I am George and I'm glad to meet you.

User manual

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Introduction

Who is George?

George is the first smart banking in Romania and is part of the Erste Group Internet Banking platform, one of the biggest Internet Banking platforms in Europe, with more than 4 million users.
Why George? Simple, that's the name of the first auto pilot in the world. Invented more than 100 years ago by Lawrence Sperry, the first auto pilot changed for ever the aviation industry. "Let George do it" soon became the expression for confidence that technology can make your life easier and better.
This is George's role also,,to make everything simpler and smarter: from the first login to the most important transaction, simplifying your life and making banking finally cool.
In this manual you will find the main information that will help you discover how to use George.

Access link

From here you can access George – web version https://george.bcr.ro

Terms of use and security:

You may access George from any computer or laptop/notebook connected to the Internet, with Windows/Mac OS operating system and the following browser versions:

Chrome; the latest browser version and up to 4 versions before

Safari; the latest browser version and up to 2 versions before (Mac)

Internet Explorer 11

Mozilla Firefox; the latest browser version and up to 1 version before

Opera; the latest browser version and up to 1 version before

George is also accessible on mobile devices such as smartphones and tablets through the web browsers related to the operating systems - the responsive web version.

Don't forget the following:

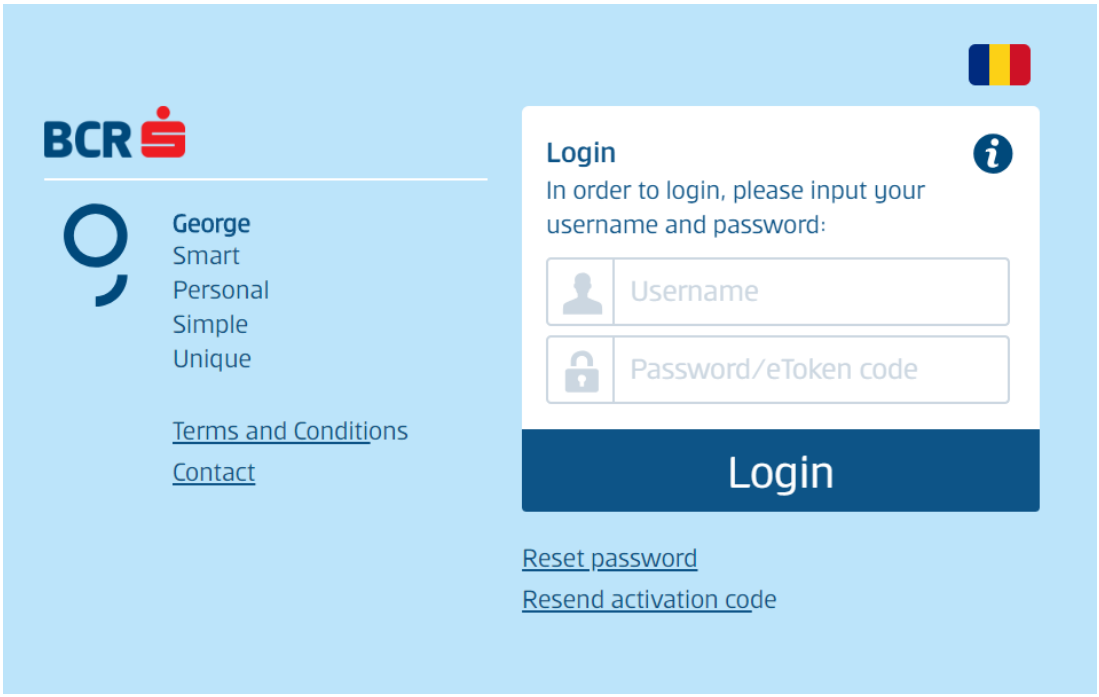
- The authentication and sign in information related to your George account is confidential and I recommend that you do not share it with other people, regardless of the situation.
- Use George from the personal computer by using an operating system and antivirus solution permanently updated. Make sure that the site you have accessed is secured (https) and check the security certificate of the site.
- Always use the sign out button to exit **George application.** (If the sign out button is not used, the session will remain active for 15 minutes. This means that reopening the George page will be made without requesting authentication data)
- And probably the most important thing, if someone or something requests confidential data, don't provide it. **Do not share with anyone your confidential data.** If this happens, please contact the Bank as soon as possible.

Login:

Fill in your login information to access the application:

- **Username** – allocated by the Bank and provided with subscription to this service or previously selected by you in the application (**Alias**)
- **Password** – fill in the code generated with the BCR eToken application (or with the token device) or static password.

To access the application, press the button **„Login”** after filing in the "Username" and "Password" fields.



First authentication in George

When you first login in **George** you will be welcomed by a screen where you can customize your login data. If you were already using the previous platform Click24 with password authentication than you you will be able to change the static password with a new password of your choice, and the username assigned by the bank can be replaced by setting an alias, a personalized name, chosen by you.

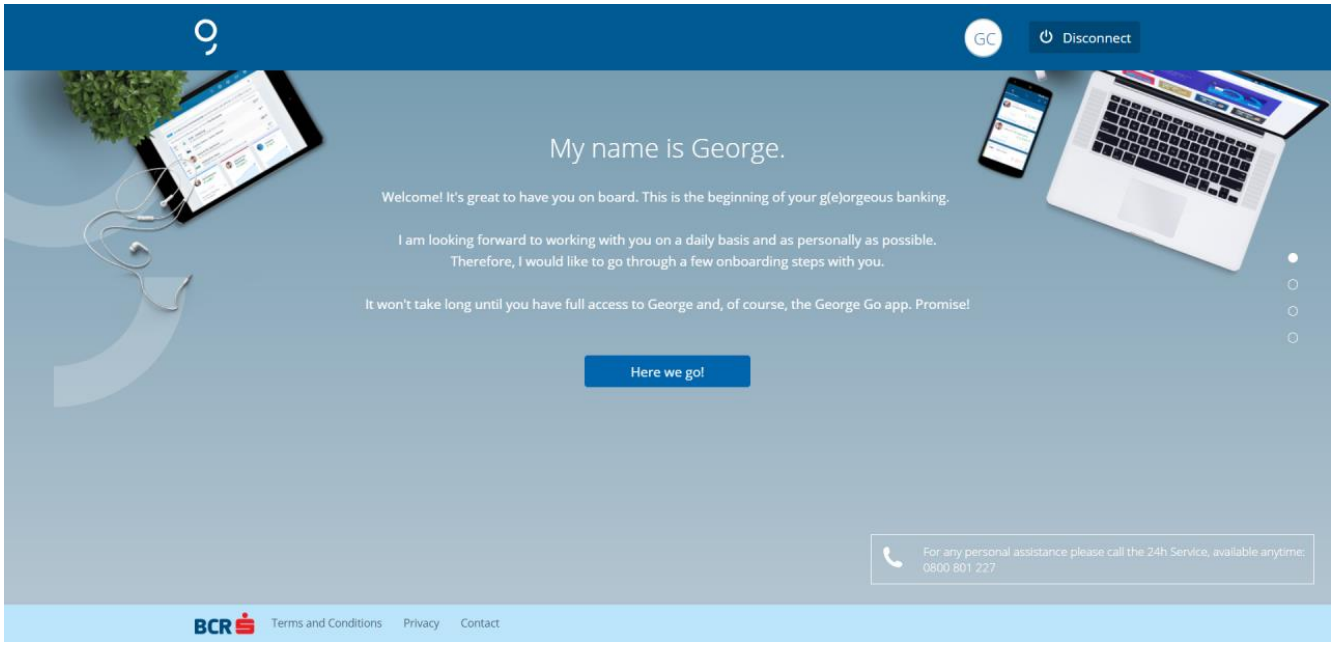
The “Welcome!” message

As soon as you have logged in, you will go through a series of screens for enrollment in George.

In Step 1, George presents itself and talks about how you will be banking together.

In the next screen, you will need to fill in or confirm the email address through which will keep in touch.

Then, in the next screen, you will need to confirm your consent to personal data processing, give us marketing consent, and your automatic profiling agreement by checking or unchecking the boxes.



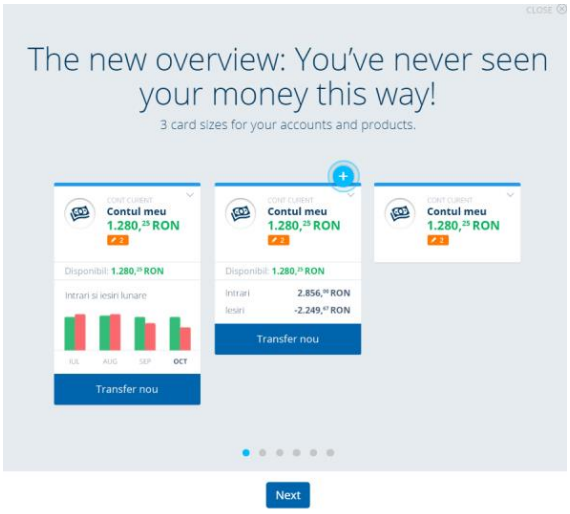
And in the last step you have to click the "I'm ready" button and thus you will access George. Or, if you want to read again something from the previous screens, you can access the "Back" button.

If you disconnect before the end of the process, the process will resume at the next login.

Info Tour

You will go through a brief presentation of George to know what it can do for you and how it can do these things, and also how it looks.

In the first screen he shows the methods of displaying your products. You will also notice the dynamic icon that I recommend you press to read more about George's display methods. To close it, click again on the icon that this time looks like this:



And to move on to the next step, press the "Next" button and you will go to the second screen. Here you will find that you can arrange the products to your liking by drag & drop. You also have a dynamic icon to find out more details.

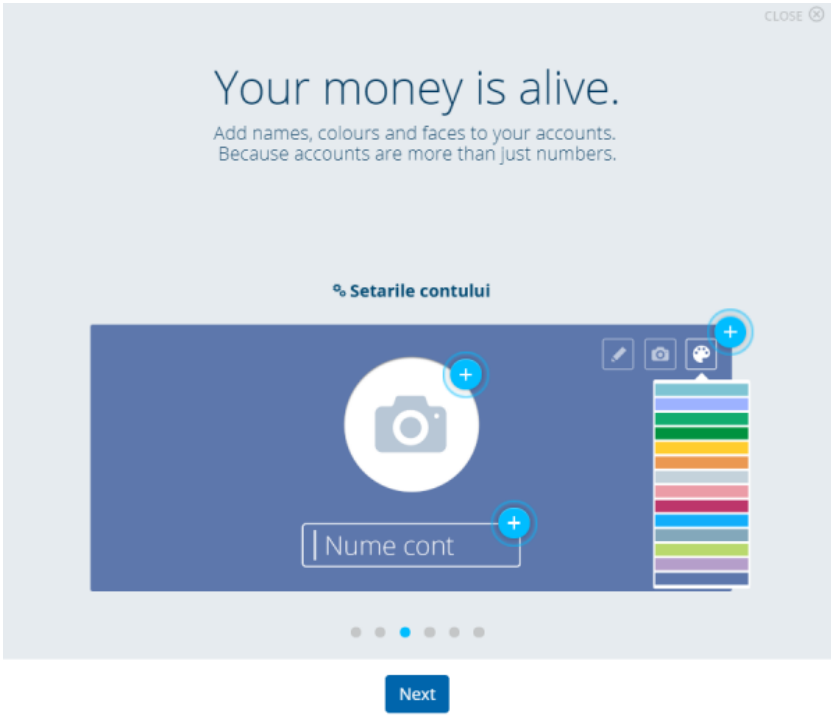
On the third screen, I will tell you how customizable George is. You can add names, colors and faces to your accounts because accounts are not just about numbers. This time you have 3 dynamic icons. Click on them to learn more about how you can fully customize your George account.

The following screen shows you two ways to view your products, box or list. You choose how to personalize your George account.

In the penultimate step I will tell you about contact methods in case you need help and assistance. Here we have 2 dynamic icons that I recommend you to access for more clarifications.

And in the last step I will tell you that you have completed the Info Tour successfully and you have access via the "Home" button to George and your main page.

At any time you can close the Tour by accessing the close button INCHIDE from the top right.



Financial Assistant Tour

At the second login to your George account, you will go through the tour, this time the Financial Assistant Tour, the improved version.

In the first step I will show where you find the new Financial Assistant, in its enhanced and improved form.

On the next screen, you will see how I display your cash flow, the evolution of your earnings and expenses.

In the next step, you will see how I display the analysis of your transactions by categories.

On screen 4, I will show you that you can set your own transaction categorization rules.

On the following screen I will show you that you can manage your Financial Assistant settings, and where you can find its presentation to view it again.

And on the last screen I tell you about another useful function, Snapshot. You can make a capture of your financial situation with the most important actions in your account. The Snapshot extraoption is found in George Store.

To exit the Tour, you have to click the "To the Financial Assistant" or "Close" button on the top right.

In any case, you can close the Tour whenever you feel you are ready by accessing the close button

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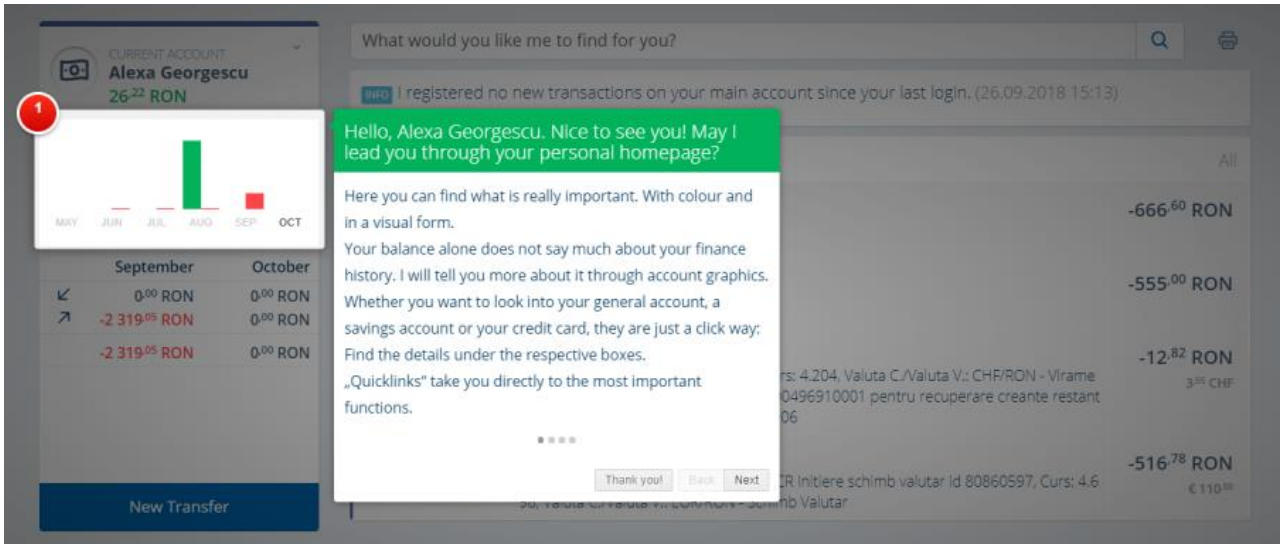
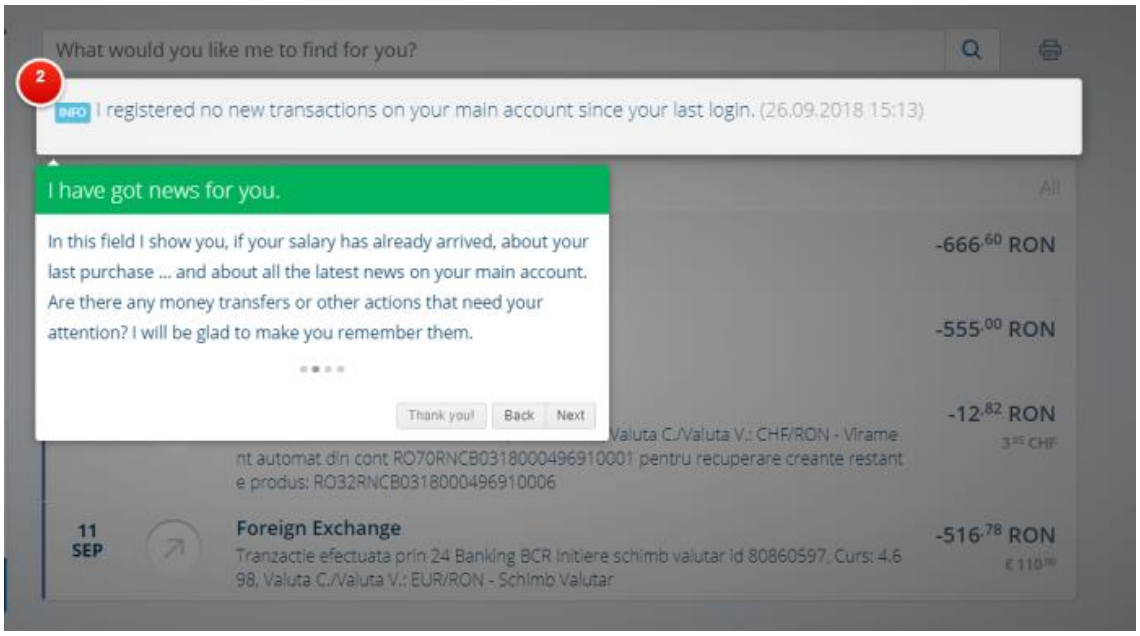
Dynamic Tutorial

Also at first login to your account I show you a dynamic tutorial for the start page, Home.

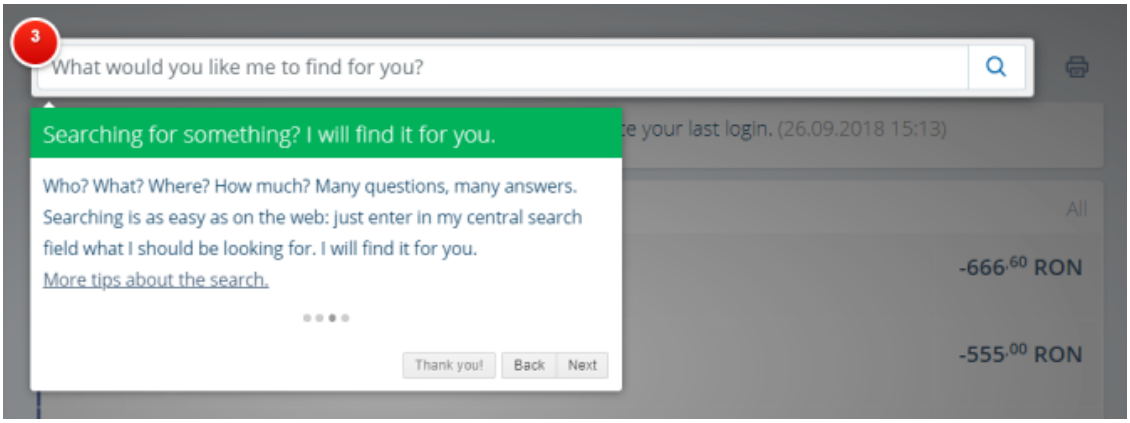
This tutorial goes through all of the important sections of the page and explains how it works to make it easier for you to navigate through George. No matter how intuitive George is, a helping hand did not hurt anyone.



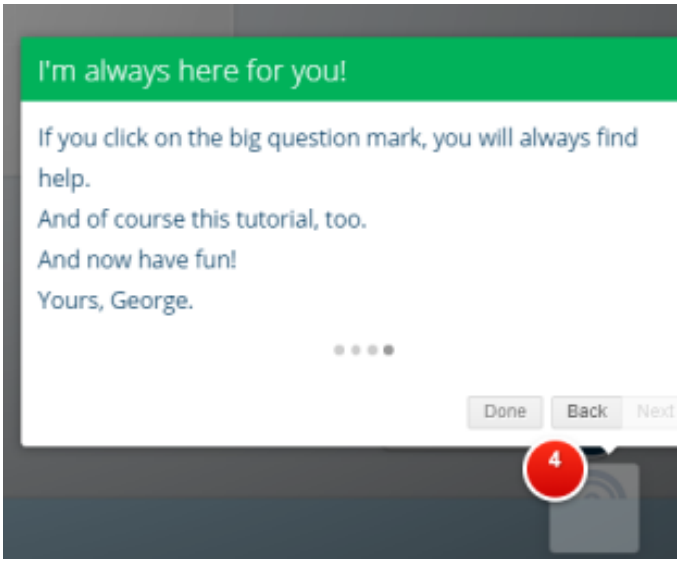
You can go further in the Tutorial by clicking on the "Next" button.

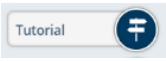


And if you want to go back to a particular screen, press the "Back" button.



And if you'd rather discover what George can do by yourself, click the "Thanks" button and start browsing.



This tutorial can also be accessed later, not just on your first login to George. You will find it anytime you need at the bottom of the screen, in the footer, in the "Help" area, accessing the icon and clicking the button named "Tutorial" 

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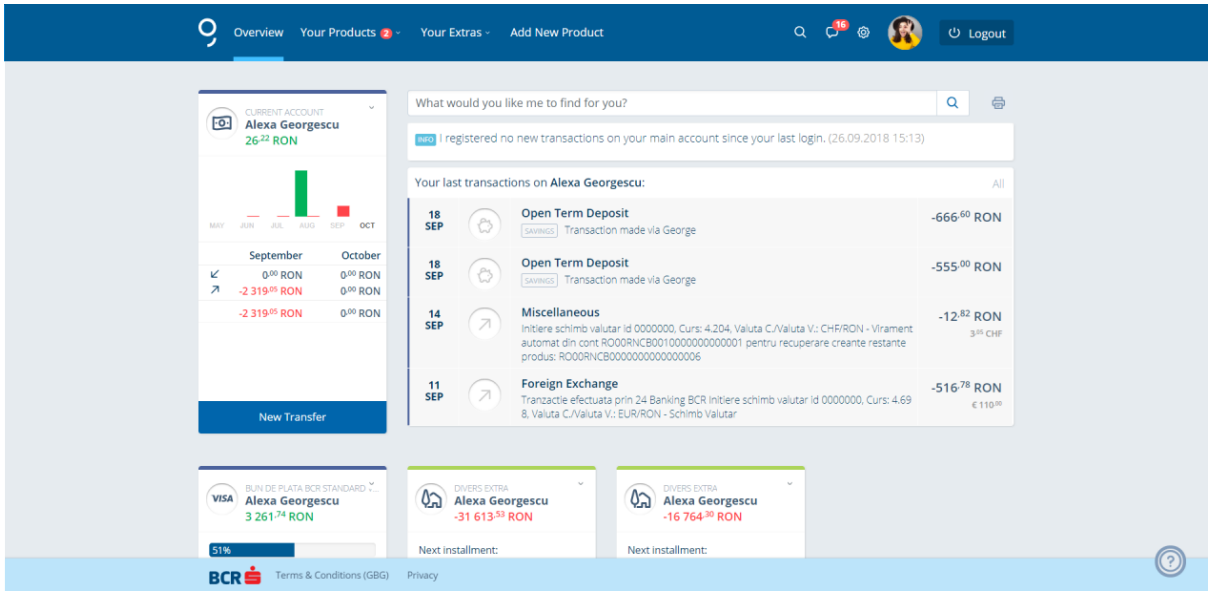
Home Section

Immediately after I presented to you what George can do, you will go to the Home section, the page where I show you the full picture of your financial situation.



Home, the main page of your George account, is a good starting point: here I will show you the overview of your finances, from your salary account to your savings accounts, from your credit card to the mortgage loan. And as money is personal, you can give this platform what shape you want, make it as personal as you want. Customize your Home section to your liking.

It's up to you if you want me to display your accounts and cards as individual boxes or as a list. You can always come back from one listing to another. You can do it at any moment from the Settings.

or

Box Mode

I automatically display in the Home section all your accounts, cards and other products in box format. Each box displays the most important information about your products, as well as shortcuts to your most frequent actions (such as new transfer).

By accessing a box you will see details about that product.

On the right, at the top of each box, you'll find **its settings**. In Settings you can choose the size of the box, its name, the color or you can choose a picture from the detailed settings. In this way you tell me how you want me to display your account, cards, loans etc. You can also completely hide any product on the main page if you feel it is not necessary for your daily routine. "Hidden products" are still there, of course. You can find them at any time from the main menu.

Through the **Drag & Drop** magic you can rearrange any box according to your preferences and priorities. Just pull the box from the top edge with the mouse to place it where you want.

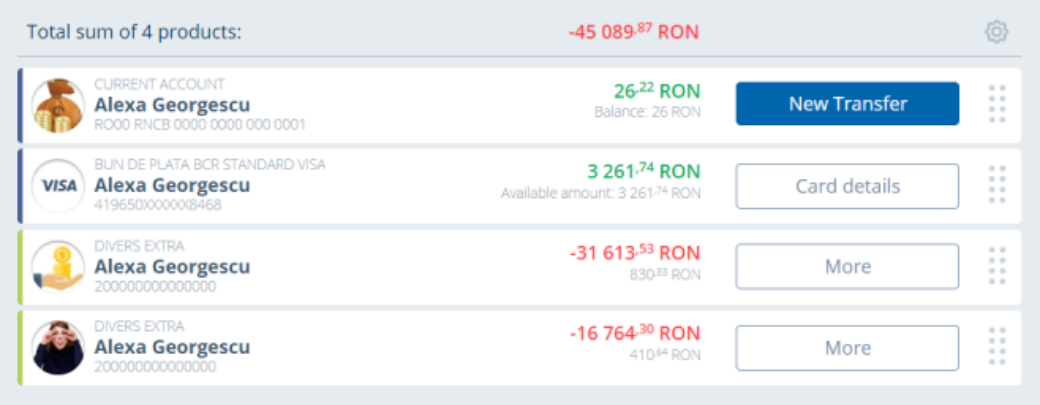
By arranging boxes one on top of the other, you can create a Product Group, such as a group for all your savings accounts.

The product you place in the upper left corner of the window will always be **your main account** for which I will show you more details, the most recent transactions and important messages.

By the way, if you are interested in the total amount of all your products, I recommend that you activate the amazing extraoption **Account summary**, a free extraoption that you can find in **George Store**. With this extraoption, I will display in the Home section the summary of your accounts either on multiple individual boxes or in one.

List mode: line by line

If you prefer, I can show your products line by line, on list format. Here you can also use the **"Drag & Drop"** facility with your products and thus **change the** display order or make **Product Groups** by pulling the products on the respective lines. In **Settings** you will find on the first line a feature to **hide** any product from the list and from Home.



The first product in the list will always be **your main account** for which I will display more information in the box found in the upper left corner.

The main feature of the list mode is the total amount of products listed that you will see in the list head. It is important to know what **current balances** I will take into account:

- Current accounts and savings accounts
- Credit cards
- Loans

For **Product Groups** I will calculate sub-totals.

What I will **not** consider in the total amount:

- Those products you choose to hide from the Home section (through Settings)

Moreover, I will hide the Account Summary extraoption from Home when you are on the list display mode.

