



## 24 Banking Business

USER GUIDE

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## 1 Introduction

Internet Banking application *24 Banking* for Business Customers offered by BCR Chisinau S.A. (BCRC) offers a comprehensive range of banking transactions in a highly secured environment and is implemented on the basis of **BankFlex™**

Customer undertakes to ensure the following requirements for computers to access and use the system "24 Banking":

- a computer with Microsoft Windows operating system minimum version 7;
- Internet connection with a minimum speed of 1024 kb/s for each user of the system;
- Internet Explorer browser minimum version 7, Firefox minimum version 3.6 or GoogleChrome.
- Applications required for proper operation of 24 Banking:
  - Minimum Java JRE 7.0 (Java Runtime Environment)
  - Minimum FlashPlayer 11.8, including FlashPlugin installed on the used browser

### 1.1 Purpose

This document contains the instruction to run 24 Banking application implemented for BCRC Business clients.

## 2 Quick Reference

This section gives a quick overview of the services of 24 Banking for business users.

### 2.1 Account Information

- Click Account Information -> My Accounts
  - Allows Business 24 Banking customers to view its own banking information, in case any contra party wants to make a transfer in the customer behalf.
- Click Account Information -> Account Summary
  - Allows Business 24 Banking customers to view summary of all accounts.
- Click Account Information -> Account Statement
  - Allows Business 24 Banking customers to view transaction history of any one of their accounts other than credit card account
- Click Account Information -> Request Account Statement
  - Allows Business 24 Banking customers to request for the account statement for current day or for a previous period that is within 6 months period.
- Click Account Information -> Blocked Accounts
  - Allows Business 24 Banking customers to view the details of their blocked accounts.
- Click Account Information -> Assign Account Nickname
  - Allows Business 24 Banking customers to assign account nicknames to their operational accounts only.
- Click Account Information -> Customer Documents
  - Allows Business 24 Banking customers to download documents assigned by bank to their profile.

### 2.2 Payments

- Click Payments -> Domestic Payment - MDL
  - Make payments to domestic beneficiaries, either ordinary or treasury.
- Click Payments -> Buy Currency
  - Allows business 24 banking user to buy currency.
- Click Payments -> Sell Currency
  - Allows business 24 banking user to sell currency.
- Click Payments -> Convert Currency
  - Allows business 24 banking user to convert currency. Buy and sell account are non-MDL ones.
- Click Payments -> International Payments
  - Make payments to international beneficiaries or import international payments from the accounting system
- Click Payments -> Inter-Account Transfer
  - Allows Business 24 Banking customers to transfer funds among their accounts.
- Click Payments -> Maintain Payments
  - Allows business 24 Banking customers to maintain payments.
- Click Payments -> Instruction Templates
  - Allows view/amend instruction templates, making payments using templates and delete unnecessary templates.
- Click Payments -> Instruction Status/History
  - Enables the Business Banking user to view the details of instructions set up by the user.

### **2.3 Salary Project**

- Click Salary Project -> Payroll
  - Create Payroll instructions which can be either Account number driven or Account categories driven.
- Click Salary Project -> Maintain Employee List
  - Allows the business user to create or maintain their employee's lists in various groups of their choice, such as departments etc.

### **2.4 Catalogs**

- Click Catalogs -> Setup Ordinary Beneficiary
  - Allows the business user to setting up new ordinary beneficiary for the company.
- Click Catalogs -> Maintain Ordinary Beneficiary
  - Allows the business user to maintain the available ordinary beneficiaries.
- Click Catalogs -> Setup Treasury Beneficiary
  - Allows the business user to setting up new budgetary or treasury beneficiary for the company.
- Click Catalogs -> Maintain Treasury Beneficiary
  - Allows the business user to maintain the available budgetary or treasury beneficiaries.
- Click Catalogs -> Setup Overseas Beneficiary
  - Allows the business user to setup beneficiaries for International Payments.
- Click Catalogs -> Maintain Overseas Beneficiary
  - Allows the business user to maintains beneficiaries for International Payments.
- Click Catalogs -> Business Contacts
  - Allows customer to create responsible person with whom bank can enquire.

### **2.5 User Administration**

- Click User Administration -> Instruction Authorisation
  - Authorise or De-authorise instructions waiting for user's authorisation

### **2.6 Reports and Enquiries**

- Click Reports and Enquiries -> Exchange Rates
  - Allows Business Banking customers to view the latest exchange rate to be applied for performing financial transactions
- Click Reports and Enquiries -> Resource Privilege Report
  - View Resource Privilege Report to know the resources and transactions assigned to each business user
- Click Reports and Enquiries -> Authorisation Rules Report
  - Authorisation Rules report to know the authorisation rules defined for each authorisers
- Click Reports and Enquiries -> Requests
  - Allows Business 24 Banking customers to view the details of the various requests made by him

### **2.7 Security**

- Click Security -> Change Password
  - Allows Business Banking customers to change their password.
- Click Security -> Certificate Requests
  - Allows Business Banking customers to request certificate.

- Click Security -> Upload Certificate
  - Allows uploading your digital certificate file. The file to upload should contain the public key of your digital certificate. The extension of the file is .cer.

### 3 Solution Overview

This 24 Banking solution enables you to view the current state of your company accounts, to get account statements in various formats, to make transfers between accounts in national currency and foreign currency, to make various domestic and international payments, to transfer your company employee salaries, to communicate with the bank through secure messages and many other services, all of which can be performed in your office, fully online, without having to go to Bank offices.

#### 3.1 Pre-requisites for using 24 Banking

To use 24 Banking, following are required:

1. An Internet Explorer browser 8.0 or Firefox 3.6. Solution is recommended at a screen resolution of 1280x1024.
2. Customer should have a URL or a link on an existing bank's website using which they will access Business 24 banking website. It sets the working language throughout the site, tap the appropriate language flag, located in the top right of the site:
  - Romanian - 
  - Russian - 
  - English - 
3. Customer who is expected to use Digital certificates (issues by BCRC or any other 3<sup>rd</sup> party) should have certificates on their workstation or on secure device.
4. For using 24 Banking application customer needs to perform First Time Login (FTL). For this do the following
  - a. On the login screen, click the highlighted hyperlink in the text "If you are a first time user, please click here to complete the registration."
  - b. As part of first time login, depending on security mechanism agreed with the bank in your profile, you will be prompted to setup one of the following mechanisms.
    - i. Basic
      1. You will be required to input one-time password which will be sent by Bank as part of the process on your mobile/email as per your choice given to the bank.
    - ii. Digital Signature
      1. You will be required to upload the digital certificate received from the 3<sup>rd</sup> party.
    - iii. Certificate Request
      1. If Customer does not have digital certificate then To request the digital certificate, customer needs to select

- “Certificate Request” security on login page and provide other credentials to enter into the application.
2. Customer will be provided with access to request & upload certificate services only. Please refer section “12.2 Certificate Requests” and section “12.3 Upload Certificate”. After uploading the certificate, they need to logout and login again to access the full applicable functionality
  - c. Refer to section 5.3 of “First Time Login” for complete details of First time login process.
5. Once the first time registration process is complete along with digital certificate upload. Customer can access the services as per the assigned privileges.

## 4 Login Services

### 4.1 Logon

This service will logon in to 24 Banking using the steps as mentioned below:

- Open Internet Explorer
- Enter the URL provided to access the application in the address Bar. This will open bank’s website page. (The below screen is just an illustration and bank needs to decide the placeholder of launching the application from Bank’s website).

The screenshot shows the BCR website interface. At the top, there is a navigation bar with 'Home' and 'Contact' links, and language selection options for English and Romanian. Below this is a secondary menu with categories like '24 Banking', 'Retail', 'Private banking', 'Young', 'MICRO', 'PFA', 'Corporate', 'SME', 'About us', 'Careers', and 'Press'. A search bar is also present. The main content area features a large banner for 'De 20 de ani contează cu cine faci banking.' with a family scene. To the left is a 'Usefull Links' section with various PDF links. To the right is the 'Erste Bank Group' section listing various branches. Below the banner are several smaller promotional tiles for 'Rating BCR', 'Attractive interest: 7,50%/year', 'Support flood victims', 'For your business success', and 'Press release BCR press release 2008'. The footer contains a legal disclaimer and a site map link.

- On the top menu bar of the page, please specify the language of choice by selecting the flag of that country (see English & Romania flags in green circle in screen above) and click Business Internet Banking link (see in orange circle in screen above) to open 24 Banking application for business customers.

- The login page will open.
- You can login using any of the authentication mechanism assigned to you by bank or your corporate administrator.

#### 4.1.1 Logon with Basic security

- Specify the user login/security credentials (To login as user with normal security, select "Basic" in Security dropdown.) either using keyboard attached to your computer or our On-Screen Keyboard of that user.
- On the top, please specify the language of choice by selecting the flag of that country.

This service will logon in to 24 Banking using the steps as mentioned below:

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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** Basic 

**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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Other:

- Click Clear button to clear the contents of the text boxes.
- The user will get locked if the number of unsuccessful login attempts exceeds the number of tries allowed for login as defined in the configuration.

#### 4.1.2 Logon with Digital Signature security

- To login as user with Digital Security, select "Digital Certificate" in Security. The login page will open with Digital Certificate screen.

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

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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**

File  eToken / CryptoCard

**Digital Certificate Source**

**Certificate Password**

**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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- Enter value of Company Id.
- Enter value of 'User Logon Id.
- 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

- 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 Miscellaneous – Download eToken / CryptoCard Reader option.

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

*Other:*

- Click Clear button to clear the contents of the text boxes.
- The user will get locked if the number of unsuccessful login attempts exceeds the number of tries allowed for login as defined in the configuration.

#### *4.1.3 Logon with One Time Password security*

- To login as user with One Time Password Security, select "One Time Password" in Security.

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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**  

**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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- Enter value of 'Company Id
- Enter value of 'User Logon Id
- Enter value of 'Password'
- Click on Login button. An OTP is sent to you either by SMS, or by email, or both methods (in parts), depending on password receiving preferred method set for your login account. It will allow you to enter the 'One Time Password' as shown below.

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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**  

**Password**  

**One Time 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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- Enter value of 'One Time Password'
- Click on Submit button.

#### 4.2 **Forgot Password**

Click "Forgot Password" button on the Login screen if the user has forgot the login Password or digital certificate password.

If user has forgotten the login password then perform the below steps

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### Forgot Password - Personal Identification ?

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

<b>Company ID</b>	<input type="text"/>
<b>User Login ID</b>	<input type="text"/>
Specify details to identify yourself	
<b>First Name</b>	<input type="text"/>
<b>Last Name</b>	<input type="text"/>
<b>Identification No.</b>	<input type="text"/>
<b>Type Of Password</b>	<input type="text" value="Login Password"/>
<input type="button" value="Submit"/> <input type="button" value="Clear"/> <input type="button" value="Cancel"/>	

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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.
- Select Login Password in Type of Password drop down
- Click on Submit button. The system generates the password 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.

If user is subscribed for Digital Certificate security and has forgotten the digital certificate password then perform the below steps

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### Forgot Password - Personal Identification ?

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

Company ID	<input type="text"/>
User Login ID	<input type="text"/>
Specify details to identify yourself	
First Name	<input type="text"/>
Last Name	<input type="text"/>
Identification No.	<input type="text"/>
Type Of Password	<input type="text" value="Certificate Password"/>

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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.
- Select Certificate Password in Type of Password drop down
- Click on Submit button. The system generates a password 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.
- Specify the received password in the next screen

- If the password is verified then the following information message is given to user.

- The user can now login using 'Certificate Request' option in the Security drop down on the login page. After login, the user will only be provided with access to request & upload certificate services only.

Please refer section "12.2 Certificate Requests" and section "12.3 Upload Certificate" in this guide for steps. After uploading the certificate, you need to logout and login again using the new certificate to access the full applicable functionality.

### 4.3 First Time Login(FTL)

You can select any of the authentication mechanism that is assigned to you by bank or your corporate administrator to perform first time login. If you choose 24 Banking or OTP now for first time login and wish to use DS later for login, then you would need to upload digital certificate from 24 banking. And if you wish to use smart card for login, you would need to register smart card using "Re-register Smart Card" link on Login page.

#### 4.3.1 FTL for the user with Basic Security or with One Time Password security

For doing the first time login for the user with normal or One Time Password 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:

The screenshot shows a web browser window with a red header bar containing links for "Cyber Cafe Security", "About E-mail Fraud", and a "Close" button. The main content area features the BCR logo and a "24" icon. The form is titled "First Time Login - Personal Identification" and includes a help icon. Below the title is a instruction: "To access BankFlex Business Internet Banking, please provide details to identify yourself and click submit button." The form contains five input fields: "Company Id" (highlighted with a red border), "User Login ID", "First Name", "Last Name", and "Identification No.". At the bottom of the form are three buttons: "Submit", "Clear", and "Cancel". A footer bar contains links for "Privacy", "Online Security", "Terms and Conditions", and "Disclaimer".

- 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

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.
- Click Next button. Following screen will be displayed:

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### Registration Successful

 Congratulations! You have successfully registered yourself in Bankflex. Now you can enjoy myriad benefits provided by Bankflex.

To go to Login Page, [Click here](#)

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#### 4.3.2 FTL for the user with Digital Signature Security

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:

The screenshot shows a web browser window with a red header bar containing links for "Cyber Cafe Security", "About E-mail Fraud", and a "Close" button. Below the header is the BCR logo and a "24" icon. The main content area is titled "First Time Login - Personal Identification" and contains the following text: "To access BankFlex Business Internet Banking, please provide details to identify yourself and click submit button." The form fields are: "Company Id" (with a red border), "User Login ID", "Specify details to identify yourself" (a sub-header), "First Name", "Last Name", and "Identification No.". At the bottom of the form are "Submit", "Clear", and "Cancel" buttons. A footer bar contains links for "Privacy", "Online Security", "Terms and Conditions", and "Disclaimer".

- 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.

