



ALPHA BANK

User Guide Alpha Bank RO

Android Tablet iPad

Valid from February 05th, 2015



ALPHA BANK

User Guide Alpha Bank RO (Android Tablet)



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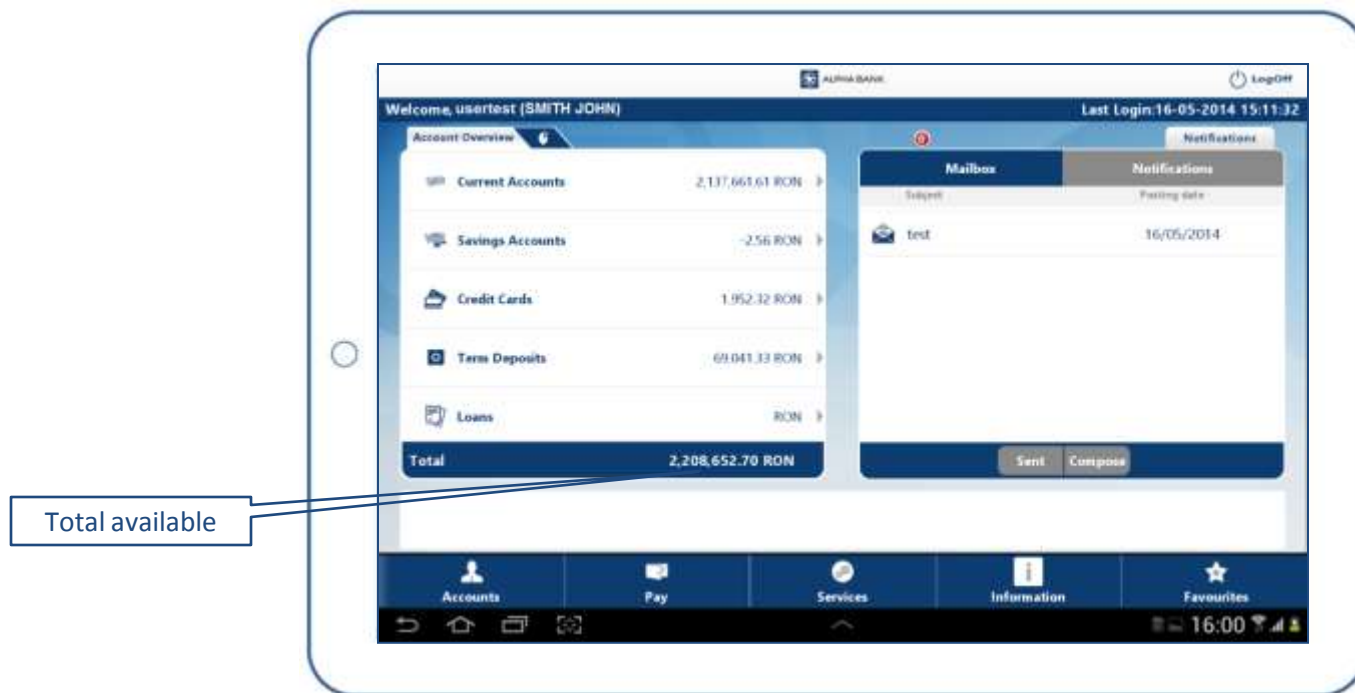
Support



To access the applications it is necessary to enter your personal login information:

- ▶ **User ID** – this is assigned by the Bank when you subscribe for Alpha Bank RO.
- ▶ **Password** – when you login for the first time you enter the password from the secured envelope received from Bank. If you have already changed the password you will login using the password set by you. To enter the password you can also use the security keyboard.
- ▶ **Security code** – this is the six digits code generated by the security device.

After entering all data press on **Login** button to access the application.



This is the dashboard page that is displayed after you have logged in Alpha Bank RO. In this screen you can view all the active products you have at Alpha Bank Romania:

- ▶ **Current accounts;**
- ▶ **Savings accounts;**
- ▶ **Credit cards*;**
- ▶ **Term deposits;**
- ▶ **Loans*.**

Also, you can view the available amount for each category of products and the total available balance. The total available balance is displayed in RON and represents the sum of the net available balance of all accounts, the overdraft limit and the credit cards limit.

** The menu is available only for individuals users.*

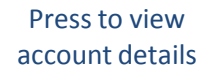




In this screen the total available balance is displayed as a pie chart. The chart is divided in:

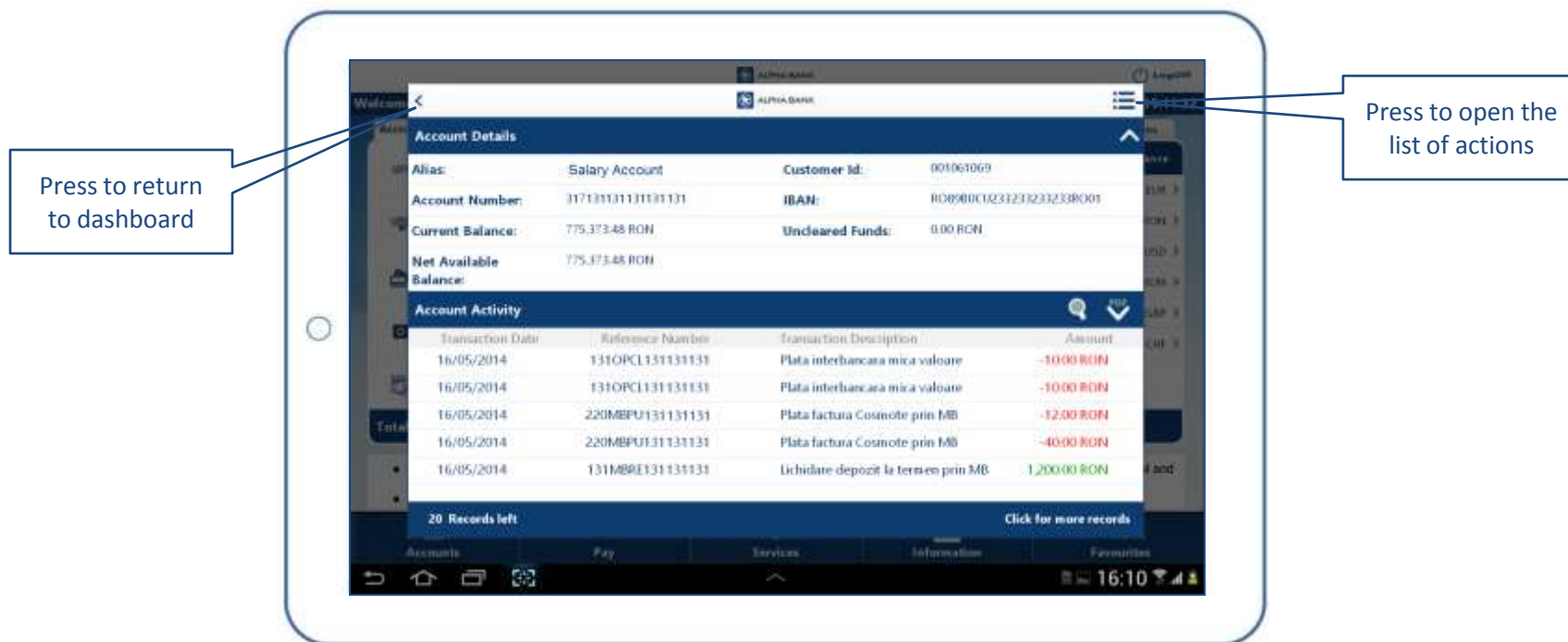
- ▶ **Current accounts;**
- ▶ **Savings accounts;**
- ▶ **Credit cards*;**
- ▶ **Term deposits.**

** The menu is available only for individuals users.*



- ▶ Net available balance in the account's currency;
- ▶ Total available balance of all accounts displayed in the list;
- ▶ The account's alias set by you in Alpha Click.

In case you notice that an account is unavailable in Alpha Bank RO contact Customer Support Service. To view more details it is necessary to select an account and the details will be displayed in the next screen.



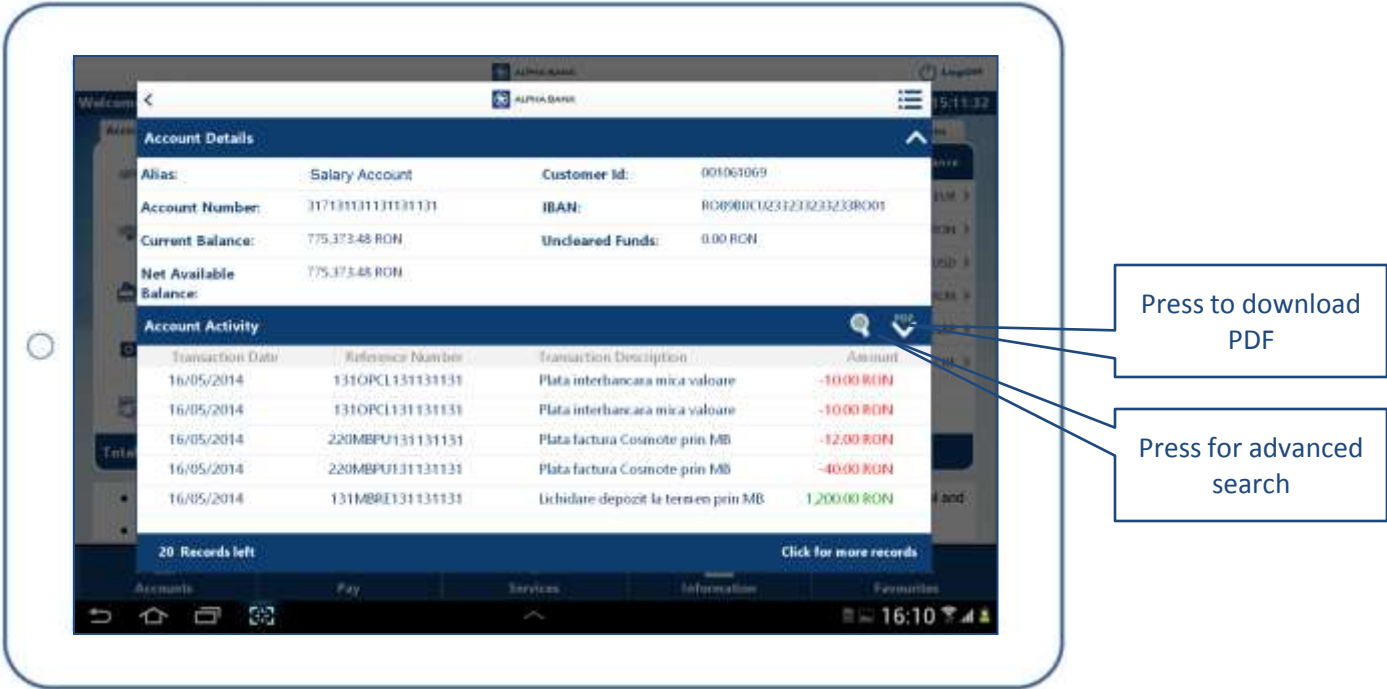
In this screen you can view all the details for the selected account:

- ▶ **Alias;**
- ▶ **Net available balance;**
- ▶ **Client;**
- ▶ **Account number;**
- ▶ **IBAN;**
- ▶ **Current balance;**
- ▶ **Uncleared funds.**

Press on the button placed on the upper right side of the screen to open the list of actions. From here you can initiate:

- ▶ **Own accounts transfers;**
- ▶ **Bill payments** (option available only for RON accounts);
- ▶ **Payments to partners (beneficiaries).**

By choosing this path to initiate a transaction, the selected account will be automatically filled in in the ordering account field.



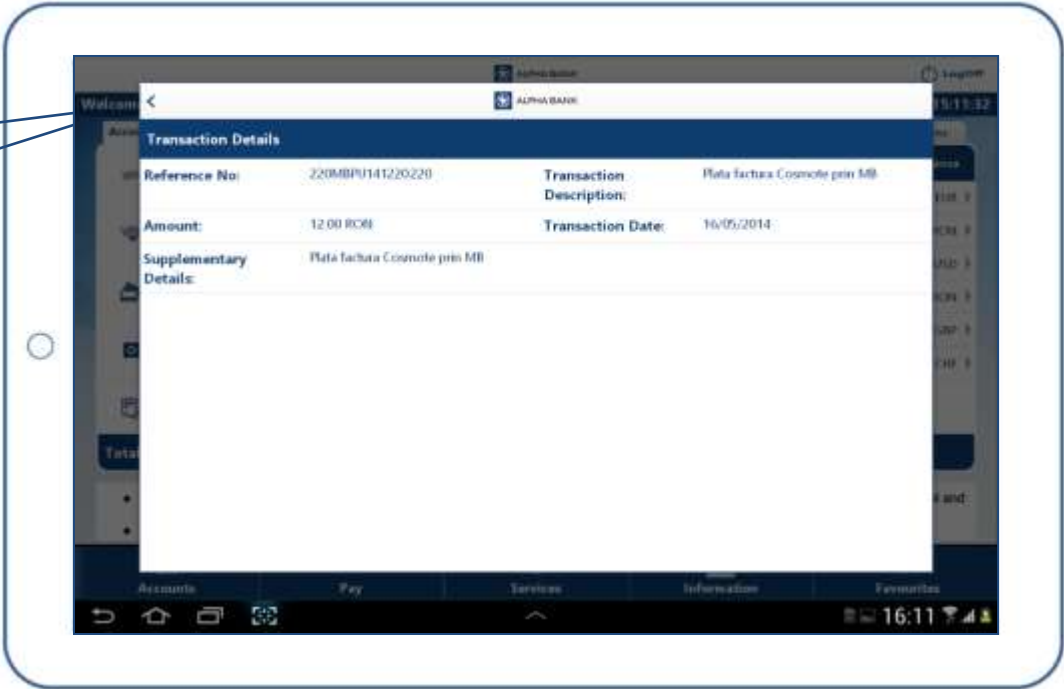
In this screen you can view the 30 most recent transactions on the selected account. For each transaction there are displayed the following information:

- **Date;**
- **Transaction description;**
- **Reference;**
- **Amount (debit/credit).**

To view more details it is necessary to select a transaction. To view the transaction history you can use the advanced search tool. You can perform search by the following time frames:

- **Today** (displays the activity for the current day);
- **Last week** (displays the activity for the last 7 days);
- **Last month** (displays the activity for the last 30 days);
- **Between dates** (displayed the activity for a time frame indicated by you).

Press to return to
**Account
Details/Activity**



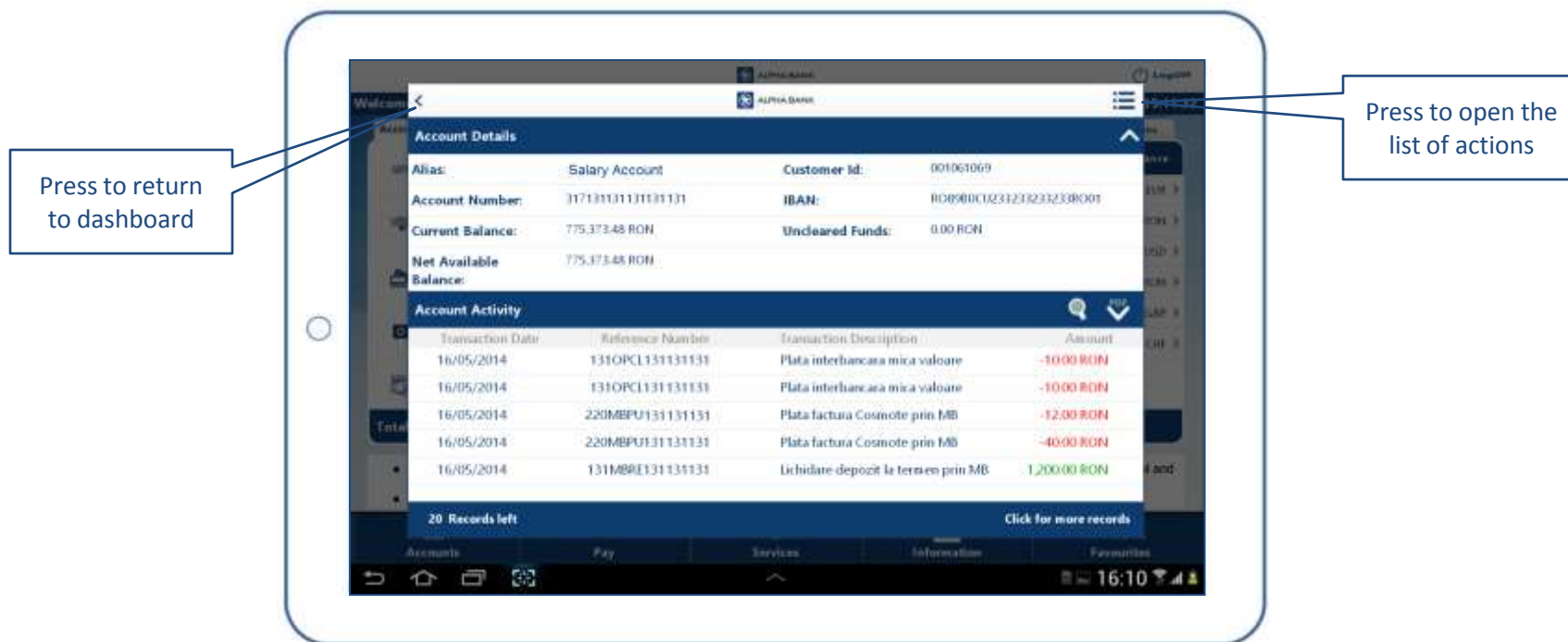
In this screen you can view the supplementary details of the selected transaction.



In this menu there are displayed all the savings accounts you have access to and their details. You can view:

- ▶ **Net available balance in the account's currency;**
- ▶ **Total available balance of all accounts displayed in the list;**
- ▶ **The account's alias set by you in Alpha Click.**

In case you notice that an account is unavailable in Alpha Bank RO contact Customer Support Service. To view more details it is necessary to select an account and the details will be displayed in the next screen.



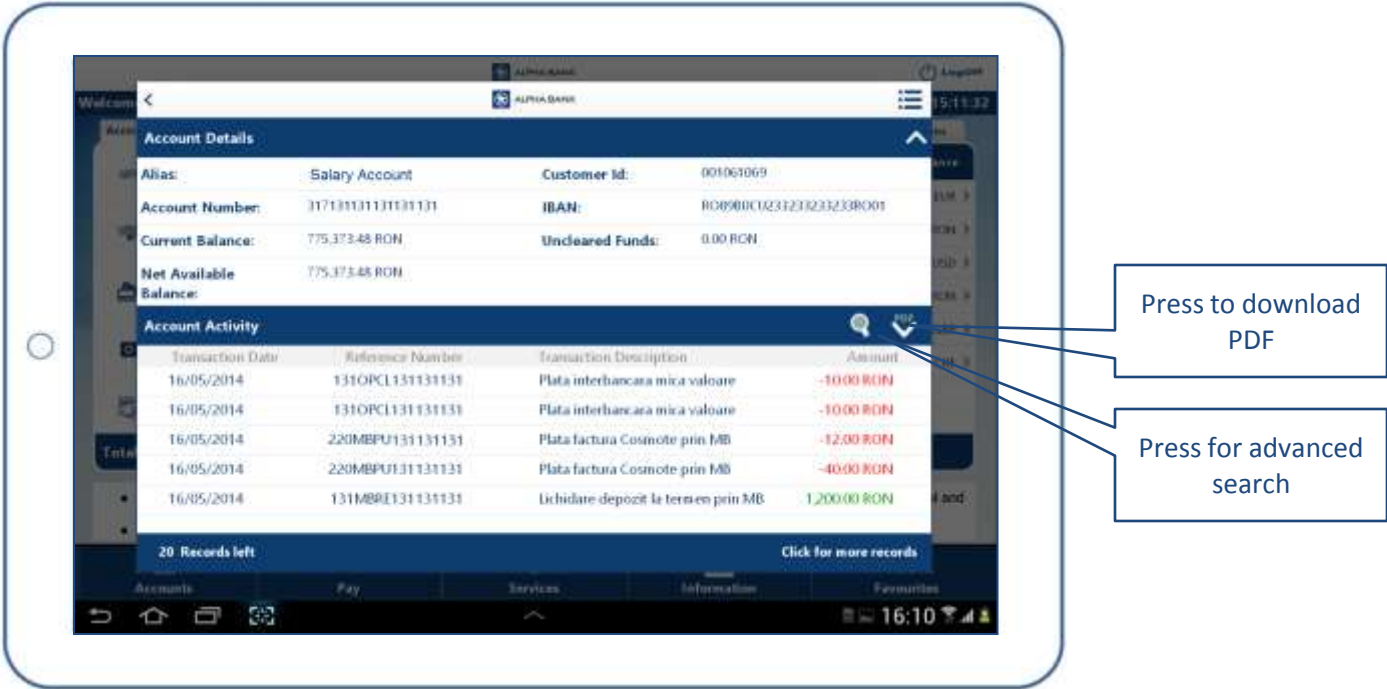
In this screen you can view all the details for the selected account:

- ▶ **Alias;**
- ▶ **Net available balance;**
- ▶ **Client;**
- ▶ **Account number;**
- ▶ **IBAN;**
- ▶ **Current balance;**
- ▶ **Uncleared funds.**

Press on the button placed on the upper right side of the screen to open the list of actions. From here you can initiate:

- ▶ **Own accounts transfers;**
- ▶ **Bill payments** (option available only for RON accounts);
- ▶ **Payments to partners (beneficiaries).**

By choosing this path to initiate a transaction, the selected account will be automatically filled in, in the ordering account field.



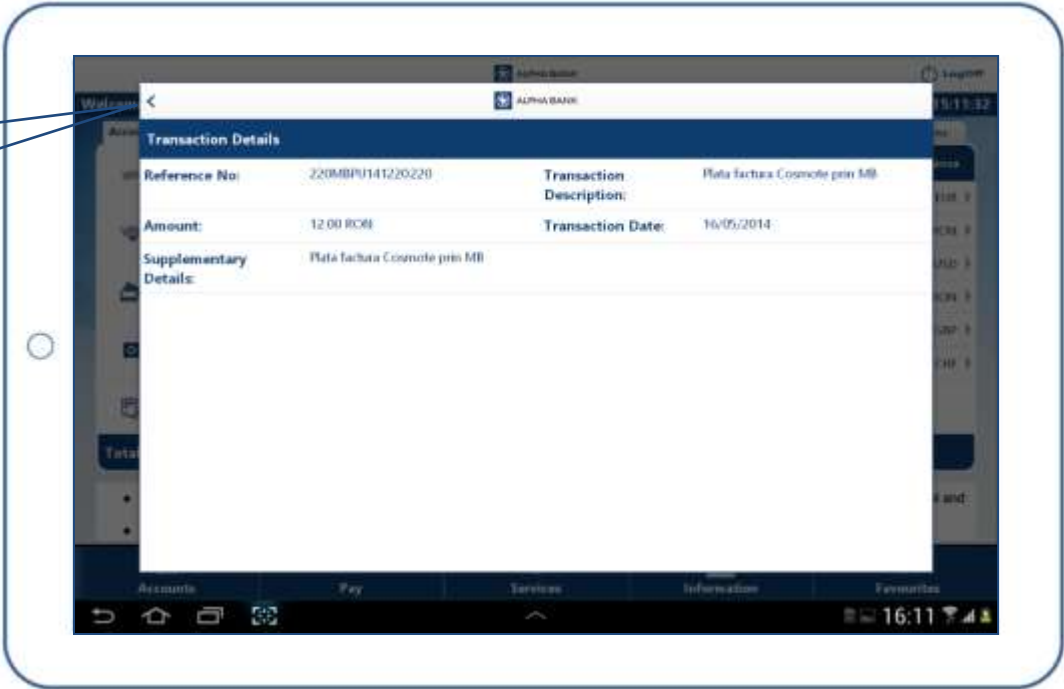
In this screen you can view the 30 most recent transactions on the selected account. For each transaction there are displayed the following information:

- **Date;**
- **Transaction description;**
- **Reference;**
- **Amount (debit/credit).**

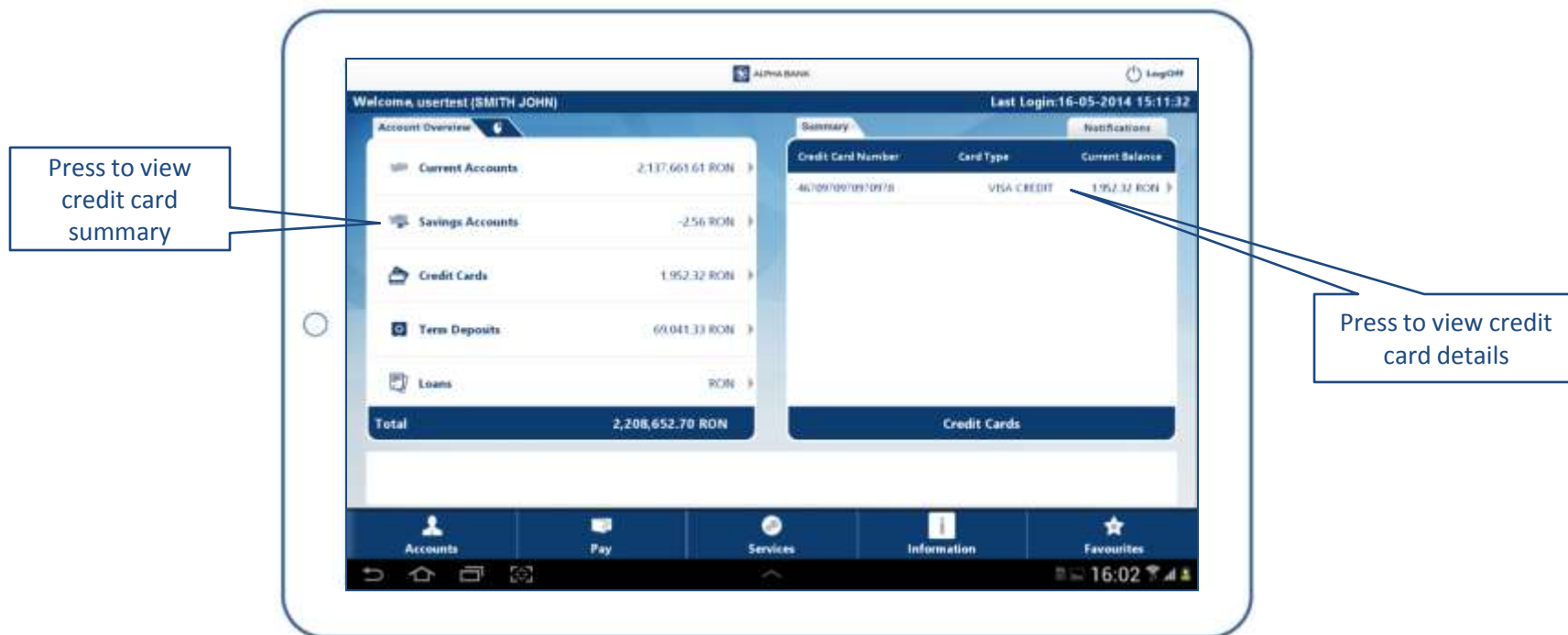
To view more details it is necessary to select a transaction. To view the transaction history you can use the advanced search tool. You can perform search by the following time frames:

- **Today** (displays the activity for the current day);
- **Last week** (displays the activity for the last 7 days);
- **Last month** (displays the activity for the last 30 days);
- **Between dates** (displayed the activity for a time frame indicated by you).

Press to return to
**Account
Details/Activity**



In this screen you can view the supplementary details of the selected transaction.



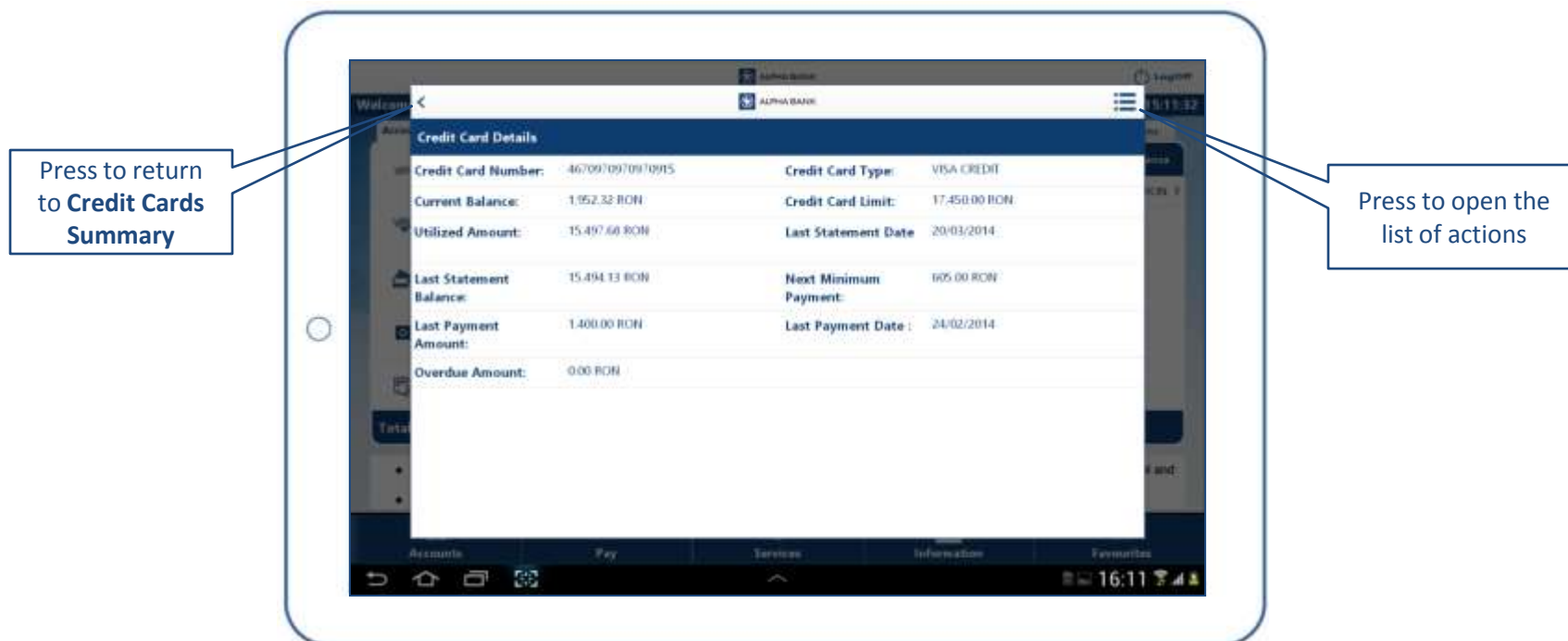
In this menu there displayed all the credit cards you have access to and their details. You can view:

- ▶ **Credit card number;**
- ▶ **Credit card type;**
- ▶ **Total available balance.**

To view more details it is necessary to select a credit card.

** The menu is available only for individuals users.*





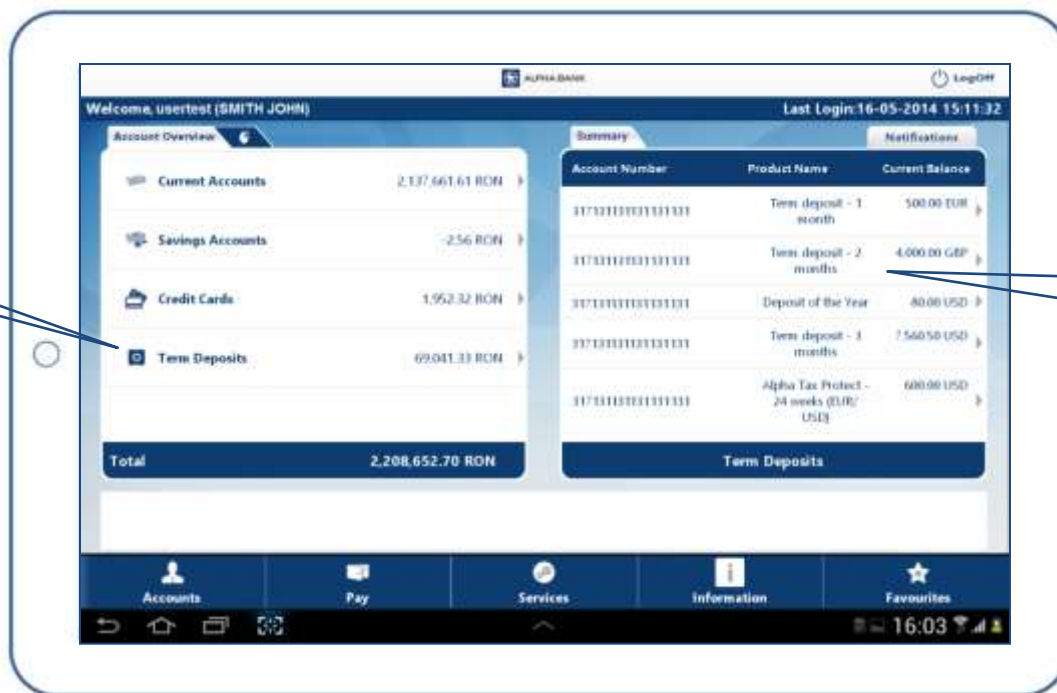
In this screen you can view all the details for the selected credit card:

- ▶ Credit card number;
- ▶ Credit card type;
- ▶ Current balance;
- ▶ Credit card limit;
- ▶ Utilized amount;
- ▶ Last statement date;
- ▶ Last statement balance;
- ▶ Next minimum amount;
- ▶ Last payment;
- ▶ Last payment date;
- ▶ Overdue amount.

Press on the button placed on the upper right side of the screen to open the list of actions. From here you can recharge your credit card. By choosing this path to initiate a transaction, the selected credit card will be automatically filled in in the **Credit card number** field.

* The menu is available only for individuals users.

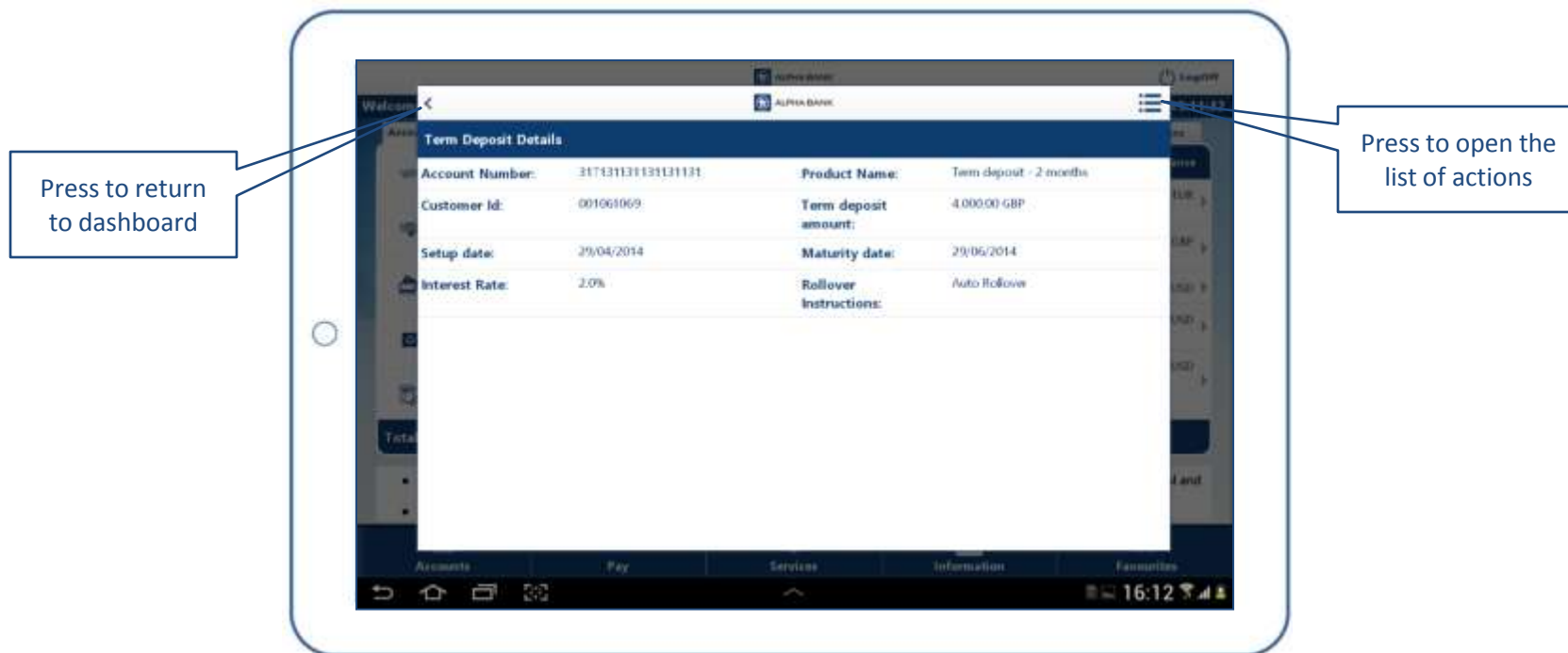




In this screen there are displayed all the term deposits accounts you have access to and their details. You can view:

- ▶ **Term deposit account number;**
- ▶ **Deposit product name;**
- ▶ **Deposit amount.**

To view more details it is necessary to select a term deposit account.



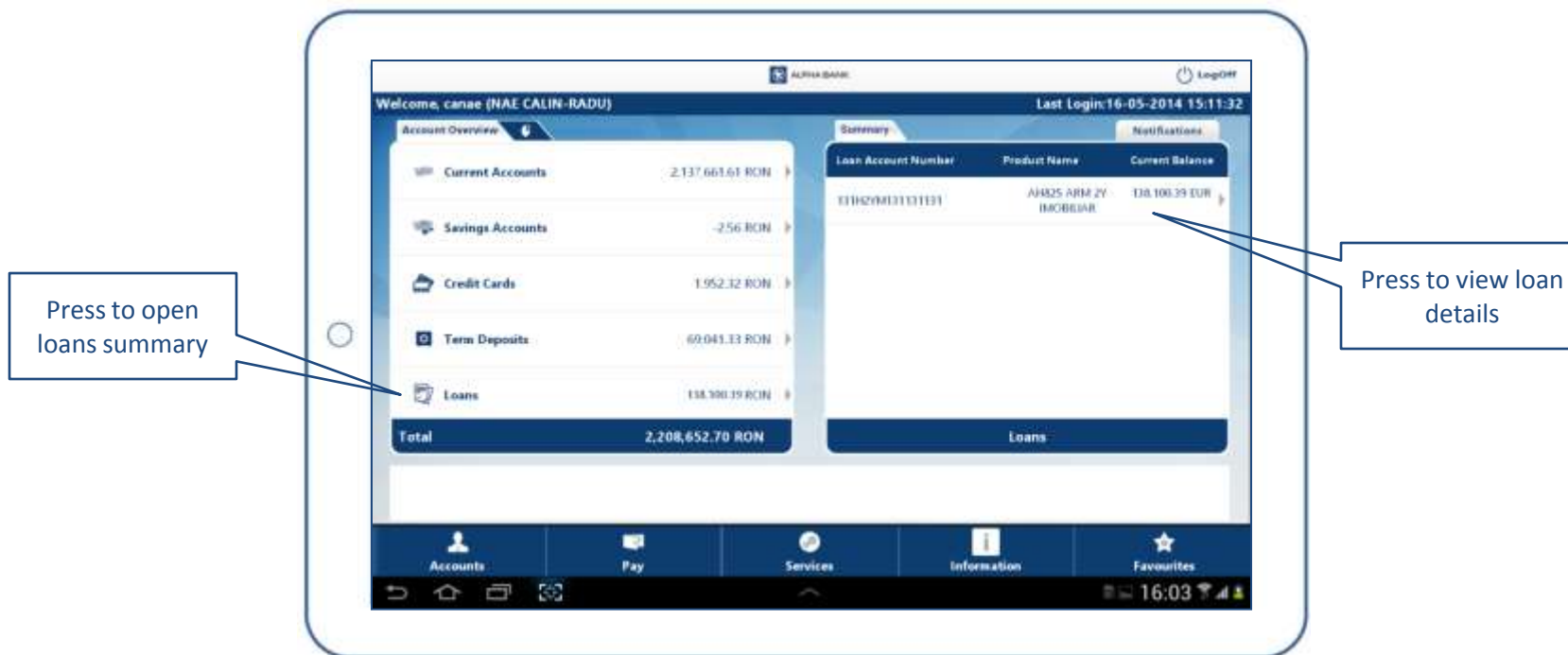
In this screen you can view all the details for the selected term deposit account:

- ▶ **Term deposit account number;**
- ▶ **Deposit type;**
- ▶ **Client ID;**
- ▶ **Deposit amount;**
- ▶ **Set up date;**
- ▶ **Maturity date;**
- ▶ **Interest rate;**
- ▶ **Maturity instructions;**

Press on the button placed on the upper right side of the screen to open the list of actions. From here you can:

- ▶ **Redeem the term deposit;**
- ▶ **View term deposit supplementary details** (option available only for Alpha Progressive deposits).

By choosing this path to initiate a transaction, the selected term deposit account will be automatically filled in in the **Term deposit account number** field.



In this menu there are displayed all the active loan accounts you have access to and their details. You can view:

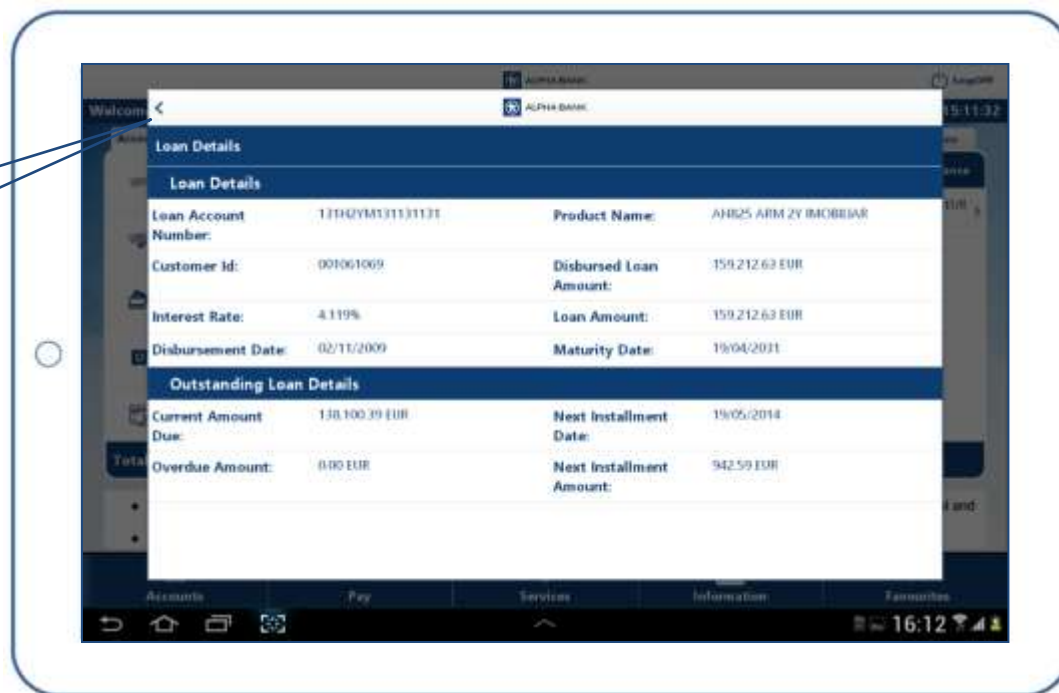
- ▶ **Loan account number;**
- ▶ **Loan product;**
- ▶ **Loan amount.**

To view more details it is necessary to select a loan account.

** The menu is available only for individuals users.*



Press to return
to dashboard

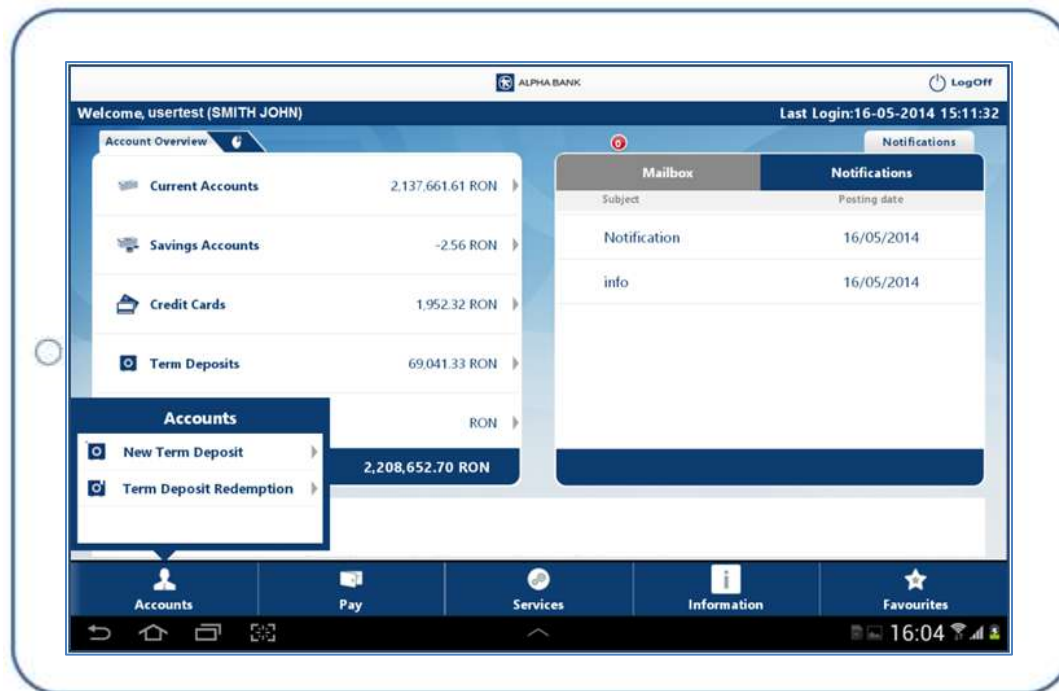


In this screen you can view all the details for the selected loan account:

- ▶ **Loan account number;**
- ▶ **Loan product;**
- ▶ **Client ID;**
- ▶ **Loan amount;**
- ▶ **Disbursed amount;**
- ▶ **Interest rate;**
- ▶ **Disbursement date;**
- ▶ **Maturity date;**
- ▶ **Current amount due;**
- ▶ **Next due date;**
- ▶ **Next payment amount;**
- ▶ **Overdue amount.**

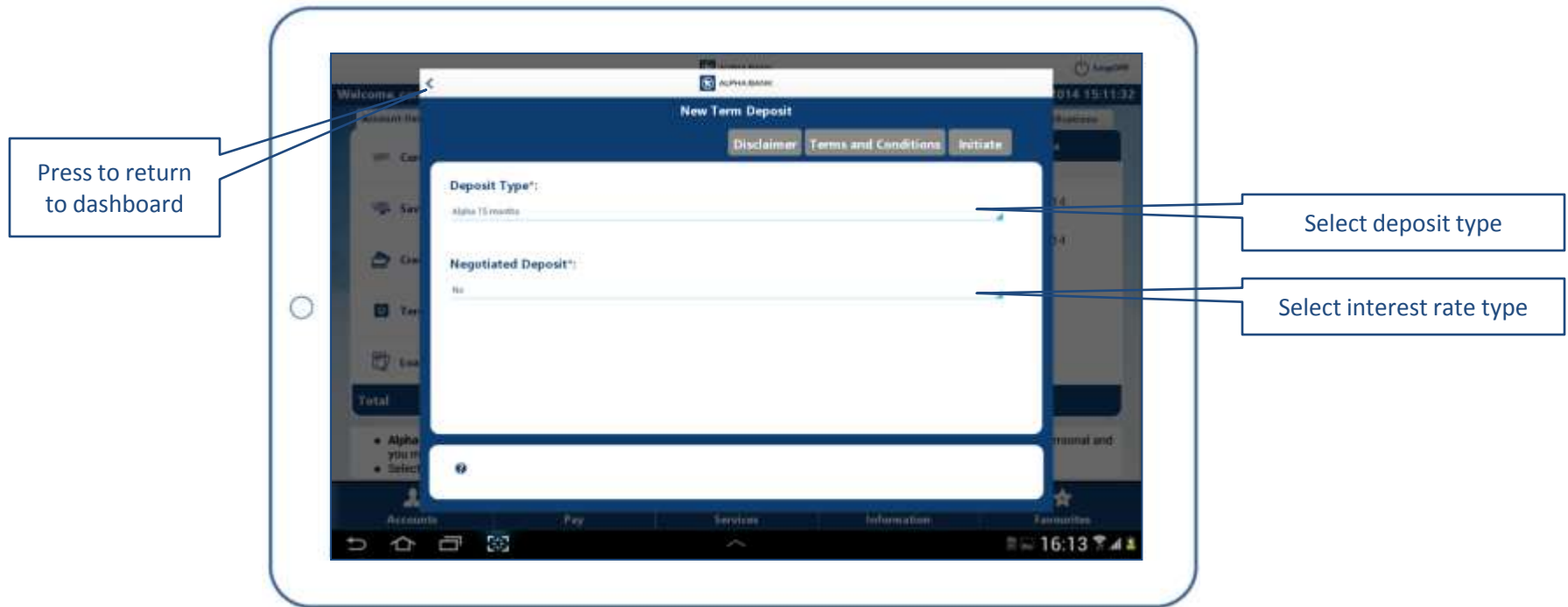
** The menu is available only for individuals users.*





The menu **Accounts** allows you to open new current and term deposit accounts or to redeem term deposit accounts. From this menu you can perform the following transactions:

- ▶ **New term deposit initiation;**
- ▶ **Term deposit redemption.**



The menu New Term Deposit allows you to set up new term deposits without the need to go to the Bank. To set up a new term deposit:

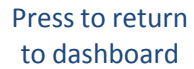
- ▶ Select the type of deposit;
- ▶ Select the interest rate type. You can set up term deposits with **standard interest rate** or with **interest rate negotiated** in advance with the branch. For deposits with negotiated interest rate it is necessary to select **Yes** in the **Negotiated Deposit** field and to enter the interest rate provided by the branch in the field **Negotiated Interest Rate**.

