



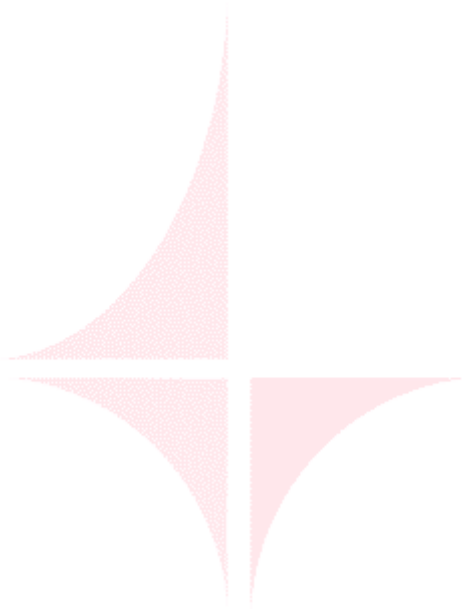
## 24 Banking Personal Internet Banking

USER GUIDE

## CONFIDENTIALITY STATEMENT

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## 1 Introduction

Internet Banking application **24 Banking** for Personal 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<sup>TM</sup>*

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 personal customers.

### 1.2 Pre-requisites for using Personal 24 Banking

To use Personal 24 Banking, following are required:

1. Customer should have a URL or a link on a existing bank's website using which they will access Personal Internet 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 - 
2. 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.
3. For using Personal Internet Banking application customer needs to perform First Time Login. 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.

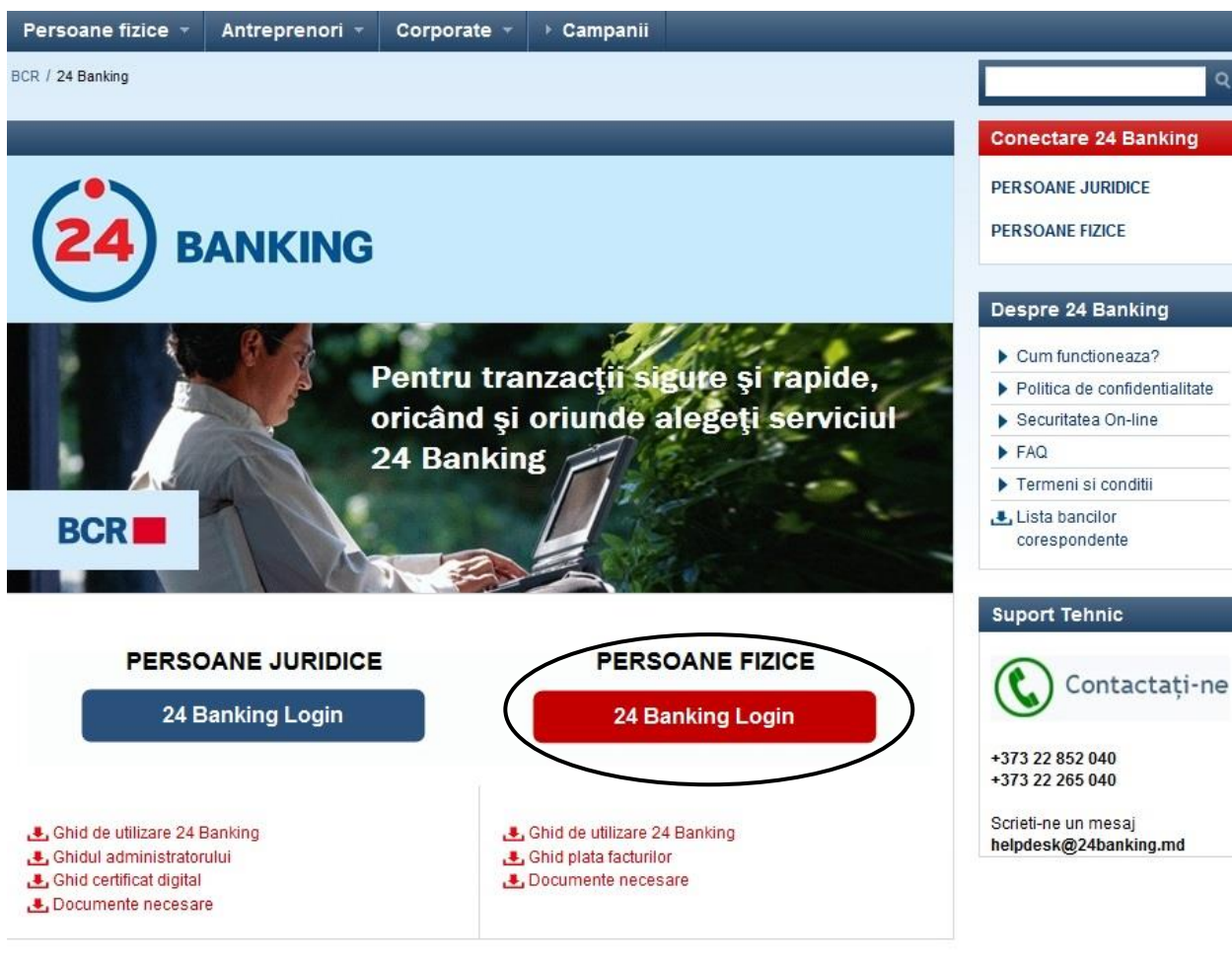
- i. Basic
  1. You will be required to input one-time password which will be sent by Bank as part of the process on your mobile/email as per your choice given to the bank.
- ii. Digital Signature
  1. You will be required to upload the digital certificate received from the 3<sup>rd</sup> party.
- iii. 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 "9.2 Certificate Requests" and section "9.3 Upload Certificate". After uploading the certificate, they need to logout and login again to access the full applicable functionality
- c. Refer to section 2.2 of "First Time Login" for complete details of First time login process.
4. Once the first time registration process is complete along with digital certificate upload. Customer can access the services as per the assigned privileges.

## 2 Login Services

### 2.1 Logon

This service will logon in to 24 Banking application 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).



- On the top menu bar of the page (refer black circle), please specify the language of choice by selecting the flag of that country and click Personal Internet Banking link (refer orange circle) to open 24 Banking application.

Please note that this application setup has English, Romanian and Russian languages.




- The login page will open as shown below.
- On the top, please specify the language of choice by selecting the flag of that country.

### 2.1.1 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.
  - User Login Id: Enter value of 'Logon Id'
  - Password: Enter value of 'Logon Password'

This service will logon in to 24 Banking application using the above mentioned steps:


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

**BCR** **24 BANKING**   

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

**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](#)

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

*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. Currently it's configured as 10.


### 2.1.2 Logon with Digital Signature security





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

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



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

**BCR** 

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

**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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- User Login Id: Enter value of 'Logon Id
- Digital certificate can be imported via browsing the file or it can be loaded via eToken/Crypto Card.
- Certificate Password (visible only If 'File' radio button is selected).
- 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. Currently it's configured as 10.

## 2.2 First Time Login

### 2.2.1 FTL for the user with Basic Security

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

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

**BCR** **24 BANKING**

### First Time Login - Personal Identification

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

**User Login ID**

Please provide details to identify yourself

**First Name**

**Last Name**

**Identification No.**

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

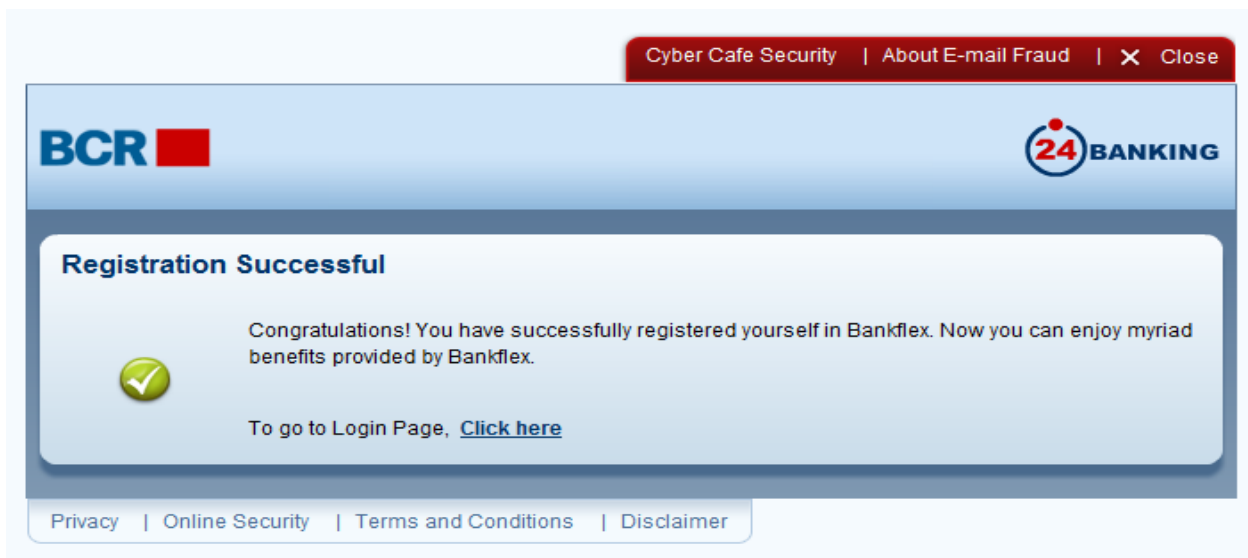
- Enter value of User Logon Id.
- Enter value of First Name.
- Enter value of Last Name.
- Enter value of Identification No.
- Click on Submit button. The system generates the password for first time login and sends it either by SMS, or by email, or both methods (in parts), depending on password receiving preferred method set for your login account and following screen will be displayed.

The screenshot shows the 'First Time Login - OTP Verification' screen. At the top, there is a red banner with links: 'Cyber Cafe Security', 'About E-mail Fraud', and a 'Close' button. Below the banner, the BCR logo is on the left and the '24 BANKING' logo is on the right. The main content area has a title 'First Time Login - OTP Verification' and a sub-header 'To access Bankflex Personal Internet Banking, please provide your one time password (OTP)'. There are three input fields: 'Please specify your OTP', 'New Password', and 'Confirm New Password'. A 'Next' button is located below the 'Confirm New Password' field. At the bottom, there is a footer with links: 'Privacy', 'Online Security', 'Terms and Conditions', and 'Disclaimer'.

- 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:

The screenshot shows the 'Registration Success' screen. At the top, there is a red banner with links: 'Cyber Cafe Security', 'About E-mail Fraud', and a 'Close' button. Below the banner, the BCR logo is on the left and the '24 BANKING' logo is on the right. The main content area has a title 'Registration Success' and a sub-header 'Congratulations! You have successfully registered yourself in Bankflex. Now you can enjoy myriad benefits provided by Bankflex.' There is a green checkmark icon and a link 'To go to Login Page, Click here'. A 'Bankflex Information' dialog box is displayed in the center, containing the same congratulatory message and an 'OK' button. At the bottom, there is a footer with links: 'Privacy', 'Online Security', 'Terms and Conditions', and 'Disclaimer'.

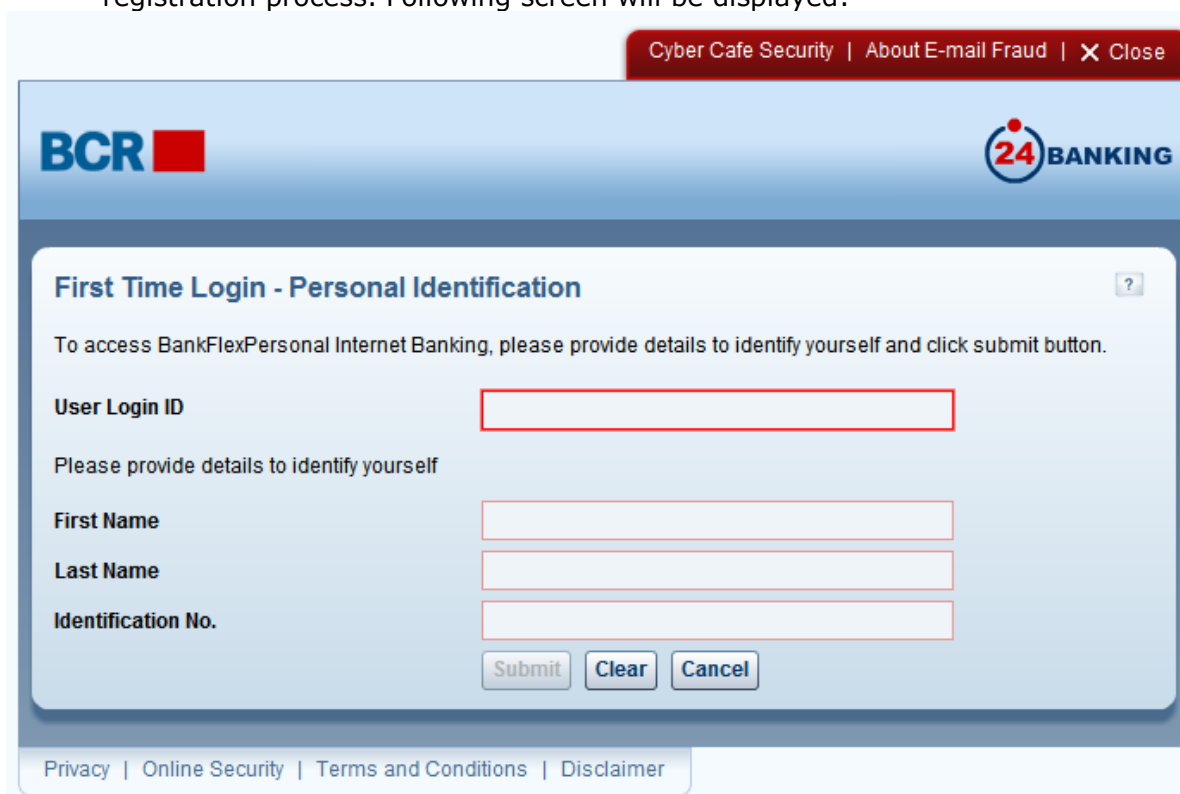
- Click OK button. Following screen will be displayed:



The screenshot shows a web browser window with a red header bar containing links: "Cyber Cafe Security", "About E-mail Fraud", and a "Close" button with an 'X' icon. 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 with a blue border titled "Registration Successful". Inside this box, on the left, is a green circular icon with a white checkmark. To the right of the icon, the text reads: "Congratulations! You have successfully registered yourself in Bankflex. Now you can enjoy myriad benefits provided by Bankflex." Below this text is a link: "To go to Login Page, [Click here](#)". At the bottom of the white box is a blue bar with links: "Privacy", "Online Security", "Terms and Conditions", and "Disclaimer".

### 2.2.2 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 using the system for the first time, please click here to complete the registration." from the logon 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: "Cyber Cafe Security", "About E-mail Fraud", and a "Close" button with an 'X' icon. 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 with a blue border titled "First Time Login - Personal Identification". Inside this box, the text reads: "To access BankFlexPersonal Internet Banking, please provide details to identify yourself and click submit button." Below this text are four input fields: "User Login ID", "First Name", "Last Name", and "Identification No.". Below the input fields are three buttons: "Submit", "Clear", and "Cancel". At the bottom of the white box is a blue bar with links: "Privacy", "Online Security", "Terms and Conditions", and "Disclaimer".

- 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.

- Enter value of OTP generated by system received by email/sms.
- Enter value of New Password.
- Enter value of Confirm New Password.

#### 2.2.2.1 Customer already has digital certificate

- Select the Upload Digital Signature option
  - Select the "Upload Download Software" option - if you already have the digital signature available with you, you can choose to upload the file enabling you to logon to 24 Banking system. It also allows you to download the software to use eToken or CryptoCard secure devices in IE as well as documentation on how to configure and use the secure device for IE and FireFox.
  - Click Next button. Following screen will be displayed:

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

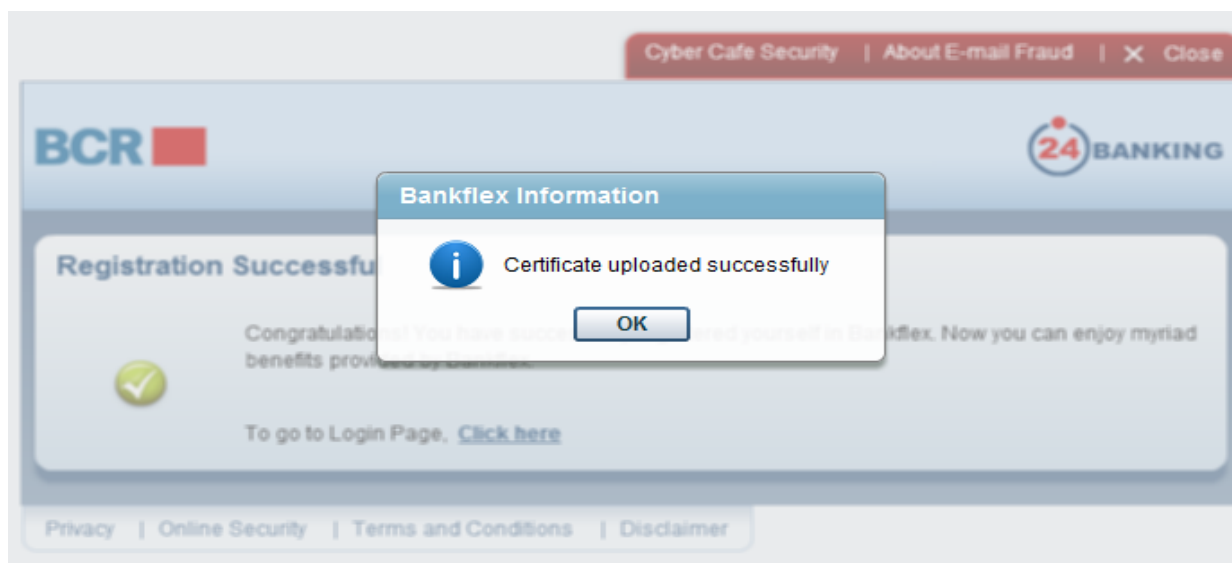


**Digital Certificate Details**

<b>Key File</b>	<input type="text" value="Bankflex-2011.cer"/>	<input type="button" value="Browse"/>	<input type="button" value="Read Certificate"/>
<b>Serial</b>	<input type="text" value="71044EF802992BDE327C"/>		
<b>Subject</b>	<input type="text" value="CN=Vikas Gupta, S=Haryana, PostalCode=122016, OU=Development, O=Eon Technologies Pvt Ltd, C=IN"/>		
<b>Authority Name</b>	<input type="text" value="Tata Consultancy Services Certifying Authority"/>		
<b>Key Expiry Date</b>	<input type="text" value="20120914"/>		
<input type="button" value="Submit"/>			

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 with a prompt to click the submit button.
- Click on Submit 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. Va fi afișat următorul ecran.

