



**IBANK MOBILE
APPLICATION
USER MANUAL**

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1. What is the Mobile Banking service of Investbank JSC?

1.1. Description of service

The **Mobile Banking** service of Investbank JSC is provided to the Customer through the **Ibank Mobile** mobile application.

"Internet Banking" (the Service) is a solution integrated with the Internet Banking service that complies with the principles of security in the communication between the user and Investbank JSC (the Bank).

This service provides you with greater freedom and additional mobility by handling your funds efficiently and reliably through **Ibank Mobile** application.

When using **Ibank Mobile**, time and distance are irrelevant and you have a powerful and secure tool for monitoring and effectively managing your money - 24 h a day, 7 days a week, 365 days a year.

1.2. How to download Ibank Mobile application

You can download Ibank Mobile application for free from Google Play store (for Android operating system); App Store (for iOS) and App Gallery (for Huawei).

1.3. Technical requirements for mobile devices

In order to download, install and activate **Ibank Mobile** on your device, operating with the appropriate minimum version of the respective operating system:

For Android:

Minimum - Android 8.0. **Recommended** - Android 10 or higher

For iOS:

Minimum version: 12.3. **Recommended** - 14.4

1.4. Security and limitations

Investbank JSC applies different security mechanisms to protect your personal data and to ensure the security of your payments when using the Mobile Banking service.

1.4.1. The application to use and register the Mobile Banking service is only made by an authorized user through the Internet Banking service.

- 1.4.2. Login to **Ibank Mobile** application: after the first login with a username it is necessary to create a login PIN or use biometrics.
- 1.4.3. The **Ibank Mobile** application can be registered on up to 3 mobile devices.
- 1.4.4. Amounts up to BGN 3,000 or their equivalent in foreign currency can be ordered and paid through **Ibank Mobile**.
- 1.4.5. Only users with iTan authorization method in Internet Banking are allowed to confirm and order transfers in the Mobile Banking application.

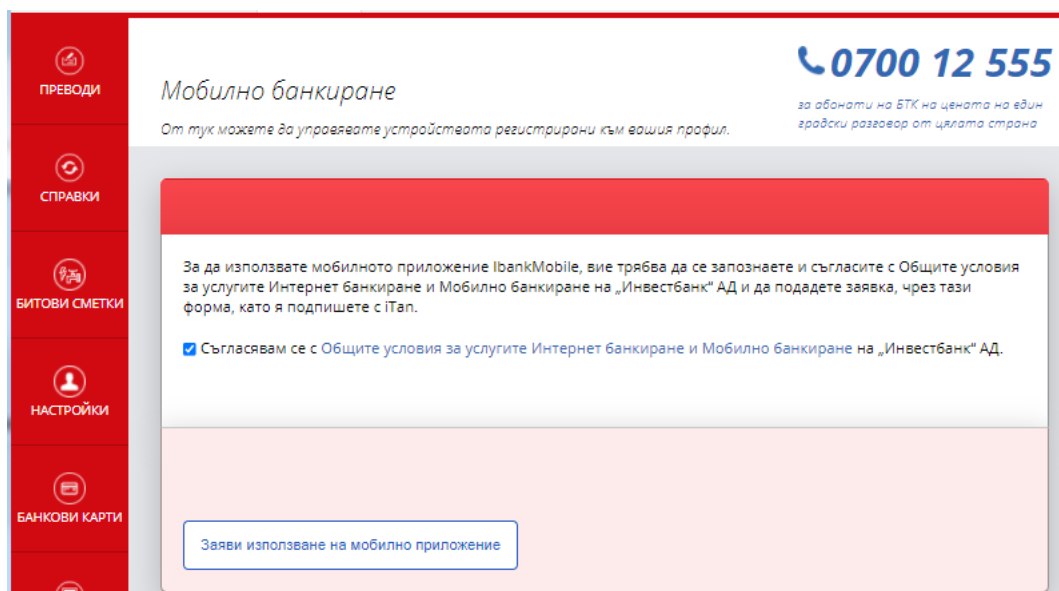
2. What is necessary to use the Mobile Banking service of Investbank JSC through Ibank Mobile application?

In order to be able to activate the **Ibank Mobile** application on your mobile device, you must be a client of Investbank JSC and have been registered for the Internet Banking service.

Furthermore, the mobile device on which you want to register the **Ibank Mobile** application must meet the technical requirements referred to in para. 1.3. herein.

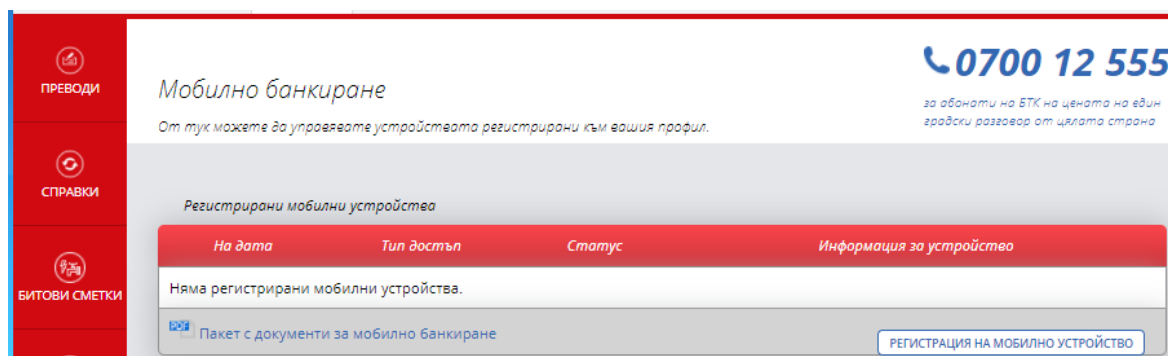
3. Installation and activation of Ibank Mobile application

3.1. Application “Request for using Mobile Banking service” – the request is submitted through Investbank JSC Internet Banking from Settings Menu / Ibank Mobile. After this action, an information screen will be displayed requiring you to read and agree to the General Terms and Conditions for Internet Banking and Mobile Banking Services and send a request to use the Mobile Banking service signed with iTAN.

