



24 Banking - Digital Certificate

USER GUIDE

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1 Introduction

This document contains the instructions on how to use the digital certificate for logon, first time registration, and to authorise transactions using digital signature.

It also describes how to request for a digital certificate and upload the digital certificate.

2 Using Digital Certificate on 24 Banking

In case you wish to use digital certificate for login authentication, then your company should request bank for digital certificate authentication by visiting the branch or calling bank directly. Please refer section [3 How to use Digital Certificate on 24 Banking for Login](#)

In case you only wish to use digital certificate for authorisation purposes, then you don't require above subscription. Please refer section [4 How to use Digital Certificate on 24 Banking for Authorisation](#)

In case your digital certificate is revoked or expired, please refer section [9 Expired or Revoked Certificate](#)

3 How to use Digital Certificate on 24 Banking for Login

If you already have a digital certificate either from 3rd Party or from the Bank then you need to upload the digital certificate at the time of First Time Registration. Please follow section [3.1 First Time Login for Customer already has digital certificate](#)

If you do not have the digital certificate and you wish to obtain certificate from the Bank, then you need to complete the first time registration without uploading the digital certificate and then requesting the digital certificate and uploading it using 24 Banking. Please follow section [3.2 First Time Login for Customer has no digital certificate](#).

3.1 First Time Login for Customer already has digital certificate

For doing the first time login for the user with Digital Signature Security, Click the "click here" hyperlink in the text "If you are a first time user, please click here to complete the registration." from the login screen to complete the registration process. Following screen will be displayed:

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BCR 

First Time Login - Personal Identification

To access BankFlex Business Internet Banking, please provide details to identify yourself and click submit button.

Company Id

User Login ID

Specify details to identify yourself

First Name

Last Name

Identification No.

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- Enter value of Company Id.
- Enter value of User Logon Id.
- Enter value of First Name.
- Enter value of Last Name.
- Enter value of Identification No.

Click on Submit button. The system generates the password for first time login and sends it either by SMS, or by email, or both methods (in parts), depending on password receiving preferred method set for your login account and following screen will be displayed:

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First Time Login - OTP Verification

To access Bankflex Business Internet Banking, please provide your one time password (OTP)

Specify your OTP

New Password

Confirm New Password

Upload Digital Signature

Next

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- Enter value of OTP generated by system received by email/sms.
- Enter value of New Password. The password should be as per Bank's password policy.
- Enter value of Confirm New Password.
- Select the Upload Digital Signature option
 - Select the "Upload Digital Signature" option - if you already have the digital signature available with you, you can choose to upload the file enabling you to logon to 24 Banking system. It also allows you to download the software to use eToken or CryptoCard secure devices in IE as well as documentation on how to configure and use the secure device for IE and FireFox.
 - Click Next button. Following screen will be displayed:

