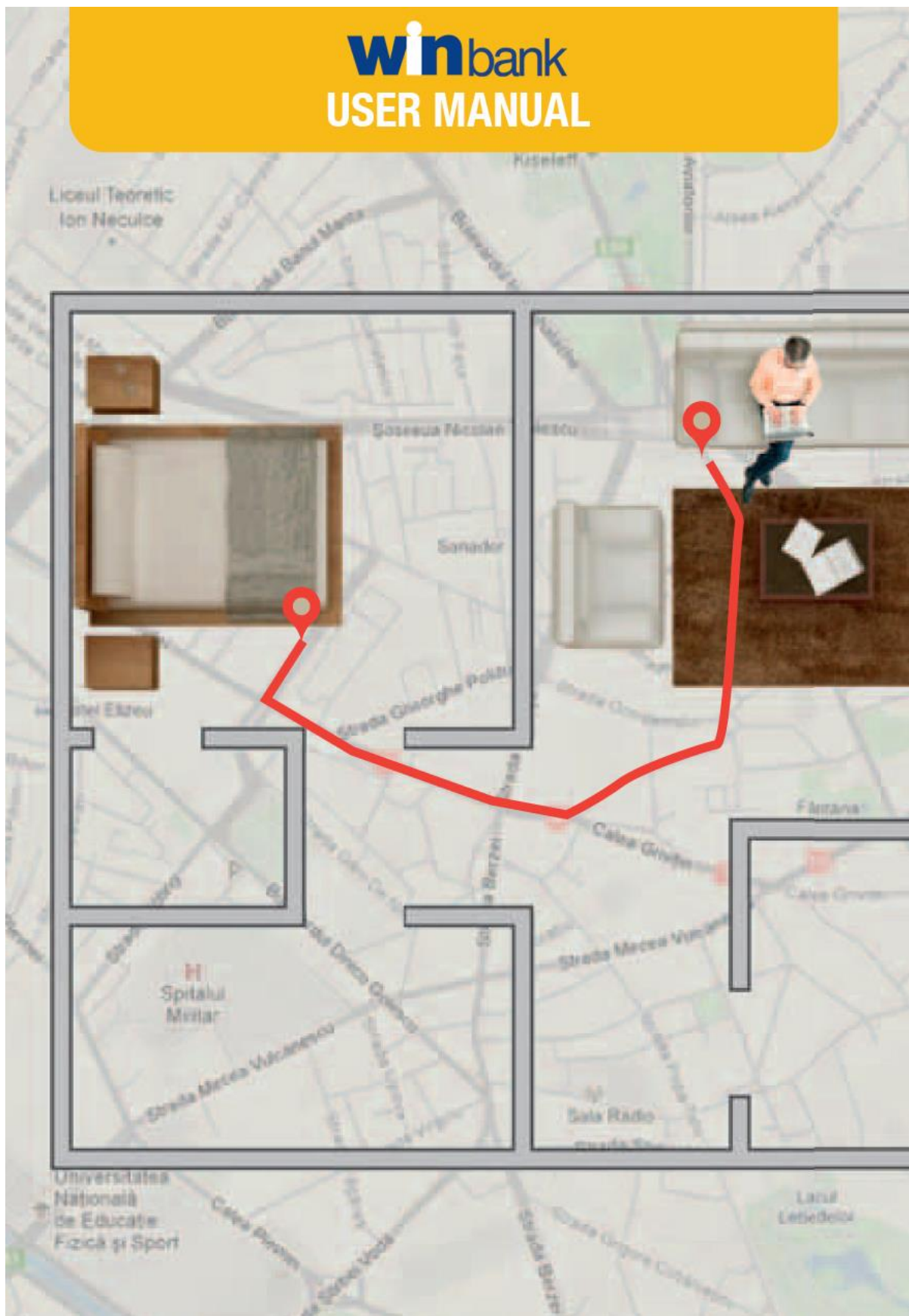


winbank USER MANUAL



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Welcome!

Piraeus Bank Romania thanks you for choosing **winbank** web banking for your easy, secure and time saving daily banking transactions.

The best choice!

winbank application has been designed and developed with the highest concern of our expert team in order to service your special banking needs and taking into consideration your kind comments and proposals. We remain engaged to our mission of offering to our clientele the best and most innovative services.

winbank always by your side!

In case you need any additional clarification, information or support regarding your **winbank** access, you may contact us, 24 hours a day, at the phone numbers 0800 801 802 or +40 21 303 69 69 (from any national or international network) or by e-mail to the address support@winbank.ro.

One of our authorized representatives will be always at your disposal, ready to offer you specialized support on our innovative services.

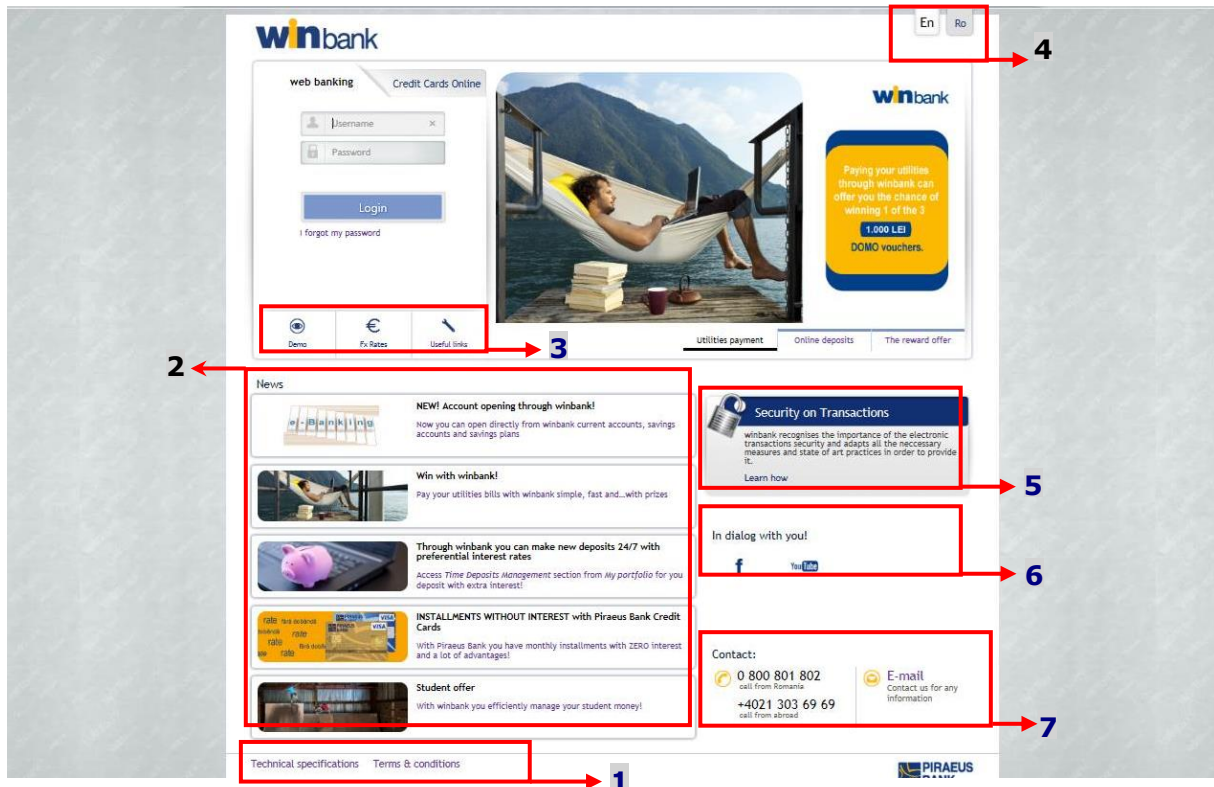
Furthermore, you can visit any of the **Piraeus Bank Romania** branches.

Access the winbank application

1st step for your connection...

If you already have an Internet connection, visit the Piraeus Bank Romania web page at **<http://www.piraeusbank.ro/>** and then click on the **winbank Login** button in order to view the winbank access page.

The winbank page will open into a new window.



2nd step for your connection....

In order to identify you as a user of **winbank application**, you will have to enter your personal credentials, the **Username (User ID)** and the **Password (PIN code)**, in the appropriate fields and then to press the **Login** button.

Your personal credentials can be found in the **Bank in a box** given to you by the Account Officer from the territorial unit upon enrolment as a user of this service.

Page description:

1. Be informed on the **Terms of Use** and the **Technical Specifications**.
2. **News** section where we keep you up to date with what is new.
3. We provide a **Demo** of the **winbank** application, **Exchange rates** applied by Piraeus Bank Romania and **Useful links** where you can find user manuals of the application and our network of branches / ATMs.
4. Select your preferred language for accessing **winbank** (Romanian/ English) by clicking on the appropriate language initials. No matter the selected language, in case you want to modify it while connected, you can always do that by accessing the menu **Services >> Preferences**.
5. Find information and our suggestions about **Security**.
6. Access our **Social channels** where we can be in dialogue.
7. Piraeus Bank Romania **Contact** information.

3rd step for your connection....

Upon the first connection to **winbank**, you have the obligation to change both the **Username (User ID)** and the **Password (PIN code)**. In case you use a Token device, you will have to modify also the initial Token PIN (1234) with a new one established by you according to the instructions displayed in the application.

In this respect, according to the selected security option, you will proceed as follows:

Security option	Screens displayed
SMS extraPIN	You will be redirected to the pages where the Username (User ID) and the Password (PIN code) can be modified (see screens 1 and 2 below). After successfully modifying them, you will be redirected to the application's welcome page.
Token device (Required at login)	You will be redirected to the page where you need to insert the extraPIN code and then to the page where you need to change the Token PIN (see screens 3 and 4 below). After you modify the Token PIN, you will be redirected to the pages where you need to modify the Username (User ID) and the Password (PIN code) .
Token device (Not required at login)	Similar to the SMS extraPIN security option. You will be asked to change the Token PIN when accessing any of the menus protected by extraPIN*.
SMS extraPIN & Token device	Similar to the SMS extraPIN security option.
No SMS extraPIN or Token device	Similar to the SMS extraPIN security option.

* The menus protected by an extraPIN code are:

- ✓ **Third party payments (within Piraeus Bank Romania)**
- ✓ **Credit Card**
- ✓ **Bill payments**
- ✓ **Donation**
- ✓ **Interbank payments in RON**
- ✓ **Interbank payments in foreign currency**
- ✓ **Contact form**
- ✓ **Alias management**
- ✓ **Shortcut management**
- ✓ **Application management**
- ✓ **Approve/ Reject pending transactions**
- ✓ **Request or Enter your extraPIN**
- ✓ **Declare or Change ExtraPIN Mobile Phone**

Screen 1

We are committed to making your Internet banking experience as safe as possible by using the latest online security technology to protect your personal information and privacy.

We also keep you safe by making it **MANDATORY** that you change **BOTH** your **User ID and PIN** the *first time* you log in to the Winbank system. Please read the following instructions for assistance to change your User ID and PIN.

Instructions:

- The User ID cannot be the same as the PIN.
- The User ID must be between 6 to 50 characters and must contain at least one letter and one number.
- You cannot use a series of the same characters. For instance, security codes such as b222222 or 7777777g are not acceptable.
- You cannot use numbers that follow a logical sequence i.e. security codes like 123456, 654321a, abcdef, fedcba, wer1234 are not acceptable.

Tip: Do not use predictable security codes such as names , dates, telephone numbers.

Current User ID:

New User ID:

Confirm New User ID:

Screen 2

For your own security, **changing the PIN is MANDATORY:**

- the first time you login to Winbank
- every two, four or six months according to your choice
- every time you request PIN re-issuance

Instructions

- The PIN cannot be identical to the User ID.
- The PIN must be at least 6 characters and should include at least one letter and one digit
- You cannot use a series of same characters i.e. security codes b222222, 7777777g are not acceptable.
- You cannot use numbers following a logical sequence i.e. security codes such as 123456, 654321 are not acceptable.

Tip: Do not use security codes that are predictable such as dates, names and telephone numbers.

PLEASE BEWARE!

The PIN is case sensitive and Non Latin characters are considered different from Latin characters. For example, **klomn3** is different from **KL0MN3** and **abkem4** is different from **aβkep4**.

Current PIN:

New PIN:

Confirm New PIN

Please prompt me to change my PIN every

2 months

4 months

6 months

Screen 3

Fill in the following code in the Token device: **58638297**

extraPIN (Token PIN followed by the code generated by the Token device):

Code generated automatically by the application and inserted in the Token device in order to get the code which together with the Token PIN forms the extraPIN code

Login

Screen 4

Instructions for Token PIN change

- The Token PIN must be formed only of digits, at least 4.
- You cannot establish a Token PIN identical to the one provided by the bank.

Tip: Do not use Token PINs that can be easily predictable such as birth dates, telephone numbers.

For any explanation or additional information, we are at your disposal 24 hours a day at the phone numbers 0800-801-802 and +4021-3036969 (for any national or international network) or at the e-mail address support@piraeusonline.ro.

