

m-INTESA GENERAL USER GUIDE



 **INTESA SANPAOLO BANKA**
Bosna i Hercegovina

**FOR ALL THAT
COUNTS**

Bank of **INTESA**  **SANPAOLO**



www.intesasanpaolobanka.ba

CONTENT

| | | |
|-------|---|----|
| 1 | START THE APPLICATION | 3 |
| 1.1 | Information on new modules | 3 |
| 1.2 | First log in to the application | 3 |
| 1.3 | Device activation | 3 |
| 1.4 | Selecting the login method | 4 |
| 2 | LOGIN | 5 |
| 2.1 | Login with password | 5 |
| 2.2 | Login with biometrics | 5 |
| 2.3 | Modules without login authentication | 5 |
| 2.3.1 | Information | 6 |
| 2.3.2 | Exchange rate list | 6 |
| 2.3.3 | Currency Converter | 6 |
| 2.3.4 | Demo | 6 |
| 3 | MAIN MANU | 7 |
| 4 | GLOBAL APPLICATION MENU | 7 |
| 5 | ACCOUNTS | 8 |
| 6 | PAYMENTS OVERVIEW | 9 |
| 6.1 | Copying orders | 10 |
| 6.3 | Forwarding confirmation of approved order | 10 |
| 7 | TRANSFERS OVERVIEW | 11 |
| 8 | NEW PAYMENTS | 12 |
| 8.1 | Domestic payment | 12 |
| 8.2 | Abroad payment | 13 |
| 8.3 | Transfer | 13 |
| 8.4 | Action list | 14 |
| 8.5 | Schaduling order payment | 14 |
| 9 | TEMPLATES | 15 |
| 10 | CARDS | 16 |
| 10.1 | Card Settings | 16 |
| 10.2 | Card PIN preview | 16 |
| 10.3 | Insurance card | 17 |
| 11 | NEWS | 18 |
| 12 | e-Pay | 19 |
| 12.1 | Activation of the e-Pay service | 19 |
| 12.2 | Display of e-Pay order and execution of payment | 20 |
| 12.3 | Displaying the list of contracts and deactivating contracts | 21 |
| 13 | DONATE | 22 |

| | |
|--------------------------------|----|
| 14 INSURANCE CONTRACTING | 24 |
| 15 APPLY | 25 |
| 16 SETTINGS | 26 |
| 16.1 Savings ROUND UP AND SAVE | 26 |
| 16.2 Notifications | 27 |
| 16.3 Option OFFICES AND ATMs | 29 |
| 17 DEVICE DEACTIVATION | 31 |

1 START THE APPLICATION

The m-Intesa application must be downloaded from the appropriate market (Google Play, Apple Store) and after the installation is finished, start it by selecting the m-Intesa application from the menu of the mobile device.

1.1 Information on new modules

If you are starting the m-Intesa application for the first time, the application will show you a brief guide on the new functionalities of the application.

You can go through the instructions by clicking on the button **DALJE** at the bottom of the screen. This guide will also be displayed whenever new functionality is introduced into the application.

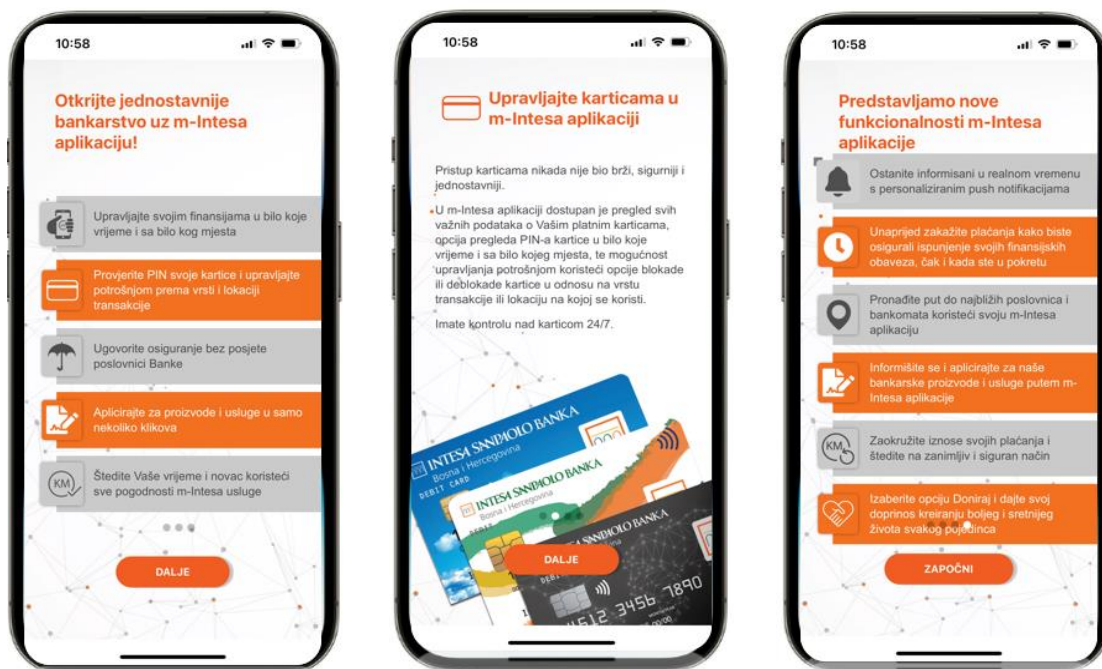


Figure 1. New modules information screen

1.2 First log in to the application

When you first log into the application, you must enter the access data (username with accompanying password), which is delivered via e-mail address. After entering the username and password, you can log in to the application by pressing the **LOGIN** button.

1.3 Device activation

If you are logging in for the first time after installing the m-Intesa application on your device, it is necessary to associate the device with your user login. The process of associating a user login must be performed once during each installation of the m-Intesa application on the device, which significantly improves security (and makes misapplication more difficult) when using m-Intesa services.

For successful activation, it is necessary to have the correct activation key. The activation key is part of the confirmation of activation of the m-Intesa service, which is delivered via SMS and is active for seven days from delivery, in case of the first login to the m-Intesa application.

In case of reinstalling the m-Intesa application, the activation key will be automatically delivered via SMS after entering a valid username and password. This activation key lasts 2 minutes from the moment the SMS is delivered. If the client failed to enter the activation key in the specified field within the specified period, he can request it again through the m-Intesa application, by clicking on the **Send new** option.

After entering the activation key in the **Activation code** field, you can associate the device with your user login by pressing the **Activate device** button.

Note: If you are a user of the ELBA service, you can also download the activation code via the ELBA application, in case of changing the mobile phone, reinstalling the m-Intesa application, etc., where there is a need for the new activation code. The activation code is generated in the ELBA application in the **Advanced** section, by selecting **m-Intesa** option and clicking on **New activation code**.

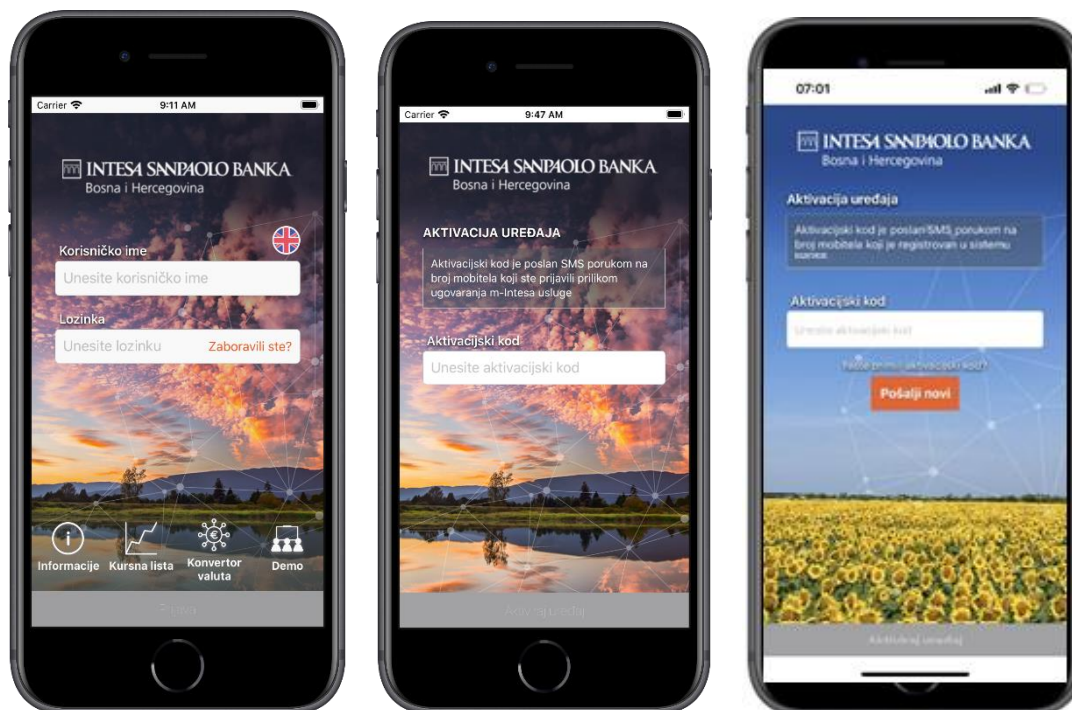


Figure 2. Screens for activating the service when logging in to the application for the first time and when reinstalling the m-Intesa application

1.4 Selecting the login method



Figure 3. Login mode selection screen - biometrics

If you are logging in for the first time after installing the m-Intesa application on your device, and your device has active biometric unlocking, you will be shown a screen to select the login method. Biometric login also significantly improves security when using the m-Intesa service.

