

User manual

Click 24 Banking BCR

– Natural persons –

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INTRODUCTION

Thank you for choosing our Internet Banking service!

Click 24 Banking gives you access to your accounts, banking operations and useful information, from any computer connected to the Internet, on a 24/7 basis.

In this manual you will find the main information that will help you discover how to use **Click 24 Banking**.

CONDITIONS OF USE AND SECURITY

You may access the Internet banking service from any computer or laptop/notebook connected to the Internet with a Windows/Mac OS operating system and one of the following browser versions installed:



Internet Explorer (at least version 7)



Mozilla Firefox24+



Opera 12+



Chrome 31+



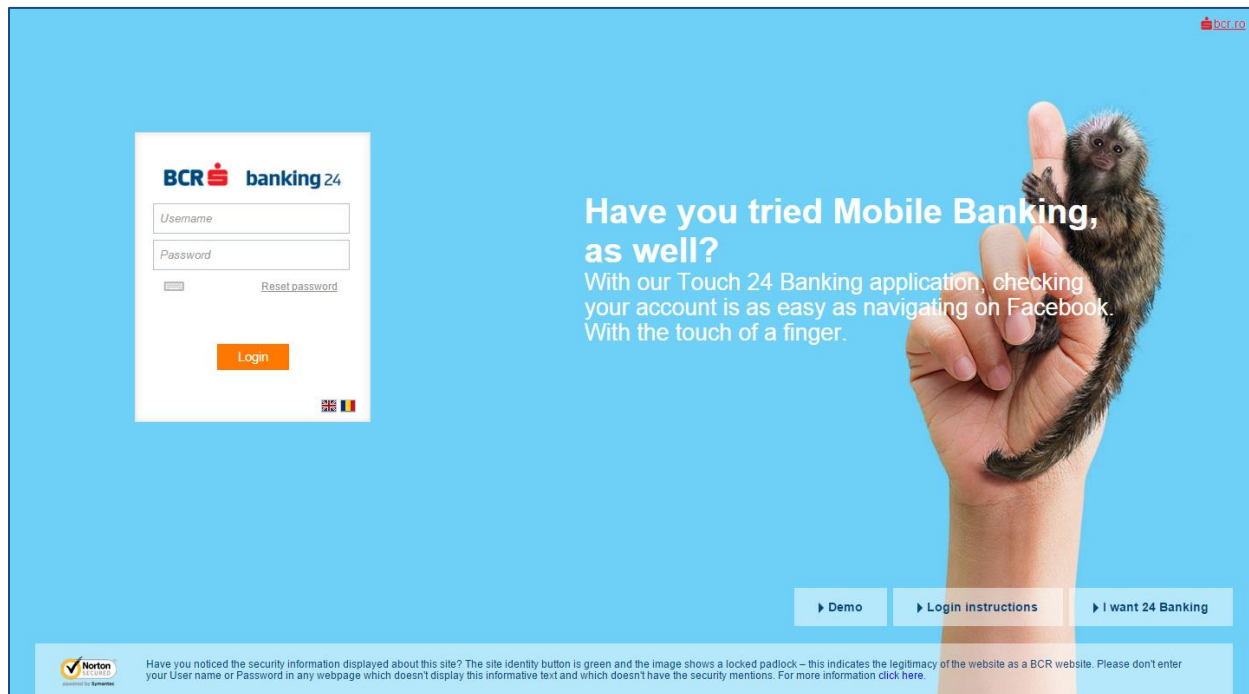
Safari 6+(Mac)

As a user of an Internet banking service, it is important you are acquainted with the following:

- access (login) and signature information is confidential and may not be disclosed to third parties, regardless of the situation.
- use the service on your computer, using an operating system and a constantly updated antivirus solution. Make sure the site you visited is secure (https) and check its security certificate.
- Always use the log out button to quit the **Click 24 Banking** app.
- **IMPORTANT!** It is very important not to act on any request asking you to disclose confidential data and please contact the Bank as soon as possible.

LOG-IN

To access the application, it is mandatory that you enter your personal log-in credentials:



BCR banking 24

Username

Password

[Reset password](#)

Login

[Demo](#) [Login instructions](#) [I want 24 Banking](#)

Have you noticed the security information displayed about this site? The site identity button is green and the image shows a locked padlock – this indicates the legitimacy of the website as a BCR website. Please don't enter your User name or Password in any webpage which doesn't display this informative text and which doesn't have the security mentions. For more information [click here](#).

User name – provided by the Bank upon the subscription to this service or previously chosen by you in the application.

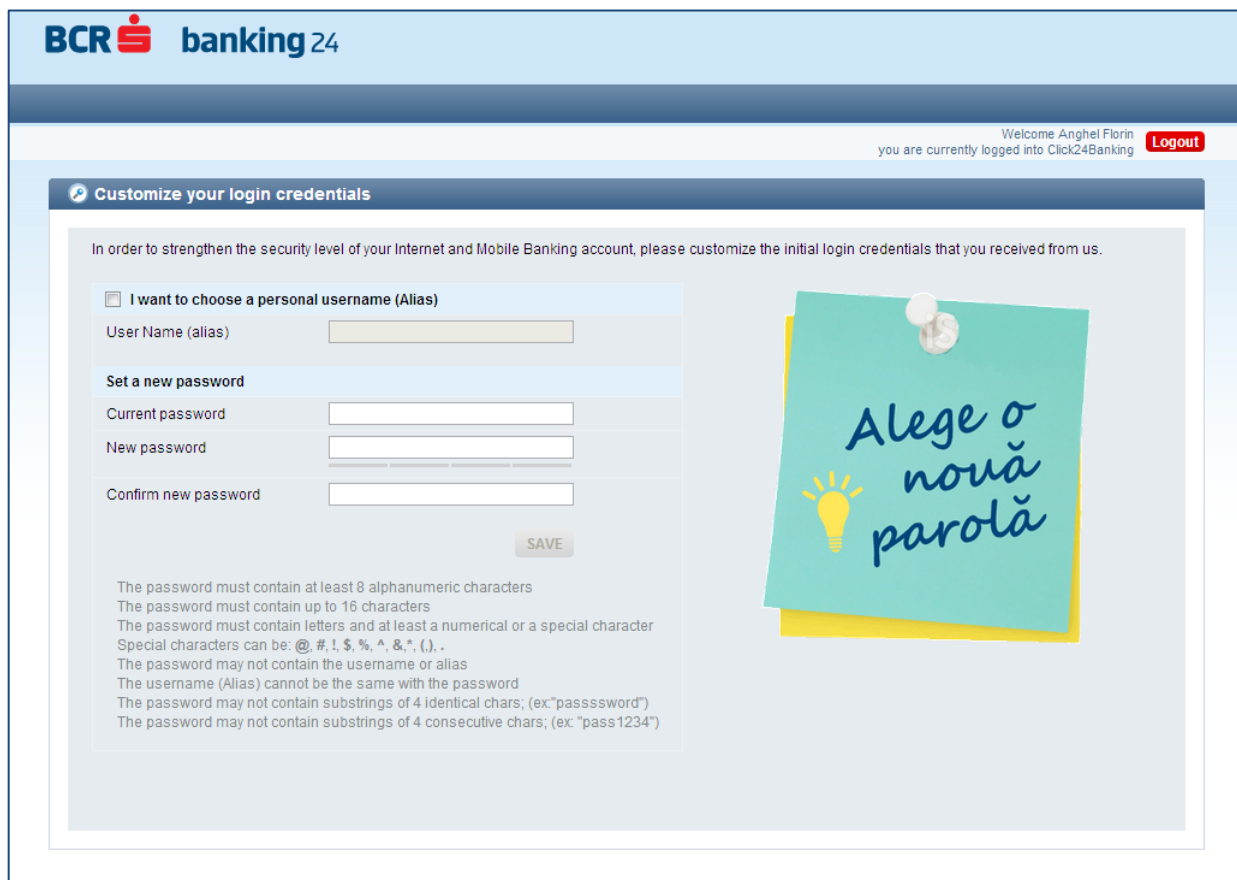
Password – enter the code generated by the token (eToken) device by pressing the **1 key** or the password for the Internet banking option with simplified authentication. In order to enter the password, you may use the virtual keyboard or your computer's keyboard.

After you have entered the data, click the **LOG IN** button to access the application.

1. CLICK 24 BANKING NAVIGATION

After connecting the Click 24 Banking BCR you can meet the next screen if you are in one of the situations below:

- You are at the first login and you use the static password offered by the bank and received by SMS
In this case you can customize your login data directly in this screen:

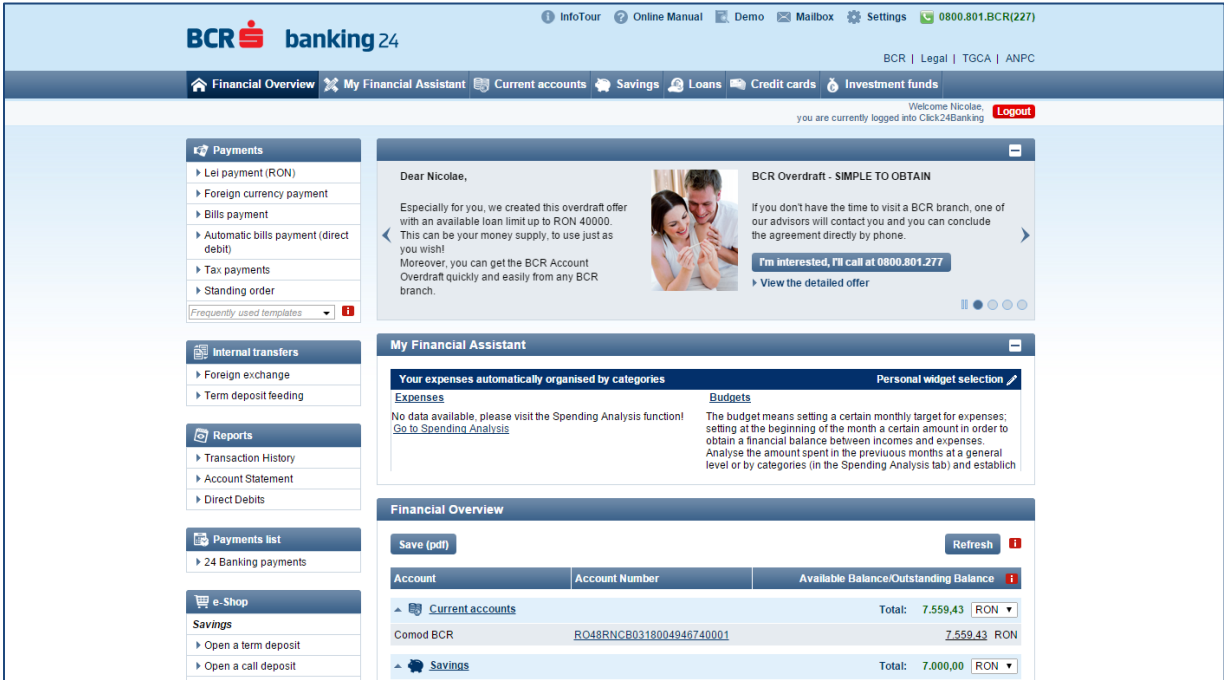


The screenshot shows the 'Customize your login credentials' screen. At the top left is the BCR banking 24 logo. At the top right, it says 'Welcome Anghel Florin you are currently logged into Click24Banking' with a 'Logout' button. The main heading is 'Customize your login credentials'. Below this, a message states: 'In order to strengthen the security level of your Internet and Mobile Banking account, please customize the initial login credentials that you received from us.' There are two main sections: 'I want to choose a personal username (Alias)' with a 'User Name (alias)' input field, and 'Set a new password' with 'Current password', 'New password', and 'Confirm new password' input fields. A 'SAVE' button is located below the password fields. To the right of the form is a graphic of a green sticky note with a lightbulb icon and the text 'Alege o nouă parolă'. Below the form, there are password requirements: 'The password must contain at least 8 alphanumeric characters', 'The password must contain up to 16 characters', 'The password must contain letters and at least a numerical or a special character', 'Special characters can be: @, #, !, \$, %, ^, &*, (,), .', 'The password may not contain the username or alias', 'The username (Alias) cannot be the same with the password', 'The password may not contain substrings of 4 identical chars; (ex: "passsword")', and 'The password may not contain substrings of 4 consecutive chars; (ex: "pass1234")'.