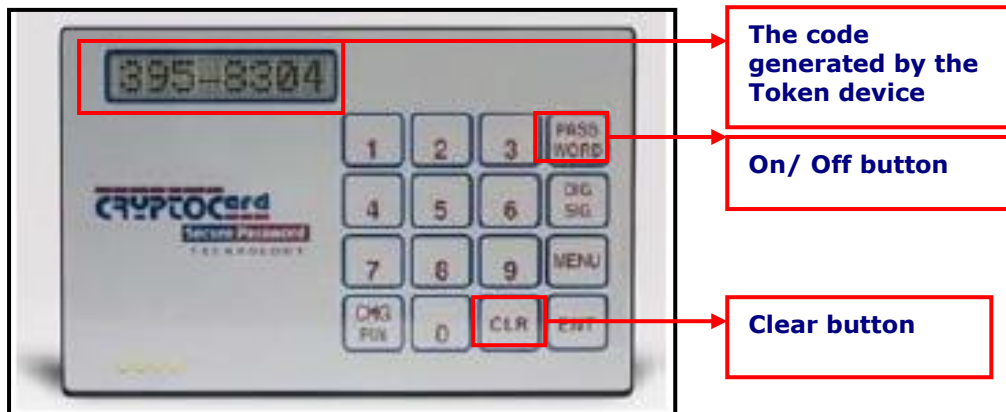
New Token PIN:

Confirm new Token PIN:

Submit

The token is an electronic device that uses a cryptographic algorithm and an encryption key. In order to ensure the proper functioning of the device, the contact with chemical substances, water or other liquids, the exposure to very high/ low temperatures or strong shocks should be avoided. Also do not attempt to repair or dismantle the Token. If the display becomes dim, the batteries should be replaced. Always replace both batteries. The type of batteries should be CR2016, 3 volt lithium coin cells and they should be changed one at a time, as follows:

1. Loosen the battery cover screw on the back of the token and carefully remove the cover.
2. Carefully pry out one battery by placing a screwdriver in the slot beside the battery.
3. Insert a new battery, making sure the „+“ sign is on top.
4. Repeat steps 2 and 3 for the replacement of the second battery.

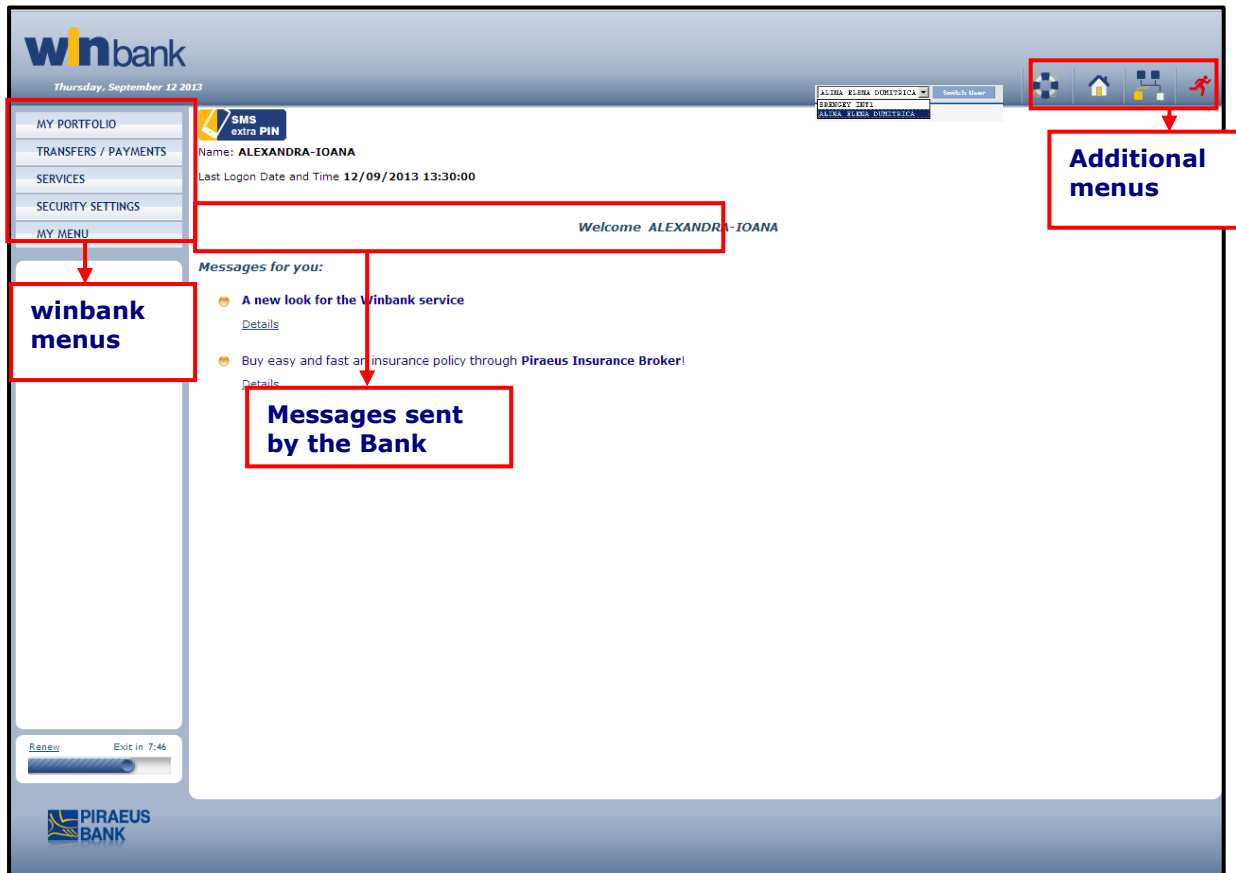


The Token device may be turned on/ off by pressing the *Password* button. The Code generated by the Token device after entering the code displayed in the **winbank** application will be formed of 8 digits.

If you made an error while entering the code generated by the application, use the *CLR* key to clear it. This key will clear characters one at a time or it will clear the whole field if held down for more than one second.

winbank welcome page

The welcome screen contains your name, the last date and time that you logged in **winbank** and one or more messages sent to you by the bank. In case you are a winbank user for one or more companies and you opted to login to their winbank application using the security codes obtained as an individual, in the up-right side of the winbank welcome page, you will have the possibility to commute from one user to another by selecting the name of the client you represent and pressing the **Switch user** button.



Page description:

The messages can be:

- personalized, being addressed only to you, or
- broad, being addressed to all the **winbank** users.

The existing messages can be replaced with new ones, according to the Bank’s needs for sending you new announcements/ notices. We would advise you to read your messages in order to get informed on the Bank’s news or notifications.

From this page, you can also navigate through the **winbank menu**.

The left menu is stable and will always be at your disposal regardless the selected operation.

From the **Additional Menu** you can easily have access to the **Help** button where you can get access to the User manual, the **Home page** button, to the **Site map** and to the **Logout** button.

If for 10 minutes you do not perform any operation or request, **winbank** application will automatically disconnect you for your own safety. In order to perform operations, you have to log in again to the application from the log-in screen.

My Portfolio

By selecting the option **My Portfolio** and then the option **Product Portfolio** you may see all your products available in **winbank** at a glance. Additional information regarding the displayed products may be obtained by clicking on the link from the screen.

The screenshot shows the 'My Portfolio' page in the winbank interface. The left sidebar contains navigation options: MY PORTFOLIO (highlighted), TRANSFERS / PAYMENTS, SERVICES, SECURITY SETTINGS, MY MENU, Products portfolio (highlighted), ACCOUNT MANAGEMENT, and Credit Card Management. The main content area is titled 'Products portfolio' and includes a sub-header 'View a summary of your product portfolio with its current value in RON equivalent.' Below this is a table with three columns: Products, Number, and Total value (RON equivalent). The table lists three categories: Accounts (6 items, 55,619.88 RON), Services (1 item, 0.00 RON), and Debit Cards (1 item, 0.00 RON). At the bottom of the table are buttons for 'Download CSV', 'Download HTML', and 'Print'. The footer of the page features the PIRAEUS BANK logo and a session timer showing 'Exit in 10:00'.

Products	Number	Total value (RON equivalent)
Accounts		55,619.88 RON
Current/Savings accounts	6	55,619.88 RON
Services	1	0.00 RON
Debit Cards	1	0.00 RON

E.g. Details regarding the current account

The screenshot displays the 'Account Details' page in the winbank online banking system. The interface includes a top navigation bar with the winbank logo and date 'Thursday, September 12 2013'. A left sidebar contains menu items such as 'MY PORTFOLIO', 'TRANSFERS / PAYMENTS', 'SERVICES', 'SECURITY SETTINGS', and 'MY MENU'. Below these are sections for 'Products portfolio', 'Account Management', 'Accounts', and 'Credit Card Management'. The main content area shows account information for a 'Current Account-Savings Account' with an IBAN of RO33PIRB4259530850052000 and a balance of 3.82 RON. It also lists beneficiaries, including 'ALEXANDRA-IOANA,283021', and provides options to download CSV, HTML, or print the details. A 'Back' button is also visible. At the bottom left, there is a 'Renew' button and a session timer showing 'Exit in 8:56'. The PIRAEUS BANK logo is located at the bottom left of the page.

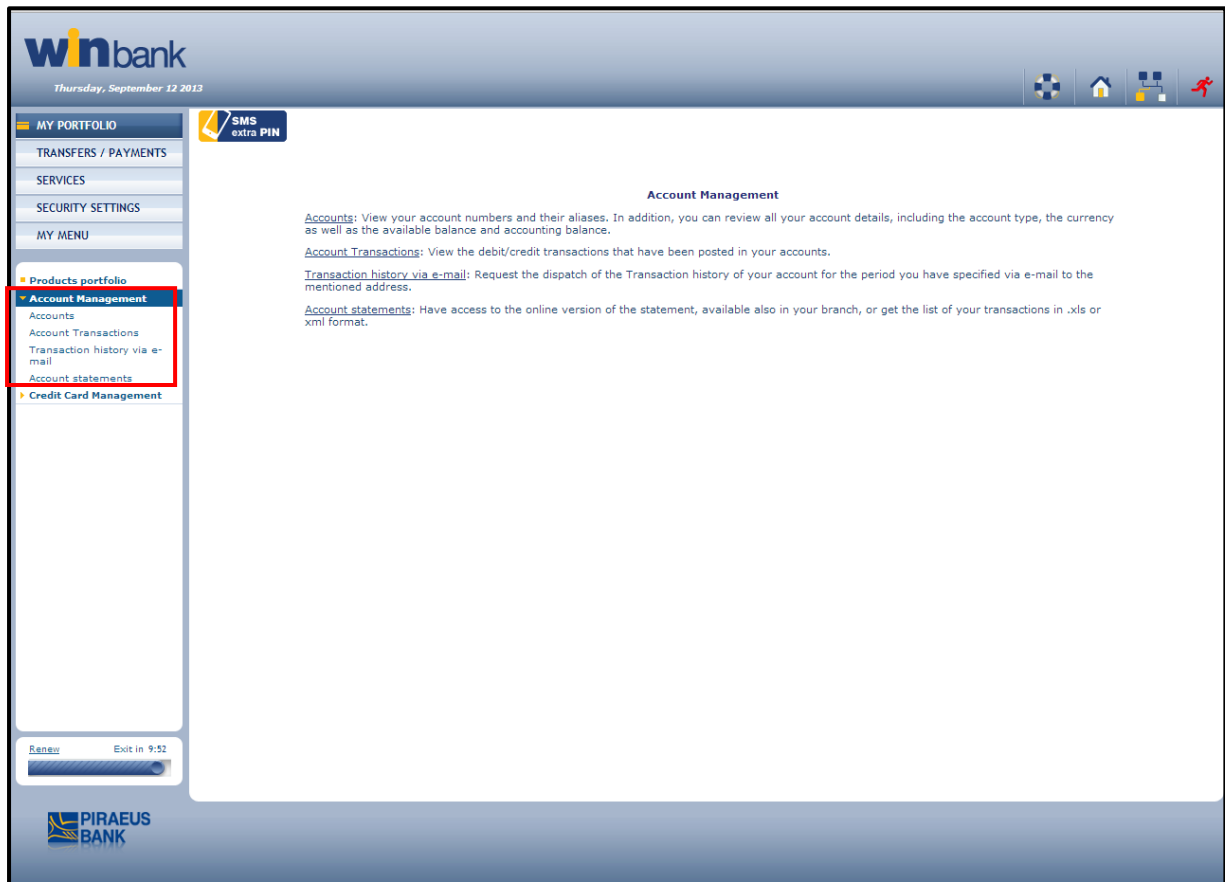
In case of accounts, the same information may be viewed also by pressing the button **Account details** from the **Accounts** menu.

The screenshot displays the winbank user interface. At the top, the winbank logo and the date 'Thursday, September 12 2013' are visible. A navigation menu on the left includes 'MY PORTFOLIO', 'TRANSFERS / PAYMENTS', 'SERVICES', 'SECURITY SETTINGS', and 'MY MENU'. Below this, there are sections for 'Products portfolio', 'Account Management', 'Accounts', 'Account Transactions', 'Transaction history via e-mail', 'Account statements', and 'Credit Card Management'. The 'Accounts' section is active, showing a table of accounts with columns for 'Account', 'Type / Currency', 'Available Balance', and 'Accounting Balance'. Below the table, there are buttons for 'Account Transactions', 'Balance Analysis', and 'Account Details' (highlighted with a red box). Underneath these are buttons for 'Download CSV', 'Download HTML', and 'Print'. At the bottom left, there is a 'Renew' button and an 'Exit in 9:55' timer. The PIRAEUS BANK logo is at the bottom left of the page.

