

## **Manual for RBA mBIZ service for business entities**

Raiffeisenbank Austria d.d.

1

Zagreb, November 2018.

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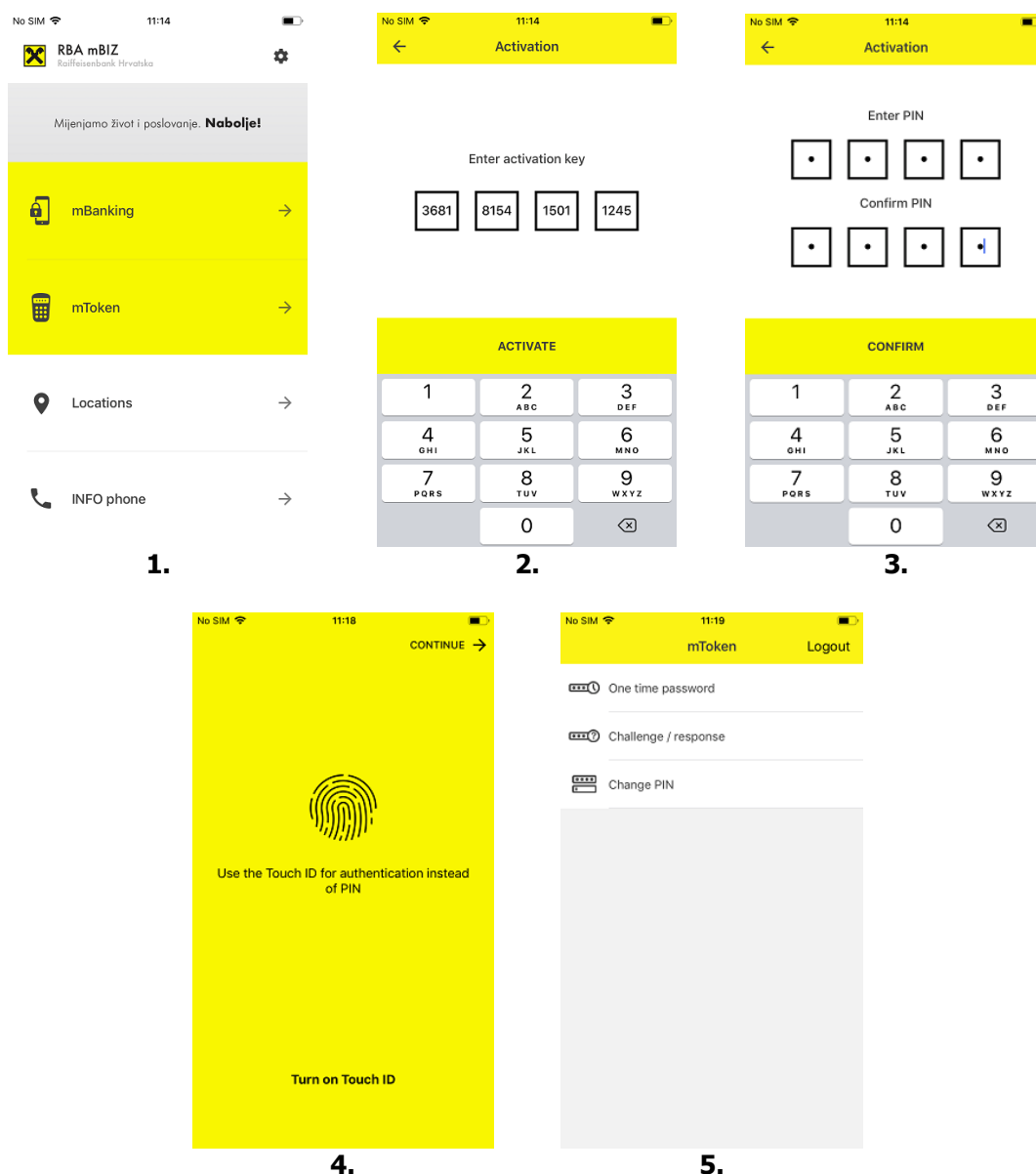
## General information

RBA mBIZ is a business mobile banking service that provides a range of banking services, otherwise available on the RBA iDIREKT Internet banking for business entities. The RBA mBIZ application is developed for Apple and Android mobile phones, and can be downloaded from the Apple AppStore and Google Play digital stores.

The RBA mBIZ application consists of the **mBanking** and **mToken** functionalities.

## Application activation

After contracting the service, the first part of the activation code is delivered to the email address and the second part by an SMS message. For activation, run the **RBA mBIZ** application and select **mToken**. Enter the delivered activation code and select **Activate**. Set your PIN and select **Confirm**. Turn on sign-in by fingerprint<sup>1</sup>. When the main menu shows on the screen, the mToken application activation process is completed successfully.

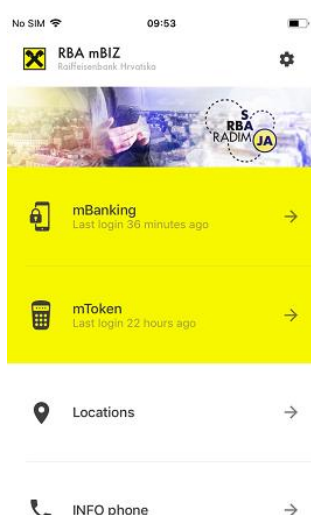


<sup>1</sup> Fingerprint activation screen appears during the activation process if the mobile phone supports fingerprint authentication and authorization technology. The function must first be activated in the mobile phone settings.

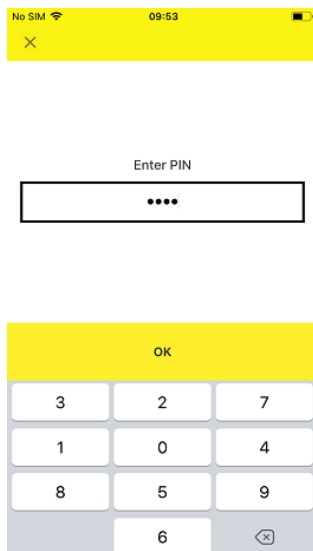
## Login to mBanking

The mBanking functionality enables you to access transaction accounts on your mobile phone screen.

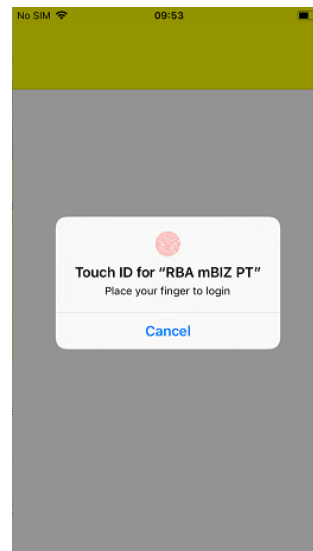
To login to mBanking, run the **RBA mBIZ** application and select **mBanking**. Enter the PIN and confirm the entry on **Generate** or authenticate by fingerprinting. Upon successful login, the home page listing your transaction accounts appears.



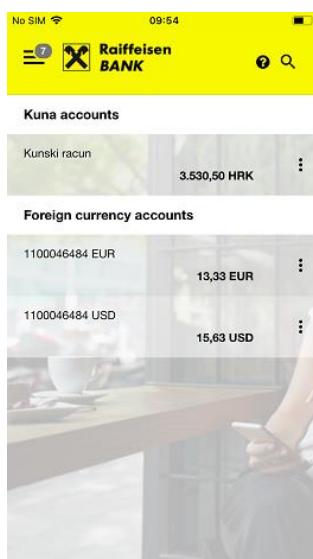
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Depending on the account authorities, the following functionalities are available within mBanking:

**Accounts** – overview of accounts for which you are authorized and overview of their balances and turnovers.

**Payments** – placing individual kuna payment orders by manual entry, FotoPay or partial scanning, and overview of all kuna payment orders regardless of whether they are entered through the RBA mBIZ mBanking or RBA iDIREKT Internet banking.

**Unauthorized items** – overview of prepared kuna payment orders, and individual or group authorization of kuna payment orders regardless of whether they are placed through the RBA mBIZ mBanking or RBA iDIREKT Internet banking.

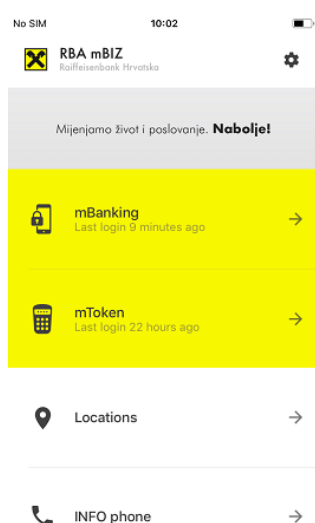
**Templates** – entry of new kuna payment templates, overview/update of all kuna payment templates regardless of whether they are entered through the RBA mBIZ mBanking or RBA iDIREKT Internet banking.

**Messages** – sending authorized messages with attachments to the Bank, overview of all received and sent messages regardless of whether they are received/sent through the RBA mBIZ mBanking or RBA iDIREKT Internet banking.

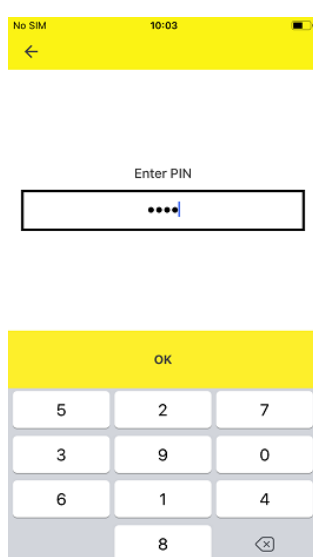
## Login to mToken

The mToken functionality enables you to generate authentication data for login to the RBA iDIREKT Internet banking, and to generate data for authorization of payment orders/requests initiated through the RBA iDIREKT Internet banking.

