



CPS Bank app guide

How to open your account, verify your identity, receive a transfer and use your card. Step by step.



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What you need

Keep everything close to hand: opening your account takes just a few minutes.

- A smartphone with a working camera.
- An email address and a mobile number: you receive a code by SMS. Some non-European numbers may not receive SMS messages.
- Residence in a European country.
- A **valid** European ID document or passport.
- Proof of address **in your name**, for example a phone or electricity bill, showing the same address you enter in the app.

What you can do with CPS Bank today

Receive transfers

Domestic and international: up to 10,000 euros a month, or 10,000 a day after the additional verification. Or the equivalent in dollars.

Use your card

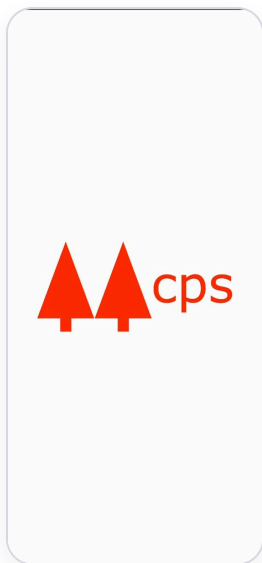
Pay online and in shops, withdraw cash, create virtual cards, manage limits.

Outgoing transfers: very soon they can be enabled on request. For now, the money in your account is used with your card, to pay and withdraw.

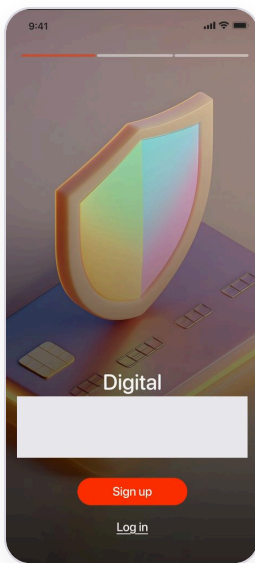
The images in this guide show the app in English, and buttons are written as they appear there. In your app, colours, texts and language may differ slightly. The data in the images is test data; personal data is covered by a grey box.

Download the «CPS Coopacsol» app

In the app stores, the CPS Bank app is called **CPS Coopacsol**.



Opening



Welcome

- 1 **iPhone:** open the App Store and search for «CPS Coopacsol».
- 2 **Android:** open Google Play and search for «CPS Coopacsol».
- 3 Check that the developer is **Tigerinvest a.s.**
- 4 Tap «Get» or «Install».
- 5 Open the app. Swipe through the welcome screens.
- 6 Tap **Sign up** to create a new account. If you already have an account, tap **Log in**.

Watch out for copies.

Only download the app from the official stores, never from links sent to you in messages.

Your personal details

Enter your details exactly as they appear on your ID document.

