

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: <u>https://e-bcr.bcr.ro</u>

- 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 aproximately 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.



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 <u>BCR.MulticashSupport@bcr.ro</u> 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.

Sign					
	TAN				
Sign					
 press the enter you when the insert the press and insert the 	ne numbers disp nd hold the on/o ne numbers disp		ignature 1";		
o Sign					
Field signature 1	01889100	Field signature 2	03281205	Signature	
Sign					

The user:

- accesses the address: <u>https://e-bcr.bcr.ro;</u>
- 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.



<u>Note</u>: 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: <u>bcr.multicashsupport@bcr.ro</u> 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.

<u>USER NAME</u> = a code the bank assigns to each user of the application.

<u>CIF</u> = unique identification code, for legal persons (mandatory field).

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

 $\underline{TDI} = Deposits.$

 \underline{DDS} = Foreign exchange.

 $\underline{ROI} = Payments in RON.$

 \underline{ROA} = Payments in foreign currency.

<u>UPL</u> = Files upload.

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

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

<u>STANDING ORDER</u> = 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.

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

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

<u>SIGNING PAYMENTS FILE</u> = <u>SIGN</u> 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:

Payments	۲	Balances Overview						
	ø	Batances overview						4
20 Uploads	Ø							ė
Sign uploaded files	0	 Selection Criteria 						
C) Messages	ø			22.113.K				
			2. Group criteria			3. Group criteria		
Administration	0	1. Group criteria (No group) Submit Reset Form		(No group)	×	(No grou		
Administration	•	(No group) Submit Reset Form Account Balances	Land	(No group)		(No grou	ip) Last Update: 18-Feb-2014	16:49 Update
Administration	0	(No group) Submit Reset Form Account Balances Account Number	© Acc	(No group) ount Holder	Statemer	(No grou	Ip) Last Update: 18-Feb-2014	16:49 Update Currency
Administration	•	(No group) Submit Reset Form Account Balances Account Number RO52RNCB0071000506250001	C Acco	(No group) ount Holder versitatea B	Statemer 06-Feb-2	(No ground in the contract of	ip) Last Update: 18-Feb-2014 Balance © 13.49	16:49 Update Currency RON
Administration	0	(No group) Submit Reset Form Account Balances Account Number	C Acce Unit	(No group) ount Holder	Statemer	(No grou nt Date 0 014 014	p) Last Update: 18-Feb-2014 Balance © 13,49 13,350.64	16:49 Update Currency RON USD
Administration	0	(No group) Submit Reset Form Account Balances Account Number RO52RNCB0071000506250001 RO03RNCB0071000506250010	C Acco Univ Univ Univ	(No group) ount Holder versitatea B versitatea B	Statemer 06-Feb-2 06-Feb-2	(No grou it Date) 014 014	p) Last Update: 18-Feb-2014 Balance © 13,49 13,350.64 23,797.35	16:49 Update Currency RON USD

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:
 - Transfer and Urgent for commercial, normal and urgent payments and transfers;
 - 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".

Payments	•					
		Single orders				
omanian domestic	~					
Single orders		Submit Cancel				
Batches						
Standing orders		O Details				
Templates		Order processing				
File import		Order processing				
File upload		Date				
omanian foreign	2	26-Feb-2014				
oreign exchange	191	Ordering party				
erm Depo <mark>s</mark> it		Adress of ordering part	TV:	Fiscal code	Ordering party IBAN	
oreign payments	>	PLATITOR	q		R052RNCB0071000506250001	Q
old / Rework	1	Street		City		
racking / Tracing		STRADA		ORAS		
uthorise						
Reporting	0	Details				
1		Order type				
Uploads	٥	Transfer 💌				
Sign uploaded files	0	Amount	Currency	Order reference 0	Details	
	1022	0.00	RON			0
Messages	0	Provide States of C				
Administration	ø	Beneficiary				
8	- 6	Beneficiary name			Beneficiary account	
		L		Q	J	
		CUL/CNP			Beneficiary bank name	

Be careful when introducing **non-permitted digits** in any field of any screed, 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»:

Payments	0	Batches				
Romanian domestic	-	bucenes				
Single orders		New Entry				61
Batches						
Standing orders		Batch Orders				
Templates		Ordering Party Account	Registration 0	Value Date 3	Label 0	Status
File import		Ċ.	0	Import 3	Amount 0	Action
File upload						
Romanian foreign	>	RO52RNCB0071000506250001	25-Feb-2014	25-Feb-2014	14022515321786	Signature required
Foreign exchange		Orders in Batch 154		14022515321786	2.835,859.00 RON	6 🚺 🙆 6
Term Deposit						
Foreign payments		RO52RNC80071000506250001	07-Feb-2014	25-Feb-2014	14020713354391	Signature required
Hold / Rework		Orders in Batch 3		14020713354391	3.69 RON	6 📋 0 6
Tracking / Tracing						
Authorise		RO52RNCB0071000506250001	07-Feb-2014	07-Feb-2014	14020713350947	Signature required
Reporting	0	Orders in Batch 4		14020713350947	4.92 RON	000
Q_ Uploads	0	RO52RNCB0071000506250001	07-Feb-2014	07-Feb-2014	14020713322650	Signature required
 Sign uploaded files 	ø	Orders in Batch 3		14020713322650	3.69 RON	00
Q Messages	0	R052RNC80071000506250001	07-Feb-2014	07-Feb-2014	14020709360576	Signature required
Administration	0	Orders in Batch 1		14020709360576	10.98 RON	6 💼 🙆 6

To register a batch, follow the steps shown below:

Navigation	111 🖹	Welcome Ionut Chiriac ! Session ends in 49:58				
Payments	•	Batches				
Romanian domestic	*	buches				
Single orders		Submit Cancel				
Batches						
Standing orders		• Batch details				
Templates						
File import		Batch processing				
File upload		Date				
Romanian foreign	- (F)	26-Feb-2014				
Foreign exchange	- 20	Information				
Term Deposit	5	Label				
Foreign payments						
Hold / Rework						
Tracking / Tracing		Ordering party				
Authorise		Adress of ordering party		Fiscal code	Ordering party IBAN	
Reporting	ø	PLATITOR	Q	21132156	RO52RNC80071000506250001	
		Street		City		
Q ₀ Uploads	0	STRADA		ORAS		
🖉 Sign uploaded fil	es 🧿					
() Messages	ø	Submit Cancel				

- Select the date you want this payments batch to be processed.
 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 ».

Payments	0						
Romanian domestic		Batches - Overv	iew				
Single orders		Edit Delete Lock	Sign New Entry New	from Template Back			
Batches		Lun Dente Luck	age new contry new	and template back			
	_						
Standing orders		O Batch Order "BATC	IHES"				
Templates		Batch details					
File import		Customer	Reference	Execution date	Status		
File upload		A0090019	14022615164342	26-Feb-2014	Uncompleted batch		
Romanian foreign		Ordering party addres	5	Fiscal code	Ordering party IBAN		
Foreign exchange	2	PLATITOR STRADA		21132156	RO52RNCB0071000506250001		
Term Deposit	э.	ORAS					
Foreign payments							
Hold / Rework		O Batch changes					
Tracking / Tracing			User	Date	Time		
Authorise		Registration	JOHN	26-Feb-2014	15:16		
Reporting	ø	Last change	JOHN	26-Feb-2014	15:16		
Q_ Uploads	0						
-0	<u> </u>	Edit Delete Lock	Sign New Entry New	r 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.

Navigation		Welcome Ionut Session ends in 4						¢
Payments	0	Batches						
Romanian domestic	•	Decenes						
Single orders		Submit Cancel						
Batches								
Standing orders		O Order in batch "	BATCHES"					
Templates		Batch details						
File import		Customer	A0090019 14022615164342 26-Feb-201-			e	Status	
File upload		A0090019	14022615164				Uncompleted batch	
Romanian foreign	2	Ordering party add				Ordering party IBAN		
Foreign exchange	3			21132156		RO52RNCB0071000506250001		
Term Deposit	3	ORAS						
Foreign payments	5							
Hold / Rework		O Details						
Tracking / Tracing		Out of the sector						
Authorise		Ordering party						
Reporting	ø	Details						
Q Uploads	ø	Order type						
Sign uploaded files	0	Transfer	-					
		Amount	Currency	Order re	eference O	Details		
Q Messages	ø	0.00	RON			0		0
Administration	ø	Beneficiary						
	4	Beneficiary name				Beneficiar	y account	
					Q.			
		CUI/CNP				Beneficiar	y bank name	

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

Navigation	₩ Ξ	Welcome Io Session ends									O Lo
ayments	•	Batches - Vi		der							
Romanian domestic	*	Ducenco Vi		act							
Single orders		Edit Delete	Lock	Sign New Em	try Nev	from Template	Back				🖨 Pri
Batches											
Standing orders		O Batch Order	"Lot plat	i"							
Templates		Batch details									
File import		Customer		Reference Execution			ate	Status		Signatures	
File upload		A0090019				05-May-201	5	Signature required	1	0	
Romanian foreign	2	Ordering party	address		Fiscal code		Ordering party I	BAN			
Foreign exchange	2	CLIENTI			12313121	RO52RNC800710005062		0050625000	36250001		
Term Deposit	>										
Foreign payments	2										
Rework		 Order chang 									
Tracking / Tracing				ser	Date		Time				
Authorise	1	Registration)HN		y-2015	10:34				
Reporting	ø	Last change	30	HN	05-M	ay-2015	10:40				
Jploads	0	 Included pay 	ments (3))							
ign uploaded files	0	Creation	O Be	neficiary		0	Account	4	Amount		Action
		05-May-2015	CU	ISTOMER1 RO NAM	E		RO95RNCB0	090000509400001		2.78 RON	6
Aessages	ø	05-May-2015	CU	ISTOMER1 RO NAM	E1		RO95RNCB0	090000509400001		1.54 RON	C 🚺
dministration	ø	05-May-2015	TR	EZORERIE			RO40TREZ70	020030102XXXXX		1.52 RON	6
										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.

