



Mobi-B – Mobile Wallet

User Guide





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Download and registration

Mobi-B is a free mobile application. You can download it from either [Google Play](#) or [App Store](#), for mobile devices with Android or iOS operating system respectively.

After downloading and installing the application, you cannot use it without Internet and without having it activated first. Please note that on its first start the application downloads additional files, and that this operation can take longer than expected.

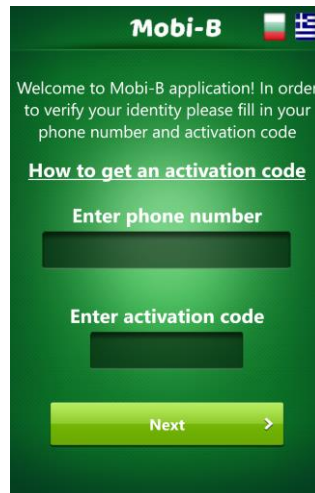
In order to activate your Mobi-B registration, you need to enter an activation code. By entering the first generated activation code, you activate two things: your first card and the application itself. When you register additional cards, the code serves only to activate the card while the application itself is already active. There are two possible means of obtaining an activation code.

Registration of a new card

- Online: at the Mobi-B website – www.Mobi-B.bg, you need to choose “Register Card”. Once you enter your mobile number and click “Register”, the website will forward you to the payment page of BORICA. You must enter the details of the card that you want to register at first. At the next stage, a transaction for BGN 1 will be performed and this amount will be returned to you within 24 hours. The goal is to generate a transaction that will be recorded in your bank statement. The description of the transaction will contain the activation code for Mobi-B. You can check your statement either in the bank or online through your Internet banking.
- At an ATM: at an ATM, insert the card you want to register at first. Select “Other services” – “Mobi-B”/“mobb” and enter your phone number and the PIN code of the card. The ATM will print your activation code.

The validity of the activation code is seven days from the date of issue.

You must start Mobi-B and enter your phone number as well as the received activation code.



The application gives you access to the following services: checking the card balance and the last five transactions, locking/unlocking the card, generating a dynamic CVC/CVV 2 code and making money transfers.

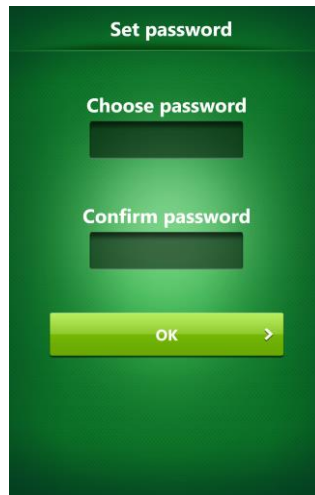


Please note that the set of services that you will be able to use depends on your bank. For example, if your bank does not offer the Cash-M service, you will not be able to order a Cash-M transfer. At the same time, it is possible that the bank offers a particular service to certain types of cards only, i.e. not every bank card has access to the full range of Mobi-B services. If a particular service is not active for your card,

the button will be disabled and will look like this:



You must accept the “General Terms and Conditions for using the Mobi-B service” by marking a checkbox. Once you have done this, your application will be active and you will be prompted to choose and confirm an access password. The password must be six digits long (without symbols or letters) and cannot contain consecutive or repeating digits.



The first card you register in the application automatically becomes your “Default card” for initiating money transfers. You can change this card later on, after you have added more cards to your registration.

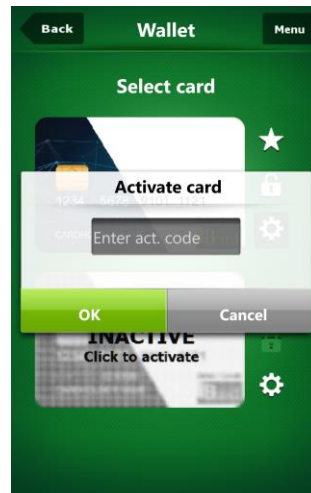
Adding a subsequent card

You can add an unlimited number of bank cards to Mobi-B as long as they are issued by banks that participate in the service. In order to add a card, you need to go through the card registration procedure (at an ATM or online) again.

After you generate an activation code, your card will appear in the Mobi-B application in the “Wallet” menu, but it appears as “Inactive”.



To activate the card, you must select it and enter the activation code that has been generated online or at an ATM.



Deleting a card

You can delete one or more cards from your application at any time in the following way:

Menu "Settings" – "Cards" – "Delete" icon 

Please note that you are not allowed to delete your "Default card".

Changing your phone

In case you are moving to a new mobile phone and preserving your number, you must download Mobi-B again and go through the registration procedure. Please use one of the cards that have been previously registered. It is not necessary to use the very first registered card.

