

User manual

Click 24 Banking BCR

– Legal persons –

1. CLICK 24 BANKING NAVIGATION.....	6
2. PAYMENTS	8
2.1. Payment in RON	8
2.2. Payment in currency.....	10
2.3. Payment of invoices	13
2.4. Automatic payment of invoices (direct debit).....	16
2.5. Payment file.....	18
2.5.1. File approval	19
2.5.2. Useful information.....	20
2.6. Recurring payments.....	20
3. INTERNAL TRANSFERS.....	21
3.1. Currency exchange	22
3.2. Feeding of term deposits.....	23
4. USEFUL REPORTS	24
4.1. Transaction history	25
4.2. Statement of account.....	26
4.3. Recurring payments.....	27
4.4. Direct debit mandates.....	29
4.5. Debit instruments.....	31
5. LIST OF PAYMENTS	32
5.1. Payments made by 24 Banking	32
6. eMagazin	33
6.1. Opening of term deposit	33
6.2. Opening of savings account.....	36
7. MANAGEMENT.....	37
7.1. Personal templates.....	37
7.2. BCR Alerts	40
7.3. Setting of user alias and password.....	Error! Bookmark not defined.
7.3.1. Activation of simplified authentication method	Error! Bookmark not defined.
7.3.2. Setting an alias for personal user and resetting of static password for Internet, mobile banking and mobile transactions applications.....	Error! Bookmark not defined.
8. QUICK ACCESS AREA TO INFORMATION ABOUT YOUR ACTIVE PRODUCTS	41
8.1. Financial situation.....	47

8.2. Current accounts	47
8.3. Saving.....	48
8.4. Credits.....	48
8.5. Credit cards.....	49
8.6. Investment funds.....	50
9. MANAGEMENT OF USER PROFILE.....	50

INTRODUCTION

Thank you for choosing our Internet Banking service!

Click 24 Banking gives you access to your accounts, banking operations and useful information, from any computer connected to the Internet, on a 24/7 basis.

In this manual you will find the main information that will help you discover how to use **Click 24 Banking**.

CONDITIONS OF USE AND SECURITY

You may access the Internet banking service from any computer or laptop/notebook connected to the Internet with a Windows/Mac OS operating system and one of the following browser versions installed:



Internet Explorer (at least version 7)



Mozilla Firefox24+



Opera 12+



Chrome 31+



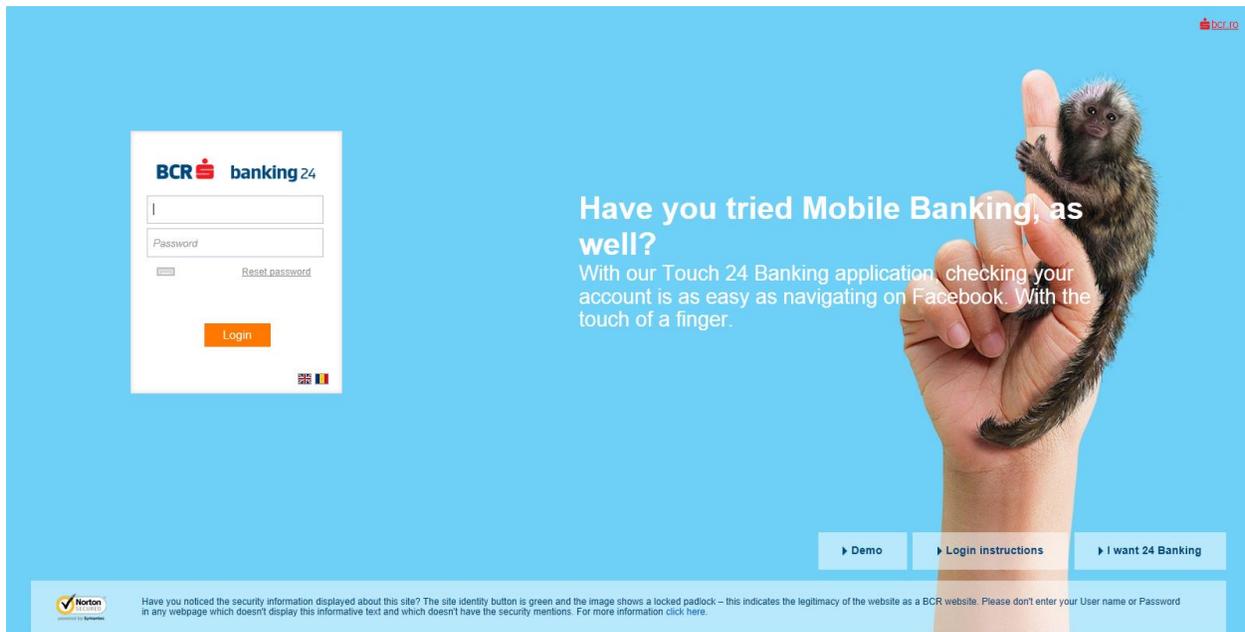
Safari 6+(Mac)

As a user of an Internet banking service, it is important you are acquainted with the following:

- access (login) and signature information is confidential and may not be disclosed to third parties, regardless of the situation.
- use the service on your computer, using an operating system and a constantly updated antivirus solution. Make sure the site you visited is secure (https) and check its security certificate.
- Always use the log out button to quit the **Click 24 Banking** app.
- **IMPORTANT!** It is very important not to act on any request asking you to disclose confidential data and please contact the Bank as soon as possible.

LOG-IN

To access the application, it is mandatory that you enter your personal log-in credentials:



BCR banking 24

I

Password

Reset password

Login

Have you tried Mobile Banking, as well?

With our Touch 24 Banking application, checking your account is as easy as navigating on Facebook. With the touch of a finger.

▶ Demo ▶ Login instructions ▶ I want 24 Banking

Norton
Have you noticed the security information displayed about this site? The site identity button is green and the image shows a locked padlock – this indicates the legitimacy of the website as a BCR website. Please don't enter your User name or Password in any webpage which doesn't display this informative text and which doesn't have the security mentions. For more information click here.

User name – provided by the Bank upon the subscription to this service or previously chosen by you in the application.

Password – enter the code generated by the token (eToken) device by pressing the **1 key** or the static password for the Internet banking option with simplified authentication. In order to enter the password, you may use the virtual keyboard or your computer's keyboard.

After you have entered the data, click the **LOG IN** button to access the application.

1. CLICK 24 BANKING NAVIGATION

After connecting the Click 24 Banking BCR you can meet the next screen if you are in one of the situations below:

- You are at the first login and you use the static password offered by the bank and received by SMS
In this case you can customize your login data directly in this screen:

BCR banking 24

Welcome Anghel Florin
you are currently logged into Click24Banking **Logout**

Customize your login credentials

In order to strengthen the security level of your Internet and Mobile Banking account, please customize the initial login credentials that you received from us.

I want to choose a personal username (Alias)

User Name (alias)

Set a new password

Current password

New password

Confirm new password

SAVE

The password must contain at least 8 alphanumeric characters
The password must contain up to 16 characters
The password must contain letters and at least a numerical or a special character
Special characters can be: @, #, !, \$, %, ^, &, *, (,), .
The password may not contain the username or alias
The username (Alias) cannot be the same with the password
The password may not contain substrings of 4 identical chars; (ex: "passssword")
The password may not contain substrings of 4 consecutive chars; (ex: "pass1234")

Alege o nouă parolă

- Choose a simple username that you will enter every time you want to log into the account.
- Choose a password according to the policy which we present to you and that offers complete security but also flexibility.

If you're in a situation where your password is expired or you've reset your password follow the steps that I mentioned above.

Immediately after passing the steps in which you customized authentication data , in the screen below is displayed a complete picture of your financial situation.

