



User manual

**for the application NLB
Proklik**

NLB Banka

Contents

Functionality of the mobile banking application.....	3
Advantages.....	3
Security	3
Preconditions	4
Contracting the NLB Proklik mobile banking service	4
Installation	4
Start NLB Proklik Crna Gora mobile banking.....	5
Home menu or Giro (domestic) account	6
Account details.....	6
Current changes	6
The posted changes	6
The scheduled orders	8
The rejected/canceled orders	8
Main menu	9
Domestic payments	9
New payment order	10
Templates.....	10
Payment from template	11
Foreign currency account.....	12
Account details.....	12
Pending tasks	12
The posted changes	13
The statement overview.....	13
Foreign currency payments.....	13
Transfer of funds to the giro (domestic) account of the same legal entity with the Bank.....	14
Payments of foreign liabilities.....	15
Statements	15
Domestic statements.....	16
Foreign statements	16
Exchange rate list	17
Locations	18
Settings.....	19
Messaging with the Bank.....	19

Functionality of the mobile banking application

Banking through your mobile phone is the simplest and fastest way of doing financial business.

No matter where you are, you'll be able to:

- Check balance and transactions on domestic and foreign currency accounts;
- You can pay all bills (with the possibility of defining a template and using a repeat order from the list of posted orders);
- Do a review (details, transactions, statements);
- You can check course lists;
- You can receive useful information (news, notifications);
- You can change settings in the application (change PIN, language).

Advantages

NLB Proklik Crna Gora - NLB Bank's mobile banking is completely simple and has numerous advantages:

- Enables complete control over the company's finances;
- Saving time, because payments do not depend on the time or place where you are at the moment;
- You do not depend on the availability of a computer;
- All mobile phone models that support JAVA, Android and iPhone applications also support this application;
- The token is integrated within the application;
- Only a PIN is enough (which the user creates and can be changed).

Security

NLB Proklik Crna Gora- NLB Bank's mobile banking is secure because:

- To start the application, you only need a PIN code that you create yourself and that only you know;
- Additional security is the one-time entry of the activation code when activating the application, which is provided by the Bank, and which you will receive by sms on your mobile phone and mail address;
- The link to download the application and the activation code are protected in such a way that they can only be used once.

This means that copying and installing on other phones is impossible. After installing the application and entering the activation code, the activation code ceases to be valid;

- By downloading the m-banking application, a software token is installed that guarantees complete security of operation;

- If the application is activated and you accidentally forget to close it, it closes itself after 3 minutes of non-use;
- The application is locked if you enter the wrong PIN three times in a row and it is necessary to reinstall the application, which is achieved by sending a new download and activation link from the Bank;
- The data that is sent and related to accounts and PINs are not saved in the mobile phone.
- Loss or theft of a mobile phone - if a mobile phone is lost or stolen, it is necessary to immediately notify the nearest branch.

Preconditions

For successful use of the service, the following technical prerequisites must be fulfilled:

- Mobile phone that supports Java2 Mobile Edition (J2ME), Android and iPhone platforms;
- Sufficient memory to store software support on a mobile device;

The user must have enabled GPRS access to the Internet from a mobile device (correctly configured Internet connection settings).

Contracting the NLB Proklik mobile banking service

If all technical prerequisites are met, it is necessary:

- Contract the NLB Proklik mobile banking service at the NLB Bank branch office with a salesperson for legal entities, by signing the Agreement and the application form on the provision of mobile banking services;
- Download the activation code delivered via SMS;
- Download NLB Proklik mobile banking installation on your mobile device.

The activation code and the application are sent to the mobile phone number specified in the Application Form.

Installation

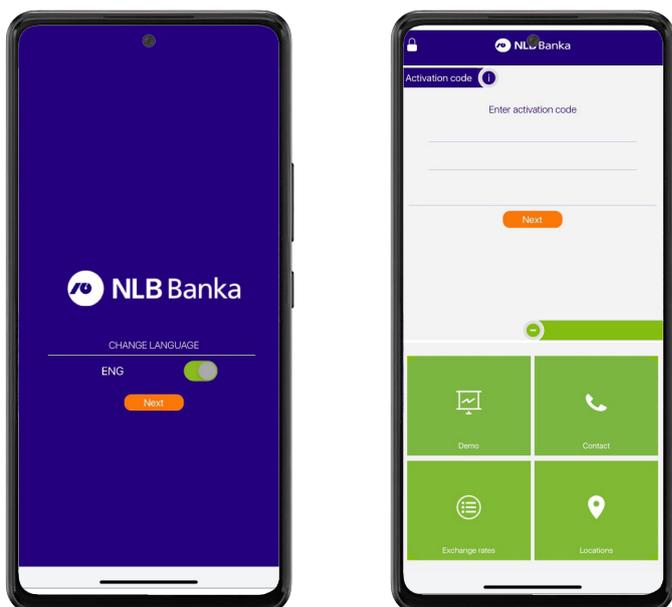
After contracting the service, on your mobile phone you will receive an SMS containing a link to download the mobile banking application and an SMS containing the first part (8 numbers) of activation code, and on mail you will receive the second part (8 numbers) of activation code.

The activation code is the number used to access the application. It consists of 16 digits.

It is necessary to install the application via the received link. Additionally, the application is available for download and installation on Apple and Android devices using the App Store and Google Play.

After installing the application, you will be shown a language selection form (Montenegrin or English), after which you need to enter the activation code and define the password (PIN) that you will use for each subsequent login.

The PIN consists of 6 digits that you choose yourself (you cannot choose the same 6 digits, eg 111111 or 6 digits in a row, eg 123456). After you have installed the application and used the activation code, the activation code ceases to be valid.



