



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:

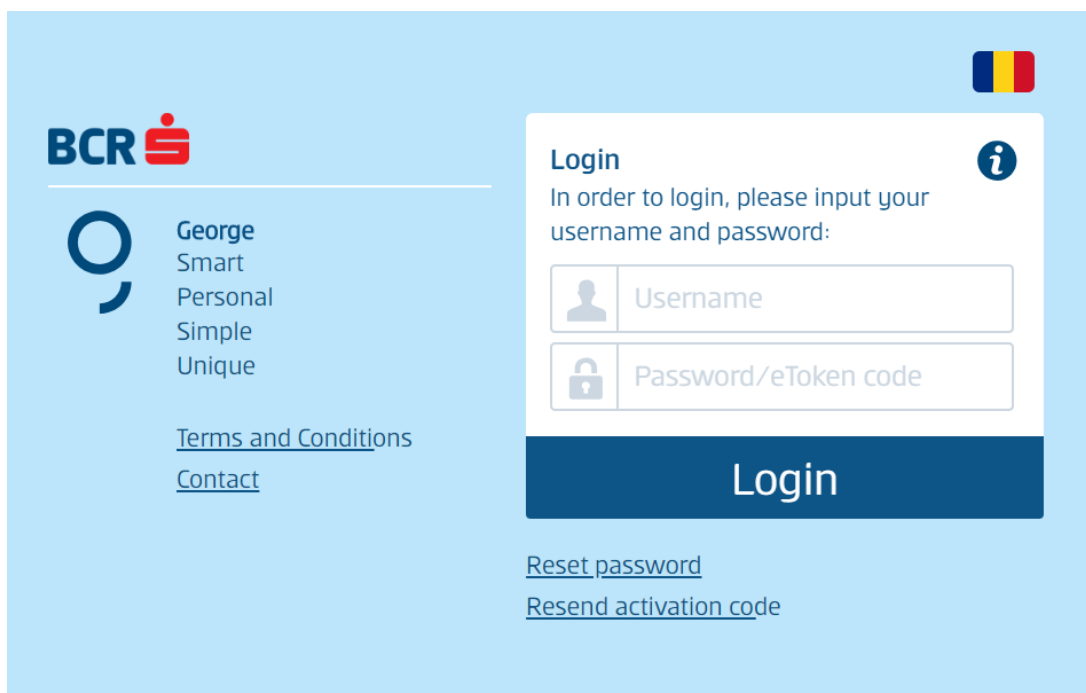
- The authentication and sign in information related to your George account is confidential and I recommend that you do not share it with other people, regardless of the situation.
- Use George from the personal computer by using an operating system and antivirus solution permanently updated. Make sure 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.

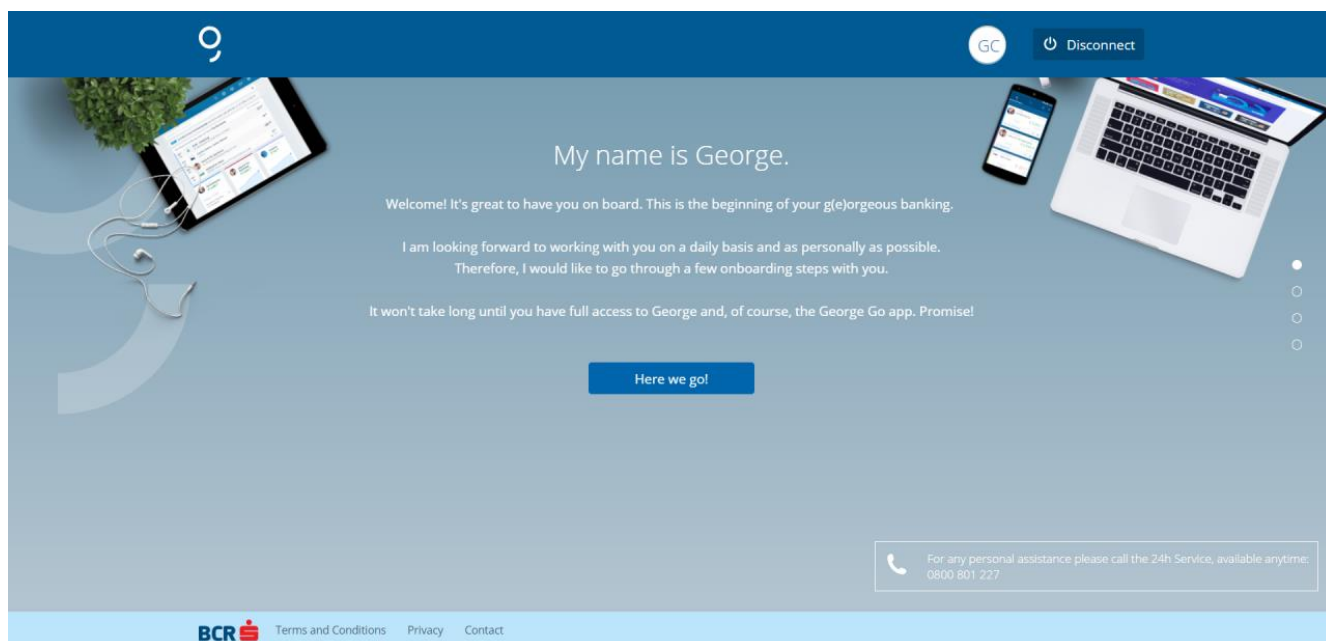
The “Welcome!” message

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.

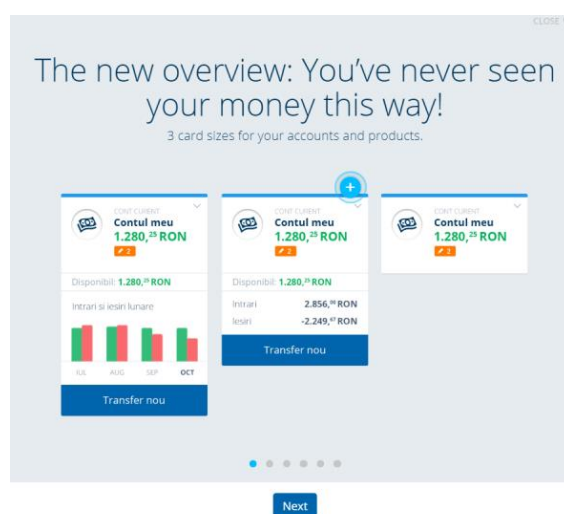


And in the last step you have to click the "I'm ready" button and thus you will access George. Or, if you want to read again something from the previous screens, you can access the "Back" button. If you disconnect before the end of the process, the process will resume at the next login.

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.

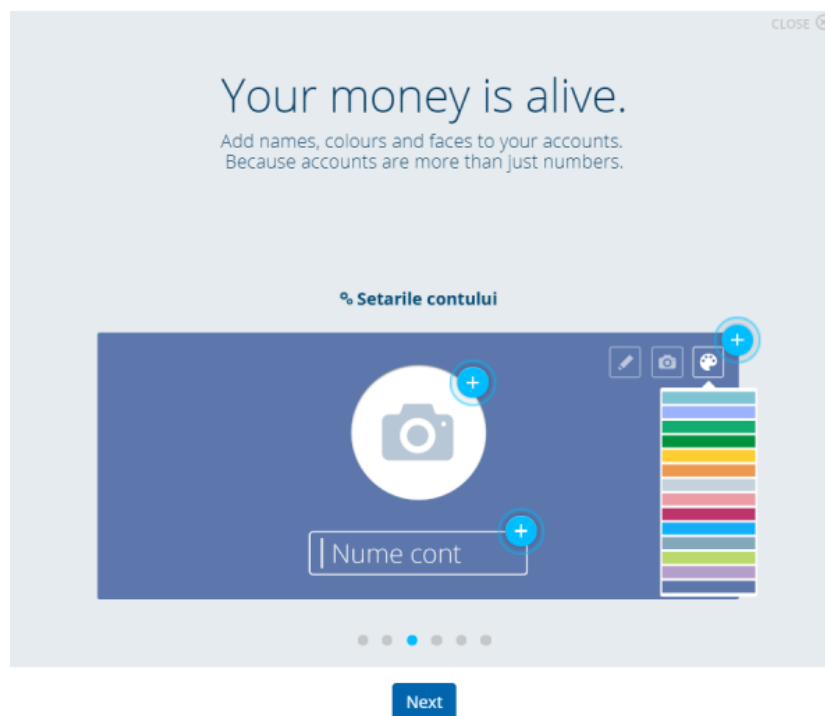
On the third screen, I will tell you how customizable George is. You can add names, colors and faces to your accounts because accounts are not just about numbers. This time you have 3 dynamic icons. Click on them to learn more about how you can fully customize your George account.

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

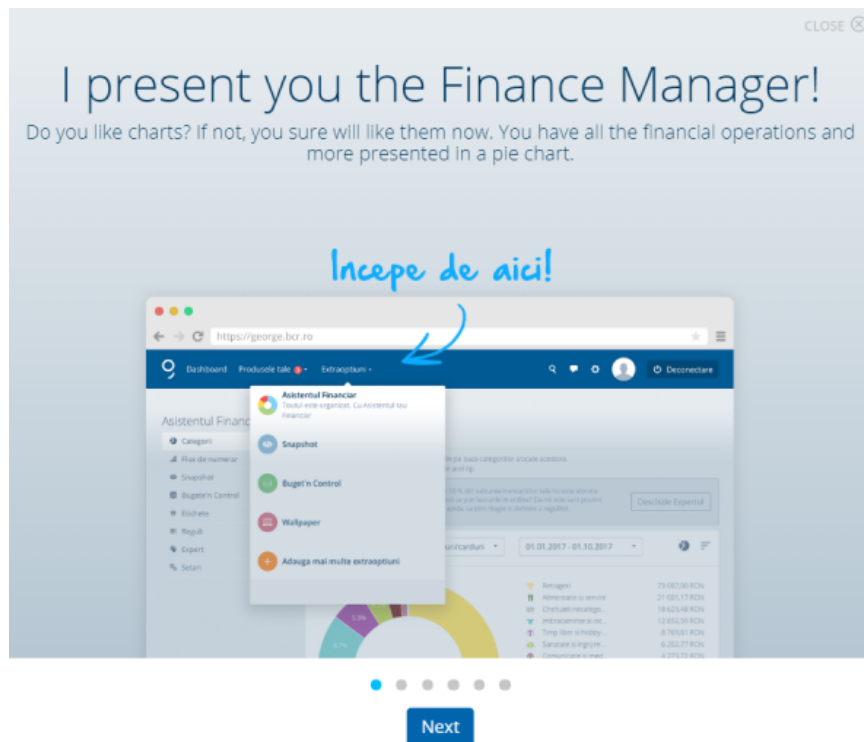
In the penultimate step I will tell you about contact methods in case you need help and assistance. Here we have 2 dynamic icons that I recommend you to access for more clarifications.

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.

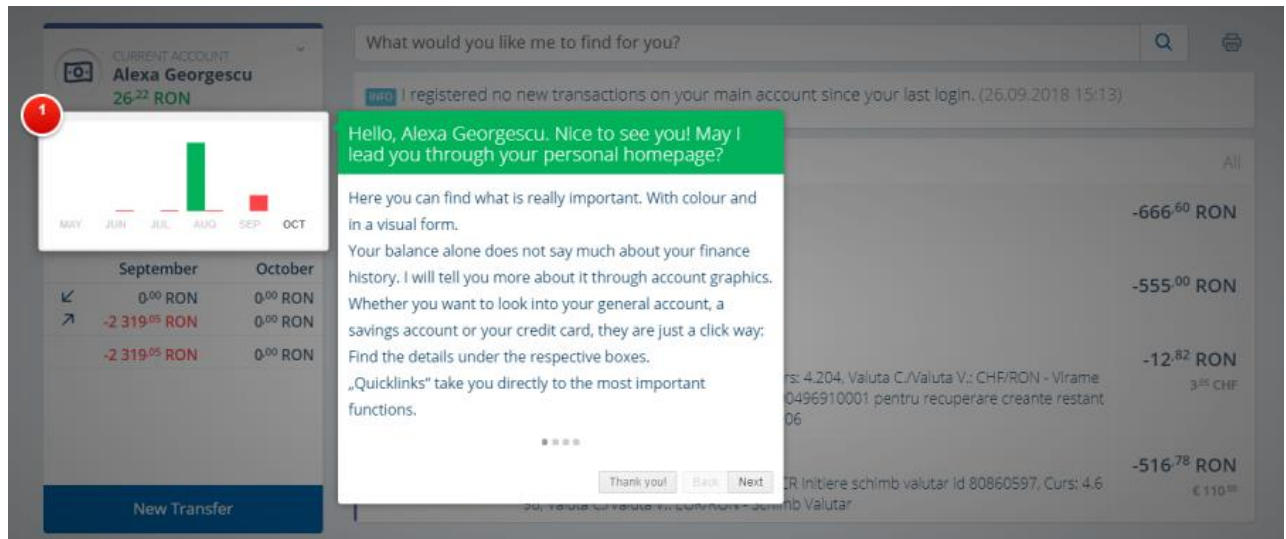
In any case, you can close the Tour whenever you feel you are ready by accessing the close button