The screenshot displays the BCR banking24 user interface. At the top, there is a navigation bar with the BCR logo and 'banking24' text. To the right of the logo are links for 'InfoTour', 'Online Manual', 'Demo', 'Mailbox', 'Settings', and a phone number '0800.801.BCR(227)'. Below this is a secondary navigation bar with 'BCR | Legal | TGCA | ANPC'. The main navigation menu includes 'Financial Overview' (selected), 'Current accounts', 'Savings', 'Loans', 'Credit cards', and 'Investment funds'. A user greeting 'Welcome Adrian, you are currently logged as SERV. SERV SRL' and a 'Logout' button are visible. The left sidebar contains several menu categories: 'Payments' (with sub-items like 'Lei payment (RON)', 'Foreign currency payment', 'Bills payment', etc.), 'Internal transfers' (with 'Foreign exchange', 'Credit card reimbursement'), 'Reports' (with 'Transaction History', 'Account Statement', 'Debit instruments'), and 'Payments list' (with '24 Banking payments'). The main content area features a 'Financial Overview' section with a 'Save (pdf)' button and a 'Refresh' button. Below this is a table with columns 'Account', 'Account Number', and 'Available Balance/Outstanding Balance'. The table is organized into expandable sections: 'Current accounts' (Total: 64,185.48 RON), 'Loans' (Total: 30,000.00 RON), and 'Credit cards' (Total: 17,907.49 RON). Each section lists specific accounts with their numbers and balances.

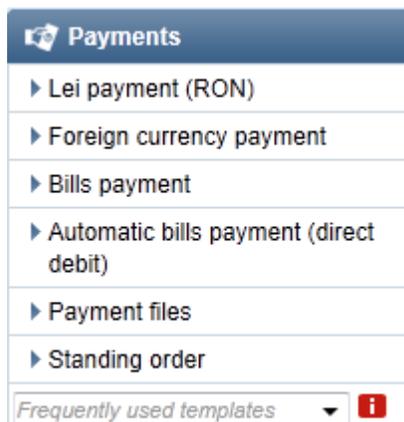
Account	Account Number	Available Balance/Outstanding Balance
Current accounts		Total: 64,185.48 RON
Current account	RO64RNCB0278000000350001	64,185.48 RON
Loans		Total: 30,000.00 RON
Loan	2010000000000000	30,000.00 RON
Credit cards		Total: 17,907.49 RON
Visa Business Electron	20000000000000000000	17,907.49 RON

The complete functionality of each menu available in the application is explained right below.

Important! Menus in the application are dynamic. They are displayed depending on your BCR active products.

2. PAYMENTS

The **PAYMENTS** mode allows you to make a diversified set of payments in RON or foreign currency. Whether you choose to pay a bill, to make a payment to another bank in Romania or outside the country, you need to follow the steps detailed below.



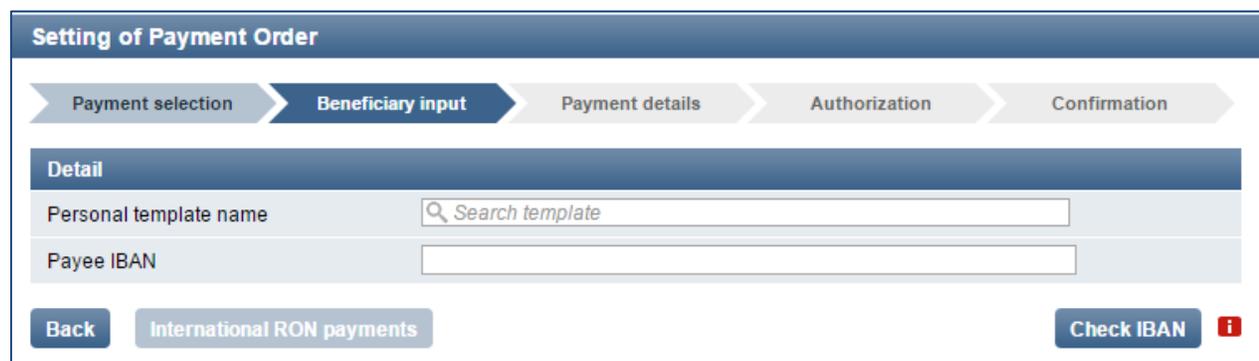
The screenshot shows a mobile application menu titled "Payments". It contains several options, each with a right-pointing arrow icon: "Lei payment (RON)", "Foreign currency payment", "Bills payment", "Automatic bills payment (direct debit)", "Payment files", and "Standing order". At the bottom of the menu, there is a search bar containing the text "Frequently used templates" and a red information icon.

2.1. Payment in RON

The **Payment in RON** menu allows you to make payments in RON to beneficiaries with accounts opened with banks in Romania and international payments in RON.

To make a RON payment:

- Fill in the beneficiary's **IBAN**. If the beneficiary was previously used in the application and you saved the transfer operation as a template, you may find them in the personal templates drop-down list.
- After you have entered the IBAN account, press the **Check IBAN** button to continue;



The screenshot shows the "Setting of Payment Order" screen. At the top, there is a progress bar with five steps: "Payment selection", "Beneficiary input" (which is currently active and highlighted in blue), "Payment details", "Authorization", and "Confirmation". Below the progress bar, there is a "Detail" section with two input fields: "Personal template name" with a search icon and the placeholder text "Search template", and "Payee IBAN". At the bottom of the screen, there are three buttons: "Back", "International RON payments", and "Check IBAN" (which is highlighted in blue and has a red information icon).

- Select the paying **Account**;
- Fill in the recipient's details (e.g. name, personal identification number);
- Fill in the transfer details (amount, payment details);

Setting of Payment Order

- ✓ This transaction requires validation with unique approval code.
- ✓ Please make sure that you have the Token device/eToken at your disposal prior to completing the payment details.
- ✓ Out of the daily maximum transactional limit at this moment you can operate: 150.000,00 EUR

Payment selection
Beneficiary input
Payment details
Authorization
Confirmation

Payer account 6.905,17 RON

Detail

Personal template name	<input type="text" value="Select template"/> <input type="checkbox"/> Save as Template
Payee IBAN	RO17RNCB0278000000580004
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payee name	Stancu Caius Marius Laurentiu
Payment Details *	<input type="text" value="Cash"/>
Amount *	<input type="text" value="50,00"/> Currency RON
Value date (DD.MM.YYYY) *	<input checked="" type="checkbox"/> Today (04.08.2016) <input type="checkbox"/> Schedule the value date in the future

Fields marked with "" are mandatory.*

Back
Submit

After you have entered the data, click the **Submit** button to initiate the transaction.

Setting of Payment Order (Confirmation screen)

Payment selection
Beneficiary input
Payment details
Authorization
Confirmation

Detail

Payer IBAN	RO48RNCB0318000000000001
Payee name	Stancu Caius Marius Laurentiu
BCR Commission	0,00 RON
Amount	50,00 RON
Payee IBAN	RO17RNCB0278000000580004
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payment Details	Cash
Value date	Today (04.08.2016)

Please enter your token code

Scan with eToken



Correct
Sign

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token device consists of six digits.

Payment selection	Beneficiary input	Payment details	Authorization	Confirmation
Detail				
Payer IBAN	RO48RNCB0318000000000001			
Payee name	Stancu Caius Marius Laurentiu			
BCR Commission	0,00 RON			
Amount	50,00 RON			
Payee IBAN	RO17RNCB0278000000580004			
Payee Bank	BANCA COMERCIALA ROMANA S.A.			
Payment Details	Cash			
Value date	Today (04.08.2016)			
Lei payment (RON)		Financial Overview		
Foreign currency payment		Transactions History		
Bills payment		Save (pdf)		

The transaction will be confirmed by a confirmation screen.
If you wish to save this transaction in its current form, click the **Save (pdf)** button.

2.2. Payment in currency

The **Payment in currency** menu allows you to make payments in foreign currency to any bank in the world, including Romania.

