Zapad Banka

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

Podgorica, Jun 2026.

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INTRODUCTION

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

NetBanking enables you to:
• Transfer funds within the national payment system
• Make payments within the international payment system
• Perform currency conversions with real-time exchange rate changes
• Manage payment cards

This User Guide regulates the use of the Bank’s NetBanking (Internet Banking) service of Zapad Bank AD Podgorica (hereinafter: the Bank).

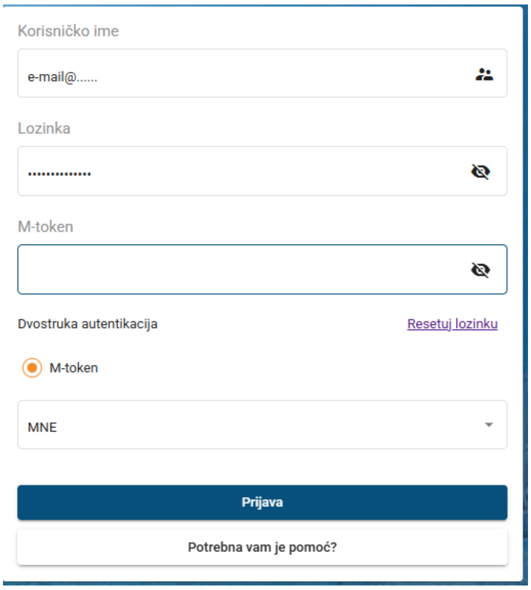
Additionally, this User Guide presents the new method of managing daily and monthly limits for operations performed with the Bank’s payment cards.

I I USE OF THE “INTERNET BANKING” SERVICE

1. Login

Before you start using NetBanking, you need to complete the activation process by following the instructions you received via email.

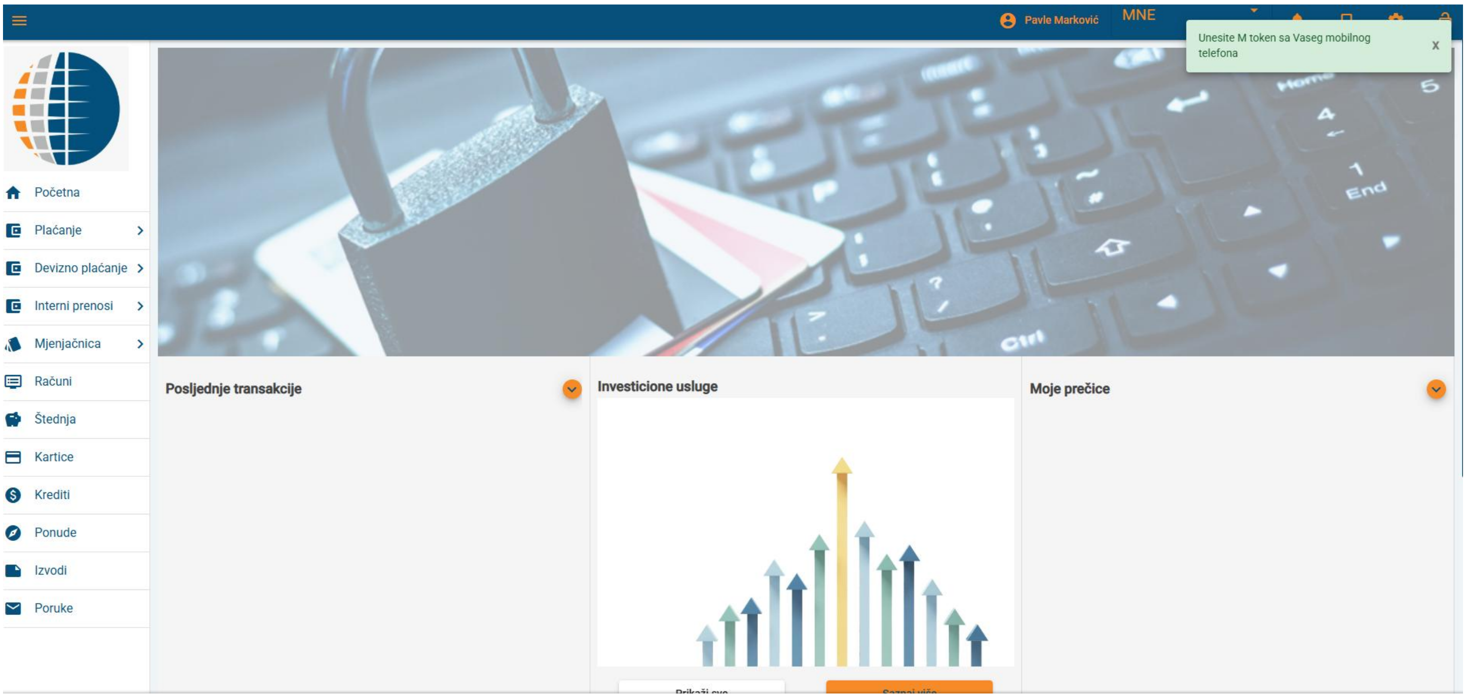
Open the link **ebanking.zapadbanka.me**, enter your username, password, and the M-token generated in the mBanking application.



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

2. Home page

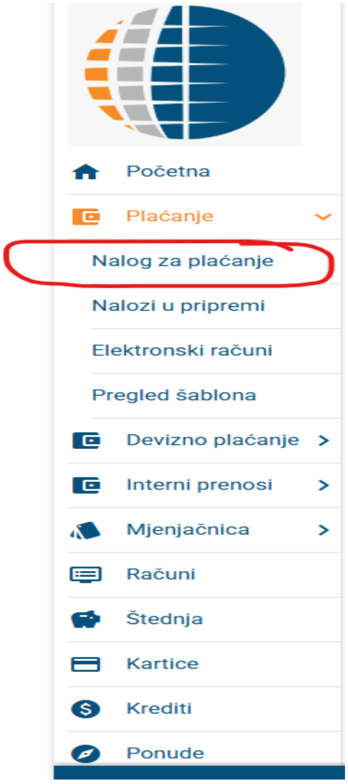
After logging into NetBanking, you will be redirected to the home page. A menu is located on the left side of the screen. You can access the home page by selecting the HOME option from the main menu.



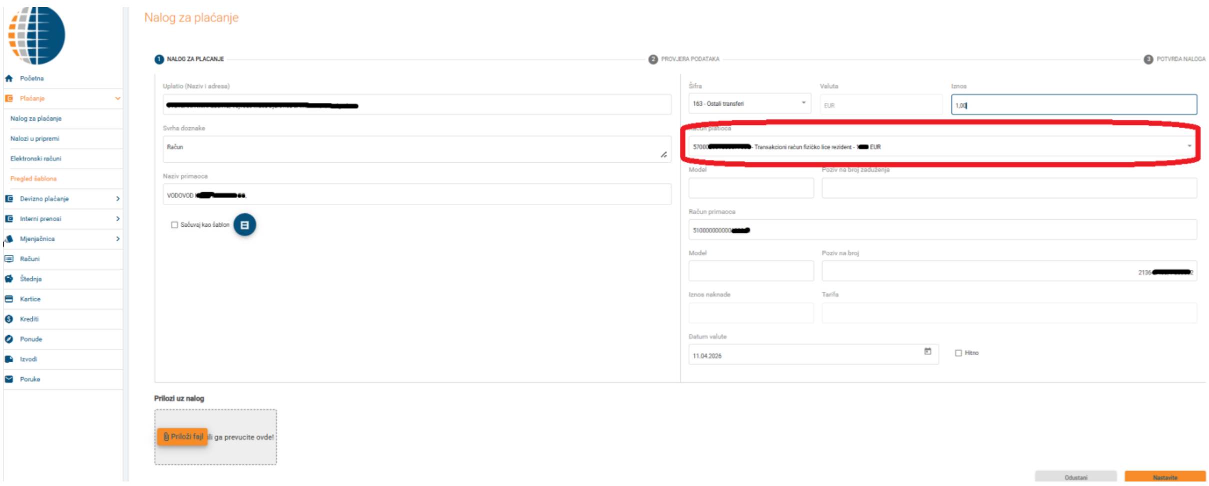
3. Executing Payment Orders

Performing payment transactions (within the domestic payment system) is enabled through forms that can be accessed by selecting the appropriate option from the drop-down list in the main navigation menu “Payments”.

