THE CONTENT

INTRODUCTION ......................................................................................................................... 3
SIGN UP ......................................................................................................................................... 4
SIGN IN ......................................................................................................................................... 5
FORGOT YOUR PASSWORD ....................................................................................................... 7
USER INTERFACE ..................................................................................................................... 8
  Account balance ......................................................................................................................... 9
  Ordering checks .......................................................................................................................... 11
  Instructions for foreign currency accounts deposits ............................................................... 11
LOANS .......................................................................................................................................... 11
CARDS .......................................................................................................................................... 12
  Overview of credit card limits and card account statement ................................................... 12
  Activation of VISA Electron card ............................................................................................ 13
  Deactivation of VISA Electron Internet card ............................................................................ 13
PAYMENTS .................................................................................................................................... 14
  E-payment slip ........................................................................................................................... 14
  Transfer orders .......................................................................................................................... 15
  Tamplates ................................................................................................................................... 16
EXCHANGE OFFICE ................................................................................................................... 16
  purchase of foreign currency .................................................................................................... 16
  Selling currency ........................................................................................................................ 17
  Currency conversion .................................................................................................................. 18
OTHER SERVICES ...................................................................................................................... 19
  Standing orders ........................................................................................................................ 20
  Application for SMS-prepaid TopUp ....................................................................................... 20
  Cancellation of SMS-prepaid TopUp ....................................................................................... 20
SMS CODE .................................................................................................................................... 20
  SMS Code Time out .................................................................................................................. 21
  SMS CODE BLOCK ................................................................................................................ 21
EXCHANGE RATES .................................................................................................................... 22
Logoff ............................................................................................................................................. 22
INTRODUCTION

The new version of Internet banking Postal Savings Bank is based on a different concept than the previous software solution. Now available old and new features, information and action with an interactive approach that aims at faster, easier and safer use of Bank products.

Internet address to access Homeb@nking® system: https://hb.posted.co.rs/posted/en/

There is a possibility of access to different Internet browsers, operating systems and types of devices (desktop, laptop, tablet) in the list below:

- Internet Explorer 8+
- Mozzila Firefox 4+
- Chrome 4+
- Safari 4+
- Opera 10+
- Opera Mini

IMPORTANT! For the smooth use expiriance of applications you need to turn off pop-up blocker.

NOTE: System access internet banking not via your smartphone because it is not suited to work on these platforms.

Communication between the user's web browser and the server is done via SSL (Secure Sockets Layer), which allows the encryption of content to be transmitted between user and server.

Precautions for safety use:

- Regularly downloading patches for your operating system;
- Install Anti-Virus program
- Turn on a firewall to protect against attacks from the Internet
- Regularly change the password
- Username, password and PIN code kept secret
- Aaccess only via the official website of the Bank
- When you are away from your computer, log off
- Do not send along username, password and SMS code via e-mail
SIGN UP

Before the first use of application you need to create a user account click on the "Sign up" button (Figure 1) on the Homeb@nking® home screen.

When creating the user account you need to define your username and password (reenter the password to verify), then enter your Passport number and PIN (personal identification number) that you received in a sealed envelope LIB. Select the type of bank account and enter it. All input fields are mandatory.

- The username must contain 5 to 15 characters, do not use special characters (%, $, #, etc.) as well as the spacing between characters.
- The password must contain 5 to 15 characters from which at least one must be a number, do not use special characters (%, $, #, etc.) as well as the spacing between characters.
- PIN (personal identification number) is a five-digit number that is obtained when opening an account.
- ID number (Passport number), the identification number. Number consists of 13 digits.
- LIB (Lični indetifikacioni broj) je petocifreni broj koji se dobija prilikom otvaranja računa.
- JMBG (Jedinstveni matični broj građana) je indetifikacioni broj dat svim građanima Republike Srbije. Broj se sastoji od 13 cifara.
- Izaberite tip i unesite broj Vašeg računa.
- Select the type of bank account and enter it.

After the input of all necessary data, click on the "Confirm". In the same window you will see info messages with successful or unsuccessful results of sign up. The values of password and reentered password must be identical.

Click on « LOG IN » takes the user back to the home screen of Homeb@nking®.