Account	Type / Currency	Available Balance	Accounting Balance
RO21PIRB4259530850001000 (Salariu)	Current Account / RON	0.81 RON	210.81 RON
RO84PIRB4259530850002000	Current Account / EUR	0.00 EUR	0.00 EUR
RO04PIRB4259530850050000 (Casa)	Current Account-Savings Account / RON	71.82 RON	71.82 RON
RO67PIRB4259530850051000 (Casa EUR)	Current Account-Savings Account / EUR	64.42 EUR	64.42 EUR
RO33PIRB4259530850052000 (Economii)	Current Account-Savings Account / RON	3.82 RON	3.82 RON
RO96PIRB4259530850053000 (Papusi)	Current Account-Savings Account / RON	0.47 RON	0.47 RON

Account management

By selecting the **Account management** option you may view all available functions related to your banking accounts.



TIP: You can either select one of the functions from the left menu, or click on the adequate word/ phrase from the main page.

The name of each function is actually a link to the screen which allows you to obtain the necessary information.

Accounts – the following information will be at your disposal:

- A list of the accounts opened with Piraeus Bank Romania and accessible through **winbank**.
- The friendly name assigned by you to each of your accounts for their easier and faster administration.
- Account type and currency.
- Available balance (made up of own available funds and the limit of the overdraft granted by the Bank; in case of savings accounts it excludes the minimum blocked amount) and
- Accounting balance (value of own available funds).

After selecting an account and pressing the **Balance analysis** button, you may get information related to:

- Accounting balance
- Unavailable balance due to value date (amounts credited in your account with a future date)
- Pledged amount (amounts debited from your account with a future date)/ Blocked amount (the minimum amount that cannot be withdrawn/ used - applicable to savings accounts)
- Overdraft limit (in case the bank has granted you an overdraft limit) and
- Available balance.

After selecting an account and pressing the **Account details** button, you may get information related to:

- the Branch where the account was opened
- its Status
- Opening date
- Expiry date
- Beneficiaries: principle beneficiary and in case of individuals, the empowered persons
- Available balance
- Accounting balance
- Overdraft amount and
- Overdraft expiration.

Account Transactions – displays you a list with the transactions of the selected account. As search criteria you may use the period in which the transaction was performed or its Reference. Through winbank service, you will not be able to view the closed accounts or those whose IBAN was modified, no matter the reason.

Account Transactions

Account: Current Account. R077PIR81600711126002000 1,603.26 USD

Accounting Balance: 2,314.80 USD
Available Balance: 1,603.26 USD

Search Criteria

From: 13/06/2013 To: 12/09/2013
 Transaction Reference :

Transaction Date	Value Date	Amount	Transaction Reference	Transaction Description	Transaction Details
24/07/2013	24/07/2013	1,000.00 USD	420030724H000008	Transfer Winbank cont propriu PBR	FROM 1600711126001 3421.00RON Rate 3.42100
24/07/2013	24/07/2013	1,000.00 USD	420030724H000007	Transfer Winbank cont propriu PBR	FROM 1600711126001 3421.00RON Rate 3.42100
24/07/2013	24/07/2013	300.00 USD	420030724H000001	Transfer Winbank cont propriu PBR	FROM 1600711126001 1026.30RON Rate 3.42100
22/07/2013	20/07/2013	-4.44 USD		Comis admin. cont	
10/07/2013	10/07/2013	19.24 USD	DJTAFR/DITL/13	Scadenta depozit	
04/07/2013	04/07/2013	-19.24 USD	DJTAFR/DITL/13	Constituire depozit	
03/07/2013	03/07/2013	-5.89 USD	SWP1307033200	Recuperare Debit	3100711126001;20.00;RON
20/06/2013	20/06/2013	-4.48 USD		Comis admin. cont	

Page 1:

Back Details

Download CSV Download HTML Print

For each transaction, you may:

- View its details, by pressing the button **Details**
- Export the displayed information, by selecting the button **Download CSV** (the exported file will be in CSV format and can be opened with MS Excel) or **Download HTML**
- Print the displayed information by pressing the **Print** button.

Transaction History via e-mail – offers you the possibility to ask for the receipt of the Transaction History of the selected account to the e-mail address that you will specify.

The transmission of the Transaction History via e-mail is done by the bank in a secure way. For this reason you are required to enter your personal passwords in the appropriate fields of the application page. In order for you to successfully open the received file, you will have to remember and use the same password as the one you have submitted in the **Transaction History via e-mail** screen.

winbank
Thursday, September 12 2013

Transaction history via e-mail (Step 1 of 3)

Transaction History Data
Please send me a Transaction History, via e-mail for my account:
Current Account-Savings Account: R033PIRB4259530850052000 (Econom1) 3.82 RON

For the period:
From: 13/03/2013
To: 12/09/2013

Note:
Please contact your servicing branch should you need a Transaction History for a period exceeding the latest 6 months.

File Format
I wish to receive my Transaction History,
in plain text
 Microsoft Excel CSV
 HTML
 PDF

Security
I wish to receive my Transaction History via e-mail,
to e-mail address: [input field]

For the secure transfer of the file, the password, that will be used to unlock the received e-mail, is:
Note: The PIN Code used to log in to winbank service should not also be used as a Password.

Password: [input field]
Confirm Password: [input field]

Remember the password in order to be able to read the e-mail received from the bank with the Transaction History.

Next >>

PIRAEUS BANK

Account statement – offers you the possibility to view online the account statement you can receive in your branch or get the list of your transactions in .xls or .xml format. The account statements that will be displayed are the ones generated after 22nd of October 2012. You may either save or print any of the displayed account statements.

Account statements

Search period: From 12/03/2013 To 12/09/2013

From Account: Current Account-Savings Account R033PR84259530850052000 (Economi) 3.82 RON

By using this option, you have the possibility to obtain the account statements that have been generated after the implementation of this functionality for the accounts for which such document is produced.

Statement Number	Start Date	End Date	Previous Balance	Final Balance	Statement (PDF)	Transactions (XLS)	Transactions (XML)
2	31/07/2013	30/08/2013	2,128.00 RON	3.82 RON			
1	01/01/0001	31/07/2013	0.00 RON	2,128.00 RON			

Online account opening – through this menu you can open online current accounts in RON, EUR, USD, GBP, CHF and HUF, savings accounts in RON, EUR and USD and savings plans in RON, EUR and USD.

Online account opening (Step 1 of 3)

Personal data
Please review the following information. In case of amendment please visit a Piraeus Bank branch to update your personal data.
Full Name: **DEMO**
CNP/ Passport no.:
Domicile Address:

Account type selection
Please select the type of the account that you would like to open. To view the product features please click [here](#).
 Current account Savings Account "IDEAL" Savings plan "BONUS 12+"
Please select the currency of the account you would like to open: ▾

I hereby declare that I have read, understood and I accept the **contractual documents** and I fully acknowledge all the advantages and risks incurred by the clauses that might be considered as non-standard (bolded in the text). Also, I agree to immediately benefit of the product offered by the bank under the present request.

The e-mail address for receiving the contractual documents via e-mail:

Time Deposits Management

By selecting **Time Deposits Management**, you can open time deposits with great interest rates and you can also close a time deposit that you opened online.

The screenshot displays the winbank online banking interface. At the top left, the winbank logo is visible along with the date "Monday, October 14 2013". The main navigation menu on the left includes "MY PORTFOLIO", "TRANSFERS / PAYMENTS", "SERVICES", "SECURITY SETTINGS", and "MY MENU". Under "MY PORTFOLIO", there are sub-menus for "Products portfolio", "Account Management", "Time Deposits Management", and "Credit Card Management". The "Time Deposits Management" menu is currently selected, showing options for "Open a Time Deposit" and "Close a Time Deposit". The main content area is titled "Time Deposits Management" and contains two hyperlinks: "Open a Time Deposit: Select and open a Time deposit in real-time" and "Close a Time Deposit: Close a Time deposit that you opened online and make funds available in your current account". At the bottom left, there is a "Renew" button and a timer showing "Exit in 19:55". The PIRAEUS BANK logo is located at the bottom left of the page.

Open a Time Deposit – This menu allows you to select and open a Time deposit in real-time.

The list of deposits that can be opened online and their characteristics is available in the first step of "Open a Time Deposit" by clicking on the hyperlink "here".

In order to open a deposit you must select/ fill in the required information in the fields marked with a red star and after displaying the products that respect the parameters you have choose select your desired product from the table by clicking the hyperlink "Open a Time Deposit".

Open a Time Deposit (Step 1 of 4)

You can open a time deposit online by choosing from a variety of products with competitive interest rates and flexible features. For more details about time deposits please click [here](#).

Time deposit selection
Please select the desired characteristics of the new time deposit:

- * Currency:
- * Tenor:
- * Amount:
- * Interest Payment:

Please use dotted (.) decimal notation.
Example: The amount of ten thousand five hundred euro and forty cents must be entered as 10500.40

Please select a product from the time deposits table below:

Time deposit	Tenor	Minimum amount	Interest Rate	Interest Payment	Action
STAR	1 Month(s)	500.00 RON	5.0 %	End of term	Open Deposit
STAR	3 Month(s)	500.00 RON	5.25 %	End of term	Open Deposit
STAR	6 Month(s)	500.00 RON	5.5 %	End of term	Open Deposit
STAR	12 Month(s)	500.00 RON	5.7 %	End of term	Open Deposit
PIRAEUS 100	100 Day(s)	1,000.00 RON	5.35 %	End of term	Open Deposit
3 x Castig	3 Month(s)	1,000.00 RON	5.2 %	End of term	Open Deposit
Dubla Bucurie	12 Month(s)	1,000.00 RON	5.4 %	End of term	Open Deposit

In the second step you need to select the account that you want to debit for the deposit creation and to confirm that you read and accepted the contract documents. Also, in this step you can select for autorollover and capitalization options.

Open a Time Deposit (Step 2 of 4)

Please select the required information for opening the desired time deposit:

Time deposit name: **STAR**
 Amount: **1,000.00 RON**
 Tenor: **1 Month(s)**
 Interest Rate: **5.0 %**
 Interest Payment: **End of term**

* From Account: Account Number (alias)

Auto Rollover:
 Capitalization:

* I hereby declare that I have read, understood and I accept the **contractual documents** and I fully acknowledge all the advantages and risks incurred by the clauses that might be considered as non-standard (bolded in the text).

In the third step you will see the simulation of your deposits, that is only informative and you can review the details before you confirm the deposit. In the last step you will receive confirmation of your deposit creation and you can save the contractual documentation along with your deposit information in PDF format.

winbank
Monday, October 14 2013

Open a Time Deposit (Step 4 of 4)

✓ Your time deposit was successfully created with the following details:

Your transaction is complete. Deposit Reference: **W310141033079**
 Time deposit name: **STAR**
 Amount: **1,000.00 RON**
 Tenor: **1 Months**
 Interest Rate: **5.0 %**
 Interest Payment: **End of term**
 From Account: **R061PIRB420123524600**
 Auto Rollover: **No**
 Capitalization: **No**
 Start Date: **31/07/2013**

I hereby declare that I have read, understood and I accept the contractual documents and I fully acknowledge all the advantages and risks incurred by the clauses that might be considered as non-standard (bolded in the text).

Select "My portfolio >> Products Portfolio" to view more details regarding your time deposits.

Open a Time Deposit
 Download PDF Print

Renew Exit in 19:55

PIRAEUS BANK

Close deposit - From this menu you can close a deposit that you opened online and make funds available in your current account. You only have to select from a list the product you want to close and confirm the request. **If the deposit is closed before maturity, the Bank will pay interest calculated using the current account rate.**

Close a Time Deposit (Step 1 of 3)

Please select the time deposit you want to close:

* Time deposit: STAR deposit 4201 WSI-W310141016218 1,000.00 RON

Product: STAR deposit: 4201 WSI-W310141016218
 Branch: Buc-Carol
 Status: Active
 Opening Date: 31/07/2013

Beneficiaries
 Principal Beneficiary: DEMO USER 2650331

Details
 Gross Interest: 4.11 RON
 Deposit Amount: 1,000.00 RON
 Renewal Date: 30/08/2013
 Contract Date: 31/07/2013
 Interest Rate: 5.00000000%

