



Mobil banking manual

iPhone 4.x.x. (3G, 3GS, 4) a Android 2.1, 2.2, 2.3.3.

version 1 / September 2011

Login page

Input page for logging in to mobile banking.

Login page is fully secured by all safety certificates and the specified data log is transmitted using encryption.

To access the mobile banking application, you must first enable this feature in "Settings" in Internet banking. To log into the mobile banking application can set a password here. The password must contain exactly 6 numbers. The numbers cannot form a sequence of consecutive numbers.

At the same place, you can set a PIN to authorize mobile payments. You can use mobile banking without a PIN in a limited version, but you will not be able to make payment orders and other operations.

Username is the same as for logging into online banking.

If you enabled an application and the password to access does not work, please contact the call centre Equa bank +420 222 010 222. For your convenience the call centre Equa bank is available for you 7 days a week.

O2 - CZ 3G 16:44 89%

Back Equa bank

Login

User name: 21718178

Password:

Remember user name: ON

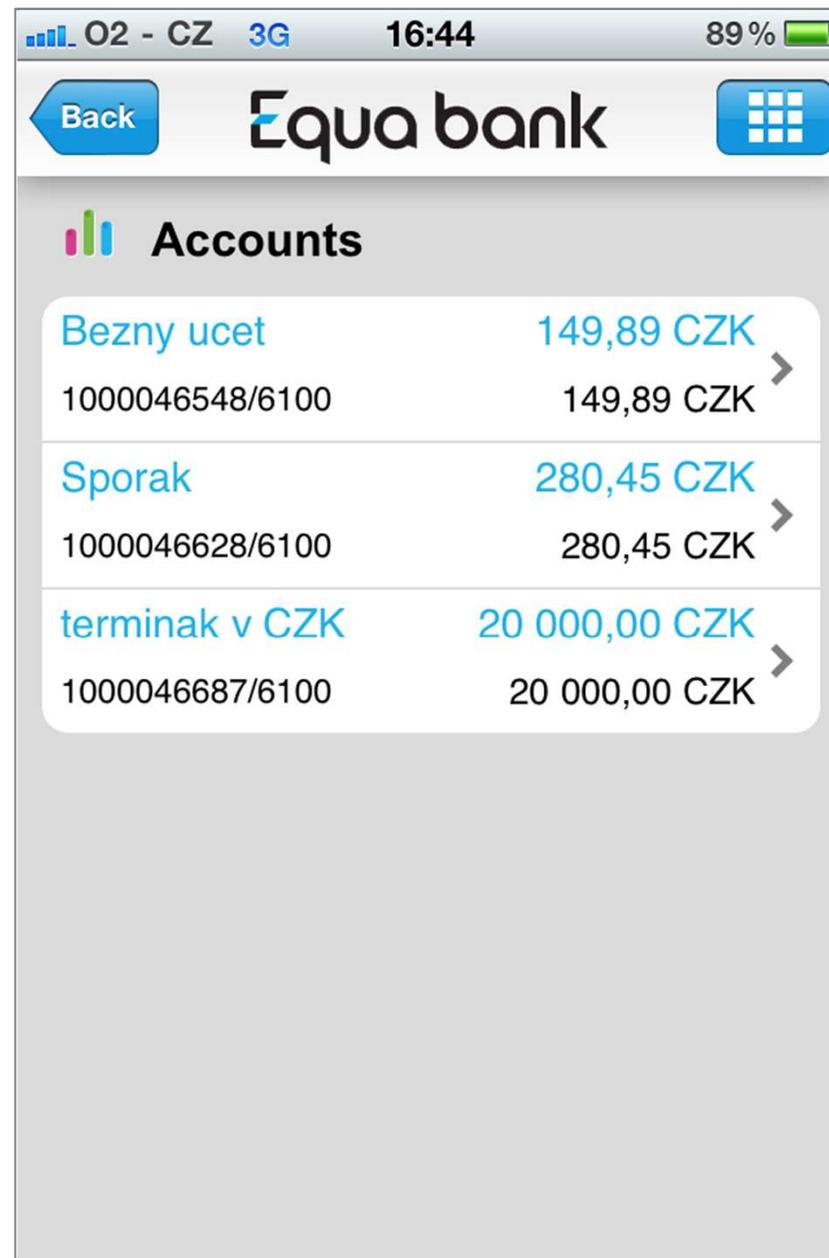
Login

1.0.10

Overview

A list of all your accounts, including accounting and available balances. By clicking on an account name, details of the account will be displayed.