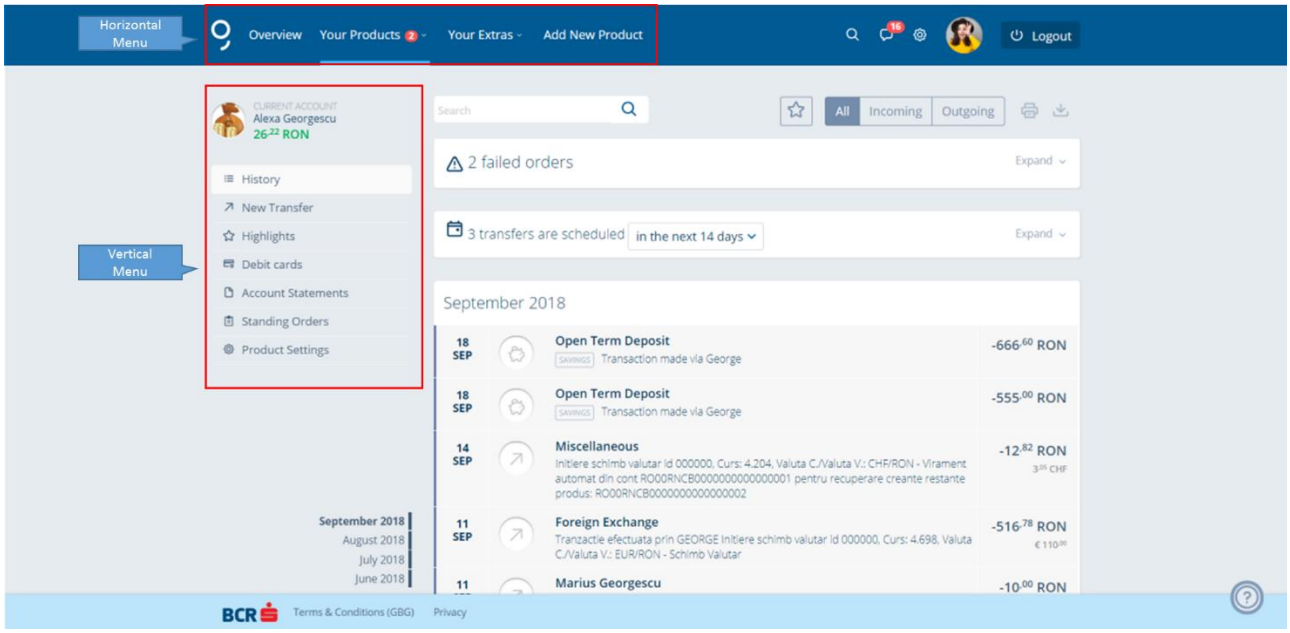
Wallpaper

Last but not least, with the free extraoption **Wallpaper** you can personalize your Home section, give it a special note, as you like, by choosing colorful pictures. Find out more in **George Store**.

Menus in George

In George you will meet two types of menus:

1. Horizontal: options available in this menu are static throughout the navigation in George;
2. Vertical displayed on the right: its content is dynamic depending on the product/service accessed during navigation in George.

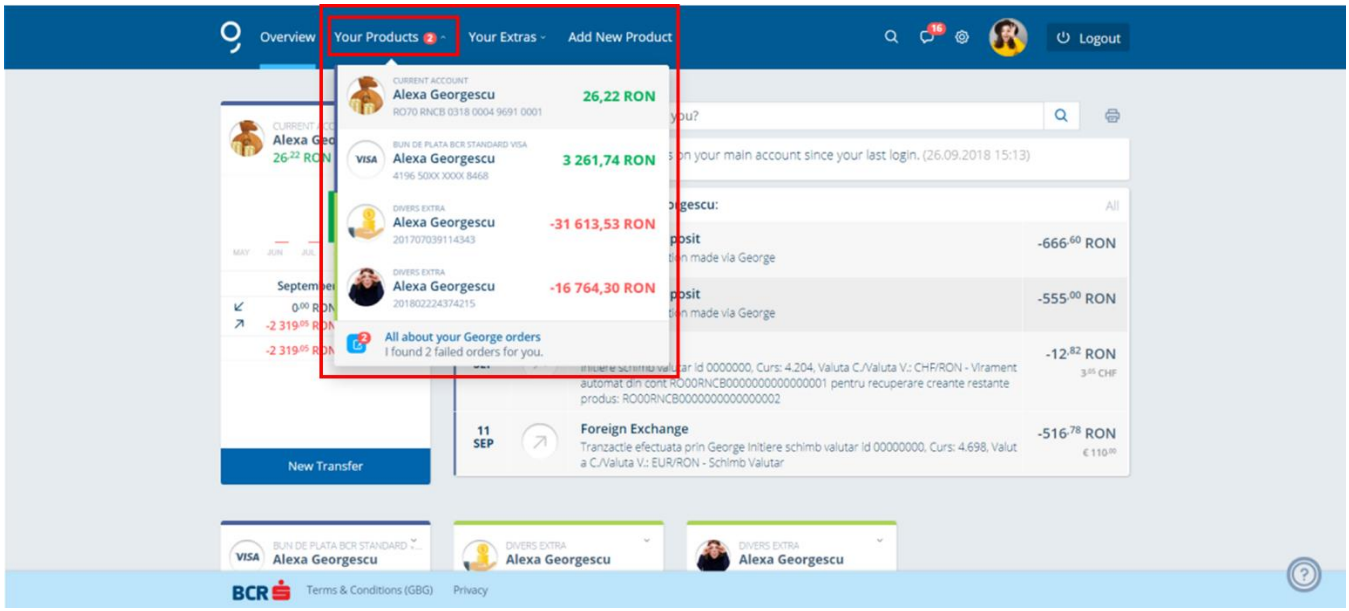


Below I explain the full features of each menu available in the application.

Note: **The menus available in the application are dynamic. They are displayed depending on to the active products you hold with BCR when you access the application.**

We talked about the Home section. Let's continue...

Your products



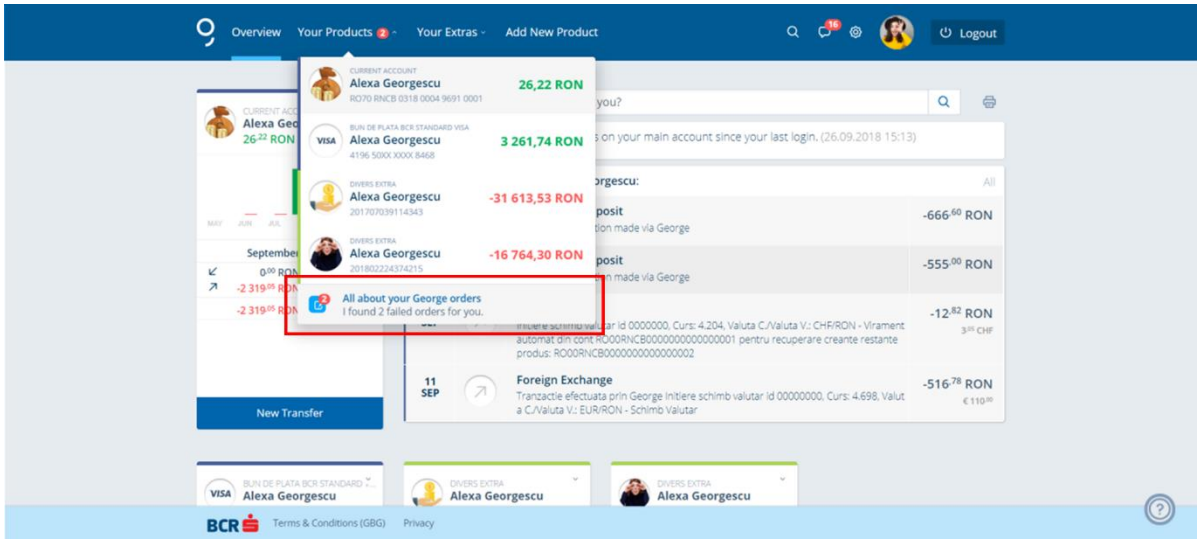
To see all your BCR products, click on "Your Products" or the arrow from the right of the respective menu and all products will unfold. To select one of them, click it. I will redirect you to the page of the respective product, with access to all information about it (e.g.: pending transfers, amounts blocked, history of transactions) and you will have access to the vertical menu on the left.

Now you can already realize what type of product you choose not only by name, but also by the icon next to the product name.

I will give you some examples:

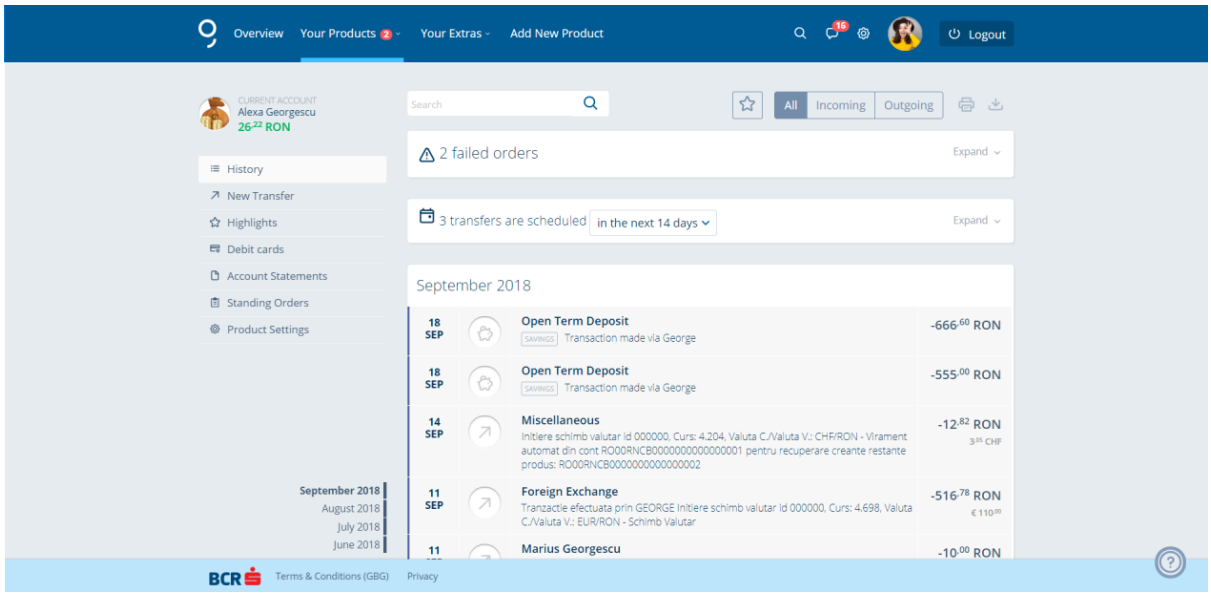
- Account icon:
- Card icon:

Here you will also find the summary of your pending transactions made through George.



Accounts

If you have selected a current account, you will find options and features related to the account selected (e.g.: transaction history, new transfer, bank cards, recurring payments, direct debit, product settings etc.).



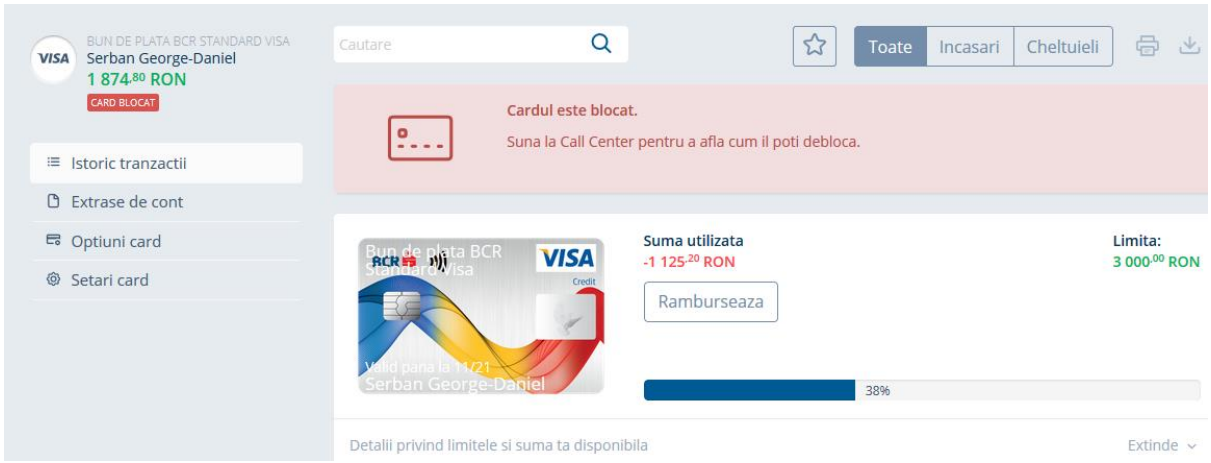
Cards

If you have chosen a card, you will see all details of that card (e.g.: transaction limits, history of transactions etc.) and you will have access to the vertical menu on the left.

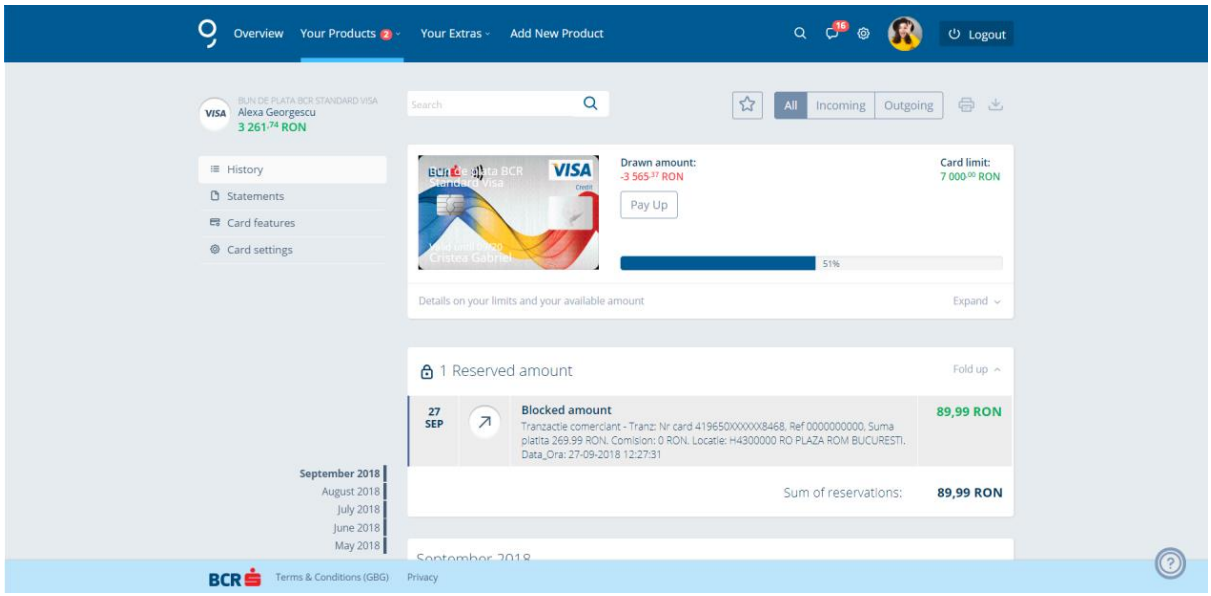
Details of the card are displayed depending on the card type (debit/credit).

From the vertical menu on the left you can view the features of the card, the main events, product settings etc.

In case a credit card is blocked, you will see a red label saying “blocked card”

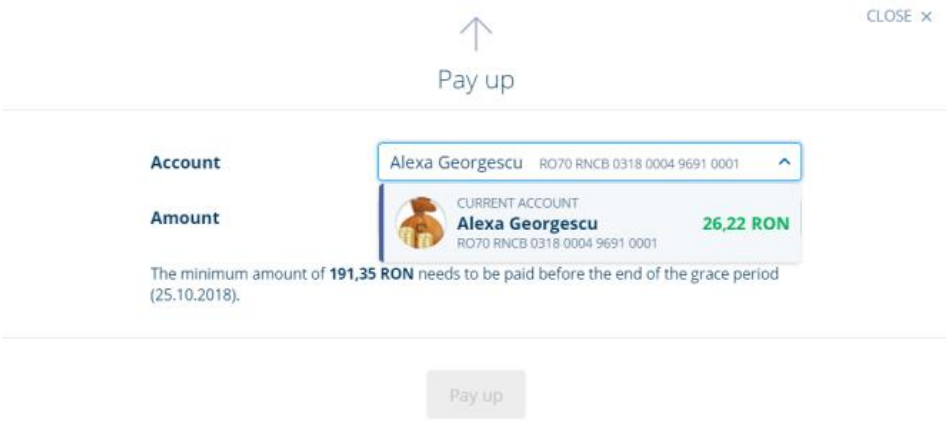


History of (credit) card transactions



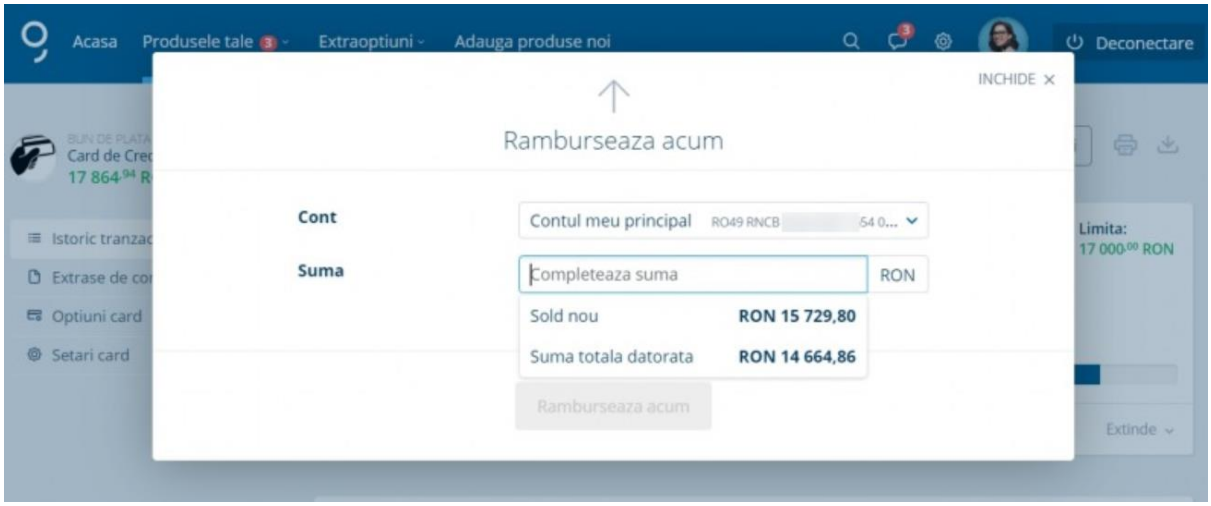
In the case of a credit card, in this menu you have the possibility of early repayment and if you want, entirely, the balance of your card.

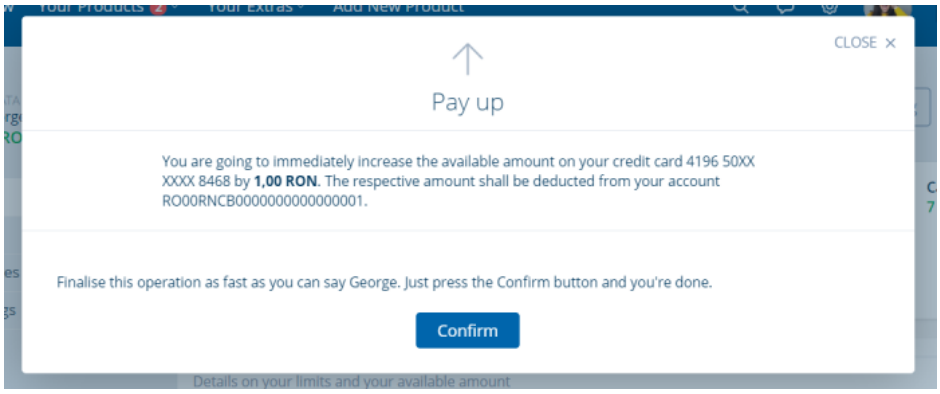
You also have here a progress bar that tells you how much you have spent from the total limit of your credit card.



You have to press the "Refund" button, choose the account from which you want to make the repayment, fill in the amount you want to refund, or select one of the amounts proposed by me (minimum payment amount or total amounts due for the current statement) and click the "Refund Now" button.

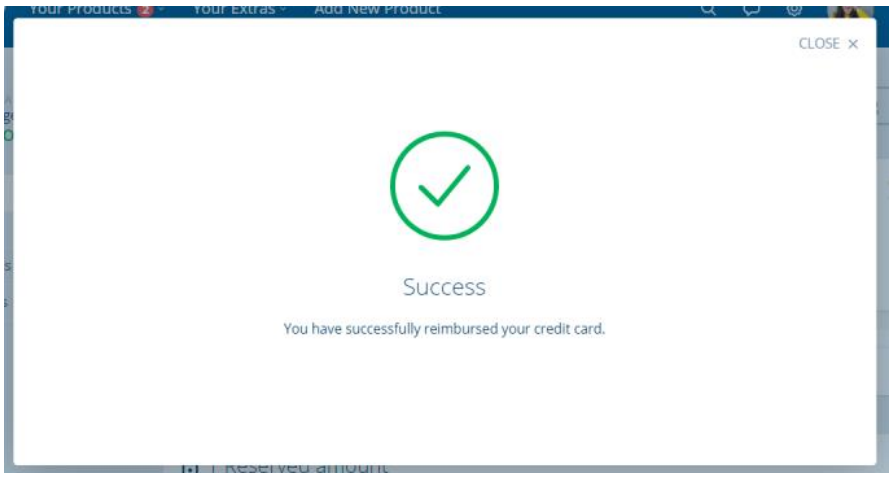
In case you have already payed an amount listed by me, then I will not show you this amount anymore.





To complete this action you will have to click the "Confirm" button (transfers between own accounts don't require signing with the code generated by the Token/E-Token).

Then you will receive the message with action successfully completed.



Account statements

In this menu you will find 2 important elements. Before tell you about what you can do here, I wish to remind you what an account statement is, in this case a credit account statement. An account statement shows all payments that BCR has made from your credit card or the amounts credited..

Here is an example.

Credit card statement

Alexa Georgescu

Gheorghe street
BRAILA, Postal Code: 000000
BRAILA

Card type	Bun de plata BCR Standard Visa
IBAN	
Currency	RON
Period	01/09/2018 - 30/09/2018
Total credit limit	7000
Current balance	3266.74
Due date	25/10/2018

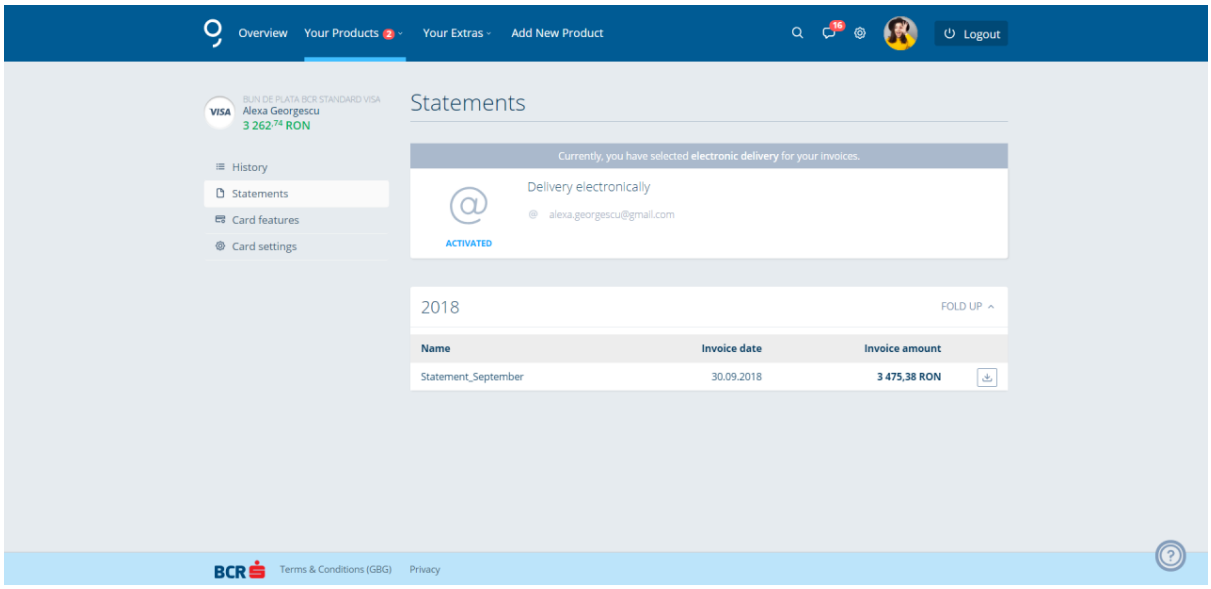
New balance (total reimbursement for current statement until due date, without future installments)	3475.38
Minimum payment amount	191.35

Transaction date	Processing date	Reference	Transaction type	Transaction description	Initial transaction value	Transaction value / installement DB	Transaction value / installement CR

Previous balance		Total debits		Interest		Fees		Reimbursements		New balance
3635.15	+	437.88	+	84.78	+	5	-	687.43	=	3475.38

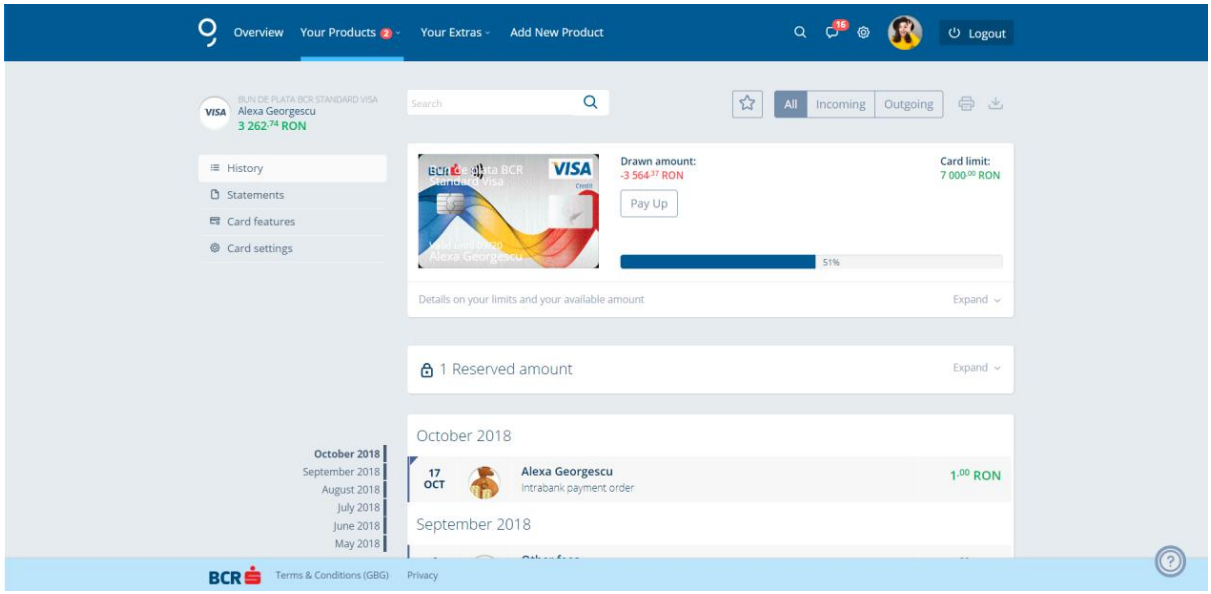
All operations for selected time span are listed on current statement.

In this menu, “Accounts statements” you can set the method for the delivery of statements, electronically or physically. If so far you could only do it with a trip to a BCR unit or a call to the colleagues from the Contact Center, now you can do it directly from George. Cool, right?
You can also download here the statements automatically generated, by accessing the "download" icon.



Credit card options

You can also make a credit card reimbursement directly from the left menu "Card options".

