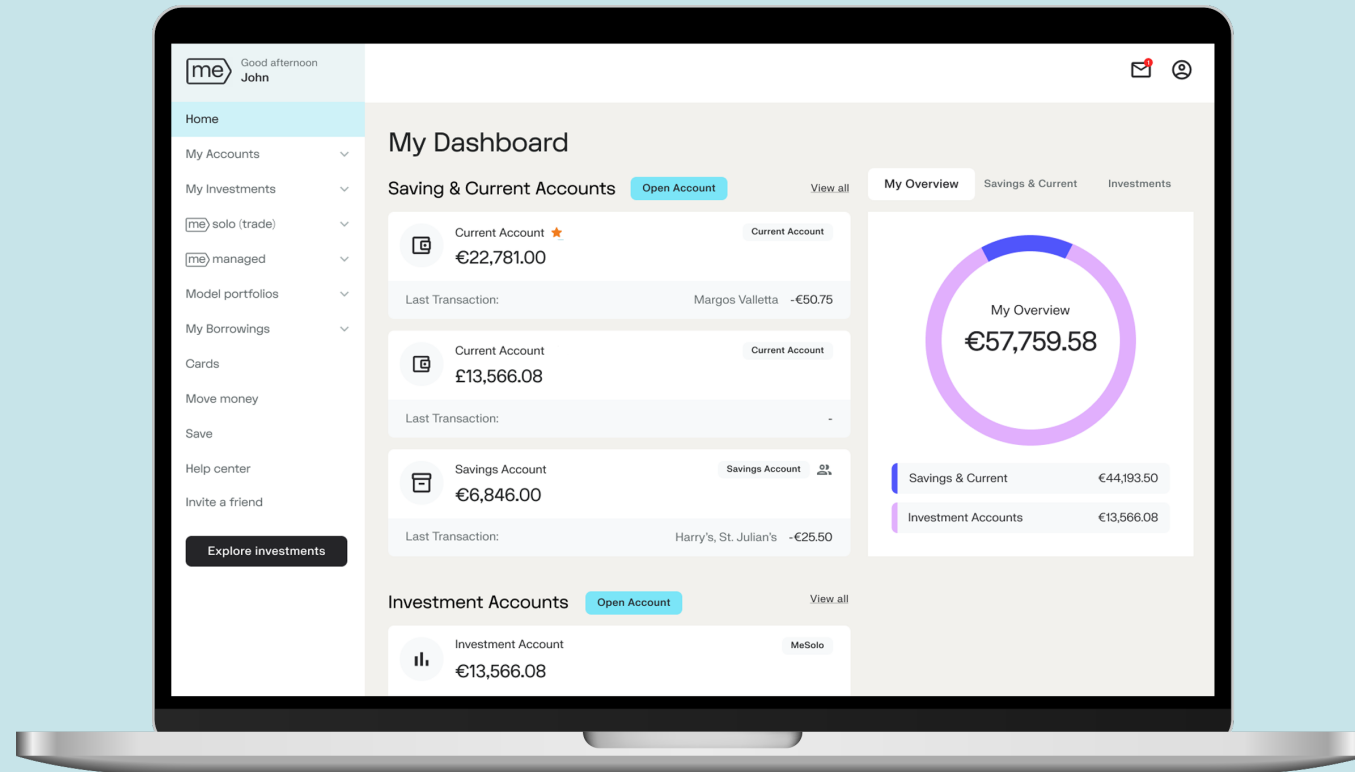




# Banking Made Easy

## eBanking User Guide



# Table of Contents

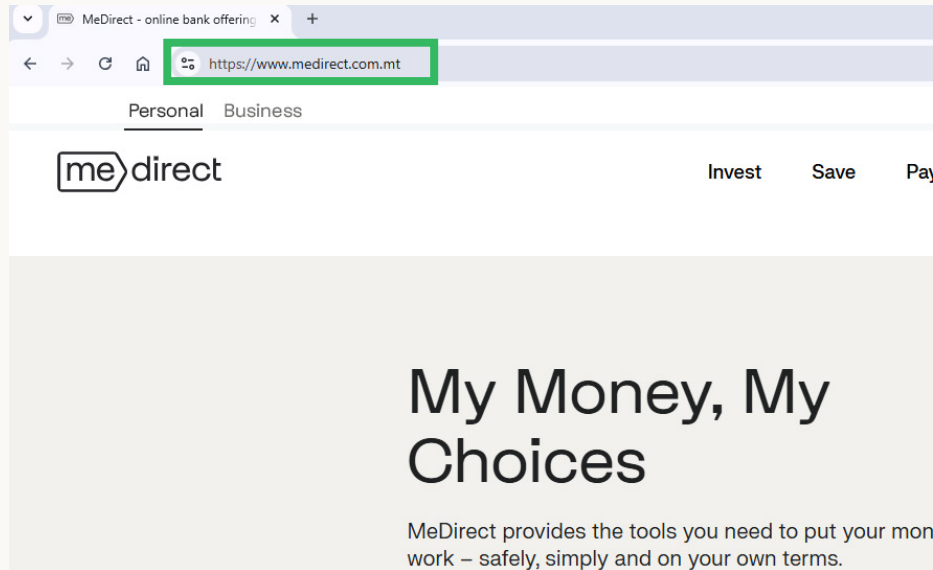
• Logging In	Page 3
• Dashboard	Page 9
• Current and Saving Accounts	Page 11
• Investment Accounts	Page 14
• Cards	Page 17
○ Apply for a card	Page 19
○ See details of card	Page 27
○ Linked accounts	Page 30
○ Temporarily freeze card	Page 33
○ Report lost or stolen card (Physical Card)	Page 35
○ Terminate card	Page 37
○ Replace card	Page 39
• Move Money	Page 41
○ To someone else	Page 44
○ Between own accounts	Page 47
○ Me withdrawals	Page 51
○ Beneficiaries	Page 55



Logging In

---

## Securely accessing the MeDirect website



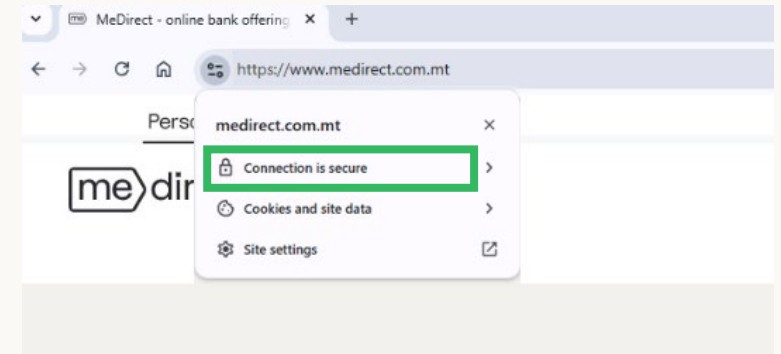
Enter MeDirect's URL - <https://www.medirect.com.mt> - directly into your browser's address bar. (This is the only secure address to access your MeDirect account).

Do not use search engines (Google, Bing etc) to access our online services as this increases the risk pf accessing fraudulent copies our website which are difficult to distinguish from the original.

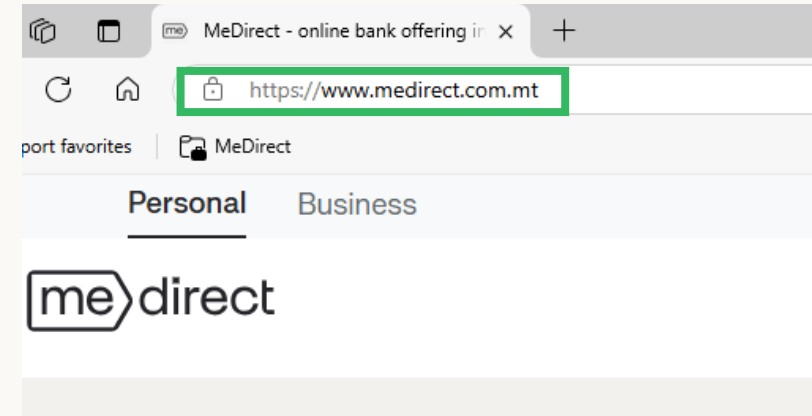
Before logging in, check the website's URL again. A secure URL begins with 'https://' rather than 'http://' and displays a padlock icon in the address bar.



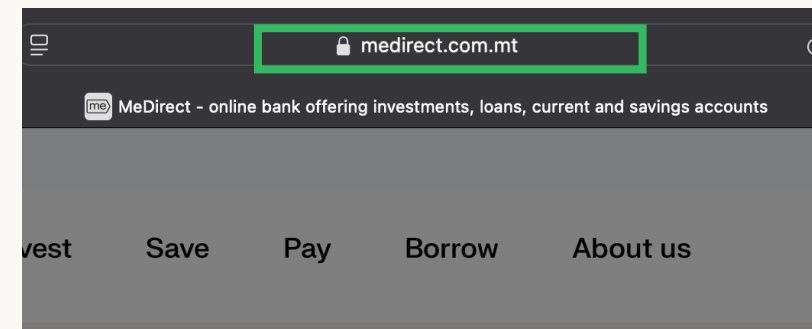
### Google Chrome



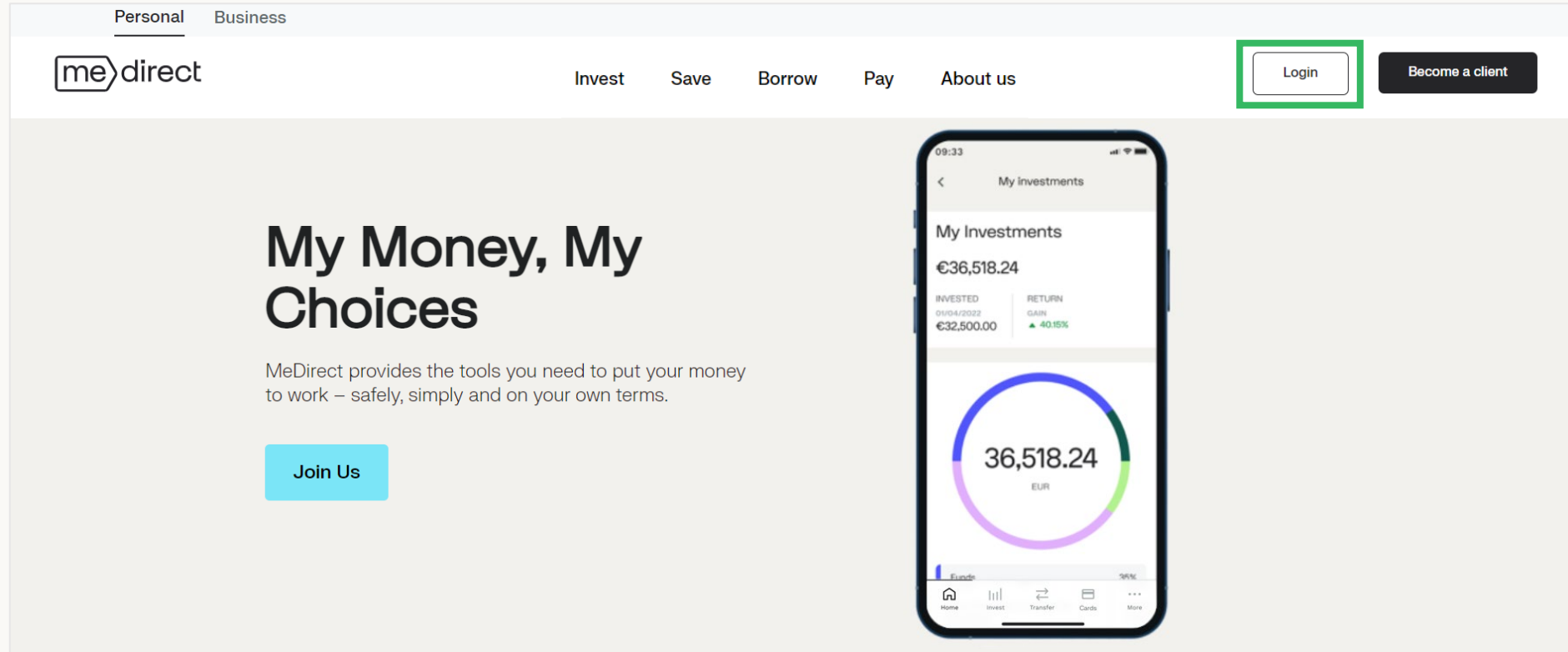
### Microsoft Edge



### Safari

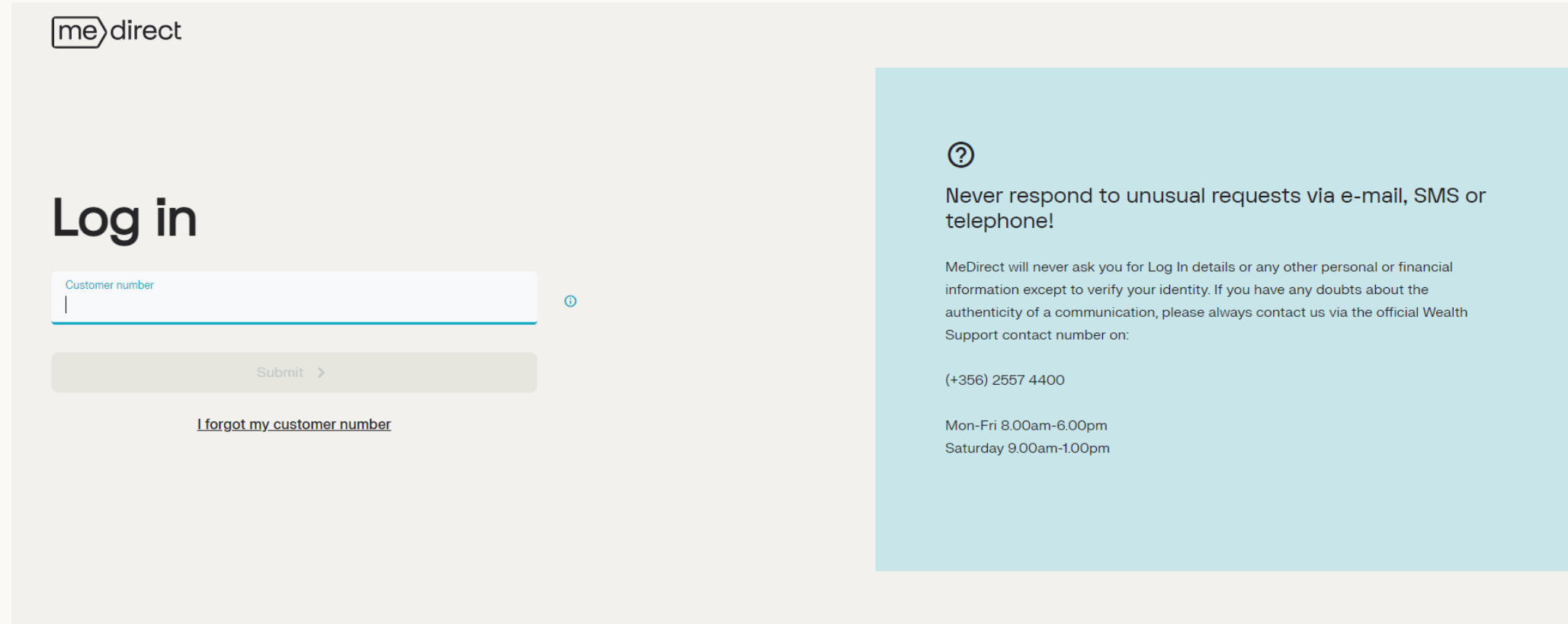


Log in to your personal online banking account by clicking on the below 'Login' button on our website [www.medirect.com.mt](http://www.medirect.com.mt).



Insert your customer number and click on 'Submit'.

If you forget your customer number, click on 'I forgot my customer number' and you will be guided accordingly.



