

Internet Banking for Retail Clients
User Manual

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Dear Client,

Thank you for joining the users of the Internet Banking System!

Internet Banking was developed for your convenience and effective personal financial management. Its convenience permits quick and safe transfers, checking the balances of your personal accounts as well as monitoring the details for every transaction. Additionally, in order to make system operations easier, we have prepared the User Manual.

Internet Banking gives you access to services and information tailored to your accounts' management requirements.

We are confident that working with the Internet Banking service will give you great satisfaction and will streamline your personal financial management.

We wish you many successful transactions!

1. General information

The Internet Banking service has been developed for execution of domestic and international financial transactions and for full cash management. The system allows the client to perform transfers between accounts, manage current accounts, term deposits, and loans, as well as the request documentation and cards. Internet Banking also enables the monitoring of transactions and of their authorization by individual users, starting from the moment of their generation within the system until execution.

The Internet Banking application features:

- 24/7 availability of services;
- mobility - access to accounts in Bank Millennium from any computer meeting minimum hardware and software requirements;
- no need to install additional software in your computer;
- no cost of additional licenses;
- Romanian and English language versions.

1.1. Hardware and Software requirements

In order to work properly with the Internet Banking Service you need a PC with Internet access and a web browser. The Internet Banking application can be accessed using any of the following browsers: **Google Chrome** (version 16 or greater), **Mozilla Firefox** (version 10 or greater), **Internet Explorer** (version 7 or greater), **Opera** (version 11 or greater) and **Safari** (version 5.2 or greater).

In order to perform transactions through Internet Banking you need a working mobile phone and you must be in an area with good GSM signal. The mobile phone number must be registered in Millennium Bank's database.

1.2. Security

The Internet Banking Service has the following security features:

- SSL secure communication protocol, providing 128-bit data encryption;
- User logging with the Client Code;
- Personal access Password
- SMS Transaction authorization code or Password2 (depending on the authorization method you use)

1.3. Security measures

1. The Internet Banking application will never ask you, by e-mail, identification elements such as: account number, CIF, Internet Banking user name, password, SMS.
2. The Millennium Bank employees will never ask you to disclose your password.
3. Millennium Bank will never send you e-mails or messages asking you to access URL addresses or links for connecting to Internet Banking.

1.4. How to protect your computer during the use of Internet Banking?

I. Online security in general

For an optimum security of your transactions, Internet Banking uses a SSL secure communication protocol, providing 128-bit data encryption.

When you connect to Internet Banking is very important to:

1. Type directly from the keyboard the URL address: www.millenniumbank.ro to connect.
2. The Bank is not responsible in case the Internet Banking application is used from public places.
3. Do **NOT** save the password or other information regarding the Internet Banking service in the computer's memory.

4. Do NOT reveal to anybody your password and information regarding the security of your accounts; the bank will never contact you to ask for this information; if you are contacted by e-mail or by phone regarding this information, do not reveal them to anybody!
5. Change IMMEDITLY the password if you suspect that someone else knows it;
6. Don't use often computers from public places such as *Internet café* because they don't offer sufficient security;
7. Do not set or change the password from a public computer;
8. Do not leave the computer unguarded and connected to the Internet Banking page if you are using a public computer;
9. Check regularly your accounts!
10. If you want to perform transactions, make sure that the phone number is registered in the bank's database and that you phone is working properly (the battery is charged and you get good GSM coverage)!

II. Protect your computer!

1. Use a *firewall*!
2. Use an *anti-virus*!
3. Block the "spy" programs !

1.5 Glossary

| Term | Definition |
|----------------------------------|--|
| General Conditions | The Internet Banking Contract signed between the Bank and the Customer |
| Customer | Millennium Bank Customer, user of the Internet Banking Service |
| Client Code | A sequence of 8 digits used in the login process |
| Password 1 | <p>Password used together with the Client Code to acces the system. On your first login you must change your password. The new password must contain only digits (8 digit string). After authentication you can perform the following transactions:</p> <ul style="list-style-type: none"> • View balances of bank accounts; • View spending limits on credit card accounts; • View credit and debit balances; • Order transfers between client accounts within the Bank |
| SMS | The method used to send to the customer the Authoriyation Code that must be used for the authoriyation of specific transactions. |
| Authorization Code (sent by SMS) | <p>A 7 digits transaction authorization code, received by SMS. The SMS Authorization Code is used for the following transactions: You may perform the following transactions using the SMS authorization code:</p> <ul style="list-style-type: none"> ▪ Modify personal data; ▪ Define, edit and delete Standing Orders; ▪ Order payments to other customers of the Millennium Bank; ▪ Order domestic and foreign payments; ▪ Utilities payments; ▪ Change card PIN; ▪ Change Password; ▪ Change ATM/POS transaction limits. |

2. The access to Internet Banking from Millennium Bank

In order to get access to the Internet Banking service, please visit a Millennium Branch and sign an Internet Banking Contract (**General Conditions**). The access elements to the Internet Banking that you will receive are: **Client Code** and **the secure envelope containing Password1**.

In order to authorize transactions and SMS containing an authorization code will be sent to your mobile phone. Therefore, you must have a mobile phone that is working properly and you must own a mobile phone (accepted format 07XX XXX XXX) registered to a national mobile network provider. You must make sure that your phone number is correctly registered to the bank's database.

2.1. Getting started with Internet Banking

This chapter describes your experience when using the Internet Banking Service for the first time and the actions we recommend you take to personalize your service.

2.2. First Login

Type in your browser the address: <http://www.millenniumbank.ro>. After, type in the field **Access accounts**, the **Client Code** that was handed to you by the bank. Press the **Individuals** button.

The screenshot shows the Millennium Bank website homepage. At the top, there is a navigation bar with tabs for 'INDIVIDUALS', 'PRESTIGE', 'ENTREPRENEURS', 'SME'S & CORPORATE', 'ABOUT MILLENNIUM', and 'INTERNET BANKING'. Below this is a secondary navigation bar with links for '5 Years Anniversary', 'Accounts', 'Cards', 'Savings', 'Loans', 'Investment funds', 'Alternative channels', and 'Information'. The main content area features several promotional banners and service tiles. A large banner for 'EOSTUR' credit cards offers a 'REFINANCING CREDIT CARD' with a 'CUT YOUR CREDIT CARD'S INTEREST RATE BY UP TO 50%'. Other tiles include 'Accounts' (Salary account), 'Cards' (Take advantage of discounts every day), 'Savings' (A complete range of savings products), and 'Loans' (Simple financing solutions). There is also a 'Login' section with an 'Identification code' input field and buttons for 'INDIVIDUALS' and 'SME'S & CORPORATE'. A 'Facebook' widget and an 'Exchange rates' table are also visible.

| | Buy | Sell |
|-----|--------|--------|
| EUR | 4,5140 | 4,6440 |
| USD | 3,4310 | 3,5810 |

The next step that you need to make is to type the Password1 handed to you at the bank. The system will ask you to change it.

INDIVIDUALS
PRESTIGE
ENTREPRENEURS
SME'S & CORPORATE
ABOUT MILLENNIUM
INTERNET BANKING

Welcome!

Access Accounts

System has detected the first usage of given Password 1. Thus, according to our security policy, please change Password 1 with a new one. Configure the new Password 1 as a numeric string, length equal with 8.

Password

Client Code 00074062

Password

New password (numbers only) (Must be numeric and have 8 digits)

Re-enter new password (Must be numeric and have 8 digits)

Please select identification type:

CNP
 Passport

Select the characters from positions 2 and 10 from the code and click "Login" (example):

2 * 10 *

NOTE
 For security reasons the application will ask you, for every authentication, to choose two random characters from the Personal Numeric Code (CNP).

Press the **Login** button. Now your password is changed.

WARNING!
 Password1 must be changed into a format accepted by the Bank - a string of 8 digits!

2.3. Main Page

After login to the Internet Banking System you can view the main page (**Home**).
 A welcome message with your name appears on the top left corner of the screen.

INDIVIDUALS
PRESTIGE
ENTREPRENEURS
SME'S & CORPORATE
ABOUT MILLENNIUM
INTERNET BANKING

Home | Accounts | Payments | Term Deposits | Loans | Cards | Info and Manuals
Logout

Welcome RETAILTEST DUMMY TEST You are logged in the internet banking

My Finances

Statements

Exchange Rates

User Profile

My Finances

Currency* RON

| | | |
|----------------|------------------|-----------------|
| > Accounts | 15,70 RON | 0,00 RON |
| > Credit cards | 51,47 RON | 0,00 RON |
| Total | 67,17 RON | 0,00 RON |

* calculated for informational purposes only, nonbinding for the bank and related to the average exchange rates of Millennium Bank.

The following options are displayed on the **Start** page:

- Current Accounts list;
- Term Deposits list (if applicable)
- You can obtain statements and transactions list;
- You can view exchange rates;
- Details about the User. In the **User Profile** option you have the possibility to change Password1, idle time, password reminder frequency and view settings.

2.4. Actions after the first login

After the first authentication to the Internet Banking system you can set up the groups of accounts that you wish to view (Accounts, Term Deposits, Cards and Loans). The information regarding the before mentioned categories is presented as a Total Balance for the category. The Total Balance is displayed in RON, as a rough conversion made by the bank, even if you have accounts in other currencies. The currency in which you want these groups of accounts to be displayed can be modified using the option **Display Settings**. You can also view your personal information and set your own security settings.

2.4.1. Changing your screen settings

This page allows you to personalize your home page (the first screen that appears after logging in, also accessible by clicking the **Home** option).

Click on **Display Settings** within the **User Profile** section and the following page will open:

The screenshot displays the 'Display Settings' page. At the top, there are navigation tabs: INDIVIDUALS, PRESTIGE, ENTREPRENEURS, SME'S & CORPORATE, ABOUT MILLENNIUM, and INTERNET BANKING. Below these is a breadcrumb trail: Home | Accounts | Payments | Term Deposits | Loans | Cards | Info and Manuals. A welcome message reads: 'Welcome RETAILTEST DUMMY TEST You are logged in the internet banking'. A 'Logout' button is in the top right. On the left is a sidebar menu with categories: My Finances, Statements, Exchange Rates, and User Profile. Under 'User Profile', 'Display Settings' is selected. The main content area is titled 'Display Settings' and 'My Finances'. It contains four checked checkboxes: 'Show current accounts', 'Show term deposits', 'Show credit cards', and 'Show loans'. Below these are three sections: 'Default currency' (set to RON), 'Default Account' (set to 126561 - Cont Curent RON), 'New messages' (Lines per page: 2), and 'Transaction history screens' (Lines per page: 25). At the bottom right, there are buttons for 'Please confirm entered data', 'Cancel', 'Default Settings', and 'Save'.

You can change the number of displayed subjects of messages received from the Bank and settings of the transactions list on the account: 25, 50 or 100.

2.4.2. Changing your personal data

Choose the **Personal Information** option within the **User Profile** section.

This page allows you to define the following values:

- E-mail;
- Telephone;
- Mobile Phone;
- Preferred mean of contact.

NOTE

For security reasons, the change of the mobile phone number must be performed only by going to the nearest Millennium Bank branch and filling in a personal data change form. The changes will be performed within maximum 24 hours from filling.

2.4.3. Changing your security settings

Click **User Profile > Security Settings** option to open the page.

This page allows you to define the following values:

- Idle time limit;
- Password reminder frequency.

Click the **Edit** button to open the following page and edit values:

The screenshot displays the 'Security settings' page in the Millennium Bank internet banking interface. The page is titled 'Security settings' and includes a sub-header 'Please choose your preferred settings'. There are three main sections: 'Idle time*' with a value of 15 mins (range 3-15), 'Password Reminder Frequency*' with a value of 50 days (range 7-60), and 'Daily Transaction Limit' with a value of 4000 RON (range 0-500000). Below these are buttons for 'Minimum', 'Medium', and 'Maximum' settings. A 'Logout' button is in the top right. A 'Cancel' and 'Save' button are at the bottom right. A red asterisk indicates required fields.

