User Manual

Digital Banking Service

Intesa Sanpaolo Bank Albania

Contents

1. General Information

1.1 Digital Banking Service

Intesa Sanpaolo Bank Albania offers the digital banking service through the mobile application which can be downloaded from Play Store for Android and App Store for IOS, or through any computer by visiting the official webpage www.intesasanpaolobank.al. The mobile application is optimized for smartphones.

1.2 Conditions for using the service

The service may be used by all individuals who have an account with Intesa Sanpaolo Bank Albania and have signed in the branch the digital banking service contract as well as have received the registration credentials.

Digital Banking Service may be used:

- Through the application which can be downloaded in mobile devices from Play Store for Android devices and from App Store for iOS devices.

- Through the web (responsive), by accessing the official webpage www.intesasanpaolobank.al and clicking on "Login" from any computer, tablet or mobile device.

1.3 Technical information

The mobile application may be downloaded from any mobile device using the operating systems:

- Android 4.1 and over (minimum screen resolution:480x800 pixels)*,
- iOS 9.0 and over

In order to install and use the application, it is necessary to have internet connectivity (mobile data or wi-fi).

To use the service from your computer, it is necessary to have an internet connection and one of the following browser versions.

- Google Chrome 4.0x (or latest)
- Mozilla Firefox 4.0x (or latest)
- Internet Explorer 11x (or latest).
- Opera 49 (or latest)

1.4 Security

1.4.1 What does the digital banking service offer:

To prevent unauthorized access, if you do not use the application for some minutes, the app will close automatically and the identification screen will be displayed. Here you should then enter the fingerprint or PIN in order to continue.

For security reasons the application will display a virtual keyboard to input the PIN. The application uses a scrambled keyboard for PIN input. The random appearance of the keyboard increases the level of security.

In case you digit your PIN wong for 3 consecutive times, the application is deactivated, providing thus an added security measure against unauthorized access.

No information related to your accounts or PIN is stored on your mobile device, ensuring thus complete confidentiality of your information.

1.4.2   What you need to do in order to minimize risks:

- Use a secure internet connection. Do not connect to unprotected WI-FI networks of unknown origin.

- PIN must be of 6-8 digits.

- Do not set as your PIN your date of birth or any other set of numbers which are easily identified (111111, 123456) or which are in a way easily connected with you.

- Please keep the confidentiality of your User ID and PIN. Ensure that no one sees you when you digit your PIN and do not show your PIN to anyone under no circumstanes. If you suspect that the PIN is known by an unauthorized person, then change it immediately. In case your mobile device is lost or stolen, deactivate the service by calling the Call Center in 08006000 +3550692080903 +35542276000 or in any of the nearest branch.

- After completing your sessions through the application, always click on "Log-out".

- Please do not turn off the scrambled keyboard option in your device. It is designed for your protection.

- Do not modify the operating system of your mobile device and do not install any application of unknown origin.

2. First Steps

To use the mobile application, you have to download it from the respective Play Store or App Store.
To use the web service, there is no need for nay installation. It is sufficient to have an internet connection and use one of the browsers which meets the criteria specified above.