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BCR **24 BANKING**

Digital Certificate Details

Key File

Serial

Subject

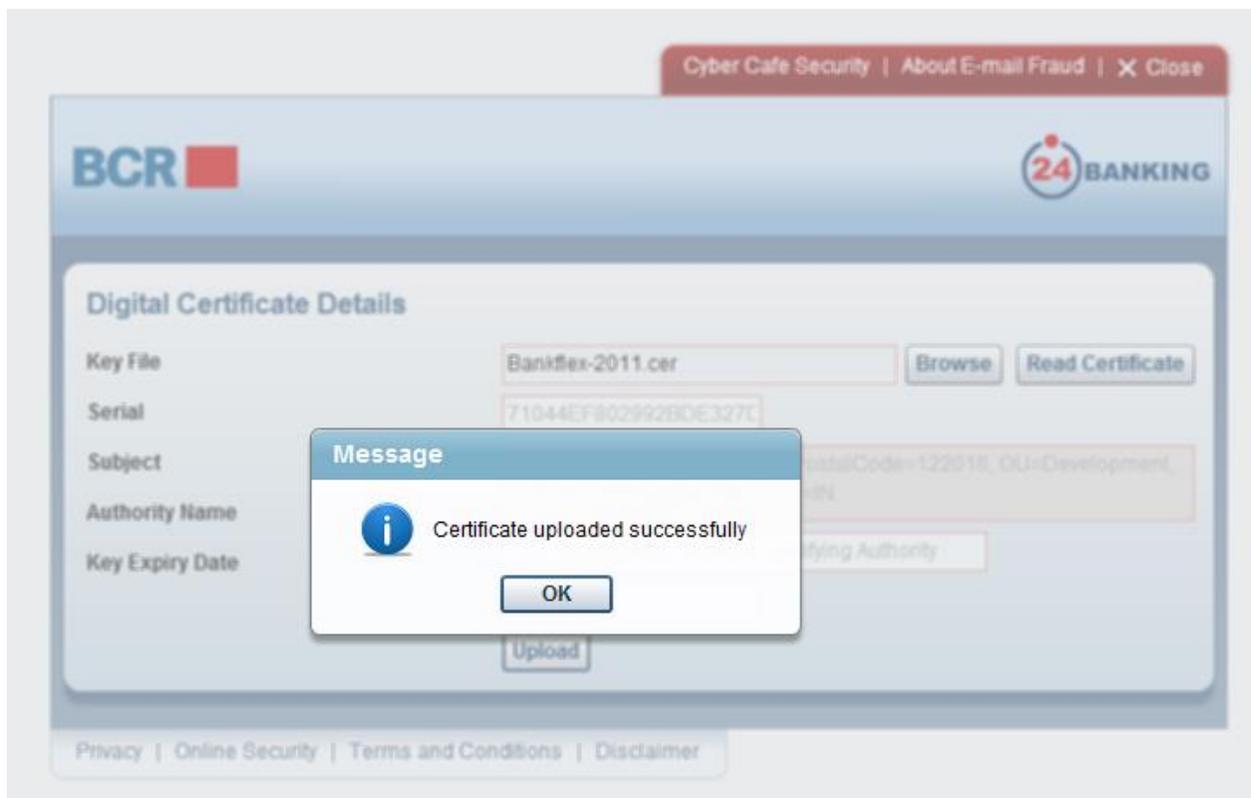
Authority Name

Key Expiry Date

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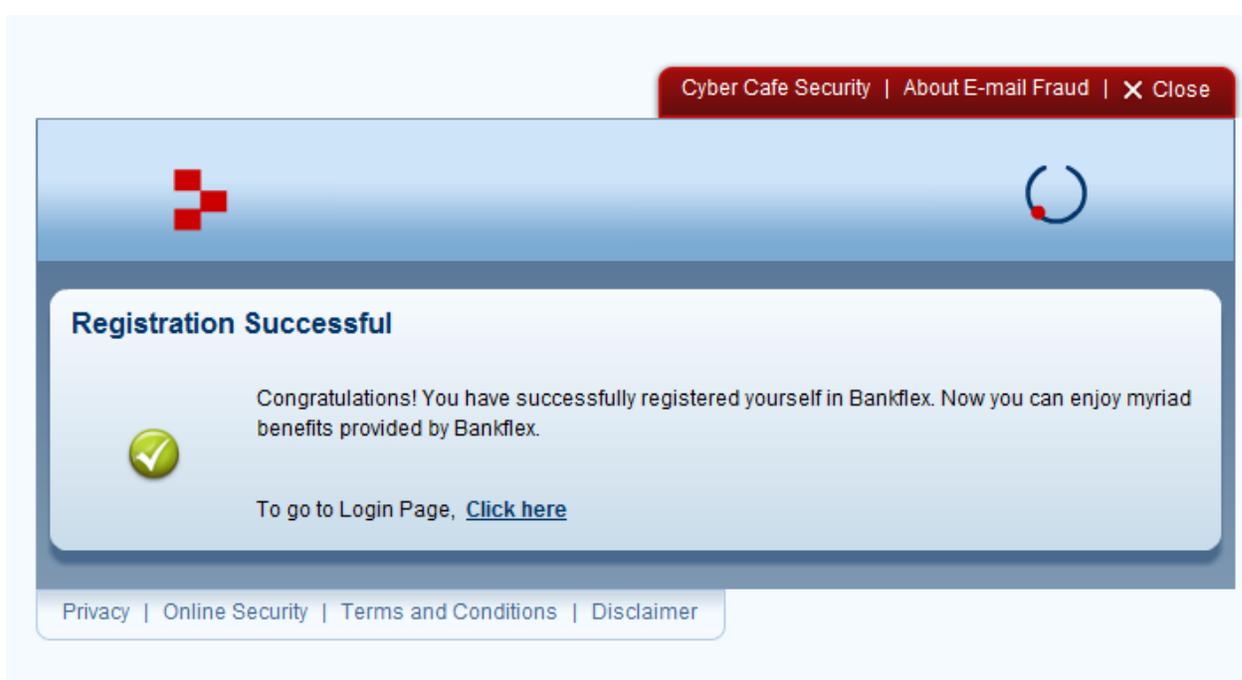
- Click Browse to locate the file to upload.
- Choose the file containing the public key (the file with extension .cer, .crt, .pem) of your digital certificate
- Click on Read Certificate button.
- If the file is valid then the certificate details will be presented to you.
- Click on Upload button to upload the digital certificate.

