Addiko Bank

Addiko Business EBank

Manual for registration and login in
Addiko Business EBank

Ljubljana, march 2023

Addiko Bank

Kazalo

Addiko Bank

1. INTRODUCTION

Addiko Business EBank is intended for companies, sole proprietors and associations that want to do business with our bank in a modern and digital way. It will save you time and money, and you can provide services anytime, anywhere.

The document presents the minimum requirements for the use of Addiko business EBank, the login process with a Rekona user account and the security of Addiko Business EBank.

The images displayed in each set are for information purposes only and may differ depending on the actual content of the Addiko Business EBank online bank due to the concealment of personal data and the difficulty of displaying the entire content.

2. METHOD OF REGISTRATION IN ADDIKO BUSINESS EBANK

You can access the Addiko Business EBank online bank as follows:

- **with a Rekono user account** (Rekono user account is a solution for reliable and secure verification and central management of the user's electronic identification means, with which the user can enter the online bank) and
- **with the Rekono OnePass mobile application,** which provides:
  - o easier and faster access to the Rekono user account, its management and access to functionality,
  - o easier and faster confirmation and signing of payment transactions/documents that you send for signing in the Addiko Business EBank online bank.

3. SYSTEM SUPPORT

3.1 OPERATING VERSION SUPPORT – Rekono OnePass

Android platform

The application supports devices on the Android platform with the operating system version **4.4 (Kitkat - API level 19)** and higher.

iOS platform

The application supports devices on the iOS platform with operating system version **10.0** or higher.

3.2 MINIMUM REQUIREMENTS FOR THE USE OF ADDIKO BUSINESS EBANK

The Client is obliged to meet the minimum technical requirements for the use of the service, which are:
- Operating system: Windows 7 or later
- Web browsers:
  - ➢ Chrome: v65+
  - ➢ Mozila Firefox: v70+
  - ➢ Edge: v80+
  - ➢ Safari: v10+

  ➢ Opera: v52+
- Adobe Acrobat Reader or Adobe Acrobat X version 10.0 or later.

4. REKONO USER ACCOUNT

4.1   What is a Rekono user account

Rekono user account (also Rekono e-identity or digital identity) is an electronic personal document of a natural person. The digital identity is provided by the company Rekono d.o.o., which takes care of the central management of the electronic identification means and is duly licensed for this.

The Rekono user account is created by the user/authorized person for Addiko Business EBank via the dedicated online process. The user can also use his Rekono account for the services of other providers that use this type of identification and does not depend on the use of the bank's digital services.

As part of the Bank's digital services, the Rekono user account is intended for a secure method of identification and verification of the identity of a natural person who accesses and uses the Addiko Business EBank online bank as a user/proxy.

You can create a Rekono user account:
❖ as part of the registration of the Rekono OnePass mobile application

Additional information regarding the Rekono solution is available on the website: https://www.rekono.si/sl/domov/.

All subsequent changes in the Rekono user account and permissions for access to Rekono services are edited by the user by logging in to Rekono by clicking on the "My rekono Profile" button on the website: https://idp.rekono.si/IdP-RM-Front/index.htm.

Some of the changes that the user edits in the Rekono user account are:
   - forgotten password and change of password
   - e-mail address,
   - mobile phone number
   - personal data.

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5. USER WHO DOES NOT YET HAVE A REKONO USER ACCOUNT

Before logging in to the Addiko Business EBank online bank, you need to install the Rekono OnePass application on your mobile phone and open a Rekono user account (if you do not already have one), which proves your personal identification for logging in and confirming transactions in Addiko Business EBank.

Android platform

You must be signed in to the Google Play Store with your Gmail account. If you have an Android device, download the Rekono OnePass app by typing **"Rekono OnePass"** in the Google Play Store, and download the app to your device.

iOS platform

If you have an Apple iOS device, download the Rekono OnePass app by typing **"Rekono OnePass"** in the Apple App Store, and download the app to your device.
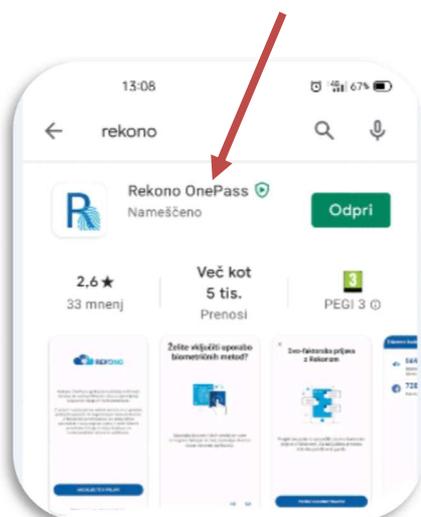
Follow the instructions for the first installation of the Rekono OnePass application on a mobile device and the instructions for registering the device in a Rekono account.

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1. Launch the application **(active internet connection required)**. The screen below appears. Click »**Continue to sign in**« (Nadaljujte s prijavo).

2. Click the »**Create Account**« (Ustvari račun) button and enter your login information.
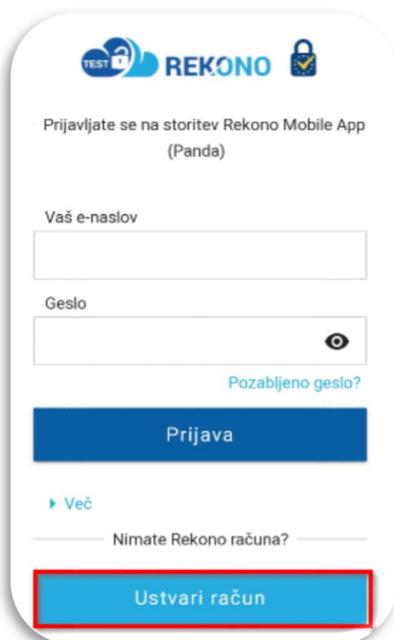
Addiko Bank

3. First enter your personal e-mail address, which you will use for each subsequent login to the online bank, and continue the process.
   Use a personal email address as you create a personal electronic identification tool.

