New mHBKlik

Why wait?

Your bank is on your phone

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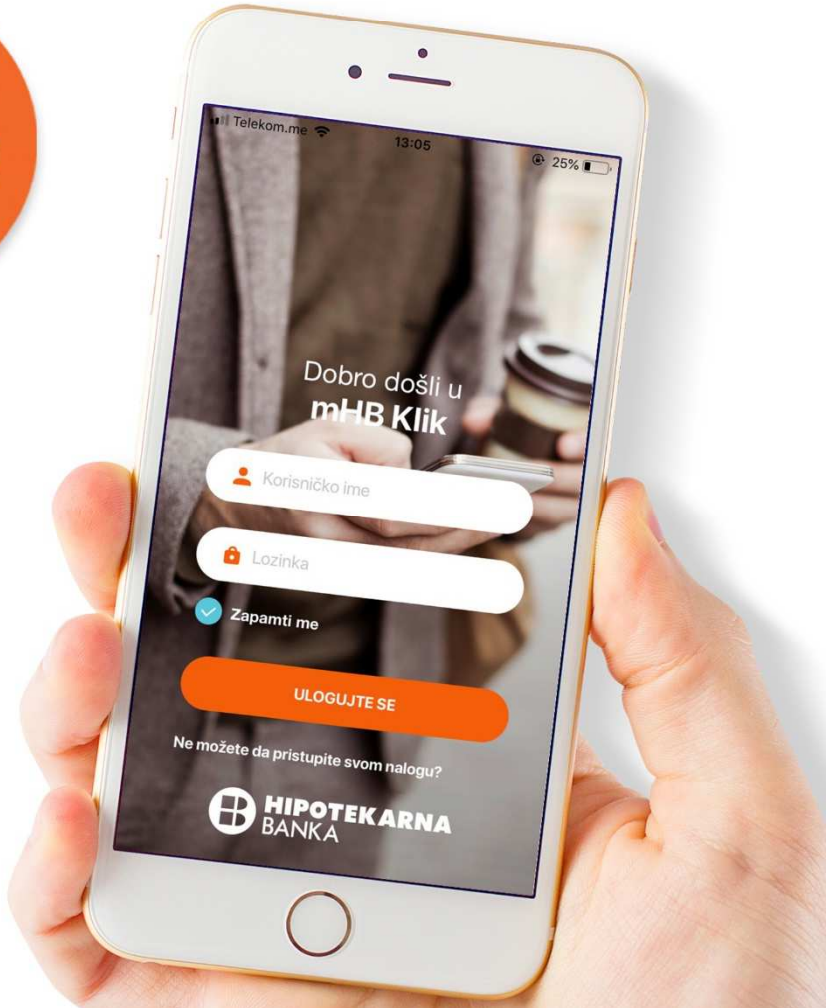
HUAWEI EXPLORE IT ON AppGallery

19905

www.hb.co.me



HIPOTEKARNA BANKA

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Introduction

Welcome to your new e-banking User Guide designed to make your Hipotekarna Bank mobile app experience easy and enjoyable. In designing our User Guide we focused on those aspects of the app that are most popular among our customers.

Should you have any questions regarding issues not covered by this User Guide, simply e-mail our customer service team at kontakt@hb.co.me or call at +382 20 219 905.

What is mHBklik?

mHB klik mobile app allows you easy access to your bank accounts and offers a range of services designed for you to make payments, view your transaction history, pay bills, find the branch nearest to you, and many more options to choose from anytime, anywhere, using your smartphone. You can sign up for mobile banking at any Hipotekarna Bank branch office simply by signing the Activation Form.

As an mHBklik user, make sure you use a security code/PIN or other locking tool of your choice to protect access to your mobile phone functionalities and prevent other persons from unlocking and using your mobile device.

To minimise risks, make sure that the latest operating system updates are installed on your mobile phone as per manufacturer's recommendations. Make sure you limit access to public, open Wi-Fi networks to minimise the risk of any cyber attacks. Use Wi-Fi networks from reliable operators or mobile Wi-Fi connections.

As an mHBklik user, please make sure you:

- take all reasonable action to protect assigned or selected PINs or other locking mechanisms made available to you and you do not save them on your phone;

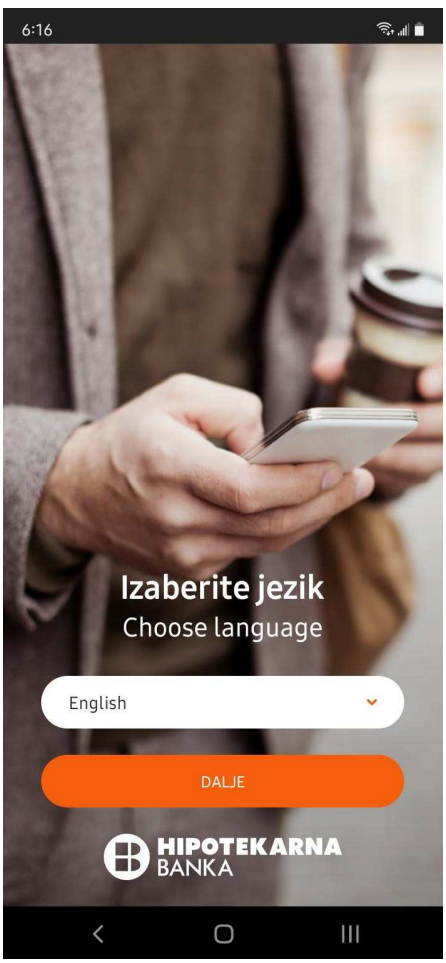
- do not make accessiible for other persons, or make it possible in any way for other persons, including Bank employees, to know the codes, PINs or other mobile locking mechanisms;

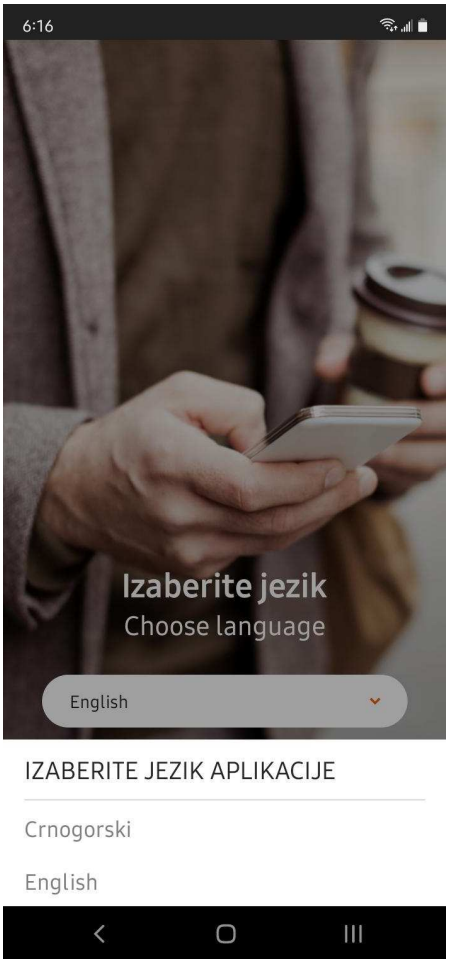
- for the protection of confidentiality of your personal and other sensitive/important details about yourself and and for security of mHBklik operation, never open, forward or reply to messages, via e-mail or SMS messages, that appear to be coming from the Bank, and, in particular, never open messages and/or links in suspicious messages or messages you otherwise do not expect;

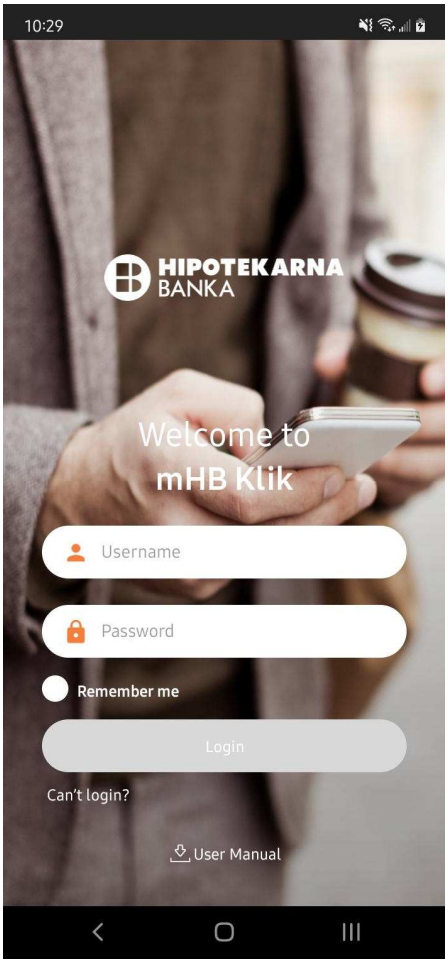
- give, when accessing mHBklik, only such data as set by this User Guide, and immediately suspend using mHBklik app in case additional sensitive/important data (e.g. card number, account number, etc) not set by this User Guide are required.

