

# User manual

**FOR NEW EBANKING APPLICATION FOR PRIVATE INDIVIDUALS**



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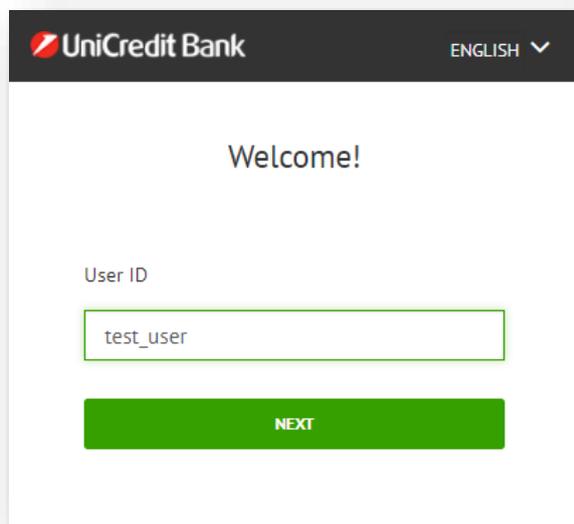
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## 1. INTRODUCTION

Purpose of this short manual is to help you use our new eBanking application. We have tried to focus on the most used aspects of the eBanking applications, but in case you have additional questions that are not covered by this instruction, you can contact us via e-mail [kontakt@unicreditgroup.rs](mailto:kontakt@unicreditgroup.rs), or by phone +381 11 3777 888. Contact center working hours are business days from 9 am to 7 pm.

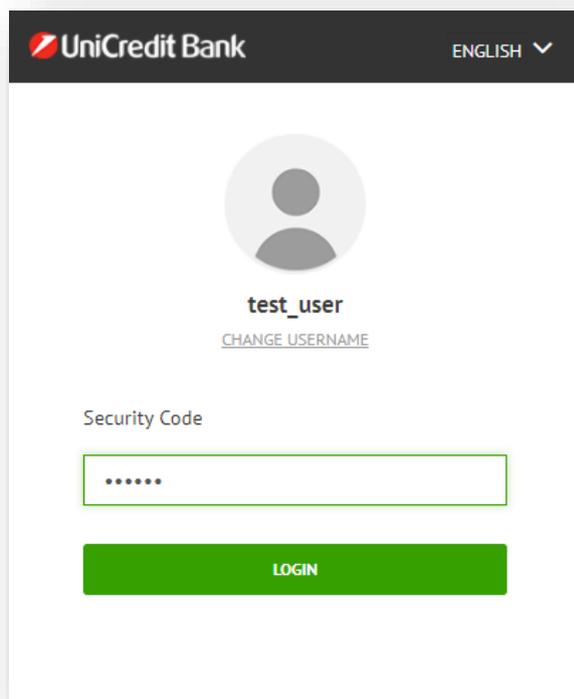
## 2. LOGIN

To access the eBanking application for private individuals, you need to enter your username on the login page, in the "Username" field and confirm by pressing the button "NEXT".



The screenshot shows the UniCredit Bank login interface. At the top left is the UniCredit Bank logo, and at the top right is the language selection 'ENGLISH' with a dropdown arrow. The main heading is 'Welcome!'. Below it is the 'User ID' label, followed by a text input field containing 'test\_user'. At the bottom is a green button labeled 'NEXT'.

In the "Security Code" box, enter the password that you generated using your token and press the "LOGIN" button.



The screenshot shows the UniCredit Bank login interface. At the top left is the UniCredit Bank logo, and at the top right is the language selection 'ENGLISH' with a dropdown arrow. The main heading is a user profile icon, followed by the username 'test\_user' and a link 'CHANGE USERNAME'. Below it is the 'Security Code' label, followed by a text input field containing six dots. At the bottom is a green button labeled 'LOGIN'.

### 3. BALANCE AND TRANSACTIONS OVERVIEW

After logging-in in the Internet Banking application, you can check the balances of your accounts.

Liabilities	-2,539,378.57 RSD	Liquidity ⓘ	1,618,225.54 RSD	Savings	11,722,085.36 RSD
MasterCard Standard 5413 XXXX XXXX 4040	0.00 RSD	PAKET SELEKTOR 2 170-00101396140-84	420,317.19 RSD	STEDNI RACUN 15020400	581.05 EUR
LT RSD pl.10Y ref 10051297100	-668,838.32 RSD	TEKUCI DEVIZNI RACUN R555 1700 0101 4001 4001 81	10,086.00 EUR	STEDNI RACUN 1008206801	30.62 EUR
FLAT LOAN PRIVATE 100512974 100	-15,750.26 EUR	TEKUCI DEVIZNI RACUN R555 1700 0001 5037 5037 04	0.69 USD		

