

Mobile Code - Operating Manual

1. Name and description of the service

This Operating Manual is for the Mobile Token, i.e. the "Mobile Code" Service provided by FinecoBank S.p.A. (hereinafter referred to as the "Bank") to all Clients in order to guarantee a higher level of security.

The **Mobile Code** is a feature of the Fineco app that allows users to confirm certain transactions entered in the Bank's website and mobile devices specified by the Bank in section 2 of this Operating Manual.

The **Mobile Code** (hereinafter referred to as the "**Service**") therefore makes it possible to confirm the transactions for which a greater security is required in accordance with European payment regulations (PSD2) and for all transactions established by the Bank from time to time.

The Service can be activated directly from the Fineco app by following the wizard provided.

It is possible to link **Multiple devices** to the Mobile Code Service.

The Bank will define from time to time the maximum number of devices that is possible to link.

2. Conditions for the activation and use of the Mobile Code Service

To activate the Service and confirm transactions it is necessary to:

- Have an iPhone or iPod Touch with iOS operating system (versions 10 and later) or a **smartphone or tablet** with Android operating system (versions 4.4 and later), an Internet connection and a SIM card enabled to receive text messages.
- Install the latest version of the **Fineco app** available in the App Store or Play Store.
- Enable **Fineco app push alerts** in the device settings.
- **Certify** the **mobile phone number** registered with the bank. The Client can check the certified mobile phone number at any time from the personal area of the Fineco website, in the section "Account Management > Contact details".
- Have an unmodified Operating System installed on the device

To activate the Mobile Code a text will be delivered to the Client's certified mobile number.

3. Procedure for activating and using the Mobile Code Service

It is possible to activate the service from the Fineco app by following the steps described in sections 3.1 and 3.2 of this Operating Manual.

3.1 Activating the Service on the first device

To activate the Service on the first device, you must download or update the Fineco app. Once you have logged in to the Fineco app, you will be given the opportunity to activate the Service. In any case, the Service can also be activated from the section "Settings > Mobile Code". Clients who want to activate the Service will be asked to:

- Create a **code** (Mobile Code) that will be used to confirm transactions entered in the Bank's website and app.
If the device used supports biometric recognition, the Client will be able to link the Mobile Code with the Touch ID, Fingerprint or Face ID functionality.
- Read carefully, be sure to understand and accept the conditions of use summarised in this Operating Manual.
- Confirm the request with the **PIN**.
- In the app, enter the **code** received via text sent to the certified mobile number. The certified mobile number does not necessarily have to correspond to the device that the Client intends to link with Mobile Code.
- Enable biometric control through the Touch ID, Fingerprint or Face ID functionality with the Mobile Code in order to **confirm at a glance (Face ID) or with a finger (Touch ID, Fingerprint)** all the transactions that require the Mobile Code.

At the end of the Mobile Code activation process, the client will receive a confirmation email.

3.2 Activating the Service on subsequent devices

To activate the Service on subsequent devices, the Client must:

- Create a **code** (Mobile Code) that will be used to confirm the transactions entered in the Bank's website and app.
If the device used supports biometric recognition, the Client will be able to associate the Mobile Code with the Touch ID, Fingerprint or Face ID functionality.
- Read carefully, be sure to understand and accept the conditions of use summarised in this Operating Manual.
- Confirm the request with the **PIN**.
- Confirm the **push alert** received on devices already linked to the Mobile Code.
- In the Fineco app, enter the **code** received via text sent to the certified phone number. The certified mobile phone number does not necessarily have to correspond to the device that the Client intends to link with the Mobile Code.
- Associate the Touch ID, Fingerprint or Face ID functionality with the Mobile Code in order to **confirm at a glance (Face ID) or with a finger (Touch ID, Fingerprint)** all the transactions that require the Mobile Code.

At the end of the Mobile Code activation process, the client will receive a confirmation email.

The Customer can always check the list of devices linked to the Mobile Code by accessing the "Settings > Mobile Code > Linked Devices" section of the Fineco app, or from the personal area of the Fineco website in the section "Account management > Fineco codes > Mobile Code Management".

3.3 Use of the Mobile Code Service to confirm transactions

After activating the Mobile Code, the Client will authorise transactions through the device(s) linked with the Service, after carefully checking the accuracy of all the information entered.

The transactions must be confirmed at the same time as they are entered, and it will not be possible to postpone their authorisation.

Following is an explanation of how to use Mobile Code to confirm the transactions entered in the Bank's website and Fineco app.

3.3.1 Confirmation of transactions entered in the Bank's desktop website, mobile website and Fineco app installed on a device that is not linked with Mobile Code.

When the Client enters a transaction on the Bank's desktop website, mobile website or Fineco app installed on a device that is not linked with Mobile Code, it will receive a push alert on the device(s) linked with Mobile Code. To confirm the transaction, the Client must select the alert and, where required, after carefully checking the accuracy of all information entered, confirm:

- With Touch ID, Fingerprint or Face ID, if supported by the device and enabled.
- With the Mobile Code created during the linking phase of the device, in all other cases.

If multiple devices are linked with the Service, the Client will receive a push alert on each device.

If the push alert is not received, on the confirmation page of the transaction in the personal area of the Fineco website the Client can request the code to be resent.

It is therefore important to check that Fineco app push alerts have been enabled in the settings of the device being used. If an incorrect Mobile Code is entered three times in a row, the transaction will be cancelled and must be re-entered.

3.3.2 Confirmation of transactions entered in the Fineco app installed on the device linked with Mobile Code

When entering a transaction in the Fineco app linked with Mobile Code, after carefully checking the accuracy of all the information entered, the Client will confirm:

- With Touch ID, Fingerprint or Face ID, if supported by the device and enabled.
- With the Mobile Code created during the linking phase of the device, in all other cases.

If an incorrect Mobile Code is entered three times in a row, the transaction will be cancelled and must be re-entered.

3.3.3 Confirming transactions in case the Client is not receiving alerts

If no alerts are received on the device, the Client can confirm the transaction entered in the Bank's website using the "Mobile Code" function in the public area of the Fineco app.

4. Changing the Mobile Code

The Client can change the Mobile Code by accessing the menu "Settings > Mobile Code > Change Mobile Code" in the personal area of the Fineco app installed on the same device. It is advisable to change the Mobile Code frequently and whenever it is possible that someone may have fraudulently become aware of it.

5. Changing a forgotten Mobile Code

If the Client has forgotten the Mobile Code, it is possible to contact the Customer Care.

6. Disabling the Mobile Code

The Client can unlink Mobile Code-enabled devices from the menu "Settings > Mobile Code > Linked Devices" in the personal area of the Fineco app.

In the settings of the app enabled to use Mobile Code, the Client can only unlink the device being worked on.

It will no longer be possible to confirm transactions using this device (both those entered in the Bank's website and those entered in the Fineco app) until the Client creates a new link.

7. Cost

The service is free of charge.

8. Limitations of liability

The Bank shall not be liable for any failure or defect in the provision of the Service due to force majeure or causes not attributable to the Bank itself.

9. Changes to the Service and these Instructions

The Service is entirely incidental to the current account relationship it relates to.

Therefore, in accordance with the General Terms and Conditions proposed by the

Bank, the Bank has the right to change or to suspend temporarily or permanently the Service at any time.

The Bank may also change or supplement these instructions at any time.

Information on any suspension or change will be provided to Clients, including by means of a communication published on the Bank's website (finecobank.com).

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