9:41

< Your personal details

Please enter below details to register

Name*

Surname*

Nationality*

Prefix* +001 Mobile number*

Email address*

Password*

Confirm password*

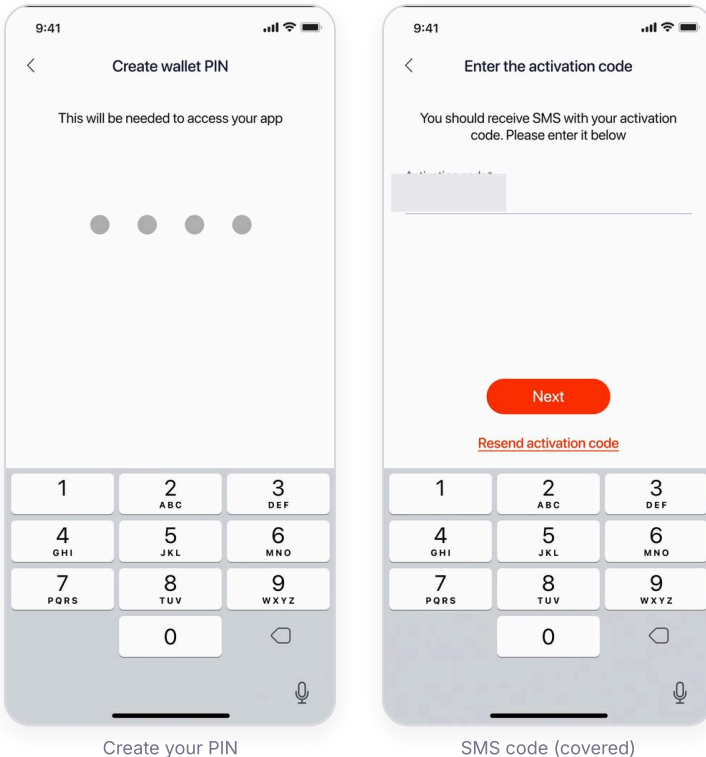
Next

- 1 Enter your **name** and **surname**.
- 2 Choose your **nationality** from the list.
- 3 Choose your country **prefix** and enter your mobile number.
- 4 Enter your **email address**.
- 5 Choose a **password** with at least **one number, one capital letter and one special character**, and type it again below. The red eye shows or hides it.
- 6 Read the terms and give your consent.
- 7 Tap **Next**. The button turns red when all fields are filled in.

A green label (**STRONG**) appears under the password when it is secure enough.

Your PIN and SMS code

The 4-digit PIN lets you into the app, and it is **the same PIN you use with your card**.

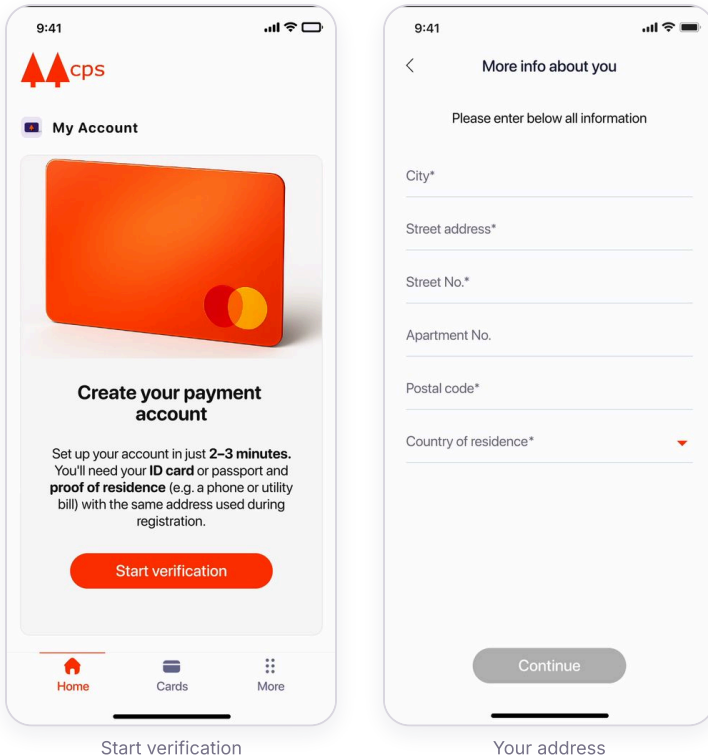


- 1 On the **Create wallet PIN** screen, choose 4 digits: they will also be your card PIN.
- 2 On the **Confirm wallet PIN** screen, type the same 4 digits.
- 3 You receive an SMS with the **activation code**. Enter it in the **Activation code** field.
- 4 Tap **Next**. If the SMS does not arrive, tap **Resend activation code**. Some non-European numbers may not receive it.

Do not use dates of birth or sequences like 1234. Never tell anyone your PIN.

Start the verification

After the SMS you are in the app. To open your account, you need to verify your identity.



Start verification

Your address

- 1 On the first screen, tap **Start verification**.
- 2 Enter your city, street, house number, flat number (if any) and postcode.
- 3 Choose your **country of residence**. Tap **Continue**.

Enter the **same address** shown on your proof of address (phone or electricity bill).

Verification with Shufti

Shufti is the service that checks your document and your face. It opens inside the app.

What happens

- 1 The **Identity verification** screen opens.
- 2 The app asks for permission to use the **camera**: tap «Allow».
- 3 You take a photo of your **ID document** or passport.
- 4 You take a **selfie**: Shufti checks that you are a real person and that your face matches the document.
- 5 If asked, you upload your **proof of address**.
- 6 The answer usually comes within a few seconds.

