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1. Useful information

Account balance-Available balance:

Account balance: represents the balance of the account plus the amounts pending settlement (such as blocked amounts related to card operations);

Available balance: represents the funds actually available for use.

Blocked amount:

Amount pending settlement which results from card transactions (cash withdrawals and POS payments at the terminals of other banks) or from attachments of bank accounts.

Foreign Currency conversion:

The foreign currency conversion option allows the direct exchange between two accounts in different currencies, without including a prior exchange through your RON account.

Decimal separator:

The decimal separator in BT24 application is the dot “.” and not the comma “,”

Example: two thousand Lei and 50 bani = 2000.50

Transaction with funds insufficient for processing:

A payment order has the status “Pending transaction, insufficient funds, please load the account” when it cannot be processed temporarily because of the lack of funds. If the transfer amount is supplied on the account on the day selected for processing until the cut-off time (17:30), the payment will be processed. The status “**pending**” **does not mean that the payment order is rejected.**

Payment details:

In the *Payment details* field you must fill in all the information required for the easy identification of your payment by the beneficiary (such as invoice number, contract number... etc).

The Beneficiary name field is customised at the section Predefined beneficiaries:

The field *Predefined beneficiary name* allows the insertion of a beneficiary name for the easy identification of the beneficiary in the list (this field may be identical with or different from the beneficiary name).

Order number:

The field *Order number* ensures the personal record of payment orders effected, inclusively by deleting the number inserted automatically by the application and by inserting a new number.

Send to Package of transactions to be signed:

This button is useful when you intend to make several payments, but you want to send them by means of a single signature.

Unsigned transactions:

Warning! If an operation is not signed/authorised/declined within 30 days from its creation date by the users with signature right and therefore such operation is not sent to the bank for processing, the system will delete the transaction and send a secured informative message to the user in this respect.

Application history:

Account statements are available for a period of 1 year (if BT24 service has been active during the selected period) in *My accounts* menu - *Account statements*. The transactions of the last 120 days are found in the menus *Status of order authorisation - Transaction status* and *My accounts - Search transactions*.

Account statements can be downloaded in a single document by ticking **All** in the check box and by selecting "Download all selected account statements" (option valid for the account statements generated starting from 01.01.2013).

Security recommendations:

Warning! Never access links received via e-mail, regardless if the Bank's name is mentioned or not in the respective e-mail!

Make sure you always access the application by typing the bank's website www.bancatransilvania.ro in the address bar and by selecting the appropriate option in BT24 login menu.

Please insert your access details only if the application address in the address bar starts with: <https://ib.btrl.ro>

Inactive user:

If the message "Inactive user! Please contact the bank!" is displayed when you login to the application, this means that the access data was inserted incorrectly and therefore the access to the application is blocked. In order to unblock your account, please visit any BT unit or contact our Contact Center. If you do not remember your login password, you just have to visit any of our units and request a new password.

Transaction description:

This section includes the details required for the successful processing of the transaction. This field is mandatory both for RON and FCY transactions.

The difference between periodical and scheduled utility payments:

Periodical and scheduled payments are two different operations available in the application, which allow the setting of automatic rules regarding the payment of utilities (by predefining the detail fields, by scheduling the payment with a certain frequency etc.)

Main differences	Periodical payments	Scheduled payments
Payment beneficiaries	Utility providers predefined by the bank	Utility providers saved by the client in the section <i>Predefined beneficiaries</i>
		Beneficiaries previously defined by the client
Signing	Utility payments are signed every time, but it is possible to set an alert before the established due date	Once the payment rule is set, the payment orders are automatically processed according to the schedule, without requiring individual signing

[Operations processing schedule](#)

[Fees](#)

[Details regarding payments in favour of utility providers](#)

[Security recommendations](#)

[Terms and conditions for using the application](#)

2. Application access

2.1 First log into BT24

When you log in for the first time, you shall have to use the ID and the password given by Banca Transilvania. The password given must be changed immediately after the first use. It is only after this step that you will be able to carry out banking operations. If you have a token, it will be necessary for you to generate a unique password with the help of this device. This password shall be entered at the section password/token (see the token manual for further details).

2.2 Subsequent logins into BT 24

Please enter your user ID in the section User and then the next step will be to enter your password or the unique code generated by the token in the section Password. After entering the date mentioned above, press the OK button.


Login ID: *

Password/Token: *

Please enter your Login Id and Password or Token OTP!

OK

Please make sure that your personal computers are equipped with updated anti-virus & anti-malware solutions. The new versions are capable to detect potential cyber-attacks and to protect your personal data and online transactions. We remind you that Banca Transilvania never sends e-mails containing links to websites where you are requested to provide personal information regarding your identity, your accounts, your card number or expiry date, PIN code, user ID or token code for the Internet Banking application, etc.

 [How can I protect my account?](#)

Contact BT 24:

If the data entered are correct and you are using the SMS authentication system, you will have to fill in another field with the data received in the SMS and then the BT24 welcome message will appear on the screen. The main window of the application contains a menu that will allow the beginning of the banking operations and your name and the current date shall be visible in the upper right corner.

If the log in fails, the application shall generate a customized error message depending on the problem that occurred. After five unsuccessful logins, the access to the application shall be blocked. The activation shall only be possible by contacting the Bank Contact Center or the nearest Banca Transilvania agency/branch.

2.3 Password changing

You can change your password if you go to the menu Customer profile - Settings and then to the submenu Change password. In order to change your password it shall be necessary for you to enter the old password, than the new password and to confirm the latter. In order to increase the safety of your account, please do not share your password with anyone.

Change Password

Current password: *

New password: *

Confirm your new password: *

 info

The minimum requirements for the new password content is : minimum 8 maximum 20 characters, at least one special character, at least small letter, at least one capital letter and should be different from the last 12 passwords. Attention! password will expire in 90 days.

OK

If you access the application through the certificate authentication method, the BT 24 password shall be used both when logging into the application and when signing the orders for carrying out banking operations and the changes made subsequently.

In case of unsuccessful log in, a message mentioning the cause of the error shall be generated.

2.4 How I reset the password

If the login password has been forgotten, it can be reset online from the login page by accessing the option “I have forgotten my Internet Banking password” or a new password can be requested in any Banca Transilvania unit.

2.5 Homepage

After entering your correct access data, the welcome message shall appear on the screen. This screen can be accessed by the clients at any time by pressing the option Homepage from the horizontal bar.

The welcome screen is divided in two parts. The working area, together with the menu options which can be customized can be found in the left half of the welcome screen and from the right half you can access the bank messaging option and you can view the special offers of Banca Transilvania. The left half of the welcome screen shall contain:

My accounts, the online balance as well the details of the previous day. On the bottom side of the page you can access the quick menus which can be customized with the option *Would you want to find anything else on this page?...click here* which is situated near the vertical scroll bar. Each quick menu shall contain two links to the most frequently used submenus.

The right half of the welcome screen shall contain:

- The date and hour of the last time accessed the application;
- The number of unsuccessful log ins since the last use (only if it is bigger than “0”);

- Summary of the messages counting the read and unread messages of the user;
- Messages with specific offers for the client using BT;
- Further details

2.5.1 Message usage

The mailbox shall be exclusively used for the communication between the user and Banca Transilvania. You cannot send or receive messages except for those sent to or received from Banca Transilvania. You can open the mailbox by accessing *Internal messages*. You can view here the date and subject of an email and you can also choose to delete a particular message by pressing the button *Delete message*.

If you select the text contained on the column Subject of the menu Internal message, this will open a new window with the content of the selected message. At the bottom of the window with the content of the message there are three buttons: the button *Back* to go back to the mailbox, the button *New Message* and the button *Delete Message*.



At the same time in the mailbox you can access the button New Message. Press this button in order to open a new window made out of two fields: the field Subject and the field Text of the message you want to send. If you press the Continue button your message shall be sent to Banca Transilvania.



The account number, the IBAN contained in the columns of the table shall function as a reference and if it is accessed it shall open a new window displaying the history of the account over a predefined period.

All the tables, except for the *Other accounts* contain a button for displaying the account details. At the bottom of the page, the key shall offer information about the signification of the symbol images displayed as options at the end of each table. If you want to print, you either access the print button or you export the table in “PDF” format.

The option *Account details* shall give you all the specific information of the current accounts.

Start of day account details:

Account type:	Current
Account friendly name:	
Currency:	RON
Cleared balance:	10.54
Blocked amount:	0.00
Unauthorized balance:	0.00
Account limit:	0.00
Start of day balance:	10.54

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- ✚ Account type: name of the account
- ✚ Account customization: the name you assigned to your account.
- ✚ Currency: currency of the account
- ✚ Account balance: it contains also the amount not settled yet
- ✚ Unauthorized balance: the debit on the account
- ✚ Account limit: the account limit (if applicable)
- ✚ Available balance: the remaining available balance

The option *Credit card account details* shall provide the entire information specific for the credit card accounts.

Credit card account details:

Account type:	Credit card MasterCard Forte
Account friendly name:	
Currency:	RON
Cleared balance:	0,190.00
Blocked amount:	0.00
Unauthorized balance:	0.00
Credit limit:	5,200.00
Start of day balance:	0.00
Outstanding credit balance:	0,290.00
Payments made:	120.00
Minimum payment:	250.00
Minimum payment not made:	110.00
Number of minimum payment delays:	0

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- Account type: account name
- Account customization: the name you gave to your account.
- Currency: currency of the account
- Account balance: it contains also the amount not settled yet
- Blocked amounts: the amounts blocked, amounts under settlement
- Unauthorized balance: the debit on the account
- Credit limit: the limit of the credit
- Available balance: the remaining available balance
- Committed amount at the end of the previous month: the amount used from the credit limit at the end of the month
- Performed turnover: the amount performed as turnover for the credit card
- Minimum turnover to be performed: the minimum amount performed as turnover
- Minimum nonperformer turnover: the minimum necessary amount nonperformer as turnover
- Number of delays in performing the minimum turnover: the number of delays in performing the minimum necessary turnover

Term deposit details

The function *term deposit details* shall give you all the information about the term deposits.

