

My Investments

RETURN

▲ 1.15%

▲ 1.15%

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See all

€44,193.50

Home Loan

Ime

+1.15%

me managed

€150.69

Discover

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Savings



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# **Banking Made Easy** Get the App today!







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First time downloading the App? Go to page 3 for a walk-through of 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.

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# **Getting Started**



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



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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 the following pages.



A. Login to your eBanking via laptop/PC.

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⑦ Never respond to unusual requests via e-mail, SMS or telephone!

MeDirect will never ask you for Log In details or any other personal or financial information except to verify your identity. If you have any doubts about the authenticity of a communication, please always contact us via the official Wealth Support contact number on:

(+356) 2557 4400

Mon-Fri 8.00am-6.00pm Saturday 9.00am-1.00pm

B. Select Settings -'Devices' under theProfile logo





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



#### D. Input code.



### E. Click on 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 (11111). 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.



- Once the passcode has been created, you will be directed to the End-User License Agreement, which you must 6. read and accept.
  - Upon selecting 'Accept', you will then be directed to the App Terms and Conditions, which you must also read and accept.

N.B: The 'Accept' button is only clickable once you scroll to the bottom of the document.

16:42	ul ≎ M	16:42	''II \$ <b>€</b>
Terms and Co 1. Introduction		End-User License ('Agreement')	e Agreement
Please read the MeDir and Conditions (the ' T MeDirect Mobile Bank together with the Gen Privacy Notice, End Us	1 ect Mobile Banking App Terms Ferms') carefully before using the ing App. These Terms apply eral Terms and Conditions, the ser License Agreement and any itions that MeDirect decides	Please read this End-User ('Agreement') carefully bef button, downloading or usi Banking App ('Application') The financial services avail	ore clicking the 'I Agree' ng MeDirect Mobile ).
that apply. 2. Definitions	rect Mobile Banking App;	Application are provided by	y MeDirect Bank (Malta) plc. eDirect SA/NV, the financial the Application are
•	ices' means the the provision of rect to its retail clients;	By clicking the 'I Agree' but	
	Direct Bank (Malta) plc;	and conditions of this Agre	reeing to abide by the terms eement, the MeDirect Mobile
Internet Banking Servi		•	ions ('Mobile Banking Terms cy Notice and Cookie Policy.
'Services' means those through the App as se	e services which are accessible it out in clause 3;	This Agreement is a legal a (either an individual or a sii	
	' mean the person who has le Banking App and any other App; and	Application made available (Malta) plc and it gov	verns your use of the to you by MeDirect Bank
	n MeDirect, and any agents or oint to provide all or part of the ing App.	Conditions and this Agreer Banking Terms and Condit	ment conflict, the Mobile
<b>3. Services</b> 3.1 You can use the Ap services:	p to carry out the following	not click on the 'I Agree' bu	Application is licensed, not
- As a soft token to a	ccess the Internet Banking	strictly in accordance with	the terms of this
	ACCEPT	Ac	cept

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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 screen section 1: Accounts

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

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estments	Θ
	See all
<b>€44,193.5</b> 0 Savings	C
- Home Loan	
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	n estments €44,193.50 Savings

The 'See all' button willdirect you to the full list of your accounts.

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After pressing 'See all' on the homepage you will find all your Current, Savings and Investment Accounts listed.

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



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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.