You can choose **BIOMETRIC REGISTRATION** - which means accepting registration via biometrics (fingerprint or face scan) or **I DON'T WANT BIOMETRIC REGISTRATION** - which means automatically selecting the password entry method every time you log in to the m-Intesa application.

You can also select the login method through the **Settings** option. The fingerprint or face scanning method can be used if the mobile device supports the specified functionality. FaceID is only enabled for iOS users. Your biometric data remains stored in your mobile phone and is not submitted to the Bank.

2 LOGIN

To successfully log in to the m-Intesa and use all available functionalities, it is necessary to have a valid m-Intesa user login with the accompanying password.

It is important to note that the m-Intesa application installed and activated on the device can only be used with one user login, which can be linked to multiple accounts. It is not possible to install two m-Intesa applications on one mobile device.

2.1 Login with password

m-Intesa application automatically stores username on your device so you don't have to enter it every time you log in. The user is required to enter a password every time he logs in to the m-Intesa application.

2.2 Login with biometrics

To log in to the m-Intesa application, for greater security, it is also possible to use biometrics. This login method can be turned on when logging in to the application for the first time or through the **SETTINGS** option within the application.

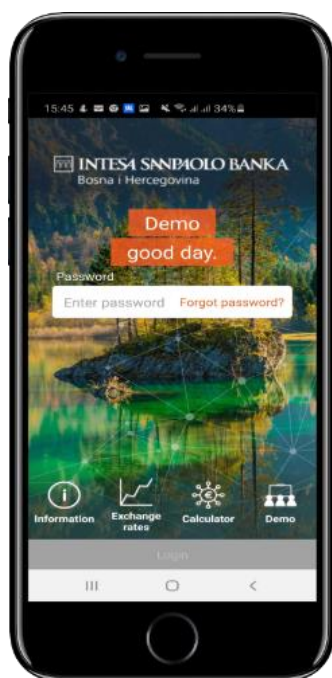


Figure 4. Password login



Figure 5. Login screen with biometrics

2.3 Modules without login authentication

Inside the login screen there are also modules that do not require login, and can be opened without activating the application. The given modules will be described in more detail below.

2.3.1 Information

The **Information** option offers an overview of important information and contacts of the bank. Option **Network of branches and ATMs** helps you to find the nearest ATM or branch of the Bank, without logging into the application. You can follow us on social networks *Facebook, Instagram, Viber and LinkedIn* by choosing one of the clickable icons.

2.3.2 Exchange rate list

Selecting the **Exchange rate list** option will display the current exchange rate list of the bank.

2.3.3 Currency Converter

The **Currency Converter** option offers an easy way to convert values from one currency to another according to the bank's valid exchange rate list. By clicking on the appropriate fields, it is possible to select the desired currencies from the list of offered values. After entering the amount you want to convert from one currency to another, just press the **Convert** button, after which the conversion result will be displayed on the screen.

2.3.4 Demo

The **Demo** option allows you to access the application as a demo and to see how certain functionalities and modules work, without using your own login.

Note: Any changes and actions you make within **Demo** mode will not be permanently saved, and will revert back to the initial ones the next time you enter this mode.

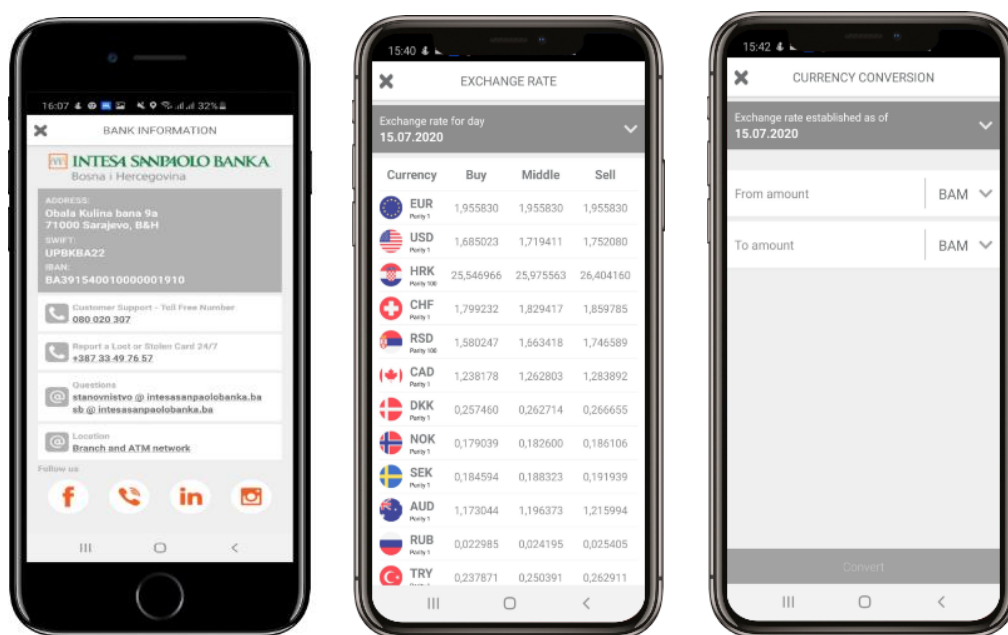


Figure 6. Overview of the Bank Information module, Exchange rate list and Currency converter

3 MAIN MENU

Before accessing the main menu of the application, you need to select the account from which you want to make payments. This option will be active if you are authorized for several accounts, eg an individual authorized for the account of a legal entity and for the account of an individual. If you are authorized only for one account, of an individual or of a legal entity, you will not be offered the option to select the account from which you want to access the application and make payments.

The main menu of the application located at the bottom of the screen allows access to all the functionalities of the m-Intesa application. By clicking on the appropriate icon, you access the corresponding part of the application.



Figure 7. Main menu

The following modules can be accessed via the application's main menu: **Accounts** – an option that offers an overview of all open accounts, details and account turnover; **Payments** – option to review all domestic and foreign payments made; **Start** - the start screen, that is, the global menu of the application, on which you can find basic functionalities, such as: Overview of payments, Overview of transfers, Accounts, Domestic and internal payments, New transfer, e - Pay service, Payment by sample, Insurance, Cards , options Donate and Apply, Settings and View News; **Transfers** - overview of completed transfers to own accounts; **News** – overview of marketing messages and important notifications from the bank.

4 GLOBAL APPLICATION MENU

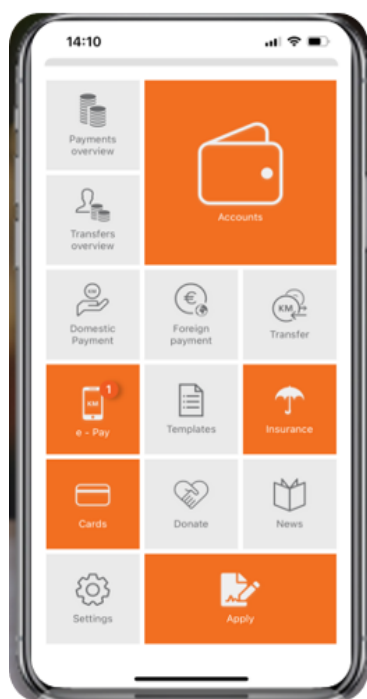


Figure 8. Global application menu

The global menu will appear immediately after logging in to the application. This menu can also be accessed at any time by clicking the **Start** button located on the main menu at the bottom of the screen. This menu contains all the functionalities that can be used within the application:

- Overview of payments and transfers
- Accounts
- Domestic and foreign payment
- Transfer
- e-Pay option
- Samples
- Insurance
- Cards
- Donate option
- Apply option
- News
- Application settings.

The functionalities of modules are described in more detail below.

5 ACCOUNTS

You can access the account module via the main menu of the application or the global menu by selecting the **Accounts** option, after which a list of your accounts will be displayed.

Clicking on an individual account from the list will display a screen with the details of the selected account. To return to the overview of all accounts, tap the arrow at the top of the screen. For legal entities, overview is possible only for a transaction account and a foreign currency account in case it is opened. Overview of other accounts is not enabled.





Figure 9. Account list display screen

By selecting an account opens a screen with several possible options for that account, depending on the type of account and the rights for that account.

If you have multiple currencies for a given account, you can change the display of the current currency by clicking on the currently displayed currency. Once you select the desired currency from the list provided, the screen will refresh instantly.

Additionally, you have the option to:

-  • Change the account name;
-  • Forward instructions for payment to your current account via e-mail address and other channels (Viber, social network).

For the selected account, it is possible to review all transactions, with the possibility of searching by certain parameters (payment, withdrawal or period). By selecting the **Transactions** option, you can see all transactions for a given account. After choosing the desired account all available details related to the selected transaction will be displayed.

When the **Details** option on the screen of your device is chosen, all available details related to the currently selected account will be displayed. If a debit or credit card is linked to the account, the **Card** option will be available. By selecting this option, it is possible to see all the details about the cards. If it is a question of credit accounts, the option **Repayment plan** is available to clients, with which they can be informed about maturity dates and annuity amounts. The **Statements** option offers the possibility to view or download a statement of a specific type of account.