Navigation		Welcome Ionut C Session ends in 49						to Lo					
Payments	•	Batches - View	/ order										
Romanian domestic	*	Ducenco vien	order										
Single orders		Edit Delete 1	ock Sign Ne	ew Entry New from Te	nplate Back			🖨 Pri					
Batches													
Standing orders		A signature / TAN is re	quired for this reques	st.				×					
Templates													
File import		 Batch Order "Lo 	t plati"										
File upload		Batch details											
Romanian foreign		Customer	Reference	Execu	tion date	Status	Signature	s					
Forei <mark>gn e</mark> xchange		A0090019	150505103		y-2015	Signature required							
Term Deposit	2	Ordering party add	address Fiscal code			Ordering party II							
Foreign payments	3	CLIENT1		12313	21 RO52RNC8007100		0506250001						
Rework													
Tracking / Tracing		O Order changes											
Authorise			User	Date	Time								
Reporting	ø	Registration	JOHN	05-May-2015	10:34								
	100	Last change	JOHN	05-May-2015	10:40								
Jploads	0												
sign uploaded files	ø	O Included paymen	nts (3)										
Aessages	ø	Creation ©	Beneficiary		 Account 	0	Amount	Action					
dministration	0	05-May-2015	CUSTOMER1 RO 1	NAME	RO95RNCE	0090000509400001	2.78 ROM						
	-	05-May-2015	CUSTOMER1 RO 1	NAMEI	RO95RNCE	0090000509400001	1.54 ROM	4 6 1					
		05-May-2015	TREZORERIE		RO40TREZ	70020030102XXXXX	1.52.ROM						
							Sum Batch	h					
							5.84 ROM	4					
		O Sign											
		Field signature 1	00000584	Field signature	2 22231740	Signatu	ire 🗌						
		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		Welcome Ionut Chiri Session ends in 49:44	iac !					0 L
Payments	•	Standing orders						
Romanian domestic	v	Standing orders						
Single orders		Submit Cancel						
Batches								
Standing orders		O Details						
Templates								
File import		Order processing						
File upload		Next Execution	Last time		Cycle			
lomanian foreign	>	31-Jan-2014	10-Apr-2014		every 2 weeks	0		
oreign exchange	>	Ordering party						
erm Deposit	1. C	Adress of ordering part			Fiscal code		Ordering party IBAN	
oreign payments	>	PLatitor	У	a	21132156		RO52RNC80071000506250001	Q
old / Rework		Street		-	City	_	100 2611 3 26 26 26 26 26 26 26 26 26 26 26 26 26	
racking / Tracing		STRADA			ORAS			
uthorise		125004745.						
Reporting	ø	Details Order type						
C Uploads	ø	Transfer 💌						
🤌 Sign uploaded files	0	Amount	Currency		Order reference 🔍		Details	
		10.10	RON		65165			0
√ Messages ∴ Administration	0	Beneficiary Beneficiary name					Beneficiary account	
	-	BENEFICIAR			a	Ł	RO51RNCB0080002971510001	
		CUL/ CNP			- Aller		Beneficiary bank name	
							BCR	

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.

Navigation		Welcome Ionut Chiri Session ends in 49:54	iac !			togof
Payments	•	Templates				
Romanian domestic	4	Templates				
Single orders		Submit Cancel				
Batches						
Standing orders		O Details				
Templates						
File import		Information				
File upload		Label				
Romanian foreign	- Ge (sablon				
Foreign exchange	- 3-1	Order processing				
Term Deposit		Date				
Foreign payments	5					
Hold / Rework						
Tracking / Tracing		Ordering party				
Authorise		Adress of ordering part	y	Fiscal code	Ordering party IBAN	
Reporting	Ø	Platitor	Q	21132156	RO52RNCB0071000506250001	٩
Q Uploads	0	Street		City		
		STRADA		ORAS		
Sign uploaded files	0	Details				
Q Messages	0	Order type				
Administration	0	Transfer 💽				
		Amount	Currency	Order reference 🕥	Details	
	41	1.00	RON	2	DETALLI	0
					1231323132	
		Description				
		Beneficiary				
		Beneficiary name			Beneficiary account	
		BENERICIAR		٩	RO51RNCB0080002971510001	
		CUL/ CNP			Beneficiary bank name BCR	
					- DUN	
		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.)

Navigation		Session ends in 49:55			togoff
Payments	•	File import			
Romanian domestic	v	The mipsie			
Single orders		Submit			
Batches					
Standing orders		• Select a file			
Templates					
File import			File name Choose File N	lo file chosen	
File upload		Further information			
Romanian foreign	3				
Foreign exchange	2	Format	Execution Date	Latest Date	Interval
Term Deposit	3	Batches (roi)			Once 💽
Foreign payments		Single orders (.roi) Templates (.roi)	-		
Hold / Rework		Standing orders (.roi)			
Tracking / Tracing		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.

Navigation		Welcome Ionut Chiriac ! Session ends in 49:56			<u></u>
Payments	e	File import			
Romanian domestic	*	The impore			
Single orders					
Batches					
Standing orders		O File name 13062602.ROI			
Templates		Further information			
File import		Format	Batches (.roi)		
File upload		Execution Date	Latest Date	Interval	
Romanian foreign	- 5	26-Feb-2014		Once	
Foreign exchange		General information			
Ferm Deposit		Number of credits			154
Foreign payments	2	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 e file.

Navigation	W =	Welcome Ionut C Session ends in 49:				& Logoff
Payments	~	File upload				
Romanian domestic	v	The uptodu				
Single orders		Submit				
Batches						
Standing orders		• Select a file				
Templates						
File import		Select a file	Choose File No file chosen	Sessiontype to be up!	ROI - Romanian Payments	
File upload						
Romanian foreign	×	Submit				
Foreign exchange	5					

Once loaded, this file can no longer be changed.

Navigation	=	Welcome Ionut Chiriac ! Session ends in 49:52			0
Payments	0	File upload			
Romanian domestic	*				
Single orders					
Batches		A signature / TAN is required for th	is request		3
Standing orders					
Templates		O File name - 13111301a.RO	н.		
File import		Ordering party	IBAN	Due date	Amount
File upload		Fiscal code	Reference		
Romanian foreign		1. Payment			
Foreign exchange	- 201	CHIRLAC IONUT	R095RNCB0142109274120001	05-May-2015	15.00
Term Deposit	3.	1810310170054	58		
Foreign payments	3	Beneficiary	Bank Account / IBAN	Bank name Branch	
Rework		CHIRIACIONUT	RNCB	BANCA COMERCIALA ROMANA	
Tracking / Tracing			RO96RNCB0092095939270001	RNCBROBU	
Authorise		Details			
Reporting	Ø	DETALII1		DETALE2	
		File reference			15050501
Iploads	Ø	Tot. Amount			15.00
sign uploaded files	0	No. of payments			1
Messages	ø	• Sign			
Administration	Ø	Sign			
		Field signature 1 00001	500 Field signature 2 298812	28 Signature	

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:
 - All fees on the ordering party;
 - 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 the 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.

