

BPER:

TRANSITION TO BPER DIGITAL SERVICES

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

How do I get new credentials?

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 **SCRIGNO credentials**
 - > enter your **User Code and PIN**
 - > enter the **OTP (one-time password) received via SMS**
- > Follow the steps to create your **new BPER credentials**
 - > you will receive your User Code by email
 - > you will receive your **temporary password** via SMS

With these credentials you will then be able to access your new BPER Smart Digital Service.

How do I log in for the first time?

- > **Download the BPER app** from your app store
- > Open the app, accept the **Privacy** and **Security** policies, tap **"Log in"**, then select BPER
- > Enter your **new credentials** (User Code and temporary password)
- > Confirm your **contact details** (email address and mobile number)
- > Set your **PIN** and, where applicable, enable **biometric authentication**

After your first login from the app, you can then also access your account via your PC.

- > Go to **bper.it**
- > Select **Account Login**
- > Select **Smart Web**, enter your User Code and the new password you have set, and authorise access via the app

Which BPER Smart Digital Service will you use?

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

01 Retail banking

02 Freelance or sole trader banking

01 Retail banking

Your platform is **Smart Banking Private**, the digital service that allows you to manage your day-to-day transactions, subscribe to new products and services, and sign contracts and documents online, without visiting a branch. In addition, if you use the Online Trading service, this will be integrated into Smart Banking Private, allowing you to operate independently on the markets from a PC or via the dedicated "BPER Trading" app.

What you will find:

- > Your payee list
- > Your documents and communications
- > Your balance and transactions

Useful information:

- > In Smart Banking Private you will find all euro-denominated accounts in your name, including both sole and joint accounts
- > Banca Popolare di Sondrio debit and credit cards will remain on the Nexi portal and the NexiPay app, while prepaid cards and BPER cards will be available within your new Smart area
- > Accounts you are authorised to access are available on BPER Digital Services only if you have full authority to operate the account. Current accounts will not be automatically linked to Smart Banking Private: to ensure continued access in accordance with BPER procedures, authorised users should contact their branch for any additional information they may need.

02 Freelance or sole trader banking

If you hold Business products and/or services linked to your account or SCRIGNO service

Your platform is **Smart Banking Business**, the digital service designed for professionals and sole traders, enabling you to manage both personal and business transactions, subscribe to products and services, and sign contracts and documents online without visiting a branch.

In addition, if you use the Online Trading service, this will be integrated into Smart Banking Business, allowing you to operate independently on the markets from a PC or via the dedicated "BPER Trading" app.

What you will find:

- Your payee list
- Your documents and communications
- Your balance and transactions

Useful information:

- > In Smart Banking Business you will find all euro-denominated personal, joint, and business accounts
- > Banca Popolare di Sondrio debit and credit cards will remain on the Nexi portal and the NexiPay app, while prepaid cards and BPER cards will be available within your new Smart area
- > Third-party accounts for which you are authorised will not be visible

01 02

Please note that if by **20/04/2026** you have not logged into SCRIGNOInternetBanking at least once in the previous 12 months, you will need to visit your branch to obtain new credentials for BPER Smart digital services.

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 SCRIGNOInternetBanking
- > 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.