- The following screen will be displayed.



If the uploaded certificate is issued by 3rd party then the certificate will be submitted for Bank's approval. The customer will be notified when their certificate is approved or denied. Once approved, customer will be able to use the certificate for login and authorisation purpose.

In case the certificate is issued by the Bank, the first time login process is successful and account is activated. The following screen opens on click of OK button. Please follow section 5 Login



3.2 First Time Login for Customer has no digital certificate

For doing the first time login for the user with Digital Signature Security, Click the "click here" hyperlink in the text "If you are a first time user, please click here to complete the registration." from the login screen to complete the registration process. Following screen will be displayed:

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BCR 

First Time Login - Personal Identification

To access BankFlex Business Internet Banking, please provide details to identify yourself and click submit button.

Company Id

User Login ID

Specify details to identify yourself

First Name

Last Name

Identification No.

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- Enter value of Company Id.
- Enter value of User Logon Id.
- Enter value of First Name.
- Enter value of Last Name.
- Enter value of Identification No.

Click on Submit button. The system generates the password for first time login and sends it either by SMS, or by email, or both methods (in parts), depending on password receiving preferred method set for your login account and following screen will be displayed:

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BCR **24 BANKING**

First Time Login - OTP Verification

To access Bankflex Business Internet Banking, please provide your one time password (OTP)

Specify your OTP

New Password

Confirm New Password

Upload Digital Signature

Next

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- Enter value of OTP generated by system received by email/sms.
- Enter value of New Password. The password should be as per Bank's password policy.
- Enter value of Confirm New Password.
- Proceed without selecting the "Upload Download Software" option. The first time login process is successful and account is activated.
- The customer would be able to use the application only after uploading the digital certificate. To request the digital certificate, customer needs to select "Certificate Request" security on login page and provide other credentials to enter into the application.

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BCR **24 BANKING**   

To access BankFlex Business Internet Banking, please enter your Company Id, User Login ID, select the security, Password and click Login button

Company ID

User Login ID

Security Certificate Request ▾

Password

Login Clear Forgot Password?

If you are a first time user, please [click here](#) to complete the registration process

If you are already a smart card user and want to re-register a new smart card, [click here](#)

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Customer will be provided with access to request & upload certificate services only. Please refer section [6 Certificate Requests](#) and section [7 Upload Certificate](#). After uploading the certificate, they need to logout and login again to access the full applicable functionality.

4 How to use Digital Certificate on 24 Banking for Authorisation

If your corporate company is subscribed for normal security and if you already have a digital certificate then to use the digital certificate for authorisation purposes, please follow section [7 Upload Certificate](#)

If your corporate company is subscribed for normal security and if you do not have a digital certificate then to use the digital certificate for authorisation purposes please follow section [6 Certificate Request](#)

The authorisation of instructions would require specifying the digital certificate, if corporate customer has subscribed for normal or digital certificate security. Following screen will be displayed:

Instruction Authorisation ?

Existing Instructions

Instruction Status Action Required ▾

Instructions

<input type="checkbox"/>	Instruction Id	Type	Setup Date/Time	Source Account Number	Destination Account Number	Transaction Amount	Status
<input checked="" type="checkbox"/>	00000000002841	Sell Currency	06/03/2012 15:42:34	2224000000078145/EUR/RNCBMD2X504	2224000000096446/MDL/RNCBMD2X	EUR 100.00	Awaiting Authorisation 1
<input type="checkbox"/>	00000000002842	Domestic Payment Single	06/03/2012 15:47:02	2224000000077933/MDL/RNCBMD2X504	45456	MDL 100.00	Awaiting Authorisation 1
<input type="checkbox"/>	00000000002843	International Payments	06/03/2012 15:47:47	2224000000078145/EUR/RNCBMD2X504	JP29AIBK93115212345678	EUR 5.00	Awaiting Authorisation 1

Total worth EUR 100.00 Delete Authorise Deauthorise

Digital Signature

File eToken / CryptoCard

- Specify the file location of the digital certificate.