For security reasons, the system automatic logs you out after a period of inactivity (being idle). You can change this period (idle time) by choosing a value between 3 and 15 minutes.

For security reasons, the system reminds you periodically to change your passwords. You can change this period by choosing a value between 7 and 60 days.

The above option allows you to change only the frequency of password change reminders. For a maximum security of your activity in the Internet Banking we recommend that you change your password with a well defined frequency of time.

2.4.4. Changing your password

Click **User Profile > Password Manager** option to open the page.

This page allows you to change your password of access to the system (Password1).

The screenshot displays the 'Password Manager' page in the Millennium Bank internet banking interface. The page is titled 'Password Manager' and includes a sub-header 'Change password'. There are three input fields: 'Old password*', 'New password (numbers only)*', and 'Re-enter new password*'. Below these are buttons for 'Cancel' and 'Save'. A red asterisk indicates required fields.

To change a password:

- Type the current password;
- Type the new password;
- Type the new password again for confirmation;
- Click the **Save** button

3. Application menus

Navigation is provided through two menus, the vertical menu and the horizontal menu:

3.1 Vertical Menu

The following options are available in the vertical menu:

- **My Finances** - contains centralized, summarized information about all your assets;
- **Statements** - list of available account statements and transaction lists that you can download;
- **Exchange Rates** - contains information about foreign currency exchange rates;
- **User Profile** - allows changing of the display settings, personal data, security settings and passwords;

3.2. Horizontal Menu

The following options are available in the horizontal menu:

- **Home** - opens the main page;
- **Accounts** - contains information about your accounts including the following fields: user name, account number, current balance, blocked funds and details;
- **Payments** - menu that contains:
 - **Upcoming Payments** - contains information about: **Standing Orders**, the credit card rates for unused amounts and credit rates details;
 - **Transfers between My Accounts** - allows you to transfer funds to your Millennium Bank accounts including the exchange option as well;
 - **Local Currency Payments** - domestic payments;
 - **Foreign Currency Payments** - foreign payments;
 - **Tresury Payments** - payments to accounts opened at the State Treasury;
 - **Pending Transactions** - offers information about pending transactions - payments registered with future value date;
 - **Standing Orders** - allows transfers to Beneficiaries with specific frequency, on specific dates and in specified amounts;
 - **Beneficiaries** - allows you to define parties to whose accounts you make transfers regularly;
 - **Utility payments** - allows you to make utility payments (for instance ROMTELECOM bills);
- **Term deposits** - contains a list of all time deposits with their descriptions, account numbers, maturity dates, balances and details. With this option you can also make new term deposits;
- **Cards** - contains information about credit and debit cards and their balances; you may also view only the transactions related to the cards, such as **Cash Advance** and **Early Repayment**;
- **Loans** - contains information about loans;
- **Info and Manuals** - contains information about the bank's products and services (including special offers) as well as the Internet Banking application manual;
- **Logout** - ends the Internet Banking session. We recommend that each time you finish working with the system to press the **Logout** button.

4. Vertical Menu

4.1. My Finances

This page contains information such as current accounts, term deposits and loan accounts. Click the **My Finances** option to open the page. To change the currency, click the **Currency** option (the function is available for information purposes only).

4.2. Statements

This page allows you to download account statements, transaction lists or credit cards statements.

4.2.1. Online Statements

Click on the **Statements > Online Statements** option to open the page.

The screenshot shows the 'Online statement' page. At the top, there are navigation tabs: INDIVIDUALS, PRESTIGE, ENTREPRENEURS, SME'S & CORPORATE, ABOUT MILLENNIUM, and INTERNET BANKING. Below these is a secondary navigation bar with links: Home, Accounts, Payments, Term Deposits, Loans, Cards, and Info and Manuals. A welcome message reads: 'Welcome RETAILTEST DUMMY TEST You are logged in the internet banking'. On the right, there is a 'Logout' button. On the left, a vertical menu lists: My Finances, Statements (with sub-links for Accounts activity, Online Statements, and Credit Card Statements), Exchange Rates, and User Profile. The main content area is titled 'Online statement' and contains the text: 'List of available combined statements for previous 3 months.' Below this, it lists statements for September 2012, August 2012, July 2012, and June 2012, each with the account number 126561.

This page allows you to download online statements for your accounts.

4.2.2. List of Transactions

Click on the **Statements > List of transactions** option to open the page.

The screenshot shows the 'Account activity' page. It features the same top navigation as the previous page. The main content area is titled 'Account activity' and includes a 'Document type' section with a dropdown menu set to 'PDF'. Below that is a 'Period' section with a 'Predefined' dropdown set to 'Last day' and date pickers for 'From' (2012-10-17) and 'To' (2012-10-18). There are two sections for selecting accounts: 'Accounts' and 'Cards'. The 'Accounts' section lists several accounts with checkboxes, including 126561 - Cont Curent RON, 126576 - Cont Curent RON, 126580 - Cont Curent EUR, 1312934 - Cont Curent RON, 1936763 - Current account - ATM tellers, 1936778 - Current account - ATM tellers, 1936782 - Current account - ATM tellers, and 1936797 - Current account - ATM tellers. The 'Cards' section has a 'Sorting method' section with radio buttons for 'Settlement date' (selected) and 'Transaction date'. Below this, it lists two cards with checkboxes: 4461 XXXX XXXX 3827 - Visa Classic Romania and 4461 XXXX XXXX 8518 - Visa Gold Romania, and 5294 XXXX XXXX 6127 - MILLENNIUM MASTERCARD SHOPPING CARD. At the bottom right, there are 'Download EN' and 'Download RO' buttons.

To choose the document format (default is PDF), select a value from the drop down menu. There are four available types of documents:

- PDF;
- XLS;
- HTML;
- CSV.

To choose the time period, select a value from the drop-down list. There are six options:

- Custom;
- Last day;
- Last 3 days;
- Last week;
- Last two weeks;
- Last month.

Finally, to download the document, click the **Download** button.

4.2.3. Credit Card Statements

Click on the **Statements > Credit Card Statements** option to open the page.

From here you can download the statements that are available for your current credit cards.

4.3. Exchange Rates

This page contains information about the current exchange rates of a number of countries. Displayed information includes: country names, currency codes, currency names, and buy and sell prices.

| INDIVIDUALS | | PRESTIGE | | ENTREPRENEURS | | SME'S & CORPORATE | | ABOUT MILLENNIUM | | INTERNET BANKING | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---------------|---|----------|---------------|--|-------------------|--|------------------|--|------------------|------------------------|--------------|---------------|---------------|----------|-----------|----|-----|--------|--------|--------|---------------|-----|-----------------|--------|--------|-------------|-----|---------------|--------|--------|-----|-----|-------------------|--------|--------|
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | | | | | | | Logout | | | | | | | | | | | | | | | | | | | | | | | | | |
| My Finances Statements Exchange Rates User Profile | | <h4>Exchange rates</h4> <table border="1"> <thead> <tr> <th>Country name</th> <th>Currency code</th> <th>Currency name</th> <th>Buy rate</th> <th>Sell rate</th> </tr> </thead> <tbody> <tr> <td>EU</td> <td>EUR</td> <td>1 EURO</td> <td>4,5080</td> <td>4,6380</td> </tr> <tr> <td>GREAT BRITAIN</td> <td>GBP</td> <td>1 BRITISH POUND</td> <td>5,5560</td> <td>5,7060</td> </tr> <tr> <td>SWITZERLAND</td> <td>CHF</td> <td>1 SWISS FRANC</td> <td>3,7050</td> <td>3,8550</td> </tr> <tr> <td>USA</td> <td>USD</td> <td>1 AMERICAN DOLLAR</td> <td>3,4130</td> <td>3,5630</td> </tr> </tbody> </table> | | | | | | | | | | Country name | Currency code | Currency name | Buy rate | Sell rate | EU | EUR | 1 EURO | 4,5080 | 4,6380 | GREAT BRITAIN | GBP | 1 BRITISH POUND | 5,5560 | 5,7060 | SWITZERLAND | CHF | 1 SWISS FRANC | 3,7050 | 3,8550 | USA | USD | 1 AMERICAN DOLLAR | 3,4130 | 3,5630 |
| Country name | Currency code | Currency name | Buy rate | Sell rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EU | EUR | 1 EURO | 4,5080 | 4,6380 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GREAT BRITAIN | GBP | 1 BRITISH POUND | 5,5560 | 5,7060 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SWITZERLAND | CHF | 1 SWISS FRANC | 3,7050 | 3,8550 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| USA | USD | 1 AMERICAN DOLLAR | 3,4130 | 3,5630 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

5. Horizontal Menu

5.1. Home

The option allows you to access the home page of the application.

5.2. Accounts

The **Accounts** section includes the following: **Accounts List** and **Account Details**.

5.2.1. Accounts List

This page contains information about your accounts: user name, account number, current balance, available funds and blocked funds.

| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING | |
|--|----------------|-----------------|-------------------|------------------|------------------|--------------------|
| Home | Accounts | Payments | Term Deposits | Loans | Cards | Info and Manuals |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | | Logout |
| Accounts List | | | | | | Currency* Currency |
| Accounts List | | | | | | |
| Account Details | | | | | | |
| Account Type | Account Number | Current balance | Available funds | Blocked funds | | |
| > Cont Curent ROH | 126561 | 1,94 RON | 1,94 RON | 0,00 RON | | |
| > Cont Curent ROH | 126576 | 0,04 RON | 0,04 RON | 0,00 RON | | |
| > Cont Curent EUR | 126580 | 3,00 EUR | 3,00 EUR | 0,00 EUR | | |
| > Cont Curent ROH | 1312934 | 0,01 RON | 0,01 RON | 0,00 RON | | |

5.2.2. Account Details

This page contains detailed information about your accounts and a list of transactions for each account. Each transaction is displayed with date, description, amount and balance. You can also filter the displayed transactions.

To display detailed information for another account, select the desired account from the **Account Number** drop down menu.

To filter transactions by date and amount click on the **Show Filters** link, fill in the desired fields and click the **Filter** button.

Account details

Account number: 126561 - Cont Curent RON
 Currency: RON
 Available funds: 1,94 RON
 Current balance: 1,94 RON
 Blocked funds: 0,00 RON
 Owner: RETAILTEST DUMMY TEST
 Opening date: 2008-02-18
 Full account number: RO 51 MILB 0000 0000 0012 6561

Show filters

| Transaction date/ Effective date | Description | Amount | Current balance |
|-------------------------------------|--|-----------|-----------------|
| 2012-10-18/ 2012-10-18 | INTERNAL TRANSFER OUT To: CORPORATE NIB DUMMY TEST Title: PLATA TEST | -1,00 RON | 1,94 RON |
| 2012-10-16/ 2012-10-16 | INTERNAL TRANSFER OUT To: da Title: adsa | -2,00 RON | 2,94 RON |

Buttons: Select all, Clear all, Back, Download confirmation EN, Download confirmation RO

To download the transaction confirmation (in either English or Romanian), click the appropriate button (either **Download Confirmation EN** or **Download Confirmation RO**).

5.2.3. Open Savings Account

Using open account option you have the possibility to open a Saving Account in RON or EUR currency.

