

USER GUIDE FOR THE KENTPRO MOBILE BANKING APPLICATION



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2025.

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1. Introduction

Welcome to KentPro, the new mobile banking application of KentBank d.d.

KentPro provides a modern, secure, and convenient way to manage your finances anytime and anywhere via your mobile device.

2. Purpose of the Application

KentPro is intended for both retail and corporate clients.

The application enables users to:

- view balances and transaction history across their accounts,
- execute payment orders and transfers, including SEPA and SEPA Instant payments,
- manage cards, savings, and loans,
- digitally sign documents,
- access accounts held with other banks through open banking (AISP service),
- use additional services made available by the Bank via the mobile channel.

KentPro brings together the Bank's Action button digital services in a single, secure, and user-friendly environment.

2.1. Key Benefits

KentPro offers several advantages that make everyday banking simpler, faster, and more secure:

- Simplicity – intuitive design and clear navigation ensure ease of use.
- Speed – payments and authorizations are completed in just a few taps.
- Security – advanced authentication, biometric login, and data protection guarantee a high level of safety.
- Flexibility – available to both retail and business clients.
- Availability – services are accessible 24/7, anytime and anywhere.

KentPro combines usability, reliability, and security to provide a seamless mobile banking experience.

2.2. Technical Requirements

To use the KentPro mobile banking application, the following are required:

- a smartphone with Android OS version 10.0 or later or iOS version 15.0 or later,
- an active internet connection (mobile data or Wi-Fi),
- an active transaction account with KentBank (retail and/or business),
- at least one contracted service (e.g., mobile banking, mobile token, or 3DS card transaction authorization).

Note:

Huawei devices with access to the Google Play Store can fully use KentPro.

Huawei devices without access to the Google Play Store and that rely on Huawei Mobile Services (AppGallery) are currently not supported.

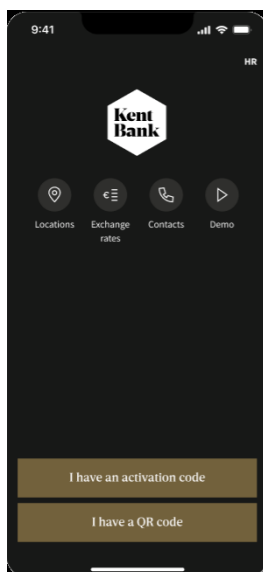
3. Home Screen

When you open the KentPro application, the home screen is displayed.

The options available depend on whether you have already activated the application or are using it for the first time.

The following basic functions are always accessible from the home screen:

- Locations
- Exchange rates
- Contacts
- Demo
- Language Menu



3.1. Locations

Locations option provides an overview of all Bank branches and ATMs.

Locations can be displayed either on a map or as a list.

If you enable location access on your device, the application will automatically display the nearest branch or ATM.

3.2. Exchange rates

The Exchange rates List option shows the official buying, middle, and selling exchange rates for foreign currencies applied by the Bank.

The list includes the exchange rate table number, the effective date, and the date of the last update.

Each currency is displayed with its code, name, and flag for easier identification.

By selecting a currency, detailed information is shown, including buying and selling rates for cash and foreign exchange, as well as the middle rate.

3.3. Contacts

The Contacts option provides all relevant contact information for the Bank, including:

- customer support number,
- international contact number,
- 24/7 card blocking hotline,
- email address,
- Bank's website address,
- links to social media profiles.

Through this option, users can directly make calls to the listed numbers or send an email.

Note:

Calls, emails, and web links are opened through the device's dedicated applications (phone, email client, or web browser).

3.4. Demo

The Demo option allows users to explore the basic functionalities of KentPro without activating the application.

In demo mode, simulated screens and actions such as viewing accounts and orders are available. No personal data is displayed, and transactions cannot be executed.

3.5. Language Menu

The Language Menu is located in the top-right corner of the home screen.

Users can Toggle switch between Croatian and English.

Language changes are applied instantly across the entire application.

4. Installation, Activation, and Initial PIN Setup

In order to use the KentPro application, you must first contract the mobile banking and/or mobile token service. You can contract the service in one of the following ways:

- at a KentBank branch,

- through the Corporate Banking Department,
- via the e-Kent service,
- or through other available Digital Services contracting channels.

4.1. Application Installation

After contracting the service, the application must be installed on your mobile device.

The KentPro application is available for download via:

- Google Play Store (Android devices)
- App Store (iOS devices)

Enter “KentPro” in the search field, locate the application, and select the Install option.

Note:

On iOS devices, the language of security notifications is determined by the language selected within the application during activation. This choice remains unchanged even if the user later changes the language of the application or the device. If the user wishes to change the language of security notifications, the application must be reactivated with the new language selection.

4.2. Application Activation

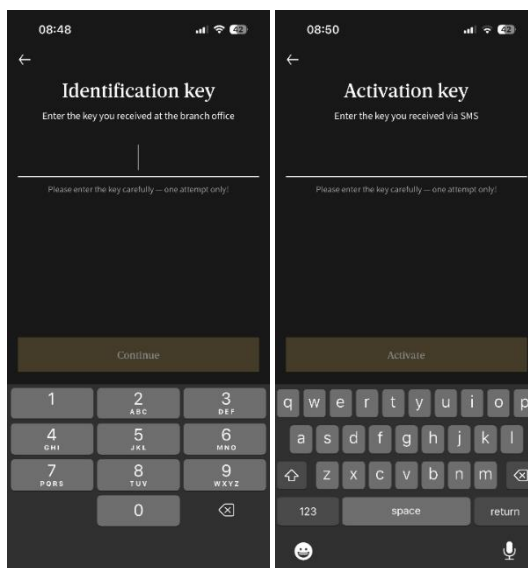
The KentPro application can be activated in two ways:

- By entering the activation and identification code
- By scanning a QR code

4.2.1. Activation with Codes

1. On the application’s home screen, select the option **“I have an activation code.”**
2. The Terms of Use will be displayed, which must be accepted in order to continue with activation.
3. In the next step, enter the identification code you received at the branch.
4. Then enter the activation code you received via SMS.

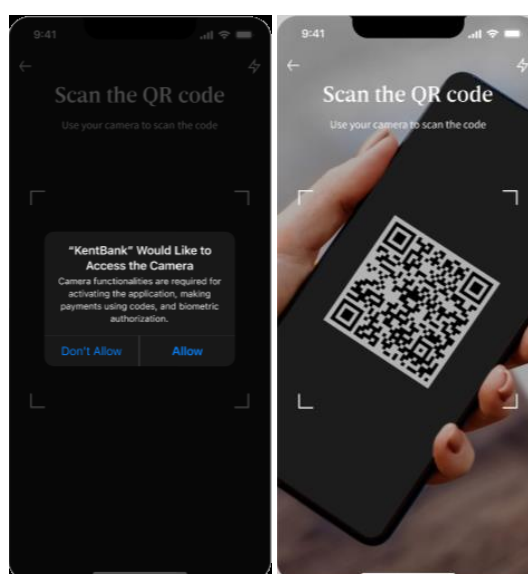
The codes must be entered accurately. They are valid for 1 hour from issuance. After expiry or incorrect entry, activation will not be possible. In such cases, new codes must be requested.



