



**INSTRUCTIONS FOR USING E-BANKING and
MANAGING PAYMENT CARDS IN THE APPLICATION**

Content

INTRODUCTION	3
I USE OF "INTERNET BANKING" SERVICE	3
1. Login.....	3
2. Home page.....	4
3. Execution of payment orders	4
4. Completing the order according to the template.....	8
5. Simultaneous payment of several orders.....	9
II PAYMENT CARD MANAGEMENT	10
1. BLOCKING/UNBLOCKING OF PAYMENT CARDS.....	10
2. CHANGE OF DAILY/MONTHLY LIMITS IN WORKING WITH PAYMENT CARDS.....	13
3. PAYMENT CARD TRANSACTION RESERVATIONS	15

INTRODUCTION

NetBanking(NB) of Zapad Bank is an internet banking service that provides you with the possibility of online management of your accounts opened with Zapad Bank.

NetBanking enables you to:

- Transfer of funds in the national payment system
- Payments in international payment transactions
- Currency conversion with exchange rates in real time
- Management of cards

This Instruction regulates the use of the NetBanking (Internet banking) service of Zapad banka AD Podgorica (hereinafter: the Bank).

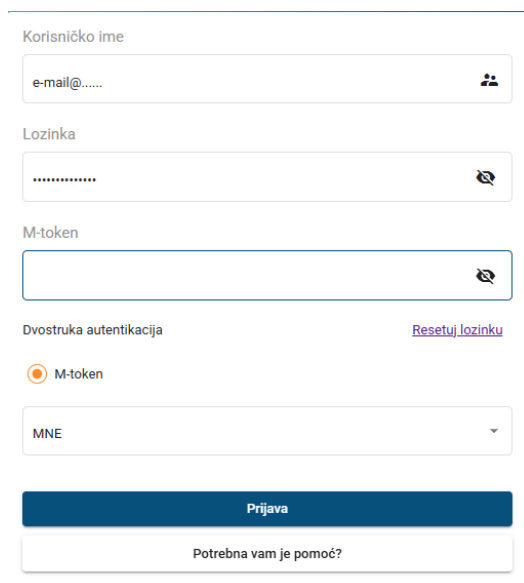
In addition, this Instruction shows a new way of managing daily and monthly limits when working with the Bank's payment cards.

I USE OF "INTERNET BANKING" SERVICE

1. Login

Before you start using NetBanking, you need to activate it by following the instructions you received via e-mail.

Open the link ebanking.zapadbanka.me, enter your username, password and the M-token you generated in the mBanking application.



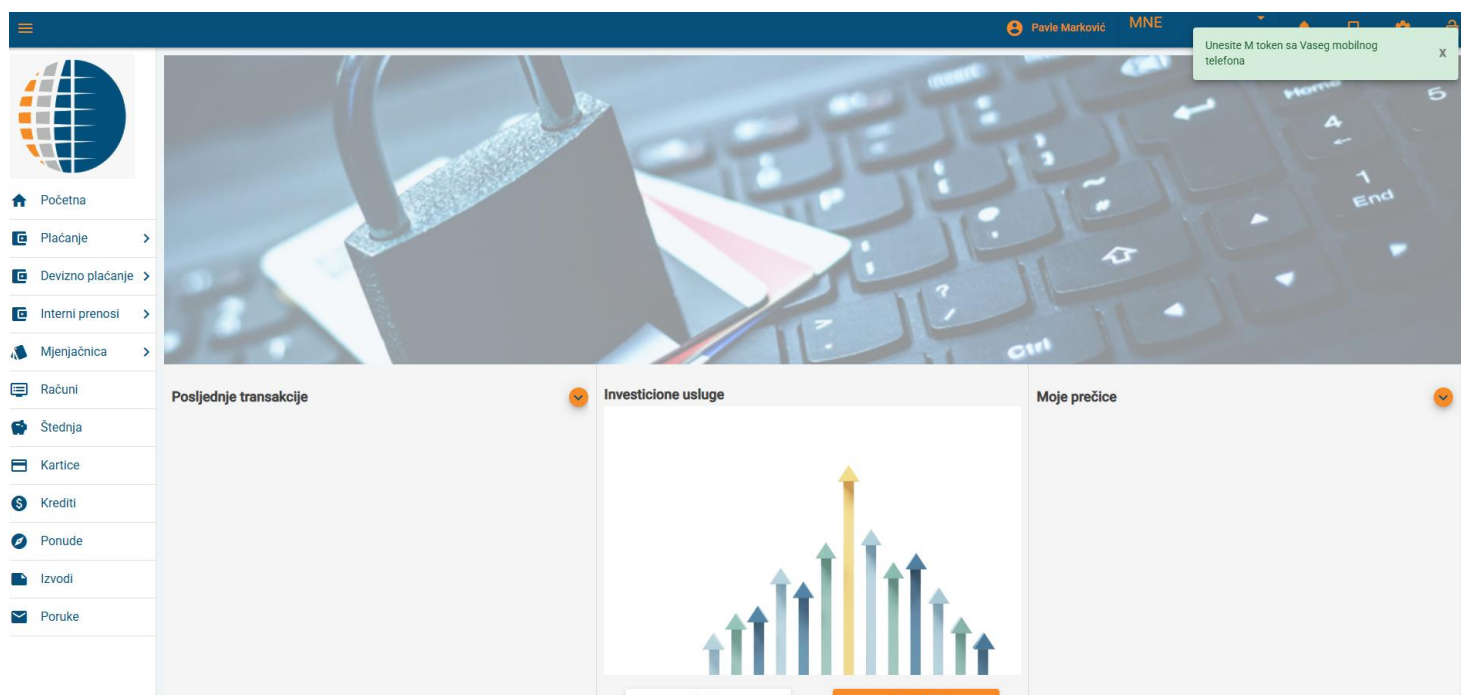
The screenshot shows a login form with the following fields and elements:

- Korisničko ime**: Input field containing "e-mail@....." with a user icon on the right.
- Lozinka**: Password input field with masked characters "....." and an eye icon on the right.
- M-token**: Input field with an eye icon on the right.
- Dvostruka autentikacija**: Section with a radio button selected for "M-token" and a link "Resetuj lozinku".
- MNE**: Dropdown menu with "MNE" selected.
- Prijava**: A dark blue button.
- Potrebna vam je pomoć?**: A link below the login button.

