Alpha Click

User Manual

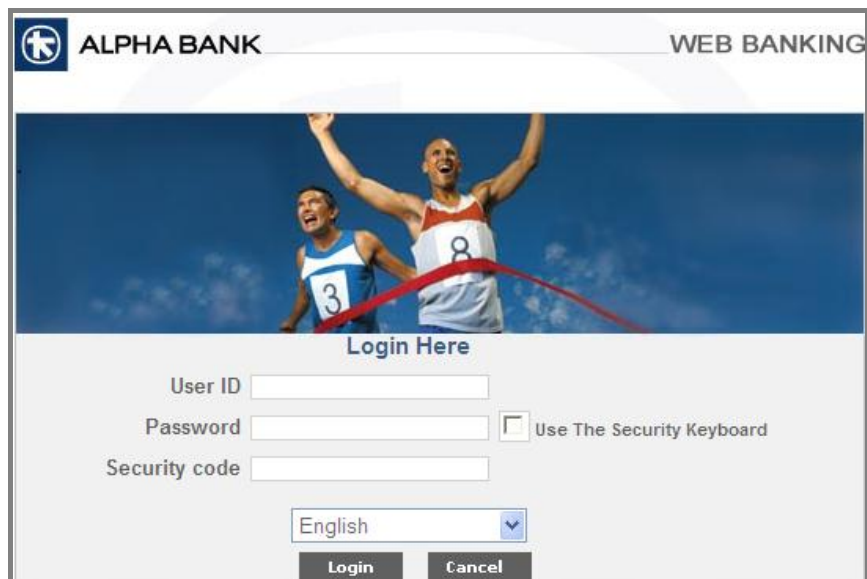# - for Legal Entities -

Contents

ALPHA BANK
WEB BANKING

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 only via the official website of Alpha Bank Romania (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

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 also use 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.
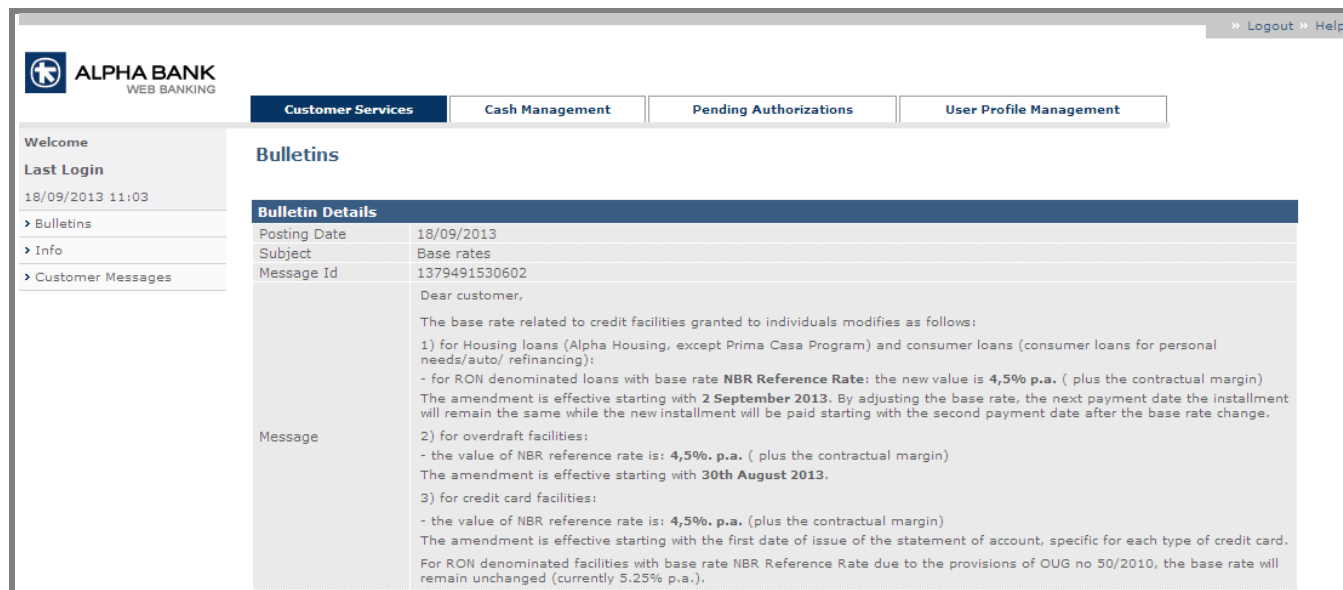
FOR SECURITY REASONS WE RECOMMEND YOU TO USE THE SECURITY KEYBOARD!

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

- **Security code** – this is six digits code generated by the security device.
- After you enter the login information click on **Login**.

NAVIGATION IN ALPHA CLICK

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

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.

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

1. USER PROFILE MANAGEMENT

1.1. Change password

Change password menu allows you to change your password.

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!

1.2. Security Device Management

Security Device Management menu allows you to view and manage your security devices.

To add a new security device:

➤ Click on **Add New Security Device;**

➤ Enter the **Security Device Alias** (a nickname for an easier identification of the device),

Security Device serial number (the 12 characters serial number on the back of the device),

Security Code (the six digits code generated by the security device),

PIN Code (the 5 character code received from the Bank)**.**

After filling in the fields click on **Activate Security device** to initiate the operation.