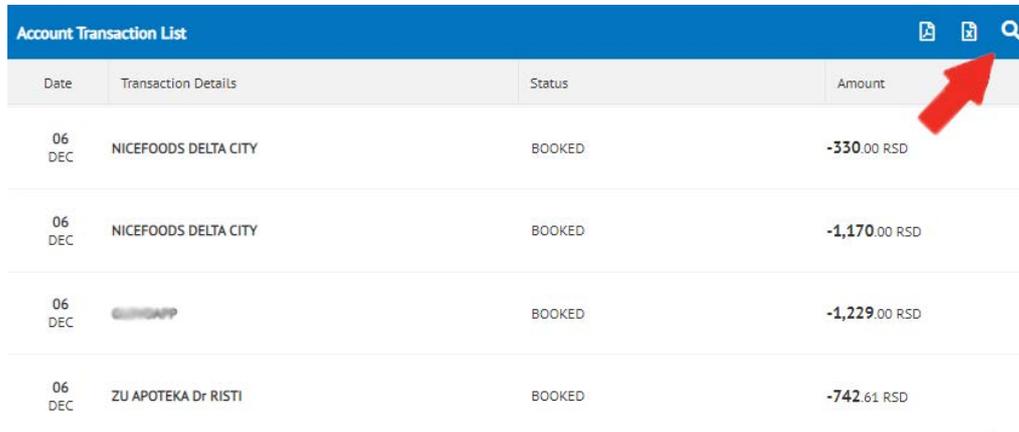
If you click on a particular account, the details of the account that refer to the available funds per account current status, allowed overdraft, etc. will be displayed.

<b>PAKET SELEKTOR 2</b>  Available funds <b>420,317.19 RSD</b> Current balance <b>420,317.19 RSD</b> Overdraft <b>0.00 RSD</b>	<b>TEKUCI DEVIZNI RACUN</b> Available funds <b>10,086.00 EUR</b> Current balance <b>10,086.00 EUR</b> Overdraft <b>0.00 EUR</b> <a href="#">Account details &gt;</a>	<b>TEKUCI DEVIZNI RACUN</b> Available funds <b>0.69 USD</b> Current balance <b>0.69 USD</b> Overdraft <b>0.00 USD</b> <a href="#">Account details &gt;</a>
<b>Details and services</b> Account Owner TEST USER      Account Number 170-00101396140-84		
Available funds <b>420,317.19 RSD</b> Current balance <b>420,317.19 RSD</b> Overdraft <b>0.00 RSD</b> Outstanding domestic transactions <b>0.00 RSD</b> Outstanding foreign transactions <b>-2.00 RSD</b> Outstanding debit card transactions <b>-762.00 RSD</b> Blocked/Reserved transactions <b>0.00 RSD</b>		<b>REQUESTS</b> <a href="#">&gt;</a> <ul style="list-style-type: none"> <li>Request to change the limit</li> <li>Request for a certificate of execution</li> </ul>
<a href="#">Hide Details ^</a>		



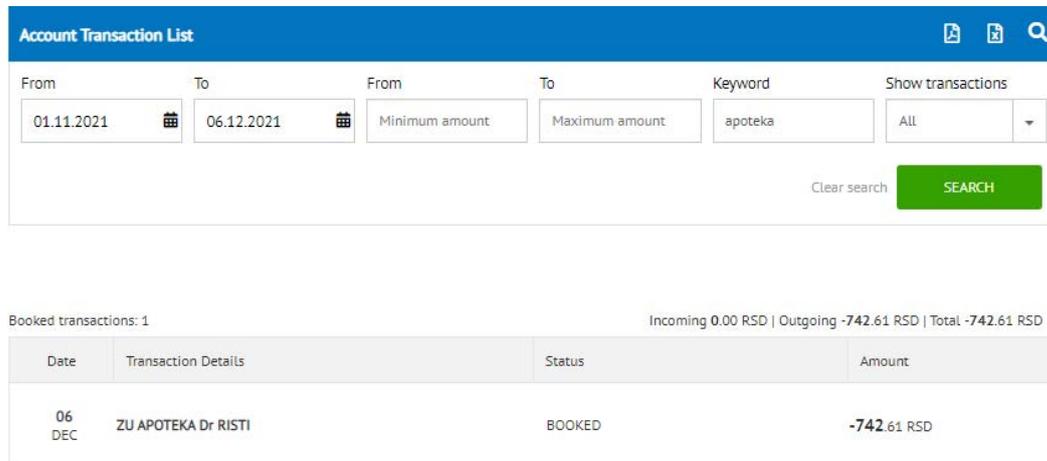
#### 4. HOW TO FIND SOME SPECIFIC TRANSACTION?

If you want to find a specific transaction in account transaction list, you need to click on the magnifying glass in the upper right corner.



Date	Transaction Details	Status	Amount
06 DEC	NICEFOODS DELTA CITY	BOOKED	-330.00 RSD
06 DEC	NICEFOODS DELTA CITY	BOOKED	-1,170.00 RSD
06 DEC	GLINGAPP	BOOKED	-1,229.00 RSD
06 DEC	ZU APOTEKA Dr RISTI	BOOKED	-742.61 RSD

After that, you have the option to enter the search criteria. In this example, we have defined the time period for which we want to perform a search and entered a search keyword. By clicking the "SEARCH" button, only those transactions that meet the criteria you have defined will be shown.



