BANCA BT TRANSILVANIA®

BT 24

User manual

Banca Oamenilor Întreprinzători

Sediul Central: str. George Barițiu nr. 8, 400027, Cluj-Napoca
Tel: + 40 264 407 150; Fax: + 40 264 301 128; www.bancatransilvania.ro

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1. *Useful information:*

Book balance - available balance:
Book balance is the balance of the account plus the amounts pending for settlement (such as amounts blocked from card operations), and the available balance represent the amounts available for usage.

Blocked amount:
represents the amount pending for settlement resulting from card operations (cash withdrawals and payments at POS terminals of other banks) or from attachments.

Currency exchange:
The Currency exchange feature allows a direct exchange between two different currency accounts, without this operation including a prior exchange through your account in RON.

Decimal separator - the decimal separator used in #BT24 is the point and not the comma. For example: the amount of two thousand RON and 50 bani shall be entered as 2000.50

Transaction with insufficient funds for processing:
A payment order is in the status "Pending Transaction - Insufficient Funds." when it cannot be processed temporarily, due to lack of funds.
If on the day selected for processing, the account is replenished with the amount necessary for the transfer, until the cut-of-time (17:30), the payment will be processed.
The status "Transaction pending Insufficient funds." does not mean that the payment order is refused.

Payment details
In the payment details field it is necessary to fill in all the information necessary for the easy identification of your payment by the beneficiary (ex: invoice number, contract number … etc)

The field "**Customize the beneficiary**" in the Pre-defined Beneficiary section:
The field "**Customize the beneficiary**" allows you to introduce a customized beneficiary name for easy identification in your own list of beneficiaries (this field may be the same or different from the beneficiary name). The maximum length of this field is 40 characters.

Order number field:
The order number field allows a proper record of the payment orders made, including by deleting the number automatically inserted by the system and entering a new number.

"Add to envelope" button:
This option is useful if you want to sign multiple transactions with a single signature.
Pending Transactions - Partially signed own transactions:
ATTENTION!!! If, within 30 days from the date of creating the operation, it is not signed / authorized or declined by all users with signature right and, implicitly, is not sent to the bank

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the system will delete this transaction and send it to the user who created it through a message informing about the deletion via secure messaging.

Amounts available in the application:
Transactions made through Internet Banking, Mobile Banking or Banca Transilvania Application can be viewed in **Transactions - Transaction Status**, for a maximum period of 120 days.
The transactions' history from your accounts for a period of 120 days can be viewed in **My Accounts - Search transactions**.
Account statements are available for 1 year in the menu: **My Accounts - Statements - Account statements / Card statements**.
Account statements for more days, can be downloaded in a single document by checking the "Check to download all" box and selecting the "Download all selected" button.

Security Recommendations
ATTENTION! Never access links received by email whether the bank name appears or not!
Always access the application by manually typing the bank's official website www.bancatransilvania.ro in the address bar and then select the corresponding option from the Internet banking menu.
Enter your access details only if the address bar starts with https://ib.btrl.ro.

User disabled:
If the message is generated when logging into the application "User is disabled for the moment. For activation, please access *I forgot my password*. If you use token, please call us at 0264.308028" means that access data has been entered incorrectly several times in a row, which led to blocking the access to the application.
The Unlocking is done in any BT unit or by calling the Call Center service. If you no longer know the login password, you can request its re-issuance in any Banca Transilvania unit.

Transaction description / payment details:
Represents the details necessary for the successful operation of a transaction. This field is mandatory for both ron and foreign currency transactions.

The difference between Recurring Bill Payments and Standing orders:
Recurring Bill Payments and standing orders (scheduled payments) are two different operations of the application that allow the setting of automatic payment rules (eg by predefining the details fields, scheduling the payment at a certain frequency, etc.).

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Main differences	Recurring Bill Payments	Standing orders /Scheduled payments
Beneficiaries of the payments	**Utility providers predefined by the bank**	**Utility providers saved by the client in the Default (predefined) Beneficiary section**
		Beneficiaries previously predefined by the client or new beneficiaries
Signing the scheduling	**Utility payments are signed each time, but alerts can be set before the due date**	**Once the payment rule is signed, the orders are processed automatically according to the schedule, without requiring the individual signature from your side.**

- Operations working hours

- Fees and commissions

- Instructions for bill payments to utility providers

- Security Recommendations

- Terms and conditions for using the application

2. Access to the Application

2.1 First login to BT24

When login for the first time, you will have to use the login ID and password, provided by Banca Transilvania, the system will make you change the access password with one chosen by you. If you have a token, you will need to generate a unique code using this device, which you will enter in the password / token section (see the token manual for more details).

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2.2 Subsequent logins in BT 24

Enter your ID in the Login ID section and then the chosen password or unique token-generated code in the Password section. After entering the above data, press the login button.

If the data entered is correct, and the authentication system used is via SMS, you will also have to fill in the SMS code received on the registered phone and set in the BT24 system.
If the login fails, the application will generate a customized error message, depending on the problem encountered. After 5 unsuccessful logins, the access to the application will be blocked, the activation being possible only after contacting the Call Center service of the bank or the nearest agency / branch of Banca Transilvania.

2.3 Change Password

You can change the password by accessing the My Profile - Preferences menu and then the Change Password submenu. To change the password, you will need to enter the old password, followed by the new password and the confirmation of the latter. To increase the security of your account, please do not share your password with anyone.

Change Password

* Password

* New password

* Confirm new password

ⓘ Choose a password that is unique to you and hard to guess for the others. And it should be rather long, maximum 20 alphanumeric characters: contain lowercase letters, uppercase letters, special characters (. @ # $% ^ & * + =: [] _ ?; () ~) and be differen

OK

In case of a failed login, a message will be generated with the reason for the error. In case of SMS-OTP authentication, the password expires in 90 days, at the first login after this period, the application will automatically ask you to change the password.

2.4 Password Re-Issue

If you no longer know the login password, you can reset it online, from the login page, accessing the "I forgot my password" option or you can request its re-issuance in any Banca Transilvania unit.

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2.5 Cookies policy:

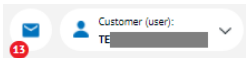The websites :https://ib.btrl.ro/BT24 si https://ib.btrl.ro/mBT24 do not stock personal info. The cookies used on these sites are used only for technical purposes, strictly related to the operation of the application (remembering the language chosen by the user when accessing the application, keeping the session stable and secure, etc.), which is why blocking them makes it impossible to use.
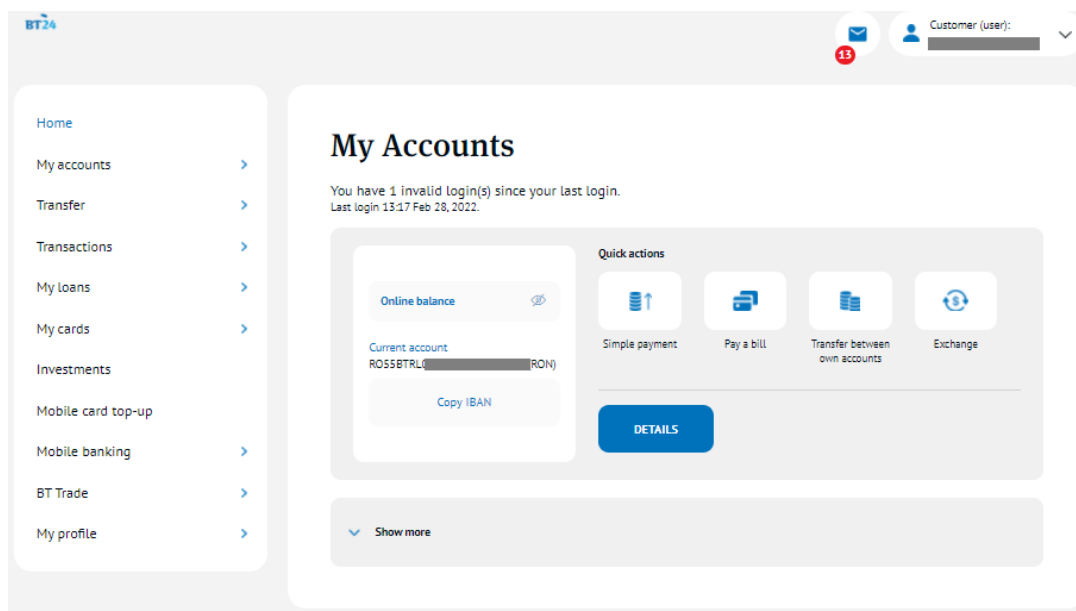More information can be found in the document: https://ib.btrl.ro/cookies.html

2.6 Homepage

After entering the correct access data, the "welcome screen" will appear. this screen can be accessed at any time by selecting the "Home" option in the menu.
The "welcome screen" is divided into three areas, as follows:

1. Top right area where the symbol is displayed giving access to the messaging menu with the bank and the data of the customer / user who logged in
2. The area to the left of the screen where the menu is displayed in vertical mode;
3. The area to the right of the screen displays the following information:

- Date and time of last login in the application;
- Number of failed logins since last login (only if greater than "0");
- Copy IBAN option/feature (available under the account number and also on the Quick overview page)
- The main current account and its online balance as well as other details;
- The quick actions area allows easy access to the most frequently used sub-menus;
- Shows more, allows a preview for: accounts, cards, deposits, credits and other accounts.