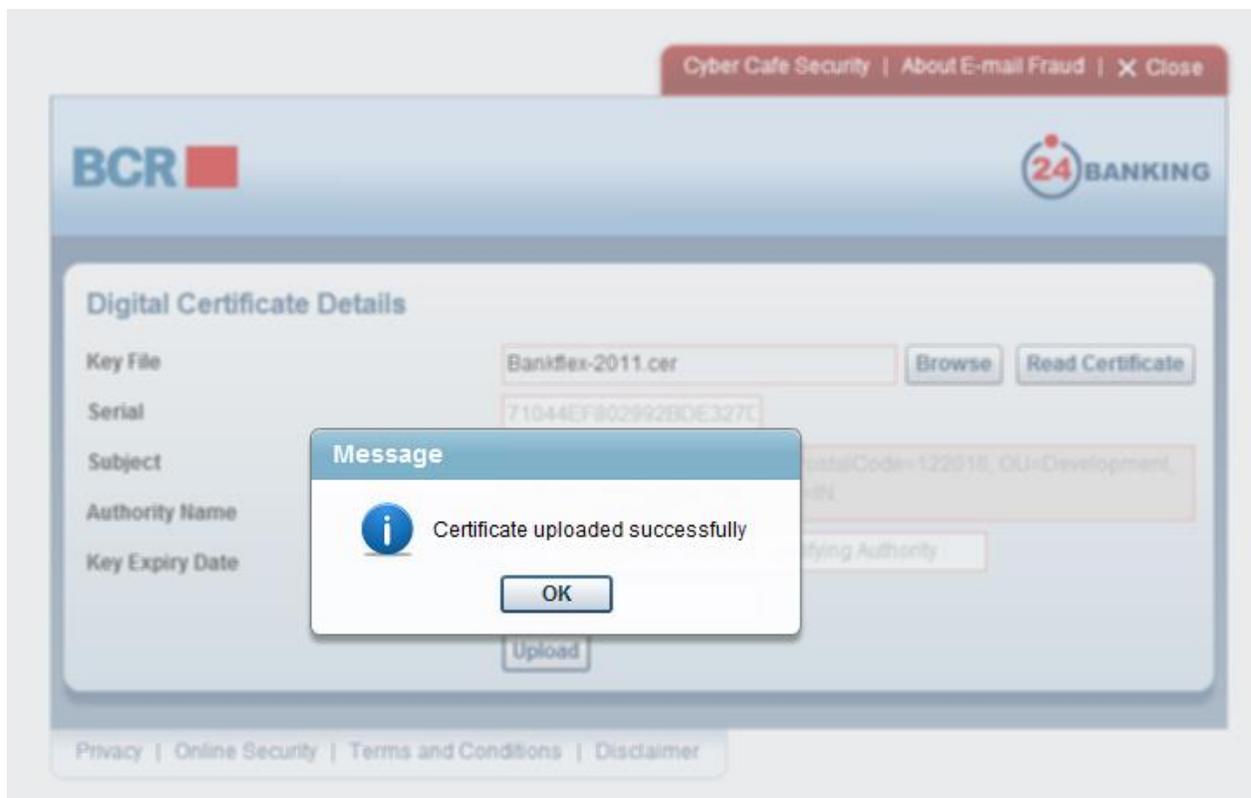
#### 4.3.2.1 Customer already has digital certificate

- 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 I24 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:

The screenshot shows a web browser window with a red title bar containing the text "Cyber Cafe Security | About E-mail Fraud | X Close". The main content area has a blue header with the "BCR" logo on the left and the "24 BANKING" logo on the right. Below the header is a white box titled "Digital Certificate Details". Inside this box, there are five labeled input fields: "Key File", "Serial", "Subject", "Authority Name", and "Key Expiry Date". The "Key File" field has a "Browse" button to its right. The "Serial" field is a single-line text input. The "Subject" field is a multi-line text area. The "Authority Name" field is a single-line text input. The "Key Expiry Date" field is a single-line text input. Below these fields is an "Upload" button. At the bottom of the white box, there is a footer with links: "Privacy | Online Security | Terms and Conditions | Disclaimer".

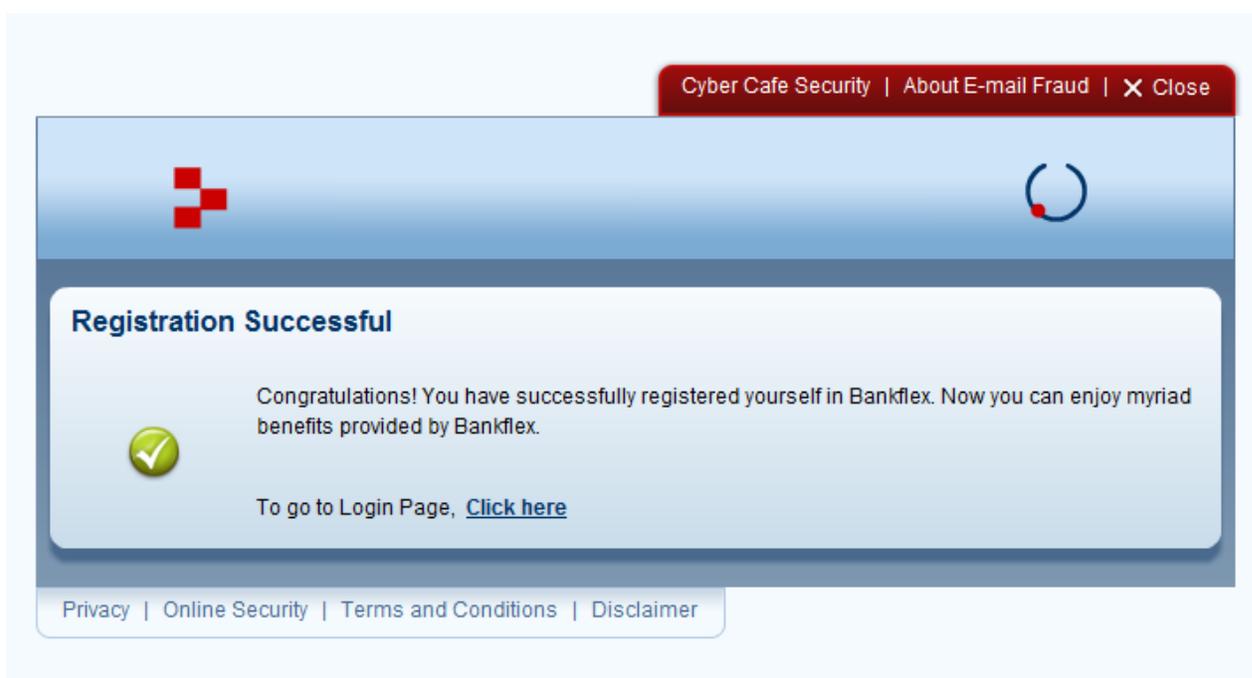
- Click Browse to locate the file to upload.
- Choose the file containing the public key (the file with extension .cer, .crt, .pem) of your digital certificate
- Click on Read Certificate button.
- If the file is valid then the certificate details will be presented to you.
- Click on Upload button to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



#### 4.3.2.2 Customer has no digital certificate

- 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 “12.2 Certificate Requests” and section “12.3 Upload Certificate”. After uploading the certificate, they need to logout and login again to access the full applicable functionality.

#### 4.4 Home Page

After the successful logon, the user will be presented with the services and the user’s homepage in the work area. Home page provides the following information/functionality.

- User’s last login date and time.
- Inbox Messages.

- “Home” link in the top bar allows the User to come to Home Page from anywhere in the application.
- The links on top bar such as Help, FAQ and Contact Us, and on bottom frame such as Privacy, Online Security, Terms & Conditions and Disclaimer leads to static page.

#### 4.5 Logout

This service allows 24 Banking user to logout using the steps as mentioned below:

- On Logout page information about Duration, Login, Logout date and time are displayed.
- Click Close button to close the browser window.

Cyber Cafe Security | About E-mail Fraud | X Close

**BCR**  

Thank you for banking with BANCA COMERCIALA ROMANA , firstnametest lastnametest

Login	Logout	Duration
05/03/2012 11:53:22	05/03/2012 12:00:28	1hour -53min 6secs

[Privacy](#) | [Online Security](#) | [Terms and Conditions](#) | [Disclaimer](#)



## 5 Account Information



### 5.1 My Accounts

This service allows 24 Banking customers to view its own banking information, in case any contra party wants to make a transfer in the customer behalf.

As a customer may have more than one current/card account and these may be in different currencies, so the accounts will be grouped by Currency. At the same time, the user will be provided with the list of Current Accounts and then with the of Cards accounts.

- Click on "My Accounts" sub option of the Account Information menu. Following screen will be shown.

My bank accounts for funds receiving	
<b>Client Name</b>	: FirstName15549 LastName15549
<b>Current Accounts</b>	
<b>Accounts in MDL</b>	
<b>Account Number</b>	: 2224000000077933000000000
<b>IBAN</b>	: 000000000000000000000001
<b>Beneficiary Bank Name</b>	: BCR Chisinau SA Filiala Nr.2 Puskin
<b>BIC Code</b>	: RNCBMD2X504
<b>Account Number</b>	: 2224000000096446000000000
<b>IBAN</b>	: 000000000000000000000001
<b>Beneficiary Bank Name</b>	: BCR Chisinau SA Filiala Nr.1 Eminescu
<b>BIC Code</b>	: RNCBMD2X454
<b>Account Number</b>	: 2224000000168612000000000
<b>IBAN</b>	: 000000000000000000000001
<b>Beneficiary Bank Name</b>	: BCR Chisinau SA Filiala Nr.3 Tricolorului
<b>BIC Code</b>	: RNCBMD2X400
<b>Accounts in EUR</b>	
<b>Account Number</b>	: 2224000000078145000000000
<b>IBAN</b>	: 000000000000000000000001
<b>Beneficiary Bank Name</b>	: BCR Chisinau SA Filiala Nr.2 Puskin

### 5.2 Account summary

This service allows 24 Banking customers to view summary of all accounts. To view summary of all accounts, follow the steps as mentioned below:

**From Menu:**

- Click on Account Information menu.
- Click on Account Summary sub option.
- Following screen will be displayed.

**Account Summary** ?

Current Accounts   Deposit Account   Loan Accounts   Business Cards

Account Number	Name	Current Balance	Status
<b>Currency - MDL</b>			
<a href="#">222400000077933</a>	FirstName15549 LastName15549	1,000,096.00	Active
<a href="#">2224000000096446</a>	FirstName14910 LastName14910	1,000,082.25	Active
<a href="#">2224000000168612</a>	EXPENDITURE	1,100,612.28	Active
<b>Total</b>		<b>3,100,790.53</b>	
<b>Currency - EUR</b>			
<a href="#">2224000000078145</a>	FirstName15549 LastName15549	1,015,500.00	Active
<a href="#">2224000000092143</a>	FirstName15549 LastName15549	1,000,003.00	Active
<b>Total</b>		<b>2,015,503.00</b>	
<b>Currency - USD</b>			
<a href="#">2224000000168202</a>	FirstName15549 LastName15549	10,000,000.00	Active
<b>Total</b>		<b>10,000,000.00</b>	
<b>Currency - RON</b>			
<a href="#">2224000000081837</a>	FirstName15549 LastName15549	1,000,000.00	Active
<b>Total</b>		<b>1,000,000.00</b>	

- To view the transaction done on the particular account click on the link on the account number. Following popup will be shown:

Transaction History for Current Account - For Day

Account Statement			
Account	222400000077933000000000	IBAN	0000000000000000000001
Initial Balance	996,938.84	Currency	MDL

Date	Document No.	Contra Party	Contra Party Account	Debit	Credit	Payment Destination	Transaction Id
23/08/2012	4	(R) Test Oxana Beneficiar	3261584015/MDL	2,400.00		- Detalii plata oxana cozac	2994263
23/08/2012	4	BCR Chisinau SA Filiala Nr.2 Puskin	467700000159878/MDL	2.00		- Decontari prin virament in MDL de tip normal	2994263
02/11/2012	12	(R) Test Oxana Beneficiar	3261584015/MDL	501.00		- approve/confirm	2994426
02/11/2012	12	BCR Chisinau SA Filiala Nr.2 Puskin	467700000159878/MDL	5.00		- Decontari prin virament in MDL de tip urgent	2994426
05/11/2012	15	(R) Serviciul Vamal Oxana	33114001/MDL	251.00		- paym approve	2994433
05/11/2012	15	BCR Chisinau SA Filiala Nr.2 Puskin	467700000159878/MDL	2.00		- Decontari prin virament in MDL de tip normal	2994433
<b>Debit Total</b>				3,161.00	<b>Credit Total</b>		0.00
<b>Final Total</b>				993,777.84			

Download Statement

Statement Formats  Word File  Excel File  Pdf File Download Close

Export Transactions

Format  Information  Export

- To download available transaction history, select the format/type of file to download into and click Download button.
- Transactions can be exported in various formats by clicking the export button.
- Click Cross button to close the opened popup page and navigate back to Account Summary.
- Click the tabs for other accounts type such as deposit, loan and business cards to view other accounts. On click of 'Deposit Accounts' tab following screen will be shown:

Account Summary

Type	Account Number	Name	Interest Rate	Current Balance	Withdrawal Limit	Supply Limit
Currency - MDL						
FIXED	<a href="#">2371000000105646</a>	FirstName15549 LastN	3.5000%	1,120,000.00	0.00	0.00
FIXED	<a href="#">2371000000186469</a>	FirstName15549 LastN	9.5000%	1,150,000.00	0.00	0.00
<b>Total</b>				<b>2,270,000.00</b>	<b>0.00</b>	<b>0.00</b>

- To view the Deposit Repayment Schedule of a particular account click on the link on the account number. Following popup will be shown:

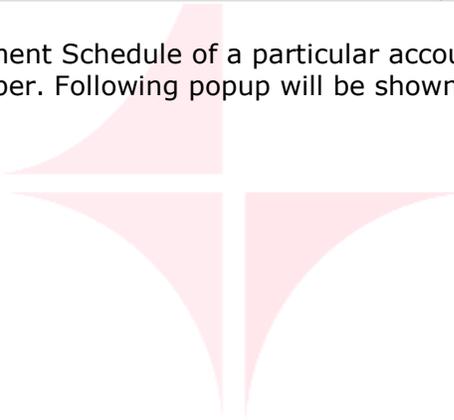


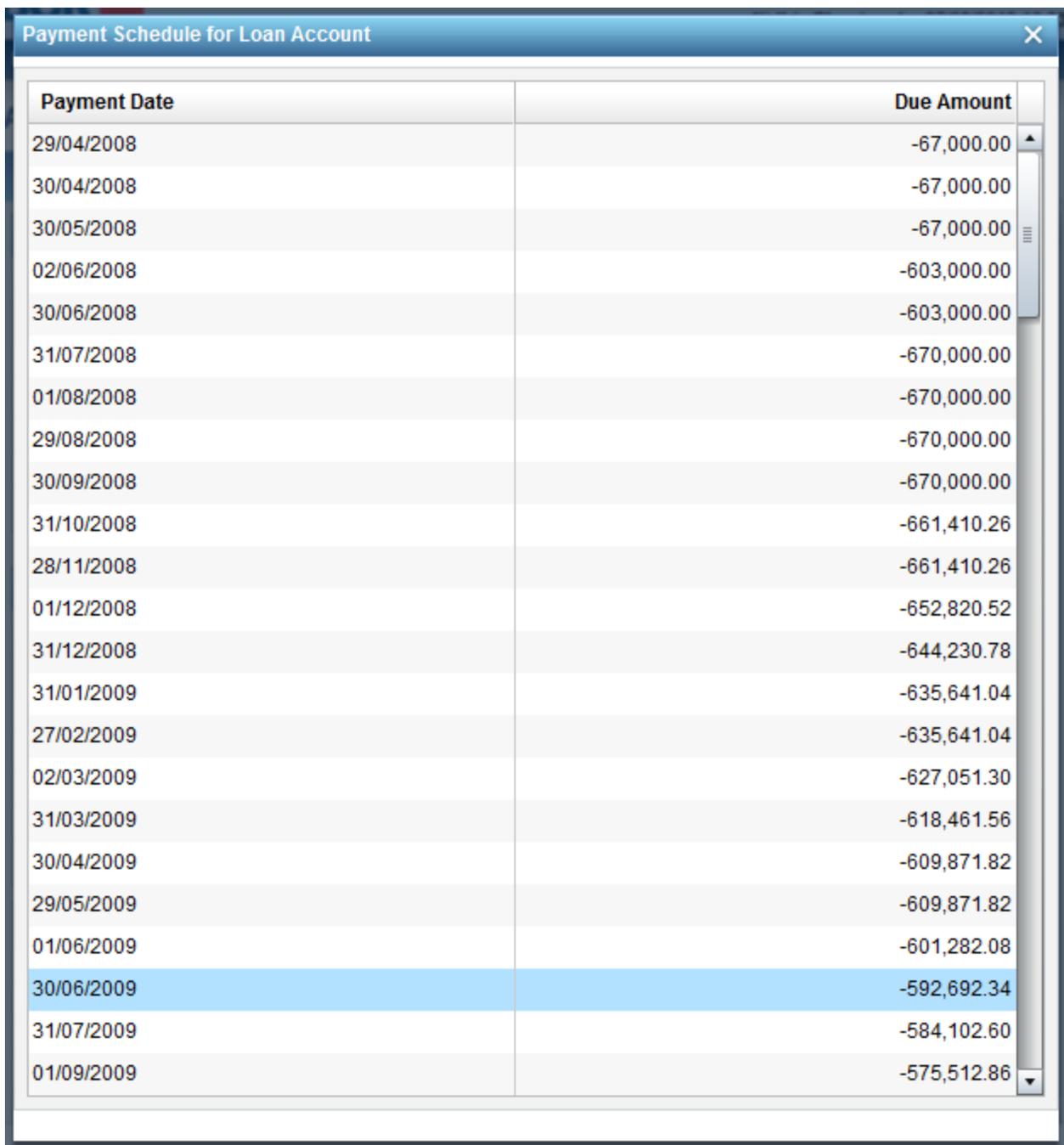
## Account Summary



Current Accounts		Deposit Account		Loan Accounts		Business Cards	
Type	Number	Name	Interest Rate	Current Balance	Due Balance	Overdue Balance	
<b>Currency - EUR</b>							
Contract - <a href="#">CN000000001024</a>							
Loan	1496000000013311	Credit	8.50000%	335,000.14	0.00	17,179.48	
Interest A/C	1743000000025517	Dobinda	0.00000%	0.00		0.00	
Penalty A/C	1758000000069446	Penalitate	4.00000%	0.00		0.00	
Commission A/C	7204000000196838	Comision	0.00000%			0.00	
<b>Total</b>				<b>335,000.14</b>	<b>0.00</b>	<b>17,179.48</b>	
<b>Currency - MDL</b>							
Contract - <a href="#">CN000000001740</a>							
Loan	1421000000009060	Credit	12.50000%	8,000,000.00	0.00	0.00	
Interest A/C	1736000000024711	Dobinda	0.00000%	0.00		0.00	
Penalty A/C	1758000000093941	Penalitate	25.00000%	0.00		0.00	
Commission A/C	7204000000194684	Comision	0.00000%			0.00	
<b>Total</b>				<b>8,000,000.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>Currency - MDL</b>							
Contract - <a href="#">CN000000002626</a>							
Loan	1422000000010089	Credit	13.00000%	1,066,702.40	0.00	33,334.45	
Interest A/C	1736000000028228	Dobinda	0.00000%	0.00		0.00	
Penalty A/C	1758000000071307	Penalitate	26.00000%	0.00		0.00	
Commission A/C	7204000000200317	Comision	0.00000%			0.00	
<b>Total</b>				<b>1,066,702.40</b>	<b>0.00</b>	<b>33,334.45</b>	

➤ To view the Loan Repayment Schedule of a particular account click on the link on the account number. Following popup will be shown:





The screenshot shows a window titled "Payment Schedule for Loan Account" with a close button (X) in the top right corner. The window contains a table with two columns: "Payment Date" and "Due Amount". The table lists 20 payment entries from 2008 to 2009. The entry for 30/06/2009 is highlighted in blue.

Payment Date	Due Amount
29/04/2008	-67,000.00
30/04/2008	-67,000.00
30/05/2008	-67,000.00
02/06/2008	-603,000.00
30/06/2008	-603,000.00
31/07/2008	-670,000.00
01/08/2008	-670,000.00
29/08/2008	-670,000.00
30/09/2008	-670,000.00
31/10/2008	-661,410.26
28/11/2008	-661,410.26
01/12/2008	-652,820.52
31/12/2008	-644,230.78
31/01/2009	-635,641.04
27/02/2009	-635,641.04
02/03/2009	-627,051.30
31/03/2009	-618,461.56
30/04/2009	-609,871.82
29/05/2009	-609,871.82
01/06/2009	-601,282.08
30/06/2009	-592,692.34
31/07/2009	-584,102.60
01/09/2009	-575,512.86

- Click Cross button to close the opened popup page and navigate back to Account Summary.
- On click of 'Business Cards' tab following screen will be shown:

**Account Summary** ?

Currency - EUR		
Account	Card Type	Current Balance
<a href="#">2258000000089755</a>	MASTERCARD	1,000,445.85
Card Number	Card Name	
0301	FirstName11106 LastName11106	
7983	FirstName12926 LastName12926	
Account	Card Type	Current Balance
<a href="#">2258000000095500</a>	MASTERCARD	1,000,582.10
Card Number	Card Name	
1809	FirstName17515 LastName17515	
2854	FirstName18891 LastName18891	
4629	FirstName23381 LastName23381	
7431	FirstName19202 LastName19202	
8384	FirstName16916 LastName16916	
8385	FirstName24954 LastName24954	
8386	FirstName21576 LastName21576	
8387	FirstName10516 LastName10516	
8388	FirstName17646 LastName17646	

- To view the transaction done during the current day on the particular business card account click on the link on the account number. Following popup will be shown:

**Transaction History for Card Account** X

Account Statement							
Account	2258000000089755	IBAN	000000000000000000000001				
Initial Balance	445.85	Currency	EUR				
Period	From 19/02/2012 To 05/03/2012						
Transaction Details							
Date	Document No.	Contra Party	Contra Party Account	Debit	Credit	Payment Destination	Transaction Id
29/02/2012	2985929	BCR Chisinau SA	1001000000000002/EUR	-	1,000,000.00	561465	2985929
<b>Debit Total</b>		0.00		<b>Credit Total</b>		1,000,000.00	
<b>Final Total</b>		1,000,445.85					
Download Statement							
Statement Formats				<input checked="" type="radio"/> Word File <input type="radio"/> Excel File <input type="radio"/> Pdf File		<input type="button" value="Download"/> <input type="button" value="Close"/>	
Export Transactions							
Format		Whole		Information		CSV - 1C <input type="button" value="Export"/>	

- To download available transaction history, select the format/type of file to download into and click Download button.

- Transactions can be exported in various formats by clicking the export button.
- Click Cross button to close the opened popup page and navigate back to Account Summary.

### 5.3 Account Statement

This service allows 24 Banking customers to view transaction history of any one of their accounts other than credit card account. Transaction History represents the history of financial transactions on an account for the specified period (configurable to 5 months). The customer can also view or download or print the transaction history onto his computer in text, excel or PDF format.

To perform search on transaction history, follow the steps as mentioned below:

#### From Menu:

- Click on Account Information menu.
- Click on Account Statement sub option.
- Following screen will be displayed.

#### Specify the following Search Details

- Select Account Number to view the transaction history within the date range, say for 48 months, specify
  - From Date: Not earlier than 48 months
  - To Date: Not later than current date
  - Difference between the dates should not be more than 31 days.
- Clicks Submit Button to view the details of available transaction history as per the search criteria as shown in the following screen :

**Account Statement** ?

---

**Search Results**

**Account Statement-Current**

**Account** Current/2224000000092157/RNCBMD2X504/EUR 1,004,924.00 **IBAN** MD61RN002224000000092157

**Initial Balance** 9,924.00 **Currency** EUR

**Period** From 01/01/2012 To 15/11/2013

---

**Transaction Details**

Date	Document No.	Contra Party	Contra Party Account	Debit	Credit	Payment Destination	Transaction Id
29/02/2012				5,000.00	-		2985919
29/02/2012	2985919	BCR Chisinau SA	1001000000000002EURN	-	1,000,000.00	asdasd	2985919
<b>Debit Total</b>		5,000.00	<b>Credit Total</b>		1,000,000.00		
<b>Final Total</b>		1,004,924.00					

---

**Download Statement**

**Statement Formats**  Word File  Excel File  Pdf File **Download**

---

**Export Transactions**

**Format** Whole **Information** EXCEL - 1C **Export**

Print Back

- Click on the debit or credit amount hyperlink to view the details of the selected account number.
- Following pop up screen will be displayed:

**Currency Conversion** x

---

**Ordering Customer**  **Date**

**Fiscal code**

---

**From Account** EUR  **Amount**

**To Account** USD  **Amount**

**Exchange Rate**

---

**Purchase Target**

Print



Payment Note			
No	CN000000	Date	21/10/2011
NBM Rate	MDL 16.0808 / Currency 1	BCR Rate	MDL 0.0000 / Currency 1
Amount Paid	MDL 77258.40 / EUR 4800.00		
Payer	(R) AccountName571	Fiscal Code	FiscalCode15549
		Amount	4800.00
		Account	EUR 222400000078145
Beneficiary	(R) AccountName576	Fiscal Code	FiscalCode15549
		Account	MDL 1411000000008528
Payment Destination	Destination580		
Print			

- Click on Print button to print the transaction details.
- "File Download" window will be displayed with Open, Save and Cancel buttons.
- Click Open button on "File Download" window to view the file in appropriate viewer based on the selected Statement format.
- Click Save button on File Download window to save the file in local folder of the file system.
- Click Cancel button to cancel the file download operation.
- Transactions can be exported in various formats by clicking the export button.

#### 5.4 Request Account Statement

This service allows Business 24 Banking customers to request for the account statement for current day or for a previous period that is within 6 months period

##### From Menu:

- Click on Account Information menu.
- Click on Request Account Statement sub option.
- Following screen will be displayed.

Request Account Statement	
Request Details	
Account	Select
Statement Type	<input checked="" type="radio"/> Current <input type="radio"/> Previous
From:	Select   Select
To:	Select   Select
Submit Cancel	

Specify the following details

- Specify Account Numbers for which account statements needs to be requested within the date range, say for 6 months, specify
  - From Date: Not earlier than 6 months
  - To Date: Not later than current date
  - Difference between the dates should not be more than 30 days.
- Clicks Submit Button to process the request.
- Click Close button to close the opened page and navigate back to Home Page
- Click Clear to clear the details entered.

## 5.5 Blocked Accounts

This service allows 24 Banking customers to view the details of their blocked accounts. An account may be blocked by many institution for different reasons. One row per such blocking will appear for each account. Accounts will be grouped by currency.

The information will be displayed in the descending order of the Blocking date.

- Click on "Blocked Accounts" sub option of the Account Information menu. Following screen will be shown.

Blocked Account Details					
Accounts					
Date of Blocking	Account Number	Status	Amount	Reason	Institution
<b>Currency - MDL</b>					
26/12/2011	222400000096446	Sequestered	291,951.34	Serie dispozitie 590 nr. din 12.12.2011 Tipul incalcarii 2-2050 12.10.2011	FirstName2523 LastName2523
09/11/2066	2224000000168612	Suspended	0.00	Serie dispozitie .. nr... din 04.11.2010 Tipul incalcarii ..	BCR Chisinau SA
<b>Currency - EUR</b>					
01/03/2066	2258000000089755	Suspended	0.00	Serie dispozitie 11 nr.11 din 29.02.2008 Tipul incalcarii credite	BCR Chisinau SA
01/03/2066	2258000000089755	Suspended	0.00	Serie dispozitie 11 nr.11 din 29.02.2008 Tipul incalcarii credite	BCR Chisinau SA

## 5.6 Assign Account Nickname

This service allows 24 Banking customers to assign account nicknames to their operational accounts only. The nickname helps customers to identify their accounts easily. The account nickname is unique for every account, i.e. no two account of a customer can have the same nickname.

### From Menu:

- Click on Account Information menu.
- Click on Assign Account Nickname sub option.
- Following screen will be displayed.

**Assign Account Nickname** ?

Account						
<input type="checkbox"/>	Account Type	Branch Code	Account Number	Currency	Account Name	Account Nickname
<input type="checkbox"/>	BUSINESS CARD	RNCBMD2X504	7983	EUR	FirstName12926 LastName12926	
<input type="checkbox"/>	BUSINESS CARD	RNCBMD2X504	8388	EUR	FirstName17646 LastName17646	
<input type="checkbox"/>	BUSINESS CARD	RNCBMD2X504	8387	EUR	FirstName10516 LastName10516	
<input type="checkbox"/>	BUSINESS CARD	RNCBMD2X504	8385	EUR	FirstName24954 LastName24954	
<input type="checkbox"/>	BUSINESS CARD	RNCBMD2X504	8384	EUR	FirstName16916 LastName16916	
<input type="checkbox"/>	BUSINESS CARD	RNCBMD2X504	2854	EUR	FirstName18891 LastName18891	
<input type="checkbox"/>	BUSINESS CARD	RNCBMD2X504	1809	EUR	FirstName17515 LastName17515	
<input type="checkbox"/>	BUSINESS CARD	RNCBMD2X504	4629	EUR	FirstName23381 LastName23381	
<input type="checkbox"/>	BUSINESS CARD	RNCBMD2X504	7431	EUR	FirstName19202 LastName19202	
<input type="checkbox"/>	BUSINESS CARD	RNCBMD2X504	8386	EUR	FirstName21576 LastName21576	
<input type="checkbox"/>	BUSINESS CARD	RNCBMD2X504	0301	EUR	FirstName11106 LastName11106	
<input type="checkbox"/>	CURRENT	RNCBMD2X400	2224000000168612	MDL	FirstName15549 LastName15549	EXPENDITURE
<input type="checkbox"/>	CURRENT	RNCBMD2X454	2224000000096446	MDL	FirstName14910 LastName14910	
<input type="checkbox"/>	CURRENT	RNCBMD2X504	2224000000078145	EUR	FirstName15549 LastName15549	
<input type="checkbox"/>	CURRENT	RNCBMD2X504	2224000000077933	MDL	FirstName15549 LastName15549	
<input type="checkbox"/>	CURRENT	RNCBMD2X504	2224000000092143	EUR	FirstName15549 LastName15549	
<input type="checkbox"/>	CURRENT	RNCBMD2X504	2224000000081837	RON	FirstName15549 LastName15549	
<input type="checkbox"/>	CURRENT	RNCBMD2X504	2224000000168202	USD	FirstName15549 LastName15549	
<input type="checkbox"/>	FIXED	RNCBMD2X504	2371000000105646	MDL	FirstName15549 LastName15549	
<input type="checkbox"/>	FIXED	RNCBMD2X504	2371000000186469	MDL	FirstName15549 LastName15549	
<input type="checkbox"/>	LOANS	RNCBMD2X504	2371000000105646	MDL	FirstName15549 LastName15549	

Specify the following details

- Check the account number for which nick name needs to be specified.
- Specify the Nick Name
- Clicks Submit Button to process the request.
- Click Cancel to cancel the Account Nick Name operation to and navigate back to Home Page.

## 5.7 Customer Documents

This service allows 24 Banking customers to download the documents attached to their profile.

### From Menu:

- Click on Account Information menu.
- Click on Customer Documents sub option.
- Following screen will be displayed.

**Customer Documents** ?

Search Criteria

Date Range From  To

Specify the date range for which customer needs to download their documents.

Clicks Search Button to view the list of customer documents available as per the search criteria as shown in the following screen:

**Customer Documents** ?

**Search Criteria**

Date Range From  To

**Document Details**

Document Name	Description	Document ID	Create Date	Validity Date
<input type="radio"/> PrecompiledApp26-03-2012T18:10:46.7z	test1	1	2012-03-26 18:10:47	2012-04-25 18:10:47
<input type="radio"/> ATM26-03-2012T18:15:20.7z	test pdf	7	2012-03-26 18:15:20	2012-04-25 18:15:20
<input type="radio"/> Integrare BankFlex26-03-2012T18:17:01.7z	test.xlsx	13	2012-03-26 18:17:01	2012-04-25 18:17:01
<input type="radio"/> Nota de fundamentare RAM26-03-2012T18:17:57.7z	test.docx	19	2012-03-26 18:17:58	2012-04-25 18:17:58
<input type="radio"/> DepositBankTransferOut26-03-2012T18:19:33.7z	test.xml	25	2012-03-26 18:19:34	2012-04-25 18:19:34
<input type="radio"/> NEz28-03-2012T15:18:35.7z	test	31	2012-03-28 15:18:37	2012-04-27 15:18:37

- Select the document and click download button. The following pop-up will appear for user to open or the save the document file.