   Set a login **password** (follow the password setup instructions), which you enter twice.

   Enter your private **mobile phone number**.
   The phone number will serve as another factor for you to log in to your Rekono account. You will receive a one-time code on the entered mobile number during the Rekono account registration process.

   Read the Terms of Use, check the box **»I agree with the Terms of Use»** (Strinjam se s Pogoji uporabe) and confirm with the **»Next«** (Naprej) button.

4. **To verify the e-mail address**, you will receive a confirmation code to your e-mail address, which you enter and continue the confirmation process with the **»Next«** (Naprej) button.

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5. **From the received SMS message,** copy the unique SMS code you received to the entered mobile phone number and continue the registration by clicking on the »**Next**« (Naprej) button.
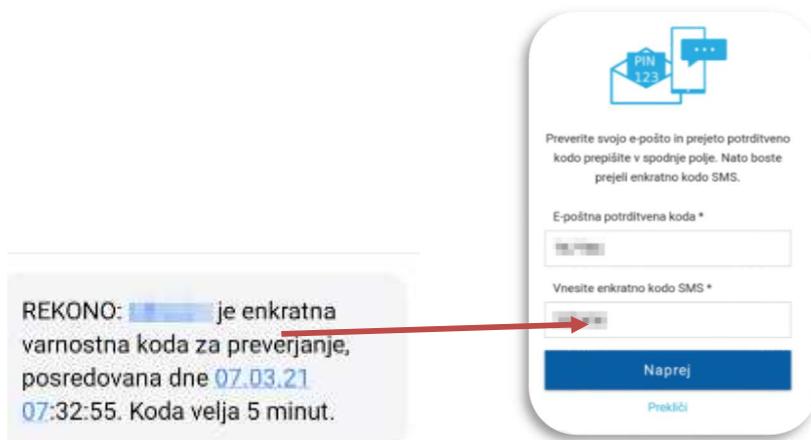
6. You will receive a notification to your e-mail address about the successful registration of a Rekono user account.

7. **Save the PUK code in a safe place**. Enter the word UNDERSTAND in the "Write I UNDERSTAND to continue*" field and confirm with the **Next** button.

   Then, in the next window, rewrite the **PUK code** you received in the previous step. Confirm with the **Next** button.
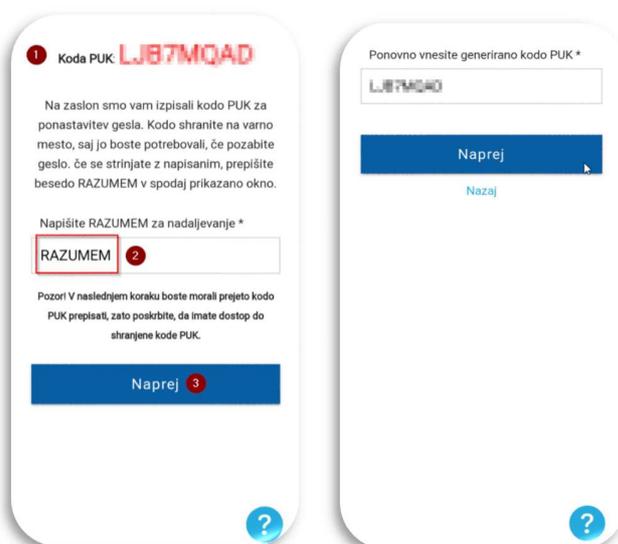
8. Then the following window will appear. Click **»On Service«** (Na storitev).

9. The window below will appear with which Rekono OnePass wants to access your Rekono data. Click the **»Allow«** (Dovolim) button.
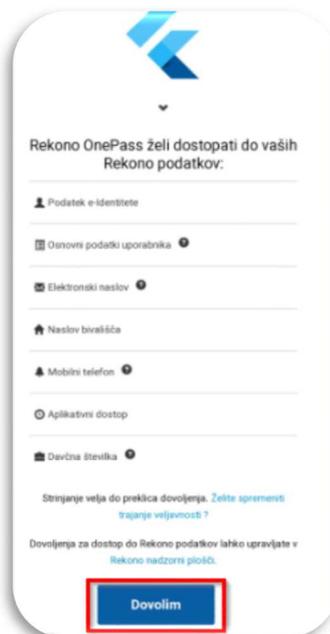
10. The system then notifies you of the first registered device in the Rekono OnePass application. Click **»I understand«** (Razumem).