		Session ends in 49:54	ac !						ø
Payments	● ,	Single orders							
Romanian domestic									
Romanian foreign	*	Submit Cancel							
Single orders									
Batches		O Payment details							
Standing orders									
Templates		Order processing							
File import		Date							
File upload		26-Feb-2014							
Foreign exchange	:2	Ordering party							
Term Deposit					2250 CO - 50	22/078			
Foreign payments		Ordering party		q	Fiscal code	IBAN			Q
Hold / Rework				4					4
Tracking / Tracing		Street Street			City City				
Authorise		Sorren			City				
Reporting	0	Payment data							
🖓 Uploads	0	Due date 26-Feb-2014							
Sign uploaded files	Ø	Amount	Currency		In RON	Order reference 🕥			
		Amount 0.00		a	In RON 0.00 RON	Order reference •		Urgent paym	ient
	0							Urgent paym	ient
C Messages		0.00				2014226152939226		Urgent paym	
C) Messages	0	0.00 Fee All fees shared be				2014226152939226		Urgent paym	
C) Messages	0	0.00 Fee All fees shared be 💌 Partner				2014226152939226 Details			
C) Messages	0	0.00 Fee All fees shared be 💌 Portner Name			0.00 RON	2014226152939226 Details Account number		Urgent paym	0
C) Messages	0	0.00 Fee All fees shared be Partner Name Beneficiary name				2014226152939226 Details	[] IBAN		0
C) Messages	0	0.00 Fee All fees shared be 💌 Portner Name			0.00 RON	2014226152939226 Details Account number	[]]IBAN		0
C) Messages	0	0.00 Fee All fees shared be Partner Name Beneficiary name Street			0.00 RON	2014226152939226 Details Account number Beneficiary account	[] IBAN		0
C) Messages	0	0.00 Fee All fees shared be Partner Name Beneficiary name			Q.00 RON	2014226152939226 Details Account number Beneficiary account	[]]IBAN		0
C Messages	0	0.00 Fee All fees shared be Partner Name Beneficiary name Street			0.00 RON	2014226152939226 Details Account number Beneficiary account Bank name Bank street	Tiban	Bank	
C) Messages	0	0.00 Fee All fees shared be Partner Name Beneficiary name Street			Q.00 RON	2014226152939226 Details Account number Beneficiary account Bank name	[] IBAN		0 0
C Messages	0	0.00 Fee All fees shared be Partner Name Beneficiary name Street			Q.00 RON	2014226152939226 Details Account number Beneficiary account Bank name Bank street	T IBAN	Bank	0 0
C Messages	0	0.00 Fee All fees shared be Partner Name Beneficiary name Street			Q.00 RON	2014226152939226 Details Account number Beneficiary account Bank name Bank street	Tiban.	Bank	0 0
Messages	0	0.00 Fee All fees shared be Partner Name Street City Statistic information	Fee IBAN		Country	2014226152939226 Details Account number Beneficiary account Bank name Bank street Bank city		Bank	0
Q Messages	0	0.00 Fee All fees shared be Partner Name Beneficiary name Street City Statistic information Statistic code			Country	2014226152939226 Details Account number Beneficiary account Bank name Bank street Bank city Delivery date	Trade register number	Bank	0 0
C) Messages	0	0.00 Fee All fees shared be Partner Name Beneficiary name Street City Statistic information Statistic code Statistic 1	Fee IBAN		Country	2014226152939226 Details Account number Beneficiary account Bank name Bank street Bank city		Bank	0
Q Messages	0	0.00 Fee All fees shared be Partner Name Beneficiary name Street City Statistic information Statistic code	Fee IBAN		Country	2014226152939226 Details Account number Beneficiary account Bank name Bank street Bank city Delivery date		Bank	0 0

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	Ⅲ Ξ	Welcome Ionut Chiriac ! Session ends in 49:43							٥ له
Payments	۲	Batches							
Romanian domestic	2	Datches							
Romanian foreign	۷	New Entry							🖨 Prin
Single orders									
Batches		O Batch Orders							
Standing orders		Ordering Party Account	Registration	Value Date	1	Label		Status	6
Templates		6		Import		Amount			Action
File import									
File upload		RO03RNC80071000506250010	25-Feb-2014	25-Feb-2014			eticheta	Sid	nature required
oreign exchange	5	Orders in Batch 1					12.00 EUR		
erm Deposit	<u>م</u>								
oreign payments	2								
lold / Rework		New Entry							🖨 Prir
Fracking / Tracing		their rout							C Fall

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	Ⅲ ☰	Welcome Ionut Chiriac ! Session ends in 49:41				
Payments	•	Batches				
Romanian domestic	*	buttines				
Romanian foreign	*	Submit Cancel				
Single orders						
Batches		• Batch details				
Standing orders						
Templates		Batch processing				
File import		Date				
File upload		26-Feb-2014				
Foreign exchange	(2)	Information				
Term Deposit	5.	Label				
Foreign payments	3					
Hold / Rework						
Tracking / Tracing		Ordering party				
Authorise		Ordering party		Fiscal code	IBAN	
Reporting	0	TEST 1	Q	123456	RO52RNCB0071000506250001	
		Street		City		
Q Uploads	0	1		1		
🖉 Sign uploaded file	es 🕖					
C Messages	ø	Submit Cancel				
Administration	Ø					

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 »:

0					
	Batches - Overvi	ew			
1.1		1 1 1	*****		
	Edit Delete Lock	Sign New Entry New	nom remplate back		
	 Batch Order "BATC 	HES"			
	Batch details				
	Customer	Reference	Execution date	Status	
	A0090019	14022615344360	26-Feb-2014	Uncompleted batch	
	Ordering party	Fiscal code	IBAN	Bank / Account data	
- 20	TEST 1	123456	RO52RNCB0071000506250001	RNCB 71000506250001	
5	1				
	O Batch changes				
		User	Date	Time	
	Registration	JOHN	26-Feb-2014	15:34	
ø	Last change	JOHN	26-Feb-2014	15:34	
0					
	3 3 0	Batches - Overvi Batches - Overvi Batch Order "BATC Batch details Customer A0090019 Ordering party TEST 1 1 3 0 Batch changes Registration Last change	Batch Order "BATCHES" Batch Order "BATCHES" Batch details Customer A0090019 140220515344360 Ordering party TEST 1 1 2456 1 1 2456 0 Batch changes User Registration JOHN Last change JOHN	Batch Order "BATCHES" Batch Order "BATCHES" Batch details Customer A0090019 14022615344360 26-Feb-2014 Ordering party TEST 1 1 23456 Batch changes User Date Registration JOHN 26-Feb-2014 Date Registration JOHN 26-Feb-2014 Date	Batch Order "BATCHES" Batch Order "BATCHES" Batch details Customer A0090019 14022615344360 26-Feb-2014 Uncompleted batch Ordering party TEST 1 1 23456 Batch changes User Date Time Registration JOHN 26-Feb-2014 1534 Date Time Registration JOHN 26-Feb-2014 1534 Last change JOHN 26-Feb-2014 1534

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:
 - All fees on the ordering party;
 - 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	" ≡	Session ends in 49:56									
Payments	•	Batches									1
Romanian domestic	3										
Romanian foreign	~	Submit Cancel									
Single orders											
Batches		O Order in batch "BAT	CHES"								
Standing orders		Batch details									
Templates	-	Customer	Reference		Execution date	6	Status				
File import		A0090019	1402261534436	j	26-Feb-2014		Uncomple	ted batch			
File upload		Ordering party	Fiscal code		IBAN			count data			
Foreign exchange		TEST 1	123456		RO52RNCB0071	000506250001	RNCB 710	00506250001			
Term Deposit	3	1 1									
Foreign payments	2										
Hold / Rework	10	O Deserved data il									
Tracking / Tracing		 Payment details 									
Authorise		Ordering party									
Reporting	Ø	Payment data									
Q_ Uploads		Due date									
C obraces	Ø	Ducuere									
		26-Feb-2014									
			Currency	In ROM	4	Order reference	e O				
		26-Feb-2014		In ROM		Order reference				Urgent pay	/ment
 Sign uploaded files Messages 	0 0	26-Feb-2014								Urgent pay	ment
 Sign uploaded files Messages 	•	26-Feb-2014		0.001		20142261535				Urgent pay	vment
 Sign uploaded files Messages 	0 0	26-Feb-2014 Amount 0.00 Fee All fees shared be	Fee IBAN	0.001		20142261535				Urgent pay	
 Sign uploaded files Messages 	0 0	26-Feb-2014	Fee IBAN	0.001		20142261535 Details	1576				
 Sign uploaded files Messages 	0 0	26-Feb-2014	Fee IBAN	0.001	KON	201422615353 Details	1576 er			Urgent pay Bank	0
 Sign uploaded files Messages 	0 0	26-Feb-2014 Amount 0.00 Fee All fees shared be Partner Name Beneficiary name	Fee IBAN	0.001		20142261535 Details	1576 er		IBAN		
 Sign uploaded files Messages 	0 0	26-Feb-2014	Fee IBAN	0.001	KON	201422615353 Details	1576 er		IBAN		٩
 Sign uploaded files Messages 	0 0	26-Feb-2014 Amount 0.00 Fee All fees shared be Partner Name Beneficiary name	Fee IBAN	0.001	KON	201422615357 Details Account number Beneficiary acc	1576 er		IBAN		0
 Sign uploaded files Messages 	0 0	26-Feb-2014 Amount 0.00 Fee All fees shared be Partner Name Beneficiary name	Fee IBAN	0.001	Q O	201422615357 Details Account number Beneficiary acc	1576 er		IBAN		٩
 Sign uploaded files Messages 	0 0	26-Feb-2014	Fee IBAN	0.001	Q O	20142261535: Details Account number Beneficiary acc Bank name	1576 er		IBAN		٩
 Sign uploaded files Messages 	0 0	26-Feb-2014	Fee IBAN	0.001	Q O	20142261535: Details Account number Beneficiary acc Bank name	1576 er		IBAN		0 Q 0
 Sign uploaded files Messages 	0 0	26-Feb-2014	Fee IBAN	0.001	Q O	20142261535: Details Account number Beneficiary acc Bank name Bank street	1576 er		IBAN	Bank	٩
 Sign uploaded files Messages 	0 0	26-Feb-2014	Fee IBAN ROS2RNCB00710005	0.001	Q O	20142261535: Details Account number Beneficiary acc Bank name Bank street	1576 er		IBAN	Bank	0 Q 0
 Sign uploaded files Messages 	0 0	26-Feb-2014	Fee IBAN ROS2RNCB00710005	2 0.00 f	Q O	201422615357 Details Account number Beneficiary acc Bank name Bank street Bank city	1576 er			Bank	0 Q 0
 Sign uploaded files Messages 	0 0	26-Feb-2014	Fee IBAN ROS2RNCB00710005	2 0.00 f	Q O	20142261535: Details Account number Beneficiary acc Bank name Bank street	er sount	Trade register r		Bank	0 Q 0
 Sign uploaded files Messages 	0 0	26-Feb-2014	Fee IBAN ROS2RNCB00710005	2 0.00 f	Q O	201422615357 Details Account number Beneficiary acc Bank name Bank street Bank city	1576 er			Bank	0 Q 0
 Sign uploaded files Messages 	0 0	26-Feb-2014	Fee IBAN ROS2RNCB00710005	2 0.00 f	Q O	201422615357 Details Account number Beneficiary acc Bank name Bank street Bank city	er sount			Bank	0 Q 0

