

The future is here today!

With the most modern payment method – NLB Pay digital wallet on the mobile phone

The NLB Pay digital wallet enables you to make contactless payments at POS terminals in the country and abroad. The NLB Pay digital wallet uses NFC technology and payments can be made with NLB Banka's NLB Mastercard and Visa payment cards that are digitized in your NLB Pay digital wallet. The payment method is simple, fast and secure. To make a payment, you only need to place your mobile phone on a contactless POS terminal, wait for the signal and the payment is complete.

NLB Pay digital wallet

The NLB Pay digital wallet can be used on Android phones (Lollipop 5.0 and higher) that support NFC (Near Field Communication) technology.

Instructions for activating and using NLB Pay

Prerequisites for using the NLB Pay digital wallet:

- Smartphones with Android operating system (Lollipop 5.0 and newer) and with NFC
- Any NLB MasterCard and Visa payment card.

Activation of the NLB Pay digital wallet:

- In the Google Play store, find the NLB Pay Kosova application and download it
- Enter the NUI (unique citizen identification number) and the last 4 digits of one of the NLB MasterCard or Visa payment cards (the card number is on the front of the card).
- Make sure the number displayed on your mobile phone is correct. You will receive the SMS text with the OTP password to the phone number so that you can activate the NLB Pay digital wallet.
- Enter the OTP password you received via SMS
- Choose a 4-digit password and activate your digital wallet (the password must not be the same as the last 4 digits of your card).

How to start using the NLB Pay digital wallet?

1. DOWNLOAD

On Google Play, you can download the NLB Pay Kosova application on your phone.

[Download the NLB Pay app](#)

If you have changed your mobile phone and need our help during the installation, you can contact us at centrakontaktuese@nlb-kos.com or at the phone number 0800 50 444.

Digitization of the NLB MasterCard card:

- By pressing the "+" symbol you will see all the cards that you can digitize.
- Select the desired cards from the offer
- Confirm the selected card
- Wait until the card digitization is complete and then you can digitize the other cards.

Remarks/Information:

- Choose the NLB Mastercard or Visa card you use most often to pay as your primary card.
- Designate your digital wallet as a priority wallet for payments:

* in NLB Pay: Settings – Set as the basic mobile wallet or Settings – Set default wallet

or

* phone settings

- If you are unable to log in to the NLB Pay digital wallet, make sure you have a proxy registered in the "mobile network" settings. If the same is written, it should be deleted.

The NLB Pay digital wallet, due to the security requirements of the card systems, does not work on mobile phones with changed factory parameters or phones that have changed the pre-programmed code (security break – “root” mobile phones). Also, it doesn't work unless your phone is secured/locked with at least one security feature – PIN, fingerprint, face recognition

The NLB Pay digital wallet offers the highest possible security for users

Safe access and use

For secure access to your digital wallet, we have enabled several ways:

- Access to the app is enabled using the 4-digit password you specify when you activate your digital wallet

- The digital wallet cannot be activated and used if the mobile phone is not secured with at least one security feature – PIN, fingerprint, face recognition.

You can easily use the NLB Pay digital wallet with your fingerprint.

Card details

All payments made through the NLB Pay digital wallet are stored in the »Details« section

2 ACTIVIZATION

Enter the NUIQ and the last 4 digits from the MasterCard or Visa card and follow the steps

Don't forget to enable NFC!

3 USAGE

To pay, open your mobile phone and bring it near the POS terminal

If you have lost or stolen your mobile phone, you can contact the phone numbers 038 744 100 or 0800 50 444.

Apply for NLB MasterCard and Visa cards and become a user of the NLB Pay digital wallet

[Apply here](#)

Order in Branch

You can also get NLB MasterCard and Visa payment cards by visiting our branch and making a request for MasterCard and Visa card equipment.

[Branches](#)

Expenses

Downloading the digital wallet app from the Google Play store	Free of charge	Use of the NLB Pay Kosova digital wallet	Free of charge
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General terms and conditions

General conditions for use of the NLB Pay Kosova digital wallet

[General conditions for use of the NLB Pay Kosova digital wallet](#)

NLB Pay License User Agreement

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Privacy policy

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