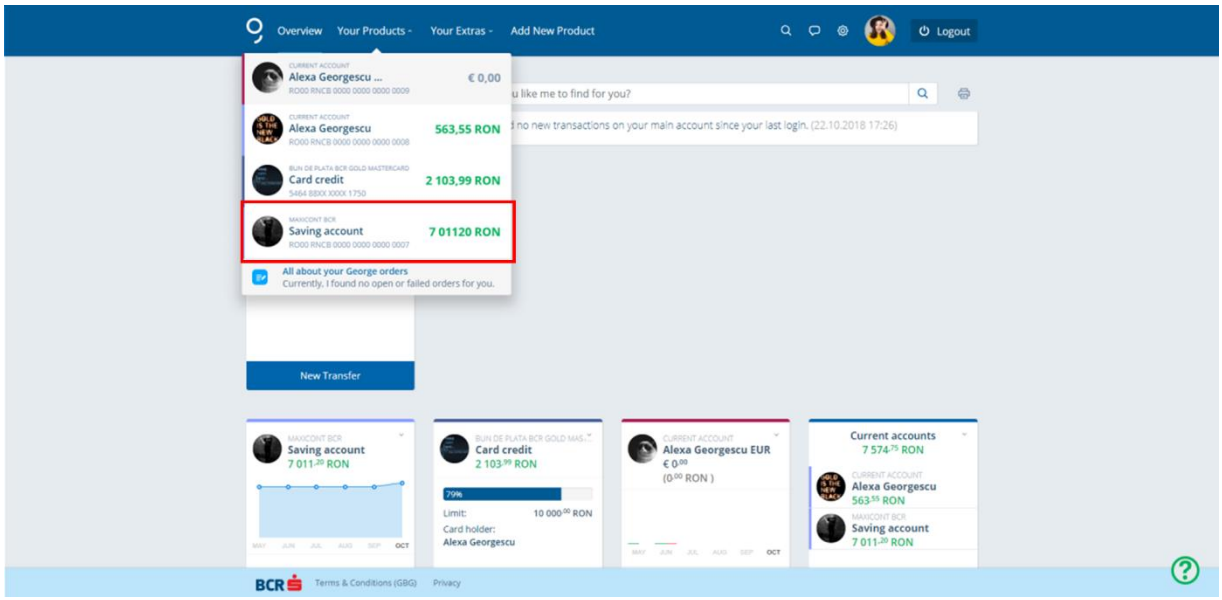


And here you can view and change some of the settings of your credit card.

Credit card settings

In Card Settings you can customize your card with name, colors and many others. I will tell you more about it later.

Savings



If you select from your Products to view a fixed-term deposit or a savings account you will see all the details of this product (e.g.: history of transaction) and you will have access to the vertical menu on the left.

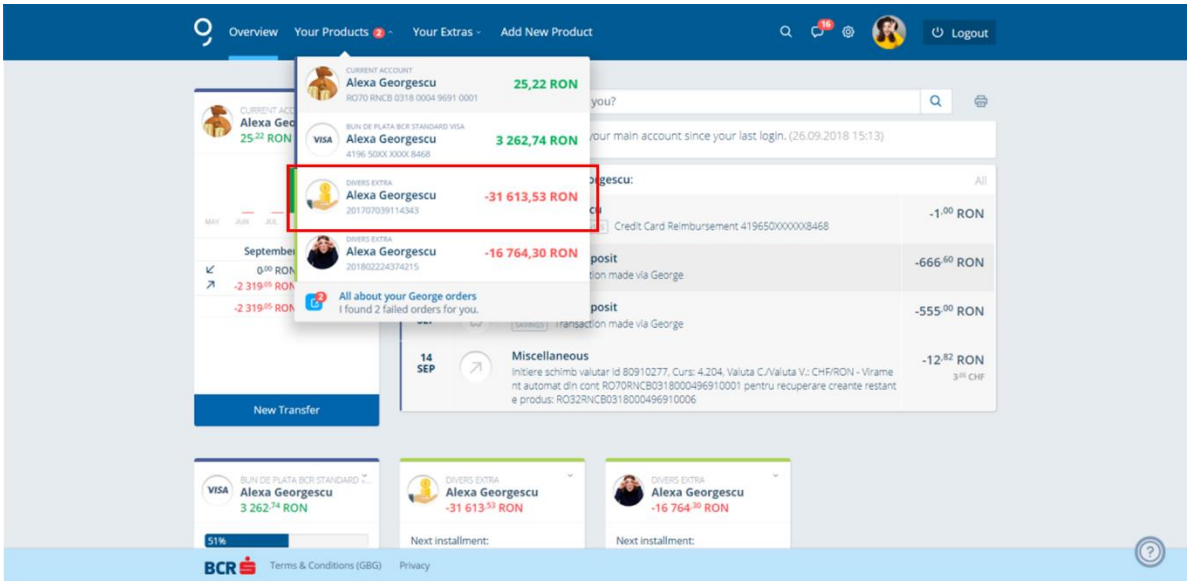
From the vertical menu on the left you can view the history of transactions, the main events, product settings etc.

The interest rate, the accrued interest, the saved amount, the savings period and all the other specific details depending on the type of account (fixed-term deposit/savings account) can be found on the screen **"Product settings"** accessible from the vertical menu on the left.

To open a new term deposit, you must go to “Add new Product” menu.

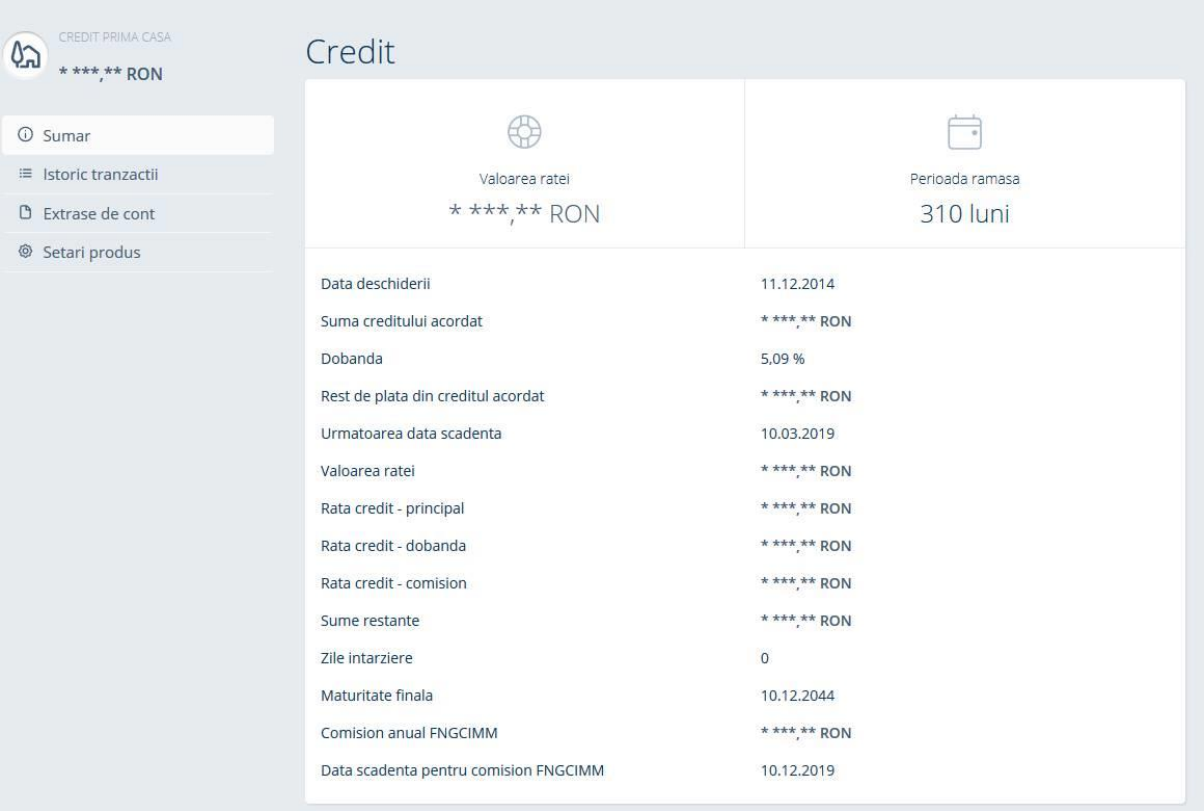
If you wish to cancel a term deposit, you can do it by accessing the deposit and opening the Product settings menu. At the bottom of this page, at Account services, you will find the button “Close” which will allow you to transfer the balance of the deposit to a current account. After selecting the current account, all you need to do is Confirm the transaction.

Loans



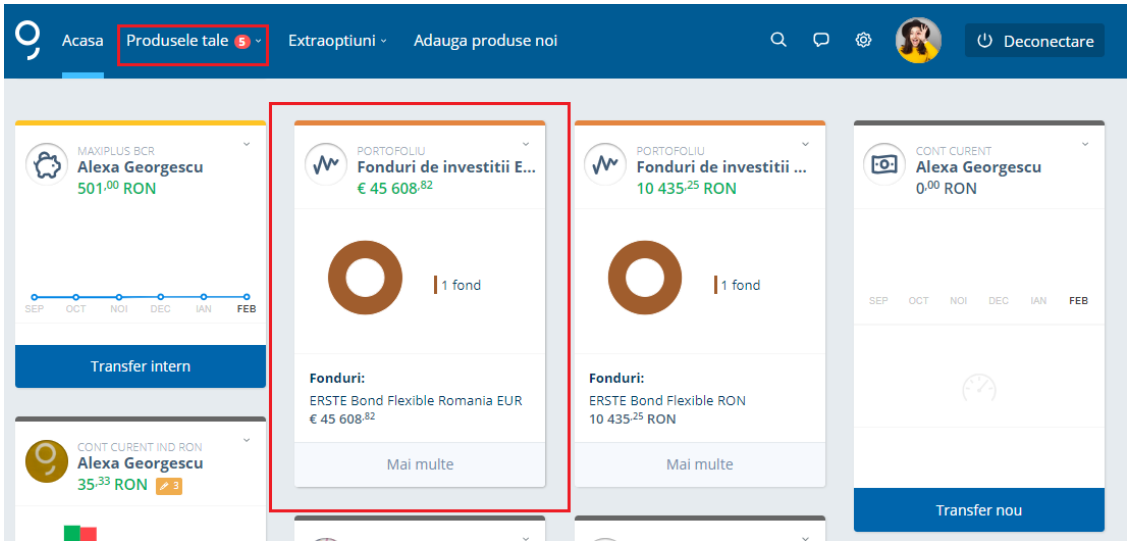
If you select a loan from the drop-down list you will see all details of that loan (e.g.: interest value, loan value and the next due date) and you will have access to the vertical menu on the left.

The following information is displayed:



Investments Funds

You can visualize general information about the investments funds you own at BCR by accessing the menu Your Products.

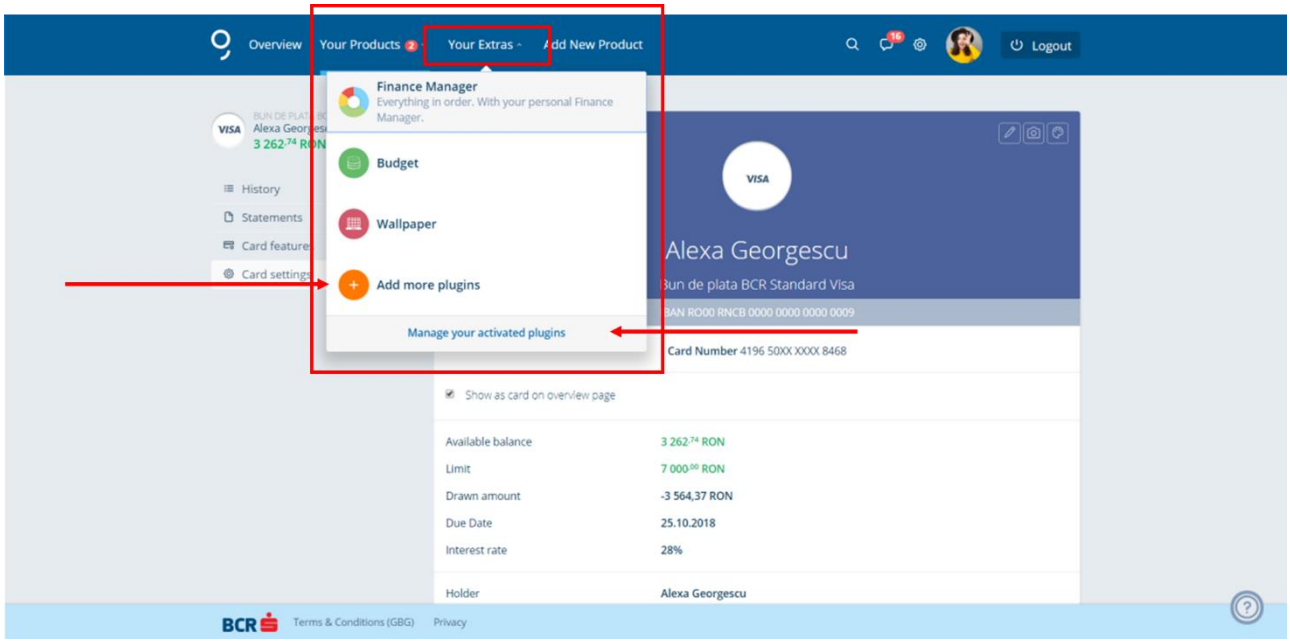


If you want to see the history of the purchased funds you can access the menu History

Extraoptions

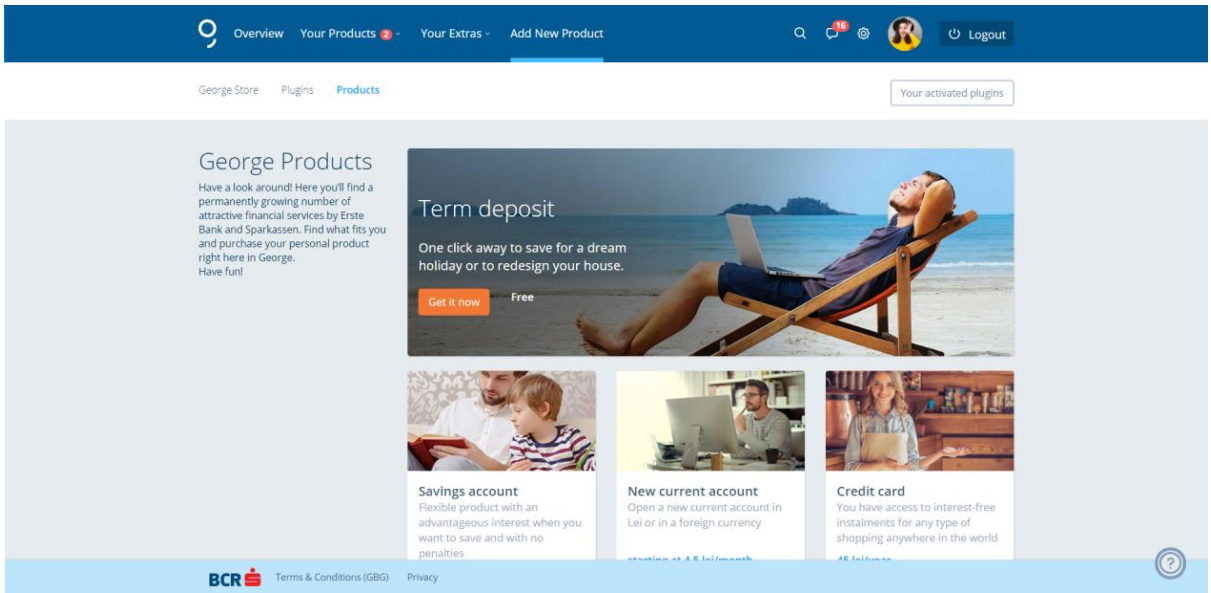
Here you have quick access to that series of active instruments with which you can customize your George experience and which can help you make financial decisions easier.

If you want to add more options, you have a quick access button to them, as well as the possibility to reach fast the settings of all extraoptions.



Add new products

With George you can activate new digital banking products to make your life easier.



George Store

From George Store you can increase your BCR products portfolio or activate extraoptions through which you can customize the interface or extend the services offered by George.

Specifically, at the moment, you can do the following:

- purchase of banking products and services, such as:
    - opening a fixed-term deposit;
    - opening a savings account;
    - opening a current account in another currency than that in which you already have a current account opened
- activating extraoptions through which you can customize the interface and/or extend the services offered by George, such as:
    - extraoption through which you can change the wallpaper in George;
    - extraoption through which you can extend the history of transactions displayed in George to the last 7 years;
    - Summary of accounts through which you can consolidate under a single box in Home several products (their balance will be displayed cumulatively);
    - Budget'n Control through which you can set budgets on various categories of expenses, and I will show you whenever you need if you are within the limits set by your or you risk exceeding them;
    - Snapshot with which you can make a capture of your financial situation with the most important actions in your account.

The activation flow for each banking product/service/extraoption is different depending on the specifics of each.

For example, opening a fixed-term deposit is done as follows: in the first step, read about the product. If it has convinced you, click the "I want it" button. Then configure your product, accept the terms and conditions of the product and confirm its opening. It will take some moments and then you will see your recently opened product in Home.

BCR Term deposit

Whether you save for a holiday or to redesign your house, there's no need for you to hide your money in the piggy bank. With BCR Term deposits, it's only a matter of time until your wishes and those of your loved ones will become reality.

Product features

You can deposit money into your account whenever you want to and receive interest for the accrued amounts; you can feed your deposit account periodically, by making scheduled payments (Standing Order) - options applied only for Succes BCR deposit.

With the automatic extension option, you don't have to worry about extending your deposit upon each maturity.

You can open a deposit anywhere you are, by using the Internet and Phone Banking (Click and Alo 24banking) and Mobile Banking (Touch) service.

Receive a bonus interest for term deposits with fixed interest in RON, a maturity between 3 and 12 months, if your receive your income into a BCR account.

Your deposits are guaranteed by the Deposit Guarantee Fund, under a ceiling of 100,000 EUR, in lei equivalent, per depositor per bank.

Concretely, the products features' are:

- Currency: RON, EUR (1, 3, 6, 12, 24 months), USD (1, 3, 6, 12 months);
- Available for the following terms of 1, 3, 6, 12, 24 months;
- Minimum amount required for establishment: 500 RON/200 EUR/200 USD;
- Minimum amount accrued: 100 RON/EUR/USD.
- For the 24 months deposit, Even if you settle the deposit before its term, you will receive a preferential interest, calculated depending on how long the deposit was maintained.

You might also be interested in

Interest: fixed for the period between the time of purchase and the maturity date.

You can opt for:

- the automatic prolongation of the deposit - the bank is authorized to establish a new deposit upon maturity, for the same period;
- the capitalization of interest - the interest is accrued on the maturity date to the account of the term deposit, with its balance increasing with the amount accrued for the previous period.

You are required to own a current account for the collection of interest and settle the deposit.

The settlement of the deposit can either take place at maturity, or upon request.

You can assign an unlimited number of authorized representatives.

Get it now

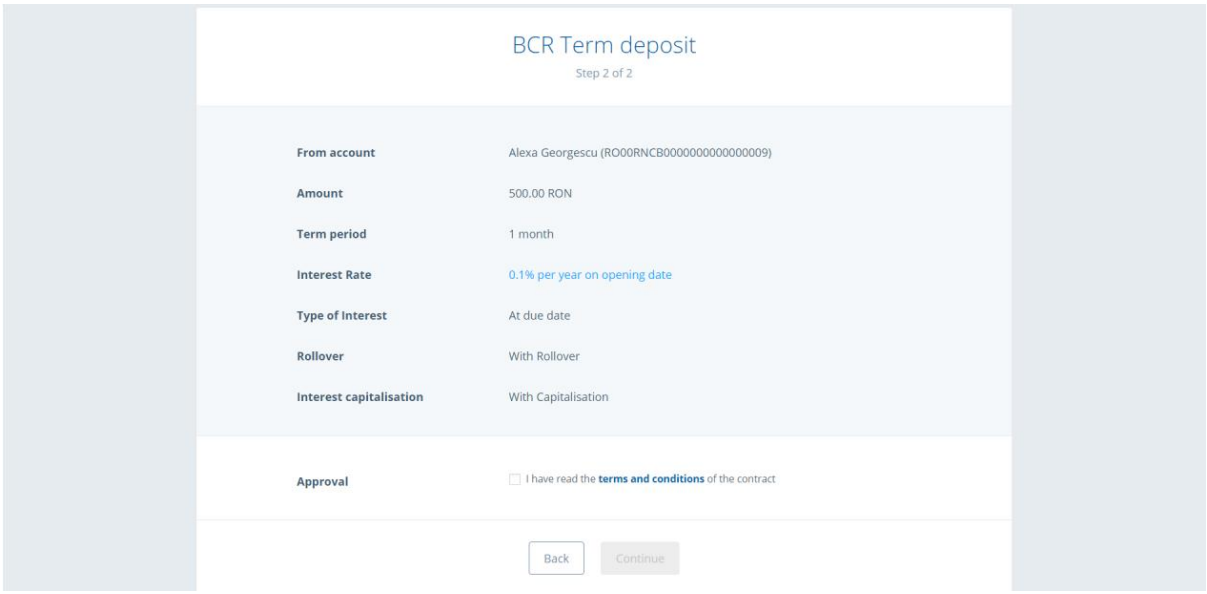
BCR Term deposit

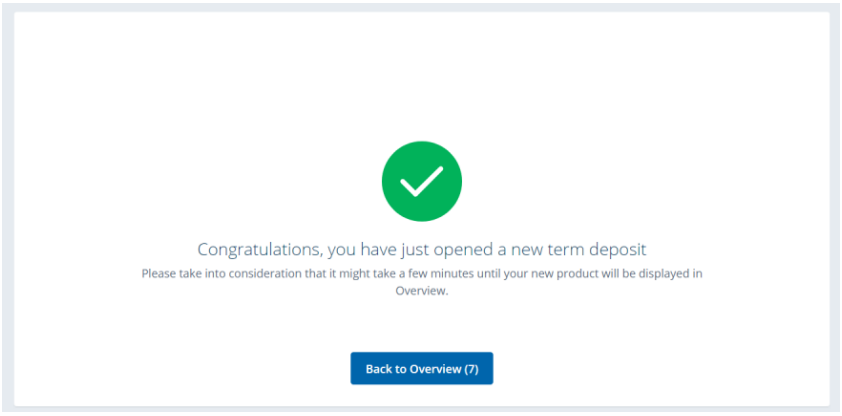
Step 1 of 2

Configure your product

From account	Choose account
Amount	0.00
Term period	Choose period
Rollover	Without Rollover / With Rollover
Interest capitalisation	Without Capitalisation / With Capitalisation
Interest Rate	*(fill in amount and period to calculate interest rate)*

Back Continue





And in general in order to purchase a banking product/service or to activate an extraoption available in George Store you need to follow the next steps:

- Select the banking product/service or the extraoption you want to activate;
- Read its features and the price conditions (some banking products/services/extraoptions may be offered for free, while for others you will have to pay a commission);
- Select "Activate" or "I want it" and follow the specific steps of activation of each banking product/service/extraoption.

To deactivate an extraoption available in George you need to follow the next steps:

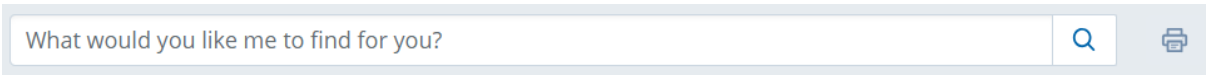
- Select the extraoption you want to deactivate;
- Select "Deactivate" if you consider that it is no longer of use to use and follow the next specific steps to deactivate each extraoption.

Note: **Closing the Current Account, Savings Account and Fixed-Term Deposit products cannot be done yet in George.**

General search

The search option is one of the central and novelty elements provided by George. Here, George's magic can be admired in all its splendor

You have the possibility to search any transaction performed by your, according to any criterion: name of the beneficiary/payer, details of the transaction, hashtag, IBAN of the payer/beneficiary, amount higher than/lower than, transactions performed after a certain date or before a certain date, in a certain period etc.



You wonder how you can search that something.

It's as easy as using a search engine: add the term searched and that's it, we have found it.

Still, allow me to give you some **tips for your search in transactions**.

In general, you can search in all transactions from the current year and the past year. With the extraoption History of Transactions on 7 years you can extend your search up to 7 years. The option will be available in George Store.

If you start your search in Home I will find your transactions from all your accounts, cards or products. In this way, if you start the search from a specific account, card or product, I will make the search in those transactions.

Here is how to apply to your searches certain **variables**:

- Search by date:
    - the exact date (format: DD.MM.YYYY)
    - interval (DD.MM.YYYY - DD.MM.YYYY or DD.MM - DD.MM.YYYY)
    - years (2018 or 2017 - 2018)
    - months: Apr, Apr., April
    - the last quarter
    - last week
    - with attributes for day, week, month, quarter or year: yesterday, today
- Search by amount:
    - absolute amounts: e.g. 150 (plus/minus 10%)
    - positive amounts (receipts): e.g. + 150
    - negative amounts (payments): e.g. - 150
    - higher than/lower than: e.g. >150, <150

- exact amounts: e.g. = 135.17
- approximate amounts: e.g. ~ 150

- If you search for a sum in a text you can look for the exact amount by using the quotation marks:
  - 815 » I will show your transactions worth RON 815 (plus/minus 10%)
  - "815" » I will show your transactions containing the text 0815 (e.g.: Company 0815)

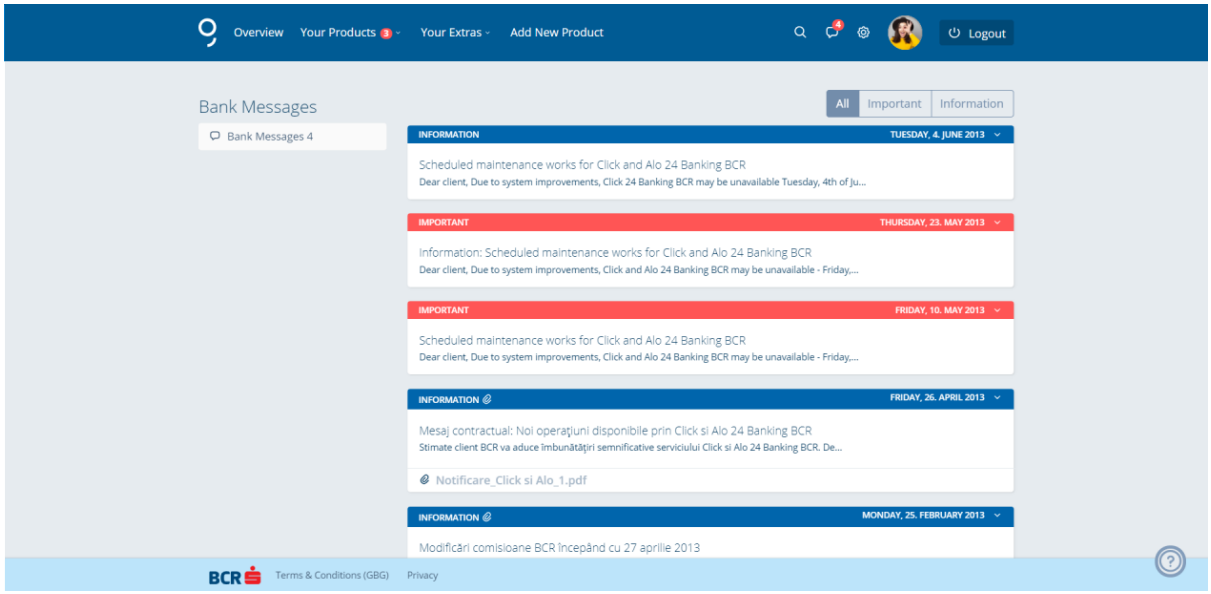
- Search by text
  - keyword: text (definition: contains "Text")
  - exact text: "text" (definition: "text" as exact word)
  - Logical data type (Boolean) values, just like in search engines
  - Fragments of text or fragments of words: e.g. Superma » I will display Supermarket

And last but not least...