If you are sure that all data is correct click on **Confirm** or click on **Cancel** to cancel the transaction.

Modify option allows you to change the security device's alias.

To modify a security device's alias:

➢ Select a security device;

➢ Click on **Modify;**

➢ Enter the new **Security Device Alias;**

Modify

Crt. No.	1
Security Device Alias	test
Security Device serial number	
Status	Enabled
Available since	01/07/2013

*You can modify only the security device's Alias.

| Modify | Cancel |

After filling in the field click on **Modify** to initiate the operation.

Security Device Modification Verification

Security Device Alias	Security Device serial number	Status	Available since
test		Enabled	01/07/2013

| Confirm | Cancel |

If you are sure that all data is correct click on **Confirm** or click on **Cancel** to cancel the transaction.

Security Device Modification Confirmation

The security device's alias was successfully modified.

Security Device Alias	Security Device serial number	Status	Available since
test		Enabled	10/07/2013

| Modify Another Security Device |

If you are unable to sign in with your security codes you can reset your security devices by using the **Syncronize** option.

To synchronize a security device:

➢ Select a security device;

➢ Click on **Synchronize;**

➢ Enter the **Security Code 1** and **Security Code 2;**

After filling in the fields click on **Synchronize** to initiate the operation.

If you are sure that all data is correct click on **Confirm** or click on **Cancel** to cancel the transaction.

To delete a security device:

- ➤ Select a security device;

- ➤ Click on **Delete;**

Click on **Delete** to initiate the operation.

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

Security Device Deletion Verification

Security Device Alias	Security Device serial number	Status	Available since
test		Enabled	01/07/2013

Confirm   Cancel

Click on **Confirm** to delete the security device or click on **Cancel** to cancel the transaction.

Security Device Deletion Confirmation

The security device was successfully deleted.

Security Device Alias	Security Device serial number	Status	Available since
test		Enabled	01/07/2013

Delete Another Security Device

2. CUSTOMER SERVICES

2.1. 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.

2.2. Info

2.2.1. 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 09/01/2013

Exchange rate inquiry details

Currency	All	Rate Type	NBR	Date (dd/mm/yyyy)	09/01/2013

Search   Clear

Rate as of 09/01/2013

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

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

2.2.2. 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.

2.3. Customer messages

2.3.1. 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.

3. CASH MANAGEMENT

3.1. My accounts

3.1.1. Accounts Summary

Accounts Summary					as of 09/01/2013
Customer					
All					
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.

3.1.2. 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		
Select Account	--Select Account to Query--	**Indicate** 30 transactions per page.	
To search for specific transactions, 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;

> ➤ 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 Activity   as of 09/01/2013

			IBAN	
Account Number				
Current Balance	4,662.74 RON		Balance Available	4,662.74 RON
Start Date	17/12/2012		End Date	07/01/2013
Sort Order	Descending		Debit / Credit	Both Debit and Credit
Beneficiary/Payer			Beneficiary/Payer IBAN	
Payment Details				

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, SECTOR 1, BU CURESTI Detalii plata:	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		11,175.56 RON
07/01/2013	07/01/2013		Incasare intrabancara Platitor: INT.GHEORGHE SIMIONESCU NR 2C BL SC AP 2 BUCURESTI 1 CP 014155 ROMANIA Detalii incasare:		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		1,185.56 RON
04/01/2013	04/01/2013		IB - Plata interbancara mica val. Beneficiar: Detalii plata:	1,100.00 RON		1,199.36 RON
04/01/2013	04/01/2013		Comision plata mica valoare	5.71 RON		2,299.36 RON
04/01/2013	04/01/2013		IB - Plata interbancara mica val. Beneficiar: Detalii plata:	10.00 RON		2,305.07 RON

3.1.3. 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.

To view the balance:

➢ Choose the **Customer** whose account you want to query;

➢ Choose the **Account** you want to query;

➢ To view the balance click on **Go**;

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

ATTENTION! TRANSACTIONS ARE MADE WITHIN NET AVAILABLE BALANCE LIMIT.

3.1.4. Account Statement

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

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

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
31		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
34		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.

3.1.5. 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 Nickname			as of 09/01/2013
Search Criteria			
Customer	All		

Account Number	Branch	Accounts Nickname	Account Sequence No.
	AGENTIA HOWARD JOHNSON		
	AGENTIA HOWARD JOHNSON		
	AGENTIA HOWARD JOHNSON		
	AGENTIA HOWARD JOHNSON		
	AGENTIA HOWARD JOHNSON		
	Save		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
	Save		Clear

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

3.2. Own Accounts Transfers

3.2.1. 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 Transfer - Initiate			as of 09/01/2013
Transaction Details			
Ordering Party Details			
Customer *		Account Number *	
Currency	RON	Alias	
Branch	AGENTIA HOWARD JOHNSON	**Balance Available**	
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 *	⊙ Limited Quoted Rate	**Exchange Rates**	○ Limited Rate
Narrative			
Template Details			
Save as a Template	☐	Private Template	☐
Template Id			
* indicates mandatory 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.

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[*] *Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number.*

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

Own Account Transfer - Verification   as of 09/01/2013

Transaction Details

Ordering Party Details

Client		Alias	
Currency	RON	Account Number	
Branch	AGENTIA HOWARD JOHNSON		

Destination Account Detail

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		

[Confirm]   [Change]   [Cancel]

If you are sure that all data is correct click on **Confirm**. The confirmation of the transaction is given by the confirmation screen.