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

Payments	•	Batches - Ove	ervi	iew					
Romanian domestic	*	buches of	10.0						
Romanian foreign	~	Edit Delete	lock	Sign New Entry New fi	rom Template Back				
Single orders									
Batches		O Batch Order "E	BATC	HES"					
Standing orders		Batch details							
Templates		Customer		Reference	Execution date	Status		Signatures	
File import	1	A0090019		14022615344360	26-Feb-2014	Signature required		0	
File upload		Ordering party		Fiscal code	IBAN	Bank / Account dat	a		
Foreign exchange	>	TEST 1		123456	RO52RNCB0071000506250001	RNCB 71000506250	001		
Ferm Deposit		1							
Foreign payments	3								
Hold / Rework	11	O Batch changes							
Tracking / Tracing				User	Date	Time			
Authorise		Registration		JOHN	26-Feb-2014	15:34			
Reporting	ø	Last change		JOHN	26-Feb-2014	15:39			
Q Uploads	0								
Sign uploaded files	0	 Included paym 	ents	(1)					
6		Creation	0	Partner	C Account number		Amount		Action
C) Messages	0	26-Feb-2014		BENEFICIAR INTERBANCAR	RO49ABNA140026410007267	9		1.00 EUR	8
Administration	0			Sum Set into base cur	rency			Sum Set	_
	10			4.3	D RON			1.00 EUR	

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

			9.55					
Payments	0	Batches - Ove	rview					
manian domestic	3							
imanian foreign		Edit Delete 1	ock Sign New Entry New from	Template Back				
Single orders								
latches		A signature / TAN is re	equired for this request					×
itanding orders								
emplates		O Batch Order "B/	ATCHES"					
ile import		Batch details						
Fle upload		Customer	Reference	Execution date	Status	Sign	atures	
reign exchange		A0090019	14022615344360	26-Feb-2014	Signature required	0		
rm Deposit		Ordering party	Fiscal code	IBAN	Bank / Account dat	a		
reign payments	3	TEST 1 1	123456	RO52RNCB0071000506250001	RNCB 71000506250	001		
id / Rework		î						
acking / Tracing								
thorise		O Batch changes						
Reporting	0		User	Date	Time			
	100	Registration	30HN	26-Feb-2014	15:34			
) Uploads	0	Last change	JOHN	26-Feb-2014	15:39			
Sign uploaded files	0							
) Messages	0	 Included payme 	nts (1)					
		Creation	C Partner	C Account number		Amount		Action
Administration	0	26-Feb-2014	BENEFICIAR INTERBANCAR	RO49ABNA140026410007267	79		1.00 EUR	C
			Sum Set into base current	sy			Sum Set	
			4.30 RO	N			1.00 EUR	
		O Sign						
			Signature					

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		Welcome Ionut Chiria Session ends in 49:55	C!						01
Payments	0	Standing orders							6
Romanian domestic									2
Romanian foreign		Submit Cancel							
Single orders									
Batches		• Payment details							
Standing orders									
Templates		Order processing							
File import		Next Execution	Last time		Cycle				
File upload		27-Feb-2014		韴	Daily 💂				
Foreign exchange		Ordering party							
Term Deposit	2					77.444			
Foreign payments		Ordering party		Q	Fiscal code	IBAN			Q
Hold / Rework				4					~
Tracking / Tracing		Street			City City				
Authorise				_					
Reporting	0	Payment data							
Qo Uploads	0	Amount	Currency		In RON	Order reference 🕥			
Sign uploaded files	o	0.00		Q	0.00 RON	201422615401925		Urgent payn	nent
- 	-	Fee	Fee IBAN			Details			
Q Messages	ø	All fees shared be 💗							0
A		L. Automatic Automatics							
Administration	ø								
Administration	0	Partner						8	
Administration	0	Partner			0.0	Account number	[IIII] 10 AN	Bank	0
وي Administration	0	Partner Name Beneficiary name			Q 0	Beneficiary account	IBAN	Bank.	Q
Administration	Ð	Partner			۵ 0		BAN	Bank	
Administration	0	Partner Name Beneficiary name Street				Beneficiary account Bank name	IBAN	Bank	Q 0
Administration	0	Partner Name Beneficiary name			Country	Beneficiary account Bank name Bank street	IBAN	Bank	
Administration	0	Partner Name Beneficiary name Street				Beneficiary account Bank name Bank street	IBAN		
Administration	0	Partner Name Beneficiary name Street			Country	Beneficiary account Bank name Bank street	EIBAN	Bank Country	0
Administration	0	Partner Name Beneficiary name Street			Country	Beneficiary account Bank name Bank street	[]IBAN		
Administration	0	Partner Name Beneficiary name Street			Country	Beneficiary account Bank name Bank street	[]IBAN		0
Administration	0	Partner Name Beneficiary name Street City	Statistic type		Country	Beneficiary account Bank name Bank street Bank city	IBAN ster number		0
Administration	0	Partner Name Beneficiary name Street City Statistic information	Statistic type		Country	Beneficiary account Bank name Bank street Bank city			0
Administration	0	Partner Name Beneficiary name Street City Statistic information Statistic code			Country Q Amount ()	Beneficiary account Bank name Bank street Bank city Delivery date Trade regi			0

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.

Payments	0	Submit Cancel						
omanian domestic								
omanian foreign	~	• Payment details						
ingle orders		Information						
atches		Label						
tanding orders								
mplates								
e import		Order processing						
e upload		Date						
eign exchange	2	#						
n Deposit		Ordering party						
ign payments								
/ Rework		Ordering party			Fiscal code	IBAN		
king / Tracing				a.	Fiscal code			Q
orise		Street			City			
ALC: NOR	1.1	Street			City			
Reporting	Ø	Payment data						
Uploads	Ø	Due date						
Sign uploaded files	~							
aign uptoated mes	0	Amount	Currency		In RON	Order reference 😡		
Messages	ø	0.00		Q	0.00 RON	2014226154122833		Urgent payment
Administration	ø	Fee	Fee IBAN	The second		Details		
		All fees shared be						C
		Partner						
		Name				Account number		Bank
					9.0	Beneficiary account	IBAN	٩
		Beneficiary name			(1992) (MC)			
		Beneficiary name Street				Bank name		
								0
					Country			C
		Street				Bank name		0
		Street			Country	Bank name		Country
		Street			Country	Bank name Bank street		Country
		Street City			Country	Bank name Bank street		Country
		Street			Country	Bank name Bank street		Country
		Street City Statistic information Statistic code	Statistic type		Country Q Amount ()	Bank name Bank street Bank city Delivery date	Trade register number	Country
		Street City Statistic Information	Statistic type		Country	Bank name Bank street Bank city	Trade register number	Country
		Street City Statistic information Statistic code			Country Q Amount ()	Bank name Bank street Bank city Delivery date	Trade register number	Country

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.



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 $\boxed{\text{Browse}}$ and select the respective file.

Navigation	≡	2 Welcome Torrut Chiriac ! Session ends in 49:58 Of Logoff
Payments	0	File upload
Romanian domestic	2	The upload
Romanian foreign	.*.	Submit
Single orders		
Batches		• File upload
Standing orders		
Templates		Select a file Choose File No file chosen
File import		
File upload		Submit
Foreign exchange	3	

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»:

Payments	2	Single order							
Romanian domestic	3	Single order							
Romanian foreign	3	New Entry							🖨 Pr
Foreign exchange	- 3								
Term Deposit		O Single Orders							
Single order		Ordering Party Account	Registration	ó	Value Date	- 0	Label	Status	6
Cancellation		Beneficiary Account	Beneficiary Name		Import		Amount		Action
Foreign payments		Details							
Hold / Rework		RO44RNC60081000595830018	10-Feb-2014		10-Feb-2014				Signature required
Tracking / Tracing							30,001.00 EUR		6 0 0
Authorise									taxaat and the second

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	11 =	Welcome Ionut Chirit Session ends in 49:59	ac!				
Payments	•	Single order					
Romanian domestic	>	Single order					
Romanian foreign	- S -	Submit Cancel					
Foreign exchange							
Term Deposit	*	O Details					
Single order Cancellation		Order processing					
Foreign payments Hold / Rework	3	26-Feb-2014					
Tracking / Tracing		Ordering Party					
Authorise		Ordering party name		Fiscal code	Street		City
Reporting	ø	IONUT	٩	1313123	STRADA		ORAS
20 Uploads	ø						Non resident
🧷 Sign uploaded files	ø	Deposit					
C) Messages	ø	IBAN		A/c. curr.			
			Q				
Administration	ø	Deposit period		Amount	Lower limit	Upper limit	
			٩	0.00	0.00	0.00	
		Interest paid	Interest paid monthly	Interest paid at the end	Type of deposit	Card account (*)	
			0.00	0.00			Q
		Start date	Maturity date				
		26-Feb-2014	26-Feb-2014				

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	E	Welcome Ionut Chiriac 1 Session ends in 49:59				0 L
Payments	•	Cancellation				
Romanian domestic	1					
Romanian foreign	-36	Submit Cancel				
Foreign exchange	2.91					
Term Deposit	1.00	O Details				
Single order						
Cancellation		Order processing				
oreign payments		Date				
iold / Rework						
racking / Tracing		Ordering Party				
Authorise		Ordering party name		Fiscal code	Street	City
Reporting	0	IONUT	٩	1313123	STRADA	ORAS
20 Uploads	ø					Non resident
🤊 Sign uploaded files	0	Deposit cancel				
C) Messages	0	Deposit Reference			IBAN	
Administration	0					٩
a substration	0					

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;
- 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;
- Select the execution date → Deal date: Today= same value date, or Spot;
 7.