Deposit details

Account type:	Claeac cu prelungire automata si capitalizarea dobanzii
Account friendly name:	
Source account number:	RO14011 [] 07500
Cleared balance:	300.00
Currency:	RON
Interest rate:	5.75 %
Interest to date (accrued interest):	0.03
Creation date:	01.11.2011
Maturity date:	01.12.2011

- ✚ Account type: name of the account
- ✚ Account customization: the name you assigned to your account
- ✚ Order's account number: the account debiting the payment
- ✚ Account balance: it contains also the amount not settled yet
- ✚ Currency: the currency of the account
- ✚ Interest rate: Annual interest rate
- ✚ Interest calculated to day: interest to day
- ✚ Creation date: the date of creation of the deposit
- ✚ Due date: deposit due date
- ✚ The date of the last automatic extension: the date with which the deposit was automatically extended

Loan details

The *Loan details* function shall give you all the information concerning the existent credit: both short term and long term credits.

Loan details

Account type:	Needs loan solutia bt
Account friendly name:	
Currency:	EUR
Contract date:	03.03.2011
Loan balance at 01.01.2013:	37,991.01
Loan balance / Utilized limit:	36,846.53
Last repayment date:	25.03.2014
Next repayment date:	25.04.2014
Next repayment amount:	169.68

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- ✚ Account type: name of the credit
- ✚ Account customizations: the name you assigned to your account.
- ✚ Currency: credit currency
- ✚ Contract date: date of signing the credit contract
- ✚ Approved value: the amount approved as credit
- ✚ Credit balance/Used credit: amount used from the approved amount



Last reimbursement date: the last date of the paid installment

The last due date: the last due date of the installment

3.2 Transaction search

Within this menu you can view the history of the transactions carried out on your accounts over a predefined period of time:

Search transactions

Account number: * RO798TRL0310 XX (RON) Cont current

Date range: * 25.11.2011 - 07.12.2011

Amount range: [] - []

Exact amount: []

Transaction type: * Both
Both
Incoming
Outgoing

Text search: []

Search **Clear**

The first step you have to follow is to select the *account number* for which you want to view the account movements.

The account history can be generated over a *period* of time defined by the user by introducing the specific time dates in the fields “FROM” and “TO”. You may select the period manually by typing the numbers or you can select the dates by accessing the calendar button. The transactions are displayed for maximum 120 days back.

Another filter which limits the period of the displayed account history is the amount field. You may enter an *exact amount* or *an amount within two values*. Other traditional filters are those referring to the types of transactions existing on a certain account, thus the search can be realized based upon the cashing operations, upon the payment operation or upon both types of operations by selecting the desired option (filter *Transaction type*).

At the same time, you can view your account transactions history by searching keywords and in this respect the selection criterion *search text* shall be useful. Press *Cancel* to go back to the initial page. In order to view the requested data given after introducing the search parameters, press *Search*.

In this option is displayed the transactions for the selected period of time and the account balance.

The transactions that meet you search criteria shall be displayed on the screen

If no transaction meets your search criteria, you shall receive the following message: “*There is no information to display*”.

Found: 0 transactions.
List of Transactions

Transaction date	Value date	Description	Debit	Credit	Daily balance	Category	Operations
<p>Info! No items to display!</p>							

< Back **Export** **Print**

☐ CSV format
☐ HTML format
☐ PDF

Press the *Back* button in order to go back to the search page where you can begin a new search with different parameters.

If you use the Export button, the information on the screen shall be transferred in a document with printing options.

3.3 Bank statements

In this section you can obtain information on your accounts via the account statement options both for your current accounts and for the card accounts as well as for other accounts set in the internet banking application.

3.3.1 Account statements

Statements download - Results

Account number: * [input type="text" value="RO786TR..."] (RO786TR Credit current)

Date range: * 13.11.2011 - 25.11.2011

List of statements

Account number	Statement date	Statement id	Download
RO786TR [input type="text" value="..."]	17.11.2011	72	[Download icon]
RO786TR [input type="text" value="..."]	16.11.2011	71	[Download icon]
RO786TR [input type="text" value="..."]	14.11.2011	70	[Download icon]

[Back]

3.3.2 Credit card statements

Statements download - Results

Account number: * [input type="text" value="RO786TR..."] (RO786TR Credit current)

Date range: * 13.11.2011 - 25.11.2011

List of statements

Account number	Statement date	Statement id	Download
RO786TR [input type="text" value="..."] TX	17.11.2011	72	[Download icon]
RO786TR [input type="text" value="..."] TX	16.11.2011	71	[Download icon]
RO786TR [input type="text" value="..."] TX	14.11.2011	70	[Download icon]

[Back]

In this section you can view and list the account statements issued by the bank for the credit card accounts: these are official documents that are uploaded once a month and contain the information for the previous calendar month.

3.4 Checks and promissory notes

This section shall display the direct debit instruments, credit transfer instruments as well as the denials.

The information shall be available a day previous to the due date or early in the morning of the due date of the debit instrument.

Cheques and promissory notes - Result

Operation: All
Instrument: AB
Date range: 21.10.2011 - 20.11.2011

List of instruments

Date	Type	Operation	Id	Amount	Currency	Beneficiary/Payer account	Beneficiary/Payer name	Refusal	Amount of refusal
 No data to display!									

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4. Operations

Order's account and the beneficiary account are elements encountered within all the options of this submenu. The order's account is the account out of which the payments shall be made and it is called order's account. The beneficiary account is the account where the payments shall be made and it is called beneficiary account. The date of the payment shall be represented by the moment of billing of the order's account.

4.1 Account transfer - own account

This option shall allow the transfer of funds between own accounts both in Romanian currency and foreign currency, as applicable.

Internal transfer

Order number: 105
Source account: RCTESTEL (RON - Confirmed)
Target account: - Please select -
Amount: RON
Payment reference:
Date of transaction: 21.11.2011
Category: - Please select -
- Please select -

Continue >

Choose the order's account and then the beneficiary account. Fill in the amount to be transferred, the currency being the default currency of the chosen order's account. The

date of the transaction shall be the current date, but it can be subsequently changed. The text representing the payment description is optional.

If you press the *Continue* button you shall go the option of signing the payment order that was created. A specific message shall be displayed on the screen if the currency of the accounts differs or if the date of the transaction is subsequent to the current date or if multiple signatures are necessary.

4.2 Payments

4.2.1 Payment RON- transfer

This option shall allow the RON transfer from your account to a third person's RON bank account.

RON Payment - Transfer

Order number:	106
Source account:	RO798TRLE03 (RON) Cont curent
Template:	EF
Beneficiary's name:	EF
Beneficiary's account:	RO798TR
Name of the beneficiary's bank:	BANCA TRANSILVANIA S.A.
Amount:	
Payment reference:	
Date:	21.11.2011
	<input type="checkbox"/> Urgent
Category:	- Please select -
	- Please select -

Continue >

In order to fill in the beneficiary, you may select a beneficiary that was already defined as template. When selecting an already predefined beneficiary, all the related fields shall be automatically filled in.

If the beneficiary is not defined as template, you shall have to manually fill in all the fields necessary to identify the Beneficiary (name of the beneficiary, account number of the beneficiary).

The step following the filling in of the above date is to select the order's account, the payment description, and the payment amount and to select the transaction date if the user wishes the payment order to be processed at a date subsequent to the current date which is filled in by default. If you press the *Continue* button, the next step shall be to sign the payment order.

4.2.2 Payment RON- budget

This option shall allow you to make payments from your account to the State Treasury. These transfers may be carried out after the time limit for this type of operation, but they shall be

processed for settlement with the date of the following bank working day. In this case, the default date of the transaction is the current date of the creation of the payment order.

RON Payment - Budget

Order number:	*	107
Source account:	*	Please select
Template:	*	Please select
Beneficiary's name:	*	
Beneficiary's account:	*	
Treasury:	*	TREZORERIA STATULUI
Fiscal code:	*	
Amount:	*	
Payment reference:	*	
Date:	*	21.11.2011
		<input type="checkbox"/> Urgent
Category:		P

Continue >

In case the beneficiary is not defined as template, the user shall have to fill in manually all the fields necessary to its identification (name, treasury account number, tax registration number, name of the bank where the treasury account is opened).

The step following the filling in of the above date is to select the account, the payment amount and to select the processing date if the user wishes the payment order to be processed at a date subsequent to the current date which is filled in by default. If you press the *Continue* button, the next step shall be to sign the payment order in RON for budget.

4.2.3 Foreign currency payments

This option shall allow the foreign currency transfer from your account to a third party.

The currency used in the case of a foreign currency payment must correspond to the currency of the beneficiary account to which the payment shall be made (You cannot carry out foreign currency transfers in EURO to a third account in USD!).

No.	Transaction value	Transaction code	Transaction description	Delivery date	Number from external dept. register
* 1	* 1,200.00	1	* cvf 254/23		

Add new payment

Client's instruction:

☐ Spot ☐ Swift/telegraphic ☐ Urgent

Account number: * RO548TRL (EUR) Cont current

Order number * 11 DVI

Contracts 1 Annex

Invoices 1

Commissions and expenses:

SHA OUR BEN

Beneficiary	
Template:	ADRIAN
Account number:	
Name:	LING ADRIAN
Country:	Spain
External partner's country:	Spain
Beneficiary's address:	LERIDA
Beneficiary's bank	
Country:	Spain
SWIFT code:	CAAMES2A
Name:	CAJA DE AHORROS DEL MEDITERRANEO
City:	LERIDA
Value date:	21.11.2011

If the amount represents a multiple payment, for each component of the amount, you shall fill in the details corresponding to the partial payment through the *Add new row* button. Each filled in row should contain: current number, value, description, delivery date.

