HOME AND M-BANKING USER MANUAL

ALTA BANKA
STABILNA, SIGURNA I JAKA

Just a few clicks.
Safe and easy money management, anytime, anywhere.

Your phone, your Bank!

Activation

Current account

Current account

Active
Available Balance
20,246.70 RSD

Details   Transactions   Settings

20,931.60 RSD
684.90 RSD

Current Balance
Reserved Balance

v.02

Content

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Home e-banking and mBanking functionalities

Alta bank Home and mBanking applications enable you to:

- Perform banking transactions quickly and safely,
- Review information about your accounts, payment cards or loans
- Use on-line exchange office
- Locate nearest ALTA bank branch or ATM
- Communicate with us, via Virtual inbox
- Perform transfers to mobile number, via PRENESI service
- Use IPS Scan and IPS how options to perform quick bill payments or pay in specific merchant locations *options available in mBanking only*

Benefits

- 24/7 availability,
- Special payment order fees
- Special rates for EUR exchange rates
- Zero fees for purchase on merchant locations with use of IPS Scan or IPS Show options
- Avoid manual payment detail entry when paying bills, with use of IPS Scan option
- Log into mBanking with biometrics, fingerprint or face ID, without having to enter additional PIN *options available in mBanking only*

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Installation and activation

Enrolment and activation

If you our ALTA Bank client, you need to proceed with following steps, to start using our electronic services:

1. Submit request for za eServises (Home and mBanking)

You can submit your request and sign contract for eServices (Home and mBanking) in any ALTA Bank branch. After submitting documentation, you will receive specific parameters on registered e-mail and mobile number.
Note: To activate application you need to have active Serbian mobile number.

2. Activate your account via Home e-banking application

First registration must be performed via Home e-banking application.
E-mail you received after registration in branch contains Home e-Banking link and username.
Fill in your username and password received via SMS on login screen.
After successful entry, application will ask you to define new username and password. Please make sure they adhere to complexity application asks for and please keep them to yourself.
In order to complete activation, you will need to verify this action by entering OTP code that will be delivered to your mobile number via SMS. After this, you have successfully activated your account and set new login parameters and can use your Home e-banking.

3. Install mBanking on your device

Alta mBanking app is available on Google Store, AppStore and Huawei AppGalery:

Google Play Store   Apple Store   Huawei AppGallery

✔ 4. Activate your mBanking app on your device

After installing and launching Alta mBanking app, you should select ACTIVATE option and use username and password you have previously set on Home e-banking application and then set your PIN.

PIN has exactly digits that you select and you will use it further on to login into mBanking and confirm payments.

PIN cannot be set with same digits i.e. 1111 or consecutive ones i.e. 1234.
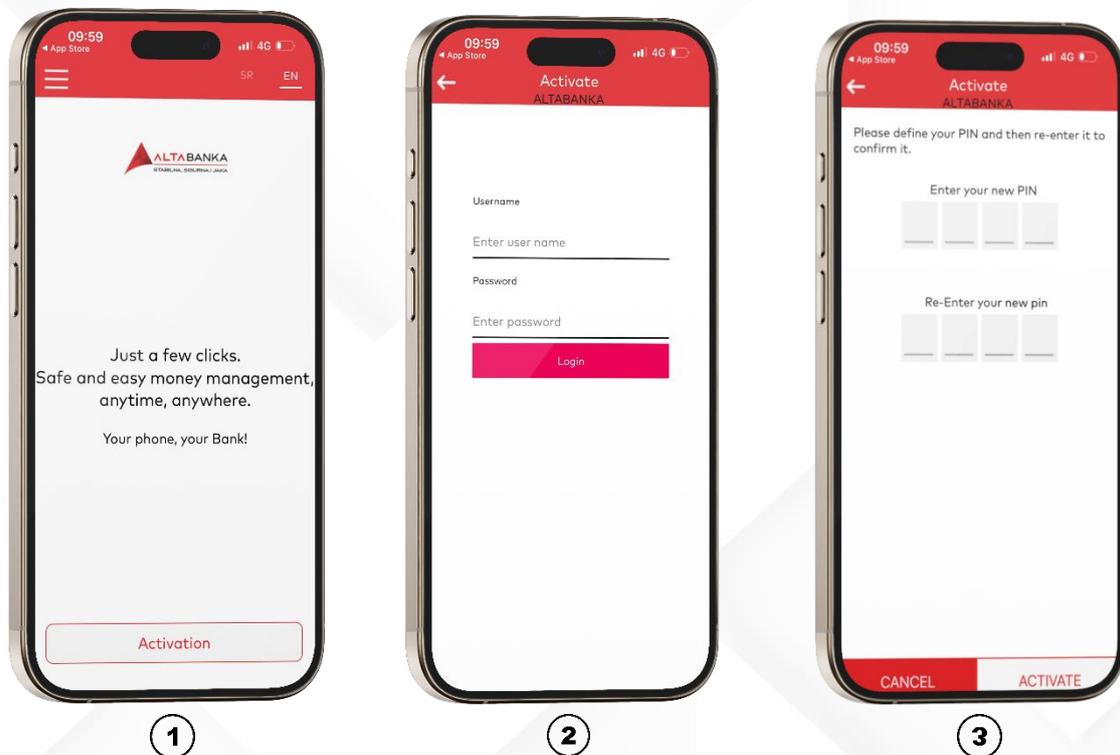
To complete activation process, you will be asked to verify it with OTP code.

Click on Send OTP and you will receive it on your mobile via SMS. Then user it to enter it in app, as shown in following picture.

(4)

After successful activation, you will receive additional mail and SMS on e-mail address and mobile number you have registered with the Bank, thus notifying you that you mBanking app is active and ready for use.

If your mobile device support fingerprint or face ID/recognition, you can select them as login and payment confirmation method within mBanking menu option Settings. From that point on, you can use biometrics set on your device for ALTA mBanking app as well.
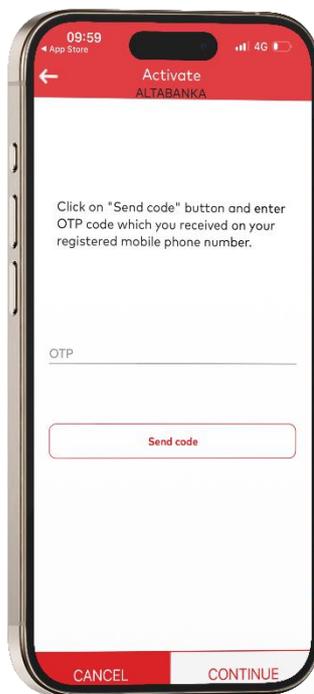
APSOLUTLY important:

Do not provide anyone with your application password or PIN!