Picture 1

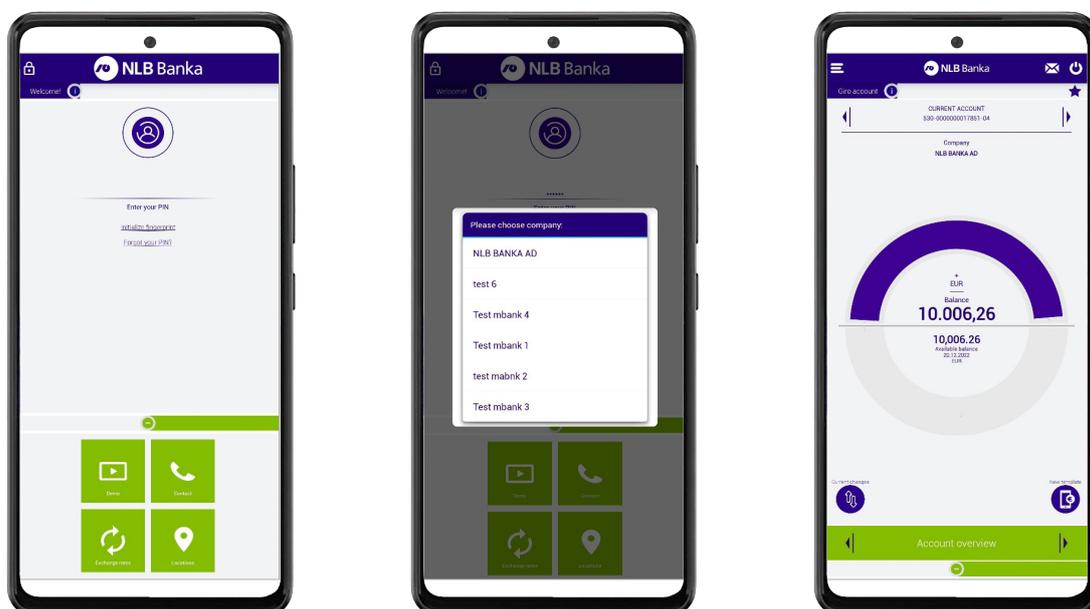
During the activation process, the client is offered an optional opportunity to enter the account name and image for the specified account. After filling in the necessary fields in the activation process, to the client will be presented with a list of companies for which he is authorized to have access to the accounts and the details of said accounts. By selecting one of the companies, the client will be shown the home page with information about the giro (domestic) account (picture 1).

Start NLB Proklik Crna Gora mobile banking

When you start the application, on the log-in page you will have the option to:

1. view the application demo;
2. call the Bank on the user number;
3. look at the exchange rate list or search the locations of branches and/or ATMs;
4. submit a request to the Bank that the PIN has been forgotten. Upon receipt of the client's request, the Bank's employees will contact the client in order to solve the problem with the forgotten PIN,
5. for android users there is a possibility to initialize the fingerprint

After filling in the field for entering the PIN, you will be shown a list of companies for which you have the authority to have access to the accounts and the details of the said accounts. By selecting one of the companies, you will be shown the home page with information about the giro (domestic) account (picture 2).



Picture 2

Home menu or Giro (domestic) account

After you have selected the company for which you want to perform an account overview, you will be shown a menu with the current state of one of the giro accounts of the specified company.

In the status overview, you have the option to choose (picture 3):

- Option A, which will allow you to select one account in the list of multiple accounts of the company in which the review is performed;
- Option B, which will allow you to start a new transfer order from the account whose balance you are currently viewing;
- Option C, which will allow you to view current changes for the account in which you are currently viewing the balance;
- Option D, which will allow you to view the details of the specified account

If you decide to log out of the application, you need to select the icon in the upper right corner - 



Picture 3

Option D enables insight into the details of the accounts in which they are shown: (picture 4.)

- Account details
- Current changes or option C
- Posted changes
- Scheduled orders section
- Canceled/reversed orders section
- Section overview of the statement





Picture 4.1



Picture. 4.1 Account details allow the client to check the status of the account and the amount of the allowed minus as well as the available account balance. The client is also enabled to create a new payment order by selecting the “domestic payments” option.

Picture. 4.2 Current changes or option C on the home page allow the client to check the current completed inflow and outflow orders for the account for which he is reviewing, as well as their status.

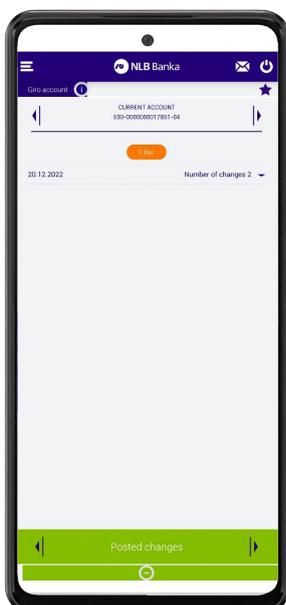
As an additional option, the client can use the “repeat order” option in the details of the individual order, which will create a new order for the client with all the details of the previously paid order.

The client has the option in this section to search for orders by filter

- The date
- Committee
- Payments or withdrawals



Picture 4.2



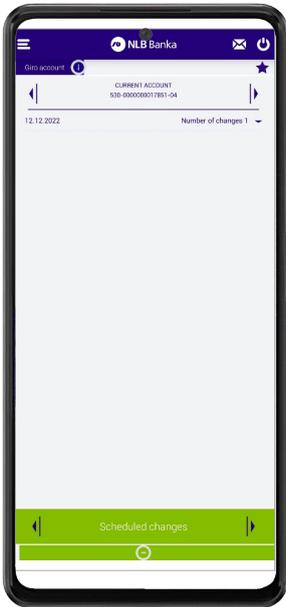
Picture 4.3

Picture. 4.3 The posted changes enable the client to review the finally realized orders (from the past) of inflows and outflows for the account for which he is reviewing.