• You can access the domestic payment order form by selecting the Payment Order option from the menu on the left side.



- Filling out a payment order

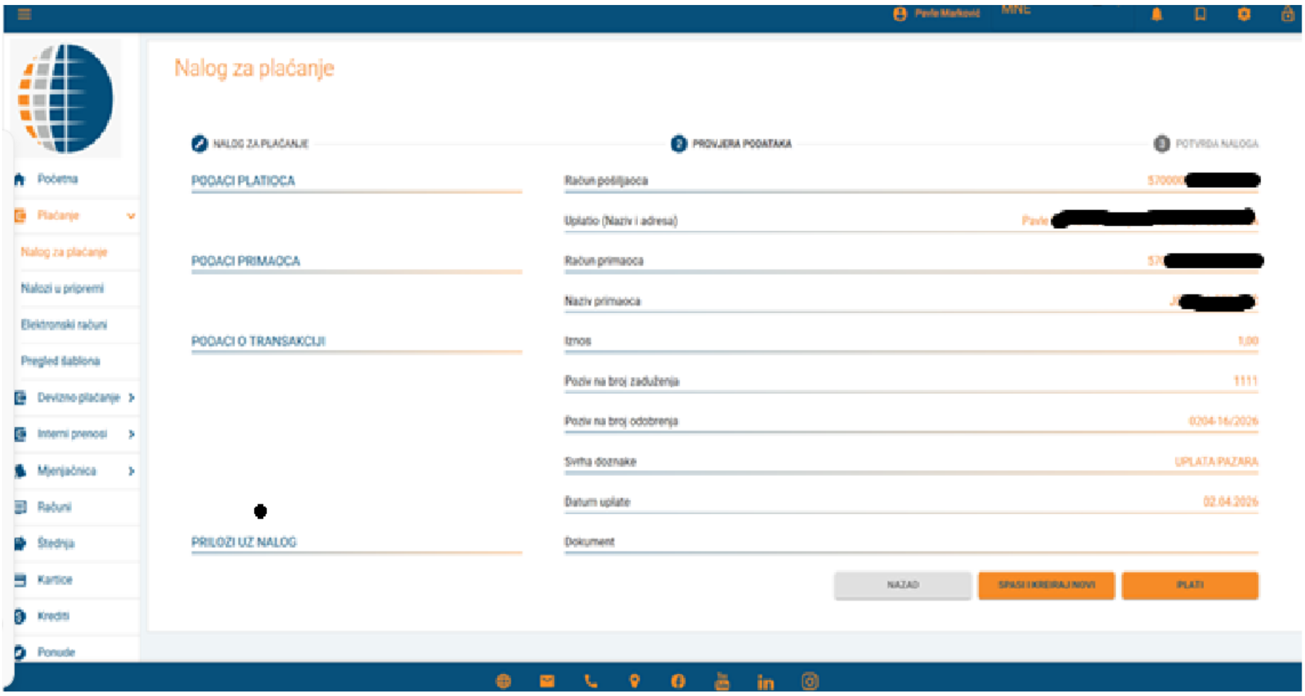


Enter the remaining details (Recipient’s account, payment code, payment purpose, amount, etc.).

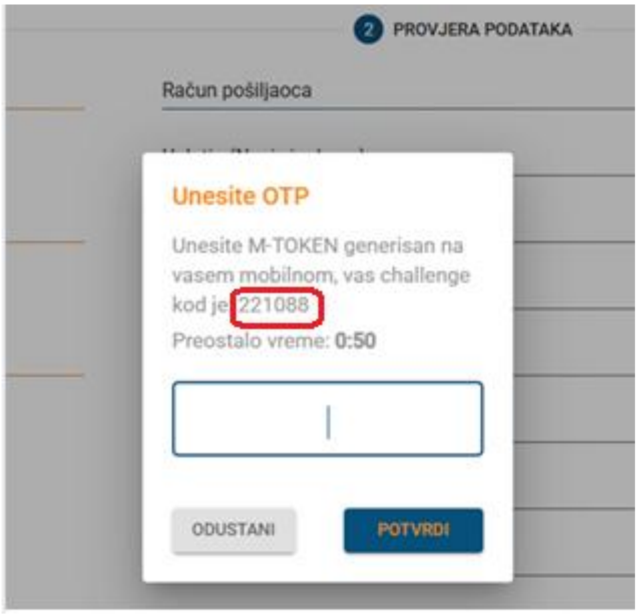
After completing the form, you can select the “Save as Template” option – this creates a new template based on the completed order, enabling easier future payments of the same or similar orders.

After completing the order, click “Continue” in the bottom-right corner.

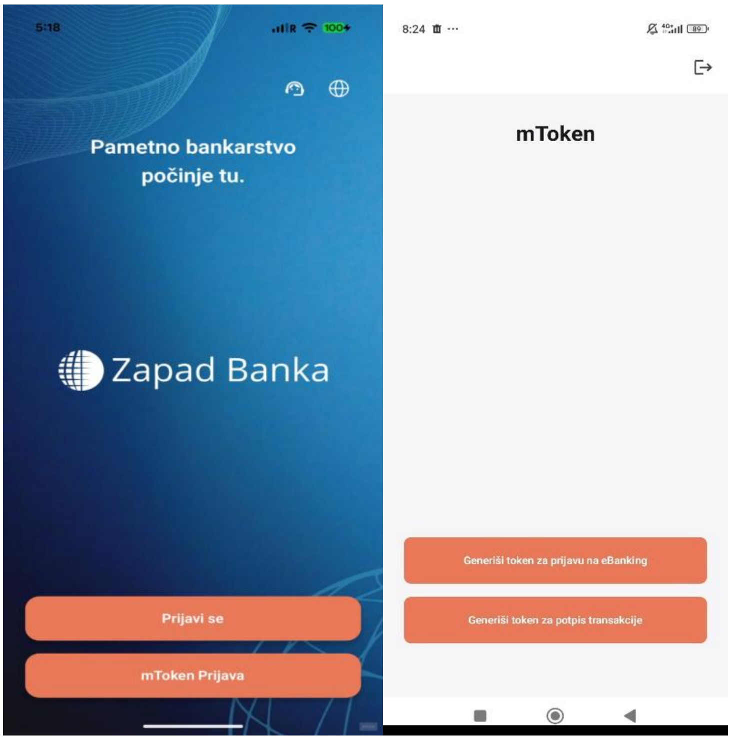
- In the next step, “Data Verification”, the payment is executed by clicking “Pay”.