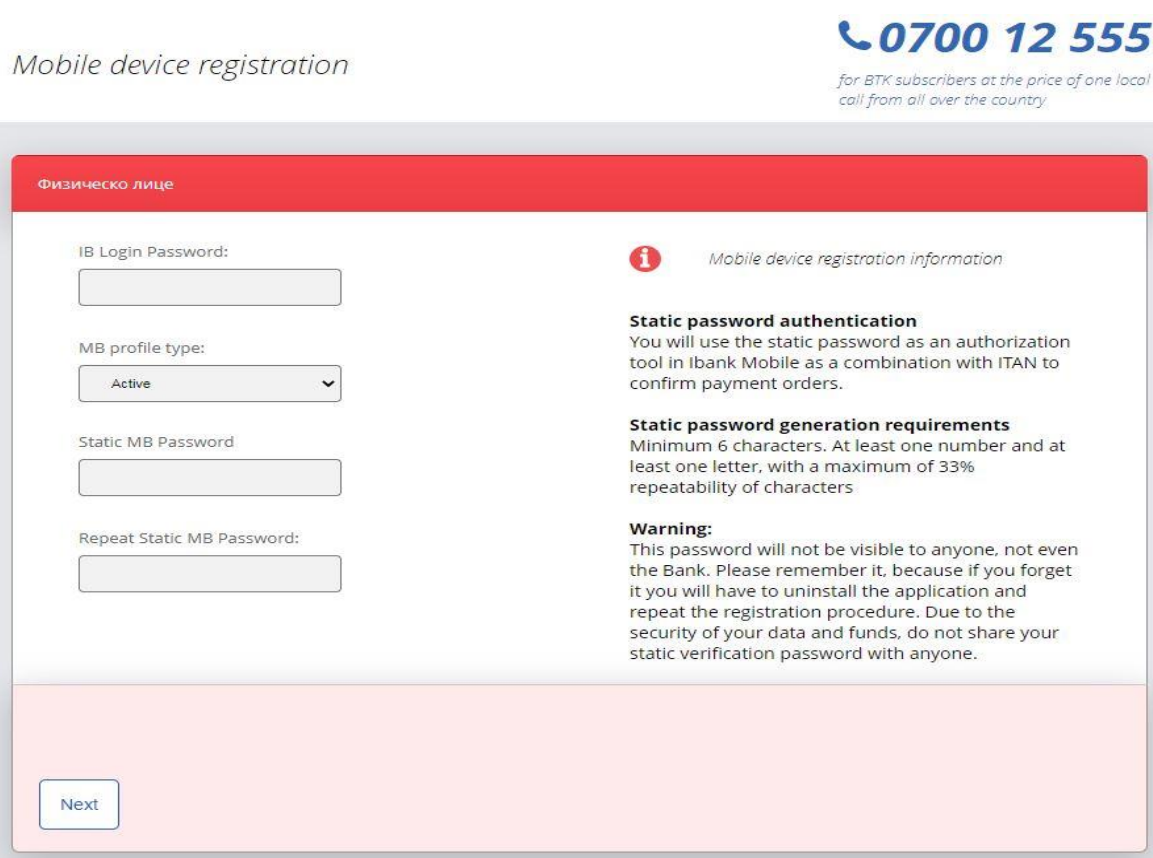


3.2. Ibank Mobile application can be downloaded and installed from Google Play store (for Android operating system); App Store (for iOS) and App Gallery (for Huawei).

3.3. Registration of mobile device in the Internet Banking system. This action is effected after pressing the "Register mobile device" button.



A screen for determining the type of profile in MB (type of access in MB) with selection options is displayed. If your Internet Banking user is with passive access, then the access to Mobile Banking will also be passive. If your user's access to Internet Banking is Active, then you will be allowed



to choose from Active or Passive access to Mobile Banking. If you choose active access to Mobile Banking, the system will ask you to create a Static Password to confirm orders. You need to remember it and not share it with anyone. Follow the rules for setting up a static password displayed on the screen.

Then a QR code and a digital code above it will be displayed (valid for 10 minutes). You can use either of the codes and enter it in the application. To do this, press the red "Activation" button

