User manual for **Adriatic mBanking** and **eBanking** applications

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:

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

M-Banking 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 application can be downloaded and installed from **AppStore** link directly:

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

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

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

M-Banking 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**.
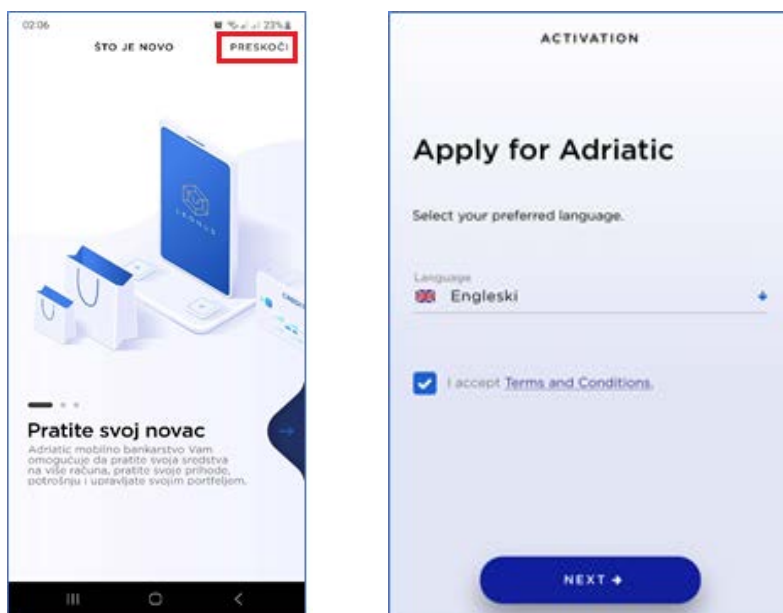
3. User needs to enter **UserCode** and **InvitationCode**.

   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.

   If User wants to change device or install application on another device in parallel, User will have to create formal request towards Adriatic Bank AD Podgorica, for new **InvitationCode**.

4. Choose further login option

   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.

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.
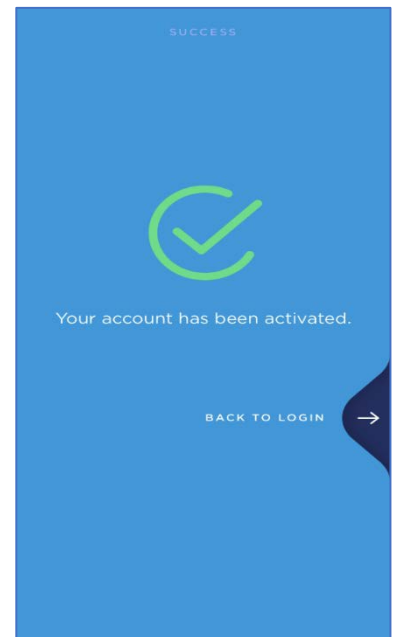
M-Banking app login