After selecting the options:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Term and conditions** to download the document in PDF format;
- ▶ Press on **Disclaimer** to view information about the transaction.

OBSERVATION!

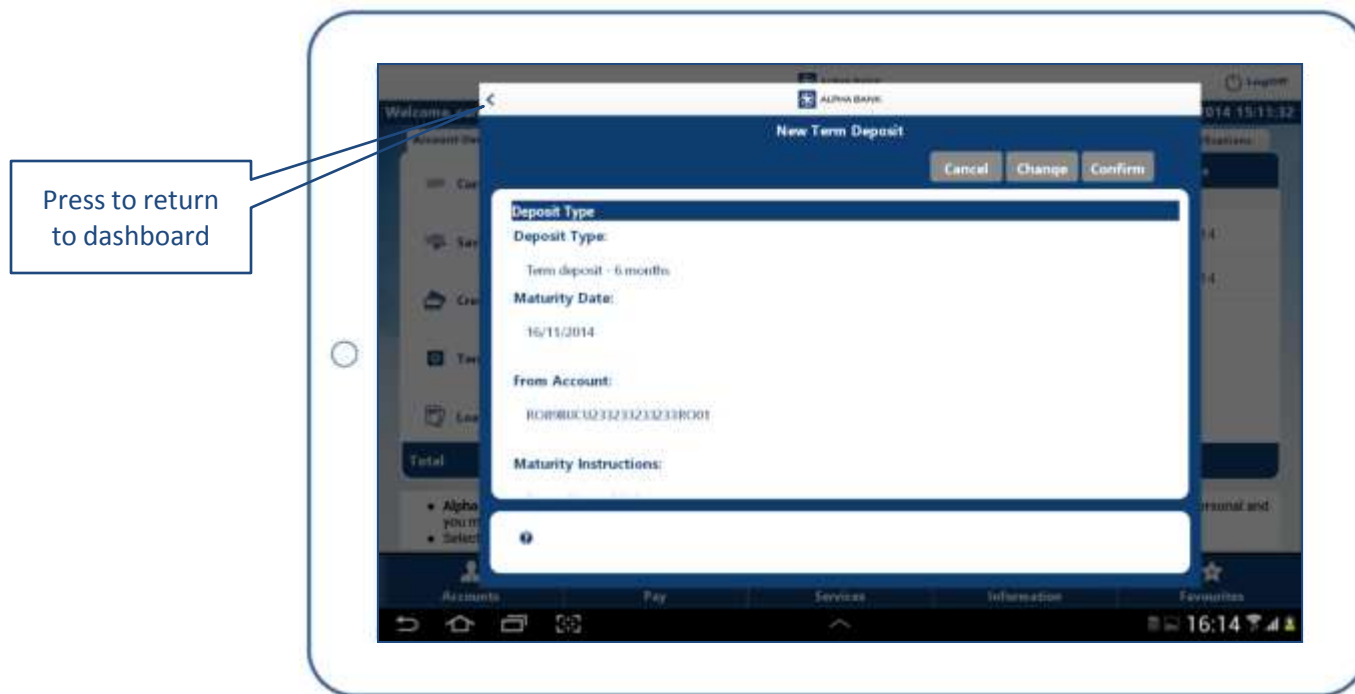
Term deposit set up (standard interest deposits) is available every working day from 7:00 to 19:00



Enter amount

- After selecting the options:

- ▶ Press on **Initiate** to initiate the transaction;
- ▶ Press on **Change** to go back to the previous screen.

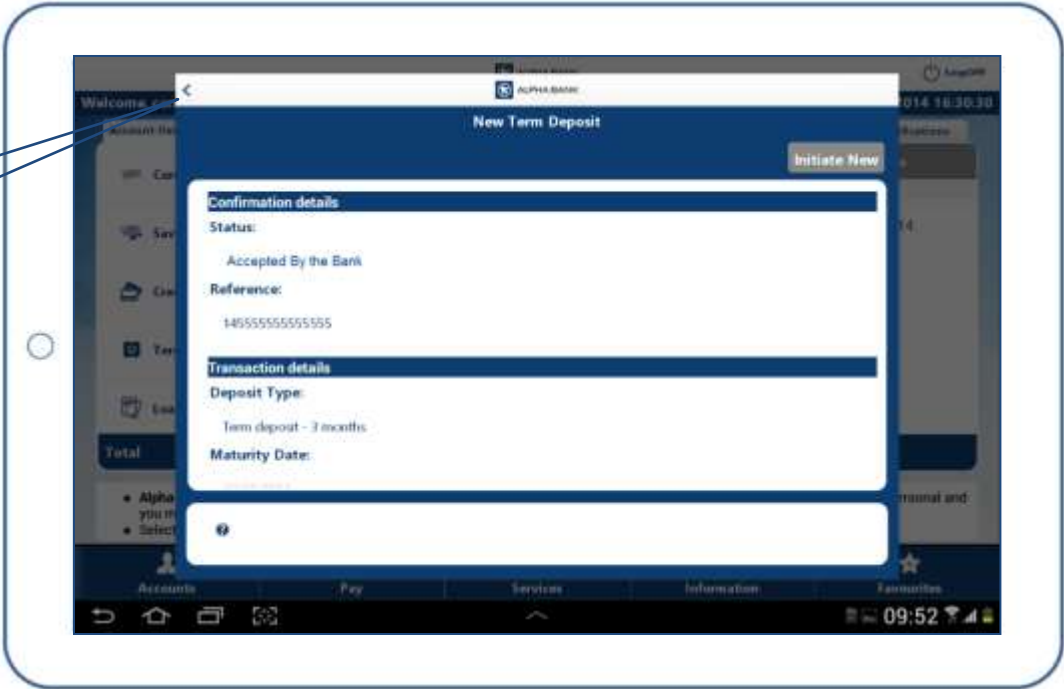


Verify the data and enter the security code*. Press on the button placed on the upper right side of the screen to open the list of actions. From here you can:

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to return to the previous screen;
- ▶ Press on **Cancel** to cancel the transaction.

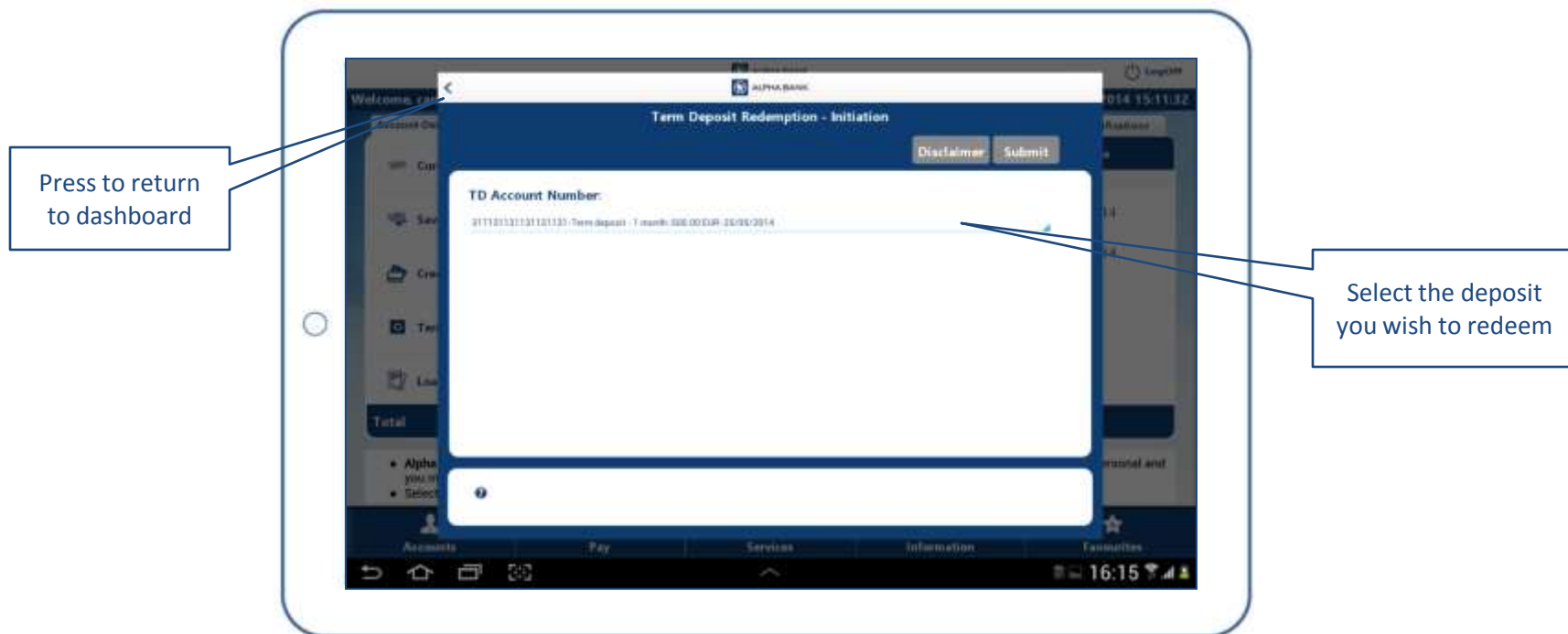
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.

Press to return
to dashboard



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and set up another deposit.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



The menu **Term Deposit Redemption** allows you to redeem the term deposits you have at Alpha Bank Romania. To redeem a term deposit select the term deposit account and:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Disclaimer** to view information about the transaction.

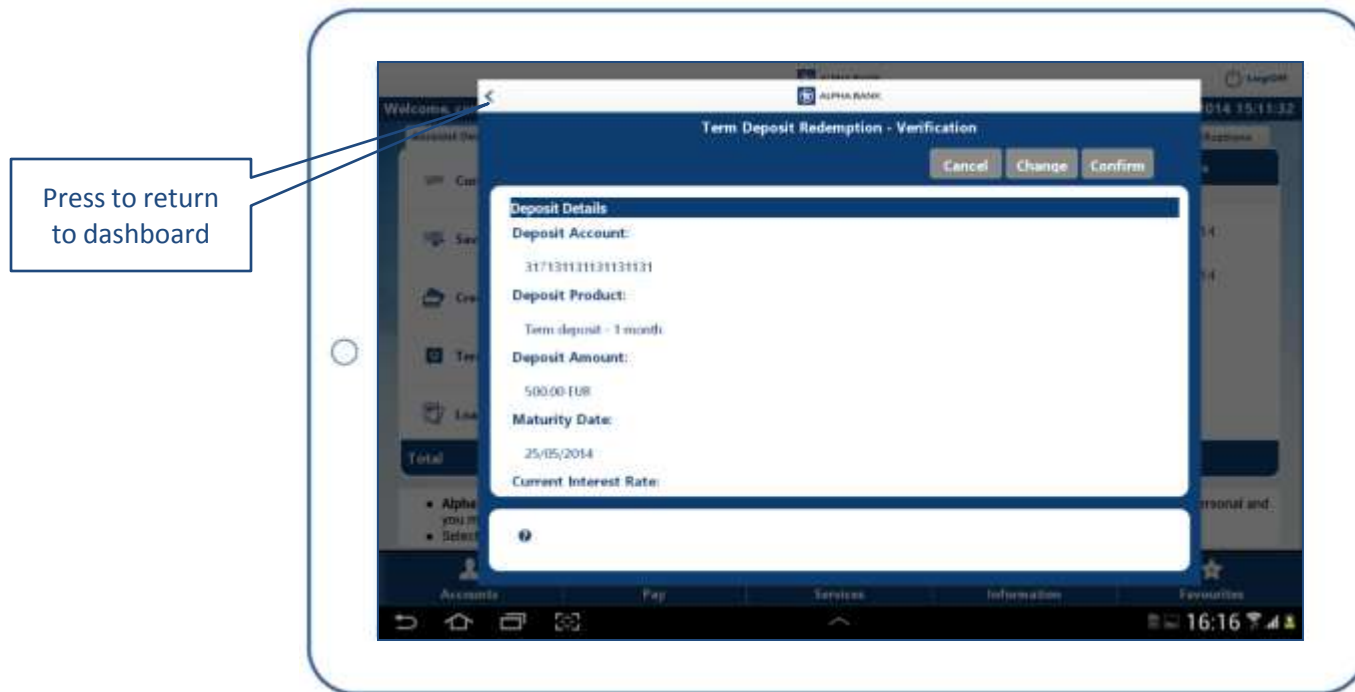
OBSERVATION!

Term deposit redemption is available every working day from 7:00 to 19:00.



After selecting the term deposit account you will be redirected to the next screen containing all the term deposit details:

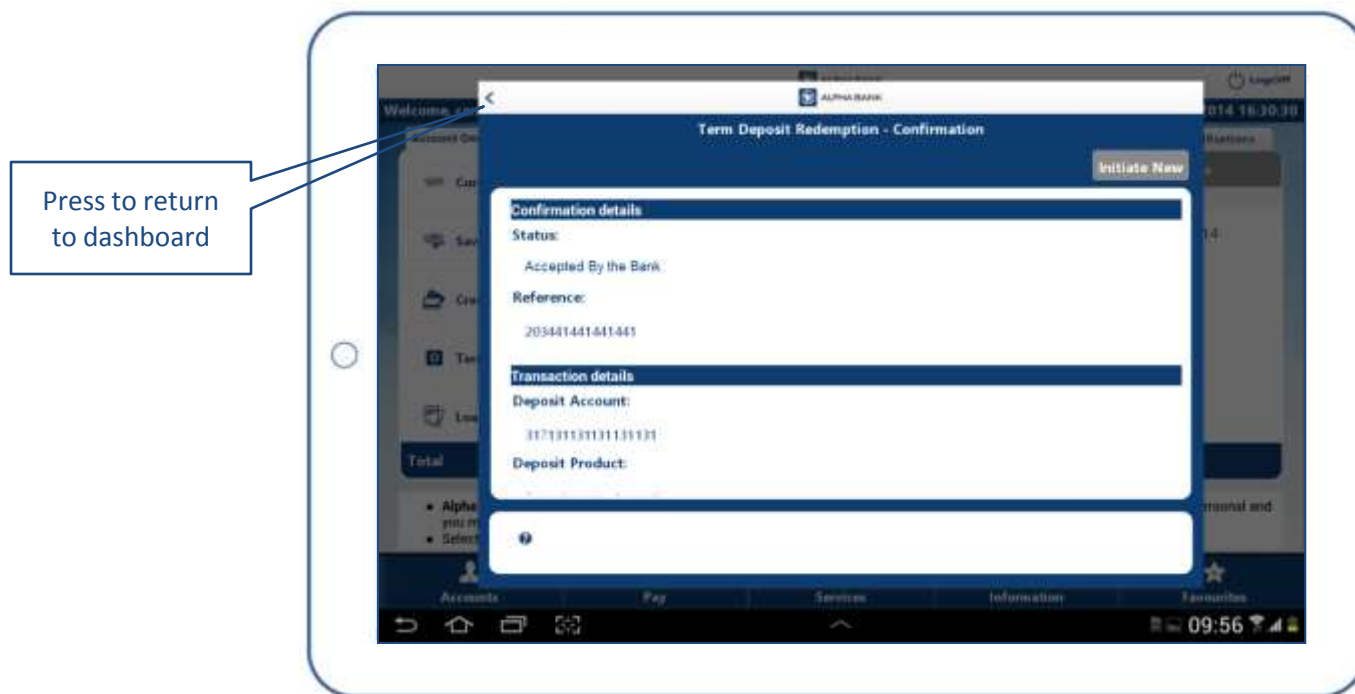
- ▶ Press on **Redeem** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen.



Verify the data and enter the security code*.

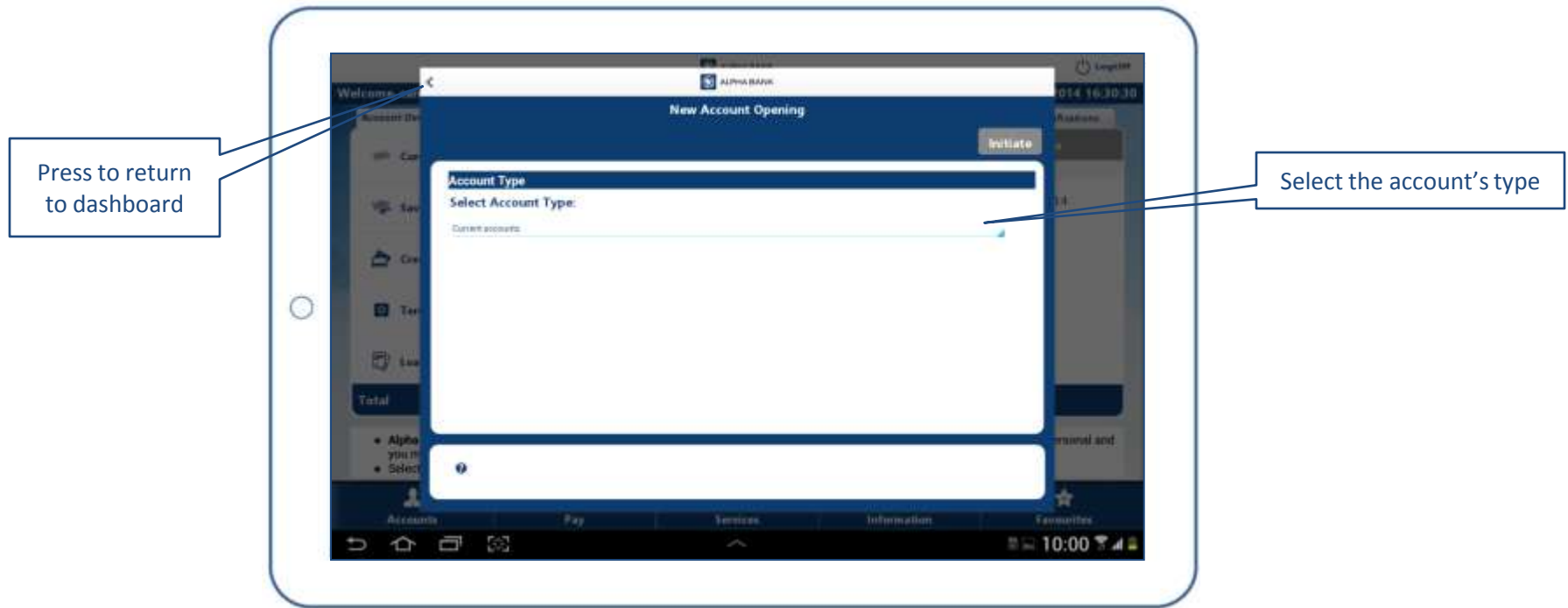
- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen;
- ▶ Press on **Cancel** to cancel the transaction.

* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and redeem another deposit.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.

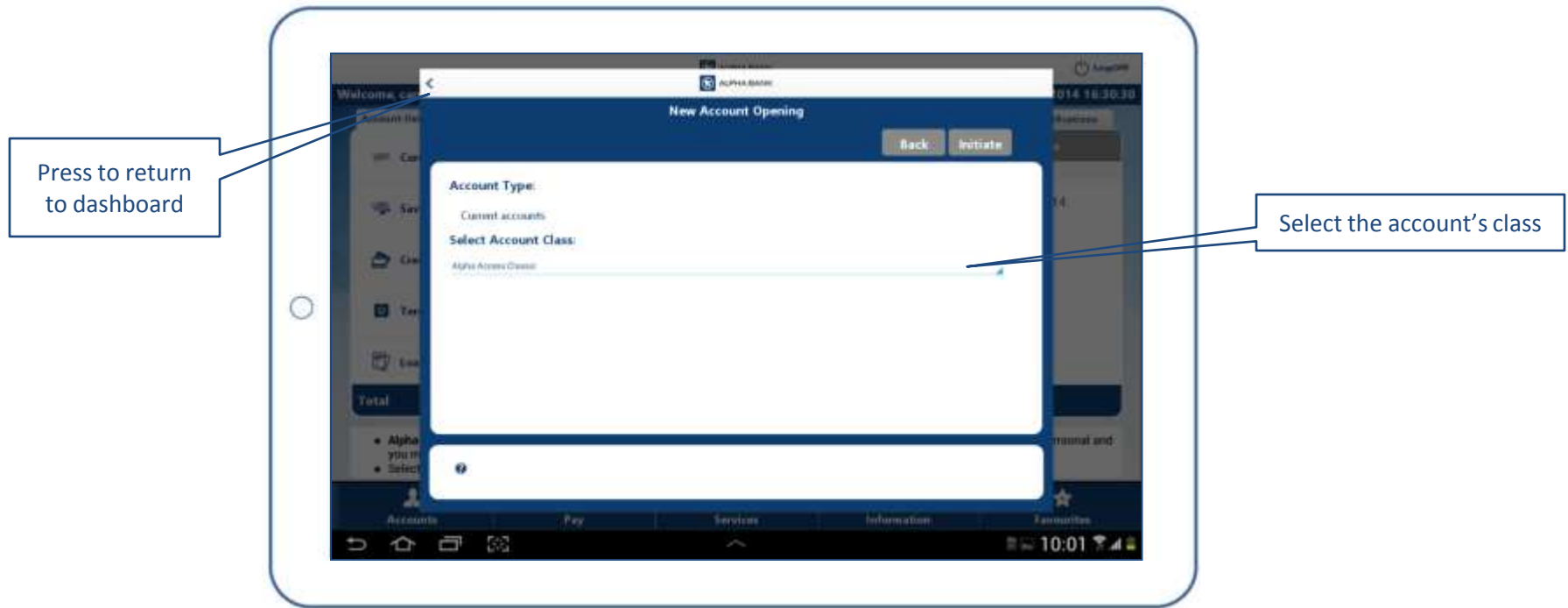


The menu **New Account Opening** allows you to open new current accounts without the need of going to the Bank. To open a new account select the type of account and press on **Initiate** to continue to the next screen.

OBSERVATION!

New account opening transaction is available every working day from 7:00 to 16:00.

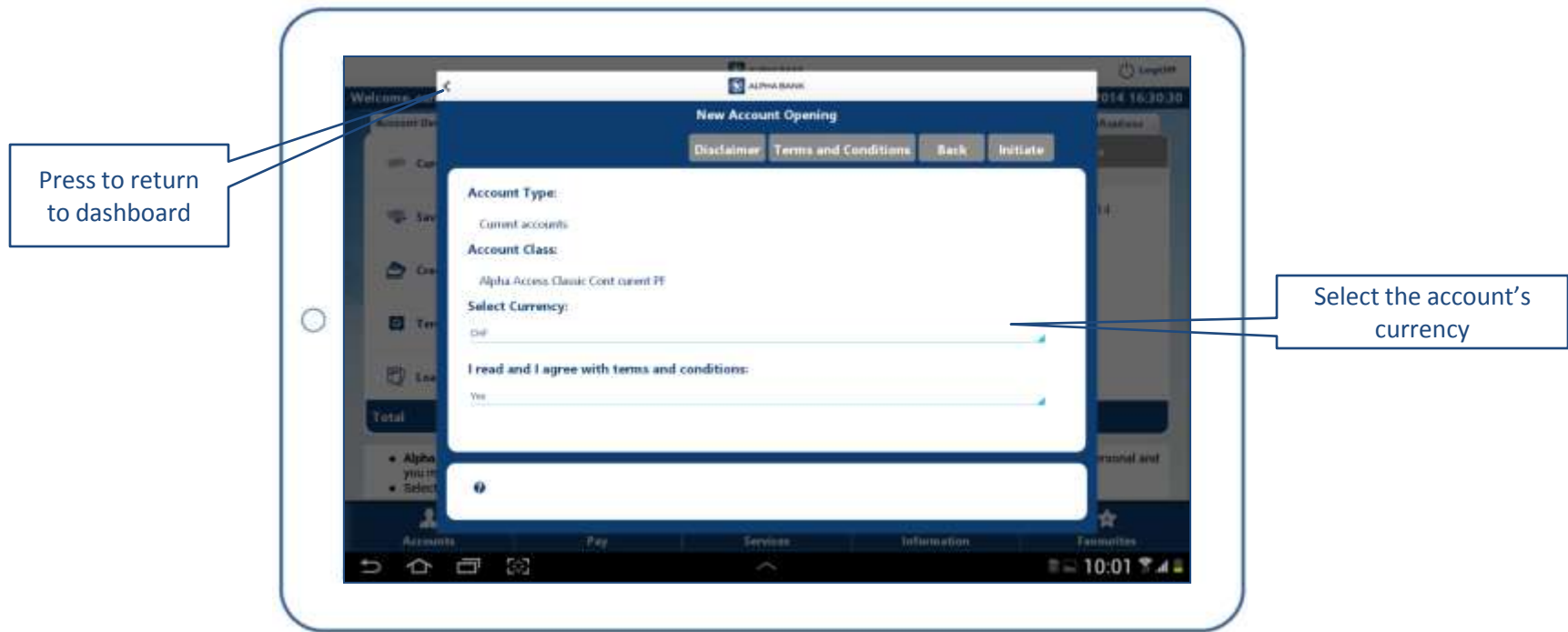
** The menu is available only for individuals users.*



After choosing the account type, select the account class.

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen.

* The menu is available only for individuals users.



After choosing the account type and class select the account currency. Press on the button placed on the upper right side of the screen to open the list of actions:

- ▶ Press on **Initiate** to initiate the transaction;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Term and conditions** to download the document in PDF format;
- ▶ Press on **Disclaimer** to view information about the transaction.

** The menu is available only for individuals users.*



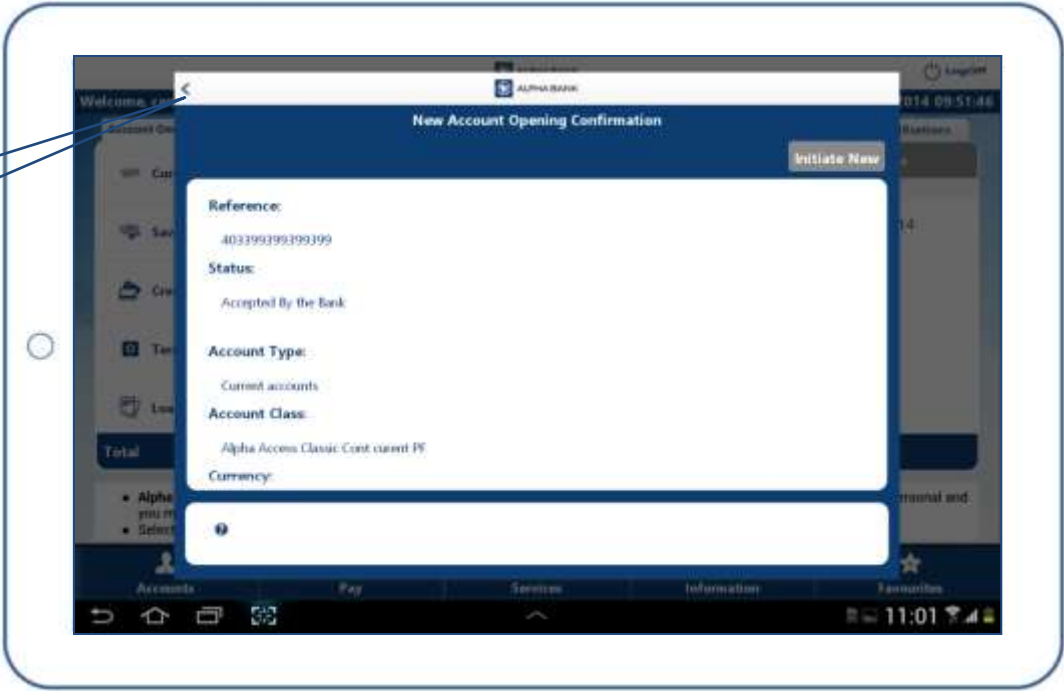


Verify the data and enter the security code.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

** The menu is available only for individuals users.*

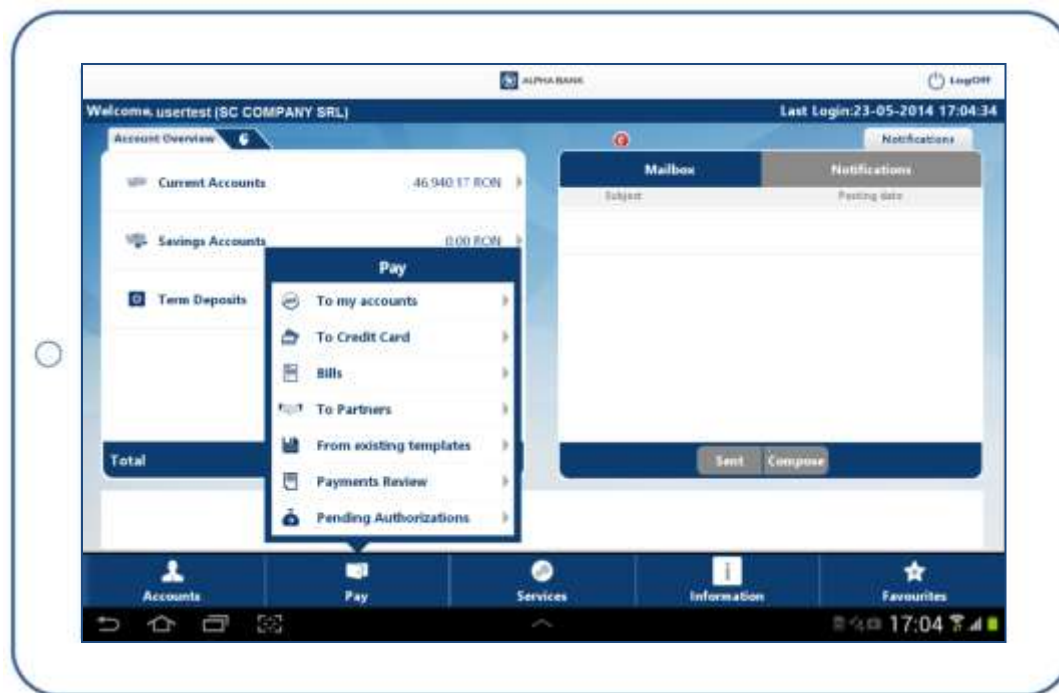
Press to return to dashboard



The confirmation screen allows you to view the status of the transaction you have performed. Press on **Initiate another transaction** to go back to the initiation screen and open another account.

** The menu is available only for individuals users.*

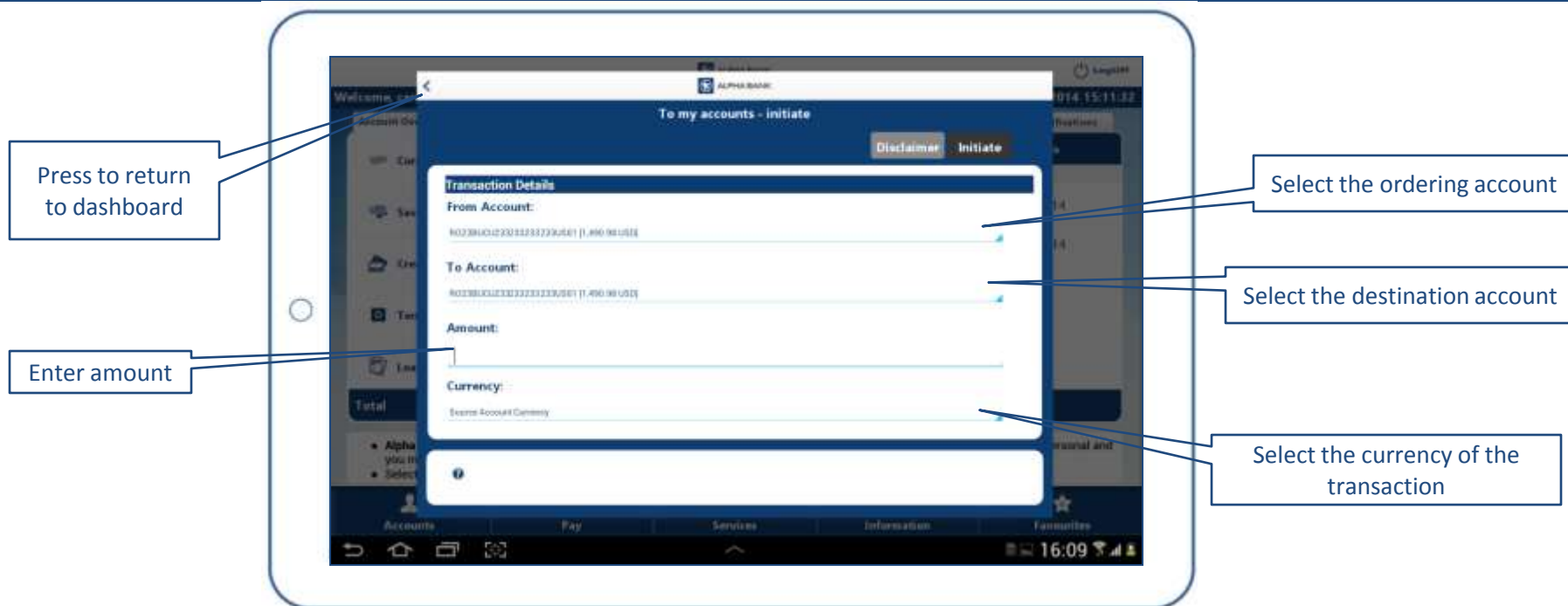




The menu **Pay** allows you to perform transactions and to view the transactions performed through Online Banking. From this menu you can perform the following transactions:

- ▶ **Own Accounts Transfers;**
- ▶ **Credit card recharge;**
- ▶ **Bills;**
- ▶ **Payments to partners (beneficiaries) in RON and other currencies;**
- ▶ **Payments from existing templates;**
- ▶ **Pending Authorization.**

Also the option **Payments review** allows you to view all the transactions performed through Online Banking.

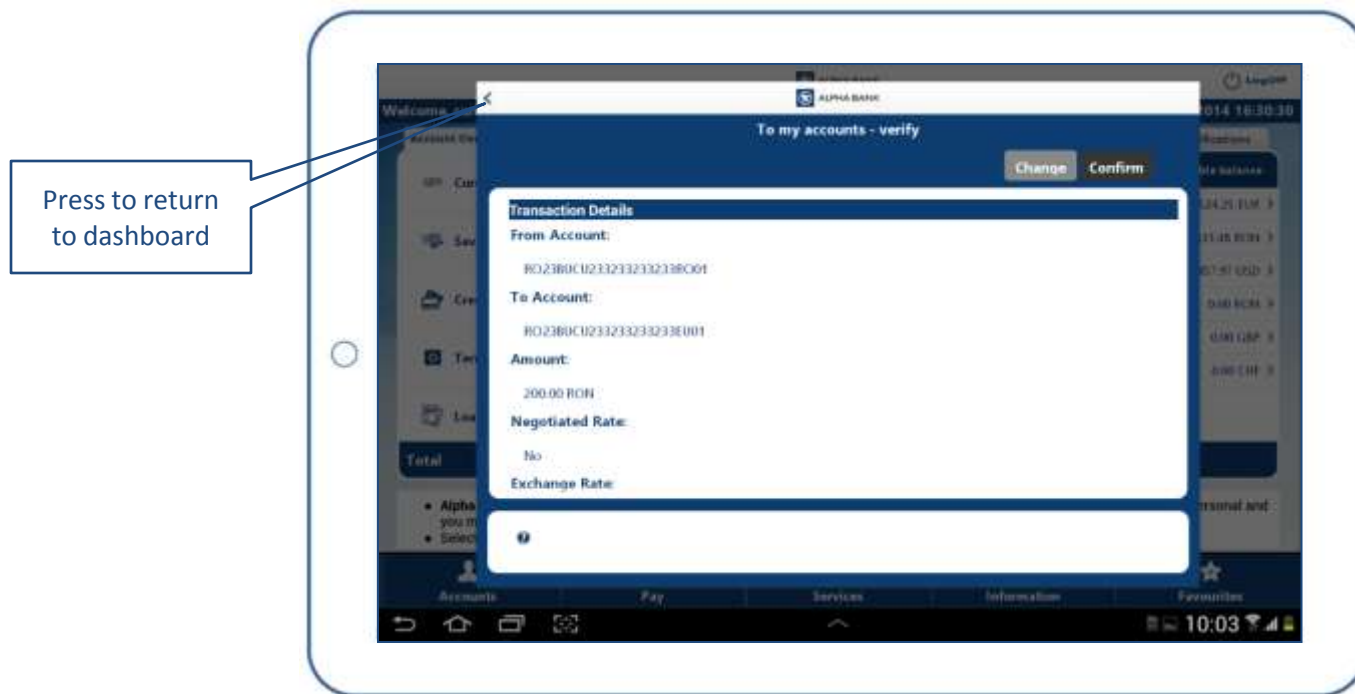


The menu **Own Account Transfer** allows you to perform transfers between your accounts available in Alpha Bank RO. You can perform transfers between accounts in the same currency or foreign exchanges. To perform an own account transfer:

- ▶ Select the **Ordering account** and the **Destination account**;
- ▶ Enter the **Amount** and select the **Currency** of the transferred amount.

For foreign exchanges choose the rate type. You can perform foreign exchanges at **standard rate** or at a **rate negotiated** in advanced with the branch. For foreign exchanges at negotiated rate it is necessary to select **Yes** in the field **Negotiated Rate** and to enter the rate provided by the branch in the field **Negotiated Exchange Rate**.

- ▶ Press on **Initiate** to initiate the transaction;
- ▶ Press on **Disclaimer** to view information about the transaction.



Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

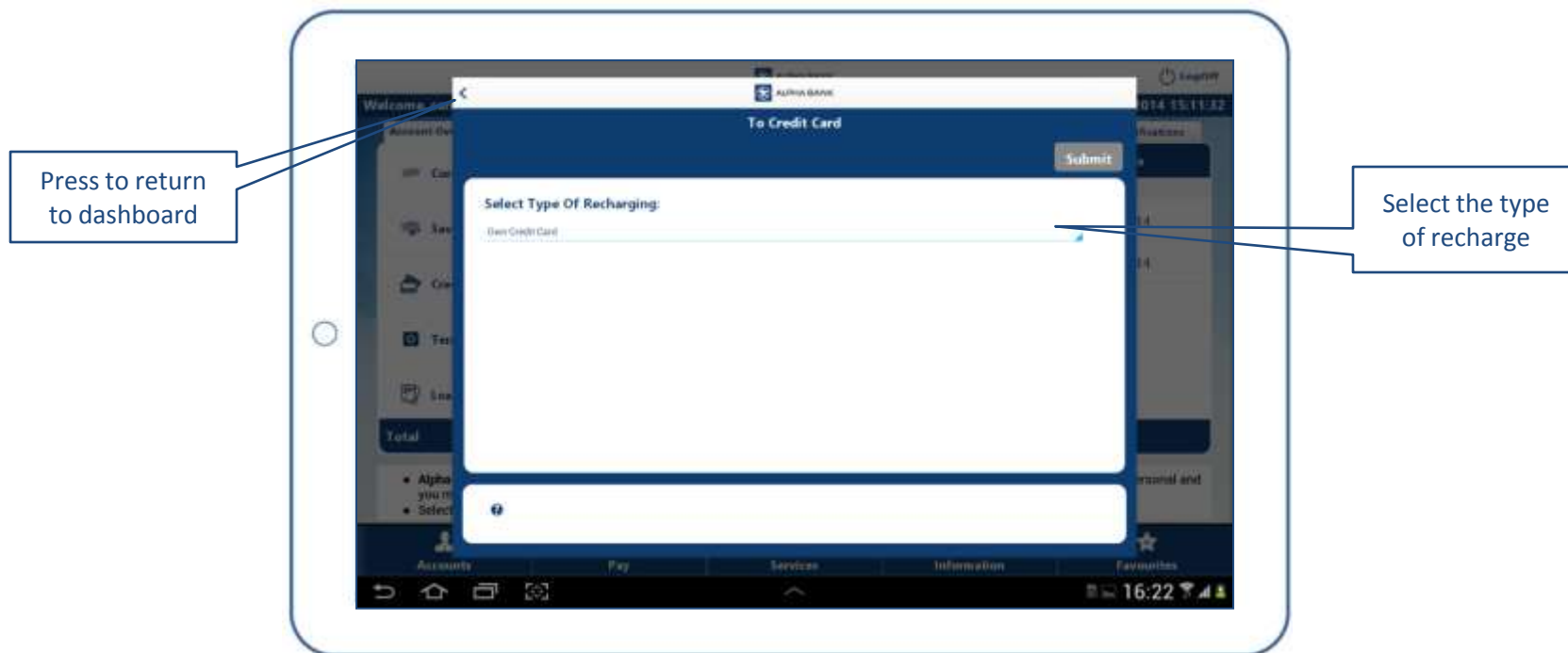
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.

Press to return
to dashboard



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another own account transfer.

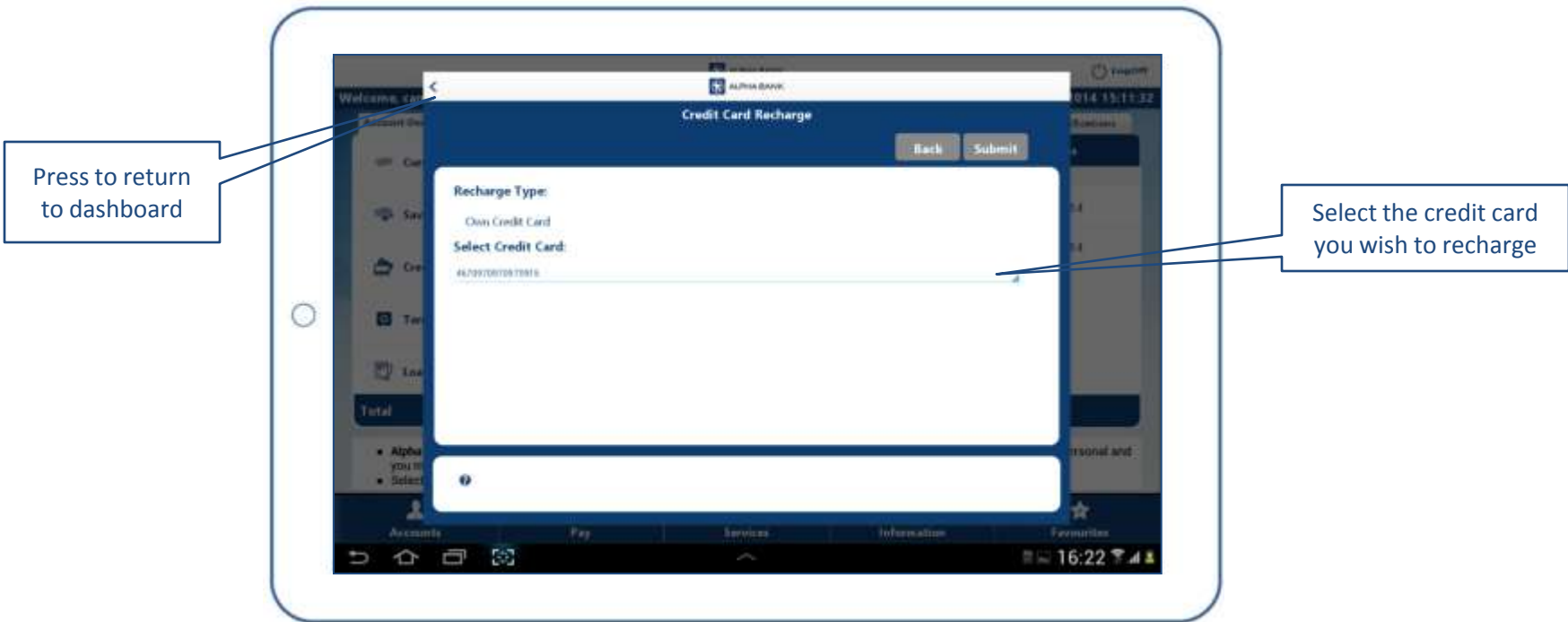
* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



The menu **Credit Card Recharge** allows you to recharge credit cards. You can recharge your own credit cards or other credit cards issued by Alpha Bank Romania. To recharge a credit card it is necessary to select the type of recharge:

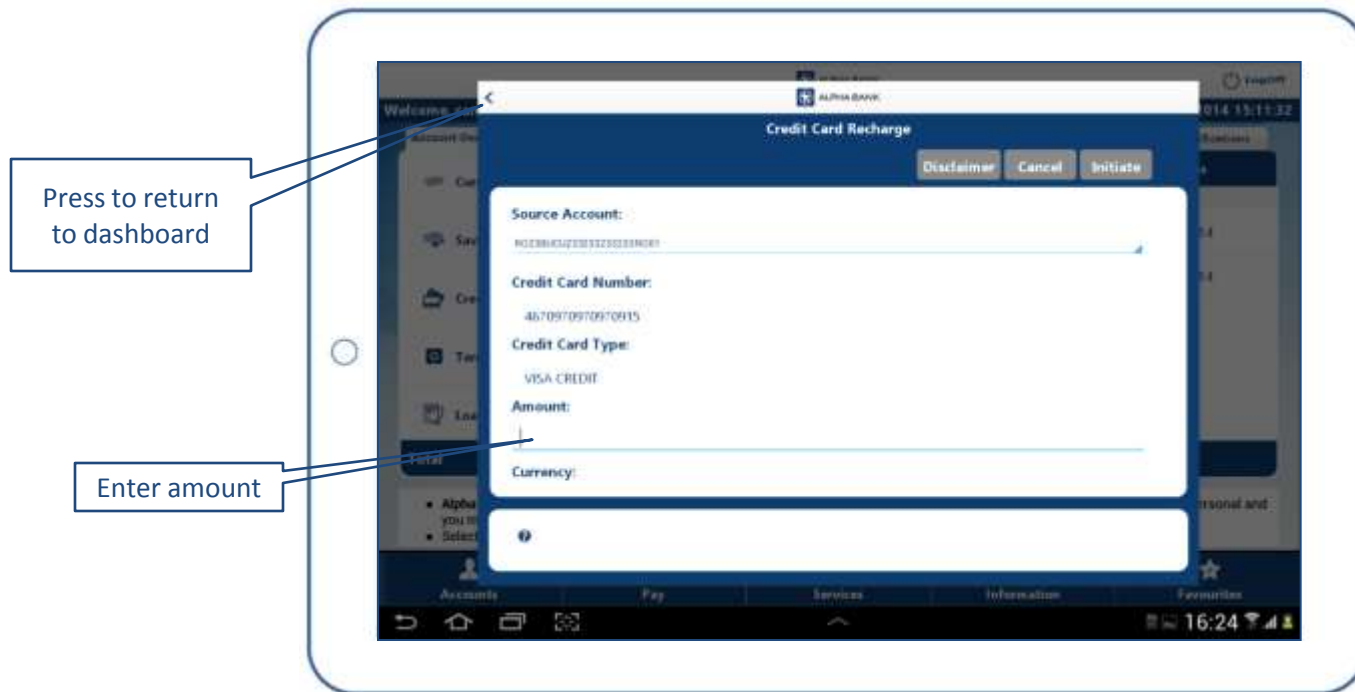
- ▶ **Own Credit Card;**
- ▶ **Other Credit Card.**

After selecting the type of recharge press on **Initiate** to continue to the next screen.