#### 2.2.2.2 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.

 A screenshot of the BankFlex login page. The page has a blue header with the BCR logo and 24 BANKING logo. Below the header, there is a login form with fields for "User Login ID", "Security" (a dropdown menu showing "Certificate Request"), and "Password". There are "Login", "Clear", and "Forgot Password?" buttons. Below the form, there are links for first-time users and smart card users. The footer contains links for Privacy, Online Security, Terms and Conditions, and Disclaimer.

- Customer will be provided with access to request & upload certificate services only. Please refer section "9.2 Certificate Requests" and section "9.3 Upload Certificate". After uploading the certificate, Customer needs to logout and login again to access the full applicable functionality.

### **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

The screenshot shows a web browser window with a red header bar containing links: "Cyber Cafe Security", "About E-mail Fraud", and a "Close" button. Below the header is the "24 BANKING" logo. The main content area is titled "Forgot Password - Personal Identification" with a help icon. It contains instructions: "To reset BankFlex Personal Internet Banking password, please provide details to identify yourself and click submit button." The form fields are: "User Login ID" (text box), "Please provide details to identify yourself" (text label), "First Name" (text box), "Last Name" (text box), "Identification No." (text box), and "Type Of Password" (dropdown menu currently showing "Login Password"). At the bottom are "Submit", "Clear", and "Cancel" buttons. A footer bar contains links: "Privacy", "Online Security", "Terms and Conditions", and "Disclaimer".

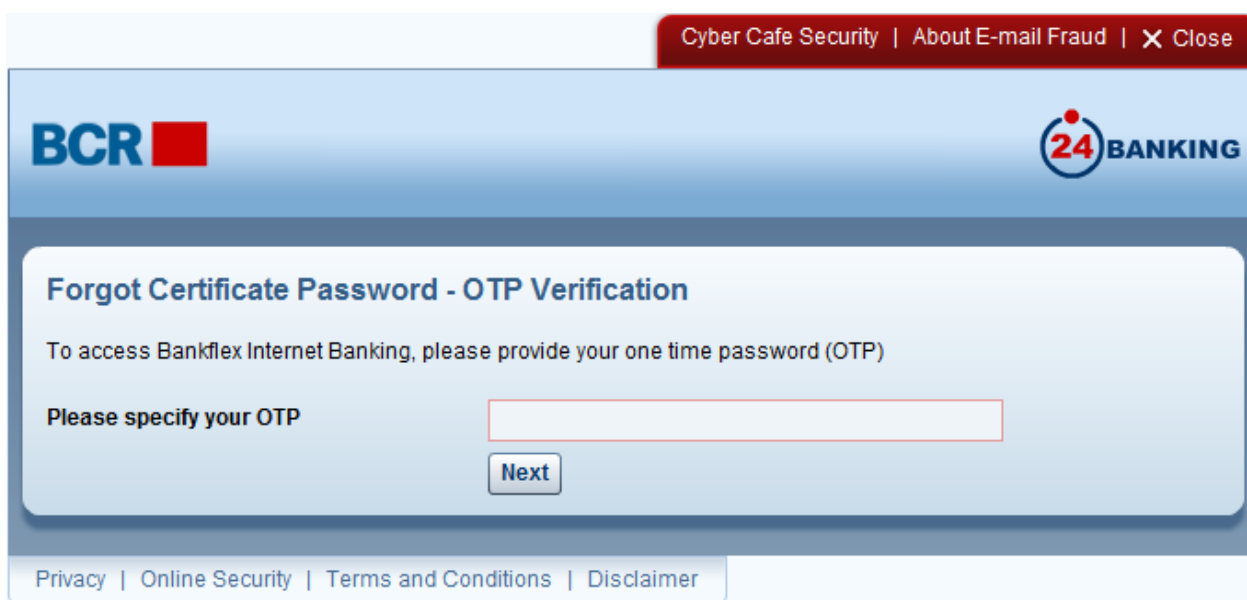
- Enter value of User Logon Id
- Enter value of First Name.
- Enter value of Last Name.
- Enter value of Identification No (passport number).
- Select Login Password in Type of Password drop down
- Click on Submit button. The system generates the password and sends it either by SMS, or by email, or both methods (in parts), depending on password receiving preferred method set for your login account.



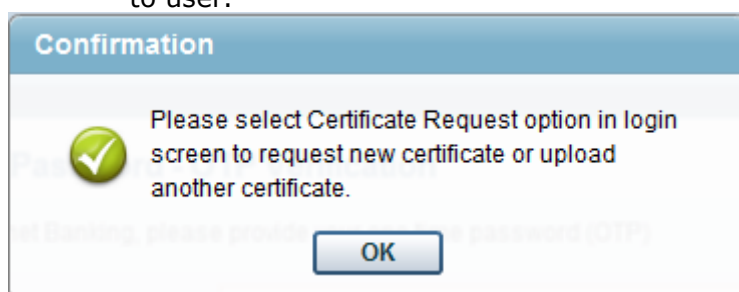
If user is subscribed for Digital Certificate security and has forgotten the digital certificate password then perform the below steps

The screenshot shows a web browser window with a red header bar containing links: "Cyber Cafe Security", "About E-mail Fraud", and a "Close" button with an 'X' icon. Below the header is a blue banner with the "BCR" logo on the left and the "24 BANKING" logo on the right. The main content area is a light blue box titled "Forgot Password - Personal Identification" with a help icon (?) on the right. Inside the box, a message reads: "To reset BankFlex Personal Internet Banking password, please provide details to identify yourself and click submit button." Below this message are several input fields: "User Login ID" (a single-line text box), "Please provide details to identify yourself" (a heading), "First Name" (a single-line text box), "Last Name" (a single-line text box), "Identification No." (a single-line text box), and "Type Of Password" (a dropdown menu currently showing "Certificate Password"). At the bottom of the form are three buttons: "Submit", "Clear", and "Cancel". Below the form box is a footer bar with links: "Privacy", "Online Security", "Terms and Conditions", and "Disclaimer".

- Enter value of User Logon Id
- Enter value of First Name.
- Enter value of Last Name.
- Enter value of Identification No (passport number).
- Select Certificate 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.
- 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 "9.2 Certificate Requests" and section "9.3 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.

## 2.1 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.
- Preferred accounts for the user.
- Inbox Messages.

Home Account Information Fund Transfer Beneficiary Deposits Customer Settings Utilities Payment Security Exchange Rates

Your Last login was on 11/04/2014 09:41:01 No New Messages

My Preferred Accounts

Account Type	Branch Code	Account Number	Currency	Account Nickname
CARDS DEBIT	RNCBMD2X504	2259	MDL	

View all Accounts

Banking pe stilul tău. Cel mai tare pachet își caută o găscă! CAMPUS BCR. Castigă super premii

Maintain Preferred Accounts

Creditul de refinanțare SMART BCR

BCR Gândim la fel.

- The link on Account Number in "My Preferred Accounts" table will lead to the account's transaction history page.
- The link "Maintain Preferred Accounts" allows you to configure your accounts to be visible at the home page.
- The link "View all Accounts" will open up the Account summary of all available accounts type in user's 24 Banking profile.

The other links available through the application are :



- "Home" link in the menu 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.
- User can also take the print of the information in work area anywhere in the application by clicking "Print" link.

## 2.2 Logout

This service allows 24 Banking customer 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](#)

Thank you for banking with BANCA COMERCIALA ROMANA , Anuj Kumar

Login	Logout	Duration
02/09/2011 14:40:56	02/09/2011 14:46:33	0hour 6min -23secs

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

## Account Information

Home	Account Information	Fund Transfer	Beneficiary	Deposits	Customer Services	Utilities Payment	Security	Exchange Rates
<div style="display: flex; flex-direction: column; align-items: left; padding-left: 10px;"> <div style="background-color: #003366; color: white; padding: 2px 10px;">Account Summary</div> <div style="background-color: #003366; color: white; padding: 2px 10px;">Account Statement</div> <div style="background-color: #003366; color: white; padding: 2px 10px;">My Accounts</div> <div style="background-color: #003366; color: white; padding: 2px 10px;">Blocked Accounts</div> <div style="background-color: #003366; color: white; padding: 2px 10px;">Card Statement</div> <div style="background-color: #003366; color: white; padding: 2px 10px;">Customer Documents</div> </div>								

### 2.3 Account Summary

This service allows 24 Banking customers to view summary of all accounts in their 24 Banking profile. To view summary of all accounts in user's 24 Banking profile, follow the steps as mentioned below:

**From Homepage:**

- Click on "View All Accounts" link.

**From Menu:**

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

## Account Summary



Current Accounts		Debit Cards	Deposit Account	Loan Accounts
Account Number	Name	Current Balance	Status	
Currency - MDL				
<a href="#">2252168225216873225216873</a>	SH-TITLE 0000016872	142.73	ACTIVE	
<a href="#">2252168432252168432252168</a>	SH-TITLE 0000016872	999.94	ACTIVE	
Total		1,142.67		

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

[illegible]

- To download available transaction history, select the format/type of file to download into and click Download 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 loan, deposit and debit cards to view other accounts. On click of 'Deposit Accounts' tab following screen will be shown:

## Account Summary



Current Accounts		Debit Cards	Deposit Account	Loan Accounts		
Type	Account Number	Name	Interest Rate	Current Balance	Withdrawal Limit	Supply Limit
Currency - MDL						
SAVINGS	<a href="#">237584920161</a>	Rock	11%	1,000.00	1,000.00	-1.00
Total				1,000.00	1,000.00	-1.00

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

[illegible]

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

## Account Summary



Current Accounts				
Debit Cards				
Deposit Account				
Loan Accounts				
Type	Name	Current Balance	Due Balance	Overdue Balance
Currency - MDL				
Contract - <a href="#">CN000000001872</a>				
Loan	FirstName20692 LastName20692	538,479.92	0.00	1,131.90
Interest A/C	FirstName20692 LastName20692	0.00		0.00
Penalty A/C	FirstName20692 LastName20692	0.00		0.00
Commission A/C	FirstName20692 LastName20692			0.00
Total				1,131.90
Contract - <a href="#">CN000000000009</a>				
Loan	FirstName22284 LastName22284	26,015.76	0.00	5,481.50
Interest A/C	FirstName22284 LastName22284	0.00		0.00
Penalty A/C	FirstName22284 LastName22284	0.00		0.00
Commission A/C	FirstName22284 LastName22284			0.00
Total				5,481.50
Contract - <a href="#">CN000000004999</a>				
Loan	FirstName11931 LastName11931	21,959.70	0.00	2,389.06
Interest A/C	FirstName11931 LastName11931	0.00		0.00
Penalty A/C	FirstName11931 LastName11931	0.00		0.00
Commission A/C	FirstName11931 LastName11931			0.00
Total				2,389.06

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





## Account Summary



Current Accounts	Debit Cards	Deposit Account	Loan Accounts	
Currency - MDL				
Account	Card Type	Current Balance	Overdraft Limit	Amount Due
<a href="#">225970769</a>	Debit Card	22,939.20	0.00	22,939.20
Card Number		Card Name		
0204		FirstNameClient LastName(		
Account	Card Type	Current Balance	Overdraft Limit	Amount Due
<a href="#">225959194</a>	Debit Card	31,800.25	0.00	31,800.25
Card Number		Card Name		
2415		FirstNameClient LastName(		
Account	Card Type	Current Balance	Overdraft Limit	Amount Due
<a href="#">225959326</a>	Debit Card	0.00	15,000.00	1,341.83
Card Number		Card Name		
1961		FirstNameClient LastName(		

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

[illegible]

- To download available transaction history, select the format/type of file to download into and click Download button.
- Click Cross button to close the opened popup page and navigate back to Account Summary.

## 2.4 Account Statement

This service allows 24 Banking customers to view transaction history for current and deposit accounts in their 24 Banking. Transaction History represents the history of financial transactions on an account for the specified period (For a shorter period, up to 30 previous days (configurable) or For a longer period, up to 12 previous months (configurable)). 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, Click on "Account Statement" sub option of the Account Information menu.

Specify the following Search Details

- Select Account Number to view the transaction history within the date range, say period 'Upto 30 days', specify
  - From Date: Not earlier than 30 days
  - To Date: Not later than current date

Note for Business User: The transactions may only available for few days of the year, so in order to see the transactions, please select the radio button 14 months and specify a date range for past one year.

- Click Clear button to clear the Transaction History - Search Parameters
- Click Cancel button to cancel the "Transaction History" operation and go back to Home Page
- 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**

<b>Account</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68	<b>IBAN</b>	00000000000000000000000000000001
<b>Initial Balance</b>	999,838.68	<b>Currency</b>	MDL
<b>Period</b>	From 04/09/2012 To 01/11/2013		

**Transaction Details**

Date	Contra Party	Contra Party Account	Transaction Id	Debit	Credit	Description
21/11/2...	BCR Chisinau SA	27960000000124404/MDL	2994484	1.00	-	Infosapr
21/11/2...	BCR Chisinau SA	27960000000124404/MDL	2994483	1.00	-	Infosapr
21/11/2...	BCR Chisinau SA	27960000000124404/MDL	2994485	1.00	-	Infosapr
21/11/2...	BCR Chisinau SA	27960000000157258/MDL	2994486	1,759.76	-	96250257 InfoCom
14/12/2...	BCR Chisinau SA	27960000000124149/MDL	2994537	1.00	-	Termocom
29/05/2...	BCR Chisinau SA	27960000000124405/MDL	2997567	58.38	-	00005255 Moldtelecom
29/05/2...	BCR Chisinau SA	27960000000124149/MDL	2997568	1.00	-	Termocom
20/06/2...	BCR Chisinau SA	27960000000124404/MDL	2997609	1.00	-	Infosapr
04/10/2...	BCR Chisinau SA	27960000000157258/MDL	2997734	47.04	-	96248346 InfoCom
31/10/2...	BCR Chisinau SA	27960000000124149/MDL	2997772	1.00	-	Termocom
31/10/2...	BCR Chisinau SA	27960000000124405/MDL	2997773	7.82	-	99901866 Moldtelecom
<b>Debit Total</b>		1,880.00			<b>Credit Total</b>	0.00
<b>Final Total</b>		997,958.68				

**Download Statement**

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

**Print** **Back**

- Click Home menu option to close the "Transaction History" page and navigate back to Home Page
- To download available statement, select the format/type of file to download into and click Download button.
- Click Print to Print the transaction details.
- To come back to Search criteria page, click Back button

## 2.5 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** ?

My bank accounts for funds receiving

Client Name : R W

**Current Accounts**

**Accounts in MDL**

Account Number	: 2233000000086520
IBAN	: MD42RN002233000000086520
Beneficiary Bank Name	: BCR Chisinau SA Filiala Nr.2 Puskin
BIC Code	: RNCBMD2X504

Account Number	: 2233000000086522
IBAN	: MD85RN002233000000086522
Beneficiary Bank Name	: BCR Chisinau SA Filiala Nr.2 Puskin
BIC Code	: RNCBMD2X504

**Accounts in USD**

Account Number	: 2233000000094311
IBAN	: MD78RN002233000000094311
Beneficiary Bank Name	: BCR Chisinau SA Filiala Nr.2 Puskin
BIC Code	: RNCBMD2X504
Correspondent Bank Name	: CITIBANK N.A., FILIALE FRANKFURT/MAIN

**Card Accounts**

**Accounts in MDL**

## 2.6 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
Currency - MDL					
10/04/2009	2233000000084991	Sequestered	4,000.00	Serie dispozitie 3 nr.83r/09 din 04.04.2009 Tipul incalcarii d 82 04.04.08	FirstName25330 LastName25330
23/11/2077	2233000000094804	Suspended	0.00	Serie dispozitie 11 nr.11 din 23.11.2077 Tipul incalcarii credite/Contract gaj nr.76 din	BCR Chisinau SA Filiala Nr.3 Tricolorului
Currency - EUR					
23/11/2077	2233000000094046	Suspended	0.00	Serie dispozitie 11 nr.11 din 23.11.2077 Tipul incalcarii credite/ contract gaj 76 din 2	BCR Chisinau SA Filiala Nr.3 Tricolorului
23/11/2077	2233000000094046	Suspended	0.00	Serie dispozitie 11 nr.11 din 23.11.2077 Tipul incalcarii credite/contract de gaj nr.76	BCR Chisinau SA Filiala Nr.3 Tricolorului

## 2.7 Card Statement

This service allows 24 Banking customers to view transaction history for card accounts in their 24 Banking. Transaction History represents the history of financial transactions on an account for the specified period currently up to last 60 days(configurable). 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, Click on "Card Statement" sub option of the Account Information menu.

Card Statement			
Search Criteria			
Account	Select 		
Date Range	From: <input type="text"/>	To: <input type="text"/>	max. of last 60 Days transactions are available
			<input type="button" value="Submit"/> <input type="button" value="Clear"/> <input type="button" value="Cancel"/>

Specify the following Search Details

- Select Account Number to view the transaction history within the date range, specify
  - From Date: Not earlier than 60 days
  - To Date: Not later than current date
  - Difference between the dates should not be more than 60 days.
- Click Clear button to clear the Transaction History - Search Parameters
- Click Cancel button to cancel the "Transaction History" operation and go back to Home Page
- Clicks Submit Button to view the details of available transaction history as per the search criteria as shown in the following screen:

[illegible]

- To download available transaction history, select the format/type of file to download into and click Download button.
- To print the transaction shown click print button.
- Click Home menu option to close the "Transaction History" page and navigate back to Home Page
- To come back to Search criteria page, click Back button

## 2.8 Customer Documents

This service allows Personal 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 X

**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?](#)

## Fund Transfer

Home	Account Information	<b>Fund Transfer</b>	Beneficiary	Deposits	Customer Services	Utilities Payment	Security	Exchange Rates
<div> <div>Ordinary Beneficiary Transfer</div> <div>Buy Currency</div> <div>Sell Currency</div> <div>Convert Currency</div> <div>International Transfer</div> <div>Inter-Account Transfer</div> <div>Treasury Beneficiary Transfer</div> <div>Maintain Transfers</div> </div>								

### 2.9 Ordinary Beneficiary Transfer

This service allows 24 Banking customers to transfer funds from one of their accounts from their 24 Banking profile to Domestic Beneficiary Ordinary. This can be performed only in base currency. The customer can perform transfer of funds within the customer's available limit for this service for the transfer day.

