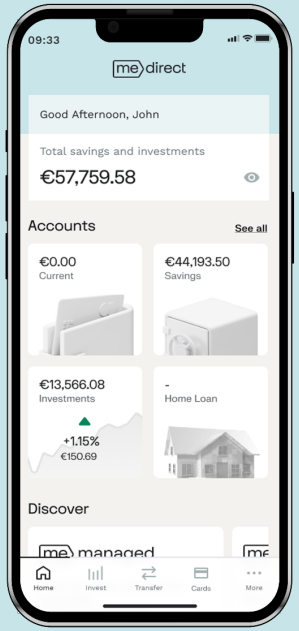
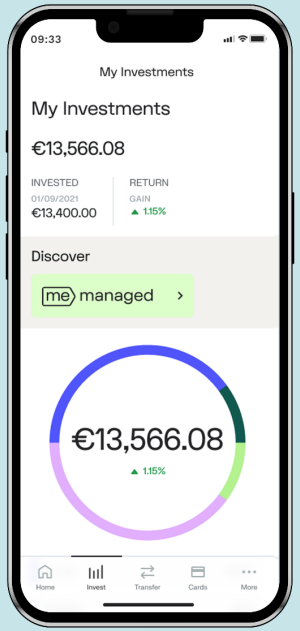
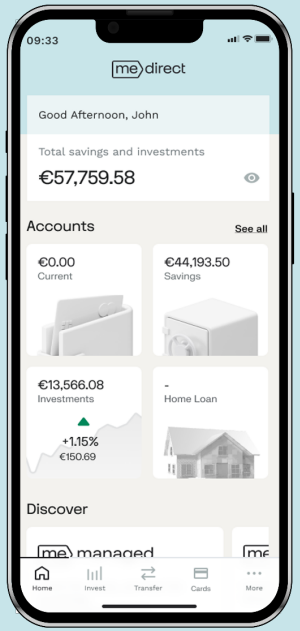
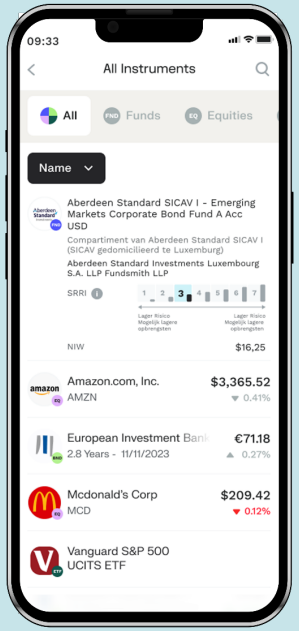



me direct

# Banking Made Easy

## Get the App today!

GET IT ON Google Play

Download on the App Store

Scan Me

# Table of Content

**First time downloading App? Go to page 3 for a walk-through how to set up the app for the first time.**


- Getting Started: Pairing the app with your MeDirect account _____ Page 3


**Already an App user? Follow our full Mobile App Guide to help you navigate through the latest functionalities.**


- Home _____ Page 8
- Invest _____ Page 10
- Transfer _____ Page 13
- Cards _____ Page 16
- More _____ Page 43

# Getting Started

1. Download the MeDirect Mobile App on your smartphone from the Apple Store or Google Play Store.

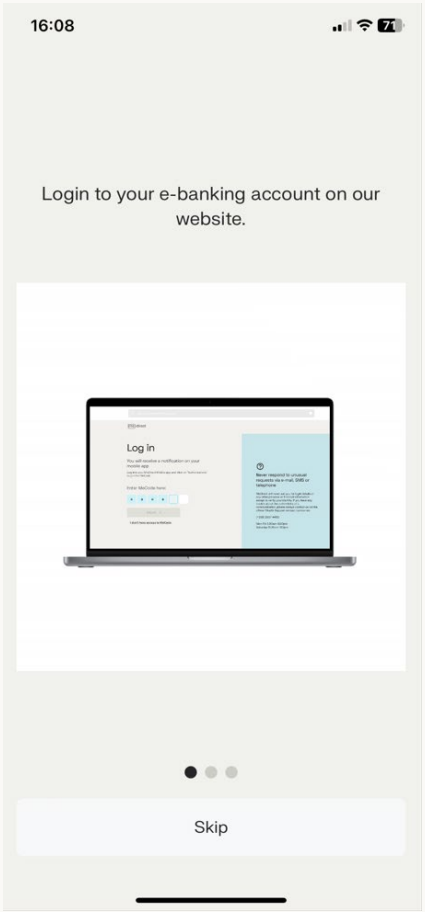
Download on the App Store

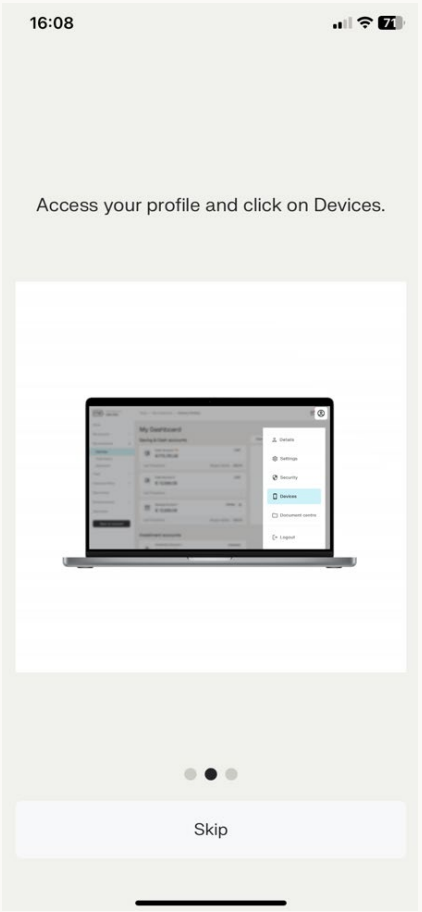
GET IT ON Google Play

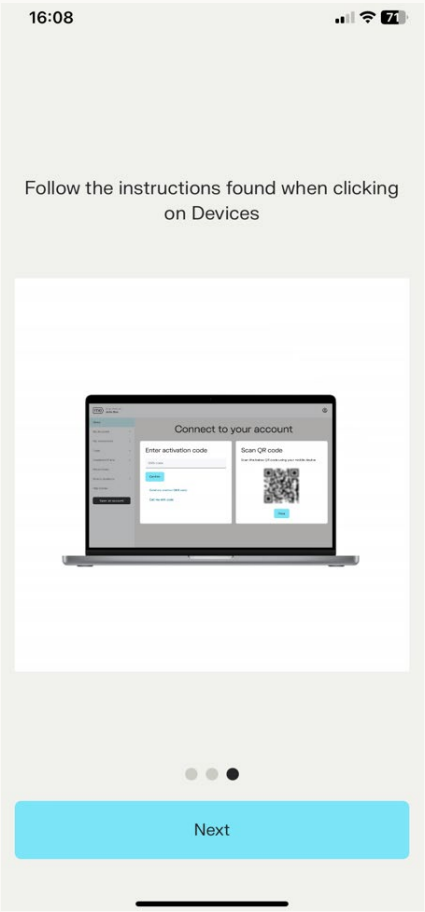
2. When opening the app for the first time, MeDirect's logo will appear, followed by a screen where you will have the option to either become a client or pair your mobile with your existing account. Select 'Connect to your account' if you are a MeDirect client. If you are new to MeDirect, click on Become a client and follow the instructions.

3. The following steps are to be carried out on your laptop/PC in order to pair your device with your account. These 3 key steps are further explained on pages to come.

Login to eBanking via laptop/PC → Access your profile and select ‘Devices’ → Follow instructions on screen

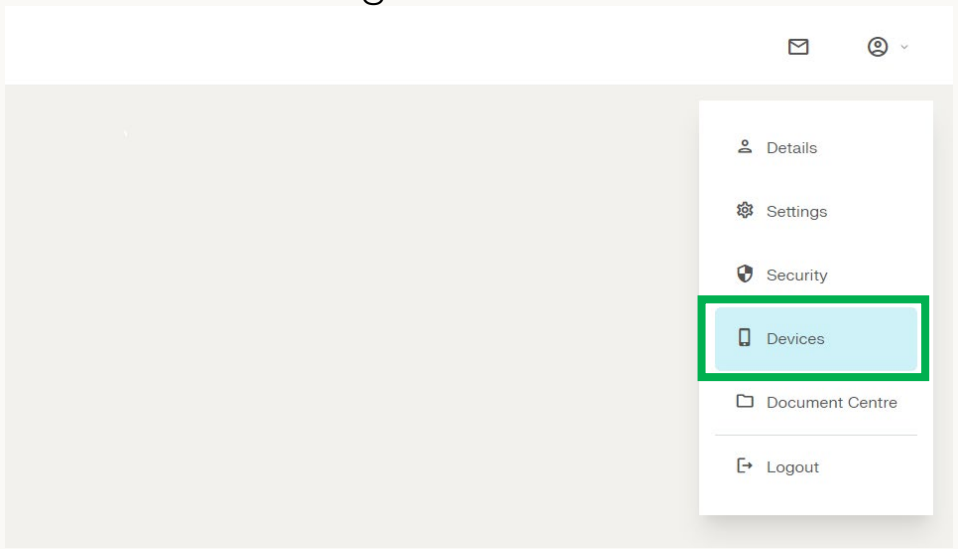


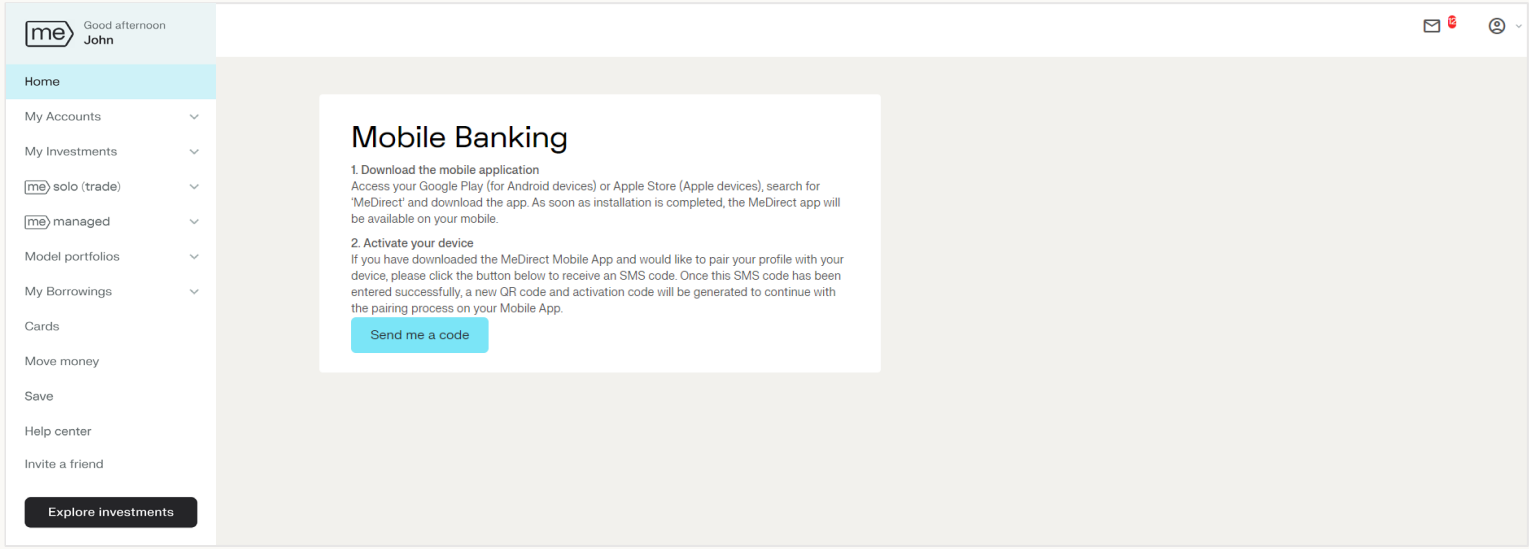



A. Login to your eBanking via laptop/PC.

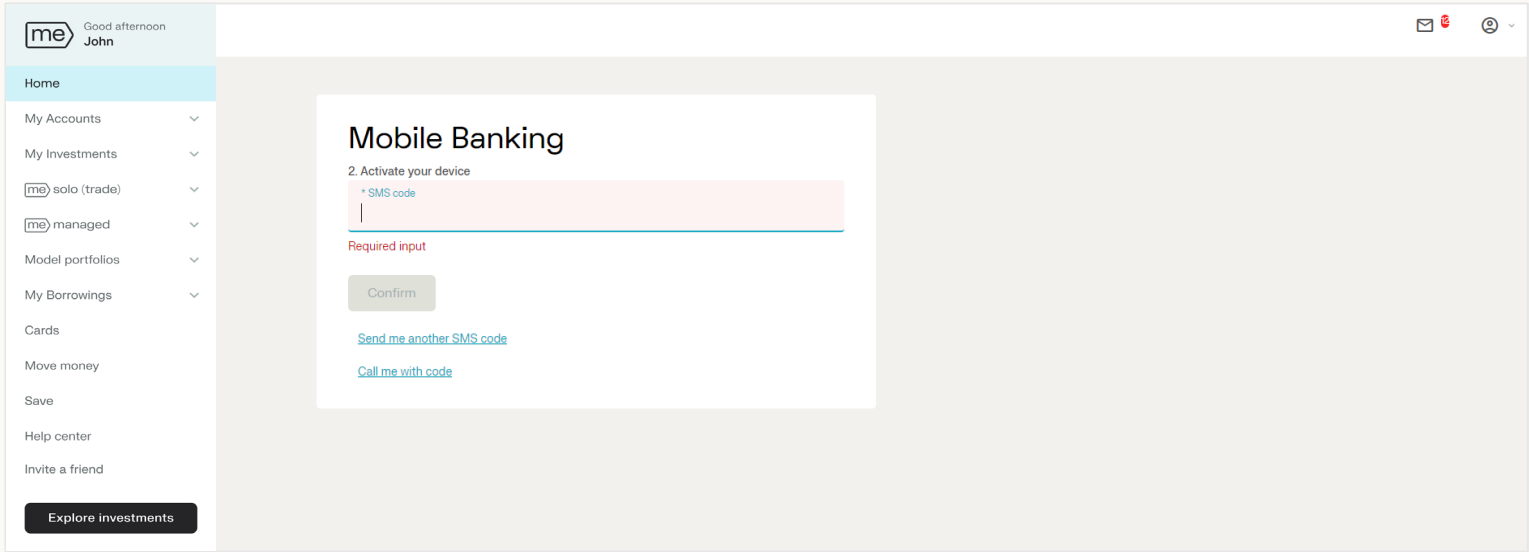
B. Select Settings - 'Devices' under the Profile logo



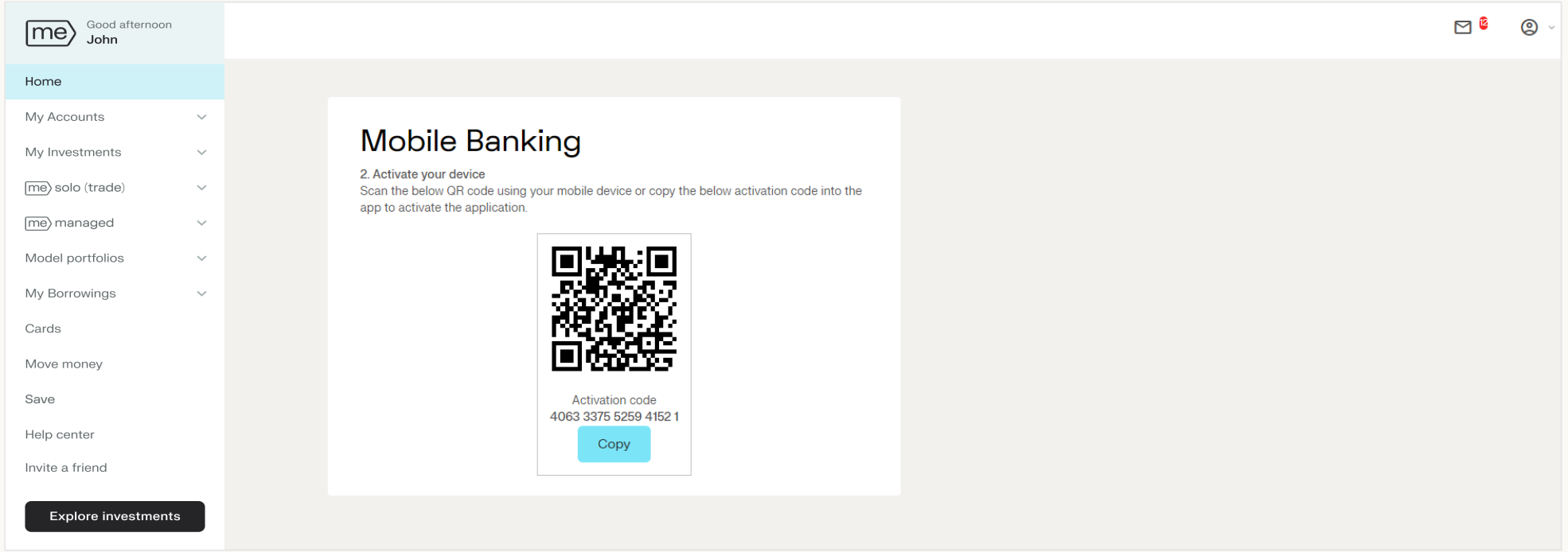
C. Select ‘Send me a code’. This will trigger an SMS code to your mobile.




D. Input code and select ‘Confirm’.

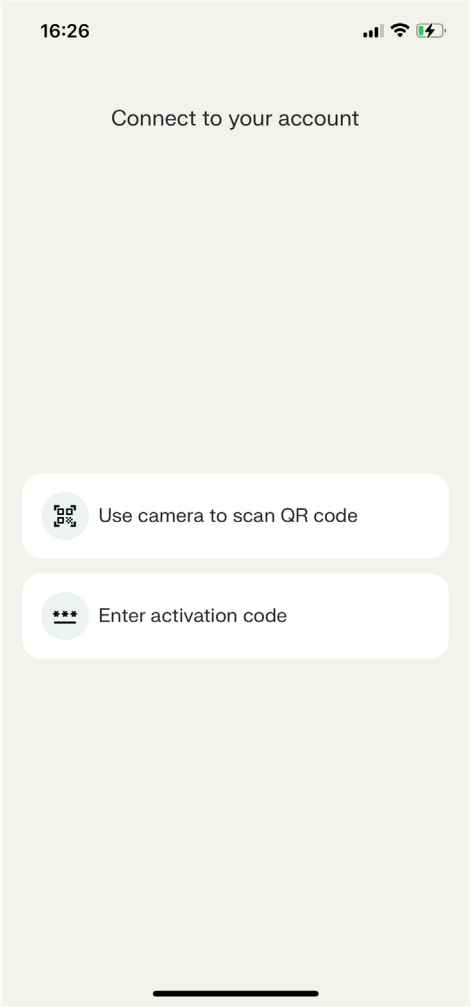


E. You will be directed to this screen.




F. Switch back to your mobile.

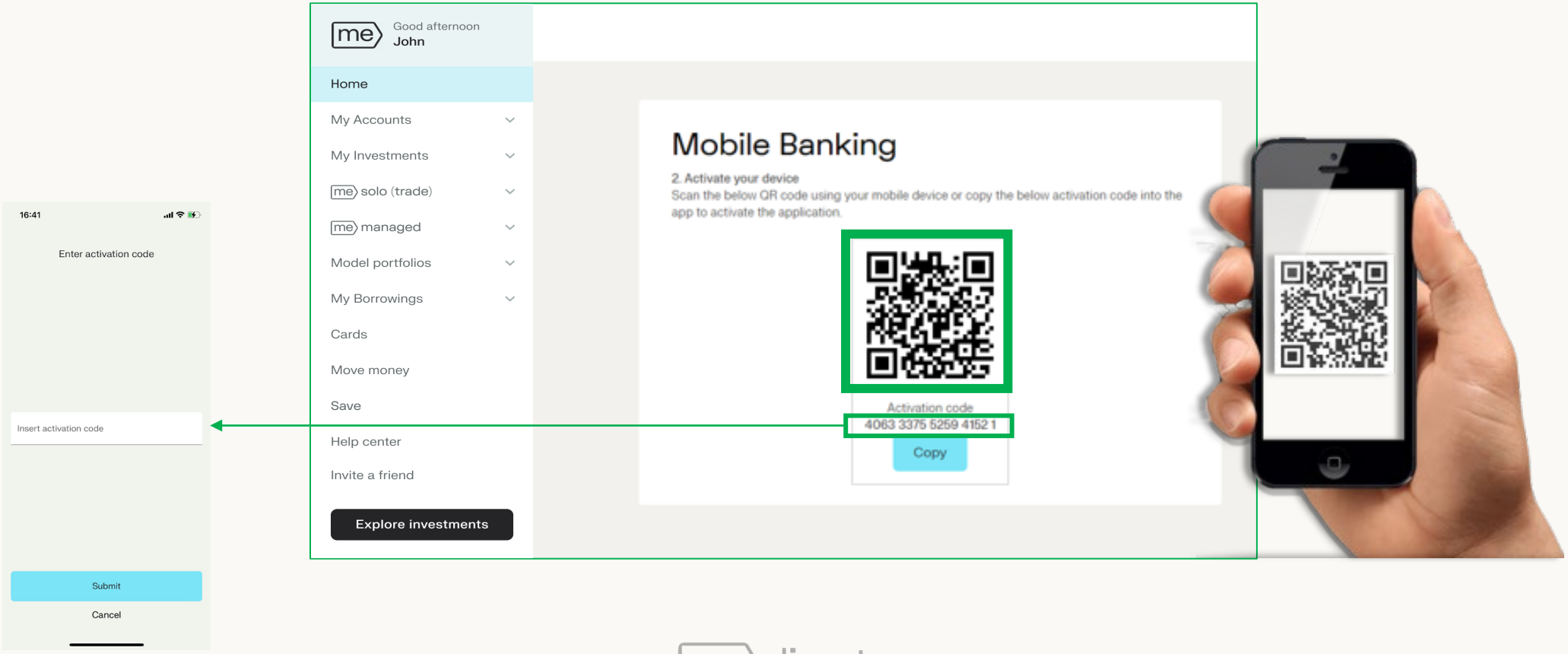
4. Once you have paired your device and account, switch back to your mobile. Choose between scanning the QR code or entering the activation code. The QR code can be found under ‘Profile > Mobile Banking’ on eBanking (refer to previous page).



A. When choosing ‘Scan QR code’ the camera will open on your mobile. You will have to scan the QR code that you see on your laptop/PC.

OR

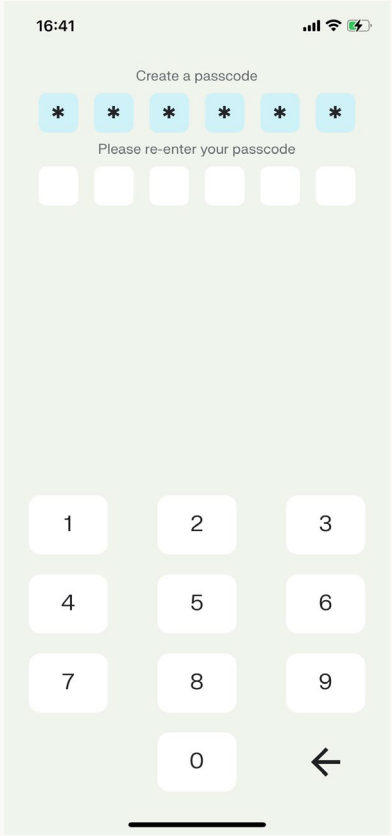
B. When choosing ‘Enter activation code’, you will be directed to a screen with an input field where you must enter the activation code found on your laptop/PC.

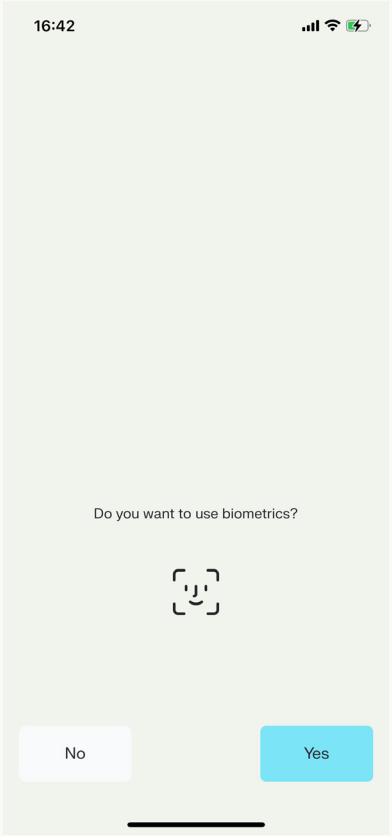


5. After scanning the QR code or inputting the activation code, you will be asked to create a passcode in order to login to the app securely.

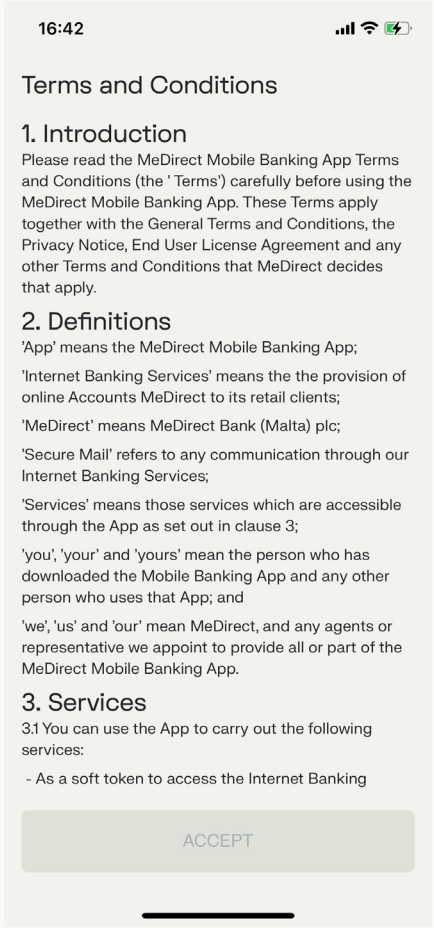
NB: Passcodes cannot be ascending numbers (123456), descending numbers (654321) or repeated numbers (111111). You should also avoid using easily identifiable patterns, birth dates, your ID number, phone numbers or anything which can be easily associated to you.

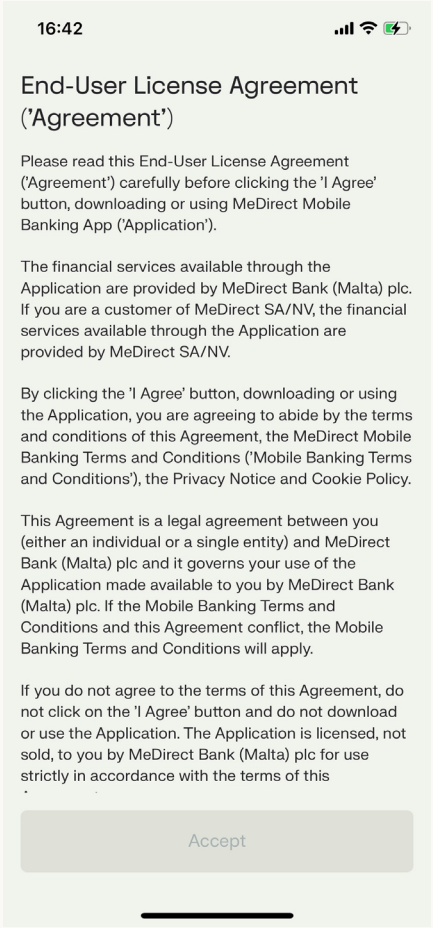
If your phone supports biometric features, you will be asked whether you want to enable or disable biometrics (fingerprint / face ID). Select your preference.



6. Once the passcode has been created, you will be directed to the End-User License Agreement, which you must read and accept.
1. Upon selecting ‘Accept’, you will then be directed to the App Terms and Conditions, which you must also read and accept.
2. N.B: The ‘Accept’ button is only clickable once you scroll to the bottom of the document.

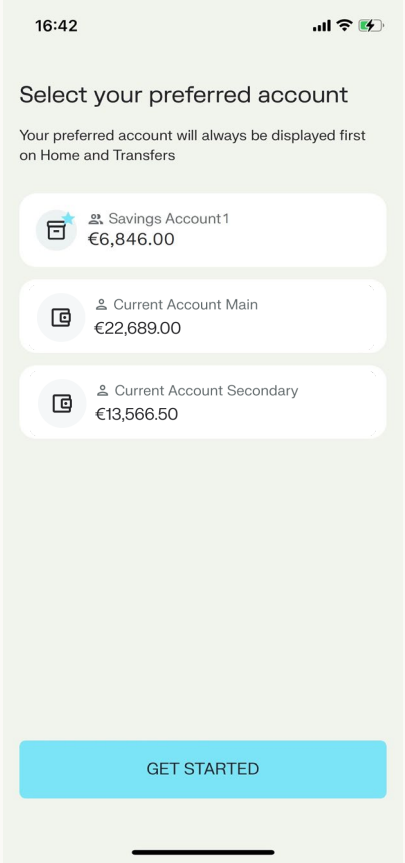


7. The next screen will display a list of your accounts, from which you must choose a preferred account. This account will be the first one displayed on your homepage, as well as the first account suggested when making a transfer.

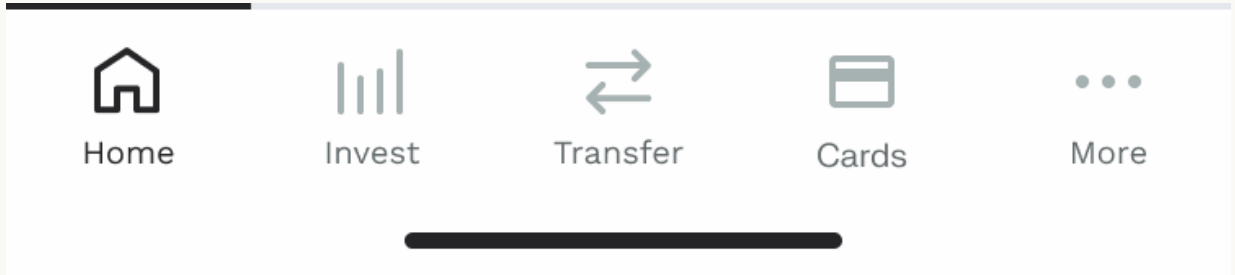
   Once you have selected your preferred account, select the ‘Get Started’ button to start using the app.

