

Alpha Click

User Manual

Valid from February 23, 2013



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Useful Security Tips

- Alpha Bank Romania will never ask you for your access codes in any way (e.g. via phone or e-mail). These codes are strictly personal and you must never reveal them to anyone.
- Select access codes that are not easily guessed and are not being used on other systems and services.
- Keep the access codes confidential in a way that it is not feasible to be disclosed / stolen.
- Sign on to Alpha Click Internet Banking <u>only via the official website of Alpha Bank Romania</u> (www.alphabank.ro) or using the presentation website (www.alphaclick.ro) and never via other links appearing on other websites, search engines or e-mail messages.
- Verify the validity of the Alpha Click Internet Banking page and the security certificate by clicking on the lock icon in the address bar of the browser.
- Update your PC with the latest versions and security patches of the operating system (e.g. Windows) and the browser (e.g. Internet Explorer).
- Inspect regularly your PC for viruses and other malicious programs using the latest versions of antivirus and antimalware utilities

ATTENTION! There are malicious programs which could be installed unintentionally at your PC, trying to steal access codes. If, during your sign-on to Alpha Click - Internet Banking, you notice any 'unusual' messages that drive you to re-enter your access codes, stop the procedure. Call our Customer Service at 0800825742 (alpha) for local calls and +40 21 455 9999 for international calls and/or have your PC cleaned from viruses and other malicious software with which it may have been infected.

- Ignore and delete immediately 'suspicious' e-mails that ask you to provide your personal data, include links or attachments.
- For more information about the security of the e-transactions, press HERE



ALPHA BANK	WEB BANKING
	8
Login H	lere
Password	Use The Security Keyboard
<pre> S (] b k z r a o e u q o h f n t Upper Dele English Login </pre>	%) + & = ? ! . m x s j i 4 6 2 g d v i 5 9 0 g d v i 1 8 7 w p y 3 3 tte Clear Not Mixed V Cancel Cancel Cancel Cancel

DIGITAL CERTIFICATE FOR ACCESS IN ALPHA CLICK

- To install a digital certificate for Alpha Click access follow the steps described in Issuing a trusted certificate for Alpha Click or from Online Support section on www.alphaclick.ro;
- > The digital certificate is valid one year from the moment of the installation;
- You have ten installing requests for the digital certificate. After you run out of installing requests you can supplement them by contacting Customer Support Service every working day between 8:30 AM – 6:00 PM or by filling in a form in any Alpha Bank Romania branch;
- > The supplementation is performed in maximum one hour from the moment of your request;



ACCESS TO ALPHA CLICK

To access Alpha Click you must enter your personal login information:

- User ID this is assigned by the Bank when you subscribe for Alpha Click.
- 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 use the security keyboard or the keyboard of your personal computer by unchecking the security keyboard.
- > You have two ways of entering the password using the **Security keyboard**:
 - > Not mixed it works like your personal computer keyboard.



Mixed – the keys change each time you type.

@ * \$ (_ %) + & =	?!.
b k z r a m x s j i	4 6 2
o e u q c g d v l	5 9 0 1 8 7
h f n t w p y	3
Upper Delete Clear N	lot Mixed

FOR SECURITY REASONS WE RECOMMEND YOU TO USE THE SECURITY KEYBOARD!

> After you enter the login information click on **Login**.



CHANGE PASSWORD MENU

Change password menu allows you to change your password.

Change Password	
User Id	
Change option	Password 👻
Enter Old Password	
Enter New Password	
Confirm New Password	
✓ Use the Security Keyboard	=
ovejbtluxy frwadqhng 48 mskzpci	5 7 1
Upper Delete Clear Not Mixed	
Change	Clear

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 click on **Change**;
- 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!



NAVIGATION IN ALPHA CLICK

After you connect to Alpha Click the following window will open:

					» Logout (
R ALPHA BANK					
WEB BANKING	Cus	stomer Services	Cash Management	Change Password	
elcome	Dullating				
ist Login	bulleuns				
/01/2013 15:05					
ullating	Bulletin Details				
, aneuros	Posting Date	15/01/2013			
nfo	Subject	Extending the cut off times	1		
Customer Messages	Message Id	1358263858658			
	Message	Starting with 16th January through the Internet Bank	2013 Alpha Bank Romania is extending the c ing service Alpha Click	cut of times for RON Payments in case of the p	ayments executed
	Bulletin Details				
	Posting Date	03/01/2013			
	Subject	Consumer loans			
	Message Id	1357209137904			
	Message	denominated loans with by EURIBOR 6M due to the m 0.319% p.a. (plus the con margin) d)for USD denom accordance with the provi payment date the installm the base rate change "Sta set through a Board decisi	use rate EURIBOR 3M: 0.185% p.a. (plus the igration of base rate to a public reference rat ractual margin) c)for RON denominated loans inated loans with base rate LIBOR 6M due to ions of OUG 50/2010: 0.51025% p.a. (plus th ent will remain the same while the new install tring with 1s of September 2011, the Nationa on - Ordinance No. 13 of 24 August 2011.	contractual margin) b)for EUR denominated los e, in accordance with the provisions of OUG no s with base rate ROBOR 3M: 6.03% p.a. (plus the migration of base rate to a public referenc re contractual margin) Ey adjusting the base n ment will be paid starting with the second pay al Bank of Romania's reference rate is the mor	ans with base rate o 50/2010: the contractual e rate, in ate, at the next ment date after netary policy rate
	Bulletin Details				
	Posting Date	03/01/2013			
	Subject	Mortgage loans			
	Message Id	1357208725956			
	Message	Starting with 1st of Januar Prima Casa Program) in E contractual margin) bjfor i rate, in accordance with th with base rate ROBOR 3M migration of base rate to a contractual margin) By ad will be paid starting with th of Romania's reference ra	y 2013 the base rate for the Alpha Housing lo DR(RON)' USD is: a)for EUR denominated loar EUR denominated loans with base rate EUR1B te provisions of OUG no 50/2010: 0.319% p.a. 6.03% p.a. (plus the contractual margin) d)f public reference rate, in accordance with the justing the base rate, at the next payment da to second payment date after the base rate c te is the monetary policy rate set through a B	wans granted to individuals (including the loans s with base rate EURIBOR 3M: 0.185% p.a. (p 0.6 RM due to the migration of base rate to a p to (plus the contractual margin) offor RON deno for USD denominated loans with base rate LIB provisions of OUG no 50/2010: 0.51025% p.a. te the installment will remain the same while t hange. "Starting with 1st of September 2011, loard decision - Ordinance No. 13 of 24 August	granted within lus the sublic reference minated loans DR 6M, due to the a. (plus the he new installment the National Bank 2011.
	Bulletin Details				
	Posting Date	27/11/2012			
	Subject	Open an Alpha Progressiv	e deposit directly from the Alpha Click applica	tion	
	Message Id	1354025780154	a appear arreary from the April Click applies		
	Message	It is so simple to turn your the section "make a depo Alpha Progressive on 18 o interest rate that increase	available amounts into a deposit with an attr it" and fill in the amount you wish to deposit. r 24 months you benefit of the longest maturi s during the deposit period.	active interest rate: all you need to do is choo You can choose the deposit suitable for you, ities. Moreover, you will benefit from both flexi	se from the menu and if you choose bility and an

Below you can find the function of each button:

- If you click on Help you will receive information about the current menu. You can click on this button each time you need;
- > If you click on **Logout** you will exit Alpha Click.