To make a payment in foreign currency:

- Choose the type of payment and click the **Select** button;

Payment type selection				
Payment selection	Beneficiary input	Payment details	Authorization	Confirmation
BCR payment order				
	This type of payment may be used for transfers towards BCR accounts.			
				Select
International Payment Order (including Romania)				
	This type of foreign currency payment may be used for payments towards banks worldwide, including Romania.			
				Select

After you have chosen the type of payment:

- Fill in the beneficiary's **IBAN**. If the beneficiary was previously used in the application and you saved the transfer operation as a template, you may find them in the personal templates drop-down list.
- After you have entered the IBAN account, press the **Check IBAN** button to initiate the transaction;

The screenshot shows the 'Setting of Payment Order' interface. At the top, there is a progress bar with five steps: 'Payment selection', 'Beneficiary input' (highlighted), 'Payment details', 'Authorization', and 'Confirmation'. Below the progress bar is a 'Detail' section with two input fields: 'Personal template name' with a search icon and the placeholder text 'Search template', and 'Payee IBAN' with an empty text box. At the bottom left is a 'Back' button, and at the bottom right is a 'Check IBAN' button with an information icon.

- Select the paying **Account**;
- Fill in the beneficiary's details (beneficiary bank country, name, beneficiary's address);
- Fill in the transfer details (IBAN, BIC, amount, payment details);

The screenshot shows the 'Setting of Payment Order' interface at the 'Payment details' step. The progress bar at the top highlights 'Payment details'. The form is divided into several sections: 'Payer account' with a search icon, the value 'RO10RNCB0318004946740006', and a dropdown menu showing '12,00 EUR'; 'Payment Information' with a search icon for 'Personal template name' and a 'Save as Template' checkbox; 'Beneficiary Details' with fields for 'Beneficiary's Bank Country *' (Austria), 'Payee Stated by *' (Account and IBAN radio buttons), 'Beneficiary's IBAN/Account *' (AT462011129224470900), 'Beneficiary name *' (Raul Cristea), and 'Beneficiary address *' (St Viena, Nr. 2); 'Beneficiary's bank' with radio buttons for 'Beneficiary's Bank Identifier *' (BIC/SWIFT code and Beneficiary's bank address), a search icon for 'BIC/SWIFT code *', and fields for 'Beneficiary's bank name *' (ERSTE BANK DER OESTERREICHISCHEN SP) and 'Beneficiary's bank address *' (GRABEN 21POB 162VIENNA 1011); another 'Payment Information' section with fields for 'Amount *' (9,00 EUR), 'Payment Details *' (Pay), and 'Value date (DD.MM.YYYY) *' (Today (05.08.2016) and a checkbox for 'Schedule the value date in the future'); and 'Details of charges' with a dropdown for 'Charges type *' (Payer and Beneficiary). A note at the bottom states: 'Payment fees are split between payer and beneficiary (BCR fees are charged from the payer and the beneficiary and correspondent bank fees are charged from the beneficiary)'. At the bottom left is a 'Back' button, and at the bottom right is a 'Submit' button. A footer note says 'Fields marked with "*" are mandatory.'

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token device consists of six digits.

Payment selection > Beneficiary input > Payment details > **Authorization** > Confirmation

Payment Information	
Payer IBAN	RO10RNCB0318004946740006
Beneficiary's Bank Country	Austria
Amount	9,00 EUR
External payment commission	10,00 EUR
Payment Details	Pay
Value date	Today (05.08.2016)

Beneficiary Details	
Beneficiary's IBAN/Account	AT462011129224470900
Beneficiary name	Raul Cristea
Beneficiary address	St Viena, Nr. 2

Beneficiary's bank	
Beneficiary's Bank Identifier	<input type="radio"/> BIC/SWIFT code <input checked="" type="radio"/> Beneficiary's bank address
Beneficiary's bank name	ERSTE BANK DER OESTERREICHISCHEN SP
Beneficiary's bank address	GRABEN 21POB 162VIENNA 1011

Details of charges	
Payer and Beneficiary	Payment fees are split between payer and beneficiary (BCR fees are charged from the payer and the beneficiary and correspondent bank fees are charged from the beneficiary)

Please enter your token code ⓘ Scan with eToken ⓘ



Correct **Sign**

The transaction will be confirmed by a confirmation screen.

International Payment Order Save (pdf)

✔ Your operation was successfully submitted.

Payment selection > Beneficiary input > Payment details > Authorization > **Confirmation**

Payment Information

Payer IBAN	RO10RNCB0318004946740006
Beneficiary's Bank Country	Austria
Amount	9,00 EUR
Payment Details	Pay
Value date	Today (05.08.2016)

Beneficiary Details

Beneficiary's IBAN/Account	AT462011129224470900
Beneficiary name	Raul Cristea
Beneficiary address	St Viena, Nr. 2

Beneficiary's bank

Beneficiary's Bank Identifier	<input type="radio"/> BIC/SWIFT code <input checked="" type="radio"/> Beneficiary's bank address
Beneficiary's bank name	ERSTE BANK DER OESTERREICHISCHEN SP
Beneficiary's bank address	GRABEN 21POB 162VIENNA 1011

Details of charges

Payer and Beneficiary	Payment fees are split between payer and beneficiary (BCR fees are charged from the payer and the beneficiary and correspondent bank fees are charged from the beneficiary)
-----------------------	---

Lei payment (RON) Financial Overview

Foreign currency payment Transactions History

Bills payment Save (pdf)

If you wish to save this transaction in its current form, check the **Save (pdf)** option.

2.3. Payment of invoices

The **Payment of invoices** menu allows you to make payments to utilities providers. To make an invoice payment, you have the following options:

- Look for the corresponding provider or directly select the personal template saved for such provider.

Bill payments

Personal templates

Bill payments

▼ **BCR Credit cards**
Credit card reimbursement - RON/EUR/ USD

▼ **Collections**
BCR Banca pentru Locuinte, BCR Leasing IFN, AVON

▲ **Communications**
Vodafone, Telekom Romania, RDS&RCS, Orange, UPC

 Orange	 RCS & RDS
 SNR Radiocom	 Telekom Romania
 Telekom Romania Mobile	 Vodafone (plata factura)

To make an invoice payment:

- Select the paying **Account**.
- If you wish to save this transaction in its current form, check the Save as template option and choose a name for your template. You may find the template for use under Personal templates.
- Fill in the details specific to each provider (e.g. client code, invoice number).

Bill Payment (Confirmation screen)

Operation details → **Review** → Confirmation

Detail	
Payer IBAN	RO48RNCB0310000000000001
Payee name	VODAFONE ROMANIA SA
BCR Commission	0,00 RON
Amount	90,00 RON
Payee IBAN	RO13RNCB0000000000000001
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payment Details	Invoice
Value date	Today (03.08.2016)

Vodafone (plata factura)	
Cod Client	123456
Nr factura	12345632
Data document	10.11.2015

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Finalize operation** button.

Bill Payment (Confirmation screen) Save (pdf)

✔ Your operation was successfully submitted.

Operation details → Review → **Confirmation**

Detail	
Payer IBAN	RO48RNCB000000000000000001
Payee name	VODAFONE ROMANIA SA
BCR Commission	0,00 RON
Amount	90,00 RON
Payee IBAN	RO13RNCB000000000000000001
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payment Details	Invoice
Value date	Today (03.08.2016)

Vodafone (plata factura)	
Cod Client	123456
Nr factura	12345632
Data document	10.11.2015

Lei payment (RON) Financial Overview

Foreign currency payment Transactions History

Bills payment Save (pdf)

If you wish to save this transaction in its current form, click the **Save (pdf)** button.

2.4. Automatic payment of invoices (direct debit)

The **Automatic payment of invoices (direct debit)** menu allows you to set mandates by which the payment of invoices will be automatically done to the selected provider, under your own terms.