Customer can perform immediate fund transfer or can schedule the transfer for a future date. The customer can schedule a transfer for a date not later than 30 days from the current date.

This service allows user to transfer funds from one of their Operational accounts to another payee account across other banks. To perform funds transfer to ordinary domestic beneficiary, follow the steps as mentioned below:

- Click on Fund Transfer link from menu.
- Click on "Ordinary Beneficiary Transfer" sub option.

Fund Transfer - Ordinary Beneficiary

Today's Limit

Maximum Limit	MDL 500.00	Current Available Limit	MDL 500.00
---------------	------------	-------------------------	------------

Fund Transfer Details

Payer Account	2233000000077634/RNCBMD2X504/MDL 997,958.68
Beneficiary Account	(R) TestContract4-22330000000086385
You can setup the beneficiary through Setup Beneficiary menu option if required beneficiary is not available in the list	
Beneficiary Fiscal Code	scalCode12366
Beneficiary Bank Code	RNCBMD2X400
Beneficiary Bank Name	BCR Chisinau S.A. fil.nr.3 Tricolorului
Amount	MDL 12
Payment Type	Urgent
Payment Details	sd payment

Transfer Type

☒ Immediate
 ☐ Future Dated

Submit

Cancel



- i. Specify Payer Account
  - ii. Specify Beneficiary Account (You can create more Payee accounts by clicking "Setup Beneficiary Ordinary" link in Funds Transfer menu.)
  - iii. Specify an amount, which should not be greater than the available limit shown in the screen.
  - iv. Specify the Payment Type as Normal or Urgent.
  - v. Specify the Payment Details.
  - vi. Specify Transfer Type as immediate or future dated. In immediate (Amount will be debited from the user's account immediately)  
Or
  - vii. Select Transfer Type as Future dated and specify the Future Date (Amount will be debited from the user's account on the date specified)
- Click Submit Button. Following confirmation page is displayed:

**Fund Transfer - Ordinary Beneficiary Confirmation** ?

---

**Fund Transfer Details**

<b>Payer Account</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68
<b>Beneficiary Name</b>	(R) TestContract4
<b>Beneficiary Fiscal Code</b>	scalCode12366
<b>Beneficiary Account</b>	22330000000086385
<b>Beneficiary Bank Code</b>	RNCBMD2X400
<b>Beneficiary Bank Name</b>	BCR Chisinau S.A. fil.nr.3 Tricolorului
<b>Amount</b>	<b>MDL</b> 12.00
<b>Transfer Type</b>	Immediate
<b>Transfer Date</b>	01/11/2013
<b>Payment Type</b>	Urgent
<b>Payment Details</b>	sd payment

- Click Back to go to previous page with selected values.
- Click Close button to cancel the "Funds Transfer-Ordinary Beneficiary" operation and navigate back to Home Page.
- Click Confirm button.
- In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
- In case, customer has subscribed for Digital Signature security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities

Fund Transfer - Ordinary Beneficiary Confirmation

Fund Transfer Details

Payer Account	2233000000077634/RNCBMD2X504/MDL 997,958.68
Beneficiary Name	(R) TestContract4
Beneficiary Fiscal Code	scalCode12366
Beneficiary Account	2233000000086385
Beneficiary Bank Code	RNCBMD2X400
Beneficiary Bank Name	BCR Chisinau S.A. fil.nr.3 Tricolorului
Amount	MDL 12.00
Transfer Type	Immediate
Transfer Date	01/11/2013
Payment Type	Urgent
Payment Details	sd payment

One Time Password

Specify OTP here

(Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Transfer screen.)

Submit Cancel

If the user does not receive OTP details, then user can click cancel button and can enter OTP later for this transaction using Maintain Transfer screen.

- Click Submit button to complete the transaction. An email and SMS will be sent to customer informing the details of the transaction.

Fund Transfer - Ordinary Beneficiary Completion

Fund Transfer Details

Payer Account	2233000000077634/RNCBMD2X504/MDL 997,958.68
Beneficiary Name	(R) TestContract4
Beneficiary Fiscal Code	scalCode12366
Beneficiary Account	2233000000086385
Beneficiary Bank Code	RNCBMD2X400
Beneficiary Bank Name	BCR Chisinau S.A. fil.nr.3 Tricolorului
Amount	MDL 12.00
Transfer Type	Immediate
Transfer Date	01/11/2013
Payment Type	Urgent
Payment Details	sd payment

Transaction Status

Reference ID	131101001313
Date/Time	01/11/2013 11:14:41
Status	In Process

Print

- Click print button to take print of details shown.

## 2.10 Buy Currency

This service enables the 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 Fund Transfer menu item. Following screen will be displayed.

**Buy Currency**

**Buy Details**

Value Date	27/02/2012	Trade Date	27/02/2012
Buy Account	Select	Buy Amount	
Sell Account	Select	Sell Amount	
<input type="button" value="Apply Exchange Rate"/>		Exchange Rate	
Purchase Purpose	Select		
Purchase Purpose Details			

Note: For currencies (EUR,USD) if you specify an amount greater than EUR 5000 then you can negotiate the rate. For other currencies exchange rates are always negotiable irrespective of amount. Please contact Bank on 06969696 phone number for negotiation.

---

**Buy Currency**

**Buy Details**

Value Date	01/11/2013	Trade Date	01/11/2013
Buy Account	223300000097183/RNCBMD2X400/EUR 1,000,013.73	Buy Amount	EUR 10
Sell Account	223300000084448/RNCBMD2X504/MDL 899,956.48	Sell Amount	MDL 152.60
<input type="button" value="Apply Exchange Rate"/>		Exchange Rate	15.2600
Purchase Purpose	Withdraw cash		
Purchase Purpose Details	payment		

Note: For currencies (EUR,USD) if you specify an amount greater than EUR 5000 then you can negotiate the rate. For other currencies exchange rates are always negotiable irrespective of amount. Please contact Bank on 0 phone number for negotiation.

- For currencies (EUR/USD) If the user specifies an amount greater than 5000 EUR then they will be able to specify the exchange rate. On Apply Exchange Rate action the sell amount will be calculated considering the rate entered by user.
- Select Buy Account (Buy account (FX) is account of buying currency)
- Enter Buy Amount
- Select Sell Account (Sell account (MDL) is the account to transfer funds from)
- Click Apply Exchange Rate Button. Exchange rate and Sell amount will get populated.
- Select Purchase Purpose.
- Enter Purchase purpose details.
- Click on Submit button, the below confirmation page will be displayed.

**Buy Currency Confirmation** ?

Buy Details	
Value Date	01/11/2013
Trade Date	01/11/2013
Buy Account	2233000000097183/RNCBMD2X400/EUR 1,000,013.73
Buy Amount	EUR 10.00
Sell Account	2233000000084448/RNCBMD2X504/MDL 899,956.48
Sell Amount	MDL 152.60
Exchange Rate	15.2600
Purchase Purpose	Withdraw cash
Purchase Purpose Details	<input type="text" value="payment"/>

- Click Back Button to go to previous page with selected values.
- Click Cancel button to close the Buy currency operation and navigate back to Home Page.
- Click Confirm button.
- In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
  - In case, customer has subscribed for Digital Signature security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.

**Buy Currency Confirmation** ?

Buy Details	
Value Date	01/11/2013
Trade Date	01/11/2013
Buy Account	2233000000097183/RNCBMD2X400/EUR 1,000,013.73
Buy Amount	EUR 10.00
Sell Account	2233000000084448/RNCBMD2X504/MDL 899,956.48
Sell Amount	MDL 152.60
Exchange Rate	15.2600
Purchase Purpose	Withdraw cash
Purchase Purpose Details	<input type="text" value="payment"/>

**One Time Password**

Specify OTP here  (Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Transfer screen.)

If the user does not receive OTP details, then user can click cancel button and can enter OTP later for this transaction using Maintain Transfer screen

- Click Submit button to confirm the transaction. Completion page will be displayed.

Buy Currency Completion

Buy Details

Value Date	01/11/2013
Trade Date	01/11/2013
Buy Account	2233000000097183/RNCBMD2X400/EUR 1,000,013.73
Buy Amount	EUR 10.00
Sell Account	2233000000084448/RNCBMD2X504/MDL 899,956.48
Sell Amount	MDL 152.60
Exchange Rate	15.2600
Purchase Purpose	Withdraw cash
Purchase Purpose Details	payment

Transaction Status

Reference ID	131101001314
Date/Time	01/11/2013 11:24:02
Status	In Process

Print

## 2.11 Sell Currency

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

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

Sell Currency

Sell Details

Value Date	27/02/2012	Trade Date	27/02/2012
Sell Account	Select	Sell Amount	
Buy Account	Select	Buy Amount	
<input type="button" value="Apply Exchange Rate"/>		Exchange Rate	

Note: For currencies (EUR,USD) if you specify an amount greater than EUR 5000 then you can negotiate the rate. For other currencies exchange rates are always negotiable irrespective of amount. Please contact Bank on 06969696 phone number for negotiation.

**Sell Currency** ?

---

**Sell Details**

<b>Value Date</b>	<input type="text" value="01/11/2013"/>	<b>Trade Date</b>	<input type="text" value="01/11/2013"/>
<b>Sell Account</b>	<input type="text" value="223300000097183/RNCBMD2X400/EUR 1,000,013.73"/>	<b>Sell Amount</b>	<b>EUR</b> <input type="text" value="12"/>
<b>Buy Account</b>	<input type="text" value="223300000080613/RNCBMD2X504/MDL 1,000,049.18"/>	<b>Buy Amount</b>	<b>MDL</b> <input type="text" value="179.64"/>
<input type="button" value="Apply Exchange Rate"/>		<b>Exchange Rate</b>	<input type="text" value="14.9700"/>

Note: For currencies (EUR,USD) if you specify an amount greater than EUR 5000 then you can negotiate the rate. For other currencies exchange rates are always negotiable irrespective of amount. Please contact Bank on 0 phone number for negotiation.

- For currencies (EUR/USD) If the user specifies an amount greater than 5000 EUR then they will be able to specify the exchange rate (Exchange rates is becoming enabled). On Apply Exchange Rate action the buy amount will be calculated considering the rate entered by user.
- Select Sell Account(Sell account (MDL) is the account to transfer funds from)
- Enter Sell Amount
- Select Buy Account (Buy account (FX) is account of buying currency)
- Click Apply Exchange Rate Button. Exchange rate and Buy amount will get populated.
- Click on Submit button, the below confirmation page will be displayed.

**Sell Currency Confirmation** ?

---

**Sell Details**

<b>Value Date</b>	01/11/2013
<b>Trade Date</b>	01/11/2013
<b>Sell Account</b>	223300000097183/RNCBMD2X400/EUR 1,000,013.73
<b>Sell Amount</b>	<b>EUR</b> 12.00
<b>Buy Account</b>	223300000080613/RNCBMD2X504/MDL 1,000,049.18
<b>Buy Amount</b>	<b>MDL</b> 179.64
<b>Exchange Rate</b>	14.9700

- Click Back Button to go to previous page with selected values.
- Click Cancel button to close the Buy currency operation and navigate back to Home Page.
- Click Confirm button.
- In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
  - In case, customer has subscribed for Digital Signature security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.

Sell Currency Confirmation		?
<b>Sell Details</b>		
Value Date	01/11/2013	
Trade Date	01/11/2013	
Sell Account	2233000000097183/RNCBMD2X400/EUR 1,000,013.73	
Sell Amount	EUR	12.00
Buy Account	2233000000080613/RNCBMD2X504/MDL 1,000,049.18	
Buy Amount	MDL	179.64
Exchange Rate	14.9700	
<b>One Time Password</b>		
Specify OTP here	<input type="text"/>	(Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Transfer screen.)
		<input type="button" value="Submit"/> <input type="button" value="Cancel"/>

If the user does not receive OTP details, then user can click cancel button and can enter OTP later for this transaction using Maintain Transfer screen.

- Click Submit button to confirm the transaction. Completion page will be displayed.

Sell Currency Completion		?
<b>Sell Details</b>		
Value Date	01/11/2013	
Trade Date	01/11/2013	
Sell Account	2233000000097183/RNCBMD2X400/EUR 1,000,013.73	
Sell Amount	EUR	12.00
Buy Account	2233000000080613/RNCBMD2X504/MDL 1,000,049.18	
Buy Amount	MDL	179.64
Exchange Rate	14.9700	
<b>Transaction Status</b>		
Reference ID	131101001315	
Date/Time	01/11/2013 11:26:10	
Status	In Process	
		<input type="button" value="Print"/>

## 2.12 Convert Currency

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

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

**Convert Currency** ?

**Convert Details**

<b>Value Date</b>	<input type="text" value="31/10/2013"/>		<b>Trade Date</b>	<input type="text" value="31/10/2013"/>
<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"/>
	<input type="button" value="Apply Exchange Rate"/>		<b>Exchange Rate</b>	<input type="text"/>
<b>Purchase Purpose</b>	<input type="text" value="Select"/>			
<b>Purchase Purpose Details</b>	<input type="text"/>			

**Convert Currency** ?

**Convert Details**

<b>Value Date</b>	<input type="text" value="01/11/2013"/>		<b>Trade Date</b>	<input type="text" value="01/11/2013"/>
<b>Buy Account</b>	<input type="text" value="2233000000097183/RNCBMD2X400/EUR 1,000,013.73"/>		<b>Buy Amount</b>	<b>EUR</b> <input type="text" value="1"/>
<b>Sell Account</b>	<input type="text" value="2233000000094923/RNCBMD2X504/GBP 1,000,000.00"/>		<b>Sell Amount</b>	<b>GBP</b> <input type="text" value="1.00"/>
	<input type="button" value="Apply Exchange Rate"/>		<b>Exchange Rate</b>	<b>GBP/EUR</b> <input type="text" value="1"/>
<b>Purchase Purpose</b>	<input type="text" value="External payments"/>			
<b>Purchase Purpose Details</b>	<input type="text" value="bill"/>			

- Select Buy Account (Buy account (FX) is account of buying currency)
- Enter Buy Amount
- Select Sell Account (Sell account (FX) is the account to transfer funds from)
- Enter Exchange Rate
- Click Apply Exchange Rate Button. Sell amount will get populated.
- Select Purchase Purpose.
- Enter Purchase purpose details.
- Click on Submit button, the below confirmation page will be displayed.

**Convert Currency Confirmation** ?

**Convert Details**

<b>Value Date</b>	01/11/2013		
<b>Trade Date</b>	01/11/2013		
<b>Buy Account</b>	2233000000097183/RNCBMD2X400/EUR 1,000,013.73		
<b>Buy Amount</b>	<b>EUR</b>	1.00	
<b>Sell Account</b>	2233000000094923/RNCBMD2X504/GBP 1,000,000.00		
<b>Sell Amount</b>	<b>GBP</b>	1.00	
<b>Exchange Rate</b>	<b>GBP/EUR</b>	1	
<b>Purchase Purpose</b>	External payments		
<b>Purchase Purpose Details</b>	<input type="text" value="bill"/>		



- Click Back Button to go to previous page with selected values.
- Click Cancel button to close the Buy currency operation and navigate back to Home Page.
- Click Confirm button.
- In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
  - In case, customer has subscribed for Digital Signature security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.

**Convert Currency Confirmation** ?

**Convert Details**

Value Date	01/11/2013
Trade Date	01/11/2013
Buy Account	2233000000097183/RNCBMD2X400/EUR 1,000,013.73
Buy Amount	EUR 1.00
Sell Account	2233000000094923/RNCBMD2X504/GBP 1,000,000.00
Sell Amount	GBP 1.00
Exchange Rate	GBP/EUR 1
Purchase Purpose	External payments
Purchase Purpose Details	<input type="text" value="bill"/>

**One Time Password**

**Specify OTP here**  (Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Transfer screen.)

If the user does not receive OTP details, then user can click cancel button and can enter OTP later for this transaction using Maintain Transfer screen.

- Click Submit button to confirm the transaction. Completion page will be displayed.

**Convert Currency Completion** ?

**Convert Details**

Value Date	01/11/2013
Trade Date	01/11/2013
Buy Account	2233000000097183/RNCBMD2X400/EUR 1,000,013.73
Buy Amount	EUR 1.00
Sell Account	2233000000094923/RNCBMD2X504/GBP 1,000,000.00
Sell Amount	GBP 1.00
Exchange Rate	GBP/EUR 1
Purchase Purpose	External payments
Purchase Purpose Details	<input type="text" value="bill"/>

**Transaction Status**

Reference ID	131101001316
Date/Time	01/11/2013 11:27:36
Status	In Process

Print

### 2.13 International Transfer

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

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

From Menu:

- Click on International Transfer sub item from Fund Transfer menu item.
- Following screen will be displayed.

International Transfer

Today's Limit

Maximum Limit	EUR 50.00	Current Available Limit	EUR 50.00
---------------	-----------	-------------------------	-----------

Fund Transfer Details

Payer Account Number

2233000000097183/RNCBMD2X400/EUR 1,000,013.73

Beneficiary Account

Select

You can setup the beneficiary through Setup Beneficiary menu option if required beneficiary is not available in the list

Beneficiary Name

Correspondent Account

Intermediate Bank

SWIFT

Bank Name

Amount

EUR

Commission Type

Select

Contract Document

View / Upload

Payment details

Select

Other Information

Description of Operation

Transfer Type

☒ Immediate
☐ Future Dated

Note: The transfer made after 12:00 hours will be validated on next working day.

Submit Cancel

Maintain Contract Documents

Contract Documents

File Name	Description
ab.docx	

If the selected document has not been uploaded yet, it cannot be viewed.