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Opening an account can be completed in 4 easy steps

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

		09:27 <b>C</b> at 😤 🗩			
09:27 <b>L</b>	чI \$ 🗩	C Open an Account X Step 1 of 3	09:28 <b>(</b> )	09:28 €	09:28 <b>(</b> ) 🕈 🔳
Open an Acc Step 1 of 3		Terms and conditions	C Open an Account X	Copen an Account X Step 3 of 3	Open an Account
Select account type Securities account		Investment Account The Investment Account allows you to purchase, hold and sell financial instruments and wealth products offered by the Bank,	Account details  Account name Investment Account	Confirmation Please review your details before confirming the opening of the account.	
Current account	0 0	including equities, bonds, ETFs, mutual funds and Model Portfolios traded on the MeDirect eWealth platform.	Currency EUR Y	Account type Investment Account	
Current Account	0	Opening and managing an Investment Account is free of charge while trades are subject to brokerage fees depending on the	Account ownership	Account name Investment Account	Investment Account
Savings accounts	0 0	amount, asset class and exchange market. Corporate actions and custody services are free of charge. For a comprehensive overview of our tariffs and charges, please check the	Sole Account I'm the selected one	Currency EUR	Your account is being set up and will be available shortly.
Me Savings Account	0 0	Tariffs & Charges Schedule for Investment Services on our website. Orders might remain pending for a while until they are executed, in which case you will be	Joint Account It's for me and another person	Account ownership 2 Sole	If you wish to invest in US securities or already hold US securities, you have to provide us with a duly signed W-8BEN form. Click here to fill in and submit the W-8BEN form online.
MeMax Savings Account	0 0	able to view them. When you place a buy order, an amount of cash equal to the estimated trade consideration (including a margin for price volatility) will be blocked in	Withholding tax Yes No	Withholding tax No	If you would like to transfer your existing portfolio of assets to your Investment Account, you must print, sign and submit an <u>Asset Transfer Request</u> .
Fixed Term Deposit	0 0	your Current Account. The exact trade consideration will be debited from your Current Account once the trade settles. Any cash not used to invest will remain in your Current Account.	Go to Step 3		ОК
	?	I have read and agree to the Investment Services Terms and Conditions.	?	Open an Account	
		Go to Step 2	[me]direct		23

## Home screen section 2: Quick Links

09:33	ull 🗢 🔲	
Discover		
me) managed		
I have the money, you have the expertise. I'll leave it in your hands.		
MeManaged		You can open a MeManaged account by tapping this button.
Quick Links		
Q Explore Investments	>	
🗐 Messages	>	From here you will have easy access to our investment search
€ Invite a Friend	>	tool and messages tool.
O Authorisations	>	
My Overview	Ū	
Home Invest Transfer Cards	•••	

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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.



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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.



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# 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.

16:37		🕆 🕼
<	Equities	×
<b>Q</b> Search	n for a security	7
FND Fund	ds Equities	ETF ETFs
Name		
Name A	2nd Century Group Inc	
	XII	\$0.89
20 20	CRSI SA CRSI	€3.02
	U Inc	
	WOU	\$6.11
31 DI	D Systems Corp	\$7.91
	M.O.	
	M Co IMM	\$124.55
	imprint Group PLC	£43.50
<	1 2 3 235	5 >

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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 you choose (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.

22:39		.11 4G 💽
<	Apple Inc	☆
Apple Inc		
\$137.83 +0.28 • +0.20%	,	
20 May \$137.24	17:45	~~~~
1H  1D  i Historical price	) 1W 1M	1Y 5Y
Overview		^
Last Close		\$167.23
RoE		147.44
	Place an Order	
-		

## 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.







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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 52 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.

09:33		ul 🗢 🔲
	Transfer	
Transf	er	
Ø	To someone else	>
Ş	Between my accounts	>
۲	From a Me Account	>
Benefi	ciaries	Manage
JL	James Landlord MT33 MBWM XXXX XXXX XXXX XXXX XXX	XX XXX
JD	<b>John Doe</b> MT33 MBWM XXXX XXXX XXXX XXXX XXX	XX XXX
Home	Invest Transfer Cards	••• More

## 19:01 . II 4G 🔳 < Beneficiaries Q + Add a new beneficiary JS John Smith MT33 MBWM XXXX XXXX XXXX XXXX XXXX XXXX DG David Grey МТЗЗ МВWМ XXXX XXXX XXXX XXXX XXXX XXXX XXX SP Sam Perry MT33 MBWM XXXX XXXX XXXX XXXX XXXX XXXX AB Alex Brown MT33 MBWM XXXX XXXX XXXX XXXX XXXX XXXX XXX