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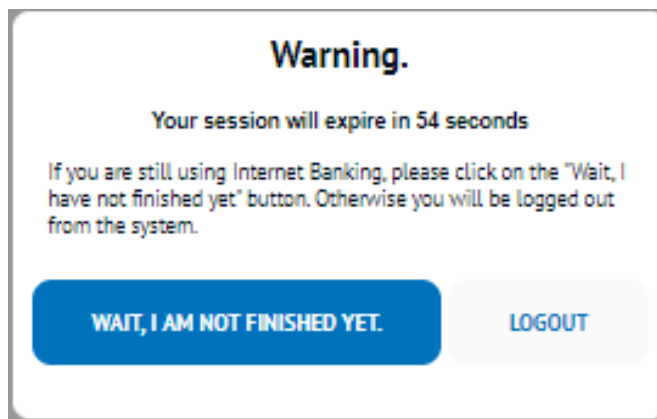
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By clicking on the arrow next to the data of the client / user who logged in this area expands

and offers you 3 options: selecting the application background, black or white, changing the client (if you have access to multiple client profiles) and closing the application.
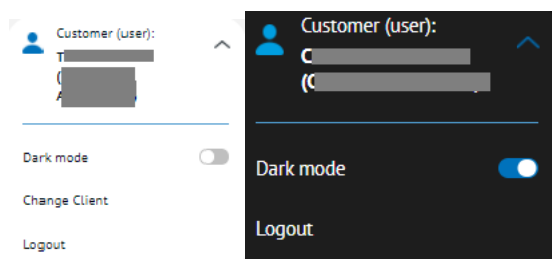
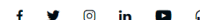For security reasons, after a certain period of inactivity in the application, you will be automatically disconnected. However, 1 minute before you are logged out of the application, you will be shown the time left until you are logged out.

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2.6.1 Footer

This area is permanently displayed on the page, both before and after logging in to the application and is structured as follows:

- At the top, which gives you quick access to the App Store and Google play for downloading the mobile app and the symbols for quick access to the social media apps.
- At the bottom, which gives you permanent access to consult the commissions and the processing schedule of the transactions, Terms and conditions for the application usage, the General Business Conditions, the Safety Rules, the Manual, the Frequently Asked Questions, btcapitalpartners.ro and btassetmanagement.ro

2.6.2 Using messages

The mailbox is used exclusively for communication between the user and the bank. Messages can only be sent and received to and from Banca Transilvania.

You can open the mailbox by accessing the symbol , here you will see the date and subject of a message, it is also possible to download (Download button) and delete messages of your choice by selecting the "Delete Selected Messages" button or the entire message list, "Delete All Messages" button.

Selecting the subject of the message displayed on the list will open a new window with the content of the selected message. At the bottom of the window where the content of the message appears there will be 2 buttons: the "Download selected" button and the "Delete" button,

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and in the upper right side, the "Back" button - to return to the mailbox and the "New Message" button - allows editing and sending a message to the bank.

You can reply to or forward personalized messages sent by the bank using the "Reply" and "Send to a friend" buttons.
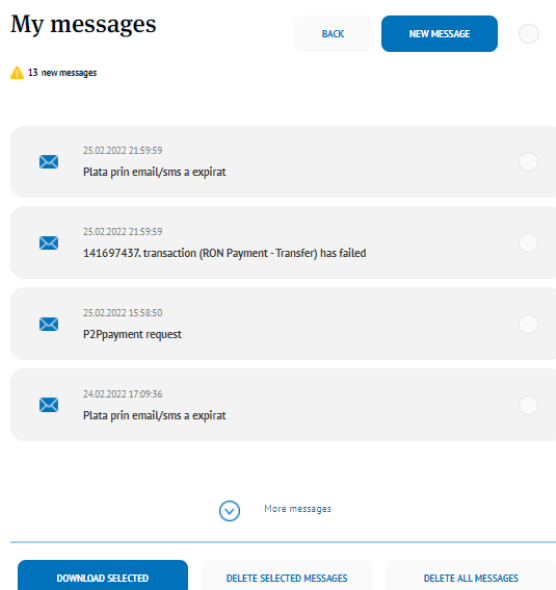
You can also access the "New Message" button in the mailbox. Click this button to open a new window with two fields: the subject field and the text field of the message you want to send. By selecting the "Forward" and "Send" button, the message will be sent to Banca Transilvania.

2.6.3 How to log in to multiple accounts

This option is only displayed if you have access to multiple accounts belonging to other individuals and / or legal entities. After logging in you can select one of the clients you are authorized on and have applied for BT24. After selecting a client, in order to connect to another one, it is not necessary to log out of the application, it is only necessary to use the Change client button.

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3. My accounts

This option provides an overview of the existing accounts with a quick view of your current account status, card accounts, online balances, account transaction history, credits, existing deposits, and the ability to view, export, and print the transactions' history.

3.1 Quick overview

In this section you can have quick access to your current accounts, term and savings deposits, credit card accounts, loans, and the status of all other accounts that belong to you.

 All tables, except "**Other Accounts**" one, contain one or more buttons for displaying the account details, IBAN copying, repayment schedule, or outstanding credit information. At the bottom of the page, if you want to list or print the accounts statement, you have the "**Download**" and "**Print**" buttons, available for exporting the table in PDF format or ready to be printed.

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After selecting the "**copy IBAN**" button, it is displayed a pop-up which informs you that account data has been copied, and you can select "**paste**" wherever you want.

The copied information and which can be transmitted about that account are the following: **Client name, IBAN, Currency, Swift code.**

The "**View**" feature provides all the information specific to the current accounts, card accounts, deposits and loans.

Account details:

Account type:
Current account

Customize account
-

Currency:
RON

Account balance:
5,205,280.07

Blocked amount:
8,089.57

Unauthorized account balance:
0.00

Account limit:
41,200,000.00

Available funds:
15,243,620.73

<div style="text-align:center">BACK</div>

- **Account Type:** account name
- **Custom your account:** The name assigned to the account by you
- **Currency:** account currency
- **Account balance:** represents the account balance plus the amounts being settled (example: amounts blocked from card transactions)
- **Blocked amount:** the amount being settled from card transactions
- **Unauthorized account balance:** debit registered on the account
- **Account limit:** account limit (if there is a credit limit)
- **Available funds:** The remaining available balance

The "**Credit Card Account Details**" feature provides all credit card account particular information.

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Card details

Account type:	Cont de card-Visa Business Silver/Gold
Custom your account	
Currency:	RON
Account balance:	9,535.06
Blocked amount:	0.00
Unauthorized account balance:	0.00
Credit limit:	0.00
Available funds:	9,535.06
Credited account balance at the end of last month:	
Performed account movements:	
Minimum account movements needed to be performed:	
Minimum account movements not performed:	
Number of delays on performing the minimum account movements:	

BACK

- **Account Type:** account name
- **Custom your account:** The name assigned to the account by you
- **Currency:** account currency
- **Account balance:** represents the account balance plus the amounts being settled (example: amounts blocked from card transactions)
- **Blocked amount:** the amount being settled from card transactions
- **Unauthorized account balance:** debit registered on the account
- **Credit limit:** loan limit;
- **Available funds:** The remaining available balance
- **Credited account balance at the end of the last month**: the balance used from the credit limit at the end of the month
- **Performed account movements:** the amounts movements performed with the credit card
- **Minimum account movements needed to be performed:** the minimum amount to be performed / routed through the account
- **Minimum account movements not performed:** the minimum amount not performed / routed through the account
- **Number of delays in performing the minimum account movements:** no of delays in performing the required minimum account movements.