INCHIDE ✕

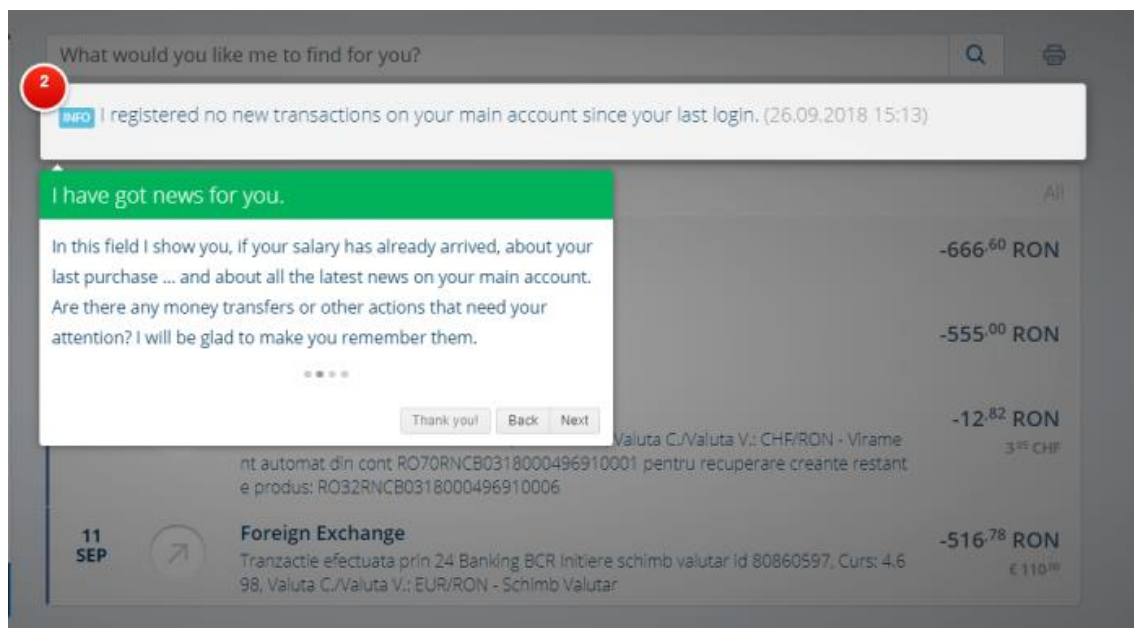
Dynamic Tutorial

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

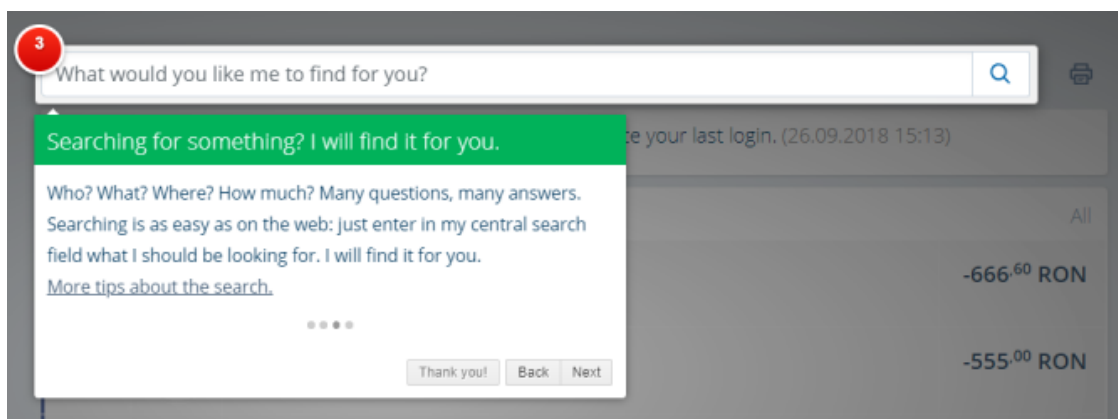
This tutorial goes through all of the important sections of the page and explains how it works to make it easier for you to navigate through George. No matter how intuitive George is, a helping hand did not hurt anyone.



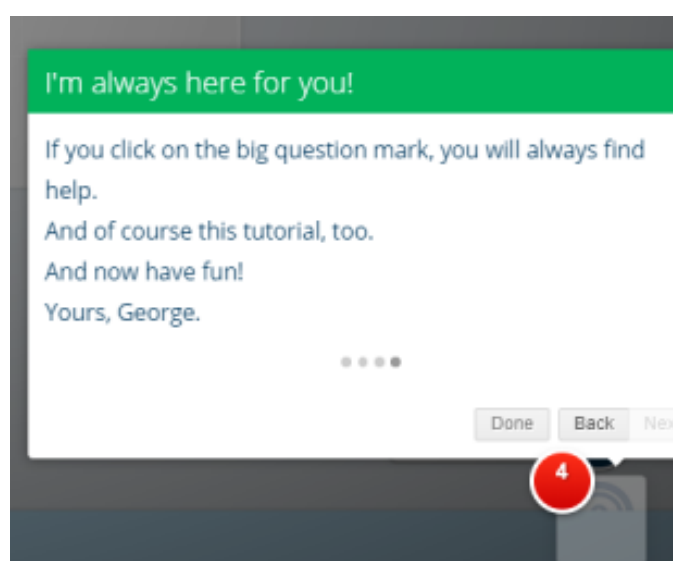
You can go further in the Tutorial by clicking on the "Next" button.


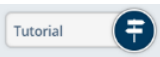


And if you want to go back to a particular screen, press the "Back" button.



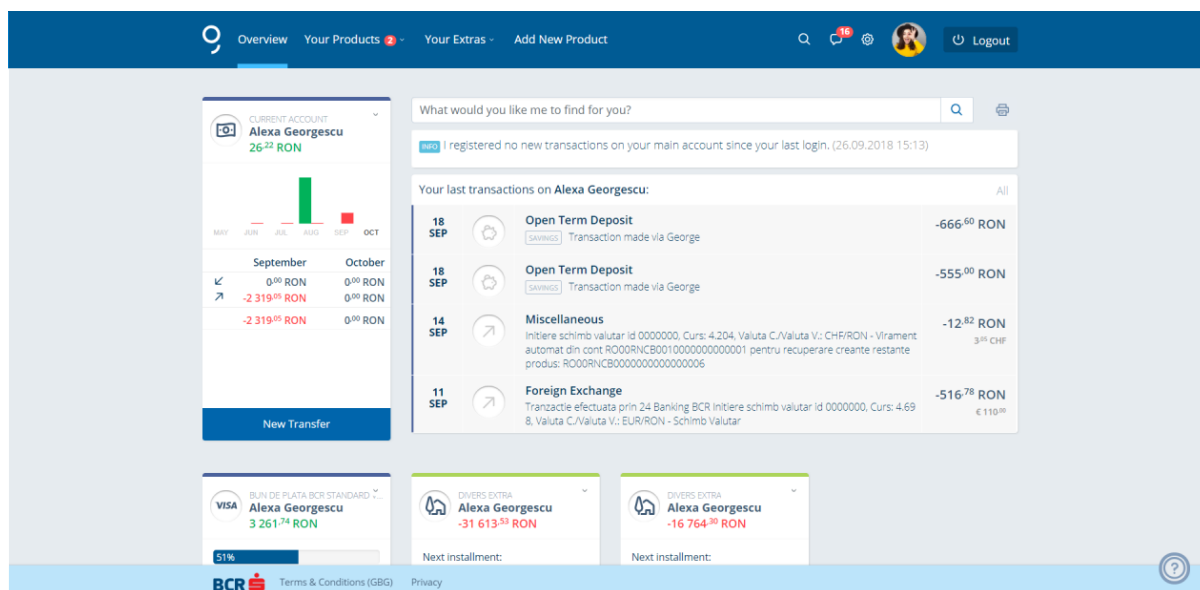
And if you'd rather discover what George can do by yourself, click the "Thanks" button and start browsing.



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" .

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.



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.

Total sum of 4 products:		-45 089. ⁸⁷ RON	
	CURRENT ACCOUNT Alexa Georgescu R000 RNCB 0000 0000 000 0001	26. ²² RON Balance: 26 RON	New Transfer
	BUN DE PLATA BCR STANDARD VISA Alexa Georgescu 419650XXXXXX8468	3 261. ⁷⁴ RON Available amount: 3 261. ⁷⁴ RON	Card details
	DIVERS EXTRA Alexa Georgescu 2000000000000000	-31 613. ⁵³ RON 830. ³² RON	More
	DIVERS EXTRA Alexa Georgescu 2000000000000000	-16 764. ³⁰ RON 410. ⁴⁴ RON	More

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.

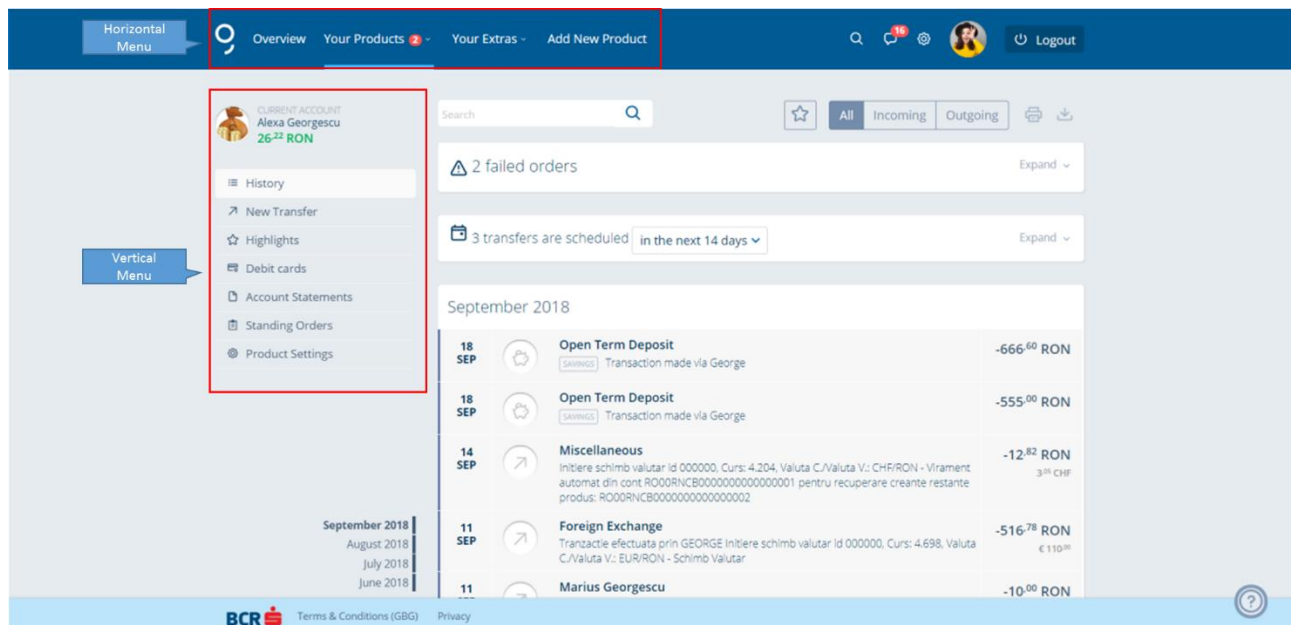
Wallpaper

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.

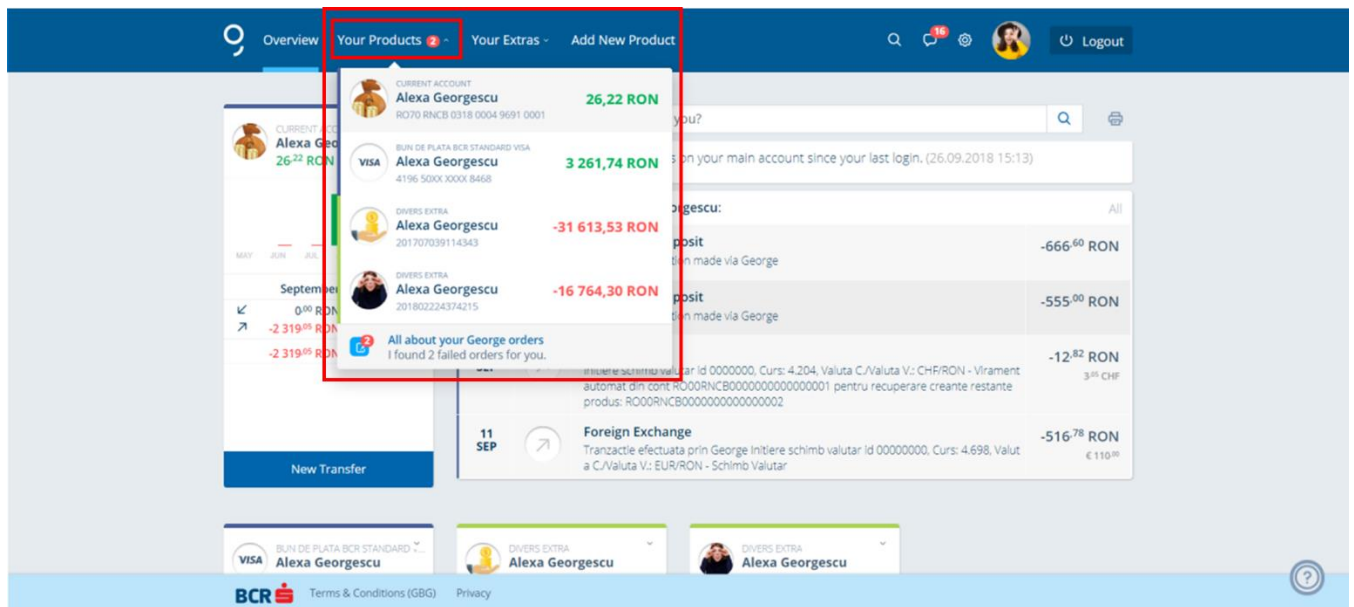


Below I explain the full features of each menu available in the application.

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



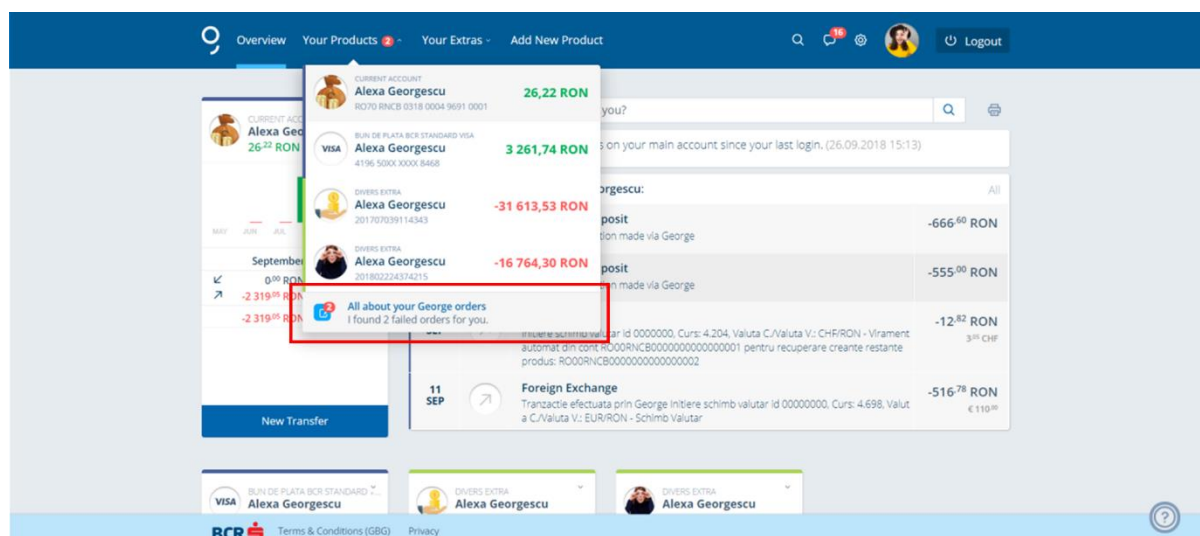
To see all your BCR products, click on "Your Products" or the arrow from the right of the respective menu and all products will unfold. To select one of them, click it. I will redirect you to the page of the respective product, with access to all information about it (e.g.: pending transfers, amounts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

The screenshot shows the BCR online banking interface for a current account. The top navigation bar includes 'Overview', 'Your Products', 'Your Extras', and 'Add New Product'. The main content area displays the account holder's name 'Alexa Georgescu' and the account balance '26.22 RON'. A left sidebar contains a vertical menu with options: History, New Transfer, Highlights, Debit cards, Account Statements, Standing Orders, and Product Settings. The main area shows a search bar, tabs for 'All', 'Incoming', and 'Outgoing', and a list of transactions for September 2018. The transactions include 'Open Term Deposit' (two entries), 'Miscellaneous' (one entry), 'Foreign Exchange' (one entry), and 'Marius Georgescu' (one entry). A bottom bar contains the BCR logo, 'Terms & Conditions (GBG)', and 'Privacy'.