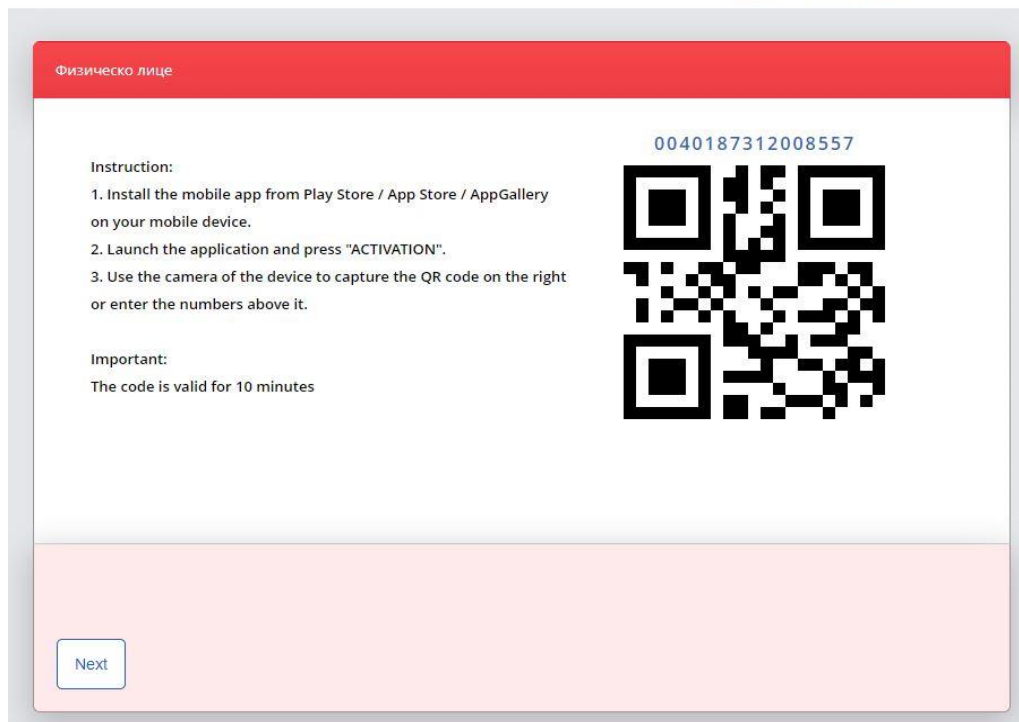
already installed in **Ibank Mobile** application. After reading the code, the Ibank Mobile application will ask you to enter your Internet Banking username.

3.4. After entering your Internet Banking username, the **Ibank Mobile** application will ask you

Mobile device registration

☎ **0700 12 555**

for BTK subscribers at the price of one local call from all over the country



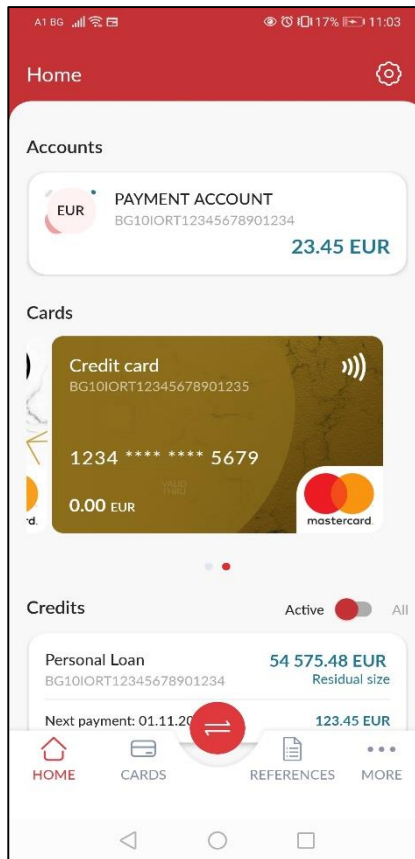
to create a login PIN. You can then immediately change this feature and set the application to open with your biometric data.

4. Types of access to Mobile Banking service

There are two types of access in the Mobile Banking service. They are passive and active. If your Internet Banking user is with passive access, then the access to Mobile Banking will also be passive. If your user's access to Internet Banking is Active, then you will be allowed to choose from Active or Passive access to Mobile Banking. This choice is made when registering the mobile device in Internet Banking.

4.1. Passive access to Mobile Banking – this type of access allows you to:

- Check details on all your banking products from the **home** screen:



- From **Cards** menu, you can track all authorizations on your cards. You need to select one and the search menu will open. Buttons for additional information about your card