**File Download** Shared

**Do you want to open or save this file?**

 Name: DepositBankTransferOut26-03-2012T18-19-33.7z  
Type: WinZip File, 777 bytes  
From: **192.168.0.39**

Always ask before opening this type of file

 While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. [What's the risk?](#)

## 6 Payments

Home	Account Information	<b>Payments</b>	Salary Project	Catalogs	User Administration	Reports and Enquiries	Security
Your Last login was on 09/03/2012		<ul style="list-style-type: none"> <li>Domestic Payment-MDL</li> <li>Buy Currency</li> <li>Sell Currency</li> <li>Convert Currency</li> <li>International Payments</li> <li>Inter-Account Transfer</li> <li>Maintain Payments</li> <li>Instruction Templates</li> <li>Instruction Status/History</li> </ul>					

### 6.1 Domestic Payment – MDL

This service allows 24 Banking customers to create instructions to the company defined beneficiaries or bank defined beneficiaries.

To perform Domestic Payment MDL, follow the steps as mentioned below:

#### From Menu:

- Click on Payments menu.
- Click on Domestic Payment MDL sub option.
- Following screen will be displayed.

**Domestic Payment - MDL** ?

**Domestic Payment - Beneficiary Type**

Ordinary
  Treasury
  Import File

User can make payment to either ordinary beneficiary or budgetary beneficiary, by selecting the respective radio buttons. Alternatively user can also create instruction using option for 'Import file'

a) To make payment against an invoice

- i. Select 'Import File' and browse and specify the file in which invoice details are placed.
- ii. Click 'Import File' radio button following screen will be displayed

**Domestic Payment - MDL** ?

**Domestic Payment - Beneficiary Type**

Ordinary
  Treasury
  Import File

**Browse File**

File



### Domestic Beneficiary Search



**Beneficiary Search**

Beneficiary Name  Account Number

- iii. Click the search button to retrieve all the treasury beneficiaries or can specify the search to retrieve particular beneficiary.
- iv. Following screen will be displayed.

### Domestic Beneficiary Search



**Beneficiary Search**

Beneficiary Name  Account Number

**Beneficiary Details**

Select	Name	Bank	Account Number	Treasury Account	Amount
<input type="radio"/>	(R) Inspectoratul fiscal mun.Chisinau pk	Ministerul Finantelor - Trezoreria de Stat	226614	11414010150	1.00
<input type="radio"/>	(R) Serviciul Valam	Ministerul Finantelor - Trezoreria de Stat	33114001	11615200130	10.00

- v. User can select the one beneficiary and click next button. Following screen will be displayed

**Domestic Payment - MDL**

**Beneficiary Details**

Name (R) fiscal 1006601000237 Account Number 33114001  
 Bank Name Ministerul Finantelor - Trezoreria de Stat Treasury Account 11615200130

**Payment Details**

Document Number 2152  Date 30/04/2013

Payer Account Number

Sub-division Code

Payer Bank Name

Amount   Payment Type Normal

Payment Destination Drepturi de export-import achitate in avans

VAT Indicator  VAT Percentage

IVSP

**Save As Template**

Template name   Own  Company

- Specify the following details :
  - Edit 'Document Number', if required
  - Edit 'Payment Date', if required
  - Select 'Payer Account Number'
  - Enter Sub-division code if required
  - Edit the 'Amount' if required
  - Edit Payment Type if required
  - Enter any Payment destination to appear on Account Transaction History
  - Select the VAT indicator if required
  - Enter the VAT percentage if required
  - Enter the IVSP if required.
- Check the 'Save As Template' option if the similar payment details are required for future use
  - Specify the Template Name
  - Specify if the template is for own purpose or available for other business users as well
- Click 'Save' to save the instruction for future use
- Click 'Submit' to proceed for confirmation of the instruction.

**Note:** The instruction is now ready to authorise.

c) To make payment to an ordinary beneficiary

- vi. Select the 'Ordinary' radio button
- vii. Click Submit button. Following screen will be displayed.

#### Domestic Beneficiary Search ?

Beneficiary Search	
Beneficiary Name	<input type="text"/>
Account Number	<input type="text"/>
<input type="button" value="New"/> <input type="button" value="Back"/> <input type="button" value="Search"/> <input type="button" value="Clear"/> <input type="button" value="Cancel"/>	

- viii. Click the search button to retrieve all the ordinary beneficiaries or can specify the search to retrieve particular beneficiary.
- ix. Following screen will be displayed.

**Domestic Beneficiary Search** ?

**Beneficiary Search**

Beneficiary Name  Account Number

**Beneficiary Details**

Select	Name	Bank	Account Number	Amount
<input type="radio"/>	(R) n23	BC*Moldindconbank*S.A. fil."Onest" Chisinau	435345345345	4.00
<input type="radio"/>	(R) nnh	BC*Moldindconbank*S.A. fil."Onest" Chisinau	56745456	5.00
<input type="radio"/>	(R) Test Ordinary	BCR Chisinau S.A. fil.nr.1 Eminescu	2266478	12.00

- x. User can select the one beneficiary and click next button. Following screen will be displayed

**Domestic Payment - MDL** ?

**Beneficiary Details**

Name (R) A23 Account Number 3  
Bank Name BCR Chisinau S.A. fil.nr.2 Puskin

**Payment Details**

Document Number   Date

Payer Account Number

Payer Bank Name

Amount   Payment Type

Payment Destination

VAT Indicator  VAT Percentage

IVSP

**Save As Template**

Template name   Own  Company

- Specify the following details :
- Edit 'Document Number', if required
  - Edit 'Payment Date', if required
  - Select 'Payer Account Number'
  - Edit the 'Amount' if required
  - Edit Payment Type if required
  - Enter any Payment destination to appear on Account Transaction History
  - Select the VAT indicator if required
  - Enter the VAT percentage if required
  - Enter the IVSP if required.
- Check the 'Save As Template' option if the similar payment details are required for future use
- Specify the Template Name
  - Specify if the template is for own purpose or available for other business users as well
- Click 'Save' to save the instruction for future use

- Click 'Submit' to proceed for confirmation of the instruction.

**Note:** The instruction is now ready to authorise.



## 6.2 Buy Currency

This service allows business 24 banking user to buy currency. The currency can be bought from MDL accounts. The Foreign currencies cannot be brought from any other currency.

- Click 'Buy Currency' sub item from Payments menu item. Following screen will be displayed.

**Buy Currency**
?

Transfer Details

<b>Document Number</b>	<input type="text" value="53"/>	<input type="button" value="Reset"/>	<b>Value Date</b>	<input type="text" value="05/03/2012"/>
			<b>Trade Date</b>	<input type="text" value="05/03/2012"/>
<b>Responsible Person</b>	<input type="text"/>	<input type="button" value="👁"/>	<b>Phone</b>	<input type="text"/>
<b>Buy Account</b>	<input type="text" value="Select"/>		<b>Buy Amount</b>	<input type="text"/>
<b>Sell Account</b>	<input type="text" value="Select"/>		<b>Sell Amount</b>	<input type="text"/>
<b>Purchase Purpose</b>	<input type="text" value="Select"/>		<b>Exchange Rates</b>	<input type="text"/>
<b>Purchase Purpose Details</b>	<input type="text"/>			
<b>Reference</b>	<input type="text"/>			

Save As Template

<input type="checkbox"/> <b>Template name</b>	<input type="text"/>	<input type="radio"/> <b>Own</b>	<input type="radio"/> <b>Company</b>
---	----------------------	----------------------------------	--------------------------------------

- Specify the following details
  - Edit 'Document Number', if required
  - Edit 'Value Date', if required
  - Enter the responsible person or select responsible person
  - Enter the telephone number
  - Select the Buy Account
  - Select the Sell Account
  - Enter the Buy Amount.
  - Click the apply button to populate the exchange rates and sell amount.
  - Select Purchase Purpose
  - Enter Purchase purpose details
  - Enter the Reference

**Buy Currency** ?

**Transfer Details**

<b>Document Number</b>	88 <input type="button" value="Reset"/>	<b>Value Date</b>	15/11/2013 <input type="button" value="Calendar"/>
<b>Responsible Person</b>	Rajesh Wazir <input type="button" value="Eye"/>	<b>Trade Date</b>	15/11/2013
<b>Buy Account</b>	222400000092157/RNCBMD2X504/EUR 1,004,924.00	<b>Phone</b>	9811070924
<b>Sell Account</b>	2224000000071908/RNCBMD2X504/MDL 3,587,551.67	<b>Buy Amount</b>	EUR 1
<b>Purchase Purpose</b>	Travel expenses	<b>Sell Amount</b>	MDL 1.00
<b>Purchase Purpose Details</b>	trip		
<b>Reference</b>	for guide		
		<b>Exchange Rates</b>	1 <input type="button" value="Apply"/>

**Save As Template**

**Template name** 
 Own  Company

**Exchange Rates**

Currency	Buy Rate	Sell Rate	Date/Time
ISK	1.0763	1.0793	11/03/2013 00:00:00
JPY	13.2750	13.2850	11/03/2013 00:00:00
USD	11.8000	11.9700	11/03/2013 09:01:00
EUR	14.9700	15.2600	11/03/2013 09:01:00
RON	3.4600	3.5000	11/03/2013 09:01:00
GBP	18.1100	18.3400	11/03/2013 09:01:00

- Click Save if you want to save the instruction for future use and exit
- Click 'Submit' to proceed for confirmation of the instruction.
- Check the 'Save As Template' option if the similar payment details are required for future use
  - Specify the Template Name
  - Specify if the template is for own purpose or available for other business users as well
- Click Cancel to cancel the Buy currency operation and navigate to the home page.

**Note:** The instruction is now ready to authorise.

### 6.3 Sell Currency

This service allows 24 Banking user to sell currency. The currency can be sold to MDL accounts.

- Click 'Sell Currency' sub item from Payments menu item. Following screen will be displayed.

**Sell Currency** ?

---

**Transfer Details**

Document Number:   Value Date:

Responsible Person:   Trade Date:

Sell Account:  Phone:

Buy Account:  Sell Amount:

Buy Amount:

Exchange Rates:

---

**Save As Template**

Template name:   Own  Company

➤ Specify the following details

- Edit 'Document Number', if required
- Edit 'Value Date', if required
- Enter the responsible person or select responsible person
- Enter the telephone number
- Select the Sell Account
- Select the Buy Account
- Enter the Sell Amount.
- Click the apply button to populate the exchange rates and buy amount.

**Sell Currency** ?

---

**Transfer Details**

Document Number:   Value Date:

Responsible Person:   Trade Date:

Sell Account:  Phone:

Buy Account:  Sell Amount:

Buy Amount:

Exchange Rates:

---

**Save As Template**

Template name:   Own  Company

---

**Exchange Rates**

Currency	Buy Rate	Sell Rate	Date/Time
ISK	1.0793	1.0793	11/03/2013 00:00:00
JPY	13.2750	13.2850	11/03/2013 00:00:00
USD	11.8000	11.9700	11/03/2013 09:01:00
EUR	14.9700	15.2600	11/03/2013 09:01:00
RON	3.4600	3.5000	11/03/2013 09:01:00
GBP	18.1100	18.3400	11/03/2013 09:01:00

- Click Save if you want to save the instruction for future use and exit
- Click 'Submit' to proceed for confirmation of the instruction.
- Check the 'Save As Template' option if the similar payment details are required for future use
  - Specify the Template Name
  - Specify if the template is for own purpose or available for other business users as well
- Click Cancel to cancel the Sell currency operation and navigate to the home page.

**Note:** The instruction is now ready to authorise.

### 6.4 Convert Currency

This service allows 24 Banking user to convert currency. Buy and sell account are non-MDL ones.

- Click 'Convert Currency' sub item from Payments menu item. Following screen will be displayed.

The screenshot shows the 'Convert Currency' interface. It features a 'Transfer Details' section with the following fields and controls:

- Document Number:** Text input with value '5' and a 'Reset' button.
- Value Date:** Date input with value '31/10/2013' and a calendar icon.
- Trade Date:** Date input with value '31/10/2013'.
- Responsible Person:** Text input with an eye icon for visibility toggle.
- Buy Account:** Dropdown menu with 'Select'.
- Sell Account:** Dropdown menu with 'Select'.
- Purchase Purpose:** Dropdown menu with 'Select'.
- Purchase Purpose Details:** Large text area.
- Reference:** Large text area.
- Phone:** Text input.
- Buy Amount:** Text input.
- Sell Amount:** Text input.
- Exchange Rates:** Text input with an 'Apply' button.

Below the form is the 'Save As Template' section, which includes:

- Template name:** Text input field.
- Own:** Radio button.
- Company:** Radio button.
- Buttons:** 'Save', 'Submit', and 'Cancel' buttons.

- Specify the following details
  - Edit 'Document Number', if required
  - Edit 'Value Date', if required
  - Enter the responsible person or select responsible person
  - Enter the telephone number
  - Select the Buy Account(Buy account (FX) is account of buying currency)
  - Select the Sell Account(Sell account (FX) is the account to transfer funds from)
  - Enter the Buy Amount.
  - Enter Exchange rate.
  - Click the apply button to populate the sell amount.

- Select Purchase Purpose
- Enter Purchase purpose details
- Enter the Reference

Convert Currency ?

Transfer Details

Document Number	<input type="text" value="105"/> <input type="button" value="Reset"/>	Value Date	<input type="text" value="15/11/2013"/>
Responsible Person	<input type="text" value="Rajesh Wazir"/> <input type="button" value="Eye"/>	Trade Date	<input type="text" value="15/11/2013"/>
Buy Account	<input type="text" value="222400000092157/RNCBMD2X504/EUR 1,004,924.00"/>	Phone	<input type="text" value="9811070924"/>
Sell Account	<input type="text" value="222400000092157/RNCBMD2X504/USD 995,000.00"/>	Buy Amount	EUR <input type="text" value="1"/>
Purchase Purpose	<input type="text" value="Travel expenses"/>	Sell Amount	USD <input type="text" value="1.00"/>
Purchase Purpose Details	<input type="text" value="trip"/>		
Reference	<input type="text" value="for guide"/>		
		Exchange Rates	USD/EUR <input type="text" value="1"/> <input type="button" value="Apply"/>

Save As Template

Template name   Own  Company

Exchange Rates

Currency	Buy Rate	Sell Rate	Date/Time
ISK	1.0763	1.0793	11/03/2013 00:00:00
JPY	13.2750	13.2850	11/03/2013 00:00:00
USD	11.8000	11.9700	11/03/2013 09:01:00
EUR	14.9700	15.2600	11/03/2013 09:01:00
RON	3.4600	3.5000	11/03/2013 09:01:00
GBP	18.1100	18.3400	11/03/2013 09:01:00

- Click Save if you want to save the instruction for future use and exit
- Click 'Submit' to proceed for confirmation of the instruction.
- Check the 'Save As Template' option if the similar payment details are required for future use
  - Specify the Template Name
  - Specify if the template is for own purpose or available for other business users as well
- Click Cancel to cancel the convert currency operation and navigate to the home page.

**Note:** The instruction is now ready to authorise.

## 6.5 International Payments

This service allows 24 Banking customers to create instructions for overseas beneficiaries.

To perform International Payment, follow the steps as mentioned below:

**From Menu:**

- Click on Payments menu.
- Click on International Payment sub option.
- Following screen will be displayed.

