



e-BCR Service

User Guide

Version 4 – Release 2

- May 2015 -

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1. Characteristics

Version available in Romanian and English.

Requires Internet access and any type of browser (best Internet Explorer).

Uses Adobe Acrobat Reader to list up filed type: PDF.

Operating system: Windows 2000, XP, etc.

To be used by authorized legal and natural persons.

The client can set up, in writing, access and use rights for each user in *Annex 1a* to e-BCR Convention. He can also define: the number of required signatures on a payment order (ROI, ROA), the type of signatures for each separate session (ROI, ROA, TDI, DDS) and access and operation rights on the accounts. Sending orders type Deposits (TDI) of Foreign Exchange (DDS) requires a single E type signature.

2. User logon

Access to e-BCR and operations signing

Server address: <https://e-bcr.bcr.ro>

1. Both the access to application and signing the operations are done by codes generated by Vasco Token DPxxx device. Access to Vasco Token DPxxx device is done based on a password (PIN- 4 digits), set up by the client on the first access to the device: press the ◀ key (the "NEW PIN" message is displayed) and input a 4-digit PIN of your choice. Once you have input the new PIN, the "PIN CONF" message is displayed on the device's screen and you should confirm the previous PIN. Should you ever want to change your PIN, activate the device by pressing the ◀ key, enter the current PIN, press and hold for approximately 5 seconds the ◀ key and follow the procedure described above (starting with the "NEW PIN" step).
2. To access the application, push key◀, introduce the 4 digits PIN set up as at point 1, confirm with key 1 when he message "APPLI" is displayed and the generated code is introduced at "PIN". This code is displayed for only 30 seconds and can be used only within that time interval.

DP260



DP300



3. The access to the application can also be done by the user's name and password (PIN) sent by the bank. The operations signing is done using one of the 50 TAN codes from the list generated by the bank.
After using the first 49 codes, a new list of TAN codes is requested, activated by the use of the last signature of the first list. The request is done by e-mail to BCR.MulticashSupport@bcr.ro or by phone to 0800.801.002.

4. Payment authorization through e-BCR, depending of parameterization done at the user level, can be made using:
- one of the 50 TAN codes from the list generated by the bank;
 - **OTP code** generated as follows;
 - press the on/off button (◀);
 - enter your PIN code;
 - when the device displays "APPLI_", press the button 1.

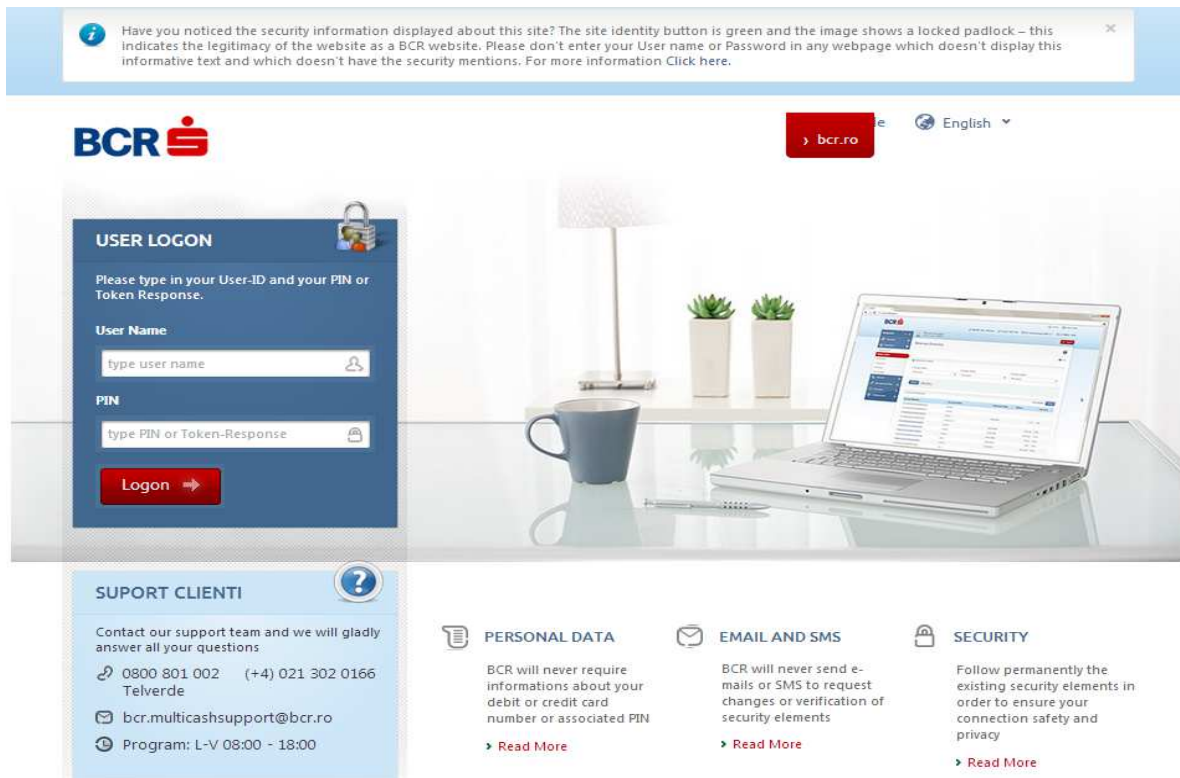
The screenshot shows a web interface for signing. At the top, there is a header with a blue arrow icon and the word "Sign". Below the header, the label "TAN" is positioned to the left of a single-line text input field. At the bottom of the interface, there is a blue button with the word "Sign" in white text.

- **DS code** generated as follows;
 - press the on/off button (◀);
 - enter your PIN code;
 - when the device displays "APPLI_", press the button 3.
 - insert the numbers displayed in "Field signature 1";
 - press and hold the on/off button (◀);
 - insert the numbers displayed in "Field signature 2";
 - press and hold the on/off button (◀);

The screenshot shows a web interface for signing. At the top, there is a header with a blue arrow icon and the word "Sign". Below the header, there are four input fields: "Field signature 1" with the value "01889100", "Field signature 2" with the value "03281205", and "Signature" which is an empty single-line text input field. At the bottom of the interface, there is a blue button with the word "Sign" in white text.

The user:

- accesses the address: <https://e-bcr.bcr.ro>;
- introduces the user's code at "User Name" (8 digits code);
- introduces the **OTP code** displayed on the Vasco Token device screen after taking the above steps;
- introduces the **PIN** in case of clients using PIN-TAN.



Note: Due to security and users; protection reasons, after 3 wrong PIN codes, the user will be blocked.

To unblock, take the steps below:

Make an unblocking request through one of the following channels: by phone, at 0800.801.002 (free of charge), by e-mail: bcr.multicashsupport@bcr.ro or at any of BCR premises.

To exit the application, push key Logoff.

Due to security reasons, the application is counting the user's still time (even mouse is not moved) and automatically cuts off the connection (time-out), displaying this message on the next access of the application. The session remains active for 5 minutes, at most.

USER NAME = a code the bank assigns to each user of the application.

CIF = unique identification code, for legal persons (mandatory field).

PIN = for natural persons, Personal Identification Code", for residents, or "passport number" for non-residents (mandatory field).

TDI = Deposits.

DDS = Foreign exchange.

ROI = Payments in RON.

ROA = Payments in foreign currency.

UPL = Files upload.

TEMPLATE = format of a payment order waiting to be printed (possible changes: date, amount, order number, etc.) and sent to the bank by signature.

BATCH = several payment orders, inserted in time to be signed only once and sent in group to the bank.

STANDING ORDER = a payment order generated and signed only once, kept on the bank server and automatically sent to the banking unit for processing according to the validity period and frequency you set up. They can be changed or erased any time.

FOREIGN EXCHANGE/BUY = buy foreign currency (sell RON).

FOREIGN EXCHANGE/SELL = sell foreign currency (buy RON).

SIGNING PAYMENTS FILE = SIGN module for users assigned by clients, legal persons, using Muticash application from their headquarters, to sign orders through e-BCR.

Any selection of the main menu will display the background view:

Welcome Ionut Chiriac !
Session ends in 49:11

Logoff

Balances Overview

Print

Selection Criteria

1. Group criteria
(No group)

2. Group criteria
(No group)

3. Group criteria
(No group)

Submit Reset Form

Account Balances Last Update: 18-Feb-2014 16:49 Update

Account Number	Account Holder	Statement Date	Balance	Currency
RO52RNCB0071000506250001	Universitatea B	06-Feb-2014	13.49	RON
RO03RNCB0071000506250010	Universitatea B	06-Feb-2014	13,350.64	USD
RO26RNCB0723000506250073	Universitatea B	06-Feb-2014	23,797.35	EUR
RO44RNCB0081000595830018	Universitatea B	11-Feb-2014	31,929.88	EUR
RO48RNCB0090000506111286	COMPANIE MULTINATIONALA	14-Feb-2014	0.00	RON

Print

Menus


3. Payments

3.1. Romanian Domestic Payments

3.1.1. Single orders

You can perform any payment from the current accounts/sub-accounts or Maxicont (in certain cases) using a **Single order**, which will be executed only once.

To fill in a simple payment order you should follow the steps shown below:

- Select the execution date of this order (in case you make a registration today and want to sign it tomorrow, do not forget to change the processing date, too, as a payment order cannot be signed with a past processing date);
- Select a payer by pushing the key «  » - a window is opened with the already inserted payers; select the desired payer (in case you do not have a managed payer, insert manually the following data: first of all – payer's name, then, the address and thirdly, the town);
- Follow the same steps also for the Beneficiary;
- Introduce the amount, order number (at your choice) and payment details;
- Select Order type:
 - o Transfer and Urgent for commercial, normal and urgent payments and transfers;
 - o Budget and Urgent Budget for normal and urgent payments to the State Treasury.
- After you filled in all fields, push Submit.

In Details field you have 4 fields of 35 digits each to introduce payment details. Filling in of the first field is mandatory.

To sign a payment order, introduce the code generated by your Token or the TAN code in the space "Sign".

Navigation: Payments, Romanian domestic, **Single orders**, Batches, Standing orders, Templates, File import, File upload, Romanian foreign, Foreign exchange, Term Deposit, Foreign payments, Hold / Rework, Tracking / Tracing, Authorise, Reporting, Uploads, Sign uploaded files, Messages, Administration.

Welcome Ionut Chiriac!
Session ends in 49:52

Logoff

Single orders

Submit Cancel

Details

Order processing

Date: 26-Feb-2014

Ordering party

Address of ordering party: PLATTOR Fiscal code: 21132156 Ordering party IBAN: RO52RNCB0071000506250001

Street: STRADA City: ORAS

Details

Order type: Transfer

Amount: 0.00 Currency: RON Order reference: Details

Beneficiary

Beneficiary name: Beneficiary account: CUI / CNP: Beneficiary bank name:

Submit Cancel

Be careful when introducing **non-permitted digits** in any field of any screen, such as: ";" (semicolon), ":" (dots), "," (comma), "'" (apostrophe), "=" (equal), "@", "(" or ")" (brackets), "!" (exclamation), "%" (percentage), "~" (tilde), "\$" (dollar), "|" (vertical).

