



**nexent  
bank**

# **Direct Banking User Manual & Guidelines Nexent Bank**

**June 2025**

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## 1. Introduction

Nexent Bank is constantly working to offer an enhanced range of services to its customers. You can currently make use of the following services with Direct Banking:

- Current Account Operations
  - Current Account Opening
  - Account Balance/ Forward Balance/ Account Details Observation
- Time Deposit Operations
  - Time Deposit Opening
  - Time Deposit Observation
- Portfolio Observation
  - Loans, LCs, Standby LC, LGs, Collections, Time Deposits, FX Forward, FX Swap
- Money Transfer Operations
  - Between Company's Accounts
  - To Nexent Bank Accounts
  - International and Domestic Payments
- Spot FX Operations
- Third Party Provider Operations Observation
- User and Company Limits Observation

The operations are defined upon the request of the company approver (authorizer). For this reason, some operations may not be available to the users of the company.

### User Rights

Nexent Banking allows company users to have inputter rights and/or approver (authorizer) rights.

- **Maker (Inputter) Right:** If a user has only inputter right, this user can only input operations on behalf of the company.
- **Sole Approver Right:** If a user has sole approver right, this user can approve the operations entered by the inputter solely.
- **Joint Approver Right:** If a user has joint approver right, this user can approve the operations entered by the inputter jointly with another joint approver only.



**Important Note:** One user may have both maker (inputter) and approver (authorizer) rights.



**Important Note:** Approver (authorizer) rights (sole approver limit, daily limits, or transaction limits) can be restricted by the company's terms and conditions or with the amounts determined by the company authorizer.



**Important Note:** Sole Approver or Joint with selected operations may be finalized by one or two approvers in terms of user rights.

## 2. Technical Requirements

Nexent Bank Direct Banking can be best viewed on the latest version of your web browser. Please note that some features may not be available with other browsers.

For better user experience, please ensure that you are using the most up-to-date version of your internet browser and the latest version of Nexent Bank’s corporate mobile app.

## 3. Before You Begin

Before using Nexent Bank Direct Banking, you need to have your user code, password, and soft token device.

- **User Code:** Your user code will be sent to you via SMS message.
- **Password:** Your password will be emailed to you.
- **Soft Token Device:** You will need to set up a soft token by downloading the Nexent mobile app.

## 4. First Time Login

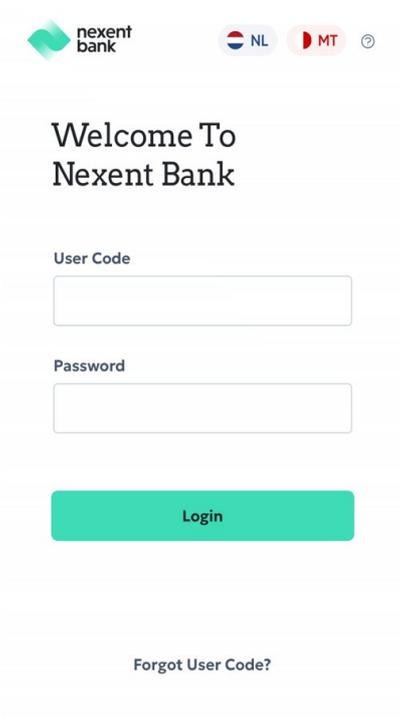
First login may only be completed through the Nexent mobile app. To download the mobile app and activate your soft token, please read the following steps.

### Downloading the Mobile App & Soft Token Activation

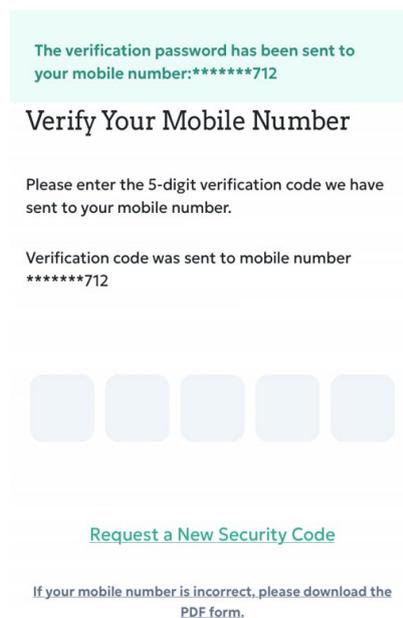
To activate your soft token, you will first need to download the Nexent mobile app by searching “Nexent Bank Corporate” on AppStore or Google Play Store.

Once you have downloaded the app, follow the on-screen instructions to validate your account.

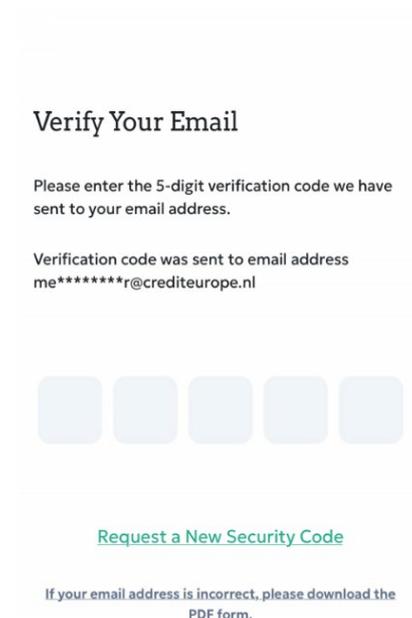
Login to your account by using your “User Code” and “Password”. You will also be asked to verify your mobile phone number and email address. Once these steps have been completed, your mobile device will now be registered as your soft token authenticator.



The login screen features the Nexent Bank logo at the top left, with language selection buttons for NL and MT. The main heading is "Welcome To Nexent Bank". Below this are two input fields: "User Code" and "Password". A prominent green "Login" button is positioned below the password field. At the bottom, there is a link for "Forgot User Code?".



This screen displays a green notification: "The verification password has been sent to your mobile number:\*\*\*\*\*712". The title is "Verify Your Mobile Number". The instructions state: "Please enter the 5-digit verification code we have sent to your mobile number." Below this, it says "Verification code was sent to mobile number \*\*\*\*\*712". There are five empty square boxes for entering the code. A link "Request a New Security Code" is at the bottom. A footer note reads: "If your mobile number is incorrect, please download the PDF form."



This screen displays a green notification: "The verification password has been sent to your email address:\*\*\*\*\*r@crediteurope.nl". The title is "Verify Your Email". The instructions state: "Please enter the 5-digit verification code we have sent to your email address." Below this, it says "Verification code was sent to email address \*\*\*\*\*r@crediteurope.nl". There are five empty square boxes for entering the code. A link "Request a New Security Code" is at the bottom. A footer note reads: "If your email address is incorrect, please download the PDF form."

Moving forward you can enter Nexent Direct Banking via our Corporate website ([www.nexentbank.com](http://www.nexentbank.com)) or the Nexent mobile app.

## Welcome To Nexent Bank

### Log in with user information

User Code

Password

Login

### Log in with QR

1. Open the Nexent Bank app on your mobile phone
2. Tap the QR scanner in the top left-hand corner
3. Aim your mobile phone camera at the QR code on the screen



Since you will now have a registered mobile device to use as your soft token, you'll be able to quickly login to your account via push notifications sent to your registered mobile device or make use of QR code verification to login to internet banking via web.

### Login via Mobile Notification

We have sent a notification to your registered mobile device. Please open and approve this notification in order to login to internet banking.



Confirm

Reject

### × Login to Internet Banking



You are logging in to internet banking.

Continue on your computer or tablet.



## Changing Your Password After First Login

During your first login, you will be asked to change your 5-digit password. A temporary 5-digit password will be sent to your email address. This temporary password is only valid for 3 days. If you are unable to change your temporary password within 3 days, please contact our customer call center so that they can send you a new temporary password to your email address.

- Your password can only consist of numbers.
- Your password must not include repetitive numbers such as 11111 or 99999.
- Your password must not include consecutive numbers such as 12345 or 54321.
- Your password must not include your birth date.
- Your password cannot be the same as your previous passwords.

### Please set a new password.

- Password must not include sequential number (123, 876)
- Password must not include repeating numbers (111, 999)
- Password must be different than past 3 passwords.



## 5. Security

### Soft Token

For enhanced security measures, when you login to your account via web or from another device, your registered mobile device will receive a push notification to verify this login attempt. Once you approve this notification, you will be prompted to enter your 5-digit password. Upon successful verification of these steps, your access will be approved. This soft token method enables us to use strong authentication and transaction signing to increase the security of our services provided via Direct Banking. For security reasons, your soft token access will be locked after 5 incorrect password attempts.

### Time of Last Login

When you login to Nexent Bank Direct Banking, your “last time of login” information will be displayed to you on the main screen. This is a reference to check if anyone other than yourself has logged into your account.

### Secured Connection

2048-bit RSA - TSA (Transport Layer Security) network protocol, which provides a secure environment for information exchange, is used for all information being transferred between Nexent Bank Direct Banking and

your browser. These technologies are the latest globally accepted standard for securing information over internet-based web applications.

### Session Management

You cannot be logged on to Nexent Bank Direct Banking on multiple browsers or multiple tabs of the same browser. Similarly, you cannot log on to the Nexent mobile app through multiple mobile devices at the same time.

When you do not use the online or mobile banking system for 5 minutes, the system will automatically log you off and you will be asked to log in and type your password once more.

### Monitoring

We are monitoring and guarding our systems continuously to prevent any unauthorized access and to protect your privacy and personal details.

### Swiss Data Protection

On 1 September 2023, the revised Swiss Data Protection Act (revDPA) entered into force. In connection with the new regulations, we have updated our privacy policy. You may find the updated privacy policy through this link:

<https://www.nexentbank.ch/privacy/>

Your privacy and the way your personal data is treated are very important to us. You can read more about this in our updated privacy policy which explains how Nexent Bank uses your personal data.

### Testing

Nexent Bank performs penetration tests on its systems on a regular basis to detect possible vulnerability (by means of 'hacker tests').

## The following measures are recommended to customers for more secure use of Nexent Bank Direct Banking:

### Ensure Confidentiality of Password

Never give your password to someone else. If you think someone else knows your password, change it immediately or contact your Account Manager.



**Important Note:** If you have forgotten or lost your password, we kindly request you to contact your Account Manager at Nexent Bank Suisse. Our colleagues will reset your password. Then your new password will be sent to your email address. When you enter your user code and password correctly, you will be directed to the soft token authentication screen on your mobile device.

### Protect Your Soft Token Device

Always keep your soft token device with you at all times and please do not choose passwords that can be easily guessed (e.g. date of birth). Contact your Account Manager immediately if you lose your soft token device.



## Avoid Phishing Attacks

Nexent Bank will never ask you for your password, user code or other personal information by email. Nexent Bank will never ask third parties to contact you by email or telephone regarding your banking business with us. If you receive an email that directs you to enter your personal information or password, please do not respond to those emails and immediately inform us.

## Provide Direct Connection

Do not enter our Direct Banking site through email links or use web pages to be redirected to Nexent Bank Direct Banking. You can check the security certificate of our internet banking website by double clicking on the lock sign. The location of the lock sign can differ based on the used internet browser application. Check your internet browser application manual for more information. When you click on the lock sign, you should see the following URL as issued to, [banking.nexentbank.com](https://banking.nexentbank.com), the trusted signer of the certificate as issued by and the certificate's validation period. This shows that the server you are connected to is Nexent Bank's server.

## Securely Log Off

Do not forget to log off when you have finished working with Nexent Bank Direct Banking. Never leave your computer or mobile phone unattended while you are using Nexent Bank Direct Banking without logging off securely. For security reasons, only use Nexent Bank Direct Banking on your own computer, not on publicly used computers.

## Protect Your Computer and Network Connections

Protect your computer and (wireless) network by using passwords and encryption to avoid unauthorized access to your computer and network.

## Keep Your Computer Up to Date

Please make sure to install any recent security updates and service packs in time for your operating system and anti-virus software.

## Take care with Emails and New Software

Never open email attachments coming from someone you do not know. Also be careful with downloading and/or installing programs from untrusted parties. These two are the most common ways for distributing malicious codes (Virus, Trojan, key logger etc.). These actions might have undesirable consequences and may result in your personal information being stolen. Nexent Bank will never send unsolicited email messages with an attachment, nor will we distribute software or system updates via email.

## Install Firewall, Anti-Virus and Anti-Spyware Program

Protect your computer against malicious codes (Viruses, worms, Trojan horses, and spywares) by installing trusted parties firewalls, anti-virus and anti-spyware software. A firewall is a program that prevents others from hacking into your computer. Firewall and anti-virus software are available through providers such as Norton and McAfee.

## Check Your Transactions for Suspicious Activity

Always check your account statements for any suspicious activity. Make sure that the specified amounts, names of beneficiaries and their account numbers are correct for your transactions.

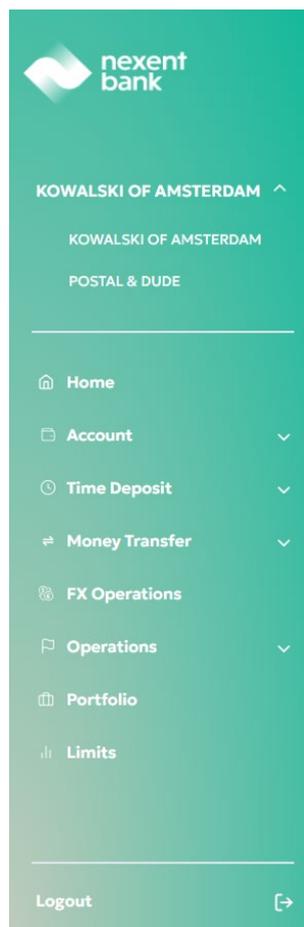
## 6. Nexent Direct Banking Functions

You can perform the following operations from Nexent Bank Direct Banking:

- Company Selection
- Account Operations
- Time Deposit Operations
- Money Transfers
- Portfolio Observation
- FX Operations
- Limit Observation

### 6.1 Company Selection

Users of the company may serve more than one company. To change the active company selection, you need to click on the current company at the top of the menu and then select from the list of companies that pop up on the screen.

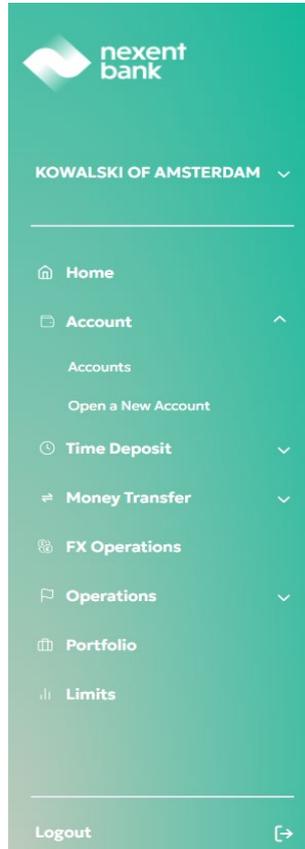


When you click on the new company you have selected, you will be directed to the main page or the page you are currently on, and you will be able to see the selected company at the top of the page.

## 6.2 Account Operations

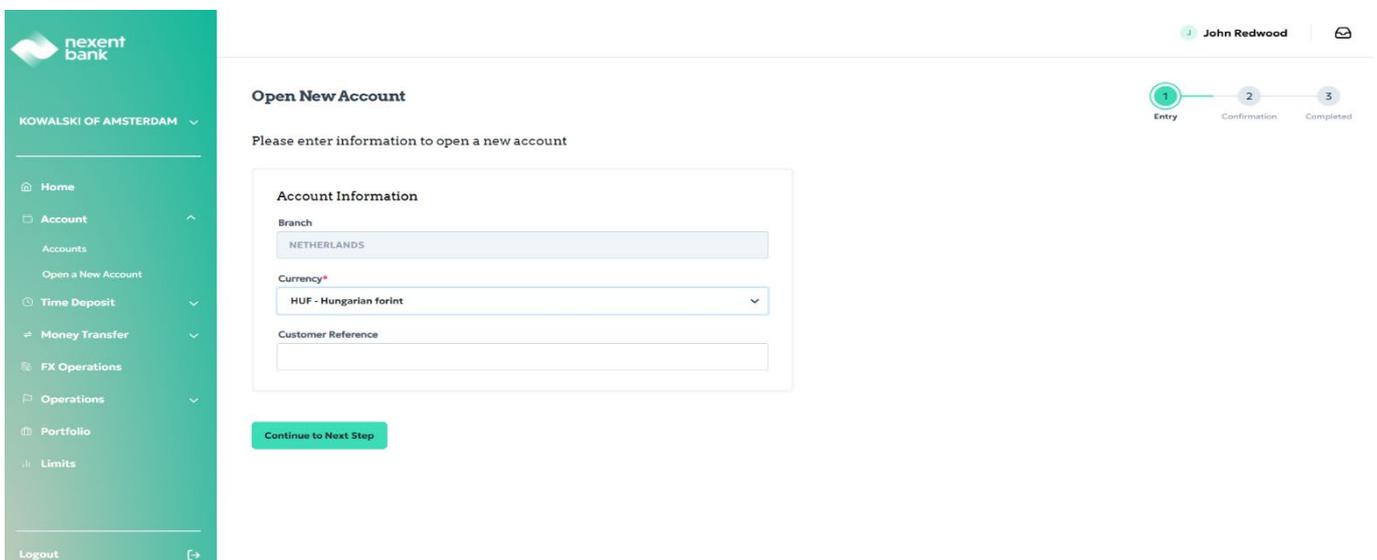
You can perform the following operations via “Account” menu:

- Account Details Observation
- Open a New Account



### 6.2.1 Account Opening

After selecting the “**Open a New Account**” menu tab, you will be forwarded to the account opening page. You can select the currency of your new account. You may also specify your “Customer Reference” for the account to distinguish the account for any future operations.