By logging in to NetBanking, you can start using and managing your accounts.

2. Home page

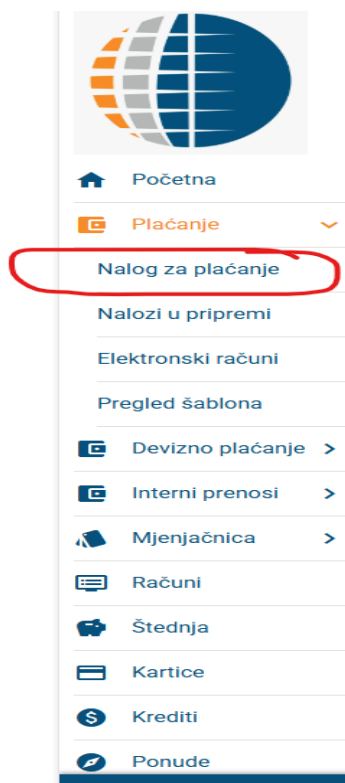
After logging in to NetBanking, you will be redirected to the home page. There is a menu on the left side of the screen. You can get to the home page by selecting the HOME option from the main menu.



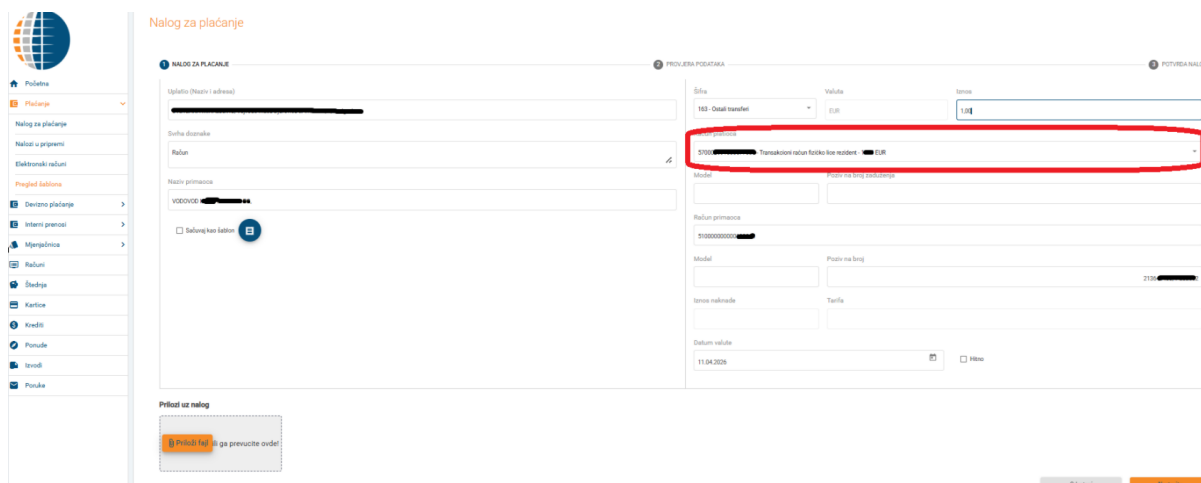
3. Execution of payment orders

Making payment transactions (in domestic payment transactions) is enabled through the masks that you get to by selecting the appropriate item from the drop-down menu in the main navigation menu **"Payment"**

- You can get to the mask for making domestic payments by selecting the **Payment order** option in the menu on the left



o Completing payment orders



By selecting the payer's account (marked on the right side of the order), data (Name and address) about the Payer is automatically filled in on the left side of the order.

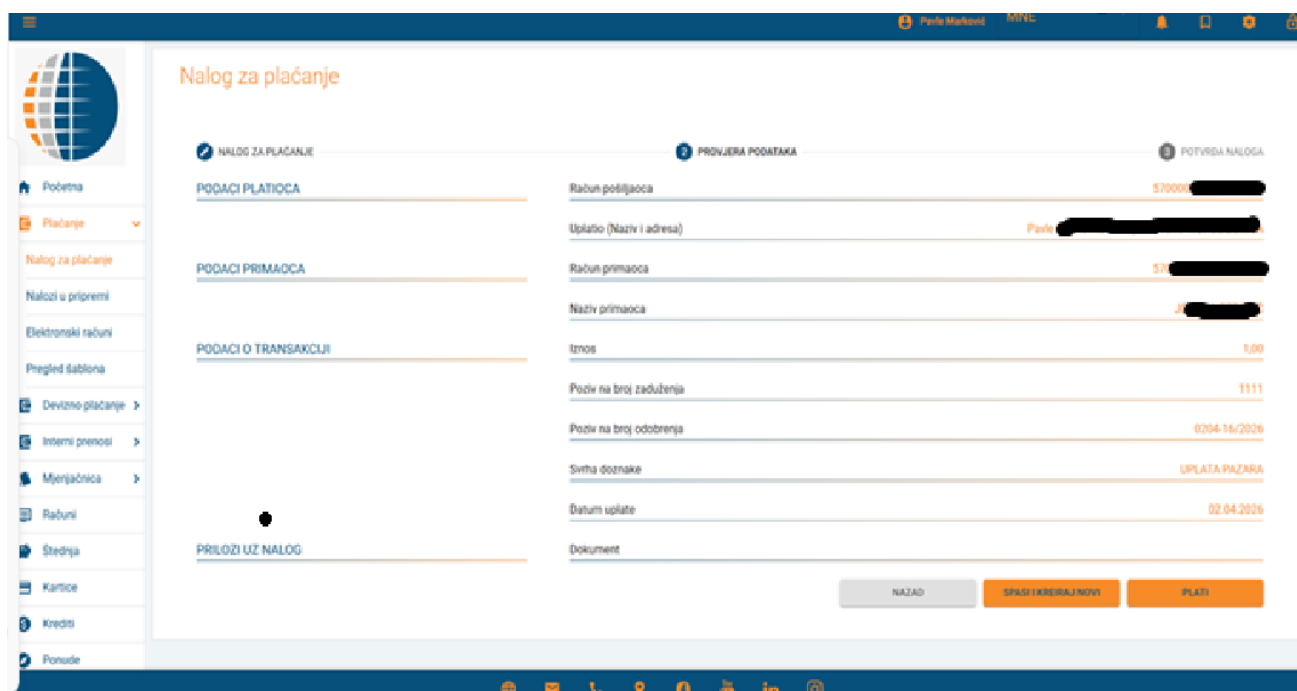
Enter other data (Recipient's account, payment code, purpose of payment, amount, etc.).

