



ALTA mBank

Your bank in your hands.

Application User Guide

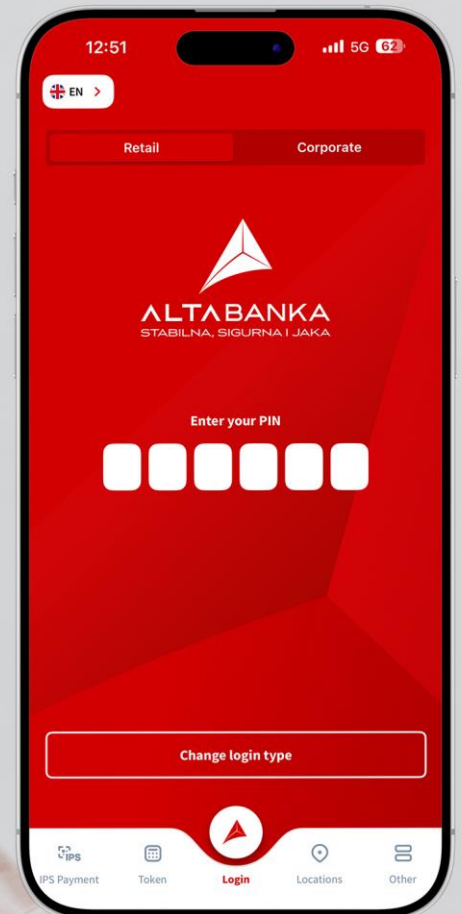





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ALTA MBANK APPLICATION FEATURES

The ALTA mBank application allows you to:

- Quickly perform your everyday banking transactions 
- Use a PIN or biometric authentication to access the application
- View your accounts and cards, deposits, and loans
- Locate the nearest ATMs and branches 
- Use IPS Scan and IPS Show for faster bill payments or purchases at IPS-enabled points of sale, as well as Transfer payments to a mobile phone number 

Advantages

- Available 24/7
- Ability to check exchange rates
- Currency exchange with more favorable EUR rates (depending on the client's package)
- Commission-free payments using IPS Scan or IPS Show at merchants displaying the IPS label
- No manual entry of payment details from bills or invoices, with the IPS Scan option

Installation and activation

Service registration and application activation

If you are an ALTA Bank client, to start using the ALTA mBank application, you need to:



1. Submit a request for the ALTA mBank service

The application form for using the ALTA mBank and eBank applications can be completed at any ALTA Bank branch.

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

Once the Bank has processed your request, you will receive an email from the Bank's official email address (info@altabanka.rs), informing you that the registration process

has been successfully completed and that you can proceed with activating the application.

The email also includes detailed instructions on how to activate the ALTA mBank application on your own.

You can proceed with the next steps after receiving this email.

Note: To activate the application, you must provide an active mobile phone number registered with a Serbian mobile operator.

Note: If you are an ALTA Bank client who has previously registered or activated ALTA mBanking (Edge mobile application), and your contact details are up to date, you do not need to visit a branch. You can proceed directly with activating the new application, starting from the next step.



2. Install the ALTA mBank application on your device

Account activation is always performed through the **ALTA Mbank** application.

The application is available for download on the Google Play Store and App Store:



Google Play Store

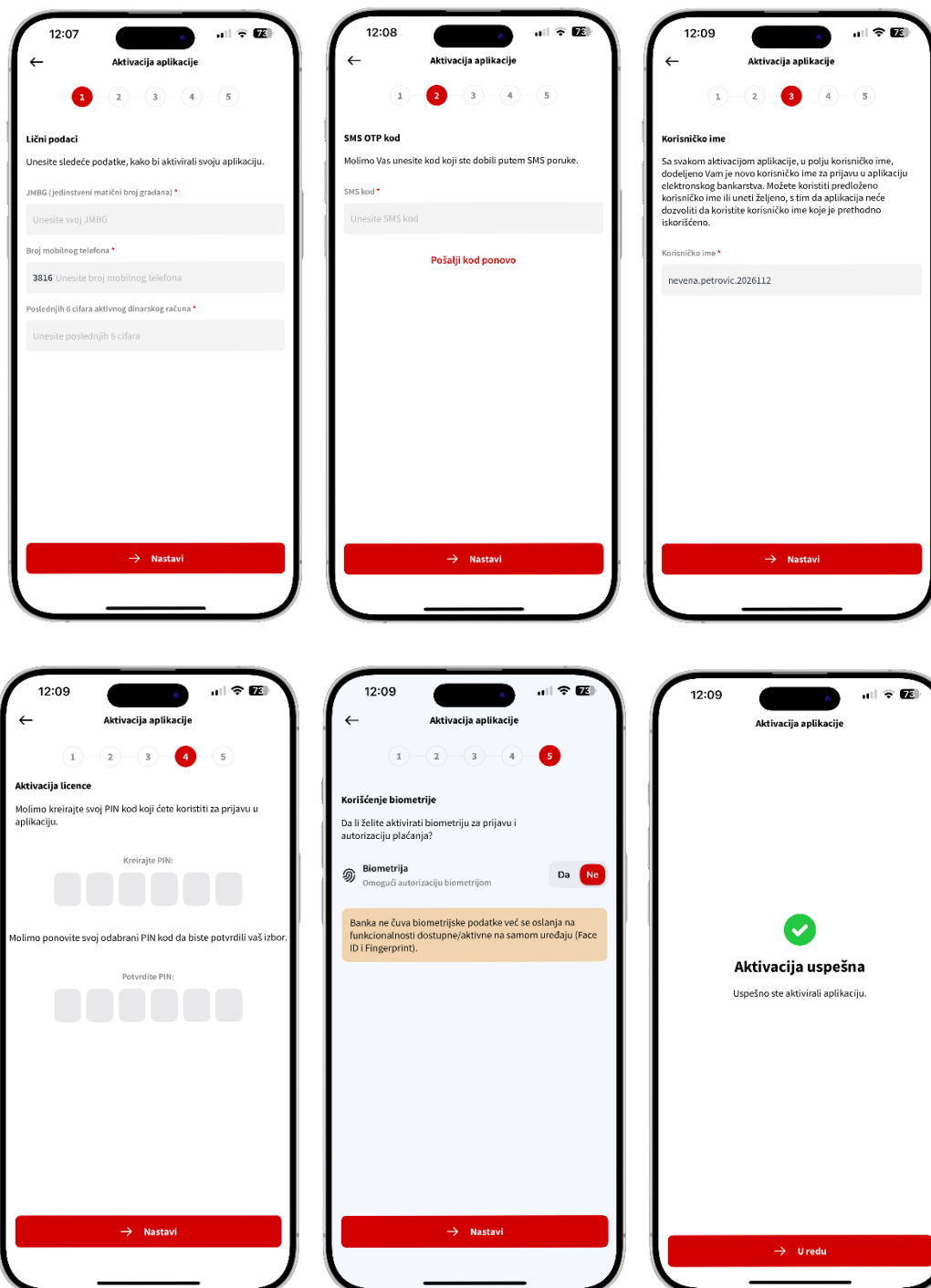


Apple Store



3. Activate your ALTA mBank application

After downloading and installing the application, when launching it for the first time, select the option “Activate application”, and then enter the required information to complete the activation process in the following six steps:



Step 1. On the first screen after selecting the “Activate application” option, enter your personal details:

- Unique Master Citizen Number (JMBG)
- Your mobile phone number, as specified in your application, in the format 3816xxxxxxx
- The last 6 digits of your company's dinar current account number, including the control number (e.g. 190000000000**123456**)

Note: You can find your dinar current account number on your payment card or bank statement.

After entering the required details, select Continue. The application will verify whether the entered data matches the information provided in your application and stored in the Bank's system.

If you receive an error at this step, check the entered data again, including the format (e.g. ensure the mobile number is in the required format).

Step 2. After confirming your details, you will receive an SMS with a one-time password (OTP). The application will display a screen where you need to enter this code. The OTP is valid for 5 minutes. If you do not enter it within this time, you can request a new code or restart the activation process.

After entering the correct OTP, select Continue to proceed to the next screen.

Step 3. On the next screen, create a username that you will use to access the ALTA eBank application.

The application will suggest a username, but you can modify it as you wish. You will be notified if the selected username is already in use.

Your username must meet the required complexity criteria:

at least 8 characters, including one uppercase letter, one lowercase letter, one number, and one special character.

Note: By activating the ALTA mBank application, you automatically gain access to the ALTA eBank application.

Note: Each time you reactivate the mBank application, you must create a new username for the eBank application.

After entering a valid username, select Continue to proceed.

Step 4. On the next screen, set your PIN.

Enter and confirm your 6-digit PIN, which will be used for access and authorization in the ALTA mBank application. The PIN must be entered identically in both fields, as instructed on the screen.

The application will not allow simple or sequential combinations (e.g. 111111 or 123456).

After entering your PIN, select Continue, to move on to the next screen.

Step 5. Biometric setup

If you want to enable biometric authentication, select Yes and accept the settings on your device related to biometrics. If your device does not support biometrics or if it is not enabled, you will not be able to activate this option.

The Bank does not store biometric data. It relies on biometric features available on your device (Face ID or fingerprint).

Select Continue to proceed.

Step 6. Application activation confirmation

At this point, the activation process is successfully completed. You can now log in to the mBank application using your PIN or biometric authentication, if enabled.

Note: If you are also authorized as a user for a legal entity, you will automatically have access to the business section of the application.