6 PAYMENTS OVERVIEW

Using the **PAYMENTS OVERVIEW** module, you can view all orders created through any electronic and mobile banking channel (ELBA, m-Intesa). You can view orders by selecting one of the options from the list of possible order statuses. The icon on the right side of the list indicates the type of payment: domestic or foreign payments.

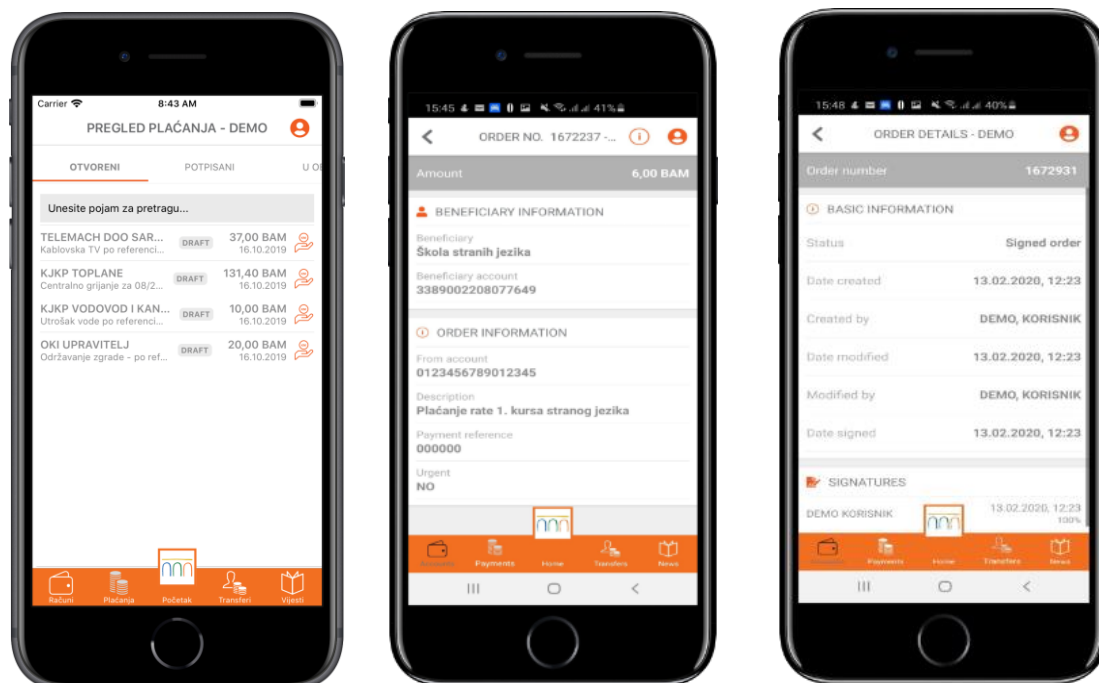


Figure 10. Overview of the Payments overview module, order data and detail

Possible payment order statuses are:

- **Open orders** contain all saved and/or unsigned orders.
- **Signed orders** offers an overview of all orders that have successfully passed the order signing process.
- **Processing orders** shows all orders waiting to be processed by the bank.
- **Approved orders** offers a display of all orders that have passed all financial checks and that have been successfully processed by the bank.
- **Rejected orders** shows all orders that have not passed the bank's financial checks.
- **Canceled orders** offers an overview of all orders canceled by the user.

In the list of orders in one of the available statuses, you can view the details of that order by selecting one of the orders from the list. If you want to find out additional information about the selected order, the **Order information** option is also available. You can access this option by selecting the "i" button in the upper right corner of the screen.

6.1 Copying orders

Copying orders option is possible by dragging any order from the list to the right, after which the appropriate icon will appear. Clicking on this icon will copy your order.

By selecting this option, you can automatically create a new order with the same data. The order will be placed in the status **Open orders** from which you can further edit the details of the order or start the process of saving/signing the order.

6.2 Deleting orders

Deleting orders is possible in the same way as for making a copy, but this time you drag the order from the list to the left, after which you will see the appropriate icon if that order can be deleted.


6.3 Forwarding confirmation of approved order

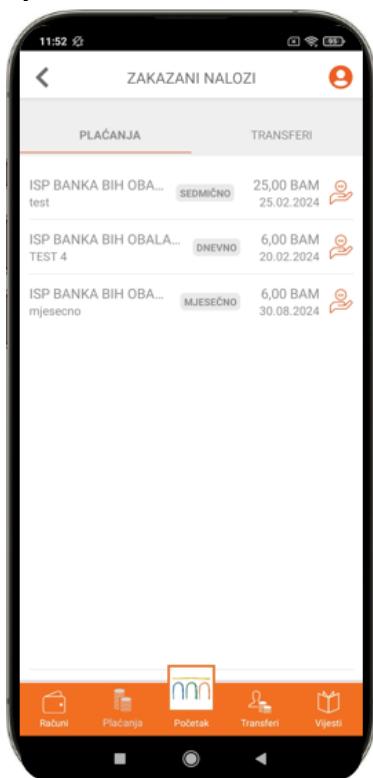
In the overview of approved orders, you have the option to send a confirmation of the approved order by e-mail, or via messages within social networks. The option of forwarding orders is possible by

dragging the approved orders to the right, after which the appropriate icon will appear.



6.4. Overview of scheduled payments and transfers

By selecting the PAYMENT OVERVIEW icon  at the top of the screen, you can view all SCHEDULED PAYMENTS and TRANSFERS. This module enables the display of all scheduled payment and transfer orders, which are displayed separately, in two separate sections.



The icon located to the right of the scheduled payment provides information on the type of order for which the execution is scheduled: domestic or foreign payment in the PAYMENTS section and transfers in the TRANSFERS section.

Scheduled orders and transfers are also determined by statuses in accordance with the specific time dynamics of execution: IMMEDIATELY, DAILY, WEEKLY, MONTHLY, ANNUALLY.

In this module, it is also possible to manage scheduled payments. Deleting is done by dragging the pattern to the left and clicking on the red button that appears.

Figure 11. Scheduled payments overview

7 TRANSFERS OVERVIEW

Using the **TRANSFERS OVERVIEW** module, you can view all orders created through any electronic and mobile banking channel (ELBA, m-Intesa). You can view orders by selecting one of the options from the list of possible order statuses.

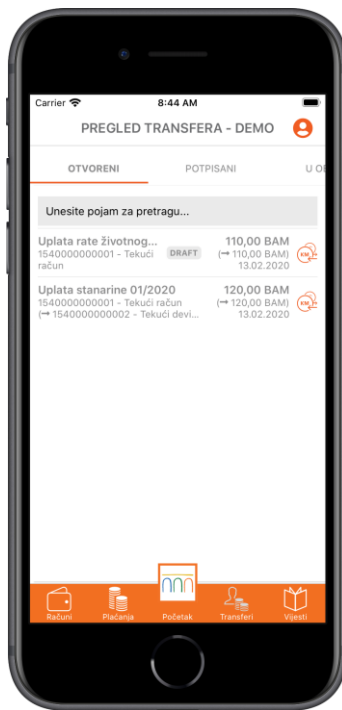



Figure 12. Overview of the transfers module

Transfer orders are in one of the order statuses: open, signed, orders in process, approved orders, rejected or canceled orders. A more detailed description of each status is available in chapter 6 - *PAYMENTS*. When viewing an order in one of the available statuses, you can view the details of one of the orders from the list by clicking on the desired order. If you want to find out additional information about the selected account, the **Account information** option is also available. You can access this option by selecting the "i" button in the upper right corner of the screen. Transfer orders can be copied and deleted in the same way as payment orders.

In addition, transfer orders can be copied and deleted in the same way as payment orders, and all scheduled transfer orders can be reviewed by clicking on the icon  at the top of the TRANSFER OVERVIEW screen.

8 NEW PAYMENTS

The following types of orders can be created through the m-Intesa application:

1. Domestic payment
2. Foreign payment
3. Transfer.

8.1 Domestic payment

Selecting this option starts the creation of a new domestic payment order. To successfully process this type of order, it is sufficient to enter the name and account number of the recipient, the purpose of the remittance and the desired amount.

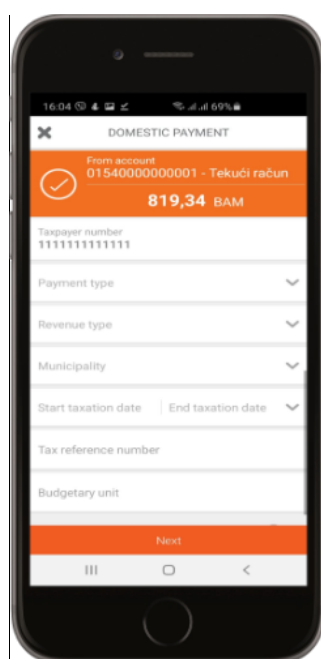


Figure 13. Overview of the Domestic payment module

After all the necessary data are entered, you can select one of the offered actions by pressing the **Next** button at the bottom of the screen. During the domestic payment activity, you can also choose:

- Option **Send notification of the approved order to the desired e-mail address.**
The email address field is filled in automatically, but can be changed each time you make a payment.
- Option **Send order URGENT.**
This option can be used, if necessary, for payments to the account in another Bank in BiH, and enables urgent transfer of funds to another bank, which is charged additionally.
- If you have activated the **Donate** option and/or the **Round up and save** option, you will be shown the amount of funds that will be transferred with the execution of the domestic payment order. It is possible to turn off these options for each individual order and manage before payment confirmation.
- Select the **Scheduling order payment** option, which will be explained in more detail below.