11. On the next screen, you need to name your device to better identify and manage it. Then click **»Set device name«** (Nastavi ime naprave).
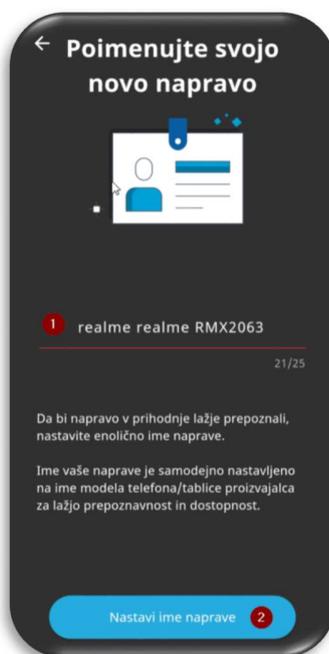
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12. In the next step, set your PIN code, which will serve as a security mechanism in the application. Then confirm the code.
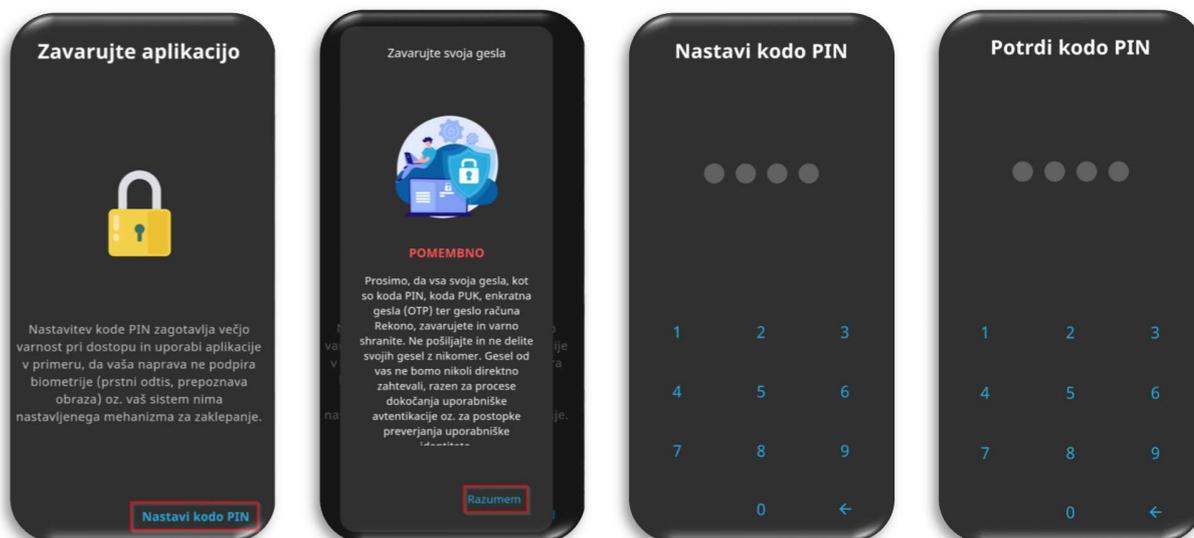
13. After setting and confirming the entered PIN code, a screen appears where you can enable biometric authentication if your device supports it. Click »**YES**« (Da).

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14. Enable the system to optimize the battery of your mobile device by confirming »**Continue**« (Nadaljuj) and clicking the »**Yes**« (Da) button.

15. Collection of location data: We recommend that you click "**Turn on location**" (Vključi lokacijo).

16. S klikom na »**Razumem**« boste potrdili prejemanje potisnih obvestil, ki so potrebna za uporabo Addiko Business EBank.

17. Device activation procedure (check phone settings).

Prerequisites:
1. Stable internet connection without VPNs or other network restrictions.
2. The set phone number is the same as the one registered in the Rekono account.
3. IMPORTANT: enable only one type of network, WIFI or LTE, and not both, If this is not the case, you will get an error message that the IP of the network does not match the IP of Rekono login.
4. Android: You need to enable opening links for the Rekono OnePass app. The system settings of the device are different for different mobile service providers.
5. Android: Google One VPN option must be disabled. Newer devices have this option enabled by default and should be turned off.
6. iOS: The Private Relay option must be disabled. If you are subscribed to iCloud+, you need to disable the 'Private Relay' option in the app settings.

XAOMI (some settings may differ): click System settings/Applications/Manage applications/Default applications (in the lower right corner)/Open connections (at the bottom of the screen)/select Rekono onePass/check in Supported connections if idp.rekono. si and whether Open supported connections is set to Open.

SAMSUNG (some settings may differ): click System settings/Applications/select Rekono OnePass/on Application information click Set as default/Opening supported links must be enabled/tap Supported web addresses/check if idp.rekono.si connection is enabled .

HUAWEI (some settings may differ): click System Settings/Applications/Default Applications/click Application Connections/select Rekono OnePass/check idp.rekono.si from Supported Connections (The Open Supported Connections option must be set to Always Allow/Open).

18. Verify Mobile Device: Click **"Verify Device"** (Preveri napravo).

19. Activate your device: Click "**Start device activation**" (Pričetek aktivacije naprave).
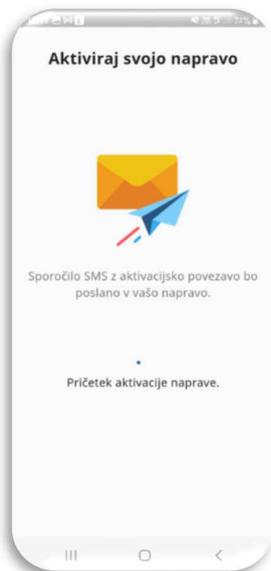
20. Via SMS – you will receive a message. Click on the link. The system will automatically return you back to the mobile application.
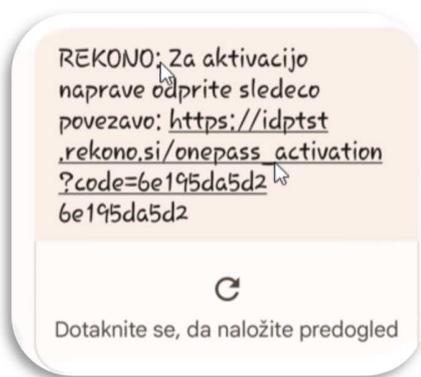
![Addiko Bank]

21. Next, click "**Next**" (Naprej) and "I understand" (Razumem). You will be shown the first page of the Rekono OnePass application, which means that the application is ready for use.

