

## MOBILE APPLLET SERVICE DESCRIPTION

### 1. General provisions

- 1.1. Mobile Applet (the Applet) is an application for smart devices, which allows Clients to manage funds in bank accounts as well as to get acquainted with the Client service network and bank news.
- 1.2. Information on the use of the Applet is provided by phone 1813 (+370 37 301 337 if calling from abroad), as well as by e-mail kc@sb.lt.

### 2. Services and functions

- 2.1. The Applet may be accessed by signing the Online Banking Service Agreement (the OB). It is available for download from Google Play (for Android devices), AppStore (for iOS devices) or Windows Phone (for Windows Phone devices) stores.
- 2.2. The Applet user may:
  - 2.2.1. View account balances and statements;
  - 2.2.2. Perform SEPA credit transfers;
  - 2.2.3. Make currency conversions and find out the exchange rates;
  - 2.2.4. View deposit agreements;
  - 2.2.5. Receive notification from the Bank;
  - 2.2.6. Get information about the bank (bank news, list of bank branches or ATMs, etc.).

### 3. Identification Tools

The Bank determines the identity of the User in accordance with the User Identification Tools provided to/held by the User:

- 3.1. **User ID:** the login name specified in the Online Banking Service Agreement, consisting of letters and numbers, it is unchangeable;
- 3.2. **Login Password:** the personal password created by the User after the first login to OB.
- 3.3. **PIN + SMS:** reusable 24 PIN code card and additional code generated by the Bank, sent by SMS to the User's mobile phone. The PIN card is used to login to the Applet and to sign transactions. PIN + SMS is mandatory for use in the Applet in the case of signing transfers above 30 EUR to the accounts in other banks.
- 3.4. **Mobile signature** (m-signature): with the help of mobile phone and mobile SIM card allows you to login to the Applet safely and conveniently and sign transactions.

### 4. Sign in to the Applet

- 4.1. The User must change the Primary Login Password to the User's Login Password prior to using the Applet after logging into the OB.
- 4.2. Login to the app:
  - 4.2.1. After installing the Applet, click the Login button;
  - 4.2.2. Select Identification Tool: PIN Card/m-signature;
  - 4.2.3. In the first field of the login window, enter the User name (ID). It is memorized after the first successful access to the Applet;
  - 4.2.4. Login Password is to be entered in the second field of the Login window;
  - 4.2.5. If you sign in with m-signature, a mobile phone number is to be entered in the third field. It is memorized after the first successful access to the Applet;
  - 4.2.6. After entering User ID and Login Password, mobile phone number, press Next button;
  - 4.2.7. If you sign in with the PIN card, in the second field of login window, enter the requested PIN card code and click on the *Login* button;
  - 4.2.8. If you sign in with the m-signature, you must check the code received and confirm it by entering the mobile signature sPIN (mobile signature protection) code;
  - 4.2.9. Select Client if OB is used to control other Client Accounts.

### 5. Entering and Signing Transactions

- 5.1. The User may perform the following operations in the Applet: transfer between his/her accounts, transfer within the Bank, SEPA credit transfer and currency exchange.

- 5.2. When filling a transfer within the Bank and a SEPA credit transfer, clicking on the NAME, SURNAME/NAME link allows you to view the list of recipients, select the desired recipient or remove the recipient from the list.
- 5.3. When filling a transfer within the Bank and a SEPA credit transfer, payment templates generated by OB may be used.
- 5.4. By clicking on the Status button *Waiting for signing*, the User can view the details of the selected transactions and sign all/selected transactions with the PIN card/ PIN + SMS or m-signature.
- 5.5. The User, by signing the transaction, ensures that the data specified in the transaction is correct and there are sufficient funds in the Client's account to execute the transaction and pay the Bank's fees.
- 5.6. It is recommended to check that the signed transactions have been successfully completed.
- 5.7. Transactions signed in the Applet are executed in the same order as in OB and displayed in the OB transaction lists.

## 6. Additional information

- 6.1. If the Client / User login to the OB is blocked / suspended, it is not possible to login to the Applet.
- 6.2. The Bank shall block the use of the Applet and OB if the Client / User:
  - 6.2.1. 5 (five) times incorrectly enters the Login Password;
  - 6.2.2. 3 (three) times incorrectly enters the code from the PIN card/Generator-generated code, it will be temporarily blocked and after 3 more times the code is incorrectly entered, it will be blocked finally. If using the identification tool issued not by the Bank, blocking is done according to the third party requirements.
- 6.3. If the User has forgotten / lost the Identification Tool (s) or the system has blocked the use of the Applet and the OB, the Client must arrive at any branch of the Bank (having an identity document with him / her).
- 6.4. After fifteen minutes of no action in the Applet, the session is closed and the message Attention! The session has ended is shown until the User presses the OK button. After clicking this button, the User is directed to the initial Applet window.
- 6.5. User who wishes to use the Applet must use the device with Android, iOS or Microsoft Phone operating system installed and Internet connection active. You also need to install a version of Mozilla Firefox, Google Chrome, Internet Explorer, Safari, or AndroidJellyBeen, supported by the manufacturers, we suggest to use the latest.
- 6.6. After completing the work in the Applet, user must exit the system by pressing the exit button.