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”

The screenshot shows the BCR online banking interface for a blocked credit card. The top navigation bar includes 'Cautare', 'Toate', 'Incasari', and 'Cheltuieli'. The main content area displays the cardholder's name 'Serban George-Daniel' and the card balance '1 874.80 RON'. A red banner indicates 'Cardul este blocat. Suna la Call Center pentru a afla cum il poti debloca.' Below this, the card details are shown, including the card number, expiration date, and the cardholder's name. A 'Ramburseaza' button is visible. The card is valid until 11/21. A progress bar shows the card is 38% utilized. A bottom bar contains the text 'Detalii privind limitele si suma ta disponibila' and an 'Extinde' button.

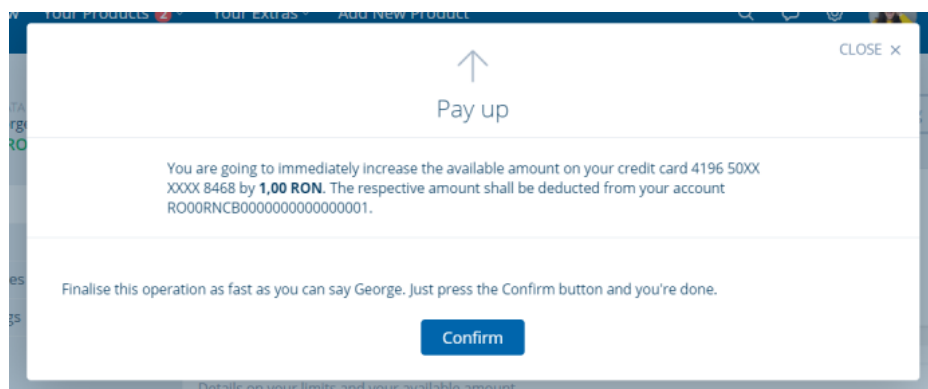
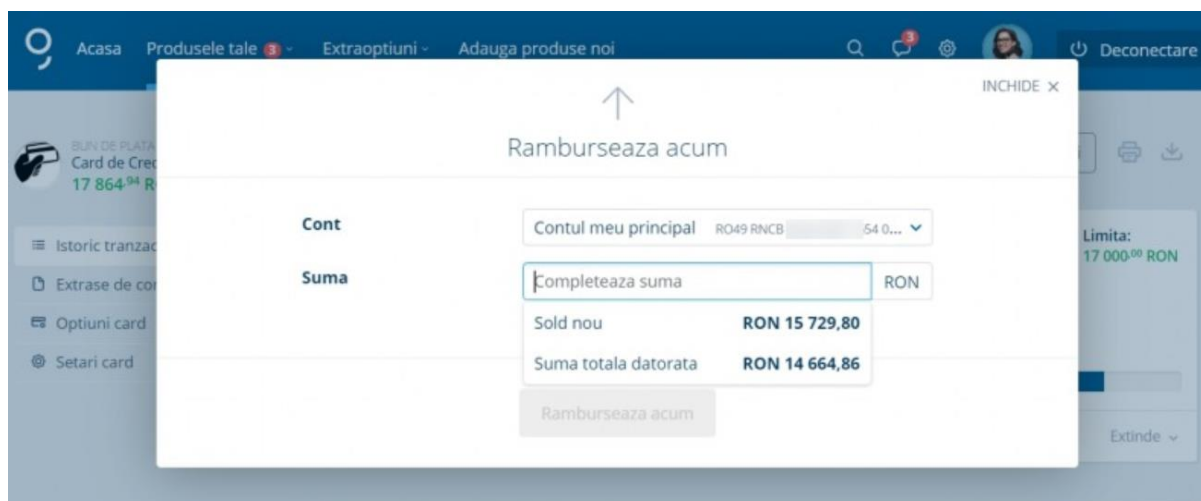
History of (credit) card transactions

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.

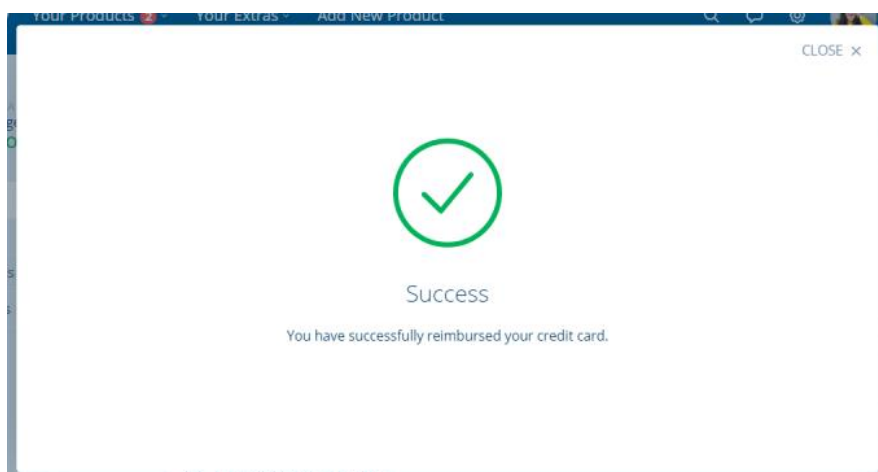
You have to press the "Refund" button, choose the account from which you want to make the repayment, fill in the amount you want to refund, or select one of the amounts proposed by me (minimum payment amount or total amounts due for the current statement) and click the "Refund Now" button.

In case you have already paid 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 / instalment DB	Transaction value / instalment CR
Previous balance							
3635.15							
+				Total debits			
				437.88			
+				Interest			
				84.78			
+				Fees			
				5			
-				Reimbursements			
				687.43			
=				New balance			
				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.

Overview Your Products Your Extras Add New Product

Statements

Currently, you have selected electronic delivery for your invoices.

Delivery electronically
@ alexa.georgescu@gmail.com
ACTIVATED

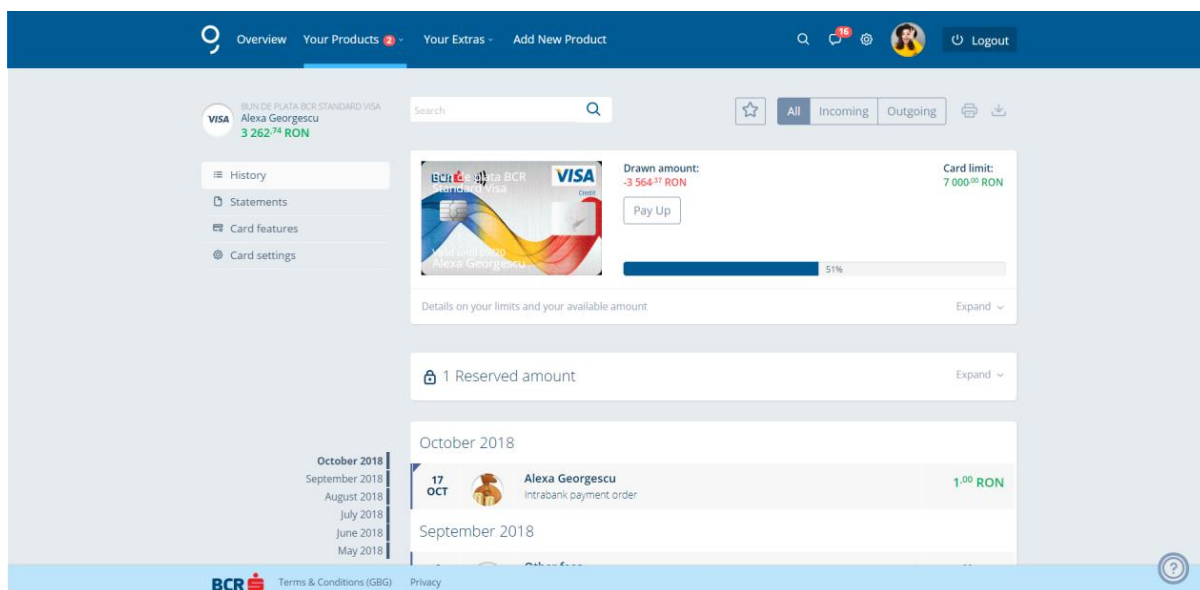
2018 FOLD UP ^

Name	Invoice date	Invoice amount
Statement_September	30.09.2018	3 475.38 RON

BCR Terms & Conditions (GBG) Privacy

Credit card options

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

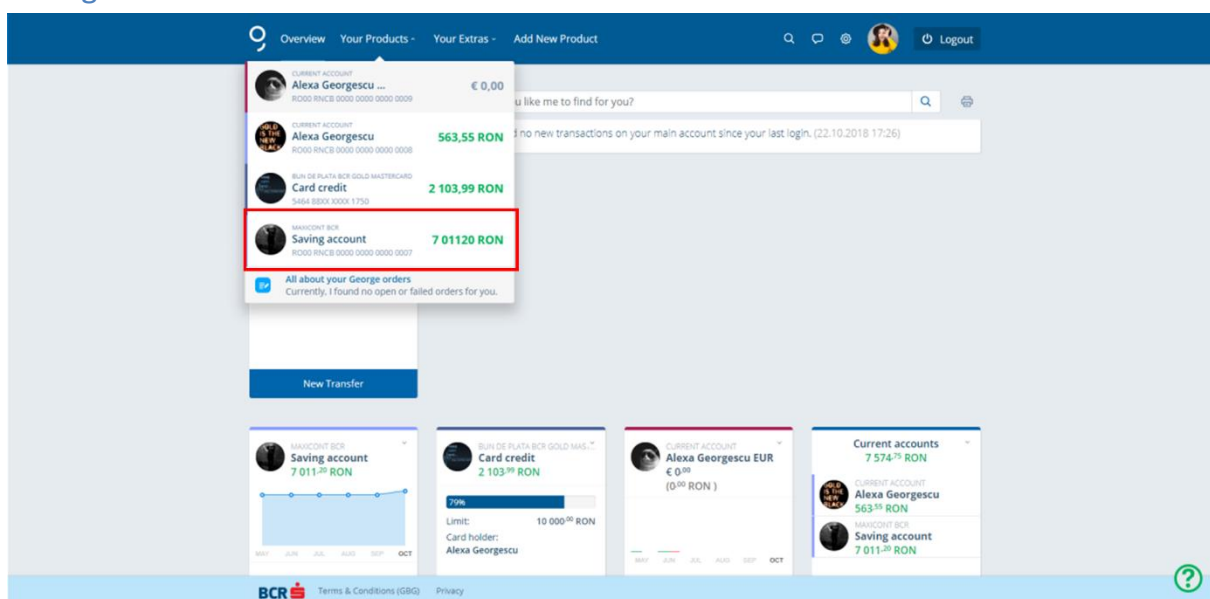


And here you can view and change some of the settings of your credit card.

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.

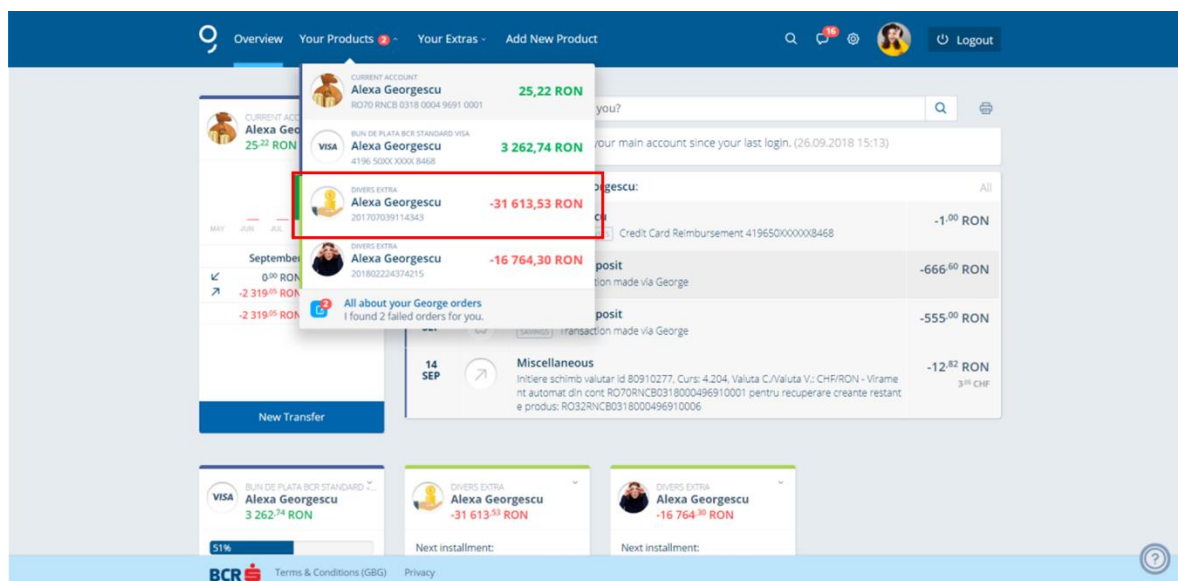
From the vertical menu on the left you can view the history of transactions, the main events, product settings etc.