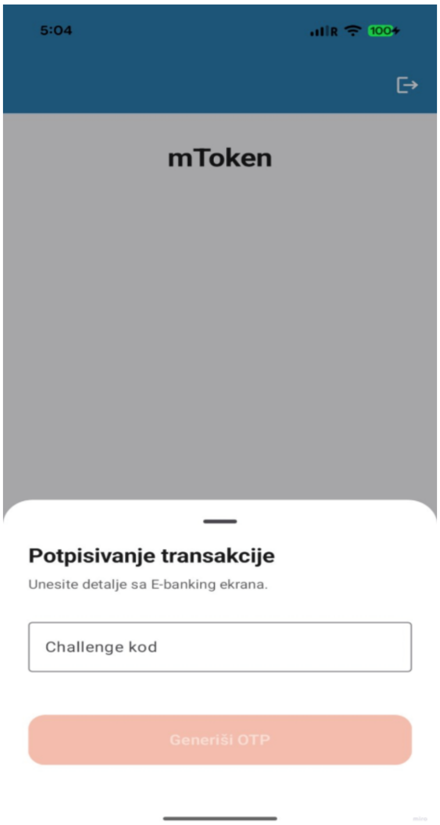
The application will require you to enter the M-token:



The M-token is generated in the mBanking application by selecting “mToken Login”, and then clicking “Generate token for transaction signing”.

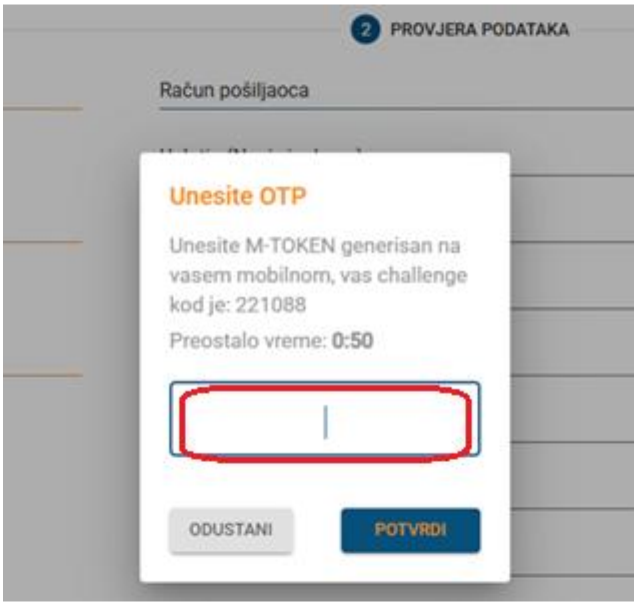


You need to enter 6 digits – your challenge code (in this example, it is 221088).



After that, you will receive a code as shown in the image below, which needs to be entered in the field below, and then click “Confirm”.

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



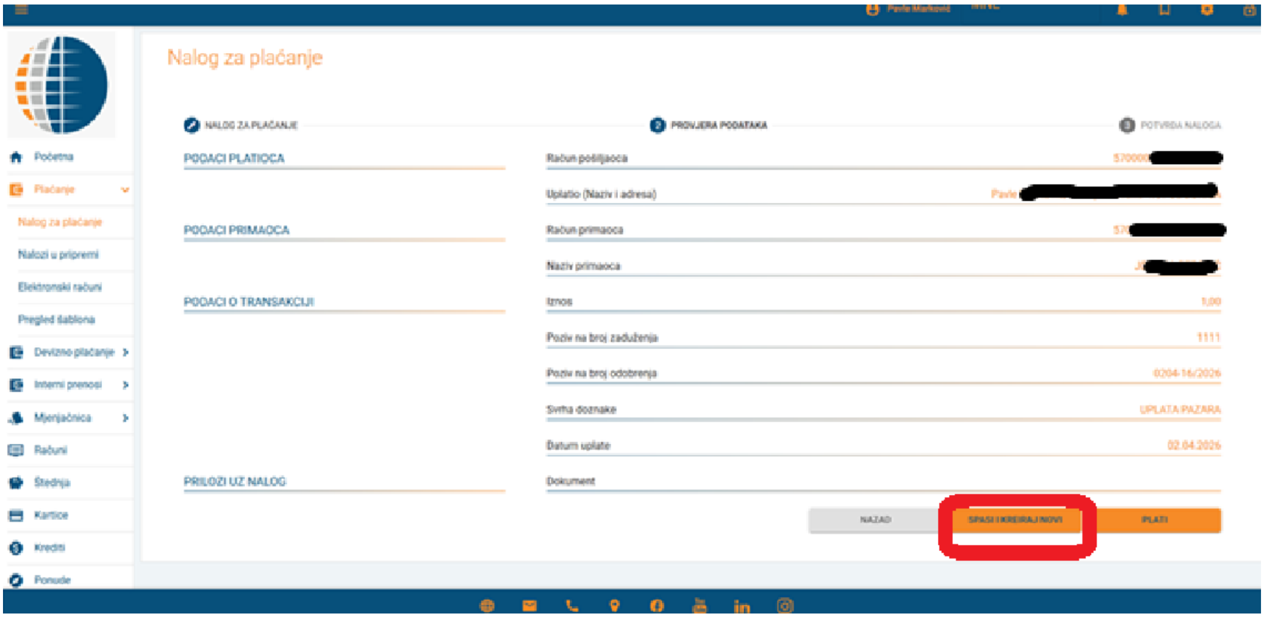
The transaction will be completed using the entered code.

4. Filling out an order using a template

From the drop-down menu on the left side of the form, “Payments” – “Template Overview”, you can access a list of previously created templates. By selecting an item from this list, the order will be filled in according to the data saved in that template. The order can then be modified and adjusted as needed.

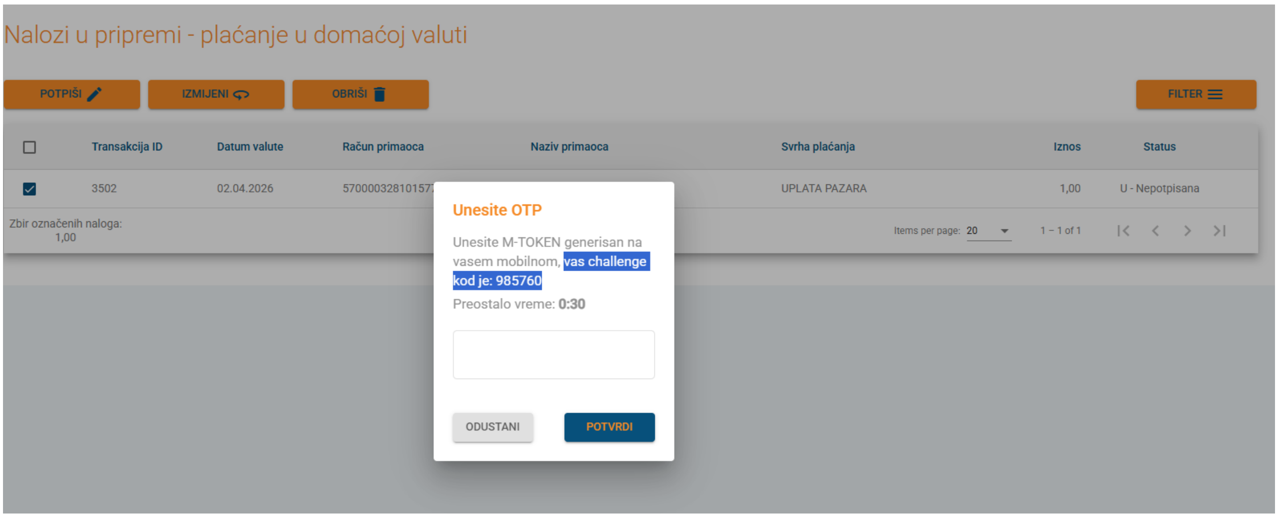
5. Simultaneous Payment of Multiple Orders

If you want to make payments for multiple orders, you need to complete the payment order and, in the next step “Data Verification”, select the “Save and Create New” option (in the bottom-right corner).



All orders that you have created but have not yet been executed can be found in the menu on the left side under **"Payments" – "Pending Orders"**.