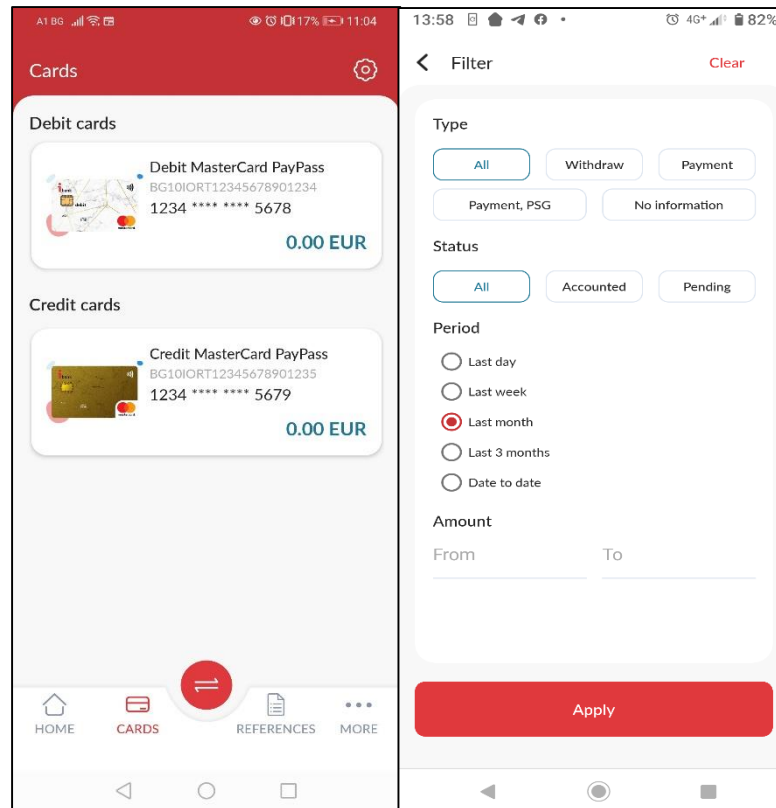


More Information

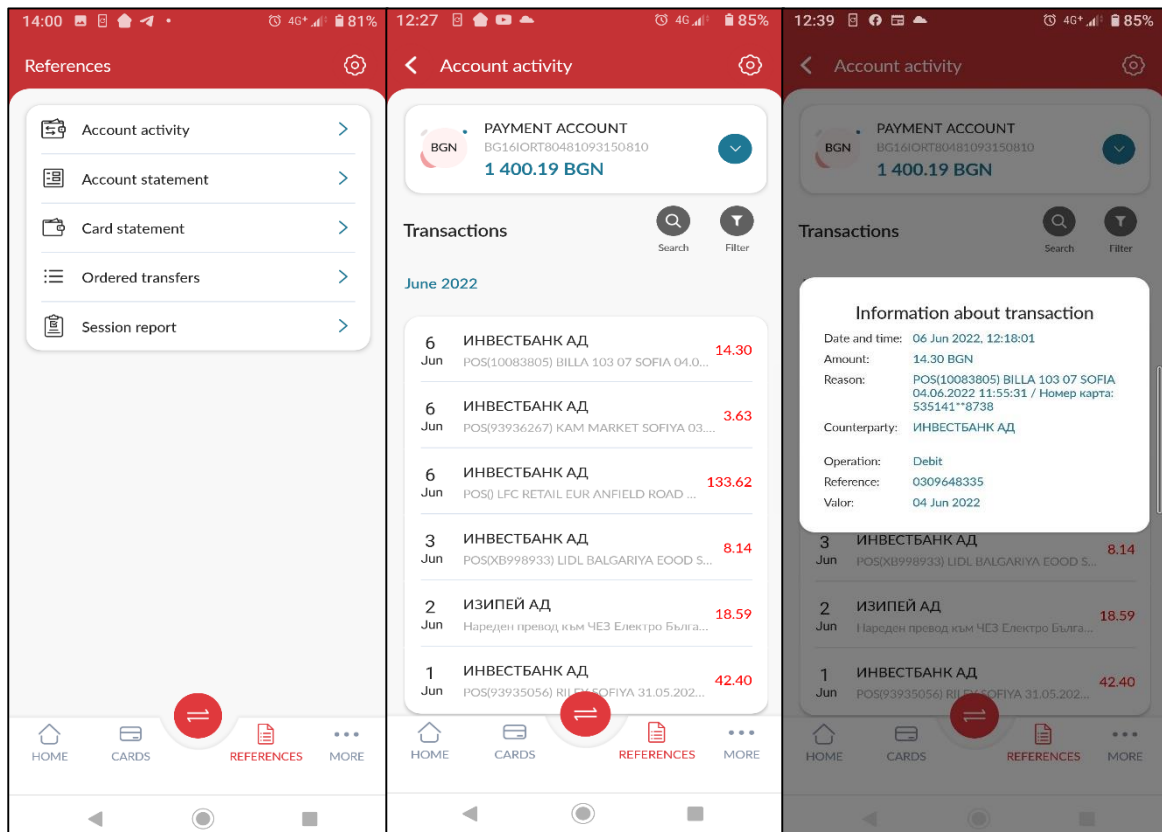


Filter

and filtering are displayed, where options for transaction type, status and period are provided.



- From **Reports** menu you can see the movements and statements on your accounts and cards. If you have active Internet Banking, you can see all the transfers ordered from there. You can also see all successful logins in the application and the relevant IP addresses.