- Choose a simple username that you will enter every time you want to log into the account.
- Choose a password according to the policy which we present to you and that offers complete security but also flexibility.

If you're in a situation where your password is expired or you've reset your password follow the steps that I mentioned above.

Immediately after passing the steps in which you customized authentication data , in the screen below is displayed a complete picture of your financial situation.

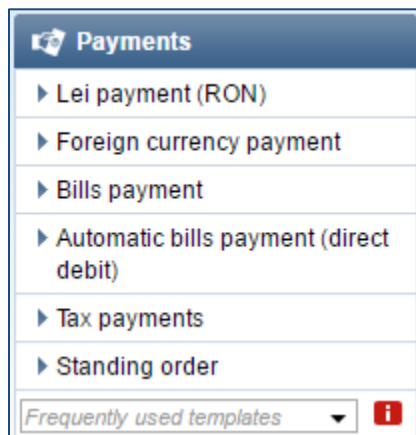


The complete functionality of each menu available in the application is explained right below.

Important! Menus in the application are dynamic. They are displayed depending on your BCR active products.

2. PAYMENTS

The **PAYMENTS** mode allows you to make a diversified set of payments in RON or foreign currency. Whether you choose to pay a bill, to make a payment to another bank in Romania or outside the country, you need to follow the steps detailed below.



2.1. Payment in RON

The **Payment in RON** menu allows you to make payments in RON to beneficiaries with accounts opened with banks in Romania and international payments in RON.

To make a RON payment:

- Fill in the beneficiary's **IBAN**. If the beneficiary was previously used in the application and you saved the transfer operation as a template, you may find them in the personal templates drop-down list.
- After you have entered the IBAN account, press the **Check IBAN** button to continue;

- Select the paying **Account**;
- Fill in the recipient's details (e.g. name, personal identification number);
- Fill in the transfer details (amount, payment details);

Setting of Payment Order

- ✓ This transaction requires validation with unique approval code.
- ✓ Please make sure that you have the Token device/eToken at your disposal prior to completing the payment details.
- ✓ Out of the daily maximum transactional limit at this moment you can operate: 150.000,00 EUR

Payment selection

Beneficiary input

Payment details

Authorization

Confirmation

Payer account

RO48RNCB0318000000000001

6.905,17 RON

Detail

Personal template name

Select template

Save as Template

Payee IBAN

RO17RNCB0278000000580004

Payee Bank

BANCA COMERCIALA ROMANA S.A.

Payee name

Stancu Caius Marius Laurentiu

Payment Details *

Cash

Amount *

50,00

Currency RON

Value date (DD.MM.YYYY) *

Today (04.08.2016)

Schedule the value date in the future

Fields marked with "" are mandatory.*

Back




Submit

After you have entered the data, click the **Sign** button to initiate the transaction.

Setting of Payment Order (Confirmation screen)

Payment selection > Beneficiary input > Payment details > **Authorization** > Confirmation

Detail	
Payer IBAN	RO48RNCB0318000000000001
Payee name	Stancu Caius Marius Laurentiu
BCR Commission	0,00 RON
Amount	50,00 RON
Payee IBAN	RO17RNCB0278000000580004
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payment Details	Cash
Value date	Today (04.08.2016)

Please enter your token code  Scan with eToken  

Correct **Sign**

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token device consists of six digits.

Payment selection > Beneficiary input > Payment details > Authorization > **Confirmation**

Detail	
Payer IBAN	RO48RNCB0318000000000001
Payee name	Stancu Caius Marius Laurentiu
BCR Commission	0,00 RON
Amount	50,00 RON
Payee IBAN	RO17RNCB0278000000580004
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payment Details	Cash
Value date	Today (04.08.2016)

The transaction will be confirmed by a confirmation screen. If you wish to save this transaction in its current form, click the **Save (pdf)** button.

2.2. Payment in currency

The **Payment in currency** menu allows you to make payments in foreign currency to any bank in the world, including Romania.

To make a payment in foreign currency:

- Choose the type of payment and click the **Select** button;

Payment type selection

Payment selection | Beneficiary input | Payment details | Authorization | Confirmation

BCR payment order

BCR This type of payment may be used for transfers towards BCR accounts. **Select**

International Payment Order (including Romania)

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

After you have chosen the type of payment:

- Fill in the beneficiary's **IBAN**. If the beneficiary was previously used in the application and you saved the transfer operation as a template, you may find them in the personal templates drop-down list.
- After you have entered the IBAN account, press the **Check IBAN** button to initiate the transaction;

Setting of Payment Order

Payment selection | Beneficiary input | Payment details | Authorization | Confirmation

Detail

Personal template name

Payee IBAN

Back **Check IBAN**

- Select the paying **Account**;
- Fill in the beneficiary's details (beneficiary bank country, name, beneficiary's address);
- Fill in the transfer details (IBAN, BIC, amount, payment details);

Payment selection

Beneficiary input

Payment details

Authorization

Confirmation

Payer account 12,00 EUR

Payment Information

Personal template name Save as Template

Beneficiary Details

Beneficiary's Bank Country *

Payee Stated by * Account IBAN

Beneficiary's IBAN/Account *

Beneficiary name *

Beneficiary address *

Beneficiary's bank

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

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

Beneficiary's bank name *

Beneficiary's bank address *

Payment Information

Amount * EUR

Payment Details *

Value date (DD.MM.YYYY) * **Today (05.08.2016)** Schedule the value date in the future

Details of charges

Charges type *


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

Fields marked with "" are mandatory.*

Back

Submit

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token device consists of six digits.

Payment selection	Beneficiary input	Payment details	Authorization	Confirmation
Payment Information				
Payer IBAN	RO10RNCB0318004946740006			
Beneficiary's Bank Country	Austria			
Amount	9,00 EUR			
External payment commission	10,00 EUR			
Payment Details	Pay			
Value date	Today (05.08.2016)			
Beneficiary Details				
Beneficiary's IBAN/Account	AT462011129224470900			
Beneficiary name	Raul Cristea			
Beneficiary address	St Viena, Nr. 2			
Beneficiary's bank				
Beneficiary's Bank Identifier	<input type="radio"/> BIC/SWIFT code <input checked="" type="radio"/> Beneficiary's bank address			
Beneficiary's bank name	ERSTE BANK DER OESTERREICHISCHEN SP			
Beneficiary's bank address	GRABEN 21POB 162VIENNA 1011			
Details of charges				
Payer and Beneficiary	Payment fees are split between payer and beneficiary (BCR fees are charged from the payer and the beneficiary and correspondent bank fees are charged from the beneficiary)			
Please enter your token code <input type="text" value=""/>				
Scan with eToken 				
Correct Sign				

International Payment Order
Save (pdf)

✔ Your operation was successfully submitted.

Funds in your account are insufficient to cover the transfer amount and the corresponding commission.

Payment selection
Beneficiary input
Payment details
Authorization
Confirmation

Payment Information

Payer IBAN	RO10RNCB0318004946740006
Beneficiary's Bank Country	Austria
Amount	9,00 EUR
Payment Details	Pay
Value date	Today (05.08.2016)

Beneficiary Details

Beneficiary's IBAN/Account	AT462011129224470900
Beneficiary name	Raul Cristea
Beneficiary address	St Viena, Nr. 2

Beneficiary's bank

Beneficiary's Bank Identifier	<input type="radio"/> BIC/SWIFT code <input checked="" type="radio"/> Beneficiary's bank address
Beneficiary's bank name	ERSTE BANK DER OESTERREICHISCHEN SP
Beneficiary's bank address	GRABEN 21POB 162VIENNA 1011

Details of charges

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

Lei payment (RON)

Foreign currency payment

Bills payment

Financial Overview

Transactions History

Save (pdf)

The transaction will be confirmed by a confirmation screen. If you wish to save this transaction in its current form, check the **Save (pdf)** option.

2.3. Payment of invoices

The **Payment of invoices** menu allows you to make payments to utilities providers. To make an invoice payment, you have the following options:

- Look for the corresponding provider or directly select the personal template saved for such provider.

Bill payments







Personal templates

Bill payments

▼ **BCR Credit cards**
Credit card reimbursement - RON/EUR/USD

▼ **Collections**
BCR Banca pentru Locuinte, BCR Leasing IFN, AVON

▲ **Communications**
Vodafone, Telekom Romania, RDS&RCS, Orange, UPC

 Orange	 RCS & RDS
 SNR Radiocom	 Telekom Romania
 Telekom Romania Mobile	 Vodafone (plata factura)

To make an invoice payment:

- Select the paying **Account**.
- If you wish to save this transaction in its current form, check the Save as template option and choose a name for your template. You may find the template for use under Personal templates.

Bill Payment (Confirmation screen)

Operation details → **Review** → Confirmation

Detail	
Payer IBAN	RO48RNCB0310000000000001
Payee name	VODAFONE ROMANIA SA
BCR Commission	0,00 RON
Amount	90,00 RON
Payee IBAN	RO13RNCB0000000000000001
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payment Details	Invoice
Value date	Today (03.08.2016)
Vodafone (plata factura)	
Cod Client	123456
Nr factura	12345632
Data document	10.11.2015

- Fill in the details specific to each provider (e.g. client code, invoice number).

Bill Payment (Confirmation screen) Save (pdf)

✔ Your operation was successfully submitted.

Operation details → Review → **Confirmation**

Detail	
Payer IBAN	RO48RNCB000000000000000001
Payee name	VODAFONE ROMANIA SA
BCR Commission	0,00 RON
Amount	90,00 RON
Payee IBAN	RO13RNCB000000000000000001
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payment Details	Invoice
Value date	Today (03.08.2016)

Vodafone (plata factura)	
Cod Client	123456
Nr factura	12345632
Data document	10.11.2015

Lei payment (RON)
Financial Overview

Foreign currency payment
Transactions History

Bills payment
Save (pdf)

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Complete operation** button.

If you wish to save this transaction in its current form, click the **Save (pdf)** button.

2.4. Automatic payment of invoices (direct debit)

The **Automatic payment of invoices (direct debit)** menu allows you to set mandates by which the payment of invoices will be automatically done to the selected provider, under your own terms.

Set up new Direct Debit

Search


[Active Direct Debits on my account](#)

 VODAFONE	 TELEKOM ROMANIA
 BAUMIT ROMANIA	 RCS & RDS
 BCR Asigurari de Viata VIG - alte asigurari de viata	 BCR Asigurari de Viata VIG - asigurari Unit Linked

To create a mandate, follow the steps below:

- Select the paying **Account**;
- Fill in all the details requested in the form;

Set up new Direct Debit

Payer account	<input type="text" value="RO48RNCB000000000000000001"/>	7.459,43 RON
Account owner	CHIVU NICOLAE	
Contract date	<input type="text" value="03.08.2016"/>	
End date *	<input type="text" value=""/>	<input checked="" type="checkbox"/> Until cancellation
Maximum amount *	<input type="text" value="100,00"/>	
Direct Debit Mandate to	VODAFONE	
Beneficiary IBAN	<input type="text" value="RO13RNCB000000000000000001"/>	Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	

Vodafone

Cod abonant *	<input type="text" value="1234563"/>
Numar telefon *	<input type="text" value="0765400401"/>
Nume_abonat *	<input type="text" value="Mihai Andrei"/>
CNP *	<input type="text" value="12345678963"/>

[Back](#) [Continue](#)

After you have entered the data, click the **Continue** button to initiate the transaction.