To log in as a business user, on the login screen (before signing in), use the slider to select **Legal entities** instead of **Individuals**,



and log in using the same PIN or biometric authentication to access the Legal Entities section of the application.

Important!

Never share your PIN for accessing the application with anyone.

Bank employees will never ask you to disclose your PIN or OTP code.

If you change your mobile phone number or email address, you must inform the Bank immediately.

ALTA mBank application

Application interface before login

Before logging in, the following features are available in the ALTA mBank application:



1. IPS Payments

- IPS Scan – allows you to make a payment at an IPS-enabled point of sale by scanning an IPS QR code (e.g. at a POS terminal, cash register, or e-commerce website), or by scanning an IPS NBS QR code from a bill/invoice to complete the payment.
- IPS Show – allows you to make a payment at an IPS-enabled point of sale by displaying an IPS QR code (e.g. at a POS terminal or cash register).

2. Token

- Change PIN – used to change the PIN defined during application activation
- OTP Authorization– used for logging in to the eBank application
- Scan confirmation – used to authorize payments in the eBank application
- Synchronize Token – an action that may be requested by a Bank employee for verification or to resolve issues related to the mBank application
- Token information – information that may be requested by a Bank employee for verification or troubleshooting related to the mBank application
- Deactivate account – used to deactivate the mBank application on the device



3. Locations – allows you to locate the nearest ALTA Bank branch or ATM

4. Other

- Exchange rate list / Currency exchange – allows you to view exchange rates and use an **informational** currency calculator
- Support – provides a list of the Bank's contact details, as well as frequently asked questions related to available features in the application

Using the application

Logging in to the application

Depending on whether you have enabled biometric authentication or use a PIN to log in, the application will display the login screen upon launch.

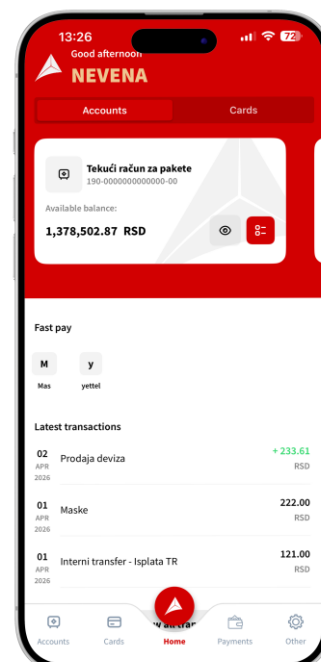
If you have accessed another option from the pre-login menu, you can always return to the login screen by selecting the central Login option.

After entering your PIN or selecting biometric authentication and once the credentials are verified, the application will display the home screen.

Home Screen

After a successful login, the application will display the home screen, which includes the following elements:

- User name
- List of accounts and cards displayed in a carousel – including name, available balance, and account number / masked business card number
- Quick payments – allows you to initiate payments from your list of favorite templates
- List of recent transactions for the previously selected account or card – with an additional View all transactions option, which displays all transactions based on selected filter settings
- Banner for registration to the Prenesi service
- Exchange rate list – with an additional View all currencies option, which opens an extended view showing additional currencies

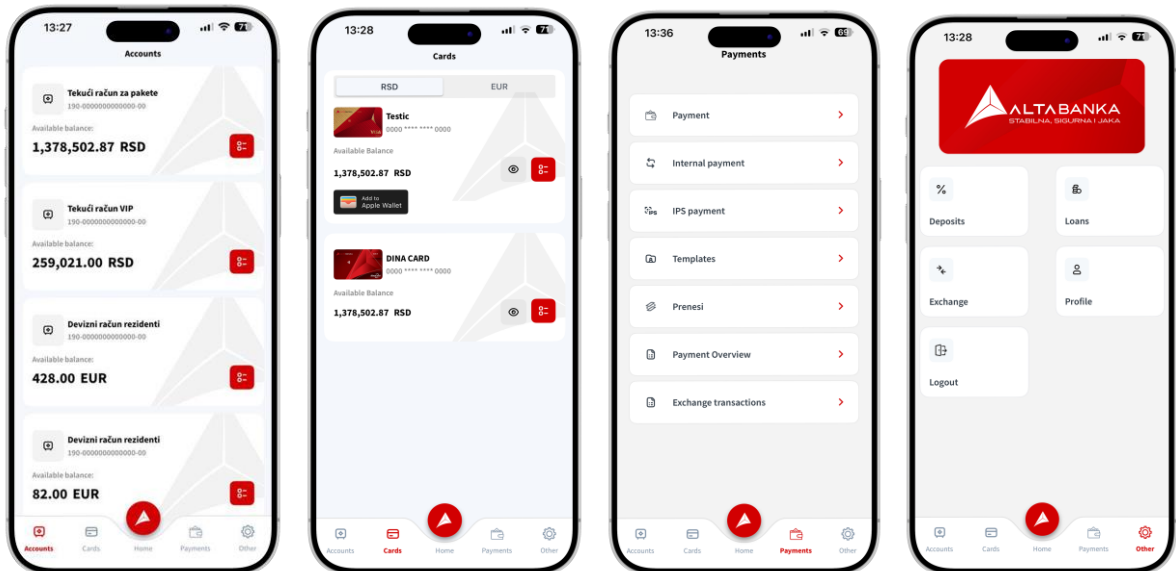


In addition to the above, the main menu is located at the bottom of the screen and provides access to the following options and sub-options:

- **Accounts**
 - Account overview
- **Cards**
 - Card overview
- **Payments**
 - Payment order

- Internal payments
- IPS payments
 - IPS Scan
 - Scan IPS NBS QR code
 - Upload from device gallery
 - Enhanced lighting option
 - IPS show
 - Display basic details in the form of an IPS NBS QR code, which can be used for payments at IPS-enabled points of sale
- Templates
- *Prenesi*
- Payment list – includes an overview of payment orders and internal payments
- Exchange transaction list
- **Other**
 - Log out option
 - Loans
 - Deposits
 - Currency exchange
 - Profile
 - My data
 - User information (full name, mobile phone number, email address, username, address)
 - Settings
 - Biometric authentication (enable/disable biometric login and payment authorization via FaceID or FingerPrint)
 - Default account for IPS payments (select the default account used for IPS payments at merchants and for Prenesi transactions)
 - Account balance visibility
 - Prenesi
 - Registration for the Prenesi option


Display of individual pages accessed from the main menu:



Accounts

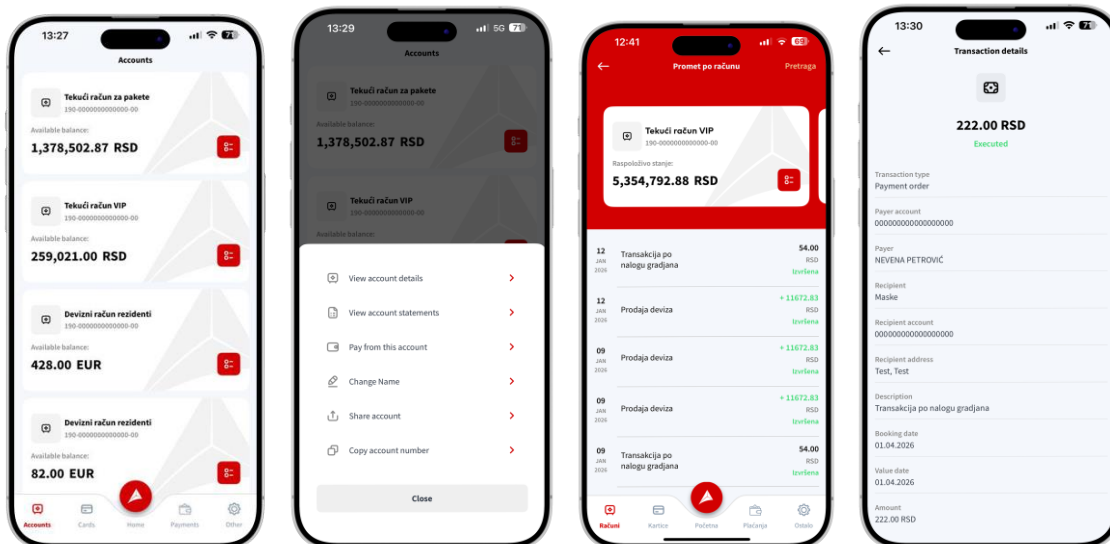
Within this option, users can view information on domestic and foreign currency current accounts, as well as demand deposits.

By selecting a specific account, a summary of account details and a list of transactions will be displayed. Users can swipe to view information for other accounts.

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

- View account details – view detailed account information,
- View account statements – view the list of available statements,
- Pay from this account – navigate to the first step of creating a new payment order,
- Change Name – change the account name.
- Share account – share account details via communication channels (Viber, SMS, email, etc.)
- Copy account number – enables the user to copy the account number

Display of individual pages/options for accounts:



Current account overview

The **Account details** option includes the following information:

- Account type,
- Available balance,
- Ledger balance
- Overdraft amount (if the user has this product):
 - Unused overdraft amount
 - Overdraft expiry date (per account)
- Reserved funds (with the option to view individual reservations)
- Pending orders
- Account status
- Account currency
- Unprocessed cheques

Users can also perform the following actions for the selected account: **View account statements, Change Name, Share account, Copy account number.**

Transaction list and details overview

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 for that account.