	19:01	<b></b> ] 46	;
<		Beneficiary details	<b>(</b> )
		JS	
	Name	John Sm	ith
	Surname	Orc	der
	Country	UNITED KINGDC	M
	IBAN	MT33 MBWM XX XXXX XXXX XX XXXX X	XX
	BIC Code	LBMAMTMTX	××
		Make Payment	

# 19:01 📲 4G 🔳 < Send Money John Smith MT33 MBWM XXXX XXXX XXXX XXXX XXXX XXXX €10 Ħ Recurring Schedule E Prom: Savings Account 1 €6,846.00 $\mathbf{v}$ **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.

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	Transfer	
Transf	er	
Ø	To someone else	>
Ð	Between my accounts	>
٢	From a Me Withdrawal	>
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Benefi	Ciaries James Landlord MT33 MBWM XXXX XXXX XXXX XXXX X	
	James Landlord	XXX XXX
JL	James Landlord MT33 MBWM XXXX XXXX XXXX XXXX X John Doe	XXX XXX





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Move Money		<	Review Transfer	
Savings Account	xxx xxx			
© ≗ Current Account €22,689.00	~			
			€10.00	
€10			To: Savings Account	
		Payment narr Transfer	rative	
		Beneficiary Savings Acco	punt	
		IBAN		
<b>₽</b> Recurring S	Gchedule	MT33 MBWM >	****	XXX
		Amount		€10.00
Payment Narrative Transfer				
Review Transfer			Confirm payment	

<

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



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

16:57		.al 😤 👀
(	Move Money	
MT33 ME	Savings Account	X XXXX XXX
	S Current Account 22,689.00	~
	€10	
	#	ö
Rec	urring S	chedule
Payment N Transfe		
	Review Transfer	

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After filling in all payment details, you will be directed to the below screens where you confirm that all the details are correct and carry on with the payment.

This example is showing a scheduled payment.



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.

ul 🗢 🔳 09:33 Transfer Transfer To someone else A Between my accounts  $\rightarrow$  $(\mathbf{+})$ From a Me Withdrawal Beneficiaries Manage James Landlord JL MT33 MBWM XXXX XXXX XXXX XXXX XXXX XXXX John Doe JD MT33 MBWM XXXX XXXX XXXX XXXX XXXX XXXX  $\overrightarrow{}$ G . . . Home Invest Transfer Cards More



15:05		.ıl 69% 🛢	15:10		.ıll 68% 🛢	15:06		.ıll 69% 🛢	15:06		.ııl 69% 💼
<	Move Money	Q	<	Move Money	Q	<	Move Money		<	Review Transfer	
From ▲ ME6 €6.63	Savings Account		€8	Current Account 6.07 Savings Account 00		MT33 MBWM X	Savings Account Control Control Contr	withdrawal nitted the	l confirm withdrav	€6.00 To: Savings Account hdrawal will happen in 6 more that I wish to proceed with f val request and I understand ed the notice of withdrawal ca d.	the that once
									Payment na Transfer	ırrative	
									Amount		€6.00
									Execution d	late	11/02/2025
						Payment Narrative Transfer		_			
						R	Review Transfer			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.