For additional information & instructions click on the « HELP ».
SIGN IN

User who has an account on the Homeb@nking® system, signs in with username and password

![Homeb@nking Login Screen](image)

**Figure 2. Log in/start screen**

Login with username and password allows you to use the following options:

1. Insight into the history of account transactions
2. Services on current accounts (check ordering, account statement via the e-mail)
3. Instructions for foreign currency accounts deposits
4. Card menu (card account details, reviewing the credit limit and the available funds for a credit card, a review copy, activation / deactivation of VISA Electron cards)
5. Loans (overview of the remaining debt repayments and essential elements of active loans)
6. Other services (application for SMSinfo service, review of standing orders, overview of the exchange list by date)
7. List of previously paid orders through Mobibank PŠ app.
The following services at Home@nking® are provided only to users of SMS-code authentication:

1. Payments on any domestic account of your choice
2. Transfer of funds from one account to another within the Bank in the same currency
3. Foreign exchange (F/X) operations (purchase, sale or conversion of foreign currency) within owner and / or authorized person accounts
4. Repayment (premature payment) of liabilities on credit cards (Dina, Visa Classic, MasterCard)
5. Unblock SMS-Code authentication
6. Application / Cancel for SMS Recharge and payments service for users of MTS GSM network

For additional information & instructions click on the HELP .

A certain number of failed login attempts entails blocking the user name for a period of 24 hours. This is a precautionary measure for your own protection.

FORGOT YOUR USERNAME

The username is permanent and it is linked to the ID number of the user.

If you forgot username click on the "Help" on home screen. Then click on the link "Forgotten username" opens a new window (Figure 3), where after selection of type and entering the account number and PIN the username will be displayed on info line.

Click on « LOG IN » takes the user back to the home screen of Homeb@nking®.

For additional information & instructions click on the HELP .
FORGOT YOUR PASSWORD

If you forgot password on the home screen open the window "Help" and click on the link "Forgot password" opens new window (Figure 4) where after a selection and input of all nessesesery data into the fields you get a successful message on info line.

The values of password and reenterd password must be identical.

Keep the password secret from unauthorized persons.

Click on takes the user back to the home screen of Homeb@nking®.

ORDERING PIN

Registration, changing password or in case of forgotten user names on Homeb@nking® system requires a PIN.

User receives PIN number when opening an Bank account, subsequently it can be ordered through the Homeb@nking®. PIN for non RSD types of accounts, can be retrieved in person at the Bank's branches.

PIN Ordering (Figure 5), the user fills fields "account number" and "personal No.", entry into the "Account Type" is disabled. Prior to clicking on the "Confirm" you must agree to the costs according to the Bank fees.
USER INTERFACE

After successful log in the system shows the initial screen (Figure 7) of the user interface.

The main horizontal menu (Figure 6), which provides quick navigation within Homeb@nking® system. Window on home user panel can also display information about the current offers of the Bank and various notifications.

![Figure 6. The main horizontal menu](image)

![Figure 7. The initial screen](image)

In the top right corner system shows information about logged in users, as well as the date and time of the previous logging in, right next to it user can change the password, or logout from the Homeb@nking® system.
PASSWORD CHANGE

User can change the password, by going to the top right corner and click on the "Change Password" button.

New password must meet the following regulation:

- The password must contain 5-15 characters except that one of the characters must be a number.
- Do not use special characters (%, $, #, etc.) As well as the spacing between characters.

ACCOUNTS

In the horizontal menu there is the option "Accounts," which provides the ability to view balances and transactions on all accounts a user has with the Bank, as well as the possibility of ordering a check to your home address or picking them up at the nearest branch of the Bank.

Account balance

Figure 8. Account balance screen after entering account number
To get a detailed view of your bank account in the "Account balance" (Figure 8), select "Account Type" from the drop-down menu and enter the account number in the provided field.

**IMPORTANT NOTICE:** When RSD, giro-RSD or savings account in the "Account number" enter only the middle group of digits.

The user may access additional functionality. "The history of bank account" (Figure 9) allows you to view the history of changes in the bank account in the previous two calendar years.

![Figure 9. Account history search form](image)

By selecting the function "Sending statement to e-mail" (Figure 10) the user can apply for “Account statement via the e-mail” service. If you have not registered your email address, or want to change it, you must come to the nearest branch of the Bank to update this information personally.

