



BUSINESS 24 Banking BCR

User manual

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If one is already logged into the application and wants to change the language from Romanian to English, one must access “Contul meu de BUSINESS 24Banking (Favorites)” menu and select the language from the “Schimba limba din (romana) in: “ dropdown menu

1. Description of the service

The BUSINESS 24 Banking application offers you the possibility to access personalized information and to do transactions without the need to contact a banking offices and without the limitation of the bank’s working hours.

BUSINESS 24 Banking offers you access to your bank accounts and the opportunity to do transactions quickly and safely through the internet.

In order to access this service, the bank provides you with names for the Admin Users and TOKEN devices.

2. Definitions

Client – Duly organized company, existing and functioning under Romanian law, that chose to use the application

BCR Tech Support – Technical Support Service offered by the bank for BUSINESS 24 Banking application

TOKEN – device used to access the BUSINESS 24 Banking application and to signoff transactions. The device provides secure and unique codes through a personalized PIN code

PIN – (Personal Identification Number) secret numeric password shared between a user and a system that can be used to authenticate the user to the system. Typically, the user is required to provide a non-confidential user identifier or token and a confidential PIN to gain access to the system. Upon receiving the User ID and PIN, the system looks up the PIN based upon the User ID and compares the looked-up PIN with the received PIN. The user is granted access only when the number entered matches with the number stored in the system.

OTP – (One Time Password) unique code generated by the TOKEN device by selecting 1 on the keypad – used to access the application or to authorize transactions

Digital Signature(DS) – unique code generated by the TOKEN device by pressing 3 on the keypad – used to authorize transactions in the BUSINESS 24 Banking application

User name – 8 character(numerical) long credentials used to access BUSINESS 24 Banking application

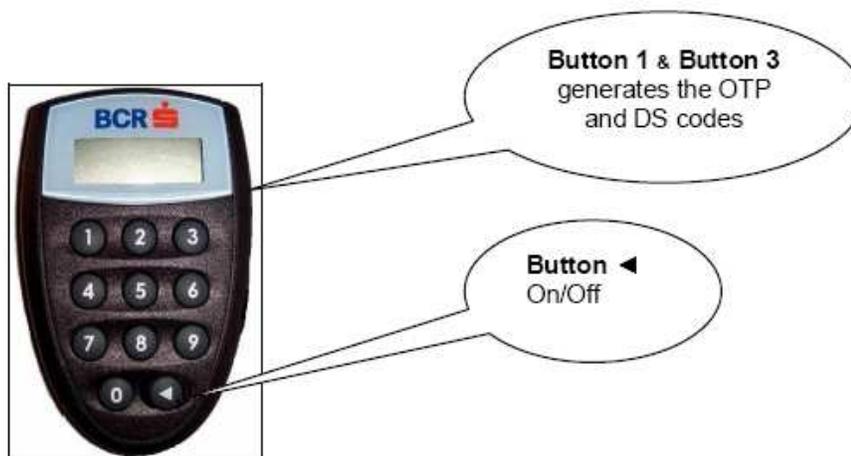
Admin user – individual recognized and accepted as administrator of the BUSINESS 24 Banking BCR application, expressly mandated by the Client, as per the BUSINESS 24 Banking BCR Configuration Request, and in accordance with the constitutive documents of the Client. The Admin User signature is opposable to the Client and authorized by the bank through the identification elements(USER Name, Token). The Admin User can be an authorized user too.

Authorized User – Individual recognized and accepted as application regular by the Client, expressly mandated to use the TOKEN device and to do transactions through the BUSINESS Banking BCR application with the limits imposed by the said mandate from and to the Client’s accounts. The Authorized User’s signature is opposable to the Client and authorized by the bank through the identification elements(USER Name, Token).

3. The TOKEN DIGIPASS device

The Token device allows customer identification and transaction authorization for transfers made through BUSINESS 24 Banking

The device is handed to you by the client advisor at the BCR branch from which you purchased the Alternative Channels Service, and it generates unique codes used for customer identification and transaction authorization. The Token device is secured through a PIN code chosen by you at first use. The Vasco Token version offered by the bank is Digipass Pro 260, presented in the image below.



The Token device presents numerical keys (from 0 to 9) and an on/off button (◀), illustrated by an arrow tip (bottom right). While functioning, the Token device can be turned off by pressing the on/off button two times in a row. For access code generating, only button 1 will be used.

For generating unique access codes for BUSINESS 24 Banking, you will use only button 1. After accessing the service, in order to generate unique authorization codes for the transaction ordered through BUSINESS 24 Banking you will use button 3.

The codes generated by the Token are unique and valid only for one use. The codes will expire in 36 seconds from the generation time. Also, if during these 36 seconds the device is turned off and then turned back on, the same OTP/DS code will be displayed.

The Token device will shut down automatically after 25 seconds of inactivity. In case of activity, by pressing any digit key, a generated code can be displayed for more than the validity period, but it is accepted as identification code only during the validity period. In order to generate a new OTP/DS code, it is necessary to press the on/off (◀) button and button 1 or 3 again, by the case. In this case, the Token's PIN code is not required again.

3.1 The PIN code

It's a security code which ensures security regarding the access to the Token device. The Token device received at the BCR branch from where BCR Alternative Channels Service was purchased does not have a PIN code assigned. After the device is received, you can set the preferred PIN code by entering the desired combination (4 digits), after which it has to be confirmed by typing it in the token device again. By setting a PIN code, the afterwards usage of the device for identification password and digital signature generation is conditioned by the code.

The PIN code is confidential and shouldn't be communicated to anyone.

If the PIN code is entered incorrectly 3 times in a row, the device will be blocked (see chapter "Token device blocking/unblocking"). In order to change the PIN code, input the existing PIN and when the device displays "APPLI-" press and hold the on/off button(◀) until the message "NEW PIN" is displayed. Then you can insert and confirm the new PIN.

3.2 OTP Code

For your identification in order to use the BUSINESS 24 Banking, you will use the username and the button 1 from the Token device, which will generate a unique code valid for only one use (One Time Password – OTP).

OTP codes are generated as follows:

- Press the on/off button ◀
- Insert the PIN code (set at the token's first usage, as mentioned in the previous chapter)
- When the device displays "APPLI-", press the button 1. The device will generate the unique OTP code used for identification.

3.3 DS code

The authorization code represents a signature through which you give your consent regarding transaction performing through Alternative Channels. For **BUSINESS 24 Banking** transaction authorization, you will be required to input the Token generated code by using button 3. The codes generated using button 3 are called DS (Digital Signature).