Bank employees can never request you password or PIN number from you.

We recommend you make your Home e-banking password as complex as possible.

If you change your mobile number or e-mail address, it is critical you notify the Bank ASAP!

mBanking-a activation is possible on one device only, by registering new device, you will deactivate it on existing one.

In case you receive an e-mail or SMS, notifying you that new device is activated and you didn't perform this activation on new device or you suspect that your credentials are compromised in any way, please contact us in our nearest branch or by calling our contact center ASAP!

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mBanking app

Pre-login

On pre-login screen you can find following options:

1. IPS Show
2. IPS Scan
3. Search locations – for nearest branch or ATM
4. Contact us

By opening burger menu, you can also check exchange rates, vice contact details or check FAQ.

You can also select Serbian or English languages on upper-right corner.

Application UX

After successfully login into app, you are presented with dashboard and burger menu (on the left), allowing you further access to specific pages: Dashboard, Accounts, Cards, Payments, Locations, Exchange, Messages, Settings.

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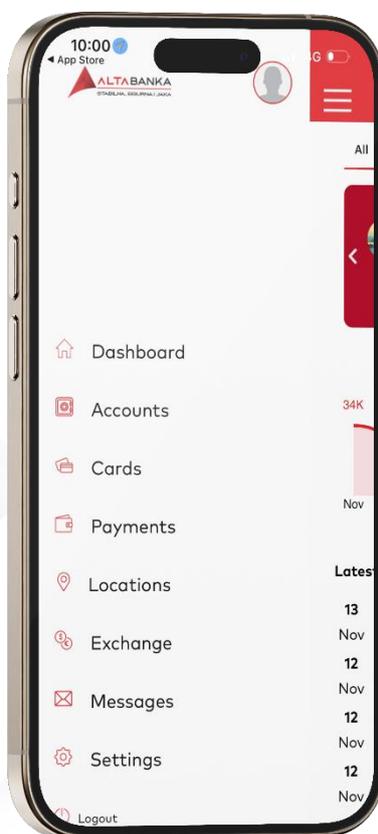
Dashboard

On this starting page you have an overview of almost all products you have with the Bank. Here you can find general information about accounts, payment cars, saving account, together with list of recent activities/transactions per specific product/account. In addition, you can check exchange rate or view map with nearest branch or atm locations.

From this page, you can also launch:
- View transactions – this option will take you to detailed overview for specific account/product.
- Buy Currency – that will take you to currency exchange screen.

In lower-right corner you can also find a quick menu icon:

that you can use to access Transfer, Exchange or Standard domestic payment options directly.

Accounts

In this screen you can view information about current and savings account in any currency, as well as loans.

By selecting specific account or loan, you can additionally use following options:
- Details – that shows numerous account details;
- Transactions – that shows performed transactions (and account statements);
- Settings – that will allow you to change account nickname or image;
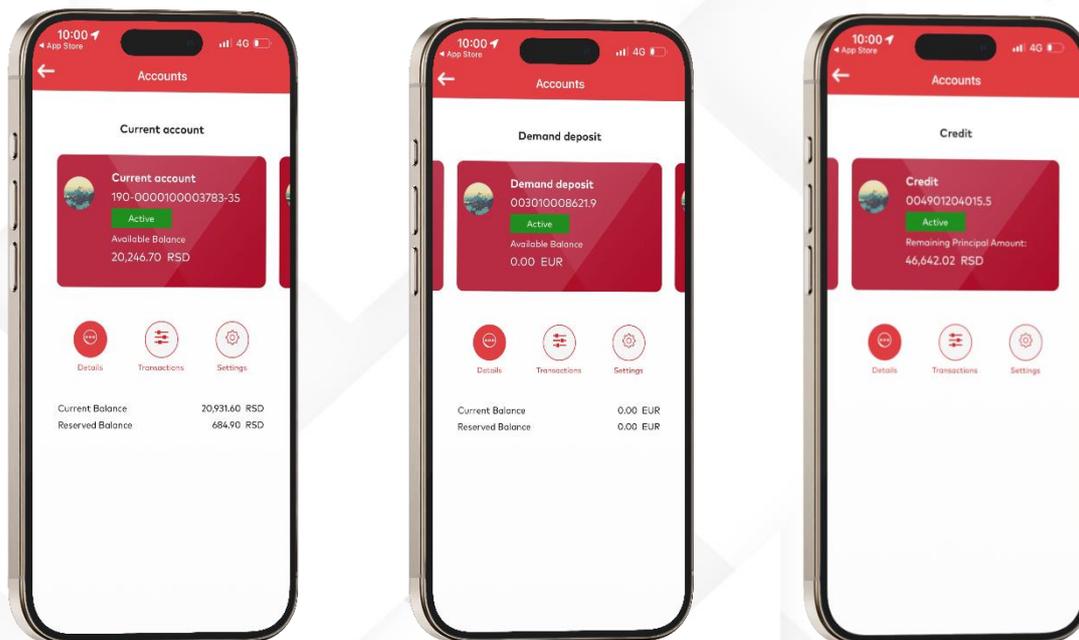
Account details

For current accounts, details section provides you with following information:
- Account owner,
- Account kid,
- Account status,
- Available balance,
- Reserved balance,
- Current balance,
- Nominal Interest Rate (NIR),
- Authorized persons,
- Last transaction date and amount,
- Number of unused cheques.

In addition, available options include Balance transfer, Standard/domestic payment, Change of account nickname or image, View of transactions, List of statements.

Savings (demand deposit) account details

For savings accounts, details section provides you with following information:
- Account owner,
- Account kid,
- Account status,
- Nominal Interest Rate (NIR),
- Available balance,
- Date of opening,
- Last transaction date and amount,

In addition, available options include Change of account nickname or image and View of transactions.

Loan account details

For loan accounts, details section provides you with following information:
- Account owner,
- Account kid,
- Account status,
- Monthly installment,
- Initial amount,
- Nominal Interest Rate (NIR),
- Repayment period,
- Date of opening.

In addition, available options include Installment plan, Change of account nickname or image and View of transactions.

Payment Cards

By selecting Cards option from Burger Menu or Cards tab on dashboard, you will be presented with list of all your debit and/or credit payment cards. Here, you can see available balance and list of latest transactions.

In addition, menu option Cards will provide you with Details and Transactions options.

By selecting specific Card or by pressing option details you will be presented with following information:

- Card brand,
- Card number (masked),
- Cardholder name,
- Card kind – debit or credit,
- Card type – primary or additional
- Card status – valid or blocked,
- Expiration date,
- Account number/s and kind – showing all account debit card is linked to,
- Reserved balance – with show more option, allowing you to view all reservations/transactions,
- Nominal Annual Percentage Rate (for credit cards only),
- Available Balance – for all linked accounts.