![Figure 10. Application form - account statement via the e-mail](image)
Ordering of checks

By entering the number of the RSD bank account and selecting the desired option you order checks:

- To be sent to the home address or
- For person- picking them up in the branch office

Checks ordered for sending will be shipped the next working day. Deposited checks can be picked up on the same day at any branch of the Bank.

Before ordering a check to your home address, make sure that your address is correct on Account balance page!

Instructions for foreign currency accounts deposits

You have the option to make an instruction to deposit funds to your current foreign currency account from abroad. Instructions are necessary for the payer from abroad, to enable him to deposit funds to your account.

In the "Account number" (Figure 11), enter the number of your foreign currency (F/X) account. From the field "Currency" select the currency for which you need instructions. By selecting the "Confirm" system will offer download instructions in .pdf format.

![Figure 11. Form for downloading instructions for foreign currency deposits](image)

LOANS

"LOANS" option in the horizontal menu provides the ability to view the remaining credit commitments, as well as the essential elements of repayment.

For overview of performing loans enter the middle group of digits of your RSD account in the "Account number", by clicking "Confirm" you will get a list of active loans with basic information about the loan, such as: the contract number, loan amount and the rest of the outstanding debt, the amount of down payment, date of the first loan installment and the number of remaining loan installments.
CARDS

"CARDS" option in the horizontal menu provides access to information about payment cards held by the user, and the possibility of activating or deactivating the Visa Electron debit card..

Overview of credit card limits and card account statement

For basic card details, information on the credit card limit, available balance, etc. from the drop down menu select the sub-option "View limits and statements" (Figure 12), and the "Card Number" enter your card number (no spaces or dashes).

![Card Details Table]

Click on the "card account statement" button for review card account statements for the last three months.
Activation of VISA Electron card

For activation of Visa Electron debit cards issued by the Postal Savings Bank a.d. fill in the form (Figure 13).

Enter the number of Visa Electron card without spaces or dashes, in the "RSD account number" enter the middle group of digits.

![Figure 13. Form for activating Visa Electron card](image13)

Deactivation of VISA Electron Internet card

If you believe that your Visa Electron Internet debit card is lost or stolen you can block it. From the horizontal menu, select the sub-option "Deactivate Visa Electron Internet card" (Figure 14.)

Deactivating card is an additional protection of your funds on your account and you can use it when you want to disable the use of the card. Payments from deactivated cards will be rejected.

![Figure 14. Form for deactivating Visa Electron card](image14)
PAYMENTS
The "PAYMENT" option in the horizontal menu allows you to make payments on any account and review your payments, create a template or make an internal money transfer within the account with the Postal Savings Bank a.d.

E-payment slip

If you are using SMSkod service within Homeb@nking®, you can execute the transfer order (Figure 15). In the drop-down menu, select the sub-option "e-money order", after which you get a screen with electronic money order form for a free data entry.

Fill out required information:

- The debtor (the principal) - Information about the sender account
- Payment purpose - the purpose of the very basis for which see account turns (description)
- Recipient (Creditor) - Data on the recipient of the order
- Payment code - code of the specified codebook used to monitor cash flows
- Amount - the amount of payments
- Order of the debtor (the principal) - The number of dinar account from which the payment is made
- The order of the creditor (recipient) - The number of accounts for legal or physical person whose salary
- Model Number - Control Number fields Reference Number
- Reference number (approval) - contains numerical data that specifies Payment
- Data currency - Execution date

![E-PAYMENT SLIP](image)

Figure 15. Overview of a filled out order

After entering all the data in the transfer order, it is necessary to confirm the transaction by clicking on the "SUBMIT". Immediately afterwards in the lower part of the transfer order appears field for entering SMS-KOD (random number send via SMS messages). Click on the "Confirm"
again and a succes message will appear on the info-line. Transfer order includes a charge for this service (according to current Tariff of Bank).

If the user enters a realisation date in advance, and the selected date (first clearing at 09.00) does not have sufficient funds, the order will be reversed. The users of the SMS notifications service will receive a message about cancelled transactions.

Realisation date can be (only working day) up to 30 days in advance.

You have the option to save any transfer order as a template by clicking the "Save Template" button, you will get a pop-up window in which you can assign name to each template, which will making it easier for further use (eg. telephone, electricity, cable TV, etc.)