   You will receive a notification by e-mail about the successful activation of the Rekono onePass mobile application.
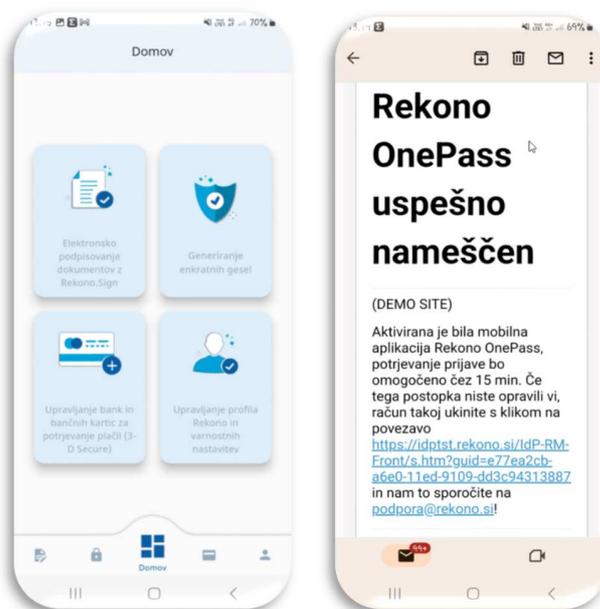
To successfully log in to Addiko Business EBank, you must then link your Rekono account and the Addiko Business EBank online bank to your Rekono user account. Follow the steps described in **point 8** of this manual (**8. ADDIKO BUSINESS EBANK REGISTRATION**). If you have already received the PUK code for your Rekono account, steps 10-13 in point 8 of this manual are irrelevant to you.

6. A USER WHO ALREADY HAS A REKONO USER ACCOUNT AND HAS NOT YET MADE A REKONO ONEPASS MOBILE APPLICATION

A user who has already created a Rekono account must also have the Rekono Onepass mobile application downloaded for the purpose of logging in to Addiko Business EBank (if he does not already have one):

Android platform

You must be signed in to the Google Play Store with your Gmail account. If you have an Android device, download the Rekono OnePass app by typing **"Rekono OnePass"** in the Google Play Store, and download the app to your device.

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iOS platform

If you have an Apple iOS device, download the Rekono OnePass app by typing **"Rekono OnePass"** in the Apple App Store, and download the app to your device.

Follow the instructions for the first installation of the Rekono OnePass application on a mobile device and the instructions for registering the device in a Rekono account.

1. Launch the application **(active internet connection required).**

2. screen below appears. Click »**Continue to sign in**« (Nadaljujte s prijavo).

3. Enter the »**Email and Password**« (Vaš e-naslov) of the account account and click on the »**Login**« (Prijava) button.
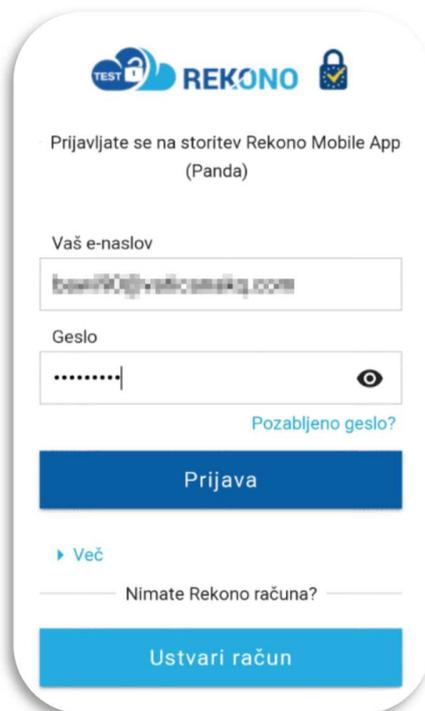
4. After entering all the data, you will be redirected to the page for choosing the login method, where you have the option to »**Send SMS**« (Pošlji SMS).

   By selecting on:

   »**SEND SMS**«, you will copy a unique code from your mobile phone (recommended),
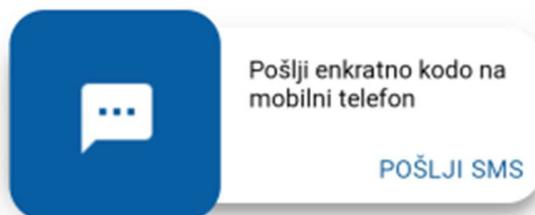
   »**SEND SMS**« - copy the unique code that was sent to your mobile phone.

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REKONO: 182858 je enkratna varnostna koda za preverjanje, posredovana dne 16.03.21 07:34:47. Koda velja 5 minut.

Prepišite enkratno kodo, ki smo vam jo poslali po SMS-sporočilu na vaš mobilni telefon *********037.

Enkratna koda *

182858

Naprej

Prekliči

5. Rekono OnePass will ask you to access your data. Click »**Allow**« (Dovolim).

Rekono OnePass želi dostopati do vaših Rekono podatkov:

👤 Podatek e-Identitete

▤ Osnovni podatki uporabnika ❓

✉ Elektronski naslov ❓

🏠 Naslov bivališča

🔔 Mobilni telefon ❓

🕐 Aplikativni dostop

💼 Davčna številka ❓

Strinjanje velja do preklica dovoljenja. Želite spremeniti trajanje veljavnosti ?

Dovoljenja za dostop do Rekono podatkov lahko upravljate v Rekono nadzorni plošči.

Dovolim

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6. In the next step, you will register the mobile device in Rekono OnePass. Click **»I understand«** (Razumem).