4.2.2. Activation with a QR Code

1. On the application's home screen, select the option **"I have a QR code."**
2. Accept the Terms of Use.
3. Allow the application to access the camera (otherwise, scanning the QR code will not be possible).
4. Point your mobile device's camera at the QR code.

The QR code is valid for 1 hour from issuance. If an incorrect or invalid QR code is scanned, activation will not be possible. In such cases, a new QR code must be generated or new activation codes requested.



Details on issuing a QR code via Internet banking are described in the e-Kent User Guide, available on the Bank's website.

4.2.3. PIN Setup

After successfully entering the identification and activation code or scanning a valid QR code, the application will automatically redirect you to the PIN setup screen. This is the final step in the activation process.

The PIN is your personal number used to log in and authorize actions within the application:

- The PIN consists only of numbers.
- It must contain a minimum of 6 and a maximum of 8 digits.

For security reasons, the application checks PIN strength and does not allow the use of simple combinations such as:

- identical digits (e.g., 111111, 222222)
- ascending or descending sequences (e.g., 123456, 987654)
- groups of repeating digits (e.g., 112233, 223344)
- repeating patterns (e.g., 121212, 343434)

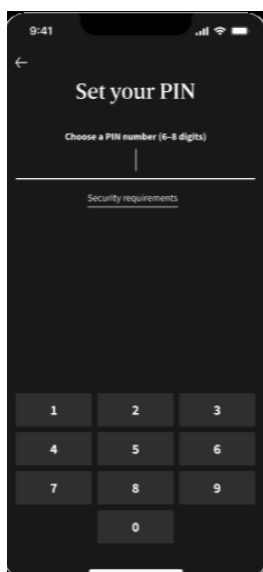
During entry, each digit will briefly remain visible before being masked for security. To temporarily display all digits, tap the “eye” icon next to the entry field.

After entering your PIN, the application will ask you to re-enter it for confirmation. This prevents accidental errors during setup.

Once the PIN is confirmed, the activation process is complete. From that point, your PIN becomes the primary method of logging in and confirming activities in the application.

Tip:

Choose a PIN that is easy for you to remember but difficult for others to guess. If you forget your PIN, the application must be reactivated with new codes.



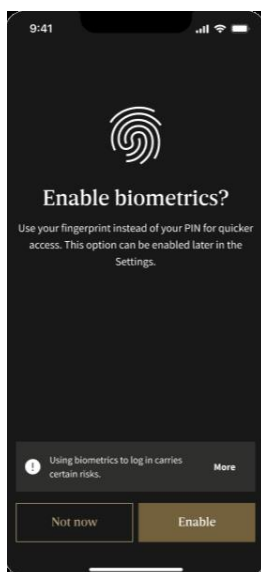
4.2.4. Biometric Login

After activating the application and setting up a PIN, you can enable biometric login – via fingerprint or facial recognition, depending on your device's capabilities.

Each time the application is launched, you will be offered biometric login instead of entering a PIN.

If biometric data is not recognized, you can try again or log in with your PIN.

If your device does not support biometric authentication or it is disabled in device settings, login will only be possible using the PIN.



5. Logging into the Application and Selecting a User Profile

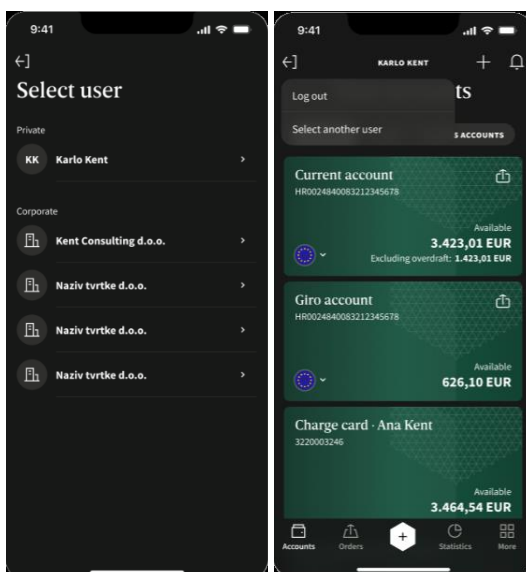
After logging into the application, available user profiles will be displayed. If you are linked to multiple users – for example, as a private individual and as an authorized representative of a business entity – the application will allow you to choose which profile you want to use.

You can choose to access:

- a private (individual) profile, or
- a corporate profile.

In the section for business accounts, all companies for which you have authorization will be displayed (e.g., Company A, Company B, Company C). By selecting a specific company, the application will display only the accounts and services related to that business entity.

At any later time, through the application menu, you can change your selection and switch profiles – for example, from a business entity profile to a private profile, or from one company to another.



6. Home Screen

After selecting a user profile, the **Your Accounts** home screen is displayed.

- At the top of the screen is the profile name and menus for filtering by product type.
- In the middle, individual accounts with basic information are shown.
- The navigation bar at the bottom provides access to the main functionalities of the application, while action buttons at the top allow quick access to additional actions and messages.

6.1. Filtering Menus

At the top of the screen, filtering menus allow you to view accounts by type:

- For individuals: Accounts, Loans, and Savings
- For businesses: Accounts, Placements and Deposits

6.2. Action Buttons

The action buttons at the top of the screen provide access to:

- Logging out or changing the user profile

- Accessing messages
- Accessing additional actions

6.2.1. Logout or Profile Change

Action button for switching user profile (described in section 5) or logging out of the application.



6.2.2. Messages

Selecting the action button opens the Messages screen.



If there are unread messages, the icon will display a badge with the number of unread messages.

The screen consists of:

- the “Select” action button, which allows marking messages as read or unread, and selecting one or more messages
- list of received messages including Bank messages and card authorization notifications.

6.2.3. Additional Options

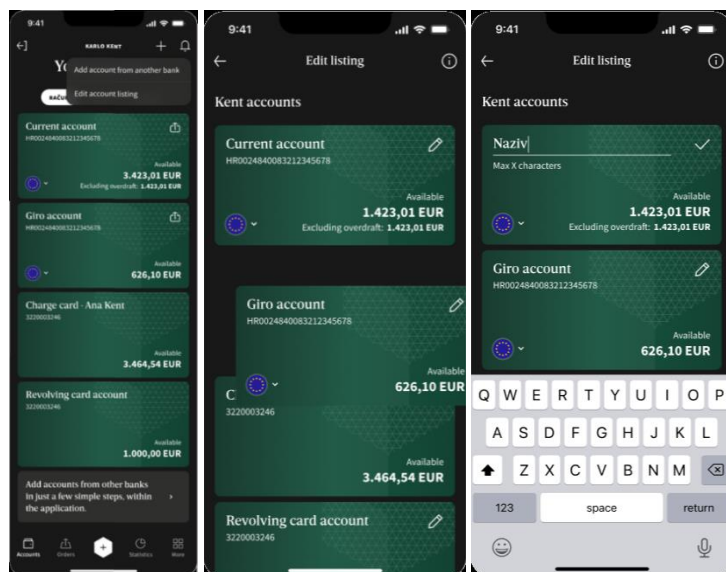
The action button for editing the account list and managing the display of accounts from other banks.



Change order: Tap and hold on an account, then drag and drop it to the desired position. The order of KentBank accounts cannot be mixed with accounts from other banks.