2.1   Installation of the application

- Open Play store/App Store and search for the application of Intesa Sanpaolo Bank Albania..
- Download the application by following the instructions.
- Before the installation, make sure you have sufficient memory available in your device
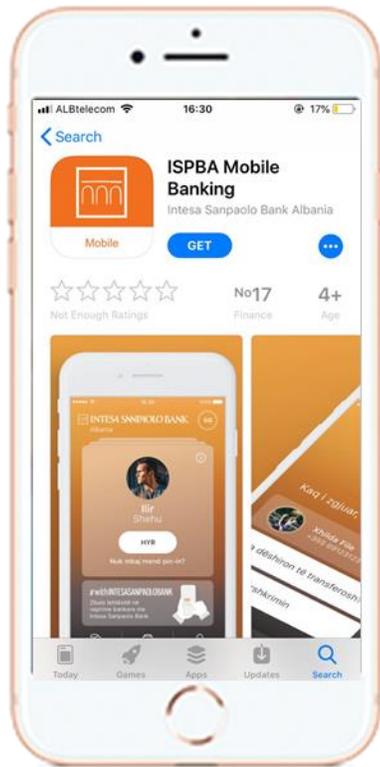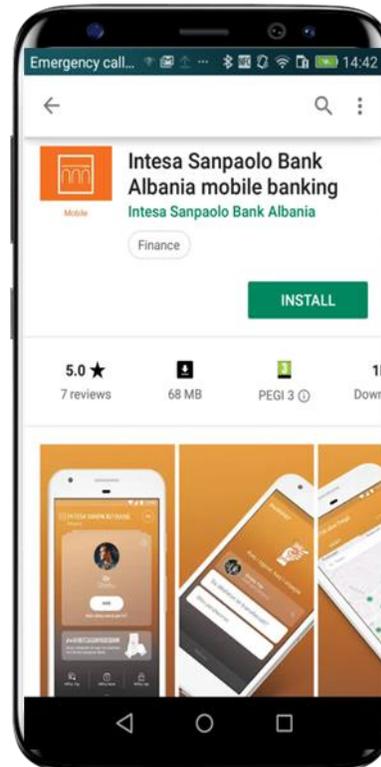
Apple Store   *Play Store*

2.2   Registration in the mobile application

- Open the application in your device
- Click on Register my account
- Scan the QR code or manually enter the first part of the credentials received in the bank (8 digits) which can only be used once.
- An SMS with the second part of the automatically generated registration code will be sent to your mobile number.
- If the registration code will result successful, set a PIN of 6-8 digits long
- Confirm the PIN, which will enable you to login in to the application, authorize payments etc. In case your device allows for another identification method e.g. face id or fingerprint, you may activate these options now or later by navigating to the Settings section.
- Set a Recovery code, which will help you to recover your profile in case you change mobile device or delete the application by mistake. The recovery code may be 6-8 digits long.

- Activate the #withPAY community (which will enable you to perform easy and fast payments towards other members of the community). In case you wish to deactivate the functionality, you can easily do so in Settings area.
- Personalize your profile by adding a photo and setting a nickname. You may set / change these also later in the Settings area.

2.3 Login to the application

After registration, you can enter the application on your mobile device by manually entering the PIN or by fingerprint or Face ID, options which you can use in case you have allowed them during the registration process. These biometric login methods can be activated only in devices which allow such functionality.

Identification methods:

PIN: If you are using the PIN as a basis for identification, you must ensure to enter the PIN which you have set during the registration process. The PIN is a set of numbers consisting of a 6-8 digits.

Fingerprint identification*: If your device offers this identification method, you may activate it as an identification method for the digital banking service as well. Through this method, you can enter the application, authorize transactions etc.

Face ID identification*: The same applies to this identification method, so in case your mobile device supports this type of identification, you may activate it.

* Used only on specific devices

2.4 Logimi to web (responsive)

In case you have chosen as a security element the software token, then to login to web (responsive) you need the User ID and the one time code generated by the software token which is part of the mobile application.

- Select #withKEY from the prelogin page of the application
- Enter the PIN or biometric ID
- In the Bank's official webpage, click on Login button, enter the User ID and the onetime code generated by #withKEY (software token).

In case you have selected as a security element the hardware token, then you may login to web (responsive) using the User ID and the one time code generated from the hardware token

- In the hardware #withKEY device, click Login and enter the PIN (4 digits which you set once you receive the hardware token in the branch) to generate a one time code. On the screen will appear the one time code generated from the hardware token #withKEY
- In the Bank's official webpage, click on Login button, enter the User ID and the onetime code generated by #withKEY (hardware token).

3. Prelogin and Dashboard

3.1 Prelogin – Mobile app

In order to open the Digital Banking service in your mobile, you must click on the application icon. The content displayed in the prelogin page depends in the fact whether the user is registered or not.

3.1.1 Not registered users

- Select language (Albanian, English, Italian)
- Discover the application
- ATM & Branch locator
- Contacts
- Currency exchange rates

3.1.2 Registered users

The prelogin screen for registered users gives access to the following:

- Change the app language
- Login to application.
- View the balance ("Fast Balance" you may activate/deactivate this feature in Settings. It enables viewing the balance of the main account without having to login to the application).
- Bank contacts, Call Center numbers, email.
- Delete user profile
- #withPAY
- #withCASH
- #WithKEY
- ATM & Branch locator

3.2 #withPAY feature (available only on mobile app)

Purpose of the feature: Pay other members of the #withPAY community directly from the prelogin page of the app without login into the application. This is valid only for people in your contact list who are part of the community.

