

Business e- bank

User instruction

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1. Introduction

Welcome to the new and modern version of business e-bank application of OTP Bank!

Business e-bank of OTP Bank provides to you with a string of options to help you save precious time and money and manage your finances with more comfort, without having to go to the bank. This is all provided to you in a safe and simple way, which we specially pay attention to.

You can use the cutting-edge, modernly designed business e-bank application on any device: computer, laptop or smart device (tablet, mobile phone etc.)

Business e-bank has been created to respond to requirements and needs of our clients, to ensure safe, quick and simple access to accounts and banking services:

- Overview of accounts opened in OTP Bank (current, foreign currency accounts) including balance and transactions on these accounts as well as other key elements)
- Overview of bank exchange list, including history (exchange rate list for that day)
- Internal and external payments in RSD and in foreign currencies
- Overview of credit products (overdrafts, loans)
- Overview and details of cards (turnover display)
- Orders packages (creation, signing, sending order packages)
- Overview of foreign currency inflows and justification thereof
- Creation and overview of employees payrolls
- E-bills of exchange with re-direction to the portal of the Central Securities Depository

We hope that you will use the business e-bank service of OTP Bank with pleasure.

Should you need detailed information or information regarding other products and services of OTP Bank, please dial the Bank's Call Center at the following phone numbers:

011 30 11 552

Our working hours are on weekdays from 8h to 17h

+381 21 421 077

Calls from abroad are charged at the price of your operator

+381 21 520 333

In case of card loss or theft

CALL CENTER WORKING HOURS

Monday to Friday between 8h and
20h

Visit OTP Bank's website www.otpbanka.rs or follow us on social media



2. How to register to business e-bank?

To use the business e-bank, you need to ensure minimum technical requirements:

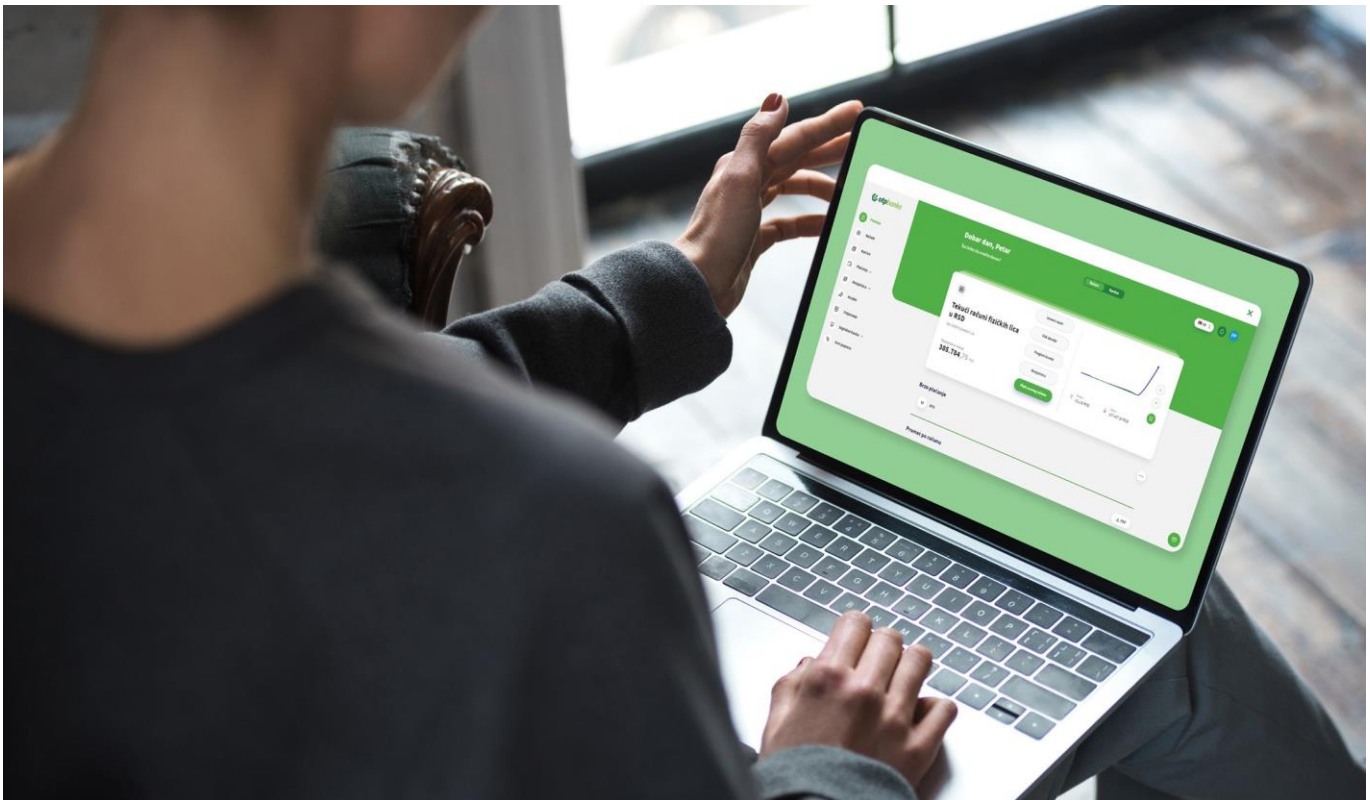
- Open account/package of accounts in OTP bank
- PC computer, laptop, tablet or mobile phone
- Internet connection (Dial-up, LAN, ADSL, GRPS...)
- Web browser (Google Chrome, Mozilla Firefox, Microsoft Edge) in Windows, Mac OS operational systems.

You may register your business e-bank in any OTP bank branch (select branch here:

(Overview of branches and ATMs of OTP bank) by signing document **Acceptance form for digital channels/Account Contract/Contract on Opening of Account** containing your username (number of your registration at the Bank), while the one-time **code** is generated through the e-bank application and used to log in to the business e-bank application. To use the e-bank application, you also need to activate your e-bank application.

Once you receive your Username and one-time code, you may activate your business e-bank on the OTP Bank website.

www.otpbanka.rs.



3. Logging in to business e-bank



Image 1

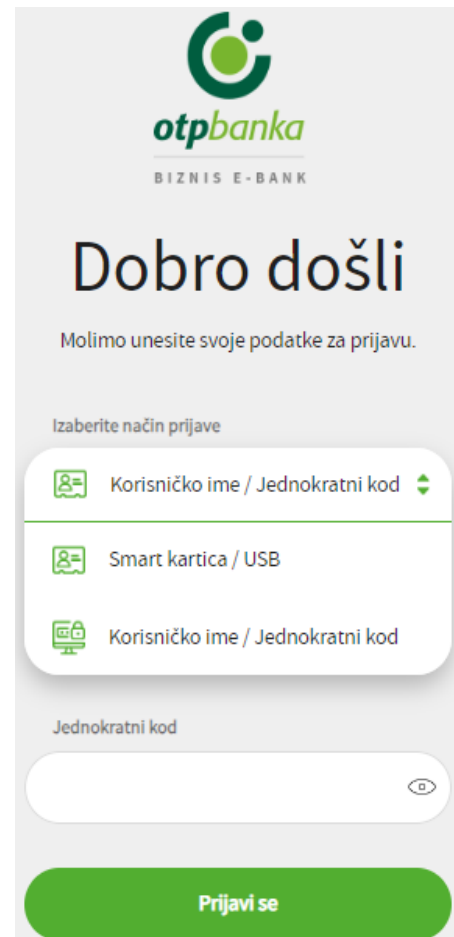


Image 2

There are two ways to log in to business e-bank application:

1. Logging in by using the USERNAME/ONE-TIME CODE when entering the **Username** received from the bank in document Accession form for direct channels or Contract on account/package (OTPxxxxxx). Select option Token on the m-bank application home page, and then Create mToken code to create a one-time code. Enter the one-time code, select **Log in** and continue using the application.
2. Log in with the help of Smart card / USB and select **Log in** button to successfully complete logging in.