The list shows the transaction date, amount, currency, status, and depending on the transaction type, the payer or the description/purpose of the transaction.

The list can be further filtered by description, payer name, date, amount, or transaction type.

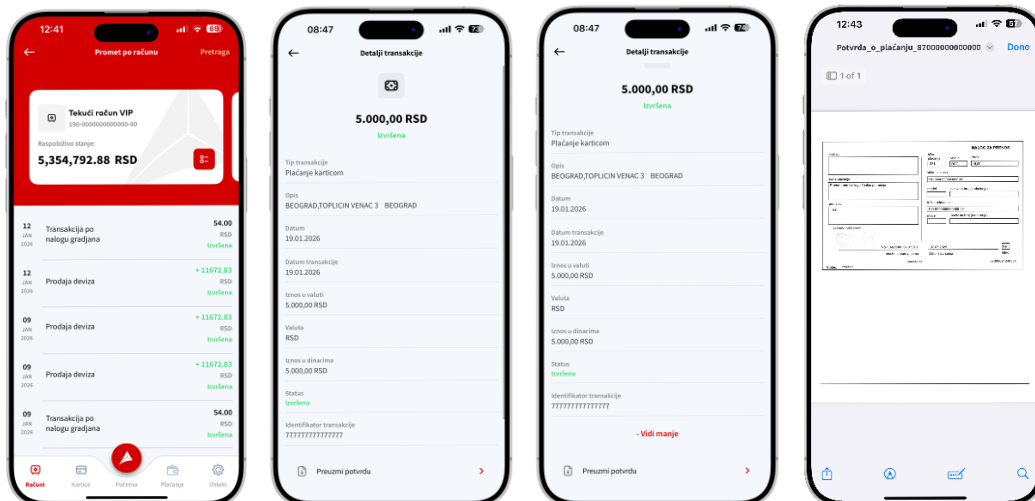
By selecting any individual transaction, the application will display the transaction details:

- Transaction type
- Depending on the transaction type, additional details may include: payer account, payer, payee, payer account, payer address, description, date, amount, currency, status, purpose, fee amount, transaction reference/identifier, model, and reference number

Depending on the transaction type, additional actions may be available:

- Download confirmation – allows you to generate and download a payment confirmation in PDF format, including the Bank’s official stamp and authorized signature
- Repeat payment

Display of additional options for the selected transaction:



Statement overview

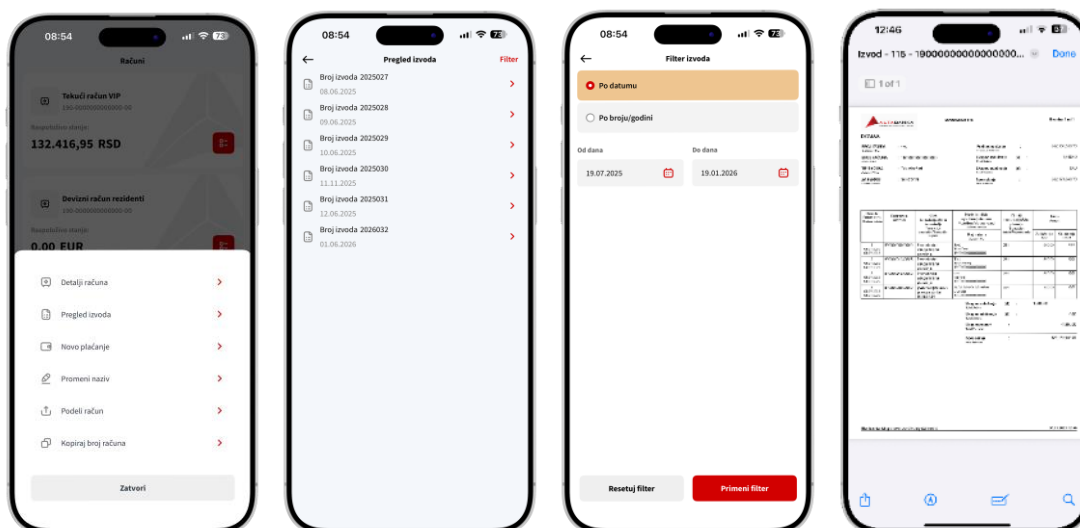
The View statements option allows users to view an informational statement for a current account.

For each item, the list displays the statement number and the date to which the statement relates.

By selecting any statement, the application will initiate the download of the informational statement in PDF format.

Users can then view the statement details on their device.


Display of statements for the selected account:



Cards

By selecting the Cards option from the main menu, a list of all debit and/or credit cards will be displayed.

By selecting a specific card, the application will display general card details, the card image, and a list of transactions. In addition to viewing one card, users can swipe to view details of other cards.

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

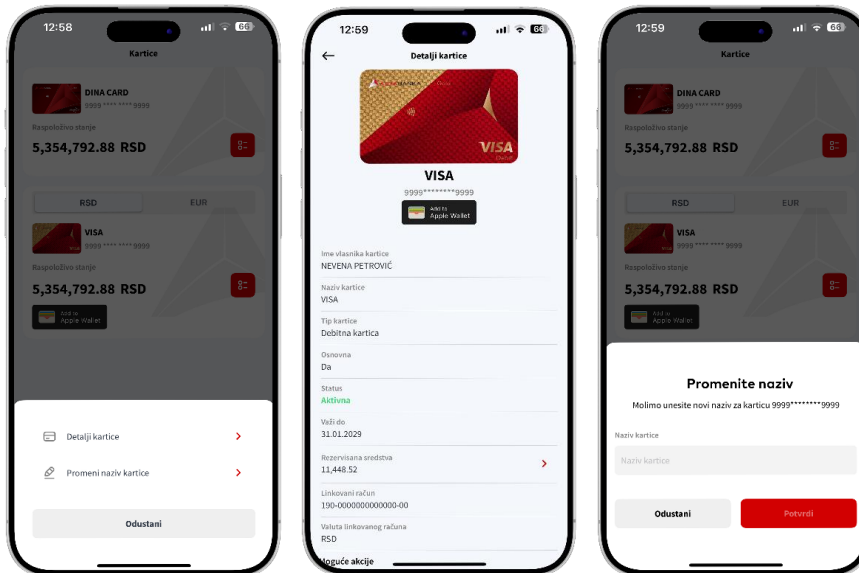
- Card details
- Rename card name
- Pay to card (credit card)

Within the Card details section, the following information is displayed:

- Card owner name,
- Card name,
- Card type,
- Primary – indicates whether the card is primary or additional
- Card status,
- Expiration date,
- Reserved funds,
- Credit card account (credit cards),
- Linked accounts,
- Linked account currency

Within the details view, the Available actions section is also provided, allowing users to rename the card name and review card transactions.

Display of card options:

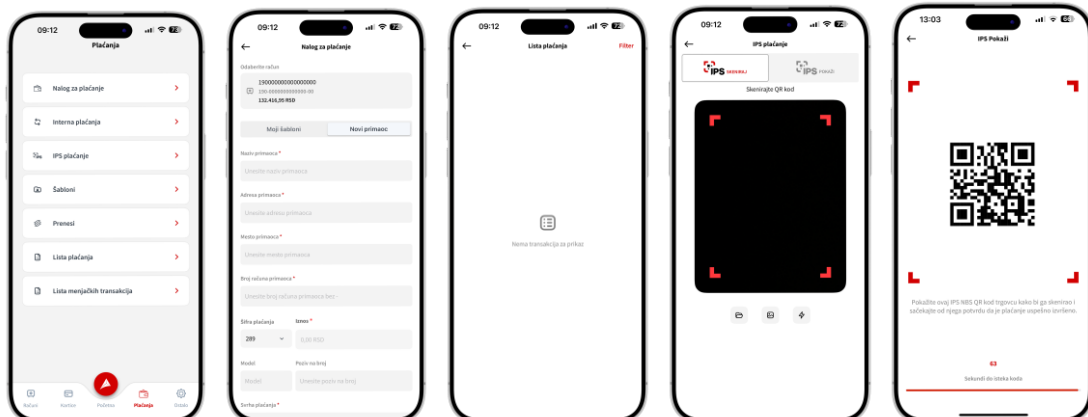


Payments

Within the Payments menu, the following options are available:

- Payment – option for manually entering payments in domestic payment transactions
- Internal payment – option for transferring funds between the user’s own accounts within ALTA Bank
- IPS payment – option for executing payments using IPS Scan or IPS Show functionalities
- Prenesi – option for making payments using the Prenesi service (via mobile phone number)
- Templates – option for making payments using saved templates
- Payment Overview – overview of payment orders created via the mBank and eBank applications
- Exchange transactions – overview of foreign exchange transactions created via the mBank and eBank applications

Display of the payments screen:



Standard payment

By selecting the Payment order option, you can create a domestic payment order in three steps:

Step 1. – Enter payment order details

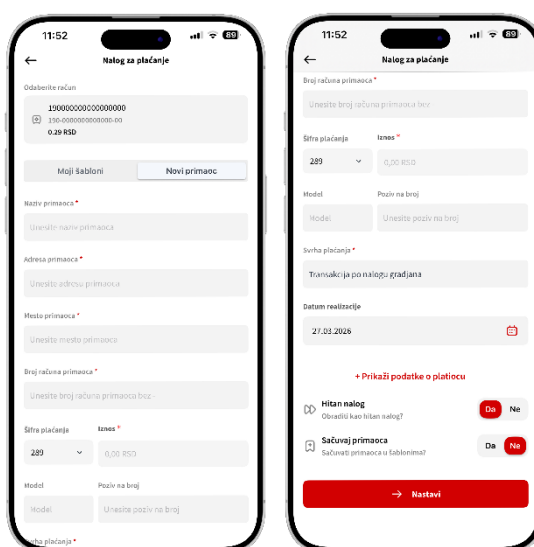
The first step in the payment process is entering the payment order details.