1. CUSTOMER SERVICES

1.1. Bulletins

This menu appears automatically when you login. Here you can find the latest messages posted by Alpha Bank

Romania. Bulletins are available until changes are made by the Bank.

Bulletins	
Bulletin Details	
Posting Date	15/01/2013
Subject	Extending the cut off times
Message Id	1358263858658
Message	Starting with 16th January 2013 Alpha Bank Romania is extending the cut of times for RON Payments in case of the payments executed through the Internet Banking service Alpha Click
Bulletin Details	
Posting Date	03/01/2013
Subject	Consumer loans
Message Id	1357209137904
Message	Starting with 1st of January 2013 the base rate for the consumer/auto loans granted to individuals in EUR/RON/USD is: a)for EUR denominated loans with base rate EURIBOR 3M: 0.185% p.a. (plus the contractual margin) b)for EUR denominated loans with base rate EURIBOR 6M due to the migration of base rate to a public reference rate, in accordance with the provisions of OUG no 50/2010: 0.319% p.a. (plus the contractual margin) c)for RON denominated loans with base rate ROBOR 3M: 6.03% p.a. (plus the contractual margin) d)for USD denominated loans with base rate LIBOR 6M due to the migration of base rate to a public reference rate, in accordance with the provisions of OUG 50/2010: 0.51025% p.a. (plus the contractual margin) By adjusting the base rate, at the next payment date the installment will remain the same while the new installment will be paid starting with the second payment date after the base rate change *Starting with 1st of September 2011, the National Bank of Romania's reference rate is the monetary policy rate set through a Board decision - Ordinance No. 13 of 24 August 2011.

1.2. Info

1.2.1. Exchange Rates

If you want to check out the exchange rates for different currencies access the menu **Exchange Rates** and in the new opened window, after you select the currency and the rate type, click on **Search**. If you want to check out exchange rate history fill in the date at **Date** and click on **Search**.

Exchange Rates as of 09/01/20:										
- I										
Exchange ra	ite inquiry det	ails								
Currency	All 💌	Rate Type	e NBR	~	Date (dd/mm/yyyy)		09/01/2013			
		Searc	h				Clear			
Rate as of 09	9/01/2013									
Currency	Pair	Rate Type	NBR Rate	Buy Rate	Sell Rate	Units	Sequence	Exchange Rate Valid From		
AUD	RON	NBR	3.4909	3.4909	3.4909	1	first	2012-12-31 06:58:59.0		
AUD	USD	NBR	1.0384	1.0384	1.0384	1	first	2012-12-31 07:00:38.0		
CAD	RON	NBR	3.3796	3.3796	3.3796	1	first	2012-12-31 06:59:06.0		
CHF	RON	NBR	3.6651	3.6651	3.6651	1	first	2012-12-31 06:58:40.0		
DKK	RON	NBR	0.5937	0.5937	0.5937	1	first	2012-12-31 06:59:20.0		
EUR	AUD	NBR	1.2688	1.2688	1.2688	1	first	2012-12-31 06:59:53.0		



1.2.2. Support

If you need help in using Alpha Click or you just want to check out the commissions, access the **Support menu**. By clicking on each option from the list you find out the requested information.

Sup	port
	Commissions tariff for natural entities
	Commissions tariff for legal entities
	Commissions tariff for SME legal entities
	<u>Users Manual</u>
	EURIBOR 6 months

1.3. Customer messages

1.3.1. Customer messages

This menu is used by the Bank to communicate with Alpha Click customers and vice versa. In this menu you can find personalized information regarding Alpha Click. If you have any messages they will appear ordered by receiving date.

Mail Message						
Mail Message	Mail Message					
Inbox	Draft	Compose	Sent Items			



2. CASH MANAGEMENT

2.1. My accounts

2.1.1. Accounts Summary

Accounts Summary					as of 09/01/2013
Customer					
241					
Account Number	Alias	IBAN Number	Last Updated On	Available Balance	Indicative Available Balance In
					RON 🛩
Current Accounts					
			08/01/2013	4,662.74 RON	4,662.74 RON
			07/01/2013	2,722.85 USD	9,141.97 RON
			08/01/2013	972.77 EUR	4,308.11 RON
				0.00 EUR	0.00 RON
		Total Current Accounts	Equivalent in RON		18,112.82 RON

Accounts Summary menu offers you a view of all the accounts you have access to and detailed information:

- > You can see the available balance in the account's currency or in other currencies;
- You can see the date of the latest movement on the account;
- > In case you notice that an account is unavailable in Alpha Click contact Customer Support Service;
- > If you click on the account number you access **Available Balance** menu.

2.1.2. Account Activity

Account Activity menu offers you a serie of filters for searching all the transactions made on your accounts.

Account Activity				as of 09/01/2013
Select Customer	All	×	Tudianta	
Select Account	Select Account to Query		Indicate	30 V transactions per page.
To search for specific transactio	ns, please use Advance Search below			
Advance Search				
Start Date (dd/mm/yyyy)		End Date (dd/mm/yyyy)		
From Amount		To Amount		
Debit / Credit	Both Debit and Credit 💌	Reference No.		
Sort Order	Descending 💌	Beneficiary/Payer		
Beneficiary/Payer IBAN		Payment Details		
View		Print		Download

To search in account activity:

Choose the Customer whose account you want to query. After choosing the customer Account Status field activates and allows you to choose to view account activity on open accounts or closed accounts. This functionality is active only for customers who also have closed accounts;



Select Customer			~
Accounts Status		Open Accounts 💌	
Select Account	Select Account to Quer	Open Accounts Closed Accounts All Accounts	~

- > Choose the **Account** for which you want to view the activity;
- > Choose the Number of transactions displayed on page;
- > Advanced Search offers you additional filters for an easier search in account activity. You can search by

Date, Amount, Reference number, Beneficiary/Payer, Beneficiary/Payer IBAN or Payments details.

After filling in all filters click on View and the results will be displayed in a table. If you want to print the activity

click on **Print** or if you want to save it on your computer click on **Download**.

Account Activi	ty					as of 09/01/2013
Account Number Current Balance Start Date Sort Order Beneficiary/Payer Payment Details		4,662.74 RON 17/12/2012 Descending	IBAN Balance Available End Date Debit / Credit Beneficiary/Payer IBAN		4,662.74 RON 07/01/2013 Both Debit and C	redit
Posting Date	Value Date	Reference No.	Description	Debit Amount	Credit Amount	Running Balance
07/01/2013	07/01/2013		IB - Plata interbancara mica val. Beneficiar: SOS. NORDULUI NR. 62D, SEC OR 1. BU CURESTI Detalii olata:	150.00 RON		6,023.56 RON
07/01/2013	07/01/2013		Comision plata mica valoare	2.00 RON	[6,173.56 RON
07/01/2013	07/01/2013		Schimb valutar prin IB Rata schimb: 4.48, 1116.07 EUR	5,000.00 RON		6,175.56 RON
07/01/2013	07/01/2013		Schimb valutar prin IB Rata schimb: 4.48, 2232.14 EUR	10,000.00 RON	i	11,175.56 RON
07/01/2013	07/01/2013		Incasare intrabancara Platitor: INT.GH ORGHE SIMIONESCU NR 2C BL SC AP 2 BUCURES 1 CP 014155 ROMANIA Detalii incasare:	E TI	20,000.00 RON	21,175.56 RON
04/01/2013	04/01/2013		IB - Plata interbancara mare val. Beneficiar: Detalii plata	10.00 RON		1,175.56 RON
04/01/2013	04/01/2013		Comsion plata mare valoare	13.80 RON	1	1,185.56 RON
04/01/2013	04/01/2013		IB - Plata interbancara mica val. Beneficiar: Detalii plata	1,100.00 RON	I	1,199.36 RON
04/01/2013	04/01/2013		Comision plata mica valoare	5.71 RON	1	2,299.36 RON
04/01/2013	04/01/2013		IB - Plata interbancara mica val. Beneficiar: Detalii plata	10.00 RON	I	2,305.07 RON



2.1.3. Account Balance

Account Balance menu allows you to see the balance of your accounts. Here you can find details for current balance, uncleared funds, available credit and net available balance.