**Open New Account**

Please enter information to open a new account

**Account Information**

Branch  
NETHERLANDS

Currency\*  
HUF - Hungarian forint

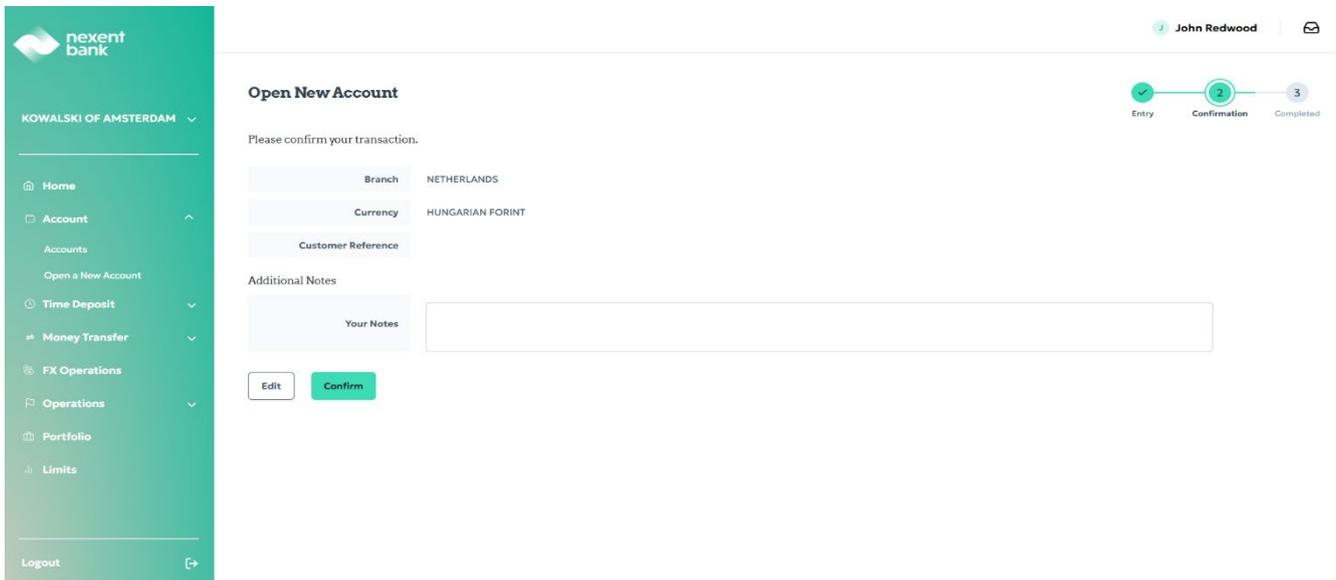
Customer Reference

[Continue to Next Step](#)

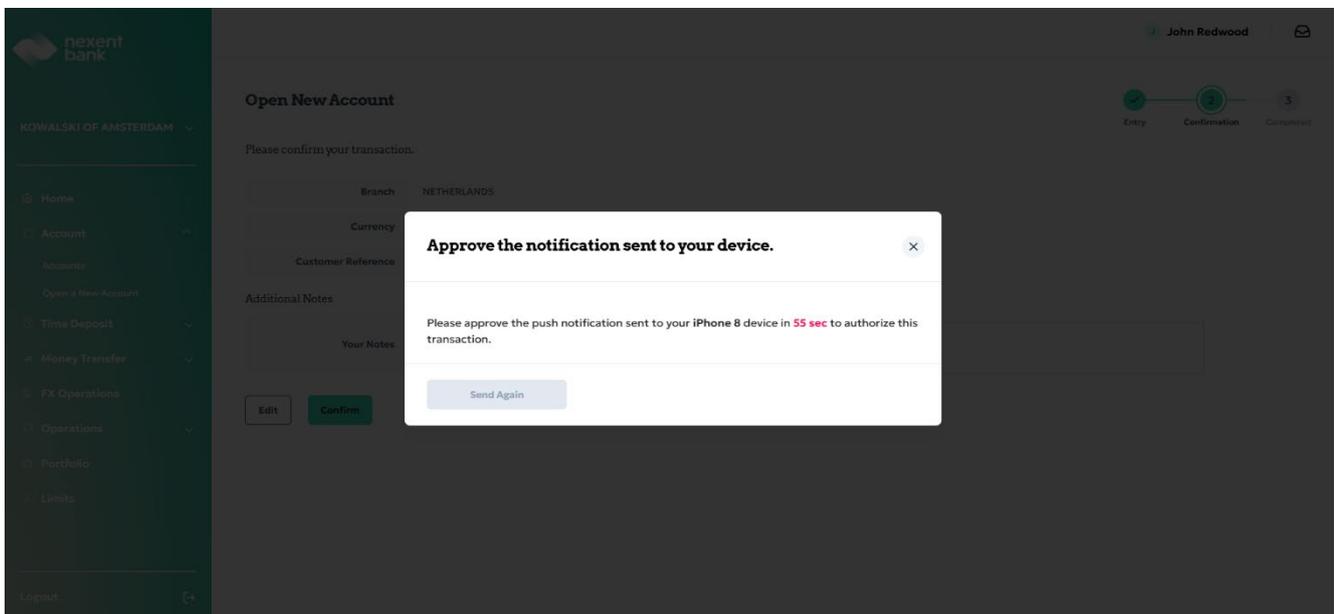
John Redwood

1 Entry 2 Confirmation 3 Completed

When you click the continue button, you will proceed to the summary screen for the account opening operation. You can add your notes to the “Your Note” field.



You can click the confirm button to proceed with the soft token authentication. You will receive a push notification on your registered mobile device, and you will need to authenticate and approve this transaction on your mobile device in order to perform this operation. Once completed, your operation will be sent for approval, and it will include a reference number. You can track your operation with the reference number displayed in the success message.

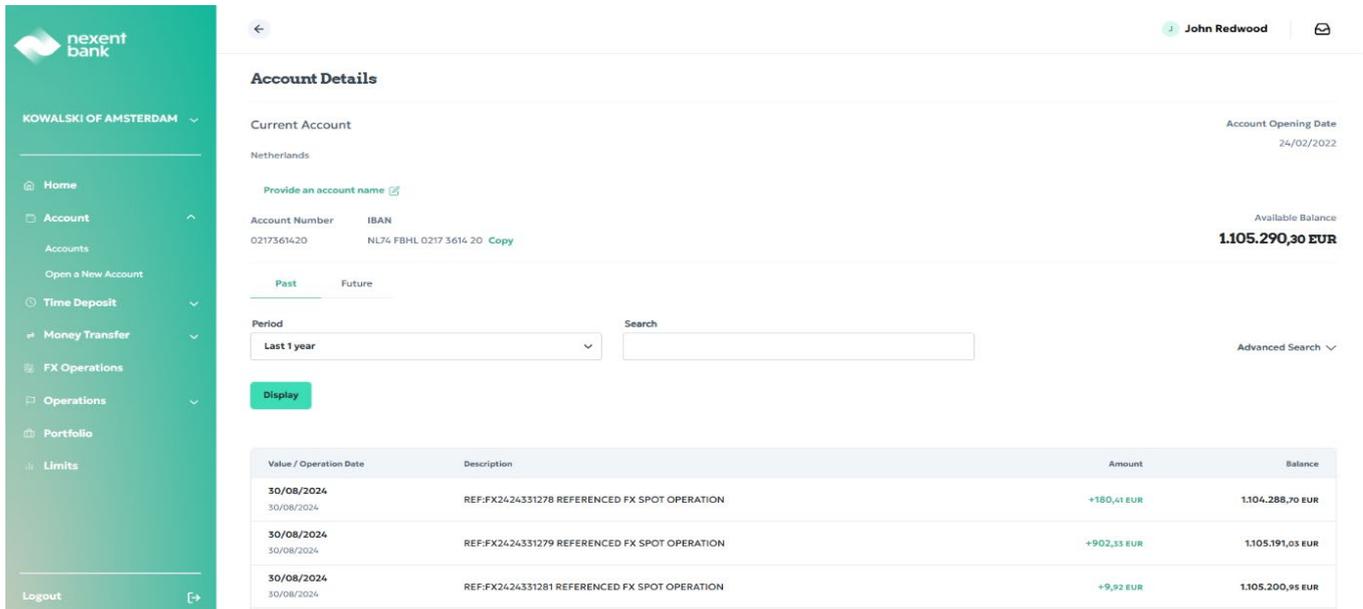


**Important Note:** Kindly note that all operations that are waiting to be approved for more than one month will be automatically cancelled.

### 6.2.2 Accounts

You can view the account balance and transaction information by clicking on “**Accounts**” on the menu tab. You may observe all company accounts under this menu tab. Furthermore, on this section you can easily toggle

between Past and Future transactions as shown below. Finally, your account details are listed here and you have the option to assign a name to your account.



**Account Details**

Current Account  
Netherlands

Account Opening Date: 24/02/2022

Provide an account name

Account Number: 0217361420 IBAN: NL74 FBHL 0217 3614 20 [Copy](#)

Available Balance: **1.105.290,30 EUR**

Period: Last 1 year Search:

[Display](#)

| Value / Operation Date   | Description                                   | Amount      | Balance          |
|--------------------------|---|-------------|------------------|
| 30/08/2024<br>30/08/2024 | REF:FX2424331278 REFERENCED FX SPOT OPERATION | +180,41 EUR | 1.104.288,70 EUR |
| 30/08/2024<br>30/08/2024 | REF:FX2424331279 REFERENCED FX SPOT OPERATION | +902,33 EUR | 1.105.191,03 EUR |
| 30/08/2024<br>30/08/2024 | REF:FX2424331281 REFERENCED FX SPOT OPERATION | +9,92 EUR   | 1.105.200,95 EUR |

You may print all movements of the account by first clicking “Print Movements” button as shown at the bottom of the image above.

You may get a receipt for a single transaction by first clicking on the single transaction and then clicking on the “Print Slip” button at the bottom of the page.

| Value / Operation Date   | Description                                   | Amount      | Balance          |
|--------------------------|---|-------------|------------------|
| 30/08/2024<br>30/08/2024 | REF:FX2424331278 REFERENCED FX SPOT OPERATION | +180,41 EUR | 1.104.288,70 EUR |
| 30/08/2024<br>30/08/2024 | REF:FX2424331279 REFERENCED FX SPOT OPERATION | +902,33 EUR | 1.105.191,03 EUR |
| 30/08/2024<br>30/08/2024 | REF:FX2424331281 REFERENCED FX SPOT OPERATION | +9,92 EUR   | 1.105.200,95 EUR |
| 30/08/2024<br>30/08/2024 | REF:FX2424331282 REFERENCED FX SPOT OPERATION | +89,35 EUR  | 1.105.290,30 EUR |

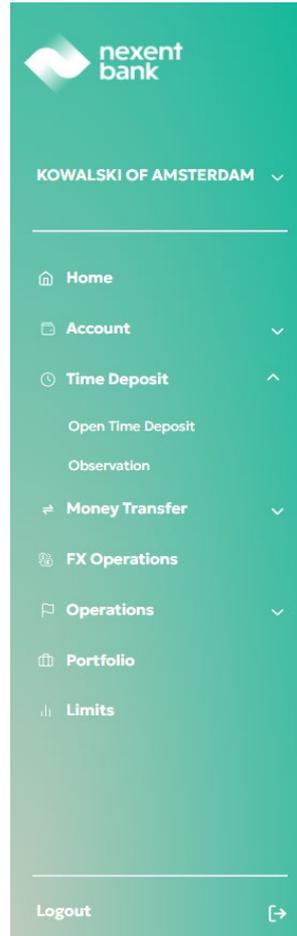
Previous << 1 >> Next

[Print Movements](#) [Print MT940](#)

### 6.2.3 Time Deposit Operations

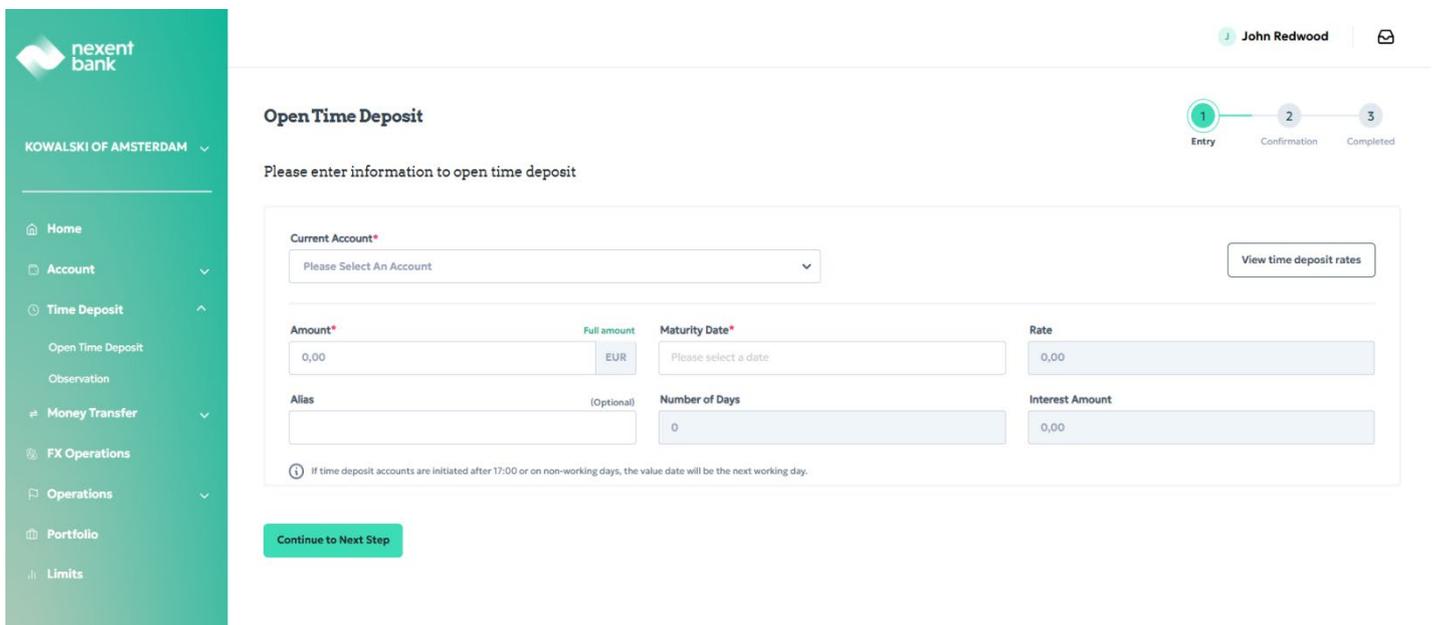
You can perform the following operations via “Time Deposit” menu:

- Open Time Deposit
- Observation



### 6.2.4 Open Time Deposit

After selecting the **“Open Time Deposit”** menu tab, you will be forwarded to the time deposit opening page. You can select the currency of your new time deposit, enter the **“Amount”** and select a **“Maturity Date”** of your time deposit. You may specify **“Alias”** for the new time deposit in order to distinguish the task among your operations.





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- Home
- Account
- Time Deposit**
  - Open Time Deposit
  - Observation
- Money Transfer
- FX Operations
- Operations
- Portfolio
- Limits

John Redwood


1 Entry — 2 Confirmation — 3 Completed

### Open Time Deposit

Please enter information to open time deposit

**Current Account\***

Please Select An Account

View time deposit rates

**Amount\***

Full amount

EUR

**Maturity Date\***

Please select a date

**Rate**

0,00

**Alias**

(Optional)

**Number of Days**

0

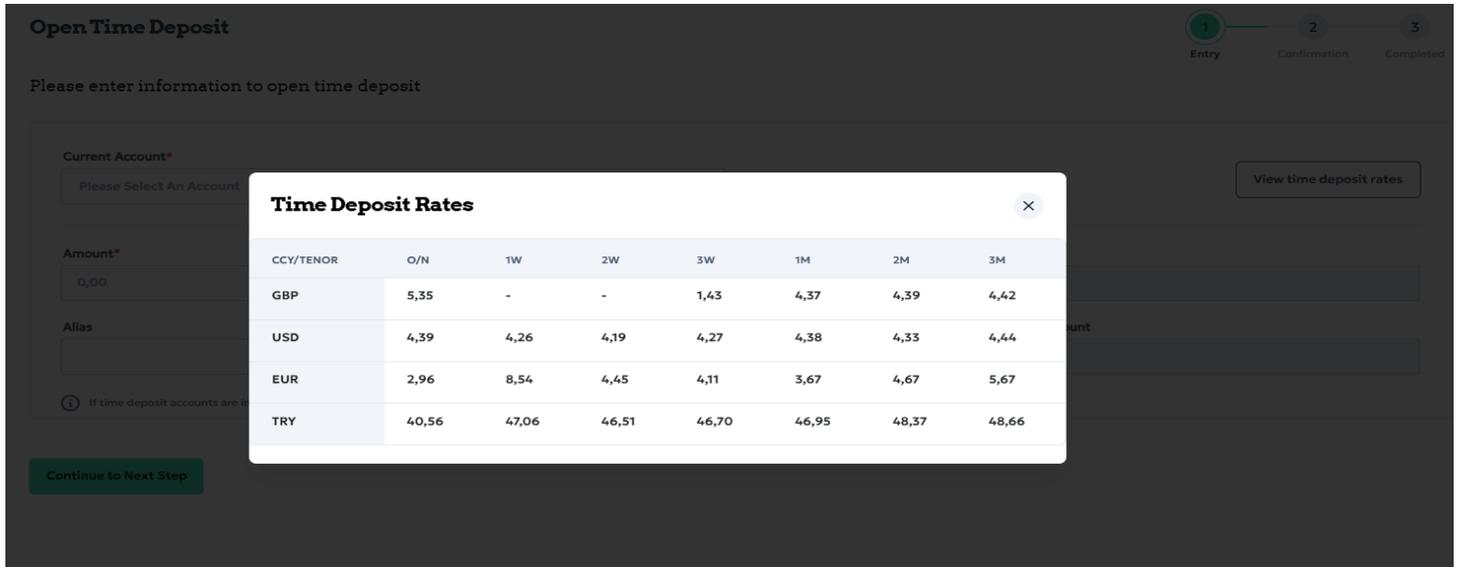
**Interest Amount**

0,00

ⓘ If time deposit accounts are initiated after 17:00 or on non-working days, the value date will be the next working day.