- Search by notes and labels
  - Let me find the transactions you marked with #labels or note: as you would do in social media:
  - e.g. #food, #holiday or #IloveGeorge

George Mailbox

Here you will find all the messages through which I want to keep you up to date because I like knowing you informed.

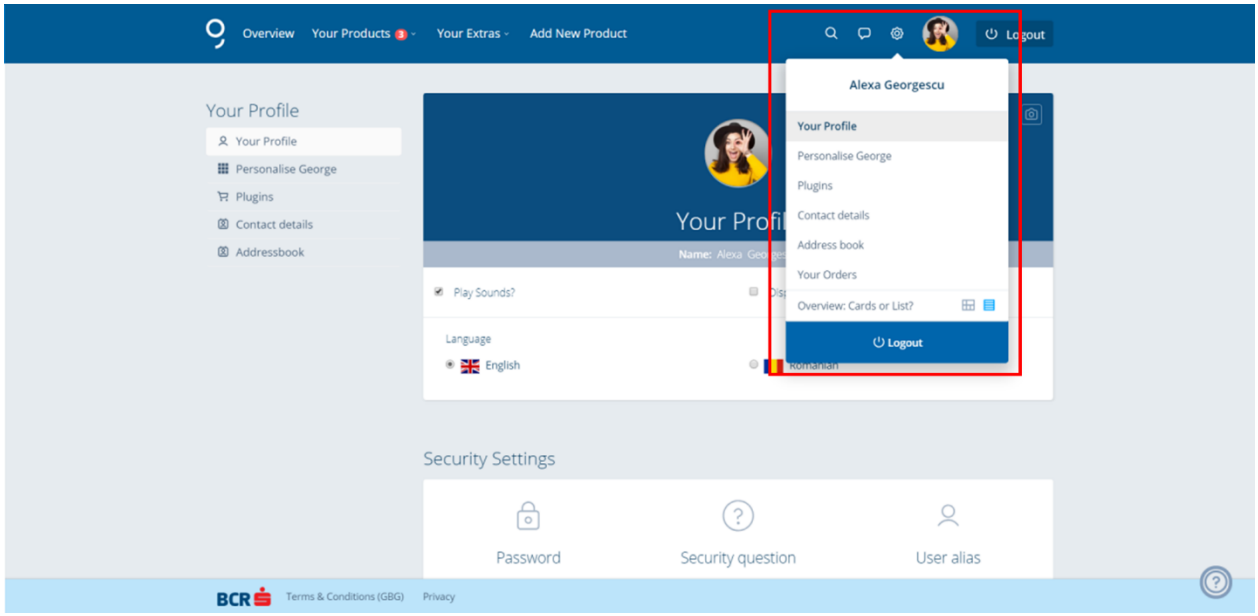


Account settings

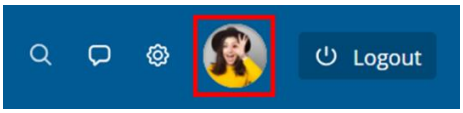
Also, in the horizontal menu, you have access to the settings of your account. You can go to your profile, go to George Settings, you can access the Contact Data, you can check your contact list or the status of your active transfers.

And if you want to quickly change how your products can be viewed in Home, you can do it here.

The same with disconnecting from your account; you can do it directly by accessing the blue button "Sign out".

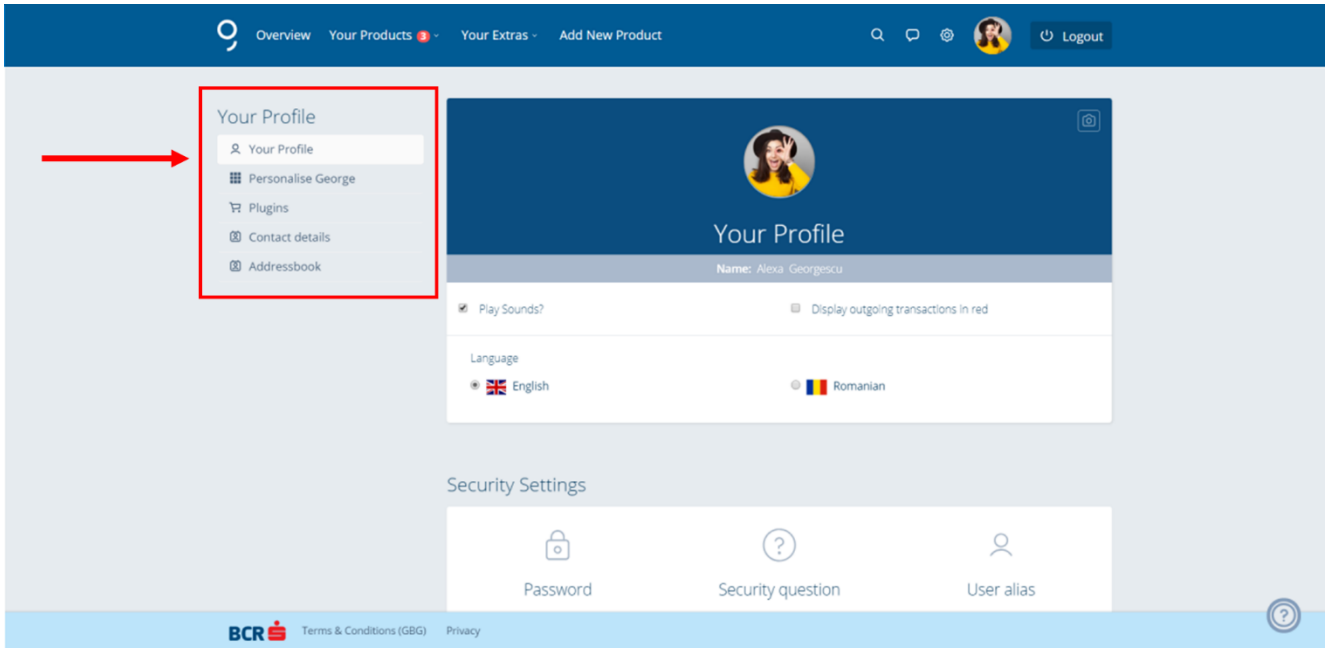


Your profile



Profile

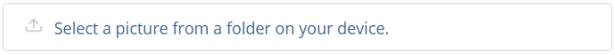
And here we are on the page of your profile. You have a number of actions you can find on the left, the first being that with details about your George account.



You may wonder what you can do here.

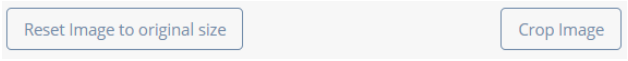
Well, first and foremost, here you can put a picture of you, your avatar, to say so. You know, personalization and personality.

Press either on the circle with your initials

, or the icon on the right of the dial and you'll get into a window where you can take a picture of yourself with Drag&Drop or by clicking on the "Upload an image from your device" 

.

You can make a series of picture settings, such as a crop, and if you do not like it, go back to the initial settings of the picture by clicking on the corresponding button.



After doing this, you take a look at the preview, see if you like the picture and if you are decided, click the "Save" button.

Once you've finished with the picture, you can decide on the language in which you want to use George.

Or uncheck the playing of sounds in George.

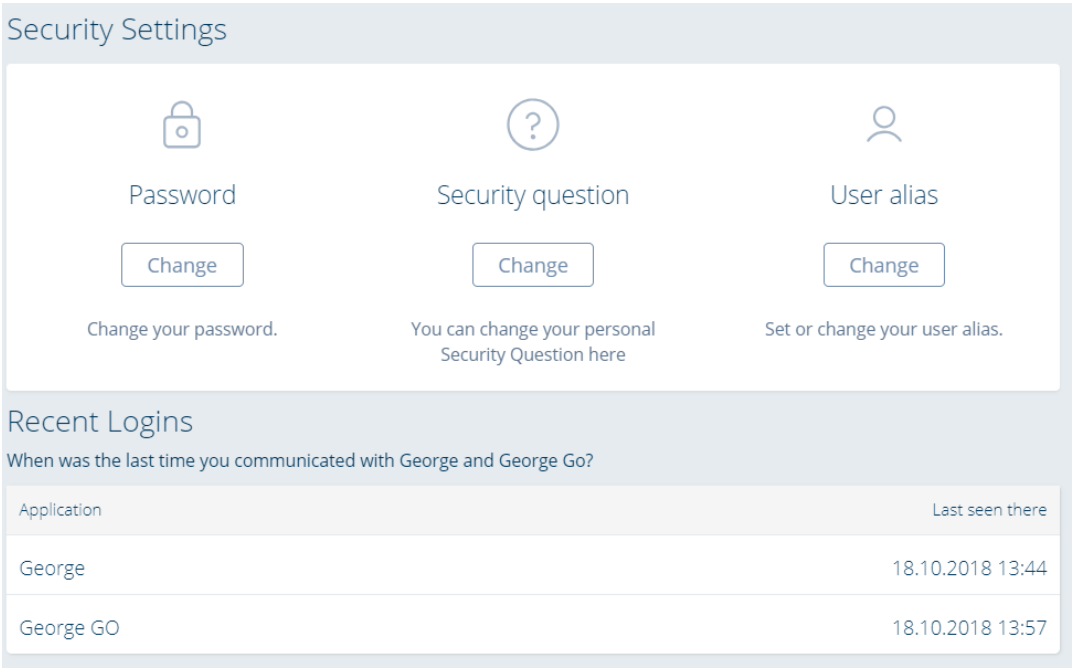
Or not to display the payment operations with red.

Or whatever you want. You can change your mind at any time.

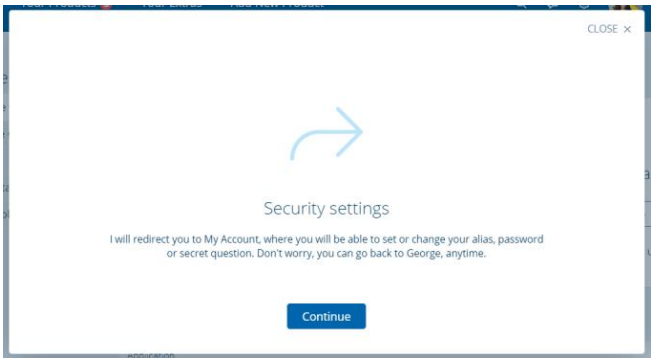
Security settings

Here you can also change your George credentials.

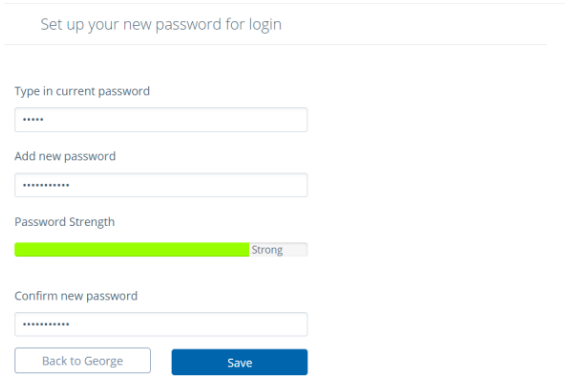
Click the "Change" button in any of the 3 access data and I will inform you that you have to exit for a moment from George through a pop-up and take you to the menu dedicated to credentials.



Pop-up

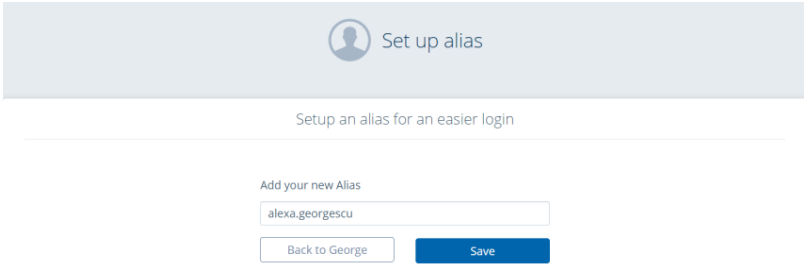


If you want to change your password, press the "Continue" button and you will go to the screen for changing the password.

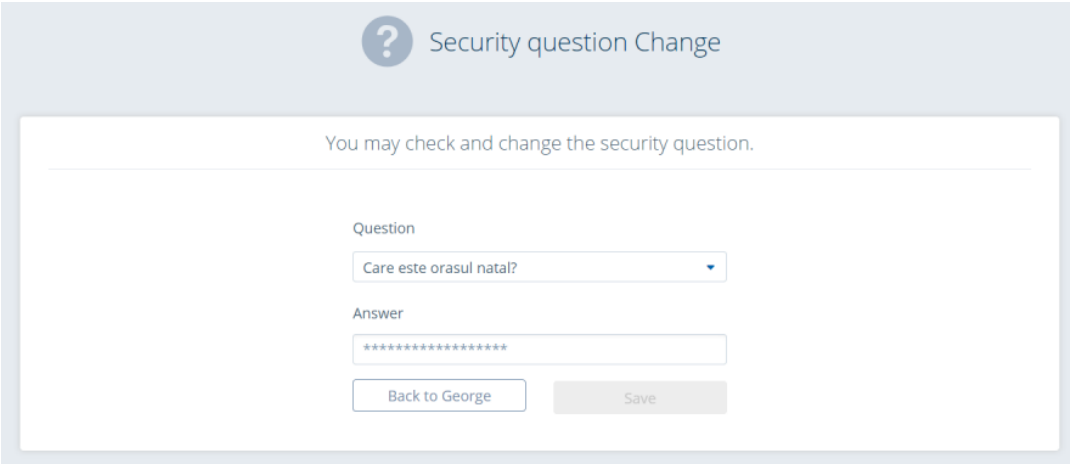


Fill in all the fields and click the "Save" button. You will receive a message of confirmation of password change.

In order to set the new alias, you choose the alias and click "Save".



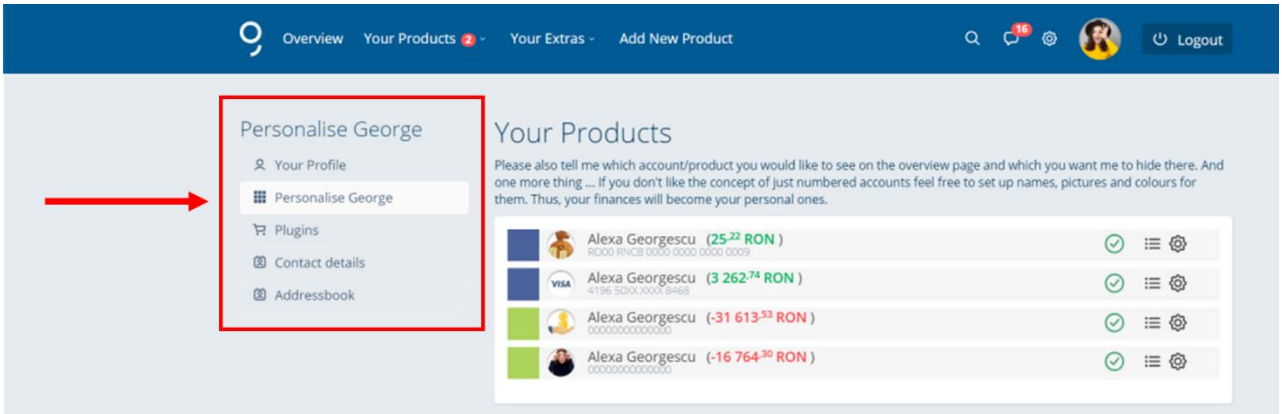
You will find the same steps for changing the security question. After you make a change, save the changes.



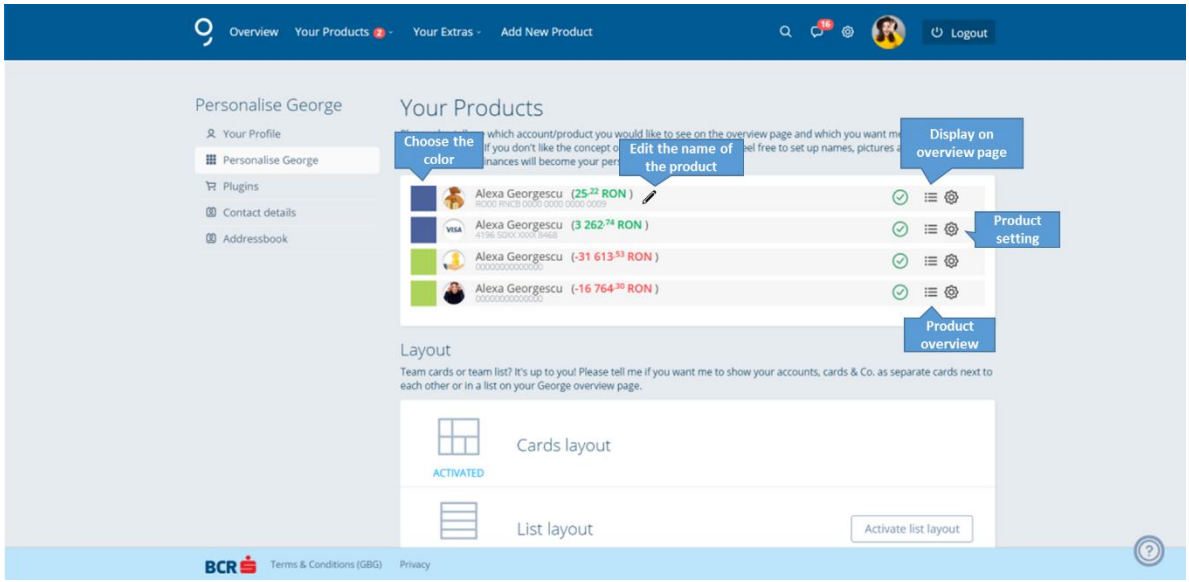
Demo Mode

When the demo mode is activated, you can browse through your George account without sensitive data at sight, data such as the amounts in your accounts. In this way you can present without any stress to your friends how you do banking.

Settings of your products



Here I display all your products, and you tell me what is the account or product you want to view in Home and which one you want me to hide. Check or uncheck the icon for this.

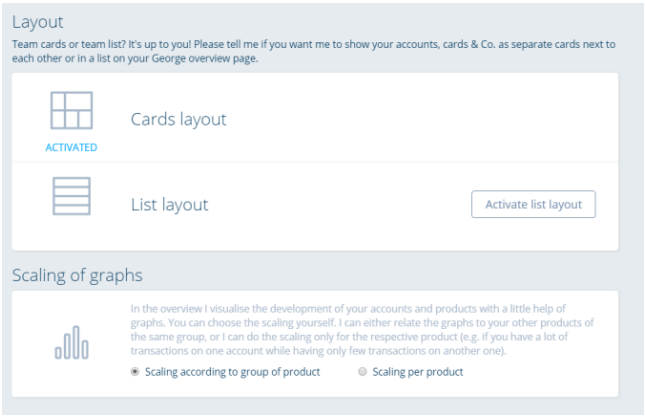


And if you don't like the idea of displaying the accounts in the current form, you can configure names, images and colors for them. Thus, your financial situation becomes personalized.

In the account settings you can:

- change the name of the account
- include the account in a group defined by you
- set an avatar for each account to be easier to identify it
- assign a color to your account

Also, in Product Settings you can change how you view your products in Home. You can choose the box (card) or list format. See what each of them means and choose how you like it.

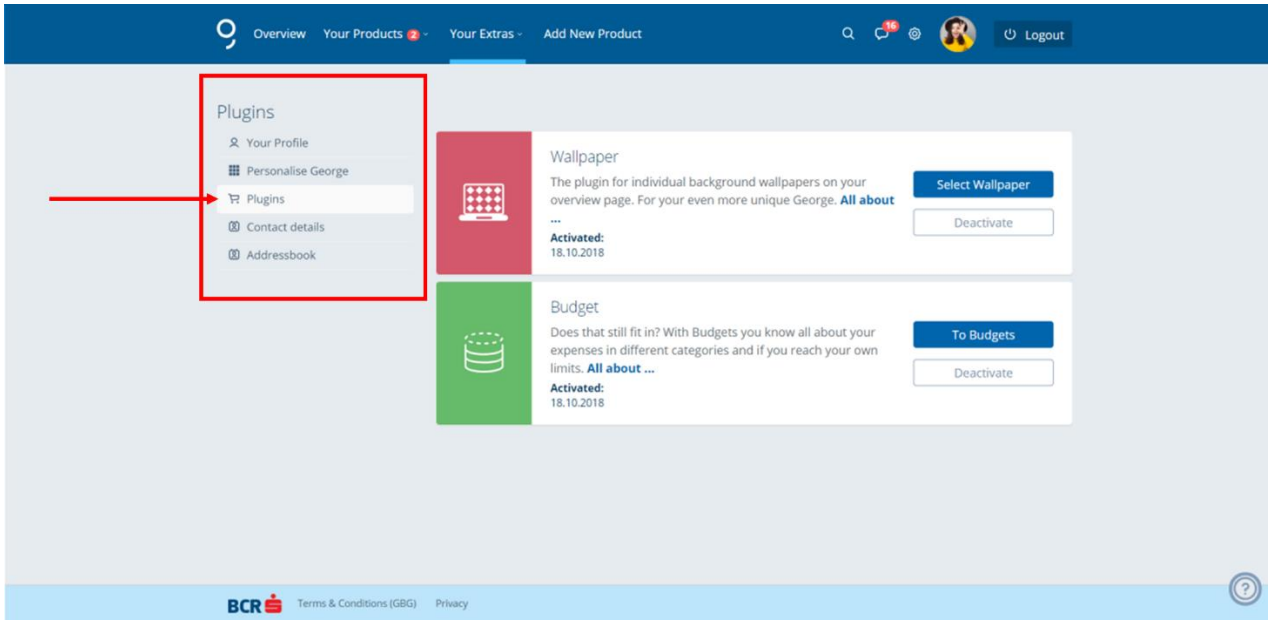


Here you also choose the scaling of the graphs with the presentation of your products. I may either connect the graphs to your other products in the same group, or I make the scaling only for the respective product (for example, if you have numerous transactions in an account, and only some in another account). Select the option you prefer.

Extraoptions Settings

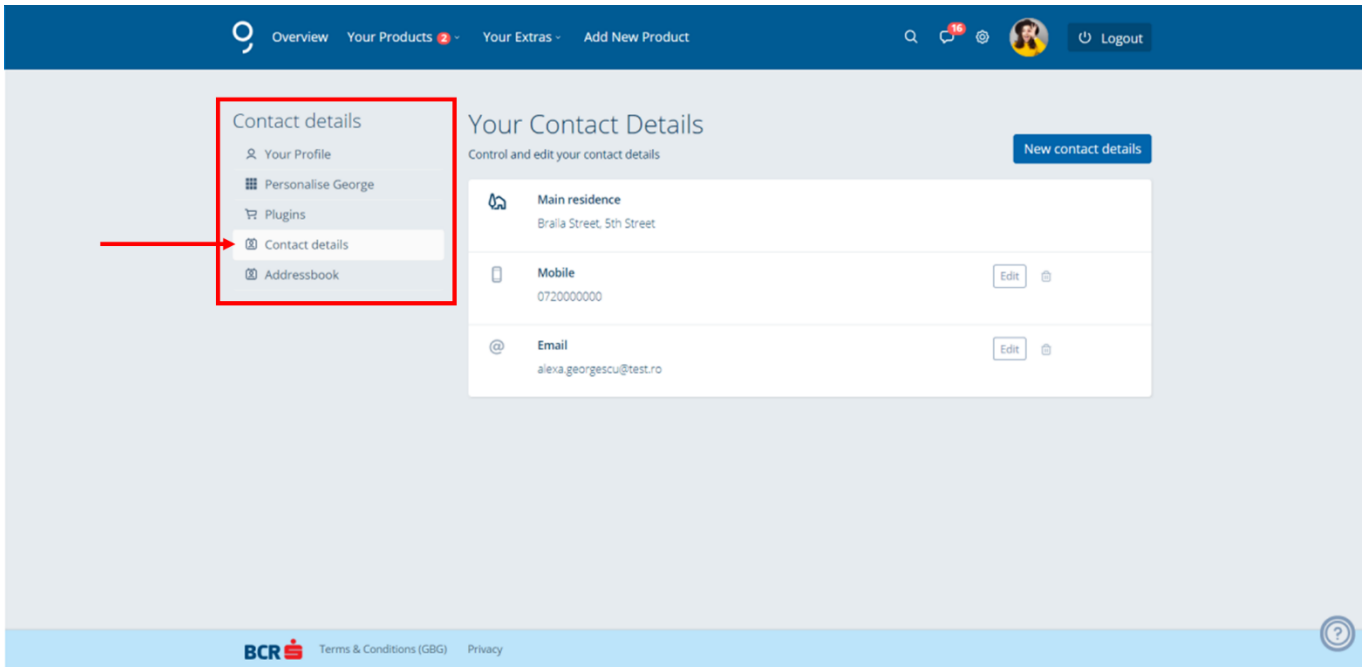
You have access to all your extraoptions enabled and you can disable them by going to the "Disable" button next to each of them Deactivate, read more about them at the link All about ... and other details, as well as going directly to them, such as to Budget'n Control To Budgets.

When accessing the link **Vezi detalii...** the George store will open, the Extraoptions page.



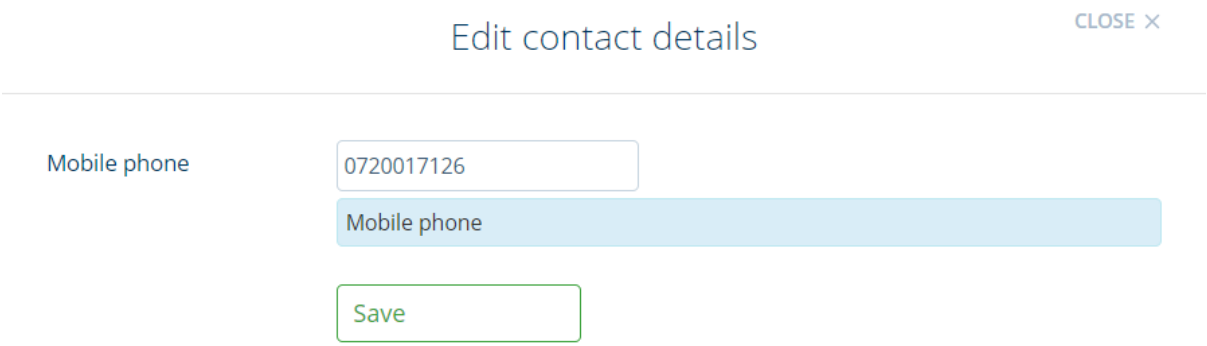
Contact Data Settings

Here you verify and change your contact data.



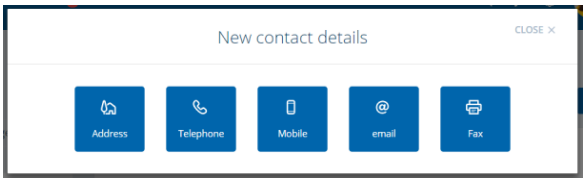
We have the "Change" and "Erase" option for each data, as well as the possibility to "Add" a new contact data.

In Change Edit I will open a pop-up where I ask you to change the respective contact data and press the "Save" button.