3.1.2. Batches

Used when payment orders are input by various users or by the same user, but at different moments. After finishing orders introduction, the batch is signed only once and the bank processes all the payment orders of that batch. The orders in the batch can be changed if the batch was not signed yet. A batch can be created if you access the function « New Entry »:

Welcome Ionut Chiriac!
Session ends in 49:59

Batches

New Entry

Print

Batch Orders

Ordering Party Account	Registration	Value Date	Label	Amount	Status	Action
ROS2RNCB0071000506250001	25-Feb-2014	25-Feb-2014		14022515321786	Signature required	
Orders in Batch 154		14022515321786		2.835.859.00 RON		
ROS2RNCB0071000506250001	07-Feb-2014	25-Feb-2014		14020713354391	Signature required	
Orders in Batch 3		14020713354391		3.69 RON		
ROS2RNCB0071000506250001	07-Feb-2014	07-Feb-2014		14020713350947	Signature required	
Orders in Batch 4		14020713350947		4.92 RON		
ROS2RNCB0071000506250001	07-Feb-2014	07-Feb-2014		14020713322650	Signature required	
Orders in Batch 3		14020713322650		3.69 RON		
ROS2RNCB0071000506250001	07-Feb-2014	07-Feb-2014		14020709360576	Signature required	
Orders in Batch 1		14020709360576		10.98 RON		

To register a batch, follow the steps shown below:

Welcome Ionut Chiriac!
Session ends in 49:58

Batches

Submit Cancel

Batch details

Batch processing

Date

26-Feb-2014

Information

Label

Ordering party

Address of ordering party

PLATTOR

Fiscal code

21132156

Ordering party IBAN

ROS2RNCB0071000506250001

Street

STRADA

City

ORAS

Submit Cancel

1. Select the date you want this payments batch to be processed.
2. Introduce in the field « Label » the batch name on your choice.
3. Select the payer by pushing the key « ... », pre-configured payer.

After you finished the above steps, the image below would be displayed:

To register payment orders in a batch, you should access the function « New Entry» or « New from template ».

Welcome Ionut Chiriac!
Session ends in 49:58

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- Reporting
- Uploads
- Sign uploaded files

Batches - Overview

Edit Delete Lock Sign New Entry New from Template Back

Batch Order "BATCHES"

Batch details

Customer	Reference	Execution date	Status
A0090019	14022615164342	26-Feb-2014	Uncompleted batch

Ordering party address: PLATTOR STRADA ORAS

Fiscal code: 21132156

Ordering party IBAN: RO52RNCB0071000506250001

Batch changes

	User	Date	Time
Registration	JOHN	26-Feb-2014	15:16
Last change	JOHN	26-Feb-2014	15:16

Edit Delete Lock Sign New Entry New from Template Back

After selecting a new entry, the image below will be displayed where you can fill in the amount of the payment order, the selected order number and the beneficiary. On "Beneficiary Name" select the beneficiary from the list you registered. If the beneficiary is not registered, you have to manually fill in the following data: beneficiary's name, account CUI/PIN). After filling in all the fields, click Submit.

Welcome Ionut Chiriac!
Session ends in 49:45

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- Messages
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Batches

Submit Cancel

Order in batch "BATCHES"

Batch details

Customer	Reference	Execution date	Status
A0090019	14022615164342	26-Feb-2014	Uncompleted batch

Ordering party address: PLATTOR STRADA ORAS

Fiscal code: 21132156

Ordering party IBAN: RO52RNCB0071000506250001

Details

Ordering party

Details

Order type: Transfer

Amount: 0.00 Currency: RON Order reference: Details

Beneficiary

Beneficiary name: Beneficiary account: Beneficiary bank name:

CUI / CNP:

Submit Cancel

After registering all payment orders, to sign the batch you have to click the key « Batch Complete » which will activate the key « Sign »:

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Welcome Ionut Chiriac!

Session ends in 49:02

Logoff

Batches - View order

Edit

Delete

Lock

Sign

New Entry

New from Template

Back

Print

Batch Order "Lot plati"







Batch details

Customer	Reference	Execution date	Status	Signatures
A0090019	15050510343176	05-May-2015	Signature required	0
Ordering party address		Fiscal code	Ordering party IBAN	
CLIENT1		12313121	RO52RNC80071000506250001	

Order changes

	User	Date	Time
Registration	JOHN	05-May-2015	10:34
Last change	JOHN	05-May-2015	10:40

Included payments (3)

Creation	Beneficiary	Account	Amount	Action
05-May-2015	CUSTOMER1 RO NAME	RO95RNCB0090000509400001	2.78 RON	 
05-May-2015	CUSTOMER1 RO NAME 1	RO95RNCB0090000509400001	1.54 RON	 
05-May-2015	TREZORERIE	RO40TREZ70020030102XXXXX	1.52 RON	 
Sum Batch			5.84 RON	

You can print or erase from the batch a previously introduced order by a click on the respective symbol.

The box « Sign » is displayed downwards the page where you should introduce the code generated by Token or the TAN code.

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Welcome Ionut Chiriac!

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Logoff

Batches - View order

Edit

Delete

Lock

Sign

New Entry

New from Template

Back

Print

A signature / TAN is required for this request

Batch Order "Lot plati"







Batch details

Customer	Reference	Execution date	Status	Signatures
A0090019	15050510343176	05-May-2015	Signature required	0
Ordering party address		Fiscal code	Ordering party IBAN	
CLIENT1		12313121	RO52RNC80071000506250001	

Order changes

	User	Date	Time
Registration	JOHN	05-May-2015	10:34
Last change	JOHN	05-May-2015	10:40

Included payments (3)

Creation	Beneficiary	Account	Amount	Action
05-May-2015	CUSTOMER1 RO NAME	RO95RNCB0090000509400001	2.78 RON	 
05-May-2015	CUSTOMER1 RO NAME 1	RO95RNCB0090000509400001	1.54 RON	 
05-May-2015	TREZORERIE	RO40TREZ70020030102XXXXX	1.52 RON	 
Sum Batch			5.84 RON	

Sign

Field signature 1

00000584

Field signature 2

22231740

Signature

Sign

3.1.3. Standing orders

You can introduce sending orders to pay on a certain date, for a certain period, a certain amount, giving the bank the starting and final date of the order validity and its frequency. These sending orders introduced and signed will be automatically executed by the bank, without the user's intervention, at the frequency you want, selected from a list of values.

Navigation: Payments, Romanian domestic, Single orders, Batches, **Standing orders**, Templates, File import, File upload, Romanian foreign, Foreign exchange, Term Deposit, Foreign payments, Hold / Rework, Tracking / Tracing, Authorize, Reporting, Uploads, Sign uploaded files, Messages, Administration.

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Session ends in 49:44

Logoff

Standing orders

Submit Cancel

Details

Order processing

Next Execution: 31-Jan-2014, Last time: 10-Apr-2014, Cycle: every 2 weeks

Ordering party

Address of ordering party: Plator, Fiscal code: 21132156, Ordering party IBAN: RO52RNCB0071000506250001

Street: STRADA, City: ORAS

Details

Order type: Transfer

Amount: 10.10, Currency: RON, Order reference: 65165, Details:

Beneficiary

Beneficiary name: BENERCIAR, Beneficiary account: RO51RNCB0080002971510001

CUI / CNP: , Beneficiary bank name: BCR

Submit Cancel

After filling in the fields, click on Submit.

3.1.4. Templates

In case you make regular payments, for instance, monthly, but the execution date and the amount paid are different, you can set up a template on the payment due date, which can be used for simple payment orders and also for batches of payment orders in RON.

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Session ends in 49:54

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Logoff

Templates

Submit Cancel

Details

Information

Label
sablion

Order processing

Date

Ordering party

Address of ordering party
Plator

Fiscal code
21132156

Ordering party IBAN
RO52RNC80071000506250001

Street
STRADA

City
ORAS

Details

Order type
Transfer

Amount
1.00

Currency
RON

Order reference
2

Details
DETAIL

1231323132

Beneficiary

Beneficiary name
BENERCIAR

Beneficiary account
RO51RNC80080002971510001

CUI / CNP

Beneficiary bank name
BCR

Submit Cancel

3.1.5. File import

This option gives you the chance to import payment orders in RON set up in another application and which can be changed (amount, date, beneficiary's IBAN, etc.)

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Logoff

File import

Submit

Select a file

File name
Choose File No file chosen

Further information

Format
Batches (.rol)

Execution Date

Latest Date

Interval
Once

Batches (.rol)

Single orders (.rol)

Templates (.rol)

Standing orders (.rol)

CSV Batches (.csv)

CSV Single orders (.csv)

Once imported, the file can be found in « Tracking / Tracing » grid or in the « Batches » section of the corresponding payments type menu, where it can be printed and sent from.

Welcome Ionut Chiriac!
Session ends in 49:56

Logoff

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File import

File name 13062602.ROI

Further information		
Format	Batches (.roi)	
Execution Date	Latest Date	Interval
26-Feb-2014		Once

General information	
Number of credits	154
Total credits	2,835,859.00

3.1.6. File upload

In case you create a payment order in RON in another application, you can upload this file and send it to the bank. Click on Browse and select the respective file.

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Session ends in 49:57

Logoff

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File upload

Submit

Select a file

Select a file Choose File No file chosen

Sessiontype to be upl... ROI - Romanian Payments

Submit

Once loaded, this file can no longer be changed.

Navigation Welcome Ionut Chiriac! Session ends in 49:52 Logoff

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File upload

A signature / TAN is required for this request

File name - 13111301a.ROI

Ordering party Fiscal code	IBAN Reference	Due date	Amount
1. Payment			
CHIRIAC IONUT	RO95RNCB0142109274120001	05-May-2015	15.00
1810310170054	58		
Beneficiary	Bank Account / IBAN	Bank name Branch	
CHIRIAC IONUT	RNCB	BANCA COMERCIALA ROMANA	
	RO96RNCB0092095939270001	RNCBROBU	
Details			
DETAIL1		DETAIL2	
File reference			15050501
Tot. Amount			15.00
No. of payments			1

Sign

Field signature 1 00001500 Field signature 2 29881228 Signature

Sign

3.2. International payments

3.2.1. Single orders

You can make any payment from current accounts/sub-accounts or Maxicont (in certain cases) using a **Single order**, which will be executed only once.

To fill in a simple payment order, follow the steps shown below:

1. Select the execution date of this order (in case you make a registration today and want to sign it tomorrow, do not forget to change the processing date, as a payment order cannot be signed with a past processing date);
2. Select an ordering party (in case you do not have a managed ordering party, introduce manually the following information in this order: name of the ordering party, full address);
3. Follow the same steps or the Beneficiary;
4. Introduce the amount, currency, due date, click on the date you want the payment order to be processed, select from "Reference" field an order number (at your choice);
5. Select fees type:
 - o All fees on the ordering party;
 - o Shared fees beneficiary/ordering party;

In the field for details fill in the following information:

1. You can write in the space for references, the paid documents (invoices, contracts, orders).
2. Required only for amounts exceeding EUR 50.000 or equivalent in other currencies.
3. A brief description of transaction is enough, such as: commodity import, international transport, technical assistance, fiscal consultancy, plane tickets, etc.

- a. Only for commodities you should add delivery date, which can be in the past (if the import has already been done), or in the future (when the payment is made in advance).
4. In case the customer knows the statistic code, it can be written without any other detail related to the payment object in the PO. In this case, the Bank requests clarifications only if a wrong code was chosen, or which needed additional details.
5. Be careful on capital operations (leasing and medium or long-term borrowing contracts, which are the most frequently met). In such cases, it is mandatory to write the number from the foreign debt registry, found in the answer to the previous notification made to the National Bank.
6. After filling in all fields, click Submit.

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 - Single orders**
 - Batches
 - Standing orders
 - Templates
 - File import
 - File upload
 - Foreign exchange
 - Term Deposit
 - Foreign payments
 - Hold / Rework
 - Tracking / Tracing
 - Authorise
- Reporting
- Uploads
- Sign uploaded files
- Messages
- Administration

Welcome Ionut Chiriac!
Session ends in 49:54

Single orders

Submit Cancel

Payment details

Order processing

Date: 26-Feb-2014

Ordering party

Ordering party: [Field] Fiscal code: [Field] IBAN: [Field]

Street: [Field] City: [Field]

Payment data

Due date: 26-Feb-2014

Amount: 0.00 Currency: [Field] In RON: 0.00 RON Order reference: 2014226152939226 [Urgent payment]

Fee: [Field] Fee IBAN: [Field] Details: [Field]

Partner

Name: [Field] Account number: [Field] Bank: [Field]

Street: [Field] Bank name: [Field]

City: [Field] Country: [Field] Bank street: [Field]

Bank city: [Field] Country: [Field]

Statistic information

Statistic code: [Field] Statistic type: [Field] Amount: 0.00 Delivery date: [Field] Trade register number: [Field]

Statistic information

Submit Cancel

3.2.2. Batches

Used when payment orders are introduced by various users or by the same user, but at different moments. After finishing orders introduction, the batch is signed only once, the bank processing all the payment orders of that batch.