Open new account

Product list: SD individuals RON
 Opening date: 2012-10-31

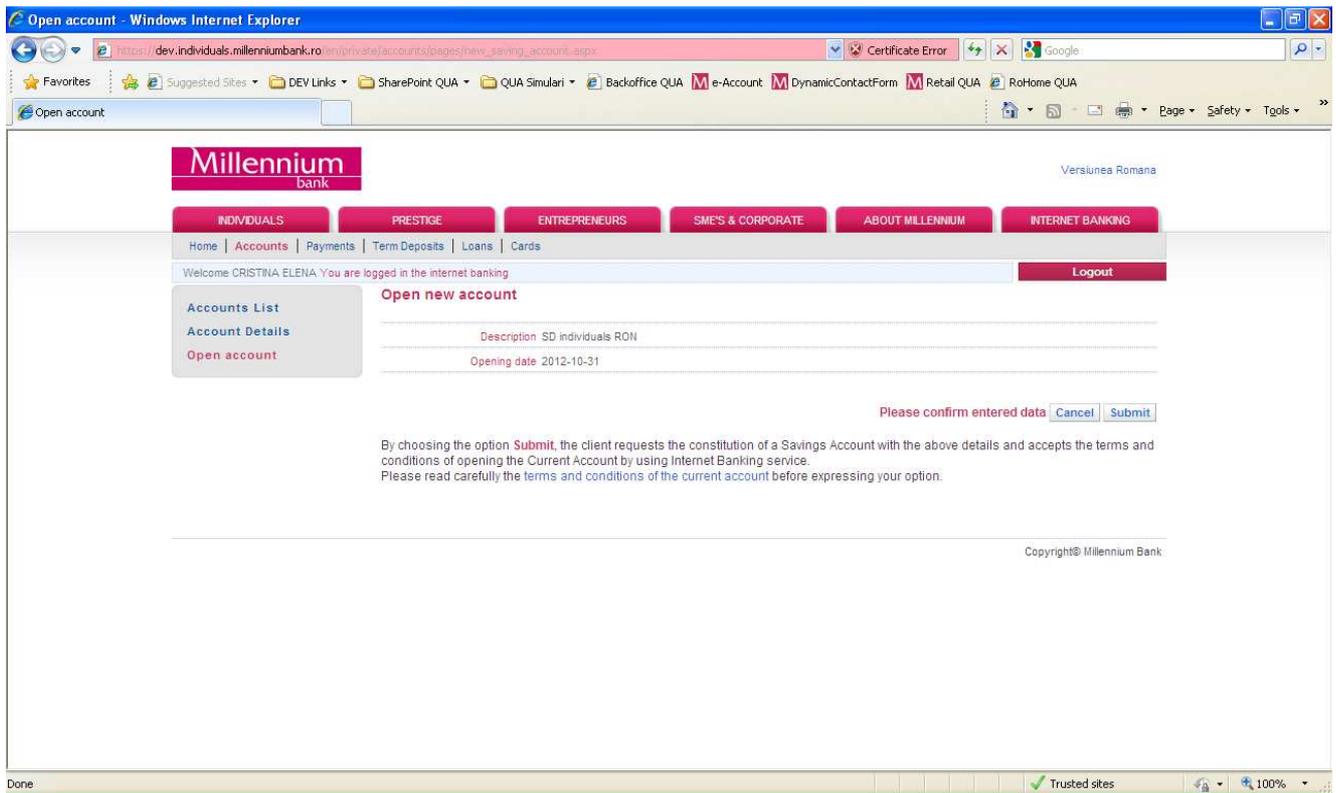
Open account

The operation will be executed by the Bank, according with General Banking Conditions. Details referring to fees, maximum execution time and other relevant information are mentioned in General Banking Conditions.

* Required field

Copyright© Millennium Bank

Select from the Product list the type of the account you choose to open and then click on the **Open Account** button.



Finalize the account opening operation by typing the authorization code you received by SMS, from the bank, on your mobile phone. Press **Submit** button.

5.3. Payments

5.3.1. Upcoming Payments

This page contains information about your upcoming payments. Displayed information includes: date, debit account, type, description and value.

To display payment details for a custom period of time on the **Upcoming Payments** page, click the **Show Filters** link, select the number of months from the drop down menu, and click the **Filter** button.

The screenshot shows the 'Upcoming payments' page in the Millennium Bank internet banking system. The user is logged in as RETAILTEST DUMMY TEST. The page features a navigation menu with options like 'INDIVIDUALS', 'PRESTIGE', 'ENTREPRENEURS', 'SME'S & CORPORATE', 'ABOUT MILLENNIUM', and 'INTERNET BANKING'. A sidebar on the left contains links for 'Utility Payments NEW', 'Transfers Between my Accounts', 'Local Currency Payments', 'Foreign Currency Payments', 'Treasury Payments', 'Pending Transactions', 'Rejected Transactions', 'Standing Orders', 'Beneficiaries', and 'Upcoming Payments'. The main content area is titled 'Upcoming payments' and contains a table with the following data:

| | Value Date | Debit account | Type | Description | Value |
|---|------------|---------------|----------------|-------------|----------|
| > | 2012-10-20 | 126561 | Standing order | test | 1,00 RON |
| > | 2012-10-21 | 126561 | Standing order | test | 1,00 RON |
| > | 2012-10-22 | 126561 | Standing order | test | 1,00 RON |

5.3.2. Transfers Between my Accounts

This page allows you to transfer funds to your Millennium Bank accounts including the exchange service. Click the **Transfers Between my Accounts** option to open the page.

To proceed with the transfer you must select the following:

- select the source account;
- select the destination account;
- type the beneficiary's details
- enter a description in the **Description** field;
- enter the amount;
- select the execution date and click the **Accept** button.

| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING | | | | | | | | | |
|---|-------------------|---------------|-------------------|------------------|------------------|--|-------------------|----------|---|------|-----|---------------------------------------|------|-----|
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | | | | | | | | | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | Logout | | | | | | | | | |
| <div style="display: flex;"> <div style="width: 20%;"> <p>Utility Payments IIEW</p> <p>Transfers Between my Accounts</p> <p>Local Currency Payments</p> <p>Foreign Currency Payments</p> <p>Treasury Payments</p> <p>Pending Transactions</p> <p>Rejected Transactions</p> <p>Standing Orders</p> <p>Beneficiaries</p> <p>Upcoming Payments</p> </div> <div style="width: 80%;"> <h3>Transfer between my accounts in Millennium Bank</h3> <table border="1"> <thead> <tr> <th></th> <th>Available Balance</th> <th>Currency</th> </tr> </thead> <tbody> <tr> <td>From Account: 126561 - Cont Current RON</td> <td>1,94</td> <td>RON</td> </tr> <tr> <td>To Account: 126576 - Cont Current RON</td> <td>0,04</td> <td>RON</td> </tr> </tbody> </table> <p>Description* <input type="text"/></p> <p>Amount* <input type="text" value="0"/> ,00 RON</p> <p>Value Date: 2012 - October - 18</p> <p style="text-align: right;"><input type="button" value="Clear"/> <input type="button" value="Accept"/></p> <p><small>The transfer will be executed by the Bank, according with the applicable General Banking Conditions. Details referring to fees, maximum execution time and other relevant information are mentioned in General Banking Conditions.</small></p> <p><small>* Required field</small></p> </div> </div> | | | | | | | Available Balance | Currency | From Account: 126561 - Cont Current RON | 1,94 | RON | To Account: 126576 - Cont Current RON | 0,04 | RON |
| | Available Balance | Currency | | | | | | | | | | | | |
| From Account: 126561 - Cont Current RON | 1,94 | RON | | | | | | | | | | | | |
| To Account: 126576 - Cont Current RON | 0,04 | RON | | | | | | | | | | | | |

In the next screen you will check the entered data. If the details are correct you can process the transfer.

5.3.3. Local Currency Payments

This page allows you to transfers funds to domestic bank accounts.

To proceed with the domestic payment:

- select the origin account;
- select the destination account by using the appropriate option;
- enter the beneficiary's data in the appropriate fields or choose him from the list;
- enter a description of the payment in the **Payment Details** field;
- enter the amount;
- choose the type of payment - **Normal** or **Urgent**;
- select the execution date of the payment and click the **Accept** button.

In the next screen you can check the validity of the data entered. If they are valid you may process the payment.

| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING | | | | | |
|---|---|-------------------|-------------------|------------------|------------------|-------------------|----------|---------------------------|------|-----|
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | Logout | | | | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | | | | | | |
| <ul style="list-style-type: none"> Utility Payments IIEW Transfers Between my Accounts Local Currency Payments Foreign Currency Payments Treasury Payments Pending Transactions Rejected Transactions Standing Orders Beneficiaries Upcoming Payments | <h3>Domestic transfer</h3> <p>From Account</p> <table border="1"> <thead> <tr> <th>Account</th> <th>Available Balance</th> <th>Currency</th> </tr> </thead> <tbody> <tr> <td>126561 - Cont Current RON</td> <td>1,94</td> <td>RON</td> </tr> </tbody> </table> <p>List of predefined Beneficiary <input type="text" value="None"/></p> <hr/> <p>Please choose destination account</p> <p><input checked="" type="radio"/> Account number in Millennium Bank starting with*</p> <p style="margin-left: 40px;">RO XX MLB 0000 00 <input type="text"/></p> <p><input type="radio"/> Full account number (IBAN)*</p> <p style="margin-left: 40px;"><input type="text"/></p> <p style="text-align: center;"><input type="button" value="Validate IBAN"/></p> <hr/> <p>Beneficiary name* <input type="text"/></p> <p>Street <input type="text"/></p> <p>City <input type="text"/></p> <p>Payment Details* <input type="text"/></p> <p><input type="text"/></p> <p><input type="text"/></p> <p>Amount* <input type="text" value="0"/> <input type="text" value="00"/> RON</p> <p>Type of Payment <input type="text" value="Normal"/></p> <p>Execution Date <input type="text" value="2012"/> - <input type="text" value="October"/> - <input type="text" value="18"/></p> <p style="text-align: right;"><input type="button" value="Clear"/> <input type="button" value="Accept"/></p> <p><small>The transfer will be executed by the Bank, according with the applicable General Banking Conditions. Details referring to fees, maximum execution time and other relevant information are mentioned in General Banking Conditions.</small></p> <p><small>* Required field</small></p> | | | | Account | Available Balance | Currency | 126561 - Cont Current RON | 1,94 | RON |
| | Account | Available Balance | Currency | | | | | | | |
| | 126561 - Cont Current RON | 1,94 | RON | | | | | | | |

Finalize the payment by typing the authorization code you received by SMS, from the bank, on your mobile phone. The SMS will be sent to your mobile phone as soon as the transaction is ordered.

If you didn't receive the SMS within a few moments from the time you pressed the Accept button, please follow the steps from page 49.

5.3.4. Foreign Currency Payments

This option allows you to make foreign currency payments.

To proceed with the payment:

- select the desired account for the operation in the **From account** drop down menu;
- enter the beneficiary's data;
- enter beneficiary's bank data;
- enter the amount and the currency;
- select the type of commissions;
- select the type of payment - **Normal** or **Urgent**;
- accept the Bank's conditions by marking the corresponding checkbox;

To send the payment request, click the **Accept** button. In the next screen you can check the validity of the data entered. If they are valid you may process the payment.

| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING |
|--|---|---------------|-------------------|------------------|------------------------|
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | Logout |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | |
| <ul style="list-style-type: none"> Utility Payments IIEW Transfers Between my Accounts Local Currency Payments Foreign Currency Payments Treasury Payments Pending Transactions Rejected Transactions Standing Orders Beneficiaries Upcoming Payments | <h3>Foreign Currency Payment</h3> <p>From account (RON accounts available) Available Balance Currency</p> <p>126580 - Cont Curent EUR 3,00 EUR</p> <hr/> <p>List of predefined Beneficiary: None</p> <p>Beneficiary's account number* <input type="text"/></p> <p>Beneficiary name* <input type="text"/></p> <p>Beneficiary address (street) <input type="text"/></p> <p>Beneficiary postal code, city* <input type="text"/></p> <p>Beneficiary country* ROMANIA</p> <hr/> <p>Beneficiary bank name* <input type="text"/></p> <p>Beneficiary bank SWIFT number* <input type="text"/></p> <p>Beneficiary bank address <input type="text"/></p> <p>Beneficiary bank city* <input type="text"/></p> <p>Beneficiary bank country* ROMANIA</p> <p>Payment Details* <input type="text"/></p> <p>Amount* <input type="text" value="0"/> ,00</p> <p>Currency* EUR</p> <p>Comissions supported by* SHA - Domestic fees to payer, foreign fees to payee</p> <p>If you choose option "OUR" for commissions you accept to pay any third-party bank fees.</p> <p>Type of Payment* Normal</p> <p><input type="checkbox"/> I accept the Bank's conditions</p> <p>ATTENTION! The Internet Banking payments in foreign currency can be performed only starting from the second banking day after the account opening date.</p> | | | | |

Finalize the payment by typing the authorization code you received by SMS, from the bank, on your mobile phone. The SMS will be sent to your mobile phone as soon as the transaction is ordered.