Mobi-B will recognize you as an existing client. The system will cut the previous mobile phone's access to the application and will also transfer your registered cards to the new mobile phone.

Changing your phone number

In case you get a new mobile phone number while you continue using the same device, you need to delete the application from your phone, download Mobi-B from your mobile application store and go through the registration procedure (at an ATM or online) again. Please use one of the cards that have been previously registered. It is not necessary to use the very first registered card.

Mobi-B will recognize you as an existing client. The system will cut the previous mobile number's access to the application and will also transfer your registered cards to the new mobile number.

Changing both your phone and number

In case you are moving to a new phone and a new mobile number at the same time, you need to download Mobi-B on your new device from your mobile application store and to go through the registration procedure (at an ATM or online) again. Please use one of the cards that have been previously registered. It is not necessary to use the very first registered card.

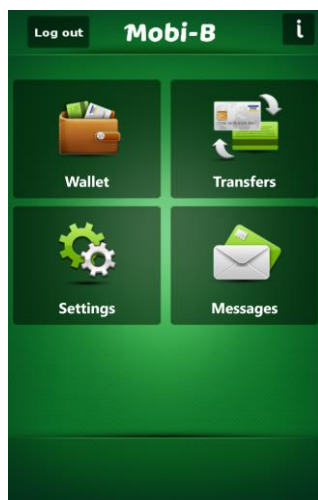
Mobi-B will recognize you as an existing client. The system will cut the previous mobile number's access to the application and will also transfer your registered cards to the new mobile phone.



Please note that if the bank has reissued your card with a new card number due to theft or loss, Mobi-B will not be able to recognize your registration as neither the card, nor the phone number will correspond.

Main menu



The main menu in Mobi-B allows you to access the services.






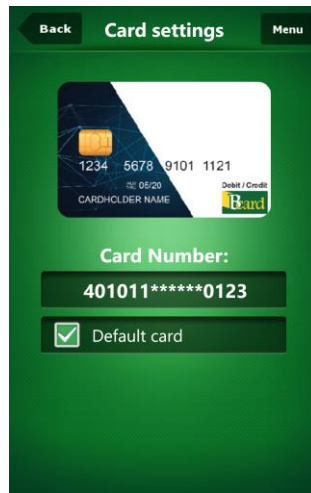
Menu "Wallet"

The "Wallet" menu gives you access to various card management services. After you choose this menu, you can see all the cards you have registered.

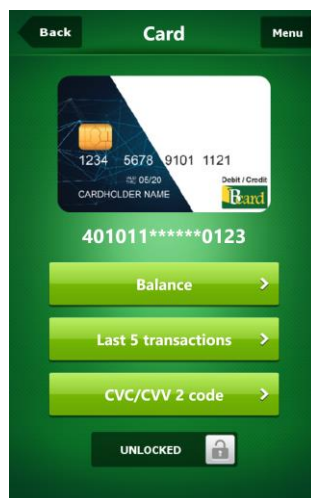
Please note that there are icons on the right side of every card.

- The first icon from the top downwards is shaped as a star and indicates which card has been currently set as the "Default card" – the "Default card" is marked with , and the rest of the cards – with .

- The next icon is shaped as a padlock and shows the card status: unlocked  or locked .
- The last icon gives you quick access to the settings menu for a particular card – . This menu allows you to change the “Default card” at any time.



While in the “Wallet” menu, click on a card’s image in order to select it. This will allow you access to the menu with the card management services. You can lock and unlock your card, check the card balance and its last five transactions.



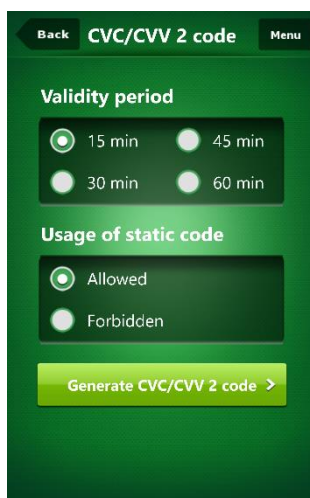
You can also generate a dynamic CVC/CVV 2 code.

The CVC/CVV 2 code is the last three digits printed on the back of your card that you typically need to enter when you make a payment on the Internet. Mobi-B gives you the opportunity to

generate a dynamic CVC/CVV 2 code for each Internet payment. When you generate such a code, you must specify its validity period – 15, 30, 45 or 60 minutes, and set the mode of usage of the static CVC/CVV 2 code that is printed on the back of your card. You must also indicate whether the usage of the static code is to be allowed or forbidden, i.e. whether transactions with the static CVC/CVV 2 code are to be approved.