Direct Debit mandate details		Save (pdf)
Payer account	RO48RNCB000000000000000001	
Account owner	CHIVU NICOLAE	
Contract date	03.08.2016	Start date 05.08.16
End date	<input checked="" type="checkbox"/> Until cancellation	
Maximum amount	100,00	
Direct Debit Mandate to	VODAFONE	
Beneficiary IBAN	RO13RNCB000000000000000001	Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	
Vodafone		
Cod abonant	1234563	
Numar telefon	0765400401	
Nume_abonat	Mihai Andrei	
CNP	12345678963	
BCR Commission	0 RON	
Correct		Finalize operation

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Complete operation** button.

Direct Debit mandate details Save (pdf)

✔ Your operation was successfully submitted.

Payer account	RO48RNCB000000000000000001
Account owner	CHIVU NICOLAE
Start date	05.08.2016
End date	<input checked="" type="checkbox"/> Until cancellation
Maximum amount	100,00
Direct Debit Mandate to	VODAFONE
Beneficiary IBAN	RO13RNCB000000000000000001 Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.

Vodafone

Cod abonat	1234563
Numar telefon	0765400401
Nume_abonat	Mihai Andrei
CNP	12345678963

In the **Automatic payment of invoices** menu, the **Direct debit mandate list** option allows you to check the list of active Direct debit mandates on your account.

Direct Debit mandates list Save (pdf)









Contract number	Beneficiary name	Maximum amount	Contract date	Start date	Payer account	Status	
2	RCS & RDS SA	no limit	04.09.2012	05.09.2012	RO48RNCB031000000000000001	Active	🔍 ✖
2016000300 100006	VODAFONE ROMANIA SA	100,00	03.08.2016	05.08.2016	RO48RNCB000800000000000001	Inactive	🔍 ✖

2.5. Payment of taxes and duties

The **Payment of taxes and duties** menu allows you to pay taxes and duties to the MINISTRY OF PUBLIC FINANCE, in the Ministry account opened with BCR.

To make a tax payment, you must follow the steps below:

- Select the template from the tax category corresponding to the tax you want to discharge;

Tax payments	
 Building tax	 Car tax
 Inside town land tax	 Outside town land tax
 Rental income tax	 Income from independent activities tax
 Incomes tax	
Others 	
▶ Buget de stat	▶ Buget local
▶ Bugetul asigurarilor sociale de stat	▶ Bugetul Fondului national unic de asigurari sociale de sanatate

- Select the paying **Account**;
- Fill in all the details requested in the form;

Settings of Tax Payment Order

Out of the daily maximum transactional limit at this moment you can operate: 149.988,77 EUR

Operation details

Review

Confirmation

Payer IBAN 6.855,17 RON

Detail

Payee IBAN RO49RNCB0082044180000044
Payee Bank BANCA COMERCIALA ROMANA S.A.
Payee name MINISTERUL FINANTELOR PUBLICE
Payment Details*
Amount * Currency RON
Value date (DD.MM.YYYY) * Today (04.08.2016) Schedule the value date in the future

Ministerul Finantelor Publice - incasare taxe si impozite persoane fizice

Cod cont bugetar (fara ".") *
Alte detalii
Nume beneficiar final *
CUI beneficiar final
CUI/CNP Contribuabil
Numar de evidenta a platii

Fields marked with "*" are mandatory.

Back

Submit

After you have entered the data, click the **Sign** button to authorize the transaction.

Setting of Payment Order (Confirmation screen)

Operation details

Review

Confirmation

Detail

Payer IBAN RO48RNCB0318000000000001
Payee name MINISTERUL FINANTELOR PUBLICE
BCR Commission 0,00 RON
Amount 50,00 RON
Payee IBAN RO49RNCB0082044180000044
Payee Bank BANCA COMERCIALA ROMANA S.A.
Payment Details Tax
Value date Today (04.08.2016)

Ministerul Finantelor Publice - incasare taxe si impozite persoane fizice

Cod cont bugetar (fara ".") 20A030100
Alte detalii Impozit pe venituri din activitati independente
Nume beneficiar final Buget de stat
CUI beneficiar final
CUI/CNP Contribuabil 1901200400012
Numar de evidenta a platii

Correct

Finalize operation

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Complete operation** button.

Setting of Payment Order (Confirmation screen) Save (pdf)

✔ Your operation was successfully submitted.

Operation details > Review > Confirmation

Detail	
Payer IBAN	RO48RNCB0318004946740001
Payee name	MINISTERUL FINANTELOR PUBLICE
BCR Commission	0,00 RON
Amount	50,00 RON
Payee IBAN	RO49RNCB0082044185290044
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payment Details	Tax
Value date	Today (04.08.2016)

Ministerul Finantelor Publice - incasare taxe si impozite persoane fizice	
Cod cont bugetar (fara ".")	20A030100
Alte detalii	Impozit pe venituri din activitati independente
Nume beneficiar final	Buget de stat
CUI beneficiar final	
CUI/CNP Contribuabil	1901220410012
Numar de evidenta a platii	

Save (pdf) Transaction History

If you wish to save this transaction in its current form, click on the **Save (pdf)** option.

2.6. Recurring payments

The **Recurring payments (standing order)** menu allows you to set certain transactions to be carried out automatically, under your own terms.

To create a recurring payment, follow the steps below:

- Select the paying account
- Fill in the beneficiary's data (IBAN, name)
- Fill in the specific payment terms (amount, frequency, time, etc.)


After you have entered the data, click the **Continue** button to initiate the transaction.

Setup new Standing Order

Payer account	RO48RNCB0300000000000001
Payment details	economics
Amount i	<input checked="" type="radio"/> Fixed <input type="radio"/> Depending on balance
Payment Amount	2,00 RON
Amount to be kept	0,00 RON
Minimum payment	0,00 RON
Beneficiary IBAN	RO30RNCB0000000000070001
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.
Beneficiary name	Salariat BCR

Periodicity				
The transaction will be performed every	1 Day(s)			
Start date	04.08.2016	End date	05.08.2016	<input type="checkbox"/> Until cancellation i

Channel	IB
Next execution date	04.08.2016
Status	valid

Please enter your token code i Scan with eToken i 

[Back](#)

[Sign](#)

Check your input data and if it is not correct click the **Back** button to edit it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token device consists of six digits.

Setup new Standing Order
Save (pdf)

Your operation was successfully submitted.

Payer account	RO48RNCB0300000000000001
Payment details	economics
Amount	<input checked="" type="radio"/> Fixed <input type="radio"/> Depending on balance
Payment Amount	2,00 RON
Amount to be kept	0,00 RON
Minimum payment	0,00 RON
Beneficiary IBAN	RO30RNCB0000000000070001
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.
Beneficiary name	Salariat BCR

Periodicity

The transaction will be performed every 1 Day(s)

Start date 04.08.2016 End date 05.08.2016 Until cancellation

Channel	IB
Next execution date	04.08.2016
Status	valid

[Back](#)

The transaction will be confirmed by a confirmation screen.

If you wish to save this transaction in its current form, click on the **Save (pdf)** option.

3. INTERNAL TRANSFERS

In this module you may effect a series of transfers between own accounts, in the same currency. Whether you choose to feed a credit card, to make a currency exchange or to feed/open a savings account, it is necessary you follow the steps listed below.

Internal transfers

- ▶ Foreign exchange
- ▶ Own current accounts transfer
- ▶ Transfer to a call deposit account
- ▶ Transfer from call deposit accounts
- ▶ Term deposit feeding
- ▶ Credit card reimbursement

3.1. Currency exchange

The **Currency exchange** menu allows you to exchange currency between your accounts available in Click 24 Banking.

To make a currency exchange:

- Select the paying Account and the beneficiary's Account;
- Fill in the amount;

Create Foreign Exchange

From Account *	<input type="text" value="RO48RNCB0300000000000001"/>	7.459,43 RON
To Account *	<input type="text" value="RO10RNCB0318000000000006"/>	0,00 EUR
Transaction value *	<input type="text" value="12,00"/>	Currency EUR
Details	<input type="text" value="Foreign exchange"/>	

[Exchange rate for Click 24 Banking BCR](#)

Click to see the exchange rate

After you have entered the data, click the **Continue** button to initiate the transaction.

Create Foreign Exchange

From Account	RO48RNCB0300000000000001 RON
Transaction value	12,00 Currency EUR
To Account	RO10RNCB0300000000000006 EUR
Details	Foreign exchange
FX rates used	EUR / RON 4,5220
Equivalent amount	54,26 RON

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Complete operation** button.

Create Foreign Exchange
Save (pdf)

✔ The transaction has been submitted.

From Account	RO48RNCB0300000000000001 RON
Transaction value	12,00 Currency EUR
To Account	RO10RNCB0300000000000006 EUR
Details	Foreign exchange
FX rates used	EUR / RON 4,5220
Equivalent amount	54,26 RON

Save (pdf)
Transaction History

The transaction will be confirmed by a confirmation screen.
 If you wish to save this transaction in its current form, click on the **Save (pdf)** option.

3.2. Feeding of term deposits

To feed a term deposit, follow the steps below:

- Select the **Account** to be debited;
- Select the **Deposit** you wish to feed;
- Fill in the Amount you transfer to the deposit;

Feeding Term Deposit

Deposit details

Check details

Confirmation

Transfer from account *	<input type="text" value="RO48RNCB0318000000000001"/> 6.805,17 RON
Select deposit *	<input type="text" value="201604772192772"/> 5.000,00 RON
Amount *	<input type="text" value="500 00"/> Transfer currency RON
Feeding details *	<input type="text" value="Feeding term deposit"/>

Fields marked with "" are mandatory.*

Cancel
Submit

After you have entered the data, click the **Sign** button to initiate the transaction.

Feeding Term Deposit

Deposit details → **Check details** → Confirmation

Transfer from account	RO48RNCB0318000000000001 RON
Selected deposit	201604772192772 RON
Amount	500,00 Transfer currency RON
Feeding details	Feeding term deposit

Correct **Finalize operation**

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Complete operation** button.

Feeding Term Deposit

✔ Your operation was successfully submitted.

Deposit details → Check details → **Confirmation**

Transfer from account	RO48RNCB0318000000000001 RON
Selected deposit	201604772192772 RON
Amount	500,00 Transfer currency RON
Feeding details	Feeding term deposit

Save (pdf) **Transaction History**

The transaction will be confirmed by a confirmation screen.

If you wish to save this transaction in its current form, click the **Save (pdf)** button.

To see the history of your recent transactions, click the **Transaction history** button.

3.3. Credit card reimbursement

For a feeding of your personal credit card:

- Select the paying **Account**;
- Fill in the transfer details;
- Fill in the **Amount** you wish to feed your card with;
- ❖ *If you own multiple credit cards, it is required to choose the credit card that you wish to feed, from the drop-down list.*

Own credit card reimbursement

Out of the daily maximum transactional limit at this moment you can operate: 150.000,00 EUR

Operation details Review Confirmation

Payer account 🔍 Number One 5.543,97 RON

Detail

Supplier template Rambursare card de credit (RON)

Payee IBAN RO40RNCB0000000000000000

Payee Bank BANCA COMERCIALA ROMANA S.A.

