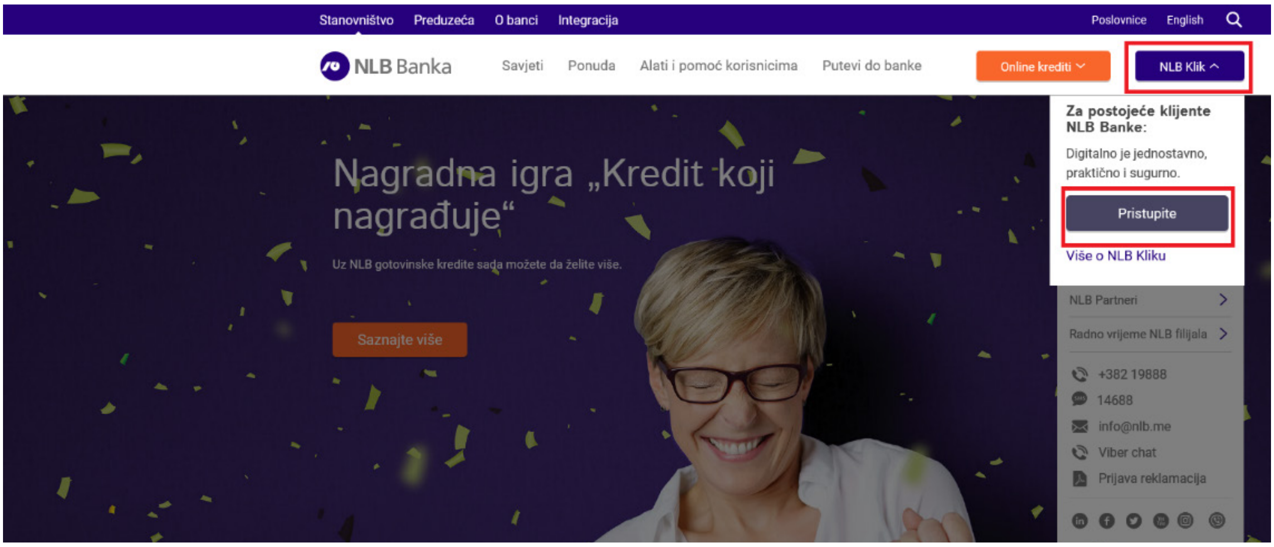
NLB Klik User guide for activation and using NLB KLIK electronic banking

NLB Banka

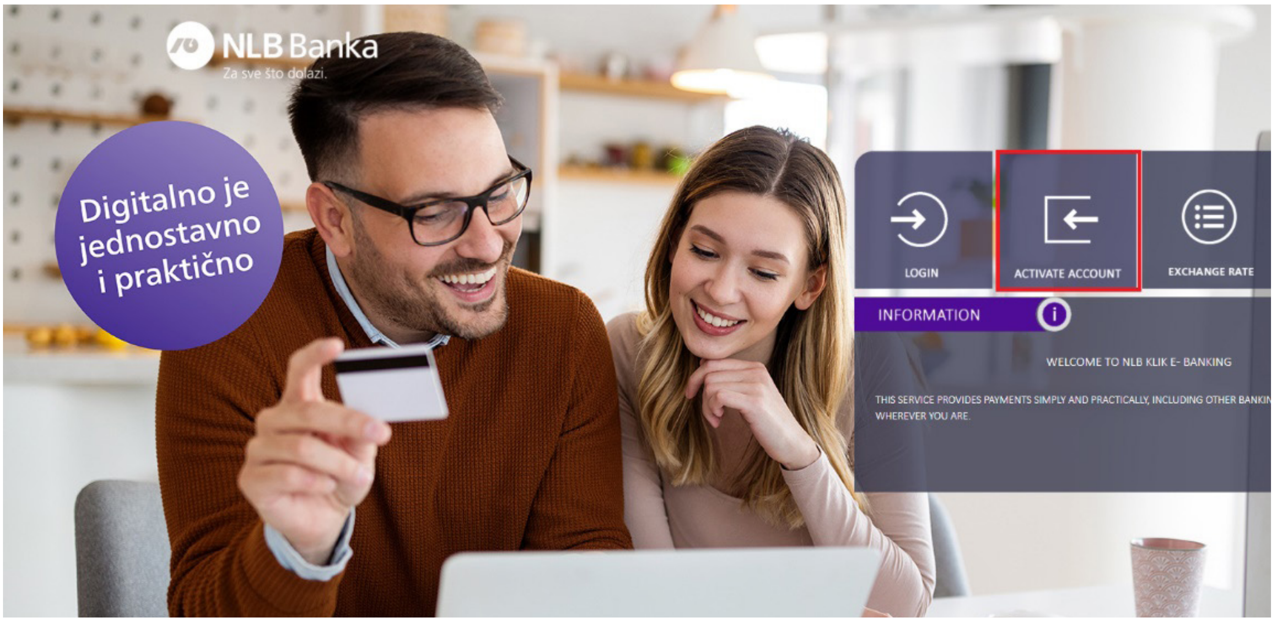
I Account activation

After signing the contract for the electronic banking service, you will receive access parameters for activating the service on your computer. We will send you a User ID to your registered e-mail in the database, and another parameter, the 6-character Activation Code, by SMS to the phone number you registered as a contact phone.

On the NLB Bank website www.nlb.me you will find the NLB KLIK icon (through which you will continue to log in every time), and then select the option "*Pristupite*".



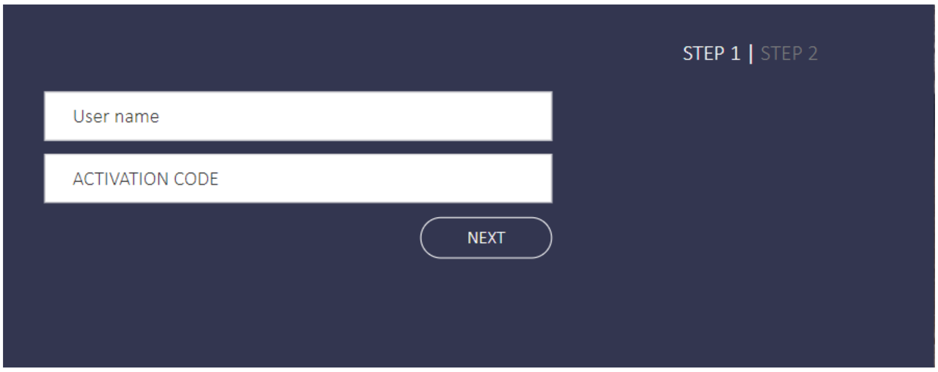
You are on the home page where you will select the "*Activate account*" option.



You will activate your account in two simple steps.

- On the first step, enter the parameters you received, the User ID and the Activation Code.