The orders in the batch can be changed if the batch was not signed yet. A batch can be created if you access the « New Entry »:

Navigation: Payments, Romanian domestic, Romanian foreign, Single orders, **Batches**, Standing orders, Templates, File import, File upload, Foreign exchange, Term Deposit, Foreign payments, Hold / Rework, Tracking / Tracing

Welcome Ionut Chiriac! Session ends in 49:43 Logoff

Batches

New Entry Print

Batch Orders

Ordering Party Account	Registration	Value Date	Label	Amount	Status	Action
RO03RNCB0071000506250001	25-Feb-2014	25-Feb-2014	eticheta	12.00 EUR	Signature required	

New Entry Print

To register a batch, follow the steps shown below:

1. Select the date you want this payments batch to be processed.
2. Introduce in the field « Label » the batch name on your choice.
3. Select the ordering party.

Navigation: Payments, Romanian domestic, Romanian foreign, Single orders, **Batches**, Standing orders, Templates, File import, File upload, Foreign exchange, Term Deposit, Foreign payments, Hold / Rework, Tracking / Tracing, Authorise, Reporting, Uploads, Sign uploaded files, Messages, Administration

Welcome Ionut Chiriac! Session ends in 49:41 Logoff

Batches

Submit Cancel

Batch details

Batch processing

Date: 26-Feb-2014

Information

Label:

Ordering party

Ordering party: TEST1 Fiscal code: 123456 IBAN: RO52RNCB0071000506250001

Street: 1 City: 1

Submit Cancel

After you finished the above steps, the image below would be displayed:
To register payment orders in a batch, you should access the function « New Entry» or « New from template »:

Welcome Ionut Chiriac!
Session ends in 49:54

Navigation

- Payments
- Romanian domestic
- Romanian foreign
- Single orders
- Batches**
- Standing orders
- Templates
- File import
- File upload
- Foreign exchange
- Term Deposit
- Foreign payments
- Hold / Rework
- Tracking / Tracing
- Authorize
- Reporting
- Uploads
- Sign uploaded files

Batches - Overview

Edit Delete Lock Sign New Entry New from Template Back

Batch Order "BATCHES"

Batch details

Customer	Reference	Execution date	Status
A0090019	14022615344360	26-Feb-2014	Uncompleted batch

Ordering party	Fiscal code	IBAN	Bank / Account data
TEST 1	123456	RO52RNCB0071000506250001	RNCB 71000506250001

Batch changes

	User	Date	Time
Registration	JOHN	26-Feb-2014	15:34
Last change	JOHN	26-Feb-2014	15:34

Edit Delete Lock Sign New Entry New from Template Back

After selecting a new entry, the screen below is displayed where you shall fill in:

1. The amount, selecting the currency from the key activating the scrolling currencies list;
2. "Due date" – the date you want the payment order to be processed;
3. "Reference"- select an order number (at your choice);
4. Select fees type:
 - o All fees on the ordering party;
 - o Shared fees beneficiary/ordering party;

In the field for details fill in the following information:

- You can write in the space for references, the paid documents (invoices, contracts, orders).
- Required only for amounts exceeding EUR 50.000 or equivalent in other currencies.
- A brief description of transaction is enough, such as: commodity import, international transport, technical assistance, fiscal consultancy, plane tickets, etc.
Only for commodities you should add delivery date, which can be in the past (if the import has already been done), or in the future (when the payment is made in advance).
- In case the customer knows the statistic code, it can be written without any other detail related to the payment object in the PO. In this case, the Bank requests clarifications only if a wrong code was chosen, or which needed additional details.

Be careful on capital operations (leasing and medium or long-term borrowing contracts, which are the most frequently met). In such cases, it is mandatory the write the number from the foreign debt registry, found in the answer to the previous notification made to the national Bank

- select the Beneficiary;

In case you do not have a managed beneficiary, introduce the data manually.

On Beneficiary account you can tick IBAN only if it has 24 digits even if it is actually an IBAN.

- Introduce Beneficiary's name, street, town and on band information, it is mandatory to write the street and town (if you do not know such data, mark the respective fields by "X");

After filling in all fields, click Submit.

Navigation

Payments

Romanian domestic

Romanian foreign

Single orders

Batches

Standing orders

Templates

File import

File upload

Foreign exchange

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Administration

Welcome Ionut Chiriac!

Session ends in 49:56

Logout

Batches

Submit Cancel

Order in batch "BATCHES"

Batch details

Customer	Reference	Execution date	Status
A0090019	14022615344360	26-Feb-2014	Uncompleted batch
Ordering party	Fiscal code	IBAN	Bank / Account data
TEST 1 1 1	123456	RO52RNCB0071000506250001	RNCB 71000506250001

Payment details

Ordering party

Payment data

Due date

26-Feb-2014

Amount

0.00

Currency

In RON

0.00 RON

Order reference

201422615351576

Urgent payment

Fee

All fees shared be

Fee IBAN

RO52RNCB0071000506250001

Details

Partner

Name

Beneficiary name

Account number

Beneficiary account

Bank

IBAN

Street

Bank name

City

Country

Bank street

Bank city

Country

Statistic information

Statistic code

Statistic type

Amount ()

0.00

Delivery date

Trade register number

Statistic information

Submit Cancel

After you have finished to register all payment orders, to sign this batch you have to click on « Batch Complete» which will activate « Sign »:

Navigation

Payments

Romanian domestic

Romanian foreign

Single orders

Batches

Standing orders

Templates

File import

File upload

Foreign exchange

Term Deposit

Foreign payments

Hold / Rework

Tracking / Tracing

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Welcome Ionut Chiriac!

Session ends in 49:38

Logout

Batches - Overview

Edit

Delete

Lock

Sign

New Entry

New from Template

Back

Batch Order "BATCHES"

Batch details

Customer	Reference	Execution date	Status	Signatures
A0090019	14022615344360	26-Feb-2014	Signature required	0
Ordering party	Fiscal code	IBAN	Bank / Account data	
TEST 1	123456	ROS2RNC80071000506250001	RNCB 71000506250001	
1				
1				

Batch changes

	User	Date	Time
Registration	JOHN	26-Feb-2014	15:34
Last change	JOHN	26-Feb-2014	15:39

Included payments (1)

Creation	Partner	Account number	Amount	Action
26-Feb-2014	BENEFICIAR INTERBANCAR	RO498BNA1400264100072679	1.00 EUR	
Sum Set into base currency			Sum Set	
4.30 RON			1.00 EUR	

Edit

Delete

Lock

Sign

New Entry

New from Template

Back

You can print or erase from a batch a previously introduced order by a click on the respective symbol.

The box « Sign» is displayed downwards the page where you should introduce the code generated by Token or the TAN code

Navigation

Payments

Romanian domestic

Romanian foreign

Single orders

Batches

Standing orders

Templates

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File upload

Foreign exchange

Term Deposit

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Welcome Ionut Chiriac!

Session ends in 49:55

Logout

Batches - Overview

Edit

Delete

Lock

Sign

New Entry

New from Template

Back

A signature / TAN is required for this request

Batch Order "BATCHES"

Batch details

Customer	Reference	Execution date	Status	Signatures
A0090019	14022615344360	26-Feb-2014	Signature required	0
Ordering party	Fiscal code	IBAN	Bank / Account data	
TEST 1	123456	ROS2RNC80071000506250001	RNCB 71000506250001	
1				
1				

Batch changes

	User	Date	Time
Registration	JOHN	26-Feb-2014	15:34
Last change	JOHN	26-Feb-2014	15:39

Included payments (1)

Creation	Partner	Account number	Amount	Action
26-Feb-2014	BENEFICIAR INTERBANCAR	RO498BNA1400264100072679	1.00 EUR	
Sum Set into base currency			Sum Set	
4.30 RON			1.00 EUR	

Sign

Signature

Sign

3.2.3. Standing orders

You can introduce sending orders to pay on a certain date, for a certain period, a certain amount, giving the bank the starting and final date of the order validity and its frequency. These sending orders introduced and signed will be automatically executed by the bank, without the user's intervention, at the frequency you want, selected from a list of values.

After you filled in all the fields, sign the document to send it to the Bank.

Navigation

- Payments
 - Romanian domestic
 - Romanian foreign
 - Single orders
 - Batches
 - Standing orders**
 - Templates
 - File import
 - File upload
- Foreign exchange
- Term Deposit
- Foreign payments
- Hold / Rework
- Tracking / Tracing
- Authorise

Reporting

- Uploads
- Sign uploaded files
- Messages
- Administration

Welcome Ionut Chiriac!
Session ends in 49:55

Standing orders

Submit Cancel

Payment details

Order processing

Next Execution: 27-Feb-2014 Last time: Cycle: Daily

Ordering party

Ordering party: Fiscal code: IBAN: Street: City:

Payment data

Amount: 0.00 Currency: In RON: 0.00 RON Order reference: 201422615401925 Urgent payment: ☐

Fee: All fees shared by: Fee IBAN: Details:

Partner

Name: Account number: Bank: Street: Bank name: City: Country: Bank street: Bank city: Country:

Statistic information

Statistic code: Statistic type: Amount: 0.00 Delivery date: Trade register number:

Statistic information

Submit Cancel

3.2.4. Templates

In case you have to make regular payments in foreign currency, for instance, monthly, but execution date and the amount are different, you can create a template on the payment due date.

The screenshot displays the 'Templates' form within a software application. The form is titled 'Payment details' and is organized into several sections:

- Information:** Includes a 'Label' text input field.
- Order processing:** Includes a 'Date' input field with a calendar icon.
- Ordering party:** Includes fields for 'Ordering party', 'Fiscal code', 'IBAN', 'Street', and 'City', each with a search icon.
- Payment data:** Includes fields for 'Due date' (with a calendar icon), 'Amount' (0.00), 'Currency' (with a dropdown), 'In RON' (0.00 RON), 'Order reference' (2014226154122833), and 'Urgent payment' (checkbox). It also has a 'Fee' dropdown (All fees shared by) and a 'Details' input field.
- Partner:** Includes fields for 'Name' (Beneficiary name), 'Account number' (Beneficiary account), 'Bank', 'Street', 'City', 'Country', 'Bank name', 'Bank street', 'Bank city', and 'Country' (with search icons).
- Statistic information:** Includes fields for 'Statistic code' (Statistic 1), 'Statistic type', 'Amount 0' (0.00), 'Delivery date' (with a calendar icon), and 'Trade register number'.

The form has 'Submit' and 'Cancel' buttons at the top and bottom. A sidebar on the left shows navigation options: Payments, Reporting, Uploads, Sign uploaded Files, Messages, and Administration.

3.2.5. File import

This option gives you the chance to import payment orders in RON set up in another application and which can be changed (amount, date, beneficiary's IBAN, etc.) Imported file format and their frequency can be selected from the scrolling lists, as shown below.