If you didn't receive the SMS within a few moments from the time you pressed the Accept button, please follow the steps from page 49.

5.3.5. Treasury Payments

This option allows you to make tax transfers. In order to proceed with the payment:

- select the desired account for the operation in the **From account** drop down menu;
- enter the beneficiary's data;
- enter a number for this payment - required field;
- enter the amount and select the type of payment;
- select the date of execution.

To send the payment request, click the **Accept** button. In the next screen you can check the validity of the data entered. If they are valid you may process the payment.

| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING |
|--|--|---------------|-------------------|--|------------------|
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | Logout |
| <ul style="list-style-type: none"> Utility Payments IIEW Transfers Between my Accounts Local Currency Payments Foreign Currency Payments Treasury Payments Pending Transactions Rejected Transactions Standing Orders Beneficiaries Upcoming Payments | Treasury Payment | | | | |
| | From Account | | | Available Balance Currency | |
| | 126561 - Cont Current RON | | | 1,94 RON | |
| | List of predefined Beneficiary <input type="text" value="None"/> | | | | |
| | Full destination account number* | | | | |
| | <input type="button" value="Validate IBAN"/> | | | | |
| | Beneficiary name* | | | | |
| | Street | | | | |
| | City | | | | |
| | Payment Details* | | | | |
| Amount* 0,00 RON | | | | | |
| Type of Payment <input type="text" value="Normal"/> | | | | | |
| Order Number* | | | | | |
| CNP/CUI <input type="text" value="CUI"/> | | | | | |
| CNP/CUI number* | | | | | |
| Execution Date <input type="text" value="2012"/> - <input type="text" value="October"/> - <input type="text" value="18"/> | | | | | |
| <input type="button" value="Clear"/> <input type="button" value="Accept"/> | | | | | |
| <p>The transfer will be executed by the Bank, according with the applicable General Banking Conditions. Details referring to fees, maximum execution time and other relevant information are mentioned in General Banking Conditions.</p> <p>* Required field</p> | | | | | |

Finalize the payment by typing the authorization code you received by SMS, from the bank, on your mobile phone. The SMS will be sent to your mobile phone as soon as the transaction is ordered.

If you didn't receive the SMS within a few moments from the time you pressed the Accept button, please follow the steps from page 49.

5.3.6 Pending Transactions

In the **Pending Transactions** menu you can view information about transactions registered with future value date.

5.3.7. Standing Orders

5.3.7.1. New Standing Order

Click the **Standing Orders > New Standing Order** to open the page and create standing orders.

To proceed with the standing order:

- select the destination account by using the appropriate option:
 - **Destination account number in Millennium Bank starting with** - enter the last four digits of the destination account. This option is available only for Millennium Bank accounts;
 - **Full destination account number in Millennium Bank or in other bank** - enter the full destination account number. This option is available for accounts in all banks;
- enter the beneficiary's data in the appropriate fields;
- define the standing order's period of execution;
- define a name for the order.

Click the **Submit** button to confirm the standing order. If the entered account number is invalid, you will receive an error message.

Finalize the payment by typing the authorization code you received by SMS, from the bank, on your mobile phone. The SMS will be sent to your mobile phone as soon as the transaction is ordered.

If you didn't receive the SMS within a few moments from the time you pressed the Accept button, please follow the steps from page 49.

5.3.7.2. Standing Orders List

This page contains brief information about your standing orders. Displayed information includes: standing order, beneficiary, next payment date, end payment date and amount.

5.3.7.3. Standing Order Details

This page contains detailed information about standing orders. To view a specific standing order, select the desired value from the **Transfer** drop down menu.

5.3.8. Beneficiaries

5.3.8.1. New Beneficiary

To add a new beneficiary, go to **Beneficiaries > New Beneficiary**. You can define domestic beneficiaries, foreign beneficiaries and treasury beneficiaries.

Select the beneficiary type, fill the beneficiary alias and full name, the destination account and transfer description. Press the **Accept** button to save the beneficiary.

INDIVIDUALS PRESTIGE ENTREPRENEURS SME'S & CORPORATE ABOUT MILLENNIUM INTERNET BANKING

[Home](#) | [Accounts](#) | [Payments](#) | [Term Deposits](#) | [Loans](#) | [Cards](#) | [Info and Manuals](#)

Welcome RETAILTEST DUMMY TEST You are logged in the internet banking [Logout](#)

- Utility Payments IIEW
- Transfers Between my Accounts
- Local Currency Payments
- Foreign Currency Payments
- Treasury Payments
- Pending Transactions
- Rejected Transactions
- Standing Orders
- Beneficiaries**
- Beneficiaries List
- Beneficiary details
- New beneficiary
- Upcoming Payments

Add beneficiary

Domestic beneficiary
 Treasury beneficiary
 Foreign beneficiary

Alias*

Full name*

Address

City

Full account number (IBAN)*

Transfer description*

[Clear](#) [Save](#)

* Required field

NOTE

The Alias is the short name for the beneficiary. When you are performing a transaction, the alias is displayed in the list of predefined beneficiaries.

5.3.8.2. Beneficiaries List

The **Beneficiaries List** displays information about all existing beneficiaries (alias, full name of the beneficiary and address). You can execute other operations like removing and adding new beneficiaries.

INDIVIDUALS PRESTIGE ENTREPRENEURS SME'S & CORPORATE ABOUT MILLENNIUM INTERNET BANKING

[Home](#) | [Accounts](#) | [Payments](#) | [Term Deposits](#) | [Loans](#) | [Cards](#) | [Info and Manuals](#)

Welcome RETAILTEST DUMMY TEST You are logged in the internet banking [Logout](#)

- Utility Payments IIEW
- Transfers Between my Accounts
- Local Currency Payments
- Foreign Currency Payments
- Treasury Payments
- Pending Transactions
- Rejected Transactions
- Standing Orders
- Beneficiaries**
- Beneficiaries List
- Beneficiary details
- New beneficiary
- Upcoming Payments

Beneficiaries list

| | Alias | Full name | Address |
|---|-------------------------------|-----------------------|---------|
| > | <input type="checkbox"/> Test | Retail Dummy Test LEI | |

[Select all](#) [Clear all](#)

[Remove](#) [Add beneficiary](#)

5.3.8.3. Beneficiary details

The **Beneficiary details** option gives you all information about the beneficiary. After selecting a beneficiary from the drop-down list you can remove or edit beneficiary information. Click on **Edit** to edit the beneficiary details or click on the **Remove** button to delete the beneficiary.

The screenshot shows the 'Beneficiaries details' page in the Millennium Bank internet banking interface. The page has a navigation bar at the top with tabs for 'INDIVIDUALS', 'PRESTIGE', 'ENTREPRENEURS', 'SME'S & CORPORATE', 'ABOUT MILLENNIUM', and 'INTERNET BANKING'. Below the navigation bar, there is a breadcrumb trail: 'Home | Accounts | Payments | Term Deposits | Loans | Cards | Info and Manuals'. A welcome message reads 'Welcome RETAILTEST DUMMY TEST You are logged in the internet banking' with a 'Logout' button. On the left, there is a sidebar menu with options like 'Utility Payments IIEW', 'Transfers Between my Accounts', 'Local Currency Payments', 'Foreign Currency Payments', 'Treasury Payments', 'Pending Transactions', 'Rejected Transactions', 'Standing Orders', 'Beneficiaries', and 'Upcoming Payments'. The main content area is titled 'Beneficiaries details' and features a dropdown menu for 'Beneficiary' with 'Test' selected. Below this, the following details are displayed: 'Full name: Retail Dummy Test LEI', 'Address', 'City: Bucuresti', 'Account: RO 51 MILB 0000 0000 0012 6561', and 'Transfer description: Test'. At the bottom right of the details section, there are three buttons: 'Back to list', 'Remove', and 'Edit'.

5.3.9. Utility Payments

In order to make a utility payment you must click on the **Utility Payments** menu option.

For a utility payment you must fill in the following details:

- select the account from which the transfer will be made;
- select the utility payment beneficiary from the predefined list
- fill the payment details where and as requested.

For instance, for the Romtelecom bills you need to fill in are the following:

- invoice code;
- telephone number / account;
- amount;
- execution date (see the image below).

| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING | | |
|---|---|---------------|-------------------|------------------|--------------------------|----------|-----|
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | Logout | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | | | |
| Utility Payments NEW Transfers Between my Accounts Local Currency Payments Foreign Currency Payments Treasury Payments Pending Transactions Rejected Transactions Standing Orders Beneficiaries Upcoming Payments | Utilities Payment | | | | Available Balance | Currency | |
| | From Account | | | | 126561 - Cont Curent RON | 5,94 | RON |
| | Select | | | | Romtelecom SA | | |
| | Account* | | | | RO32MILB0000000000277350 | | |
| | Invoice Code* | | | | 44170000186104 | | |
| | Telephone number/account* | | | | 018610 | | |
| | Amount* | | | | 1,00 RON | | |
| | Execution Date | | | | 2012 - October - 18 | | |
| | | | | | Clear | Accept | |
| | <p>The transfer will be executed by the Bank, according with the applicable General Banking Conditions. Details referring to fees, maximum execution time and other relevant information are mentioned in General Banking Conditions.</p> <p>* Required field</p> | | | | | | |

You will then be transferred to the payment details checking page. If the details are correct you may order the payment.

| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING | | |
|---|--------------------------|---------------|-------------------|-----------------------------|--------------------------|--------|--|
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | Logout | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | | | |
| Utility Payments NEW Transfers Between my Accounts Local Currency Payments Foreign Currency Payments Treasury Payments Pending Transactions Rejected Transactions Standing Orders Beneficiaries Upcoming Payments | Utilities Payment | | | | | | |
| | From Account | | | | 126561 - Cont Curent RON | | |
| | Utility | | | | Romtelecom SA | | |
| | Account | | | | RO32MILB0000000000277350 | | |
| | Invoice Code | | | | 44170000186104 | | |
| | Telephone number/account | | | | 018610 | | |
| | Amount | | | | 1,00 RON | | |
| | Execution Date | | | | 2012-10-18 | | |
| | | | | Please confirm entered data | Cancel | Accept | |

Finalize the payment by typing the authorization code you received by SMS, from the bank, on your mobile phone. The SMS will be sent to your mobile phone as soon as the transaction is ordered.

If you didn't receive the SMS within a few moments from the time you pressed the Accept button, please follow the steps from page 49.

The screenshot shows the 'Utilities Payment' section of the internet banking interface. At the top, there are navigation tabs for 'INDIVIDUALS', 'PRESTIGE', 'ENTREPRENEURS', 'SME'S & CORPORATE', 'ABOUT MILLENNIUM', and 'INTERNET BANKING'. Below these are links for 'Home', 'Accounts', 'Payments', 'Term Deposits', 'Loans', 'Cards', and 'Info and Manuals'. A welcome message reads 'Welcome RETAILTEST DUMMY TEST You are logged in the internet banking' with a 'Logout' button. On the left, a sidebar lists various services: 'Utility Payments IIEW', 'Transfers Between my Accounts', 'Local Currency Payments', 'Foreign Currency Payments', 'Treasury Payments', 'Pending Transactions', 'Rejected Transactions', 'Standing Orders', 'Beneficiaries', and 'Upcoming Payments'. The main content area is titled 'Utilities Payment' and contains the following text: 'This operation requires authorization! An SMS was sent to your personal mobile phone (751) with a authorization code which will allow you to authorize the operation.' It also states: 'If you are making this payment after 20.00, the update of your account balance and the payment record in the list of your transactions may be done the following day.' and 'For more details, please contact Call Center service, available non-stop at: 0 801 000 111 (from Romtelecom network), *2111 (from Orange & Vodafone networks), 021 308 1110 (from any network).' Below this is a form with the label 'Please enter the authorization code sent via SMS:' and a text input field for 'Authorization Code*'. There are 'Cancel' and 'OK' buttons at the bottom right. A red asterisk indicates that the authorization code is a required field.