7. The system will ask you to name your device, which is designed to be more recognizable and accessible. After entering the name, click **»Set device name«** (Nastavi ime naprave).
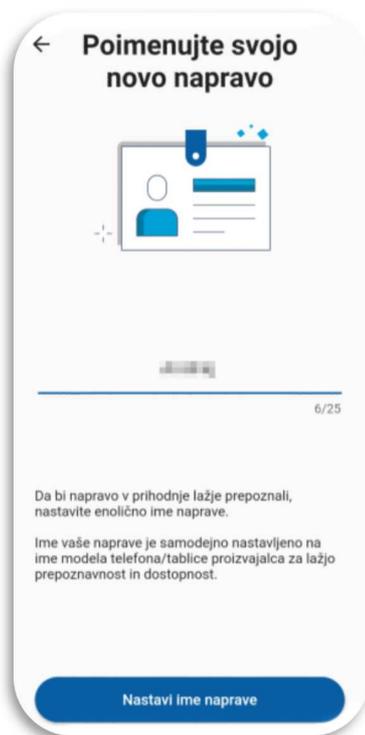
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8. In the next step, set your PIN, which will serve as a security mechanism in the application. Then confirm the code again.
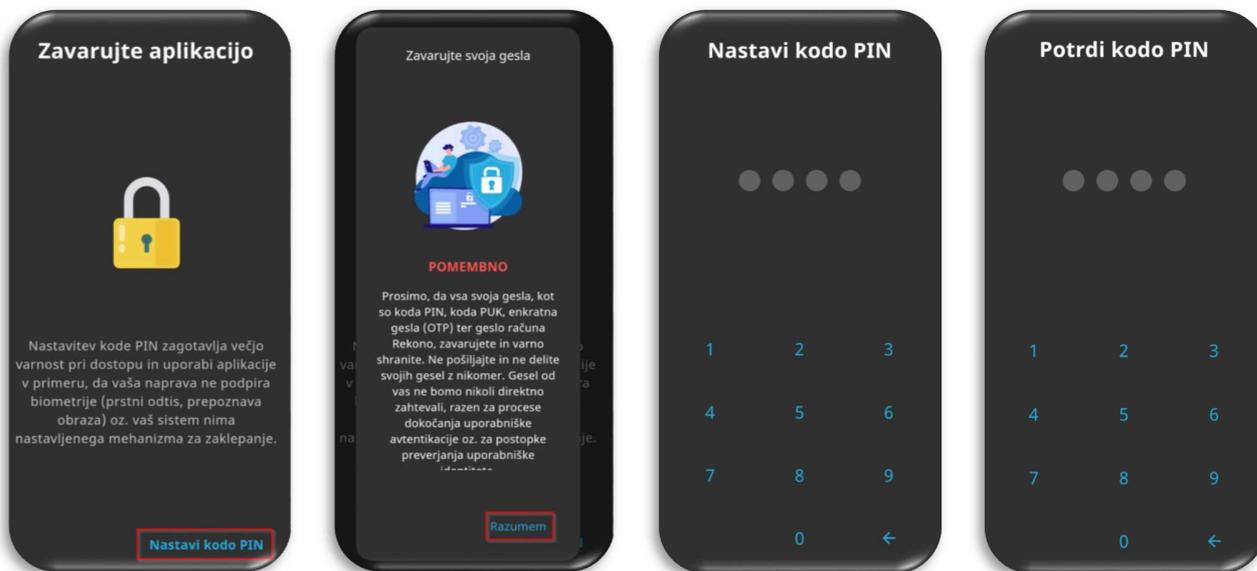
9. After setting and confirming the entered PIN code, a screen appears where you can enable biometric authentication if your device supports it. Click »**YES**« (Da).

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10. Enable the system to optimize the battery of your mobile device by confirming **»Continue«** (Nadaljuj) and clicking the **»Yes«** (Da) button.

11. Collection of location data: We recommend that you click "**Turn on location**" (Vključi lokacijo).
12. By clicking on "**I understand**" (Razumem), you will confirm the receipt of push notifications, which are necessary to use Addiko Business EBank.

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13. Device activation procedure (check phone settings).

Prerequisites:
1. Stable internet connection without VPNs or other network restrictions.
2. The set phone number is the same as the one registered in the Rekono account.
3. IMPORTANT: enable only one type of network, WIFI or LTE, and not both, If this is not the case, you will get an error message that the IP of the network does not match the IP of Rekono login.
4. Android: You need to enable opening links for the Rekono OnePass app. The system settings of the device are different for different mobile service providers.
5. Android: Google One VPN option must be disabled. Newer devices have this option enabled by default and should be turned off.
6. iOS: The Private Relay option must be disabled. If you are subscribed to iCloud+, you need to disable the 'Private Relay' option in the app settings.

XAOMI (some settings may differ): click System settings/Applications/Manage applications/Default applications (in the lower right corner)/Open connections (at the bottom of the screen)/select Rekono onePass/check in Supported connections if idp.rekono. si and whether Open supported connections is set to Open.

SAMSUNG (some settings may differ): click System settings/Applications/select Rekono OnePass/on Application information click Set as default/Opening supported links must be enabled/tap Supported web addresses/check if idp.rekono.si connection is enabled .

HUAWEI (some settings may differ): click System Settings/Applications/Default Applications/click Application Connections/select Rekono OnePass/check idp.rekono.si from Supported Connections (The Open Supported Connections option must be set to Always Allow/Open).