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

Login option (**PIN / Fingerprint / Face recognition**) is selected during mBanking registration flow, but may be changed in application anytime.
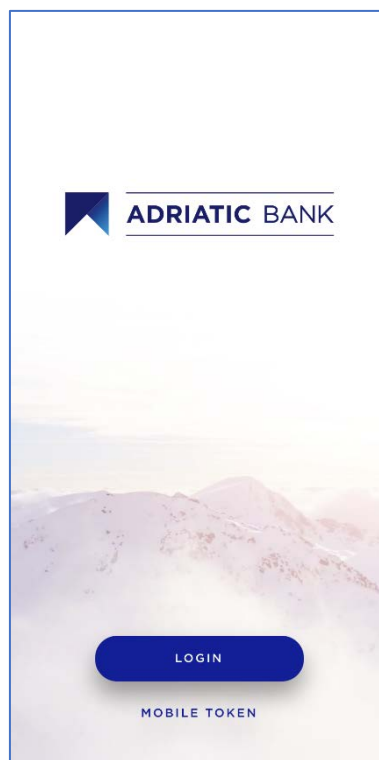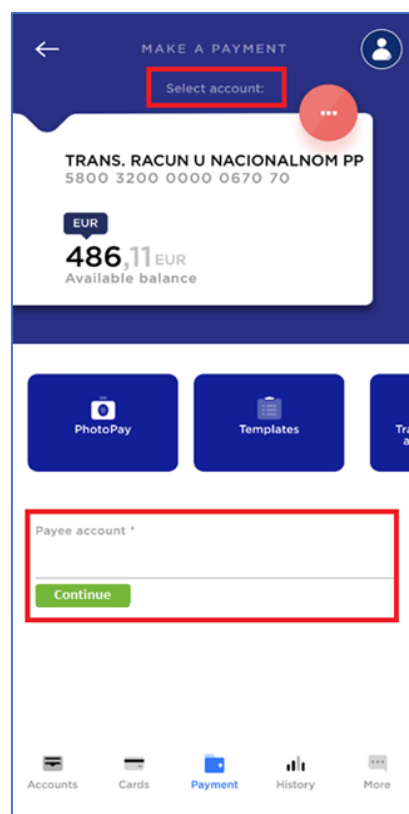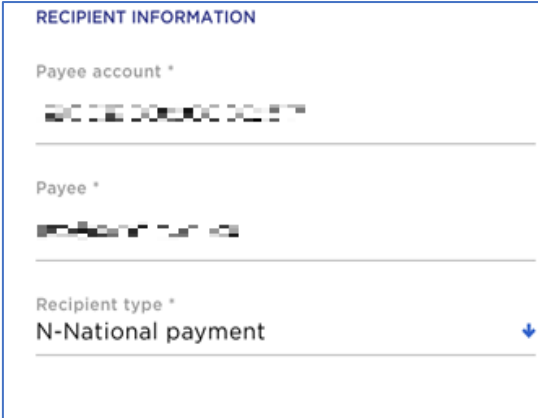
First login will be followed by short In-app tutorials.
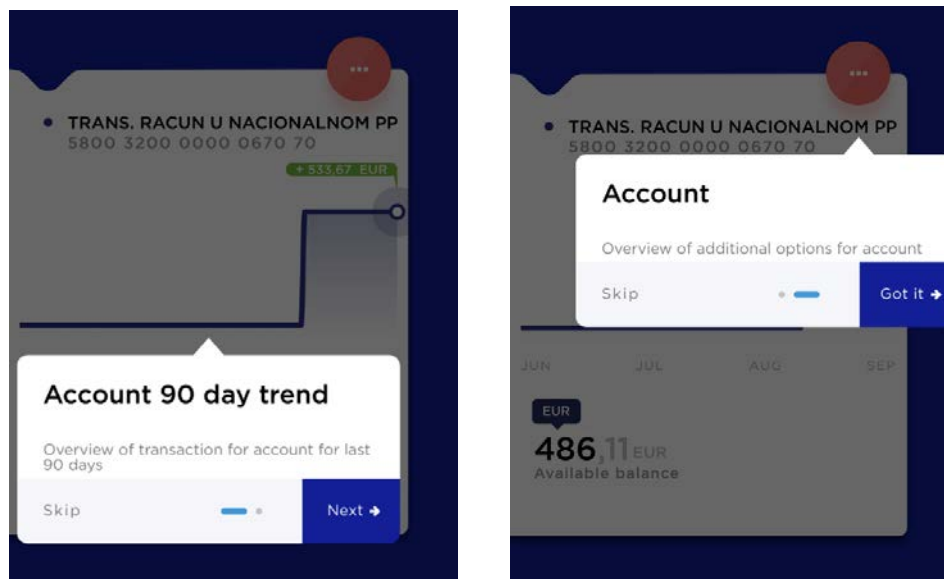
M-Banking app instructions for creating a payment order

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** (recipient account number) and click on button 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 *