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



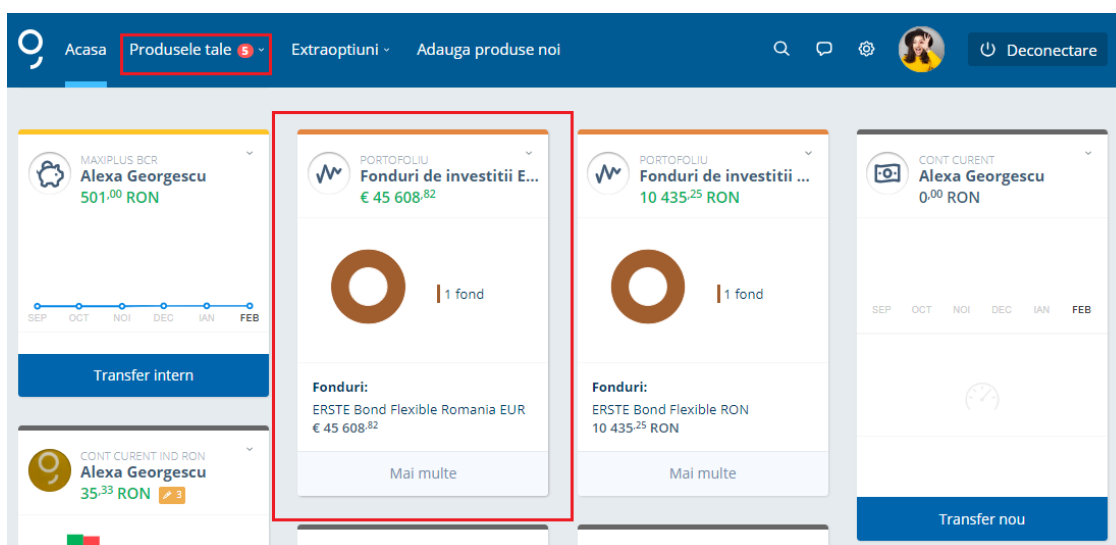
If you select a loan from the drop-down list you will see all details of that loan (e.g.: interest value, loan value and the next due date) and you will have access to the vertical menu on the left.

The following information is displayed:

 CREDIT PRIMA CASA ****,** RON																													
① Sumar ☰ Istoric tranzactii 📄 Extrase de cont ⚙️ Setari produs	<h2>Credit</h2> <div>  Valoarea ratei * ****,** RON </div> <div>  Perioada ramasa 310 luni </div> <table> <tr> <td>Data deschiderii</td><td>11.12.2014</td></tr> <tr> <td>Suma creditului acordat</td><td>****,** RON</td></tr> <tr> <td>Dobanda</td><td>5,09 %</td></tr> <tr> <td>Rest de plata din creditul acordat</td><td>****,** RON</td></tr> <tr> <td>Urmatoarea data scadenta</td><td>10.03.2019</td></tr> <tr> <td>Valoarea ratei</td><td>****,** RON</td></tr> <tr> <td>Rata credit - principal</td><td>****,** RON</td></tr> <tr> <td>Rata credit - dobanda</td><td>****,** RON</td></tr> <tr> <td>Rata credit - comision</td><td>****,** RON</td></tr> <tr> <td>Sume restante</td><td>****,** RON</td></tr> <tr> <td>Zile intarziere</td><td>0</td></tr> <tr> <td>Maturitate finala</td><td>10.12.2044</td></tr> <tr> <td>Comision anual FNGCMM</td><td>****,** RON</td></tr> <tr> <td>Data scadenta pentru comision FNGCMM</td><td>10.12.2019</td></tr> </table>	Data deschiderii	11.12.2014	Suma creditului acordat	****,** RON	Dobanda	5,09 %	Rest de plata din creditul acordat	****,** RON	Urmatoarea data scadenta	10.03.2019	Valoarea ratei	****,** RON	Rata credit - principal	****,** RON	Rata credit - dobanda	****,** RON	Rata credit - comision	****,** RON	Sume restante	****,** RON	Zile intarziere	0	Maturitate finala	10.12.2044	Comision anual FNGCMM	****,** RON	Data scadenta pentru comision FNGCMM	10.12.2019
Data deschiderii	11.12.2014																												
Suma creditului acordat	****,** RON																												
Dobanda	5,09 %																												
Rest de plata din creditul acordat	****,** RON																												
Urmatoarea data scadenta	10.03.2019																												
Valoarea ratei	****,** RON																												
Rata credit - principal	****,** RON																												
Rata credit - dobanda	****,** RON																												
Rata credit - comision	****,** RON																												
Sume restante	****,** RON																												
Zile intarziere	0																												
Maturitate finala	10.12.2044																												
Comision anual FNGCMM	****,** RON																												
Data scadenta pentru comision FNGCMM	10.12.2019																												

Investments Funds

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

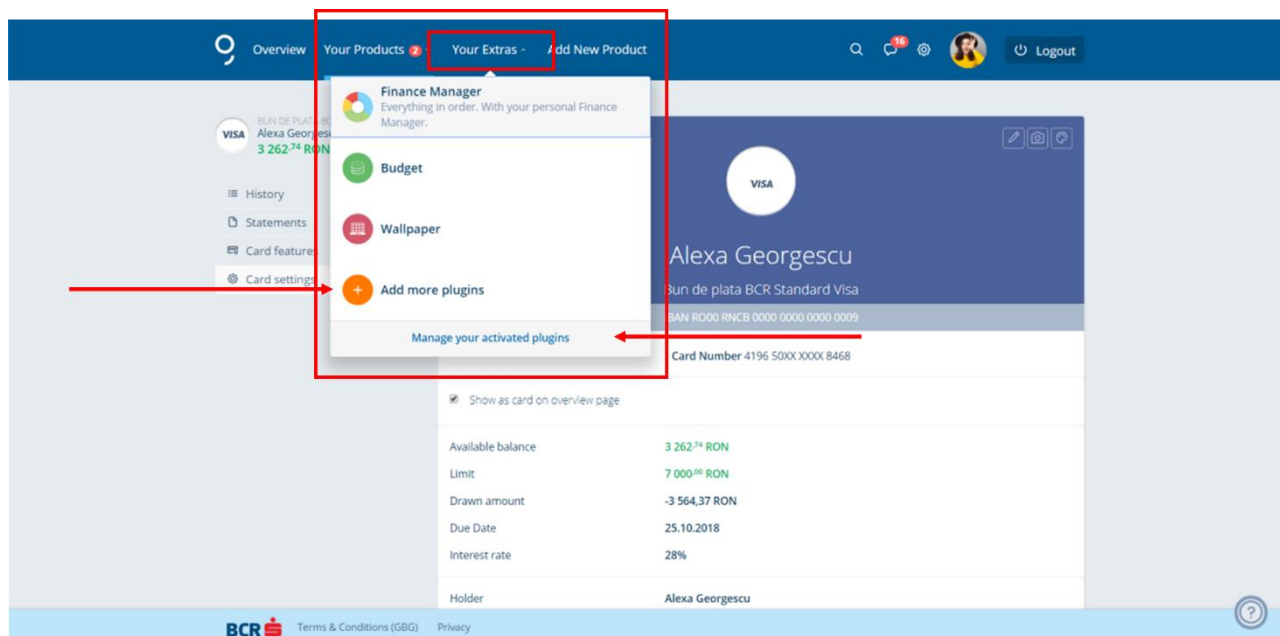


If you want to see the history of the purchased funds you can access the menu History

Extraoptions

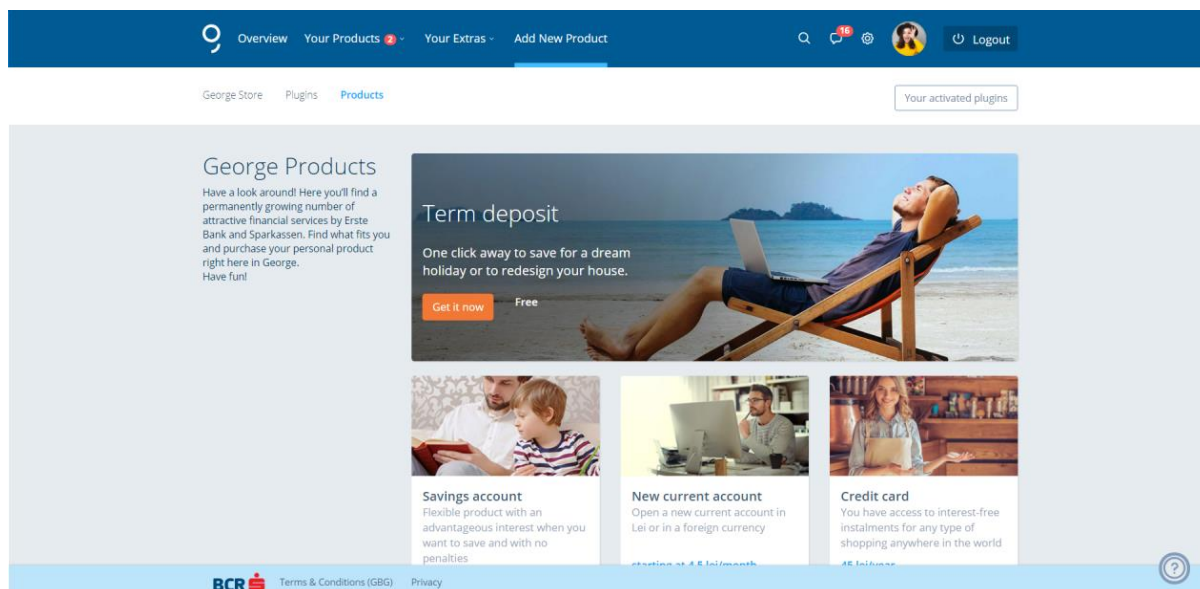
Here you have quick access to that series of active instruments with which you can customize your George experience and which can help you make financial decisions easier.

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:
 - o opening a fixed-term deposit;
 - o opening a savings account;
 - o 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:
 - o extraoption through which you can change the wallpaper in George;
 - o extraoption through which you can extend the history of transactions displayed in George to the last 7 years;
 - o Summary of accounts through which you can consolidate under a single box in Home several products (their balance will be displayed cumulatively);
 - o 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;
 - o 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	<input type="text" value="Choose account"/>
Amount	<input type="text" value="0.00"/>
Term period	<input type="text" value="Choose period"/>
Rollover	<input type="button" value="Without Rollover"/> <input type="button" value="With Rollover"/>
Interest capitalisation	<input type="button" value="Without Capitalisation"/> <input type="button" value="With Capitalisation"/>
Interest Rate	(fill in amount and period to calculate interest rate)

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

BCR Term deposit

Step 2 of 2

From account	Alexa Georgescu (RO00RNCB0000000000000009)
Amount	500.00 RON
Term period	1 month
Interest Rate	0.1% per year on opening date
Type of Interest	At due date
Rollover	With Rollover
Interest capitalisation	With Capitalisation

Approval

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

Back

Continue

Congratulations, you have just opened a new term deposit

Please take into consideration that it might take a few minutes until your new product will be displayed in Overview.

Back to Overview (7)

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.

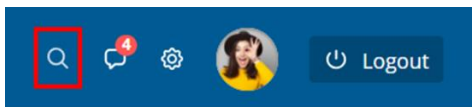
To deactivate an extraoption available in George you need to follow the next steps:

- 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**:

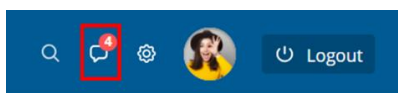
- Search by date:
 - o the exact date (format: DD.MM.YYYY)
 - o interval (DD.MM.YYYY - DD.MM.YYYY or DD.MM - DD.MM.YYYY)
 - o years (2018 or 2017 - 2018)
 - o months: Apr, Apr., April
 - o the last quarter
 - o last week
 - o with attributes for day, week, month, quarter or year: yesterday, today
- Search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

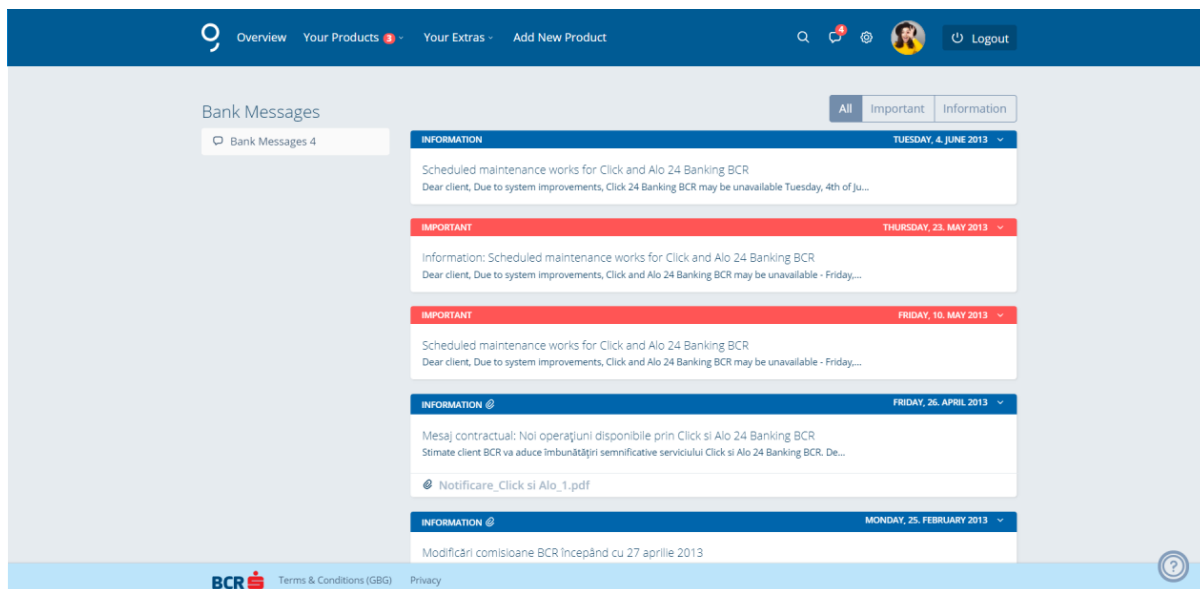
And last but not least...

- 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.