The orders need to be selected and you should click **"Sign"**. After that, enter your challenge code in the mobile application, and you will receive a code to confirm the payment.

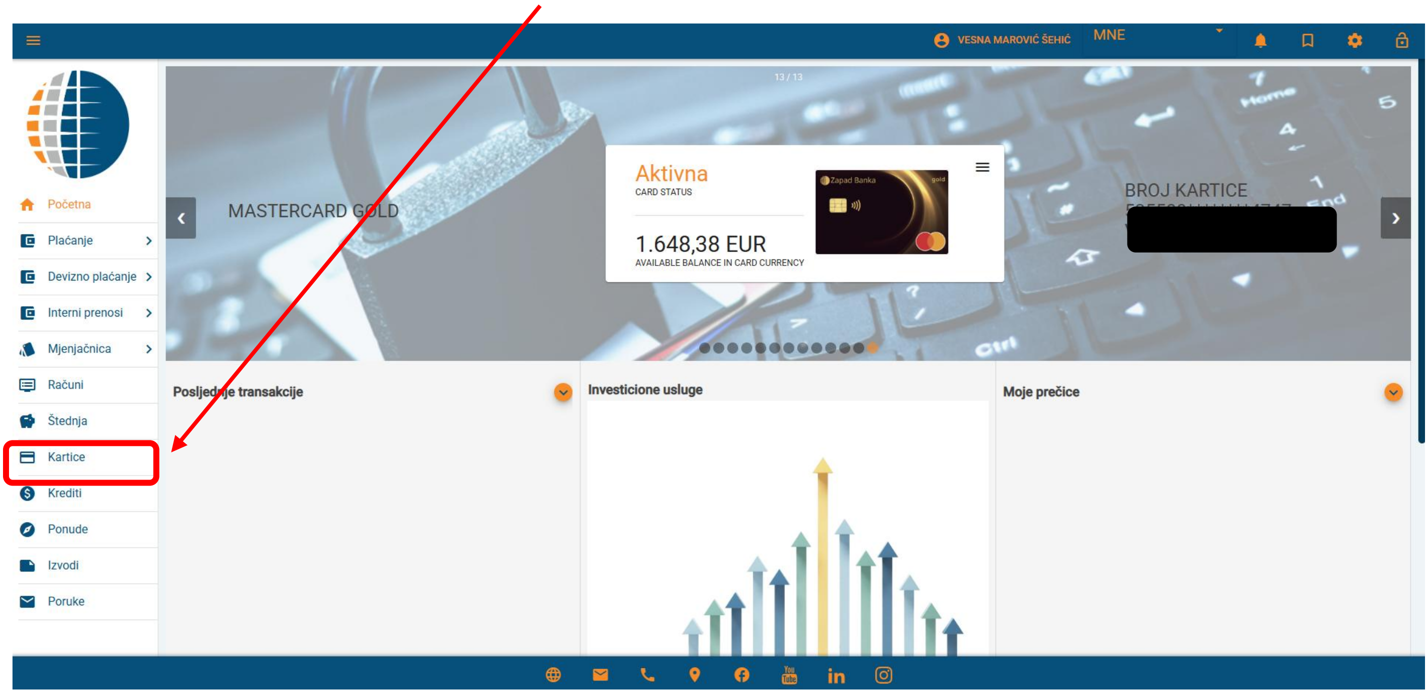


II PAYMENT CARD MANAGEMENT

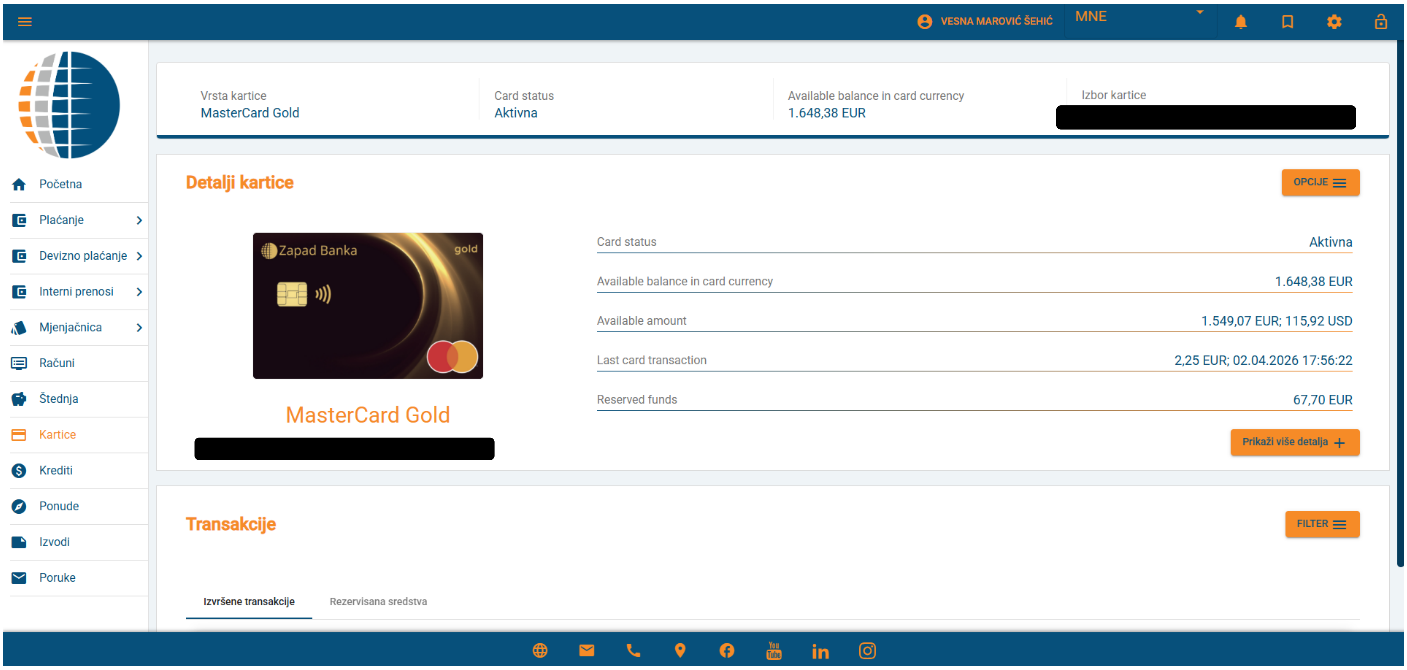
1. BLOCKING/UNBLOCKING PAYMENT CARDS

1.1. Blocking/unblocking via the eBanking application