DS codes are generated as follows :

- Press the on/off button (◀)
- Enter your PIN code
- After the device screen displays “APPLI”, press button 3
- In the first field you must insert the amount you wish to transfer (the one introduced in the BUSINESS 24 Banking transaction screen) – without comma (eg: 123,45 – will be entered 12345 in the Token device) press and hold the on/off button (◀)
- In the second screen you must insert the last four digits from the beneficiary IBAN (if the transaction does not contain a beneficiary IBAN – eg deposit opening – you will insert the last four digits of the payer IBAN). If the last four IBAN characters are alphanumeric – eg: RO06BPOS85002717789ROL01 – you will enter 8901, press and hold the on/off button (◀). The generated code will be inserted in the indicated field, thus the transaction will be authorized.

3.4 Token device synchronization

It's an option which will be used only when a transaction cannot be initiated, even though the correct authorization code has been offered. The Token synchronization consist in inserting two successive Token generated codes (after 36 seconds each) and can be done by contacting an advisor from BCR Technical Support.

3.5 Token device blocking/unblocking

For each Token usage PIN code will be required.

For each incorrect attempt the device will display the message “FAIL” + number of incorrect attempts. If the code is entered incorrectly three times in a row, the Token device will be blocked and the device will display “LOCK PIN” and a seven digit code called CHALLENGE CODE.

Token unblocking can be realized by the BCR Technical Support advisor.

For Token unblocking you will need to have the Token device with you and to communicate the Challenge Code to the BCR Technical Support advisor.

- In order to acquire this code, you have to turn on the device by pressing the on/off button (◀) and to communicate the 7 digit Challenge code to the BCR Technical support advisor.
- By providing this Challenge Code, the BCR Technical Support advisor will be able to offer the Token device unblocking code.
- In order to enter this code , you have to press the on/off button(◀)
- Insert the Unlock Code provided by the BCR Technical Support advisor
- After Token unblocking the device will require a new PIN code. The new PIN must be confirmed (entered twice).
- After unblocking, the Token device will be again available to generate the OTP/DS codes.



Token device usage - summary:

I First use :

1. Start -> Press once the on/off button (◀)
2. The device displays NEW PIN – insert the desired 4 digit combination.

3. The device displays CONF PIN – reinsert the PIN combination.
4. Memorize the entered PIN
5. The device displays APPLI-
6. Press button 1
7. The device will generate a unique OTP code.

II Next uses :

1. Start ->: Press once the on/off button (◀)
2. The device displays PIN
3. Insert PIN
4. The device displays APPLI-

A. In order to obtain the unique OTP code generated by the token :

5. Press button 1 once
6. The device will generate a unique OTP code

B. In order to obtain the unique DS code generated by the token:

7. Press button 3 once
8. The device will display “1” – insert the transaction amount, without comma, in integer format, ex: 563,00 se va scrie 56300
9. Press and hold the on/off button (◀)
10. The device will display “2” – insert the last four beneficiary IBAN numbers. If the IBAN contains letters, only the last 4 numerical characters will be user.

Example:

IBAN beneficiar RO83RNCB5975316589423456 → the numbers entered in the Token device will be : “3456”

IBAN beneficiar RO26BPOS64821385974ROL12 → the numbers entered in the Token device will be : “7412”

The displayed OTP/DS unique code (for identification/authorization) is valid for 36 seconds.

- *If you press other buttons, the code will remain displayed, but it will expire after 36 seconds.*
- *If you do not press any button, the device will be closed after 25 seconds and the PIN will be required again when it will be turned on.*
- *In order to generate a new OTP/DS unique code (for identification/authorization), press the on/off button (◀), and reinitiate the generation process by pressing button 1 or 3. Make sure that 36 have passed since previous code generation.*

III PIN change

If you wish to **change the PIN code**, input the current PIN code and when the Token device displays “APPLI-“ press and hold the on/off button (◀), until the message “NEW PIN” is displayed.

IV Notes

If you press the on/off button (◀), you can erase previously entered characters.
In order to turn off the Token device simply press the on/off button (◀) twice in a row.

4. Access to transaction services through BUSINESS 24 Banking application

The connection to the BUSINESS 24 Banking application is realized by accessing the BCR home page (www.bcr.ro) 24 Banking area. By pressing “Conectare” button, you will be redirected to the BUSINESS 24 Banking login screen

In order to login you must use your given credentials (username and OTP generated by the TOKEN device) and press “Login”. **The aforementioned credentials are the only things you need to access the application, The bank will NEVER require additional information.**

Although the default language used for the application is Romanian, English language can be selected too. The selected language will remain active throughout the session.

24 BANKING **BCR**

Login

Welcome! In order to login to 24Banking, please insert your user number and password generated by your token device via key no 1.
In order to contract 24Banking, we invite you in any BCR branch.

User Number **Password**

Login

By inserting my user ID and password, I accept the [Terms and Conditions](#) of Click 24Banking, respectively, accept [Terms and Conditions](#) BUSINESS 24Banking

- ▶ Login guide
- ▶ Helpdesk
- ▶ User manual
- ▶ Security
- ▶ Demo
- ▶ Click 24 Banking BCR presentation

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5. First connection

The bank will activate the BUSINESS 24 Banking BCR application by creating one username for each Admin User and by disbursing individually TOKEN devices to them, Using these(username and OTP generated using the TOKEN device) the Admin Users are able to access the application.

On the first connection, the user (either Admin user or Authorized User) must setup a secret question and the related answer. This information will be required in order to use the BCR Technical Support Service.

Upon selecting the secret question and the answer press “Send secret question/answer” button

Pick one secret question

Input one secret answer

Logout **Submit secret question/answer**

6. Users

6.1. Admin User - creation of the operation rights

After setting up the secret question/answer, the Admin User can create for himself rights to operate transactions by accessing the “User Management” menu.

Welcome Mr.
 , you are
 currently logged into Business
 24Banking.

[Logout](#)

my bookmarks

- [Order status](#)
- [Approval list](#)
- [My Orders](#)
- [Standing Order](#)
- [Foreign exchange](#)
- [Buy products](#)**
 - [Open Term Deposit](#)
 - [Upload file](#)
- User management**
 - [Create New User](#)
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- [My BUSINESS 24Banking](#)
- [Business 24 Banking Demo](#)

User Management [Complaint/Inquiry](#)

12.08.2010 10:41:52 [Help](#)

Name	Username	CNP	Token Serial	Operational Status	Administrator
	12525951		0000000827	ACTIVE	Yes
	09563992		1000000198	ACTIVE	Yes
	67774520		3116901353	ACTIVE	Yes
	03092639		3116901568	ACTIVE	Yes
	41228508		1000000199	ACTIVE	Yes
	63195861		0000000859	ACTIVE	Yes
	91580776		0000000843	CLOSED	Yes
	79628956		0000000837	ACTIVE	Yes

Note
Click on the Name to view User Details

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Detailed information to each User can be accessed by selecting its correspondent username in the list. Each Admin User can visualize all users (either Admin or Authorized Users) and is able to modify their rights by accessing “Modify personal data / security rights” menu.