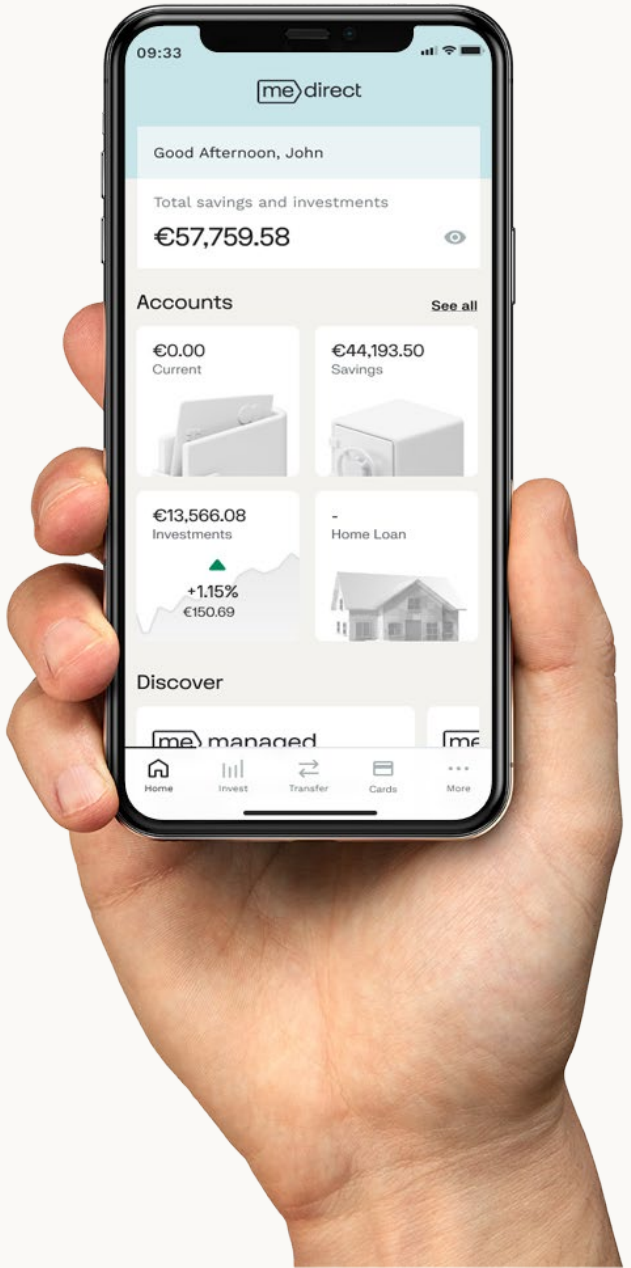
   N.B: The only accounts listed on this page are those that can be credited and debited. Therefore, any Fixed Term Deposit Accounts or Me Accounts will not feature.



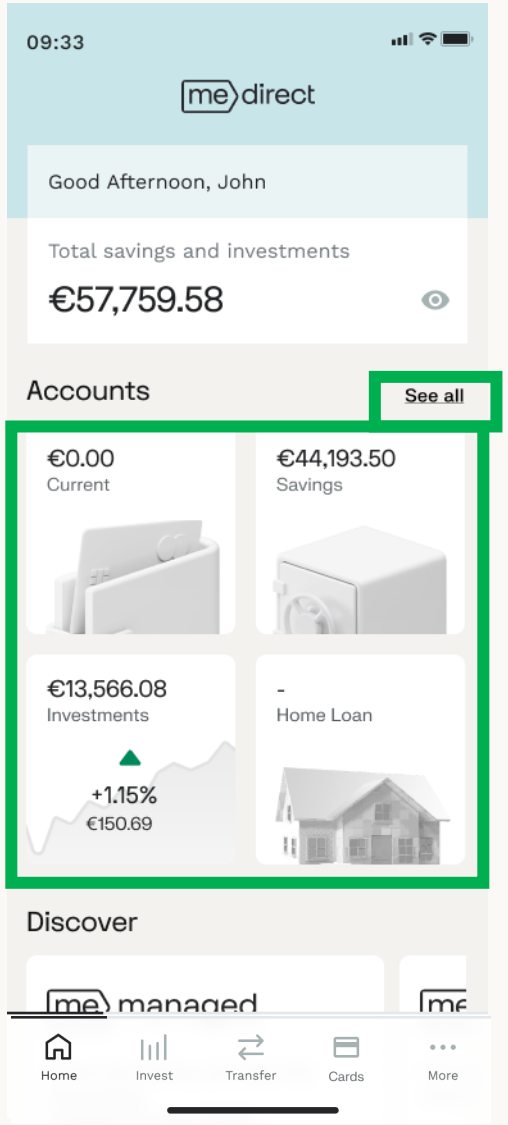
You have now successfully paired your accounts to the MeDirect Mobile app!

# Home


Home
Invest
Transfer
Cards
More


09:33
me direct
Good Afternoon, John
Total savings and investments
€57,759.58
Accounts
See all
€0.00
Current
€44,193.50
Savings
€13,566.08
Investments
+1.15%
€150.69
-
Home Loan
Discover
me managed
Home
Invest
Transfer
Cards
More

# Home screen section 1: **Accounts**

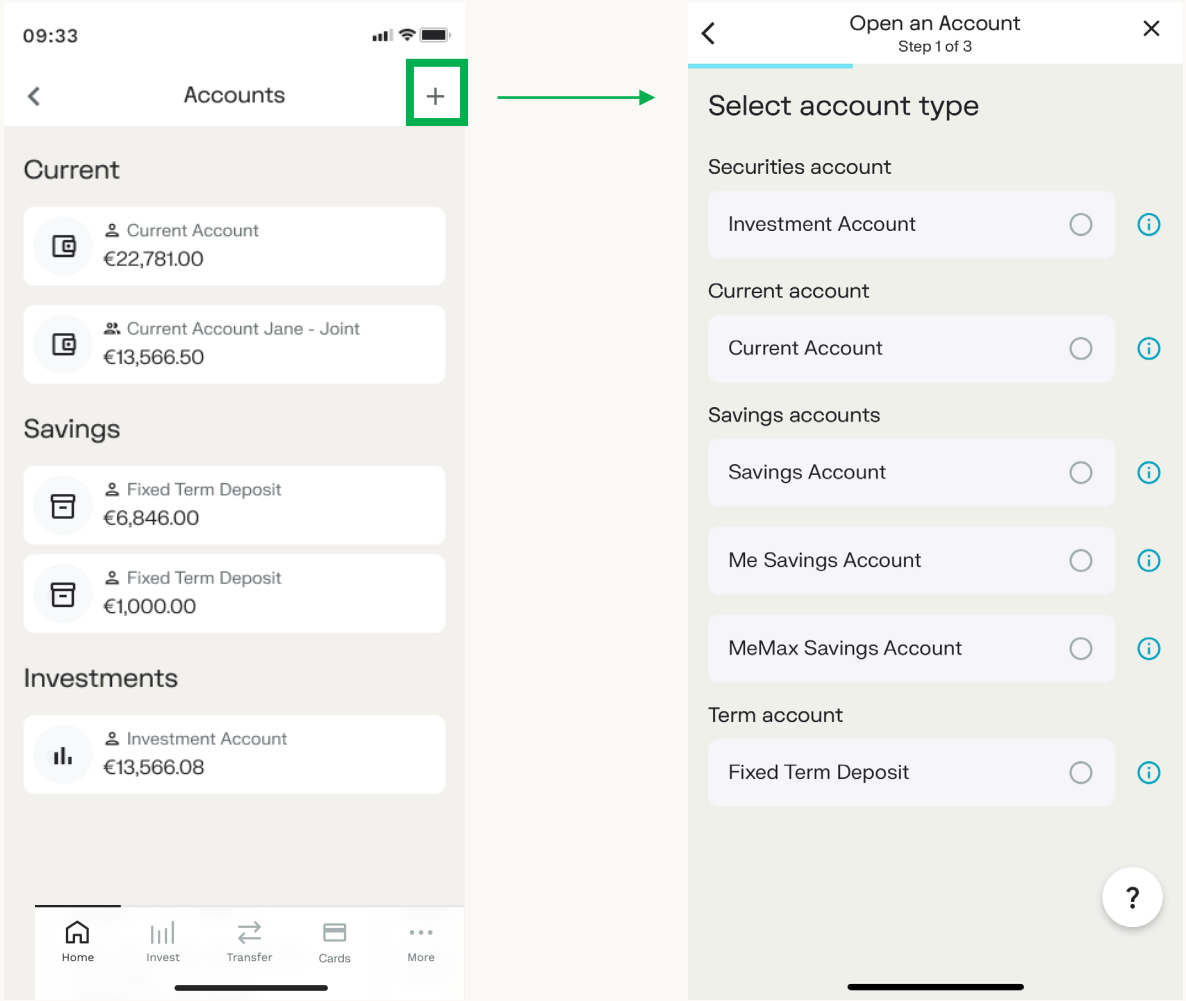



The ‘See all’ button will direct you to the full list of your accounts.

This section will display the balances on your Cash, Savings, Investments and Home Loan (if any).

After pressing ‘See all’ on the homepage you will find all your Current, Saving and Investment Accounts listed.

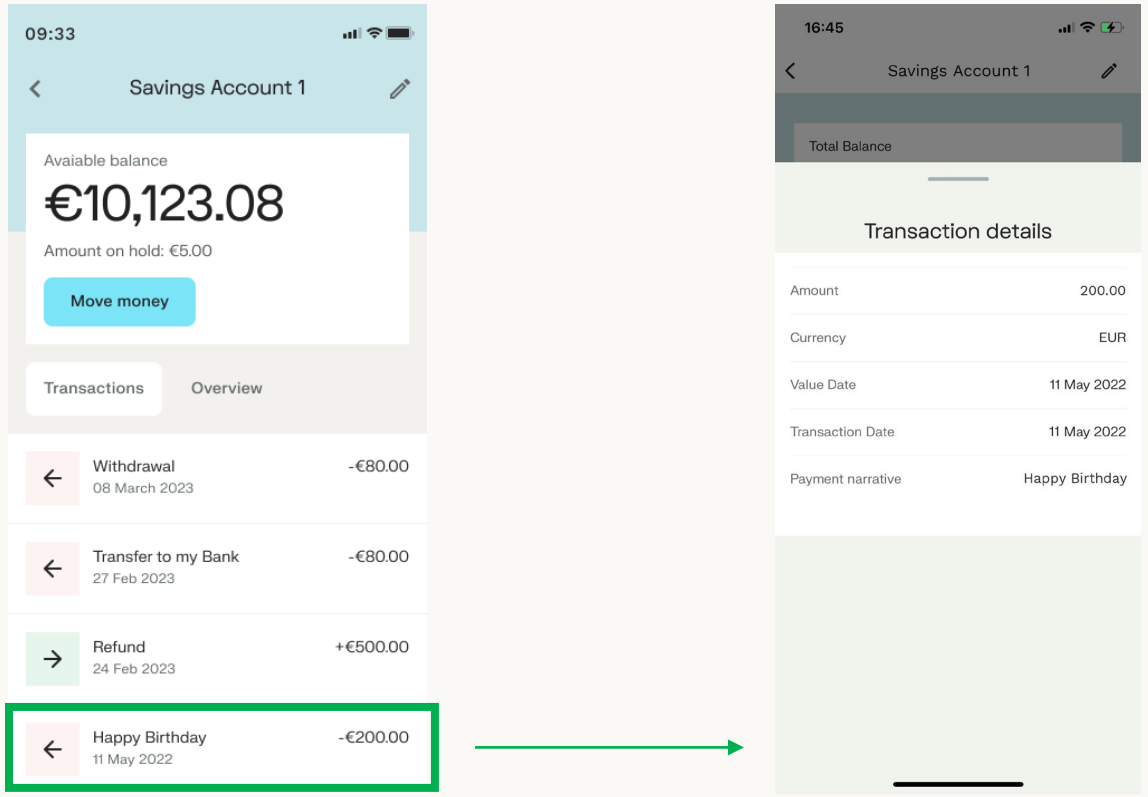
You can also open an account from this screen from the + icon, as seen on the right. (see pg.23)



When clicking on an account under the savings section, you will be directed to this page, displaying additional information on that account.

In this section you can see the list of transactions made. When clicking on a transaction, you can view further details.

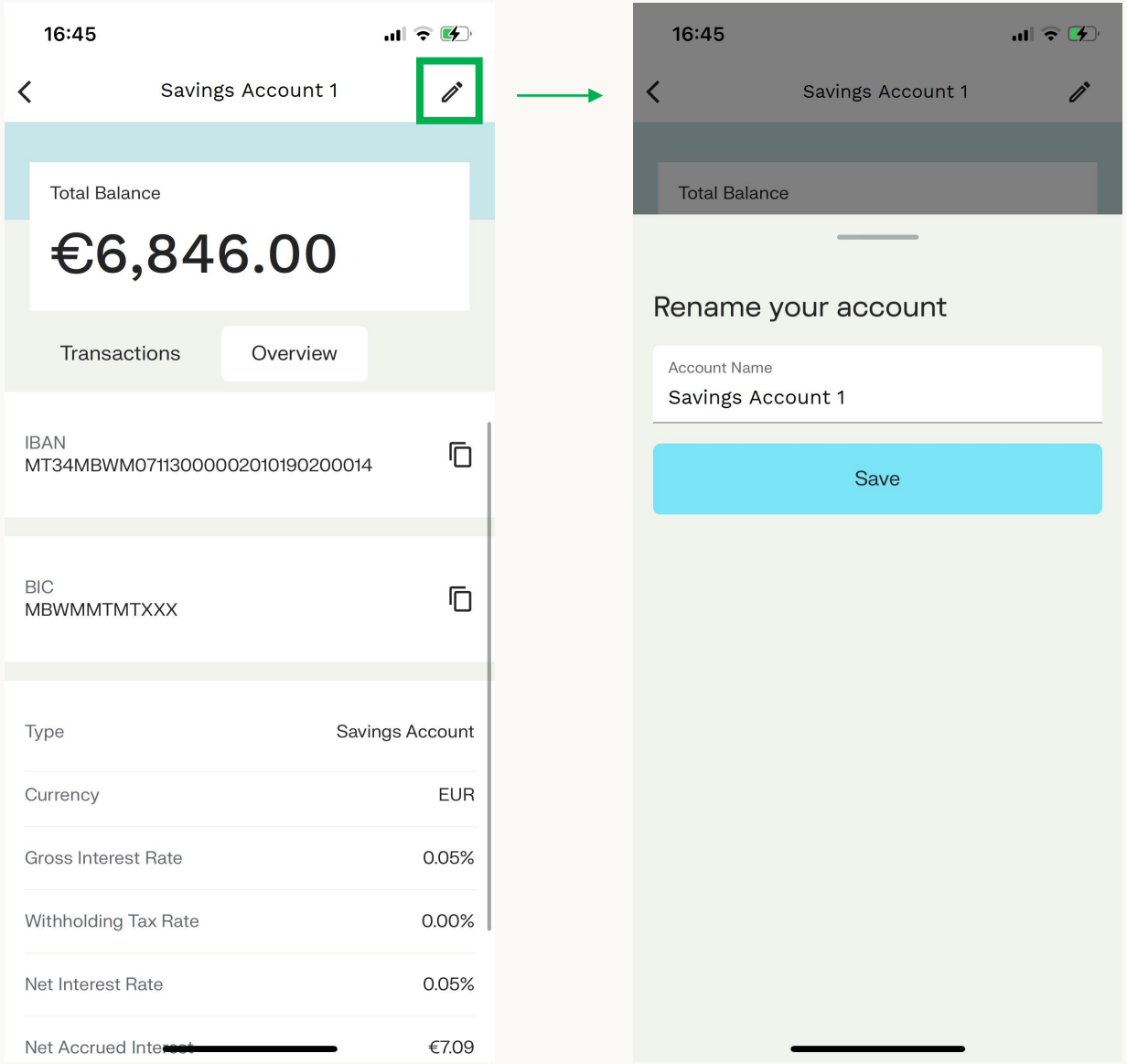
If you click on the Move money button, it will take you to the transfer screens that are explained further down in this document.



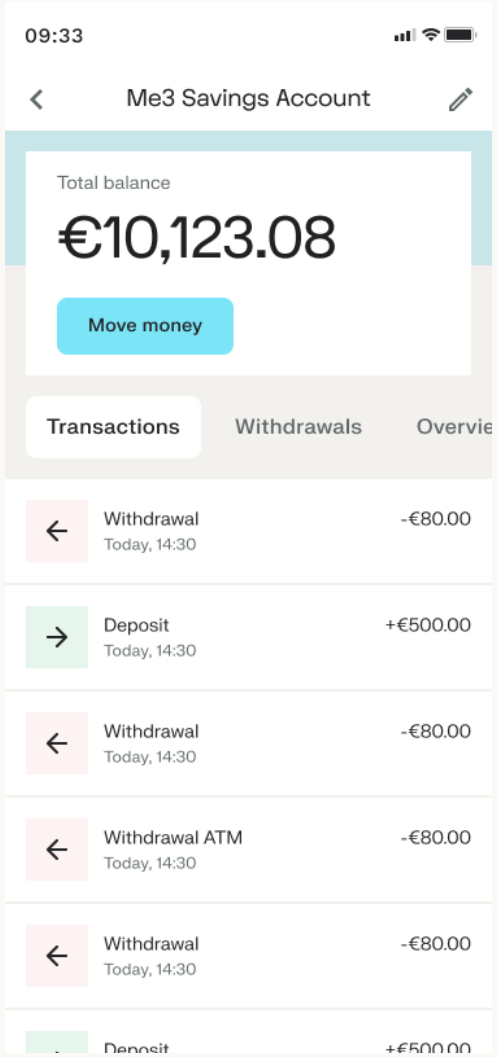
When selecting the overview section, you will be directed to a page showing you more account information:

- IBAN
- BIC
- Currency
- Gross Interest Rate
- Withholding Tax Rate
- Net Interest Rate
- Net accrued Interest

When selecting any account, you will see an icon in the top right corner. This icon will allow you to rename your account, e.g., Retirement savings.

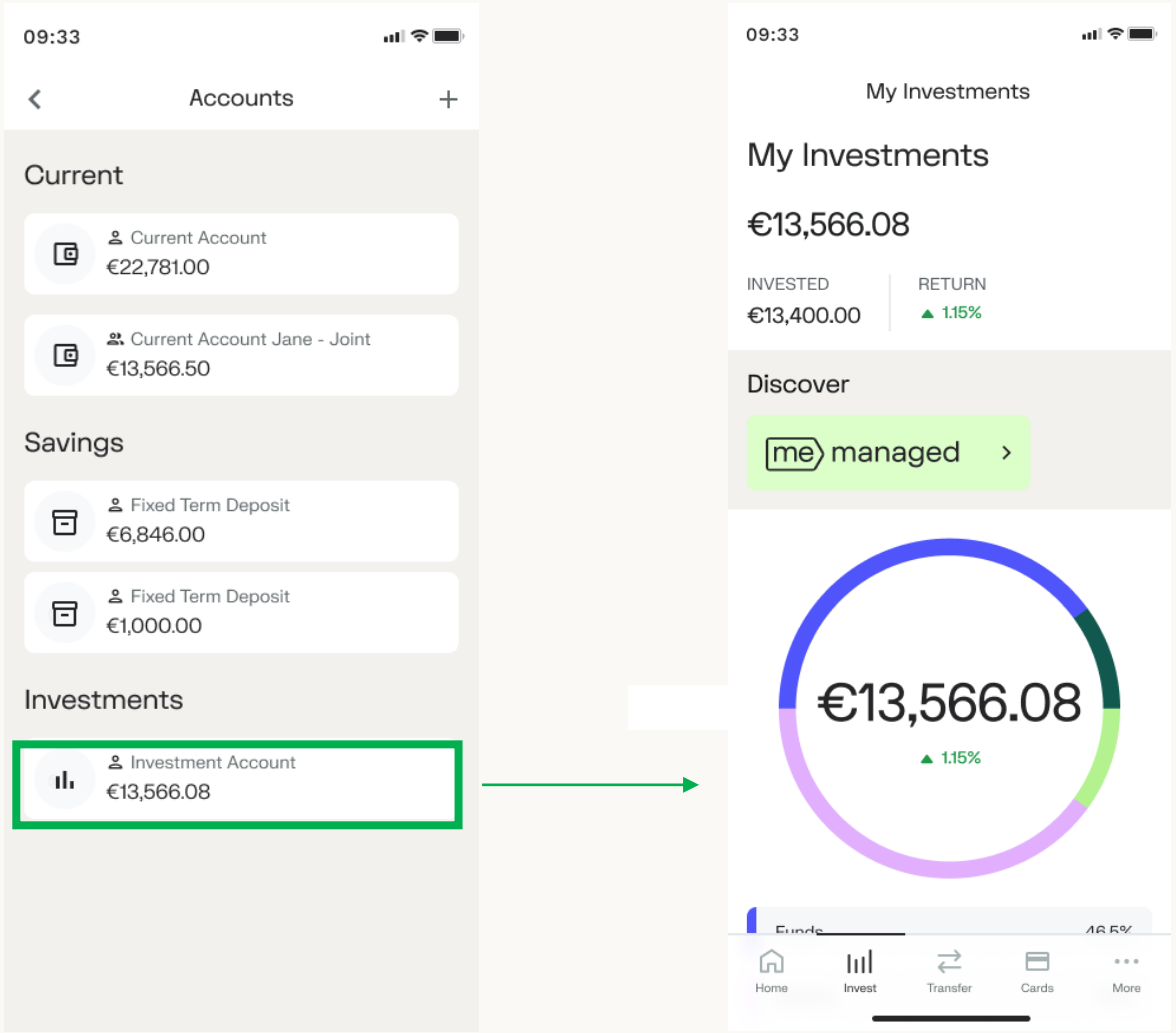


When clicking on a Me Account, besides viewing your transactions and viewing your account details, there is also a withdrawals section. In this section you can see all up-coming Me withdrawals.



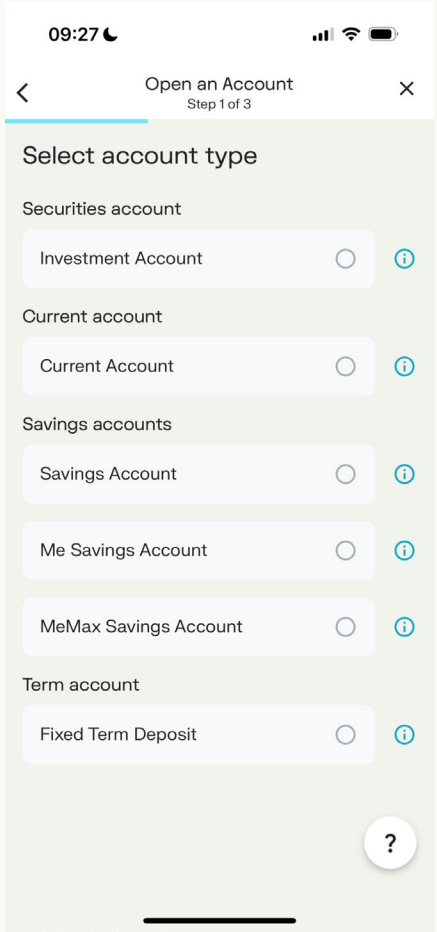
When clicking on an account under the investments section, you will be directed to the invest page.

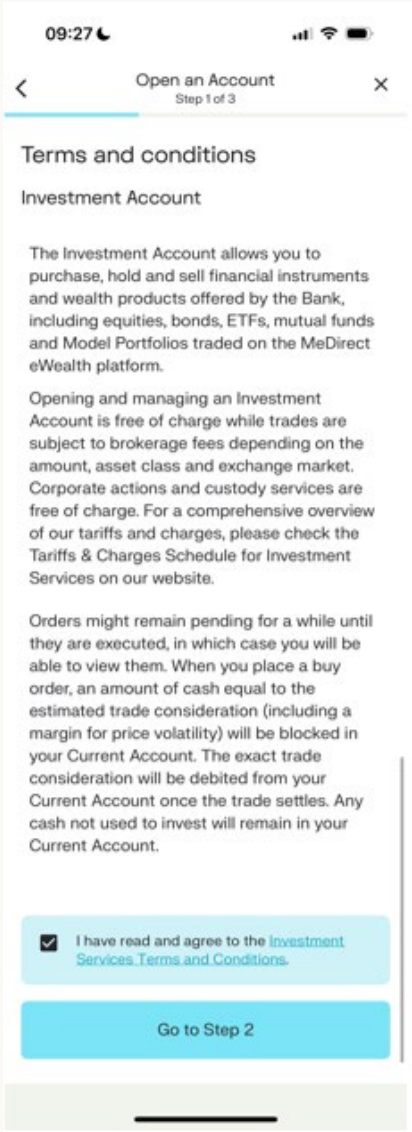
In this section you can see a doughnut chart displaying a breakdown of your portfolio.

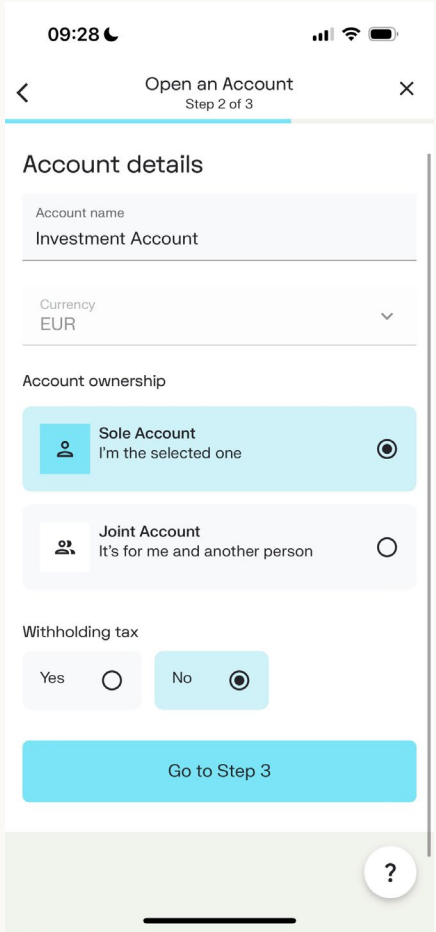


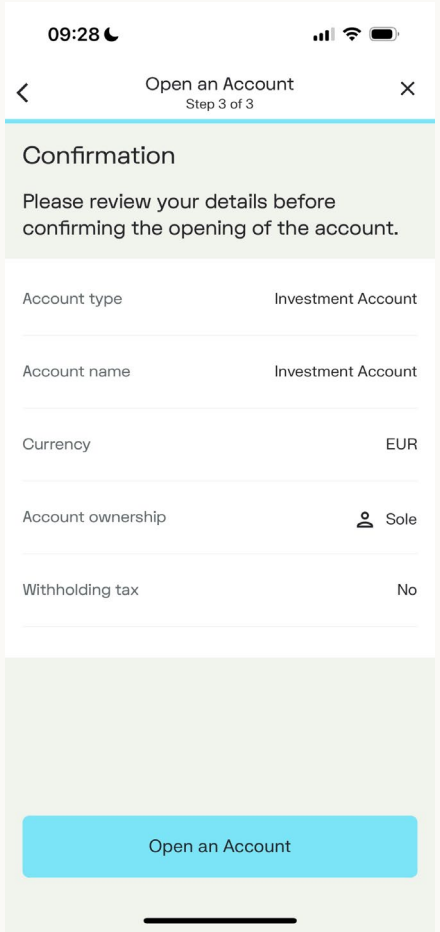
Opening an account can be completed in 4 easy steps.

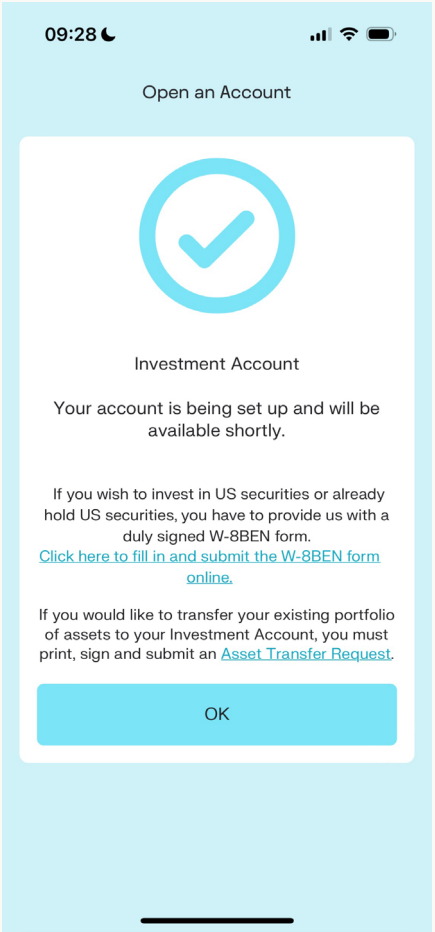
1. Select the account type you would like to open, as shown in the screenshot.
2. Agree to our Terms and Conditions by ticking the boxes at the bottom.
3. Input some further details as shown in the screenshot.