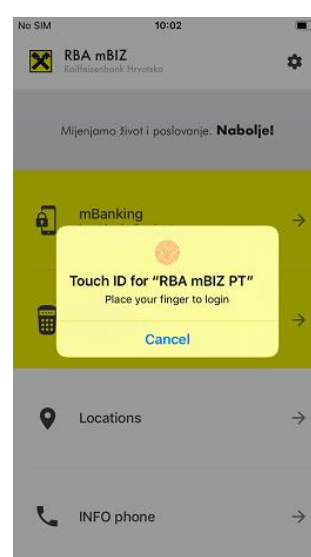
To login to mToken, run the **RBA mBIZ** application and select **mToken**. Enter the PIN and confirm the entry on **OK** or authenticate by fingerprinting. Upon successful login, the main menu with the mToken options is shown.



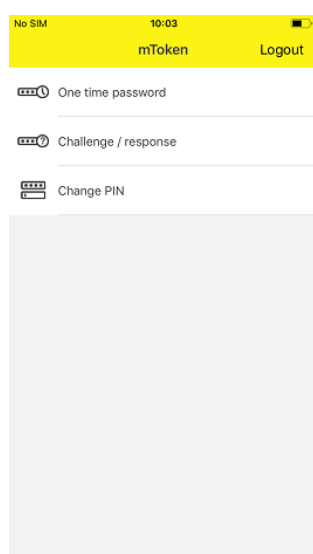
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The following options are available on the main menu:

**OTP (One Time Password)** – generate authentication data for login to the RBA iDIREKT Internet banking.

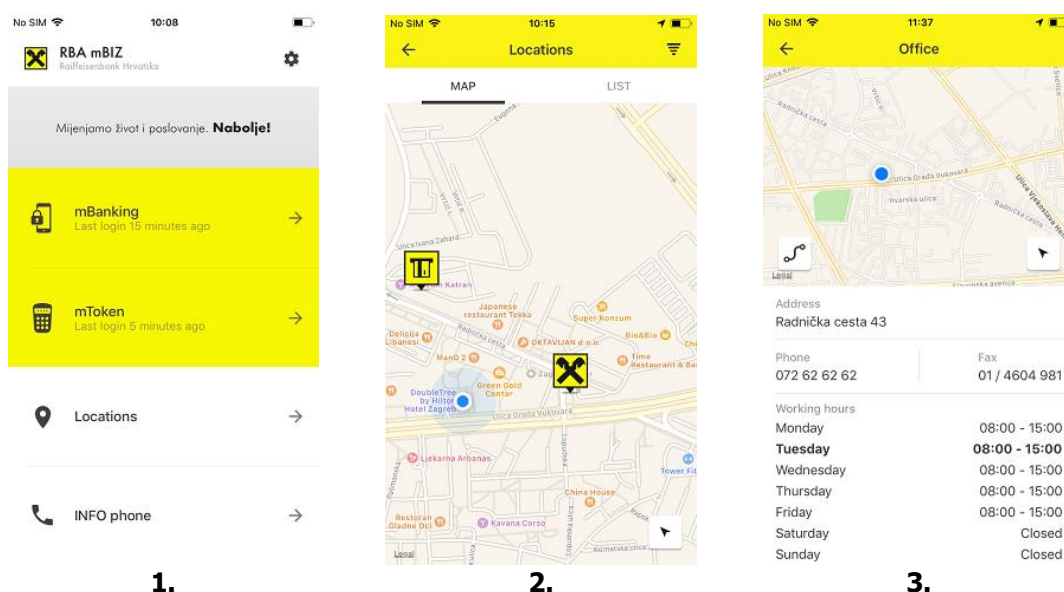
**Challenge / response** – generate signature for authorization of orders/requests on the RBA iDIREKT Internet banking.

**Change PIN** – change the existing PIN on mToken.



## Locations

The location functionality enables you to search RBA ATM's and branches on an interactive map.

To search the ATM's and branches, run the **RBA mBIZ** application and select **Locations**. Clicking this button opens the **Map** (interactive map) automatically, showing the ATM's and branches nearest to You.



### Tags on the interactive map:

-  - RBA branch
-  - RBA ATM


Selecting a branch or an ATM tag shows the following details:

#### Address

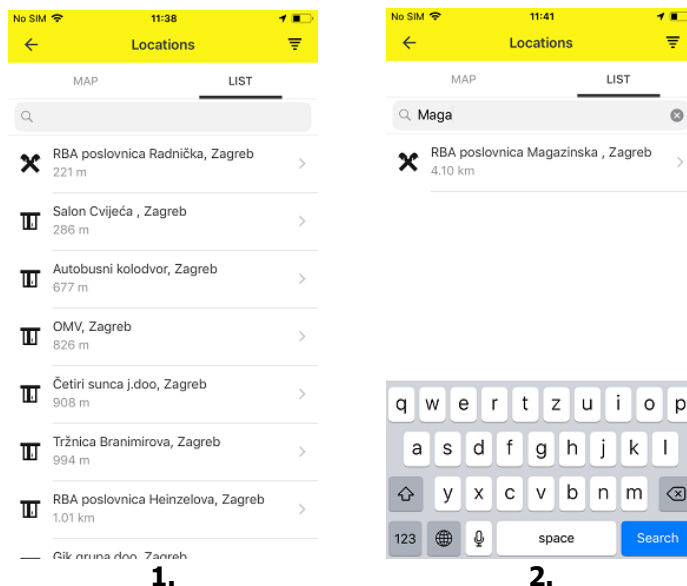
#### Telephone / Fax

#### Working hours

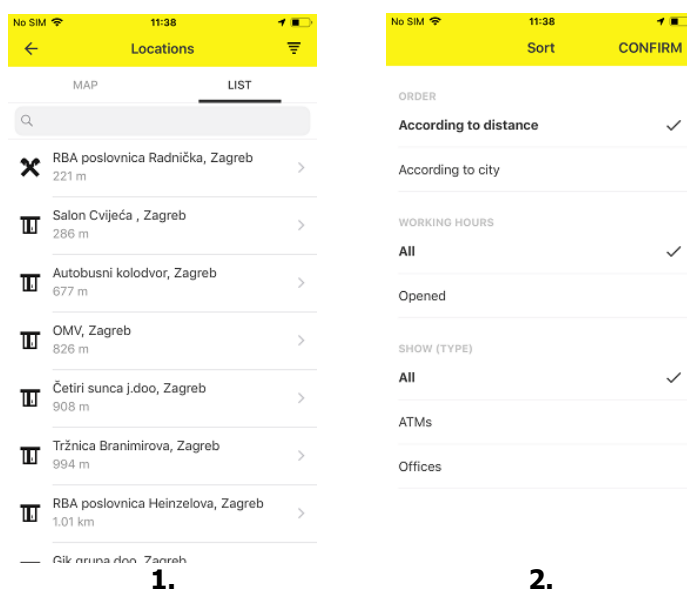
Selecting  shows the shortest route (navigation) to the location.

Selecting  refreshes the current location information automatically.

Select **List** and the list of RBA branch offices and RBA ATM's shows up automatically. The search field is available at the top of the screen. Enter the first letters of the location name to view the search results below automatically.



For additional adjustment, select the search filter.



Search by the following criteria is possible:

**Order** – By distance / By name

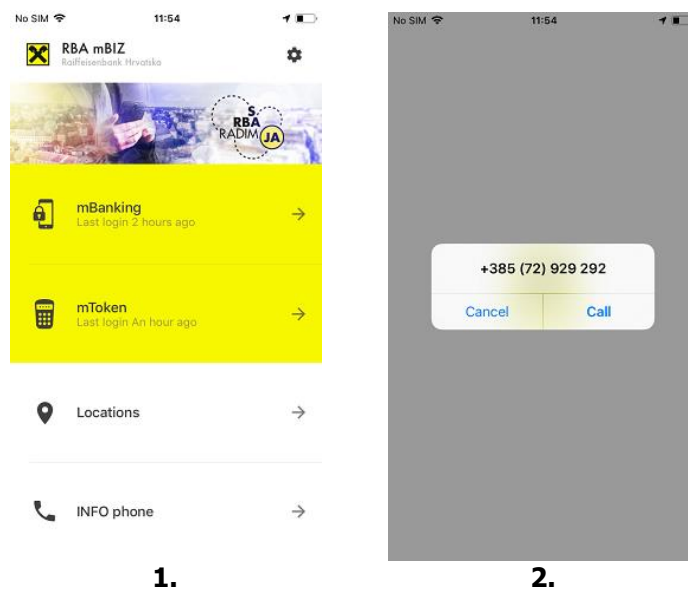
**Working hours** – All / Open

**Show (Type)** – All / ATM's / Branches

## INFO phone

The INFO telephone functionality enables automatic calling of the RBA INFO telephone 072 92 92 92.

To make the call, select **INFO phone** and then **Call**. To stop the call, select **Cancel**.



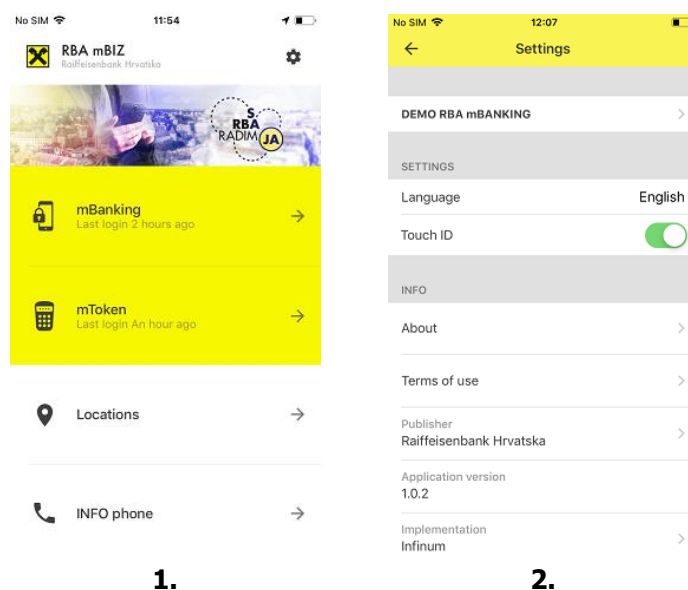
## Settings

In the RBA mBIZ settings the following is available:

**DEMO RBA mBanking** – access to the Demo version of mobile banking

**Settings** – enable/disable fingerprint authentication and authorization<sup>2</sup>

**INFO** – About the application / Terms of use<sup>3</sup> / Publisher / Application version / Technical realization / mBanking



<sup>2</sup> The function must first be activated in the mobile phone settings.