Application Download

1. The app is available for download to Apple, Android and Huawei devices using App Store, Google Play, or AppGallery.
2. **Install** the app on your mobile device.
3. Activate the **mobile application** on your phone.
4. Choose the language of your app from the language menu (Montenegrin or English), then enter your **username** and **password**.
5. Following your successful login, you will be taken to the **Homepage**.







Using the Application

User identification requires the following:

- username/number (user)
- password – personal identification number (PIN)
- TAN card – transaction numbers or SMS OTP – one-off verification number received via SMS (subject to customer choice).

Username/number:

- identification name/number of electronic/mobile banking user.

Password (PIN):

- a 6-digit number the customer receives in an envelope when collecting the card.

* Note: you are strongly advised to change your password following your first login.

TAN card:

- security instrument that the customer uses for identification at e-banking login. TAN is a combination of 6 digits randomly distributed in a table of 4 columns and 10 rows (security key matrix). Every table has a specific TAN number, while for any new login, one needs to enter a different number from the TAN card

SMS OTP (Verification code):

- a combination of 6 digits the customer receives in an SMS message on the mobile phone number the customer has registered with the Bank. This number is a one-off verification number that changes with every new login.

Navigation in the app

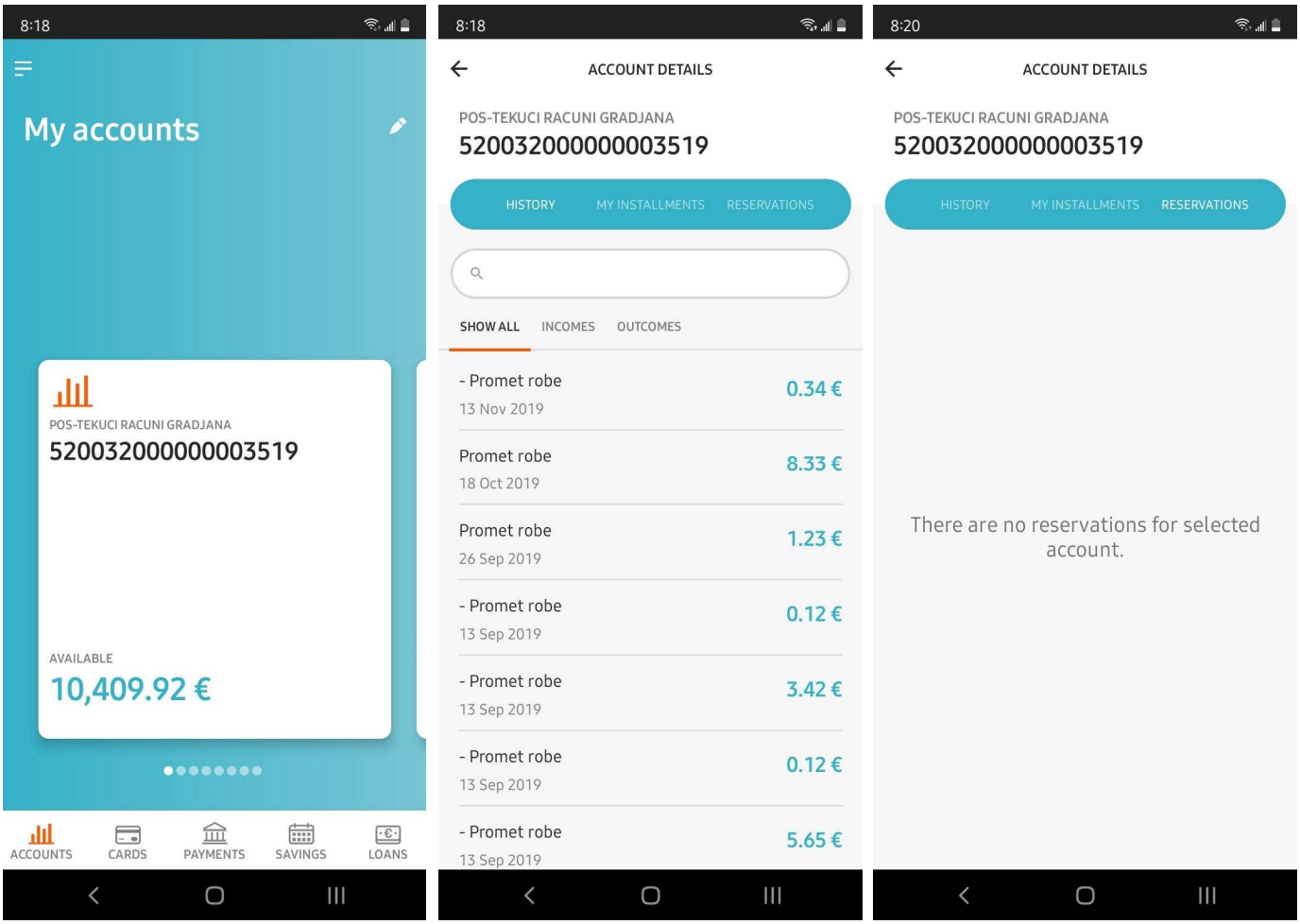
Following your app login, a dashboard with the following menu options will show up on your screen:

The dashboard screen may vary depending on the device you are using, but all functionalities remain the same. The images shown in this User Guide may also look different depending on the mobile device your are using.

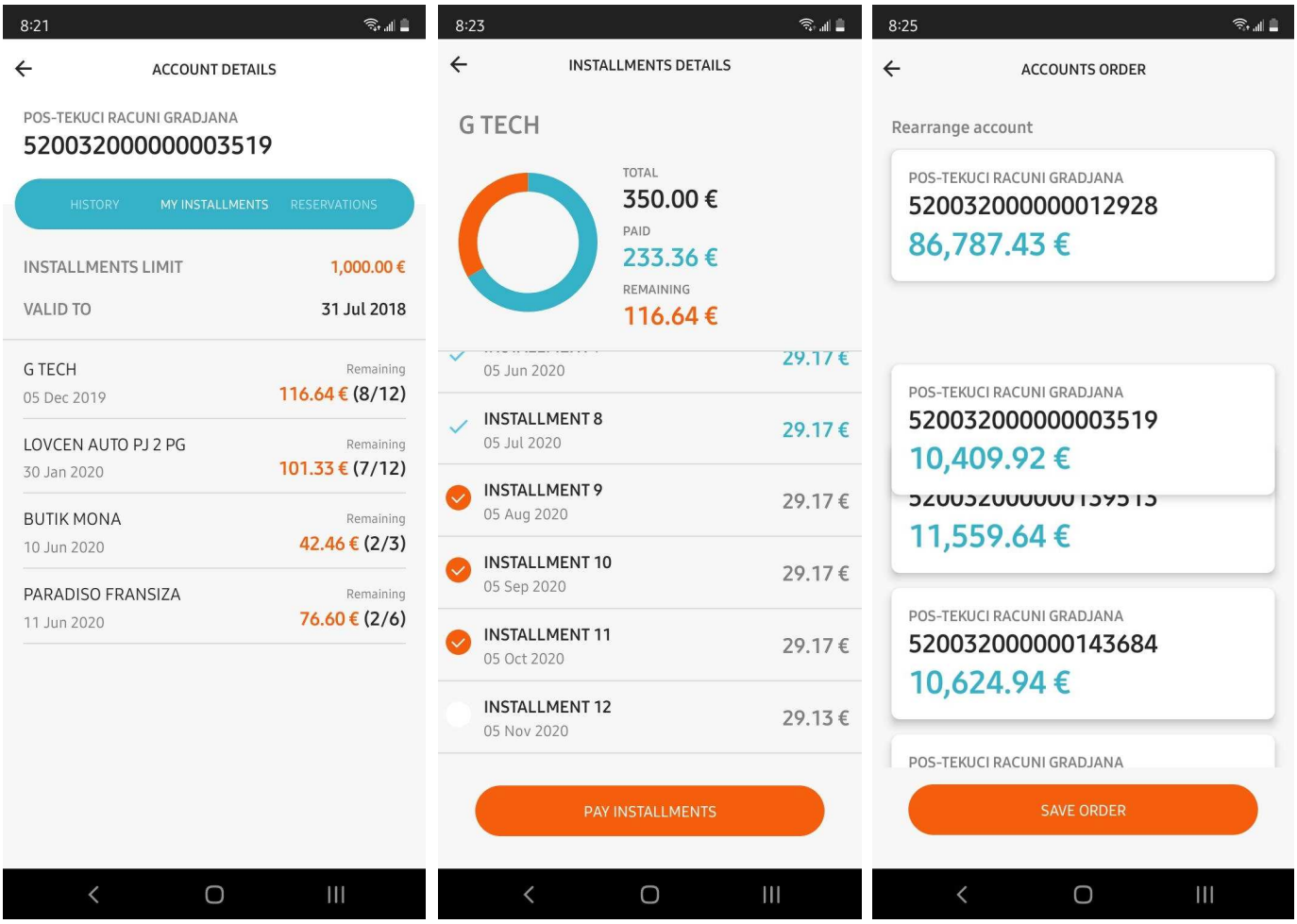
My Accounts

1. Click on **My Accounts** to get a quick overview of your current and foreign currency accounts balance. Swipe right for a list of other accounts.
2. Click on an account in the list to see its details.