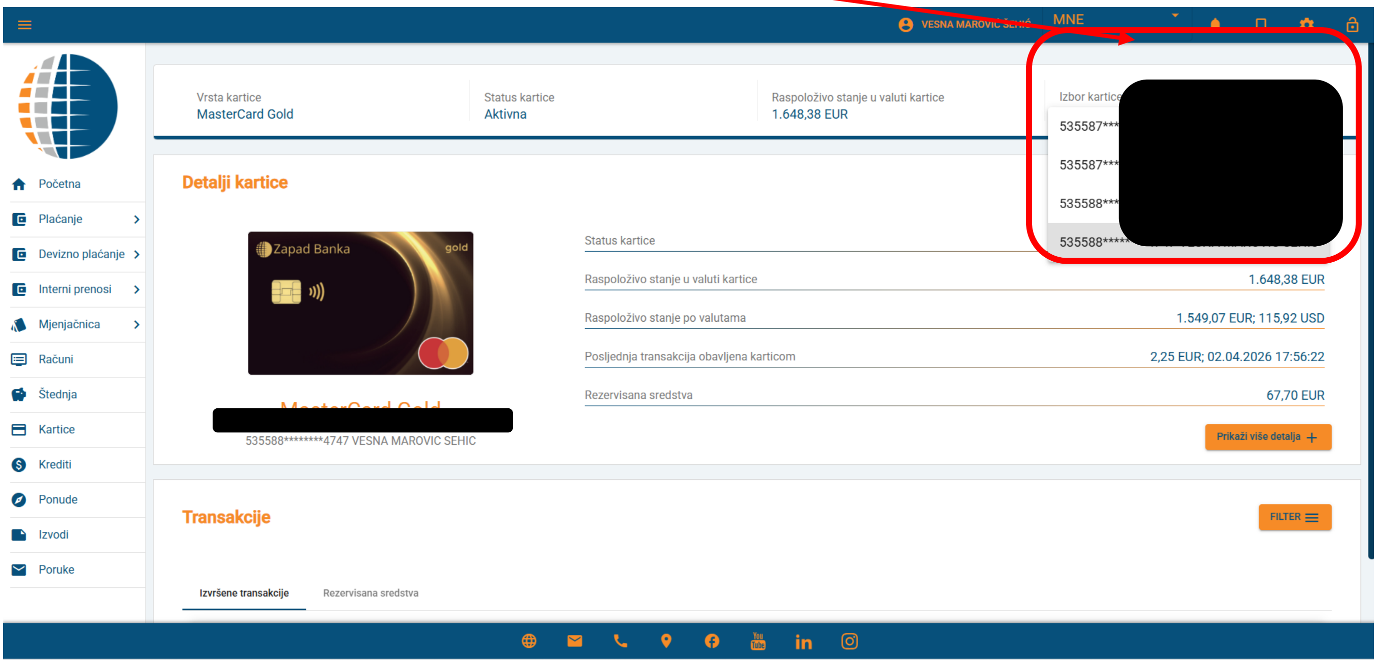
On the home page, select the “CARDS” option from the drop-down menu:



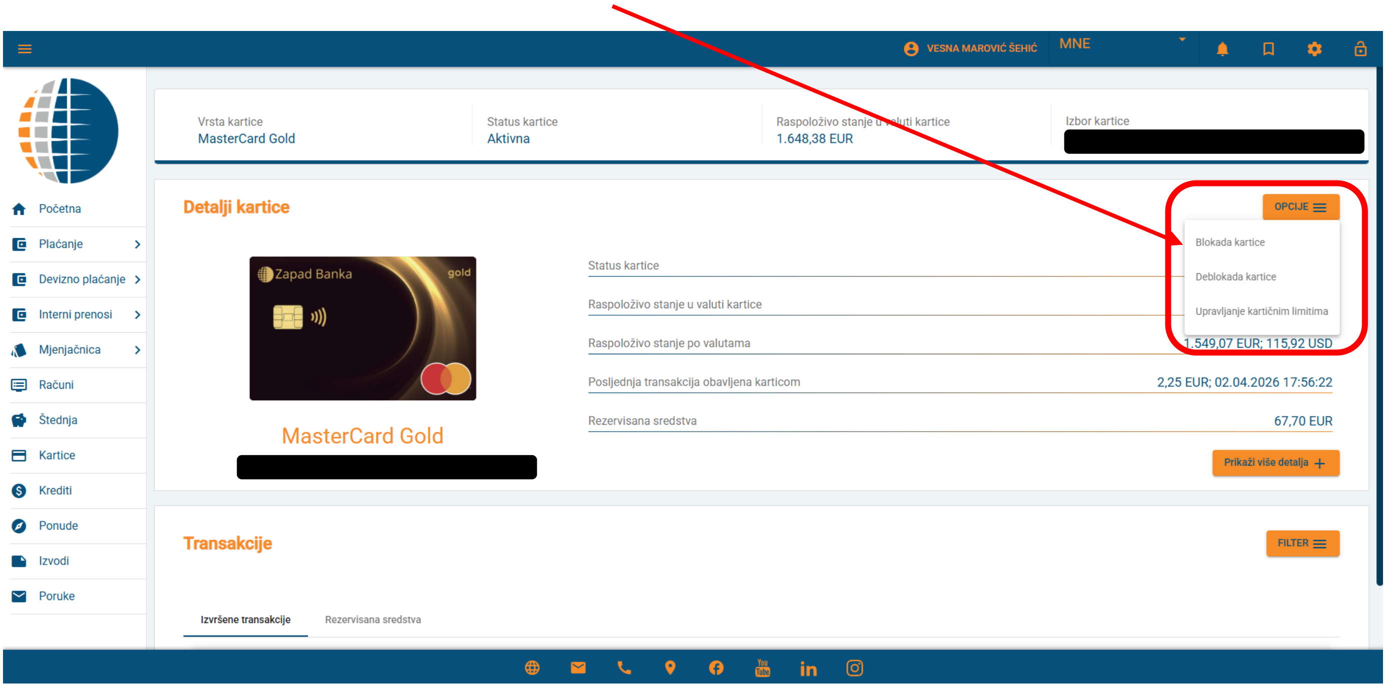
A new form will open displaying the first issued card:



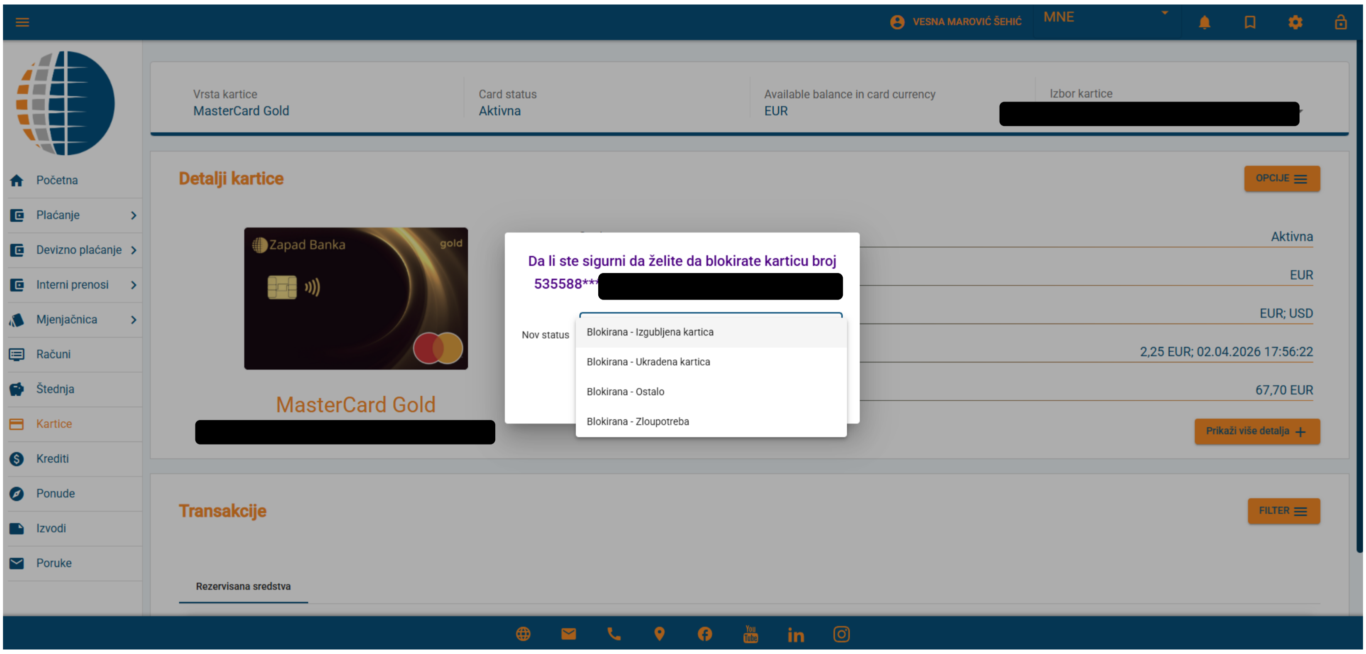
If the Client has multiple cards, whether for an individual, legal entity, or entrepreneur, by selecting the "SELECT CARD" option.