Navigation		Welcome Ionut Chiri Session ends in 49:59	ac!						¢
Payments	•	Order buy							
Romanian domestic		order buy							
Romanian foreign	- 19 C	Submit Cancel							
Foreign exchange	~								
Order buy		O Details							
Order sell									
Cross order buy		Order processing —							
Cross order sell		Date							
erm Deposit	(36)	26-Feb-2014							
oreign payments	(2)	Ordering Party							
fold / Rework		Ordering party name			Fiscal code	Street		City	
racking / Tracing		IONUT		Q	1313123	STRADA		ORAS	
luthorise								[III] Non resident	
Reporting	0	Order data						in the state of th	
20 Uploads	ø	Quotation	Exchange rate						
Sign uploaded files	0	Firm		Q	RON/				
	0								
Administration	0	Amount (RON)	From IBAN			Amount ()	To IBAN		
~		0.00			Q	0.00			Q
		Date							
		The order is	Deal date						

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;
- 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;

Navigation		Welcome lonut Chiri Session ends in 49:59	ac!						ø
Payments	•	Order sell							
Romanian domestic		order sea							
Romanian foreign	2	Submit Cancel							
Foreign exchange	*								
Order buy		O Details							
Order sell		1 1257 12							
Cross order buy		Order processing							
Cross order sell		Date							
ferm Deposit	2	26-Feb-2014	ł.						
oreign payments		Ordering Party							
fold / Rework		Ordering party name			Fiscal code	Street		City	
Tracking / Tracing		IONUT		a	1313123	STRADA		ORAS	
Authorise								Non resident	
Reporting	ø	Order data							
Co Uploads	ø	Quotation	Exchange rate						
🧷 Sign uploaded Files	ø	Firm 💌		Q	/RON				
		Amount ()	From IBAN			Amount (RON)	To IBAN		
Messager	0								
C) Messages	0	0.00			٩	0.00			Q.
	0				Q	0.00			Q
C Messages		0.00	Deal date		٩	0.00			Q

3.5. Hold/Rework

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

Navigation	₩ =	Welcome Ionut Chiriac ! Session ends in 49:58							ტ Log
Payments		Hold / Rework							
Romanian domestic	>	nota / nework							
Romanian foreign	- 31								🖨 Print
Foreign exchange									
Term Deposit	>	O Single Orders							
Foreign payments	3	Ordering Party Account	Registration	Value Date	.e	Label	4	Status	10
Hold / Rework		Beneficiary Account	Beneficiary Name	Import		Amount	0		Action
Tracking / Tracing		Details		and the second s					
Authorise		RO52RNCB0071000506250001	07-Feb-2014	20-Feb-2014		140	20713263889		Rework
Reporting	0	RNCB-	CUSTOMER1 RO NAME 1	14020713263889			1.23 RON		0
Q_ Uploads	ø	RO52RNCB0071000506250001							

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)

Navigation	E	Welcome Ionut Chiriac ! Session ends in 49:50						O Lo
Payments	•	Tracking / Tracing						
Romanian domestic	15	indexing / indexing						
Romanian foreign	(a)							🖨 Pri
Foreign exchange								
Term Deposit		 Selection criteria 						~
Foreign payments	>							
Hold / Rework		Format	a.		Туре		All entries	
Tracking / Tracing		Status	ll entries		User		All users	
Authorise		1/20						
Reporting	0	Debit Account		Q	Bank			
Q_ Uploads	0	Date (from/to)		H	Containing Te	xt		
Sign uploaded files	0							
C) Messages	0	Submit Reset Form						
√ messages								
Administration	0	O Single Orders						
3		Ordering Party Account	Registration	Value Date	1	Label		Status C
		Beneficiary Account	Beneficiary Name :	Import		Amount		Action
		Details						
		RO52RNC80071000506250001	25-Feb-2014	25-Feb-2014				Signature required
		ABNAROBUXXX- RO49ABNA1400264100072679	BENEFICIAR INTERBANCAR				100.00 EUR	000
		1						
		RO52RNCB0071000506250001	25-Feb-2014	25-Feb-2014				Signature required
		ABNAROBUXXX- RO49ABNA1400264100072679	BENEFICIAR INTERBANCAR				100.00 EUR	6 1 0 6
		1						
		ROS2RNC80071000506250001	24-Feb-2014	24-Feb-2014				Processed
		ABNAROBUXX- RO49ABNA1400264100072679	BENEFICIAR INTERBANCAR				1.00 EUR	
		RO52RNC80071000506250001	21-Feb-2014	21-Feb-2014				Signature required
		ABNAROBUXXX- RO49ABNA1400264100072679	BENEFICIAR INTERBANCAR				100.00 AUD	000

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.

Vavigation III		RO52RNCB0071000506250001	07-Feb-2014	07-Feb-2014		14020709534584	Signature required
]] Payments	•	RZBR- RO07RZBR0000060002405964	CUSTOMER1 RO NAME 1	14020709534584		1.000.23 RON	6 1 0 6
omanian domestic							
omanian foreign	3	RO44RNC80081000595830018	30-Jan-2014	30-Jan-2014			Incomplete Signatures
oreign exchange	2	ABNAROBUXXX- RO49ABNA1400264100072679	BENEFICIAR INTERBANCAR			81.000.00 CAD	8 1 0 8
erm Deposit		AAA					
oreign payments		RO44RNC80081000595830018	30-Jan-2014	30-Jan-2014			Incomplete Signature
old / Rework						5.00 EUR	S 🚺 🙆 S
acking / Tracing							
uthorise		RO52RNCB0071000506250001	30-jan-2014	30-Jan-2014			Signature required
Reporting	0	RNCB- ROSIRNCB0080002971510001	BENERICIAR			1.10 RON	6 📋 0 6
O Uploads	0	DETALLER 1231323132					
Sign uploaded files	0	 Standing Orders 					
Messages	ø	Ordering Party Account	Registration 0	Value Date	0	Label	Status
Administration	0	Beneficiary Account	Beneficiary Name	Import	0	Amount	Actio
		Details					
		RO44RNC80081000595830018	20-Feb-2014	21-Feb-2014			Signature required
		ABNAROBUXX- RO49ABNA1400264100072679	BENEFICIARINTERBANCAR			2.00 HRK	00
		RO52RNCB0071000506250001	30-Jan-2014	31-Jan-2014			Incomplete Signature
		RNCB- RO51RNCB0080002971510001	BENERCIAR			10.10 RON	8 i 0 8
		© Batch Orders					
					14 10	Label	Status
		Ordering Party Account	Registration	Value Date	3.5		Status
		Ordering Party Account	Registration			Amount 1	
			:				Signature require:
		2	:	Import		Amount 🗠	Actio

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.

Navigation	Ξ	Welcome Ionut Chiriac ! Session ends in 49:59								ð Lo
Payments	٥	Balances Overview								0
Reporting	0	Duances overview								9
Balances View									e	🖨 Pris
Order Status										
Transactions		• Selection Criteria								
Downloads		1. Group criteria		2. Group criteria		3. Group				
Finance Status		(No group)	1	(No group)		(No gro				a)
Q ₀ Uploads	0		15			0.0.9.9				-
🧷 Sign uploaded files	۲	Submit Reset Form								
C) Messages	ø									
Administration	0	O Account Balances					Last Update	18-Feb-2014	16:49 Upd	ate
		Account Number	×.	Account Holder	C Statemer	t Date	Balance	2	Currency	-
		RO52RNCB0071000506250001		Universitatea B	06-Feb-20	14		13.49	RON	
		RO03RNC80071000506250010		Universitatea B	06-Feb-20	14		13,350.64	USD	
		RO26RNCB0723000506250073		Universitatea B	06-Feb-20	14		23,797.35	EUR	
		RO44RNCB0081000595830018		Universitatea B	11-Feb-20	14		31,929.88	EUR	

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:

Navigation			elcome Ionut Chiriac ! ission ends in 49:58									🖰 Logof
Payments	Θ	Balan	ces Overview	- State	ement							
Reporting	•											
Balances View		Previous	s Page Next Page	Back								A Print
Order Status												
Transactions		O Sel	ection Criteria									
Downloads		Date	/No		Account		IBAN		Account	Holder		
Finance Status			Feb-2014 32		RNCB 71000506250	010	RO03RNC80071000506	250010		itatea 8		
Q_ Uploads	ø			(1920)					0.55110.51			
🧷 Sign uploaded files	Θ	O Tran	isactions									
Q Messages	ø	No. C	Booking Date 🔅	Details			0	Customer	0	Amount	0	ССҮ
Administration	ø		Value Date 🔅					Bank Refere	nce d			
								Booking Tex	at o			
		1	06-Feb-2014		Dragomir Raluca, plata cr			2014020600	002055		315.00	USD
			06-Feb-2014		066RNC80072025553900 77156015215*71560152		201402 32 37^Dragomir BUCURESTI BA NEASA^^^)	2014020656	324824			
		O Tota	al amounts									
		Openi	ng Balance		1	035.64	Available Balan	e			13,	350.64
		Sum C	redit			315.00						
		Sum D	ebit			0.00						
		Closin	ig Balance		13	1.350.64						
		Previous	s Page Next Page	Back								🖨 Print

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: <u>bcr.multicashsupport@bcr.ro</u> or GreenTel: 0800.801.002 – free call)
- For payments in RON, rejection reason is displayed.