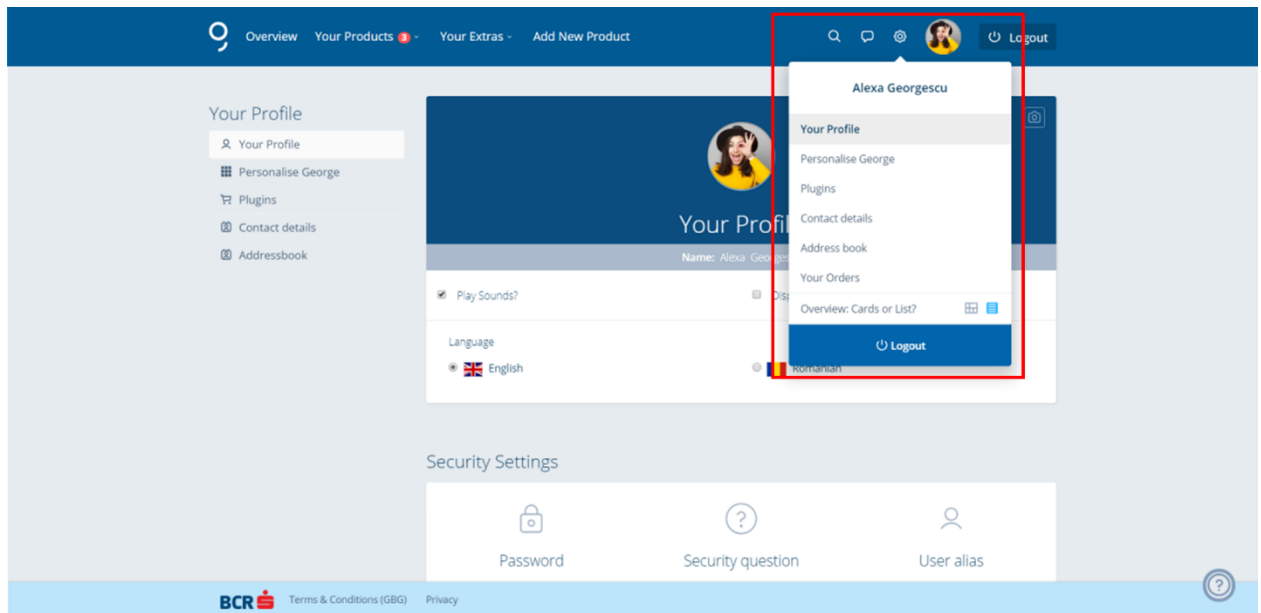
Account settings



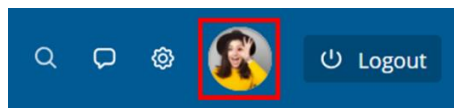
Also, in the horizontal menu, you have access to the settings of your account. You can go to your profile, go to George Settings, you can access the Contact Data, you can check your contact list or the status of your active transfers.

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".

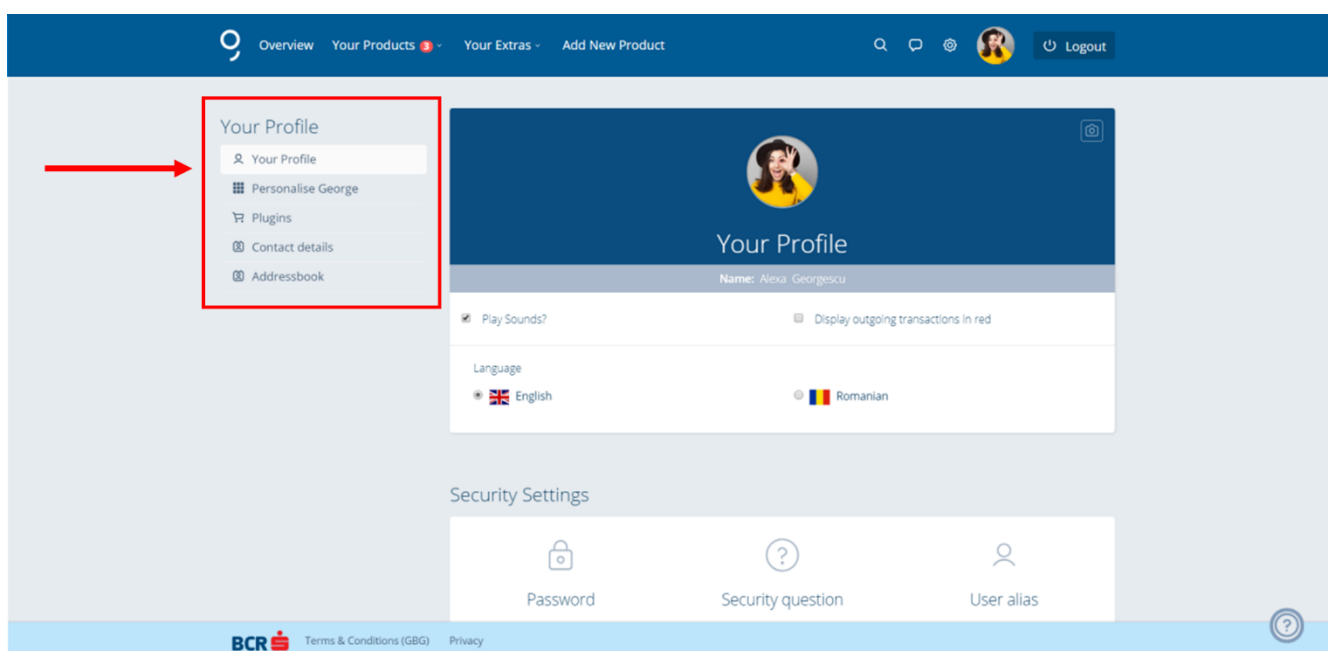


Your profile





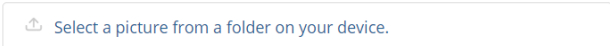
Profile

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.

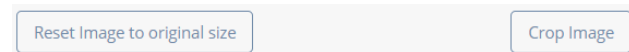



You may wonder what you can do here.

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.


Security Settings



Password

Change


Change your password.



Security question

Change

You can change your personal Security Question here



User alias

Change

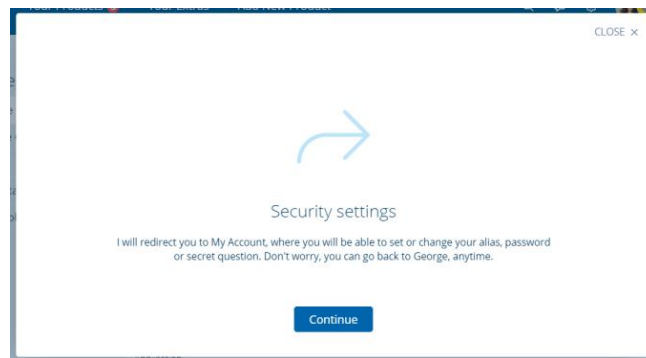
Set or change your user alias.

Recent Logins

When was the last time you communicated with George and George Go?

Application	Last seen there
George	18.10.2018 13:44
George GO	18.10.2018 13:57

Pop-up



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

Set up your new password for login

Type in current password

Add new password

Password Strength


Strong

Confirm new password

[Back to George](#) [Save](#)

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".

 Set up alias

Setup an alias for an easier login

Add your new Alias

[Back to George](#) [Save](#)

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

Security question Change

You may check and change the security question.

Question

Care este orasul natal?

Answer

Back to George Save

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

Personalise George

Your Profile

Personalise George

Plugins

Contact details


Addressbook

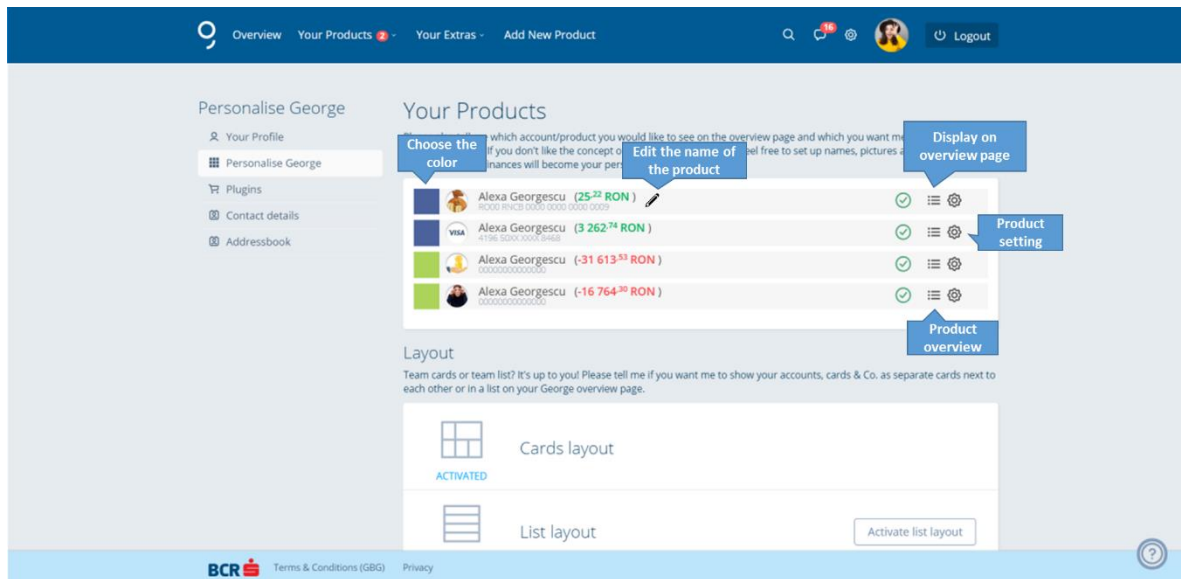
Your Products

Please also tell me which account/product you would like to see on the overview page and which you want me to hide there. And one more thing ... If you don't like the concept of just numbered accounts feel free to set up names, pictures and colours for them. Thus, your finances will become your personal ones.

Alexa Georgescu	(25.22 RON)	✓	⋮	⚙️
Alexa Georgescu	(3 262.74 RON)	✓	⋮	⚙️
Alexa Georgescu	(-31 613.53 RON)	✓	⋮	⚙️
Alexa Georgescu	(-16 764.30 RON)	✓	⋮	⚙️

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.

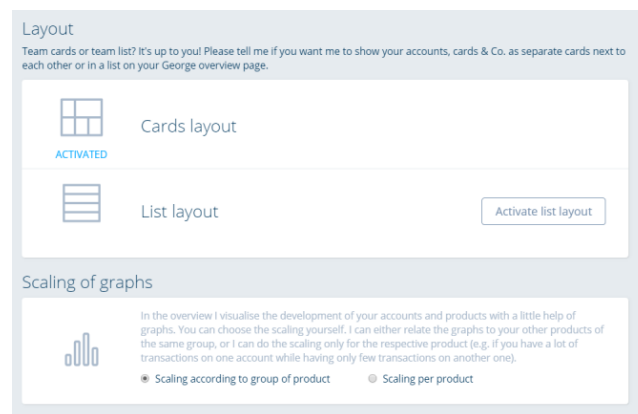


And if you don't like the idea of displaying the accounts in the current form, you can configure names, images and colors for them. Thus, your financial situation becomes personalized.

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.

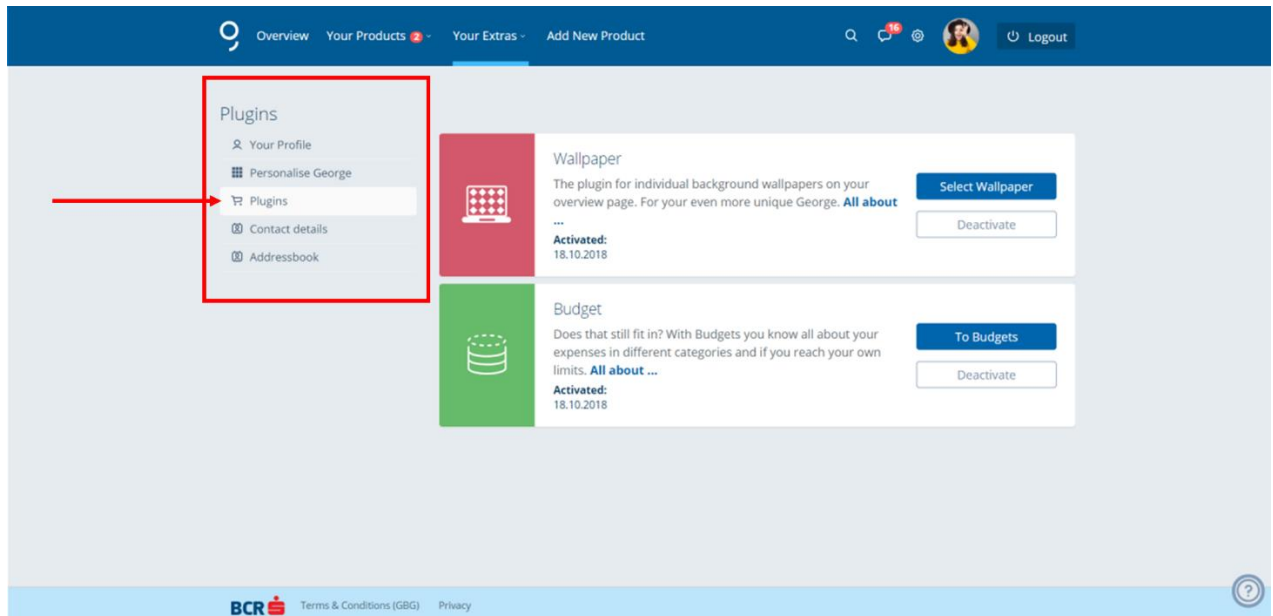


Here you also choose the scaling of the graphs with the presentation of your products. I may either connect the graphs to your other products in the same group, or I make the scaling only for the respective product (for example, if you have numerous transactions in an account, and only some in another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

Extraoptions Settings

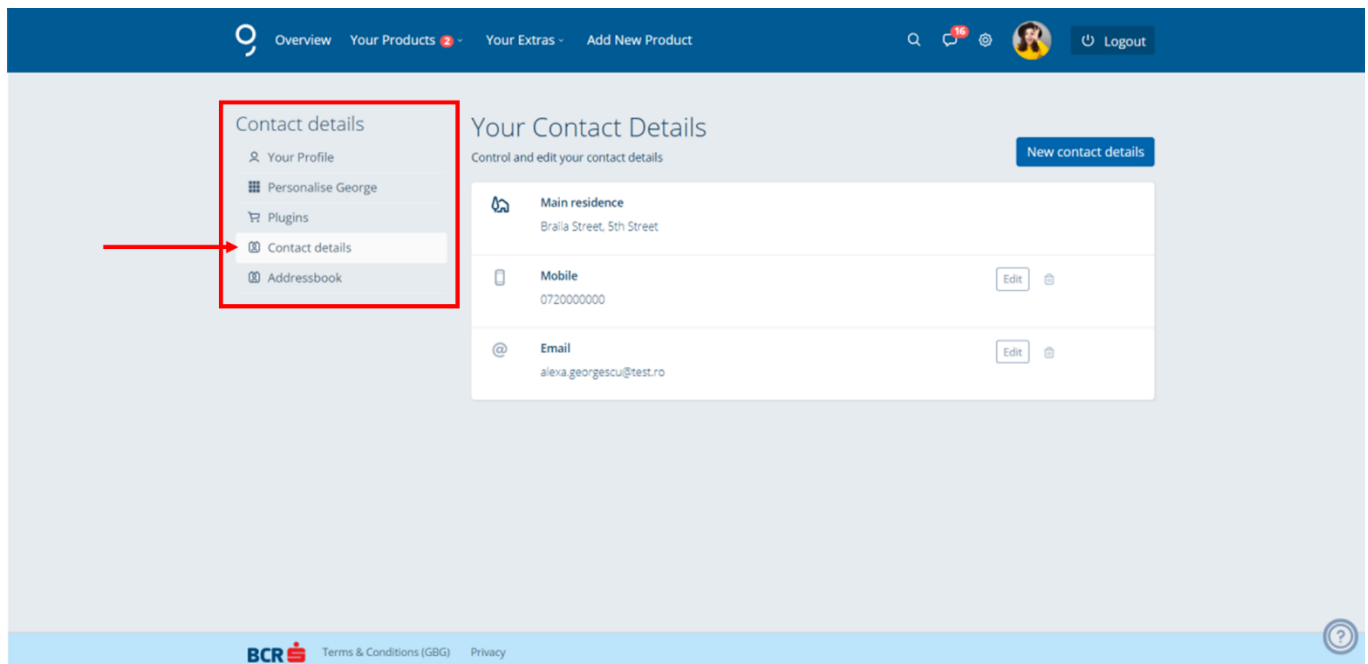
You have access to all your extraoptions enabled and you can disable them by going to the "Disable" button next to each of them [Deactivate](#), read more about them at the link [All about ...](#) and other details, as well as going directly to them, such as to Budget'n Control [To Budgets](#).