Account Transaction List

From: 01.11.2021 To: 06.12.2021 From: Minimum amount To: Maximum amount Keyword: apoteka Show transactions: All

Clear search SEARCH

Booked transactions: 1 Incoming 0.00 RSD | Outgoing -742.61 RSD | Total -742.61 RSD

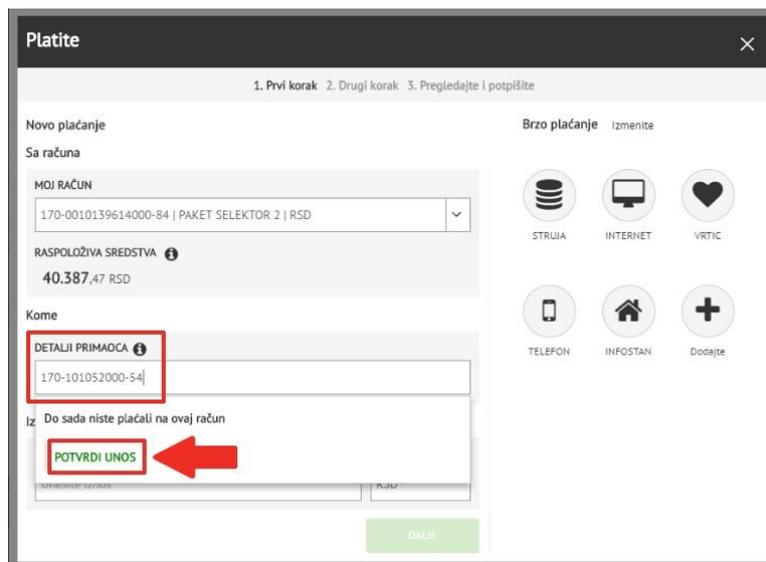
Date	Transaction Details	Status	Amount
06 DEC	ZU APOTEKA Dr RISTI	BOOKED	-742.61 RSD

## 5. HOW TO PAY A BILL?

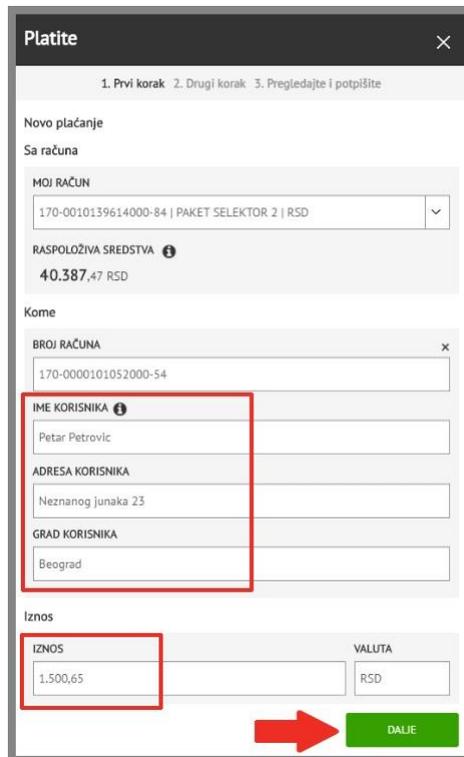
To make a payment, you need to click the "PAY" button.



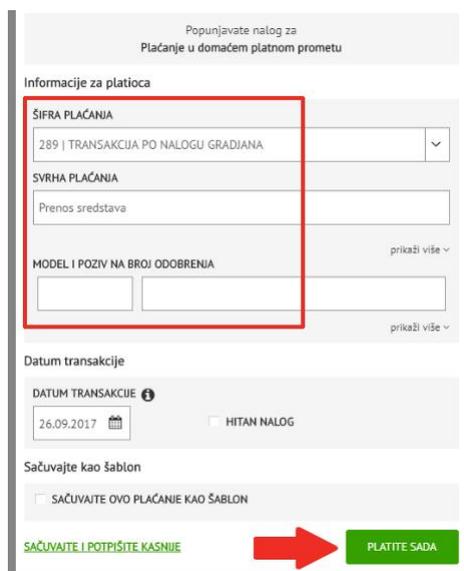
In the field "BENEFICIARY DETAILS" Enter the account number on which you want to make the payment. If you have not made payment to this beneficiary before – click "CREATE THIS NEW BENEFICIARY", or if you have, click on the suggested field that will appear in the list below.



Enter the name, address and city of the beneficiary. Then enter the amount you want to pay and confirm by pressing the "PROCEED" button.



In the "Details" section, you need to select the payment code, as well as enter the payment purpose. If you have a defined payment model and reference number in the payment instructions, you need to enter these details as well. Then confirm the entry by pressing the "PAY NOW" button.



In the window "Review & sign" you have the option to check once more all the information you entered in the payment order is correct. If all the information is correct, in the field located in the lower left corner enter the password you generated using your token and confirm by pressing the "SIGN" button.

**Pregledajte i Potpišite**

1. Prvi korak 2. Drugi korak 3. Pregledajte i potpišite

Obeležite sve

Imate 1 naloga da potpišete

Standardno domaće plaćanje

26 CEN

DETALJI PLATIOCA	ŠIFRA PLAĆANJA	IZNOS
TEST KORISNIK	289	-1,500,65 RSD

SVRHA PLAĆANJA	RAČUN PLATIOCA
Prenos sredstava	170001013961400084

	DATUM KNIŽENJA
	26.09.2017

DETALJI PRIMAOCA	RAČUN KORISNIKA
Petar Petrović Neznanog Junaka 23 Beograd	170-0000101052000-54

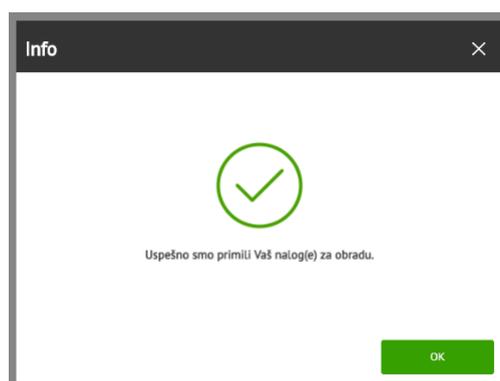
POZIV NA BROJ ODOBRENJA

[Obrišite](#) [Detalji](#)

Total debits of selected orders (1) -1,500,65 RSD

..... **POTPIŠITE**

A message will appear on the screen that informs you that you have successfully signed a payment order.