The image shows a web page for MeDirect. At the top left is the MeDirect logo. The main heading is "Log in". Below it is a text input field labeled "Customer number" with a blue question mark icon to its right. Under the input field is a "Submit" button with a right-pointing arrow. Below the button is a link that says "I forgot my customer number". On the right side of the page, there is a light blue box containing a warning icon (a question mark inside a circle), the text "Never respond to unusual requests via e-mail, SMS or telephone!", and a paragraph stating that MeDirect will never ask for login details or personal/financial information except to verify identity. It also provides the official support contact number (+356) 2557 4400 and the operating hours: Mon-Fri 8.00am-6.00pm and Saturday 9.00am-1.00pm.

me>direct

## Log in

Customer number

Submit >

[I forgot my customer number](#)

ⓘ

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

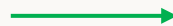
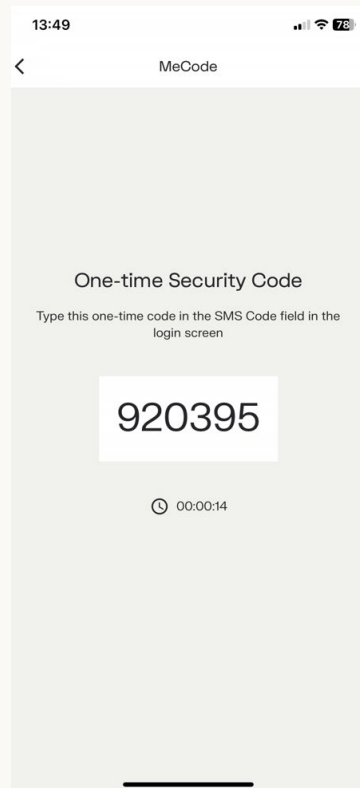
MeDirect will never ask you for Log In details or any other personal or financial information except to verify your identity. If you have any doubts about the authenticity of a communication, please always contact us via the official Wealth Support contact number on:

(+356) 2557 4400

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

You will receive a notification on your phone saying “*You have a pending request to provide authorisation. Click here to be directed to the MeDirect app to authorise.*”

Once you open the MeDirect app on your mobile phone you will obtain the code to be used to login to e-banking through your desktop. If you do not have access to the mobile app, click on ‘I do not have access to MeCode’ on the eBanking log in page and you will be guided accordingly.

The MeDirect login page features the 'me direct' logo at the top left. The main heading is 'Log in'. Below it, a message states: 'You will receive a notification on your mobile app. Log into your MeDirect Mobile App and click on 'Authorisations' to get the MeCode.' There is a section titled 'Enter MeCode here:' followed by six empty input boxes. A 'Login >' button is positioned below the input boxes. At the bottom, there is a link that says 'I do not have access to MeCode'. On the right side, a light blue sidebar contains a help icon (a question mark in a circle), a warning message: 'Never respond to unusual requests via e-mail, SMS or telephone!', and further information: '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'.



You have successfully logged in to MeDirect's online banking platform.

me

Good afternoon  
John

Home

My Accounts ▾

My Investments ▾

me solo (trade) ▾

me managed ▾

Model portfolios ▾

My Borrowings ▾

Cards

Move money

Save

Help center

Invite a friend

Explore investments

me

Good afternoon  
John

Home

My Accounts ▾

My Investments ▾

me solo (trade) ▾

me managed ▾

Model portfolios ▾

My Borrowings ▾

Cards

Move money

Save

Help center

Invite a friend

Explore investments

## My Dashboard

Saving & Current Accounts

Open Account

View all

Current Account ★

Current Account

€22,781.00

Last Transaction: Margos Valletta -€50.75

Current Account

Current Account

£13,566.08

Last Transaction: -

Savings Account

Savings Account

€6,846.00

Last Transaction: Harry's, St. Julian's -€25.50

## Investment Accounts

Open Account

View all

Investment Account

MeSolo

€13,566.08

Return +150.69 ▲ 1.15%

me managed

+ I have the money, you have the expertise. I'll leave it in your hands.

MeManaged >

My Overview

Savings & Current

Investments

My Overview

€57,759.58

Savings & Current €44,193.50

Investment Accounts €13,566.08





# Dashboard

---

# My Dashboard explained

This is the menu where you can navigate through our eBanking platform.

Your top 3 savings & current accounts are shown in this section.

Contact us by clicking on messages.

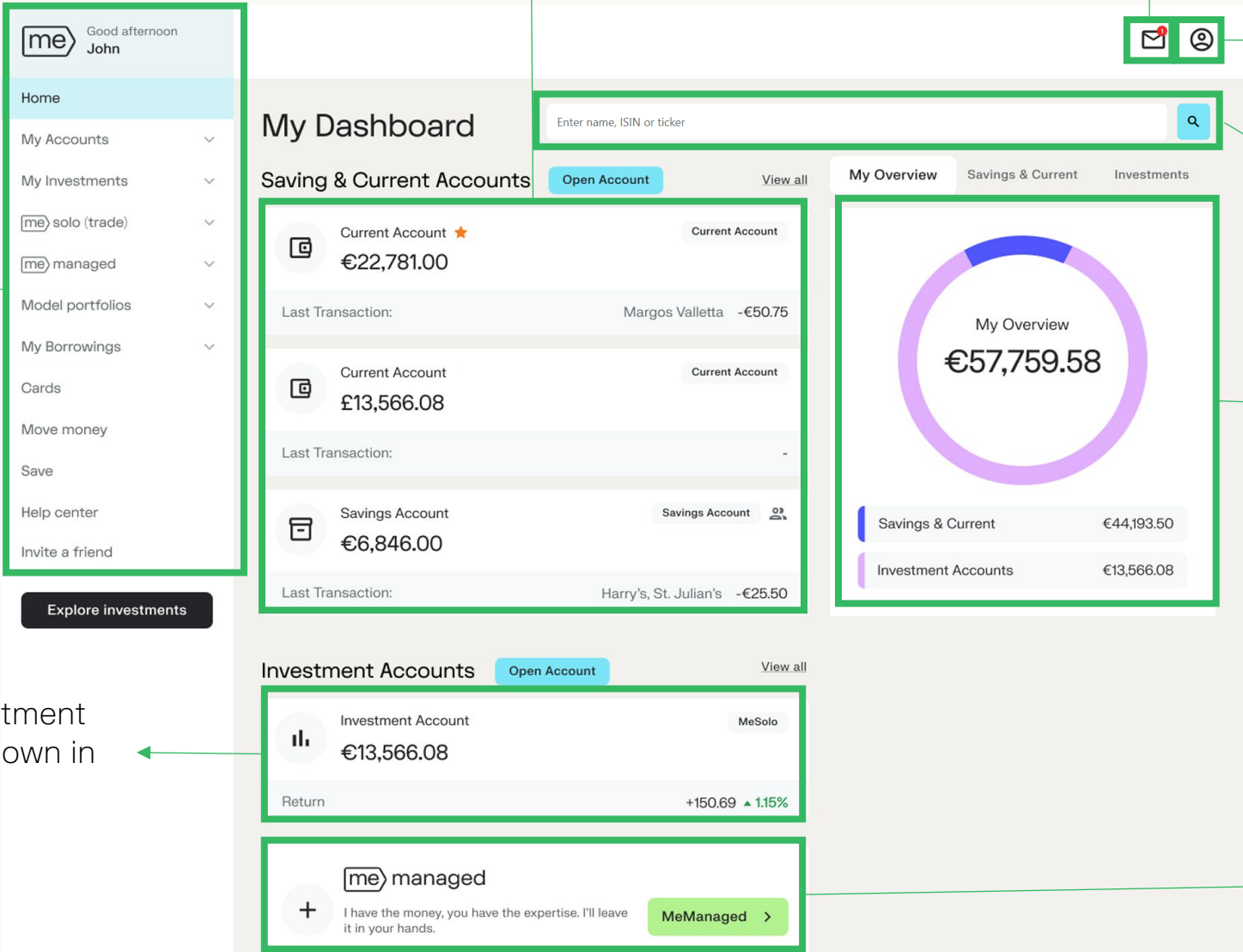
Through profile you may amend any personal details and connect to our Mobile app.

You can search for a security from here.

This section represents how your money is split up, providing an overview of your balances.

Your top 3 investment accounts are shown in this section.

You can open a MeManaged account from here.





# Current and Saving Accounts

---

To view all your Savings & Current Accounts click on one of the 2 highlighted options.

The screenshot displays the 'me direct' app interface. On the left is a navigation menu with options: Home, My Accounts (highlighted with a green box), My Investments, me solo (trade), me managed, Model portfolios, My Borrowings, Cards, Move money, Save, Help center, and Invite a friend. At the bottom of the menu is a black button labeled 'Explore investments'. The main dashboard area is titled 'My Dashboard' and features a header with 'Saving & Current Accounts' (with an 'Open Account' button) and 'View all' (highlighted with a green box). Below this, there are three account cards: a Current Account with a balance of €22,781.00, another Current Account with £13,566.08, and a Savings Account with €6,846.00. Each card shows the last transaction. To the right of these cards is a 'My Overview' section with a donut chart showing a total balance of €57,759.58, split into 'Savings & Current' (€44,193.50) and 'Investment Accounts' (€13,566.08). At the bottom, there is an 'Investment Accounts' section with an 'Open Account' button and a 'View all' link. It includes an 'Investment Account' card with a balance of €13,566.08 and a return of +150.69 (1.15%), and a 'me managed' section with a '+ MeManaged >' button.

me Good afternoon John

Home

My Accounts

My Investments

me solo (trade)

me managed

Model portfolios

My Borrowings

Cards

Move money

Save

Help center

Invite a friend

Explore investments

## My Dashboard

### Saving & Current Accounts

Open Account View all

My Overview Savings & Current Investments

Current Account ★

€22,781.00

Last Transaction: Margos Valletta -€50.75

Current Account

€13,566.08

Last Transaction: -

Savings Account

€6,846.00

Last Transaction: Harry's, St. Julian's -€25.50

My Overview

€57,759.58

Savings & Current €44,193.50

Investment Accounts €13,566.08

### Investment Accounts

Open Account View all

Investment Account

€13,566.08

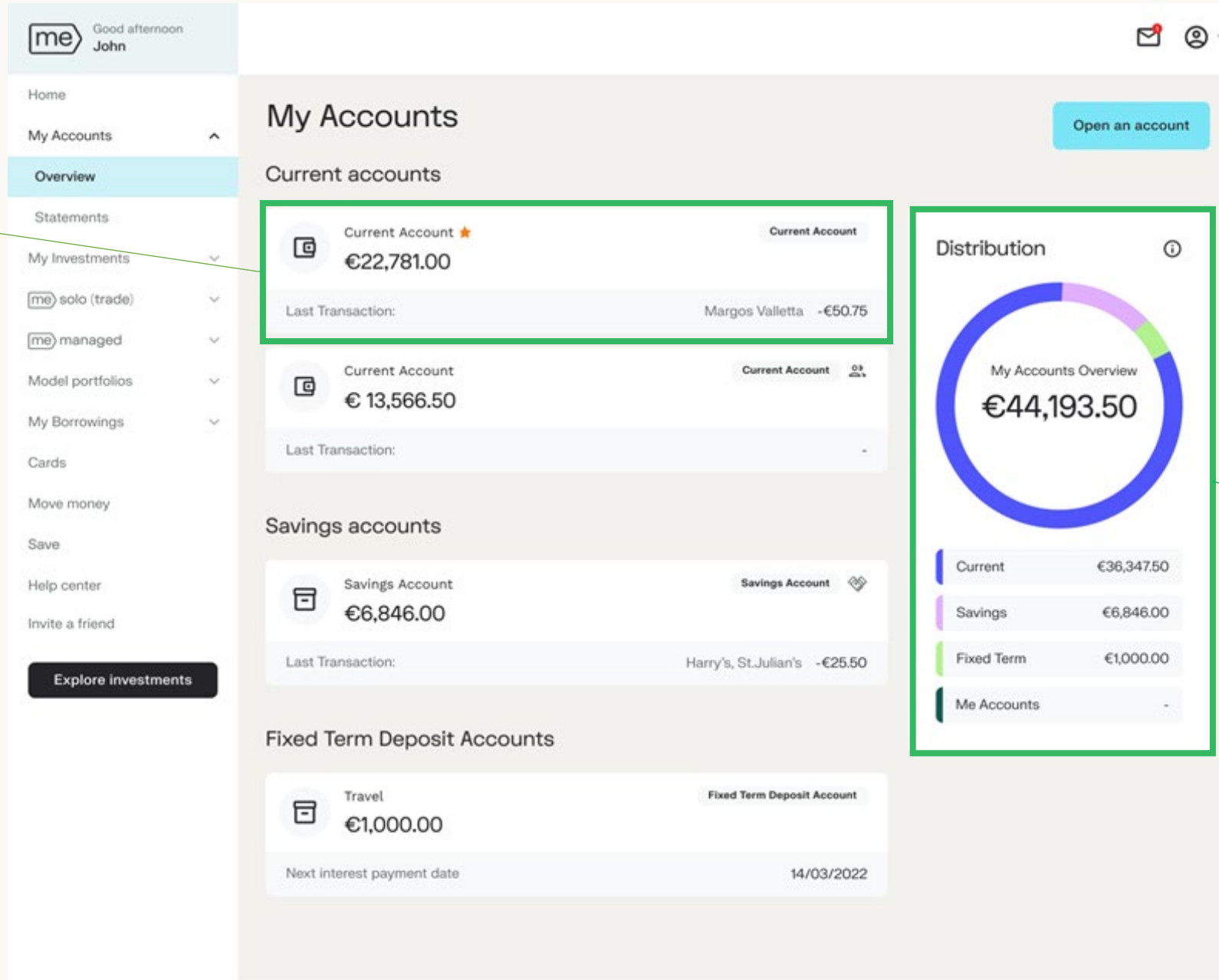
Return +150.69 ▲ 1.15%

me managed

+ I have the money, you have the expertise. I'll leave it in your hands. MeManaged >

When you click on 'My Accounts > Overview' you will be directed to the below screen.

To view your accounts activity and details, click on the account you would like to see the details of.



This section represents how your saving accounts are split up in the different type of accounts.



# Investment Accounts

---

To view all your Investment accounts, click on one of the 2 highlighted options.

The screenshot displays the 'me direct' app interface. On the left is a navigation menu with options: Home, My Accounts, My Investments (highlighted with a green box), me solo (trade), me managed, Model portfolios, My Borrowings, Cards, Move money, Save, Help center, and Invite a friend. Below the menu is a black button labeled 'Explore investments'. The main area is titled 'My Dashboard' and is divided into two sections: 'Saving & Current Accounts' and 'Investment Accounts'. The 'Saving & Current Accounts' section lists three accounts: a Current Account with a balance of €22,781.00, another Current Account with £13,566.08, and a Savings Account with €6,846.00. Each account card shows the last transaction. The 'Investment Accounts' section shows an Investment Account with a balance of €13,566.08 and a return of +150.69 (1.15%). Below this is a 'me managed' section with a green 'MeManaged' button. On the right, a 'My Overview' donut chart shows a total balance of €57,759.58, split into 'Savings & Current' (€44,193.50) and 'Investment Accounts' (€13,566.08). At the top right, there are icons for notifications and a profile. The top left shows the 'me' logo and a greeting 'Good afternoon John'.

me Good afternoon John

Home

My Accounts

My Investments

me solo (trade)

me managed

Model portfolios

My Borrowings

Cards

Move money

Save

Help center

Invite a friend

Explore investments

### My Dashboard

#### Saving & Current Accounts

Open Account View all

My Overview Savings & Current Investments

Current Account ★

€22,781.00

Last Transaction: Margos Valletta -€50.75

Current Account

€13,566.08

Last Transaction: -

Savings Account

€6,846.00

Last Transaction: Harry's, St. Julian's -€25.50

#### Investment Accounts

Open Account View all

Investment Account

€13,566.08

Return +150.69 ▲ 1.15%

me managed

I have the money, you have the expertise. I'll leave it in your hands.