Payee name DIRECTIA CARDURI

Payment Details *

Amount * Currency RON

Submission Date (DD.MM.YYYY) * **Today (19.08.2016)** Schedule the value date in the future

Rambursare card de credit (RON)

NR CARD CREDIT 548888XXXXX0588 RON

Fields marked with "" are mandatory.*

Cancel **Submit**

Check your input data and if it is not correct click the **Cancel** button to edit it. If all filled-in data is correct click the **Sign** button to initiate the transaction.

Own credit card reimbursement (Confirmation screen)

Operation details **Review** Confirmation

Detail

Payer IBAN RO19RNCB00900000000000001

Payee name DIRECTIA CARDURI

BCR Commission 0,00 RON

Amount 811,60 RON

Payee IBAN RO40RNCB0000000000000000

Payee Bank BANCA COMERCIALA ROMANA S.A.

Payment Details credit card repayment

Submission Date Today (19.08.2016)

Rambursare card de credit (RON)

NR CARD CREDIT 548888XXXXX0588 RON

Correct **Finalize operation**

If you wish to save this transaction in its current form, click the **Save (pdf)** button.

10947128 To see the history of your last 10 transactions, click the **Transaction history** button.

Own credit card reimbursement (Confirmation screen) Save (pdf)

✔ Your operation was successfully submitted.

Operation details > Review > Confirmation

Detail	
Payer IBAN	RO19RNCB0090000000000001
Payee name	DIRECTIA CARDURI
BCR Commission	0,00 RON
Amount	811,60 RON
Payee IBAN	RO40RNCB0000000000000000
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payment Details	credit card repayment
Submission Date	Today (19.08.2016)

Rambursare card de credit (RON)	
NR CARD CREDIT	548888XXXXX0588. RON

Save (pdf) Transaction History

4. USEFUL REPORTS

By accessing the reports available in this module, you may view and check your financial situation.

Reports

- ▶ Transaction History
- ▶ Account Statement

4.1. Transaction history

The **Transaction history** menu allows you to view the list of transactions for your accounts. You have a series of search filters at your disposal, to identify all operations for your accounts in the last 90 days.

To search for transactions for a given account:

- Select the Account you wish to view transactions for;
- Select the time interval and type of transaction;

Transaction history - Enter criteria

Account: 6.305,17 RON

From: To:

Transaction channel:

Transaction type:
 Inpayments
 Outpayments
 Sum of Inpayments and Outpayments
 Display all in one page

After you have selected your search filters, click the **OK** button and the search results will be displayed as a table.

Transaction history

Status	Type	Account Number	Available Balance	Currency
Active	Current accounts	RO48RNCB0318004946740001	6.305,17	RON

Selected transaction history from 05.07.2016 to 04.08.2016 Sort by: Amount Date of processing

Sum of inpayments: 0,00 RON Sum of outpayments: -1.254,26 RON

Date of processing	Transaction channel	Transaction details	Amount
04.08.2016	Internet Banking	Voucher: 2016080491457009 / Tranzactie efectuata prin 24 Banking BCR Alimentare depozit ,Nr Ordin de plata:2016080401976633	-500,00 RON
04.08.2016	Internet Banking	Voucher: 2016080491453187 / Tranzactie efectuata prin 24 Banking BCR Referinta 160804S346595136, data valutei 04-08-2016, Decontare -Platitor: CHIVU NICOLAE; RO48RNCB0318004946740001; BCR DIRECTIA CARDURI-Beneficiar: MINISTERUL FINANTELOR PUBLICE; RO49RNCB0082044185290044; CODFISC 4221306; BCR BUCURESTI UNIREA-Detalii: Tax	-50,00 RON
04.08.2016	Internet Banking	Voucher: 2016080491442004 / Tranzactie efectuata prin 24 Banking BCR Referinta 160804S346595135, data valutei 04-08-2016, Decontare -Platitor: CHIVU NICOLAE; RO48RNCB0318004946740001; BCR DIRECTIA CARDURI-Beneficiar: Stancu Caius Marius Laurentiu; RO17RNCB0278000372580004; BCR BUCURESTI SERBAN VODA-Detalii: Cash	-50,00 RON
03.08.2016	Internet Banking	Voucher: 2016080391328994 / Tranzactie efectuata prin 24 Banking BCR Deschidere cont depozit 2532.A07.0.494674.0075.ROL.2 ,Nr Ordin de plata:2016080301976622	-500,00 RON

If you wish to save the searched transactions, click the **Save (pdf)** button.

4.2. Statement of account

The **Statement of account** menu allows you to view the daily transactions for your accounts. The statements of your accounts for the last 12 months are available in this section. You may request a statement of account for up to 31 consecutive calendar days of the last 365.

To search for a statement of account:

- Select the **Account** you wish to view the statement of account for;
- Select the time interval;
- Choose the **format** in which you want your statement of account to be generated (pdf, csv);
- Fill in the **name of the report** for easy identification later on;

Submit report request

Select report type	<input type="text" value="Account Statement"/>		
Select account *	<input type="text" value="RO48RNCB0318000000000001"/>	<input type="text" value="6.305,17 RON"/>	<input type="text"/>
<input checked="" type="radio"/> For a period	From	<input type="text" value="04.07.2016"/>	To <input type="text" value="04.08.2016"/>
<input type="radio"/> For one day	For	<input type="text" value="04.08.2016"/>	
<input type="radio"/> Current day			
Select transactions order	<input checked="" type="radio"/> By date	<input type="radio"/> By value	
Report format	<input checked="" type="radio"/> Pdf	<input type="radio"/> Csv	
Report name	<input type="text"/>		

Refresh
Generate report

After you have selected your search filters, click the **Generate report** button and the search results will be displayed as a table. In addition, it is in this screen that you may select a time interval for which you want to view the generated statements of account. Select the time interval and hit the **Show reports** button.

Request date	Report type	Report name	Requesting username	Status	
04.08.2016	Account Statement (PDF)	Statement of account 201604112192776 for period 04.07.2016 - 04.08.2016	10947128	DONE	
04.08.2016	Account Statement (PDF)	Statement of account RO48RNCB0318004946740001 for period 04.07.2016 - 04.08.2016	10947128	DONE	
04.08.2016	Account Statement (PDF)	Statement of account 201604112192772 for period 04.07.2016 - 04.08.2016	10947128	DONE	
04.08.2016	Account Statement (PDF)	Statement of account RO48RNCB0318004946740001 for period 04.07.2016 - 04.08.2016	10947128	DONE	


From * To *




Fields marked with "" are mandatory.*

Cancel
Display reports

4.3. Recurring payments



The **Recurring payments** menu allows you to view the list of recurring payments that you have set on your accounts.


To view the details pertaining to a recurring payment, press the <magnifier>  button.




Standing Order List							
ID	Payer account Beneficiary account	Beneficiary name	Start date	End date	TC	Status	
117486264	RO48RNCB0318000000000001 RO30RNCB00900000000070001	Salariat BCR	03.08.2016	05.08.2016	IB	valid	 
49251753	RO48RNCB0318000000000001 RO44RNCB0075000000000001	CHIVU NICOLAE	08.08.2008	23.02.2016	OC	cancelled	

Legend for channel types:
PH. Phone Banking IB. Internet Banking B. Branch OC. Other channel

The recurring payment details will be displayed on the next screen.

Standing Order Details		Save (pdf)
Payer account	RO48RNCB0318000000000001	
Payment details	economics	
Amount 	<input checked="" type="radio"/> Fixed <input type="radio"/> Depending on balance	
Payment Amount	2,00 RON	
Amount to be kept	0,00 RON	
Minimum payment	0,00 RON	
Beneficiary IBAN	RO30RNCB00900000000070001	
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	
Beneficiary name	Salariat BCR	
Periodicity		
The transaction will be performed every	1 Day(s)	
Start date	03.08.2016	End date 05.08.2016 <input type="checkbox"/> Until cancellation 
Channel	IB	
Next execution date	04.08.2016	
Status	valid	
Transaction history		
Back		Cancellation

➤ To cancel a recurring payment, click the  button.

Standing Order List							
ID	Payer account Beneficiary account	Beneficiary name	Start date	End date	TC	Status	
117486264	RO48RNCB0318000000000001 RO30RNCB0090000000070001	Salariat BCR	03.08.2016	05.08.2016	IB	valid	 
49251753	RO48RNCB0318000000000001 RO44RNCB0075000000000001	CHIVU NICOLAE	08.08.2008	23.02.2016	OC	cancelled	

Legend for channel types:
PH. Phone Banking IB. Internet Banking B. Branch OC. Other channel

➤ If you are sure you want to cancel the transaction, click the **Complete operation** button.


Standing Order Cancellation	
Payer account	RO33RNCB0281144335940001
Payment details	payment
Amount 	<input checked="" type="radio"/> Fixed <input type="radio"/> Depending on balance
Payment Amount	5,00 RON
Amount to be kept	0,00 RON
Minimum payment	0,00 RON
Beneficiary IBAN	RO71BTRL01901203591615XX
Beneficiary bank	BANCA TRANSILVANIA S.A.
Beneficiary name	vlad
Periodicity	
The transaction will be performed every	1 Day(s)
Start date	16.08.2016 End date 18.08.2016 <input type="checkbox"/> Until cancellation 
Channel	IB
Next execution date	17.08.2016
Status	valid
Back	Finalize operation

Standing Order List							
✔ Your operation was successfully submitted.							
ID	Payer account Beneficiary account	Beneficiary name	Start date	End date	TC	Status	
117536264	RO33RNCB0281144335940001 RO71BTRL01901203591615XX	vlad	16.08.2016	18.08.2016	IB	cancelled	
Legend for channel types: PH. Phone Banking IB. Internet Banking B. Branch OC. Other channel							

The transaction will be confirmed by a confirmation screen.

4.4. Direct debit mandates

The **Direct debit mandates** menu allows you to view the list of direct debit mandates that you have active on your accounts.

To view the details pertaining to a direct debit mandate, press the <magnifier>  button.

Direct Debit mandates list							
Contract number	Beneficiary name	Maximum amount	Contract date	Start date	Payer account	Status	
2	RCS & RDS SA	no limit	04.09.2012	05.09.2012	RO48RNCB0318000000000001	Active	
2016080300 162526	VODAFONE ROMANIA SA	100,00	03.08.2016	05.08.2016	RO48RNCB0318004000000001	Inactive	
<i>i</i> Note: In order to confirm the payments which follow a direct debit mandate we recommend you to access the Details and History section							

➤ The mandate details will be displayed on the next screen.

Direct Debit mandate details		Save (pdf)
Payer account	RO48RNCB0318000000000001	
Account owner	CHIVU NICOLAE	
Start date	05.09.2012	
End date	<input checked="" type="checkbox"/> Until cancellation	
Maximum amount	no limit	
Direct Debit Mandate to	RCS & RDS SA	
Beneficiary IBAN	RO97RNCB00780070000000001	Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	
Sablon Direct Debit RCS RDS		
ID Abonat RCS RDS	1962132	
Transaction history		
Back		Cancel Direct Debit mandate

To cancel a direct debit mandate, click the **Cancel direct debit mandate** button.

Cancel Direct Debit mandate		Save (pdf)
Payer account	RO48RNCB0318000000000001	
Account owner	CHIVU NICOLAE	
Start date	05.09.2012	
End date *	<input checked="" type="checkbox"/> Until cancellation	
Maximum amount *	0,00 (no limit)	
Direct Debit Mandate to	RCS & RDS SA	
Beneficiary IBAN	RO97RNCB00780070000000001	Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	
Sablon Direct Debit RCS RDS		
ID Abonat RCS RDS	1962132	
Back		Finalize operation



If you are sure you want to cancel the mandate, click the **Complete operation** button.