Deposits details

The "deposits details" feature shows all the information belonging to your deposits

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My deposit

Account type:	Classic deposit 1 month without automatic renewal
Custom your account	
Source account number:	RO0███████████████
Account balance:	1,000.00
Currency:	USD
Interest rate:	0.10 %
Current interest rate - amount:	0.00
Date when it was created:	03.10.2018
Maturity date:	03.11.2018
Date of last extension:	03.10.2018

BACK

- **Account Type:** account name
- **Custom your account:** The name assigned to the account by you
- **Source account number:** the account from which the payment is debited
- **Account balance:** represents the amount of the deposit made
- **Currency:** account currency
- **Interest rate:** the yearly interest rate
- **Current interest rate** - amount: interest rate as at the current date
- **Date when it was created:** the date the deposit was set up
- **Maturity date:** the maturity date of the deposit
- **Date of last extension:** the date when the deposit was automatically extended

Loans details

The "Loans Details" feature provides information on the existing loans: both short-term loans and long-term loans

Loan details

Account type:	Credit achizitii parti sociale
Custom your account	
Currency:	RON
Contract date:	07.11.2017
Loan balance at 01.01.2013 for loans granted before 2013:	9,775,000.00
Loan balance – used loan amount:	9,775,000.00
Last repayment date:	07.11.2017
Due date:	25.10.2018
Next amount to be paid:	1,955,000.00

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- **Account Type:** account name
- **Custom your account:** The name assigned to the account by you
- **Currency:** loan currency
- **Contract date:** the date of concluding the credit agreement
- **Approved value:** the amount approved as credit
- **Loan balance on 01.01.2013 for loans granted before 2013:** the approved amount
- **Loan balance – used loan amount:** the amount used from the approved amount
- **Last repayment date:** last date of the installment paid
- **Due date:** credit due date
- **Next amount to be paid:** the amount of the next installment

3.2 Search transactions
In this menu you can view the history of the transactions performed on your accounts on a predefined period:

The first step you need to follow is to select the account number for which you want to view the transactions made on your account. An account history can be generated over a user-defined time period by entering specific time data in the "**from date**" and "**to date**" fields.

The selection can be done both manually by typing the actual numbers and also by choosing the data through accessing the calendar button. The transaction history can be viewed for up to 120 days ago.

Another filter through which you can limit the displayed period of an account history is the "**Insert exact amount**" field. You can enter an exact amount or an amount between two values. Other additional filters are those that refer to the existing types of transactions on a certain account, so you can search based on the collection, payment or both types of operations by selecting the desired option (Filter Transaction Type). At the same time, you can view the

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transactions' history by searching for keywords, in this relevant regard, is the text search selection criterion. Returning to the home page is done by accessing the **Cancel** button. In order to be able to view the requested data results after entering the search parameters, select the **Search** button.

The **My Accounts - Transaction Search** section has been defined to display both the transactions made during a selected period as well as your account balance.

Those Transactions that met your search criteria will be displayed on the screen.
If no transaction meets the search criteria you will receive a message with the text "**No items to display**"

To return to the search page, click the **Back** button, where you can also start a new search with other parameters. Using the **Download** button, the information on the screen will be translated into a document or you can press the **Print** button and the information will be transmitted in a document with printing operations.

3.3 Statements
In this section you can get information about your accounts through account statements for both current and card accounts or other accounts set up in the internet banking application. Account statements are kept in the history tab for a period of 1 year prior.

3.3.1 Account statements
⤓ Viewing the account statement is done by accessing the download button
At the bottom of the page you also have the **Back** buttons available that allows you to go back to the previous page and resume the search with new data, **Download all selected**

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a feature that allows you to select and download multiple account statements simultaneously, and the option **E-mail me**.

3.3.2 Cards account statements

In this section you can also see the list of account statements issued by the bank for credit card accounts, these being official documents which are uploaded once a month, containing the information corresponding to the previous calendar month.

3.4. Cheques and promissory notes

This section displays both payment and collection instruments, as well as payment refusals. The information is available for the previous day or the first hour of the debit or credit payment instrument maturity date.

3.5. Online Account Opening

You can now open a new account online, in RON or FCY, taking only a few steps:

- select the currency in which you want to open the account.
- read and accept the terms and conditions.
- after signing the operation, the new open account is automatically displayed.
- In order to verify the new account, access the **Quick View** option.

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Create an account

Choose the account currency

Account currency:
USD

✓ I agree with these Terms and Conditions

CONTINUE

4. Transfer

The paying account and the beneficiary account are the elements encountered in all the operations of this menu. The paying account is the account from which the payments are made and the beneficiary account is the account in which the payments are made. Payment date is represented by the time of debiting the paying account.

ATTENTION!!! The decimal separator is the Dot (.) NOT comma ”,” (eg: 2,000.50 means twothousandRONandfiftyBANI)

4.1 Internal transfer - Transfer between own accounts
This feature will allow you to transfer funds between your own accounts both in lei and in foreign currency, as the case may be. Choose the paying account and then the beneficiary account.

Fill in the amount to be transferred, the currency being implicitly that of the chosen paying account. The date of the transaction will be the current date, but this can be changed at a later date, maximum 30 days in the future. By clicking on the **Continue** button, you will move on to the option to sign the created payment order. If the currency of the accounts differs or the date of the transaction is a later date compared to the current one or multiple signatures are required, a specific message will be displayed on the screen.

4.2. Payments
Payments can be scheduled for 30 days in the future by selecting the payment date. You can find the processing schedule in the dedicated section.

4.2.1 Payment in RON
This option allows you to transfer RON from your account to another bank account in RON of a third party that has an account opened with Banca Transilvania or another commercial bank in Romania.

First select the paying account, then the beneficiary. To complete the beneficiary section, you have the possibility to select an already predefined beneficiary.

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When selecting an existing Beneficiary as the Predefined Beneficiary, all related fields will be filled in automatically. The way in which to create beneficiaries is detailed in the next chapter.

If the beneficiary is not predefined, all the fields necessary for his/her identification will require manual completion (beneficiary name, beneficiary account number). After defining / selecting the beneficiary, enter the payment description, the payment amount, and select the transaction date.

In case you want to process the payment order at a later date than the current one, which is completed by default. You can also check the urgent payment option. After selecting the **Continue** button, the next step will be to sign the payment order. Urgent payments are sent according to the processing terms, under the emergency regime mentioned in the contract.

4.2.2 Budget payment

This option allows you to make payments from your account to the State Treasury and to beneficiaries who have an account opened with the Treasury. The default transaction date is the current date, the paying account is selected-afterwards the beneficiary. If the beneficiary is not predefined, all the fields necessary for his/her identification will require manual completion (beneficiary name, treasury account number, beneficiary fiscal code). Then fill in the payment amount, payment details, payment record number (it is not a mandatory field and is generated from the Ministry of Finance website), the transaction's processing date. If you want to process the payment order with a future date, it is necessary to select the desired date in the date field. You can also check the urgent payment option. Urgent payments are sent according to the processing terms, under the emergency regime mentioned in the contract.

By pressing the **Continue** button, the next step will be to display all the payment commissions and send the payment order to the budget by pressing the Sign button.

4.2.3 Foreign currency transfer

This option allows you to transfer foreign currency from your account to a third party. The currency used in case of a FCY payment transaction must correspond to the currency of the beneficiary account to which you make the payment (Note! **No currency transfers in EUR to a third party account in USD can be performed).**

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Transfer in foreign currency

●	Account from which I pay ▾
●	Order number 1176

Beneficiary

	Pre-defined beneficiary: ▾
●	Account
●	Beneficiary name

CONTINUE

Transfer in foreign currency

●	Account from which I pay RO3⬛⬛⬛⬛⬛⬛⬛⬛ (EUR) Current account ▾
●	Order number 1176

Beneficiary

	Pre-defined beneficiary: A⬛⬛⬛⬛⬛ ▾
●	Account DE⬛⬛⬛⬛⬛⬛
●	Beneficiary name ⬛⬛⬛⬛⬛
●	Country Germany ▾
●	Foreign partner country Germany ▾
	Beneficiary's address:

Beneficiary's bank

	Country Germany ▾
	SWIFT Code COBADEFFXXX
	Bank name COMMERZBANK AG
	Bank city FRANKFURT AM MAIN

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If the amount is a multiple payment, for each component of the amount, you will be able to fill in the details of the partial payment with the **Add new payment** button. Each completed line must contain: current number, value, description, delivery date.

By pressing the **Urgent** button, the payment will be processed urgently, according to the urgent payments processing terms and conditions mentioned in the contract.

By selecting the beneficiary from the **Predefined Beneficiary** field, all related fields will be

filled in automatically. The way to create beneficiaries is detailed in the next chapter. If you want to send the payment order with a date later than the current one (default), the payment order will be processed with the selected date.

By Pressing the **Continue** button it leads to signing the currency transfer.

Important! In foreign exchange transactions, only the description of the transaction field is taken into account, the other fields if they are completed: Contracts, DVI Invoices, Annexes are not sent to the bank.

4.2.4. Bulk payment

This option/feature allows you to import multiple payments through files. Access the menu **Transfer - Payments - Bulk payment.**

After accessing the **Bulk payment** section, the desired file is imported from the "magnifying glass" icon.