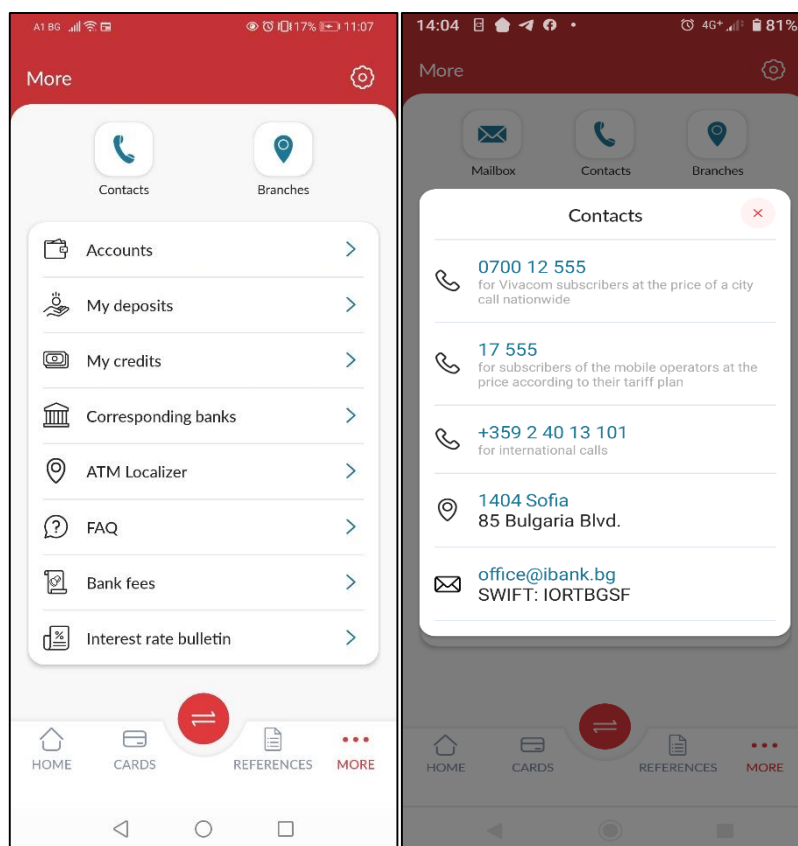


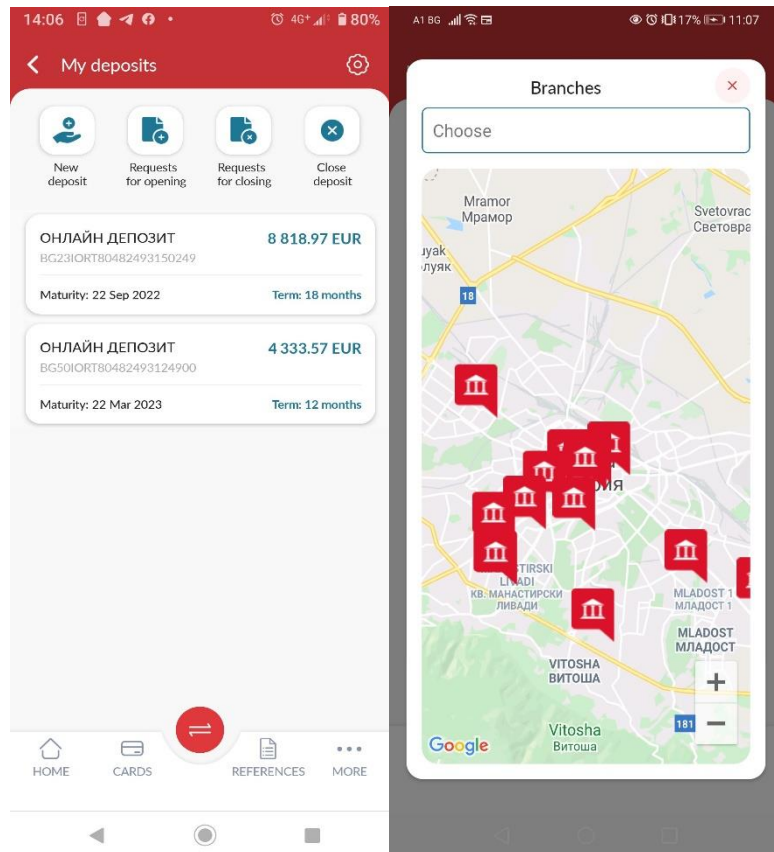
If you want to review the **movements on your accounts**, click on this menu. To see the details of the transaction, click on it and all the available information will be displayed on the screen.


If you have subscribed to your account statements from this menu, you can also view them.

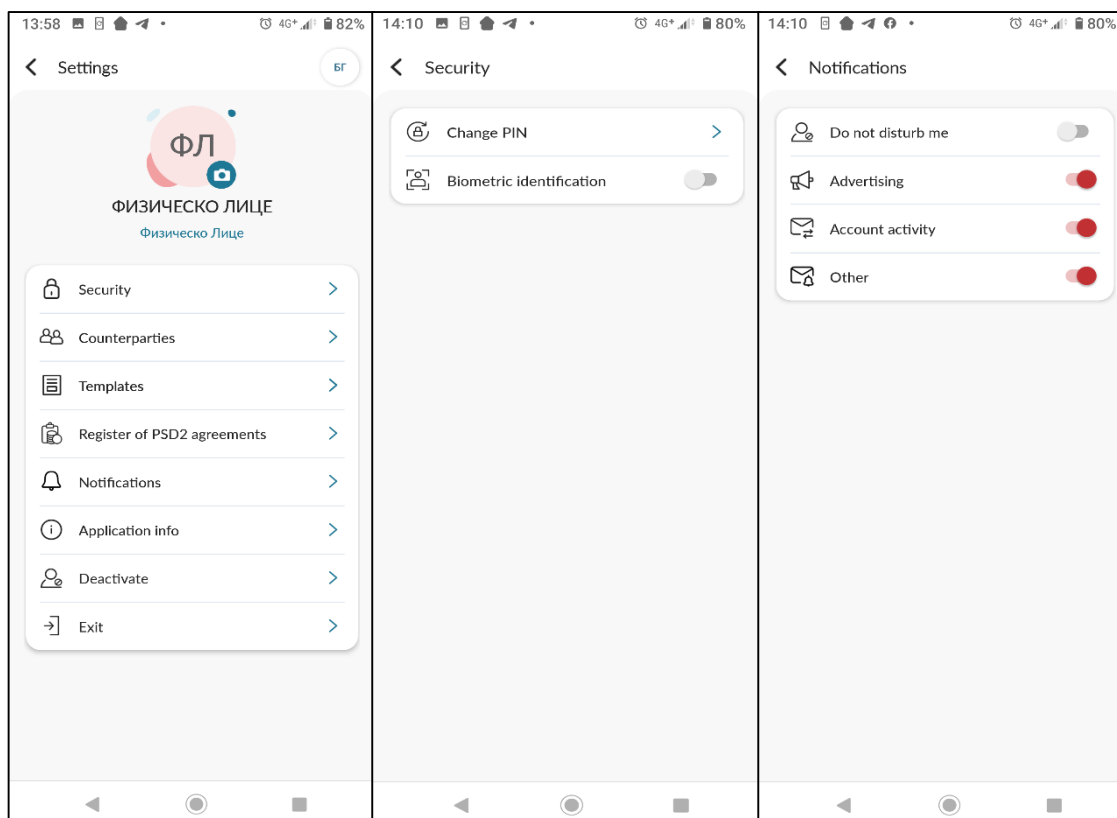
There you can also monitor your credit card statements or ordered transfers, and for more details you need to click on the specific transfer.

- In **More** menu you have access to information about your deposits and loans. You can also find detailed information about bank branches, ATMs, contacts with the Bank, bank fees and interest rate bulletin. You need to press the desired option.