Payment steps:

- Click #withPAY
- Select the beneficiary from the field "Who do you want to pay" (where will be displayed the list of all your contacts who are part of the community).
- Enter the amount you want to transfer in the field "How much you want to transfer"
- Enter a description in the field "Add description"
- Click Pay

3.3 #withCASH feature

Purpose of the feature: This feature enables you to withdraw money from the Bank's ATMs without using the physical card but by using a code generated by the application or in web (responsive). The amounts you may withdraw are: 1,000 Lek, 2,000 Lek, 5000 Lek, 10,000 Lek.

Steps for generating the #withCASH code:

- Click on #withCASH

- Select the card from which you want to withdraw money from, select the amount and the validity of the code.
- Click Proceed
- Memorise the code or share it. If the code is not used within the defined time, it expires and the funds remain untouched in your account.
- Go to an Intesa Sanpaolo Bank Albania ATM and in the bottom of the screen, press the button which indicates the following "Per terheqje parash permes Celularit shtypni kete buton". Then enter the code generated by the application and you will be able to perform the withdrawal in two clicks.

3.4   #withKEY (in mobile app)

Purpose of the feature: Through #withKEY in the mobile app, is generated a six digits single use code with a defined duration (of 90 seconds) which enables you to login to web (responsive).

Steps for generating and using the #withKEY code:

- In the prelogin page of the web (responsive) in the field "User ID" enter the User ID
- Click on #withKEY in the prelogin screen of your mobile app
- Identify yourself by using the identification methods defined during registration
- #withKEY code will be generated
- In the field "#withKEY" in web (responsive), enter the generated #withKEY code generated in the mobile app
- Click on "Login"

3.5   Homepage

After loging into the application or web (responsive) the homepage is displayed, containing the main current account, the main saving account or deposit and the credit card. If the you do not have a saving account/deposit or a credit card, these pages will not be displayed.
Swipe right and left in the application or use the right and left arrow in web (responsive), to switch between the current account, credit card etc.

In the section below will be displayed the last 5 transactions for each of the abovementioned products.

The following section is "Pay favourites" where you can, if you have defined favourite beneficiaries, initiate payments towards a beneficiary without having to navigate to the payments menu.

In the end of the homepage will be displayed the loan or the overdraft, in case you have one.

DThe details for each section of the homepage are as below:

3.5.1   Main current account

Is an automatically predefined account. This account may be changed if the customer has more than one current account:

- In the Homepage, by clicking on the three dots meny located in the right upper corner and by clicking on "Change the main account".
- By navigating to Settings – Procedures and services – General Overview

The data displayed in relation to the account mainly contain:

Available balance: The account balance available for use.

Balance: The account balance + reserved funds + funds not yet authorised in the account.

Remaining overdraft: In case you have an overdraft, here will be displayed the remaining overdraft amount.

Granted overdraft: In case you have an overdraft, here will be displayed the total amount of the overdraft granted

Reserved funds: here are displayed transfers with value date, which become available on a certain date or card transactions which are not yet settled into the account.

3.5.2   Credit Card

Card number or nickname: If you have not defined a nickname for the card, the card number will be displayed. Only the first 4 digits and the last 4 digits are visible. Other digits are masked for security reasons.

The data which display in relation to the credit card contain the following information:

Available balance: Available balance of the card which can be used and the currency.

Chart: Showing the available card balance and the spending amount.

Approved credit: The maximum amount which can be used

Spending: Total used amount.

Reserved funds: Transactions which are not yet processed.

3.5.3   Main saving

It can be a saving account or a time deposit. This saving may be changed:

- In the homepage, by clicking on the three dots menu located in the upper right corner and clicking on "Change main account"
- By navigating to Settings – Procedures and Services – General Overview

The data displayed in relation to the main saving mainly contains:

Balance: Total saving amount, including accumulated interest.

Initial Saving: Initial saving amount.