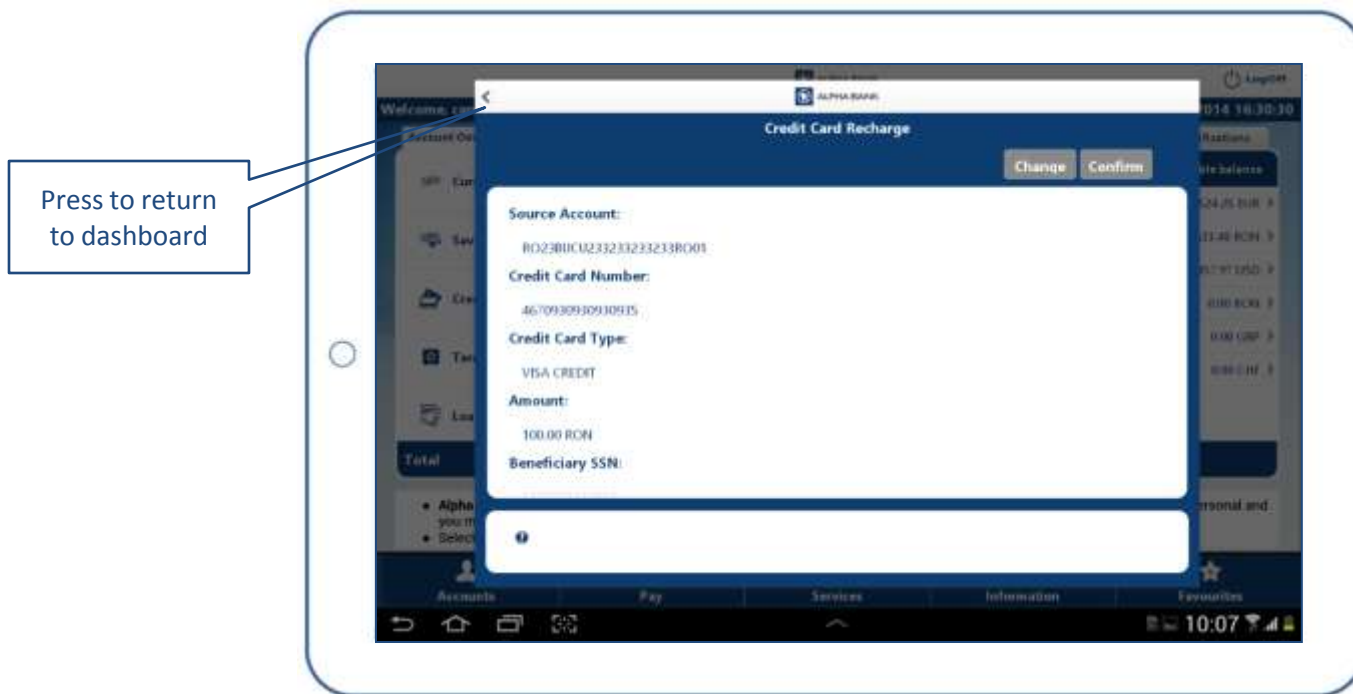
After selecting the type of recharge select the credit card you wish to recharge. In case you recharge other credit cards it is necessary to enter the credit card number.

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen.



After choosing the type of recharge and the credit card number select the ordering account and enter the amount.

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Modify** to go back to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.

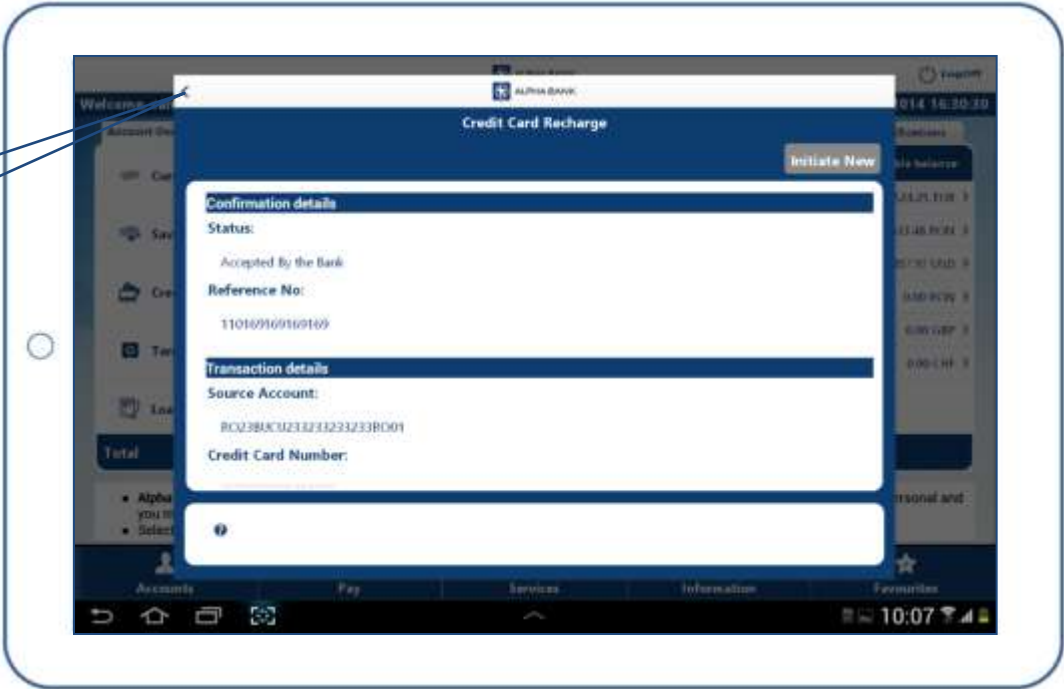


Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.

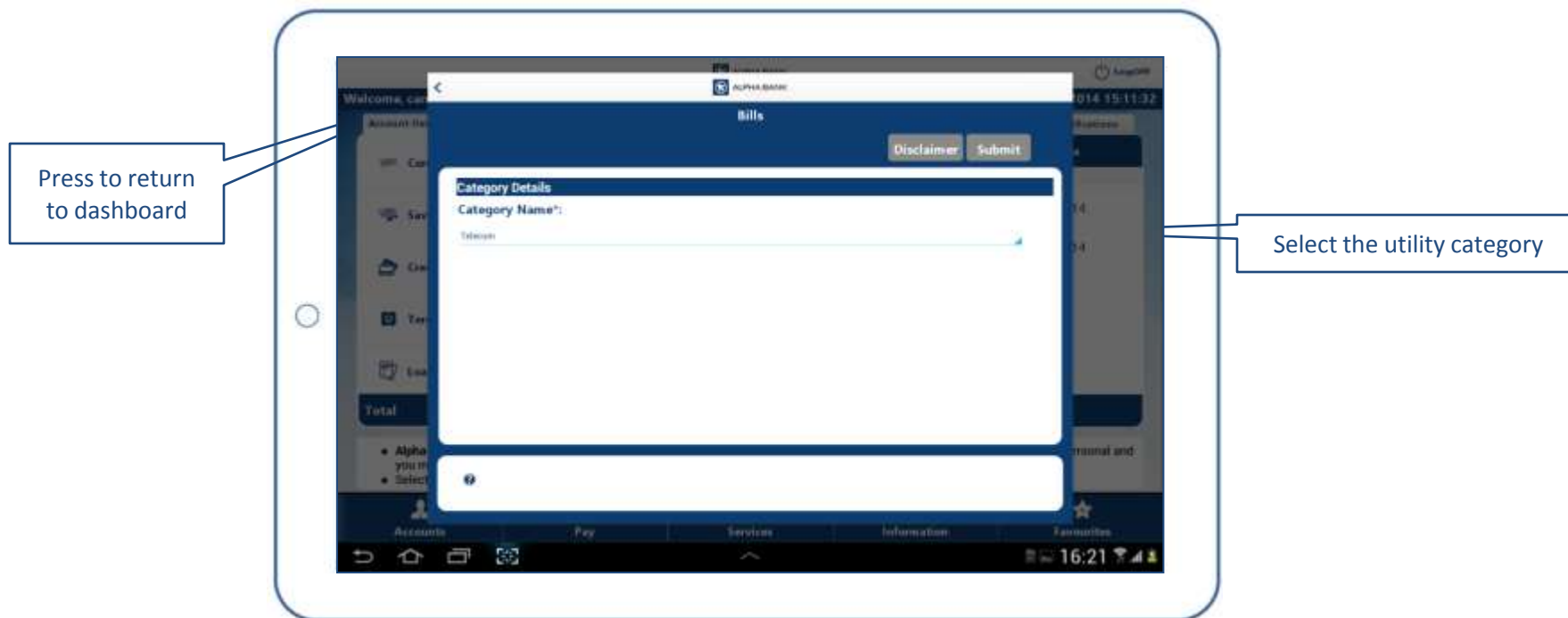
Press to return
to dashboard



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another credit card recharge.

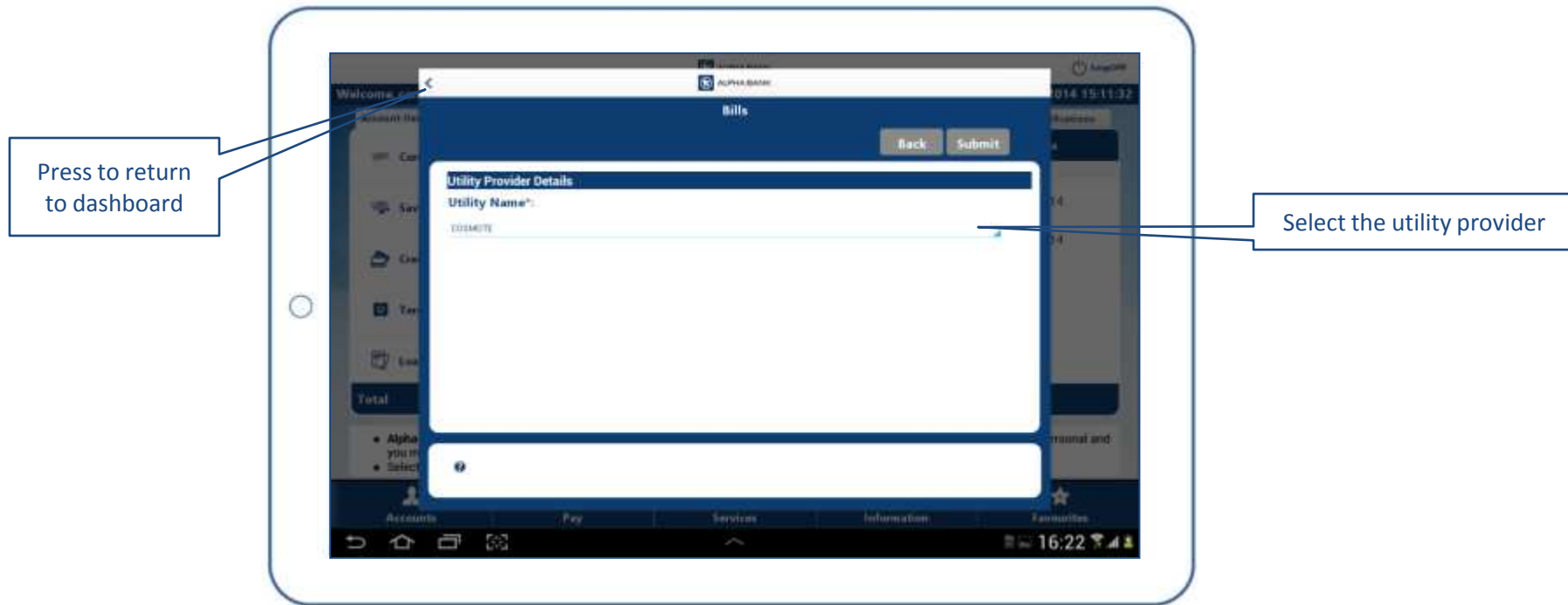
* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.





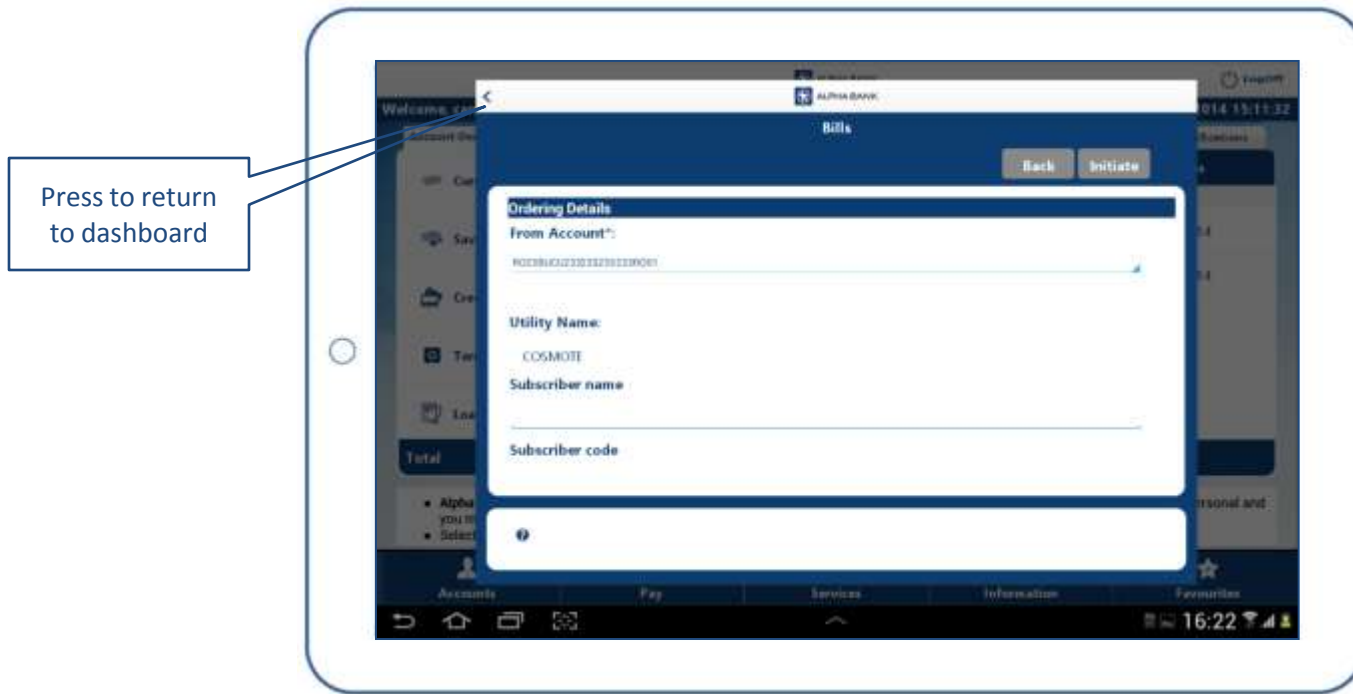
The menu **Bills** allows you to perform bill payments to providers with accounts in Alpha Bank Romania and to providers with accounts in other banks. To perform a bill payment it is necessary to select the utility category. After choosing the utility category:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Disclaimer** to view information about the transaction.



After choosing the category select the utility provider.

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go back to the previous screen.



After choosing the category and the utility provider, select the ordering account, enter the amount and fill in the specific fields of the bill.

- ▶ Press on **Initiate** to initiate the transaction;
- ▶ Press on **Back** to go back to the previous screen.



Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.

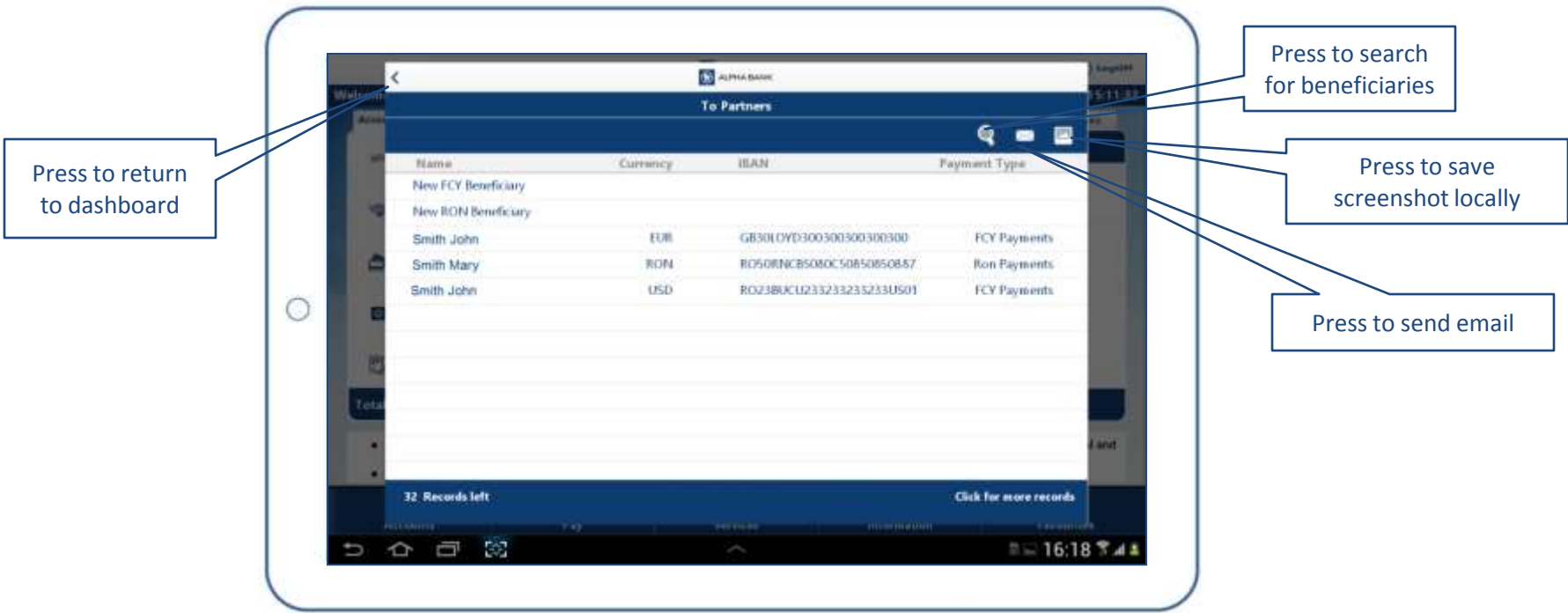




The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another bill payment.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.

TO PARTNERS (BENEFICIARIES)

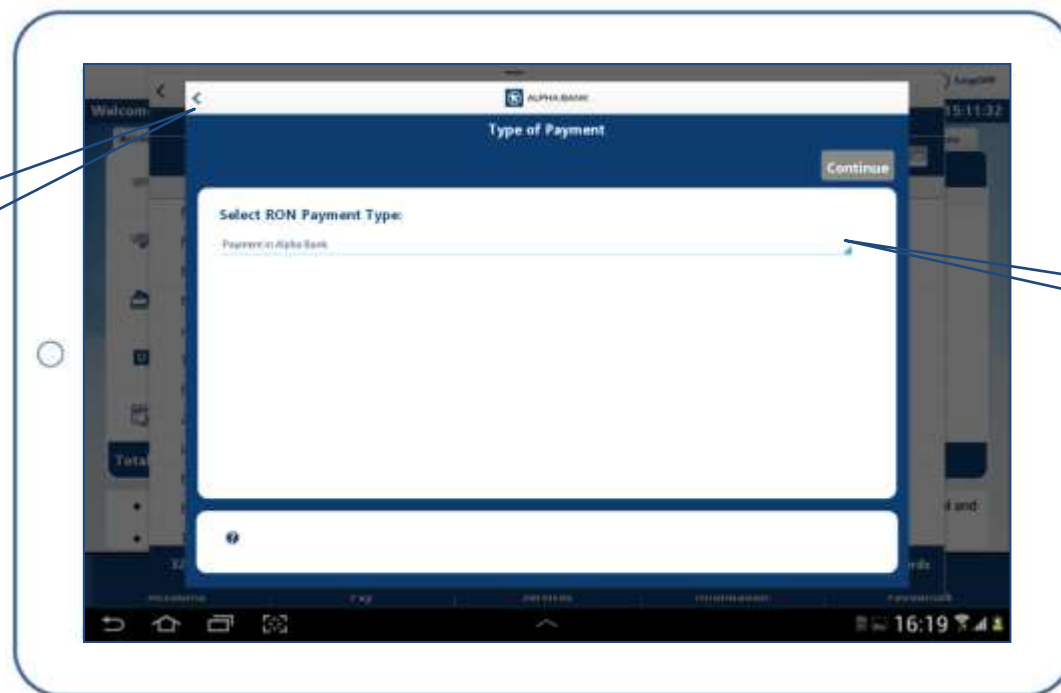


The menu **To Partners (beneficiaries)** allows you to perform payments in RON or other currencies to new or existing beneficiaries. To perform a payment to an existing beneficiary it is necessary to select the beneficiary from the list and the payments initiation screen will be opened containing the beneficiary details already filled in. To perform a payment to a new beneficiary select one of the options:

- ▶ **New RON beneficiary;**
- ▶ **New FCY beneficiary;**

To search for a beneficiary you can use the search tool (marked with the magnifying glass symbol). You can search by the following criteria:

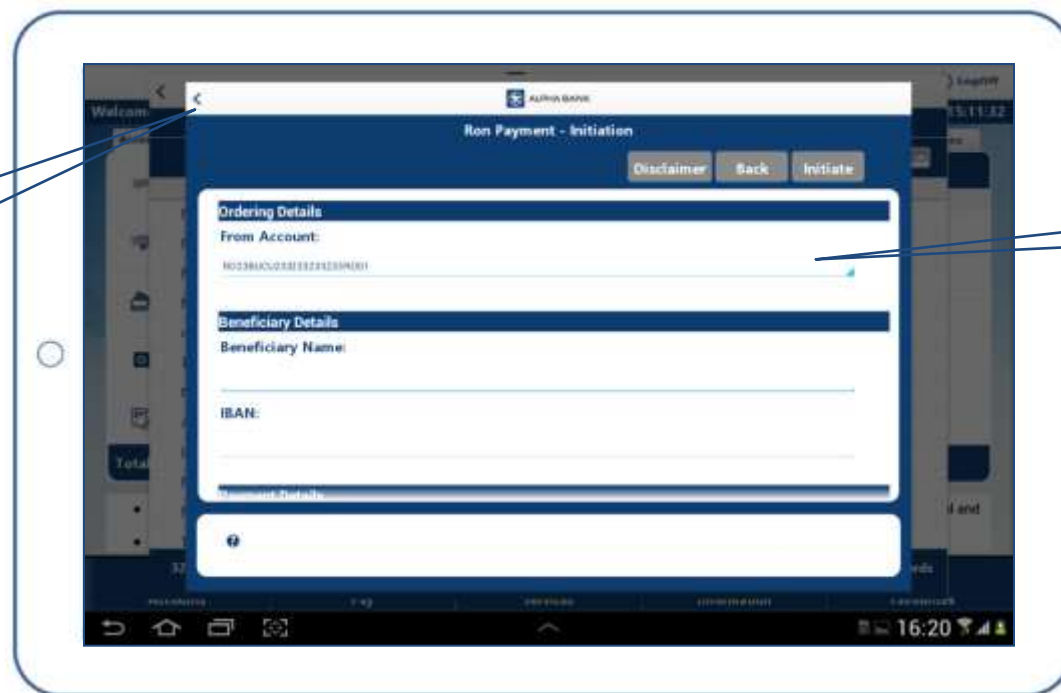
- ▶ **Transaction type;**
- ▶ **Beneficiary name.**



To perform a RON payment to a new beneficiary choose the option **New RON beneficiary** and select the payment type:

- ▶ **RON Payment to Alpha Bank;**
- ▶ **RON Payment to other banks;**
- ▶ **RON Payment to Treasury.**

After selecting the type of payment press on **Continue** to go to the next screen.



Press to return to **To partners (beneficiaries)**

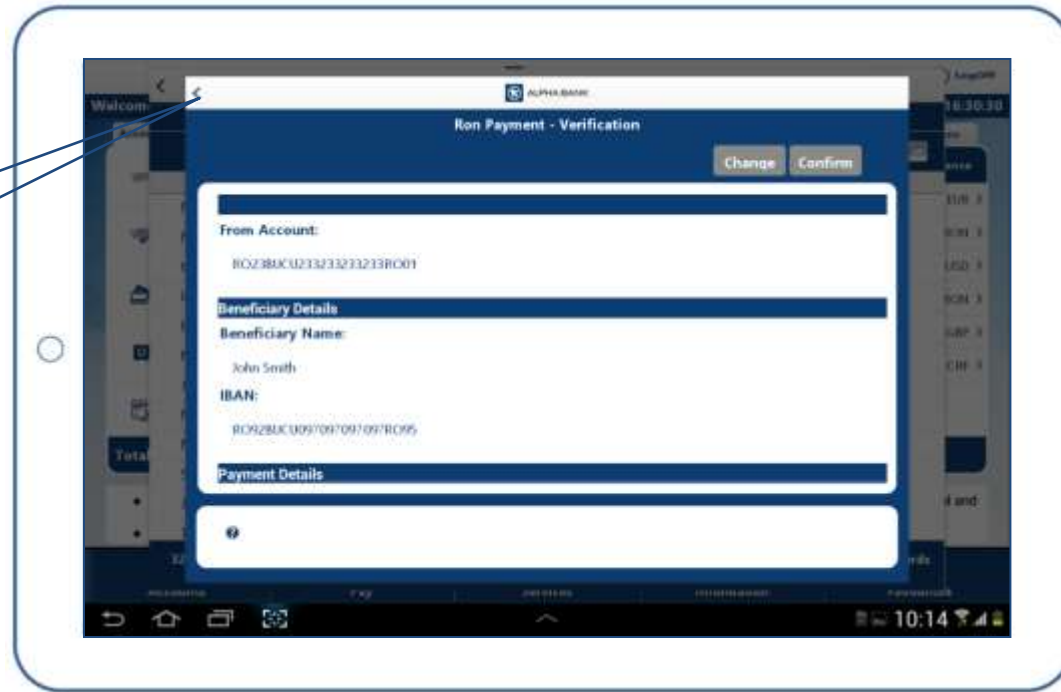
Select the ordering account

The menu **RON Payment to Alpha Bank** allows you to perform RON payments to beneficiaries with accounts in Alpha Bank Romania. To perform a RON payment to Alpha Bank:

- ▶ Select the **Ordering account**;
- ▶ Enter the **Beneficiary Name** and **IBAN**;
- ▶ Enter the **Amount** and the **Payment Details**;
- ▶ Select the **Date** (in case you choose to make a payment with future date it is necessary to enter the date in the intermediary screen).

After entering all data:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.



Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

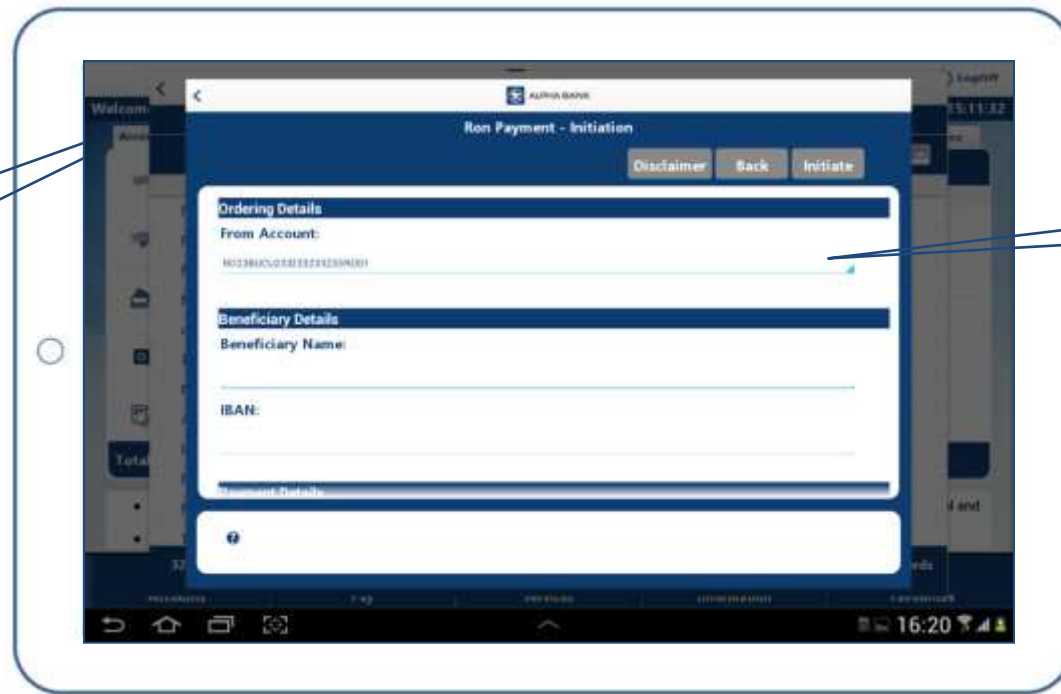
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another RON payment to Alpha Bank.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



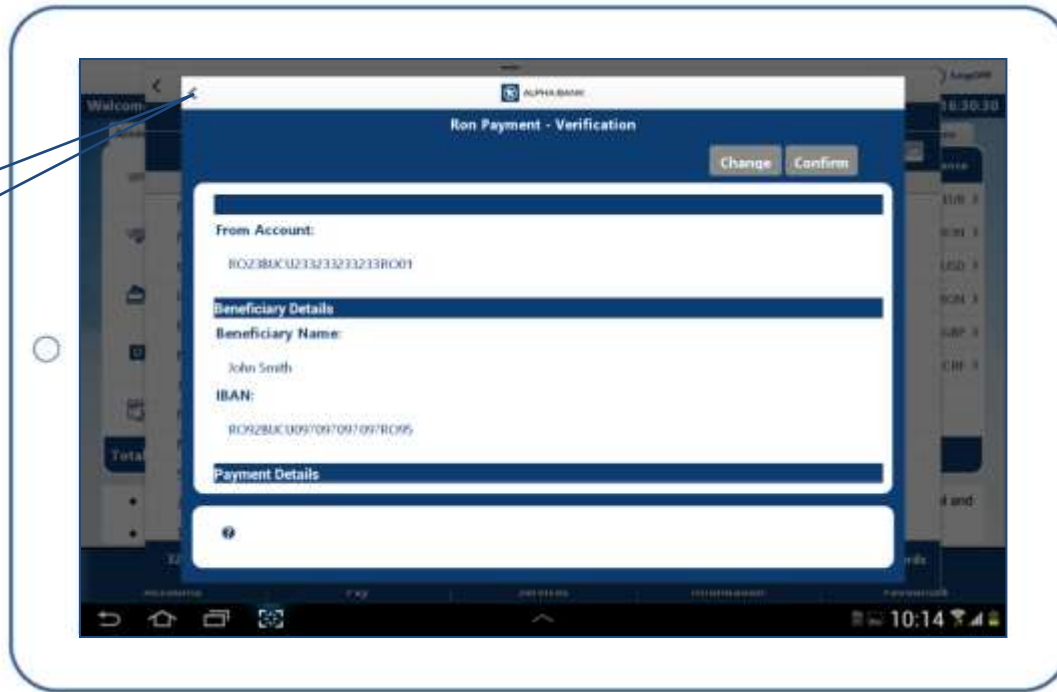


The menu **RON Payment to other banks** allows you to perform RON payments to beneficiaries with accounts in other banks. To perform a RON payment to other bank:

- ▶ Select the **Ordering account**;
- ▶ Enter the **Beneficiary Name** and **IBAN**;
- ▶ Enter the **Amount** and the **Payment Details**;
- ▶ Select **Yes** if the payment is urgent;
- ▶ Select the **Date** (in case you choose to make a payment with future date it is necessary to enter the date in the intermediary screen).

After entering all data:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.



Verify the data and enter the security code*.

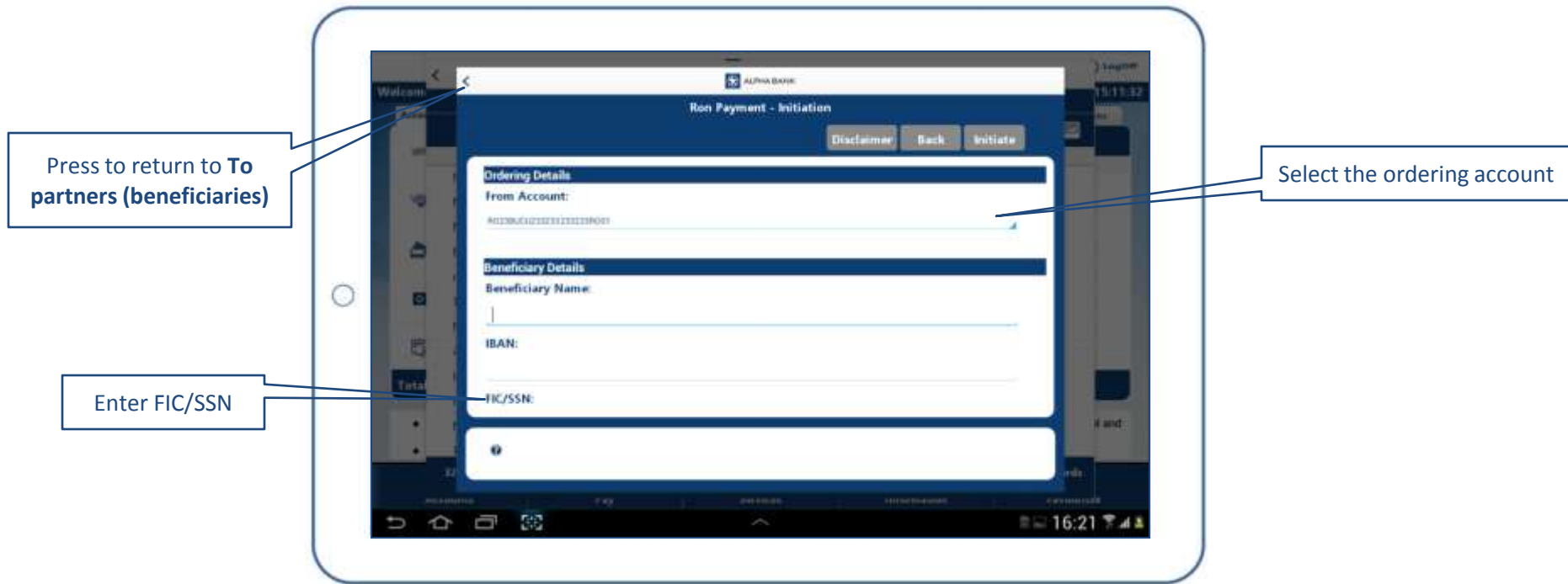
- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another RON payment to other banks.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.

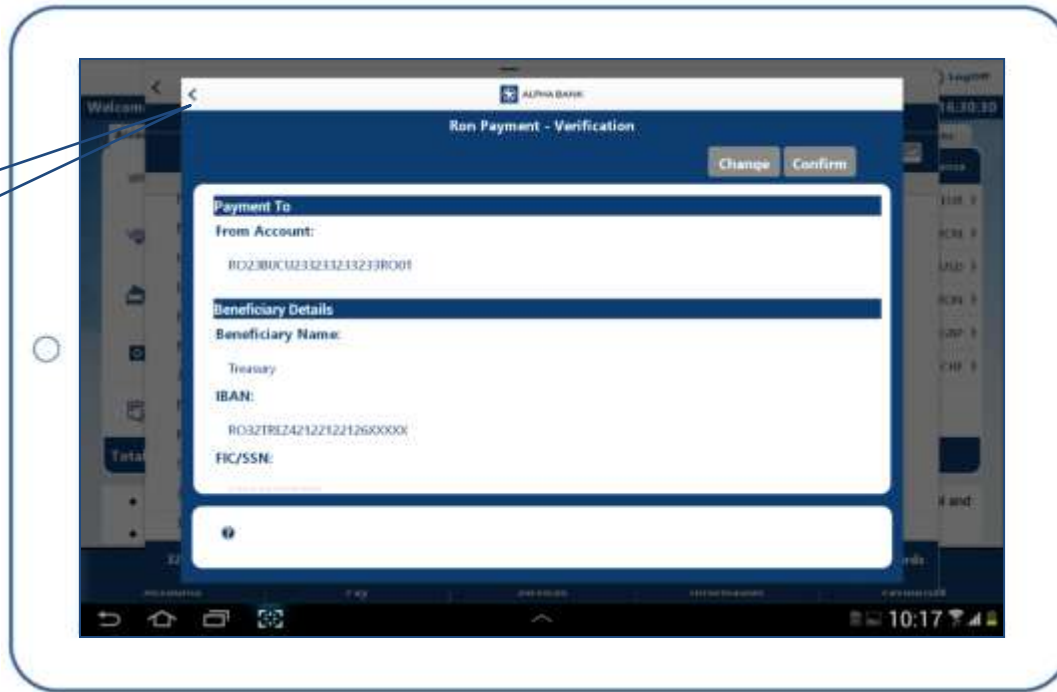


The menu **RON Payment to Treasury** allows you to perform RON payments to beneficiaries with accounts in other banks. To perform a RON payment to Treasury:

- ▶ Select the **Ordering account**;
- ▶ Enter the **Beneficiary Name** and **IBAN**;
- ▶ Enter the beneficiary's **FIC/SSN** and **Amount**;
- ▶ Enter the **Order number** and the **Payment Details**;
- ▶ Select **Yes** if the payment is urgent;
- ▶ Select the **Date** (in case you choose to make a payment with future date it is necessary to enter the date in the intermediary screen).

After entering all data:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.



Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

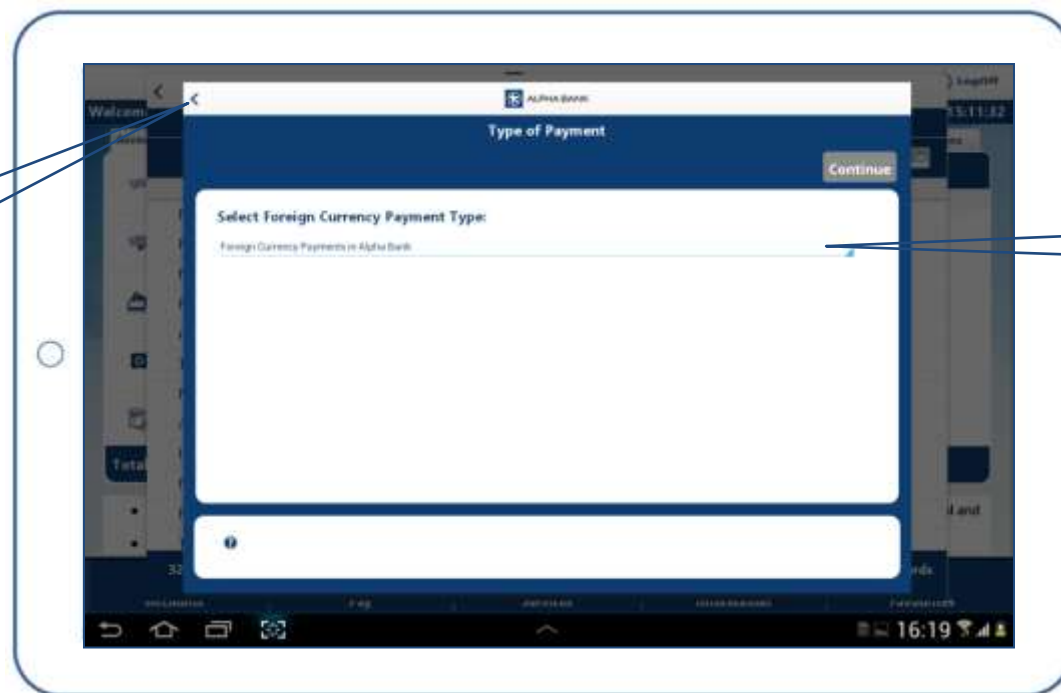
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.





The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another RON payment to treasury.

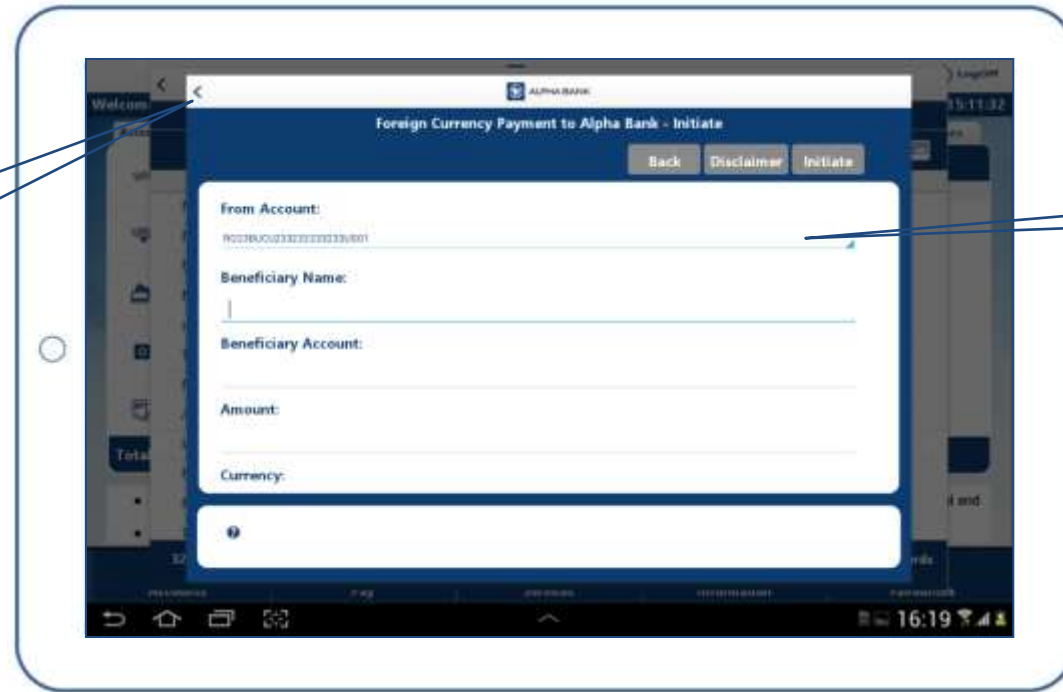
* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



To perform a foreign currency payment to a new beneficiary choose the option **New FCY beneficiary** and select the payment type:

- ▶ **Foreign Currency Payment to Alpha Bank;**
- ▶ **Foreign Currency to other banks.**

After selecting the payment type press on **Continue** to go to the next screen.

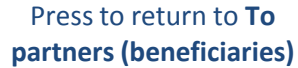


The menu **Foreign Currency Payment to Alpha Bank** allows you to perform FCY payments to beneficiaries with accounts in Alpha Bank. To perform a Foreign Currency Payment to Alpha Bank:

- ▶ Select the **Ordering account**;
- ▶ Enter the **Beneficiary Name** and **IBAN**;
- ▶ Enter the **Amount** and select the **Currency** of the transaction;
- ▶ Enter the **Payment Details**;
- ▶ Select the **Date** (in case you choose to make a payment with future date it is necessary to enter the date in the intermediary screen).

Press on the button placed on the upper right side of the screen to open the list of actions:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.



- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

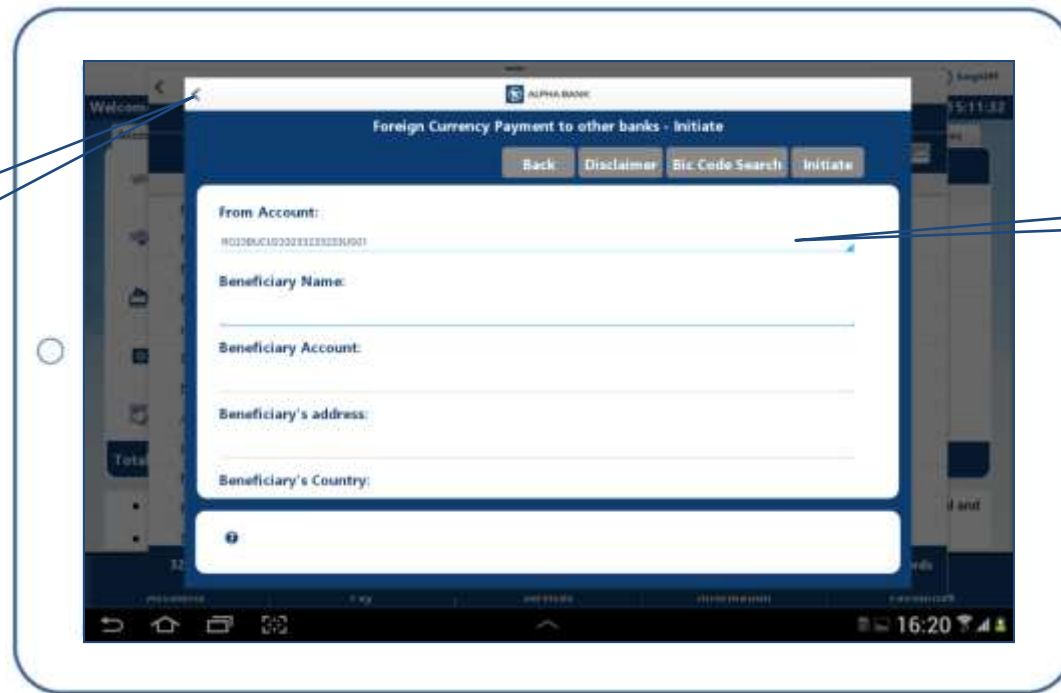
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.





The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another FCY payment to Alpha Bank.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



Press to return to **To Partners (beneficiaries)**

Select the ordering account

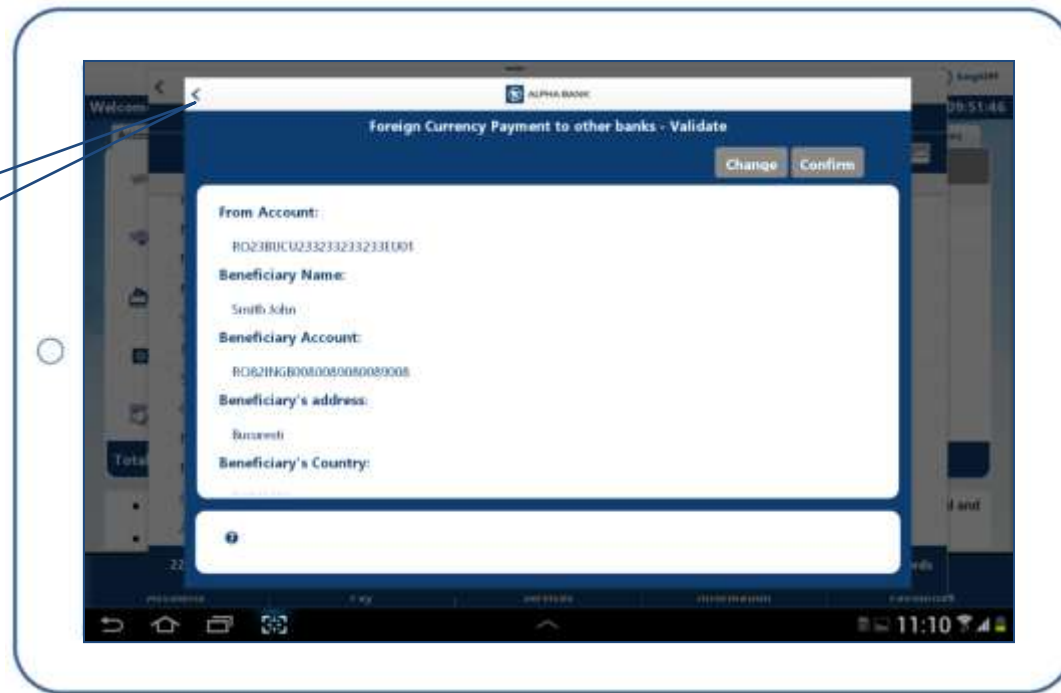
The menu **Foreign Currency Payment to other banks** allows you to perform FCY payments to beneficiaries with accounts in other banks. To perform a Foreign Currency Payment to other banks:

- ▶ Select the **Ordering account**;
- ▶ Enter the **Beneficiary Name, IBAN, Address** and select the **Country**;
- ▶ Enter the **SWIFT/BIC code** of the beneficiary bank (if you do not know the SWIFT/BIC code you can use the search tool available in the list of actions);
- ▶ Enter the **Amount** and select the **Currency** of the transaction (if the payment exceeds 50.000 EUR or equivalent it is necessary to enter the transaction code in the intermediary screen);
- ▶ Select the type of payment (**SPOT** or **Urgent**) and the details of charges (**SHA, OUR, BEN**);
- ▶ Enter the **Payment Details**;
- ▶ Select the **Date** (in case you choose to make a payment with future date it is necessary to enter the date in the intermediary screen).

After entering all data:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.





Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

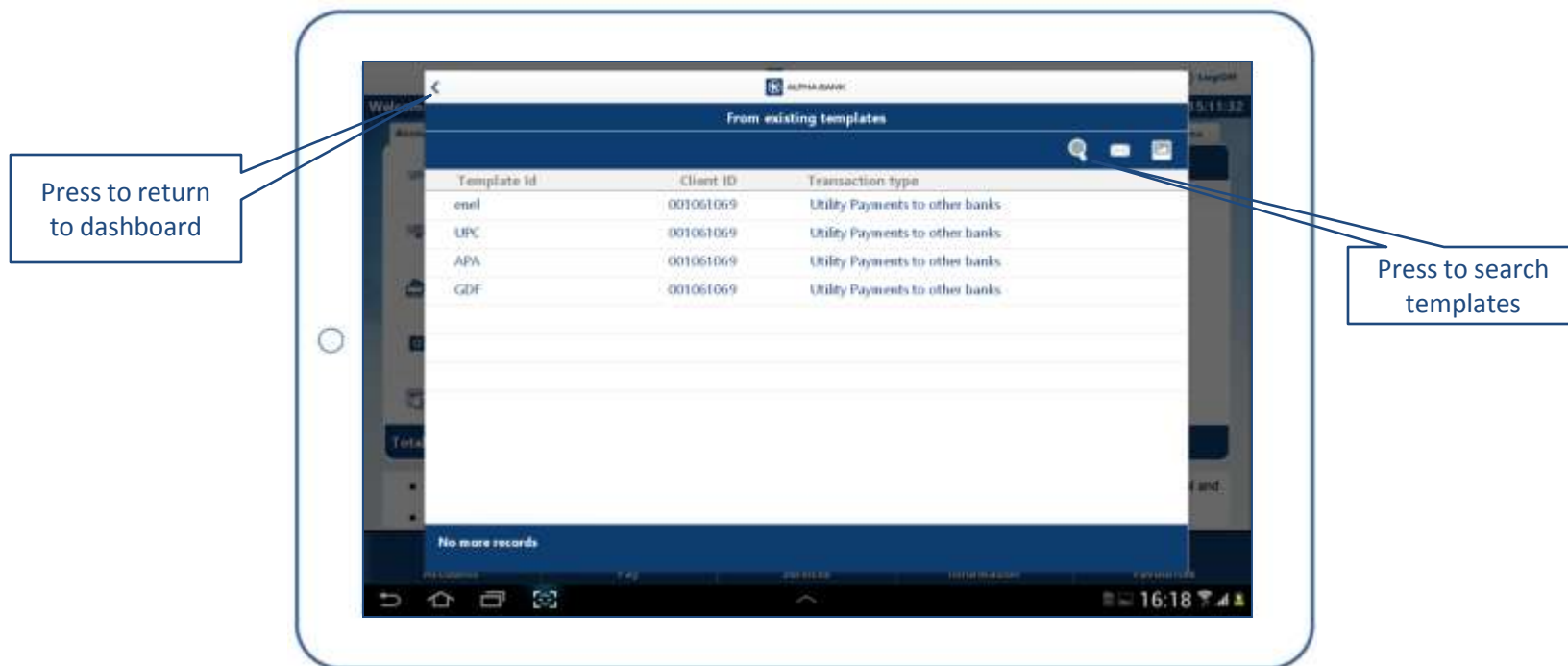
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.