Set up new Direct Debit

Search

[Active Direct Debits on my account](#)

 VODAFONE	 TELEKOM ROMANIA
 BAUMIT ROMANIA	RCS & RDS
 BCR Asigurari de Viata VIG - alte asigurari de viata	 BCR Asigurari de Viata VIG - asigurari Unit Linked

To create a mandate, follow the steps below:

- Select the paying **Account**;
- Fill in all the details requested in the form;

Set up new Direct Debit

Payer account	<input type="text" value="RO48RNCB00000000000000000001"/>	7.459,43 RON
Account owner	CHIVU NICOLAE	
Contract date	<input type="text" value="03.08.2016"/>	
End date *	<input type="text"/>	<input checked="" type="checkbox"/> Until cancellation
Maximum amount *	<input type="text" value="100,00"/>	
Direct Debit Mandate to	VODAFONE	
Beneficiary IBAN	RO13RNCB00000000000000000001	Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	

Vodafone

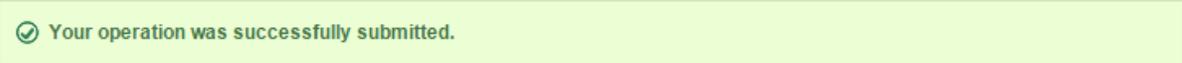
Cod abonat *	<input type="text" value="1234563"/>
Numar telefon *	<input type="text" value="0765400401"/>
Nume_abonat *	<input type="text" value="Mihai Andrei"/>
CNP *	<input type="text" value="12345678963"/>

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

After you have entered the data, click the **Continue** button to initiate the transaction.

Direct Debit mandate details		Save (pdf)
Payer account	RO48RNCB000000000000000001	
Account owner	CHIVU NICOLAE	
Contract date	03.08.2016	Start date 05.08.16
End date	<input checked="" type="checkbox"/> Until cancellation	
Maximum amount	100,00	
Direct Debit Mandate to	VODAFONE	
Beneficiary IBAN	RO13RNCB000000000000000001	Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	
Vodafone		
Cod abonant	1234563	
Numar telefon	0765400401	
Nume_abonat	Mihai Andrei	
CNP	12345678963	
BCR Commission	0 RON	
Correct		Finalize operation

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Finalize operation** button.

Direct Debit mandate details		Save (pdf)
		
Payer account	RO48RNCB000000000000000001	
Account owner	CHIVU NICOLAE	
Start date	05.08.2016	
End date	<input checked="" type="checkbox"/> Until cancellation	
Maximum amount	100,00	
Direct Debit Mandate to	VODAFONE	
Beneficiary IBAN	RO13RNCB000000000000000001	Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	
Vodafone		
Cod abonant	1234563	
Numar telefon	0765400401	
Nume_abonat	Mihai Andrei	
CNP	12345678963	

In the **Automatic payment of invoices** menu, the **Direct debit mandate list** option allows you to check the list of active Direct debit mandates on your account.

Direct Debit mandates list								Save (pdf)	
Contract number	Beneficiary name	Maximum amount	Contract date	Start date	Payer account	Status			
2	RCS & RDS SA	no limit	04.09.2012	05.09.2012	RO48RNCB0310000000000001	Active		🔍	✖
2016000300 100.006	VODAFONE ROMANIA SA	100,00	03.08.2016	05.08.2016	RO48RNCB0008000000000001	Inactive		🔍	✖

2.5. Payment file

The **Payment file** menu allows you to import files with payment instructions (RON, currency, EUR/USD, interbank payments, payment of salaries etc).

To import a file:

- Click the **Browse** button and choose the file you want to import;
- Fill in the **File path** field with the entire location path for such file. (example: C:\salarii.csv)

Files upload

Search file
File name:
File type:

Token Signature
Applet generated hash:

Please enter your token code:
Scan with eToken 

After you have entered the data, click the **Calculate hash** button to generate hash codes.

If all data has been filled in, enter the code generated by the token device and click the **Upload** button. The security code generated by the token device consists of six digits. After you have uploaded the file, you may find it in the **Pending approval** status list.

File list

✔ Your operation was successfully submitted.

File type: All types | File status: All statuses

File name	File reference	Date of creation	File status	File type	
bcr_feb2015.opm	2088888888888888	22.08.2016	Waiting for approval	Multiple Domestic Payments	🔍
bcr_feb2015.opm	2088988898898889	22.08.2016	Waiting for approval	Payroll payments	🔍
bcr_feb2015.opm	2088888888888888	22.08.2016	Waiting for approval	Payroll payments	🔍

Click the <green> button to authorize the import.

2.5.1. File approval

After you have confirmed the import, access the **File approval** submenu and authorize the file, for it to be processed.

Approve files

File name	Date of creation	Date of processing	Payer IBAN	Amount	
bcr_feb2015.opm	22.08.2016	01.04.2015	RO64RNCB0278000000000001	1.193,00 RON	✗✔

Check your input data and if it is not correct click the **Back** button to edit it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token device consists of six digits.

Approve File Save (pdf)

File name - bcr_feb2015.opm

Payer IBAN	Total amount	Date of processing	File status
RO64RNCB0278000000000001	1.193,00 RON	01.09.2016	Waiting for approval

Payee IBAN	Payee name	Amount	Currency	Purpose	Payment status	Order Number	Activity
RO49BACX0000000000000000	DAN ANTONEL	1.193,00	RON	plata salarii Februarie	Waiting for approval	1	

Please use an OTP code

Please enter your token code ⓘ

Back **Sign**

2.5.2. Useful information

If you need help in using the application or wish to receive information about the statistical codes required for payments greater than or equal to EUR 50,000, go to the **Useful information** submenu and, by simply clicking on an option from the shown list, you may find the desired information.

Useful information

Statistical Information

Category/Statistical Code Description	Statistical Code	Delivery Date
Please select a category		
Please select a statistical code		

BIC/SWIFT codes

Search for BIC/SWIFT code www.swift.com.

2.6. Recurring payments

The **Recurring payments (standing order)** menu allows you to set certain transactions to be carried out automatically, under your own terms.

To create a recurring payment, follow the steps below:

- Select the paying account;
- Fill in the beneficiary's data (IBAN, name);
- Fill in the payment-specific terms (amount, frequency, date, etc.) After you have entered the data, click the **Continue** button to initiate the transaction.

Setup new Standing Order

Payer account	RO48RNCB0300000000000001
Payment details	economics
Amount i	<input checked="" type="radio"/> Fixed <input type="radio"/> Depending on balance
Payment Amount	2.00 RON
Amount to be kept	0.00 RON
Minimum payment	0.00 RON
Beneficiary IBAN	RO30RNCB00000000000070001
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.
Beneficiary name	Salariat BCR
Periodicity	
The transaction will be performed every	1 Day(s)
Start date	04.08.2016
End date	05.08.2016 <input type="checkbox"/> Until cancellation i
Channel	IB
Next execution date	04.08.2016
Status	valid

Please enter your token code i Scan with eToken i



[Back](#) [Sign](#)

Check your input data and if it is not correct click the **Back** button to edit it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token device consists of six digits.

Setup new Standing Order Save (pdf)

✔ Your operation was successfully submitted.

Payer account	RO48RNCB0300000000000001
Payment details	economics
Amount i	<input checked="" type="radio"/> Fixed <input type="radio"/> Depending on balance
Payment Amount	2,00 RON
Amount to be kept	0,00 RON
Minimum payment	0,00 RON
Beneficiary IBAN	RO30RNCB00000000000070001
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.
Beneficiary name	Salariat BCR

Periodicity

The transaction will be performed every	1 Day(s)			
Start date	04.08.2016	End date	05.08.2016	<input type="checkbox"/> Until cancellation i

Channel	IB
Next execution date	04.08.2016
Status	valid

Back

The transaction will be confirmed by a confirmation screen.