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Bulk payment - CSV

Select File:

See details about the file structure

IMPORT

The file template can be downloaded by accessing "**See details about the file structure**". You can upload both payment files in RON and in foreign currency.

Once the file is complete and correct it can be imported. The Package for signing transactions opens automatically, where all the payments in the file are displayed. They are signed only once. After signing the package, you can check the status of the transactions after about 10 minutes in the menu - **Transactions - Status of Transactions**.

If one or more transactions prove to be invalid, an error message will be displayed explaining the cause and the file will not be imported.

4.2.5 Payments - BT24 SAL
This option is only available to legal entity clients who have a salary collector account in RON and is the fastest and most convenient method of salary payment.
To import payments from this option, the .enc file is first generated from the payroll application provided by the bank - after signing the operation this file is received in the bank's system, and the status of the uploaded file will be displayed accordingly only after the processing of the transactions existing in the file.

The imported file cannot be modified by the user in the BT24 application and is processed from Monday to Friday between 8.30-19.30 and Saturday between 11.00-13.30.

4.3 Bill payments
This menu offers you the possibility of a transfer to a predefined beneficiary of the bank (telephone, electricity, gas, cable TV, internet, insurance, other suppliers), a transfer that can be made with a single withdrawal or with periodic withdrawals.

4.3.1. Pay the bills
The following fields will be filled in:

- **From account:** the paying account
- **Supplier**: must be filled in manually or it can be selected from list by clicking on the icon
- **Amount:** Payment amount
  - **ATTENTION!!! The decimal separator for the field "amount" is the Dot (.) NOT comma"," (eg: 2,000.50 means twothousandRONandfiftyBANI)**
- **Start date:** date on which the transaction will be performed
- **Payment details:** will be completed according to the instructions in the box displayed when clicking that field

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After selecting the **Continue** button, the next step will be to sign the payment order.
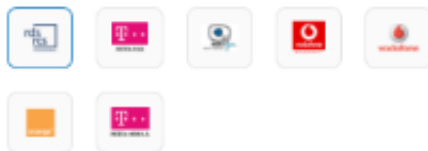
By checking the box "**Set monthly payment for this supplier**", payment will be made periodically, depending on the selected criteria. The **Payment alias** field allows you to customize your utility payment according to your preferences.

After completing the specific criteria of the recurring payment, it will be performed with the mentioned start date, also being the possibility of performing it at a later date.

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In the **Period** field there is the possibility to set the daily, monthly and annual payment recurrence mode.

Note: If the chosen periodicity is at 1 Month frequency, with number of executions (Period) 3, the payment will be performed only 3 months.

If the chosen periodicity is at 2 Month frequency, with number of executions (Period) 3, the payment will be performed every 2 months for 3 times.

Payment due date can be set by one of the three options provided:
1. Selecting the radio button **Until cancellation** allows the payment to be performed until the date of manual revocation by the user.
2. The **number of periods** allows the setting of the number of executions depending on your desire related to the payment recurrence
3. The **exact date** is the final due date allocated for the periodicity assigned to the payment.

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4. Blocked from and until offers the possibility of a timeout to block the execution of the payment.

Foreign Currency Date Alert – Not bank day value date correction allows you to select the payment processing option when the recurrence is on a non-working banking day.

Notification mode - allows the notification by email or internal messaging of the application for creating the next periodic payment; for its processing it is necessary to complete the amount, to check / modify the order details (if necessary) and to change the transaction date if you want another date than the automatically modified one.

In the field E-mail address through which I want to be notified, a valid e-mail address will be entered for payment recurrence notification.

After the payment authorization (with the current date or at a later date) it is saved in the Utilities periodic payments submenu.

4.3.2. Recurring Bill payments
Includes a list of recurring payments that you have predefined:

The **View** button allows you to view all payment details.

For the next recurring payments, click on the **Modify** button and enter the new payment amount which will then be signed. Payment authorization cannot be made at an interval of more than 30 days from the date mentioned in the **Maturity date** column. Within the same operation, the criteria for future payments recurrence for the respective beneficiary may be modified.

After the authorization, in the list of utility payments, the payment will be able to be viewed if it is authorized or not and with what amount it will be executed at the chosen maturity.

The **Remove** button allows you to delete the utility payment from your recurring payment list.

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4.4 Foreign Exchange (FX)

This option allows you to perform operations of: selling / buying currency, foreign currency conversions at a firm or negotiated exchange rate.

4.4.1 Sell/ Buy foreign currency - Exchange money

In case of firm exchange rate transactions, the exchange rate is automatically performed at the trading exchange rate established by Banca Transilvania for the current day, at the moment of creating the operation. Foreign exchange operations performed outside the opening hours from Monday to Friday (after 17:30) and Saturday (after 12:30) will be processed immediately within the limit of RON 22,500 (for Romania) and 5000 EUR (for Italy).

If a foreign exchange operation is sent during the business hours but at the same time no funds are available to process the FX exchange operation and a change of the exchange rate occurs, the application will reject the order and will return a rejection message.

In the case of transactions at a negotiated exchange rate, the FX exchange operation will be made at a trading rate established by telephone between you and the bank's dealer.

The fields "Dealer's name" and "Exchange rate" will be filled in manually. The exchange date is the current one and cannot be changed. After selecting the **Continue** button, the next step will be to sign the exchange rate operation.

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4.4.2 Foreign currency conversions

If the transactions are made between two currencies, the currency conversion option will be selected: sell, respectively buy foreign currency. FX Currency conversions can be made, as can foreign exchange at a firm or bank-negotiated exchange rate. The conversion date is the current one and cannot be changed.

Foreign currency conversions made outside the business hours (after 17:30) will be processed immediately within the limit of 9100 RON (for Romania) and 5000 EUR (for Italy). If a foreign currency conversion is sent during the business hours schedule but at the same time no funds are available to process the conversion and a change of the exchange rate occurs, the application will reject the order and will return a rejection message.

4.5 Deposits

This feature gives you the ability to set up, liquidate or view your deposits. In the list of Deposit Details, you have at the top of the deposits table, a summary of the number of deposits held and their total amount, depending on the currency.

Deposit overview

You have 1 deposit(s) in EUR, amounting to:				1,000.00 EUR
You have 8 deposit(s) in RON, amounting to:				584,210.14 RON
You have 1 deposit(s) in USD, amounting to:				1,000.00 USD

Details		Currency	Deposit amount	
Details	Classic deposit 1 month without automatic renewal	USD	Deposit amount 1,000.00	View
Capitalization:	Yes		Interest rate 0.10 %	
Account type	RO58		Maturity date 03.11.2018	Delete
Details	Other collateral deposits	RON	Deposit amount 0.00	View
Capitalization:	No		Interest rate 0.25 %	
Account type	RO3		Maturity date	Delete
Details	Savings account	RON	Deposit amount 110,055.00	View
Capitalization:	No		Interest rate 0.60 %	
Account type	RO5		Maturity date	Delete

NEW DEPOSIT	NEW NEGOCIATED DEPOSIT

4.5.1 Deposit creation

Choose the account from which you want to set up the deposit. You choose the deposit type, an option that varies depending on the specificity of the chosen product and the currency in which it will be set up. Thus, the fields **Deposit Name / Value / Currency / Period** and **Interest Rate** will be filled in by default. The next step is to change the default amount filled-in, with a larger amount that you want.

If you fill in an amount lower than the minimum amount requested, an error message will prevent the deposit from being set up when it is signed. After selecting the type of deposit, the radio button **Extension** will become selected by default and the **Capitalization** button may or may not be selected, depending on the type of deposit initially chosen and the contractual

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provisions displayed.

After selecting the **Continue** button, the next step will be to sign the operation.

New deposit

4.5.2 Delete deposit

This option allows you to liquidate a deposit at maturity or before maturity. The liquidation of a deposit before the due date, entails different consequences and conditions, depending on the chosen product, in accordance with the existing contractual provisions.

In case of choosing the first option - **at maturity**, the user's current account will be credited with the interest related to the type of the liquidated deposit. If liquidation is chosen before maturity, the client's account will be credited with the interest for the current account (its current value is 0).

At the end of the liquidation procedure of the deposit, by pressing the **Continue** button, it will proceed to authorize its liquidation. If the liquidation requires multiple signatures, a corresponding message will be displayed.

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Delete term deposit

Deposit account number:
RO3▒▒▒▒▒▒▒▒▒▒▒▒▒▒▒▒▒▒▒

Source account number:
RO30▒▒▒▒▒▒▒▒▒▒▒▒(EUR) Current account ⌄

Deposit name
Classic deposit 1 month without automatic renewal

Deposit amount:
1,000.00

Currency:
EUR

Maturity date:
03.11.2018

Liquidation date:
01.03.2022 📅

○ **at maturity** - for liquidation of deposits at maturity, the client's account will be remunerated with the right interest.