Rename: Tap the pencil action button in the upper right corner of the account, enter a new name, and save by tapping the checkmark.

Add and/or Remove other bank accounts: described in section 10 of this guide.



6.3. Account Search

If a menu contains ten or more accounts, a search field will appear. Accounts can be searched by name, account number, and/or IBAN. The search automatically narrows results with each additional character entered.



6.4. Navigation Bar

The navigation bar is located at the bottom of the screen.

It becomes available immediately after login and remains present across all main screens: Accounts, Orders, Statistics, and More.

The navigation bar allows quick movement through the application and contains four main icons plus a central quick actions button.

6.4.1. Basic Navigation Icons

Accounts – opens a view of all your accounts. This icon is active immediately after login.

Orders – leads to an overview and management of all payment orders.

Statistics – displays statistical data and analyses of your financial activity.

More – opens the user menu with additional functionalities, settings, and information.

6.4.2. Quick Actions

The central hexagon-shaped button with a “+” action button opens a pop-up Quick Actions menu.

In the initial view, three options are available:

- New payment order – opens a new payment entry.
- Scan and Pay – enables payment by scanning a bill’s 2D code.
- Internal transfer – opens the screen for transferring funds between your own accounts.

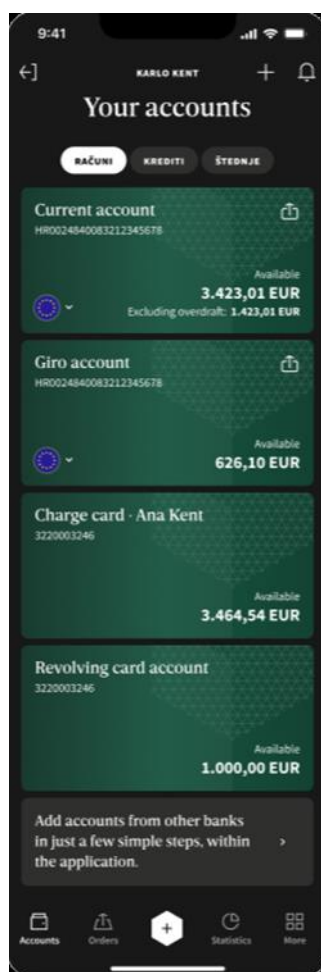
When the menu is open, the “+” button in the navigation bar changes to an “X.” Close the menu by tapping the X icon or anywhere outside the menu.



7. Accounts – Overview

On the Accounts screen, users can view transaction and card accounts for which they have digital banking authorization.

Accounts are displayed in the form of cards, each containing the most important account details depending on the type of account.



7.1. Transaction Accounts

Each account card provides a clear overview of Action button information:

- Account name (type of account),
- IBAN or account number,
- Account balance, including:
 - Available balance – the total amount available for use, including any approved overdraft,
 - Balance without overdraft – the amount available excluding the overdraft.
- Currency icon – by selecting the currency icon, the displayed balance can be converted into other currencies linked to the account.

By selecting a card, the detailed account view is opened. This screen includes:

- current balance,
- transaction list,
- currency Toggle switch,
- Info (i) icon for additional account information.

The info section provides:

- account information,
- balances and limits,
- user authorizations.

Selecting the question mark (?) next to balances and limits displays definitions of the terms used.

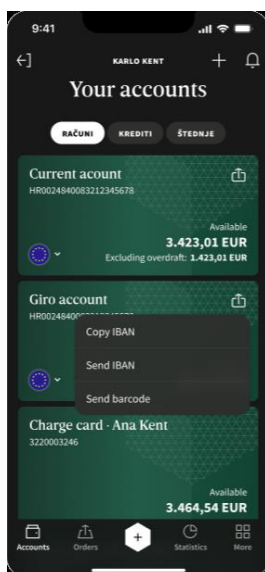
7.1.1. Additional options for transactional account cards

Additional options on account cards are available via the Action button.



Available options are:

- Copy IBAN
- Share IBAN
- Share barcode



7.1.2. Copy IBAN

The Copy IBAN option allows you to quickly copy the IBAN of the selected account to your device's clipboard.

By clicking this option, the IBAN is automatically saved and can then be pasted into another application or document as needed (e.g., in an email, message, form, etc.).

7.1.3. Share IBAN

The Share IBAN option allows you to share the IBAN of the selected account through applications on your mobile device.

By clicking this option, a standard sharing dialog opens, where you can select the desired application (e.g., email, SMS, WhatsApp, Viber, etc.) through which you want to send the IBAN.

7.1.4. Send barcode

The Send Barcode option allows you to generate a payment order barcode that can be shared with others via available communication applications on your mobile device.

After selecting this option, a form opens with the following fields:

- Recipient's account (fixed – the account from which the option was initiated)
- Amount (optional entry)
- Description (optional entry)

7.2. Card Accounts

Card accounts are also displayed as cards with Action button information:

- Account name (type of card account),
- Account number,
- Available balance.

By clicking on the card of a specific account, a detailed view screen opens. This screen displays:

- Account balance
- List of account transactions
- Info icon (i) for additional account details

By clicking on the info icon, additional details about the selected account are displayed:

- Account information
- Balances and limits
- Authorizations

7.2.1. Additional options for credit account cards

If there is a due obligation on a card account, it will be displayed in the detailed account view, along with the Pay option available via the action button.

By selecting the Pay button, the internal transfer screen opens, with the following fields pre-filled:

- Amount (can be modified),
- Account from which the transfer is made (can be modified),
- Account to which the payment is made,
- Payment description (can be modified).

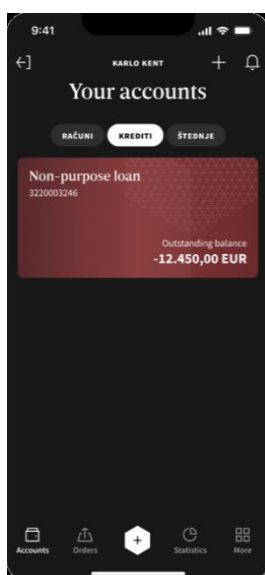
In this way, the user can quickly and easily settle the due obligation.

8. Loans and Placements

The Loans option provides an overview of active credit products, their status, and repayment details.

Loan accounts are displayed within the menu:

- **Loans** for individual users
- **Placements** for business users



Each card displays:

- Loan/placement name
- Account number
- Outstanding balance
- Currency

By clicking on a specific card, a detailed view screen opens showing:

- Outstanding amount
- List of account transactions
- Info icon

By clicking on the info icon, additional details about the selected account are displayed:

- Account information
- Balances and limits
- Authorizations

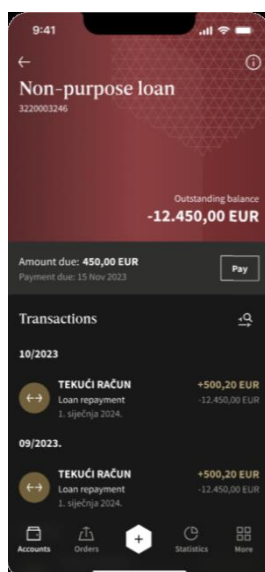
8.1. Additional options for loan and placement cards

If there is an outstanding debt on a loan account, it will be displayed in the detailed account view together with the Pay action button.