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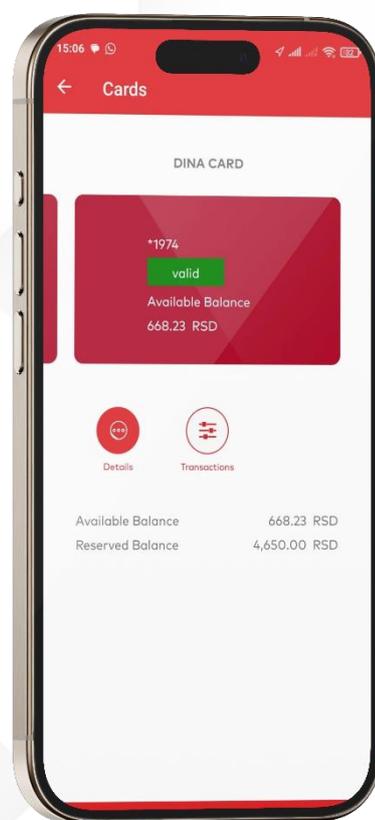
Domestic payments

By selecting Payments menu option, you will be able to initiate domestic payments, internal transfers or make currency exchange. Available options include:

Within Payment types section:

- Standard payment
- Balance transfer
- IPS Show,
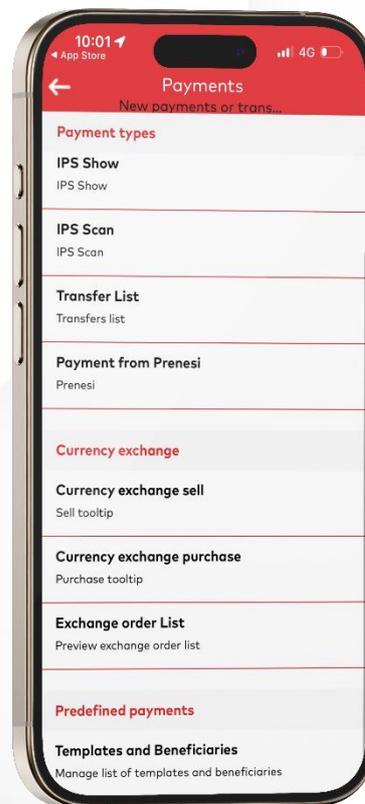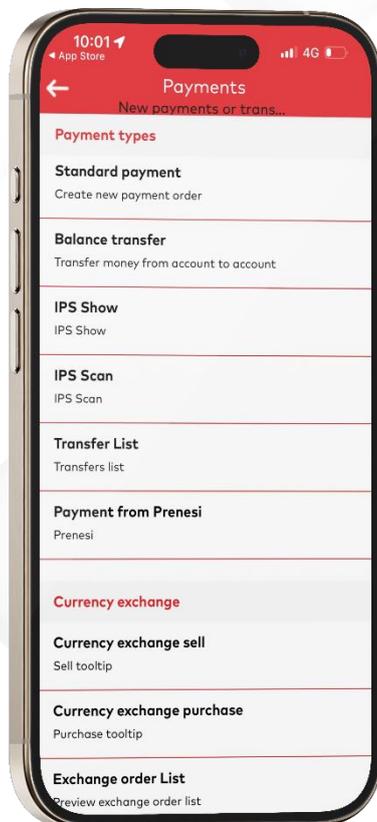- IPS Scan,
- Transfer list,
- Prenesi payments,

Within Currency exchange section:

- Currency sell,
- Currency purchase (buy),
- Exchange order list,

Within predefined payments section:

- Templates and Beneficiaries.

Before performing payments, you must select default accounts, by selecting Settings menu, option Default account!

Standard payments

By selecting this option, you can make domestic payment by initiating payment orders in following 3 steps:

1. Fill-in payment order

First step in completing domestic payments is to fill-in payment order. Payment order consists of mandatory and optional information/fields and is split in following 3 sections:

DEBTOR

Debtor information is filled in based on selected account to be debited for specific payment (with account owner details) and has following information:

- Debtor name
- Debtor address
- Debtor city

CREDITOR

Creditor information includes:

- Creditor name – Company or personal name of payment recipient
- Creditor account
- Creditor address
- Creditor city
- Model – optional, to be copied from specific bill
- Reference – optional, to be copied from specific bill

DETAILS

Includes following information about specific payment:

- Amount
- Currency (RSD fixed)
- Purpose code – menu, allowing you to select between payment purpose codes allowed for private individuals, based on payment purpose description (usually copied from specific bill).
- Description – Payment description filled in based on selected payment purpose code. Can be manually overwritten.
- Value date – by default current date, but can be set for future date as well (if instant payment is not checked).
- Instant payment (check-box) – by checking this option (allowed for any payment order where amount is less than 300.000,01 RSD) payment order will be processed within seconds, 365/24/7.

Once you have correctly filled in all mandatory payment details, please proceed by pressing CONTINUE button.

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2. Payment review and confirmation

In second step, you can review all payment details you have entered in one summary screen, including fee to be charged.

You can also find specific fees in current list of Tariffs to be find [here](#).

Please review payment details carefully before proceeding and if you agree with all details and listed fees, press CONFIRM button.

By selecting this option, application will ask you to authorize specific payment with authorization method (PIN entry or biometrics, depending on option you have previously selected).

3. Payment status details

In finals screen, you will receive information about current payment status and payment reference.

Note that payment processing times for all payments not checked as instant (clearing or RTGS payment orders) depend on working hours of these payment systems and will be processed in accordance with Term plan that is available to you [here](#).

In addition, you can find following options on this screen:
- Repeat payment – sending you to first step with filled in same payment details
- Save as template – allowing you to save successful payment as a template that you can later reuse.
- See transfer list – preview payment orders you previously paid
- Download transfer receipt – Download payment confirmation in pdf format
- New payment – sending you back to first step, to enter new payment details

Balance transfer

Allows you to transfer money between your own accounts (i.e. EUR to EUR). In list of accounts, you will be able to view all accounts that are enabled for this type of transfer.

To proceed with transfer, you need to select FROM and TO accounts.

IPS Show

Enables you to make payments allowing merchant to scan IPS NBS QR code that you generate in your app. Process can be launched from pre-login screen, by clicking IPS Show.

To avoid any payment errors, you should present your IPS Show to merchant, only after reviewing payment amount and currency on their POS, mobile app or cash register. Your code is valid for 60 seconds and payment must be executed during this period, otherwise it will be rejected. After this period mBanking application will switch back to login screen, regardless of payment status.

You will receive payment status via SMS message on mobile number you registered with the Bank.