If you check the option **Payment of public revenues** in the wizard for creating a new order, the screen will show you the additional fields required for the payment of orders with public revenues. After filling in these fields, you repeat the same procedure as for the basic domestic payment.

Note: If the payment is made by a legal entity or business entity, the JIB of the legal entity, ie business entity will be automatically entered in the Taxpayer Id field.

After you have entered all the necessary information, by pressing the **Sign** button in the lower part of the screen, you can choose one of the offered actions. The actions on the list will be described in more detail below (see 8.4. – *List of actions*).

8.2 Abroad payment

Selecting this option starts the creation of a foreign payment order. You must enter all required fields to successfully process this type of order.

After entering all the necessary data, you can select one of the offered actions by pressing the **Next** button at the bottom of the screen. The actions on the list will be described in more detail below.

After all the necessary data are entered, you can select one of the offered actions by pressing the **Next** button at the bottom of the screen. During the domestic payment activity, you can also choose:

- Option **Send notification of the approved order to the desired e-mail address**.
The email address field is filled in automatically, but can be changed each time you make a payment.
- Select the **Scheduling order payment** option, which will be explained in more detail below.

8.3 Transfer

Selecting this option starts the wizard to create a new transfer. To successfully complete the order, it is necessary to select the source and the destination account and currencies, and enter the amount.

After all the necessary data are entered, you can select one of the offered actions by pressing the **Next** button at the bottom of the screen. During the domestic payment activity, you can also choose:

- Option **Send notification of the approved order to the desired e-mail address**.
The email address field is filled in automatically, but can be changed each time you make a payment.
- Select the **Scheduling order payment** option, which will be explained in more detail below.

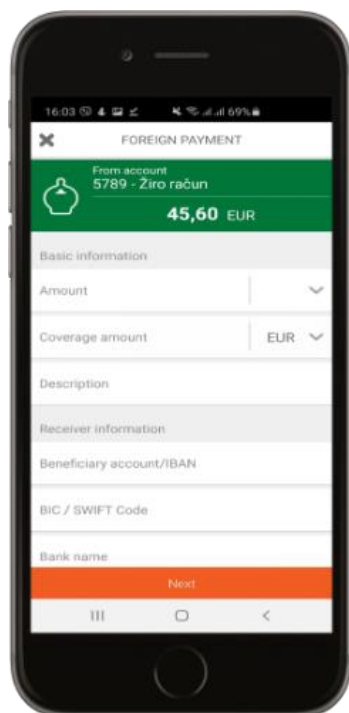


Figure 14. Overview of the Abroad payment module

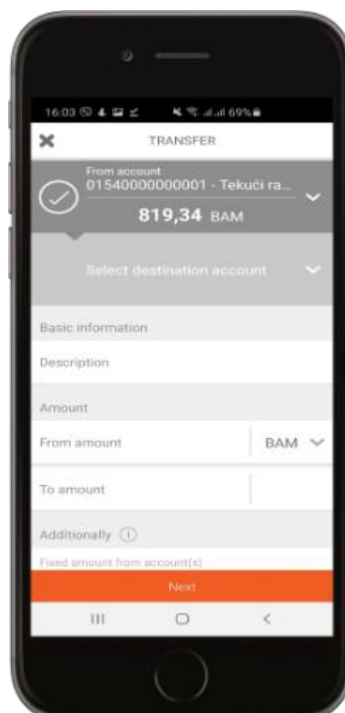


Figure 152. Overview of the Transfer module

8.4 Action list

After clicking the **Next** button from any of the specified order types, a list of possible actions will open:

- **Sign** – by selecting this option starts the order signing procedure. By signing the order, you lock all further changes to the order itself and you send the order for processing.
- **Save orders** – by selecting this option you save all changes made to the given order. However, the saved order is still waiting for the signing process so that the order can be sent for processing.
- **Save the order as a template** – this option opens the screen for creating a new template.

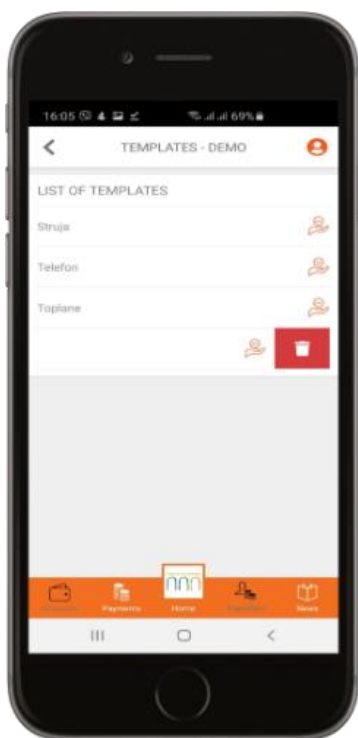
8.5 Scheduling order payment

After an order for domestic or foreign payment, or a transfer to one of your own accounts, has been created, it is possible to choose the method of execution of the order:

- ✓ **Immediately** - by selecting this option, payment is accessed immediately after the creation of the order;
- ✓ **Once** - by choosing this option, you determine the date and time of order execution yourself;
- ✓ **Daily** - by choosing this option, you confirm the daily execution of the same order. Upon selection, the client chooses the time of execution of the order and the time interval in which it is necessary to make transfers or payments daily;
- ✓ **Weekly** - by selecting this option, you confirm the weekly execution of a particular order. Upon selection, the client chooses the day of the week and the time of execution of the order;
- ✓ **Monthly** – for all payments on a monthly basis, the client chooses the day of the month and the time of execution of the order;
- ✓ **Annually** – for all payments on an annual basis, the client chooses the month, day and time of execution of the order.

For each of the selected payment scheduling options, the client additionally determines the time interval in which the default conditions apply and defines the conditions that apply in case of any errors when making the payment: he selects the number of attempts and the retry time (after a certain number of hours or days).

9 TEMPLATES



The **Templates** option opens the template management module.

This module allows you to view all available templates as well as to delete them. The icon to the right of the template provides information about the type of order from which the template was made.

Deleting is done by dragging the template to the left and clicking on the red button that appears.

Figure 16. Payment template module

10 CARDS

The **Cards** module offers an overview of all client cards. By selecting a specific card, the client has access to all basic information about the selected card, such as: type of card, status, card owner, expiration date, branch to which it belongs, etc.

From this screen, the client can select the **Settings** option for all debit cards or the **Card PIN preview** option for debit and MasterCard credit cards. If the client has a Visa Platinum card, an additional option is visible on the screen for displaying this card: **Insurance card**.

Note: The Card option is only available for individuals.



Figure 17. Overview of the Card module

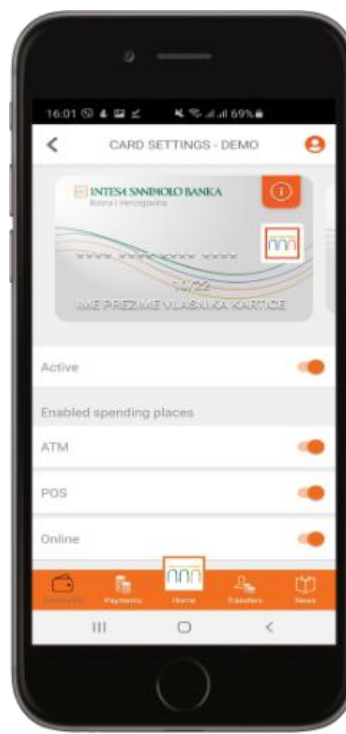


Figure 18. Card Settings module

10.1 Card Settings

The **Settings** option allows you to manage spending on all debit cards by:

- Making the card active or inactive;
- Determining the right to use the card at a certain point of consumption (ATM, POS in a store or Internet);
- Determining availability by country (BiH, Europe and/or other countries).

10.2 Card PIN preview

The **Card PIN preview** option offers the possibility to view the card PIN in a simple, fast and secure way. Selecting the PIN option opens a screen that offers the **Show PIN code** option. It is necessary to press and hold this button for a few seconds and the PIN will be displayed on the screen.

Card PIN preview in the m-Intesa mobile application is available for all debit cards and for the MasterCard credit card.



Figure 19. Card PIN PREVIEW module

10.3 Insurance card

For all clients who have a contracted Visa Platinum debit card, the **Insurance Card** option is also available. Clicking on the **Insurance card** option displays the screen with the travel health insurance card, which is available to all Visa Platinum debit card users. The name and surname of the client, the number of the insurance policy, the amount of the insured sum and the period of validity of the insurance are stated on the card.

prezime klijenta, broj police osiguranja, iznos osigurane sume i rok važenja osiguranja.