## 6. HOW DO I CREATE A PAYMENT TEMPLATE?

To create a payment template, check the "SAVE THIS PAYMENT AS A TEMPLATE" option and fill in the template name when completing a payment order.

Popunjavate nalog za  
Plaćanje u domaćem platnom prometu

Informacije za platioca

ŠIFRA PLAĆANJA  
289 | TRANSAKCIJA PO NALOGU GRADJANA

SVRHA PLAĆANJA  
Standardno domaće plaćanje

MODEL I POZIV NA BROJ ODOBRENJA  
97 123456

Datum transakcije  
DATUM TRANSAKCIJE 02.10.2017 HITAN NALOG

Sačuvajte kao šablon  
 SAČUVAJTE OVO PLAĆANJE KAO ŠABLON  
TELEFON

SAČUVAJTE I POTPIŠITE KASNIJE PLATITE SADA

If you want to see all your saved templates, you need to select the "Beneficiaries & Templates" option in the drop-down menu after clicking the arrow next to the "PAY" button.

UniCredit Bank

TEST KORISNIK ODJAVA

PLATI

- Plaćanja i transferi
- Trajni nalog
- Nalozni na čekanju
- Korisnici plaćanja & šabloni**

In the window that opens, go to the "Templates" tab. The list below will show all the payment templates you have created.

Primaoci i šabloni

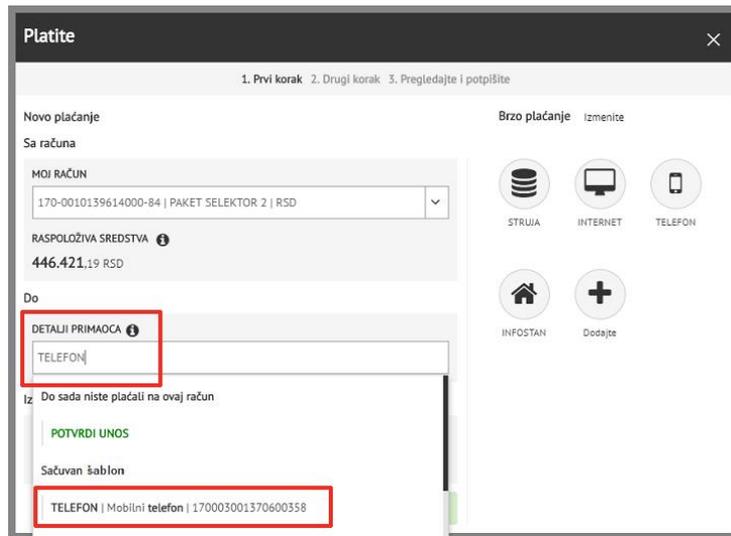
Imate 6 šablona

Ime šablona	Sa računa	Do	Tip	Iznos
INFOSTAN	TEST KORISNIK   PAKET SELEKTOR 170001013961400	INFOSTAN 1600000000034655	Domaći	8.500,00 RSD
VRTIC	TEST KORISNIK   PAKET SELEKTOR 170001013961400	Predškolska ustanova 8400000030918845	Domaći	5.400,56 RSD
STRUJA	TEST KORISNIK   PAKET SELEKTOR 170001013961400	EDB Beograd d.o.o. 8450000000404849	Domaći	6.300,00 RSD
INTERNET	TEST KORISNIK   PAKET SELEKTOR 170001013961400	INTERNET 2002228350101000	Domaći	2.350,00 RSD
TELEFON	TEST KORISNIK   PAKET SELEKTOR 170001013961400	TELEFON 1700030013706003	Domaći	1.245,89 RSD
Petar Petrovic	TEST KORISNIK   PAKET SELEKTOR 170001013961400	Petar Petrovic 1700000101052000	Domaći	560,00 RSD

1 - 6 od 6 rezultat

## 7. PAYMENT TEMPLATE USAGE

To use the payment template you previously created, enter the name of the template in the "BENEFICIARY DETAILS" field. In the drop-down list that opens, select this template and all data from the template will be entered into a payment order. If necessary, you have the ability to modify some of the information in the payment order, for example, a reference number, amount, etc.