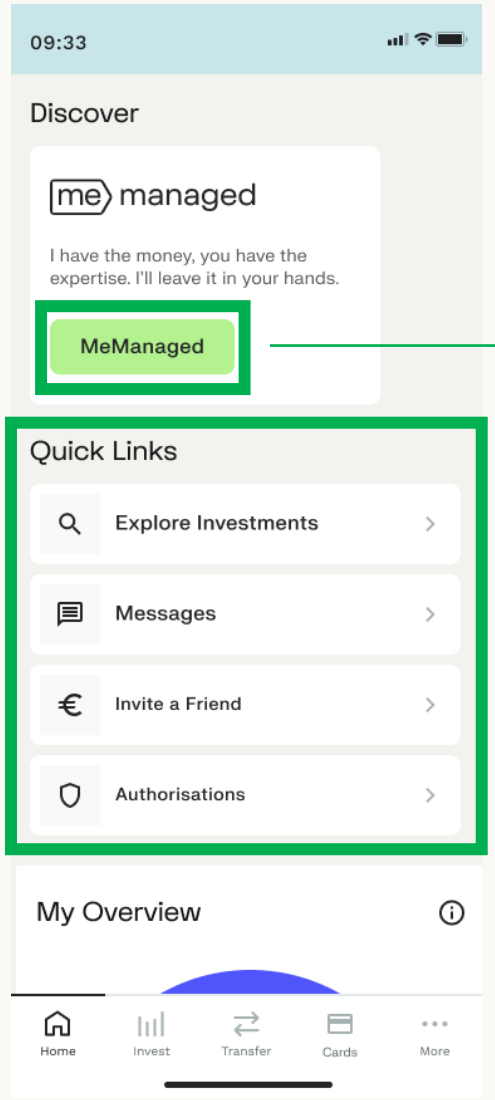



# Home screen section 2: **Quick Links**



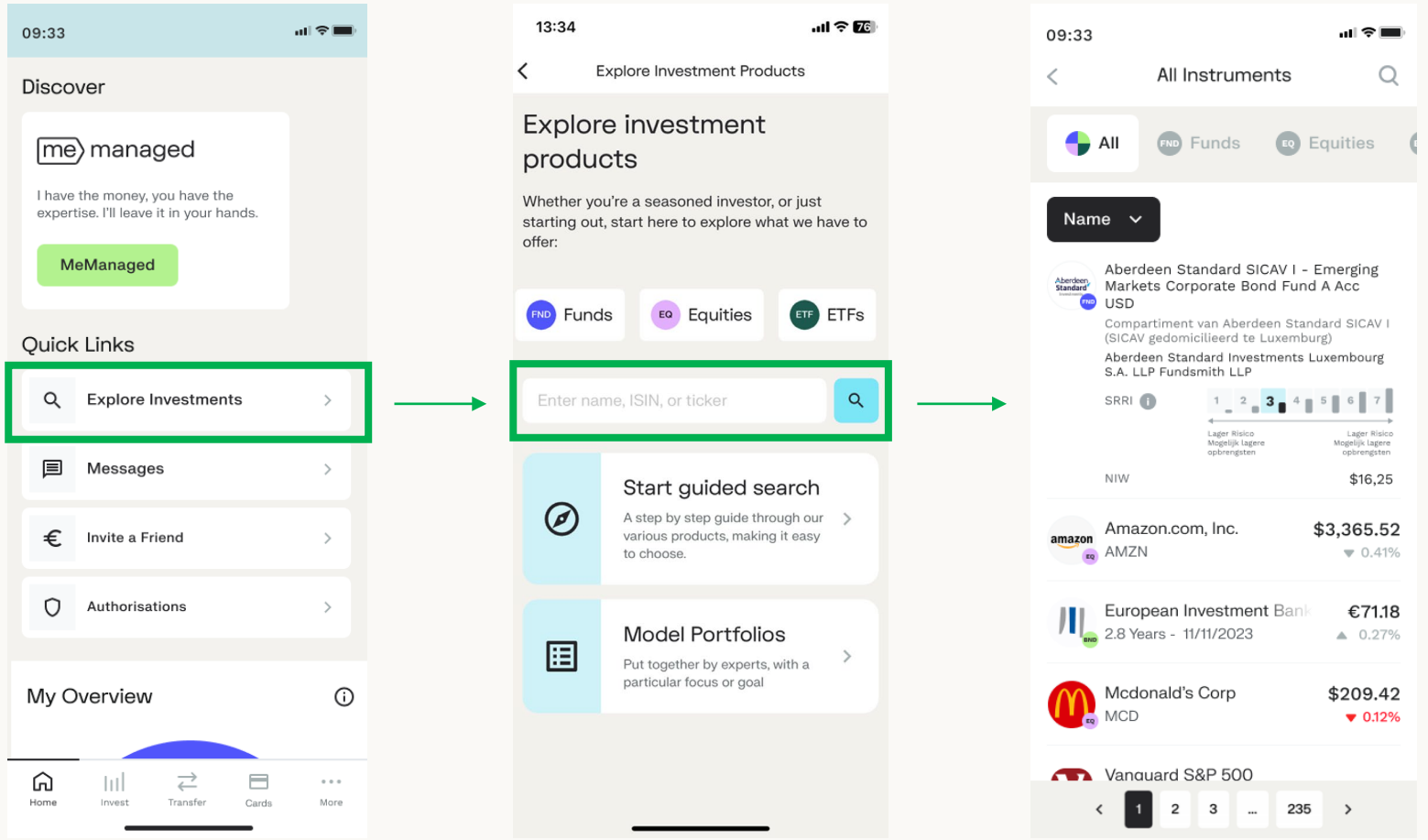

You can open a MeManaged account by tapping this button.

From here you will have easy access to our investment search tool and messages tool.

When clicking on Explore Investments, you will be directed to the investment search function.

You can search for a specific security by typing the name or ISIN of that security.

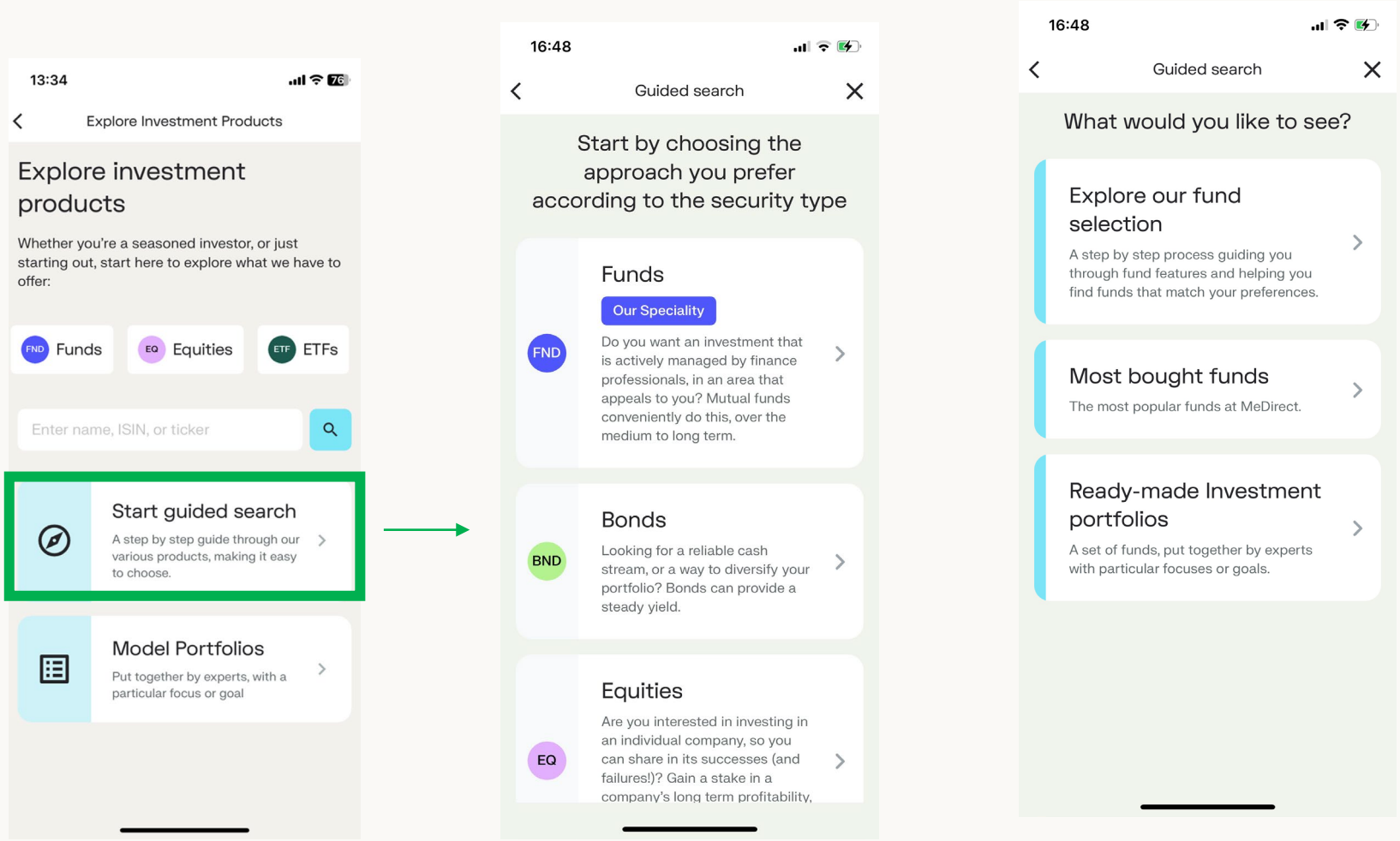
You can also explore the Guided Search and Model Portfolios.



When clicking on ‘Start guided search’ you will be directed to the shown screenshots.

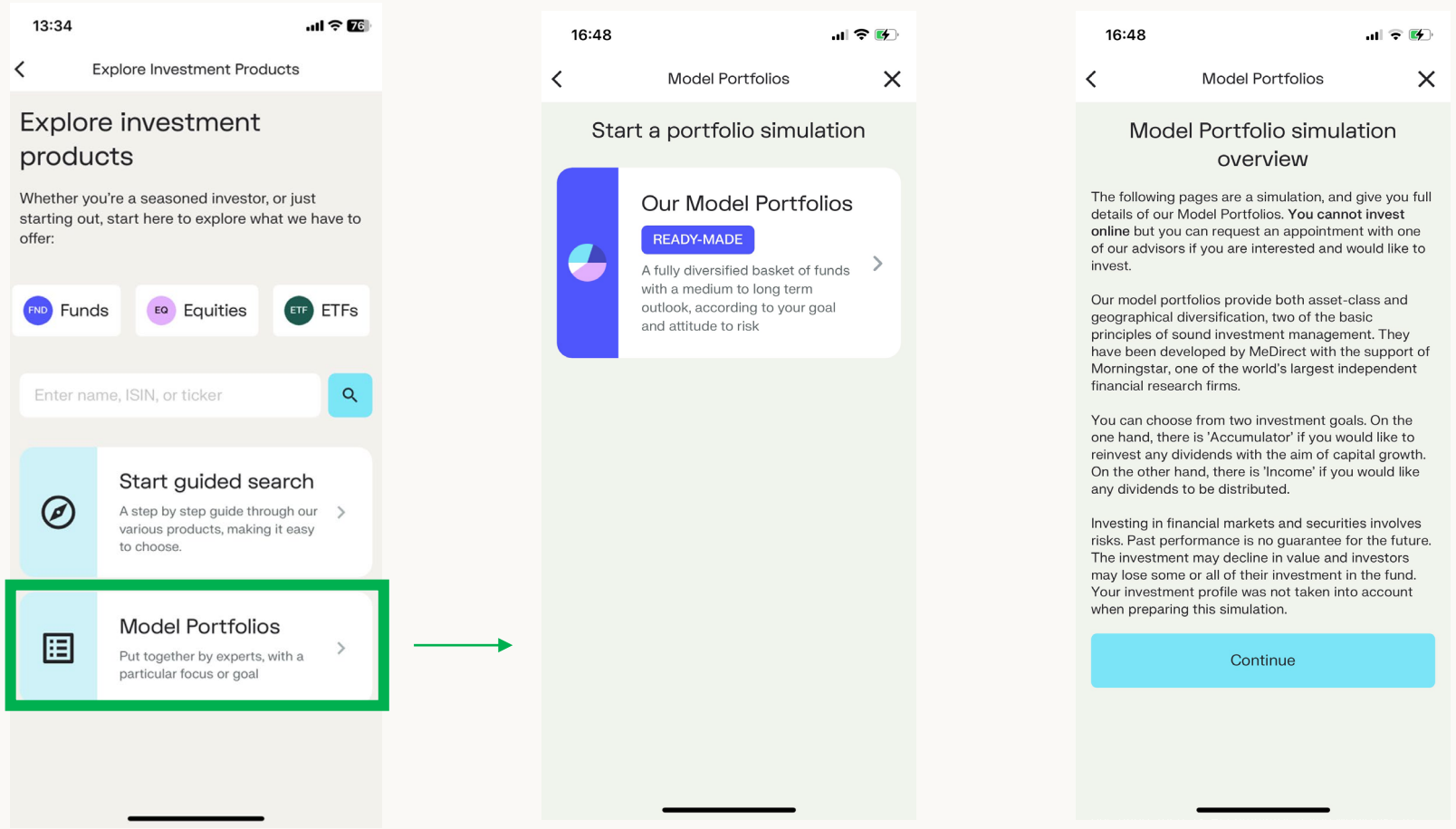
You will be asked to answer a few questions to understand what you are looking for.

See the Invest section for more information about placing an order.



When clicking on ‘Model Portfolios’, you will start a portfolio simulation.

To ultimately invest in a similar portfolio, you would need to set up an appointment with one of our professional wealth advisors.



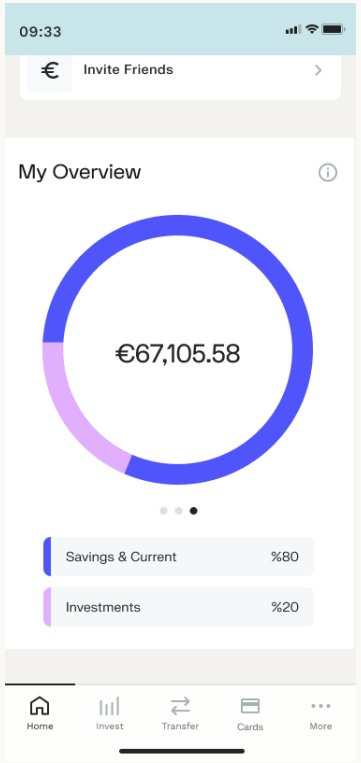
Home screen section 3: **My Overview**

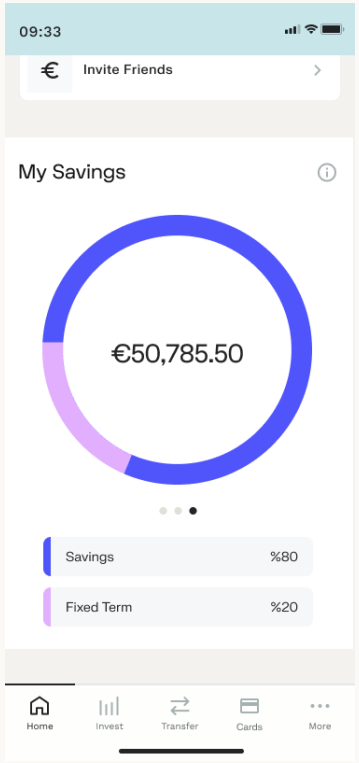
This section will display an overview doughnut chart of your savings and investments. Once you swipe left you will view your savings and investments separately.

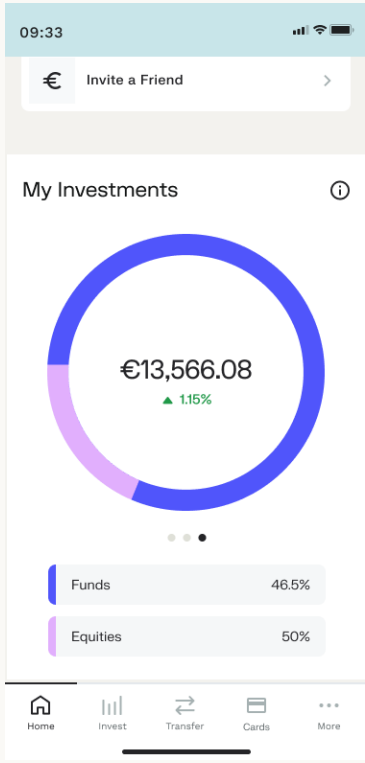
Chart 1: Displays your overall wealth.

Chart 2: Displays a breakdown of your savings.

Chart 3: Displays a breakdown of your investments.



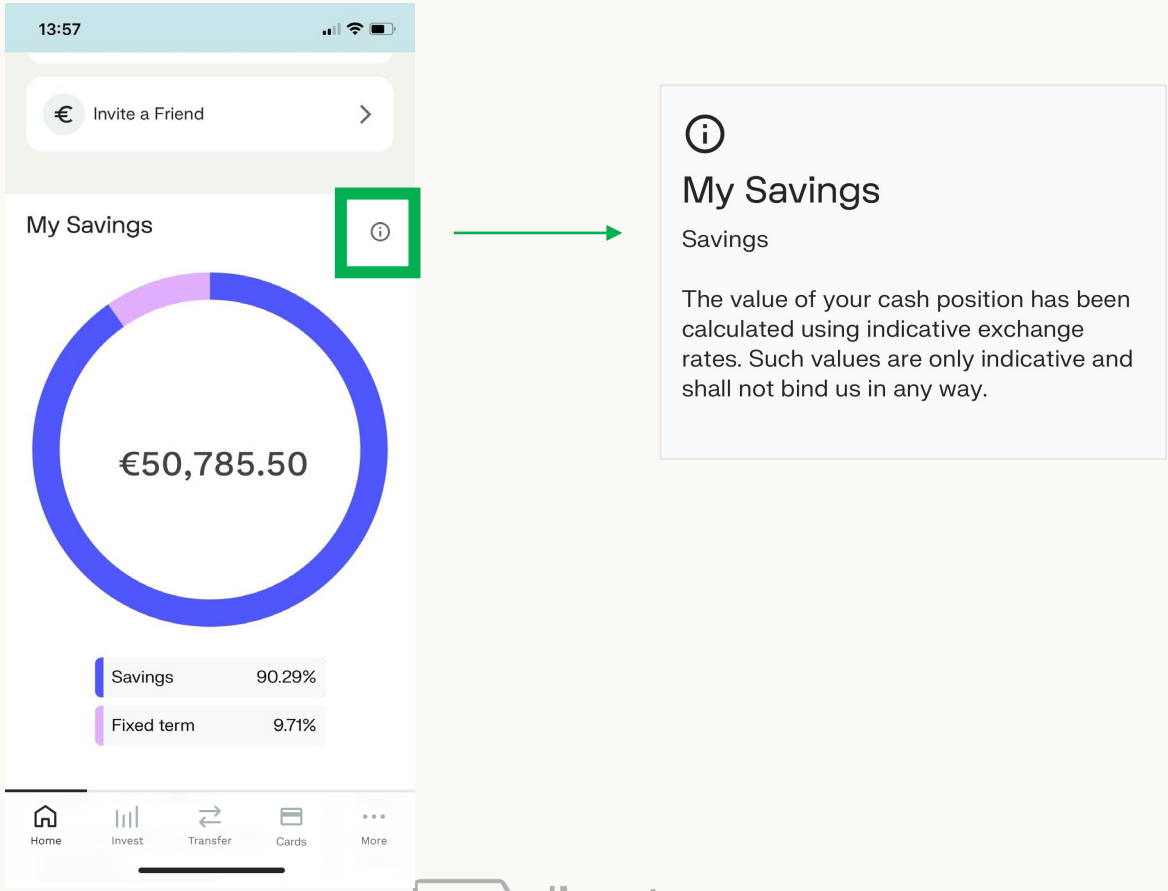



The doughnut chart in this section is clickable, providing you with more information on your savings.

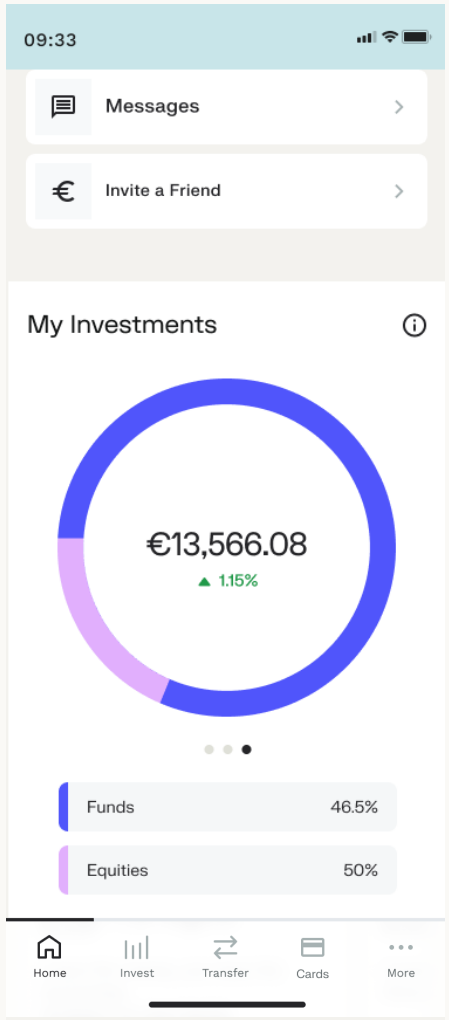
Upon clicking on a section of the doughnut chart, you are shown the amount in that particular section, as well as your full list of savings accounts.

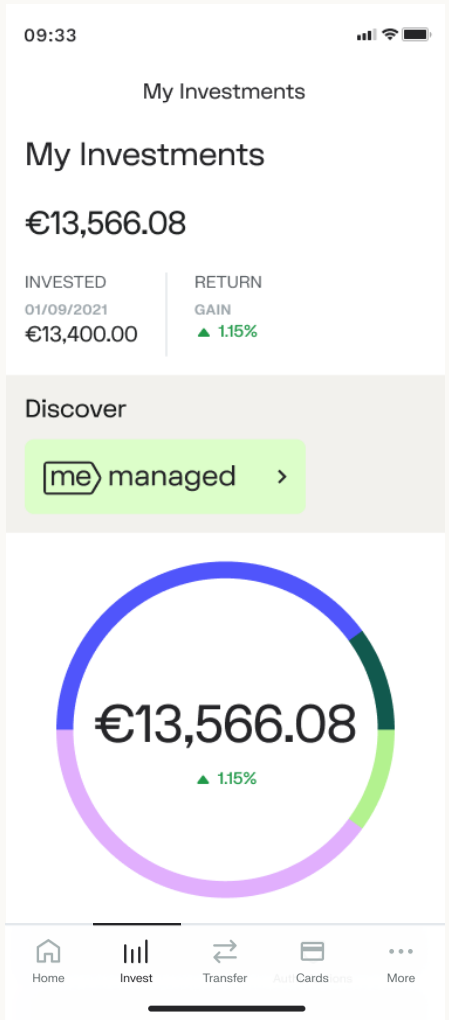
An information bubble has been placed in the corner of each doughnut chart giving you an explanation of what is being shown in each chart.



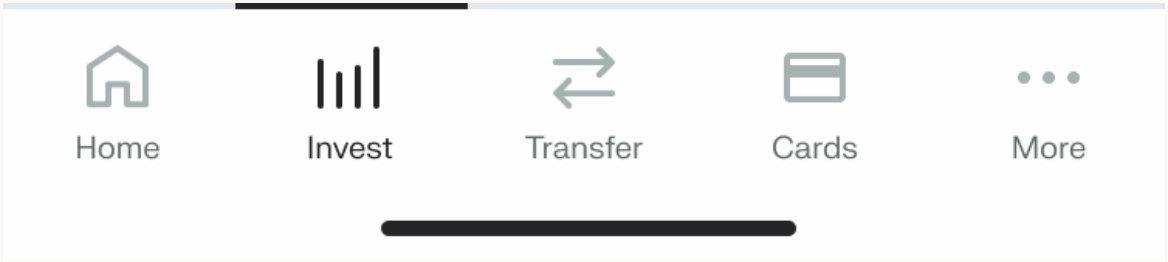
The doughnut chart in this section is clickable.

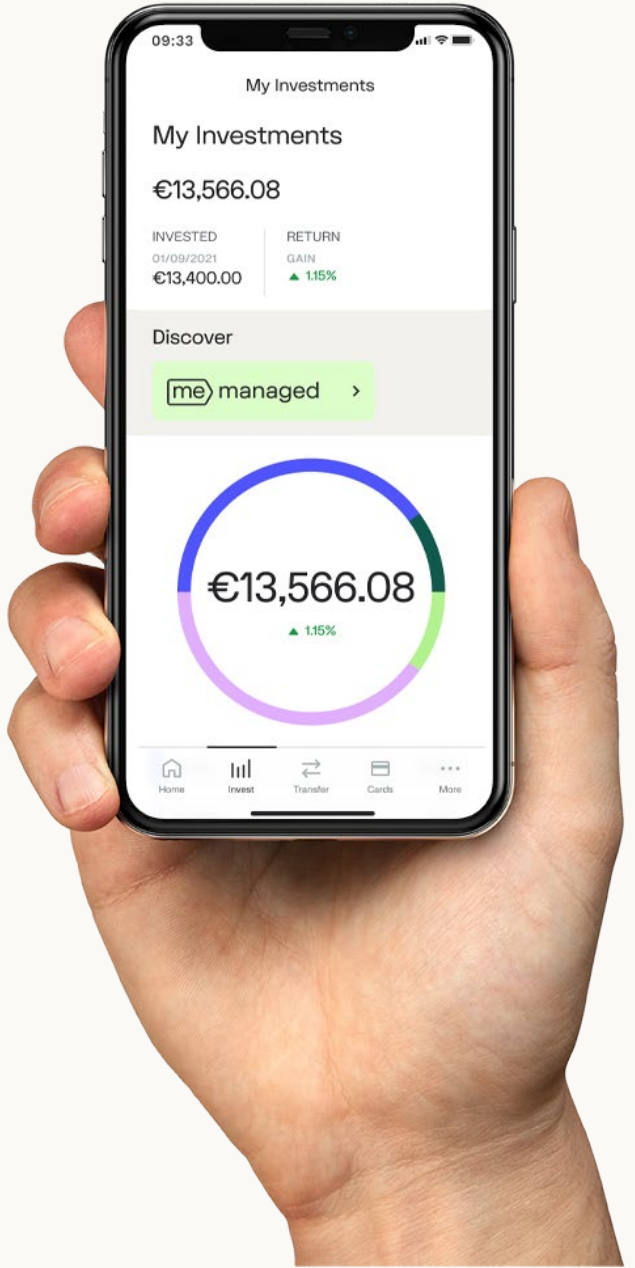
Upon clicking on a section of the chart, you will be directed to your investments overview in the invest section.



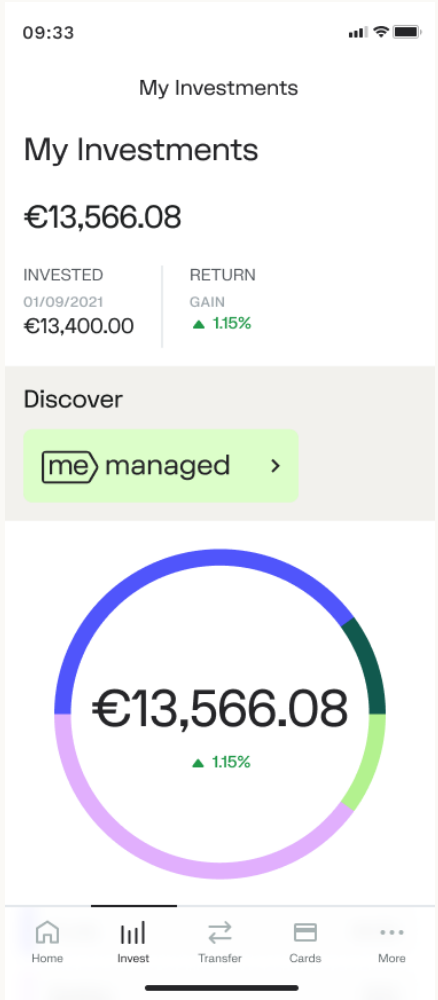
# Invest


Home
Invest
Transfer
Cards
More


09:33
My Investments
My Investments
€13,566.08
INVESTED
01/09/2021
€13,400.00
RETURN
GAIN
▲ 1.15%
Discover
me managed
€13,566.08
▲ 1.15%
Home
Invest
Transfer
Cards
More

# Invest section 1: My Investments

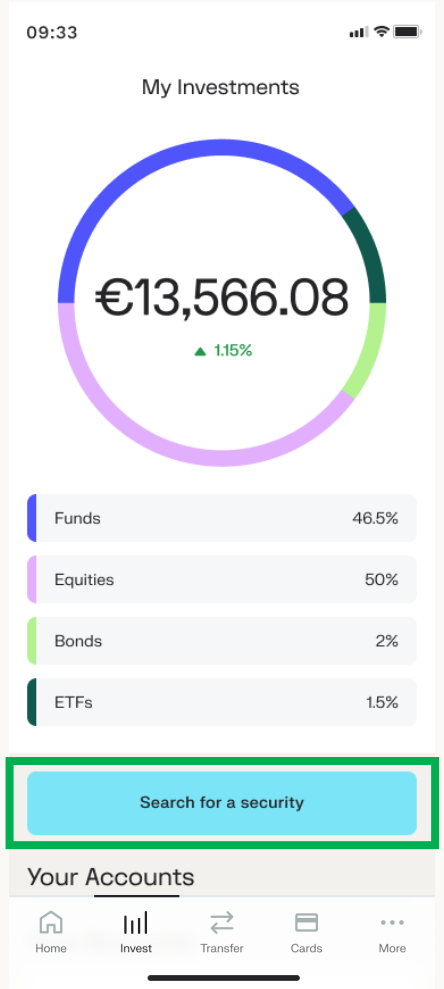
When you click on the Invest tab, your investment details will show up.

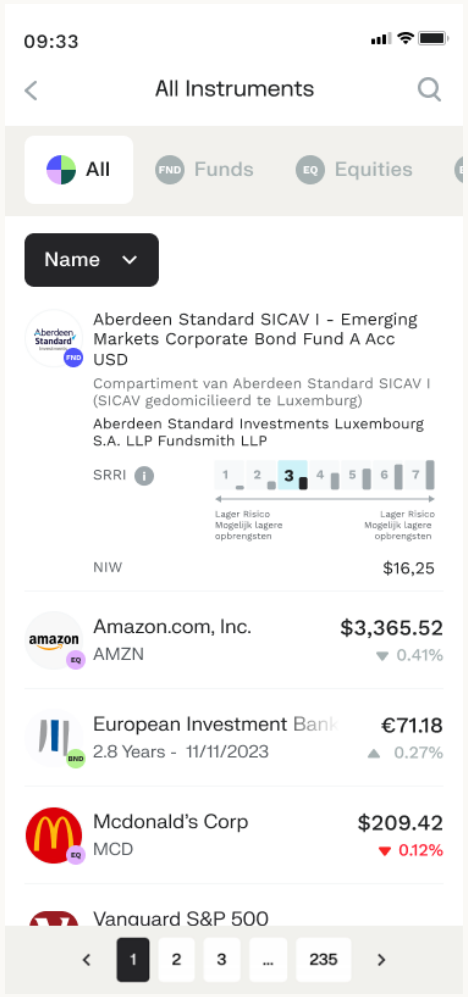


# Invest section 2: **Search for instruments**

When scrolling down, past the pie chart on the Invest section, you will see a ‘Search for security’ button.