If the answer is negative, do not worry: we will contact you within 24 working hours. We will let you know by email.

How to pass the verification first time

Before you start

- Find a place with **even light**, daylight is best.
- Place the document on a dark, smooth table.
- Clean the camera lens.
- Take off sunglasses, hats or face masks.

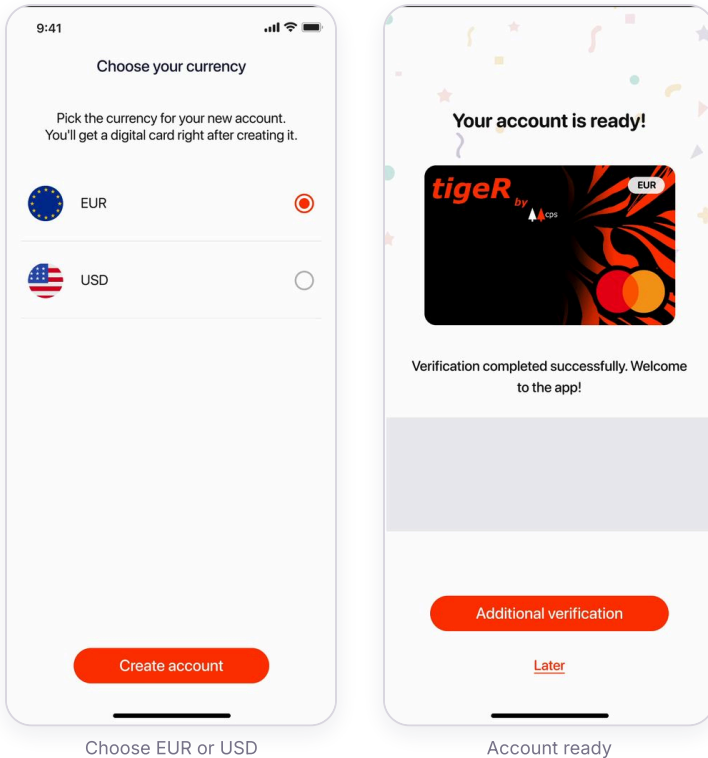
Most common errors

PROBLEM	WHAT TO DO
Blurred photo	Hold the phone still and wait for it to focus.
Glare on the document	Turn off the flash, move the document away from the lamp.
Document cut off	All four corners must be visible.
Expired document	Use a valid document.
Face not recognised	Look straight at the camera, with your face uncovered and well lit.
Different address	Your proof of address must show the same address you entered in the app.

If the verification is not successful, do not worry: we will contact you within 24 working hours, and let you know by email.

Choose a currency: your account is ready

After the verification, choose the currency of your first account.