3. Click on **History** to see a list of your transactions in a selected account.
4. Click on **Reservations** to see all the reservations in a selected account, together with the time of reservation, card number and the amount reserved. In case of no reservations, the screen will display a notification that there are no reservations for the selected account.



5. Click on **My Installments** for an overview of installment status in your selected account.
6. Available options are Installments Limit, Installments Available and Valid To (the date the limit applies to).
7. Selecting one of the installments shown will display the details, such as expenditure total, amount paid, outstanding amount and installment due date.
8. The list of accounts can be rearranged by clicking on the icon

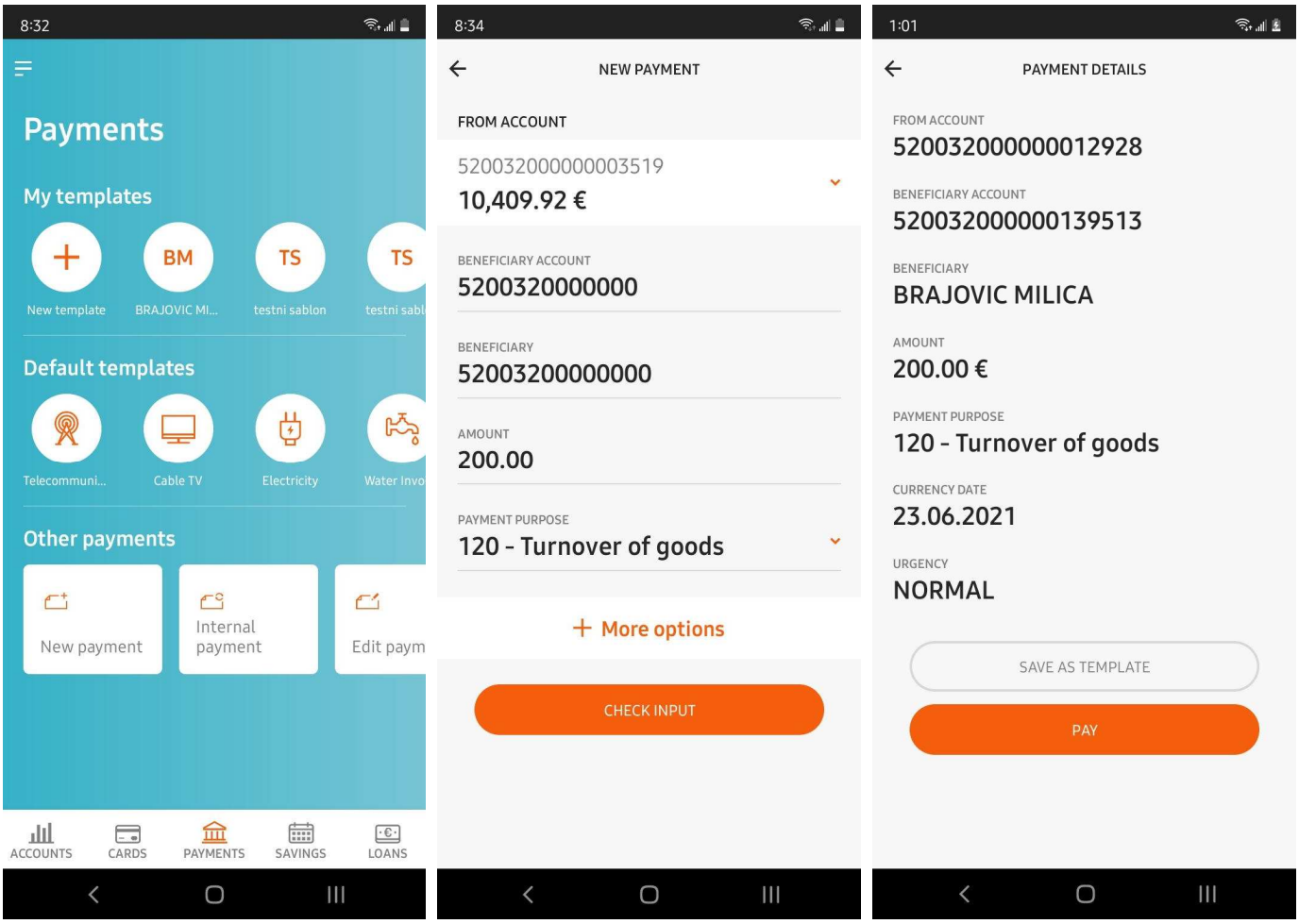


Payments

The **Payments** menu allows you to make payments using a new payment order, default payment order, pre-set payments template as well as to cancel or edit your payment order. For legal persons, the Payments Menu allows you to authorize, verify or cancel your verified payment orders.

New Payment

1. In the Payments menu, select **New payment**
2. In the form displayed, make sure you select the beneficiary account, beneficiary name and the amount paid.
3. Once you have filled in all the fields, select **Check Entry** to check whether all the fields are filled out, and then click on **Pay** to execute the order.
4. You can select options from the urgency menu as well as the currency date for the execution of the payment order.
5. You will receive notification on the success of your transaction.
6. If your order is successful, select **Exit Order** to close the order or **Save the Template** for the current payment order to be saved for faster payments in the future. Remember to give each payment template a name before saving it.



Below are the **Payment Operations** business hours applicable to all the participating banks as well as to all users of Hipotekarna Bank mobile banking services.

	Monday-Friday	**Saturday**	**Sunday**
Payment orders to other banks (up to €1000)	Sent by 15:50, will be executed on the same day.	Will be executed on **Monday**.	Will be executed on **Monday**.
Payment orders to other banks (over €1000)	Sent by 17:30, will be executed on the same day.	Will be executed on **Monday**.	Will be executed on **Monday**.
Hipotekarna Bank internal orders	Sent by 00:00, will be executed on the same day.	Sent by 00.00 will be executed on the same day.	Sent by 00.00 will be executed on the same day.

Payment orders made on a business day after the closing of the banking day, as well as those executed on a Sunday or a holiday, will be executed on the next business day.

External orders – (payment) orders to other banks.

Internal orders – (payment) orders within the Bank.

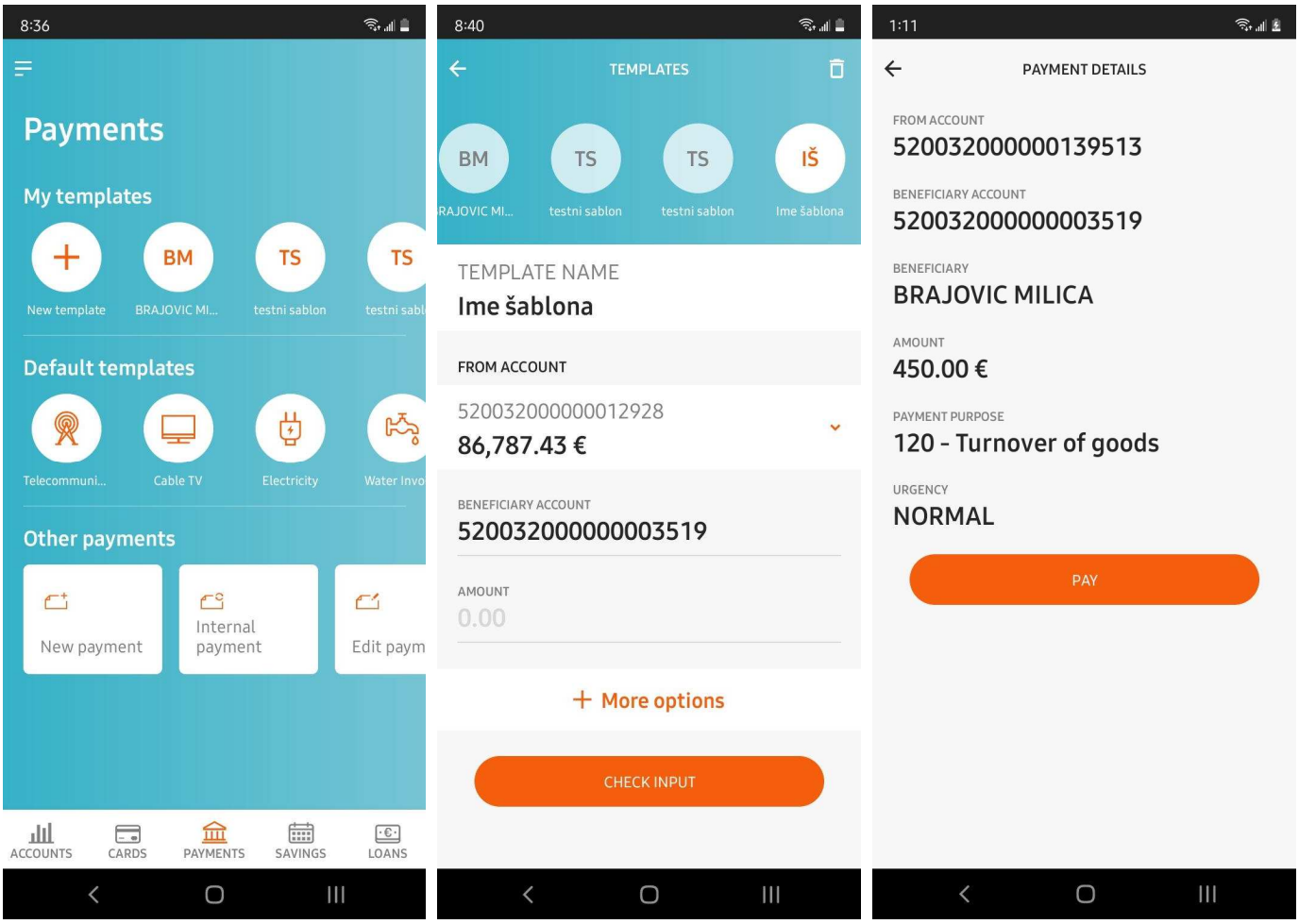
If you select one of the following payment codes:

120 TRADE IN GOODS
121 TRADE IN SERVICES
124 OTHER INVESTMENT
133 OTHER NATIONAL LEVEL REVENUES
139 OTHER LOCAL LEVEL REVENUES
142 OTHER REVENUES
163 OTHER TRANSFERS
180 OTHER PLACEMENT

when filling in the payment order, make sure you enter in the transaction description cell the information on the transaction purpose which corresponds to the accompanying documents, e.g. the number (and date) of the bill, invoice, contract or any other document serving as basis for the payment order.