Payee *

Recipient type *
N-National payment

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)
  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

Payment can be saved as a **Template**, for easier further usage (prefilled form).
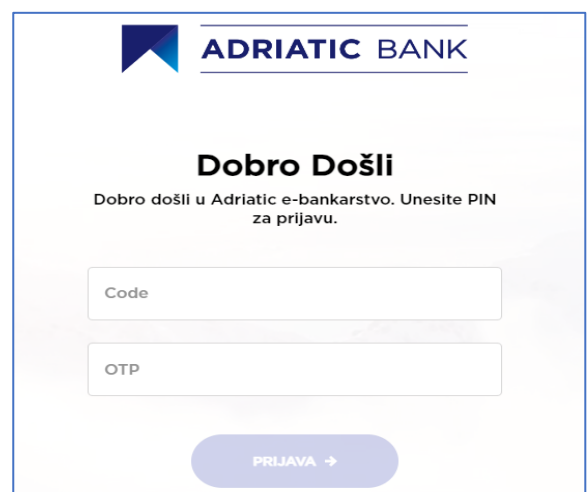
6. Confirm the payment
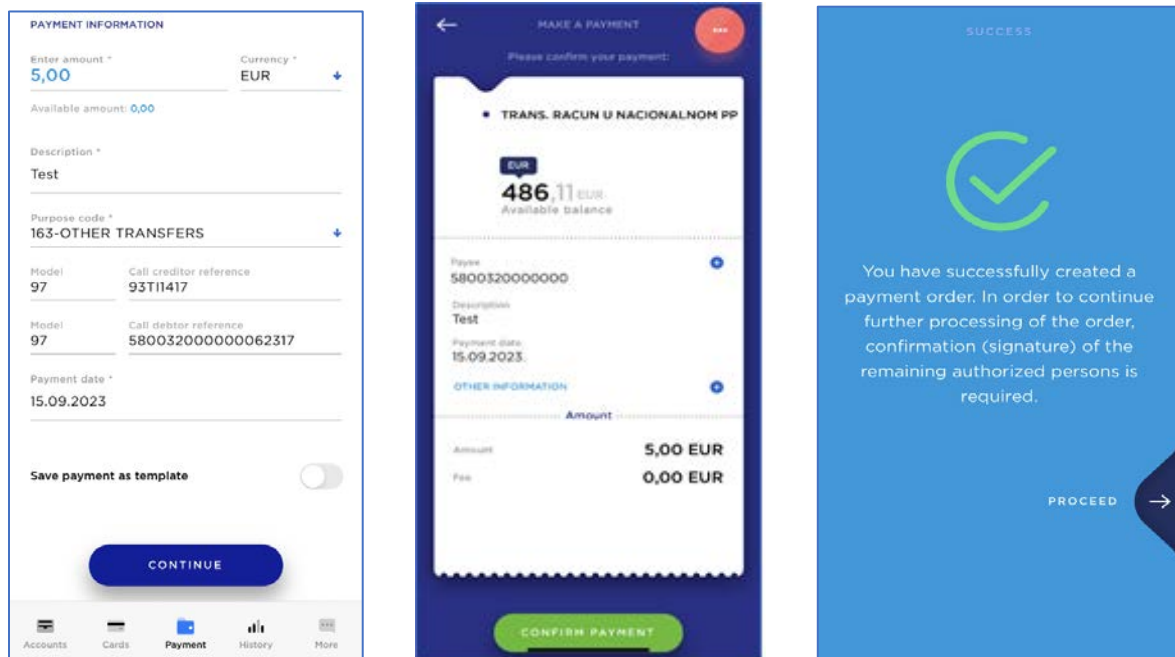
E-Banking app login

1. Official website for Adriatic eBanking is already up & running and publicly available on:
   o https://ebank.adriaticbank.com

2. Login screen consists of simple form for entering Login credentials:
   o **UserCode**
   o **OTP**

   Login screen is translated based on Browser default settings.