Choose EUR or USD

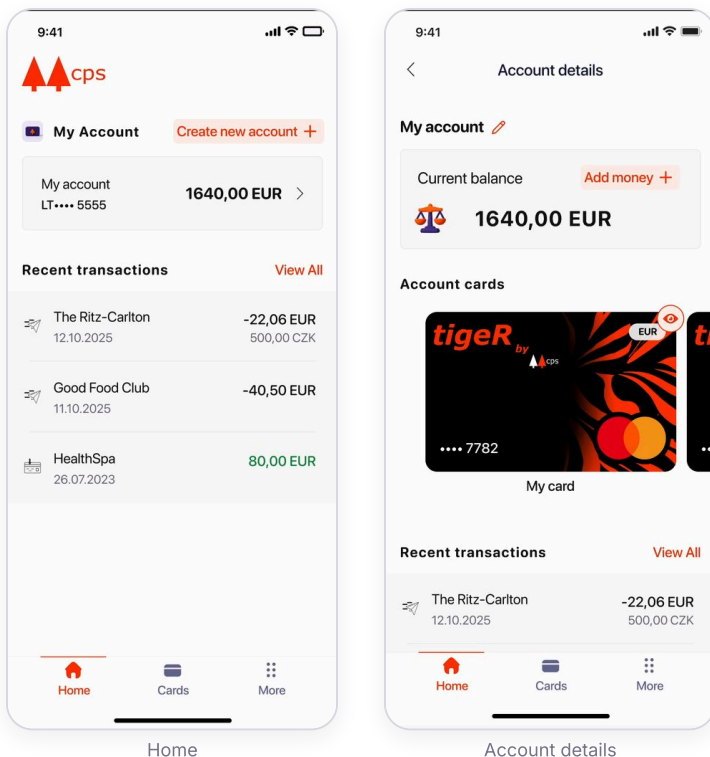
Account ready

- 1 On the **Choose your currency** screen, choose **EUR** or **USD**.
- 2 Tap **Create account**.
- 3 **Your account is ready!** appears, with your digital card linked to the account.
- 4 Tap **Later** to go into the app, or **Additional verification** to verify further.

The limit. With the basic verification your card has a limit of **10,000 euros a month** (or the equivalent in dollars). With **Additional verification** you unlock it: **10,000 a day**.

The home screen and your balance

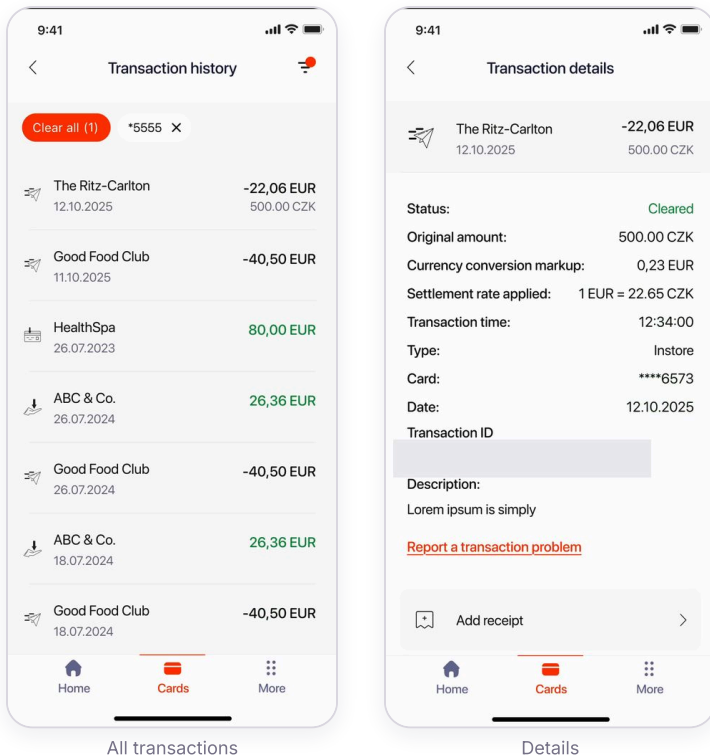
At the bottom you always have three buttons: **Home**, **Cards** and **More**.



- 1 In **Home**, under **My Account**, you see your accounts and the balance of each one.
- 2 Under **Recent transactions** you see your latest transactions. Tap **View All** to see them all.
- 3 Tap an account to open its details: current balance, linked cards and transactions.

Your transactions

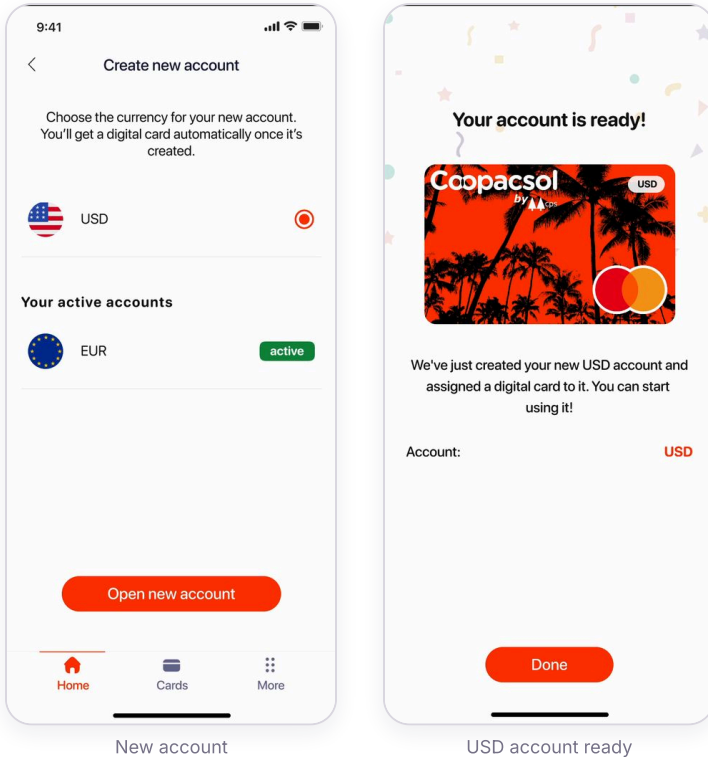
Every payment, withdrawal or transfer received appears in the list.