If you check the *Urgent* button, the payment shall be processed in emergency mode, according to the terms of payment processing in emergency mode mentioned in the contract.

If you select the beneficiary from the field *Predefined Beneficiary*, all the corresponding fields shall be filled in automatically. For further details on how to create the beneficiary templates go to the next chapter.

In case the user wishes to transmit the payment order at a date subsequent to the current (default) date, the payment order shall be processed with the selected date.

If you press the *Continue* button, the next step will be to sign the foreign currency transfer.

4.2.4 Import file


This option shall allow you to import several payment files. The application shall check the validity of the transactions imported based on the details bellow:

1. Order number
2. Order's account
3. Beneficiary account
4. Beneficiary name

5. Beneficiary bank code
6. Beneficiary fiscal code (for the payments towards the Treasury)
7. Amount
8. Details 1
9. Details 2
10. Value date
11. Emergency: YES /NO

In case one or several transactions prove to be invalid, an error message explaining the cause shall appear on the screen and the file shall not be imported.

Bulk payment - CSV

Select File: 

[Click here to view the structure of the file](#)

Import

4.3 Utilities invoices payment

This menu shall give you the possibility of a transfer to a predefined utilities beneficiary and to a more complex menu providing multiple possibilities of selecting the periodicity as well as other characteristics specific to each individual beneficiary.

4.3.1 Utilities payments in a single execution

The payment of the utility invoices shall be carried out like the recurrent payments with the possibility of setting a periodicity so that these operations are repeated with a defined frequency. Also, when choosing the beneficiary, filling in the corresponding details shall be done by default, depending on the selected utilities provider.

For the beneficiaries set in this option it is necessary to respect the instructions displayed on the right of the details field.

Create new bill payment

Please select ...

From account: RO791 7XX (RON) Cont curent

Partner name: VODAFONE

Amount: 34.00

Start date: 21.11.2011

Payment reference: 123456789

VDF012345678

☐ Do you want to schedule a recurrent payment?

Category: Please select ...

Please select ...

Continue

Please fill in the first detail field exclusively the subscriber code (maximum 10 numeric figures), and in the second field the number of the paid invoice.

If you press the *Continue* button the next step will be to sign the payment.

4.3.2 Periodical utilities payment

By checking the option „Do you wish to define a scheduled payment?” the payment shall be made periodically according to the criteria set. After filling in the criteria specific to the recurrent payment, the payment shall be made with the stipulated starting date, having at the same time the option of executing it at a subsequent date.

The field “Name of the utility payment” shall allow you to set a friendly name, an alias, for the payment to be identified in the list of periodic payments.

Exact date: 07.12.2011

Locked from/to: 22.11.2011 - 06.12.2011

Notification before the value day: 3

Channel of notification: Internet Banking

Notification e-mail:

Category: Please select ...

Please select ...

Create new bill payment

Please select ...

From account: RO790TR ...

Partner name: ROMTELECOM

Amount: 85.00

Start date: 21.11.2011

Payment reference: 41334402421285

0264308028

☒ Do you want to schedule a recurrent payment?

Payment alias: romtelecom

Periodicity: 1 Monthly Month: Please select ... Day: 8

Not bank day value date correction: Previous bank day

Maturity: ☐ Until revoked ☐ Number of periods:

In the **Frequency** field there is the possibility to set the payment recurrence daily, monthly and annually.

Frecvență la: 1 Zi/zie Luna: Vară/primăvară selectat Ziua: Selecție

Frecvență la: 1 Luna/Luni Luna: Vară/primăvară selectat Ziua: 18

Frecvență la: 1 An/ani Luna: Mai Ziua: 18

Note: In case the chosen frequency is 1 month with 3 executions, the payment shall be performed monthly, three times.

In case the chosen frequency is 2 months with 3 executions, the payment shall be executed every two months, three times.

Processing mode bank non-working day shall give you the possibility that if the date selected for the payment is a bank non-working day, the payment shall be made the previous bank working day or the following bank working day, depending on the option

chosen.

Not bank day value date correction: *

The **due date** of the payment may be set through one of the three provided options:

- If you select the **Untill revocation** radio button, this will allow the payment to be made until the date of manual revocation by the user;
- **Number of executions** shall allow you to set the number of executions desired for the payment recurrence
- **Exact date** is the final due date for the periodicity of the payment.




Execution blocked from/to shall offer the possibility of a time period for blocking the payment execution.


Alert before value date shall allow the notification via the **electronic notification channel**: e-mail or the application internal messaging, on the details of the recurrent payment and the date of payment execution.


In the **Alert by email** field you shall enter the valid e-mail address for the notification on the payment recurrence.

After authorization of the payment (with the current date or at a subsequent date), the submenu **Utilities periodic payments** will display the list of predefined recurrent payments as follows:

Bill Payment List




Payment alias	Partner name	Amount	Approved	Next value date	
test	VODAFONE	0.00	No	19.11.2014	  


The **Details**  icon shall allow you to view all the details of the payment.

For the following recurrent payments access the **Change** icon,  enter a new payment amount and then sign. The payment authorization cannot be done after a time period of more than 30 days after the date mention in the column **Next value date**. Within the same option you can change the recurrence criteria for future payments for that particular beneficiary.

After the authorization, in the utilities payments list you can view if the payment is authorized or not and the amount for payment for the next due date.

Bill Payment List

Payment alias	Partner name	Amount	Approved	Next value date	
test	VODAFONE	0.00	No	19.11.2014	  

The **Delete**  icon shall allow you to delete the utilities payments beneficiary from the periodical payments list.

4.4 Foreign currency exchange

This option shall allow you to carry out operations such as: to sell/buy foreign currency, forward operations, as well as foreign currency conversions at a firm or negotiated rate.

4.4.1 Sell/ Buy foreign currency

In the case of transaction with a firm rate, the foreign currency exchange shall be done automatically at the transaction rate established by Banca Transilvania for the current day, the moment of creation of the operation. If the exchange is done after the time limit, the exchange rate shall be by default the rate of the following working day.

In the case of transactions at negotiated rate, the foreign currency exchange shall be done at a transaction rate established by the bank dealer. Two new fields shall be activated: **Dealer's Name and Exchange rate**

The accepted date for the foreign currency exchange shall only be the current date.

If you press the **Continue** button, the next step shall be to sign the foreign currency exchange.

Foreign currency exchange

*** Operation type:**

☒ BUY
☐ SELL
☐ CROSS BUY
☐ CROSS SELL

*** Exchange rate type:**

☒ FIRM
☐ FUTURE
☐ NEGOTIATED (on the phone)

Currency: *

Source account: *

Target account: *

Amount in source currency: *

Amount in target currency: *

Exchange rate: *

Date of the exchange rate: *

Dealer's name:

Value Date: *

Atentie! in intervalul 17.30-09.00 (de luni pana vineri), sambata si duminica
 The foreign currency exchange signed between 17.30-09.00 (Monday to Friday), on Saturdays and on Sundays, are processed only if are less than 22,500 RON/ 5,000. EUR.

[Continue >](#)

4.4.2 Foreign currency conversions

If the transactions are done between two foreign currencies, you shall check the foreign currency conversion option: to sell, respectively to buy foreign currency. The foreign currency conversions may be done, like the foreign currency exchanges, at a firm rate or at a rate negotiated by the bank. In this case two new fields shall be activated: **Dealer's Name and Exchange rate.**

The accepted date for the foreign currency conversion shall only be the current date.

4.5 Term deposits

This option shall offer you the possibility to view, liquidate or create term deposits.

Deposit overview

Account type	Currency	Deposit Amount	Interest rate	Maturity date	Operations
RO19BTRL <input type="text" value="XXXXX"/>	RON	5,218.36	5.00 %	18.11.2015	

[New term deposit](#)

4.5.1 Create deposit

First of all you shall choose the source account to create the deposit. You shall choose the deposit type and this option varies depending on the specific chosen product and on the currency. Thus the fields Deposit description/Currency/Period and Interest rate shall be filled in by default. The next step shall be to change the minimum default amount with the larger amount desired. In case you want to enter an amount smaller than the minimum amount stipulated, an error message will prevent you from creating the deposit when signing it. After filling in the starting date, the *Extension* and *Capitalization* buttons shall be selected by default depending on the type of deposit initially chosen and on the contract stipulations

displayed.

If you press the *Continue* button, the next step will be to sign the operation.

New term deposit

Source account:	RO79BTRL [redacted] XX (RON) Cont curent
Deposit type:	Special '111 days' with automatic renewal without interest capitalization on 111 days
Deposit description:	Special '111 days' with automatic renewal without interest capitalization on 111 days
Deposit amount:	100.00
Currency:	RON
Period:	111 Days
Interest rate:	6.35
<input checked="" type="checkbox"/> Rollover <input type="checkbox"/> Capitalized <input checked="" type="checkbox"/> I agree with these Terms & conditions	
Start date:	21.11.2011

Continue >

4.5.2 Liquidation of the term deposit

This option shall allow you to liquidate a term deposit. The following step is to change the type of liquidation of the deposit between liquidation upon due date or before due date. If you choose the first option, the current account of the user shall be increased with the interest stipulated by the contract at the creation of the deposit. The liquidation of a deposit before the due date shall trigger different consequences and conditions, depending on the chosen product, according to the existing contractual stipulations.

Delete term deposit

Deposit account number:	RO19BTRL03 [redacted] XX
Source account number:	RO79BTRL0 [redacted] 7XX
Deposit description:	Cont de economii-pers fizice
Deposit amount:	5,218.36
Currency:	RON
Maturity date:	18.11.2015
Liquidation date:	21.11.2011
<input type="radio"/> at maturity - for liquidation of deposits at maturity, the client's account will be remunerated with the right interest. <input checked="" type="radio"/> 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 its liquidation	
Start date:	19.11.2010

< Back **Continue >**

4.5.3 Term and conditions for deposits

4.6 Scheduled payments

This option shall allow you to create scheduled payments through which you will be able to pay funds into your own accounts or into third parties' accounts. You can choose the parameters of

these payments (for example the periodicity). These sums, with a certain established periodicity are set to be made automatically towards the same beneficiary. The scheduled payments may only be carried out in RON.