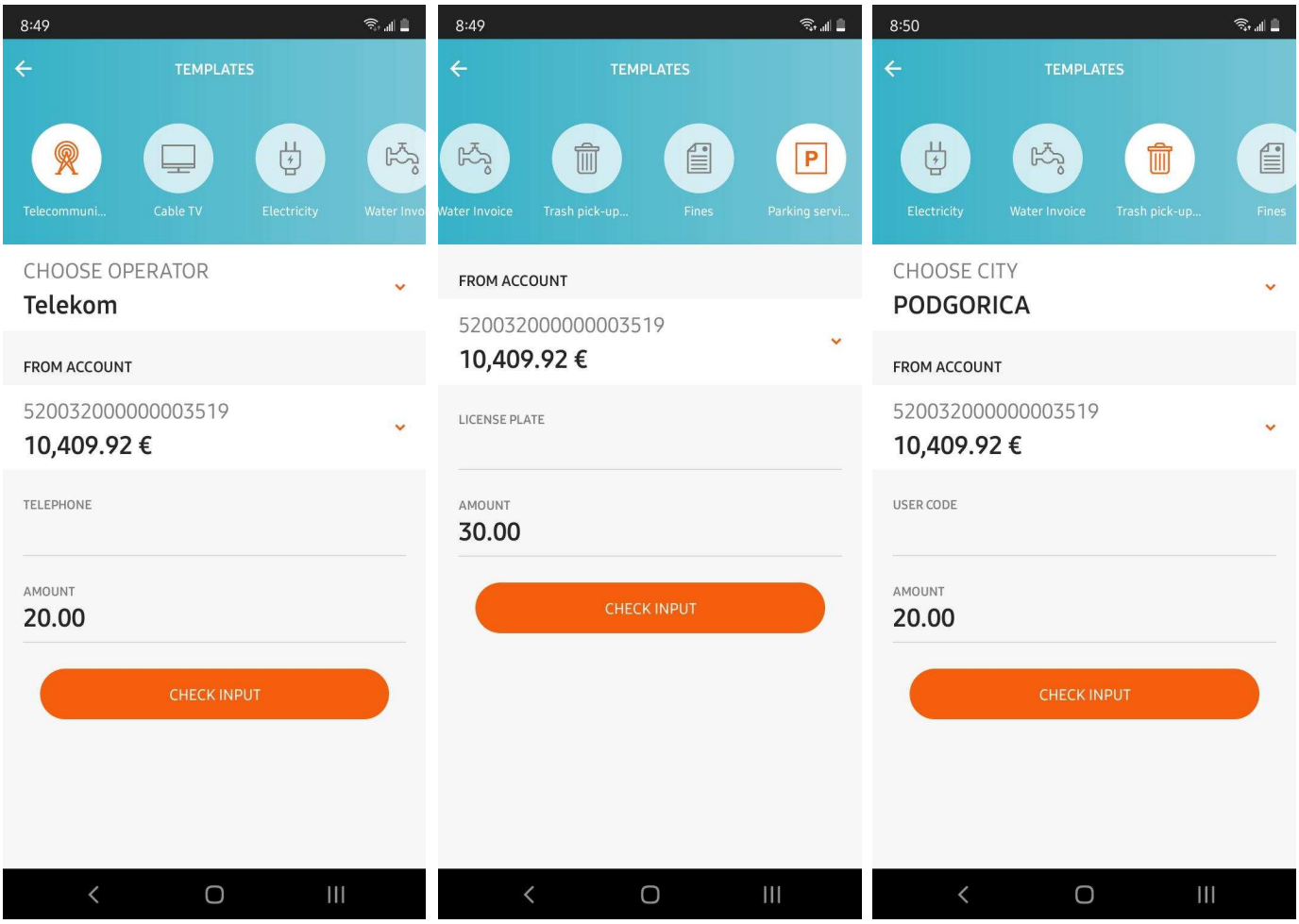
My Templates

1. **My Templates** section in your Payments page shows you a list of ready made templates. In addition to the overview of templates, you have the option to create a new template by selecting **New Template**.
2. When you select a template, you will see a form with all the details (from/to account, purpose of payment etc). In addition to this overview of details, you are offered the option to add/delete a selected template from the homepage.
3. Select **Check Entry** to create a payment order from a selected template.
4. Select **Pay** to make a payment.
5. Select **Delete** (icon) to delete a template from your list of templates.



Pre-set templates

1. On your Payments page, the section **Pre-set templates** gives you a list of templates pre-set by Hipotekarna Bank.
2. Select a template to see the form with template details (to account, purpose of payment, etc).
3. Fill in the required fields in your pre-set template and select **Check Entry.**
4. Select **Pay** to make a payment.

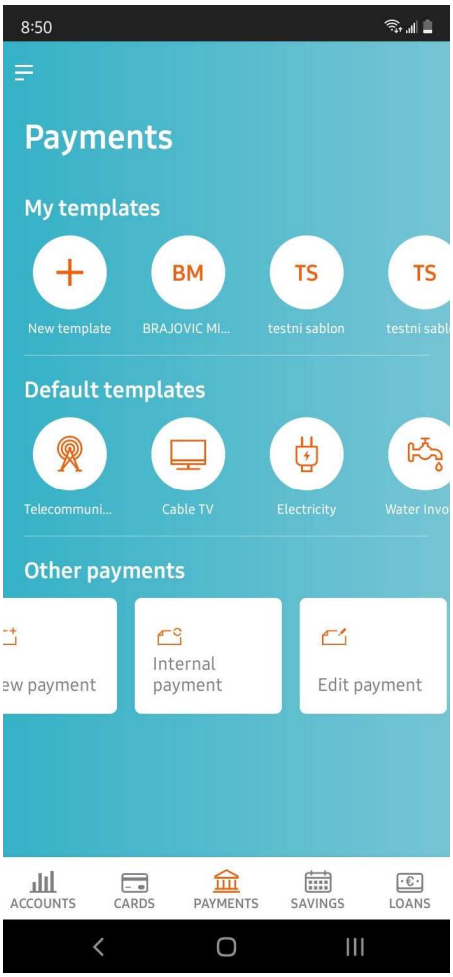


Edit Payment

1. To edit a payment order, select **Edit Payment** from the *Payment* menu.
2. You will see a list of editable payment orders ranked according to the time when the order was created.
3. Select a payment order you wish to edit by swiping from right to left.
4. When the payment details show up, enter correct information and select **Check Entry** to save the changes.
5. Select **Pay** in the next page.

Cancel Payment

1. To cancel a payment order, select **Cancel Payment** from the *Payment* menu.
2. You will see a list of cancellable payment orders ranked according to the time when the order was created.
3. Select a payment order you wish to cancel by swiping from right to left.
4. When payment details show up, select **Cancel Payment** to cancel its execution.
5. You will receive a notification on the success of your payment cancellation.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Payments
My templates
New template
BM
BRAJOVIC MI...
TS
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Default templates
Telecommuni...
Cable TV
Electricity
Water Invo
Other payments
ew payment
Internal payment
Edit payment
ACCOUNTS
CARDS
PAYMENTS
SAVINGS
LOANS

8:51
EDIT PAYMENT
BRAJOVIC MILICA
120 - - Promet robe
27 May 2021
5.00 €
BRAJOVIC MILICA
120 - Promet robe
27 May 2021
1.23 €
BRAJOVIC MILICA
120 - - Promet robe
18 May 2021
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120 - - Promet robe
25 Feb 2021
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120 Promet robe
16 Apr 2020
98.76 €
BRAJOVIC MILICA
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45.55 €
BRAJOVIC MILICA
test
21 Mar 2019
100,000,000.00 €