This function allows you to search for any security available on our app.

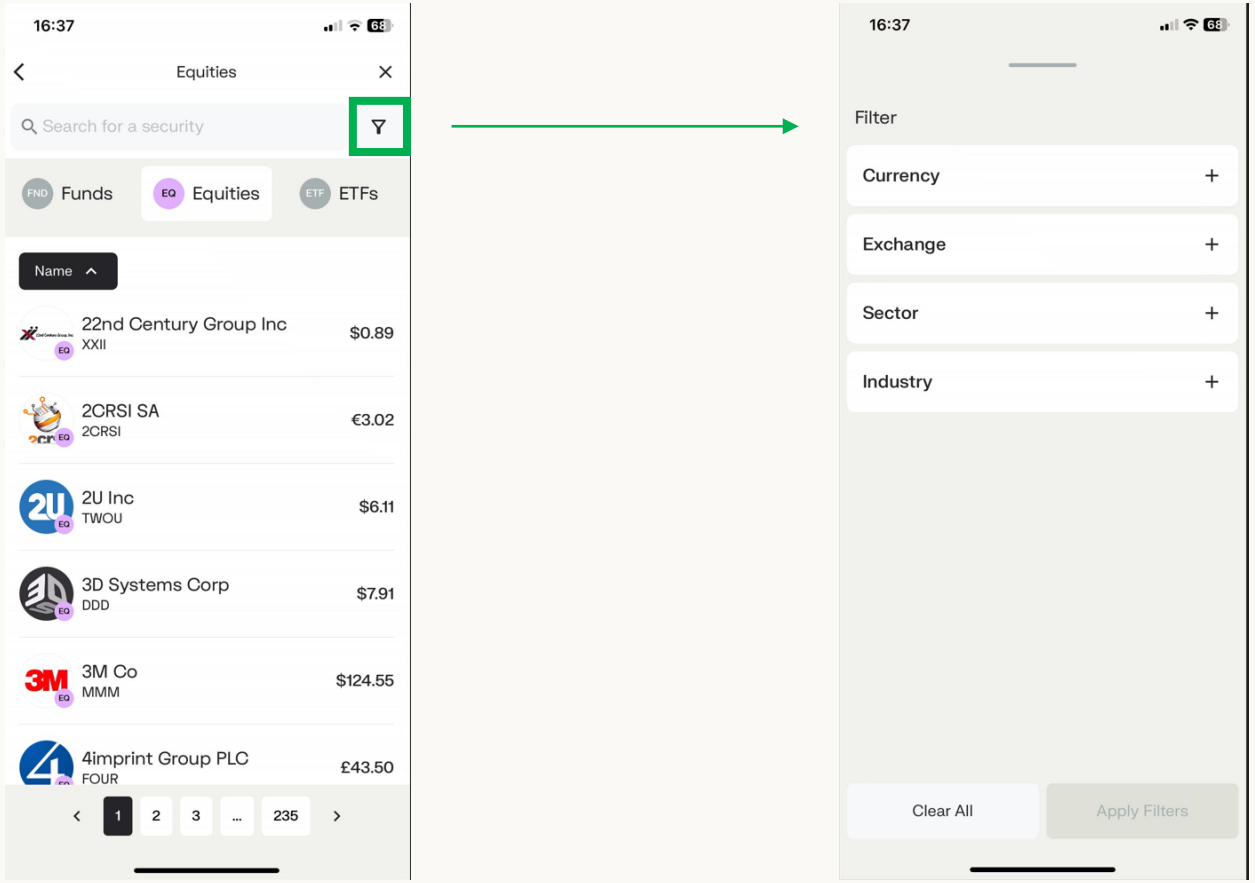


You may also opt to search a security within a particular asset class.

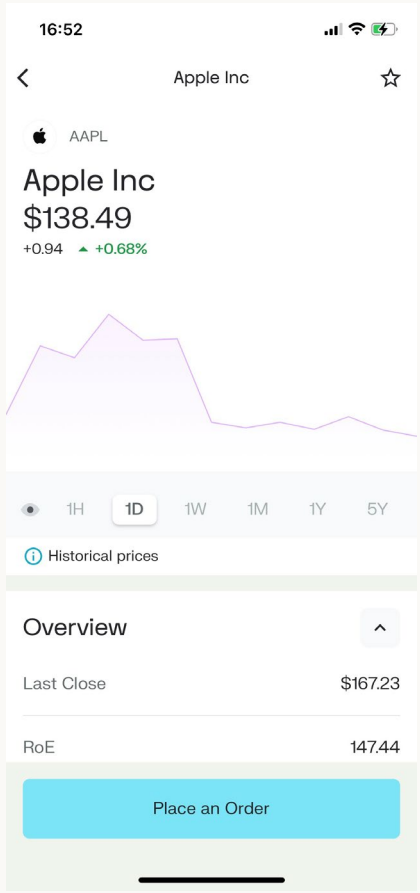
Selecting the asset class will direct you to the full list of securities provided in that class.

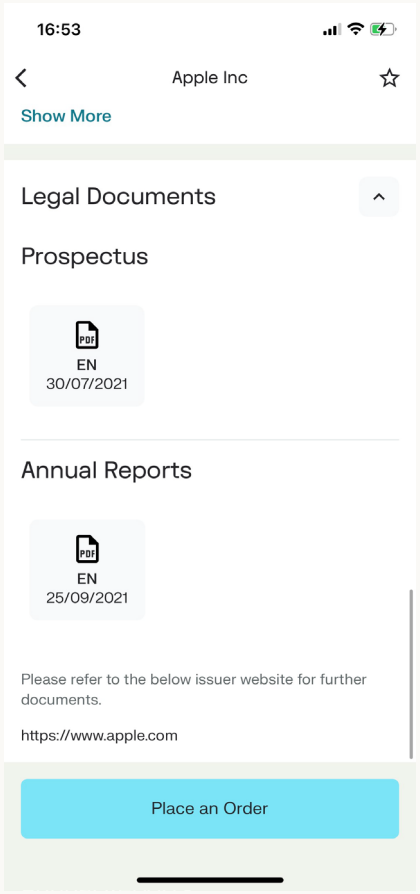
You may click on the filter icon in the top-right corner to apply filters on your search.

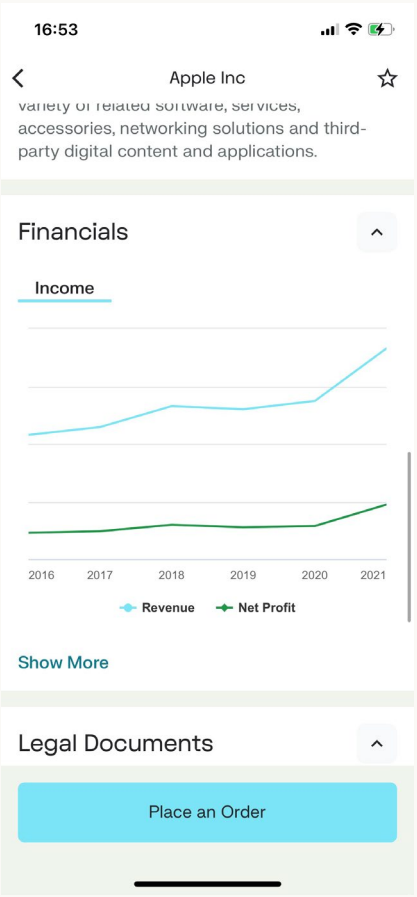


When clicking on a security, the product card for that security is displayed.

On this screen, you may place an order through the button found at the bottom of the screen, which only becomes active after you have gone through all the legal information, and you have reached the bottom of the page.

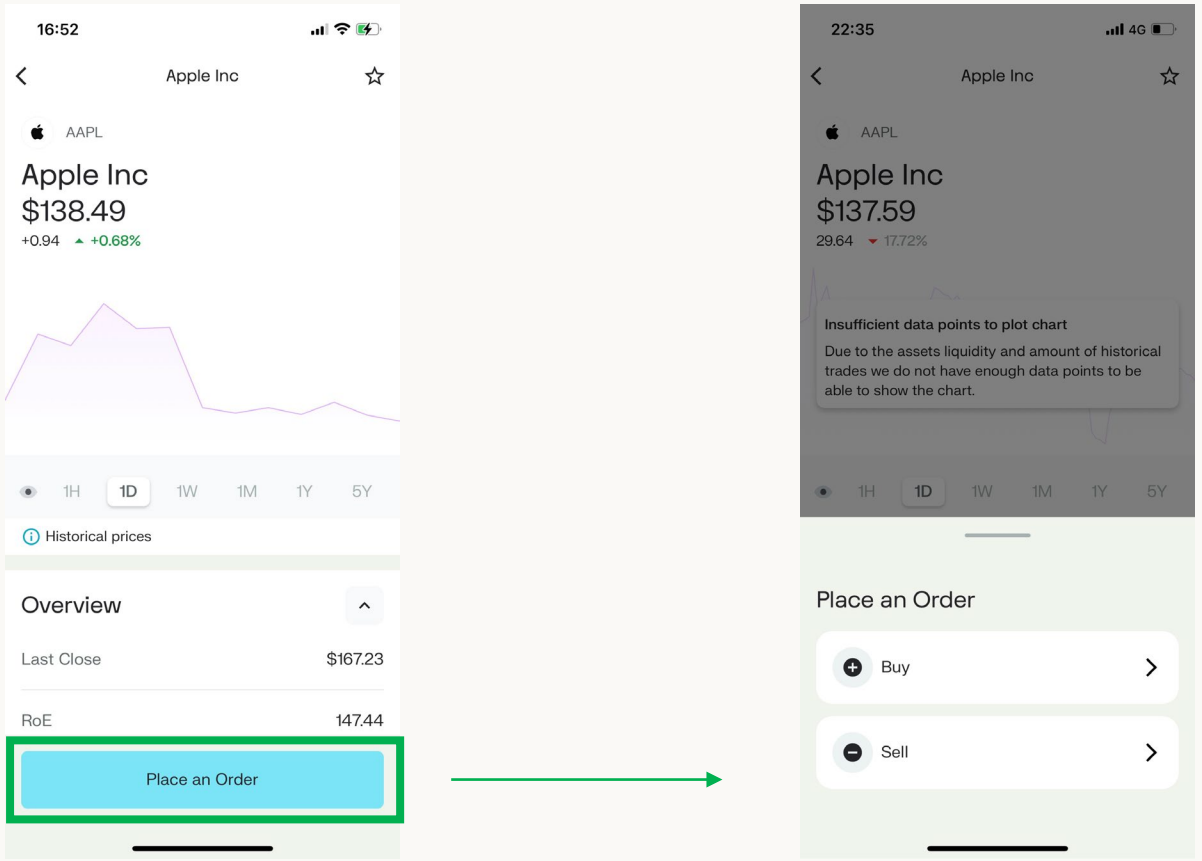


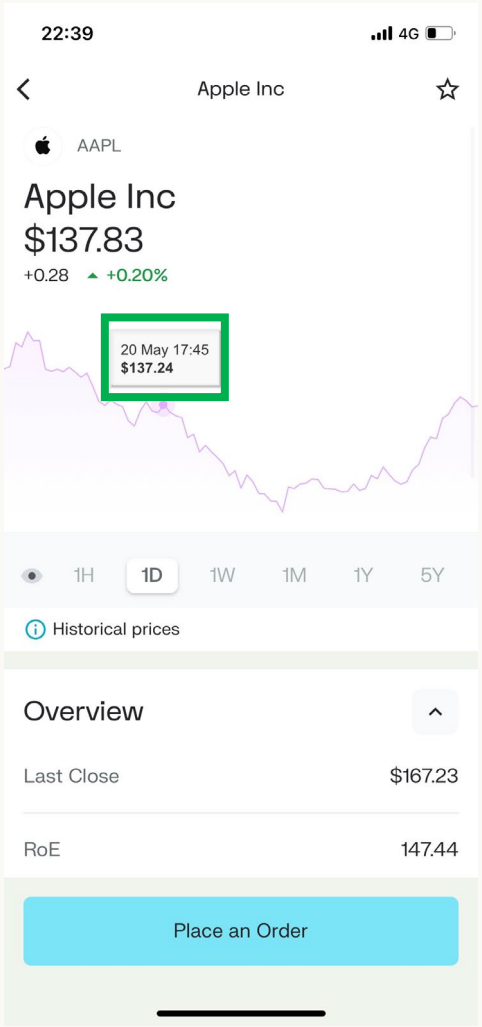



Once you opt to ‘Place an Order’, you will need to choose between “Buy” or “Sell”. Once choosing (for example, “Buy”), you will be directed to this screen. Here you will be required to enter the amount you would like to trade and click on ‘Review Order’.

Once you have selected ‘Review Order’, you will see the transaction summary and charges applicable for the trade. You can see all details and click ‘Place an Order’ to submit your instructions.



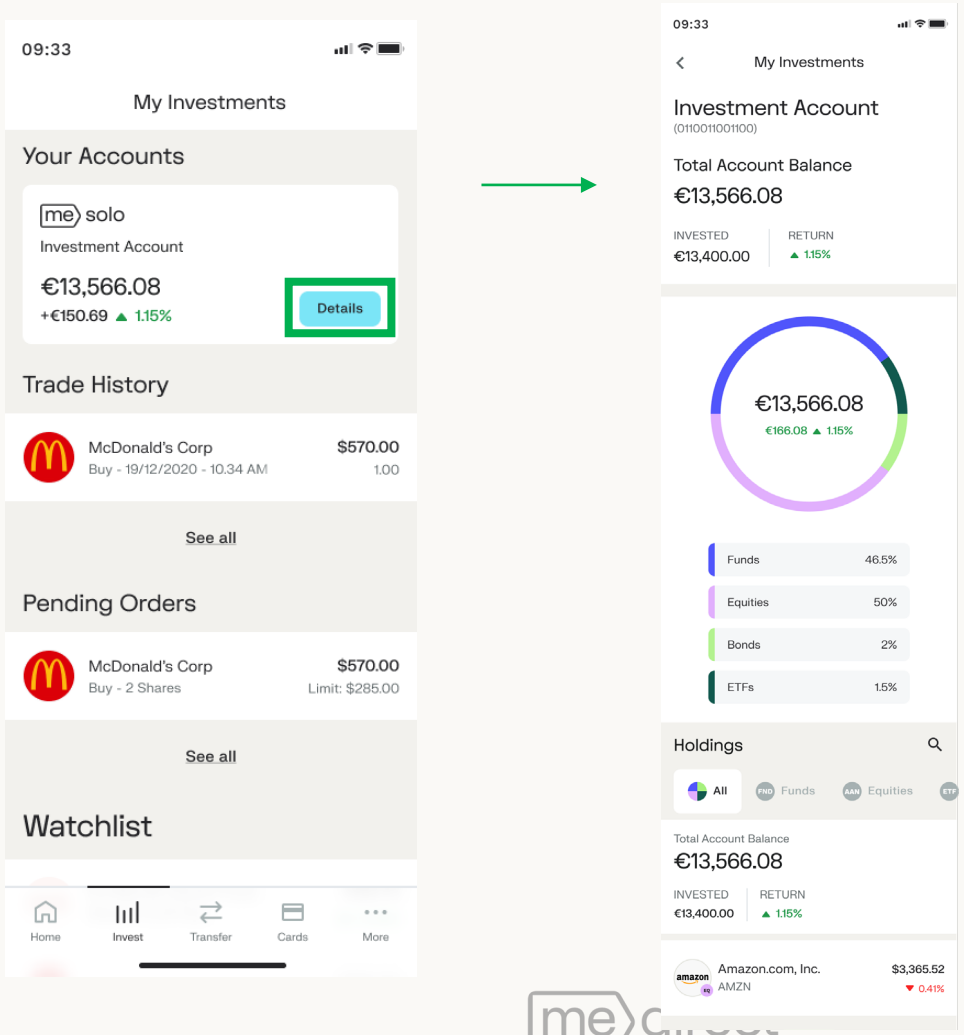
When viewing an equity product card, the chart displayed offers different time periods. You can slide your finger across the chart to read the values along the timeline.



# Invest section 3: Your Accounts

Right under the ‘Search for a security’ button in the Invest section, your investment accounts are displayed.

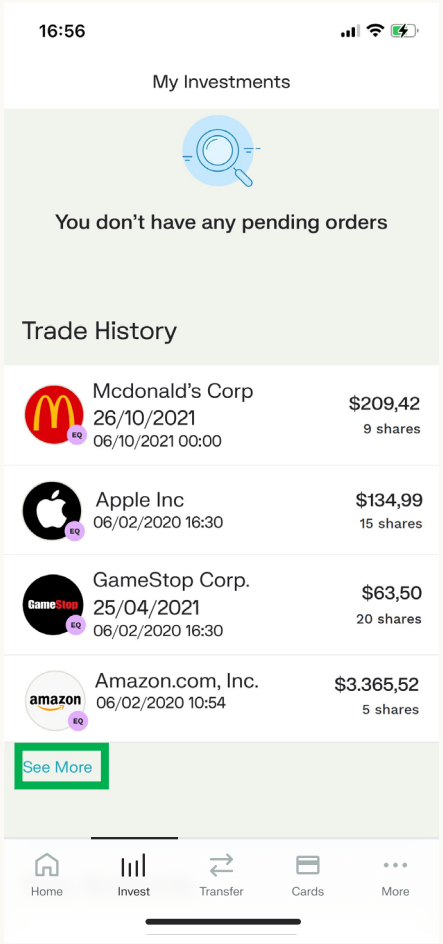
When clicking on an investment account you will be taken to the investment details screen for that account.



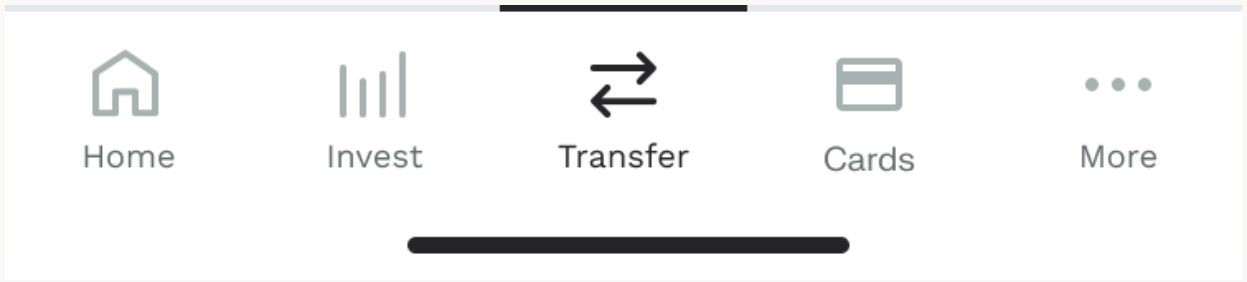
# Invest section 4: **Pending Orders / Trade History**

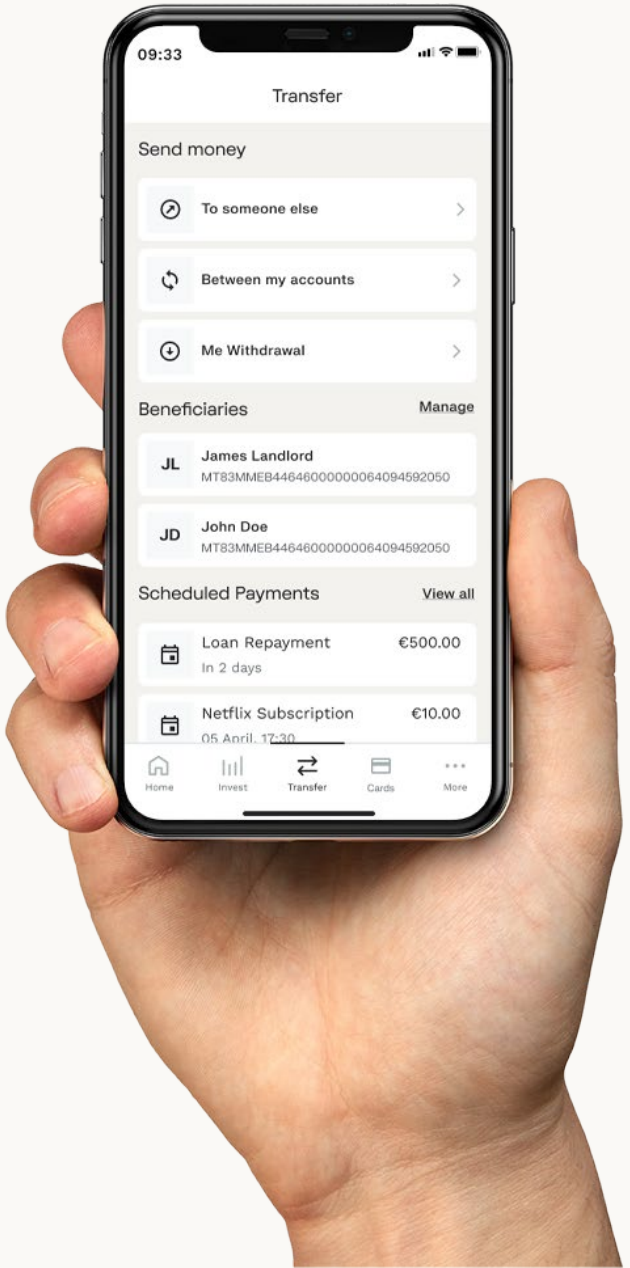
On the last section of the Invest screen, you will find your pending orders and trade history.

The ‘See More’ button will take you to the full list of your pending orders and trade history.



# Transfer


Home
Invest
Transfer
Cards
More


09:33
Transfer
Send money
To someone else
Between my accounts
Me Withdrawal
Beneficiaries
Manage
JL
James Landlord
MT83MMEB44646000000064094592050
JD
John Doe
MT83MMEB44646000000064094592050
Scheduled Payments
View all
Loan Repayment
€500.00
In 2 days
Netflix Subscription
€10.00
05 April, 17:30
Home
Invest
Transfer
Cards
More

The ‘To someone else’ feature is used to make transfers to a third party.

How to transfer money to a third party.

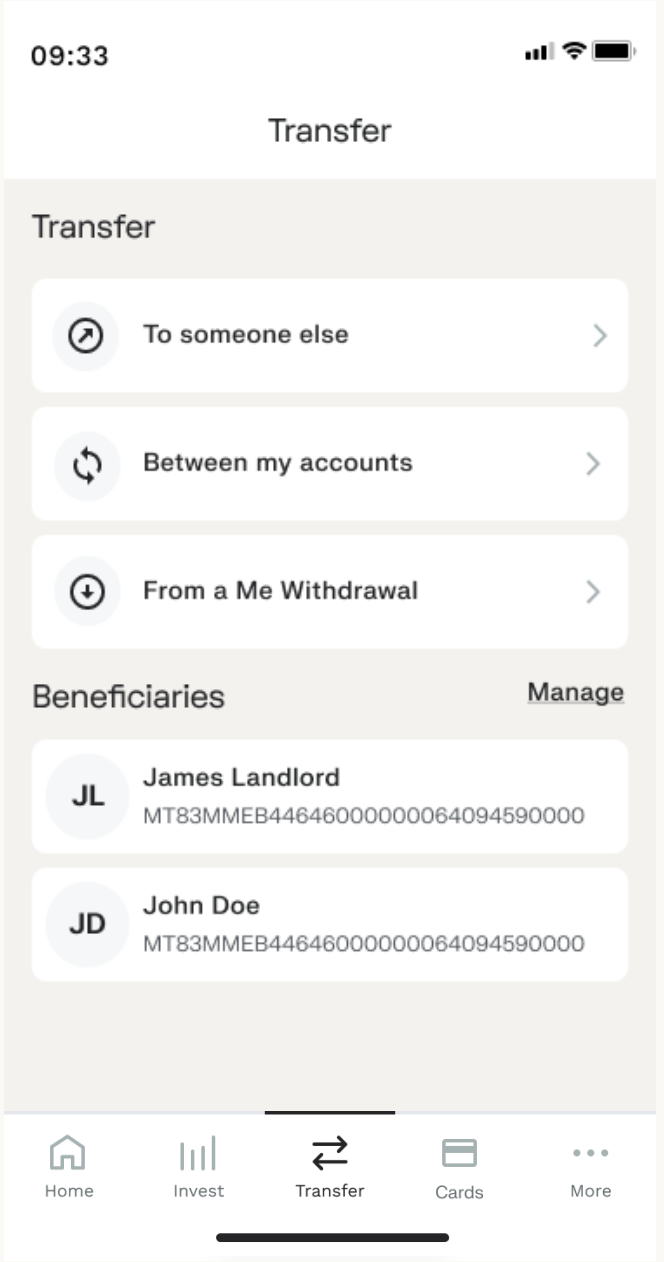
You will be asked to input the following details:

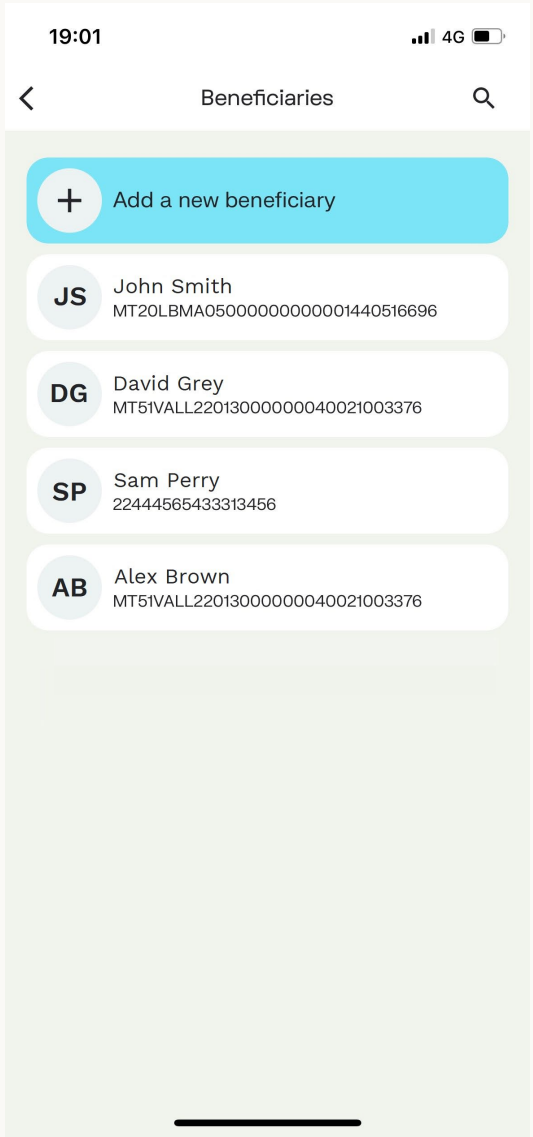
- From
- To*
- Amount

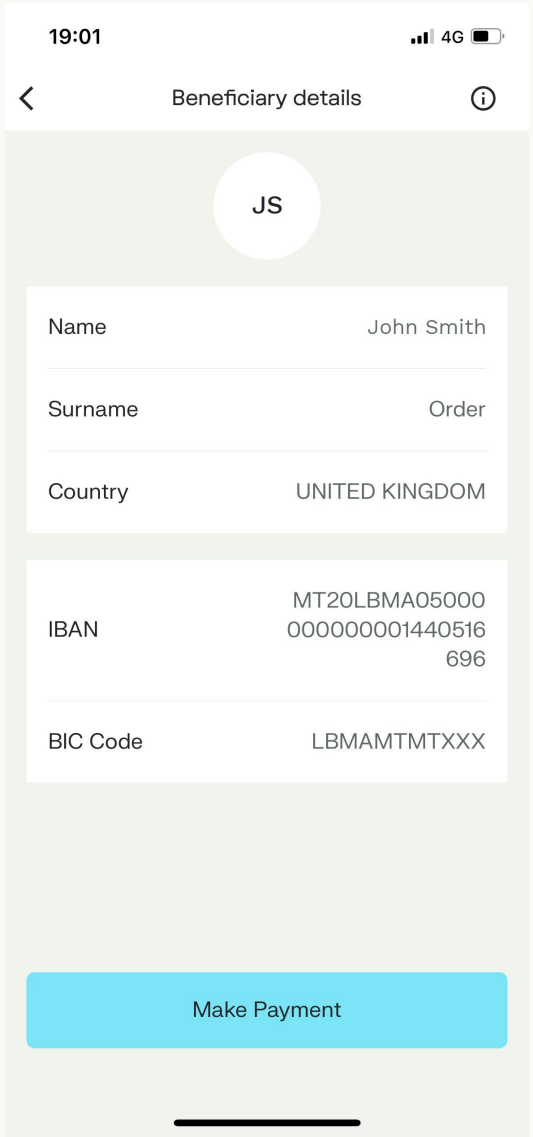
*You are requested to select the beneficiary (third party). If the beneficiary is not yet created, select ‘Add beneficiary’ in the dropdown list and refer to page 51 on how to create a beneficiary.

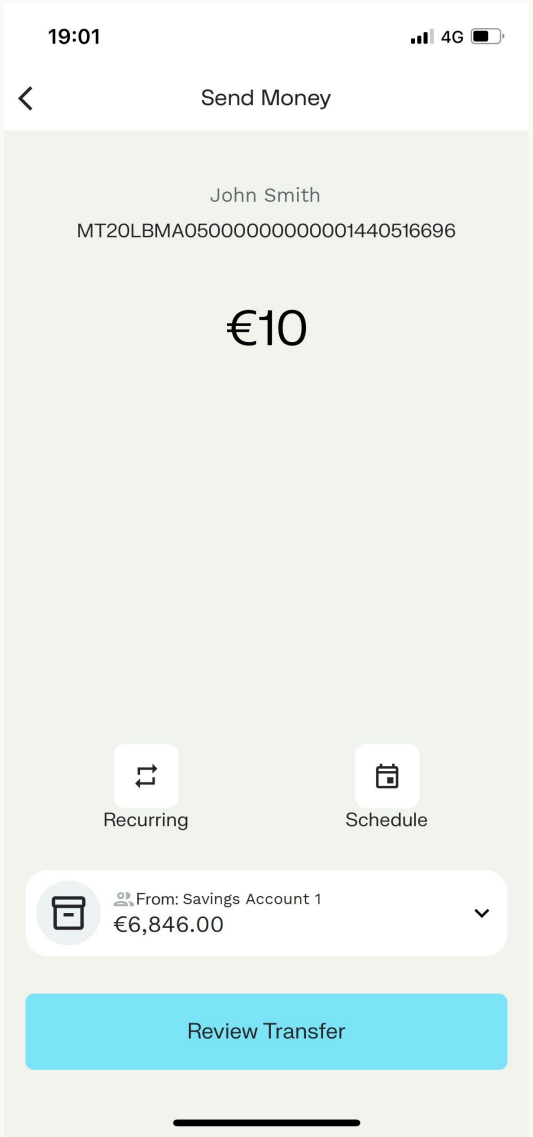
You will be given the option to change the currency you would like to make the transfer in. If accounts hold different currencies, a live exchange rate will be displayed.