Note: In case of incorrect entry of data from point 1 and incorrect use under point 2, the application will display an error message and logging in will not be possible.

4. Reactivation of business e-bank

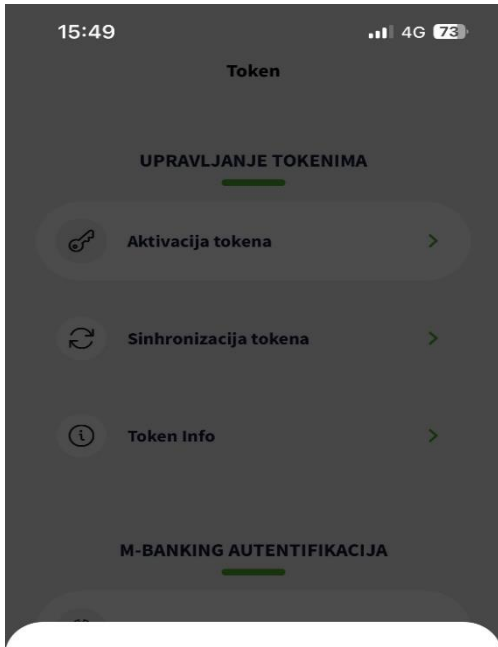


Image 3

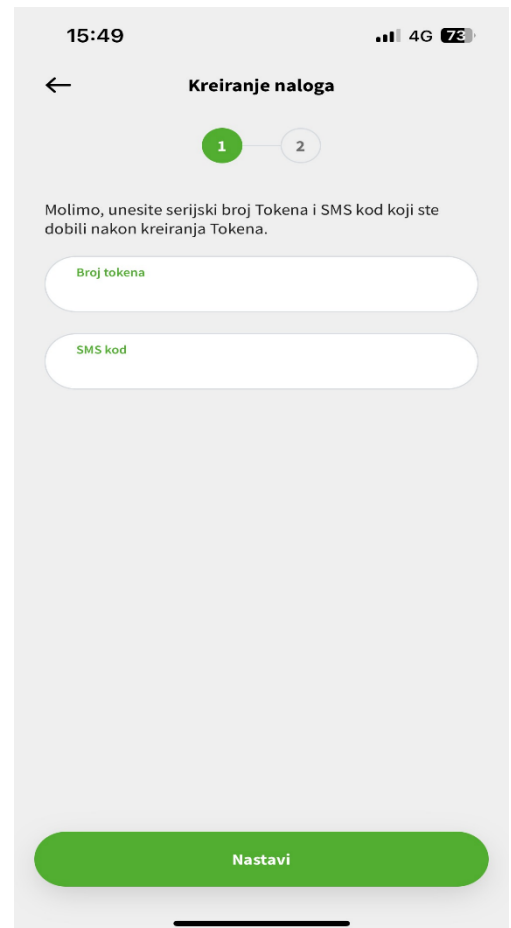


Image 4

In case of repeated incorrect entry of **username** and one-time code, for safety reasons, the application will lock up and logging in will not be possible. In that case, you need to repeat activation of business e-bank.

You may reactivate the application by dialing the Bank Call Center. After dialing the Call Center and reactivating the m-bank token, take a couple of simple activation steps.

1. After verification, the Contact Center employee forwards the parameters to the User again
2. In m-bank application in part Tokens, for token Activation, delete the token and reactivate it, fields will appear in which the serial number of the token and one-time code sent by SMS needs to be entered, then select **Continue**
3. Once you have entered these data, a new window will open in which you need to enter the PIN for logging in to the m-bank application.

Note: In case that you have entered an incorrect data under point 2, the application will display an error message and the creation of a new order will not be possible. If you have forgotten your application activation credentials, they can be redistributed by contacting the Contact Center or visiting a branch

5. Home page

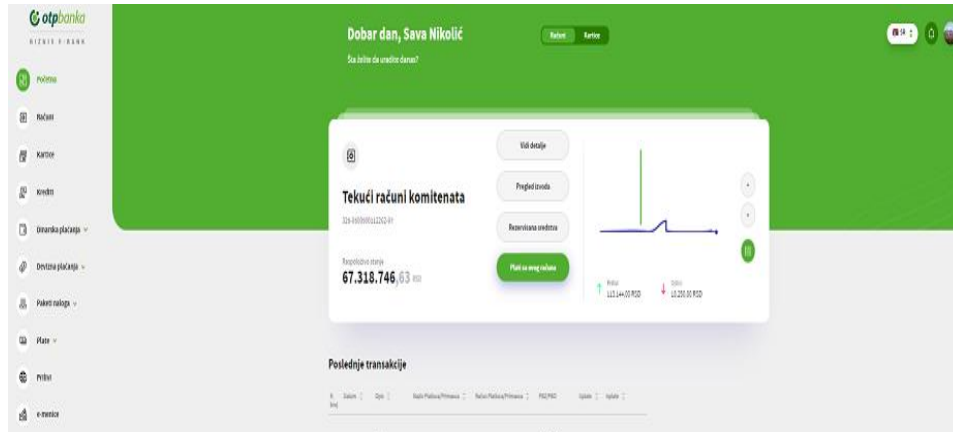


Image 5

After successful login to business e-bank, the **Home page** will be displayed:

1. The Main Menu is located on the left-hand side of the application with overview of all options containing functionalities for managing your finances.
2. All **accounts and cards** registered in the service are located in the upper part of the application. The account overview contains additional options - **details of account, statement overview, reserved funds, payment from account**. An overview of basic details is also available for cards.
3. Below are the latest transactions made in the past seven days.
4. An overview of the exchange list, as well as informative calculator is also available on the Home page.
5. In the upper right corner of the Home page you may view **messages, My profile, change of legal entity, change of password** (if you log in by using a Smart card/USB), or **log out** from the application. In your **profile overview** you may check your personal and company data, and manage tokens.

7. Cards

Select the Card option from the Main menu to open all payment cards (credit and debit) which you have in OTP Bank and which are included in the business e-bank. Click the arrow on the right-hand side to view the **list of cards** and select the desired card. Select one of the offered options by clicking **additional options** (“...”) to perform the action that you want.