Welcome Mr.
 , you are
 currently logged into Business
 24Banking.

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- [My BUSINESS 24Banking](#)
- [Business 24 Banking Demo](#)

Erhalten Sie Ihren Lebensstandard
Zukunfts-vorsorge

Modify user - personal data [Complaint/Inquiry](#)

12.08.2010 10:43:41 [Help](#)

First Name: Catalin | Last Name: Test

First Name*	Catalin	Last Name*	Test	Gender*	Male
CNP*	1850916035288	Token serial*	0000000827		
Telephone no.*	0766666666	E-mail address	test@email.com		
Mobile no.	0212999999				
Address type*	Domiciliu stabil	Country*	România		
County*	ARGES	City*	PITESTI	Postal code	0300
Street type*	Strada	Street name*	test		
Street no.*	10	Building	3	Entrance	2
Floor	parter	Apartment no.	2		
Type of residence*	Rezident	Country of residence*	România		
Citizenship*	România	Nationality*	Romana		
Date of birth*	16.09.1985	Country of birth*	România		
County of birth*	ARGES	City of birth*	PITESTI		
Identity document type*	Carte de identitate				
Identity document series*	xx				
Identity document number*	0123456	Identity document issuer*	SPCLEC PITESTI		
Issuing date*	01.09.2009	Expiration Date*	16.09.2016		

[Continue](#)

Fields marked with "*" are mandatory.

Upon verification of the user’s personal data, press “Continue”. In the next screen you can select the accounts on witch to grant access to, the transaction types, signature type and limits for the selected user.

Welcome Mr. _____, you are currently logged into Business 24Banking.

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 - [Business 24 Banking Demo](#)

Modify user - security rights Complaint/Inquiry

12.08.2010 10:44:15 [Help](#)

First Name	Catalin	Last Name	Test
------------	---------	-----------	------

MUNICIPIUL BRASOV

RO98RNCB Current account

Account rights

<input checked="" type="checkbox"/> Domestic payments	<input type="checkbox"/> International payments	<input checked="" type="checkbox"/> Transaction history
<input checked="" type="checkbox"/> Deposits	<input checked="" type="checkbox"/> Foreign Exchange	<input type="checkbox"/> Report

Signature type and limit selection

Signature 2B	for transactions higher than	<input type="text" value="0,00"/>	RON
<input type="text" value=""/>	for transactions higher than	<input type="text" value="0,00"/>	RON

RO28RNCB Current account

Account rights

<input checked="" type="checkbox"/> Domestic payments	<input type="checkbox"/> International payments	<input checked="" type="checkbox"/> Transaction history
<input checked="" type="checkbox"/> Deposits	<input checked="" type="checkbox"/> Foreign Exchange	<input type="checkbox"/> Report

Signature type and limit selection

Signature 2B	for transactions higher than	<input type="text" value="0,00"/>	RON
<input type="text" value=""/>	for transactions higher than	<input type="text" value="0,00"/>	RON

RO53RNCB Current account

By pressing "Continue" you can access the last screen where you can review the information and signoff by using an OTP generated through the TOKEN device. The information will be printed and sent to the bank together with the additional documents(IDs for the user) in order to receive the final approval.

6.2. Admin Users – rights

Among other types of operations the Admin User can access through the BUSINESS 24 Banking application are:

- modification of personal information/rights for users
- Changing the TOKEN device
- Status change

In order to access these operations the Admin User selects the proper username from the list.

6.2.1. Change the TOKEN

The Admin User has the ability to change the TOKEN that was allotted to a user(both Admin and Authorized User). The reason for this change can be selected from the dropdown list.

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 , you are
 currently logged into Business
 24Banking.

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Change token [Complaint/Inquiry](#)

12.08.2010 10:45:14 [Help](#)

Name	Username	CNP	Token Serial	Operational Status	Administrator
Test Catalin	12525951		0000000827	ACTIVE	Yes

New serial token

Old serial token

Reason

[Back](#) [Update token](#)

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6.2.2. Status change for users

The Admin User can change the status of any User.

Inactivate: - permits the inactivation of the User without losing its signature rights

Close: - permits the closing of a user account, without further access to the application

Admin User Deactivation: - permits the removal of Admin rights to a user

Modify secret question/answer for the next login – permits the changing of the secret question/answer (either because the user forgot the information or because it became obsolete for security reasons) – the change will become active on the next login

Welcome Mr.
 , you are
 currently logged into Business
 24Banking.

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my bookmarks

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Modify user status [Complaint/Inquiry](#)

12.08.2010 10:45:47 [Help](#)

Name	Username	CNP	Token Serial	Operational Status	Administrator
Test Catalin	12525951		0000000827	ACTIVE	Yes

Options

- [Inactivate](#)
- [Close](#)
- [Disable administration rights](#)
- [User must change secret question/answer at next login](#)

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6.3. New authorized user creation

In order to create a new Authorized User, one must access the “Create new user > Create new user - personal data” menu. In this page one can fill-in the personal data for the new user and the allotted TOKEN device can be selected from the dropdown list.

Upon verifying the personal data, use the “Continue” button in order to access the next page and select the rights for the User.