● **before maturity** - for liquidation of deposits before maturity, the client's account will be remunerated with the current account interest calculated between the deposit creation till it's liquidation

Start date:
03.10.2018

[BACK] [**CONTINUE**]

4.5.3 Deposits Terms and conditions - here

4.6 Standing orders
This option allows you to create scheduled payments through which you will be able to fund your own accounts, accounts to third parties in RON and foreign currency. The parameters for making these payments can be chosen by you (e.g. periodicity). These payments, with a certain established periodicity, are set to be made automatically to the same beneficiary. You can perform 4 types of scheduled payments:

1. New internal standing order: the payment order will be made with a certain periodicity between the accounts owned by the same client.
2. New 3rd party standing order: the payment order will be made with a certain periodicity to third parties.
3. Standing order for the treasury: the payment order will be made with a certain periodicity to those beneficiaries with accounts opened with the treasury.
4. Foreign currency standing order: the payment order will be made with a certain periodicity to those beneficiaries with accounts opened in foreign currency.

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My scheduled payments

Defined scheduled payments

Payment name		Last time performed	Next time to be performed	Amount	Currency	Status	
Payment name	**Test buget**						View
Account	RO...	19.02.2022		1.00	RON	Active	Modify
Target account	RO...						Delete
Payment name	**Test SO valutar**						View
Account	RO33...	15.02.2022		1.00	EUR	Active	Modify
Target account	GR2...						Delete

NEW 3RD PARTY STANDING ORDER	NEW INTERNAL STANDING ORDER
STANDING ORDER FOR THE TREASURY	FOREIGN CURRENCY STANDING ORDER

View details of the scheduled payments
The **View** button allows you to view the initial screen, the creation of this transaction with all the related details. To return to the previous page, press the **Back** button.

My scheduled payments

Payment name
Test trezo 590 Y

Date
09.11.2021

Details

Order number
4983

Pay from
RO61... (RON) Current account

Template:
...

Beneficiary name
BIROU VAMAL BISTRITA

Beneficiary account
RO8...

Fiscal code
...

Payment details
TC 590 y

Other details
blocat 04.01.2022

Payment registration number

Type

● Normal

Amount
1.80 RON

○ Set rule for this amount

Minimum amount in the account RON

Minimum payment amount RON

Maximum payment amount RON

Payment details

Frequency: 1
Frequency: Years
Month: January
Day: 4

Maturity

○ Until cancellation

○ Number of disbursements

Number of disbursements

● Until

Until
16.07.2022

Blocked from
04.01.2022

Blocked until
04.01.2022

BACK

Modify the scheduled payment

Changes of the recurring payments can be made after pressing the **Modify** button. To proceed to signing and processing the recurring payment, use the **Continue** button. By pressing this button, you will be able to view and modify the initial screen of the creation of this transaction with all the related details. The signing process remains unchanged after the change.

Delete a scheduled payment

The Cancellation of a recurring payment is done by selecting the **Delete** button. If the cancellation is no longer wished, you can return to the previous page via the **Back** button.

4.6.1 Internal standing order

My scheduled payments

Payment name
Test

Date
28.02.2022

Details

Order number

Pay from
RO5█████████ (RON) Current account

Beneficiary account
RO24█████████ (RON) Current account

Description:
test

internal standing order

The first step is to set a name for the scheduled payment. The chosen first payment **date** is the current date, but it can be changed later on by using the calendar button. The maximum period that can be selected is 30 days. The next step is to fill in the payment details and the payment amount.

The Scheduled Payment **Type** section allows you to set the payment of the *normal type* or *according to a certain payment rule*.

Normal type scheduled payment - the scheduled payments will be processed based on the chosen criteria with the same fixed amount established.

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Scheduled payment of the payment amount rule - the scheduled payments will be processed according to the three filled in amount fields, namely: the minimum amount remaining in the account, the minimum payment amount, the maximum payment amount.

The minimum amount remaining in the account will take into account the mandatory minimum balance that will remain in the account after making the payment, excluding the fees related to the payment;

The **minimum payment amount** is the minimum amount set by the customer for performing the scheduled payment.

This takes into account the amount specified in the **Minimum amount in the account**.

The **maximum payment amount** is the maximum amount set by the user that will be transferred. This takes into account the amount specified in the Minimum amount remaining in the account.

Payment Execution Details mention the execution rules that follow the same instructions specific to periodic utility payments, as follows:

Frequency - can be daily, monthly, annual

According to the example above frequency at 3 days, number of executions 2, the scheduled payment will be performed every 3 days, 2 times.

The due date can be configured in several ways described below:

1. **Until cancellation** - scheduled payment will continue to be processed until deletion.

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2. **Number of disbursements** - will continue to be processed as many times as the meter entered in the specific field indicates.
3. **Until** - it will continue to be processed until the date entered in the specific field.
4. **Blocked to and from:** here you have the possibility to enter a time interval during which the scheduled payment will not be processed.

By Pressing the **Continue** button it leads to signing the scheduled payment

4.6.2 Scheduled intra / interbank payment, to the Treasury or in foreign currency

The payment order will be made with a certain periodicity to third parties in RON, respectively in foreign currency.

- Viewing scheduled payment details is done by accessing the **View** button and allows the display of the initial screen related to the creation of this transaction with all the related details. To return to the previous page, press the Back button.
- Changes to the recurring payments can be made after selecting the **Modify** button. To proceed to the signing and processing of the recurring payment, use the Next button. By selecting this button, you will be able to view and modify the initial screen related to the creation of this transaction with all the related details. The signing process remains unchanged after the change.
- The Cancellation of a recurring payment is done by selecting the **Delete** button. The user who created the scheduled payment can also activate the cancellation without having the right to sign. If the cancellation is no longer wished, you can return to the previous page via the Back button.

5. *Predefined beneficiary*

This feature gives you the opportunity to add beneficiaries, being a very useful feature if payments are made regularly to the same beneficiary. At the same time, by defining the templates, the beneficiaries of your payments can be chosen through a selection that will lead to the default filling in of all the identification details, the working time being shortened.

5.1 Creating a new beneficiary
To define a new beneficiary, the New Beneficiary button must be selected from the main screen.

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Create payment templates

Customize the beneficiary

Beneficiary Name

Beneficiary account

○ RON

○ Budget

○ Foreign currency template

CONTINUE   **BACK**

The application allows defining, in a single menu, both the beneficiaries in RON, the budget and the beneficiaries in foreign currency by selecting one of the three radio buttons displayed in the predefined beneficiary creation screen.

After you have completed all the data of the predefined beneficiary, click on the Next button, then you will be able to save the created beneficiary.

5.2 Search for existing beneficiary

By accessing the Search for existing beneficiary button, you can search using the four search filters: **Customized beneficiary name, Beneficiary name, Beneficiary account and Beneficiary type (RON, budget, currency).**

Pre-defined beneficiary

| **NEW BENEFICIARY** | **IMPORT** |

Customize the beneficiary

Beneficiary Name

Beneficiary account

Template type

EXISTING BENEFICIARY ACCOUNT

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Filling in the search fields can be done only by entering the first letter of the searched word followed by pressing the search button. All templates defined and identified as corresponding to your search will be displayed as a table. The last column of the displayed table will contain the view, modify and remove buttons, these being used as follows:

View: with this button you will be able to see the beneficiary set with all the related details. To return to the previous page, press the Back button.

Modify: this button allows you to view and modify existing data. In order for the changes made to take effect, it is necessary to press the Next and Sign button, and with the Back button you will return to the previous page.

Remove: this button allows viewing as well as deleting the existing beneficiary.

6. *SMS / EMAIL* Payments

6.1 SMS payments

Select SMS as the payment method, fill in the beneficiary's phone number, select the account from which you want to pay, the amount, the details of the transaction and the period in which the transaction will expire (6,12 or 48 hours) - and for processing select Next and then sign.

The selected beneficiary will receive a message on the phone number, mentioned by you, in which it is announced that they will receive a payment.

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In order to collect the transaction, the beneficiary must fill in his/her name and the IBAN of the account. Later, on the phone number you filled in, he/she will receive an SMS informing him/her whether or not the transaction has been processed.
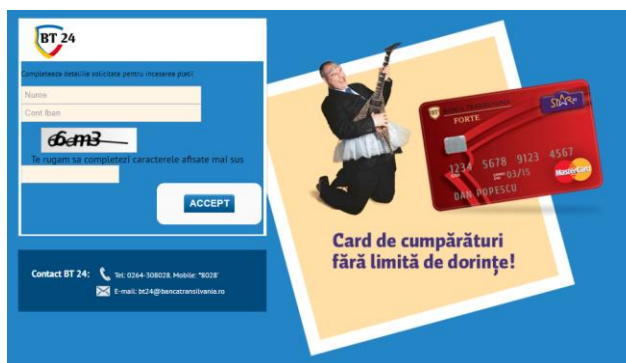
If during the period selected by you (ex 12 hours), the beneficiary does not accept the payment, it will expire and will be refused.