As an additional option, the client can use the “repeat order” option in the details of the individual order, which will create a new order for the client with all the details of the previously paid order.

The client has the option in this section to search for orders by filter

- The date
- Committee
- Payments or withdrawals.



Picture 5.1

Picture. 5.1 The scheduled orders section shows an overview of the orders that were made with a date in the future, from the account for which the overview is being performed.



Picture 5.2

Picture. 5.2 The rejected/canceled orders section shows an overview of orders that were rejected by the Bank or incorrectly entered by the user with details of the reason for the rejection of the order.

In this section, the client has the option to search for orders using the “date” filter.

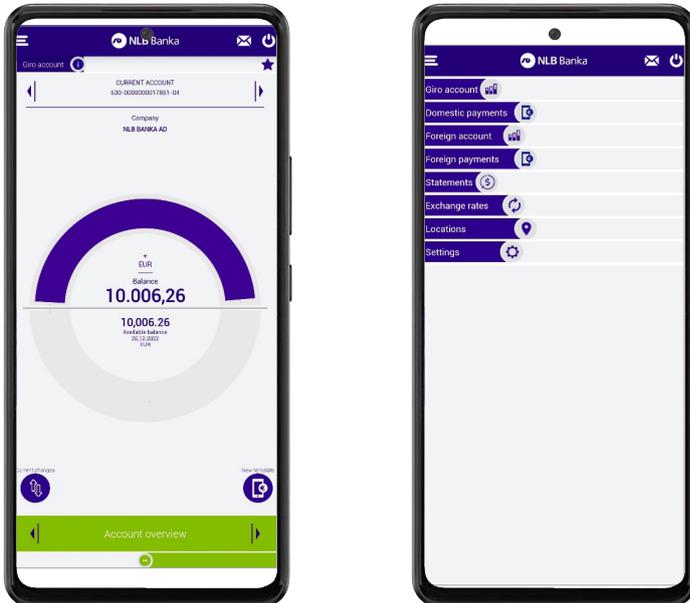


Picture 5.3

Picture. 5.3 Section overview of the statement offers the possibility of viewing basic data from the statement such as the initial and final balance on the statement, the number of inflow and outflow transactions from the account for a specific date, and the possibility of entering an email address to which the client will be able to send a specific statement in PDF format.

Main menu

Selecting the button  on the home page (in the upper left corner) shows the client an overview of the main menu in which the client can select submenus such as: Giro (domestic) account, Domestic payments, Foreign currency account, Foreign currency payments, Statements, Exchange rate list, Locations, Settings. (picture 5.)

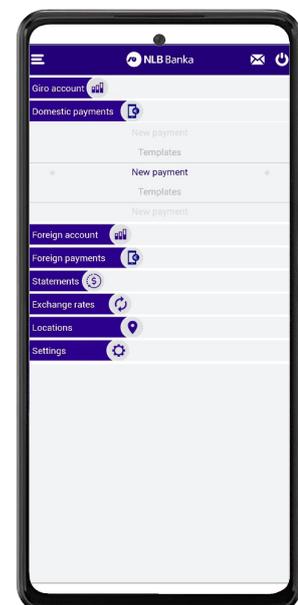


Picture 5

Note: the main menu may display a larger or smaller number of items depending on the products and services the client uses with the Bank.

Domestic payments

By choosing the “domestic payments” option (picture 6), you have the option of creating a new order (picture 6.1) or selecting one of the created templates. (picture 6.2.), payment from template (picture 6.3).



Domestic payments

Picture 6

New payment order

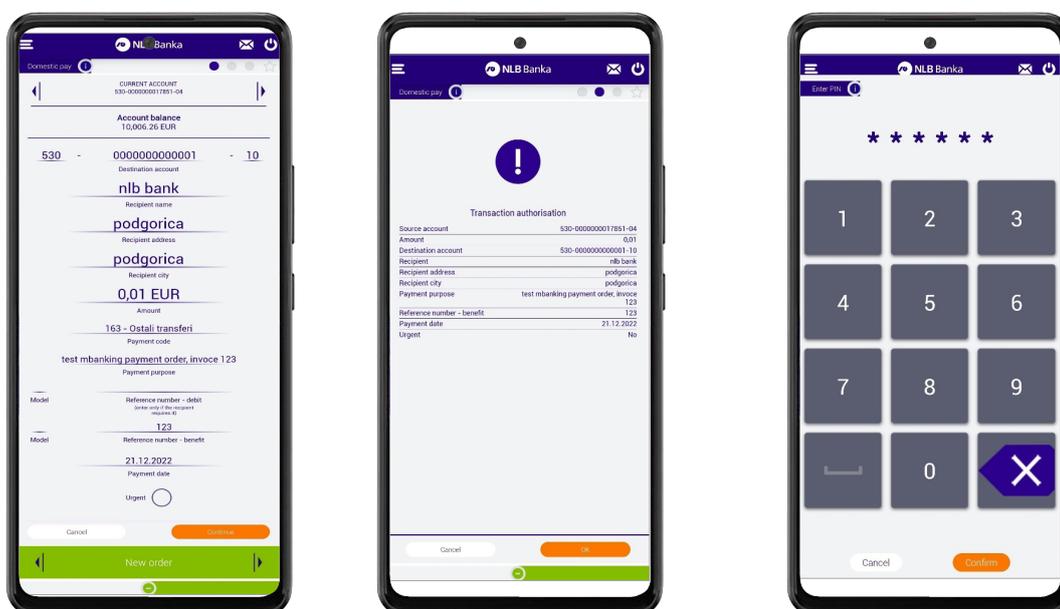
By selecting the new order option, a payment form will be displayed, and the client will need to fill out in such a way as to choose from which giro (domestic) account from the company in which he is reviewing he wants to make the payment, by selecting the arrows on the side.