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.

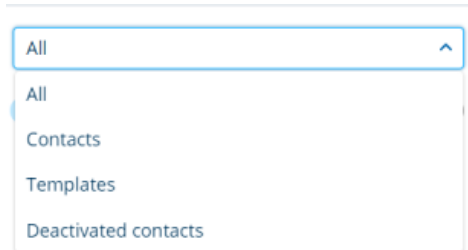
Contact Agenda Settings


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?

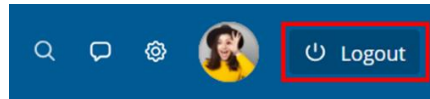
 A screenshot of the 'Contact of yours' details page. At the top, there's a 'Back' button and a 'Deactivate' button. Below is a profile picture placeholder. The form contains fields for:

- Beneficiary name:** Alexa Georgescu
- IBAN:** RO00 RNCB 0000 0000 0009
- Bank Code:** Only needed if contact is abroad.
- BIC/SWIFT:** RNCBRO0XXX
- Country of the recipient's bank:** Romania (dropdown)
- Street:** Please enter the contact's street.
- Country:** Please select the contact's country. (dropdown)
- City:** Please enter the contact's city.

 At the bottom, there's a blue banner with a circular icon and text: 'I will automatically update all your contacts and will make your transfers to them as easy as it gets. Curious about smart contacts? Find out more'


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.

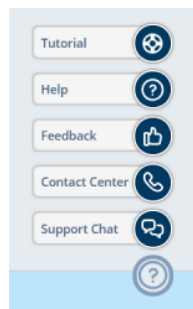
[Sign out](#)



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

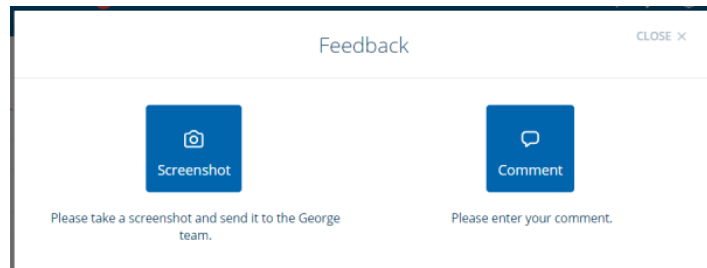
By selecting the **"Tutorial"** button you have available dynamic tutorials specific to the page you are at when you access it.

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 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.

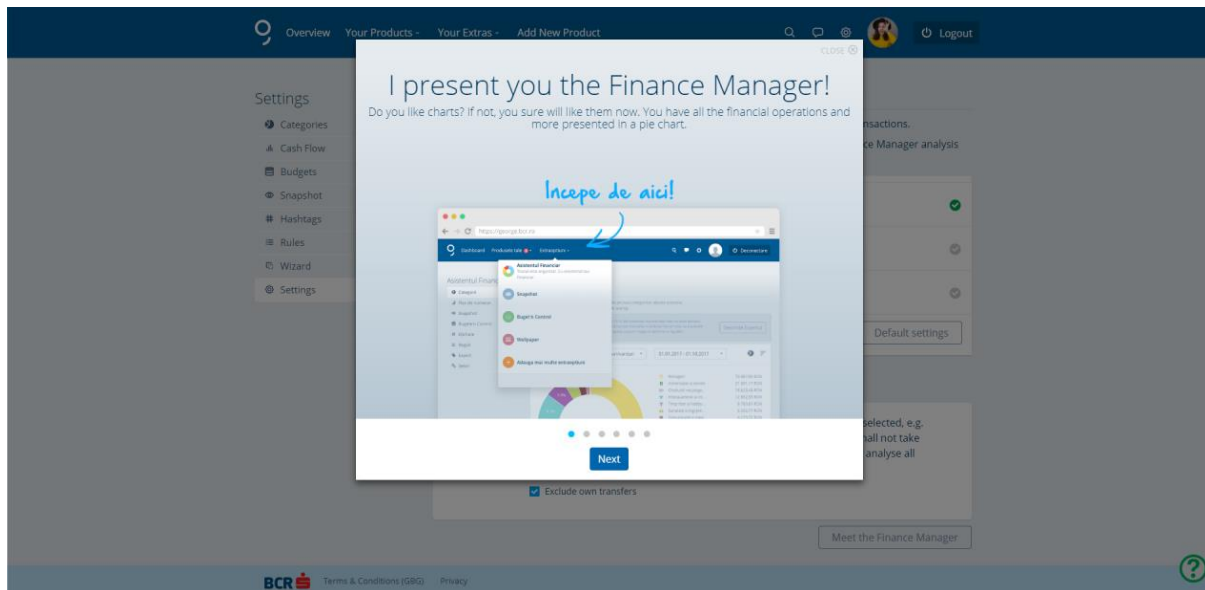
LiveChat

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:

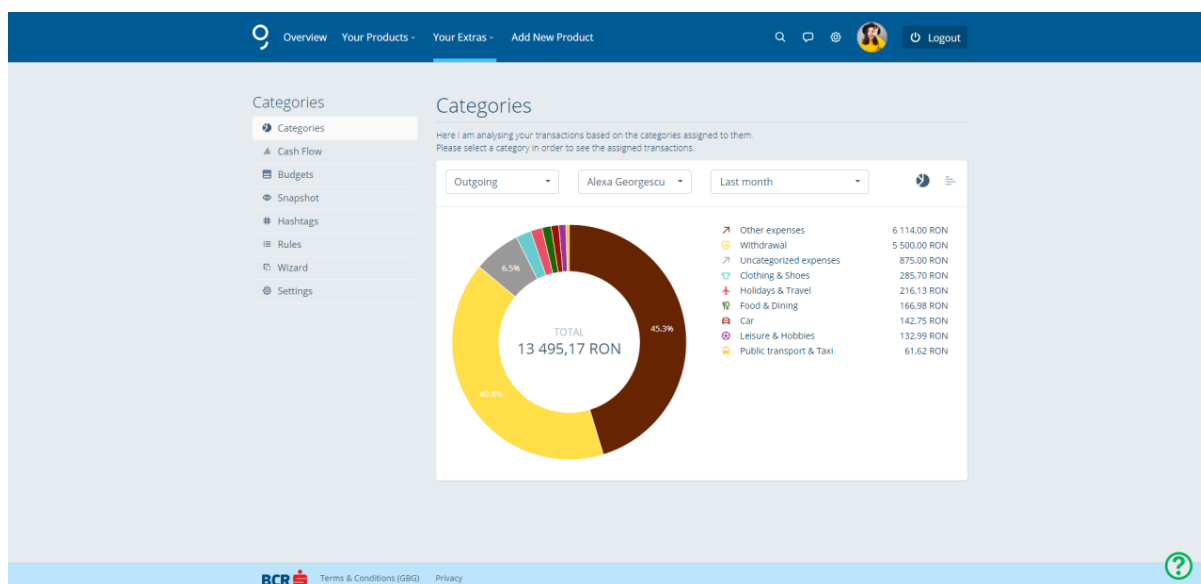
- How much and on what you have spent so far, in the current month (or in any past period);
- How much and on what you will continue to spend in the current month;
- How much money you can still spend this month without running out of money for the other day-to-day expenses or losing your financial balance;
- 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.

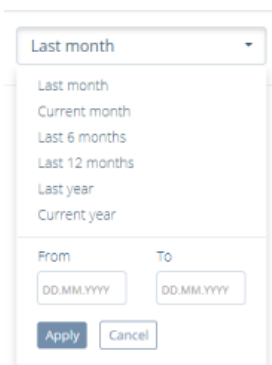
An operation of transfer between two own accounts is not an expense. Therefore, the Financial Assistant displays the analysis on all types of accounts you own with BCR (current accounts, savings and deposits accounts, credit card, consumer loans etc.).

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.**

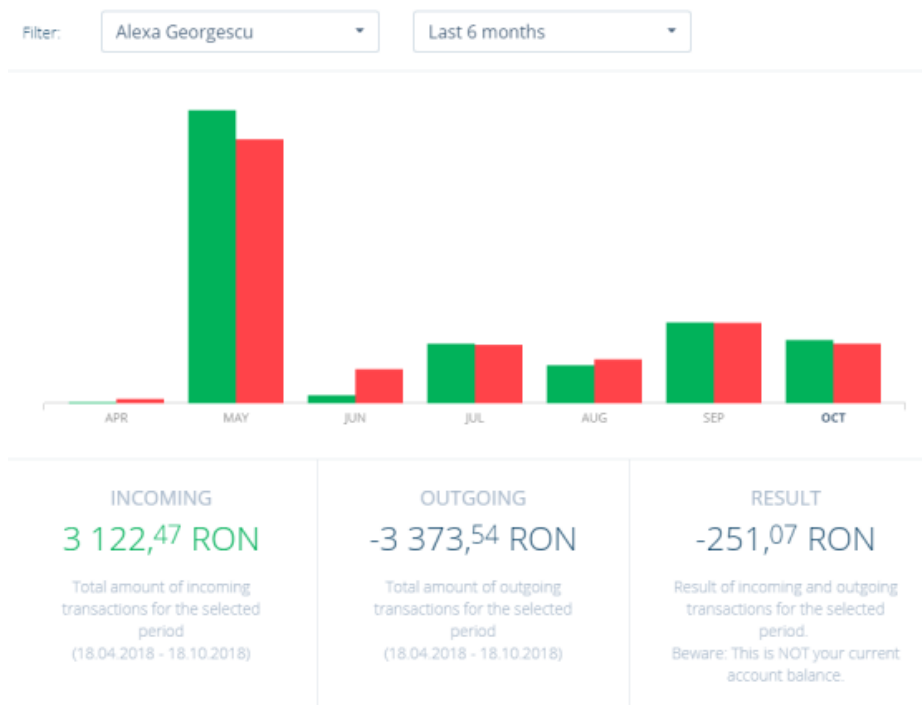
The standard graph is displayed in the form of a radial diagram, but you can change how the list is displayed as it is most comfortable for you.

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.

Asistentul Financiar

- Categorii
- Flux de numerar
- Snapshot
- Bugete'n Control**
- Etichete
- Reguli
- Expert
- Setari

Buget'n Control

Cheltuielile sunt conform planificarii tale?
Aici iti poti seta bugete lunare sau anuale pentru diverse categorii de cheltuieli, iar eu iti voi arata oricand ai nevoie daca esti in limitele setate de tine sau daca risti sa ti le depasesti.

Bugete anuale pentru 2018

D'ale Andrei

€ 90,00 / € 100,00

90,00 %

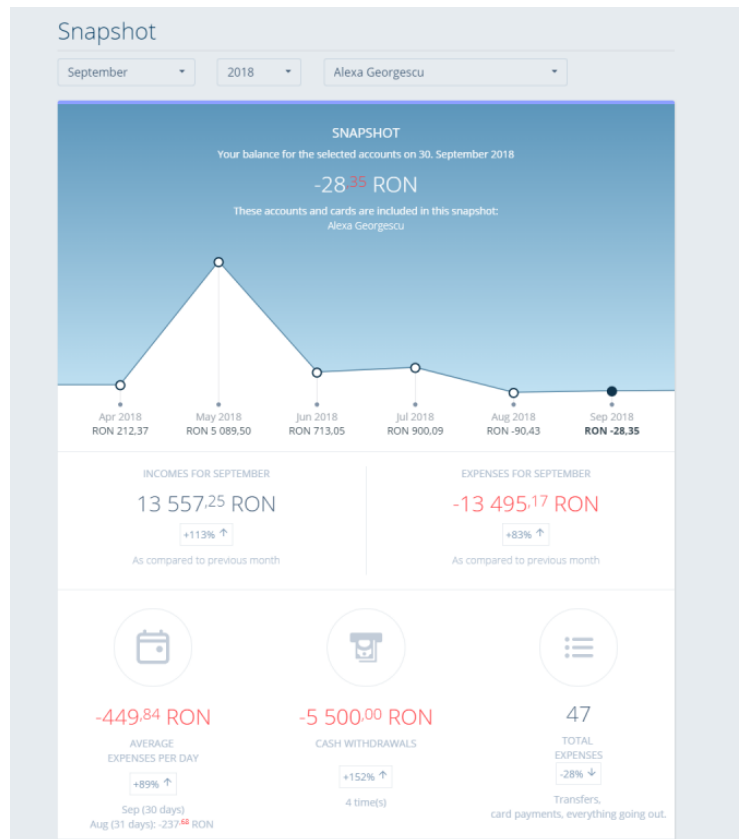
Mai ai € 10,00 din acest buget

Propunere categorii de buget Extinde

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.

Adauga
#eticheta

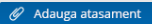
INCHIDE

3 APR  Ikea  -1 399,99 RON

Info Tranzactie cu cardul 

Eticheta

Adauga eticheta

Atasament 

Pot procesa urmatoarele tipuri de fisiere atat timp cat acestea nu depasesc dimensiunea de 7 MB: .jpg, .png, .tiff, .pdf

Categorie

Kategorisieren

Data decontarii Mie 03.04.2018

✓ Data valutei Mie 03.04.2018


i Referinta 0603900028314




Numar de card 4196 50XX XXXX 1234

Locatie Bucuresti

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.

 Overview Your Products - Your Extras - Add New Product

   Logout

Wizard

- Categories
- Cash Flow
- Budgets
- Snapshot
- Hashtags
- Rules
- Wizard**
- Settings

Wizard






Magic categorisation


May I assist? Here I will support you to clean up transactions which have not yet been categorised (from all your accounts and cards). And if you wish I will set up new rules. Once you set the rule I will undertake it in my analysis and visualisation with almost immediate effect (may take some seconds). It's magic.

