ALTA mBiz

Instructions for using the ALTA mBiz Application

Content

ALTA mBiz features:

ALTA mBiz application enables you to:

- Make domestic payments with ease,
- Use PIN or device biometrics to access the app,
- View your company accounts and cards, loans and deposits,
- Locate our nearest branch or atm,
- Use IPS Scan or IPS Show, for faster bill and invoice payments or to purchase goods and services on IPS merchant locations

mBiz advantages

- Up to 30% lower commission for domestic payment orders, compared to branch office rates,
- 24/7 availability,
- Check the latest exchange rates,
- Commission-free purchases using IPS Scan or IPS Show options at merchants marked with the IPS symbol
- No manual data entry from payment slips/invoices with the IPS Scan option

Installation and activation

Enrollment for mBiz and eBiz service and app activation

If your company is a client of ALTA bank, to start using mBiz app, you should:

1. Submit a request for mBiz service

Application Request – Access Form for Using ALTA mBiz and eBiz Applications

The request form for accessing ALTA mBiz and eBiz applications can be filled out at any ALTA Bank branch.

On the form, the legal representative must provide details such as the list of users who should have access to the applications, as well as the permissions those users should have for specific business accounts and cards.

Processing your request may take some time, so we kindly ask for your patience.

Once your request has been processed by the Bank, an email will be sent to the registered user's email address from one of following Bank's official email address: robot.info@altabanka.rs or info@altabanka.rs

This email will confirm that the registration process has been successfully completed and that the user can proceed with activating the application.

The email includes detailed instructions on how to activate the mBiz application.

Important note: You may proceed with the next steps only after receiving this email.

Note: To activate the application, it is necessary to provide an active mobile phone number from a Serbian mobile operator on the access request form.

2. Download and install ALTA mBiz app

Account Activation is Always Performed via the mBiz Application
The application is available for download from **Google Play Store** and **App Store**.
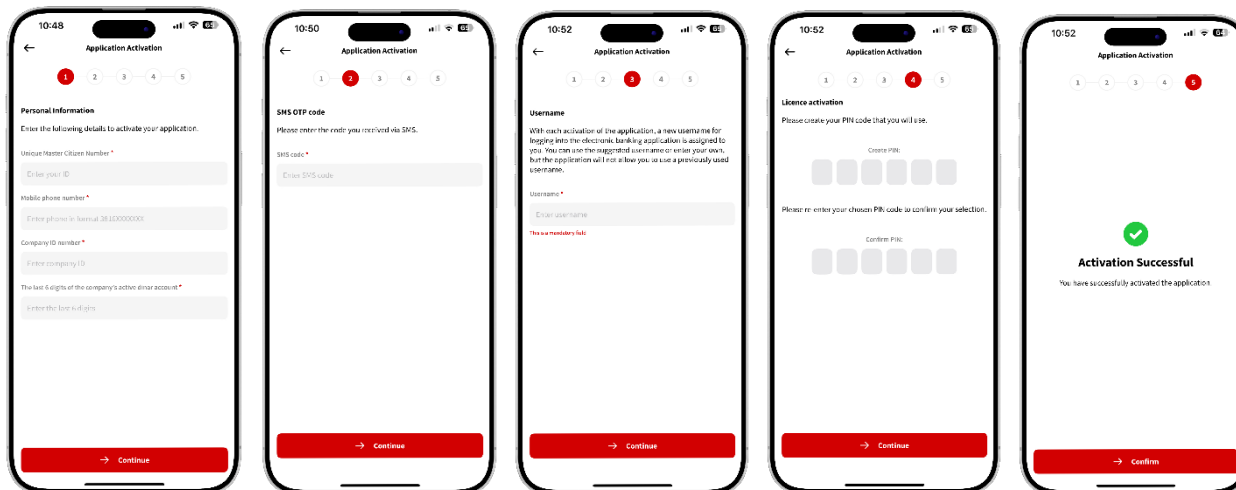

Google Play Store

Apple Store

3. Activate your mBiz app

After launching the application, you must select the "Activate Application" option, then complete the activation details in 5 steps:

Step 1: Enter Your Personal and Company Information

On the first screen after selecting the "Activate the application" button, you'll be prompted to enter the following details:

- Your Unique Citizen Identification Number (JMBG). If you do not own a Serbian ID document, you can find this information in contractual documentation you have previously signed with the Bank,

- The mobile phone number listed in your application request, formatted as 3816xxxxxxx,

- Your company's registration number (*matični broj*),

- The last 6 digits of your company's RSD current account number, including the control digit—for example: 190000000000**123456**

After entering the data, press the button: Continue. The application will then verify whether the information matches the details you submitted in the request for mBiz and eBiz application and in Bank's systems.
If an error occurs at this step, please double-check the entered data and ensure the formatting is correct, especially the mobile phone number format.

Step 2: Enter the One-Time Password (OTP)

Once your information is confirmed, an SMS message containing a one-time password (OTP) will be sent to your mobile phone number.
A screen will appear in the app for entering this OTP code.

Note that the specific OTP code is valid for 5 minutes and if you do not enter the required code within this timeframe, you will need to restart the activation process from Step 1

After entering the correct OTP code, press the Continue button, to proceed to the next screen.

Step 3. Define your eBiz username

On the next screen, you need to define the **username** to be used when accessing the eBiz application.

The application will suggest a default username, but you can customize it to your preference. If the selected username is already in use, the app will prompt you to choose another one.

Please ensure your username meets the required complexity:

- Minimum of **12 characters**

- At least **one uppercase and one lowercase letter**

- At least **one number**

- At least **one special character**

Note: By activating the mBiz application, you automatically gain access to the eBiz application.

Important: Each time you re-activate the mBiz application, you must create a **new username** for the eBiz application.

Once a valid username is entered, press **the Continue** button to proceed to the next screen.

Step 4. Set Up Your PIN Code

On the next screen, you'll be prompted to create your **6-digit PIN code**, which will be used for access and authorization within the mBiz application.

- You must **enter and confirm** the same PIN code in both fields, as instructed on the screen

- The application will **not allow** simple or sequential patterns—such as 111111 or 123456—to ensure security

Once your PIN is successfully entered, select **Continue** to proceed to the next screen.

Step 5. Activation confirmation

Upon reaching this screen, you have **successfully completed the application activation process**. From this point forward, you can **log in to the mBiz application** by entering and confirming your previously defined PIN code.