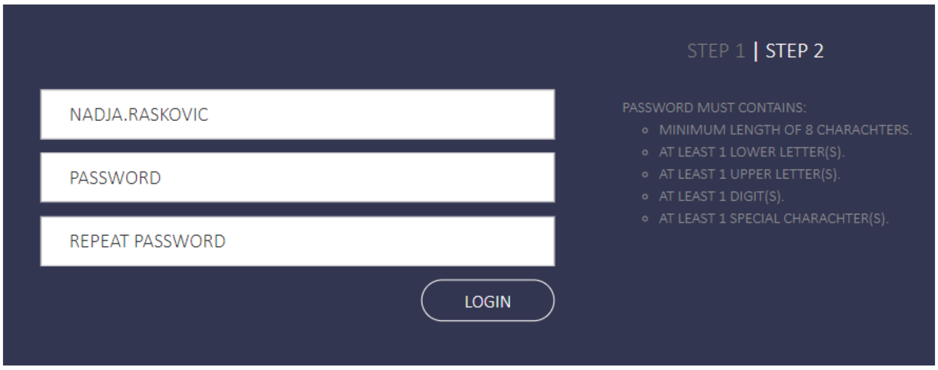
When you finish, go to the second step by clicking on the "***Next***" option.



- In the second step, you create a password that you will use in the future, together with the user ID to log in to the application (in the "Settings" option you can change user ID after activation)

You are given instructions (agenda) on how to create the password on that occasion and which must contain:

- Minimum length of 8 characters;
- At least 1 lower letter (s);
- At least 1 upper letter (s);
- At least 1 digit (s);
- At least 1 special character (s).

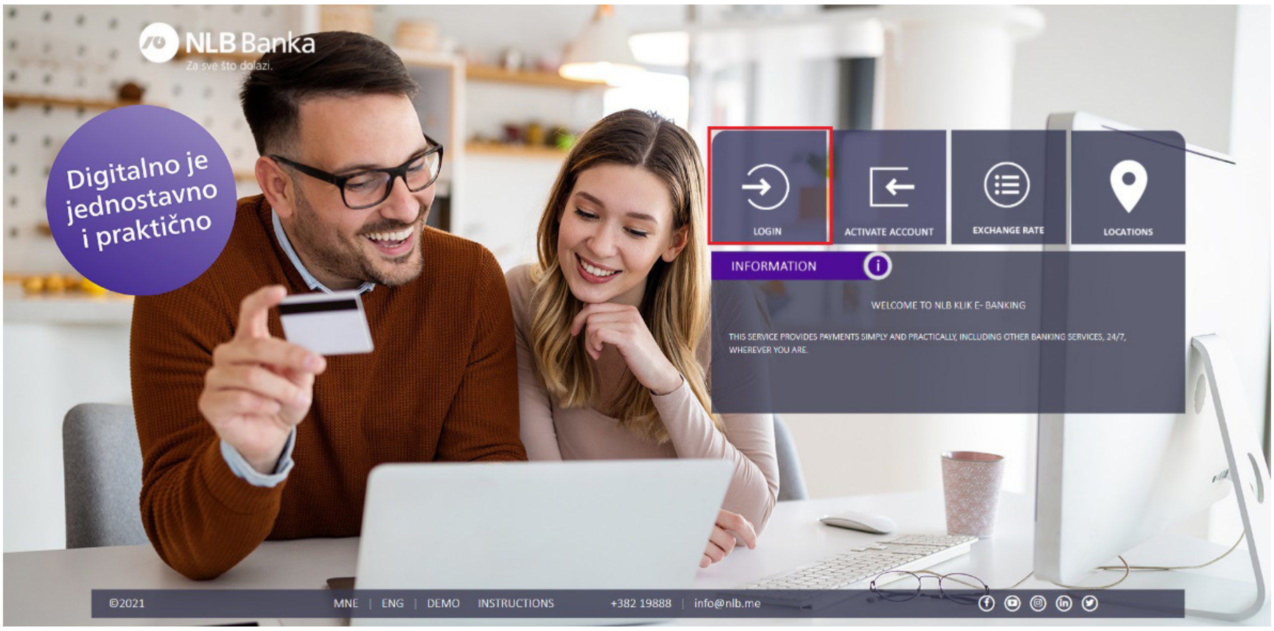


After completing the password creation and selecting the "Login" option, you will receive a confirmation that you have successfully activated the account.

You will be automatically redirected to the home page of your NLB KLIK account where you will see all your accounts, cards, loans and / or other types of accounts you have in our bank.

II Login to NLB KLIK application

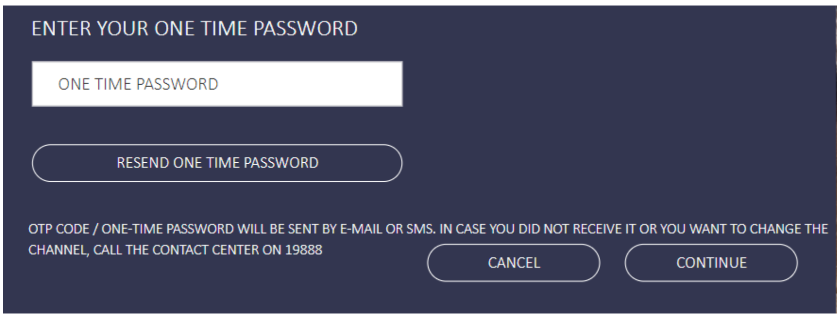
You will find the NLB KLIK icon on the NLB Bank website www.nlb.me , and then select the option "***Pristupite***". You are only activating your account for the first time; you will use the "Login" option every next time you log in.



In the first step, enter the username you received (you have the option to change the username in the "***Settings***" option), the password you created and select the "***Login***" option.

On the next step you are asked to enter a secure, one-time OTP password that will be sent to your email or phone number you entered in the database.

Note: You can request a change of the channel through which the OTP password is sent by calling the Contact Center at 19888. This way you can only change the channel for sending the code, but not the data (phone number and e-mail) you reported because personal data can be changed only in NLB branches, in person and with a valid ID document.



OTP code / one-time password is valid for 10 minutes. In case the code did not arrive or arrived late, call the Contact Center at 19888.
By entering the password and selecting the "Continue" option, you will be redirected to the home page of your NLB KLIK account.

