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Business Integration and Business Intelligence

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[Schedule and Tariff for the Payment Institution “Business Integration and Business Intelligence” DOO Podgorica]

SCHEDULE IN NATIONAL PAYMENT TRANSACTIONS

The schedule of work and execution of orders initiated through the Hybrid Payment Institution, in national payment transactions, is subject to the rules of the payment system in the country, respecting all existing rules regarding the schedule of internal and external orders in interbank financial business defined by the regulator Central Bank of Montenegro and the schedules of the banks holding the User's account.

Orders initiated in national payment transactions through the Hybrid Payment Institution service which are intended for payments within the account-holding bank, i.e., internal orders within one bank, can be created 24/7/365 every day, including weekends and holidays, and will be executed as stated and in accordance with the schedule of the account-holding bank.

All external orders in national payment transactions, initiated via the Hybrid Payment Institution service, after 17:00h, from the account-holding bank's account to other banks, will be executed as stated and in accordance with the schedule for external payments of the account-holding bank.

Schedule

Transaction	Time of Order Receipt	Order Execution Deadline
Internal Payments within the Account-Holding Bank	24/7/365	In accordance with the schedule of the client's account-holding bank
External Payments		
Clearing (DNS) Transactions	24/7/365	In accordance with the schedule of the client's account-holding bank
RTGS Transactions		
External Payments on Saturdays	24/7/365	In accordance with the schedule of the client's account-holding bank

FEE SCHEDULER – Fees and Costs

The **Fee Schedule (Tariff)** is a document or list that contains an overview of **prices** or **tariffs charged** for certain services or products.

The Service User is obliged to pay the Payment Institution fees for performing payment transaction services in national payment transactions, as defined by the List of Conditions and the Payment Institution's business policy.

The Lists of Conditions with prices for products and services in national payment transactions are publicly displayed on the official website of the Payment Institution and published at the Central Bank of Montenegro.

Fee Schedule for Services and Systems in National Payment Transactions	Compensation (Fee)
Installation of the mobile application "Digitalni Kiosk" (Digital Kiosk)	Free
Registration of an individual user account through the Digital Payment Institution	Free
Basic Digital Account Services Package includes: <ul style="list-style-type: none"> - Initiation of a Digital Order (PISP) - up to 5 orders per month; - Provision of Account Information (AIS) - unlimited; - Recurring orders. 	€0.99 per month
Plus Digital Account Services Package includes: <ul style="list-style-type: none"> - Initiation of a Digital Order (PISP) - up to 10 orders per month; - Provision of Account Information (AIS) - unlimited; - Recurring orders. 	€1.99 per month
Premium Digital Account Services Package includes: <ul style="list-style-type: none"> - Initiation of a Digital Order (PISP) - with an unlimited number of orders per month; - Provision of Account Information (AIS) - unlimited; - Recurring orders - unlimited number. 	€2.99 per month
Payment complaint and resolution with the user's bank	Free

Note: * Each recurring order is considered an individual initiated PISP order and is included in the monthly limit of the selected package. The payment of the monthly package fee does not reduce the number of available orders (the order for the package fee payment is not included in the monthly limit). If the user utilizes all orders within the package, an upgrade to a higher package will be automatically offered, subject to their consent.

EXPLANATION OF SERVICES INCLUDED IN THE PACKAGES:

Initiation of a Digital Order (PISP)

Allows users to initiate payments from their bank accounts. This functionality enables users to make one-off payments directly from their bank account via the "Digitalni Kiosk" application, without the need to use payment cards. The user must initiate and confirm each order, which enables secure and simple payment.

Characteristics:

- ✓ Initiation of one-off payments from the user's bank account.
- ✓ The user starts the payment process via the application.
- ✓ SCA (Strong Customer Authentication) is required when initiating a one-off payment order.
- ✓ There is no automatic repetition of the transaction – the user must confirm the initiated payment every time.

Provision of Account Information (AIS)

Allows users access to detailed information about the status of their bank accounts, transactions, and history via the "Digitalni Kiosk" application. AIS helps users better manage their finances by enabling an easier overview of all accounts on one platform.

Characteristics:

- ✓ Enables access to information about the user's account status, statements, and transactions.
- ✓ Centralizes data from multiple banks in one application.
- ✓ SCA (Strong Customer Authentication) upon accessing account data.
- ✓ Information-only service – does not allow for payment execution.

Recurring Orders

Recurring orders allow users to set up automated payments for pre-defined periods (e.g., monthly, quarterly, or annually) for services such as subscriptions, utilities, or loan installments. Once set up, the orders are executed automatically without the need for further user engagement.

Characteristics:

- ✓ Automatic execution of payments according to a defined periodicity.
- ✓ The user sets the first order and defines the periodicity (monthly, quarterly, annually).
- ✓ SCA (Strong Customer Authentication) is mandatory when creating, changing, or first initiating a recurring order with the same amount and the same payment recipient.
- ✓ No need to re-enter data – transactions are executed automatically.