**Transfer orders**

In the horizontal menu by selecting the sub-option "Transfer orders" the user can view all archived transfer orders and check their status.

The transfer order can be cancelled only if the status of order is entered. Ticking defined field indicates the account you want to cancel. Clicking on the "Cancel transfer orders" system shows an overview of transfer order, confirm cancellation by entering the SMS code in provided field.

You can get certified confirmation of a realized transfer order for free in the nearest branch of the Postal Savings Bank a.d.

<table>
<thead>
<tr>
<th>Status naloga</th>
<th>Objašnjenje</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entered</td>
<td>Filled out order</td>
</tr>
<tr>
<td>Sent</td>
<td>Sent to Bank payment clearing system (09.00,12.00,17.00h)</td>
</tr>
<tr>
<td><strong>Cancelled</strong></td>
<td>No sufficient funds / Limiting status</td>
</tr>
<tr>
<td>Realised</td>
<td>Confirmation of clearing that order has been forwarded</td>
</tr>
<tr>
<td><strong>Booked</strong></td>
<td>Transaction registered and booked by the Bank</td>
</tr>
</tbody>
</table>

**Internal money transfer**
Transfer of funds (in the same currency) between accounts within the Postal Savings Bank is done by selecting "Internal money transfer" from the horizontal menu.

You can transfer the RSD funds to any RSD account in the Bank. Transfer of foreign funds is carried out exclusively on owners accounts or accounts of authorized persons.

<table>
<thead>
<tr>
<th>Currency</th>
<th>From account</th>
<th>To account</th>
<th>Min amount (per transaction)</th>
<th>Max amount (per transaction)</th>
</tr>
</thead>
<tbody>
<tr>
<td>RSD</td>
<td>Current RSD Current Giro</td>
<td>Any RSD current account in the Bank</td>
<td>100,00</td>
<td>99.999,99</td>
</tr>
<tr>
<td>RSD</td>
<td>Special purpose account (parents allowance, social welfare, unemployment, etc)</td>
<td>Any current account within persons personal number (JMBG)</td>
<td>100,00</td>
<td>99.999,99</td>
</tr>
<tr>
<td>EUR, CAD, CHF, GBP, USD</td>
<td>Current F/X, EURO account Visa internet, F/X savings account (no fixed term deposits)</td>
<td>Current F/X holders accounts or accounts of authorized persons</td>
<td>1,00</td>
<td>999,99</td>
</tr>
</tbody>
</table>

Enter your account number in the field "From account" (or authorized persons account). Enter the account number to which you want to transfer money to the "To account" field. Select currency transfer from the drop-down menu. Enter the desired amount in the "Amount". After entering data into a form, click "Submit" final confirmation is done by entering the SMS-code, Infoline displays successful messages.

Confirm Internal money transfer gets its ID number. Executed tasks can be seen in the horizontal menu by selecting the option "Payments"

**Templates**

In the horizontal menu option "template" shows a list of all created forms. By selecting a particular template, you can access or delete it.

**EXCHANGE OFFICE**

In the horizontal menu option "Exchange office" you can exchange foreign Currencies.

**Purchase of foreign currency (FX Buy)**

By selecting "FX Buy" in the menu (Figure 16.) you can buy foreign exchange by debiting your Dinar current account to the foreign currency accounts within the Bank of which you are a main holder or an authorized person.

**STEP 1**: In the field "From account" enter middle group of digits for dinar current or current (giro) accounts. Enter in the "On account" the number of foreign currency account to which you are a main holder or authorized person. Select the appropriate currency from the drop-down
menu. In the "Amount" enter the wanted amount in the currency of the account to be debited (RSD).

**STEP 2:** After correctly entering all the data in the application form, it is essential that users make confirmation for purchase of foreign currencies by clicking the "Confirm". The user receives a notification message in the browser with calculated and applied rate by the Bank. The system requires the user to do one more confirmation of order by entering the SMS code and then executes the transfer.

The maximum amount that can be transferred in a single transaction is 99,999.99 RSD, and the minimum is 100 dinars.