- User can make international payment either by selecting the beneficiary or through import file.
- To make payment by Beneficiary Search. Click the "Beneficiary Search" radio button. Following screen will be displayed

- Click New to create overseas beneficiary. Setup Beneficiary- Overseas screen will be displayed.
- Click Search button to retrieve all beneficiaries alternatively user can retrieve the particular beneficiary by specifying the beneficiary name and account number.
- Following screen will be displayed

Select	Name	Bank	Account Number	Country Name	Intermediary Bank
<input type="radio"/>	Suzuki Limited		JP29AIBK93115212345678		AKAGIYA SECURITIES CO. LTD.

- Select specific beneficiary and click next button.
- Following screen will be displayed

International Payments ?

Beneficiary Details			
<b>Beneficiary Name</b>	Carrier AirCon Limited	<b>Beneficiary Address</b>	NJ
<b>Beneficiary Account</b>	IE29AIBK931152123456	<b>Beneficiary Bank</b>	ARNOLD AND S. BLEICHROEDER ADVISORS, LLC
<b>Lookup SWIFT</b>	AACMUS41XXX  	<b>Intermediate Bank Name</b>	AAM COMPANY
<b>Correspondent Account</b>	CA008700100		

Payment Details			
<b>Document Number</b>	1234567892 <input type="button" value="Reset"/>	<b>Date</b>	30/04/2013 
<b>Payer Account Number</b>	Select <input type="button" value="v"/>	<b>Amount</b>	<input type="text"/>
<b>Commission Type</b>	Select <input type="button" value="v"/>	<b>Contract Document</b>	<input type="button" value="View / Upload"/>
<b>Payment Details</b>	<input type="text"/>		
<b>Other Information</b>	<input type="text"/>		
<b>Description of Operation</b>	<input type="text"/>		

Save as Template		
<input type="checkbox"/> <b>Template Name</b>	<input type="text"/>	<input type="radio"/> Own <input type="radio"/> Company

The Contract documents are only uploaded when you submit the instruction. The Contract documents are not attached with the template if save as template is checked.  
The transfer made after 12:00 hours will be validated on next working day.

- Specify the payment details
  - Edit 'Document Number', if required
  - Edit 'Payment Date', if required
  - Select 'Payer Account Number'
  - Enter the Amount
  - Select the Commission type
  - Browse the contract document
  - Enter Payment details to appear on Account Transaction History
  - Enter the Other Information(Optional)
  - Enter the Description of operation(Optional)
- Check the 'Save As Template' option if the similar payment details are required for future use
  - Specify the Template Name
  - Specify whether the template is for own purpose or available other business users as well
- Click 'Save' to save the instruction for future use
- Click 'Submit' to proceed for confirmation of the instruction.

**Note:** The instruction is now ready to authorise.

- To create International instruction through Import file select the import from file payment option on the International Payment screen.
- Following screen will be displayed



Beneficiary			
Beneficiary Name	(R) Uryu Seisaku (pvt) LTD		
Beneficiary Account	IE29AJBK93115212345678		
Country Code	JP	Country Name	JAPAN
City/Location	Tokyo		
Address	Naka Saki Road Tokoyo		
Beneficiary Bank			
SWIFT BIC	AABSDE31XXX	Bank Name	ICICI BANK LIMITED
Country Code	JP	Country Name	JAPAN
City/Location	Osaka		
Address	Tokyo Industrail Area		
Correspondent Account	CA123456789012345678901234567890124		
Intermediary Bank			
Lookup SWIFT	AARBIE21	Intermediate Bank Name	Intermediary Bank Name
Payment Details			
Document Number	9999999990	Date	16.03.2012
Payer Account Number	2224000000078145/EUR/RNCBMD2X504	Amount	10.88
Commision Type	BEN		
Payment Details	Test		
Other Information	Specially referred for testing		
Description of Operation	Test		

[Back](#)

## 6.6 Inter-Account Transfer

This service allows 24 Banking customers to transfer funds among their accounts. Customers can specify only operational accounts as the Debit account and Credit accounts, Loan accounts or Credit Card accounts as the destination account to transfer their funds. Funds can be transferred only in the currency of debit account.

Customer can perform immediate fund transfer or can schedule transfer for a future date. A transfer can only be schedule for a date not more than 30 days from the current date.

To perform Inter Account Transfer, follow the steps as mentioned below:

### From Menu:

- Click on Payments menu.
- Click on Inter Account Transfer sub option.
- Following screen will be displayed.

**Inter-Account Transfer** ?

**Transfer Details**

Document Number   Date

Debit Account

Credit Account

Amount

Payment Details

---

**Save As Template**

Template name   Own  Company

- specify the following details
  - Edit 'Document Number', if required
  - Edit 'Date', if required
  - Select the Debit Account
  - Select the Credit Account
  - Enter the Amount
  - Enter Payment details to appear on Account Transaction History
- Click Save if you want to save the instruction for future use and exit
- Click 'Submit' to proceed for confirmation of the instruction.
- Check the 'Save As Template' option if the similar payment details are required for future use
  - Specify the Template Name
  - Specify if the template is for own purpose or available for other business users as well
- 
- Click Cancel to cancel the Inter Account Transfer operation and navigate to the home page.

**Note:** The instruction is now ready to authorise.

## 6.7 Maintain Payments

This service lists all the payments instructions that have been setup by the logged in business user and are with the status "Saved", "Awaiting Authorisation 1" and "De-Authorized". Instructions with status as 'Saved', "Awaiting Authorisation 1" and 'De-authorized' are editable.

The user can also view/delete the instructions created by other users if they have permission for the same. These instructions cannot be amended and can only be viewed and deleted.

### From Menu:

- Click on Payments menu.
- Click on Maintain Payment sub option.
- Following screen will be displayed. By default, "Own" option will be displayed in the Instructions dropdown which will retrieve and display the instructions created by the logged in user.

**Maintain Payments** ?

**Existing Instructions**

Instruction Status  ▼

**Instructions**

<input type="checkbox"/>	Type	Setup Date/Time	Destination Account Number	Transaction Amount	Status	Reason
<input type="checkbox"/>	<a href="#">Inter Account Transfer</a>	15/11/2013 10:46:19	2224000000071908/RNCBMD2X504/MDL	MDL 1.00	De-authorized	Actioned by admin
<input type="checkbox"/>	<a href="#">Inter Account Transfer</a>	12/11/2013 17:12:42	2224000000071908/RNCBMD2X504/MDL	MDL 1.00	De-authorized	Actioned by admin
<input type="checkbox"/>	<a href="#">Domestic Payment Single</a>	12/11/2013 17:45:12	12457852	MDL 1.00	De-authorized	Actioned by admin
<input type="checkbox"/>	<a href="#">Inter Account Transfer</a>	15/11/2013 10:25:48	2224000000071908/RNCBMD2X504/MDL	MDL 1.00	De-authorized	Actioned by admin
<input type="checkbox"/>	<a href="#">Inter Account Transfer</a>	11/11/2013 11:13:47	2224000000092157/RNCBMD2X504/MDL	MDL 12.00	De-authorized	Actioned by admin
<input type="checkbox"/>	<a href="#">Inter Account Transfer</a>	15/11/2013 10:50:07	2224000000071908/RNCBMD2X504/MDL	MDL 1.00	De-authorized	Actioned by admin
<input type="checkbox"/>	<a href="#">Inter Account Transfer</a>	15/11/2013 11:49:19	2224000000071908/RNCBMD2X504/MDL	MDL 1.00	De-authorized	Actioned by admin
<input type="checkbox"/>	<a href="#">Inter Account Transfer</a>	15/11/2013 11:52:43	2224000000071908/RNCBMD2X504/MDL	MDL 1.00	Awaiting Authorisation 1	

- To edit or view the payment instruction details, click hyper link on the Payment Type.
- Based on the payment type appropriate payment instruction screen will be displayed. For e.g. for the domestic payment, following screen will be displayed. The screen opened from Maintain Payment allows creating templates. Specify the appropriate payment details.

**Domestic Payment - MDL** ?

**Beneficiary Details**

<b>Name</b>	(R) A2	<b>Account Number</b>	12457852
<b>Bank Name</b>	BCR Chisinau S.A. fil.nr.1 Eminescu		

**Payment Details**

<b>Document Number</b>	<input type="text" value="2195"/> <input type="button" value="Reset"/>	<b>Date</b>	<input type="text" value="13/11/2013"/>
<b>Payer Account Number</b>	<input type="text" value="2224000000071908/RNCBMD2X504/MDL 3,587,551.67"/> ▼		
<b>Payer Bank Name</b>	<input type="text" value="BCR Chisinau Test oxana Filiala Nr.2 Puskin"/>		
<b>Amount</b>	<input type="text" value="1.00"/> <input type="button" value="Reset"/>	<b>Payment Type</b>	<input type="text" value="Normal"/> ▼
<b>Payment Destination</b>	<input type="text" value="dd"/>		
<b>VAT Indicator</b>	<input type="text" value="Select"/> ▼	<b>VAT Percentage</b>	<input type="text"/> <input type="button" value="Apply"/>
<b>IVSP</b>	<input type="text"/>	<input type="button" value="Apply"/>	

**Save As Template**

**Template name**   Own  Company

- In case of domestic payment which is imported from a file, the below screen will open for treasury payment.

**Domestic Payment - MDL** ?

---

**Beneficiary Details**

Name: (R) MF-TT CHISINAU - BUGETUL DE STAT DPS mun Chisinau

Account Number: 226410149830164      Treasury Account: 440100130550100

Fiscal Code: 38034018

Bank Code: BECOMD2X609

Bank Name:

---

**Payment Details**

Document Number: 78       Date: 27/03/2012

Payer Account Number: 22400000071908/RNCBMD2X504/MDL 3,587,551.67       Sub-division Code:

Payer Bank Code: RNCBMD2X504      Payer Bank Name: BCR Chisinau SA Filiala Nr.2 Puskin

Amount: 700.46       Payment Type: Normal

Payment Destination: Company Outing

VAT Indicator: Select       VAT Percentage:

IVSP:

---

**Save As Template**

Template name:        Own       Company

- Edit or specify the payment details
- Check the 'Save As Template' option if the similar payment details are required for future use
  - Specify the Template Name
  - Specify if the template is for own purpose or available for other business users as well
- Click 'Save' to save the instruction for future use
- Click 'Submit' to proceed for confirmation of the instruction.
- Click 'Cancel' to cancel the operation and navigate to the home page.

**Note:** The instruction is now ready to authorise.

- To delete the payment instructions, select the instructions by selecting the checkbox for the instruction/s or clicking on the checkbox in the table header to select all payment instructions. Click on 'Delete' button to delete.
- To View/Print the Instruction history details, select the instructions by selecting the checkbox for the instruction/s or clicking on the checkbox in the table header to select all payment instructions. Click on 'View/Print' button. Following pop up will be displayed:

Domestic Payment Single			
<b>Instructions History Details</b>			
<b>Payment Order</b>			
Document Number	<input type="text" value="78"/>	Date	<input type="text" value="27/03/2012"/>
		Credit transfer	Ordinary
Payer	Fiscal (Tax) Code	Amount	<input type="text" value="700.46"/>
<input type="text" value="FirstName13709 LastName13709"/>		Account	<input type="text" value="MDL222400000092157"/>
		Sub Account	<input type="text"/>
<b>Payer Bank</b>			
<input type="text" value="BCR Chisinau SA Filiala Nr.2 Puskin"/>		Bank Code	<input type="text" value="RNCBMD2X504"/>
Beneficiary	Fiscal Code	Account	<input type="text" value="226410149830164"/>
<input type="text" value="(R) MF-TT CHISINAU - BUGETUL DE STAT DPS mun Chisinau"/>		Sub Account	<input type="text"/>
<b>Beneficiary Bank</b>			
<input type="text"/>		Bank Code	<input type="text" value="BECOMD2X609"/>
<b>Payment Destination</b>			
<input type="text"/>			
			Transfer Type <input type="text" value="N"/>
<input type="button" value="Print"/>			

#### View/Delete Instructions Created by Other Users

- Click on 'Instructions' drop down and select 'All' option to view and delete instructions created by other users.
- This 'All' option is only visible to the users who have access to view instructions created by other company users.
- To view the payment instruction details, click hyper link on the Payment Type
- To delete the payment instructions, select the instructions by selecting the checkbox for the instruction/s or clicking on the checkbox in the table header to select all payment instructions. Click on 'Delete' button to delete.

### **6.8 Instruction Templates**

This service enables executing payments from pre-defined templates that user has setup or from the company level templates. Company defined templates will only be visible if the user has privilege to view them

#### **From Menu:**

- Click on Payments menu.
- Click on Instruction Template sub option.
- Following screen will be displayed.

## Instruction Template



Template Name	Instruction Type	Type	Setup Date/Time	Source Account Number	Transaction Amount
<input type="radio"/> IAT_Overseas	Inter Account Transfer	Company	27/02/2012 10:49:36	222400000071908	MDL 12.01
<input type="radio"/> Buy Currency	Buy Currency	Company	27/02/2012 10:56:17	222400000092157	MDL 163.12
<input type="radio"/> Sell Currency	Sell Currency	Company	27/02/2012 10:58:33	222400000092157	USD 12.00
<input type="radio"/> Convert Currency	Convert Currency	Company	27/02/2012 10:59:34	222400000092157	EUR 119.67
<input type="radio"/> MDL	Domestic Payment Single	Company	27/02/2012 11:00:12	222400000071908	MDL 10.46
<input type="radio"/> International	International Payments	Company	27/02/2012 11:01:49	222400000092157	EUR 12.36

- Select a template and click Delete to delete the template.
- Select a template and click 'Make Payment' to make a payment using the selected template
- The Payment Details page will open based on the template selected.
- The screens opened for different instruction templates are same as that of the corresponding instruction creation screen.

## Domestic Payment - MDL



Beneficiary Details			
Name	(R) A2	Account Number	12457852
Bank Name	BCR Chisinau S.A. fil.nr.1 Eminescu		

## Payment Details

Document Number	<input type="text" value="2195"/> <input type="button" value="Reset"/>	Date	<input type="text" value="13/11/2013"/>
Payer Account Number	<input type="text" value="222400000071908/RNCBMD2X504/MDL 3,587,551.67"/>		
Payer Bank Name	<input type="text" value="BCR Chisinau Test oxana Filiala Nr.2 Puskin"/>		
Amount	<input type="text" value="1.00"/> <input type="button" value="Reset"/>	Payment Type	<input type="text" value="Normal"/>
Payment Destination	<input type="text" value="dd"/>		
VAT Indicator	<input type="text" value="Select"/>	VAT Percentage	<input type="text"/> <input type="button" value="Apply"/>
IVSP	<input type="text"/>	<input type="button" value="Apply"/>	

## Save As Template

<input type="checkbox"/> Template name	<input type="text"/>	<input type="radio"/> Own	<input type="radio"/> Company
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- Make the changes as appropriate
- Click 'Save' to save the instruction for future use
- Click 'Submit' to proceed for confirmation of the details entered

## 6.9 Instruction Status/ History

This service enables the 24 Banking user to view the details of instructions set up or operated by the user.

### From Menu:

- Click on Payments menu.
- Click on Instruction Status/History sub option.
- Following screen will be displayed.

- Select 'Instruction Type' and 'Instruction Status'
- The user can also view all instructions of any type by selecting 'All' option in Instruction Type drop down.
- The user can also view instructions in any status by selecting 'All' option in Instruction Status drop down.
- The user can optionally filter the instructions based on Date Criteria.
- Click Search button.
- List of instructions matching the search criteria are displayed.
- The user can create a new payment instruction or save a template from an existing Transfer/domestic/international payment instruction.