Continue to Next Step

You may also observe currently available rates by clicking “View time deposit rates” button before you decide your “Maturity Date”.



**Open Time Deposit**

Please enter information to open time deposit

Current Account\*  
Please Select An Account

Amount\*  
0,00

Alias

ⓘ If time deposit accounts are present

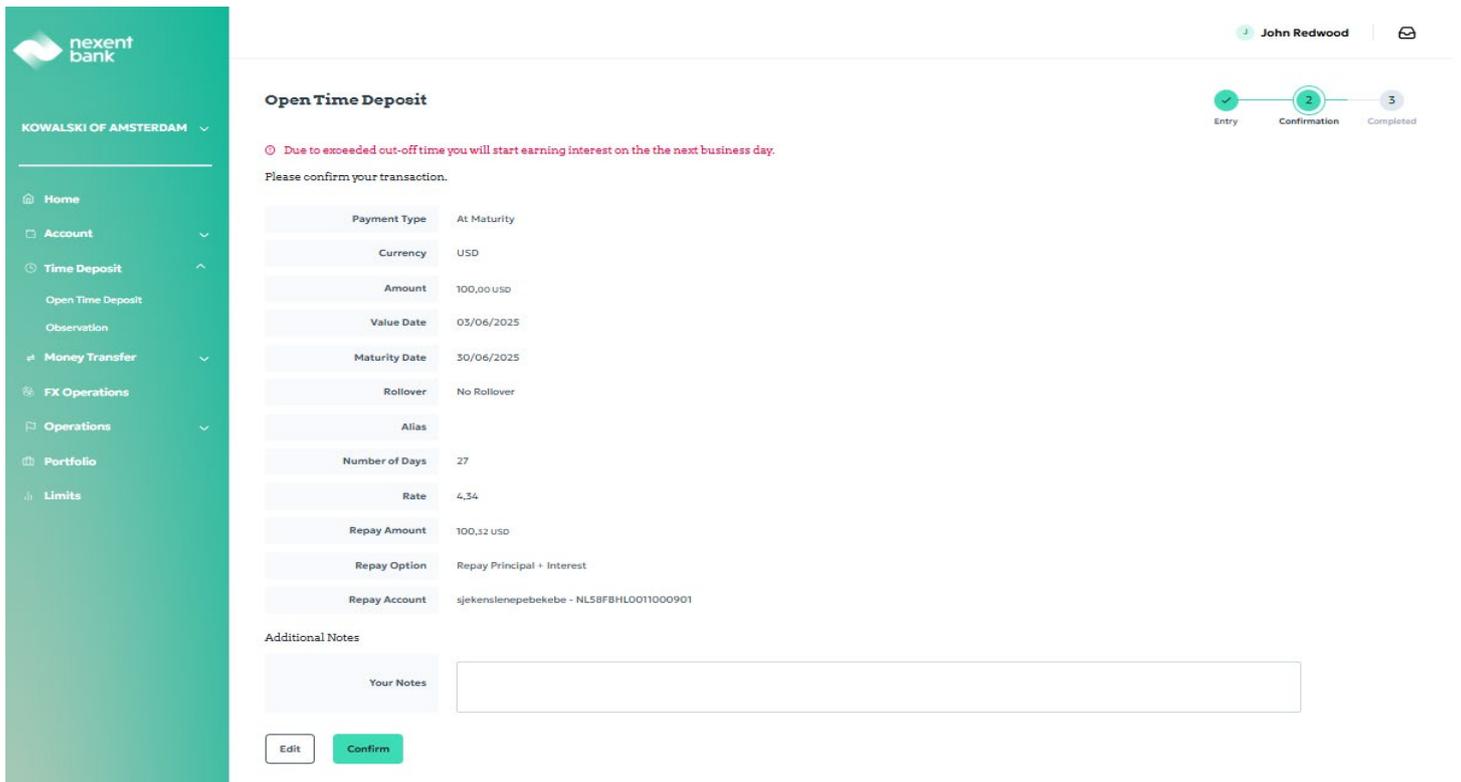
[View time deposit rates](#)

[Continue to Next Step](#)

**Time Deposit Rates** ✕

| CCY/TENOR | O/N   | 1W    | 2W    | 3W    | 1M    | 2M    | 3M    |
|-----------|-------|-------|-------|-------|-------|-------|-------|
| GBP       | 5,35  | -     | -     | 1,43  | 4,37  | 4,39  | 4,42  |
| USD       | 4,39  | 4,26  | 4,19  | 4,27  | 4,38  | 4,33  | 4,44  |
| EUR       | 2,96  | 8,54  | 4,45  | 4,11  | 3,67  | 4,67  | 5,67  |
| TRY       | 40,56 | 47,06 | 46,51 | 46,70 | 46,95 | 48,37 | 48,66 |

Once you enter all necessary information, you can click “Continue” button then you will receive the summary of the time deposit opening operation. You can add your notes to the “Your Note” field.



**Open Time Deposit**

ⓘ Due to exceeded cut-off time you will start earning interest on the next business day.

Please confirm your transaction.

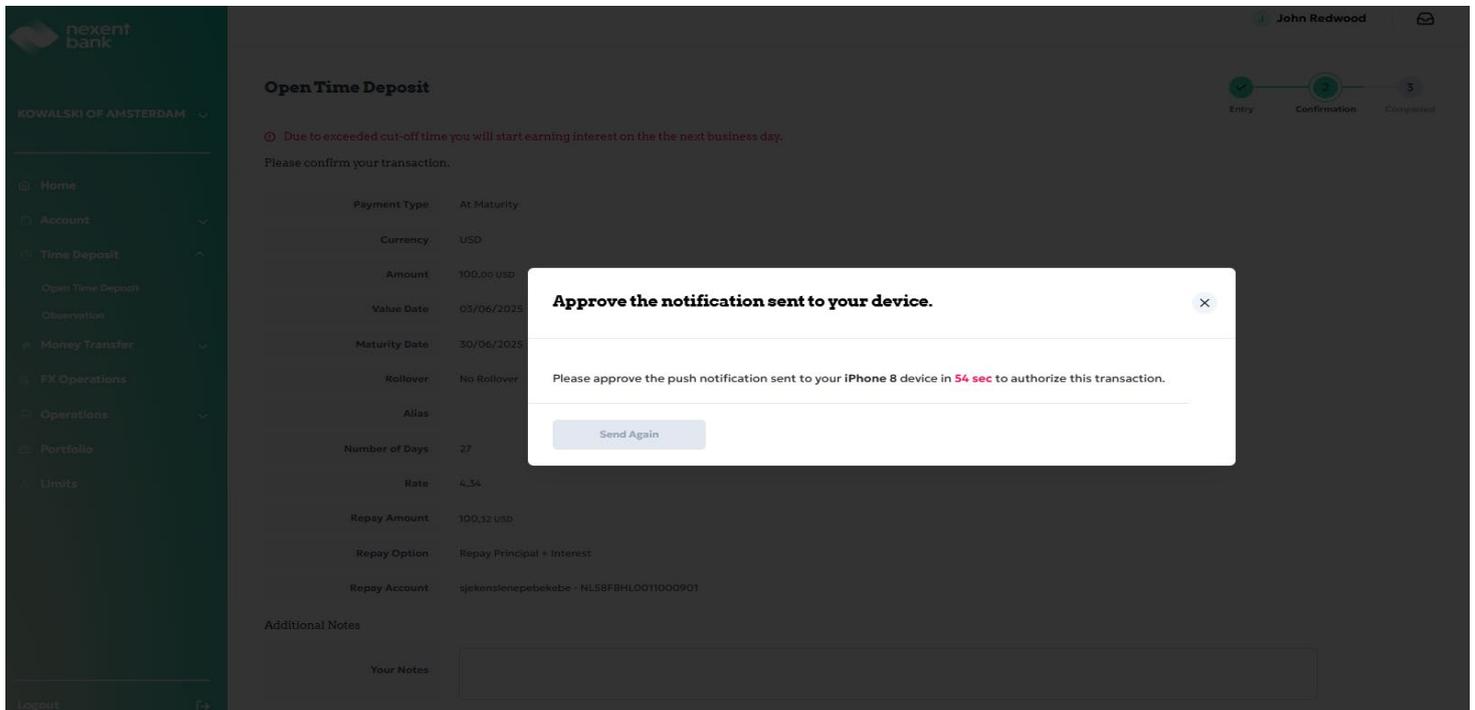
|                |   |
|----------------|---|
| Payment Type   | At Maturity                             |
| Currency       | USD                                     |
| Amount         | 100,00 USD                              |
| Value Date     | 03/06/2025                              |
| Maturity Date  | 30/06/2025                              |
| Rollover       | No Rollover                             |
| Alias          |   |
| Number of Days | 27                                      |
| Rate           | 4,34                                    |
| Repay Amount   | 100,32 USD                              |
| Repay Option   | Repay Principal + Interest              |
| Repay Account  | sjekenslenepebekebe - NL58FBH0011000901 |

Additional Notes

Your Notes

[Edit](#) [Confirm](#)

You can click the confirm button to proceed with the soft token authentication. You will receive a push notification on your registered mobile device, and you will need to authenticate and approve this transaction on your mobile device in order to perform this operation. Once completed, your operation will be sent for approval, and it will include a reference number. You can track your operation with the reference number displayed in the success message.



The screenshot shows the 'Open Time Deposit' screen in the Nexent Bank mobile app. A modal dialog is displayed in the foreground with the following text:

**Approve the notification sent to your device.**

Please approve the push notification sent to your iPhone 8 device in **54 sec** to authorize this transaction.

Send Again

The background screen shows the following details for the 'Open Time Deposit':

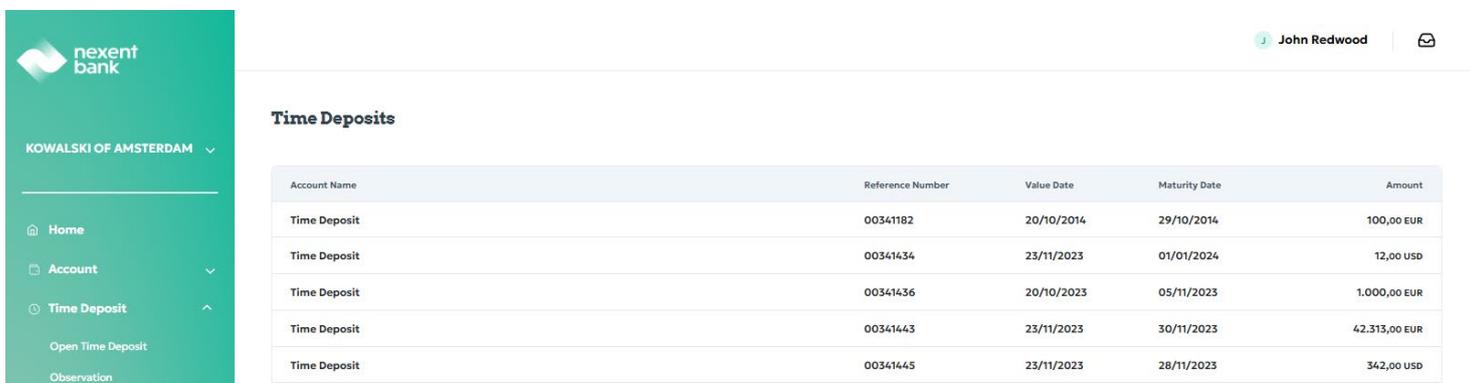
- Due to exceeded cut-off time you will start earning interest on the the next business day.
- Please confirm your transaction.
- Payment Type: At Maturity
- Currency: USD
- Amount: 100,00 USD
- Value Date: 05/06/2023
- Maturity Date: 30/06/2023
- Rollover: No Rollover
- Alias:
- Number of Days: 27
- Rate: 4,34
- Repay Amount: 100,32 USD
- Repay Option: Repay Principal + Interest
- Repay Account: sjekonstenepebekebe - NLSBFBHLO011000901
- Additional Notes:
- Your Notes:



**Important Note:** Kindly note that all operations that are waiting to be approved for more than one month will be automatically cancelled.

### 6.2.5 Observation

You can view the open time deposit details by clicking “Observation” on the menu tab. Some information about open time deposits is shown on this screen, for more details you can click on relevant line.



The screenshot shows the 'Time Deposits' screen in the Nexent Bank mobile app. The screen displays a list of time deposits with the following columns: Account Name, Reference Number, Value Date, Maturity Date, and Amount.

| Account Name | Reference Number | Value Date | Maturity Date | Amount        |
|--------------|------------------|------------|---------------|---------------|
| Time Deposit | 00341182         | 20/10/2014 | 29/10/2014    | 100,00 EUR    |
| Time Deposit | 00341434         | 23/11/2023 | 01/01/2024    | 12,00 USD     |
| Time Deposit | 00341436         | 20/10/2023 | 05/11/2023    | 1.000,00 EUR  |
| Time Deposit | 00341443         | 23/11/2023 | 30/11/2023    | 42.313,00 EUR |
| Time Deposit | 00341445         | 23/11/2023 | 28/11/2023    | 342,00 USD    |

Then you will be directed to “Time Deposit Details” page where you can observe more detailed information about selected time deposit.


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 Home  
 Account ▾  
 Time Deposit ▲  
 Open Time Deposit  
 Observation  
 Money Transfer ▾  
 FX Operations  
 Operations ▾  
 Portfolio  
 Limits


John Redwood


**Time Deposit Details**

|                  |                            |
|------------------|----------------------------|
| Account Name     | Time Deposit               |
| Reference Number | 00341443                   |
| Value Date       | 23/11/2023                 |
| Maturity Date    | 30/11/2023                 |
| Original Amount  | 42,313,00 EUR              |
| Repay Amount     | 42,344,16 EUR              |
| Interest Rate    | 3.84%                      |
| Payment Type     | At Maturity                |
| Repay Option     | Repay Principal + Interest |
| Repay Account    | 0217361420                 |

## 6.3 Money Transfers

You can perform the following money transfer operations via this menu:

- Between Own Accounts
- Transfer within Nexent
- International and Domestic Payments


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bank**  
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 Home  
 Account ▾  
 Time Deposit ▾  
 Money Transfer ▾  
 Between Own Accounts  
 Transfer Within Nexent Bank  
 International and Domestic Payment  
 International and Domestic Payment Cancellation  
 International and Domestic Payment Observation  
 Payment Templates

You may also observe and cancel International or Domestic Payments via this menu. Additionally, you may create payment templates for your frequently used transfers.

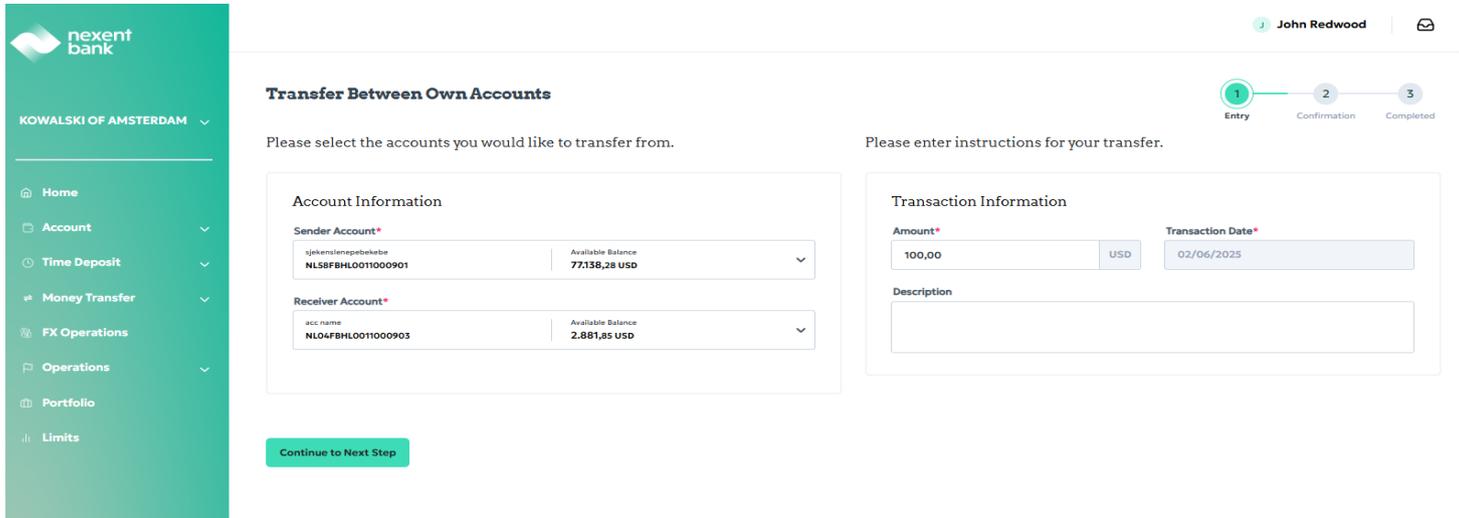


**Important Note:** Your money transfer within Nexent Bank accounts and International and Domestic Payments will require approval from Nexent Bank.