The user can enter the payment manually or select an existing template (from the My templates option), which will automatically populate most of the payment details based on previously saved data.

The payment order contains mandatory and optional fields.

Due to the number of input fields, users should swipe to view and complete all available fields.

Payment order form:



List of fields:

- Account selection – field displaying a list of all the user’s dinar payment accounts from which the payment can be made (if the user is authorized on multiple dinar current accounts).

If the user is authorized to create payment orders from only one dinar current account of the selected company, only that account will be displayed.

Tabs/options: My templates or New payer – allow the user to choose whether to enter all payer details manually (New payer) or select an existing template (My templates) to populate the payment details.

The default option is New recipient.

- Payer details – information about the payer is entered in the following fields:
 - Recipients name – company name or full name of the individual receiving the payment
 - Recipients address
 - Recipients place
 - Recipients account

Payment order details:

- Payment code – selected from the list of codes permitted for individuals (copied from the bill/invoice being paid)

- Amount
- Model – optional field, completed according to payment instructions
- Reference number – optional field, completed according to payment instructions. If the approval reference model is entered, the value must correspond to the selected model (11, 22, or 97)
- Payment purpose – automatically populated based on the selected payment code, but can be modified according to payment instructions
- Relization date – set to the current date by default, but can be scheduled for a future date (only if the Urgent payment option is set to “No” and the amount is up to RSD 300,000, since instant payments cannot be scheduled)
- Urgent order (swipe option) – allows you to execute the payment as an instant payment (if set to YES), for amounts up to RSD 300,000.01, available 24/7 and processed within seconds
Note: If this option is set to YES and the payment amount exceeds RSD 300,000.00, the transaction will be executed via RTGS in accordance with the schedule and fees defined for this payment system (the application will notify you before confirming the payment)
- Save payer – allows you to save the payment details as a template by switching the option to “Yes”

In addition to the basic payment details, by selecting the Show payer details option:

+Show payer info

can view the payer details for the account from which the payment is being made. The payer details are automatically populated based on the payment account selected by the user in the slider menu (account holder details are used) and include the following information:

- Payer account number
- Payer address
- Payer city

These payer details cannot be modified.

Once you have completed all required payment order details, select Continue.

Step 2. – Review and confirm the payment order

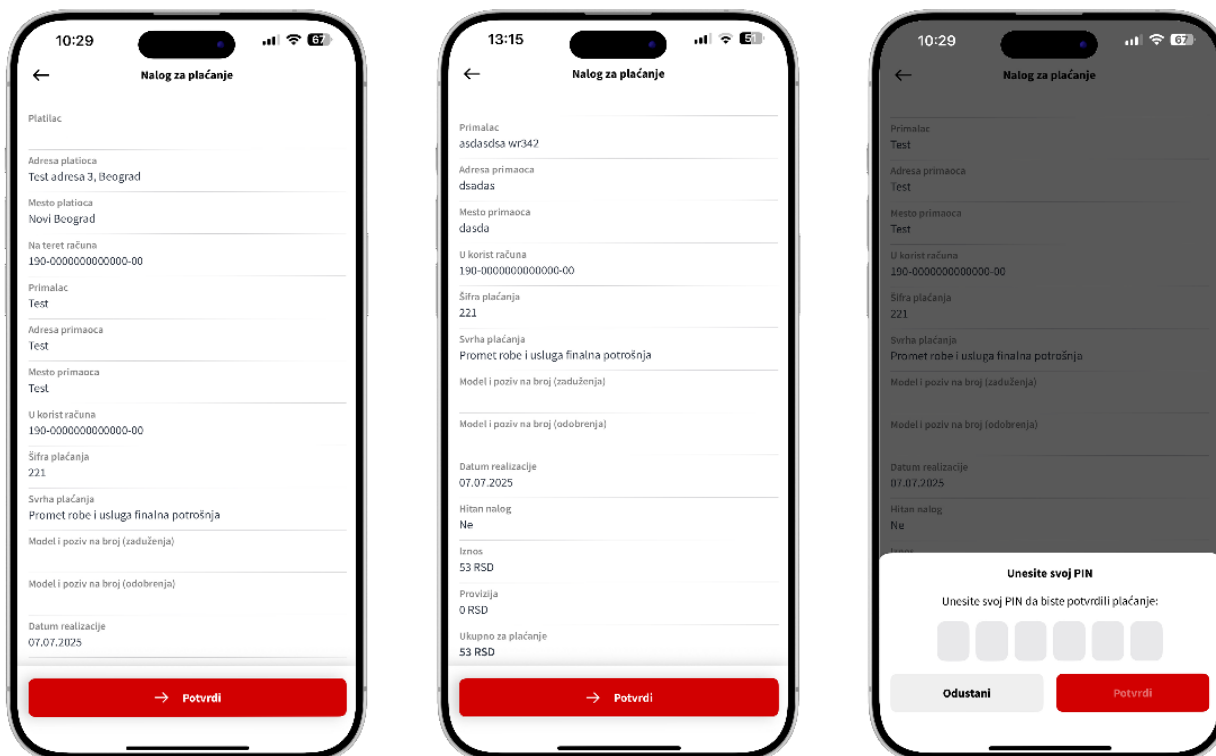
In the next step, all previously entered payment details are displayed in a summarized view, along with the fee that will be charged for executing the payment order.

The applicable fee can also be found in the current Tariff of Fees for individuals, available at the following [link](#).

Carefully review the payment details and, if you agree, confirm the transaction by selecting Confirm.

Upon selecting this option, the application will require authorization via PIN entry or biometric confirmation.

Display of the payment order summary screen and confirmation via PIN:



Step 3. – Payment order status

On the next screen, the application will display the status of the payment order and, if applicable, a unique payment reference within the Bank's system.

The payment order status may be:

TRANSACTION EXECUTED – the payment order has been successfully processed (final status). The transaction will be visible in the account activity/statement under the displayed reference (transaction ID).

TRANSACTION REJECTED – the payment order has been declined (final status) for a specific reason (e.g. the payee's account may have been closed in the meantime).

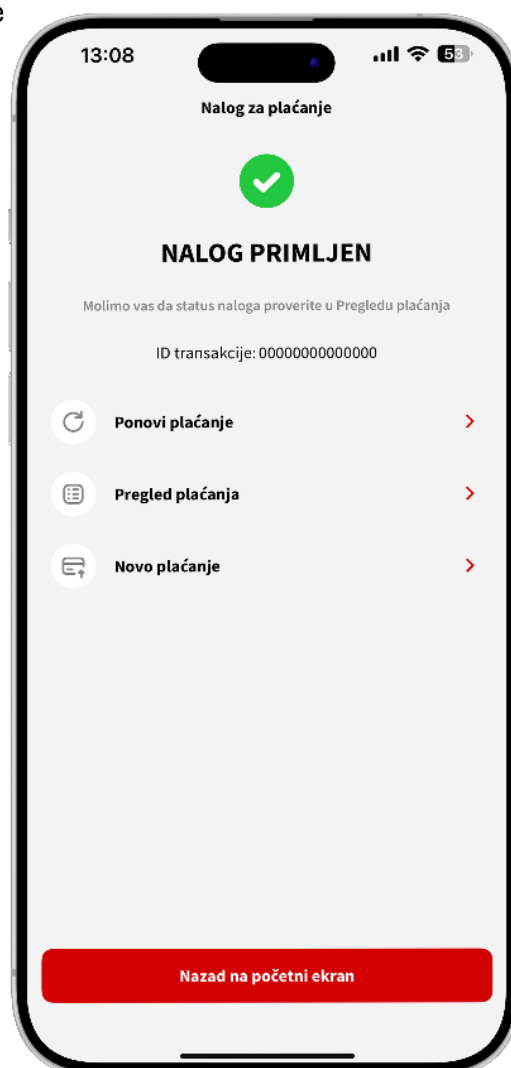
If you require additional information regarding the reason for rejection, you can contact the Bank's contact center and, if available, provide the transaction ID (unique payment reference in the Bank's system).

TRANSACTION RECEIVED – this means that the payment order is in the process of execution (this is not a final status) and in this case it is necessary to monitor the status of the payment order via the Payment list option until the payment order reaches a final status (whether executed or rejected).

This status is most commonly the result of the execution of the payment order through the NBS clearing or RTGS payment systems, which, unlike instant payments, operate in accordance with their schedules (they are not available 24/7) and where the execution of the payment order may take some time (e.g. a payment order executed through the RTGS payment system – all payment orders to an account in another bank in an amount exceeding RSD 300,000 submitted on Friday at 22:00 will be executed, i.e. will receive a final status, only on Monday morning).

Note: The execution time of payment orders that are not marked as instant (clearing and RTGS orders) depends on the operating hours of these payment systems and will be executed in accordance with the defined schedule available at the following [link](#).

Additionally, the following options are available on this screen:



- Repeat payment – an option that allows you to repeat the execution of the payment order, starting from the first step,
- Payment list – an overview of previously initiated payment orders, i.e. an overview of the status of all payment orders created through the ALTA mBank or eBank application,
- New payment – an option that takes you back to the first step, i.e. to entering a new payment order.