By selecting the Pay button, the internal transfer screen opens, with the following fields pre-filled:

- Amount (can be modified),
- Account from which the transfer is made (can be modified),
- Account to which the payment is made,
- Payment description (can be modified).

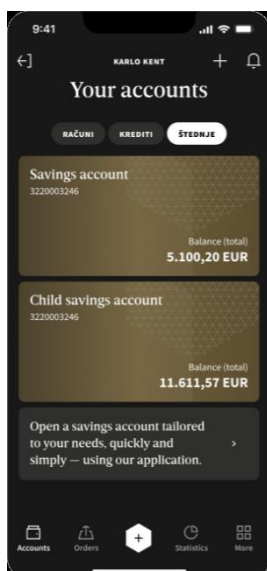
In this way, the transfer of funds can be carried out quickly and easily, without the need for additional data entry.



9. Savings and Deposits

This option allows you to view and manage contracted term deposits. Term deposits are displayed within the menu:

- Savings for individual users
- Deposits for business users



Each card displays:

- Savings name
- Account number
- Balance
- Currency

By clicking on a specific card, a detailed view screen opens showing:

- Balance
- List of account transactions
- Info icon

Account details are available via the info icon, including:

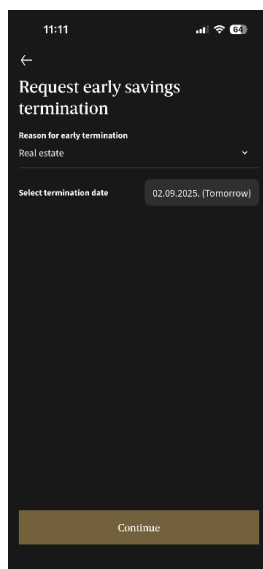
- Account information
- Balances and limits
- Authorizations
- Action button Request to terminate savings

9.1. Contracting savings for individual users

Users who are entitled to contract savings can open new savings directly through the application by clicking on the Contract Savings card located at the end of the savings card list.

When contracting savings in the application, it is necessary to:

- Select the transaction account from which you want to contract the savings.
- Enter the amount you want to deposit.
- Choose the savings model:
 - Open savings in EUR
 - Term savings in EUR with extension
- Choose the term:
 - For open savings in EUR: 6, 12, and 24 months
 - For term savings in EUR with extension: 1, 3, 6, 12, 24, 36, 48, and 60 months



For each savings model, a 'Find out more' button is available, which displays details and the corresponding documentation.

By selecting this option, details of the chosen savings model are shown, along with the related documents:

- General information about open savings
- Deposit protection – basic information

After selecting the model and term, the application displays the applicable interest rate.

By clicking Continue, the mandatory documents will be displayed, which you can review and download.

These documents, in accordance with regulations and the Bank's internal rules, include:

- Contractual documentation
- Product and business terms information
- Rules on interest rates and fees
- Privacy policy

You confirm the contract and the accompanying documentation by entering your PIN or using biometric authentication, thereby declaring that you have read and agreed to the content. After successful authorization, the system generates the contract and displays the details of the contracted savings.

The contracted documentation and accompanying materials will be sent to your email address if you have shared it with the Bank.

Note:

The savings contracting option is not available for business entities.

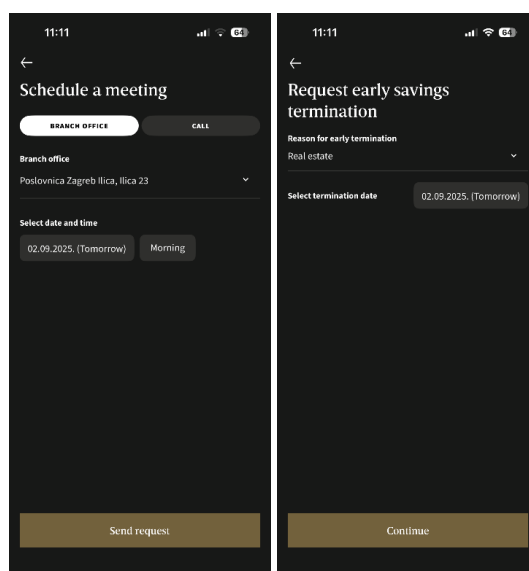
9.2. Request for early termination of savings

A request for early termination of savings is submitted within the details of the selected savings, via the action button **“Request savings cancellation”** available on the screen.

When submitting a request for early termination of savings, it is necessary to:

- Enter the desired termination date,
- Select the time for a call or meeting,
- Select the branch,
- State the reason for early termination (e.g., purchase of real estate, medical expenses, education, travel, other financial challenges, other).

After filling in all the required information, the request is sent directly through the application by selecting the Send Request action button.



What if you don't have the option to contract savings available?

If you do not see the option to contract savings in the application, it is possible that you do not have the right to use this functionality activated.

In that case, it is recommended to contact the branch, your personal banker, or the Customer Call Center to verify the status of your rights and, if necessary, activate the option of contracting savings through the mobile application.

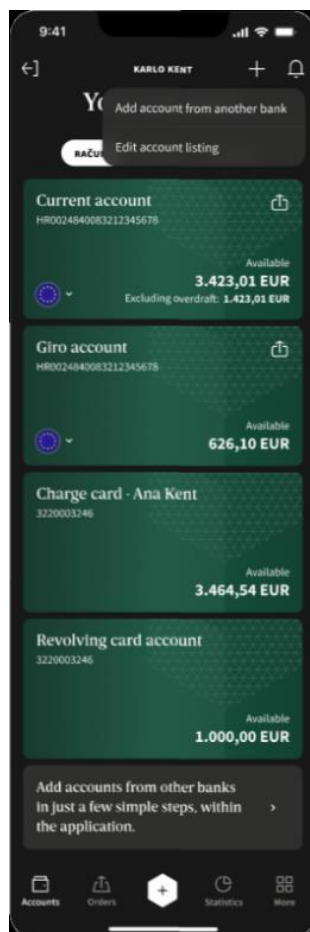
10. Linking accounts from other banks (PSD2)

If you have an open transaction account in another bank that supports account access services through Open Banking (PSD2), you can add and monitor that account within the KentPro mobile application. In this way, you gain an overview of all your finances in one place, with secure and convenient access to accounts from multiple banks.

10.1. Add an account from another bank

On the "Your Accounts" screen, there are two options available for adding an account from another bank:

1. Action button in the upper right corner of the screen – Add an account from another bank
2. Card below the account list – "Add accounts from other banks through the application in just a few steps"



By selecting one of these options, a list of available banks with which linking is enabled will open.

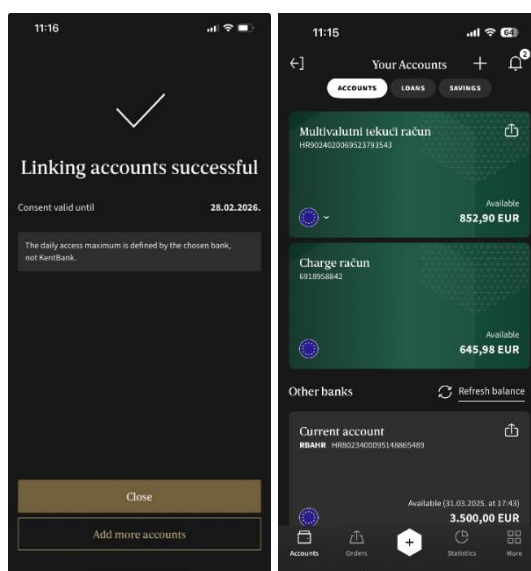
After choosing the desired bank, a consent form is displayed, which must be confirmed. The consent text includes information about data processing and a link to view the privacy statement.