Own Account Transfer - Confirmation   as of 18/09/2013

Reference
Status   Initiated

Transaction Details

Ordering Party Details

Client		Alias	
Branch	SUCURSALA AVIATIEI	Account Number	
Currency	RON		

Destination Account Detail

Alias		Account Number	
Currency	EUR	Branch	SUCURSALA AVIATIEI

Payment Details

Transfer Amount	100.00 RON	Currency	RON
Exchange Rate Type	Limited Quoted Rate	Execution Date	18/09/2013
Exchange Rate	1 EUR = 4.46RON		

Audit Details

User Id	Date	Version	Authorization Number	Status
	18-09-2013 11:58:37.0	0	0	Initiated

[Create More]

ATTENTION! After confirming the transaction, access the **Pending Authorizations** module and authorize the transaction so it can be sent for processing!

3.2.2. 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.

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.

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Credit Card Recharge - Verification as of 09/01/2013

Transaction Details

Source Account Detail

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

Confirm   Change   Cancel

If you are sure that all data is correct click on **Confirm**. The confirmation of the transaction is given by the confirmation screen.

Credit Card Recharge - Confirmation as of 18/09/2013

Reference
Status   **Initiated**

Transaction Details

Source Account Detail

Customer		Account Number	
Currency	RON	Alias *	
Branch	SUCURSALA AVIATIEI		

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	18/09/2013	Payment Details *	test

Audit Details

User Id	Date	Version	Authorization Number	Status
	18-09-2013 12:07:13.0	0	0	Initiated

Create More

ATTENTION! After confirming the transaction, access the **Pending Authorizations** module and authorize the transaction so it can be sent for processing!

3.3. Payments

3.3.1. 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 (inter-banking, budget, intra-banking).

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.

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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**. The confirmation of the transaction is given by the confirmation screen.

RON Payments - Confirmation   as of 18/09/2013

Reference		
Status		Initiated

Transaction Details

Ordering Party Details

Customer		From the account	
Currency	RON	Alias	
Branch	SUCURSALA AVIATIEI		

Beneficiary Details

Name			
Beneficiary Address		FIC/SSN	
		Beneficiary IBAN	
		Bank Name	ALPHA BANK ROMANIA S.A.

Payment Details

Order No.	1	Urgent	No
Amount	100.00 RON	Currency	RON
Value Date	18/09/2013		
Payment Details			

Audit Details

User Id	Date	Version	Authorization Number	Status
	18-09-2013 12:24:44.0	0	0	Initiated

| Create More |

ATTENTION! After confirming the transaction, access the **Pending Authorizations** module and authorize the transaction so it can be sent for processing!

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

3.3.2. Foreign Currency Payments

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

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;

The Bank is applying supplementary controls in case of foreign currency payments executed starting 27th of January 2014, for values exceeding 500.000 EUR (or equivalent). Therefore, in case of placing foreign currency payments through Alpha Click, for amounts exceeding the above mentioned limits, you will be contacted by the Bank officers in order to reconfirm the payment transactions.

- ➢ Enter transfer details (**Order number**, **Details of charges**, **Amount**[*], **Currency**);

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[*] *Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number.*

- ➢ 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.

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

Foreign Currency Payment - 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 returned

If you are sure that all data is correct click on **Confirm**. The confirmation of the transaction is given by the confirmation screen.

Foreign Currency Payments - Confirmation   as of 18/09/2013

Reference
Status   Initiated

Transaction Details

Ordering Party Details

Customer		Source Account Number	
Source A/C Nickname		Currency	EUR
Branch	131		

Transfer Detail

Order No.	1	Details Of Charges	SHA
Transfer Amount	100.00 EUR	Currency	EUR
Execution Date	SPOT		

Beneficiary Details

Name		Beneficiary IBAN	
Account		Beneficiary Country	ROMANIA
Beneficiary Address 1	BUCURESTI	Beneficiary Address 2	

Beneficiary Bank Details

BIC / SWIFT Code		Bank Name	ING BANK N.V., BUCHAREST BRANCH
Bank City	BUCHAREST	Bank Country	ROMANIA
Bank Address 1	48, IANCU DE HUNEDOARA BLVD.	Bank Address 2	

Payment Information

Crt No.	Transaction Value	Transaction Code	Narrative of the transaction for which a payment is ordered/made	Delivery date (dd/mm/yyyy)	Registration no. in the Registry of external debt
1					
2					
3					
4					
5					
6					
7					

Payment Details

Source Of Founds

For payments made from loan or from commitment undertook by ALPHA BANK ROMANIA refer to :

Loan Facility Agreement No.		Payment Secured Under The Reference	
Commitment Agreement No.			

To justify payment, we attach the following documents :

Contracts		DVI	
Invoices		Details Of Payment/ Representing	
Value Date	18/09/2013		

Audit Details

User Id	Date	Version	Authorization Number	Status
	18-09-2013 12:52:39.0	0	0	Initiated

Create More

ATTENTION! After confirming the transaction, access the **Pending Authorizations** module and authorize the transaction so it can be sent for processing!

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

3.4. Pay Bills

3.4.1. 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.

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.