Financial Overview Current accounts Savings Financing User Management	
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<p>Welcome Mr. _____, you are currently logged into Business 24Banking.</p> <p>Logout</p> <p>my bookmarks </p> <ul style="list-style-type: none">Order statusApproval listMy OrdersStanding OrderForeign exchangeBuy productsOpen Term DepositUpload fileUser managementCreate New UserPending requestsTemplatesMailboxReportsMy BUSINESS 24BankingBusiness 24 Banking Demo	<h3>Create new user - personal data</h3> <p>Complain/Inquiry 12.08.2010 10:46:21 Help</p> <table border="1"><tr><td>First Name</td><td colspan="2">Last Name</td><td></td></tr><tr><td>First Name*</td><td><input type="text"/></td><td>Last Name*</td><td><input type="text"/></td></tr><tr><td></td><td></td><td>Token serial*</td><td><input type="text"/></td></tr><tr><td>Telephone no.*</td><td><input type="text"/></td><td>E-mail address</td><td><input type="text"/></td></tr><tr><td>Mobile no.</td><td colspan="3"><input type="text"/></td></tr><tr><td>Address type*</td><td><input type="text" value="Domiciliu stabil"/></td><td>Country*</td><td><input type="text"/></td></tr><tr><td></td><td></td><td>City*</td><td><input type="text"/></td></tr><tr><td></td><td></td><td>Postal code</td><td><input type="text"/></td></tr><tr><td>Street type*</td><td><input type="text"/></td><td>Street name*</td><td><input type="text"/></td></tr><tr><td>Street no.*</td><td><input type="text"/></td><td>Building</td><td><input type="text"/></td></tr><tr><td></td><td></td><td>Entrance</td><td><input type="text"/></td></tr><tr><td>Floor</td><td colspan="3"><input type="text"/></td></tr><tr><td>Type of residence*</td><td><input type="text"/></td><td>Apartment no.</td><td><input type="text"/></td></tr><tr><td></td><td></td><td>Country of residence*</td><td><input type="text"/></td></tr><tr><td>Citizenship*</td><td><input type="text"/></td><td>Nationality*</td><td><input type="text"/></td></tr><tr><td>Date of birth*</td><td><input type="text"/></td><td>Country of birth*</td><td><input type="text"/></td></tr><tr><td></td><td></td><td>City of birth*</td><td><input type="text"/></td></tr><tr><td>Identity document type*</td><td colspan="3"><input type="text"/></td></tr><tr><td>Identity document series*</td><td colspan="3"><input type="text"/></td></tr><tr><td>Identity document number*</td><td colspan="3"><input type="text"/></td></tr><tr><td>Issuing date*</td><td><input type="text"/></td><td>Identity document issuer*</td><td><input type="text"/></td></tr><tr><td></td><td></td><td>Expiration Date*</td><td><input type="text"/></td></tr></table> <p>Continue</p> <p>Fields marked with "*" are mandatory.</p>	First Name	Last Name			First Name*	<input type="text"/>	Last Name*	<input type="text"/>			Token serial*	<input type="text"/>	Telephone no.*	<input type="text"/>	E-mail address	<input type="text"/>	Mobile no.	<input type="text"/>			Address type*	<input type="text" value="Domiciliu stabil"/>	Country*	<input type="text"/>			City*	<input type="text"/>			Postal code	<input type="text"/>	Street type*	<input type="text"/>	Street name*	<input type="text"/>	Street no.*	<input type="text"/>	Building	<input type="text"/>			Entrance	<input type="text"/>	Floor	<input type="text"/>			Type of residence*	<input type="text"/>	Apartment no.	<input type="text"/>			Country of residence*	<input type="text"/>	Citizenship*	<input type="text"/>	Nationality*	<input type="text"/>	Date of birth*	<input type="text"/>	Country of birth*	<input type="text"/>			City of birth*	<input type="text"/>	Identity document type*	<input type="text"/>			Identity document series*	<input type="text"/>			Identity document number*	<input type="text"/>			Issuing date*	<input type="text"/>	Identity document issuer*	<input type="text"/>			Expiration Date*	<input type="text"/>
First Name	Last Name																																																																																								
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		Entrance	<input type="text"/>																																																																																						
Floor	<input type="text"/>																																																																																								
Type of residence*	<input type="text"/>	Apartment no.	<input type="text"/>																																																																																						
		Country of residence*	<input type="text"/>																																																																																						
Citizenship*	<input type="text"/>	Nationality*	<input type="text"/>																																																																																						
Date of birth*	<input type="text"/>	Country of birth*	<input type="text"/>																																																																																						
		City of birth*	<input type="text"/>																																																																																						
Identity document type*	<input type="text"/>																																																																																								
Identity document series*	<input type="text"/>																																																																																								
Identity document number*	<input type="text"/>																																																																																								
Issuing date*	<input type="text"/>	Identity document issuer*	<input type="text"/>																																																																																						
		Expiration Date*	<input type="text"/>																																																																																						

By pressing “Continue” you will access the last screen where you have the possibility to visualize the filled information, and sign off the operation with an OTP code generated by the TOKEN device. The information will be printed and sent to the bank, together with the support documentation, in order to receive the final authorization.

All modifications regarding personal information, signing rights and sum limits granted to the users are to be authorized by the bank before use.

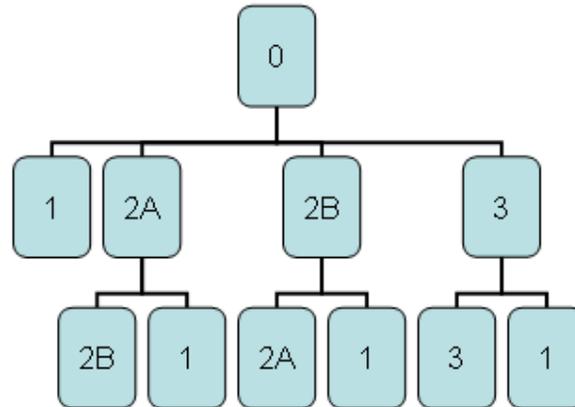
7. Signing the transactions

7.1. Signing categories

In order for someone to authorize/sign transactions into the application there were created several signing categories:

- **0 Category** – permits the user JUST to insert bank operations that will further be signed by another user
- **1 Category** (unique signature) : allows both the bank operations and the signing for further sending them to the Bank
- **2 Category** using 2A and 2B types: defines a signature group; an operation that is signed with a 2A signature type will wait a 2B signature type or a Category 1 type; once there are either a 2A and 2B types or a 2A and 1 the transaction will be sent to processing; a transaction signed by a 2B will wait for a 2A or 1 signature type then it will be sent to processing.

- **3 Category:** defines a signature group; a bank operation has to have 2 signatures; a transaction signed by a 3 signature type will wait for another 3 signature type or 1 then it will be sent to processing.



7.2. Transaction sum limits

Transaction sum limit represents the sum that is set for each user of the application according to the limits that the user has for bank operations. The amount limit can be set for each of company's users that is allowed to make bank operations using this application. The sum limit is set according to the related current account currency.