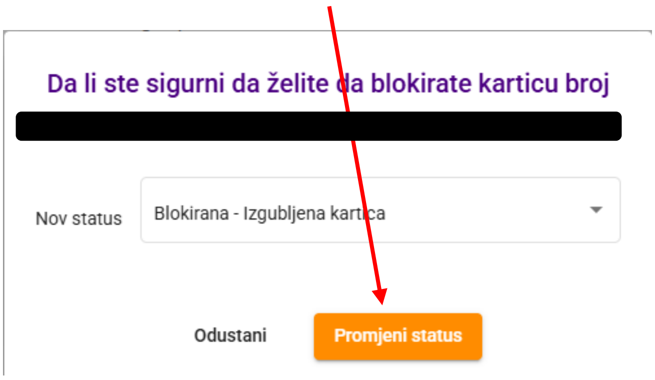
selects the card they want to block. After selecting the card, within the same form, select "OPTIONS". A drop-down menu will open, where you should select the "BLOCK CARD" option:



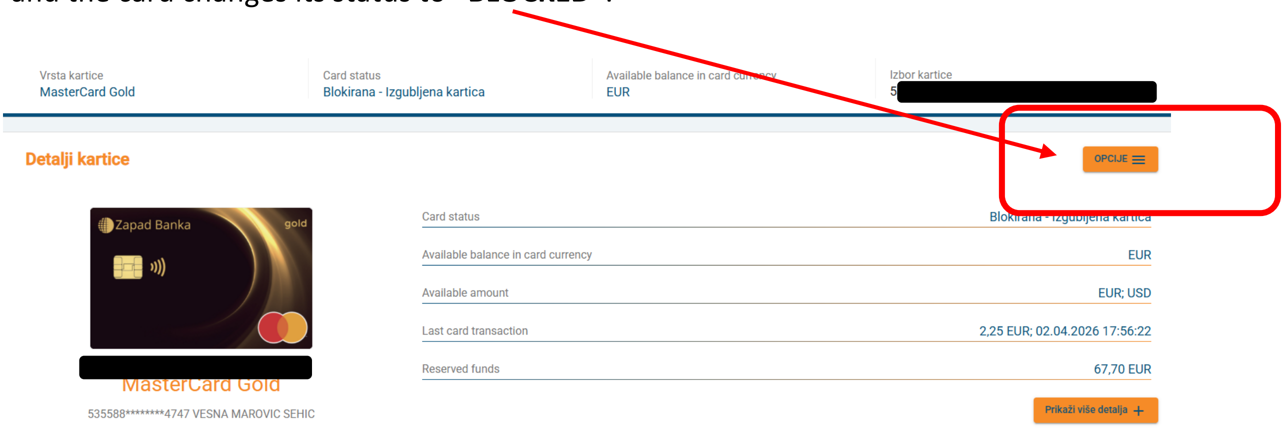
Select the reason for blocking the card, for example “LOST CARD”:



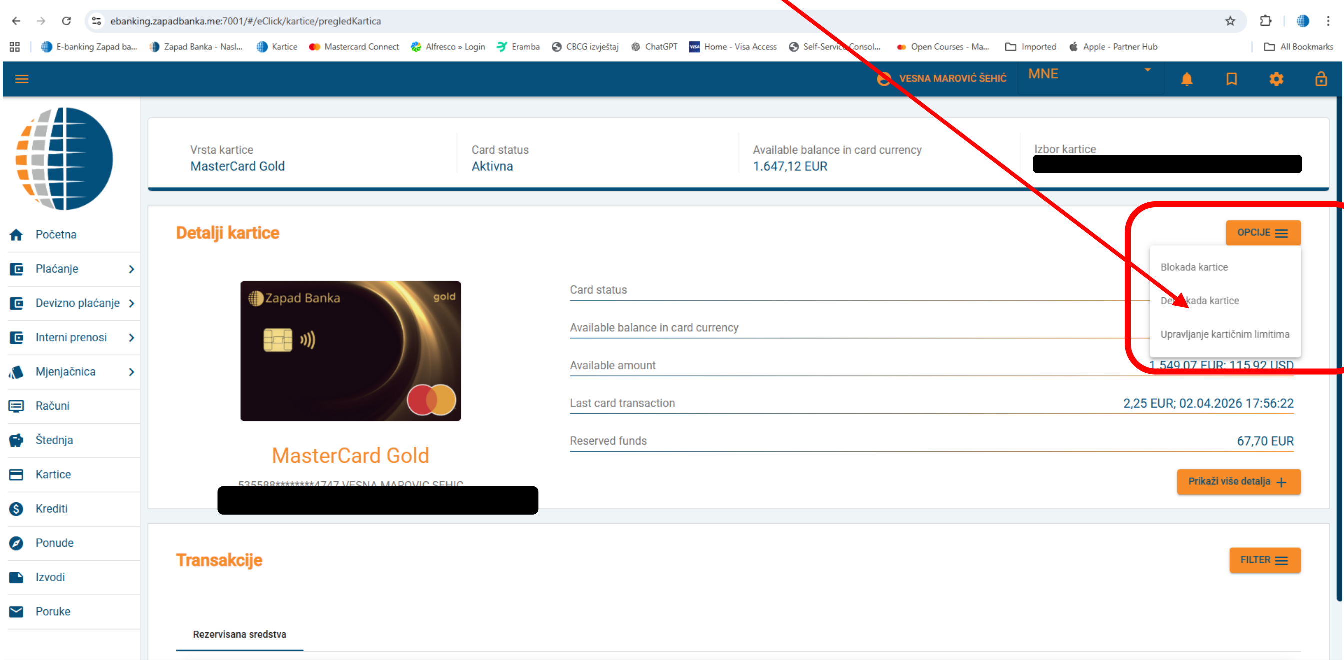
Then confirm the selected status by choosing the “CHANGE STATUS” option:



and the card changes its status to **“BLOCKED”**.



In the same way, by selecting the same options, the **“UNBLOCKING”** of the card is performed.

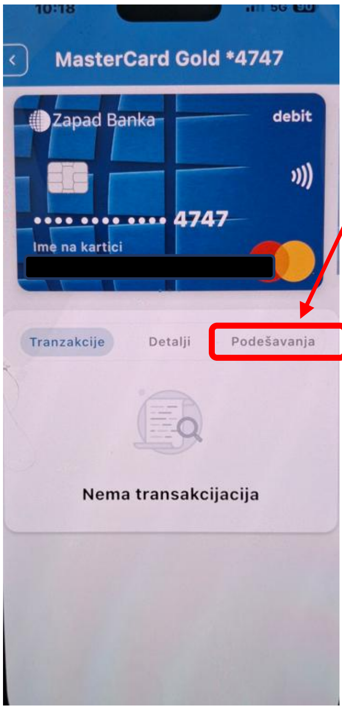


IMPORTANT NOTE: The Client only has the option of **TEMPORARILY** blocking the card. For **PERMANENT** blocking (deactivation) of the card in case of loss, theft, or misuse, the Client must notify the Bank.