There are 2 options to provide the digital signature.

- File Browser based digital signature load – select 'File' option and click Browse. Locate the .pfx or .p12 file and specify the password

For security reasons, the use of digital signature requires Java JRE on your machine. Please refer Appendix A – Setup Requirements for Digital Signature in user guide.

- Secure Device based digital signature load – select 'eToken / CryptoCard' option. This option is applicable to the users who have digital signature available in secure device. You should have completed the steps mentioned to set up and configure the use of secure device according to the documentation on how to use eToken / CryptoCard. In IE, this option is visible when the required software has been installed. In Firefox, this option can be used when the configuration of secure device is complete.

On selecting this option when the secure device is inserted in the system, you will be provided the list of available digital signature on the device and to provide the password. The password may not be asked if it has been provided earlier within the same browser window and this is browser specific behaviour. Firefox asks to provide password twice (one before selection of digital signature and one after selection) while IE asks once only.

5 Logon

This section is for corporate users belonging to corporate customers subscribed for digital signature security:

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To access BankFlex Business Internet Banking, please enter your Company Id, User Login ID, select the security, Password and click Login button

Company ID	<input type="text"/>	
User Login ID	<input type="text"/>	
Security	<input type="text" value="Digital Signature"/>	
<input checked="" type="radio"/> File	<input type="radio"/> eToken / CryptoCard	
Digital Certificate Source	<input type="text"/>	<input type="button" value="Browse"/>
Certificate Password	<input type="text"/>	
Password	<input type="text"/>	

If you are a first time user, please [click here](#) to complete the registration process

If you are already a smart card user and want to re-register a new smart card, [click here](#)

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- Enter value of Company Id.
- Enter value of 'User Logon Id.
- Select Security as Digital Signature
- Specify the location of digital signature

There are 2 options to provide the digital signature.

- File Browser based digital signature load – select 'File' option and click Browse. Locate the certificate file and specify the certificate password

For security reasons, the use of digital signature requires Java JRE on your machine. Please refer Appendix A – Setup Requirements for Digital Signature in user guide.

- Secure Device based digital signature load – select 'eToken / CryptoCard' option. This option is applicable to the users who have digital signature available in secure device. You should have completed the steps mentioned to set up and configure the use of secure device according to the documentation on how to use eToken / CryptoCard.

In IE, this option is visible when the required software has been installed. In FireFox, this option can be used when the configuration of secure device is complete.

On selecting this option when the secure device is inserted in the system, you will be provided the list of available digital signature on the device and to provide the password. The password may not be asked if it has been provided earlier within the same browser window and this is browser specific behaviour. FireFox asks to provide password twice (one before selection of digital signature and one after selection) while IE asks once only.

For more details, please refer to the documentation downloaded on the use of secure device. The same documentation can also be downloaded through Security – Download eToken / CryptoCard Reader option.

- Password: Enter value of 'Logon Password'.
- Click on Login button.

6 Certificate Requests

A digital signature is basically a way to ensure that an electronic document (e-mail, spread sheet, text file, etc.) is authentic. Authentic means that you know who created the document and that it has not been altered in any way since that person created it

Customer can request digital certificate from bank's certificate authority. This service allows user to request, view, download and read guidelines to export the certificate keys in a folder on their computer. Once the customer requests and downloads the certificate, it is to be uploaded. Please refer section 7 Upload Certificate.

From Menu:

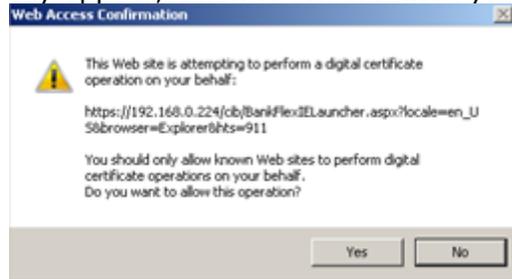
- Click on Security menu.
- Click on certificate request sub option.
- Following screen should be displayed which will list the certificate requests along with their request made by customer in the past.