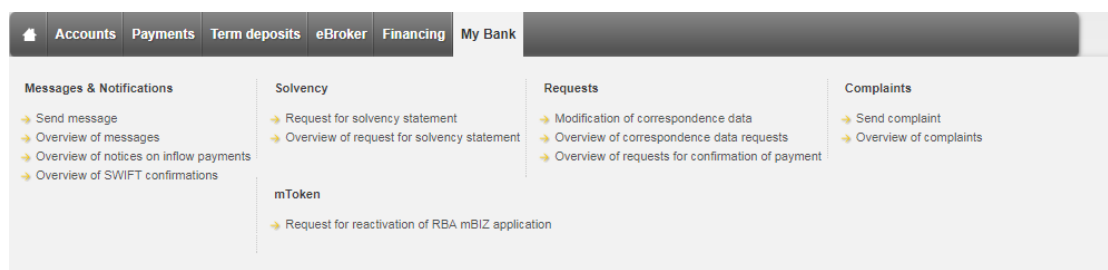
<sup>3</sup> Enable/disable Google Analytics tracking is available in the Terms of use



## mToken reactivation

If you should change your mobile phone, reset to factory settings, or delete the application, first you need to re-activate the mToken, and this you can do yourself through the RBA iDIREKT internet banking for business entities, by choosing *My Bank – mToken – Request for reactivation of RBA mBIZ application*.

Re-activation can be carried out via the authentication devices: mToken, Activ Key USB or SmartCard device with the FINA Certificate.



**Request for reactivation of RBA mBIZ application**

**What is RBA mBIZ?**

RBA mBIZ - the application you use for transaction account access via mBanking, and for authentication and authorization in the RBA iDIREKT internet banking via mToken.

Mobile phone number +385993405645

After authorization is completed successfully, You will receive additional instructions and activation codes.

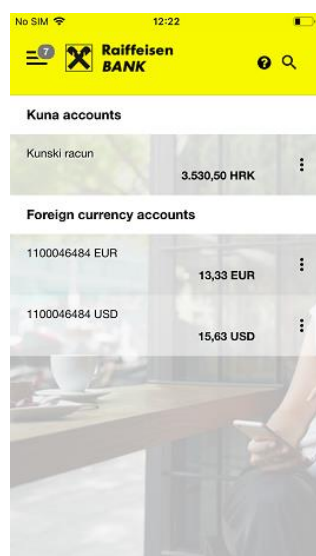
Continue

## Accounts

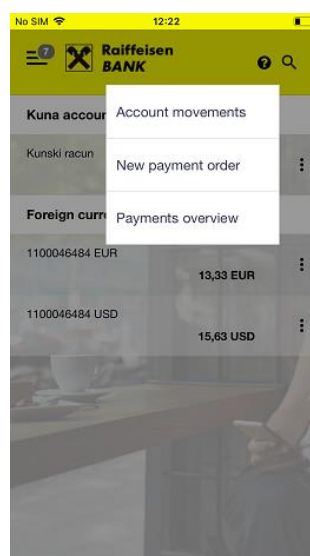
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### Overview of account balances


Overview of kuna and foreign exchange transaction accounts is the homepage displayed after a successful login to mBanking. General account information is displayed for every transaction account: the transaction account number (or account nickname if set), available balances and currency code.



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By selecting the button  next to a particular transaction account, you access the quick menu displaying the following options:

**Account movements** – view the account movements.

**New payment order** – initiate a new kuna payment order from the selected account.

**Payments overview** – view payments from the selected account.

Selecting the transaction account number/name opens the screen with details:

#### **Accounts details**


*Account name*  
*Account number*  
*IBAN*  
*Currency*  
*Status*

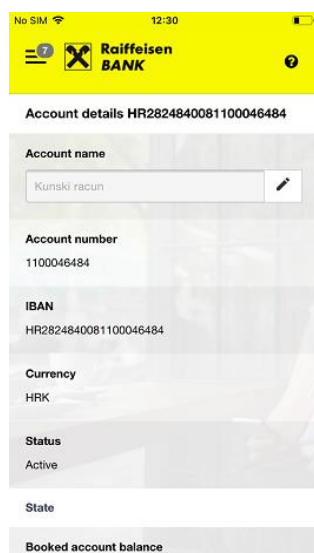
#### **Balance**

*Booked balance*  
*Available amount*  
*Overdraft*  
*Overdraft expiry date*  
*Card business reservations*  
*Received payment orders*  
*Total amount of announced infolws*  
*Execution reservations*

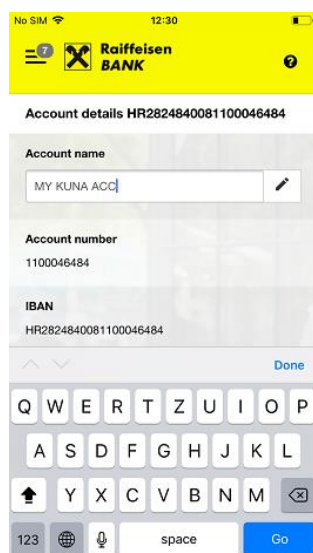
#### **Authorizations**

*Number of signatures required for payment order authorization*  
*Authorizations*

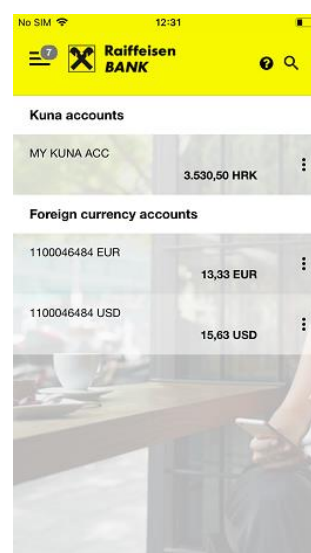
Account details allow changing the account name. To change an account name, open the transaction account details and click  on the right. Enter a new account name, and by confirming the entry, save the new account name.



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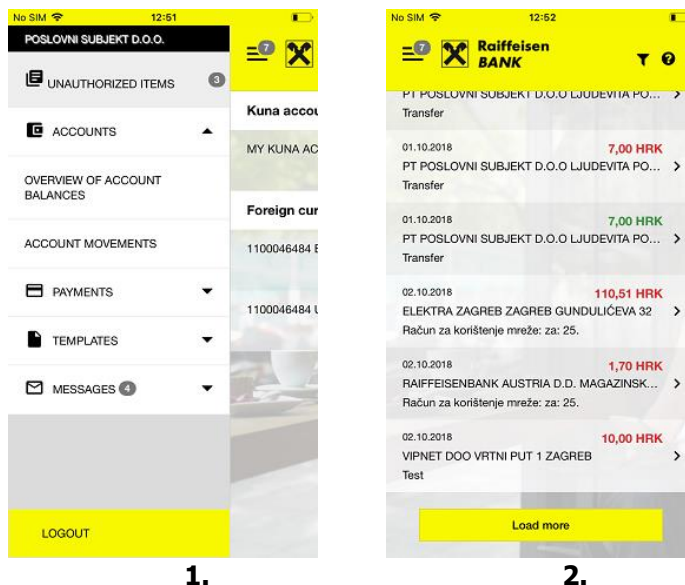


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## Account movements

Selecting **Account movements** displays all movements for the selected transaction account on the current date automatically.

To view movements, open the main menu and select **Account movements**.



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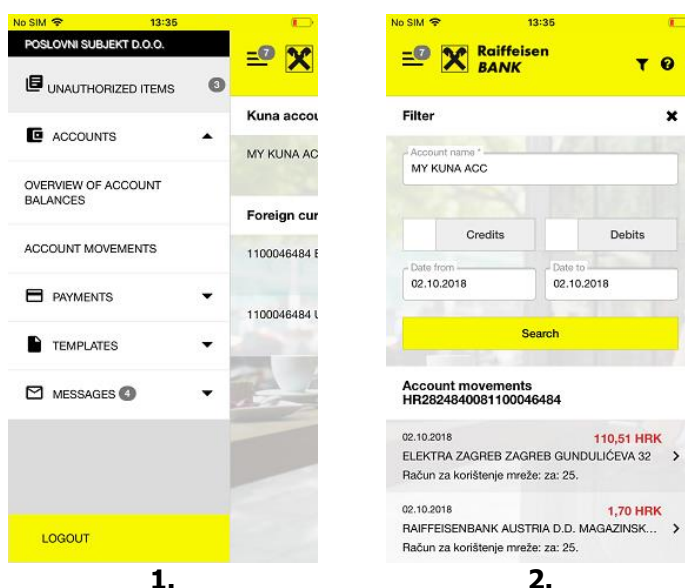
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20 account movements are displayed on the screen automatically. If there are more account movements for the selected period, you can retrieve them by clicking **Load more** at the bottom of the screen.

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## Search movements

To search account movements, open the main menu and select **Account movements**. Select the search, set the search criteria and confirm by clicking **Search**.