Accounting balance - does not reflect blocked funds, non-settled operations, or the amount of allowed overdraft. Available balance - the amount which is immediately available on the account as of a given day. If overdraft is allowed, the available balance also includes the overdraft amount.

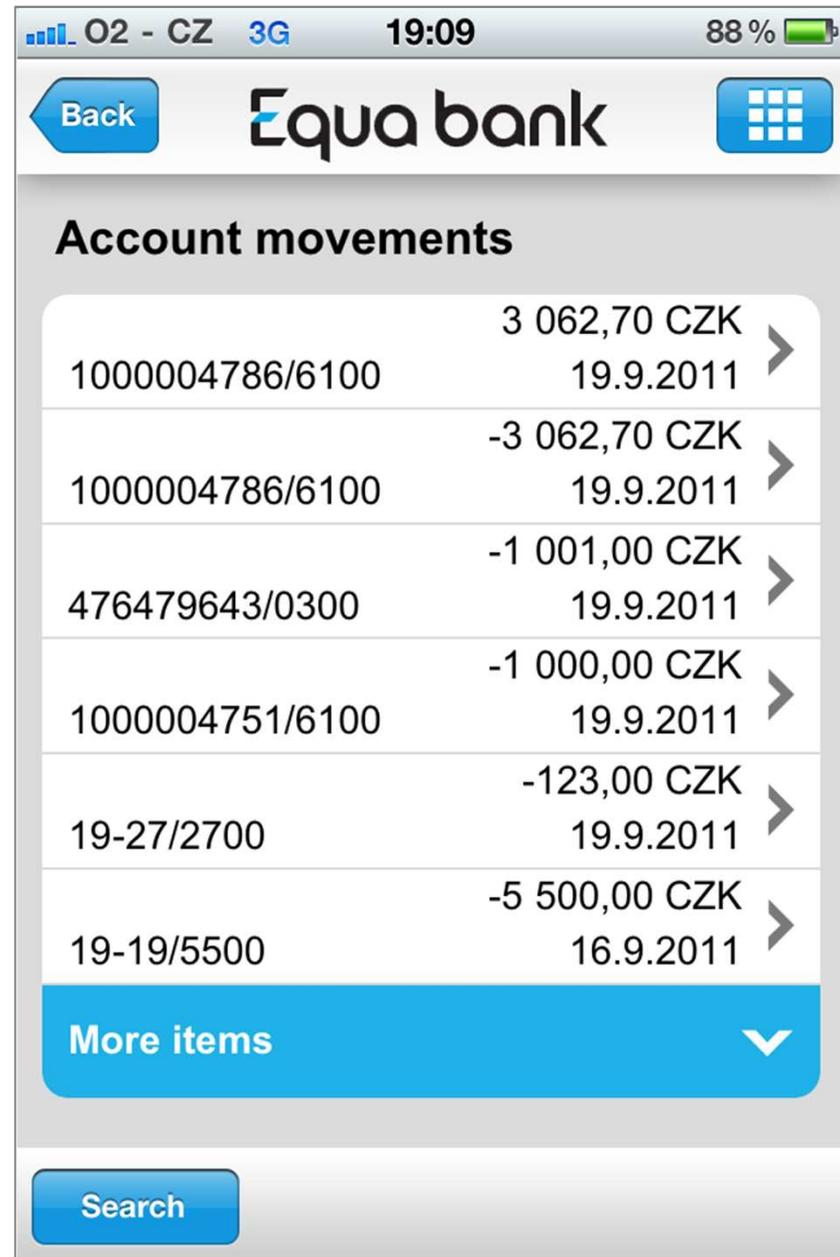


Transaction history

All transactions on your accounts, incoming and outgoing payments, settled fees and interest.