Note: If the mBiz application user has access to **multiple companies**, a screen for **selecting the company** will automatically appear upon successful login.
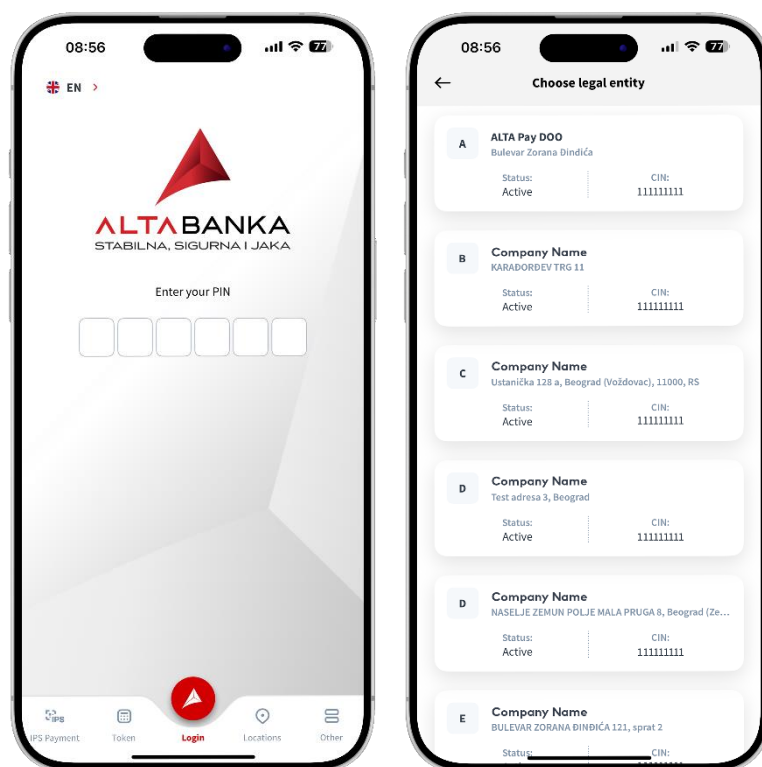
Important Security Reminder

Your **PIN code for accessing the application must never be shared with anyone!** Bank employees will never ask you to provide your username or PIN.

If you change your mobile phone number or email address, make sure to notify the Bank immediately.

mBiz app

Pre-login screen

Available Features Before Login in the mBiz Application:

1. IPS Payments

- **IPS Scan** – Enables you to make payments at IPS merchant locations by scanning an IPS NBS QR code (e.g., on a POS terminal, fiscal register, or e-commerce site), or by scanning the IPS NBS QR code from an invoice/payment slip to process a transaction.

- **IPS Show** – Enables you to make payments at IPS merchant locations by having your IPS QR code scanned (e.g., on a POS terminal).

2. Token Services

- **Change PIN Code** – Allows you to change the PIN you defined during the app activation

- **Generate OTP via mToken** – Used for logging into the eBiz application

- **Confirmation via Scan** – Used to authorize payments in the eBiz application

- **Token Synchronization** – A task a bank employee may request to verify or resolve login issues related to mBiz

- **Token Information** – A detail a bank employee may request to verify or troubleshoot mBiz issues

- **Deactivate Account** – Used to deactivate the mBiz application on your device

3. Locations

- Provides you with the ability to locate the nearest ALTA Bank branch or ATM

4. Other Options

- **Exchange Rates / Currency Converter** – Displays exchange rate lists and offers a basic calculator between currencies

- **Support** – Provides a list of Bank contact details and a FAQ section related to available app features

Application details

Homepage/dashboard

Home Screen Features (Post Login) include:

- **User's name** displayed at the top

- **Company registration number and name**

- A **carousel view** of business accounts and cards, showing:

  o Account/card name

  o Available balance

  o Account number or masked business card number

- **Quick Payments list** – allows you to initiate a payment from your list of favorite templates

- **Recent Transactions list** for the previously selected account or card, including:

  o Including option to **View All Transactions**, showing all transactions for the selected product based on filter settings

- **Exchange Rate** with most often used currencies and with an option to:

  - **View All Currencies** – opens an expanded screen with additional currencies displayed
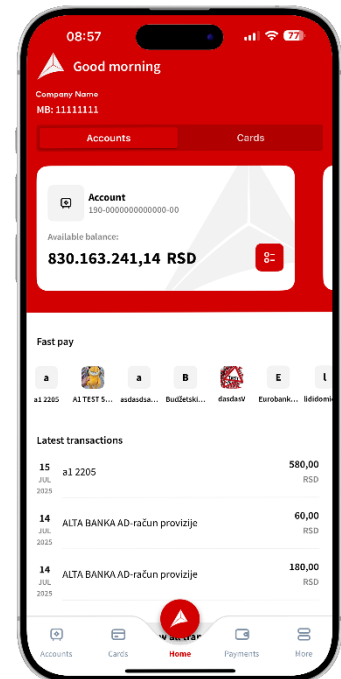
In addition to the features already mentioned, the **main menu located at the bottom of the home screen** provides access to the following options/sub-options:

- **Accounts**
  o **Account Overview** – view details of your business accounts
- **Cards**
  o **Card Overview** – view details of your business cards
- **Payments**
  o **Payment Order** – create and send payment instructions
  o **Templates** – access and manage favorite payment templates
  o **Payment List – view a list of past payment orders**
  o **IPS Payments**
    ▪ **IPS Scan -** allows you to scan IPS NBS QR code from a payment slip or invoice, load a file with IPS NBS QR code from your device's photo gallery or activate touch on your device for to better QR code scanning

- **IPS Show** - display essential payee data, as an IPS NBS QR code to be scanned at merchant locations supporting IPS Show
- **Other Options**
  - **Logout** – exit the application
  - **Loans** – access loan account information
  - **Deposits** – view details of fixed-term or savings deposits
  - **Profile**
    - **My Information**
      - **Company Data** – includes company name, address, and registration number
      - **User Data** – includes user's name, surname, and mobile phone number
    - **Settings**
      - **Biometric Authentication** – enable/disable FaceID or Fingerprint login and payment confirmation
      - **Default Account for IPS Payments** – set the preferred business account for IPS transactions