If you wish to save this transaction in its current form, click on the **Save (pdf)** option.

3. INTERNAL TRANSFERS

In this module you may effect a series of transfers between own accounts, in the same currency. Whether you choose to feed a credit card, to make a currency exchange or to feed/open a savings account, it is necessary you follow the steps listed below.

Internal transfers
▶ Foreign exchange
▶ Own current accounts transfer
▶ Transfer to a call deposit account
▶ Transfer from call deposit accounts

3.1. Currency exchange

The **Currency exchange** menu allows you to exchange currency between your accounts available in Click 24 Banking.

To make a currency exchange:

- Select the paying Account and the beneficiary's Account;
- Fill in the amount;

Create Foreign Exchange

From Account *	<input type="text" value="RO48RNCB0300000000000001"/>	7.459,43 RON
To Account *	<input type="text" value="RO10RNCB0318000000000006"/>	0,00 EUR
Transaction value *	<input type="text" value="12,00"/> i Currency EUR	
Details	<input type="text" value="Foreign exchange"/>	

[Exchange rate for Click 24 Banking BCR](#)

Cancel
Continue



Click to see the exchange rate

After you have entered the data, click the **Continue** button to initiate the transaction.

Create Foreign Exchange

From Account	RO48RNCB0300000000000001 RON
Transaction value	12,00 Currency EUR
To Account	RO10RNCB0300000000000006 EUR
Details	Foreign exchange
FX rates used	EUR / RON 4,5220
Equivalent amount	54,26 RON

Correct
Finalize operation

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Finalize operation** button.

Create Foreign Exchange Save (pdf)

✔ The transaction has been submitted.

From Account	RO48RNCB0300000000000001 RON
Transaction value	12.00 Currency EUR
To Account	RO10RNCB0300000000000006 EUR
Details	Foreign exchange
FX rates used	EUR / RON 4,5220
Equivalent amount	54,26 RON

Save (pdf) Transaction History

The transaction will be confirmed by a confirmation screen.
If you wish to save this transaction in its current form, click on the **Save (pdf)** option.

3.2. Feeding of term deposits

To feed a term deposit, follow the steps below:

- Select the **Account** to be debited;
- Select the **Deposit** you wish to feed;
- Fill in the Amount you transfer to the deposit;

Feeding Term Deposit

Deposit details Check details Confirmation

Transfer from account * 6.805,17 RON

Select deposit * 5.000,00 RON

Amount * Transfer currency RON

Feeding details *

Fields marked with "" are mandatory.*

Cancel Submit

After you have entered the data, click the **Submit** button to initiate the transaction.

Feeding Term Deposit

Deposit details **Check details** Confirmation

Transfer from account	RO48RNCB0318000000000001 RON
Selected deposit	201604772192772 RON
Amount	500,00 Transfer currency RON
Feeding details	Feeding term deposit

Correct **Finalize operation**

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Finalize operation** button.

Feeding Term Deposit

✔ Your operation was successfully submitted.

Deposit details Check details **Confirmation**

Transfer from account	RO48RNCB0318000000000001 RON
Selected deposit	201604772192772 RON
Amount	500,00 Transfer currency RON
Feeding details	Feeding term deposit

Save (pdf) **Transaction History**

The transaction will be confirmed by a confirmation screen.
 If you wish to save this transaction in its current form, click the **Save (pdf)** button.
 To see the history of your recent transactions, click the **Transaction history** button.

4. USEFUL REPORTS

By accessing the reports available in this module, you may view and check your financial situation.

Reports
▶ Transaction History
▶ Account Statement
▶ Debit instruments

4.1. Transaction history

The **Transaction history** menu allows you to view the list of transactions for your accounts. You have a series of search filters at your disposal, to identify all operations for your accounts in the last 90 days.

To search for transactions for a given account:

- Select the Account you wish to view transactions for;
- Select the time interval and type of transaction;

Transaction history - Enter criteria

Account	<input type="text" value="RO48RNCB0318004946740001"/>	6.305,17 RON
From	<input type="text" value="05.07.2016"/>	To <input type="text" value="04.08.2016"/>
Transaction channel	<input type="text" value="ALL"/>	
Transaction type	<input checked="" type="checkbox"/> Inpayments	<input checked="" type="checkbox"/> Outpayments
	<input checked="" type="checkbox"/> Sum of Inpayments and Outpayments	<input checked="" type="checkbox"/> Display all in one page

Nota:
Se pot cauta doar tranzactiile introduse in ultimele 90 de zile sau programate pentru urmatoarele 90 de zile.

After you have selected your search filters, click the **OK** button and the search results will be displayed as a table.

Transaction history

Save (pdf)

Status	Type	Account Number	Available Balance	Currency
Active	Current accounts	RO48RNCB0318004946740001	6.305,17	RON

Selected transaction history from 05.07.2016 to 04.08.2016 Sort by: Amount Date of processing

Sum of inpayments: 0,00 RON Sum of outpayments: -1.254,26 RON

Date of processing	Transaction channel	Transaction details	Amount
04.08.2016	Internet Banking	Voucher: 2016080491457009 / Tranzactie efectuata prin 24 Banking BCR Alimentare depozit. ,Nr Ordin de plata:2016080401976633	-500,00 RON
04.08.2016	Internet Banking	Voucher: 2016080491453187 / Tranzactie efectuata prin 24 Banking BCR Referinta 160804S346595136, data valutei 04-08-2016, Decontare -Platitor: CHIVU NICOLAE; RO48RNCB0318004946740001; BCR DIRECTIA CARDURI-Beneficiar: MINISTERUL FINANTELOR PUBLICE; RO49RNCB0082044185290044; CODFISC 4221306; BCR BUCURESTI UNIREA-Detalii: Tax	-50,00 RON
04.08.2016	Internet Banking	Voucher: 2016080491442004 / Tranzactie efectuata prin 24 Banking BCR Referinta 160804S346595135, data valutei 04-08-2016, Decontare -Platitor: CHIVU NICOLAE; RO48RNCB0318004946740001; BCR DIRECTIA CARDURI-Beneficiar: Stancu Caius Marius Laurentiu;	-50,00 RON

If you wish to save the searched transactions, click the **Save (pdf)** button.

4.2. Statement of account

The **Statement of account** menu allows you to view the daily transactions for your accounts. The statements of your accounts for the last 12 months are available in this section. You may request a statement of account for up to 31 consecutive calendar days of the last 365.

To search for a statement of account:

- Select the **Account** you wish to view the statement of account for;
- Select the time interval;
- Choose the **format** in which you want your statement of account to be generated (pdf, csv);
- Fill in the **name of the report** for easy identification later on;

Submit report request

Select report type	Account Statement	
Select account *	RO48RNCB0318000000000001	6.305,17 RON
<input checked="" type="radio"/> For a period	From	04.07.2016 To 04.08.2016
<input type="radio"/> For one day	For	04.08.2016
<input type="radio"/> Current day		
Select transactions order	<input checked="" type="radio"/> By date	<input type="radio"/> By value
Report format	<input checked="" type="radio"/> Pdf	<input type="radio"/> Csv
Report name		

After you have selected your search filters, click the **Generate report** button and the search results will be displayed as a table. In addition, it is in this screen that you may select a time interval for which you want to view the generated statements of account. Select the time interval and hit the **Show reports** button.

Request date	Report type	Report name	Requesting username	Status	
04.08.2016	Account Statement (PDF)	Statement of account 201604112192776 for period 04.07.2016 - 04.08.2016	10947128	DONE	
04.08.2016	Account Statement (PDF)	Statement of account RO48RNCB0318004946740001 for period 04.07.2016 - 04.08.2016	10947128	DONE	
04.08.2016	Account Statement (PDF)	Statement of account 201604112192772 for period 04.07.2016 - 04.08.2016	10947128	DONE	
04.08.2016	Account Statement (PDF)	Statement of account RO48RNCB0318004946740001 for period 04.07.2016 - 04.08.2016	10947128	DONE	

From * 06.05.2016 To * 04.08.2016

Fields marked with "*" are mandatory.