Welcome Ionut Chiriac!
Session ends in 49:21

Navigation

- Payments
 - Romanian domestic
 - Romanian foreign
 - Single orders
 - Batches
 - Standing orders
 - Templates
 - File import**
 - File upload
 - Foreign exchange
 - Term Deposit
 - Foreign payments
 - Hold / Rework
 - Tracking / Tracing

File import

Submit

Select a file

Filename: Choose File No file chosen

Further information

Format: Payments: Batches (.roa)
 Execution date: 26-Feb-2014
 Latest date:
 Interval: Once

Welcome Ionut Chiriac!
Session ends in 48:49

Navigation

- Payments
 - Romanian domestic
 - Romanian foreign
 - Single orders
 - Batches
 - Standing orders
 - Templates
 - File import**
 - File upload
 - Foreign exchange
 - Term Deposit
 - Foreign payments
 - Hold / Rework
 - Tracking / Tracing
 - Authorise
 - Reporting

File import

Submit

Select a file

Filename: Choose File No file chosen

Further information

Format: Payments: Batches (.roa)
 Execution date: 26-Feb-2014
 Latest date:
 Interval: Once

Submit

Once
 Daily
 weekly
 every 2 weeks
 monthly
 every 2 months
 quarterly
 half-yearly
 yearly

3.2.6. File upload

In case you have created a payment order in foreign currency in another application (observing the accepted e-BCR format) you can upload this file and send it to the bank. Click on **Browse** and select the respective file.

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Session ends in 49:58

Navigation

- Payments
 - Romanian domestic
 - Romanian foreign
 - Single orders
 - Batches
 - Standing orders
 - Templates
 - File upload**
 - File import
 - Foreign exchange

File upload

Submit

File upload

Select a file: Choose File No file chosen

Submit

Once uploaded, this file can no longer be changed.

3.3. Deposits

3.3.1. Create a new term deposit

Standard term deposits can be set up with interest rates displayed by the bank or negotiated deposits, both in RON and in foreign currency.

A deposit can be set up by accessing the function « New Entry»:

Navigation: Payments, Romanian domestic, Romanian foreign, Foreign exchange, Term Deposit, **Single order**, Cancellation, Foreign payments, Hold / Rework, Tracking / Tracing, Authorize, Reporting.

Welcome Ionut Chiriac!
Session ends in 49:58

Logoff

Single order

New Entry

Print

Single Orders

Ordering Party Account	Registration	Value Date	Label	Status	Action
Beneficiary Account	Beneficiary Name	Import	Amount		
Details					
RO44RNCB0081000595830018	10-Feb-2014	10-Feb-2014	30.001.00 EUR	Signature required	

To set up a term deposit, follow the steps shown below:

1. Select the ordering party (if you do not have a managed payer, fill in the data in the respective fields);
2. Select the IBAN from which you want to make the deposit;
3. Introduce the amount you want to deposit with the bank;
4. Select the deposit period, if you chose a standard deposit, or « CUSTOM DEPOZIT » (where you can negotiate with a bank dealer the interest for the selected period in the field « **Maturity date** »), in which case you have to fill in « **Negotiation reference** » and negotiated **"Interest"**;
5. Select the account you want the interest to be transferred to by accessing the scrolling list in the field « **Interest paid in the account** »;
6. Depending on the deposit type, you can chose:
 - Interest paid on maturity (when the deposit ends);
 - Monthly paid interest (after each month of deposit seniority);
7. The deposit can be:
 - Without extension and without accrual ¹
 - With automatic extension and accrual
 - With automatic extension without accrual
8. After filling in all fields, click on Submit.

¹ Accrual = gradual increase by addition; interest accrual is the automatic addition of the interest on a deposit maturity date.

Navigation: Payments, Romanian domestic, Romanian foreign, Foreign exchange, Term Deposit, **Single order**, Cancellation, Foreign payments, Hold / Rework, Tracking / Tracing, Authorise, Reporting, Uploads, Sign uploaded files, Messages, Administration.

Welcome Ionut Chiriac! Session ends in 49:59

Single order

Submit Cancel

Details

Order processing

Date: 26-Feb-2014

Ordering Party

Ordering party name: IONUT Fiscal code: 1313123 Street: STRADA City: ORAS

☐ Non resident

Deposit

IBAN: A/c. curr.

Deposit period: Amount: 0.00 Lower limit: 0.00 Upper limit: 0.00

Interest paid: Interest paid monthly: 0.00 Interest paid at the end: 0.00 Type of deposit: Card account (*)

Start date: 26-Feb-2014 Maturity date: 26-Feb-2014

Submit Cancel

3.3.2. Deposit liquidation

In case you want to liquidate a set up deposit, fill in the following fields:

- date on which you want to liquidate the deposit;
- name and identification data of the ordering party;
- deposit reference (found in the financial statement of the respective account);
- IBAN fed up after the deposit liquidation.

Navigation: Payments, Romanian domestic, Romanian foreign, Foreign exchange, Term Deposit, Single order, **Cancellation**, Foreign payments, Hold / Rework, Tracking / Tracing, Authorise, Reporting, Uploads, Sign uploaded files, Messages, Administration.

Welcome Ionut Chiriac! Session ends in 49:59

Cancellation

Submit Cancel

Details

Order processing

Date:

Ordering Party

Ordering party name: IONUT Fiscal code: 1313123 Street: STRADA City: ORAS

☐ Non resident

Deposit cancel

Deposit Reference: IBAN:

Submit Cancel

3.4. Foreign exchange

3.4.1. Order buy

You can buy foreign currency for RON from the banking market. A buying order in foreign currency will be filled in as follows:

1. Select the date you want this order to be processed;
2. Select the ordering party by a click on the list or payers (if the ordering party is not managed, introduce manually the name, street, locality and fiscal registration code);
3. Select « **Exchange rate** » by a click on the scrolling list;
Please note!
Foreign exchange orders will be executed at the exchange rate applicable at the time of the processing. **The displayed exchange rate is informative and is not, in any way, binding for the bank.**
4. Select the IBAN in RON from the left - "**From IBAN**" and the foreign currency one, from the right - "**Into IBAN**";
5. Introduce the foreign currency amount you want to buy;
6. Select the execution date → **Deal date**: Today= same value date, or Spot;
- 7.

3.4.2. Order sell

You can buy RON for foreign currency from the banking market. A buying order in foreign currency will be filled in as follows:

1. Select the date you want this order to be processed;
2. Select the ordering party by a click on the list or payers (if the ordering party is not managed, introduce manually the name, street, locality and fiscal registration code);

3. Select « **Exchange rate** »;
Please note!
Foreign exchange orders will be executed at the exchange rate applicable at the time of the processing. **The displayed exchange rate is informative and is not, in any way, binding for the bank.**
4. Select the IBAN in foreign currency from the left - "**From IBAN**" and the one, RON from the right - "**Into IBAN**";
5. Introduce the foreign currency amount you want to sell;
6. Select the execution date → **Deal date:** Today= same value date, or Spot;

Welcome Ionut Chiriac!
Session ends in 49:59

Navigation: Payments, Romanian domestic, Romanian foreign, Foreign exchange, Order buy, **Order sell**, Cross order buy, Cross order sell, Term Deposit, Foreign payments, Hold / Rework, Tracking / Tracing, Authorise, Reporting, Uploads, Sign uploaded files, Messages, Administration.

Order sell

Submit Cancel

Details

Order processing

Date: 26-Feb-2014

Ordering Party

Ordering party name: IONUT, Fiscal code: 1313123, Street: STRADA, City: ORAS

Non resident: ☐

Order data

Quotation: Firm, Exchange rate: /RON

Amount (0.00), From IBAN, Amount (RON) 0.00, To IBAN

Date

The order is: Today, Deal date: 26-Feb-2014

Submit Cancel

3.5. Hold/Rework

This function helps you to block or unblock all payment orders registered and signed on e-BCR.

Welcome Ionut Chiriac!
Session ends in 49:58

Navigation: Payments, Romanian domestic, Romanian foreign, Foreign exchange, Term Deposit, Foreign payments, **Hold / Rework**, Tracking / Tracing, Authorise, Reporting, Uploads.

Hold / Rework

Print

Single Orders

Ordering Party Account	Registration	Value Date	Label	Status	Action
ROS2RNCB0071000506250001	07-Feb-2014	20-Feb-2014	14020713263889	Rework	Rework
RNCB-ROS2RNCB0071000506250001	CUSTOMER1 RO NAME 1	14020713263889	1.23 RON		

3.6. Tracking/Tracing

This function helps you view all payment orders registered on e-BCR (e.g.: simple and standing orders, batches, templates for payments in RON and foreign currency, foreign exchanges, deposits)

Welcome Ionut Chiriac!
Session ends in 49:50

Navigation

- Payments
- Romanian domestic
- Romanian foreign
- Foreign exchange
- Term Deposit
- Foreign payments
- Hold / Rework
- Tracking / Tracing**
- Authorize
- Reporting
- Uploads
- Sign uploaded files
- Messages
- Administration

Tracking / Tracing

Selection criteria

Format: All Type: All entries

Status: All entries User: All users

Debit Account: Bank:

Date (from/to): Containing Text:

Submit Reset Form

Single Orders

Ordering Party Account	Registration	Value Date	Label	Status	Action
Beneficiary Account	Beneficiary Name	Import	Amount		
Details					
ROS2RNCB0071000506250001	25-Feb-2014	25-Feb-2014		Signature required	
ABNAROBUXXX-RO49ABNA1400264100072679	BENEFICIAR INTERBANCAR		100.00 EUR		
1					
ROS2RNCB0071000506250001	25-Feb-2014	25-Feb-2014		Signature required	
ABNAROBUXXX-RO49ABNA1400264100072679	BENEFICIAR INTERBANCAR		100.00 EUR		
1					
ROS2RNCB0071000506250001	24-Feb-2014	24-Feb-2014		Processed	
ABNAROBUXXX-RO49ABNA1400264100072679	BENEFICIAR INTERBANCAR		1.00 EUR		
1					
ROS2RNCB0071000506250001	21-Feb-2014	21-Feb-2014		Signature required	
ABNAROBUXXX-RO49ABNA1400264100072679	BENEFICIAR INTERBANCAR		100.00 AUD		
1					

You can make a selection by order type, registration type, status and the user who created the payment order.

3.7. Authorization

This function helps you view all payment orders left unsigned on e-BCR. They can be signed, erased, blocked or sent.

Navigation

Payments

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Romanian foreign

Foreign exchange

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Foreign payments

Hold / Rework

Tracking / Tracing

Authorise

















Reporting

Uploads









Sign uploaded Files

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Administration

RO52RNC80071000506250001	07-Feb-2014	07-Feb-2014	14020709534584	Signature required
RZBR- RO07RZBR0000060002405964	CUSTOMER1 RO NAME 1	14020709534584	1.000.23 RON	   
RO44RNC80081000595830018	30-Jan-2014	30-Jan-2014		Incomplete Signatures
ABNAROBUXXX- RO49ABNA1400264100072679	BENERCIAR INTERBANCAR		81.000.00 CAD	   
AAA				
RO44RNC80081000595830018	30-Jan-2014	30-Jan-2014		Incomplete Signatures
			5.00 EUR	   
RO52RNC80071000506250001	30-Jan-2014	30-Jan-2014		Signature required
RNCB- RO51RNC80080002971510001	BENERCIAR		1.10 RON	   
DETAIL 1231323132				

Standing Orders

Ordering Party Account	Registration	Value Date	Label	Status	
Beneficiary Account	Beneficiary Name	Import	Amount		Action
Details					
RO44RNC80081000595830018	20-Feb-2014	21-Feb-2014		Signature required	
ABNAROBUXXX- RO49ABNA1400264100072679	BENERCIAR INTERBANCAR		2.00 HRK	   	
RO52RNC80071000506250001	30-Jan-2014	31-Jan-2014		Incomplete Signatures	
RNCB- RO51RNC80080002971510001	BENERCIAR		10.10 RON	   	

Batch Orders

Ordering Party Account	Registration	Value Date	Label	Status	
		Import	Amount		Action
RO52RNC80071000506250001	26-Feb-2014	26-Feb-2014	BATCHES	Signature required	
Orders in Batch 1			1.00 EUR	   	
RNCB- RO51RNC80080002971510001	26-Feb-2014	26-Feb-2014	1.000.23 RON	Signature required	

4. Reporting

4.1. Balances view

You can view all the customer's accounts and their related balanced if the bank issued a statement for that account.