8:52
EDIT PAYMENT
5.00 €
BRAJOVIC MILICA
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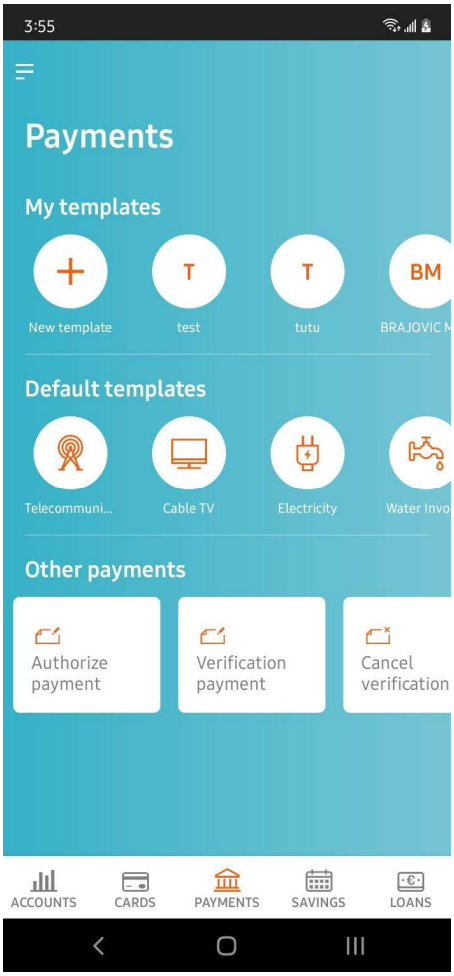
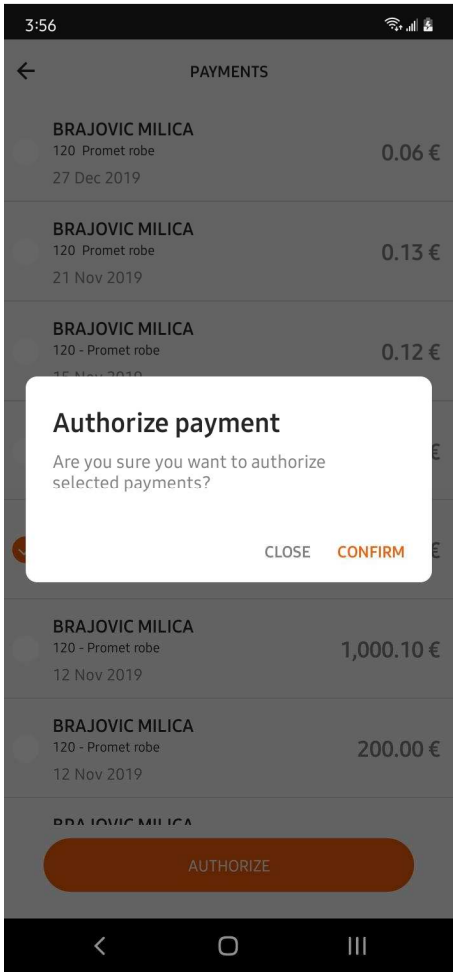
120 Promet robe
16 Apr 2020
98.76 €
BRAJOVIC MILICA
120 Promet robe
16 Apr 2020
45.55 €
BRAJOVIC MILICA
test
21 Mar 2019
100,000,000.00 €

Payment Authorization

Payment authorization is available to legal persons only. If you are not authorized to give payment authorizations, this option remains hidden.

1. To authorize a payment order, select **Payment Authorization** from the *Payment* menu.
2. You will see a list of payments awaiting authorization ranked according to the time when the payment order was created.
3. Select payments you wish to autorize and select **Authorize**, which will give you the option to **Confirm** the payment execution or the option **Close** to cancel the payment authorization.
4. You will receive a notification on the success of your payment authorization.

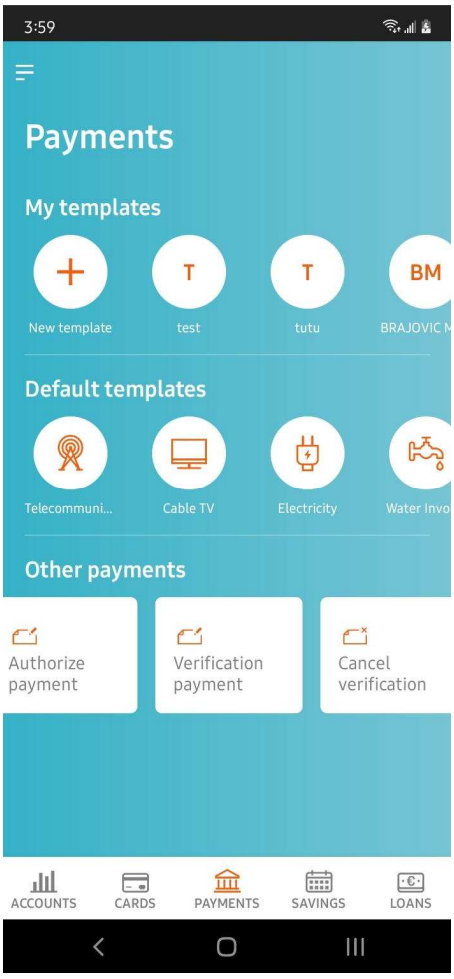


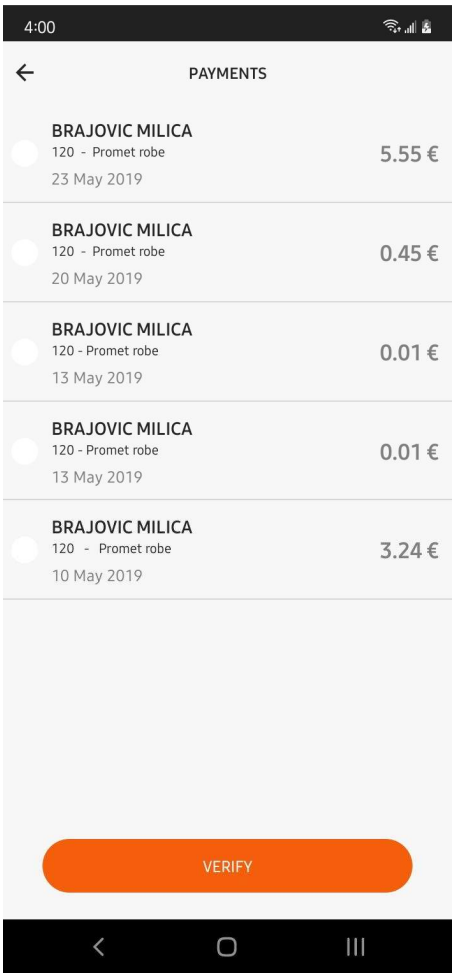


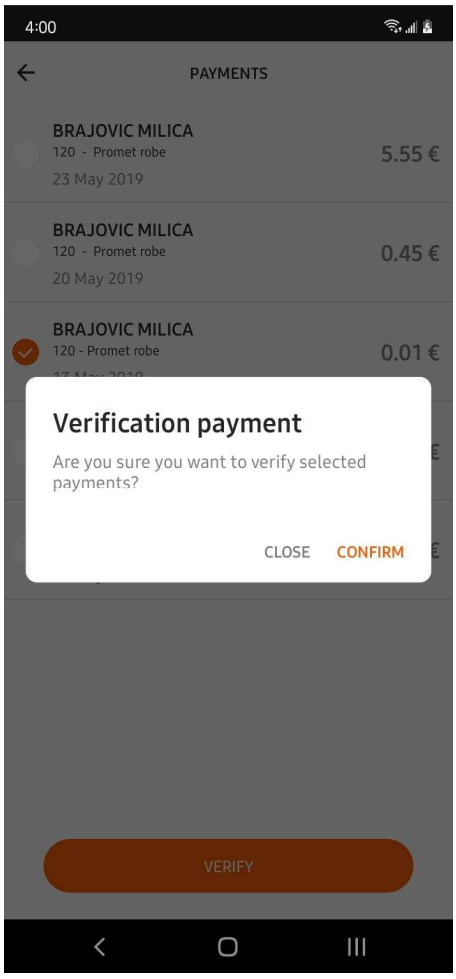
Payment Verification

Payment verification is available to legal persons only. If you have no authorization for payment verification, this option remains hidden.

1. To verify a payment order, select **Payment Verification** from the *Payment* menu.
2. You will see a list of payments awaiting verification ranked according to the time when the payment order was created.
3. Select the payments you wish to verify by selecting **Verify,** approve execution of payments by clicking on **Confirm**, or click on **Close** to cancel the payment verification.
4. You will receive a notification on the success of your payment verification.