- Money in is shown in **green**, money out in black with a minus sign.
- On the transactions screen you can use the filter at the top, for example to see a single card.
- Tap a transaction to see its details: status, amount, exchange rate applied, date and time.
- From the details you can **add a photo of the receipt** (**Add receipt**), **download the confirmation** or report a problem (**Report a transaction problem**).

An account in the other currency too

You can have one account in euros and one in dollars. Each account has its own digital card.

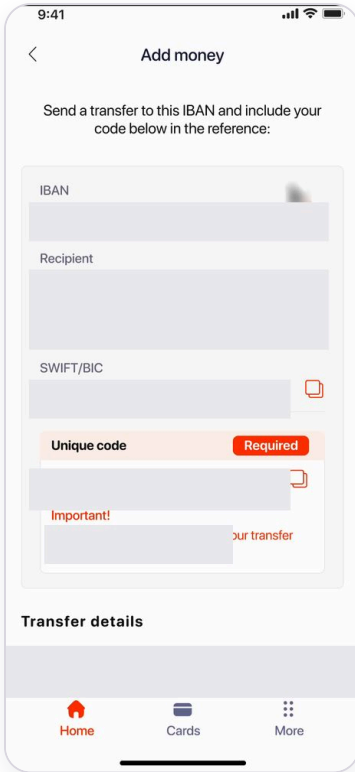


- 1 In **Home**, tap **Create new account +**.
- 2 Choose the currency. Below, you see the accounts you already have (**Your active accounts**).
- 3 Tap **Open new account**, then **Done**.

The PIN for the new card is the same PIN you use to get into the app. You can change it in the card settings.

The details to give to the person paying you

You find them in the app, in the account details.



Your details are covered

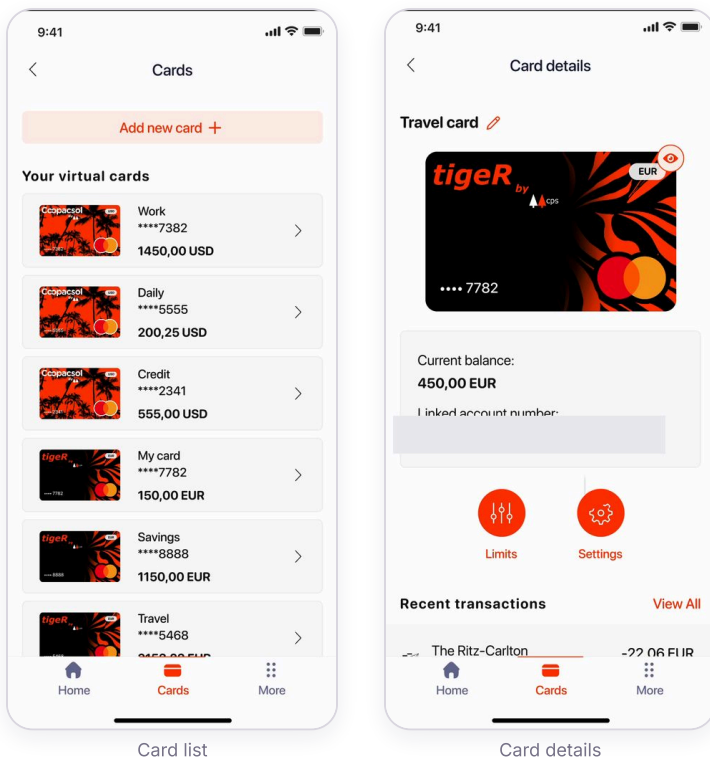
- 1 Tap the account you want to receive the money into.
- 2 Tap **Add money +**.
- 3 Copy each detail with the icon next to it: **IBAN**, **beneficiary** (Recipient), **SWIFT/BIC**.
- 4 Also copy the **unique code** (Unique code).
- 5 Send everything to the person paying you. Ask them to write **only the unique code in the reference**, exactly as you see it.