Instruction Type	Owner	Setup Date/Time	Source Account Number	Destination Account Number	Current Status	Transaction Amount	Status update Date/Time	Instruction ID
<input type="radio"/> Domestic Payment Single	AA	20/08/2012 15:15:27	2224000000092157/MDL	226302/MDL/TREZMD2X	Awaiting Authorisation 3	MDL 1.00		00000000003485
<input type="radio"/> Inter Account Transfer	AA	20/08/2012 15:22:18	2224000000092157/MDL	CN000000000766/MDL/RNCB	Awaiting Authorisation 3	MDL 1.00		000000000003486

Navigation: 1 / 1. Buttons: Authorisation History, Create New Instruction, View

Save As Template: Template name: [ ] Own Company Save As Template

- Select an instruction and click 'View' to view details of the instruction. The instruction view screens will provide Print button to print the instruction details.
- On Click of Print button, "File Download" window will be displayed with Open, Save and Cancel buttons.

- Click Open button on "File Download" window to view the file in appropriate viewer based on the selected Statement format.
- Click Save button on File Download window to save the file in local folder of the file system.
- Click Cancel button to cancel the file download operation.
- Instruction view screens will be different for different instructions as shown below.

Domestic Payment Single

### Instructions History Details

**Payment Order**

Document Number: 2022      Date: 28/02/2012      Credit transfer: Ordinary

**Payer**      Fiscal (Tax) Code: scalCode13709      Amount: 2295.16

FirstName13709 LastName13709      Account: MDL222400000071908

Sub Account:

**Payer Bank**

BCR Chisinau SA Filiala Nr.2 Puskin      Bank Code: RNCBMD2X504

**Beneficiary**      Fiscal Code: 1006601000037      Account: 11615200130

(R) Roger Richards      Sub Account:

**Beneficiary Bank**

Ministerul Finantelor - Trezoreria de Stat      Bank Code: TREZMD2X

**Payment Destination**

Fara TVA IVSP dedus 46.84

Transfer Type: N

Print

Inter-Account Transfer

### Instructions History Details

**Transfer Details**

Document Number: 3

Debit Account: 222400000071908/MDL/RNCBMD2X504

Credit Account: 222400000092157/MDL/RNCBMD2X504

Amount: MDL 12.01

Value Date: 27/02/2012

Payment Details: Payment For Oversea conference 06-03-2012

Print

Buy Currency
✕

### Buy Currency

**Transfer Details**

<b>Document Number</b>	26	<b>Value Date</b>	27/02/2012
		<b>Trade Date</b>	27/02/2012
<b>Responsible Person</b>	John Reid	<b>Phone</b>	9811070924
<b>Buy Account</b>	2224000000092157/EUR/RNCBMD2X504	<b>Buy Amount</b>	EUR 10.23
<b>Sell Account</b>	2224000000092157/MDL/RNCBMD2X504	<b>Sell Amount</b>	MDL 163.12
		<b>Exchange Rates</b>	15.9449

**Purchase Purpose**      Payment for services

**Purchase Purpose Details**

Global Investment

Social Networking

Print

Sell Currency
✕

### Sell Currency

**Transfer Details**

<b>Document Number</b>	13	<b>Value Date</b>	27/02/2012
		<b>Trade Date</b>	27/02/2012
<b>Responsible Person</b>	John Reid	<b>Phone</b>	9811070924
<b>Sell Account</b>	2224000000092157/USD/RNCBMD2X504	<b>Sell Amount</b>	USD 12.00
<b>Buy Account</b>	2224000000092157/MDL/RNCBMD2X504	<b>Buy Amount</b>	MDL 144.03
		<b>Exchange Rates</b>	12.0029

Print

International Payments
✕

**Payment order in foreign currency**

<b>No</b>	<input type="text" value="3176"/>	<b>Date</b>	<input type="text" value="05/11/2012"/>
<b>Payer</b>	<b>Fiscal Code</b>	<b>Amount</b>	<input type="text" value="2.00"/>
<input type="text" value="FirstName15549 LastName15549"/>		<b>Account</b>	<input type="text" value="000000000000000000000001"/>
<b>Payment Currency</b>	<input type="text" value="Dolar SUA, USD"/>		
<b>Payer Bank</b>		<b>Bank Code</b>	<input type="text" value="RNCBMD2X504"/>
<input type="text" value="BCR Chisinau Test oxana Filiala Nr.2 Puskin"/>			
<b>Beneficiary</b>	<b>Fiscal Code</b>	<b>Account</b>	<input type="text" value="11111111111111111"/>
<input type="text" value="Jaisal"/>			
<b>Beneficiary Bank</b>		<b>Bank Code</b>	<input type="text" value="AAAARSBGXXX"/>
<input type="text" value="KBC BANKA AD"/>			
<b>Intermediary Bank</b>		<b>Details of charges</b>	<input type="text" value="OUR"/>
<input type="text" value="ALMUZAINI EXCHANGE COMPANY KSC (CLOSED)"/>			

- Select an instruction and click 'Authorisation History' to view the instruction version and authorisation details of the instruction. This section also contains authorisation history of previous versions, if they exist.

Authorisation History
?

**Authorisation History**

**Instruction Details**

<b>Instruction Id</b>	000000000003486	<b>Version</b>	1	<b>Instruction Owner</b>	AA
<b>Set Up Date / Time</b>	20/08/2012 15:22:18	<b>Current Status</b>	In Authorisation		

**Instruction Version and Authorisation Details**

**History Version 1**

Date	Login Id	Authoriser Name	Action
20/08/2012 15:22:54	1	AA	Authorised
20/08/2012 15:26:31	2	BB	Authorised

**Instruction Authorisation Alternatives**

**Alternative 1**

Level	Login Id	Authoriser Name
3	3	CC
4	4	DD

**Alternative 2**

Level	Login Id	Authoriser Name
3	4	DD
4	3	CC

- The 'Instruction Authorisation Alternatives' section indicates the next possible authorisers to take action on the instruction.
- The Authorisation History Screen will provide 'View Instruction Details' button to view the instruction details.

The screenshot shows the 'Authorisation History' page with a pop-up window titled 'Inter-Account Transfer'. The pop-up window contains the following details:

Transfer Details	
Document Number	58
Debit Account	222400000092157/MDL/RNCBMD2X504
Credit Account	CN00000000766/MDL/RNCBMD2X504
Amount	MDL 1.00
Value Date	20/08/2012
Payment Details	asd

The background interface shows 'Instruction Details' with fields for Instruction Id (00000000003486), Version (1), Instruction Owner (AA), and Set Up Date / Time (20/08/2012 15:22:18). It also shows 'Instruction Version and Authorisation Details' with a table of history versions and 'Instruction Authorisation' with alternative levels.

## 7 Salary Project

The screenshot shows the top navigation bar with the following items: Home, Account Information, Payments, **Salary Project**, Catalogs, User Administration, Reports and Enquiries, Security. Below the navigation bar, a message states 'Your Last login was on 05/03/2012 15:06:56'. A dropdown menu is open under 'Salary Project', showing 'Payroll' and 'Maintain Employee List'.

### 7.1 Payroll

Payroll instructions can be created either Account number driven or Account categories driven.

#### From Menu:

- Click on Salary Project menu
- Click the Payroll sub menu.
- Following screen will be displayed

The screenshot shows the 'Payroll Create Instruction' form. The title is 'Payroll Create Instruction'. Below the title is a section 'Payroll Instruction - Options'. In this section, there is a dropdown menu for 'Salary Project' with the value 'SC00000000010' selected. Below the dropdown are four radio button options:

- From Employee List
- From Instruction
- From Instruction File
- From Instruction Template

At the bottom right of the form, there are two buttons: 'Submit' and 'Cancel'.



- Check the 'Save As Template' option if the similar payment details are required for future use
- Specify the Template Name
- Specify whether the template is for own purpose or available other business users as well
- Click 'Submit' to proceed for confirmation of the instruction.

**Note:** The instruction is now ready to authorise.

b) "From Instruction"

- Select the "From Instruction" radio button on Payroll Instruction Options screen.
- Following screen will be displayed

Payroll Instruction - Select Instruction

Payroll Instruction - Search

Salary Project SC000000000010 Status Select

From To

Search Clear Cancel

- To retrieve the particular files, specify the search criteria alternatively to retrieve all files click Search button.
- Following screen will be displayed

Payroll Instruction - Select Instruction

Payroll Instruction - Search

Salary Project SC000000000013 Status Select

From To

Search Clear Cancel

Instructions

Payment Date	Amount(MDL)	Status	Date / Time Status Received
30/04/2013	11.00	InProcess	30/04/2013
30/04/2013	1.00	InProcess	30/04/2013
30/04/2013	2.00	InProcess	30/04/2013

View Create New Instruction

- To view the file select any file and click view button.
- Following screen will be displayed

**Payroll Instruction** ?

---

**Payment Details**

Transit Account: 2224000000096446/MDL/RNCBMD2X454      Payment Date: 06/03/2012

Amount: MDL -2.00

---

**Employee Account Details**

	Name	Personal Code	Card Number	Account Number	Amount(MDL)
1	FirstNameClient LastNameClien	iscalCode3713	0137	OC000000000665	10
2	FirstNameClient LastNameClien	iscalCode3790	0683	OC000000009500	8

- Select Instruction to create instruction and click the "Create new instruction button"
- .
- Following screen will be displayed

**Payroll Instruction** ?

---

**Payment Details**

Transit Account: 2805000000124184/RNCBMD2X504/MDL 0.00      Payment Date:

Amount: MDL

---

**Employee Account Details**

<input type="checkbox"/>	Name	Personal Code	Card Number	Account Number	Amount(MDL)
<input checked="" type="checkbox"/>	FirstName10431 LastNam	scalCode10431	1859	OC000000008616	<input type="text" value="1"/>
<input checked="" type="checkbox"/>	FirstName10890 LastNam	scalCode10890	1847	OC000000008629	<input type="text" value="2"/>

---

**Save As Template**

Template name:

Own       Company

- Check or uncheck to include or exclude the employee to whom salary is to be made.
- Click Save if you want to save the instruction for future use and exit
- Check the 'Save As Template' option if the similar payment details are required for future use
- Specify the Template Name
- Specify whether the template is for own purpose or available other business users as well
- Click 'Submit' to proceed for confirmation of the instruction.







**Maintain Employee List** ?

**Salary Project**

Project Name  ▼

---

**Employee List From Bank**

<b>Last Synchronized Date</b> 17/02/2012	<b>Last Synchronized Time</b> 06:22:13 PM
---	--

---

**Maintain Employee List**

General List

Sub List

1. Salary Project

- Select salary project name

2. Employee List from Bank

- Click on the Synchronise button to update the master list obtained from Bank.

3. Maintain Employee List

a) Master Employee List

- To download the synchronised master list selects the 'General List' radio button in the Maintain Employee List section. Following screen will be displayed.

**Maintain Employee List** ?

**Salary Project**

Project Name  ▼

---

**Employee List From Bank**

<b>Last Synchronized Date</b> 17/02/2012	<b>Last Synchronized Time</b> 06:22:13 PM
---	--

---

**Maintain Employee List**

General List

Sub List

- Click Download button to download the master list for future assessment. To View or edit master list click the "View Edit Master list" button. Following screen will be displayed

**General List** ?

Employee List : General List

Search Employees

First Name	Surname	Personal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

- To retrieve the list of all employee click search button alternatively to retrieve the specific employee, search can be performed either on the basis of first name, surname or Personal code.
- Click Clear button to clear the contents.
- Click Cancel button to cancel the Maintain Employee List operation and navigate to the Maintain Employee List page.
- Click Search button. Following screen will be displayed

**General List** ?

Employee List : General List

Search Employees

First Name	Surname	Personal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

	SurName	First Name	Personal Code	Card Number	Currency	Sub List	Card Details
<input type="radio"/>	LastName10233	FirstName10233	scalCode10233	6026	MDL		
<input type="radio"/>	LastName10322	FirstName10322	scalCode10322	1331	MDL		
<input type="radio"/>	LastName10410	FirstName10410	scalCode10410	0073	MDL		
<input type="radio"/>	LastName10500	FirstName10500	scalCode10500	5720	MDL		
<input type="radio"/>	LastName10574	FirstName10574	scalCode10574	7548	MDL		
<input type="radio"/>	LastName10673	FirstName10673	scalCode10673	6860	MDL		
<input type="radio"/>	LastName10825	FirstName10825	scalCode10825	0253	MDL		
<input type="radio"/>	LastName10940	FirstName10940	scalCode10940	0254	MDL		
<input type="radio"/>	LastName11066	FirstName11066	scalCode11066	0256	MDL		
<input type="radio"/>	LastName11106	FirstName11106	scalCode11106	3229	MDL		
<input type="radio"/>	LastName11327	FirstName11327	scalCode11327	7073	MDL		
<input type="radio"/>	LastName11411	FirstName11411	scalCode11411	2868	MDL		

- Select specific Employee
- Click View/Edit button.
- Following screen will be displayed.

**Maintain Employee** ?

**Employee Details**

Surname: LastName10825  
 First Name: FirstName10825  
 Personal Code: scalCode10825  
 Sub List:

**Cards**

Type	Card Number	Currency	Default	Card Details
MASTERCARD	0253	MDL	<input checked="" type="checkbox"/>	<input type="text"/>

- Edit employee details
- Click Submit button to update the employee details.

b) Employee Sub list

- Select the Sub list radio button on the Maintain Employee List
- Following screen will be displayed

**Maintain Employee List** ?

**Salary Project**

Project Name:

**Employee List From Bank**

Last Synchronized Date: 17/02/2012      Last Synchronized Time: 06:22:13 PM

**Maintain Employee List**

General List

Sub List

a) Create New Employee Sub list

- Click "Create New list" button to create new sub list
- Following screen will be displayed

**Employee List**
?

Employee List

List Name

Search Employees

First Name

Surname

Personal Code

**Unassigned Employee**

**Assigned Employee**

- Specify the List name
- Retrieve the particular employee by entering the First name or surname or personal code to retrieve complete available Employee to be added in this list click the search button
- Following screen will be displayed

**Employee List**
?

Employee List

List Name

Search Employees

First Name

Surname

Personal Code

**Unassigned Employee**

FirstName3713 : LastName3713 : iscalCode3713

FirstName3790 : LastName3790 : iscalCode3790

FirstName3816 : LastName3816 : iscalCode3816

**Assigned Employee**

- To Assign or Un-assign employees, select one or more employees using 'Shift' or 'Ctrl' keys and use
    - Drag 'n' Drop or
    - Use the buttons provided between the list boxes
  - Click the submit button to successfully assign employee to the sub list.
- b) Edit Employee Sub List
- Provide the name of the employee list/sub list of the company. Click "Search" button on Maintain Employee List screen.
  - Following screen will be displayed.