5.4. Cards

In the **Cards** section you can view the list of your cards, details about cards, you can activate and change pins for your cards.

5.4.1. Cards list

This page contains brief information about your credit cards. Displayed information includes: card name/type, card number/embossed name, used credit of the main card, and available credit of the main card. Click the **Cards > Cards list** option to open the page:

The screenshot shows the 'Cards list' page of the internet banking interface. It features the same navigation tabs and links as the previous screenshot. The main content area is titled 'Cards list' and displays a table with the following data:

| Card name/ Card type | Card number/ Embossed name | Used credit | Available credit |
|--|--|-------------|------------------|
| ▶ Visa Classic Romania / Main Card | 4461 XXXX XXXX 3827/ VRC TEST | -10,00 RON | 11,00 RON |
| ▶ Visa Gold Romania / Main Card | 4461 XXXX XXXX 8518/ VISA GOLD CHIP | -26,03 RON | 526,03 RON |
| ▶ MILLENNIUM MASTERCARD SHOPPING CARD / Main Card | 5294 XXXX XXXX 6127/ MRS TEST | -15,44 RON | 16,44 RON |
| ▶ VISA ELECTRON / | 4461 XXXX XXXX 3129/ 211 - A BARBU | 0,00 RON | 0,00 RON |

5.4.2. Card Details

This page allows you to perform the following: change your card limits, change your PIN, and contains detailed information about your credit cards and credit cards history. Click the **Cards > Card Details** option to open the page:

[Home](#) | [Accounts](#) | [Payments](#) | [Term Deposits](#) | [Loans](#) | [Cards](#) | [Info and Manuals](#)

Welcome RETAILTEST DUMMY TEST You are logged in the internet banking [Logout](#)

Cards List

Cards Daily Limits

Card: 4461 XXXX XXXX 3827 - Visa Classic Romania - Main

Card number: 4461 XXXX XXXX 3827

Card name: Visa Classic Romania

POS Limit: 1000

ATM Limit: 1000

Daily POS limit: 1.000,00 RON

Daily ATM limit: 1.000,00 RON

[Cancel](#) [Save](#)

* Up to available credit limit
** Description of all profiles is available in Help

5.4.3. Activation

This page allows you to activate your inactive cards. Click the **Cards > Activation** option to open the page. To activate a card, click the **Activate** button. Your card is now active.

5.4.4. Change PIN

This page allows you to change your PIN. Click the **Cards > Change PIN** option to open the page:

[Home](#) | [Accounts](#) | [Payments](#) | [Term Deposits](#) | [Loans](#) | [Cards](#) | [Info and Manuals](#)

Welcome RETAILTEST DUMMY TEST You are logged in the internet banking [Logout](#)

Cards List

Change PIN

Important! The PIN code change operation is completed ONLY AFTER having performed a transaction of any kind at a Millennium Bank ATM. So, after filling in all the fields below, please go to one of our ATMs and perform a transaction (for instance insert the card and request Balance Inquiry).

Card: 4461 XXXX XXXX 3827 - Visa Classic Romania - Main

Emboss Name: VRC TEST

Enter PIN: 1 ? 2 ? 3 ? 4 ?

Re-enter PIN: 1 ? 2 ? 3 ? 4 ?

[Save](#) [Cancel](#)

To change the PIN for a desired card select the value from the **Card** drop down menu, **Enter PIN** by selecting the digit for each of the four positions of your new PIN and **Re-enter PIN**. Press the **Save** button for confirmation.

Finalize the payment by typing the authorization code you received by SMS, from the bank, on your mobile phone. The SMS will be sent to your mobile phone as soon as the transaction is ordered.

If you didn't receive the SMS within a few moments from the time you pressed the Accept button, please follow the steps from page 49.

5.4.5. Change the ATM and POS daily transaction limits for cards

The **Change Limits** option allows you to change the daily transaction limits for ATM and POS.

The screenshot shows the 'Cards Daily Limits' page in the Millennium Bank internet banking system. At the top, there are navigation tabs for 'INDIVIDUALS', 'PRESTIGE', 'ENTREPRENEURS', 'SME'S & CORPORATE', 'ABOUT MILLENNIUM', and 'INTERNET BANKING'. Below these are links for 'Home', 'Accounts', 'Payments', 'Term Deposits', 'Loans', 'Cards', and 'Info and Manuals'. A welcome message reads 'Welcome RETAILTEST DUMMY TEST You are logged in the internet banking' with a 'Logout' button. The main content area is titled 'Cards Daily Limits' and features a dropdown menu for selecting a card, currently showing '4461 XXXX XXXX 3827 - Visa Classic Romania - Main'. Below this, the card number '4461 XXXX XXXX 3827' and card name 'Visa Classic Romania' are displayed. There are two dropdown menus for 'POS Limit' and 'ATM Limit', both currently set to '1000'. Below these, the current limits are shown: 'Daily POS limit 1.000,00 RON' and 'Daily ATM limit 1.000,00 RON'. At the bottom right, there are 'Cancel' and 'Save' buttons. A sidebar on the left contains navigation options: 'Cards List', 'Card Details', 'Cash Advance', 'Activation', 'Change PIN', and 'Change Limits'. At the bottom of the page, there are two footnotes: '* Up to available credit limit' and '** Description of all profiles is available in Help'.

In order to change the daily transaction limits for ATM and POS, please select the desired limits from the list. After selecting the limits, press the **Save** button. The next page will contain confirmation details.

Finalize the payment by typing the authorization code you received by SMS, from the bank, on your mobile phone. The SMS will be sent to your mobile phone as soon as the transaction is ordered.

If you didn't receive the SMS within a few moments from the time you pressed the **Accept** button, please follow the steps from page 49.

5.4.6. Early Repayment

This option allows you to make early repayments from your current account to your credit card account in order to return the previously withdrawn amounts.

| | | | | | |
|---|--|---------------|-------------------|------------------|------------------|
| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING |
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | Logout |
| Cards List Card Details Cash Advance Activation Change PIII Change Limits | Card details | | | | |
| | Card 4461 XXXX XXXX 3827 - Visa Classic Romania - Main | | | | |
| | Blocked funds 0,00 RON | | | | |
| | Card number 4461 XXXX XXXX 3827 | | | | |
| | Emboss name VRC TEST | | | | |
| | Used credit -10,00 RON | | | | |
| | Available credit 11,00 RON | | | | |
| | Credit limit of the main card 1,00 RON | | | | |
| | Next payment date No payment in current month. | | | | |
| | Next payment level 3 % | | | | |
| Next payment amount No payment in current month. | | | | | |
| Minimum payment amount 0,00 RON | | | | | |
| Support Current Account | | | | | |
| Daily POS limit 1.000,00 RON | | | | | |
| Daily ATM limit 1.000,00 RON | | | | | |
| Issue Date 2010-08 | | | | | |
| Expiry Date 2013-08 | | | | | |
| Authorized amount 0,00 RON | | | | | |
| Holds Amount 0,00 RON | | | | | |
| Supplementary cards No supplementary cards issued. | | | | | |
| <input type="button" value="Change payment level"/> <input type="button" value="Change PIII"/> <input type="button" value="Change limits"/> | | | | | |
| <input type="button" value="Back to list"/> <input type="button" value="Early repayment"/> <input type="button" value="Cash advance"/> | | | | | |

| | | | | | |
|--|---|---|-------------------|------------------|----------------------------------|
| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING |
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | Logout |
| Cards List Card Details Cash Advance Activation Change PIII Change Limits | Credit Card Repayment | | | | |
| | | | Used credit | Loan balance | Next payment |
| | Card | 4461 XXXX XXXX 3827 - RETAILTEST DUMMY - Main | -10,00 RON | 11,00 RON | No payment in current month. RON |
| | | | | | |
| | Available Balance Currency | | | | |
| | From Account | 126561 - Cont Curent RON | | 5,94 | RON |
| | Value* <input type="text" value="0"/> ,00 RON | | | | |
| | <input type="button" value="Cancel"/> <input type="button" value="Accept"/> | | | | |
| | * Required field | | | | |

In order to make an early repayment from your current account to the credit card account, click on the **Early repayment** button. Select the current account from which you make the transfer, fill in the desired amount and press the **Accept** button. The next page will contain confirmation details. If the details are ok, complete the transaction. This transaction does not require extra authorizations.

5.4.7. Cash Advance

This option allows the transfer of funds from the credit card account to your current account.

In order to make a cash advance from your credit card account to the current account, click on the **Cash advance** button. Select the credit card from which you make the transfer, select the current account, fill in the desired amount and press the **Transfer Accept** button. The next page will contain confirmation details. If the details are ok, complete the transaction. This transaction does not require extra authorizations.

5.5. Loans

5.5.1. List

This page contains brief information about your loan accounts. Click the **Loan > List** option to open the page. To change the currency in which your accounts are displayed, select the desired value in the **Currency** drop down menu located at the top of the screen.

| Product name | Account number | Disbursement date | Original loan amount | Loan balance |
|-------------------------|----------------|-------------------|----------------------|----------------|
| HOME EQUITY 5 IND EUR | 384596 | 2011-04-15 | 112.500,00 EUR | 111.175,82 EUR |
| MORTGAGE LOAN 4 IND EUR | 384601 | 2011-04-15 | 81.000,00 EUR | 77.167,16 EUR |
| CREDIT PRIMA CASA | 392462 | 2011-07-08 | 50.000,00 EUR | 49.131,93 EUR |

5.5.2. Loan Details

This page contains detailed information about loan accounts. Displayed information includes: product names, account currencies, current balances, initial balances and current interest rates. Click the **Loan > Details** option to open the page. Recent transactions history is displayed giving complete information about the transaction date, effective date, description, amount and balance.

INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING

Home | Accounts | Payments | Term Deposits | **Loans** | Cards | Info and Manuals

Welcome RETAILTEST DUMMY TEST You are logged in the internet banking Logout

Loans List

[Loan Details](#)

Loan account details

Loan Account: 392462 - CREDIT PRIMA CASA

Product name: CREDIT PRIMA CASA Support account: 0000384505

Account currency: EUR Initial date: 2011-07-08

Current balance: 49.131,93 EUR End date: 2041-07-08

Initial balance: 50.000,00 EUR Term (in months): 360

Current interest rate: 5,37% Next installment date: 2012-11-08

[Back to list](#) [Payment plan](#)

INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING

Home | Accounts | Payments | Term Deposits | **Loans** | Cards | Info and Manuals

Welcome RETAILTEST DUMMY TEST You are logged in the internet banking Logout

Loans List

[Loan Details](#)

Loan details - Payment plan

Loan Account: 392462 - CREDIT PRIMA CASA

| Payment date | Payment amount | Capital amount | Interest amount | Fee | Loan balance Late |
|--------------|----------------|----------------|-----------------|----------|-------------------|
| 2012-11-08 | 279,83 EUR | 59,97 EUR | 219,86 EUR | 0,00 EUR | 49.071,96 EUR |
| 2012-12-08 | 279,83 EUR | 60,23 EUR | 219,60 EUR | 0,00 EUR | 49.011,73 EUR |
| 2013-01-08 | 279,83 EUR | 60,50 EUR | 219,33 EUR | 0,00 EUR | 48.951,23 EUR |
| 2013-02-08 | 279,83 EUR | 60,77 EUR | 219,06 EUR | 0,00 EUR | 48.890,46 EUR |
| 2013-03-08 | 279,83 EUR | 61,05 EUR | 218,78 EUR | 0,00 EUR | 48.829,41 EUR |
| 2013-04-08 | 279,83 EUR | 61,32 EUR | 218,51 EUR | 0,00 EUR | 48.768,09 EUR |

5.6. Term Deposits

5.6.1. Term deposits list

Term deposits can be viewed by clicking on the **Term deposits list** option. Here you have the chance to view information about the description, account number date, maturity date and balance.

INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING

Home | Accounts | Payments | **Term Deposits** | Loans | Cards | Info and Manuals

Welcome RETAILTEST DUMMY TEST You are logged in the internet banking Logout

Term deposits list

[Term deposit details](#)

[Open Term Deposit](#)

Term deposits list

Currency*

| Description | Account number | Maturity date | Current Balance |
|---------------------------------|----------------|---------------|-----------------|
| ▶ DEPOZITUL CLASIC 1 LUNA - RON | 406429 | 2012-11-04 | 893,28 RON |
| ▶ DEPOZITUL CLASIC 1 LUNA - RON | 408920 | 2012-11-25 | 500,00 RON |
| ▶ DEPOZITUL CLASIC 1 LUNA - RON | 411327 | 2012-11-07 | 793,70 RON |
| ▶ DEPOZITUL CLASIC 1 LUNA - RON | 411332 | 2012-11-07 | 890,00 RON |
| ▶ DEPOZITUL CLASIC 1 LUNA - RON | 411346 | 2012-11-07 | 582,44 RON |
| ▶ DEPOZITUL CLASIC 1 LUNA - RON | 411365 | 2012-11-10 | 995,89 RON |
| ▶ DEPOZITUL CLASIC 1 LUNA - RON | 411399 | 2012-11-12 | 503,98 RON |

5.6.2. Term deposit details

You can view the term deposit details by going to **Term Deposits > Term deposit details**. The page displays all relevant information about the term deposits: product name, support account, opening date, principal amount, maturity date, interest type and current balance. You can also get information about other term deposits using the selection box on top of the screen.

| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING | |
|---|--------------------------|--|-------------------------------|-----------------------|-----------------------|----------------------------------|
| Home | Accounts | Payments | Term Deposits | Loans | Cards | Info and Manuals |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | | Logout |
| Term deposits list Term deposit details Open Term Deposit | | <h3>Term deposit details</h3> <p>Account number: 391925 - DEPOZITUL CLASIC 1 LUNA - RON</p> <p>Product name: DEPOZITUL CLASIC 1 LUNA - RON</p> <p>Support account: n/a</p> <p>Opening date: 2011-07-05</p> <p>Principal amount: 500,00 RON</p> <p>Last-Renewal date: n/a</p> <p>Maturity date: 2012-11-05</p> <p>Period: 1 months</p> <p>Interest type: Fixed</p> <p>Auto renewal: Yes</p> <p>Interest capitalization: Yes</p> <p>Next interest payment date: 2012-11-05</p> <p>Interest rate: 8,50%</p> <p>Current Balance: 506,06 RON</p> <p>Download confirmation EN Download confirmation RO</p> <p>Back to list Edit Early redemption</p> | | | | |

5.6.3. Term Deposit Constitution

Term deposits can be created by accessing the **Term Deposits > Open Term Deposit** menu option.

In order to create a term deposit, select the source account and select a product from the product list (according to the period of time you want the deposit to be created for). Fill the deposit amount (the minimum amount is mentioned between paranthesis) and select the deposit details: capitalization and auto renewal. You can select **interest capitalization** only if you previously selected **auto renewal**.

The page with the term deposit details will be displayed. Please check the details. If everything is correct, click on the **Constitute** button to create the deposit. This transaction does not require extra authorizations.

| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING | | | | | | |
|---|--------------------------|---|-------------------------------|-----------------------|-----------------------|----------------------------------|-------------------|----------|---------------------------|------|-----|
| Home | Accounts | Payments | Term Deposits | Loans | Cards | Info and Manuals | | | | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | | Logout | | | | | |
| Term deposits list Term deposit details Open Term Deposit | | <h3>Term deposit constitution</h3> <table border="1"> <thead> <tr> <th>Source account</th> <th>Available Balance</th> <th>Currency</th> </tr> </thead> <tbody> <tr> <td>126561 - Cont Current RON</td> <td>5,94</td> <td>RON</td> </tr> </tbody> </table> <p>Product list: CLASIC DEPOSIT 1M - RON</p> <p>Value*: 0,00 RON (MIN: 500.00 RON)</p> <p>Starting date: 2012-10-18</p> <p>Auto renewal: Yes</p> <p>Interest capitalization: No</p> <p>Select account</p> <p>Account number: 126561 - Standard CA indiv RON</p> <p>Constitute</p> <p>* Required field</p> | | | | Source account | Available Balance | Currency | 126561 - Cont Current RON | 5,94 | RON |
| Source account | Available Balance | Currency | | | | | | | | | |
| 126561 - Cont Current RON | 5,94 | RON | | | | | | | | | |

5.6.3. Early redemption

You may close a term deposit before its maturity date by clicking on the **Term deposit details** menu option. After the page is loaded click on the **Early redemption** button. The button is available only for the deposits types for which the early redemption is allowed to be performed from the Internet Banking service.

The screenshot shows the 'Term deposit details' page in the Millennium Bank Internet Banking system. The page is titled 'Term deposit details' and displays the following information:

- Account number: 391925 - DEPOZITUL CLASIC 1 LUNA - RON
- Product name: DEPOZITUL CLASIC 1 LUNA - RON
- Support account: n/a
- Opening date: 2011-07-05
- Principal amount: 500,00 RON
- Last-Renewal date: n/a
- Maturity date: 2012-11-05
- Period: 1 months
- Interest type: Fixed
- Auto renewal: Yes
- Interest capitalization: Yes
- Next interest payment date: 2012-11-05
- Interest rate: 8,50%
- Current Balance: 506,06 RON

At the bottom right of the page, there are buttons for 'Download confirmation EN', 'Download confirmation RO', 'Back to list', 'Edit', and 'Early redemption'.

5.7. Ending your Internet Banking session (logout)

To stop working with the Internet Banking service, click the **Logout** button and, for added safety, after the next page is displayed, close the browser.

6. Application Manual for Internet Banking on mobile devices

6.1. Registration process

The Internet Banking application can be accessed on mobile devices using an optimized application for mobile devices that use iOS and Android operating system.

In order to register the mobile application you need to:

- download the **MillenniumRO** application for mobile smart devices from the app store (Apple Store or Android Market)
- have access to Millennium Bank's Internet Banking and Call Center service
- define a Mobile Password in the Internet Banking application available on Millennium Bank website(print screens)

Defining the Mobile Password in the Internet Banking application

You must log in to the Internet Banking application and access the **Start > User Profile > Administrate Mobile Password** menu.

Type the **Mobile Password*** the press SAVE.

Press CONTINUE in the next page in order to go to the step where the SMS authorization code will be generated.

You will receive the SMS authorization code on your mobile phone.

Type the authorization code you received in order to confirm the change of the Mobile Password.

In the next page you will see a Mobile Password update confirmation message.

**Mobile Password has a length of 7 characters and must contain only digits.*

WARNING!

After defining/updating your Mobile Password you must exit and then reload the mobile application from your smart device.

The screenshot displays the Millennium Bank Internet Banking interface. At the top, there are navigation tabs for 'INDIVIDUALS', 'PRESTIGE', 'ENTREPRENEURS', 'SME'S & CORPORATE', 'ABOUT MILLENNIUM', and 'INTERNET BANKING'. Below these, a secondary navigation bar includes 'Home', 'Accounts', 'Payments', 'Term Deposits', 'Loans', 'Cards', and 'Info and Manuals'. A welcome message reads 'Welcome RETAILTEST DUMMY TEST You are logged in the internet banking' with a 'Logout' button on the right. The main content area is titled 'Mobile Password' and contains two input fields: 'New password (numbers only)*' and 'Re-enter new password*'. A red asterisk indicates that these fields are required. A 'Save' button is located at the bottom right of the form. On the left side, there is a sidebar menu with options: 'My Finances', 'Statements', 'Exchange Rates', 'User Profile', 'Display Settings', 'Security Settings', 'Personal Information', 'Password Manager', 'Recover PUK Code', and 'Administrate Mobile Password'.

| | | | | | |
|--|---|---------------|-------------------|------------------|------------------------|
| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING |
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | Logout |
| My Finances Statements Exchange Rates User Profile Display Settings Security Settings Personal Information Password Manager Recover PUK Code Administrate Mobile Password | <h3>Mobile Password *</h3> <p>After the mobile password is defined, this new password has to be used in the application installed on the mobile terminal, are you sure you wish to continue?</p> <p style="text-align: right;">Continue Cancel</p> <p><small>* By choosing the option Continue the client requests access to the Internet Banking application through MillenniumRO and the definition of the Mobile Password used to authorise transactions. (Attention! The Mobile Password represents a personalized security element to express consent). Please read carefully the General conditions for MillenniumRO application (part of the Internet Banking and Call Center Contract) before expressing your option.</small></p> | | | | |

| | | | | | |
|--|--|---------------|-------------------|------------------|------------------------|
| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING |
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | Logout |
| My Finances Statements Exchange Rates User Profile Display Settings Security Settings Personal Information Password Manager Recover PUK Code Administrate Mobile Password | <h3>Security settings</h3> <p>This operation requires authorization! An SMS was sent to your personal mobile phone (751976674) with a authorization code which will allow you to authorize the operation.</p> <p>Please enter the authorization code sent via SMS:</p> <p style="text-align: center;">Authorization Code* <input type="text"/></p> <p style="text-align: right;">Cancel OK</p> <p><small>* Required field</small></p> | | | | |

| | | | | | |
|--|---|---------------|-------------------|------------------|------------------------|
| INDIVIDUALS | PRESTIGE | ENTREPRENEURS | SME'S & CORPORATE | ABOUT MILLENNIUM | INTERNET BANKING |
| Home Accounts Payments Term Deposits Loans Cards Info and Manuals | | | | | |
| Welcome RETAILTEST DUMMY TEST You are logged in the internet banking | | | | | Logout |
| My Finances Statements Exchange Rates User Profile Display Settings Security Settings Personal Information Password Manager Recover PUK Code Administrate Mobile Password | <h3>Mobile Password</h3> <p>Your password has been successfully defined. Please, do not forget to use this new password on your mobile terminal.</p> <p style="text-align: right;">Ok</p> | | | | |

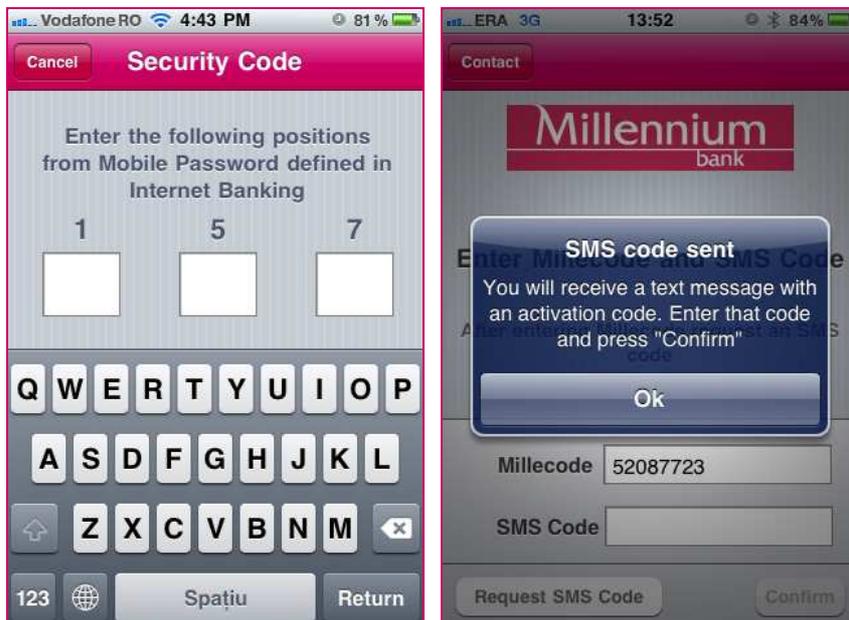
Once you successfully complete this step, the operation can only be repeated after you contact the Bank. Define the application security code (PIN) (4 digits) and retype it.