The client is obliged to fill out the payment order with information about the account number, name and address and city of the recipients, the amount and payment code and description of the payment.

Depending on the type of payment, the client will have the obligation to fill out the payment order with data such as the model and references to the approval and debit number or select the "URGENT" option. In addition, the client has the option to define the date of payment, i.e. to set the date of realization in the future.

Below, we provide a view of the completed order, with the entry of a call to the approval number and selecting "Urgent".

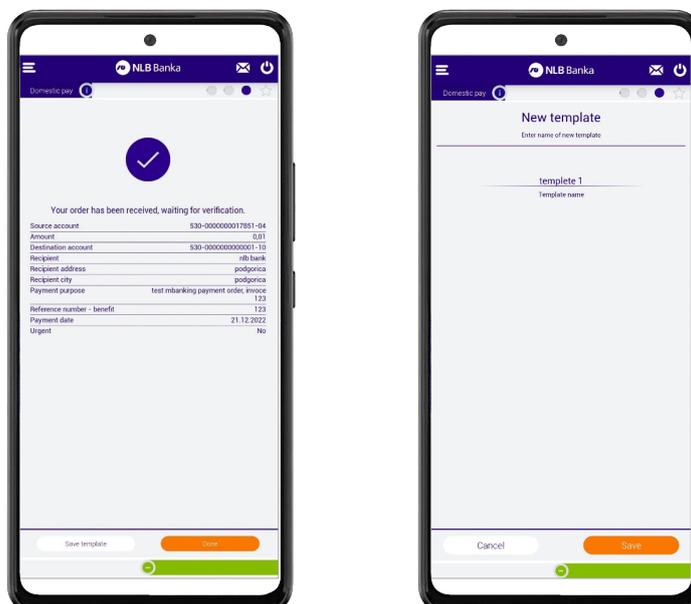
After the order is filled out, the client is obliged to sign it by entering the PIN to authorize and send the payment for execution.



Picture 6.1

Templates

After the order is sent for execution, the client will have the option to save the created order in templates. By selecting the "Save template" option, the client is offered the option of creating a name for the template.



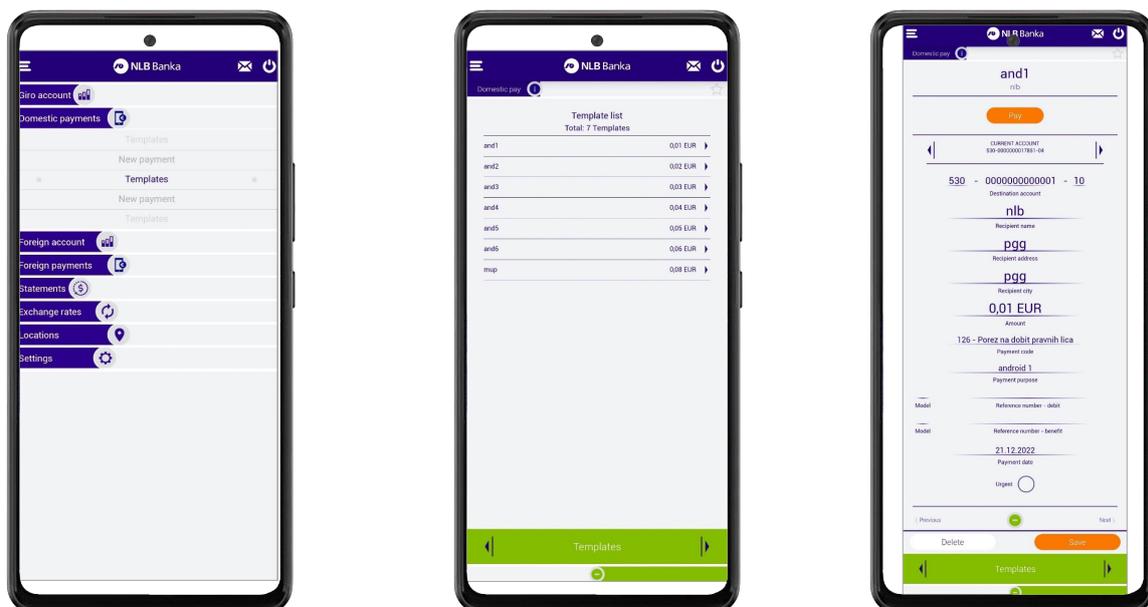
Picture 6.2

Payment from template

By selecting the templates option, the client will be presented with a list of created templates that he can use later.

By entering a certain template, the client will be offered the option “Pay” through which the previously recorded template will be displayed with all the data and the client will have the obligation to enter the amount of money he wants to pay according to the defined template.

The client will also be offered to change certain items in the already recorded template by selecting the “save” option, as well as the “delete” option, which will delete the recorded template.



Picture 6.3

Note:

If you choose the payment code 163 while you are paying, please fulfill the legal obligation to enter information about its purpose in the payment order, in the part describing the transaction, which should fully correspond to the accompanying payment documentation (exact number and date of the invoice/contract or similar documents) and unambiguously indicates the purpose of the transaction.

Foreign currency account

By selecting the Foreign currency account option (Picture 7) from the Main Menu, the following items will be displayed to the client: Balance overview, Account details, Current transactions, Post-booked changes, Statement overview.