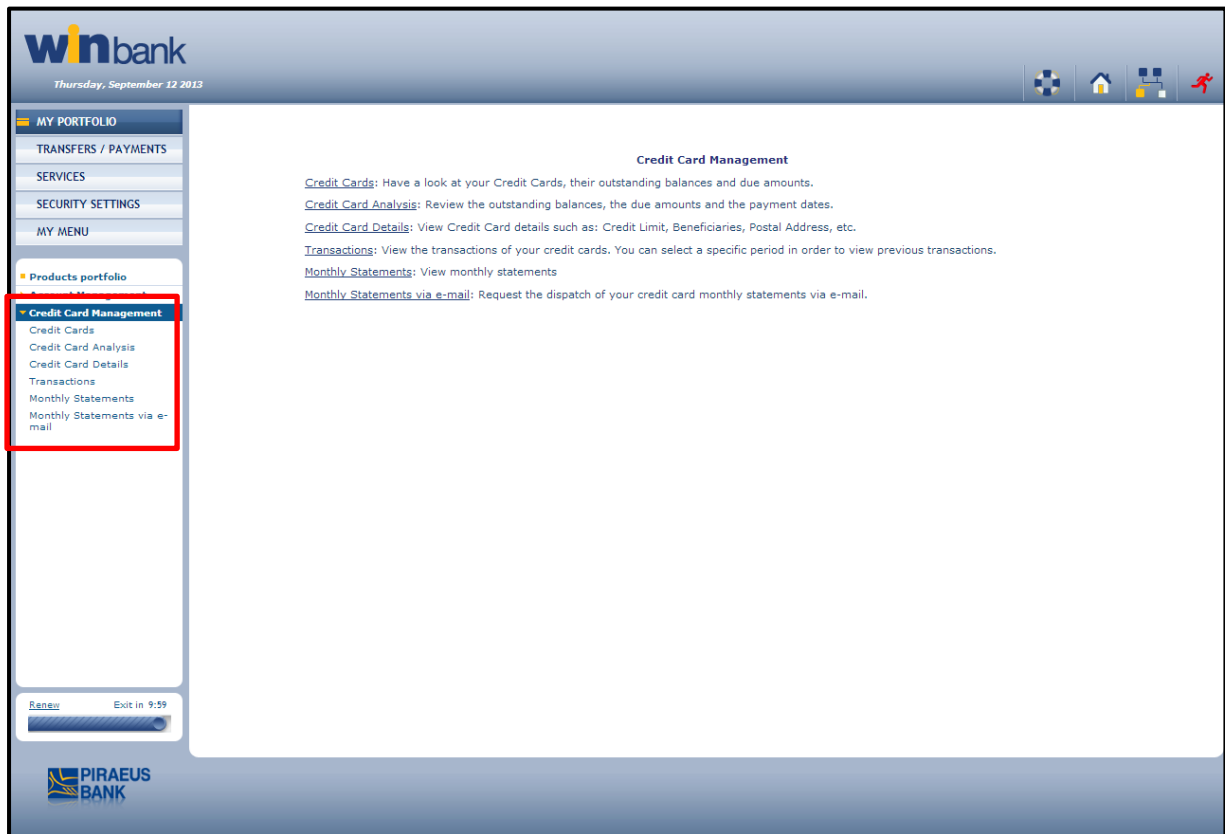
Next

Renew Exit in 19:57

PIRAEUS BANK

Credit card management

By selecting the **Credit Card Management** menu, you can view all options available related to your credit cards.



TIP: You can either select one of the functions from the left menu, or click on the adequate word/ phrase from the main page. The name of each function is actually a link to the screen which allows you to obtain the necessary information.

The **Credit cards** menu offers you:

- A list of all credit cards held at Piraeus Bank (main and additional cards)
- The credit card type
- Current balance
- Available credit
- The amount due as of the latest statement.

After selecting the credit card, you have the possibility to:

- view the **Credit card analysis** (by pressing the respective button from the screen. The same information may be obtained by directly accessing the menu with the same name displayed under the Credit card management menu): total due amount at the issuing date of the account statement, minimum payment amount, current balance etc.
- view the **Credit card details** (by selecting the respective button from the screen. The same information may be obtained by directly accessing the menu with the same name displayed under the Credit card management menu): credit card status, credit card limit, transactions limit, issuing date, expiry date, card holders etc.
- access the **Credit card payment** menu through which you may pay the due amount of you own credit card or that of another person that has a Piraeus Bank credit card.

The screenshot displays the winbank user interface. At the top, the winbank logo and the date "Thursday, September 12 2013" are visible. The main content area is titled "Credit Cards" and features a table with the following data:

Credit Card No	Credit Card	Type	Expiry Date	Current Balance	Available Credit	Last Statement Balance
4299*****013 (test)	VISA Exclusive Gold	Primary Card	30/04/2015	-1.00 RON	3,711.04 RON	-1.13 RON

Below the table, there are several action buttons: "Credit card analysis", "Credit Card Details", "Credit Card Payment", "Download CSV", "Download HTML", and "Print". The left sidebar contains a navigation menu with options like "MY PORTFOLIO", "TRANSFERS / PAYMENTS", "SERVICES", "SECURITY SETTINGS", "MY MENU", "Products portfolio", "Account Management", and "Credit Card Management". The "Credit Card Management" section is expanded, showing sub-options like "Credit Cards", "Credit Card Analysis", "Credit Card Details", "Transactions", "Monthly Statements", and "Monthly Statements via e-mail". At the bottom left, there is a "Renew" button and a timer showing "Exit in 19:58". The PIRAEUS BANK logo is located at the bottom left of the page.

Credit card analysis – in addition to the above, you will be able to access the **Transactions** and **Credit Card Payment** menus.

Credit card details - allows you besides viewing the credit card details, to create a predefined beneficiary in order to easily identify it in the future.

Transactions – offers you the possibility to view:

- the transactions that were Authorized (performed) but not yet settled
- the Current transactions (not included in the statement)
- the Previous transactions,

with the option to download them in csv or html format or to print them.

winbank
Thursday, September 12 2013

MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU

Products portfolio
Account Management
Credit Card Management
Credit Cards
Credit Card Analysis
Credit Card Details
Transactions
Monthly Statements
Monthly Statements via e-mail

Renew Exit in 19:54

PIRAEUS BANK

Transactions

Main Card: 4299*****013 (test) Current balance: -1.00 RON
 Addon Card: There are no supplementary Cards available.
 Transaction Types: Current Transactions (Open)

S/N	Credit Card No	Transaction Date	Processing date	Reference	Transaction Details	Original amount	Amount
1	4299*****013	30/08/2013	29/08/2013	001099472564	PURCHASE CUMPARARE-MEDICOVER SRL BUCURESTI RO	96.00 RON	96.00 RON
2	4299*****013	29/08/2013	29/08/2013	082901584	PAYMENT - THANK YOU PLATA - MULTUMIM-PLATA-MULTUMIM	-1,509.08 RON	-1,509.08 RON
3	4299*****013	27/08/2013	26/08/2013	001099052905	PURCHASE CUMPARARE-SENSIBLU TITULESCU BUCURESTI RO	66.17 RON	66.17 RON
4	4299*****013	27/08/2013	24/08/2013	001098913694	PURCHASE CUMPARARE-ZARA BUC VITAN C1 BUCURESTI RO	49.00 RON	49.00 RON
5	4299*****013	27/08/2013	24/08/2013	001098922910	PURCHASE CUMPARARE-KOTON VITAN MALL BUCURESTI RO	137.93 RON	137.93 RON
6	4299*****013	26/08/2013	24/08/2013	001098927049	PURCHASE CUMPARARE-SC SPRING PROD COM SRL BUCURESTI RO	12.50 RON	12.50 RON
7	4299*****013	26/08/2013	24/08/2013	001098929161	PURCHASE CUMPARARE-MGV DISTRI-HIPER SA BUCURESTI S3 RO	82.31 RON	82.31 RON
8	4299*****013	26/08/2013	24/08/2013	001098930822	PURCHASE CUMPARARE-MGV DISTRI-HIPER SA BUCURESTI S3 RO	197.59 RON	197.59 RON

Monthly statements – allows you to view online in pdf format the issued credit card statements. You have the possibility to save or print the generated credit card statements. Additionally, in case you wish to download the transactions included in the credit card statement in csv format, click on the link corresponding to the statement date and press the Download csv button.

Monthly statements via e-mail – offers you the possibility to ask for the receipt of the Credit card statement of the selected credit card to the e-mail address that you will specify. From now on, the Bank will cease to send via mail the credit card statement in physical format. The modification of the e-mail address to which the statement is sent may be done either through a new request performed through the same menu or in writing at the branch.

In case you want to stop receiving the credit card statement via email and to receive it via post, please visit one of the bank's branches and request this in writing.

Transfers/ Payments

By selecting the option **Transfers/ Payments**, you can perform the following types of transactions:

- I. Transfers between own accounts in the same or different currencies
- II. Third Party Payments (in Piraeus Bank Romania) between accounts in the same or different currencies
- III. Credit Card Payment
- IV. Bill payments

- V. Donations
- VI. Interbank payments in RON
- VII. Interbank payments in foreign currency
- VIII. Transfers/Payments history

The screenshot shows the winbank web interface. The top navigation bar includes the winbank logo and the date 'Thursday, September 12 2013'. The left sidebar menu is expanded, with 'TRANSFERS / PAYMENTS' highlighted in red. Below this, a list of services is shown, including 'Transfer between own accounts', 'Third Party Payments (in Piraeus Bank Romania)', 'Credit Card Payment', 'Bill payments', 'Donations', 'Interbank payments in RON', 'Interbank payments in foreign currency', and 'Transfers/Payments history'. The main content area is titled 'Transfers / Payments' and contains several informational paragraphs:

- Transfer between own accounts:** Transfer funds between your accounts in the same currency or in different currencies (foreign exchange deal) instantly or on a predefined future date. Transfers between accounts in different currencies will be executed at the exchange rate valid at the moment of execution. You may even set recurring money transfers between your accounts on a predefined date convenient to you.
- Third Party Payments (in Piraeus Bank Romania):** Transfer funds to third party accounts within Piraeus Bank Romania in real time or on a predefined future date or even set a recurring order. Third party payments (in Piraeus Bank Romania) between accounts in different currencies will be executed at the exchange rate valid at the moment of execution.
- Credit Card Payment:** Pay a Piraeus Bank credit card by debiting your bank account. Define the amount you wish to pay and execute your transaction immediately or at a future predefined date.
- Bill payments:** Order payments to providers of utilities/ services in an easy, fast and secure way. The list of companies will be regularly updated, in order to constantly provide you with new payment possibilities.
- Donations:** Make donations to any of the available non-governmental organizations according to your wish.
- Interbank payments in RON:** Order payments in RON to customers with accounts opened with other banks or to State Budget accounts.
- Interbank payments in foreign currency:** Order payments in foreign currency to customers with accounts opened with any bank from Romania or abroad.
- Transfers/Payments history:** Look for the payment orders sent to the Bank through the mean of this service according to the criteria set by you. You have the possibility to see the details and history of every payment order, to create similar payment orders, to permanently delete, temporary pause or reactivate a payment order.

I. *Transfers between own accounts in the same or different currencies*

Through this option you may perform transfers between your accounts with Piraeus Bank in the same currency (ex. RON-RON) or in different currencies (ex. EUR-USD). The currencies allowed for this type of transfer are: RON, EUR, USD, GBP, CHF or HUF.

The transfer may be established by you to be executed immediately, on a future date (scheduled) or you may define this transfer as recurring.

The accounts between which you want to perform the transfer may be selected by clicking on the respective check-box (From/ To).

Afterwards you will introduce the amount that you want to transfer and the transfer details.

Important!

In case you want to make a transfer between accounts in different currencies, the amount to be transferred will be mentioned either in the currency of the account to be debited or in the currency of the account to be credited. The Exchange rate, the Amount that will be debited and the Amount that will be credited will be displayed in the second step of the transfer. The Exchange rate at which the transaction will be executed is the

Exchange rate valid at the moment of execution both for transactions with immediate execution and for those with future execution (scheduled/recurring). The transactions will be executed according to the cut-off time and the maximum execution time of transactions.

All scheduled or recurring transactions ordered through winbank (no matter the transaction type) will be executed on the selected date around 8:45 AM.

This type of transfer is not included in the daily limits per customer or total transactions, being performed with no amount restriction.

After the amount is filled in, in order to finalize the transaction, you will have to fill in the field related to the execution date.

For a future faster execution, you have the possibility to save a shortcut for this payment, by giving it a name that will allow you to easily identify it in the future.

The screenshot shows the 'Transfer between own accounts' screen in the winbank interface. The sidebar menu on the left has 'Transfer between own' highlighted. The main content area shows a table of accounts with columns for From, To, Account, Type / Currency, Available Balance, and Accounting Balance. Below the table are form fields for 'Amount', 'Reason', and execution options (Save this Payment, Execute this transaction, and Recurring transaction).

From	To	Account	Type / Currency	Available Balance	Accounting Balance
<input type="radio"/>	<input type="radio"/>	RO21PIRB4259530850001000 (Salariu)	Current Account / RON	66.81 RON	276.81 RON
<input type="radio"/>	<input type="radio"/>	RO84PIRB4259530850002000	Current Account / EUR	0.00 EUR	0.00 EUR
<input type="radio"/>	<input type="radio"/>	RO04PIRB4259530850050000 (Casa)	Current Account-Savings Account / RON	5.82 RON	5.82 RON
<input type="radio"/>	<input type="radio"/>	RO67PIRB4259530850051000 (Casa EUR)	Current Account-Savings Account / EUR	64.42 EUR	64.42 EUR
<input type="radio"/>	<input type="radio"/>	RO33PIRB4259530850052000 (Economii)	Current Account-Savings Account / RON	3.82 RON	3.82 RON
<input type="radio"/>	<input type="radio"/>	RO96PIRB4259530850053000	Current Account-Savings Account / RON	0.47 RON	0.47 RON

II. Third Party Payments (in Piraeus Bank Romania) between accounts in the same or different currencies

Trough this menu you can pay/transfer funds from your own account to an account of another Piraeus Bank customer, both in the same currency or in different currencies. For transfers between accounts in different currencies, the transaction will be performed at the exchnage rate valid at the time of execution. The currencies allowed for this type of transfer are: RON, EUR, USD, GBP, CHF or HUF.

The transfer may be established by you to be executed immediately, on a future date (scheduled) or you may define this transfer as recurring.

Important!