Overview of specific options that can be launched from the main menu:
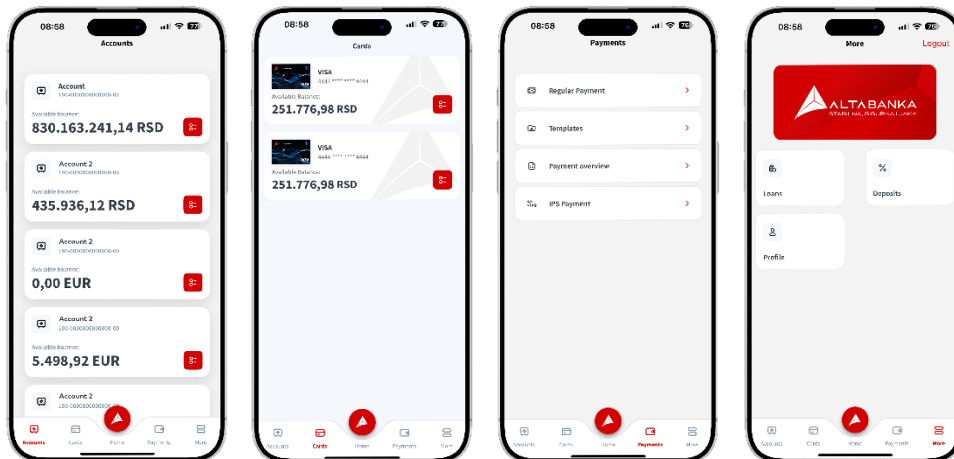
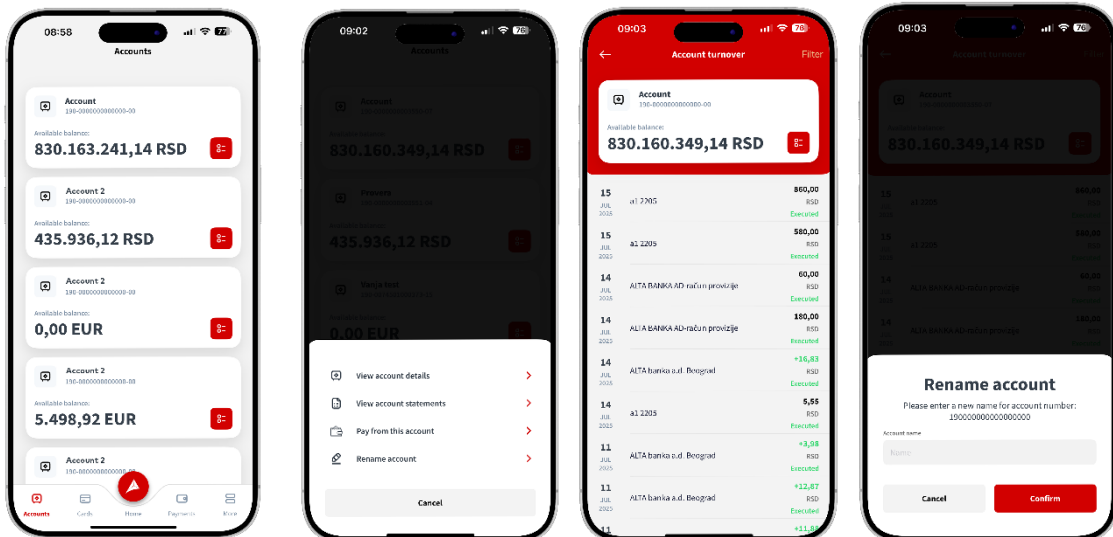

Accounts

Account Overview Functionality

Within this section, users can choose to view information related to **RSD (dinar) and foreign currency current accounts**:

- By selecting a specific account, a brief summary of account details and a transaction list will be displayed
- Users can swipe across the screen to view information related to other accounts, making navigation quick and intuitive

By selecting the menu icon next to an account, the following options become available:

- **Account Details** – provides an overview of account-specific information

- **Statement Overview** – displays a list of available account statements

- **New Payment** – directs the user to the first step of creating a new payment order

- **Rename Account** – allows the user to change the account's name

Overview of specific options for accounts:

Overview of current account details:

This option displays the following information:
- **Account Type**
- **Account Number**
- **Available Balance**
- **Balance** – accounting balance excluding current reservations
- **Authorized Overdraft (Used Amount)**
- **Authorized Overdraft (Unused Amount)**
- **Reserved Funds**
- **Pending Orders**
- **Status**
- **Currency**
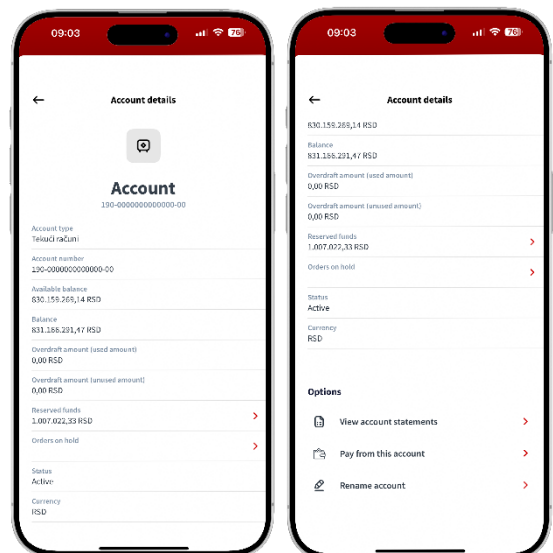
Users can also choose from the following actions for a selected account:

- **Statement Overview** – view the list of available account statements

- **New Payment** – initiate a new payment order

- **Rename Account** – change the name of the selected account

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Transaction list and details

By selecting any account from the Accounts menu, the application will display general account information at the top of the screen, followed by a list of transactions related to that account.

When clicking on a specific transaction, the following details will be shown:
- Amount, currency, and transaction status
- Recipient name, purpose of payment, recipient account number, value date
- Model and reference number (debit)
- Fee
- Transaction ID (reference)
- Payer name, payer account number
- Model and reference number (credit)

Note: The data displayed may vary depending on the type of transaction.

Possible actions:
- **Repeat Payment**
  This option allows you to repeat a transaction, by opening a new payment order form with pre-filled data from the selected transaction.
  Available only for outgoing payment orders and not available for other types of transactions such as incoming payments, card transactions, etc.
  Note: Please carefully verify all payment order details before confirming the transaction, especially the recipient account, amount, model, and reference number and update them if needed.
- **Payment Overview**
  Enables you to view a list of payment orders created through the mBiz or eBiz application.
- **Download payment receipt**
  Allows you to generate and download a payment confirmation in PDF format, which includes the official seal and signature of the authorized Bank representative.

