



## Usage Instructions for WAP Channel in Online Banking



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## 1. About Online Banking

The aim of the Usage Instructions for Online Banking is to explain to clients in the simple way how to use Online Banking application. The main accent is on the functionalities of WEB application and tools necessary for operation of all communication channels.

With Online Banking, KBC Banka provides to its clients the efficient environment which upgrades operations and facilitates work through simple use and navigation and quick access to data.

Online Banking is a contemporary way of execution of payment operations which enables the clients:

- Timely information on personal finances,
- Possibility of disposal of personal cash
- Execution of transactions 24 hours a day, 7 days a week.

**You can access the information on your accounts via following channels:**

### WEB

The channel enables the following services:

- Account balance and payment flow over:
  - current accounts
  - *A vista* savings accounts (RSD and FX)
  - Term deposit accounts (RSD and FX)
  - Accounts for trade in securities
  - Payment card accounts
  - Loan batches
- Take over of statements for credit card accounts
- Insight into realized/unrealized cheques
- Internal and external payment operation transactions (transfers from account to account in the Bank and other banks in the country)
- Payments in accordance with the defined banking templates – models for most frequent payments you use (communal services, fixed and mobile telephony, etc.). Use of templates enables you if you often execute the same payments, to use the payment model and change only the smaller set of data such as the amount or reference number. The templates defined on the bank counter are also available in the application.
- Authorization of payment orders by TAN (Transaction Authorization Number). TAN is used only for one payment, i.e. for each payment it is necessary to request the new TAN
- Printing confirmation on executed payment
- Synchronization of data with the Bank



You can access WAP channel by clicking the link <https://secure.kbcbanka.rs/retail/> and entry of the user name and password.

# Usage instructions for Online Banking



BE IN TOUCH WITH YOUR MONEY.  
WHEREVER YOU ARE.

## Email:

Service which enables obtaining information from the Bank:

- Information on the current account balance (you can schedule sending of information on your account balance at the Bank's counter)
- Information on the current account inflow



## WAP

This communication channel enables the insight into payment flow, balance and payments via wap-browser on the mobile phone.

Possibilities of WAP channel

- Insight into account balance and payment flow through:
  - Current accounts
  - *A vista* savings accounts (RSD and FX)
  - Term deposit accounts (RSD and FX)
- Payment by bank templates defined at the Bank's counter



You can access WEB channel by clicking the link <http://wap.kbcbanka.rs> and entry of the PID obtained via signing the Access form.

## SMS

The service which enables obtaining of the following information 24 hours a day:

### 1. Automatic notifications (notification per event)

- Current account inflows and outflows
- Report on authorization of debit and credit card
- On collection of loan installment



### 2. Information on client request

Clients who are using Online Banking have the possibility to check the account balance by sending SMS to the Bank.

### 3. Scheduled information

Users of Online Banking have the possibility to schedule sending of the information on the current and savings account balance on the certain day.

## 2. Access to the WAP channel

On the mobile wap-browser enter the page <http://wap.kcbanka.rs>



Access to the WAP Channel is executed by entry of PID (Personal Identification Number) which you will receive from KBC Banka at the moment of signing the Access Form.

PID contains of 6 numbers and it is necessary to enter them into the specific field, and after that to press the button "Potvrđi."

After successful log in to the application, the following will be displayed:

- account list
- unread messages
- language selection possibility (Serbian and English)
- application exit button



## 3. Main menu

Depending on the type of account (current or savings) there will be following options at your disposal:

1. **Balance**, link which provides the following information:
  - new balance on the account (balance not reduced for the amount of reserved funds)
  - instant balance (balance increased for the amount of overdraft and reduced for the amount of reserved funds)
  - reserved funds
  - last change
  - last payment
  - last interest
2. **Terms**, link which provides the following information:
  - number of selected account
  - account description
  - account opening date
  - current account overdraft amount (if applicable)
  - date of expiration of overdraft
  - interest amount
  - termed savings terms (for termed savings)
3. **Last 10 transactions**, link which provides the detailed information on the last 10 transactions:
  - transaction date
  - transaction time
  - transaction description
4. **Transactions**, link which provides the detailed information in the last 180 days:
  - transaction place
  - transaction date
  - transaction amount
  - transaction description
5. **Reserved funds**, link which provides detailed information related to reserved funds
  - date reserved
  - due date
  - place of the transaction
  - amount of the transaction
6. **Cheques**, link which provides the detailed information on realized and unrealized cheques:
  - cheque number
  - cheque status
  - cheque issuance date
  - cheque realization date
  - processed cheque amount
7. **Synchronization**, link which provides the information on the date of the last synchronization of data with the Bank (take over of Bank's data) and possibility to take over data again.
8. **Payment**, link which provides the payment via bank templates defined at the Bank's counter
9. **Mailbox**, link with information sent by the Bank
10. **My Accounts**, link redirects you to the account list
11. **Exit**, link for the exit from the application





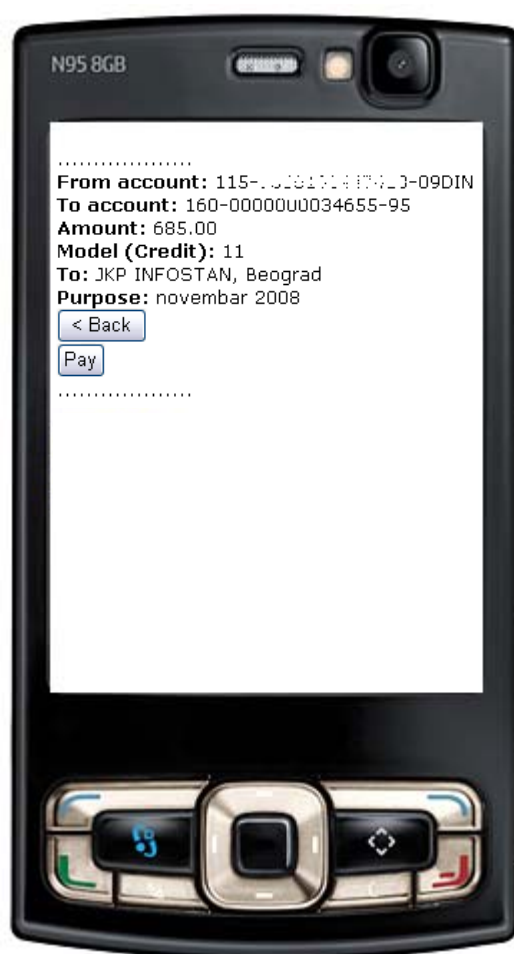
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If you have entered all the required data, the mobile phone screen will display the order layout with all data. If you want to make payment, click on the button **Pay**.

After execution, you will receive the message in your mailbox on the payment order status.



## 5. Exit from the application

If you want to exit the application,  
click on the link **Exit**