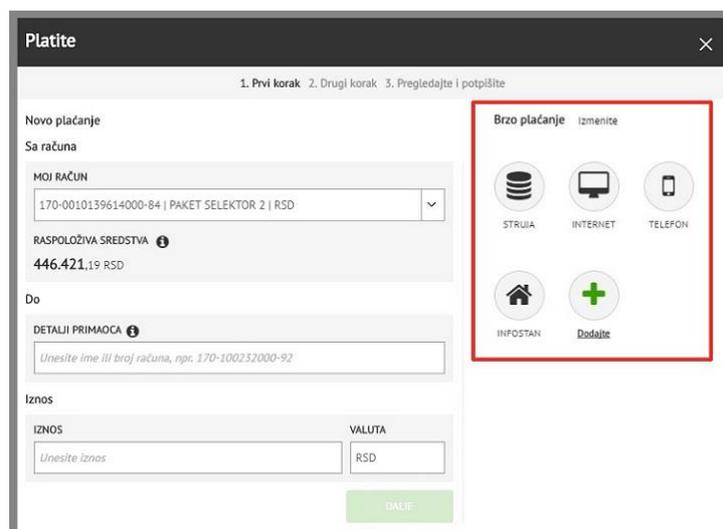


The screenshot shows the 'Platite' payment interface. The main form is titled 'Novo plaćanje' and includes the following fields:

- Sa računa:** MOI RAČUN (170-0010139614000-84 | PAKET SELEKTOR 2 | RSD)
- RASPOLOŽIVA SREDSTVA:** 446.421,19 RSD
- Do:** DETALJI PRIMAoca (TELEFON)
- Iznos:** Do sada niste plaćali na ovaj račun. POTVRDI UNOS. Sačuvan šablon: TELEFON | Mobilni telefon | 170003001370600358

On the right side, there is a 'Brzo plaćanje' section with icons for STRUJA, INTERNET, TELEFON, INFOSTAN, and Dodajte.

You also have the option to use the quick payment icons that are located on the first screen of the payment process. To add the template you previously created as a FastPay icon, you need to select "Add".

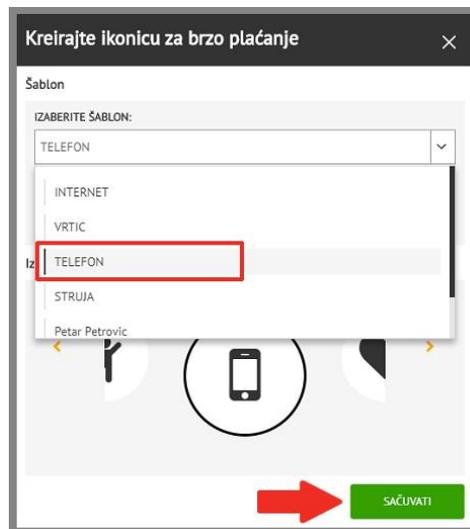


The screenshot shows the 'Platite' payment interface. The main form is titled 'Novo plaćanje' and includes the following fields:

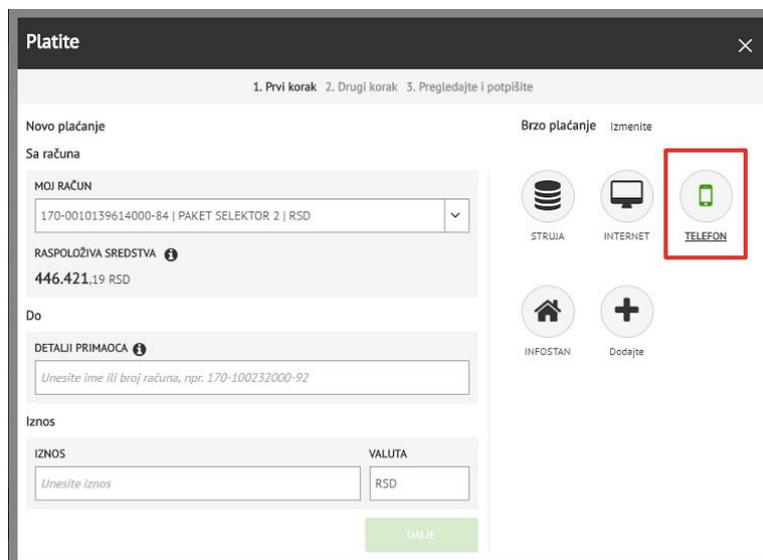
- Sa računa:** MOI RAČUN (170-0010139614000-84 | PAKET SELEKTOR 2 | RSD)
- RASPOLOŽIVA SREDSTVA:** 446.421,19 RSD
- Do:** DETALJI PRIMAoca (Unesite ime ili broj računa, npr. 170-100232000-92)
- Iznos:** IZNOS (Unesite iznos) and VALUTA (RSD)

The 'Brzo plaćanje' section on the right is highlighted with a red box, showing icons for STRUJA, INTERNET, TELEFON, INFOSTAN, and Dodajte.

In the drop-down list, you need to select the payment template that you want to add, select the icon, and confirm by pressing the "SAVE" button.



After that, when you open a new payment order, the template icon you selected will appear on the right. By clicking this icon, all data will be entered in the payment order.



*When using a template it is very important to check that all data in the payment order is entered correctly. When you create a payment template, all the data you entered in the account will be saved. Since certain data, such as reference number and amount, in most cases are different for each monthly bill, check carefully if any of these data needs to be corrected.*

## 8. HOW DO I DELETE OR EDIT A TEMPLATE?

If you want to edit or delete one of the saved payment templates, you need to click on the arrow next to the "PAY" button. In the drop-down menu, select the "Beneficiaries & Templates" option.



In the window that opens, go to the "Templates" tab and all the payment templates you saved will be displayed. Click on the template that you want to edit or delete.

