



mBanking application

Instruction manual





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APPLICATION FUNCTIONALITIES FOR MOBILE BANKING

The UniCredit Bank mBanking application allows you to quickly complete your daily banking transactions and to always be the first to find out about the most important information.

The following features are available:



ATM
LOCATION MAP



mCash

- ✓ INSIGHT INTO ACCOUNTS AND PAYMENT CARDS
- ✓ ALL TYPES OF PAYMENTS
- ✓ OVERVIEW OF CONSUMPTION BY CATEGORIES
- ✓ MONTHLY STATEMENTS ON CONSUMPTION
- ✓ INFORMATION AND THE OPTION OF APPLYING FOR PRODUCTS AND SERVICES
- ✓ LOCATING THE NEAREST ATMS AND BRANCHES
- ✓ CURRENCY EXCHANGE
- ✓ ATM CASH WITHDRAWAL - MCASH
- ✓ TEMPORARY BLOCKADE AND SETTING DAILY LIMITS ON THE USE OF CREDIT CARDS
- ✓ RECEIVING IMPORTANT NOTIFICATIONS AND INFORMATION ABOUT CHANGES ON ACCOUNTS THROUGH PUSH NOTIFICATIONS
- ✓ SELECTING THE COMMUNICATION CHANNEL WITH THE BANK
- ✓ IPS QR PAYMENT CODE AT POINTS OF SALE
- ✓ LIST AND STATUS IN BANK
- ✓ CONSENT FOR PERSONAL DATA PROCESSING (GDPR)
- ✓ SELECTION OF DIFFERENT TYPES OF NOTIFICATIONS ABOUT YOUR CONSUMPTION

→ BENEFITS

UniCredit Bank mobile banking is simple to use and offers many benefits -



24/7



LOGIN BY
FACE OR
FINGERPRINT
SCANNING






SCANNING
AND PAYING
INVOICES

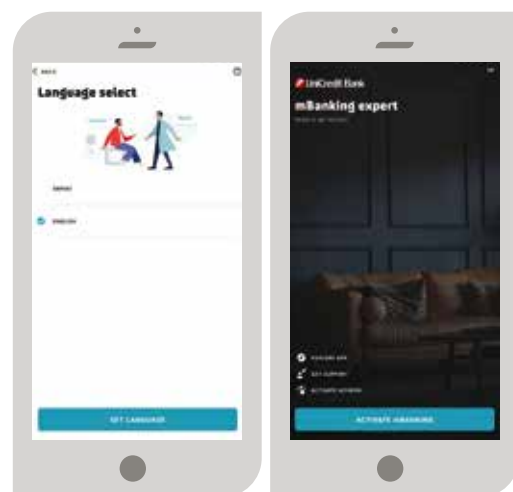
- ✓ 24/7 ACCESSIBILITY
- ✓ "SCAN AND PAY"
YOU NO LONGER NEED TO ENTER PAYMENT ORDER INFORMATION
- ✓ LOGIN BY FINGERPRINT OR FACIAL RECOGNITION
YOU DO NOT NEED TO ENTER YOUR PIN
- ✓ WIDGET
CHECK YOUR ACCOUNT BALANCE WITHOUT LOGGING INTO THE APPLICATION
- ✓ MTOKEN FOR LOGGING IN TO EBANKING
- ✓ LOWER PAYMENT FEES

INSTALLATION AND ACTIVATION

APPLYING FOR A SERVICE AND FIRST ACTIVATION



In order to start using mobile banking, the following is necessary:

- 1** 
SUBMIT AN APPLICATION FOR THE MOBILE BANKING SERVICE
 YOU CAN CONTRACT THE MOBILE BANKING SERVICES AT ANY UNICREDIT BANK BRANCH.
- 2** 
INSTALL THE MBANKING APPLICATION ON YOUR MOBILE DEVICE
 AFTER CONTRACTING THE SERVICE, YOU WILL RECEIVE AN SMS ON YOUR MOBILE DEVICE, WITH A LINK FOR DOWNLOADING MOBILE BANKING.
- 3** 
DOWNLOAD THE ACTIVATION CODE
 A BRANCH EMPLOYEE WILL PROVIDE YOU WITH A USERNAME AND AN ACTIVATION CODE, WHICH MUST BE ENTERED IN ORDER TO REGISTER.



ACTIVATION FOR EXISTING USERS

If you have applied for the mBanking service and you have not activated the application, or if you have changed your device, locked or deleted the application, the following options for activation are available, without going to the branch:

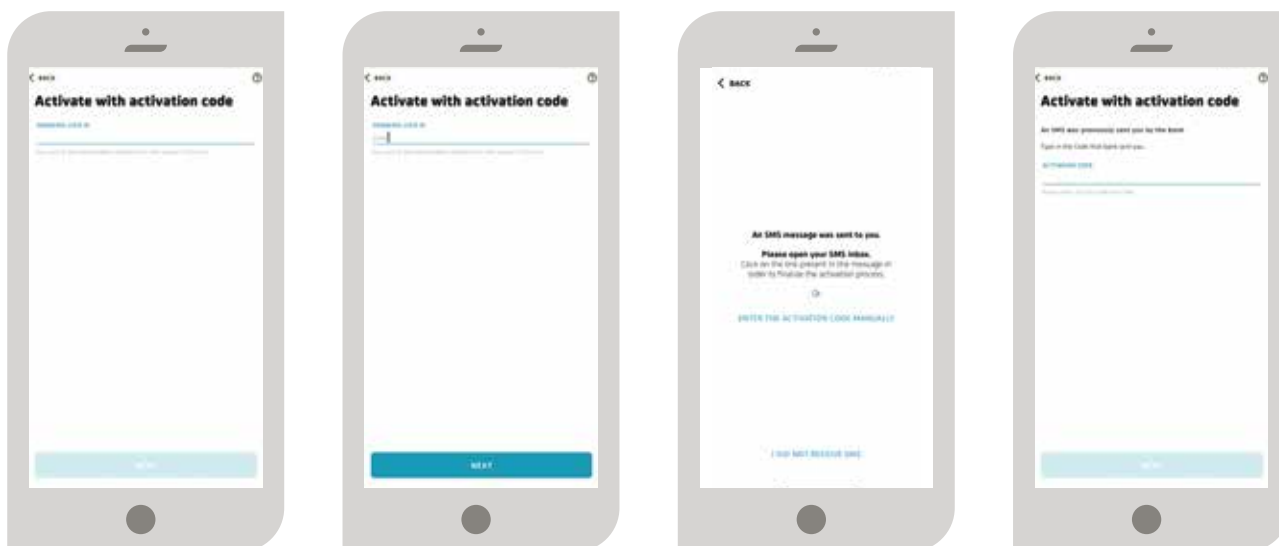
- 
BY ENTERING THE USERNAME AND ACTIVATION CODES AFTER CONTACTING THE BANK
- 
BY ENTERING 16 DIGITS FROM THE PAYMENT (DEBIT/CREDIT) CARD