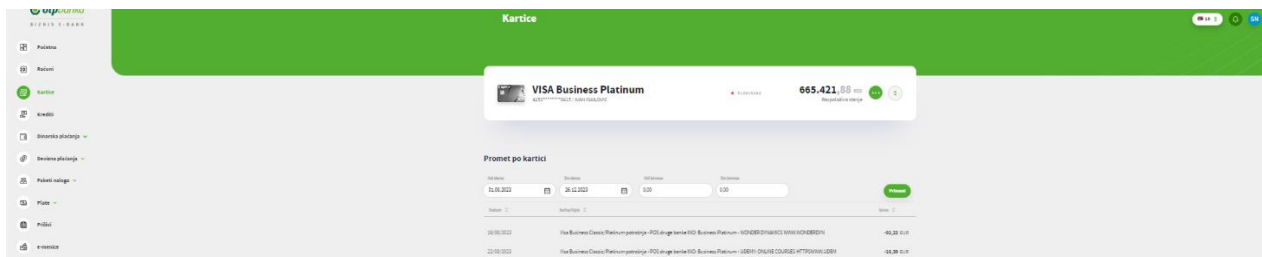


Image 7

1. By selecting the card, the **details** of the selected card will be displayed, including the card name, status, number and current available balance. In **Additional options** (“...”) you may view additional details about the card, such as total amount of reserved funds and overview of individual reservations, card limits, expiry dates, type and status.
2. Further, in the **Transactions per card** section, you may view all transactions made by selected card, and you may use **filters** to select a period and amount of the search. In addition to the transaction amount, the description/purpose of the executed transaction is also contained in the transaction overview.

8. Loans

Select the **Loans** option in the main menu to open an overview of all loans with all your details in OTP Bank. Click „“ to open the list with overview of all loans and their details.

Below the loan details, depending on the type of loan, the list **Annuity plan for loans with repayment schedule or Overview of incoming and outgoing payments without repayment schedule** also appears. Additional options in the Annuity Plan Overview is to **download the annuity plan**, and in the Payments and Disbursements Overview, there is an option to **filter the overview of incoming and outgoing payments** for display.

For overdrafts, the User can only access **details** of this credit product.

The screenshot shows the 'Kredit' (Loans) section of the OTP Bank e-bank interface. The main card displays details for an 'Investicioni kredit' (Investment loan) with a sub-account number 0042136134930 and a current debt balance of 888.888,84 EUR. Below this, a table provides key loan parameters:

Broj ugovora	KR202112438	Ime odgovornog poslova	888.888,84 EUR	MS	7,00% (3MEURBDR+1,20%)
Broj potpisnog kredita	0042136134930	Podpisnik	1025 dana	BIC	4,87%
Datum zaključenja ugovora	31.05.2021	Datum ispostavljanja potpisa	31.05.2026	Glavni iznos po otvaranju	0,00 EUR
Ugovorni iznos	1.500.000,00 EUR	Grace period	6 meseci	Priloga	0,00 EUR
Repayment term	0,00 EUR	Broj rata	54		
Datum prvog perioda ispostavljanja	20.06.2021	Ime izdavalca	33.994,67 EUR		


Below the table, there is an 'Anuitetni plan' (Annuity plan) section with download options for PDF and CSV. At the bottom, a summary table shows the loan's status and balance:

Ime	Ime kredita	Glavni iznos / iznos po otvaranju	Ugovorni iznos / iznos po otvaranju	Grace period	Broj rata	Tekuća kamata / iznos po otvaranju	Opis	Status	Neto iznos po otvaranju / iznos po otvaranju
01.06.2021	Investicioni kredit	0,00 / 0,00	0,00 / 4.300,00	6 meseci	54	0,00	Investicioni kredit / iznos po otvaranju	Plaćena	-495.500,00 / -495.500,00

Image 8

- The **Loans** option provides insight into all active loans you use in the bank, and here you can see basic information about the **loan with a repayment schedule**, i.e. product name, subaccount number, debt balance, contract number, date of conclusion of the contract, contracted amount, available amount, expiration date of the availability period, outstanding principal amount, repayment term, final maturity date, grace period, installment number, annuity amount, interest, due obligations amount, overpay, subaccount number of the umbrella contract.

If you have several loans, click „“ on the right of basic data on the loan to select the loan which details you wish to view. Below the basic loan data is the **annuity plan** and you may also download the annuity plan in PDF and CSV format.
- The Loans option provides insight into all active loans you use in the bank, and here you can see basic information **about the loan without repayment schedule**, i.e. product name, subaccount number, debt balance, contract number, date of conclusion of the contract, contracted amount, available amount, expiration date of the availability period, outstanding principal amount, repayment term, final maturity date, interest, due obligation amount, umbrella contract subaccount. If you have several loans, click „“ on the right of basic data on the loan to select the loan which details you wish to view. Below the basic information about the loan, there is an **overview of incoming and outgoing payments**, with a filtering option also available for "From day", "To day", "Incoming Payment", "Outgoing Payment" or "Incoming /Outgoing Payment".

3. The **Loans** option provides insight into all active loans you use in the bank, and here you can see basic information **about the overdraft**, i.e. product name, subaccount number, debt balance, contract number, current account to which the overdraft is linked, date of conclusion of the contract, contracted amount, available amount, amount in use, repayment term, maturity date, interest, due obligation amount, umbrella contract subaccount. If you have several loans, click „“ on the right of basic data on the loan to select the loan which details you wish to view.



9. Payments in RSD

Select dinar payment option from the Main menu and the following options will be offered to you in the dropdown menu- **Order, Templates and Overviews and reports**

1. After selecting the offered **order** option, in a couple of simple steps you may execute an **internal transfer between own accounts or external payment**.
2. In the **overview and reports**, you may see the list of all payments which you made through e/m-bank, the overview of details and status of each transaction, and download a certificate of completed transaction.
Use the **Repeat payment** option to repeat a payment and thereby save time for filling all order elements.

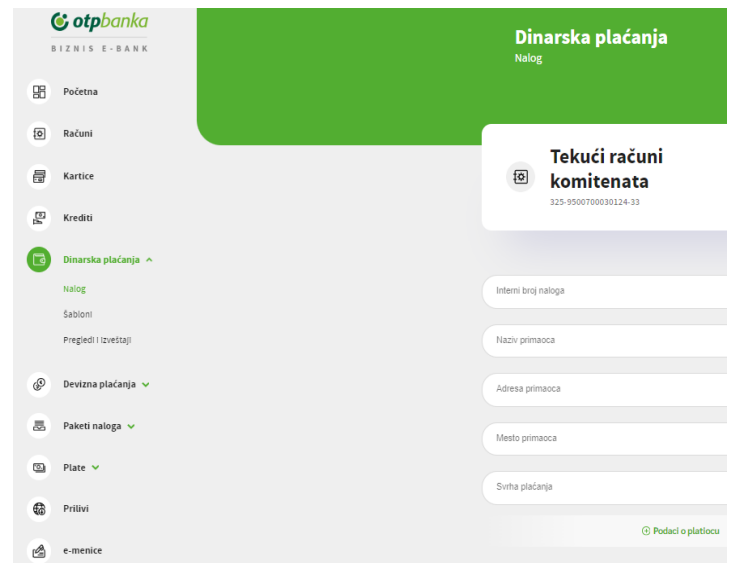


Image 9

3. Select the Templates option to create, modify and delete a template, as well as to make a new payment from the template.