3. Login credentials

   o **UserCode** represents unique **UserID** – which shall not be changed in time, same as used in **mBanking**. **UserCode** is sent to **User** via SMS.

   o 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**
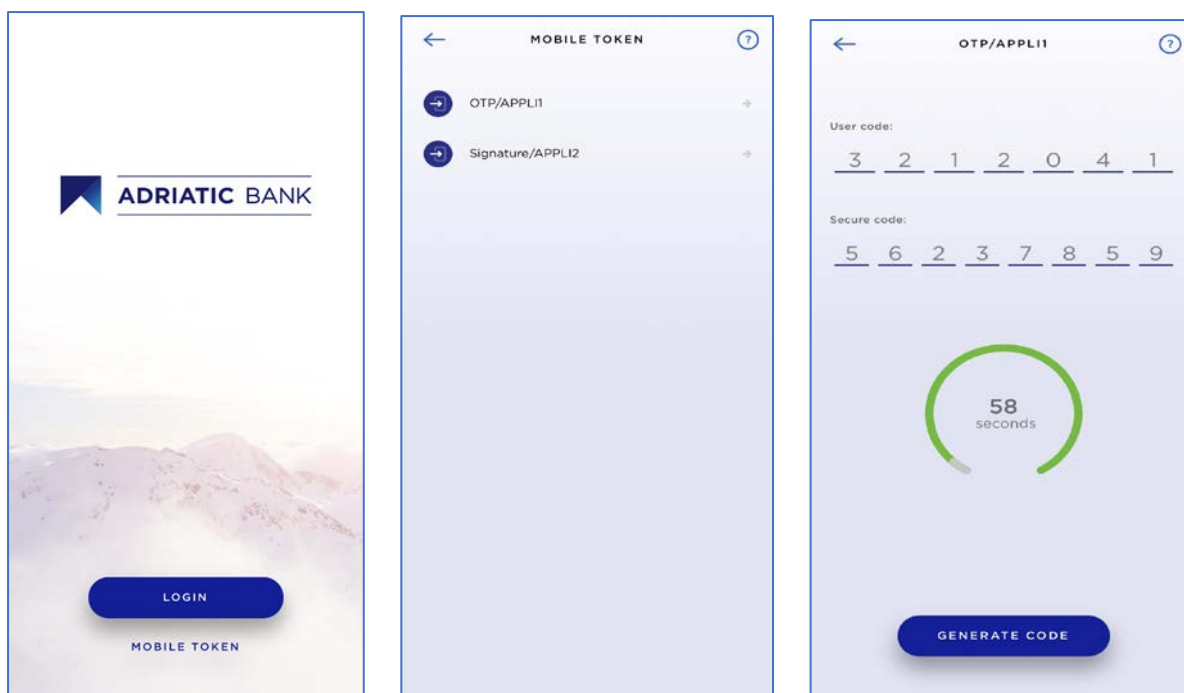
E-Banking app instructions for creating a payment order