ACTIVATION BY USERNAME AND CODE

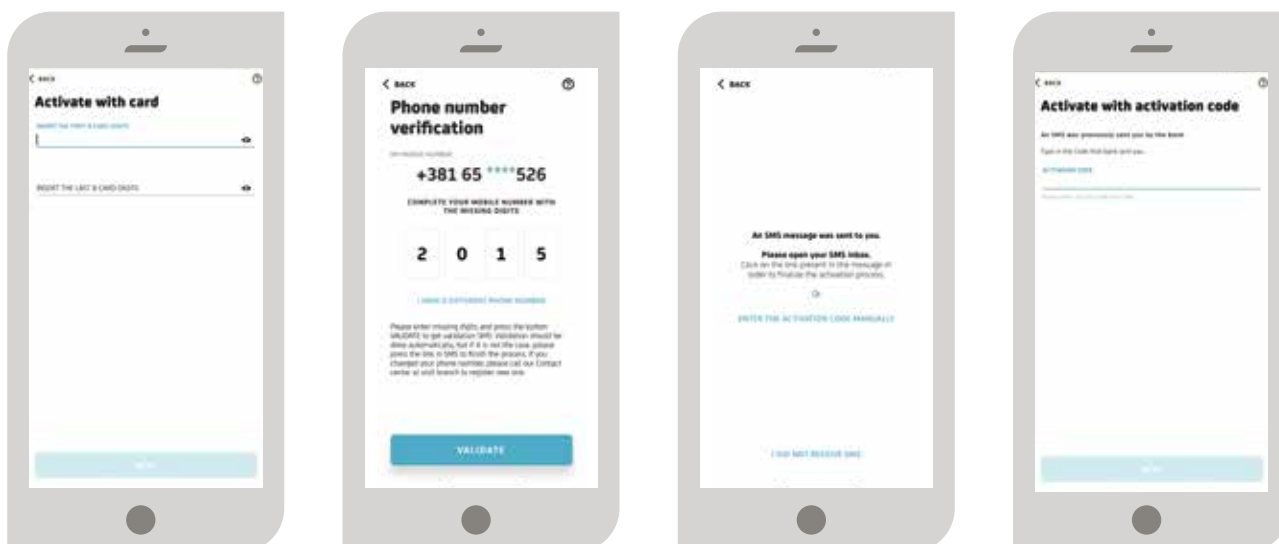
If you select the option **"ACTIVATION BY USERNAME AND CODE"**, you need to contact the **Unicredit Bank Contact Centre (+381-11-3777-888)**, after which you will be able to activate the account by entering the username and activation code, which will be sent by SM.



ACTIVATION BY PAYMENT CARD

If you select the option **"ACTIVATION BY PAYMENT CARD"**, you need to follow the following steps:

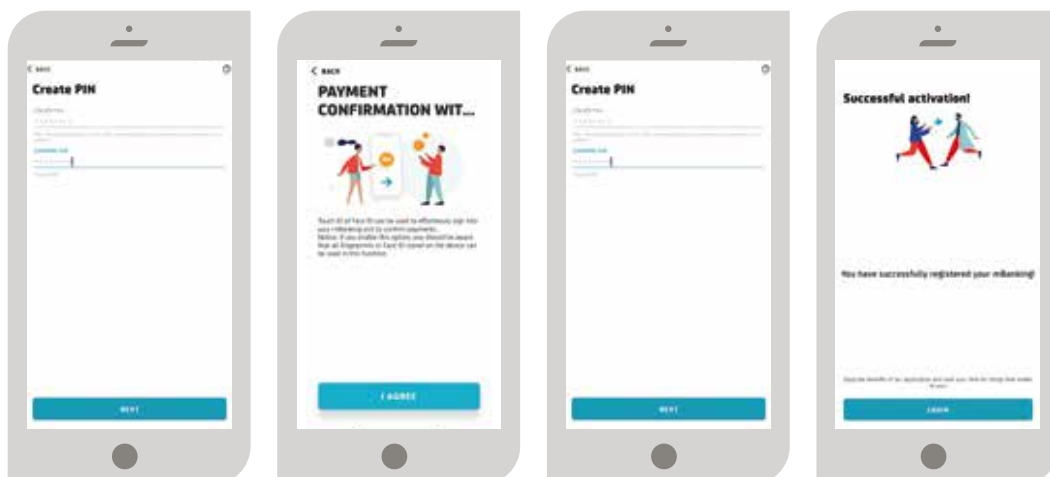
- 1** Enter the first 8 digits from the payment card, and then the other 8 digits from the payment card
- 2** Add the phone number that you registered at the bank
- 3** You will receive an SMS that the application will automatically read and direct you to specify a PIN
- 4** If the SMS is not read automatically, tap on the link you received in the message in order to complete the process



SETTING UP A PIN

Once the device is registered, you need to set up your PIN, which you will later use to access the application. If your mobile device supports unlocking by fingerprint scan, you can also select this way to access the application, by activating this option.

The PIN consists of 6 to 8 digits of your choice. The PIN cannot consist of the same digits (e.g. 111111) or consecutive digits (e.g. 12345678). If your mobile device supports fingerprint or facial recognition scanning, you can choose whether you wish to access the application and sign an order by fingerprint.

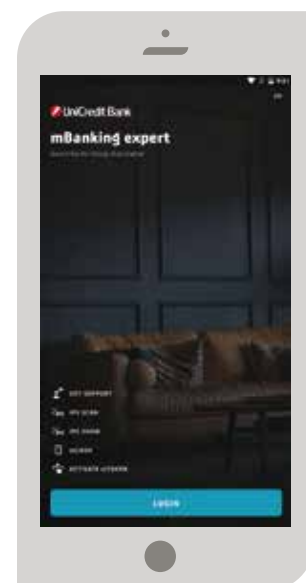


After installing the application and using the activation code, the link and activation code stop being valid. Your mBanking application is ready to use!

APPLICATION LAYOUT BEFORE LOGIN

You can log in directly to any of the following functionalities:

- ✓ **SUPPORT**
 GET TO KNOW THE COMMUNICATION CHANNELS YOU CAN USE TO CONTACT US, IF YOU NEED ANY HELP, AS WELL AS THE LOCATOR OF ATMS AND BRANCHES.
- ✓ **M CASH**
 TAKE THE OPPORTUNITY TO WITHDRAW CASH FROM AN ATM USING A MOBILE APPLICATION, WITHOUT USING A CARD.
- ✓ **SCAN IPS**
 PAY BY SCANNING THE MERCHANT'S CODE.
- ✓ **SHOW IPS**
 SHOW THIS CODE TO THE SALESPERSON.
- ✓ **ACTIVATE MTOKEN**
 ACCESS THE EBANKING APPLICATION AND SIGN PAYMENT ORDERS USING MTOKEN.