Enter the user identifier “**User code**” and then click “**Request SMS**”.



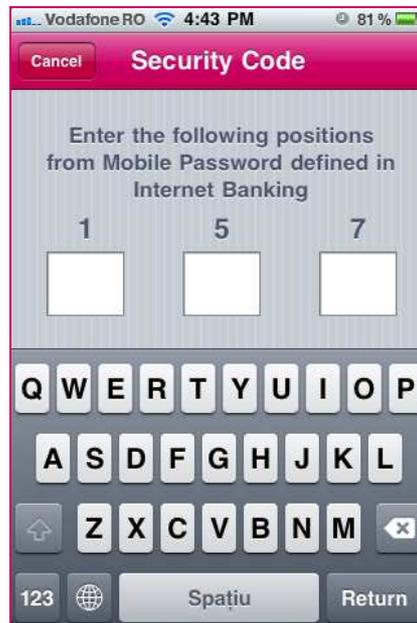
Provide the requested positions of the **Mobile Password**. The Mobile Password has 7 digits.



Enter the SMS code and the click **“Confirm”**.



Provide the requested positions of the **Mobile Password**. The Mobile Password has 7 digits.

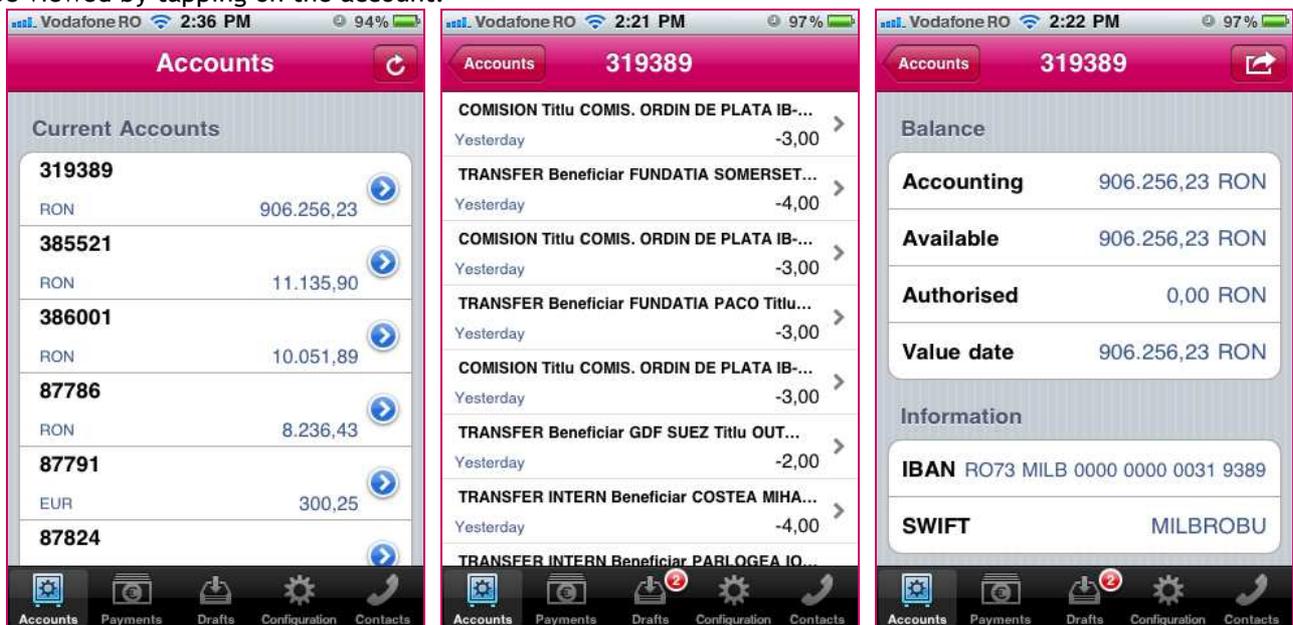


Now the registration process is completed and you can start using the application. Note that on the next mobile application uses, only the PIN code will be requested.

6.2. Application functionalities

6.2.1. Accounts

The first page of the application contains the list of all your active products. The current account details can be viewed by tapping on the account.



If you want to send the IBAN details for your account or a transfer confirmation by e-mail or SMS tap on the arrow from the top-right corner of the page (for Apple devices) or tap the “menu” button on your phone (for devices using Android operating systems).

6.3. Payments

The **Payments** menu contains several options:

- National transfers to Millennium Bank accounts
- National transfers to other bank accounts

Some of these options are described in the following pages.



6.3.1. Transfers

6.3.1.1. To Millennium Bank accounts

This option allows you to make transfers in to Millennium Bank accounts (your own accounts or other customers accounts, in lei or other currencies). Transfers to accounts with other currencies might require an (automatic) exchange. The exchange rate is the one from the day when the transfer is executed.

Select the source account and type the destination account, amount and description. Tap **“Confirm”**.



In this step you can save the operation for later using the “**Save Draft**” option or you can execute it immediately by tapping the “**Submit transfer**” button. Saved operations are visible in the “**Drafts**” option. If “**Submit transfer**” is selected the process continues to the next step.



You must provide the requested positions of the **Mobile Password** in order to submit the transfer. The Mobile Password has 7 digits.

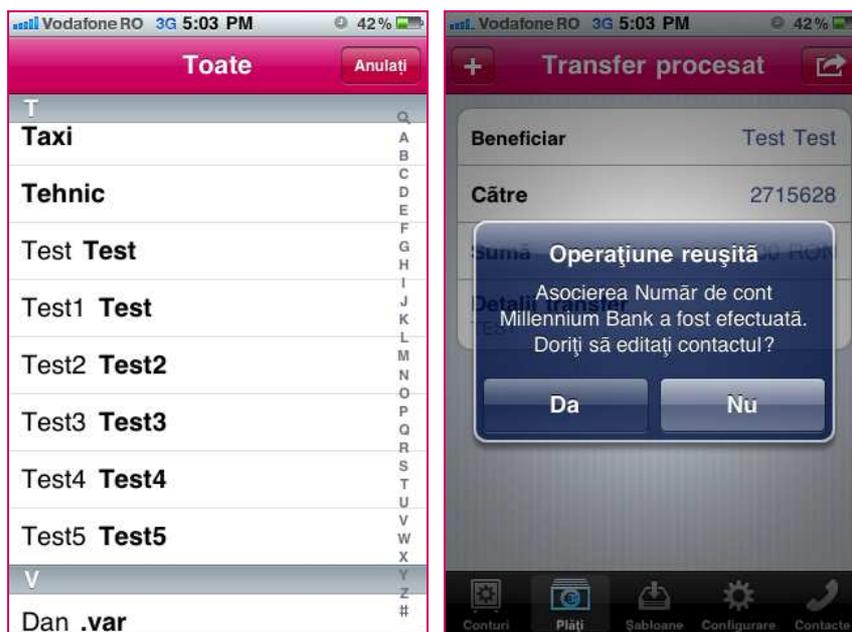


The next screen displays the execution result.



If you want to send the transfer confirmation by e-mail or SMS tap on the arrow from the top-right corner of the page (for Apple devices) or tap the “menu” button on your phone (for devices using Android operating systems).

By tapping „**Attach to a contact**” you will be able to add the details to a contact from your phone contacts list. Select the desired contact from the contacts list. You will receive a confirmation message and you will be able to edit the contact if you need to.



6.3.1.2. To other banks accounts

This option allows you to make transfers to accounts from another Romanian banks.

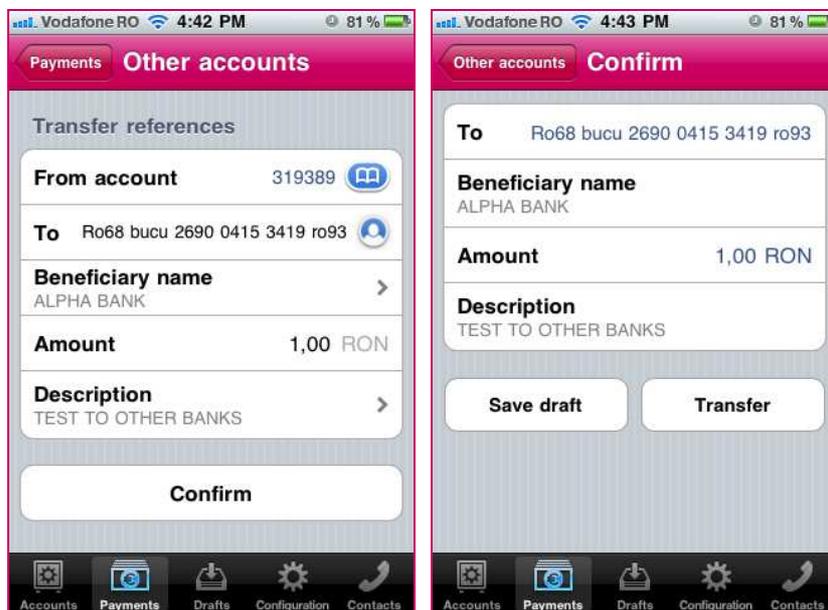
WARNING!

You can only make transfers from your accounts in lei. If you want to make a transfer in lei to an account with another currency the beneficiary's bank might reject the transfer (the transferred currency will not match the beneficiary's account currency).

Select the source account, type the destination account, beneficiary name, amount and description. Then tap **"Confirm"**.



You can save the operation for later using the “**Save Draft**” option or you can execute it immediately by tapping the “**Submit transfer**” button. Saved operations are visible in the “**Drafts**” option. If “**Submit transfer**” is selected the process continues to the next step.



You must provide the requested positions of the **Mobile Password** in order to submit the transfer. The Mobile Password has 7 digits.



The next screen displays the execution result.

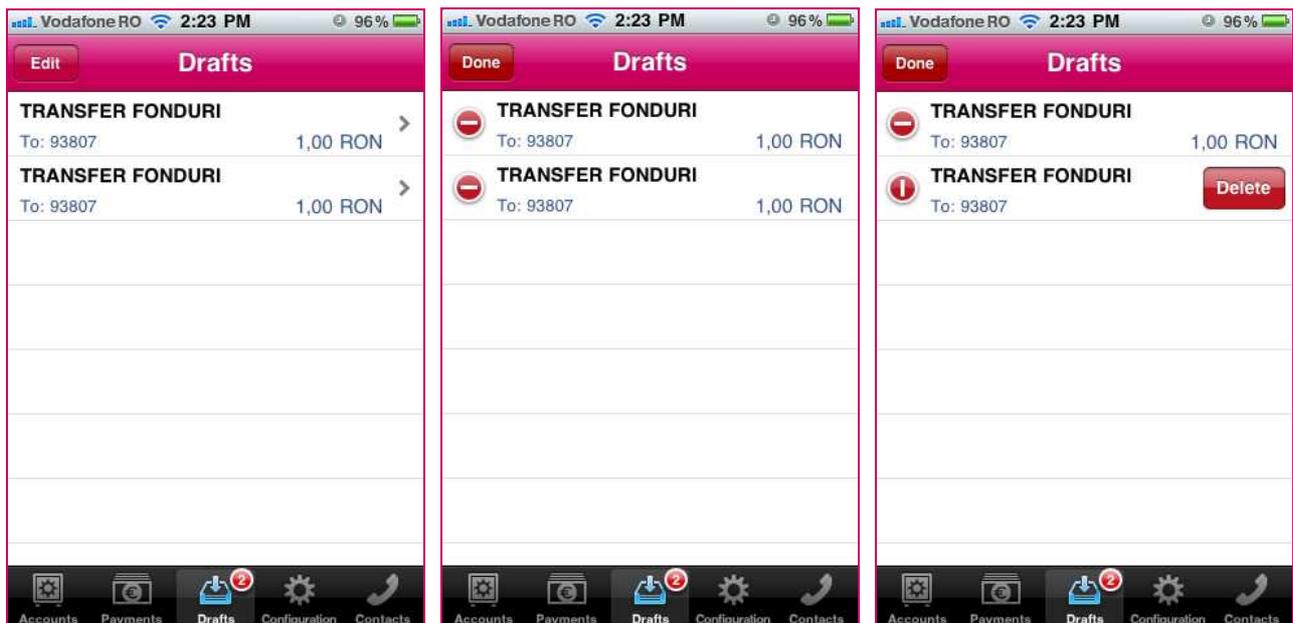


If you want to send the transfer confirmation by e-mail or SMS tap on the arrow from the top-right corner of the page (for Apple devices) or tap the “menu” button on your phone (for devices using Android operating systems).