Direct Debit mandate details		Save (pdf)
 Your operation was successfully submitted.		
Payer account	RO48RNCB0318000000000001	
Account owner	CHIVU NICOLAE	
Start date	05.09.2012	
End date	<input checked="" type="checkbox"/> Until cancellation	
Maximum amount	no limit	
Direct Debit Mandate to	RCS & RDS SA	
Beneficiary IBAN	RO97RNCB0078007000000001	Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	
Sablon Direct Debit RCS RDS		
ID Abonat RCS RDS	1962132	

The transaction will be confirmed by a confirmation screen.

5. LIST OF PAYMENTS

The LIST OF PAYMENTS module provides you with the list of payments made via Internet banking, either processed within 90 days (for payments with a future processing date) or in the last 90 days.

 Payments list
 24 Banking payments


5.1. Payments made by 24 Banking

To view a payment order:

- Select the time interval for which it was initiated and click the **OK** button;

Order Status Overview Save (pdf)								
From *		20.07.2016		To *		03.09.2016		
Dates marked with "*" are processing dates Search can be performed over transactions processed during past year, for up to 90 consecutive days.								
								OK
								Status <input type="text" value="All"/>
Date of submission	Date of processing	Payee IBAN	TC	Status	Payee Name	Amount	Currency	
04.08.2016	04.08.2016	RO49RNCB000004 4185000044	IB	Done	MINISTERUL FINANTELOR PUBLICIE	50,00	RON	
04.08.2016	04.08.2016	RO17RNCB027800 0370000004	IB	Done	Stancu Caius Marius Laurentiu	50,00	RON	
03.08.2016	03.08.2016	RO13RNCB000000 6386000001	IB	Done	VODAFONE ROMANIA SA	90,00	RON	
03.08.2016	03.08.2016	RO30RNCB009009 6950000001	IB	Done	Salariat BCR	10,00	RON	

Search results will be displayed as a table. In addition, it is in this screen that you may select the **Status** of such payment orders you want to view.

To view the details pertaining to a payment order, press the <magnifier>  button.

Order Status Details Save (pdf)**Detail**

Payer name	CHIVU NICOLAE
Payer IBAN	RO48RNCB0318000000000001
Payee name	MINISTERUL FINANTELOR PUBLICE
Amount	50,00 RON
Payee IBAN	RO49RNCB0000044185000044
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payment Details	Voucher: 2016080400453187 / Tranzactie efectuata prin 24 Banking BCR Referinta 160804S346005136, data valutei 04-08-2016, Decontare -Platitor: CHIVU NICOLAE; RO48RNCB0318000000000001; BCR DIRECTIA CARDURI-Beneficiar: MINISTERUL FINANTELOR PUBLICE; RO49RNCB0000044185000044; CODFISC 4221306; BCR BUCURESTI UNIREA-Detalii: Tax
Value date	Today (04.08.2016)
Date of submission	04.08.2016
Status	Done
Voucher	2016080490053187
Payment reference	160804S346005136
Transaction Channel	Internet Banking
Additional Information	

Ministerul Finantelor Publice - incasare taxe si impozite persoane fizice

Cod cont bugetar (fara ".")	20A030100
Alte detalii	Impozit pe venituri din activitati independente
Nume beneficiar final	Buget de stat
CUI beneficiar final	
CUI/CNP Contribuabil	1901200400012
Numar de evidenta a platii	

[Back](#)[Print Payment Order](#)

6. eMagazin

The eMagazin module allows you to effect a diversified range of operations. Whether you choose to open a deposit, a current account or attach a debit card to an account, it is necessary you follow the steps detailed below.

e-Shop	
Savings	
▶	Open a term deposit
▶	Open a call deposit
Current accounts	
▶	Open a current account
Cards	
▶	I want a debit card
Loans	
▶	I want a loan!
▶	I want a Credit Card!
▶	I want an Overdraft!

Saving

6.1. Opening of term deposit

To open a term deposit, follow the steps below:

- Select the **Account** to be debited;
- Select the type of **Deposit** you wish to open;
- Fill in the Amount you transfer to the deposit;

After you have selected the data, press the **Calculate interest rate** button to calculate the interest for the chosen deposit.

Open Term Deposit

Deposit details Check details Confirmation

Transfer From Account *	RO48RNCB0318000000000001	6.305,17 RON
Deposit Name *	Succes BCR	
Type of Deposit *	Click and Alo 1 month fixed interest deposit with payment at maturity	
Term Period *	1 months	
Deposit Feeding *	With Feeding	
Type Of Interest *	At due date	
Deposit Amount * i	500,00	
Interest Rate * i	0.25 %	Obtain Interest Rate i

On opening date of the deposit the interest is: 0.25% per year.

Rollover With Rollover Without Rollover

Account for principal payment * i

Interest Capitalisation With Interest Capitalisation Without Interest Capitalisation

Account for interest payment * i

Fields marked with "" are mandatory.*

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

If all filled-in data is correct, click the **OK** button to initiate the transaction. Click the **Cancel** button to abort the transaction.

Open Term Deposit

Deposit details **Check details** Confirmation

Deposit Name	Succes BCR
Type of Deposit	Click and Alo 1 month fixed interest deposit with payment at maturity
Term Period	1 months
Deposit Feeding	With Feeding
Type Of Interest	At due date
Deposit Amount i	500,00
Interest Rate i	0.25 %
Transfer From Account	RO48RNCB0318000000000001

On opening date of the deposit the interest is: 0.25% per year.

Rollover With Rollover Without Rollover

Account for principal payment i

Interest Capitalisation With Interest Capitalisation Without Interest Capitalisation

Account for interest payment i


I have read the [terms and conditions](#) of the contract.


[Correct](#) [Finalize operation](#)

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Complete operation** button.

Open Term Deposit

 Save (pdf)

 Your operation was successfully submitted.

 The new account will be automatically added for your own analysis into My Financial Assistant Click 24 Banking. All accounts which are visible in Click 24Banking are active in My Financial Assistant as well. For more information please visit the specific area.

Deposit details


Check details

Confirmation


Deposit Name	Succes BCR
Type of Deposit	Click and Alo 1 month fixed interest deposit with payment at maturity
Term Period	1 months
Deposit Feeding	With Feeding
Type Of Interest	At due date
Deposit Amount 	500,00
Interest Rate 	0.25 %
Transfer From Account	RO48RNCB0318000000000001

On opening date of the deposit the interest is: 0.25% per year.

Rollover With Rollover Without Rollover

Account for principal payment 

Interest Capitalisation With Interest Capitalisation Without Interest Capitalisation

Account for interest payment 

Save (pdf)

Transaction History

6.2. Opening of savings account

To open a savings account, follow the steps below:

- Select the **Account** to be debited;
- Fill in the Amount you transfer to the deposit;
- Press the Calculate interest rate button to calculate the interest rate;
- Select the **beneficiary's** account for account liquidation.

Open Call deposit

Deposit details Check details Confirmation

Transfer from account *	<input type="text" value="RO48RNCB0318000000000001"/>	5.805,17 RON
Deposit amount * i	<input type="text" value="500,00"/>	
Interest Rate * i	<input type="text" value="0.6 %"/>	<input <span="" type="button" value="Obtain interest rate"/> i
Account for principal payment* i	<input type="text" value="RO48RNCB0318000000000001"/>	5.805,17 RON
Account for interest payment * i	<input checked="" type="checkbox"/> Interest capitalization	

Fields marked with "" are mandatory.*

If all filled-in data is correct, click the **OK** button to initiate the transaction. Click the **Cancel** button to abort the transaction.

Open Call deposit

Deposit details **Check details** Confirmation

Deposit amount i	500,00
Interest Rate i	0.6 %
Transfer from account	RO48RNCB0000000000000001
Account for principal payment i	RO48RNCB0318000000000001
Account for interest payment i	<input checked="" type="checkbox"/> Interest capitalization

I have read the [terms and conditions](#) of the contract.

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Complete operation** button.

Open Call deposit Save (pdf)

✔ Your operation was successfully submitted.

✔ The new account will be automatically added for your own analysis into My Financial Assistant Click 24 Banking. All accounts which are visible in Click 24Banking are active in My Financial Assistant as well. For more information please visit the specific area.

Deposit details Check details **Confirmation**

Deposit amount i	500,00
Interest Rate i	0.6 %
Transfer from account	RO48RNCB0318000000000001
Account for principal payment i	RO48RNCB0318000000000001
Account for interest payment i	<input checked="" type="checkbox"/> Interest capitalization

Save (pdf) Transaction History

The operation will be confirmed by a confirmation screen.

Current accounts

6.3. Opening of current account

To open a current account, follow the steps below:

- Select the currency for the **Account** to be opened;

Open Current Account

Account details selection Verification Confirmation

Account type: Current account

New account currency *:

Fields marked with "" are mandatory.*

Cancel OK

Click the **OK** button to initiate the operation. Click the **Cancel** button to abort the transaction.

Open Current Account

Account details selection **Verification** Confirmation

Account type: Current account

New account currency: EGP

Initial balance: 0,00

Initial opening interest rate (%): 0,00 i

I have read the [terms and conditions](#) of the contract.

Correct Finalize operation

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Complete operation** button.

Open Current Account

✔ Your operation was successfully submitted.

✔ The new account will be automatically added for your own analysis into My Financial Assistant Click 24 Banking. All accounts which are visible in Click 24Banking are active in My Financial Assistant as well. For more information please visit the specific area.

Account details selection Verification Confirmation

Account type	Current account
New account currency	EGP
Initial balance	0,00
Initial opening interest rate (%)	0,00

The transaction will be confirmed by a confirmation screen.

Cards


6.4. Attachment of debit card

To attach a debit card, follow the steps below:

- Select the **Account** to which you want to attach a card;
- Select the **type of card**;
- Select the county;
- Select the issuing unit and also the unit where you will pick it up from.

Debit Card Ordering

Card details selection Verification Confirmation

Current account *	<input type="text" value="RO10RNCB0300000000000006"/>	12,00 EUR	
Card Type *	VISA Clasic EUR		
County/District *	BUCURESTI		
Issuing Branch *	BUCURESTI APUSULUI		

Fields marked with "" are mandatory.*

If all filled-in data is correct, click the **Continue** button to initiate the operation. Click the **Cancel** button to abort the transaction.

Debit Card Ordering

Card details selection

Verification

Confirmation

Current account RO10RNCB030000000000000006

Card Type VISA Clasic EUR

County/District BUCURESTI

Issuing Branch BUCURESTI APUSULUI

Correct

Finalize operation

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Complete operation** button.

Debit Card Ordering

✔ Your application has been submitted, the card will be available to the specified BCR unit after 5 working days.

Card details selection → Verification → Confirmation

Current account	RO10RNCB0300000000000006
Card Type	VISA Clasic EUR
County/District	BUCURESTI
Issuing Branch	BUCURESTI APUSULUI

The transaction will be confirmed by a confirmation screen.

Credits

6.5. I want to be granted a loan!

To apply for a loan offered by BCR, you need to access the I want to be granted a loan! menu. You will be redirected to the BCR website, where you will find more details on your request.

Solicită credit

Calculează-ți rata lunară la credit

Vrei bani pentru:


- ▼

Alege produsul:

- ▼

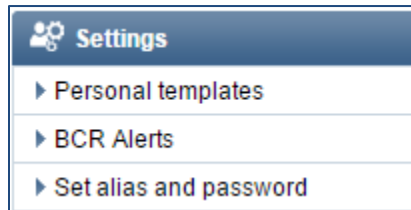
Alege moneda:

- ▼





7. MANAGEMENT


The Management module allows you to perform a number of actions regarding the management of your user profile. Whether you choose to create personal templates for the most recurring transactions or to set an alias for your user, you need to follow the steps detailed below.