→ USING THE APPLICATION

The main menu with the most important shortcuts can be found at the bottom of the screen:



Accounts Payment cards Payments Products More



ACCOUNTS

After successful application login, you will see a screen with a chart showing the movement of the account balance and changes to the accounts. By swiping the chart area at the top of the screen to the left, you have the option of viewing other accounts and their details as well.



In this part of the application, you can find information about:

- ✓ CURRENT ACCOUNTS IN ALL CURRENCIES
- ✓ SAVINGS ACCOUNTS AND TERM DEPOSITS IN ALL CURRENCIES
- ✓ ACCOUNTS OF LOANS BEING USED



OVERVIEW OF CURRENT ACCOUNTS

Within your current account, there is a chart showing how the account balance has changed over the period of five weeks. The chart shows when the largest changes in the accounts took place and it can help you better understand when you are seeing the biggest expenditures and what they are, and help you to try and plan them better.

- ✓ MESSAGES
Within the account layout in the upper right corner, there is an icon for messages  that can be used to access your mailbox with messages from the bank. The small number highlighted in red indicates the number of unread messages in the mailbox.
- ✓ ATM LOCATION MAP
The map icon  provides information about available branches. In the open map menu, the list of branches and ATMs is available, as well as the filter for searching and displaying currently open branches.

There are several options in the current account section:

- ✓ ACCOUNT DETAILS 
account number, account overdraft, available funds, etc.



✓ SHARING DATA

you can send account details (number, balance, name of owner...) using factory functionality for sharing data.

✓ INTERNAL TRANSFERS


shortcut to internal payments between your accounts


✓ MCASH

in a couple of simple steps, enables you to withdraw money without your payment card

By choosing the account, you can view all the transactions (amounts credited or debited), as well as details about the transactions and the account. By choosing the filter, you can view all the transactions by periods.

You will see a category next to each transaction. If the category is dashed, that means we could not entirely be sure which category was involved, so you can choose to confirm or change the suggested one.

By choosing the transaction, you can view the transaction details, as well as the possibility of repeating the payment by tapping the icon .

By tapping the icon  you can change the payment category, and the confirmation of payment is available in PDF format, which you can send to your predefined email address.



OVERVIEW OF SAVINGS ACCOUNTS

By selecting the menu option or swiping the screen to the left, you can view all the savings accounts and term deposits, with all the details. For term deposits, the amount of term savings, the term period, the interest rate, the maturity date and the total amount are available.





LOAN OVERVIEW

In the overview of loans being used, all the details are available about the loan, the total repayment chart, as well as the information on the next payment due date.



PAYMENT CARDS

By choosing the "Payment cards" option in the menu, you will be provided with a list of all payment cards - debit and credit cards.

By choosing the payment cards option, you can view all the transactions (amounts credited or debited), as well as details on the transactions and the payment card.

By tapping the card, the following options are provided:

- ✓ MCASH - FOR DEBIT CARDS
- ✓ INFORMATION ABOUT THE PAYMENT CARD - FOR ALL PAYMENT CARDS


Additional options are available for credit cards:

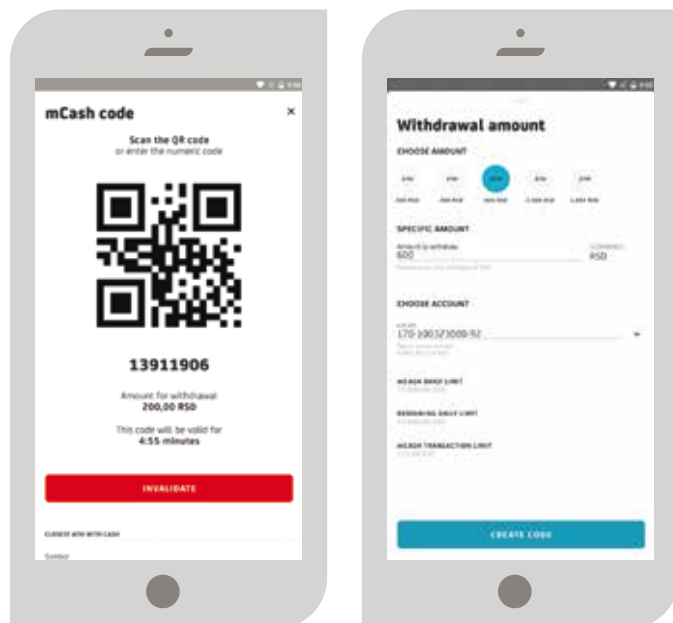
- ✓ CARD SETTINGS
- ✓ BLOCK CARD





mCash

Functionality allowing cash withdrawal from an ATM without a payment card. By tapping the icon  in the debit card overview or by tapping the image of the card in the menu, the mCash option is launched. Enter the amount you wish to withdraw from the ATM or choose one of the offered amounts, then tap the button "GENERATE CODE". A QR code will appear on the screen, which you need to scan on the ATM. There are digits below the code that you can enter, instead of scanning the code, if you decide to do so. Choose the mCash option on the ATM home screen.



INFORMATION ABOUT THE PAYMENT CARD

In this option, you can view all the details about the selected payment card, such as: name, type, status, related accounts, limits, validity.





CREDIT CARDS SETTINGS

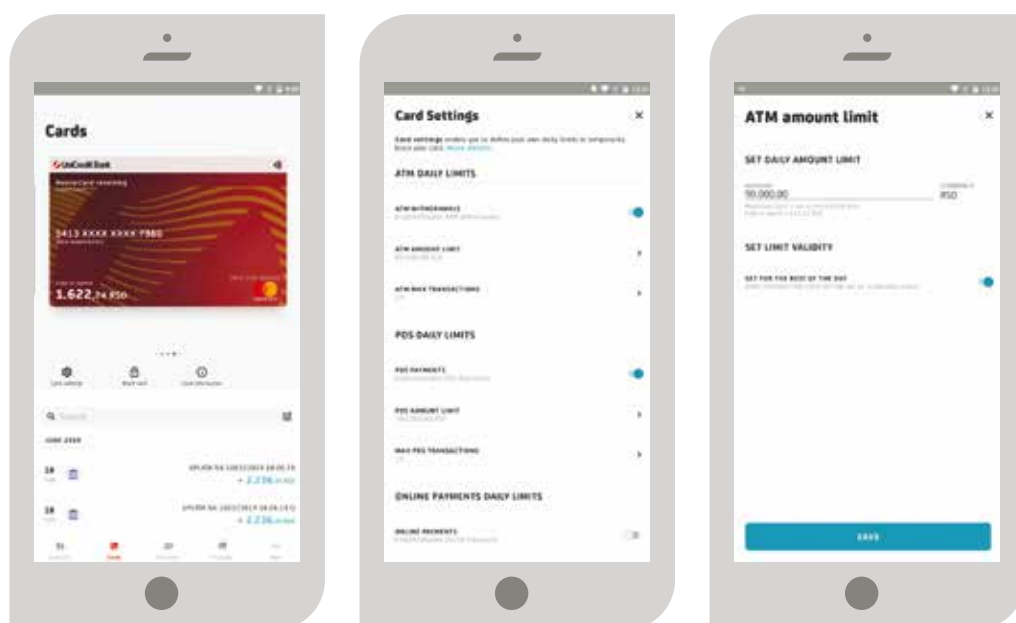
SETTING UP A LIMIT

Credit card users can set up the limits on cards through some of the usage channels:

- ✓ WITHDRAWING CASH FROM AN ATM
- ✓ CONSUMPTION USING PAYMENT CARDS AT POINTS OF SALE
- ✓ ONLINE PAYMENTS



All the listed channels of use, except for the increase and decrease, can be disabled in the same place and reactivated later for further use.