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Search is possible by the following criteria:

**Account number** – selecting another transaction account.

**Credits / debits** – selecting to display only credit or debit movements for the selected transaction account.

**Date from / Date to** – selecting a particular time period.

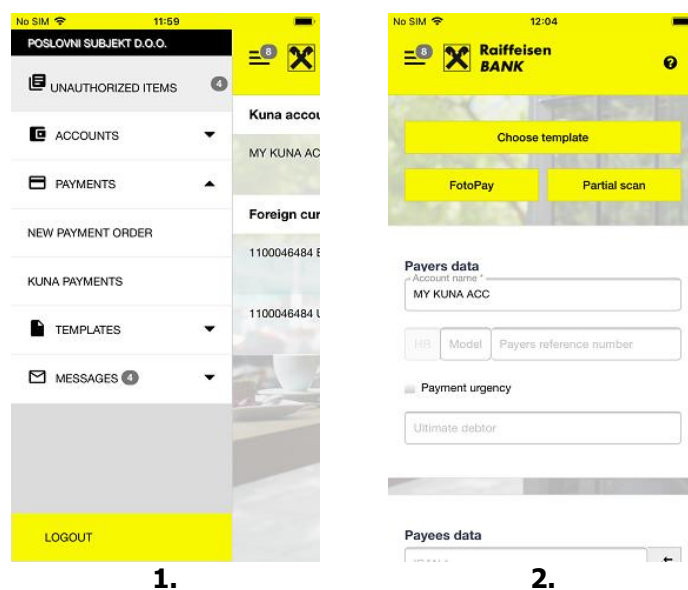
**20 account movements are displayed on the screen automatically. If there are more account movements for the selected period, you can retrieve them by clicking *Load more* at the bottom of the screen.**

## Payments

Selecting **Payments** allows entry and placement of kuna payment orders, and overview of all kuna payment orders.


### New payment order

To create a kuna payment order, open the main menu and select **New payment order**. The form for entering a kuna payment order will open.



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The following fields are required for placing a kuna payment order:

**IBAN** – required data. After you enter the payee's IBAN, clicking  on the right allows for checking and automatically filling the payee's data from the account register (JRR).

**Model and Payee's reference number** – required data.

**Payee's name** – required data.

**Address** – required data.

**Residence** – required data.

**Payment description** – required data.

**Amount** – required data.

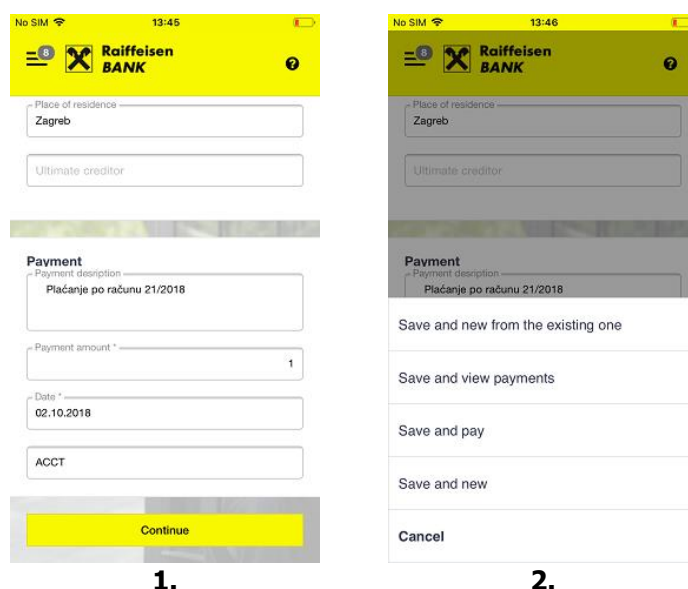
**Date** – required data. It is possible to choose current date or execution date in the future.

**Payment urgency** – required data. By checking the box, the optional fields *Ultimate debtor* and *Ultimate creditor* are removed automatically. The fee for urgent execution of a single payment order is HRK 15.00 and the order will be executed in accordance with the [Time schedule for execution of payment transactions](#).

**Ultimate debtor** – required data.

**Ultimate creditor** – required data.

To execute an entered payment order, select **Continue**, which automatically opens a menu with the options.



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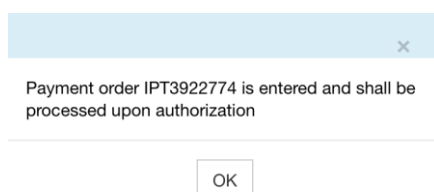
**Save and new from the existing one** – the entered kuna payment order is saved in [Unauthorized items](#), and the new kuna payment order with data filled from the previously entered one opens.

**Save and view payments** – the entered kuna payment order is saved in [Unauthorized items](#), and [Kuna payments](#) screen opens automatically.

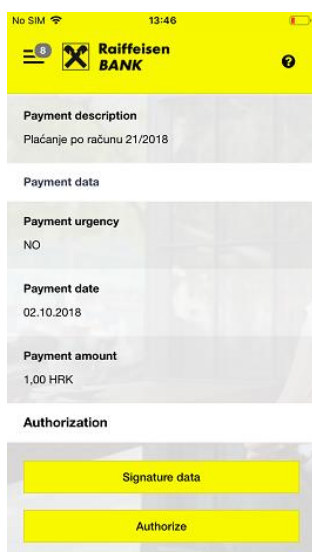
**Save and pay** – the entered kuna payment order is saved in [Unauthorized items](#), and you are redirected to the kuna payment order authorization automatically. The procedure for individual and group authorization of payment orders is described in section [Unauthorized items](#).

**Save and new** – the entered kuna payment order is saved in [Unauthorized items](#), and a new blank kuna payment form opens.

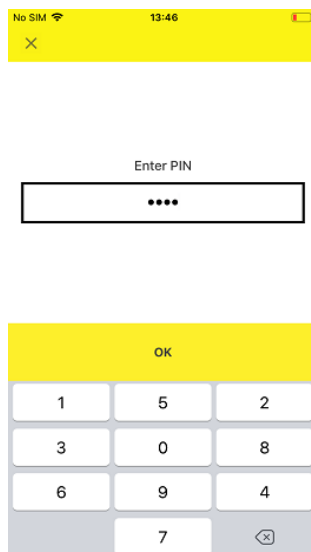
Selecting **Save and pay** displays information of the kuna payment order reference number and entry at the top of the screen.



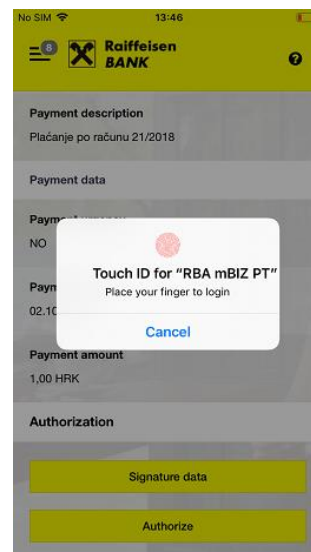
Confirming on **OK** shows the kuna payment order recapitulation screen. For payment order authorization, select **Authorize** at the bottom of the screen, and **mToken** opens automatically. Enter the PIN and confirm the entry on **OK**, or execute authorization by fingerprint validation. Upon successful authorization, information of the kuna payment order reference number and execution appears at the top of the screen.



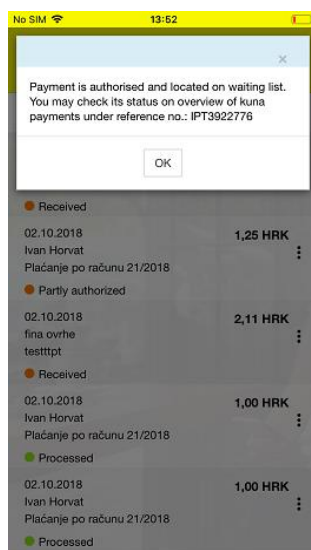
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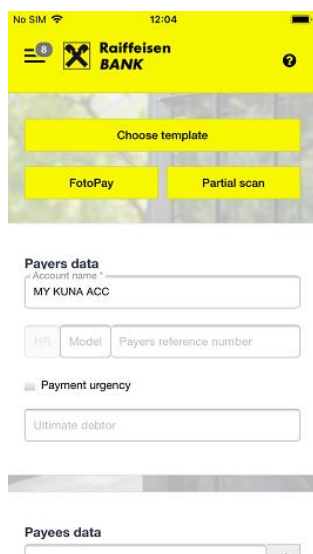
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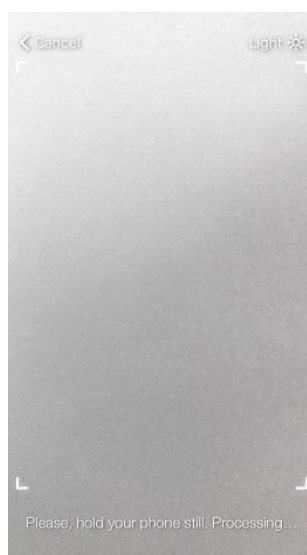
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## FotoPay

To create a kuna payment order by scanning a payment slip, open the main menu and select **New payment order**, and then **FotoPay**. Clicking the button launches the mobile phone camera automatically.