In the status overview, you can choose:

- Option A, which will allow you to select one account in the list of multiple accounts of the company in which the review is performed;
- Option B, which will allow you to start a new foreign exchange order for transfer from the account whose status overview you are currently in;
- Option C, which will allow you to view the current changes in the account whose balance you are currently viewing;
- Option D, which will allow you to view the details of the specified account



Picture 7

Option D enables viewing the details of the accounts in which they are displayed: (Picture 8.)

- Account details
- Pending tasks or option C
- Posted changes
- The statement overview section



Picture 8.2

Picture. 8.1 Account details allow the client to check the account status and available account balance. The client is also enabled to create a new account by selecting the “foreign currency payments” option.



Picture 8.1

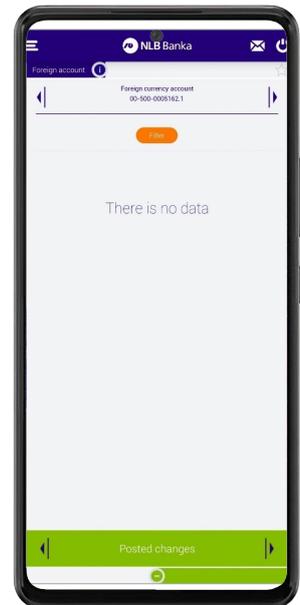
Picture. 8.2 Pending tasks or option C on the home page allow the client to check the current completed inflow and outflow orders for the account he is reviewing, as well as their status.

As an additional option, the client can use the “repeat order” option in the details of the individual order, which will create a new account for the client with all the details of the previously paid order.

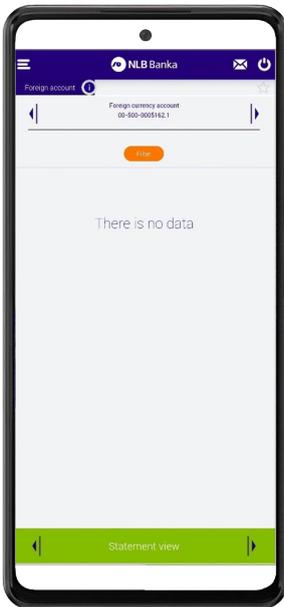
The client has the option in this section to search for orders by filter

Picture. 8.3 The posted changes allow the client to review the finally completed orders from the past, inflows and outflows for the account for which he is reviewing.

The client has the option in this section to search for orders by filter.



Picture 8.3

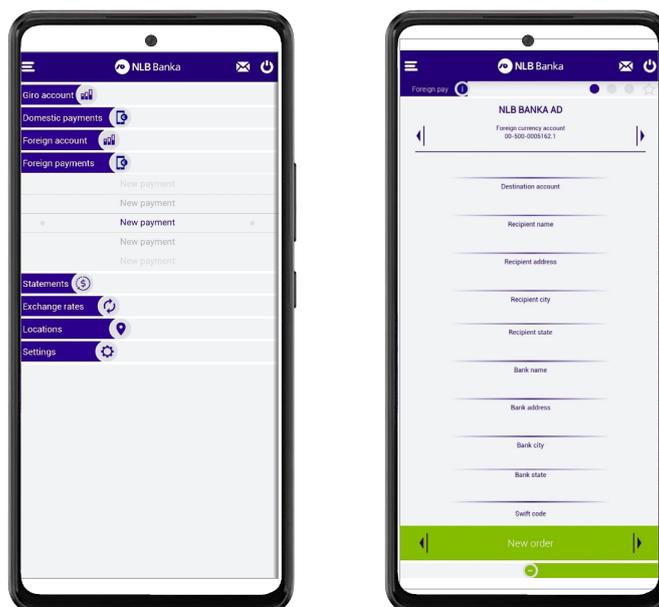


Picture 8.4

Picture 8.4 The statement overview section offers the possibility of viewing basic data from the statement such as the initial and final balance on the statement, the number of inflow and outflow transactions from the account for a specific date, and the possibility of entering an email address to which the client will be able to send a specific statement in PDF format.

Foreign currency payments

By selecting the Foreign currency payment option (Picture 9), the client has the option to create an order with which he can pay obligations abroad or transfer funds to the giro (domestic) account of the same legal entity with the Bank.



Picture 9

In the following, we provide a display of completed orders on the giro account of the same legal entity with the Bank, and payment abroad.

Transfer of funds to the giro (domestic) account of the same legal entity with the Bank

By selecting the new account option, a payment form will be displayed that the client will need to fill out in such a way as to choose from which foreign currency account from the company in which he is reviewing he wants to make the payment, by selecting on the arrows on the side.

When transferring from a foreign currency to a giro account, it is necessary to enter the transaction number of the giro account of the same company and the details of the said company, as well as the details of the NLB bank with which the said company has open accounts.

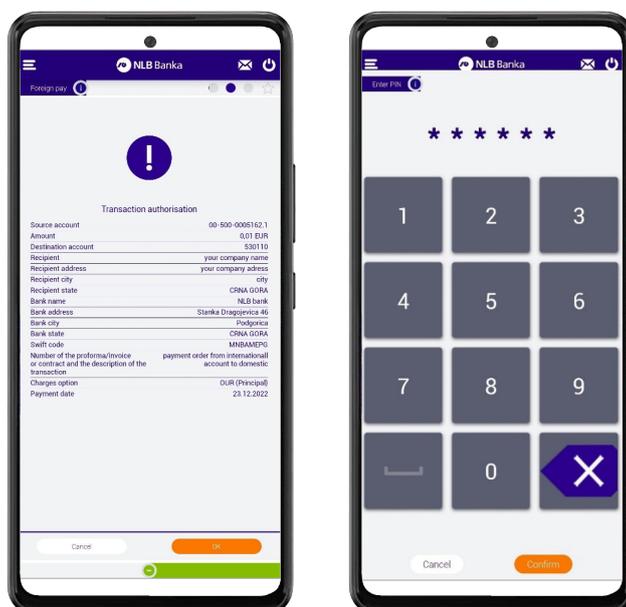
The screenshot shows the 'Foreign pay' screen in the NLB Bank app. At the top, it says 'NLB BANKA AD' and 'Foreign currency account 00-500-0006162.1'. Below this, there are several input fields with arrows on the sides for selection:

- Destination account: 530110
- Recipient name: your company name
- Recipient address: your company address
- Recipient city: city
- Recipient state: CRNA GORA
- NLB bank: NLB bank
- Bank address: Stanka Dragojevic 46
- Bank city: Podgorica
- Bank state: CRNA GORA
- Swift code: MNBAMEPG
- Currency: EUR
- Amount: 0,01

Below these fields, it says 'payment order from international account to domestic'. At the bottom, there are radio buttons for 'OUR (Principal)', 'BEN (Recipient)', and 'SHA (Shared)'. The 'OUR (Principal)' option is selected. There is also a 'New order' button at the bottom.

The client is obliged to fill out the payment order with information on the account number, name and address and city of the recipient and the recipient's Bank, the amount and description of the payment.

After the order is filled out, the client is obliged to sign it by entering the PIN that will authorize the payment.



Picture 10

Payments of foreign liabilities

By selecting the new account option, a payment form will be displayed that the client will need to fill out in such a way as to choose from which foreign currency account from the company in which he is reviewing he wants to make the payment, by selecting on the arrows on the side.

When paying obligations abroad, it is necessary to enter all data in the payment order in order to realize it.

The client has the obligation to fill out the payment order with information about the IBAN, the name and address and city of the recipient and the recipient's Bank, the amount and description of the payment. It is also important to pay attention to the payment option "Our", "Ben" or "Sha", which indicate who will bear the costs of sending money.

NLB BANKA AD
Foreign currency account
00-500-0005162.1

SI949585883828292
Destination account

company name abroad
Recipient name

their address
Recipient address

City
Recipient city

SLOVENIJA
Recipient state

NLB Slovenia
Bank name

Ljubljana
Bank address

Ljubljana
Bank city

SLOVENIJA
Bank state

LJBAS12X
Swift code

EUR
Currency

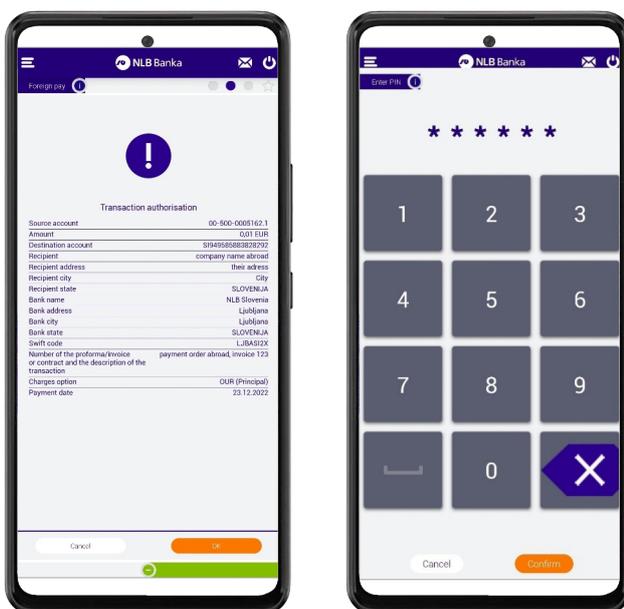
0,01
Amount

payment order abroad, invoice
123
Number of the proforma/invoice
or contract and the description of the transaction

23.12.2022
Payment date

OUR (Principal)
BEN (Recipient)
SHA (Shared)

New order



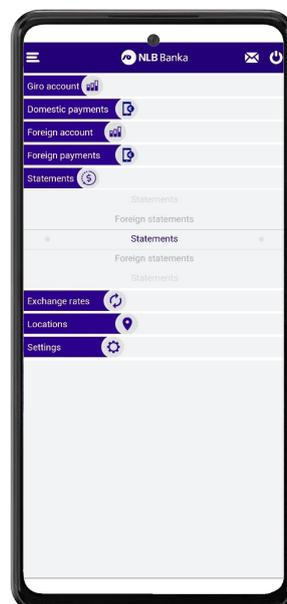
Picture 11

Note: the payment date is set to T+2 and if it is necessary to make an urgent payment, it is necessary to set the date to the payment date.

After the order is filled out, the client is obliged to sign it by entering the PIN that will authorize the payment.

Statements

By selecting the Statements option (picture 12) from the Main Menu, the following items will be displayed to the client: Statements (picture 13) and Foreign currency statements (picture 14)



Picture 12

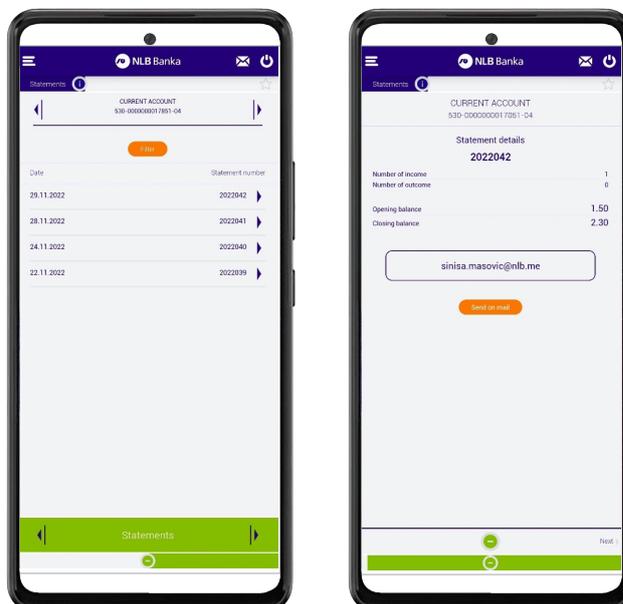
Domestic statements

The statement overview section offers the possibility of viewing basic data from the statement such as the initial and final balance on the statement, the number of inflow and outflow transactions from the account for a specific date, and the possibility of entering an email address

to which the client will be able to send a specific statement in PDF format.