After filling out the form, you can select the **"Save as template"** option - Creates a new template based on the completed order for easier future payment of the same or similar orders.

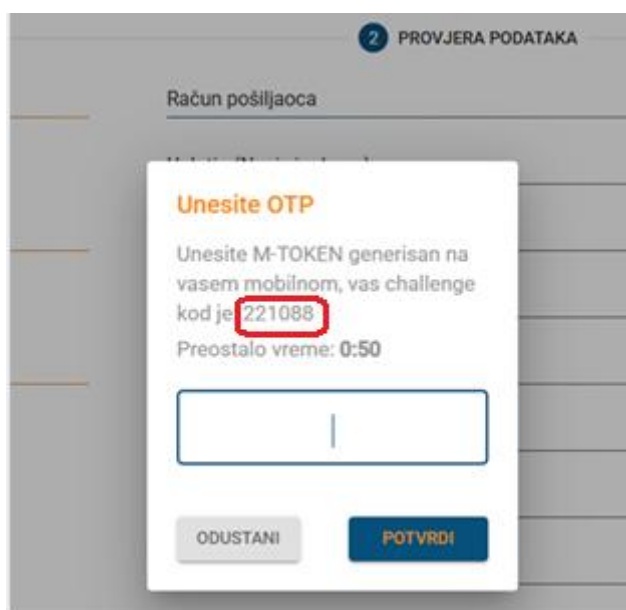
After completing the order, click **"Continue"** in the lower right corner.

Uputstvo za korišćenje E-bankarstva i upravljanje platnim karticama u aplikaciji

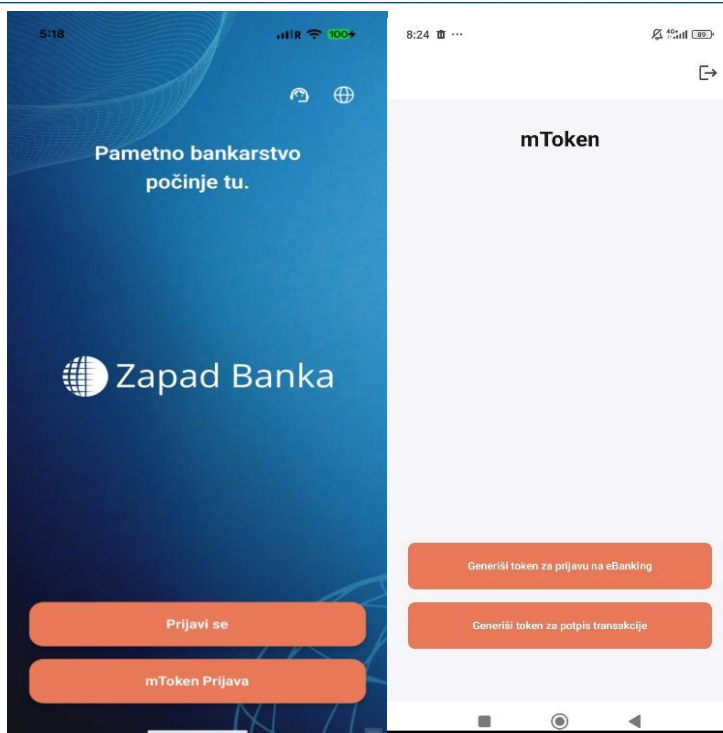
- In the next step "**Checking data**" the payment is made by clicking on "**Pay**"



The application will require you to enter an M-token:



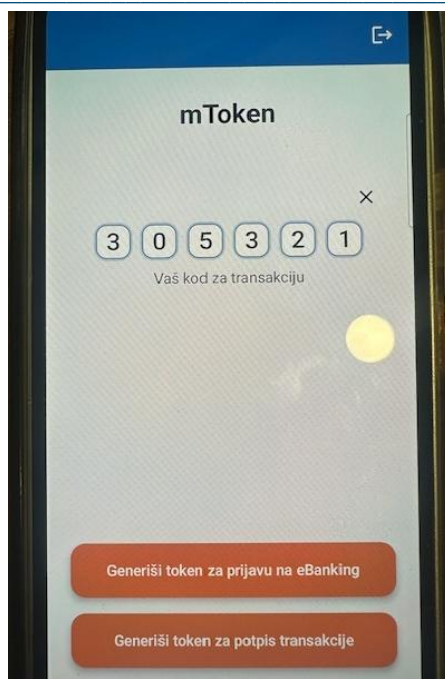
You create an m-token in the **mBanking application** by selecting "**mToken application**," then clicking on "**Generate transaction signature token.**"