**Maintain Employee List** ?

---

**Salary Project**

Project Name

---

**Employee List From Bank**

Last Synchronized Date	Last Synchronized Time
09/03/2012	10:46:33 AM

---

**Maintain Employee List**

General List  
 Sub List

---

**List Details**

List Name
<input type="checkbox"/> list1

- Select specific employee sub list radio button
- Click the delete button to delete the sub list.
- Click the Rename button to change the name of the sub list. The following screen opens

**Maintain Employee List** ?

Salary Project

**Project Name** SC000000000010 ▾

---

**Employee List From Bank**

**Last Synchronized Date** 09/03/2012      **Last Synchronized Time** 10:46:33 AM

---

**Maintain Employee List**

General List

Sub List

---

**List Details**

List Name
list1

---

**Rename List**

**Sub list name**

- Click the View Edit button. Following screen will be displayed

**Employee List** ?

**Employee List**

**List Name** list1

---

**Search Employees**

First Name	Surname	Personal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

- Click search button to retrieve the all the employee associated with selected Sub list or to retrieve the specific employee. Perform the search either by First name or Surname or Personal code.
- Following screen will be displayed

**Employee List** ?

Employee List

List Name: list1

Search Employees

First Name	Surname	Personal Code
<input type="text"/>	<input type="text"/>	<input type="text"/>

Search Clear Cancel

Surname	First Name	Personal Code	Card Number	Currency	Card Details
LastName3713	FirstName3713	iscalCode3713	0137	MDL	
LastName3790	FirstName3790	iscalCode3790	0683	MDL	
LastName3816	FirstName3816	iscalCode3816	0681	MDL	

Assign/Unassign

- Click Assign/un-assign button to assign new employee to the list or un-assign employee from the list.
- Following screen will be displayed

**Employee List** ?

Employee List

List Name: list1

Search Employees

First Name:

Surname:

Personal Code:

Search Clear

Unassigned Employee

>>

>

<<

<

Assigned Employee

FirstName3713 : LastName3713 : iscalCode3713

FirstName3790 : LastName3790 : iscalCode3790

FirstName3816 : LastName3816 : iscalCode3816

Submit Cancel

- To Assign or Un-assign employees from sub list , select one or more employees using 'Shift' or 'Ctrl' keys and use
  - Drag 'n' Drop or

- Use the buttons provided between the list boxes Click submit button to successfully assign or un-assign the employee from the list.
- Click Submit button to assign/un-assign employees to the employee sub list.
- Click cancel button to go back to the home page.

## 8 Catalogs



### 8.1 Setup Ordinary Beneficiary

This enables the business user setting up new ordinary beneficiary for the company.

- Click on Catalogs link from menu.
- Click on 'Setup Ordinary Beneficiary' sub option
- Following screen will be displayed

- Specify the details as
  - Enter 'Beneficiary Name' (do not use symbols, ex. ",:,#.\*, etc)
  - Enter the 'Transaction Amount'
  - Enter 'Payment Destination'
  - Specify the Resident indicator as appropriate
  - Enter 'Fiscal Code'
  - Enter 'Account Number'
  - Enter 'Bank Code'. The search facility can be used by clicking the '^' button. However, the search works if as minimum 4 characters of bank code has been specified. Select one bank from the list provided and the bank code and bank name are populated from the selected row.
    - Click Clear button to clear the bank code and bank name fields in case of any mistake.

Branch Code	Branch Name
RNCBMD2X	BCR Chisinau S.A.
RNCBMD2X454	BCR Chisinau S.A. fl.nr.1 Eminescu
RNCBMD2X400	BCR Chisinau S.A. fl.nr.3 Tricolorului
RNCBMD2X504	BCR Chisinau S.A. fl.nr.2 Puskin

- Click 'Submit' to create the beneficiary

## 8.2 Maintain Ordinary Beneficiary

This enables the business user to maintain the available ordinary beneficiary.

- Click on Catalogs link from menu.
- Click on 'Maintain Ordinary Beneficiary' sub option
- Following screen will be displayed

- i. To search beneficiary by Beneficiary Name
  - Specify beneficiary name (partial name can be specified) to perform search.

- ii. To search beneficiary by Account Number
  - o Enter Account Number (partial number can be specified) to perform search.
- iii. Both the above can also be specified. If no criteria are entered, it will retrieve all beneficiaries.
- iv. Click Search button
- v. All ordinary beneficiaries matching the search criteria will be retrieved.

**Ordinary Beneficiary Search** ?

**Beneficiary Search**

Beneficiary Name  Account Number

**Beneficiary Details**

Select	Name	Bank	Account Number	Amount
<input type="radio"/>	(R) n23	BC*Moldindconbank*S.A. fil."Onest" Chisinau	435345345345	4.00
<input type="radio"/>	(R) nnh	BC*Moldindconbank*S.A. fil."Onest" Chisinau	56745456	5.00
<input type="radio"/>	(R) Test Ordinary	BCR Chisinau S.A. fil.nr.1 Eminescu	2266478	12.00

- o To setup a new ordinary beneficiary, click on 'New' button. The details can be specified as specified in section 9.1
- Select a beneficiary and click on Amend button. The details can be amended as specified in section 9.1.
- Select a Beneficiary from the list and click Delete to delete the selected beneficiary

**Amend Ordinary Beneficiary** ?

**Domestic Beneficiary**

Name

Amount  MDL

Payment Destination

Resident

Fiscal Code

Account Number

Bank Code

Bank Name

### 8.3 Setup Treasury Beneficiary

This enables the business user setting up new treasury beneficiary for the company.

- Click on Catalogs link from menu.
- Click on 'Setup Treasury Beneficiary' sub option
- Following screen will be displayed

- Specify the Beneficiary details
  - i. Enter 'Account Number'
  - ii. Enter the 'Treasury Account Number'
  - iii. Enter 'Bank Code'
- Click 'Validate Treasury' button to validate treasury beneficiary. Following values will get populated.
  - 'Beneficiary Name'(do not use symbols, ex. ",:,#.\*, etc)
  - 'Beneficiary Account Name'
  - 'Fiscal code'
  - 'Payment Description'
  - 'Bank Name'
- Specify Amount(Optional)
- Click Submit to Setup Treasury Beneficiary.
- Click Cancel button to cancel the "Setup Treasury Beneficiary" operation and go back to Home Page

#### 8.4 Maintain Treasury Beneficiary

This enables the business user to maintain the available treasury beneficiary.

- Click on Catalogs link from menu.
- Click on 'Maintain Treasury Beneficiary' sub option
- Following screen will be displayed

- vi. To search beneficiary by Beneficiary Name
  - Specify beneficiary name (partial name can be specified) to perform search.
- vii. To search beneficiary by Account Number

- o Enter Account Number (partial number can be specified) to perform search.
- viii. Both the above can also be specified. If no criteria are entered, it will retrieve all beneficiaries.
- ix. Click Search button
- x. All treasury beneficiaries matching the search criteria will be retrieved.

**Treasury Beneficiary Search** ?

**Beneficiary Search**

Beneficiary Name  Account Number

**Beneficiary Details**

Select	Name	Bank	Account Number	Treasury Account	Amount
<input type="radio"/>	(R) Inspectoratul fiscal mun.Chisinau pk	Ministerul Finantelor - Trezoreria de Stat	226614	11414010150	1.00
<input type="radio"/>	(R) Serviciul Vamal	Ministerul Finantelor - Trezoreria de Stat	33114001	11615200130	10.00

- o To setup a new treasury beneficiary, click on 'New' button. The details can be specified as specified in section 9.3
- Select a beneficiary and click on Amend button. The details can be amended as specified in section 9.3.
- Select a Beneficiary from the list and click Delete to delete the selected beneficiary

**Amend Treasury Beneficiary** ?

**Beneficiary Details**

Account Number

Treasury Account Number

Bank Code

Name

Beneficiary Account Name

Fiscal Code

Payment Destination

Bank Name

Amount

### 8.5 Setup Overseas Beneficiary

This enables the business user setting up new overseas beneficiary for the company.

- Click on 'Catalogs' link from menu.
- Click on 'Setup Overseas Beneficiary' sub option
- Following screen will be displayed

The screenshot shows a web application window titled "Setup Overseas Beneficiary". The window contains three main sections for data entry:

- Beneficiary:** Includes fields for Name, Account Number, Country Code (with search icons), Resident (checkbox), Country Name, City/Locality, and Address.
- Beneficiary Bank:** Includes a radio button to select between "Look up" and "Manual" entry, followed by fields for SWIFT BIC, Bank Name, Country Code, Country Name, City/Locality, Address, and Correspondent Account.
- Intermediary Bank:** Includes a radio button to select between "Look up" and "Manual" entry, followed by fields for SWIFT BIC and Bank Name.

At the bottom right of the form, there are "Submit" and "Cancel" buttons.

- Specify the Beneficiary details
  - Enter 'Beneficiary Name'(do not use symbols, ex. ",:,#.\*, etc)
  - Enter 'Account Number'
  - Specify the Resident indicator as appropriate
  - Enter 'Country Code'. The search facility can be used by clicking the '^' button. However, the search works if as minimum 1 character of country code has been specified. Select one country from the list provided and the country code and country name are populated from the selected row.
  - Click Clear button to clear the country code and country name fields in case of any mistake.
  - Enter 'City/Locality'
  - Enter 'Address'
- Specify Beneficiary Bank Details
  - Specify whether search facility is to use to provide bank details or details will be entered manually. Select Look up or Manual radio button as appropriate
  - For Look up option, enter first 6 letters of the Swift BIC and click '^' button. Select a bank from the list provided and the fields like Bank Name, Country Code, Country Name, City/Locality and Address will be auto populated based on selected bank from the list

- Click Clear button to reset the details in case of any mistake
- For manual option, enter the details
  - Enter 'Bank Name'
  - Enter 'Country Code'. The search facility can be used by clicking the '^' button. However, the search works if as minimum 1 character of country code has been specified. Select one country from the list provided and the country code and country name are populated from the selected row.
  - Click Clear button to clear the country code and country name fields in case of any mistake.
  - Enter 'City/Locality'
  - Enter 'Address'
- Change the option between Lookup and Manual anytime if details are to be entered differently
- Enter the 'Correspondent Account'
- Specify Intermediary Bank Details
  - Specify whether search facility is to use to provide bank details or details will be entered manually. Select Lookup or Manual radio button as appropriate
  - For Lookup option, enter first 6 letters of the Swift BIC and click '^' button. Select a bank from the list provided and Bank Name will be auto populated based on selected bank from the list
  - Click Clear button to reset the details in case of any mistake
  - For manual option, enter the Bank Name manually.
- Click Submit button to setup the overseas beneficiary

### 8.6 Maintain Overseas Beneficiary

This enables the business user to maintain the available domestic beneficiary.

- Click on 'Catalogs' link from menu.
- Click on 'Maintain Overseas Beneficiary' sub option
- Following screen will be displayed

**Overseas Beneficiary Search** ?

**Beneficiary Search**

Beneficiary Name  Account Number

- Specify the search criteria and click on Search button
- All overseas beneficiaries matching the search criteria will be retrieved.

**Overseas Beneficiary Search** ?

**Beneficiary Search**

Beneficiary Name  Account Number

**Beneficiary Details**

Select	Name	Bank	Account Number	Country Name	Intermediary Bank
<input type="radio"/>	Suzuki Limited	MUSASHI SECURITIES COMPANY LIMITED	JP29AIBK93115212345678	JAPAN	AKAGIYA SECURITIES CO. LTD.
<input type="radio"/>					

- To setup a new overseas beneficiary, click on 'New' button. The details can be specified as specified in section 9.5
- Select a beneficiary and click on Amend button. The details can be amended as specified in section 9.5
- Select a Beneficiary from the list and click Delete to delete the selected beneficiary

Amend Overseas Beneficiary
?

Overseas Beneficiary

Beneficiary

Name	<input type="text" value="Suzuki Limited"/>		
Account Number	<input type="text" value="JP29AIBK93115212345678"/>	Resident	<input type="checkbox"/>
Country Code	<input type="text" value="JP"/>	Country Name	<input type="text" value="JAPAN"/>
City/Locality	<input type="text" value="TOKYO 100-0005"/>		
Address	<input type="text" value="AIG BUILDING 1-3 MARUNOUCHI 1-CHOME, CHIYODA-KU"/>		

Beneficiary Bank

SWIFT BIC	<input type="radio"/> Lookup <input type="radio"/> Manual	<input type="text" value="ADOMJP1XXX"/>
Bank Name	<input type="text" value="MUSASHI SECURITIES COMPANY LIMITED"/>	
Country Code	<input type="text" value="JP"/>	Country Name <input type="text" value="JAPAN"/>
City/Locality	<input type="text" value="KUMAGAYA"/>	
Address	<input type="text" value="2-86 HONCHO"/>	
Correspondent Account	<input type="text" value="CA445885679907"/>	

Intermediary Bank

SWIFT BIC	<input type="radio"/> Lookup <input type="radio"/> Manual	<input type="text" value="AKSEJP1XXX"/>
Bank Name	<input type="text" value="AKAGIYA SECURITIES CO. LTD."/>	




## 8.7 Business Contacts

This Service allows customer to create responsible person with whom bank can enquire.

### From Menu:

- Click on 'Catalogs' menu.
- Click on 'Business Contacts' sub menu.
- Following screen should be displayed





## 9 User Administration

### 9.1 Instruction Authorization

This enables the user to authorise the payment instructions under their privilege. Use the login credentials for a user who is authorised to perform the role of Authoriser.

#### **Authorization List**

This lists all instructions with status "Awaiting Authorisation <n>" and is waiting for the user to authorise. The value <n> represents the level of authorisation i.e. 1, 2 etc.

Please refer the Instruction Authorisation Flow in the diagram in Section 3 of this user guide.

User can authorise an instruction if they approve the details of the instruction. The instruction will go for further authorisation if required as per authorisation rules. However, if the authorisation of the user is the final authorisation, the instruction will be sent for processing.

Instructions can be de-authorised if the user does not approve the details of the instructions and wish to return the instruction to instruction setter for amendment.

The system will allow Reversal of Authorisation / De-authorisation process if no subsequent action has been taken by any other user or the instruction is not authorised by final authoriser.

There will be a dropdown on Instruction Authorization screen that will have two values: Action Required, My Actioned. There is no additional privilege required for the second value in dropdown. By default, the screen will show Action required instructions only. The user can view previously actioned instructions on choosing the 'My Actioned' value in dropdown.

Deletion should not be allowed to authorizer on instructions that has come to him for second onwards level of authorization, i.e. the status is In authorization.

 **Note:** If at any point of time while an authoriser is logged in the business banking and a new instruction arrives for authorisation or there are instructions pending for authorisation for the user, the label **Awaiting Authorisation** on the right bottom corner of the screen will start blinking. Authoriser can click on this label to directly go to Instruction Authorisation service

#### **Instructions available for Authoriser's Action**

- Click 'Instructions Authorisation' under "User Administration" menu option. The instructions that require action by the authorizer are retrieved. The following screen is opened



**Domestic Payment - MDL** ?

Payment Details			
Name	(R) nnh	Account Number	56745456
Bank Name	BC "Moldindconbank" S.A. fil. "Onest" Chisinau		
Payment Details			
Document Number	50	Date	06/03/2012
Payer Account Number	2224000000077933/MDL/RNCBMD2X504		
Amount	100.00	Payment Type	NORMAL
Payment Destination	fgh		
VAT Indicator	VAT Percentage		
IVSP			

[Back](#) [Cancel](#)

**Sell Currency** ?

Payment Details			
Document Number	34	Value Date	06/03/2012
		Trade Date	06/03/2012
Responsible Person	John Randle	Phone	13454525
Sell Account	2224000000078145/EUR/RNCBMD2X504	Sell Amount	EUR 100.00
Buy Account	2224000000096446/MDL/RNCBMD2X454	Buy Amount	MDL 100.00
		Exchange Rates	1

[Back](#) [Cancel](#)

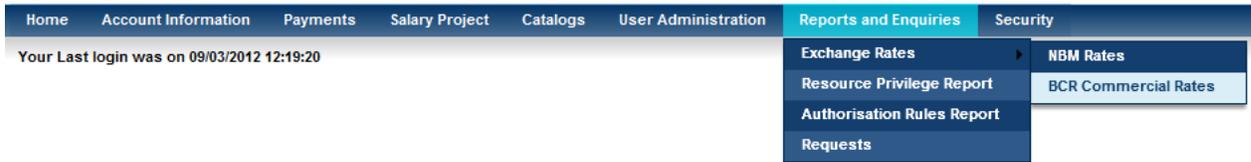
- Select one or more instructions by selecting the appropriate checkbox. All the instructions can be selected by clicking on the checkbox in the table header. The total worth for the selected instructions will be displayed to the user. The total worth is displayed in MDL only by considering the National Bank of Moldova rates.
- Click on Delete button to delete the selected instructions. The system will ask for confirmation. Click Yes to continue or No to cancel the delete operation.
- Select any one Authorisation mechanism to authorise/de-authorise the instruction. Only the applicable options for you are shown in authorisation mechanism.
- Click on Authorise button to authorise the selected instructions. You can perform authorisation using any of the authorisation mechanism assigned to you by bank or your corporate administrator.
- In case, customer selected 'One Time Password' as authorisation mechanism, the system generates OTP 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. Specify the OTP received to authorise the instructions.
- In case, customer selected 'Digital Signature' as authorisation mechanism, the authorisation of instructions would require specifying the digital certificate. Following screen will be displayed:





- Click on De-authorise button to de-authorise the selected instructions. The operation also requires specifying the digital certificate. Specify the file location where of the digital certificate. Provide the reason of de-authorising the selected instructions. The same reason is applicable to all selected instructions.