<table>
<thead>
<tr>
<th>Currency</th>
<th>From account</th>
<th>To account</th>
<th>Min amount (per transaction)</th>
<th>Max amount (per transaction)</th>
</tr>
</thead>
<tbody>
<tr>
<td>RSD</td>
<td>Current RSD, Current GIRO</td>
<td>Current F/X holders accounts or accounts of authorized persons</td>
<td>100,00</td>
<td>99,999,99</td>
</tr>
</tbody>
</table>

**Foreign currency (FX) Sell**

<table>
<thead>
<tr>
<th>Currency</th>
<th>From account</th>
<th>To account</th>
<th>Min amount (per transaction)</th>
<th>Max amount (per transaction)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EUR, CAD, CHF, GBP, USD</td>
<td>Current FX, Euro account, Visa Internet, FX savings deposits (no fixed term)</td>
<td>Na bilo koji dinarski tekući račun u okviru Banke</td>
<td>1,00</td>
<td>999,99</td>
</tr>
</tbody>
</table>
By selecting “FX Sell” you can sell foreign exchange by debiting the foreign currency accounts within the Bank of which you are a main holder or an authorized person to any Dinar current account within the Bank. (Figure 17)

**STEP 1:** In the field "From account" enter the foreign currency account number, with the choice of the appropriate currency from the drop-down menu. In the "On account" enter the number of the dinar current account. In the "Amount" field, enter the desired amount of foreign currency to be sold in the currency of the account of debit.

**STEP 2:** After correctly entering all the data in the application form, it is essential that users make confirmation for selling foreign currencies by clicking the "Confirm". The user receives a notification message in the browser with calculated and applied rate by the Bank. The system requires the user to do one more confirmation of order by entering the SMS code and then executes the transfer.

The maximum amount that can be transferred in a single transaction is 999,99 (EUR,CHF,GBP,USD i ost.), and the minimum is 1,00 (EUR,CHF,GBP,USD i ost.).

![FX Sell](image)

**Figure 17.** Filled out order for FX foreign currency sale

**Currency conversion**

If you want to convert a currency into another foreign currency, you can do that by debiting foreign currency accounts of which you are a main holder or an authorized person (Figure 18) to foreign currency accounts of credits (EUR account, Visa Internet).

**STEP 1:** In the field "From account" enter the foreign currency account number, with the choice of the appropriate currency from the drop-down menu. Into the "On account" enter the Foreign currency account where you are a basic user or authorized person and select the available currency. In the "Amount" enter the wanted amount in the currency of the account of debit.
**STEP 2:** After the correct entry of all data in the application form, it is essential that users confirm sale of foreign currency by clicking the "Confirm". The user receives a notification message in the browser with the calculated amount of currency of credit. The system requires the user to do one more confirmation of orders by entering the SMS code and then executes the transfer.

The maximum amount that can be transferred per transaction is 999.99 (EUR, CHF, GBP, USD and others) and a minimum amount of 1,00 (EUR, CHF, GBP, USD and others).

<table>
<thead>
<tr>
<th>Currency</th>
<th>From account</th>
<th>To account</th>
<th>Min amount (per transaction)</th>
<th>Max amount (per transaction)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EUR, CAD, CHF, GBP, USD</td>
<td>Current FX, Euro account, Visa Internet, FX savings deposits (no fixed term)</td>
<td>Visa Internet and Euro accounts of holder or authorized persons</td>
<td>1,00</td>
<td>999,99</td>
</tr>
</tbody>
</table>

**OTHER SERVICES**

In the horizontal menu option "Other Services" allows you to sign up for some services that Postal Savings Bank has to offer.

**Application for SMSinfo (SMS notifications)**

You can sign up for the SMS notifications service. Choose "Application for SMSinfo service" from the submenu

In the "Account number" enter the midle group of digits of your RSD account, then in the "Mobile phone", enter your mobile phone number in the format: 06xxxxxxxx. Select your mobile carrier from the drop-down menu (MTS, Telenor or VIP). You must agree with the Bank's charges, terms & conditions. By clicking "Confirm" the whole application process is completed. The info message is displayed successful or unsuccessful outcome of the application.

**NOTE:** You can not register the same RSD account or the same mobile phone number several times. The mobile phone number must be identical for all e-banking services.
Standing orders

If you're a user of "standing order" service, in horizontal menu select "Standing order" allow you to view all Standing orders.