In "New contact details" I will also open a pop-up where I ask you to choose what type of contact data you want to add.

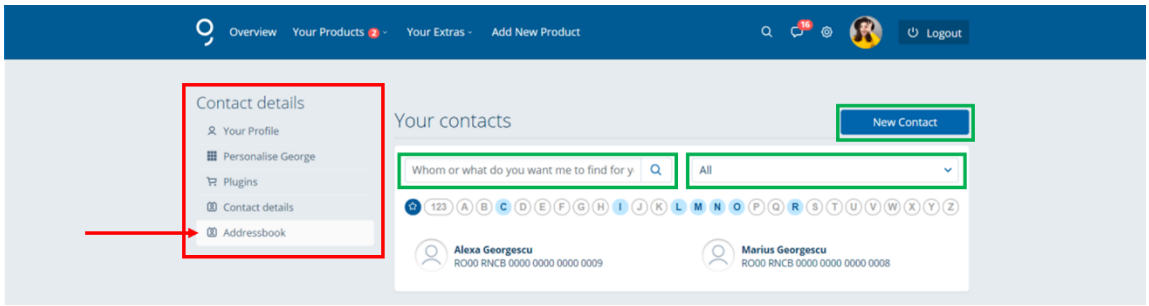
Then I display a field where you fill in the new information and after you finish you save by clicking the "Save" button.



Contact Agenda Settings

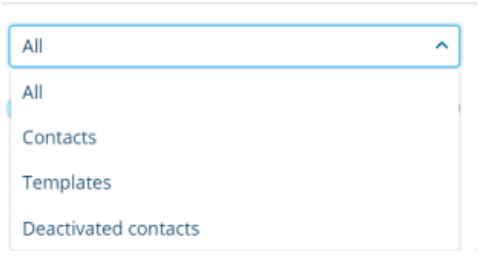
I have prepared an agenda of friends, recipients, senders or vendors to whom you usually pay bills, either contacts or templates. You no longer need to memorize IBAN accounts or complex formulas, you only have to mention to whom you want to send money or what bills you must pay. As simple as Facebook.

I update your agenda with each new person with which you have transactions, but you should know that you too can add a new contact.



You have the possibility to search in the agenda and sort the searches.

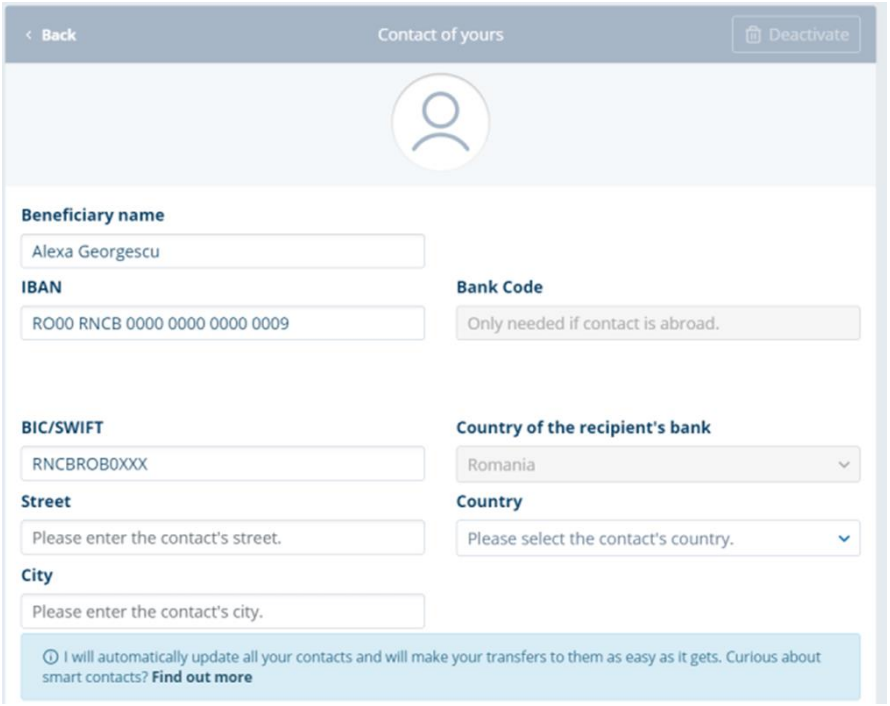
In this filter you will also find the templates saved by you. Because yes, you can create and use your own templates, as we have accustomed you.



By clicking the star you can set someone as favorite.

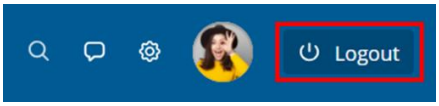
At mouseover over the name of a contact you will see that you also have the option to disable it.

Moreover, by clicking on a contact you enter the details of the contact. You can change, update data, set a picture, make a new transfer to it and have access to the saved templates for it. Or even disable the contact, why not?



Did I tell you why I name them **smart contacts**? If you access the link "Learn more", you will learn more about how I will automatically update your contacts at the next transfer and transfers to them will be easy to make: fill in the first characters of the contact person and I will provide the name, IBAN and so on.

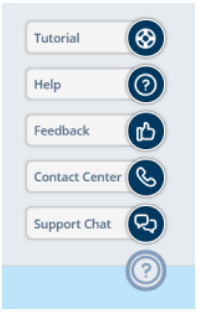
Sign out



As I said, I'll show you things that are really important to you. And for me, the ease with which you use the app is important. So, I'll visibly display the 'Sign out' button. Moreover, you will know at any moment how many minutes you have before the session expires. You have 15 minutes per session, and if you do not take action at this time, I'll sign you out of George, that's for your safety. And when there are 3 minutes of the session, I'll show you a stopwatch, to know how long you have.

Help

The **"Help"** menu is available by clicking the button displayed on the bottom right of the page, in the footer.



In this menu you will find useful information and tutorials depending on the screen you are at, you have access to the assistance center and you can send any feedback to us.

After accessing the **"Help"** menu you have access to the following submenus:

- Tutorial;
- Help;
- Feedback;
- Contact Center;
- LiveChat.

Tutorial

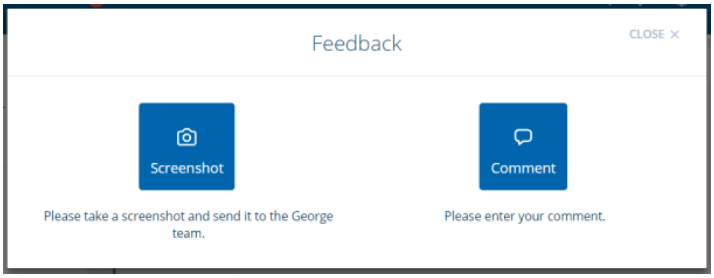
By selecting the **"Tutorial"** button you have available dynamic tutorials specific to the page you are at when you access it.

Help

By selecting the **"Help"** button you have access to help documents specific to the page you are in.

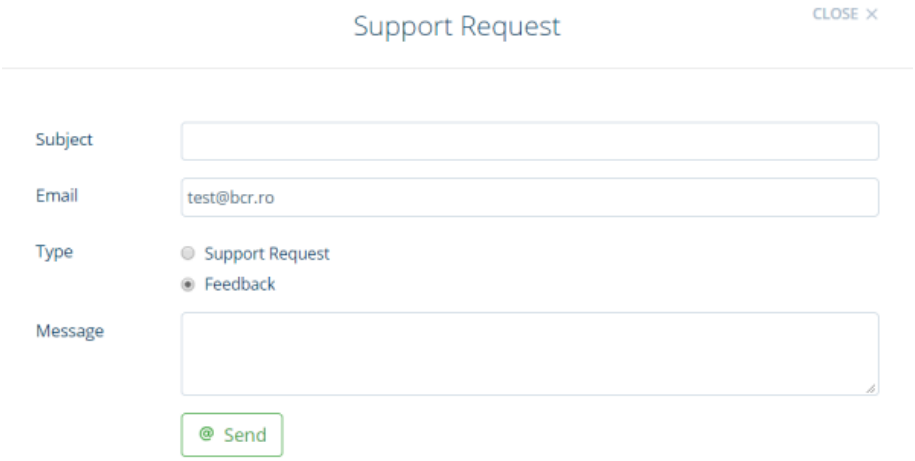
Feedback

By selecting the **"Feedback"** button you can send to us any general feedback or a feedback specific to the page you are in when you access it. If you consider necessary, you can also include a print screen.



If you want to want to send a print screen to us, it will be easier through the dedicated tool.

And if you want to make a comment, the following pop-up will be opened:



Where you have to fill in several fields, including:

- subject of the feedback;
- e-mail from which you send it;
- what type of feedback it is (requesting assistance or simple feedback)
- your message

And after you are done, press the "Send" button.

Contact center

By selecting the **"Contact Center"** button you have access to our contact data dedicated to providing you with support and assistance.

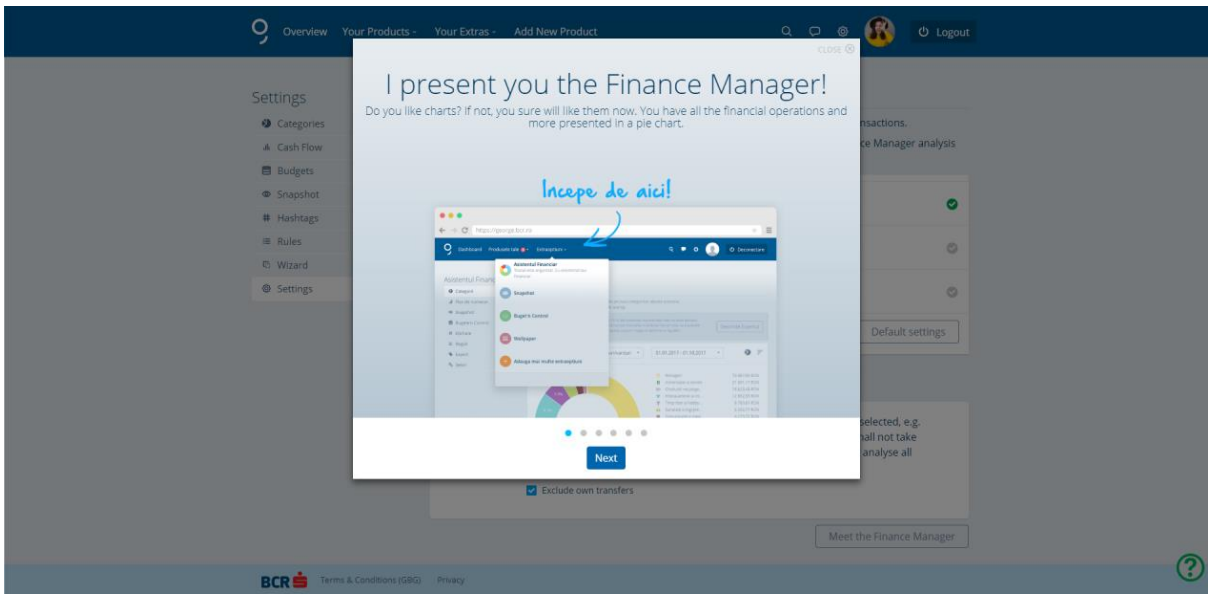
LiveChat

George comes with a chat, through which you can get in touch directly with the support team, with no waiting times, where you can solve almost any kind of problems in real time.

Financial Assistant

Let's talk more about the Financial Assistant.

An ordered George, a well-ordered life.



Here you have the possibility to manage your budget in a smart way, on a monthly basis. The service allows you to make a detailed analysis of the history of your transactions in a modern, visual and friendly presentation manner. With this service you will be able to have control over future expenses by setting monthly budgets.

At the same time, it helps you manage your financial situation, know at any time how much money you have available besides the day-to-day future expenses, with the most advanced automatic expense forecasting module.

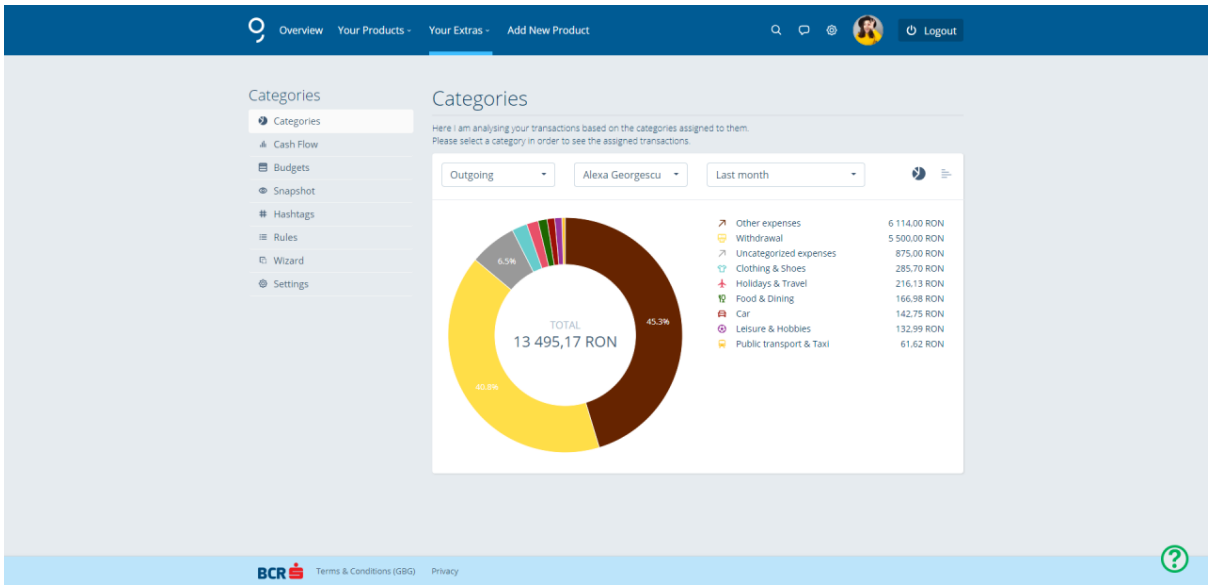
With it you will learn:

- How much and on what you have spent so far, in the current month (or in any past period);
- How much and on what you will continue to spend in the current month;
- How much money you can still spend this moth without running out of money for the other day-to-day expenses or losing your financial balance;
- What is your overall financial situation? How much money you have and how much money you have borrowed?
- If you fall within the monthly expense limit you have proposed.
-

Specifically, I will help you control your financial behavior and even save. You can sort your expenses, savings or investments very easily and you can analyze them through smart diagrams. Visually, everything is easier.

Using the **"Categories"** option you can consult the situation of income and expenses automatically included in the following categories:

- Maintenance and energy;
- Health and personal care;
- Communication and media;
- Education;
- Public transport and taxi;
- Withdrawals;
- Online shopping;
- Taxes and fees;
- Other expenses;
- Food and serving;
- Clothing and footwear;
- Leisure and hobbies;
- Car;
- Vacations and travels;
- Maintenance payments and pocket money;
- Savings and investments
- Transactions and commissions;
- Uncategorized expenses.



Each category has several subcategories. Example: The category "Maintenance and Energy" has the subcategories rent, mortgage loan, energy, utility bills, sanitation, sewage, insurance, furnishings and furniture, cleaning, pet maintenance and other maintenance and energy costs.

Establishing at the beginning of the month an amount that you plan not to exceed allows you to achieve a financial balance between your income and your expenses.

Subcategories are defined to cover all the situations in which you can find yourself. For example: when you do not have an apartment and pay rent or when you have a home and you may have a loan for it or pay for its insurance.

Graphs will show only those categories in which you will have outfitted expenses, so at any time for you will apply only those subcategories that fit you.

You can use the **"Others"** category to include those expenses for which you haven't found the right match in the subcategories defined by us for you.

The categories and subcategories cannot be defined or modified by you.

The expenses are defined as any outflow through which you pay services or consumer products.

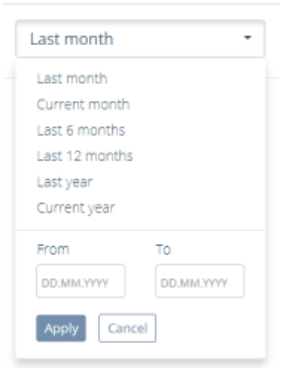
An operation of transfer between two own accounts is not an expense. Therefore, the Financial Assistant displays the analysis on all types of accounts you own with BCR (current accounts, savings and deposits accounts, credit card, consumer loans etc.).

The currency in which all the expenses are presented on categories is RON. If you have current accounts in **EUR or USD** and you made expenses in these currencies then **their representation will be in RON at the NBR exchange rate.**

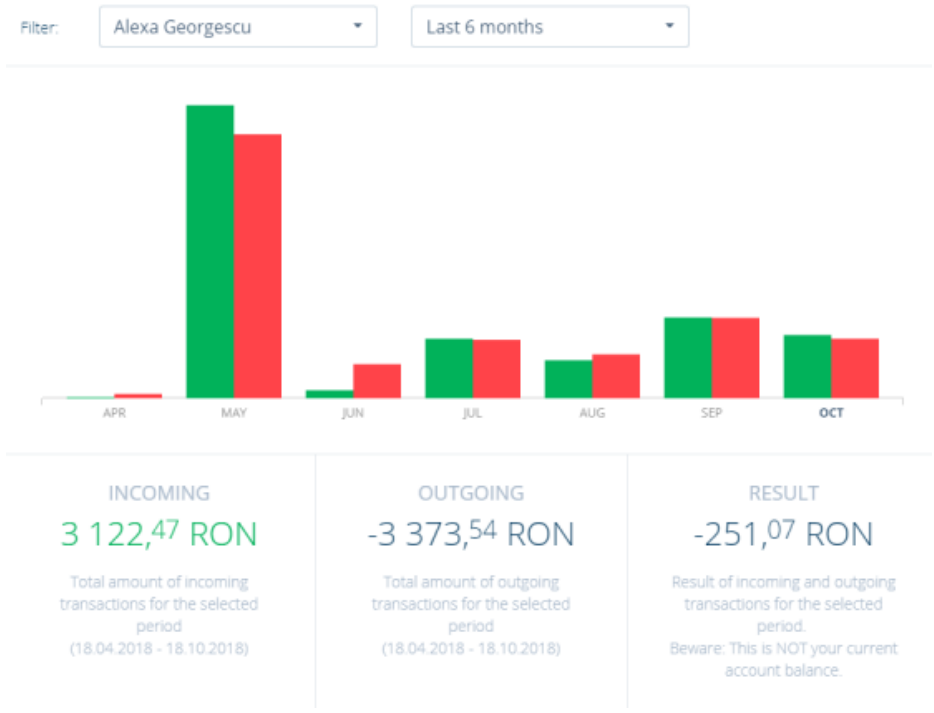
The standard graph is displayed in the form of a radial diagram, but you can change how the list is displayed as it is most comfortable for you.

You can change the graph at subcategory level by selecting the part of the graph corresponding to a category or by selecting from the legend.

The opening page gives you an overview of your spending over the last 180 days with a graphical representation of "pie" type. The 180-day period is set automatically. To change it access "The last 6 months" to choose any other period, depending on your preferences.



Using the **"Cash flow"** option you have the possibility to compare total expenses with total income over the last 6 months.



Keep control of your expenses with some help from the Financial Assistant.

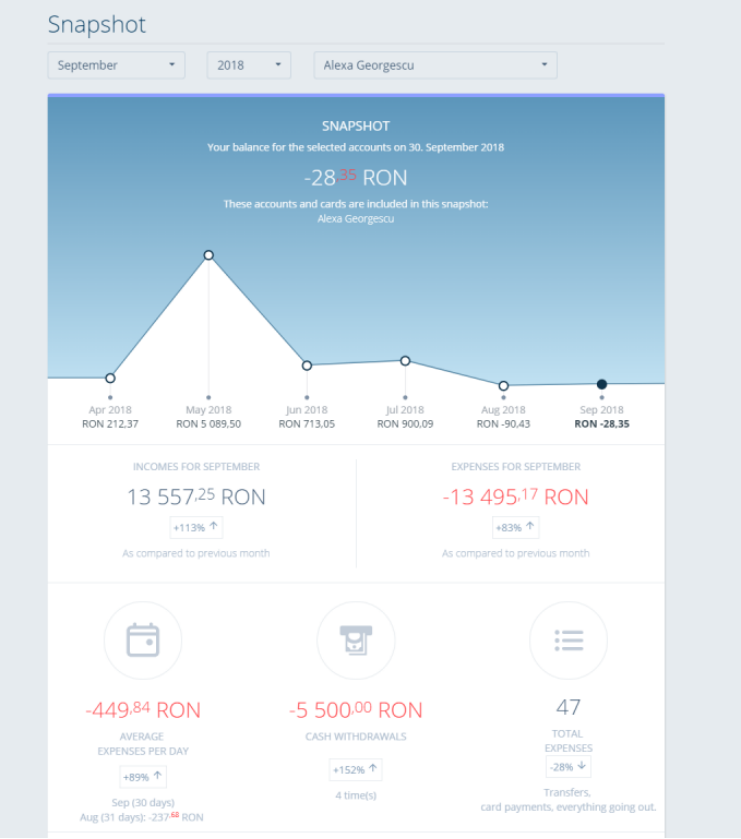
Budget'n Control

Through "**Budget'n Control**" you can set monthly or annual budgets on various categories of expenses, and I will show you whenever you need if you are within the limits set by your or you risk exceeding them.

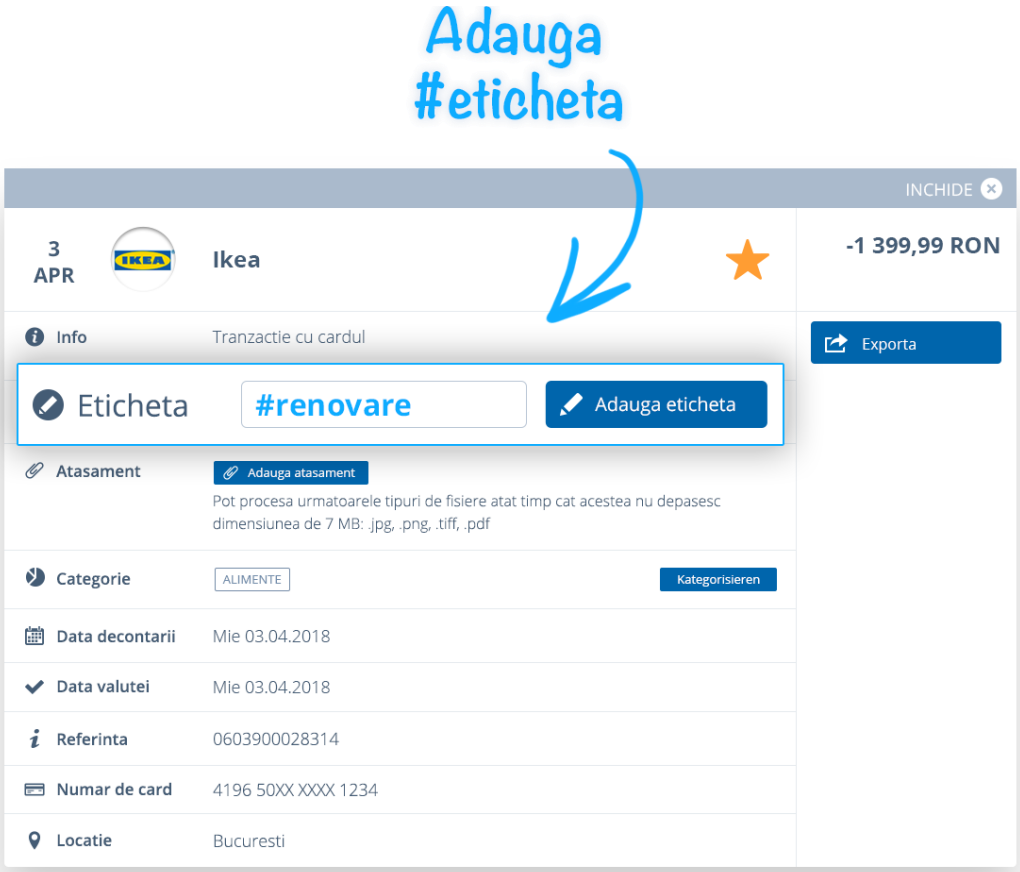
Setting a monthly budget involves setting a limit for both expenses in the current month and at the level of category and subcategory.

Snapshot

With the „**Snapshot**" extraoption I will generate a brief and relevant report with the most important financial moves. This, for a new perspective on them.

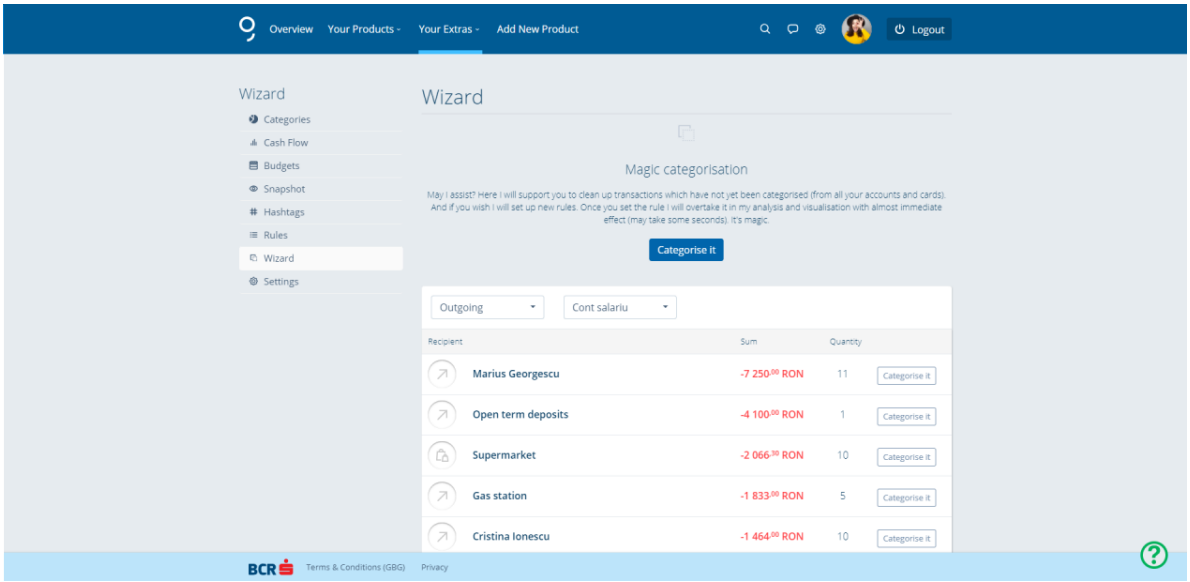


By using the **„labels", #hashtag** option, you can view a list with all transactions that have a certain tag chosen by you.

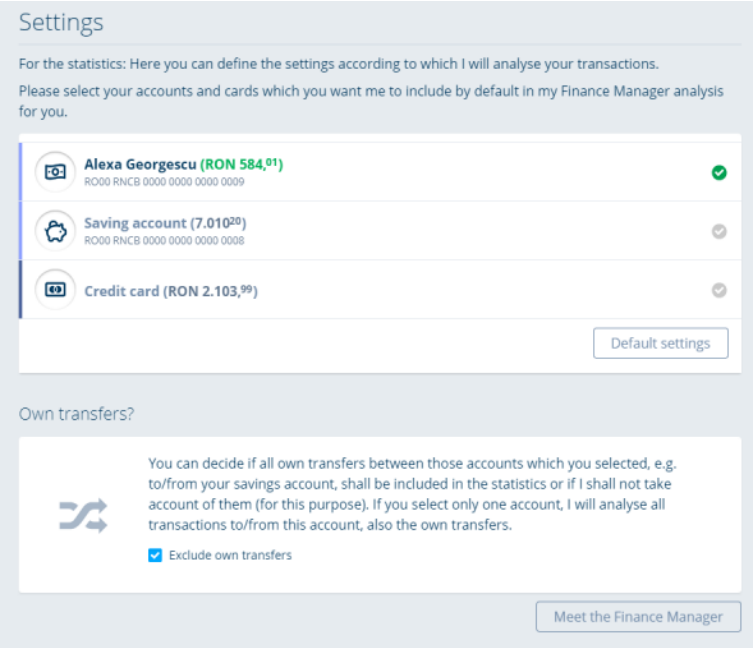


Using the **„Rules”** option you have the possibility to set automatic rules for the categorization of your transactions. Set your own rules.