Profit: The profit in the end of the period based on the interest rate.

3.5.4   Last transactions

Displays an overview of the 5 last transactions of the main account, credit card or main saving.
Transactions have the following data:
- Date – In which the transaction is generated
- Type of transaction - ATM Cash withdrawal, POS Transactions, Internal Transfer, etc
- Description – Transaction details
- Amount and currency – Amount debited or credited and the respective currency.

"*View all*" redirects you to the account details page where will be displayed the 10 last transactions.

To see earlier transactions, you may click on "*Load more*".

Use the filter icon to search for requested transactions. In graphical way are displayed also the incoming and outgoing totals in the account for the last two months.

3.5.5 Pay favourites

Transfer funds easily in two simple steps. To be able to access this feature, you must have at least registered a beneficiary and marked him as favourite. Through this section tou can easily perform a payment to the beneficiary to whom you frequently transfer mony. The beneficiaries may have accounts within or outside the bank.

If you want to pay the beneficiary from the homepage:

- Enter the amount
- Descritption
- Click Proceed
- Summary screen will be displayed
- Click Pay
- Confirm the transaction by using the PIN or #withKEY
- Payment confirmation screen will be displayed

When you have no beneficiaries, you may click on "Add Beneficiary" and automatically the register beneficiary page will be opened. Follow the steps below to add the beneficiary:

- Enter the beneficiary name
- Enter Beneficiary nickname
- Add the bank account
  - o Account name and Bank name are mandatory fields – for other banks in account number you should enter IBAN
  - o Select if this account should be trusted or not

3.5.6 Currency Exchange

In web (responsive) it appears in the end of the page.

To see the currency exchange in the mobile application, click on the moving icon located in the homepage.

3.5.7 My loans

If you have a loan or an overdraft, in the end of the homepage, will be displayed the specific details depending on the type of loan you have. If you have more than a loan product, you may swipe from one to another. Depending ont eh loan, the details displayed are:

- *Contracting date* and *expiry date* or Maturity Date
- *Used Limit* dhe *Available limit* for the Overdraft
- Graph representation and data on the next instalment for Personal and Mortgage Loan

Clicking on "Details" redirects you to the loan details where you can see more details including transactions, interests and penalties related to the Overdraft as well as paid instalments for the Personal and Mortgage Loan.

4. Menus

4.1 My shopping window

Here you can see promotional offers related to new products and services released by the Bank or offers for existing products which better fit your needs. You may choosebetween areas which are of interest to you such as accounts, cards, savings, loans and get information on the product you are interested in, as well as express your interest on specific offers.

You may easily open a time deposit simply by clicking on each of the deposit products which are displayed.

Steps for opening a deposit

- Select the deposit you want to have
- Click on the button "Get"
- Choose the appropriate configurations
- Verify the data
- Accept the Terms of the and authorise the deposit opening by using the security element

4.2 Accounts

Here you may find listed all the current accounts (except for savings accounts) which you own.

In the tab – *Personal*, will be displayed all accounts the owner of which is only you.
In the tab – *Others* will be displayed all joint accounts in which every owner has single rights of usage.

In this space is presented each of the accounts with the details on *available balance*, *balance*, *reserved funds* in case there are, *account number* and *owner*. If you need more information in relation to any of these accounts, click on "Details" to see all transactionsrelated to this account as well as a chart with incoming and outgoing transactions in this account for the current and last month.

4.3 Payments

4.3.1 Transfer to myself

Here you can transfer money between your accounts in Lek.

1. **Input screen:**
- Select the account to be debited – from the list of accounts select the one you want to debit.
- Select the destination account - from the list of accounts select the one you want to credit.
- Enter the Amount
- Enter the Description if you wish to
- Click on 'More details' if you wish to perform the transaction at a later date.