Remaining file upload limit is 5110.283 KB.

Add Edit

Edit

View

Delete

Submit

Add Edit Contract Document

File Name

Browse

File Description

Save

Cancel

- Today's Limit Details - This shows the maximum limit set for this service and the available limit for today. The transfer amount should not be greater than the available limit for today, if transfer is immediate or available limit for the specified future date, if transfer is scheduled for a future date.
- Funds Transfer Details:
  - Payer Account Number - select the Payer Account from the drop down list.
  - Beneficiary Account - select the Beneficiary Account from the drop down list

- Beneficiary Address
- Beneficiary Bank  
TIP: the above two details will be populated automatically when the Beneficiary Account will be selected.
- Enter the 'Correspondent Account'
- Intermediate Bank, enter first 3 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
- Amount - Enter the amount which is to be transferred.
- Select the Commission type.
- Enter Payment details to appear on Account Transaction History
- Enter the Other Information (Mandatory Only if 'Payment Details' is selected as 'Family Expenditure' Otherwise optional)
- Enter the Description of operation(Optional)
- Transfer Type:  
TIP: Select the Type of Transfer according to the need.
  - Immediate
  - Future Dated - set the future date  
TIP: Transfers can be scheduled up to 30 days in advance and the day should not be a holiday.
- Click on Submit button, the below confirmation page will be displayed.

[illegible]

- Click Back Button to go to previous page with selected values.

- Click Cancel button to close the International Transfer operation and navigate back to Home Page.
- Click Confirm button.
- In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
  - In case, customer has subscribed for Digital Signature security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.

One Time Password	
Specify OTP here	<input type="text"/> <span>(Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Payment screen.)</span>
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

If the user does not receive OTP details, then user can click cancel button and can enter OTP later for this transaction using Maintain Transfer screen.

- Click Submit button to confirm the transaction. Below completion page will be displayed.

International Transfer Confirmation			
<b>Fund Transfer Details</b>			
Payer Account Number	223397687/EUR/RNCBMD2X400		
Beneficiary Account	95496549		
Beneficiary Address	house no-75/11, Islamabad city islamabaad	Beneficiary Bank	BCR Bank
Correspondent Account	234214214		
Intermediate Bank	SWIFT	Bank Name	Icici bank
Amount	EUR 222.00		
Commission Type	BEN		
Payment details	Transfers of pensions, allowances, allowances for state payments and compensation.		
Other Information		Description of Operation	test
Transfer Type	Immediate	Transfer Date	02/11/2011
<b>Transaction Status</b>			
Reference ID	BPC110415000009		
Date/Time	15/04/2011 09:57 AM IST		
Status	In Process		
<input type="button" value="Print"/>			

## 2.14 Inter Account Transfer

This service allows 24 Banking customers to transfer funds among their accounts with the bank in their 24 Banking profile. Funds can be transferred only in the currency of debit account. There is no transfer limit for this service.

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 funds transfer to own accounts, follow the steps as mentioned below:

- Click on Funds Transfer link from menu
- Click on "Inter Account Transfer" sub option
- Following screen will be displayed

**Inter-Account Transfer** ?

**Fund Transfer Details**

Debit Account

Credit Account

Amount

Payment Details

**Transfer Type**

☒ Immediate ☐ Future Dated

- i. Select the Debit Account
  - ii. Select the Credit Account
  - iii. Specify an amount
  - iv. Specify the Payment Details
  - v. Specify Transfer Type as immediate (Amount will be debited from the user's account immediately)
- Or
- vi. Select Transfer Type as Future dated and specify the Future Date (Amount will be debited from the user's account on the date specified)
- Click Submit Button. Following confirmation page is displayed:

**Inter-Account Transfer Confirmation** ?

---

**Fund Transfer Details**

<b>Debit Account</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68
<b>Credit Account</b>	2233000000080613/RNCBMD2X504/MDL 1,000,049.18
<b>Amount</b>	<b>MDL</b> 1.00
<b>Transfer Date</b>	01/11/2013
<b>Transfer Type</b>	Immediate
<b>Payment Details</b>	gift amount

- Click Back to go to previous page with selected values
- Click Close button to close the "Inter Account Transfer" operation and navigate back to Home Page.
- Click confirm button.
- In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
  - In case, customer has subscribed for Digital Signature security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.

**Inter-Account Transfer Confirmation** ?

---

**Fund Transfer Details**

<b>Debit Account</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68
<b>Credit Account</b>	2233000000080613/RNCBMD2X504/MDL 1,000,049.18
<b>Amount</b>	<b>MDL</b> 1.00
<b>Transfer Date</b>	01/11/2013
<b>Transfer Type</b>	Immediate
<b>Payment Details</b>	gift amount

---

**Specify OTP here**

Specify OTP here  (Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Transfer screen.)

If the user does not receive OTP details, then user can click cancel button and can enter OTP later for this transaction using Maintain Transfer screen.

- Click Submit button to complete the transaction. An email and SMS will be sent to customer informing the details of the transaction.
- Click Cancel button to cancel the "Inter Account Transfer" operation and navigate back to Home Page.

**Inter-Account Transfer Completion**

**Fund Transfer Details**

<b>Debit Account</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68
<b>Credit Account</b>	2233000000080613/RNCBMD2X504/MDL 1,000,049.18
<b>Amount</b>	<b>MDL</b> 1.00
<b>Transfer Date</b>	01/11/2013
<b>Transfer Type</b>	Immediate
<b>Payment Details</b>	gift amount

**Transaction Status**

<b>Reference ID</b>	131101001317
<b>Date/Time</b>	01/11/2013 11:30:59
<b>Status</b>	In Process

Print

- Click Print button to print details shown at form.

## 2.15 Treasury Beneficiary Transfer

This service allows 24 Banking customers to transfer funds from one of their accounts from their 24 Banking profile to a Domestic Beneficiary Treasury. This can be performed only in base currency. The customer can perform transfer of funds within the customer's available limit for this service for the transfer day.

Customer can perform immediate fund transfer or can schedule the transfer for a future date. The customer can schedule a transfer for a date not later than 30 days from the current date.

This service allows user to transfer funds from one of their accounts to another payee account across other banks. To perform treasury beneficiary funds transfer, follow the steps as mentioned below:

- Click on Funds Transfer link from menu.
- Click on "Treasury Beneficiary Transfer" sub option



**Fund Transfer - Treasury Beneficiary**

**Today's Limit**

<b>Maximum Limit</b>	<b>MDL</b> 50.00	<b>Current Available Limit</b>	<b>MDL</b> 50.00
----------------------	------------------	--------------------------------	------------------

**Fund Transfer Details**

<b>Payer Account</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68
<b>Beneficiary</b>	(R) Serviciul Vamal-33114001
	<small>You can setup the beneficiary through Setup Beneficiary menu option if required beneficiary is not available in the list</small>
<b>Beneficiary Fiscal Code</b>	1006601000038
<b>Treasury Account Number</b>	11615200130
<b>Beneficiary Bank Code</b>	TREZMD2X
<b>Beneficiary Account Name</b>	Trezoreria de Stat
<b>Amount</b>	<b>MDL</b> 12
<b>Payment Type</b>	Normal
<b>Payment Details</b>	Drepturi de export-import achitate in avans

**Transfer Type**

☒ Immediate
 ☐ Future Dated

- i. Specify Payer Account
  - ii. Specify Beneficiary Account (You can create more Payee accounts by clicking "Setup Beneficiary Treasury" link in Funds Transfer menu.)
  - iii. Specify an amount, which should not be greater than the available limit shown in the screen.
  - iv. Specify the Payment Details.
  - v. Specify the Payment Type as Normal or Urgent.
  - vi. Specify Transfer Type as immediate or future. In immediate (Amount will be debited from the user's account immediately)  
Or
  - vii. Select Transfer Type as Future dated and specify the Future Date (Amount will be debited from the user's account on the date specified)
- Click Submit Button. Following confirmation page is displayed:

Fund Transfer - Treasury Beneficiary Confirmation	
<b>Fund Transfer Details</b>	
<b>Payer Account</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68
<b>Beneficiary Name</b>	(R) Serviciul Vamal
<b>Beneficiary Fiscal Code</b>	1006601000038
<b>Beneficiary Account</b>	33114001
<b>Treasury Account Number</b>	11615200130
<b>Beneficiary Bank Code</b>	TREZMD2X
<b>Beneficiary Account Name</b>	Trezoreria de Stat
<b>Amount</b>	<b>MDL</b> 12.00
<b>Transfer Type</b>	Immediate
<b>Transfer Date</b>	01/11/2013
<b>Payment Type</b>	Normal
<b>Payment Details</b>	Drepturi de export-import achitate in avans
<input type="button" value="Back"/> <input type="button" value="Confirm"/> <input type="button" value="Cancel"/>	

- Click Back to go to previous page with selected values.
- Click Close button to cancel the "Funds Transfer-Treasury Beneficiary" operation and navigate back to Home Page.
- Click Confirm button.
- In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
  - In case, customer has subscribed for Digital Signature security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.

**Fund Transfer - Treasury Beneficiary Confirmation** ?

**Fund Transfer Details**

<b>Payer Account</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68
<b>Beneficiary Name</b>	(R) Serviciul Vamal
<b>Beneficiary Fiscal Code</b>	1006601000038
<b>Beneficiary Account</b>	33114001
<b>Treasury Account Number</b>	11815200130
<b>Beneficiary Bank Code</b>	TREZMD2X
<b>Beneficiary Account Name</b>	<input type="text" value="Trezoreria de Stat"/>
<b>Amount</b>	<b>MDL</b> 12.00
<b>Transfer Type</b>	Immediate
<b>Transfer Date</b>	01/11/2013
<b>Payment Type</b>	Normal
<b>Payment Details</b>	<input type="text" value="Drepturi de export-import achitate in avans"/>

**One Time Password**

<b>Specify OTP here</b>	<input type="text"/>	(Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Transfer screen.)
-------------------------	----------------------	---

If the user does not receive OTP details, then user can click cancel button and can enter OTP later for this transaction using Maintain Transfer screen.

**Fund Transfer - Treasury Beneficiary Completion** ?

**Fund Transfer Details**

<b>Payer Account</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68
<b>Beneficiary Name</b>	(R) Serviciul Vamal
<b>Beneficiary Fiscal Code</b>	1006601000038
<b>Beneficiary Account</b>	33114001
<b>Treasury Account Number</b>	11615200130
<b>Beneficiary Bank Code</b>	TREZMD2X
<b>Beneficiary Account Name</b>	<input type="text" value="Trezoraria de Stat"/>
<b>Amount</b>	<b>MDL</b> 12.00
<b>Transfer Type</b>	Immediate
<b>Transfer Date</b>	01/11/2013
<b>Payment Type</b>	Normal
<b>Payment Details</b>	<input type="text" value="Drepturi de export-import achitate in avans"/>

**Transaction Status**

<b>Reference ID</b>	131101001318
<b>Date/Time</b>	01/11/2013 11:32:52
<b>Status</b>	In Process

Print

- Click print button to take print of details shown.

## 2.16 Maintain Transfer

This service allows 24 Banking customers to view/edit/delete Fund Transfers created from various channels. It provides transfer details such as Reference Id, Payer Account, Payee Account, Transaction Type, Transfer Date, Amount, Transaction Status, and Channel.

To Maintain Transfer follow the steps as mentioned below:

- Click on Funds Transfer link from menu.
- Click on "Maintain Transfers" sub option.
- Following screen will be displayed

Maintain Transfer
?

Transfer Summary

Status
Pending ▼

Select	Reference ID	Payer Account	Payee Account	Transaction Type	Transfer Date	Amount	Transaction Status
<input type="radio"/>	130430001020	MDL2233000000...	9191919191	Third Party Transfer	30/04/2013	MDL 11.00	Awaiting OTP
<input type="radio"/>	130430001023	EUR2233000000...	123123	International Payme	30/04/2013	EUR 12.23	Awaiting OTP
<input type="radio"/>	130430001024	EUR2233000000...	EUR2233000000...	Inter Account Trans	30/04/2013	EUR 1.00	Awaiting OTP
<input type="radio"/>	130430001025	MDL2233000000...	MDL2233000000...	Inter Account Trans	30/04/2013	MDL 112.00	Awaiting OTP
<input type="radio"/>	130430001026	MDL2233000000...	MDL2259000000...	Inter Account Trans	30/04/2013	MDL 53.60	Awaiting OTP

[View All](#)
Page 1 of 1
Total items 5

1

View/Delete
OTP
Amend
Cancel

- Select the Status as "Pending" to view the Funds Transfer which is scheduled for the future date or awaiting authorisation using OTP and Click on View/Delete button to view and delete fund transfer. The page will vary for different type of transfers.

**Inter-Account Transfer** ?

**Fund Transfer Details**

<b>Debit Account</b>	2233000000088108/MDL/RNCBMD2X504
<b>Credit Account</b>	22590000000185921/5118/MDL/RNCBMD2X504
<b>Amount</b>	<b>MDL</b> 10.00
<b>Transfer Date</b>	19/03/2012
<b>Transfer Type</b>	Future Dated
<b>Payment Details</b>	Testing

**Transaction Status**

<b>Reference ID</b>	120305000865
<b>Date/Time</b>	05/03/2012 11:59:12
<b>Status</b>	Scheduled

Back Delete

- Click Delete button to delete the selected fund transfer.
- Click Back button to go back to previous page.
- Click Cancel button to navigate back to home page.
- Select Fund Transfer from the list.
- Click on Amend button to amend the scheduled fund transfer. Below screen will be displayed.

**Maintain Inter Account Funds Transfer**
?

**Fund Transfer Details**

<b>Reference Id</b>	BPL110210000031
<b>Debit Account</b>	226331-805
<b>Credit Account</b>	7811224425-MDL-805
<b>Amount</b>	MDL <input type="text" value="100"/>
<b>Payment Details</b>	

**Transfer Type**

☒ Immediate
 ☐ Future Dated

- i. Amend amount field (if required)
  - ii. Click on Submit button.
  - iii. It will open Confirmation page. Click Confirm button.
  - iv. In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
    - In case, customer has subscribed for Digital Signature or Smart card security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.
  - v. Click on Back button on "Maintain Funds Transfer" User to come back to previous page without making any changes.
  - vi. Click on submit button.
- Click on OTP button to specify the OTP details if the selected Fund Transfer is in Awaiting OTP status. The panel will open to specify the OTP details as received by the customer on email and/or SMS.
  - Click on Cancel button on "Maintain Transfer" page to navigate back to home page.

**Maintain Transfer** ?

**Transfer Summary**

Status: Pending ▼

Select	Reference ID	Payer Account	Payee Account	Transaction Type	Transfer Date	Amount	Transaction Status
<input type="radio"/>	130430001020	MDL2233000000...	9191919191	Third Party Transfer	30/04/2013	MDL 11.00	Awaiting OTP
<input checked="" type="radio"/>	130430001023	EUR2233000000...	123123	International Payme	30/04/2013	EUR 12.23	Awaiting OTP
<input type="radio"/>	130430001024	EUR2233000000...	EUR2233000000...	Inter Account Trans	30/04/2013	EUR 1.00	Awaiting OTP
<input type="radio"/>	130430001025	MDL2233000000...	MDL2233000000...	Inter Account Trans	30/04/2013	MDL 112.00	Awaiting OTP
<input type="radio"/>	130430001026	MDL2233000000...	MDL2259000000...	Inter Account Trans	30/04/2013	MDL 53.60	Awaiting OTP

[View All](#) Page 1 of 1 Total items 5

1

[View/Delete](#) [OTP](#) [Amend](#) [Cancel](#)

**One Time Password**

Specify OTP here

[Submit](#) [Cancel](#)

- Click Submit to submit OTP.
- Click Cancel to cancel the operation

## Beneficiary

Home Account Information Fund Transfer **Beneficiary** Deposits Customer Services Utilities Payment Security Exchange Rates

- Setup Ordinary Beneficiary
- Maintain Ordinary Beneficiary
- Setup Treasury Beneficiary
- Maintain Treasury Beneficiary
- Setup Overseas Beneficiary
- Maintain Overseas Beneficiary

### 2.17 Setup Ordinary Beneficiary

This enables the user to setup Ordinary beneficiary.

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



**Setup Ordinary Beneficiary** ?

**Beneficiary Details**



**Beneficiary Name**

**Payment Details**

**Resident** ☒

**Fiscal Code**

**Account Number**

**Bank Code**   

**Bank Name**

**Submit** **Cancel**

- Specify the Beneficiary details
  - i. Enter 'Name'
  - ii. Select beneficiary is resident or non-resident.
  - iii. Enter 'Fiscal code'
  - iv. Enter the 'Account Number'
  - v. Enter the 'Bank Code'. Specify few characters and click on search button to get a list. Select a bank from the list and bank code and name will be populated from this.
- Click Submit button to setup ordinary beneficiary. Following screen will be displayed.

**Setup Ordinary Beneficiary** ?

**Beneficiary Details**



**Beneficiary Name**

**Payment Details**

**Resident** ☒

**Fiscal Code**

**Account Number**

**Bank Code**   

**Bank Name**

**Submit** **Cancel**

---

**Setup Ordinary Beneficiary Completion** ?

**Beneficiary Details**

**Beneficiary Name**

**Payment Details**

**Resident**

**Fiscal Code**

**Account Number**

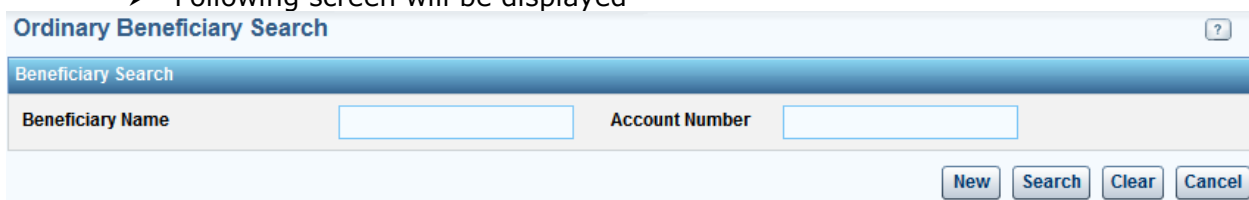
**Bank Code**

**Bank Name**

## 2.18 Maintain Ordinary Beneficiary

This enables the user to maintain the available Beneficiary.