Primaoci i šabloni					
				Primaoci	<b>Šabloni</b>
Imate 6 šablona					
Ime šablona	Sa računa	Do	Tip	Iznos	
INFOSTAN	TEST KORISNIK   PAKET SELEKTOR 170001013961400	INFOSTAN 1600000000034655	Domaći	8.500,00 RSD	
VRTIC	TEST KORISNIK   PAKET SELEKTOR 170001013961400	Predškolska ustanova 8400000030918845	Domaći	5.400,56 RSD	
STRUJA	TEST KORISNIK   PAKET SELEKTOR 170001013961400	EDB Beograd d.o.o. 8450000000404849	Domaći	6.300,00 RSD	
INTERNET	TEST KORISNIK   PAKET SELEKTOR 170001013961400	INTERNET 2002228350101000	Domaći	2.350,00 RSD	
TELEFON	TEST KORISNIK   PAKET SELEKTOR 170001013961400	TELEFON 1700030013706003	Domaći	1.245,89 RSD	
Petar Petrovic	TEST KORISNIK   PAKET SELEKTOR 170001013961400	Petar Petrovic 1700000101052000	Domaći	560,00 RSD	

If you want to edit or add some information to the template, simply do it in the opened window and confirm by pressing the "SAVE" button. To delete a template, you need to select the "Delete template" option, located in the lower right corner of the window.

### Šablon za domaći platni promet

Detalji šablona

IME ŠABLONA  
INFOSTAN

Od

BROJ RAČUNA  
170-0010139614000-84 | PAKET SELEKTOR 2 | RSD

VLASNIK RAČUNA  
TEST KORISNIK

Do

BROJ RAČUNA  
160-0000000034655-95

IME KORISNIKA  
INFOSTAN

Adresa pošiljaoca ▼

Detalji plaćanja

VALLUTA	IZNOS
RSD	8.500,00

Ostali detalji plaćanja ▼

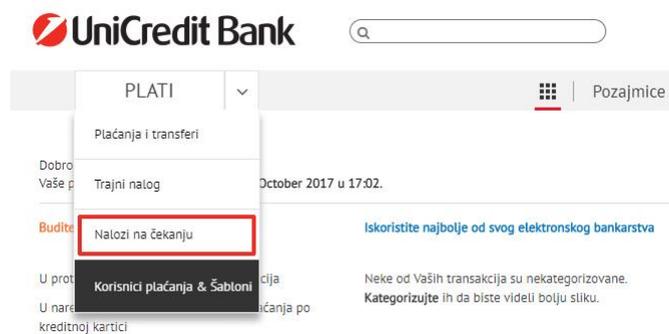
**Obrisati šablon** **SAČUVATI**

## 9. PAYMENT ORDER CANCELLATION

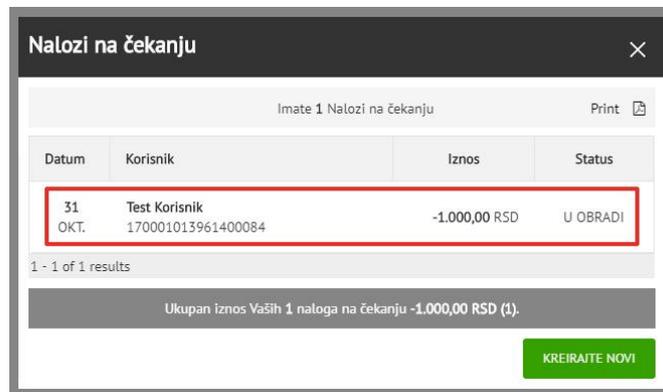


**IMPORTANT:** Signed payment order can only be canceled immediately after signing, while it has not yet been executed.

If you want to cancel the domestic payment order that has not yet been executed, you need to click on the arrow next to the "PAY" button and then select the "Pending payments" option.



Then click on the payment you want to cancel in the pop up window.



Select the "Delete" option in the lower left corner.

### Nalozi na čekanju

Imate 1 Nalozi na čekanju Print

Datum	Korisnik	Iznos	Status
31 OKT.	Test Korisnik 170001013961400084	-1.000,00 RSD	U OBRADI

Informacije za platioca  
Standardno domaće plaćanje

Adresa korisnika  
Neznanih junaka 13  
Beograd

Šifra plaćanja  
289

Referenca korisnika  
-

Od  
170000010105200054

Tip plaćanja  
Standard Domestic Payment

**OBRISI** PREUZIMANJE Detalji

1 - 1 of 1 results

Ukupan iznos Vaših 1 naloga na čekanju -1.000,00 RSD (1).

**KREIRAJTE NOVI**

And then press "YES" in the pop up window.

### Potvrda

Da li ste sigurni da želite da obrišete taj unos?

[NE, HVALA](#) **DA**

To sign a payment order cancellation, in the box located in the lower left corner enter the code that you generated using your token and confirm by pressing the "SIGN" button.

**Pregledajte i Potpišite**

1. Prvi korak 2. Drugi korak 3. Pregledajte i potpišite

Obeležite sve

Imate 1 otkazanih naloga da potpišete

Otkazati Standardno domaće plaćanje

31 Okt	<b>SA RAČUNA</b> 170000010105200054	-1.000,00 RSD
	<b>PRIMALAC</b> Test Korisnik 170001013961400084	
	<a href="#">Obrišite</a>	<a href="#">Detalji</a>

Ukupno: 0

..... **POTPIŠITE**

You will see the message that informs you that you have successfully signed a cancellation payment order.