Navigation			elcome Ionut Chiriac ! ssion ends in 49:52				0 Lo
Payments	ø	Order	Status				
Reporting	0	oraci					U
Balances View							🖨 Priz
Order Status							
Transactions		O Sel	ection Criteria				
Downloads							
Finance Status		Sessio	on Type A				
Q_ Uploads	ø	Accou	nt		Q Bank		
🖉 Sign uploaded files	۲	Date ((fram/to)		Curren	nt User 🗾 🔍	
C) Messages	0						
Administration	0	Sub	mit Reset Form				
		© Ord	ers				
		No.	Customer / User	Session Type		Reference	Orders
			Date / Time	Status		Debit	Credit
		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	111 RON

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

Navigation	=	Welcome Ionut Chiriac Session ends in 49:59	1				👌 Logoff
Payments	0	Order Status					0
Reporting	•	order Seeds					Ø
Balances View		Back					
Order Status							
Transactions		Customer / User Date / Time	Session Type Status		Reference Orders / Payments	Credit Debit	
Downloads		A0090019 / VLADT	Romanian Foreign Paym	ents	14022411531732	1.00 EUR	
Finance Status		24-Feb-2014 / 11:53	Host waiting / Romania	n Foreign Payments	/1	0.00 EUR	
Q_ Uploads	0	Payments					
Sign uploaded files	0	Bank / Account	Status	Beneficiary		Reference	Amount
0		RNCB / 71000506250001	Host waiting /	ABNAROBUXXX / F	049ABNA1400264100072679	2014224115044928	1.00 EUR
C) Messages	0						
Administration	ø	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 \ll Show \gg from \ll Intraday \gg 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.

Navigation		Welcome Ionut Chiri. Session ends in 49:59	ac!			c Logoff
Payments	Ð	Transactions				0
Reporting	•					
Balances View						
Order Status		• Selection Criteria				
Transactions		Selection cinteria				
Downloads		Account		Q	Bank	
Finance Status			 Excelectories			1940
Q Uploads	0	Date	Booking date	¥	Date (from/to)	
🖉 Sign uploaded files	0	Text Containing			Amount (min/max.)	
C) Messages	Ø	Preposted Items	Hide			
O Administration	0	Submit Reset Form	2			
			-			

Navigation		Welcome Ionut Chir Session ends in 49:59	lac!						t logo
Payments	0	Transactions							0
Reporting	•								
Balances View		Previous Page Next Pa	ge						🆨 Print
Order Status									
Transactions		• Selection Criteria							
Downloads		•	RO52RNC80071000506250001	Q	works is	RNCB			
Finance Status		Account	KU52KNC500/1000500250001	4	Bank	NNCD			
Q Uploads	0	Date	Booking date		Date (from/to)				
🖉 Sign uploaded files	ø	Text Containing			Amount (min./max.)				
Q Messages	Ø	Preposted Items	Hide 💌						
Administration	0	Submit Reset Form							
		© Transactions							
		Booking Date	Details	Booking Ter	ct	Customer Reference	e ö	Amount 👌	CCY
		Value Date		Ordering Pa	arty	Bank Reference	ö		
		06-Feb-2014	Decontare - Direct debit - Platitor			NONREF		78.60	RON
		05-Feb-2014	MIHOC DUDAS CIPRIAN RO14RNCB 0037022111230001 Beneficiar ING			2014020655551716			
			ASIGURARI DE VIATA SA ROO7RNCBO0 72025553900094 Data scadenta 06-						
			02-2014 Suma 78.6 explicatil 88 32352664 PLATA PRIMA ASIGURARE						
			AFERENTA PERIOADEI 03/02/2014 - 03 /03/2014 VA MULTUMIM						
		06-Feb-2014	Decontare - Direct debit - Platitor			NONREF		131.80	RON
		06-Feb-2014	DOBRE NUTICA DANIELA RO78RNC			2014020655551719			

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:

rigation	III 🖃		e Ionut Chiriac ! ends in 49:59						
] Payments	0	Download	ts						
Reporting		Domitodi	111						
es View									
der Status		Statements	Statements CSV	Transactions CSV	Statements and Transactions CSV	PDF Files	ZIP Files	RAR Files	TXT Files
sactions									
wnloads		Please select	a Download Type from	n above					
ance Status									
Uploads	0								
Sign uploaded file	• 0								
) Messages	Ø								
Administration	0								

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

Navigation		Welcome Ionut Chiriac Session ends in 49:29						e Logoff
Payments	0	Downloads						0
Reporting	0							
Balances View		Previous Page Next Page						
Order Status		Statements Statements C	V Transactions CSV	Statements and Transactions CSV	PDF Files ZIP Files	RAR Files TXT File		
Transactions		Statements - Statements C.	Transactions City	Statements and manactoris Cav	PD/ 1983 DF 1985	1000 1982 101 10		
Downloads								
Finance Status		 Selection Criteria 						
Q ₀ Uploads	ø	Download as	Files separately					
🖉 Sign uploaded files	ø	-		Accou				Q
C Messages	ø	Statement Date (from			int			ų
Administration	0			Bank				
		Submit Reset Form						
		Statement Date	Statement Number	r Description			Status	
		14-Feb-2014	40039	RNCB 900005061	111286 RON 40039		New	
		11-Feb-2014	40597	RNCB 900005061	111286 RON 40597		New	
		11-Feb-2014	40317	RNCB 810005958	330018 EUR 40317		New	

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

Navigation	=	Welcome Ionut Chiriac Session ends in 49:59	!				togo
Payments	0	Downloads					0
Reporting	•						0
Balances View		Previous Page Next Page					
Order Status							
Transactions		Statements Statements C	SV Transactions C	SV Statements and Transactions CSV	PDF Files ZIP Files	RAR Files TXT Files	
Downloads							
Finance Status		 Selection Criteria 					
Q _O Uploads	0	Download as	Files separately				
🧷 Sign uploaded files	ø						10000
Q Messages	ø	Statement Date (from		Account	it		Q
Administration	ø			Bank			
		Submit Reset Form					
		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	(ITT)
		12-Feb-2014	10:04	RNCB 81000595830018 EUR 40317		New	1

The bank can also make available to he 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 seed depending on your connection.

Navigation			leicome Ionut Chiriac ! ession ends in 49:43				01
Payments	ø	Finan	ce Status				
Reporting	0	- man					
Balances View						📕 Dow	nicad Pr
Order Status							
Transactions	-	 Acc 	ount List				
Downloads		No.	Account	CCY	Description	Date	Time
Finance Status		1.	RO35RNCB0071000506250113	EUR	Conturi curente - conturi de investiti Ideal BCR -	27-Feb-2014	14:07
Q_ Uploads	0				Balance Type		Amount
+0 optimis					Balance		253.89 EUR
Sign uploaded files	Θ				Available balance		253.89 EUR
C) Messages	0						
		No.	Account	CCY	Description	Date	Time
Administration	Θ	2.	R011RNCB0723000506250052	EUR	Conturi curente-taxe de scolarizare - Loan	27-Feb-2014	14:07
	- 3				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

Navigation (Velcome Ionut Chiriat ! 6 to Session ends in 49:57	goff
Payments	0	Send file	
Reporting	0		
Q Uploads	•	Submit	
Send file Status		Accepted Files * Portable Document Format (pdf)	
🧷 Sign uploaded files	٥	Microsoft Word document (doc) Microsoft Bird Heet (xis)	
	0	Text document (txt) ZP files (zip)	
Administration	Ø		
	7	• Send file	
		File Name (Choose, File) No file chosen	
		Submit	

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.

Navigation		Welcome Tonut Chiria: * Session ends in 49:59 O Logoff
Payments	٥	Status
Reporting	0	
Q ₀ Uploads	0	
Send file		Selection Criteria
Status		
🖉 Sign uploaded files	0	Date (from/to)
	ø	Submit Reset Form
Administration	Ø	

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.

Navigation	III 🗏	Welcome Ionut Chi Session ends in 49:53						& Log
Payments	٥	Romanian dome	stic					
Reporting	0							
Q ₀ Uploads	0	New Entry						
🖉 Sign uploaded file:	5 O	O Selection Criteria						
Q Messages	Ø	Name	8	ank	Account n	umber		
Administration	0							
Ordering Parties	*							
Romanian domestic		Submit Reset For	m					
Romanian foreign								
Foreign Exchange and Ten Deposit	m	O Default List						
Foreign Payments		Name	City	1BAN		Bank	8	Action
Beneficiaries	3	PLATITOR	ORAS	RO52RNCB0071000506	250001	RNCB		Ø 🚺
CSV Definitions	- (B)							
CSV Import	- 20	New Entry						
CSV Export								

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".