---

[*] *Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number.*

Utility Payments In Alpha Bank-Verification — as of 09/01/2013

Mode of Transfer	Utility Payments in Alpha 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		

[Confirm] [Change] [Cancel]

If you are sure that all data is correct click on **Confirm**. The confirmation of the transaction is given by the confirmation screen.

Utility Payments In Alpha Bank-Confirmation — as of 18/09/2013

Reference			
Status	Initiated		

Transaction Details

Ordering Party Details

Customer		From the account	.
Currency	RON	Alias	
Branch	SUCURSALA AVIATIEI		

Category Details

Category Name	Water and waste		

Utility Provider Details

Utility Name			
Client name		Client code	
Bill reference			

Payment Details

Order No.	1		
Amount	25.00 RON	Currency	RON
Value Date	18/09/2013		

Audit Details

User Id	Date	Version	Authorization Number	Status
	18-09-2013 13:18:24.0	0	0	Initiated

[Create More]

ATTENTION! After confirming the transaction, access the **Pending Authorizations** module and authorize the transaction so it can be sent for processing!

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

3.4.2. Utility Payments to other banks

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

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.

---

[*] *Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number.*

Utility Payments To Other Banks - Verification   as of 09/01/2013

Mode of Transfer   Utility Payments 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**. The confirmation of the transaction is given by the confirmation screen.

Utility Payments To Other Banks - Confirmation   as of 18/09/2013

Reference
Status   Initiated

Transaction Details

Ordering Party Details

Customer		From the account	
Currency	RON	Alias	
Branch	SUCURSALA AVIATIEI		

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	18/09/2013		

Payment Details

Order No.	1	Client Id	
Contract Number		Bill Number	
Other Details		Bill Date	

Audit Details

User Id	Date	Version	Authorization Number	Status
	18-09-2013 13:20:57.0	0	0	Initiated

[Create More]

ATTENTION! After confirming the transaction, access the **Pending Authorizations** module and authorize the transaction so it can be sent for processing!

3.5. Payments Management

3.5.1. Payments Review

Payments Review menu allows you to check the history of your transactions made through Alpha Click, to modify the details of transactions (date change and signature revoke), to delete them or to reinitiate rejected transactions.

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 / Modify
	RON Payments	Accepted By the Bank	1			100.00 RON		2013-09-18 12:24:44.0	View / Modify
	RON Payments	Accepted By the Bank	1			100.00 RON		2013-09-18 14:11:22.0	View / Modify
	RON Payments	Accepted By the Bank	1			100.00 RON		2013-09-18 14:16:50.0	View / Modify
	RON Payments	Accepted By the Bank	1			100.00 RON		2013-09-18 14:17:13.0	View / Modify

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/Modify** if you want to view detailed information about a transaction.

RON Payments - Verification   as of 09/01/2013

Reference
Status   Processed - Liquidated   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   10.00 RON   Currency   RON
Value Date   04/01/2013
Payment Details

Charge and Commissions Details
Total Commissions and Charges

Back   Print

Click on **Print** if you want to print the transaction or click on **Back** to return to the previous screen. Click on **Modify** if you want to change the details of the transaction or on **Delete** if you want to delete it.

ATTENTION! Modify and delete options are available only for transactions with status **Initiated**.

To reinitiate a rejected transaction:

➢ Choose the **Customer ID**;

➢ Choose the **Order Type** and **Status**;

➢ Select the period you want to query;

➢ Select the **Reinitiate rejected transactions** options.

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 / Modify
☑		RON Payments	Rejected By Authorizer	1			100.00 RON		2013-09-17 10:02:25.0	View / Modify

Reinitiate Rejected Transactions

Select the transaction you want to reinitiate and click on **Reinitiate Rejected Transactions**.

Reinitiate Rejected Transactions   as of 18/09/2013

Successful Transactions

Reference	New Reference	Order Type	Order status	Order No.	Payer Name	Name	Amount	Initiator	Initiation Date
		RON Payments	Initiated	1			100.0		2013-09-18 15:49:44.175

The above transactions have been reinitiated

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

ATTENTION! Only transactions with status **Rejected by the Bank** or **Rejected by Authorizer** can be reinitiated. Rejected transactions are reinitiated under a new reference number and with status **Initiated**. The rejected transactions remain in status **Rejected by the Bank/Rejected by Authorizer** and cannot be modified.

To change the date of a transaction:

- ➢ Choose the **Customer ID**;
- ➢ Choose the **Order Type** and **Status**;
- ➢ Select the period you want to query;
- ➢ Select the **Exceeded Date** and **Change Date** options.

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 / Modify
☑		Foreign Currency Payments	Initiated	1			100.00 EUR		2013-09-18 12:52:39.0	View / Modify
☑		Utility Payments to other banks	Initiated	1			25.00 RON		2013-09-18 13:20:57.0	View / Modify
	Data			(dd/mm/yyyy)						**Change Date**

Select the transactions for which you want to change the date, fill in the field **Date** and click on the button **Change Date**.

Change Date   as of 18/09/2013

Successful Transactions

Reference	Order Type	Order status	Order No.	Payer Name	Name	Amount	Initiator	Initiation Date
	Foreign Currency Payments	Initiated	1			100.0		2013-09-18 12:52:39.0
	Utility Payments to other banks	Initiated	1			25.0		2013-09-18 13:20:57.0

The value date of the above transactions has been changed

ATTENTION! The date can be change only by the user who initiated the transaction and only for transactions with exceeded date.