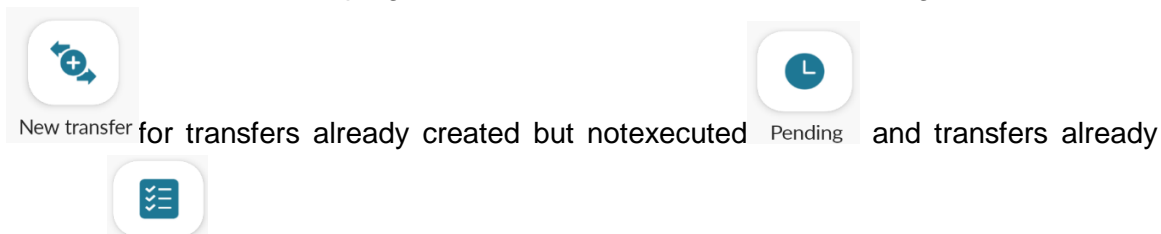
- From **Settings** menu, that may be accessed from  button in the upper right corner of the screen.
 In **Security** submenu you can change your PIN or set that your application can unlock via biometric data (if your phone supports this feature, the biometric data must have been entered in advance).
 From **Counterparties** submenu you can see data about the counterparties you have already saved.



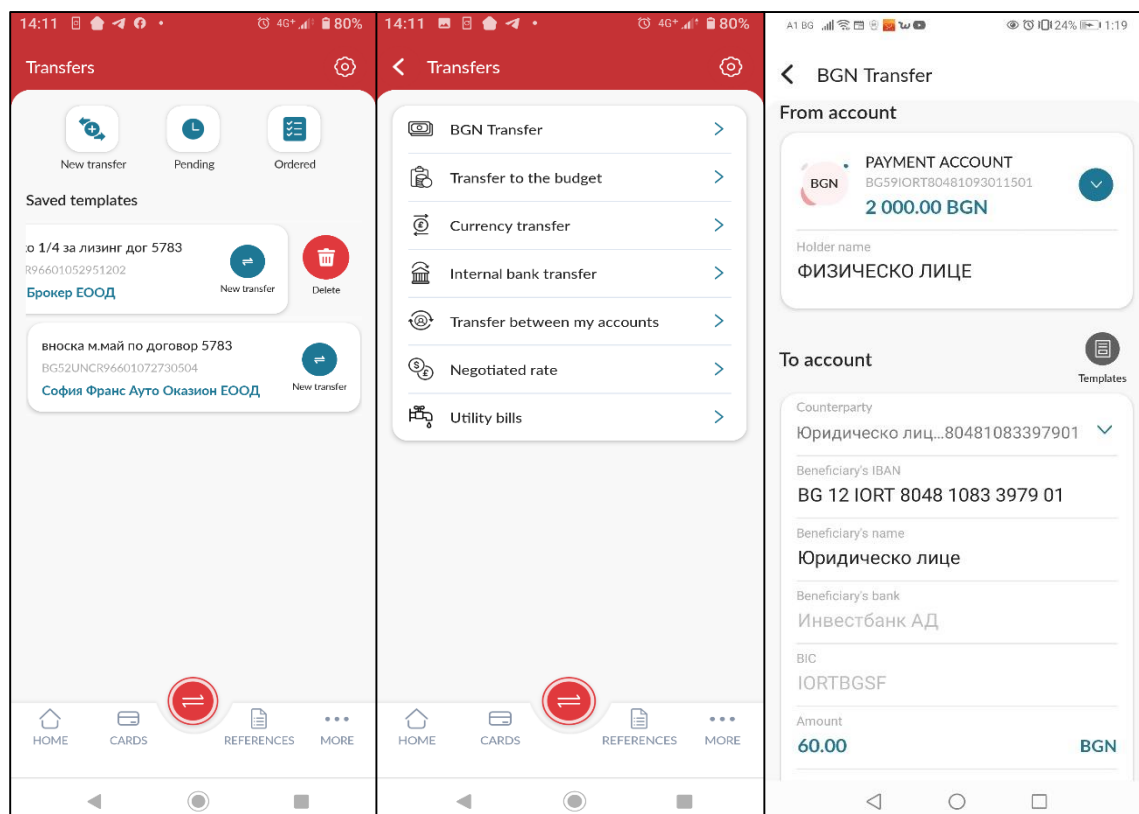
From **Templates** submenu you can find the transfer templates you have already saved. In **Settings** menu you can check the application version (**About the application** submenu), your consents under the **PSD2** Directive or deactivate the application. From **Notices** submenu you can control what notifications you receive, even when the application isn't running. **Exit** submenu is the standard way to log out the application and it is recommended that when closing the application to do so using **Exit** submenu. In Settings menu, at the top of the screen you can customize this page by adding your photo.

4.2. Active access to Mobile Banking - with this type of access, in addition to the passive access options referred to in para. 4.1., you can confirm, share and order payments. These active functions are set in the red button at the bottom middle of the screen.