Application for SMS prepaid top-up and transfers

If you are a user of MTS network and want to sign up for a service that allows you to top up prepaid credit and paying bills via SMS messages, select "Application for SMS top-up and transfers" you will get the following screen:

Enter the number of your Post Card debit card without spaces or dashes in the format 989101XXXXXXXX in the "Card Number". Enter your subscriber mobile number in the format 06xxxxxxx In the "Mobile phone number". If you agree to receive SMS messages for advertising purposes, please tick this box, otherwise leave checked box empty. After entering all necessary data, click on the "Confirm" you will receive the info message about successful or unsuccessful results of the application.

Activation of the service will be provided in the next three days, after verifying the accuracy of the data entered, and assignment of m-PIN number. You will receive m-PIN (necessary for the SMS financial transactions) in the confirmation text message.

Sign out from SMS-prepaid and Payments

If you want to unsubscribe from services from the submenu select "Cancellation of SMS Top up".

In the "Card Number" enter the number of your Post Card debit card without spaces or dashes in the format 989101XXXXXXXX. In the "Mobile", enter your subscriber number in the format 06xxxxxxx. After entering all necessary data, click on the "Confirm" you will receive the info message about successful or unsuccessful results of the sign out application.

SMS CODE

The Bank is simplifying the authentication process as a new option is introduced, the SMS-CODE authentication. SMS code is a digital form of protection from abuse and at the same time serves as a confirmation of the user’s consent to the committed actions on Homeb@nking® system.

To authenticate transaction user enter a code (highlighted in blue in Figure 19), while the number of SMS user authentication is used to avoid confusion, because it is necessary to enter the appropriate code and in a limited time period of 3 minutes to reduce the possibility of abuse.
SMS Code Time out

If the 3 min. time is exceeded, the system will show a pop-up message (Figure 20.) that SMS code is no longer valid, you can order a new code by clicking on the "new SMS code". (Figure 21.)

Figure 21. New SMS Code button on the botton of e-payment slip

Figure 20. Popup window about Timeout for SMS Code

SMS CODE BLOCK

To ensure safety for Homeb@nking® system and reduce the possibility of abuse, authentication via SMS CODE can be disabled. “Blocking” occurs in the following situations:

- If the user enters a incorrect SMS code three or more times,
- If the user enters SMS code from the other authentication ID two or more times.
- If a user exceeds 10 SMS authentication Time outs. (Picture 24.)

SMS CODE UNBLOCK

Improper use, as well as multiple consecutive incorrect entries (three times) of SMS CODE, can block your SMS CODE autenticaion.

User can perform unblocking SMS Code autenticatoin in the following ways:

- Within Homebanking system from the submenu options SMS CODE, by selecting the option "unblocking SMS." To successfully unblock SMS code, you need to press the 'Unblock' (Figure 22) and enter the code from the received SMS message.

Figure 22. Deblocking HB SMS Code
• By calling the Bank Help Desk: 011 20 20 292 Option 4 sub-options 1. After a successful user identification (by secret response-password) the Bank operator will unblock the customer.

• In personally by visiting the nearest Bank branch

EXCHANGE RATE

In the horizontal menu option "EXCHANGE RATE" (Figure 24), customer can view the currency exchange rate for desired date.

If you want to view the exchange rate for the previous period (Figure 23), fill in the entry box desired data for the date (in dd.mm.yyyy format). By clicking "Confirm", you will get the exchange rates.

If you want to see the complete list with the views of all currencies, tick box "complete list" and click on the button "Confirm".

![Figure 23 Complete exchange list](image)

Foreign exchange is open every working day. Last published exchange rates are valid until the next quotation.

Logoff

To leave Homeb@nking@ system, click on the "Logoff from the system" (Picture 26) in the top right corner of the page.

![Figure 24. Display of top window menu](image)

Browser sessions on Homeb@nking system expires after 20 minutes if the user is no longer active.
CUSTOMER SUPPORT

For questions about Homebanking system please call Help desk:

- phone: 381 11 20 20 292 option 4 sub-option 3

<table>
<thead>
<tr>
<th>Mon-Fri</th>
<th>Sat</th>
</tr>
</thead>
<tbody>
<tr>
<td>07.30 – 20.00</td>
<td>08.00 – 15.00</td>
</tr>
</tbody>
</table>

- e-mail: hb@posted.co.rs