- a transaction between 0 and 4999,99 that is signed by a 1 signature type will go to processing without needing another signature
- a transaction between 5000 and 9999,99 that is signed by a 3 signature type will wait for another type 3 or 1 class in order to go to processing
- a transaction between 10000 and 14999,99 that is signed by a 2a signature type will wait for another type 2B or 1 class in order to go to processing
- a transaction with an amount over 15000 that is signed by a 0 signature type will wait for any other signature in order to go to processing

Modify user - security rights				Complaint/Inquiry	
				10.08.2010 16:37:22 Help	
First Name	Catalin	Last Name	Test		
<input checked="" type="checkbox"/> MUNICIPIUL BRASOV					
<input checked="" type="checkbox"/> RO98RNCB Current account					
Account rights					
<input checked="" type="checkbox"/> Domestic payments		<input type="checkbox"/> International payments		<input checked="" type="checkbox"/> Transaction history	
<input checked="" type="checkbox"/> Deposits		<input checked="" type="checkbox"/> Foreign Exchange		<input type="checkbox"/> Report	
Signature type and limit selection					
Signature 2B	for transactions higher than	0,00	RON		
	for transactions higher than	0,00	RON		

8. Payment orders

8.1. International payment orders (including Romania)

Payment order used for transfers to any bank, from Romania or from another country.

In order to make a RON payment order outside Romania or in foreign currency in Romania or outside it, the following steps are required:

The current account from where the payment will be made is selected and then you select the "Payment order" button.

Financial Overview | [Current accounts](#) | [Savings](#) | [Financing](#) | [User Management](#)

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Financial Overview

[Print/Save](#) [Complaint/Inquiry](#)

12.08.2010 10:47:57 [Help](#)

Status	Company	Type	Name	Account Number	Available Balance/ Outstanding Balance	Currency	
Active		Current accounts	Cont curent	R007RNC	1.154.374,14	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	R053RNCB	363,41	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	R054RNCB	0,00	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	R081RNCB	241,82	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	R091RNCB	0,00	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	R092RNCB	892,86	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	R002RNCB	6.039,51	RON	Transaction history Payment Order
Active		Current accounts	Cont curent	R028RNCB	476.829,61	RON	Transaction history Payment Order
Active		Current accounts	Cont curent	R043RNCB	710.13	RON	Transaction history Payment Order

International Payment Order (including Romania)

This type of foreign currency payment may be used for payments towards banks worldwide, including Romania.

[More](#)

After using the "More" option, the user will insert the specific payment order specifications. The fields marked with "*" are mandatory for the correct processing of the transaction.

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**Zukunfts-
vorsorge**

[mehr](#)

International Payment Order

Complaint/Inquiry | 12.08.2010 10:48:24 | Help

Status	Company	Type	Account Number	Available Balance	Currency
Active		Current accounts	RO07RNCB	1.154.374,14	EUR

Payment Information

Template name: Save as Template

Beneficiary Details

Beneficiary's country*:

Beneficiary's IBAN/Account*: Account IBAN

Beneficiary name*:

Beneficiary address*:

Beneficiary's bank

BIC/SWIFT code*: [Search www.swift.com](#) for BIC code

Beneficiary's bank address (Only if you do not know the beneficiary BIC/SWIFT code)

Beneficiary's bank name*:

Beneficiary's bank address*:

Payment Information

Amount*: Currency EUR

Payment Details*:

(140 characters maximum)

Execution date*: Treat as Urgent

Details of charges

Payer and Beneficiary Payment fees are split between payer and beneficiary (BCR fees are charged from the payer and the beneficiary and correspondent bank fees are charged from the beneficiary)

[Back](#) [Submit](#)

Fields marked with "*" are mandatory.

8.2 BCR Payment orders

Payment type used for RON or foreign currency transfers in BCR or RON transfers to another bank from Romania

In order to make a payment the current account from where the payment will be made is selected and then you select the "payment order" button.

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Financial Overview

Print/Save | Complaint/Inquiry | 12.08.2010 10:47:57 | Help

Status	Company	Type	Name	Account Number	Available Balance/ Outstanding Balance	Currency	
Active		Current accounts	Cont curent	RO07RNCB	1.154.374,14	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	RO53RNCB	363,41	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	RO54RNCB	0,00	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	RO81RNCB	241,82	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	RO91RNCB	0,00	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	RO92RNCB	892,86	EUR	Transaction history Payment Order
Active		Current accounts	Cont curent	RO02RNCB	6.039,51	RON	Transaction history Payment Order
Active		Current accounts	Cont curent	RO28RNCB	476.829,61	RON	Transaction history Payment Order
Active		Current accounts	Cont curent	RO43RNCB	710,13	RON	Transaction history Payment Order

Romania payment order (including BCR)



This type of payment may be used for transfers towards any bank on Romanian territory including BCR

[More](#)

The user has the option to select the payment type: using a template (personal or predefined) or by using a normal payment type. For a template payment you will select from the existing list the wanted template, and for a normal payment you will insert the beneficiary's IBAN number and then click "Check IBAN"

Setting of Payment Order

Complaint/Inquiry
10.08.2010 16:51:32 [Help](#)

Status	Company	Type	Account Number	Available Balance	Currency
Active		Current accounts	RO02RNCB	10.685,51	RON

Detail

Template name	Select template	
Supplier template	Select template	
Payee IBAN	<input type="text"/>	

[Back](#) [Check IBAN](#) !

Note:
In order to set a Payment Order, please either enter Payee IBAN or select Own Template or Supplier Template.
Important : Transfers can be performed only towards accounts opened in the same currency!

Setting of Payment Order

Complaint/Inquiry
10.08.2010 16:52:29 [Help](#)

Status	Company	Type	Account Number	Available Balance	Currency
Active		Current accounts	RO02RNCB	10.685,51	RON

Detail

Template name	plata inter mare	<input type="checkbox"/> Update template
Payee IBAN	RO10RZBR	
Payee Bank	RAIFFEISEN BANK	
Payee name *	<input type="text" value="ccc"/>	
Payee Identification number	<input type="text" value="ccc"/>	
Payment Details *	<input type="text" value="ccc"/>	
Amount *	<input type="text" value="56.000,00"/>	Currency RON
Execution date * (DD.MM.YYYY)	<input type="text" value="10.08.2010"/> Calendar	<input type="checkbox"/> Treat as Urgent

[Back](#) [Submit](#)

Fields marked with "*" are mandatory.

Note:
In order to set a Payment Order, please either enter Payee IBAN or select Own Template or Supplier Template.
Important : Transfers can be performed only towards accounts opened in the same currency!

The fields marked with “*” are mandatory for the correct processing of the transaction. After inserting all the information click on “Sign”

8.3. Payment order list

The user can view the list with the payment orders done using the application for a 90 day period.