Executed transactions on your accounts are added to the transaction history overview according to the date of execution. Incoming and outgoing transactions are always displayed as individual items together with the sum of all fees relating to them. By clicking on transaction details, all information relating to the transaction will be displayed, including e.g. a detailed elaboration of fees or information about the exchange rate at which the transaction was executed.

In the overview, you will see the name or number of of the payee's account relating to the executed transaction.



The screenshot shows the Equa bank mobile application interface. At the top, the status bar displays '02 - CZ', '3G', '19:09', and '88%' battery. The app header includes a 'Back' button, the 'Equa bank' logo, and a grid icon. The main content area is titled 'Account movements' and lists several transactions. Each entry shows an account number, a date, and a monetary value in CZK. A 'More items' button with a downward arrow is located at the bottom of the list. A 'Search' button is positioned at the very bottom of the screen.

Account Number	Amount (CZK)	Date
1000004786/6100	3 062,70	19.9.2011
1000004786/6100	-3 062,70	19.9.2011
476479643/0300	-1 001,00	19.9.2011
1000004751/6100	-1 000,00	19.9.2011
19-27/2700	-123,00	19.9.2011
19-19/5500	-5 500,00	16.9.2011

Single payments / Domestic payment

Domestic payments are all payments in CZK in the Czech Republic.

To submit a domestic payment, fill in the form one field at a time or create a payment using a template. The individual fields of the form for a new domestic payment are divided into required and optional fields. Required fields must be filled in and are marked with an asterisk. If you do not fill in a required field, it will not be possible to complete the payment and you will be asked to fill in the field again. If you are uncertain about how to fill in a field, use help.

From the selection of your accounts, choose the one from which the payment will be sent. All accounts that can be used for the given domestic payment are available. By each account you will find a detailed specification – number, currency and name.

For transfers within Equa Bank (bank code 6100) you can select any date (working days, weekends and holidays) – Equa Bank allows you to make payments among Equa accounts 24 hours a day, 7 days a week. For other transfers in the Czech Republic, the due date must be a working day.

You can choose Standard or Express priority for domestic payments. An express payment for a given day must be entered before 12 noon. For a domestic payment order with express priority, the bank undertakes to transfer the amount to the beneficiary's bank on the same day.

You can classify executed payments into individual categories. This will allow you to administer your finances and to create overviews.

You can elect to receive a text or e-mail message confirming the execution of a payment. This information can be sent to up to 10 recipients. The message only contains information about the payment; it does not contain information on the balance or personal data.

By saving to "PENDING PAYMENTS" you will be able to send the payment later or to authorise several payments at once.

The screenshot shows the Equa bank mobile app interface. At the top, the status bar displays signal strength, carrier (O2 - CZ), network (3G), time (16:44), and battery (88%). The app header includes a 'Back' button, the 'Equa bank' logo, and a grid icon. The main content area is titled 'DPO step 1/3' with a dropdown arrow. Below this, there are several form fields: 'Use template' (no template selected), 'From account' (no account selected), 'To account' (empty), 'Bank' (empty), 'Amount:' (0,00 CZK), 'Value date' (15.9.2011), and 'Priority' (Normal). At the bottom, there are two blue buttons: 'Optional detail' and 'Notification settings', both with downward arrows.

Single payments / Domestic payment

Domestic payment authorisation

To authorize payment, enter the PIN that you set at your account in internet banking.

Press "SUBMIT" the payment is authorized and sent for processing.

As confirmation of a successful authorisation, a message will be displayed on your screen confirming receipt of your payment by the bank for processing. At this time you can check the entered payment "TRANSACTION HISTORY".

PIN for certification of payments in mobile banking must be set in advance in internet banking in the "LOGIN SETTINGS".