Overview of additional options for selected transaction:
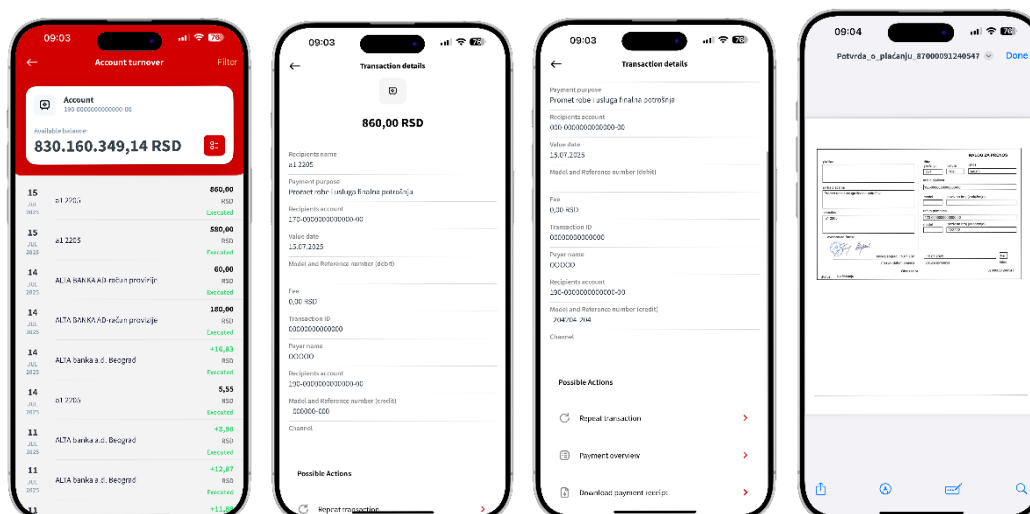
View account statements

"View account statements" enables you to view a list of all statements for specific current account. Note that these are info statements, not to be mistaken with detailed official account statements that you are receiving for your company accounts in accordance with selected delivery channel.

For each item/statement in the list, the application displays:
- The statement number
- The date associated with the statement

The app provides a list of statements covering the last 6 months.

Using the Filter option, users can:
- Change/Search by date range
- Search by a specific statement number

By selecting any statement, the application will:
- Initiate the download process for a generated PDF document containing statement details
- Allow users to view the statement directly on their device

Overview of statement screens:
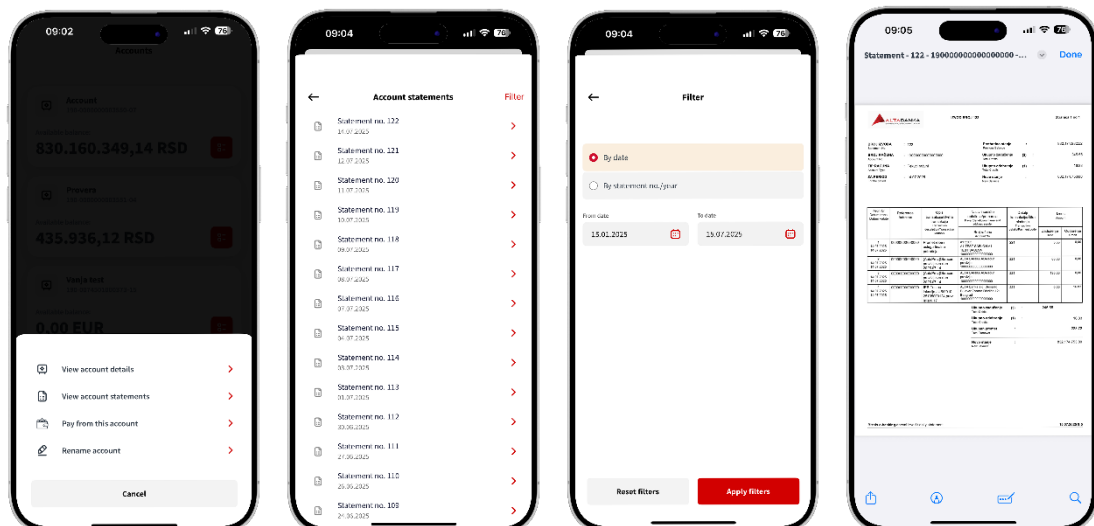
Cards

By selecting the "Cards" option from the main menu, the application displays a list of all business debit and/or credit cards linked to your company. By tapping on a specific card application will show:

- **General details of the card**

- **Visual representation** of the card

- **Transaction history** for that card

Users can swipe horizontally to view information for the next available card, ensuring smooth navigation between multiple company cards.

By tapping the menu icon within the card view, the following options become available:

- **Card Details** – displays detailed information about the card

- **Rename Card** – allows you to change the card's name

By selecting Card Details, the following information will be displayed:

- **Card Brand,**
- **Card Number,**
- **Available Balance,**
- **Total Reservations for the selected account,**
- **Currency,**
- **Account Number** – linked account**,**
- **Card Type,**
- **Cardholder Name**
- **Expiration Date**
- **Status**

Within the **Card Details view**, there is a section labeled **"Possible Actions"** that allows the user to **Rename the card.**

Overview of Cards screens:
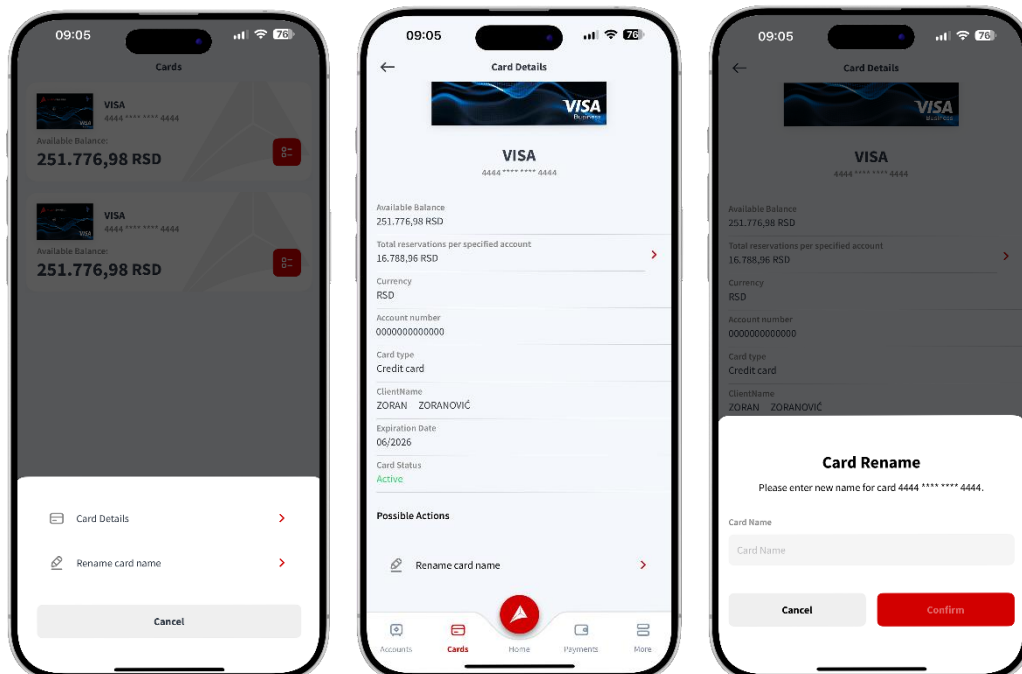
Payments

Within the **Payments** menu, the following options are available:

- **Regular Payment** – manual entry for domestic payment transactions

- **Templates** – initiate payments using predefined templates

- **Payment overview** – view payment orders created through the mBiz and eBiz applications

- **IPS Payments** – execute payment orders via:
    - **IPS Scan**
    - **IPS Show**

Overview of payment screens/options:
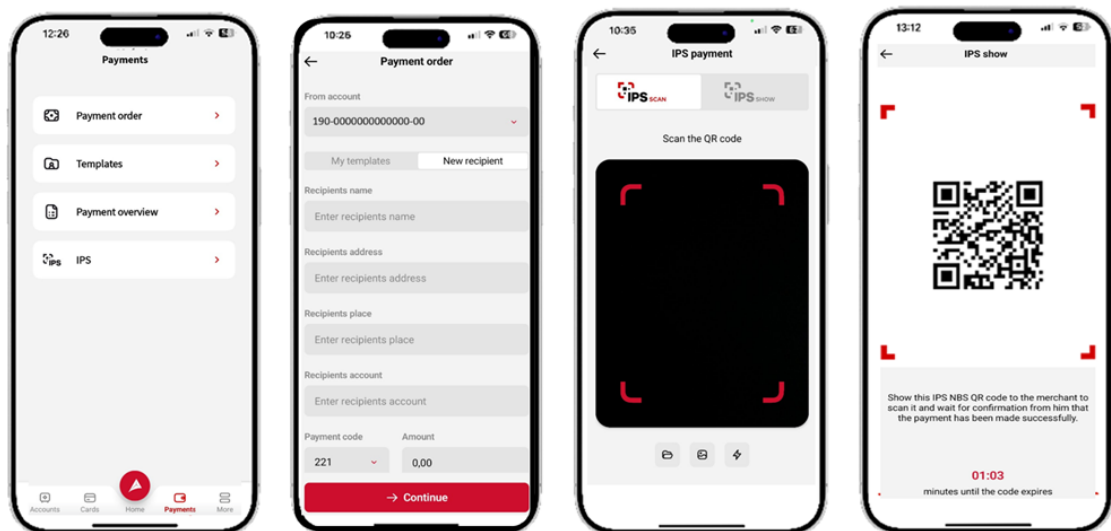
Regular Payments

By selecting the **Regular Payment** option, users can initiate a domestic payment transaction in three steps:

Step 1. – Enter payment order details

The first step in processing a payment involves **entering the payment order details**.

- The payment order includes both **mandatory and optional fields**

- Due to the **number and layout of input fields**, users should use **swipe gestures** to navigate through the form and ensure all required and optional fields are properly filled in.

Payment order form:

- **From account** - this field represents a list of all RSD (dinar) payment accounts associated with the selected company from which the user is authorized and intends to make a payment.
  - If the user is authorized for multiple dinar current accounts, they will be able to select from the full list.
  - If the user is authorized to create payment orders from only one account, that single account will be automatically displayed when the field is selected

- **Payment Tabs: "My Templates" or "New Recipient"**
  This part of the payment form offers users two options:
  - **New Recipient** – allows manual entry of all recipient/payment information
  - **My Templates** – enables users to select and autofill payment details from an existing template

  Note: The **default screen** for payment entry is set to **New Recipient**.

- **Enter Recipient Information**
  The recipient's details are entered into the following fields:
  - **Recipients name** – company name of private individual, that will receive the payment,
  - **Recipients address**
  - **Recipients place**
  - **Recipients account**

  These fields ensure the correct identification and processing of payment. Depending on the transaction type, additional fields may appear dynamically.

- **Enter Payment details**
  - **Payment Code** – select from a list of codes permitted for legal entities (copy from the invoice or specific bill you are paying),
  - **Amount**
    includes **Currency** – always set to **RSD** for domestic payments,
  - **Model (credit)** – optional field, filled according to payment instructions,
  - **Reference Number (credit)** – optional field, must match the format specified in the field model (credit), e.g., 11, 22, or 97.
  - **Payment Purpose** – auto-filled based on the selected payment code, but can be edited manually,

  The following two fields are entered only if you are making Compensation Payments on behalf of another company (*in accordance with payment instructions*):
  - **Model (debit)** – optional; payment code must start with "3", and the Reference Number (credit) must include the tax ID (PIB) of the represented company
  - **Reference Number (debit)** – optional; must match the selected model format (11, 22, or 97)

- **Enter payment type details:**
  - **Execution Date** – defaults to today but can be scheduled for a future date
    Note: Future-dated payments are allowed only if "Urgent Order" is set to "No" and the amount is up to 300,000 RSD, because Instant payments cannot be future-dated.
  - **Urgent Order (Swipe Button)** – if set to **Yes**, the payment is processed as an **instant transaction up to 300,000.01 RSD**, 24/7 in seconds.
    *Note: If "Yes" is selected and the amount exceeds 300,000 RSD, the payment will be processed via **RTGS**, following the scheduled timelines and applicable fees. The application will notify you before confirmation.*
  - **Save Recipient (Swipe Option)** – allows saving the recipient's data as a template for future use

Payer Information Display

In addition to previously listed fields in the payment order form, the user can also view details about the **payer/company initiating the payment**, by expanding the **"Show Payer Info"** option.

- The **payer's data is automatically filled in** based on the payment account selected from the **slider menu**

- These details reflect the **company that owns the selected account**

The displayed payer information includes:

- **Payer account**

- **Payer Address**

- **Payer place**

You cannot change this information!

After you have filled in all payment order details, you can proceed by pressing the CONTINUE button.

Note: In case some of the mandatory fields are not filled in or you have entered data in incorrect format, application will inform you with pop-up with specific error and will not allow you to continue to the next screen.