The screenshot shows the 'Order Status Overview' page. At the top, there is a navigation bar with 'Financial Overview', 'Current accounts', 'Savings', 'Financing', and 'User Management'. Below this, account numbers are listed: RO07RNCB, RO53RNCB, RO54RNCB, and RO81RNCB. The main content area is titled 'Order Status Overview' and includes a 'Print/Save' and 'Complaint/Inquiry' link. The date and time are 12.08.2010 10:50:31. There is a 'Sort by' section with radio buttons for 'Date of processing', 'Payer IBAN', and 'Payee Name'. A table lists payment orders with columns: Date of submission, Date of processing, Payer IBAN, TC, Status, Payee Name, Amount, and Currency. One order is shown: 11.08.2010, 11.08.2010, RO28RNCB, IB, Done, 1.000,00, RON. A legend indicates 'TC..Transaction Channel' and 'IB..Internet Banking'. The left sidebar contains a 'Logout' button and a list of services. The bottom of the page features promotional banners for 'Mehrwertservices', 'Jetzt Sparen! Profitkonto', 'Ewig arbeiten müssen? Rechtzeitig vorsorgen.', and 'Top Services jederzeit netbanking!'.

After using the data schedule the application will show the results as a list, including their status from when the search is made.

8.4. List of payment orders to approve

The payment orders that are inserted by the Users, waiting to be signed and sent to processing, will be found by using the “List of payment orders to approve” option. The users that have the right to sign the payments have 2 options :

The screenshot shows the 'Operations to be validated' page. It has the same navigation bar and account numbers as the previous page. The main content area is titled 'Operations to be validated' and includes a 'Complaint/Inquiry' link. The date and time are 12.08.2010 10:51:20. A table with columns: Operation type, Date of creation, Date of processing, Payer IBAN, Payee IBAN, Payee name, and Amount. The table is empty, with a message: 'There are currently no operations pending additional signature'. The left sidebar and bottom promotional banners are identical to the previous page.

8.5. Pending transactions

The pending transactions option allows the view of the payment history for the payment orders made via the BUSINESS 24 Banking BCR application and the specific details for each transaction.

Financial Overview | **Current accounts** | Savings | Financing | User Management

RO07RNCB
RO53RNCB | RO54RNCB | RO81RNCB ▶

Welcome Mr. Complaint/Inquiry

, you are currently logged into Business 24Banking.

[Logout](#)

my bookmarks ▶

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My Orders Complaint/Inquiry

12.08.2010 10:52:05 Help

Operation type	Date of creation	Date of processing	Payer IBAN	Payee IBAN	Amount	Status
Foreign exchange	11.08.2010	11.08.2010	RO02RNCB RO07RNCB	/	500,00 EUR	Approved ▶
Open deposits	11.08.2010	11.08.2010	RO02RNCB	/	2.500,00 RON	Approved ▶
Payment order	11.08.2010	11.08.2010	RO28RNCB RO87RNCB	/	1.000,00 RON	Approved ▶

Mehrwertservices

- ▶ Newsletter
- ▶ Aboservice

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jederzeit **netbanking!**

9. Repetitive payments

By using this option the User can insert Standing Order transaction with fixed amount. RON transactions for BCR and other banks from Romania are possible and also foreign currency payment orders for BCR accounts.

Financial Overview | **Current accounts** | Savings | Financing | User Management

RO07RNCB
RO53RNCB | RO54RNCB | RO81RNCB ▶

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, you are currently logged into Business 24Banking.

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my bookmarks ▶

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- ▶ **Create Standing Order**
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- ▶ Business 24 Banking Demo

Standing Order Creation Complaint/Inquiry

12.08.2010 10:52:45 Help

Payer account*

Beneficiary IBAN*

Beneficiary name*

Payment details*

Amount* ▶ Fixed Variable ▶ Payment Amount RON

Periodicity* ▶

The transaction will be performed every

Start date* ▶ End date* ▶ Until cancellation ▶

[Back](#) [Submit](#)

Fields marked with "*" are mandatory.

Mehrwertservices

- ▶ Newsletter
- ▶ Aboservice

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The Standing Order transactions can be viewed by using the "Repetitive payments" option

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Standing Order List

Complaint/Inquiry | 12.08.2010 10:53:41 | Help

Sort by Start date Status

ID	Payer account Beneficiary account	Beneficiary name	Start date	End date	TC	Status	Activity
30599052	RO92RNCB RO55RNCB		14.04.2010		IB	canceled	
30592653	RO02RNCB RO28RNCB		14.04.2010	21.04.2010	IB	canceled	
30592654	RO02RNCB RO10RZBR		14.04.2010		IB	valid	
30599044	RO02RNCB RO28RNCB		14.04.2010		IB	valid	
30599045	RO02RNCB RO28RNCB		14.04.2010		IB	valid	
30599046	RO02RNCB RO28RNCB		14.04.2010		IB	valid	
30599047	RO02RNCB RO28RNCB		14.04.2010		IB	valid	
30599048	RO02RNCB RO10RZBR		14.04.2010		IB	valid	
30599049	RO02RNCB RO10RZBR		14.04.2010		IB	valid	
30599050	RO02RNCB RO10RZBR		14.04.2010		IB	valid	

By using the “Transaction history” option you can view all the payment orders since the first activation of the repetitive payment.

10. Foreign exchange

By using the “Foreign exchange” option, the user has the possibility to make foreign exchange transactions for all the BCR’s rated currencies.

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Create Foreign Exchange

Complaint/Inquiry | 12.08.2010 10:54:07 | Help

From Account* Balance

To Account* Balance

Transaction value* Currency

Details [Exchange Rate List](#)

[Obtain quotations](#)

Note:
Please fill in all the mandatory fields marked by *.

Mehrwertservices

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- Aboservice

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The user will choose from the list the accounts that he wants to make the foreign exchange. The “Show exchange rate” option can be clicked in order to see the exchange rate and the equivalent amount of the transaction.

11. Deposits

11.1. Term deposits

By using this option, the User can create term deposits.

In the screen that is shown after the selection the correspondent data for the deposit type will be inserted.

Financial Overview				Current accounts	Savings	Financing	User Management
RO07RNCB	RO53RNCB	RO54RNCB	RO81RNCB				

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my bookmarks [?](#)

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Open Term Deposit

[Complaint/Inquiry](#) 12.08.2010 10:55:13 [Help](#)

Transfer From Account*

Available balance:

Deposit Name*:

Type of Deposit*:

Term Period*: Deposit Feeding*:

Type Of Interest*:

Deposit Amount*: [?](#)

Interest Rate*: % [Obtain Interest Rate](#) [?](#)

With Rollover Without Rollover

Account for principal payment* : [?](#)

With Interest Capitalisation Without Interest Capitalisation

Account for interest payment* : [?](#)

[Cancel](#) [OK](#)

Fields marked with "*" are mandatory.