16:56	3	.⊪ ≎ 🚱		19:0	1	•1I 4G ■)
	Transfers			<	Beneficiaries	Q
Transf	fer			+	Add a new beneficiary	
0	To someone else	>		то	Test Order	
Φ	Between my accounts	>			MT33 MBWM XXXX XXXX XXXX XXXX	XXXX XXX
€	From a Me Account	>		NO	MT33 MBWM XXXX XXXX XXXX XXXX	XXXX XXX
Benefi	iciaries	Manage	┣──→	NS	New Sec MT33 MBWM XXXX XXXX XXXX XXXX XXXX	XXXX XXX
то	Test Order MT33 MBWM XXXX XXXX XXXX XXXX	( XXXX XXX		АВ	Alex Brown MT33 MBWM XXXX XXXX XXXX XXXX	XXXX XXX
NO	New Order MT33 MBWM XXXX XXXX XXXX XXXX	x xxxx xxx				
NS	New Sec MT33 MBWM XXXX XXXX XXXX XXXX	( XXXXX XXXX				
Home	<b>↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓</b>	••• More				

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When clicking on a beneficiary, you will be directed to a screen displaying all the information related to that specific beneficiary.

On the top right of the screen, you will see a 3-dot icon - once pressed you can edit the beneficiary details or delete the beneficiary completely.

19:01	•11 4G 🔲
	Beneficiary details
	JS
Name	John Smith
Surname	Order
Country	UNITED KINGDOM
IBAN	MT20LBMA05000 000000001440516 696
BIC Code	LBMAMTMTXXX
	Make Payment

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.

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<	Beneficiary details	
	$\odot$	
Name		
Surname		
Country		~
IBAN		
BIC Code		
Note		
	Save Changes	



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.









## 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

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

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Cards		< Settings		< Linked Accounts
	F	Physical Card Control		Current Account €22,689.00
me)direct		Show PIN        Use this option to view your PIN	>	Any newly opened current accounts will automatically be linked to your card. The paying account will be selected based on the currency of
		Replace card	>	the transaction. If there is no account in the currency of the transaction, or there isn't sufficien balance, the paying account will either be your Eu account or the account with the highest balance.
		A Report lost or stolen card	>	
Image: Weight of the second		General enquiries		
Transactions	1 1	C Linked accounts See all the accounts linked to your of	card >	
Withdrawal - ATM  -€100.0    Today, 14:30		P Help and support The help you need is here	>	
Withdrawal Today, 14:30-€80.0		⊖ Terminate		
Withdrawal Today, 14:30-€80.0				
Home Invest Transfer Cards More		Home Invest Transfer Cards	• • • More	

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## **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 your 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.

9:33	-11	<b>?</b>	09:33		ad 🗢 💻
<	Settings		<	Settings	
Physic	al Card Control		Physic	al Card Control	
123	Show PIN Use this option to view your PIN	>	123	Manage Pin The help you need is here	>
8	Replace card	>	8	Request a new Card Use this option in case of damaged of defective card.	or >
	Report lost or stolen card	>	Δ	Report lost or stolen card The help you need is here	>
Genera	al enquiries		Genera	al enquiries	
Θ	Linked accounts See all the accounts linked to your card	>	Ø	The help you need is here The help you need is here	
0	Help and support The help you need is here	>	Are yo	ou sure you want to	
	O Terminate		termi	nate this card?	
				Go back	
Home	→ E Invest Transfer Cards	••• More		Terminate card	
				[me)direc	ct

#### 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.







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The More tab consists of 8 options:

- Authorisations to get a new MeCode
- Settings set your settings and preferences
- VAT receipts to view your MeManaged VAT receipts
- 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
- **Report fraud** to temporarily block your account
- Logout to log out from the mobile app



## Authorisation

- 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

16:59	)			I ? 🚱
	Au	thorisatic	ons	
Pendir	ng			
	No pending	authorisat	ion requests	
Past			Within the la	st 30 days
⊗	Payment <b>be benny</b>			05/2022 05 PM
۲	Payment <b>Test Order</b>			05/2022 2:58 PM
Get me a MeCode				
Home	Invest	← Transfer	Authorisations	<b>. 13</b> More



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. <u>Authorise a payment made via internet banking</u>

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'.