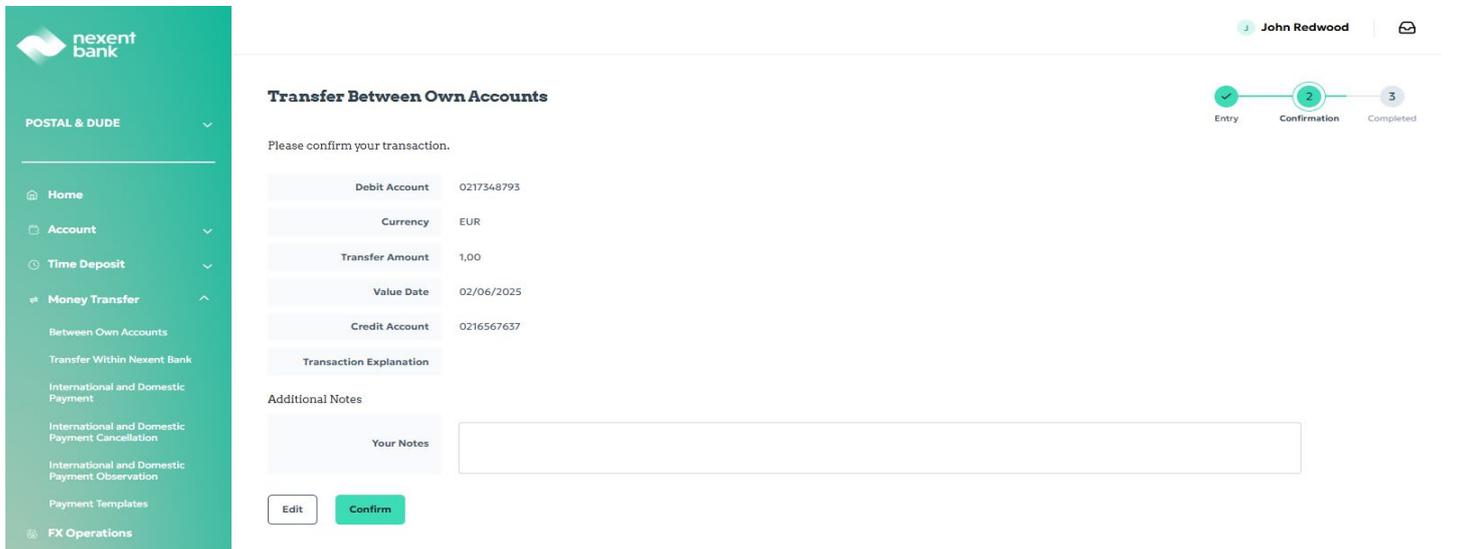
### 6.3.1 Sending Money Between Own Accounts

You can send money between your company’s accounts 24/7 by using the “Between Own Accounts” menu tab.

You can then select the Sender Account, Recipient Account and Amount to be transferred. The date of this transfer will be displayed in the “Transaction Date” field.

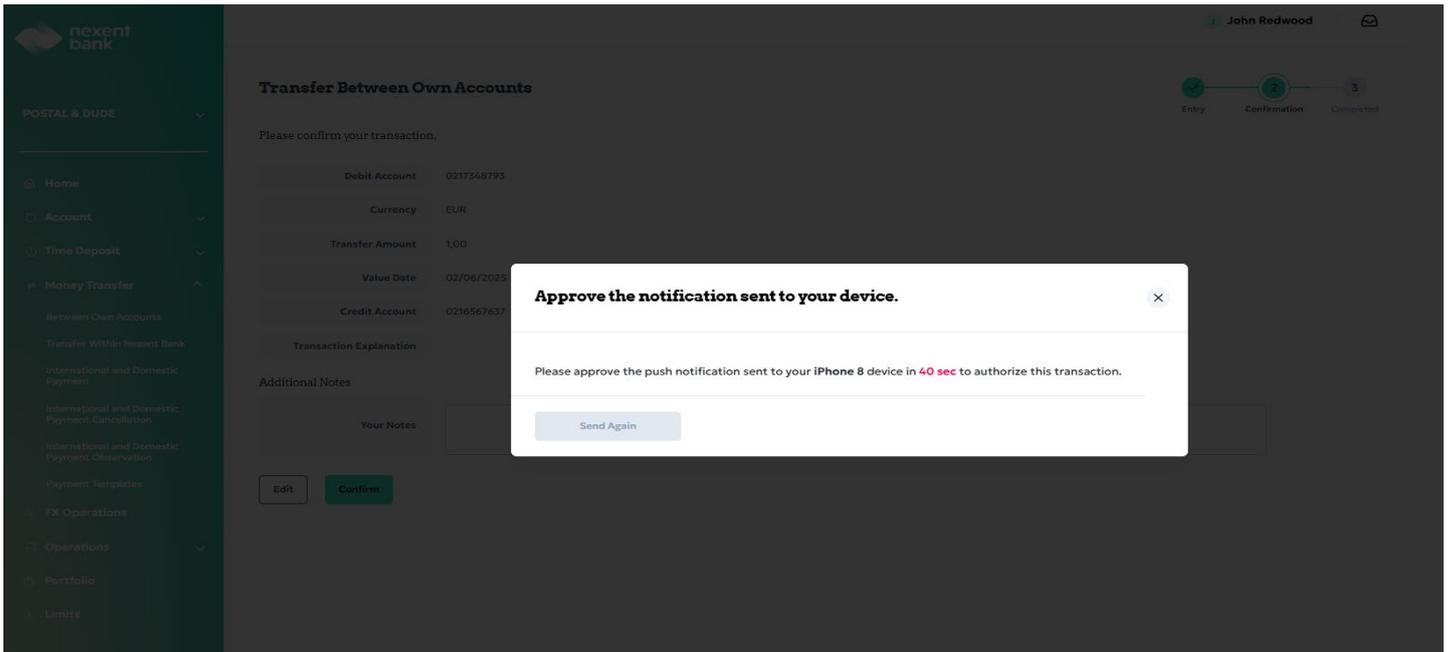


When you click the continue button, you will proceed to the summary screen for the transfer. You may add any notes you have for this transaction under the “Additional Notes” section.



When you click the confirm button, you will be forwarded to the soft token authentication screen.

You can click the confirm button to proceed with the soft token authentication. You will receive a push notification on your registered mobile device, and you will need to authenticate and approve this transaction on your mobile device in order to perform this operation. Once completed, your operation will be sent for approval, and it will include a reference number. You can track your operation with the reference number displayed in the success message.



**Important Note 1:** The operation should be approved by the company approver (authorizer) within the same value date.



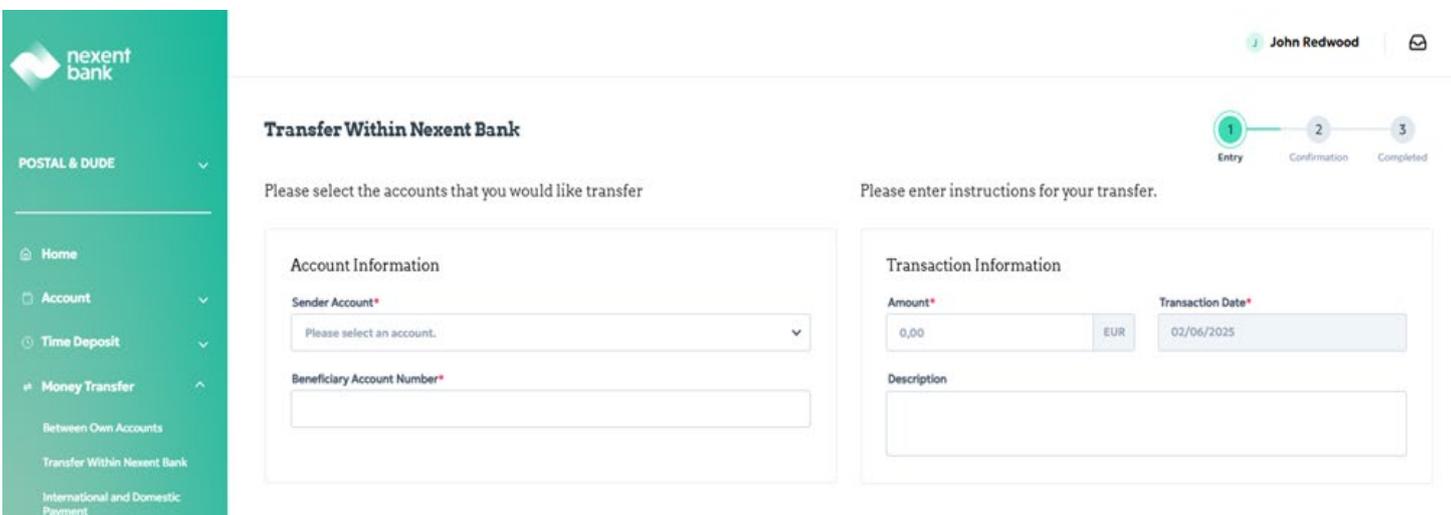
**Important Note 2:** The operation will be finalized once the approval cycle is completed, it does not require further approval from Nexent Bank.



**Important Note 3:** Kindly note that all operations that are waiting to be approved by company approvers (authorizers) for more than one month will be automatically cancelled.

### 6.3.2 Sending Money to Nexent Bank Accounts

You can send money to Nexent Bank accounts from the “**Transfer Within Nexent**” menu tab. You can select the account to be debited, the recipient’s account number and the amount to be transferred. The date of the transfer will be displayed in the “Transaction Date” field.



As shown below, please also attach the related document for the payment to proceed.

Please upload your documents.

### Documents\*

Upload



Drop your file here or select from storage.

Maximum allowed file size is 10mb

Save this transaction as a future transfer template.

**Continue to Next Step**

When you click the continue button, you will proceed to the summary screen for the transfer. You may add any notes you have for this transaction under the “Additional Notes” section.

 **nexent  
bank**

**POSTAL & DUDE**

- Home
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### Transfer Within Nexent Bank

Please confirm your transaction.

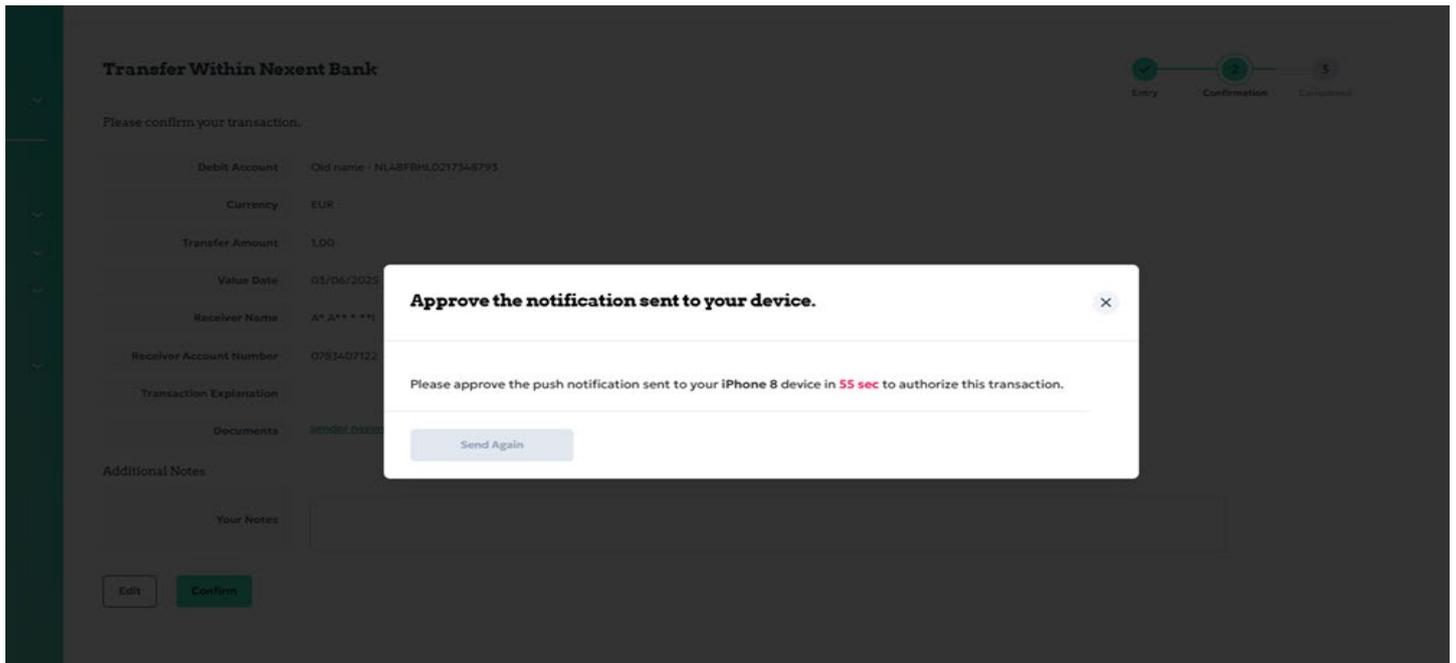
|                         |                                   |
|-------------------------|-----------------------------------|
| Debit Account           | Old name - NL48FBH0217348793      |
| Currency                | EUR                               |
| Transfer Amount         | 1,00                              |
| Value Date              | 05/06/2025                        |
| Receiver Name           | A* A** * **1                      |
| Receiver Account Number | 0783407122                        |
| Transaction Explanation |                                   |
| Documents               | <a href="#">sender.nexent.PNG</a> |

Additional Notes

Your Notes

Entry **2** Confirmation Completed

When you click the submit button, you will be forwarded to the soft token authentication screen. Please follow the on-screen instructions to complete the transfer. Once completed, you will see a reference number for this operation which you can use to track the status of your transaction.



**Important Note 1:** The operation should be approved before 16.30 (C.E.T.) by the company approver (authorizer) in order to be executed. Otherwise, the operation should be rejected by the company approver (authorizer) or it can be sent back to the company maker (inputter) to edit.



**Important Note 2:** The operation cannot be sent for approval by the maker (inputter) on non- working days, weekends, or holidays.



**Important Note 3:** Kindly note that all operations that are waiting to be approved by company approvers (authorizers) for more than one month will be automatically cancelled.

### 6.3.3 International and Domestic Payments

You can send money to International and Domestic accounts from the “**International and Domestic Payment**” menu tab.

In the payment information section, you can select the Sender information and input the amount to be transferred as well as the transaction date. You can select the charges to be assigned to Beneficiary, Ordering or Shared. You will then be asked to enter the Beneficiary account details. You can input the Beneficiary name, address, country and account number (or IBAN) in the Beneficiary Information section.

### International and Domestic Payment



Please select an account for your transaction.

Please enter beneficiary information.

**Payment Information**

Sender\*  
Select Sender

Amount\*  
0,00 EUR

Transaction Date\*  
03/06/2025

Charges\*  
Select Charge

Description

**Beneficiary Information**

Name\*  
Please select Other beneficiary

Account Number / IBAN\*

Country\*  
Select Beneficiary Country

Address\*

Please enter beneficiary bank information below.

**Beneficiary Bank Information**

SWIFT (BIC) Code\*

If your Beneficiary's account details were previously saved, then you can select the Beneficiary's Name from the drop-down menu. If not, then click on "Other Beneficiary" to manually enter your Beneficiary's account details.

You will then be asked to enter the Beneficiary's Account Number/IBAN. If you would like to transfer funds to a new Account Number/IBAN for a previously defined Beneficiary Name, then click on "Other Account/IBAN" and enter in the Account Number/IBAN. Next, please enter the Country and Address details for your Beneficiary.

You will then need to fill in the SWIFT (BIC) Code for your Beneficiary's bank account. If you do not know the SWIFT (BIC) code, then you may try finding the bank details by clicking on "Find Swift Code" and then searching the bank's code through the Bank's Name and Country information. If you need to add intermediary bank information, then you click on the "I would like to add intermediary bank information" checkbox and then fill in the intermediary bank's SWIFT (BIC) Code details.

Please enter beneficiary bank information below.

**Beneficiary Bank Information**

SWIFT (BIC) Code\*

I would like to add intermediary bank information.

Please upload your documents.

**Documents\***

Drop your file here or select from storage.  
Maximum allowed file size is 10mb

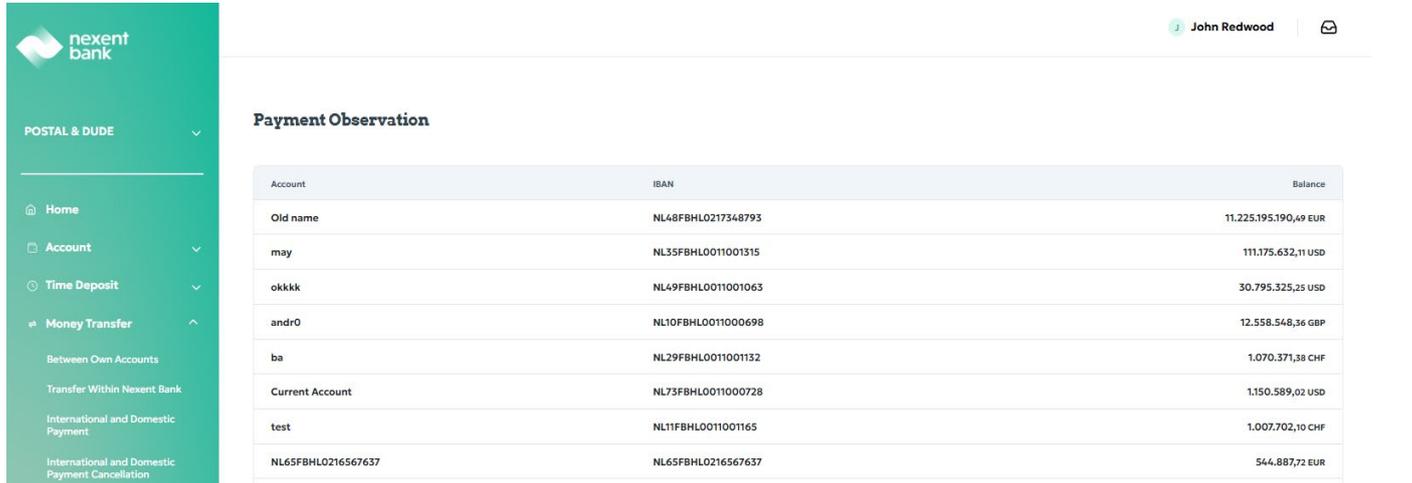
Save this transaction as a future transfer template.