MeManaged

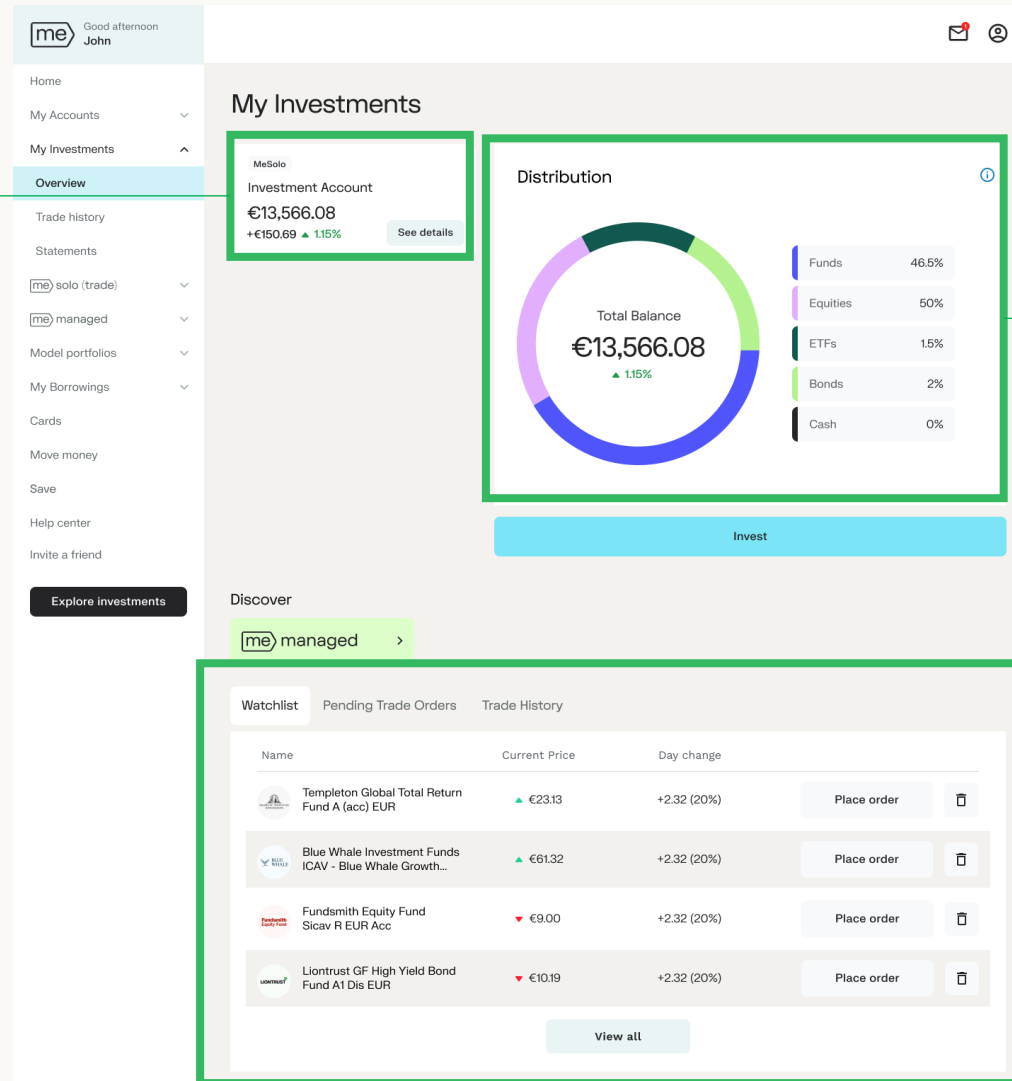
#### My Overview

€57,759.58

Savings & Current	€44,193.50
Investment Accounts	€13,566.08

When you click on 'My Investments > Overview' and you will be directed to the below screen.

To view your Investments accounts activity and details, click on one of your investment accounts.



This section represents how your investments are split up.

This section represents your watchlist, pending orders and your trade history.





Cards

---

Once logged in, the below overview will appear. **Select** the **Cards** option to go to the cards section of your eBanking platform.

me

Good afternoon  
John

Home

My Accounts

My Investments

me solo (trade)

me managed

Model portfolios

My Borrowings

Cards

Move money

Save

Help center

Invite a friend

Explore investments

My Dashboard

Saving & Current Accounts

Open Account

View all

Current Account

€22,781.00

Last Transaction: Margos Valletta -€50.75

Current Account

£13,566.08

Last Transaction: -

Savings Account

€6,846.00

Last Transaction: Harry's, St. Julian's -€25.50

Investment Accounts

Open Account

View all

Investment Account

MeSolo

€13,566.08

Return +150.69 ▲ 1.15%

me managed

I have the money, you have the expertise. I'll leave it in your hands.

MeManaged >

My Overview

Savings & Current

Investments

My Overview

€57,759.58

Savings & Current €44,193.50

Investment Accounts €13,566.08

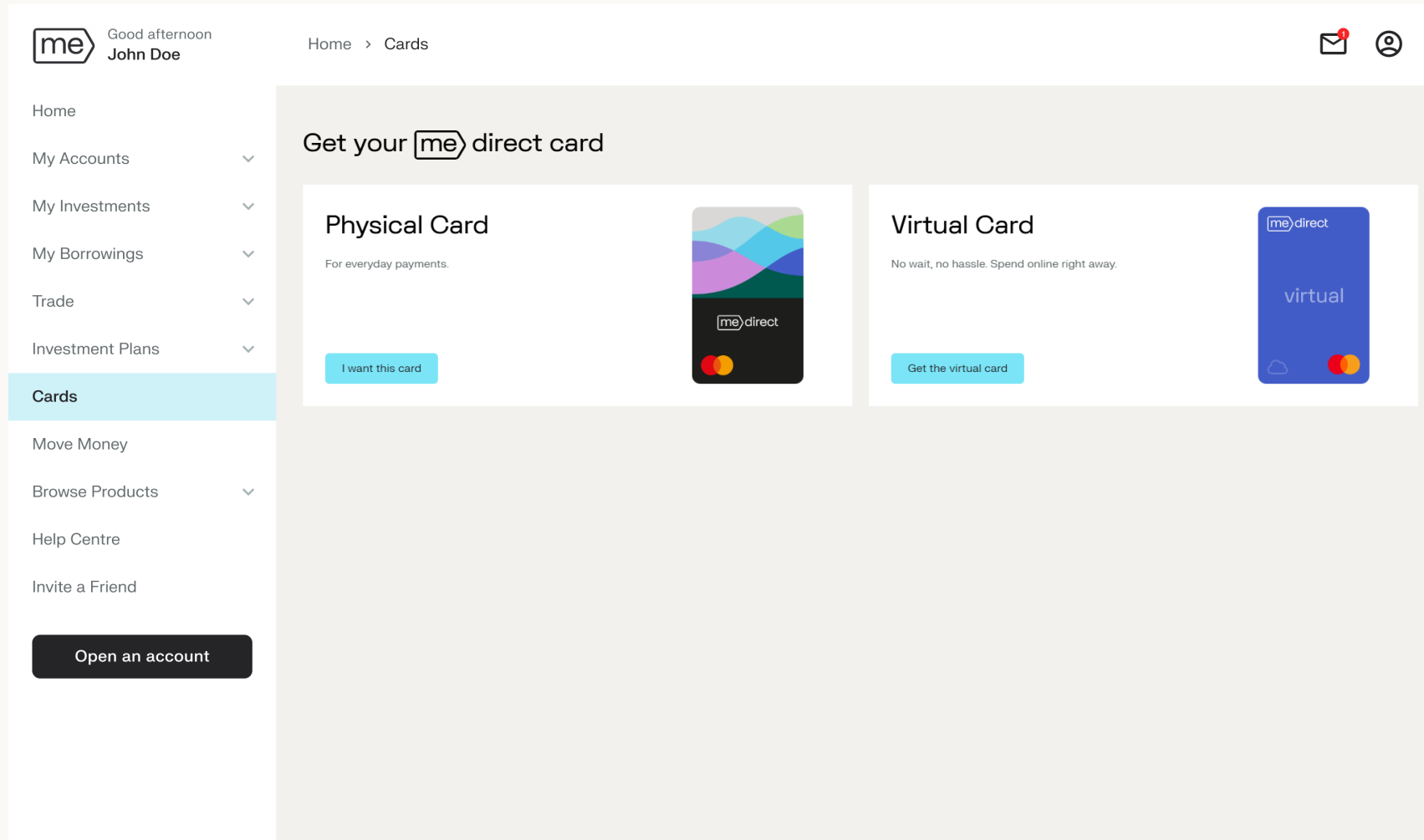


# Cards

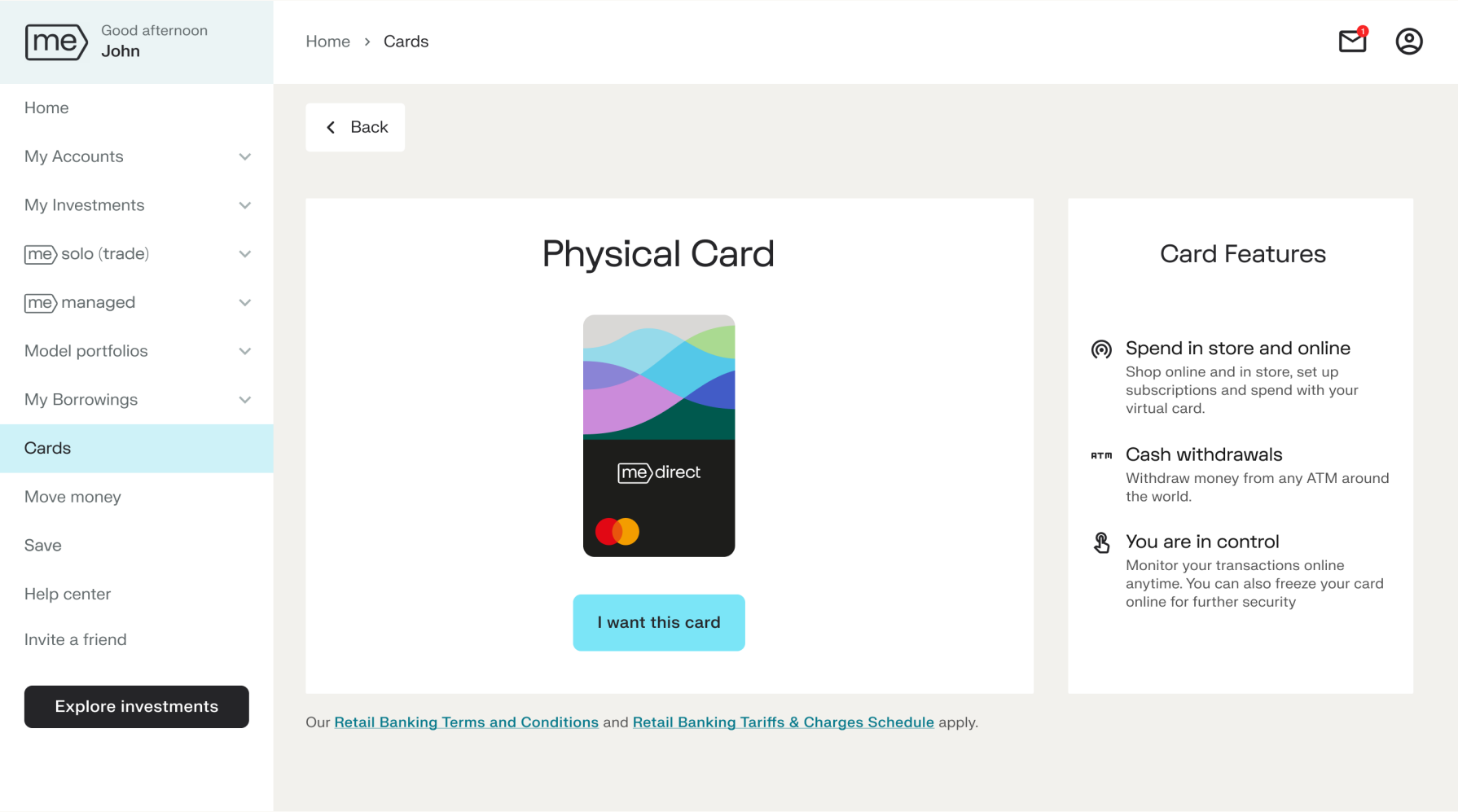
---

Apply for a Card

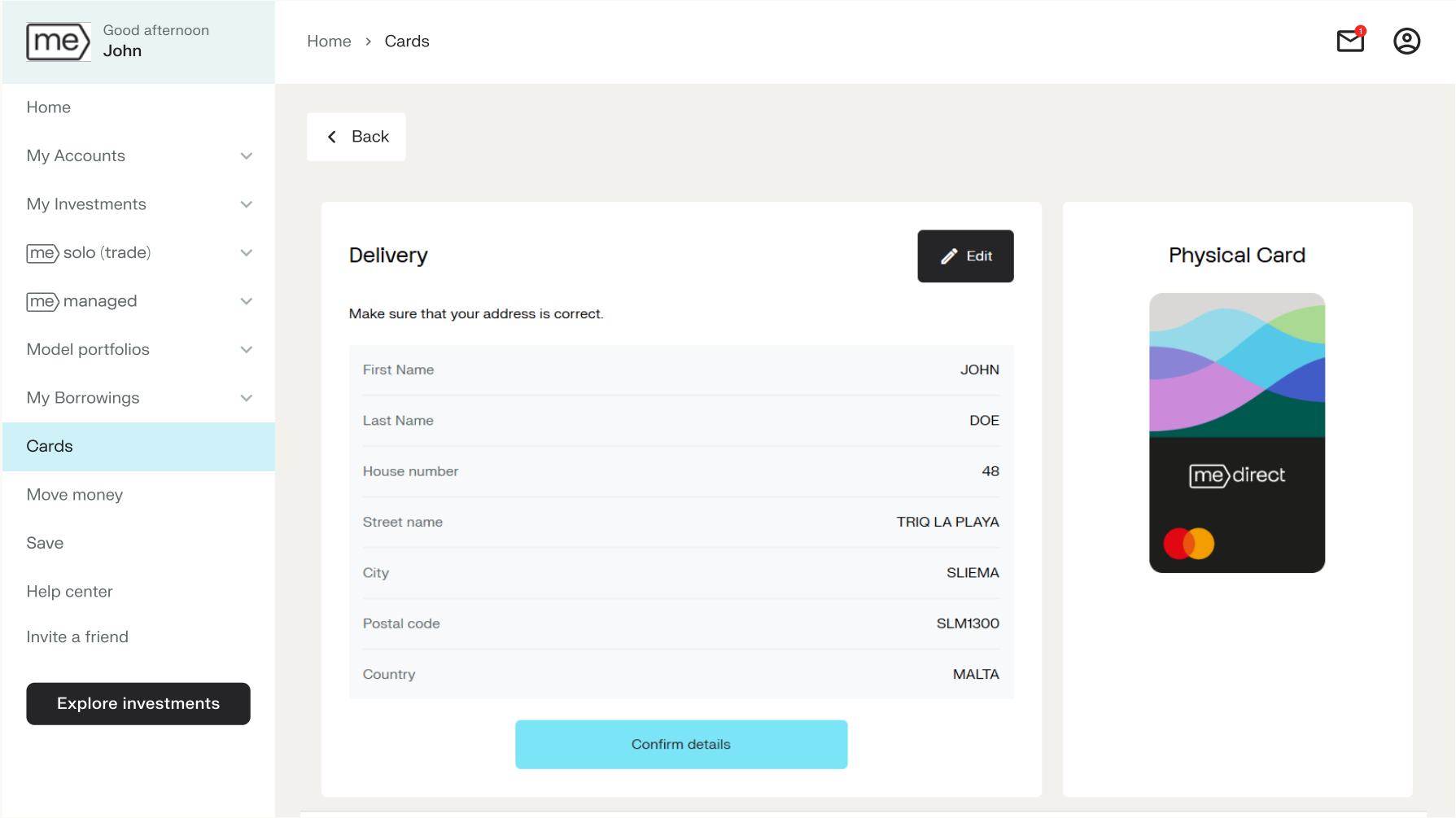
Once logged in, select the Cards menu item to order your MeDirect Debit Card. From here you will be able to order a Physical Card or a Virtual Card, or both.