Account Balance Inquiry			as of 09/01/2013
Select Customer	All	×	
Select Account		×	Go
Details For Currency Code - EUR	AG	SENTIA HOWARD JOHNSON	
Description	Value	Description	Value
Current Balance Available Credit	972.77 EUR 0.00 EUR	Uncleared Funds Net Available Balance Accounts Summary	0.00 EUR 972.77 EUR

To view the balance:

- > Choose the **Customer** whose account you want to query;
- Choose the Account you want to query;

Account Balance Inquiry		as of 09/01/2013
Select Customer	All	
Select Account	×	Go

To view the balance click on Go;

Details For AGENTIA HOWARD JOHNSON Currency Code - EUR					
Description	Value	Description	Value		
Current Balance	972.77 EUR	Uncleared Funds	0.00 EUR		
Available Credit	0.00 EUR	Net Available Balance	972.77 EUR		
Accounts Summary					

> If you click on **Accounts Summary** you will be returned to this menu.

ATTENTION! TRANSACTIONS ARE MADE WITHIN NET AVAILABLE BALANCE LIMIT.

2.1.4. Account Statement

Account Statement menu allows you to view the daily statements for your accounts.

Account Stat	tement				as of 09/01/2013		
Search Criteria							
Customer	All	~					
Account	Select		×				
From Date (dd/mm/yyyy)			To Date (dd/mm/yyyy)				
	Search						



To search an account statement:

- Choose the Customer whose statements you want to view.After choosing the customer Account Status field activates and allows you to choose to view account statements for open accounts or closed accounts. This functionality is active only for customers who also have closed accounts;
- Choose the Account you want to query;
- > Choose the Date.

After filling in all filters click on **Search** and the results will be displayed in a table.

Number	Account	Statement Date	Opening Balance	Closing Balance
<u>31</u>		05/11/2012	11,994.26 RON	1,954.26 RON
32		29/11/2012	1,954.26 RON	1,947.76 RON
33		03/12/2012	1,947.76 RON	12,365.98 RON
<u>34</u>		10/12/2012	12,365.98 RON	2,325.98 RON
35		28/12/2012	2,325.98 RON	2,319.48 RON

To view the account statement click on the number of the statement.

2.1.5. Account Alias

Account Alias menu allows you to rename your accounts for an easier identification in Alpha Click. You can rename your accounts by entering a nickname in the field next to the account number. Also you can order your accounts by entering a number in the field **Account Sequence number**. Therefore, anywhere in Alpha Click the accounts will be rearranged as you wish.

Accounts Nicknam	е			as of 09/01/2013
Course Critoria				
Customer	All			
Account Number		Branch	Accounts Nickname	Account Sequence No.
		AGENTIA HOWARD JOHNSON		
		AGENTIA HOWARD JOHNSON		
		AGENTIA HOWARD JOHNSON		
		AGENTIA HOWARD JOHNSON		
1		AGENTIA HOWARD JOHNSON		
	S	ave		Clear

After filling in the fields **Accounts Nickname** and/or **Account Sequence number** click on **Save** to memorize the changes. If you click on **Clear** all changes are deleted and you can rename and order your accounts again.

Account Number	Branch	Accounts Nickname	Account Sequence No.
	SUCURSALA MAGHERU		2
	SUCURSALA MAGHERU		
	SUCURSALA MAGHERU		1
s	ave	Clear	

ATTENTION! THERE CANNOT BE TWO ACCOUNTS WITH THE SAME NICKNAME.



2.2. Own Accounts Transfers

2.2.1. Own Accounts Transfer

Own Accounts Transfer menu allows you to make own accounts transfers between accounts available in Alpha

Click. You can make transfers between same currency accounts or foreign exchanges.

Own Account Tra	nsfer - Initiate						as (of 09/01/2013
Transaction Details								
Ordering Party Detai	s							
Customer *		~			Account Number *			~
Currency	RON				Alias			
Branch	AGENTIA HOWARD	JOHNSON			Balance Availab	<u>le</u>		
Destination Account	Detail							
Account Number *				~	Alias			
Currency	RON				Branch	AGENTIA HOWARD JOHNSON		
Balance Available								
Payment Details								
Amount *					Currency *	RON 😽		
Execution Date *	Pay Now							
Exchange Rate Type *	C Limited Quoted	Rate			Exchange Rates	C Limited Rate		
Narrative								
Template Details								
Save as a Template			Private Te	emplate				
Template Id								
* indicates mandator	y fields							

To make an own accounts transfer:

- Choose the Customer who owns the accounts;
- Choose the Ordering Account and the Destination Account. If you make a transfer between same currency accounts you need to fill in the field Narrative the reason why you are making the transfer;
- > Enter the **Amount** and select the **Currency**;
- For foreign exchanges choose the Rate Type. You can make foreign exchanges at the Bank's standard rate or at a negotiated rate. For negotiated foreign exchanges you need to enter the rate provided by the Bank at Limited Rate.
- If you want to save the transaction as a template select Save as a Template and enter a name for it. Later you can find it in Templates menu and initiate new transactions.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.



Own Account Trans	Own Account Transfer - Verification as a				
Transaction Details					
Ordering Party Details					
Client		Alias			
Currency	RON	Account Number			
Branch	AGENTIA HOWARD JOHNSON				
Destination Account Det	ail				
Alias		Account Number			
Currency	EUR	Branch	AGENTIA HOWARD JOHNSON		
Payment Details					
Transfer Amount	100.00 RON	Currency	RON		
Exchange Rate Type	Limited Quoted Rate	Execution Date	09/01/2013		
Exchange Rate	1 EUR = 4.48RON				
1					
	Confirm	Chano	qe Ca	incel	

If you are sure that all data is correct click on **Confirm**.

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.

Own Account Transfe	r - Confirmation			as of	09/01/2013	
Reference Status	Accepted By the Bank					
Transaction Details						
Ordering Party Details						
Client		Alias				
Branch	AGENTIA HOWARD JOHNSON	Account Number				
Currency	RON					
Destination Account Detai						
Alias		Account Number				
Currency	EUR	Branch	AGENTIA HOWARD JOHNSON			
Payment Details						
Transfer Amount	100.00 RON	Currency	RON			
Exchange Rate Type	Limited Quoted Rate	Execution Date	09/01/2013			
Exchange Rate	1 EUR = 4.48RON					
L		Create More				

2.2.2. Credit Card Recharge

Credit Card Recharge menu allows you to recharge your personal credit card or any other credit cards issued

by Alpha Bank Romania.