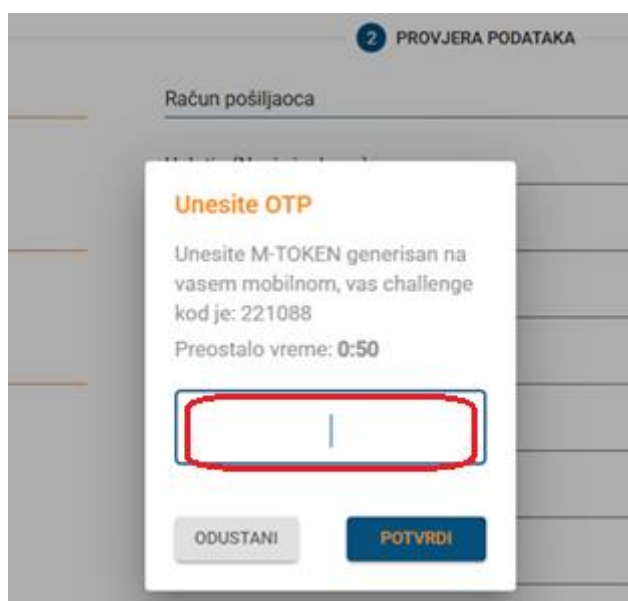
You need to enter 6 digits - your challenge code (in this example it is 221088)



After which you will receive a **code** as in the picture below, which you need to enter in the field below and click "**Confirm**".



Now return to the NetBanking page to complete the process, enter the generated code and confirm.



The transaction will be done with the entered code.

4. Completing the order according to the template

On the left side of the mask, from the "Payment" - "View templates" drop-down list, there is a list of previously created templates. By selecting an item from this list, the order is filled in accordance with the data saved in that template. You can further correct and adjust the order as needed.

5. Simultaneous payment of several orders

If you want to make a payment for several orders, you need to fill in the payment order and in the next step "Data verification" select the option "Save and create a new one" (in the lower right corner).

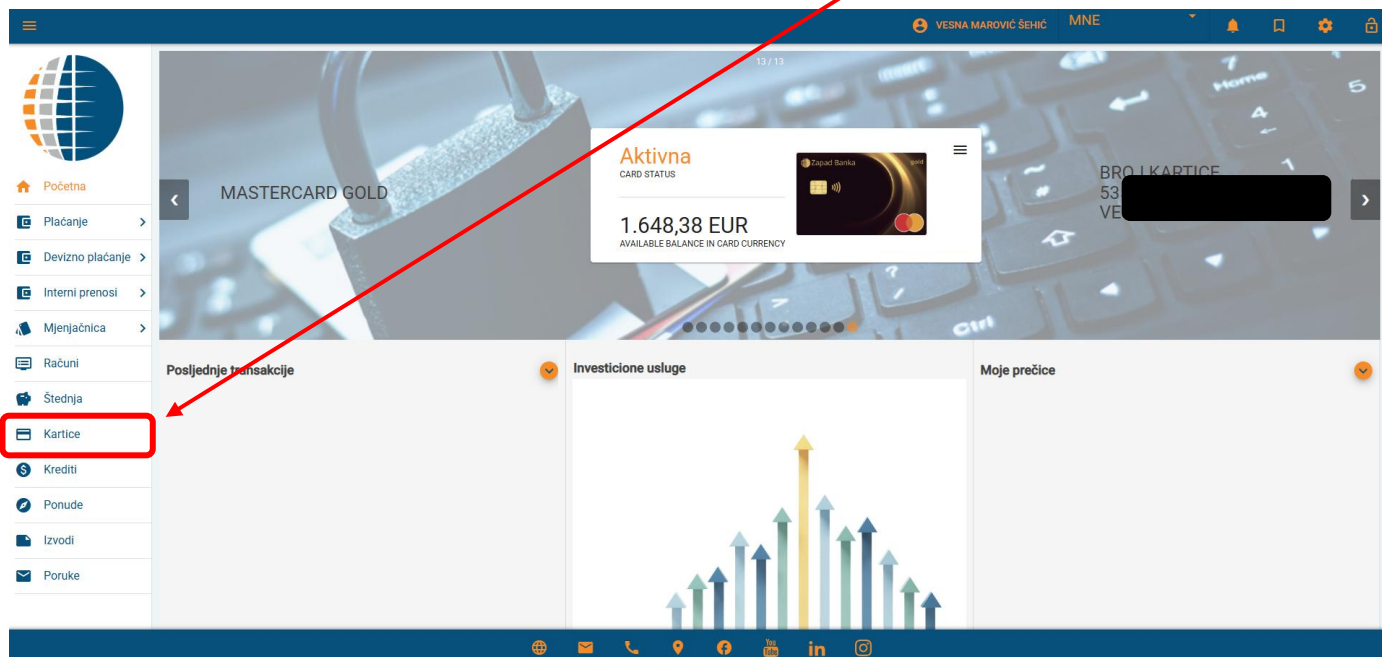
You can find all orders that you have created but not implemented in the menu on the left side of "Payments" - "Orders in preparation".

You need to select the orders and click sign, then enter your challenge code in the mobile application and you will receive a code to confirm the payment