4.3. Recurring payments

The **Recurring payments** menu allows you to view the list of recurring payments that you have set on your accounts.

To view the details pertaining to a recurring payment, press the <magnifier>  button.

Standing Order List							
ID	Payer account Beneficiary account	Beneficiary name	Start date	End date	TC	Status	
117486264	RO48RNCB0318000000000001 RO30RNCB0090000000070001	Salariat BCR	03.08.2016	05.08.2016	IB	valid	 
49251753	RO48RNCB0318000000000001 RO44RNCB0075000000000001	CHIVU NICOLAE	08.08.2008	23.02.2016	OC	cancelled	

Legend for channel types:

PH. Phone Banking IB. Internet Banking B. Branch OC. Other channel

The recurring payment details will be displayed on the next screen.

Standing Order Details		Save (pdf)
Payer account	RO48RNCB0318000000000001	
Payment details	economics	
Amount 	<input checked="" type="radio"/> Fixed <input type="radio"/> Depending on balance	
Payment Amount	2,00 RON	
Amount to be kept	0,00 RON	
Minimum payment	0,00 RON	
Beneficiary IBAN	RO30RNCB0090000000070001	
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	
Beneficiary name	Salariat BCR	
Periodicity		
The transaction will be performed every	1 Day(s)	
Start date	03.08.2016	End date 05.08.2016 <input type="checkbox"/> Until cancellation 
Channel	IB	
Next execution date	04.08.2016	
Status	valid	
Transaction history		
Back		Cancellation

➤ To cancel a recurring payment, click the  button.

Standing Order List							
ID	Payer account Beneficiary account	Beneficiary name	Start date	End date	TC	Status	
117486264	RO48RNCB0318000000000001 RO30RNCB00900000000070001	Salariat BCR	03.08.2016	05.08.2016	IB	valid	 
49251753	RO48RNCB0318000000000001 RO44RNCB0075000000000001	CHIVU NICOLAE	08.08.2008	23.02.2016	OC	cancelled	

Legend for channel types:
PH. Phone Banking IB. Internet Banking B. Branch OC. Other channel

➤ If you are sure you want to cancel the transaction, click the **Finalize operation** button.

Standing Order Cancellation	
Payer account	RO33RNCB0281144335940001
Payment details	payment
Amount 	<input checked="" type="radio"/> Fixed <input type="radio"/> Depending on balance
Payment Amount	5,00 RON
Amount to be kept	0,00 RON
Minimum payment	0,00 RON
Beneficiary IBAN	RO71BTRL01901203591615XX
Beneficiary bank	BANCA TRANSILVANIA S.A.
Beneficiary name	vlad
Periodicity	
The transaction will be performed every	1 Day(s)
Start date	16.08.2016 End date 18.08.2016 <input type="checkbox"/> Until cancellation 
Channel	IB
Next execution date	17.08.2016
Status	valid
Back	Finalize operation

Standing Order List

✔ Your operation was successfully submitted.

ID	Payer account Beneficiary account	Beneficiary name	Start date	End date	TC	Status	
117536264	RO33RNCB0281144335940001 RO71BTRL01901203591615XX	vlad	16.08.2016	18.08.2016	IB	cancelled	

Legend for channel types:

PH. Phone Banking IB. Internet Banking B. Branch OC. Other channel

The transaction will be confirmed by a confirmation screen.

4.4. Direct debit mandates

The **Direct debit mandates** menu allows you to view the list of direct debit mandates that you have active on your accounts.

To view the details pertaining to a direct debit mandate, press the <magnifier>  button.

Direct Debit mandates list

Save (pdf)

Contract number	Beneficiary name	Maximum amount	Contract date	Start date	Payer account	Status	
2	RCS & RDS SA	no limit	04.09.2012	05.09.2012	RO48RNCB0318000000000001	Active	
2016080300 162526	VODAFONE ROMANIA SA	100,00	03.08.2016	05.08.2016	RO48RNCB0318004000000001	Inactive	

Note:

In order to confirm the payments which follow a direct debit mandate we recommend you to access the Details and History section

➤ The mandate details will be displayed on the next screen.

Direct Debit mandate details		Save (pdf)
Payer account	RO48RNCB0318000000000001	
Account owner	CHIVU NICOLAE	
Start date	05.09.2012	
End date	<input checked="" type="checkbox"/> Until cancellation	
Maximum amount	no limit	
Direct Debit Mandate to	RCS & RDS SA	
Beneficiary IBAN	RO97RNCB0078007000000001	Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	
Sablon Direct Debit RCS RDS		
ID Abonat RCS RDS	1962132	
Transaction history		
Back	Cancel Direct Debit mandate	

To cancel a direct debit mandate, click the **Cancel direct debit mandate** button.

Cancel Direct Debit mandate		Save (pdf)
Payer account	RO48RNCB0318000000000001	
Account owner	CHIVU NICOLAE	
Start date	05.09.2012	
End date *	<input checked="" type="checkbox"/> Until cancellation	
Maximum amount *	0,00 (no limit)	
Direct Debit Mandate to	RCS & RDS SA	
Beneficiary IBAN	RO97RNCB0078007000000001	Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.	
Sablon Direct Debit RCS RDS		
ID Abonat RCS RDS	1962132	
Back	Finalize operation	

If you are sure you want to cancel the mandate, click the **Finalize operation** button.

Direct Debit mandate details Save (pdf)

Your operation was successfully submitted.

Payer account	RO48RNCB0318000000000001
Account owner	CHIVU NICOLAE
Start date	05.09.2012
End date	<input checked="" type="checkbox"/> Until cancellation
Maximum amount	no limit
Direct Debit Mandate to	RCS & RDS SA
Beneficiary IBAN	RO97RNCB0078007000000001 Currency RON
Beneficiary bank	BANCA COMERCIALA ROMANA S.A.

Sablon Direct Debit RCS RDS

ID Abonat RCS RDS	1962132
-------------------	---------

The transaction will be confirmed by a confirmation screen.

4.5. Debit instruments

The **Debit instruments** menu allows you to view the following:

- Pending debits;
- Pending credits;
- Initiated refusals to pay;
- Received refusals to pay;
- Debit instruments history.

➤ To view details on one of the above categories, press the **Show** button.

Select debit instruments

Pending debits

Debit instruments (checks, bills of exchange, promissory notes) which are pending to be paid towards your beneficiaries Display

Pending credits

Debit instruments (checks, bills of exchange, promissory notes) which are pending to be cashed from your payees Display

To view the debit instruments history:

- Select the time interval for which it was initiated and click the **OK** button;

Executed debit instruments history - Search criteria

From	23.07.2016	I	To	22.08.2016	I
Account number	<input type="text" value="Please select an account"/> <input type="checkbox"/> All accounts				
Instrument Transaction	<input checked="" type="checkbox"/> Credit instrument		<input checked="" type="checkbox"/> Debit instrument		
	<input checked="" type="checkbox"/> Sum of Inpayments and Outpayments		<input checked="" type="checkbox"/> Display all in one page		

5. LIST OF PAYMENTS

The *LIST OF PAYMENTS* module provides you with the list of payments made via Internet banking, either processed within 90 days (for payments with a future processing date) or in the last 90 days.

Payments list

▶
24 Banking payments

5.1. Payments made by 24 Banking

To view a payment order:

- Select the time interval for which it was initiated and click the **OK** button;

Order Status Overview
 Save (pdf)

From *	20.07.2016	I	To *	03.09.2016	I
--------	------------	---	------	------------	---

Dates marked with "*" are processing dates
 Search can be performed over transactions processed during past year, for up to 90 consecutive days.

