

## RBA na dlanu

### What is RBA na dlanu?

RBA na dlanu is a Bank application developed for iPhone, Android and Windows mobile phones. Along with a whole range of banking services available on the Internet banking, it also provides the mToken functionality, and an interactive map with RBA Outlets and RBA ATMs. The application is designed for the Bank clients (private individuals) who wish to have the Internet banking functionality available on the mobile phone.

### What does the use require?

Just contract the RBA iDIREKT (Retail) service with mToken, and by contracting one service, You get two! The service requires access to the Internet on Your mobile phone, so please, contact Your Mobile network operator to check Your tariff, as it is not linked to RBA.

### How to use RBA na dlanu?

To use the service, You need to download the RBA na dlanu application from the Apple AppStore, Google Play or Windows Phone Store, and activate the mToken application to access the RBA DIREKT services in accordance with the provided instructions.



### Which functionalities does the RBA na dlanu provide?

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- **mBankig** allows:
  - balance overview of accounts, deposits, loans and credit cards
  - overview and placing kuna payment orders
  - FotoNalog – in a simple and fast way You can prepare payment data by using the mobile phone camera to record data from a payment invoice
  - overview of movements and statements of accounts and credit cards with details of every transaction
  - exchange of foreign currencies
  - making time deposits
  - sending and receiving authenticated messages
- **mToken** functions as the authentication device for accessing the RBA iDIREKT Internet banking and other RBA DIREKT services
- The list of retail outlets and ATMs, displaying the nearest locations on an interactive map
- Speed dialling of the RBA INFO telephone number

## mToken

The mToken is an authentication device for accessing the RBA DIREKT services. The mToken use requires the mToken personalization, i.e. activation. Activation is performed by entering the activation code that You are handed in at the RBA Outlet, or issued through the RBA iDIREKT pursuant to the Request for the mToken Authentication Device Activation.

### Supported devices:

mToken can be used within the RBA na dlanu application on the Apple iOS (ver. 8.0+), Google Android (ver. 4.0.3+) and Microsoft Windows Phone (ver. 8+).



The activation code is exclusively a one-time use code, i.e. one-time activation code, and it can be used within 24 hours from the time of issue.

Intentional or accidental deleting of the application from the mobile device will result in losing the activation, and the activation process must be repeated. You can request the mToken reactivation personally in an RBA Outlet, or via the RBA iDIREKT through the Request for the mToken Authentication Device Activation.

When changing the mobile device, the mToken must be reactivated personally at an RBA Outlet, or through the RBA iDIREKT.

If You are using the mToken as the only active authentication device, to avoid having to come personally to an RBA Outlet, before changing the mobile device we recommend that You:

- create the Request for the mToken Authentication Device Reactivation through the RBA iDIREKT
- receive the activation code and delete the application on the old mobile device
- activate the mToken on the new mobile device

Once activated, the mToken application does not require the use of an Internet connection (the Internet connection is required only for activation or change of PIN).

### Important security measure!

To prevent any possible unauthenticated use, after completing the mToken use, always log off from the mToken by clicking *Odjava!*

## First Use of the mToken

- Start the RBA na dlanu application, and select the option *mToken*.



- The activation code consists of a 16 digits<sup>1</sup> sequence; enter the code in the 4 fields provided (4 digits in every field).



Aktivacijski ključ:

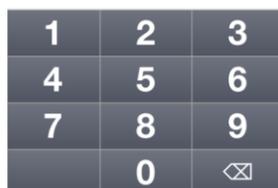

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- Determine the PIN consisting of at least 4 digits and select the option *Dalje*.



Odaberite PIN:

Potvrdite novi PIN:



<sup>1</sup> You will receive the first 8 digits of the activation code in paper form when contracting the service at an RBA Outlet, or it will be issued in electronic form pursuant to Your Request for the mToken Authentication Device Activation via the RBA iDIREKT. You will receive the first 8 digits by an automatic SMS.