Using the **„Expert”** option you have the possibility to manually categorize the operations that haven't been automatically included in a category/subcategory. And almost immediately you will see their applicability.



Using the **„Settings”** option you have the possibility to select what banking products are taken into account in the analysis of the Financial Assistant.

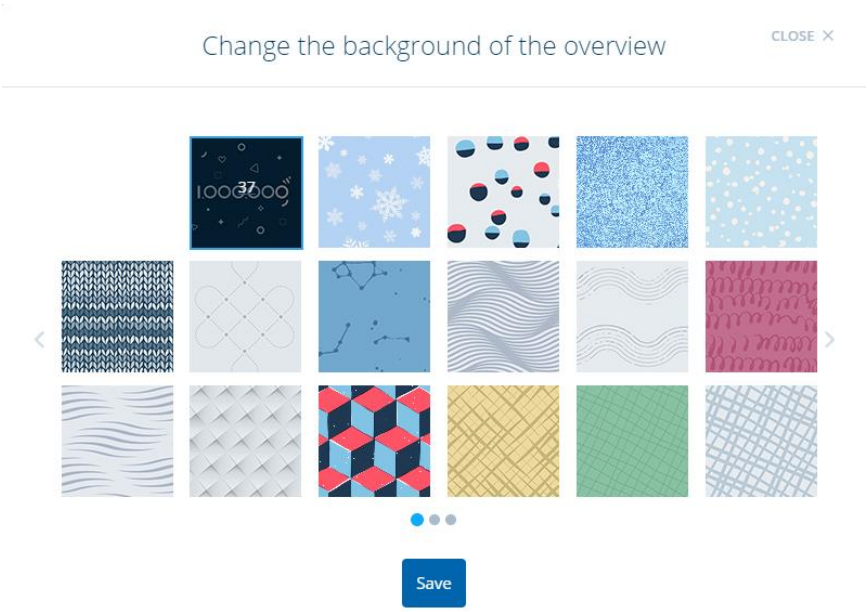


Here you can also choose whether you want me to include in the analysis the transfers from own accounts.

And if you want to resume the presentation of the Tutorial for the Financial Assistant, click the "Financial Assistant Presentation" button.

Wallpaper

As I said, you can customize the Home section with a number of wallpapers. Not only to give your account a personal touch, but also to additionally protect your George account.



Transaction history

This menu is available in the vertical menu on the left after selecting a banking product/service.

Example: current account, fixed-term deposit, savings account, loan etc.

The content of this menu is specific to the banking product/service for which you access it.

In this menu you will find the history of operations made through the banking product/service selected before accessing it. Here you will also find the list with the amounts blocked in your account or with the transfers in process of completion/authorization.

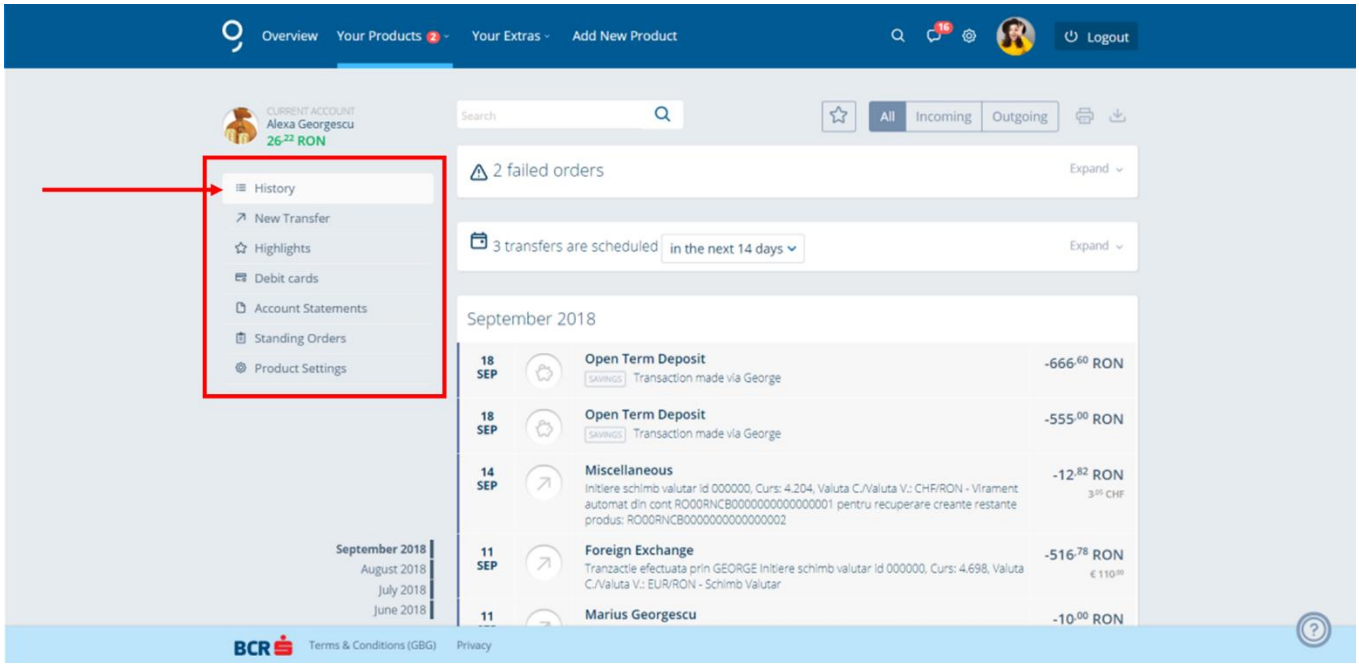
Each transaction has its own history. Your account gathers stories.

In the history of your transactions you will find out what, when, from whom and to whom, why and, last but not least, how much. You will find what matters, such as balances, inflows and outflows to/from your account, your credit card or product.

The story starts in the upper left corner, where you will find the main information and personalized data of your account/card/product:

- Account name. On mouseover, I will also display the IBAN.
- Account color. You can change it at any time from the account Settings.
- Account picture. You can set and edit it from the account Settings.
- Account balance and available amount.

Depending on the type of account and its particularities, features and/or rights of access, you will find all the important actions in the left menu, such as New Transfer, Scheduled Payments and Product Settings, of course.



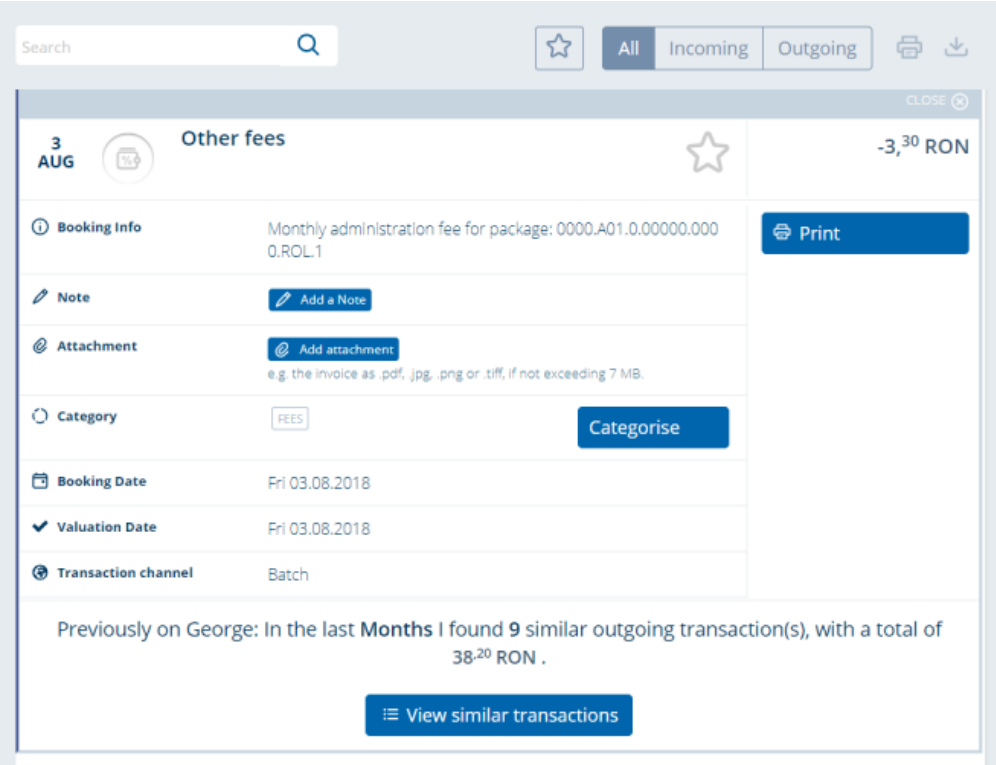
Chronological history of transactions

Each transaction entering or exiting your account, card or product. That's what it is about. And here's all you need to know about the list.

In the list I will always display the following:

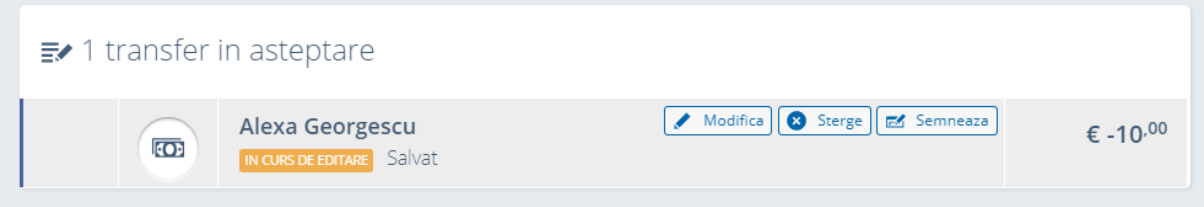
- Date of registration. The date of registration is not the same thing as the date of transaction, especially for card payments;
- The transaction partner, if any, with a picture or logo;
- Some information about the transaction, such as details, reference or note/label.

To have access to the details of the transaction, click on the transaction.

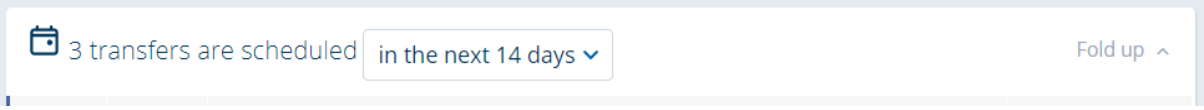


Pending or future transfers

If you have pending transfers that you haven't signed yet, I will list them at the beginning of the history. You can sign them one by one or, soon, all of them at once. And, of course, you can erase or modify the pending transfers. Walk the mouse over the transaction and I will show you the specific buttons.



Moreover, you will also find at the beginning of the history the future transfers, such as transactions that have been signed, but not executed. You can tell me that you want to view the future transfers for the next 3, 7, 14 or 30 days.



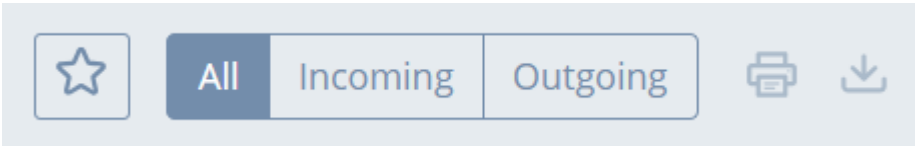
You can relax with the future transactions because I will process them automatically on the planned date. However, you will be able to cancel or edit such transfers. This action requires a new signature.

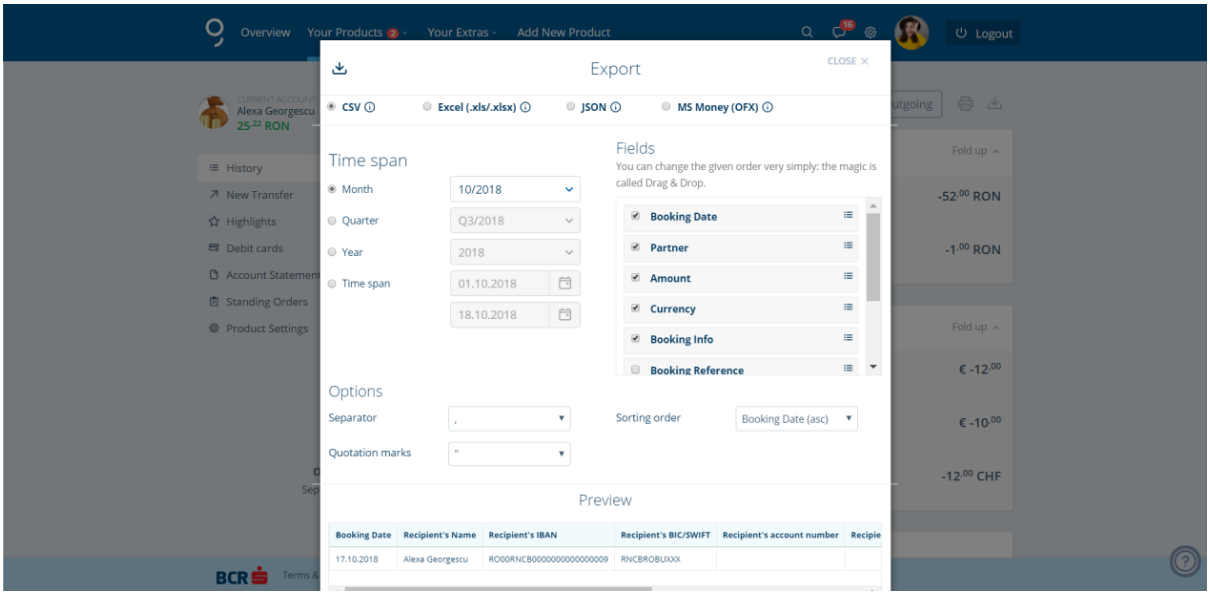
The current and the last year or 7 years?

I will implicitly display your transaction history up to 13 months. Soon you will be able to activate the extraoption Transaction History for 7 years with which I will extend the current history up to 7 years. To find out more I invite you to George Store.

Filter, Print and Export

In the top right, above the transaction history, you will find a number of useful filters for payments and receipts, as well as a few shortcuts to print and/or export the history in various formats.
To download it, click on the "Export" icon and then select the criteria you want. To export the desired file, click on the "Download" button.

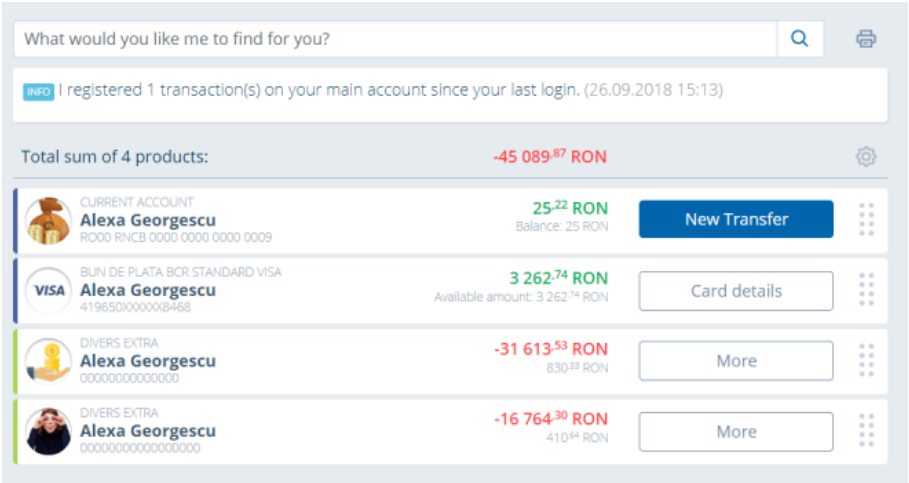




Transaction history or ordered list?

In addition to transaction history, I offer you an ordered listing method behind the symbol in the main navigation menu. You will wonder what the difference is. I will tell you:

While the transaction history refers to a certain product and shows the complete history of the current year and the last year (or for 7 years when you have the extraoption activated), the ordered listing in Home displays the last 100 payment orders cumulatively from all your accounts. In the listing I will not display future transfers, for example. Moreover, the ordered list contains open transfers and payment orders that haven't been completed for various reasons.



New transfer

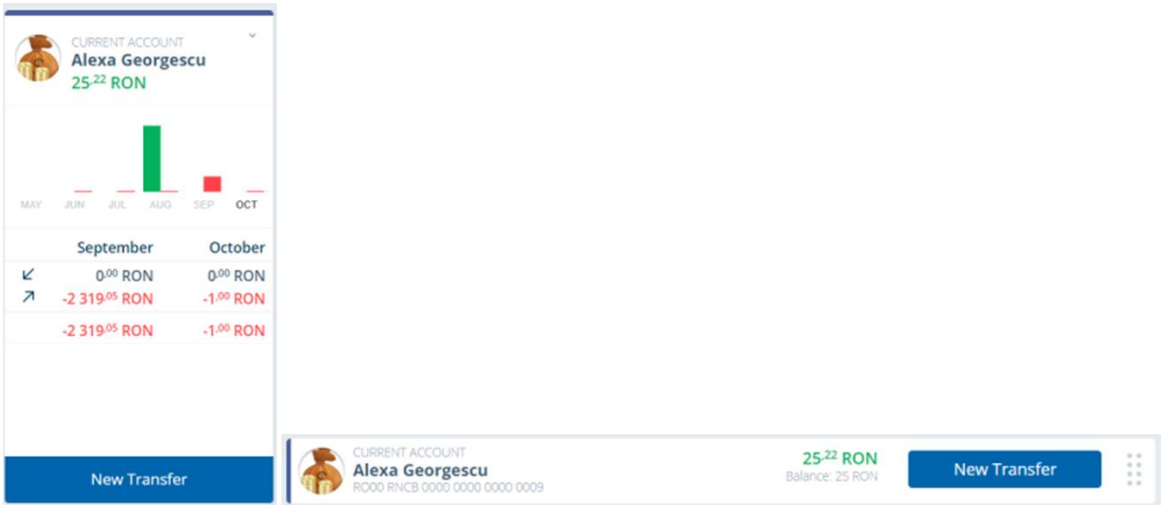
Note: for any type of transaction, access "New Transfer"

This menu is available in the vertical menu on the left after selecting a banking product/service.

Example: current account, fixed-term deposit, savings account, loan etc.

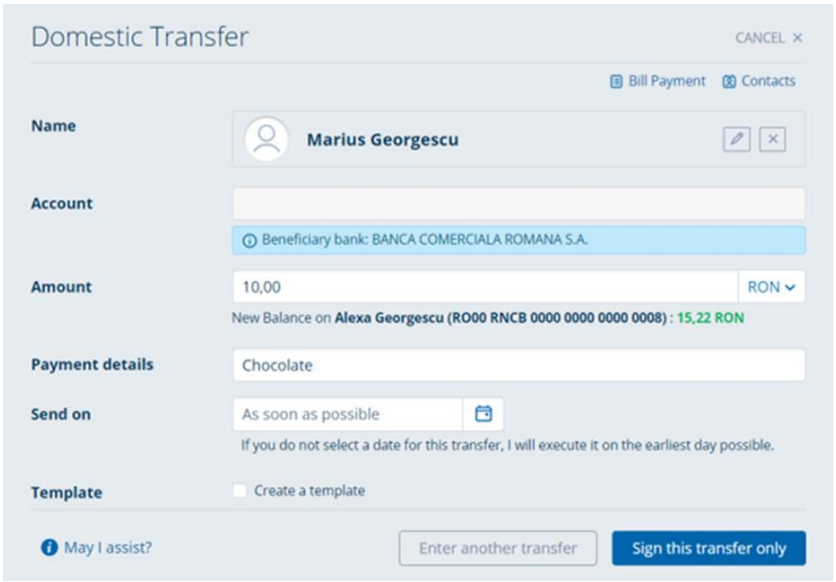
Click on the "**New Transfer**" button from the details of each account or from the vertical menu displayed on the screen to the left after you have selected an account and you can make a number of payments in RON or foreign currency.

Either you choose to pay a bill, make a payment to another bank in Romania or abroad, make a transfer between own accounts, supply your fixed-term deposit or make a currency exchange, it is necessary to follow the steps detailed below.

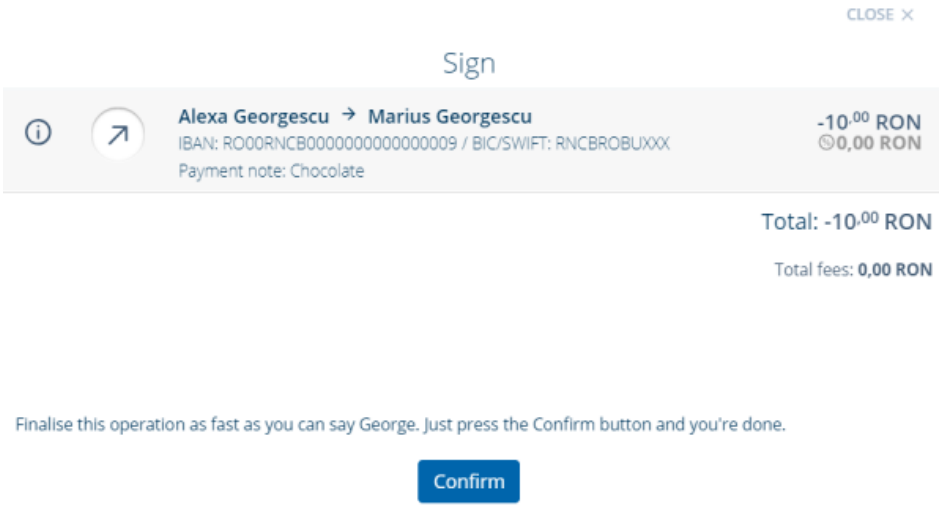


Payments in RON

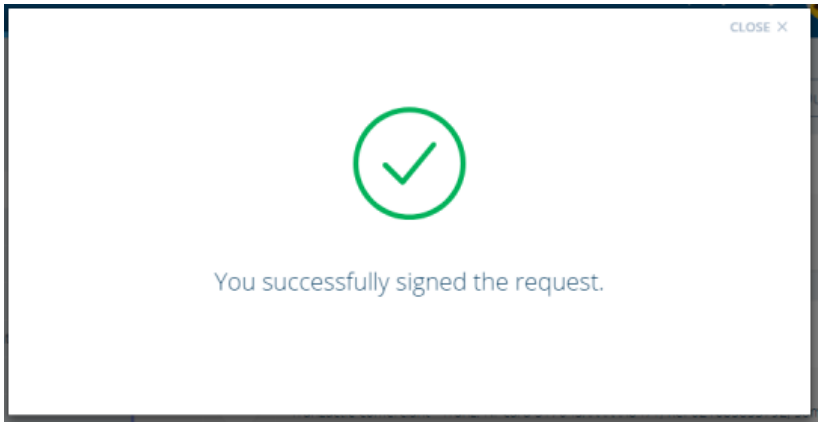
In order to make a payment in RON between own accounts or the accounts of other persons, select the RON account from which you want to make the transfer and then click on the New Transfer menu.



Fill in the fields with the necessary information and at the end click on the Complete the Transfer button. In the case of transactions to an account in RON of another person, I will request you to sign the transaction.



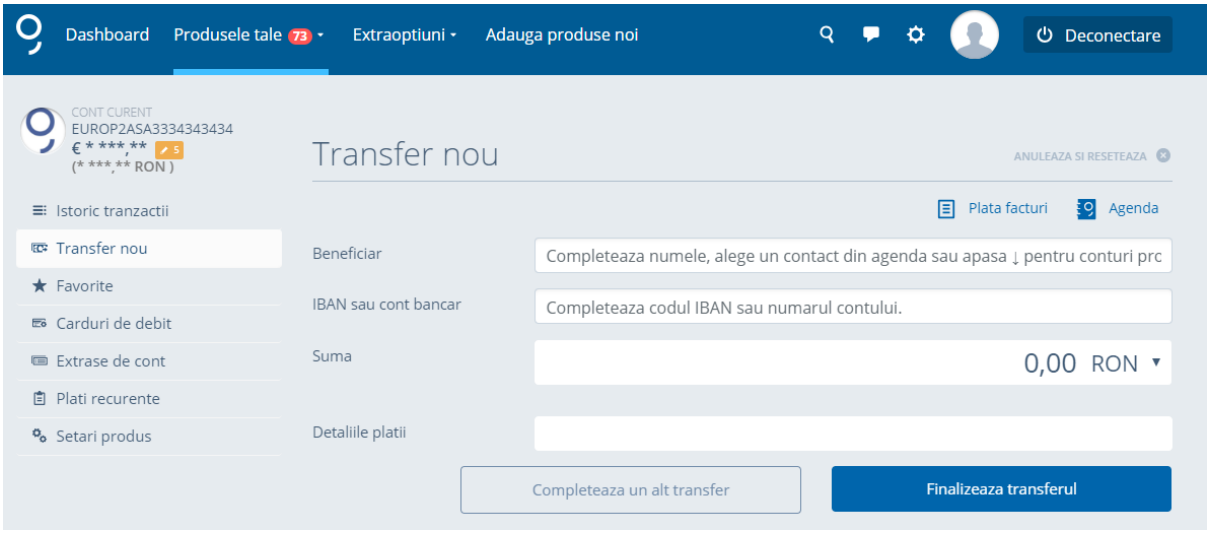
You will receive the confirmation message for the successful signing of the transaction.



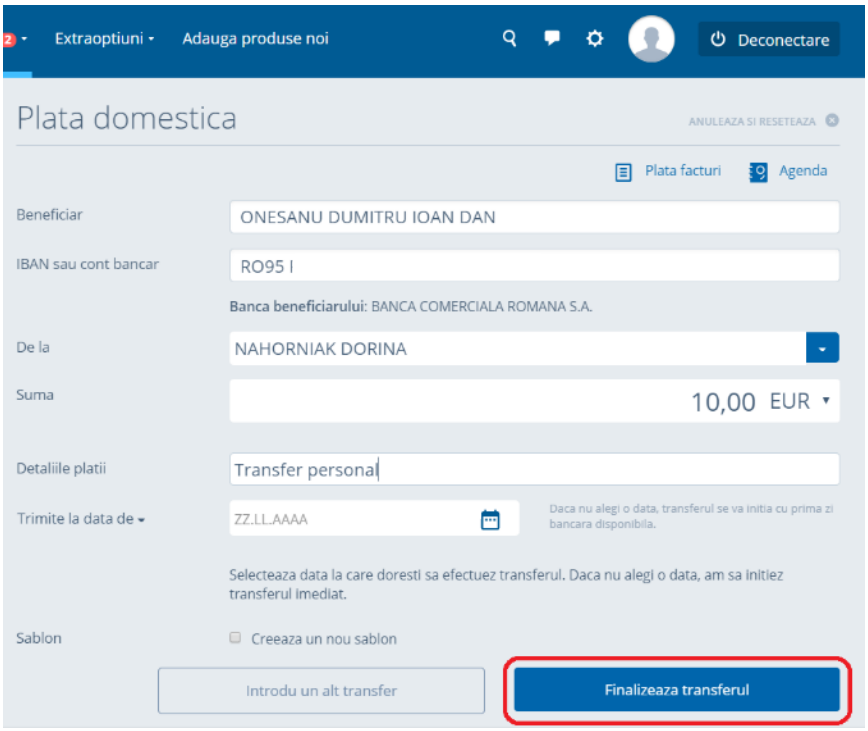
Payments in foreign currency

To make a payment in foreign currency, you should access the Your Products menu and click on one of your foreign currency accounts.