IPS Scan

You can use IPS Scan options in two ways (for two types of Payments):

Firstly, to avoid manual entry/retyping payment details from your bill. All you should do is find IPS NBS QR code on your account and use this option to scan it, thus all payment order details will be filled in.

Secondly, you can scan IPS NBS QR code on merchant location/store (i.e. on POS, mobile app, cash register as well as web-shop, etc.) and in this way process payment directly from your savings account.

Process can be started from pre-login screen by selecting IPS Scan option.

After scanning IPS NBS QR code, you will be presented with payment details: amount and currency, that the merchant entered. You can than confirm or reject the payment.

If transaction is confirmed, depending on payment status, you will be presented with payment conformation screen, including payment reference.

In addition, you will receive final payment confirmation via SMS message on mobile number you registered with the Bank or you can review the status in Transfer list.

All merchant locations that allow IPS Show and IPS Scan payments should have IPS logo:

Transfer list

This option enables you to review list of all payment transfers.

Prenesi

This option allows you to make money transfers to other people, just by typing or selecting their mobile phone from your contact list.

To use this option, beneficiary must register/link their mobile phone to their bank account in their mBanking application. If you want to receive money this way, you should also link your mobile number to your ALTA bank account, in Settings option – Prenesi Settings menu.

You can deactivate your mobile number – bank account registration for Prenesi payments at any point.

Predefined payments

This option allows you to view, select, update or delete previously entered payment templates.

Templates and Beneficiaries

You can save each payment order that you have completed and will use again, as a template, with or without minor changes. You can save payment as template on third (payment confirmation screen) and define specific template name, that will be saved in app, together with all payment details.

Later on, you can select a specific template directly from within payment order, with option to change any of payment details.

Template can be deleted by swiping selected template form list, to the left and then selecting Delete option.

In addition you can review/search templates and select between your templates, list of beneficiaries or Bank templates (if available).

Currency exchange

You can use currency exchange options, either by selecting them from Payment's list or from burger menu.

Choose to sell or buy a specific currency, with special EUR rates. Depending on selected action, sell or buy, RSD and foreign currency accounts will be positioned accordingly in sliders FROM and TO.
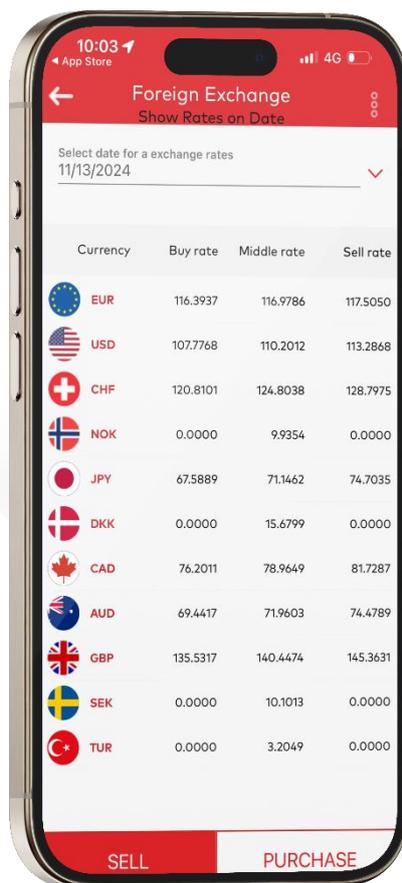
Currency exchange sell

Sell foreign currency with best exchange rates!

Currency exchange purchase

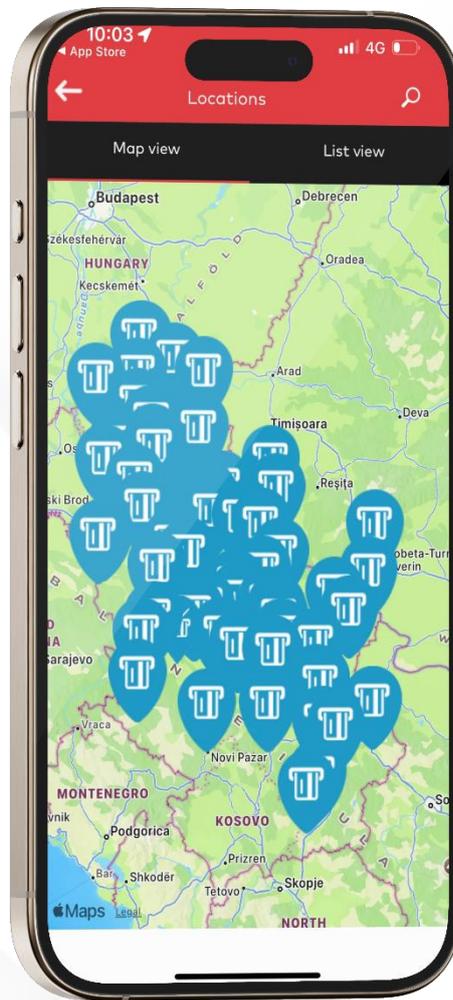Buy foreign currency with best exchange rates! .

Exchange order List

Review all currency exchange transfers you have made previously.

Locations

Find the nearest ALTA bank branch or ATM.

Branch and ATM locations can be reviewed directly on the map or location list. It is possible to search this list by key word.

Messages

Let's communicate!

All notifications that Bank previously sent can be found in virtual inbox.

You can filter messages with the following filters: Show All, Show Urgent, Show Unread, Show read. In addition you can review: All received messages, Sent or Archived ones.
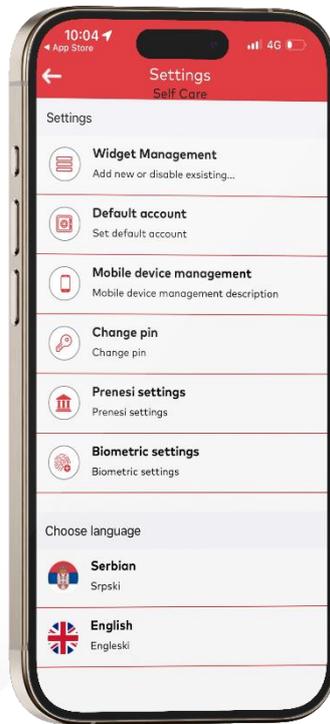
You can create a message by clicking on the option Compose New and then choose/enter message type, message title, message body and add attachment.
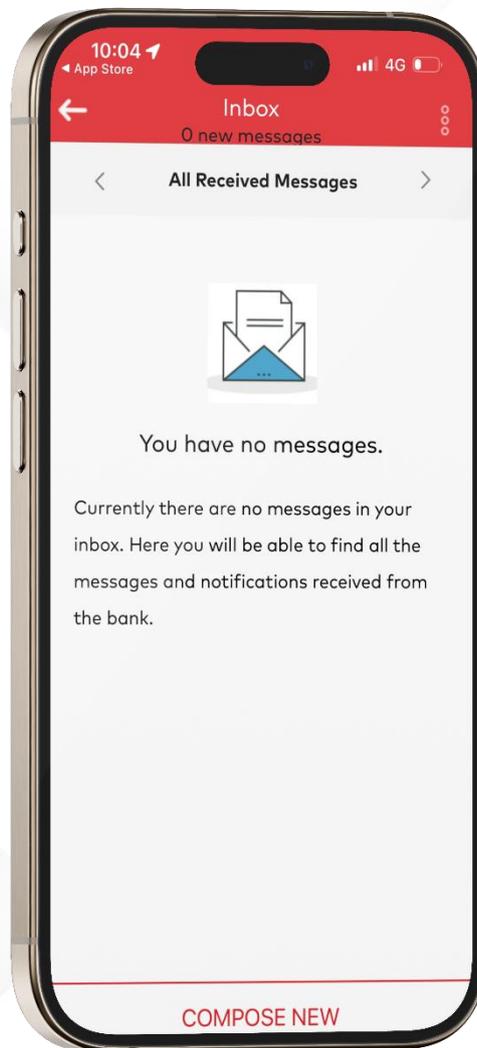
Note that you can also send official Complaint via this option.