Added, the client is enabled to review the statements of other accounts of the same legal entity by selecting the arrows next to the account number

By selecting a specific statement, the client is given the opportunity to view basic details from the statement, such as the number of issued inflow and outflow orders, and their sums (in euros), the initial and final balance of the reviewed statement, as well as the possibility to enter the email to which the user wishes to get a reviewed statement.



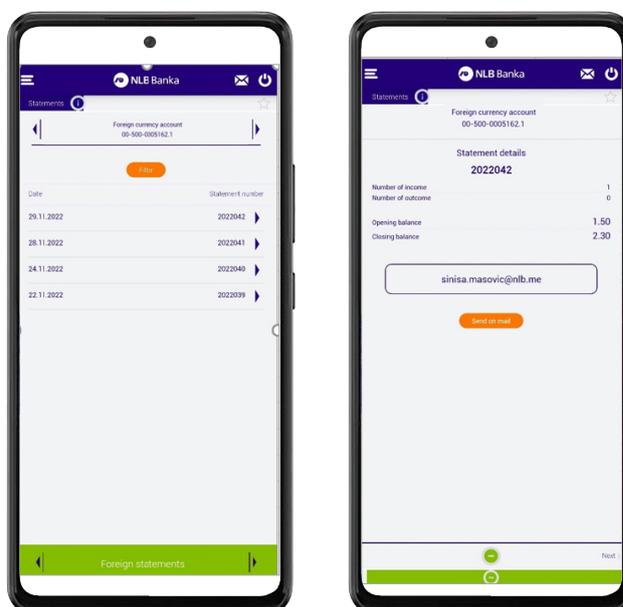
Picture 13

Foreign statements

The statement overview section offers the possibility of viewing basic data from the statement such as the initial and final balance on the statement, the number of inflow and outflow transactions from the account for a specific date, and the possibility of entering an email address to which the client will be able to send a specific statement in PDF format.

Additionally, the client is enabled to review the statements of other accounts of the same legal entity by selecting the arrows next to the account number.

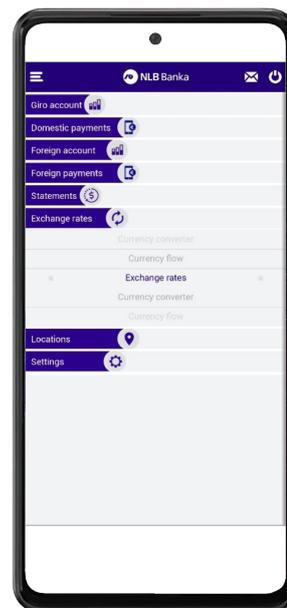
By selecting a specific statement, the client is given the opportunity to view basic details from the statement, such as the number of issued inflow and outflow orders, and their sums (in euros), the initial and final balance of the reviewed statement, as well as the possibility to enter the email to which the user wishes to get a reviewed statement.



Picture 14

Exchange rate list

The Exchange rate list tab (picture 15) in the main menu allows you to view the exchange rate list (daily and for a date in the past), exchange rate movements (graphic display), as well as the possibility of currency conversion. The exchange rate list is updated daily according to the current daily exchange rates (picture 16.)



Picture 15

	Buy	Midst	Sell
AUD	0.6239	0.6132	0.6290
CAD	0.6841	0.6970	0.6888
CHF	0.9398	1.0117	1.0240
EUR	1.0000	1.0000	1.0000
GBP	1.1355	1.1470	1.1596
JPY	0.0038	0.0059	0.0070
NOK	0.0943	0.0992	0.0942
SEK	0.0900	0.0939	0.0918
SIT	0.4139	0.4173	0.4198
USD	0.8315	0.8436	0.8560

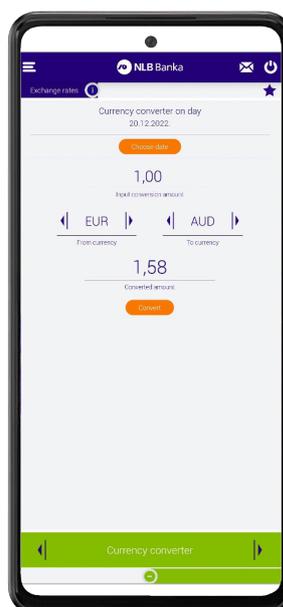
Picture 16.1

The Exchange rate list option from the submenu gives an insight into the daily exchange rate list or for a specific date that you choose via the “select date” option (picture 16.1).



Picture 16.2

Thus, you will be able to follow the history of exchange rate movement by day, and you also have available a graphic display of exchange rate movement for each currency separately (option Exchange rate movement, picture 16.2) with the setting of filters regarding the time range for which the movement and currency are monitored.