6.2 EMAIL payments

Select EMAIL as the payment method, fill in the beneficiary's email address, select the account from which you want to pay, the amount, the details of the transaction and the period in which the transaction will expire (6,12 or 48 hours) - and for processing select Next and then sign.

The selected beneficiary will receive a message on the email address, mentioned by you, in which it is announced that they will receive a payment.

Received message template:

⬛⬛⬛⬛ has send you a payment via BT24 internet-banking from Banca Transilvania, code mEhCGFNYdz1646059702927, in the amount of 1.00 lei with details: email transfer.Click on the following link and fill in the required fields in order to accept the payment.The payment will expire in 12 hours. http://ibw04cj099/BT24/bfo/channel/web/p2ppaymentframe.jsp?validationcode=mEhCGFNYdz1646059702927

In order to collect the transaction, the beneficiary must fill in his/her name and the IBAN of the account. Later, on the email address you filled in, he/she will receive an SMS informing him/her whether or not the transaction has been processed.

If during the period selected by you (ex 48 hours), the beneficiary does not accept the payment, it will expire and will be refused.

7. *Western Union*

The clients of Western Union and Banca Transilvania can access the money sent from the international network of Western Union agencies with the help of the Internet Banking service provided by Banca Transilvania and can also send money directly to the beneficiaries from their personal accounts using the same service.

7.1 Receive Money via Western Union
In order to receive money through Internet Banking through the Western Union service, the clients must have an account in RON and / or EUR opened with Banca Transilvania, to be subscribed to the Internet Banking service of Banca Transilvania and to know the details of the Western Union transaction.

In Romania, the transaction will be paid in the same currency in which it was sent.

And for transactions from abroad to Romania, the client's account is credited with the amount expected in the currency of the account. If the received amount is in a currency other than the account currency, it shall be converted to the account currency at the exchange rate of Banca Transilvania. The client may opt for a new transfer or may withdraw the money from the account at any of the bank's counters. If the client holds a card attached to the current account, he/she may withdraw the money from an ATM or use the card for payments at accepted retailers, free-of-charge.

In order to receive a transfer made via the Western Union application, you must access the menu:
- *Transfer- Western Union- Western Union money receive*
- select the IBAN account you want to collect amounts
- in the MTCN (Money Transfer Control Number) field you must **enter the MTCN code** (10 digits) received from the sender
- in the *accepted amount* field **enter the amount that you receive** (+/-10%) - at the country of origin you must **enter the country from where you receive the money.**

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Receive money

Transfer details

* Beneficiary account ⌄

* MTCN

* Amount to be collected

ⓘ Enter the amount in the transmitted currency – Ron or Eur. This can be different from the currency of the account in which you chose to receive the money.

Payment details

* Originating country ⌄

How does Western Union protect my personal information?

The maximum limit for each operation is RON 10000, equivalent in other currencies, but this can vary depending on the selected beneficiary country

CONTINUE

Before you click the Continue button, you may access the link **"How does Western Union protect my personal information"** in order to read the privacy statement specifying the way in which your information is collected and used. When you access the link, it will be displayed a page where you can access the Privacy Statement.

After you read the statement and acknowledge all the information therein, select the *Continue* button and you will see all the details filled in by the payer: the MTCN code, sent amount, expected amount and exchange rate, if applicable (if the amount is paid in a currency and collected in another currency) - **the exchange rate is established by Western Union.**

The Payer Details section displays the information about the payer: country of origin, payer's full name, and the beneficiary summary displays
 the beneficiary's details: full name, address, city, ZIP code, country and phone number.

Once you have viewed these details, you must click the box next to: "**I agree with the terms and conditions of this service".**

If the box is not selected for acceptance of the service terms and conditions, the application will automatically return the message: "**Terms and conditions - the field is mandatory, please fill it in!**", then click the **Continue** button.

If any payment-related information is not correctly filled in, the application will return warning messages.

If the transaction has already been performed or if there is no MTCN to be received, the following message is generated: "**Transaction could not be found".**

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> ⚠ Transaction could not be found. (MTY0NjA2MDUyMzI5Mw)
>
> **CONTINUE**
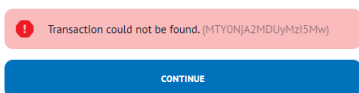
If the sender's country is selected incorrectly on receipt, a specific error message will be displayed: "The country selected by the user is different from the sender's country"
After you click on the "**Continue**" button, the application will check if the information filled in by the recipient is correct and returns an order validation message.

After signing the order, the message "Everything went perfect. (The ID of the transaction is 123456789)" and will be processed on the account. In order to print out the receipt, select the "**Print**" button and you will receive the receipt in the format presented below.

7.2. Sending Money via Western Union

In order to send money with the Western Union service via Internet Banking, the conditions applicable to receiving money must be met, as well.

After you select the "**Sending Money via Western Union**" option:

- choose the account from which the payment is initiated (RON/ EUR)
- the option **new beneficiary is automatically selected** and the beneficiary's details must be filled in with the destination (the country where the transfer is made to), last name, first name, (for America and Mexico the additional fields State, City must be filled in- afterwards it is filled in the amount and the currency (the currency of the selected destination country appears); the "your message" field is available for sending messages to the recipient (additional commissioned option)
- the "**money transfer details**" field displays the information on the sent amount and the related fees - then click the **"Continue"** button.

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Western Union money send

Protect Yourself from Fraud Only use Western Union to send money to friends and family. Never send money to someone you have not met in person. Scammers sometimes encourage people to transfer money. Do not transfer money to anyone who asks you to send them money: • For an emergency situation you haven't confirmed. • For an online purchase. • For anti-virus protection. • For a deposit or payment on a rental property. • To claim lottery or prize winnings. • To pay taxes. • For a donation to charity. • For a mystery shopping assignment. • For a job opportunity. • For a credit card or loan fee. • To resolve an immigration matter. If you transfer money, the person you're sending it to gets the money quickly. After the money is paid, Western Union may not be able to give you a refund, even if you are the victim of fraud, except under limited circumstances. If you believe that you are the victim of fraud, call the Western Union Fraud Hotline at 0800 801044 or visit https://www.westernunion.com/ro/en/fraud-awareness.html.

Details

Account from which the payment is performed
RO9[   ](RON) Test RON

Beneficiary details

Receiver   Existing receiver   ● New

Destination
Belgium

First name
[   ]

Last name
[   ]

Receiver phone

E-mail

Transfer details

Source amount
0.20   RON

Target amount
0.04

Currency
EUR

Conversion rate Western Union 1 RON = 0.1952238 EUR

Promotion number

Transfer details

Source amount
0.20   RON

Target amount
0.04

Currency
EUR

Conversion rate Western Union 1 RON = 0.1952238 EUR

Promotion number

Your message

○ Add personal message

Add message for beneficiary

Money transfer summary

Send amount:	0.2 RON
Money transfer fees:	9.8 RON
Message fees:	0 RON
Delivery fees:	0 RON
Promotions applied:	0 RON
Total	10 RON

How does Western Union protect my personal information?

The maximum limit per transaction is 9,690 RON, foreign currency equivalent, but this limit may vary depending on the selected beneficiary country.

CONTINUE

- if the transfer is also accompanied by a message to the beneficiary, an additional fee shall be charged.
- Once the payer's details and the transfer details are displayed, you must tick: "**I agree with the terms and conditions of this service**". - select the button "continue".

The next step is the payment confirmation - enter the password or the token code - the MTCN code to be sent to the beneficiary appears after the confirmation.

After signing the order, the message "Everything went perfectly" is generated and the payment will be processed on the account. In order to print out the receipt, select the "**Print**" button and you will receive the receipt in the format presented below.

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7.3 Verifying operations via Western Union:

If you want to check the Western Union transfers performed from the application, you can access the menu "***Transactions - "Transaction status" -*** select the account - transaction status - period - and click the "***Search***" button.

8. Operations working hours

- Transfers between own accounts (RON and FCY): are processed 24/7
- The intrabank and interbank RON payment orders are precessed 24/7 *
- The treasury payment orders are precessed 24/7 *
- Foreign exchange: is made 24/7, and after 17:30 (Monday to Friday), Saturday, Sunday and on non-working days, up to 22500 RON / day (for Romania)
- Negotiated exchanges: Monday to Friday between 9:00 and 17:30
- Western Union 24h/7
- Orders for setting up / liquidating deposits: from Monday to Friday between 06:50 -19: 00, and on Saturday between 06:50 -13:30. Orders for setting up / liquidating deposits sent after the working hours or on non-working days will be processed on the next banking day.
- Negotiated deposit orders: Monday to Friday between 9:00 and 17:30.
- Internal transfers, payments in RON, payments in foreign currency, the formation of deposits that do not have sufficient funds for processing, will be pending and their processing will be retried until 17:30 (Monday to Friday) and until 11:30 (Saturday).
- Foreign exchange (firm exchange rate) that does not have sufficient funds for processing will be pending and will be re-processed until 17:00 (Monday to Friday) and until 11:30 (Saturday).