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Settings

In menu option Settings, you have multiple available options, that allow you to ajust and/or personalize your ALTA mBanking app.

Widget Management

Arrange your dashboard as you wish, set new or remove existing widget, by turning on or off switch next to widget name.

Default account

Set default account to use for transactions, currency buy or sell, different payment types, statements, etc. Select available account form the list for each option and press Save at the end of the list.

It is critical that you set these accounts right away after you logged in for the first time in order for your app to work/allow all payment options.

Mobile device management

You can use this option to review all registered devices. By selecting specific device, you can block, delete or change device name.
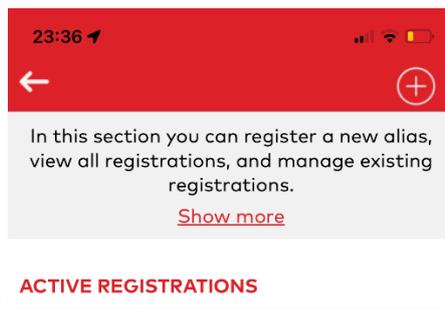
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Change PIN

Change PIN, by setting and confirming new PIN number.

Prenesi settings

In this section you can link your ALTA bank account to your mobile number, for Prenesi service.

You can find details on how to do this directly in app, by pressing Show More option:

To start registration press a plus symbol in the upper-right corner. After selecting this option, you will be able to register your account to receive the funds via this service.

Beside entering your mobile number and current account, you can also define you nickname, that will be shown to payee, when they are trying to make PRENESI payments to your mobile number.

After filling in all necessary details, you should refresh this screen (by swiping your finger down or by closing and reopening Prenesi option) to review active registration.

You can delete or modify the existing registration (i.e. change your nickname) in the menu you can enter by pressing three dots next to it. After making specific changes you should press CONTINUE and after reviewing details in summary screen, press MODIFY and confirm the changes by typing in your PIN.

Choose language

At the end of settings menu, you can switch between Serbian or English languages and app will be refreshed right away, with all labels in new language.

My profile

You can access this option by pressing following icon in the burger menu:

Here you can review your personal data, that you have previously provided to the Bank and change username and password you use to access Home e-banking or activate mBanking on new mobile device:
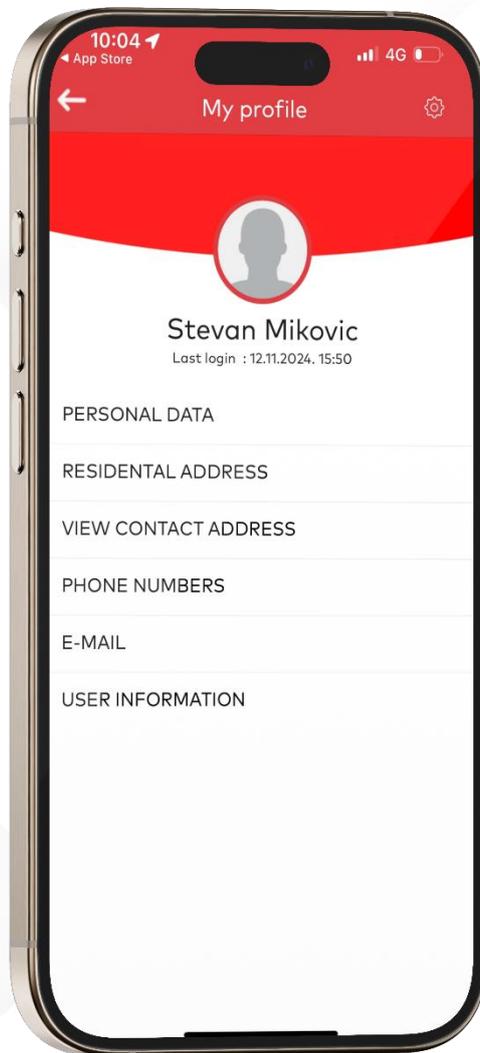
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Home e-Banking

e-Banking application details

Please note that you should access Home e-banking application only by selecting this option:

eBank Login

on our website www.altabanka.com

Dashboard

Here you can find basic information about your products. By selecting any of following options: Dashboard, Accounts, Cards, Loans, Payments, Exchange, Contact application will redirect you to specific page with additional details.