A click on the IBAN code gives you a view of the transactions related to that account during the latest 90 days.

Welcome Ionut Chiriac!
Session ends in 49:59

Navigation

- Payments
- Reporting
- Balances View**
- Order Status
- Transactions
- Downloads
- Finance Status
- Uploads
- Sign uploaded Files
- Messages
- Administration

Balances Overview

Selection Criteria

1. Group criteria: (No group) 2. Group criteria: (No group) 3. Group criteria: (No group)

Submit Reset Form

Account Balances Last Update: 18-Feb-2014 16:49 Update

Account Number	Account Holder	Statement Date	Balance	Currency
RO52RNC80071000506250001	Universitatea B	06-Feb-2014	13.49	RON
RO03RNC80071000506250010	Universitatea B	06-Feb-2014	13.350.64	USD
RO26RNC80723000506250073	Universitatea B	06-Feb-2014	23.797.35	EUR
RO44RNC80081000595830018	Universitatea B	11-Feb-2014	31.929.88	EUR
RO48RNC80090000506111286	COMPANIE MULTINATIONALA	14-Feb-2014	0.00	RON

To view in detail the statement of a certain account, select the account (click on the desired IBAN) and you can view the information like in the window below:

Welcome Ionut Chiriac!
Session ends in 49:58

Navigation

- Payments
- Reporting
- Balances View**
- Order Status
- Transactions
- Downloads
- Finance Status
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- Sign uploaded Files
- Messages
- Administration

Balances Overview - Statement

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Selection Criteria

Date / No.: 06-Feb-2014 32 Account: RNCB 71000506250010 IBAN: RO03RNC80071000506250010 Account Holder: Universitatea B

Transactions

No.	Booking Date	Details	Customer Reference	Amount	CCY
	Value Date		Bank Reference		
			Booking Text		
1	06-Feb-2014	Solicitant Dragomir Raluca, plata catre ING ASIGURARI DE VIATA SA, oper.in valuta:RO66RNC80072025539000002 (^^^06/02/201402 32 37^Dragomir Raluca^777156015215^7156015215^01022014 ^BUCURESTI BA NEASA^^^)	2014020600002055	315.00	USD
	06-Feb-2014		2014020656024824		

Total amounts

Opening Balance	13.035.64	Available Balance	13.350.64
Sum Credit	315.00		
Sum Debit	0.00		
Closing Balance	13.350.64		

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You can save this statement in PDF format by a click on "PDF".

4.2. Orders status

You can view the payments status performed during the last 10 days. You can make several selections for the account, period and initiation date. This menu function also gives you a view of standing orders status:

- Transaction in wait = the transaction reached the bank server, but it is still under processing;
- Processed = the transaction was successfully processed;
- Rejected = the transaction was rejected due to various reasons (to find out the rejection reason of transactions in foreign currency, please, request that by e-mail: bcr.multicashsupport@bcr.ro or GreenTel: 0800.801.002 – free call)
- For payments in RON, rejection reason is displayed.

Welcome Ionut Chiriac!
Session ends in 49:52

Order Status

Selection Criteria

Session Type: All

Account: Bank: Current User:

Date (from/to):

Submit Reset Form

Orders

No.	Customer / User	Session Type	Reference	Orders
1.	A0090019 / VLADT	Romanian Foreign Payments	14022411531732	1
	24-Feb-2014 / 11:53	Host waiting	0.00 EUR	1.00 EUR
2.	A0090019 / JOHN	Romanian Domestic Payments	14021311050429	10000
	13-Feb-2014 / 11:05	Host waiting	0.00 RON	10.000.00 RON
3.	A0090019 / JOHN	Romanian Domestic Payments	14020309063844	1
	03-Feb-2014 / 9:06	Host waiting	0.00 RON	1.11 RON

Orders status can be view by a click on the standing order reference:

Welcome Ionut Chiriac!
Session ends in 49:59

Order Status

Back

Customer / User	Session Type	Reference	Credit
A0090019 / VLADT	Romanian Foreign Payments	14022411531732	1.00 EUR
24-Feb-2014 / 11:53	Host waiting / Romanian Foreign Payments	/ 1	0.00 EUR

Payments

Bank / Account	Status	Beneficiary	Reference	Amount
RNCB / 71000506250001	Host waiting /	ABNAROBUIXXX / RO49ABNA1400264100072679	2014224115044928	1.00 EUR

Back

4.3. Transactions

You can make various selections for accounts, text contained, periods and/or initiation date.

The access and selection of the desired data will also give you (if you select « Show » from « Intraday » option grid) and the transactions during the day, or even after a few minutes an operation was performed.

This information is stored for a 90 days period.

Welcome Ionut Chiriac!
Session ends in 49:59

Navigation: Payments, Reporting, Balances View, Order Status, **Transactions**, Downloads, Finance Status, Uploads, Sign uploaded Files, Messages, Administration

Transactions

Selection Criteria

Account: Bank:

Date: Booking date Date (from/to):

Text Containing: Amount (min./max.):

Preposted Items: Hide

Welcome Ionut Chiriac!
Session ends in 49:59

Navigation: Payments, Reporting, Balances View, Order Status, **Transactions**, Downloads, Finance Status, Uploads, Sign uploaded Files, Messages, Administration

Transactions

Selection Criteria

Account: RO52RNCB0071000506250001 Bank: RNCB

Date: Booking date Date (from/to):

Text Containing: Amount (min./max.):

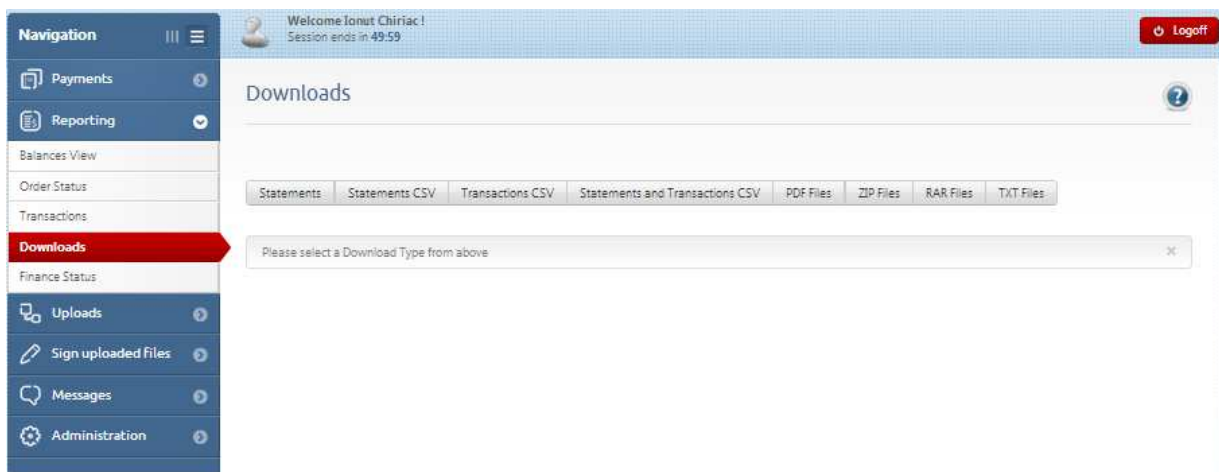
Preposted Items: Hide

Transactions

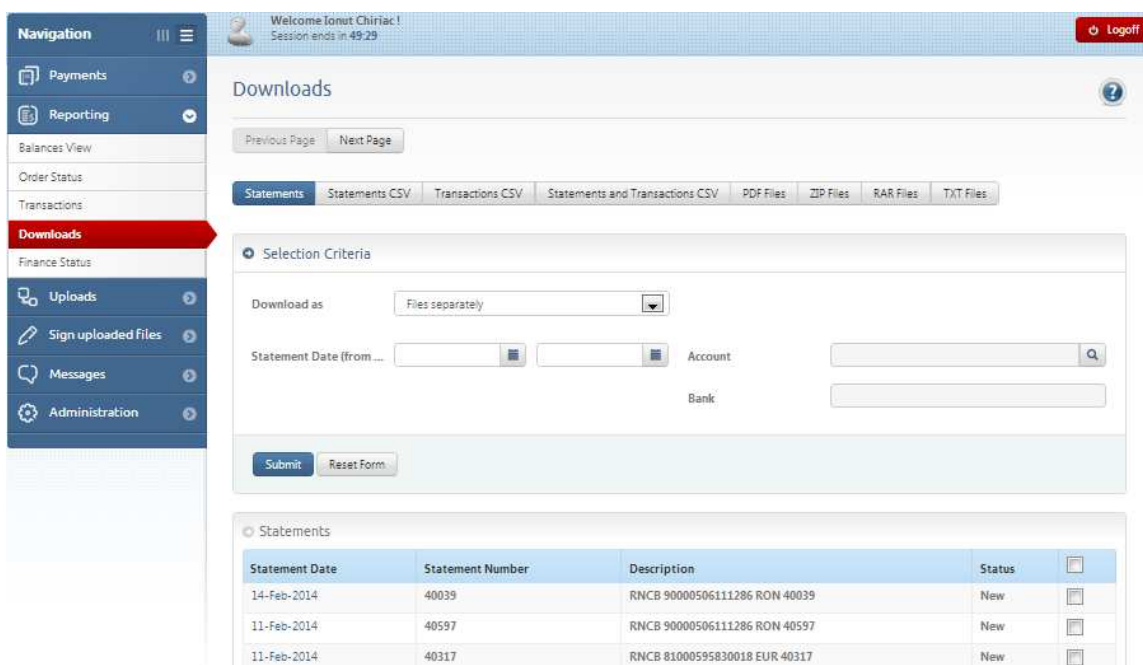
Booking Date	Details	Booking Text	Customer Reference	Amount	CCY
Value Date		Ordering Party	Bank Reference		
06-Feb-2014	Decontare - Direct debit - Plator		NONREF	78.60	RON
06-Feb-2014	MIHOC DUDAS CIPRIAN RO14RNCB 0037022111230001 Beneficiar ING ASIGURARI DE VIATA SA RO07RNCB00 72025553900094 Data scadenta 06- 02-2014 Suma 78.6 explicati 88 32352664 PLATA PRIMA ASIGURARE AFERENTA PERIOADEI 03/02/2014 - 03 /03/2014 VA MULTUMIM		2014020655551716		
06-Feb-2014	Decontare - Direct debit - Plator		NONREF	131.80	RON
06-Feb-2014	DOBRE NUTICA DANIELA RO78RNC 00101077000000000000000000000000		20140206555551719		

4.4. Download

The account statements received from the bank can be downloaded on your personal computer. You can select the session type and/or the period for which you want to view the statements:



The statements can be viewed in several formats:
Statements in MT940 format:



CSV statements and CSV transactions in the agreed format for data processing by other applications:

Navigation: Payments, Reporting, Balances View, Order Status, Transactions, Downloads, Finance Status, Uploads, Sign uploaded files, Messages, Administration.

Welcome Ionut Chiriac! Session ends in 49:59

Downloads

Previous Page Next Page

Statements Statements CSV Transactions CSV Statements and Transactions CSV PDF Files ZIP Files RAR Files TXT Files

Selection Criteria

Download as: Files separately

Statement Date (from ...): [] [] Account: [] Bank: []

Submit Reset Form

Deliveries

Delivery Date	Time	Description	Status	
18-Feb-2014	16:46	RNCB 90000506111286 RON 40039	New	
12-Feb-2014	10:04	RNCB 90000506111286 RON 40597	New	
12-Feb-2014	10:04	RNCB 81000595830018 EUR 40317	New	

The bank can also make available to the customer various files in ZIP and PDF format which can also be downloaded with the function « Download ».

4.5. Finance status

This option secures a direct connection with the bank and implies, by a simple access, sending a message to the bank. Soon after that, data about the account balances at that moment are displayed.