SET FOR THE REST OF THE DAY
After midnight the limit will be set on a previous value



The limit can also be defined as a total number of transactions (without specifying the amounts of those transactions), which can be restored to the factory settings by tapping the link "RESTORE TO PREDEFINED SETTINGS".





BLOCKING A PAYMENT CARD

The option for blocking a payment card provides the possibility of a temporary blockade, i.e. disabling use. You can activate the card in the same way during the day. If there is any suspicion of misuse, we cordially ask you to contact the bank.



FILTERING TRANSACTIONS

By choosing the filter, you can view all transactions for the previous week, the previous month, the previous three months, the previous six months, the previous year or another period.



PAYMENTS

Within the payment section, the following options are available:

- ✓ **NEW PAYEE**
creating a new payment order by filling in a payment slip
- ✓ **TEMPLATES**
saved templates for payment slips, with the possibility of changing data in the payment slip fields
- ✓ **INTERNAL TRANSFERS**
transfer between your own accounts
- ✓ **CURRENCY EXCHANGE**
buying and selling foreign currency



NEW PAYEE

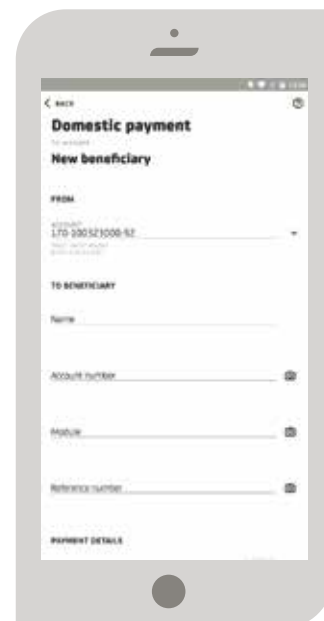
The payment order contains mandatory and optional fields. Mandatory fields are displayed and they include:

- ✓ PAYEE'S ACCOUNT NUMBER
- ✓ PAYEE
enter the payee's name
- ✓ AMOUNT
the currency is automatically withdrawn
- ✓ PAYMENT CODE
the code 289 is initially entered; for other codes, see the attachment to this document - **Code list**
- ✓ PURPOSE OF PAYMENT
- ✓ PAYMENT DATE
this is initially filled in with the date for today's order, but it can also be adjusted for another date in advance

Optional fields - these fields are hidden and you need to show them using the "show additional fields" option:

- ✓ DEBIT MODEL
- ✓ DEBIT REFERENCE NUMBER

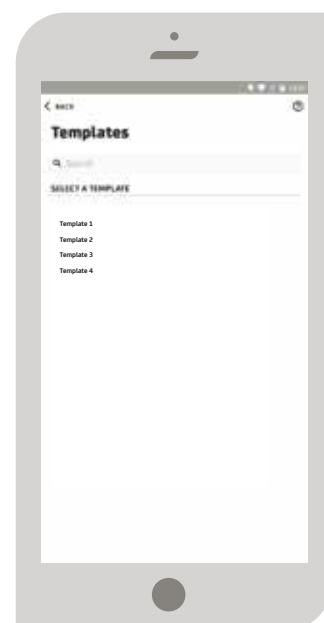
Advice: You can save the payment order as a template by selecting the option for saving a template, after the payment has been made.



TEMPLATES

You can save every payment order that you will pay again, with or without small adjustments, when paying (before payment), by specifying a name and category under which it will be saved in the mBanking application.

For future use, you choose templates when paying, with the possibility of changing certain data on the payment slip.



INTERNAL TRANSFERS


When making a transfer between your accounts and selecting an account, in the "FROM ACCOUNT" and "TO ACCOUNT" options, all the accounts available for these transfers will be displayed in the list.

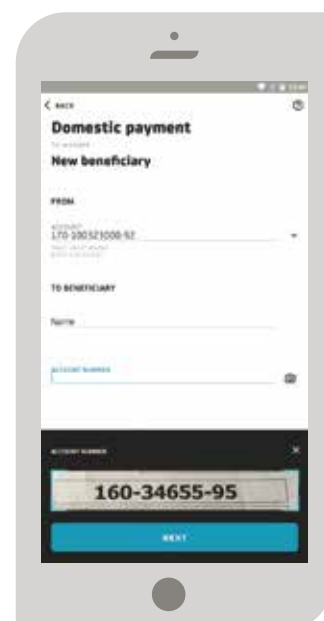
CURRENCY EXCHANGE

Choose the account in the currency that you want to buy, depending on whether you want to buy or sell, and the foreign currency account is positioned as ACCOUNT FROM or TO ACCOUNT.



ENTERING DATA BY SCANNING THE PAYMENT SLIP

Next to each payment slip field that can be scanned, there is a camera icon  which means that you will enable the scanning of data for the specified field.