Note: The user is responsible for all consequences which may arise from the User's error in sending the payment order. The User is responsible for data entered in the payment order which he or she sent through either of the applications for execution at the Bank. Prior to issuing a payment order, the User is obliged to provide funds on the account that is debited for the execution of the payment order and fees, commissions and costs, as the Bank will not make the payment in case of lack of funds. Following execution of the submitted payment order, the User's account maintained with the Bank will be automatically debited for the amount of all necessary fees, commissions and expenses.

9.1. Standard payment in RSD

Select **Order** option to open **Transfer Order** with fields required for entry. Select an account, enter all necessary data and make the payment in just a couple of simple steps (entry of data, selection of payment option, and then enter one-time code generate through m-bank application). You may **save any order in preparation** or **on the server** or save it as **template** by selecting the respective option.

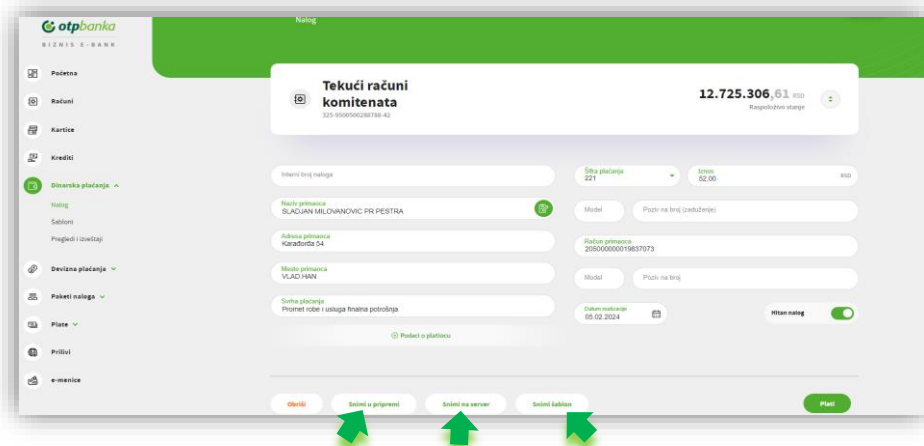


Image 10

After entering the data, confirm each order by creating a one-time code in m-bank application as explained below:

1. After filling in the payment order, select **Pay** to open a new window to check all data and, if everything is correct, confirm by entering the **Confirm** option.
2. After confirmation, on the home page of the m-bank application, select the **Token** option, located at the bottom of the screen, and then the **Create** mToken code option. Entering the PIN code to log in to the m-bank application will create a **one-time code**. Enter the one-time code in the window to confirm payment by token and select the **Confirm** option. Your order will be sent for execution.
3. After completing the transaction, the information on the **status** of the **transaction** with **additional options** for repeating payments and downloading certificates will appear in the application.
4. A **list of** earlier created **orders** recorded on the server/in preparation is shown below the transfer order. Only you can modify the order recorded in preparation while orders recorded on the server may be accessed by anyone with related rights. You may **select an action** for each of these orders, namely order import, copy, delete, correct date, list of signatures and record in preparation/on server. In addition to these options, you also have additional options to **create a package**, i.e. to record the orders into a new package on a server, new package in preparation, add a new package on the server, add a new package in preparation. Additional options also include **Sign** and **Send**.

10. Foreign currency payments

Select the foreign currency payment option from the Main menu and the following options will be offered to you in the dropdown menu- **Order, Templates and Overviews and reports.**

1. After selecting the offered order option, in a couple of simple steps, you may make internal and external payments from **Foreign currency purchase/from foreign currency account.**
2. In the **overview and reports**, you may see the list of all payments which you made through e/m-bank, the overview of details and status of each transaction, download a SWIFT certificate on completed transaction, add documents.
Use the **Repeat** option to repeat a payment and thereby save time for filling all order elements.
3. Select the **Templates** option to create, modify and delete a template, as well as to make a new payment from the template.

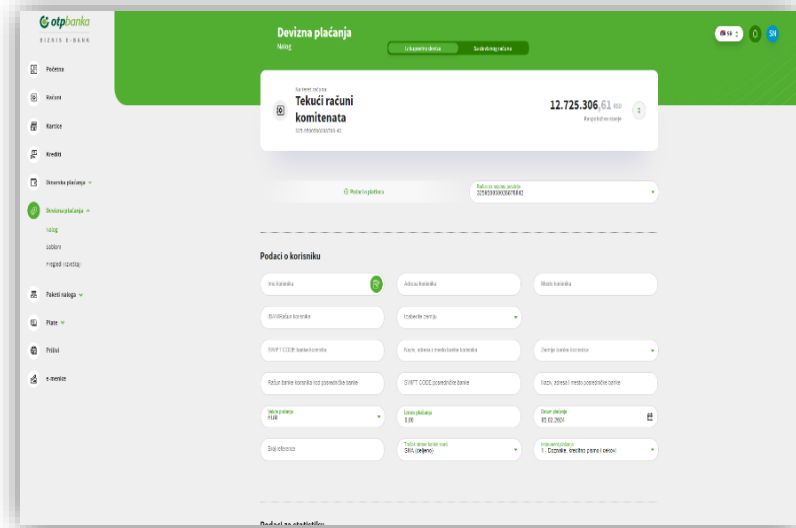


Image 11

Note: A payment order in foreign currency may be issued only if it complies with provisions that regulate foreign currency transactions



10.1. Standard foreign currency payment (in foreign currency/RSD)

Select **Order** option to open **Payment Order** with fields required for entry. Also select an account (if more than one) from offered **“from foreign currency purchase”** or **“from foreign currency account”** tab. When making a payment from the purchase of foreign currency (if the purchase was contracted through the Treasury service), you need to enter the reference from the calculation in the Reference number field.

If it is a foreign currency payment with combined coverage (part of the funds from the purchase and part from the foreign currency account), it is necessary to select the option "From the purchase of foreign currency" and in the field "Details for the recipient" enter the data on the amounts from the foreign currency/dinar account that the bank needs to borrow.

For a dinar payment in favor of a non-resident account of a physical/legal person, you need to choose the payment option "From the purchase of foreign currency" by selecting the dinar current account from which the payment is made. If you are making a payment on the basis of salary payment to a non-resident natural person, you need to indicate the BOP from the tax return in the field Details for the recipient and in the field Beneficiary's country to enter the designation of the beneficiary's home country (different from Serbia).

After selecting the account, enter all the necessary data related to the User's data, statistical data and details and make the payment in a few simple steps and selecting the **Send order now** option and then entering a one-time code generated via mToken. You may **record any order in preparation** or **on the server** by selecting the respective option.