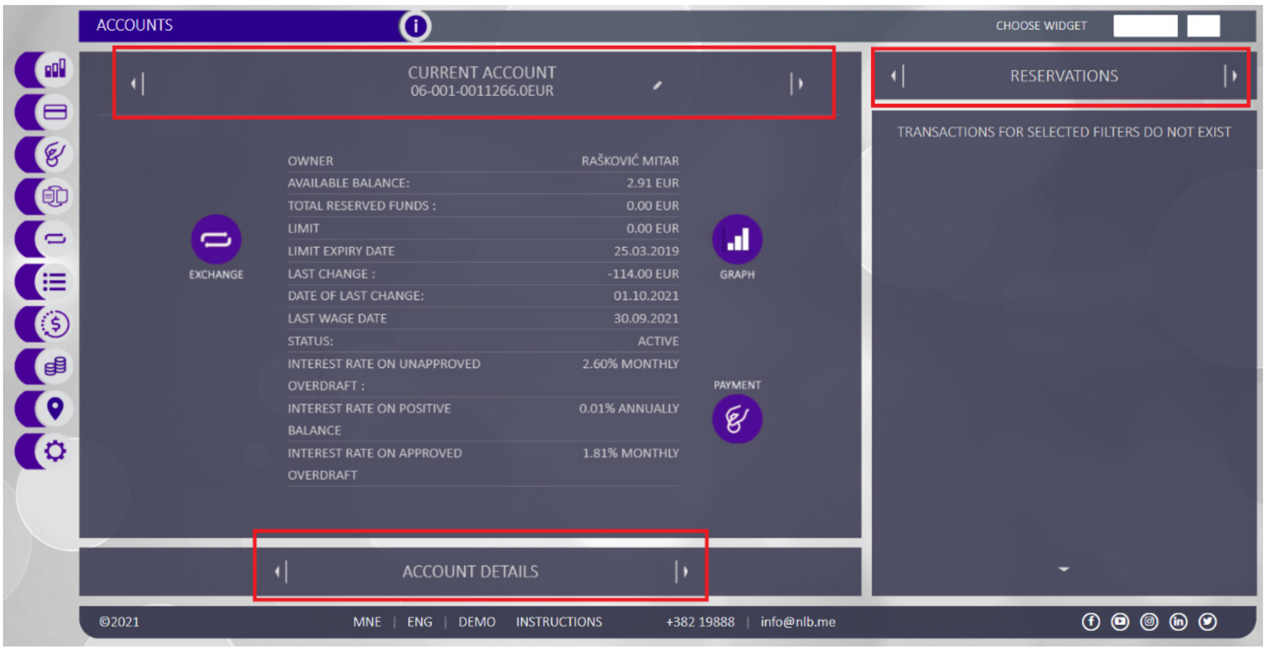
III Functionalities of the NLB KLIK application

Accounts

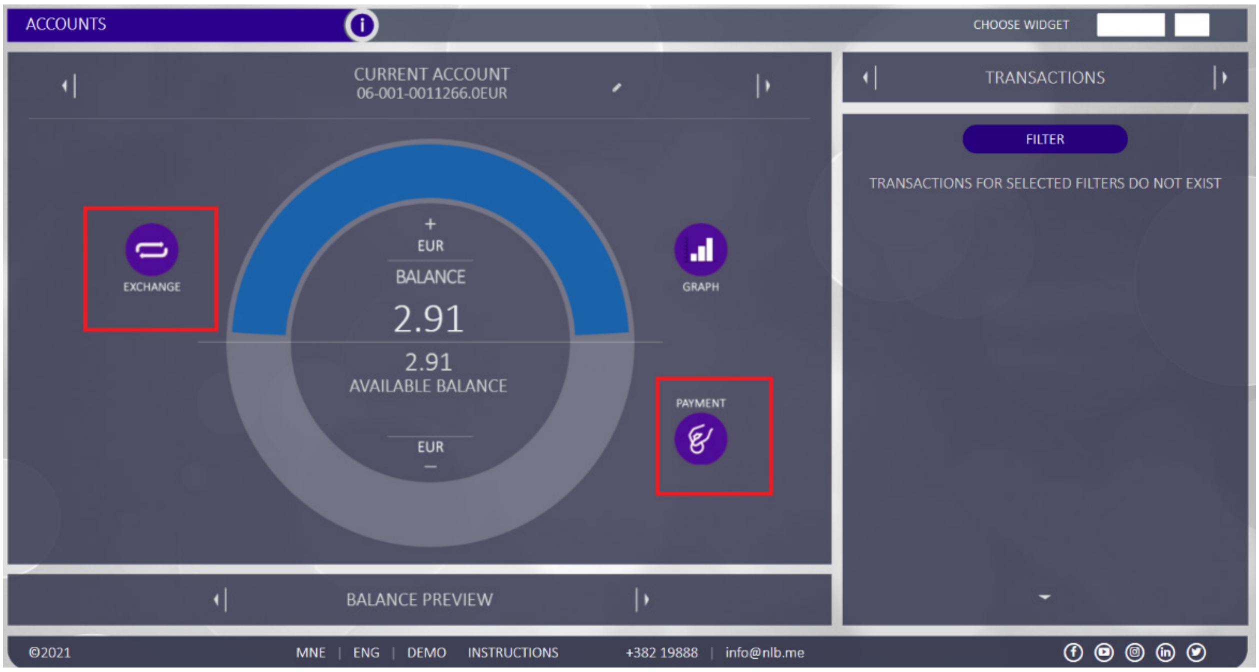
The "*Accounts*" gives you the option to:

- see all accounts where you are the owner / authorized person if you have more than one account for which you are the owner / authorized person;

- in addition to the overview of the available account balance, you also have at your disposal a graphic presentation of the account balance, account details, transactions, statements, reserved funds;



- download a PDF confirmation for a specific payment made from the selected account;
- assign an alternative name to all visible accounts (the same functionality is available for cards and credits);
- go directly from the selected current account to the exchange office to purchase foreign currency (option "Exchange") or to make a payment from the selected account (option "Payment")



Payment cards

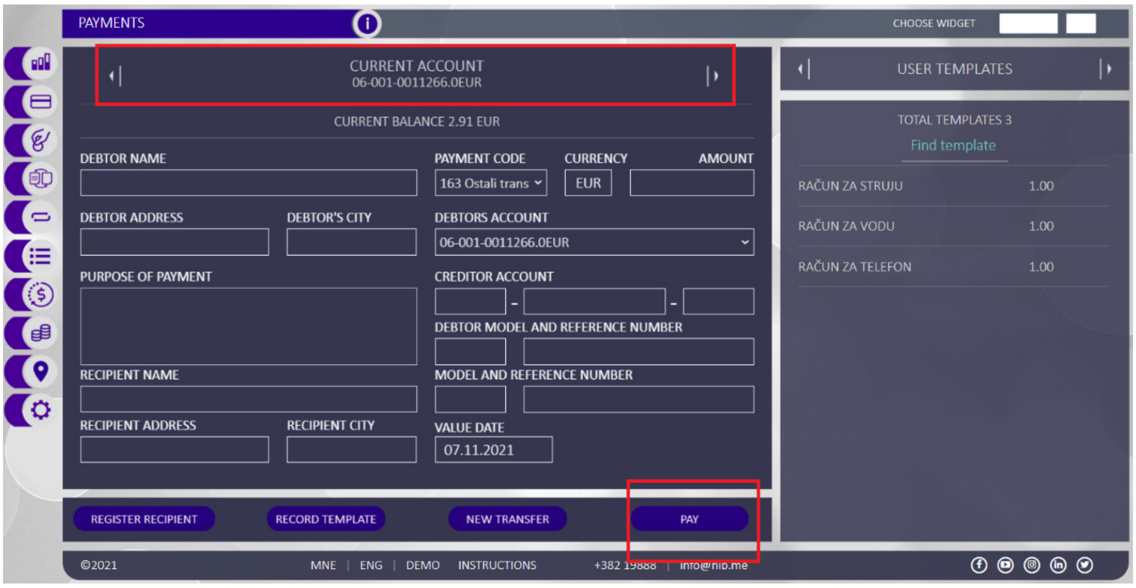
The option allows:

- insight and presentation of all basic / additional payment cards, with basic information about each card;
- list of card transactions;
- adjustment of consumption channels;
- changing daily and monthly limits;
- card blocking;
- withdrawal of credit card statements;
- graphic display of active cards, etc ...