21:57	.ıll 4G 🦲	21:	:58	.11 4G 💽			
Payment Author	risation						
€10.00							
JOHN SMITH To Alex Smith							
Consent will be valid until: 01:52							
Debit account	2010190200014						
Credit account	BE138760129500 39		Success Payment has been authorised s	successfully			
Decline			You will be redirected to 3 seconds	o in:			
Accept			Proceed				
	_						



3. <u>Verifying your identity when calling our support</u> <u>centre</u>

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.



## Settings

- 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.

	17:00	''II 🕹 💽
<	Settings	
	More settings	
	Allow biometrics Allow the app to use the built-in biometrics	
	Log out if inactive	>
	Change preferred account	>
	Change passcode	>
	Unpair device	>



### 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.

·''| 🕹 🔳 09:33 Statements < My Investments Statements You don't have any statements available My Account Statements Sole 31/12/2022 Savings Account Download PDF Sole 31/12/2021 Savings Account Download PDF Sole 31/12/2020 Savings Account Download PDF Sole 31/12/2019 Savings Account Download PDF Sole 31/12/2018 Savings Account Download PDF

## Messages

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.

17:00	.ıl 🗟 🚱	17:00	al 🗢 🕼
K Messages			
Q Search	<b>7</b>	Filter Date	То
Messages Notifications (13)	Archive		
Address    PLease change my adress b	2 months ago	Type Message Notification	
Test - w8-ben RFS test Dear Customer,	1 year ago	Attachments	
		Messages containing at	tachments only
		Unread / Read Mess	ages
		Unread	
		Read	
		Pinned	
		Pinned messages only	
		Archived	
		Include archived messag	ges
Send new messag	e	Clear	Apply
	•		

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.



Payment Made
20 MAY, 2022 16:57
Dear MS. SMITH
Devenue A.J. in a
Payment Advice
Date: 20/05/2022
Account Number: 201100530242
Customer Number: 011005333
Account Name: CIGNITI THREE TEST AND/ OR CIGNITI FOUR TEST
Instructed Amount: 10.00
Amount Debited: 10.00
Exchange Rate: 1
Value Date: 20/05/2022
Beneficiary Name: PSD MALTA TEST AND/ OR JOHN SMITH
Beneficiary Account: 2010190200014
Kind regards,
Customer Service Team

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.

<	Messages		K Messages		
	Start a new conversation Select a topic or write your own		Have you tried		
	Asset transfers		Can I transfer my existing portfolio of assets + to MeDirect?		
	Investment products		Are there any fees for transferring my		
	Login issue		existing portfolio of investments to my + Investment Account with MeDirect?		
	Payments		What are the steps for transferring my + portfolio?		
	Request to add securities				
	Saving products				
	Technical questions/issues				
	Other				
	Next		Send new message		

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.

17:00	ul 🕹 👰	17:01		.al 5	•	
< Messages			<	Test - w8-ben RFS test	푸	₽
<b>Q</b> Search	Y		i	This is not a live chat. We will reply to message as soon as possible.	your	×
Messages Notifications	13 Archive		Pa - S	Point 10: Please leave blank. Int III: Certification Sign and date the form above the lii		
Address        PLease change my adress	2 months ago ☐ 7_ypjpg		date needs to be entered in US format. This means: month - day - year. For example: 5 July 2017 needs to be entered as 07/05/2017. - Enter your first name and surname in capital letters in the lower left corner, under your signature. The name should be identical to point 1 (as shown on your identity card).			
Test - w8-ben RFS test Dear Customer,	1 year ago					
			by	ease send a copy of the duly signed secured message from your perso lline Platform.		
				you have any other questions, pleas ntact our Customer Service:	se	
			or - k rea	ia secure message on the Online B by phone on +356 2557 4400. You ach us from Monday - Friday from 1 6:00 pm and on Saturday 9:00 am n	can 8:00 am	
				ith kind regards, our MeDirect Team		
			09:5	5		
Send new mess	age		U	Type a message		>
	_					