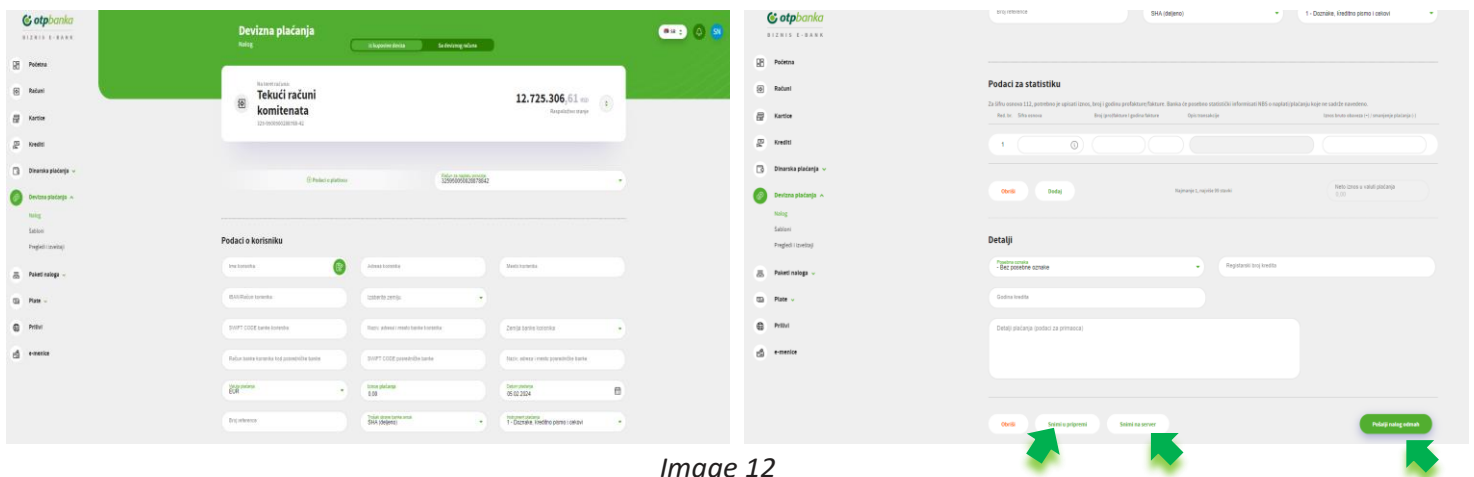


Image 12

After entering the data, confirm each order by creating a one-time code in m-bank application as explained below:

1. After filling in the payment order and selecting the **Send order now** option, open a new window to check all data and, if everything is correct, confirm by entering the **Confirm** option.
2. After confirmation, on the home page of the m-bank application, select the **Token** option, located at the bottom of the screen, and then the **Create mToken** code option for amounts less than 5.000 EUR and option Scan confirmation for amounts greater than 5.000 EUR. Entering the PIN code to log in to the m-bank application will create mToken code and scanning the confirmation will create a one-time code. Enter the one-time code in the window to confirm payment by token and select the **Confirm** option. Your order will be sent for execution.
3. After completing the transaction in option Overviews and reports, the information on the **status** of the **transaction**. By selection an option "...", and then "View account details", a screen appears with **additional options** for repeating payments, printing will appear in the application.

4. Attaching documentation is done by selecting the "..." option, and then Add document. It is necessary to use this option to attach the necessary documentation when submitting an order to the bank. Allowed file formats are JPG, TIFF, PDF, XML, XAML, XLSX, XLS and the file name must not contain spaces or special characters. Maximum size of attached documents is 10 MB.
5. A **list of** earlier created **orders** recorded on the server/in preparation is shown below the transfer order. Only you can modify the order recorded in preparation while orders recorded on the server may be accessed by anyone with related rights. You may **select an action** for each of these orders, namely order import, copy, delete, correct date, list of signatures and record in preparation/on server. In addition to these options, you also have additional options to **create a package**, i.e. to record the orders into a new package on a server, new package in preparation, add a new package on the server, add a new package in preparation. Additional options also include **Sign** and **Send**.

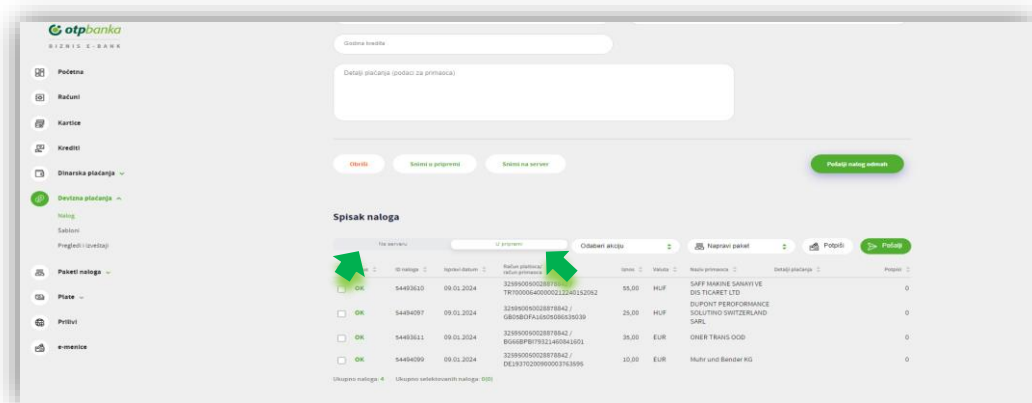


Image 13

Note: A payment order in foreign currency may be issued only if it complies with provisions that regulate foreign currency transactions. The outgoing international payment order will be executed in accordance with the Term Plan of the Bank on the condition that the User submits to the Bank a document proving the obligation and determining the basis of payment in accordance with the regulations governing foreign exchange operations. The user can agree with the Bank to issue to the Bank, without submitting documentation in line with the regulations governing foreign exchange operations of the Republic of Serbia, only permitted international payment orders. In that case, the User is obliged to keep the documentation proving the obligation and basis of payment for 10 (ten) years from the day when the payment was made - in the original form or in a form suitable for proof, as well as to make that document/documentation available for inspection upon request of the Bank or authority responsible for the control of foreign exchange operations.

10.2. FC CONVERION

In addition to standard foreign currency payments, it is possible to sell foreign currency to business e-bank.

1. In the first step, you need to select the foreign currency account from which you want to sell the foreign currency. Clicking further, the form for foreign currency payment is opened.
2. On this form you need to fill in the fields Currency, Amount, User Name, User Account and User Bank. Enter the name of the user the same as for the orderer. User account You choose your RSD current account within the bank. The Bank of the beneficiary is OTP bank Serbia. In the Payment Details box, enter **"Buyout Foreign Exchange"**.