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



The screenshot shows a web form titled "Ordinary Beneficiary Search" with a help icon (?) in the top right corner. Below the title bar, there is a section labeled "Beneficiary Search" containing two input fields: "Beneficiary Name" and "Account Number". At the bottom right of the form, there are four buttons: "New", "Search", "Clear", and "Cancel".

- 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
  - 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

## Ordinary Beneficiary Search

Beneficiary Search

**Beneficiary Name**

**Account Number**

Beneficiary Details

Select	Name	Bank	Account Number
<input type="radio"/>	InfoCom	'Banca de Economii'SA fil.nr.10 Balti	22513499442
<input type="radio"/>	Sun Tv	'Banca de Economii'SA fil.nr.10 Balti	22513499552
<input type="radio"/>	InfoCom	'Banca de Economii'SA fil.nr.10 Balti	22513499222
<input type="radio"/>	I. M. Apa Canal Chisinau	'Banca de Economii'SA fil.nr.10 Balti	22513499112
<input type="radio"/>	Sun TV	'Banca de Economii'SA fil.nr.10 Balti	22513499332
<input type="radio"/>	InfoCom	'Banca de Economii'SA fil.nr.10 Balti	22513499442
<input type="radio"/>	Sun Tv	'Banca de Economii'SA fil.nr.10 Balti	22513499552
<input type="radio"/>	InfoCom	'Banca de Economii'SA fil.nr.10 Balti	22513499222
<input type="radio"/>	I. M. Apa Canal Chisinau	'Banca de Economii'SA fil.nr.10 Balti	22513499112
<input type="radio"/>	Sun TV	'Banca de Economii'SA fil.nr.10 Balti	22513499332
<input type="radio"/>	InfoCom	'Banca de Economii'SA fil.nr.10 Balti	22513499442
<input type="radio"/>	Sun Tv	'Banca de Economii'SA fil.nr.10 Balti	22513499552
<input type="radio"/>	InfoCom	'Banca de Economii'SA fil.nr.10 Balti	22513499222
<input type="radio"/>	InfoCom	'Banca de Economii'SA fil.nr.10 Balti	22513499222
<input type="radio"/>	I. M. Apa Canal Chisinau	'Banca de Economii'SA fil.nr.10 Balti	22513499112
<input type="radio"/>	Sun TV	'Banca de Economii'SA fil.nr.10 Balti	22513499332

- Select a Beneficiary from the list and click View to view the selected beneficiary details
- Select a Beneficiary from the list and click Amend to update the selected beneficiary details
- Select a Beneficiary from the list and click Delete to delete the selected beneficiary
- To create new Beneficiary click New button for detail follow the step as mention in 8.4

### 2.19 Setup Treasury Beneficiary

This enables the user to setup Treasury beneficiary.

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

**Setup Treasury Beneficiary**

**Beneficiary Details**

Account Number

Treasury Account Number

Bank Code

Beneficiary Name

Beneficiary Account Name

Fiscal Code

Payment Details

- 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'
  - 'Account Name'
  - 'Fiscal code'
  - 'Description'
  - 'Bank Name'
- Click Submit to Setup Treasury Beneficiary. Following screen will be displayed.

**Setup Treasury Beneficiary Completion**

**Beneficiary Details**

Account Number 33114001

Treasury Account Number 11815200130

Bank Code TREZMD2X

Beneficiary Name Serviciul Vamal

Beneficiary Account Name Trezoreria de Stat

Fiscal Code 1006601000037

Payment Details Drepturi de export-import achitate in avans

Bank Name Ministerul Finantelor - Trezoreria de Stat

## 2.20 Maintain Treasury Beneficiary

This enables the user to maintain the available treasury Beneficiary.

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

**Treasury Beneficiary Search** ?

**Beneficiary Search**

Beneficiary Name  Account Number

New Search Clear Cancel

- v. To search beneficiary by Beneficiary Name
  - Specify beneficiary name (partial name can be specified) to perform search.
- vi. To search beneficiary by Account Number
  - Enter Account Number (partial number can be specified) to perform search.
- vii. Both the above can also be specified. If no criteria are entered, it will retrieve all beneficiaries.
- i. Click Search button

**Treasury Beneficiary Search** ?

**Beneficiary Search**

Beneficiary Name  Account Number

New Search Clear Cancel

**Beneficiary Details**

Select	Name	Bank	Account Number	Treasury Account Number
<input type="radio"/>	(R) Serviciul Vamal	Ministerul Finantelor - Trezoreria de Stat	33114001	11615200130

Amend View Delete

- Select a Beneficiary from the list and click View to view the selected beneficiary details
- Select a Beneficiary from the list and click Delete to delete the selected beneficiary
- To create new Beneficiary click New button for detail follow the step as mention in 8.6
- Select a Beneficiary from the list and click Amend to amend the selected beneficiary. Following screen will be displayed.

**Amend Treasury Beneficiary** ?

**Beneficiary Details**

Account Number	<input type="text" value="33114001"/>
Treasury Account Number	<input type="text" value="11615200130"/>
Bank Code	<input type="text" value="TREZMD2X"/> <input type="button" value="Validate Treasury"/>
Beneficiary Name	<input type="text" value="Serviciul Vamal"/>
Beneficiary Account Name	<input type="text" value="Trezoreria de Stat"/>
Fiscal Code	<input type="text" value="1006601000037"/>
Description	<input type="text" value="Drepturi de export-import achitate in avans"/>
Bank Name	Ministerul Finantelor - Trezoreria de Stat

- Modify the required details and click submit button. Following screen will be displayed.

### 2.21 Setup Overseas Beneficiary

This service enables the 24 Banking user setting up new overseas beneficiary.

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

**Setup Overseas Beneficiary** ?



---

**Overseas Beneficiary**

**Beneficiary**

Beneficiary Name

Account Number

Country Code   



Resident ☐

Country Name



City/Locality

Address

**Beneficiary Bank**

SWIFT BIC    ☒ Lookup ☐ Manual

Bank Name

Country Code   



Country Name

City/Locality

Address

Correspondent Account

**Intermediary Bank**

SWIFT BIC    ☒ Lookup ☐ Manual

Bank Name

- Specify the Beneficiary details
  - Enter 'Name'
  - 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 Lookup or Manual radio button as appropriate
  - For Lookup option, enter first 3 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 3 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. Following completion screen will be displayed.

Setup Overseas Beneficiary Completion
?

Overseas Beneficiary

Beneficiary

Beneficiary Name	TLC		
Account Number	22513499442	Resident	false
Country Code	AM	Country Name	ARMENIA
City/Locality	GEORGETOWN		
Address	Testing GEORGETOWN		

Beneficiary Bank

SWIFT BIC	ABCBKYXXXX		
Bank Name	BANCO ABC BRASIL S.A. - CAYMAN ISLANDS BRANCH		
Country Code	KY	Country Name	CAYMAN ISLANDS
City/Locality	GEORGETOWN		
Address	HARBOR PLACE 103 SOUTH CHURCH STREET		

Correspondent Account

Intermediary Bank

SWIFT BIC	BCDMESMMXXX		
Bank Name	BANQUE CHAABI DU MAROC SUCURSAL ESPANA		



## 2.22 Maintain Overseas Beneficiary

This service enables the 24 Banking user to maintain the available overseas beneficiary.

- Click 'Maintain Overseas Beneficiary' sub item from Beneficiary menu item.
- The screen as below opens
- Specify the search criteria and click on Search button

**Overseas Beneficiary Search** ?

---

**Beneficiary Search**

Beneficiary Name  Account Number

- 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"/>	InfoCom	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499442	UNITED STATES	ASIA PLUS SECURITY PUBLIC COMPANY LIMITED BANGKOK
<input type="radio"/>	Sun Tv	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499552	ROMANIA	ASIA PLUS SECURITY PUBLIC COMPANY LIMITED BANGKOK
<input type="radio"/>	InfoCom	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499222	ANDORRA	SAUDI HOLLAND BANK ALKHOBAR
<input type="radio"/>	I. M. Apa Canal Chisinau	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499112	ROMANIA	AIG INVESTMENTS IRELAND LIMITED DUBLIN
<input type="radio"/>	Sun TV	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499332	UNITED STATES	ASIA PLUS SECURITY PUBLIC COMPANY LIMITED BANGKOK
<input type="radio"/>	InfoCom	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499442	ROMANIA	SAUDI HOLLAND BANK ALKHOBAR
<input type="radio"/>	Sun Tv	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499552	ANDORRA	ASIA PLUS SECURITY PUBLIC COMPANY LIMITED BANGKOK
<input type="radio"/>	InfoCom	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499222	UNITED STATES	AIG INVESTMENTS IRELAND LIMITED DUBLIN
<input type="radio"/>	I. M. Apa Canal Chisinau	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499112	ROMANIA	AIG INVESTMENTS IRELAND LIMITED DUBLIN
<input type="radio"/>	Sun TV	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499332	ANDORRA	ASIA PLUS SECURITY PUBLIC COMPANY LIMITED BANGKOK
<input type="radio"/>	InfoCom	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499442	UNITED STATES	SAUDI HOLLAND BANK ALKHOBAR
<input type="radio"/>	Sun Tv	BC MOBIASBANCA-GROUPE SOCIETE GENERALE SA CHISINAU	22513499552	UNITED STATES	ASIA PLUS SECURITY PUBLIC COMPANY LIMITED BANGKOK

- To setup a new overseas beneficiary, click on 'New' button. For detail follow the step as mention in 8.8.
- Select a beneficiary and click on Amend button. The details can be amended
- Select a beneficiary and click on View button. The details can be viewed
- Select a Beneficiary from the list and click Delete to delete the selected beneficiary

## Deposits

Home	Account Information	Fund Transfer	Beneficiary	Deposits	Customer Services	Utilities Payment	Security	Exchange Rates
				Deposit Feeding (Supply)				
				Deposit Withdrawal				

### 2.23 Deposit Feeding (Supply)

This service allows you to make funds transfer between your accounts with same currency. A feeding operation on Deposit Accounts can be made from current accounts only.

- Click on Deposit Feeding sub item from Deposits menu item. Following screen will be displayed.

### Deposit Feeding

Feeding Details

Current Account	Select
Deposit Account	Select
Amount	
Payment Details	Deposit Feeding

- Feeding Details:
  - Current Account - Select the account which is to be debited from the drop down list.
  - Deposit Account - Select the account which is to be credited from the drop down list.
  - Amount - enter the amount to be transferred.
  - Payment Details.
- Click on Submit button, the below confirmation page will be displayed.

### Deposit Feeding Confirmation

Feeding Details

Current Account	2233000000097183/RNCBMD2X400/EUR 1,000,013.73
Deposit Account	2374000000008183/RNCBMD2X504/EUR 2,003,400.00
Amount	EUR 10.00
Payment Details	Deposit Feeding

- Click Back Button to go to previous page with selected values.
- Click Cancel button to close the Deposit Feeding operation and navigate back to Home Page.
- Click Confirm button.
- In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be

sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.

- In case, customer has subscribed for Digital Signature or Smart card security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.

Deposit Feeding Confirmation	
<b>Feeding Details</b>	
Current Account	2233000000097183/RNCBMD2X400/EUR 1,000,013.73
Deposit Account	2374000000008183/RNCBMD2X504/EUR 2,003,400.00
Amount	EUR 10.00
Payment Details	Deposit Feeding
<b>One Time Password</b>	
Specify OTP here	<input type="text"/> (Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Deposits screen).
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

If the user does not receive OTP details, then user can click cancel button and can enter OTP later for this transaction using Maintain Transfer screen.

- Click Submit button to confirm the transaction. Following completion page will be displayed.

Deposit Feeding Completion	
<b>Feeding Details</b>	
Current Account	2233000000097183/RNCBMD2X400/EUR 1,000,013.73
Deposit Account	2374000000008183/RNCBMD2X504/EUR 2,003,400.00
Amount	EUR 10.00
Payment Details	Deposit Feeding
<b>Transaction Status</b>	
Reference ID	131101001320
Date/Time	01/11/2013 11:36:45
Status	Rejected By Bank (Deposit has expired)
<input type="button" value="Print"/>	

## 2.24 Deposit Withdrawal

This service allows you to make funds transfer between your accounts with same currency. A withdraw operation on Deposit Accounts can be made to current accounts only.

- Click on Deposit Withdrawal sub item from Deposits menu item. Following screen will be displayed.

- Withdrawal Details:
  - Deposit Account - Select the account which is to be debited from the drop down list.
  - Current Account - Select the account which is to be credited from the drop down list.
  - Amount - enter the amount to be transferred.
  - Payment Details.
- Click on Submit button, the below confirmation page will be displayed.

- Click Back Button to go to previous page with selected values.
- Click Cancel button to close the Deposit Withdrawal operation and navigate back to Home Page.
- Click Confirm button.
- In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
  - In case, customer has subscribed for Digital Signature or Smart card security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.

Deposit Withdrawal Confirmation		?
<b>Withdrawal Details</b>		
Current Account	2374000000008183/RNCBMD2X504/EUR 2,003,400.00	
Deposit Account	22330000000097183/RNCBMD2X400/EUR 1,000,013.73	
Amount	EUR	10.00
Payment Details	Withdrawal Deposit	
<b>One Time Password</b>		
Specify OTP here	<input type="text"/>	(Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Deposits screen).
		<input type="button" value="Submit"/> <input type="button" value="Cancel"/>

If the user does not receive OTP details, then user can click cancel button and can enter OTP later for this transaction using Maintain Transfer screen

- Click Submit button to confirm the transaction. Following completion page will be displayed.

Deposit Withdrawal Completion		?
<b>Withdrawal Details</b>		
Current Account	2374000000008183/RNCBMD2X504/EUR 2,003,400.00	
Deposit Account	22330000000097183/RNCBMD2X400/EUR 1,000,013.73	
Amount	EUR	10.00
Payment Details	Withdrawal Deposit	
<b>Transaction Status</b>		
Reference ID	131101001321	
Date/Time	01/11/2013 11:41:54	
Status	Rejected By Bank (Deposit has expired)	
		<input type="button" value="Print"/>

## 2.25 Maintain Deposits

This service allows 24 Banking customers to view/delete Deposit Feeding / Withdrawal created from various channels. It provides transfer details such as Reference Id, Payer Account, Payee Account, Transaction Type, Transfer Date, Amount and Transaction Status.

To Maintain Deposit follow the steps as mentioned below:

- Click on Customer Services link from menu.
- Click on "Maintain Deposits" sub option.

- Following screen will be displayed

**Maintain Deposits** ?

Maintain Deposits

Status Pending ▼

Select	Reference ID	Payer Account	Payee Account	Transaction Type	Transfer Date	Amount	Transaction Status
<input type="radio"/>	111102000015	223398377	EUR237479723595	Deposit Feeding	02/11/2011	EUR 33.00	Awaiting OTP

View/Delete OTP Cancel

- Select the Status as "Pending" to view the Transfers which is awaiting authorisation using OTP and Click on View/Delete button to view and delete the transfer. The page will vary for different type of deposit transfers.

**Deposit Feeding** ?

Current Account 223398377

Deposit Account EUR237479723595

Amount EUR 33.00

Payment Details

---

**Transaction Status**

Reference ID 111102000017

Date/Time 02/11/2011 14:41:03

Status Awaiting OTP

Back Delete

- Click Delete button to delete the selected deposit transfer.
- Click Back button to go back to previous page.
- Select Deposit Transfer from the list.
- Click on OTP button to specify the OTP details if the selected Deposit Transfer is in Awaiting OTP status. The panel will open to specify the OTP details as received by the customer on email and/or SMS.
- Click on Cancel button on "Maintain Deposits" page to navigate back to home page.

**Maintain Deposits** ?

---

**Maintain Deposits**

Status Pending ▼

Select	Reference ID	Payer Account	Payee Account	Transaction Type	Transfer Date	Amount	Transaction Status
<input type="radio"/>	120305000875	EUR2374000000008220	EUR22330000000082598	Deposit Withdrawal	05/03/2012	EUR 55.00	Awaiting OTP

View/Delete OTP Cancel

---

**One Time Password**

Specify OTP here

Submit Cancel

- Click Submit to submit OTP.
- Click Cancel to cancel the operation.

## Customer Settings

Home	Account Information	Fund Transfer	Beneficiary	Deposits	Customer Services	Utilities Payment	Security	Exchange Rates
					Maintain Preferred Accounts Assign Account Nickname Maintain Deposits Maintain Accounts Visibility Service Limits Resource Limits Set Preferences Maintain Requests			

### 2.26 Maintain Preferred Accounts

The 24 Banking customers may want to view some of their most used accounts on their home page. These are referred as Preferred Accounts. This service allows 24 Banking customers to specify their preferred accounts.

This service can be used to configure preference of any number of the accounts in user's 24 Banking profile. To maintain preferred accounts, follow the steps as mentioned below:

- Click on the Customer Services link from menu
- Click on "Maintain Preferred Accounts" sub option, which leads user to the page where all the accounts in user's 24 Banking profile are displayed & can be configured to be the preferred account (i.e. would be shown in the home page).