- Remember the displayed flag, as it will serve as a reference, i.e. confirmation, that You entered the correct PIN on every subsequent mToken use (any another flag appearing will suggest that the entered PIN is incorrect, and by returning to the previous screen You can re-enter the correct PIN).



- After selecting the option *Dalje*, the mToken main menu will appear which will signify that the mToken activation process was successfully completed.
- With each subsequent mToken use, after selecting the option mToken, enter the PIN, select the option *Dalje*, and then confirm the reference flag.

## mToken Main Menu

- The option *One-time password* on the main menu is used to log on to the RBA DIREKT services. By selecting the above option, the screen with login information will appear: the token serial number and the one-time password (input data for the RBA iDIREKT login form)



**Internetsko bankarstvo - prijava mTokenom**

Vrsta prijave:

			
čitač kartica	token	mToken	ActivKey USB, SmartCard USB

Serijski broj tokena:

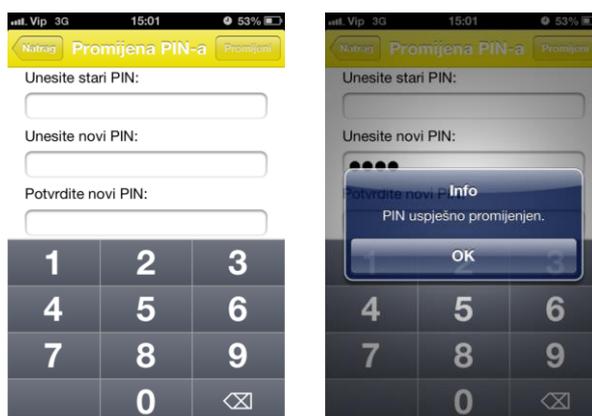
Jednokratna zaporka (OTP):

[→ Nastavak](#)

### Important security measure!

To prevent any possible unauthenticated use, after completing the mToken use, always log off from the mToken by clicking *Odjava!*

- The option *Promjena PIN-a* on main menu allows You to change the mToken PIN at any time. By selecting the option, a screen will appear requiring entry of the old and the new PIN.



- If You entered the correct PIN numbers, and clicked *Promijeni*, You will receive the confirmation message, and then the new reference flag.



### Incorrect PIN and mToken Locking

- If You enter an incorrect PIN in the RBA mToken, You will not be warned that Your entries were incorrect, but an incorrect one-time password will be generated.
- Repeated attempts to logon with an incorrect PIN/one-time password will lock the mToken.
- A locked mToken can be unlocked only by personally coming to an RBA Outlet.

## FotoNalog

The FotoNalog allows simple and fast preparing of payment data by using the mobile phone camera to capture data from invoices.

The FotoNalog supports invoice slip or 2D barcode scanning (to achieve higher accuracy, it is recommended to scan the 2D barcode).

- On the mBanking main menu select the option *Platni nalog*.



- Then select the option *FotoNalog*.



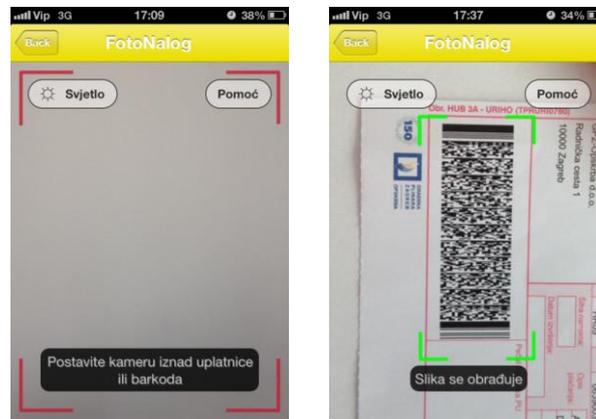
- When using it for the first time, it is necessary to accept the *Uvjete korištenja FotoNaloga*.



- Here are a few basic visual steps of using the option *FotoNalog* (shown only at first use).



- The FotoNalog opens with the camera activated, and it is to be directed towards the invoice slip or the 2D barcode.



- In a few moments the captured invoice data will be entered automatically into a kuna payment order, which You process as usual.