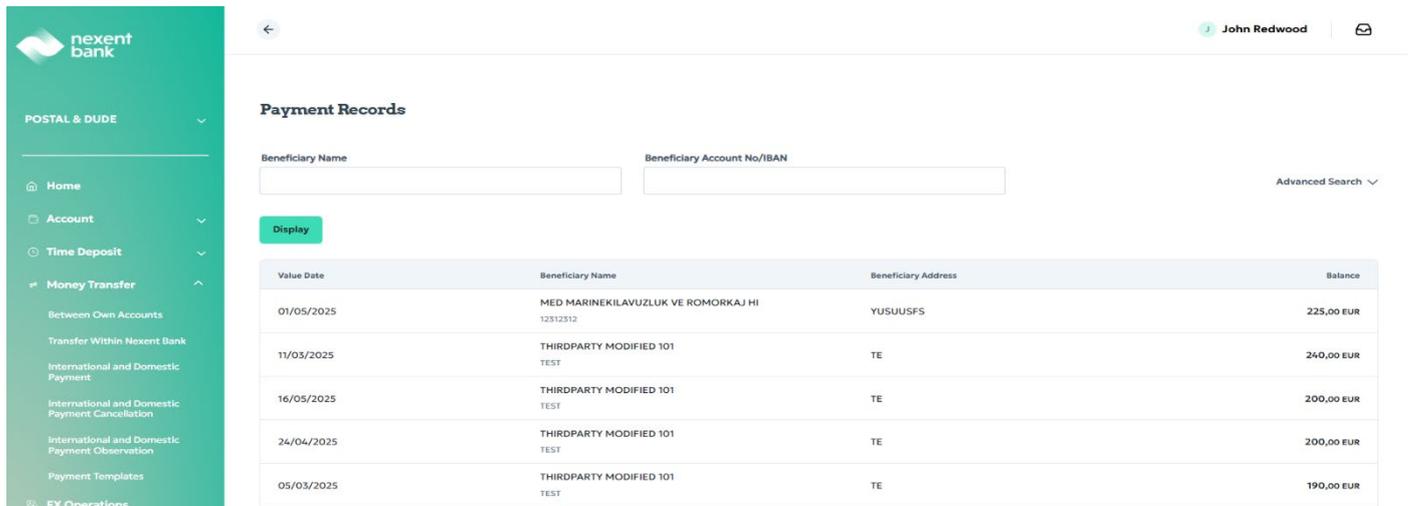
### 6.3.4 International and Domestic Payment Observation

You can observe the details of the international and domestic payments via this menu. After selecting the related current account, you can filter by Beneficiary Name, Beneficiary Account No/IBAN, transaction amount range and date interval. Once you click on the “Display” button, you will be able to view all the relevant transactions and click on each individual transaction to review the payment swift messages associated with the transaction.



The screenshot shows the 'Payment Observation' screen in the Nexent Bank mobile app. The user is logged in as John Redwood. The left sidebar menu is open, showing options like 'Home', 'Account', 'Time Deposit', and 'Money Transfer'. The 'Money Transfer' section is expanded, highlighting 'International and Domestic Payment'. The main content area displays a table of payment observations.

| Account            | IBAN               | Balance               |
|--------------------|--------------------|-----------------------|
| Old name           | NL48FBHL0217348793 | 11.225.195.190,49 EUR |
| may                | NL35FBHL0011001315 | 111.175.632,11 USD    |
| okkkk              | NL49FBHL0011001063 | 30.795.325,25 USD     |
| andr0              | NL10FBHL0011000698 | 12.558.548,36 GBP     |
| ba                 | NL29FBHL0011001132 | 1.070.371,38 CHF      |
| Current Account    | NL73FBHL0011000728 | 1.150.589,02 USD      |
| test               | NL11FBHL0011001165 | 1.007.702,10 CHF      |
| NL65FBHL0216567637 | NL65FBHL0216567637 | 544.887,72 EUR        |



The screenshot shows the 'Payment Records' screen in the Nexent Bank mobile app. The user is logged in as John Redwood. The left sidebar menu is open, showing options like 'Home', 'Account', 'Time Deposit', and 'Money Transfer'. The 'Money Transfer' section is expanded, highlighting 'International and Domestic Payment'. The main content area displays a search form and a table of payment records.

Search filters: Beneficiary Name, Beneficiary Account No/IBAN, Advanced Search

Display button

| Value Date | Beneficiary Name                                | Beneficiary Address | Balance    |
|------------|---|---------------------|------------|
| 01/05/2025 | MED MARINEKILAVUZLUK VE ROMORKAJ HI<br>12312312 | YUSUUSFS            | 225,00 EUR |
| 11/03/2025 | THIRDPARTY MODIFIED 101<br>TEST                 | TE                  | 240,00 EUR |
| 16/05/2025 | THIRDPARTY MODIFIED 101<br>TEST                 | TE                  | 200,00 EUR |
| 24/04/2025 | THIRDPARTY MODIFIED 101<br>TEST                 | TE                  | 200,00 EUR |
| 05/03/2025 | THIRDPARTY MODIFIED 101<br>TEST                 | TE                  | 190,00 EUR |



**Important Note 1:** You can only observe “International and Domestic Payments” from this menu. If you would like to display other transfers, you can check from the “Performed Operations” or “Account Details” menu.

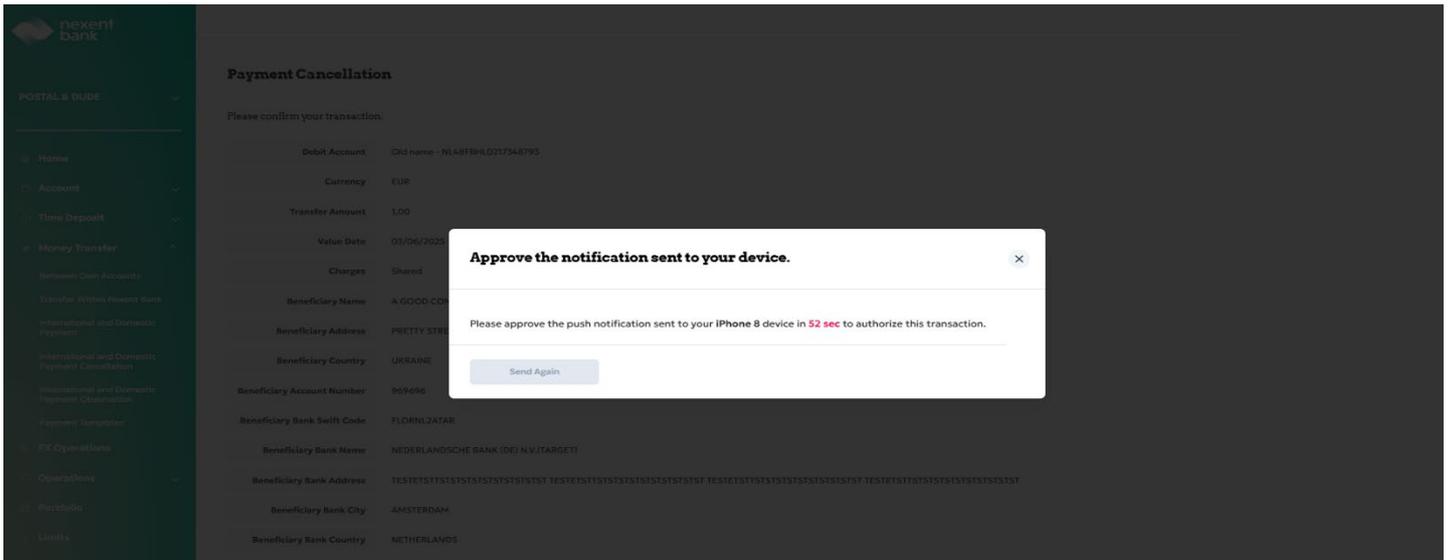


**Important Note 2:** As per latest PSD2 regulations, our system supports the transactions through Third Party Providers (TPP) (please check – General Terms and Conditions for Payment Services for Corporate Customers for more information about PSD2 regulations).

### 6.3.5 International and Domestic Payment Cancellation

You can cancel international and domestic payments using this menu. You can filter the operations by date interval, amount interval, tracking reference or currency type.





**Important Note 1:** Please note that you can only cancel International and Domestic Payments if the operation is not finalized at Nexent organization. If the operation is finalized, you cannot cancel the operation.



**Important Note 2:** Kindly note that all operations that are waiting to be approved by company approvers (authorizers) for more than one month will be automatically cancelled.

### 6.3.6 Saved Transfers

You can create templates for your frequently used payments. Firstly, on the menu tab select “Saved Transfers”. Next, once you click “Add New Template”, you will need to select the template type as “Transfer Within Nexent” or “International and Domestic Payment”. Once you select your option, you will be prompted to enter your Payment Information, the Beneficiary’s Information, and the Beneficiary’s Bank Information. Finally, you will be asked to Name this payment template. Once you click on “Continue to Next Step”, you will see a summary page of the payment template details. If everything is in order and correct, you may finalize this as a saved transfer by clicking the “Confirm” button. The screen will read “Your transaction has been completed.” as soon as your new template is confirmed.



**Important Note:** Please note that the “Intermediary Bank Information” is not mandatory.

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KOWALSKI OF AMSTERDAM

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  - International and Domestic Payment Cancellation
  - International and Domestic Payment Observation
  - Payment Templates
- FX Operations
- Operations
- Portfolio
- Limits

John Redwood



### Payment Template

+ Add New Template

| Entry Name                              | Transaction Type            | Sender     | Recipient  |
|---|-----------------------------|------------|------------|
| <input type="radio"/> my saved transfer | Transfer Within Nexent Bank | 0217361420 | 0783407122 |

Previous 1 Next

Send Money Change Delete

If you choose to create a payment template for your transfers within Nexent, you need to define a template name, amount, currency, and account number for the transfer.

**nexent  
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KOWALSKI OF AMSTERDAM

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John Redwood



### Save New Transfer / Within Nexent Bank

1 Entry 2 Confirmation 3 Completed

Please select the accounts that you would like transfer

Please enter instructions for your transfer.

**Account Information**

Sender Account

Current Account: NL74FBHL0217361420 Available Balance: 1.105.290,30 EUR

Beneficiary Account Number\*

0783407122

**Transaction Information**

Amount

1,00 EUR

Description

Name\*

my saved transfer

Continue to Next Step

**nexent  
bank**

KOWALSKI OF AMSTERDAM

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### Save New Transfer / Within Nexent Bank



Please confirm your transaction.

|                            |                             |
|----------------------------|-----------------------------|
| Template Name              | my saved transfer           |
| Debit Account              | 0217361420                  |
| Currency                   | EUR                         |
| Transfer Amount            | 1,00                        |
| Operation Name             | TRANSFER WITHIN NEXENT BANK |
| Beneficiary Account Number | 0783407122                  |

You can also modify or delete existing templates for money transfer operations via the “**Saved Transfers**” menu tab. Once you select the template that you’d like to change or delete, at the bottom of the screen, you can click on the “Change” or “Delete” buttons to proceed with your operation.

**nexent  
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KOWALSKI OF AMSTERDAM

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  - International and Domestic Payment Cancellation
  - International and Domestic Payment Observation
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### Payment Template

[+ Add New Template](#)

| Entry Name                              | Transaction Type            | Sender     | Recipient  |
|---|-----------------------------|------------|------------|
| <input type="radio"/> my saved transfer | Transfer Within Nexent Bank | 0217361420 | 0783407122 |

Previous  Next

If you choose to create a payment template for your international and domestic payments, you need to define the template name, payment information, beneficiary information and beneficiary bank information.



KOWALSKI OF AMSTERDAM

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  - Between Own Accounts
  - Transfer Within Nexent Bank
  - International and Domestic Payment
  - International and Domestic Payment Cancellation
  - International and Domestic Payment Observation
  - Payment Templates
- FX Operations
- Operations
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**Save New Transfer / International and Domestic Payment**

Please select an account for your transaction.

**Payment Information**

Sender  
Select Sender

Amount  
0,00 EUR

Description

Please enter beneficiary information.

**Beneficiary Information**

Name\* Other beneficiary  
Please select

Account Number / IBAN\*

Country\*  
Select Beneficiary Country

Address\*

Please enter beneficiary bank information below.

**Beneficiary Bank Information**

SWIFT (BIC) Code\*

I would like to add intermediary bank information.

Name\*

John Redwood

1 Entry 2 Confirmation 3 Completed

You will then need to fill in the SWIFT (BIC) Code for your Beneficiary's bank account. If you do not know the SWIFT (BIC) code, then you may try finding the bank details by clicking on "Find Swift Code" and then searching the bank's code through the Bank's Name and Country information. If you need to add intermediary bank information, then you click on the "I would like to add intermediary bank information" checkbox and then fill in the intermediary bank's SWIFT (BIC) Code details.



KOWALSKI OF AMSTERDAM

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**Save New Transfer / International and Domestic Payment**

1 Entry 2 Confirmation 3 Completed

**Find Swift Code** ✕

SWIFT (BIC) Code  Bank Name\*  Country\*  City

Address

| Swift Code   | Bank Name | Address | City | Country |
|--|-----------|---------|------|---------|
| No results were found based on your search criteria. Please check and try again. |           |         |      |         |

John Redwood

SWIFT (BIC) Code\*

**nexent bank**

KOWALSKI OF AMSTERDAM

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  - International and Domestic Payment Observation
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### Save New Transfer / International and Domestic Payment



Please select an account for your transaction.

**Payment Information**

Sender

Current Account: NL74FBHL0217361420 Available Balance: 1.105.290,30 EUR

Amount: 1,00 EUR

Description:

Please enter beneficiary information.

**Beneficiary Information**

Name\*: DADU MINI BURC LTD (Other beneficiary)

Account Number / IBAN\*: 111113123 (Other Account/IBAN) BIC: RABONL2UXXX

Country\*: Netherlands

Address\*: EGELANTIEGRACHT 666 DADU 101SR5 AMSTERDAM, NETHERLANDS

Please enter beneficiary bank information below.

**Beneficiary Bank Information**

SWIFT (BIC) Code\*: RABONL2UXXX

Bank Name: RABOBANK City: UTRECHT

Branch Name: Country: Netherlands

Address: CROESELAAAN 18

I would like to add intermediary bank information.

### Save New Transfer / International and Domestic Payment



Please confirm your transaction.

|                             |  |
|-----------------------------|--|
| Template Name               | my int transfer  |
| Debit Account               | 0217361420   |
| Currency                    | EUR  |
| Transfer Amount             | 1,00   |
| Operation Name              | INTERNATIONAL AND DOMESTIC PAYMENT                     |
| Beneficiary Name            | DADU MINI BURC LTD                                     |
| Beneficiary Address         | EGELANTIEGRACHT 666 DADU 101SR5 AMSTERDAM, NETHERLANDS |
| Beneficiary Country         | NETHERLANDS  |
| Beneficiary Account Number  | 111113123  |
| Beneficiary Bank Swift Code | RABONL2UXXX  |
| Beneficiary Bank Name       | RABOBANK   |
| Beneficiary Bank Address    | CROESELAAAN 18   |
| Beneficiary Bank Country    | NETHERLANDS  |

**nexent bank**

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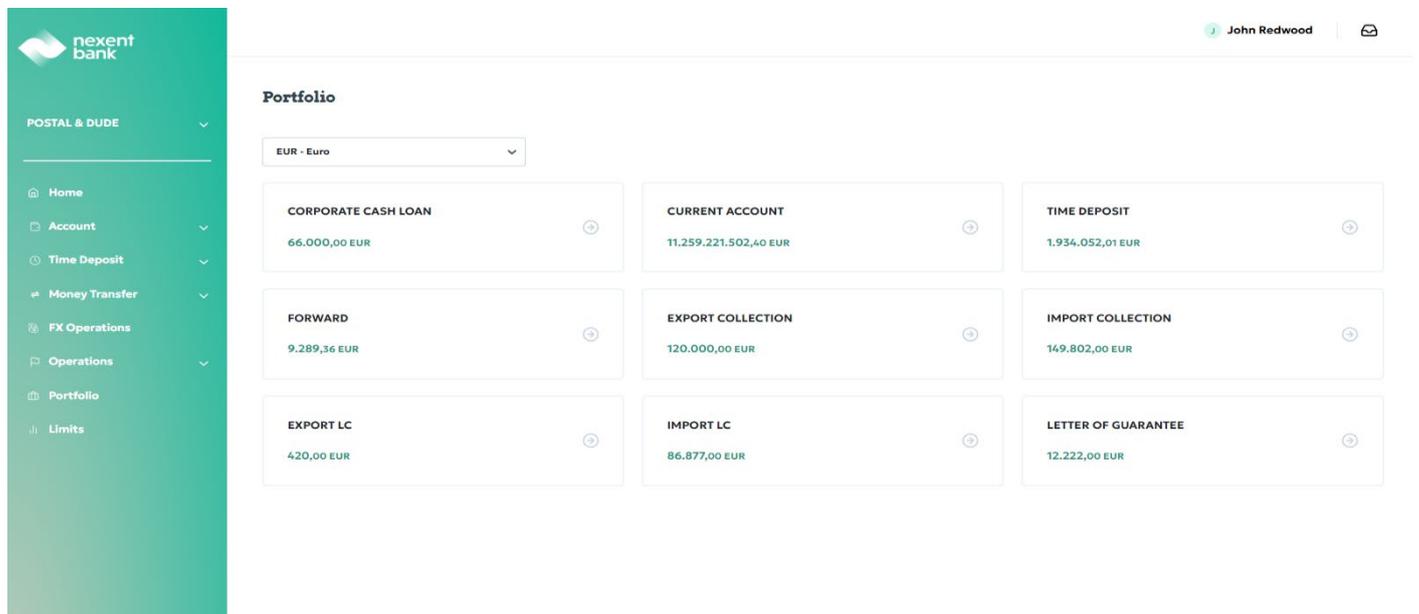
Logout

You can also modify or delete existing templates for money transfer operations via the “**Saved Transfers**” menu tab. Once you select the template that you’d like to change or delete, at the bottom of the screen, you can click on the “Change” or “Delete” buttons to proceed with your operation.