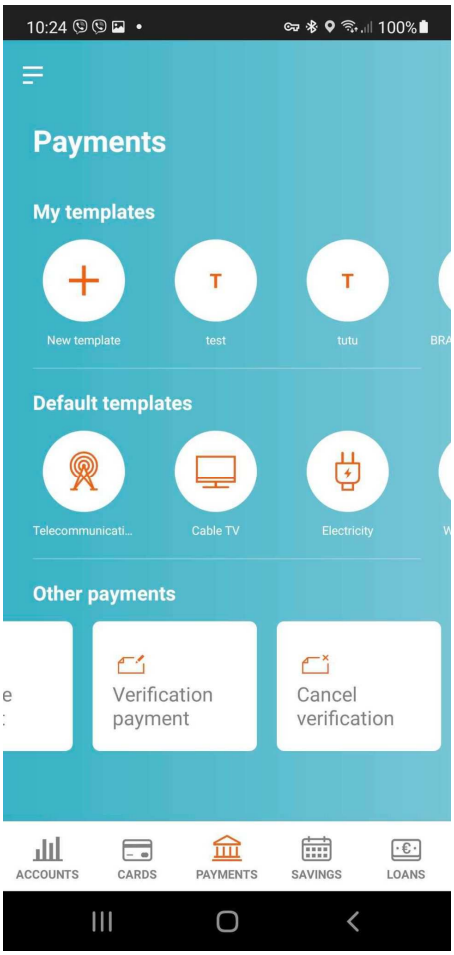


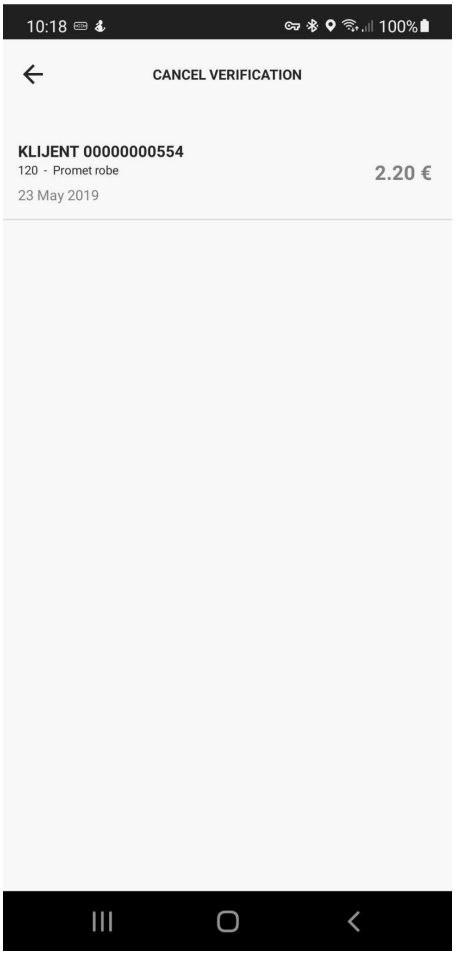


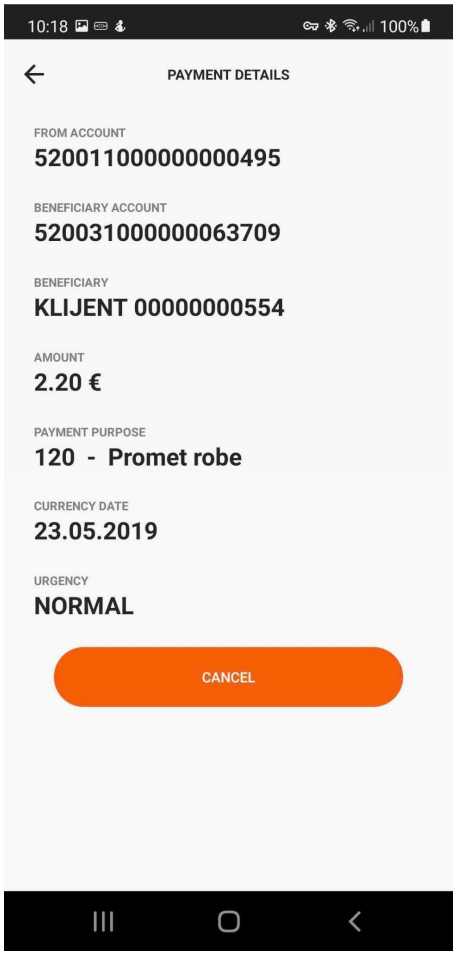
Cancel verification

Verification cancellation option is available to legal persons only. If you are not authorized to cancel a verification, this option remains hidden.

1. To cancel a verified payment order, select **Cancel verification** from the *Payment* menu.
2. You will see a list of cancellable payments, ranked according to the time when the order was created.
3. Select the payments you wish to cancel and select **Cancel** to cancel the payment execution.
4. You will receive a notification on the success of cancellation of your payment verification.

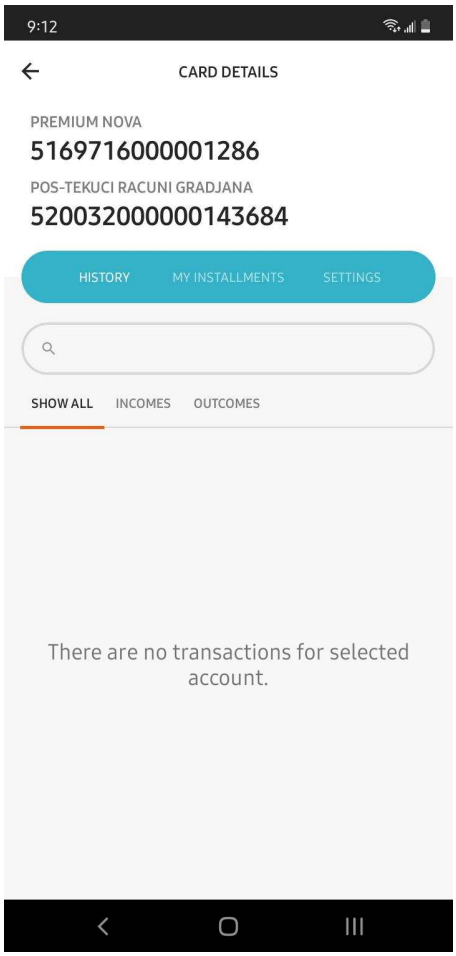


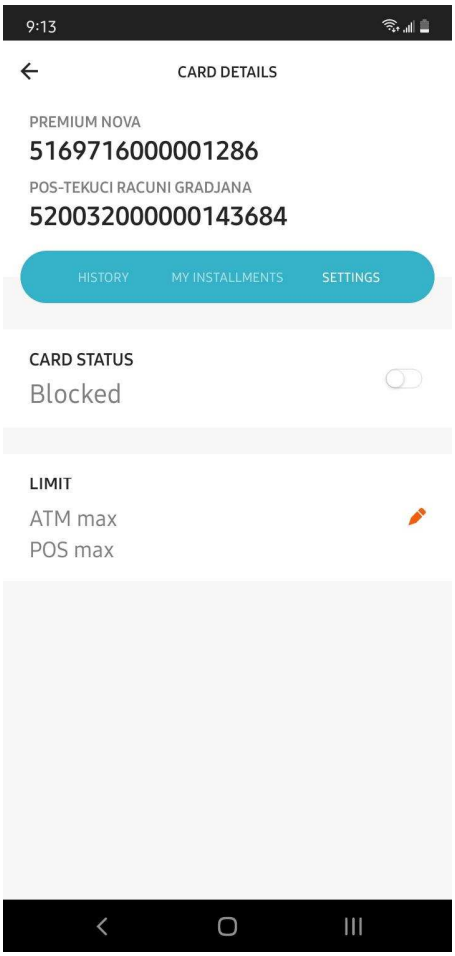




Cards

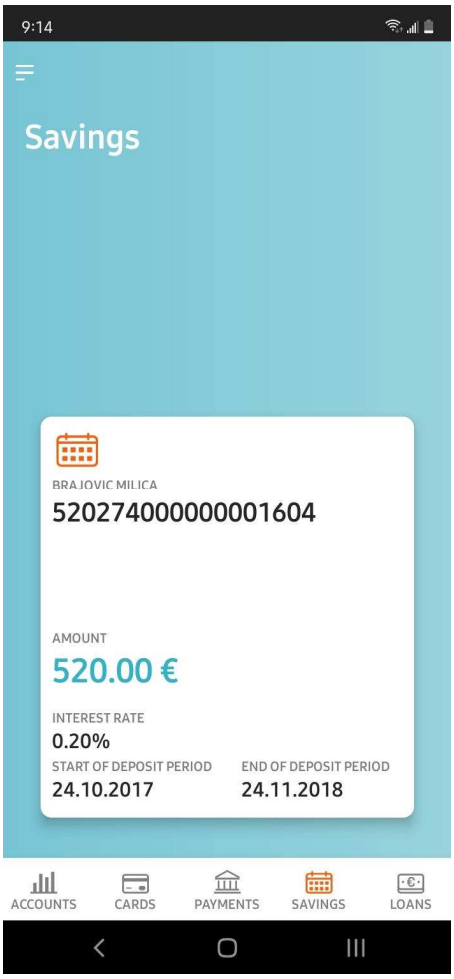
1. The **Cards** page gives you an overview of balance on all your cards.
2. Select a card to see a page with its details, such as balance, reservations, installment limit, and valid to date.
3. Select **History** for an overview of transactions made with the selected card. Additional filters are available to show credit or debit transactions only.
4. Select **Settings** to block/unblock the card and set the limit on your cashpoint and POS transactions.
5. **My installments** shows you an overview of installments in specific points of sale.