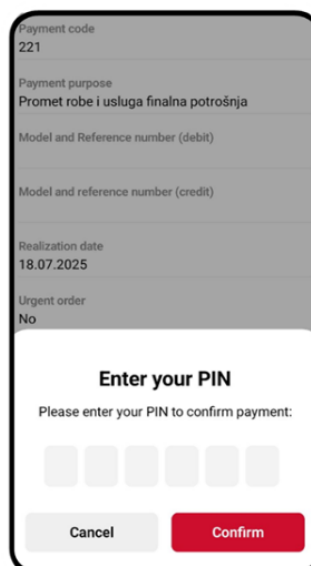## Step 2. – Overview and conformation of payment details

On this screen, you can review all payment order details that you have previously filled in and additionally the exact transaction fee that will be charged for processing this transaction. The exact transaction fee that will be charged can also be found in official Fee tariff that is available to you [here](#).

Note: Please review payment order details carefully (especial recipient's account, amount, model and reference number) and if anything is incorrect go back to the previous screen to correct it.

Only if everything is entered correctly proceed to confirm/authorize payment by pressing → Confirm button.

By pressing this button application will ask you to authorize this payment, either by entering your PIN or by using biometrics (*in accordance with login/authorization method you have selected/setup*).

PIN conformation screen:

Step 3. – Payment order status

The final screen in payment process is providing information on payment status and possibly unique payment reference in Banka system.

Payment can be:

EXECUTED – this means payment is completed (this is a final status) and you can use unique reference (transaction ID) that is presented on this screen to find this payment order in account turnover or on your business account statement.

REJECTED – this means payment is rejected (this is a final status) for some reason (i.e. recipient account in recipient Bank is closed).

In case you need further information on the rejection reason, you can contact our call center and if transaction ID is presented on this screen please forward this information as well.

RECEIVED – this means payment is being processed (this is not a final status) and in this case it is necessary to follow up on payment status, on Payment overview option, until it receives final status (either executed or rejected).

This status is usually associated with payment processing via clearing or rtgs NBS payment systems, which unlike instant payments are not available for processing 24/7 but rather function in line with term plan and payment order processing can take time. I.e. payment order with amount over 300.000,00 RSD where recipient is in another Banke and which is entered around 22h will be processed Monday morning and only then receive final status.

Note: You can find detailed term plan for all types of domestic payment orders, available here.

Additional options available on this screen:
- **Repeat Payment** – This option allows you to re-execute a payment order from the first step.
- **Payment Overview** – An overview of payment orders previously initiated, including the status of all payment orders created through the mBiz or eBiz application.
- **New Payment** – This option takes you back to the first step, where you can enter a new payment order.

IPS Show

Option for Payment via IPS NBS QR Code:
This option enables you to make a payment by generating an IPS NBS QR code within the app, which is then scanned by the merchant. The process can be initiated either from the pre-logged-in screen of the app by selecting the "IPS Payment" option, or after logging in, via the "Payments" menu.

By clicking on the "IPS Show" option, the app will prompt you to enter your PIN code (or authorize via biometrics).

If you launch this option from pre-login screen and your user account is linked to multiple companies or multiple RSD current accounts, you'll need to select the company/account from which the payment will be executed (unless the "Default IPS Account" option is configured – this setting is explained in the "Profile" section of this guide).

Once the account is selected, the app will display a generated QR code that is time limited.

The duration of the QR code is shown at the bottom of the screen. At any moment, the user has the option to cancel by clicking the "Cancel" button.

IPS Show QR code creation steps:
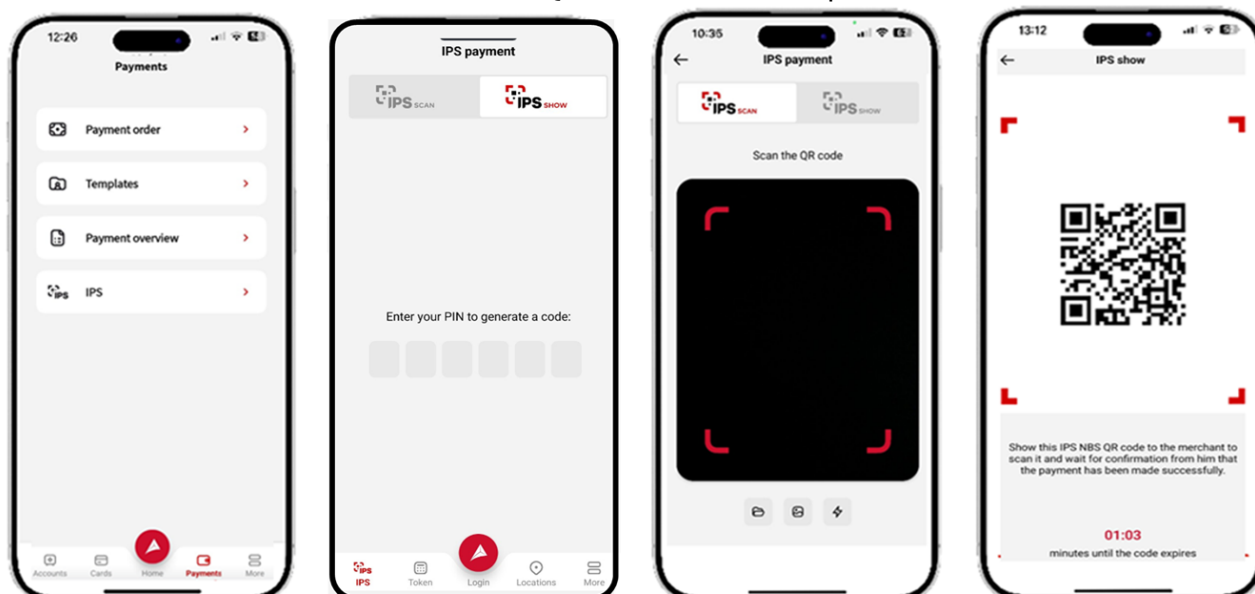
IPS QR Code Payment Guidelines:

To avoid potential errors, the generated QR code must be shown to the merchant **only after verifying the payment amount and currency** on their device, such as a POS terminal, mobile POS app, or fiscal cash register.

The QR code is valid for 65 seconds, during which the payment must be completed.
After this time it expires and the app will display a message stating that the QR code has expired.
By clicking the "OK" button, the user will be redirected to the initial IPS payment screen.

The final status of the payment can be checked in your **account transaction history.**

IPS Scan

With the "IPS Scan" feature, you don't need to manually enter or retype the payment details from a bill or invoice. Simply scan the IPS NBS QR code printed on the bill/invoice, and all the payment order elements will be automatically filled in.

Additionally, you can scan an IPS NBS QR code generated by the merchant at the point of sale (e.g. POS terminal, mobile app, web shop, fiscal cash register, or another device).

The process can begin even before logging into the app, from the app's start screen or after you log in, via the "Payments" menu, by selecting the **IPS Scan** option.

