# ADRIATIC BANK AD PODGORICA



User manual for Adriatic mBanking and eBanking applications

Podgorica, November 2023. godine

# Introduction

Respected Sir/ Madam,

This User manual should serve as a kind of Help & Support assistant and make using the Adriatic mBanking and eBanking applications usage as simple as possible, from the very first step.

Explained steps are currently divided in 6 main sections, which include the following:

- Adriatic mBanking Montenegro app installation
  - o <u>iOS</u>
  - o <u>Android</u>
- Adriatic mBanking Montenegro app registration (first login)
- Adriatic mBanking Montenegro app login
- Adriatic mBanking Montenegro instructions for creating a payment order
- <u>E-Banking app login</u>
- E-Banking app instructions for creating a payment order
- <u>Transaction history</u>
- Profile switching
- <u>Contact us</u>

Each step is explained in detail hereinafter. All sections are covered by details and screenshots.

# Adriatic mBanking Montenegro app installation

New Adriatic mBanking Montenegro mobile applications are publicly available on both AppStore and PlayStore.

Also, Adriatic bank has published new eBanking web application.

Below you may find the instructions on how to download, install and use mobile **Banking** applications and **eBanking** web application.

All current users of **mBanking** and **eBanking** applications will be migrated to new applications, in phases, starting from second half of November 2023.

That means that all current users will be able to use new **mBanking** and **eBanking** applications after receiving new **Register** / Login credentials via SMS.

Meantime, users will be able to use both old and new mBanking and eBanking solutions in parallel.

All new users will be able to use new **mBanking** and **eBanking** applications also, after submitting formal request to **Adriatic Bank AD Podgorica** branches.

#### iOS

iOS application can be downloaded and installed from **AppStore** link directly:

- <u>https://apps.apple.com/us/app/adriatic-mbanking-</u> montenegro/id6463710830

#### <u>Android</u>

Android application can be downloaded and installed from **PlayStore** link directly:

- https://play.google.com/store/apps/details?id=com.abctechgroup.adriatic

# Adriatic mBanking app registration (first login)

- 1. User may watch or skip entry tutorials.
- 2. User needs to choose the **preferred language** and accept the **Terms and Conditions**.



3. User needs to enter **UserCode** and **InvitationCode**.

These credentials will be sent to user via **SMS** from Adriatic bank directly. Credentials description:

- UserCode represents unique UserID which shall not be changed in time.
- InvitationCode represents unique OneTime PIN. It serves for registration (first login) purposes only and it may be used only once.



After **UserCode** and **InvitationCode** are successfully entered, User may choose further login options. Login option can be changed through the app anytime in future.

Login options depend of device capabilities and user preferences:

- 6 number PIN (basic login option, which is supported by all devices)
- Fingerprint
- Face recognition

Some usefull screenshots are provided below.

ACTIVATION	(7)	ACTIVATION
At the end please define your PIN		At the end please define your PIN
You'll use the PIN, which now you have to defin for further access to your mobile banking application. Be sure it's not easy to guess but take care to remember it and keep it secret.	ıe,	You'll use the PIN, which now you have to defir for further access to your mobile banking application. Be sure it's not easy to guess but take care to remember it and keep it secret.
Define your PIN:		Define your PIN:
Retype PIN to confirm it:		Retype PIN to confirm it:
Use Face ID for login		Use Face ID for login
		NEXT +

#### 5. Succesfully finished registration

If all steps were correctly done, registration process is finished and mBanking account is activated.

To login into the app, User should click on *Back to login* link.



### Adriatic mBanking app login

On each further application start, User should login, by pressing **Login button** on home screen.

Login option (PIN / Fingerprint / Face recognition) is selected during <u>mBanking</u> registration flow, but may be changed in application anytime.



First login will be followed by short In-app tutorials.



# Adriatic mBanking app - Creating a payment order

- 1. User shall Click on **Payment** tab in horizontal bottom menu ( Payment ).
- 2. Select account from horizontal top scroll list (sender account).
- 3. Enter payee account number and click on button

MAKE A PAYMENT Select account: TRANS. RACUN U NACIONALNOM PP 5800 3200 0000 0670 70 EUR 486,11 EUR Available balance	•
PhotoPay Templates	Trar ac
Continue	-

4. If recipient account number also belongs to **Adriatic bank** or if it is an account of **Republic financial institutions**, all other recipient data is automatically fetched and prefilled.

RECIPIENT INFORMATION	
Payee account *	
20022000000257	
Pavee *	
Recipient type *	

- 5. Payment forms consists of **mandatory** (\*) and **optional** fields. There are two types of forms.
  - Form for National payment:
    - o Payee account (recipient account)
    - o Payee (recipient name)
    - o Amount
    - o Currency (EUR)
    - o Description
    - o Purpose code (searchable drop-down list)
    - o Model and Call creditor (recipient) reference
    - o Model and Call debtor (sender) reference
    - o Payment date
  - Form for International payment:
    - o Payee account (recipient account)
    - Payee (recipient name)
    - o Amount
    - o Currency
    - o Description
    - o Purpose code (searchable drop-down list)
    - o Address
    - o City
    - o State
    - o Swift Code (BIC)
    - o Charge bearer

Payment can be saved as a **Template**, for easier further usage (prefilled form).