Please note that, regardless of the validity period you have chosen, only one transaction will be approved with the CVC/CVV 2 code that you have generated, and this will be the very first transaction after the generation of the code, no matter what mode of the static code usage you have set (allowed or forbidden).

A screenshot of a mobile application screen titled "CVC/CVV 2 code". The screen has a dark green background. At the top, there are "Back" and "Menu" buttons. Below the title, there are two sections: "Validity period" and "Usage of static code". In the "Validity period" section, there are four radio buttons: "15 min" (selected), "30 min", "45 min", and "60 min". In the "Usage of static code" section, there are two radio buttons: "Allowed" (selected) and "Forbidden". At the bottom of the screen, there is a yellow button with the text "Generate CVC/CVV 2 code >".

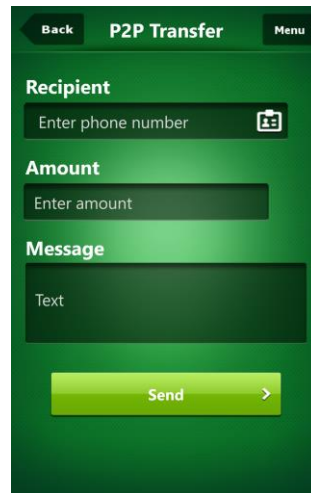
Menu “Transfers”

The “Transfers” menu gives you the opportunity to perform money transfers.

- **P2P Transfer**

With the “P2P transfer”, you can send money to other Mobi-B users who have set an IBAN for receiving transfers. Please note that the card you have set as your “Default card” is used for sending money.

Enter a phone number (or pick a contact from the address book). Enter the amount (the limits depend on your bank) and a text message if you wish. The text must be in Latin and it will be received as an SMS message by the money recipient. Click on the button “Send” and if the amount is above BGN 50, enter your password for access to the application. Confirm. The transfer is made and it will be received on the next working day at latest.

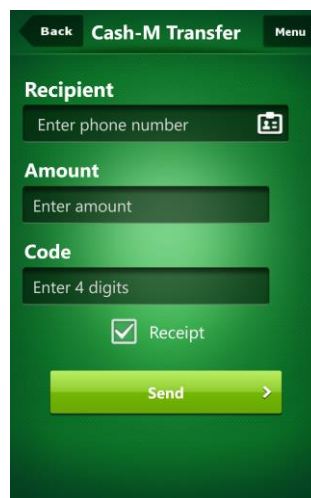


- **Cash-M Transfer**

This service allows you to send money from your card to any recipient who has a mobile number. The system notifies the recipient with an SMS message to his/her mobile number and the recipient can withdraw the amount in cash on any ATM that supports the Cash-M service.

Enter a phone number (or pick a contact from the address book). Enter the amount (up to BGN 400 and multiple of 10) and a 4-digit code. Indicate whether you want to receive a receipt (an SMS message) when the money is withdrawn.

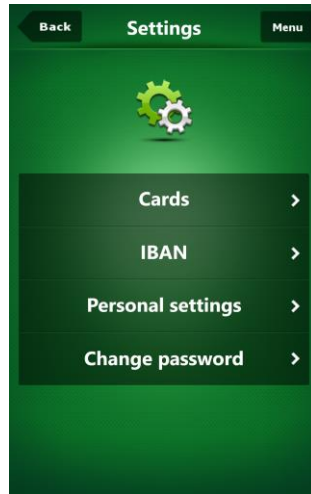
Click on the button “Send” and if the amount is above BGN 50, enter your password for access to the application. Confirm. The transfer is successful and you will get a confirmation on the screen.



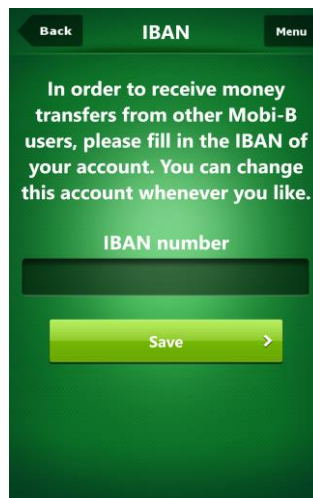


Menu “Settings“

You can manage your application’s settings from this menu.



- Cards: set your “Default card“, delete cards;
- IBAN: set an account for receiving money transfers from Mobi-B;



Please note that the account for receiving transfers can only be in a bank that participates in Mobi-B!

- Personal settings: your name (it will be displayed to the recipient when you make a P2P transfer through Mobi-B), language of the application;
- Change password.



Menu “Messages“

Here you can find information related to the innovations in Mobi-B.