## 6.4 Portfolio Observation

You can observe the current products via the “**Portfolio**” menu. The following products can be observed:

- Current Accounts
- Time Deposits
- FX Forward
- FX Swap
- Corporate Loans
- Import/Export Letter of Credits
- Import/Export Collection
- Letter of Guarantee
- Stand-By LC



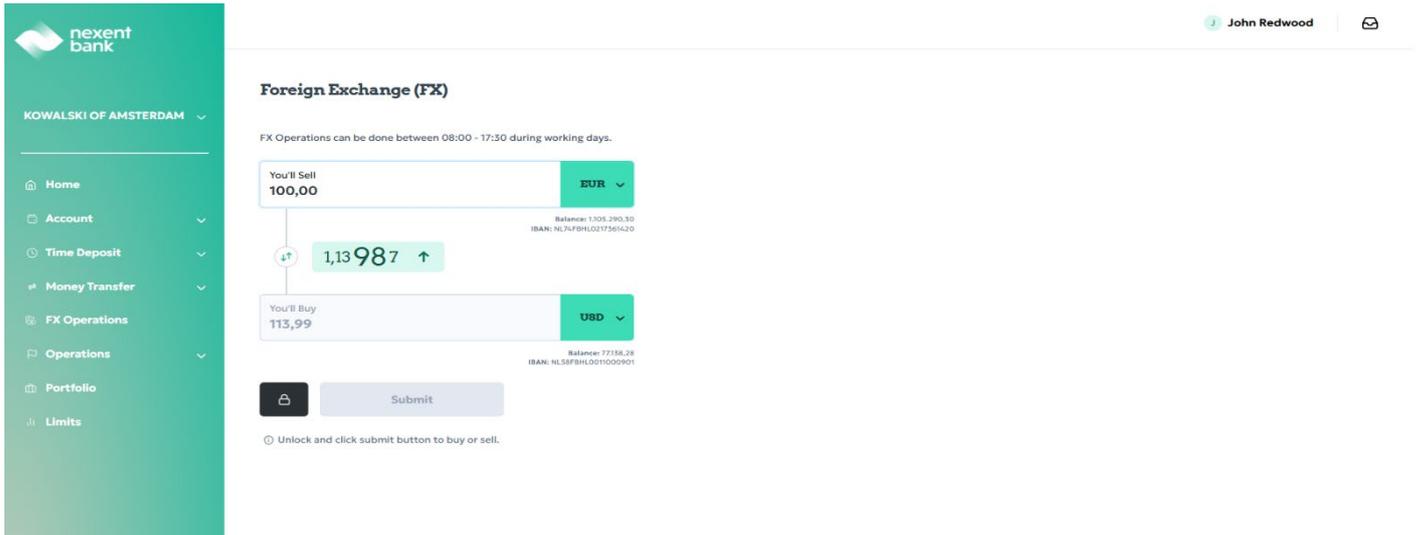
| Portfolio                            |  |                                      |
|--------------------------------------|--|--------------------------------------|
| EUR - Euro                           |  |                                      |
| CORPORATE CASH LOAN<br>66.000,00 EUR | CURRENT ACCOUNT<br>11.259.221.502,40 EUR | TIME DEPOSIT<br>1.934.052,01 EUR     |
| FORWARD<br>9.289,36 EUR              | EXPORT COLLECTION<br>120.000,00 EUR      | IMPORT COLLECTION<br>149.802,00 EUR  |
| EXPORT LC<br>420,00 EUR              | IMPORT LC<br>86.877,00 EUR               | LETTER OF GUARANTEE<br>12.222,00 EUR |

You can observe the details of the products by selecting the product. You can also choose the currency type and list your portfolio details in the selected currency.

## 6.5 FX Operations

You can perform the spot foreign exchange operations via the “**FX Operations**” menu.

First you need to select buy and sell currency types from the list. After selecting currency type, the accounts to be debited and credited will be listed according to your selection. You can choose the accounts that you would like to perform the operations from. After that, you can enter either “Selling Amount” or “Buying Amount” and enter the amount that you would like to sell (or buy). The FX rate will be automatically calculated, and you will be able to view the selling amount, buying amount and FX rate in real-time.



**Foreign Exchange (FX)**

FX Operations can be done between 08:00 - 17:30 during working days.

You'll Sell  
100,00 EUR

Balance: 1.205.290,50  
IBAN: NL70FBHL02173561420

1,13987 ↑

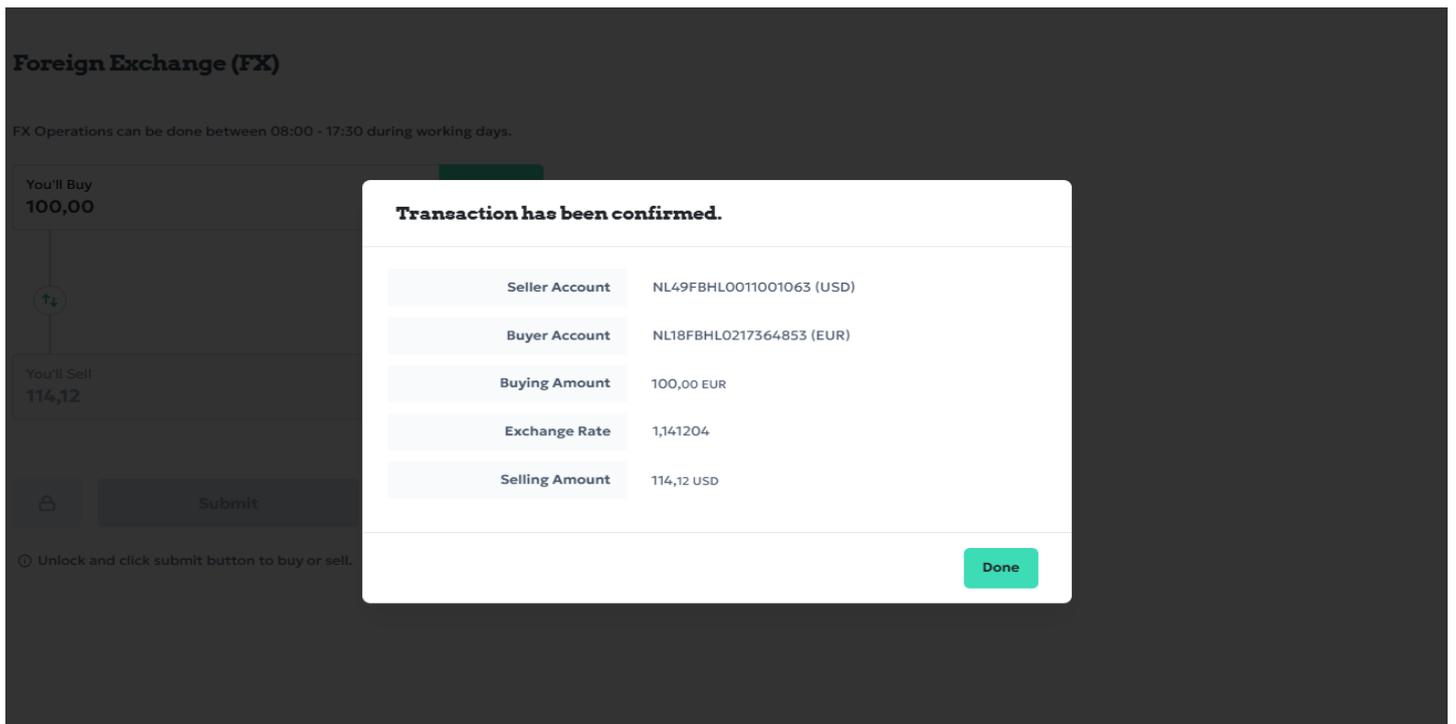
You'll Buy  
113,99 USD

Balance: 77158,28  
IBAN: NL50FBHL00110009001

Submit

Unlock and click submit button to buy or sell.

You can proceed to completing your currency exchange by clicking the unlock button and then clicking the submit button to send the request for approval.



**Foreign Exchange (FX)**

FX Operations can be done between 08:00 - 17:30 during working days.

You'll Buy  
100,00

You'll Sell  
114,12

Submit

Unlock and click submit button to buy or sell.

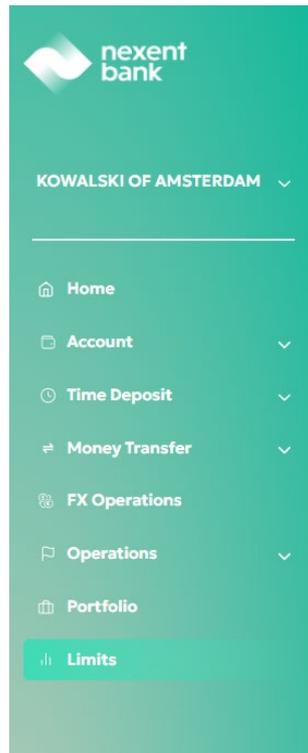
**Transaction has been confirmed.**

|                |                          |
|----------------|--------------------------|
| Seller Account | NL49FBHL0011001063 (USD) |
| Buyer Account  | NL18FBHL0217364853 (EUR) |
| Buying Amount  | 100,00 EUR               |
| Exchange Rate  | 1,141204                 |
| Selling Amount | 114,12 USD               |

[Done](#)

## 6.6 Limit Observation

You can observe your limits or your company's limits via the **“Limit Observation”** menu tab.



### 6.6.1 User Limit Observation

You can observe the user specific rights and limits via this menu. You can observe your rights, transaction limit, daily limit, and remaining limit amounts in the “User Operations with Limit” table. You can find the explanation of the related fields:

- **Maker (Inputter) Right:** This user can only input transactions and send for approval. Operations entered by maker (inputter) should be approved by a company authorizer.
- **Approver (Authorizer) Right:** If a user has any of the approver right, this user can approve the transactions for operations previously entered by the maker (inputter).
- **Transaction Limit:** The maximum amount that can be approved by the company approver for each transaction.
- **Daily Limit:** The total amount of transactions that can be performed in a day. Daily limit can be
- defined at a company or user level. Users’ daily limit cannot exceed company’s daily limit.
- **Sole Approver Limit:** This limit will be applicable for user which is selected as “Sole and Joint with Approver”, this user will not be able to finalize transaction by himself if amount exceeds sole approver limit.
- **Remaining Limit:** The remaining amount of the daily limit for the operation is displayed.

You can also observe the activeness of the operations without limit in “User Operations without Limit” table.

User Transactions Without Limit

|  |   |
|--|---|
| <input checked="" type="checkbox"/> Account Opening                                | <input checked="" type="checkbox"/> Account Details                                 |
| <input checked="" type="checkbox"/> Time Deposit Observation                       | <input checked="" type="checkbox"/> International And Domestic Payment Cancellation |
| <input checked="" type="checkbox"/> International And Domestic Payment Observation | <input checked="" type="checkbox"/> Payment Template                                |
| <input checked="" type="checkbox"/> Portfolio Summary                              | <input checked="" type="checkbox"/> User Limit Observation                          |
| <input checked="" type="checkbox"/> Company Limit Observation                      | <input checked="" type="checkbox"/> Approval Screen                                 |
| <input checked="" type="checkbox"/> Correction Screen                              | <input checked="" type="checkbox"/> Transaction Status                              |
| <input checked="" type="checkbox"/> Password Change                                | <input checked="" type="checkbox"/> Cancellation Operations                         |
| <input checked="" type="checkbox"/> Company Selection                              |   |

If you click the “Bank Limits” button in the “User Limit Observation” or the “Company Limit Observation” tab, you can observe the general operation limits for Nexent Bank Direct Banking.

**Limits**

User Company

User Transactions With Limit (EUR)

| OPERATION NAME                     | INPUT RIGHT                         | SOLE APPROVER                       | JOINT WITH               | SOLE APPROVER LIMIT | TRANSACTION LIMIT | DAILY LIMIT | REMAINING LIMIT |
|------------------------------------|-------------------------------------|-------------------------------------|--------------------------|---------------------|-------------------|-------------|-----------------|
| Time Deposit Opening               | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 0,00                | 0,00              | 0,00        | 0,00            |
| Between Own Accounts               | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 0,00                | 0,00              | 0,00        | 0,00            |
| Transfer Within Nexent Bank        | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 0,00                | 0,00              | 0,00        | 0,00            |
| International And Domestic Payment | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 0,00                | 0,00              | 0,00        | 0,00            |
| Fx Operations                      | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 0,00                | 0,00              | 0,00        | 0,00            |
| Digital Banking Administration     | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/> | 0,00                | 0,00              | 0,00        | 0,00            |



**Important Note 1:** User sole approver’s daily and transaction limits cannot be greater than company daily limits.



**Important Note 2:** User sole approver’s limit cannot be greater than user transaction and/or daily limits.



**Important Note 3:** User transaction limit cannot be greater than user daily limit.



**Important Note 4:** Approvers cannot approve operations unless company’s overall limit is available.

### 6.6.2 Company Limit Observation

You can observe your company’s daily limit and remaining limit amounts in the “Company Operations with Limit” table. You can find the explanation of the related fields below:

- **Company Daily Limit:** The total amount of transactions that can be performed in a day by the company.
- **Remaining Limit:** The remaining amount of the daily limit for the operation is displayed. The remaining amount calculation is based on the operations performed by all approvers (authorizers) of the company.

#### Limits

User Company

Company Operations With Limit (EUR)

| OPERATION NAME                     | SOLE APPROVER                       | JOINT WITH                          | SOLE OR JOINT WITH                  | COMPANY DAILY LIMIT | REMAINING LIMIT |
|------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|---------------------|-----------------|
| Time Deposit Opening               | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | 0,00                | 0,00            |
| Between Own Accounts               | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | 7.000.000,00        | 7.000.000,00    |
| Transfer Within Nexent Bank        | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | 8.000.000,00        | 8.000.000,00    |
| International And Domestic Payment | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | 8.000.000,00        | 8.000.000,00    |
| Fx Operations                      | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | 650.000,00          | 650.000,00      |
| Digital Banking Administration     | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | 0,00                | 0,00            |



**Important Note 1:** If the daily limit is not defined for the company/user, the maximum limit determined by Nexent Bank Suisse will be assigned automatically. These operations are displayed with an asterisk sign (\*) in the “Company Operations with Limit” table.



**Important Note 2:** Kindly note that company daily limit, user sole approver, daily transaction limits cannot be defined above Nexent Bank limits.



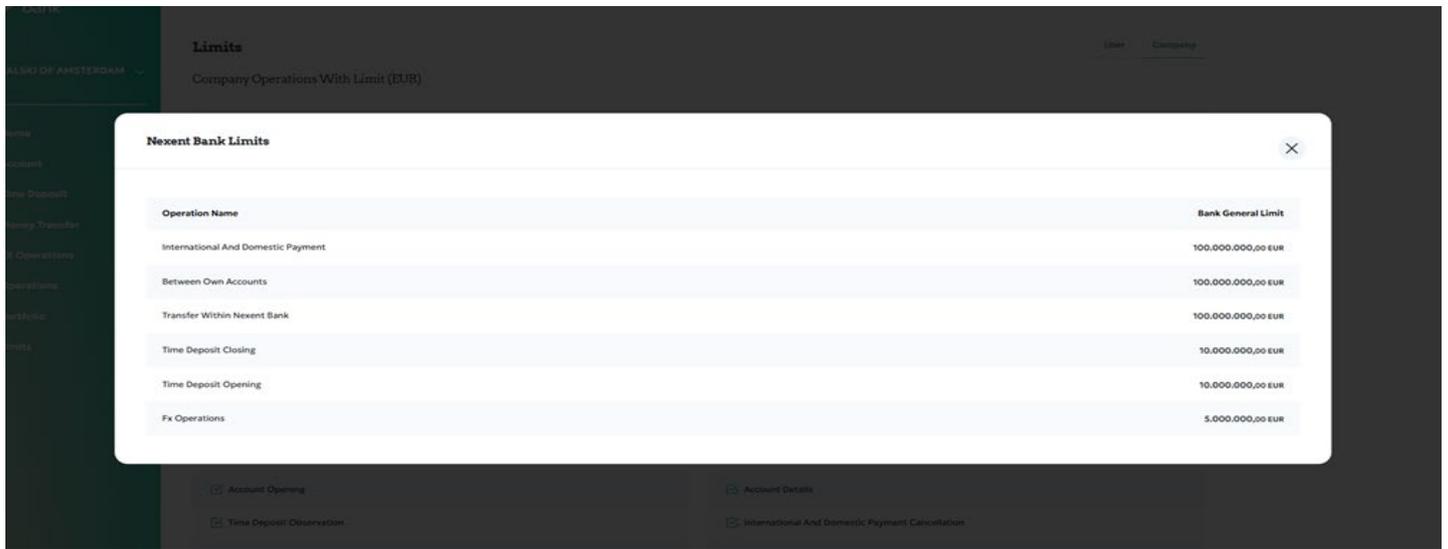
**Important Note 3:** Approvers cannot approve operations unless the company’s overall limit is available.

You can also observe overview details by using the “Company Operations without Limit” table.

Company Transactions Without Limit

|  |   |
|--|---|
| <input checked="" type="checkbox"/> Account Opening                                | <input checked="" type="checkbox"/> Account Details                                 |
| <input checked="" type="checkbox"/> Time Deposit Observation                       | <input checked="" type="checkbox"/> International And Domestic Payment Cancellation |
| <input checked="" type="checkbox"/> International And Domestic Payment Observation | <input checked="" type="checkbox"/> Payment Template                                |
| <input checked="" type="checkbox"/> Portfolio Summary                              | <input checked="" type="checkbox"/> User Limit Observation                          |
| <input checked="" type="checkbox"/> Company Limit Observation                      | <input checked="" type="checkbox"/> Approval Screen                                 |
| <input checked="" type="checkbox"/> Correction Screen                              | <input checked="" type="checkbox"/> Transaction Status                              |
| <input checked="" type="checkbox"/> Password Change                                | <input checked="" type="checkbox"/> Cancellation Operations                         |
| <input checked="" type="checkbox"/> Company Selection                              |   |

If you click the “Bank Limits” button in the “Company Limit Observation” tab, you can observe the general operation limits for Nexent Bank Direct Banking.