Payments

All payments that do not involve the payments of predefined invoices from the list of recipients, via templates and internal transactions, you made via "*Payments*" option.

On the warrant you receive, in the header itself, select the account from which you are transferring money by scrolling to the right / left arrows.
After filling in all the required fields on the warrant, select the "*Pay*" option.

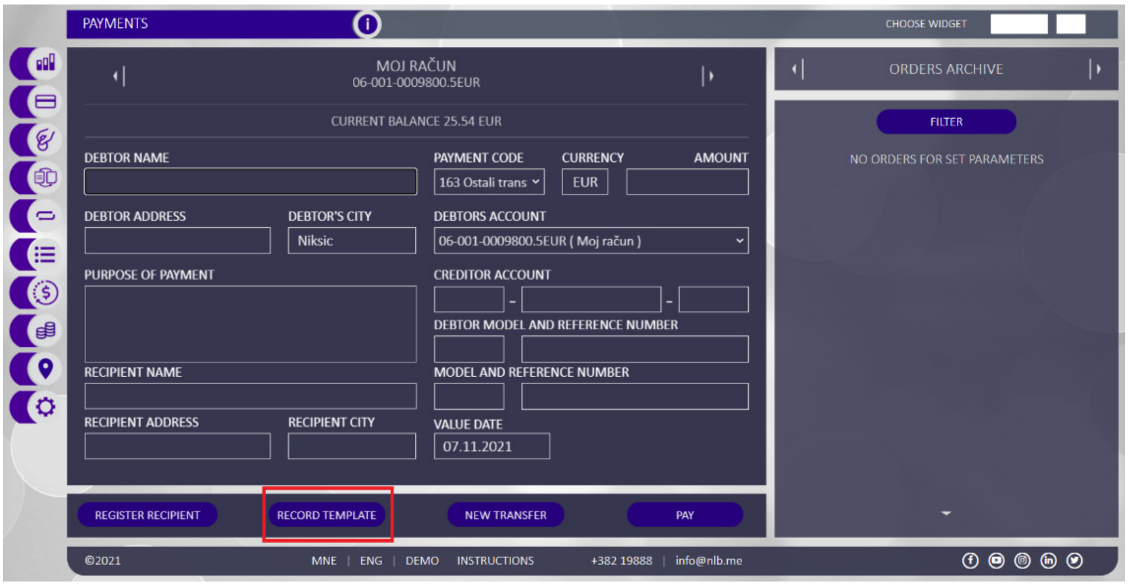


In the next step, check the details of the entered order and select the "*Confirmation*" option (or "*Cancel*", if you don't want to make a payment).

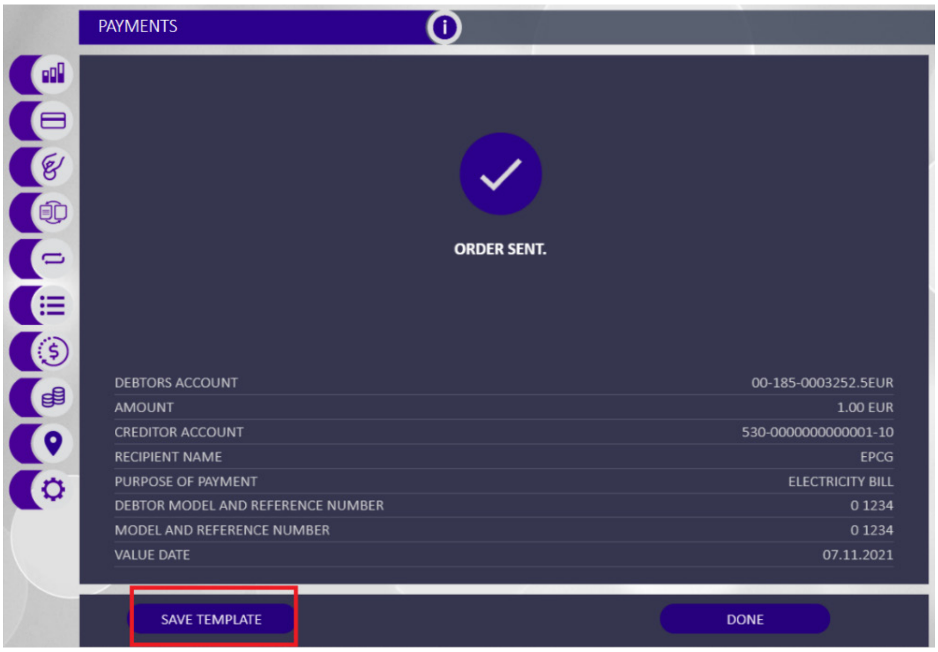
You will receive a notification that your payment has been realized! You can find an overview of the details of the executed order in the "*Orders archive*" (option on the right, which can be accessed using the right / left arrows).

Recording templates

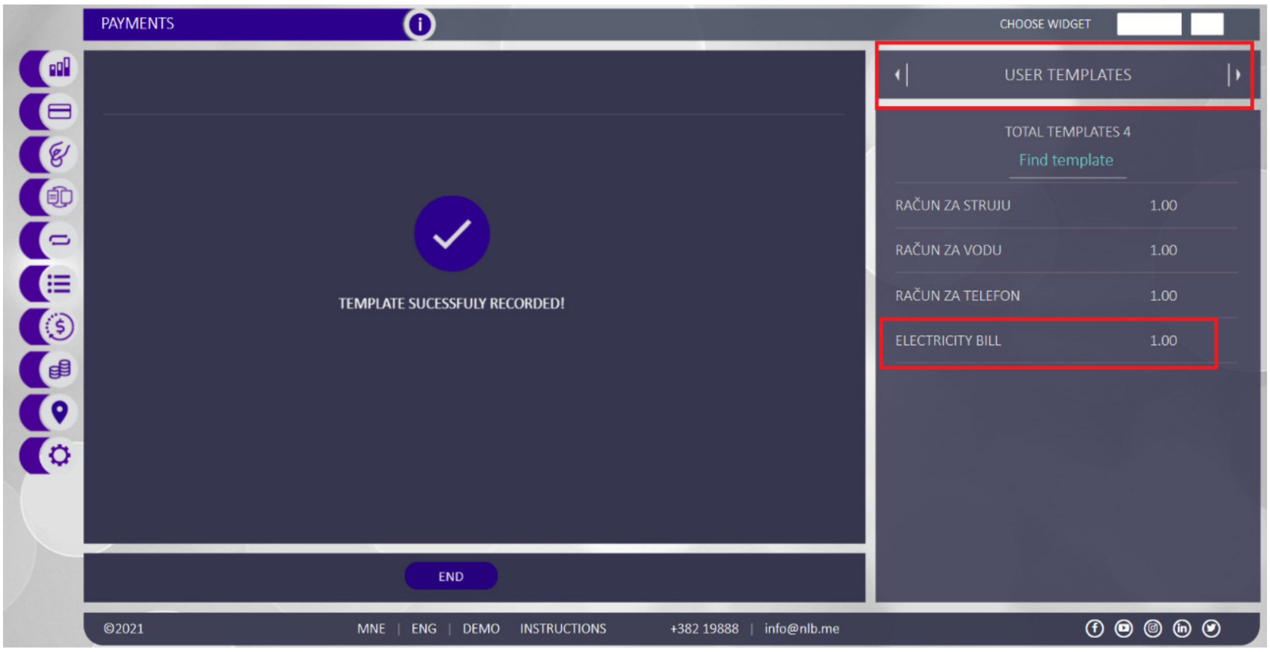
After filling in all the required fields on the warrant given in the picture, and before confirming the payment, you have the option to save the template by selecting the option "*Record template*".