**Maintain Preferred Accounts** ?

Account	Account Type	Branch Code	Account Number	Currency	Account Name
<input type="checkbox"/>	CARDS DEBIT	RNCBMD2X504	1223	MDL	FirstName12408 LastName12408
<input type="checkbox"/>	CARDS DEBIT	RNCBMD2X504	2892	MDL	FirstName7635 LastName7635
<input type="checkbox"/>	CARDS DEBIT	RNCBMD2X504	2716	MDL	FirstName11419 LastName11419
<input type="checkbox"/>	CARDS DEBIT	RNCBMD2X504	1539	MDL	FirstName23352 LastName23352
<input type="checkbox"/>	CARDS DEBIT	RNCBMD2X504	1555	MDL	FirstName23352 LastName23352
<input type="checkbox"/>	CARDS DEBIT	RNCBMD2X504	7393	MDL	FirstName18852 LastName18852
<input checked="" type="checkbox"/>	CURRENT	RNCBMD2X504	2233000000085383	MDL	FirstName18852 LastName18852
<input checked="" type="checkbox"/>	CURRENT	RNCBMD2X504	2233000000087128	EUR	FirstName18852 LastName18852
<input type="checkbox"/>	CURRENT	RNCBMD2X504	2233000000094753	EUR	FirstName5919 LastName5919
<input type="checkbox"/>	CURRENT	RNCBMD2X504	2233000000088458	MDL	FirstName6629 LastName6629
<input type="checkbox"/>	CURRENT	RNCBMD2X400	2224000000079679	RON	FirstName14867 LastName14867
<input type="checkbox"/>	CURRENT	RNCBMD2X504	2233000000087128	USD	FirstName18852 LastName18852
<input type="checkbox"/>	CURRENT	RNCBMD2X400	2224000000079679	EUR	FirstName14867 LastName14867
<input type="checkbox"/>	CURRENT	RNCBMD2X504	2233000000087155	MDL	FirstName9841 LastName9841
<input type="checkbox"/>	CURRENT	RNCBMD2X504	2233000000087153	MDL	FirstName17468 LastName17468
<input type="checkbox"/>	CURRENT	RNCBMD2X400	22330000000177907	USD	FirstName20452 LastName20452
<input type="checkbox"/>	LOANS	RNCBMD2X504	CN000000004999	MDL	FirstName11931 LastName11931
<input type="checkbox"/>	LOANS	RNCBMD2X400	CN000000000009	MDL	FirstName22284 LastName22284

- Select checkboxes for “Preferred Accounts” and Submit. User’s preferences are saved and page is closed to show the home page.
- Click Cancel button to cancel the “Maintain Preferred Accounts” operation and navigate back to Home Page.

## 2.27 Assign Account Nickname

This service allows 24 Banking customers to assign account nicknames to their accounts. 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.

To Assign Account Nickname to all accounts in user’s 24 Banking profile, click on the “Assign Account Nickname” sub option of the Customer Services menu. Following screen is displayed:



**Assign Account Nickname** ?

Account

<input type="checkbox"/> Account Type	Branch Code	Account Number	Currency	Account Name	Account Nickname
<input type="checkbox"/> SAVINGS	RNCBMD2X504	2374000000007654	USD	FirstName18852 LastName18852	
<input type="checkbox"/> SAVINGS	RNCBMD2X400	23750000000006790	MDL	FirstName9127 LastName9127	
<input type="checkbox"/> SAVINGS	RNCBMD2X504	23750000000006736	MDL	FirstName21526 LastName21526	
<input type="checkbox"/> SAVINGS	RNCBMD2X504	23740000000010190	MDL	FirstName18852 LastName18852	
<input type="checkbox"/> SAVINGS	RNCBMD2X504	23750000000006689	MDL	FirstName9655 LastName9655	
<input type="checkbox"/> SAVINGS	RNCBMD2X504	23740000000008944	EUR	FirstName18852 LastName18852	
<input type="checkbox"/> SAVINGS	RNCBMD2X504	23740000000009145	MDL	FirstName22225 LastName22225	
<input type="checkbox"/> LOANS	RNCBMD2X504	CN000000004999	MDL	FirstName11931 LastName11931	
<input type="checkbox"/> LOANS	RNCBMD2X400	CN000000000009	MDL	FirstName22284 LastName22284	
<input type="checkbox"/> LOANS	RNCBMD2X400	CN0000000001872	MDL	FirstName20692 LastName20692	
<input type="checkbox"/> CURRENT	RNCBMD2X400	2233000000177907	USD	FirstName20452 LastName20452	
<input type="checkbox"/> CURRENT	RNCBMD2X400	22240000000079679	EUR	FirstName14867 LastName14867	
<input type="checkbox"/> CURRENT	RNCBMD2X504	22330000000087128	EUR	FirstName18852 LastName18852	
<input type="checkbox"/> CURRENT	RNCBMD2X504	22330000000087128	USD	FirstName18852 LastName18852	
<input type="checkbox"/> CURRENT	RNCBMD2X504	22330000000094753	EUR	FirstName5919 LastName5919	
<input type="checkbox"/> CURRENT	RNCBMD2X504	22330000000088458	MDL	FirstName6629 LastName6629	
<input type="checkbox"/> CURRENT	RNCBMD2X504	22330000000087155	MDL	FirstName9841 LastName9841	
<input type="checkbox"/> CURRENT	RNCBMD2X400	22240000000079679	RON	FirstName14867 LastName14867	

**Submit** **Cancel**

- List of Assign Account Nicknames for various accounts of user is displayed with check box against each account.
- Select the check box for which Nickname needs to be changed.
- Change text field Account Nickname and submit the page. Click Submit to assign nickname. Completion page will be displayed as shown below.
- Click Cancel button to cancel the "Assign Account Nickname" operation and navigate back to Home Page.

**Assign Account Nickname - Completion** ?

Account Nickname - Status

<b>Date/Time</b>	05/03/2012 10:59:15
<b>Status</b>	Account(s) nickname assigned successfully.

## 2.28 Maintain Accounts Visibility

24 Banking customers may not want to view all their accounts on 24 Banking. They can do so by specifying the accounts in their 24 Banking profile. Only those accounts mentioned in the customer's 24 Banking profile will be available for various services on 24 Banking. This service allows 24 Banking customers to maintain their 24 Banking profile by assigning or un-assigning accounts to their 24 Banking profile.

To Maintain 24 Banking Profile for all accounts in user's 24 Banking profile, follow the steps as mentioned below:

- Click on the Customer Service menu.
- Click on "Maintain Accounts Visibility" sub option.
- Application would show all the active accounts of the user that are available for 24 Banking services. You can uncheck the accounts so that it becomes "unavailable" for other 24 Banking services.

**Maintain Accounts Visibility**
?

Accounts Visibility

Account Type	Branch Code	Account Number	Currency	Account Nickname	Visible
Debit	786	5MDL	MDL	GaliN	<input checked="" type="checkbox"/>
Credit	786	6MDL	MDL		<input checked="" type="checkbox"/>
Credit	786	7MDL	MDL		<input checked="" type="checkbox"/>
Current	786	2252168225216873225216873	MDL		<input checked="" type="checkbox"/>
Current	786	2252168432252168432252168	MDL		<input checked="" type="checkbox"/>
Loan	786	77777	MDL		<input checked="" type="checkbox"/>
Savings	750	1201245001492142450014921	USD		<input checked="" type="checkbox"/>
Deposit	786	1254245001492142450014921	USD		<input checked="" type="checkbox"/>
Current	786	2252168432288568432252168	USD		<input checked="" type="checkbox"/>

Check All
Clear All
Submit
Cancel

- Click "Check All" to check all visible Check boxes.
- Click "Clear All" to clear all visible Check boxes.
- Click Submit button. Following screen will be open which shows all the visible accounts:

## Maintain Accounts Visibility - Confirmation



## Accounts Visibility

Account Type	Branch Code	Account Number	Currency	Account Nickname
Debit	786	5MDL	MDL	GaliN
Credit	786	6MDL	MDL	
Credit	786	7MDL	MDL	
Current	786	2252168225216873225216873	MDL	
Current	786	2252168432252168432252168	MDL	
Loan	786	77777	MDL	
Savings	750	1201245001492142450014921	USD	
Deposit	786	1254245001492142450014921	USD	
Current	786	2252168432288568432252168	USD	

Back

Confirm

Cancel

- Click Confirm button to apply the changes.
- Click Cancel button to cancel the "Maintain Account Visibility" operation and navigate back to Home Page.
- Click Back to go to previous page with selected values.

## Maintain Accounts Visibility - Completion



## Accounts Visibility

Account Type	Branch Code	Account Number	Currency	Account Nickname
CARDS CREDIT	RNCBMD2X504	7525	EUR	
CARDS CREDIT	RNCBMD2X504	1478	MDL	MyCredit
CARDS DEBIT	RNCBMD2X504	1539	MDL	
CARDS DEBIT	RNCBMD2X504	1555	MDL	
CARDS DEBIT	RNCBMD2X504	2716	MDL	aaa
CARDS DEBIT	RNCBMD2X504	1223	MDL	
CARDS DEBIT	RNCBMD2X504	7393	MDL	
CARDS DEBIT	RNCBMD2X504	2892	MDL	
CURRENT	RNCBMD2X400	2224000000079679	EUR	
CURRENT	RNCBMD2X504	2233000000087128	EUR	
CURRENT	RNCBMD2X504	2233000000094753	EUR	
CURRENT	RNCBMD2X504	2233000000087155	MDL	
CURRENT	RNCBMD2X400	2233000000177907	USD	
CURRENT	RNCBMD2X504	2233000000088458	MDL	
CURRENT	RNCBMD2X400	2224000000079679	RON	
CURRENT	RNCBMD2X504	2233000000087128	USD	

## Request Status

Date/Time	05/03/2012 11:07:46
Status	Above listed accounts configured successfully for the Account Visibility

## 2.29 Service Limits

The 24 Banking customers can set their limits for every transaction related service from here. Maintain Service Limits allows them to set service limits for different services. To Maintain Service Limits, follow the steps as mentioned below:

- Click on the Customer Services link from menu.
- Click on "Service Limits" sub menu.
- Following screen will be displayed with the list of service limits.

**Maintain Service Limits**
?

Service Limits Details

Service	Limit Currency	Bank's Max Limit	Your Current Limit
International Payments	EUR	300,000.00	300000.00
Payment	MDL	5,000.00	4000.00
Third Party Transfer Ordinary	MDL	2,000.00	2000.00
Third Party Transfer Treasury	MDL	100,000.00	100000.00

- Change the current limit from the "Your Current Limit" text box; it cannot be greater than the Bank's maximum limit.
- Click on Submit button. Maintain Service Limits Confirmation page will open.

**Maintain Service Limits Confirmation**
?

Service Limits Details

Service	Limit Currency	Your Current Limit	Your New Limit
International Payments	EUR	300,000.00	300,000.00
Payment	MDL	4,000.00	5000.00
Third Party Transfer Ordinary	MDL	2,000.00	2,000.00
Third Party Transfer Treasury	MDL	100,000.00	100,000.00

One Time Password

Specify OTP here

- Click on Confirm button to set the changed service limit.
- Click Cancel button to cancel the "Maintain Service Limits" operation and navigate back to Home Page.

## Maintain Service Limits Completion



## Service Limits Details

Service	Limit Currency	Your Current Limit	Your New Limit
International Payments	EUR	1,000.00	2000.00
Payment	MDL	5,000.00	5,000.00
Third Party Transfer Ordinary	MDL	2,000.00	2,000.00
Third Party Transfer Treasury	MDL	100,000.00	100,000.00

## Transaction Status

Date/Time	05/03/2012 11:27:59
Status	Transaction Limits have been modified successfully

Note: If the user reduces the current limit then application does not ask for authentication but if the current limit is increased then system ask to authenticate the details and will ask for OTP (specify the OTP password received either through the Email or SMS) as per the authentication method opted by the customer. For other authentication methods refer to the Appendix A.

### 2.30 Resource Limits

The 24 Banking customers can set their resource limits from here. Resource Limits allows them to set resource limits for different accounts. To Maintain Resource Limits, follow the steps as mentioned below:

- Click on the Customer Services link from menu.
- Click on "Resourcs Limits" sub menu.
- Following screen will be displayed with the list of service limits.

## Maintain Resource Limits



## Resource Limits Details

Account Type	Branch Code	Account Number	Limit Currency	Bank's Max Limit	Your Current Limit
LOANS	RNCBMD2X400	CN000000000009	MDL	150,000.00	15000.00
LOANS	RNCBMD2X400	CN000000001872	MDL	150,000.00	15000.00
LOANS	RNCBMD2X504	CN000000004999	MDL	150,000.00	15000.00
CURRENT	RNCBMD2X400	2224000000079679	EUR	150,000.00	150000.00
CURRENT	RNCBMD2X504	2233000000087128	EUR	150,000.00	150000.00
CURRENT	RNCBMD2X504	2233000000094753	EUR	150,000.00	150000.00
CURRENT	RNCBMD2X504	2233000000085383	MDL	150,000.00	150000.00
CURRENT	RNCBMD2X504	2233000000087153	MDL	150,000.00	150000.00
CURRENT	RNCBMD2X504	2233000000087155	MDL	150,000.00	150000.00
CURRENT	RNCBMD2X504	2233000000088458	MDL	150,000.00	150000.00
CURRENT	RNCBMD2X400	2224000000079679	RON	150,000.00	140000.00
CURRENT	RNCBMD2X504	2233000000087128	USD	150,000.00	2000.00
CURRENT	RNCBMD2X400	2233000000177907	USD	150,000.00	2000.00
SAVINGS	RNCBMD2X504	2374000000008944	EUR	150,000.00	150000.00
SAVINGS	RNCBMD2X504	2374000000009145	MDL	150,000.00	15000.00
SAVINGS	RNCBMD2X504	2374000000010190	MDL	150,000.00	15000.00

Submit

Cancel

- Change the current limit from the "Your Current Limit" text box; it cannot be greater than the Bank's maximum limit.
- Click on Submit button. Maintain Resource Limits Confirmation page will open.

**Maintain Resource Limits Confirmation** ?

Resource Limits Details

Account Type	Branch Code	Account Number	Limit Currency	Your Current Limit	Your New Limit
LOANS	RNCBMD2X400	CN000000000009	MDL	15,000.00	15,000.00
LOANS	RNCBMD2X400	CN000000001872	MDL	15,000.00	15,000.00
LOANS	RNCBMD2X504	CN000000004999	MDL	15,000.00	15,000.00
CURRENT	RNCBMD2X400	2224000000079679	EUR	150,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000087128	EUR	150,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000094753	EUR	150,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000085383	MDL	150,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000087153	MDL	150,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000087155	MDL	150,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000088458	MDL	150,000.00	150,000.00
CURRENT	RNCBMD2X400	2224000000079679	RON	140,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000087128	USD	2,000.00	2,000.00
CURRENT	RNCBMD2X400	2233000000177907	USD	2,000.00	2,000.00
SAVINGS	RNCBMD2X504	2374000000008944	EUR	150,000.00	150,000.00

One Time Password

Specify OTP here

- Click on Confirm button to set the changed resource limit.
- Click Cancel button to cancel the "Maintain Resource Limits" operation and navigate back to Home Page.

**Maintain Resource Limits Completion** ?

Resource Limits Details

Account Type	Branch Code	Account Number	Limit Currency	Your Current Limit	Your New Limit
LOANS	RNCBMD2X400	CN000000000009	MDL	15,000.00	15,000.00
LOANS	RNCBMD2X400	CN000000001872	MDL	15,000.00	15,000.00
LOANS	RNCBMD2X504	CN000000004999	MDL	15,000.00	15,000.00
CURRENT	RNCBMD2X400	2224000000079679	EUR	150,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000087128	EUR	150,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000094753	EUR	150,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000085383	MDL	150,000.00	140,000.00
CURRENT	RNCBMD2X504	2233000000087153	MDL	150,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000087155	MDL	150,000.00	150,000.00
CURRENT	RNCBMD2X504	2233000000088458	MDL	150,000.00	150,000.00
CURRENT	RNCBMD2X400	2224000000079679	RON	140,000.00	140,000.00
CURRENT	RNCBMD2X504	2233000000087128	USD	2,000.00	2,000.00
CURRENT	RNCBMD2X400	2233000000177907	USD	2,000.00	2,000.00
SAVINGS	RNCBMD2X504	2374000000008944	EUR	150,000.00	150,000.00

Transaction Status

Date/Time 12/03/2012 20:20:12

Status Transaction Limits have been modified successfully

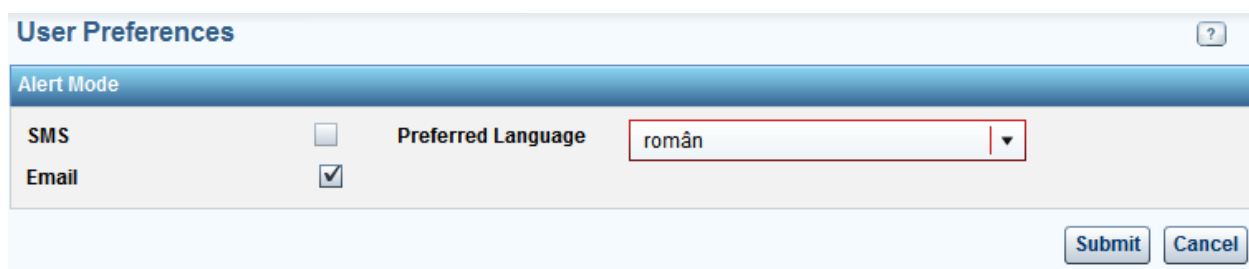
Note: If the user reduces the current limit then application does not ask for authentication but if the current limit is increased then system ask to authenticate the details and will ask

for OTP (specify the OTP password received either through the Email or SMS) as per the authentication method opted by the customer. For other authentication methods refer to the Appendix A.

### Set Preferences

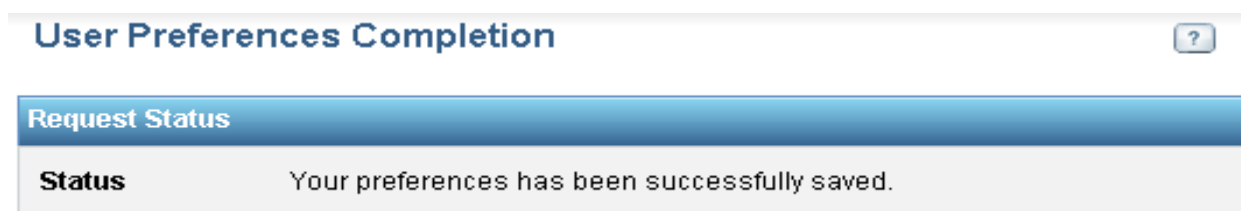
This service allows customer to receive/not receive alerts from IB on email or /and SMS, based on the customer subscription on QSystem. These flags allow a customer to temporarily suspend the receiving of alerts without requesting for change in the subscription. To Set User Preferences, follow the steps as mentioned below:

- Click on the Customer Services link from menu.
- Click on "Set Preferences" sub menu.
- Following screen will be displayed.