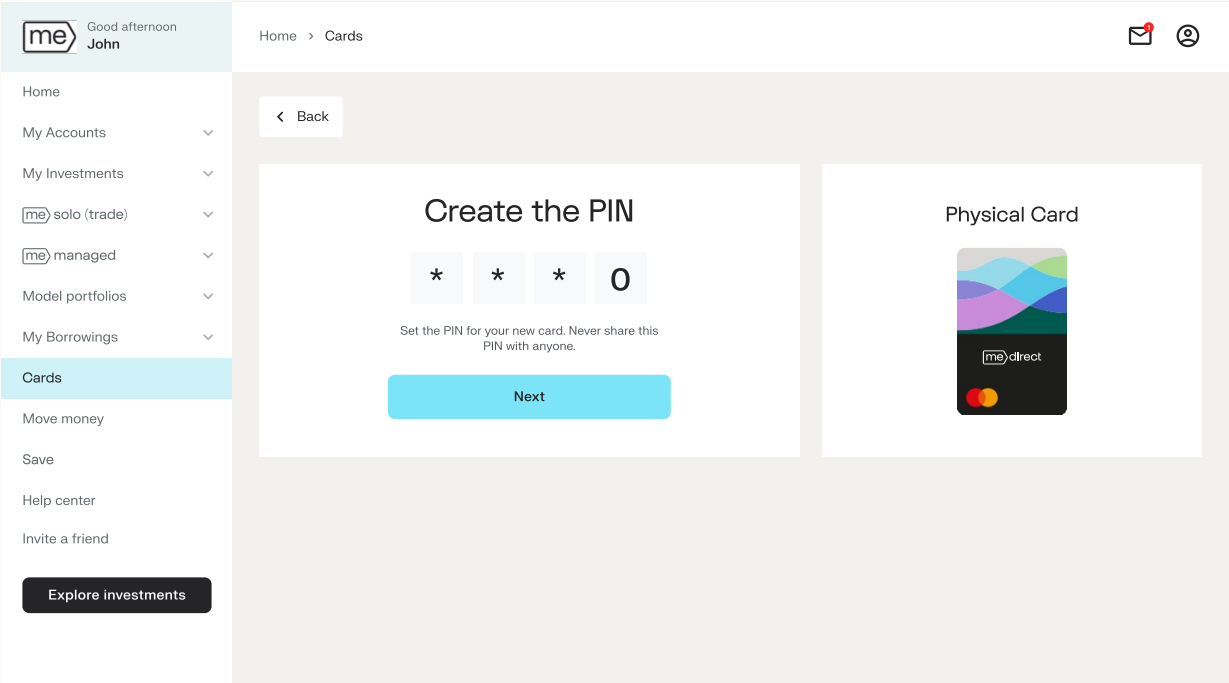
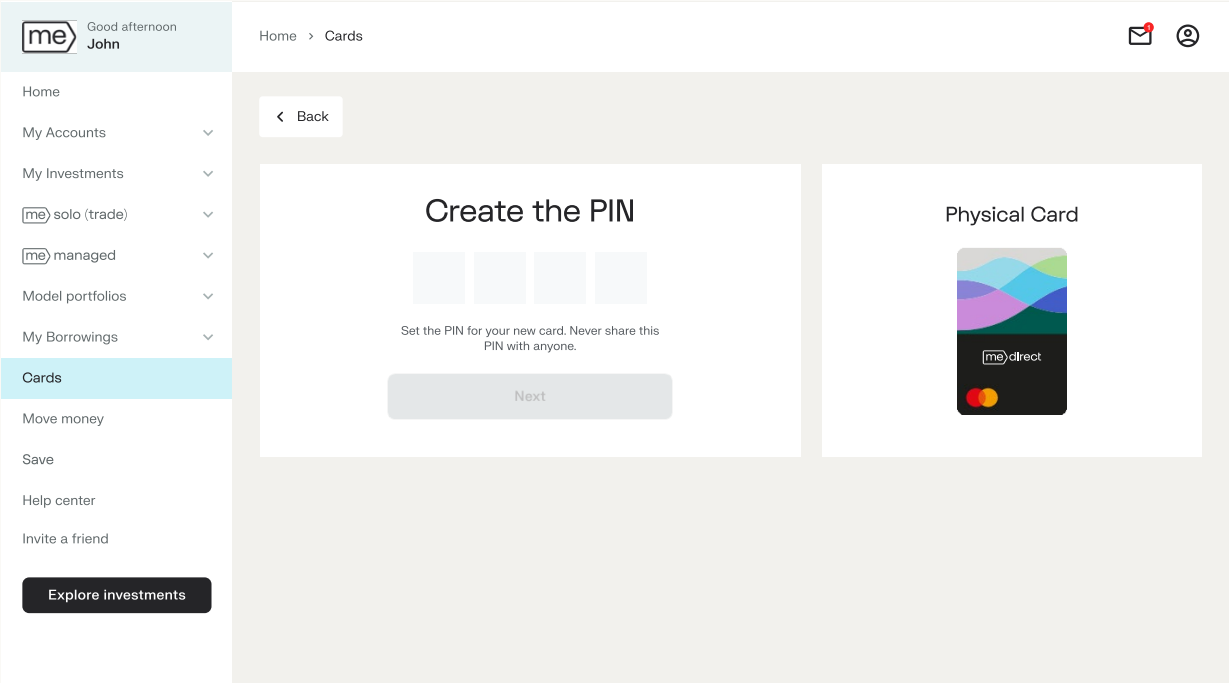
When you select the Physical Card, a screen displaying the card's information appears. Click on 'I want this card' to proceed.



The next screen displays your name and address for card delivery. To make changes, click 'Edit.' Once the details are correct, click 'Confirm details' to proceed to the next step.

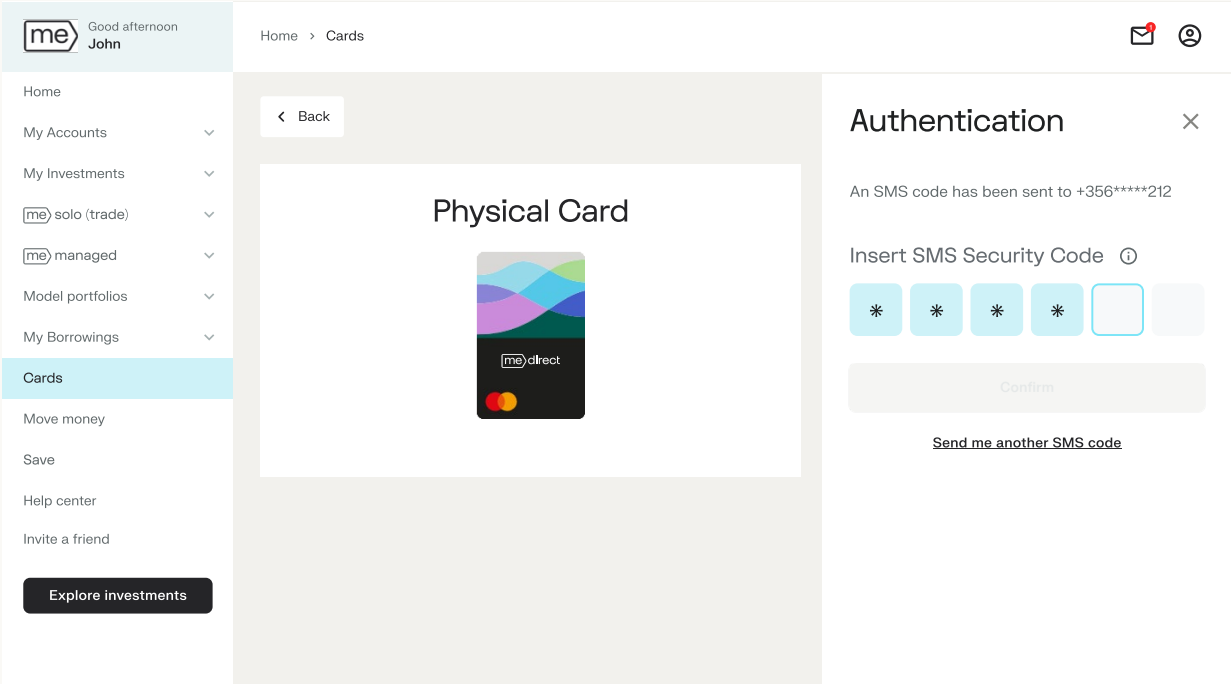
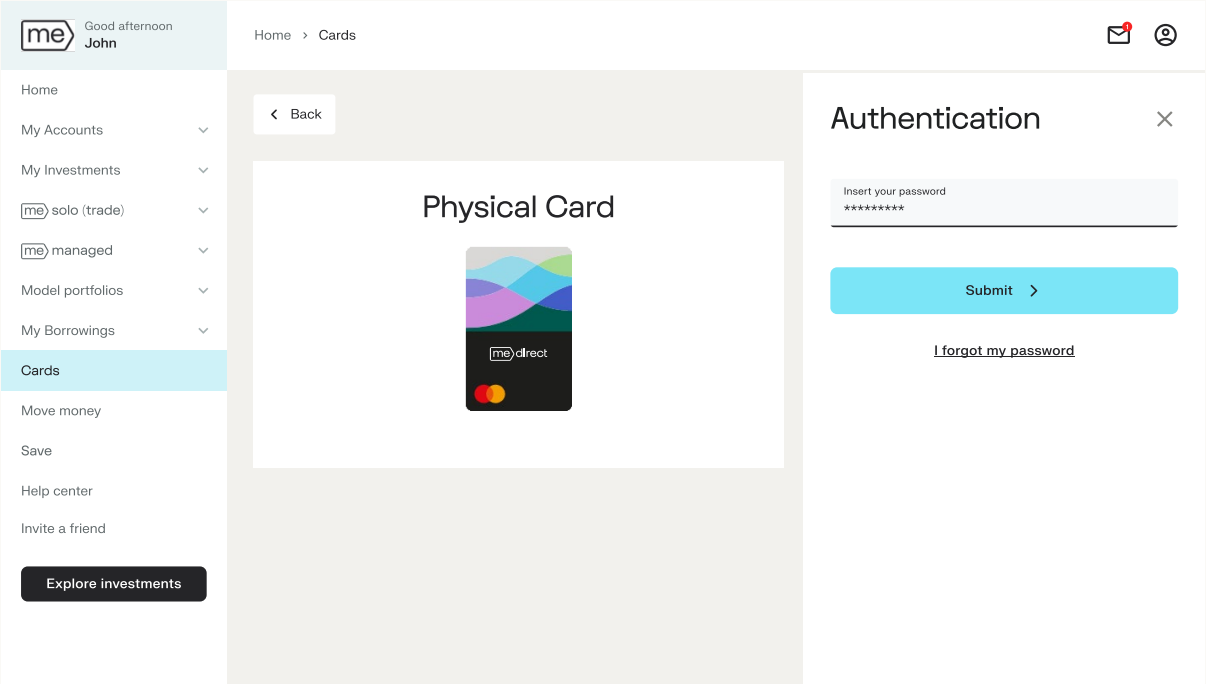


The next step is to set your pin. Enter a 4-digit pin and click on ‘Next’.



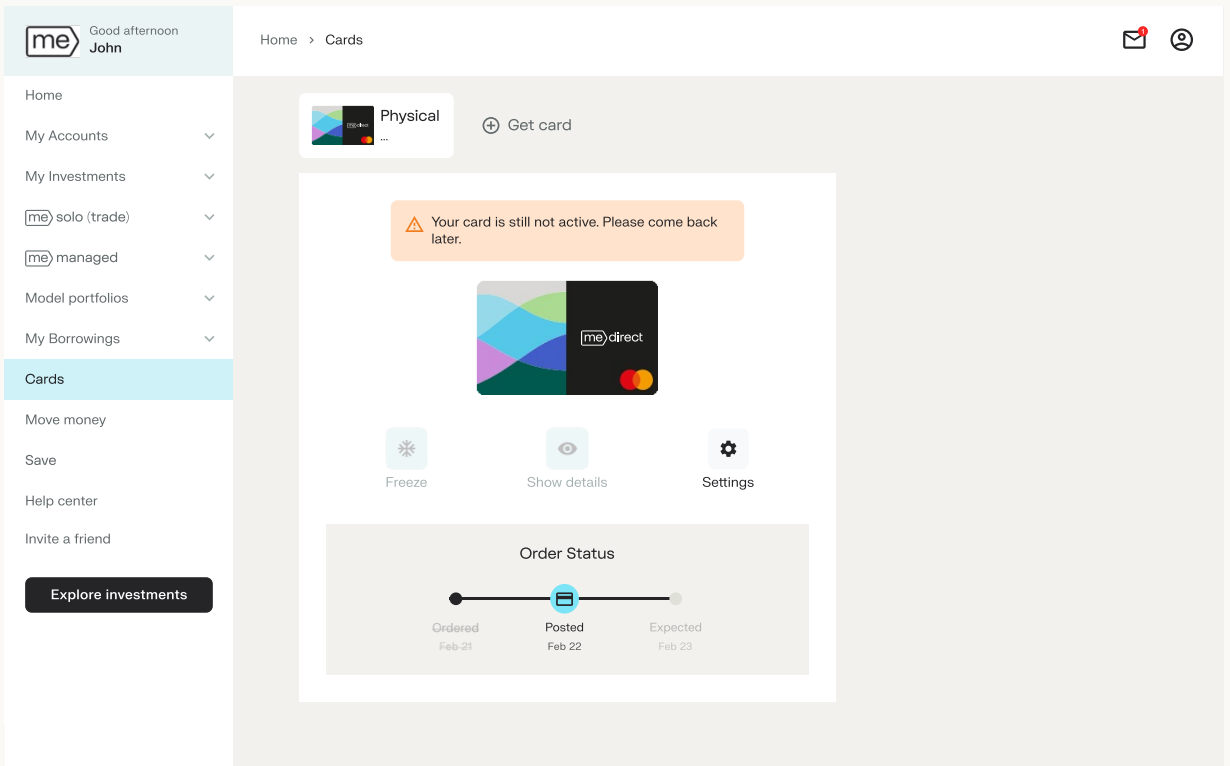
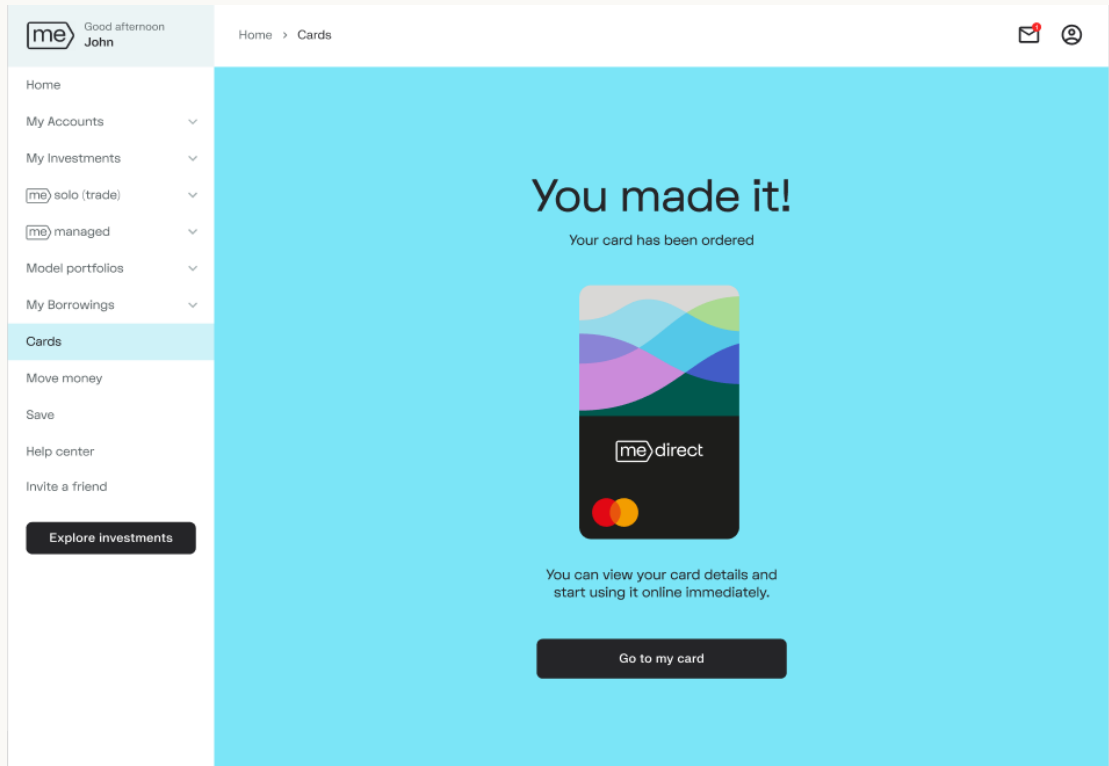
You will be asked to Authenticate. Input your secure password and click on Submit.

Once authenticated, you will receive an SMS code. Enter the code received and click on Confirm.