- **Transfers** menu. At the top right of the screen are the icons for creating a **New Transfer**,

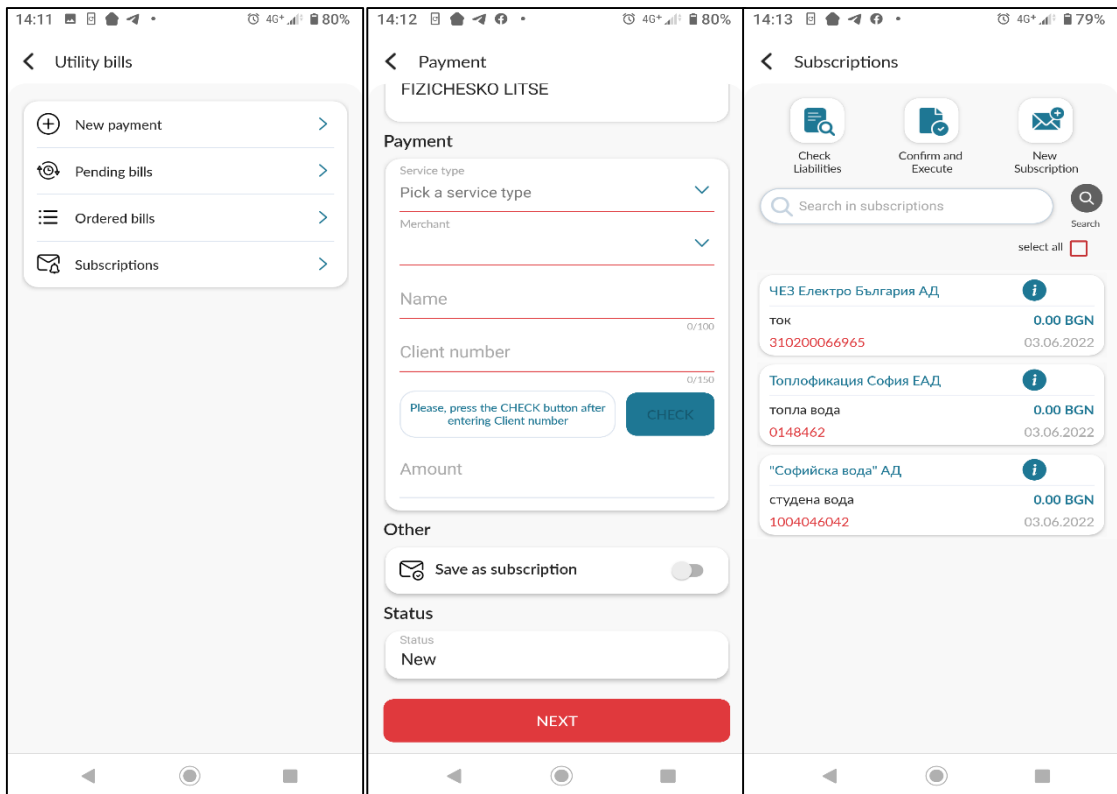


for transfers already created but not executed and transfers already ordered. The saved templates will be displayed at the bottom of the screen. If you want to create a transfer similar to the one already executed, select a template and drag it to the left. This will open two functions: create a new similar transfer or delete the template.



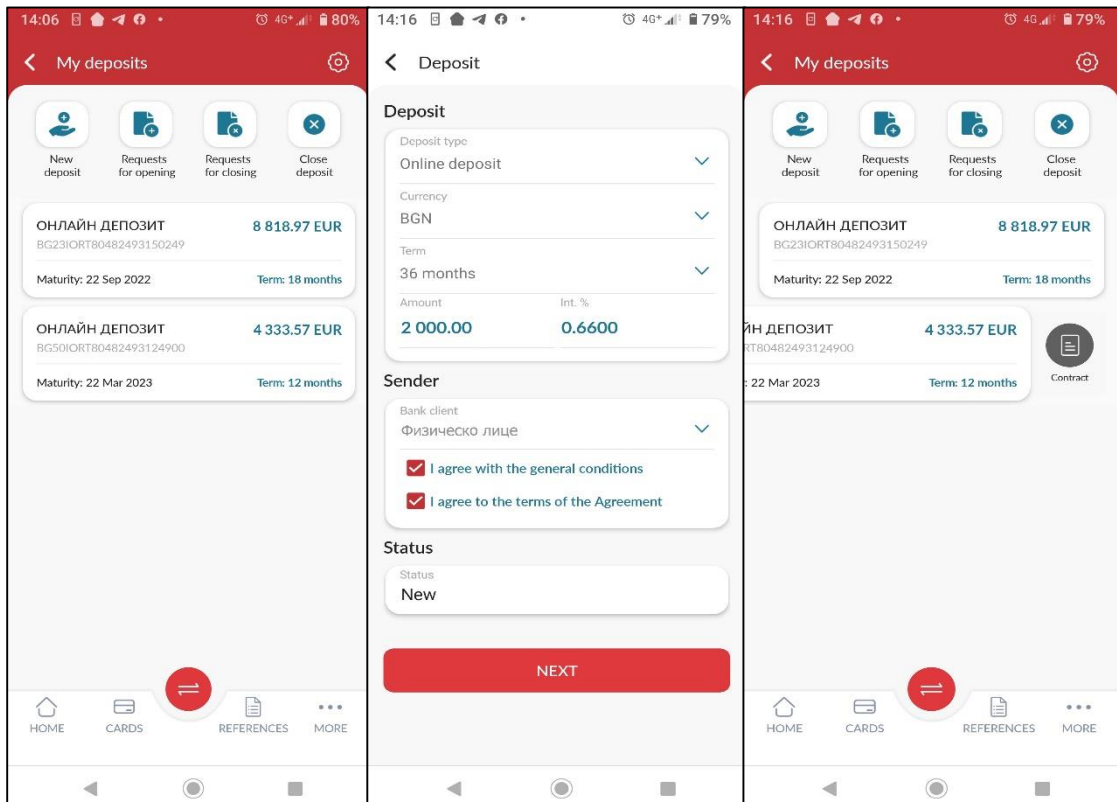
From the **New transfer** button, you can create new transfers in BGN, in foreign currency or order a **transfer to the Budget**. You can make **internal bank** transfers or transfer funds between your accounts. If you are entitled to an **agreed exchange rate**, it will be displayed in the **Agreed exchange rate** submenu.