Alert Mode	
SMS	<input type="checkbox"/>
Email	<input checked="" type="checkbox"/>
Preferred Language: român	
<div>Submit Cancel</div>	

- Select a checkbox of your preference, update preferred language if required and click on the submit button.



Request Status	
Status	Your preferences has been successfully saved.

### Maintain 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 the Customer Services link from menu.
- Click on "Maintain Requests" sub menu.
- Following screen will be displayed.

## Maintain Request

[illegible]

View

Cancel

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



## Maintain Request



### Maintain Request

[illegible]

View

Cancel

## Request Login Authentication/Transaction Authorization Security Change

### Authorisation Type

## Digital Signature

Remarks

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

## Utilities Payment



### 2.31 Bill Payment

This service allows 24 Banking customers to make payments from their accounts to the merchants registered with the bank. Customers can specify account from their 24 Banking profile as the source account. This payment can only be made in base currency. It is assumed that merchant account is base currency operational account with the bank. If merchants are not registered with the bank then they can make the payment using Other payments screen. Customer can perform the payment within the customer's available limit for this service for the payment day.

The customer can only schedule an utility payment for a date not later than 30 days from the current date but bill payment can only be immediate.

This service performs immediate payment in real time. The payment amount is debited from customer's account and is credited to the merchant's account held with the bank in real time.

The service generates a unique reference number, which is displayed to the customer on successful completion of immediate payment or on successful scheduling of payment.

- Click On Utilities Payment menu
- Click on "Bill Payment" sub option
- Following screen will be displayed

Organisation	Contract Number	Account Number	Nickname
<input type="checkbox"/> InfoCom	96249925	2233000000080613/RNCBMD2X504/MDL	ElecBill
<input type="checkbox"/> Chisinau Gaz	4656989	2233000000080613/RNCBMD2X504/MDL	TeleBill
<input type="checkbox"/>			
<input type="checkbox"/>			

- User can make a payment by specifying following details for the payment :
  - i. Select any of the listed Payment Arrangements.
  - ii. Click the "Get Invoice" button to get the invoices for which Payment is to be made.

**Bill Payment** ?

**Payment Arrangements**

<input type="checkbox"/> Organisation	Contract Number	Account Number	Nickname
<input checked="" type="checkbox"/> InfoCom	96249925	2233000000080613/RNCBMD2X504/MDL	ElecBill
<input type="checkbox"/> Chisinau Gaz	4656989	2233000000080613/RNCBMD2X504/MDL	TeleBill

[Get Invoice](#) [Cancel](#)

**Invoices**

Select	Organisation	Invoice ID	Invoice Amount	Expiration Date
<input type="radio"/>	InfoCom	96249925	2,029.75	31/12/2013

[Next](#)

- Select the invoice and click next button. Following screen is displayed:

**Bill Payment** ?

**Limit Details**

<b>Maximum Limit</b>	150000.00	<b>Today's Available Limit</b>	149936.67
----------------------	-----------	--------------------------------	-----------

**Payment Details**

<b>Organisation</b>	InfoCom	<b>Invoice ID</b>	96249625
<b>Other Details</b>		<b>Expiration Date</b>	31/12/2013

**Payments**

Payments	Amount(MDL)
8	64.33

[Recalculate](#)

**Total Amount** 64.33

**Account Number**

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

- The Limit and payment details page will open allowing specifying the details as required.
- Specify the following:
  - Payment Amount (only if invoice allows partial payment)
  - Select the Account Number to pay from
- Click Submit button to proceed. The Payment Confirmation page opens as below

Payment Confirmation											
<b>Payment Details</b>											
Organisation	InfoCom	Invoice ID	96249625								
<b>Other Details</b>		Expiration Date	31/12/2013								
<b>Payments</b>		<b>Amount(MDL)</b>									
8		64.33									
<table border="0"> <tr> <td>Account Number</td> <td>2233000000084991/MDL/RNCBMD2X504</td> <td></td> <td></td> </tr> <tr> <td>Amount(MDL)</td> <td>64.33</td> <td>Payment Date</td> <td>30/04/2013</td> </tr> </table>				Account Number	2233000000084991/MDL/RNCBMD2X504			Amount(MDL)	64.33	Payment Date	30/04/2013
Account Number	2233000000084991/MDL/RNCBMD2X504										
Amount(MDL)	64.33	Payment Date	30/04/2013								
<div> <input type="button" value="Back"/> <input type="button" value="Confirm"/> <input type="button" value="Cancel"/> </div>											

- Click Back button on Payment Confirmation page to go to previous page with selected values
- Click Cancel button on Payment Confirmation page to cancel the Payment operation and navigate back to Home page.
- Click Confirm button on the confirmation page.
- In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
  - In case, customer has subscribed for Digital Signature or Smart card security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.

Payment Confirmation											
<b>Payment Details</b>											
Organisation	InfoCom	Invoice ID	96249625								
<b>Other Details</b>		Expiration Date	31/12/2013								
<b>Payments</b>		<b>Amount(MDL)</b>									
8		64.33									
<table border="0"> <tr> <td>Account Number</td> <td>2233000000084991/MDL/RNCBMD2X504</td> <td></td> <td></td> </tr> <tr> <td>Amount(MDL)</td> <td>64.33</td> <td>Payment Date</td> <td>30/04/2013</td> </tr> </table>				Account Number	2233000000084991/MDL/RNCBMD2X504			Amount(MDL)	64.33	Payment Date	30/04/2013
Account Number	2233000000084991/MDL/RNCBMD2X504										
Amount(MDL)	64.33	Payment Date	30/04/2013								
<b>One Time Password</b>											
Specify OTP here		(Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Payment screen.)									
<input type="text"/>											
<div> <input type="button" value="Submit"/> <input type="button" value="Cancel"/> </div>											

If the user does not receive OTP details, then user can click cancel button and can enter OTP later for this payment using Maintain Payment screen

- Click Submit to confirm the payment. The completion page opens indicating the reference id and status.

Payment Completion			
<b>Payment Details</b>			
Organisation	InfoCom	Invoice ID	96249625
<b>Other Details</b>		Expiration Date	31/12/2013
<b>Payments</b>		<b>Amount(MDL)</b>	
8		64.33	
<b>Account Number</b> 223300000084991/MDL/RNCBMD2X504			
<b>Amount(MDL)</b>	64.33	<b>Payment Date</b>	30/04/2013
<b>Transaction Status</b>			
<b>Reference ID</b>	130430000042		
<b>Date/Time</b>	30/04/2013 14:27:29	<b>Status</b>	Processed
<a href="#">Print</a>			

## 2.32 Other payments

This service allows the 24 Banking Customer to perform Other payments by doing following steps:

- Click on Utilities Payment link from menu.
- Click on "Other payments" sub option.

Adhoc Bill Payment			
<b>Limit Details</b>			
<b>Maximum Limit</b>	5000.00	<b>Today's Available Limit</b>	5000.00
<b>Payment Details</b>			
<b>Organisation</b>	<div style="border: 1px solid black; padding: 2px;">           Select ▼         </div>		
<p><b>WARNING!</b> Please make payments until the payment deadline date! In case when the payment deadline is a holiday day, the transfers should be performed on the previous working day. Bank will not be responsible for delays when money is transferred to the service provider, if conditions above are not respected.</p> <p>⚠Warning! Please check data entered. The bank not liable and does not guarantee successful transaction registration for incorrect data entered⚠</p>			
			<a href="#">Submit</a> <a href="#">Cancel</a>

- Specify the following details for Other payments:
  - i. Select an Organisation
  - ii. Following screen will be displayed.

### Adhoc Bill Payment ?

**Limit Details**

Maximum Limit	5000.00	Today's Available Limit	5000.00
---------------	---------	-------------------------	---------

**Payment Details**

Organisation

Sun TV ▾

Account Number

Select ▾

Amount

Field Name	Field Value
Nr. contractului	
N.P.P.	
Serviciu	Select ▾

**Payment Type**

☒ Immediate
 ☐ Future Dated

WARNING! Please make payments until the payment deadline date! In case when the payment deadline is a holiday day, the transfers should be performed on the previous working day. Bank will not be responsible for delays when money is transferred to the service provider, if conditions above are not respected.

⚠Warning! Please check data entered. The bank not liable and does not guarantee successful transaction registration for incorrect data entered⚠.

- i. Specify the account you wish to pay from
- ii. Specify the amount for payment
- iii. Specify the Payment fields specific to the selected organisation, if any
- iv. Select Payment Type as immediate (Amount will be debited from the user's account immediately)
- Or
- v. Select Payment Type as Future dated and specify a Future Date (Amount will be debited from the user's account on the date specified)

➤ Click Submit Button. Following confirmation page is displayed:

**Adhoc Bill Payment Confirmation** ?

---

**Payment Details**

<b>Organisation</b>	Sun TV	<b>Amount</b>	MDL 11.00
<b>Account Number</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68		

Field Name	Field Value
Nr. contractului	11
N.P.P.	22
Serviciu	TV

---

**Payment Type**

<b>Payment Type</b>	Immediate	<b>Payment Date</b>	01/11/2013
---------------------	-----------	---------------------	------------

- Click Back to go to previous page with selected values
- Click Cancel button to cancel the "Adhoc Bill Payment" operation and navigate back to Home Page.
- Click confirm button.
- In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
  - In case, customer has subscribed for Digital Signature or Smart card security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.

**Adhoc Bill Payment Confirmation** ?

---

**Payment Details**

<b>Organisation</b>	Sun TV	<b>Amount</b>	MDL 11.00
<b>Account Number</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68		

Field Name	Field Value
Nr. contractului	11
N.P.P.	22
Serviciu	TV

---

**Payment Type**

<b>Payment Type</b>	Immediate	<b>Payment Date</b>	01/11/2013
---------------------	-----------	---------------------	------------

---

**One Time Password**

**Specify OTP here**  (Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Payment screen.)

If the user does not receive OTP details, then user can click cancel button and can enter OTP later for this payment using Maintain Payment screen.

**Adhoc Payment Completion**

**Adhoc Payment Completion**

<b>Organisation</b>	Sun TV	<b>Amount</b>	<b>MDL</b> 11.00
<b>Account Number</b>	2233000000077634/RNCBMD2X504/MDL 997,958.68		

Field Name	Field Value
Nr. contractului	11
N.P.P.	22
Serviciu	TV

**Transaction Status**

<b>Reference ID</b>	131101001322	<b>Date/Time</b>	01/11/2013 11:44:37
<b>Payment Date</b>	01/11/2013	<b>Status</b>	Processed

Print

### 2.33 List of payments

This service allows 24 Banking customers to maintain payments. The payment contains payment details, such as Transaction id, From Account, Transaction Type, Payment Date, Amount, Transaction Status and Channel. To Maintain Payments follow the steps as mentioned below:

- Click on Utilities Payment link from menu.
- Click on "List of payments" sub-option.
- Following screen will be displayed.

**Maintain Payments**

**Maintain Summary**

**Status** Pending ▼

Select	Transaction ID	From Account	Transaction Type	Payment Date	Amount	Transaction Status
<input type="radio"/>	120228000793	2233000000086385/	Adhoc Payment	28/02/2012	MDL 11.00	Awaiting OTP

[View All](#)
Page 1 of 0
Total items 1

1

View/Delete
OTP
Amend
Cancel

- Select the Status as "Pending" to view the Adhoc Payments which are scheduled for the future date or the payments that are in Awaiting OTP status (select the status as "Historical" to view/Delete the payments rejected By Bank OR select the status as "Expired" to view/Delete payments that are either expired or deleted).
- Select a Payment from the list.
- Click View/Delete button. Following screen will be displayed. The screen will vary depending on the type of payment selected



**Adhoc Bill Payment** ?

**Adhoc Payment Completion**

<b>Organisation</b>	Sun TV	<b>Amount</b>	MDL 11.00
<b>Account Number</b>	MDL2233000000086385		


Field Name	Field Value
Nr. contractului	1
N.P.P.	1
Serviciu	TV

**Transaction Status**

<b>Reference ID</b>	120228000793	<b>Date/Time</b>	28/02/2012 09:50:44
<b>Payment Date</b>	28/02/2012	<b>Status</b>	Awaiting OTP


- Click Delete button. Following Confirmation box appears.

**Confirmation**

 Are you sure you want to delete the selected payment?

- Click 'No' to cancel the deletion or click 'Yes' to confirm the deletion. On confirmation below success message will appear.

**Confirmation**

 Payment details deleted successfully

- Click OTP button On the 'List of payments' Screen to specify the OTP details if the selected payment is in Awaiting OTP status. The panel will open to specify the OTP details as received by the customer on email and/or SMS.

**Maintain Payments** ?

**Maintain Summary**

Status Pending ▼

Select	Transaction ID	From Account	Transaction Type	Payment Date	Amount	Transaction Status
<input type="radio"/>	120228000795	2233000000086385/M	Adhoc Payment	28/02/2012	MDL 11.00	Awaiting OTP

**One Time Password**

Specify OTP here  (Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Transfer screen.)

- Click Submit button to submit OTP.
- Click on Cancel button on "List of payments" page to navigate back to home page.
- Click Amend button on 'Lis of payments' Screen to amend the scheduled Other payments (the payments that are authorised by the customer). Following screen will be displayed:

**Amend Adhoc Bill Payment** ?

**Limit Details**

Maximum Limit	5000.00	Today's Available Limit	4989.00
---------------	---------	-------------------------	---------

**Payment Details**

Reference Number 120228000797

Organisation Sun TV

Account Number 2233000000094804/MDL/RNCBMD2X400

Amount MDL

Field Name	Field Value
Nr. contractului	<input type="text" value="1"/>
N.P.P.	<input type="text" value="1"/>
Serviciu	<input type="text" value="TV"/>

**Payment Type**

☐ Immediate
 ☒ Future Dated 
Note - Payment can be scheduled upto 30 days in advance

- i. Amend amount field (if required)
- ii. Amend Payment Date field (if required)
- iii. Click on Submit button. Following screen will be displayed:

**Amend Adhoc Bill Payment Confirmation** ?

Payment Details			
Organisation	Sun TV	Amount	MDL 2.00
Account Number	2233000000094804/MDL/RNCBMD2X 400		
Field Name	Field Value		
Nr. contractului	1		
N.P.P.	1		
Serviciu	TV		

Payment Type			
Payment Type	Future Dated	Payment Date	01/03/2012

- iv. Click on cancel button to close the Page and to navigate back to Home page
- v. Click on Back button to go back to previous page without making any changes.
- vi. Click confirm button.
- vii. In case a customer has subscribed for Basic security as authentication mechanism in their profile, then on click of confirm button, customer will be sent an one time password (OTP) on their mobile and/or email. Customer will be presented with below screen to enter that OTP.
  - a. In case, customer has subscribed for Digital Signature security as authentication mechanism in their profile, refer Appendix A for steps for authorisation with these securities.

**Amend Adhoc Bill Payment Confirmation** ?

Payment Details			
Organisation	Sun TV	Amount	MDL 2.00
Account Number	2233000000094804/MDL/RNCBMD2X 400		
Field Name	Field Value		
Nr. contractului	1		
N.P.P.	1		
Serviciu	TV		

Payment Type			
Payment Type	Future Dated	Payment Date	01/03/2012

One Time Password	
Specify OTP here	<input type="text"/> <small>(Your transaction has been saved. If you do not receive the OTP details enter it later using Maintain Payment screen.)</small>

- viii. Click on cancel button to close the Page and to navigate back to Home page
- ix. Click on Submit button. Following screen will be displayed.

**Adhoc Payment Completion** ?

---

**Adhoc Payment Completion**

<b>Organisation</b>	Sun TV	<b>Amount</b>	MDL 2.00
<b>Account Number</b>	2233000000094804/MDL/RNCBMD2X 400		

Field Name	Field Value
Nr. contractului	1
N.P.P.	1
Serviciu	TV

---

**Transaction Status**

<b>Reference ID</b>	120228000797	<b>Date/Time</b>	28/02/2012 10:14:12
<b>Payment Date</b>	01/03/2012	<b>Status</b>	Scheduled

[Print](#)

### 2.34 Setup Payment Arrangement

24 banking customers may need to make payments to an organisation quite frequently from their specific Operational or card account present in their 24 Banking profile. They can create a payment arrangement where they can specify their own account, organisation and some payment details. This payment arrangement can be used to make payments.

This service allows customers to set up payment arrangements for making payments. It can be set up for organisations who are registered with the bank.

This service is used to create new Payment Arrangement. To Setup Payment Arrangement, follow the steps as mentioned below:

- Click on Utilities Payment link from menu
- Click on "Setup Payment Arrangement" sub-option
- Following screen will be displayed:

**Setup Payment Arrangement** ?

---

**Payment Arrangement details**

<b>Organisation</b>	Select <span style="float: right;">▼</span>
<b>Contract Number</b>	<input type="text"/>
<b>Nickname</b>	<input type="text"/>
<b>Account Number</b>	Select <span style="float: right;">▼</span>

[Submit](#) [Cancel](#)

- Specify the Payment Arrangement details
  - Select 'Organisation'

- Enter 'Contract Number' – this is your reference number in the organisation
  - Enter 'Nick Name' – this is to identify the payment arrangement
  - Enter the 'Account Number'
- Click Submit button to create the Payment arrangement.
  - Click Cancel to cancel the "Setup Payment Arrangement" operation and navigate back to Home Page.

### 2.35 Maintain Payment Arrangement

This service allows 24 Banking customers to view, amend and delete their existing payment arrangements. The payment arrangement contains organisation, contract number, account number and nickname.

The deletion of a payment arrangement does not affect the existing scheduled payments set up by the customer using the payment arrangement.

This service is used to view/amend/delete already existing Payment Arrangement. To Maintain Payment Arrangement, follow the steps as mentioned below:

- Click on Utilities Payment menu.
- Click on "Maintain Payment Arrangement" sub option.
- Following screen will be displayed.

Select	Organisation	Contract Number	Account Number	Nickname
<input type="checkbox"/>	InfoCom	212589	2233000000080613/RNCBMD2X504/MDL	ElecBill
<input type="checkbox"/>	Chisinau Gaz	4656989	2233000000080613/RNCBMD2X504/MDL	TeleBill

Amend Delete Cancel

- Select any number of existing payment arrangements for delete and Click Delete button to delete the specified payment arrangements after confirmation.
- Click Cancel button to cancel the "Maintain Payment Arrangement" operation and navigate back to Home Page.
- Select any one of existing payment arrangement from the list and click Amend to amend the selected payment arrangement. Following screen will be displayed.