See next slide for steps.




19:01
4G
Beneficiaries
Add a new beneficiary
JS
John Smith
MT20LBMA05000000000001440516696
DG
David Grey
MT51VALL22013000000040021003376
SP
Sam Perry
22444565433313456
AB
Alex Brown
MT51VALL22013000000040021003376


19:01
4G
Beneficiary details
JS
Name
John Smith
Surname
Order
Country
UNITED KINGDOM
IBAN
MT20LBMA05000 000000001440516 696
BIC Code
LBMAMTMTXXX
Make Payment


19:01
4G
Send Money
John Smith
MT20LBMA05000000000001440516696
€10
Recurring
Schedule
From: Savings Account 1
€6,846.00
Review Transfer

The ‘Between my accounts’ is used to make transfers between your own accounts.

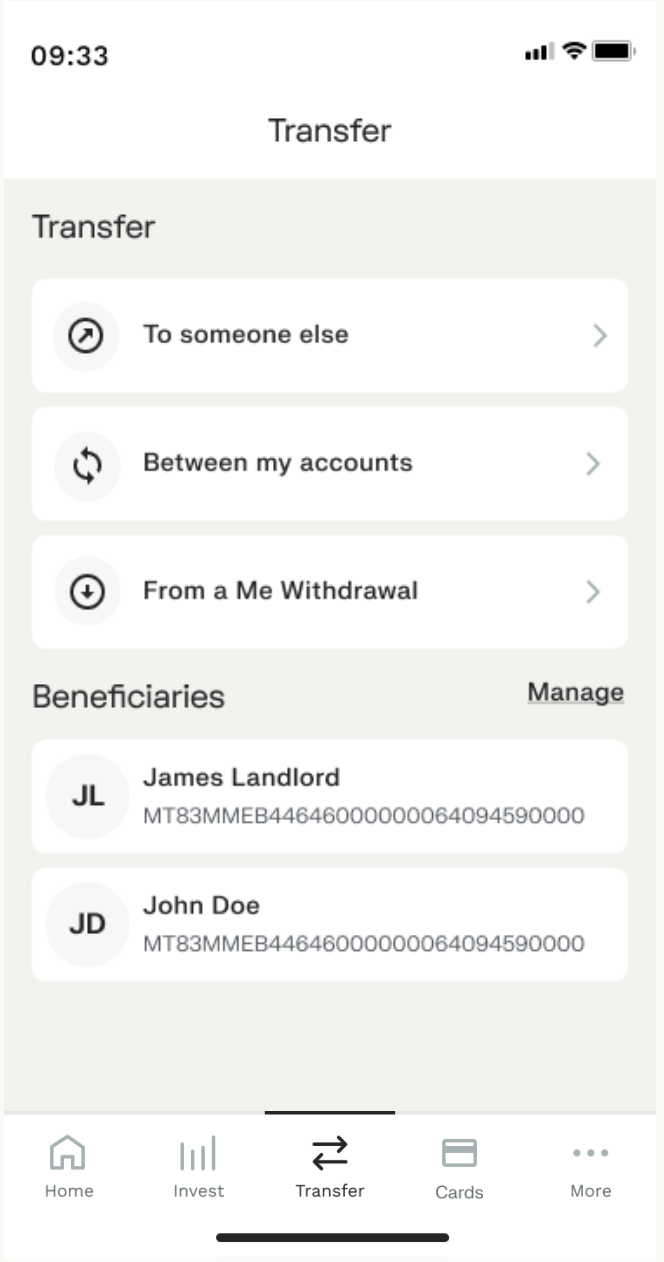
How to transfer money between your own accounts.

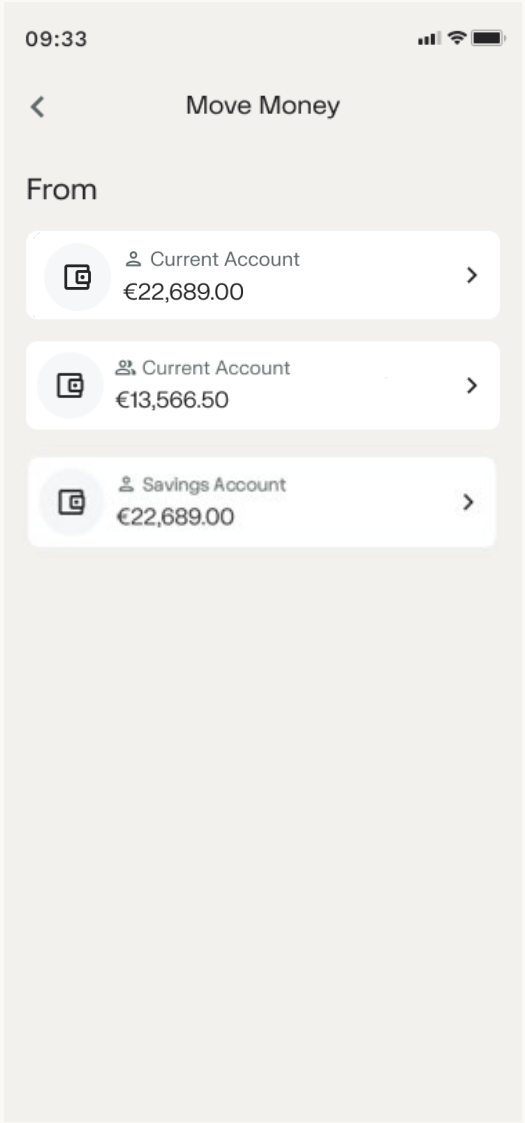
You will be asked to input the following details:

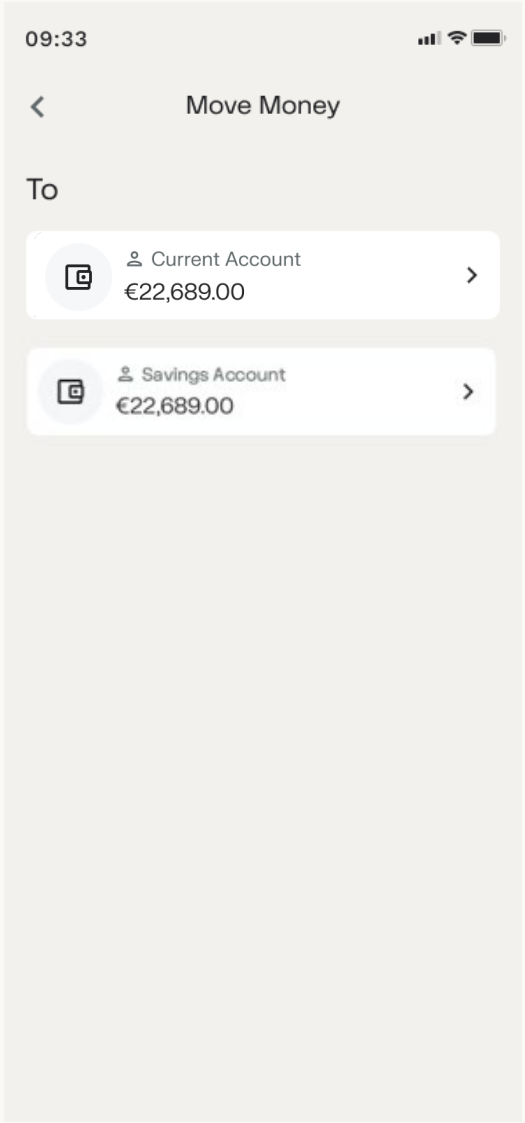
- From
- To
- Amount
- Recurring (Optional)
- Schedule (Optional)

If the From and To accounts hold different currencies, a live exchange rate is displayed as per screenshot.

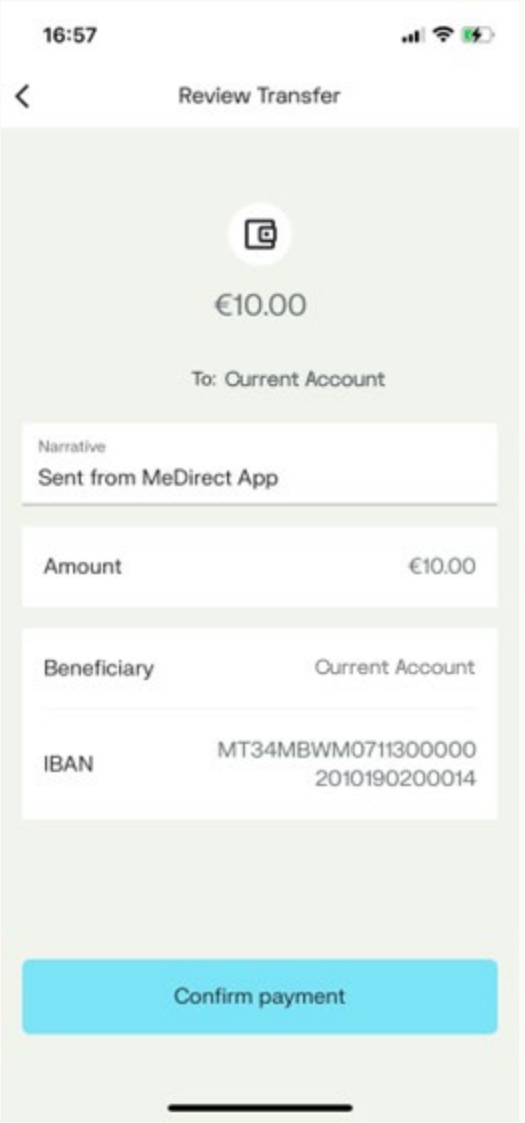
Once you select ‘Make a Payment’, which is only clickable once all mandatory fields are filled in, you will be directed to ‘Confirm your payment’. Ensure all details are correct and proceed with payment by entering your 6-digit pin or finger/face ID.




09:33
Move Money
From
Current Account
€22,689.00
Current Account
€13,566.50
Savings Account
€22,689.00


09:33
Move Money
To
Current Account
€22,689.00
Savings Account
€22,689.00

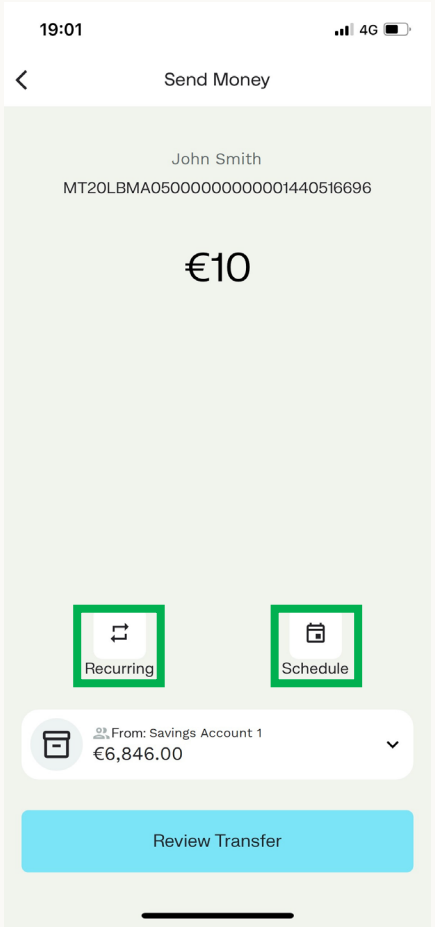
16:57
Move Money
Current Account
MT34MBWM07113000002010190200014
€10
Recurring
Schedule
From: Current Account
€6,846.00
Review Transfer

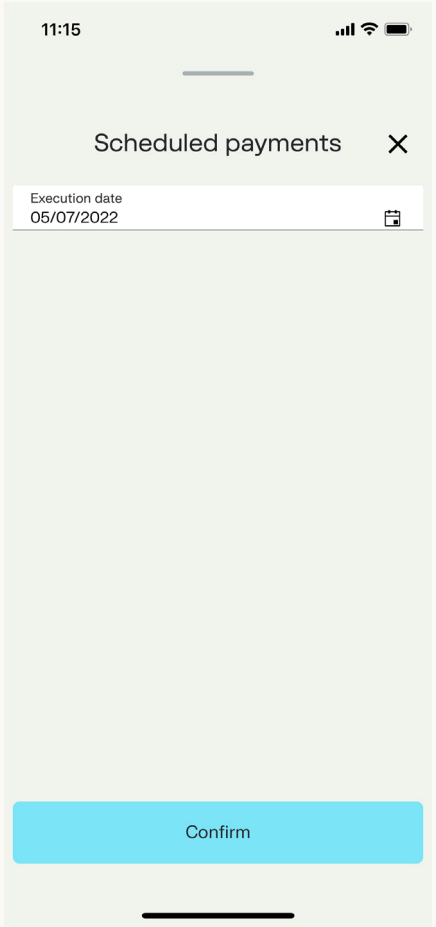

16:57
Review Transfer
€10.00
To: Current Account
Narrative
Sent from MeDirect App
Amount
€10.00
Beneficiary
Current Account
IBAN
MT34MBWM0711300000
2010190200014
Confirm payment

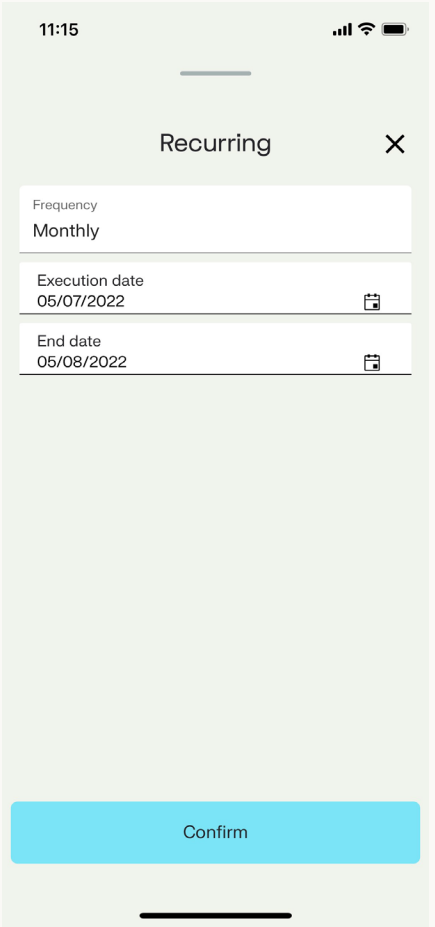
If you would like this payment to be paid on a future date, select the option and choose the execution date.

You also have the option to make this payment a recurring payment. You will have the option to set the frequency between monthly, quarterly, semi-annually or annually. You will then have to set the end date of the repeat payment.

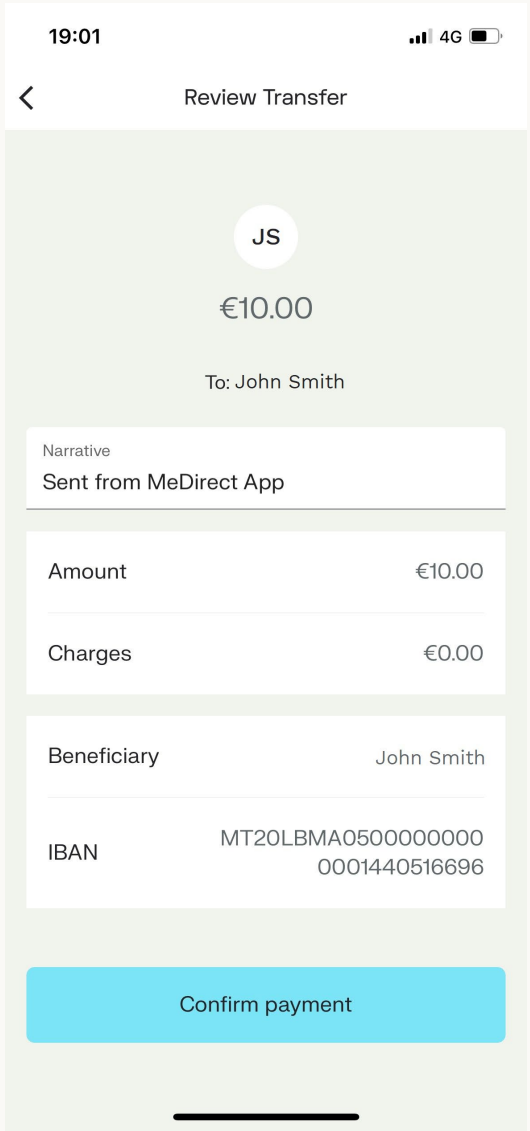
The ‘Make a Payment’ button, is clickable once all mandatory fields are filled in.



After filling in all payment details, you will be directed to this screen where you confirm that all the details are correct. Upon confirming the payment, you will be asked to enter your 6-digit pin or finger/face ID.



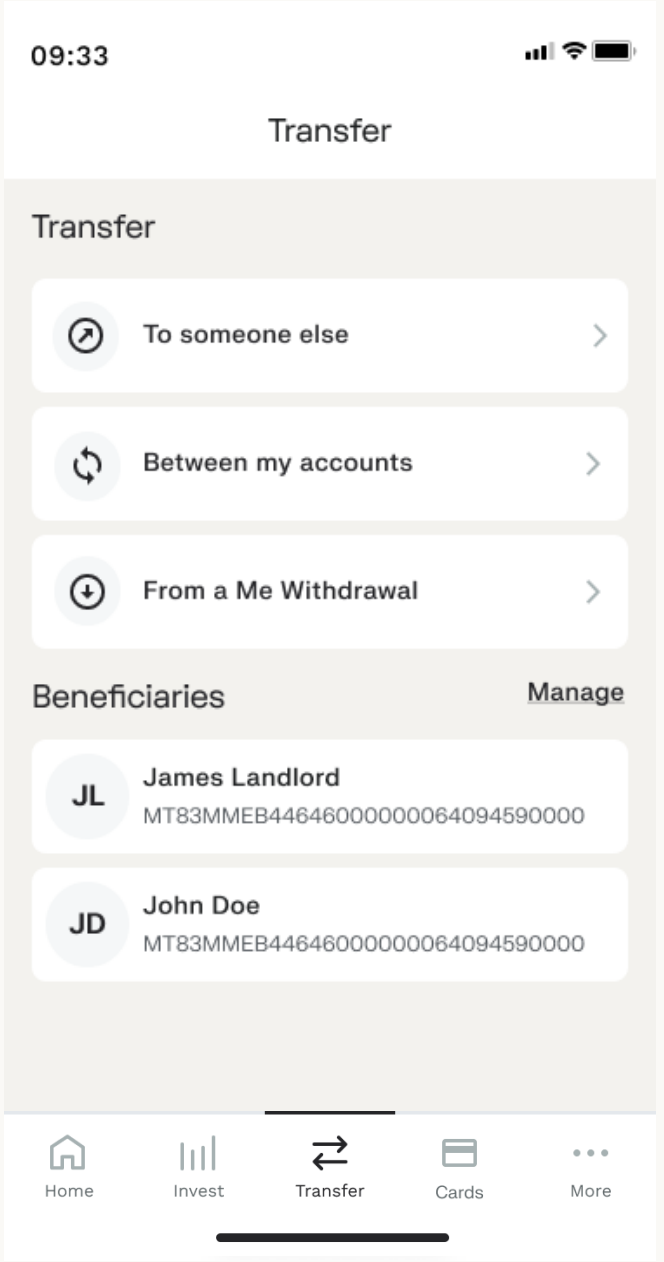
The ‘From a Me Withdrawal’ is used to make transfers from your Me Accounts.

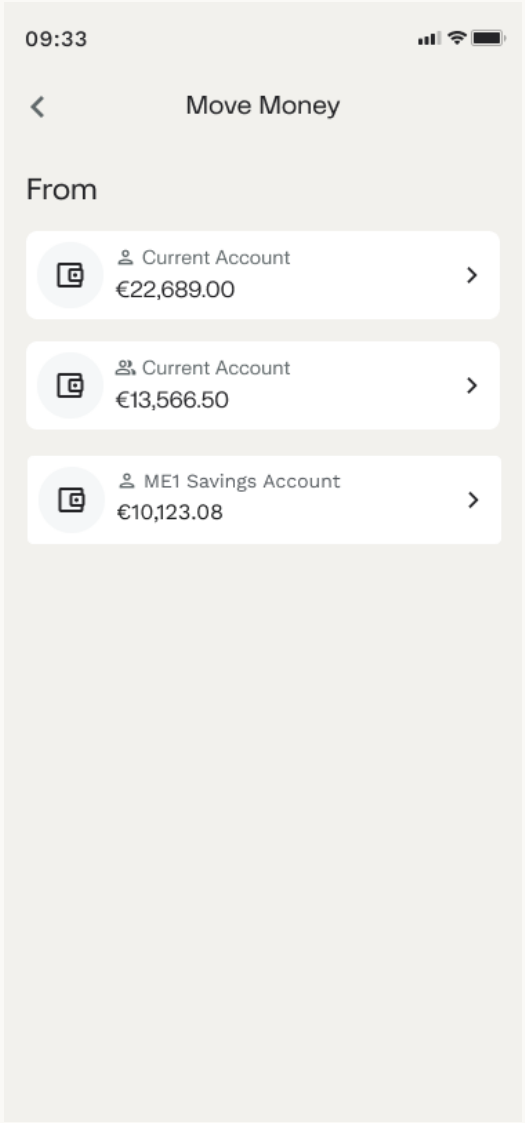
How to transfer money from your Me Accounts.

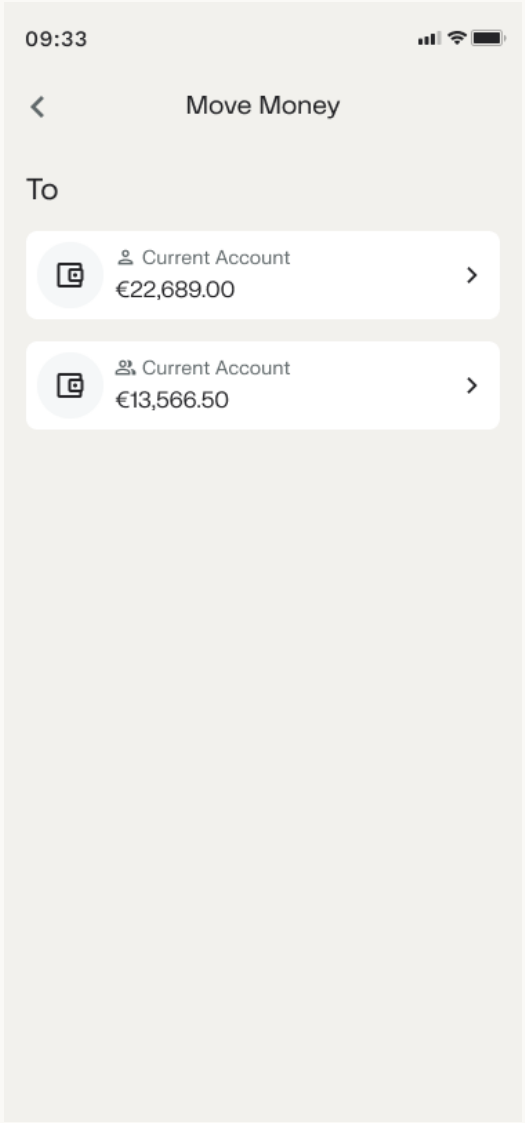
You will be asked to input the following details:

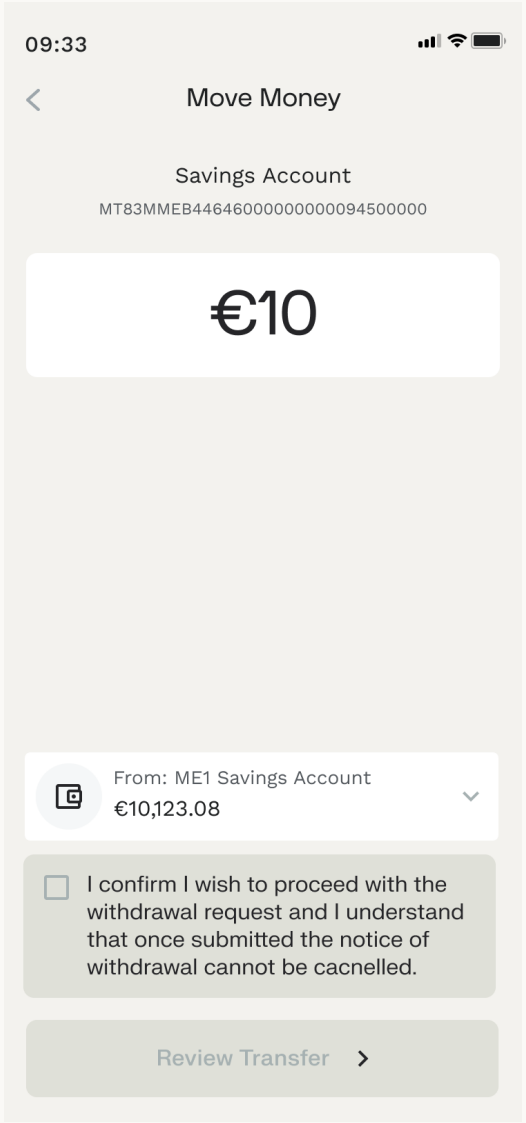
- From
- To
- Amount

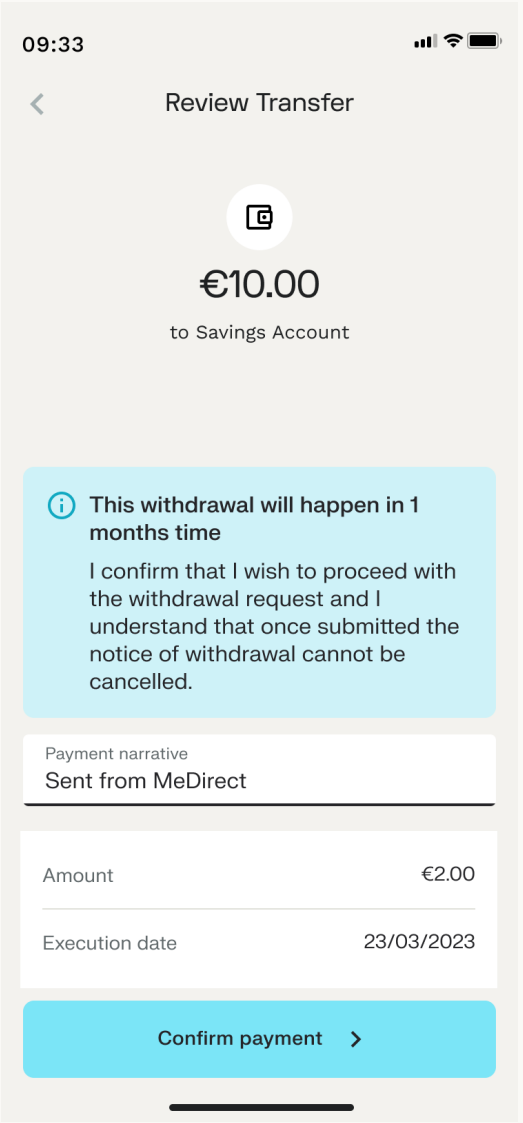
Once you enter the amount to transfer and tick the confirmation for the withdrawal, you will be directed to ‘Review Transfer’ and once you confirm all the information is correct, you will be directed to the ‘Confirmation payment’ screen.