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

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

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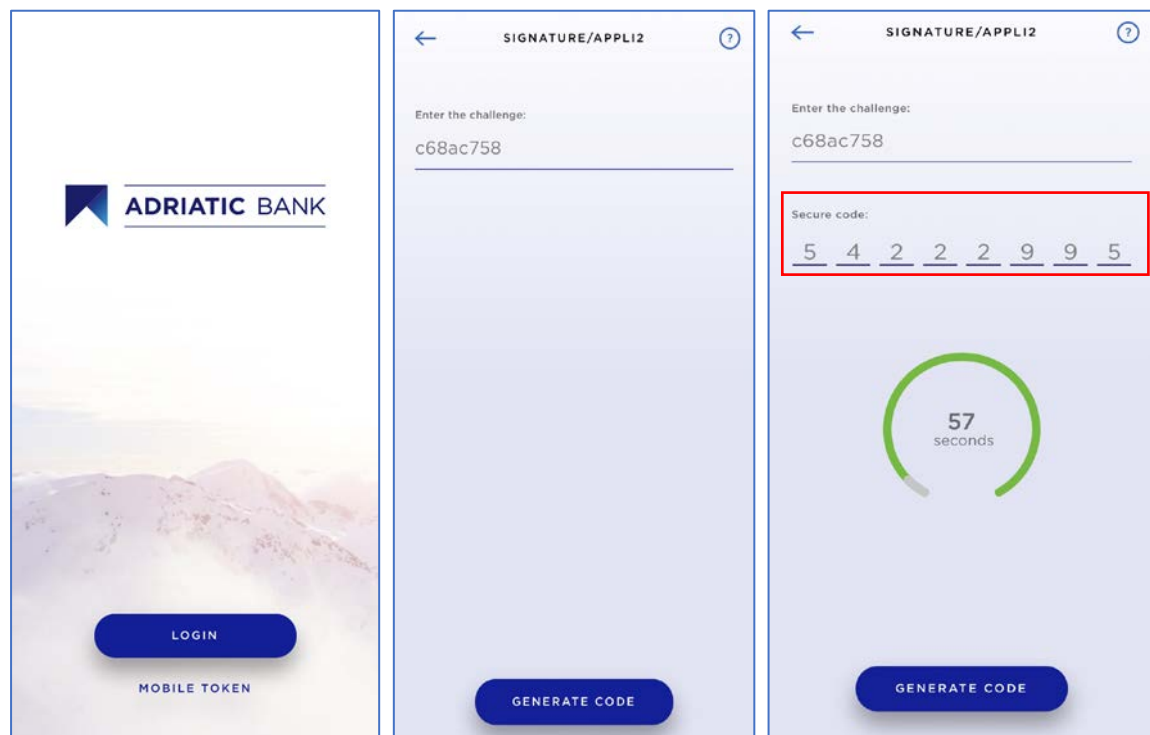5.   Continue
6.   Confirm the payment

7. By clicking Confirm, User needs to enter the **OTP Code**.
   OTP code is generated from **mBanking** application, uniquely for each transaction.

8. **OTP Secure code** must be generated from **mBanking** app. **OTP Code** expires in 60seconds.
   OTP is generated from **mBanking** app, right from the Login screen:

   - **Mobile Token** -> **Signature/APPLI2** ->Enter the **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
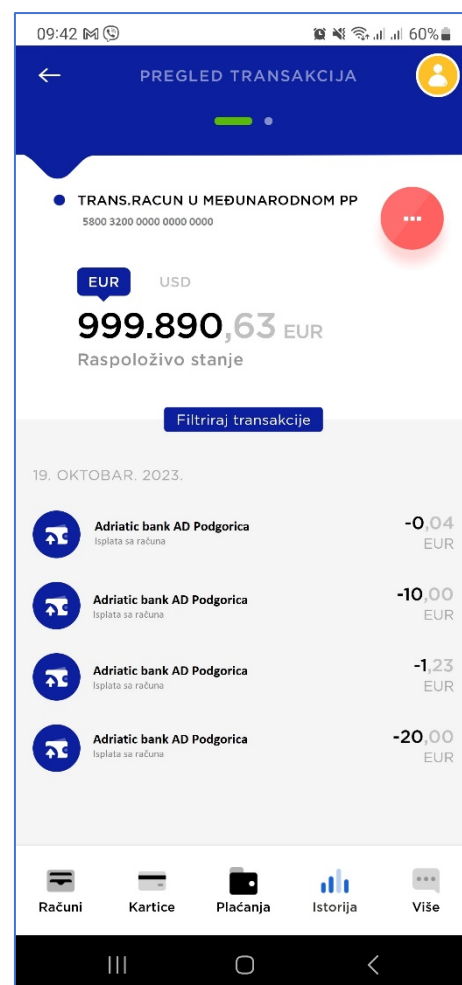
Contact us

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

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