937-Payment Arrangement details

695-Organisation: Moldtelecom

315-Contract Number: 00010396

693-Nickname: gift

28-Account Number: 2233000000077634/RNCBMD2X504/MDL 997,727.09

161-Submit 148-Cancel

- Modify the required details and click submit button.

## Security

Home	Account Information	Fund Transfer	Beneficiary	Deposits	Customer Services	Utilities Payment	<b>Security</b>	Exchange Rates
------	---------------------	---------------	-------------	----------	-------------------	-------------------	-----------------	----------------

Manage Security  
 Certificate Requests  
 Upload Certificate

### Manage Security

This service allows 24 Banking customers to manage their security credentials like change their Login Password.

**Manage Security**
?

**Change Login Password**

☒ **Change Standard Login Password**

**Authentication/Authorization Security Options**

☐ **Request Login Authentication/Transaction Authorization Security Change**

Submit Cancel

User will need to select a radio button and click submit button to perform a desired function.

**Change Password**
?

**Change Login Password**

Old Login Password   
 New Login Password   
 Confirm New Login Password

Submit Back Clear Cancel

To access and to use these services follow the steps as mentioned below:

#### 2.35.1 Change Login 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 Password" operation and navigate back to Home Page.
- Click Back to come back to previous page without making any changes.
- Click Submit button to process the change login password request.

## Change Password Completion



### Change Password - Status

<b>Date/Time</b>	14/09/2011 11:12:58 AM
<b>Status</b>	The password for the personal banking user updated successfully.

### 2.35.2 Request Login Authentication Security Change

- User can select Authentication/Authorization Security Options either as OTP or digital signature. The OTP means, user is required to login using Basic security and authorisation of transactions would require OTP. However, for digital signature, the user would need to login using their digital signature and also requires to use the digital signature to authorise the transactions. The change in security will take place when the request is accepted and processed by Bank and customer profile is uploaded. The authentication/authorization request will be visible under Maintain Requests sub menu.

### Request Login Authentication/Transaction Authorization Security Change



#### Authentication/Authorization Security Options

- ☐ OTP  
☒ Digital Signature  
☐ Smart Card



- Click Submit to process the authentication/authorization request.
- Click Clear button to clear the text field's values.

### Request Login Authentication/Transaction Authorization Security Change



#### Request Login Authentication/Transaction Authorization Security Change

<b>Authentication/Authorization Security Options</b>	Digital Signature
--	-------------------

#### Transaction Status

<b>Reference ID</b>	000000000000008
<b>Date/Time</b>	14/09/2011 15:21:11
<b>Status</b>	Request submitted successfully.

## 2.3 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

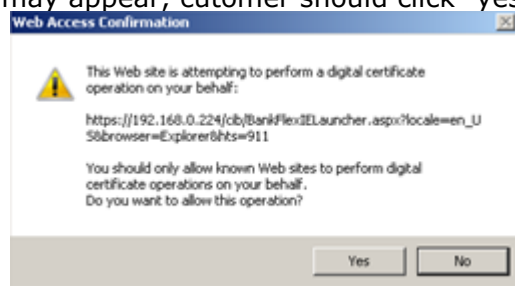
keys in a folder on their computer. Once the customer requests and downloads the certificate, it is to be uploaded. Please refer section 9.3 Upload Certificate.

#### 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			
Select	Request Id	Date	Status
<input type="radio"/>	30	02.04.2012 02:34:03	Received
<input type="radio"/>	29	02.04.2012 02:23:05	Received
<input type="radio"/>	28	02.04.2012 01:12:38	Received
<input type="radio"/>	27	02.04.2012 01:08:04	Received
<input type="radio"/>	26	02.04.2012 01:05:50	Received
<input type="radio"/>	25	02.04.2012 01:02:37	Received
<input type="radio"/>	24	02.04.2012 09:46:04	Received
<input type="radio"/>	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

Select	Request Id	Date	Status
<input type="radio"/>	30	02.04.2012 02:34:03	Received
<input type="radio"/>	29	02.04.2012 02:23:05	Received
<input type="radio"/>	28	02.04.2012 01:12:38	Received
<input type="radio"/>	27	02.04.2012 01:08:04	Received
<input type="radio"/>	26	02.04.2012 01:05:50	Received
<input type="radio"/>	25	02.04.2012 01:02:37	Received
<input type="radio"/>	24	02.04.2012 09:46:04	Received
<input type="radio"/>	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	Request Id	Date	Status
208	208	08/04/2013 07:01:37 PM	Revoked
207	207	08/04/2013 07:00:18 PM	Revoked
206	206	08/04/2013 06:56:54 PM	Revoked
205	205	08/04/2013 06:52:25 PM	Downloaded
197	197	03/04/2013 10:46:26 AM	Revoked
192	192	03/04/2013 10:16:46 AM	Revoked
191	191	03/04/2013 10:15:34 AM	Revoked
190	190	03/04/2013 10:11:41 AM	Revoked
189	189	03/04/2013 10:09:27 AM	Revoked
188	188	03/04/2013 10:06:01 AM	Revoked
182	182	02/04/2013 06:01:36 PM	Downloaded
181	181	02/04/2013 06:01:03 PM	Revoked
180	180	02/04/2013 05:56:52 PM	Revoked
179	179	02/04/2013 05:53:54 PM	Revoked
178	178	02/04/2013 05:48:24 PM	Downloaded
177	177	02/04/2013 05:44:30 PM	Revoked
163	163	02/04/2013 04:11:35 PM	Revoked
159	159	02/04/2013 03:25:01 PM	Revoked

[Step 1 - Request for Certificate](#)
[Step 2 - Request for Certificate](#)
[Download](#)
[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 -> Individuals

192.168.0.221

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			
Select	Request Id	Date	Status
<input type="radio"/>	30	02.04.2012 02:34:03	Pending
<input type="radio"/>	29	02.04.2012 02:23:05	Received
<input type="radio"/>	28	02.04.2012 01:12:38	Received
<input type="radio"/>	27	02.04.2012 01:08:04	Received
<input type="radio"/>	26	02.04.2012 01:05:50	Received
<input type="radio"/>	25	02.04.2012 01:02:37	Received
<input type="radio"/>	24	02.04.2012 09:46:04	Received
<input type="radio"/>	23	02.04.2012 09:33:57	Received

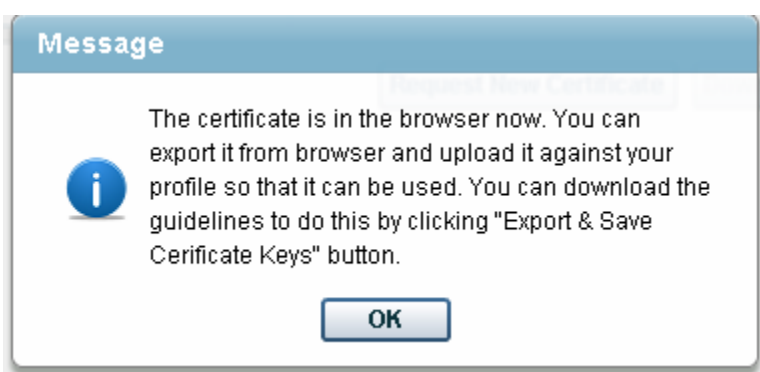
Request New Certificate Download Certificate Export and Save Certificate Keys

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

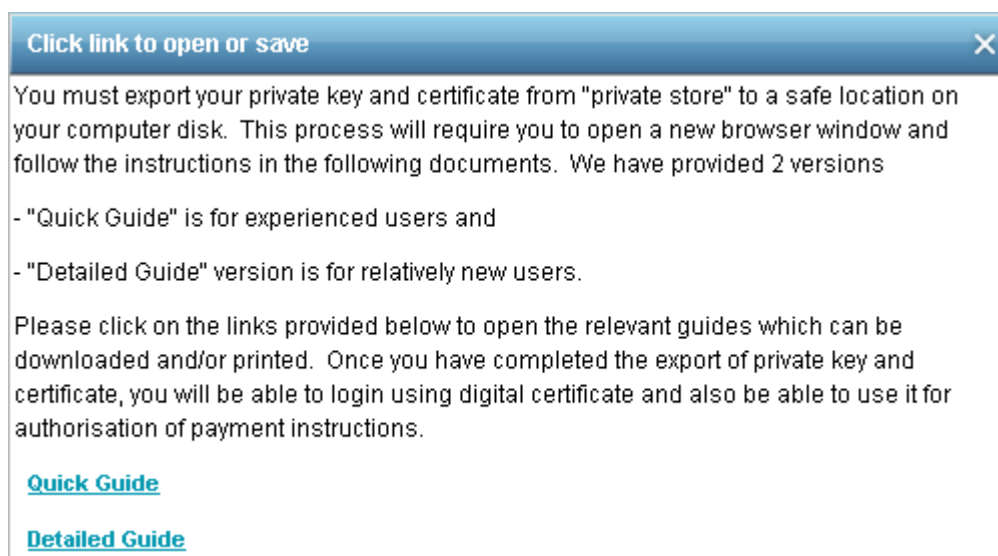
Certificate Requests			
Requests			
Select	Request Id	Date	Status
<input type="radio"/>	31	02.04.2012 03:00:38	Accepted
<input type="radio"/>	30	02.04.2012 02:34:03	Received
<input type="radio"/>	29	02.04.2012 02:23:05	Received
<input type="radio"/>	28	02.04.2012 01:12:38	Received
<input type="radio"/>	27	02.04.2012 01:08:04	Received
<input type="radio"/>	26	02.04.2012 01:05:50	Received
<input type="radio"/>	25	02.04.2012 01:02:37	Received
<input type="radio"/>	24	02.04.2012 09:46:04	Received
<input type="radio"/>	23	02.04.2012 09:33:57	Received

Request New Certificate Download Certificate Export and Save Certificate Keys

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



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



### 2.36 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

Serial

Subject

Authority Name

Key Expiry Date

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

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

**Certificate Requests** ?

**Requests**

Key File	<input type="text" value="Bankflex-2011.cer"/>	<input type="button" value="Browse"/>	<input type="button" value="Read Certificate"/>
Serial	<input type="text" value="71044EF802992BDE327D"/>		
Subject	<input type="text" value="CN=Vikas Gupta, S=Haryana, PostalCode=122016, OU=Development, O=Eon Technologies Pvt Ltd, C=IN"/>		
Authority Name	<input type="text" value="Tata Consultancy Services Certifying Authority"/>		
Key Expiry Date	<input type="text" value="20120914"/>		

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

## Exchange Rates

Home	Account Information	Fund Transfer	Beneficiary	Deposits	Customer Services	Utilities Payment	Security	Exchange Rates
								NBM Rates
								BCR Commercial Rates

### 2.37 NBM Rates

This option allows 24 Banking customers to view the NBM exchange rates. To view NBM exchange rate, follow the steps as mentioned below:

- Click on the Exchange Rates link from menu.
- Click on "NBM Rates" menu.

## NBM Rates



Date 09/03/2012

## Exchange Rates

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 bielorusa	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 sirb	941	CSD	100.00	14.610000
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	0.960000

Cancel

**2.38 BCRC Commercial Rates**

This service allows 24 Banking customers to view the latest exchange rate to be applied for performing financial transactions. To view exchange rate, follow the steps as mentioned below:

- Click on the Exchange Rates link from menu.
- Click on "BCR Commercial Rates" menu.
- Following screen will be displayed.

## Commercial Rates



Type Current

Submit

## 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

Print

## Secure Messages

This service enables user to view the messages received in his inbox. Click the link "X(Unread message count) new messages" on the home page. Following screen will be displayed.

**Messages** ?

**Inbox Messages (0)**

	Subject	Date
<input type="checkbox"/>	<a href="#">this is broadcast message</a>	01.09.2011 12:20:16
<input type="checkbox"/>	<a href="#">RE: Password Related Issue</a>	01.09.2011 11:49:02

[Trash](#) [Sent messages](#) [Compose](#) [Delete](#)

- Message details can be viewed by clicking on Subject link of the message as below.

**Inbox Messages** ?

**Message**

**Date** 01.09.2011 12:20:16

**Subject** [this is broadcast message](#)

**Message**

hi..

[Inbox](#) [Reply](#)

- To Delete a message
  - Select one or more messages by clicking their check boxes. Click Delete.
  - Confirm by clicking 'Yes' button or 'No' otherwise
- Click on Trash button to view all the deleted messages

**Messages** ?

**Trash Messages**

	Subject	Date
<input type="checkbox"/>	<a href="#">RE: Funds Transfer</a>	01/09/2011 13:30:55

[Inbox](#) [Restore](#) [Sent messages](#) [Compose](#) [Delete](#)

- To delete the message permanently
  - From Trash, select one or more messages
  - click Delete
  - Click Yes to confirm the deletion and No otherwise
  - The messages will be deleted and will not be visible
- Click Compose button to create and send new message.
- Following screen will be displayed:

**Compose Message** ?

---

**Message**

Account Number Select ▼

Subject Select ▼

Message

Inbox
Send

- Specify the following details
  - Select the Account Number you want the message to be associated with.
  - Select the Subject for the mail.
  - Enter the message body.
  - Click Send button to send the mail to the specified account number.
  - Click Inbox to go back to your Inbox without sending the message.
- Click Sent Messages button to view all the messages sent

**Messages** ?

---

**Sent messages**

	Subject	Date
<input type="checkbox"/>	<a href="#">Funds Transfer</a>	02.09.2011 14:22:52
<input type="checkbox"/>	<a href="#">Address Change</a>	01.09.2011 13:36:40
<input type="checkbox"/>	<a href="#">Funds Transfer</a>	01.09.2011 13:34:33
<input type="checkbox"/>	<a href="#">Funds Transfer</a>	01.09.2011 13:30:42

Inbox
Trash
Compose
Delete

## Appendix

### A. Transaction Authorisation

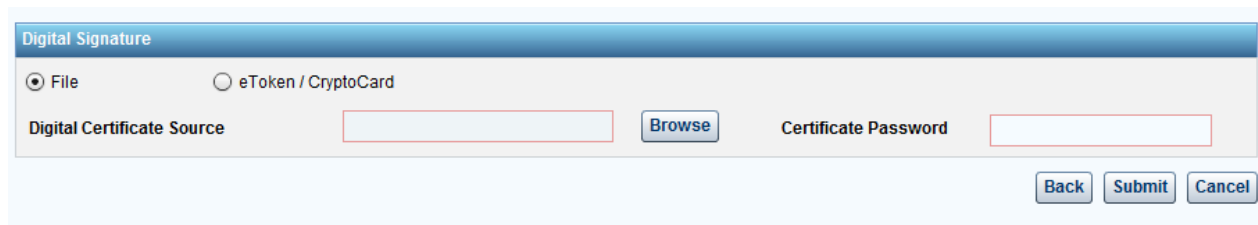
#### ***Using Digital Signature***

In case a customer has opted for Digital Signature authentication mechanism in their profile and has successfully uploaded their digital certificate as per section 9.3 Upload Certificate, they will be presented with below screen for selecting Digital certificate and to specify certificate password for authorisation purposes.

After specifying certificate details, customer needs to click submit to send the transfer/payment for processing.

If customer clicks cancel button, it will abort the transfer/payment operation.

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



### B. 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.

### C. FAQ

#### ***C.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 2.4 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.

**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 "9.2 Certificate Requests" and section "9.3 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.2. 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 C.1 to get the new password.

**C.3. What should I do if I my digital certificate is expired or revoked**

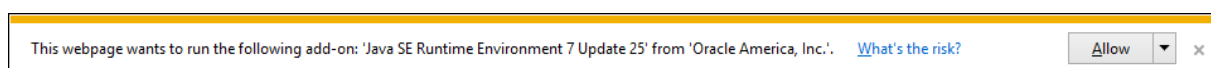
When you perform login using the expired or revoked certificate, the system will inform you the same. In such a case, login using 'Certificate Request' in Security drop down on the login page. After login, you will only be provided with access to request & upload certificate services only.

Please refer section "9.2 Certificate Requests" and section "9.3 Upload Certificate" in this guide for steps. After uploading the certificate, you need to logout and login again to access the full applicable functionality.

**D. Setup Requirements for Digital Signature**

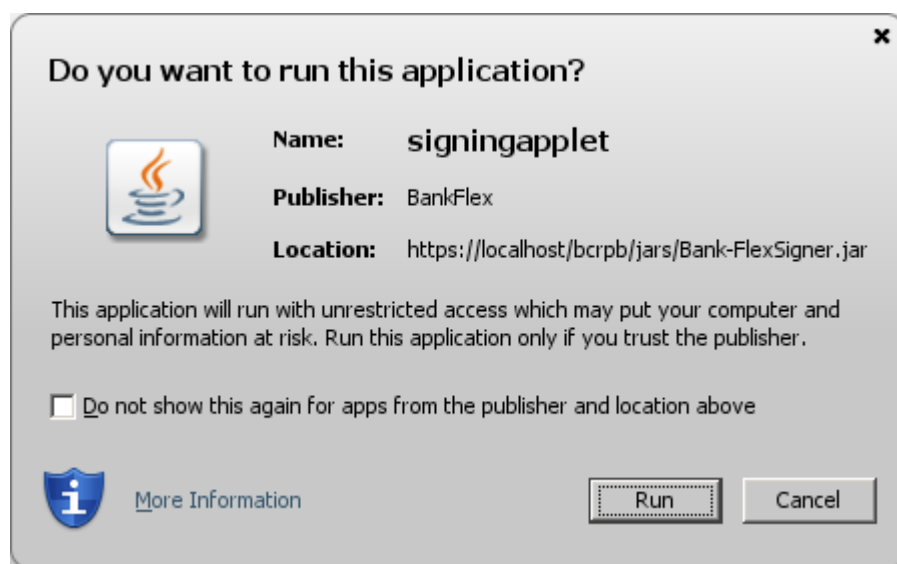
For using Digital Certificate using File Browse option on Logon or Authorization purposes, the system will check whether Java JRE is installed on the machine. If it is not found, then it will automatically prompt you to download it. Follow the instructions on the Java website for the installation and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