This piece of information will be sent in real time to the bank, the speed depending on your connection.

Navigation: Payments, Reporting, Balances View, Order Status, Transactions, Downloads, Finance Status, Uploads, Sign uploaded files, Messages, Administration.

Welcome Ionut Chiriac! Session ends in 49:43

Finance Status

Download Print

Account List

No.	Account	CCY	Description	Date	Time
1.	RO35RNCB0071000506250113	EUR	Conturi curente - conturi de investitii Ideal BCR -	27-Feb-2014	14:07
			Balance Type		Amount
			Balance		253.89 EUR
			Available balance		253.89 EUR
2.	RO11RNCB0723000506250052	EUR	Conturi curente-taxe de scolarizare - Loan	27-Feb-2014	14:07
			Balance Type		Amount
			Balance		624.987.01 EUR
			Available balance		624.987.01 EUR

5. File upload

By means of this menu, e-BCR user can upload files to be sent to the bank only in accepted formats (PDF, Word, Excel).

5.1. File upload

The screenshot shows the 'Send file' interface. On the left is a navigation menu with options: Payments, Reporting, Uploads, Send file (highlighted), Status, Sign uploaded files, Messages, and Administration. The main content area has a header 'Welcome Ionut Chiriac! Session ends in 49:57' and a 'Logout' button. Below the header is a 'Send file' section with a 'Submit' button. A box titled 'Accepted Files' lists: Portable Document Format (.pdf), Microsoft Word document (.doc), Microsoft Excel sheet (.xls), Text document (.txt), and ZIP files (.zip). Below this is a 'Send file' section with a 'File Name' label, a 'Choose File' button, and the text 'No file chosen'. At the bottom is a 'Submit' button.

They will remain on the bank server for a 10 days period.

5.2. Status

You can view in this window the status of files uploaded by the user.

The screenshot shows the 'Status' interface. On the left is the same navigation menu as in the previous screenshot, with 'Status' highlighted. The main content area has a header 'Welcome Ionut Chiriac! Session ends in 49:59' and a 'Logout' button. Below the header is a 'Status' section. A box titled 'Selection Criteria' contains two date pickers labeled 'Date (from/to)' and a 'Current User' dropdown menu. Below these are 'Submit' and 'Reset Form' buttons.



6. Administration

6.1. Ordering parties

Defining Ordering parties – you have to define an ordering party, both for payments in RON/foreign currency, and for deposits/foreign exchanges for each account you make payments from.

They are introduced only once and are used by selection when sending a payment order/batch/template, etc.

The screenshot shows a web application interface for defining ordering parties. The left sidebar contains a navigation menu with options: Payments, Reporting, Uploads, Sign uploaded files, Messages, Administration (selected), Ordering Parties, Romanian domestic (highlighted), Romanian foreign, Foreign Exchange and Term Deposit, Foreign Payments, Beneficiaries, CSV Definitions, CSV Import, and CSV Export. The main content area is titled 'Romanian domestic' and includes a 'New Entry' button. Below this is a 'Selection Criteria' section with input fields for Name, Bank, and Account number, and 'Submit' and 'Reset Form' buttons. At the bottom is a 'Default List' table with columns: Name, City, IBAN, Bank, and Action. The table contains one entry: PLATTOR, ORAS, ROS2RNCB0071000506250001, RNCB. A 'New Entry' button is located below the table.

Name	City	IBAN	Bank	Action
PLATTOR	ORAS	ROS2RNCB0071000506250001	RNCB	 

6.1.1. Romanian Domestic:

Click on "New Entry"

Name, CIF and IBAN are mandatory fields.

Introduce a name allowing you an easy identification as "Label".

The screenshot shows the 'Romanian domestic' ordering party form with the 'Ordering party' section expanded. The form includes input fields for Name, Fiscal code, Ordering party IBAN, and Account currency. The Name field is highlighted with a yellow border. Below these fields are input fields for Street, City, Bank name, and Label. The form also includes 'Submit' and 'Cancel' buttons.

6.1.2. Romanian foreign

Name, full address and IBAN are mandatory fields.

Welcome Ionut Chiriac!
Session ends in 49:55

Navigation: Payments, Reporting, Uploads, Sign uploaded files, Messages, Administration

Ordering Parties: Romanian domestic, **Romanian foreign**, Foreign Exchange and Term Deposit, Foreign Payments

Romanian foreign

Submit Cancel

Ordering party

Ordering party

Name Fiscal code IBAN Account currency

Street City Bank name Label

Submit Cancel

6.1.3. Foreign exchanges and Term deposits

It is mandatory to fill in the following data: Name, Fiscal Code and full address.

Welcome Ionut Chiriac!
Session ends in 49:05

Navigation: Payments, Reporting, Uploads, Sign uploaded files, Messages, Administration

Ordering Parties: Romanian domestic, Romanian foreign, **Foreign Exchange and Term Deposit**

Select Ordering party name

New Entry

Ordering parties

Name	Street	City	Fiscal code	Action
IONUT	STRADA	ORAS	1313123	

New Entry

6.2. Beneficiaries

Defining Beneficiaries – a Beneficiary has to be defined both for the payments in RON, and for payments in foreign currency for each account you make payments from. They are introduced only once and are used by selection when sending a payment order/batch/template, etc.

6.2.1. Romanian Domestic Payments

Add a new beneficiary with a click on "New Entry"

Name	Identifier	Bank Code	Account Number	Action
Trezoare		TREZ	RO40TREZ70020030102XXXXX	
Beneficiar	1	RNCB	RO51RNCB80080002971510001	
benef1		RNCB	RO80RNCB80072000501000001	
benef2		RNCB	RO55RNCB80090000509400001	

1. Select "User" group of beneficiaries (the beneficiary can be viewed only by the person who registered it), or "Public" (the beneficiary can be viewed by all persons having access to e-BCR application within the company).
2. Fill in the beneficiary's name and address;
3. Introduce beneficiary's account;
4. Introduce CUI/CNP;
5. Save with a click on Submit.

Submit Cancel

Beneficiary

List Type
Customer

Name
Account number
CUI / CNP
Bank name
Identifier

Submit Cancel

6.2.2. International Payments

1. Select "User" group of beneficiaries (the beneficiary can be viewed only by the person who registered it), or "Public" (the beneficiary can be viewed by all persons having access to e-BCR application within the company).
2. Fill in the beneficiary's name, street and town;
3. Fill in the bank data: on the first line write the bank SWIFT address (e.g. RNCBROBU for BCR), the bank name, address and account number.
4. Fill in the beneficiary's account;
5. Save with a click on Submit.

The screenshot shows a web application interface for 'Romanian foreign' payments. On the left is a navigation menu with options like Payments, Reporting, Uploads, Sign uploaded files, Messages, Administration, Ordering Parties, Beneficiaries, Romanian domestic, **Romanian foreign** (highlighted), Foreign Payments, CSV Definitions, CSV Import, CSV Export, User Profile, and Block User. The main area has a header with 'Welcome Ionut Chiriac!', 'Session ends in 49:59', and a 'Logoff' button. Below the header, the title 'Romanian foreign' is followed by 'Submit' and 'Cancel' buttons. The form is titled 'Partner' and includes a 'List Type' dropdown set to 'Customer'. The form fields are organized into two columns: the left column contains 'Name' (with a 'Beneficiary name' input), 'Street', 'City', and 'Country' (with a search icon); the right column contains 'Account number' (with a 'Beneficiary account' input and an 'IBAN' checkbox), 'Bank' (with a search icon), 'Bank name', 'Bank street', 'Bank city', and 'Country' (with a search icon). At the bottom, there is an 'Identifier' input field and another set of 'Submit' and 'Cancel' buttons.

6.3. CSV Definitions

6.3.1. Statement Export Format

This function helps you to define the format of certain fields of CSV files downloaded from “Reporting→Download”.

You can select the format of the date, hour, amount, etc.

You can also chose the columns to appear in CSV file, by moving them from the left window into the right one, pushing the keys between the two windows.

Welcome Ionut Chiriac!
Session ends in 49:41

Navigation

- Payments
- Reporting
- Uploads
- Sign uploaded Files
- Messages
- Administration
- Ordering Parties
- Beneficiaries
- CSV Definitions
- Statement Export Format**
- Romanian Domestic Beneficiaries
- Romanian Foreign Beneficiaries
- Foreign Payments Beneficiaries
- CSV Import
- CSV Export
- User Profile
- Block User

Statement Export Format

Edit Delete

CSV Export

General Export Parameters

Date	Time	Amount	Field Delimiter	Preposted Items	Quoted Text Fields
DD.MM.YY	HH:MM:SS	1000.00	Semicol	Yes	No

Statement Export Definition

Available	In use
	Bank Account Statement Number Statement Date Statement Currency Opening Balance Closing Balance Additional Info (Information to account owner) Additional Info (Information to account owner) Additional Info (Information to account owner) Additional Info (Information to account owner) Additional Info (Information to account owner) Additional Info (Information to account owner) Available Balance Date available balance

Transaction Export Definition

Available	In use
	Bank Account Statement Number Statement Date Statement Currency Value date Booking date (entry date) Currency (first character) Amount Text key (Transaction type identification code) Customer reference (Reference to the account) Bank reference (Account servicing Institution) Additional info (Supplementary details) Booking code / GSV Booking text

6.3.3. Romanian Foreign Beneficiaries

This function helps you to define the format of certain fields of CSV files for Romanian Foreign Beneficiaries for import/export procedure.

You can select the format of the date, hour, amount, etc.

You can also chose the columns to appear in CSV file, by moving them from the left window into the right one, pushing the keys between the two windows.

The screenshot shows the 'Romanian Foreign Beneficiaries' configuration page for CSV Export ROA. The left sidebar has a red highlight on 'Romanian Foreign Beneficiaries'. The main area is titled 'Romanian Foreign Beneficiaries' and contains a 'CSV Export ROA' section. Under 'General Export Parameters', there are dropdowns for Date (DD.MM.YY), Time (HH:MM:SS), Amount (1000.00), Field Delimiter (Semicolon ';'), Quoted Text Fields (checkbox), and Column headers (checkbox). Below this is the 'Export Format Definition' section, which has two lists: 'Available' (empty) and 'In use' (containing fields like Index, Name 1, Name 2, Street, City, Country, Bank Code, Account Number, IBAN, Bank Name, Bank Name 2, Bank City, Bank Street, Bank Country, Identifier). Arrows between the lists allow moving fields. 'Submit' and 'Cancel' buttons are at the bottom.

6.4. CSV Import:

This function helps you to import beneficiaries from a CSV file with an format defined in “Administration→CSV Definitions” menu.

The screenshot shows the 'Romanian Domestic Beneficiaries' configuration page for CSV Import. The left sidebar has a red highlight on 'Romanian Domestic Beneficiaries'. The main area is titled 'Romanian Domestic Beneficiaries' and contains a 'Select a file' section with a 'Choose File' button and 'No file chosen' text. Below this is the 'Additional information' section with 'List Type' (Customer) and 'Format' (ROI Partner (.csv)) dropdowns. A 'Submit' button is at the bottom.

6.5. CSV Export:

This function helps you to export beneficiaries to a CSV file with a format defined in “Administration→CSV Definitions” menu.

The screenshot shows a web application interface. On the left is a navigation menu with items: Payments, Reporting, Uploads, Sign uploaded files, Messages, Administration (selected), Ordering Parties, Beneficiaries, CSV Definitions, CSV Import, CSV Export, Romanian Domestic Beneficiaries (highlighted in red), Romanian Foreign Beneficiaries, and Foreign Payments Beneficiaries. The main content area is titled 'Romanian Domestic Beneficiaries'. It contains a 'Beneficiary File Export' form with a 'Format' dropdown menu set to 'ROI Partner (.csv)' and two buttons: 'Submit' and 'Reset Form'. At the top right, there is a 'Logoff' button and a session timer showing 'Welcome Ionut !' and 'Session ends in 49:58'.