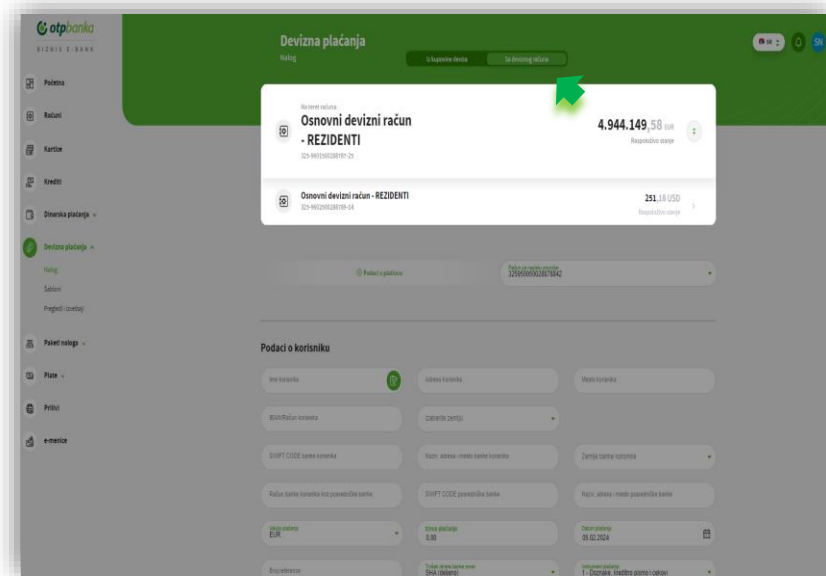


Image 14

Note: An order for the sale of foreign currency refers to the debit of a foreign currency account of the User at the Bank and to the credit of dinar account of the User at the Bank. The conversion from a foreign currency to the dinar equivalent will be carried out at the Bank's official purchase rate valid at the time of conversion, i.e. at the agreed purchase rate, if the User has previously agreed a special rate with the relevant Bank service for an individual conversion order.

11. Order packages

Select the **Order packages** option from the Main menu to access the following options from the dropdown menu - **work with orders and order overview**.

1. Selecting the offered **Work with orders** option will allow you to work on all orders and packages that have not been sent and are located either on the server or are in preparation.

2. In **Order overview**, you may view the list of all packages overview and list of all orders from the package.

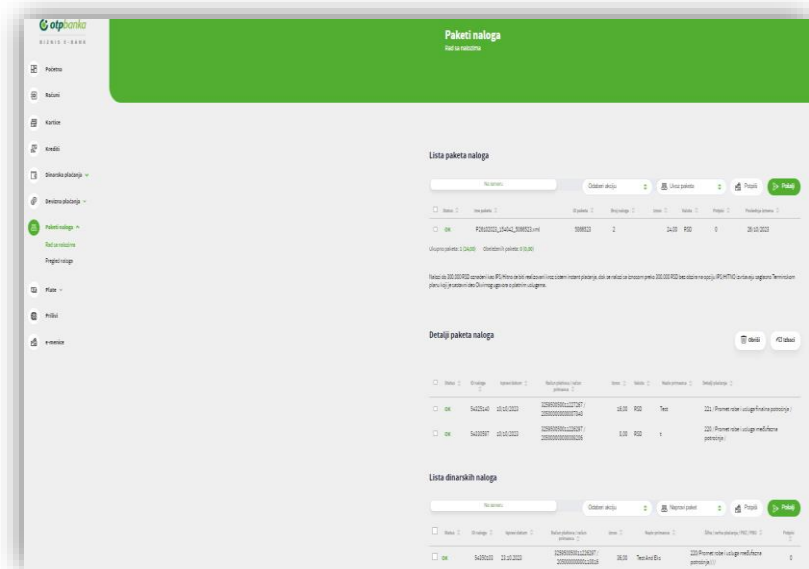


Image 15



11.1. Working with orders

Select the **Work with orders** option to open the **List of order packages** with packages recorded on server or in preparation, which haven't been sent.

In order to send an order or package, there has to be enough signatures. Orders and packages are signed by clicking option Sign, in order to sign all designated orders and packages.

1. After selecting the package from the list recorded **on the server/in preparation**, the User has additional options to delete, correct the date (if the package was created with a date in the past), check the Signature List, print, save the package in preparation/on the server, sign and send the package. Clicking the package below the order packages displays the **Details of order packages**, which contain the following data:
 - Order status
 - Order ID
 - Date
 - Account of payer/Account of receiver
 - Amount
 - Currency
 - Name of receiver
 - Payment details

Two additional options are available to you in the details of the order package, namely the delete option and the discard selected order option.

2. The **List of dinar and the List of foreign currency orders** is available in the work with orders, below the List of packages and details of package orders. In this list, there are orders recorded in preparation and on the server with additional options, import order, copy order, delete order, correct order date (for orders created with a date in the past), view signature list, record in preparation and record on server for orders in preparation. In addition to these options, additional options create package, sign and send are also available. Additional data is available for these orders:
 - Order status
 - Order ID
 - Date
 - Account of payer/Account of beneficiary
 - Amount
 - Currency
 - Name of receiver
 - Payment details
 - Signature

11.2. Orders overview

Select the **Order overview** option to open the **List of packages overview** and **list of orders from the package** that have been sent.

1. The shown **List of packages overview** contains basic data, i.e. Name of package, order number, amount, currency, date of receipt. In addition to the shown basic package data, you may also filter the package list display, including “from” and “to date”, “part of package name”, “Packages for overview”, by selecting the entered filter, click the **Display** option to open the list for entered filter. The **Order display** option which contains details of the package and the **Repeat** option are also available as additional option for package overview
2. The shown **List of orders overview from package** contains basic data, i.e. Order ID, package name, amount, currency, name of user, reference and transaction result. In addition to the shown package data, you may also filter the package list display, including “from and to date”, “part of package name”, “Packages for overview”, “status” by selecting the entered filter, click the **Display** option to open the list for entered filter. The **Repeat** option is available as additional option for overview of package orders.

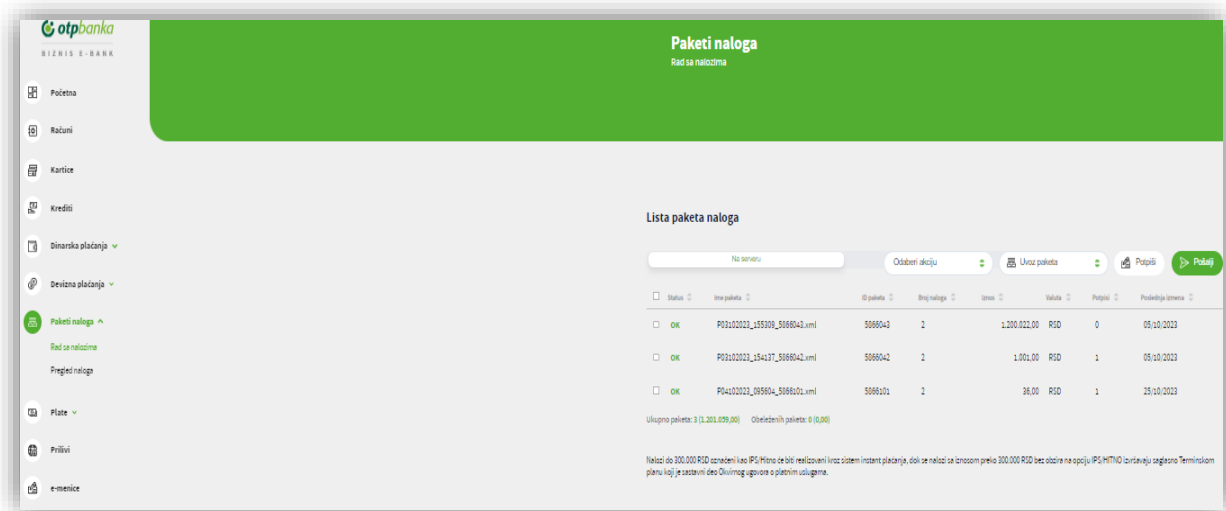


Image 16

12.1. Employees payroll

Select the **Create payroll** option to open the screen for creating the payroll and for entering payroll items.