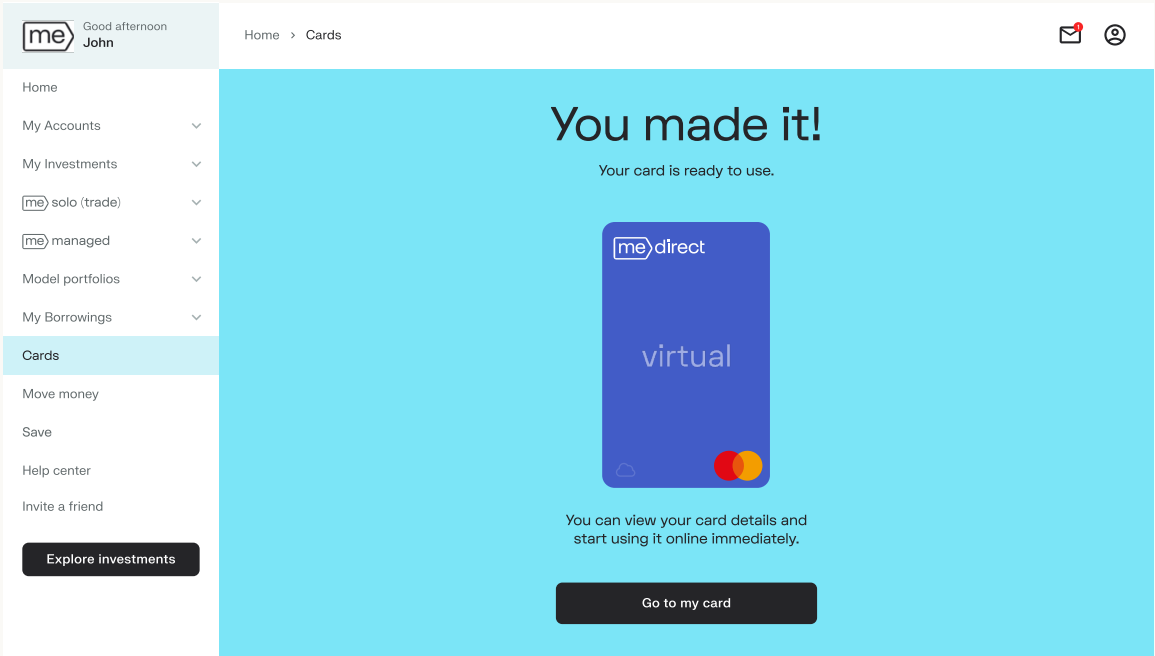
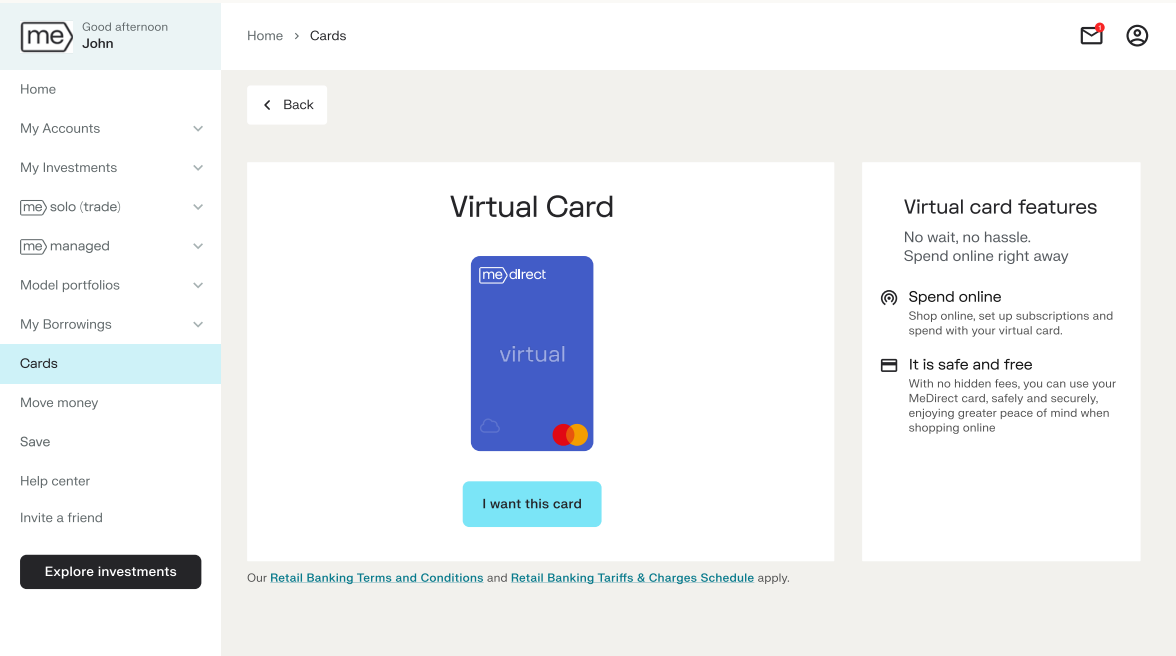
You have successfully applied for a card when you see the blue screen as below. Click 'Go to my card' to check your card's order status.



When you select the Virtual Card, a screen displaying the card's details appears.

Click 'I want this card' to proceed. Once your order is successful, a confirmation screen will appear.

Click on 'Go to my card' to see the card details.





## Cards

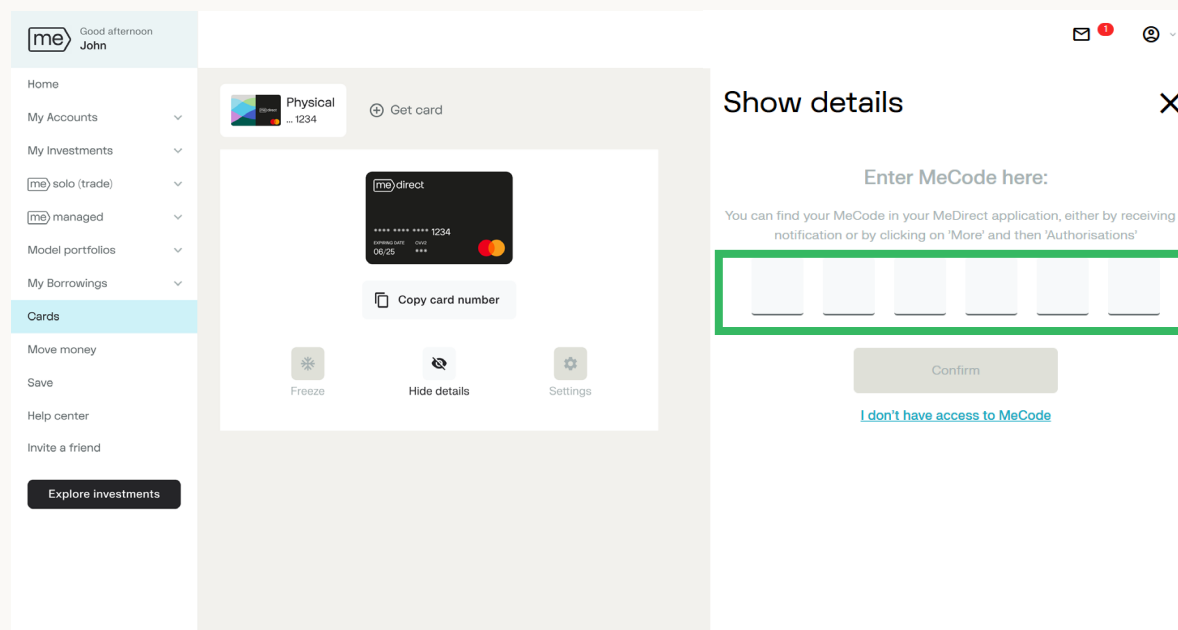
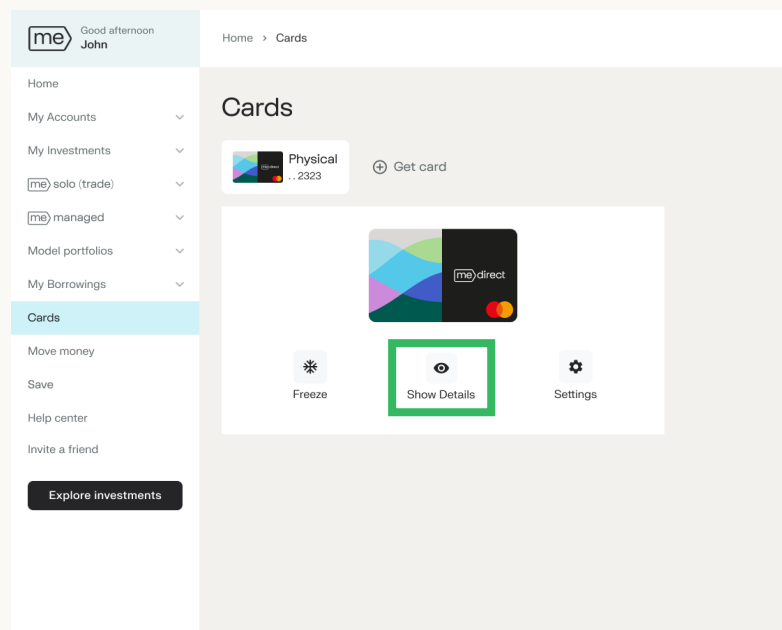
---

See details of Card

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

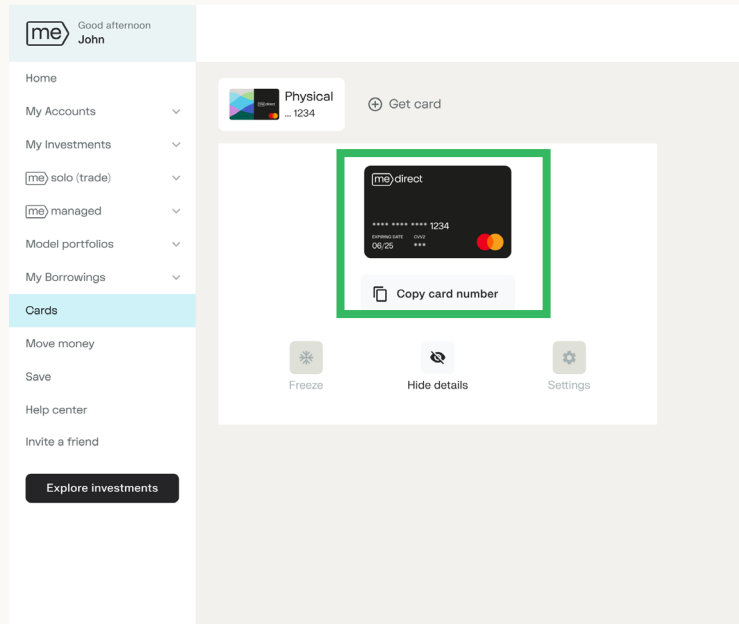
Click on 'Show Details' to view your card number and the other information on your card.

Enter the MeCode you have received on your mobile app.

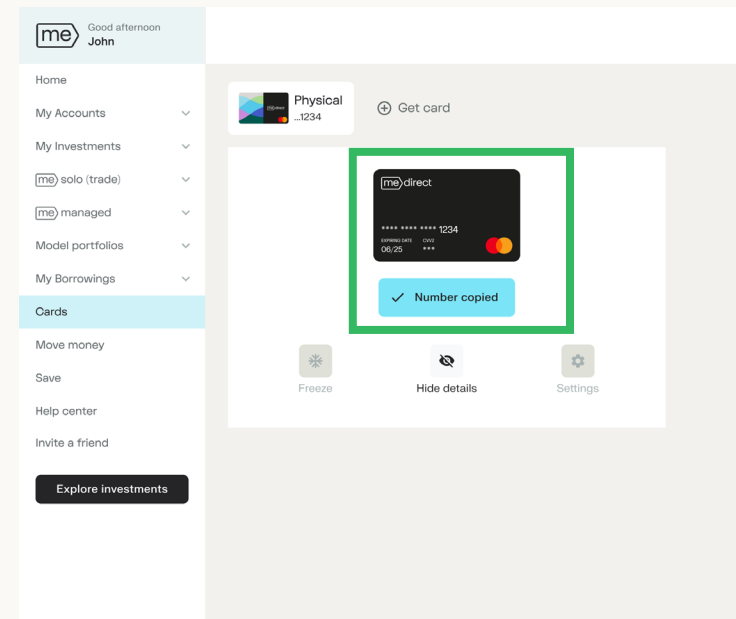


You can view the details of both your Physical Card and Virtual Card.

Your details will show as below. You can copy your card number by clicking on 'Copy card number'.



Once you have clicked 'copy card number', the button changes to 'Number copied'.