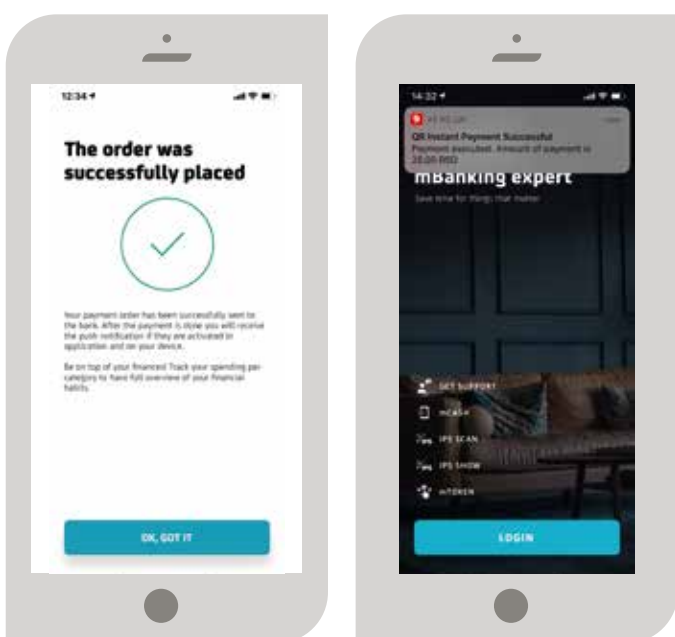
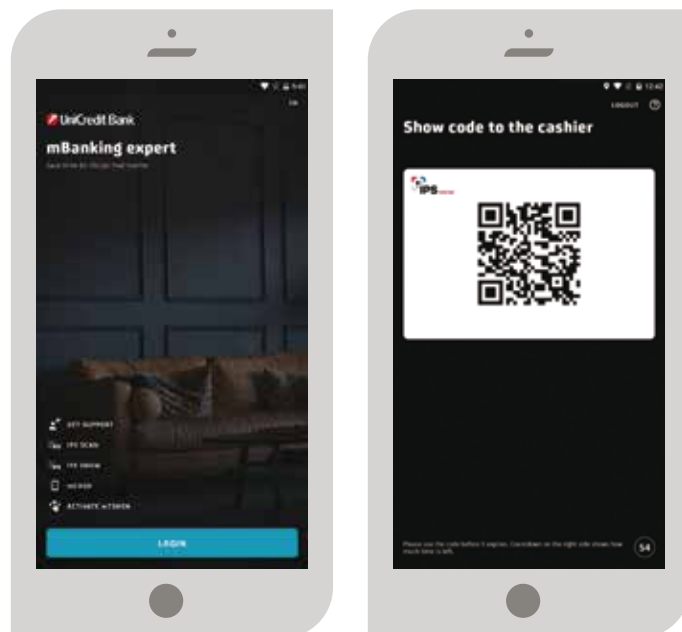


PAYMENTS AT POINTS OF SALE USING AN IPS QR CODE

SHOW IPS

By generating the code in the application, payment is made after the salesperson has scanned the code from your mobile device. The process itself may be initiated using the application's home screen, by tapping the text Show IPS, after which you will be prompted to log in.

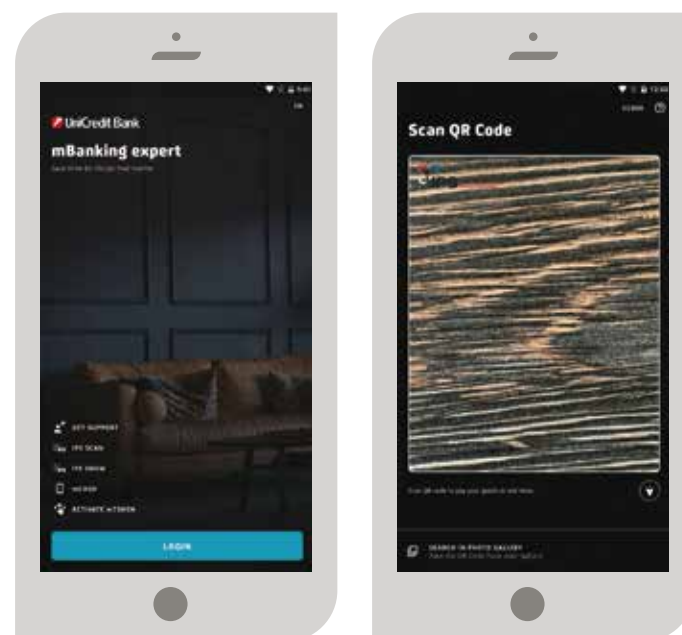
In order to avoid any errors, show the generated code to the salesperson after checking the amount and currency of payment on the POS terminal. The duration of the code is 60 seconds and payment should be made within that period. After the expiry of the specified period, and/or after successful or unsuccessful payment, the application will return to the home screen.



Notification of the final transaction status will be sent by push notifications in the application, if push notifications are enabled.

SCAN IPS

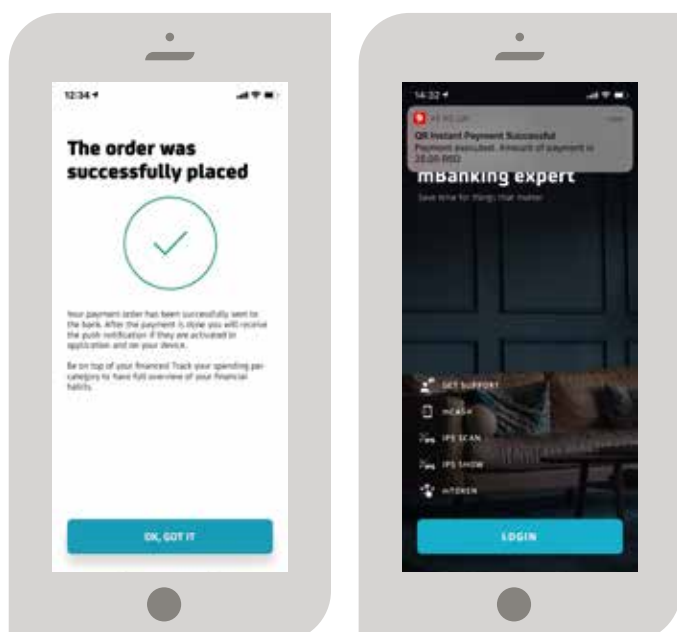
By scanning the QR code issued by the salesperson, you will initiate payment directly from your current account. The process itself can be initiated on the application home screen, by tapping the text Scan IPS.



After scanning the code, you will see the payment details displayed - the amount and currency - initiated by the salesperson. You can then confirm or reject the transaction if you notice any irregularities.



If the transaction was successfully sent to the Bank, a confirmation screen will be displayed. A confirmation screen after signing means that the transaction has been successfully sent to the bank, not that it has been executed.

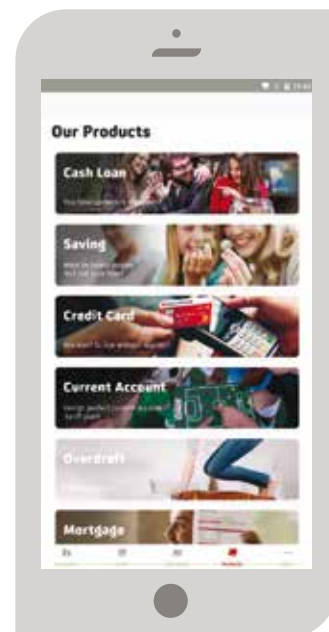


Notification of the final transaction status, i.e. the transaction execution confirmation, will be sent/accessible by push notifications in the application if push notifications are enabled, and the status can also be monitored in the transaction list - account review.

→ PRODUCTS

In the section "Our products", further information can be found about our range of products and services.

Also, advice is available on the product that best suits your needs, as well as the possibility of directly consulting us through chat, sending us an email or calling us for further information.




→ MORE

The menu option "More" allows access to the following items:

- ✓ MESSAGES
- ✓ DOCUMENTS
- ✓ SETTINGS
- ✓ CONSUMPTION
- ✓ YOUR REQUESTS*



MESSAGES

All important notifications arrive in the mailbox. By tapping on the message icon  on the home screen after logging in, or on the menu option "More", you can directly access and check your messages.

