m-TOKEN **USER MANUAL**





FOR ALL THAT COUNTS







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INTRODUCTION

mToken Intesa Sanpaolo Banka is an application used for identification when accessing internet banking services and for authorizing payment transactions. The application is designed for use on smartphones, mobile devices of the new generation.

The client application is supported on the following software platforms:

- Apple iOS (v6.0 or newer)
- Google Android OS (v5.0 or newer)

In order to realize all functionalities when installing the application on the device, it is necessary to have:

- Active network access (EDGE, 3G, 4G, Wi-Fi)
- The possibility to send and recieve data within the network

Note: Active Internet access is necessary only during the initial application activation. All other funtionalities are available without an active Internet connection.

In case you change or lose your phone after you installed the application, please contact the Bank via the free info phone number 080 020 307 or visit the nearest Bank office.



LAUNCHING THE APPLICATION

You launch the mToken Intesa Sanpaolo Banka application by selecting it from the main menu. You can download the app through official app stores (Google Play Store or Apple Store).



mToken Intesa Sanpaolo Banka INTESA SANPAOLO BANKA d.d. BOSNA I.. ▶ Installed

In case you are not sure how to launch the application on your device, please consult the owner's manual delivered with your mobile device. During initial startup, it is required to set the default application language. This language will be used further on to display all visual elements, messages and notifications on your screen.

Note: You can change the display language to your preferred language at any time within the application (see chapter Language settings).



1. Application startup

DEFINING THE PIN CODE

During initial startup, the application will ask you to define a PIN value and confirm it by re-entering the same. You will use this PIN code every time you launch the application.

The PIN can contain at least 4 characters. When defining your PIN, please avoid simple and common combinations, e.g. those based on your date of birth. The PIN value can be changed at any time within the application (see chapter Change the PIN code).

Without a correct PIN it is not possible to use the mToken application functionalities. If you enter the wrong PIN three times repeatedly, thereby exceeding the maximum number of attempts, the Intesa mToken application will be permanently prevented from use. To re-use the service it is necessary to contact the Bank via the free info phone number 080 020 307 and ask for new activation data in order to reactivate the application.

Note: The PIN code is a secret combination known only to you, do not confide it to anyone. We recommend that you do not write your PIN code down or save it as a message on your mobile device.



2. Fnter the PIN code

DEVICE ACTIVATION

For a successful login to the service and use of all available functionalities, it is necessary to activate the application by entering the user ID with an additional activation key. This data is used only during initial startup. It is time-limited and used to activate the application. The information will be provided to you via SMS when the mToken service is activated.

After entering the user ID and activation key, click on "Login" in order to log in.



3. Activate and log in

APPLICATION USAGE

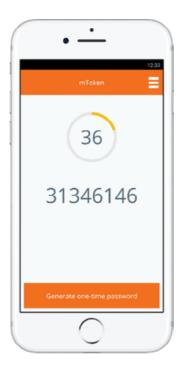
After successfully activating and registering for the service, it is possible to generate a one-time password that you enter in the internet banking application ELBA when additional authentication is required.



4. Generate one-time password

ONE-TIME PASSWORD

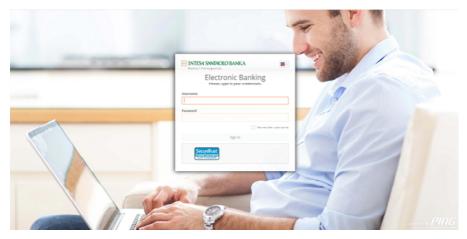
After pressing the button "Generate one-time password" the application will display the one-time password, together with a countdown timer. The timer counts the time during which the password is valid. Enter this password when additional authentication is required in the internet banking application ELBA.



5. One-time password display

ELBA LOGIN

Launch the ELBA application.

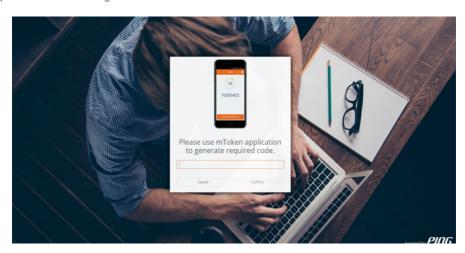


6. Sign in to ELBA

Sign in using your existing access information.

To log in to the ELBA application, you need to enter the relevant data, received via email when registering for the service, in the fields "Username" and "Password".

Selecting "Sign in" opens a new window that requires you to enter a one-time password generated through the mToken application in order for the login to be successful.



7. Enter the one-time password

GLOBAL APPLICATION MENU

To access the global application menu, press the icon that is placed in the upper right corner of the screen.



The global menu lets you access the following functionalities:

- Change the PIN code
- Troubleshooting
- Contact
- Language settings

These functionalities are described in more detail below.



8. Global application menu

CHANGE THE PIN CODE

You can change your PIN code at any moment when you find it necessary in the following:

- ▶ Enter the current PIN code in the field "Current PIN code"
- Enter the new combination in the field "Enter the new PIN code" and confirm the same by re-entering it.

Note: If you enter the wrong PIN code when validating the current PIN code, the application will display an error message. If you exceede the maximum number of attempts, the application will be permanently prevented from use.



9. Insert the current PIN code



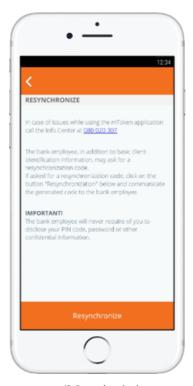
10. Enter the new PIN code



11. Confirm the new PIN code

TROUBLESHOOTING

If you face difficulties when using the Intesa mToken application, please follow the steps on the screen. When initiating the resynchronization process it is required to contact the nearest Bank office and authenticate yourself by following the instructions defined by the Bank.



12. Resynchronization

Apart from the identification data, the bank employee can also ask for the resynchronization key. Press the "Resynchronize" button and the application will display the resynchronization key. Read and dictate the key to the bank employee.



13. Resynchronization key

Note: The bank employee will never ask for any confidential data, e.g. PIN code, password.

CONTACT

You can contact the bank directly by selecting one of the listed phone numbers, send an e-mail by selecting the desired address or open a link to the web address for assistance.



14. Contact

LANGUAGE SETTINGS

You can change your preferred application language in the "Language settings" option. After you select the desired language from the list of supported languages, press the button to confirm the changes. This action will result in current changes for all visual elements, messages and notifications that will be displayed in the newly selected language.



15. Language settings



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