Categorise it


Outgoing

Cont salariu

Recipient	Sum	Quantity	
 Marius Georgescu	-7 250 ⁰⁰ RON	11	<div>Categorise it</div>
 Open term deposits	-4 100 ⁰⁰ RON	1	<div>Categorise it</div>
 Supermarket	-2 066 ⁰⁰ RON	10	<div>Categorise it</div>
 Gas station	-1 833 ⁰⁰ RON	5	<div>Categorise it</div>
 Cristina Ionescu	-1 464 ⁰⁰ RON	10	<div>Categorise it</div>

BCR 

Terms & Conditions (GRG) Privacy



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

Settings

For the statistics: Here you can define the settings according to which I will analyse your transactions.
Please select your accounts and cards which you want me to include by default in my Finance Manager analysis for you.

- Alexa Georgescu (RON 584,01)**
- Saving account (7.010²⁰)**
- Credit card (RON 2.103,99)**

[Default settings](#)

Own transfers?

You can decide if all own transfers between those accounts which you selected, e.g. to/from your savings account, shall be included in the statistics or if I shall not take account of them (for this purpose). If you select only one account, I will analyse all transactions to/from this account, also the own transfers.

☒ Exclude own transfers

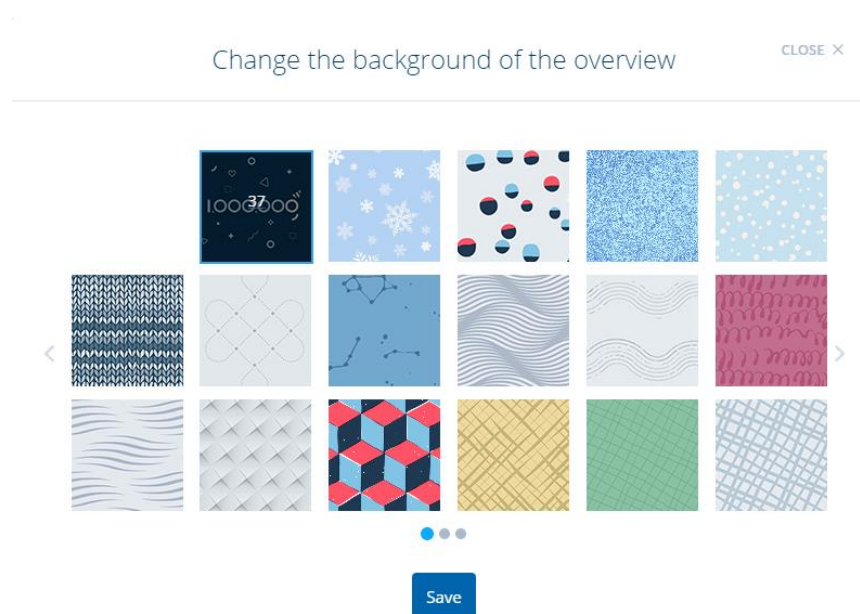
[Meet the Finance Manager](#)

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.

The screenshot displays a banking application interface. At the top, there is a navigation bar with a logo and links for 'Overview', 'Your Products', 'Your Extras', and 'Add New Product'. On the right side of the navigation bar, there are icons for search, notifications, a user profile, and a 'Logout' button. Below the navigation bar, the main content area is divided into two sections. On the left, there is a vertical menu with options: 'History', 'New Transfer', 'Highlights', 'Debit cards', 'Account Statements', 'Standing Orders', and 'Product Settings'. A red box highlights the 'History' option, and a red arrow points to it from the left. On the right, the main content area shows a search bar, a filter dropdown set to 'All', and buttons for 'Incoming' and 'Outgoing'. Below this, there are two expandable sections: '2 failed orders' and '3 transfers are scheduled in the next 14 days'. The main part of the interface displays a list of transactions for September 2018. The transactions are as follows:

Date	Description	Amount
18 SEP	Open Term Deposit (SAVINGS) Transaction made via George	-666.60 RON
18 SEP	Open Term Deposit (SAVINGS) Transaction made via George	-555.00 RON
14 SEP	Miscellaneous (Intiere schimb valutar Id 000000, Curs: 4.204, Valuta C/Valuta V: CHF/RON - Virament automat din cont RO00RNCB000000000000000001 pentru recuperare creante restante produs: RO00RNCB000000000000000002)	-12.82 RON (3.00 CHF)
11 SEP	Foreign Exchange (Tranzactie efectuata prin GEORGE Intiere schimb valutar Id 000000, Curs: 4.698, Valuta C/Valuta V: EUR/RON - Schimb Valutar)	-516.78 RON (€ 110.00)
11	Marius Georgescu	-10.00 RON

At the bottom of the interface, there is a footer with the BCR logo, 'Terms & Conditions (GBG)', and 'Privacy' links. A help icon is also present in the bottom right corner.

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.

The screenshot shows a transaction details modal window. At the top, there is a search bar and navigation tabs for 'All', 'Incoming', and 'Outgoing'. The modal title is 'Other fees' with a date of '3 AUG' and a balance of '-3,30 RON'. The main content area lists transaction details: 'Booking Info' (Monthly administration fee for package: 0000.A01.0.00000.000 0.ROL1), 'Note' (Add a Note), 'Attachment' (Add attachment), 'Category' (FEES), 'Booking Date' (Fri 03.08.2018), 'Valuation Date' (Fri 03.08.2018), and 'Transaction channel' (Batch). A 'Print' button is visible next to the booking info. At the bottom, a summary states: 'Previously on George: In the last Months I found 9 similar outgoing transaction(s), with a total of 38,20 RON.' and a 'View similar transactions' button.


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.

 1 transfer in asteptare

	Alexa Georgescu <small>IN CURS DE EDITARE Salvat</small>	Modifica Sterge Semneaza	€ -10.00
---	--	--	-----------------

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.

 3 transfers are scheduled

in the next 14 days ▼

Fold up ^

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.

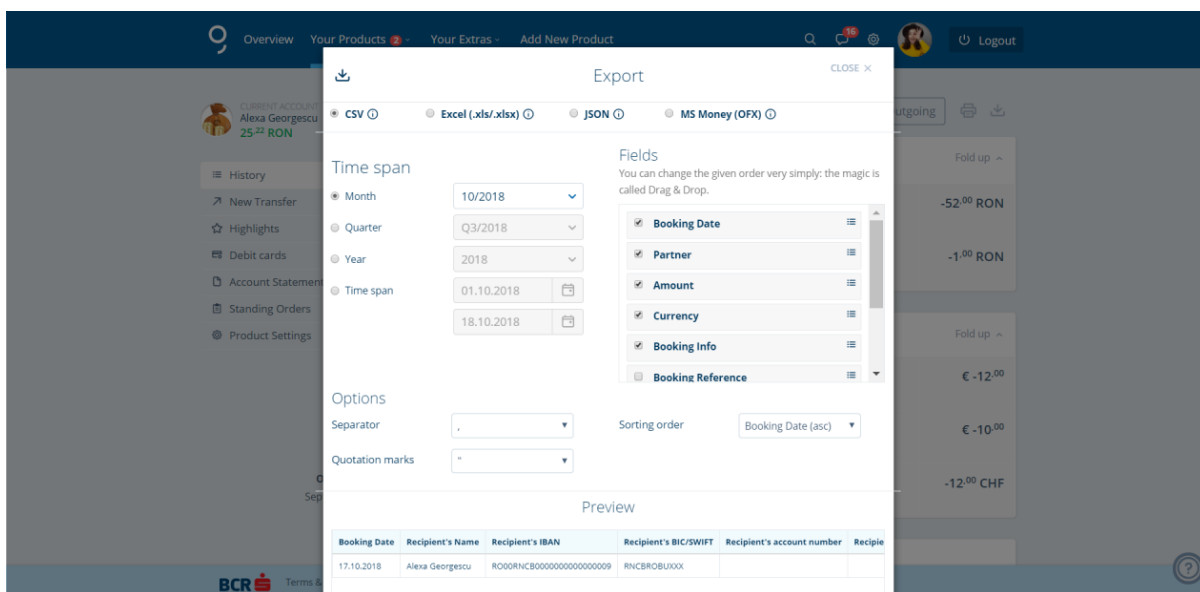


All

Incoming

Outgoing

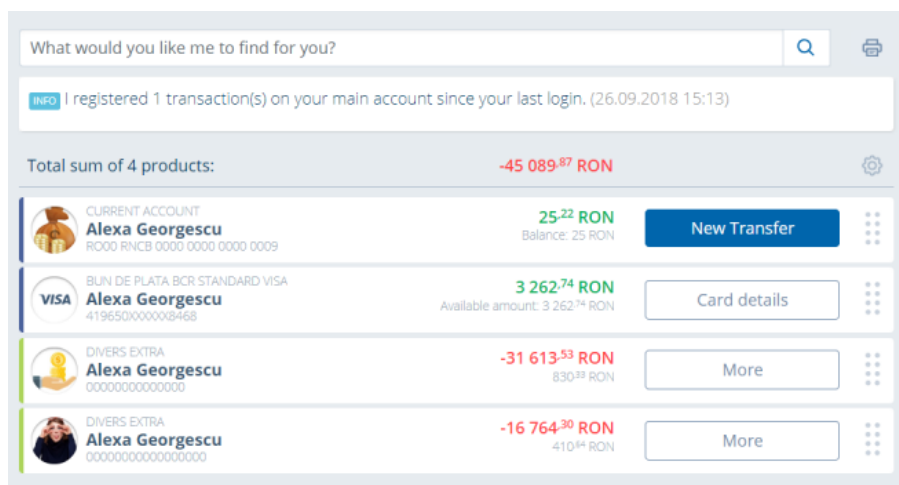





Transaction history or ordered list?

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

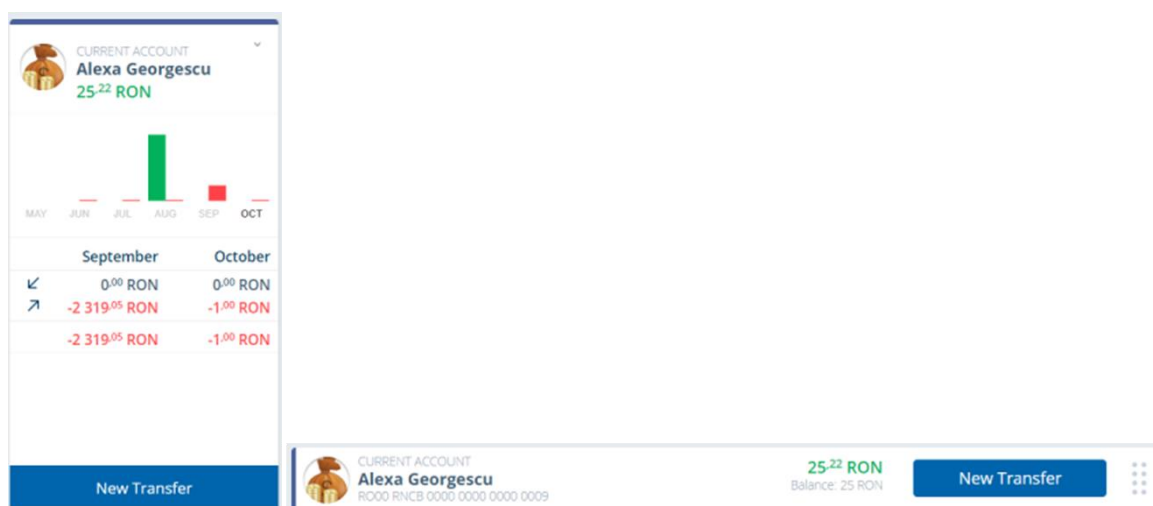
Note: for any type of transaction, access "New Transfer"

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.

Domestic Transfer
CANCEL X

Bill Payment
Contacts

Name

Marius Georgescu

Account

Beneficiary bank: BANCA COMERCIALA ROMANA S.A.

Amount

10.00
RON

New Balance on Alexa Georgescu (RO00 RNCB 0000 0000 0000 0008): 15.22 RON

Payment details

Chocolate

Send on

As soon as possible

If you do not select a date for this transfer, I will execute it on the earliest day possible.

Template

☐ Create a template

May I assist?



Enter another transfer

Sign this transfer only

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.

CLOSE X

Sign



Alexa Georgescu → Marius Georgescu
IBAN: RO00RNCB0000000000000009 / BIC/SWIFT: RNCBROBUXXX
Payment note: Chocolate

-10.00 RON
🕒 0,00 RON

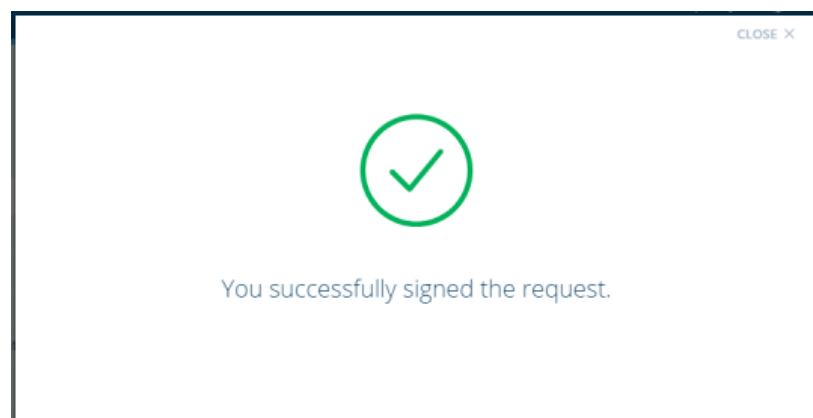
Total: -10.00 RON

Total fees: 0,00 RON

Finalise this operation as fast as you can say George. Just press the Confirm button and you're done.

Confirm

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.

Dashboard Produsele tale 73 Extraoptiuni Adauga produse noi

CONT CURENT
EUROP2ASA3334343434
€ **** *
(* **** ** RON)

Transfer nou

ANULEAZA SI RESETEAZA

Plata facturi Agenda

Beneficiar Completeaza numele, alege un contact din agenda sau apasa ↓ pentru conturi prc

IBAN sau cont bancar Completeaza codul IBAN sau numarul contului.

Suma 0,00 RON

Detaliile platii

Completeaza un alt transfer Finalizeaza transferul

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

Extraoptiuni Adauga produse noi

Plata domestica

ANULEAZA SI RESETEAZA

Plata facturi Agenda

Beneficiar ONESANU DUMITRU IOAN DAN

IBAN sau cont bancar RO95 I

Banca beneficiarului: BANCA COMERCIALA ROMANA S.A.

De la NAHORNIAK DORINA

Suma 10,00 EUR

Detaliile platii Transfer personal

Trimitete la data de ZZ.II.AAAA

Daca nu alegi o data, transferul se va initia cu prima zi bancara disponibila.

Selecteaza data la care doresti sa efectuez transferul. Daca nu alegi o data, am sa initiez transferul imediat.