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NALOG ZA NACIONALNA PLAĆANJA			
<b>PLATITELJ (naziv/firme i adresa):</b> Tvrtka d.o.o. Štampareva 2 10 000 Zagreb	<b>Hitno:</b> <input type="checkbox"/> <b>Valuta plaćanja:</b> HRK <b>Iznos:</b> =2.400,00 <b>IBAN ili broj računa platitelja:</b> <b>Model:</b> <b>Poziv na broj platitelja:</b>	<b>Valuta i iznos:</b> HRK=2.400,00 <b>IBAN (račun) platitelja ili Platielj:</b> <b>Tvrtka d.o.o.</b> <b>Model i poziv na broj platitelja:</b>	
<b>PRIMATELJ (naziv/firme i adresa):</b> Zagreb d.d. Ulica 2 10 0000 Zagreb	<b>IBAN ili broj računa primatelja:</b> HR2524840081000000013 <b>Model:</b> HR01 <b>Poziv na broj primatelja:</b> 259446000-2454.22 <b>Šifra namjene:</b> <b>Opis plaćanja:</b> Uplata koncesije 06/2017 <b>Datum izvršenja:</b>	<b>IBAN (račun) primatelja:</b> HR2524840081000000013 <b>Model i poziv na broj primatelja:</b> HR01 259446000-2454.22 <b>Opis plaćanja:</b> Uplata koncesije 06/2017	
<b>Pečat korisnika PU</b>		<b>Potpis korisnika PU</b>	
		<b>Očjera</b>	

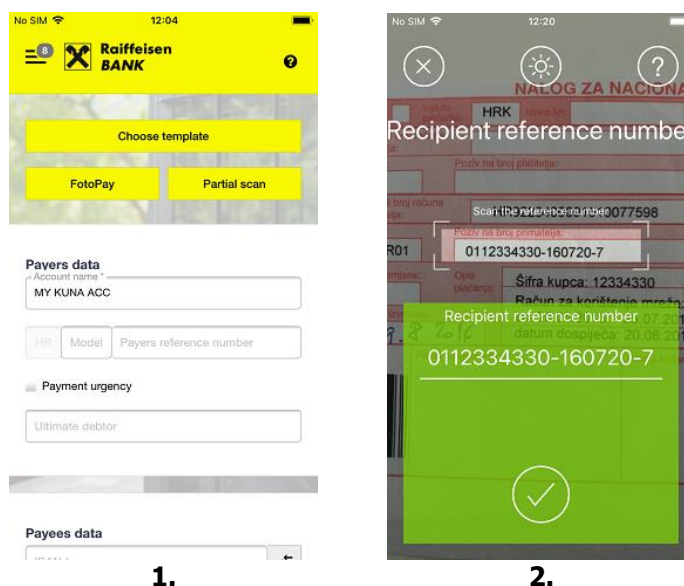
To read payment data, position the camera over the 2D barcode. If a payment slip does not have the 2D barcode, payment data can be read by positioning the camera over the payment slip counterfoil. Exact reading fills the data in the kuna payment order form automatically.

When reading data from the payment slip counterfoil, please pay attention to the data required for kuna payment order execution.




## Partial scan

To create a kuna payment order by partial scanning of data from a payment slip or received invoice, open the main menu, select **New payment order**, and then **Partial scan**. Selecting this launches your mobile phone camera automatically. Scan individual data, make sure it is read correctly and confirm by clicking on the check mark.



After an exact reading, data are filled in the kuna payment order form automatically. Please pay attention to the data mandatory for the kuna payment order execution.

By selecting the button  next to the field with the payee's IBAN, the payee's data from the account register (JRR) are filled automatically.

## Consent for payment order execution

If all entered data are formally correct, a kuna payment order can be saved or authorized in accordance with the assigned authorization authority for the transaction account.

**Authority Entry** – after entering a kuna payment order, users with the assigned authority of *Entry* are allowed only to save the payment order. The prepared payment order is ready for authorization by the user with the assigned authority of *Authorization* or *Entry and Authorization*.

**Authority Authorization** – users with the assigned authority *Authorization* are allowed only to authorize the prepared payment orders (procedure described in the section [Unauthorized items](#)).

**Authority Entry and Authorization** – after entering a kuna payment order, users with the assigned authority of *Entry and Authorization* are allowed to authorize the entered payment order (procedure described in the section [Unauthorized items](#)).

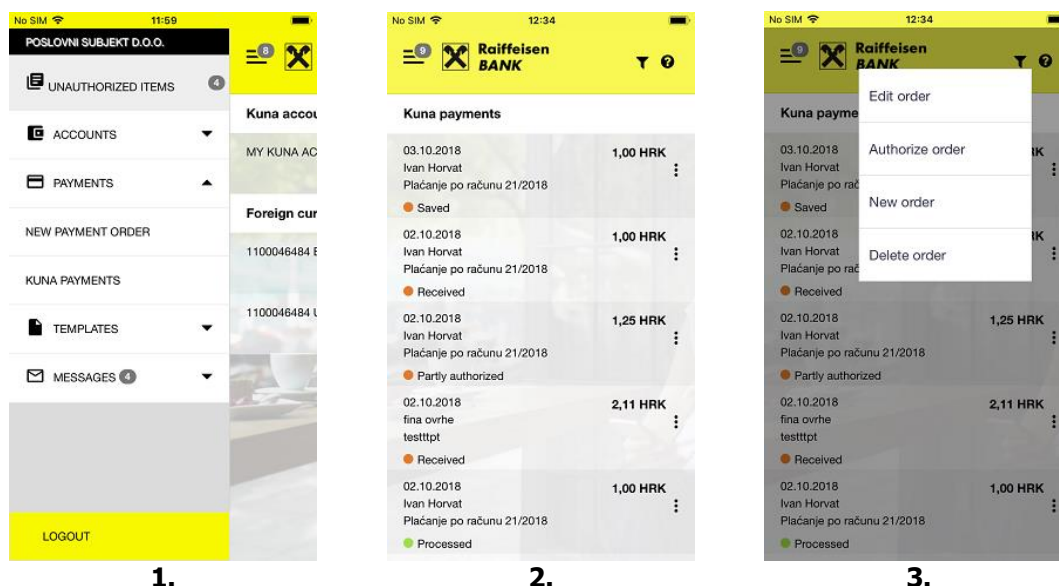
If two signatures per payment order are required for a transaction account, after authorization by the first user, the kuna payment order receives the status **Partially authorized** and must be authorized by the second user for final execution.



## Kuna payments


By selecting **Kuna payments**, all kuna payment orders initiated through mBanking and the RBA iDIREKT Internet banking on the current date are displayed automatically, regardless of their current status (e.g. Entered, Partially authorized, Authorized, Received, Executed, Rejected and Cancelled).

Overview of payment orders is available by opening the main menu and selecting **Kuna payments**.



### Transaction status:

- – Executed
- – Rejected
- – Entered / Partially authorized / Received / Authorized
- – Recalled / Cancelled

By selecting the button  next to a kuna payment order, you access the quick menu where, depending on the current status of the payment order and the assigned authority of authorization, the following options are available:

**Edit order** – change the entered order.

**Authorize order** – authorization of the entered payment order.

**Deauthorize order** – deauthorization of the previously authorized payment order (if two signatures for a payment order are set for the transaction account and the transaction status is *Partially authorized*).

**New order** – creation of a new kuna payment order with the data of the selected kuna payment order.

**Delete order** – deleting a kuna payment order in the status *Entered*.

### Executed kuna payment orders

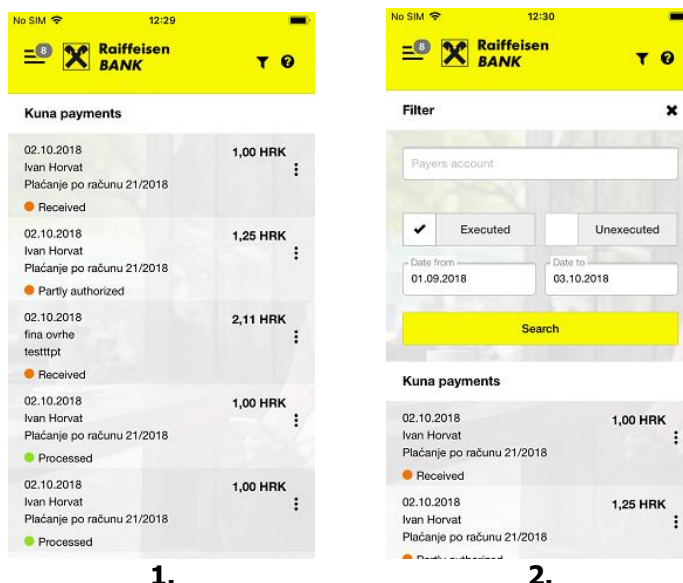
Overview of executed kuna payment orders displays payment orders with the status:

**Executed** – payment order executed successfully.

**Rejected** – payment order not executed.

**Cancelled** – payment order cancelled before being sent to processing.

To view the executed kuna payment orders, open the main menu and select **Kuna payments**. Select the search option, click **Executed** and select **Search**.



## Unexecuted kuna payment orders

Overview of unexecuted kuna payment orders displays payment orders with the status:

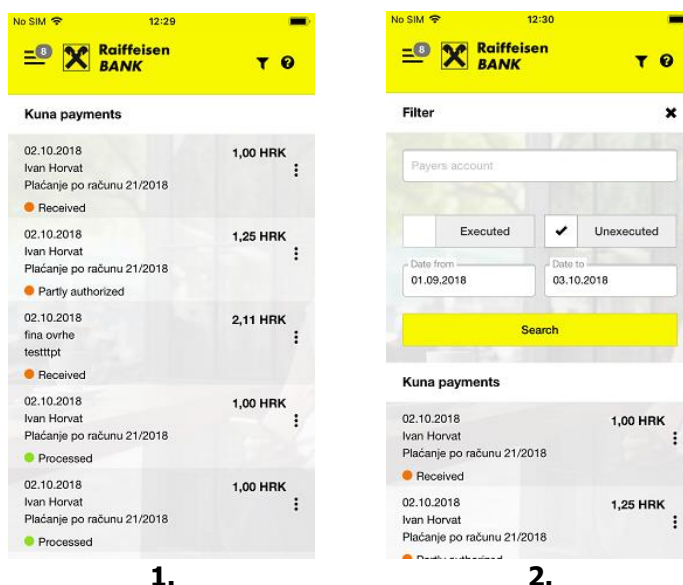
**Entered** – payment order not authorized.

**Partially authorized** – payment order needs to be authorized by the second user (signatory). The payment order can not be changed or deleted, but by deauthorization it can be returned to the status *Entered*.

**Authorized** – payment order signed, but not sent to processing yet.

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To view unexecuted kuna payment orders, open the main menu and select **Kuna payments**. Select the search option, click **Unexecuted** and select **Search**.