02 - CZ 3G 19:08 88 %

Equa bank

Domestic payment step 2/3

From account	1.Běžný účet
To account	-27/2700
Amount	1 000,00 CZK
Value date	19.9.2011
Priority	Standard

Constant symbol
Variable symbol
Specific symbol

Description
Reference
Category

Authorization PIN

Single payments / Transfer between my accounts

To transfer funds between your own accounts, fill in the form one field at a time or create a payment using a template. From the selection of your accounts, choose the one from which the payment will be sent. All accounts that can be used for the given payment are available. By each account you will find a detailed specification – number, currency and name.

If you are sending a payment in a different currency from that in which your account is denominated, a conversion of the amount will be displayed in your account's currency. The amount in the currency of the account is only an approximate conversion according to the current exchange rate. When executing the payment, the exchange rate valid at the time of processing will be used, and thus the conversion may differ as the result of a change in the exchange rate.

For transfers in CZK, you can select any date (working days, weekends or holidays). Equa Bank allows you to make payments between Equa accounts denominated in CZK 24 hours a day, 7 days a week. For other transfers, the due date must be a working day.

You can classify executed payments into individual categories. This will allow you to administer your finances and to create overviews. You can even specify a payment's category when entering a payment order. Another option is to classify a payment into a category in "TRANSACTION HISTORY" or in "PENDING PAYMENTS".

You can elect to receive a text or e-mail message confirming the execution of a payment. This information can be sent to up to 10 recipients. The message only contains information about the payment; it does not contain information on the balance or personal data. You can select the conditions under which you wish yourself or the counterparty to be informed of this payment.

The payment can be saved as a template which you can use repeatedly in the future. The "PAYMENT DATE" and "PRIORITY" fields are not saved.

By saving to "PENDING PAYMENTS" you will be able to send the payment later or to authorise several payments at once.

The screenshot shows the Equa bank mobile app interface. At the top, the status bar displays signal strength, carrier (O2 - CZ), network (3G), time (19:08), and battery level (88%). The app header includes a 'Back' button, the 'Equa bank' logo, and a grid icon. The main content area is titled 'My accounts step 1/3'. It features three selection fields: 'Use template' (no template selected), 'From account' (no account selected), and 'To account' (no account selected). Below these are input fields for 'Amount' (0,00) and 'Value date' (19.9.2011). At the bottom, there are two expandable sections: 'Optional detail' and 'Notification settings'. At the very bottom, there are two buttons: 'Save in waiting room' and 'Submit'.

Pending payments

An overview of all scheduled payments and payments waiting for an authorization.

- **Planned payments**

Payments are executed according to the entered due date and overview contains all one-off and standing payments. In the case of standing payments, the next planned payment is always displayed. Click on the payment name to view the payment details.

- **Payments awaiting authorization**

Payments, which have been created, but not authorised for execution. These payments cannot be sent and can be modified or cancelled. Click on the payment name to view the payment details.

The screenshot shows the Equa bank mobile app interface. At the top, the status bar displays 'O2 - CZ 3G 19:07 88%' with a battery icon. Below the status bar is a navigation bar with a 'Back' button, the 'Equa bank' logo, and a grid icon. The main content area is titled 'Payment repository' and contains a list of six scheduled payments. Each payment entry includes a blue link for the payment ID, the amount and currency, and the scheduled date. At the bottom of the list is a blue button labeled 'More items' with a downward arrow. Below the list are two buttons: 'Search' and 'Status filter'.

Payment ID	Amount and Currency	Scheduled Date
1000004786	123,00 EUR	19.9.2011
476479643	1 001,00 CZK	19.9.2011
1000020591	99,00 EUR	19.9.2011
1000020591	100,00 EUR	19.9.2011
1000020591	12,78 USD	19.9.2011
19	10,45 CZK	16.9.2011

News

List of all news and information from Equa bank. To view detail, click on its preview.

This section can be viewed without having to sign in to mobile banking.



Bankovní kontakty

An overview of all important contacts for communication with Equa bank. For your convenience the call centre Equa bank is available for you 7 days a week.

This section can be viewed without having to sign in to mobile banking.