After inserting the corresponding information for this type of bank operation the User will click "OK" to go to the next screen where he will insert the Token code for signing the transaction.

By clicking "Continue" the bank operation will be finalized and the confirmation message for the correct processing will be generated.

11.2. Visualization of created deposits

With BUSINESS 24 Banking BCR you can view:

- term deposits
- collateral deposits
- IDEAL BCR investment accounts

Welcome Mr.
 , you are
 currently logged into Business
 24Banking.

[Logout](#)

my bookmarks ▼ !

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Deposit Overview

[Print/Save](#) [Complaint/Inquiry](#) 12.08.2010 10:56:04 [Help](#)

Status	Company	Type	Name	Account Number	Available Balance/ Outstanding Balance	Currency	
Active		Savings	Depozit la termen	201004250545766	50.000,00	RON	Transaction history
Active		Savings	Depozit la termen	201004250545776	2.600,00	RON	Transaction history
Active		Savings	Depozit la termen	201004250545786	2.700,00	RON	Transaction history
Active		Savings	Depozit la termen	201004250545788	2.800,00	RON	Transaction history
Active		Savings	Depozit la termen	201004290546222	2.700,00	RON	Transaction history
Active		Savings	Depozit la termen	201008110554784	2.500,00	RON	Transaction history

By accessing “Account Number” you can see information for the selected service product.

Financial Overview | Current accounts | **Savings** | Financing | User Management

201004250545766	201004250545776	201004250545786	201004250545788	!
---------------------------------	---------------------------------	---------------------------------	---------------------------------	-------------------

Welcome Mr.
 , you are
 currently logged into Business
 24Banking.

[Logout](#)

my bookmarks ▼ !

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Term Deposits Details

[Print/Save](#) [Complaint/Inquiry](#) 12.08.2010 10:56:38 [Help](#)

Status	Active		
Type	Savings		
Account Name	Depozit la termen cu dobanda fixa pe ciclu - 12 luni	Branch where account was opened	LM - LARGE MUNICIPALITIES
Account Number	201004250545766	Currency	RON
		Activation date for Click 24 Banking BCR	26.04.2010
Type of deposit	Depozit la termen cu dobanda fixa pe ciclu - 12 luni	Deposit balance	50.000,00
Rollover	regular	Capitalization	Without capitalization
Term period	12 months	Interest type	12 months
Deposit feeding	Without deposit feeding	Interest rate !	6 %
Account for principal payment	RO02RNCB	Start date	26.04.2010
Account for interest payment	RO02RNCB	Maturity date	26.04.2011
Authorized users list for account		Transaction history	
Close deposit		Feeding History	

11.3. Breaking a deposit

By accessing the “Close deposit” option you can break the term deposits that you own.

Financial Overview Current accounts Savings Financing User Management
201004250545766 201004250545776 201004250545786 201004250545788

Welcome Mr. _____, you are currently logged into Business 24Banking.

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Close Term Deposit

12.08.2010 10:57:04

Name of Deposit:	Depozit la termen cu dobanda fixa pe ciclu - 12 luni
Currency:	RON
Type of Deposit:	Depozit la termen cu dobanda fixa pe ciclu - 12 luni
Deposit Amount:	50.000,00 RON
Deposit Account:	201004250545766
Disbursement Account*:	<input type="text" value="RO02RNCB"/>
Company:	

Before closing a product please consult [Term and Conditions](#).

Fields marked with "*" are mandatory.

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Note: Collateral deposits and IDEAL BCR investments accounts CANNOT be closed and/or modified

12. Multiple payments and payment of salaries

Using these menu files containing RON payments can be uploaded in the application. The form of the multiple payment file is a bank standard. Only one payment account will be accepted for each file.

Files cannot be modified after they are uploaded in the application. The only options available to the users upon uploading the file are authorize or reject.

The following options are not available:

- partial validation
- changing the details for on or more payments
- deleting one or more payments
- rejecting one or more payments

12.1. Loading a multiple payment/salaries payment file

In order to identify the file on the station one can use the "Browse" button. Upon identifying the file press "Calculate hash"

Financial Overview Current accounts Savings Financing User Management
201004250545766 201004250545776 201004250545786 201004250545788

Welcome Mr. _____, you are currently logged into Business 24Banking.

[Logout](#)

my bookmarks

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- Approve file
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Multiple Domestic Payments [Complaint/Inquiry](#)

12.08.2010 10:57:52 [Help](#)

Search file

File name [Browse...](#)

[Compute hash](#)

Token Signature

Applet generated hash

Please enter token generated code:

[Upload](#)

<p>Mehrwertservices</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Newsletter <input checked="" type="checkbox"/> Aboservice <p style="text-align: right;"> mehr</p>	<p>Jetzt Sparen! Profitkonto</p> <p style="text-align: right;"> mehr</p>	<p>Ewig arbeiten müssen? Rechtzeitig vorsorgen.</p> <p style="text-align: right;"> mehr</p>	<p>Top Services</p> <p>jederzeit netbanking!</p> <p style="text-align: right;"> mehr</p>
---	---	--	---

If the file contains errors, they will be shown on the screen. In this situation the errors must be solved and the file uploaded in the application.

If the file does not contain errors, the hash codes will be shown. These will be inserted in the Token device for the DS code generation. The steps for obtaining the DS code are:

- press the start/stop button ◀
- enter the PIN code
- after the "APPLI" message is shown on the device screen press 3
- enter the first hash code that the BUSINESS 24 Banking BCR application has generated
- press and hold the ◀ button
- enter the second hash code
- press and hold the ◀ button
- the Token device will generate the unique DS code – the generated code will be entered in the sign specific field. This will sign the file.

12.2. File list

By accessing the "List files" menu you can see the files that were uploaded. You can also view details for the loaded file: file name, file reference, creation date, file status and file type.

Welcome Mr. _____, you are currently logged into Business 24Banking.