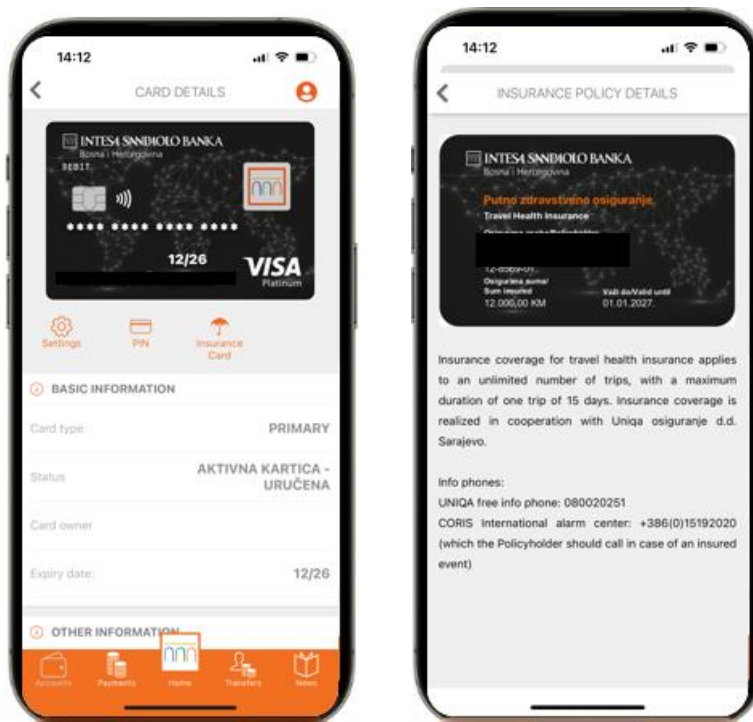


Figure 20: Traveling Insurance card overview

When the insured event occurs, the client must show his digital travel health insurance card, and the m-Intesa application also provides information on the phone numbers that the client, as the insured, should call in the event that the insured event occurs.

11 NEWS

The **News** module offers an overview of news and announcements submitted by the Bank.

By selecting the news from the list of offered items, it is possible to view the entire message.

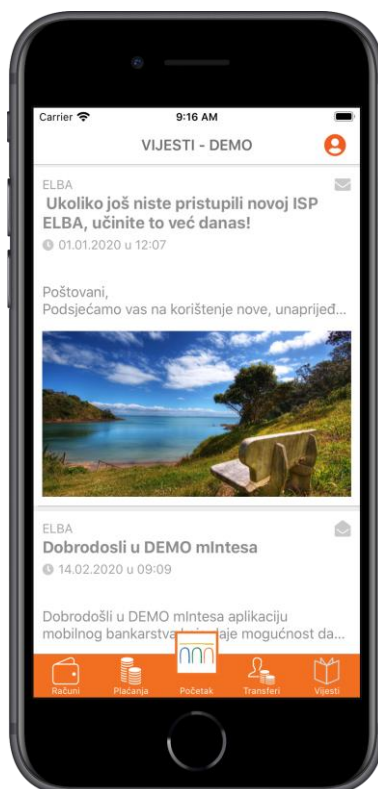


Figure 21. Overview of the News module

12 e-Pay

The **e-Pay** option enables electronic payment of pre-filled invoices issued by telecommunications and utility service providers. With this service, the issuer's monthly bill arrives directly in one of the electronic services, after which you simply forward it for payment with just a few clicks. With the e-Pay service, you receive information about the arrival of the bill directly via SMS.

Note: This option is only available for individuals.

12.1 Activation of the e-Pay service

Activation of the e-Pay service is done by selecting the **Add new contract** option.

When activating the new e-Pay payment service, it is necessary to select the **Invoice Issuer** from the list, for which you want to contract the receipt of invoices, and then enter the necessary data to activate the service as shown in the image below. When choosing a payment reference, it is possible to use the account display on the screen to enter the correct account reference.

For each issuer, an image will be displayed with clear instructions for entering the reference/contract number when contracting the service. After entering the reference and name of the service and selecting the **Activate** option, the terms of use of the given service are displayed, which must be accepted if you wish to continue using this service.

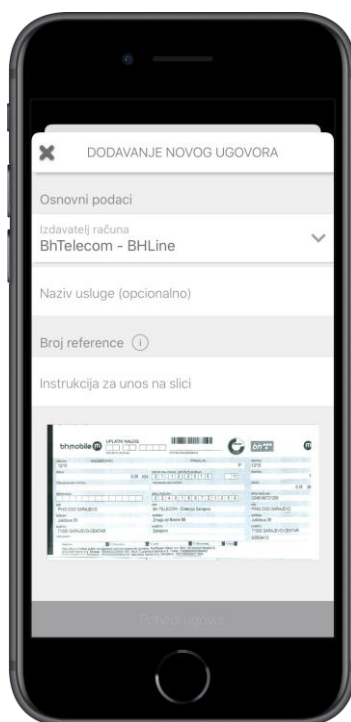


Figure 22. Adding new contract

| Invoice Issuer name | Field | Description |
|--|-------------------------|---|
| JP Elektroprivreda BiH d.d. | Service name (optional) | Enter the name of the account that you activate for the service, and it will be the name of the account that you will pay in the future and to make it easier to distinguish between the accounts that you pay (if you register several different accounts). |
| | Reference number | Reference number for JP EPBiH: 40403-1234567-19030 The numbers from the reference represent the following: <ul style="list-style-type: none"> • organizational part (40403) • user code (1234567) • invoice reading date (19030; DDMMYY) In the reference field, it is necessary to enter only the organizational part and the user's code , without entering the date of reading the invoice, that is, in the form 40403-1234567 for the reference mentioned above. |
| BH Telecom d.d. | Reference number | The reference number is equal to the information in the <i>ACCOUNT NUMBER</i> section. The whole account number is entered. NOTE: Bill payment service issued by BH Telecom d.d. via the e-Pay option, it is possible to activate it in the same way, with a note that the delivery of an electronic payment slip with information on the calculated costs for using the BH Telecom service is only possible for those Bank clients who are subscribers to BH Telecom services where they receive an invoice in their own name, provided that the client has an activated service called "bht e-invoice", on the basis of which invoices are delivered to his e-mail address instead of by post. The specific conditions of the "bht e-account" service are available on the website www.bhtelecom.ba . |
| KJKP Toplane-Sarajevo d.o.o. | Reference number | The reference number is equal to the data in the <i>USER CODE</i> section. |
| KJKP Vodovod i kanalizacija d.o.o. Sarajevo | Reference number | The reference number is equal to the data in the <i>REFERENCE</i> section. |

12.2 Display of e-Pay order and execution of payment

By selecting the e-Payment option, **Unpaid invoices** processed through this option are primarily displayed on the screen. In addition to the name of the issuer of the invoice, it is possible to see a description, the amount of the invoice, as well as the date of the activity. By selecting the **Paid invoices option**, at the top of the list, those invoices that have already been paid earlier will be displayed. On this screen, it is possible to see the same details as for unpaid ones, with the addition that there is an icon showing whether the bill has been paid in full or only partially.

Paying bills via the e-Pay option is simple and can be done in two ways:

- **Paying an individual bill** is done by simply selecting the bill you want to pay. After that, you will be shown a screen for selecting the account from which you want to make the payment.
- **In case of simultaneous payment of several bills**, the option of multiple selection of elements from the list can be activated by long pressing on one of the bills you want to pay.

Note: Depending on the issuer, for some invoices it is possible to pay a higher and/or lower amount than the invoice amount. In these cases, you will be able to change the value in the **Amount** field.

The e-Pay order will always refer to the last amount of the bill (e.g. for consumed electricity), without displaying the debt or subscription.

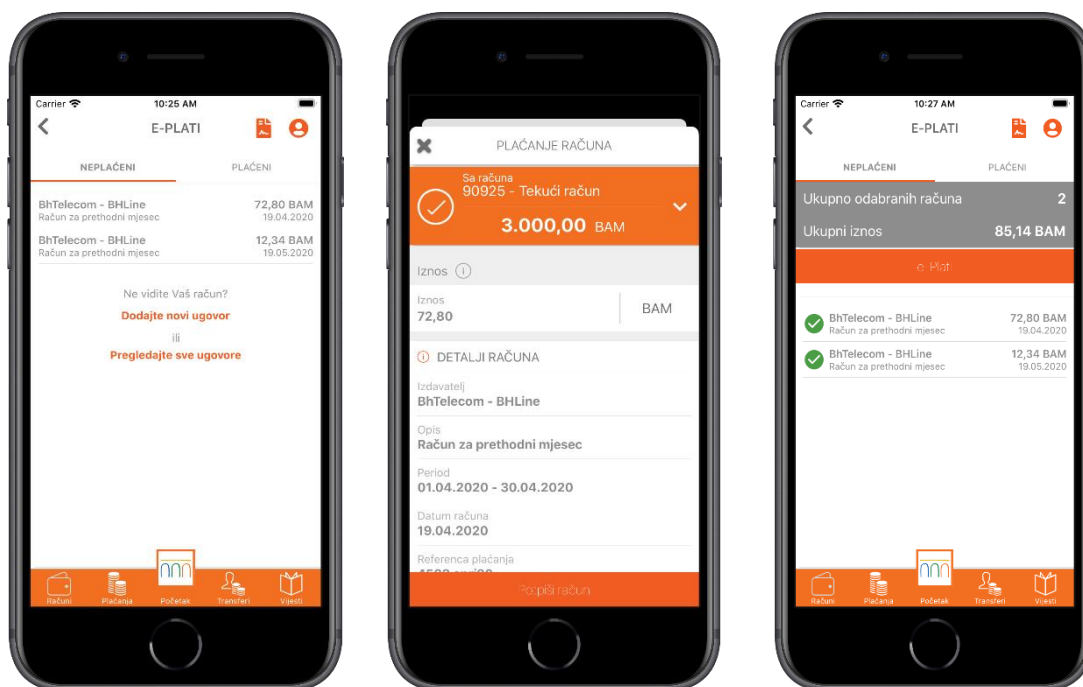


Figure 23. Screen for displaying the list of e-Invoices; Single invoice payment overview and Multiple invoice payment overview

12.3 Displaying the list of contracts and deactivating contracts

By clicking on the button at the top of the initial e-Pay screen or on the **View all contracts** option, it is possible to access all contracts with service providers. It is also possible to activate new as well as deactivate existing services for the selected issuer and given contract number.