Note: The user can return to the home screen by clicking the "Back to Home Screen" *button*.

Internal transfer

An internal transfer represents a transfer between the user's own accounts within the Bank. Transfers can be made between current accounts and/or demand savings accounts in the same currency.

This payment is executed immediately, and no fee is charged for internal transfers.

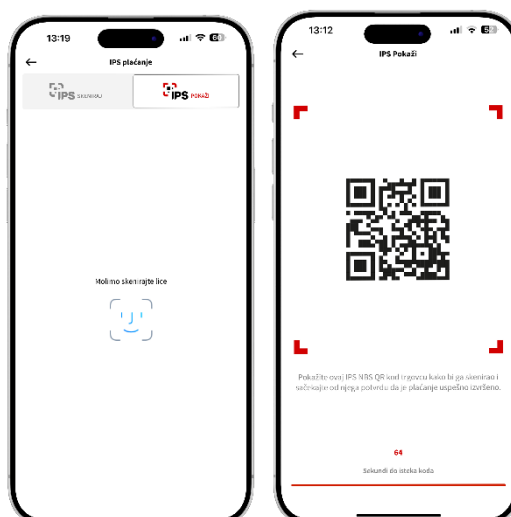
IPS Show

This option allows you to make a payment by generating an IPS NBS QR code within the application, which is then scanned by the merchant. The process can be initiated from the pre-login section of the application by selecting the IPS payments option, or after logging in via the Payments menu.

By selecting the IPS Show option, the application will request PIN entry (or biometric authentication).

Note: In order to use this option, you must set a default account for IPS payments in the application settings.

IPS Show QR code generation:



To avoid errors, the generated code must be shown to the merchant only after verifying the payment amount and currency on the merchant's device (e.g. POS terminal, mobile POS application, or cash register).

The code is valid for 65 seconds, during which the payment must be completed. After this period expires, or after a successful or unsuccessful payment, the application will display a message that the QR code has expired. By selecting OK, the IPS payments home screen will be displayed.

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

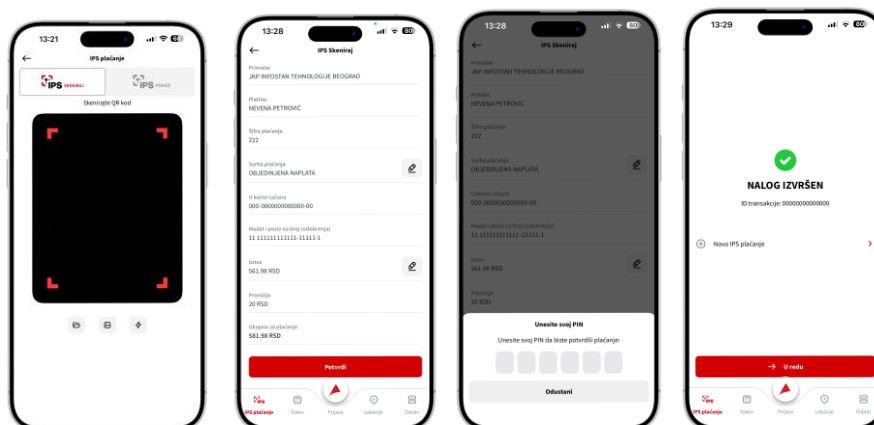
Note: In order to perform IPS payments, a default IPS account must be set in the Profile settings.

IPS Scan

With the IPS Scan option, you do not need to manually enter payment details from a bill or invoice. It is sufficient to scan the IPS NBS QR code on the bill/invoice, and all payment order fields will be automatically populated.

Additionally, it is possible to scan an IPS NBS QR code generated by a merchant at the point of sale (e.g. on a POS terminal, mobile application, web shop, cash register, or another device). The process can be initiated before logging in, from the application home screen (or via the Payments menu), by selecting IPS Scan.

Screens during IPS Scan payment execution:



Note: In order to perform IPS Scan payments at a merchant location, a default IPS account must be set in the Profile settings.

If the transaction is successfully submitted for execution, the application will display the payment status screen. Payment statuses and their meanings are described in detail in the section Step 3 – Payment order status of this guide.

In addition to scanning an IPS NBS QR code, users can also upload a QR code from the device gallery or files (*the application must be granted permission to access these options*).

Note: IPS Show and IPS Scan payments at merchant locations are available only at merchants that clearly display the IPS logo.



Prenesi

By selecting the **Prenesi** option in the Payments menu, a screen will open for making a payment by entering the recipient's mobile phone number.

On the first screen, in addition to the selected account details (the account from which the payment is made), the following fields are available:

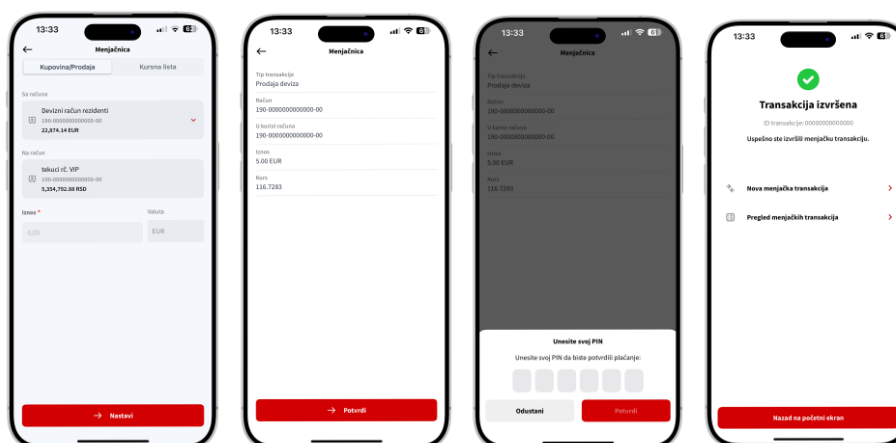
- Recipient's phone number – you can select the number from your contacts or enter it manually in the format **06XXXXXXXX**
- Amount

If you have not registered your mobile phone number, a button is available that takes you to the registration screen for the Prenesi service. With this registration, users of mobile applications of other banks in the Republic of Serbia, who have an active payment account, can send money to your account using only your mobile phone number.

After entering the required details, select CONTINUE, and on the next screen you will see the name and surname (and, if applicable, nickname) of the account holder associated with the entered number. After verifying these details, you can confirm the Prenesi payment by entering your PIN or using biometric authentication.

Exchange

Sample screen for the Exchange:



The **Exchange** option in the mBank application enables users to quickly and easily exchange currencies directly via their mobile phone, without the need to visit a bank branch.

Within the Exchange, the user can:

- perform foreign currency purchase or sale transactions at the Bank's applicable exchange rates,
- view current and historical buy and sell exchange rates.

Foreign currency purchase and sale:

In order to execute a foreign exchange transaction, it is necessary to:

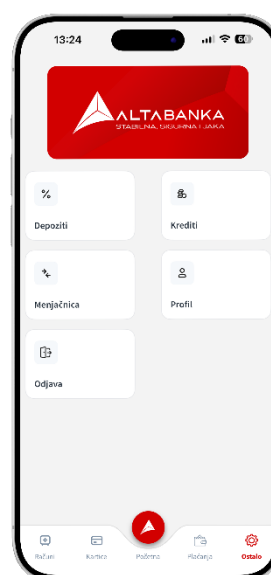
1. From the main application menu, select the Other option, then select Exchange Office.
2. Select the transaction type (currency purchase or sale).
3. Select the account to be debited and the account to be credited.
4. Enter the amount you wish to exchange, then select the Continue option.
5. On the next screen, review the displayed details and the exchange rate, then confirm the transaction using your PIN or biometric authentication.

Upon successful execution, the funds will be immediately available in the selected account, and the user can view the transaction details within the transaction history.

Other

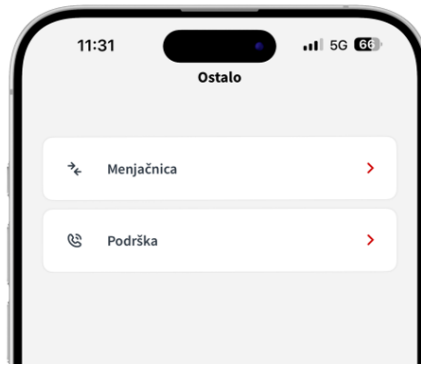
The Other option, when the user is logged in, additionally provides access to the following options:

- Logout – logging out of the application,
- Loans – overview of loans,
- Deposits – overview of deposits,
- Exchange (option explained in the previous section)
- Profile – overview of options related to the user profile.



By selecting the Logout option, the user will be prompted with a confirmation message asking whether they really wish to log out of the application. By selecting YES/NO, the user confirms or cancels the logout action.

For users who are not logged in, selecting the Other option provides access only to the Exchange Rate List and Customer Support contact details.



Profile

By selecting the Profile option, the user is presented with the following tabs: My Data and Settings.

In the upper part of the screen, the user can view the session ID (information that may be requested by a Bank employee for resolving potential issues with the application), as well as the date and time of the last login. The user also has the option to change their profile picture.

By selecting the My Data tab, the following information is displayed

Odabirom opcije profil korisnik ima dostupne opcije (tabove):

- User details:
 - Full name of the user,
 - Mobile phone number,
 - Email address,
 - Username,
 - Address

By selecting the Settings tab, the following options are available:

- Enable/disable biometric authentication.