14. Verify Mobile Device: Click **"Verify Device"** (Preveri napravo).

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15. Activate your device: Click "**Start device activation**" (Pričetek aktivacije naprave).
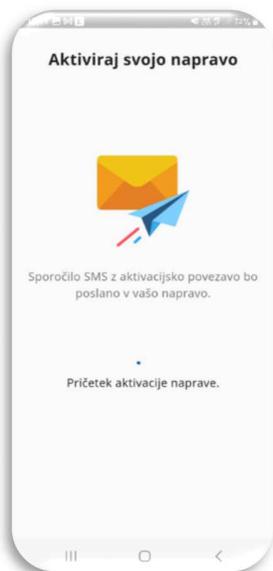
16. Via SMS – you will receive a message. Click on the link. The system will automatically return you back to the mobile application.
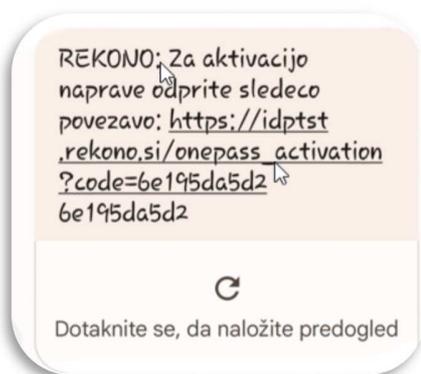
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17. Next, click "**Next**" (Naprej) and "I understand" (Razumem). You will be shown the first page of the Rekono OnePass application, which means that the application is ready for use.

You will receive a notification by e-mail about the successful activation of the Rekono onePass mobile application.
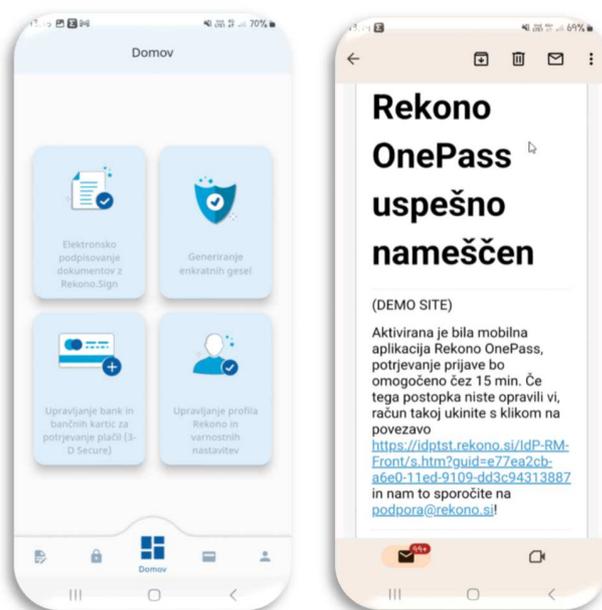
To successfully log in to Addiko Business EBank with your Rekono user account, you must then link your Rekono account and the Addiko Business EBank online bank. Follow the steps described in point 8 of this manual (**8. ADDIKO BUSINESS EBANK REGISTRATION**). If you have already received the PUK code for your Rekono account, steps 11-13 in point 8 of this manual are irrelevant to you.

7. A USER WHO ALREADY HAS A REKONO USER ACCOUNT AND A MOBILE APPLICATION REKONO ONEPASS

If you already have a Rekono account created and the Rekono OnePass application is loaded on your mobile device, you must follow the steps described in **point 8** of this manual (**8. ADDIKO BUSINESS EBANK REGISTRATION**). If you have already received the PUK code for your Rekono account, steps 11-13 in point 8 of this manual are irrelevant to you.

8. FIRST REGISTRATION IN ADDIKO BUSINESS EBANK

Registration in the Addiko Business EBank is via the link: https://ebank.addiko.si/)
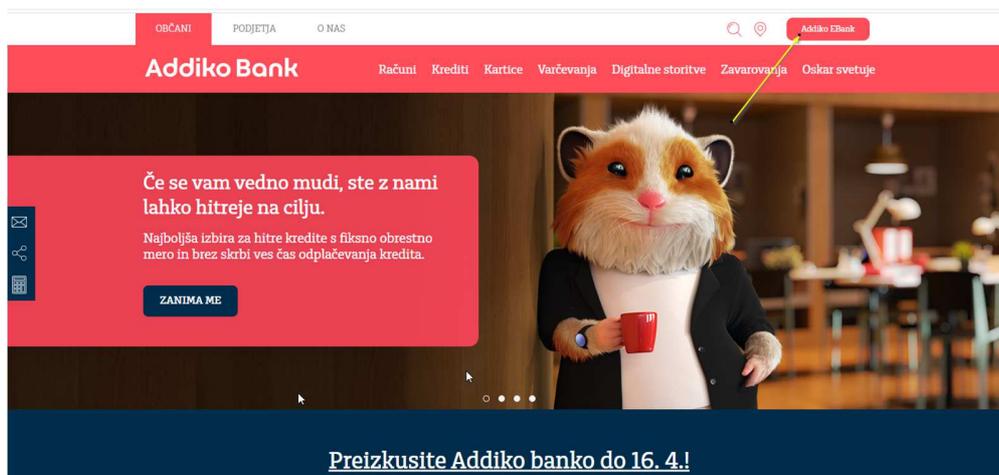
1. If you have just created a Rekono account or have just installed the Rekono OnePass mobile application, wait 15 minutes, then log in to Addiko Business EBank: https://ebank.addiko.si/ and click on "**Login with Rekono**" (Prijava z Rekono) *

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2. The system will then redirect you to the Rekono service provider's website. Please enter »**email address and Password**« (Vaš e-naslov in Geslo) you used to create the Rekono account and click the »**Login**« (Prijava) button.

*If the registration process stops at this point (see picture) - it means that you do not have the Rekono OnePass mobile application installed or 15 minutes have not yet passed since the application was activated.