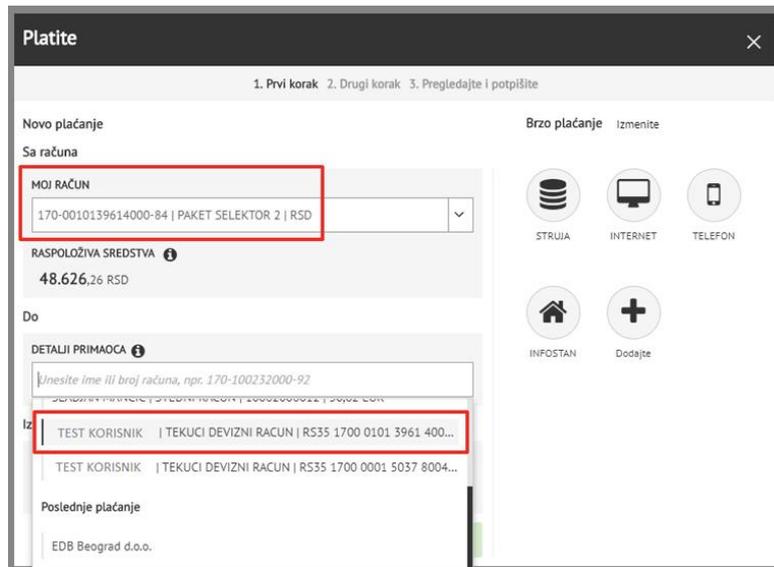
**Info**

Uspešno smo primili Vaš nalog(e) za obradu.

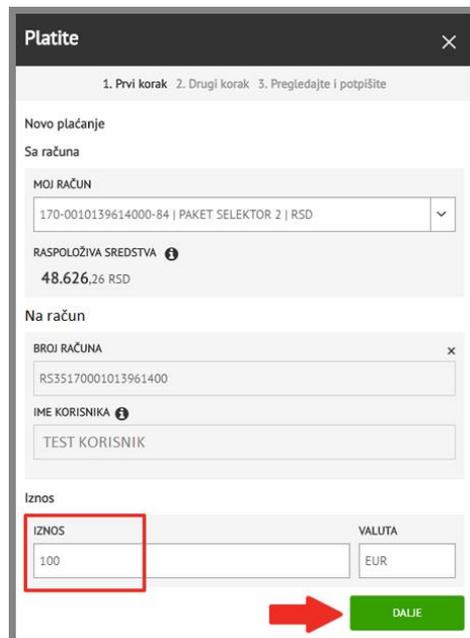
OK

## 10. ONLINE EXCHANGE OFFICE

If you want to buy foreign currency, you need to click on the “PAY” button, and then in the MY ACCOUNT box, select your RSD account where you have funds to buy foreign currency. In the drop-down list “Beneficiary details” choose your foreign currency account.



Enter the amount and confirm by pressing the “PROCEED” button.



In the second step, click on the PAY NOW button.

Datum transakcije

DATUM TRANSAKCIJE ⓘ

28.09.2017 📅

Informacije za platioca

SVRHA PLAĆANJA

Interni prenos-konverzija

prikaži više ▾

Promena informacija

KURS	IZNOS KONVERZUJE
122.257510	12.226,43 RSD

NAPOMENA! DEVIZNI KURS PREDSTAVLJEN ZA OBRADU OVOG NALOGA JE SAMO U INFORMATIVNE SVRHE I NE UKLJUČUJE ODGOVORNOST BANKE. UKOLIKO JE NALOG POTPISAN NAKON VREMENA DO KOG NALOZI MORAJU BITI UNETI PRIMENJUJE SE KURS SLEDEĆEG RADNOG DANA. KAKO BISTE PRONAŠLI RASPORED VREMENA DO KOG NALOZI MORAJU BITI UNETI MOLIMO VAS POGLEDAJTE INFORMACIJE.

[SAČUVAJTE I POTPIŠITE KASNIJE](#)  [PLATITE SADA](#)

In the field located in the lower left corner, enter the password you generated using your token and confirm by pressing the SAVE button.

Pregledajte i Potpišite

1. Prvi korak 2. Drugi korak 3. Pregledajte i potpišite

Obeležite sve ▾

Imate 1 naloga da potpišete

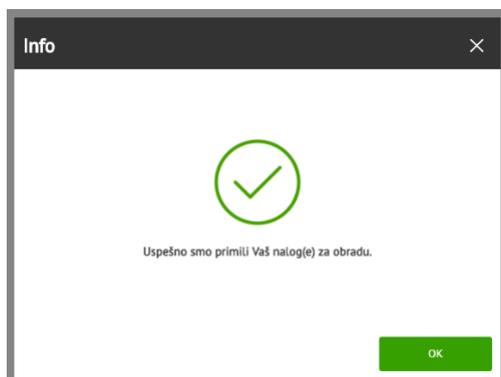
Devizna isplata

28		-100,00 EUR
Cen	SA RAČUNA	
	17000101396140008	✓
	PRIMALAC	
	TEST KORISNIK	
	RS35170001013961400	
	<a href="#">Obrišite</a>	<a href="#">Detalji</a>

Total debits of selected orders (1) -100,00 EUR

 [POTPIŠITE](#)

A message will appear on the screen that informs you that you have successfully signed a payment order.