You can also save the template after you have made the payment, where you will be offered the "*Save template*" option.



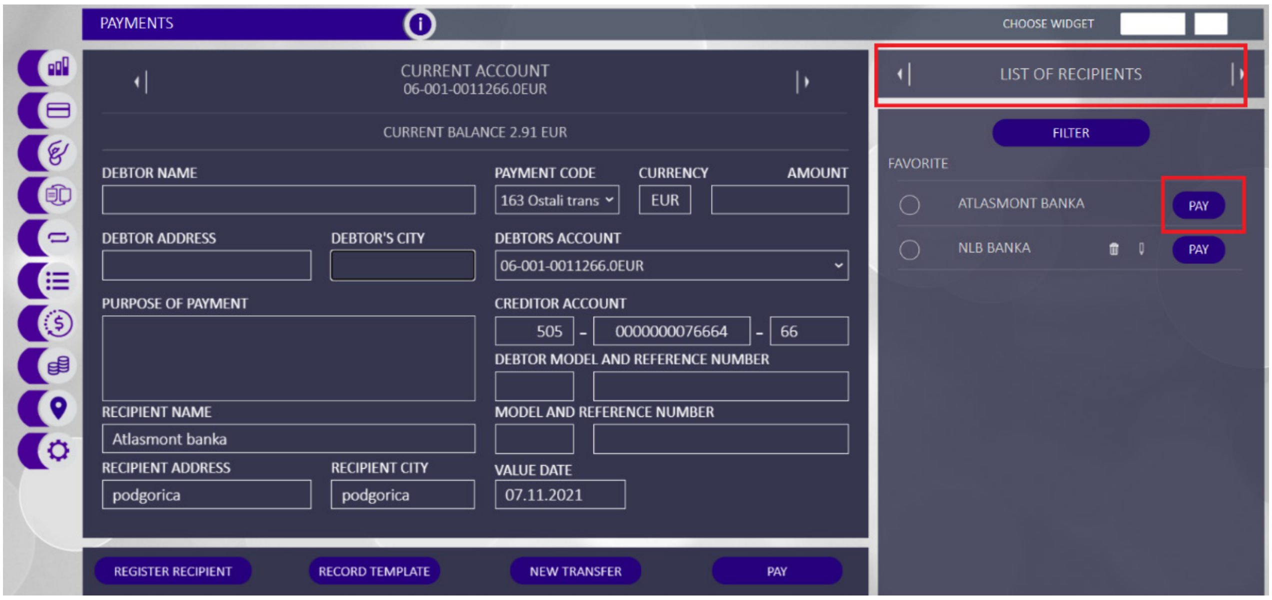
Your saved template is located within the same option (Payments) on the right side in the "*User templates*" section and by simply clicking on a specific template you can change the data in the existing template, delete the template or create a new one based on the one you used.



List of recipients

For the needs of faster and easier payments, in addition to the templates that you create yourself, you also have at your disposal the already given List of recipients by the bank where are the accounts of recipient companies to which a large number of payments are made.

The "*List of recipients*" option located in the menu on the right (by scrolling to the right / left arrow) allows you to click on the "*Pay*" option to get an order with the entered data and make a payment in a simple way.