							Status	All
--	--	--	--	--	--	--	--------	-----

↕ Date of submission	↕ Date of processing	↕ Payee IBAN	↕ TC	↕ Status	↕ Payee Name	↕ Amount	↕ Currency	
04.08.2016	04.08.2016	RO49RNCB000004 4185000044	IB	Done	MINISTERUL FINANTELOR PUBLICIE	50,00	RON	
04.08.2016	04.08.2016	RO17RNCB027800 0370000004	IB	Done	Stancu Caius Marius Laurentiu	50,00	RON	
03.08.2016	03.08.2016	RO13RNCB000000 6386000001	IB	Done	VODAFONE ROMANIA SA	90,00	RON	

Search results will be displayed as a table. In addition, it is in this screen that you may select the **Status** of such payment orders you want to view.

To view the details pertaining to a payment order, press the <magnifier>  button.

Order Status Details		Save (pdf)
Detail		
Payer name	CHIVU NICOLAE	
Payer IBAN	RO48RNCB0318000000000001	
Payee name	MINISTERUL FINANTELOR PUBLICE	
Amount	50,00 RON	
Payee IBAN	RO49RNCB0000044185000044	
Payee Bank	BANCA COMERCIALA ROMANA S.A.	
Payment Details	Voucher: 2016080400453187 / Tranzactie efectuata prin 24 Banking BCR Referinta 160804S346005136, data valutei 04-08-2016, Decontare -Platitor: CHIVU NICOLAE; RO48RNCB0318000000000001; BCR DIRECTIA CARDURI-Beneficiar: MINISTERUL FINANTELOR PUBLICE; RO49RNCB0000044185000044; CODFISC 4221306; BCR BUCURESTI UNIREA-Detalii: Tax	
Value date	Today (04.08.2016)	
Date of submission	04.08.2016	
Status	Done	
Voucher	2016080490053187	
Payment reference	160804S346005136	
Transaction Channel	Internet Banking	
Additional Information		

[Back](#) [Print Payment Order](#)

6. eMagazin

The eMagazin module allows you to effect a diversified range of operations. Whether you choose to open a deposit, a current account or attach a debit card to an account, it is necessary you follow the steps detailed below.

 e-Shop
Savings
▶ Open a term deposit
▶ Open a call deposit

Saving

6.1. Opening of term deposit

To open a term deposit, follow the steps below:

- Select the **Account** to be debited;
- Select the type of **Deposit** you wish to open;

➤ Fill in the Amount you transfer to the deposit;

After you have selected the data, press the **Calculate interest rate** button to calculate the interest for the chosen deposit.

Open Term Deposit

Deposit details Check details Confirmation

Transfer From Account *	RO48RNCB0318000000000001	6.305,17 RON
Deposit Name *	Succes BCR	
Type of Deposit *	Click and Alo 1 month fixed interest deposit with payment at maturity	
Term Period *	1 months	
Deposit Feeding *	With Feeding	
Type Of Interest *	At due date	
Deposit Amount * 	500,00	
Interest Rate * 	0.25 %	Obtain Interest Rate 

On opening date of the deposit the interest is: 0.25% per year.

Rollover With Rollover Without Rollover

Account for principal payment * 

Interest Capitalisation With Interest Capitalisation Without Interest Capitalisation

Account for interest payment * 

Fields marked with "" are mandatory.*

Cancel **OK**

If all filled-in data is correct, click the **OK** button to initiate the transaction. Click the **Cancel** button to abort the transaction.

Open Term Deposit

Deposit details
Check details
Confirmation

Deposit Name	Succes BCR
Type of Deposit	Click and Alo 1 month fixed interest deposit with payment at maturity
Term Period	1 months
Deposit Feeding	With Feeding
Type Of Interest	At due date
Deposit Amount i	500,00
Interest Rate i	0.25 %
Transfer From Account	RO48RNCB0318000000000001

On opening date of the deposit the interest is: 0.25% per year.

Rollover
 With Rollover Without Rollover

Account for principal payment i

Interest Capitalisation
 With Interest Capitalisation Without Interest Capitalisation

Account for interest payment i

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

Correct
Finalize operation

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Finalize operation** button.

Deposit details
Check details
Confirmation

Deposit Name	Succes BCR
Type of Deposit	Click and Alo 1 month fixed interest deposit with payment at maturity
Term Period	1 months
Deposit Feeding	With Feeding
Type Of Interest	At due date
Deposit Amount i	500,00
Interest Rate i	0.25 %
Transfer From Account	RO48RNCB0318000000000001

On opening date of the deposit the interest is: 0.25% per year.

Rollover
 With Rollover Without Rollover

Account for principal payment i

Interest Capitalisation
 With Interest Capitalisation Without Interest Capitalisation

Account for interest payment i

Save (pdf)
Transaction History

6.2. Opening of savings account

To open a savings account, follow the steps below:

- Select the **Account** to be debited;
- Fill in the Amount you transfer to the deposit;
- Press the Calculate interest rate button to calculate the interest rate;
- Select the **beneficiary's** account for account liquidation.

Open Call deposit

Deposit details Check details Confirmation

Transfer from account *	<input type="text" value="RO48RNCB0318000000000001"/>	5.805,17 RON
Deposit amount * i	<input type="text" value="500,00"/>	
Interest Rate * i	<input type="text" value="0.6 %"/>	<input type="button" value="Obtain interest rate"/> i
Account for principal payment* i	<input type="text" value="RO48RNCB0318000000000001"/>	5.805,17 RON
Account for interest payment * i	<input checked="" type="checkbox"/> Interest capitalization	

Fields marked with "" are mandatory.*

If all filled-in data is correct, click the **OK** button to initiate the transaction. Click the **Cancel** button to abort the transaction.

Open Call deposit

Deposit details **Check details** Confirmation

Deposit amount i	500,00
Interest Rate i	0.6 %
Transfer from account	RO48RNCB0000000000000001
Account for principal payment i	RO48RNCB0318000000000001
Account for interest payment i	<input checked="" type="checkbox"/> Interest capitalization

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

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, click the **Finalize operation** button.

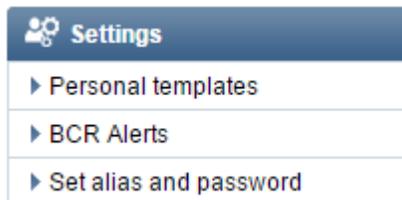
Deposit details	Check details	Confirmation
Deposit amount 	500,00	
Interest Rate 	0.6 %	
Transfer from account	RO48RNCB0318000000000001	
Account for principal payment 	RO48RNCB0318000000000001	
Account for interest payment 	<input checked="" type="checkbox"/> Interest capitalization	

[Save \(pdf\)](#)
[Transaction History](#)

The operation will be confirmed by a confirmation screen.

7. MANAGEMENT

The Management module allows you to perform a number of actions regarding the management of your user profile. Whether you choose to create personal templates for the most recurring transactions or to set an alias for your user, you need to follow the steps detailed below.



7.1. Personal templates

The **Personal templates** menu allows you to view the list of personal templates that you have saved on your accounts, but also to create/delete new templates.

To view the details pertaining to a given template, press the <magnifier>  button. To delete a template, select the template you wish to delete and click the  button.

To edit a template, select such template and hit the  button.

Own templates Overview Save (pdf)

Template Name or Payee Name

<input type="checkbox"/>	Template Name	Payee Name	Payee Bank	Amount	Currency	
<input type="checkbox"/>	Andrei Ion	BCR	BANCA COMERCIALA ROMANA S.A.	0,00	RON	

To create a personal template, click the **Create template** button and follow the steps below:

- Enter the **beneficiary's account**;

Create new Personal Template

Detail

Payee IBAN

After you have entered and validated the IBAN account, the following screen will come up:

- Fill in the personal template name;
- Fill in the **beneficiary's name**;
- Fill in the rest of the details (optional).