2. **Summary screen: displays the transactions summary details.**
- The entered data is displayed
  o Account to be debited, owner/s, account number
  o Transaction amount, currency, date
  o Account to be credited, owner/s, account number,

- o Commission (if present)
- Click on the Arrow or Back in order to make changes to the entered data.
- Click on "X" to close the transaction
- Click on Save to save the transaction for later execution
- Click on Pay to continue

3. Authorisation screen:
- Enter the security element (PIN / #withKEY) to authorise the transfer.

4. Confirmation screen: Displays the status of the performed transaction, the reference of the transaction and other details
- Click New Payment to initiate another transfer
- Click on View Receipt to see all details of the transaction (you may download it in PDF)
- Click on Share to send the payment details electronically
- Click on More Details to view further transfer details

4.3.2   Pay someone

Here you can make payments in LEK to another account within the Bank or to an account of another domestic bank.

1. Input screen:
- Select the account to be debited – from the list of accounts select the one you want to debit.
- Enter the destination account – you may select from the savend beneficiaries or manually enter the account number (in case of a transfer within the Bank) or IBAN number (in case of a domestic transfer).
- Enter the Beneficiary name (populated automatically in case you choose someone from the list of beneficiaries)
- Enter the Amount
- Enter the Description
- Click on 'More details' if you wish to perform the transaction at a later date

2. Summary screen: displays the transactions summary details.
- The entered data is displayed
    - o Account to be debited, owner/s, account number
    - o Transaction amount, currency, date
    - o Account to be credited, owner/s, account number,
    - o Commission (if present)
- Click on the Arrow or Back in order to make changes to the entered data.
- Click on "X" to close the transaction
- Click on Save to save the transaction for later execution
- Click on Pay to continue

3. Authorisation screen:
- Enter the security element (PIN / #withKEY) to authorise the transfer.

4. Confirmation screen: Displays the status of the performed transaction, the reference of the transaction and other details
- Click New Payment to initiate another transfer
- Click on View Receipt to see all details of the transaction (you may download it in PDF)
- Click on Share to send the payment details electronically

- Click on More Details to view further transfer details

4.3.3   Currency Conversion

In section you can make transfers between your own accounts in different currencies (EUR-USD, LEK-EUR, USD-GBP, CHF- USD etc), as well as between your accounts in the same currency but different from LEK (EUR-EUR, USD-USD, GBP-GBP, CHF-CHF).

1. **Input screen:**
- Select the account to be debited – from the list of accounts select the one you want to debit. – The account that will appear will depend on the currency you have chosen
- Enter the destination account – are listed all your accounts from which you can choose which one to credit. The account that will appear will depend on the currency you have chosen.
- Enter the Amount – the exchange rate will automatically appear and guide you to the desired credit amount

2. **F Summary screen: displays the transactions summary details.**
- The entered data is displayed
    o   Account to be debited, owner/s, account number
    o   Transaction amount, currency, date
    o   Account to be credited, owner/s, account number,
- Click on the Arrow or Back in order to make changes to the entered data.
- Click on "X" to close the transaction
- Click on Save to save the transaction for later execution
- Click on Pay to continue

3. **Authorisation screen:**
- Insert the security element to continue in the last step of the transfer.

5. **Confirmation Page:**
- Click New Payment to initiate another transfer
- Click on View Receipt to see all details of the transaction (you may download it in PDF)
- Click on Share to send the payment details electronically
- Click on More Details to view further transfer details

4.3.4   Beneficiary List

Here you can save all your beneficiary, with those who often carry out transfers

To registered a new beneficiary, you can follow below steps:
- Click New Beneficiary
- Insert Beneficiary name
- Add identifier
- Insert account no. (or Iban for domestic and international bank)
    o   Account owner and account number are mandatory fields
    o   You can choose if this account is trusted or not
    You can add a phone number for each beneficiary *Should inserted all mandatory fields

4.3.5   Payment List

Here you can find all transaction list with actual status, grouped as follows:

- *To do*: Saved transaction, to be done in the future date.
- *Pending*: Authorized payment orders in case of: payments went in time out, froud suspected, authorized outside cut-off time or payments waiting funds for execution.
- *Scheduled*: Contains authorized payment orders that are waiting to be executed.
- *Failed*: Payment orders that have been rejected by system.

4.3.6   Foreign payment

In this section you can make belows transfers:
- domestic and internal transfer in currency payments,
- domestic and internal transfer in domestic currency if source account is in different currecy,
- internatinal payment with SWIFT code.