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3. To access the application, you must enter your personal information and click on the »**Add personal information**« (Dodaj osebne podatke) button.

4. Choose the registration method that you will confirm with the Rekono OnePass mobile application.

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5. Allow Addiko Business EBank services to access your Rekono data by clicking the »**Allow**« (Dovolim) button.

6. Enter the **reference number** provided by Addiko bank d.d. received to your e-mail address when submitting a request to use Addiko Business EBank, and by clicking on the »**Check**« (Preveri) button, check the entered code.

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7. From Addiko bank d.d. to your GSM telephone you will receive an activation code, which you will copy in the appropriate box and check the entered code by clicking on the »**Check**« (Preveri) button.

8. If you have successfully linked your Rekono account with Addiko Business EBank, you will receive the message below. Please click on »Go to the access page« (Na vstopno stran).
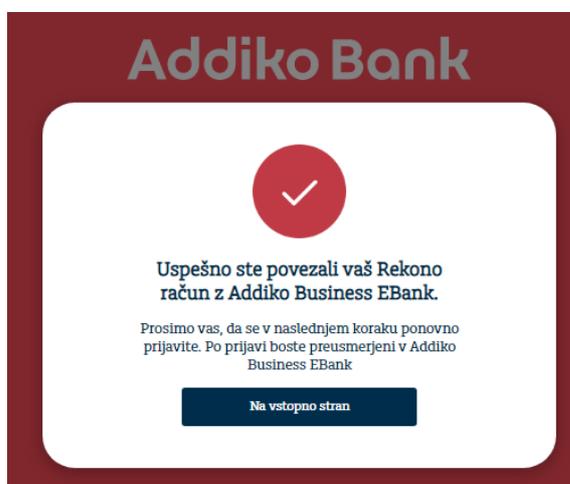
If your registration was not successful and you have already repeated the procedure below, please contact our call center for user assistance +386 (0)1 580 43 00 or ebank.si@addiko.com.

9. The system will automatically redirect you to the login page for logging in to Addiko Business EBank with the Rekono login. Click on **"Rekono Sign In".**

You will receive a message from the Rekono system on your e-mail address about raising the level of trust in your Rekono personal identification device to a high level.
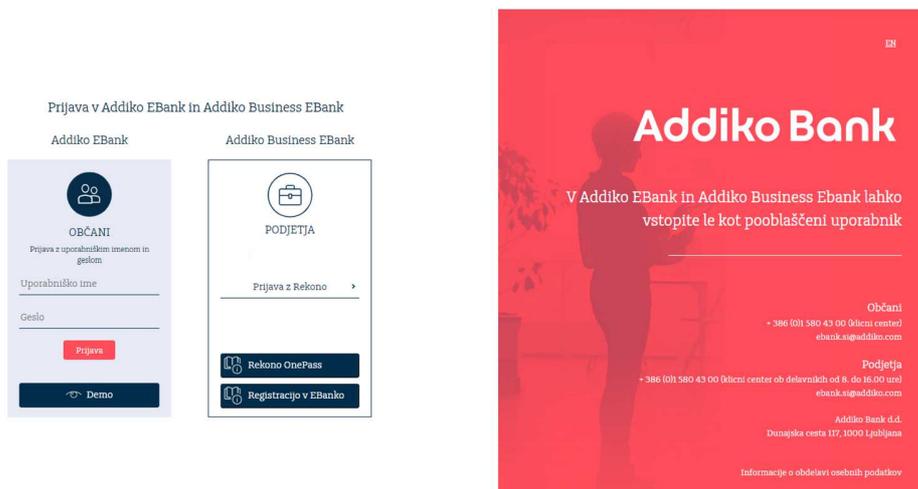
10. Re-enter the login information (email and password you used to create the Rekono user account) and click on »**Login**« (Prijava).
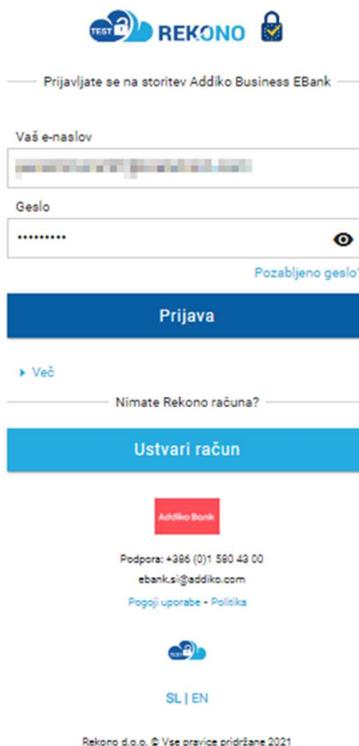
![Addiko Bank]

11. In the next procedure, you will receive a **PUK code** from Rekono, with which you will secure your account and have the option to reset your password. Confirm with the »**Next to PUK**« (Naprej na PUK) button.

ZAVARUJTE SVOJ RAČUN S KODO PUK!

Vedno se trudimo zagotoviti največjo varnost vašega računa Rekono. V naslednjem koraku Vam bomo ustvarili samo Vašo PUK kodo, ki jo boste lahko uporabili pri varnostnih akcijah na Rekono računu, tudi za postopek ponastavitve gesla.

Naprej na PUK

12. Write the word **RAZUMEM** in the instructions field and confirm with the »**Next**« (Naprej) button.

Be sure to save or copy the PUK code to a safe place, as you will need it to continue the process. You will also need the PUK code in the password reset process in case you forget your password.