Request Id	Date	Status
30	02.04.2012 02:34:03	Received
29	02.04.2012 02:23:05	Received
28	02.04.2012 01:12:38	Received
27	02.04.2012 01:08:04	Received
26	02.04.2012 01:05:50	Received
25	02.04.2012 01:02:37	Received
24	02.04.2012 09:46:04	Received
23	02.04.2012 09:33:57	Received

- A request can be in one of the below states.
 - Pending – The request for issue of certificate is yet to be reviewed by Bank.
 - Accepted – The request for issue of certificate is approved by the bank and certificate is available to be downloaded from CA server.
 - Rejected - The request for issue of DS certificate is rejected by Bank.

- Downloaded – The certificate has been downloaded by the customer from the CA server.
 - Revoked – The certificate has been revoked by Bank.
- Customer can request for a new certificate only if there is no request with "Pending" or "Accepted" status.
- Click "Request Certificate" to request for a new certificate. The below pop-up may appear, customer should click "yes".



Please note: In Firefox, the requesting of a certificate is a 2 step process. Customer would first need to click "Step 1 - Request for Certificate" which generates the keys to sign request and & then click Step 2 - Request for Certificate to actually generate request as shown in the screen below.

Certificate Requests		
Requests		
Request Id	Date	Status
30	02.04.2012 02:34:03	Received
29	02.04.2012 02:23:05	Received
28	02.04.2012 01:12:38	Received
27	02.04.2012 01:08:04	Received
26	02.04.2012 01:05:50	Received
25	02.04.2012 01:02:37	Received
24	02.04.2012 09:46:04	Received
23	02.04.2012 09:33:57	Received

In case of Opera also, the requesting of a certificate is a 2 step process. Customer would first need to click "Step 1 - Request for Certificate".

Certificate Requests ?

Requests

Request Id	Date	Status
204	08/04/2013 06:49:30 PM	Revoked
203	08/04/2013 06:48:14 PM	Revoked
202	08/04/2013 06:46:42 PM	Revoked
201	08/04/2013 06:44:33 PM	Revoked
196	03/04/2013 10:45:04 AM	Revoked
195	03/04/2013 10:42:23 AM	Revoked
194	03/04/2013 10:40:55 AM	Revoked
193	03/04/2013 10:38:07 AM	Revoked
187	02/04/2013 06:40:36 PM	Revoked
186	02/04/2013 06:38:18 PM	Revoked
185	02/04/2013 06:30:06 PM	Revoked
184	02/04/2013 06:21:32 PM	Revoked
183	02/04/2013 06:11:58 PM	Revoked
176	02/04/2013 05:42:59 PM	Revoked
175	02/04/2013 05:40:50 PM	Revoked
174	02/04/2013 05:38:38 PM	Revoked
165	02/04/2013 04:23:50 PM	Revoked

[Step 1 - Request for Certificate](#)
[Step 2 - Request for Certificate](#)
[Download Certificate](#)
[Export and Save Certificate Keys](#)

On click of Step 1 you will see a small window open with a Key Length dropdown. Please select the key length as indicated on that screen and click on Submit button. Click on Step 2 button to send certificate request for processing.

Customer will be presented with a dialog box as below to select the key length. After selecting the key length, click Step 2 - Request for Certificate to actually generate the certificate request.

Select Key Length - www.bcr.ro -> Business

192.168.0.161

Key Length: 1536

Submit

Please select in drop down 2048 and click submit

- The created request will be shown on top of the table.

Certificate Requests ?

Requests

Request Id	Date	Status
31	02.04.2012 03:00:38	Pending
30	02.04.2012 02:34:03	Received
29	02.04.2012 02:23:05	Received
28	02.04.2012 01:12:38	Received
27	02.04.2012 01:08:04	Received
26	02.04.2012 01:05:50	Received
25	02.04.2012 01:02:37	Received
24	02.04.2012 09:46:04	Received
23	02.04.2012 09:33:57	Received

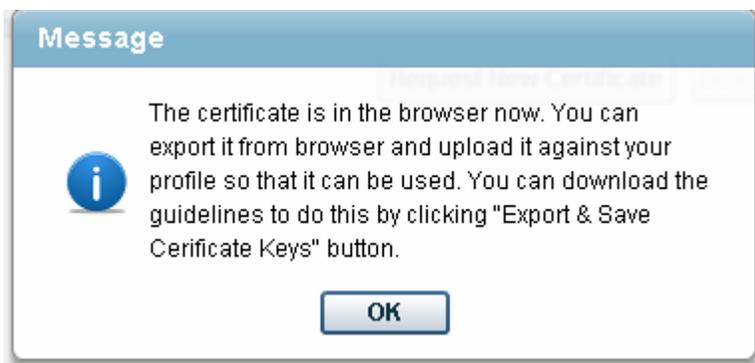
[Request New Certificate](#)
[Download Certificate](#)
[Export and Save Certificate Keys](#)

- The request will be processed manually by Bank on their certificate authority system. If the request is accepted by bank, the status "Accepted" will be shown for the certificate as in the screen below.