Credit Card Re	Credit Card Recharge - Initiate as of 25/01/2013						
Transaction Detail	5						
Odering Details							
Customer		Account Number *	×				
Currency	RON	Alias					
Branch	SUCURSALA UNIRII	Available Balance					
Select Type Of Rec	harging						
Recharge	Own Credit Card 🔽						
Credit Card Inform	ation						
Credit Card No. *	Credit Card De	tails Credit Card No. *					
Credit Card Type	VISA CREDIT						
Credit Card Holder	Details						
Name*		Beneficiary FIC/SSN	18				
Payment Details							
Amount *		Currency	RON				
Execution Date *	Pay Now	Pay Later	25/01/2013 (dd/mm/yyyy)				
Payment Details *							
* indicates manda	torv fields						



To recharge your personal credit card:

- Select the **Customer** and the ordering **Account**;
- > Enter the **Amount** of recharge;
- > Enter **Payment details**.

To recharge other credit cards:

- Choose Other credit cards at Recharge Type;
- > Enter the Name and the Social Security Number of the beneficiary;
- Choose the ordering Account;
- Enter the Amount of recharge;
- > Enter **Payment details**.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.

Credit Card Red	charge - Verification			as of 09/01/2013
Transaction Detail	s			
Source Account De	etail			
Customer		Account Number		
Currency	RON	Alias *		
Branch	AGENTIA HOWARD JOHNSON			
Credit Card Details	5			
Credit Card No.		Credit Card Type	VISA CREDIT	
Credit Card Holder	Details			
Name *		Beneficiary FIC/SSN *		
Transfer Detail				
Amount	100.00 RON	Currency	RON	
Date	09/01/2013	Payment Details *	Alimentare card credit	
	Confirm	Char	nge	Cancel

If you are sure that all data is correct click on **Confirm**.

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.

Credit Card Rec	harge - Confirmation		as of 09/01/2	013
Reference Status	A	ccepted By the Bank		
Transaction Details				
Source Account De	tail			
Customer		Account Number		
Currency	RON	Alias *		
Branch	AGENTIA HOWARD JOHNSON			
Credit Card Details				
Credit Card No.		Credit Card Type	VISA CREDIT	
Credit Card Holder	Details			
Name *		Beneficiary FIC/SSN *		
Transfer Detail				
Amount	100.00 RON	Currency	RON	
Date	09/01/2013	Payment Details *	Alimentare card credit	
		Create More		



2.3. Payments

2.3.1. RON Payments

RON Payments menu allows you to make RON payments to beneficiaries with RON accounts at banks in Romania. Here you can make all kind of RON payments (interbanking, budget, intrabanking).

RON Payment	s - Initiate			as of 0:	9/01/2013
Transaction Detai	ils				
Ordering Party De	etails				
Customer		*	From the account *		~
Currency	RON		Alias		
Branch	AGENTIA HOWARD JOHNSO		Balance Available		
Beneficiary Detai	ls				
Name *			look up		
Beneficiary Address			FIC/SSN		
			Beneficiary IBAN *		
			Bank Name *	ALPHA BANK ROMANIA S.A.	
Payment Details					
Order No. *					
Urgent					
Amount *			Currency *	RON	
Value Date *	Pay Now		C Pay Later	09/01/2013 (dd/mm/yyyy)	
Payment Details *					
Template Details					
Save as a Template			Private Template		
Template Id					
* indicates manda	atory fields				

To make a RON Payment:

- Choose the Customer and the ordering Account. After choosing the account click on Balance Available to check the available balance;
- Enter beneficiary details (Name, Address, FIC/SSN, IBAN, Bank Name). If the beneficiary has been used in Alpha Click before click on Look up to find it;
- > Enter payment details (Order number, Amount, Value Date, Payment Details);
- If you want to save the transaction as a template select Save as a Template and enter a name for it. Later you can find it in Templates menu and initiate new transactions.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.



RON Payments - Verification				as of 09/01/2013	
Mode of Transfer	RON Payments				
Transaction Details					
Ordering Party Details					
Customer		From the account			
Currency	RON	Alias			
Branch	AGENTIA HOWARD JOHNSON				
Beneficiary Details					
Name					
Beneficiary Address		FIC/SSN			
		Beneficiary IBAN			
		Bank Name	BANCA COMERCIALA ROMANA S.A.		
Payment Details					
Order No.	1	Urgent	No		
Amount	50.00 RON	Currency	RON		
Value Date	09/01/2013				
Payment Details					
Charge and Commissions Details					
Low Value Payment Commission	3.90 RON				
TransFonD Commission	0.51 RON				
Total Commissions and Charges	4.41 RON				
Confirm	_	Change		Cancel	

If you are sure that all data is correct click on **Confirm**.

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.

RON Payments - Co	onfirmation			as of 09/01/2013
Reference				
Status	Accept	ed By the Bank		
Transaction Details				
Ordering Party Details				
Customer		From the account		
Currency	RON	Alias		
Branch	AGENTIA HOWARD JOHNSON			
Beneficiary Details				
Name				
Beneficiary Address		FIC/SSN		
		Beneficiary IBAN		
		Bank Name	BANCA COMERCIALA ROMANA S.A.	
Payment Details				
Order No.	1	Urgent	No	
Amount	50.00 RON	Currency	RON	
Value Date	09/01/2013			
Payment Details				
		Create More	e	



2.3.2. Foreign Currency Payments

Foreign Currency Payments menu allows you to make foreign currency payments to beneficiaries all over the

world.

Foreign Currency Da	vments - Initiate				
Toreign currency Pa	yments initiate				as 6709/01/2013
Transaction Details					
Ordering Party Details					
Customer *		~	From the account *		✓
Currency	EUR		Alias		
Branch	AGENTIA HOWARD JOHNS	ON	Balance Available		
Transfer Detail					
Order No. *			Details Of Charges *	OUR 💙	
Transfer Amount *			Currency *	EUR 😽	
Value Date *	€ SPOT		CURGENT		
Beneficiary Details					
Name *		look up	Beneficiary IBAN **		
Account ***			Beneficiary Country *	Please select	~
Beneficiary Address 1 *			Beneficiary Address 2		
Beneficiary Bank Details					
BIC / SWIFT Code		look up	Bank Name *		
Bank City *			Bank Country *	Please select	×
Bank Address 1 *			Bank Address 2		
Payment Information					***************************************
Crt No. Transaction Value Tra	nsaction Code Narra	tive of the transaction	n for which a payment is made	Delivery date (dd/mm/yyyy)	egistration no. in the Registry of external
1	Select		×		
2	Select		~		
3	Select		~		
4	Select		~		
5	Select		~		
6	Colort				
-	Seec				
7 Payment Details	Select				
Source Of Founds *					
For payments made from lo	an or from commitment ur	dertook by ALDHA B	ANK ROMANIA refer to :		
Loan Facility Agreement No.			Payment Secured Und	er The Reference	
Commitment Agreement No.					
To justify payment, we atta	ch the following document	5:			
Contracts			DVI		
Invoices 1			Invoices 2		
Details Of Payment/ Repres	enting				
Execution Date *	6	Pay Now	C Pay Later		09/01/201 (dd/mm/yyyy)
Template Details					(00/1111/11/17
Save as a Template			Private Template		Γ
Template Id					
* indicates mandatory fields	5		** mandatory for cou	ntries with IBAN	
*** mandatory for countrie	s without IBAN		-		

To make a foreign currency payment:

- Choose the Customer and the ordering Account. After choosing the account click on Balance Available to check the available balance;
- > Enter transfer details (Order number, Details of charges, Amount, Currency);
- Enter beneficiary details (Name, Address, IBAN/Account, Country). If the beneficiary has been used in Alpha Click before click on Look up to find it;
- Enter the beneficiary Bank details. If you know the BIC/SWIFT code, click on Look up, choose the code and the Bank details will be filled in automatically. If you do not know the BIC/SWIFT code you can enter the beneficiary Bank details manually;



- Enter payment details (Source of Funds, Contracts, Invoices, Details of Payment/Representing, Execution date);
- ATTENTION! For payments higher than 49.999,99 EUR or equivalent it is necessary to fill in the fields at Payment Information;
- If you want to save the transaction as a template select Save as a Template and enter a name for it.
 Later you can find it in Templates menu and initiate new transactions.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.