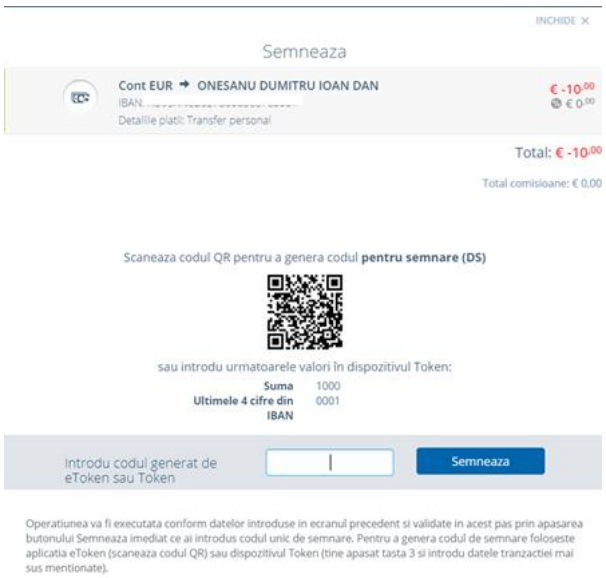
Then click on the New Transfer menu and fill in the data required in the form.



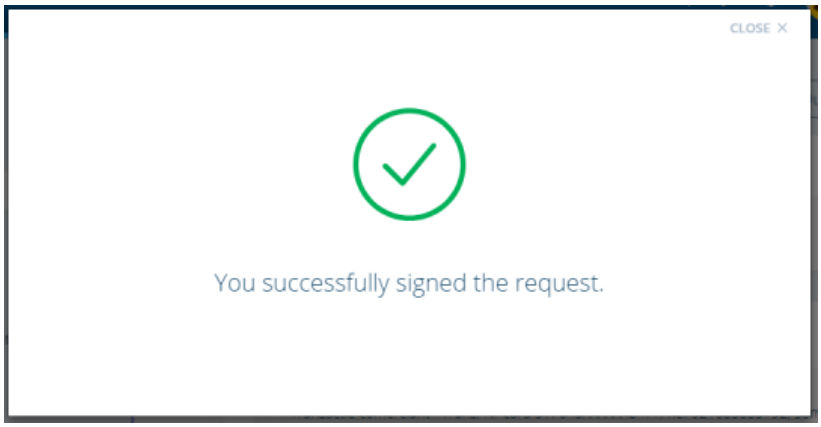
After you've filled in all the fields, click on the "Complete the Transfer" button.



To make the transfer you are required to sign the transaction with the eToken or Token code.



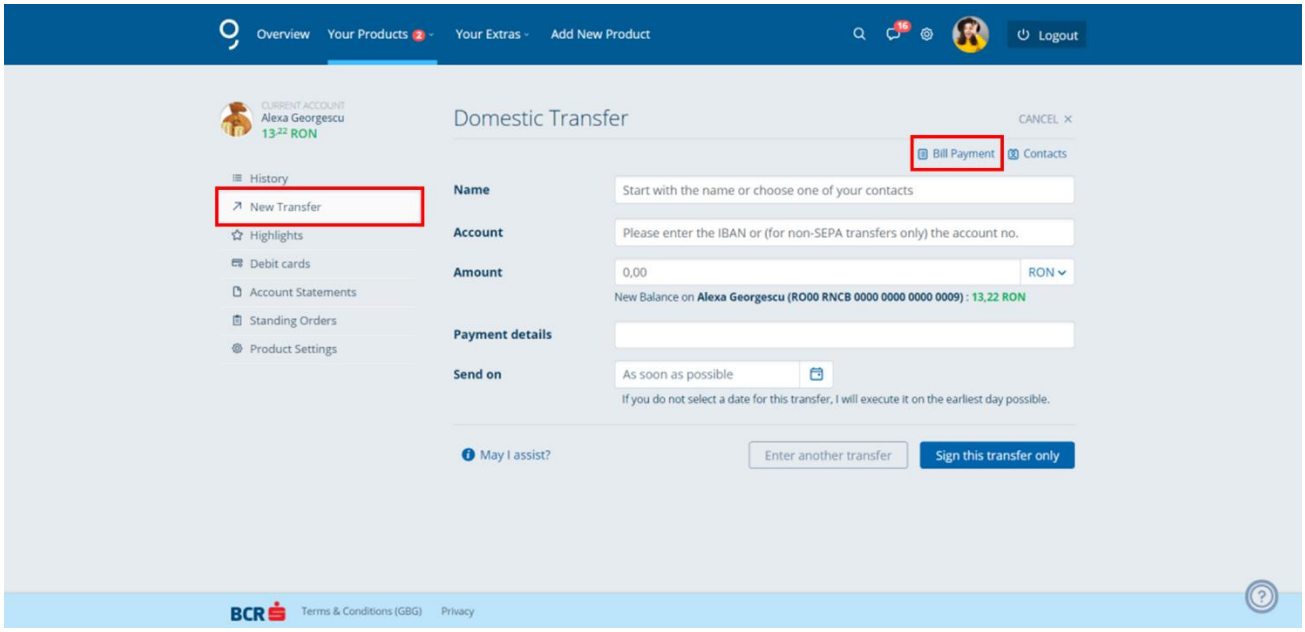
Click on the Sign button and you will receive a message of confirmation that the transaction has been successfully completed.



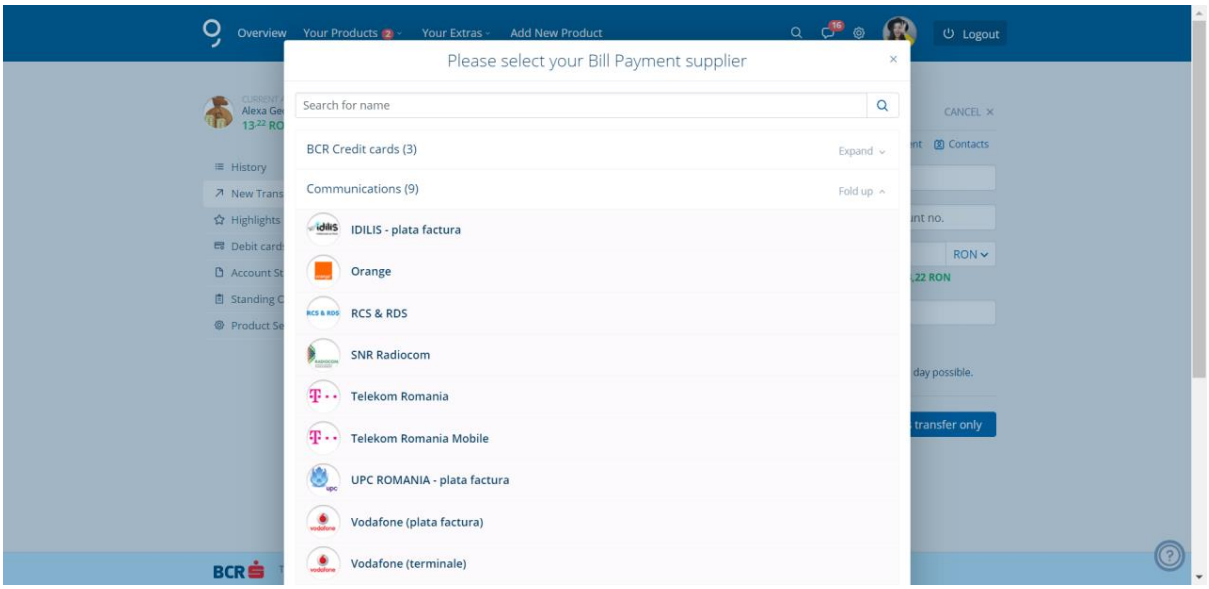
Payment of bills

To pay a bill, access the Your Products menu and select an account in RON.

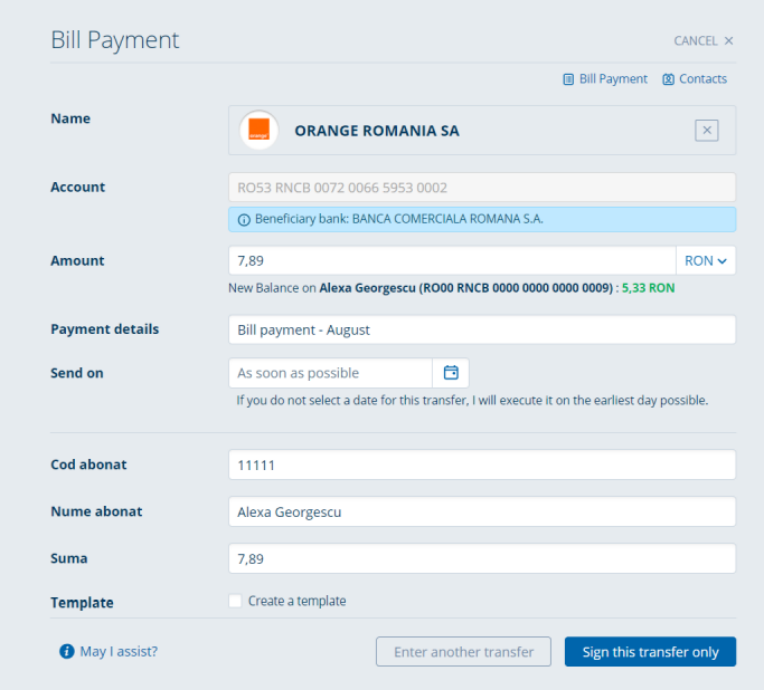
Then, select "New Transfer". Click on the "Bill Payment" link.



Select a supplier to which you want to pay your bill.



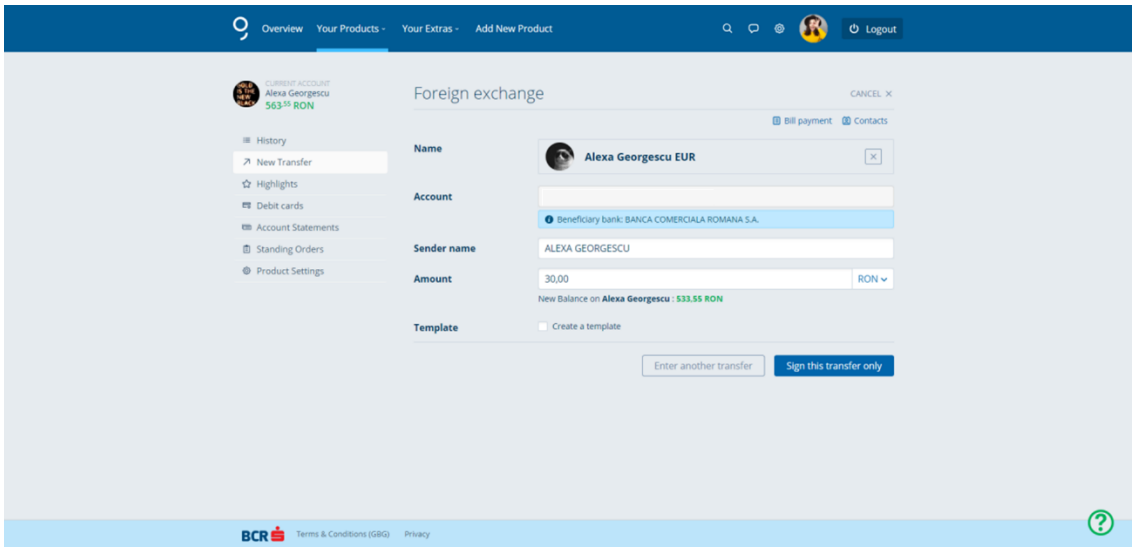
Fill in the data required in the form. Click on the "Complete the Transfer" menu.



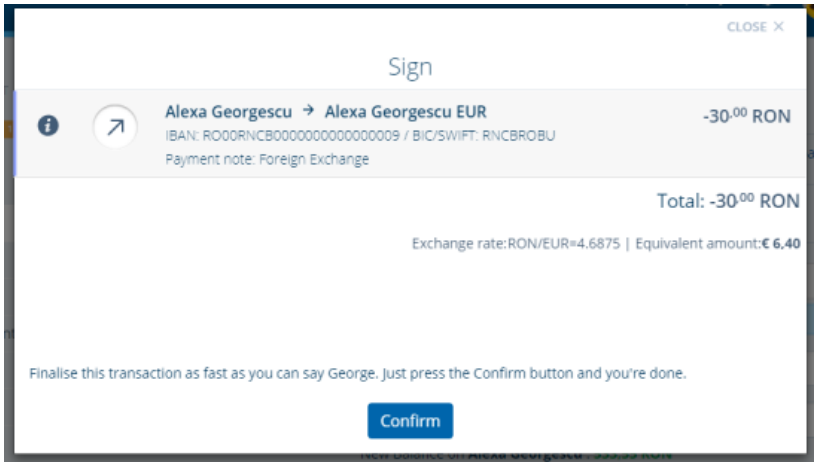
Currency Exchange

To make a currency exchange, select, for example, one of your accounts in RON from the "Your Products" menu.

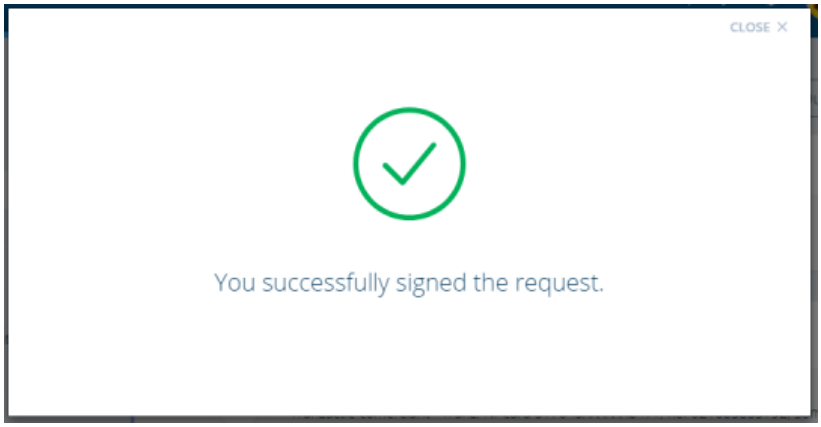
Then click on the "New Transfer" menu and fill in the data required in the form and click on the "Complete the Transfer" button.



You are required to confirm the transaction - click on the "Confirm" button.



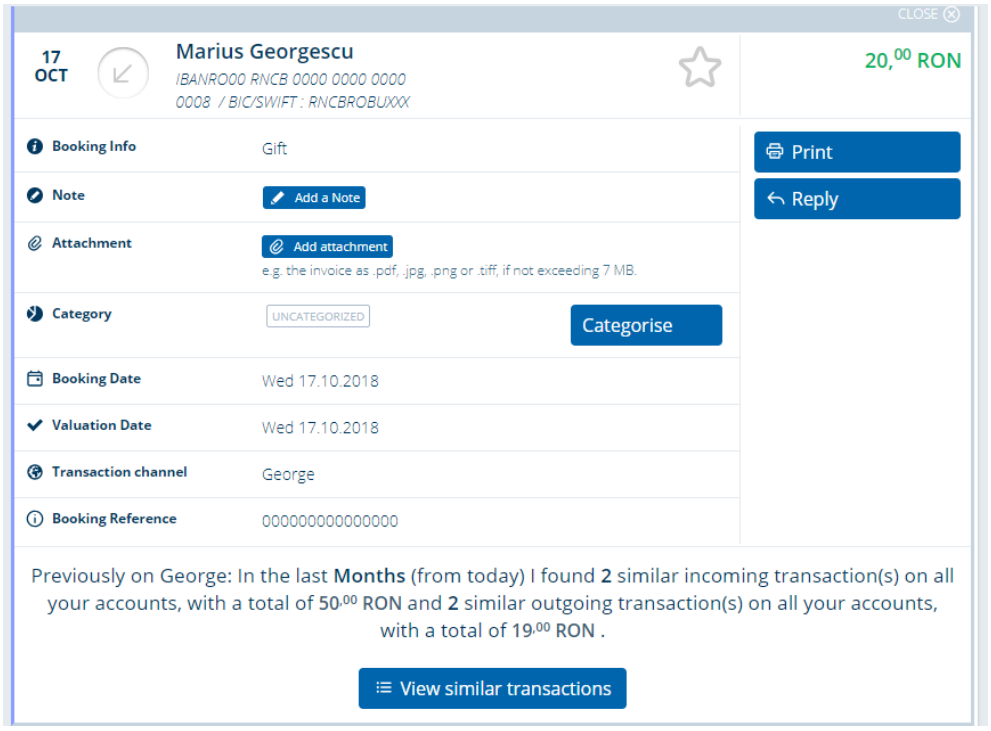
You will receive a confirmation of the transaction.



Printing transaction details

Printing the details of a transaction can be done by clicking on the "History" button displayed after you select the account in which the transaction was performed. Then you need to choose the transaction whose details you want to print and press "Print" if you want to print them or "Distribute" if you want to save them in picture format in your computer/laptop/notebook. Or you can reinitiate the transaction.

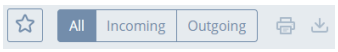
Moreover, you also have a button to "View similar transactions", which will display those receipts or transactions you have performed in a period that resemble each other.

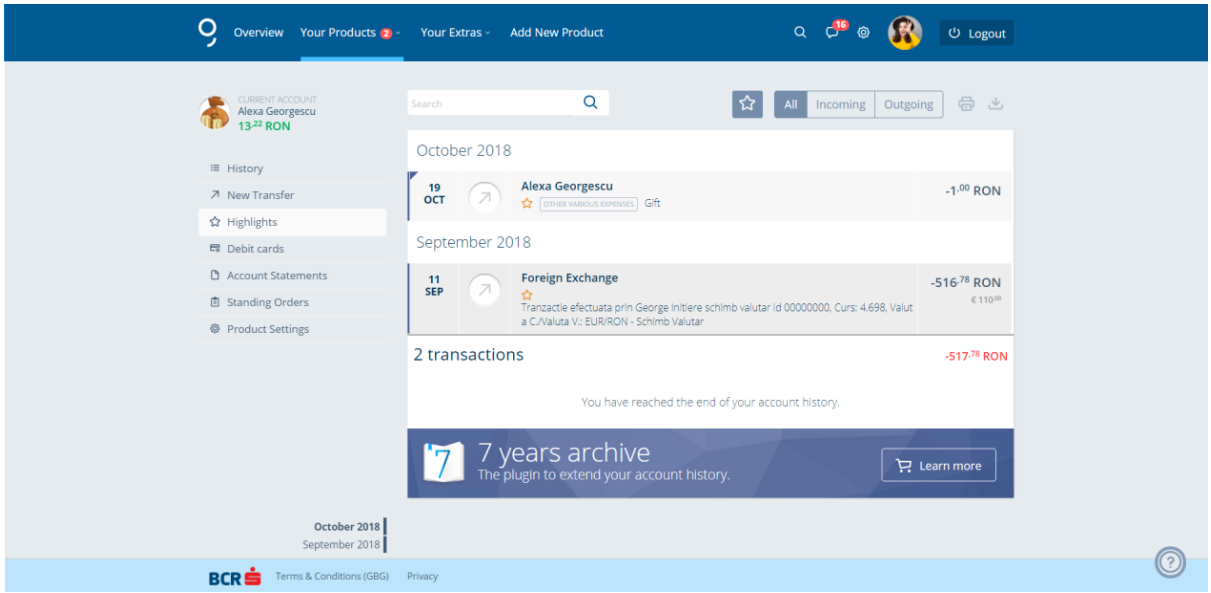


Favorites

This menu is available in the vertical menu on the left after selecting a banking product/service.

Example: current account, fixed-term deposit, savings account, loan etc.

You can set certain transactions as being favorite; thus, "Favorites" turns into a filter personalized by you. You can access them from the submenu of the respective account or when you are in Transaction History by clicking on the icon  from the top right.



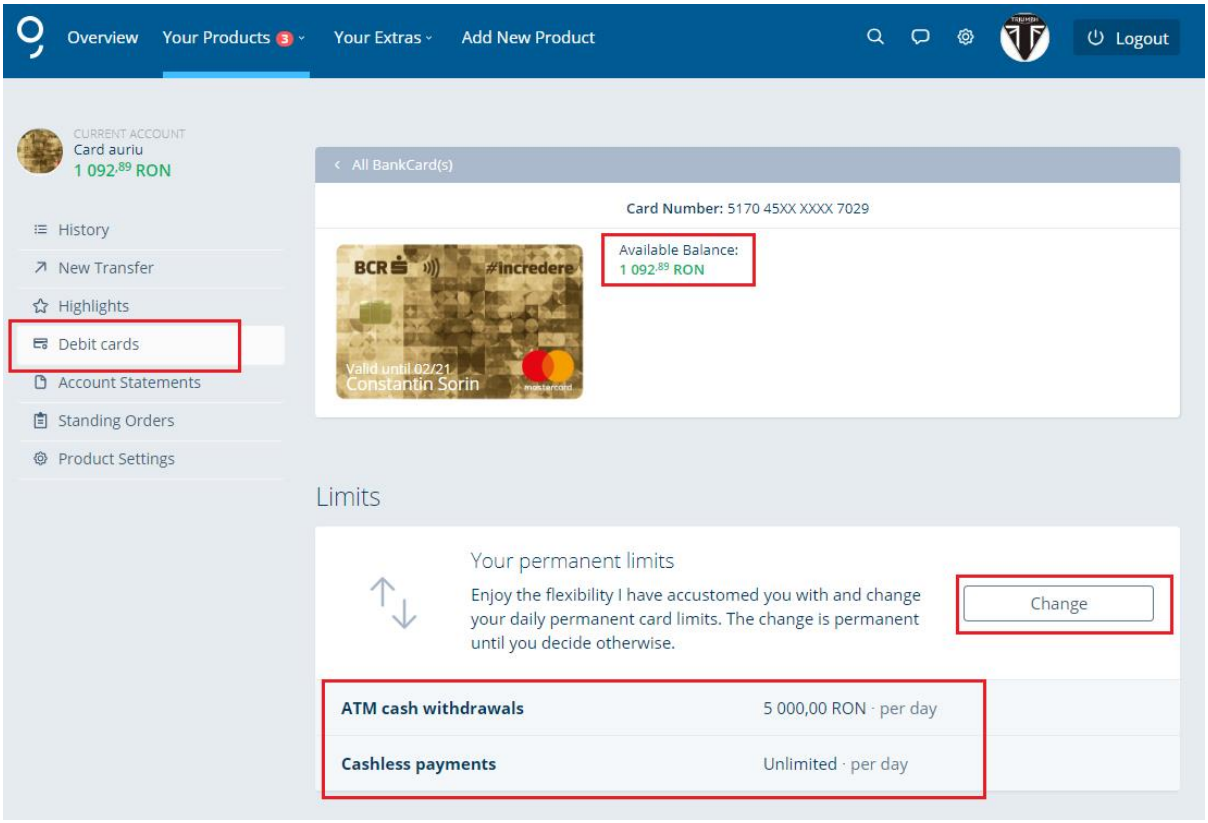
The information in this menu is dynamic depending on the product previously selected. Example: current account, fixed-term deposit, savings account, loan etc.

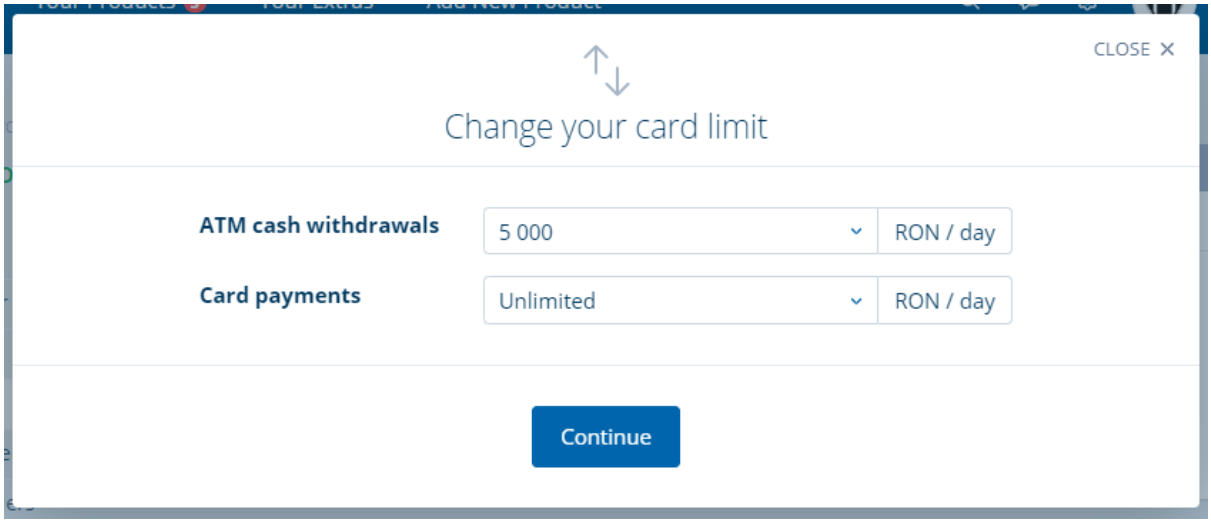
Debit cards

Here you see the balance available on the respective card, validity, as well as transaction limits.

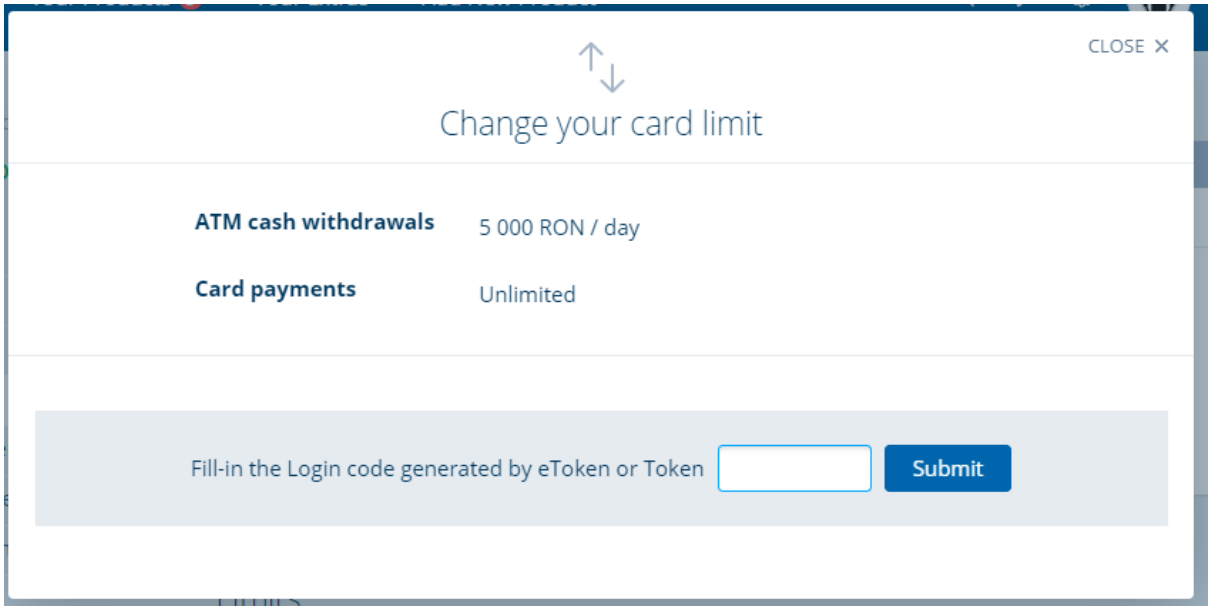
You can also change the permanent limits of your debit card. The change is permanent until you change them again.