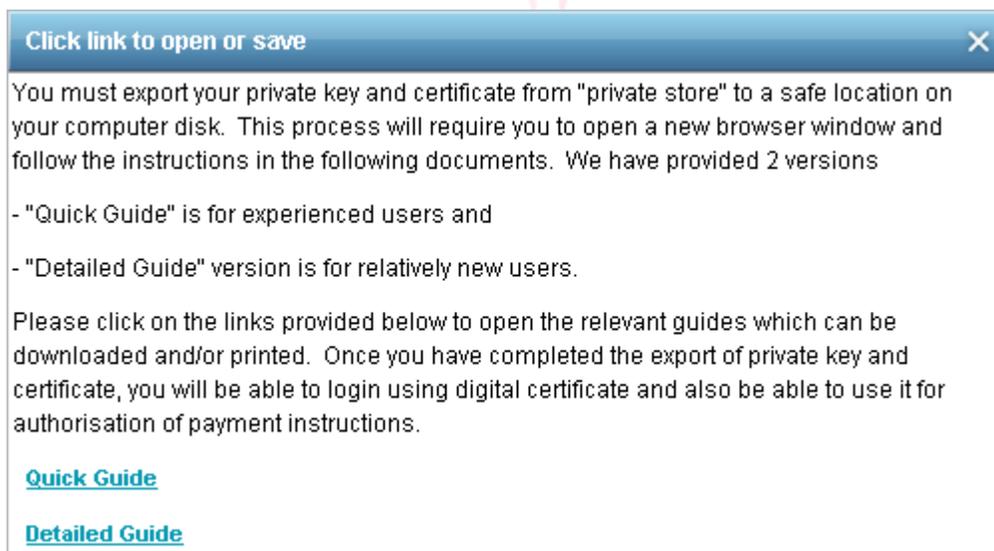
Certificate Requests		
Requests		
Request Id	Date	Status
31	02.04.2012 03:00:38	Accepted
30	02.04.2012 02:34:03	Received
29	02.04.2012 02:23:05	Received
28	02.04.2012 01:12:38	Received
27	02.04.2012 01:08:04	Received
26	02.04.2012 01:05:50	Received
25	02.04.2012 01:02:37	Received
24	02.04.2012 09:46:04	Received
23	02.04.2012 09:33:57	Received

[Request New Certificate](#)
[Download Certificate](#)
[Export and Save Certificate Keys](#)

- Customer can download the certificate in their browser by clicking "Download Certificate". Customer will be displayed the below pop-up when their certificate is in the browser.



- To export the public and private keys of the certificate onto their folder their computer, click "Export & Save Certificate Keys". This will open the below pop-up that provides guidelines to the customer on how to export the keys from the certificate stored in their system/browser.



7 Upload Certificate

A digital signature is basically a way to ensure that an electronic document (e-mail, spread sheet, text file, etc.) is authentic. Authentic means that you know who created the document and that it has not been altered in any way since that person created it.

Customer has a certificate either from 3rd party Certificate authority or from BCRC certificate authority. They need to attach the certificate to their profile in order to use their Digital certificate for authentication or signing documents. This service allows customer to upload the digital certificate and attach to their profile.

From Menu:

- Click on Security menu.
- Click on Upload Certificate sub menu.
- Following screen should be displayed

Certificate Requests ?

Requests

Key File Browse Read Certificate

Serial

Subject

Authority Name

Key Expiry Date

Upload

- Specify the details
 - Browse the Certificate for upload
 - Click the Read certificate

After certificate is loaded successfully and Serial, Subject, Authority Name and Key Expiry date text field will be populated with the values.

Certificate Requests ?

Requests

Key File Browse Read Certificate

Serial

Subject

Authority Name

Key Expiry Date

Upload

- Click upload button to upload of certificate.