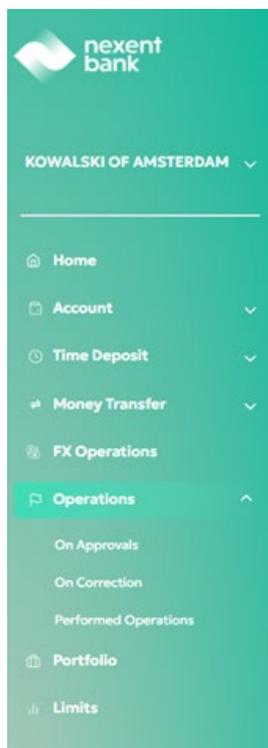


The screenshot shows a dialog box titled "Nexent Bank Limits" with a close button (X) in the top right corner. The dialog displays a table of operation limits. Below the dialog, several buttons are visible: "Account Opening", "Account Details", "Time Deposit Observation", and "International And Domestic Payment Cancellation".

| Operation Name                     | Bank General Limit |
|------------------------------------|--------------------|
| International And Domestic Payment | 100.000.000,00 EUR |
| Between Own Accounts               | 100.000.000,00 EUR |
| Transfer Within Nexent Bank        | 100.000.000,00 EUR |
| Time Deposit Closing               | 10.000.000,00 EUR  |
| Time Deposit Opening               | 10.000.000,00 EUR  |
| Fx Operations                      | 5.000.000,00 EUR   |

## 6.7 Operations

According to your approval rights (sole or joint with or both sole and joint with), you can approve the operations entered by the maker (inputter), correct the operations sent for rework and observe performed operations from the “**On Approvals**”, “**On Correction**” and “**Performed Operations**” menu options which are under the “Operations” main menu tab.



### 6.7.1 Operations On Approvals

You can list the operations waiting for your approval by filtering date interval, amount interval, tracking reference, customer reference, transaction type and currency type criteria under the “Advanced Search” drop down menu.

### Operation on Approval

Period: 
 Transaction Type: 
 Tracking Reference: 
Advanced Search

Display

| <input type="checkbox"/> | Transaction Type            | Date       | Originator | Approver | Tracking Reference | Customer Reference | Amount   |
|--------------------------|-----------------------------|------------|------------|----------|--------------------|--------------------|----------|
| <input type="checkbox"/> | TRANSFER WITHIN NEXENT BANK | 03/06/2025 | E2E CORPS  |          | 502295923          |                    | 4,20 EUR |
| <input type="checkbox"/> | TRANSFER WITHIN NEXENT BANK | 03/06/2025 | E2E CORPS  |          | 502295916          |                    | 4,20 EUR |
| <input type="checkbox"/> | TRANSFER WITHIN NEXENT BANK | 02/06/2025 | E2E CORPS  |          | 502295908          |                    | 4,20 EUR |
| <input type="checkbox"/> | TRANSFER WITHIN NEXENT BANK | 02/06/2025 | E2E CORPS  |          | 502295903          |                    | 4,20 EUR |
| <input type="checkbox"/> | TRANSFER WITHIN NEXENT BANK | 01/06/2025 | E2E CORPS  |          | 502295898          |                    | 4,20 EUR |
| <input type="checkbox"/> | TRANSFER WITHIN NEXENT BANK | 01/06/2025 | E2E CORPS  |          | 502295895          |                    | 4,20 EUR |

Continue

You may select one or many operations to approve by clicking on the checkboxes next to each transaction. Once you have made your selection, to proceed please click on the “Continue” button. This will take you to a confirmation page like the one you see below.

### Transactions on Approval



Order Details

Transaction Details

**Debit Account** Old name - NL48FBHLO217348793  
**Currency** EUR  
**Transfer Amount** 4,20  
**Value Date** 03/06/2025  
**Receiver Name** B\*\*\*\* B\*\*D  
**Receiver Account Number** 0216568013  
**Transaction Explanation**

Additional Notes

Your Note

If you click on the Approve button, then this transaction will now be approved as shown below and you will now be able to view this operation under the “Performed Operations” menu tab.

POSTAL & DUDE

- Home
- Account
- Time Deposit
- Money Transfer
- FX Operations
- Operations
- Portfolio
- Limits

Transactions on Approval



**Your transaction has been approved.**  
Your money transfer instruction has been sent to the Bank.

Back to Approval Screen



If you click on Correction button instead of the Approve or Reject buttons, this will prompt the operation to be sent back for correction as shown below.

POSTAL & DUDE

- Home
- Account
- Time Deposit
- Money Transfer
- FX Operations
- Operations
- Portfolio
- Limits

Transactions on Approval



**Your transaction has been sent back for correction.**  
Operation has been sent back for correction

Back to Approval Screen



And maker of this transaction will be able to view this operation now under the “On Correction” menu tab.

POSTAL & DUDE

- Home
- Account
- Time Deposit
- Money Transfer
- FX Operations
- Operations
- Portfolio
- Limits

Operation on Correction

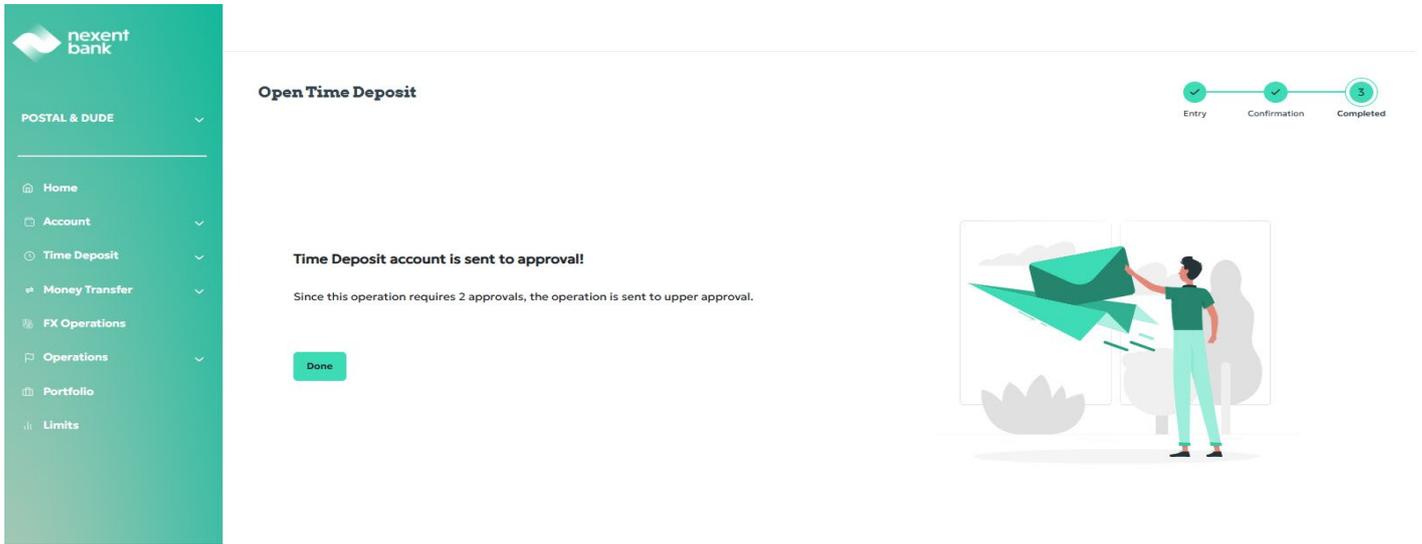
Period: Last week | Transaction Type: All | Tracking Reference:  Advanced Search

Display

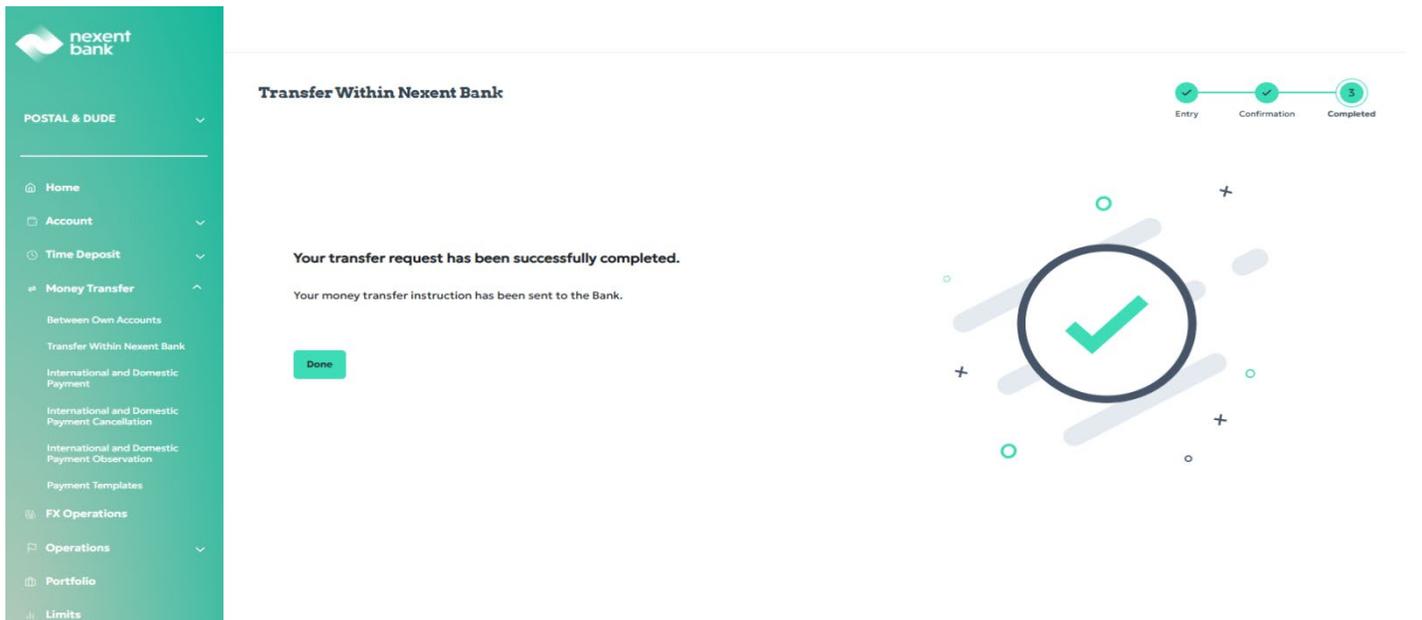
| Transaction Type     | Date       | Originator   | Approver     | Tracking Reference | Customer Reference | Amount   |
|----------------------|------------|--------------|--------------|--------------------|--------------------|----------|
| BETWEEN OWN ACCOUNTS | 05/06/2025 | John Redwood | JOHN REDWOOD | 302295951          |                    | 1,00 EUR |

Previous | 1 | Next

If your transfer request requires 2 approvals, the transaction will only be completed when both parties approve it.

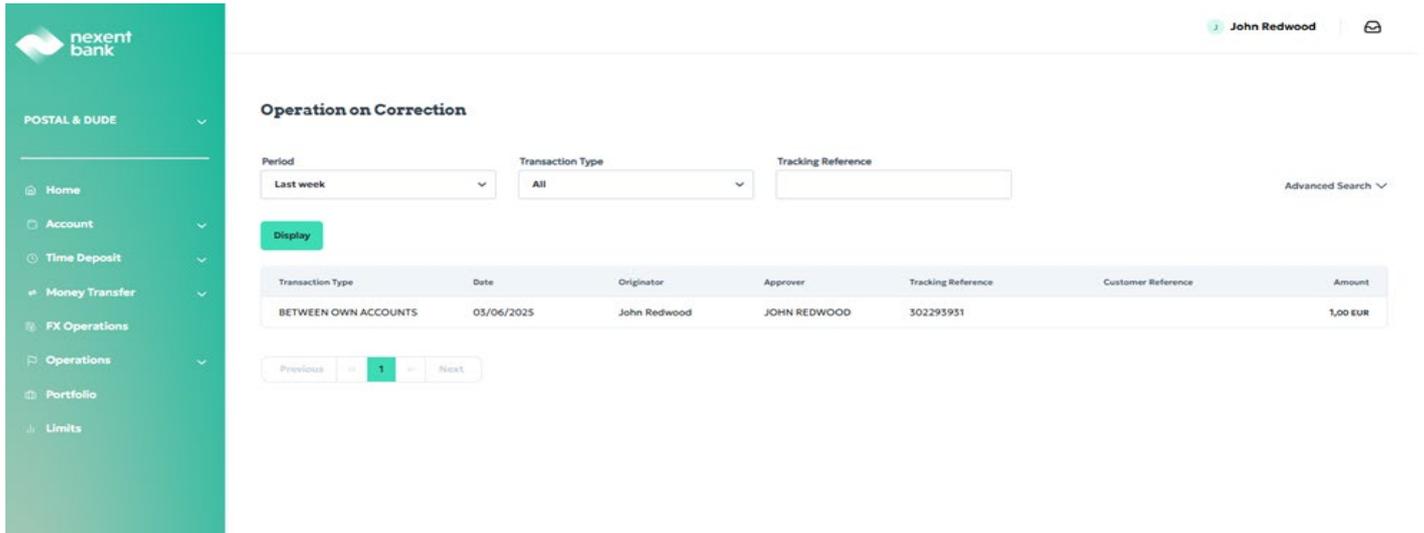


On the other hand, if you are the Sole Approver for your company, then once the transaction is complete, you will automatically see the confirmation page like the image provided below.



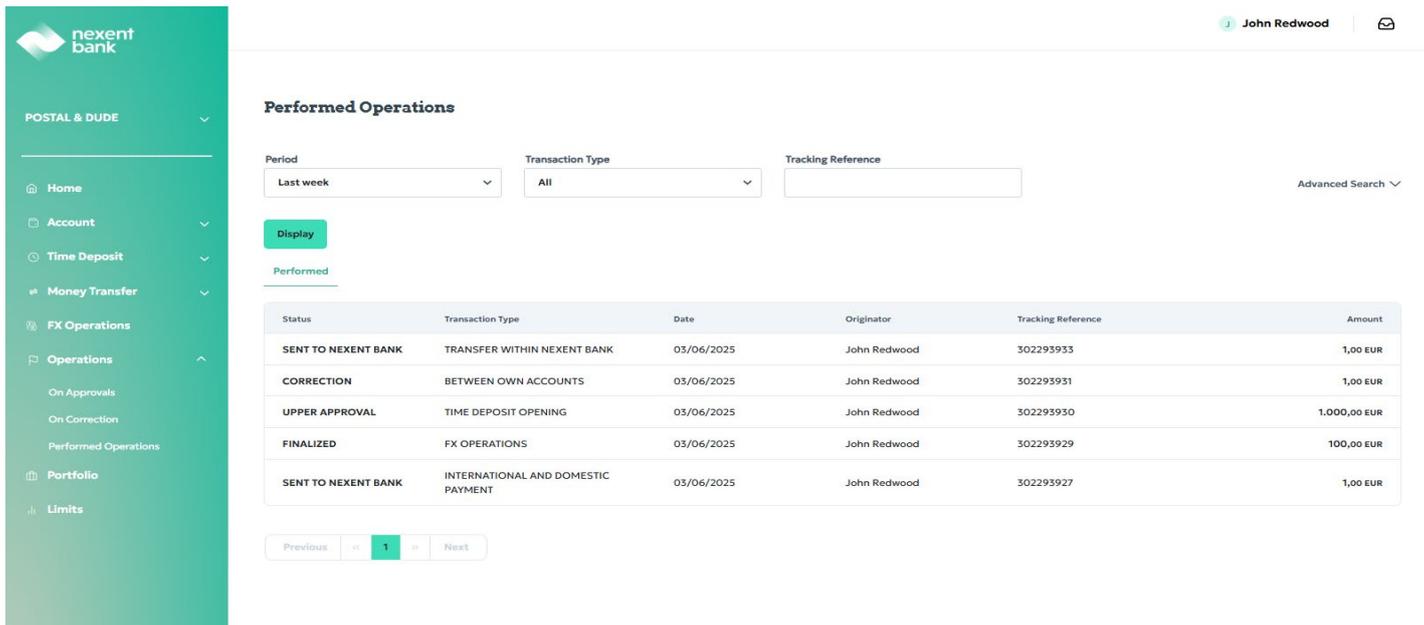
### 6.7.2 Operations On Correction

You can correct the operations, which are sent to you by the company approver (authorizer), via the “**On Correction**” menu tab. You can list the operations according to date, amount, tracking reference, customer reference, transaction type and currency type. When you list the operations according to your criteria, you can select the operation and correct the details again. After you have completed the operation, you will be forwarded to soft token approval.



### 6.7.3 Performed Operations

You can observe the performed operations via the “Performed Operations” menu tab. You can list the operations according to date, amount, tracking reference, customer reference, transaction type and currency type.



You can observe the operation status as:

- **On Approval:** Operation is waiting for the approval of company approver (authorizer)
- **Upper Approval:** Operation is approved by one user and waiting to be approved by another user.
- **Sent to Nexent:** Operation is sent to Nexent for approval.
- **Correction:** Operation is sent back to inputter for correction.
- **Finalized:** Operation has been completed



**Important Note 1:** Kindly note that all operations that are waiting to be approved by company approvers (authorizers) for more than one month will be automatically cancelled.