6.6. Account names:

This function helps you to personalize the name of the accounts so that they can be easily identified in balances view menu or initiating a payment order.

The screenshot shows the 'Account Names' page. The navigation menu is similar to the previous one, but 'Account Names' is highlighted in red. The main content area is titled 'Account Names' and contains an 'Account List' table. The table has five columns: Account number, Account Name, Account Holder, Currency, and Action. It lists four accounts with their respective details and an edit icon in the Action column.

Account number	Account Name	Account Holder	Currency	Action
RO80RNCB0090095939270001	Cont virare salarii	COMPANY NAME	EUR	
RO58RNCB0090095939270009	Cont curent sucursala Bucuresti	COMPANY NAME	RON	
RO63RNCB0090095939270016	Cont ideal	COMPANY NAME	RON	
RO96RNCB0092095939270001		COMPANY NAME	RON	

6.7. User profile:

Personal data are introduced. The respective fields are filled in on the first connection and can be changed any time.

The screenshot shows the 'User Profile' page of the e-BCR application. The left sidebar contains a 'Navigation' menu with options: Payments, Reporting, Uploads, Sign uploaded files, Messages, Administration (selected), Ordering Parties, Beneficiaries, CSV Definitions, CSV Import, CSV Export, User Profile (highlighted), Block User, and PIN-Change. The main content area is titled 'User Profile' and includes a 'Submit' button. Below this, there are two sections: 'Profile' and 'Status Info'. The 'Profile' section contains fields for 'Address' (Name: Ionut Chiriac, Street: Strada 8, City: Bucuresti) and 'Local Formats' (Amount: 1,000.00, Date: TT-NNN-YYYY (21-Oct-200), Time: H:MM (9:15)). The 'Status Info' section displays a table of session and signature data.

Session active since		Last Signature done	
Session active since	27-Feb-2014 14:04	Last Signature done	24-Feb-2014 11:53
Logon Procedure	Response-Mechanism	Signature Procedure	Response-Mechanism
Last session from	27-Feb-2014 13:20	To	27-Feb-2014 14:04
... finished by	Session finished by user		

6.8. Activation of TAN list

It allows the activation of TAN codes list within e-BCR application.

The screenshot shows the 'Activate TAN-List' page of the e-BCR application. The left sidebar is identical to the previous screenshot, with 'Activate TAN-List' highlighted. The main content area is titled 'Activate TAN-List' and includes a 'Sign' button. It features two warning messages: 'Attention!' (As soon as you receive a new TAN list from your bank, you may activate it here using one TAN of your old list. Please type in one TAN from the new list and confirm it with one TAN from the old! The new list becomes automatically valid afterwards.) and 'Warning!' (Unused TAN's (Transaction numbers) of the old list become invalid as soon as you have activated the new list!). Below these messages, there are two input fields: 'New TAN' and 'TAN'. A 'Sign' button is located at the bottom of the page.

6.9. User blocking

It allows the blocking of the e-BCR application user.

The screenshot shows the 'Block User' interface. On the left is a navigation menu with options: Payments, Reporting, Uploads, Sign uploaded files, Messages, Administration (selected), Ordering Parties, Beneficiaries, CSV Definitions, CSV Import, CSV Export, and User Profile. Below these is a red button labeled 'Block User'. The main content area has a header with 'Welcome Ionut Chiriac!' and 'Session ends in 49:49'. Below the header is a 'Block User' title and a help icon. There are two warning messages: 'Attention! You can block your user access here to block any possible online access to your data. Contact your bank in order to re-activate your access to the bank system.' and 'Warning! A blocked access cannot be (re-)activated online!'. Below these is a 'Sign' section with a 'Signature' label and a text input field. At the bottom of the sign section is a blue 'Sign' button.

6.10. PIN change

e-BCR application gives you the chance to change the access password by the use of a TAN signature.

The screenshot shows the 'PIN-Change' interface. On the left is a navigation menu with options: Payments, Reporting, Uploads, Sign uploaded files, Messages, Administration (selected), Ordering Parties, Beneficiaries, CSV Definitions, CSV Import, CSV Export, User Profile, Activate TAN-List, Block User, and PIN-Change (highlighted in red). The main content area has a header with 'Welcome Rosescu Andrei!' and 'Session ends in 49:56'. Below the header is a 'PIN-Change' title. There is a 'Change PIN' section with 'New PIN' and 'Repeat PIN' labels and corresponding text input fields. Below this is a 'Sign' section with a 'TAN' label and a text input field. At the bottom of the sign section is a blue 'Sign' button.

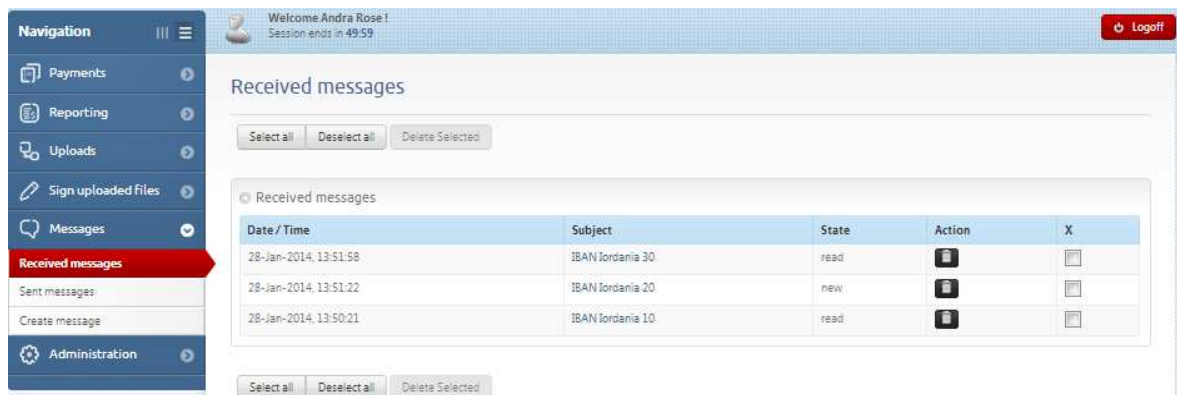
7. Messages

Communications with the bank through e-BCR application are also possible by means of "Messages" menu.

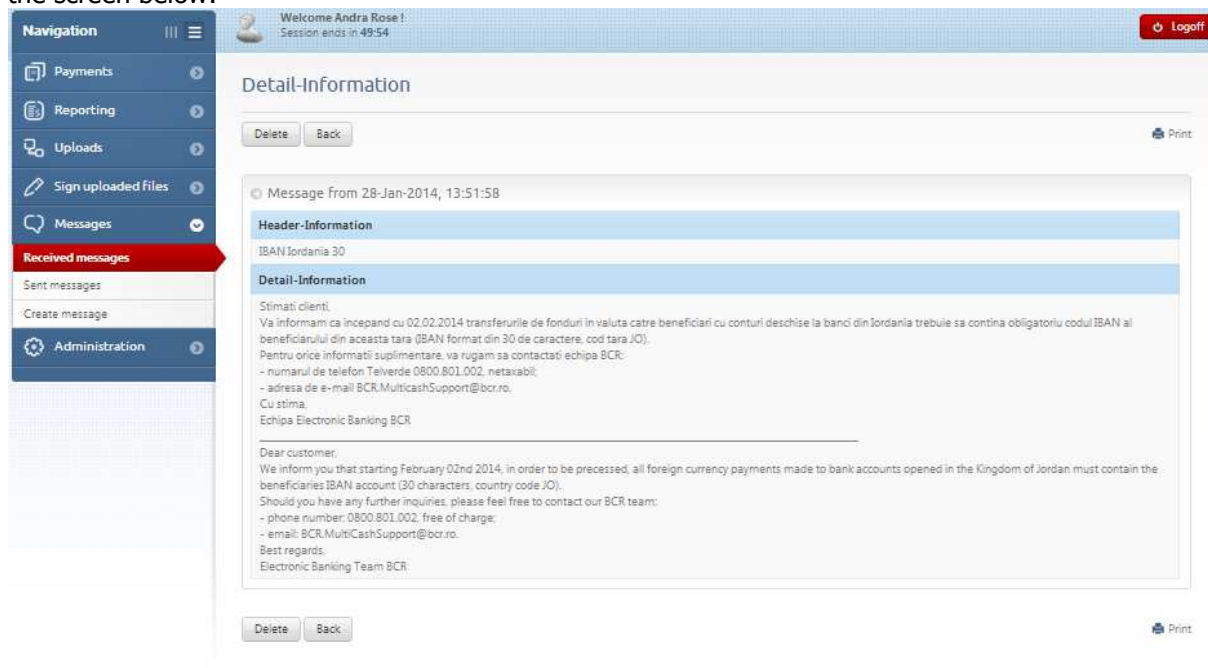
7.1. Received messages

To view and save on your own computer the messages received from the bank you should follow the next steps:

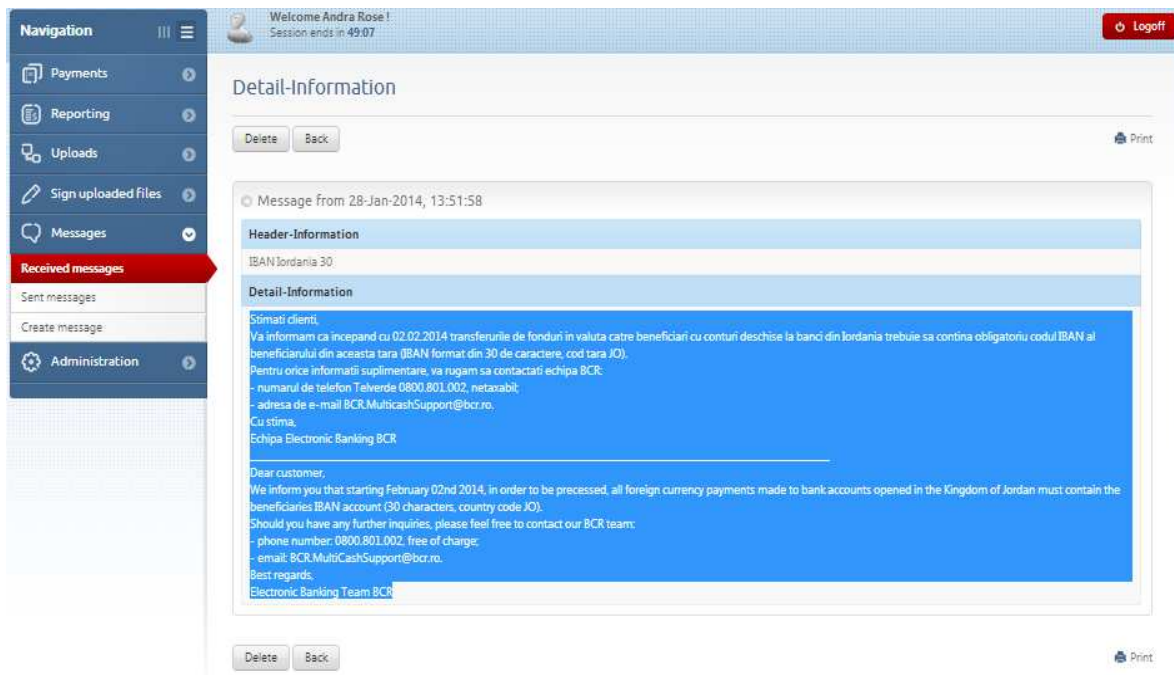
1. From the main menu, select the option "**Messages**".
2. From the sub-menu, click on "**Received messages**", where you can view the **state** of the received message, the **subject**, **date** and **time** when the respective message was received.