The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another FCY payment to other banks.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.

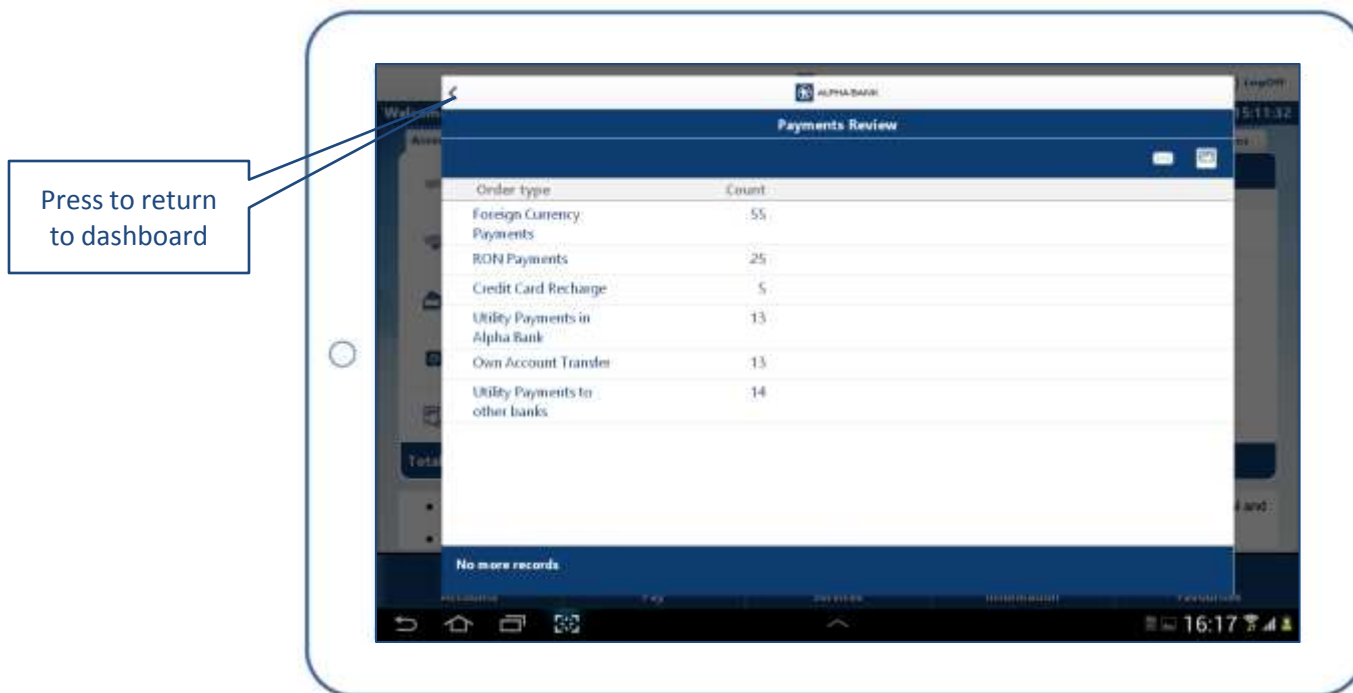


The menu From existing templates allows to initiate transaction from the templates saved in the Internet Banking application Alpha Click. To view the details for a template or to initiate a transaction it is necessary to select a template and choose one the two options:

- ▶ **View;**
- ▶ **Initiate.**

To search for a template press on the search button and the search screen will be displayed. You can search by the following criteria:

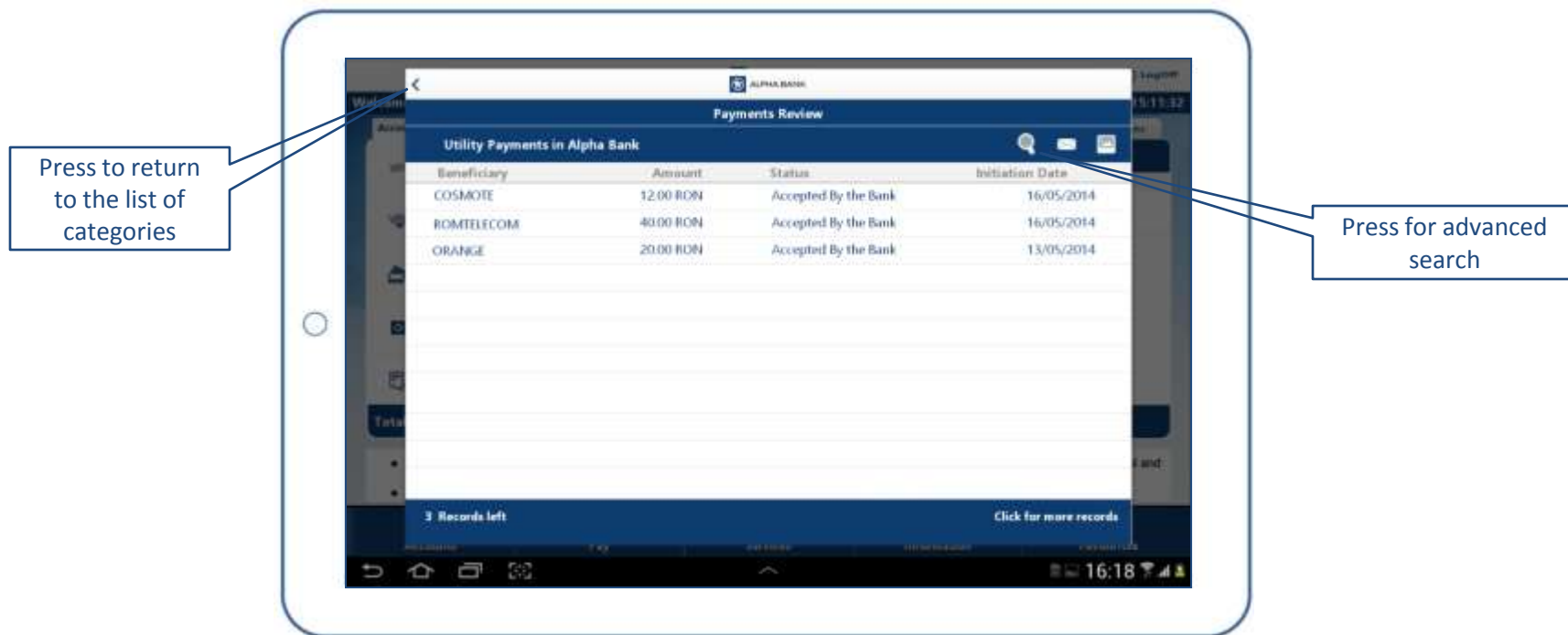
- ▶ **Transaction type;**
- ▶ **Template ID.**



The menu **Payments Review** allows you to check the history of the transactions performed through Online Banking. The transactions are grouped by type:

- ▶ **Foreign Currency Payments;**
- ▶ **RON Payments;**
- ▶ **Credit Card Recharge;**
- ▶ **Utility Payments to Alpha Bank;**
- ▶ **Own Accounts Transfers;**
- ▶ **Utility Payments to other banks.**

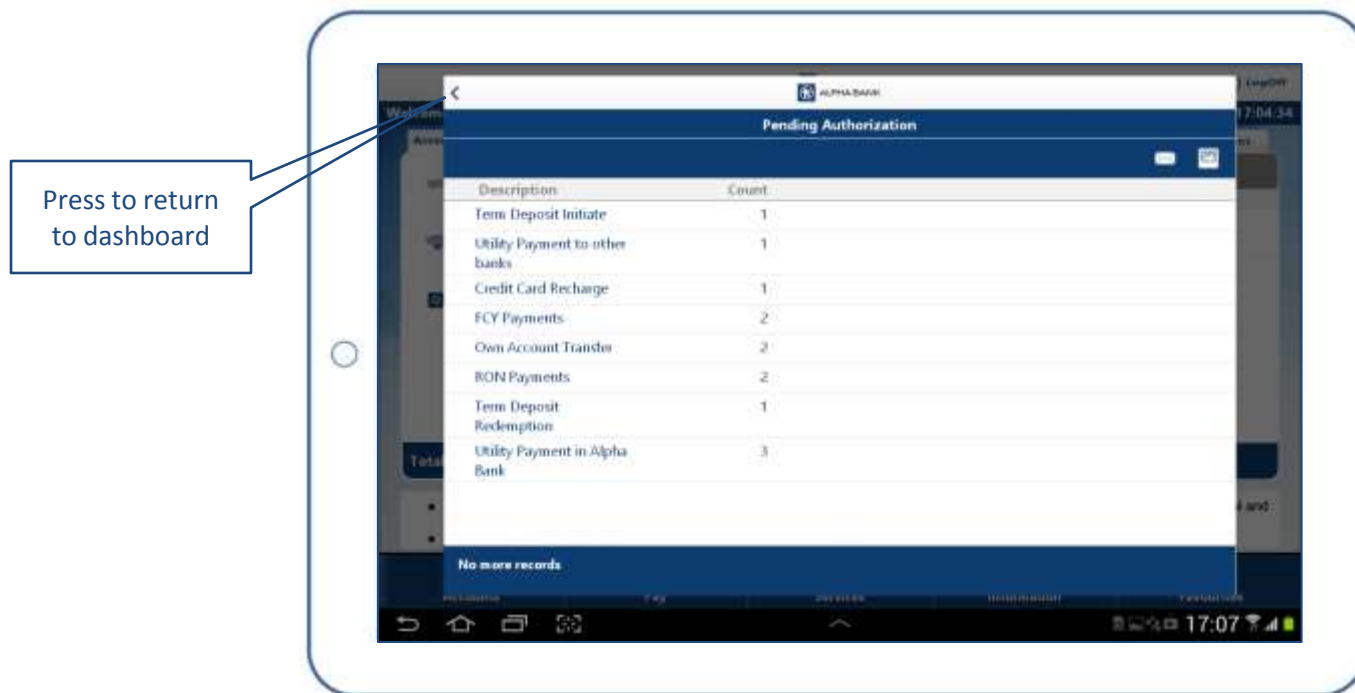
To view the list of transactions it is necessary to select one of the categories.



After selecting the category, a list of all transactions belonging to that category will be displayed. The transactions are displayed in descending order after the initiation date. For each transaction the following details are displayed:

- ▶ **Beneficiary name;**
- ▶ **Transaction status;**
- ▶ **Initiation date;**
- ▶ **Transaction amount.**

To search for a transaction press on the search button and you can search by a time frame set by you. To view the details for a transaction it is necessary to select a transaction and the details will be displayed in the next screen.



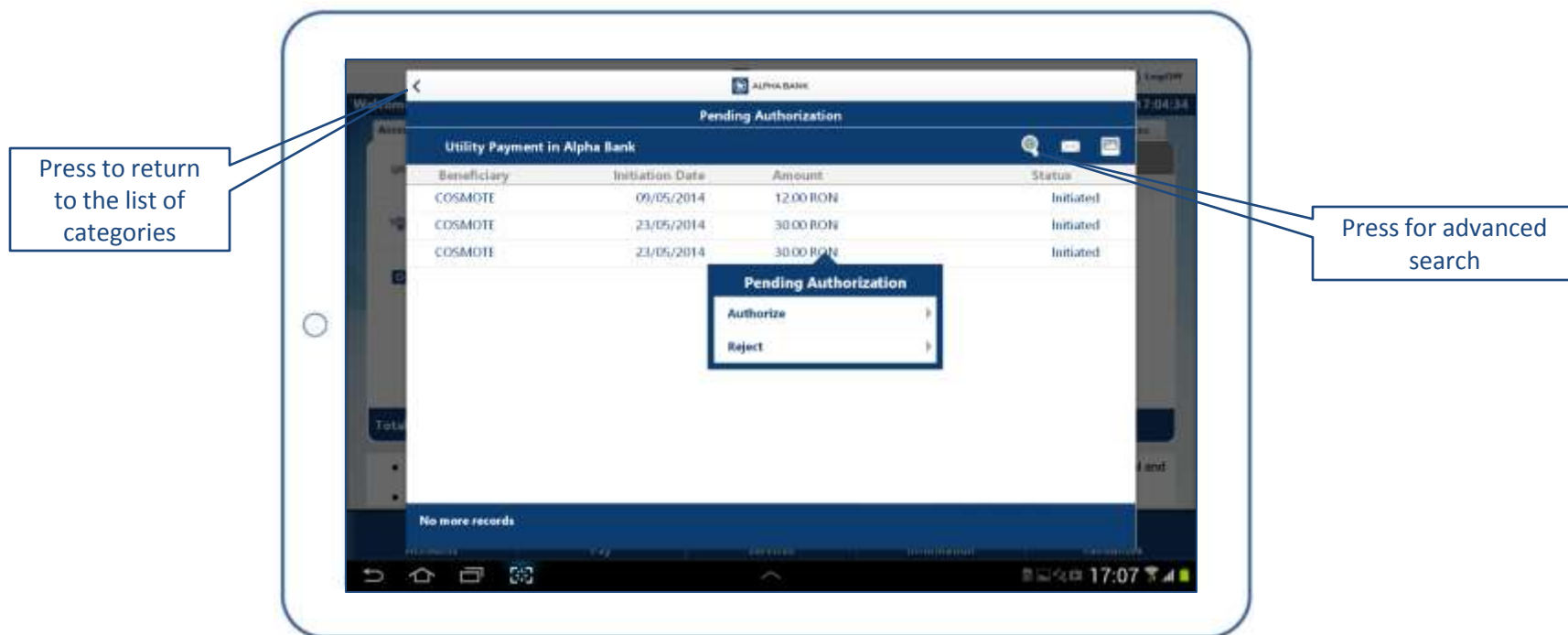
The menu **Pending Authorization** allows you to authorize the transactions performed through Online Banking. The transactions are grouped by type:

- ▶ **Foreign Currency Payments;**
- ▶ **RON Payments;**
- ▶ **Credit Card Recharge;**
- ▶ **Utility Payments to Alpha Bank;**
- ▶ **Own Accounts Transfers;**
- ▶ **Utility Payments to other banks.**
- ▶ **Term Deposit Initiation;**
- ▶ **Term Deposit Redemption.**

To view the list of transaction it is necessary to select one of the categories.

** The menu is available only for corporate users.*





After selecting the category, a list of all transactions belonging to that category will be displayed. For each transaction the following details are displayed:

- ▶ **Beneficiary name;**
- ▶ **Transaction status;**
- ▶ **Initiation date;**
- ▶ **Transaction amount.**

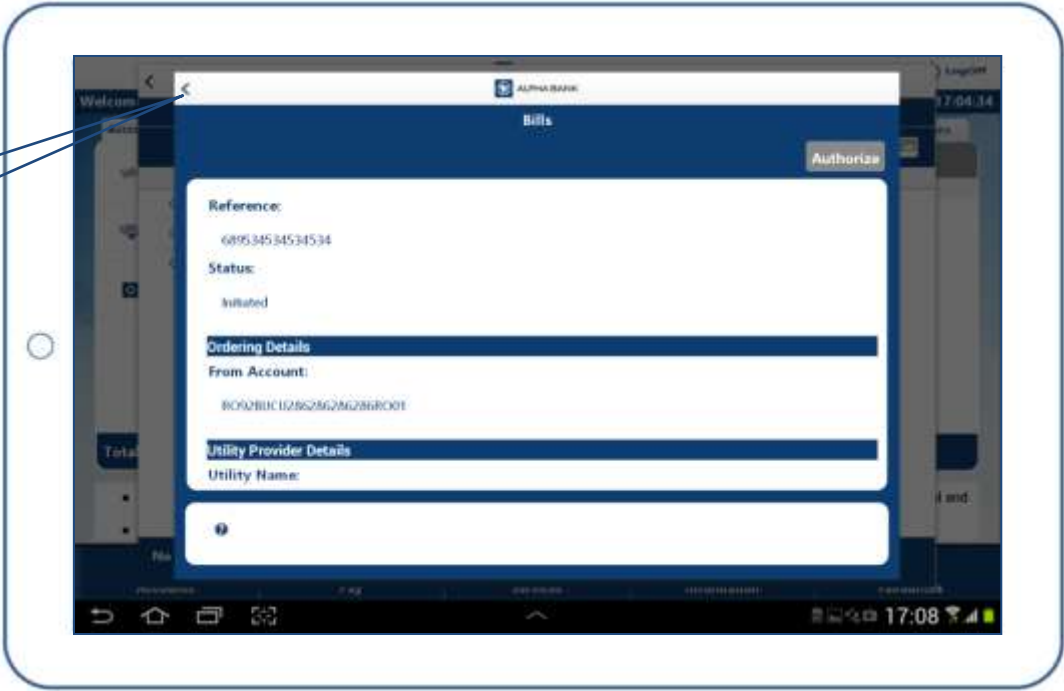
To search for a transaction press on the search button and you can search by multiple filters. To authorize/reject a transaction it is necessary to select it and choose one of the two options:

- ▶ **Authorize;**
- ▶ **Reject.**

* The menu is available only for corporate users.



Press to return
to the list of
transaction

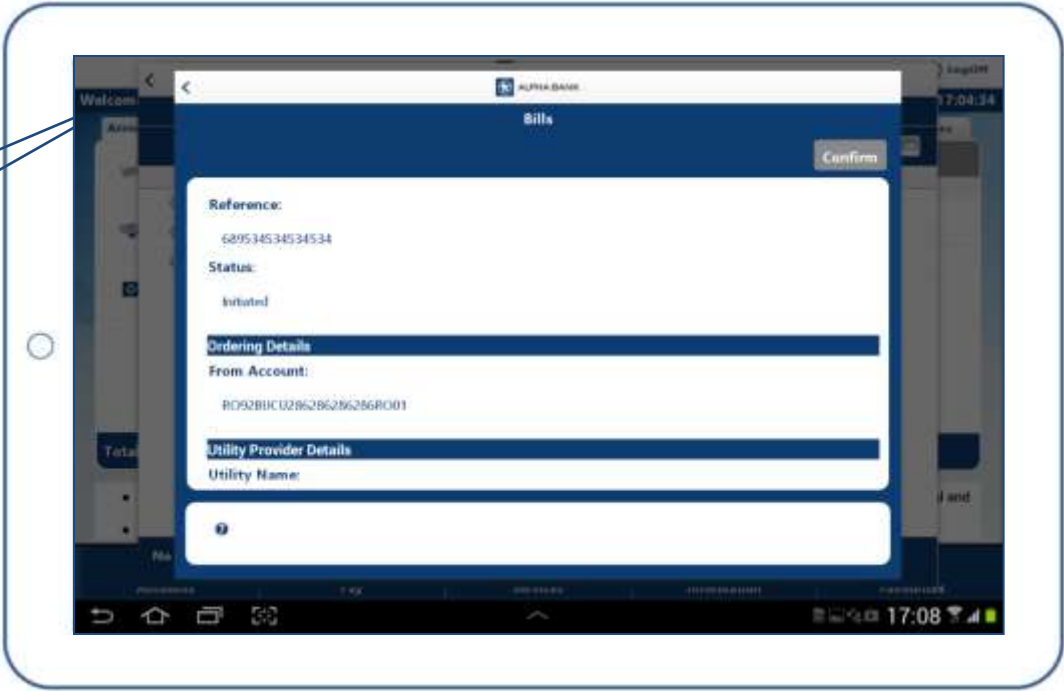


Verify the details for the transaction and press on **Authorize** to initiate the authorization.

** The menu is available only for corporate users.*



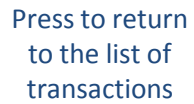
Press to return
to the list of
categories



Enter the security code and press on **Confirm** to confirm the authorization.

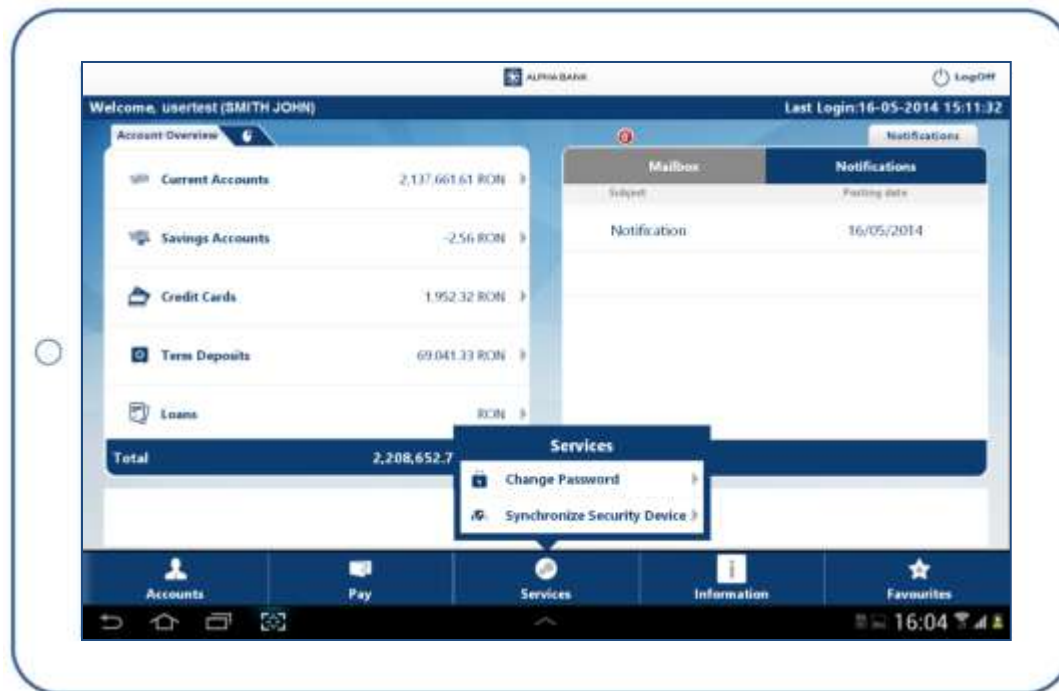
** The menu is available only for corporate users.*





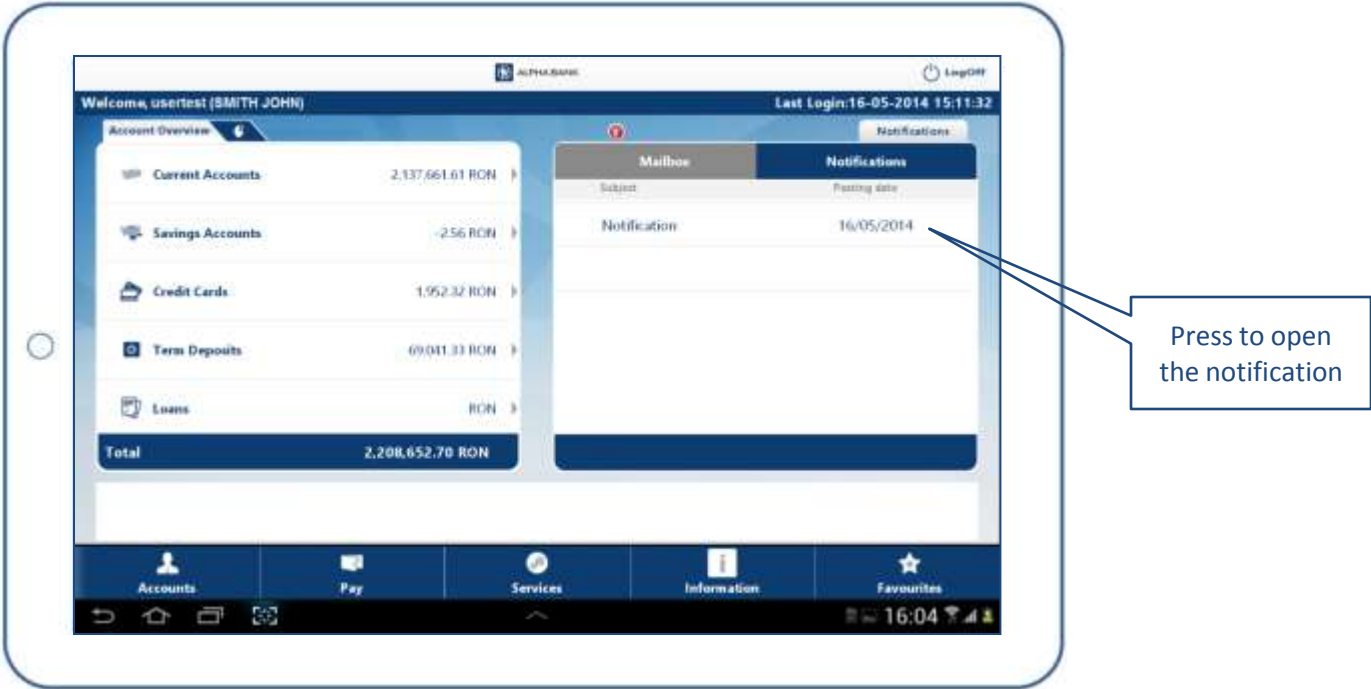
** The menu is available only for corporate users.*





The menu **Services** allows you to manage your account Online Banking account. From this menu you can access the following submenus:

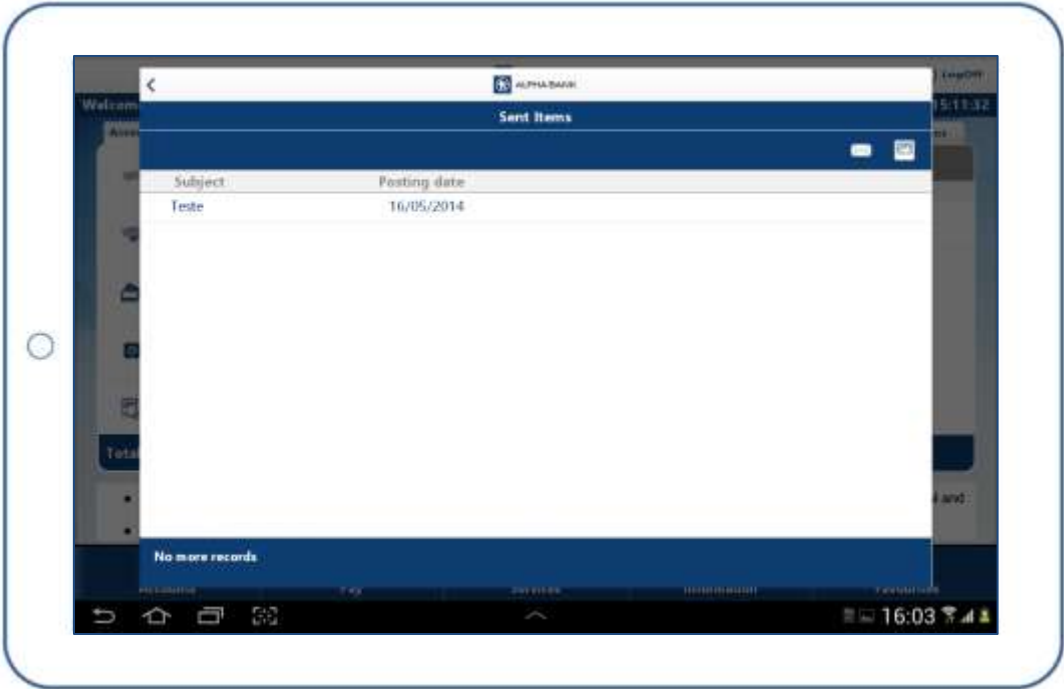
- ▶ **Synchronize security device;**
- ▶ **Change password.**



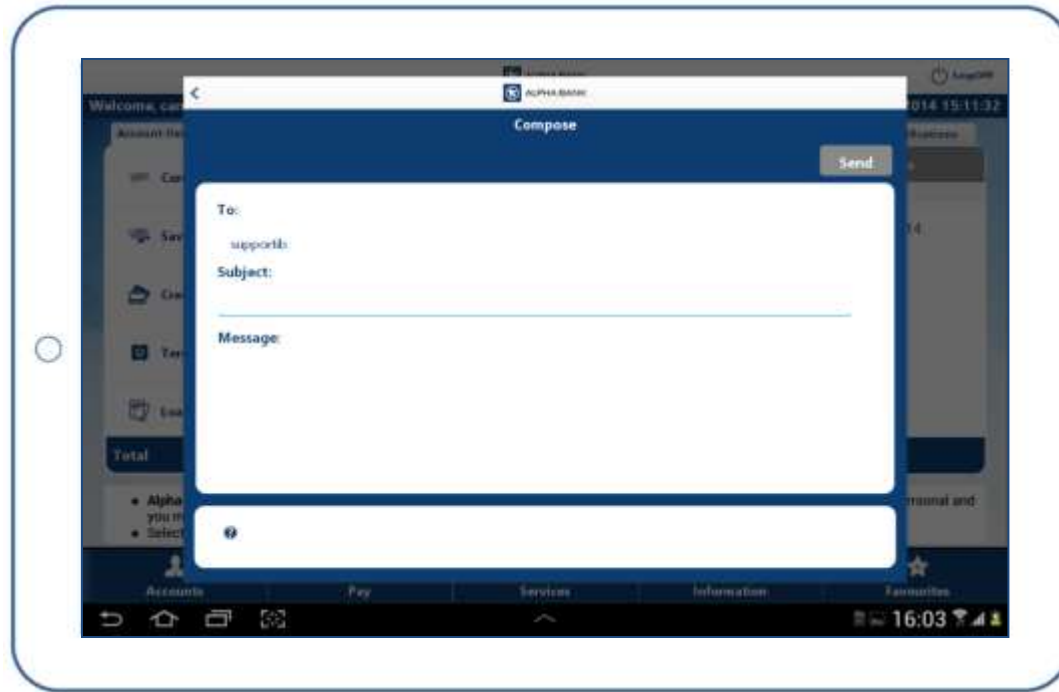
The menu **Notifications** allows you to view the latest messages posted by Alpha Bank Romania. To view more details about a notification it necessary to select it and the details will be displayed in the next screen.



In this menu you can view all the messages received from the Bank ordered descending by receiving date. The messages from the list are marked with an icon to differentiate the read messages from the ones unread. Therefore an unread message will be marked with the closed envelope icon and a read message will be marked with an opened envelope icon. To view a message it is necessary to select it and the details will be displayed in the next screen.

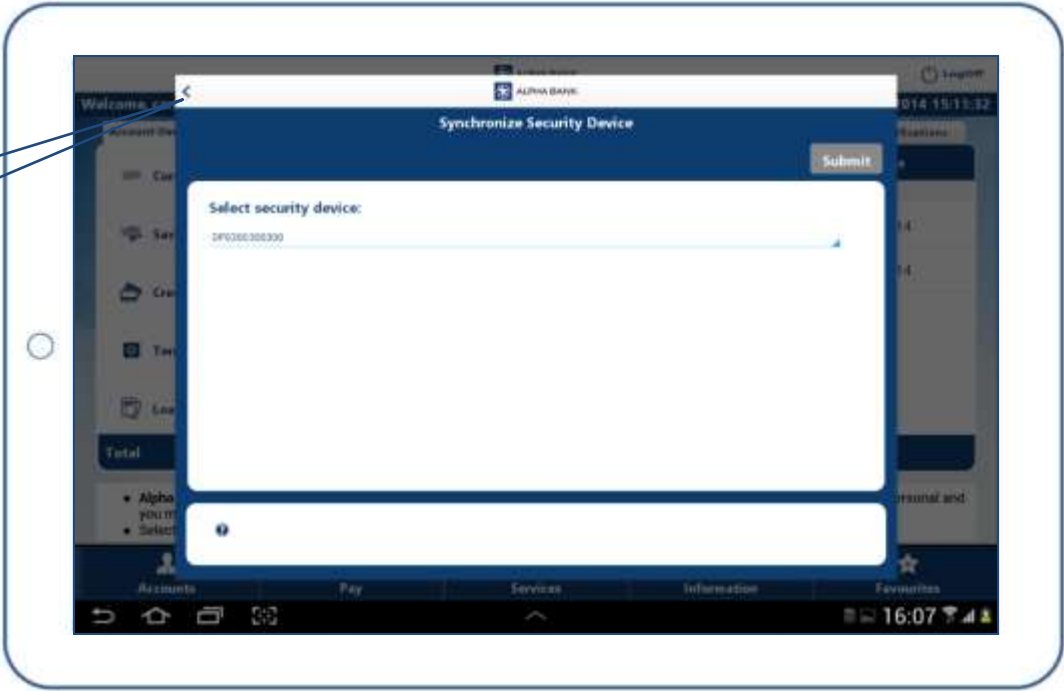


In this menu you can view all the messages you have sent to the Bank ordered descending by sending date. To view a message it is necessary to select it and the details will be displayed in the next screen

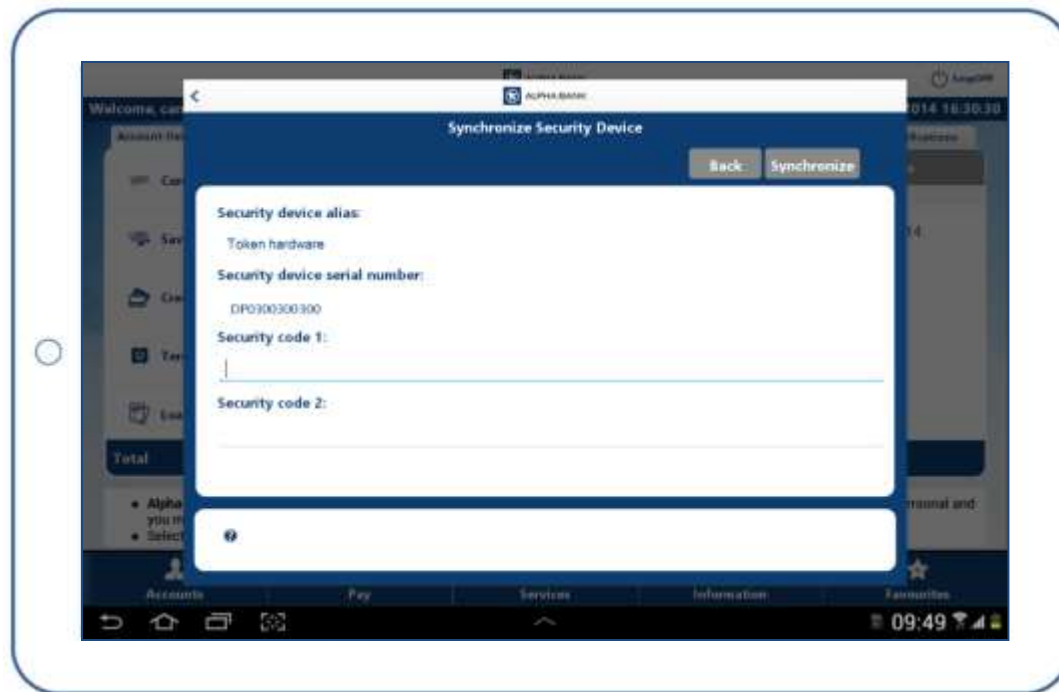


In this menu you can compose and send messages to the Bank. To send a message it is necessary to fill in the fields **Subject** and **Message**. After entering the subject and message press on **Send** to send the message. After pressing on **Send** button you will receive the confirmation message: "Message has been sent."

Press to return to dashboard



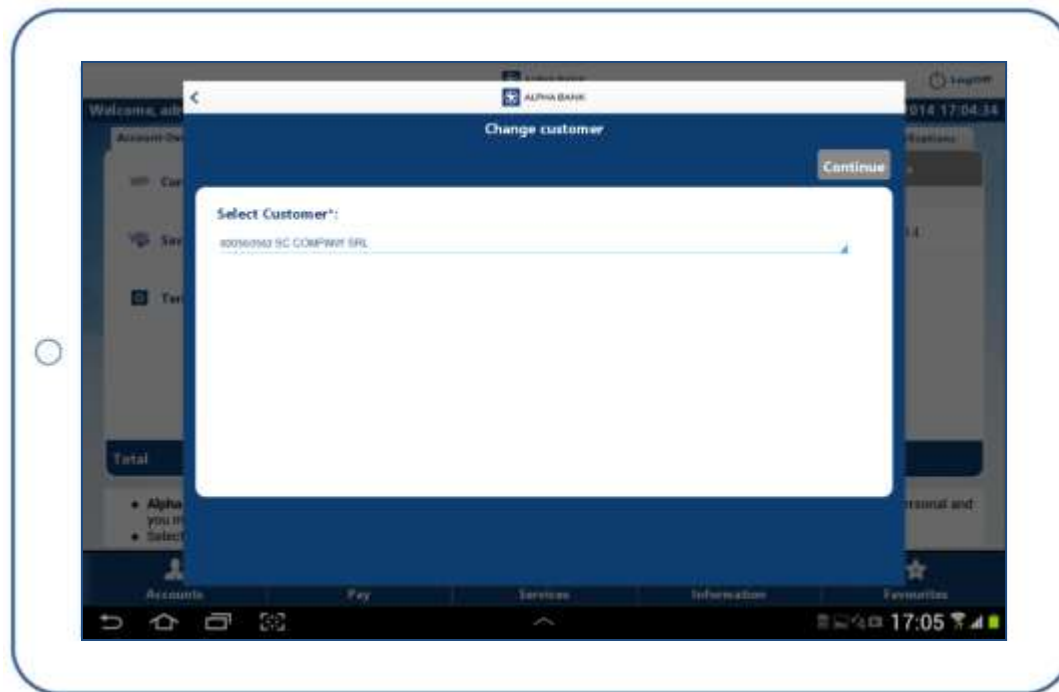
The menu **Synchronize security device** allows you to synchronize the security devices (software or hardware) added to your user. To synchronize a security device select the device and press on **Submit** button to go to the next screen.



After selecting the security device, enter two consecutive security codes (**Security code 1** and **Security code 2**) generated by the device:

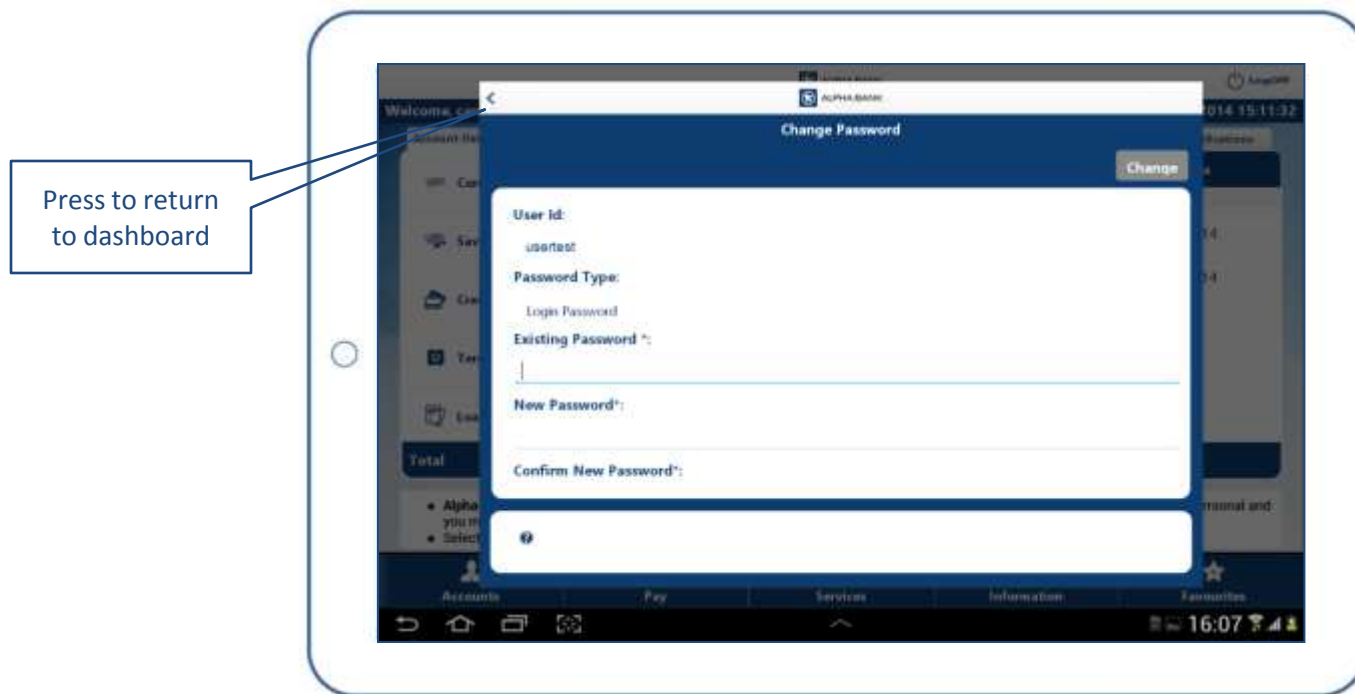
- ▶ Press on **Synchronize** to initiate the operation;
- ▶ Press on **Back** to go back to the previous screen;

After pressing the **Synchronize** button the verification screen will be opened. Verify all entered data and if everything is correct press on **Confirm** button and you will be redirected to the confirmation screen where you will receive the message: “The security device has been successfully synchronized.”



The menu **Change Customer** allows you to change the customer for users with access to multiple customers. In case you login with a user with access to multiple customers it is necessary to select the customer right after login. Select the customer and press on **Continue** to go to dashboard.

After selecting the customer the dashboard will display only the product and options available for the selected customer. To change the customer select the option **Change customer** from **Services** menu.

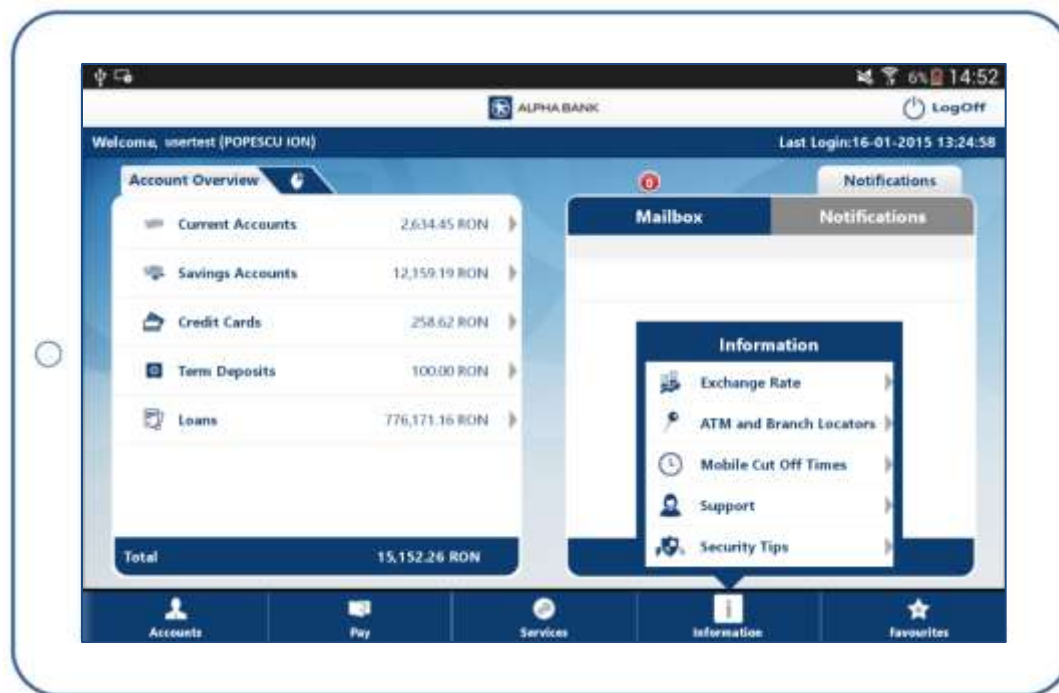


The menu **Change Password** allows you to change the password for your user ID. To change the password:

- ▶ Enter at **Old Password** the password used until this very moment. If you are a new user enter the password you received from the Bank in the secured envelope;
- ▶ Enter at **New Password** a new password. The new password must meet the mentioned security rules;
- ▶ Enter at **Confirm New Password** the new password again (the same password you entered at **New Password**);

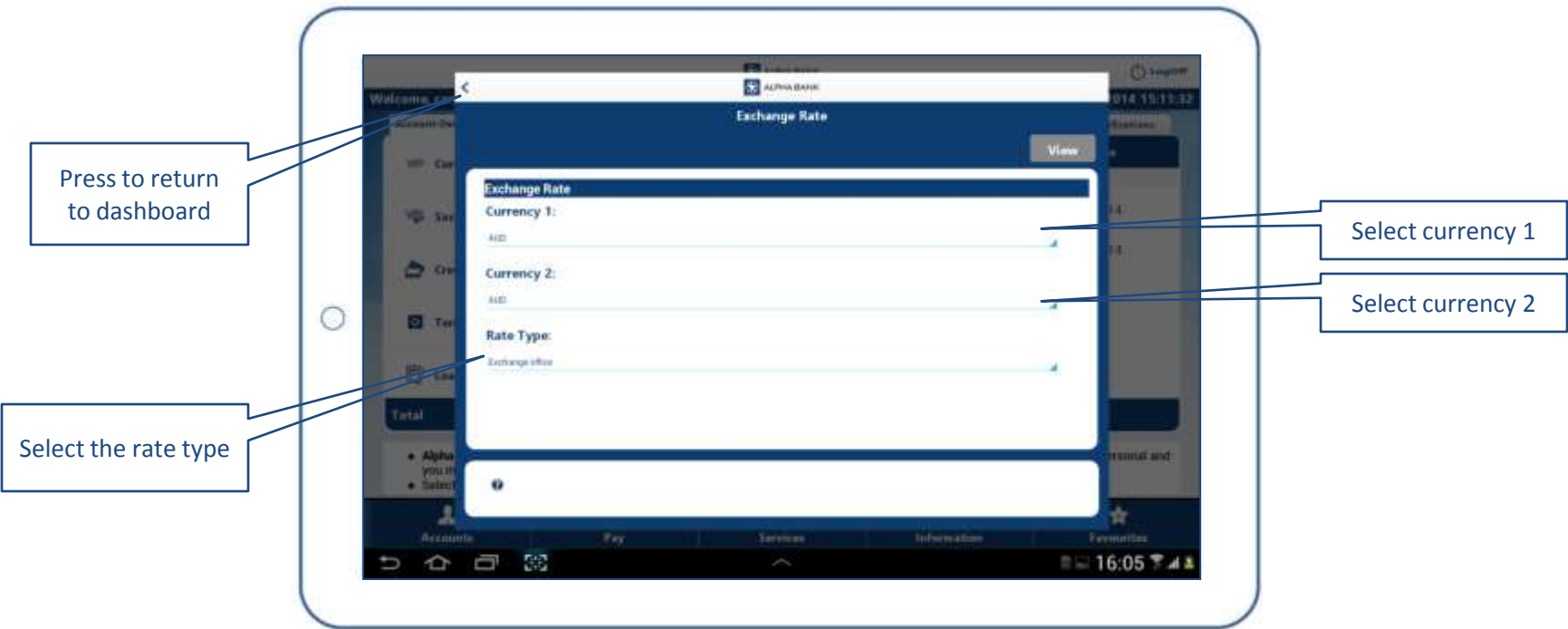
After you fill in the fields press on **Change** to initiate the operation. For security reasons the password is available only for six months. After the password expires you are forced to change it.

THE PASSWORD IS STRICTLY CONFIDENTIAL AND MUST NOT BE REVEALED TO ANYONE!