In case you want to make a transfer between accounts in different currencies, the amount to be transferred will be mentioned either in the currency of the account to be debited or in the currency of the account to be credited. The Exchange rate, the Amount that will be debited and the Amount that will be credited will be displayed in the second step of the transfer. The Exchange rate at which the transaction will be executed is the Exchange rate valid at the moment of execution both for transactions with immediate execution and for those with future execution (scheduled/recurring). The transactions will be executed according to the cut-off time and the maximum execution time of transactions so as the transfers that imply a foreign exchange (no matter if it is between own accounts or to third parties) and that are ordered between 5:00 PM-09:00 AM will not exceed the maximum amount of 10,000 EUR or equivalent.

Select the account from which you want to perform the transfer, fill in the beneficiary name and his account number.

Attention! In case of payments from resident to non-residents in amounts of 50,000 EUR (or equivalent of this amount in the transaction currency) the field „Transaction code” is mandatory to be filled in.

According to the regulations in force, the above terms are defined as follows:

Residents:

1. Individuals – Romanian citizens, foreign citizens and stateless persons having the domicile in Romania as it results from the identity documents issued according to the law;
2. Companies and any other entities with headquarters in Romania as well as individuals, Romanian citizens, foreign citizens and stateless persons with domicile in Romania, which are authorized and/ or registered to carry on independent economic activities within the Romanian borders according to the conditions established by the in force regulations;
3. Branches, agencies, representatives, offices belonging to foreign companies or other foreign entities, registered and/ or authorized to carry on activities in Romania;
4. Embassies, consulates and other representatives and permanent missions of Romania abroad;

Non-residents:

1. Individuals – Romanian citizens, foreign citizens and stateless persons having the domicile abroad as it results from the identity documents issued according to the law;
2. Companies and any other entities with headquarters abroad as well as individuals, Romanian citizens, foreign citizens and stateless persons with domicile abroad, which are authorized and/ or registered to carry on independent economic activities abroad according to the conditions established by the in force regulations;
3. Branches, agencies, representatives, offices belonging to Romanian companies or other Romanian entities, registered and/ or authorized to carry on activities abroad;
4. Embassies, consulates and other representatives and permanent missions of other states in Romania as well as international organizations or representatives of such organizations that carry on activities in Romania;

Further on you have to fill in:

- The amount you want to transfer/pay
- The Payment order number (from your own records)
- The Payment details

- The Transaction code (whenever it is required).

In case you have a beneficiary to which you repeatedly transfer funds, you can save it as a predefined beneficiary directly from the screen you input the transaction by using the option "Add to my list of predefined beneficiaries, under the alias:". In this way the beneficiary will remain saved in the dropdown list displayed next to the "Account number" field and whenever selected, the fields "Account number" and "Full name" will be automatically filled in.

Additionally, in case you have a transaction of this type that you order frequently, you may save the details and fields of the respective transaction as a template by using the option „Save this Payment to my shortcut list with the name“. In this way, when you want to perform a payment similar to the one already saved, you may choose it from the dropdown list displayed next to the field "Select a saved payment from your shortcut list:". Whenever selected, all the fields will be automatically filled in with the saved data but you will have the possibility to change any of them.

In order to finalize the transaction, you will have to fill in the field regarding to the date of execution.

The screenshot displays the 'Third Party Payments (in Piraeus Bank Romania)' form, which is Step 1 of 3. The interface includes a navigation menu on the left with options like 'MY PORTFOLIO', 'TRANSFERS / PAYMENTS', 'SERVICES', 'SECURITY SETTINGS', and 'MY MENU'. The main content area contains the following sections:

- From Account:** A table with columns for 'Description', 'Account Number (alias)', and 'Avail. Balance'.
- Beneficiary Details:** A section where users can enter details of the transfer destination or select a saved alias. It includes fields for 'Account number' (with a dropdown menu), 'Full name', and a checkbox to 'Add to my list of predefined beneficiaries, under the alias:'.
- Payment data:** A section for entering payment details, including 'Payment order number', 'Amount' (with a dropdown menu), and 'Reason'. A note specifies: 'Please use dotted (.) decimal notation. Example: The amount of ten thousand five hundred euro and forty cents must be entered as 10500.40'. Below this, there is a warning: 'You cannot use special characters other than . / & + () - , and '.
- Transaction code:** A field with a 'Search codes' button.
- Description:** A text input field.
- Save this Payment to my shortcut list with the name:** A checkbox and a text input field.
- Execute this transaction:** A section with a checkbox and two radio buttons: 'Immediately' and 'On: dd/mm/yyyy' (with a date picker).

The bottom of the page shows the 'PIRAEUS BANK' logo and a 'Renew' button with a timer 'Exit in 9:49'.

III. Credit Card Payment

Through this option you have the possibility to pay a credit card by debiting your bank account. You may pay your own credit card or another person's Piraeus Bank credit card.

winbank
Thursday, September 12 2013

MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU

SMS extra PIN

Credit Card Payment (Step 1 of 3)

Select a saved payment from your shortcut list:

Description	Account Number (alias)	Avail. Balance
test	(Avail. Balance: 3,711.04 RON)	4299 9013

Card number: (Avail. Balance: 3,711.04 RON)

Add to my list of predefined beneficiaries, under the alias:

Latest statement details
Due Amount: -1.13 RON
Minimum Payment Amount: 0.00 RON
Payment Date: 05/09/2013
Automatic Payment: No
(The information above is based on your last statement and will be displayed until your next statement is issued, even if you have already made a payment.)

RON
Please use dotted (.) decimal notation.
Example: The amount of ten thousand five hundred euro and forty cents must be entered as 10500.40
 -1.13 RON (Due Amount)

Amount:

The cut-off time for this type of transaction is 19:30 on working days, and the amount paid is available on the next working day. All payments received after the cut-off time are considered received on the following working day.

Save this Payment to my shortcut list with the name:

Execute this transaction:
 Immediately
 On: (DD/MM/YYYY)

Recurring transaction:
 Every month on the:
 On the first working day of each month
 On a certain date of each month

Renew Exit in 19:58

PIRAEUS BANK

The Cut-off time for transactions with the same value date may be found on the Bank' web page to the corresponding link.

The data from the screen will be filled in as follows:

- o Select the account from which you want to make the payment
- o Select the personal Credit card for which you want to make the payment or in case you want to pay the credit card of another Piraeus Bank customer, fill in the credit card number as written on the card
- o Establish the amount you want to pay (in case you make the payment of your own credit card you have the possibility to select that the amount to be paid to be either the Due Amount or the Minimum Due Amount or you can fill in other amount)
- o Choose the way the transaction will be executed:
 - Immediately or on a certain date
 - Recurring: on the first or the last working day of the month or on a certain date from the month.

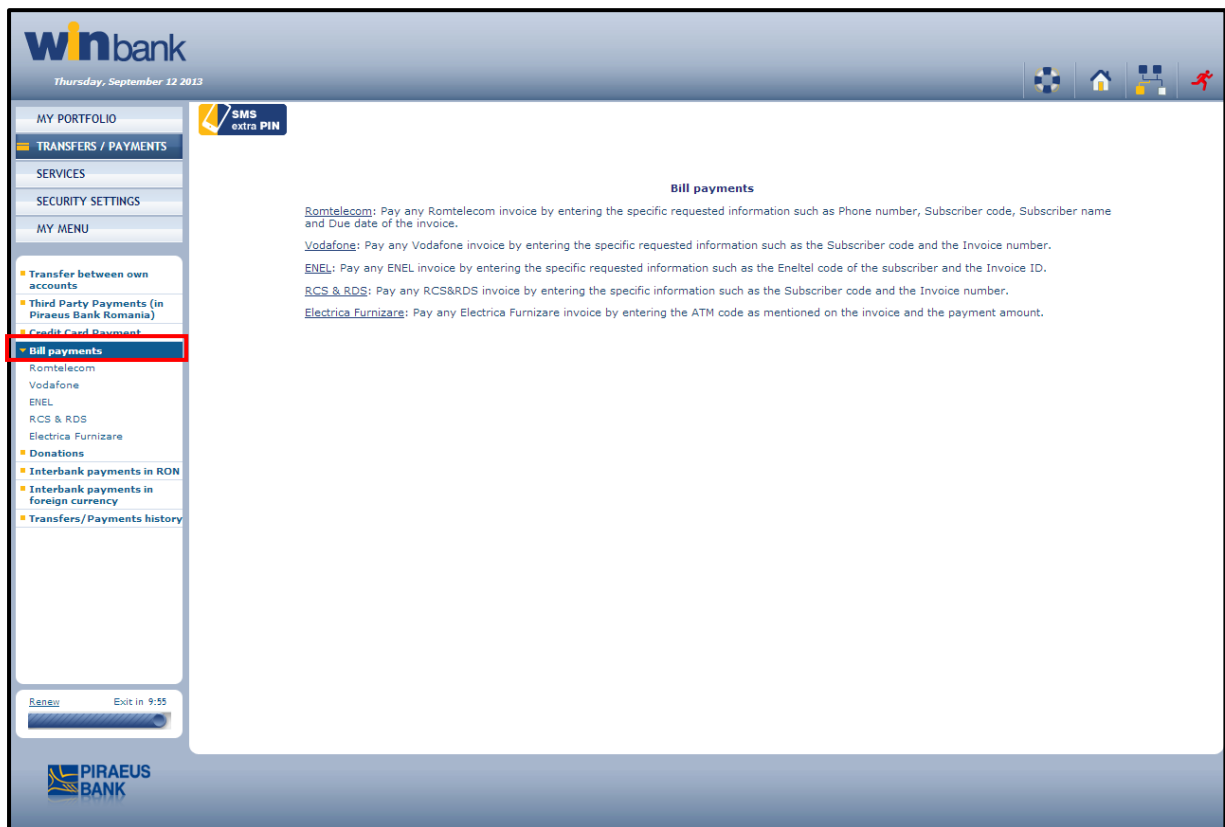
In case you have a credit card you pay regularly, you can save it as a predefined beneficiary directly from the screen you input the transaction by using the option "Add to my list of predefined beneficiaries, under the alias:". In this way the credit card will remain saved in the dropdown list displayed next to the "Credit card number" field and whenever selected, the fields "Beneficiary name" and "Credit card number" will be automatically filled in.

Additionally, in case you have a transaction of this type that you order frequently, you may save the details and fields of the respective transaction as a template by using the option „Save this Payment to my shortcut list with the name“. In this way, when you want to perform a payment similar to the one already saved, you may choose it from the dropdown list displayed next to the field "Select a saved payment from your shortcut

list:". Whenever selected, all the fields will be automatically filled in with the saved data but you will have the possibility to change any of them.

IV. Bill Payments

You have the possibility to effect payments to providers of utilities/ services in an easy, fast and secure way. The list of companies will be updated with all the new available providers.



For performing a payment to a provider of utilities/ services, select the specific provider from the displayed list with providers. The information necessary to be filled in will differ per provider.

After filling in all the specific information and the payment amount, select the payment method.

The transfer may be established by you to be executed immediately, on a future date or you can define this transfer as recurring.

In case you have a subscriber code for which you perform payments regularly, you can save it as a predefined beneficiary directly from the screen you input the transaction by using the option "Add to my list of predefined beneficiaries, under the alias:".

After the subscriber is predefined, you may select from the drop-down list displayed next to the field „Subscriber code“, the alias established for the code, the subscriber code being automatically filled in in the respective field.

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Thursday, September 12 2013

MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU

Transfer between own accounts
Third Party Payments (in Piraeus Bank Romania)
Credit Card Payment
Bill payments
Romtelecom
Vodafone
ENEL
RCS & RDS
Electrica Furnizare
Donations
Interbank payments in RON
Interbank payments in foreign currency
Transfers/Payments history

From Account: [Description] Account Number (alias) Available Balance

The following sample will help you fill in the information related to your payment.
ATTENTION! The displayed data are fictitious. In order to fill in the fields below, you will have to use the data from your invoice.

Vodafone România S.A.
Piata Charles de Gaulle nr. 13, Sector 1, Bucuresti, Romania
Număr de înregistrare: J40/9852/1996, Cod TVA RO8971726
Capital social subscris și vărsat: 70.341.714,17 RON
Operator de date cu caracter personal nr. 17

Număr de telefon: 72XXXXXXX
Cont client: 12345678
Seria și numărul facturii: VDF12345678
Data facturii: 14/01/2010
Perioada de facturare: 14/12/2009 - 13/01/2010
Cod unic de înregistrare: RT123456
Contract POS 122345/07/07/2008

Ion Vasile Popescu
Str. Zorilor nr. 125
Sector 4
22345 București
România

Subscriber Code: Other
Subscriber Name: [A]
Add to my list of predefined beneficiaries, under the alias: [B]

Invoice Number: VDF [C]
Amount: [] RON
Please use dotted (.) decimal notation.
Example: The amount of ten thousand five hundred euro and forty cents must be entered as 10500.40

- Vodafone payment orders are executed daily. The amount of Vodafone payment order is not blocked in the user's account, therefore the user is fully responsible for the availability of the required account balance on the date he/she designated as payment day.
- Vodafone payment orders received anytime after 21:00 of the designated payment date, will be executed on the next working date.

Renew Exit in 9:55

PIRAEUS BANK

V. Donations

You have the possibility to perform donations to any of the NGOs available in the application according to your wish.

These are predefined in the drop-down list from the field „Beneficiary name” and you have to fill in the following fields:

- the account from which you want to make the donation
- the transaction amount
- the contact data („Telephone number” and „E-mail address”) and
- the execution mode.