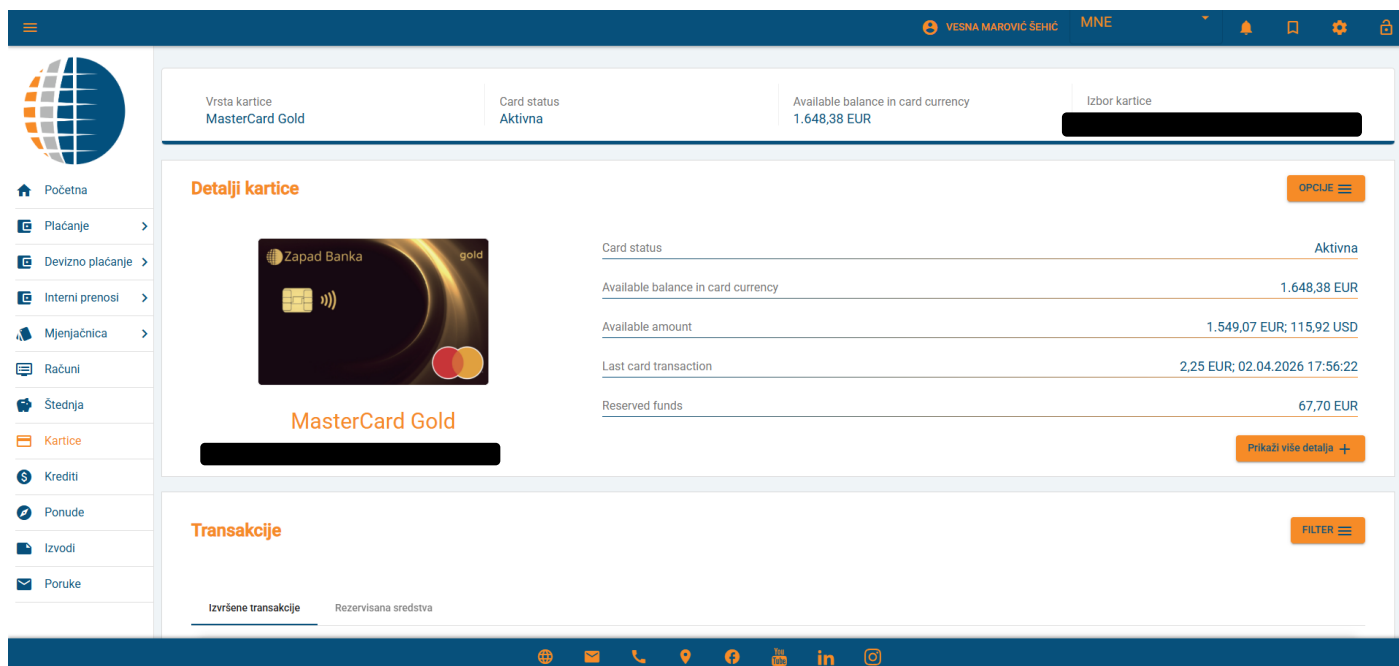
II PAYMENT CARD MANAGEMENT

1. BLOCKING/UNBLOCKING OF PAYMENT CARDS

On the main page, in the drop-down menu, select an option „**CARDS**“:

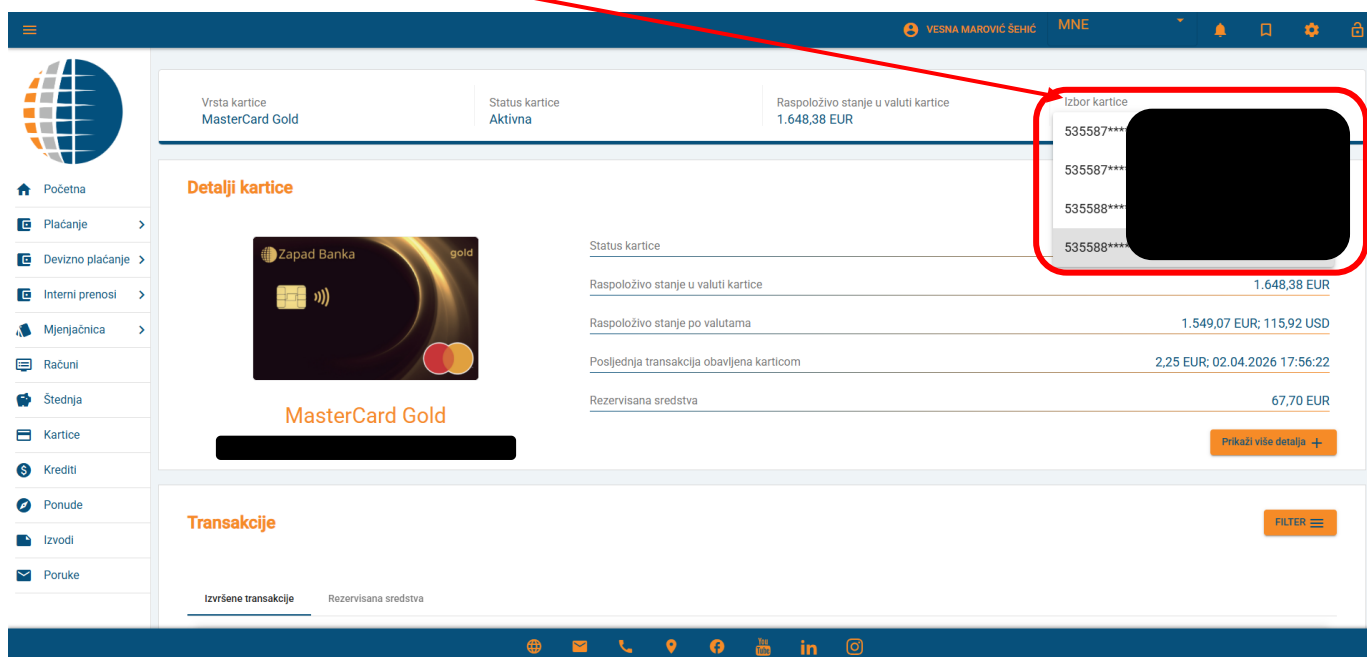


A new screen opens showing the first issued card:

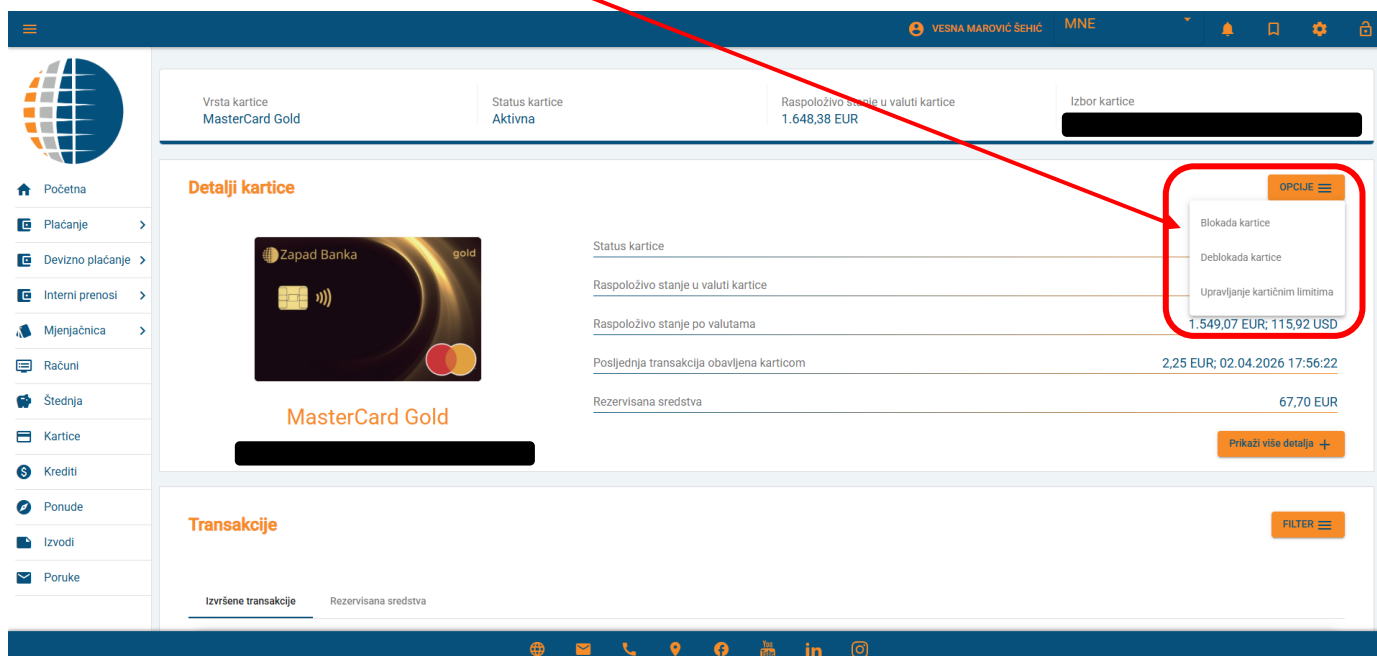


Uputstvo za korišćenje E-bankarstva i upravljanje platnim karticama u aplikaciji

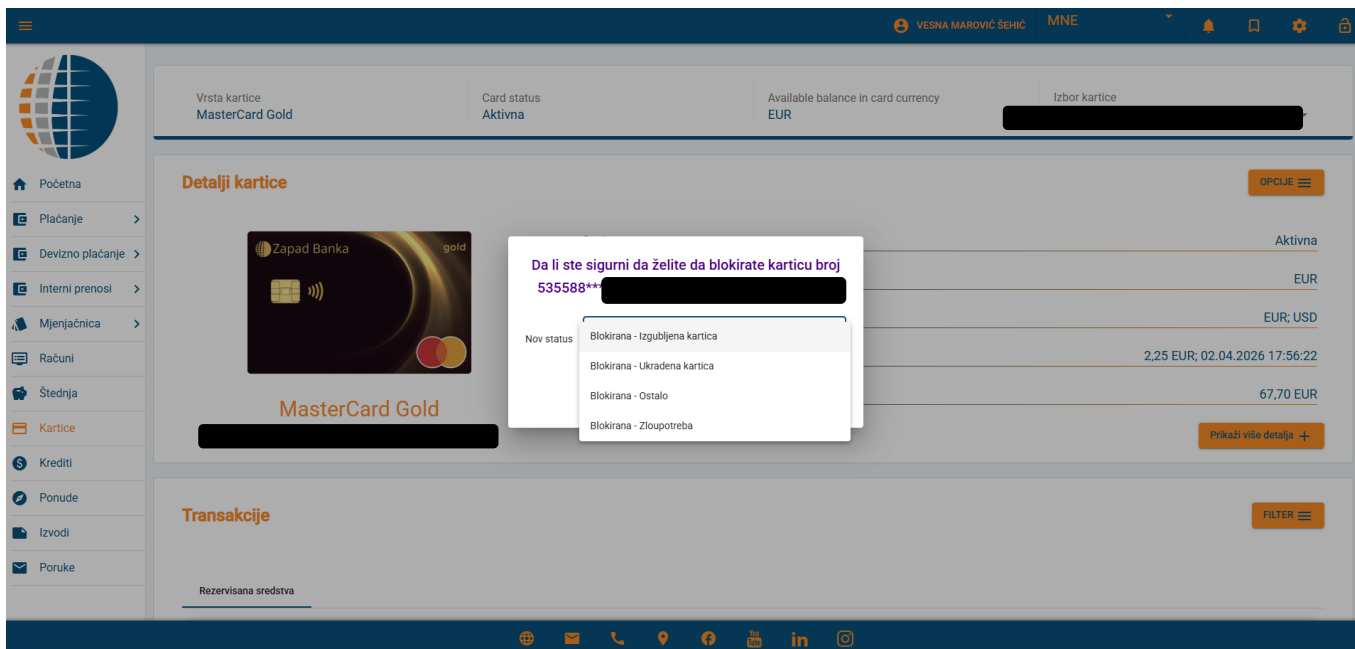
If the Client has several cards, whether a natural person, a legal person or an entrepreneur, by starting the option „**CHOOSE CARD**“:



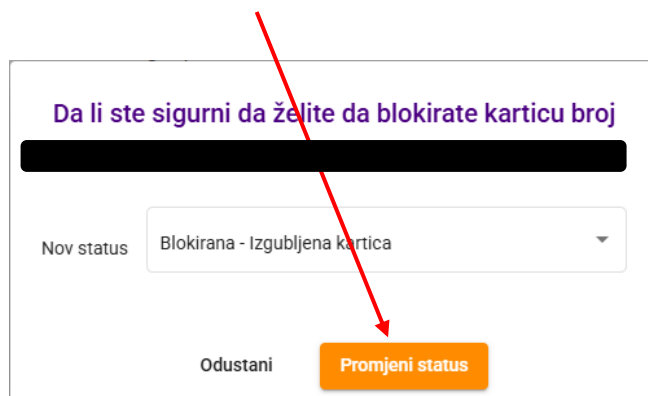
Select the card you want to block. After selecting the card, in the same mask, select „**OPTIONS**“. A drop-down menu opens and the "**BLOCK CARD**" option is selected:



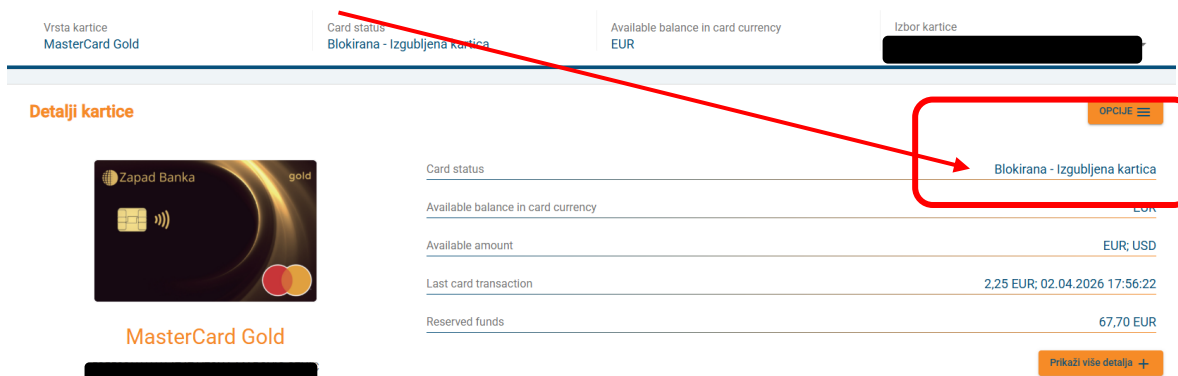
The reason for blocking the card is selected, e.g. **"LOST CARD"**:



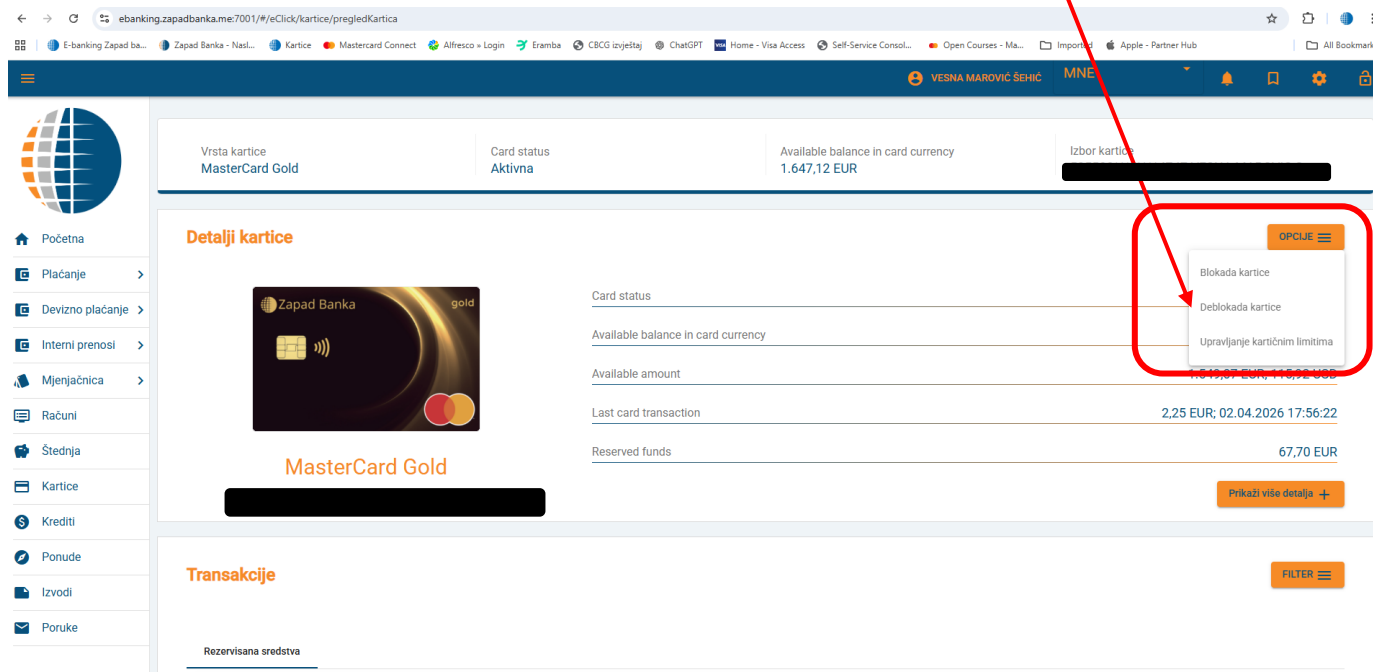
And then confirms the selected status with the **"CHANGE STATUS"** option:



And the card is now in **"blocked"** status.