In **Utility bills** submenu you can pay your utility bills for electricity, water, heating, etc., as well as save them as subscriptions. When choosing **New payment**, you are required to select the provider of the respective service and enter your subscription number. After entering the subscription number, you must press the Check button to see your obligation. You can save the so composed payment as a subscription or enter a new one from **Subscriptions** submenu.

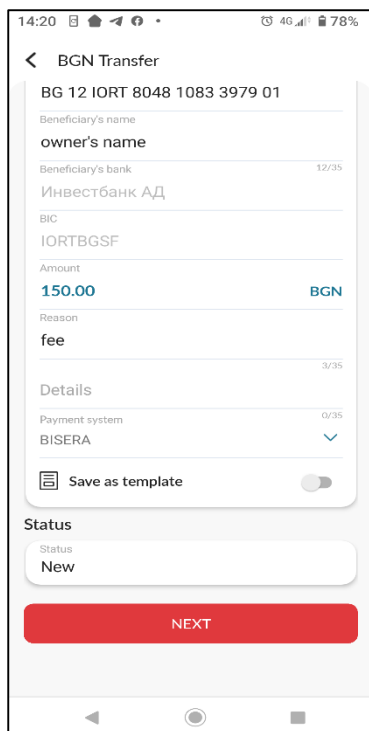


- My deposits** (online deposit opening and closing)

How to create an Online Deposit - access this feature from More / My Deposits menu. All your deposits will be displayed on your screen, as well as buttons for creating a new online deposit, closing an online deposit and an option to see your applications for opening and closing a deposit.



5. Confirmation of orders



Confirming and ordering transfers in the Mobile Banking application is carried out by entering a personal Static Password and an iTan sent by the system.

Once you have selected the desired type of transfer, fill in the required fields and press the red **Next** button. At this point, the function for confirming and ordering transfers will be displayed on your screen.

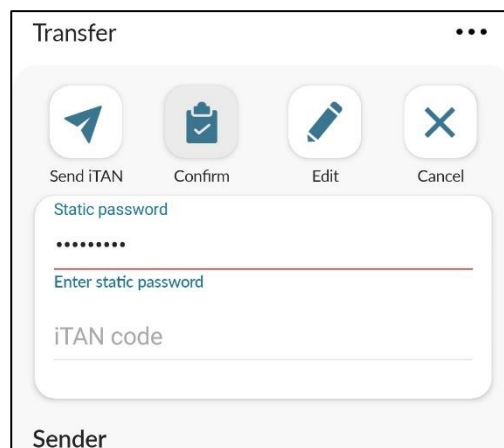
In the Static Password field, write down the password (the static password should always be entered before the iTan code) created by you when registering the device in your Internet Banking. Then




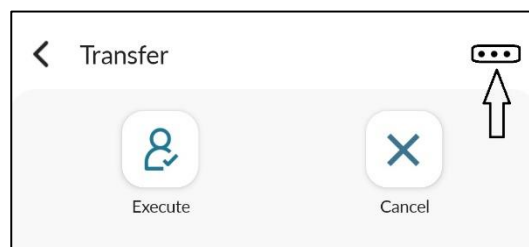
press the **Send iTAN** button and you will receive a code on your phone that you must enter correctly in the provided field (depending on the operating system version of the device, the iTan code can be uploaded automatically in the field).

After entering these two passwords, press the **Confirm** button.

After the confirmation, screen with the **Execute** button or the **Cancel** button will open. When you click the **Execute** button, your transfer will be sent to the Bank for processing. If you select the **Cancel** button, your transfer will be saved and displayed in the **Pending Transfers** menu.



From the **additional menu** marked with  at the top right of the screen you can **share with other users**, **save the transfer as a template**, **create a new counterparty** or **download the document** to the memory of your mobile device.



Clients with more than one user and shared signing are allowed to send the saved transfer to another user using



the option

You can track the status of your transfer from **Ordered Transfers** menu by selecting the desired transfer and moving the screen to the bottom.



6. Change of access to the Mobile Banking service

You want to change your access to the Mobile Banking service of Investbank JSC. There are several options how to do this:

6.1. You have Passive Access to Internet Banking and Passive Access to Mobile Banking, respectively, but you want to be able to make transfers via your phone.

In this case it is necessary to visit the most convenient for you office of the bank and change the access to your Internet Banking to Active.

Once you have Active Access to Internet Banking, you need to uninstall the IBank Mobile application and repeat the registration procedure, following the steps referred to in para. 3 herein.

6.2 You have Active Access to Internet Banking, but you have registered Mobile Banking with Passive Access, but now you want to use banking services via your phone. In this case, you need to uninstall the application and repeat the registration procedure, repeating the registration steps and this time select Active Access.

6.3. You have registered Active Access to Mobile Banking on your mobile device, but you want to change the access to Passive. In this case, you need to uninstall the application and repeat the registration procedure, repeating the registration steps and this time select Active Access.

7. Tips to protect your personal data

7.1. DO NOT SUBMIT confidential information relating to your access to the Internet banking services or your bank card via the Internet or phone.

7.2. Lock your mobile device using a digital, graphic or biometric code, so that you will make sure that even if you lose your device, no one will be able to use your data.

7.3. Antivirus Protection

Viruses can damage your device, destroy data or, in some cases, send personal information or passwords entered during the use of the system by unauthorized persons. The use of reliable and updated antivirus software will reduce the probability of such an adverse event.

7.4. Secure Password

Use secure passwords consisting of a combination of letters, numbers and other characters and do not share them to anybody.

7.5. Pay more attention

Do not leave unattended your personal mobile device to make sure that it is not used by another person without your knowledge!

7.6. System log out

It is essential after you have finished using the service, to close the session by pressing Exit instead of simply close the browser window.