In case you have a transaction of this type that you order frequently, win may save the details and fields of the respective transaction as a template by using the option „Save this Payment to my shortcut list with the name”. In this way, when you want to perform a payment similar to the one already saved, you may choose it from the dropdown list displayed next to the field “Select a saved payment from your shortcut list:”. Whenever selected, all the fields will be automatically filled in with the saved data but you will have the possibility to change any of them.



Thursday, September 12 2013



- MY PORTFOLIO
- TRANSFERS / PAYMENTS**
- SERVICES
- SECURITY SETTINGS
- MY MENU
- Transfer between own accounts
- Third Party Payments (in Piraeus Bank Romania)
- Credit Card Payment
- Bill payments
- Donations**
- Interbank payments in RON
- Interbank payments in foreign currency
- Transfers/Payments history

Select a saved payment from your shortcut list: Other ▾

From Account: Description Account Number (alias) Avail. Balance ▾

Beneficiary details
Beneficiary name: --- Please select ---
world vision Romania
greenpeace Romania
save the children Romania
save the Danube and Delta
Foundation Noi Orizonturi

Payment data
Amount: Please use dotted (.) decimal notation.
Example: The amount of ten thousand five hundred euro and forty cents
must be entered as 10500.40

Contact data
Phone number:
Email address:

I agree that Piraeus Bank Romania provides to the organization of my choice the above contact data

Save this Payment to my shortcut list with the name:

Execute this transaction:
 Immediately
 On:

Recurring transaction:
 Every month on the:
 On the first working day of each month
 On the last working day of each month

Renew Exit in 9:56



VI. Interbank Payments in RON

The screenshot shows the 'Interbank Payments in RON' form in the winbank online banking interface. The form is divided into several sections:

- From Account:** A dropdown menu with 'Other' selected, and a table with columns 'Description', 'Account Number (alias)', and 'Avail. Balance'.
- Beneficiary Details:** A section for entering beneficiary information, including 'Account Number', 'Full Name', 'Type' (Resident/Non resident), 'CUI/CNP', 'Bank SWIFT BIC code' (with a 'Search/ Verify BIC' button), 'Bank name', 'Bank address', and 'Bank country' (set to Romania).
- Payment data:** Fields for 'Payment Order Number', 'Payment Registration Number (ANAF)', 'Amount' (with a dropdown for 'RON'), and 'Reason'. A note specifies: 'Please use dotted (.) decimal notation. Example: The amount of ten thousand five hundred euro and forty cents must be entered as 10500.40'.
- Urgent:** A checkbox for 'Urgent' and a 'Collect charges from my/our account number:' dropdown menu.
- Save:** A checkbox 'Save this Payment to my shortcut list with the name:' followed by a text input field.

The interface also features a left sidebar with navigation options like 'MY PORTFOLIO', 'TRANSFERS / PAYMENTS', 'SERVICES', 'SECURITY SETTINGS', and 'MY MENU'. The top right corner shows the date 'Thursday, September 12 2013' and various utility icons.

Through this option you have the possibility to make payments:

- Into your partners' business accounts, opened with other banks in Romania
- To the State Budget.

After selecting the Payment account („From” field), fill in:

- The Beneficiary account (if the IBAN is valid then the fields „Bank SWIFT BIC code” , „Bank name” and „Bank address” will be automatically filled in)
- The Beneficiary name
- The Beneficiary Type (resident/non-resident)
- The Beneficiary CUI/CNP (compulsory for State Budget payments)
- The Payment reference (from your own records)
- The Payment Registration Number (ANAF) (only when is mandatory and only for State Budget payments)
- The transaction Amount and
- Transaction details.

Important!

For this type of transfer you have the possibility to choose the payment charges to be debited from another account, different than the one from which the transfer is executed. In this respect you can choose from the drop-down list the account you wish to use for the fee collection.

Beneficiary type (Resident or Non-resident) will be selected by you (The terms Resident, Non-resident are defined under the chapter **Third Party Payments (in Piraeus Bank Romania)**).

In case you have a beneficiary to which you repeatedly transfer funds, you can save it as a predefined beneficiary directly from the screen you input the transaction by using the option "Add to my list of predefined beneficiaries, under the alias:". In this way the beneficiary will remain saved in the dropdown list displayed next to the "Account number" field and whenever selected, the fields "Account number" and "Full name" will be automatically filled in.

Additionally, in case you have a transaction of this type that you order frequently, you may save the details and fields of the respective transaction as a template by using the option „Save this Payment to my shortcut list with the name“. In this way, when you want to perform a payment similar to the one already saved, you may choose it from the dropdown list displayed next to the field "Select a saved payment from your shortcut list:". Whenever selected, all the fields will be automatically filled in with the saved data but you will have the possibility to change any of them.

Next you will have to choose the execution mode of the transfer:

- Immediately or on a certain date
- Recurring: in the first or the last working day of the month, or in a certain day of the month

You may establish also to order the payment as **Urgent** (the transfer to the beneficiary being done through the clearing system for high value and urgent payments and not through one of the three compensation sessions – SENT system). Because the clearing system of this type of transaction is different, the related costs are also different from those charged for a small payment transmitted normally through one of the three compensation sessions.

Before pressing the button **Next**, check the box through which you admit that you acknowledged the Cut-off time and the maximum execution time of a RON payment detailed under the link [here](#).

The Cut-Off time and the maximum execution time for transactions may be found also on the Bank' web page to the corresponding link.

winbank
Thursday, September 12 2013

MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU

Transfer between own accounts
Third Party Payments (in Piraeus Bank Romania)
Credit Card Payment
Bill payments
Donations
Interbank payments in RON
Interbank payments in foreign currency
Transfers/Payments history

Bank name: _____
Bank address: _____
Bank country: Romania

Add to my list of predefined beneficiaries, under the alias: _____

Payment data
Payment Order Number: _____
Payment Registration Number (ANAF): _____
Amount: _____ RON
Please use dotted (.) decimal notation.
Example: The amount of ten thousand five hundred euro and forty cents must be entered as 10500.40
Reason: _____
Urgent: You cannot use special characters other than / & + () - , and '.

Collect charges from my/our account number: _____ Account Number (alias) _____ Avail. Balance _____

Save this Payment to my shortcut list with the name: _____

I acknowledged the cut-off time and the maximum execution time

Execute this transaction:
 Immediately
 On: dd/mm/yyyy

Recurring transaction:
 Every month on the: _____
 On the first working day of each month
 On the last working day of each month

Renew Exit in 9:29

Next

PIRAEUS BANK

The box that has to be ticked in case you want to define an urgent payment

VII. Interbank Payments in foreign currency

Through this option you have the possibility to make payments in foreign currency to your business partners with accounts opened with banks in Romania or abroad.

In order to make this type of payment, you have to submit to the Bank, within 10 days, the Justifying documents that you marked in the screen upon payment ordering and the DPE form (Foreign payment order)/ Payment Order signed by you in original, according to the legislation in force.

The data from the screen will be filled in as follows:

- Select the payer's account number
- Fill in the beneficiary details: (account number, beneficiary name, address and country, SWIFT/BIC code of the beneficiary bank (similar to interbank payments in RON) or Clearing House Code for payments to US, when you fill in a valid SWIFT/BIC code, the fields Bank name, Bank Address and Bank Country will be automatically filled in)
- Select the Payment type: **Spot/Urgent/Express**

The screenshot shows the winbank online banking interface. The top navigation bar includes the winbank logo and the date 'Thursday, September 12 2013'. The left sidebar contains a menu with options like 'MY PORTFOLIO', 'TRANSFERS / PAYMENTS', 'SERVICES', 'SECURITY SETTINGS', and 'MY MENU'. The main content area is titled 'TRANSFERS / PAYMENTS' and contains a form for making a payment. The form is divided into several sections: 'Beneficiary Details', 'Payment data', and 'Charging Options'. A red box highlights the 'Spot' dropdown menu in the 'Payment data' section, with an arrow pointing to it and the text 'Select the Payment type'. The 'Payment data' section includes fields for 'Amount', 'Reason', 'Transaction code', 'Description', 'Justifying Documents', and 'Document Delivery'. The 'Charging Options' section includes a dropdown for 'Charges Type' and a field for 'Collect charges from my/our account number'.

In case you have a beneficiary to which you repeatedly transfer funds, you can save it as a predefined beneficiary directly from the screen you input the transaction by using the option "Add to my list of predefined beneficiaries, under the alias:". In this way the beneficiary will remain saved in the dropdown list displayed next to the "Account number" field and whenever selected, the fields related to the beneficiary will be automatically filled in.

Additionally, in case you have a transaction of this type that you order frequently, you may save the details and fields of the respective transaction as a template by using the option „Save this Payment to my shortcut list with the name“. In this way, when you want to perform a payment similar to the one already saved, you may choose it from the dropdown list displayed next to the field "Select a saved payment from your shortcut list:". Whenever selected, all the fields will be automatically filled in with the saved data but you will have the possibility to change any of them.

- Fill in the Amount, Transaction details, Transaction code (in case a resident makes a payment to a non-resident). The transaction code may be searched with the help of Search/Verify BIC button by entering either the code or its description.
- Check the Justifying documents for the payment. These documents will have to be brought to the Bank within 10 days from the ordering day.
- Select the type of commissions: OUR (commissions are covered by the payer), SHA (commissions are shared between the payer – he pays the commission of the payer's bank and the beneficiary – he pays the other commissions of the payment) and BEN (the payment commissions are covered by the beneficiary).
- Select the execution mode of the transaction:
 - Immediately or at a certain date
 - Recurring: on the first or the last working day of the month, or on a certain day of the month

Important!

For this type of transfer you have the possibility to choose the payment charges to be debited from another account, different than the one from which the transfer is executed. In this respect you can choose from the drop-down list, the account you wish to use for the fee collection.

The screenshot displays the 'winbank' online banking interface. The main content area is titled 'Payment data' and contains the following fields and options:

- Payment Type:** A dropdown menu with 'Spot' selected.
- Amount:** A text input field.
- Reason:** A text input field.
- Transaction code:** A text input field with a 'Search codes' button.
- Description:** A text input field.
- Justifying Documents:** Radio buttons for 'Invoice', 'Contract', 'DVI', and 'Other'.
- Document Delivery:** A dropdown menu with 'Sent via winbank scanned (using Contact form menu)' selected.
- Charging Options:**
 - Charges Type:** A dropdown menu with 'SHA - Sender bears local charges, beneficiary bears the rest' selected.
 - Collect charges from my/our account number:** A dropdown menu with 'Description', 'Account Number (alias)', and 'Avail. Balance' options.
- Save this Payment to my shortcut list with the name:** A text input field.
- Acknowledgment:** A checkbox (highlighted with a red box) labeled 'I acknowledged the cut-off time and the maximum execution time related to a foreign currency payment as mentioned here.' Below it are radio buttons for 'Execute this transaction: Immediately' and 'On: dd/mm/yyyy'.
- Recurring transaction:** Radio buttons for 'Every month on the: [input]', 'On the first working day of each month', and 'On the last working day of each month'.

At the bottom right of the form is a 'Next' button. The left sidebar shows navigation options like 'MY PORTFOLIO', 'TRANSFERS / PAYMENTS', 'SERVICES', 'SECURITY SETTINGS', and 'MY MENU'. The top navigation bar includes the winbank logo, the date 'Thursday, September 12 2013', and several utility icons.

Before pressing the button **Next**, check the box through which you admit that you acknowledged the cut-off time and the maximum execution time of a foreign currency payment payment detailed under the link [here](#).

The Cut-off time and the maximum execution time for transactions may be found also on the Bank' web page to the corresponding link.

VIII. Payments/ Transfers Log

Through this option you have the possibility to view and manage all the operations ordered by you using the option **Transfers/ Payments**.

You can choose what you want to view by using the following selection criteria:

- Payment type
- Payment/ file status
- Execution mode (All or Recurring/ Scheduled)
- the date or the timeframe within which the payments were ordered
- the date or the timeframe within which the payments were executed.

All payments for which you established the execution mode to be recurring will bear the status **Active**.

The screenshot displays the 'Transfers/Payments history' interface. At the top, there are filters for 'Order Type' (set to 'A11 types'), 'Payment/ File Status' (set to 'A11'), and 'Execution mode' (set to 'A11'). Date filters for 'Posted Date From' (12/03/2013) and 'Posted Date To' (12/09/2013) are also present. A search button is located to the right of these filters.

Order Type	Posted Date	Last Execution	Next Execution	Scheduled	Recurring	Amount	Beneficiary	Status
<input type="radio"/> Interbank payments in Foreign currency	14/03/2013			<input type="checkbox"/>	<input type="checkbox"/>	114.88 EUR	OSA234414141	Canceled
<input type="radio"/> Mass payments file submission	14/03/2013			<input type="checkbox"/>	<input type="checkbox"/>	136.76	-	Completed
<input type="radio"/> Mass payments file submission	14/03/2013			<input type="checkbox"/>	<input type="checkbox"/>	136.76	-	Completed
<input type="radio"/> Third party payments (within Piraeus Bank Romania)	14/03/2013	14/03/2013 Error		<input type="checkbox"/>	<input type="checkbox"/>	12.00 USD	RO58PIRB4201023442002000	Failed
<input type="radio"/> Interbank payments in RON	14/03/2013	14/03/2013 InProcess		<input type="checkbox"/>	<input type="checkbox"/>	21.88 RON	RO17ROIN2050447600146077	In Process
<input type="radio"/> Interbank payments in Foreign currency	14/03/2013	28/05/2013 InProcess		<input type="checkbox"/>	<input type="checkbox"/>	114.88 EUR	OSA234414141	In Process
<input type="radio"/> Mass payments file submission	14/03/2013			<input type="checkbox"/>	<input type="checkbox"/>	136.76	-	Completed

Page 5 of 5: 1 2 3 4 5

Buttons: Details, Recreate, Temporary Pause, Reactivation, Delete, Recurring History, Download CSV, Print.