Foreig	n Currency	Payments - V	erification				as of 09/01/2013
Transa	ction Details						
Orderi	ng Party Details	5					
Custom	er			Sou	irce Account Number		
Current	cy .		EUR	Sou	irce A/C Nickname		
Branch			133				
Transf	er Detail						
Order N	lo.		1	Det	ails Of Charges	SHADIS	splay Charges and Commissions
Transfe	r Amount		50.00 EUR	Cu	rency	EUR	
Execution	on Date		SPOT				
Benefi	ciary Details						
Name				Ber	neficiary IBAN		
Account				BEN	I Country	ROMAN	IIA
Benefic	ary Address 1			Ber	eficiary Address 2		
Benefi	ciary Bank Deta	ails					
BIC / S	WIFT Code			Bar	nk Name	BANCA	COMERCIALA ROMANA S.A
Bank C	ty		BUCHAREST	Bar	nk Country	ROMAN	IIA
Bank A	ddress 1		5, REGINA ELISABETA BLVD.	Bar	nk Address 2		
Payme	nt Information						
Crt	Transaction	Transaction	Narrative of the transaction for	which a payment is	hich a payment is Delivery date		Registration no. in the Registry of external
1	value	Coue	ordered/made	•	(uu/mm	(Gebr
2							
2							
4							
5							
6							
7							
Payme	nt Details						
Source (Of Founds						
For pa	vments made f	rom loan or from	commitment undertook by ALPH	A BANK ROMANIA	refer to :		
Loan Fac	; ;ility Aareement I	No.		Payment Secured	Under The Reference	e	
Commit	ment Agreement	No.					
To just	ify payment, w	e attach the follo	owing documents :				
Contract	s			DVI			
Invoices				Details Of Payme	nt/ Representing		
Value D	ate	09/01	/2013				
		Confirm		Change			Cancel

If you want to view charges and commissions for the transaction click on **Display Charges and Commissions**.

Foreign Currency Payme	nt - Charges As Of 09/01/2013		
Charge Details			
10.00 EUR	Bank's Transfer Commission		
0.00 EUR	SWIFT Fee		
0.00 EUR	OUR Commission		
0.00 EUR	Non-STP Commission		
10.00 EUR	TOTAL (Equivalent in the currency of the transaction)		
Note			
Non-STP fee is required but might be	e returned		



If you are sure that all data is correct click on **Confirm**.

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.

Foreign Currenc	y Payments	- Confirmation				as of 09/01/2013
Reference						
Status		Processing in progres	55			
Transaction Details						
Ordering Party Deta	ails					
Customer			Source Account Num	ber		
Source A/C Nickname			Currency		EUR	
Branch		133				
Transfer Detail						
Order No.		1	Details Of Charges		SHA	
Transfer Amount		50.00 EUR	Currency		EUR	
Execution Date		SPOT				
Beneficiary Details						
Name			Beneficiary IBAN			
Account			Beneficiary Country	-	ROMANI	IA
Beneficiary Address 1			Beneficiary Address 2	2		
Beneficiary Bank De	etalis		Reals Needs		RANCA	
BIC / SWIFT Code		PUCHADEST	Bank Name		DANCA	COMERCIALA ROMANA S.A
Bank City Bank Address 1			Bank Country		ROMANI	IA
Dank Address I		5, REGINA ELISABETA BLVD.	Darik Address 2			
Crt Transaction	Transaction	Narrative of the transaction f	or which a payment is	Delivery da	to	Registration polling the Registry of external
No. Value	Code	ordered/made		(dd/mm/vvvv)		debt
1						
2						
3						
4						
5						
6						
7						
Payment Details						
Source Of Founds						
For payments made	e from loan or fr	om commitment undertook by A	LPHA BANK ROMANIA refe	er to :		
Loan Facility Agreemer	nt No.		Payment Secured Unde	er The Reference		
Commitment Agreeme	nt No.					
To justify payment,	we attach the fo	ollowing documents :				
Contracts			DVI			
Invoices			Details Of Payment/ Re	epresenting		
Value Date	09/	01/2013				
Invoices Value Date	09/	01/2013	Details Of Payment/ Re	epresenting		



2.3.3. Utility Payments in Alpha Bank

Utility Payments in Alpha Bank menu allows you to pay bills for providers with accounts opened at Alpha Bank

Romania.

Utility Payments	In Alpha Bank-Initi	ate			as of 09/01/2013
Transaction Details					
Ordering Party Detai	ls				
Customer		×	From the account $*$		~
Currency	RON		Alias		
Branch	AGENTIA HOWARD JOHNS	SON	Balance Available		
Category Details					
Category Name	Please select 🛛 👻				
Utility Provider Deta	ils				
Utility Name	Please select 💌				
Payment Details					
Order No. *					
Amount *			Currency	RON	
Value Date *	Pay Now				
Template Details					
Save as a Template			Private Template		
Template Id					
* indicates mandato	ry fields				

To make a utility payment in Alpha Bank:

- Choose the Customer and the ordering Account. After choosing the account click on Balance Available to check the available balance;
- > Choose the **Utility Category** from the list available;
- > Choose the **Utility Provider** from the list available and enter the requested details;
- Enter payment details (Order number, Amount);
- If you want to save the transaction as a template select Save as a Template and enter a name for it. Later you can find it in Templates menu and initiate new transactions.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.

Utility Payments In Alpha B	ank-Verification				as of 09/01/2013
Mode of Transfer		Utility Payr	nents in Alpha Bank		
Transaction Details					
Ordering Party Details					
Customer			From the account		
Currency	RON		Alias		
Branch	AGENTIA HOWARD JOHNSON	l			
Category Details					
Category Name	Water and waste				
Utility Provider Details					
Utility Name					
Client name			Client code		
Bill number			Bill date (dd/mm/yyyy)		
Payment Details					
Order No.	1				
Amount	25.00 RON		Currency	RON	
Value Date	09/01/2013				
Confirm			Change		Cancel



If you are sure that all data is correct click on **Confirm**.

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.

Utility Payments In Alpha B	ank-Confirmation		as of (09/01/2013
Reference				
Status	Accepted By the Bank			
Transaction Details				
Ordering Party Details				
Customer		From the account		
Currency	RON	Alias		
Branch	AGENTIA HOWARD JOHNSON			
Category Details				
Category Name	Water and waste			
Utility Provider Details				
Utility Name				
Client name		Client code		
Bill number		Bill date (dd/mm/yyyy)		
Payment Details				
Order No.	1			
Amount	25.00 RON	Currency	RON	
Value Date	09/01/2013			
1				
1				
L		Create More		

2.3.4. Utility Payments to other banks

Utility Payments to other banks menu allows you pay bills to providers with accounts opened at other banks.