If you are using IPS Scan option on pre-login screen, once an IPS NBS QR code is scanned, a list of accounts linked to your user will be displayed, unless a default IPS account has been set (this configuration is explained in the "Profile" section of this guide).

After selecting the account, the app shows payment details, amount and currency, provided ba the merchant. At this point, the user can **confirm or decline** the transaction in case any irregularities are noticed.

If the transaction is successfully submitted to the bank, the app will display a **payment status screen**. Details and meanings of all payment statuses are explained in section **Step 3 – Payment Order Status** of this guide.

In addition to scanning a IPS NBS QR code, the user can also **upload an IPS NBS QR code from the phone's gallery or files**, provided the app has been granted the necessary permissions to access these options.

Note: "IPS Show" and "IPS Scan" payments at merchant locations are only possible with merchants who have a visibly displayed **IPS logo**:

More

For users who are logged into the application, the "More" menu provides access to the following features:

- **Logout** – Allows the user to log out of the application.

- **Loans** – Displays an overview of the user's loans.

- **Deposits** – Displays an overview of the user's deposits.

- **Profile** – Provides access to profile-related settings and options.

Selecting the **Logout** option prompts a message asking whether the user truly wants to log out. By choosing **YES/NO**, the user confirms their decision.

For users who are *not* logged into the application, selecting the "Other" option grants access only to:

- **Exchange**,

- **Support**
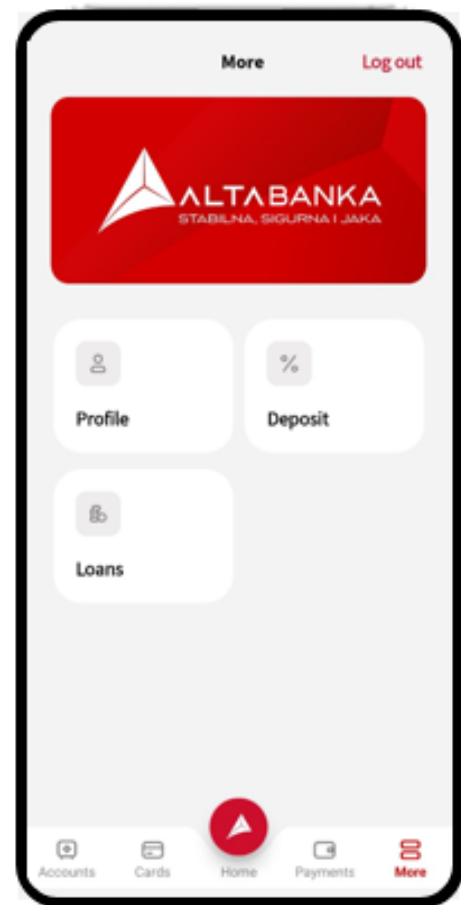
Profile

When the user selects the **Profile** option, the following tabs are available:

- **My Data**

- **Settings**

At the top half of the screen, the user can view:

- The **Session ID** – a piece of information that bank staff may request when resolving login issues or app-related problems.

- The **Last Login -** time and Date.

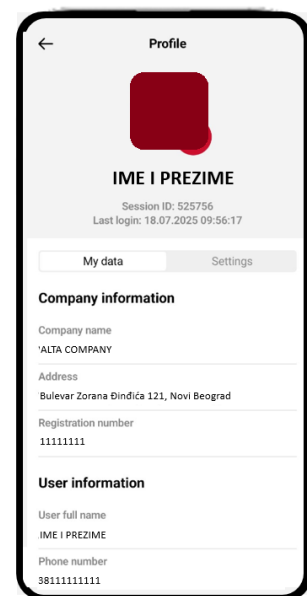Additionally, the user has access to the option to **change their profile picture**

When the user selects the **"My Data"** tab, the following information is displayed:

Company Information:

- Company Name

- Company Address

- Company Registration Number

User Information:

- User's Full Name

- Mobile Phone Number

Selecting the "Settings" Tab

In the "Settings" tab, the user has access to the following options:

- **Enable/Disable Biometrics**
  Note: To activate biometrics, the user must grant the app permission and have biometric features already enabled on their device (Face ID or Fingerprint ID on iOS devices, or fingerprint recognition on Android devices).

- **Default Account Setting for IPS Payments**
  If the user has multiple accounts, this option allows them to choose one account to serve as the default for IPS payments.
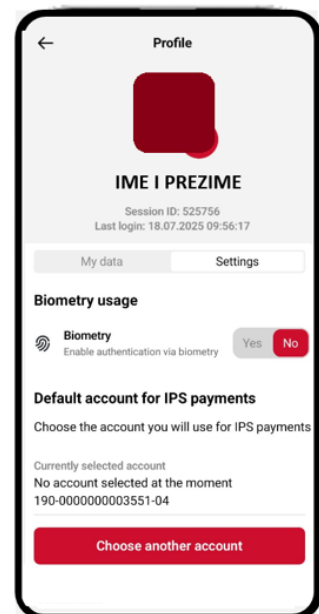
Loans

Loan details

The **Loan Details** allows users to view their loan accounts. By selecting a specific loan account, users are shown its key information:

- Type of loan

- Loan account number

- Account status

- Contracted loan amount

- Remaining principal balance

By clicking **+ Show**, users can access additional credit details:

- Contract date

- Maturity date

- Nominal interest rate

- Effective interest rate

- Currency

Note: The only available action for loan accounts is **renaming loan**.

Deposits

Deposit details

By selecting the **Deposits** option, the user is shown a list of deposit accounts. Upon selecting a specific deposit, detailed information is displayed, including:

- Account type

- Account number

- Deposited amount

- Currency

- Deposit date

- Deposit period

- Nominal interest rate

- Effective interest rate

- Status

The only action the user can perform for deposits is to **rename account**.

Locations

The user has the ability to find the nearest ALTA Bank branch or ATM.
To use this feature, the user must first grant the mBiz application permission to access location services.

Branch and ATM locations are displayed on a map.
By clicking on any location, detailed information about that branch or ATM will be shown.
The user can search for locations by selecting the Find option at the top of the screen Or by selecting the menu, where the user has the ⇅ option to filter locations on the map by type: "Branches" and "ATMs."