The process can only continue after you accept the consent.

In the next step, you will be redirected to the interface of the bank whose account you are linking in order to complete the procedure.

Within a single linking process, you can select and link one or more transaction accounts from the chosen bank.

After successful linking, the account from another bank will be displayed in the Accounts menu, at the bottom of the list of your existing accounts.



10.2. Overview of linked accounts

The linked account card displays:

- Bank name
- Account name
- IBAN
- Available balance
- Last refresh time
- Currency, if it is a multi-currency transaction account

By clicking on the account card, a transaction overview of the linked account opens, displaying relevant information, including:

- Transaction date
- Amount
- Recipient
- Payment purpose

Additional options are available:

- Search transactions
- Share IBAN

The data is not updated automatically; instead, you can refresh it manually using the Refresh balance action button, which initiates a new retrieval of balances and transactions.

The account card also displays the date and time of the last refresh.

Due to regulatory restrictions, linked accounts can be refreshed up to 4 times within 24 hours, depending on the rules of the bank from which the account is linked.

10.3. Managing linked accounts

10.3.1. Removing an account

At any time, you can remove a linked account using the action button in the upper right corner of the screen and the Edit account view option.

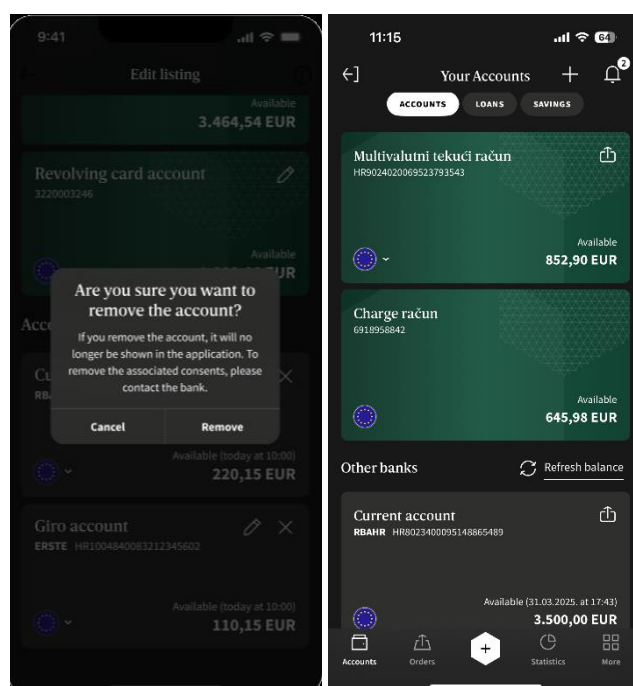
When removing an account, a warning will be displayed noting that, in addition to removing it from the KentPro application, it is also necessary to separately revoke the consent at the other bank.

If multiple accounts were added based on a single consent at the other bank, revoking that consent will remove all accounts linked within that process.

10.3.2. Expiry of consent

If the consent expires or is no longer active, the application will display a warning. In that case, retrieving balances and transactions will not be possible until the consent is renewed.

The linked account can be reactivated via the Extend button, which guides you through the process of providing new consent and re-establishing the connection.



11. Transactions

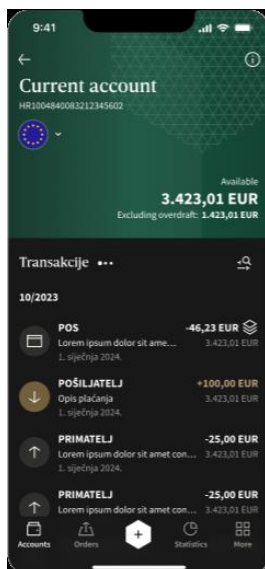
The overview and additional options for transactions are available for all types of accounts, provided that you have been granted the right to view transactions for that account.

You can access the transaction overview by clicking on the account card.

The screen displays a list of transactions including:

- Recipient name
- Transaction description
- Transaction date
- Amount in currency, with corresponding sign (credit/debit)
- Posted balance after the respective transaction

If the user has contracted the option of instalment payments, each executed card transaction can be split into instalments. This option is displayed in the transaction overview via the Split into instalments icon located next to each transaction.



11.1. Additional transaction details

You can view additional details of a transaction by selecting a specific transaction from the list. After clicking, a detailed view opens with extended information about the selected transaction.

11.2. Filtering transactions

To search transactions, use the magnifying glass icon in the transaction list.

By clicking the icon, the transaction filtering options open.

Within the filtering option, you can:

- Filter transactions by:
 - Time period
 - Type of transaction
 - Amount
- Search transactions by keywords (recipient, reference number, description).

After applying the filter, the transaction list can be downloaded in PDF or XLS format.

11.3. Splitting a transaction into instalments

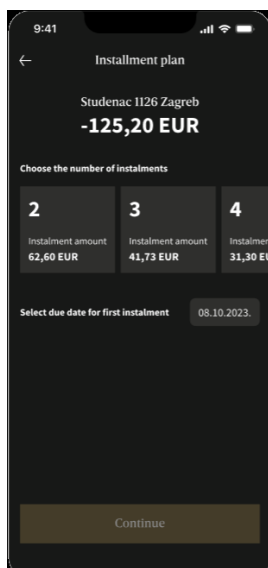
If you have contracted the instalment payment option, the “Split into instalments” option is displayed in the transaction details view.

By clicking this option, a form opens showing information about the instalment options:

- Number of available instalments (maximum 12)
- Amount of each instalment
- Selection of the due date for the first instalment

After selecting the desired number of instalments and the due date of the first instalment, you confirm the split by authorizing with your PIN or biometric authentication.

All transactions split into instalments can be viewed under More – Instalment Payments, as described in section 14.1.6 of this document.



12. Orders

The Orders functionality is accessed through the navigation bar at the bottom of the screen.

This option enables easy management of payment orders and provides an overview of all orders for the selected account, sorted by their status.

12.1. Order statuses

After selecting the Orders option in the navigation bar, an overview of order categories divided by their status is displayed. Next to each category and subcategory, the number of available orders is shown.