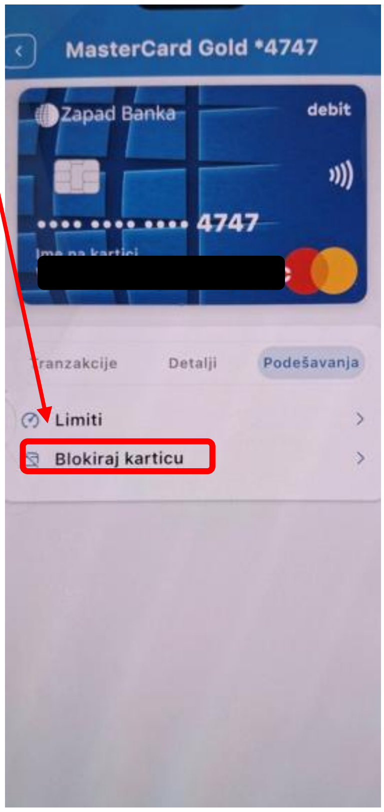
1.2. Blocking/unblocking via the mBanking application

After logging into the mBanking application, the main menu opens, where you select the “CARDS” option. It displays an overview of all existing cards linked to the Client’s account(s).

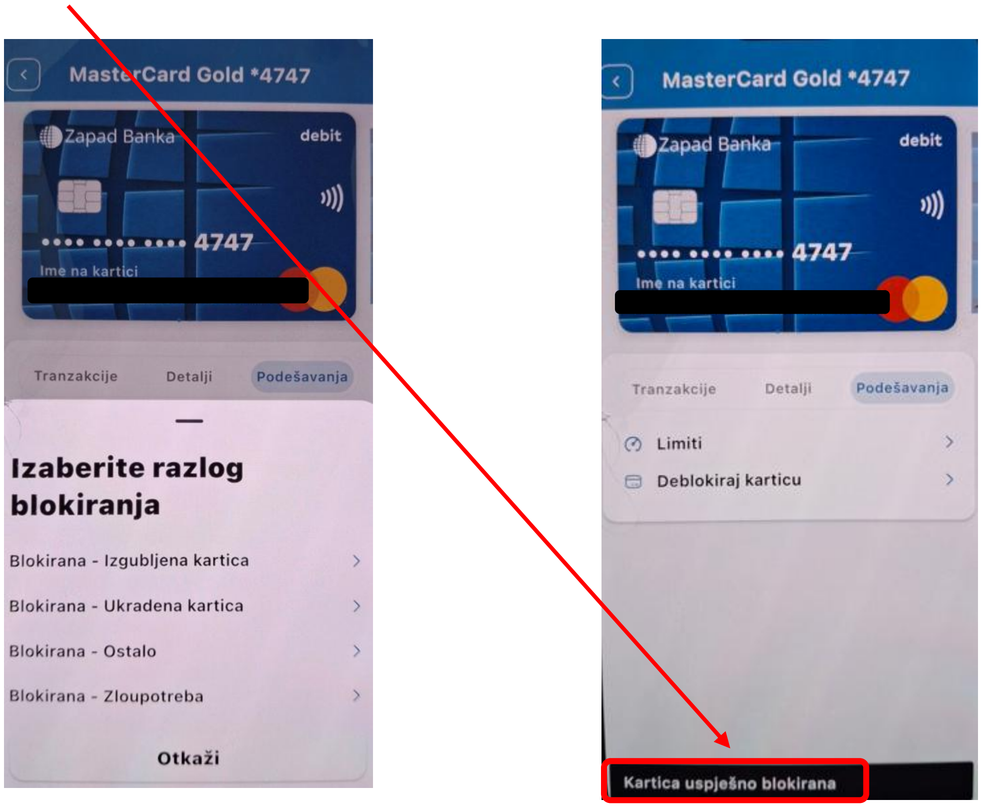
By selecting the card you want to block, a new screen will open. Select the “SETTINGS” option.



Selecting this option opens a new screen for choosing card blocking/unblocking or changing limits. Select the **“BLOCK CARD”** option (if the card is already blocked, the **“UNBLOCK CARD”** option will be available):



Select the reason for blocking the card. Once selected, the card immediately changes its status to **“BLOCKED”**.



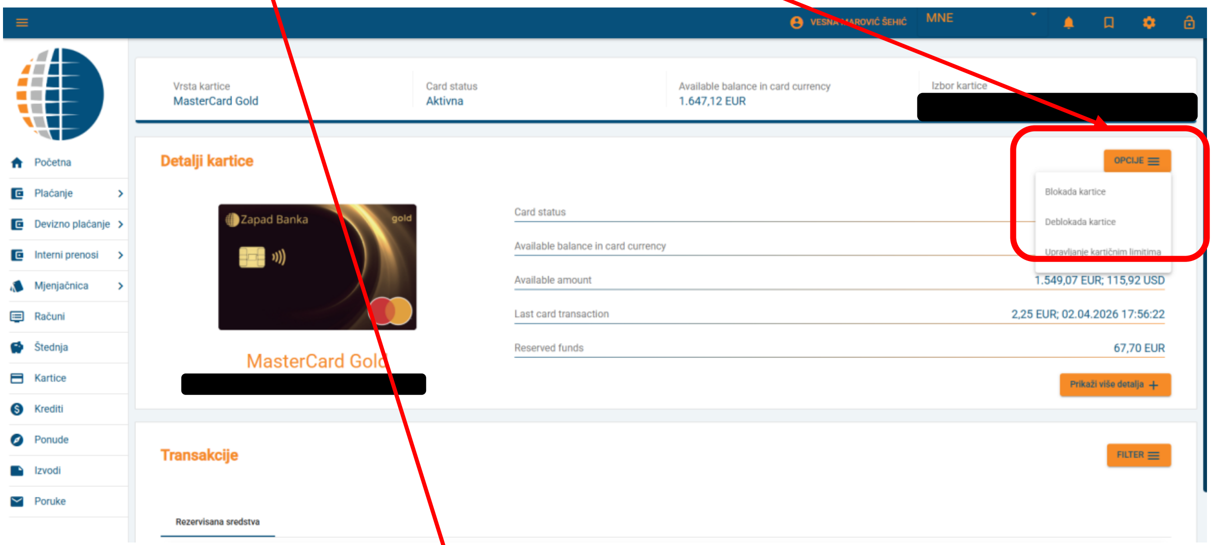
By selecting the **“UNBLOCK CARD”** option, the card immediately returns to an active status.

IMPORTANT NOTE: The Client only has the option of **TEMPORARILY** blocking the card. For **PERMANENT** blocking (deactivation) of the card in case of loss, theft, or misuse, the Client must notify the Bank.

2. CHANGING DAILY/MONTHLY LIMITS FOR PAYMENT CARD OPERATIONS

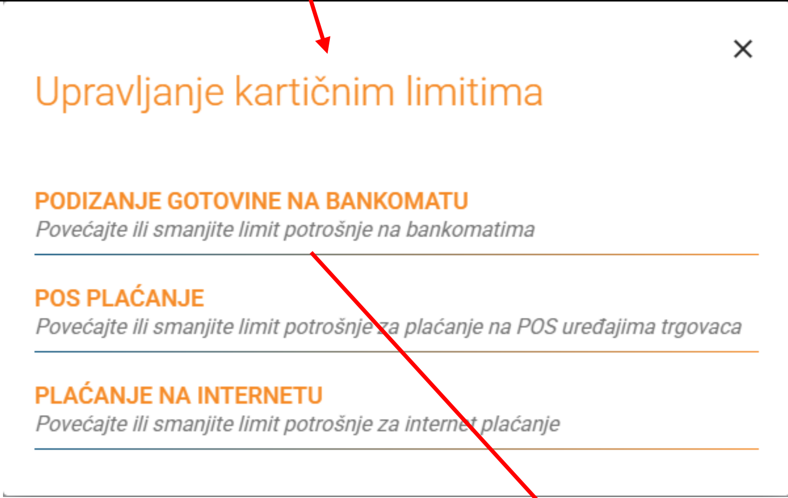
2.1. Changing daily/monthly limits via the eBanking application

Changing daily and monthly limits is performed in the same form as the previously described payment card activities. By selecting **"OPTIONS"**, a drop-down menu opens where you can select **"MANAGE CARD LIMITS"**.