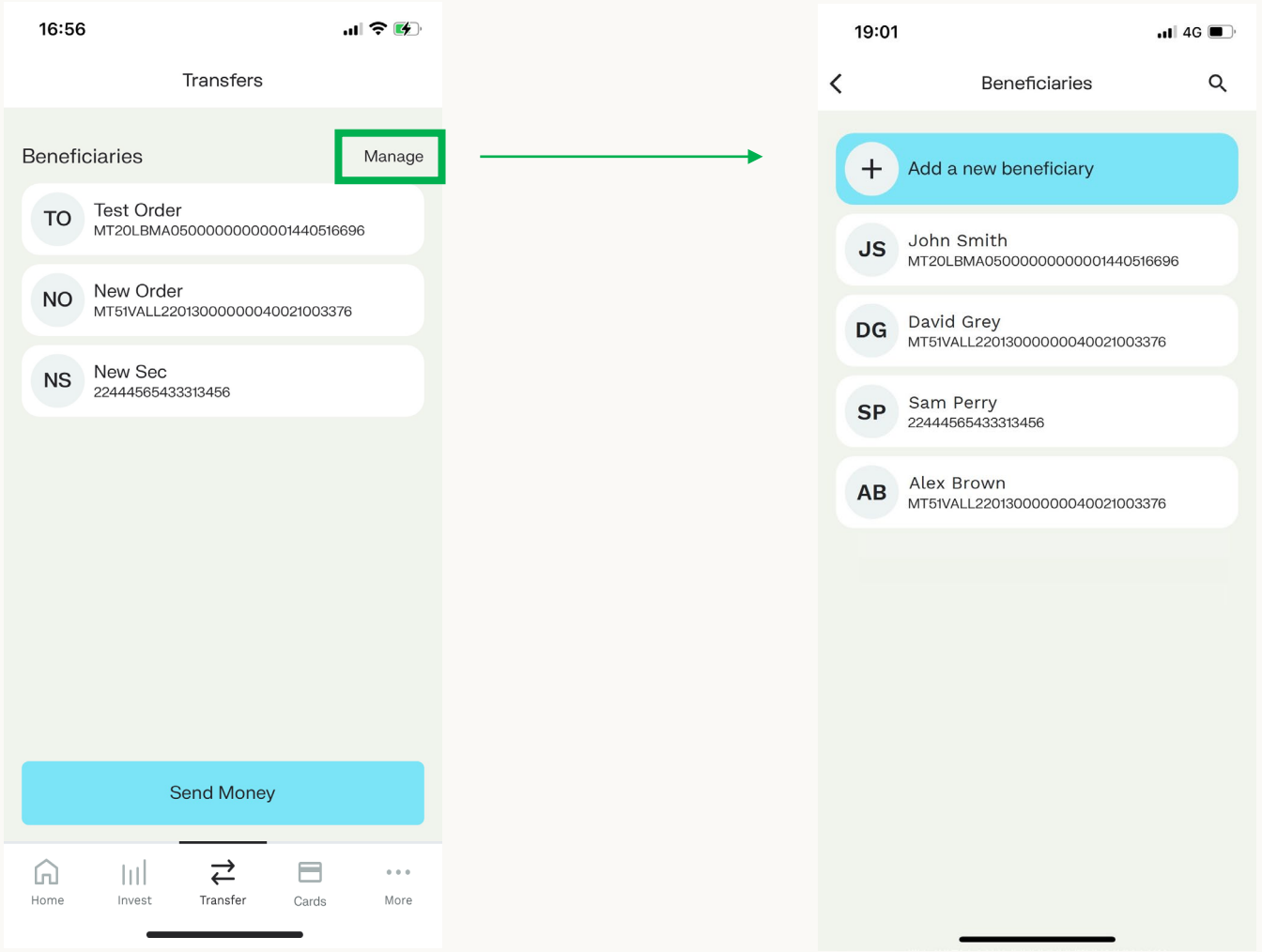

09:33
Move Money
From
Current Account
€22,689.00
Current Account
€13,566.50
ME1 Savings Account
€10,123.08


09:33
Move Money
To
Current Account
€22,689.00
Current Account
€13,566.50

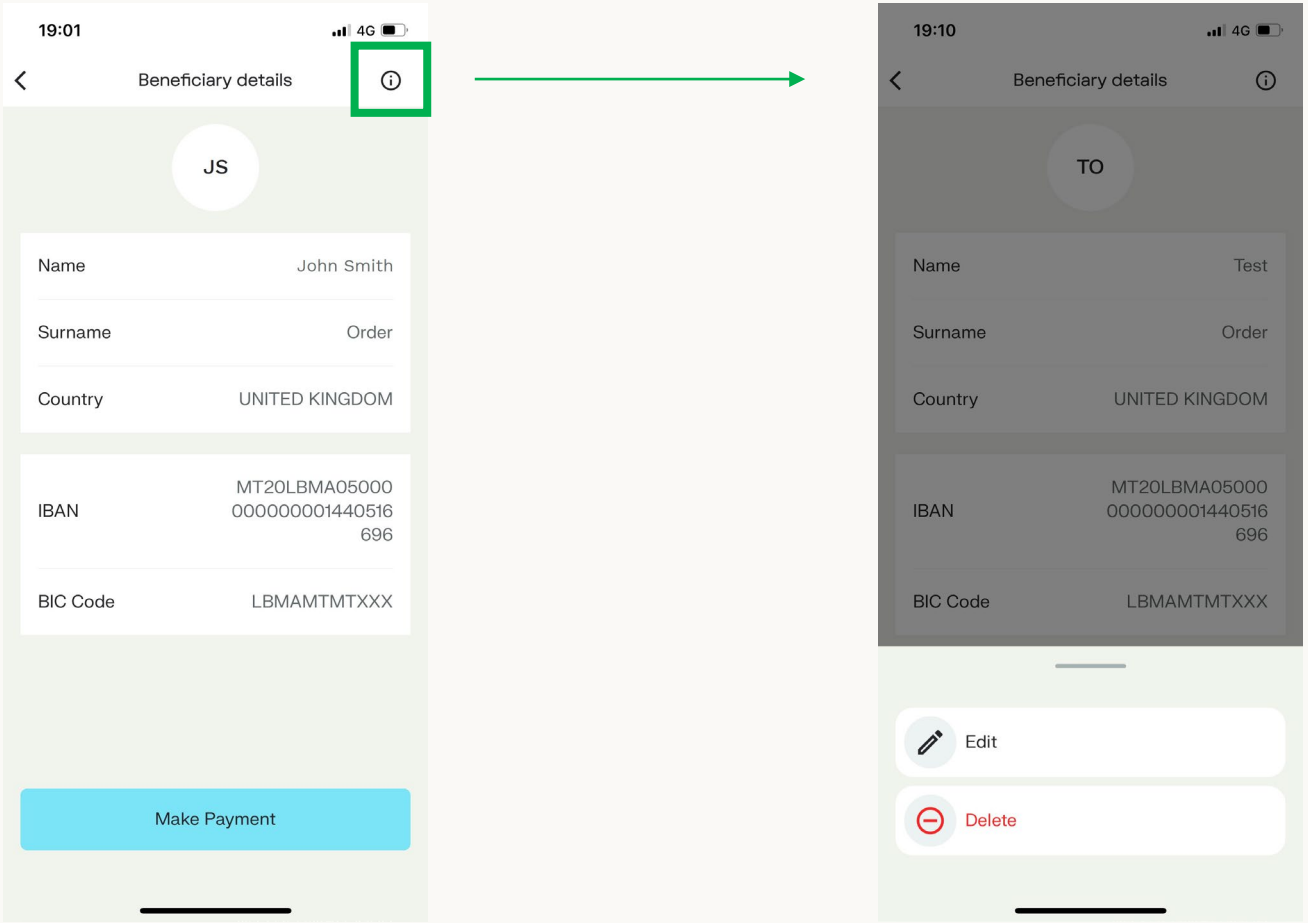

09:33
Move Money
Savings Account
MT83MMEB44646000000000094500000
€10
From: ME1 Savings Account
€10,123.08
I confirm I wish to proceed with the withdrawal request and I understand that once submitted the notice of withdrawal cannot be cacnelled.
Review Transfer


09:33
Review Transfer
€10.00
to Savings Account
This withdrawal will happen in 1 months time
I confirm that I wish to proceed with the withdrawal request and I understand that once submitted the notice of withdrawal cannot be cancelled.
Payment narrative
Sent from MeDirect
Amount
€2.00
Execution date
23/03/2023
Confirm payment

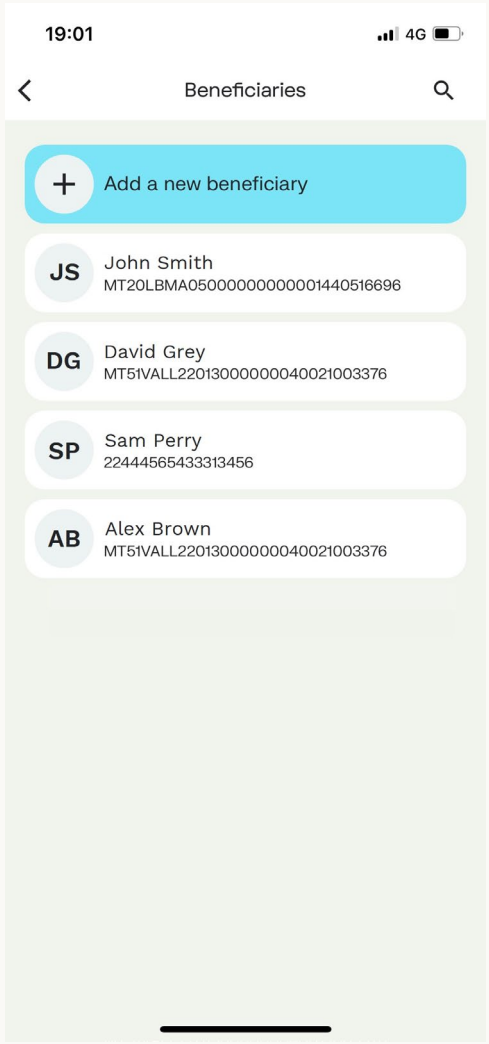
The ‘Manage’ feature is used to add, edit or delete beneficiaries. When selecting this option, you will be directed to a screen showing you a full list of your existing beneficiaries, displaying their full name and IBAN.

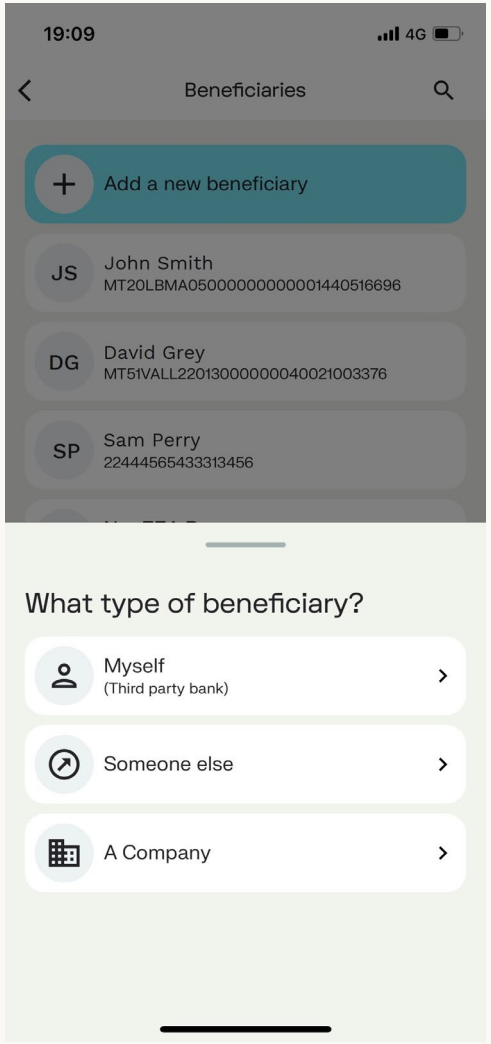


When clicking on a beneficiary, you will be directed to the first screenshot on the right, displaying all the information related to that specific beneficiary. On the top right of the screen, you will see an information icon - once pressed you can edit the beneficiary details or delete the beneficiary completely.



To add a new beneficiary, press on the “Add a new beneficiary” on the top of your screen. This will direct you to the second screenshot where you will be asked to choose the type of beneficiary. Then follow the steps on screen.



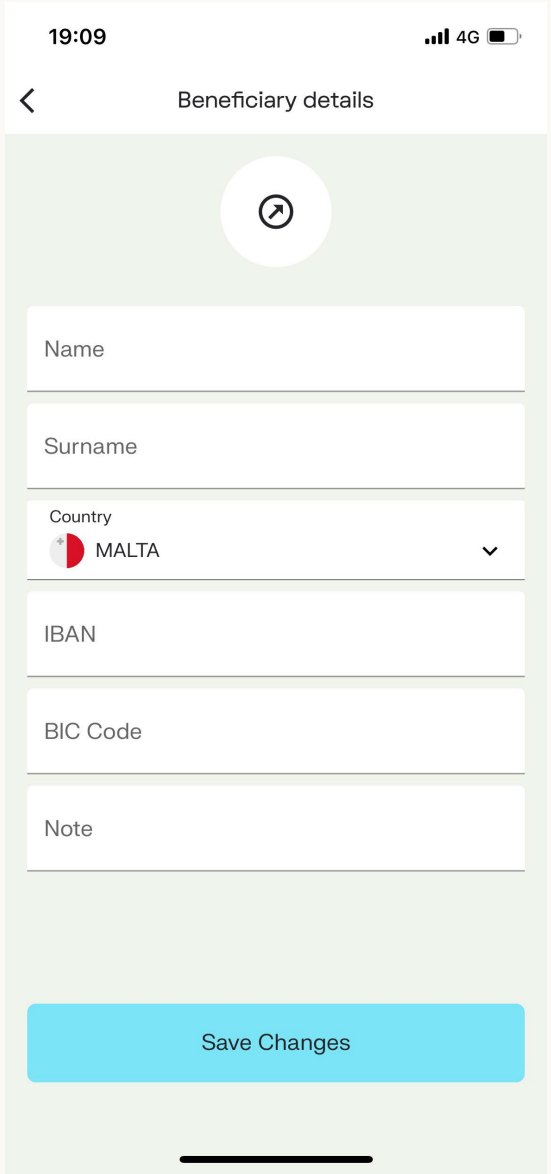



When adding a new beneficiary, you will be requested to input the following information:

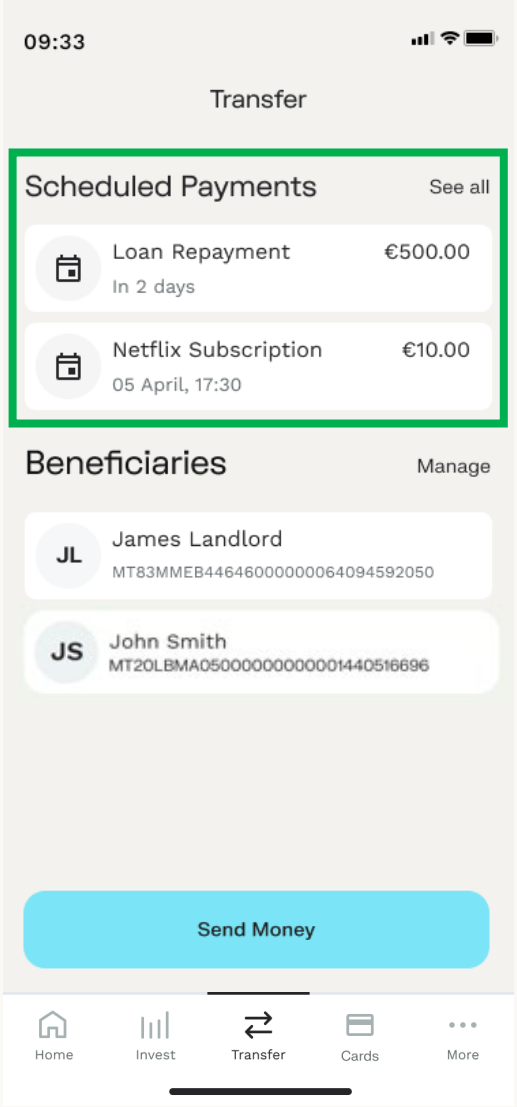
- Name
- Surname
- Country
- IBAN
- BIC
- Note on the beneficiary template

The address, post code and city are optional, based on the country selected.

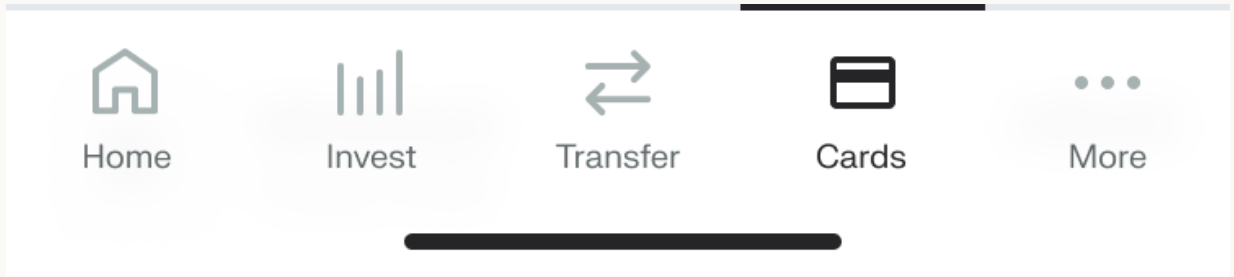
The ‘Save Changes’ button is clickable once all mandatory fields are filled in and requires authentication through fingerprint / face ID or passcode.



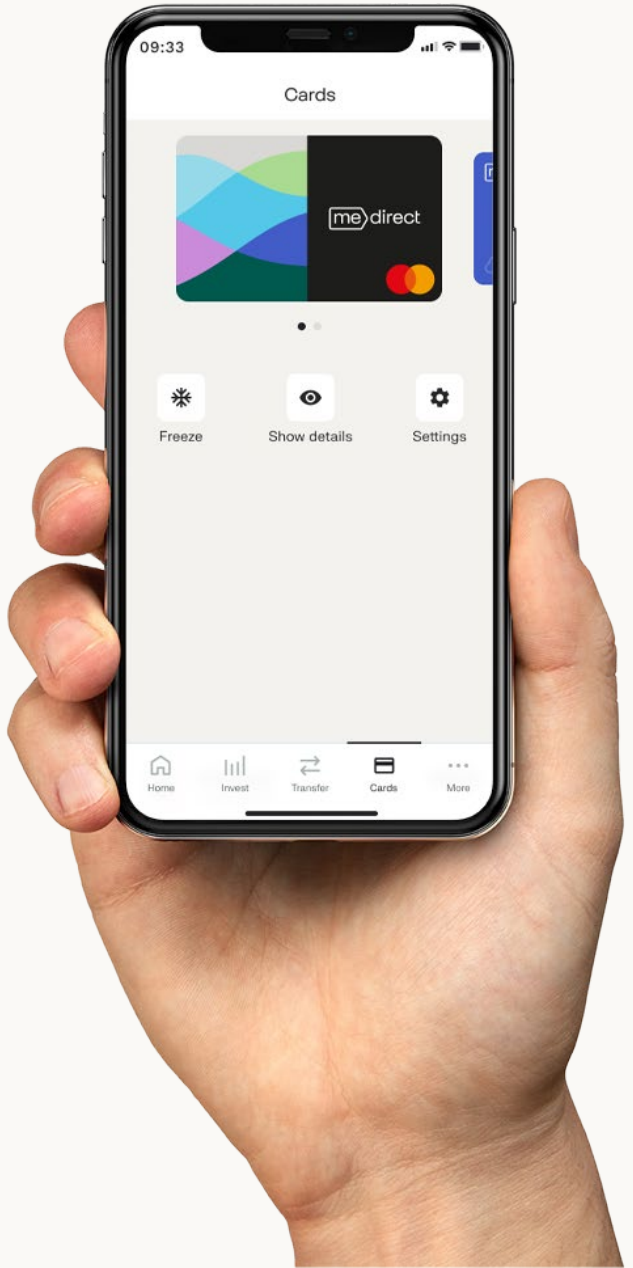
When selecting the Transfer tab, the list of scheduled payments will come up. To set up a scheduled payment go to page 45 for guidance.



# Cards

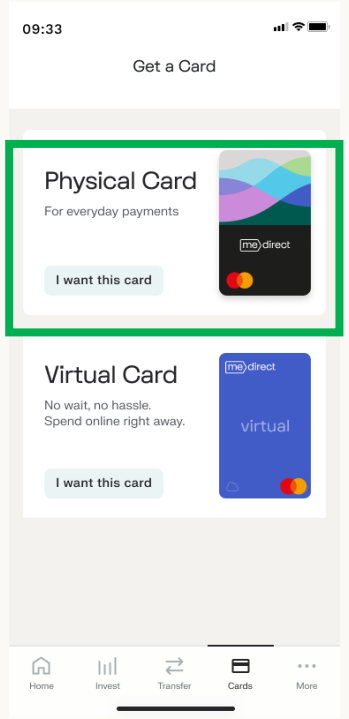


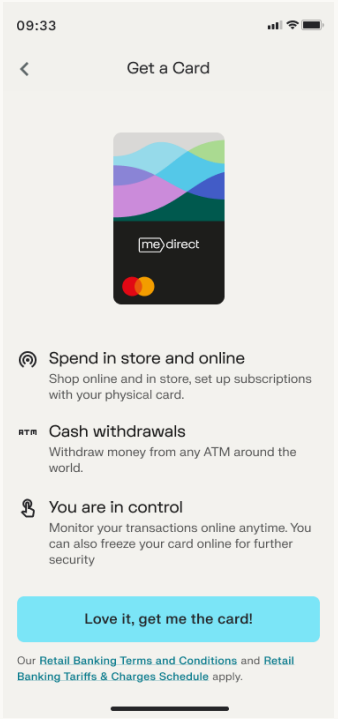

Home
Invest
Transfer
Cards
More

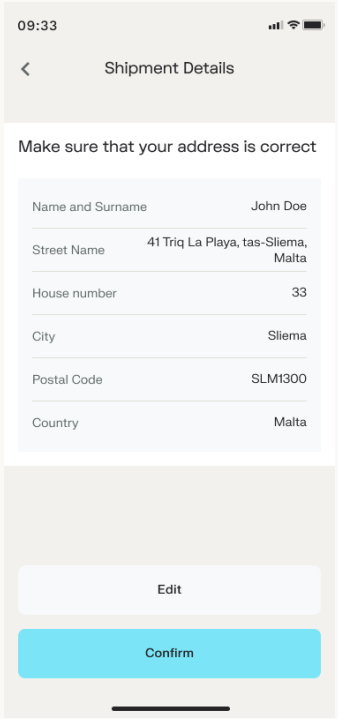


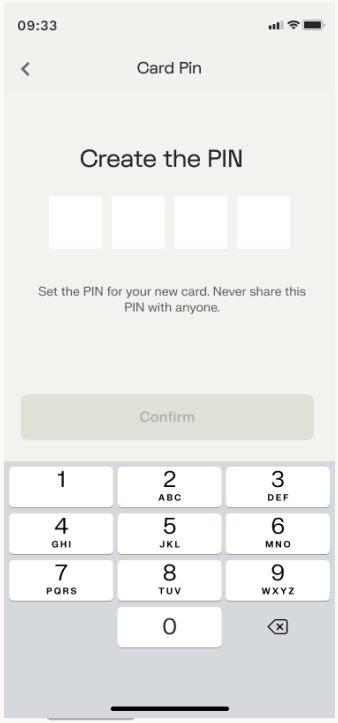
# Applying for a Card

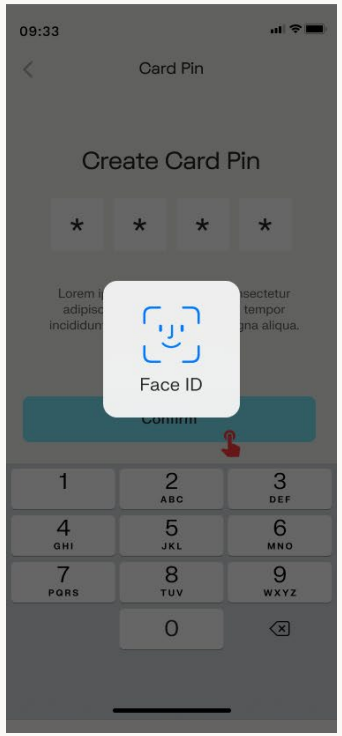
1. Select Physical Card or Virtual Card, depending on your requirement from the cards main screen.
2. You will be directed to an information screen. Click on ‘Love it, get me the card’ to order your card.
3. If you have selected a Physical card,  check your address details, edit if necessary and click on ‘Confirm’.
4. Create a pin.
5. Choose if you want to use biometrics.
6. That’s it! You have ordered the MeDirect Debit Card.

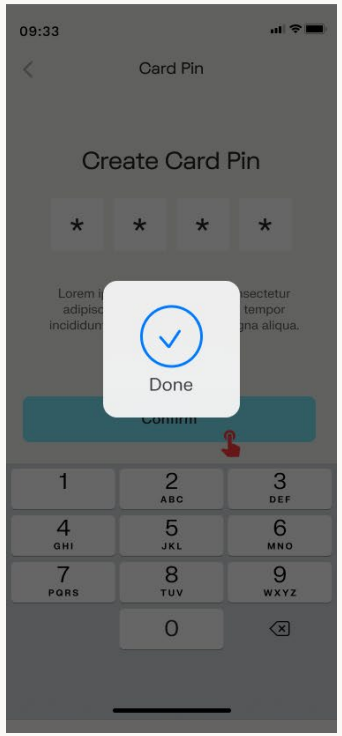


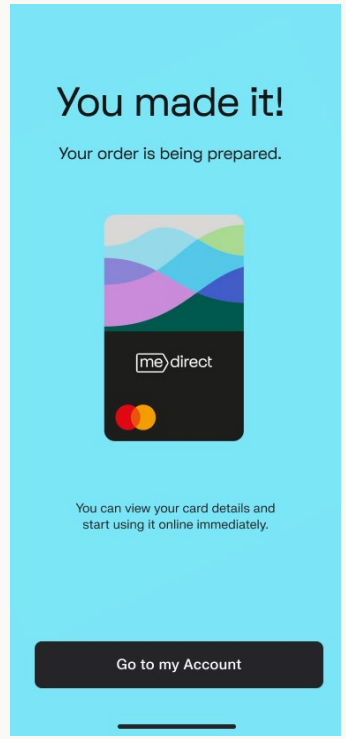



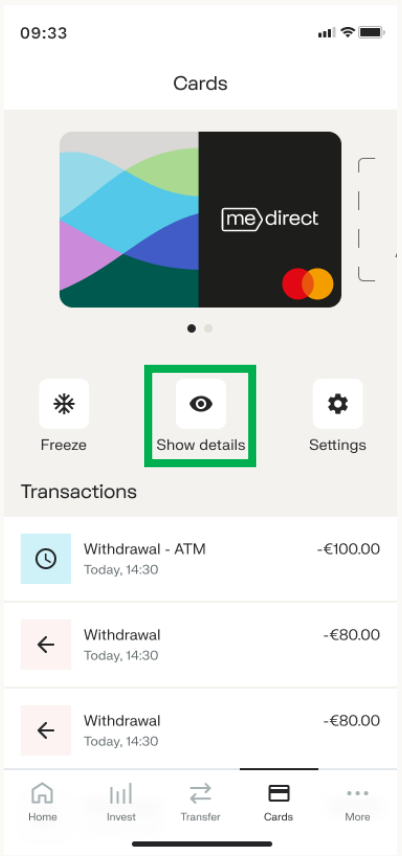



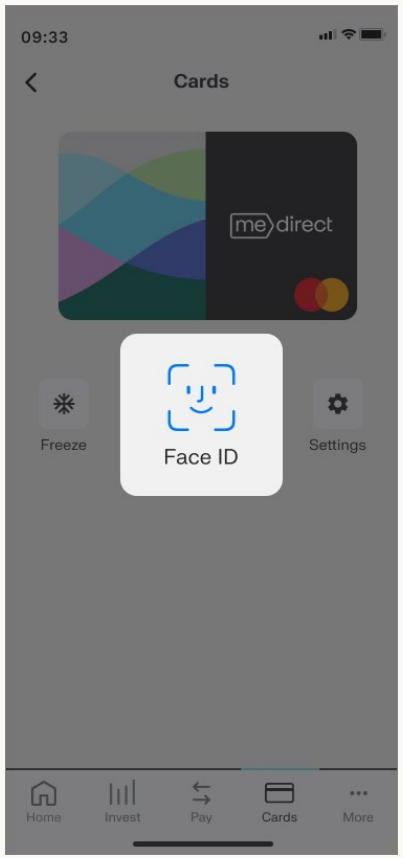



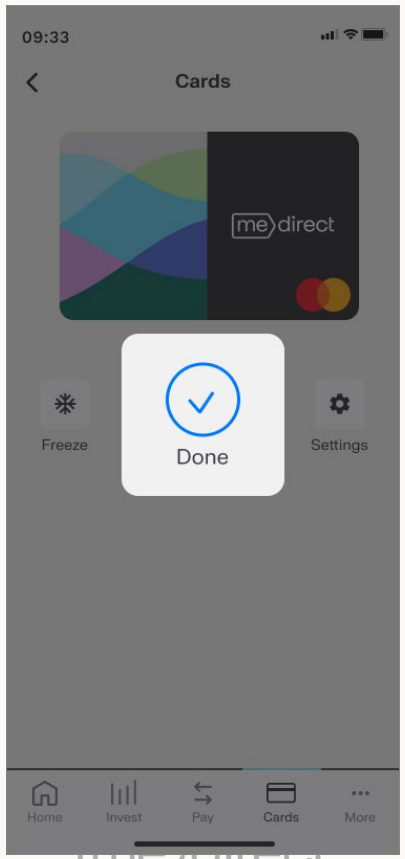
## See details of Card

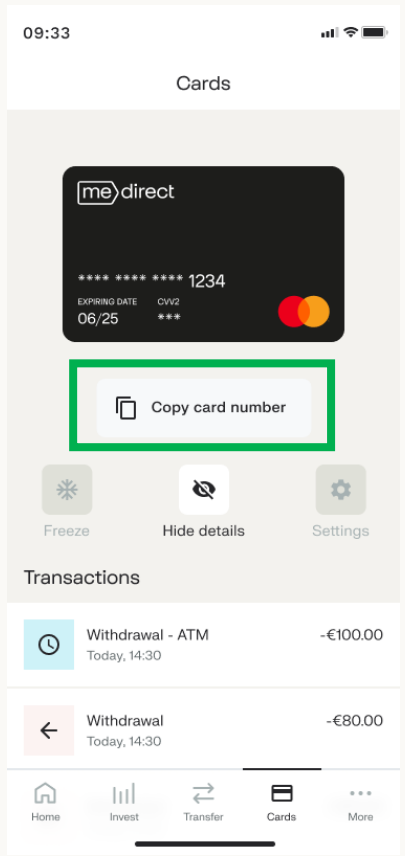
You can view the details of both your Physical Card and Virtual Card

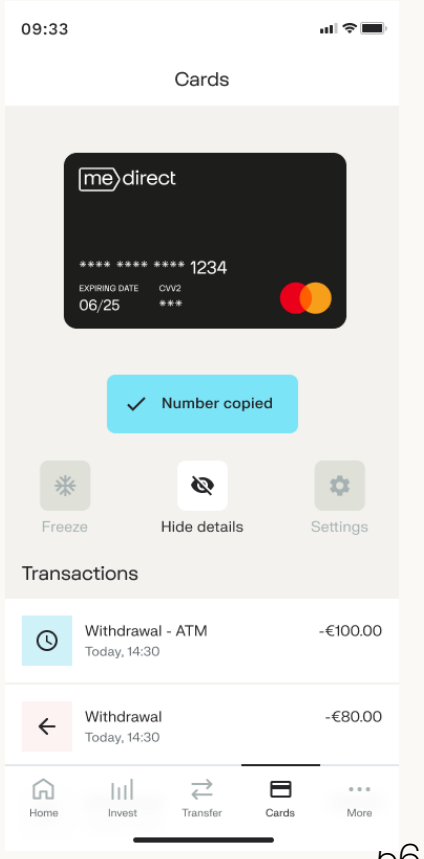
1. Click on Show details to view the card details.
2. Authenticate with biometrics or with password and SMS security code.
3. Details of your card will show as below. You can copy the card number by tapping on the ‘Copy card number’ button.