To revoke a signature for a transaction:

- ➢ Choose the **Customer ID**;
- ➢ Choose the **Order Type** and **Status**;
- ➢ Select the period you want to query;
- ➢ Select the **Exceeded Date** and **Revoke Signature** options.

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.

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

	Reference ⌄⌃	Order Type ⌄	Order status ⌄	Order No. ⌄	Payer Name ⌄	Name ⌄	Amount ⌄	Initiator ⌄	Initiation Date	View / Modify
☑		RON Payments	Semi Authorised	1			100.00 RON		2013-09-18 16:46:03.0	View / Modify

Revoke Signature

Select the transactions for which you want to revoke the signature and click on the button **Revoke Signature**.

Revoke Signature — as of 18/09/2013

Successful Transactions

Reference	Order Type	Order status	Order No.	Payer Name	Name	Amount	Initiator	Initiation Date
	RON Payments	Initiated	1			100.0		2013-09-18 16:46:03.0

The signature of above transactions has been revoked

ATTENTION! The signature can be revoked only by the user who partially authorized the transaction and only for transactions with exceeded date and status **Semi Authorized**.

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		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
Utility payments in other banks	The transaction is ongoing in Alpha Click.		
Credit card recharge			
Foreign currency payments			
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.

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

3.5.2. Payment Templates

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

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.

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.

3.5.3. Payments Printing

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

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 Account	Name	Beneficiary Account	Order No.	Order status
☐		10.00 RON	RON	08/01/2013					1	Accepted By the Bank
☐		80.00 RON	RON	08/01/2013					1	Accepted By the Bank
☐		50.00 RON	RON	09/01/2013					1	Accepted By the Bank
☐		2.00 RON	RON	09/01/2013					1	Accepted By the Bank

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**.

3.5.4. Beneficiary Maintenance

Beneficiary Maintenance menu allows you to add new beneficiaries or modify the existing beneficiaries for each payment type.

Search Beneficiary   as of 09/01/2013

Search Criteria

Name		Customer ID	All
Payment Type	All	Bank Name	All BIC / SWIFT Code

Search   **Add Beneficiary**   **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
Beneficiar test	

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 – Modify   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.

3.5.5. 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.

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro
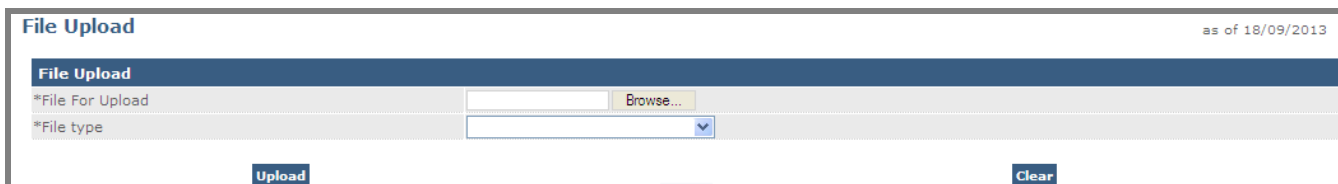
3.6. Payment File Upload

3.6.1. File Upload

File Upload menu allows you upload payment files (RON, Foreign currency, to State Treasury, salary payments).

To upload a payment file:

> Click on **Browse** and choose the file for upload;

> Select the File type.

File Upload	as of 18/09/2013
File Upload	
*File For Upload	[ ] Browse...
*File type	[▼]
Upload	Clear

> Click on the **Upload** button;

File Upload Confirmation	as of 18/09/2013
File has been successfully received.	
File Upload	
File Reference No	
Confirmation Date	18/09/2013
*File type	
File Name	
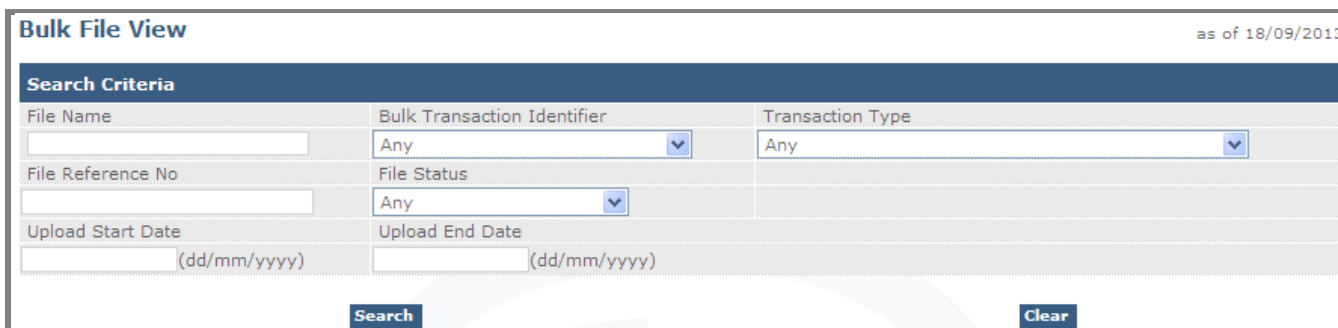
ATTENTION! After uploading the file check its status in the menu **Upload History**. After the upload confirmation access the **Pending Authorizations** module and authorize the file so it can be sent for processing.

3.6.2. Upload History

Upload History menu allows you to view and check the status of the uploaded files.