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- The following types of transactions: Western Union send, negotiated foreign exchange, negotiated deposits cannot be sent unless there is enough cash available in the account.

* The introduction of payment orders in RON (including those made in emergency) in the circuit of multilateral clearing operations of interbank payments as well as the introduction of foreign currency payment orders in the bilateral foreign currency settlement circuit is made according to the provisions of the contract regarding the performance of banking operations on the Internet.

9. *Transactions*

9.1 Transaction status
This feature gives you the ability to view the status of transactions created and sent to the bank.

The status of a transaction can be:
- Manual validation
- Processed
- Refused
- Deleted
- Transaction with a future processing date
- Rejected
- Processing
- Pending transaction - Insufficient funds
- Awaiting manual validation
- Manually declined

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This search will return all transactions sent through internet banking, BT24 mobile banking, Banca Transilvania mobile application.

- select the wished account number to view the information.
- select the transaction status.

If you know the **transaction reference** you can activate the button corresponding to the respective field.

Another search criterion is the search period - **Date**. The search can be performed after a certain period or with the data displayed by default, in case no time interval is completed.

Interval allows the searching after a predefined period: 1 week, 2 weeks, 1 quarter or YTD (from the beginning of the year to the current date).

A transaction can be searched for both by the **exact amount** and by a selection between **two values**.

Other search criteria for the transactions: by the **beneficiary's account number or details mentioned in the payment description** (keywords can be searched).

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Once you have chosen the desired criteria, the search begins by selecting the **Search** button. To cancel, use the **Cancel** button.
The search result will be displayed as a table by the following model:

To return to the search page, press the **Back** button, where you can start a new search, with other set parameters. Use the **Print** button to print.
Using the **Download** button, the information on the screen will be available for download in a printable document, or you can send it to your email via the **send via email** feature.

9.2. Envelope (transactions package to be signed)

This option is useful if you want to make multiple payments, but send them to the bank with a single signature.

The screen of this function will give you information about all the transactions in the package to be signed, in the form of a table with the following elements:
- a summary of the number of payments in the package and their value
- transaction type (⌃ icon allows you to arrange transactions on the page according to their type)
- transaction details
- transaction reference number
- buttons: view, edit, delete

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Selecting the **Continue** button will proceed to signing this payments order package, which will lead to the signing of all transactions. The **Back** button will cancel the signing process. If you want to sign an individual payment order from the package, access the **Modify** button.

List of transactions

Found	3 transactions

Transaction type

Transaction type	RON Payment - Budget	
Transaction reference	141699027	**View**
Amount	1.00	
Transaction date	01.03.2022	
Source account	RO	**Modify**
Name of the beneficiary		
Account of the beneficiary:	RO4	**Delete**
Payment details	budget payment	
Payment details 2		

Transaction type	RON Payment - Transfer	
Transaction reference	141699026	
Amount	1.00	**View**
Transaction date	28.02.2022	
Source account	RO	**Modify**
Name of the beneficiary		
Account of the beneficiary:	RO23	**Delete**
Payment details	transfer	
Payment details 2		

Transaction type	Transfer in foreign currency	
Transaction reference	141699028	
Amount	1.00	**View**
Transaction date	28.02.2022	
Source account	RO	**Modify**
Name of the beneficiary:		
Account of the beneficiary:	P	**Delete**
Transaction Description	paument	

CONTINUE

9.3 Outstanding Orders

This option allows you to view all transfers sent to the bank with a future processing date or that are being processed.

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Outstanding Orders Overview

Only those transactions with a future processing date can be canceled.

9.4 Pending items
This menu is displayed only to customers who have accounts that require multiple signatures.

9.4.1 Pending transactions (partially signed):
The section is specific to customers who have a complex signature mask, transactions whose processing requires more than one signature. The creator of these transactions can view, modify or delete these transactions.

Pending Transactions Overview

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ATTENTION!!! If, within 30 days from the date of creating the operation, it is not fully signed / authorized, it is not sent to the bank - the system will delete this transaction and send it to the user who created it through a message informing about the deletion via secure messaging.

9.4.2 Pending authorization

This submenu allows you to view all the transactions you need to sign in order to be sent to the bank. They will be stored in the application database until they receive all the signatures necessary for processing for a maximum period of 30 days.

The system will allow the authorization or refusal of several transactions at the same time, using the buttons related to the two operations (accept / decline). After selecting the transactions, it is necessary to press the Next button. If the user refuses the transactions, in the "Reason for the refusal" field it can be filled in the reason for refusing these transactions.

ATTENTION!!! If, within 30 days from the date of creating the operation, it is not fully signed / authorized, it is not sent to the bank - the system will delete this transaction and send it to the user who created it through a message informing about the deletion via secure messaging.

10. My loans

10.1 Loan payment History

This feature is used to view the installments payment on the existing loans in the balance.

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A loan history can be generated over a user-defined time period by filling in the time range in the period fields. Data selection can be done both manually and also by using the calendar. The maximum period that can be selected is 120 days.
If you do not define a specific time period, the period will be chosen by default.

Payments history

Account	
006 ▇▇▇▇▇ (RON) test 1 credit	⌄

☑ Period:

From date 12.08.2018 📅	-	To date 28.02.2022 📅

Repayment date

30.08.2018	Repayment Amount Due	652,663.92	Repayment Amount Settled	652,663.92
	Principal due	652,663.92	Principal Settled	652,663.92
	Interest due	0.00	Interest Settled	0.00
	Commission Due	0.00	Commission Settled	0.00

31.08.2018	Repayment Amount Due	176,052.47	Repayment Amount Settled	176,052.47
	Principal due	0.00	Principal Settled	0.00
	Interest due	176,052.47	Interest Settled	176,052.47
	Commission Due	0.00	Commission Settled	0.00

ⓘ The details presented above do not include details such as fees and insurance premiums.
If you want more information then contact a bank representative and we will solve it

BACK	DOWNLOAD	PRINT

- 🔵 CSV format
- ⚪ HTML format
- ⚪ PDF format
- ⚪ XLS format

Above you can see the **loan history view page** based on the selected parameters. If no transaction meets the search criteria you will receive a message with the text " No items to display" Using the Download button, the information will be translated into a document with save options, the Print button gives you the option to print the document and the Back button takes you to the previous page, where you can resume the search process with other criteria.

10.2 Repayment schedule:
This submenu offers you the possibility to view the repayment schedule for the loan in balance.

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Repayment schedule search

The first step is to choose the credit account whose repayment schedule you want to view, then the time period. Data selection can be done both manually and also by using the calendar. After entering the selected parameters, access the Search button.

Repayment schedule result

If no transaction meets the search criteria you will receive a message with the text **"No items to display"**.

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Repayment schedule result

Account
2461 _____ (RON) Short term loan ⌄

🔵 Period:

From date	To date
28.02.2022 📅	28.02.2023 📅

Repayment date ⇕

ℹ️ No items to display.

If you want more information on this topic, please contact a BT representative and we will solve your request.

BACK	**DOWNLOAD**	PRINT

⚪ HTML format
🔵 CSV format
⚪ PDF format
⚪ XLS format

To return to the search page, press the **Back** button, where you can start a new search, with other set parameters. Using the **Download** button, the information on the screen will be available for download in a save option document, and the **printing** button will allow document printing.

10.3 Overdue loan information
This option offers you the possibility to view the daily due amounts, for a certain contracted loan.

My overdues

* Account ⌄

SEARCH	CANCEL

The search will generate the overdue principal and interest, total overdue amounts and the number of overdue days. If there are no overdue payments on the selected account, the following information will be displayed:

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Overdue loan information

To return to the search page, press the **Back** button, where you can start a new search, with other set parameters. Using the **Download** button, the information on the screen will be available for download in a printable document, and the **print** button will allow document printing.

11. My Cards

Note! Access to this module will be granted only to account holders for individual clients and legal representative for corporate customers

This menu will allow viewing all your card details linked to your accounts, by accessing the four main options: card view, modify card status, transactions history, PIN setting.

11.1 Card overview

The information on your card/cards are displayed in a table containing the following information: a part of the card number, the expiration date, the attached account number, card holder, status of the card, STAR points (loyalty points are displayed at the level of card account, you can view for each one of your cards the loyalty points) and a section with buttons: card view, card status modification, transactions history, PIN reset.