Utility Payments To Other Banks - Initiate as of 09/01/2								
Transaction Details								
Ordering Party Detai	ls							
Customer		~		From the account *			*	
Currency	RON			Alias				
Branch	AGENTIA HOWARD JOH	INSON		Balance Available				
Utility Provider Deta	ils							
Utility Category	Please select	~		Utility Provider Name	Please selec	t	<u> </u>	
Bank	Please select		*	IBAN				
Transfer Detail								
Amount *				Currency	RON			
Value Date *	Pay Now			C Pay Later	09/01/2013	(dd/mm/yyyy)		
Payment Details								
Order No. *				Client Id *				
Contract Number				Bill Number				
Other Details				Bill Date		(dd.mm.yy)		
Template Details								
Save as a Template				Private Template				
Template Id								
* indicates mandato	ry fields							

To make a utility payment to other banks:

- Choose the Customer and the ordering Account. After choosing the account click on Balance Available to check the available balance;
- Choose the Utility Category, the Name and Bank of the utility provider;
- Enter Amount and Value date;



- > Enter payment details (Order number, Client ID, Contract number, Bill number, Bill date);
- If you want to save the transaction as a template select Save as a Template and enter a name for it. Later you can find it in Templates menu and initiate new transactions.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.

Utility Payments To Other Banks - Verification as of							
Mode of Transfer	Utility Pa	yments to other banks					
Transaction Details							
Ordering Party Details							
Customer		From the account					
Currency	RON	Alias					
Branch	AGENTIA HOWARD JOHNSON						
Utility Provider Details							
Utility Category	Telefonie mobila / Mobile telephony	Utility Provider Name	ORANGE ROMANIA				
Bank	RAIFFEISEN BANK S.A.	IBAN					
Transfer Detail							
Amount	25.00 RON	Currency	RON				
Value Date	09/01/2013						
Payment Details							
Order No.	1	Client Id					
Contract Number		Bill Number					
Other Details		Bill Date					
Charge and Commissions Details							
Low Value Payment Commission	1.49 RON						
TransFonD Commission	0.51 RON						
Total Commissions and Charges	2.00 RON						
Confirm		Change	_	Cancel			

If you are sure that all data is correct click on **Confirm**.

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.

Utility Payments To Other Banks - Confirmation								
Deferrer								
Reference								
Status	Acce	oted by the Bank						
Transaction Deta	ils							
Ordering Party D	etails							
Customer		From the account						
Currency	RON	Alias						
Branch	AGENTIA HOWARD JOHNSON							
Utility Provider D	etails							
Utility Category	Telefonie mobila / Mobile telephony	Utility Provider Name	ORANGE ROMANIA					
Bank	RAIFFEISEN BANK S.A.	IBAN						
Transfer Detail								
Amount	25.00 RON	Currency	RON					
Value Date	09/01/2013							
Payment Details								
Order No.	1	Client Id						
Contract Number		Bill Number						
Other Details		Bill Date						
		Create More						



2.4. Payments Management

2.4.1. Payments Review

Payments Review menu allows you to check the history of your transactions made through Alpha Click.

Funds Transfer View				as of 09/01/2013
Search Criteria				
Customer ID	All	~		
Order Type	All	~	Order status	All
Initiation Date From (dd/mm/yyyy)	09/01/2013		Initiation Date To (dd/mm/yyyy)	09/01/2013
Sear	ch		Clea	ar

To search for a transaction:

- Choose the Customer ID;
- Choose the Order Type and Status;
- > Choose the **Date**.

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters.

Reference 🔽 Order Type 🔽	Order status 🥆	Order No. 🏾 🛰	Payer Name 🥆	Name 🔽	Amount 🛰	Initiator 🏊	Initiation Date 🔻	View
RON Payments	Accepted By the Bank	1			10.00 RON		2013-01-04 11:39:55.	0 <u>View</u>
RON Payments	Accepted By the Bank	1			1,100.00 RON		2013-01-04 11:41:21.	0 <u>View</u>
RON Payments	Accepted By the Bank	1			10.00 RON		2013-01-04 11:42:37.	0 <u>View</u>
RON Payments	Accepted By the Bank	1			10.00 RON		2013-01-08 11:02:51.	0 <u>View</u>
RON Payments	Accepted By the Bank	1			80.00 RON		2013-01-08 15:50:46.	0 <u>View</u>
RON Payments	Accepted By the Bank	1			50.00 RON	•	2013-01-09 10:51:48.	0 <u>View</u>

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. Click on **View** if you want to view detailed information about a transaction. Click on **Print** if you want to print the transaction or click on **Back** to return to the previous screen.

RON Payments - Verification			as of 09/01/2013
Reference Status	Processed - Liquidated	Mode of Trans	fer RON Payments
Transaction Details			
Ordering Party Details			
Customer		From the account	
Currency	RON	Alias	
Branch	AGENTIA HOWARD JOHNSON		
Beneficiary Details			
Name			
Beneficiary Address		FIC/SSN	
		Beneficiary IBAN	
		Bank Name	BANCA COMERCIALA ROMANA S.A.
Payment Details			
Order No.	1	Urgent	No
Amount	10.00 RON	Currency	RON
Value Date	04/01/2013		
Payment Details			
Charge and Commissions Details			
Total Commissions and Charges			
	Back		Duint
	Back		Print



TRANSACTION STATUS DESCRIPTION IN ALPHA CLICK

Transaction Type	Processing in progress	Accepted by the bank	Rejected by the bank
Own account transfer Utility payments in Alpha Bank Utility payments in other banks Credit card recharge Foreign currency payments	The transaction is ongoing in Alpha Click.	Accepted by the bank guarantees that the information entered by the customer was taken by the bank for processing, and it will be checked and accepted upon approval.	The transaction was automatically rejected by the system or by the Bank because the rules for the transaction processing were not respected
Ron payments			

OBSEVATION!

During the routines for end of day and end of month Alpha Click may experience technical problems of may be unavailable. In order to validate your transactions check the ordering account in **Account Activity** menu.

2.4.2. Payment Templates

Payment Templates menu contains all the templates you saved when initiating payments.

Search Template			as of 09/01/2013
Search Criteria			
Template Id			
Payment Type	All	~	
Search			Clear

To search for a template:

- > Enter Template ID;
- > Choose **Payment Type**.

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters.

	List of Template				
	Template Id 🏾 🕆	Client	~	Initiate	delete
	Cosmote			Initiate	delete
1	Rent			Initiate	delete

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. Click on **View** if you want to view detailed information about a template. If you want to use a template click on **Initiate** or click on **Delete** to delete it.



2.4.3. Payments Printing

Payments Printing menu allows you to print transactions made through Alpha Click.

Funds Transfer Print			as of 09/01/2013
Search Criteria			
Customer ID	All		
Order Type	Utility Payments in Alpha Bank 💌	Order status	All
Initiation Date From (dd/mm/yyyy)	09/01/2013	Initiation Date To (dd/mm/yyyy)	III 09/01/2013
Reference		Order No.	
Searc	h	Clear	

To search for a transaction:

- Choose the Customer ID;
- Choose the Order Type and Status;
- > Enter the **Date**;
- > Enter the **Reference** or **Order number**.

After filling in all filters click on Search and the results will be displayed in a table or click on Clear to reset the

filters.

Reference 🛰	Amount 🍒	Currency 🔽	Value 🔨 Date	Payer 🔽 Name	From 🔨	Name 🔽	Beneficiary Account	*	Order · No.	Order status	*
	10.00 RON	RON	08/01/2013						1	Accepted By the Bank	y
	80.00 RON	RON	08/01/2013						1	Accepted By the Bank	У
	50.00 RON	RON	09/01/2013						1	Accepted By the Bank	У
	2.00 RON	RON	09/01/2013						1	Accepted By the Bank	У
					Print						

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. Select the transactions you want to print and click on Print.