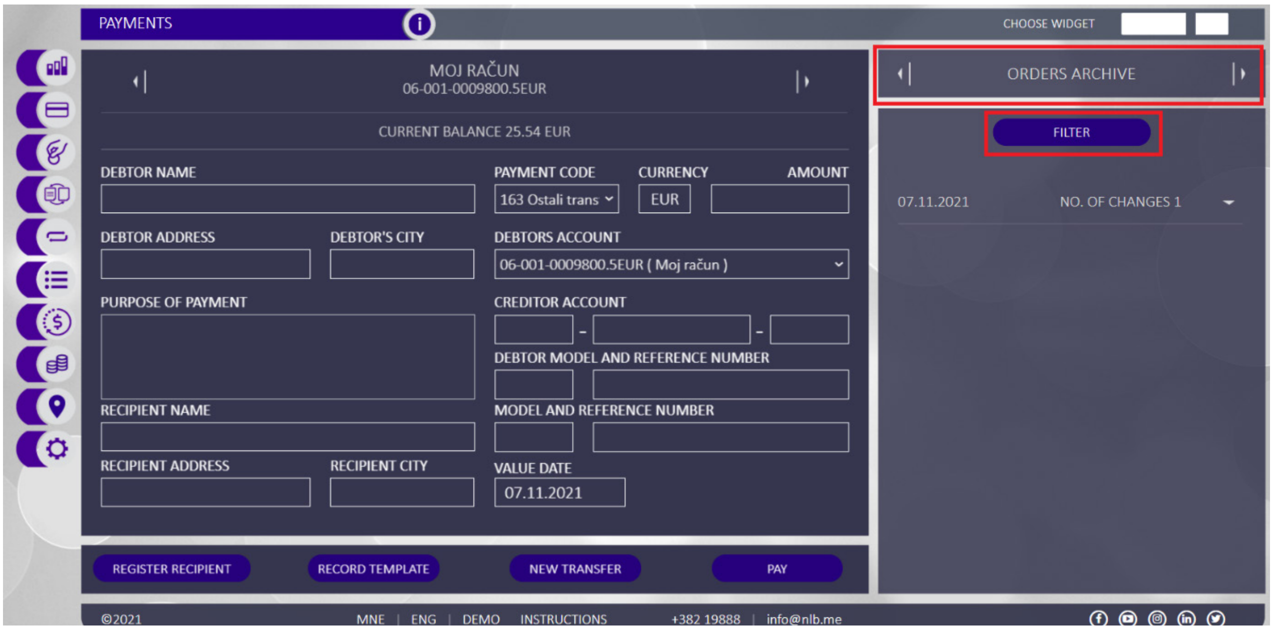


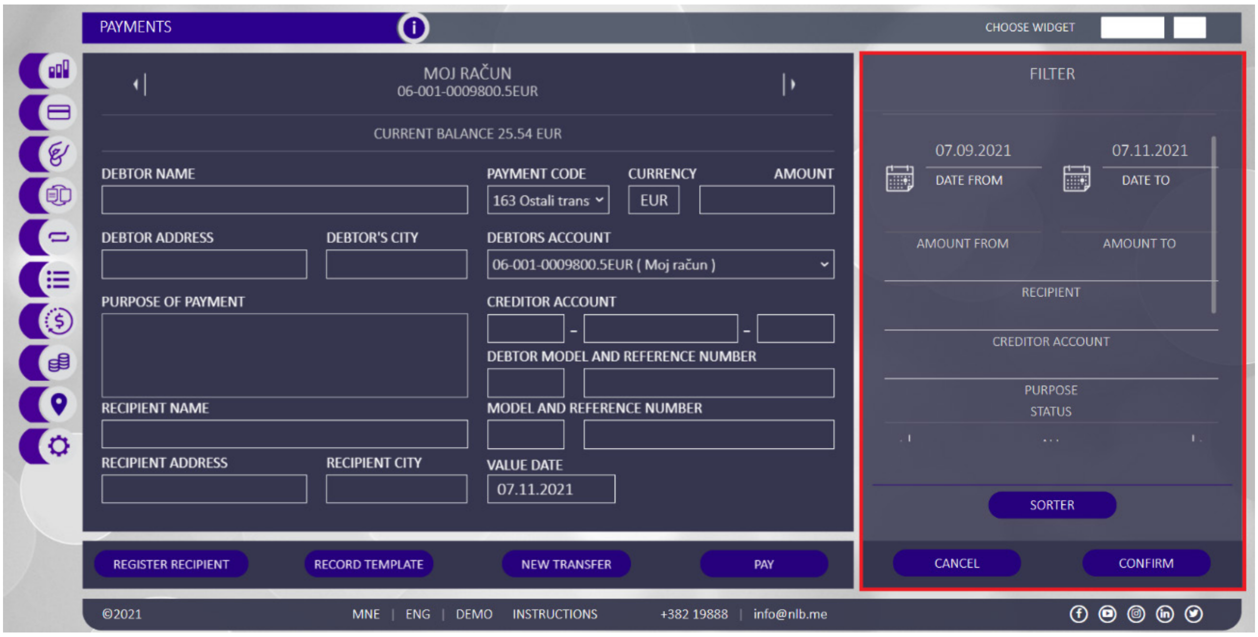
Orders archive

Selecting this option displays a list of all accounts that you have placed via the Web or mBank service and which are in the status Realized, Rejected ...

The list of orders in the archive can be sorted by selecting the "*Filter*" option by date, amount (min, max), payment description, recipient and status (rejected, realized).

Selecting the desired order displays the details of the sent order. Orders can be repeated by selecting the "*New payment*" option.
Information available to you is: name and account of the recipient, account of the sender, date of sending, date of execution, description of payment, channel (mBank / Web), status, model, reference number ...





Internal transfer

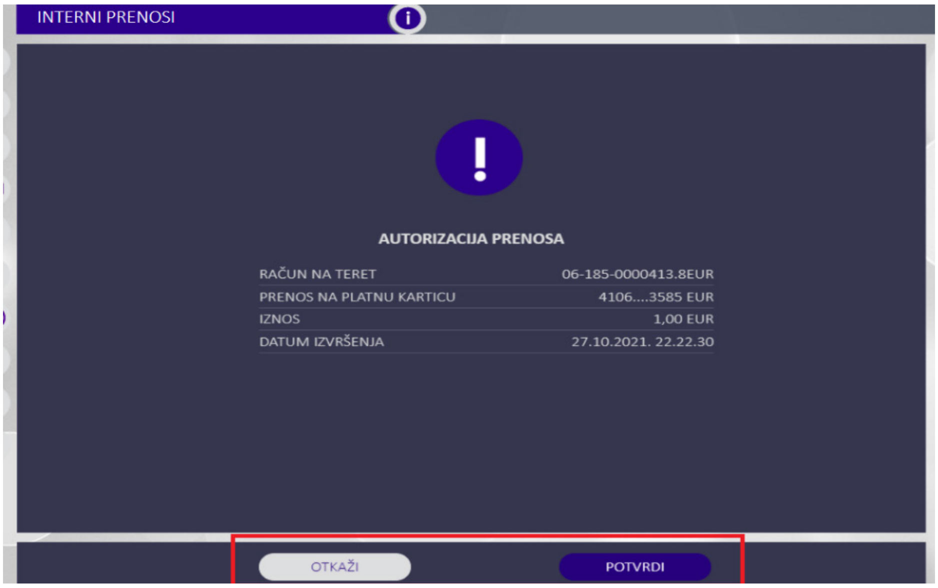
This option allows you to make several types of transfers within the bank, and depending on the purpose of the transfer, special predefined orders are created, which are selected at the bottom of the warrant, by scrolling to the right / left arrows:

- "Internal transfer" - transfer between your transaction accounts in NLB bank;
- "Inner transfers - retail" - payment to the account of another retail person in NLB bank;
- "To payment card" - transfer to your credit card account;
- "Settlement of loan liabilities"- transfer to your loan account.

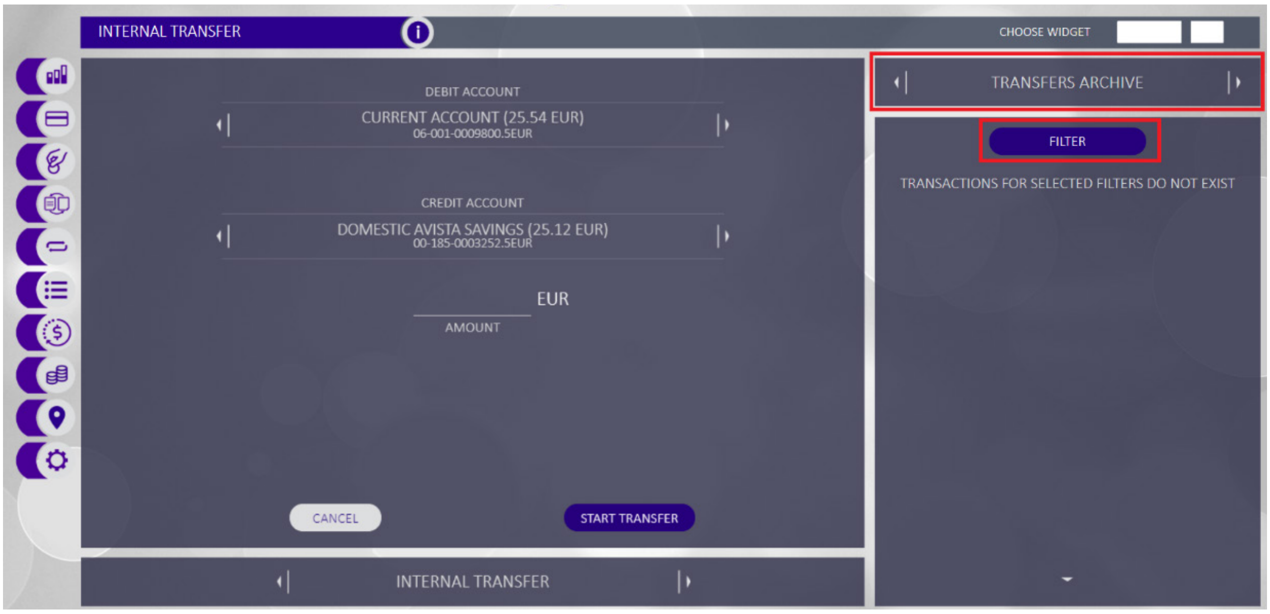
After selecting the account from which you are paying (on the right / left arrow) and in favor of which you are transferring, click on the "*Start transfer*" option.