If you want to attach the beneficiary to a contact you may do so by following the steps from the previous chapter (6.3.1.1).

6.4. Drafts

This option displays the saved operation (“Save Draft” option) in the execution process. You can use drafts to order payments, to edit them before ordering a new payment or you can also delete them.



6.5. Configuration

This option allows the management of your mobile application.

You can perform the following operations:

- Define the visible accounts for the „Accounts” page
- Manage the beneficiaries saved in your mobile application
- Change the PIN code you use to access the mobile application
- Delete the activity history from your mobile application for a period of time defined by you



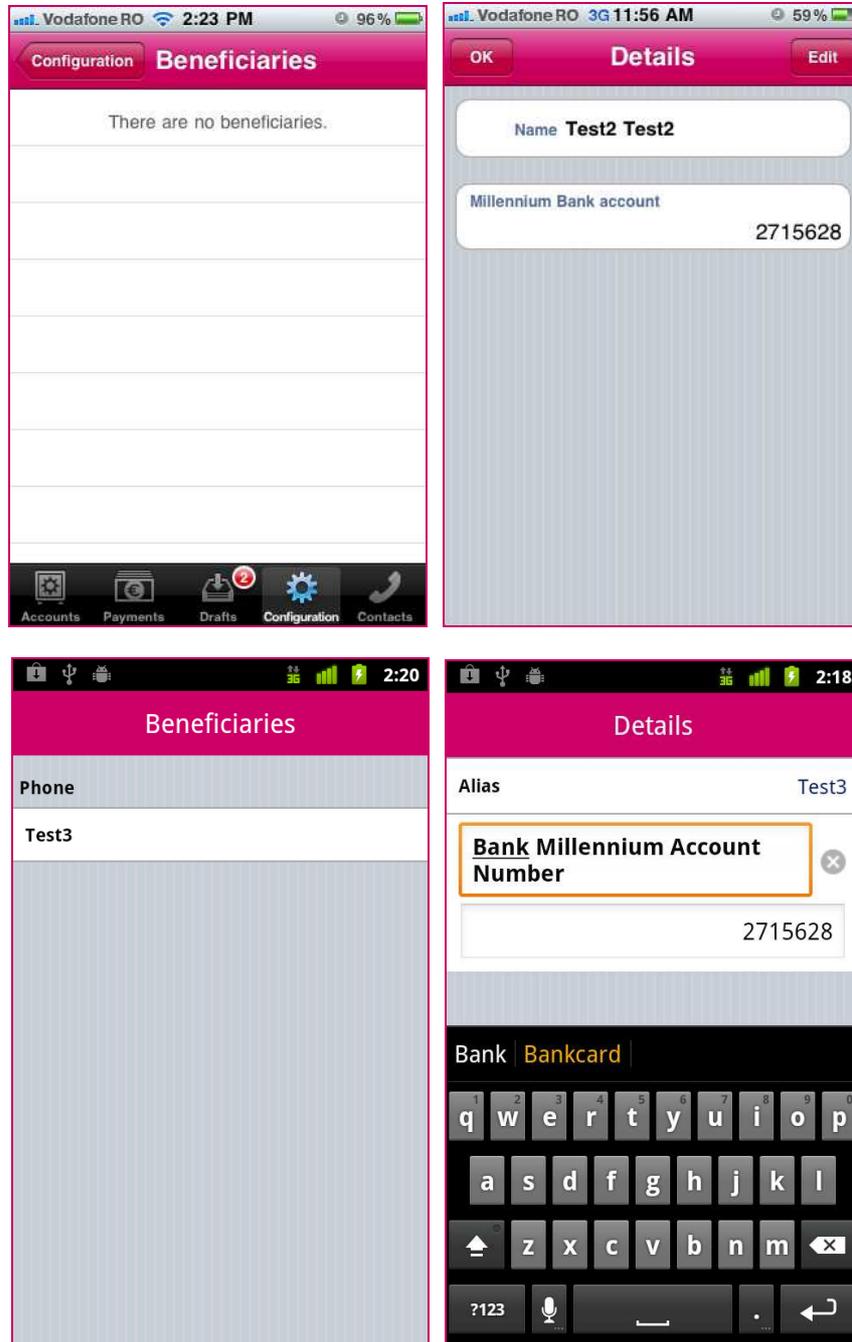
6.5.1. Accounts

Select visible products and indicate the default current account for transactions.



6.5.2. Beneficiaries

Manage the beneficiaries that can be used in the transactions. You can add new beneficiaries, modify or delete them.



In order to edit a beneficiary, tap on the beneficiary name to access the details page. From an Apple device, tap the **Edit** button from the top-right corner of the page. From an Android device, tap the **Menu** button on your phone and select **Edit**.

WARNING!

After reinstalling the mobile application the previously saved beneficiaries are lost. After you reinstall the application you will have to redefine the beneficiaries.

6.5.3. Change PIN

Change the PIN code you use to access the application.



6.5.4. Clear history

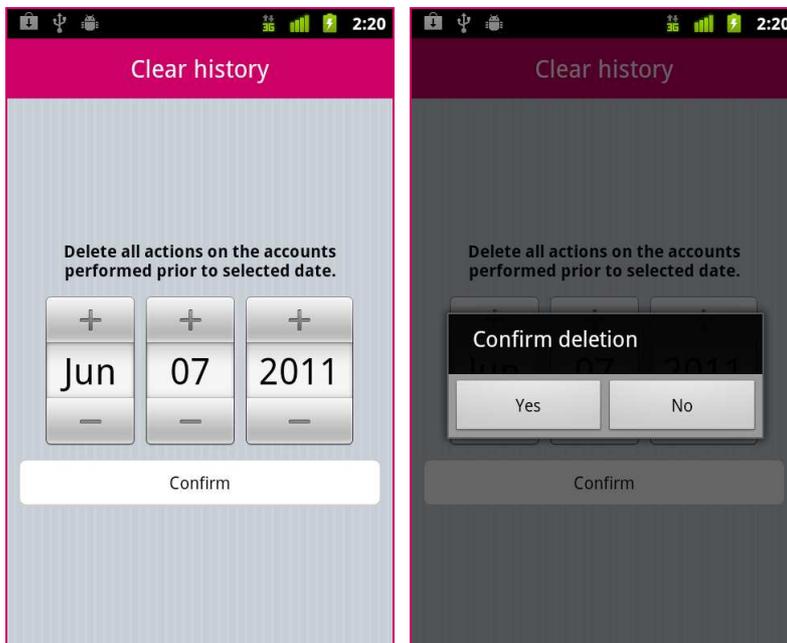
Clear the account history from the mobile application.

For Apple devices the history is deleted by going through 3 steps, while for devices using Android operating system the deletion is done in only 2 steps.

Delete history - Apple devices



Delete history - devices using Android operating system



6.6. Contact

This option allows you to contact the Bank by phone or to recommend the application to a friend.



IMPORTANT!

The user is solely responsible for maintaining security of his phone and confidentiality of the information related to the account used to access mobile Internet Banking service from Millennium Bank, including username and password. The user is solely responsible for for any and all activities / actions that can take place and on his account as a result of failing to keep such information confidential and secure. User agrees to immediately notify the Bank of any unauthorized use of the account and / or password, or any other security incident.

Millennium Bank can not guarantee that files or other information downloaded along with the "Millennium RO" application do not contain viruses, are not contaminated and do not contain destructive elements and not in any way guarantee that the service will operate without interruption and without errors.

Millennium Bank reserves the right to modify, suspend or terminate operation of or access to the application "Millennium RO", or any element of this application, to modify or change the application "Millennium RO" or any aspect thereof and the terms of use or interruption of operation or elements of the application, as necessary, to conduct operations, maintenance, correction of error connections or making other changes. Bank will not notify users in advance.

This section will be regularly updated by the Bank, as it amends the application "Millennium RO" and users will be notified by the Bank on these changes.

7. FAQs

7.1. The phone number recorded by the bank is not the correct one or you didn't provide a mobile phone number to the Millennium Bank

Please check the mobile phone number from the bank's records by accessing the Internet Banking application menu option **Start > User Profile > Personal information**.

7.2. What do I have to do if I don't receive the SMS authorization code?

If you didn't receive the transaction authorization code, please request another one. If you still don't receive the code on your mobile phone, please check if your phone memory has enough free space to receive new SMS messages. Please check if your phone is working properly.

7.3. What do I have to do if I mistyped the transaction authorization code?

After 3 (three) mistypes of the authorization code for the same transaction, the SMS authorization option is locked. In order to unlock the SMS authorization service, please call the Millennium Bank's **Call Center** (available 24/7) at **0801. 000.111** (Romtelecom network) or ***2111** (Orange and Vodafone mobile networks). Millennium Bank's **Call Center** service is available 24/7.

7.4. For how long is the authorization code valid?

The code's validity time is the same as the inactivity time interval you have set in your **Security Settings** section.

7.5. Can I use the same code for multiple transactions?

No, you can not. The authorization code is for single use and it can only be used to validate the transaction it has been requested for.

7.6. Can I still receive SMS authorization codes on my mobile phone even if I'm travelling abroad?

Yes, you can, as long as the roaming service from your mobile network operator is active for your phone number.

7.7. Can I receive SMS authorization codes on my mobile phone even if I am using an international mobile phone number?

Yes, you can receive the SMS messages on phone numbers that belong to mobile phone operators from the following countries:

Albania, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Latvia, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Russian Federation, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom

7.8. What do I have to do if my phone has reached the maximum message storage limit (Inbox / Curier Intrări)?

Delete some old SMS messages from Inbox / Curier Intrări in order to increase the storage capacity. Another option is to move some messages to a SIM card with extended storage space (if it's available for your phone).

7.9. What do I have to do if my mobile phone's GSM coverage is poor and I am waiting for my SMS authorization code?

Please check the signal level on your mobile phone and try to move to a place with better GSM coverage.

7.10. What do I have to do if I have set the wrong SMS service center in my mobile phone and I am waiting for my SMS authorization code?

Please change the number of the SMS service center with the correct one.

7.11. What do I have to do if my phone is not working properly and/or fails to validate my SIM card and I am waiting for my SMS authorization code?

Please check the status of your SIM card.

7.12. The idle time has been reached and I didn't receive my SMS with the authorization code. Was the transaction performed?

No, the transaction was not performed. Please make sure that your mobile phone is working properly and that you have good GSM coverage and then repeat the transaction.

7.13. What do I have to do if I forgot/blocked my PIN?

You need the **PUK code** in order to unlock the PIN code and to be able to define a new PIN code for the mobile application.

You must log in to the Internet Banking application and go to **Start > User Profile > Recover PUK Code**. Type the PUK code in the mobile application in order to unlock it and to be able to define a new PIN Code.



7.14. What do I have to do if I block my Mobile Password?

If you blocked the Mobile Password please call the Millennium Bank's **Call Center**. You can define a new Mobile Password in the Internet Banking application.

7.15. Can I use this application on another mobile device?

The application can be use, at any given time, on only one mobile device. In order to change the mobile device please call the Millennium Bank's **Call Center**.

7.16. What can I do if I delete the application from my mobile phone by mistake?

Download again the application and follow the registration steps.

Millennium Bank thanks you for your choice!