The contract deactivation option is possible by dragging any contract from the list to the left, after which the corresponding icon will be displayed. By clicking on that icon, the contract is deactivated.

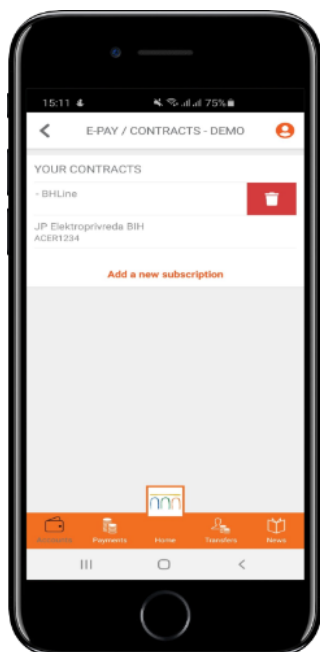


Figure 24. Contract list display screen

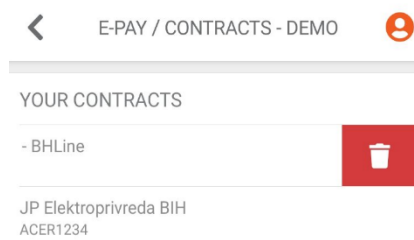


Figure 25. Contract deactivation

13 DONATE

The **DONATE** option is available on the global menu of the m-Intesa application. This option enables the payment of funds to the accounts of humanitarian organizations one time or during the execution of each domestic payment order. There are two options for donating funds:

- **DONATE NOW** - by selecting this option, a list of humanitarian organizations for which the donation option is enabled is displayed, followed by a screen showing the execution order - payment in favor of the selected humanitarian organization. It is possible to change the purpose of payment and enter the amount of the donation according to your wishes;
- **DONATE WITH EVERY ORDER** – selecting this option displays a list of humanitarian organizations for which the donation option is enabled, followed by a screen where it is necessary to enter the amount of funds that we want to donate when executing a domestic payment order. After entering the desired amount, it is necessary to select the SIGN option, after which a message will be displayed about the successful activation of the DONATE WITH EACH ACCOUNT option for the selected humanitarian organization. If the client has previously activated the DONATE WITH EACH ACCOUNT option, selecting the DONATE option will display the **Active option** with information about the selected humanitarian organization and the amount of the donation. This option can be edited and turned off at any time:
 - Slide the Active option to the right - it is possible to change the amount of the donation;
 - Sliding movement on the Active option to the left - it is possible to delete the subscription, that is, cancel the DONATE WITH EACH ACCOUNT option.

An overview of all donations made in favor of the selected humanitarian organization is available via the option **Overview of donated funds**.

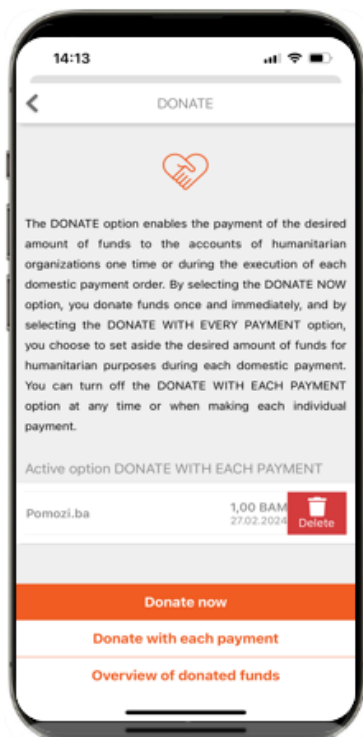
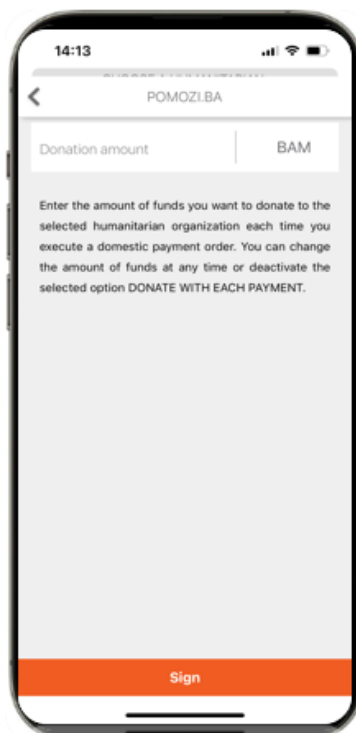
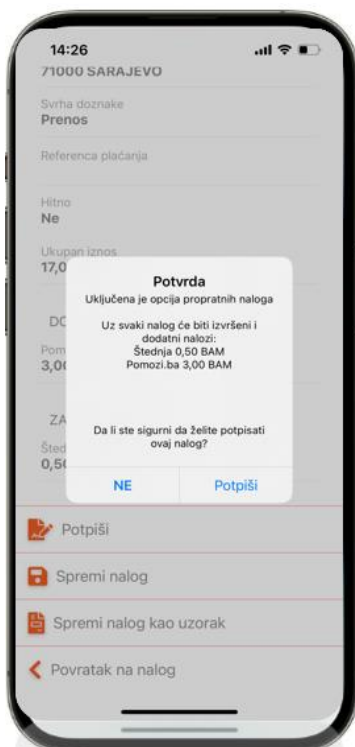
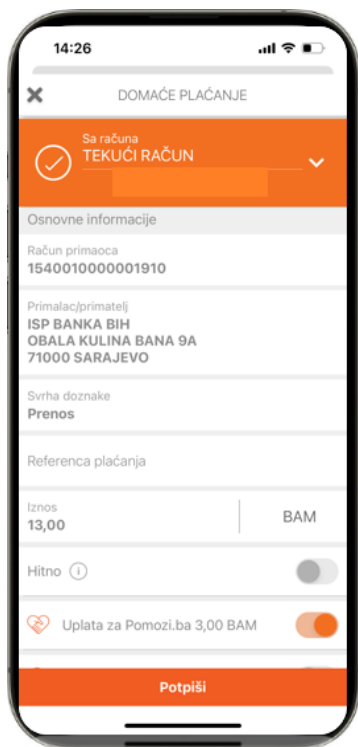


Figure 25. Screen for option Donate



Slika 26: Screen for option DONATE WITH EACH ORDER

When making a domestic payment, the DONATION WITH EACH ORDER option will be displayed on the order entry screen, if previously activated, and the amount of the donation that will be paid to the designated humanitarian organization by executing the domestic payment order. When entering a domestic payment order, it is possible to deactivate this option for that specific order, and the donation payment will not be made.



In this case, when entering the next domestic payment order, the DONATE WITH EACH ORDER option will be shown as active again. It is possible to turn it off again for a specific account that is being created. If the client wants to permanently deactivate this option, then on the screen for the DONATE option, in the Active option DONATE WITH EVERY ORDER section, select the DELETE option with a sliding movement to the left, after which the donation option will no longer be displayed when entering a domestic payment order.

Figure 27: Active option DONATE WITH EVERY ORDER on domestic payment screen

14 INSURANCE CONTRACTING

The option of contracting insurance is enabled in m-Intesa service. This option is available on the main menu of the application and enables contracting and paying the insurance premium quickly and easily, without the need to visit the Bank branch. By selecting this option, a display of all available insurance types is available, and by selecting an insurance type, basic insurance information is available.

From the screen displaying basic information about the selected type of insurance, two options are available:

- **Contract insurance policy** – by selecting this option, it is possible to contract an insurance policy for the selected type of insurance. It is necessary for the client to check all personal and insurance information, accept the insurance conditions and consent to the processing of personal data, and proceed to sign the order for payment of the insurance premium. Upon payment of the insurance premium, the client receives a *Confirmation of contracted insurance* to the e-mail address registered in the Bank's system.
- **Insurance policy contracts** - by choosing this option, it is possible to view the contracted insurance policies and to see the basic information about the insurance and the addresses to which the client can contact in the event of an insured event.



Figure 28. Insurance contracting screen



Figure 29. Notification of successful insurance premium payment

15 APPLY

Through the m-Intesa application, it is possible to get information about the Bank's products and services and submit requests for them in just a few simple steps.

By selecting the **Apply** option, a screen opens with a list of products and services for which application is enabled through the m-Intesa service, namely:

- **Application for overdraft:** regular and additional overdraft on the current account
- **Application for a loan:** non-purpose, housing, mortgage, car, pensioner or MY EKO DOM loan
- **Application for a credit card:** Mastercard, American Express Green or American Express Gold
- **Application for IN package:** Prestige, Premium, Prima, Standard, Indeks.