Navigation	11 😑	Session ends in 49:59			٥
Payments	ø	Romanian domestic			
Reporting	Θ				
Q _O Uploads	Θ	Submit Cancel			
🖉 Sign uploaded files	0	 Ordering party 			
Messages	0	Ordering party			
Administration	•	Name	Fiscal code	Ordering party IBAN	Account currency
Ordering Parties	~		Fiscal code	٩	
Romanian domestic		Street	City	Bank name	Label
Romanian foreign		Street	City		
Foreign Exchange and Terr Deposit	n				
Foreign Payments		Submit Cancel			
6.1.2. Romanian foreign

Name, full address and IBAN are mandatory fields.

Navigation	Ξ	Welcome Ionut Chiriac ! Session ends in 49:55				
Payments	0	Romanian foreign				
Reporting	0					
Q_ Uploads	0	Submit Cancel				
🖉 Sign uploaded files	0	• Ordering party				
C Messages	0	Ordering party				
Administration	•	Name	Fiscal code	IBAN		Account currency
Ordering Parties	~		Fiscal code		Q	
Romanian domestic		Street	City	Bank name	Label	
Romanian foreign		Street	City			
Foreign Exchange and Term Deposit						
Foreign Payments		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.

Payments	0	Select Ordering par	tv name			
Reporting	ø		2 .1151115			
Q Uploads	ø	New Entry				
🖉 Sign uploaded files	ø	Ordering parties				
🗘 Messages	0	Name	Street	City	Fiscal code	Action
Administration	•	IONUT	STRADA	ORAS	1313123	0
Ordering Parties	~					
Romanian domestic		New Entry				
Romanian foreign						

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"

Navigation		Welcome Ionut Chiriac ! Session ends in 49:52						0	
Payments	ø	Romanian domestic							
Reporting	ø	Romanian domestic							
Q Uploads	ø	New Entry							
🧷 Sign uploaded fil	es o	 Selection Criteria 							
C) Messages	ø	List Type	Account number		Bank				
Administration	0	All entries							
Ordering Parties	>			Name			Identifier		
Beneficiaries	~								
Romanian domestic									
Romanian foreign		Submit Reset Form							
Foreign Payments		Contraction of the second second							
SV Definitions	3								
SV Import	3	Customer List							
SV Export	5	Name	0	Identifier	6	Bank Code 🔅	Account Number	C Action	
lser Profile		Trezorenie				TREZ	RO40TRE270020030102XXXXXX	6	
llock User		Beneficiar		1		RNCB	RO51RNCB0080002971510001	6	
		benefl				RNCB	ROBORNCB0072000501000001	Ø 📋	
		benef2				RNCB	R095RNC80090000509400001	6	

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.

Navigation		Velcome Ionat Chiriac ! Session ends in 49:59
Payments	۲	Romanian domestic
Reporting	0	
Q Uploads	0	Submit Cancel
🖉 Sign uploaded files	ø	Beneficiary
C Messages	0	List Type
Administration	۲	Customer
Ordering Parties	19	B
Beneficiaries		Beneficiary
Romanian domestic		Name Account number
Romanian foreign		
Foreign Payments	1	CUI/CNP Bank name
CSV Definitions		
CSV Import		Identifier
CSV Export	:	
User Profile		
Block User		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 he 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.

Navigation	₩ Ξ	Welcome Ionut Chiriac ! Session ends in 4959					ð lo
Payments	ø	Romanian foreign					
Reporting	0						
Q Uploads	ø	Submit Cancel					
🖉 Sign uploaded fil	es 🧿	O Partner					
C Messages	Ø	List Type					
Administration	0	Customer					
Ordering Parties	5						
Beneficiaries	v. 1	Partner					
Romanian domestic		Name		Account number		Bank	
Romanian foreign		Beneficiary name	0	Beneficiary account	IBAN		Q
Foreign Payments		Street		Bank name			
CSV Definitions	5						0
CSV Import	3	City Country		Bank street			
CSV Export	2		٩				
Jser Profile	-			Bank city		Country	
Nock User							Q
		Identifier					
		Submit Cancel					

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.

Navigation	=	Welcome Ionu Session ends in					
Payments	ø	Statement E	xport Format				
Reporting	ø	Statementers	sporerornide				
C Uploads	o	Edit Delete					
🤊 Sign uploaded file	5 O	© CSV Export					
) Messages	ø	General Export Pa	rameters				
Administration	0	Date	Time	Amount	Field Delimiter	Preposted Items	Quoted Text Fields
	100	DD.MM.YY	HR:MM:SS	1000.00	Semicol 🚽	Yes	No
rdering Parties	>						
eneficiaries	3	Statement Export	Definition		17 10 10 10 10 10 10 10 10 10 10 10 10 10		
SV Definitions Statement Export Form	*	Available			In use Bar		
Romanian Domestic Beneficiaries Romanian Foreign Beneficiaries Foreign Payments Beneficiaries CSV Import CSV Export User Profile Block User	Transaction Expor Available	t Definition		Sta Op Clo Adi Adi Adi Adi Adi Dat	tement Date tement Currency: ening Balance sing Balance sitional Info Onformation to accou sitional Info Onformation to accou sitional Info Information to accou sitional Info Information to accou sitional Info Information to accou sitional Info Information to accou sitional Info Statement available balance	nt owns nt owns nt owns nt owns	
				*	Sta Sta Val Cun Am Ter Bar Add Boot Boot	ik ount tement Number tement Currency ue date kking date (entry date) rency (frist character) ount t key (Transction type identificatik tomer reference (Reference for kireference (Account servicing In Stional info (Supplementary deta kking code / GSV kiking text	e accou stitution

Navigation (m 🔳	Welcome Ionut Chiria Session ends in 49:49	ic!					c) Logoff
Payments	ø	Statement Expor	t Format					
Reporting	0							
Q Uploads	0	Submit Cancel						
Sign uploaded files	0	CSV Export						
Q Messages	0	General Export Paran	neters					
Administration	۲	Date	Time	Amount		Field Delimiter	Preposted Items	Quoted Text Fields
Ordering Parties	2	DD.MM.YY	HH:MM:SS	1000.00	-	Semicolon 🖓 💽		
Beneficiaries	- 16							
CSV Definitions	~	Statement Export De	finition					
Statement Export Forma	at	Available				In use		
Romanian Domestic Benefi	liciaries	Date Forward available b	alance 2			Bank		*
Romanian Foreign Beneficia	aries	Forward available balanc Date Forward available b				Account Statement Number		
Foreign Payments Beneficia	aries	Forward available balance			•	Statement Date		
CSV Import	>	Date available balance Available Balance		- 6		Statement Currency Opening Balance		
CSV Export						Closing Balance Additional Info (Informat	tion to account owner) 1	•
User Profile					2	Additional Info Unformat Additional Info Unformat	tion to account owner) 2	
Block User					4	Additional Info (Informat Additional Info (Informat		
	13					Additional Info (informat		
				-				-
		Transaction Export D	efinition					
		Available				Inuse		
		ID-Group Calculated Debit		~		Bank Account		<u>^</u>
		Calculated Credit				Statement Number		
		Calculated Endbalance Ordering party IBAN			÷	Statement Date Booking date (entry date		1
		Ordering party BIC			4	Currency (first character		•
		Statement Currency Value date			111 J.	Amount Text key (Transction type	e identification code)	
					Ł		ference fo the account owner)	
					di-	Additional info (Supplem	t servicing Institutions referenc sentary details)	#J
						Booking code / GSV Booking text		
						Primanota		
				*		Text key addition		

6.3.2. Romanian Domestic Beneficiaries

This function helps you to define the format of certain fields of CSV files for Romanian Domestic 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.

Navigation	≡	Welcome Ionut Chin Session ends in 49:59					tog
Payments	Ð	Romanian Dome	stic Beneficiarie	is.			
Reporting	Θ						
Q_ Uploads	ø	Submit Cancel					
🖉 Sign uploaded file	s 0	CSV Export ROI					
C Messages	Θ	General Export Para	meters				
Administration	•	Date	Time	Amount	Field Delimiter	Quoted Text Fields	Column headers
Ordering Parties	3	DD.MM.YY	HH:MM:SS	1000.00	Semicolon 🍸 💽		
Beneficiaries	>						
CSV Definitions	¥	Export Format Defin	nition				
Statement Export Format	8	Available			In use		
Romanian Domestic Beneficiaries				*	Index Name I		*
Romanian Foreign Benefi	ciaries			(ma)	Bank Code IBAN		
Foreign Payments Benefic	siaries			-	Bank Name Identifier		
CSV Import					CUI/CNP		Ť
CSV Export	5			-12			+
User Profile				赵			
Block User							
	1			_			
		Submit Cancel					

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.