12.1.1. Executed

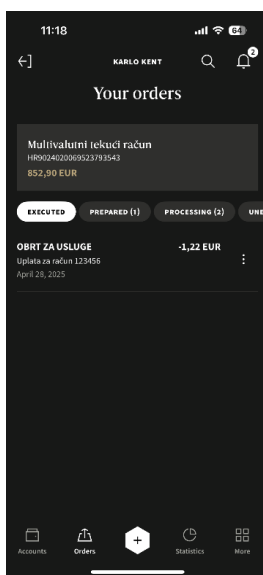
This category displays all successfully executed orders. By clicking on a specific order, the order details open, showing:

- Recipient's IBAN
- Payment description
- Recipient's model and reference number
- Execution method
- Recipient's address and city
- BIC
- Payer's model and reference number

- Payer's name
- Account from which the transaction was executed

For each executed order, additional options are available by clicking the three-dot menu:

- Copy to new order – the application automatically fills in all data from the existing order
- Save as template – enables quick repeat payments using the saved template
- Payment confirmation – the document can be saved to the device or shared



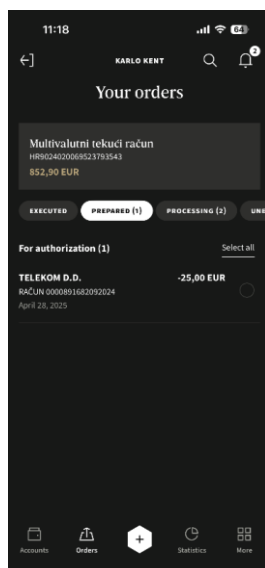
12.1.2. Prepared

This category displays all orders that have been entered but are not yet fully authorized. This includes:

- For authorization – waiting for your authorization
- Authorized – orders signed by you, but waiting for another authorized signatory (for business users)

For each prepared order, the following options are available:

- Edit data before confirmation
- Confirm the order by entering a PIN or biometrics
- Delete the order if you do not wish to use it



12.1.3. Processing

This category contains orders that you have confirmed but have not yet been executed.

The most common reasons are:

- Payments entered outside the Bank's working hours
- Orders with a predefined execution date
- Orders pending processing by the Bank

Order statuses within the In Processing category:

To be executed

A list of all entered and authorized orders that the Bank is currently executing.

Orders can be canceled until their status changes to To be executed or, for future-dated orders, until their status changes to Under review. After that, the cancellation option is no longer available. Canceled orders are moved to the Not executed status.

Available options:

- View details
- Payment receipt
- Save as template

Verifying

A list of orders awaiting additional verification within the Bank.

If the Bank approves the order, it is moved to Executed. If rejected, it is moved to Not executed. These orders cannot be canceled.

Available options:

- View details
- Copy into new order
- Save as template

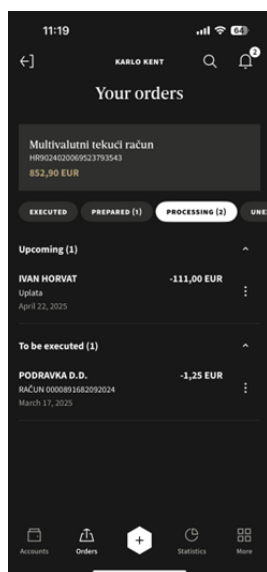
Upcoming

Orders with a future execution date.

They can be canceled until their status changes to Under review. After that, the cancellation option is no longer available.

Available options:

- View details
- Cancel
- Copy into new order
- Save as template



12.1.4. Unexecuted

This category contains all orders that were not executed, sorted by the following statuses:

Canceled – orders that the user canceled while they were in processing

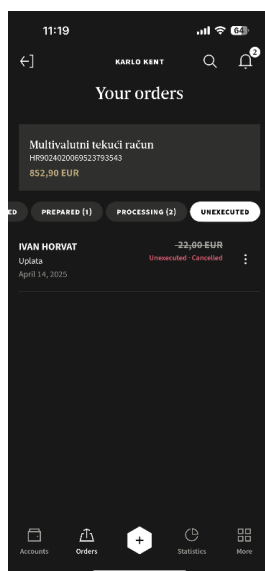
Rejected – orders that the Bank rejected, most often due to security checks or suspected incorrect data

Technical error – orders not executed due to a technical error (e.g., communication failure with the system)

Insufficient funds – orders not executed because there were not enough funds in the account at the time of execution

For each not executed order, the user can:

- View details
- Create a new template based on that order
- Copy into new oorder
- Download and share the order confirmation in PDF format



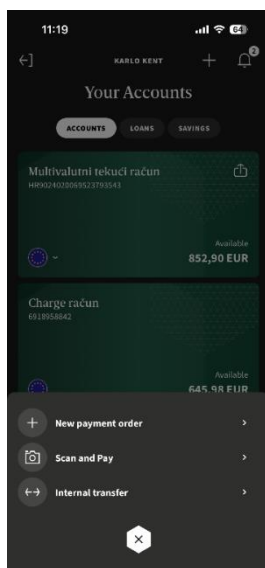
13. Quick Actions “+”

Quick Actions provide simple and fast access to payment functionalities via the central hexagon-shaped “+” Action button, located in the middle of the navigation bar.

By clicking the button, the Quick Actions menu opens, offering the following options:

- New order – create a new payment order
- Scan & Pay – scan a payment slip QR code using the mobile device’s camera or from the device gallery
- Internal transfer – transfer funds between your own accounts

After selecting the desired option, the corresponding data entry form opens.



13.1. New payment order

The New payment order option redirects the user to the payment order entry screen. The following fields must be completed:

- Debiting account
- Recipient's IBAN
- Amount and currency
- Payment description (model and reference number)
- Execution date

Additional, optional data when entering a new payment:

- Recipient's address
- City
- BIC (Swift)
- Purpose code
- Payer's model and reference number
- Actual debtor
- Final recipient

You can select the recipient by using a template or by manual entry.

The execution date can be set up to a maximum of 60 days in the future.

After entering the data and confirming, a screen with the order overview and options is available:

- Confirm order
- Save as template
- View and share payment confirmation in PDF format

If you do not want the order to immediately end up in the In processing or In execution status, you need to click Save during data entry, which will place the order in the Prepared status.

Note:

The execution of the order depends on the Bank's valid schedule defined in the document Time of receipt and execution of payment orders, available on the Bank's website.

12:11

New payment order

Debited account

Multi-Currency Current Account
HR2241240033275000275
671.506,12 EUR

Recipient IBAN

HR8741240033270000016

Recipient name

Iskon internet

Amount

55,00 EUR

Payment description

internet services

Model **Recipient reference number**

HR01 123456-6789

Execution date

02.09.2025. (Today)

Payment method

Standard

Additional information

Save Pay

13.1.1. New payment using a template

If you have previously saved a payment template, you can use it to quickly and easily create a new order:

1. Click on the “New payment” option.
2. In the recipient’s IBAN field, select the “Templates” icon.
3. A list of all available templates will be displayed.
4. By selecting the desired template, all fields of the new order are automatically filled in.

Additionally, an order can also be created directly from the Templates option.

After retrieving the data from the template, you can modify any field as needed before proceeding — whether you want to authorize the payment or save the order in Prepared status.

13.1.2. Scan & Pay

The Scan & Pay option uses the mobile device’s camera to scan a QR code from a payment slip and automatically create a payment order.

After scanning, the application automatically fills in all relevant order details, which the user can review and, if necessary, modify before confirmation.

To use this functionality, you must allow the application access to the mobile device’s camera when launching it for the first time. If you initially deny access, the camera cannot be used until you enable it later in the device settings.

Once camera access is enabled, the order can be entered in one of two ways:

- By scanning the QR code from the payment slip, or
- By uploading a QR code from the mobile device’s gallery.



13.1.3. Internal transfer

By selecting the Internal transfer option, you can transfer funds between accounts within KentBank over which you have authorization (your own accounts or accounts for which you are an authorized user).

In the form, it is necessary to enter:

- Debiting account (Transfer from)
- Crediting account (Transfer to)
- Transfer amount
- Payment description

Internal transfers are executed immediately, without delay.