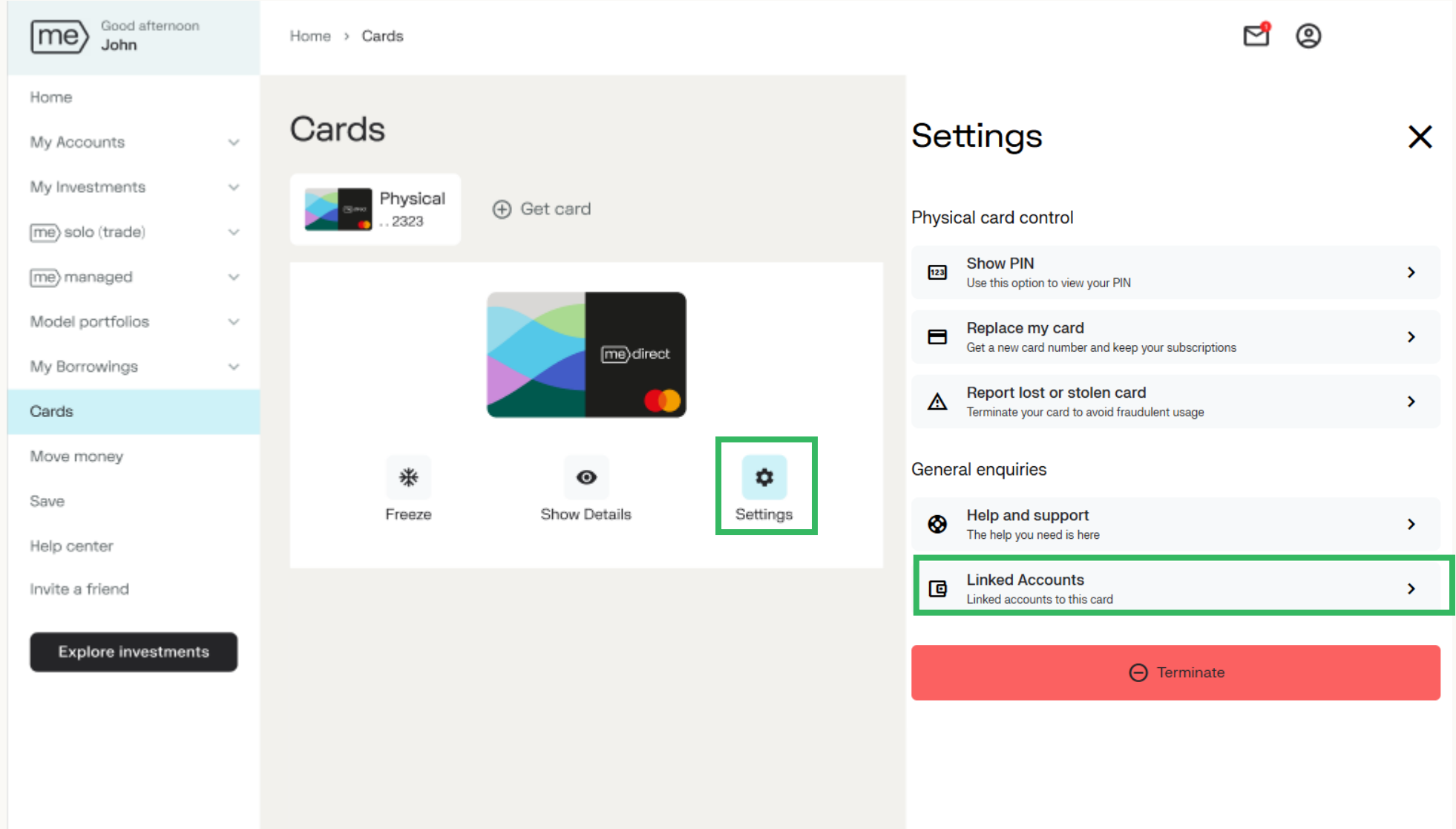


Cards

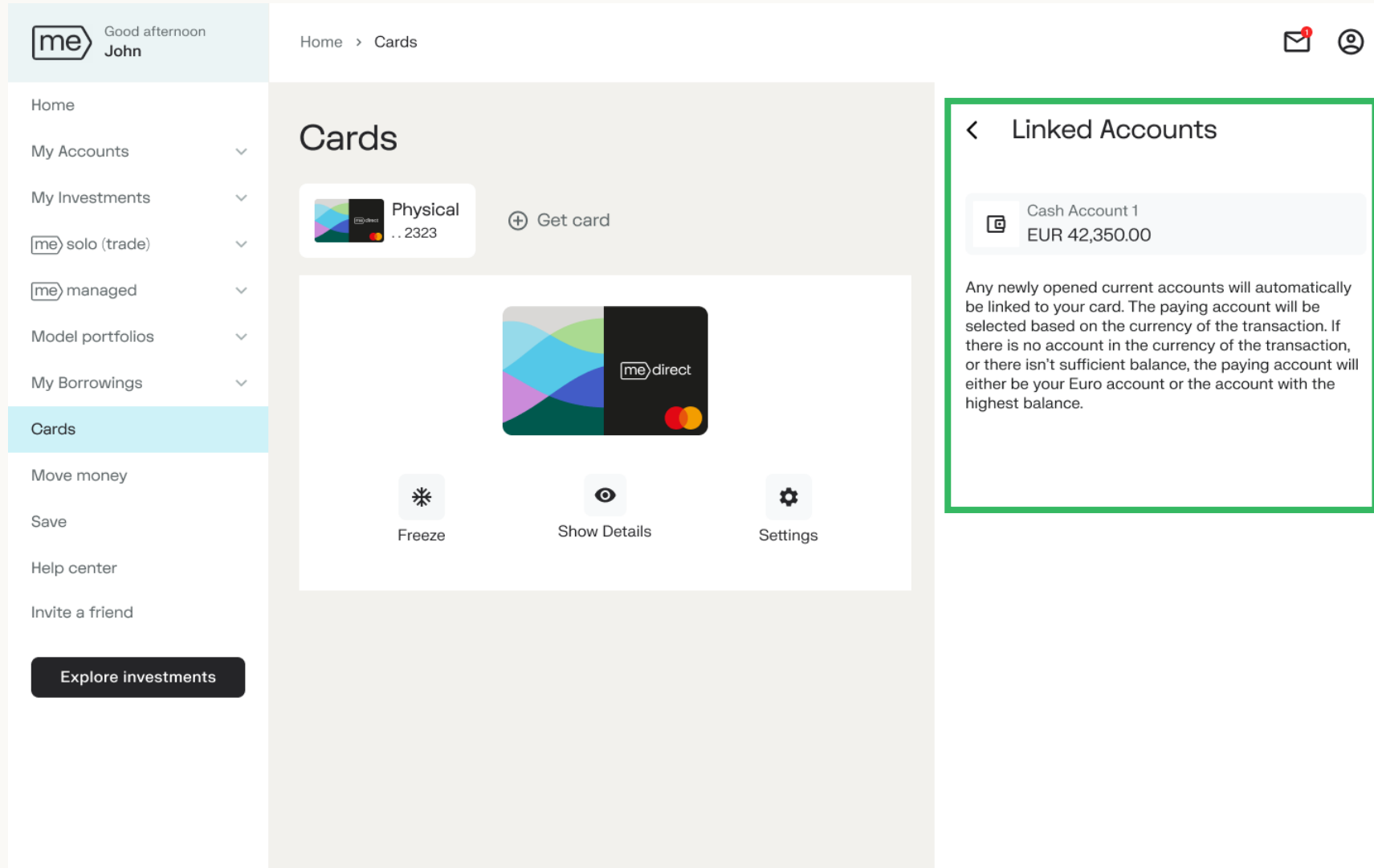
---

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 in the below image.



This section will show all the accounts which are linked to your card.







## Cards

---

Temporarily Freeze Card

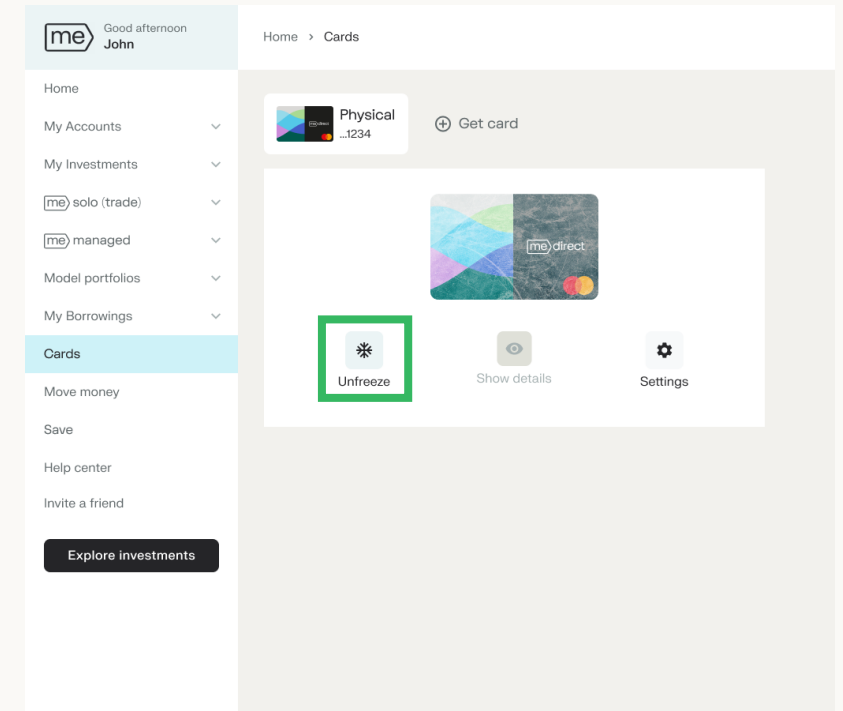
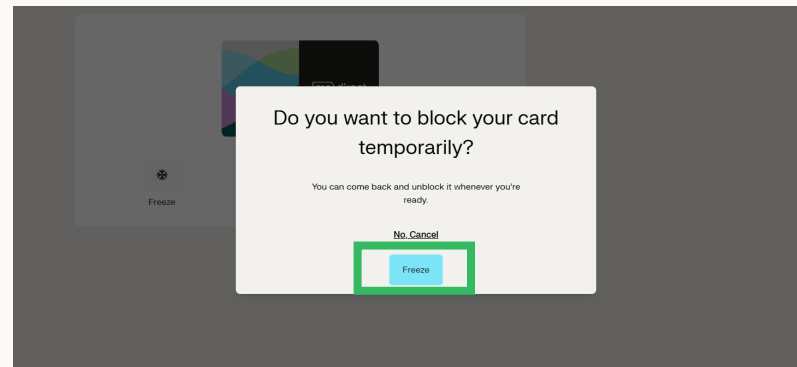
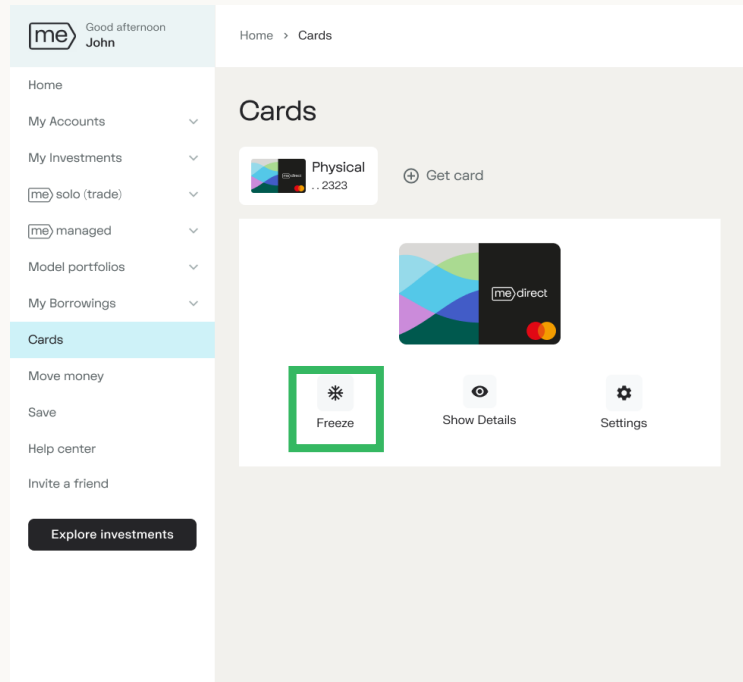
# You can temporarily freeze both your Physical Card and Virtual Card.

If you would like to restrict access to your card or protect from identity theft, you can do so by clicking on Freeze.

Click on Freeze to block your card.

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.



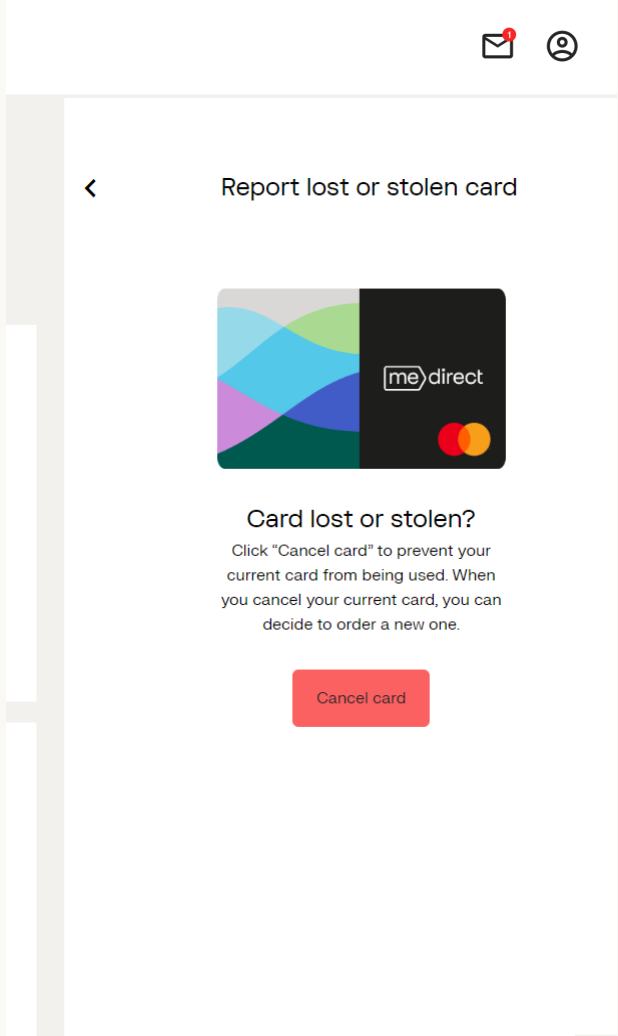


## Cards

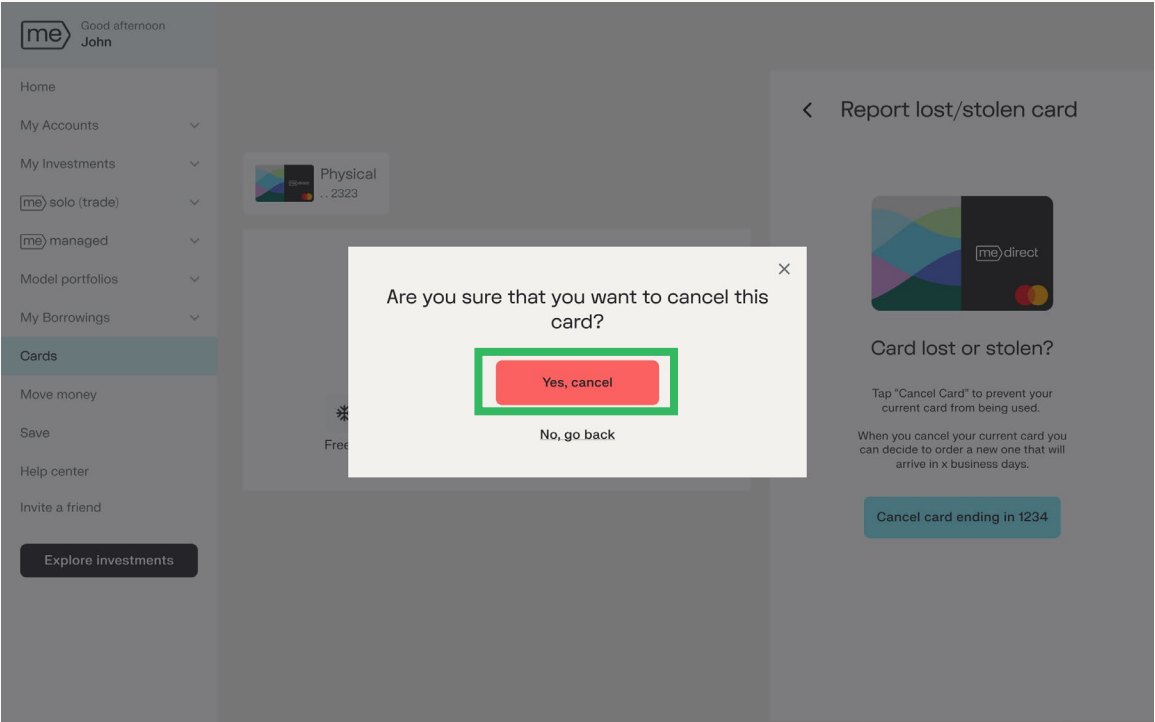
---

Report lost or stolen card (Physical Card)

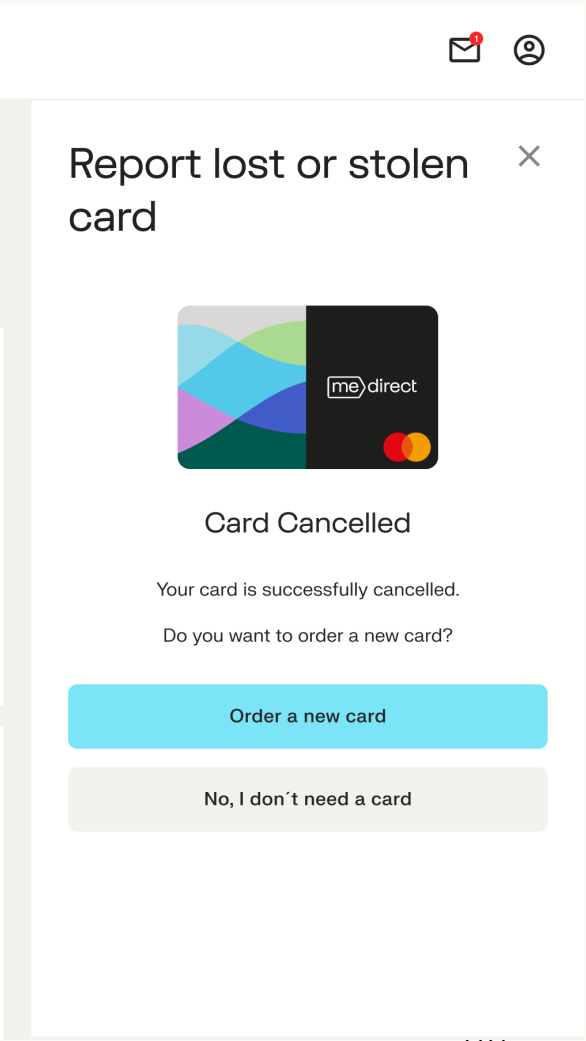
Click on cancel card if your card has been lost or stolen.



Click on 'Yes, Cancel' to confirm your cancellation.



The next screen shows a confirmation that your card has been cancelled. Click on 'Order a new card' to order a new card.