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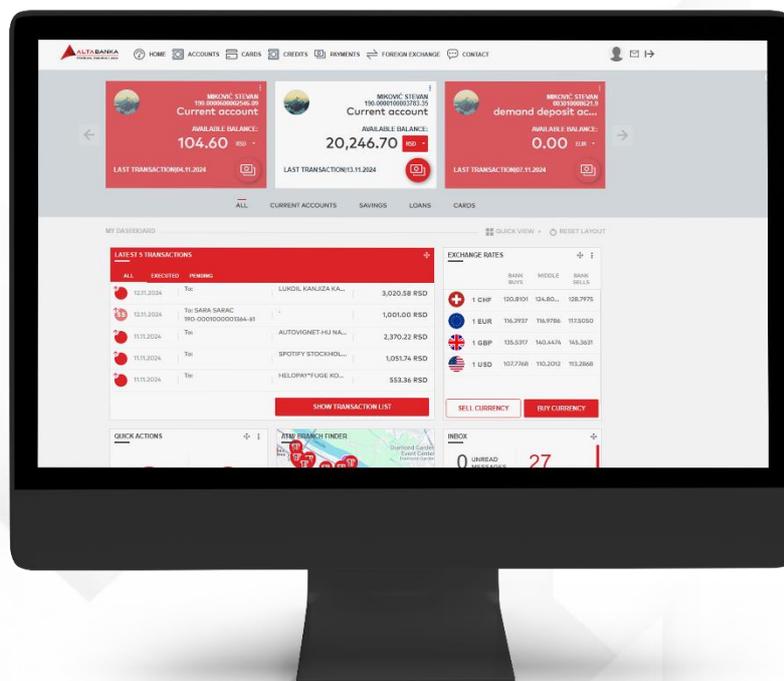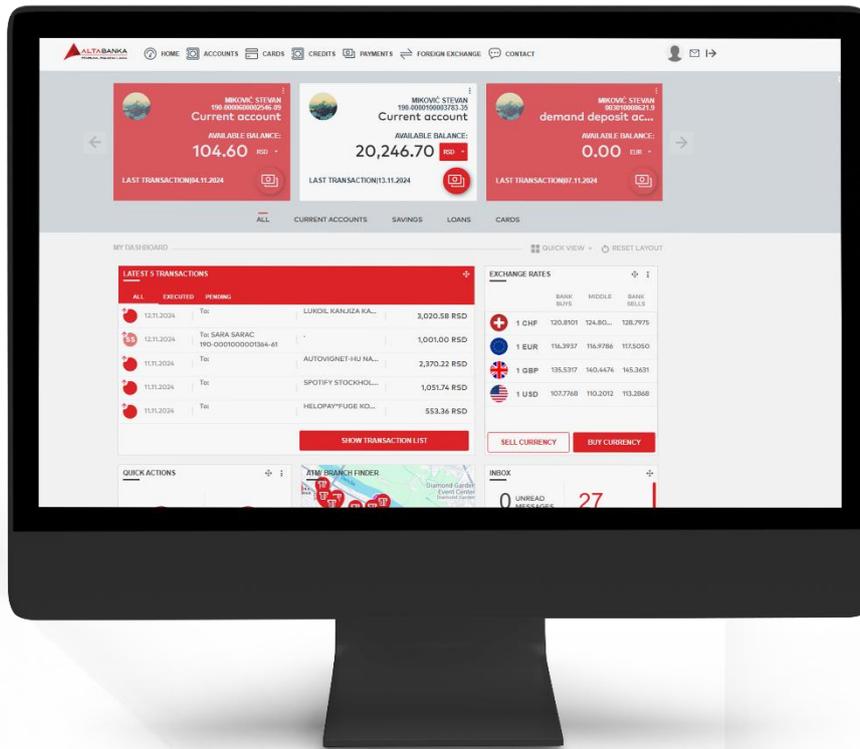
Accounts

Account details

In this section you can review current accounts in all currencies as well as saving accounts. You will be presented with details like account type, currency, status as well as with current and available balance and reservations for selected account.

Additional actions can include: Pay from this account, Internal transfers, Change account image or name, View transaction list, Statements.

Transfer list

You will be able to review all transactions per specific account. You can additionally filter the results based on transaction type, amount or value date. You can also export this date in PDF.

Statements

Here you can view statements per account for any month. You can also download them in PDF format.

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Cards

By selecting this menu option, you can review card details, transaction list and list of statements.
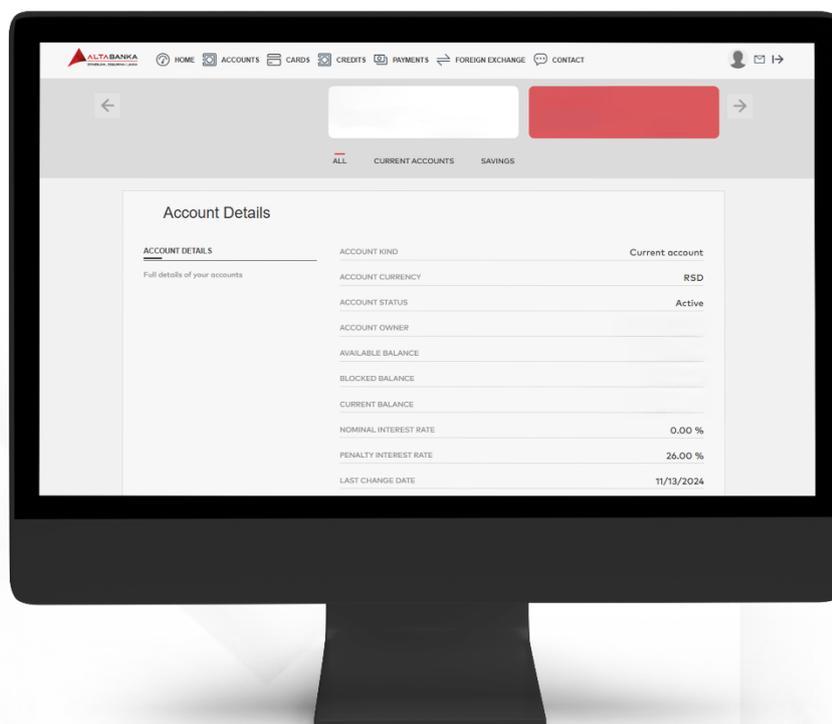
Card details

Review card details and transactions, including current balance or reservations.

By selecting a specific card, you will be presented with: Card name, Card brand, Card number, Card owner, Card type, Card status, Expiration date, account number, reservations, nominal interest rate (for credit cards) and available balance.

Transaction list

By choosing this option you can review all transactions for a specific period.

By pressing three dots in upper right corner, you will be presented with additional filters or PDF download. Filters can be used to filter transactions per status, transaction kind, currency, date from and date to.

Statements

Statements are presented for selected credit card. They can be downloaded in PDF.

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Loans

If you have active loans with the Bank, you can view additional details and transaction list.

Loan details

Loan (loan account) details provide following information:

- Loan (account) owner,
- Loan (account) type,
- Account status,
- Loan amount,
- Monthly annuity amount,
- Initial loan amount,
- NIR (Nominal interest rate),
- Repayment schedule,
- Loan opening/disbursement date.

Additional actions include Repayment schedule, Change of loan account name or image, review of account transactions.

Transaction list

Here you can find transaction list for specific loan account. Transactions can be filtered and downloaded in PDF format.

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Payments

Payment page provides you with following options: Standard (domestic) payment, Balance transfer, Templates and Beneficiaries and Transfer list.

Before using payments, please select default payment account in Settings page – Default accounts (per payment type)!