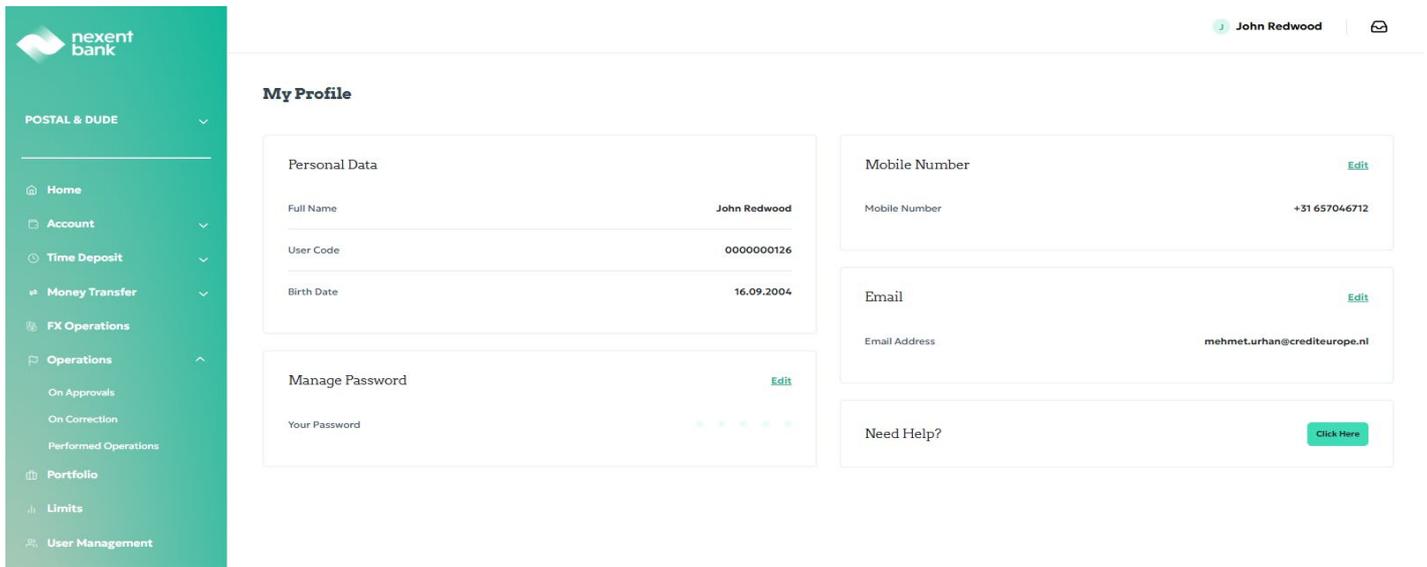


**Important Note 2:** As per latest PSD2 regulations, our system supports the transactions through Third Party Providers (TPP) (please visit – General Terms and Conditions for Payment Services for Corporate Customers for more information about PSD2 regulations).

If you have performed a transaction through a TPP, you can observe the payments in this screen in a separate table under the “Performed Operations” menu tab by clicking the “TPP” tab that will appear in this case.

## 7. Profile

Once you click on your name at the top right corner of your web screen, you will be able to access your “My Profile” page and have the ability to edit your personal data, password, telephone and email data.

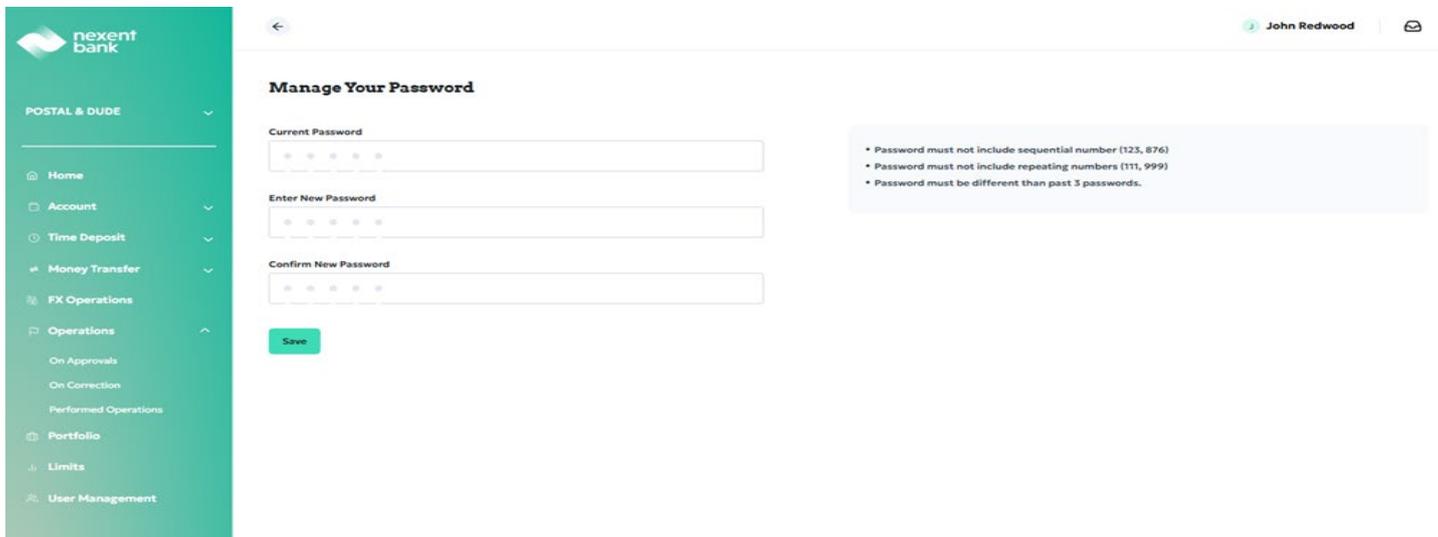


### 7.1 Personal Data

On the personal data section, you will be able to view your full name, user code and date of birth.

### 7.2 Manage Password

On your profile page, you can change your 5-digit password at any time by clicking the edit button under the “Manage Password” section.



For security reasons, your 5-digit password must adhere to the following rules:

- Your password can only consist of numbers.
- Your password must not include repetitive numbers such as 11111 or 99999.
- Your password must not include consecutive numbers such as 12345 or 54321.
- Your password must not include your birth date.
- Your password cannot be the same as your previous passwords.

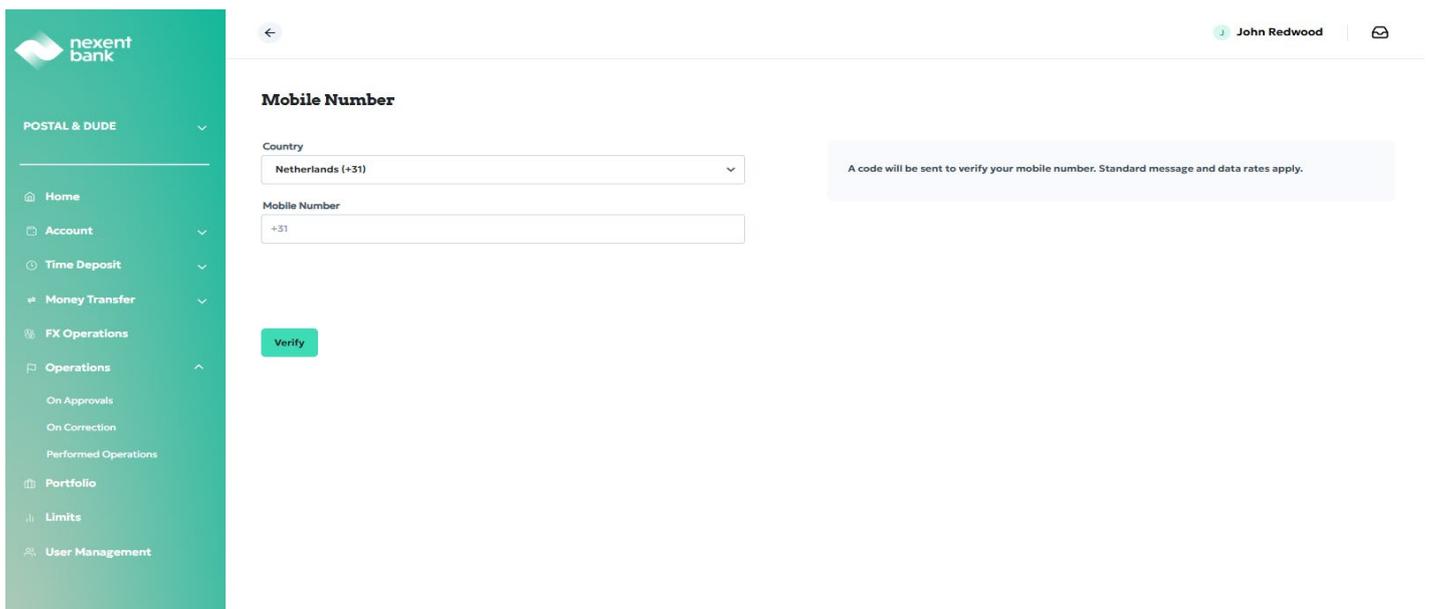
For security reasons your account will be locked after 5 incorrect consecutive attempts for the same user code.



**Important Note:** You should never share your password with anyone else. If you think someone else knows your password, you should change it immediately or contact your Account Manager at Nexent Bank Suisse. Our colleagues will help you to reset your password and your new password will be sent to your email address.

### 7.3 Telephone Update

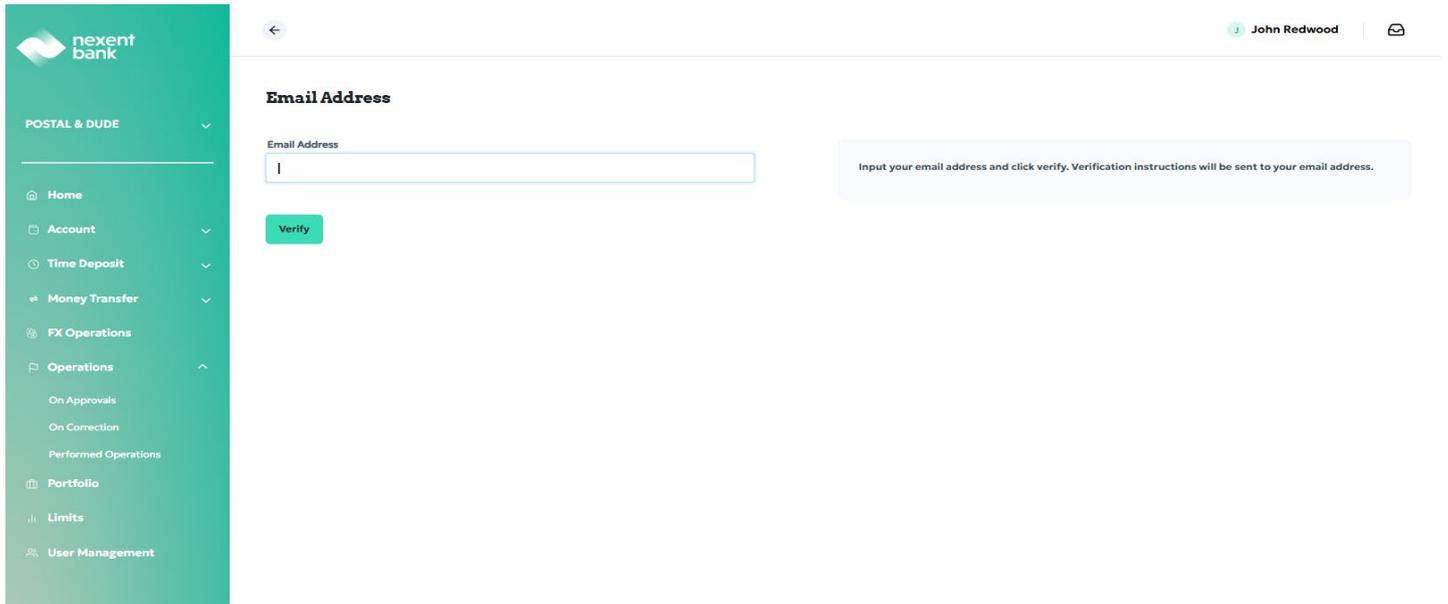
Your mobile phone number will be displayed in this section and by clicking the edit button, you have the option to update your mobile phone number.



The screenshot shows the 'Mobile Number' update screen in the Nexent Bank mobile app. On the left is a green sidebar menu with options: POSTAL & DUDE, Home, Account, Time Deposit, Money Transfer, FX Operations, Operations (with sub-items: On Approvals, On Correction, Performed Operations), Portfolio, Limits, and User Management. The main content area has a title 'Mobile Number' and a back arrow. Below the title are two input fields: 'Country' (set to 'Netherlands (+31)') and 'Mobile Number' (set to '+31'). A 'Verify' button is located below the 'Mobile Number' field. A light blue notification box on the right states: 'A code will be sent to verify your mobile number. Standard message and data rates apply.' The top right of the screen shows the user's name 'John Redwood' and a profile icon.

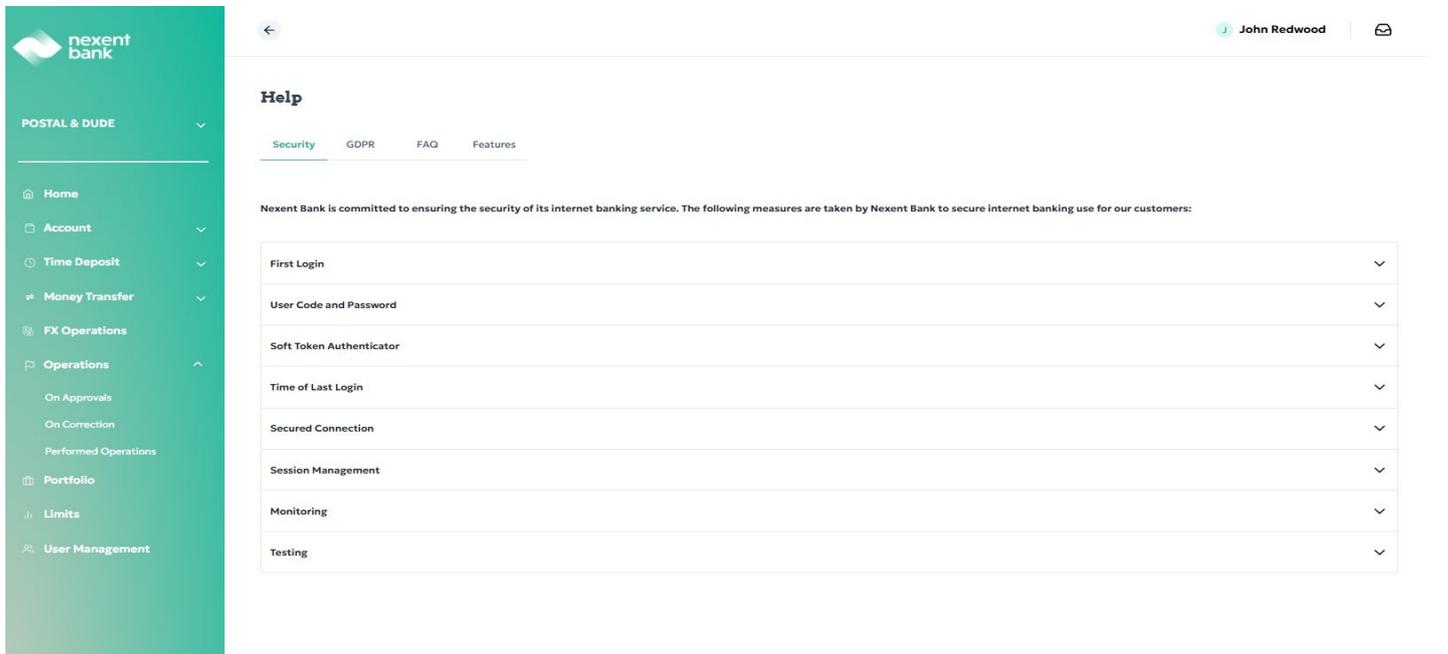
### 7.4 Email Update

In this section, your email address is listed. In order to update your email address, you can simply click on the edit button and proceed with the change.



## 7.5 Help

In the “Need Help?” box under the Profile menu tab, you can click on the “Click here” button to reach the page shown below. Here, you’ll be able to find all the relevant information regarding Security, GDPR Data Protection, FAQ and Features for internet and mobile banking.

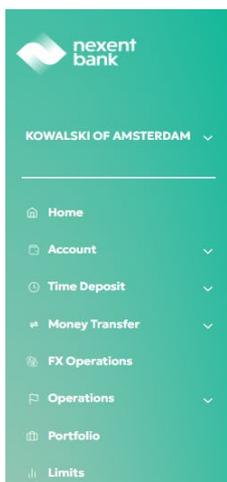
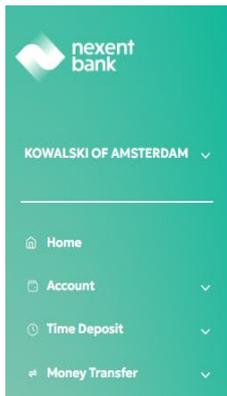


|                          |   |
|--------------------------|---|
| First Login              | ▼ |
| User Code and Password   | ▼ |
| Soft Token Authenticator | ▼ |
| Time of Last Login       | ▼ |
| Secured Connection       | ▼ |
| Session Management       | ▼ |
| Monitoring               | ▼ |
| Testing                  | ▼ |

## 7.6 Announcements

On your web browser, you will be able to view announcements of Nexent Bank by clicking the “Inbox” image on the top right-hand corner of your home screen as shown below.





**Inbox**



**Test Message**



In the Nexent mobile app, you will be able to find the “Announcements” section under the Profile menu tab as shown below.

## 8. Frequently Asked Questions

- **What is Nexent Bank online banking?**

Nexent Bank online banking is a web and mobile based service that allows Nexent customers to access their products anytime from any computer or mobile device.

- **What do I need to do to activate internet banking for the first time?**

You will need: A "User Code" which is sent to you via SMS. A "Password" which is emailed to you. A "Soft Token" device which is set up by downloading the Nexent mobile app and registering your device.

- **What is a soft token?**

A soft (or software) token is a verification method made through push notifications or a QR code on your registered mobile device. It is an added layer of security.

- **How can I use my soft token for the first time?**

Download the Nexent mobile app on your device, log in to your account using your user code and password and during your first login on your mobile app, you will be asked to activate your soft token device. Please follow the on-screen instructions. Moving forward when you login to your account on a computer or on a mobile device,

you'll be asked to open your Nexent mobile app, verify the push notification sent to your registered mobile device and enter your 5-digit password.

- **What if I forget my "User Code" or "Password"?**

We kindly request you to contact your Account Manager at Nexent Bank Suisse. Our colleagues will assist you to reset your user code or password. Your new user code will be sent to you via SMS and your password by email.

- **What if my password is stolen or compromised?**

The easiest way to handle this is to reset your password via online banking which is operational 24/7. You can contact your Account Manager. Our colleagues can assist you to reset your password and your new password will be sent to your email address.

- **What measures can I take to avoid any cyber-attacks attempting to access my account?**

Please make sure to install any recent security updates and service packs for your operating system and anti-virus software.