#### 6. Confirm the payment



### E-Banking app login

- 1. Official website for Adriatic eBanking is already up & running and publicly available on:
  - o <u>https://ebank.adriaticbank.com</u>
- 2. Login screen consists of simple form for entering Login credentials:
  - o UserCode
  - o OTP

Login screen is translated based on Browser default settings.

	Welcome
Welcome	to Adriatic e-banking. Please enter your PIN to login.
Code	
OTP	

Klasifikacija/Classification: Javno/Public

- 3. Login credentials
  - UserCode represents unique UserID which shall not be changed in time, same as used in mBanking. UserCode is sent to User via SMS.
  - In order to login to eBanking, **OTP Code** must be generated from **mBanking** app.

Therefore, in order to be able to use **eBanking** app, User needs to register via **mBanking** first. **OTP Code** expires in 60seconds.

OTP is generated from **mBanking** app, right from the Login screen:



Mobile Token -> OTP/APL1 ->Generate Code

# E-Banking app instructions for creating a payment order

Screenshots that are related to listed steps, are shown below.

- 1. Sidebar menu ->Payment
- 2. Choose sender account, from horizontal scroll
- 3. New payment order
- 4. Payment form consists of mandatory (\*) and optional fields.

There are two types of forms.

- Form for National payment:
  - o Payee account (recipient account)
  - o Payee (recipient name)
  - o Amount
  - o Currency (EUR)
  - o Description
  - o Purpose code (searchable drop-down list)
  - o Model and Call creditor (recipient) reference
  - o Model and Call debtor (sender) reference
  - o Payment date

#### - Form for International payment:

- o Payee account (recipient account)
- o Payee (recipient name)
- o Amount
- o Currency
- o Description
- o Purpose code (searchable drop-down list)
- o Address
- o City
- o State
- o Swift Code (BIC)
- o Charge bearer

ADRIATIC BANK	Payments + +	New payment order
Home	* TRANS. RACUN U NACIONALNOM PP SIROLUCOCOCCULTUR	Contraction
Accounts		Register name *
Cards	L	ANYHENT INFORMATION
Payment     Locations	AM AA AAG ND	EUR 2
	481,11 EUR Analiatin amount	Account balance after payment: 476.71 EUR Description * Test
	How payment order •	Perpose cole * %3 - OTHER TRANSFERS +
	Unsigned orders +	10-00 Popor reference 84 E 1234N
	Templates     •	Model Page rolements
	Account statements +	84 C 1054N
	Refresh the balance +	Payment date * 19.9.2023.
		Urgent payment
		Initiant payment
		Save payment as template
(8)		CONTINUE +

#### 5. Continue

6. Confirm the payment

ADRIATIC BANK	Payments 🗧 🗧 🗧	New payment order	MAKE A PAYMENT	
			Please confirm your payment:	
	TRANS. RACUN U	Select payment type:	·····	
Home	NACIONALNOM PP 58003200000067070		TRANS. RACUN U     NACIONALNOM PP     58003200000067070	
Accounts		Standard Transfer to account	481,11 EUR Available amount	
Cards	0		Payee	
Payment	JUN JUL AUG SEP	UPLOAD QR CODE	58003200000062317 BOŽOVIĆ DARKO Description	
O Locations	EUR	PAYEE INFORMATION	Test	
	<b>481,11</b> EUR		Payment date 19.09.2023.	
	Available amount	Payee account *	OTHER INFORMATION	
		Check IBAN	Amount	
		Recipient name *	Amount 5,00 EUR	
	■ New payment order →		Fee 0,00 EUR	
	Unsigned orders +	PAYMENT INFORMATION		
		Enter amount * 0,00 EUR		
	Templates +		EDIT CONFIRM >	
	Account statements +	Account balance after payment: 481,11 EUR	CANCEL PAYMENT	
	☐ Refresh the balance →	Description *		

 By clicking Confirm, User needs to enter the OTP Code.

OTP code is generated from mBanking application, uniquely for each transaction.



 OTP Secure code must be generated from mBanking app. OTP Code expires in 60seconds.
 OTD is generated from mBanking app. right from the Legin screen;

OTP is generated from **mBanking** app, right from the Login screen:



Mobile Token -> Signature/APPLI2 ->Enter Challenge code ->Generate code

If payment requires further signatures (legal entities may have multiple signatures required) user will get additional informations about it. Otherwise 'Success' message will be shown.

# Transaction history and overview

User may track all transaction statuses and account history, simply by click on History icon on horizontal bottom menu and filter out desired transactions by any of available filters:

- dates,
- amounts,
- sender,
- receiver
- or any other targeted search



### Profile switch

If user has several active internet banking profiles, created in Adriatic bank AD Podgorica, he will be able to easily switch between any of them, in 3 clicks!

- ➔ Main menu (top right corner)
- ➔ Choose profile
- → Select any of active internet banking profiles

### Contact us

In case you have any open questions or would like to consult about any related topic, please feel free to contact us via:

- Email: <a href="mailto:support@adriaticbank.com">support@adriaticbank.com</a>
- Phone (voice, viber, whatsapp):
  - o +38267159424
  - o +38267169778
- Chat via mobile app (Homepage ->Top left corner)