Balance transfer
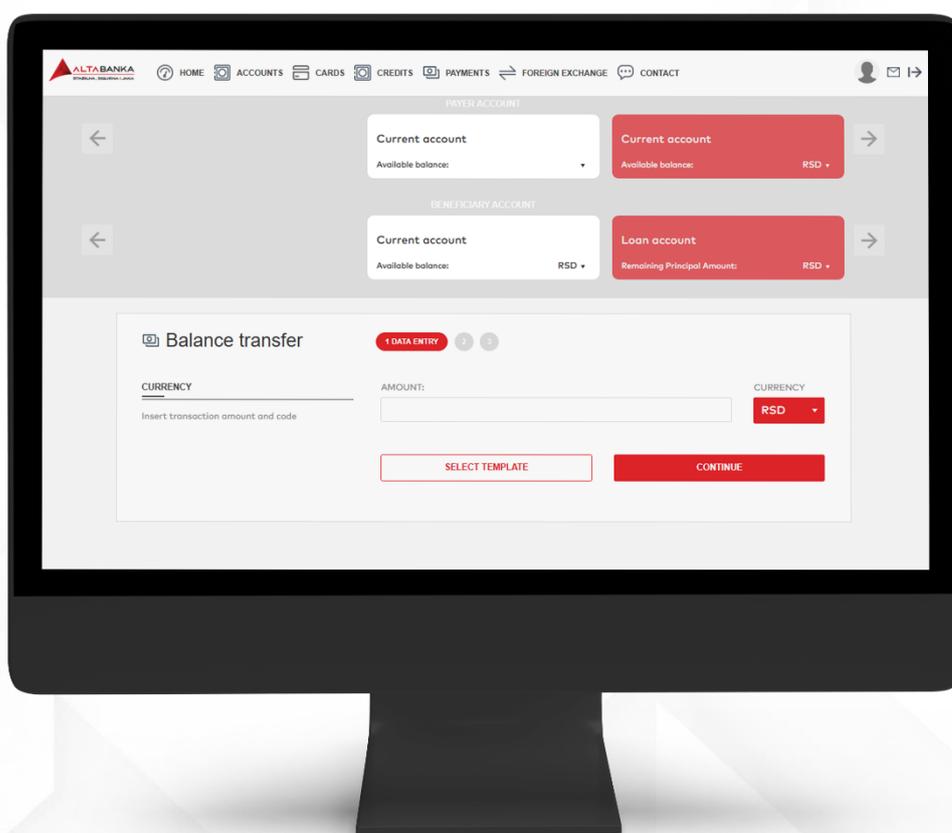
Move money between your accounts. List (slider) will present all accounts that are eligible for specific transfer type. You need to select "FROM" and "TO" to proceed with transfer.

Transfer confirmation is done with OTP code (delivered to mobile number you registered with the Bank).

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Standard (domestic) payment

Filling in domestic payment order.
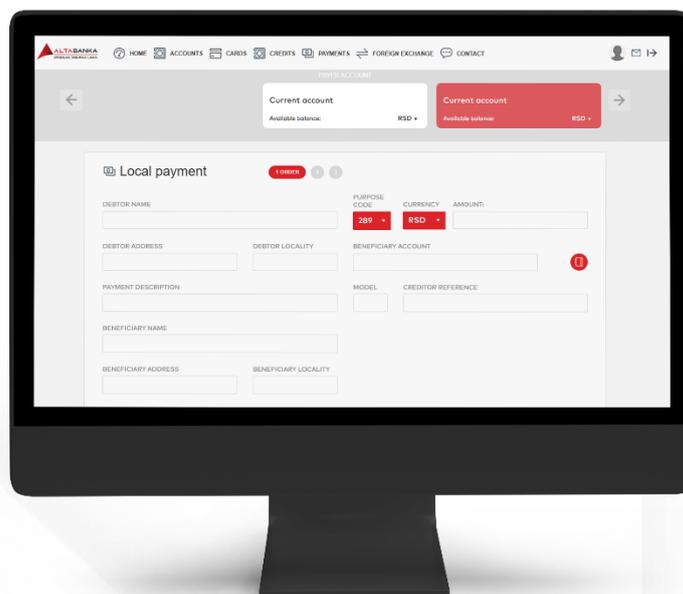
Domestic payment order has mandatory and optional fields. In order to pay specific bill you should retype specific fields accordingly.

Mandatory fields include: Beneficiary name, Beneficiary account number, Amount, Currency (which is preset to RSD), Payment code (289 by default, you can select other payment codes from the list), Payment purpose, Value date (initially today, but can be set to future date as well, for non-instant payments).

Optional fields are model and reference number.

Once you fill in all the details and continue to next screen, you will also be presented with payment fee and will be asked to confirm/authorize payment order by retyping OTP code delivered via SMS to mobile number you registered with the Bank.

Once you have successfully executed a specific account, you can save payment details as template.

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Templates and Beneficiaries
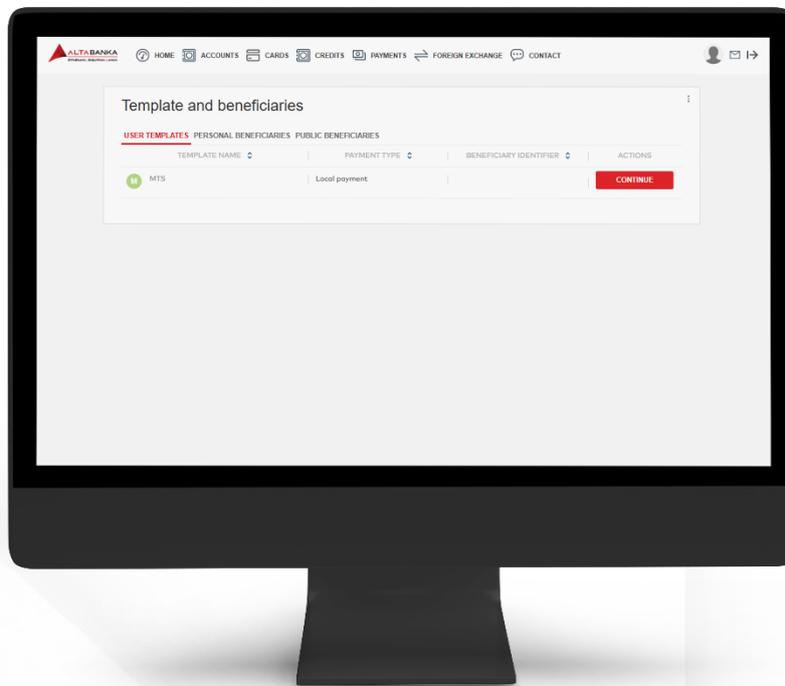
For every successfully executed payment order, you can record payment details as templates, that you can reuse for later payments, with or without any changes. You will be asked to define template name, that will be shown in template list.

You can select payment templates from within payment order screen, thus populating it.