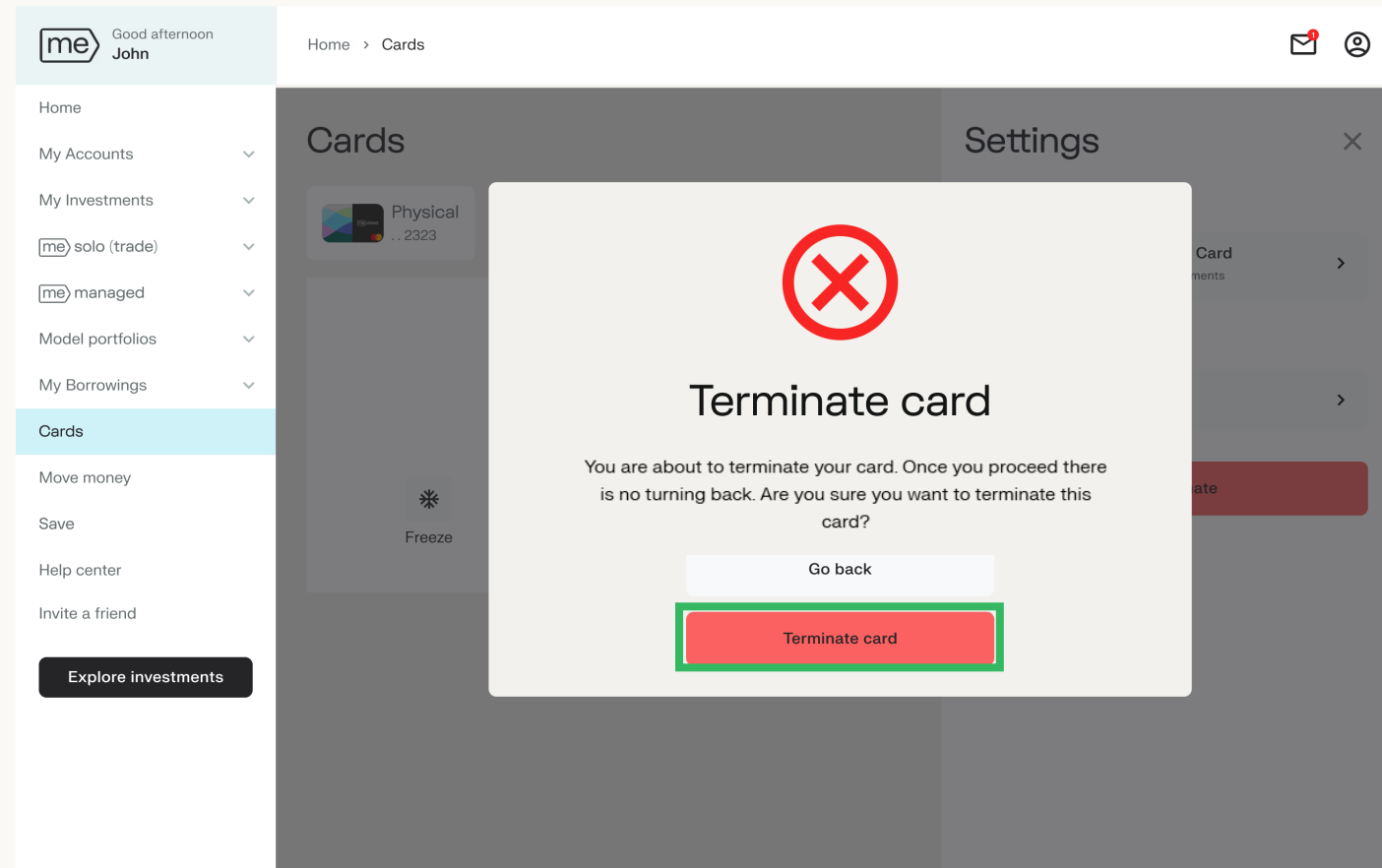


Cards

---

Terminate Card

If you no longer need the Physical or Virtual Card, click 'Terminate card' to permanently deactivate it.



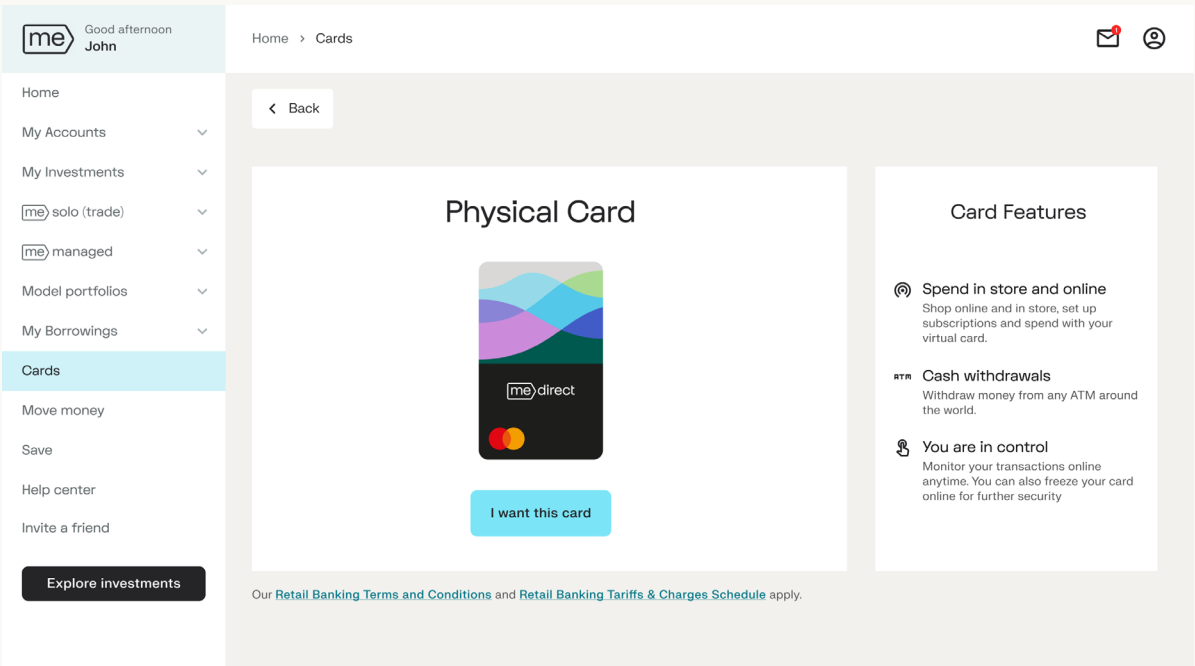
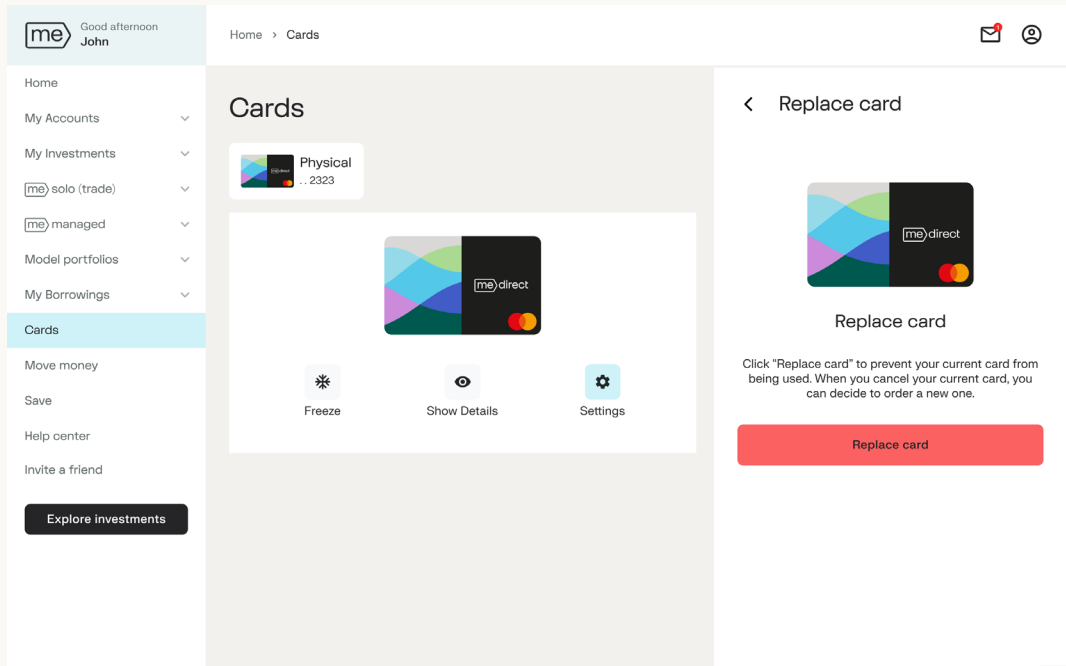


# Cards

---

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.



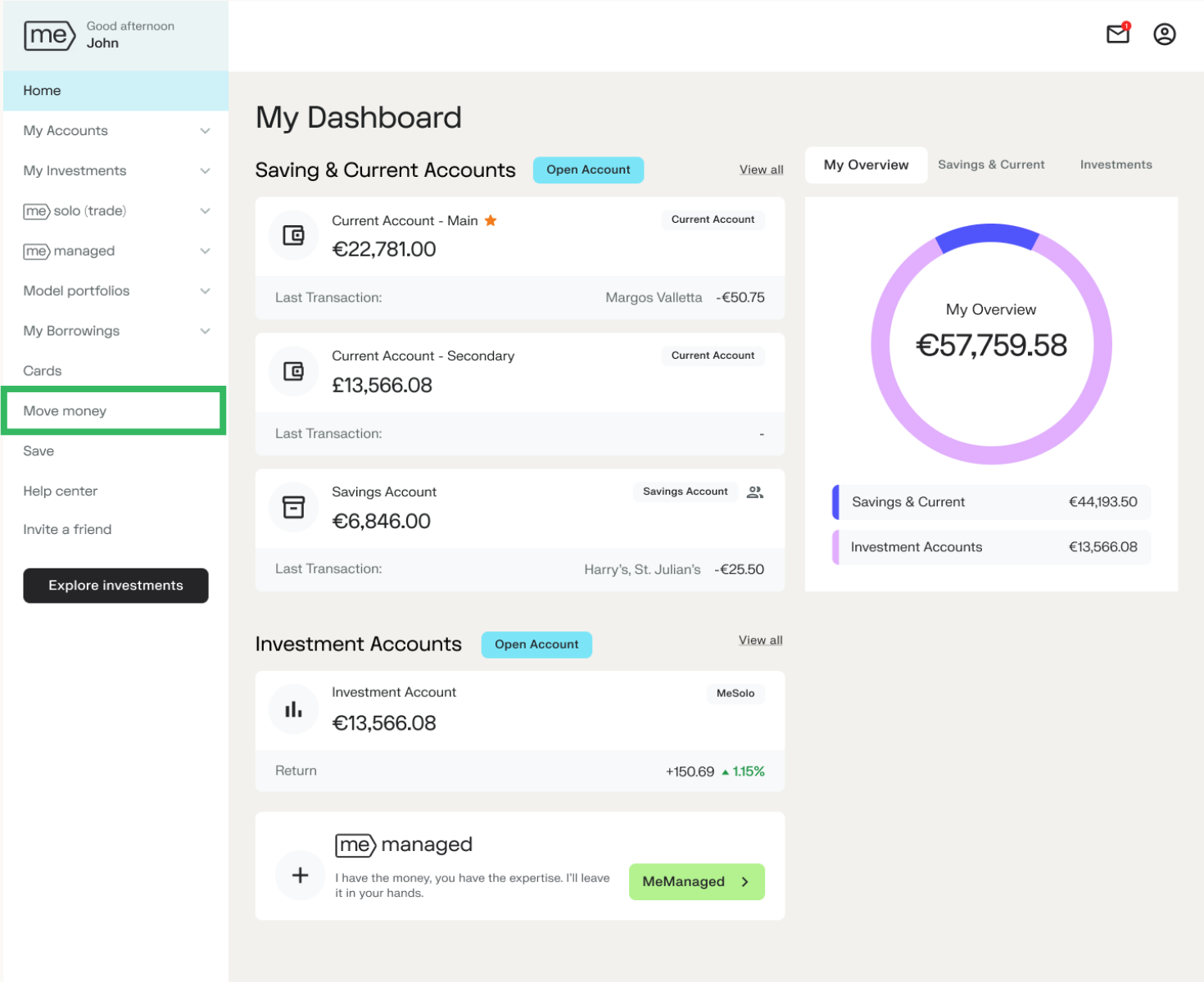




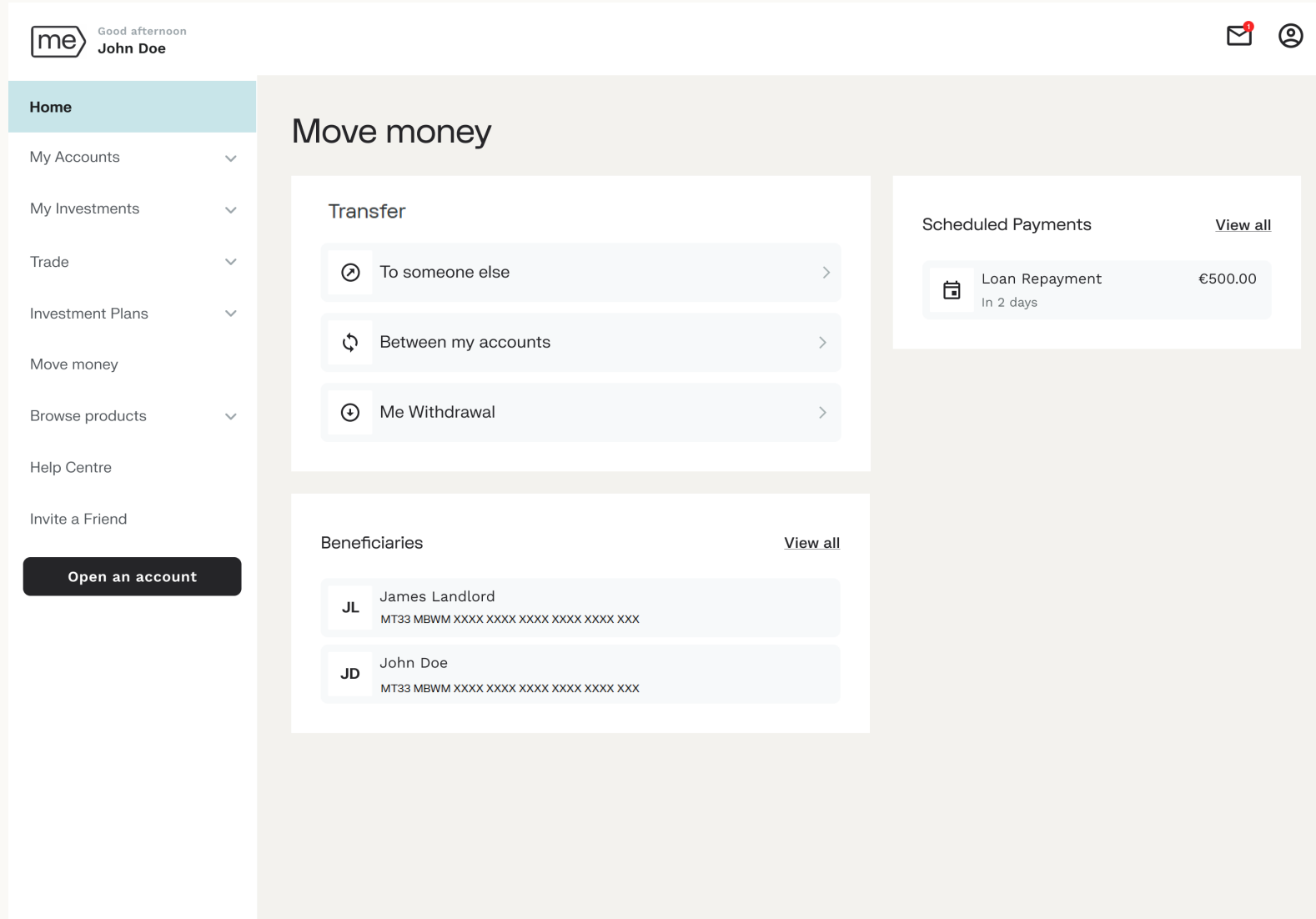
Move Money

---

Once logged in, the below overview will appear. **Select** the **Move money** option to choose the transaction you want to perform.



From the Move money screen, you can choose to send money, view beneficiaries and view your scheduled payments.





Move Money

---

To Someone Else

Once clicking on **Move money → To someone else**, you will be directed to this page where you will choose the beneficiary you would like to transfer to.

After filling out the necessary details, click on **Review transfer**.

me

Good afternoon  
John

Home

My Accounts

My Investments

me solo (trade)

me managed

Model portfolios

My Borrowings

Cards

Move money

Save

Help center

Invite a friend

Explore investments

Back

Send money to

James Landlord

MT33 MBWM XXXX XXXX XXXX XXXX XXX

From: Current Account

EUR 54.55

€50.00

Recurring

Schedule

Payment narrative

Transfer

Review Transfer

On the Review payment screen, you can add a payment narrative and once all the details are correct click on **Confirm payment**.

A notification will be sent to your mobile for authorisation.

Once you open the app, the transfer details are displayed. Accept or decline payment accordingly.

NB: If no notification is received on your mobile, open the MeDirect mobile app, select Authorisations followed by 'pending'.



me

Good afternoon  
John

Home

My Accounts

My Investments

me solo (trade)

me managed

Model portfolios

My Borrowings

Cards

**Move money**

Save

Help center

Invite a friend

Explore investments

< Back

Review

Payment narrative	Transfer
Amount	€50.00
Charges*	€0.00
Execution date	08/01/2025
Beneficiary	James Landlord
IBAN	MT33 MBWM XXXX XXXX XXXX XXXX XXX
Pay from	Current Account
IBAN	MT33 MBWM XXXX XXXX XXXX XXXX XXX

\*Intermediary Bank Fees may apply for SWIFT Transfers.