1. Scheduled payments to own accounts: the payment order shall be carried out with a certain periodicity towards accounts belonging to the same entity.
2. Intra and /or interbank scheduled payment: the payment order shall be carried out with a certain periodicity towards third parties.

Standard Standing Orders

List of Standard Standing Orders

Alias	Account	Target account	Last run	Next run	Amount	Curr.	Status	
test	RO79BTRL03101	RO59BTRLRONCRT01	24.02.2017	16.03.2017	1.00	RON	Active	  

New 3rd party standing order

New internal standing order

Standing order for the Treasury

Foreign currency standing order

View details scheduled payments

The icon shall allow you to view the initial screen, to create these transactions with all the corresponding details. Press the *Back* button to go back to the previous page.

You can change the recurrent payments if you press the Change icon. Press the Continue button in order to go to the signing and processing of the recurrent payment.

If you press this button you can view and change the initial screen of creation of this transaction with all the corresponding details. The signing procedure shall remain the same after the change.

Cancel a prepaid payment

Press the *Delete* icon in order to cancel a recurrent payment.

The user who created the scheduled payment can cancel it even without having signature right. If you no longer wish to cancel, you can go back to the previous page by pressing the *Back* button.

4.6.1 Scheduled payment towards own accounts

The first step shall be to add the desired name for the scheduled payment.

The Date of the first payment is the current date, but it can be changed with a subsequent date by using the calendar button. The next step is to fill in the payment details.

Type:

☐ Normal
 Amount * RON

☒ Sweeping
 Cover amount * RON
 Minimum amount * RON
 Maximum amount RON

The Type field for the scheduled payment shall allow you to set the normal payment type or according to a certain payment rule (sweeping).

For the normal type scheduled payment the detail fields shall be filled in according to the description.

For the payment amount rule type of scheduled payment, three new detail fields shall be activated when you choose this option, namely: minimum amount left in the account, minimum payment amount and maximum payment amount.

The minimum amount left in the account shall take into account the minimum compulsory balance that must be left in the account after the payment is made, except for the commissions related to the payment. The minimum payment amount shall be the minimum amount established by the client for the scheduled payment.

The maximum payment amount shall be the maximum amount which can be transferred. It shall also take into consideration the minimum amount left in the account.

The payment execution details shall mention the execution details which follow the same instructions specific to the timidities periodical payments, as follows:

Execution details

Periodicity:

Maturity:

Locked from/to:

1 * Please select ... Month: Please select ... Day: Please select ...

☐ Until revoked
☒ Number of periods: 2
☐ Exact date:

The frequency- here you can change the periodicity of the order processing (for example: daily, monthly, and annually). Here you can also set the frequency of the periodicity.

For example, if the periodicity frequency is 3 and the periodicity is daily, an order shall be carried out each three days, according to the characteristics chosen. The due date can be set in one of the ways described below:

- until revocation - the scheduled payment (standing order) shall continue to be process until it is manually revoked;
- number of executions - the standing order shall continue to be processed as many times as indicated by the counter introduced by the user in the specific field;
- exact date- the standing order shall continue to be processed until the date entered by the user in the specific field.

Blocking: here you have the possibility to enter a time period when the scheduled payment is not processed.

Locked from/to: 21.11.2011 13 - 22.12.2011 13

If you press the Continue button you shall proceed to sign the scheduled payment.

4.6.2 Intra/interbank scheduled payment

In case of scheduled payments towards third intra or interbank beneficiaries, the payment details shall appear as in the following screen capture, displaying the details related to the payer and to the personal number/tax number, the other fields being identical to those for scheduled payments for own accounts.

Payment details

Payer:	DIANA ANAMARIA
PIN:	
Order number:	119
Source account:	* Please select
Template:	Please select
Beneficiary name:	*
Beneficiary's account:	*
Name of the beneficiary's bank:	Please select
Payment reference:	*

5. Predefined beneficiaries

This option shall give you the possibility to create your beneficiaries and it is a very useful option if you carry out regular payments towards the same beneficiaries. At the same time, by defining the templates, you could choose the beneficiaries of your payments through a selection that will lead to the default filling in of the identification details, this reducing significantly the working time.

5.1 Create new beneficiary

Access the *Create new beneficiary* button from the main screen of the function in order to define a new beneficiary.

Payment Templates

Create template

Alias of beneficiary:	
Beneficiary Name:	
Beneficiary account:	
Template type:	Please select -

Search templates

The application shall allow you to define in a single menu the RON beneficiaries, the beneficiaries for the budget and the foreign currency beneficiaries by selecting one of the three radio buttons displayed in the create predefined beneficiary template. After having completed all the compulsory data press the *Continue* button.

5.2 Search existent beneficiary

Within the *Search existent beneficiary* screen, by entering one of the four filters you will have the possibility to obtain the result of the desired beneficiary. The four search filters are *Alias*, *Beneficiary name*, *Beneficiary account* and *Predefined beneficiary type*.

Alias	Beneficiary name	Account
CURTEAN ANCA EUR	CURTEAN ANCA EUR	RONBTR [] [P] [X]
DAN BOTA	DAN BOTA	RONBTR [] [P] [X]
LING ADRAN	LING ADRAN	[] [P] [X]

Filling in the search fields can only be done by entering the first letter of the searched word, followed by pressing the search button. All the defined templates identified as corresponding to your search shall be displayed as a table. The last column of the displayed table shall contain the *View*, *Change* and *Delete* buttons.

These buttons shall be used as follows:

View: with this button you will be able to view the set beneficiary with all the corresponding details. Press the **Back** button to go back to the previous page.

Change: this button shall allow the user to view as well as to change the existent data. In order for the changes to be effective, it is necessary to press the *Continue and Sign* button Press the **Back** button to go back to the previous page.

Delete: this button shall allow the user to view and to delete de existent beneficiary.

6. SMS/E-MAIL payments

6.1 SMS payments

Select the type of payment SMS, enter the phone number of the recipient , select the account from which you want to pay the amount , transaction details and transaction period will expire (6.12 or 48 hours) - and select Continue processing for processing.

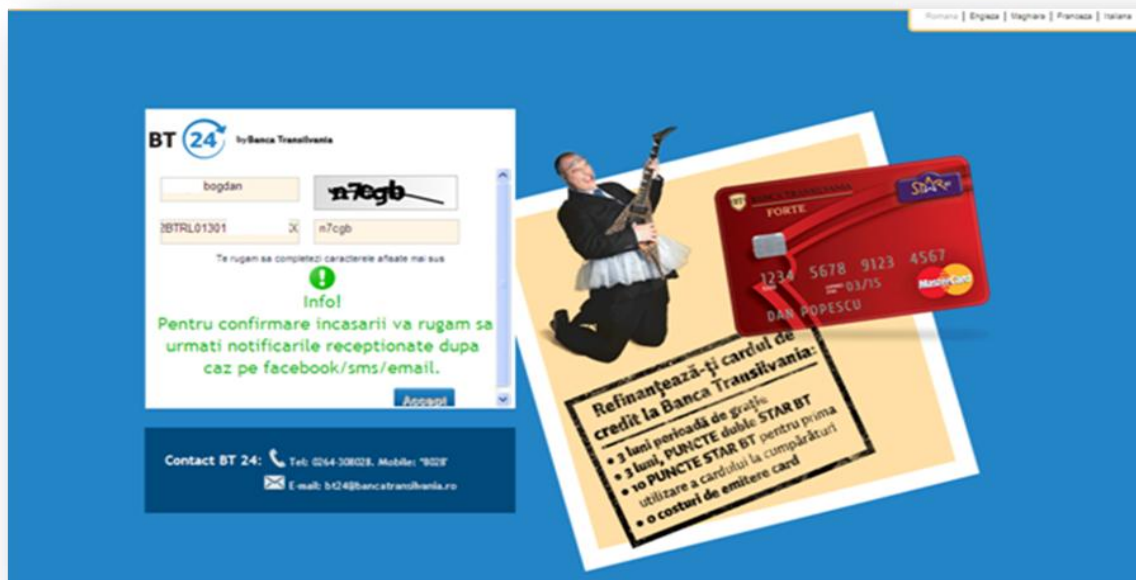
Payment via SMS or email

Beneficiary information	
Payment method:	* SMS <input type="button" value="v"/>
Mobile phone:	0756 <input type="button" value="v"/>
Retype phone number	0756 <input type="button" value="v"/>
Payment details	
Account number:	* RO57BTRL01901201. XX (RON) Current account <input type="button" value="v"/>
Amount:	* 1,500.00 <input type="button" value="v"/>
Payment reference:	* present <input type="button" value="v"/>
The payment will expire in:	* 12 hours <input type="button" value="v"/>
Click here for payment commissions	
Continue >	

Selected beneficiary will receive a message on your phone number mentioned as follows to collect a payment from you.

DIANA ANAMARIA ti-a trimis o plata prin BT24 internet-banking de la Banca Transilvania, cod r
completaza campurile solicitate pentru a accepta plata. Atentie ! Plata va expira in 6 ore. <https://b.btr.ro/BT24/info/channel/web/p2paymentframe.jsp?validationcode=05d624fyf1390459600360>

For the transaction must complete their name and IBAN as below, and then receives payment confirmation is received the email mentioned in the form:



If your selected period. (ex 12 hours), the beneficiary does not accept payment, it will decline after the expiry of the period you have selected.

6.2 E-MAIL payments

Select the type of payment by EMAIL, fill out the email address of the recipient, select the account from which you want to pay the amount, transaction details and the period in which the transaction will expire (6,12 or 48 hours)-and for processing is selected for processing.