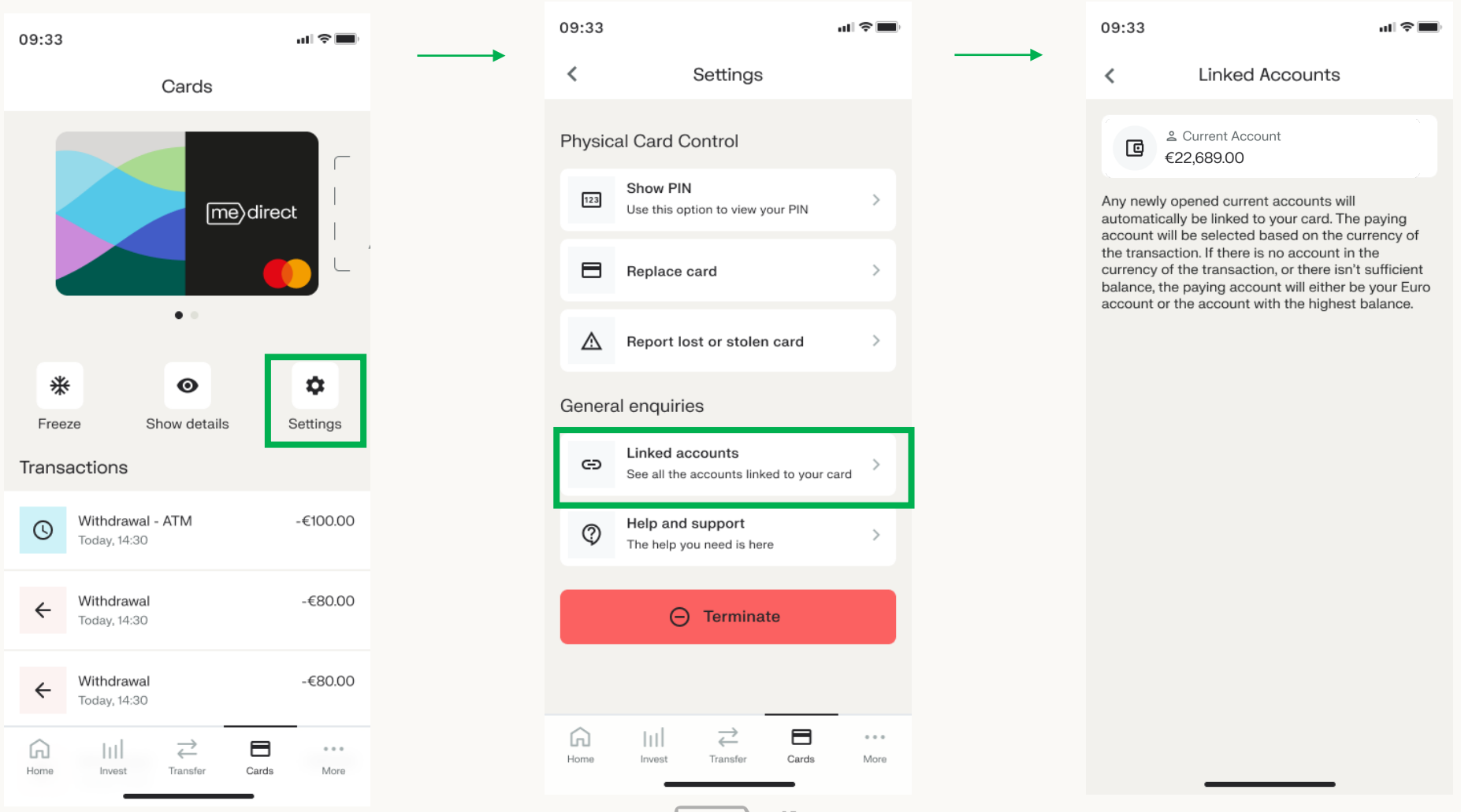



# Linked accounts

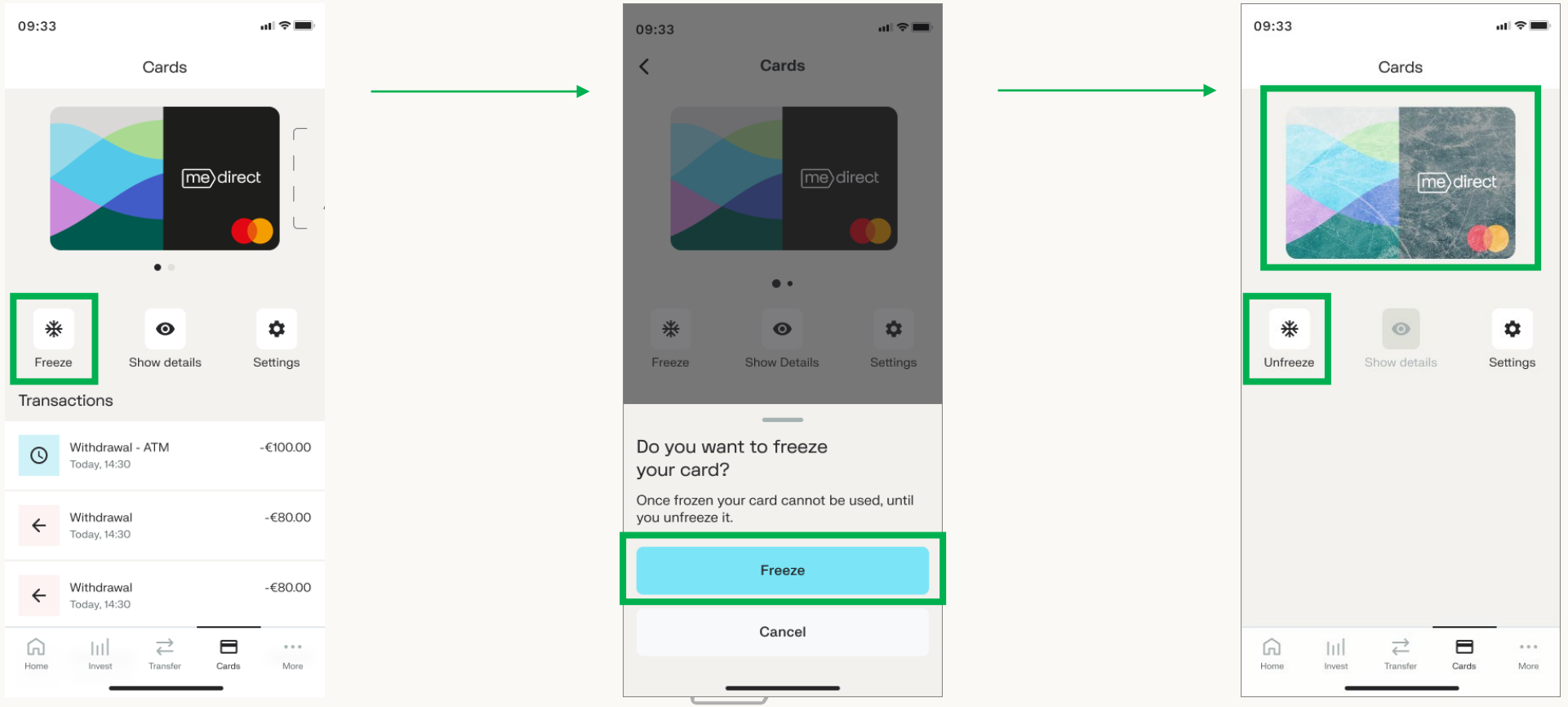
To view the accounts that are linked to the card, you would need to click on ‘Settings’ and choose the ‘Linked Accounts’ menu item as highlighted  below.



# Temporarily Freeze Card

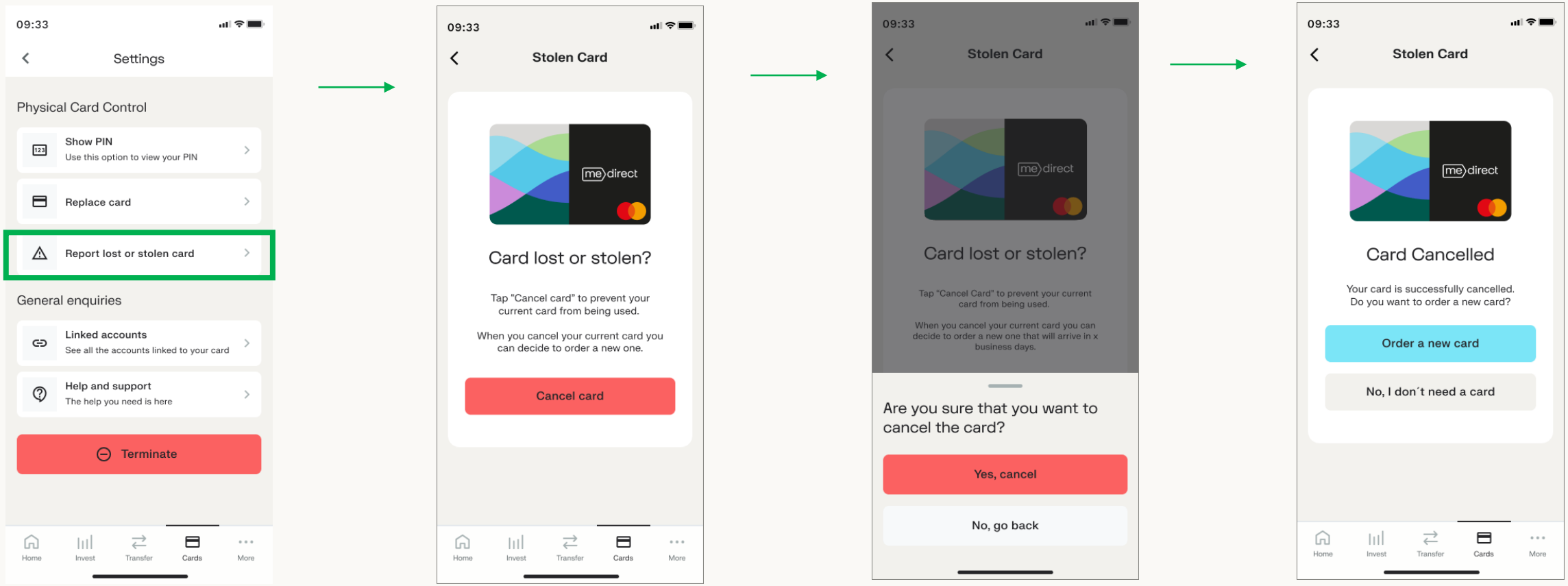
You can temporarily freeze both your Physical Card and Virtual Card

1. If you would like to temporarily restrict access to your card, you can do so by clicking on Freeze.
2. Click on Freeze to block your card.
3. Once you have blocked your card, the card will show as blurred and the Freeze button changes to Unfreeze. To unblock your card, click on Unfreeze



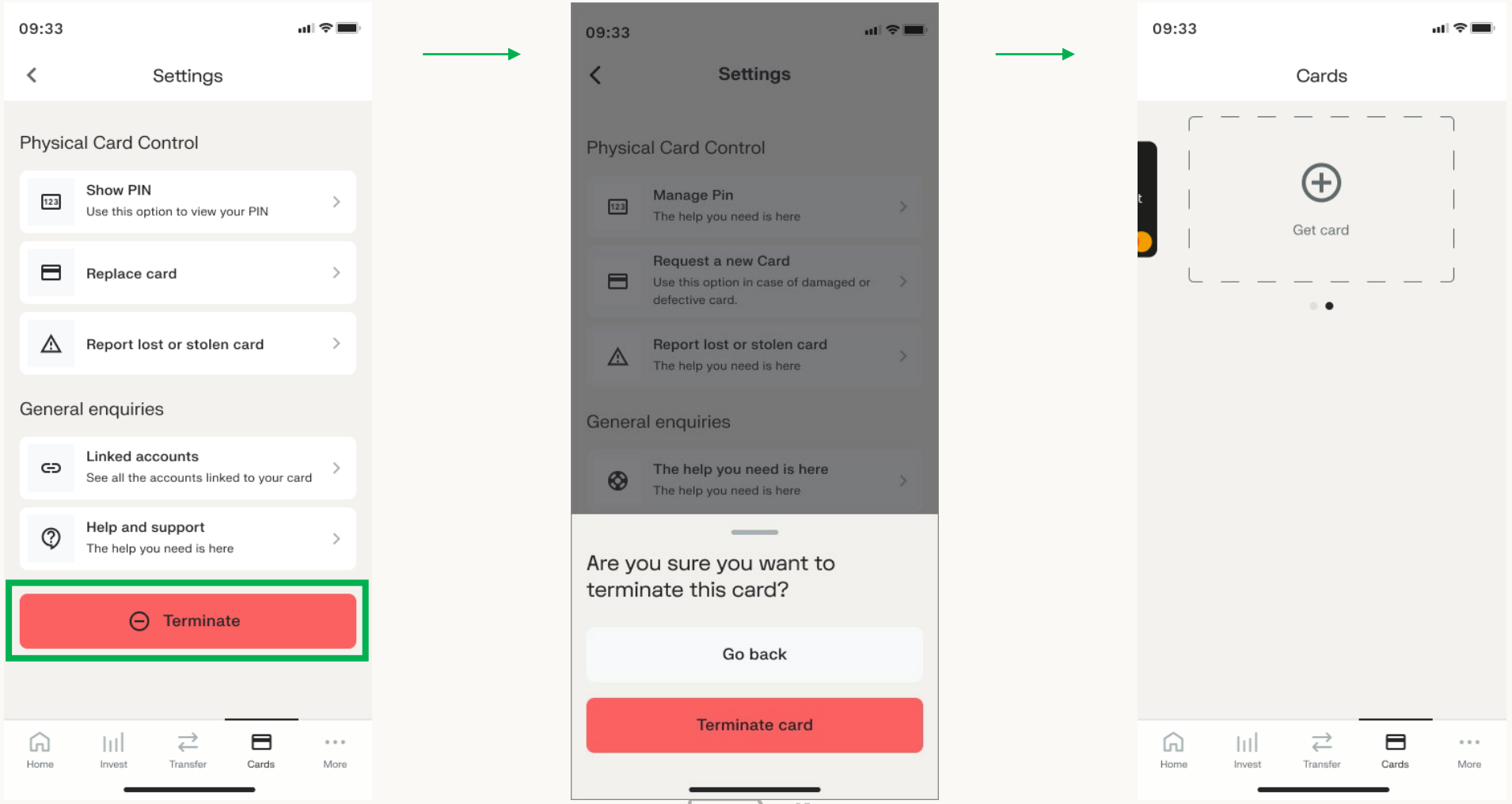
## Report lost or stolen card (Physical Card)

1. Tap on ‘Report lost or stolen card’ if you card has been lost or stolen.
2. Tap on ‘Cancel card’ to confirm your cancellation.
3. The next screen shows a confirmation that your card has been cancelled. Click on ‘Order a new card’ to order a new card.



# Terminate Card

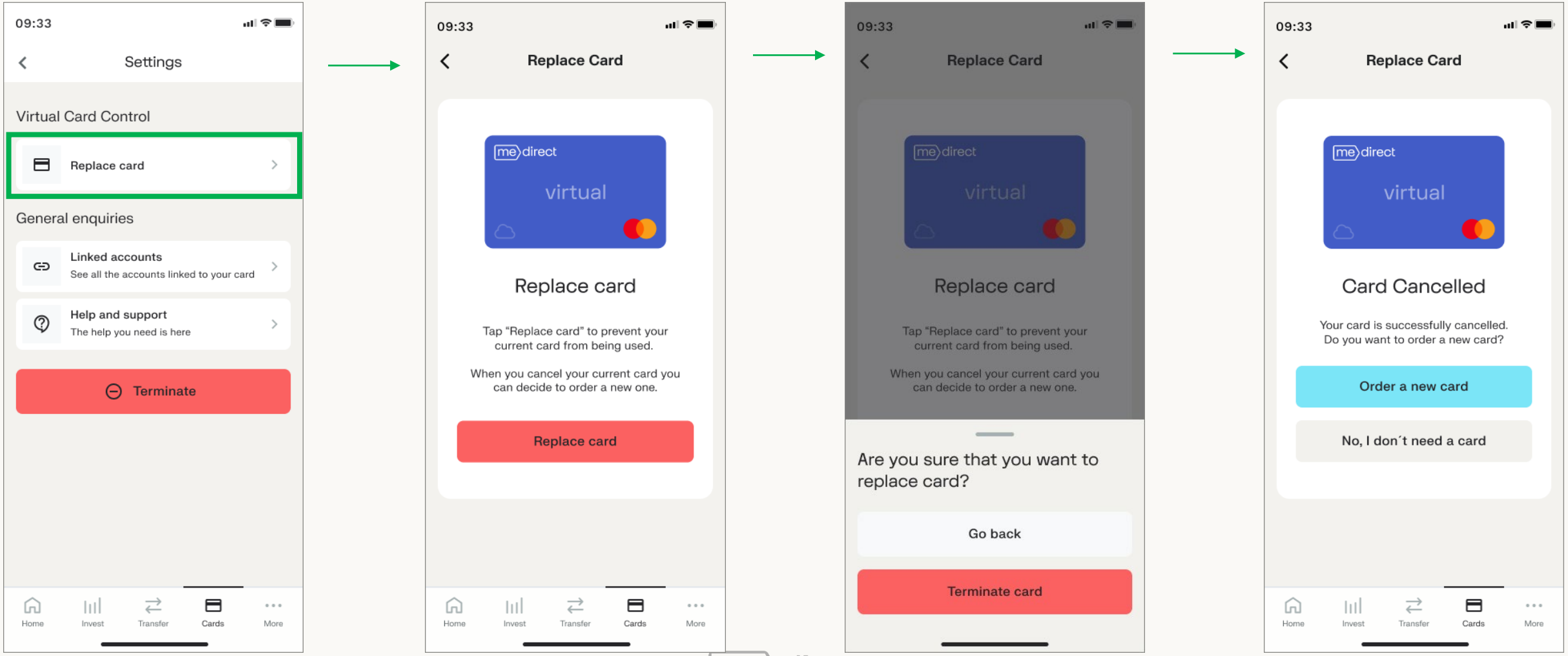
If you decide that you do not need the Physical / Virtual Card any longer, click on ‘Terminate card’ to stop your card completely.



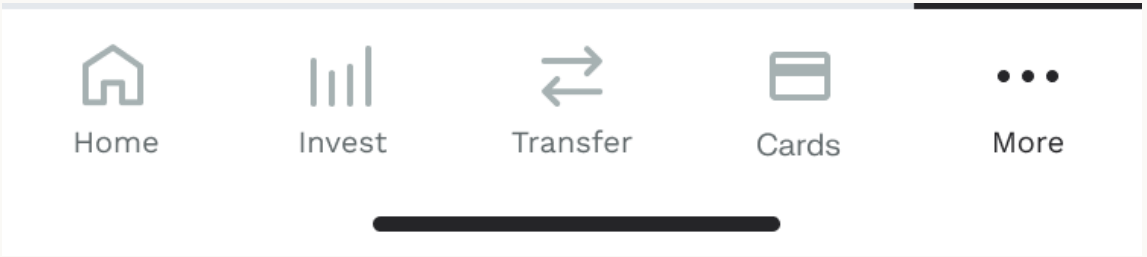
# Replace a card

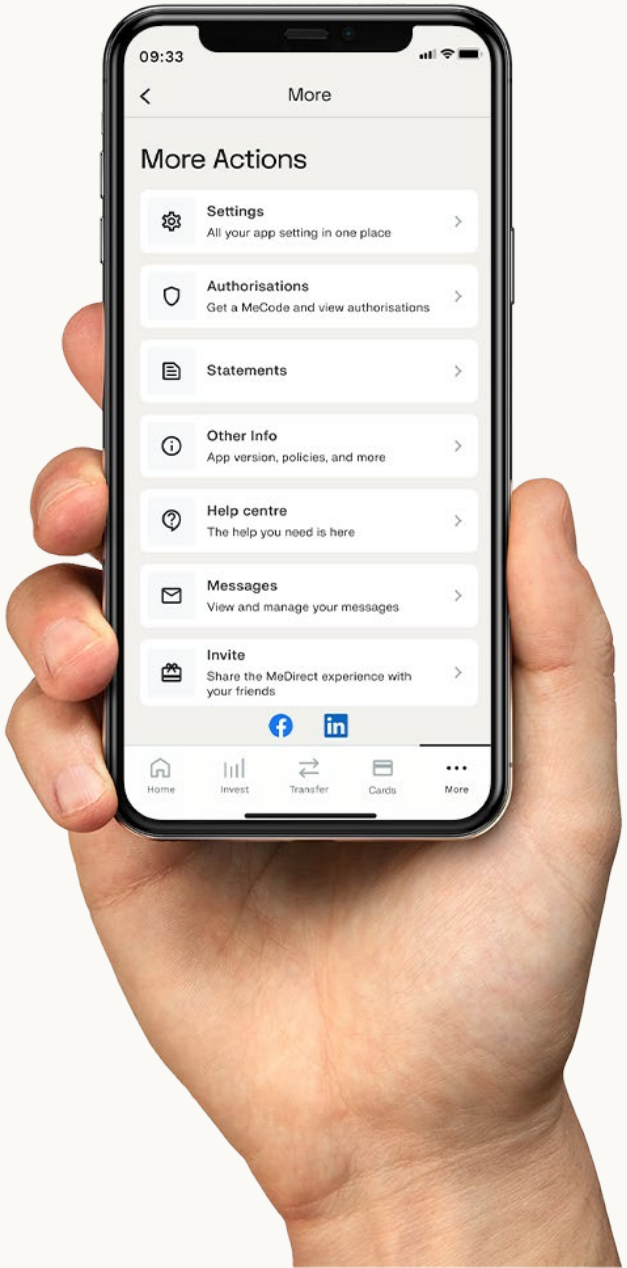
You can replace both your Physical and Virtual Card.

Click on ’Replace card’ to apply for a new card which terminates and replaces your old one.



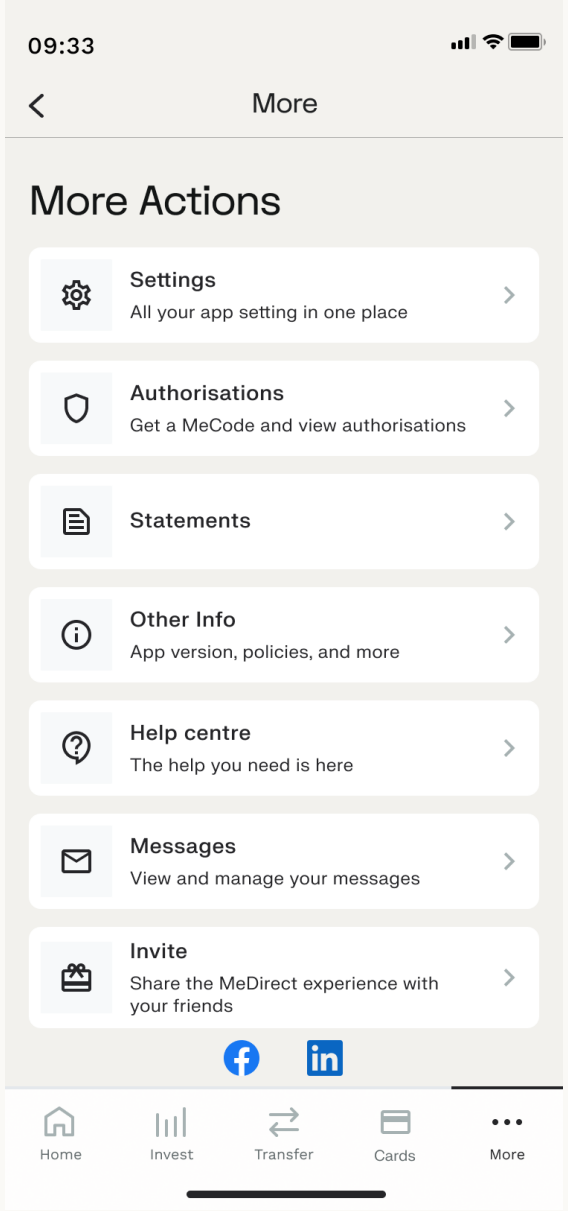
# More


Home
Invest
Transfer
Cards
More


09:33
More
More Actions
Settings
All your app setting in one place
Authorisations
Get a MeCode and view authorisations
Statements
Other Info
App version, policies, and more
Help centre
The help you need is here
Messages
View and manage your messages
Invite
Share the MeDirect experience with your friends
Home
Invest
Transfer
Cards
More

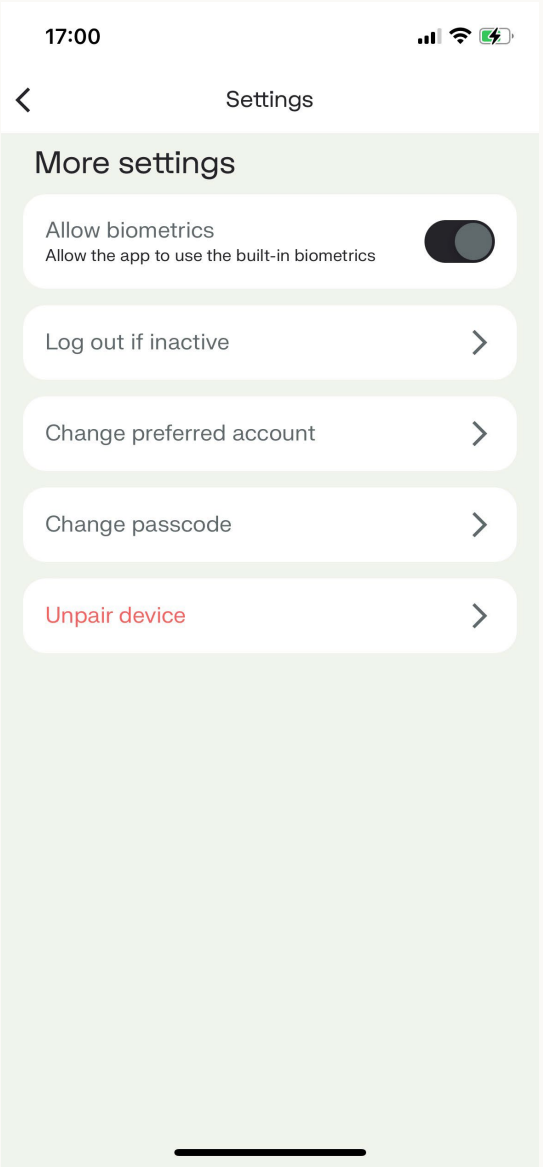
The More tab consists of 7 options:

- Settings tab - Set your settings and preferences
- Authorisations – To get a new MeCode
- Statements – To see and download your statements
- Other info - Extra information with regards to the app such as the Terms & Conditions and Private Policy
- Help – Frequently asked questions
- Messages - Get in touch through Secure Messaging
- Invite – To invite friends and family by sharing your referral code



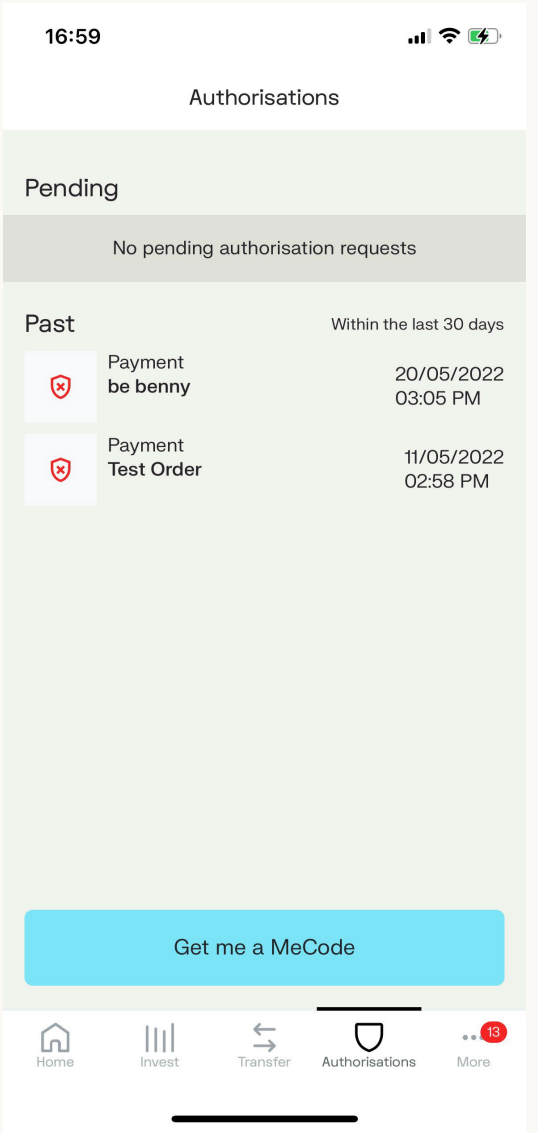
When pressing on Settings you will have the option of setting up your preferences for the below:

- Allow biometrics - This allows you to set your preferences when using biometrics (fingerprint / face ID) throughout the app.
- Log out if inactive - This allows you to choose your preferred log-out time.
- Change preferred account – This setting allows you to change your preferred account.
- Change passcode - From here you can reset your passcode. You will be prompted to input your current passcode followed by your new passcode.
- Unpair device - This option allows you to unpair your device from your accounts.



The Authorisation function is used to:

1. Login to your personal eBanking from a laptop or computer
2. Authorise a payment made via internet banking
3. Verifying your identity when calling our support centre



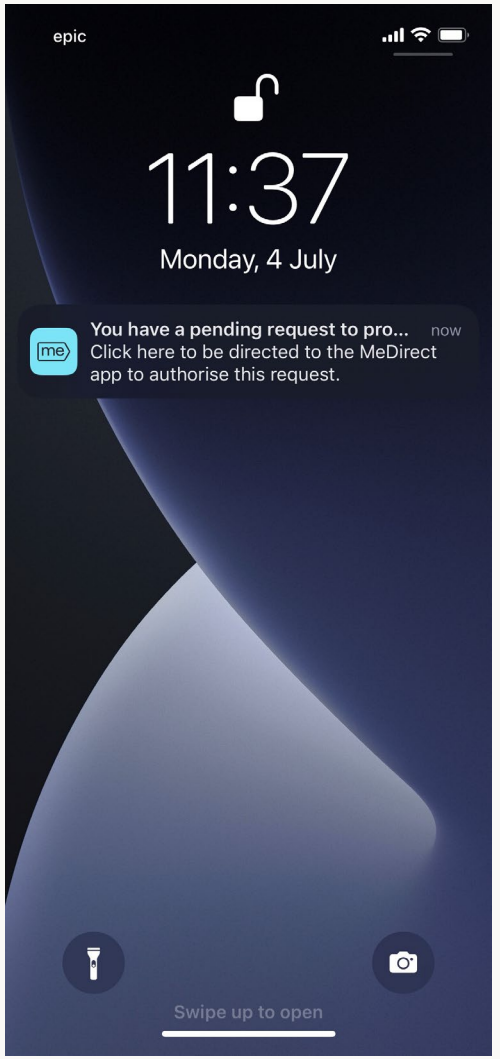
1. Login to your personal internet banking from a laptop or computer.