Sablon Creeaza un nou sablon

Introdu un alt transfer Finalizeaza transferul

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

INCHIDE X

Semneaza



Cont EUR → ONESANU DUMITRU IOAN DAN
IBAN:
Detalii plată: Transfer personal

€ -10.00
€ 0.00

Total: € -10.00
Total comisioane: € 0.00

Scaneaza codul QR pentru a genera codul pentru semnare (DS)



sau introdu urmatoarele valori in dispozitivul Token:

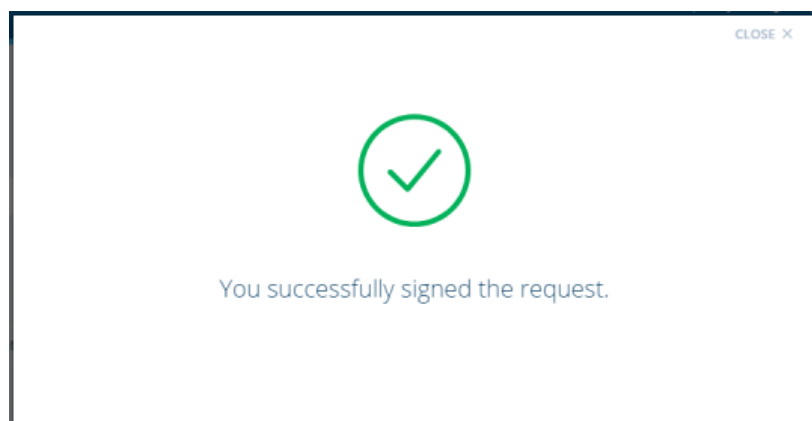
Suma	1000
Ultimele 4 cifre din IBAN	0001

Introdu codul generat de eToken sau Token

Semneaza

Operatiunea va fi executata conform datelor introduse in ecranul precedent si validate in acest pas prin apasarea butonului Semneaza imediat ce ai introdus codul unic de semnare. Pentru a genera codul de semnare foloseste aplicatia eToken (scaneaza codul QR) sau dispozitivul Token (tine apasat tasta 3 si introdu datele tranzactiei mai sus mentionate).

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.

The screenshot shows the BCR online banking interface. The top navigation bar includes 'Overview', 'Your Products', 'Your Extras', and 'Add New Product'. The user is logged in as 'Alexa Georgescu' with a current account balance of 13.22 RON. The left sidebar contains a menu with 'History', 'New Transfer' (highlighted with a red box), 'Highlights', 'Debit cards', 'Account Statements', 'Standing Orders', and 'Product Settings'. The main area displays the 'Domestic Transfer' form. The 'Bill Payment' button is highlighted with a red box. The form fields include 'Name' (Start with the name or choose one of your contacts), 'Account' (Please enter the IBAN or (for non-SEPA transfers only) the account no.), 'Amount' (0,00 RON), 'Payment details' (New Balance on Alexa Georgescu (RO00 RNCB 0000 0000 0000 0009) : 13,22 RON), and 'Send on' (As soon as possible). At the bottom, there are buttons for 'May I assist?', 'Enter another transfer', and 'Sign this transfer only'.

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

The screenshot shows the BCR online banking interface with a modal dialog box titled 'Please select your Bill Payment supplier'. The dialog has a search bar and a list of suppliers. The suppliers are categorized into 'BCR Credit cards (3)' and 'Communications (9)'. The list includes: IDILIS - plata factura, Orange, RCS & RDS, SNR Radiocom, Telekom Romania, Telekom Romania Mobile, UPC ROMANIA - plata factura, Vodafone (plata factura), and Vodafone (terminale). The background shows the same 'Domestic Transfer' form as the previous screenshot.

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

Bill Payment CANCEL X

[Bill Payment](#) [Contacts](#)

Name ORANGE ROMANIA SA X

Account RO53 RNCB 0072 0066 5953 0002
Beneficiary bank: BANCA COMERCIALA ROMANA S.A.

Amount 7,89 RON ▼
 New Balance on **Alexa Georgescu** (RO00 RNCB 0000 0000 0000 0009) : **5,33 RON**

Payment details Bill payment - August

Send on As soon as possible 📅
 If you do not select a date for this transfer, I will execute it on the earliest day possible.

Cod abonant 11111

Nume abonant Alexa Georgescu

Suma 7,89

Template ☐ Create a template

[May I assist?](#) [Enter another transfer](#) [Sign this transfer only](#)

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.

Overview **Your Products** Your Extras Add New Product 🔍 🗨️ 👤 Logout

CURRENT ACCOUNT
 Alexa Georgescu
 563.55 RON

History
 ➤ New Transfer
 ☆ Highlights
 📄 Debit cards
 📄 Account Statements
 📄 Standing Orders
 ⚙️ Product Settings

Foreign exchange CANCEL X

[Bill payment](#) [Contacts](#)

Name Alexa Georgescu EUR X

Account Beneficiary bank: BANCA COMERCIALA ROMANA S.A.

Sender name ALEXA GEORGESCU

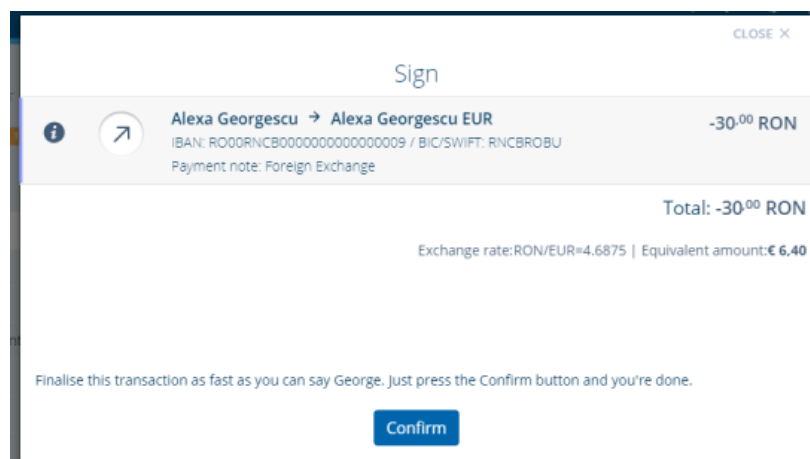
Amount 30,00 RON ▼
 New Balance on **Alexa Georgescu** : **533.55 RON**

Template ☐ Create a template

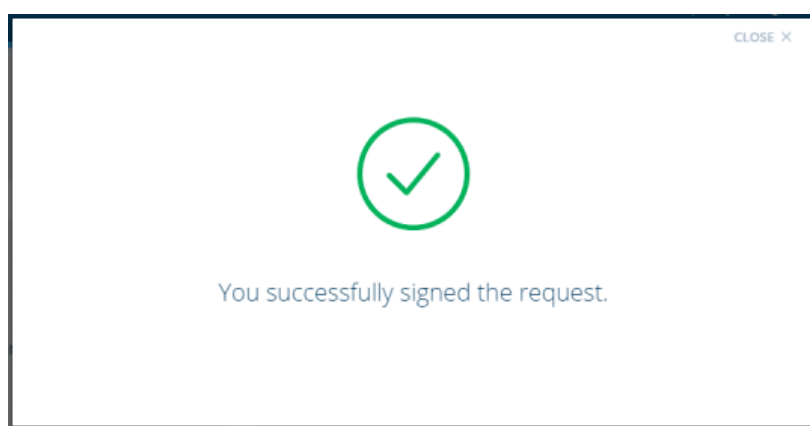
[Enter another transfer](#) [Sign this transfer only](#)

BCR [Terms & Conditions \(GBG\)](#) [Privacy](#) ?

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.

 Print

 Redo

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.

 View similar transactions

17 OCT

Marius Georgescu

IBANRO00 RNCB 0000 0000 0000
0008 / BIC/SWIFT: RNCBROBUXXX

☆

20,00 RON

📘

Booking Info

Gift

🖨️

Print

📝

Note

✎

Add a Note

↩

Reply

📎

Attachment

📎

Add attachment

e.g. the invoice as .pdf, .jpg, .png or .tiff, if not exceeding 7 MB.

🏷️

Category

UNCATEGORIZED

🏷️

Categorise

📅

Booking Date

Wed 17.10.2018

✓

Valuation Date

Wed 17.10.2018

📶

Transaction channel

George

🔖

Booking Reference

0000000000000000

Previously on George: In the last **Months** (from today) I found **2** similar incoming transaction(s) on all your accounts, with a total of 50.00 RON and 2 similar outgoing transaction(s) on all your accounts, with a total of 19.00 RON .

☰

View similar transactions

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 All Incoming Outgoing from the top right.

9

Overview

Your Products

Your Extras

Add New Product

🔍

🔔

👤

Logout

👤

CURRENT ACCOUNT

Alexa Georgescu

13.22 RON

☰

History

➔

New Transfer

☆

Highlights

💳

Debit cards

📄

Account Statements

📅

Standing Orders

⚙️

Product Settings

Search

☆

All

Incoming

Outgoing

🖨️

📄

October 2018

19 OCT

🔗

Alexa Georgescu

OTHER VARIOUS EXPENSES

Gift

-1.00 RON

September 2018

11 SEP

🔗

Foreign Exchange

Transactie efectuata prin George initiere schimb valutar id 00000000. Curs: 4.698. Valut: a C/Valuta V.: EUR/RON - Schimb Valutar

-516.78 RON
€ 110.00

2 transactions

-517.78 RON

You have reached the end of your account history.

7 years archive

The plugin to extend your account history.

Learn more

October 2018

September 2018

BCR

Terms & Conditions (GBG)

Privacy

?

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.

Overview Your Products Your Extras Add New Product

CURRENT ACCOUNT
Card aurio
1 092.89 RON

History
New Transfer
Highlights
Debit cards
Account Statements
Standing Orders
Product Settings

< All BankCard(s)

Card Number: 5170 45XX XXXX 7029

Available Balance:
1 092.89 RON

BCR #Incredere
Valid until 02/21
Constantin Sorin

Limits

Your permanent limits
Enjoy the flexibility I have accustomed you with and change your daily permanent card limits. The change is permanent until you decide otherwise.

Change

ATM cash withdrawals	5 000,00 RON · per day
Cashless payments	Unlimited · per day


Change your card limit

ATM cash withdrawals 5 000 RON / day

Card payments Unlimited RON / day

Continue

Each change must be confirmed with a token signature.



CLOSE X


Change your card limit

ATM cash withdrawals	5 000 RON / day
Card payments	Unlimited

Fill-in the Login code generated by eToken or Token

Submit

CLOSE X



Congratulations!

You have activated your new limit settings.

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

Services

Your card has been stolen? You forgot your PIN? Or the plastic just melted away? Here you find the basic, but vital services for your card.



Lock your card

Lock

The temporary locking of your card will not be charged.



Reorder PIN

Reorder

The service is not available for now. Please contact our lovely support team.



Replace card

Replace

The service is not available for now. Please contact our lovely support team.

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


CLOSE X

Lock your card

Locking your card is temporary and you can unlock it anytime.
Who knows, maybe you will find it behind the couch.
I cannot help you replace it yet, but I can help you secure it. And if you still want to replace the card and give it up for good, call Contact Center at 0800 801 227.

Lock

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




This card is blocked.

Your card is locked. Check if you can unlock it from here by looking to see if the "Unlock" button is active or inactive. If it is inactive, call 0800 801 227 for details and assistance.

Unlock

< All BankCard(s)


Card Number: 5170 45XX XXXX 7029



Available Balance:
1 092.⁸⁹ RON

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

CLOSE X



It looks like you have your card back. Unlock it fast and safe through (e)Token and OTP code.

Unlock your card

Fill-in the Login code generated by eToken or Token

Submit

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.

Statements

Account Statements

Create Statement
You can generate a new statement anytime, for the period you choose, by pressing the **Create** button.

Download multiple

2018 FOLD UP ^

Name	Time span	Format
Extras generat la 22.Oct.2018	01.08.2018 - 31.08.2018	PDF_A4
Extras generat la 22.Oct.2018	09.09.2018 - 06.10.2018	PDF_A4

Create Statement CLOSE X

Interval

From To

Name

Type name (max. 34 characters)

Format

☒ PDF

☐ CSV

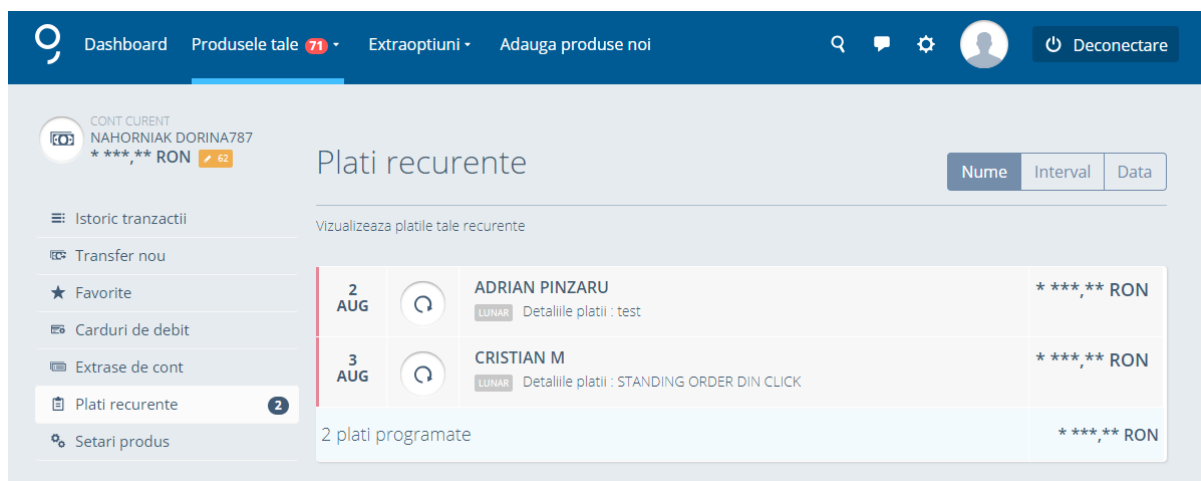
Cancel Create

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.

My account

Current Account

Account Owner: Alexa Georgescu

IBAN R000 RNCB 0000 0000 0000 0009 BIC/SWIFT RNCBROBU

☒ Show as card on overview page Your upcoming transactions: in the next 14 days

Disposable amount 13.22 RON

Credit card

Bun de plata BCR Standard Visa

IBAN R000 RNCB 0000 0000 0000 0007

Card Number 4196 50XX XXXX 8468

☒ Show as card on overview page

Available balance	3 274.74 RON
Limit	7 000.00 RON
Drawn amount	-3 552.37 RON
Due Date	25.10.2018
Interest rate	28%

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>