The menu **Information** allows you to view useful information such as:

- ▶ **Exchange Rate;**
- ▶ **ATM and Branch Locator;**
- ▶ **Mobile Cut Off times;**
- ▶ **Support;**
- ▶ **Useful Security Tips.**

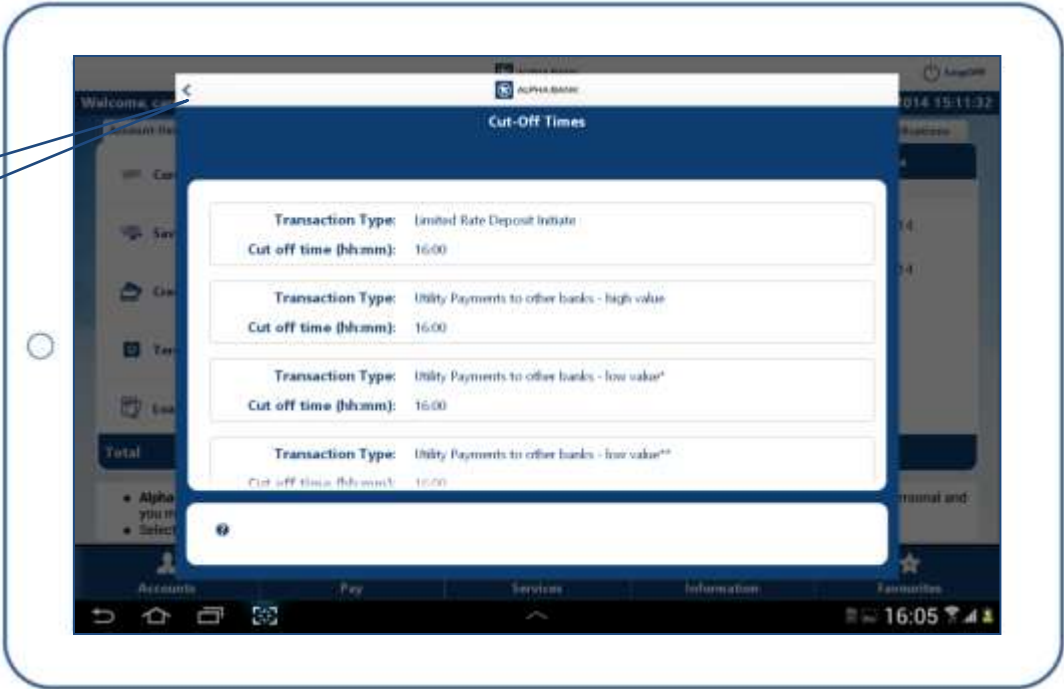


The menu **Exchange Rate** allows you to view the exchange rate for different currencies. Select the currencies (**Currency 1** and **Currency 2**) and the exchange rate type and press on **View** to display the exchange rates.



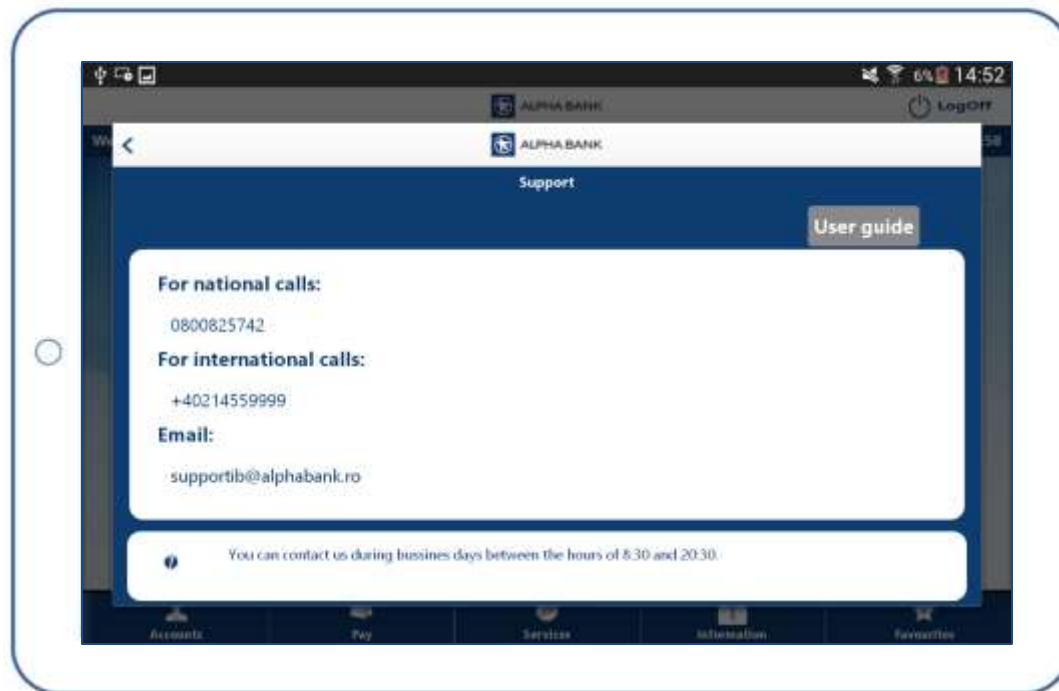
The menu **ATM Locator** allows you to view the coordinates for all Alpha Bank Romania units and ATMs. To search for a unit or ATM it is necessary to enter the name of the unit or ATM and press on the search button .

Press to return to dashboard



The transactions made through Alpha Bank RO have a limited period until they can be sent to the bank during a working day.

ATTENTION! After cut off is exceeded transactions are made on the next working day. The cut off times in the image above are only for presentation and are subject to change. For detailed information regarding cut off times verify **Mobile Cut Off Times** menu in Alpha Bank RO.



The menu **Support** allows you to view the contact information for the Customer Support service of the Bank or download the application user guide. For any clarifications or suggestions you can call us at 0800825742 (+40214559999 international calls) or you can send us an email at supportib@alphabank.ro.



ALPHA BANK

User Guide Alpha Bank RO (iPad)



Contents (iPad)

Account overview



Current accounts



Savings accounts



Credit cards



Term deposits



Loans

Accounts



New term deposit



Deposit redemption



New account opening

Pay



To my accounts



Credit card recharge



Bills



To partners
(beneficiaries)



From existing
templates



Payments review



Pending
Authorization

Services



Notifications



Mailbox



Synchronize security
device



Change customer



Change password

Information



Exchange rate



ATM Locator



Mobile cut off times



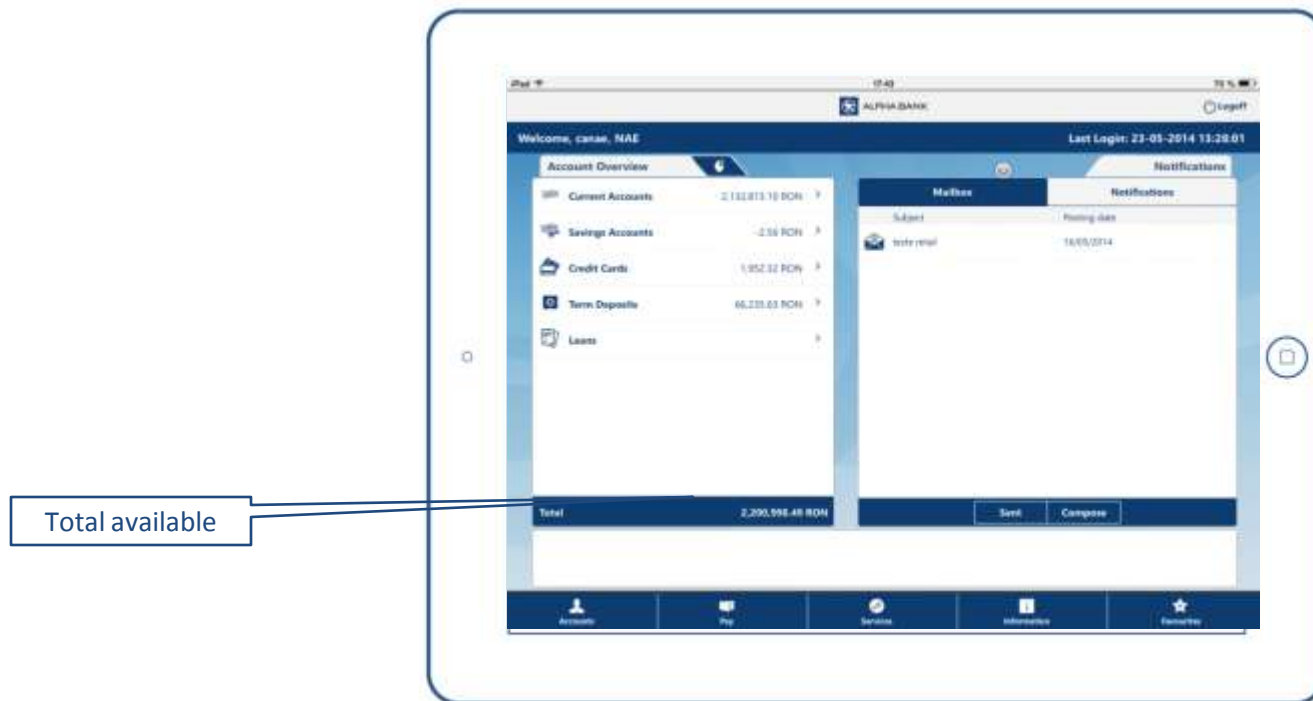
Support



To access the applications it is necessary to enter your personal login information:

- ▶ **User ID** – this is assigned by the Bank when you subscribe for Alpha Bank RO.
- ▶ **Password** – when you login for the first time you enter the password from the secured envelope received from Bank. If you have already changed the password you will login using the password set by you. To enter the password you can also use the security keyboard.
- ▶ **Security code** – this is the six digits code generated by the security device.

After entering all data press on **Login** button to access the application.

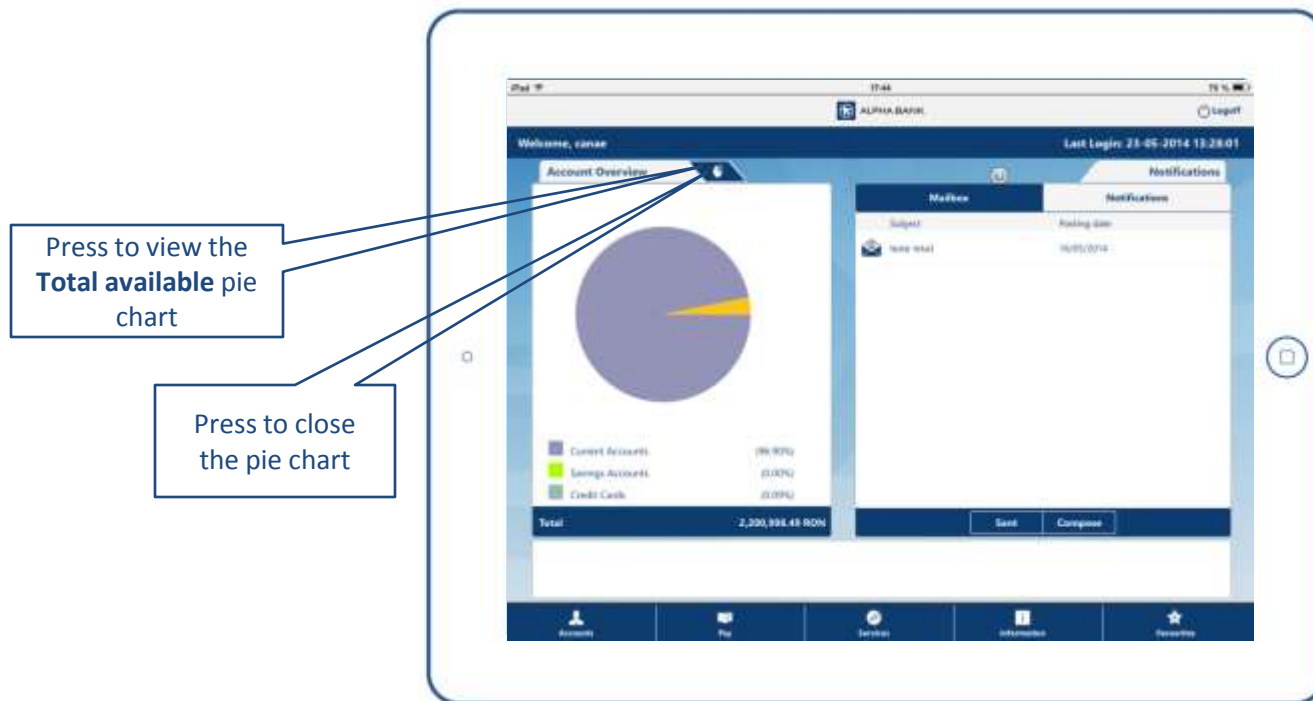


This is the dashboard page that is displayed after you have logged in Alpha Bank RO. In this screen you can view all the active products you have at Alpha Bank Romania:

- ▶ **Current accounts;**
- ▶ **Savings accounts;**
- ▶ **Credit cards*;**
- ▶ **Term deposits;**
- ▶ **Loans*.**

Also, you can view the available amount for each category of products and the total available balance. The total available balance is displayed in RON and represents the sum of the net available balance of all accounts, the overdraft limit and the credit cards limit.

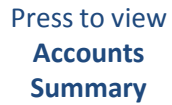
** The menu is available only for individuals users.*



In this screen the total available balance is displayed as a pie chart. The chart is divided in:

- ▶ **Current accounts;**
- ▶ **Savings accounts;**
- ▶ **Credit cards*;**
- ▶ **Term deposits.**

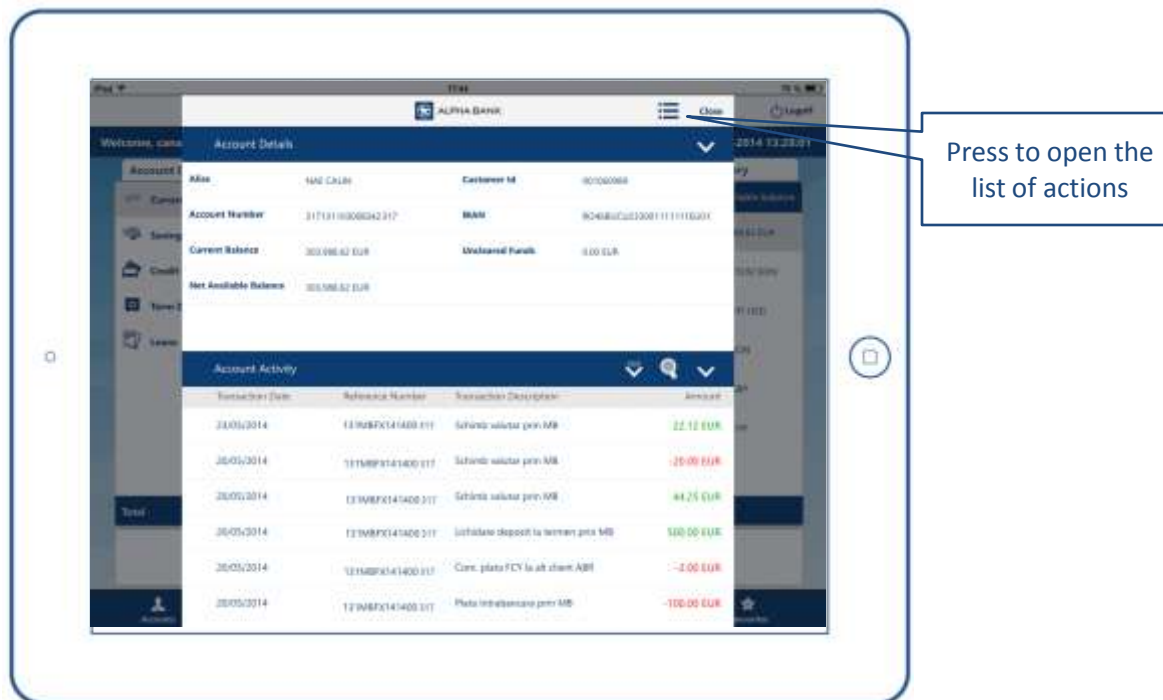
** The menu is available only for individuals users.*



Press to view
account details

- ▶ Net available balance in the account's currency;
- ▶ Total available balance of all accounts displayed in the list;
- ▶ The account's alias set by you in Alpha Click.

In case you notice that an account is unavailable in Alpha Bank RO contact Customer Support Service. To view more details it is necessary to select an account and the details will be displayed in the next screen.



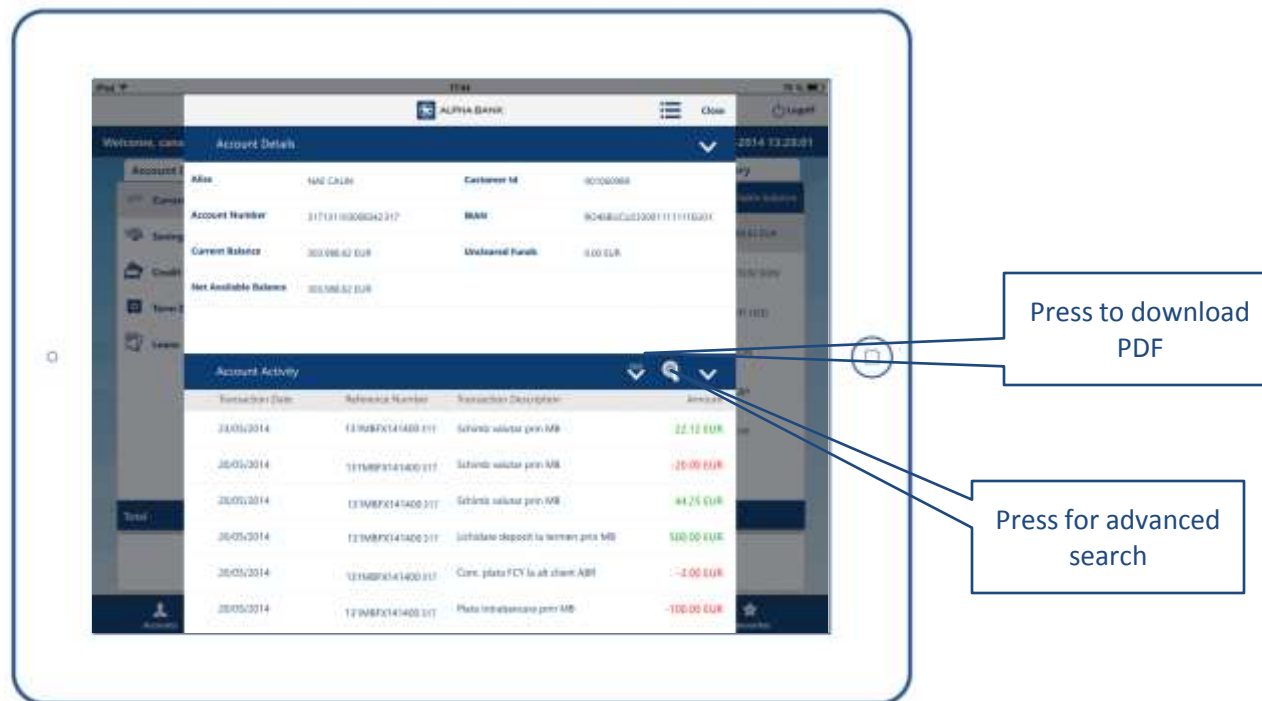
In this screen you can view all the details for the selected account:

- ▶ **Alias;**
- ▶ **Net available balance;**
- ▶ **Client;**
- ▶ **Account number;**
- ▶ **IBAN;**
- ▶ **Current balance;**
- ▶ **Uncleared funds.**

Press on the button placed on the upper right side of the screen to open the list of actions. From here you can initiate:

- ▶ **Own accounts transfers;**
- ▶ **Bill payments** (option available only for RON accounts);
- ▶ **Payments to partners (beneficiaries).**

By choosing this path to initiate a transaction, the selected account will be automatically filled in in the ordering account field.



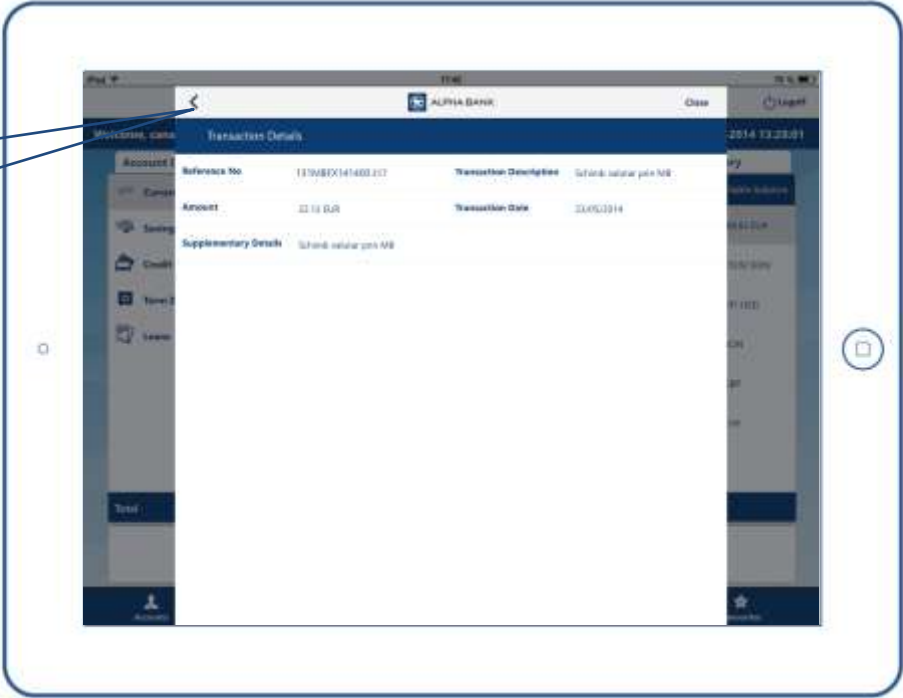
In this screen you can view the 30 most recent transactions on the selected account. For each transaction there are displayed the following information:

- ▶ **Date;**
- ▶ **Transaction description;**
- ▶ **Reference;**
- ▶ **Amount (debit/credit).**

To view more details it is necessary to select a transaction. To view the transaction history you can use the advanced search tool. You can perform search by the following time frames:

- ▶ **Today** (displays the activity for the current day);
- ▶ **Last week** (displays the activity for the last 7 days);
- ▶ **Last month** (displays the activity for the last 30 days);
- ▶ **Between dates** (displayed the activity for a time frame indicated by you).

Press to return to
**Account
Details/Activity**



In this screen you can view the supplementary details of the selected transaction.

Press to view savings accounts

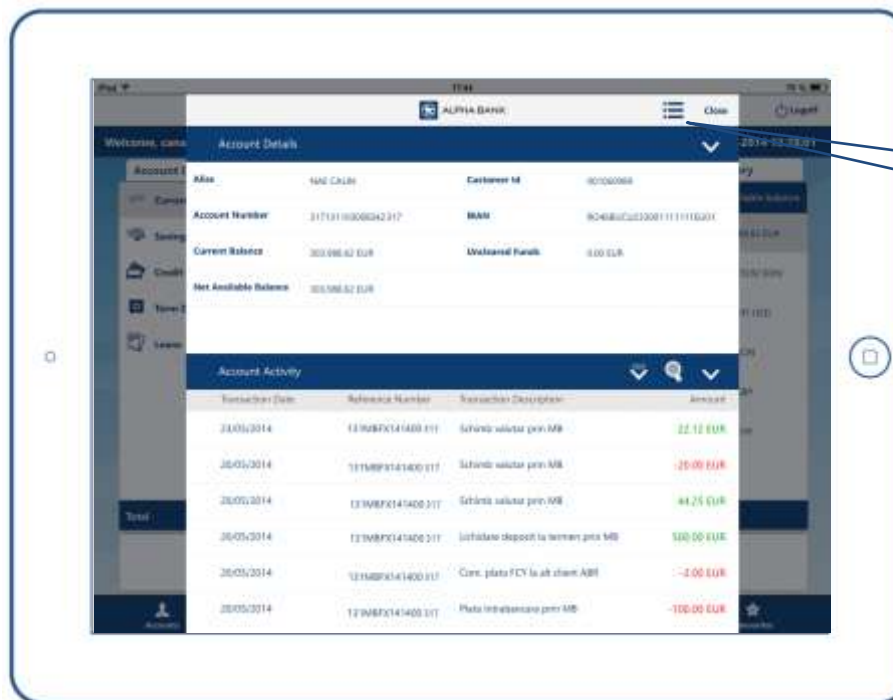


Press to view account details

In this menu there are displayed all the savings accounts you have access to and their details. You can view:

- ▶ **Net available balance in the account's currency;**
- ▶ **Total available balance of all accounts displayed in the list;**
- ▶ **The account's alias set by you in Alpha Click.**

In case you notice that an account is unavailable in Alpha Bank RO contact Customer Support Service. To view more details it is necessary to select an account and the details will be displayed in the next screen.



In this screen you can view all the details for the selected account:

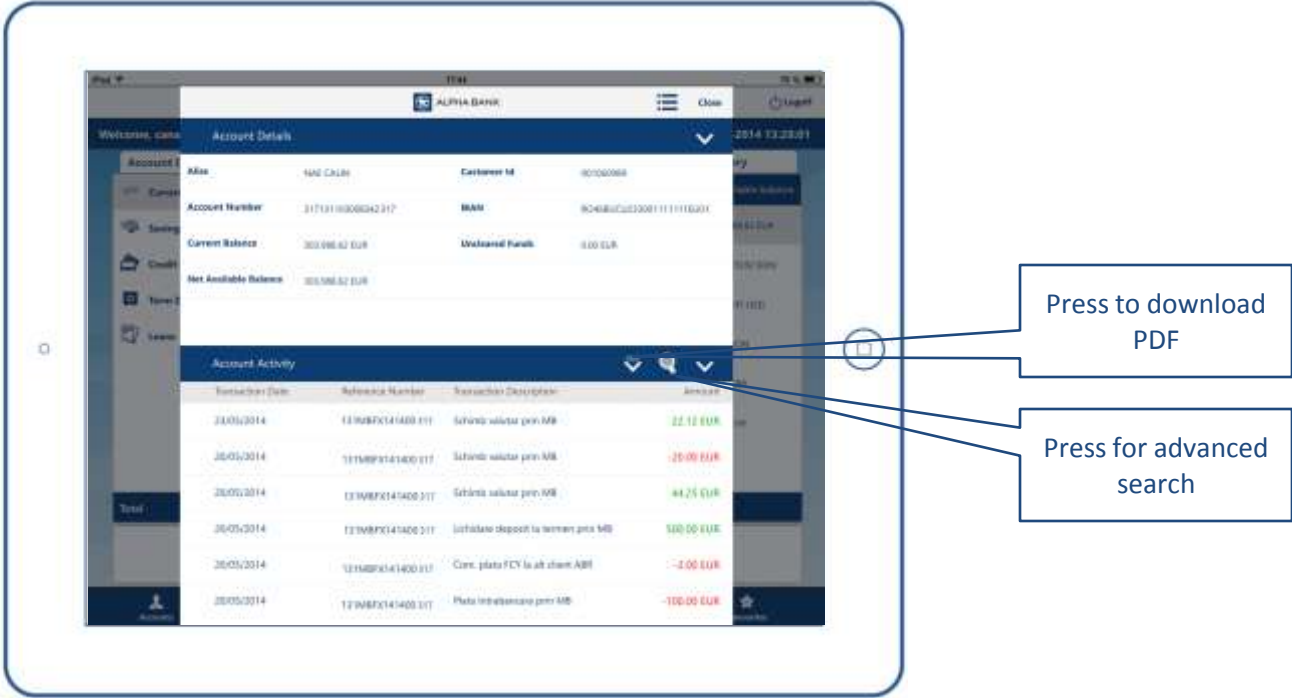
- ▶ **Alias;**
- ▶ **Net available balance;**
- ▶ **Client;**
- ▶ **Account number;**
- ▶ **IBAN;**
- ▶ **Current balance;**
- ▶ **Uncleared funds.**

Press on the button placed on the upper right side of the screen to open the list of actions. From here you can initiate:

- ▶ **Own accounts transfers;**
- ▶ **Bill payments** (option available only for RON accounts);
- ▶ **Payments to partners (beneficiaries).**

By choosing this path to initiate a transaction, the selected account will be automatically filled in, in the ordering account field.





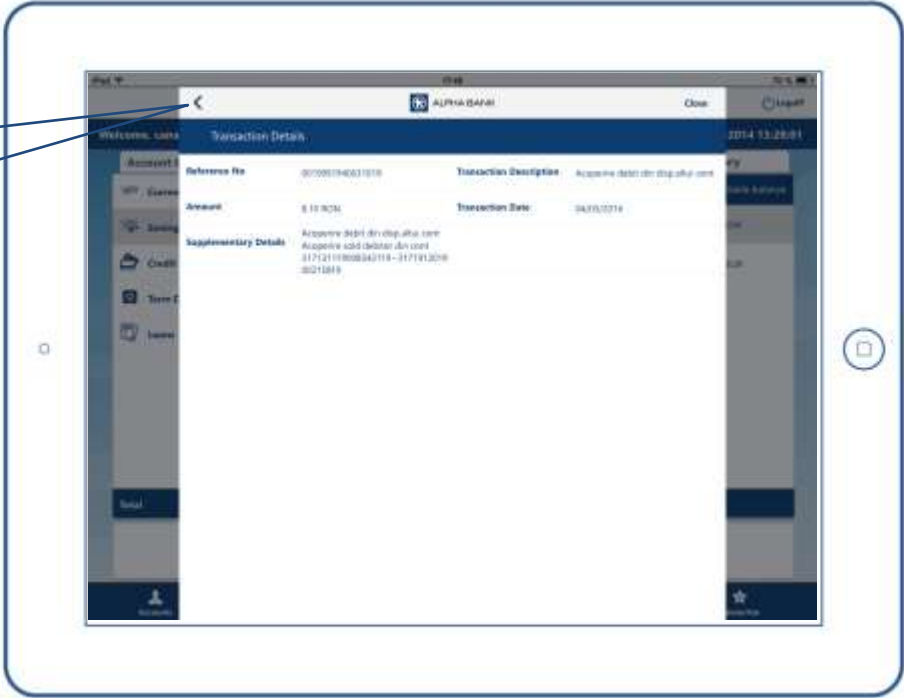
In this screen you can view the 30 most recent transactions on the selected account. For each transaction there are displayed the following information:

- **Date;**
- **Transaction description;**
- **Reference;**
- **Amount (debit/credit).**

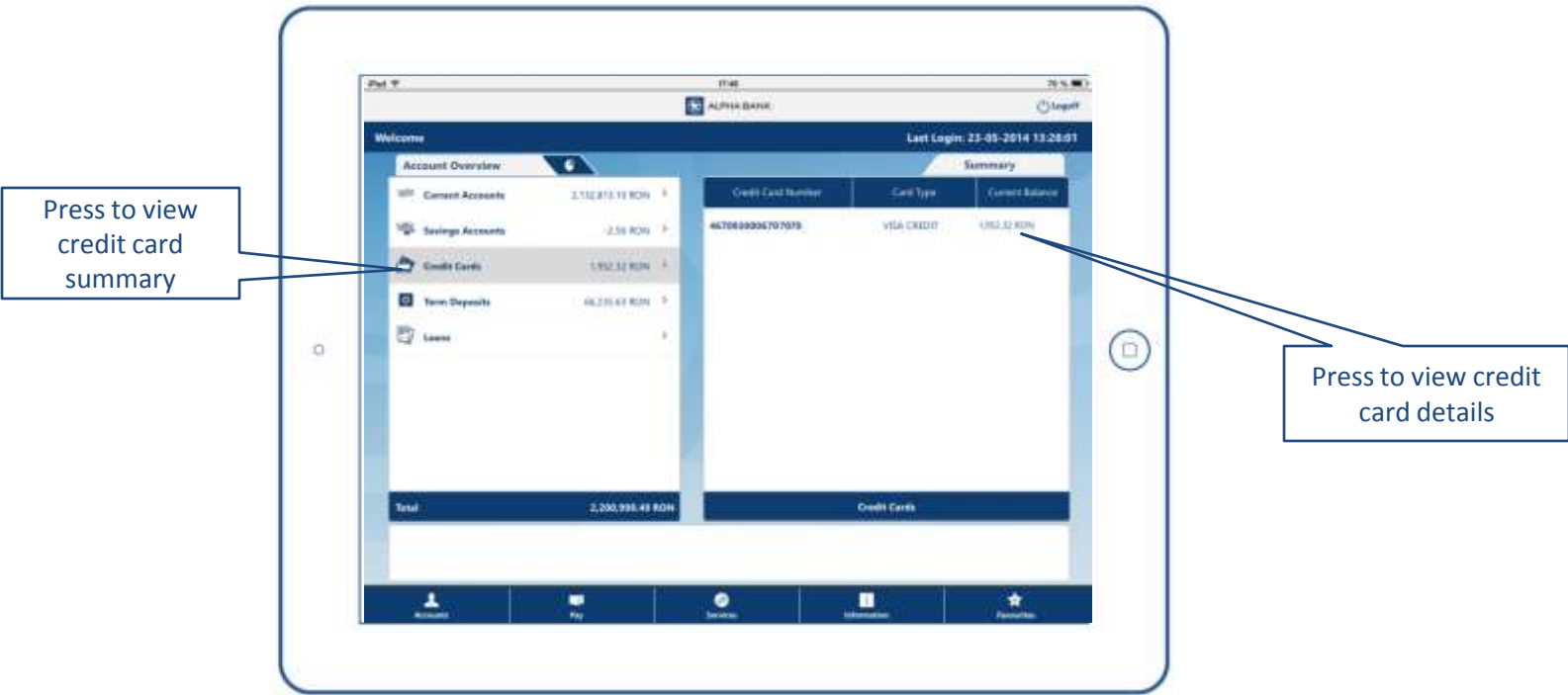
To view more details it is necessary to select a transaction. To view the transaction history you can use the advanced search tool. You can perform search by the following time frames:

- **Today** (displays the activity for the current day);
- **Last week** (displays the activity for the last 7 days);
- **Last month** (displays the activity for the last 30 days);
- **Between dates** (displayed the activity for a time frame indicated by you).

Press to return to
**Account
Details/Activity**



In this screen you can view the supplementary details of the selected transaction.



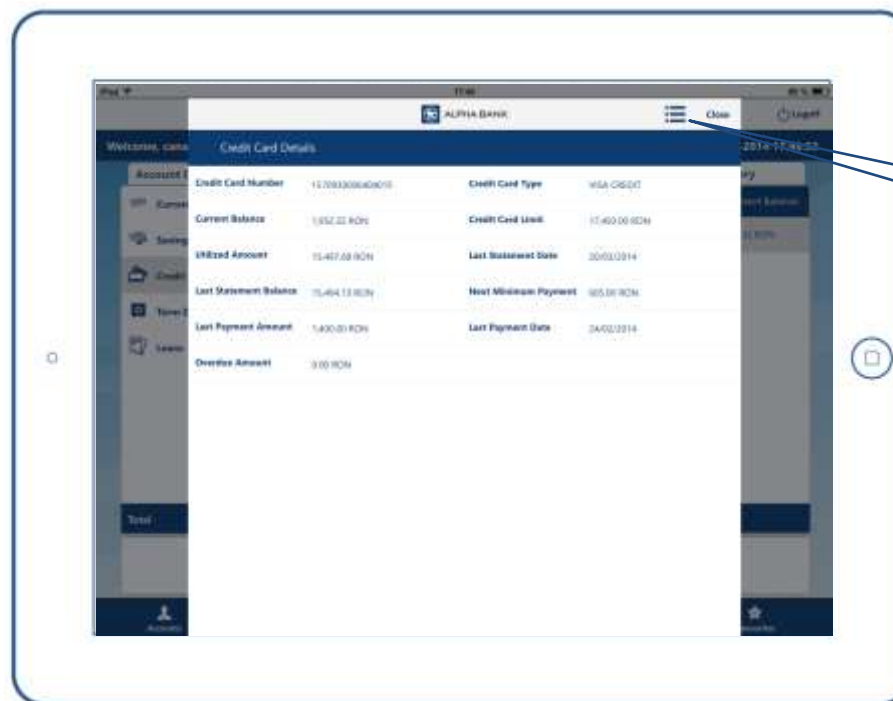
In this menu there displayed all the credit cards you have access to and their details. You can view:

- ▶ **Credit card number;**
- ▶ **Credit card type;**
- ▶ **Total available balance.**

To view more details it is necessary to select a credit card.

* The menu is available only for individuals users.





Press to open the
list of actions

In this screen you can view all the details for the selected credit card:

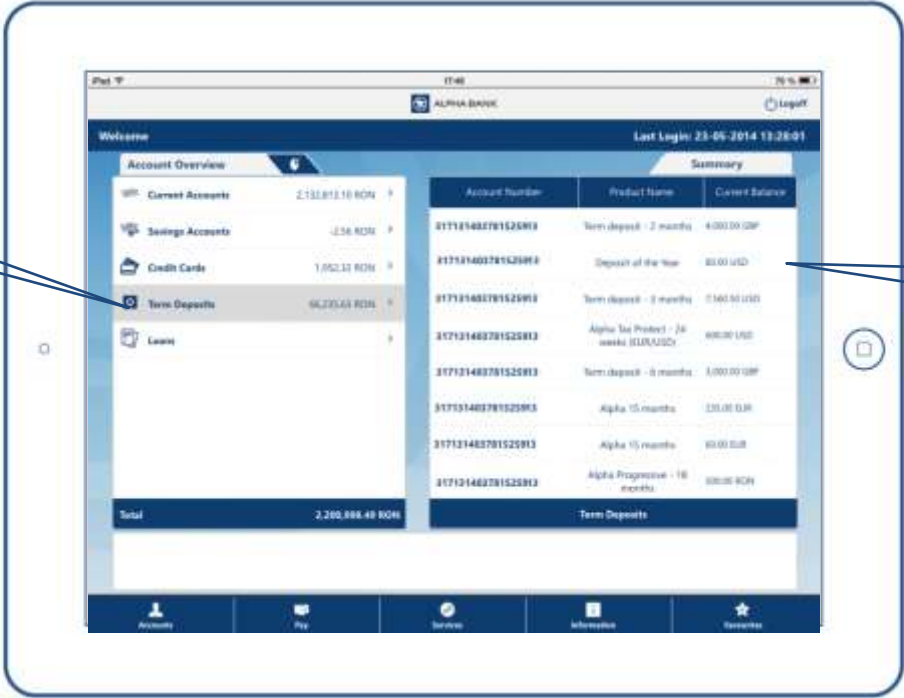
- Credit card number;
- Credit card type;
- Current balance;
- Credit card limit;
- Utilized amount;
- Last statement date;
- Last statement balance;
- Next minimum amount;
- Last payment;
- Last payment date;
- Overdue amount.

Press on the button placed on the upper right side of the screen to open the list of actions. From here you can recharge your credit card. By choosing this path to initiate a transaction, the selected credit card will be automatically filled in in the **Credit card number** field.

* The menu is available only for individuals users.



Press to view term deposits



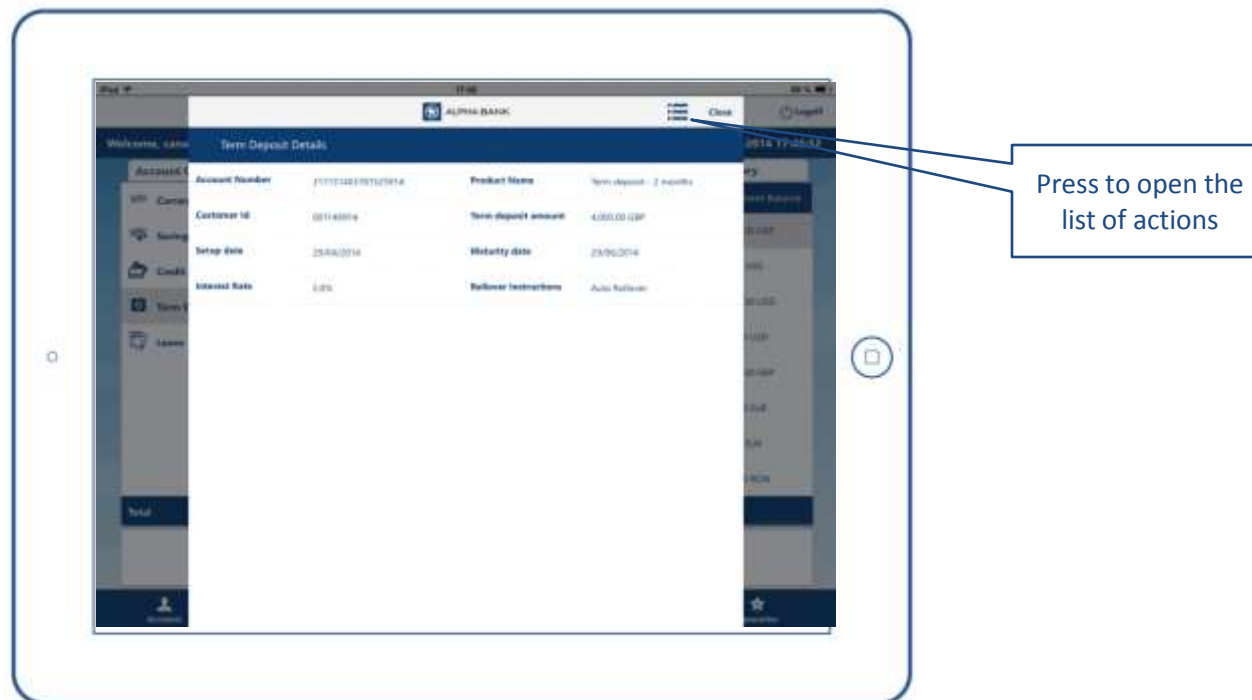
Press to view term deposit details

In this screen there are displayed all the term deposits accounts you have access to and their details. You can view:

- ▶ **Term deposit account number;**
- ▶ **Deposit product name;**
- ▶ **Deposit amount.**

To view more details it is necessary to select a term deposit account.





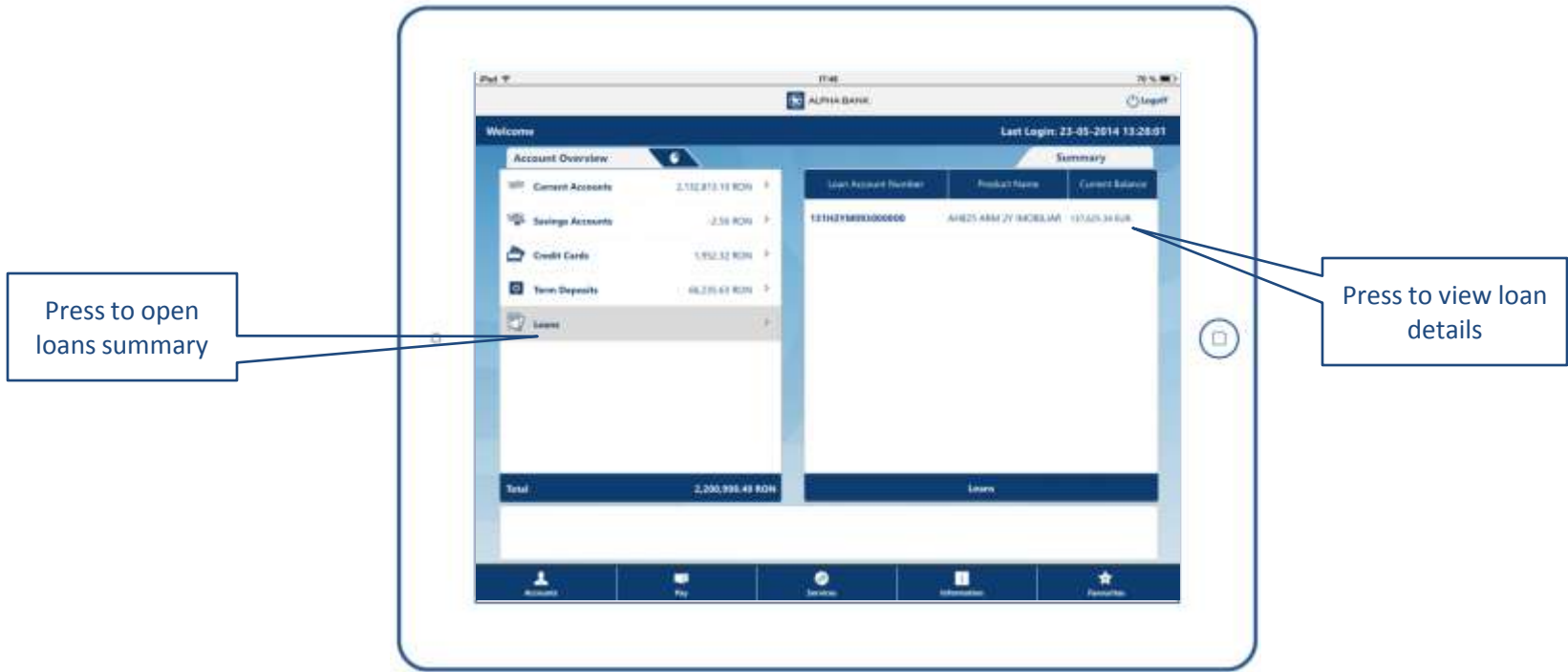
In this screen you can view all the details for the selected term deposit account:

- ▶ **Term deposit account number;**
- ▶ **Deposit type;**
- ▶ **Client ID;**
- ▶ **Deposit amount;**
- ▶ **Set up date;**
- ▶ **Maturity date;**
- ▶ **Interest rate;**
- ▶ **Maturity instructions;**

Press on the button placed on the upper right side of the screen to open the list of actions. From here you can:

- ▶ **Redeem the term deposit;**
- ▶ **View term deposit supplementary details** (option available only for Alpha Progressive deposits).

By choosing this path to initiate a transaction, the selected term deposit account will be automatically filled in in the **Term deposit account number** field.

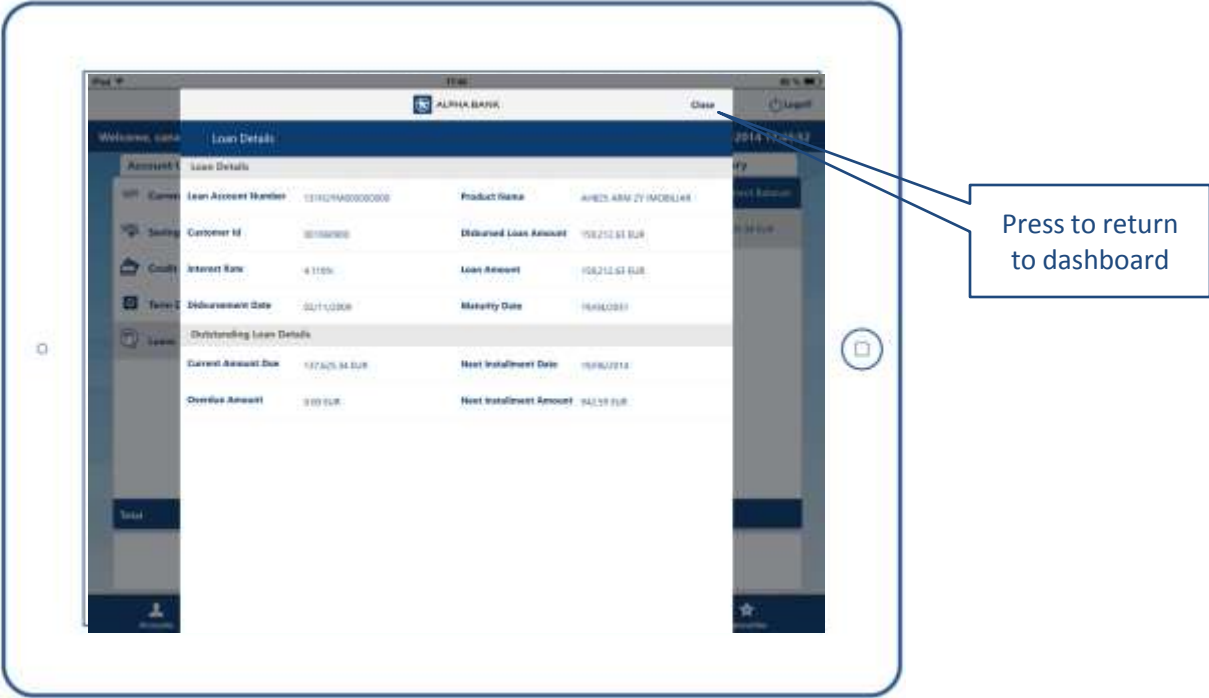


In this menu there are displayed all the active loan accounts you have access to and their details. You can view:

- ▶ **Loan account number;**
- ▶ **Loan product;**
- ▶ **Loan amount.**

To view more details it is necessary to select a loan account.

* The menu is available only for individuals users.

