

BPER:

TRANSITION TO BPER DIGITAL SERVICES FOR YOUR COMPANY

From **20 April 2026**, as part of the integration between **Banca Popolare di Sondrio and BPER Banca**, the services currently available on **SCRIGNOazienda** will be replaced by BPER digital services. The aim is to provide a simple and consistent experience, offering new opportunities and aligned with your company's needs, while ensuring service continuity, no interruptions, and full retention of your data.

How do I get new credentials for BPER digital services?

From 20 April 2026, you can follow the guided online procedure.

> Go to **bper.it**

> Select the section dedicated to Banca Popolare di Sondrio customers or click on **Account Login**

> Log in using your **SCRIGNOazienda credentials**

> enter your **User Code and PIN**

> enter the **OTP (one-time password) received via SMS**

> verify and, if required, **confirm your contact details**

> Follow the step-by-step guide to get your **new BPER credentials**

> you will receive the **access code/s** via email

> you will receive a **temporary password** via SMS

With these credentials you will then be able to access the new BPER digital service.

All SCRIGNOazienda users must complete this procedure to obtain new credentials. Therefore, please share these instructions with all authorised users under the contract.

Which BPER digital service will you use?

Your BPER digital service will be automatically set based on your current use of SCRIGNOazienda.

01 Basic, single user and/or single company banking

If you access SCRIGNOazienda as a single user or for a single company, as legal representative, and perform the main banking transactions **online and on EUR** accounts

Your new platform is Smart Banking Business, the digital service designed for simple and timely management of day-to-day operations via PC and app.

What you will find:

- > Your balance and transactions
- > Your address book
- > Payment history (bank transfers, PagoPA, MAV and Ri.Ba.)
- > Documents and communications

What you can do:

- > Manage company liquidity
- > Make online payments and collect Ri.Ba. payments
- > Subscribe to new products and services
- > Sign documents directly via the app using Smart Desk

Useful information:

- > Access to and the signing of transactions take place via the BPER Banca app, which replaces the physical token
- > The model is single-user, managed by the legal representative, who will have full authority to operate the company's account via the channel
- > If you previously accessed electronic invoicing services directly via SCRIGNOazienda, you will receive new instructions to access the Nexi portal using dedicated credentials

Online Trading

If you use the Online Trading services, **this will be integrated into Smart Banking Business**. You will find the functions, information and tools required to operate on financial markets, based on the profile assigned according to the characteristics of the previous service.

Useful information:

- > Online Trading is available only to the legal representative
- > If the company does not hold an active BPER Banca securities account, the profile will be migrated without Trading functions
- > The functions and markets available depend on the Trading profile assigned to you

Advanced, multi-user and/or multi-company banking

If multiple users access your SCRIGNOazienda, if you carry out **more advanced transactions** (bulk payments, foreign transactions, foreign currency accounts), or if you manage multiple companies using the same credentials
Your new platform is B:Digital Corporate, designed for companies with more complex needs, including multi-user access, multi-company management, and advanced payment and collection functions

What you will find:

- > your balance and transactions
- > documents and communications
- > your address book
- > history of collection and payment flows
- > existing users, with permissions migrated according to the new rules for access

What you can do:

- > operate in a flexible and structured manner
- > manage collections and payments even with multiple users and companies within the same group
- > operate both online and via batch file processing
- > work within the defined roles, limits and approval rules

Useful information:

- > The legal representative has full authority to manage payments and collections, and is assigned the role of Master User
- > Where there are multiple legal representatives, the other legal representatives will be assigned the role of Full Configurator
- > The other users will operate in line with the powers defined under the SCRIGNOazienda contract, with the exception of channel limits (per transaction/daily/monthly), which will become unlimited. Therefore, the channel limits previously set in SCRIGNOazienda will not be transferred to the new platform. On the new B:Digital Corporate channel, the Master User or Full Configurator can reconfigure the channel limits for all users in the 'Management' area.
- > Accounting records and transaction receipts are available in the "Documents" section and not in the payments summary
- > If you previously managed multiple companies within the same group with a single user code, please contact your branch to maintain a single set of credentials; otherwise, separate credentials will be issued for each company

Online Trading

If you use the Online Trading service, you will now have two separate platforms:

- > **B:Digital Corporate** for banking operations
- > **Smart Banking Business with Online Trading profile** for financial market operations. You will find the functions, information and tools required to operate on financial markets, based on your assigned profile.

Useful information:

- > Online Trading is available only to the legal representative
- > If the company does not hold an active BPER Banca securities account, the profile will be migrated without Trading functions
- > The functions and markets available depend on the assigned Trading profile, which is based on the characteristics of the previous service

Are you already using BPER digital services?

If, before 20 April 2026, you already use Smart Banking Business, B:Digital Corporate or Smart CBI, the SCRIGNOazienda service will be automatically deactivated. Your accounts with Banca Popolare di Sondrio (e.g. current accounts or securities accounts) will be transferred to BPER. In this case, there is no need to request new credentials, as you can continue using your existing BPER credentials. The SCRIGNOazienda transaction history will not be migrated.

HAVE QUESTIONS?

To help you transition to the new BPER digital services, we've created a website with a **dedicated FAQ** section covering key topics:

- > access to new services
- > differences from SCRIGNOazienda
- > managing users, companies and credentials
- > specific use cases

Scan the QR code to access the FAQs.

If you need help, you can contact your branch or your Relationship Manager at any time.

We are here to help you every step of the way.