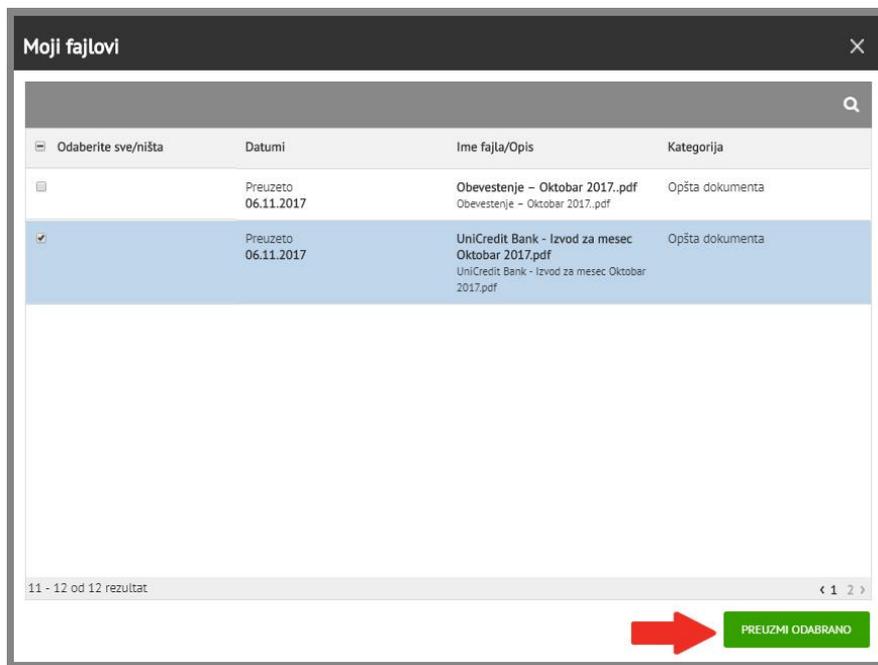
*If you want to make foreign currency sales, in the first step, you need to select your foreign currency account in the MY ACCOUNT field, and as an account, you want to transfer your funds to your RSD account.*

## 11. HOW TO DOWNLOAD MY DOCUMENTS?

You can download the documents that bank sent to you by clicking on the icon in the upper right corner and then select the "Documents" option.



The documents sent to you will appear in the window. To download a specific document, you need to select that document and then press the "DOWNLOAD SELECTED" button.



If you click on the magnifying glass icon in the upper right corner, additional fields will open, allowing you to define additional parameters for document search.

The screenshot shows the 'Moji fajlovi' (My Files) interface. At the top right, a magnifying glass icon is circled in red. Below it, a search filter overlay is visible, containing the following fields:

- Početni datum: 01.08.2017
- Krajnji datum: 06.11.2017
- Ključna reč: Unesite ključnu reč
- Prikaži kategorije: Sve

There is a green 'PRETRAGA' button and a link to 'Obrišite pretragu'. Below the search filter, a calendar for August 2017 is displayed, with the 1st of August highlighted in orange. To the right of the calendar, a list of files is shown:

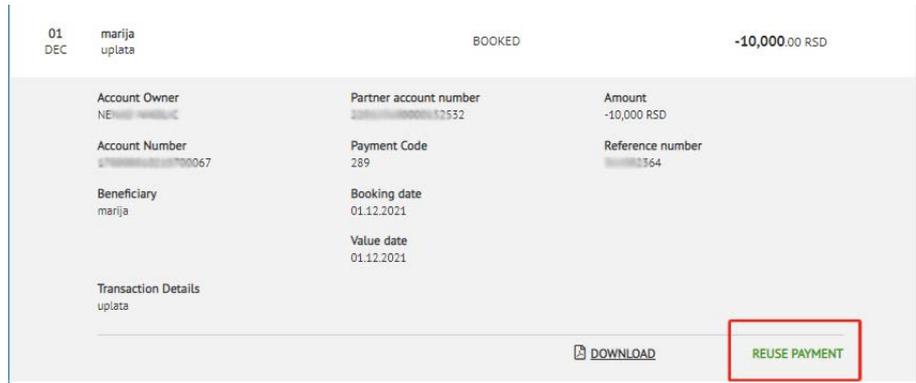
Ime fajla/Opis	Kategorija
vestenje – Oktobar 2017.pdf	Opšta dokumenta
vestenje – Oktobar 2017.pdf	Opšta dokumenta
Credit Bank - Izvod za mesec Oktobar 2017.pdf	Opšta dokumenta
Credit Bank - Izvod za mesec Oktobar 2017.pdf	Opšta dokumenta

At the bottom left, it says '11 - 12 od 12 rezultat'. At the bottom right, there is a green 'PREUZMI ODABRANO' button.



### 13. REUSE PAYMENT

If you need to make certain payments several times (for example, paying your monthly bills), the best option for this is to create the payment template. If, however, you did not create a template, "REUSE PAYMENT" IS very useful option that will make it easier for you to fill up a payment order. In the transaction, find the transaction you want to repeat, click on it to show the details of the transaction, and then select the "REUSE PAYMENT " option.



In the next step you will get a payment order with already filled in data. Check the information that has already been entered in the payment order and, if necessary, edit some of the data and then sign the payment order.