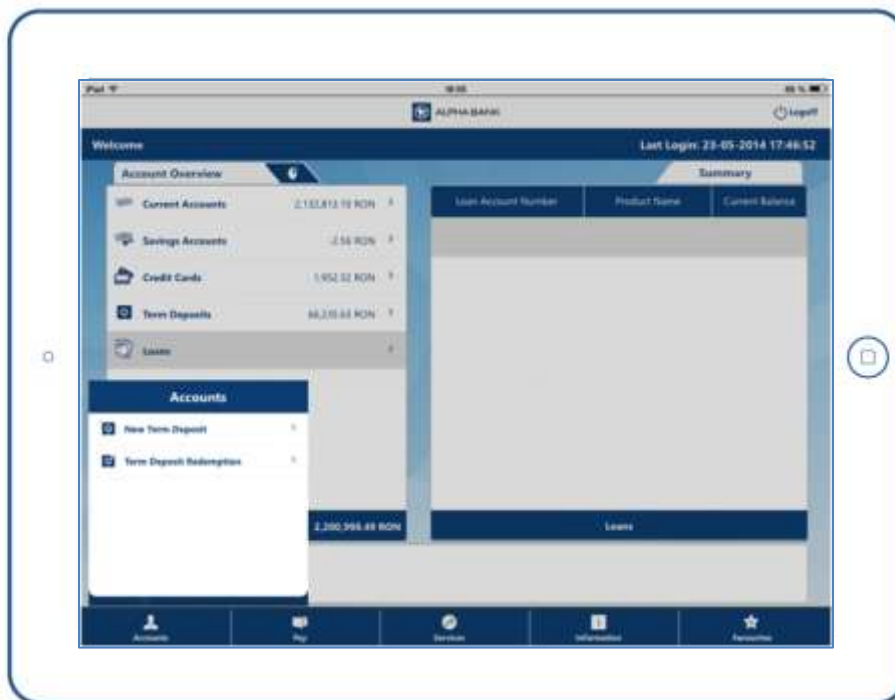


In this screen you can view all the details for the selected loan account:

- ▶ **Loan account number;**
- ▶ **Loan product;**
- ▶ **Client ID;**
- ▶ **Loan amount;**
- ▶ **Disbursed amount;**
- ▶ **Interest rate;**
- ▶ **Disbursement date;**
- ▶ **Maturity date;**
- ▶ **Current amount due;**
- ▶ **Next due date;**
- ▶ **Next payment amount;**
- ▶ **Overdue amount.**

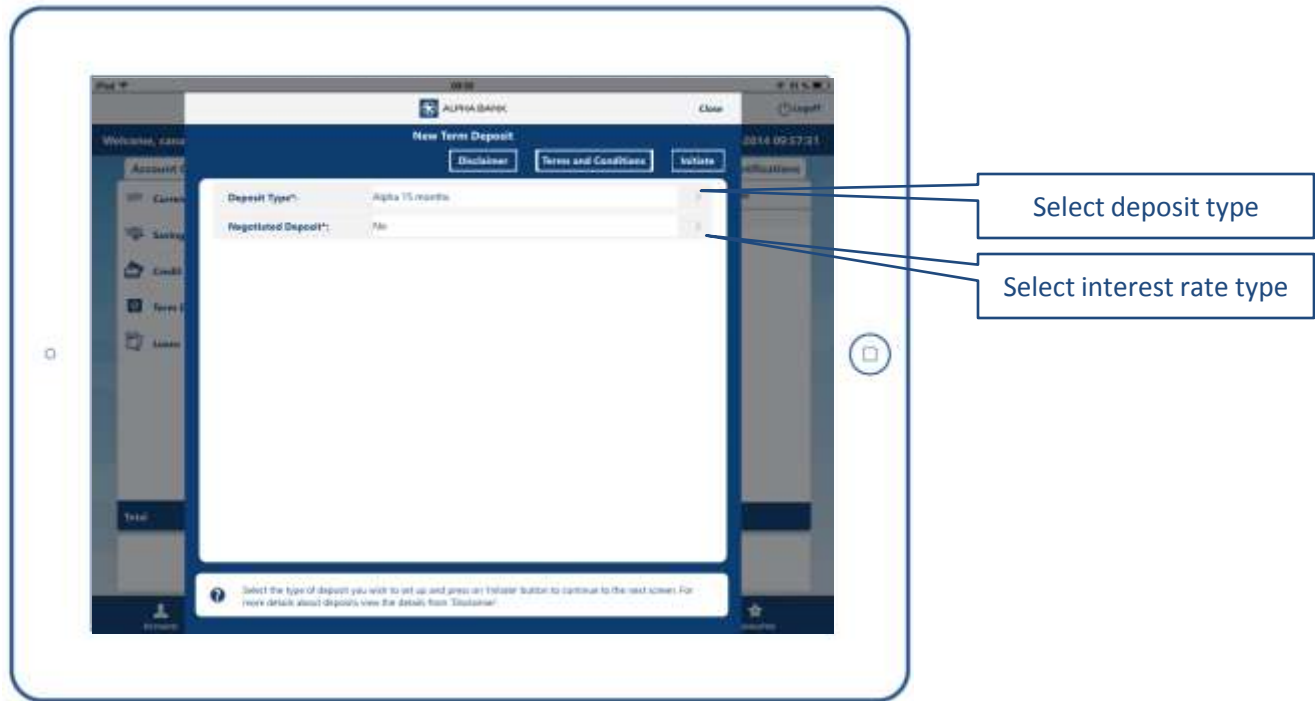
* The menu is available only for individuals users.





The menu **Accounts** allows you to open new current and term deposit accounts or to redeem term deposit accounts. From this menu you can perform the following transactions:

- ▶ **New term deposit initiation;**
- ▶ **Term deposit redemption.**



The menu New Term Deposit allows you to set up new term deposits without the need to go to the bank. To set up a new term deposit:

- ▶ Select the type of deposit;
- ▶ Select the interest rate type. You can set up term deposits with **standard interest rate** or with **interest rate negotiated** in advance with the branch. For deposits with negotiated interest rate it is necessary to select **Yes** in the **Negotiated Deposit** field and to enter the interest rate provided by the branch in the field **Negotiated Interest Rate**.

After selecting the options:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Term and conditions** to download the document in PDF format;
- ▶ Press on **Disclaimer** to view information about the transaction.

OBSERVATION!

Term deposit set up (standard interest deposits) is available every working day from 7:00 to 19:00

Alpha 15 months

Maturity Date (dd/mm/yyyy): 23/06/2015

From Account*: RCHABUC1233001232123001-NAZ

Maturity Instructions*: Renew Principal+Interest

Deposit Amount*:

Negotiated Deposit: No

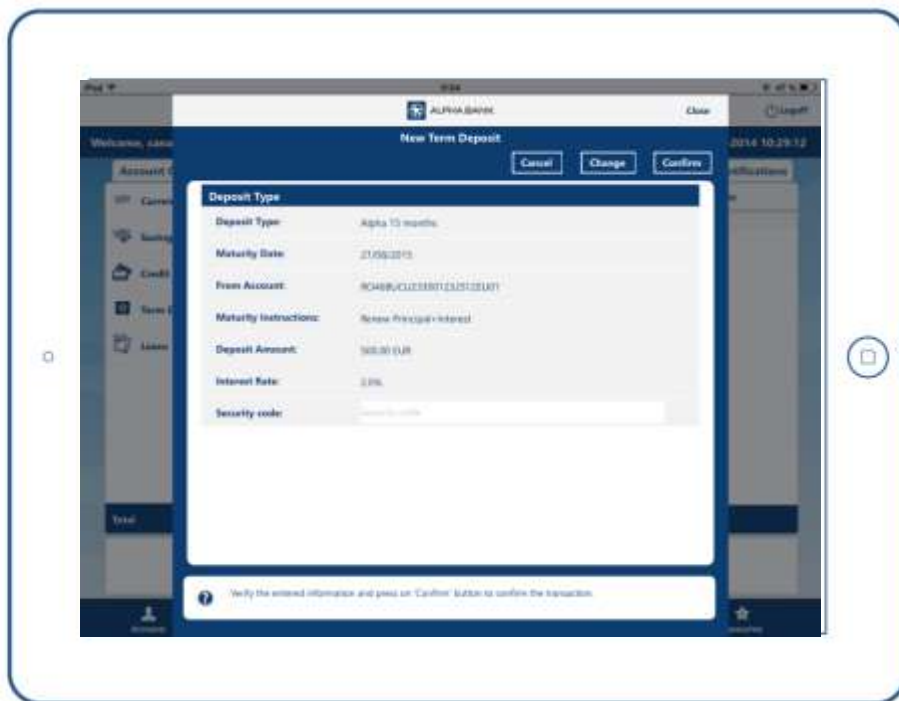
Enter the requested information and press on 'Initiate' button to continue to the next screen.

Enter amount

- ▶ Select the **Ordering account**;
- ▶ Select the **Maturity instructions**;
- ▶ Enter the amount in the field **Deposit Amount**.

After selecting the options:

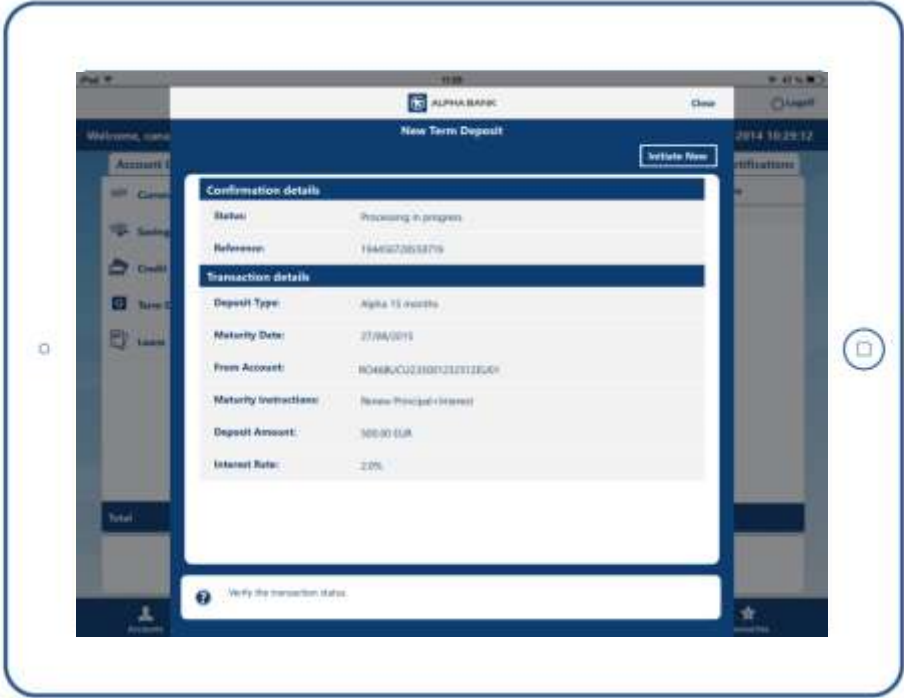
- ▶ Press on **Initiate** to initiate the transaction;
- ▶ Press on **Change** to go back to the previous screen.



Verify the data and enter the security code*. Press on the button placed on the upper right side of the screen to open the list of actions. From here you can:

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to return to the previous screen;
- ▶ Press on **Cancel** to cancel the transaction.

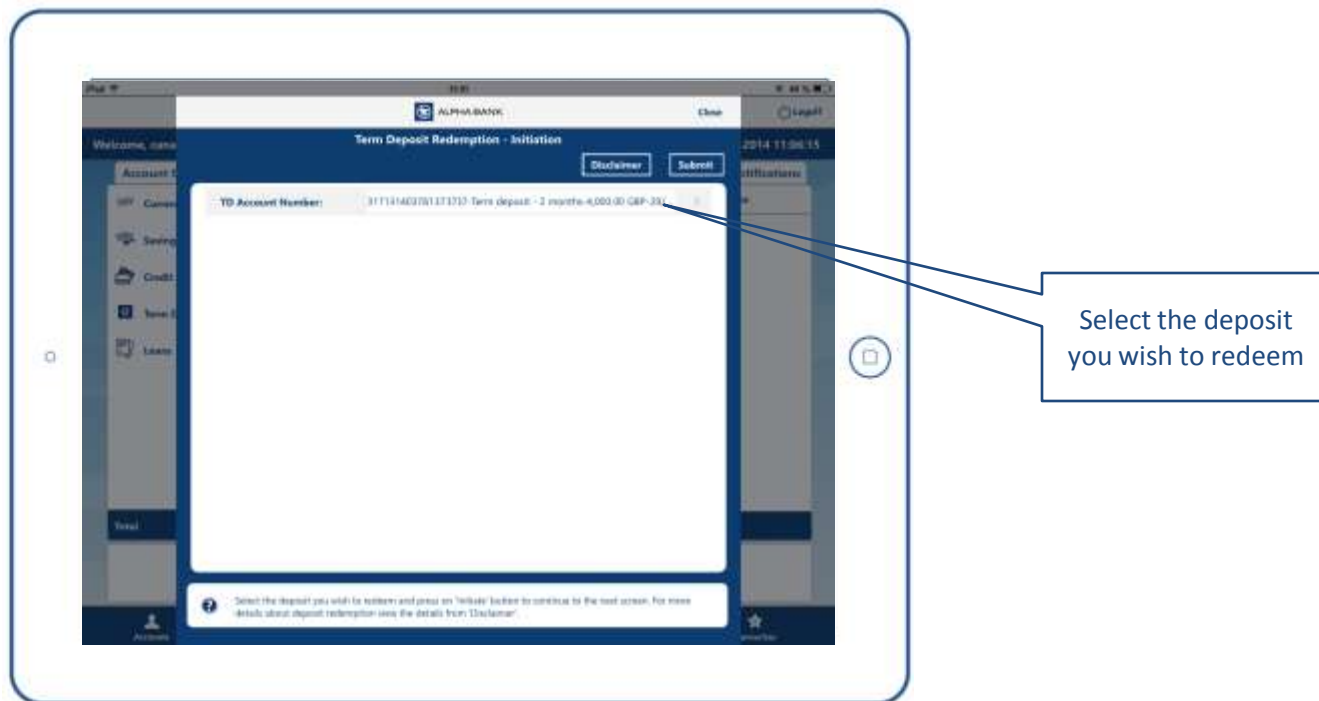
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and set up another deposit.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



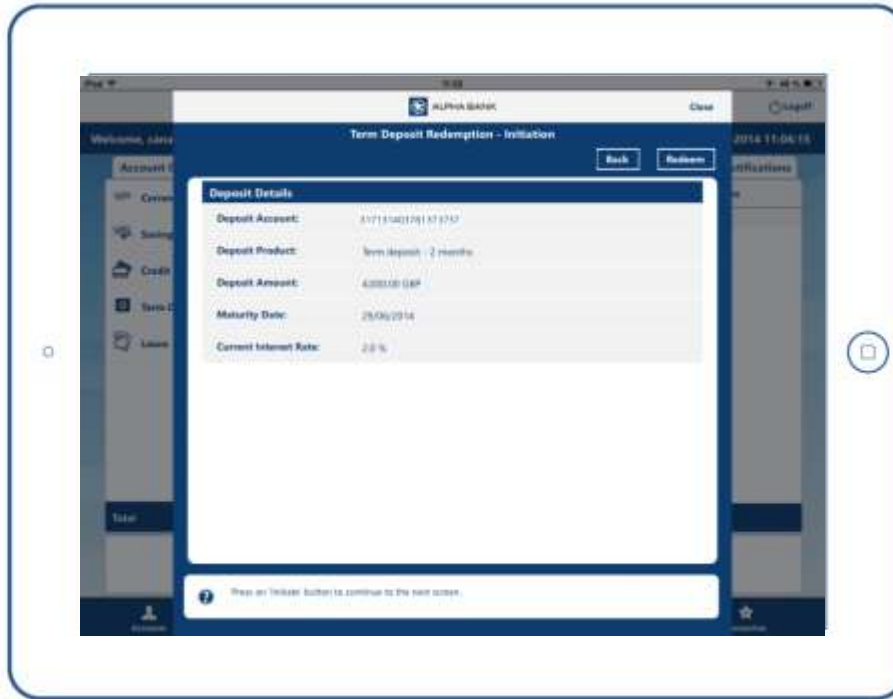


The menu **Term Deposit Redemption** allows you to redeem the term deposits you have at Alpha Bank Romania. To redeem a term deposit select the term deposit account and:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Disclaimer** to view information about the transaction.

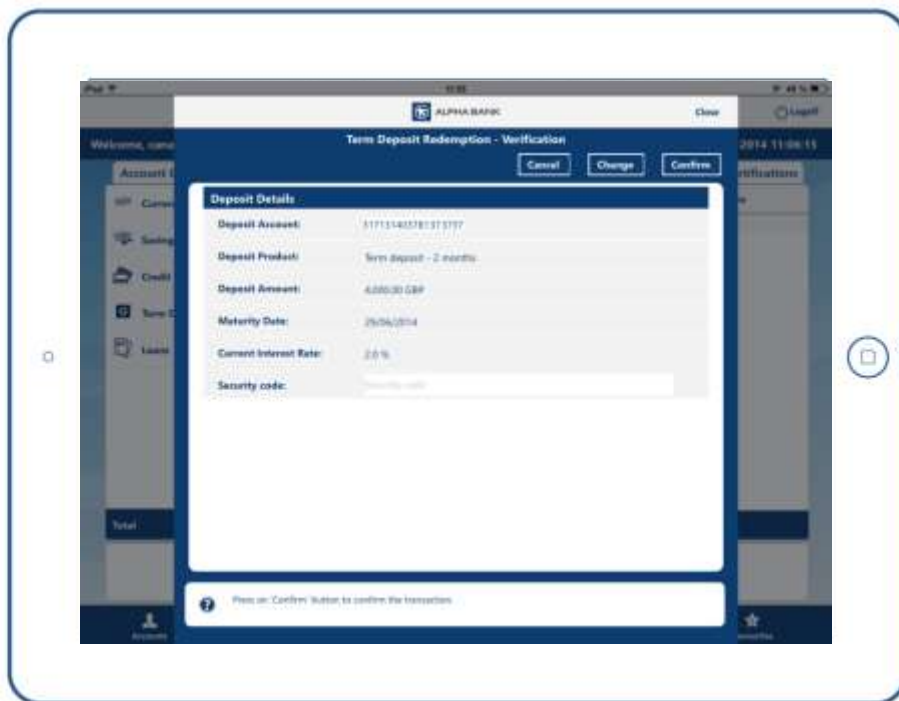
OBSERVATION!

Term deposit redemption is available every working day from 7:00 to 19:00.



After selecting the term deposit account you will be redirected to the next screen containing all the term deposit details:

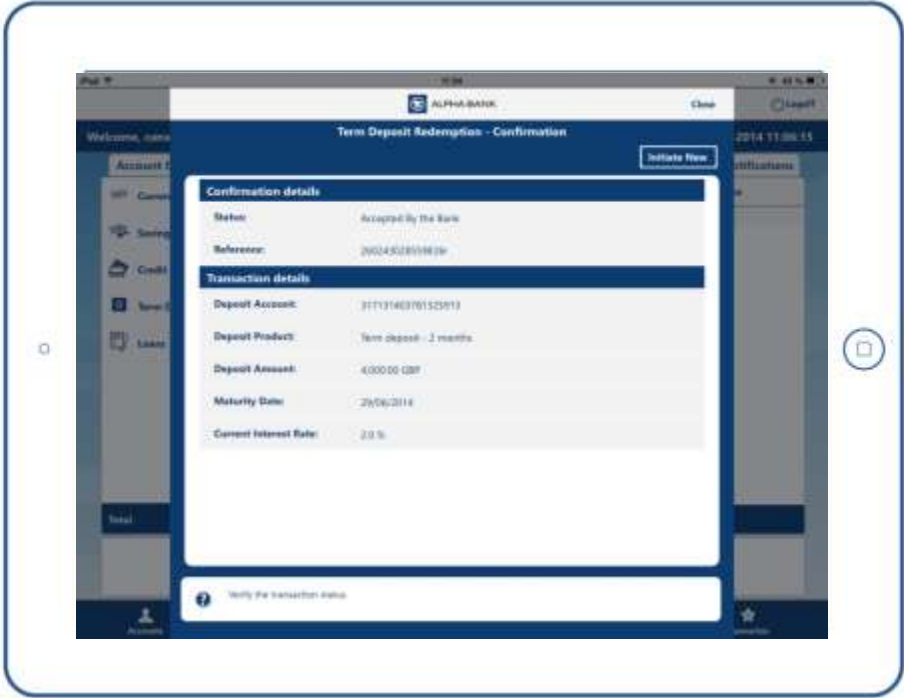
- ▶ Press on **Redeem** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen.



Verify the data and enter the security code*.

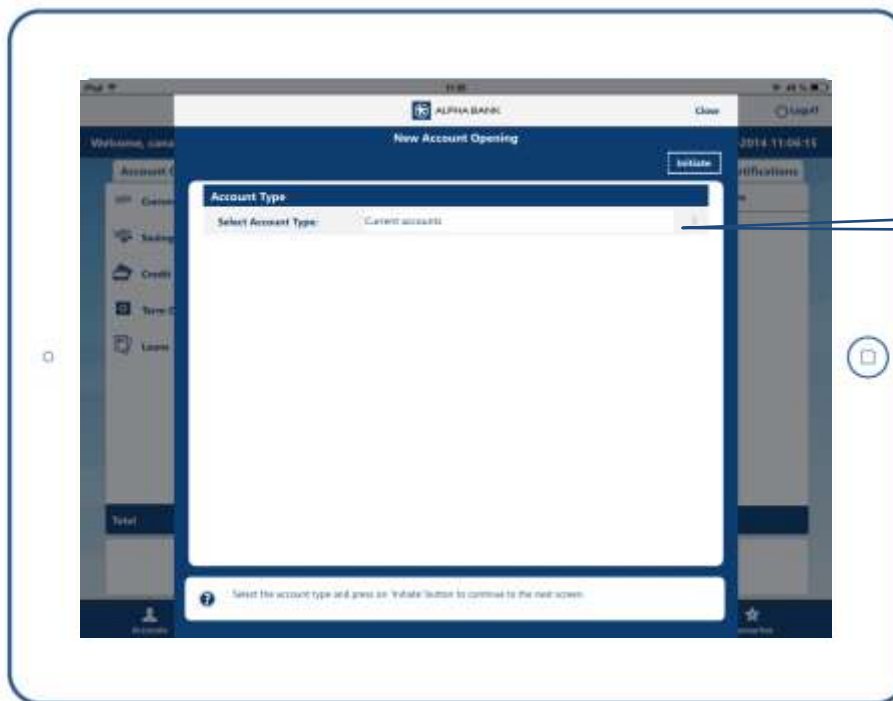
- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen;
- ▶ Press on **Cancel** to cancel the transaction.

* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and redeem another deposit.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



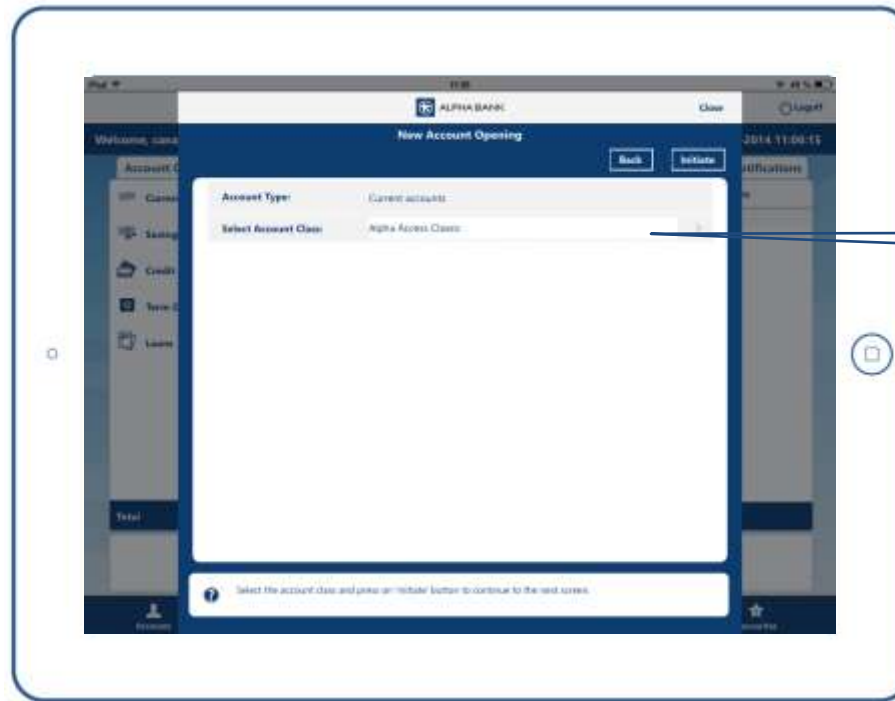
The menu **New Account Opening** allows you to open new current accounts without the need of going to the Bank. To open a new account select the type of account and press on **Initiate** to continue to the next screen.

OBSERVATION!

New account opening transaction is available every working day from 7:00 to 16:00.

** The menu is available only for individuals users.*





Select the account's class

After choosing the account type, select the account class.

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen.

** The menu is available only for individuals users.*

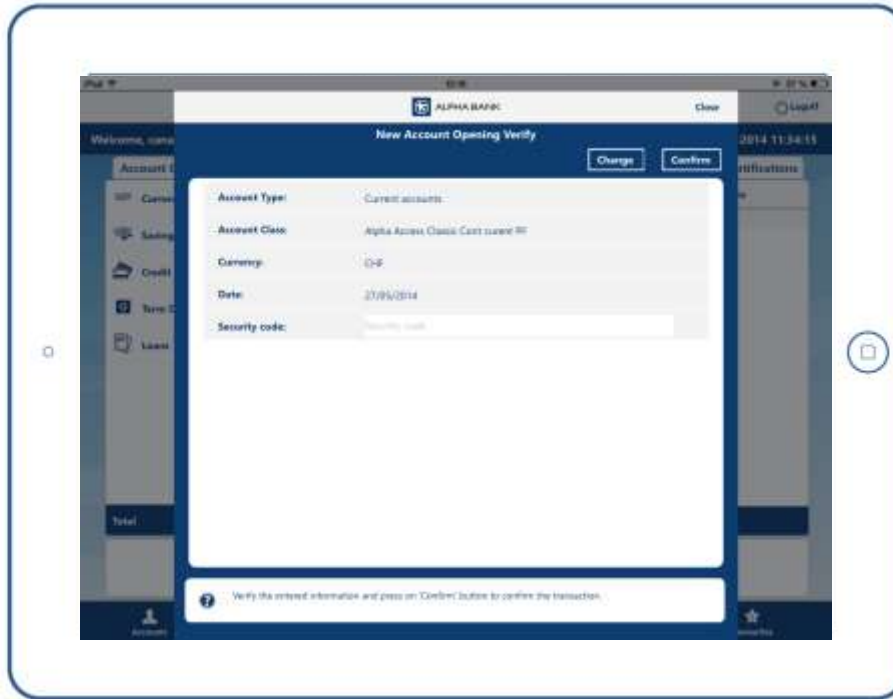


After choosing the account type and class select the account currency. Press on the button placed on the upper right side of the screen to open the list of actions:

- ▶ Press on **Initiate** to initiate the transaction;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Term and conditions** to download the document in PDF format;
- ▶ Press on **Disclaimer** to view information about the transaction.

** The menu is available only for individuals users.*



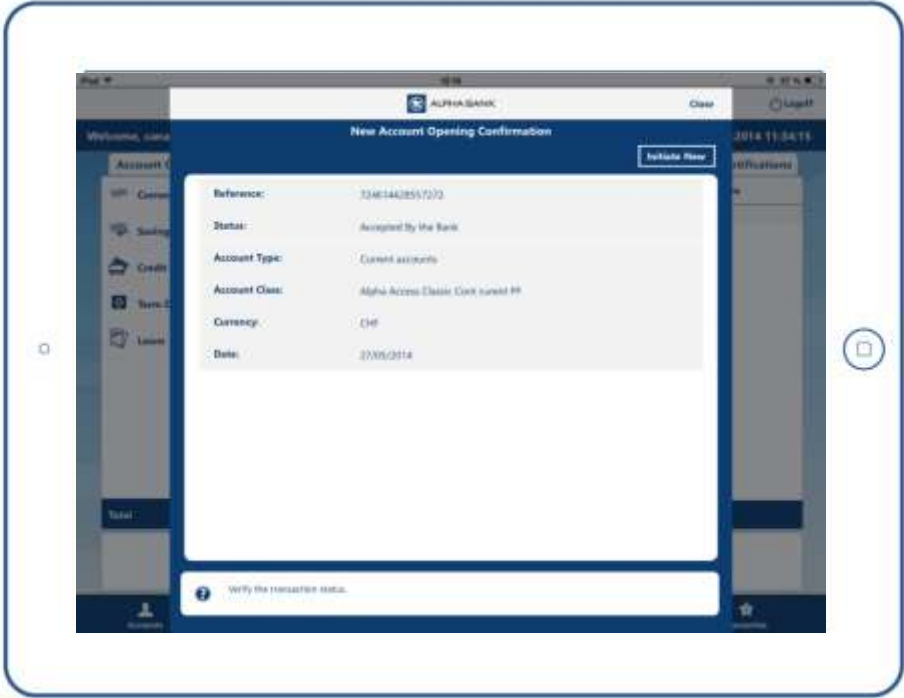


Verify the data and enter the security code.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

** The menu is available only for individuals users.*

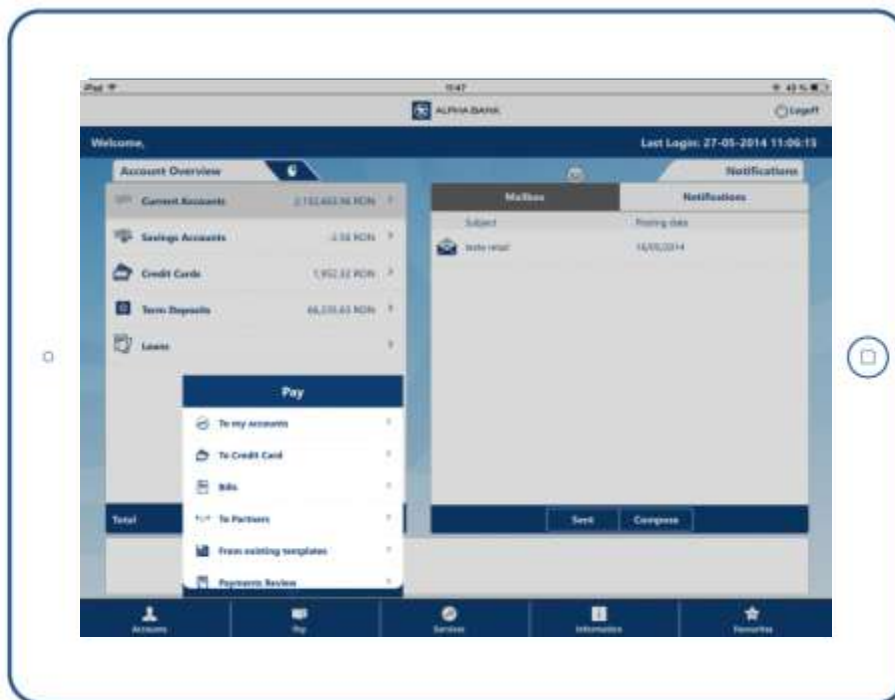




The confirmation screen allows you to view the status of the transaction you have performed. Press on **Initiate another transaction** to go back to the initiation screen and open another account.

** The menu is available only for individuals users.*

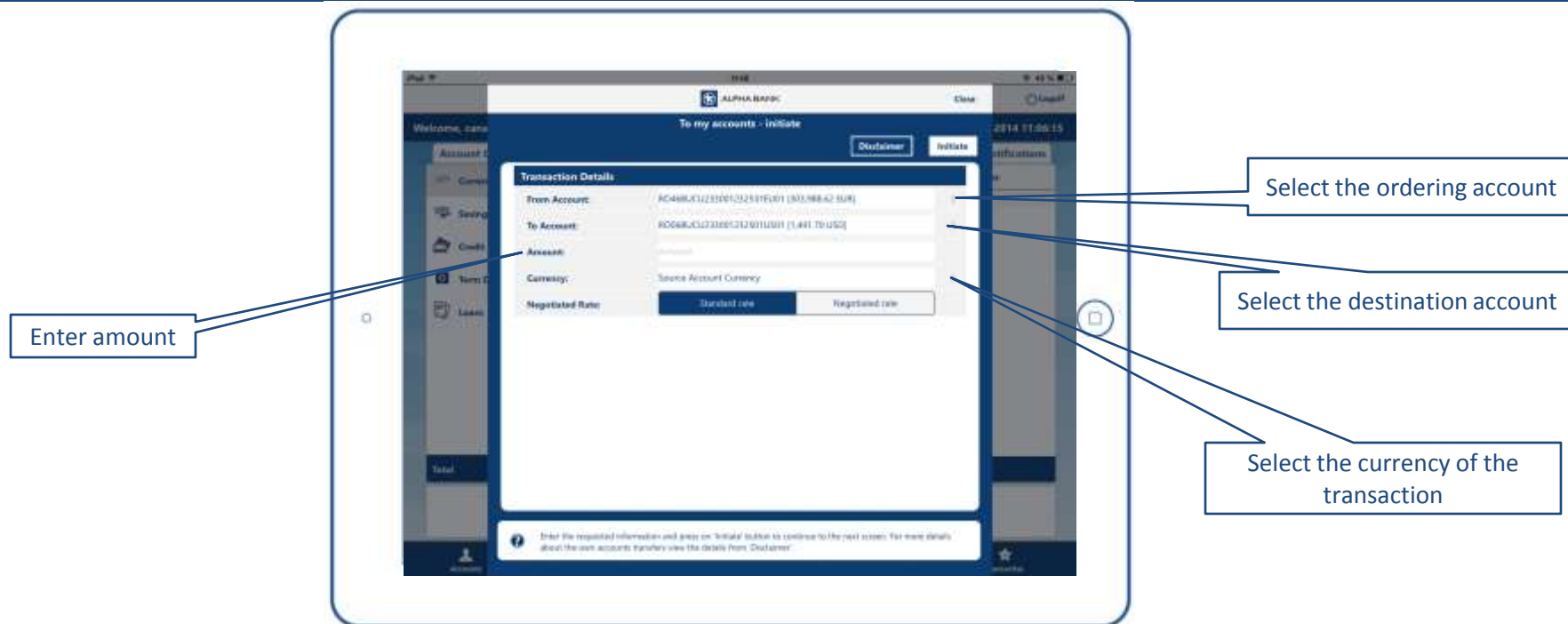




The menu **Pay** allows you to perform transactions and to view the transactions performed through Online Banking. From this menu you can perform the following transactions:

- ▶ **Own Accounts Transfers;**
- ▶ **Credit card recharge;**
- ▶ **Bills;**
- ▶ **Payments to partners (beneficiaries) in RON and other currencies;**
- ▶ **Payments from existing templates;**
- ▶ **Pending Authorization.**

Also the option **Payments review** allows you to view all the transactions performed through Online Banking.



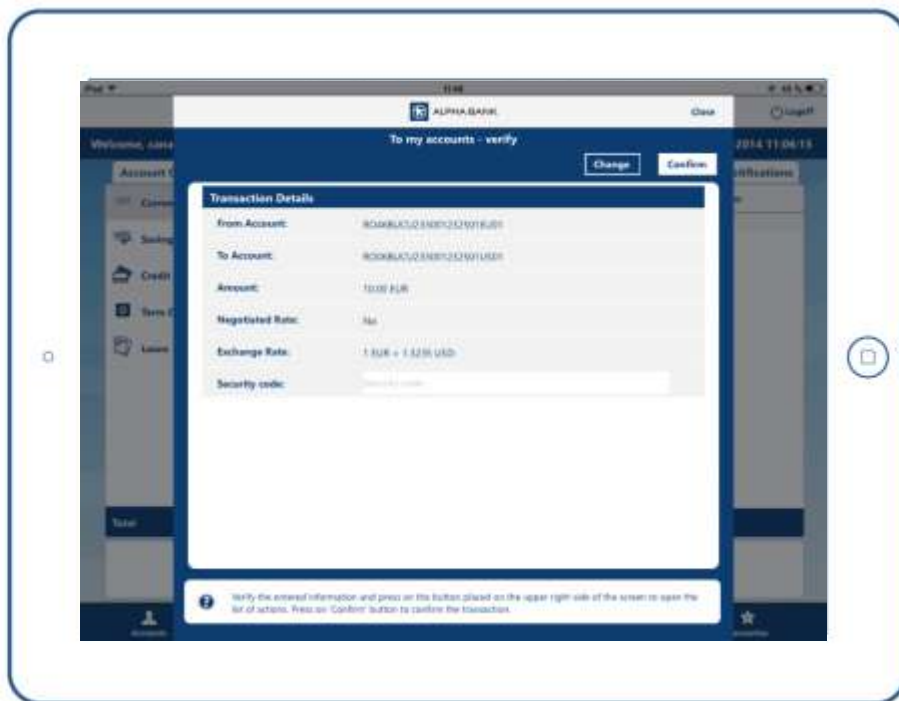
The menu **Own Account Transfer** allows you to perform transfers between your accounts available in Alpha Bank RO. You can perform transfers between accounts in the same currency or foreign exchanges. To perform an own account transfer:

- ▶ Select the **Ordering account** and the **Destination account**;
- ▶ Enter the **Amount** and select the **Currency** of the transferred amount.

For foreign exchanges choose the rate type. You can perform foreign exchanges at **standard rate** or at a **rate negotiated** in advanced with the branch. For foreign exchanges at negotiated rate it is necessary to select **Yes** in the field **Negotiated Rate** and to enter the rate provided by the branch in the field **Negotiated Exchange Rate**.

- ▶ Press on **Initiate** to initiate the transaction;
- ▶ Press on **Disclaimer** to view information about the transaction.

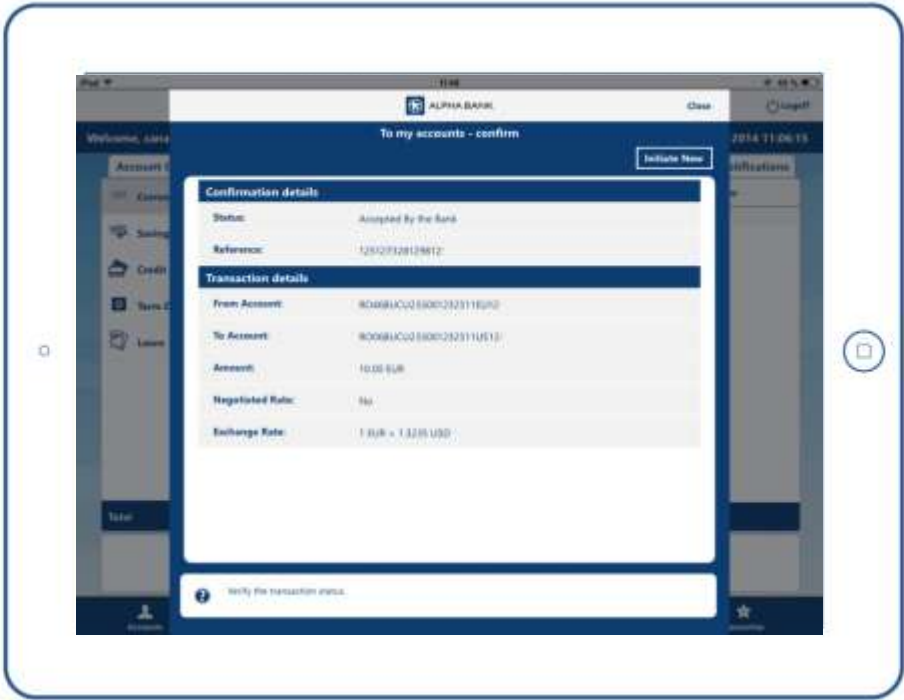




Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

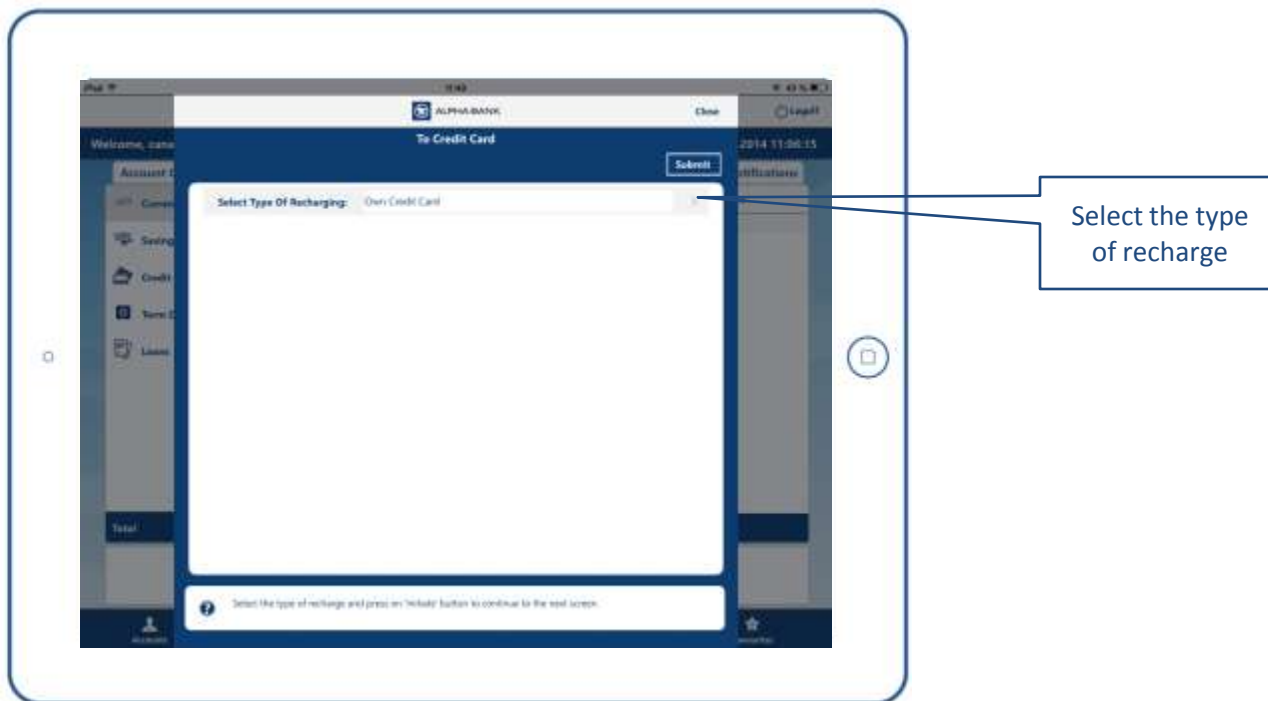
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another own account transfer.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.

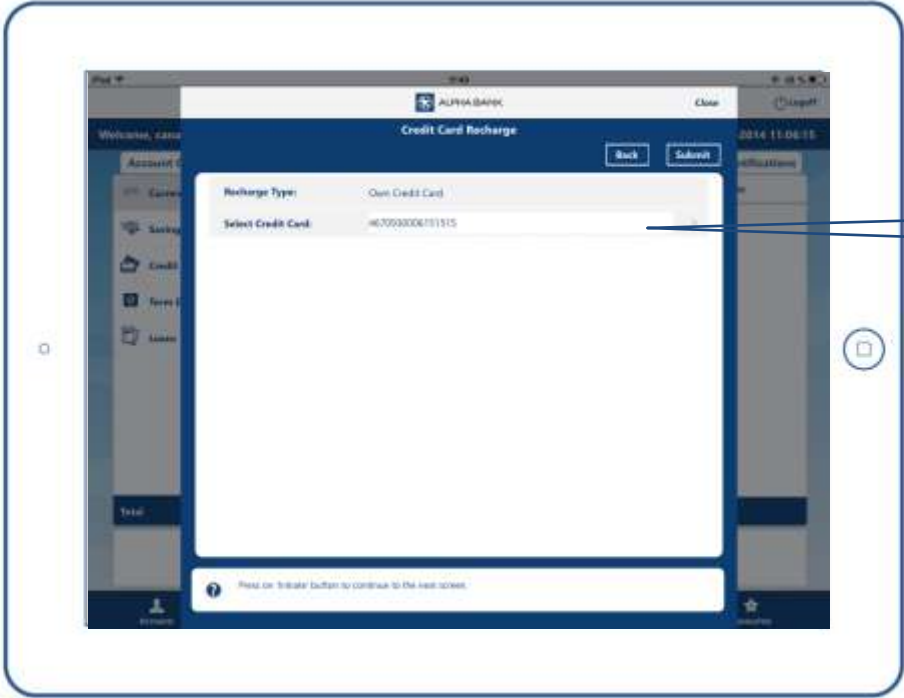




The menu **Credit Card Recharge** allows you to recharge credit cards. You can recharge your own credit cards or other credit cards issued by Alpha Bank Romania. To recharge a credit card it is necessary to select the type of recharge:

- ▶ **Own Credit Card;**
- ▶ **Other Credit Card.**

After selecting the type of recharge press on **Initiate** to continue to the next screen.

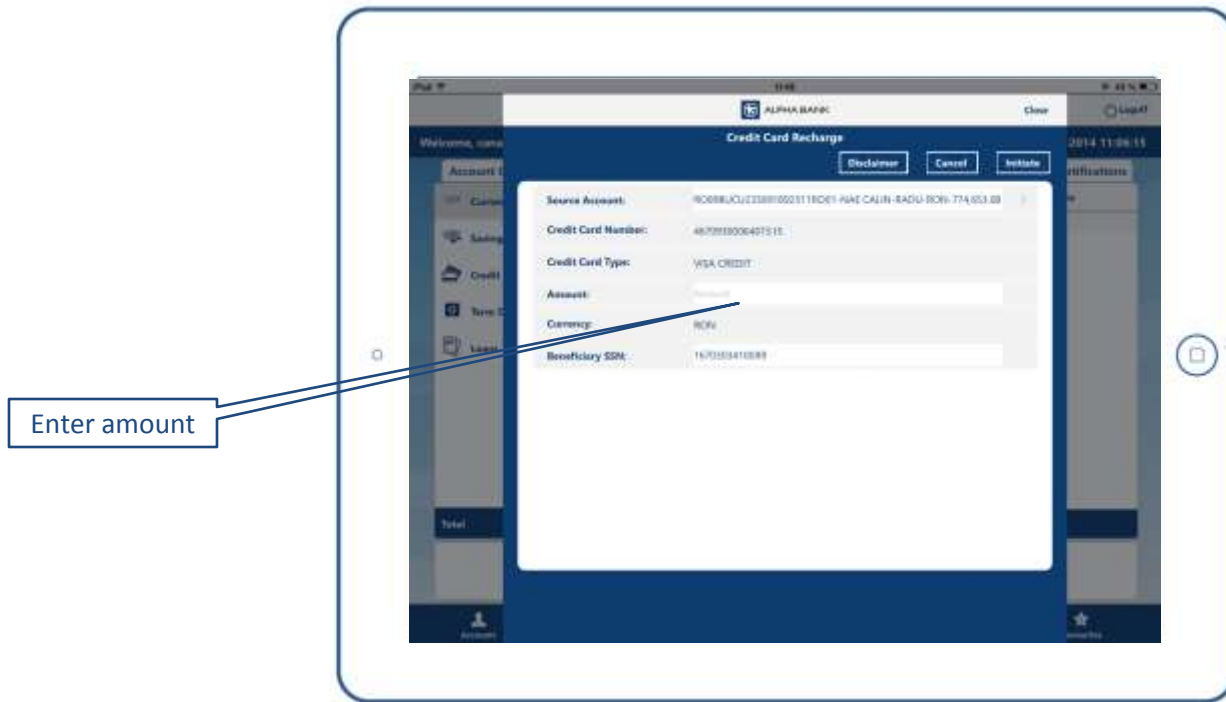


Select the credit card
you wish to recharge

After selecting the type of recharge select the credit card you wish to recharge. In case you recharge other credit cards it is necessary to enter the credit card number.

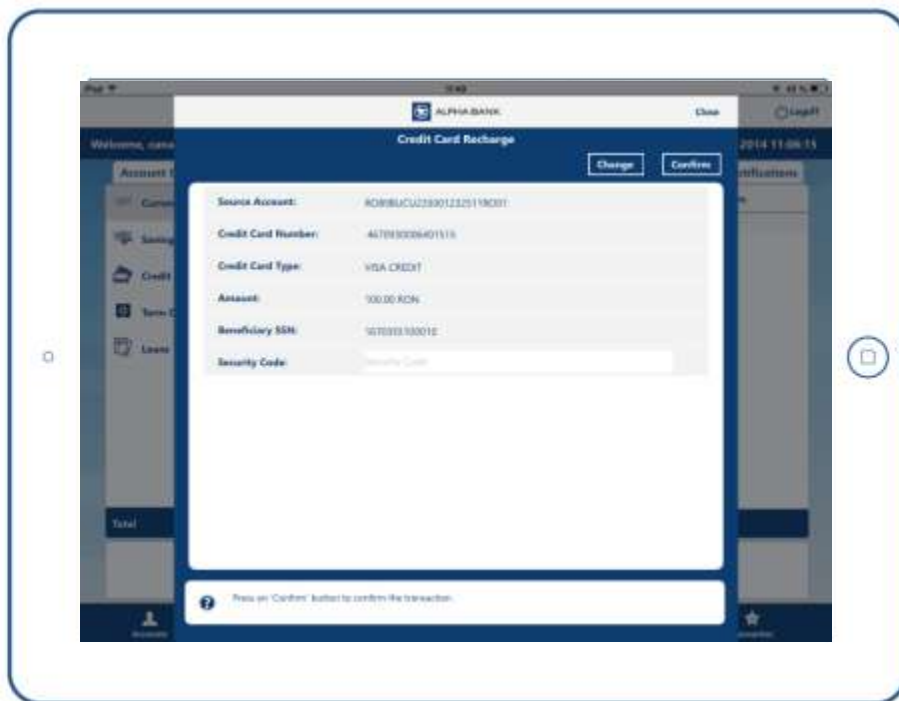
- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen.





After choosing the type of recharge and the credit card number select the ordering account and enter the amount.