Messages can be saved, deleted or archived.

By swiping the screen to the left, you can choose to archive or delete messages.



DOCUMENTS

In this part of the application, an overview of documents sent to you by the bank is available, such as account review statements and card statements, if you chose mobile banking as a notification channel.



SETTINGS

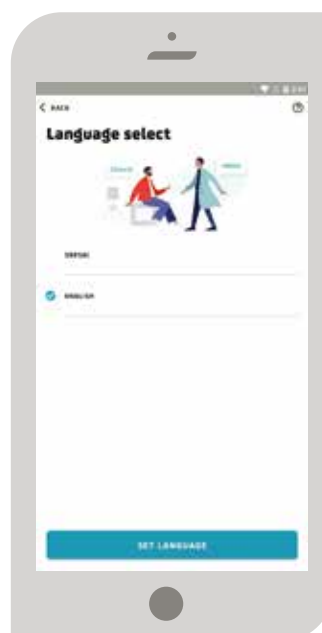
The "Settings" option provides you with the following options:

- ✓ APPLICATION LANGUAGE SETTINGS
- ✓ SAFETY SETTINGS
- ✓ PUSH NOTIFICATIONS
- ✓ COMMUNICATION CHANNELS
- ✓ INSTANT PAYMENTS
- ✓ WIDGET SETTINGS
- ✓ NOTIFICATIONS ABOUT CONSUMPTION HABITS
- ✓ CONSENT FOR PROCESSING PERSONAL DATA



LANGUAGE SETTINGS

You can select the application language setting when activated. The option of changing the chosen language is available in the settings, but also before logging into the application, in the upper right screen corner.





SAFETY

Safety settings including changing the PIN, access by fingerprint or face scanning, and signing an order by fingerprint or face scanning. In order to be able to access the application with a fingerprint or to sign an order, you must add fingerprint/face scanning or have it activated on your mobile device.



PUSH NOTIFICATIONS

Push notifications are notifications that are sent from the application. They are not charged and it is necessary for the device you are using for mobile banking to have access to an internet connection.



COMMUNICATION CHANNELS

In the Settings section, you can set the available communication channels that you can choose as a client of the bank and based on which, the Bank will deliver relevant information and documents to you. You can choose at least one communication channel, and it is also possible to choose all three offered channels.

By pressing the Confirm button, you choose your communication channels with the Bank.

There are three channels available:

1. **eBanking/mBanking** – Information/documents are delivered to you by the bank within the eBanking/mBanking application
2. **E-mail** – Information/documents are delivered by the Bank to the email address that you provided to the Bank when opening the account or subsequently
3. **Letter** – Information/documents are delivered to you by the Bank through regular mail



Information/Documents that can be delivered by the Bank using the chosen channel through the mBanking application are:

- ✓ ACCOUNT STATEMENT DISPLAYING THE AUTHORIZED OVERDRAFT
- ✓ REDEFINING TERM SAVINGS
- ✓ CREDIT CARD STATEMENT
- ✓ UNAUTHORIZED OVERDRAFT
- ✓ BALANCE STATEMENTS FOR LOANS WITH A FIXED INTEREST RATE
- ✓ NOMINAL INTEREST RATE CHANGE
- ✓ TARIFF CHANGE

INSTANT PAYMENTS

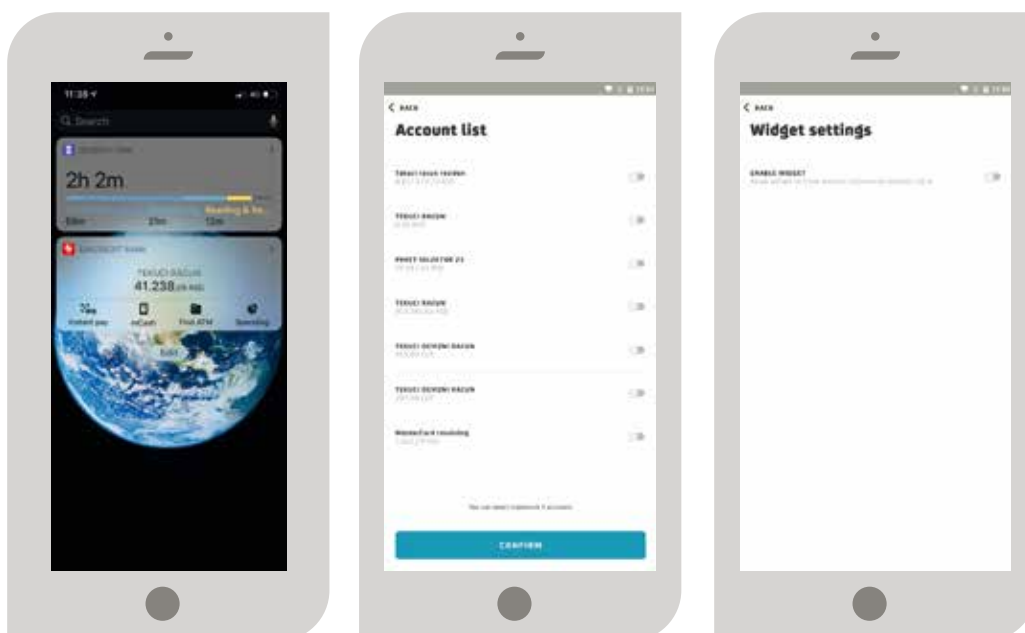
In this section, you can choose the account from which funds are withdrawn when using the IPS payment option.



WIDGET SETTINGS

Widget settings are available in the settings. A widget allows you to have at your fingertips information about the balance on your accounts, as well as shortcuts to the services used the most.

The widget is not automatically enabled and you choose whether you want this information to be available without additional authorization and whether you want it for one or more accounts.



The widget looks different on Android and iOS devices.