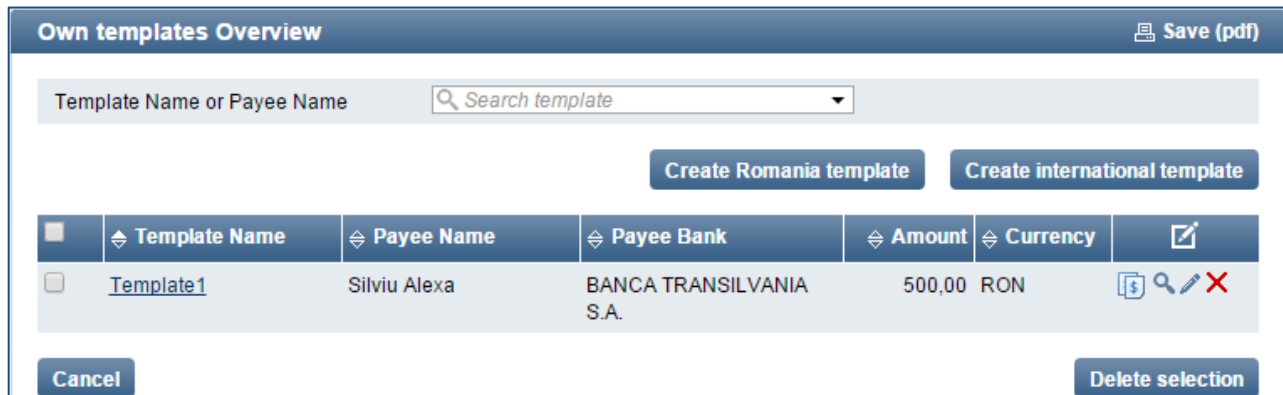


7.1. Personal templates






The **Personal templates** menu allows you to view the list of personal templates that you have saved on your accounts, but also to create/delete new templates.

To view the details pertaining to a given template, press the <magnifier>  button. To delete a template, select the template you wish to delete and click the  button.

To edit a template, select such template and hit the  button.



The "Own templates Overview" interface includes a search bar, two "Create" buttons, a table of templates, and "Cancel" and "Delete selection" buttons.

<input type="checkbox"/>	Template Name	Payee Name	Payee Bank	Amount	Currency	
<input type="checkbox"/>	Template1	Silviu Alexa	BANCA TRANSILVANIA S.A.	500,00	RON	   

To create a personal template, click the **Create template** button and follow the steps below:

- Enter the **beneficiary's account**;

Create new Personal Template

Detail

Payee IBAN

Back **Check IBAN**

After you have entered and validated the IBAN account, the following screen will come up:

- Fill in the personal template name;
- Fill in the **beneficiary's name**;
- Fill in the rest of the details (optional).

Create new Personal Template

✓ This transaction requires validation with unique approval code.
✓ Please make sure that you have the Token device/eToken at your disposal prior to completing the payment details.

Detail

Personal template name *

Payee IBAN

Payee Bank

Payee name

Payee Identification number

Payment Details

Amount

Fields marked with "" are mandatory.*


Back **Continue**

If all filled-in data is correct, click the **Continue** button to initiate the transaction. Click the **Back** button to abort the transaction.

Create new Personal Template

Personal template name Template1


Detail	
Payee name	Silviu Alexa
Amount	500,00
Payee IBAN	RO71BTRL12001201201205XX
Payee Bank	BANCA TRANSILVANIA S.A.
Payment Details	Rate
Payee Identification number	1901200412012
Value date	Today (04.08.2016)

Please enter your token code  Scan with eToken  

Correct **Sign**





Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token device consists of six digits.

Own templates Overview Save (pdf)

 The personal template was successfully saved.

Template Name or Payee Name

Create Romania template Create international template

<input type="checkbox"/>	Template Name	Payee Name	Payee Bank	Amount	Currency	
<input type="checkbox"/>	Template1	Silviu Alexa	BANCA TRANSILVANIA S.A.	500,00	RON	  

Cancel **Delete selection**

The transaction will be confirmed by the addition of the template to the list including all your templates.

7.2. BCR Alerts

In the BCR Alerts menu, you may manage BCR alerts via SMS or e-mail. You may change the channel on which you receive the alert, but also the value from which you start receiving alerts.

BCR Alert

Select account 867,00 RON

[Activate new service](#)

Service type BCR Alert BCR Alert Plus

Temporary stop sending alerts i

Alert Type	SMS	E-mail	Amount threshold i
BCR Alert setup			
Account incomes	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="100,00"/>
Standing Order - 1 day before execution	<input checked="" type="radio"/>	<input type="radio"/>	
Standing Order - executed	<input checked="" type="radio"/>	<input type="radio"/>	
Standing Order - not executed	<input checked="" type="radio"/>	<input type="radio"/>	
Direct Debit - 1 day before payment execution	<input checked="" type="radio"/>	<input type="radio"/>	
Direct Debit - payment executed	<input checked="" type="radio"/>	<input type="radio"/>	
Direct Debit - payment not executed	<input checked="" type="radio"/>	<input type="radio"/>	
BCR Alert Plus setup			
Card payments (to merchants)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="54.000,00"/>
Cash withdrawals, etc. (ATM and MFM)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="500,00"/>
ATM bill payments	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="500,00"/>
MFM current account operations	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="500,00"/>
Click 24 Banking current account operations	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="500,00"/>
Alo 24 Banking current account operations	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="500,00"/>

E-mail address for alerts delivery

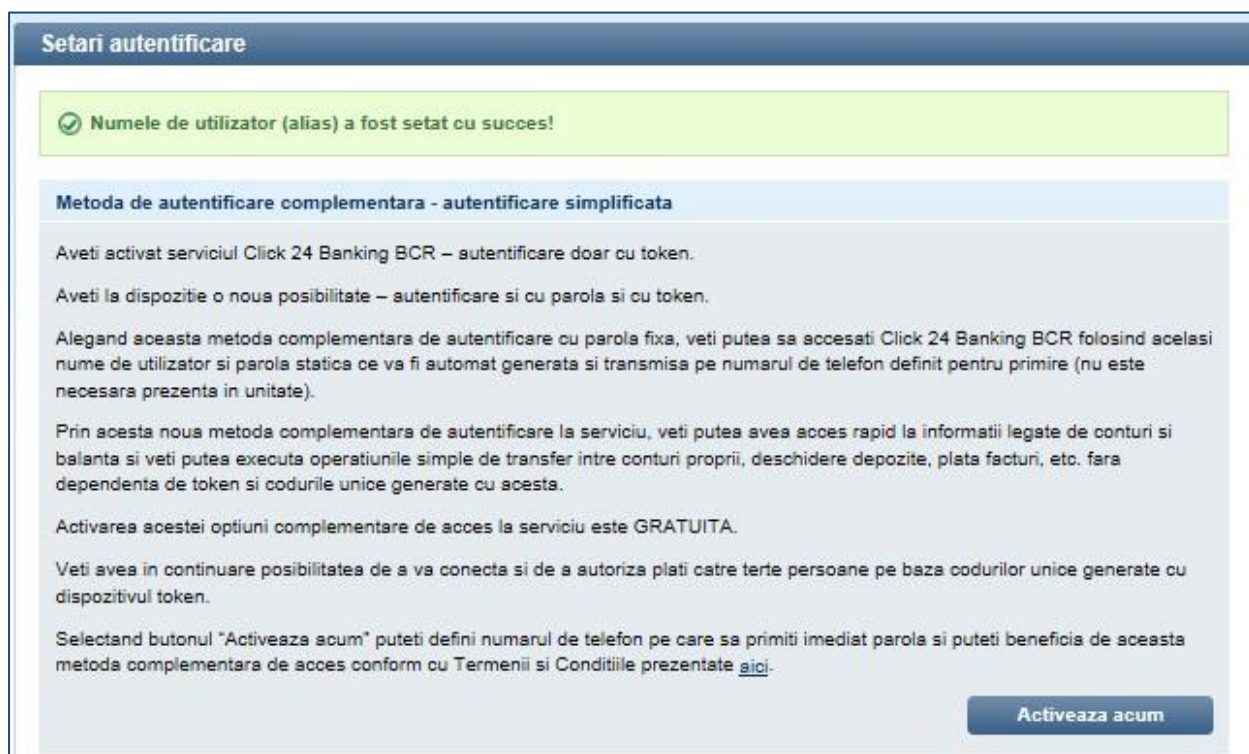
Phone Number for SMS alerts delivery

7.3. Setting of user alias and password

In the Setting of user alias and static password menu, you may effect the following operations:

7.3.1. Activation of simplified authentication method

If you are an Internet banking user and you chose the token or eToken authentication method, it is in this menu where you may opt for an alternative authentication method.



Setari autentificare

✔ Numele de utilizator (alias) a fost setat cu succes!

Metoda de autentificare complementara - autentificare simplificata

Aveti activat serviciul Click 24 Banking BCR – autentificare doar cu token.

Aveti la dispozitie o noua posibilitate – autentificare si cu parola si cu token.

Alegand aceasta metoda complementara de autentificare cu parola fixa, veti putea sa accesati Click 24 Banking BCR folosind acelasi nume de utilizator si parola statica ce va fi automat generata si transmisa pe numarul de telefon definit pentru primire (nu este necesara prezenta in unitate).

Prin aceasta noua metoda complementara de autentificare la serviciu, veti putea avea acces rapid la informatii legate de conturi si balanta si veti putea executa operatiunile simple de transfer intre conturi proprii, deschidere depozite, plata facturi, etc. fara dependenta de token si codurile unice generate cu acesta.

Activarea acestei optiuni complementare de acces la serviciu este GRATUITA.

Veti avea in continuare posibilitatea de a va conecta si de a autoriza plati catre terte persoane pe baza codurilor unice generate cu dispozitivul token.

Selectand butonul "Activeaza acum" puteti defini numarul de telefon pe care sa primiti imediat parola si puteti beneficia de aceasta metoda complementara de acces conform cu Termenii si Conditiiile prezentate [aici](#).

Activeaza acum

➤ Press the **Activate now** button and you will be prompted with the following screen:



Activare metoda de autentificare complementara - parola fixa

Aplicatiile Click 24 internet si mobil, Alo 24 si Tranzactii Mobile

Numar de telefon pe care se trimite parola


Anuleaza **Continua**

➤ **Enter the phone number** you wish to receive your password on and press the **Continue** button.

Activare metoda de autentificare complementara - parola fixa

Numar de telefon pe care se trimite parola 07-6548-0401

Va rugam introduceti codul token ⓘ Scaneaza cu eToken ⓘ



Inapoi **Semneaza**

Check your input data and if it is not correct click the **Back** button to correct it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token device consists of six digits.

Activare metoda de autentificare complementara - parola fixa

✔ Operatiunea a fost inregistrata cu succes.

Numar de telefon pe care se trimite parola 0765480401

The transaction will be confirmed by a confirmation screen.

7.3.2. Setting an alias for personal user and resetting of static password for Internet, Mobile Banking and Phone Banking.

To set a personal Alias, select the Setting of user alias and static password option.

Complementary Alias for User name

User name (alias) ivanvlad **Change alias**

Back

➤ Press the **Change alias** button

Authentication settings - modify

24 Banking login password

Password delivery phone number 0741333330

Complementary Alias for User name

User name (alias)

Cancel **Save**

➤ Fill in the alias you wish to use and click the **Save** button;

Authentication settings

✔ User name (alias) has been successfully changed!