Note: In order to enable biometrics, the user must grant the application the necessary permissions and previously activate biometrics on their device (Face ID or Fingerprint ID on iOS devices, or fingerprint authentication on Android devices).

- Setting the default account for IPS payments. If the user has multiple accounts, this option allows selecting one account as the default for IPS payments.
- Account balance visibility – allows the user to show or hide the account balance on the home screen.

Prenesi:

By registering for this service, the user will be able to make payments via the Prenesi service. The user will be able to select a default account for Prenesi payments and set a nickname, if desired. In order to use this service, the user must accept all terms and conditions of use for the Prenesi service.

Loans

The Loans > Loan Details option enables users to view their loan accounts. By selecting a specific loan (loan account), the user is presented with detailed loan information.

The loan account information available to the user includes:

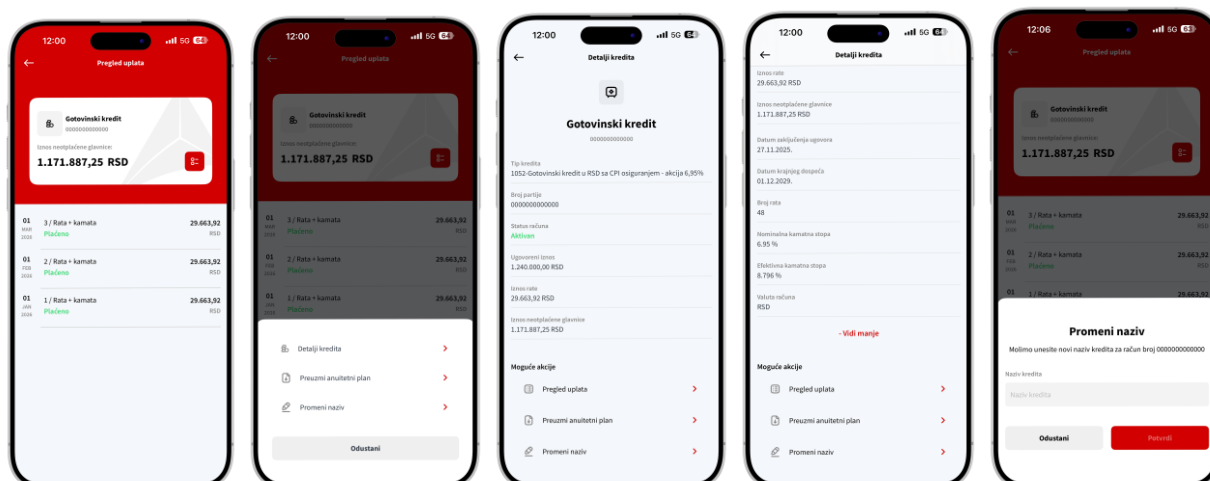
- Loan type,
- Arrangement number,
- Account status,
- Contracted amount,
- Instalment amount,
- Outstanding principal amount.

By selecting the + See *more* option, additional loan details are displayed:

- Contract signing date,
- Final maturity date,
- Number of instalments,
- Nominal interest rate,
- Effective interest rate,
- Account currency.

Available actions include: **Payment overview**, **downloading annuity plan**, **Change name**

Screens displaying loan information:



Deposits

By selecting the **Deposits** option, the user is presented with a list of deposit accounts. By selecting a specific deposit, the user can view deposit details.

The deposit account information available to the user includes:

- Account type,
- Account number,
- Deposit amount,
- Deposit start date,
- Deposit term,
- Nominal interest rate,
- Account status,
- Account currency,
- Balance.

Available actions for deposits include **viewing transaction history and changing the deposit account name.**

Locations

The user can locate the nearest ALTA banka branch or ATM. To use this option, the user must first grant the mBank application permission to access location services.

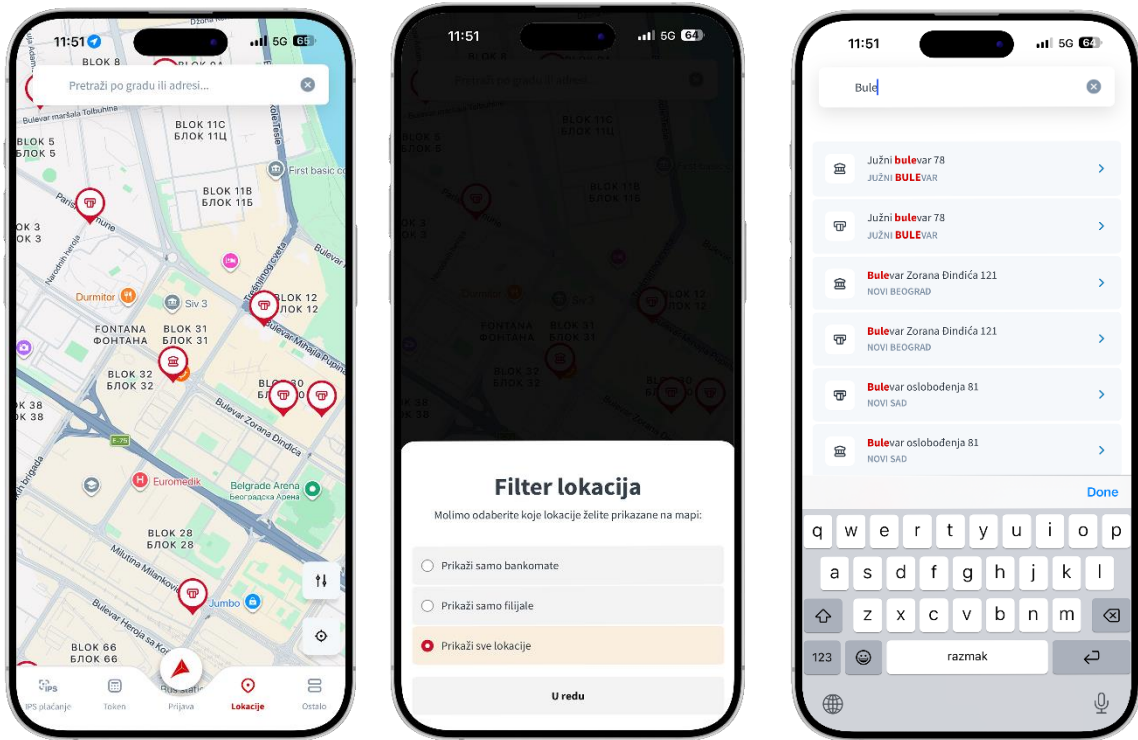
Branch and ATM locations are displayed on a map. By selecting any location, detailed information about that location is shown. The user can also search for locations using the **Search** option at the top of the screen,



Or by selecting the menu option where the user can filter locations on the map by type: Branches and ATMs.

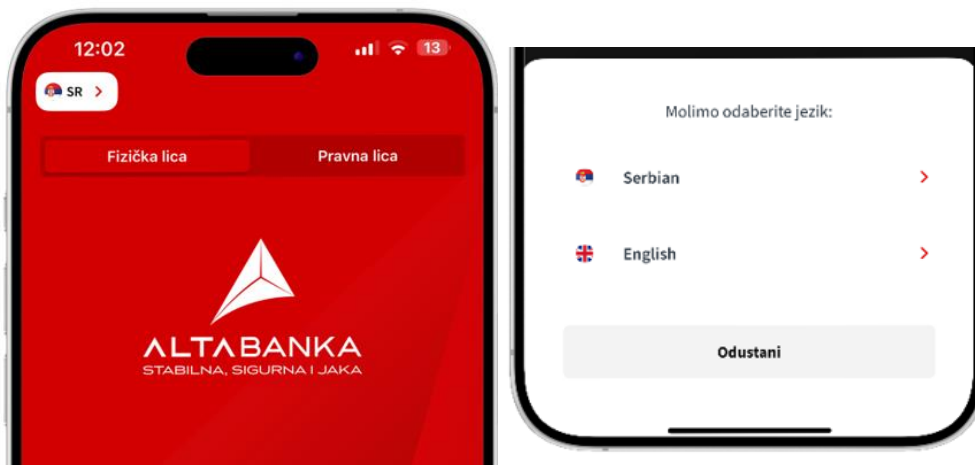
The map view also enables the user to identify their current location, provided that the user has granted the application permission to use the device's location services during installation.

Zooming in and out on the map is enabled with the standard two-finger gestures on the screen.



Application language

On the home screen of the pre-login section of the application, the user has the option to select the language in which the application will be displayed. In the settings, the user can choose the application language in Serbian or English.



Token

The Token module enables the user to securely manage access to their ALTA mBank and eBank applications. The Token option is accessed from the main menu in the pre-login section of the application. By selecting the Token option, the following menu is available:

- **Change PIN** code – the user can change the PIN code used for accessing the mBank application and token-related functions

- **OTP Authorization** – an option used to generate a token code for logging into the eBank application
- **Scan confirmation** – an option used to confirm/sign payment orders in the eBank application
- **Synchronize Token** – enables synchronization of the token with the server in case of unsuccessful login or token-based authorization
- **Token information** – general information about the token
- **Deactivate account** – enables deletion of the token and removal of the user's registration from the application

ALTA eBank application

Using the eBank application

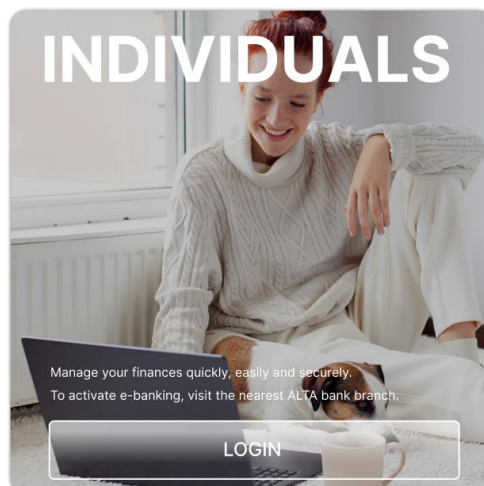
The ALTA eBank application for individuals can be accessed by all active users of the ALTA mBank application.