The unique code is mandatory. Without it, the transfer cannot be matched to your account automatically.

- **Timing:** instant in 5 minutes, standard up to 5 days.
- **Other text in the reference:** the transfer is processed by hand, in 2 working days.
- **Neither code nor account holder's name:** the transfer cannot be processed.
- **Limit:** 10,000 euros a month, 10,000 a day after the additional verification.

Your cards

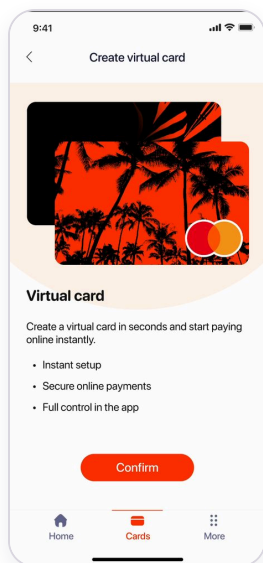
Every account already has a digital Mastercard, ready to pay online and contactless.



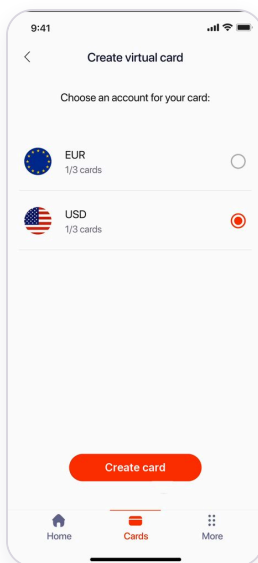
- 1 Tap **Cards** in the bar at the bottom. You see all your cards with the last 4 digits and the balance.
- 2 Tap a card to open its details: balance and latest transactions.
- 3 Tap the **eye** on the card to see the **full number, expiry date and CVV**.
- 4 Tap the pencil next to the name to rename it (for example «Travel»).
- 5 From here you find **Limits** and **Settings**.

Create a virtual card

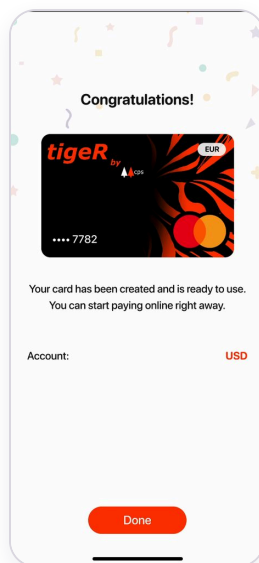
Useful for keeping online spending, subscriptions or travel separate.