From this screen, you may also:

- view the details of a payment/ file by selecting it and pressing the **Details** button.
- Create a payment with the same info of an existing one by selecting it and pressing the button **Recreate**. Any of the selected information or filled in fields may be modified.
- Temporarily pause a scheduled or recurring payment. In order to execute, a paused payment will have to be reactivated the latest on the day prior to the execution date.
- Reactivate a paused payment by pressing the **Reactivation** button.
- Delete a scheduled/ recurring payment or a payment pending approval by selecting the payment and pressing the **Delete** button.
- View the status of the scheduled/ recurring payments by pressing the button **Recurring history**.
- Download a file in csv format with the transactions displayed in the screen or
- Print the displayed transactions by pressing the button **Print**.

Services

This option was created especially for you, in order to offer you services for customising and managing your **winbank** application.

The screenshot shows the winbank user interface. The top navigation bar includes the winbank logo, the date "Thursday, September 12 2013", and several utility icons. A left sidebar contains a menu with options: MY PORTFOLIO, TRANSFERS / PAYMENTS, SERVICES (highlighted), SECURITY SETTINGS, and MY MENU. Below the SERVICES menu, a list of sub-options is shown, with a red box highlighting the following items: Useful Information, Contact Form, Contact Data, Preferences, Alias Management, Shortcuts Management, Application Management, and Actions Log. The main content area is titled "Services" and contains the following text:

Services

Useful Information: Please access this menu for information regarding security settings, technical requirements or other useful information.

Contact Form: Contact us for questions or general inquiries related to winbank and we will respond according to the chosen communication method and within the requested timeframe.

Contact Data: Change your contact data related to winbank service namely the phone number and email address.

Preferences: Personalize your winbank by selecting a desired colour and/ or language from the available options!

Alias Management: Create and use short descriptions instead of account numbers and counterparties names in order to easily identify the beneficiaries to which you perform payments.

Shortcuts Management: Do you perform certain monetary transactions frequently? You can now save templates for monetary transactions using easy to recognise aliases that will help you perform transactions faster!

Application Management: Check the progress of your online applications, such as transaction history via e-mail, contact forms, modifications of your mobile phone number used for receiving the extraPIN through SMS etc.

Actions Log: View online historical information about all your actions or transactions and filter them using certain search criteria.

At the bottom of the page, there is a "Renew" button and a timer "Exit in 9:59". The PIRAEUS BANK logo is visible in the bottom left corner.

- a. **Useful Information** – be informed on the Terms of use of **winbank** application, on security offered when submitting the instructions, information absolutely necessary for the proper execution of your actions initiated through **winbank** service.
- b. **Contact Form** – this option was created especially for you to help you easily communicate with the bank.
If you have problems related to transactions or technical problems or you want to send the justifying documents related to payments executed through winbank or you want to send us your suggestions and comments, you may use this option successfully.

winbank
Thursday, September 12 2013

MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU

Useful Information
Contact Form
Contact Data
Preferences
Alias Management
Shortcuts Management
Application Management
Actions Log

SMS extra PIN
Contact Form (Step 1 of 3)

Subject: Monetary Transaction Issue
Please enter a short description of your problem (max 140 characters):
Justifying documents
General comments and suggestions

We will respond via E-mail Please enter your contact e-mail address.
 Telephone

Please indicate a convenient time to call you 09:00 To 17:00

Next >>

Renew Exit in 9:47

PIRAEUS BANK

Solving the raised problem will be the priority of the persons authorized to solve these requests. The requests will be solved in the order of their receipt by the bank. The answer to the request will be sent to you according to the chosen communication channel. You have the possibility to choose only one communication channel. After choosing the problem type in the field „Subject“ you will introduce a short description of your request.

- c. **Contact Data** – through this option you have the possibility to communicate to the Bank, as soon as possible, the modification of your e-mail address and/or contact phone numbers used exclusively in relation to winbank service. Also, in the field comments/ instructions, you may add information regarding to the change of your contact data.

The screenshot shows the 'Contact Data' form in the winbank interface. The form is titled 'Contact Data (Step 1 of 3)' and includes a declaration: 'I declare that I wish to alter the following information:'. The form contains the following fields:

- Telephone number: 0216800000
- Mobile Phone Number: 0720000000
- e-mail address: [empty]
- Other Instructions / Comments: [empty text area]

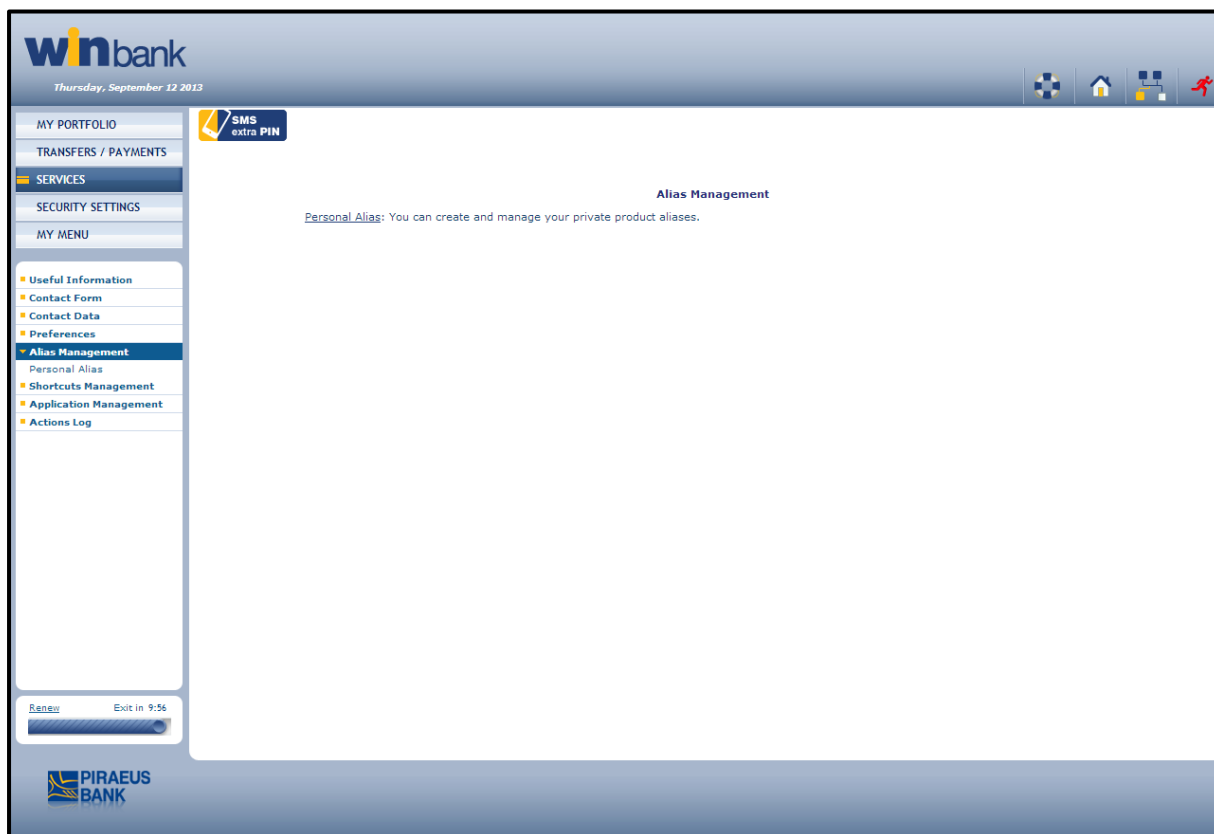
A red box highlights the Telephone number field, and a callout box states: 'No special characters will be used in the Telephone number field; in order to separate 2 numbers, please use the space'. A 'Next >>' button is located below the form.

- d. **Preferences** – this option allows you to choose your **winbank** language and the column separator for files in csv format, according to your preferences. You can choose these modifications to be applied for the current session or for all future logins.

The screenshot displays the winbank user interface. At the top, the winbank logo and the date "Thursday, September 12 2013" are visible. A navigation menu on the left lists options such as "MY PORTFOLIO", "TRANSFERS / PAYMENTS", "SERVICES", "SECURITY SETTINGS", and "MY MENU". The "SERVICES" section is expanded, showing "Useful Information", "Contact Form", "Contact Data", "Preferences", "Alias Management", "Shortcuts Management", "Application Management", and "Actions Log". The "Preferences" page is active, featuring a "SMS extra PIN" notification. The main content area contains two sections: "Please select the desired language from the list:" with a dropdown menu showing "English", and "Please select the column separator for CSV files:" with a text input field. Below these sections are two buttons: "Save temporary for this session" and "Save". At the bottom left, there is a "Renew" button and a session timer showing "Exit in 9:59". The Piraeus Bank logo is located at the bottom left of the page.

- e. **Alias management** – in order to initiate transactions easily and rapidly, we put at your disposal this option that gives you the possibility to predefine destinations for your transfers/ payments.

This option allows you to establish names easy to remember both for your accounts/credit cards opened with Piraeus Bank and the beneficiaries' accounts/credit cards opened with Piraeus Bank Romania or with other banks from Romania or abroad, in case you have to perform payments to a business partner with whom you carry on economic activities for a long period of time. Also, in case of Bill payments, you have the possibility to predefine the subscriber codes for which you want to make the payments.



When choosing this option, you are directed to the screen with the list of predefined destinations. You have the possibility to add a personal predefined destination, to modify the details of a registration, to delete a beneficiary already created or to view the details of existing aliases.

winbank
Thursday, September 12 2013

SMS extra PIN
Alias Management

Display Name	Product Type	Destination	Modified By
Casa	Account	RO04PIRB4259530850050000	ALEXANDRA-IOANA
Casa EUR	Account	RO67PIRB4259530850051000	ALEXANDRA-IOANA
Economii	Account	RO33PIRB4259530850052000	ALEXANDRA-IOANA
ENEL mama	Bill payments ENEL	105916798	ALEXANDRA-IOANA
Enel tata	Bill payments ENEL	100897128	ALEXANDRA-IOANA

Create New Edit View Details Delete

PIRAEUS BANK

Upon the addition of a new beneficiary, the following data will be filled in:

- The short name (alias) of the beneficiary or the name of the company in the field predefined destination;
- You choose the type of the predefined destination:
 - **Account** – your accounts opened with Piraeus Bank Romania. You have the possibility to choose from a drop-down list the account to which you want to assign an alias. .
 - **Credit Card** – the number of your Credit card(s) with Piraeus Bank. You will select from a drop-down list the credit card to which you want to assign an alias.
 - **Bill Payments Electrica Furnizare** – your ATM code for Electrica Furnizare or the one belonging to another person for which you want to perform the Electrica Furnizare invoice payment. You will fill in the ATM code and the alias name.
 - **Bill Payments ENEL**- your ENEL code or the one belonging to another person for which you want to perform the ENEL invoice payment. You will fill in the ENEL code and the alias name.
 - **Bill Payments RCS&RDS** - your subscriber code or the one belonging to another person for which you want to perform the RCS&RDS invoice payment. You will fill in the RCS&RDS subscriber code and the alias name.
 - **Bill Payments Romtelecom** – your Romtelecom subscriber code or the one belonging to another person for which you want to perform the invoice payment. You will fill in the Subscriber code, the subscriber name and his/her phone number and the alias name.
 - **Bill Payments Vodafone** - your Vodafone subscriber code or the one belonging to another person for which you want to perform the invoice payment. You will fill in the Subscriber code, the Subscriber name and the Alias name.
 - **Credit Card payment** – your Credit Cards(s) number or the one belonging to another person held at Piraeus Bank Romania. You will fill in the credit card

number of another person or you will select it from a list for your own credit card(s) and the Alias name.

- **Third party payments (within Piraeus Bank Romania)** – your business partners accounts opened with Piraeus Bank Romania. You will fill in the short name of the account (alias), the account number in IBAN format and the full name of the beneficiary.
- **Interbank payments in RON** - your business partners accounts opened with other banks from Romania. You will introduce the short name of the account (alias), the Beneficiary name, the Beneficiary Type (Resident/ Non-resident), the account number (in IBAN format), the Beneficiary Bank, BIC Code, Bank Address and Bank Country.
- **Interbank payments in Foreign currency** your business partners accounts opened with other banks from abroad. You will introduce the short name of the account (alias), the Beneficiary name, the Beneficiary Type (Resident/ Non-resident), the account number (in IBAN format), Beneficiary Bank, BIC Code, Bank Address and Bank Country.