2.4.4. Beneficiary Maintenance

Beneficiary Maintenance menu allows you to add new beneficiaries or modify the existing beneficiaries for

each payment type.

Search Benefic	ciary								as of 09/01/2013
Search Criteria									
Name	[Cu	istomer ID	All	~				
Payment Type	All	💌 Ba	nk Name	All		~	BIC / SWIFT Code		
	Search			Add Benefic	iary			Clear	

To search for a beneficiary:

- Enter the Name of the beneficiary;
- > Choose the Customer ID, Payment Type and Bank Name;
- > Enter **BIC/SWIFTCode**.

After filling in all filters click on Search and the results will be displayed in a table or click on Clear to reset the

filters. If you want to add new beneficiaries click on **Add Beneficiary** and fill in the requested information.

Name Client Client Science Sci

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. If you want to view detailed information about a beneficiary click on its name.

RON Payments Beneficiary - Mo	odify	as of 09/01/2013
Beneficiary Details		
Name *	Beneficiar test	
Beneficiary Address *	Bucharest	
Beneficiary IBAN *		
FIC / SSN		
Bank Name	BANCA COMERCIALA ROMANA S.A.	
Fields marked * are mandatory		
Modify	Cancel	Delete

If you want change the details for the beneficiary click on **Modify** or click on **Delete** to delete it.



2.4.5. View Cut-Off Times

The transactions made through Alpha Click 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 below are only for presentation and are subject to change. For detailed information regarding cut off times verify **View Cut-Off Times** menu in Alpha Click.

View Cut-Off Time	
Order Type	Cut-Off Time
Limited Rate Deposit Initiate	15:30
Utility Payments to other banks - high value	15:00
Utility Payments to other banks - low value*	14:00
Utility Payments to other banks - low value**	20:30
FCY payments to the same client (SPOT/BEN)	15:30
FCY Payments Alpha - Alpha	20:30
FCY payments to the same client (URGENT/SHA)	13:00
FCY payments to the same client (SPOT/SHA)	15:30
FCY payments (URGENT/SHA)	13:00
FCY payments (SPOT/SHA)	15:30
FCY payments to the same client (URGENT/OUR)	13:00
FCY payments to the same client (SPOT/OUR)	15:30
FCY payments - (URGENT/OUR)	13:00
FCY payments (SPOT/BEN)	15:30
FCY payments (URGENT/BEN)	13:00
FCY payments to the same client (URGENT/BEN)	13:00
FCY payments - (SPOT/OUR)	15:30
Own Account Transfer Limited Rate	15:30
Own Account Transfer Firmly Quoted Rate	23:59
RON Budget Payments - low value*	14:00
RON Payments - low value*	14:00
RON Payments - high value	15:00
RON Budget Payments - low value**	20:30
RON Payments Alpha - Alpha	20:30
RON Budget Payments - high value	15:00
RON Payments - low value**	20:30
Note: * - Product Cut-Off Time, ** - Value Date Cut-Off Time.	



2.5. Deposits

2.5.1. Term Deposit Initiate

Term Deposit Initiate menu allows you to set up any term deposit type without going to the branch.

Account Based Deposit Initi	iate				as of 09/01/2013
Transaction Details					
Deposit Type					
Deposit Type		Term deposit - 1 month	~		
Maturity Date *		09/02/2013 dd/mm/yyyy			
Source Account Details					
Customer		✓			
Currency		EUR 🔽			
Source Account				*	
Alias					
Branch		AGENTIA HOWARD JOHNSON	Available Balance		
Maturity Instruction					
Maturity Instructions		Transfer Principal To Account 💌			
Account Details				~	
Interest Instruction					
Interest Instruction		Account Transfer 😒			
Account Number				×	
Deposit Details					
Deposit Amount *		Currency			EUR
Interest Rate Type *	Standard Interest Rate	C Limited Intere	st Rate		

To setup a term deposit:

- Choose Deposit Type;
- Choose the Customer, Currency and ordering Account. After choosing the account click on Balance Available to check the available balance;
- Choose the Maturity instructions;
- Enter the Amount;
- Choose the Interest Rate Type. Click on Get Interest Rate to view the standard interest rate. For negotiated deposits you need to enter the interest rate provided by the Bank at Limited Interest Rate.

After filling in the fields click on **Initiate** to initiate the transaction. Verify the data you introduced and if the data is incorrect click on **Change** or click on **Cancel** to cancel the transaction.



Account Based Deposit Verify					as of 09/01/2013
Account Based Deposit Verify					
Iransaction Details					
Deposit Type					
Deposit Product	Alpha	Tax Protect - 16 weeks (EUR/USD)		
Maturity Date	01/05	/2013			
Source Account Details					
Customer					
Currency	EUR				
Source Account					
Alias					
Branch	AGEN	TIA HOWARD JOHNSON			
Maturity Instruction					
Rollover Instructions	Trans	fer Principal To Account			
Account Details					
Interest Instruction					
Interest Instruction	Accou	int Transfer			
Account Number					
Deposit Details					
Deposit Amount	100.00 EUR		Currency		EUR
Interest Rate Type	Standard Interest R	ate			
Confirm		Change		Cancel	

If you are sure that all data is correct click on **Confirm**.

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.

Account Based [Deposit - Confirmat	tion					as of 09/01/2013
Account Based Dep	osit - Confirmation						
Reference							
Transaction Details							
Deposit Type							
Deposit Product		A	lpha Tax Protect - 1	6 weeks (EUR/USD)			
Maturity Date		0	1/05/2013				
Source Account Det	ails						
Customer							
Currency		E	UR				
Source Account							
Alias							
Branch		A	GENTIA HOWARD JO	DHNSON			
Maturity Instruction	1						
Rollover Instructions		Т	ransfer Principal To	Account			
Account Details							
Interest Instruction	1						
Interest Instruction		A	ccount Transfer				
Account Number							
Deposit Details							
Deposit Amount	1	100.00 EUR			Currency		EUR
Interest Rate Type		Standard Intere	st Rate				
Audit Details							
User Id	Date		Version	Authorization N	Number	Status	
	09-01-2013 15:05:21.0		0	0		Accepted By the Bank	
			Create M	ore			

OBSERVATION!

Term deposit set up (standard interest deposits) is available every working day from 7:00 a.m. to 7:00 p.m.



2.5.2. Term Deposit Redemption

Term Deposit Redemption menu allows you to redeem term deposits opened at Alpha Bank Romania.

Term Deposit Redemption	as of 25/01/2013
Term Deposit Redemption	
C Unauthorized C Initiate New	Select Customer
Status All	User Reference
	Disclaimer
	Your deposits are guaranteed. Find more <u>details</u>
Term deposit set up (standard interest depos	sits) and term deposit redemption transactions are available every working day from 7:00 a.m. to 7:00 p.m.
Search	Clear

To search for a term deposit:

- Choose the Customer;
- Select Initiate New;
- Choose the Status of the deposit.

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters. If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns.

Term Deposit Details								
TD Account No	Product Name	~	Amount	~	Currency	~	Maturity Date	~
	Alpha Tax Protect - 16 weeks (EUR/USD)			100,00	EUR		01/05/2013	
	Alpha Tax Protect - 16 weeks (RON)			1.000.00	RON		30/04/2013	

To redeem a term deposit click on the term deposit's Account number and then click on Terminate.