If the uploaded certificate is issued by 3rd party then the certificate will be submitted for Bank's approval. The customer will be notified when their certificate is approved or denied. Once approved, customer will be able to

- authorization of their payments and/or
- authentication if authentication mechanism in their profile is DS.

8 Expired or Revoked Certificate

If you have already uploaded a digital certificate on 24 Banking and your digital certificate either expired or revoked then you would be able to use the application only after uploading another digital certificate.

In case you already have a new digital certificate, please select "Certificate Request" security on login page and provide other credentials to enter into the application. You will be provided with access to request & upload certificate services only. Please refer [section 7 Upload Certificate](#). After uploading the certificate, logout and login again to access the full applicable functionality.

In case you wish to request the digital certificate from the Bank, please select "Certificate Request" security on login page and provide other credentials to enter into the application.

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To access BankFlex Business Internet Banking, please enter your Company Id, User Login ID, select the security, Password and click Login button

Company ID	<input type="text"/>	
User Login ID	<input type="text"/>	
Security	<input type="text" value="Certificate Request"/>	
Password	<input type="password"/>	

If you are a first time user, please [click here](#) to complete the registration process

If you are already a smart card user and want to re-register a new smart card, [click here](#)

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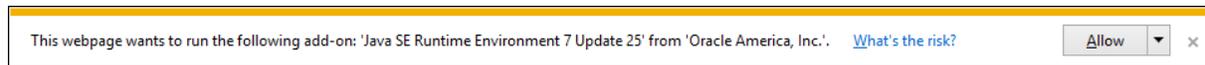
You will be provided with access to request & upload certificate services only. Please refer section [6 Certificate Requests](#) and section [7 Upload Certificate](#). After uploading the certificate, logout and login again to access the full applicable functionality.

Appendix

A. Setup Requirements for Digital Signature

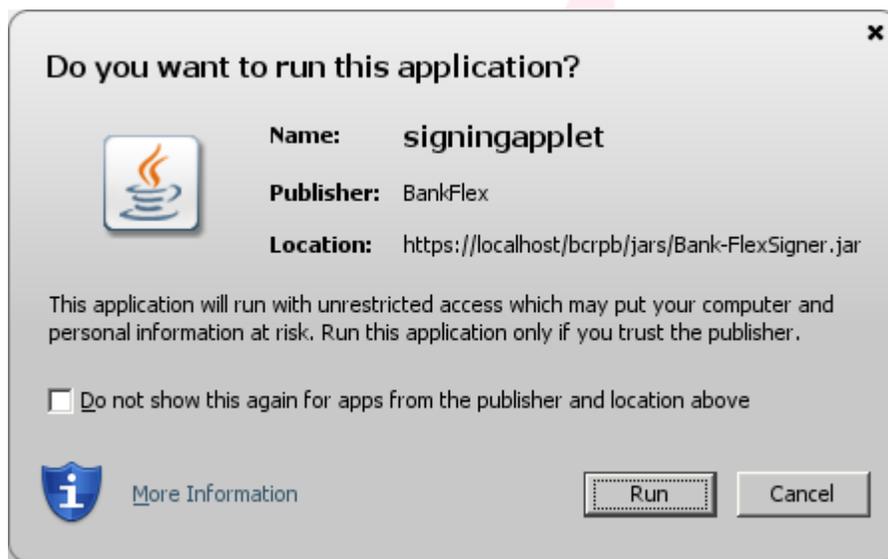
For using Digital Certificate using File Browse option on Logon or Authorization purposes, the system will check whether Java JRE is installed on the machine. If it is not found, then it will automatically prompt you to download it. Follow the instructions on the Java website for the installation and restart your browser after that.

Once Java JRE is installed on your machine and you open the browser, the system may prompt you to enable the Java add-in as below. Please click the Allow button.



Now, when you click File option to specify the location of your digital signature file, the system may prompt some security warning popups. In order to use the digital signature for Logon or Authorization purposes, you would need to continue with the security warning and allow Java Applet to run on your machine.

Depending on JRE and browser, these security warning popups could be different. The below are provided as an example only to illustrate the popups that may appear.



Click Run to continue and then select Browse option to specify the location of the digital signature file.

For further information, please contact **support service 24 Banking**, email helpdesk@24banking.md or phone number 0-22-852040/0-22-265040