Bulk File View			as of 18/09/2013
Search Criteria			
File Name	Bulk Transaction Identifier	Transaction Type	
[ ]	Any ▼	Any ▼	
File Reference No	File Status		
[ ]	Any ▼		
Upload Start Date	Upload End Date		
[ ] (dd/mm/yyyy)	[ ] (dd/mm/yyyy)		
Search		Clear	

To search for uploaded files you can use the following filters:

> **File Name**;

> **Bulk Transaction Identifier**;

> **Transaction Type**;

> **File Reference No**;

- ➤ **File Status**;
- ➤ Date (**Upload Start Date**, **Upload End 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.

File Name	File Reference No	BTID	Received Date	Transaction Type	File Status	Initiator ID	File History
RON.txt		RON bulk	16/09/2013 11:07:26	Bulk Domestic RON Payment/Bulk Budget Payments	Pre Process		View History

To view the file history click **on View History**. In this screen click on **File Download** to save the file on your computer, or click on **Delete** to erase it.

History Of File
as of 19/09/2013

File Details

File Reference No	File Name	Bulk Transaction Identifier	Bulk Transaction Identifier Description
	RON.txt		RON bulk

History Of File

File Status	Updated Date	File Download
Received	16/09/2013 11:07:26	File Download
Pre Process	16/09/2013 11:07:38	
Authorization		Current Step Under Execution

Delete   Back

To view more details about the file click on file name. For instance, you can view the total number of the transactions.

Details Of File
as of 19/09/2013

File Details

File Reference No	File Name	File Status	Received Date
	RON.txt	Pre Process	16/09/2013 11:07:26

Transaction Details

Total Records	Transaction Type	Transaction Amount
9	Bulk Domestic RON Payment/Bulk Budget Payments	8,945.00 RON

Back

To view the transactions from the uploaded file click on the file reference and the transactions will be displayed as a table.

Bulk File Record Details

as of 19/09/2013

Filter Criteria

Column Name	Operator	Data
Amount	=	

Filter   Clear

Bulk File Record Details

Id	File Reference No	Order No.	Name	Credit Account No	Currency	Amount	Status	Record Details	Authorization Details
000000000001		1			RON	801.00 RON	Initiated	Record Details	Authorization Details
000000000002		2			RON	2,444.00 RON	Initiated	Record Details	Authorization Details
000000000003		3			RON	973.00 RON	Initiated	Record Details	Authorization Details
000000000004		4			RON	971.00 RON	Initiated	Record Details	Authorization Details
000000000005		5			RON	423.00 RON	Initiated	Record Details	Authorization Details
000000000006		7			RON	708.00 RON	Initiated	Record Details	Authorization Details
000000000007		8			RON	1,202.00 RON	Initiated	Record Details	Authorization Details
000000000008		9			RON	880.00 RON	Initiated	Record Details	Authorization Details
000000000009		10			RON	543.00 RON	Initiated	Record Details	Authorization Details

Previous   Next

Back

To view more details about the transactions click on **Record Details** or **Authorization Details**.

3.7. Deposits

3.7.1. Term Deposit Initiate

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

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.

---

[*] *Alpha Bank does not impose a daily maximum amount for the transactions performed through the Online Banking Service, regardless of their number.*

Account Based Deposit Verify

as of 09/01/2013

Account Based Deposit Verify

Transaction 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	AGENTIA HOWARD JOHNSON		
Maturity Instruction			
Rollover Instructions	Transfer Principal To Account		
Account Details	.		
Interest Instruction			
Interest Instruction	Account Transfer		
Account Number			
Deposit Details			
Deposit Amount	100.00 EUR	Currency	EUR
Interest Rate Type	Standard Interest Rate		

Confirm   Change   Cancel

If you are sure that all data is correct click on **Confirm**. The confirmation of the transaction is given by the confirmation screen.

Account Based Deposit - Confirmation

as of 18/09/2013

Account Based Deposit - Confirmation

Reference

Transaction Details

Deposit Type			
Deposit Product	Term deposit - 2 months		
Maturity Date	18/11/2013		
Source Account Details			
Customer			
Currency	RON		
Source Account			
Alias			
Branch	SUCURSALA AVIATIEI		
Maturity Instruction			
Rollover Instructions	Transfer Principal To Account		
Account Details	.		
Interest Instruction			
Interest Instruction	Account Transfer		
Account Number			
Deposit Details			
Deposit Amount	100.00 RON	Currency	RON
Interest Rate Type	Standard Interest Rate		

Audit Details

User Id	Date	Version	Authorization Number	Status
	18-09-2013 13:23:09.0	0	0	Initiated

Create More

ATTENTION! After confirming the transaction, access the **Pending Authorizations** module and authorize the transaction so it can be sent for processing!

OBSERVATION!

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

3.7.2. 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

○ Unauthorized ○ Initiate New   **Select Customer** [▼]

Status [All ▼]   **User Reference** [ ]

Disclaimer

Your deposits are guaranteed. Find more details

Term deposit set up (standard interest deposits) 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 weeks (EUR/USD)
TD Account No	

Account Details

Current Deposit Amount	100.00 EUR
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 deposit, upon client request, prior to its maturity

[Terminate]   [Cancel]

ALPHA BANK
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TD Redemption - Details	as of 09/01/2013
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   Cancel

If you are sure that all data is correct click on **Confirm**. The confirmation of the transaction is given by the confirmation screen.