The screenshot shows the 'Internal transfer' screen of the KentBank mobile app. At the top, the status bar shows the time 13:33 and signal strength. The app title 'Internal transfer' is at the top of the screen. Below it, there are two dropdown menus for 'Transfer from (account)' and 'Transfer to (account)'. The 'Transfer from' dropdown is set to 'Multi-Currency Current Account' with IBAN HR2241240033275080275 and balance 671.506,12 EUR. The 'Transfer to' dropdown is set to 'KARLO KENT - Multi-Currency Curren...' with IBAN HR5841240033220083246 and balance 4.333.267,08 EUR. Below these, the 'Amount' is set to '100,00 EUR'. The 'Available' balance for the source account is shown as 671.506,12 EUR. The 'Payment description' is 'Transfer to user's own account'. The 'Execution date' is '02.09.2025. (Today)'. At the bottom, there is a 'Pay' button.

13.1.4. Bulk order signing

If you have multiple prepared orders, you can select and authorize them simultaneously.

This option is available by:

- Individually selecting orders, or
- Clicking “Select all.”

After selecting the orders you want to process, click “Authorize” and confirm the execution of the orders by entering your security PIN or using biometric authentication.

14. More

Under the More menu, located at the far right of the navigation bar, you can access additional functionalities and information.

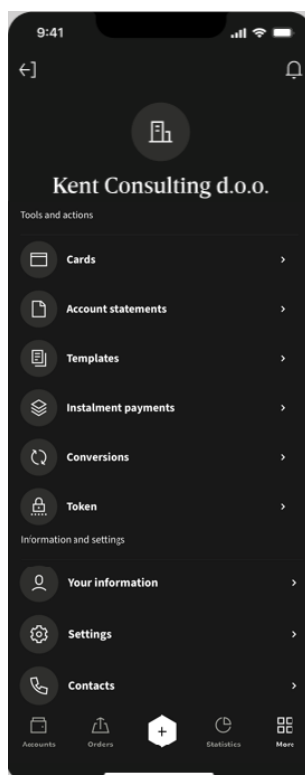
The content is organized into two main sections:

- Tools and actions
- Information and settings

14.1. Tools and actions

This section provides access to additional application functionalities:

- Cards – overview and management of active debit and credit cards
- Account statements – retrieval and review of monthly account statements
- Templates – creation and management of templates
- Installment payments – overview of active installment payments, their status, and upcoming due dates (available to private users only)
- Conversion – exchange office functionality
- Token – quick access to the mobile token



14.1.1. Cards

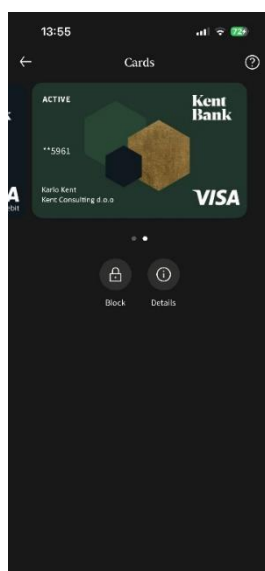
The Cards option allows you to view and manage all debit and credit cards linked to your account.

By clicking on the Cards option, an overview of all debit and credit cards opens.

The account holder can see all their own cards as well as the cards for which they are an authorized user.

Each card displays:

- Card status (requested, not activated, active, blocked – including the reason for blocking)
- Last four digits of the card number
- Cardholder's name
- Card type



14.1.2. Card activation

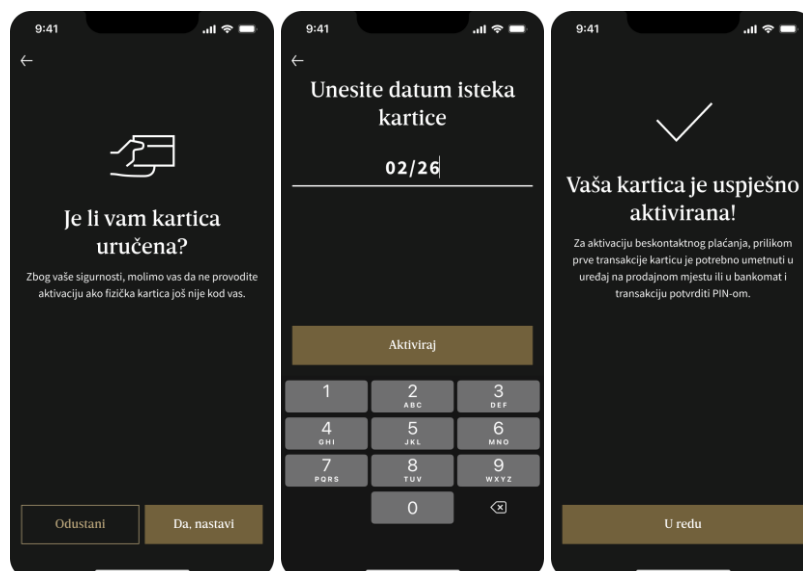
The Card activation option allows you to activate your card within the mobile application, without the need to visit a branch.

If the card has the status “not activated”, the Activate button is displayed next to it. Selecting this button starts the activation process:

1. A screen appears with the title “Has your card been delivered to you?” and the message:
 - “For your security, please do not proceed with activation if the card has not yet been delivered to you.”
 - By selecting Cancel, you return to the card details screen.
 - By selecting Yes, continue, a new screen opens.

2. On the next screen “Enter the card expiration date”, you must enter the expiration date of the card in the input field, in the MM/YY format.
 - The Activate button is disabled until you enter the date.

Once you enter the expiration date, the Activate button becomes available.



Note:

To activate contactless payments, during the first transaction you need to insert the card into a POS terminal or ATM and confirm the transaction with your PIN.

14.1.3. Temporary channel blocking and permanent blocking of physical cards

For each activated physical card, the following options are available:

- Block:
 - a. Temporary card blocking
 - b. Permanent card blocking
- Details – display of card information (card type, linked account, cardholder, expiration date, available daily ATM limit, available daily POS and online payment limit, total daily limit)

a. Temporary channel blocking – Managing temporary blocking via toggle switch

For each card channel (ATM, Online purchases, POS), there is a toggle switch that allows you to manage blocking:

- Move the switch to the right – the channel is activated (displayed in green).
- Move the switch to the left – the channel is blocked (displayed in gray).

b. Permanent card blocking

Permanent blocking is applied in the case of:

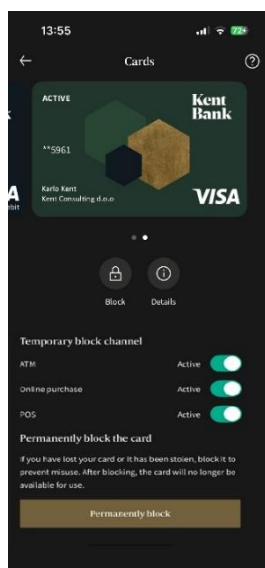
- Card loss
- Card theft

By clicking the Permanently block option, a security window opens with a message and the buttons Block and Cancel.

After confirmation and authentication, the card status changes to BLOCKED.

Note:

This blocking is irreversible, and to continue using the card product, you must request the issuance of a new card.