[Logout](#)

my bookmarks

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 - Open Term Deposit
- Upload file**
 - File list**
 - Salary Payments
 - Multiple Domestic Payments
 - Approve file
- User management
- Templates
- Mailbox
- Reports
- My BUSINESS 24Banking
- Business 24 Banking Demo

Upload file [Complaint/Inquiry](#)

12.08.2010 11:00:55 [Help](#)

File name	File reference	Date of creation	File status	File type	
bcr			Error	SAL	
lichidare_modif.opm	2010062900066445	29.06.2010	Error	SAL	
1006181000.opm	2010061800066236	18.06.2010	Processed	SAL	
1006181000.opm	2010061800066239	18.06.2010	Processed	SAL	
1006071016-intra.opm	2010060700066117	06.06.2010	Processed	PAYM	
1006071017-inter.opm	2010060700066118	06.06.2010	Processed	PAYM	
1006071016-intra.opm	2010060700066122	06.06.2010	Error	PAYM	
1006071016-intra.opm	2010060700066123	06.06.2010	Processed	PAYM	
1006061017-inter.opm	2010060700066124	06.06.2010	Processed	PAYM	

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12.3. File signoff

By accessing the "Approve file" menu you will open a list where you will find the files that need a second signature. The User will have the option to validate or to cancel the done transactions:

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Approve file [Complaint/Inquiry](#)

12.08.2010 10:59:40 [Help](#)

File name	Date of creation	Date of processing	Payer IBAN	Amount
There are currently no files				

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13. Templates

For easy usage the Bank will offer predefined payment templates and will also allow the user to define his own templates.

13.1. Creation of Romania template

The defining of a template is done using the beneficiary's IBAN.

After entering a beneficiary's IBAN you have to enter the specific information for defining the template. This is saved without needing an electronic signature. The signature will be needed when a transaction is made.

The template can be defined from the payment entry screen as well.

Financial Overview | Current accounts | **Savings** | Financing | User Management

Welcome Mr. , you are currently logged into Business 24Banking. [Logout](#)

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Creation of Own Template

[Print/Save](#) [Complaint/Inquiry](#)

12.08.2010 11:01:38 [Help](#)

Detail

Payee IBAN

[Check IBAN](#)

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13.2. Creation of international template

This type of template is used for international payments.

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my bookmarks +

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Creation of Own Template Complaint/Inquiry

12.08.2010 11:02:26 [Help](#)

Payment Information

Template name *

Beneficiary Details

Beneficiary's country

Beneficiary's IBAN/Account Account IBAN

Beneficiary name

Beneficiary address

Beneficiary's bank

BIC/SWIFT code + Search www.swift.com for BIC code

Beneficiary's bank address (Only if you do not know the beneficiary BIC/SWIFT code)

Beneficiary's bank name

Beneficiary's bank address

Payment Information

Amount

Payment Details
(140 characters maximum)

Details of charges

Payment fees are split between payer and beneficiary (BCR fees are charged from the payer and the beneficiary and correspondent bank fees are charged from the beneficiary)

[Back](#) [Save](#)

Fields marked with "*" are mandatory.

14. Messages

To create a message you have to access the "Create message" menu. The subject and reason of the message are predefined in two lists. According to your preferences you can select the contact method.

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my bookmarks +

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- **New Message**
- Reports

Mailbox Complaint/Inquiry

10.08.2010 18:16:54

Topic

Subject

Message

Contact me by*

Attachment [Browse...](#)

[Upload file](#) [Send](#)

15. Reports

15.1. Generating reports

By accessing the "Generate report" menu, the User can generate reports that can help him highlight the transactions from each account. You can choose the report type that you want by checking the existing options in the report request screen.

Welcome Mr. _____, you are currently logged into Business 24Banking.

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Submit report request 12.08.2010 11:02:57

Select report type:

Select account:

For a period From: To:
 For one day For:
 Current day

Select transactions order: By date By value

Report name:

[Generate report](#)

Note:
You can submit an account statement only for 31 calendar days

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After entering the corresponding data you will click the “Submit” menu and the application will generate the confirmation message for the correct processing of the transaction.

15.2. Visualization of reports

The result of the report generation can be shown by using the “Afiseaza rapoarte” menu where you have to enter the date or the period for the report.

Welcome Mr. _____, you are currently logged into Business 24Banking.

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Reports list 12.08.2010 11:03:46

Request date	Report type	Report name	Requesting username	Status	Action
11.08.2010	Account Statement	Statement of account 200510200003836 for period 11.07.2010 - 11.08.2010	67774520	DONE	
11.08.2010	Financial Statement	dasdas	67774520	DONE	
11.08.2010	MT942 Statement	MT942 statement of account RO02RNCB for 11.08.2010	67774520	DONE	
11.08.2010	MT942 Statement	1	67774520	DONE	
11.08.2010	MT942 Statement	2	67774520	DONE	
29.07.2010	MT942 Statement	Extras MT942 pentru contul RO28RNCB ziua 29.07.2010	79628956	DONE	
29.07.2010	MT942 Statement	Extras MT942 pentru contul RO28RNCB ziua 29.07.2010	79628956	DONE	
29.07.2010	MT942 Statement	Extras MT942 pentru contul RO28RNCB ziua 29.07.2010	79628956	DONE	
22.07.2010	MT942 Statement	Extras MT942 pentru contul RO28RNCB ziua 22.07.2010	79628956	ERROR	

After using the “Sign” option a screen will be opened where the application will show the generated reports for the selected date or period.

After using the menu the User can view his statement for the requested period.

By using the Business 24 Banking BCR you can have the statement in Swift MT 940 format. For this option you have to let the Bank know the accounts that will have the statement in Swift format. It will be delivered in **Mailbox**.

Mailbox ✉ Complaint/Inquiry

27.04.2010 13:42:38

Date:	26.04.2010		
From:	BCR		
Type:	Informative/Marketing		
Subject:	Statement of account RO81RNCB	for 24.04.2010	
Message:	The message includes the statement of account RO81RNCB		for 24.04.2010 in MT940 format
Attachment:	20100424_Account_statement_RO81RNCB .bt		

Back
Reply
Delete selected

16. My BUSINESS 24 Banking account

You can define options for the Business 24 Banking BCR account by using the **Contul meu de business 24 Banking (Favorite)** option :

- delete favorite pages
- rename favorite pages
- language change
- define the period of time before the messages are automatically deleted
- view available balance to be shown in payment confirmations.

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Welcome Mr. _____, you are currently logged into Business 24Banking.

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my bookmarks ✚

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- Business 24 Banking Demo

My Business 24Banking settings ✉ Complaint/Inquiry

12.08.2010 11:04:14 [Help](#)

Bookmark	My bookmarks	▼	delete
Bookmark	My bookmarks	▼	rename into <input style="width: 80%;" type="text"/>

Change preset language (English) into:	English	▼
Messages are deleted automatically after:	365	days
Show the available balance in print outs of transactions:	Yes	▼

[Send](#)

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- ☑ Newsletter
- ☑ Aboservice

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