Confirm payment >

€50.00

To James Landlord

JL



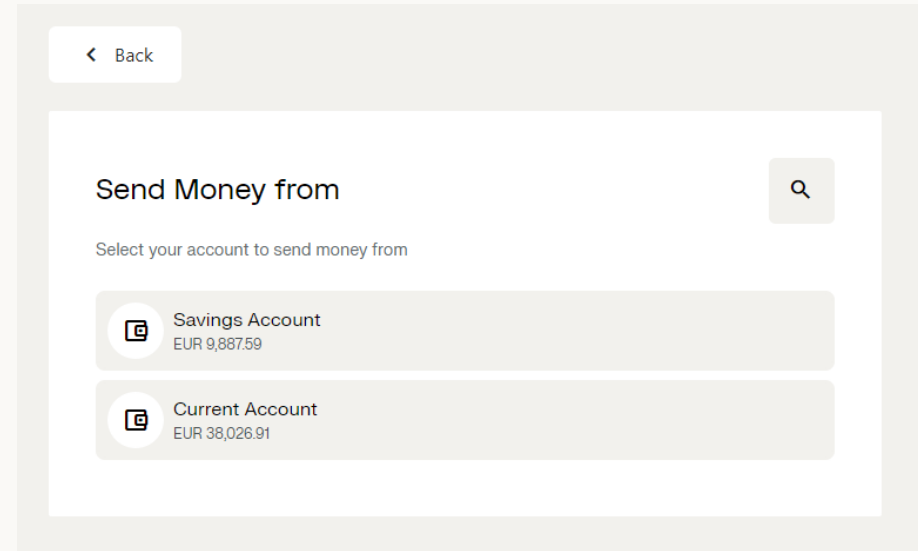
# Move Money

---

Between your Accounts

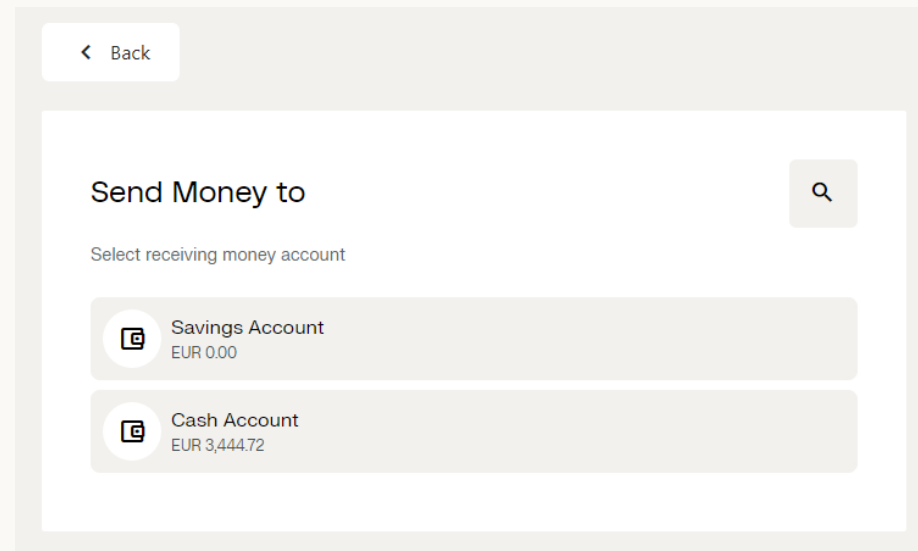
Once clicking on **Move money** → **Between your own accounts**, you will be directed to multiple pages.

1. Choose the **Send Money from** account.



The screenshot shows the 'Send Money from' screen. At the top, there is a '< Back' button. Below it, the title 'Send Money from' is displayed next to a search icon. Underneath the title, the instruction 'Select your account to send money from' is shown. Two account options are listed: 'Savings Account' with a balance of 'EUR 9,887.59' and 'Current Account' with a balance of 'EUR 38,026.91'. Each option is preceded by a small icon representing a bank card.

2. Choose the **Send Money to** account.



The screenshot shows the 'Send Money to' screen. At the top, there is a '< Back' button. Below it, the title 'Send Money to' is displayed next to a search icon. Underneath the title, the instruction 'Select receiving money account' is shown. Two account options are listed: 'Savings Account' with a balance of 'EUR 0.00' and 'Cash Account' with a balance of 'EUR 3,444.72'. Each option is preceded by a small icon representing a bank card.



3. Enter the necessary details and click on **Review Transfer**.

me

Good afternoon  
John

Home

My Accounts ▾

My Investments ▾

me solo (trade) ▾

me managed ▾

Model portfolios ▾

My Borrowings ▾

Cards

Move money

Save

Help center

Invite a friend

Explore investments

< Back

Send money to

From: Current Account  
EUR 54.55

€10.00

Recurring

Schedule

Payment narrative  
Transfer

Review Transfer >

me direct

49

4. On the Review payment screen you can add a payment narrative and once all the details are correct click on **Confirm payment**.

me Good afternoon John

Home

My Accounts

My Investments

me solo (trade)

me managed

Model portfolios

My Borrowings

Cards

**Move money**

Save

Help center

Invite a friend

Explore investments

< Back

### Review

Payment narrative	Transfer
Amount	€10.00
Execution date	08/01/2025
Beneficiary	My MeMax
IBAN	MT33 MBWM XXXX XXXX XXXX XXXX XXX
Pay from	Current Account
IBAN	MT33 MBWM XXXX XXXX XXXX XXXX XXX

Confirm payment >

€10.00

To My Savings Account



Move Money

---

Me Withdrawals

Once clicking on **Move money → Me Withdrawals**, you will be directed to this page where all your Me Accounts are listed.

1. Choose the **Withdraw money from** account you would like to withdraw the money from.
2. Choose the **Send money to** account where you would like this money to be deposited.



3. Enter the amount you would like to transfer and, tick the confirmation section and click on **Review Transfer**.

The screenshot shows the 'me direct' mobile app interface. On the left is a navigation menu with options: Home, My Accounts, My Investments, me solo (trade), me managed, Model portfolios, My Borrowings, Cards, Move money (highlighted), Save, Help center, and Invite a friend. At the bottom of the menu is a button labeled 'Explore investments'. The main content area shows a 'Send Money to Savings Account' screen. It includes a 'Back' button, a title 'Send Money to Savings Account', and a masked account number 'MT33 XXXX XXXX XXXX XXXX XXXX XXX'. Below this is a dropdown menu showing 'From: ME6 Savings Account' and 'EUR 6550.63'. The transfer amount '€1.00' is displayed in a large font. A 'Payment narrative' field contains the text 'Transfer'. At the bottom is a large blue button labeled 'Review Transfer' with a right-pointing arrow.

4. On the Review payment screen you can add a payment narrative and once all the details are correct click on **Confirm payment**.

me Good afternoon John

Home

My Accounts

My Investments

me solo (trade)

me managed

Model portfolios

My Borrowings

Cards

**Move money**

Save

Help center

Invite a friend

Explore investments

< Back

### Review

Payment narrative	Transfer
Amount	€1.00
Execution date	08/01/2025
Pay to	Savings Account
IBAN	MT33 MBWM XXXX XXXX XXXX XXXX XXX
Withdraw from	ME6 Savings Account
IBAN	MT33 MBWM XXXX XXXX XXXX XXXX XXX

☐ This withdrawal will happen in 6 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.

Confirm payment >

€1.00

To Savings Account

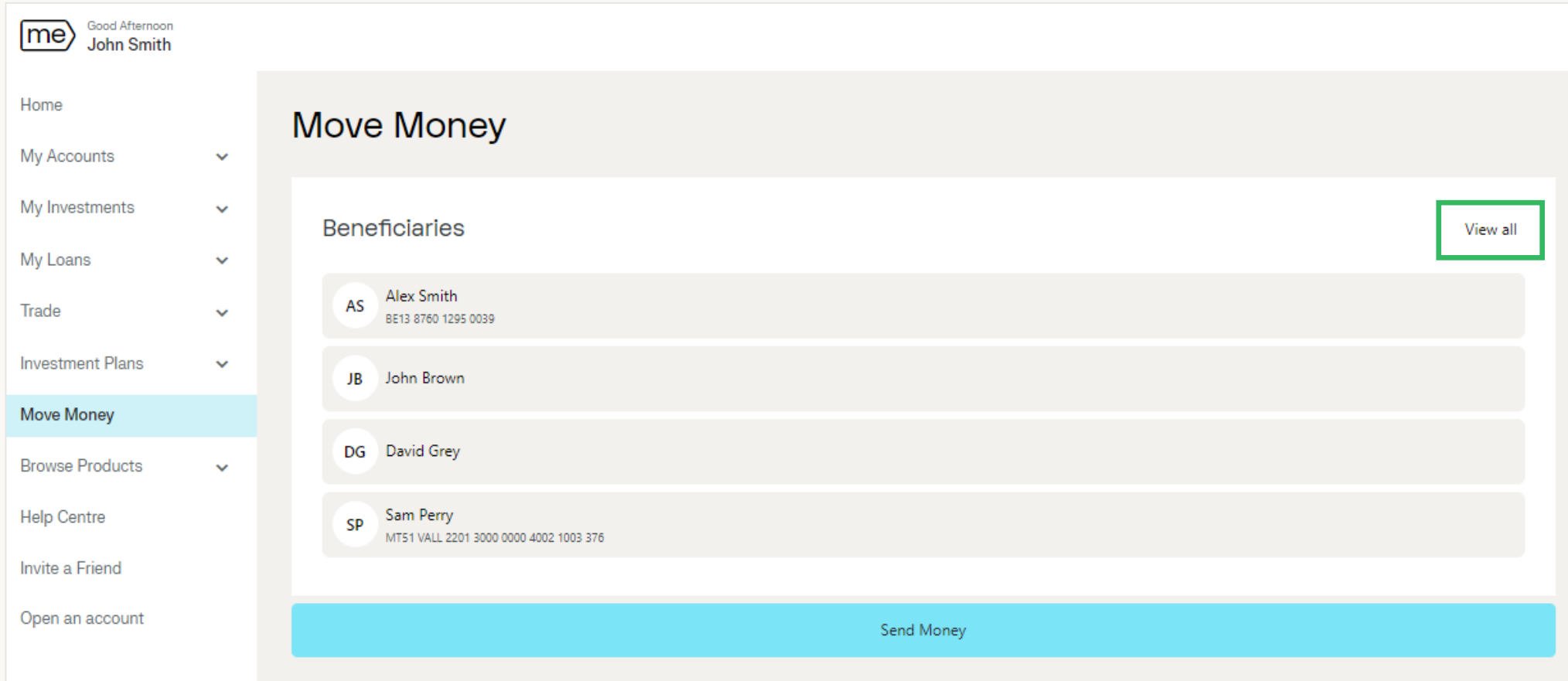


Move Money

---

Beneficiaries

If you would like to add, edit or delete any beneficiaries you have set up for external payments, click on the 'View all' option.



The screenshot shows the 'me direct' user interface. At the top left, the 'me' logo is followed by the text 'Good Afternoon John Smith'. A vertical sidebar on the left contains navigation links: Home, My Accounts, My Investments, My Loans, Trade, Investment Plans, Move Money (highlighted in light blue), Browse Products, Help Centre, Invite a Friend, and Open an account. The main content area is titled 'Move Money' and features a 'Beneficiaries' section. This section contains a list of four beneficiaries, each with a circular icon containing initials and a text box with their name and account number: Alex Smith (AS, BE13 8760 1295 0039), John Brown (JB), David Grey (DG), and Sam Perry (SP, MT51 VALL 2201 3000 0000 4002 1003 376). A green rectangular box highlights the 'View all' link in the top right corner of the beneficiaries list. At the bottom of the main content area is a large blue button labeled 'Send Money'.

me Good Afternoon John Smith

Home

My Accounts

My Investments

My Loans

Trade

Investment Plans

Move Money

Browse Products

Help Centre

Invite a Friend

Open an account

## Move Money

### Beneficiaries

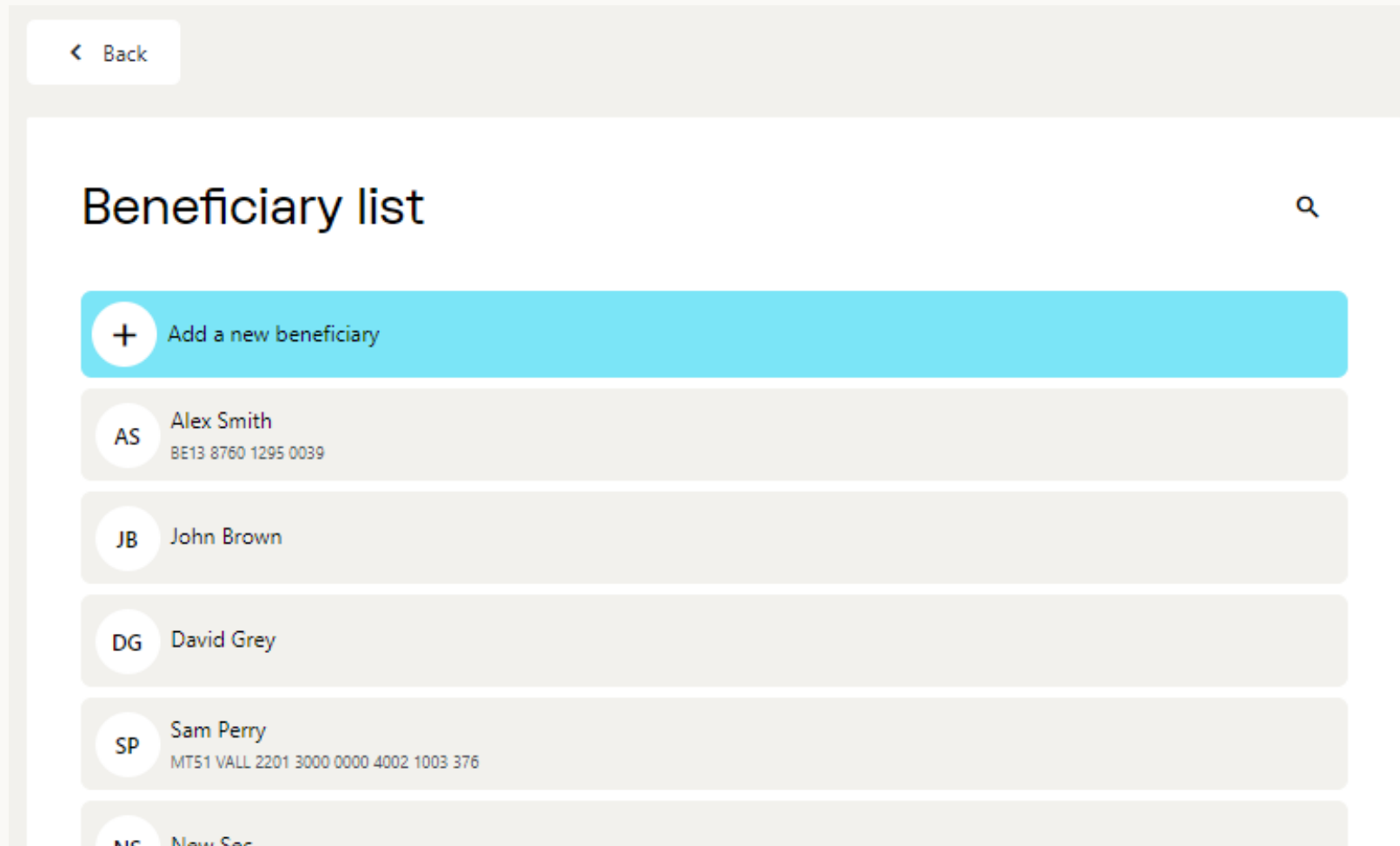
[View all](#)

- AS Alex Smith  
BE13 8760 1295 0039
- JB John Brown
- DG David Grey
- SP Sam Perry  
MT51 VALL 2201 3000 0000 4002 1003 376

Send Money



When clicking on 'View all', a list of all your beneficiaries is displayed, from where you can click the desired beneficiary and choose to edit or delete them.



3. Fill in the requested data and click on 'Continue'.

The new beneficiary will now be listed amongst your other beneficiaries, as well as in the dropdown when making a payment 'To someone else'.

[< Back](#)

## New Beneficiary

Continue

1. To **Edit/Delete** a beneficiary, click on the beneficiary you would like to modify.

2. Select your preferred option.