TD Redemption - Details	as of 18/09/2013
TD Redemption - Details	
Deposit Details	
Deposit Product	Term deposit - 1 week
Redemption Instructions	
TD Account No	
Maturity Date	24/09/2013
Redemption Details	
Current Deposit Amount	100.00 EUR
Current Interest Rate	1.0
Interest Amount (+)	0.00 EUR
Account to transfer	
Termination Date	18/09/2013

Audit Details				
User Id	**Date**	**Version**	**Authorization Number**	**Status**
	2013-09-18 13:25:59.0	0	0	Initiated

Redeem Another
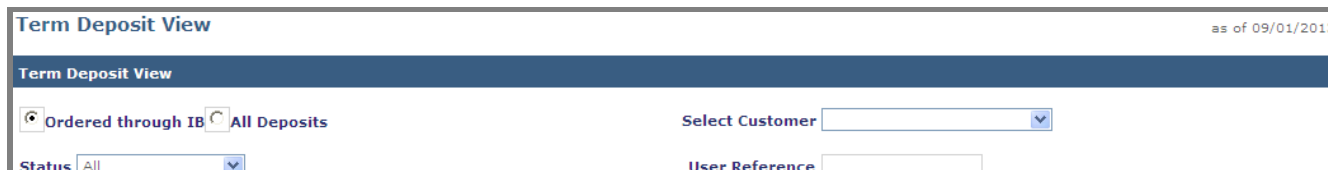
ATTENTION! After confirming the transaction, access the **Pending Authorizations** module and authorize the transaction so it can be sent for processing!

OBSERVATION!

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

3.7.3. 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

⦿ Ordered through IB ◯ All Deposits   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**;
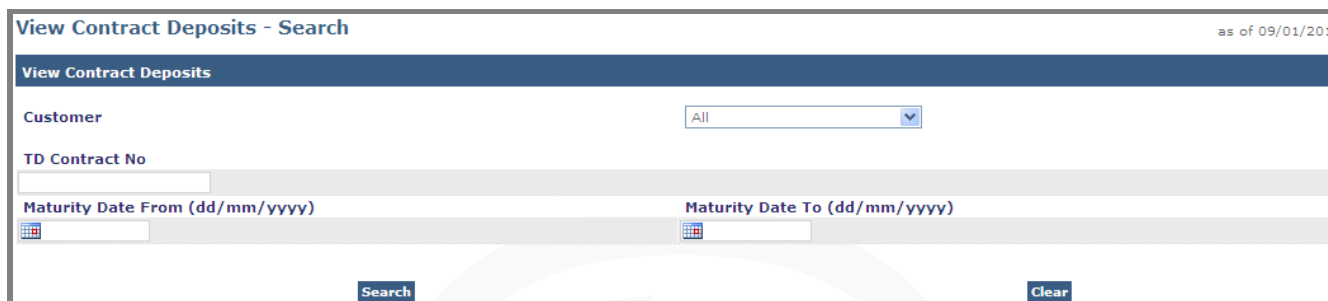
After filling in all filters click on **Search** and the results will be displayed in a table or click on **Clear** to reset the filters.

Term Deposit Details

TD Account No	Product Name	Amount	Currency	Maturity Date	Status	Rate	Setup Date	Rollover Type	Maturity Instruction	Last Rollover 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.

3.7.4. 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 [All ▾]

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 No	Product Name	Amount	Currency	Value Date	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   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.

3.8. Loans

3.8.1. View Credit Lines

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

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**).

4. PENDING AUTHORIZATIONS

4.1. Pending Authorizations

4.1.1. Pending Authorizations

Pending Authorizations menu allows you to authorize or reject the transactions made through Alpha Click.

Pending Authorisations Summary	as of 18/09/2013
Description	**Total unauthorized transactions**
Term Deposit Initiate	1
Utility Payment to other banks	3
Credit Card Recharge	2
RON Payments File Upload	17
FCY Payments	2
Own Account Transfer	3
RON Payments	9
Term Deposit Redemption	2
Utility Payment in Alpha Bank	2

To authorize/reject a transaction you must first select the transaction type (for instance: RON Payments, Own Account Transfer etc.). After selecting the transaction type a list of all transactions from that category that need authorization will be displayed.

RON Payments   as of 18/09/2013

Search Criteria

Customer	Order status	Initiator
All	All	All
Reference	Initiation Date From	Initiation Date To

Search   Clear

	Reference	Initiation Date	Payer name	Order status	Name	Amount	Order No.	Initiator	Authorize/Reject
☐		17-09-2013 12:34:45.0		Initiated		100.00 RON	1		Authorize/Reject
☐		17-09-2013 12:34:46.0		Initiated		100.00 RON	1		Authorize/Reject
☐		18-09-2013 12:24:44.0		Initiated		100.00 RON	1		Authorize/Reject

Reason for rejection [_____]

Authorize Selected   Reject Selected

There are two methods of authorizing or reject transactions:

1. **Simple Authorization/Rejection** – use this method when you want authorize/reject a transaction:

   ➢ Click on **Authorize/Reject** button;

RON Payments - Verification   as of 18/09/2013

Reference
Status   Initiated   Mode of Transfer   RON Payments

Transaction Details

Ordering Party Details
Customer		From the account	
Currency	RON	Alias	
Branch	SUCURSALA AVIATIEI		

Beneficiary Details
Name			
Beneficiary Address		FIC/SSN	
		Beneficiary IBAN	
		Bank Name	ALPHA BANK ROMANIA S.A.