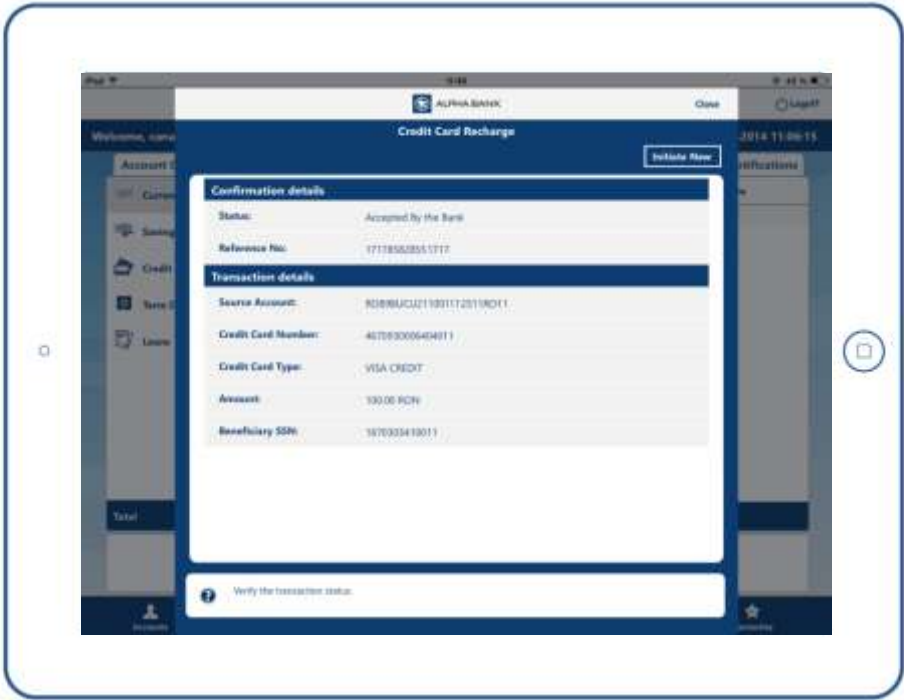
- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Modify** to go back to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.



Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.



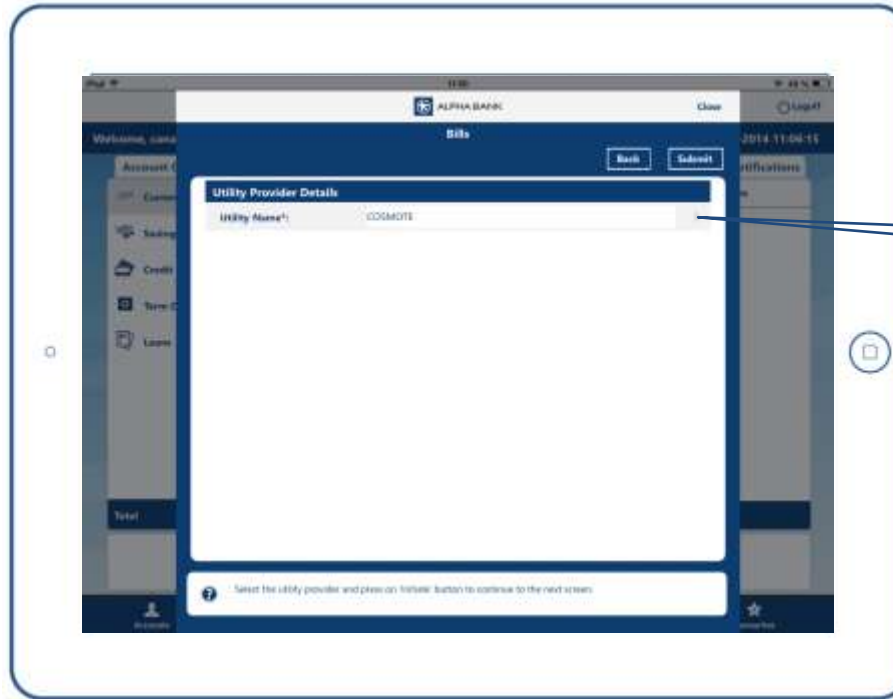
The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another credit card recharge.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



The menu **Bills** allows you to perform bill payments to providers with accounts in Alpha Bank Romania and to providers with accounts in other banks. To perform a bill payment it is necessary to select the utility category. After choosing the utility category:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Disclaimer** to view information about the transaction.



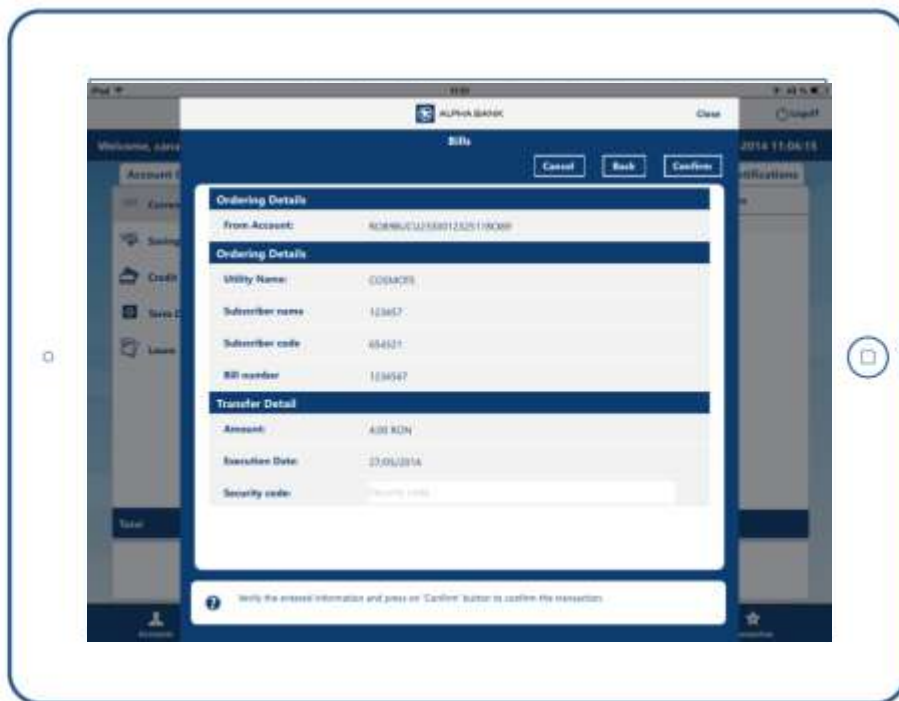
After choosing the category select the utility provider.

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go back to the previous screen.



After choosing the category and the utility provider, select the ordering account, enter the amount and fill in the specific fields of the bill.

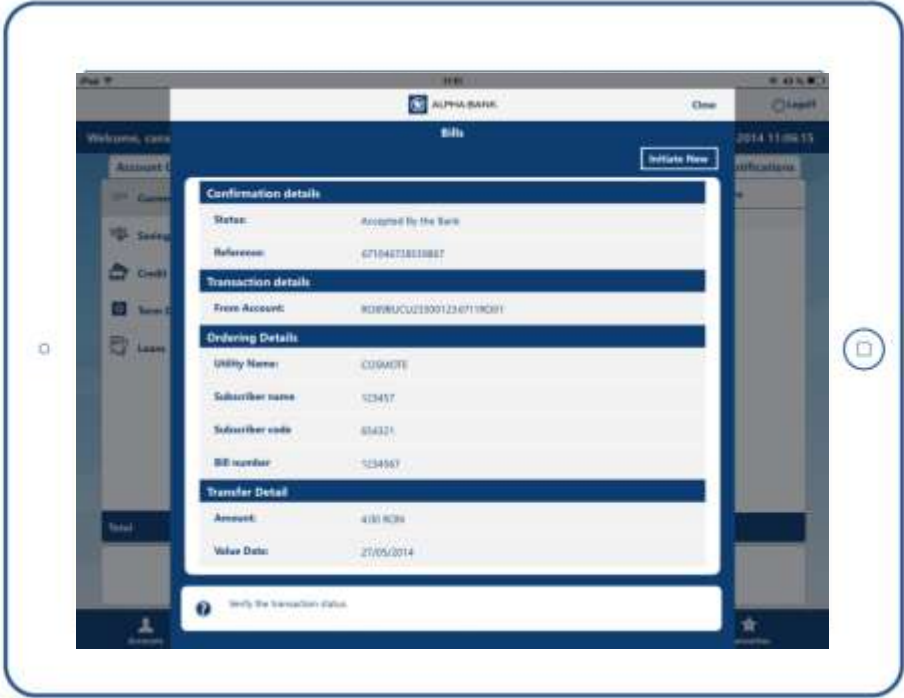
- ▶ Press on **Initiate** to initiate the transaction;
- ▶ Press on **Back** to go back to the previous screen.



Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.

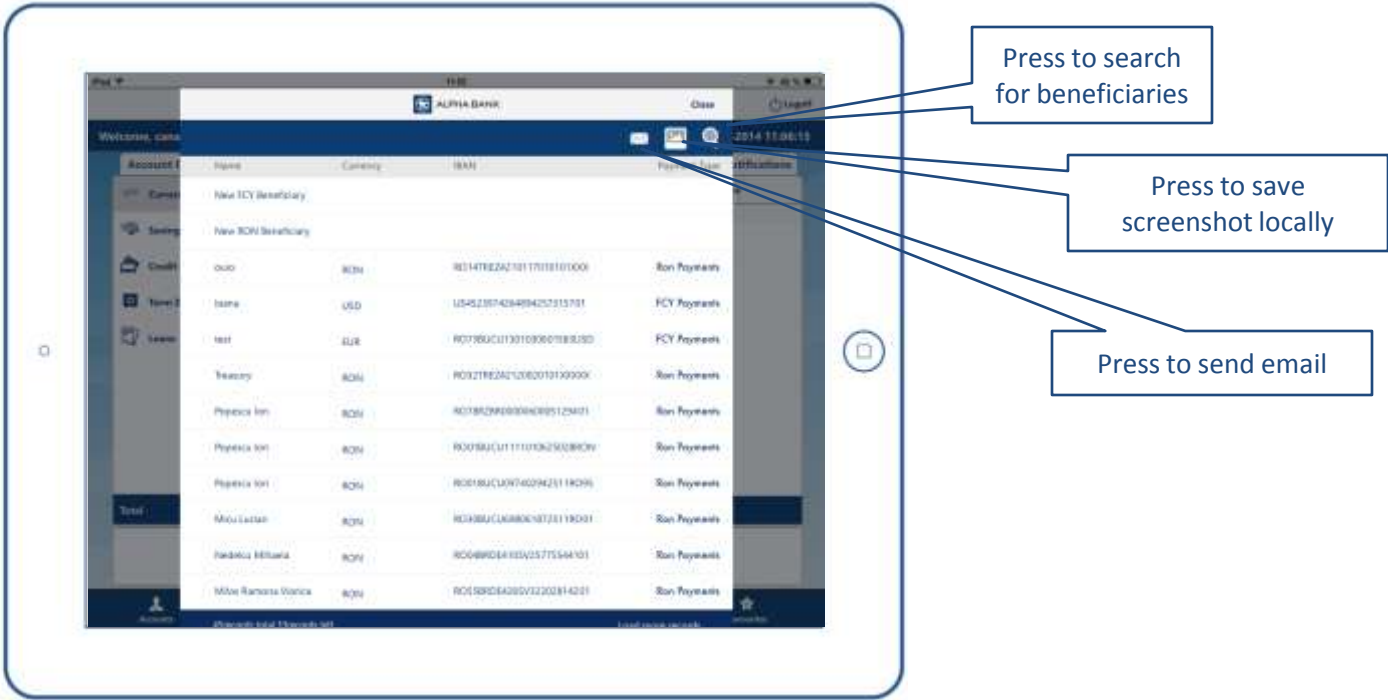


The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another bill payment.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



TO PARTNERS (BENEFICIARIES)

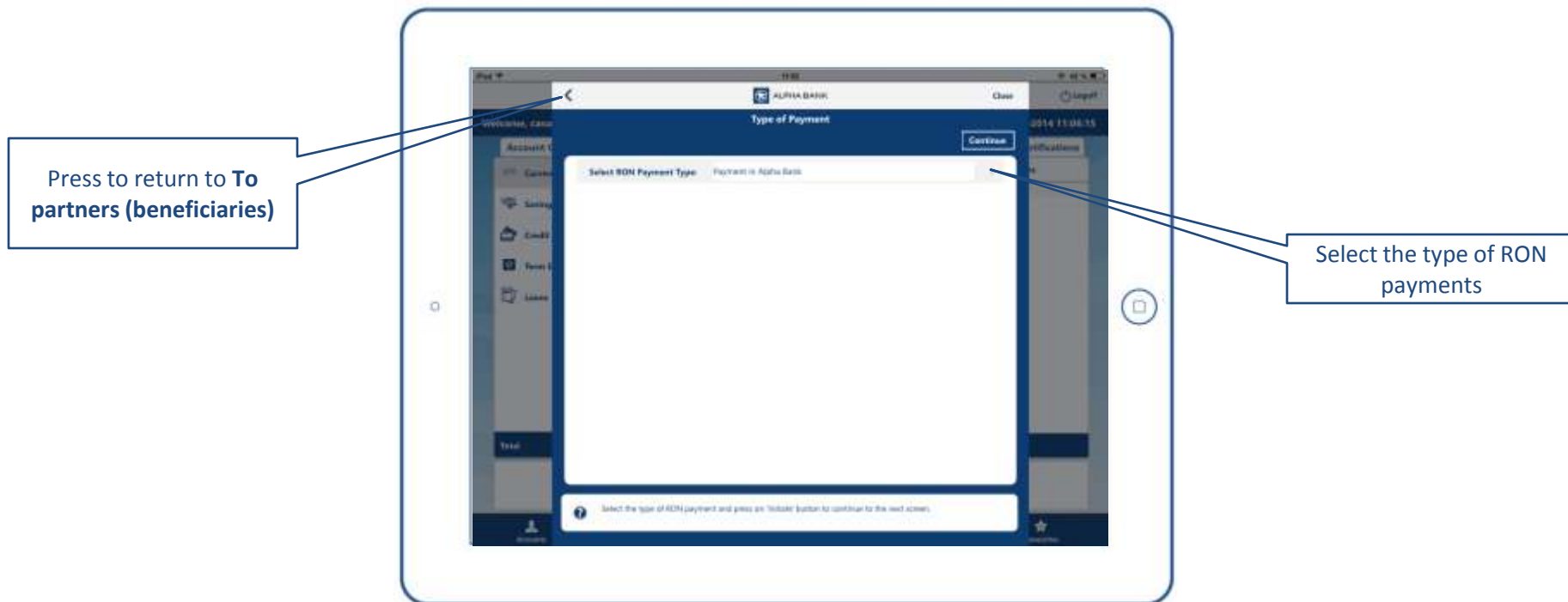


The menu **To Partners (beneficiaries)** allows you to perform payments in RON or other currencies to new or existing beneficiaries. To perform a payment to an existing beneficiary it is necessary to select the beneficiary from the list and the payments initiation screen will be opened containing the beneficiary details already filled in. To perform a payment to a new beneficiary select one of the options:

- ▶ **New RON beneficiary;**
- ▶ **New FCY beneficiary;**

To search for a beneficiary you can use the search tool (marked with the magnifying glass symbol). You can search by the following criteria:

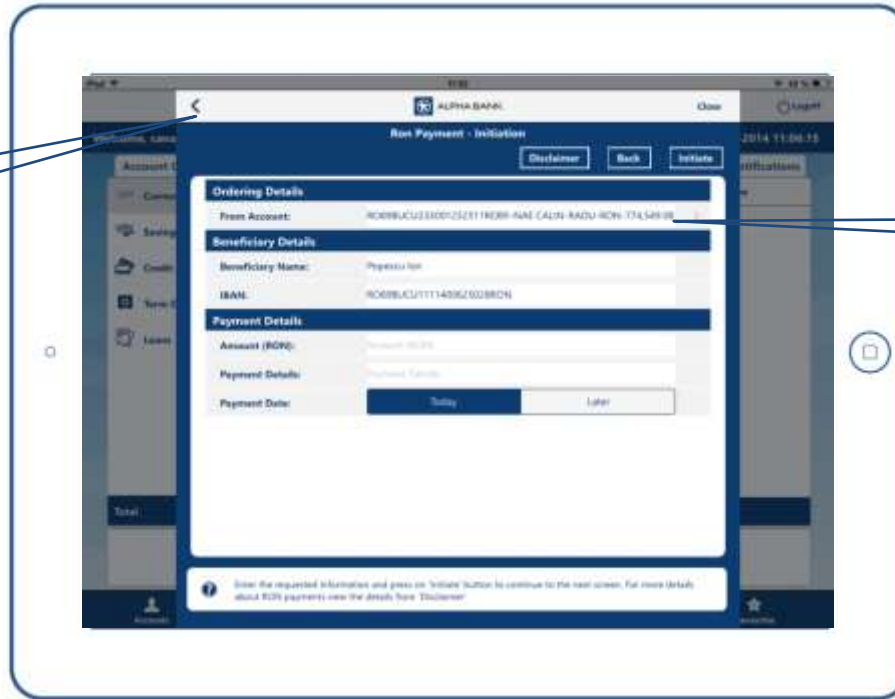
- ▶ **Transaction type;**
- ▶ **Beneficiary name.**



To perform a RON payment to a new beneficiary choose the option **New RON beneficiary** and select the payment type:

- ▶ **RON Payment to Alpha Bank;**
- ▶ **RON Payment to other banks;**
- ▶ **RON Payment to Treasury.**

After selecting the type of payment press on the **Continue** to go to the next screen.

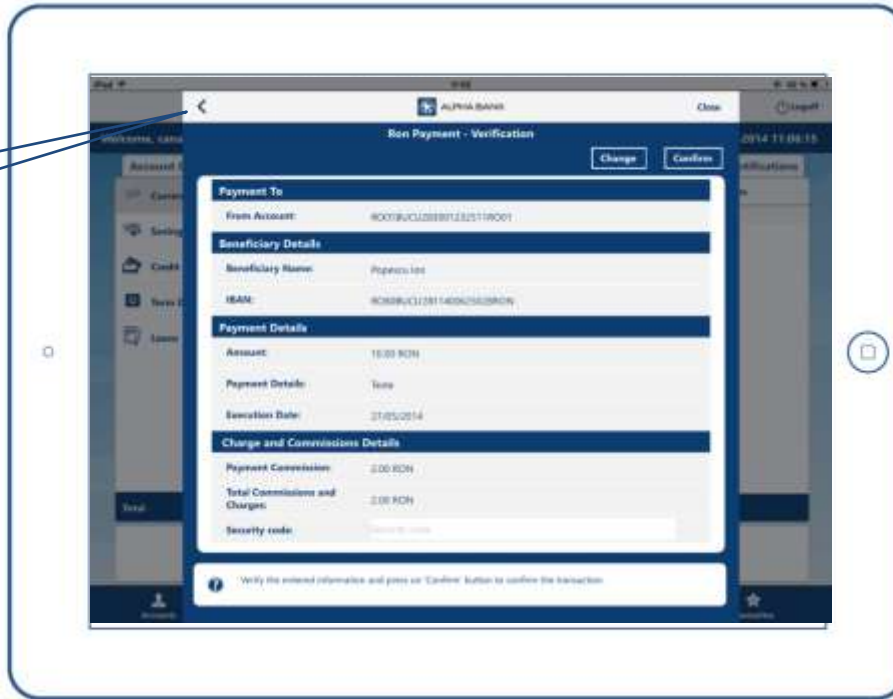


The menu **RON Payment to Alpha Bank** allows you to perform RON payments to beneficiaries with accounts in Alpha Bank Romania. To perform a RON payment to Alpha Bank:

- ▶ Select the **Ordering account**;
- ▶ Enter the **Beneficiary Name** and **IBAN**;
- ▶ Enter the **Amount** and the **Payment Details**;
- ▶ Select the **Date** (in case you choose to make a payment with future date it is necessary to enter the date in the intermediary screen).

After entering all data:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.



Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

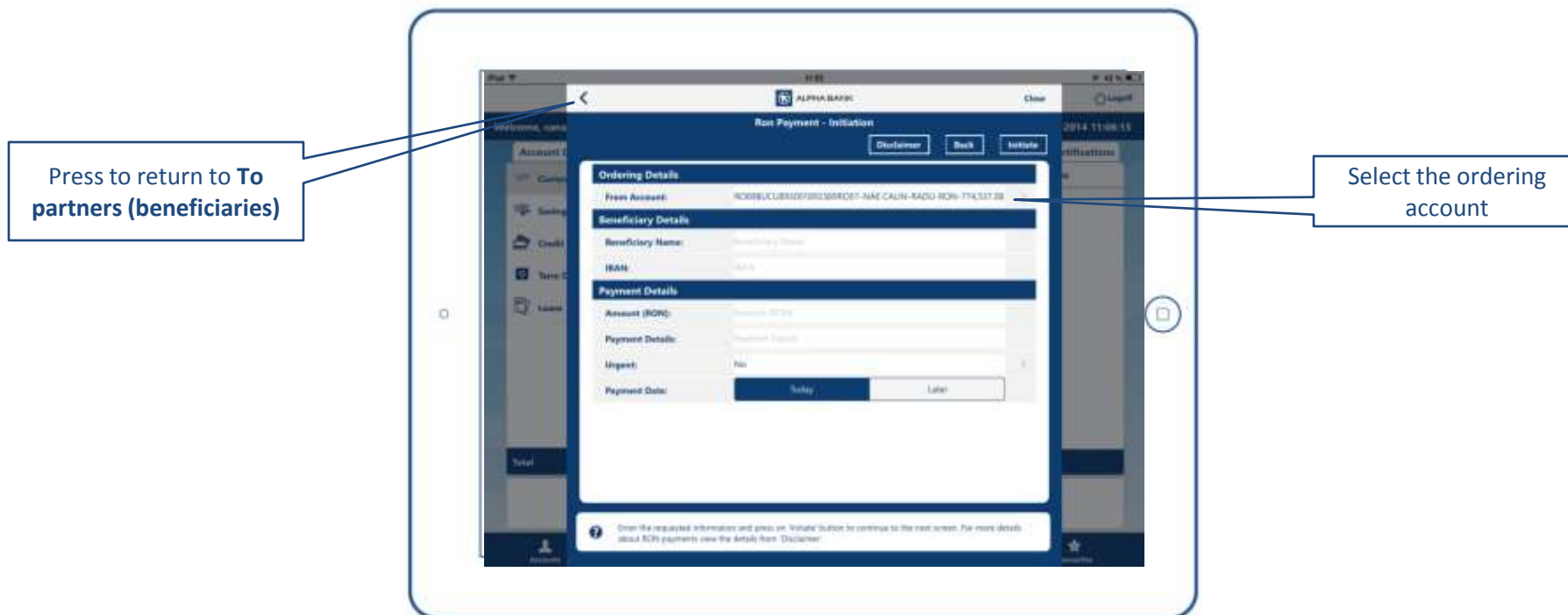
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.

Press to return to **To partners (beneficiaries)**



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another RON payment to Alpha Bank.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



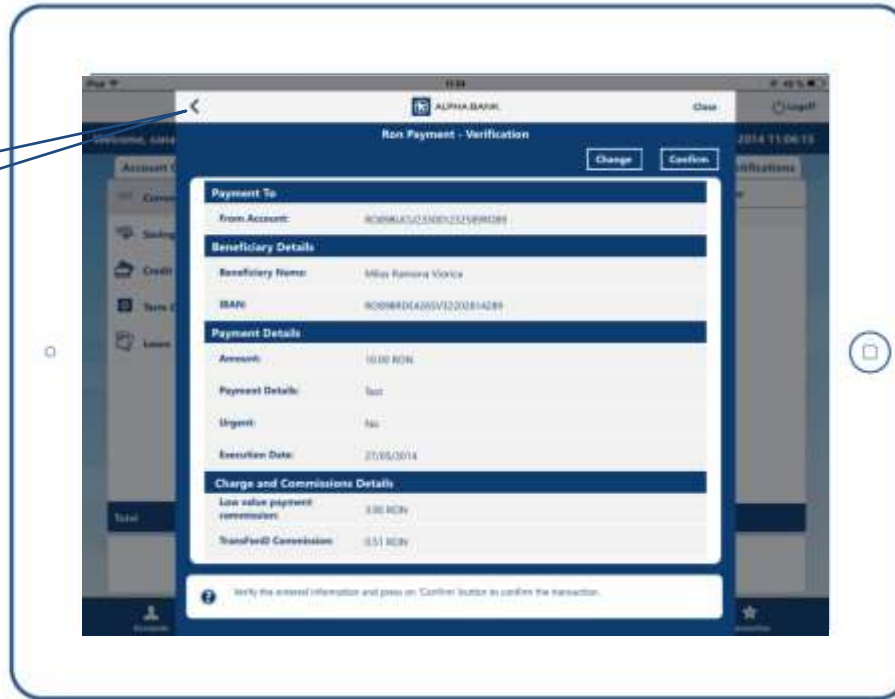
The menu **RON Payment to other banks** allows you to perform RON payments to beneficiaries with accounts in other banks. To perform a RON payment to other bank:

- ▶ Select the **Ordering account**;
- ▶ Enter the **Beneficiary Name** and **IBAN**;
- ▶ Enter the **Amount** and the **Payment Details**;
- ▶ Select **Yes** if the payment is urgent;
- ▶ Select the **Date** (in case you choose to make a payment with future date it is necessary to enter the date in the intermediary screen).

After entering all data:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.

Press to return to **To partners (beneficiaries)**



Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

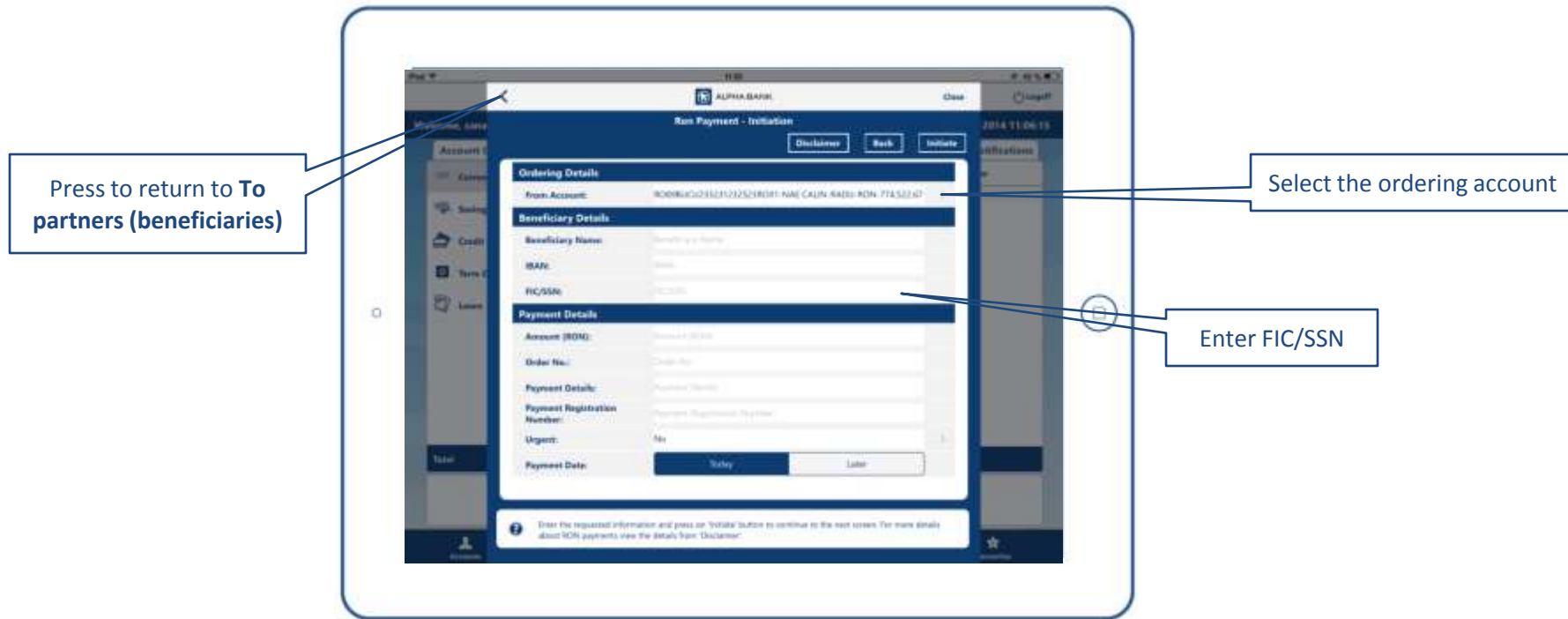
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.

Press to return to **To partners (beneficiaries)**



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another RON payment to other banks.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



The menu **RON Payment to Treasury** allows you to perform RON payments to beneficiaries with accounts in other banks. To perform a RON payment to Treasury:

- ▶ Select the **Ordering account**;
- ▶ Enter the **Beneficiary Name** and **IBAN**;
- ▶ Enter the beneficiary's **FIC/SSN** and **Amount**;
- ▶ Enter the **Order number** and the **Payment Details**;
- ▶ Select **Yes** if the payment is urgent;
- ▶ Select the **Date** (in case you choose to make a payment with future date it is necessary to enter the date in the intermediary screen).

After entering all data:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.

Press to return to **To partners (beneficiaries)**

Run Payment - Verification

Beneficiary Details

Payment Details

Amount:	20.00 RON
Order No.:	5
Payment Details:	Test
Payment Registration Number:	
Urgent:	No
Execution Date:	27/05/2014

Charge and Commissions Details

Low value payment commission:	0.40 RON
TransferD Commission:	0.51 RON
Total Commissions and Charges:	4.01 RON

Security code:

Verify the entered information and press on 'Confirm' button to confirm the transaction.

Change **Confirm**

Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

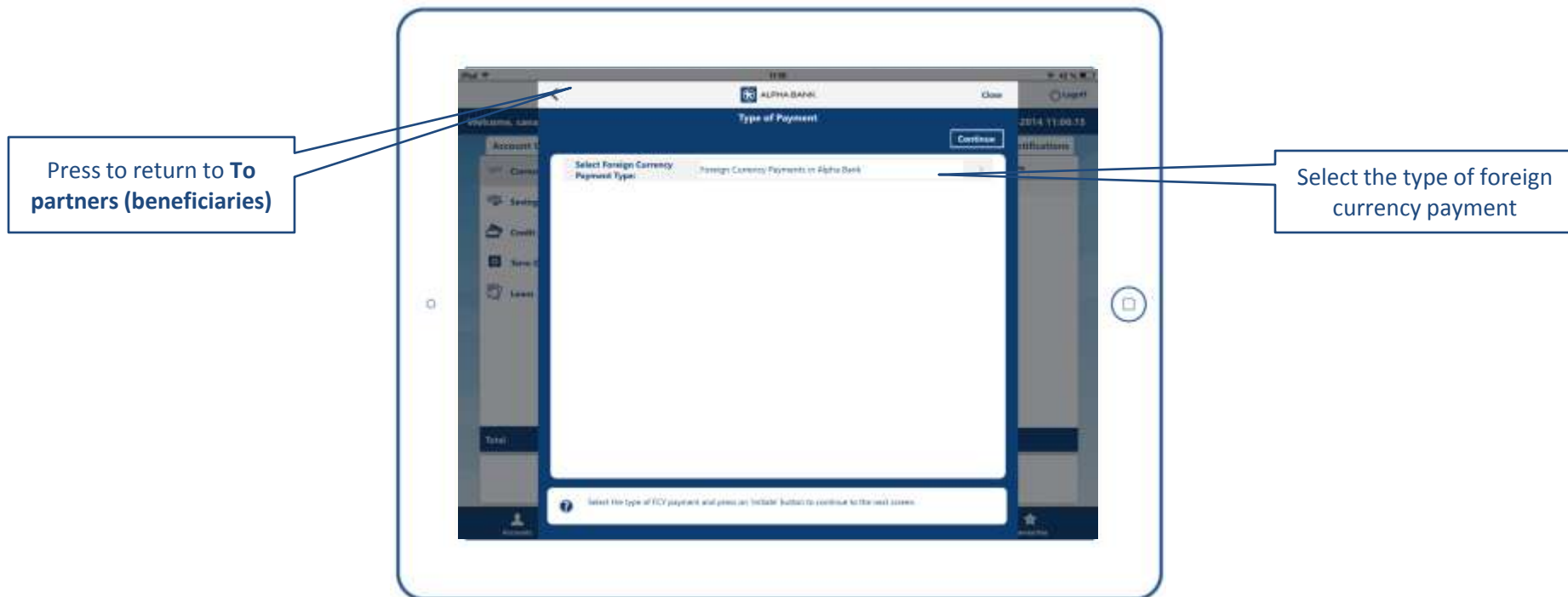
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.

Press to return to **To partners (beneficiaries)**



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another RON payment to treasury.

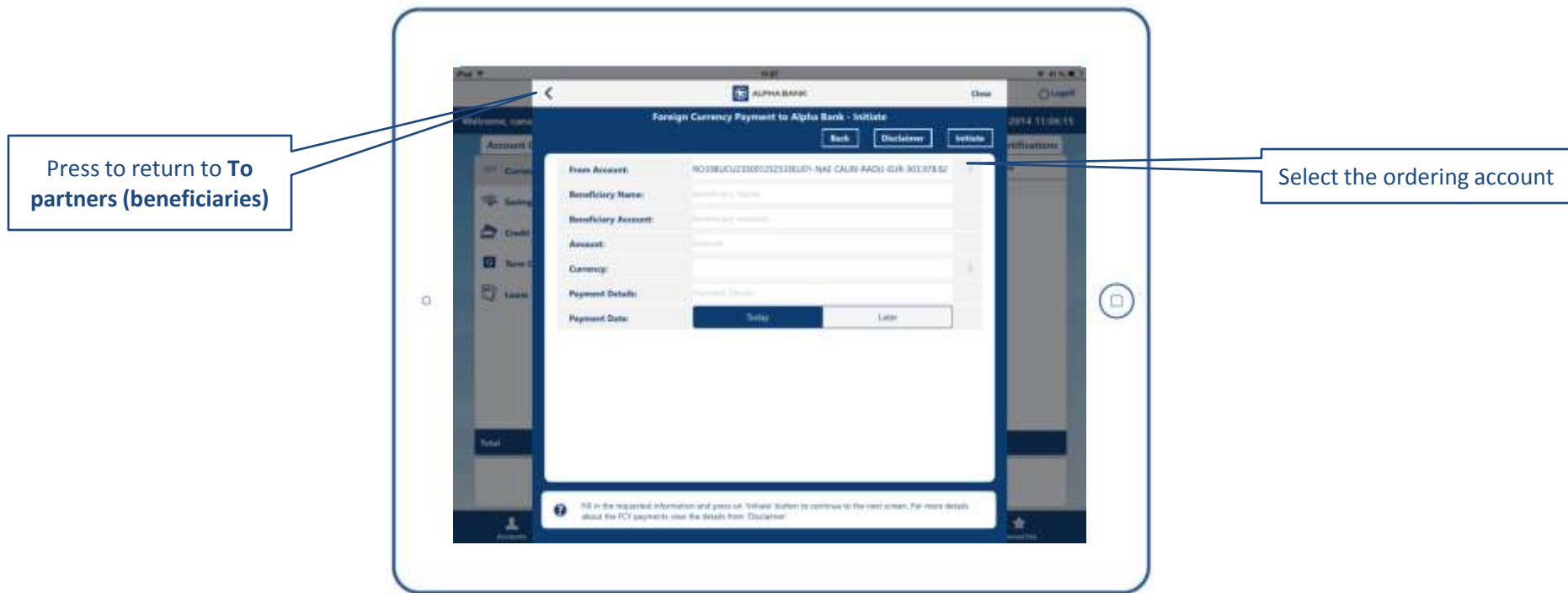
* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



To perform a foreign currency payment to a new beneficiary choose the option **New FCY beneficiary** and select the payment type:

- ▶ **Foreign Currency Payment to Alpha Bank;**
- ▶ **Foreign Currency to other banks.**

After selecting the payment type press on **Continue** to go to the next screen.



The menu **Foreign Currency Payment to Alpha Bank** allows you to perform FCY payments to beneficiaries with accounts in Alpha Bank. To perform a Foreign Currency Payment to Alpha Bank:

- ▶ Select the **Ordering account**;
- ▶ Enter the **Beneficiary Name** and **IBAN**;
- ▶ Enter the **Amount** and select the **Currency** of the transaction;
- ▶ Enter the **Payment Details**;
- ▶ Select the **Date** (in case you choose to make a payment with future date it is necessary to enter the date in the intermediary screen).

Press on the button placed on the upper right side of the screen to open the list of actions:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.

Press to return to **To partners (beneficiaries)**

Foreign Currency Payment to Alpha Bank - Validate	
From Account:	RO118UCJ211000232911EU11
Beneficiary Name:	test
Beneficiary Account:	RO118UCJ2301130817011U00
Amount:	10.00 EUR
Payment Details:	Test
Execution Date:	27/05/2014
Transfer Commission:	2.00 EUR
SWIFT Fee:	0.00 EUR
OUR Commission:	0.00 EUR
Non-STP Commission:	0.00 EUR
Total Commissions and Charges:	2.00 EUR
Security code:	<input type="text"/>

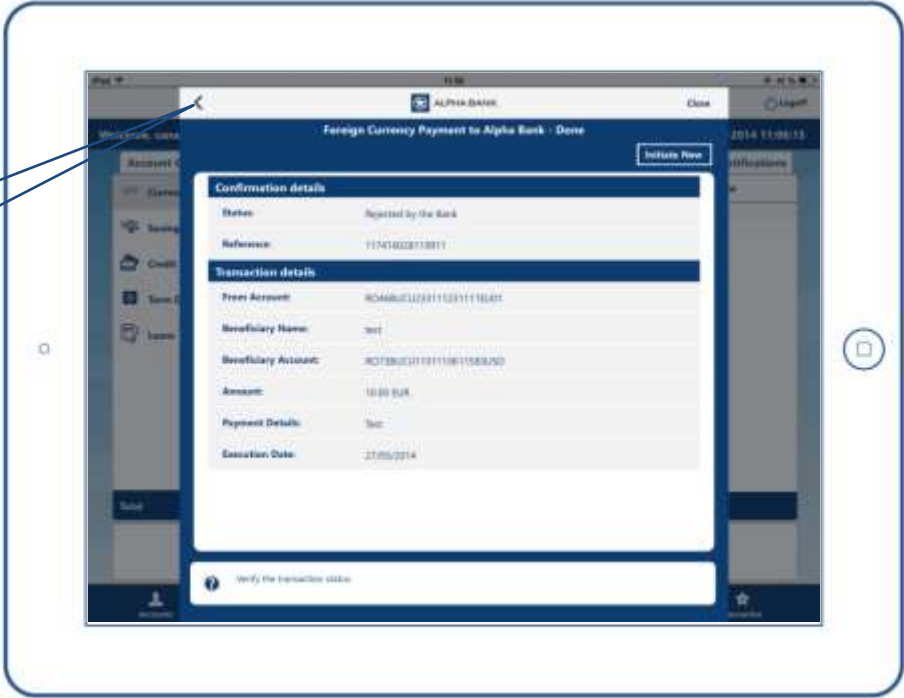
Verify the entered information and press on 'Confirm' button to confirm the transaction.

Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

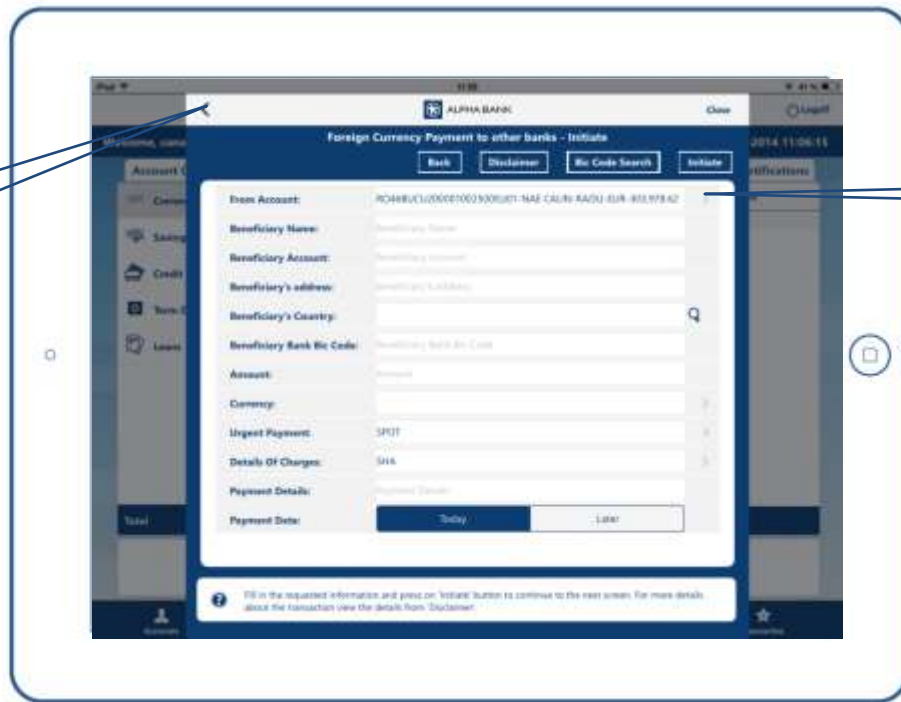
* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.

Press to return to **To partners (beneficiaries)**



The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another FCY payment to Alpha Bank.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.

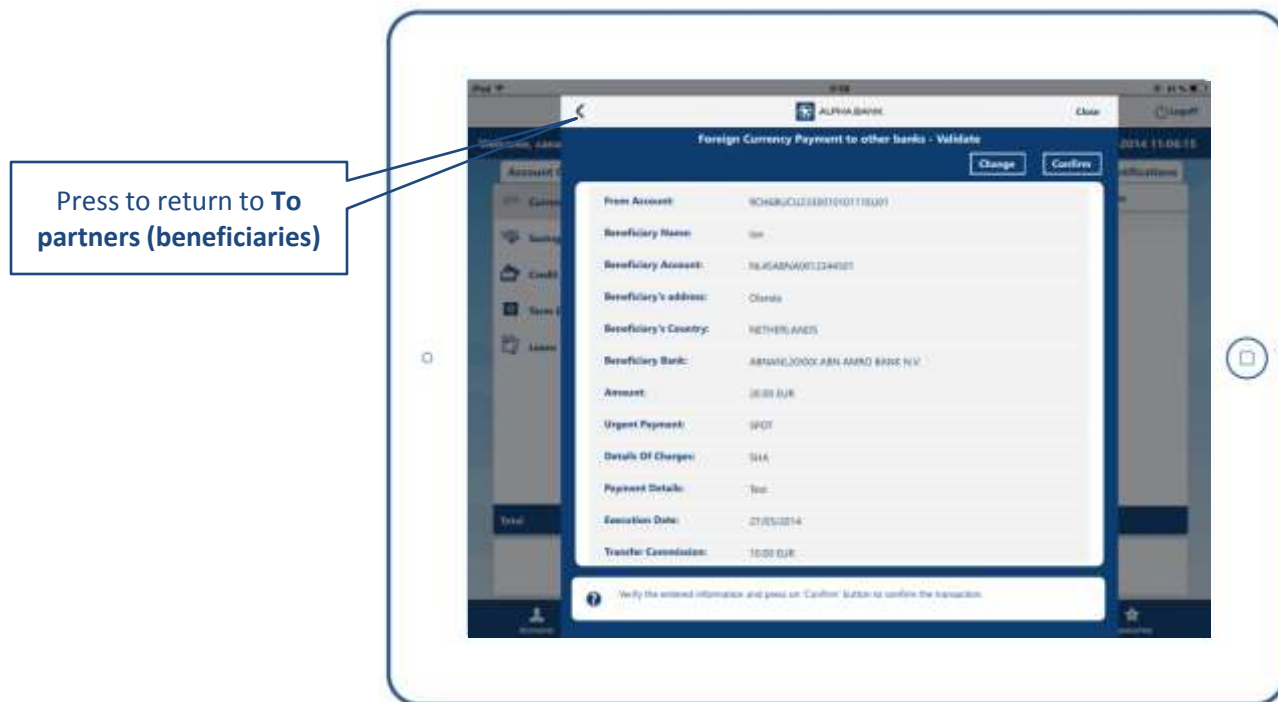


The menu **Foreign Currency Payment to other banks** allows you to perform FCY payments to beneficiaries with accounts in other banks. To perform a Foreign Currency Payment to other banks:

- ▶ Select the **Ordering account**;
- ▶ Enter the **Beneficiary Name, IBAN, Address** and select the **Country**;
- ▶ Enter the **SWIFT/BIC code** of the beneficiary bank (if you do not know the SWIFT/BIC code you can use the search tool available in the list of actions);
- ▶ Enter the **Amount** and select the **Currency** of the transaction (if the payment exceeds 50.000 EUR or equivalent it is necessary to enter the transaction code in the intermediary screen);
- ▶ Select the type of payment (**SPOT** or **Urgent**) and the details of charges (**SHA, OUR, BEN**);
- ▶ Enter the **Payment Details**;
- ▶ Select the **Date** (in case you choose to make a payment with future date it is necessary to enter the date in the intermediary screen).

After entering all data:

- ▶ Press on **Initiate** to continue to the next screen;
- ▶ Press on **Back** to go to the previous screen;
- ▶ Press on **Disclaimer** to view information about the transaction.



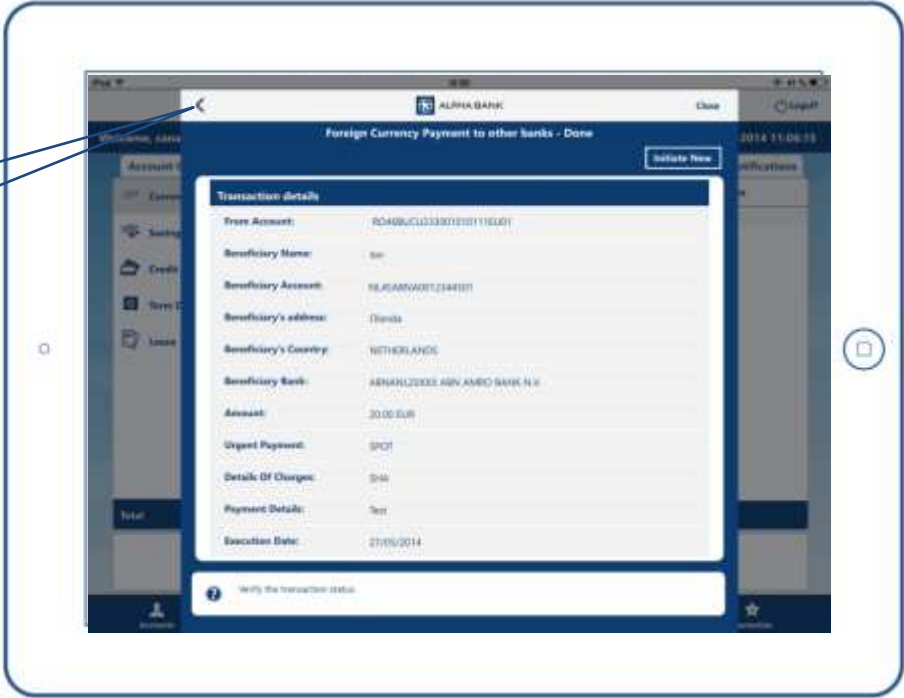
Verify the data and enter the security code*.

- ▶ Press on **Confirm** to confirm the transaction. **ATTENTION!** By clicking on Confirm you agree on the accuracy of the transaction so it can be processed. After clicking on Confirm the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen;
- ▶ Press on **Change** to go to the previous screen.

* The security code will be entered only by individuals users. Corporate users will enter the security code at transaction authorization in **Pending Authorization** menu.



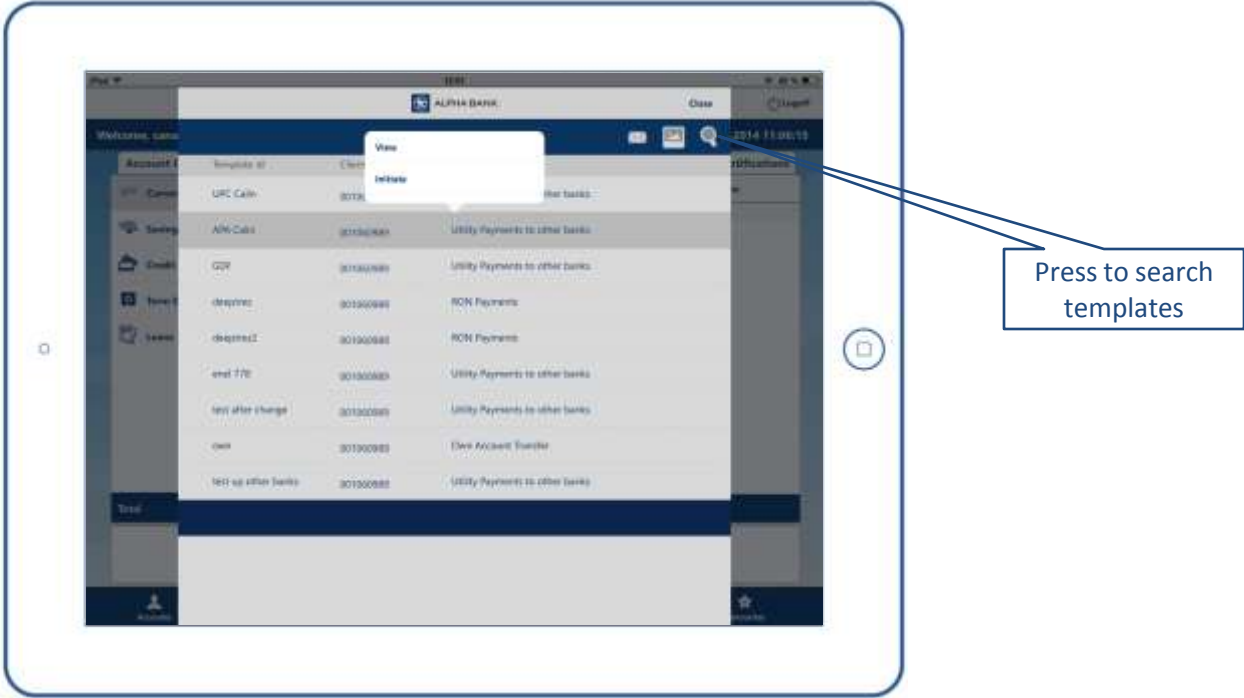
Press to return to **To partners (beneficiaries)**



Verify the transaction status.

