How My Lovćen SMS service works?

A client has to send the correct SMS message, which at the same time is a payment order, and he/she has to have funds in the account in the amount sufficient to pay the invoice and SMS processing fee. Potrebno je da klijent pošalje ispravnu SMS poruku, koja je ujedno i nalog za plaćanje, i da ima sredstava na računu u iznosu dovoljnom za plaćanje računa i procesuiranje samog SMS naloga.

In the received SMS message that informs the client about the amount of the invoice, the client receives the information about the unique password that is necessary for the execution of the SMS payment order.

Message format:
Invoice: (supplier) (month / year) - (electric meter number / telephone number)
Amount: xxx.xx EUR
To pay, send:
RAC (space) (identification code) to the number 14747

Message example:
Invoice: Mtel 11/2020 - 068123456
Amount: 9.99 EUR
To pay, send: RAC 348 to the number 14747

The client's SMS giving the order for execution has the following form:
RAC (space)(identification code), so for the abovementioned invoice from the example, SMS would be: **RAC 348**

The success of the transaction is confirmed by the receipt of two SMSs with information related to:

1. Confirmation that the order has been successfully executed:
Invoice: Mtel 11/2020 in the amount of 9.99 EUR has been successfully paid and

2. Message about the new account balance:
   Account: Current account
   Outflow: 9.99EUR
   Description: SMS payment Mtel/068123456/11/2020
   Available balance: 299.99 EUR
   Date: 15.11.2020

Unsuccessfully executed orders will be followed by the below messages:

- Message on order rejection
  - **The bank did not respond to your request for payment of the invoice No. XXX. Please check the status of the order with the Bank.**

- Message on error under RAC command:
  - **Error with RAC command. The parameter must be the integer (whole) number you received in the previous message.**
  - **Error with RAC command. The parameter must be the integer you received in the previous message. A space after the RAC command is required.**

- Exceeded limit
  - **Invoice payment error (invoice number). The amount exceeds the limit set for your account.**

- In addition to these messages, the client will also receive messages related to the expiration of order validity:
  - **Notification of the expiration of the time for payment of the invoice Mtel / 068 123456 in the amount of 9.99 EUR for the month 11/2020.**

Lovćen banka AD
Bulevar Džordža Vašingtona 56/I, 81000 Podgorica, Crna Gora
Tel. +382 20 205 410; Fax. +382 20 205 411
e-mail: office@lovcenbanka.me

Reg. broj 4-0009270
PIB: 02829541
Broj računa: 565-1-84