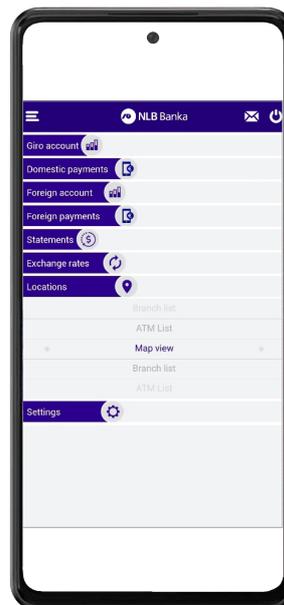


Picture 16.3

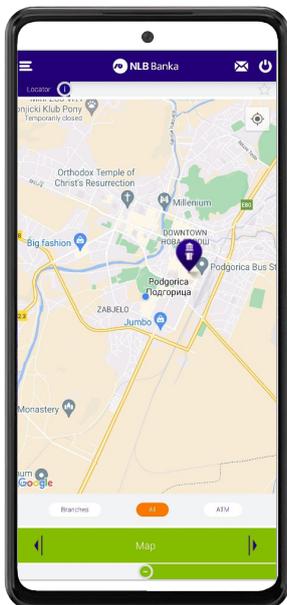
With the help of the Currency converter option (picture 16.3) you can calculate the value from one currency to another at any time (select the currency by scrolling on the arrows), for the current day or a date in the past (with the help of the “select date” option).

Locations

Use the Locations tab (picture 17) in the main menu to see which NLB Bank branch or ATM is closest to you. You have the option of getting an interactive display of the map, which will help you find the shortest route to the Bank.

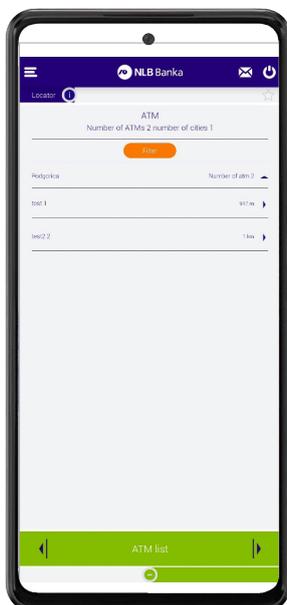


Picture 17

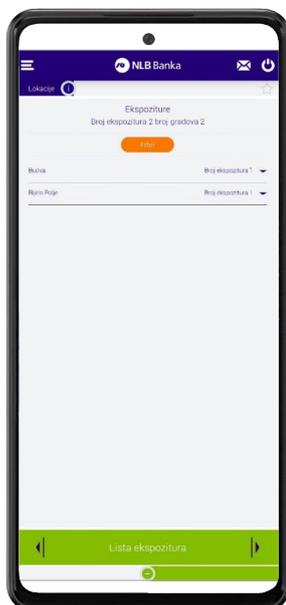


Picture 18.1

All information is available to you either through the map or through the List of branches and the List of ATMs (picture 18.1).



Picture 18.2



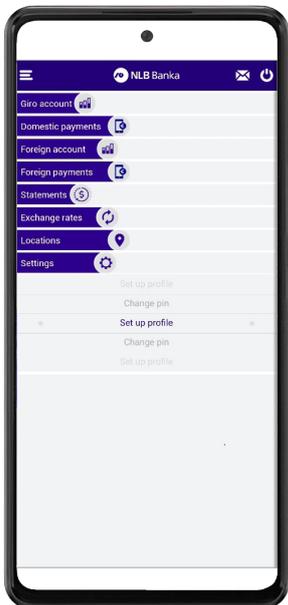
Picture 18.3

Selecting a specific city or municipality via the “filter” option (pictures 18.2 and 18.3) displays a list of all branches and a list of all ATMs, as well as the distance of each from your current location.

By clicking on any branch/ATM via the option, more detailed information about the selected branch/ATM will be displayed.

Settings

Using the Settings tab (picture 19), you can, if you wish, change the name of the account, change your picture, choose a new look for the background of your NLB Proklik application, set the way that background is displayed (changing the look of the account, picture 19.1), and you can also change your PIN (change PIN image 19.2) code to access this application.



Picture 19



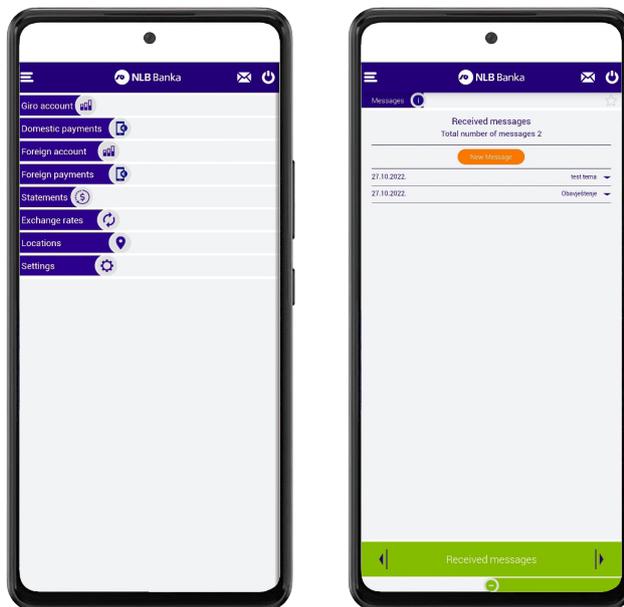
Picture 19.1



Picture 19.2

Messaging with the Bank

In the inbox section (picture 20), in the upper right corner of the application- can view all received messages and sent messages by date, as well as send a new message to the Bank by simply entering text and clicking on "Send". The message is automatically forwarded to the bank's official address, info@nlb.me, and you will receive an answer as soon as possible.



Picture 20

NLB Banka AD Podgorica
Bulevar Stanka Dragojevića br. 46
81000 Podgorica

- Kontakt centar: 19888
- E: info@nlb.me
- www.nlb.me