By selecting any of the options listed above, a screen opens with details about the product or service itself and the additional option **APPLY**. By selecting this option, depending on the type of selected product or service, clients can enter the limit or loan amount, the loan repayment period and the branch where they want to submit the application. After a successfully submitted request, a message will appear on the application screen that the request has been successfully submitted and that the client will be contacted by an employee of the Bank.

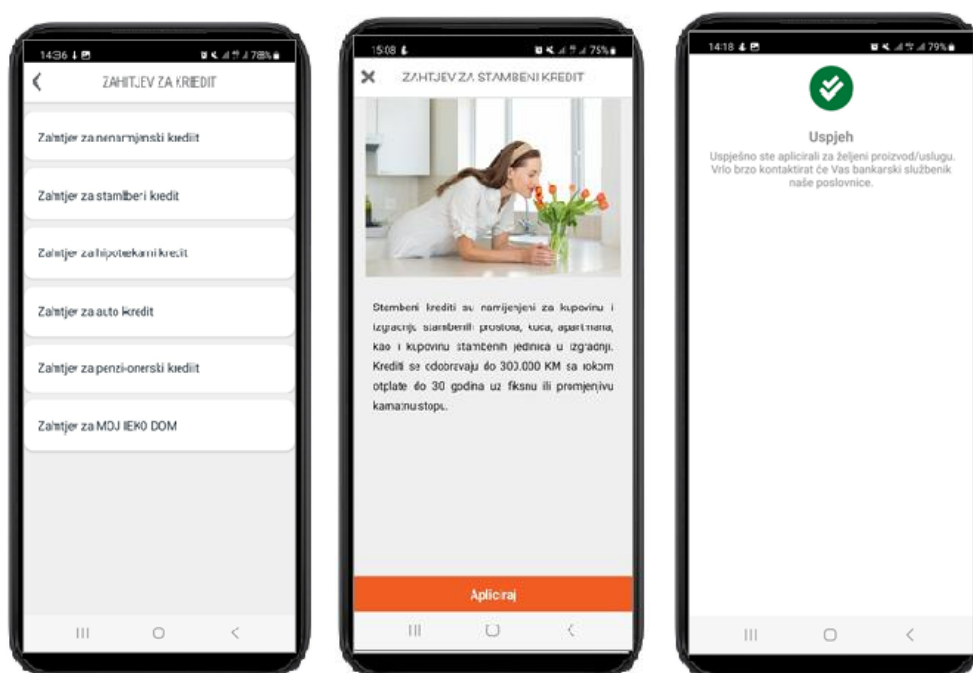


Figure 30. Screens for submitting online requests for products and services

16 SETTINGS

In the **Settings** module, you can configure various settings for a given user:

- **Select the owner of the account** - through this option, it is possible to change the account from which you want to make payments or perform some other operations. The option is available in the case when you are authorized for several accounts, i.e. the accounts of a natural person and a legal entity.
- **Language change** - is an option that allows you to change the language that will be used in the application. A simple click on the flag will change the language to the one associated with the displayed flag.
- **Password change** - it is possible to change the password used to access not only the m-Intesa application, but also the ELBA. Changing the password must be verified by entering the old password. The change is confirmed by selecting the *Change password* option. If you suspect that someone is familiar with your password, it must be changed immediately as described. **The new password should contain an uppercase letter, a lowercase letter, a number and a special character and be at least 8 characters long.**
- The **Biometric login** option allows you to change the method of each subsequent login to the application. The change will be made instantly, but will only be visible the next time you log in. Note: This option is visible only if biometric unlocking is enabled on your phone. If you do not see this option, and your phone supports biometrics, please activate it if you want this method of logging into the application.
- The **Bank Information** option offers an overview of essential information and ways to contact the bank.
- The **Notifications option** enables the management of push notifications for Bank's news, approval or receipt of orders and notifications about new e-Invoices.
- The **Round up and save** option is available to all clients who have a contracted a'vista savings account in BAM currency. Clients can choose the option to save a certain amount of funds during each domestic payment, which is automatically transferred to their savings account when the payment order is approved. This option is specifically explained in point 16.1.
- The **m-Intesa user manual option** offers direct access to the Bank's website, or more precisely, to the section where all the details related to the m-Intesa service itself are described, as well as access to the *User Manual for the m-Intesa application*.
- The **Branches and ATMs option** enables access to the geolocator of the Bank's branches and ATMs and to find the nearest branch or ATM wherever you are, using only the m-Intesa application.

16.1 Savings ROUND UP AND SAVE

The ROUND UP AND SAVE option enables the payment amount to be rounded up to one of the values 1, 5 or 10 BAM when executing each domestic payment order, and the difference in amount is paid directly to the client's a'vista savings account. The option is available only to clients who have a contracted a'vista savings account in BAM currency.

This option is essentially a digital piggy bank that allows you to save small amounts of money in an interesting and fully digitized way. Payment amounts can be rounded to:

1) At 1 KM - if the client pays an order in the amount of 13.50 KM, 14 KM will be paid from the current account, of which 13.50 KM is for the domestic payment order, and 0.50 KM to the client's a'vista savings account;

- 2) At 5 KM - if the client pays an order in the amount of 13.50 KM, 15 KM will be paid from the current account, of which 13.50 KM for the domestic payment order, and 1.50 KM to the a'vista savings account;
- 3) At 10 KM - if the client pays an order in the amount of 13.50 KM, 20 KM will be paid from the current account, of which 13.50 KM for the domestic payment order, and 6.50 KM to the client's a'vista savings account.

The option can be activated by selecting the SETTINGS option, then SAVINGS - ROUND UP AND SAVE.

On the screen it is necessary to ENABLE savings and select the ROUNDING amount and select the SIGN option in order to save the changes - a message will be displayed on the screen that the option has been successfully updated.

On the same screen, it is possible to cancel this option by turning it off via the tab under the ENABLED option and clicking on SIGN to save the changes.

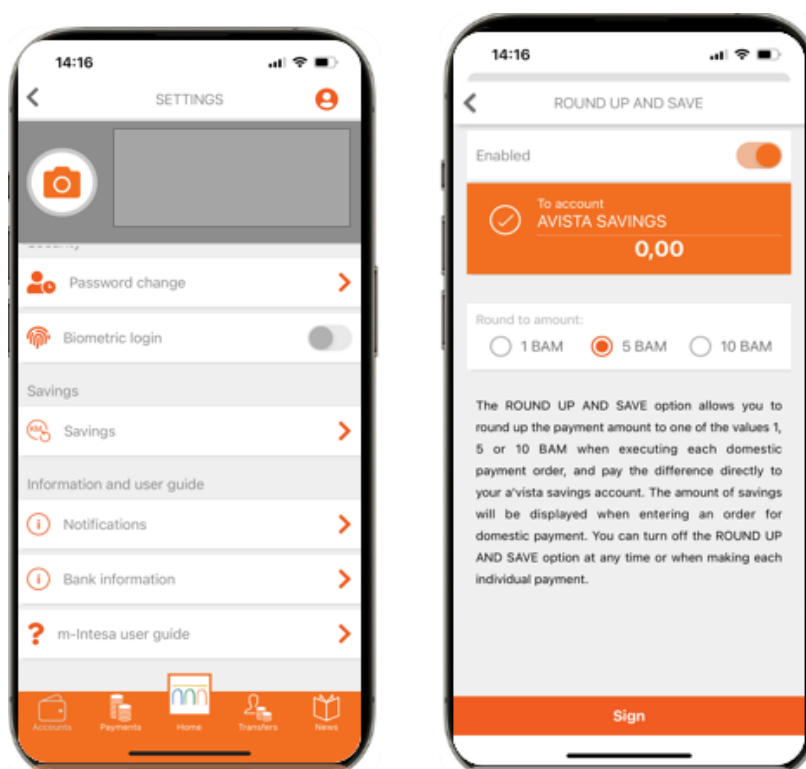


Figure 31. Screen for Savings – ROUND UP AND SAVE option

When making a domestic payment, the ROUND UP AND SAVE option will be displayed on the order entry screen, if it was previously activated, and the amount that will be paid to the client's savings account by executing the domestic payment order. When entering a domestic payment order, it is possible to deactivate this option for that particular order, and the savings payment will not be made.

In that case, when entering the next domestic payment order, the ROUND UP AND SAVE option will be displayed as active again. It is possible to turn it off again for a specific account that is being created. If the client wants to permanently deactivate this option, it must be disabled in the previously described way, by selecting the SETTINGS - ROUND UP AND SAVE option.

16.2 Notifications

Every time you install the m-Intesa application on a mobile device, after a successful login, a screen for **PUSH NOTIFICATIONS** will appear where two options are offered: **Allow** and **Not now**.

By selecting the ALLOW option, it is possible to receive notifications about activities via the m-Intesa application, which enable clients to be informed about the approval or rejection of payment orders, news from the Bank, and e-Invoice loading without logging into the m-Intesa application.