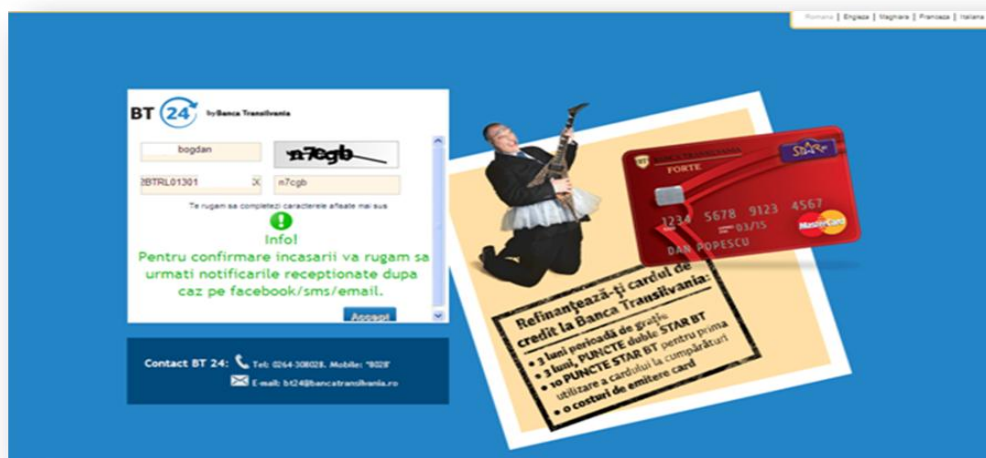
Payment via SMS or email

Beneficiary information	
Payment method:	* Email <input type="text"/>
Email:	diana. ghi@btrl.ro
Retype email:	diana. ghi@btrl.ro
Payment details	
Account number:	* RO57BTRL01901201 XX (RON) Current account <input type="text"/>
Amount:	* 1,500.00
Payment reference:	* present
The payment will expire in:	* 12 hours <input type="text"/>
Click here for payment commissions	
Continue >	

The beneficiary will receive an email message often mentioned by you that are going to collect a payment from you



For the transaction you must complete their name and IBAN as below, and then receives payment confirmation is received the email mentioned in the form:



If your selected period (ex: 48 hours) , the beneficiary doesn't accept payment, it will be refused after the selected period.

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 from their personal accounts using the same service.

7.1 Receiving Money via Western Union

In order to receive money via Internet Banking with the Western Union service, the clients must hold a RON and/or EUR and/or USD account opened with Banca Transilvania, a subscription for the Internet Banking service of Banca Transilvania and they must know the details of the Western Union transaction.

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

In case of transactions from abroad to Romania, the client is credited with the expected amount in the account currency. 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:

- Receive Money via Western Union

- select the iban account on which you want to cash the money
- 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**.

Western Union money receive

Transfer details

Target account

*

RO79BTRL03101203

(RON) Current account

MTCN

*

Expected amount

*

Please enter the amount in the currency indicated by sender (EUR, USD or RON). It may be different from your account currency.

Senders information

Originating country

*

United Kingdom

[How does Western Union protect my personal information?](#)

Attention! The maximum limit per transaction is 10,000 RON, foreign currency equivalent, but this limit may vary depending on the selected beneficiary country

Continue >

Before you click the Continue button, you may access the link **“How does Western Union protect personal data”** in order to read the privacy statement specifying the way in which you information is collected and used. When you access the link you will reach a presentation page of the service and 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 tick the box next to: ***"I agree with the terms and conditions of this service"***.

Transfer details

Target account	*	RO79BTRL03101203	(RON) Current account
MTCN	*	1234567890	
Expected amount	*	100.00	

Please enter the amount in the currency indicated by sender (EUR, USD or RON). It may be different from your account currency.

Senders information

Originating country	*	United Kingdom
---------------------	---	----------------

[How does Western Union protect my personal information?](#)

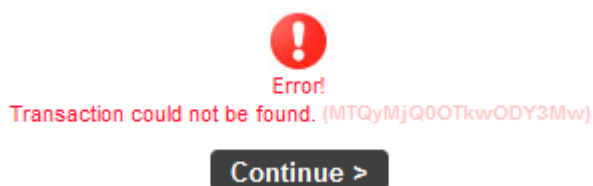
Attention! The maximum limit per transaction is 10,000 RON, foreign currency equivalent, but this limit may vary depending on the selected beneficiary country

Continue >

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: ***"The transaction has not been identified"***.



“The country selected by the user is different from the sender’s country”

If the sender’s country is incorrectly selected upon the receipt.

After the 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.

Once the order is signed, the following message is generated ***“The transaction has been created” and the amount is credited to 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. Additionally, if the client has a gold card issued by Western Union, it can use such card for identification when performing the transaction, thus being able to select the beneficiary of the transfer from a pre-defined list. Consequently, there are two possible ways to send the money:

7.2.1 Sending money with the Western Union Gold card:

After you select the **“Sending Money via Western Union”** option

- choose the account from which the payment is initiated (RON, EUR, USD)
- the application will automatically select the **“Existing Western Union Gold Card”** option
- enter the **card number**
- if you select **“Existing beneficiary”** the beneficiary’s details are automatically filled in **or** if you select **“New beneficiary”** you must fill in all the beneficiary’s details (such details are saved on the gold card)
- next, you must **enter the sent amount and the currency**
- the **“message to beneficiary”** field is available to send messages to the beneficiary (additionally charged option)
- **“question answer test”** is used for countries in Africa.
- the **“money transfer details”** field displays the information on the sent amount and the related fees - then click the **“Continue”** button.

Once the payer’s details and the transfer details are displayed, you must tick the ***I agree with the terms and conditions of this service*** option, then select the **“Continue”** button. 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.

7.2.2 Sending money without Western Union Gold card:

After you select the “***Sending Money via Western Union***” option

- choose the account from which the payment is initiated (RON/ EUR/ USD)
- select “***Without Western Union Gold card***”
- 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), the amount and the currency (the currency of the selected destination country appears)
- the “***message to beneficiary***” field is available to send messages to the beneficiary (additionally charged option)
- “***question answer test***” is used for countries in Africa
- the “***money transfer details***” field displays the information on the sent amount and the related fees - then click the “***Continue***” button.
- 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***”.
- click the “***Continue***” button

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.

Once the order is signed, the following message is generated “***The transaction has been created and the amount is credited to the account.*** In order to print out the receipt, select the “***Print***” button.

Receipt:

Denumire Agent: Banca Transilvania
MTCN: 429- 37
Data si ora trimiterii:

EXPEDITOR:		
Numar de cont bancar:	RO14BTRL0130120	XX
Nume si prenume:	OANA SMARANDA MURESAN	
Strada:	G BARITIU	
Oras:	CLUJ NAPOCA	
Cod postal:	0000	
Tara:	Romania	
Numar de telefon:		
Tara de origine:	Romania	
Intrebare Test:		
Raspuns:		
Mesaj pentru destinatar:	test	

DESTINATAR:	
Nume si prenume:	DIANA LING
Oras:	
Tara de destinatie:	Romania

DETALII DE TRANSFER:	
Suma trimisa si valuta:	1.00 RON
Comision:	15.00 RON
Comision mesaj:	7.20 RON
Reducere:	0.00 RON
Total:	23.2 RON
Cod promotional:	
Rata de schimb WU:	1 RON = 1 RON
Suma de plata si valuta:	1.00 RON

INFORMATII REFERITOARE LA GOLD CARD:	
Numar:	
Puncte acumulate:	0
Total puncte:	0

Informatiile de mai sus nu pot fi considerate ca fiind cele de extras de cont si nu pot fi utilizate pentru a face o plangere.

7.2.3 Western Union Gold transfer status:

This option is available in order to check the Western Union transfers performed via the Internet Banking application.

Enter the MTCN code and then click the “**Search**” button - the application will return the answer depending on the status of the transfer: **Available for payment, Paid, The transaction has not been identified** - if the code has already been used or is incorrect.

7.2.4 Verifying operations via Western Union:

If you want to check the Western Union transfers performed from the application, you can access the menu “**Status/Order authorizations**” - “**Transaction status**” - select the account - transaction status - period - and click the “**Search**” button.

8. Transaction processing schedule

- Transfers between personal accounts in RON and FCY: 24h/7
- Intrabank and interbank payment orders in RON: 24 h/7*
- Treasury payment orders: 24 h/7*
- Foreign exchange: 24/7. After 5:30 pm (from Monday to Friday), on Saturdays, Sundays and non-working days: up to the limit of 22500 RON/day (in Romania)
- Negotiated exchange: from Monday to Friday between 9:00am - 5:30pm
- Western Union: 24h/7
- Deposit opening/cancellation orders: from Monday to Friday between 06:50am - 7:00pm, and on Saturdays between 06:50am - 13:30pm
Deposit opening/cancellation orders sent after the cut-off time or on nonworking days are processed in the next banking day.
- Negotiated deposit opening orders: from Monday to Friday between 9:00am - 5:30pm
- Internal transfers, payments in RON, payments in FCY and deposit openings with insufficient funds for processing will remain pending and the system will retry processing them until 5:30pm (from Monday to Friday) and until 11:30am (on Saturdays).
- Foreign exchange operations (fixed rate) with insufficient funds for processing will remain pending and the system will retry processing them until 17:30 (from Monday to Friday) until 11:30am (on Saturdays).
- Western Union-send operations, negotiated foreign exchange operations and negotiated deposits can be operated only if there are sufficient funds on the account.

***Payment orders in RON (including urgent payment orders) are inserted in the multilateral interbank settlement process and payment orders in FCY are inserted in the bilateral settlement process according to the internet banking transactions agreement.**

9. Order Status/ Order authorization

9.1 Transaction status

This option shall give you the possibility to view the status of the transactions created and forwarded towards the bank.

The status of a transaction may be: Pending validation /Processed/Refused/Deleted/ Transaction with future value date / System Offline/ Rejected /Pending processing /Pending- insufficient funds.