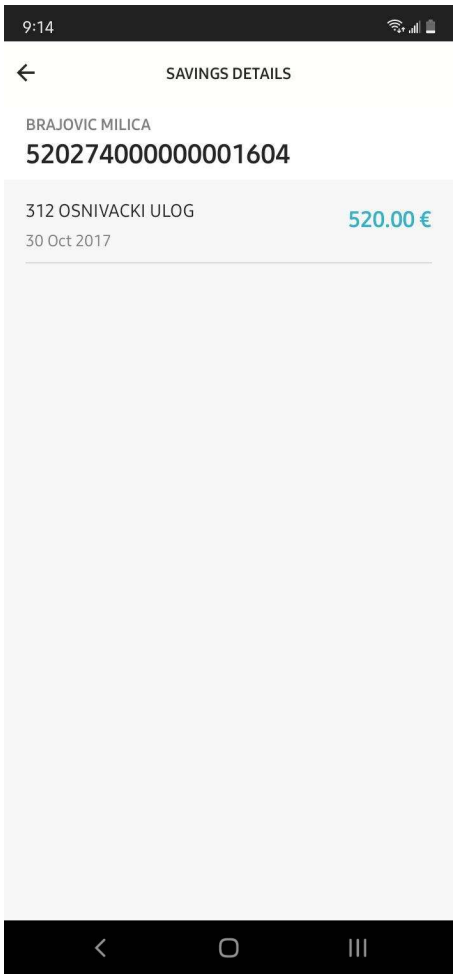




Savings

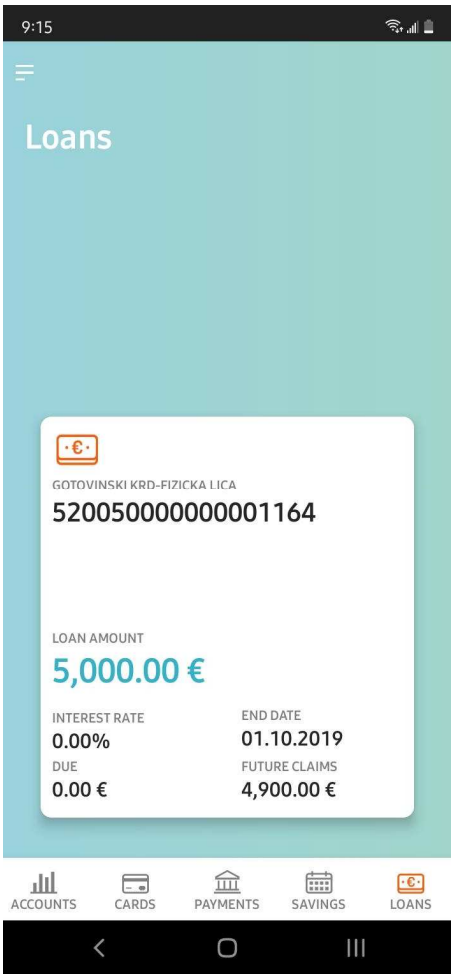
1. Select **Savings** in the menu for a quick overview of your active savings accounts.
2. The page will show you a selected savings account with its details, such as current balance, interest rates, start and end date of the deposit period.
3. Click on a savings account for details of the savings.

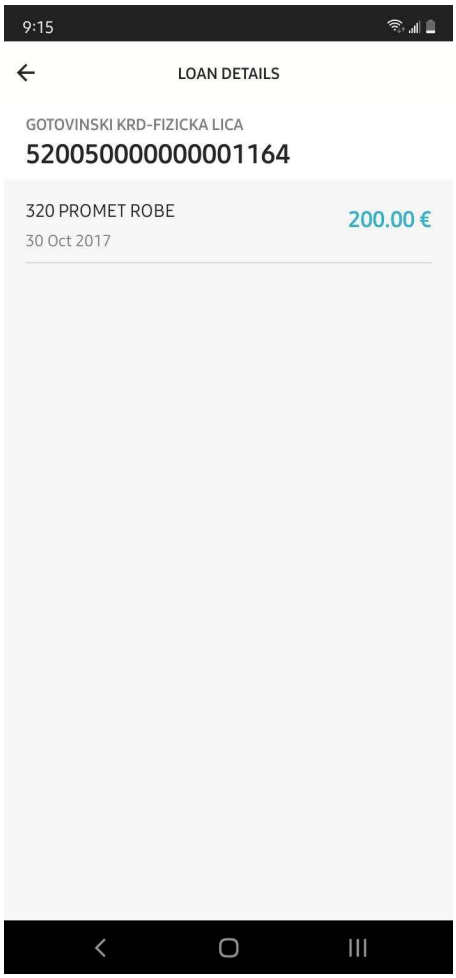




Loans

1. Select **Loans** in the menu for a quick overview of your active loans.
2. The page will show you the details of the selected loan, such as the loan amount, interest rates, amounts paid and amounts payable.
3. Click on a loan for loan details.





Side Menu

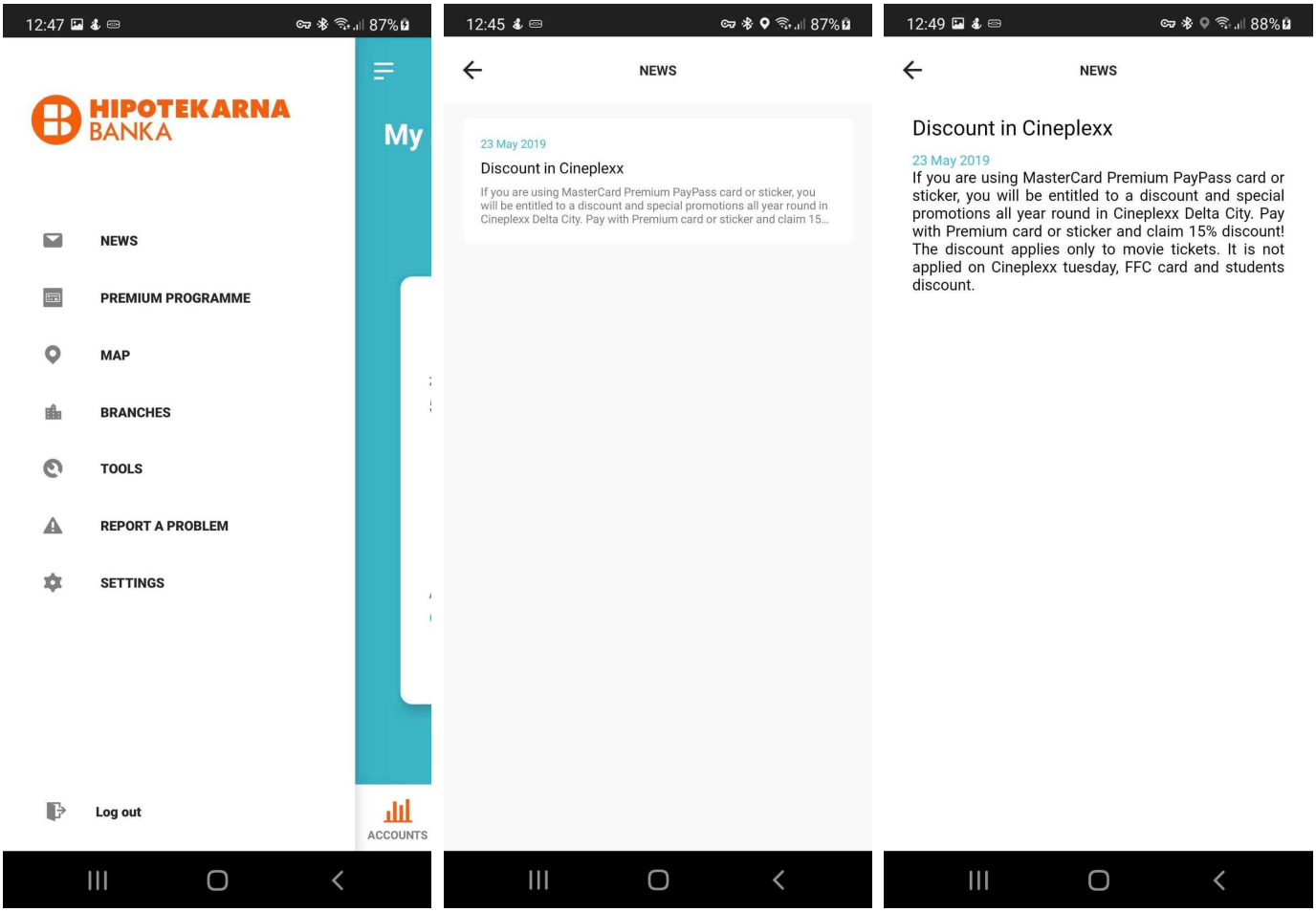
In addition to your bottom page menu with information on your accounts, cards, payments, savings, and loans, the app has a side menu with additional information useful to the user. It includes the following items:

- News
- Map
- Branch offices
- Tools
- Report a problem
- Settings
- Logout

News

Select **News** for a short overview of the news regarding Hipotekarna Bank. News items are ranked according to the date of publication. Click on a selected news item for full content.

Select a news item for a full article.