Figure 32. PUSH notifications activation screen

Selecting the NOTIFICATIONS option is available in the SETTINGS section. Clients can choose which activities they want to receive PUSH notifications for:

- 1) Order approval - notifications are delivered every time a payment order is APPROVED;
- 2) Order rejection - notifications are delivered every time a payment order is REJECTED;
- 3) Notifications - notifications are delivered every time a new News is published in the section of the same name;
- 4) Uploading e-Invoice – a notification is delivered every time an e-Invoice available in the e-Payment section is uploaded.

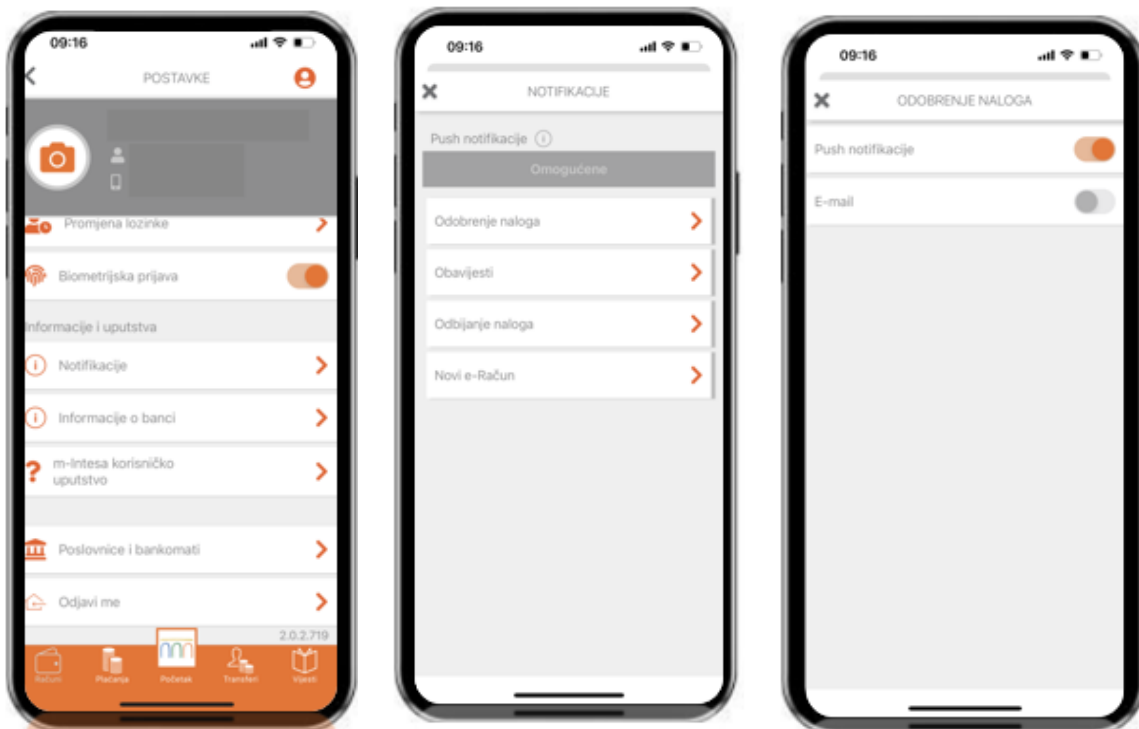


Figure 33. Activation of PUSH notifications in SETTINGS

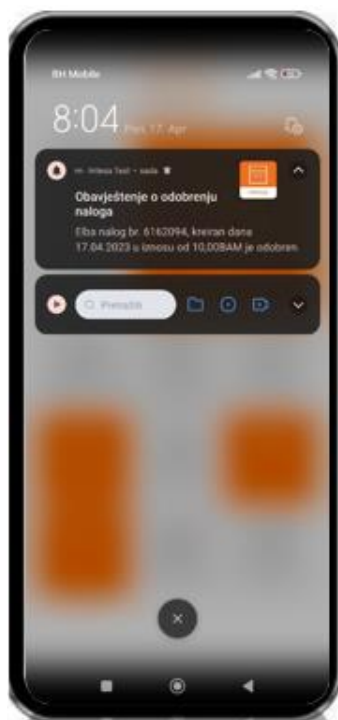


Figure 34. Mobile phone screen with delivered PUSH NOTIFICATION

16.3 Option OFFICES AND ATMs

In the SETTINGS option, there is also a locator of Bank's OFFICES AND ATMS.

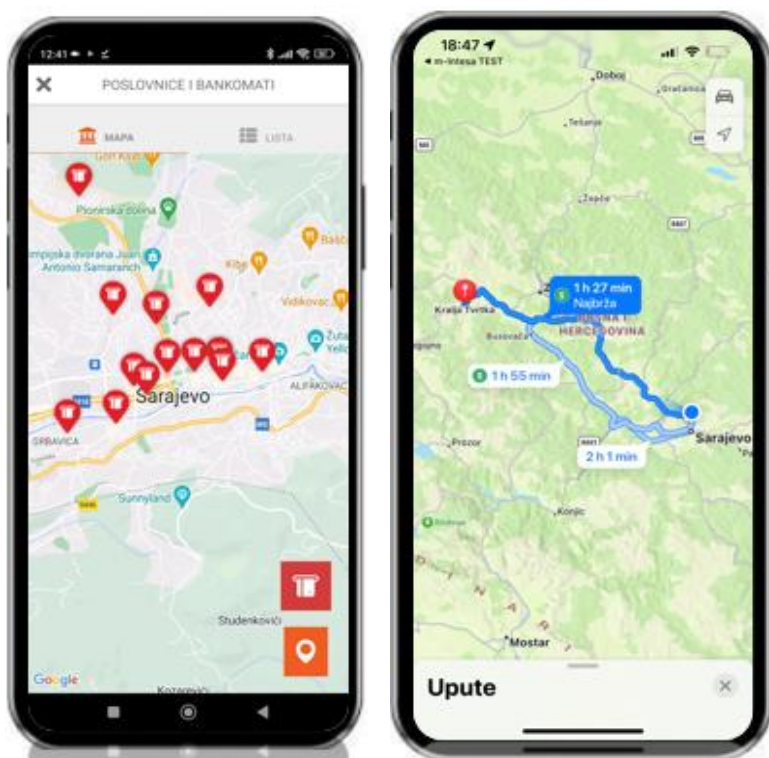


Figure 35. Offices and ATMs locator in m-Intesa mobile application

An overview of locations of branches and ATMs is available in the form of a map or list, and a search option is available.

By selecting the desired branch or ATM, clients will see the address of the branch on the screen with the additional option of DIRECTIONS, which shows the way to it using Google or Apple Maps.

17 DEVICE DEACTIVATION

In case of a change, theft or loss of the device, you can easily deactivate one of your devices at any time. After deactivation of the device, it will no longer be able to use m-Intesa services. If you want to use m-Intesa services again on the same device, you must first delete the m-Intesa application from your device and reinstall it. For more information on deleting and installing applications on your device, please consult the user guide that came with your mobile device.

You can start the process of deactivating the mobile device from the following link:

<https://elba2.intesasanpaolobanka.ba/portal/device-login>

After entering your username and password, an overview of the devices registered with your login will be displayed on the screen.

By clicking on the **Deactivate** link next to the item of the device you want to deactivate, a screen to confirm device deactivation will be displayed. In order to successfully end the device deactivation process, you need to confirm the action by entering your username and password and then press the **Deactivate** button.

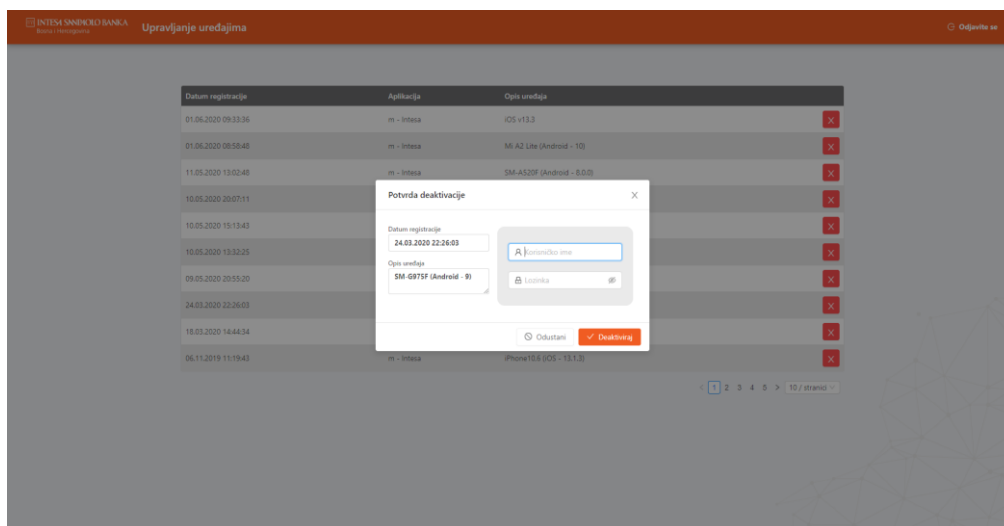


Figure 36. Device deactivation confirmation screen

If you do not want to deactivate the selected device, it is enough to press the Cancel option to return to the overview of all activated devices.

If you are a user of ELBA electronic banking, you can also deactivate the device via the ELBA application. For more details, please consult the ELBA user manual. If you are a user of ELBA electronic banking, you can also deactivate the device via the ELBA application. For more details please consult the ELBA user manual.