In addition, you can assign or change template image, beneficiary select and/or delete them.
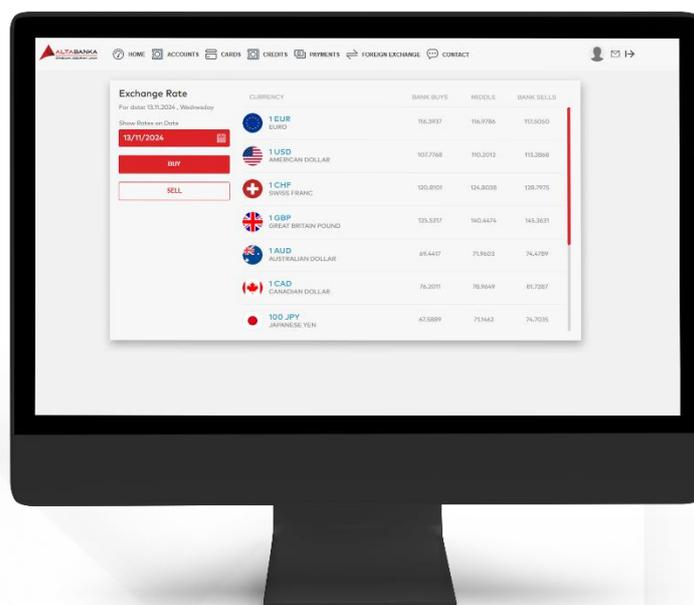
You can search and choose between your payment templates and beneficiaries or templates set by the Bank (if available).

Transfer list

View all transfers per selected account. Transfers can be filtered out by kind, date, amount or currency.

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Currency exchange

Currency exchange list

On this page you can review the currency exchange list for both today or for any other day in the previous year.

You have both options to sell or purchase (buy) currency.

Currency exchange

Select sell or purchase currency with special rates. Depending on the selected action you will be able to slide between available account in "FROM" or "TO" sliders.

Transaction list

This option enables you to review all previously made exchange transactions. You can use filter by pressing three dots in upper-right corner.

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Contact

This option provides you with Bank contact details, as well as an overview of ALTA Bank branches and ATMs.
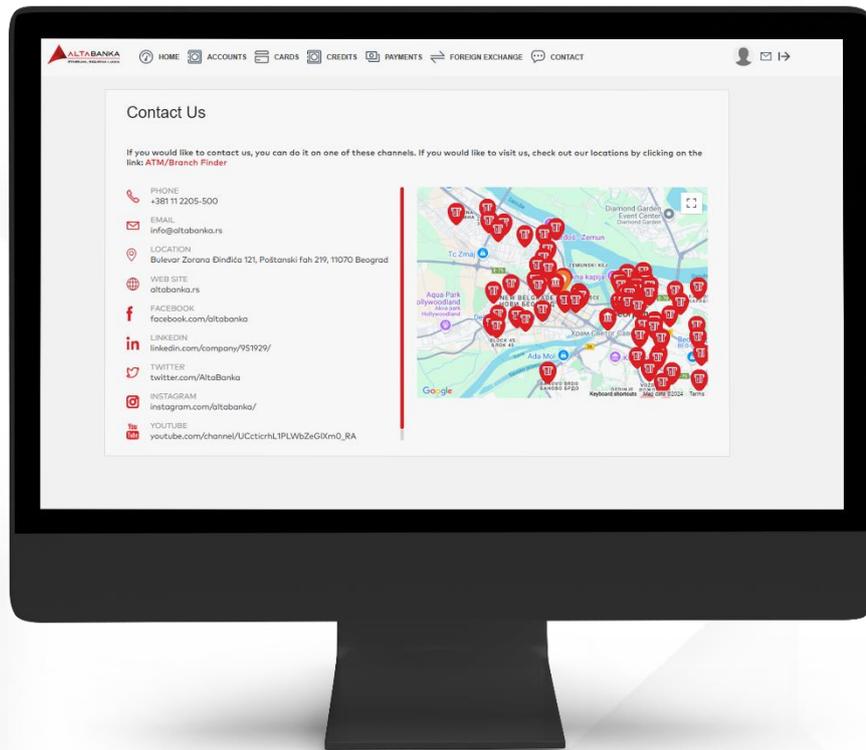
If you want to contact us, you can do so, by selecting one of the channels within Home e-banking application. You can also select specific branch and/or ATM from the list or navigate through a map of nearest locations.

Settings

In settings option, you can find My profile page, Personal (user) information, Widget management, Default account.

My profile

On this page, you can review your personal data, you can review personal data you provided to the Bank i.e. Name and Surname, address, mobile number and e-mail, etc.

Personal information

Here you can change your username and password for logging into Home e-banking application or activating mBanking on new device and review last login details.

Linked devices

Review of linked devices (devices with activated mBanking app). Allows you to block or delete or change the name of specific active mBanking installation.

Default account

To make balance transfers or any type of payment from your accounts, you must first set default account for each payment/transfer option. After selecting account for each option, you must save entered changes.

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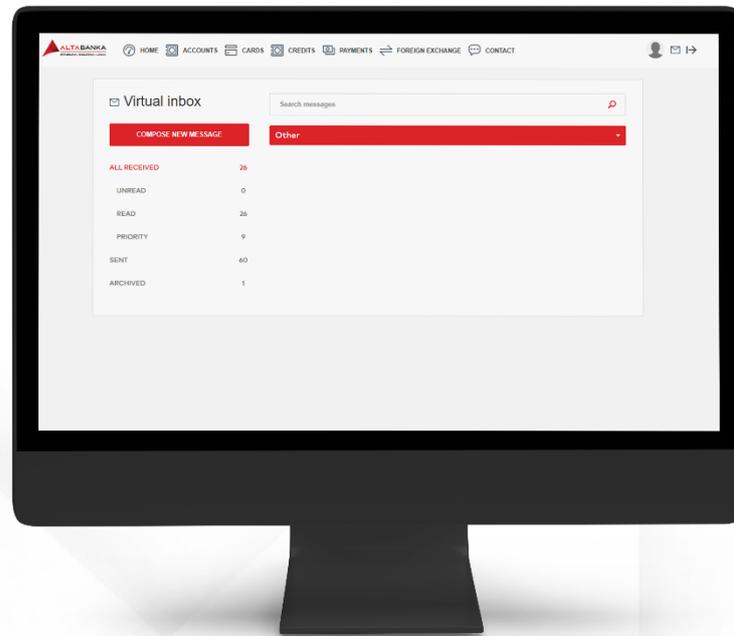
Messages

Let's communicate!

With messages option you can communicate with the Bank. Create messages, receive notifications from the Bank, review all previous messages.

This option allows you to enter different message types such as: General, Complaint, Request, Suggestions and Other.