To change the phone number that the password for Internet banking, mobile banking and mobile transactions applications is sent to:

➤ click the **Change** button;

24 Banking login password	
Password delivery phone number	0741333330 <input type="button" value="Change"/>
Password	***** <input checked="" type="checkbox"/> <input type="button" value="Modify Password"/> <input type="button" value="Deactivate Password"/>

➤ enter the new phone number and click the **Continue** button.


Authentication settings - modify	
24 Banking login password	
Password delivery phone number	<input type="text" value="0741333330"/>
Complementary Alias for User name	
User name (alias)	ivanvlad
<input type="button" value="Cancel"/>	<input type="button" value="Save"/>

Check the entered phone number and if it is not correct click the **Back** button to edit it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token/eToken device consists of six digits.

Authentication settings - sign

Password delivery phone number 07-2222-2222

Please enter your token code ⓘ Scan with eToken ⓘ



Back **Sign**

In order to change the password needed to connect to internet banking, mobile banking and phone banking.

Authentication settings

✔ Modification was done successfully.

Complementary authentication method - simplified authentication

You have an active fixed password service.
For any questions that you might have please contact us at 0800.801.BCR (227)

24 Banking login password

Password delivery phone number 0741333330 **Change**

Password ***** ✔ **Modify Password** **Deactivate Password**

Complementary Alias for User name

User name (alias) ivanvlad **Change alias**

Cancel

- Click the **Modify password** button and enter the actual password, than the new password and press **Save** button.

Authentication settings - modify

24 Banking login password

Password delivery phone number	0741333330	
--------------------------------	------------	--

Set a new password

Current password	<input type="password"/>	
New password	<input type="password"/>	<div style="background-color: #e6f2ff; padding: 5px;"> Password strength <div style="border-bottom: 1px solid #ccc; width: 100%;"></div> </div>
Confirm new password	<input type="password"/>	

The password must contain at least 8 alphanumeric characters
 The password must contain up to 16 characters
 The password must contain letters and at least a numerical or a special character
 Special characters can be: @, #, !, \$, %, ^, &, *, (,), .
 The password may not contain the username or alias
 The username (Alias) cannot be the same with the password
 The password may not contain substrings of 4 identical chars; (ex: "passssword")
 The password may not contain substrings of 4 consecutive chars; (ex: "pass1234")

Complementary Alias for User name

User name (alias)	ivanvlad
-------------------	----------

Cancel
SAVE

➤ Click the **Deactivate Password** in case you want to deactivate the password component. Further deactivation you will receive an SMS with the following text: *Parola de acces a fost blocata. Pentru reactivarea parolei foloseste optiunea de reseteaza parola sau viziteaza cea mai apropiata unitate BCR.*

Authentication settings

Complementary authentication method - simplified authentication

You have an active fixed password service.
 For any questions that you might have please contact us at 0800.801.BCR (227)

24 Banking login password

Password delivery phone number	0741333330	Change	
Password	*****	<input checked="" type="checkbox"/>	Modify Password Deactivate Password

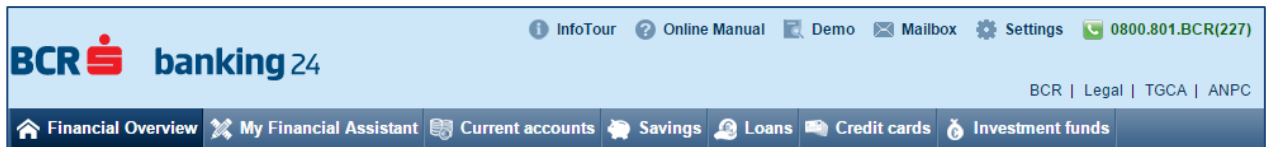
Complementary Alias for User name


User name (alias)	ivanvlad	Change alias
-------------------	----------	---------------------

Cancel

8. QUICK ACCESS AREA TO INFORMATION ABOUT YOUR ACTIVE PRODUCTS

After you have connected to the application, you may quickly access the information about your BCR products from the topside of the page.



BCR  banking24

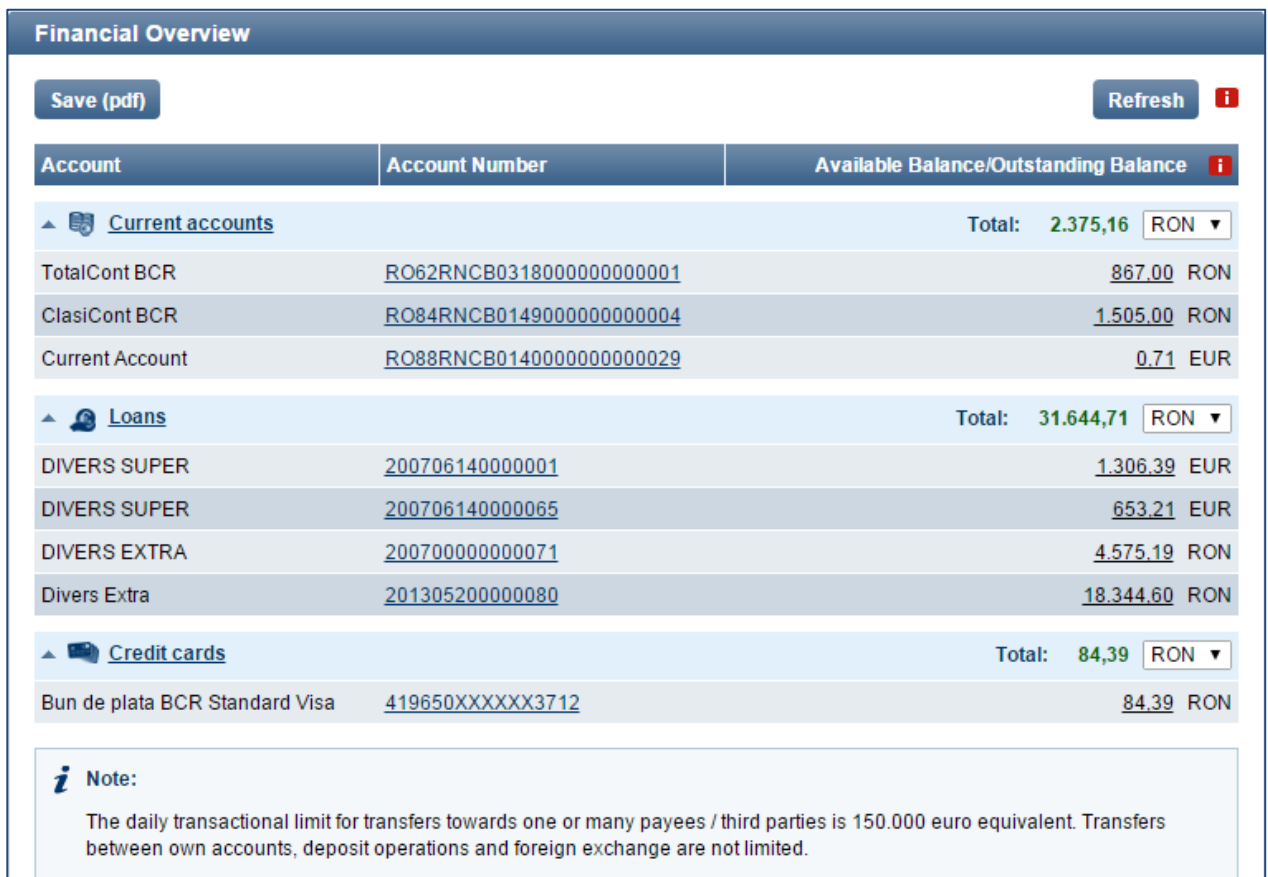
InfoTour Online Manual Demo Mailbox Settings 0800.801.BCR(227)

BCR | Legal | TGCA | ANPC


Financial Overview My Financial Assistant Current accounts Savings Loans Credit cards Investment funds





8.1. Financial situation


Information about all your products is displayed in the Financial situation section. For example: current accounts, savings instruments, loans and credit cards.



Financial Overview

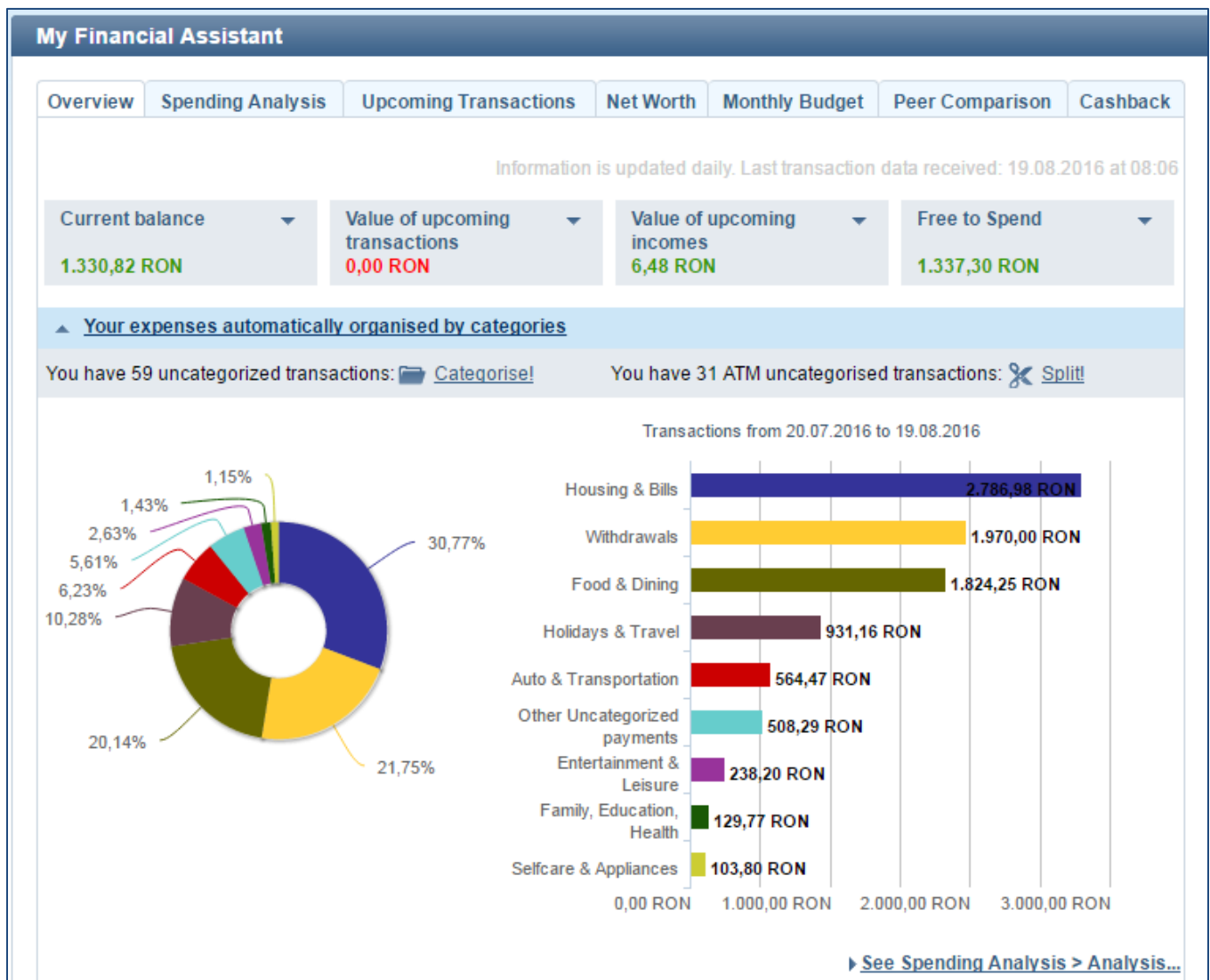
Save (pdf) Refresh 

Account	Account Number	Available Balance/Outstanding Balance 
Current accounts		Total: 2.375,16 RON 
TotalCont BCR	RO62RNCB0318000000000001	867,00 RON
ClasiCont BCR	RO84RNCB0149000000000004	1.505,00 RON
Current Account	RO88RNCB0140000000000029	0,71 EUR
Loans		Total: 31.644,71 RON 
DIVERS SUPER	200706140000001	1.306,39 EUR
DIVERS SUPER	200706140000065	653,21 EUR
DIVERS EXTRA	2007000000000071	4.575,19 RON
Divers Extra	201305200000080	18.344,60 RON
Credit cards		Total: 84,39 RON 
Bun de plata BCR Standard Visa	419650XXXXXX3712	84,39 RON

 Note:
The daily transactional limit for transfers towards one or many payees / third parties is 150.000 euro equivalent. Transfers between own accounts, deposit operations and foreign exchange are not limited.