The map view feature also allows the app to determine the user's location, provided the user agreed to enable the "Location" service during app installation.
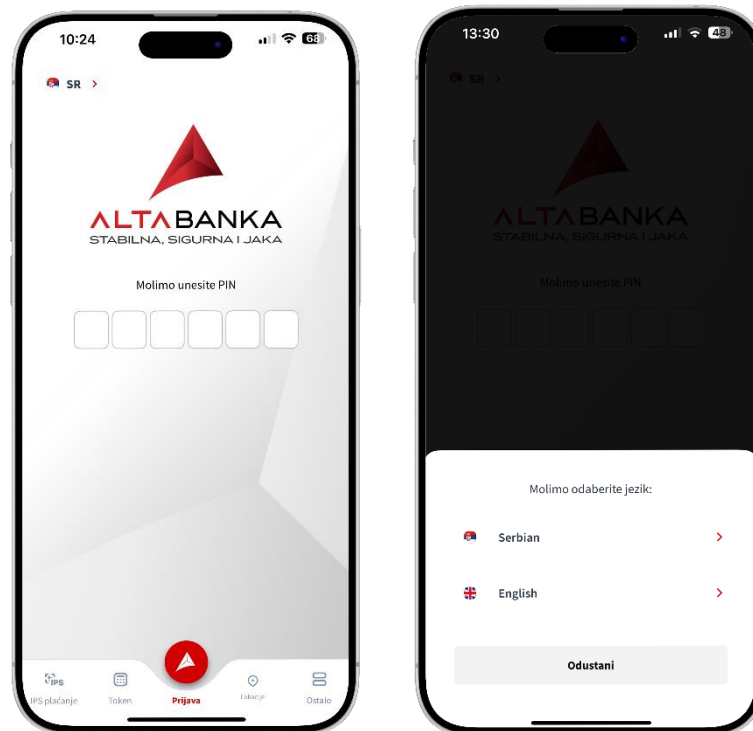
Zooming in and out on the map is enabled through standard pinch gestures—dragging two fingers across the screen 👌
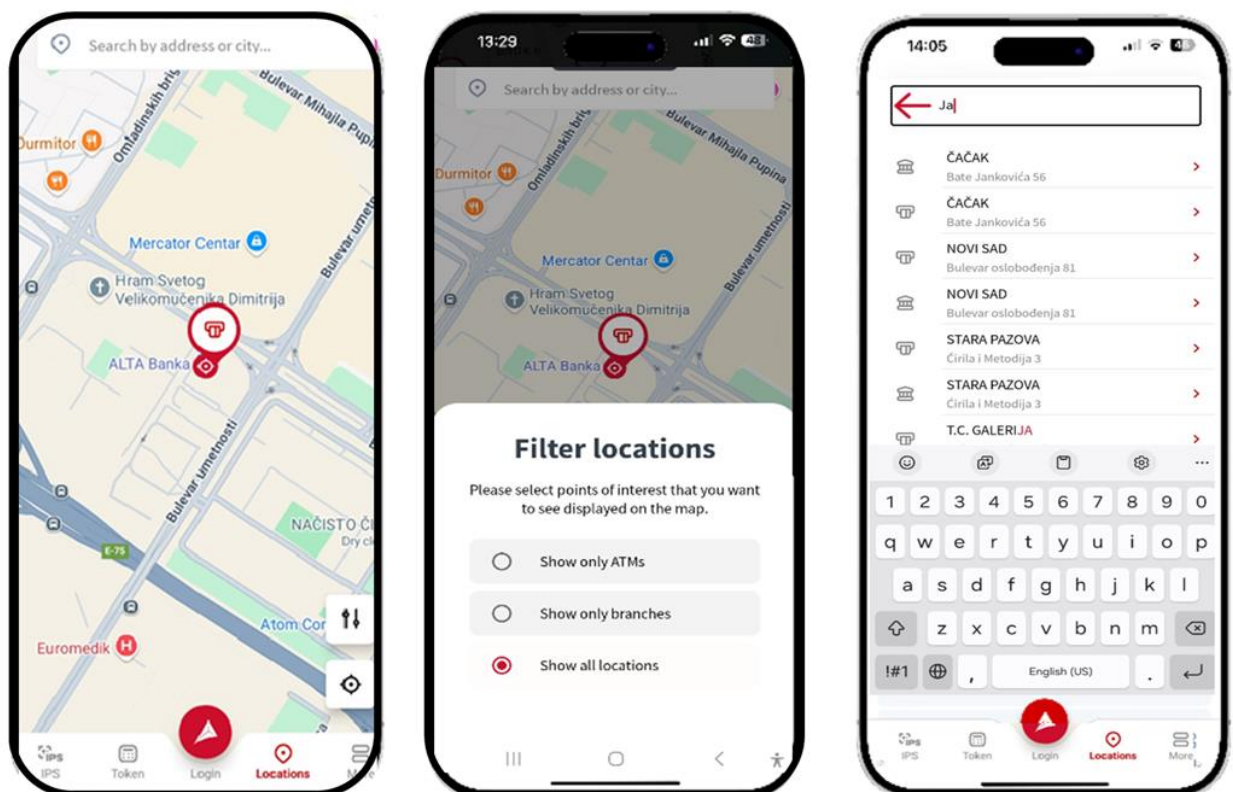
App language

On the home screen of the application, users have the option to choose the language in which the app will be displayed.

In the settings, the user can select the app language to be either **Serbian** or **English**.

Token

Token screen enables users to securely manage access to their **mBiz** and **eBiz** applications.

Access to the Token option is provided through the main menu of the pre-logged-in section of the mBiz application.

By selecting the **Token** option, the user is granted access to a dedicated menu with following options:

- **Change PIN** – Allows the user to modify the PIN code used to access mBiz and to generate tokens.
- **OTP authorization** – Used to generate a token code for accessing the eBiz application.
- **Cronto authorization** – Enables confirmation/signing of a payment order within the eBiz application.
- **Synchronize Token** – Synchronizes the token with the server in case of failed login or unsuccessful token signing.
- **Token Information** – Provides general information about the token.
- **Account Deactivation** – Enables deletion of the token and removal of the user's registration from the application.
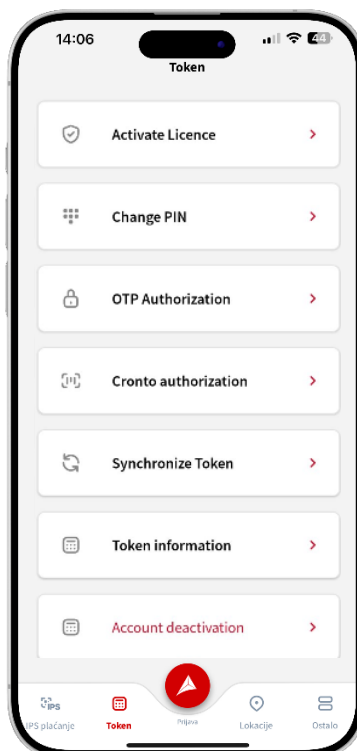
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