The application should always be accessed via the official ALTA banka website:

<https://altabanka.rs> by selecting the eBank User option from the main menu:



and then, on the newly opened page, selecting the login option for individuals:



By selecting the LOGIN TO THE SYSTEM option, a new login page will open.

In order to use the application, the user must first register and activate the mBank application in accordance with the instructions. During the registration process for the ALTA mBank

application, the user defines a username (which must be remembered) that is used to log in to the eBank application for individuals and for legal entities (if the user is also registered as a legal entity user). When logging in, the user must enter the exact username (including correct use of uppercase and lowercase letters as defined during mobile application activation), as well as a one-time code generated in the mBank application within the Token / Generate mToken code module. To display the mToken code, the user must enter their 6-digit PIN used for logging into the mBank application. The generated mToken code is valid for 10 minutes from the moment of generation. The expiration time of the mToken code is displayed at the bottom of the screen.

In addition to the language selection option and the link to detailed instructions displayed in the central section, the user must enter the following:

- Username – defined during the activation of the mBank application, and always available in the ALTA mBank application under the Other menu, on the Profile page within the My Data tab
- mToken – an OTP code generated in the active ALTA mBank application by selecting the Token option from the pre-login menu and then choosing Generate OTP via mToken

After entering the required details, select the Log in option. If the entered data is correct, the application will redirect you to the home page.

Sample screen for logging into ALTA eBank:



Dobro došli

Unesite svoje podatke za prijavu.

Korisničko ime

mToken

Home page

The home page displays information about your accounts and cards, options for quick payments (based on previously saved templates), a list of recent transactions, a currency conversion calculator, and the main menu on the left-hand side.

In the upper central part of the screen, there is a carousel menu displaying account and card information. If the user has multiple accounts, they can use the up/down arrows to select the desired account or payment card. Alternatively, by selecting the designated button, the user can view a list of their accounts. If the user does not have any cards, an appropriate message will be displayed.

Each account display includes the following information:

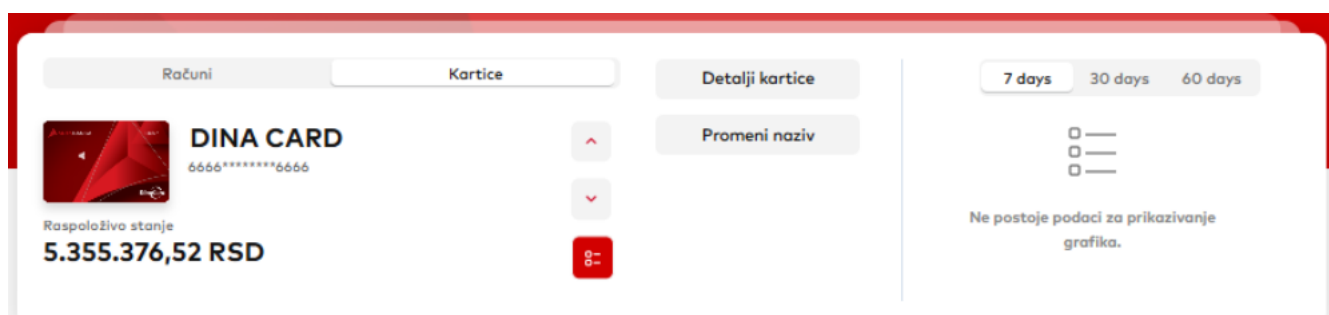
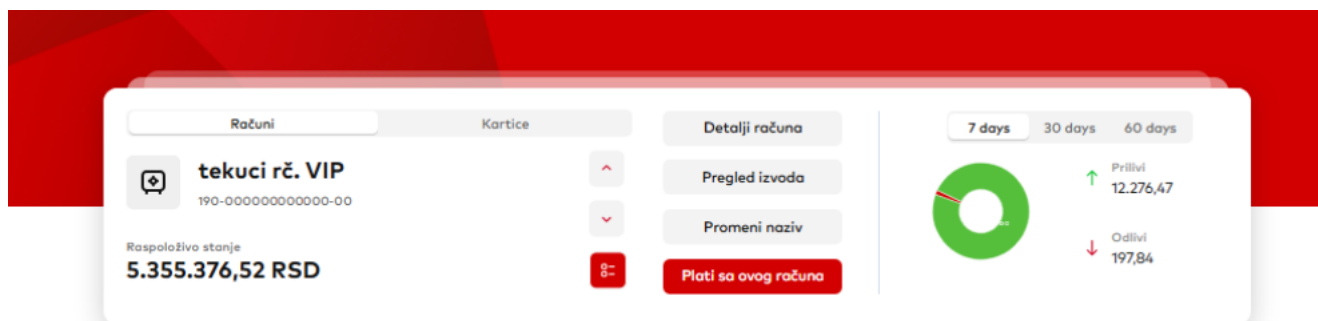
- Account name and account number,
- Available balance and currency.

In addition, navigation buttons and account selection options are available (if multiple accounts exist), as well as action options such as:

- Account details,
- Statement overview,
- Rename
- New payment.



By selecting the designated button the user is shown a list of their accounts. If the user does not have any cards, an appropriate message will be displayed.



Accounts

Account details

Account details can be accessed from the home page by clicking the “Account details” button, or from the left-hand menu under the option “Accounts / Account details”.

tekuci rč. VIP
190-000000000000-00

Raspolaživo stanje
5.355.376,52 RSD

Opcije

Detalji računa

tekuci rč. VIP
190-000000000000-00

Tip računa	Tekući Račun VIP
Raspolaživo stanje	5.355.376,52 RSD
Knjigovodstveno stanje	5.366.926,04 RSD
Iznos dozvoljenog prekoračenja	0,00 RSD
Nekorišćeni iznos dozvoljenog prekoračenja	0,00 RSD
Rezervisano sredstvo	11.549,52 RSD >
Status računa	Aktivan
Valuta računa	RSD
Iznos poslednjeg čeka	583,64 RSD
Datum poslednjeg čeka	12.01.2026

Moguće akcije

- Plati sa ovog računa >
- Pregled izvoda >
- Promeni naziv računa >
- Kopiraj broj računa >

Within account details, users can view current accounts in all currencies. Account information such as account name, account number, current balance, etc., is displayed.

The following account details are shown:

- Account name,
- Account number,
- Current balance.

Additional account details include:

- Account type,
- Available balance,
- Booked balance,
- Overdraft limit (if applicable),
- Unused overdraft amount (if applicable),
- Loan expiry date,
- Reserved funds – with a sub-option to view reserved transactions,
- Pending orders,
- Account status,
- Account currency,

- Uncashed cheques,
- Linked debit cards,
- Inflows,
- Uncashed cheques,
- Amount of the last cheque (if applicable),
- Date of the last cheque,
- Outflows,
- Available actions:
 - Make a payment from this account,
 - Statement overview,
 - Rename account – option to change the account name,
 - Copy account number.

Account transactions

The Account transactions option allows the user to view transactions for a specific account. The user can search for specific data using the Account search option based on various criteria: period, amount, transaction type, or description/payee name. An option is also available to download the data in PDF and XLS formats.

Account statements

By selecting this option, a list of available statements is displayed.

Statements for the selected account are available for each month. By hovering over a selected statement from the list, the user can download the statement in PDF or XLS file format. By clicking the PDF or XLS button, the user can download the file to their computer or mobile device.

Cards

By selecting the Cards option on the home page or from the main menu on the left-hand side, the user can view card details and card transactions.

Card details

This page displays details for the selected card, including:

- Visual representation of the card,
- Masked card number,
- Cardholder name,
- Brand name,
- Type – debit or credit,
- Card category – primary or additional,
- Card status,

- Card expiry date,
- Card validity date,
- Reserved funds – total reserved amount for the given account, with an option to view reserved transactions by card,
- Linked account – the account to which the card is connected,
- Currency of the linked account,
- Card limit,
- Corporate limit, account currency, account number to which the card is linked, card type, cardholder.

Available options for cards include:

- Rename – allows the user to change the card name within the application,
- Card transactions.

Note: The list of available fields may differ between debit and credit cards.

Card transactions

By selecting the Card transactions option, the user can view a list of transactions for a selected period.

The Card transactions option allows the user to review transactions for the currently selected payment card. The user can search for specific data using the Card transaction search option based on various criteria: period, amount, transaction type (credit/debit), or description/payee name.

Transaction details

By selecting any transaction from the list, the transaction details will be displayed. If there are no transactions for the selected period, an appropriate message will be shown to the user.

Payments

Within the menu, the user can select **the Payments option**, which provides the following options:

- Domestic payments – allows creation of a new payment order,
- Templates – list of payment order templates,
- Payment list – list of payments created through the ALTA mBank or eBank application,
- Internal transfer – option for entering internal transfers between the user's own current accounts and/or demand savings accounts in the same currency.