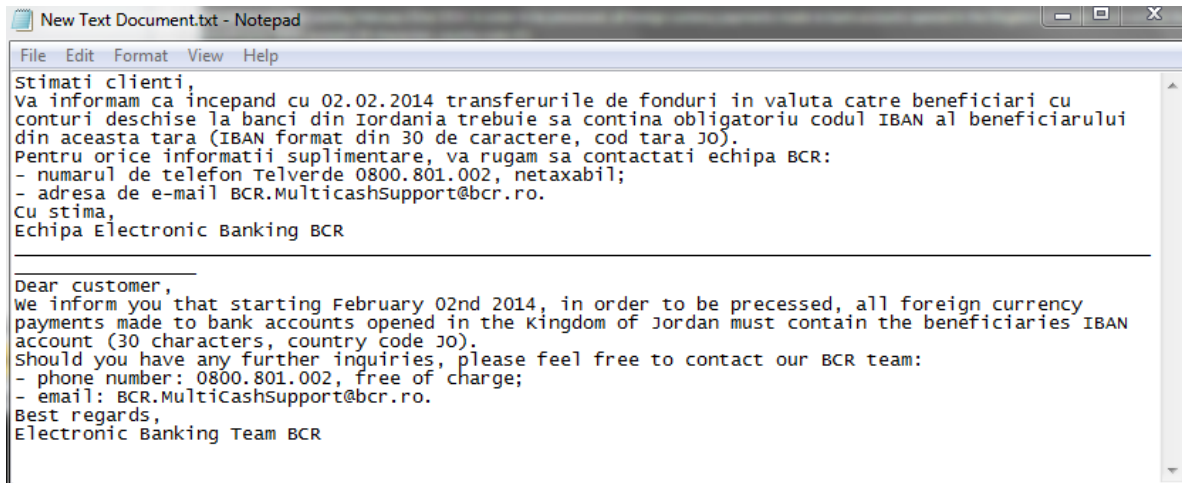
3. After you have opened the message with a click on the subject name (e.g. "Anunt"), you get the screen below:



4. To save the message content in a printing file, select the whole message content with a click on the right → Select All → Copy like in the image below.

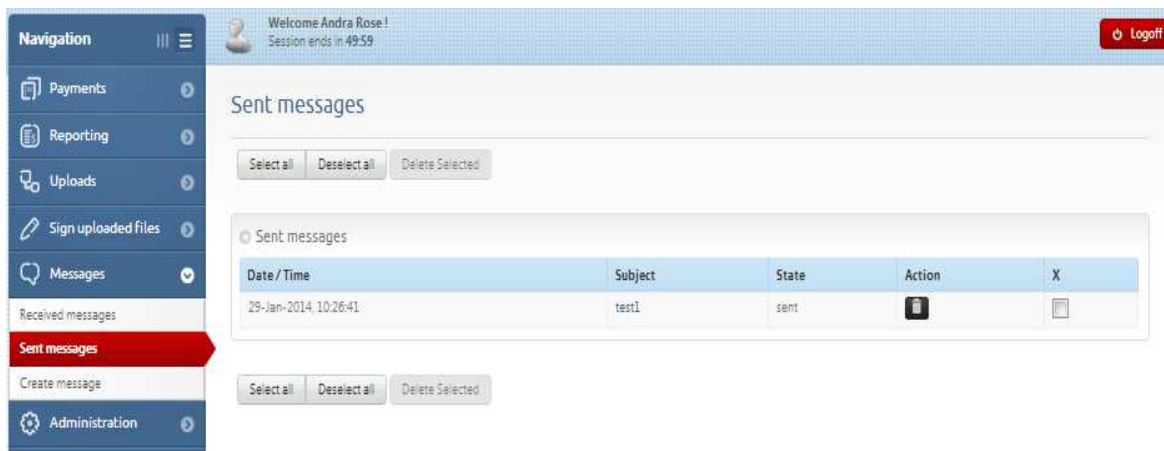


- Open any text editor (Notepad, Editpad, Wordpad or Microsoft Word, etc.) and with the function Paste (Ctrl+V) transfer in a file on your own computer the content of the message received from the bank.



7.2. Sent messages

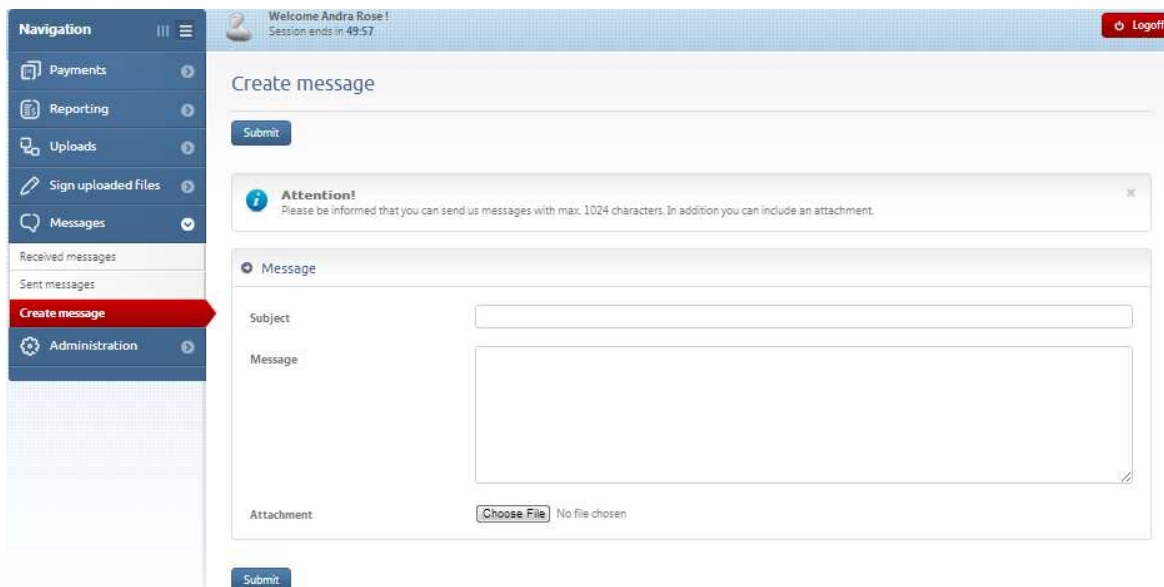
In this function you can view a history of all messages sent through e-BCR.



7.3. Message sending

To send a message to the bank, follow the steps below:

1. From the function **Messages**, select the option **Create message**
2. Fill in the fields on the screen:
 - On **Subject** write the message subject;
 - On **Message** you can add a comment when sending the files. When you send messages with requests, complaints, various problems, please, add a phone number for contact;
 - On **Attachment** click on **Browse** and select the file to be sent to the bank;
 - After filling in the three fields, click on **Submit** to move to the next step.



3. To send the file/message to the bank, the client has to sign. On this moment, the file/message is sent to the bank.

8. Signing uploaded payment files

The module SIGN is meant for the users nominated by the clients who use from the premise Multicash application to sign orders through e-BCR.

8.1. Payments

In this function, you can view the payment orders sent through Multicash type ROI, ROA, DDS, TDI waiting for users' signature of e-BCR or which were signed and sent.

1. Waiting signature

In this function you will find the files sent through Multicash waiting for the signature to be applied through e-BCR.

2. Authorized payments

This function helps you view the standing orders signed and sent to the bank.

8.2. Other orders

In this function you will find the files type DOC, XLS, UPL. These functions are available only on e-BCR.

1. Waiting signature

In this function you will find the files loaded in e-BCR, waiting for the signature to be applied through e-BCR.

2. Authorized payments

This function helps you view the standing orders signed and sent to the bank.

9. Contact

In case of any technical problems with electronic banking service operation, or in case the users/external devices related to these services are blocked, the following contact ways are available:

- telephone number: 0800.801.002, free of charge (valid only from Romania), open in the working banking days between 08:00- 18:00;
- telephone number 004021.302.01.66 valid for foreign clients;
- e-mail address: BCR.MulticashSupport@bcr.ro.

10. Operations timetable

Cut off times² for banking operations initiated through electronic banking services:

1.ROMANIAN DOMESTIC PAYMENTS	Cutoff time**
• Intrabanking	24:00
•Interbanking SENT- small value payments < RON 50.000 and normal (not urgent)	14:30
•Interbanking REGIS – high value payments > RON 50.000 or urgent payments (irrespective of the value)	15:00
2. INTERNATIONAL PAYMENTS	
• Intrabank (BCR – BCR)	18:00
• Interbank (normal)	16:00
• Urgent for EUR, USD, CAD	11:00
• Urgent for GBP, CHF	10:00
• Urgent for CZK, DKK, HUF, NOK, PLN, SEK, TRY, AED, BRL, CNY, EGP, INR, KRW, MXN, NZD, RSD, ZAR	16:00
• Urgent for AUD, JPY	10:00
• Urgent for BGN, MDL, RUB	16:00
• Urgent for RON	13:00
3.TERM DEPOSITS IN RON OR FOREIGN CURRENCY	
• Term deposits initiation	19:00
• Term deposits liquidation	19:00
4. FOREIGN EXCHANGES	
• Foreign exchanges	17:00

- **The cutoff times are the hours until which the bank is processing the transactions sent by the client in the current banking working day (T).
- **The cutoff times are set up according to Romania's official hour GMT+2.
- **Around Legal Holidays, processing times / rules can be changed.
- **The cutoff times are defined for the banking working days.

Processing rules³ for operations initiated through electronic banking services:

10.1 Romanian Domestic Payments

1.1. Romanian domestic payments received in T before the cutoff time is processed in T.

1.2. In case of Romanian domestic payments received in T after the cutoff time, the client's account is debited in T, and the processing will be finished in T+1.

Except for the payments to Vodafone, Romtelecom and Dacia, which have to be sent until 17:00.

10.2 International Payments

2.1. Intrabank international payments received in T before the cutoff time are processed in T with value date T.

2.2. Regular intrabank international payments received in T before the cutoff time are processed in T with value date T+2.

2.3. Regular payments in AUD, CZK, DKK, HUF, JPY, NOK, PLN, SEK are exempt from point 2.2.

² The bank reserves the right to change the cutoff times for bank operations performed through electronic banking services by displaying them at the premise of the bank operational units and/or by sending an information message through electronic banking services.

³ The bank reserves the right to change the processing rules of operations initiated through electronic banking services by displaying them at the premise of the bank operational units and/or by sending an information message through electronic banking services.

Therefore, the payments received in T, before the cutoff time, are processed in T with value date T+3.

2.4. Urgent international payments received in T before the cutoff time are processed in T with value date T.

2.5. Urgent payments in AUD, CZK, DKK, HUF, JPY, NOK, PLN, SEK are exempt from point 2.4. Therefore, the payments received in T, before the cutoff time, are processed in T with value date T+1.

2.6. Intrabank/interbank regular/urgent international payments received in T after the respective cutoff time are regarded as received by the bank on the next banking day.

2.7. In case the information on the standing order is not correct/complete, the bank will process the standing order after finishing the investigation.

10.3 Term deposits

3.1. The operations for setting up standard term deposits, in RON and foreign currency received until the deadline are processed at the interest rate the bank is practicing at the processing moment of the respective operation of setting up the term deposit.

3.2. The interest rate displayed by the electronic banking application is informative and is not committing the bank in any way whatsoever regarding the interest which the operation is processed at for setting up the term deposit.

3.3. The operations for setting up term deposits, in RON and foreign currency exceeding the cutoff time or received in a non-banking day will not be processed.

3.4. The operations for liquidating term deposits in RON and foreign currency exceeding the cutoff time or received in a non-banking day will not be processed.

10.4 Foreign exchanges

4.1. Foreign exchange operations received before the cutoff time are processed at the exchange rate the bank is practicing at the processing moment of the respective foreign exchange operation.

4.2. The exchange rate displayed in the electronic banking application is informative and does not commit the bank in any way whatsoever regarding the exchange rate which the operation will be processed at.

4.3. Foreign exchange operations exceeding the cutoff time or received in a non-banking day will not be processed.