The screenshot displays the winbank web interface. The top navigation bar includes the winbank logo, the date 'Thursday, September 12 2013', and utility icons. A left sidebar contains navigation options: MY PORTFOLIO, TRANSFERS / PAYMENTS, SERVICES (selected), SECURITY SETTINGS, and MY MENU. Below these are links for Useful Information, Contact Form, Contact Data, Preferences, Alias Management (expanded), Personal Alias, Shortcuts Management, Application Management, and Actions Log. The main content area is titled 'Alias Management' and features a dropdown menu set to 'Interbank payments in RON' and a 'Create New' button. The form includes the following fields:

- Alias Name: [text input]
- Beneficiary account: [text input]
- Type: Resident Non resident
- CUI/CNP: [text input]
- Beneficiary full name: [text input]
- Bank SWIFT BIC code: [text input] with a 'Search/ Verify BIC' button
- Beneficiary bank information:
 - Bank name: [text input]
 - Bank address: [text input]
 - Bank country: Romania (dropdown menu)

 At the bottom of the form are 'Submit' and 'Cancel' buttons. A 'Renew' button and 'Exit in 9:57' timer are visible in the bottom left corner. The Piraeus Bank logo is at the bottom left of the page.

- f. **Shortcuts Management** – in order to perform transfers more easily and quickly, you can access this option through which you can save shortcuts of your payments/transfers.

The types of transfers for which shortcuts can be saved are:

- Transfers between own accounts
- Transfers to third party (whithin Piraeus Bank Romania)
- Donations (available only for Individuals)
- Credit Card Payment (available only for Individuals)
- Interbank payments in RON
- Interbank payments in foreign currency

Shortcuts can be created and saved through **Shortcuts Management** menu, or directly from the corresponding transfer menu, when the payment is executed.

When you select **Shortcuts Management** menu, you are redirected to the shortcuts management page, where you have the option to create and save a new shortcut, to view/modify or delete an existing shortcut or initiate a payment (submit shortcut).

The screenshot displays the 'Shortcuts Management' page in the winbank interface. The page title is 'Shortcuts management'. The main content area contains a table with the following data:

Shortcut Alias	Product Type	Is Public	Modified By
<input type="radio"/> test sablon1	Interbank payments in RON	No	ALEXANDRA-IOANA
<input type="radio"/> TEST SHORTCUT	Interbank payments in RON	No	ALEXANDRA-IOANA
<input type="radio"/> TEST SHORTCUT 2	Interbank payments in RON	No	ALEXANDRA-IOANA

Below the table, there are four buttons: 'Create New Shortcut', 'View/Edit Shortcut', 'Submit Shortcut', and 'Delete Shortcut'. The left sidebar contains a menu with 'Shortcuts Management' highlighted in red. At the bottom left, there is a 'Renew' button and an 'Exit in 9:59' timer. The PIRAEUS BANK logo is visible at the bottom left of the page.

When you create a new shortcut you will have to fill in the exact information as in the corresponding transfer menu, when performing a payment.

The screenshot shows the 'Interbank payments in RON - Create new Shortcut' page. On the left is a navigation menu with options like 'MY PORTFOLIO', 'TRANSFERS / PAYMENTS', 'SERVICES', 'SECURITY SETTINGS', and 'MY MENU'. The main content area is divided into two sections: 'Beneficiary Details' and 'Payment data'. The 'Beneficiary Details' section includes fields for 'From Account' (with a table of 'Description', 'Number (alias)', and 'Avail. Balance'), 'Account Number', 'Full Name', 'Type' (Resident/Non resident), 'CUI/CNP', 'Bank SWIFT BIC code' (with a 'Search/ Verify BIC' button), 'Bank name', 'Bank address', and 'Bank country' (set to Romania). The 'Payment data' section includes 'Payment Order Number', 'Payment Registration Number (ANAF)', 'Amount' (with a dropdown for 'RON'), and a 'Reason' field. There is also an 'Urgent' checkbox and a 'Collect charges from my/our account number' dropdown. At the bottom, there is a 'Shortcut Options' section. The footer of the page features the PIRAEUS BANK logo.

- g. **Application Management** – this option was created with the purpose to be informed about the status of all the applications. Also you have the possibility to manage these applications.

The applications with status “Pending” – meaning that they were created by you but not taken over for processing, may be cancelled using the button “Cancel Application” put at your disposal at the bottom of the screen.

winbank
Thursday, September 12 2013

MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU

SMS extra PIN
Application Management

Application number: Application type: A11 Application Status: A11
Submission Date between: 01/09/2013 and 12/09/2013 Search

Application number	Submission date	Application type	Application Status	Status Change Date
GEN-3994284	11/09/2013 10:48:00	Transaction history via e-mail	Completed	11/09/2013
GEN-3980486	04/09/2013 14:01:00	Transaction history via e-mail	Completed	04/09/2013

Cancel application button

Details Cancel application

PIRAEUS BANK

The „**Details**” button helps you view the applications as they were sent to the Bank.

After selecting the application, press the button „**Details**” and you may view in the screen the application details.

Status:

- **Pending:** the application waits for being taken over for processing by the operator
- **In Process:** the application was taken over for processing by the operator
- **Completed:** the application was processed
- **Canceled:** the application was canceled by you
- **Rejected:** the application was rejected

h. **Actions log** – through this option you have the possibility to inform yourself anytime of the status of the actions performed through the application.

Actions Log

Action type:

Submission Date between: and

Status: Success Fail

Date	Time	User ID	Action type	Status	Channel
12/09/2013	16:26:57	demo12	E-banking user logon	Success	e-Banking
12/09/2013	16:26:44	demo12	E-banking user logoff	Success	e-Banking
12/09/2013	16:26:24	demo12	User PIN update	Success	e-Banking
12/09/2013	16:26:05	demo12	E-banking user logon	Success	e-Banking
12/09/2013	16:25:42	demo12	E-banking user logon	Success	e-Banking
12/09/2013	15:34:04	demo12	E-banking user logon	Success	e-Banking
12/09/2013	15:33:55	demo12	E-banking user logon	Success	e-Banking
12/09/2013	15:31:22	demo12	E-banking user logon	Success	e-Banking
12/09/2013	14:57:21	demo12	E-banking user logon	Success	e-Banking
12/09/2013	14:56:57	demo12	E-banking user logoff	Success	e-Banking

Page 1 of 3: 1 2 3

The actions may have the following statuses:

- **Success:** the action (any of the operations performed through any of the other menus) was finalized successfully in winbank
- **Fail:** the action (any of the operations performed through any of the other menus) was not finalized in winbank

Security Settings

Through this option you have the possibility to:

- I. **Change the Security Codes - User ID and PIN Code**
- II. Access the **extraPIN** code related options

winbank
Thursday, September 12 2013

MY PORTFOLIO
TRANSFERS / PAYMENTS
SERVICES
SECURITY SETTINGS
MY MENU

Change Security Codes
extraPIN

Security Settings

Change Security Codes: Here you can change your User ID and PIN. These are your personal security codes and they must not be shared with anyone else. For your own security we recommend that you change your personal security codes regularly (system automatically prompts you to change your User ID and PIN the very first time you log in and your PIN every two, four or six months thereafter).

extraPIN: You may obtain full access to all the winbank services either by requesting to receive the extraPIN via SMS on your declared mobile phone number or, in case you use a Token device, by entering in the corresponding field the extraPIN code (Token PIN followed by the code generated by the Token device).

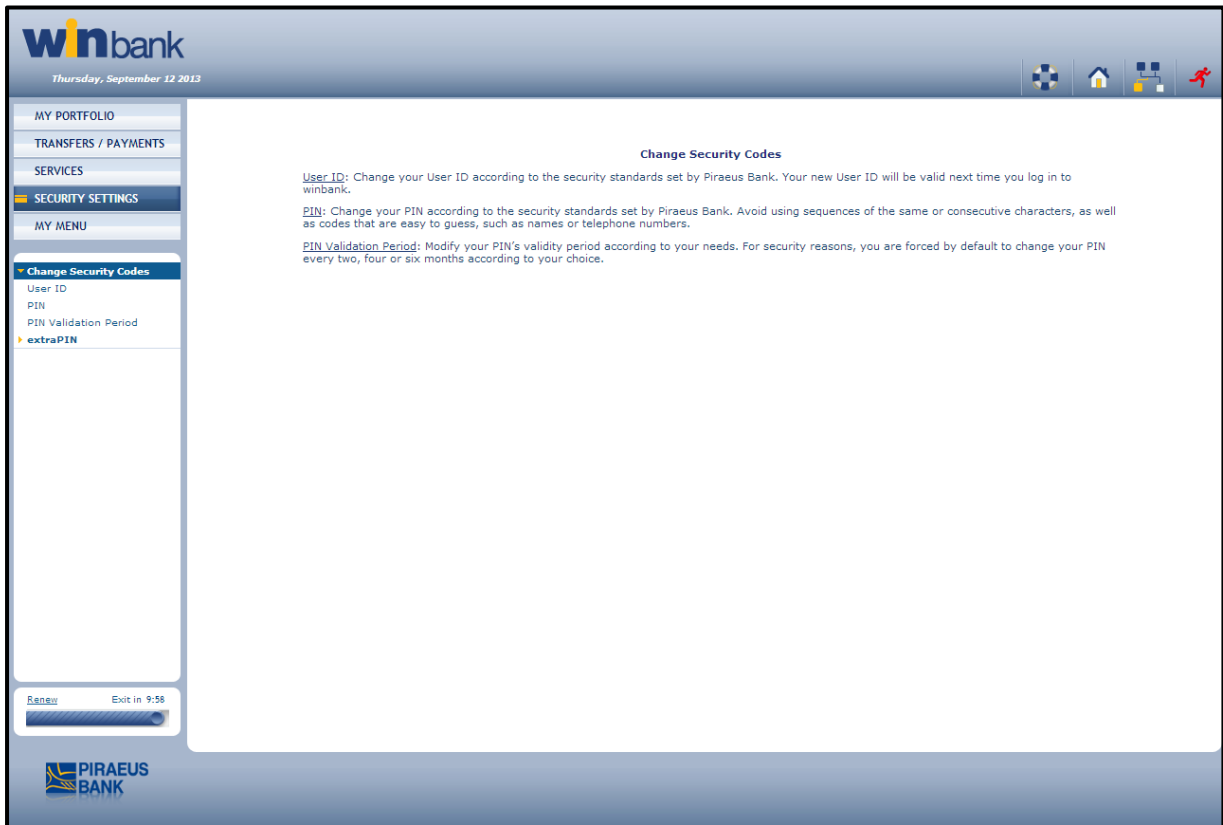
In case you did not activate the option to receive the extraPIN via SMS during your registration process and you are using the Token device, you may activate this feature online and declare your mobile telephone number through the menu Declare or Change extraPIN mobile phone. Alternatively, you may visit your branch to request the activation of your SMS extraPIN option or to obtain a Token device.

Renew Exit in 12:57

PIRAEUS BANK

I. Change Security Codes

Through this option you have the possibility to change your **winbank** credentials **Username (User ID)** and **Password (PIN Code)** any time you wish, and according to your needs the Password (PIN) validity period. For security reasons, you are forced by default to change your **Password (PIN Code)** every two months, in case you don't modify this period.



II. ExtraPIN Code

Through this option you have the possibility to request and receive the extraPIN code (received through SMS or generated by the Token device) and to activate and declare or modify the mobile phone number to which the SMS extraPIN is sent.

In case you did not activate the option to receive the extraPIN via SMS during your registration process and you are using the Token device, you may activate this feature online and declare your mobile telephone number through the menu Declare or Change extraPIN mobile phone. For security reasons, please be informed that upon submission of your request you will be required to contact our Call Centre representatives (at 0800-801-802 or 021.303.69.69) in order to complete the application process.

Alternatively, you may visit your branch to request the activation of your SMS extraPIN option.



- MY PORTFOLIO
- TRANSFERS / PAYMENTS
- SERVICES
- SECURITY SETTINGS**
- MY MENU

- extraPIN**
- Request or Enter your extraPIN
- Declare or Change ExtraPIN Mobile Phone

extraPIN

Request or Enter your extraPIN: Request and enter an extraPIN sent via SMS to your declared mobile phone number or enter the Token extraPIN (Token PIN followed by the 8-digit code generated by the Token device).

Declare or Change ExtraPIN Mobile Phone: Request to activate and declare or change the mobile phone number where you will receive your extraPIN via SMS. For security reasons, please be informed that upon submission of your request you will be required to contact our Call Centre representatives (at 0800-801-802 or 021.303.69.69) in order to complete the application process.

Renew Exit in 9:59



My menu

My menu management – through this option you will be able to create a personalized menu with quick access.

After accessing the submenu **My menu management** you will be able to view a summary of all menus available in **winbank**, as they appear on the left side of the screen. Upon its selection, the field in which the name of the menu is displayed becomes editable and you have the possibility to rename it.

In order to save the selected options, click on the "Submit" button.

If there are already setup menus in My menu, they will appear selected and their names may be modified.

The already selected menus will appear on the left side of the menu under the main category **My menu**, above the sub category **My menu management**.

When you select a submenu from the personalized menu, you will be redirected to the corresponding function/operation.

System requirements

- Computer /Processor: Pentium or superior processor
- Operating system: Microsoft Windows XP + S.P.2, Apple Macintosh
- Browser: Internet Explorer 8.0 or higher, Mozilla Firefox, Netscape Communicator, Opera, Safari (for Mac)

System security

Internet Explorer 8.0.

1. Select Tools from the internet explorer tool bar, and then Internet Options
2. Select Advanced and then at the Security field, enable the following choices: Check for server certificate revocation, Use SSL2, Use SSL3 (security protocols)