In the next step, select the "Confirm" option if you are sure you want to complete the order or select the "*Cancel*" option if you want to cancel the transfer.

You will receive a confirmation that the order has finally been realized.



To view all the warrants you have initiated, you have the "*Transfers Archive*" available on the right. With the "*Filter*" option, you can quickly get to the account you are interested in, as well as download the order in PDF format.
Information (depending on the type of transfer) available to you is: name and account of the recipient, account of the payer, date of execution, type of transaction, amount in local currency, exchange rate, channel (mBank / Web) and status (Realized, Rejected).



Exchange office

Use the exchange office if you want to transfer funds from one foreign currency account to another foreign currency account in another currency and / or from / to another type of account. The procedure is the same as for internal transmission.

Depending on whether you are buying or selling foreign currency, you will select the appropriate transaction type by scrolling the arrow at the bottom of the warrant.

- By selecting the "Foreign currency purchase" option, the application will offer you the euro currencies of your accounts (scroll the arrow next to the account number) in the "Debit account" field (these are accounts from which money is deducted to buy foreign currency), while the "Credit account " allows you to select the foreign currency you would like to buy.
- By selecting the "Foreign currency sale" option, the application will offer you an account in foreign currency from which it is sold, while the account in favor of which it is paid will be one of the accounts in euro currency.

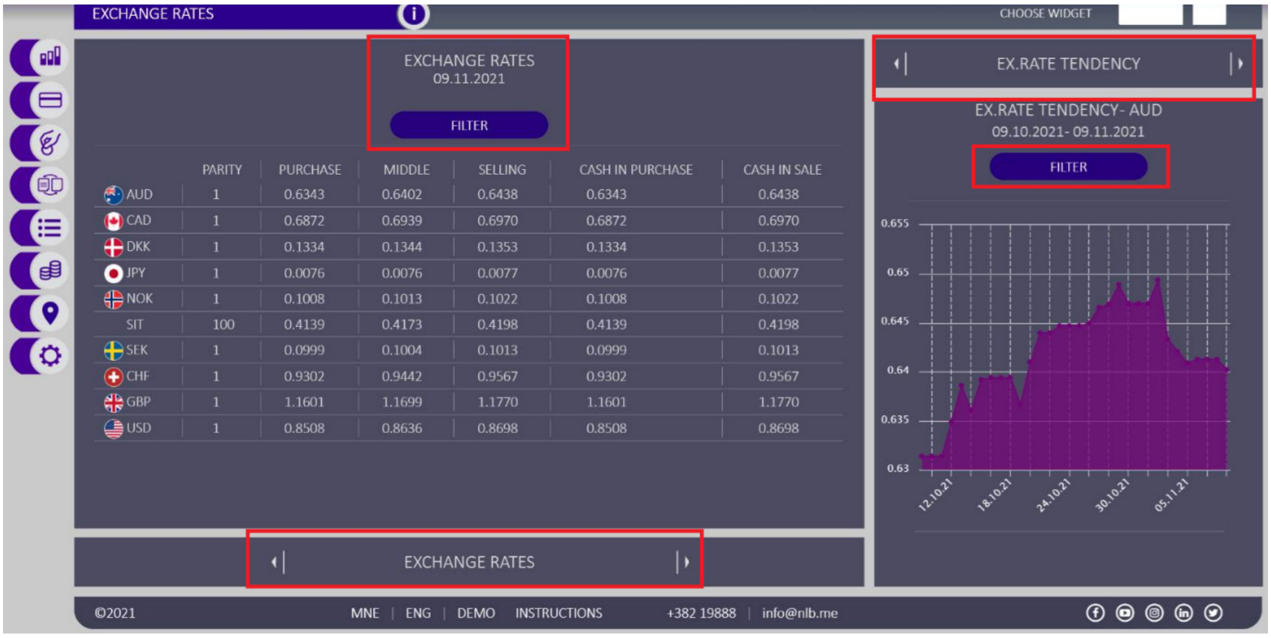
After selecting the option to sell or buy, accounts and entering the amount, to make the transfer, click on the option "*Start transfer*".

In the next step, select the "*Confirm*" option if you are sure you want to complete the order or select the "Cancel" option if you want to cancel the transfer.
You will receive a confirmation that the order has finally been realized.

The "*Exchange deals archive*" shows a list of all orders that you have sent via NLB KLIK electronic banking and which are in the status Finally executed, Rejected ...
The transfer archive can be sorted by selecting the "*Filter*" option (by date, amount, transaction type...), and the information that will be available to you are: name and account of the recipient, payer's account, execution date, transaction type, amount in currency, commission, course, order number and status.

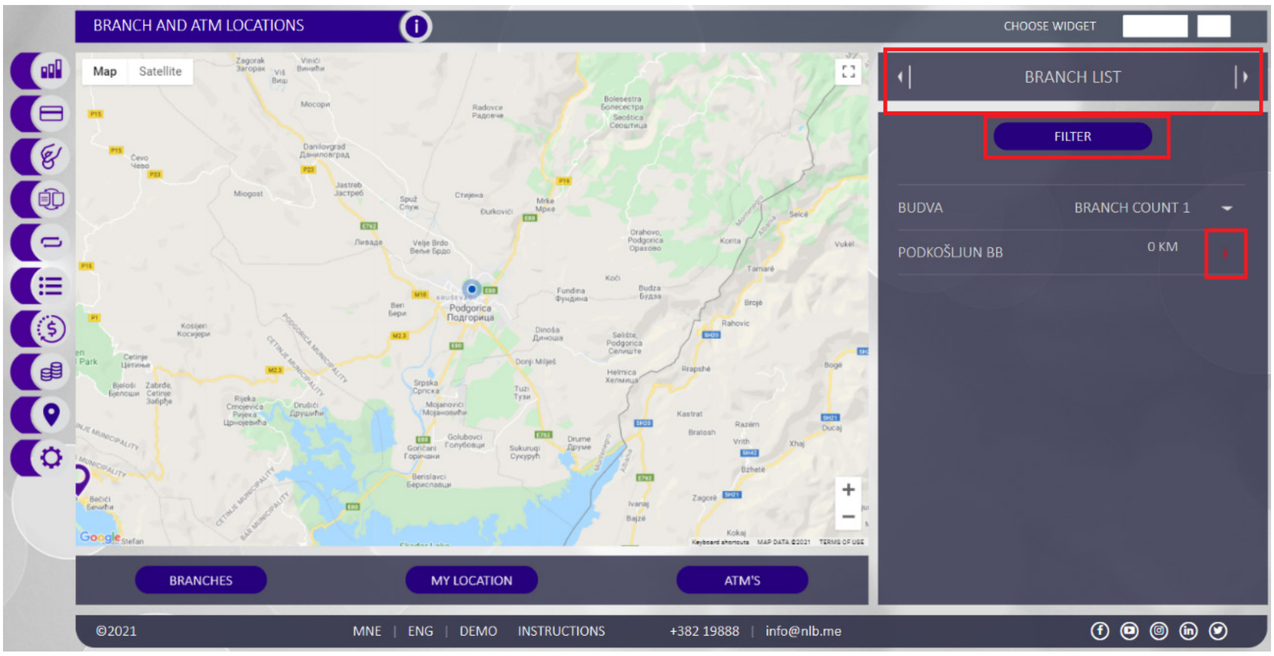
Exchange rate

The exchange rate list provides insight into the exchange rate list, market exchange rate list, exchange rate movements and currency converter.
The exchange rate list provides an insight into the daily exchange rate list or for the selected date that you select via the "*Filter*" option.