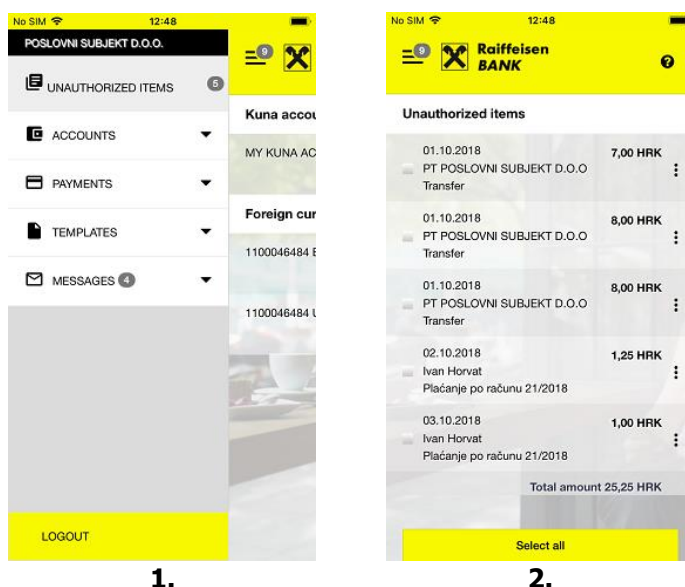


All kuna payment orders with the status *Entered* and *Partially authorized* are in the *Unauthorized items*, and can be easily authorized in one step.


## Unauthorized items

Selecting **Unauthorized items** automatically displays all kuna payment orders with the status *Entered* and *Partially authorized* waiting for authorization, regardless of whether they are initiated through mBanking and the RBA iDIREKT Internet banking.

To view unauthorized items, open the main menu and select **Unauthorized items**. The list of kuna payment orders waiting for authorization is displayed.

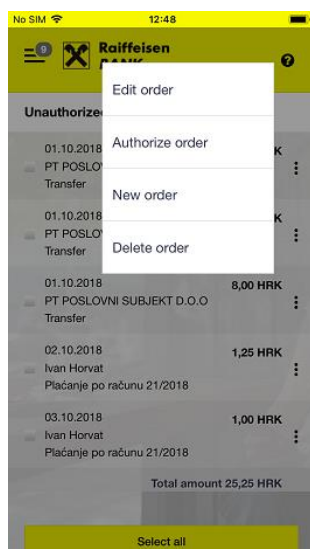


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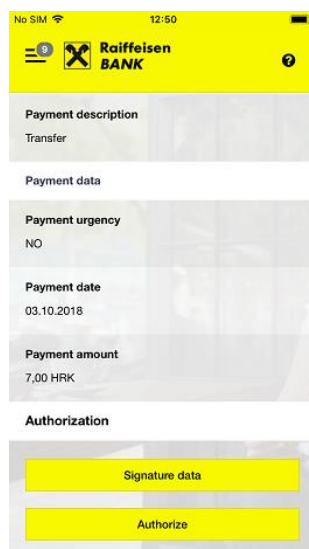
By clicking the button  next to the unauthorized item, you access the quick menu where, depending on the current status of the payment order and the assigned authority of authorization, the options for selection are available (procedure described in the section [Kuna payments](#)).

## Single authorization

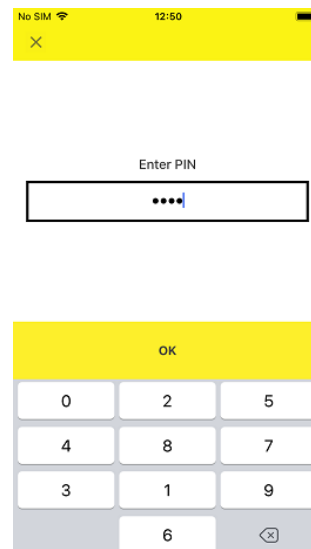
For single authorization of a kuna payment order, access the quick menu next to an unauthorized item and select **Authorize order**. At the bottom of the unauthorized item details select **Authorize**. Enter your PIN and confirm the entry on **OK** or perform fingerprint authorization. The kuna payment order details, as well as information of the reference number and execution of the kuna payment order appear.



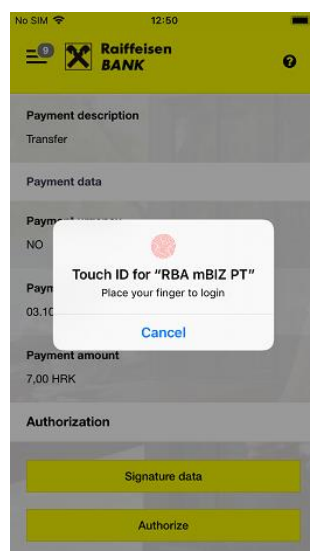
1.



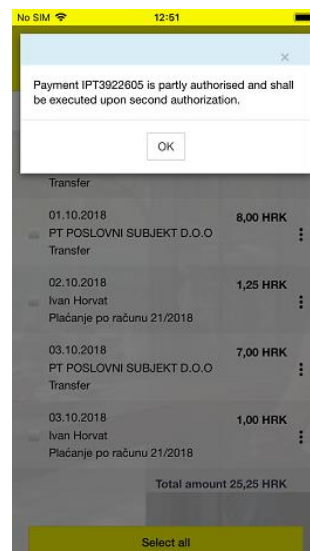
2.



3.



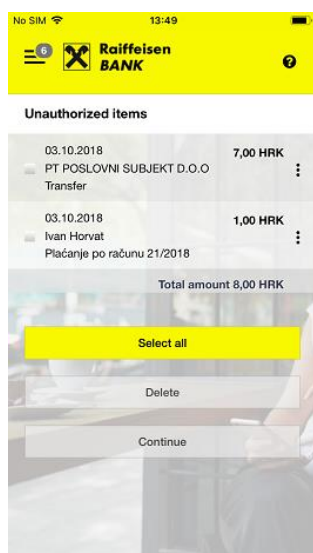
4.



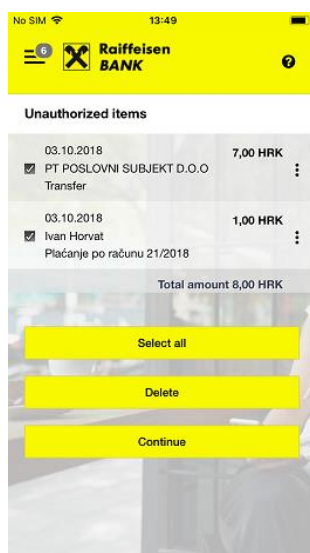
5.

## Group authorization

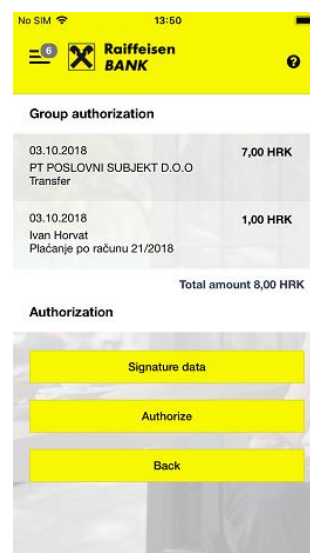
For a group authorization of kuna payment orders, open the main menu and select **Unauthorized items**. The list of kuna payment orders waiting for authorization is displayed on the screen. **Tick** the kuna payment orders which you want to group authorize. Optionally, for marking all items you can use the option **Mark all**. At the bottom of the recapitulation overview select **Authorize**. Enter your PIN and confirm the entry on **OK** or perform fingerprint authorization. Overview of authorized kuna payment orders, as well as information of execution of payment orders appear.



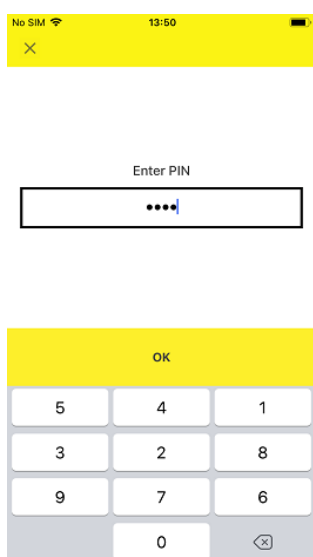
1.



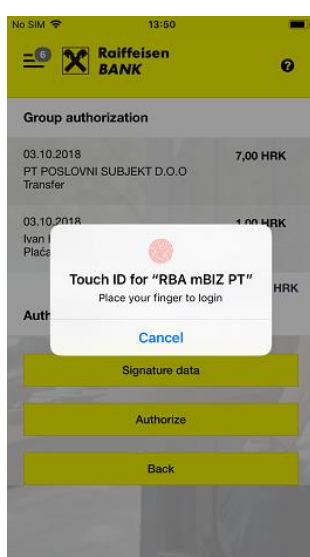
2.



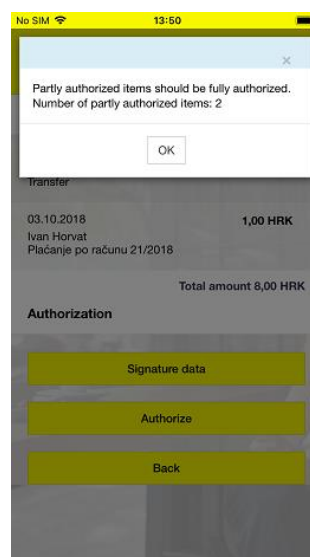
3.



4.



5.



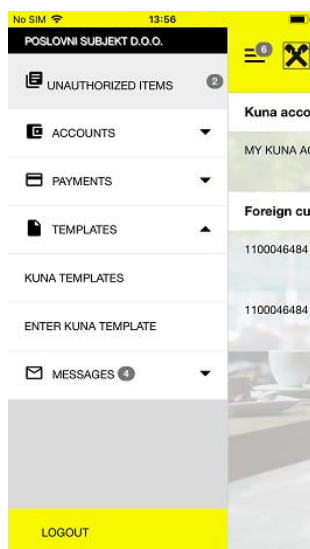
6.