Payment Details
Order No.	1	Urgent	No
Amount	100.00 RON	Currency	RON
Value Date	18/09/2013		
Payment Details			

Audit Details

User Id	Date	Version	Authorization Number	Status
	2013-09-18 12:24:44.0	0	0	Initiated

Reason for rejection	

[Authorize]   [Reject]   [Cancel]

> Click on **Authorize** button if you want to authorize the transaction or on **Reject** if you want to reject it. If you want to reject the transaction you must fill in the field **Reason for rejection**.

RON Payments - Verification   as of 18/09/2013

Reference
Status   Initiated   Mode of Transfer   RON Payments

Transaction Details

Ordering Party Details
Customer		From the account	
Currency	RON	Alias	
Branch	SUCURSALA AVIATIEI		

Beneficiary Details
Name			
Beneficiary Address		FIC/SSN	
		Beneficiary IBAN	
		Bank Name	ALPHA BANK ROMANIA S.A.

Payment Details
Order No.	1	Urgent	No
Amount	100.00 RON	Currency	RON
Value Date	18/09/2013		
Payment Details			

Charge and Commissions Details
Payment Commission	1.30 RON
Total Commissions and Charges	1.30 RON

Audit Details

User Id	Date	Version	Authorization Number	Status
	18-09-2013 12:24:44.0	0	0	Initiated

Transaction(s) Confirmation

Security code		How do I get the security code?

[Confirm]   [Cancel]

If you are sure that all data is correct enter the security code and click on **Confirm**. The security code is generated by the security device and consists in a six digits code.

For more details regarding Alpha Click you can contact us at 0800825742 (+40 21 455 9999 for international calls) or at supportib@alphabank.ro

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 - Confirmation				as of 18/09/2013

Reference
Status   Accepted By the Bank

Transaction Details

Ordering Party Details
Customer		From the account	
Currency	RON	Alias	
Branch	SUCURSALA AVIATIEI		

Beneficiary Details
Name			
Beneficiary Address		FIC/SSN	
		Beneficiary IBAN	
		Bank Name	ALPHA BANK ROMANIA S.A.

Payment Details
Order No.	1	Urgent	No
Amount	100.00 RON	Currency	RON
Value Date	18/09/2013		
Payment Details			

Audit Details

User Id	Date	Version	Authorization Number	Status
	18-09-2013 14:11:22.0	0	0	Initiated
	18-09-2013 14:11:43.0	0	1	Accepted By the Bank

2. **Multiple Authorization/Rejection** - use this method when you want authorize/reject multiple transactions:

➢ Select the transactions you want to authorize/reject;

RON Payments				as of 18/09/2013

Search Criteria

Customer	Order status	Initiator
All	All	All
Reference	**Initiation Date From**	**Initiation Date To**

Search   Clear

☐	Reference	Initiation Date	Payer name	Order status	Name	Amount	Order No.	Initiator	Authorize/Reject
☐		17-09-2013 12:34:45.0		Initiated		100.00 RON	1		Authorize/Reject
☐		17-09-2013 12:34:46.0		Initiated		100.00 RON	1		Authorize/Reject
☑		18-09-2013 14:16:50.0		Initiated		100.00 RON	1		Authorize/Reject
☑		18-09-2013 14:17:13.0		Initiated		100.00 RON	1		Authorize/Reject

Reason for rejection [ ]

Authorize Selected   Reject Selected

➢ Click on **Authorize Selected** if you want to authorize the transactions or on **Reject Selected** if you want to reject the transactions. If you want to reject the transactions you must fill in the field **Reason for rejection**.

RON Payments - Authorization   as of 18/09/2013

Reference	Initiation Date	Payer name	Order status	Name	Amount	Order No.	Initiator
	2013-09-18 14:16:50.0		Initiated		100.00 RON	1	
	2013-09-18 14:17:13.0		Initiated		100.00 RON	1	

Total transactions	Total amount
2	200.00 RON

Transaction(s) Confirmation	
Security code	How do I get the security code?

Authorize   Cancel

➢ Enter the security code and click on **Authorize** button. The security code is generated by the security device and consists in a six digits code.

ATTENTION! By clicking on **Authorize** you agree on the accuracy of the transaction so it can be processed. After clicking on **Authorize** the transaction will be sent for processing! The confirmation of the transaction is given by the confirmation screen.

RON Payments - Authorization   as of 18/09/2013

Reference	Initiation Date	Payer name	Order status	Name	Amount	Order No.	Initiator
	2013-09-18 14:37:01.0		Authorized		100.00 RON	1	

Audit Details

User Id	Date	Version	Authorization Number	Status
	2013-09-18 14:37:01.0	0	0	Initiated
	2013-09-18 14:37:44.0	0	1	Work in Progress

Reference	Initiation Date	Payer name	Order status	Name	Amount	Order No.	Initiator
	2013-09-18 14:37:23.0		Authorized		100.00 RON	1	

Audit Details

User Id	Date	Version	Authorization Number	Status
	2013-09-18 14:37:23.0	0	0	Initiated
	2013-09-18 14:37:45.0	0	1	Work in Progress