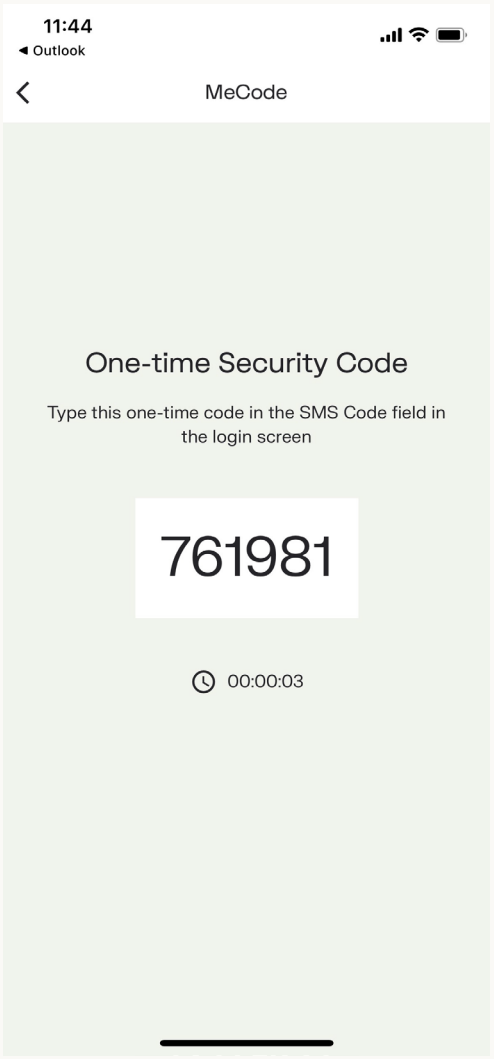
When logging into your personal internet banking you will be asked to input your Customer number.

Once you click on ‘Submit’, you will receive a notification on your mobile which will navigate you to the authorisation screen that will display the code.

Input the code shown onto your login screen on your laptop or computer in order to login to your internet banking.

If no notification appears on your mobile, login to the MeDirect mobile app, select authorisations followed by ‘Get me a MeCode’. Input the code displayed to login to your internet banking on your laptop or computer.



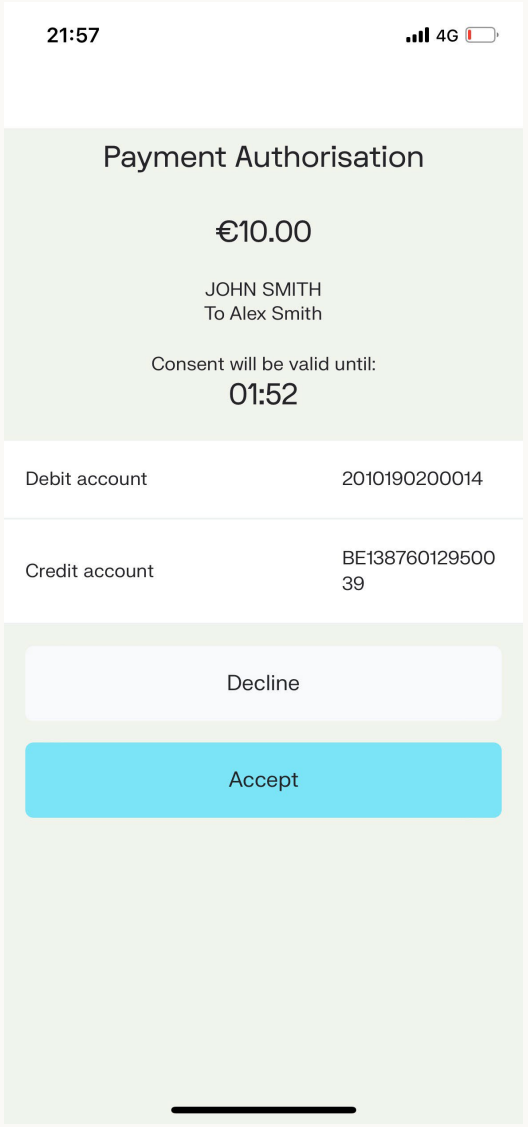



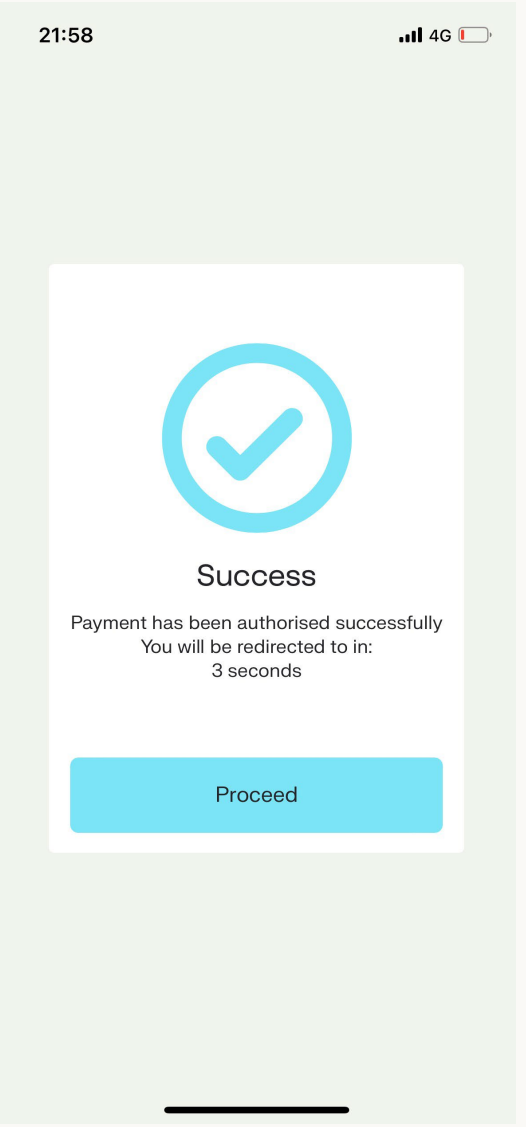
## 2. Authorise a payment made via internet banking

After a payment is inputted through your internet banking, a notification will be sent to your mobile for authorisation.

Upon clicking on this, the app will open, and the transfer details are displayed on the app. Accept or decline payment accordingly.

If no notification is received on your mobile, login to the MeDirect mobile app, select Authorisations followed by ‘pending’.



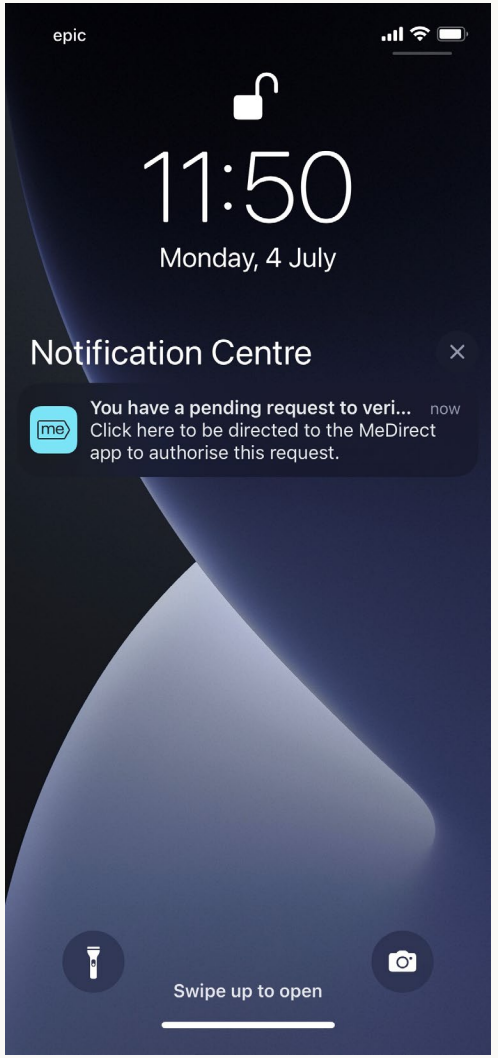



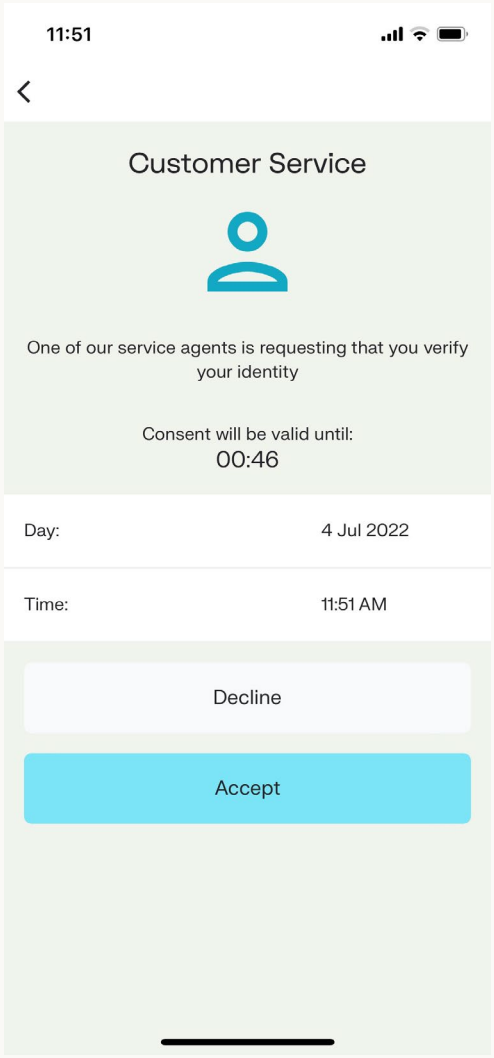
3. Verifying your identity when calling our support centre

When a support agent from our call centre needs to verify your identity, a notification is sent to your mobile. Click on this notification to open the mobile app.

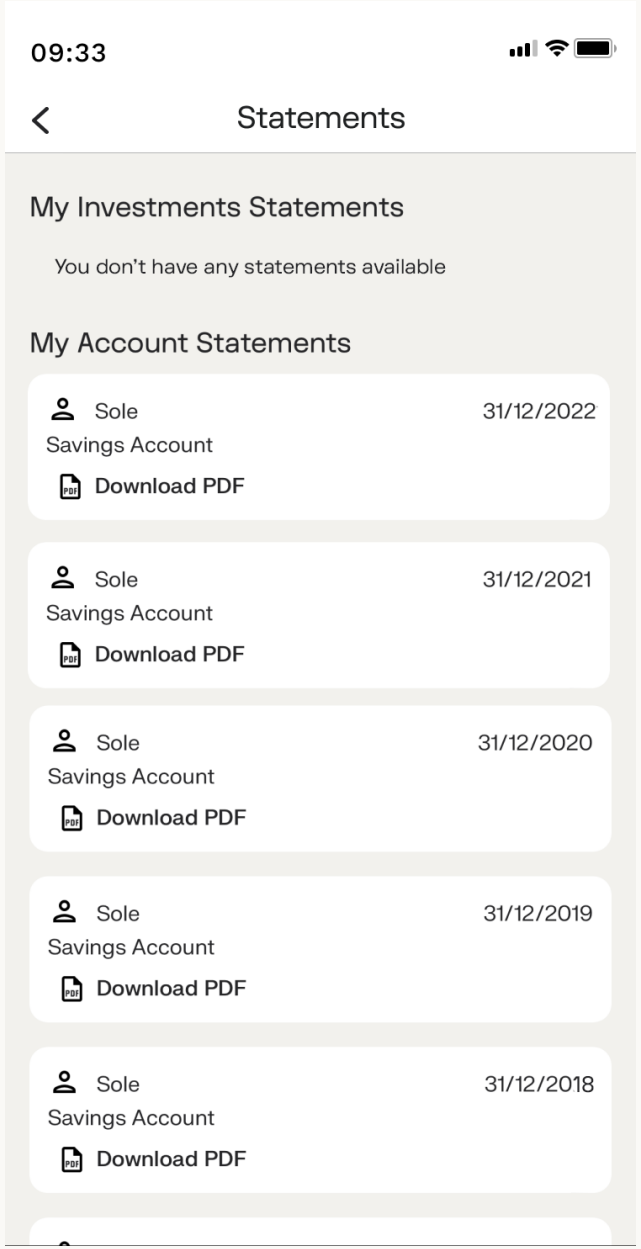
Details of the call are displayed on-screen such as the Date and Time the call has been made. Accept/Decline this notification accordingly.

When sending out an authorisation request you will have 2 minutes to confirm and verify your identity.



When selecting Statements, you will have a list of your downloadable statements. You can download a statement by clicking on the Download PDF button at the bottom of each statement.

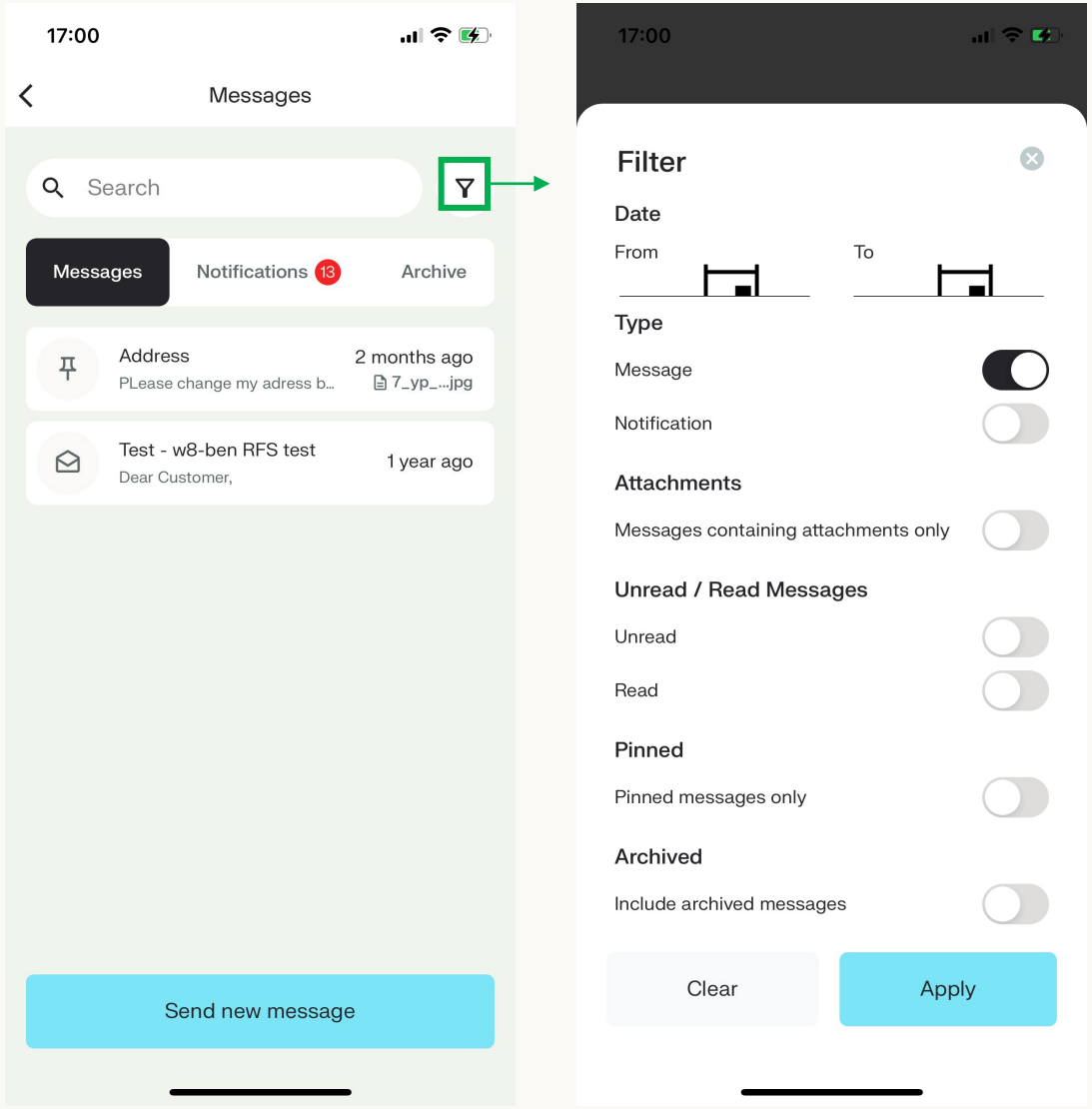


When pressing on Messages from the More section, the following screen will appear. A search bar can be found at the top, giving you the choice to search for a particular message. Near this search bar you will find a filter button, through which you can select various options to sort your messages as shown in the second screenshot.

Your messages inbox is divided in 3 sections:

- Messages
- Notifications
- Archive

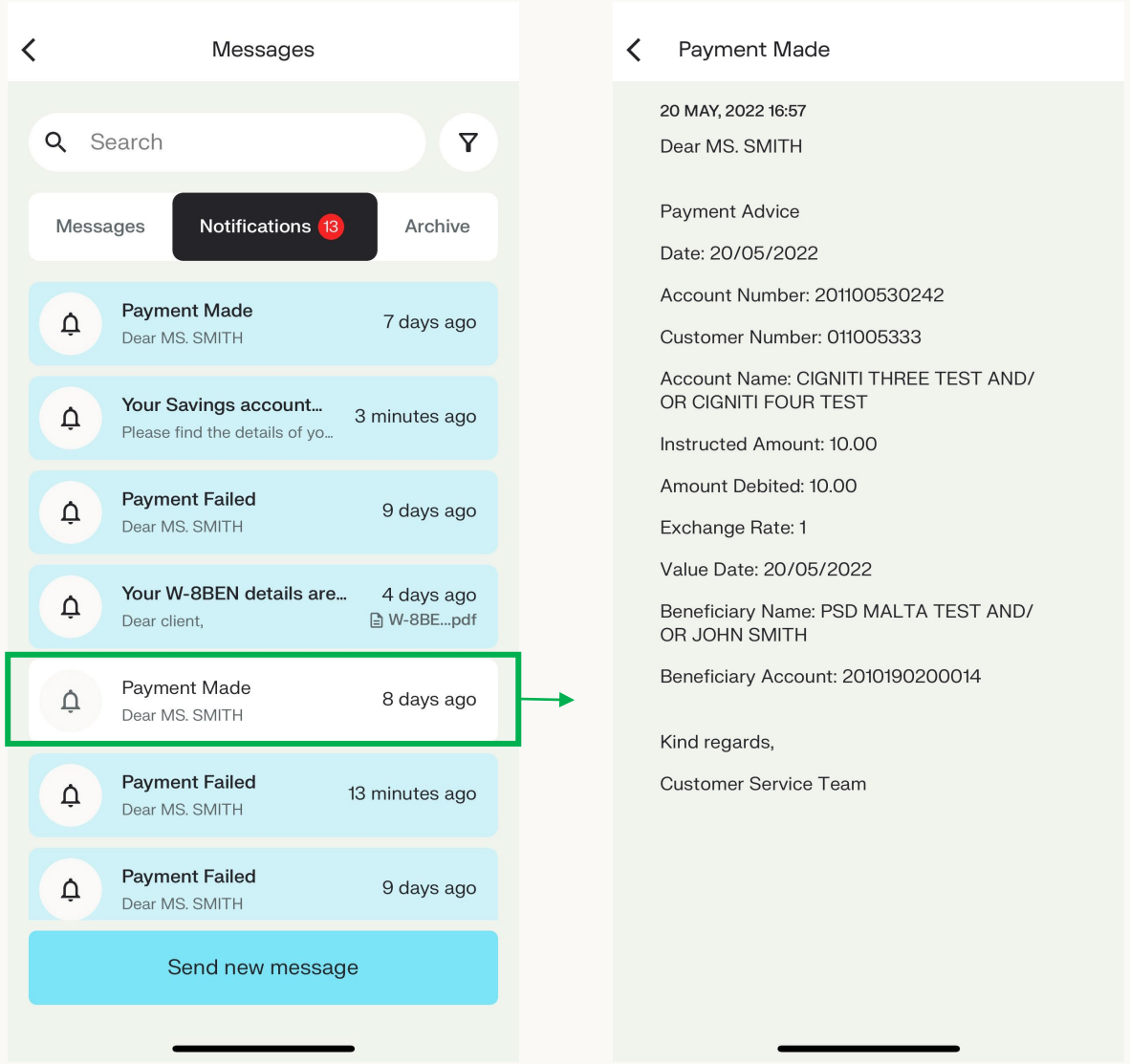
At the bottom of the screen, you will find the 'Send new message' button. Click on this button to send a message to our wealth support team with any questions you may have.



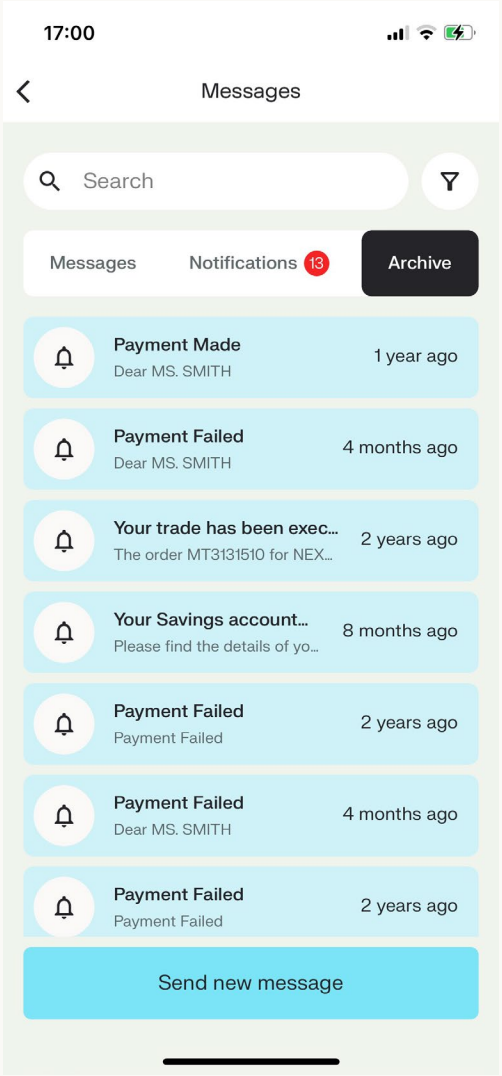
Unread messages or notifications are clearly marked in blue to show they have not yet been opened. Additionally, a bubble near the tab will be displayed with the number of unread items.

When selecting the ‘Notifications tab’ you will see notifications comprising of bank notices, warnings or bulletins of any kind that may be of interest.

When clicking on a notification, you will be directed to the second screenshot that will give you further information regarding that particular notification.



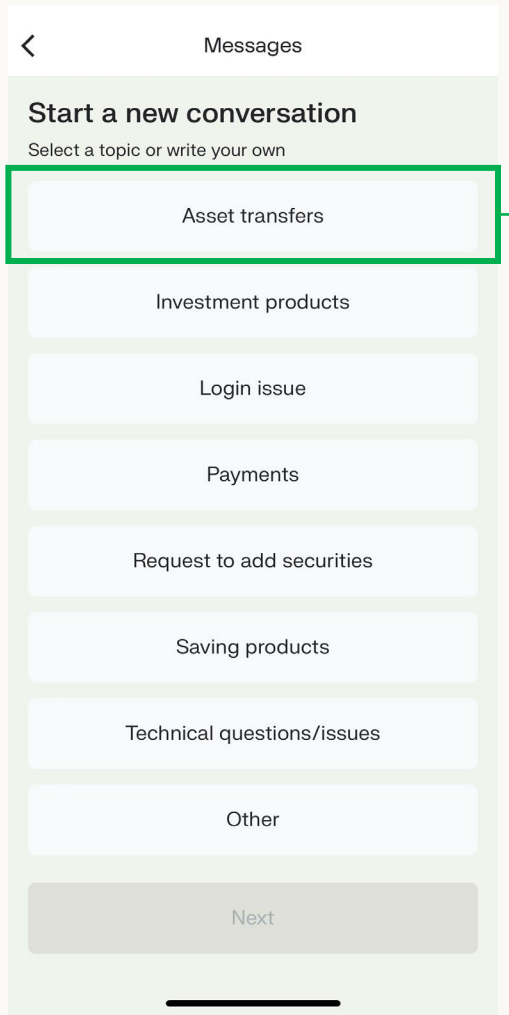
The ‘Archive tab’ is used to store all messages that have been saved here. These messages normally include closed queries or messages that are no longer of interest to you.

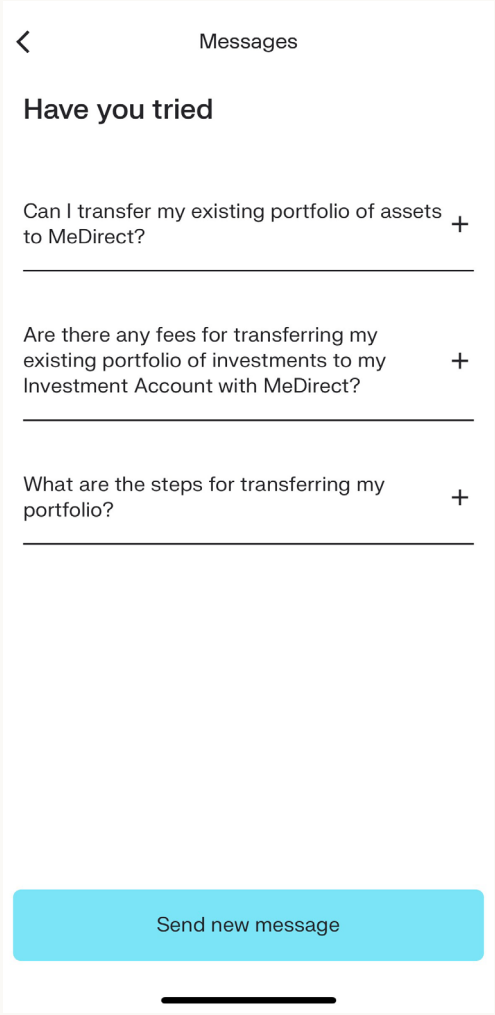


When selecting ‘Send new message’ at the bottom of the screen, the following screenshot will appear, where you are requested to select one of the 6 pre-set topics. If these options provided do not relate to your query, select “Other” and you can write your own topic.

If a topic has been chosen from the options available, the relevant FAQs on the topic chosen will be displayed (as shown in second screenshot).

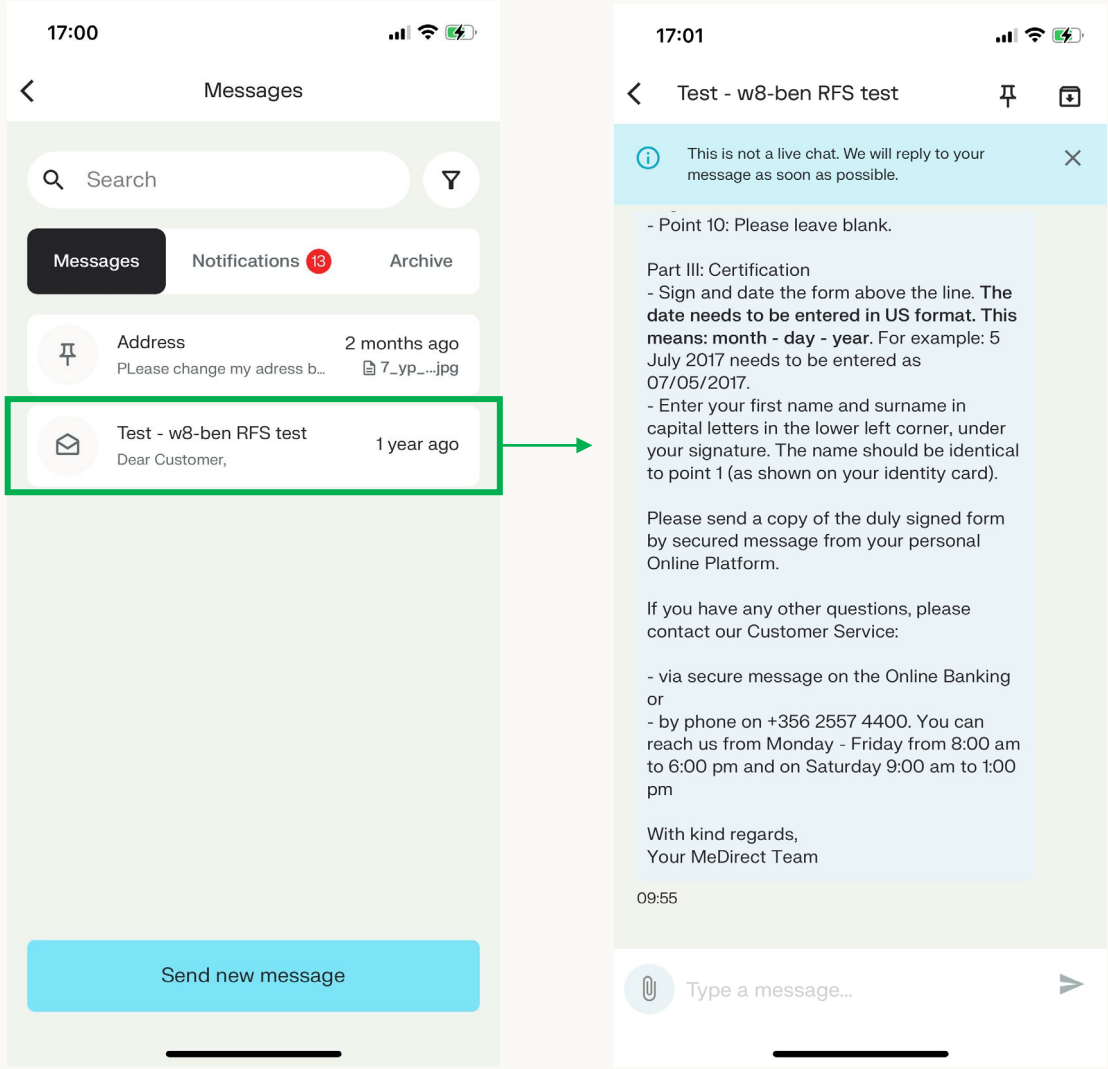
If none of the FAQs displayed answer your query, select the ‘Send new message’ button. A screen will appear where you can send a message to our support team who will be able to assist you. Once you send a message, the conversation will automatically be created and can be found in the Messages tab.



There are instances where we need to get in touch with you. You will find these messages in the Messages tab.

When clicking on the conversation, you will be directed to the second screenshot where the full message will show. Each message will display the date sent and any attachments. You would be able to reply to the message and add any attachments when needed.

N.B This is not a live chat. Our support team will reply to your message as soon as possible.

Should you wish, you could also Pin or Archive messages. These options can be found at the top right corner.