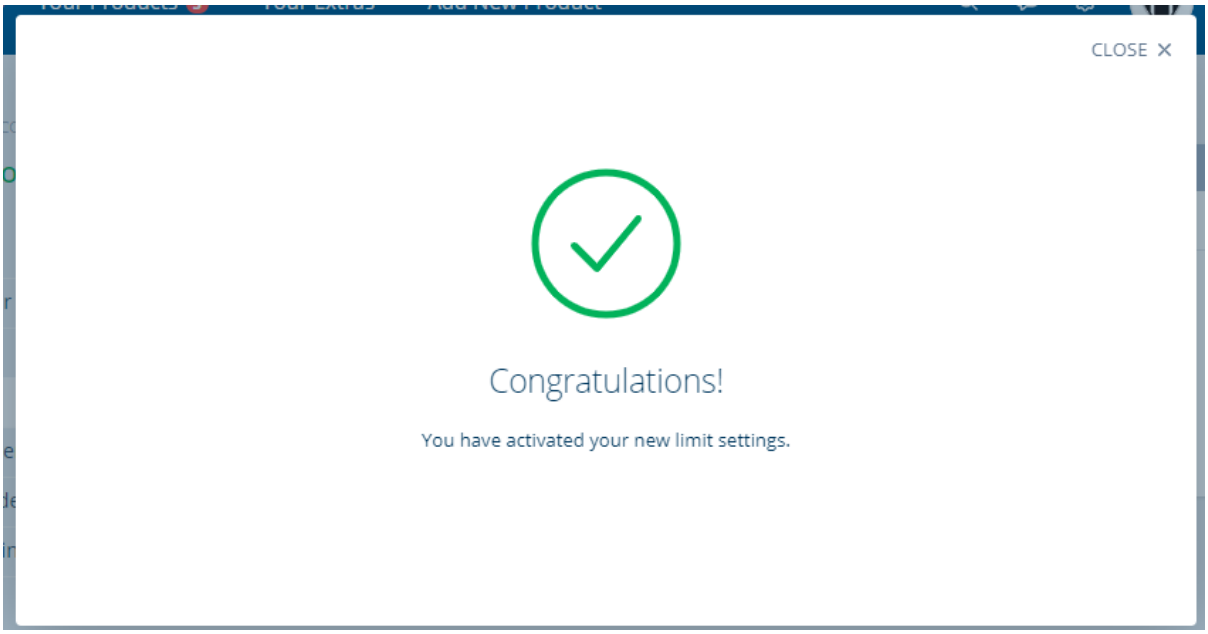
You can change both the limit for ATM cash redraw and for POS transactions.



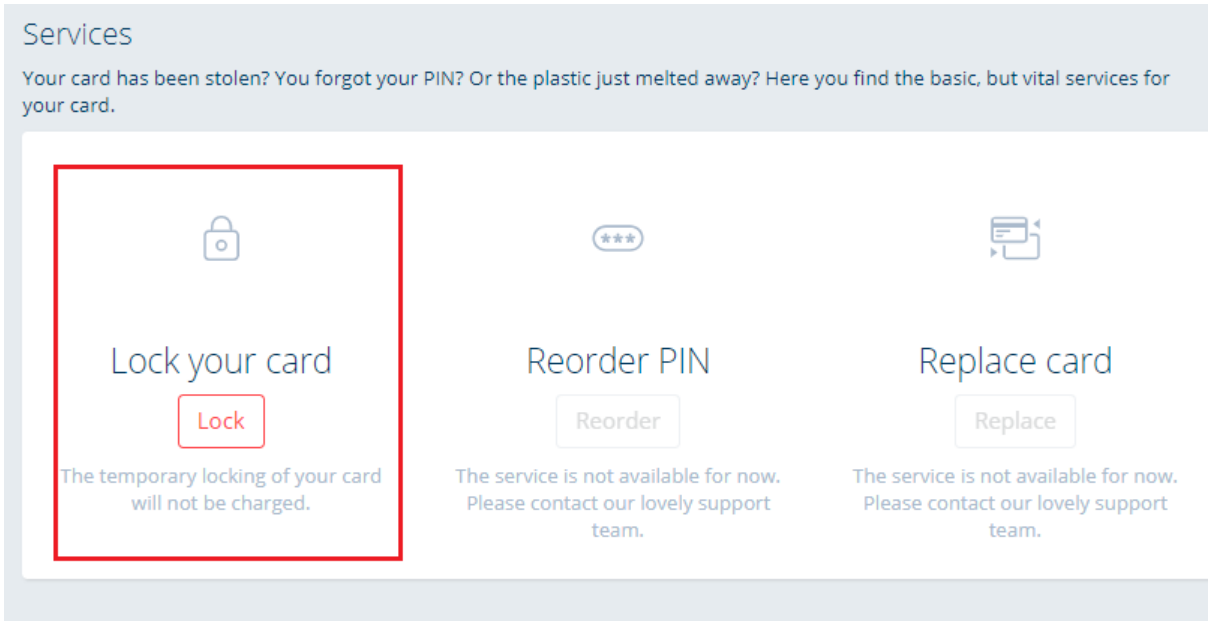


Each change must be confirmed with a token signature.

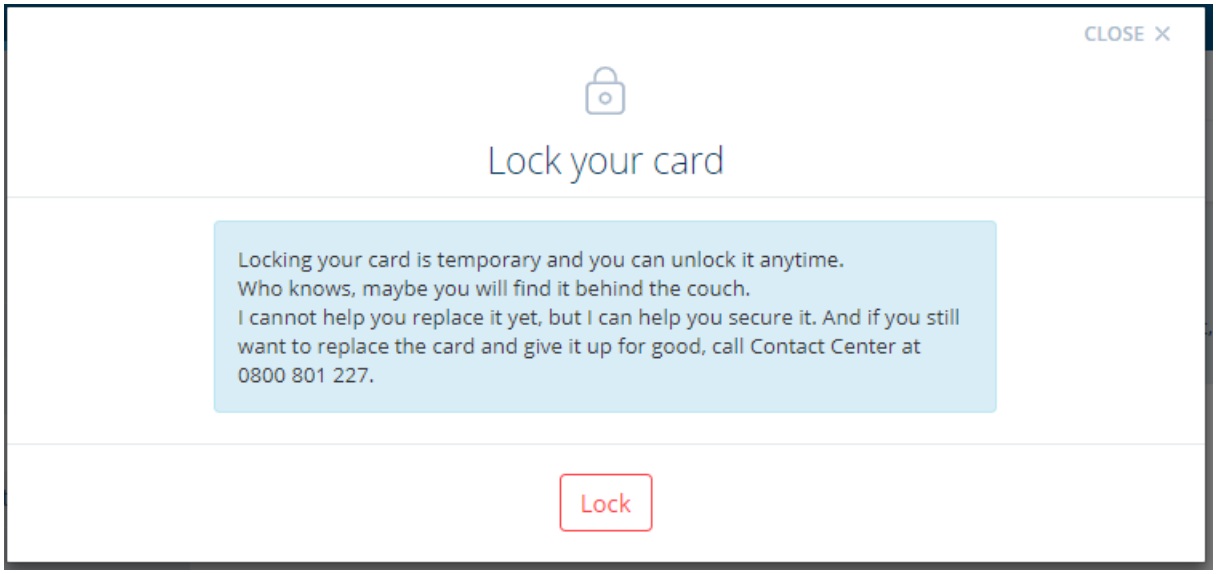




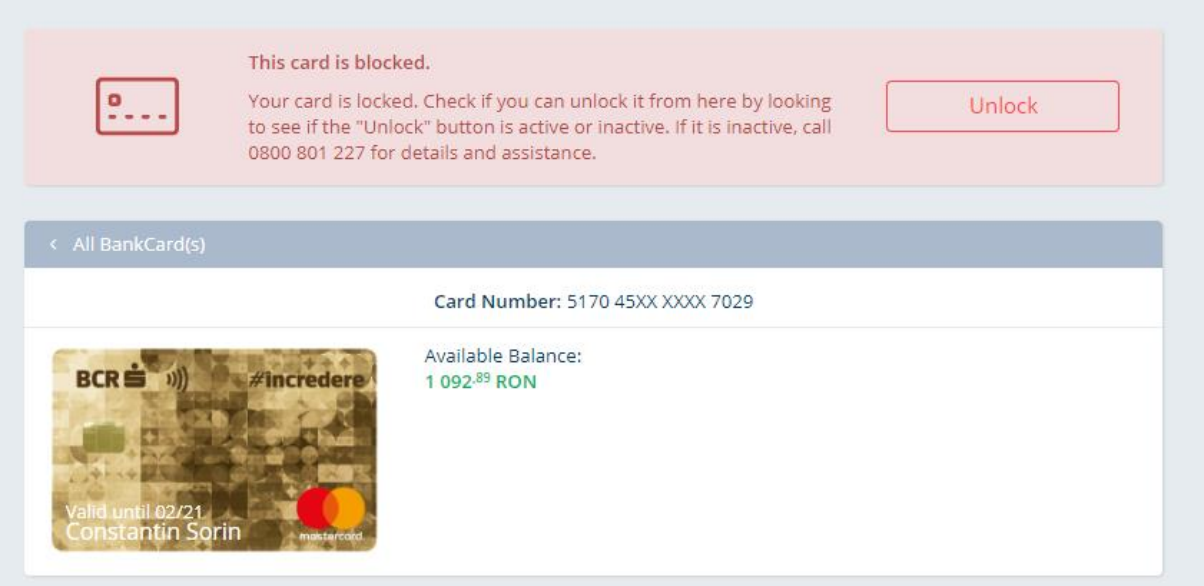
What else you can do here? You can temporarily block, and of course unblock, your card.



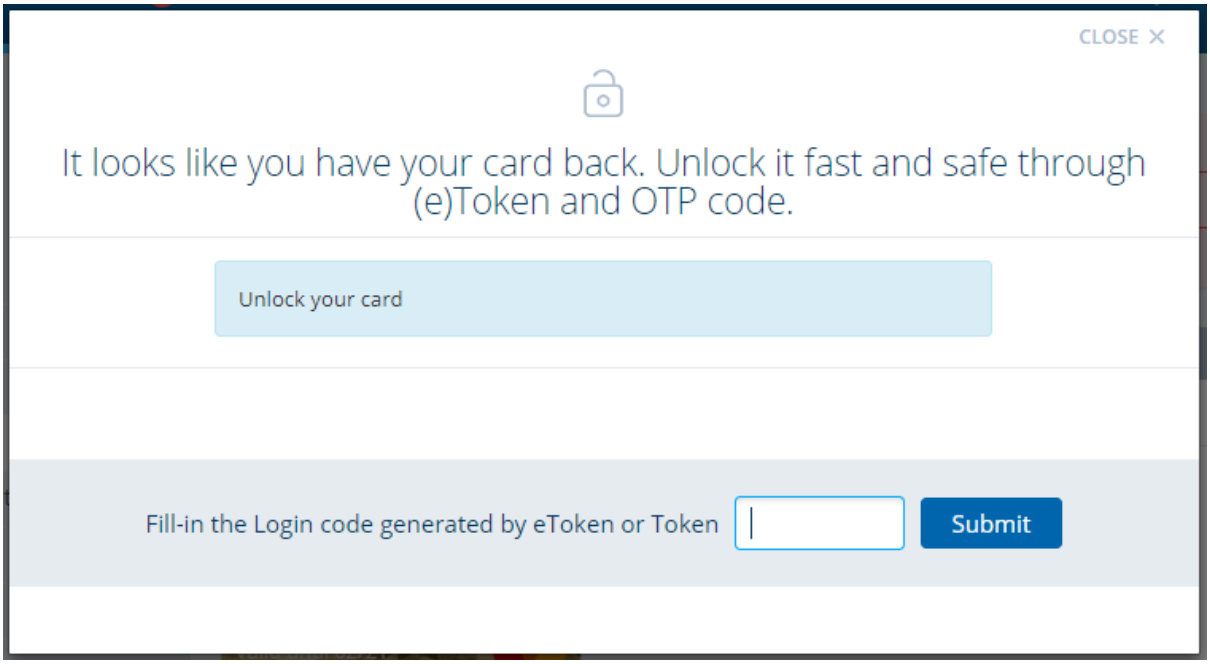
Since blocking your card could be an urgent matter, no signature is required, but only confirmation by pressing the button “Lock” and then “Confirm”



Now your card is temporarily blocked. And if you later find your card behind the couch you can easily Unlock it from George.



This time a login token signature will be required for security reasons.

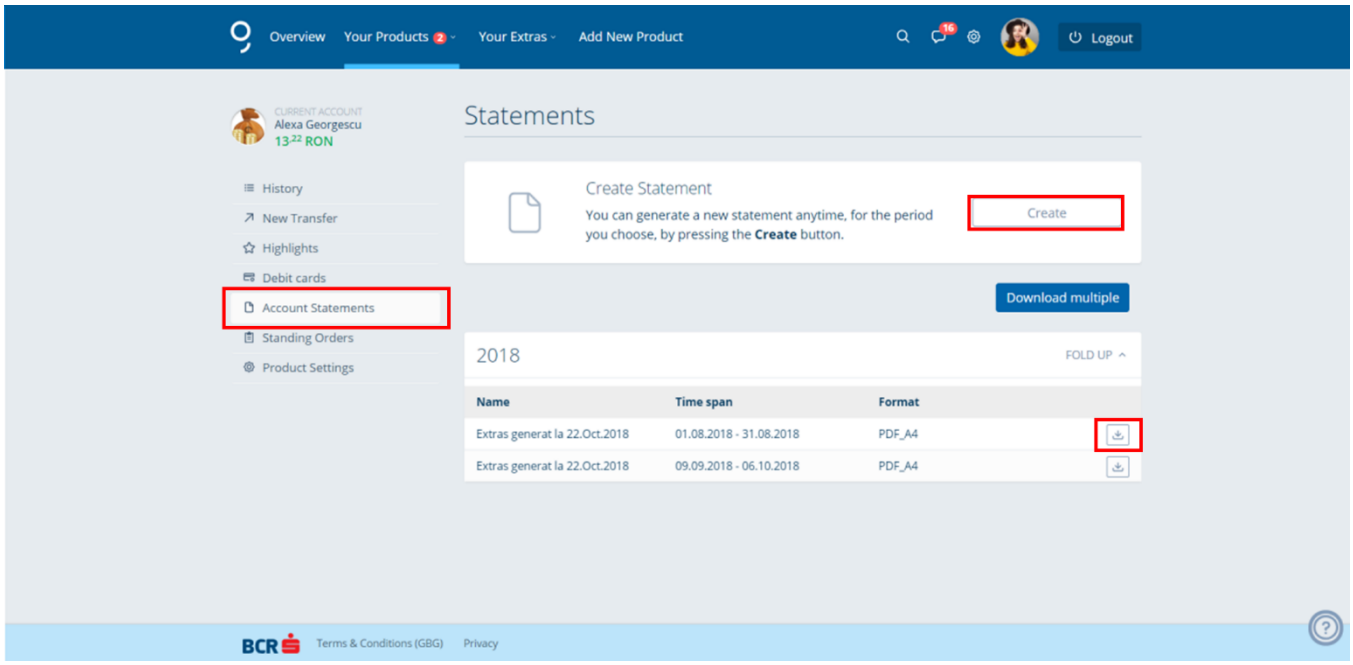


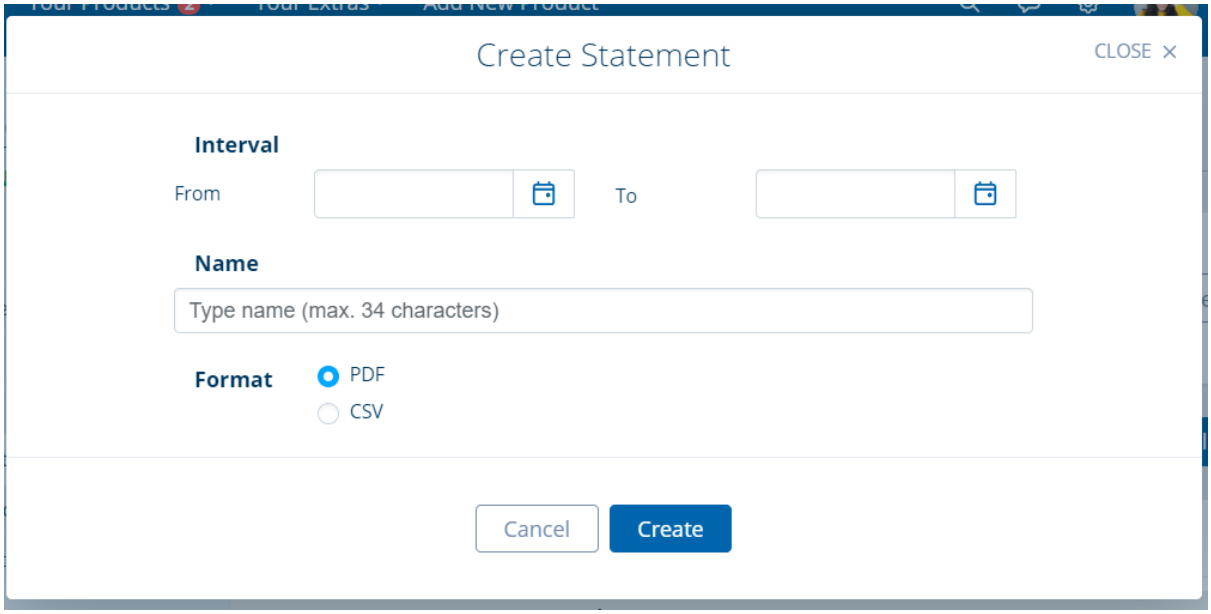
If you are sure that the card was lost or stolen, please block it permanently by contacting the BCR Contact Center

Account statements

As I said, you can generate account statements on whatever periods you want. You will find this option in the vertical menu. You can generate an account statement, you can generate multiple

account statements, and for this you have to click on the "Generate" button, choose the period for which you want the statement to be generated, name it and choose one of the 2 formats, pdf or csv.



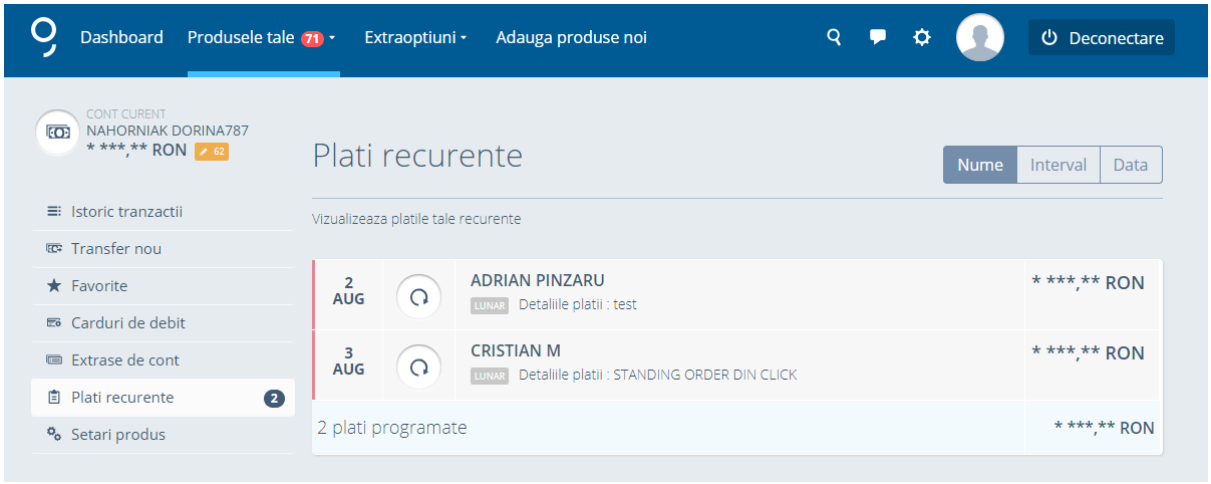


And if you change your mind, press "Cancel" and return to the Statements page.

Credit cards

Recurring payments

The „Recurring payments” **button** is available in the vertical menu displayed on the screen to the left after you have selected an account. By accessing it you may view the transactions set by you that will be performed automatically.



George allows you to view two types of recurring payments:

- Standing Order
- Sweep Order

Setting these types of recurring payments is not available yet in George.

Product settings/card settings

This menu is available in the vertical menu on the left after selecting a banking product/service. Example: current account, fixed-term deposit, savings account, loan etc.

The title of the **"Card Settings"** or **"Product Settings"** menu varies depending on the banking product selected before accessing this menu. The **"Card Settings"** name appears if you previously select a card, and the **"Product Settings"** name appears if you previously select any other type of banking product. Example: current account, fixed-term deposit, savings account etc.

In this menu you can set an alias for your products. For example, the current account in which you receive your salary can be named "salary account", and the deposit with savings for children can be named "children's deposit".

As I said, you can customize many things with George.

Setting the alias can be done by clicking on the button displayed on the top left.

Here you can also replace the logo for your banking product selected with whatever picture you want, to be easier to identify it. For example, you can set a logo with the child's picture for the card issued on his/her name.

Setting or replacing the logo can be done by clicking on the button displayed on the top left.

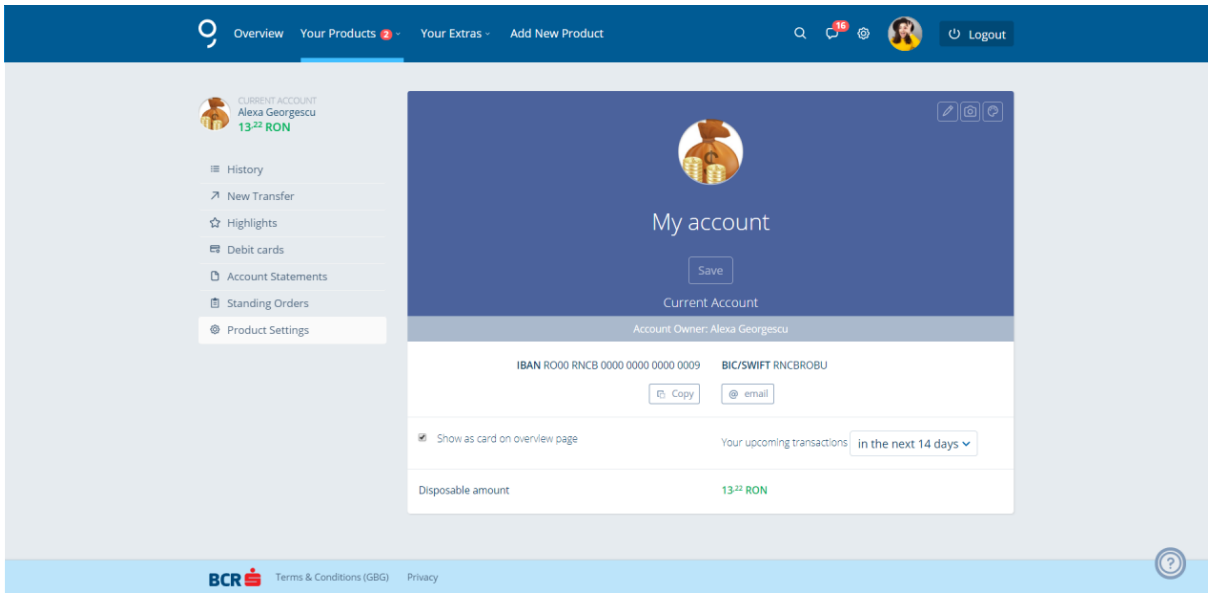
You can also include the banking product selected in a category to be easier to differentiate from the other banking products. For example, you can include all your bank deposits in the green category,

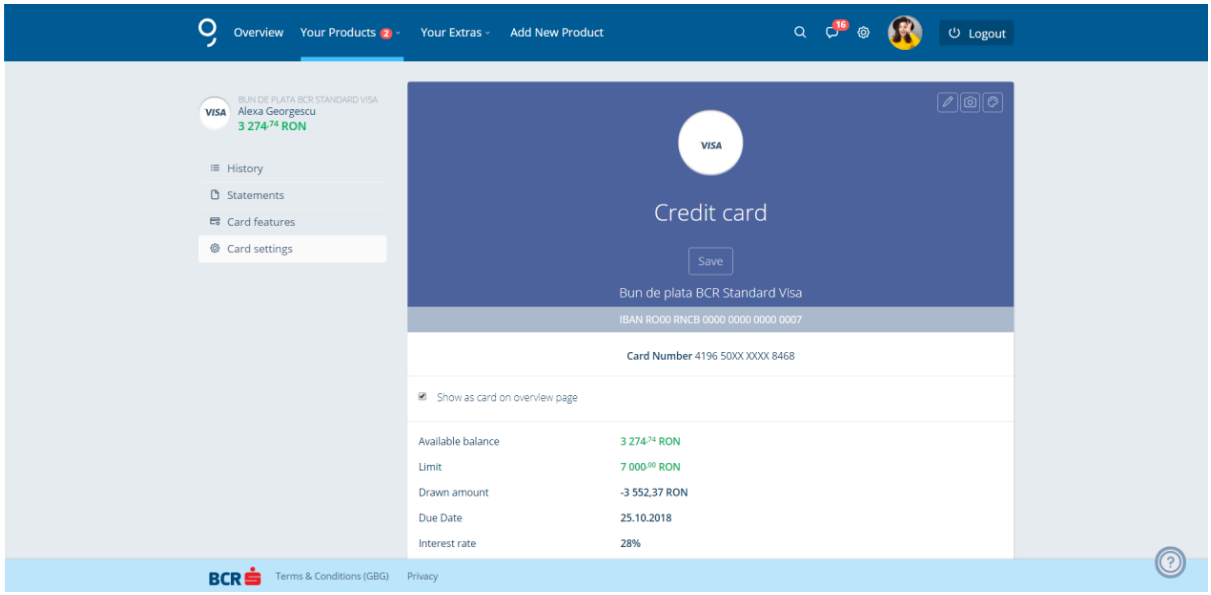
and the current accounts in the blue category, while the loans can be included in the orange category.

Including the banking product selected in a category can be done by pressing the button shown on the top left.

Here you can also:

- choose whether the banking product selected will be displayed or not in Home;
- copy the IBAN account by clicking on the "Copy" button;
- send by e-mail the details of the account by clicking on the "Distribute by e-mail" button;
- view other specific details of the selected product.





Example:

- For current accounts you can view:

- IBAN Code;
- Account holder;
- Available amount.

- For fixed-term deposits you can view:
  - Period;
  - Holder;
  - Amount saved;
  - Interest rate;
  - Interest accrued up to date;
  - Whether it is or not with automatic extension;
  - Whether it is or not with capitalization.
- For loans you can view:
  - Holder;
  - Loan type;
  - IBAN code.

The information in this menu is dynamic depending on the product previously selected. Example: current account, fixed-term deposit, savings account, loan etc.

That's it for you for now.

George learns from you every day and will return with new features once he is ready.

This is George. Are you ready to meet it?

https://george.bcr.ro