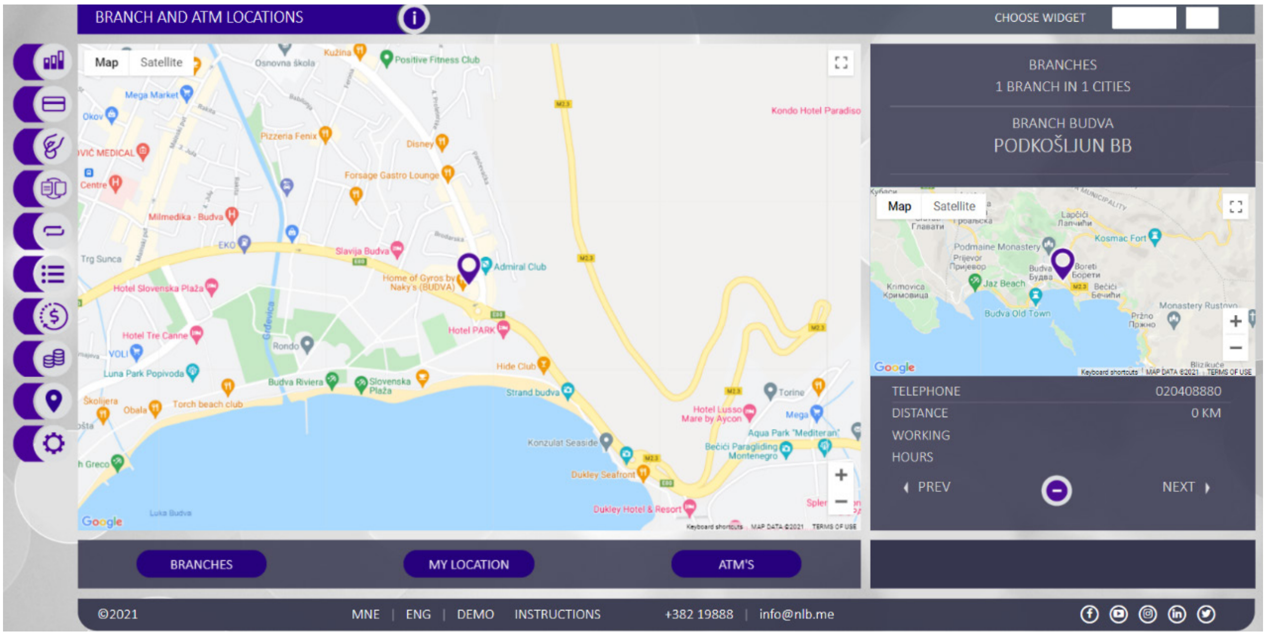


Locator

The Locator functionality allows you to view all branches and ATMs on the map, as well as a list of the same by selecting the "*Branch list*" or "*ATM list*" option.
Clicking on the "*My Location*" option displays the nearest branches and ATMs in relation to your current location.



Selecting a specific city or municipality displays a list of all branches or ATMs, as well as the distance of each of your current locations. Clicking on any of the branches will also display more detailed information such as opening hours and contact numbers.



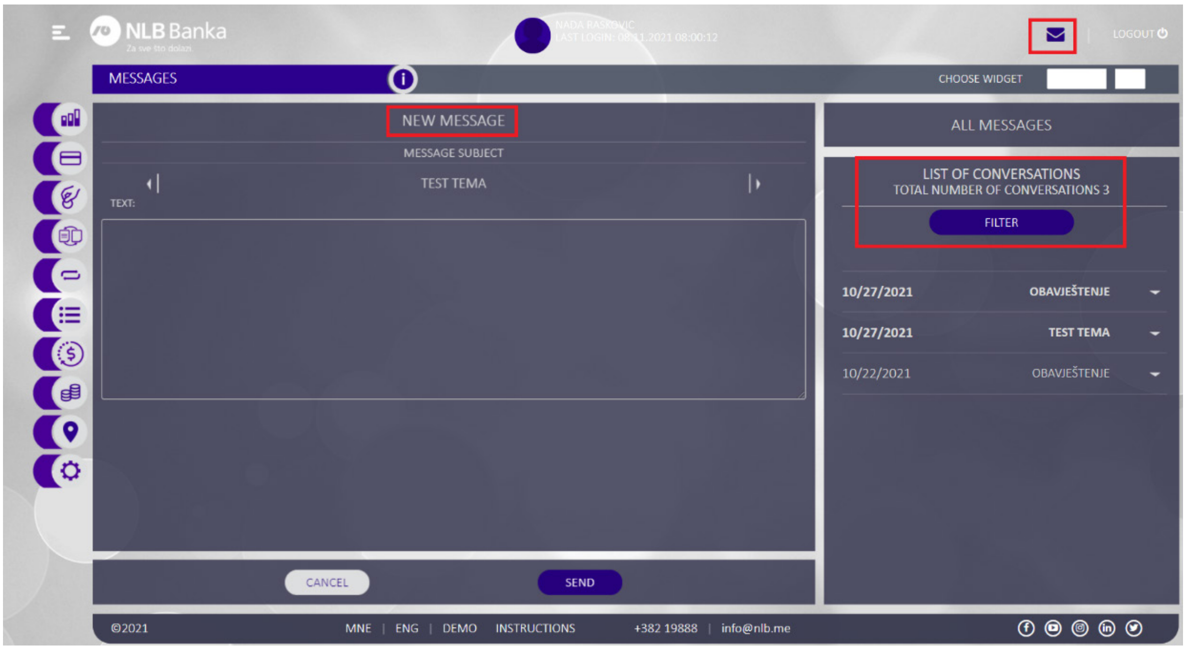
Settings

By selecting the "Settings" option from the main menu, the following options are available:

- Change picture;
- Change background - choose one of the offered and the ability to load another from your gallery;
- My profile - basic information about your account;
- Change password;
- Change username;
- Available modules (web, mbank, email, SMS);
- mBank administration - activation / deactivation of mbank account and initiating sending of activation code;
- WEB e-bank administration - adjusting the display of current accounts, foreign currency / euro/ dedicated, loans and payment cards.

Messages

This option is available on the icon in the upper right corner of the screen.
The "*New message*" option provides a form for writing a new message and your message will be sent to the official e-mail of the bank info@nlb.me .
Also, you have an insight into the received / sent messages that you have received or sent to the Bank in the section "*List of conversations*".



Thank you for choosing NLB Klik electronic banking to work with your NLB Bank accounts!

For any doubts or questions you can contact us through one of the available channels:

By call: +38220402000; +382 19888
By SMS: 14688
By emaill: ebanking@nlb.me , info@nlb.me, callcentar@nlb.me