1. On the displayed screen for creating the payroll, select the account you wish to disburse salaries from. After selecting the account, enter data into the payroll, i.e. name of payroll, reference number and enter details of employees, name and surname, UPIN, selection of account for disbursement and amount.
Below the details about the employees, you will find additional **Delete** and **Add** options. The **delete** option enables the deletion of one or several rows from the payroll, by marking row/rows (checking the square next to the field) that you wish to delete. Use the add option to add new rows into the payroll for entry of new employees and their data for the disbursement. Once you have entered data for all employees, you must save the payroll, by marking all employees to be included in the payroll and then by clicking **Save new**.
2. After the saving, the payroll appears **in preparation**. Here you may see the created but still unrealized payrolls. Payroll data shown in preparation include: Order ID, name, total amount, receiver number and signature. Additional options Delete, Sign and Send are also included in preparation.
3. In **Certificates** you may view basic information on realized payroll, namely order ID, name, total amount and receiver number.



13. INFLOWS

Select the **Inflows** option from the Main menu. The displayed screen contains **Unprocessed loro transfers, Under processing and Processed loro transfers**. You may **filter** the display of all inflows by date, amount, currency and reference.

1. After selecting **Inflows**, the first part of the screen will contain unprocessed loro transfers.
2. The second part of the screen contains Loro transfers **Under processing**. The User has additional options here, view order details, add document or view document.
3. The third screen contains Loro transfers **processed** by the bank.

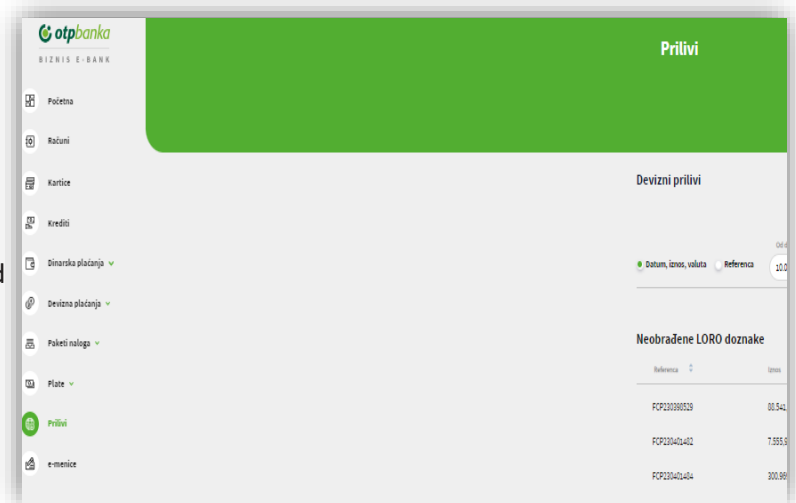


Image 18

13.1. Allocation of inflows

Select the **Inflow** option and the foreign currency inflow allocation will appear.

1. On the displayed screen, inflows that require justification are shown in the **unprocessed loro transfers**. Click some of the displayed inflows to access the “**Notice of collection from abroad**” screen. To justify the inflow, data from this screen must be entered. In the notification of collection from abroad contains data related to the inflow reference with notification, amount, cost of the foreign bank, principal, purpose, data for statistics where the base code is located, (pro)invoice number and invoice year, account number, description of the transaction, amount of gross receivables/amount of collection reduction, loan registration number, year of loan and special code. Below the field referring to data for statistic purpose are additional **Delete** and **Add** options. In case that inflows are allocated under more different billing bases, click **Add** to add additional row. Use **Deletion** option to delete additional items. After entering the data, use **Execute** option to allocate foreign currency inflows.
2. Allocate inflows will appear **in processing**. By selecting the “...” option, you have the option of viewing additional options, such as view account details, add document and view document..

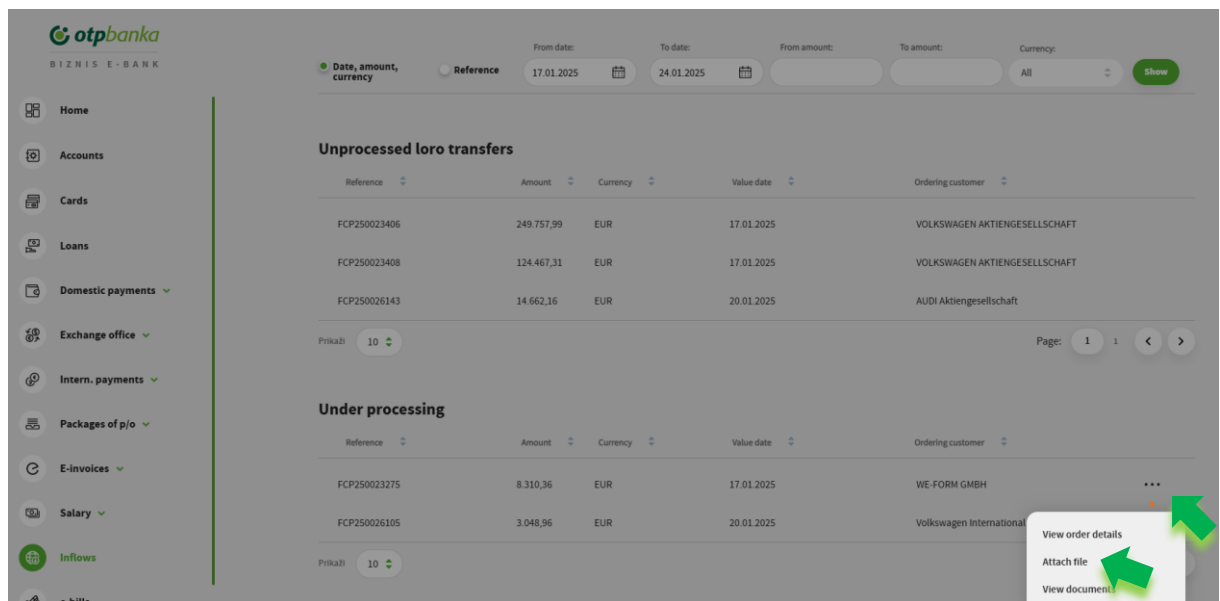


Image 19

3. Attach file - Using this document attachment option is required when submitting a document. Allowed file formats: JPG, TIFF, PDF, XML, XAML, XLSX, XLS with no special characters in the file name. Maximum size of attached files is 10MB. Selecting the view document option displays the document in part **Document overview** at the bottom of the screen.
4. All processed foreign currency inflows may be viewed in the **Processed loro transfers**. Each processed inflow has additional **view order details** and **view document** options.

14. E-bills of exchange

Select **e-bills of exchange** option from the Main menu Click the link shown on the screen to be redirected to your order on the Portal of the Central Securities Depository, if you have the authorization.