Navigation	111 ☰	Welcome Ionut Chiri Session ends in 49:55	aci				0 L
Payments	0	Romanian Foreig	In Beneficiaries				
Reporting	ø						
Q ₀ Uploads	0	Submit Caricel					
🖉 Sign uploaded file	5 O	CSV Export ROA					
C Messages	ø	General Export Para	meters				
Administration	0	Date	Time	Amount	Field Delimiter	Quoted Text Fields	Column headers
Ordering Parties	>	DD.MM.YY	HH:MM:SS	1000.00] Semicolon 🏹 💽		
Beneficiaries	>						
CSV Definitions	~	Export Format Defin	ition				
Statement Export Format	÷	Available			In use		
Romanian Domestic Bene	eficiaries			*	Index		*
Romanian Foreign Beneficiaries					Name 1 Name 2 Street		
Foreign Payments Benefic	ciaries				City Country		
SV Import	2			*	Bank Code		E
CSV Export	3			-12	Account Number IBAN		
Jser Profile				받	Bank Name Bank Name 2		
Block User					Bank City Bank Street		
	1				Bank Country		
				5.0	Identifier		

6.4. CSV Import:

This function helps you to import beneficiaries from a CSV file with an format defined in "Administration \rightarrow CSV Definitions" menu.

Navigation	Ξ	Welcome Ion Session ends					එ Logoff
Payments	0	Romanian D	omestic Beneficiaries	;			
Reporting	0			2			
Q. Uploads	ø	Submit					
🧷 Sign uploaded files	ø	• Select a file					
C) Messages	0		Filename	Choose File	No Elo choras		
Administration	•	Additional in		(CROSE FRE)	No tre chosen		
Ordering Parties	2	Auditional In	ormation				
Beneficiaries	190	List Type	Customer		Format	ROI Partner (.csv)	
CSV Definitions	- 201						
CSV Import		(Transmission)					
Romanian Domestic Beneficiaries		Submit					
Romanian Foreign Beneficiar	ies						
Foreign Payments							
CSV Export							
User Profile							
Block User							

6.5. CSV Export:

This function helps you to export beneficiaries to a CSV file with a format defined in "Administration \rightarrow CSV Definitions" menu.

Navigation		Welcome lonut Chiriac1 Session ends in 49:58	🕁 Logoff
Payments	Θ	Romanian Domestic Beneficiaries	
Reporting	ø		
Q Uploads	0		
🖉 Sign uploaded files	0	Beneficiary File Export	
C Messages	Θ	Format ROI Partner (csv)	
Administration	0		
Ordering Parties		Submit Reset Form	
Beneficiaries	5		
CSV Definitions			
CSV Import	2		
CSV Export	~		
Romanian Domestic Beneficiaries			
Romanian Foreign Beneficiar	es		
Foreign Payments Benefician	es		

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.

Payments	۲	Account Names				
Reporting	Ø					
Uploads	ø					
Sign uploaded files	ø	 Account List 				
	0.24	Account number	Account Name	Account Holder	Currency	Action
Messages	0	RO80RNCB0090095939270001	Cont virare salarii	COMPANY NAME	EUR	6
Administration	0	RO58RNCB0090095939270009	Cont curent sucursala Bucuresti	COMPANY NAME	RON	ß
Ordering Parties	>	RO63RNCB0090095939270016	Cont ideal	COMPANY NAME	RON	ß
Beneficiaries	>	RO96RNCB0092095939270001		COMPANY NAME	RON	ß
CSV Definitions	>					
CSV Import	>					
CSV Export	>					
Account Names						
User Profile						
Block User						

6.7. User profile:

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

Navigation	M 🔳	Welcome I Session end	onut Chiriac ! Islin 49:53						c Logoff
Payments	ø	User Profil	e						0
Reporting	0								
Q Uploads	0	Submit							
🖉 Sign uploaded files	s 0	O Profile							
Q Messages	0	Address							
Administration	•		6 225			12011/2			
Ordering Parties	3	Name	Ionut Chiriac		Street	Strada B	City	Bucuresti	
Beneficiaries	5	Local Forma	ts						
CSV Definitions						TT-NNN-JJJJ (21-Oct-2005	Time		
CSV Import	2	Amount	1.000.00	•	Date			H:MM (9:15)	•
CSV Export	3								
User Profile		O Status Info							
Block User		Session active	since	27-Feb-201	414:04	Last Signature done		24-Feb-2014 11:53	
57.		Logon Procedu	ire	Response-N	Aechanism	Signature Procedure		Response-Mechanism	
		Last session fro	m	27-Feb-201	4 13:20	То		27-Feb-2014 14:04	
		_ finished by		Session finis	ihed by user				
		Submit							

6.8. Activation of TAN list

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

Navigation	Ξ	Welcome Rosescu Andrei ! O Logof Session ends in 49-51 O Logof	-			
Payments	ø	Activate TAN-List				
Reporting	ø					
🖓 Uploads	0					
🖉 Sign uploaded files	0	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 becames automatically valid afterwards.				
C) Messages	ø	is man one nerver non one over the new last decarines automatically rein antervarios.				
Administration	•	Unused TAN's (Transaction numbers) of the old list become invalid as soon as you have activated the new list!				
Ordering Parties	×	 Unused LAW S (Transaction number(S) of the old ist become invalid as soon as you have activated the new list: 				
Beneficiaries	2	Activate TAN-List				
CSV Definitions	>					
CSV Import	5	New TAN				
C5V Export	>					
User Profile		• Sian				
Activate TAN-List						
Block User		TAN				
PIN-Change						
		Sign				

6.9. User blocking

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

Navigation		Welcome Ionut Chiriac ! Session ends in 49:49	👌 Logoff
Payments	ø	Block User	0
Reporting	0		
Q _O Uploads	0		
🖉 Sign uploaded files	0	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.	
C) Messages	ø		
Administration	0	Warning! Abjocked access cannot be (re-lactivated online)	×
Ordering Parties			
Beneficiaries		• Sign	
CSV Definitions			
CSV Import	- 30	Signature	
CSV Export			
User Profile		Sign	
Block User			

6.10. PIN change

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

Navigation	Ξ	Velcome Rosecu Andrei ! Section ends in 49:56
Payments	ø	PIN-Change
Reporting	Θ	
Q_ Uploads	Θ	
🖉 Sign uploaded files	ø	Change PIN
C) Messages	ø	New PIN
Administration	•	Repeat PIN
Ordering Parties		
Beneficiaries	- 31	• Sign
CSV Definitions	>	
CSV Import	2	TAN
CSV Export	>	
User Profile		Sign
Activate TAN-List		
Block User	_	
PIN-Change		

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.

Payments	0	Received messages				
Reporting	Ð	necence messages				
Q_ Uploads	ø	Select all Deselect all Delete Selected				
🖉 Sign uploaded files	0	Received messages				
C) Messages	0	Date/Time	Subject	State	Action	x
Received messages		28-Jan-2014, 13:51:58	IBAN Jordania 30	read		
		28-Jan-2014, 13:51:22	IBAN Jordania 20	new.		
Sent messages	-	28-Jan-2014 13:50:21	IBAN Iordania 10	read		
Sent messages Create message						

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

Navigation		Welcome Andra Rose 1 0 Session ends in 49:54 0	Logoff
Payments	ø	Detail-Information	
Reporting	۲		
Q Uploads	ø	Delete Back	Print
🧷 Sign uploaded files	ø	O Message from 28-Jan-2014, 13:51:58	
Q Messages	0	Header-Information	
Received messages		(IBAN Jordania 30	
Sent messages		Detail-Information	
Create message		Stimati clienti. Va informam ca incepand cu 02.02.2014 transferurile de fonduri in valuta catre beneficiari cu conturi deschise la banci din fordania trebuie sa contina obligatoriu codul IBAN al	
Administration	•	beneficianului din accesta taria (BAN format din 30 de caractere, cod tara JO). Pentru orice informatii suplimentare, va rugam sa contactati echipa BCR: - numanul de telefon Fleverde 0800.801.000, netaxabil: - adresa de e-mail BCR.MulticashSupport@bcr.ro. Cu stima, Echipa Electronic Banking BCR	
		Dear customer. We inform you that starting February 02nd 2014, in order to be precessed, all foreign currency payments made to bank accounts opened in the Kingdom of Jordan must contain the beneficiaries IBAN account (30 characters, country code JO), Should you have any further inquiries, please field free to contact our BCR team: - phone number: 0800.801.002, free of charge: - email: BCR.MultiCashSupport@bcr.ro. Best regards, Electronic Banking Team BCR	
		Delete Back	Print

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



5. 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.

Navigation	Ξ	Lession ends in 49:59				togoff
Payments	ø	Sent messages				
Reporting	ø					
Q ₀ Uploads	0	Select all Deselect all Delete Selected				
🖉 Sign uploaded files	0	O Sent messages				
Q Messages	0	Date/Time	Subject	State	Action	x
Received messages		29-Jan-2014, 10:26:41	testl	sent	0	
Sent messages						
Create message		Select all Deselect all Delete Selected				
Administration	0					

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.

Navigation	Ξ	Session ends in 49:57	🕁 Logoff
Payments	0	Create message	
Reporting	Θ		
Q Uploads	Θ	Submit	
🧷 Sign uploaded files	ø	Attention!	×
C) Messages	•	Please be informed that you can send us messages with max. 1024 characters. In addition you can include an attachment.	
Received messages		Message	
Sent messages			
Create message		Subject	
Administration	0	Message	
		Attachment Choose File No file chosen	6

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: <u>BCR.MulticashSupport@bcr.ro</u>.

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 Hollidays, 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 n 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.