Query of the Status of Transactions

Account:	RO79BTRL03 <input type="text"/> XX (RON) Cont current		
Status of transaction:	All		
	<input type="checkbox"/> Transaction reference number: <input type="text"/>		
	<input checked="" type="checkbox"/> Date range: <input type="text"/> 23.08.2011 - <input type="text"/> 21.11.2011		
	<input type="checkbox"/> Time template: 1 week		
Amount:	<input checked="" type="checkbox"/> Amount range: <input type="text"/> - <input type="text"/>		
	<input type="checkbox"/> Exact amount: <input type="text"/>		
Beneficiary account:	<input type="text"/>		
Text search:	<input type="text"/>		
<input type="button" value="Search"/> <input type="button" value="Clear"/>			

This search shall return all the transactions sent both through internet banking and through mobile banking BT24.

- select the account number for which you want to view the information
- select the transaction status

In case you know the *transaction reference* you can activate the button corresponding to that particular field.

Another search criterion is by the *search period*. This can be done by a particular period of time or by default, with the dates displayed by default, in case you do not enter a time period.












The *date format* shall allow you to search by a predefined period: 1 week, 2 weeks, 1 trimester 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 can be by the beneficiary account number or by the details mentioned in the payment description (you can search by keywords).

After choosing the desired criteria, start the search by pressing the related button.

If you want to quit this menu, use the Cancel button.

The result of the search shall be displayed as a table as in the following sample:

Query of the Status of Transactions									
Account: RO79BTRL03101203199327XX (RON) Cont current									
Date range: 23.08.2011 - 26.08.2011									
Found: 8 transactions. List of Transaction Statuses									
21.11.2011									
Creation date Processing date	Amount / Currency	Description	Partner	Transaction reference id	Payment reference	Status	Cause of failure	Channel	Operation
23.08.2011 23.08.2011	-4,000.00 RON	Internal transfer	-	IC00193373	rutaj 1	Processed	-	Internet Banking	
23.08.2011 23.08.2011	-4,000.00 RON	Internal transfer	-	IC00195417	alim cl econ	Processed	-	Internet Banking	
24.08.2011 24.08.2011	-42.60 RON (10.00 EUR)	Foreign currency exchange	-	IC00201725	-	Processed	-	Internet Banking	
25.08.2011 25.08.2011	-200.00 RON	Internal transfer	-	IC00216500	rutaj mf	Processed	-	Internet Banking	
25.08.2011 25.08.2011	-200.00 RON	Internal transfer	-	IC00216556	rutaj 2	Processed	-	Internet Banking	
25.08.2011 25.08.2011	-120.00 RON	Internal transfer	-	IC00217326	rutaj 3	Processed	-	Internet Banking	
25.08.2011 25.08.2011	-250.00 RON	Internal transfer	-	IC00218334	rutaj 4	Processed	-	Internet Banking	
25.08.2011 25.08.2011	-250.00 RON	Internal transfer	-	IC00218355	rutaj 5	Processed	-	Internet Banking	
  									

To go back to the search page press the *Back* button and you can begin a new search with other parameters. If you want to print, use the corresponding button. If you use the *Export* button, the information on the screen shall be transposed in a document with printing options.

9.2 Package transactions to be signed

This option shall give you the possibility to group several transactions, so that their processing can be done after receiving a single signature. If you have several operations to process, you will not need to sign each individual order. In order to realize this action, you will need to group all the transactions in a single package. The screen of this function shall provide information on the transactions from the package to be signed, as a table containing the following elements:

- ▣ Transaction type
- ▣ Transaction details
- ▣ Transaction reference number
- ▣ View, change and cancel icons

View: shall allow you to view the initial screen of creation of the package with the corresponding details. Press the *Back* button in order to go back to the previous page **Change:** shall allow you to view and change the initial screen of creation of the package with all the corresponding details.

Cancel: shall allow you to view the initial screen of creation of the package with all the corresponding details with the possibility to cancel. If you want to cancel you do not have to sign but you have to press the OK button.

If you press the *Continue* button, you will go to the signing of this package of orders, meaning that you will sign only one time all the transactions that are part of the created package.

The *Back* button shall cancel the signing process.

List of transactions

Transaction type	Transaction details	Transaction reference
Create bill payment	Amount = 1.00 Payment date = 21.11.2011 Source account = RO790 [] 9327XX Beneficiary name = ROMTELECOM	1444574   

Continue >

9.3 Pending transactions

This option shall give you the possibility to view all the transfers pending processing for different reasons other than those related to the signature. The most common cause for this status is related to the operations whose processing date was manually set to be subsequent to the date of creation of the payment order (operations with future date) or operations in an intermediary status until their processing or rejection by the bank.

Outstanding Orders Overview					
Date Order type	Transaction details	Signatories	Status Transaction reference	Cancel	
20.11.2011 20:42:13 RON Payment - Transfer	Amount = 200,000.00 Payment date = 21.11.2011 Source account = RO79BTR1 [redacted] XX Beneficiary name = ANCA CURTEAN [redacted] Beneficiary account = [redacted] RO31BTR1 [redacted] X	LING DIANA ANAMARIA	Awaiting for processing 1444218	<input type="checkbox"/>	
20.11.2011 20:46:53 RON Payment - Transfer	Amount = 5,000.00 Payment date = 21.11.2011 Source account = RO87BTR1 [redacted] XX Beneficiary name = hfhg [redacted] Beneficiary account = [redacted] RO79BTR1 [redacted] XX	LING DIANA ANAMARIA	Awaiting for processing 1444244	<input type="checkbox"/>	
20.11.2011 20:51:35 RON Payment - Transfer	Amount = 800,000.00 Payment date = 21.11.2011 Source account = RO87BTR1 [redacted] XX Beneficiary name = gqjhj [redacted] Beneficiary account = [redacted] RO79BTR1 [redacted] XX	LING DIANA ANAMARIA	Awaiting for processing 1444264	<input type="checkbox"/>	
20.11.2011 21:05:24 RON Payment - Transfer	Amount = 20,000.00 Payment date = 21.11.2011 Source account = RO87BTR1 [redacted] X Beneficiary name = bnm [redacted] Beneficiary account = [redacted]	LING DIANA ANAMARIA	Awaiting for processing 1444322	<input type="checkbox"/>	

These operations can be supervised or canceled by using this option. The information shall be displayed as a table. Here you shall find all the details corresponding to the signed pending payment order (creation date, order type, transaction details, signers, transaction status, transaction reference and cancel option).

In case a payment order needed signatures from several users and it is now pending, it can be cancelled at any moment by any of the signers who initially validated the operation.

This can be done by pressing the *Cancel* button.

If you press the *Continue* button the next step shall be to cancel the pending payment order.

20.11.2011 21:05:24 RON Payment - Transfer	Payment date = 21.11.2011 Source account = RO87BTR1 [redacted] XX Beneficiary name = bnm [redacted] Beneficiary account = [redacted] RO79BTR1 [redacted] XX	LING DIANA ANAMARIA	Awaiting for processing 1444322	<input type="checkbox"/>
21.11.2011 00:49:40 RON Payment - Transfer	Amount = 50,000.00 Payment date = 21.11.2011 Source account = RO79BTR1 [redacted] XX Beneficiary name = TOMADA [redacted] Beneficiary account = [redacted] RO72BTR1 [redacted] XX	LING DIANA ANAMARIA	Awaiting for processing 1444765	<input type="checkbox"/>

Continue >

9.4 Orders to be signed

9.4.1 Own transactions partially signed

This option shall allow you to view the operations that were partially signed. In case an operation needs several validation signatures and if they are signed only by a part of the signers,

you included, the operation shall be in the status described here.

Pending Transactions Overview

Pending Transactions SFO-MPT-1

Transaction type	Transaction details	Signatories	Status	Transaction reference	
RON Payment - Transfer	Amount = 2,500.00 Transaction date = 19.11.2014 Source account = RO46BTRLRONCRT01 Beneficiary name = di Beneficiary account = RO79BTRL03101203 02 XX		Waiting for Validation	31937143	  

The transactions found here can be modified at any time by the initiator of the operation or by other persons with specific rights.

The pending transactions can be viewed as a table with information and its columns contain:

- ▣ Transaction type
- ▣ Transaction details
- ▣ Signers (who have already signed)
- ▣ Status
- ▣ Transaction reference
- ▣ View, change and cancel icons which allow you to view, change as well as cancel, as the case may be, the transaction partially signed

9.4.2 Transactions to be signed

This option shall allow you to view the operations which were partially signed by several users but which also need your signature.

These operations shall be stored in the application database until they receive all the signatures necessary for the processing. The beneficiaries of these operations may view this option entirely, but the signers' view is restricted to the operations for which their signature is needed.

Pending Authorizations Overview

Found: 1 transactions.
Pending Authorizations

Transaction type	Transaction details	Created by	Signed by	Transaction reference	Accept	Decline	Reason
RON Payment - Transfer	Amount = 2,500.00 Transaction date = 19.11.2014 Source account = RO46BTRLRONCRT0 Beneficiary name = di Beneficiary account = RO79BTRL03101203	02 STANCU LUCIAN IONUT		31937143	<input type="checkbox"/>	<input type="checkbox"/>	

[Continue >](#)

You will receive a confirmation message if the transaction was successfully processed or if it failed to be processed. The decline/refuse to sign a transaction because of reasons that belong strictly to a particular user shall result in sending messages simultaneously to all the signers and the message shall also contain the reason for the decline.

The system shall allow you to authorize or decline several transactions simultaneously, by using the buttons corresponding to the two operations (authorization/decline). After you choose the option you desire, it is necessary for you to press the *Continue* button.

10. Credits

10.1 Payment history

This option shall be used to view the payment of the installments on the current credits.