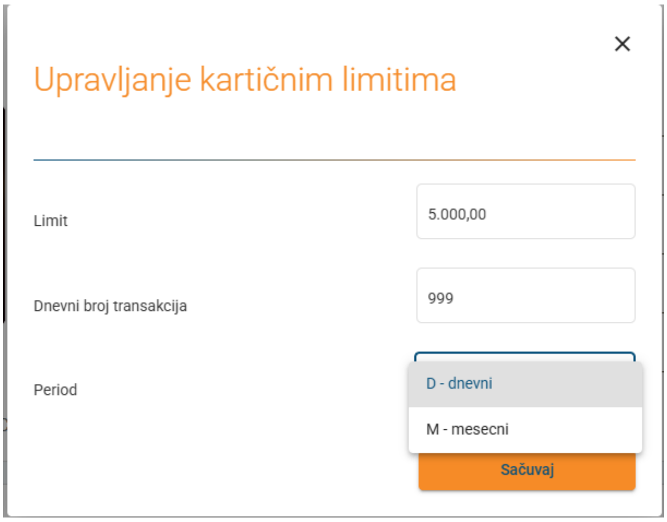


The Client has the option to increase or decrease their spending limit for any of the listed limit categories, either on a daily or monthly basis.

IMPORTANT NOTE: The maximum 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.



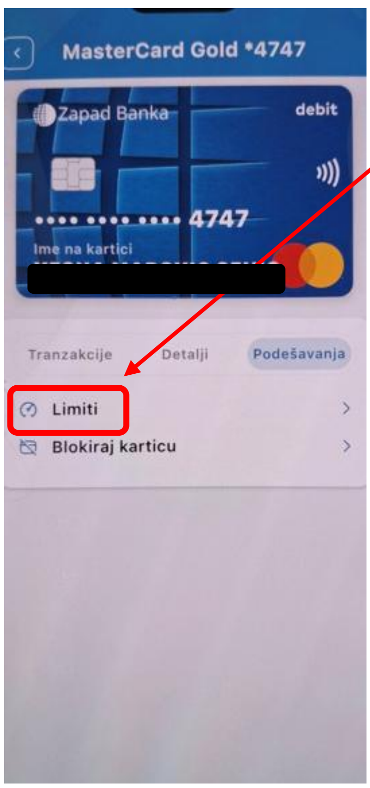
By selecting the category you want to change, for example **“ATM CASH WITHDRAWAL”**, a new form will open. The Client enters the desired limit in the **“Limit”** field, optionally selects the **“Daily Number of Transactions”**, and specifies whether it is a daily or monthly limit. The selected limit is confirmed by choosing the **“SAVE”** option.



The same procedure is repeated for each limit category, whether daily or monthly, that the Client wishes to change. IMPORTANT NOTE: The Client can change the limit during the day or month as many times as needed.

1.1. Changing daily/monthly limits via the mBanking application

In the main menu, select the **“CARDS”** option, then **“SETTINGS”**, and select the **“LIMITS”** option.

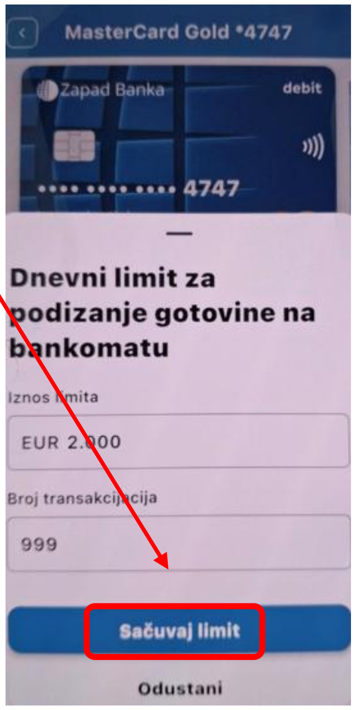


A new form will open, offering the option to change:

- **Daily and monthly limits**, within which the following categories can be changed:
- **ATM, POS, and Internet limits**.

Select the limit category you want to change (e.g., ATM), and a form for changing the cash withdrawal limit will open. The Client enters the desired limit amount (while respecting the Bank's decision regarding the maximum monthly limit of EUR 15,000 for individuals and EUR 3,000 for legal entities).

Select the "SAVE LIMIT" option, and the new limit will be ready for use..

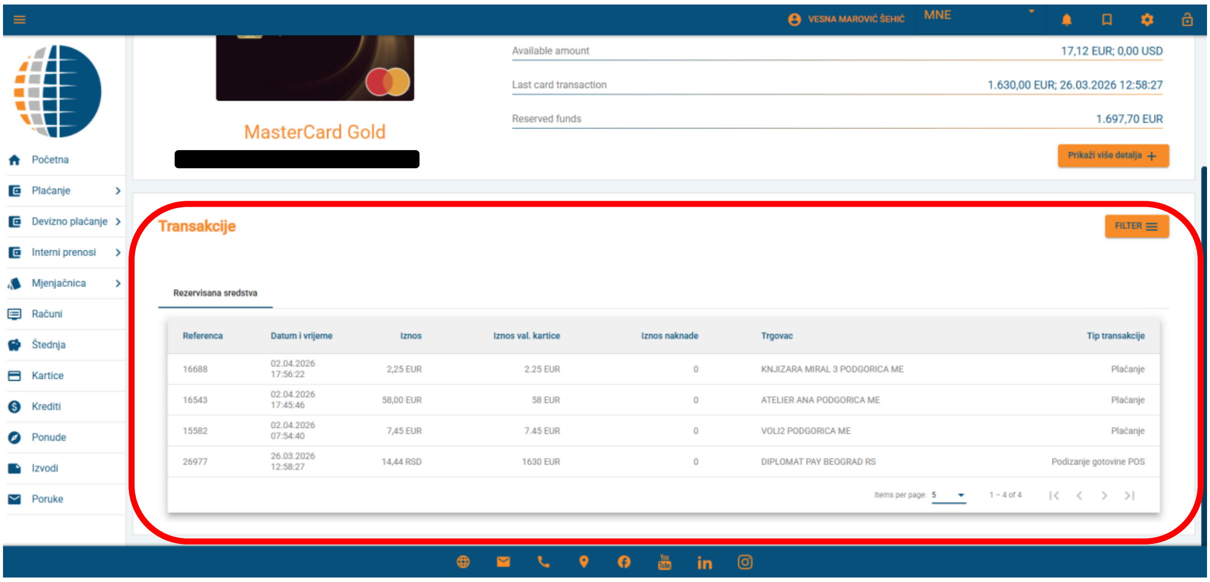


IMPORTANT NOTE: The Client can change the limit during the day or month as many times as needed.

3. PAYMENT CARD TRANSACTION AUTHORIZATIONS

3.1. Transaction authorizations in the eBanking application

All card transactions that have not yet been charged to the account can be viewed in the eBanking application under the **"CARDS - TRANSACTIONS"** section:



3.2. Transaction authorizations in the mBanking application

All card transactions that have not yet been charged to the account can be viewed in the mBanking application by selecting the card under the **"TRANSACTIONS"** option. These transactions are marked as **"PENDING"**.