1. Input screen:
- Select the account to be debited
- Enter beneficiary name
- Enter the destination account or Iban for domestic and international banks
- Choose currency and click Proceed

  On the second input page are displayed all data that are populated automatically with fields that are required for specific payment (internal, domestic ose international)

  If transfer is for internal payment should inserted below fields:
- Amount
- Description
- Source of funds and click proceed

Note for internal transfer:
Be sure that destination currency should be the same with beneficiary account currency.

  If transfer is domestic or international insert below fields:
- Urgent payment (optional fields)
- Amount (mandatory fields)
- SWIFT, in case it is not populated automatically (mandatory fields)
- Beneficiary Addredd: Country; City; Street (mandatory fields)
- Cost option (mandatory fields)
- Description (mandatory fields)
- Source of Funds (mandatory fields)
- If you want to add an additional data for beneficiary bank or if you need to attach a justifying transfer document, click More Fields and fill in the relevant box.
- After you have set all the required information, click Proceed

Note about the attached documents:
Document format should be: JPEG, CSV; XLS; DOC; PDF
Maximum %1$s document, maximum size %2$s MB.
*The document name may contain numbers, letters and special character _.   Spaces and other special characters like:. * [;:,> </\.! @#^&*%$] not allowed.*

- **Summary screen:**
- Click More Details to see more data

- Click on the Arrow or Back in order to make changes to the entered data.
- Click on "X" to close the transaction
- Click on Pay to continue

2. **Authorisation page:**
- Insert the security element to continue in the last step of the transfer.

- **Confirmation page:**
- Click New Payment to initiate another transfer
- Click on View Receipt to see all details of the transaction (you may download it in PDF)
- Click on Share to send the payment details electronically
- Click on More Details to view further transfer details

a. Cards

Function: The purpose of this area is a update report related with card information like balance, card number, card type etc. If you need more information should click on Details. Also in this functionality you have opportunity to create a virtual card. Services related with credit card. And #withCash here client can withdrawal without card on ATM.

i.   My Cards

Is separated in two area Credit card (if you have it) and Debit card with card number actual balace, account number whitch is related with the card and card view. If you click on details for mor information you can see all transaction list. Is displayed transaction type, details, amount and currency. For each transaction you can see the details and download receipt on PDF. Also a graphic view is displayed with las month transaction.

ii.   New Virtual Card

Here you will have the opportunity to create your virtual card in order to make purchases through the internet. You can set the length of time for usage, the maximum amount in Lek and setting a card name. Then the card functions the same as a physical card for validity. The steps of its creation:

- Card Type (Once used, temporary use if you choose the second case should also specify the time from 1 month to 12 months)
- Amount
- Name of the Virtual Card
- Proceed
- Create

iii.   Card Payoff

This space is dedicated only to those clients who have a credit card.

iv.   #withCASH

Purpose of the function: This functionality enables you to withdraw money from our Bank ATMs without the need to use a physical card but through a code generated in the application or the responsive. The amount you can withdraw is: 1,000 Lek, 2,000 Lek, 5000 Lek, 10,000 Lek.

Access the #withCASH menu from the front of the mobile app entry or by navigating to the Map menu - #withCASH on mobile or responsive.

- Select the card from which you want to withdraw money, select Amount and set the validity time of the code.
- Click Proceed
- Save the generated code or distribute it. If the code is not used within the specified deadline then it expires and the funds remain intact on your account.
- Go to an ATM of Intesa Sanpaolo Bank Albania and at the bottom of the screen, you must press the button "For withdrawing money through the Mobile, press this button". Then enter the code generated by the app and so you will have the ability to withdraw only by two clicks.

b. Savings

Function: Savings Overview and Savings Explorer are the two types of services provided in the savings area. Where you have the possibility to get information about savings accounts or deposits and also to open an online deposit.

i. Savings Overview

Here are displayed all the savings products you have with the bank. In the Savings tab you can see the savings accounts and in the Deposit tab you can see the time deposits with all their summary information, such as their condition, type of savings account, owner.

Click on Details to see more information about them, their graphical layout and the last actions performed in them.

ii. Savings Explorer

One way to find the deposit that suits you is by using the guide section by clicking on the Start Now button.