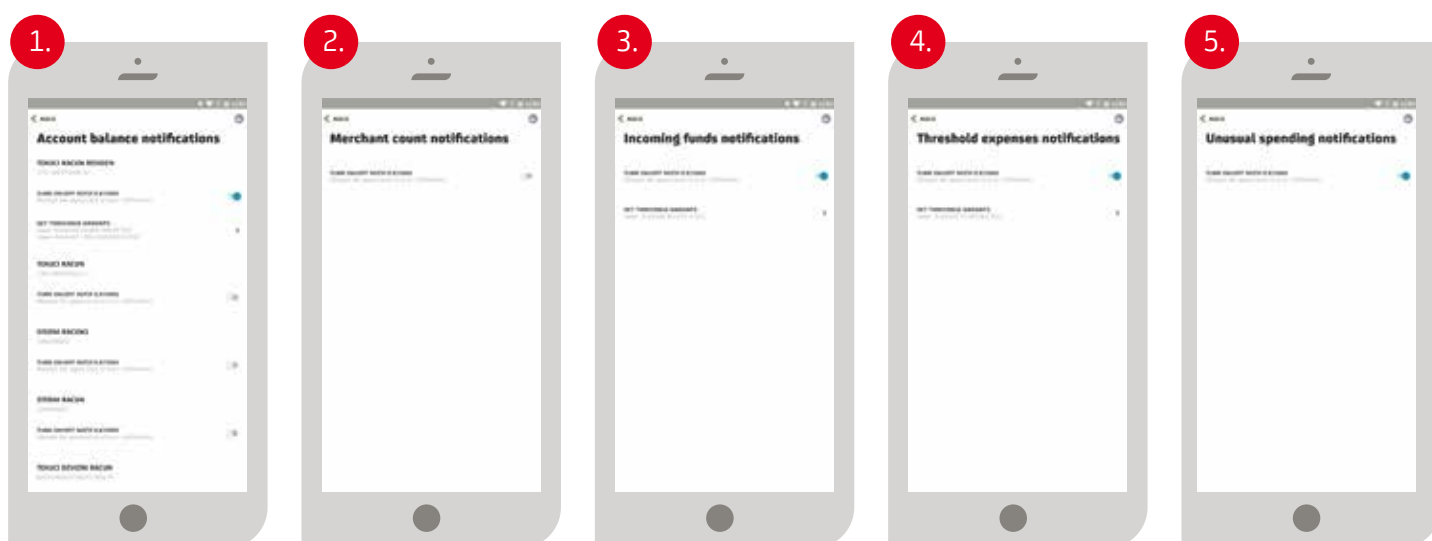
For iOS devices, in order to access the widget, you need to swipe the home screen to the right and the widget will be there with the rest of your enabled widgets.

For Android devices, you can choose the position and size of the widget, with the size determining the options available.

NOTIFICATIONS ABOUT CONSUMPTION HABITS

In this part of the Settings, a set of notifications is available about consumption habits:

1. Notification about available account funds:
Adjust the upper and lower limits on the account
2. Notification about the number of merchant purchases:
Information about the number of purchases in a sales facility
3. Inflow notification:
Plan your financial courses by viewing the inflows and outflows
4. Notification about the overrun amount of consumption:
Set up consumption limits
5. Notification about unusual consumption:
Consumption incurred at a sales facility differs from others belonging to this category



1. Notification about available account funds

Choose the account for which you wish to enable/disable notifications.



Set up the amounts of the upper and lower limits. Tap the Confirm button to set the limit.



2. Notification about the number of merchant purchases

Enable/Disable notifications. The system will recognize the merchant and calculate the number of purchases.



3. Inflow notification

Enable/Disable the notification.



Enabling the notification will display a link - Set limit amounts.



Enter the desired limit amount and tap the Confirm button to set and enable the notification.



4. Notification about the overrun amount of consumption

Enable/Disable the notification about the overrun amount of consumption.



Enabling the notification will display a link - Set limit amounts.



Enter the desired limit amount and tap the Confirm button to set and enable the notification.



5. Notifications about unusual consumption

Enable/Disable notifications.

The system will recognize unusual consumption based on the analysis of your previous financial transactions.





CONSENT FOR PROCESSING PERSONAL DATA (GDPR)

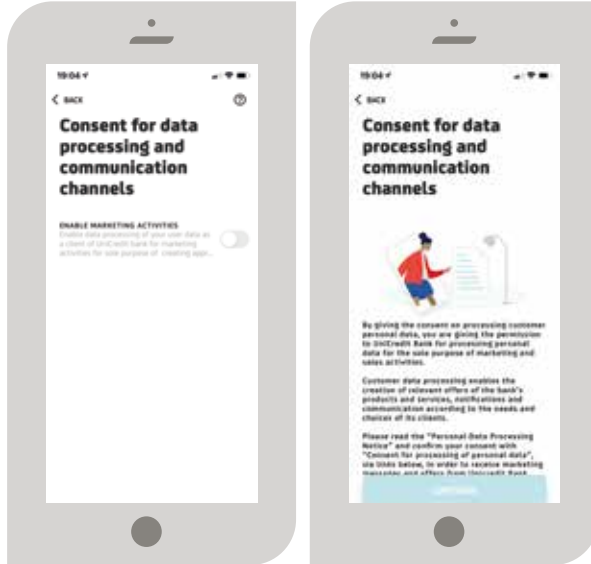
Within the Settings category, you are provided with an option to give/withdraw the Consent for processing personal data.



The process of giving your consent starts by swiping the button into the green status.



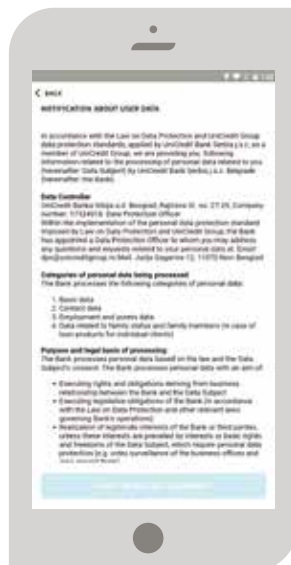
Further information about the Consent for processing personal data can be obtained by tapping info (?) in the upper right corner of the screen.



By enabling the button for giving Consent for processing personal data, you move to the screen showing detailed information about processing personal data and Consent for processing personal data.



In order to continue the process of giving consent, you need to tap the link - Notification about processing personal data - read the text and confirm by tapping the button stating I have read the document.

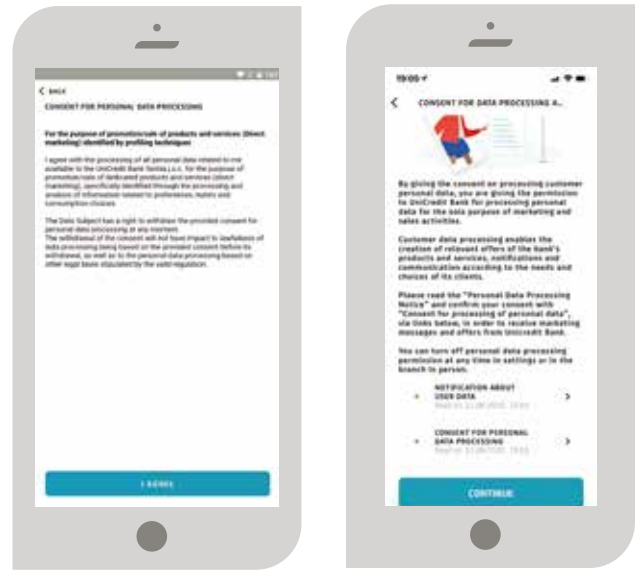


After confirming that you have read it, the application will redirect you to the previous screen, where the circle next to the link - Notification of processing personal data - will be coloured green, which means that you can continue the process, i.e. tap on the Consent link for processing personal data and continue the process of giving consent for processing personal data (GDPR).