## Kuna payment templates

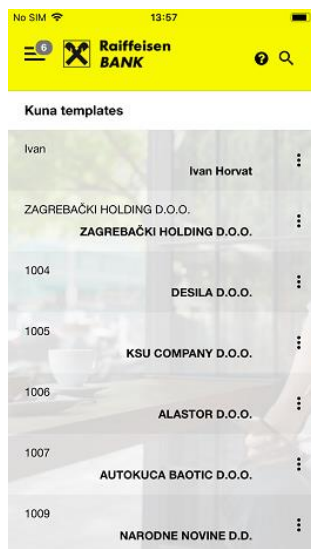
By selecting **Templates**, it is possible to browse and update existing templates for kuna payments entered through RBA iDIREKT Internet banking, entry of new templates for kuna payments, and initiation of kuna payments from templates.

### Overview of kuna payment templates

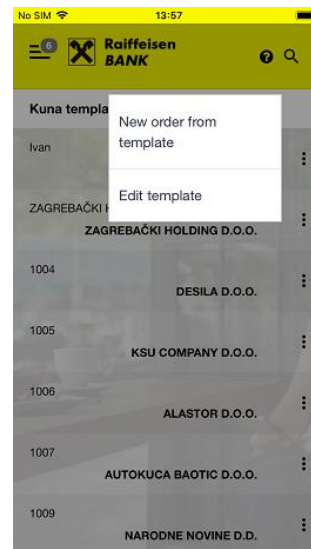
To view kuna payment templates, open the main menu and select **Kuna payment templates**. The kuna payment templates list is displayed.




1.



2.



3.

By selecting the button  next to a kuna order template, you access the quick menu where the following options are available:

**New order from template** – create a new kuna payment order from the selected template.

**Edit template** – change the selected kuna payment template.

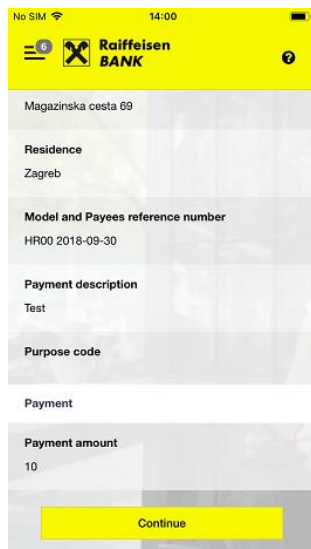


1.

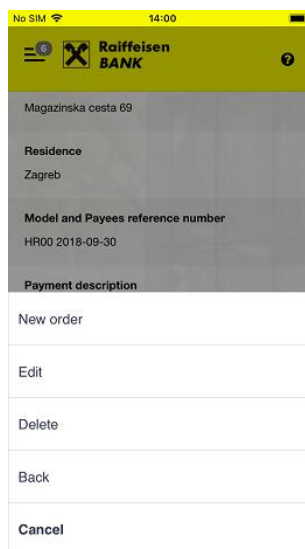


**20 templates will be displayed on the screen automatically. If there are more kuna templates, you can retrieve them by selecting *Load more* at the bottom of the screen.**

To view the details of a kuna payment template, select the kuna payment template from the list. A screen with details of the kuna payment template opens.



**1.**



**2.**

At the bottom of the screen with kuna payment template details select **Continue** to open a menu with the following additional options:

**New order** – create a new kuna payment order from the shown template.

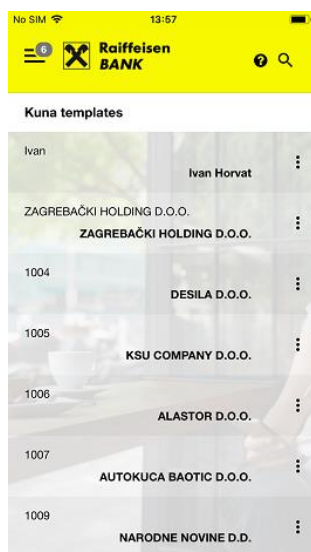
**Edit** – edit the shown kuna template.

**Delete** – delete the shown kuna template.

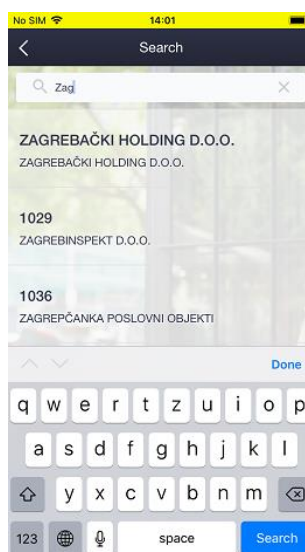
**Back** – return to the screen with the kuna payment templates list.

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To search kuna payment templates, select the search option. Enter full or partial Payee information in the search field to automatically view the search results below.



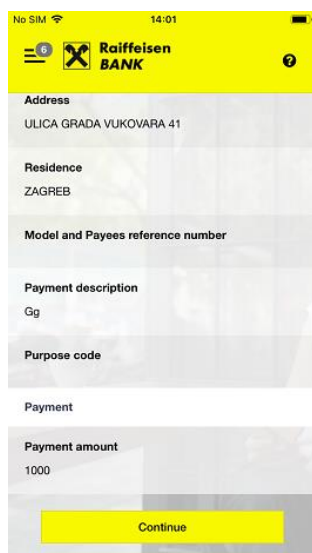
**1.**



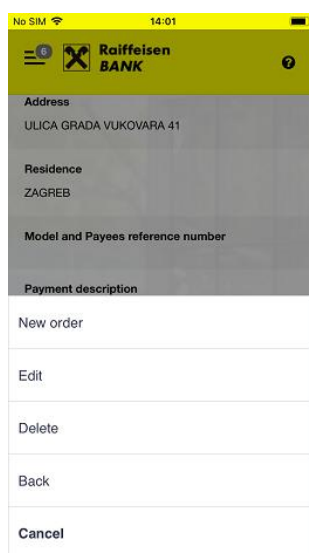
**2.**

## Delete kuna payment templates

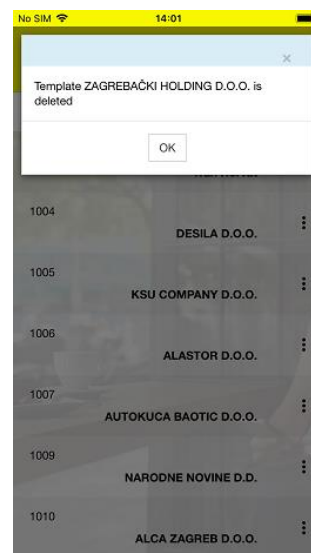
To delete a kuna payment template from the list, select the kuna payment template. A screen with the kuna payment template details opens. At the bottom of the screen select **Continue**. In the menu select **Delete**. A message on successfully deleting the template appears.



1.



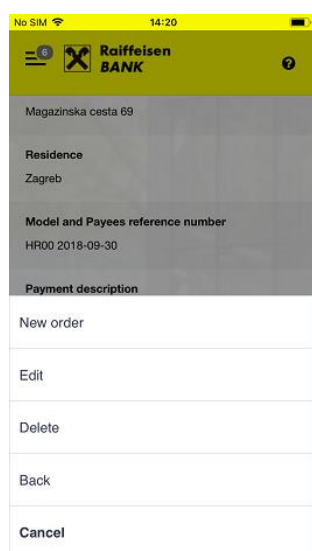
2.



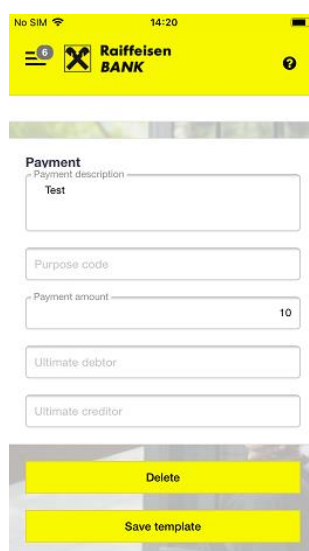
3.

## Change kuna payment templates

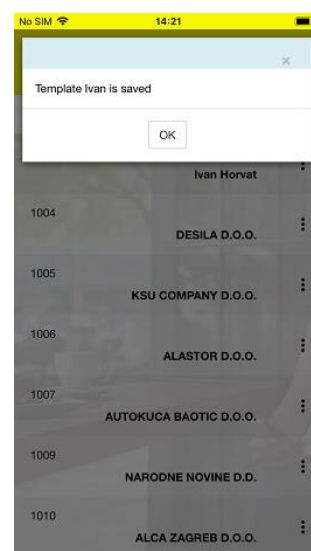
To change a kuna payment template, select the kuna payment template from the list. A screen with details of the kuna template opens. At the bottom of the screen select **Continue**. In the menu select **Edit**. The entry screen opens where all existing data can be changed. To save your changes, select **Save template** at the bottom of the screen. A message on successfully saving the template appears.



1.



2.

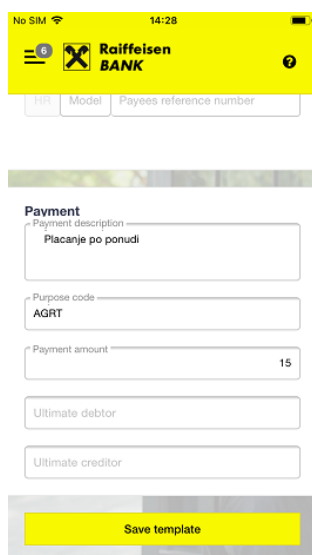


3.



