POBA*klik*
Internet banking

POBA **m_Token App manual**

![Podravska Banka logo] PODRAVSKA BANKA

1   Download the POBA m_token application

After contracting the service, your mobile will receive 2 SMS messages. One with download link POBA m_token application and the other with activation code.

- Open the first SMS and download the POBA m-token application on your mobile device
- The activation key from the second SMS message is two 8-digit numbers used to initiate POBA m-token
- Type activation key in POBA m_Token app

- After activation, you will be offered the option to enter and confirm a PIN of at least 4 digits that you will use in the future to enter POBA m_token. After entering the PIN, klick on the Next button (DALJE).

- When you start the m_token app for the first time, having entered activation code and PIN, your personal association country will be displayed on the m_token screen. Remember the offered flag as it will show up each time you enter the correct PIN code when starting the POBA m_token application.

2 How to use POBA m_token app

- Once you have successfully accessed Podravska bank's web site POBA, select the Login / login option and the first sign-up page will appear.

- After selecting the login screen for online banking, launch the POBA m_token application by selecting icons on your mobile device
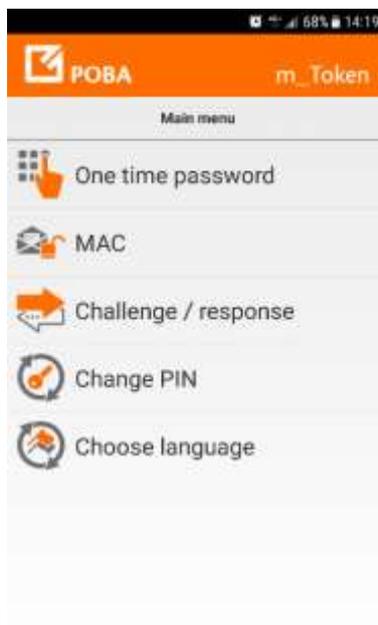

- Enter PIN

- If you enter a wrong PIN in the m_token display, another flag will be displayed, so you can easily conclude that you have entered wrong PIN. By selecting No, the PIN input screen opens again.

- After entering PIN and confirming the PIN reminder, the MAIN MENU m_token application opens.

- **A one-time password** is the option you will use when signing up to the Internet Banking System. By selecting this option, you will see a screen with two basic data required to login to POBAklik.
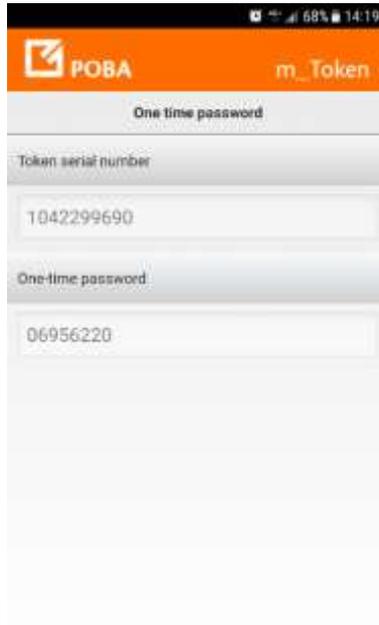
- **MAC** is an option that is intended for future use and currently does not have a role to play with POBAklik application

- **Challenge / Response** is the option you use when verifying your payment orders in Internet Banking. Run the option and enter the 8-digit number provided by the PobaKlik application (on your PC or notebook). After the enter the **Challenge** number in m_Token, the m_token application returns to the 8-digit number you should entere into PobaKlik Internet banking application
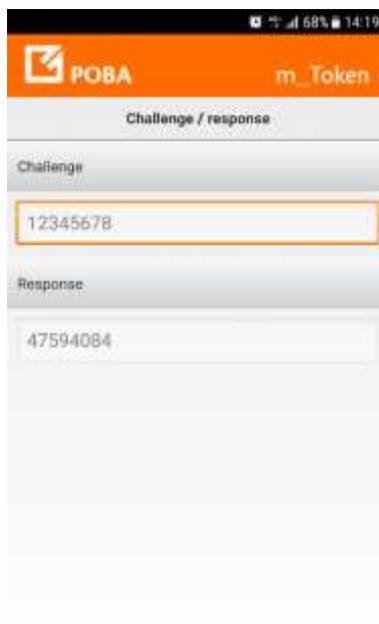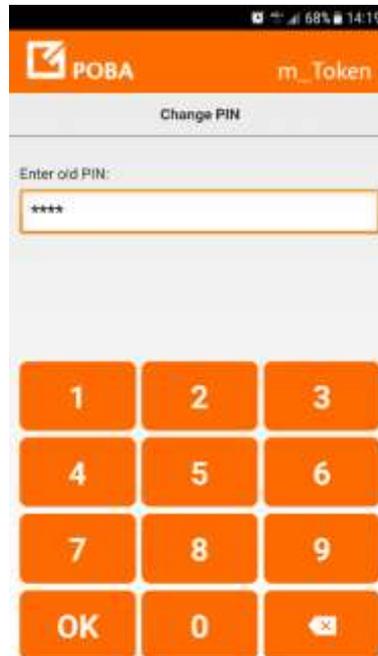
- **Changing the PIN** in the Main Menu is an option that allows you to change the PIN to use the m_token application at any time. By selecting an option, a screen will appear where you will enter the old PIN, the new PIN and confirm the entry of the new PIN. A new association will appear with a successful PIN change.

- **Choose language** is an option to select the language that you will use to work with the POBA m_token application.

- **About the app** is an option where you can find the serial number data, m_token version and other information.

3   Important

- When entering an incorrect PIN at the m_token application entry and verifying the wrong association flag, the application does not report the error and will let you go further. Work in this situation results in the generation of incorrect One-time Password and Incorrect Challenge/ Response

- m_token requires a mobile device that has Internet Access at the time of download and installation of the application. Also, Internet access is required when changing PIN

- Supported operating systems on mobile devices

  - iOS, version 4.3 and higher
  - Android, version 2.2 and higher
  - Windows 7.x and higher

- The loss or theft of a mobile phone using POBA m_token must be reported to the Bank by calling the Info Center at 072/20 20 20, by sending an e-mail to **info@poba.hr** or by personal arrival at the nearest branch office.

- Your mobile device founder does not know the access PIN for the m_token app, and is still secure, so keep your PIN and do not reveal it to other people.

- If you have forgotten your PIN, there is no possibility of assigning a new one and you need to issue a new m_tokena.