Loan payment history search

Account number: * 213RPB01 (RON) Practic bt loan

☒ Date range: 12.07.2014 - 28.01.2015

[Search](#) [Clear](#)

The user can generate the credit history for a defined period of time by filling in the time period in the *period* related fields. The selection of the dates can be done both manually and by selecting the dates after accessing the period with the help of the calendar.

In case you do not define the search by a time period, the time period chosen by default shall be between the current date and the same date of the previous year.

Loan payment history result

Account number: * 213RPB013000000 (RON) Practic bt loan

Date range: 12.07.2014 - 28.01.2015

Repayment date	Repayment Amount Due	Repayment Amount Settled	Principal due	Principal Settled	Interest due	Interest Settled	Commission Due	Commission Settled	Penalty due
07.08.2014	88.00	88.00	72.47	72.47	15.52	15.52	0.00	0.00	0.01
07.09.2014	88.21	88.21	72.75	72.75	15.24	15.24	0.00	0.00	0.22
07.10.2014	88.50	88.50	73.34	73.34	15.16	15.16	0.00	0.00	0.00
07.11.2014	88.50	88.50	72.85	72.85	15.65	15.65	0.00	0.00	0.00
07.12.2014	88.50	88.50	73.14	73.14	15.36	15.36	0.00	0.00	0.00
07.01.2015	86.87	86.87	72.44	72.44	14.43	14.43	0.00	0.00	0.00

The data above does not include details on outstanding fees and insurance policies.
For further information please contact a representative of the bank

☐ HTML
☒ CSV
☐ PDF
☐ XLS

You can notice above the credit history view page according to the chosen parameters.

If no transaction meets you search criteria, you shall receive a message with the text *“There is no information to display”*

Press the *Back* button to go back to the search page where you can start a new search with other parameters. If you use the *Export* button, the information on the screen shall be transferred in a document with printing options.

10.2 Reimbursement graph

This menu shall provide the possibility to view the reimbursement graph for the current credit.

Repayment schedule search

Account number: *

☒ Date range: * - *

The first step shall be to choose the credit account whose reimbursement graph you want to view. The credit reimbursement graph can be generated for a period of time defined by the user by entering the specific time dates in the fields related to the selection period. The selection of the dates can be done both manually by entering the numbers and by selecting the dates after accessing the calendar button.

After introducing the chosen parameters, the result view page shall be activated by pressing the **Search** button.

Repayment schedule result

Account number: *

☒ Date range: * - *

Repayment date	Repayment amount	Principal due	Interest due	Commision due	Loan balance
07.02.2015	86.87	75.20	11.67	0.00	3,558.93
07.03.2015	86.87	75.44	11.43	0.00	3,483.49
07.04.2015	86.87	75.68	11.19	0.00	3,407.81
07.05.2015	86.87	75.92	10.95	0.00	3,331.89
07.06.2015	86.87	76.17	10.70	0.00	3,255.72
07.07.2015	86.87	76.41	10.46	0.00	3,179.31

You can notice above the reimbursement graph view page according to the chosen parameters. If the search does not return any result as a reimbursement graph, you shall receive a message with the text *"There is no information to display"*. Then press the **Back** button to go back to the search page where you can start a new search with other parameters. If you use the **Export** button, the information on the screen shall be transferred in a document with printing options.

10.3 Overdue loan information

This option shall provide the possibility to view the back payments up to date for a particular contracted credit.

Overdue loan information result

Account number: * 213RPB013000000 (RON) Practic bt loan

Account number	Product name	Currency	Overdue principal	Overdue interest	Overdue Commission	Total arrears	Delay in repayment (number of days)
213RPB013000000	Practic BT	RON	71.29	17.79	0.00	89.08	5

The data above does not include details on outstanding fees and insurance policies.
For further information please contact a representative of the bank


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☐ XLS

The search will return the principal owed, the back interest, the total back payments as well as the number of days past due. In case there are no back payments for the selected account, the following message shall be displayed:

Overdue loan information result

Account number: * 213RSB013000000 (EUR) Needs loan solutia bt

Account number	Product name	Currency	Overdue principal	Overdue interest	Overdue Commission	Total arrears	Delay in repayment (number of days)
 Info! No items to display!							

The data above does not include details on outstanding fees and insurance policies.
For further information please contact a representative of the bank

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Press the *Back* button to go back to the search page where you can start a new search with other parameters.

If you use the Export button, the information on the screen shall be transferred in a document with printing options.

11. Cards

Note! Access to this mode shall be granted only to card holders (in the case of natural persons) and to the legal representatives of legal persons.

This menu shall allow you to view all the details related to the bank cards linked to your accounts. The application shall contain three main options, namely: view card, card history and card alerts.

11.1 Card overview

The information regarding your card(s) is displayed in a table containing: a segment of the card number, card name, expiry date, account number to which the card is attached, name of the card holder, card status, number of STAR points (loyalty points are showed at card account level, so that with each individual card you see the points available on the account and not only on the card) and

a section of Details, with 3 options (pictograms):   

The *Details* button shall allow you to view the details of a card, to change the status of the card and the possibility to view the history of the card transactions.

Bank Cards Overview






Card number	Product name	Expiration date	Related account No	Cardholder	Card status	STAR points	Operations
4140 **** *	Visa Electron	31.03.2017	319RONCRT0*	J1 VIORICA	Active		  

11.1.1 Card details



The icon shall allow you to view the details of the selected card and shall give you the possibility to change the limits related to the cards. After the validity of a card expires, the modified limits shall go back to the initial limits. This function can be used only by the card holder/ the delegated administrator.

The limits can be changed for the following types of operations:

-  Card cash withdrawal
-  POS transactions at economic agents
-  Unsecured internet transactions without CVV2
-  Secured internet transactions with CVV2
-  Number of daily transaction

Card status:	Active
Card number:	4140 **** * 1401
Account number:	RO79BTRL [redacted] XX
Name of cardholder:	DIANA ANAMARIA LING
Expiry date:	30.11.2011

Name	Date range	Temporary value	Default value	Maximum limit	Operations
Aggregate ATM/POS limit	-	-	9,000.00 RON	9,000.00 RON	
ATM/ POS card cash withdrawal limit	-	-	9,000.00 RON	9,000.00 RON	
Internet transactions cumulate limit	-	-	5,000.00 RON	9,000.00 RON	
Internet with CVV2 card limit transactions	-	-	5,000.00 RON	9,000.00 RON	
Internet without CVV2 card limit transactions	-	-	0.00 RON	5,000.00 RON	
Number of transactions	-	-	10	10	
POS purchase limit	-	-	9,000.00 RON	9,000.00 RON	

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The new limit as well as the period fields is compulsory for changing the limit related tot the card. Press the *Continue* button to finalize the operation.

11.1.2 Card status

This screen shall give you the possibility to check the current status of a card as well as to change its status according to your needs (for example if the card was lost or stolen, here you can proceed to its deactivation)

This administrative option shall give you multiple customization options of the BT 24 application, including:

- ▣ Changing the password
- ▣ View users' logins
- ▣ Naming the personal accounts

In order to change the status of card it is necessary to press the Change card properties button followed by the selection of the desired option.

In order for the modifications to be effective press the *Continue* button and the next step shall be to sign the operation.

11.1.3 View card history

Card History Result Page SCF-CH-503

Card: * [] * [] [Active] - DIANA ANAMARIA LING - Visa Electron

Date range: * 14.11.2011 - * 21.11.2011

List of Card Transactions

Transaction/Attempt date	Status	Card number	Merchant name	Amount	Currency	Operations
16.11.2011 18:21:31	Settled	[]	ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8	500.00	RON	

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☒ CSV format
☐ HTML format
☐ PDF format

The details icon shall provide details on the date, transaction settlement hour as well as on the status of the settlement.

[Search](#)
[Clear](#)

Card history - transaction details SCF-CH-503

Transaction/Attempt date	16.11.2011 18:21:31	
Settled date:	16.11.2011	
Transaction id:	200805424810	
Merchant name	ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8	
MCC:	6011	
Country:	Romania	
Status:	Settled	
Amount in trx. currency:	500.00	RON
Amount in acc. currency:	500.00	RON
Authorization/Response code:	182131	

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☐ HTML format
☒ PDF format

11.2 Card history

This option shall generate a table containing the transaction history of a card for the selected period.

Card History Result Page

Card: * [] *** [] Active] - DIANA ANAMARIA LING - Visa Electron

☒ Date range: * 14.11.2011 - * 21.11.2011

☐ Time template: First day of this month

Transaction type: All

Settlement type: All

The search can be done either by the *period* criteria field or by the *date format* field. The *date format* field shall allow you to filter the operations according to the following criteria: from the first day of the current month; starting yesterday or starting today.

The transaction type may be selected by the modality in which the transaction is carried out: with present card or absent card.

The *settlement type* field shall allow you to filter the transactions by the following statuses: blocked, settled or refused.

The *search* or *cancel* buttons shall finalize or cancel the search.

Card History Result Page

Card: * 4140 **** 1401 (Active) - DIANA ANAMARIA LING - Visa Electron

☒ Date range: * 04.11.2011 - * 21.11.2011

☐ Time template: First day of this month

Transaction type: All

Settlement type: All

List of Card Transactions

Transaction/Attempt date	Status	Card number	Merchant name	Amount	Currency	Operations
16.11.2011 18:21:31	Settled	4140 **** 1401	ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8	500.00	RON	
12.11.2011 20:36:13	Settled	4140 **** 1401	ATM CLUJ, CLUJ-NAPOCA, IULIUS MALL 2	30.00	RON	
10.11.2011 16:10:32	Settled	4140 **** 1401	ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8	150.00	RON	
09.11.2011 16:38:06	Settled	4140 **** 1401	ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8	50.00	RON	
08.11.2011 17:21:29	Settled	4140 **** 1401	ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8	50.00	RON	
07.11.2011 20:46:42	Settled	4140 **** 1401	ELMAFARM SRL, C.J. VICTOR BABES NR. 35, 400012 CLUJ	70.10	RON	
04.11.2011 18:15:11	Settled	4140 **** 1401	ATM CLUJ, CLUJ-NAPOCA, BARITIU NR 8	50.00	RON	




☒ CSV format
☐ HTML format
☐ PDF format


The screen displaying the search results can be printed. You can also press the *Export* button and the information shall be transferred into a document with printing options.