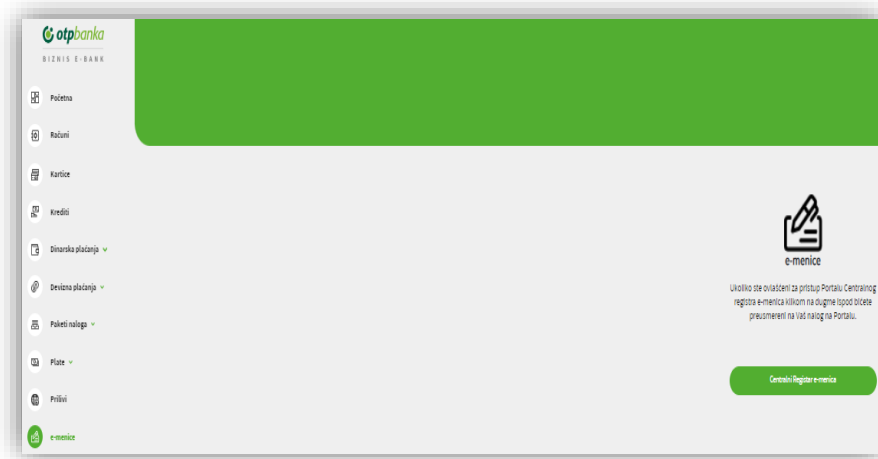


Image 20



15. Messages

Click the bell at the upper right corner of the screen to view all **messages** that you received from the Bank.

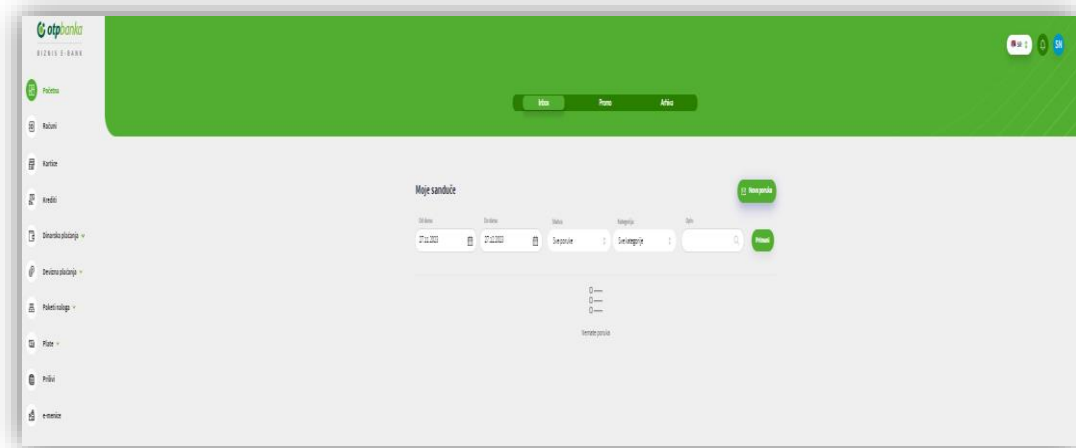


Image 21

1. In the **Inbox** section, you have the option to **send a new message to the Bank**, as well as to **review all your correspondence** with the Bank through the business e-bank application.
2. Promotional messages which you received from the Bank through the business e-bank application are in the **Promo** box.
3. **Archive** contains all messages that you have archived.
4. In each mailbox, you have the messages and conversations **search filter** option, and you can also **archive** messages/conversations and **send a new message to the Bank**.



16.1. Settings

In the **My Data** section, you may view data about the company and your own data.

Select the **Tokens** option to open a new form which contains an overview of tokens, as well as possibility of their reactivation and blockade.

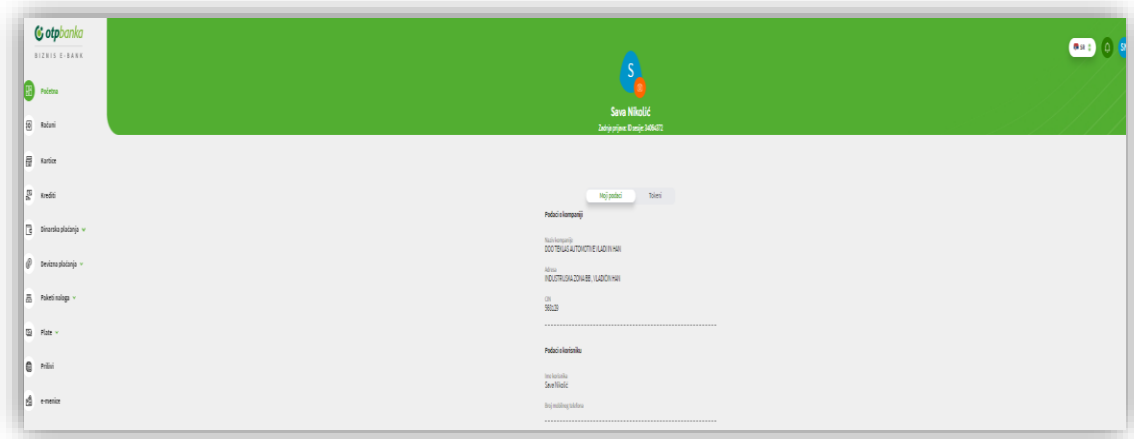


Image 23



16.2. Legal entity - change

Select the **Legal entity** option to display the list of companies which you are authorized for and where you have the **possibility to move to the order**.

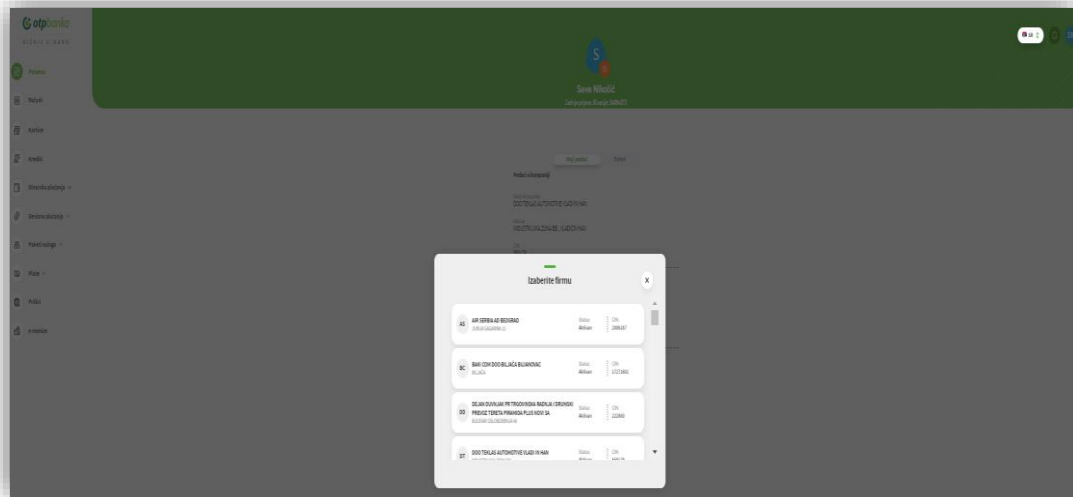


Image 24