Plaćanja

Domaća plaćanja

Šabloni

Lista plaćanja

Interni prenos

Domestic payments

By selecting this option, the user can initiate a payment order within the domestic payment system. The user is required to complete the payment order form and, by selecting the **Pay** option, proceed to sign the payment order, which is then submitted to the ALTA banka payment system for execution.

The payment order contains mandatory and optional fields. The mandatory fields are as follows: **Recipient name, Recipient address, Recipient city, Recipient account number, Payment code** (code 289 is pre-filled; for other codes, refer to the list available in the dropdown menu), Amount, Currency (automatically populated), Payment purpose (automatically populated based on the selected payment code, with the option for the user to modify it), Execution date (initially set to the current date, but can be adjusted to a future date).

Optional fields: Model and Reference number.

After completing the payment order, the user can select the execution method by choosing the Urgent payment option Yes or No. Selecting Yes means that the order will be executed immediately via the Instant payment channel if the amount is up to 300,000.00 RSD, or via the RTGS channel if the amount exceeds 300,000 RSD. Selecting No means that the order will be executed through the clearing process. Fees for payment orders are defined in the Bank's Tariff, published on the Bank's website.

The Save payee option allows saving the payment details by assigning a template name, so that the same order can be reused later from the My templates tab within the payment form.

Hitan nalog
Da li želite da ovaj nalog bude obrađen kao hitan? Ne Da

Sačuvaj primaoca plaćanja
Da li želite sačuvati primaoca u šablonima? Ne Da

Obriši Snimi u pripremi Snimi na server

While completing the payment order, the user can choose whether to make a payment using previously saved templates or to create a new payment order.

Nalog za plaćanje

Na teret računa

Tekući račun u RSD (190-0000000000000-00) ▼

Moji šabloni Novi primaoc

Izaberi primaoca

Elektroprivreda Srbije ▼

The **Delete** option clears the entered data.

Hitan nalog
Da li želite da ovaj nalog bude obrađen kao hitan? Ne Da

Obriši Snimi u pripremi Snimi na server → Plati

By selecting the **Pay** option, the application will display all payment order details, including the applicable fee.

Nalog za plaćanje

Da li ste sigurni da želite da nastavite sa uplatom?

Na teret računa	190-0000000000000-00
Naziv primaoca	Elektroprivreda Srbije
Račun primaoca	000-0000000000000-00
Šifra plaćanja	285
Model i PBO	05 1234567890-1234567890-12
Svrha plaćanja	Račun za mart 2024.
Model i PBZ	05 1234567890-1234567890-12
Datum realizacije	29.04.2024.
Iznos	5.000,00 RSD
Iznos provizije	60,00 RSD
Ukupno za plaćanje	5.060,00 RSD

Izaberite tip autentifikacije:

Cronto kod

Odustani Nastavi

By clicking the **Cancel** button, the user is redirected to the previous screen for entering the payment order. By selecting the **Continue** option, the payment order must be confirmed by scanning the QR code (Cronto) displayed on the screen, using the mToken option within the

mBiz application under the **Scan confirmation** option. The QR code (Cronto) is displayed for 60 seconds, after which the application returns the user to the initial payment entry screen.

Potvrda identiteta

Koristeći Vašu m-bank aplikaciju

1. Otvorite sekciju "Tokeni"
2. Izaberite opciju "Potvrda skeniranjem"
3. Skenirajte Cronto kod u nastavku
4. Dobivenu Cronto unesite u polje ispod

Cronto kod

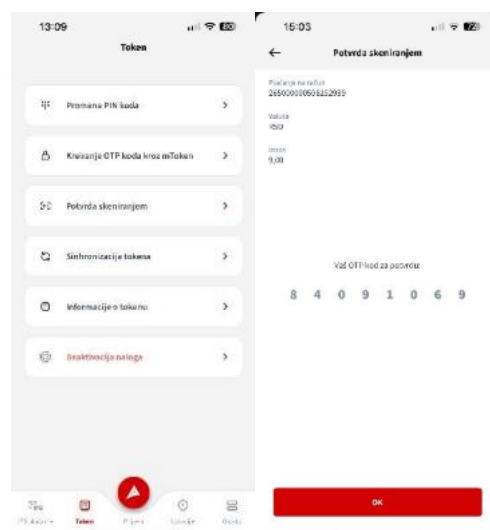
Otkazi

Potvrdi

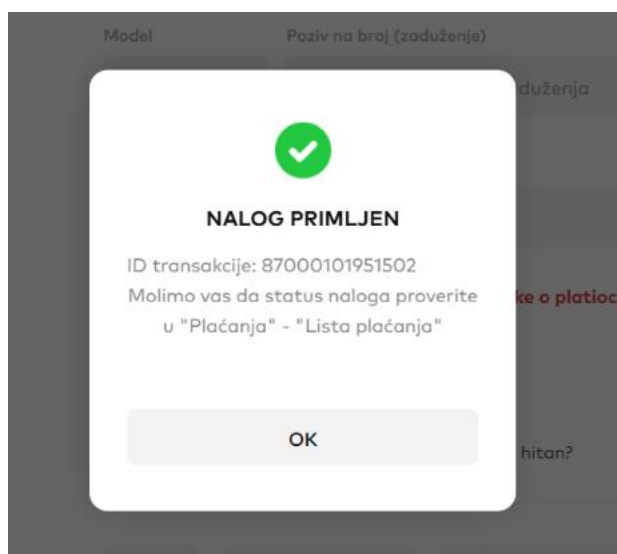


Preostalo vreme:

00:47



After successfully entering the generated code in the mBank/mToken application, the application will display a confirmation that the payment order has been successfully submitted for execution.



Payment list

This option allows users to view payment orders created through the ALTA eBank or mBank applications. The user can filter payments by period, amount, payee, or transaction type. For a selected order from the list, there is an option to repeat the payment by clicking the "Repeat payment" button.

Templates

The Templates option allows viewing all saved templates in the ALTA mBank or eBank applications.

The user can:

- search templates by entering criteria or a name in the “Search templates” field,
- mark a template as preferred by selecting the star icon. Marked templates are displayed on the home screen under the quick payments option.

By hovering the cursor over a template in the list, additional options (buttons) appear:

- “New payment” – create a new payment order,
- “Edit” – modify the template and save changes,
- “Delete” – remove the template from the list.

Each executed payment order can be saved at the time of payment (after execution) by assigning it a specific name under which it will be stored in the application.

The image shows a user interface for saving payment templates. It contains two questions with toggle buttons and a text input field.

- Question 1: **Hitan nalog** (Priority bill) with the subtext "Da li želite da ovaj nalog bude obrađen kao hitan?" (Do you want this bill to be processed as priority?). The "Ne" (No) button is selected.
- Question 2: **Sačuvaj primaoca plaćanja** (Save payee) with the subtext "Da li želite sačuvati primaoca u šablonima?" (Do you want to save the payee in templates?). The "Da" (Yes) button is selected.
- Below the questions is a text input field labeled "Naziv šablona" (Template name) with the placeholder text "Unesite naziv šablona" (Enter template name).

Templates can later be selected during payment, with the option to modify certain details.

Nalog za plaćanje

Na teret računa

Tekući računi (190-000000000000-00)

Moji šabloni Novi primaoc

Izaberi primaoca

Budzet

Internal payments

An internal payment represents a transfer of funds within the Bank, between the user's own accounts.

Transfers can be made between:

- a current account and a savings account,
- a foreign currency account and a current account,
- a card account and another personal account.

This payment is executed immediately, and no fee is charged for internal payments.

Exchange office

Foreign currency purchase and sale

Foreign currency purchase and sale – by selecting this option, the user can perform currency conversion from RSD to foreign currency and vice versa. The accounts used for currency conversion will be displayed, while currency and amount are mandatory fields. If the user has multiple accounts available for conversion, by selecting the designated option, a list of accounts eligible for currency conversion will be displayed.

By selecting the Pay option, the user will be required to confirm the transaction using a Cronto code generated via the mBank application under the "Scan confirmation" option. If the currency conversion is successfully completed, the user will be able to repeat the transaction or view transaction details.

Exchange rate list and currency calculator

By selecting the Exchange rate list option, the application will display the current day's exchange rate list along with an indicative currency calculator. The user can also view exchange rate lists for past dates up to one year ago.

The currency calculator allows the user to view currency conversion based on exchange rates applicable on the selected date from the exchange rate list.

Exchange transaction list

Overview of executed foreign exchange transactions – allows the user to review their foreign exchange transaction history. The user can filter transactions by period and transaction type.

Deposits

By selecting the Deposits option, the user is presented with an overview of deposit accounts. In the deposit header, the user can see the account name and number, as well as the deposit amount and currency. By selecting the designated option, a list of deposit accounts is displayed, and by selecting one of them, the user can view detailed information about the selected deposit.

The deposit account information available to the user includes:

- Account type,
- Account number,
- Deposit amount,
- Deposit start date,
- Deposit term,
- Nominal interest rate,
- Account status,
- Account currency.

Available actions for deposits include viewing **transaction history and changing the deposit account name**.

Loans

Loan details

The Loan details option allows users to view their loan accounts. In the loan header, the user is shown the account name and number, as well as the outstanding principal amount and currency.

The loan account information available to the user includes:

- Loan type,