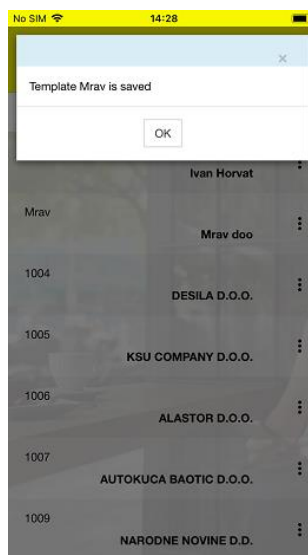
## Entering new kuna payment template

To enter a new kuna payment template, open the main menu and select **Enter kuna** payment template. The template entry screen opens. Fill the required fields and at the bottom of the screen select **Save template**. A message of successfully saving the template appears.



1. Screenshot of the template entry screen. The screen shows a yellow header with the Raiffeisen BANK logo. Below the header, there are input fields for 'Model' and 'Payee's reference number'. A 'Payment' section contains fields for 'Payment description' (with the placeholder 'Plaćanje po ponudi'), 'Purpose code' (with the value 'AGRT'), 'Payment amount' (with the value '15'), 'Ultimate debtor', and 'Ultimate creditor'. At the bottom, there is a yellow button labeled 'Save template'.

1.



2. Screenshot showing a confirmation message 'Template Mrav is saved' with an 'OK' button. Below the message, a list of payees is visible, including 'Ivan Horvat', 'Mrav', 'Mrav doo', '1004 DESILA D.O.O.', '1005 KSU COMPANY D.O.O.', '1006 ALASTOR D.O.O.', '1007 AUTOKUCA BAOTIC D.O.O.', and '1009 NARODNE NOVINE D.D.'.

2.

To create a new kuna template, the following fields are mandatory:

**Template name** – defining the payee's name (short or full name, or code), under which you can easily find the appropriate template (Entering multiple templates under the same name is not allowed). If the name (nickname) of the payee's is not entered, the field automatically copies data from the field *Payee's name*.

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**IBAN** – payee's IBAN entry (enabled verification and autofill with payee's data from the account register).

**Payee's address** – required data for entry.

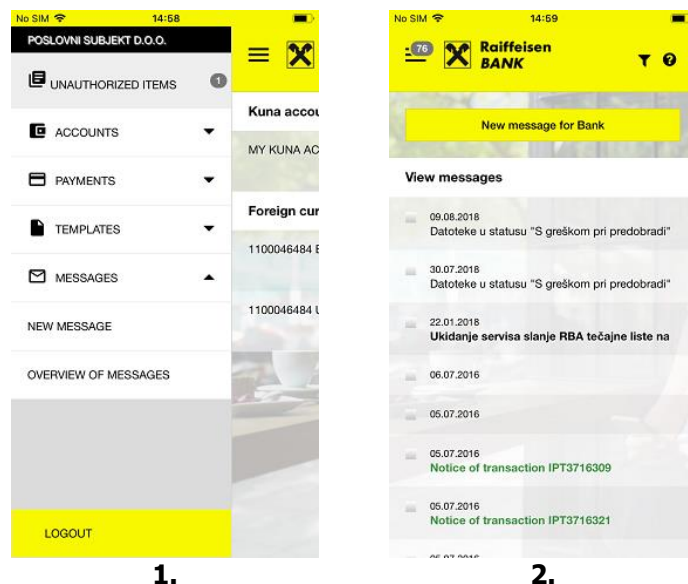
**Payee's residence** – required data for entry.

## Messages

Selecting **Messages** allows viewing bank and system messages, and sending free format messages to the bank.

### View messages

To view messages, open the main menu and select **Messages**. A screen listing all received and sent messages is displayed. Message title and date are displayed for each message.



Clarification of the message display:

**Bold** – unread messages.

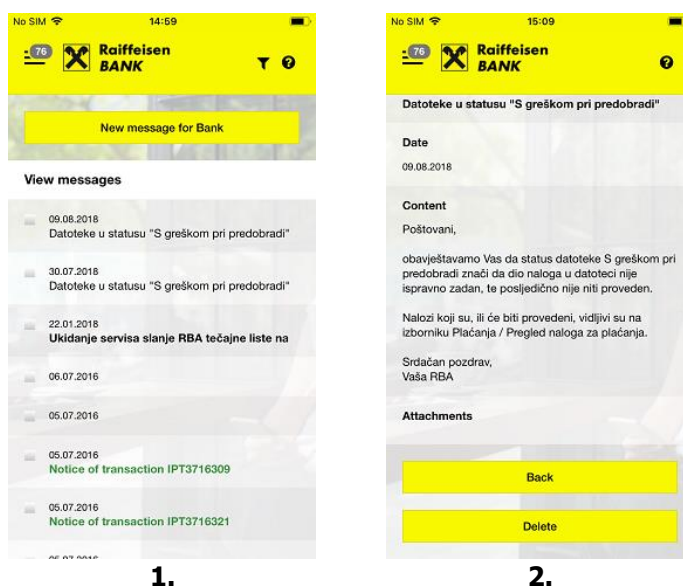
**Black** – messages from the bank and messages sent by the user.

**Green** – automated system messages on executed transactions.

**Red** – automated system messages on rejected transactions.

## View message details

To view message details, open the main menu and select **Messages**. From the displayed list select the message. The screen with message details opens (title, date, content and attachments).



**20 messages are displayed on the screen automatically. If there are more messages in the inbox, you can retrieve them by selecting *Load more* at the bottom of the screen.**

At the bottom of the message details screen there are additional options:

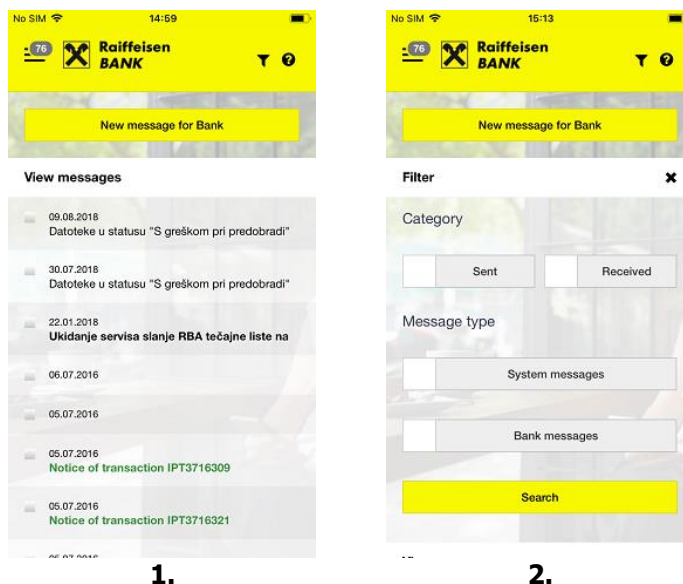
**Back** – return to the screen listing all messages.

**Reply** – reply to a received message (an option available only for bank messages).

**Delete** – delete the displayed message.

## Search messages

To search messages, open the main menu and select **Messages**. On the messages screen select the search option, set the criteria and select **Search**. Select a message from the displayed list. The screen with details of the selected message opens (title, date, content and attachments).



Messages can be searched by the following criteria:

***Sent / Received*** – displays only sent or received messages.

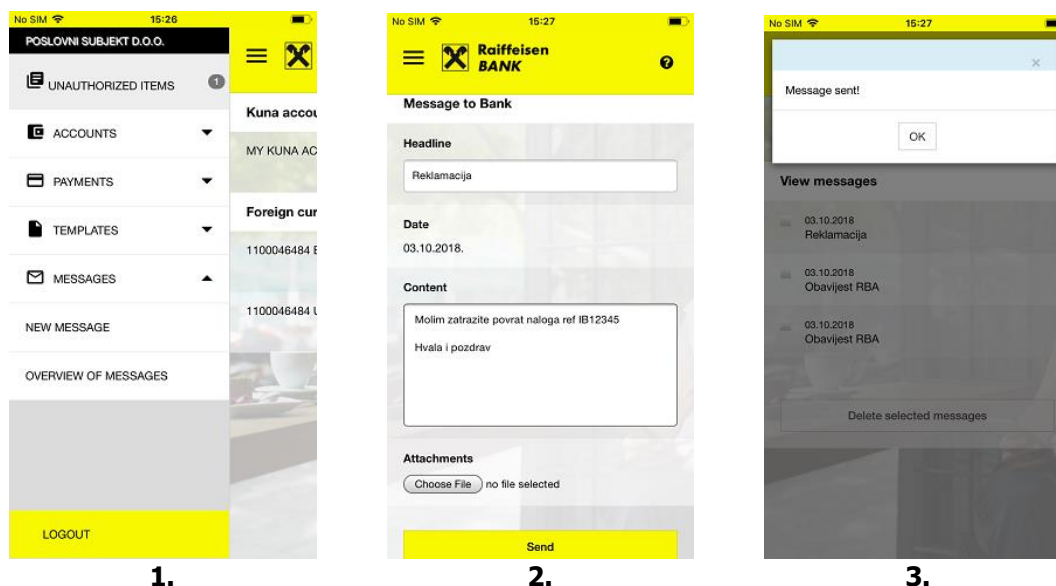
***System messages*** – displays only messages sent by the system.

***Bank messages*** – displays only free format messages sent by the bank.

**20 messages are displayed on the screen automatically. If there are more messages in the inbox, you can retrieve them by selecting *Load more* at the bottom of the screen.**

## Create a new message

To create a new message, open the main menu and select **Messages**. On the messages screen select **New message for bank**. The screen for entering a new message opens. Enter the message content and click **Send**. A message of successfully sending the message appears.



To create a new message, the following fields are provided:

**Title** – required field, defining message subject.

**Content** – required field, entry of free format content.

**Attachments** – optional, for sending attachments with a message.

## Delete messages

To delete messages, open the main menu and select **Messages**. On the messages screen mark the ones you wish to delete and select **Delete selected messages**. A message of successfully deleting the message/s appears.