- Make the choices you want as the reason why you will save, duration, currency, initial deposit amount
- Click "See Result"
- It will show the types of deposits or deposit that meets, or is better suited to your needs. If you wish, you can proceed immediately with the steps for opening the suggested deposit.

You can open a deposit just by clicking on each deposit product that appears in the list or directly from My Shopping Window menu.

The steps of applying for a deposit

- Select the deposit you want
- Click the "Get It Now" button
- Select the configurations that fit you
- Verify the data entered
- Accept the terms of the contract for the bank deposit and authorize the deposit opening through the security element

c. Loans

Function: In this menu you can see all the details about your loans. This menu is divided into sections where displayed overdraft, personal loans, mortgage loans, and leasing. You can see the details of each case by choosing the product you have. The displayed data are:

- *Loan reference*- Loan registration number in the system
- *Outstanding balance* – The amount remaining from the loan to be paid
- *Next installment amount* – Monthly amount to be paid
- *Next installment date* – The day the loan installment is to be made
- *Type of loan* – personal loan etc.

If you click on "details", a graph is displayed where is shown the current loan repayment status, also all the paid installments, interest and any details are listed.

You can use the "Filter" to view loan details for the selected period.

You can also export the transactions in the available formats.

d. Bill Payments

Function: This menu helps you to easily make utility payments, phone replenishment, fines, payment for television services, internet like Digitalb, Tring etc.

This section has two submenus New Bill and Bill Contracts.

i. New Bill

It is displayed all the beneficiaries list where you need to select one of them.

- Enter the identification code for the service you want to pay eg. Customer Code for: OSHE, UKT, Digicom, Digitalb, Tring, or fixed telephone number for: Albtelecom 04xxxxxxx, or mobile number 069xxxxxxx, or car targette for fines.
- Click proceed
- The system will show the respective obligations if you have or the screen to do replenishment. If you have more than one liability / bill to pay, these will be shown on the screen.
- Pick one or all of the bills you want to pay and click Continue with the payment.
- Select the account that will be debited for the payment and click Pay Now.
- Authorize the action with the relevant security element.

ii. Bill Contracts

In this area you can register your contract and make it easier to pay the following obligations.

- Click New Registration to register a bill and select the biller from the list
- Set the customer code
- Click Register
- Authorize registration with the relevant security element
- The system displays the confirmation screen
- Click Finish to close the menu; click View Contract to see the registration data; click New registration to register another biller

If you have previously registered the biller in this menu and if you have unpaid bills, the system will inform you in this section for all overdue obligations.

At the Pay button you can start immediately the debt repayment process.

3. Settings

Function: In this part, you can perform activation or deactivation of various services or functionalities. You can change the limits, activate various notifications, change the login mode, change the PIN or recovery code etc. Below are displayed the main functions:

a. Sign-in & Security

Only with a single click you can activate or deactivate the following services as you wish:
- Change Pin
- Facial or fingerprint scanning
- Simple transfers
- Change the recovery code

b. Notifications

Select the type of notifications you want to be informed about. Certain sections will not appear if you do not have such products.
- Accounts
- Cards
- Savings
- Loans
- Scheduled payments

c. Products & Services

In this section you can make the following changes
- General Position (where you can change your account, savings or main card)
- Fast Balance
- Transaction Limits
- #WithPay

d. Info & Conditions

Here you will find all the conditions and informations about the application
- Privacy Policy
- Terms & Conditions
- Application Information
- Application store
- Marketing consent

* At the top of the page you can change the application language with a single click and if you click on "Change" you are given the opportunity to make changes to your personal profile such as Name, Email, etc.

e. My Documents

Function: Here you can find listed all bills of transactions executed or contracts that are electronically signed by you. All of them are sorted by the last date, where by the filter you can make the selection according to your wishes, it gives the date on which the action was performed, the type of action or contract, the amount and currency and if you click on one of them the details of the action are shown.

f. Quic Access

Function: You can find this service at the bottom of the home page in the form of the bank icon. From here you can quickly and easily access certain services that you think you can solve by clicking:

- "Manage Quick Access" you can choose 5th out of the services

- Apply

Services like: Currency Exhchange, Atms and Branches, Contacts are set up from the application by giving you the opportunity of not leaving the application when you need these services.