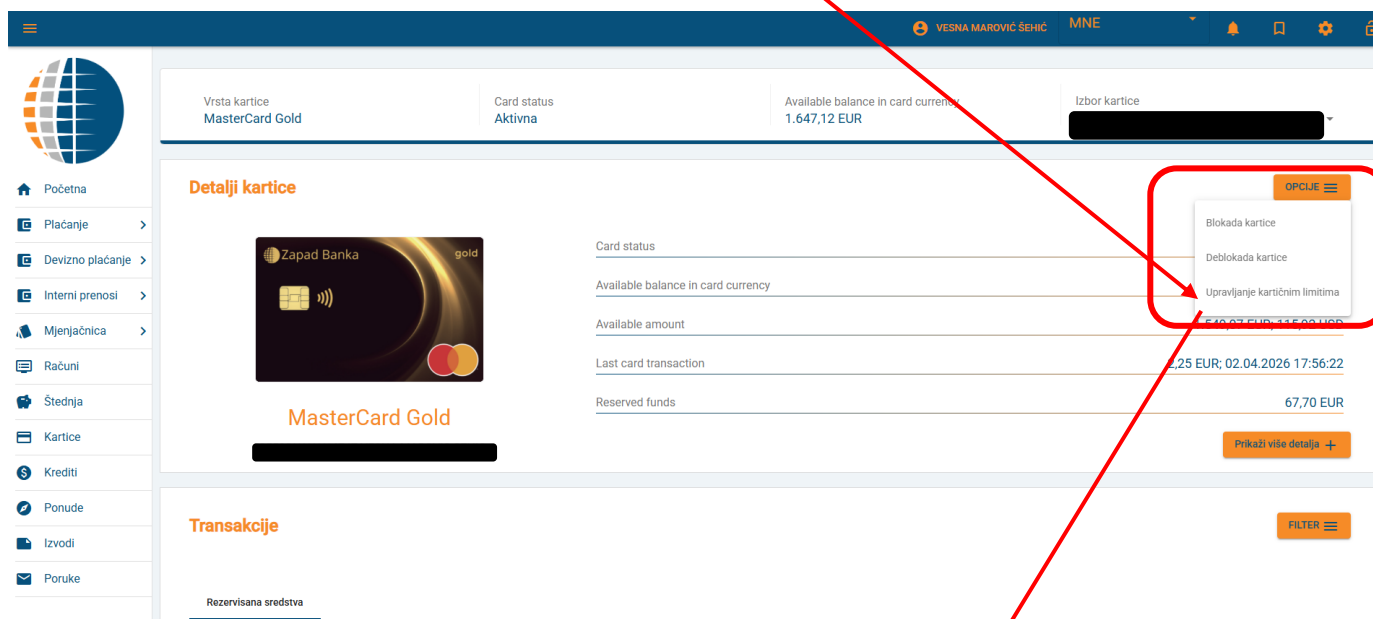


In the same way, ie. by running the same options, the card is unblocked and "unblocked".



2. CHANGE OF DAILY/MONTHLY LIMITS IN WORKING WITH PAYMENT CARDS

Changing the daily and monthly limits is done in the same guise as the previous activities related to payment cards. By selecting "OPTIONS", a drop-down menu opens in which "MANAGE CARD LIMITS" is performed:



The client is able to increase or decrease his spending limit in any specified limit category, either on a daily or

monthly basis.

IMPORTANT NOTE: the maximum amount of the monthly cash withdrawal limit is defined by the Bank's decision and amounts to EUR 15,000.00 for individuals and EUR 3,000.00 for legal entities and entrepreneurs.

Upravljanje kartičnim limitima

PODIZANJE GOTOVINE NA BANKOMATU
Povećajte ili smanjite limit potrošnje na bankomatima

POS PLAĆANJE
Povećajte ili smanjite limit potrošnje za plaćanje na POS uređajima trgovaca

PLAĆANJE NA INTERNETU
Povećajte ili smanjite limit potrošnje za internet plaćanje

By selecting the category you want to change, e.g. "**ATM WITHDRAWAL**", a new mask opens. The client enters the desired limit in the "**limit**" field, optionally selects "**daily number of transactions**" and determines whether it is a daily or monthly limit. Confirm the selected limit with the "**SAVE**" option:

Upravljanje kartičnim limitima

Limit 5.000,00

Dnevni broj transakcija 999

Period

D - dnevni

M - mesecni

Sačuvaj

He repeats the same procedure for each limit category, whether daily or monthly, that he wants to change.

3. PAYMENT CARD TRANSACTION RESERVATIONS

All card transactions that have not yet debited the account can be seen in the **"CARDS - TRANSACTIONS"** tab:

The screenshot displays the mobile banking interface for a MasterCard Gold account. At the top, the user's name 'VESNA MAROVIC SEVIC' and country 'MNE' are visible. Account statistics include: Available amount: 17,12 EUR; 0,00 USD; Last card transaction: 1.630,00 EUR; 26.03.2026 12:58:27; Reserved funds: 1.697,70 EUR. A 'Prikaži više detalja +' button is present. The main section is titled 'Transakcije' and shows a table of 'Rezervisana sredstva' (Reserved funds). The table has columns for Reference, Date and time, Amount, Card amount, Fee amount, Merchant, and Transaction type. Four transactions are listed, with the last one being a 14,44 RSD transaction from 26.03.2026 12:58:27 at 'DIPLOMAT PAY BEOGRAD RS'.

Referenca	Datum i vrijeme	Iznos	Iznos val. kartice	Iznos naknade	Trgovac	Tip transakcije
16688	02.04.2026 17:56:22	2,25 EUR	2,25 EUR	0	KNJIZARA MIRAL 3 PODGORICA ME	Plaćanje
16543	02.04.2026 17:45:46	58,00 EUR	58 EUR	0	ATELIER ANA PODGORICA ME	Plaćanje
15582	02.04.2026 07:54:40	7,45 EUR	7,45 EUR	0	VOLIZ PODGORICA ME	Plaćanje
26977	26.03.2026 12:58:27	14,44 RSD	1630 EUR	0	DIPLOMAT PAY BEOGRAD RS	Podizanje gotovine POS

Items per page: 5 | 1 - 4 of 4 | << < > >>