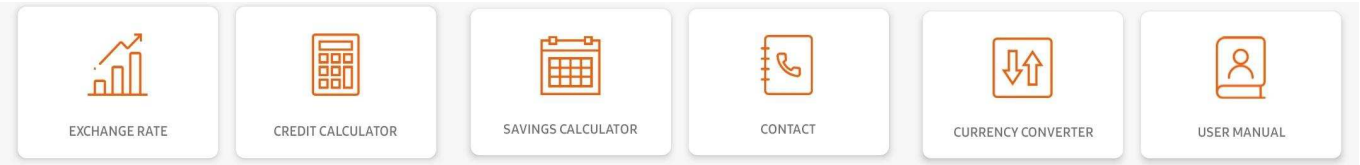
Maps

Select **Map** to open a map zooming your current location and showing all branch offices or cashpoints near you. Click on a branch office or cashpoint marked by an orange circle to see their address.

Click on **More information** under a branch office for more details (address, working hours, contacts, e-mails).

Tools

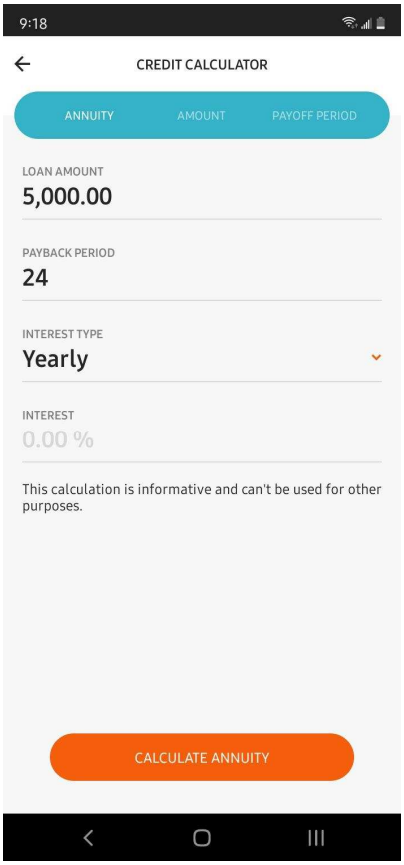
Select **Tools** to see a list of new options, such as exchange rate, credit calculator, savings calculator, contacts, currency converter, and user guide.



Exchange Rate

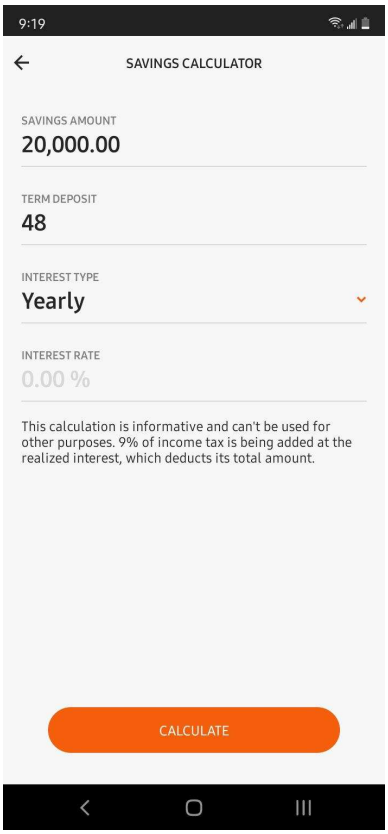
Exchange Rate shows you the middle exchange rate by countries against the euro.

Loan calculator



1. The **Loan Calculator** page gives you options to calculate your loan annuity, amount and repayment period. All calculations are for information purposes only and may not be used for any other purposes whatsoever.
2. If you want the calculate your loan **Annuity**, make sure *Annuity* option in the top menu is selected and fill in the required fields. Click on **Calculate Annuity** for a rough amount of your loan annuity based on the parameters entered.
3. If you want to calculate the **Amount** of your loan, make sure *Amount* option in the top menu is selected and fill in the required fields. Click on **Calculate Amount** for a rough amount of your loan based on the parameters entered.
4. If you want to calculate your loan **Repayment Period**, make sure the *Repayment Period* option in the top menu is selected and fill in the required fields. Click on **Calculate Repayment Period** for a rough loan repayment period based on the parameters entered.

Savings calculator



1. **Savings calculator** offers you to calculate your savings based on the following parameters:
   - Savings amount
   - Deposit term
   - Type of interest (annual or monthly)
   - Interest rate
2. Select **Calculate** for a rough amount of your savings.

Contacts

The **Contacts** page offers you useful information, such as telephone numbers of Customer Service, Info Service, Report a Lost Card Service, e-mails, and links to social networks.

Currency Converter

The Currency Converter page offers you a calculator to use for more information about currency conversion amounts.

User Guide

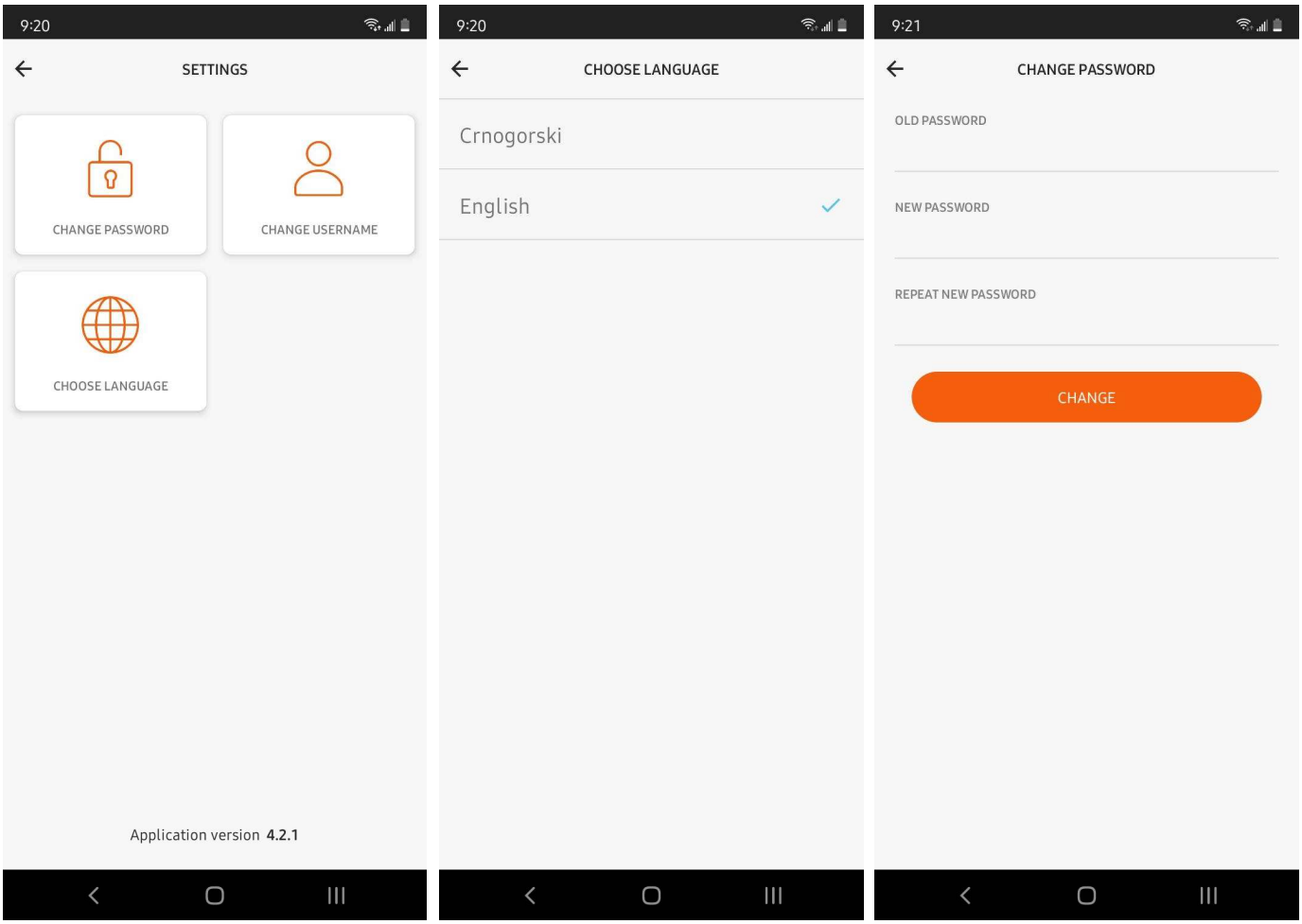
The User Guide is there to make your Hipotekarna Bank mobile app experience easy and enjoyable.

Report a Problem

The Report a Problem option allows you to make a detailed report about a problem you are experiencing with a product or application.

Settings

Under the **Settings** you will find options to change your password or username and select your language.



What if...

I change my phone number?

If you change your phone number, make sure you notify Hipotekarna Banka head office of your new number before you can continue using your mobile app.

I lose my phone and want to suspend the service

In case you lose your mobile device, make sure you immediately notify your nearest branch office and request service suspension. Suspension will automatically disable all your mobile app functionalities. Security of your app is not undermined since the person who has found your mobile device cannot access the app without your PIN number. This is why it is of utmost importance that you keep all your PINs and passwords safe, and never reveal or make them accessible to other persons. You may request service suspension at any branch office during Bank's business hours or by calling at: +382 20 219 905.

Note: After 3 unsuccessful logins, your account will be automatically blocked.