## 10 Reports and Enquiries



### 10.1 Exchange Rates

This service allows 24Banking customers to view the latest exchange rates.

To view NBM exchange rates, follow the steps as mentioned below:

- Click on Reports and enquiries menu.
- Click on Exchange Rates sub option.
- Click on "NBM Rates" menu.

**NBM Rates** ?

Date: 09/03/2012

Currency	Currency Code	Currency	Rate	Exchange Rates
Drame armenesti	051	AMD	10.00	0.310000
Dolar australian	036	AUD	1.00	12.350000
Leva bulgara	975	BGN	1.00	7.810000
Ruble bielorusse	974	BYR	100.00	0.140000
Dolar canadian	124	CAD	1.00	11.730000
Franc elvetian	756	CHF	1.00	12.620000
Yuan chinez	156	CNY	1.00	1.890000
Dinar srb	941	CSD	100.00	14.810000
Coroana ceha	203	CZK	1.00	0.600000
Coroana daneza	208	DKK	1.00	2.050000
Euro	978	EUR	1.00	15.270000
Lira sterlina	826	GBP	1.00	18.310000
Lari georgian	981	GEL	1.00	7.150000
Kuna croata	191	HRK	1.00	2.020000
Forinti ungari	348	HUF	100.00	4.930000
Shekel israelian	376	ILS	1.00	3.120000
Coroana islandeza	352	ISK	10.00	0.860000

Cancel

To view BCRC Commercial rates that are applied on their financial transaction, follow the steps as mentioned below:

#### From Menu:

- Click on Reports and enquiries menu.
- Click on Exchange Rates sub option.
- Click on BCR Commercial Rates sub item.
- Following screen will be displayed.

**Commercial Rates** ?

Type:

**Exchange Rates**

Currency	Buy Rate	Sell Rate	Date
USD	12.0029	12.0039	31/01/2012 09:11:01 AM
EUR	15.9446	15.9449	31/01/2012 09:11:01 AM
RUB	4.4331	6.1601	31/01/2012 09:11:01 AM
RON	3.3331	7.1701	31/01/2012 09:11:01 AM
GBP	18.8986	14.4580	31/01/2012 09:11:01 AM
AED	3.4801	2.4801	31/01/2012 09:11:01 AM
AMD	0.0331	0.1201	31/01/2012 09:11:01 AM
CAD	1.7331	2.1701	31/01/2012 09:11:01 AM
INR	0.2331	0.5809	31/01/2012 09:11:01 AM
MXN	8.2331	8.0809	31/01/2012 09:11:01 AM

- Select Type and click submit.
- Click 'Print' to print the exchange rates.

### 10.2 Resource Privilege Report

This service enlists the resource(s) and privilege(s) assigned to the users for the business company.

- Click 'Resource Privilege Details' and a detailed report of the resource(s) and privileges(s) assigned to all business company users will be produced

**Resource Privilege Report** ?

**Resource Privilege Report**

User	Resource	Privilege
Neeraj Sharma - 1111	BusinessCard	Account Statement
		Account Summary
		Assign account nickname
		Secure Messaging
		Statement Request
	DepositGroup	Account Statement
		Account Summary
		Assign account nickname
		Authorization Instructions
		Secure Messaging
	General	Statement Request
		Authorization Rules
		Blocked Account
		Cancel Instruction
		Change Password
	Create Corporate Role	
	Create or View Certificate Request	
	Customer Instrument	
	Define Company Wide Template	
	Delete Company Wide template	

### 10.3 Authorisation Rules Report

This service enlists all users of business company with authorization privilege of various resources for subsequent payment services

- Click 'Authorisation Rules Report' and a detailed report of users with authorization privilege on various resources for payment services will be produced

Authorisation Rules Report				
CorporateUser	AccountNumber	InstructionType	MinimunLimit	MaximumLimit
Neeraj Sharma (1)	EUR-2224000000092157	Buy Currency	0.01	150000.00
		Convert Currency	0.01	150000.00
		Inter Account Transfer	0.01	150000.00
		International Payments	0.01	150000.00
		Salary	0.01	150000.00
		Sell Currency	0.01	150000.00
		Inter Account Transfer	0.01	150000.00
		Inter Account Transfer	0.01	150000.00
		Buy Currency	0.01	150000.00
		Convert Currency	0.01	150000.00
EUR-2312000000109579	EUR-2371000000106981	Inter Account Transfer	0.01	150000.00
		Inter Account Transfer	0.01	150000.00
		Buy Currency	0.01	150000.00
		Convert Currency	0.01	150000.00
		Domestic Payment Single	0.01	150000.00
		Inter Account Transfer	0.01	150000.00
		International Payments	0.01	150000.00
		Salary	0.01	150000.00
		Sell Currency	0.01	150000.00
		Buy Currency	0.01	150000.00
MDL-2224000000071908	MDL-2224000000092157	Convert Currency	0.01	150000.00
		Domestic Payment Single	0.01	150000.00
		Inter Account Transfer	0.01	150000.00
		International Payments	0.01	150000.00
		Salary	0.01	150000.00
		Sell Currency	0.01	150000.00
		Buy Currency	0.01	150000.00
		Convert Currency	0.01	150000.00
		Domestic Payment Single	0.01	150000.00
		Inter Account Transfer	0.01	150000.00
MDL-22580000000897580	MDL-22580000000897580	International Payments	0.01	150000.00
		Salary	0.01	150000.00
		Sell Currency	0.01	150000.00
		Buy Currency	0.01	150000.00
		Convert Currency	0.01	150000.00
		Domestic Payment Single	0.01	150000.00
		Inter Account Transfer	0.01	150000.00
		International Payments	0.01	150000.00
		Sell Currency	0.01	150000.00
		Inter Account Transfer	0.01	150000.00
MDL-2371000000109638	MDL-2805000000124184	Inter Account Transfer	0.01	150000.00
		Salary	0.01	150000.00

### 10.4 Requests

This service allows 24 Banking customers to view the details of the various requests made by him. To view details of the request made by him, follow the steps as mentioned below:

- Click on Reports and enquiries menu.
- Click on "Requests" sub menu.
- Following screen will be displayed.

Requests



Maintain Request

Select	Request Date	Status
<input type="radio"/>	05/03/2012 12:26:14 PM	Pending
<input type="radio"/>	05/03/2012 12:24:27 PM	Pending
<input type="radio"/>	25/01/2012 10:55:21 AM	Pending

- Following details will be displayed for the selected request:
  - Request Date
  - Status
- Click on View button. The details for the request are presented.

Requests



Maintain Request

Select	Request Date	Status
<input type="radio"/>	05/03/2012 12:26:14 PM	Pending
<input checked="" type="radio"/>	05/03/2012 12:24:27 PM	Pending
<input type="radio"/>	25/01/2012 10:55:21 AM	Pending

Request Account Statement details

<b>Account Number</b>	2371000000105646
<b>Statement Type</b>	Current
<b>Period</b>	01/03/2012 to 05/03/2012
<b>Remarks</b>	<div style="border: 1px solid gray; height: 40px;"></div>

- Click Cancel button to cancel the "Maintain Request" operation and navigate back to Home Page.

## 11 Security

Home	Account Information	Payments	Salary Project	Catalogs	User Administration	Reports and Enquiries	<b>Security</b>
Your Last login was on 06/03/2012 09:52:29							Change Password
							Certificate Requests
							Upload Certificate

### 11.1 Change Password

This service allows the 24 Banking customers to change the login password.

#### From Menu:

- Click on Security menu.
- Click on Change Password sub option.
- Following screen should be displayed

**Change Password** ?

**Change Login Password**

Old Login Password	<input style="width: 90%;" type="password"/>
New Login Password	<input style="width: 90%;" type="password"/>
Confirm New Login Password	<input style="width: 90%;" type="password"/>

- Enter old Login Password.
- Enter new Login password.
- Enter Confirm New Login password.
- Click Clear button to clear the text field's values.
- Click Cancel to cancel the "Change Passwords" operation and navigate back to Home Page.
- Click Submit button to process the change login password request.

### 11.2 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

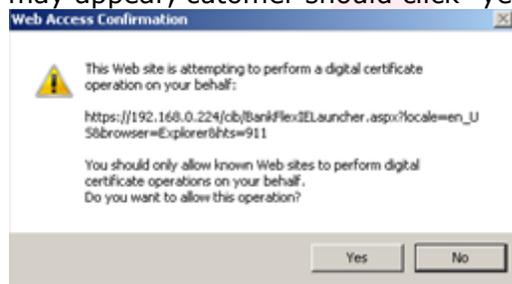
Customer can request digital certificate from bank's certificate authority. This service allows user to request, view, download and read guidelines to export the certificate keys in a folder on their computer. Once the customer requests and downloads the certificate, it is to be uploaded. Please refer section 11.3 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.

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

- 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

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

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

**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

- 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

- 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.

**Message**

The certificate is in the browser now. You can export it from browser and upload it against your profile so that it can be used. You can download the guidelines to do this by clicking "Export & Save Certificate Keys" button.

- 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.

Click link to open or save
✕

You must export your private key and certificate from "private store" to a safe location on your computer disk. This process will require you to open a new browser window and follow the instructions in the following documents. We have provided 2 versions

- "Quick Guide" is for experienced users and
- "Detailed Guide" version is for relatively new users.

Please click on the links provided below to open the relevant guides which can be downloaded and/or printed. Once you have completed the export of private key and certificate, you will be able to login using digital certificate and also be able to use it for authorisation of payment instructions.

[Quick Guide](#)

[Detailed Guide](#)

### 11.3 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 3<sup>rd</sup> 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	<input style="width: 90%;" type="text"/>	<input type="button" value="Browse"/>	<input type="button" value="Read Certificate"/>
Serial	<input style="width: 60%;" type="text"/>		
Subject	<input style="width: 100%; height: 20px;" type="text"/>		
Authority Name	<input style="width: 90%;" type="text"/>		
Key Expiry Date	<input style="width: 60%;" type="text"/>		
<input type="button" value="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.







## Appendix

### A. Session Management

The application session can time out or expire due to the following scenarios:

- The user clicks back/forward button or refresh button of the browser.
- The user tries to re-login from another browser session.
- There is no session activity for the configured period (currently 30 minutes).
- The user tries to click to some other service while one service is in execution.

### B. FAQ

#### ***B.1. What should I do if I forget my login password***

If you have forgotten your login password then follow the below options to generate the new login password.

##### *a) Perform Forget Password from the 24 Banking login page*

Please refer section 4.2 Forgot Password in this guide for steps. The system will generate a new password and send it to you through an email or SMS. You can use this password for login. The system will ask you to change the password at the time of your login.

##### *b) Request Bank support staff to reset the password*

You may call the Bank's support staff for resetting your login password. The Bank staff will reset your password. The system will generate a new password and send it to you through an email or SMS. You can use this password for login. The system will ask you to change the password at the time of your login.

#### ***B.2. What should I do if I have lost my smart card***

If you have lost your smart card, first inform the Bank and request them to issue a new smart card for you. Once you have the new smart card then you need to re-register the new Card using re-register new smart card option from the 24 Banking login page. The smart card provided to you against your fiscal code will only be allowed to register

Please refer section 4.4 Re-Register Smart Card in this guide for the steps.

#### ***B.3. What should I do if I forget password of digital certificate***

If you have forgotten the password of the digital certificate then you need to perform Forget Password from 24 Banking login page and specify the required details and select 'Certificate Password' in the drop down. The system generates a password and sends it either by SMS, or by email, or both methods (in parts), depending on password receiving method set for your login account. On the next screen, enter the password received from system.

You can then login using 'Certificate Request' option in the Security drop down on the login page. After login, you will only be provided with access to request & upload certificate services only.

Please refer section "11.2 Certificate Requests" and section "11.3 Upload Certificate" in this guide for steps. After uploading the certificate, you need to logout and login again to access the full applicable functionality.

#### ***B.4. What should I do if I have locked my 24 Banking facility***

Yes, the 24 Banking facility will be locked if you try login with incorrect login credentials for defined number of times. In this case, please contact Bank support staff for unlocking the 24 Banking facility. If you have forgotten your login password then perform the steps as mentioned in B.1 to get the new password.

#### ***B.5. What should I do if I my digital certificate is expired or revoked***

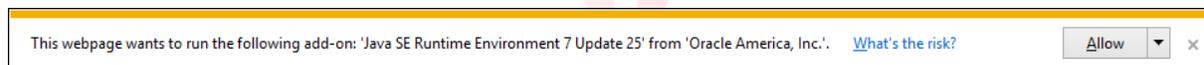
When you perform login using the expired or revoked certificate, the system will inform you the same. In such a case, login using 'Certificate Request' in Security drop down on the login page. After login, you will only be provided with access to request & upload certificate services only.

Please refer section "11.2 Certificate Requests" and section "11.3 Upload Certificate" in this guide for steps. After uploading the certificate, you need to logout and login again to access the full applicable functionality.

### **C. Setup Requirements for Digital Signature**

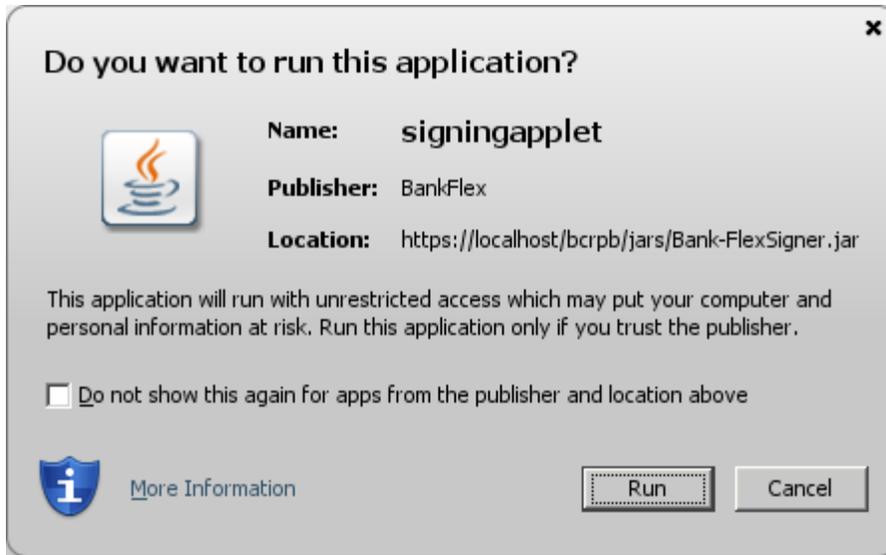
For using Digital Certificate using File Browse option on Logon or Authorization purposes, the system will check whether Java JRE is installed on the machine. If it is not found, then it will automatically prompt you to download it. Follow the instructions on the Java website for the installation and 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](mailto:helpdesk@24banking.md) or phone number 0-22-852040/0-22-265040