KODA PUK ZA PONASTAVITEV GESLA

```
1 ─────────── 2
POGOJI UPORABE   GENERIRANJE KODE PUK
```

Koda PUK: ▓▓▓▓▓▓▓

Na zaslon smo vam izpisali kodo PUK za ponastavitev gesla. Kodo shranite na varno mesto, saj jo boste potrebovali, če pozabite geslo. če se strinjate z napisanim, prepišite besedo RAZUMEM v spodaj prikazano okno.

Napišite RAZUMEM za nadaljevanje *

```
RAZUMEM
```

Pozor! V naslednjem koraku boste morali prejeto kodo PUK prepisati, zato poskrbite, da imate dostop do shranjene kode PUK.

Naprej

Prekliči

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13. Enter the **PUK code** you received in the previous step. Confirm with the »**Next**« (Naprej) button.

KODA PUK ZA PONASTAVITEV GESLA

Ponovno vnesite generirano PUK kodo *

Naprej

Nazaj - Prekliči

14. After entering the PUK code, you will select the login method again.

IZBERITE NAČIN PRIJAVE

Prepisali boste enkratno geslo iz
aplikacije Rekono OnePass

ENKRATNO GESLO

Prejeli boste potisno obvestilo na
svojo mobilno napravo

ONEPASS PRIJAVA

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15. The system will then automatically redirect you to Addiko Business EBank.
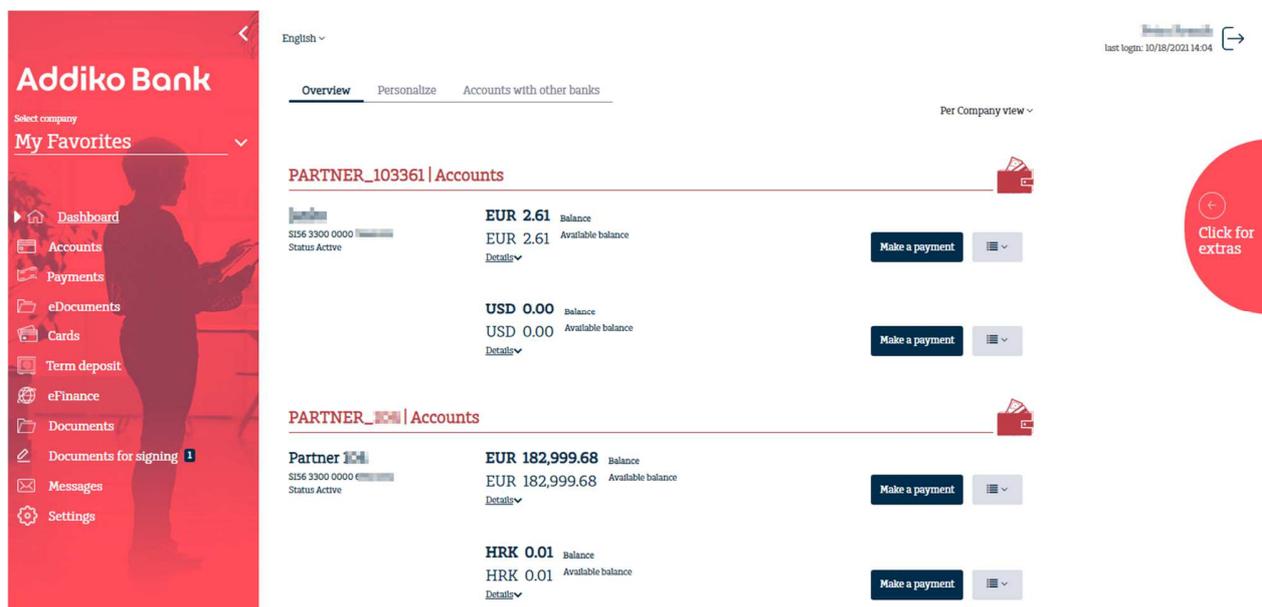
9. ANY FURTHER APPLICATION WITH REEKONO

1. Log in to Addiko Business EBank by clicking on the »**Rekono Sign In**« (Prijava z Rekono) button.
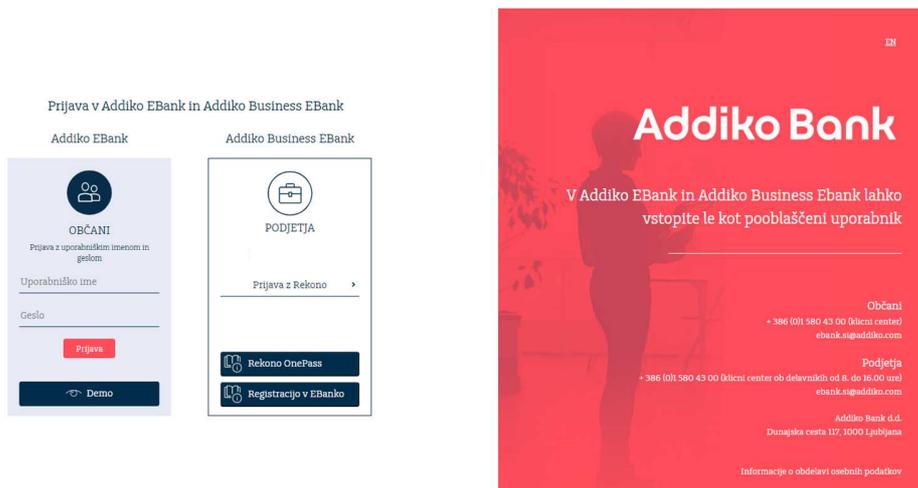
2. Enter the Recono user account and password and click »**Login**« (Prijava).

3. Select a login method.

4. After confirming the application method, you will be redirected to Addiko Business EBank.