1 · Confirm



2 · Choose the account



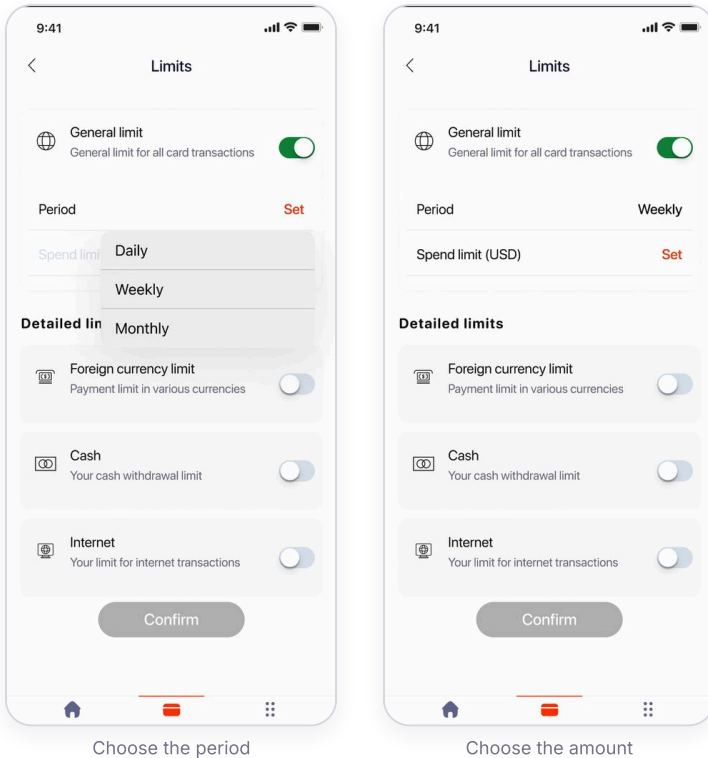
3 · Done

- 1 In **Cards**, tap **Add new card +**.
- 2 Read the introduction and tap **Confirm**.
- 3 Choose the account the card takes money from: **EUR** or **USD**.
- 4 Tap **Create card**. **Congratulations!** appears: your card is ready. Tap **Done**.

You can have **up to 3 cards**.

Set your spending limits

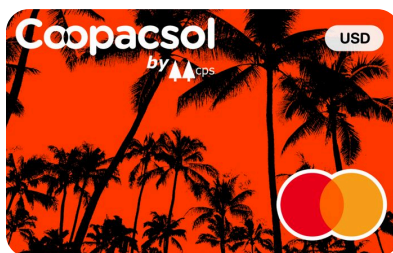
You decide how much each card can spend.



- 1 Open the card and tap **Limits**.
- 2 Turn on **General limit**: it applies to all spending on the card.
- 3 In **Period**, tap **Set** and choose daily, weekly or monthly.
- 4 In **Spend limit**, tap **Set** and enter the amount.
- 5 Below, you can turn on separate limits: foreign currencies (**Foreign currency**), withdrawals (**Cash**), online purchases (**Internet**).
- 6 Tap **Confirm**.

Paying and withdrawing cash

The card is a Mastercard: use it wherever you see the Mastercard logo.



Paying online

Use the card details: you see them by tapping the eye on the card. Never send them by chat or email.

Paying in shops

The digital card is ready for contactless payments. The PIN is the app PIN.

Apple Pay and Google Pay

Where available, you can add the card to Apple Pay (iPhone) or Google Pay (Android).

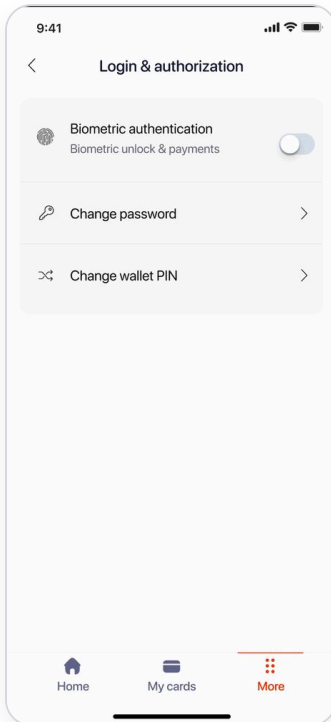
Withdrawing cash

At enabled ATMs, also with the contactless (NFC) function. ATM fees do not depend on CPS.

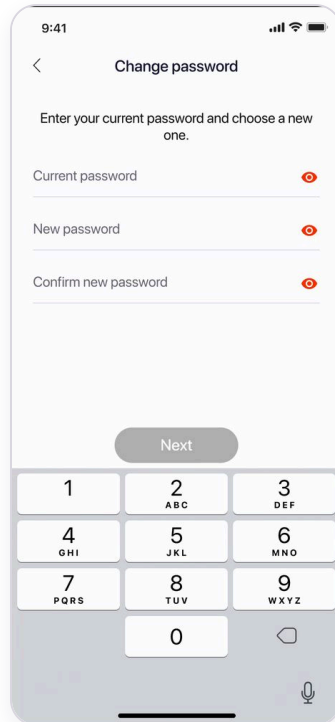
Paying in another currency? In the transaction details you see the exchange rate applied and any extra charge.