The confirmation screen allows you to view the status of the transaction* you have performed. Press on **Initiate another transaction** to go back to the initiation screen and initiate another FCY payment to other banks.

* For corporate users the transaction status will be **Initiated**. The transaction will be processed only after authorization in **Pending Authorization** menu.



The menu From existing templates allows to initiate transaction from the templates saved in the Internet Banking application Alpha Click. To view the details for a template or to initiate a transaction it is necessary to select a template and choose one the two options:

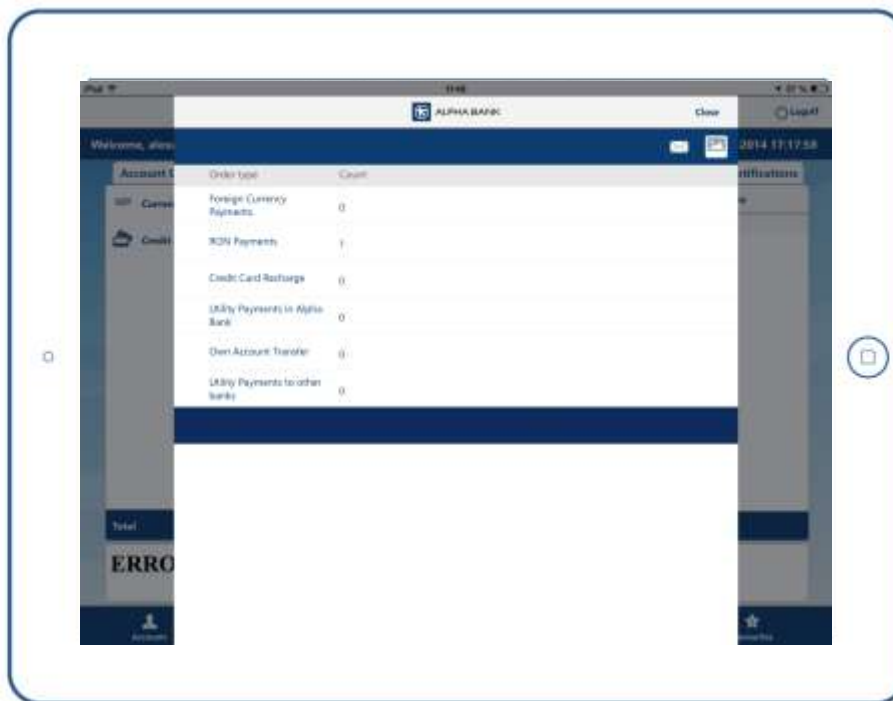
- ▶ **View;**
- ▶ **Initiate.**

To search for a template press on the search button and the search screen will be displayed. You can search by the following criteria:

- ▶ **Transaction type;**
- ▶ **Template ID.**



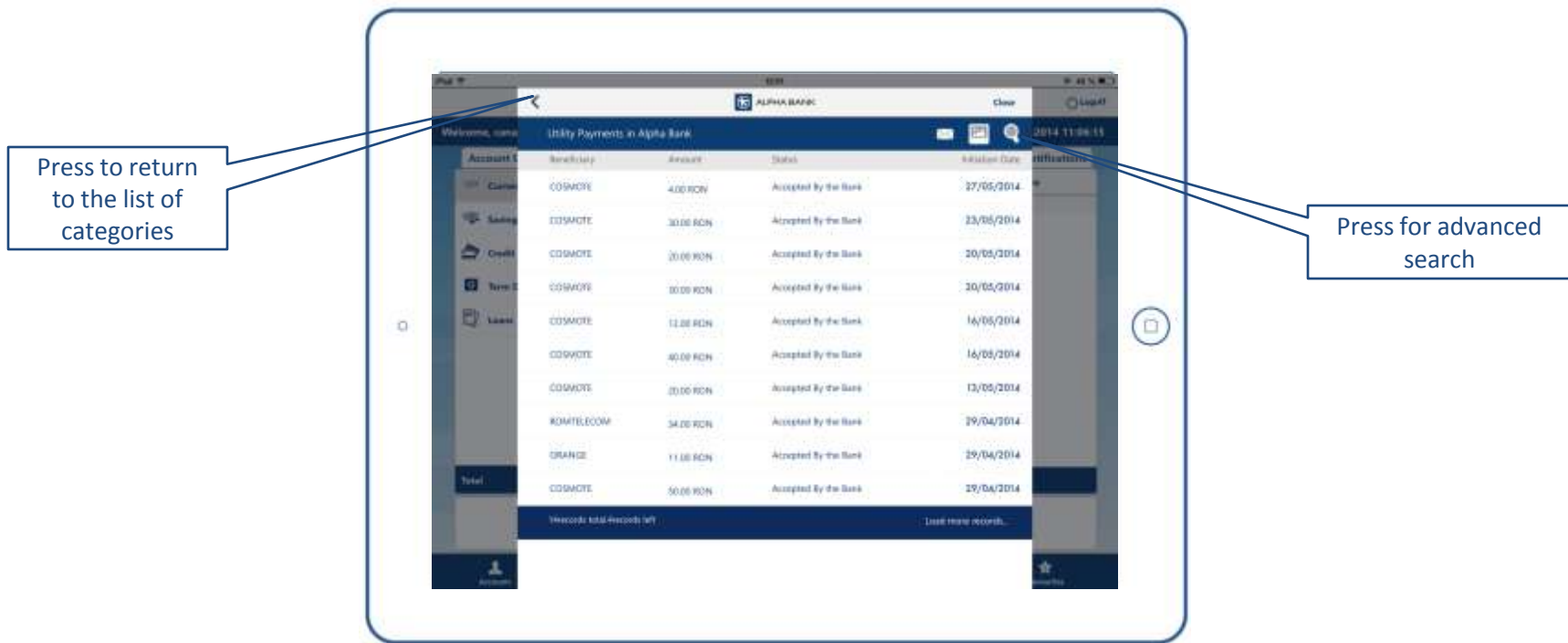
Press to return
to dashboard



The menu **Payments Review** allows you to check the history of the transactions performed through Online Banking. The transactions are grouped by type:

- ▶ **Foreign Currency Payments;**
- ▶ **RON Payments;**
- ▶ **Credit Card Recharge;**
- ▶ **Utility Payments to Alpha Bank;**
- ▶ **Own Accounts Transfers;**
- ▶ **Utility Payments to other banks.**

To view the list of transactions it is necessary to select one of the categories.

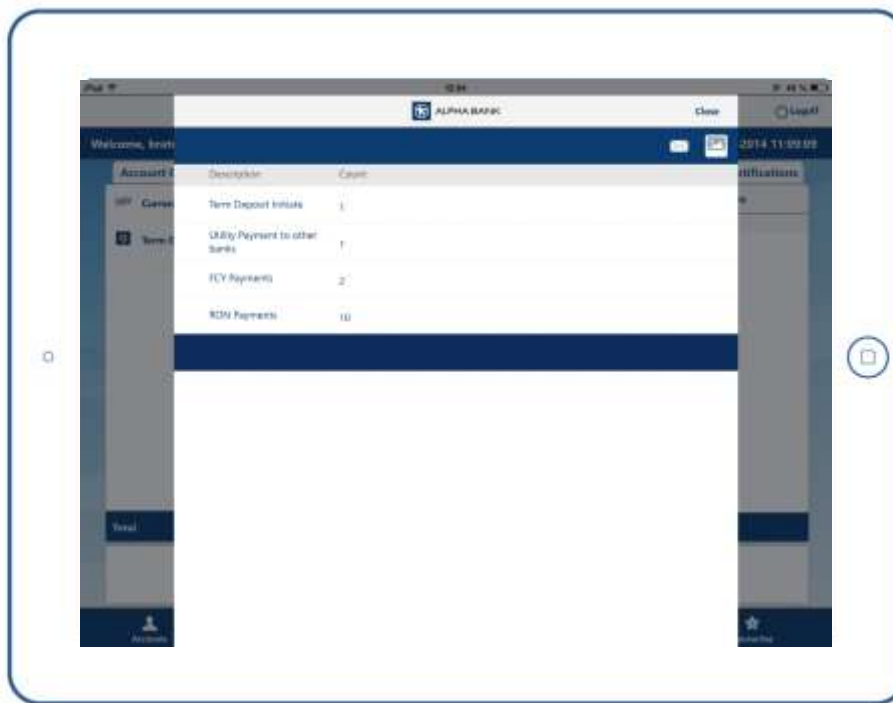


After selecting the category, a list of all transactions belonging to that category will be displayed. The transactions are displayed in descending order after the initiation date. For each transaction the following details are displayed:

- ▶ **Beneficiary name;**
- ▶ **Transaction status;**
- ▶ **Initiation date;**
- ▶ **Transaction amount.**

To search for a transaction press on the search button and you can search by a time frame set by you. To view the details for a transaction it is necessary to select a transaction and the details will be displayed in the next screen.





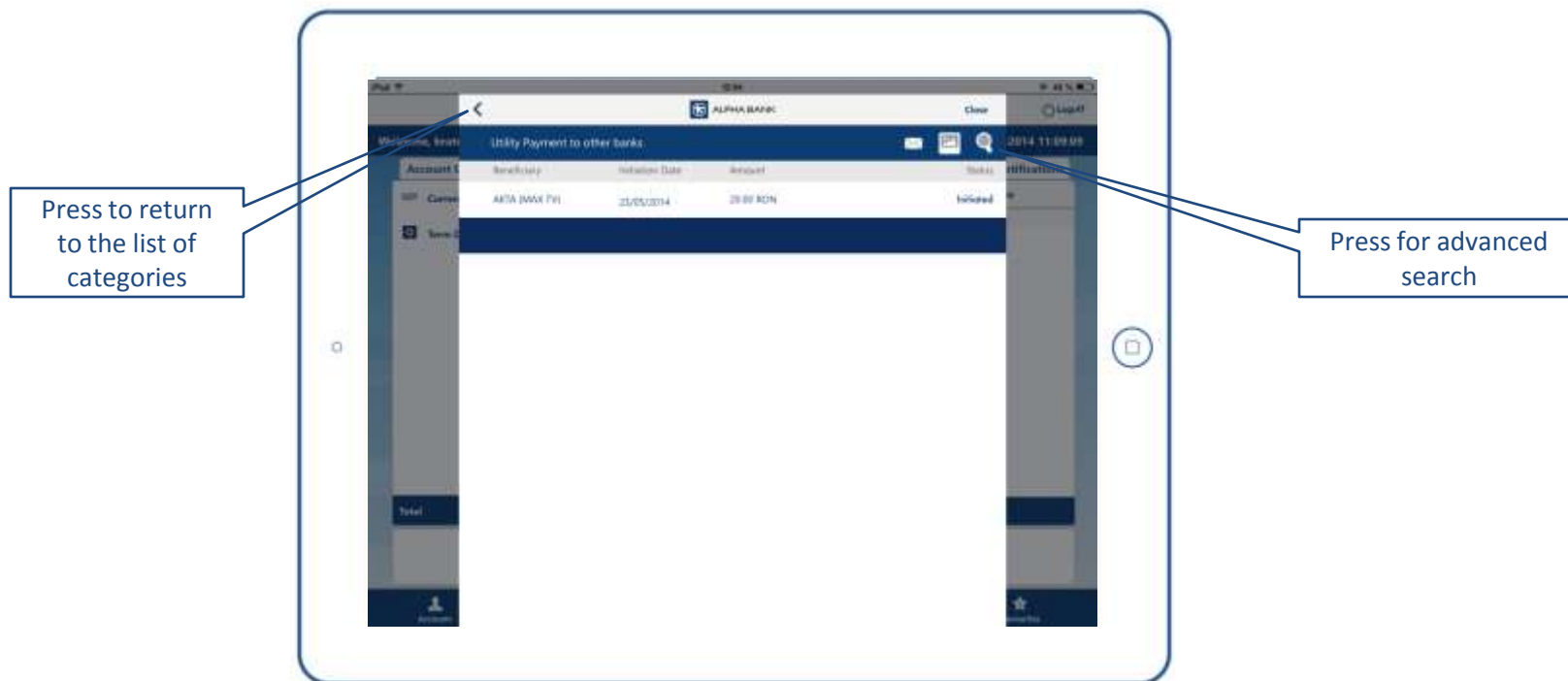
The menu **Pending Authorizations** is available in the Banking app. The transactions are grouped by type:

- ▶ **Foreign Currency Payments;**
- ▶ **RON Payments;**
- ▶ **Credit Card Recharge;**
- ▶ **Utility Payments to Alpha Bank;**
- ▶ **Own Accounts Transfers;**
- ▶ **Utility Payments to other banks.**
- ▶ **Term Deposit Initiation;**
- ▶ **Term Deposit Redemption.**

To view the list of transaction it is necessary to select one of the categories.

** The menu is available only for corporate users.*





After selecting the category, a list of all transactions belonging to that category will be displayed. For each transaction the following details are displayed:

- ▶ **Beneficiary name;**
- ▶ **Transaction status;**
- ▶ **Initiation date;**
- ▶ **Transaction amount.**

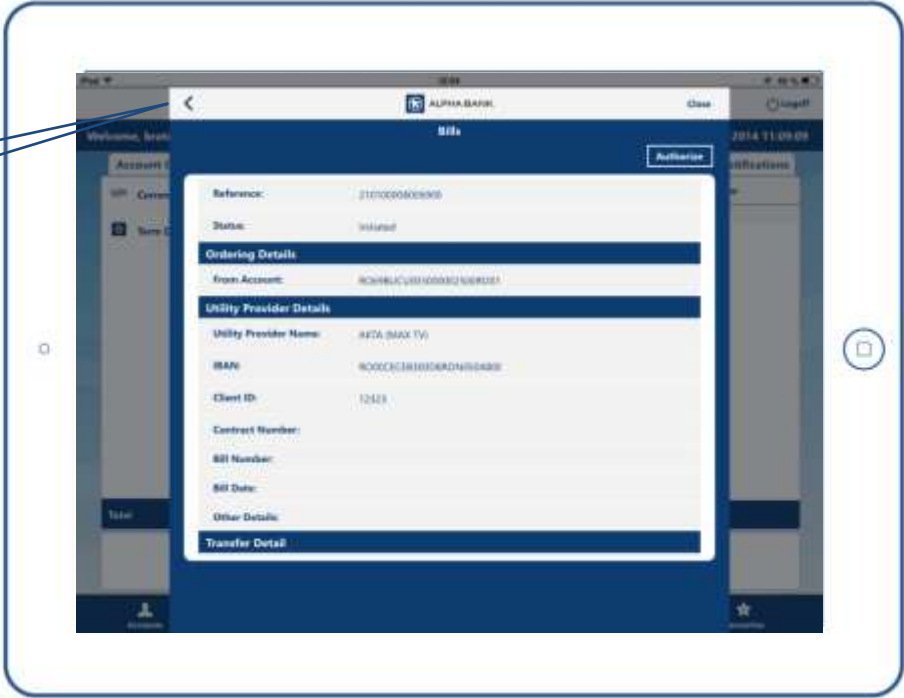
To search for a transaction press on the search button and you can search by multiple filters. To authorize/reject a transaction it is necessary to select it and choose one of the two options:

- ▶ **Authorize;**
- ▶ **Reject.**

** The menu is available only for corporate users.*



Press to return to the list of transaction

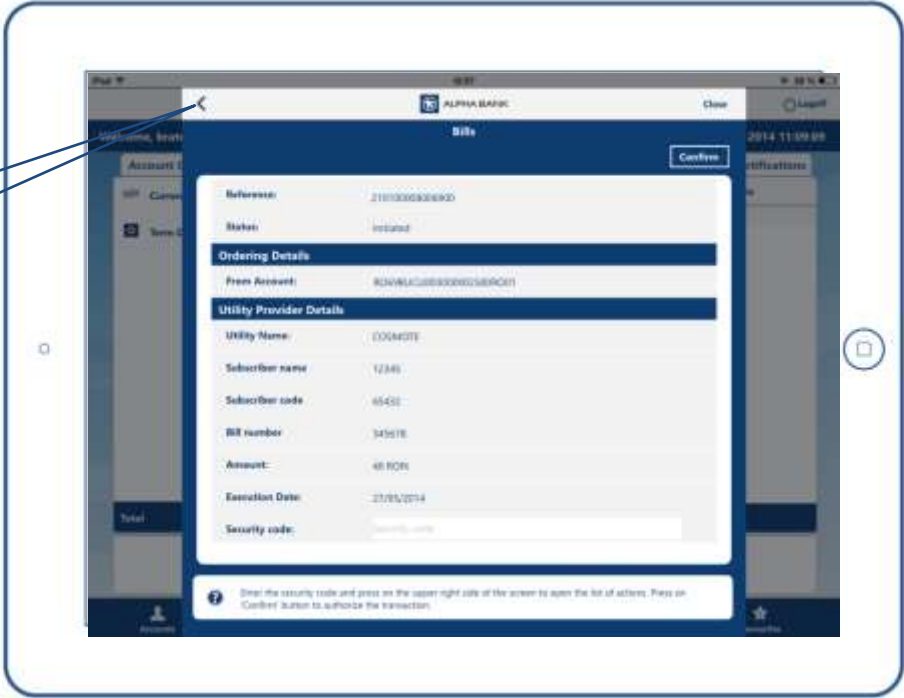


Verify the details for the transaction and press on **Authorize** to initiate the authorization.

** The menu is available only for corporate users.*



Press to return
to the list of
categories

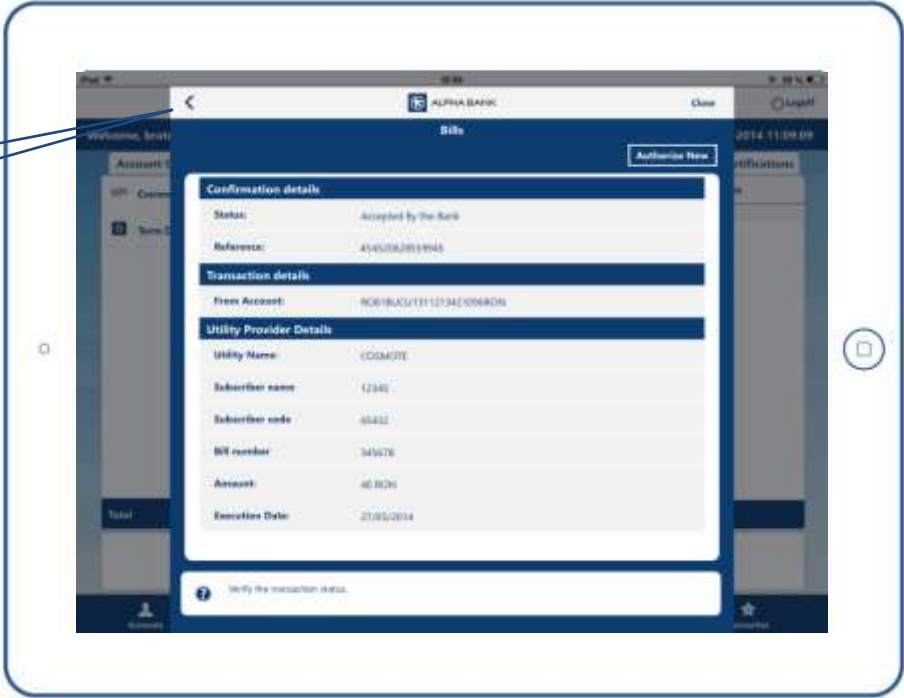


Enter the security code and press on **Confirm** to confirm the authorization.

** The menu is available only for corporate users.*



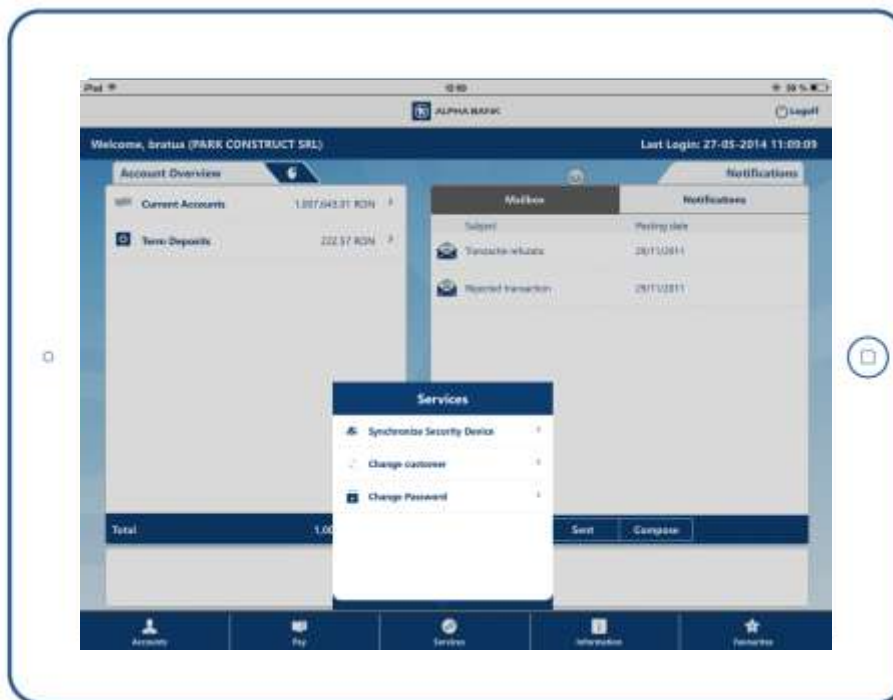
Press to return
to the list of
transactions



The confirmation screen allows you to view the status of the transaction you have authorized. Press on **Authorize another transaction** to authorize another transaction.

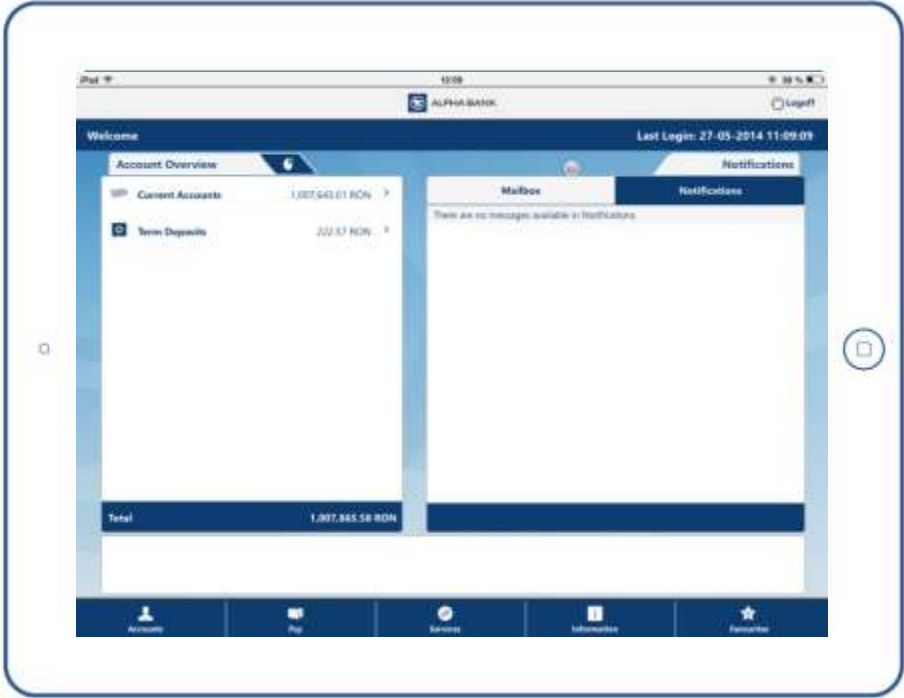
* The menu is available only for corporate users.





The menu **Services** allows you to manage your account Online Banking account. From this menu you can access the following submenus:

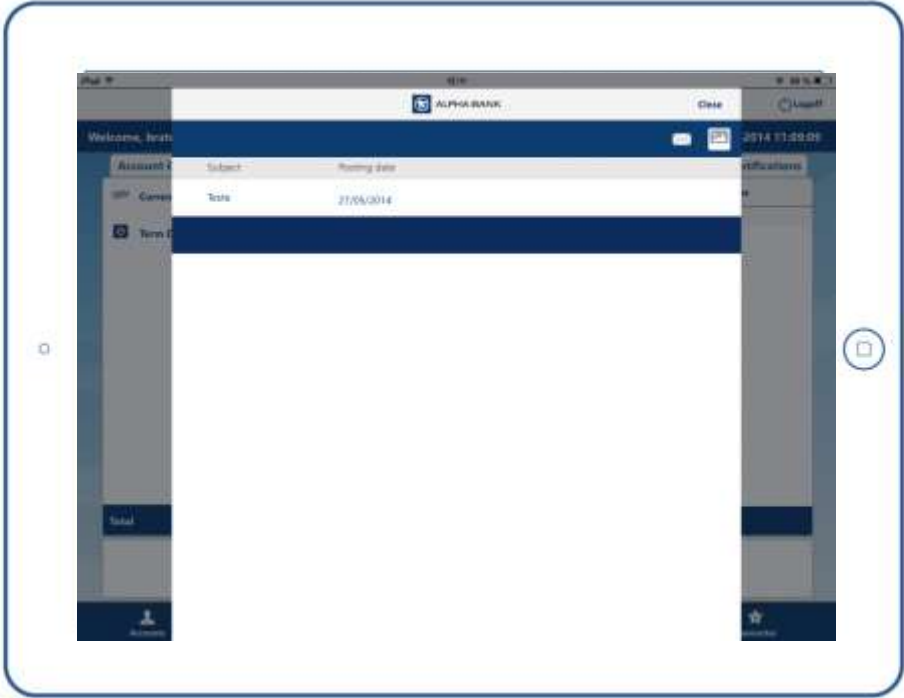
- ▶ **Synchronize security device;**
- ▶ **Change password.**



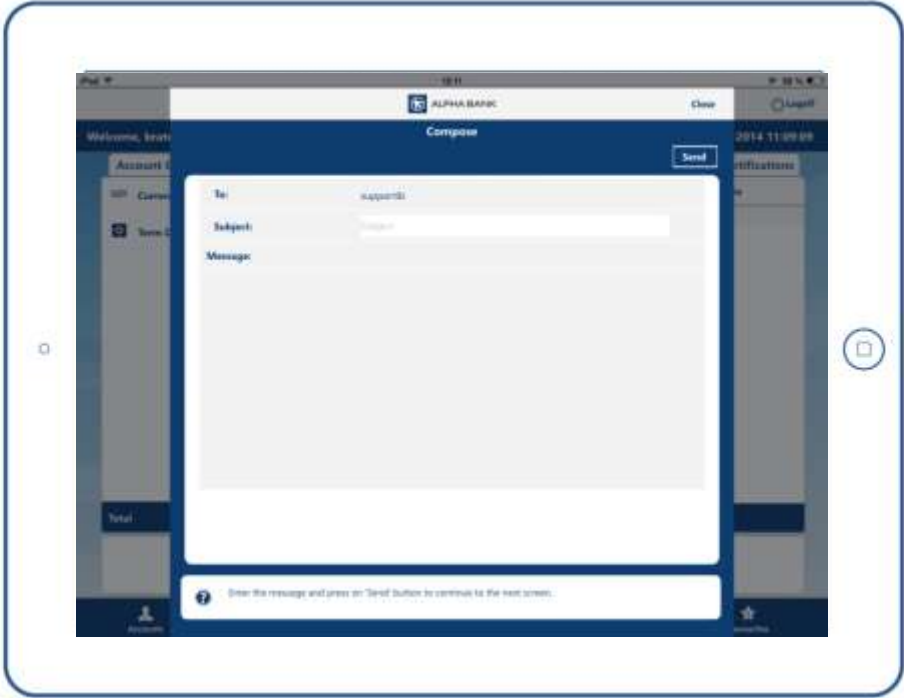
The menu **Notifications** allows you to view the latest messages posted by Alpha Bank Romania. To view more details about a notification it necessary to select it and the details will be displayed in the next screen.



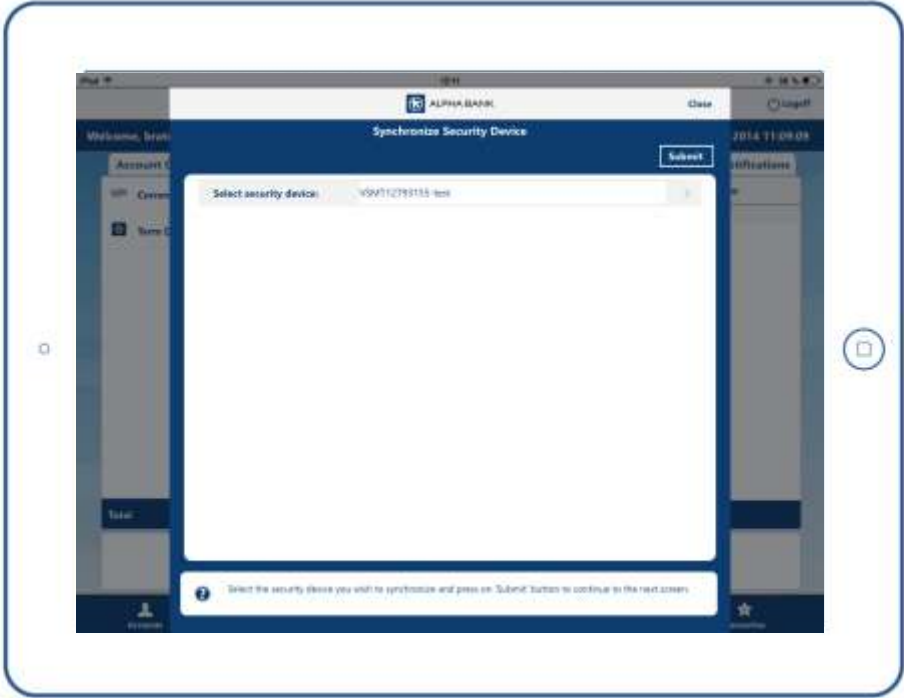
In this menu you can view all the messages received from the Bank ordered descending by receiving date. The messages from the list are marked with an icon to differentiate the read messages from the ones unread. Therefore an unread message will be marked with the closed envelope icon and a read message will be marked with an opened envelope icon. To view a message it is necessary to select it and the details will be displayed in the next screen.



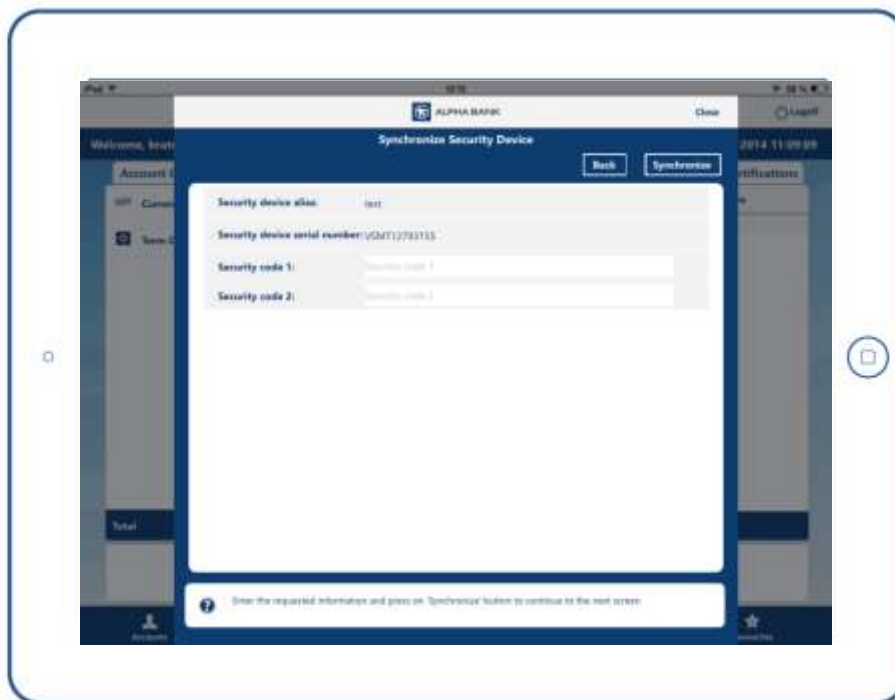
In this menu you can view all the messages you have sent to the Bank ordered descending by sending date. To view a message it is necessary to select it and the details will be displayed in the next screen



In this menu you can compose and send messages to the Bank. To send a message it is necessary to fill in the fields **Subject** and **Message**. After entering the subject and message press on **Send** to send the message. After pressing on **Send** button you will receive the confirmation message: “Message has been sent.”



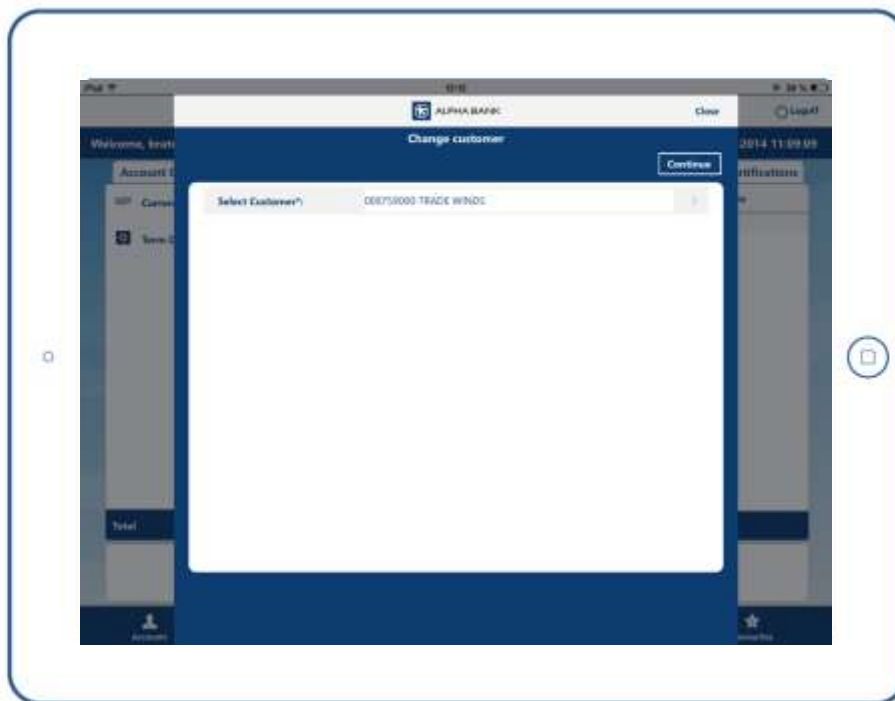
The menu **Synchronize security device** allows you to synchronize the security devices (software or hardware) added to your user. To synchronize a security device select the device and press on **Submit** button to go to the next screen.



After selecting the security device, enter two consecutive security codes (**Security code 1** and **Security code 2**) generated by the device:

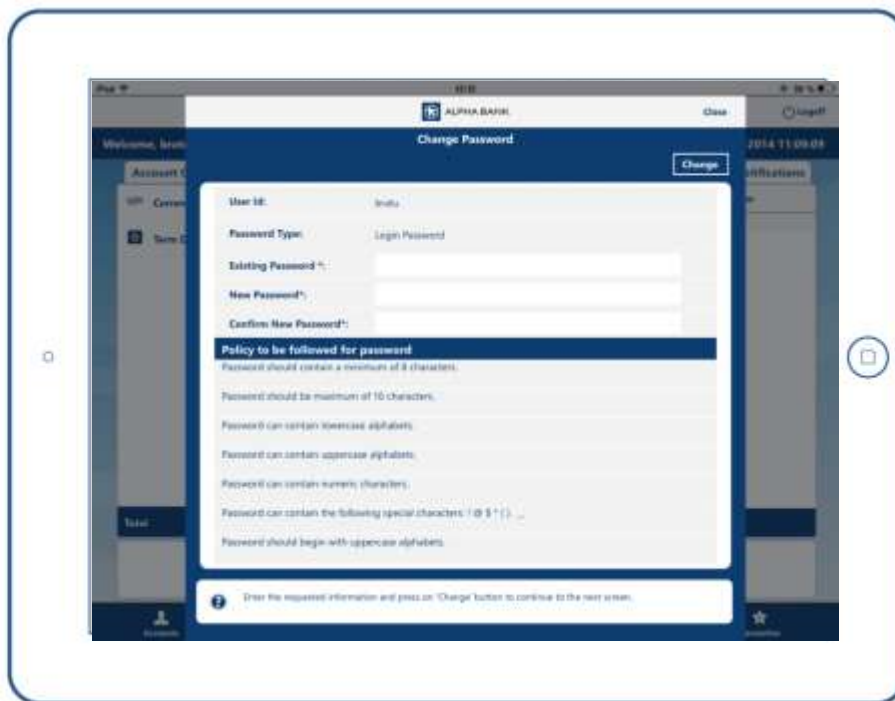
- ▶ Press on **Synchronize** to initiate the operation;
- ▶ Press on **Back** to go back to the previous screen;

After pressing the **Synchronize** button the verification screen will be opened. Verify all entered data and if everything is correct press on **Confirm** button and you will be redirected to the confirmation screen where you will receive the message: “The security device has been successfully synchronized.”



The menu **Change Customer** allows you to change the customer for users with access to multiple customers. In case you login with a user with access to multiple customers it is necessary to select the customer right after login. Select the customer and press on **Continue** to go to dashboard.

After selecting the customer the dashboard will display only the product and options available for the selected customer. To change the customer select the option **Change customer** from **Services** menu.

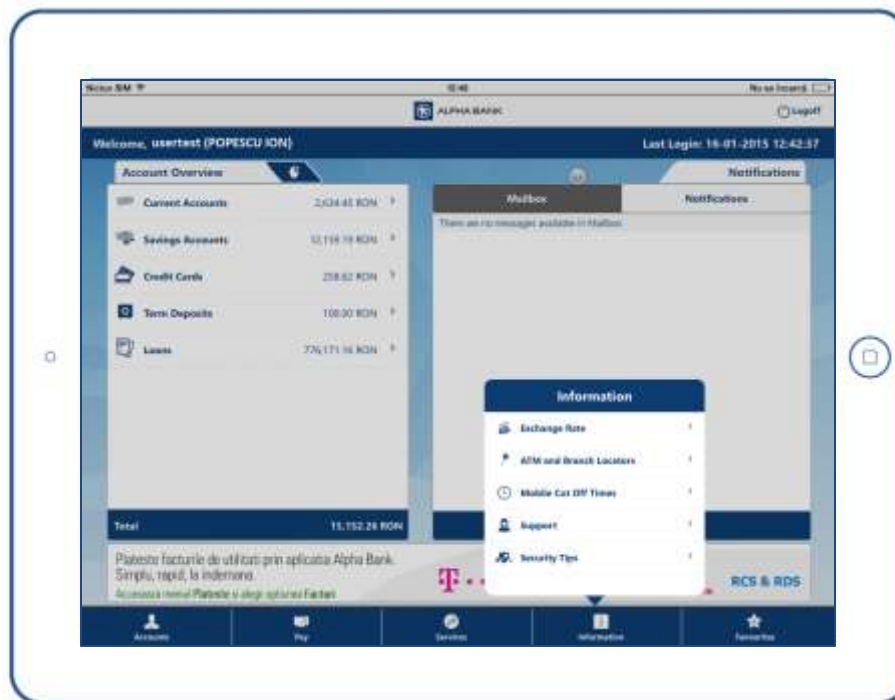


The menu **Change Password** allows you to change the password for your user ID. To change the password:

- ▶ Enter at **Old Password** the password used until this very moment. If you are a new user enter the password you received from the Bank in the secured envelope;
- ▶ Enter at **New Password** a new password. The new password must meet the mentioned security rules;
- ▶ Enter at **Confirm New Password** the new password again (the same password you entered at **New Password**);

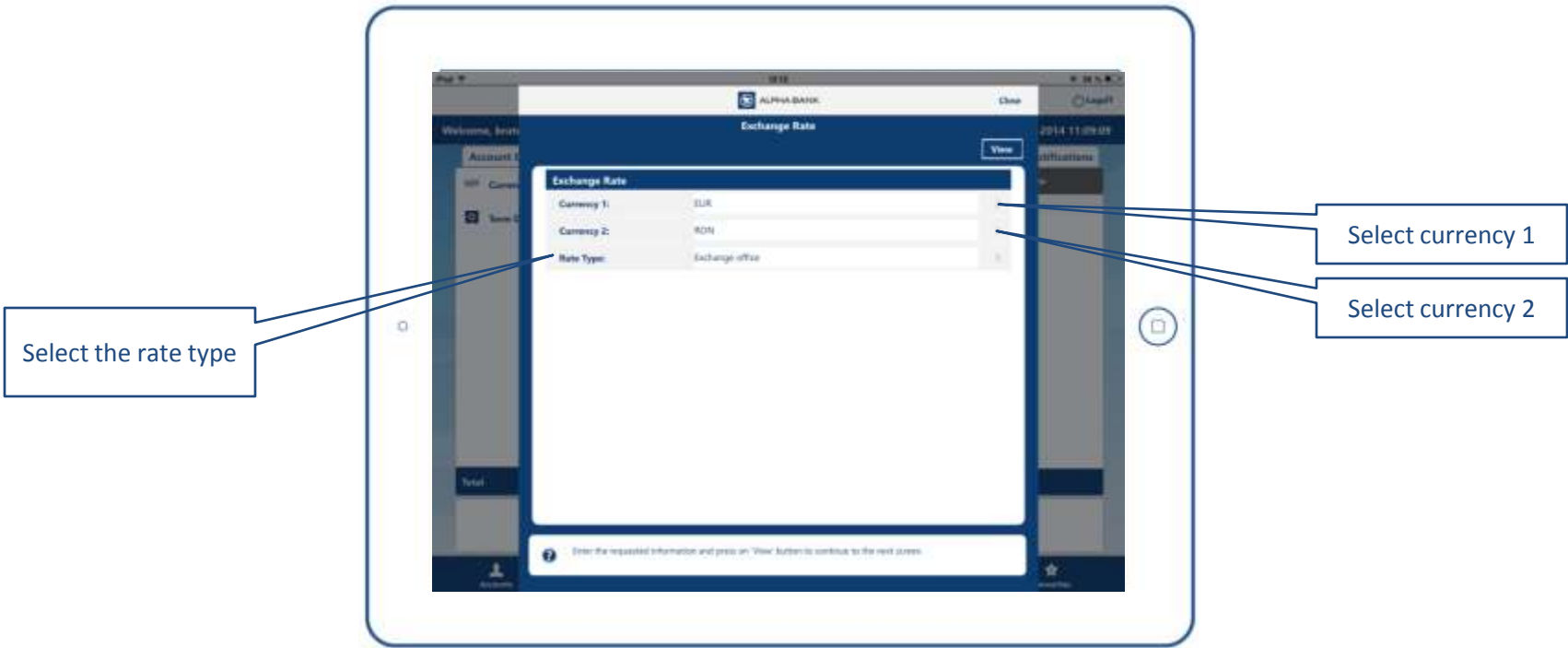
After you fill in the fields press on **Change** to initiate the operation. For security reasons the password is available only for six months. After the password expires you are forced to change it.

THE PASSWORD IS STRICTLY CONFIDENTIAL AND MUST NOT BE REVEALED TO ANYONE!

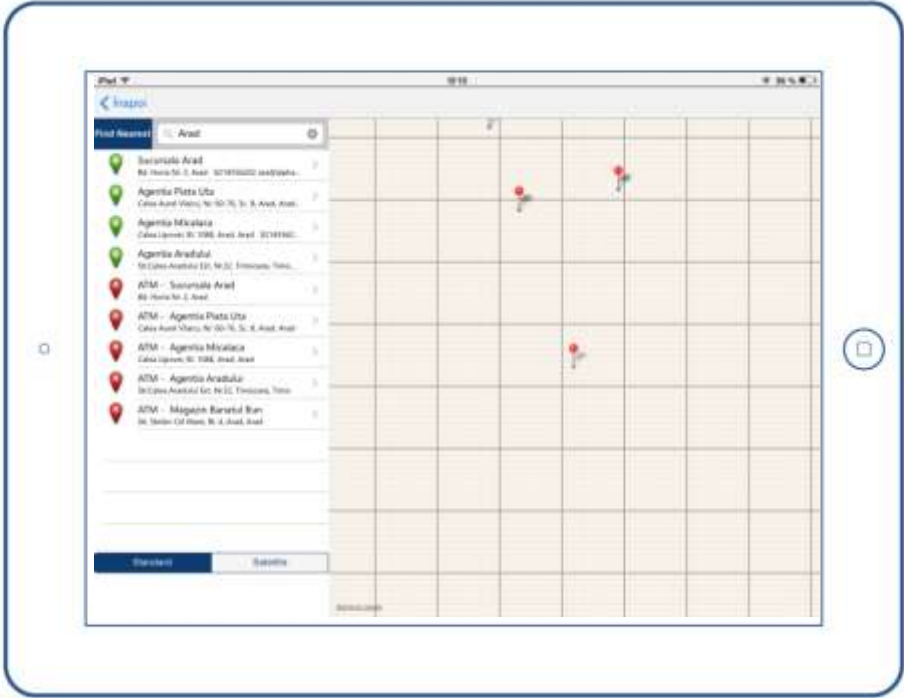


The menu **Information** allows you to view useful information such as:

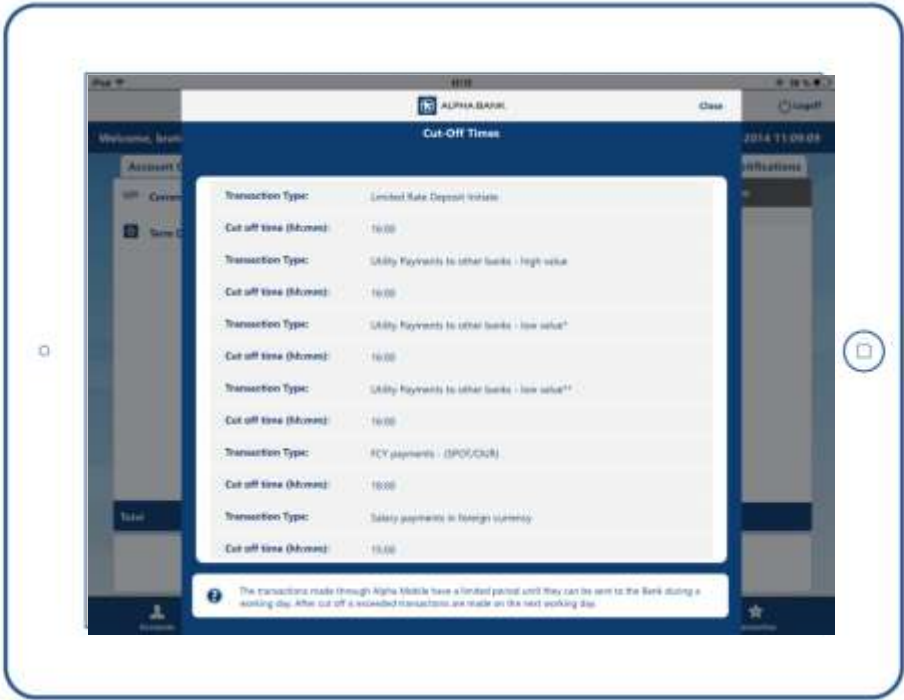
- ▶ **Exchange Rate;**
- ▶ **ATM and Branch Locator;**
- ▶ **Mobile Cut Off times;**
- ▶ **Support;**
- ▶ **Useful Security Tips.**



The menu **Exchange Rate** allows you to view the exchange rate for different currencies. Select the currencies (**Currency 1** and **Currency 2**) and the exchange rate type and press on **View** to display the exchange rates.



The menu **ATM Locator** allows you to view the coordinates for all Alpha Bank Romania units and ATMs. To search for a unit or ATM it is necessary to press on the search button and enter the name of the unit or ATM.



The transactions made through Alpha Bank RO have a limited period until they can be sent to the bank during a working day.

ATTENTION! After cut off is exceeded transactions are made on the next working day. The cut off times in the image above are only for presentation and are subject to change. For detailed information regarding cut off times verify **Mobile Cut Off Times** menu in Alpha Bank RO.



The menu **Support** allows you to view the contact information for the Customer Support service of the Bank or download the application user guide. For any clarifications or suggestions you can call us at 0800825742 (+40214559999 international calls) or you can send us an email at supportib@alphabank.ro.