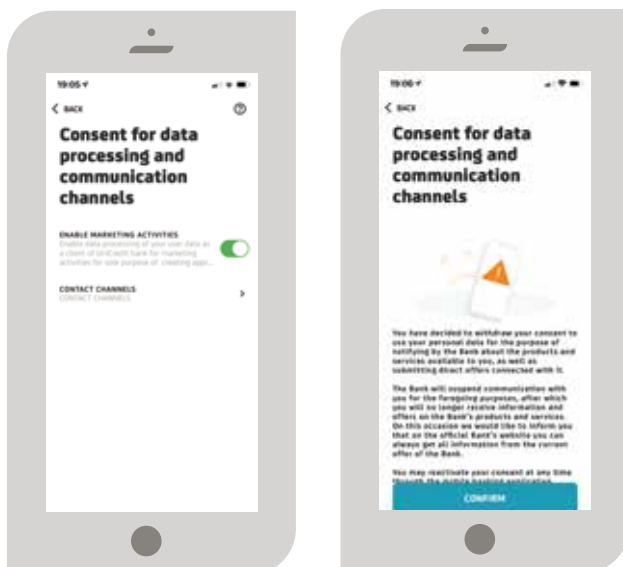


By tapping the link Consent for processing personal data, the entire text of the Consent document will be displayed. By tapping the button - I agree with the document - you confirm that you agree that your personal data will be processed for marketing purposes; the application then takes you to the previous screen and the circles next to the links that you have previously read/given your consent to are green.

At that moment, your consent is being processed.



The process then leads you to choose the communication channels. On pressing the I agree button, a screen displays a list of channels through which the Bank can send you notifications in relation to the products and services available to you and based on the provided Consent. It is necessary to choose at least one and, if necessary, several channels of communication.

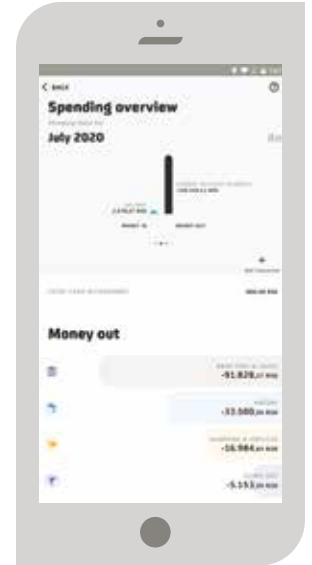


You can withdraw your consent for processing personal data by swiping the screen button to the left, and the text on the Withdrawal of consent for processing personal data and the button for confirmation of the withdrawal of your consent opens.



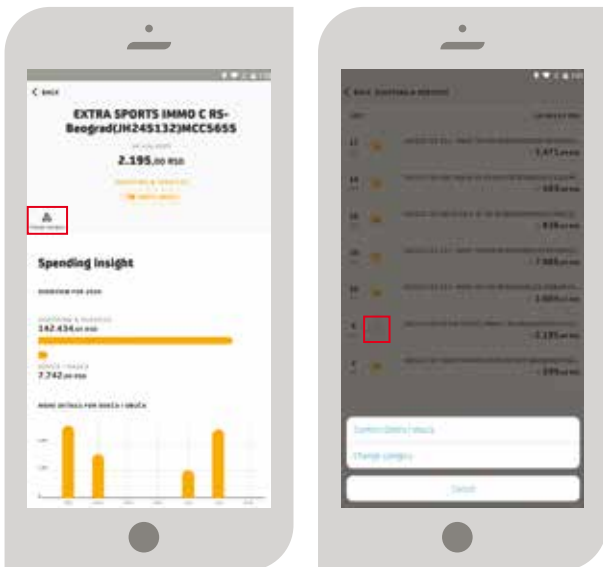
CONSUMPTION

Consumption is a part of the application that provides you with detailed insight into your expenses. The home screen in this option provides an analysis for the current month, and by swiping to the right, you can review the statements for the previous months. Swiping to the left will provide you with an insight into the annual statement summary.



CATEGORIES

The application will assign a category for your expenses, but since we are not entirely certain whether the category is correct, after tapping the expense categorization (a dashed circle around the recommended category), two options will be available:



- ✓ **CONFIRM THE CATEGORY**
by which you will validate that the offered category is correct
- ✓ **CHANGE THE CATEGORY**
by which you will choose from among other categories the one that best suits the expenses. After several changed categories, the application will save this as a rule, and you will not need to do it manually

Category change is also possible through transaction details.



MONTHLY STATEMENT


The monthly statement is an illustrative analysis of expenses according to categories that you are provided with at the end of every month. You can see your monthly balance and if your balance at the end of the month is positive or negative.

Revenues and expenditures are displayed here for all accounts. Other currencies calculated in RSD and added to the analysis. The part of the expenses using a credit card are highlighted in another colour. The expenses for the given month include all transactions that are accounted for that month (e.g. if you made a transaction at the end of the month, and it was finally paid in the following month, it will enter the analysis of the latter month).

Internal transfers are not included in this statement.



INFORMATION PAGES WITHIN THE APPLICATION

On certain pages within the application, you will see an icon  in the upper right corner.

By tapping that icon, you will receive a detailed explanation of the functionality of the page you are on.



LOSS OR THEFT OF YOUR MOBILE DEVICE

If the loss or theft of the mobile device occurs, it is necessary to immediately inform the branch office. Your application is safe as long as the person who has your mobile device cannot access it because he/she doesn't know your PIN. It is very important that you keep all your PINs and passwords safe and inaccessible to other people.



PIN CODE

ATTACHMENT 1. - CODE LIST

CODE	DESCRIPTION
220	Trade of goods and services - intermediate consumption
221	Trade of goods and services - final consumption
222	Services of public utility companies
223	Facility and equipment investments
224	Other investments
225	Lease and rent
226	Lease and rent
227	Subsidies, bonuses and premiums from special accounts
228	Subsidies, bonuses and premiums from other accounts
231	Customs and other import duties
240	Salaries and other employee benefits
241	Salary suspensions
242	Other personal earnings of employees
244	Payments through the youth and student employment office
245	Pensions
246	Pension suspensions
247	Other social benefits (reimbursements)
248	Revenue from ownership
249	Other sources of income
253	Current income payment
257	Refund of charged or wrongly collected current revenues
258	Transferring of excess or wrong payments of current revenues
260	Insurance premiums and damage compensation
261	Arrangement of current revenues
262	Transfers within state authorities
263	Other transfers
264	Transfer of funds from the budget for securing the return of more collected current revenues
265	Payment of turnover
266	Withdrawal
270	Short-term loans
271	Long-term loans
272	Active interest
273	Time deposit payment
275	Other placements
276	Payment of short-term loan obligations
277	Payment of long-term obligations
278	Term deposit returns
279	Passive interest
280	Escont Securities
281	Founder liquidity loans
282	Refund of founder liquidity loans
283	Private individuals check collection
284	Payment cards
285	Currency exchange operations
286	Foreign currency purchase
287	Donations and sponsorships
288	Donations
289	Private individual transaction orders
290	Other transactions