Log in with your face or fingerprint

You manage everything from [More > Login & authorization](#).



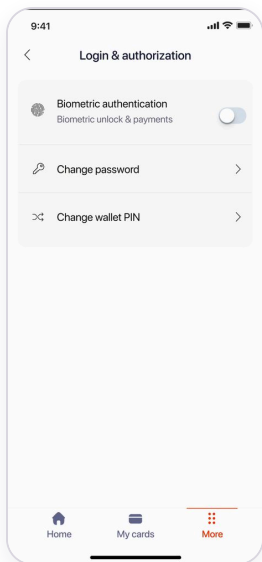
Login and security



Change password

- **Biometric authentication:** turn on the switch to log in and confirm payments with your face or fingerprint.
- You can also turn it on from the login screen, with **Enable biometric login**.
- **Change password:** enter your current password, then the new one twice. Tap **Next**. «Your password has been updated» appears.

PIN, lost card and fake messages



Change your PIN

Changing your PIN

More > Login & authorization > Change wallet PIN.

Enter your current PIN, then the new one twice.

«Your new PIN has been saved» appears.

Lost your card?

Block it straight away in the app or call support.

Report any transaction you do not recognise.

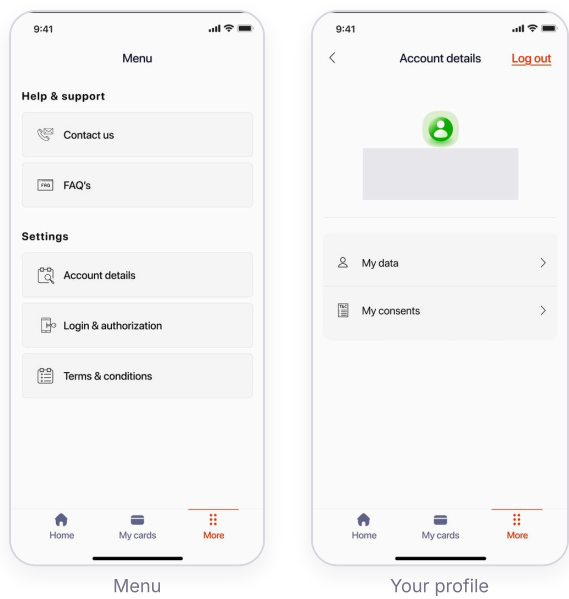
Forgotten password

On the login screen, tap **Reset password**.

Fake messages. Never give anyone your password, PIN or SMS codes, not even someone who says they are calling from CPS Bank. Do not open links sent by SMS, email or WhatsApp: always go through the app.

The More menu

Tap **More** in the bar at the bottom.



ITEM	WHAT IT IS FOR
Contact us	Support contacts.
FAQ's	Frequently asked questions.
Account details	Your details (My data), marketing consents (My consents), leaving the app (Log out).
Login & authorization	Biometrics, password and PIN.
Terms & conditions	Terms of service.

The information in My data cannot be changed in the app. To change your address, phone or document, write to support from **Contact us**.

Quick answers

Who can open an account?

Individuals resident in a European country. Business accounts are coming soon.

How long does it take?

It depends on your documents. With clear and complete documents, verification can be quick.

Can I send transfers?

Not yet: very soon they can be enabled on request. Meanwhile you can receive transfers and use the money with your card.

Which currencies?

Euros (EUR) and dollars (USD), each with its own account and card.

Why was a payment declined?

For example insufficient funds, a limit exceeded or security checks. Check your card limits.

I do not recognise a transaction.

Block the card and use «Report a transaction problem» in the transaction details.

Can I be asked for other documents?

Yes, even after opening, for example for high-value transactions or periodic checks.

Support: in the app, under More > Contact us · Phone +420 311 440 761 · Email info@cps-bank.com · All the FAQs at cps-bank.com