TD Redemption - Details			as of 09/01/2013
TD Redemption - Details			
Deposit Details			
Deposit Product	Alpha Tax Protect - 16 wee	ks (EUR/USD)	
TD Account No			
Account Details			
Maturity Date	01/05/2013		
Current Interest Rate	4.2		
Redemption			
Value Date *	Terminate Now	Terminate Later	09/01/2013 (dd/mm/yyyy)
Before maturity date	for the cancellation of the o	deposit, upon client request, prio	or to its maturity
Terminate			Cancel



TD Redemption - Details	as of 09/01/201
TD Redemption - Details	
Deposit Details	
Deposit Product	Alpha Tax Protect - 16 weeks (EUR/USD)
Account Details	
Initial Deposit Amount	100.00 EUR
Maturity Date	01/05/2013
Initial Interest Rate	4.2
Redemption Instructions	
TD Account No	AGENTIA HOWARD JOHNSON
Redemption Details	
Current Deposit Amount	100.00 EUR
Current Interest Rate	4.2
Interest Amount (+)	0.00 EUR
Account to transfer	AGENTIA HOWARD JOHNSON
Termination Date	09/01/2013
Confirm	Change

If you are sure that all data is correct click on **Confirm**.

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.

TD Redemption - Details			as of 09/01/201	
TD Redemption - Details				
Deposit Details				
Deposit Product	Alpha Tax Protect -	16 weeks (RON)		
Account Details				
Initial Deposit Amount	1.000.00 RON			
Maturity Date	30/04/2013			
Initial Interest Rate	5.75			
Redemption Instructions				
TD Account No		AGENTIA HOWARD JOHNSON		
Redemption Details				
Current Deposit Amount	1,000.00 RON			
Current Interest Rate	5.75			
Interest Amount (+)	0.00 RON			
Account to transfer		AGENTIA HOWARD JOHNSON		
Termination Date	09/01/2013			
Audit Details				
User Id Date	Version	Authorization Number	Status	
2013-01-09 15:28:1	2.0 0	0	Accepted By the Bank	
Redeem Another				

OBSERVATION!

Term deposit redemptions are available every working day from 7:00 a.m. to 7:00 p.m.



2.5.3. View Term Deposit

View Term Deposit menu allows you to view the term deposits opened at Alpha Bank Romania.

Term Deposit View	as of 09/01/2013
Term Deposit View	
COrdered through IB	Select Customer
Status All	User Reference

To view a term deposit:

- Choose the Customer;
- Select Ordered through IB if you want to view only term deposits set up through Alpha Click or All Deposits;
- > Choose the Status of the term deposit. You can choose to view active or closed deposits;
- > Enter the **Term Deposit Account number**;

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters.

Term Deposit Details											
TD Account No	*	Product 🔩 Name	Amount 🛰	Currency 🍒	Maturity 🔨 Date	Status 🛰	Rate 🍒	Setup 🔨 Date	Rollover 🔨 Type	Maturity Instruction	Last Rollover 搔 Date
		Alpha Tax Protect - 16 weeks (EUR/USD)	100,00	EUR	01/05/2013	Active	4.2 %	09/01/2013		Close on Maturity	
			Download						Print		

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. To view detailed information about a term deposit click on the **Term Deposit Account number**. Click on **Download** if you want to save the list of term deposits on your computer in CSV format, or click on **Print** if you want to print it.

2.5.4. View Contract Deposits

View Contract Deposits menu allows you to view all overnight/non-standard deposits opened at Alpha Bank Romania.

View Contract Deposits - Search	as of 09/01/2013
View Contract Deposits	
Customer	
TD Contract No	
Maturity Date From (dd/mm/yyyy)	Maturity Date To (dd/mm/yyyy)
Search	Clear



To view a contract deposit:

- Choose the Customer;
- > Enter the Term Deposit Contract number;
- > Enter the **Date**.

After filling in all filters click on Search and the results will be displayed in a table or click on Clear to reset the

filters.

Contract Deposit Details										
TD Contract 🚽	Product Name	*	Amount 🛰	Currency 🍒	Value 🔹	Maturity Date	*	Rate 🛰	Interest 🍒	Status 🍡
	Overnight deposit for clients		146,868.58	RON	17/12/2012	18/12/2012		3.00	12.07 RON	Processed - Liquidated
	Overnight deposit for clients		230,422.17	RON	17/12/2012	18/12/2012		3.00	18.94 RON	Processed - Liquidated
	Download						F	Print		

If the returned results are numerous you can sort the results by many filters by clicking on the name of the table's columns. To view detailed information about a term deposit click on the **Term Deposit Account number**. Click on **Download** if you want to save the list of term deposits on your computer in CSV format, or click on **Print** if you want to print it.



2.6. Loans

2.6.1. View Loans

View Loans menu allows you to view all the loans you have at Alpha Bank Romania.

View Consumer Loan Accounts - Search		as of 09/01/2013
View Consumer Loan Accounts		
Customer		
Account Number		
Maturity Date From (dd/mm/yyyy)	Maturity Date To (dd/mm/yyyy)	Status
		All
Search		Clear

To view a loan:

- Choose the Customer;
- Enter the Account number;
- > Enter the Maturity date;
- Choose the Status of the loan.

After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters.

Consumer Loan Details										
Consumer Loan Account 🛛 🔩	Branch 🏾 🛰	Currency 🔽	User Reference 🔩 No	Product 🔨	Loan 🔹 Amount	Maturity 🔨 Date	Status 🏾 🛰			
	SUCURSALA AVIATIEI	RON		ALPHA PERSONAL LOAN	7,440.10 RON	15/09/2011	Processed - Liquidated			
	SUCURSALA AVIATIEI	EUR		AH825 ARM 2Y IMOBILIAR	34,240.23 EUR	03/09/2031	Active			
	SUCURSALA AVIATIEI	EUR		AH IPOTECAR - STANDARD	60,750.00 EUR	15/08/2046	Active			
	SUCURSALA AVIATIEI	EUR		APL GARANTAT CU IPOTECA	19,810.05 EUR	15/02/2033	Active			

Click on the Account number if you want to view detailed information about a loan. Click on View Repayment

Schedule if you want to view the repayment schedule or click on **Back** to return to the previous screen.

Account Details			as of 09/01/2013
Account Details			
Consumer Loan Account No.			
Currency	EUR	Branch	SUCURSALA AVIATIEI
Product Category	HOUSING LOANS	Product	AH825 ARM 2Y IMOBILIAR
Loan Amount	34,240.23 EUR		
Disbursement date	02/11/2009	Maturity Date	03/09/2031
Name		Status	Active
Branch	SUCURSALA AVIATIEI		
Current Amount Due	31,500.83 EUR		
Interest Details			
Base Interest Rate		1.013%	
Interest Margin		4.5	
Actual Interest Rate		5.513%	
Back		View Repayment Schedule	



2.6.2. View Credit Lines

View Credit Lines menu allows you to view the credit lines opened at Alpha Bank Romania.

Limits Inquiry as of 25/01/20										
Limits Inquiry Del	ails									
Customer						C	\bigcirc			
Corporate Currency				RON						
Id	Currency	Approval Date	Expiry Date	Limit Amount	Utilized	Available Amount	Line Available			
OVDSALRON1	RON	05/09/2012	05/09/2013				Y			

To view the credit lines choose the **Customer** and click on the refresh button. Here you can view all credit lines

details (Approval date, Expiry date, Limit amount, Utilized amount and Available amount).