14.1.4. Account statements

The Statements option allows you to view monthly statements for all accounts to which you have viewing rights. After selecting an account from the list, the following functionalities are available:

- View statements – by clicking on the account, a list of available statements opens, and by clicking on a specific statement, the PDF document opens within the mobile viewer.
- Download and share – each statement can be saved to your device or shared through other applications.
- Filtering – statements can be filtered by account currency or by the desired time period.
- Multiple selection – by clicking the Select option in the upper right corner of the screen, you can mark multiple statements (up to 10) and then save or share them.

14.1.5. Templates

The Templates option allows you to view, edit, and use saved payment templates. On this screen, the following functionalities are available to the user:

- Search – templates can be searched by recipient name, amount, payment description, or IBAN
- View details – by clicking on a template, all saved data is displayed
- Edit and delete – a template can be modified or removed
- Use template – template data can be copied into a new order
- Add new template – available by clicking the “+” icon

14.1.6. Instalment payments

The Instalment payments option allows you to view all card transactions that have been divided into instalment payments.

The screen displays:

- “By account” dropdown menu – visible if the user has multiple accounts or is an authorized user
- Available instalment spending limit
- Total monthly instalment amount

If the user has split transactions, additional information is available:

- A list of transactions showing the merchant’s name, transaction amount, instalment amount, next instalment date, and a progress bar visually indicating paid and remaining instalments
- By clicking on a specific transaction, a detailed repayment plan opens

14.1.7. Conversions

The Conversions option allows you to buy or sell funds between different currencies on accounts for which you have conversion authorization.

To execute a conversion, the following fields must be completed:

- Select account

At the top of the screen, select the account on which you want to perform the conversion.

- Enter amount and currency

In the field below the account selection, choose the source currency (e.g., EUR) and enter the amount to be converted.

The application displays the available balance and the balance excluding overdraft on the selected account.

- Select target currency

In the lower part of the screen, select the currency into which you want to convert (e.g., GBP).

The selling exchange rate is displayed (e.g., 1 EUR = 0.870980 GBP).

The amount in the target currency is calculated automatically (e.g., 217.74 GBP).

- Execute conversion

When all values are entered, the Execute button becomes available. By clicking it, the transaction must be confirmed via PIN or biometric authentication.

After entering the amount and selecting the currency for conversion, the Request a better exchange rate option becomes available, but only if all Bank criteria are met.

14.1.8. Request preferential exchange rate

By selecting the Request preferential exchange rate option, you will be redirected to the Better exchange rate request screen. The request must be submitted by clicking the Submit request button.

A message will be displayed on the screen informing the user that they will be notified once the request has been processed.

If the request is approved, the user has 1 hour to accept the offer.

14.1.9. Approved request overview

When the Bank approves the request, the details of the request are displayed in the Requests tab:

- Approved amount and currency (e.g., 250.00 EUR → 220.24 GBP)
- Exchange rate
- Additional benefit (e.g., +2.50 GBP compared to the regular rate)
- Request date
- Account from which the conversion is made
- Countdown timer until the offer expires

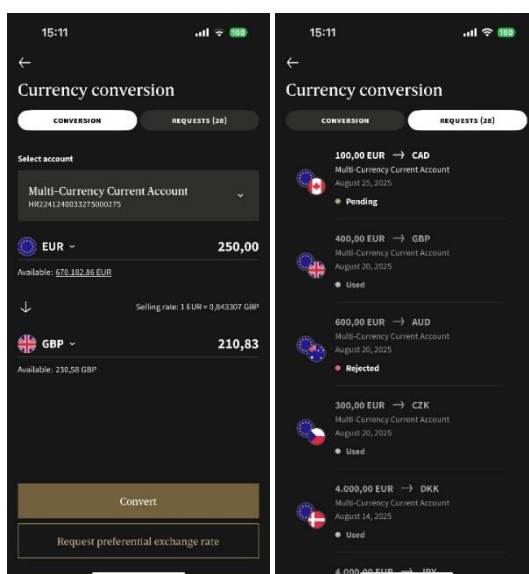
14.1.10. Accepting or rejecting the offer

The user has two options:

- “Execute” – confirms the conversion at the better exchange rate (authorization via PIN or biometrics)
- “Reject” – declines the offer, after which the request changes to Rejected status

Note:

If the user does not respond within the given time (1 hour), the offer automatically changes to Expired status.



14.2. Information and settings

This section allows you to view personal data and manage various application settings. It consists of three parts:

1. Your information – display of personal data and related documents:
 - Personal data: OIB, address, mailing address, statement delivery method, mobile phone number, e-mail, branch address and contact, personal banker
 - Documents: Application Terms of Use, General Terms of Use of Digital Services for Consumers, Privacy Statement, Privacy Policy
2. Settings – customization of the application and usage preferences:
 - Manage notifications
 - Enable/disable biometric login
 - Change language (Croatian/English)
 - Change application PIN
 - Migration to another device

- Choose application theme (dark, light, or system)
3. Contacts – direct communication with the Bank via:
 - Phone calls (including international calls)
 - Card blocking number (24/7)
 - E-mail
 - Website
 - Links to social media
 - Manage notifications

14.2.1. Notification management

The Notifications option allows you to manage the push notifications you receive from the application, with the ability to select notification categories.

At the top of the screen, there is the “Enable all notifications” option, which allows you to turn all available notifications on or off with a single action. Notifications can also be enabled or disabled individually using a toggle switch:

- A green switch indicates an active notification
- A gray switch indicates an inactive notification

Notifications are divided into three main categories:

1. Security and authorizations
 - Card authorization
2. Financial transactions
 - Account deposit
 - Notification of a not executed order
 - Option to split a transaction into instalments
 - Approval of a request for a preferential exchange rate

Communication and news

3. Notification of incoming messages
 - Request to update the SPN questionnaire
 - Notification of ID card expiry

15. Recommendations for the safe use of Digital Services

The Bank continuously implements protection and monitoring measures over the system; however, security also largely depends on the users themselves. Risks in the use of Internet

and mobile banking cannot be completely eliminated, but they can be significantly reduced through responsible behavior and the application of recommended measures.

User responsibility

The user is responsible for protecting their device and for the accuracy of the data entered. The Bank does not check the content of the orders, only their formal correctness, and authorized orders are considered final and irrevocable. Misuse resulting from inadequate device protection, unauthorized access, or improper use is the sole responsibility of the user.

Recommendations for increased security

- Use antivirus protection and avoid public Wi-Fi networks.
- Do not lend or leave your mobile phone unattended.
- Do not install applications from unknown sources.
- Protect your device with a PIN or lock pattern.
- Check the order details before authorization.
- Do not share confidential data (PIN, activation keys, codes).
- The Bank will never ask you to disclose confidential information or connect to your computer.
- Be cautious with emails and attachments from unknown senders.
- Always access Internet banking via the official website: <https://net.kentbank.hr>

Do not hesitate to ask for help whenever you need it, and immediately inform the Bank of any unusual occurrence.

The recommendations listed in this document are intended solely to increase the level of security but do not represent a guarantee of complete protection when using Internet and mobile banking.

The Bank is not responsible for any potential damage or consequences that may arise from the application of these recommendations.

Security is a shared responsibility of the Bank and the user – by using digital services responsibly, we reduce risks together.