8.2. Financial assistant

The BCR financial assistant helps you view your financial situation, as well as the analysis of your expenses and incomes easier and from several perspectives.



8.3. Current accounts

Information about your current accounts is displayed in the Current accounts section. In addition, if you click on the account number you will get access to the Account details menu. If you press on the account balance, you may access the last 10 transactions on such account.

Current account Overview			Save (pdf)
			Refresh
Account	Account Number	Available Balance/Outstanding Balance	
Current accounts		Total: 5.358,65	RON
Current Account	RO10RNCB0318000000000006	12,00	EUR
Comod BCR	RO48RNCB0318000000000001	5.305,17	RON
Current account	RO53RNCB0318000000000008	0,00	EGP
Current Account	RO80RNCB0318000000000007	0,00	GBP

8.4. Saving

Information about your savings accounts is displayed in the Saving section. It is here that you may see your interest rate and transaction history.

It is also here that you may liquidate a savings account by clicking the **Liquidate** button and performing the subsequent steps.

Term Deposits Details				Save (pdf)
Account number	Currency	Account status	Activation date	
201604772192772	RON	Active	11.04.2016	
Type of deposit	Click and Alo 12 months fixed interest deposit with payment at maturity	Deposit balance	5.500,00	
Rollover	Yes	Capitalization	With capitalization	
Term period	12 months	Interest type	Fixed	
Deposit feeding	With deposit feeding	Interest rate	1,05 %	
Account for principal payment		Start date	11.04.2016	
Account for interest payment		Last extension date		
Maturity date	11.04.2017	Alias		
Authorized users list				
Feeding History				
Close deposit				

8.5. Credits

Information about your active loans is displayed in the Credits section.


Loans Details		Save (pdf)	
Account number	Currency	Account status	Activation date
201108119668917	RON	Active	11.08.2011
Account Type	DIVERS - RON	Monthly fees amount	0,00
Branch where account was opened	TIMIS CALEA BUZIASULUI	Last due date	18.07.2018
Monthly installment 	444,52	Interest rate 	14,90 %
Total loan amount	23.103,00	Reimbursement account 	RO57RNCB0318048985530001
Outstanding	9.825,63	Start date	11.08.2011
Principal amount	330,58	Next due date	18.08.2016
Monthly interest amount	113,94	Due Dates	0
Total overdue payments	0,00	Alias	
Authorized users list			
			Transaction history

8.6. Credit cards

Information about your credit cards is displayed in the Credit cards section. In addition, you may reimburse the minimum payment amount or the new balance directly by pressing one of the corresponding buttons.

It is also here that you may activate the 3D secure option, by which you add extra security to online transactions with your card.

Credit card account details Save (pdf)

Credit card	Type	Account number	Past due amount	Currency	Account open date	Status
Bun De Plata Standard MasterCard		5XXXXXXXXXXXXX2	0,00	RON	20.07.2012	Normal

Minimum payment amount	0,00 i	Pay minimum amount
Due date	24.08.2016	
New balance	39,34 i	Pay new balance
Last reimbursement	25,43	
Date of last reimbursement	10.08.2016	
Interest rate	4,81% i	

Total credit limit i	Used credit i	Ongoing clearings i	Available credit i
4.000,00	- 1.457,11	- 548,85	= 1.994,04

[Cardholder list](#)

[Ongoing clearings](#)

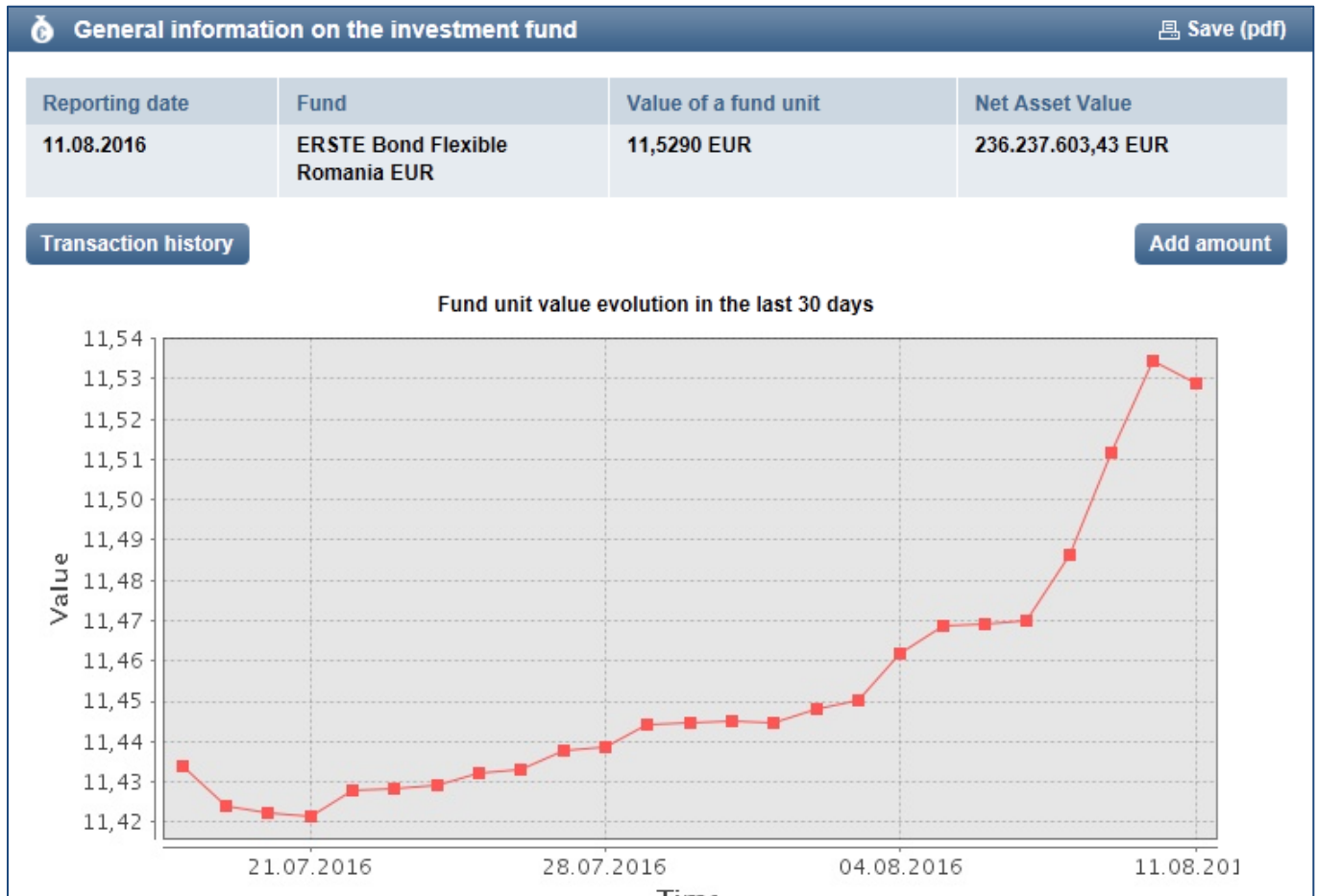
[Previous Statements](#) [Current statement](#)

[Transaction history](#) [Cashback](#)

i Note:
✓ For reimbursements through 24 Banking, the available balance will be real time updated with the reimbursed amount.

8.7. Investment funds

General information on your active BCR investment funds is displayed in the Investment funds section.



9. MANAGEMENT OF USER PROFILE

From this menu, you may customize/upgrade your personal data and information related to the Click 24 Banking application.

Settings

- General settings**
 - Language
 - Mailbox settings[▶ Select](#)
- Personal data update**
 - Phone number
 - E-mail
 - Correspondence address[▶ Select](#)
- Authentication settings**
 - Password activation
 - Password changing
 - Password deactivation
 - User name changing[▶ Select](#)
- Account management**
 - Alias for accounts
 - Disabling accounts to view in the application[▶ Select](#)
- My Financial Assistant settings**
 - Customizable Landing Page
 - Virtual accounts administration
 - Manage client rules
 - Peer comparison profile[▶ Select](#)
- Personal templates**
 - Manage all your personal templates[▶ Select](#)

In the Update personal data section, you may change:

- your phone number;
- your e-mail address.

My personal profile [Save \(pdf\)](#)

Type	Description	
Address		
Correspondence address	Street Sit. Gheorghe Ionescu ,number 1 ,building 148 ,entry 1 ,floor 6 ,apartment 35 ,BUCURESTI SECTORUL 4 ,BUCURESTI	
Phone number Modify		
Mobil	0722961667	
Fix	0213346622	
Email addresses Modify		
Email addresses	N/A	

In the General settings section, you may change:

- the application language;
- the period for which your messages are stored in the application Inbox.

My Click 24Banking settings

Change preset language (English) into

Messages are deleted automatically after days

In the Account management section, you may manage such accounts that you see in the application and set a custom alias for each account.

- To disable the viewing of an account in the application, check the box next to it.

Financial Overview Save (pdf)

i

Account	Account Number	Available/outstanding balance i	Deactivate i
Current accounts			
<input type="text" value="Current Account"/>	RO10RNCB0318000000000006	<u>12.00</u> EUR	<input type="checkbox"/>
<input type="text" value="Comod BCR"/>	RO48RNCB0318000000000001	<u>5.305.17</u> RON	<input type="checkbox"/>
<input type="text" value="Current account"/>	RO53RNCB0318000000000008	<u>0.00</u> EGP	<input type="checkbox"/>
<input type="text" value="Current Account"/>	RO80RNCB0318000000000007	<u>0.00</u> GBP	<input type="checkbox"/>

In the Financial assistant settings section, you may:

- personalize the Home - List of accounts screen;
- manage virtual accounts;
- manage templates;
- manage the personal profile settings for the Compare with others function;
- disable BCR Financial assistant functions.

Customization of the graphic area from Home - Financial Overview

The graphics in the main page with the list of accounts allows you to choose the graphics you wish to see out of the available ones. Select the "Customize" button and choose the 2 graphics you want to visualize always when you login. The graphics can be changed anytime.

For more information about this setting use the online assistance page by pressing the Help icon from the top of the page.

Customize

Virtual accounts management

Virtual accounts allow you to add to your spending analysis also the:

- money which you are paying cash and do not pass through any bank account or
- expenses you make from other accounts which you own at other banks
- expenses of other members of your family with accounts in BCR or in other banks

so that the conclusions which you can obtain with the help of the Financial Assistant 24 Banking to be more relevant.

For more information about this setting use the online assistance page by pressing the Help icon from the top of the page.

Select