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11.1.1 View card and limit modification

The View card button allows both the selected card details and the possibility to modify card limits. After the expiry of the card validity, the modified limits will revert to the original limits. This function is available only by the account holder/delegated manager. The limits can be changed for the following types of operations:

- Cash card withdrawal limit
- Limit for unsecured Internet transactions (without CVV2)
- POS transaction limit (for shopping)
- Limit for secured Internet transactions (cu CVV2)
- Number of daily transactions

New limit and **period** fields are mandatory fields for changing the card limit. The operation will be completed with the **Continue** button.

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11.1.2 Modify card status

This **Modify card status** button allows you to check the current status of a card and change its status as needed. For example, in case of loss or card theft, you can block the respective card. For the changes to take effect press the **Continue** button and the next step will be to sign the operation.

11.1.3 View transactions history

By clicking on the **View transaction history** button, the transactions made with the selected card during a predefined period will be displayed; the **View** button displays all the details of each transaction.

11.2 Card History

Displays the performed card transactions history for the selected period (using the calendar or using the **Time template** - where you have predefined options).

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These transactions can be filtered after the type of transactions or the type of settlement. Transaction type can be selected according to the transaction mode: physical **card present** or virtual, **card not present**

The field **Settlement type** to filter the transactions after the following settings: hold, settled or failed. The **Search** or **Cancel** button allows you to complete or cancel the search. The information can be printed using the **Print** button, the information will be translated into a document with print options, and the **Download** button allows you to save the document.

11.3 SMS ALERT

This option allows you to receive an SMS for each transaction made with a bank card that belongs to you.

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The table above gives information on the cards on which the SMS notification service can become active. This option can be modified according to the user's needs by clicking on the **Modify** status button where the mobile phone number used is filled in, the box for accepting the terms and conditions of the service is ticked and the **Next button** is clicked then the transaction is signed.

A phone number can be assigned to each card, and the text messages will be sent after using the card. The phone number can be modified anytime by using the **Modify phone** button.

11.4 STAR points transfer

If you hold two or more different credit cards issued by Banca Transilvania, this option allows you to accumulate Star points on one of the cards.

Select the credit card from which you want to transfer and then the credit card to which you are transferring, fill in the number of STAR points and sign the transaction.

If you have two credit cards of the same type (one issued in your name and one issued on for another person), and are linked to the same account the Star points are available per card account and can be used from any card linked to that account. For example, if two Mastercard Forte cards are issued on a credit card account, each card will display the total number of points on the account and not the number of points earned on that card.

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11.5 Reset card PIN
If you don't know the PIN of your card, you can always change it with the IB app.
What you need to know:
- Access **My cards** menu, **Card Overview**
- You select the **Reset PIN** button
- you set the desired phone number to receive the new activation code and sign the operation
- you receive a text activation message which you use at the ATM to set a new PIN for your card.
- Important! This operation is commissioned based on the Taxes and Fees Decision in force

12. Investments

This option is intended for resident individual clients who have opted for one of the following investment funds: **BT Obligatiuni**, **BT Euro Obligatiuni**, **BT Clasic**, **BT Index Romania ROTX**, **BT Index Austria ATX, BT Maxim, BT Euro Clasic , BT Fix, BT Euro Fix, BT Dolar Fix, BT Agro, BT Energy, BT Real Estate, BT Techology,** managed by BT Asset Management S.A.I and are investors of the chosen fund.
The operations allowed in this section are those of viewing the portfolio of fund units held, investment account statement, fund unit subscriptions (investments), fund unit redemptions, as well as generating confirmation of the last fund unit subscription (investment) and/or redemption operation, subscription to a new investment fund.

The status of the transaction can be checked in the **Transactions - Transaction Status** section and the actual recording of the transaction in the Investment Funds section.

13. Mobile card top-up

This section is used for recharging the phone card. The providers for which the recharging option is possible are: Vodafone, Orange, Telekom Romania Mobile and Digi Mobil.

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To recharge:
- fill in the phone number of the prepaid card for which you are recharging
- select the desired account
- select the desired option
- authorize the transaction

The prepaid card is recharged automatically. The status of the transaction can be checked in the **Transactions** - **Transaction Status** section, and the actual transaction is registered in the **My Accounts** - **Transaction Search** section.

Very Important! These transactions cannot be reversed. We suggest that you fill in the fields and check the entered phone number carefully!

14. Mobile banking

It is a menu for subscribing to the mobile banking service and activating the Banca Transilvania application. The activation of the mobile banking option is done only by accessing the menu **Mobile banking**>**Mobile Banking Subscription**, and the activation of the Banca Transilvania application is done from the submenu **Mobile app activation** and by signing the operation, the activation code will be automatically generated
on the screen, respectively on the phone in the form of SMS, the unique SMS code

15. BT Trade

This option is intended for clients who wish to access information about **BT Trade shares**.

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16. My profile

This option gives you multiple possibilities to customize the BT 24 application including:
*   Name tag to personal accounts
*   Password change
*   Users view logs

16.1 Preferences

16.1.1 Account friendly names
This option allows you to assign a custom name to your accounts. If you have more than one operational account, identification will be much easier using this option. Assigned names will be linked to the corresponding account each time the selection is needed. For the assignment, type the desired name in the **Friendly name** field according to the model below, and press the Save button to validate.

Account Friendly Names

Account type		Currency	Customize account
Account type	**Alte credite termen mediu sau lung**	RON	Customize account
Account			test 1 credit
Account type	**Alte depozite colaterale**	RON	Customize account
Account			test
Account type	**Alte depozite colaterale**	RON	Customize account
Account			

16.1.2 Change Password
This submenu gives you the possibility to change the password you have, but it must respect the minimum required configuration given in the information text below:

Change Password

* Password

* New password

* Confirm new password

ⓘ Choose a password that is unique to you and hard to guess for the others. And it should be rather long, maximum 20 alphanumeric characters: contain lowercase letters, uppercase letters, special characters (. @ # $% ^ & * + =: [] _ ?; () ~) and be differen

OK

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16.1.3 User preference

It will allow the user to set a favorite default account number and language for automatic messages sent in the application.

16.2 Personal activity log

With this function you can monitor in detail the transaction log on internet banking, mobile banking and Banca Transilvania App for a period of time.

Once the above settings have been made, the button for the user or group of users for whom you want to generate the activity log will be ticked. By pressing the **Search button,** the activity log will be generated in the form of a table containing the following data: user, login ID, transaction, PIN, date and time of the query as well as the status of the query according to the model below:

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Login activity

User	Timestamp	Status
User ⬛⬛⬛ Log ID Transaction **Login** CNP ⬛⬛⬛	28.02.2022 12:00:01	Ok
User ⬛⬛⬛ Log ID Transaction **OTP Validation(at login)** CNP ⬛⬛⬛	28.02.2022 12:00:19	Ok

« ‹   1 / 11   › »

BACK

To return to the search page, click the **Back** button, where you can also start a new search with other parameters.

16.3 Signature Rules

Here you can view the type of allowed operations on the assigned accounts and the type of signature, minimum and maximum limits for these types of operations.

Rules for signature

16.4 View users

This submenu allows you to view details about the user's name, the group they belong to and the user's status in the application.

Users list

Name	Address	Group	Status	
⬛⬛	⬛⬛⬛ Romania	⬛⬛	Active	View
⬛⬛	⬛⬛⬛ Romania	⬛⬛	Active	View

16.5 View permission groups

In this menu you can view the list of rights groups assigned to users and details of rights assigned to accounts.

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My groups

16.6 Device management

This option allows you to manage the mobile phones on which Banca Transilvania's mobile banking application is installed. So, you can now view the devices on which the app is installed, as well as delete it from those devices you no longer use.

Deleting devices can be done by pressing the **Remove** button and signing the operation. If more than one device is to be deleted, mark the desired devices and the **Delete selected** button for processing and sign the operation.

Device management

17. Email me

This option enables you to send one or several payment orders or account statements via e-mail to the address you have indicated at the bank or to another e-mail address to be manually filled in.

The facility is available only for accepted and processed payment orders or for account statements, as follows:

- after the authorization of a RON payment order to the state budget, utility payment and FCY or a Western Union transfer order, the **Email me** facility is available by a click on the button below the message with the transaction reference.s
- from the Transactions -Transaction Status section - by selecting the order/orders that you wish to e-mail and clicking the **Email me** button.
- from the Statements section of the application - by selecting the statement/statements that you wish to e-mail and

clicking the **Email me** button.

In order to e-mail documents, you only have to follow the steps below:

1. tick the box next to the payment order/orders and/or statement/statements that you wish to e-mail.
2. you access the **Email me** button
3. on the right side of the screen, the E-mail me tab opens up automatically.
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