11.3 SMS Alert

This option shall give you the possibility to receive a SMS for each transaction carried out with a bank card belonging to you.

SMS Notification management - Summary

Card number	Product name	Card holder	Service status	Mobile number	Floor limit	Operations
4140 **** * 1401	Visa Electron	DIANA ANAMARIA LING	Inactive	*	*	
5299 **** * 1040	MasterCard Forte	DIANA LING	Inactive	*	*	
4025 **** * 1876	Visa Electron Euro *26	DIANA ANAMARIA LING	Inactive	*	*	
5299 **** * 3525	MasterCard Mondo	DIANA ANAMARIA LING	Inactive	*	*	

The table above shows the information regarding the cards for which you can activate the SMS notification service. The user may modify this option as needed by using the *Operation* icon.  The user may change the status of the service, the mobile phone number and the transaction limits for which the SMS works.

SMS Notification management - Activation/Deactivation

Card number: 4140 **** * 1401

Service status: Inactive

Floor limit: *

Mobile phone number: *

☒ I agree with these Terms & conditions

 Info! Service will be activated!

< Back Continue >

You can assign for each individual card a phone number for the SMS on the carrying out of operations.

11.4 STAR points transfer

If you hold two or several different credit cards issued by Banca Transilvania, this option allows you to accumulate Star points on one of your cards. You select the credit card from which you make the transfer, the credit card to which you make the transfer, you fill in the number of STAR points and sign the operation.

In case you hold two similar credit cards (one issued in your name and the other one on behalf of someone close to you) linked to the same account, the Star points are available on the card account and may be used with any card linked to the respective account. For example, if two Mastercard Forte cards are issued on your credit card account, each card will indicate the total number of points on the account and not the number of points accrued on the respective card.

12. Client profile

12.1 Phone number management

This option allows you to add or change the phone number used for the transmission of SMS codes required for the authentication and signing of transactions performed by clients who use the SMS OTP authentication method, as well as for the transmission of the SMS code required for the activation of Mobile Banking application. The phone number is added or changed immediately after its authorisation. The new SMS codes will be sent on the newly selected phone number. Only phone numbers valid in the Romanian mobile networks are allowed.

12.2 Settings

12.2.1 Account customization

This option shall give you the possibility to assign names to your accounts. If you have several operational accounts, it will be easier to identify them if you use this option. The assigned names shall be linked to the corresponding account each time their selection shall be necessary. In order to assign names you shall enter the name in the *Customized name* field according to the sample below. Press the *Submit* button in order to validate it.

Account Friendly Names

Account	Account type	Currency	Friendly name
RO19BTRL03301311000000XX	Cont de economii-pers fizice	RON	depozit
RO24BTRL03301311000000XX	Conturi de sume blocate	RON	
RO27BTRL03301311000000XX	Avansuri spre decontare	RON	
RO29BTRL03301311000000XX	Cont curent	GBP	GBP
RO54BTRL03301311000000XX	Cont curent	EUR	EUR
RO79BTRL03301311000000XX	Cont curent	RON	MY RON ACCOUNT
RO87BTRL03301311000000XX	Credit card-MasterCard Forte	RON	MF

Submit

12.2.2 Password changing

This submenu shall offer you the possibility to change the current password, by respecting the minimum necessary configuration described in the information text below:

Change Password

Current password: *

New password: *

Confirm your new password: *

 info

The minimum requirements for the new password content is : minimum 8 maximum 20 characters, at least one special character, at least small letter, at least one capital letter and should be different from the last 12 passwords. Attention: password will expire in 90 days.



12.2.3 Settings users

This screen shall allow the user to set a favorite account number to appear by default as well as to set the favorite language for the messages in the application.

User Preferences

Name: DIANA ANAMARIA

User ID: 43316

Customer ID: 199327

Preferred account: RO79BTRL03101203 (RON) Cont current

Preferred language: Romanian, Hungarian, English, Romanian, French, German, Greek




12.3 Activity journal

With the help of this administrative function you can obtain a detailed view of the operations journal through the two electronic channels, the internet or the mobile phone, over a particular period of time.

Personal Activity Log - Selection

Channel ID: * Internet Bank

Date range: * 14.11.2011 - * 21.11.2011



After you enter the above settings, you have to check the button corresponding to user or group of users, for which you wish to generate the activity journal. Press the *Continue* button to generate the activity journal as a table containing the following data: ID log in, transaction, empowered, Personal Number, Date and hour of the query as well as the status of that

particular query according to the sample bellow:

26102200	Login	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 08:51:37	Ok
26102217	OTP Validation(at login)	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 08:51:55	Ok
26103006	View account history	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 08:53:03	Ok
26103025	Search transactions	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 08:53:18	Ok
26103029	Search transactions	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 08:53:20	Ok
26112079	Login	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 09:11:50	Ok
26286707	Login	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 12:37:19	Ok
26287250	OTP Validation(at login)	LING DIANA ANAMARIA	<input type="text"/>	28	18.11.2011 12:37:35	Ok
26287331	Search statements	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 12:37:59	Ok
26287752	Get Statement	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 12:38:05	Ok
26287820	Search transactions	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 12:38:36	Ok
26287823	Search transactions	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 12:38:37	Ok
26288246	Search transactions	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 12:38:45	Ok
26296538	Logout	LING DIANA ANAMARIA	<input type="text"/>	26	18.11.2011 12:48:57	Ok

Press the *Back* button to go back to the search page, where you can start a new search with other parameters.

12.4 Signature rules

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

12.5 View users

This menu shall allow you to view the details concerning the name of the user, the group where you belong as well as the status of the user in the application.

List of Users				
Name	Address	Group	Status	
<input type="text"/>	<input type="text"/>	<input type="text"/>	Activ	
	Romania			

12.6 View group of rights

The list of group of rights given to the users and of the details on the rights on the accounts

can be viewed by accessing the Details icon.



List of Groups

List of Groups			
Name	Users	Admin group	
LUCIAN	LUCIAN IONUT	<input type="checkbox"/>	
VIORICA	VIORICA	<input checked="" type="checkbox"/>	

After pressing icon you have :

Overview of groups

Group name:

Admin right: ☒

Permissions

Account	Authority	Right	Transaction limit
<input type="text" value="All"/>	<input type="text" value="All"/>	<input type="text" value="Sign"/>	<input type="text"/>

Group members

Name	Address
VIORICA	BLD BUCURESTI Romania

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13. Online subscription

It is a menu designed for subscribing to mobile banking service and activation of Banca Transilvania. Activating mobile banking is done just by clicking on the button "subscribe online to Mobile" application activation and Banca Transilvania is made from the button "activate Mobile Banking application" and by signing operation will automatically generate your activation code on the screen, the phone in the form of sms, single sms code.

14. Stocks

This option is for customers who want to have access to information about Bt Stocks/Securities.

15. Prepaid mobile cards

This section is used for telephone card recharge. The telephone service providers are: Vodafone, Orange and Telekom Romania Mobile. In order to recharge your telephone card:

- insert the telephone number of the prepaid card that you want to recharge
- select the account from which you make the payment
- select the intended option
- authorize the transaction

The telephone card recharge operation is done automatically. The transaction status can be checked in the section *Order authorization status - Transaction status*, and the effective registration of the transaction on the account can be viewed in the section *My accounts - Transaction search*.

Very important! These transactions cannot be reversed. We recommend that you fill in the information carefully and verify the telephone number inserted!

16. Investment funds

This option addresses resident retail customers who adhered to and invest in one of the following investment funds managed by BT Asset Management SAI : **BT Obligatiuni, BT Euro Obligatiuni, BT Clasic, BT Index Romania ROTX, BT Index Austria ATX and BT Maxim.**

Operations allowed in this section: viewing the portfolio of fund units held, investment account statement, subscriptions (investments) to fund units, repurchase of fund units, confirmation of the last subscription (investment) and/or repurchase operation, subscription to a new investment fund.

The transaction status can be checked in section *Sign/order status - Transaction status* and you can see the real registration of the transaction in *My accounts section- Search transactions*.

17. Vignette purchase

This new option helps you to buy online Romanian vignettes, all you need to do is following the next steps:

- Select the payer account
- Select "New purchase" option or choose the template already saved
- Select the type of vehicle
- Fill in Registration number and Car friendly name
- Choose Start date and The period of validity

In order to download the electronic invoice or vignette please visit www.roviniete.ro/descarca/ and enter GUID code displayed after signing the deal. The vignette acquisition is done automatically . The transaction status can be checked in section *Sign/order status - Transaction status* and you can see the real registration of the transaction in *My accounts section- Search transactions*.

Very important ! There's no fee for purchase vignette and it cannot be canceled!

18. 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 **e-mail me** facility is available by a click on the button below the message with the transaction reference;
- from the Status/Order Authorizations -Transaction Status section - by selecting the order/orders that you wish to e-mail and clicking the E-mail me button;
- from the Statements section of the application - by selecting the statement/statements that you wish to e-mail and clicking the E-mail 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. click the E-mail me button;
3. on the right side of the screen, the E-mail me tab opens up automatically;
4. enter the e-mail address to which you want to send the document and click the Send button.

19. Online Account Opening

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

- select the account currency;
- read and acknowledge the terms and conditions;
- sign the operation and the new account will be automatically displayed.

In order to verify the new account, access the Quick View option.

20. Device management

This option ensures a more efficient supervision of the mobile phones on which Banca Transylvania application is installed.

The user has now the possibility to view the devices on which the application is installed, but also to remove those which are no longer used. The removal of devices is possible by pressing the Delete button and approving the operation. In order to remove several devices, the user must select the respective devices, press Continue for processing and approve the operation.