Create new Personal Template

- ✓ This transaction requires validation with unique approval code.
- ✓ Please make sure that you have the Token device/eToken at your disposal prior to completing the payment details.

Detail

Personal template name *

Payee IBAN

Payee Bank

Payee name

Payment Details

Amount Currency RON

Fields marked with "" are mandatory.*

If all filled-in data is correct, click the **Continue** button to initiate the transaction. Click the **Back** button to abort the transaction.

Create new Personal Template

Personal template name	Andrei Ion
------------------------	------------

Detail

Payee name	BCR
Amount	0,00 RON
Payee IBAN	RO29RNCB0318000000010003
Payee Bank	BANCA COMERCIALA ROMANA S.A.
Payment Details	economii
Value date	Today (22.08.2016)

Please enter your token code  Scan with eToken 



Correct **Sign**

Check your input data and if it is not correct click the **Correct** button to edit it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token device consists of six digits.

Own templates Overview Save (pdf)

Template Name or Payee Name

Create Romania template **Create international template**

<input type="checkbox"/>	Template Name	Payee Name	Payee Bank	Amount	Currency	
<input type="checkbox"/>	Andrei Ion	BCR	BANCA COMERCIALA ROMANA S.A.	0,00	RON	
<input type="checkbox"/>	Valeriu	Valeriu Vasile	BANCA TRANSILVANIA S.A.	8.000,00	RON	
<input type="checkbox"/>	Valeriu Stanciu	Salariat BCR	BANCA COMERCIALA ROMANA S.A.	900,00	RON	

Cancel **Delete selection**

The transaction will be confirmed by the addition of the template to the list including all your templates.

7.2. BCR Alerts

In the BCR Alerts menu, you may manage BCR alerts via SMS or e-mail. You may change the channel on which you receive the alert, but also the value from which you start receiving alerts.

BCR Alert

Select account 867,00 RON [Activate new service](#)

Service type BCR Alert BCR Alert Plus

Temporary stop sending alerts 

Alert Type	SMS	E-mail	Amount threshold 
BCR Alert setup			
Account incomes	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="100,00"/>
Standing Order - 1 day before execution	<input checked="" type="radio"/>	<input type="radio"/>	
Standing Order - executed	<input checked="" type="radio"/>	<input type="radio"/>	
Standing Order - not executed	<input checked="" type="radio"/>	<input type="radio"/>	
Direct Debit - 1 day before payment execution	<input checked="" type="radio"/>	<input type="radio"/>	
Direct Debit - payment executed	<input checked="" type="radio"/>	<input type="radio"/>	
Direct Debit - payment not executed	<input checked="" type="radio"/>	<input type="radio"/>	
BCR Alert Plus setup			
Card payments (to merchants)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="54.000,00"/>
Cash withdrawals, etc. (ATM and MFM)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="500,00"/>
ATM bill payments	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="500,00"/>
MFM current account operations	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="500,00"/>
Click 24 Banking current account operations	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="500,00"/>
Alo 24 Banking current account operations	<input checked="" type="radio"/>	<input type="radio"/>	<input type="text" value="500,00"/>
E-mail address for alerts delivery	<input type="text"/>		
Phone Number for SMS alerts delivery	<input type="text" value="072222222"/>		

7.3. Setting of user alias and password

In the Setting of user alias and static password menu, you may effect the following operations:

7.3.1. Activation of simplified authentication method

If you are an Internet banking user and you chose the token or eToken authentication method, it is in this menu where you may opt for an alternative authentication method.

Setari autentificare

✔ Numele de utilizator (alias) a fost setat cu succes!

Metoda de autentificare complementara - autentificare simplificata

Aveti activat serviciul Click 24 Banking BCR – autentificare doar cu token.

Aveti la dispozitie o noua posibilitate – autentificare si cu parola si cu token.

Alegand aceasta metoda complementara de autentificare cu parola fixa, veti putea sa accesati Click 24 Banking BCR folosind acelasi nume de utilizator si parola statica ce va fi automat generata si transmisa pe numarul de telefon definit pentru primire (nu este necesara prezenta in unitate).

Prin aceasta noua metoda complementara de autentificare la serviciu, veti putea avea acces rapid la informatii legate de conturi si balanta si veti putea executa operatiunile simple de transfer intre conturi proprii, deschidere depozite, plata facturi, etc. fara dependenta de token si codurile unice generate cu acesta.

Activarea acestei optiuni complementare de acces la serviciu este GRATUITA.

Veti avea in continuare posibilitatea de a va conecta si de a autoriza plati catre terte persoane pe baza codurilor unice generate cu dispozitivul token.

Selectand butonul "Activeaza acum" puteti defini numarul de telefon pe care sa primiti imediat parola si puteti beneficia de aceasta metoda complementara de acces conform cu Termenii si Conditiiile prezentate [aici](#).

Activeaza acum

➤ Press the **Activate now** button and you will be prompted with the following screen:

Activare metoda de autentificare complementara - parola fixa

Aplicatiile Click 24 internet si mobil, Alo 24 si Tranzactii Mobile

Numar de telefon pe care se trimite parola

Anuleaza **Continua**

➤ **Enter the phone number** you wish to receive your password on and press the **Continue** button.

Activare metoda de autentificare complementara - parola fixa

Numar de telefon pe care se trimite parola 07-6548-0401

Va rugam introduceti codul token  Scaneaza cu eToken  

Inapoi **Semneaza**

Check your input data and if it is not correct click the **Back** button to correct it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token device consists of six digits.

Activare metoda de autentificare complementara - parola fixa

 Operatiunea a fost inregistrata cu succes.

Numar de telefon pe care se trimite parola 0765480401

The transaction will be confirmed by a confirmation screen.

7.3.2. Setting an alias for personal user and resetting of static password for Internet, Mobile Banking and Phone Banking.

To set a personal Alias, select the Setting of user alias and static password option.

Complementary Alias for User name

User name (alias) ivanvlad **Change alias**

Back

➤ Press the **Change alias** button

Authentication settings - modify

24 Banking login password

Password delivery phone number 0741333330

Complementary Alias for User name

User name (alias)

Cancel **Save**

➤ Fill in the alias you wish to use and click the **Save** button;

Authentication settings

✔ User name (alias) has been successfully changed!

To change the phone number that the password for Internet banking, mobile banking and mobile transactions applications is sent to:

- click the **Change** button;

24 Banking login password	
Password delivery phone number	0741333330 <input type="button" value="Change"/>
Password	***** <input checked="" type="checkbox"/> <input type="button" value="Modify Password"/> <input type="button" value="Deactivate Password"/>

- enter the new phone number and click the **Continue** button.

Authentication settings - modify	
24 Banking login password	
Password delivery phone number	<input type="text" value="0741333330"/>
Complementary Alias for User name	
User name (alias)	ivanvlad
<input type="button" value="Cancel"/>	<input type="button" value="Save"/>

Check the entered phone number and if it is not correct click the **Back** button to edit it. If all filled-in data is correct, enter the code generated by the token device and click the **Continue** button. The security code generated by the token/eToken device consists of six digits.

Authentication settings - sign

Password delivery phone number 07-2222-2222

Please enter your token code Scan with eToken

Back **Sign**

In order to change the password needed to connect to internet banking, mobile banking and phone banking.

Authentication settings

✓ Modification was done successfully.

Complementary authentication method - simplified authentication

You have an active fixed password service.
For any questions that you might have please contact us at 0800.801.BCR (227)

24 Banking login password

Password delivery phone number 0741333330 **Change**

Password ***** ✓ **Modify Password** **Deactivate Password**

Complementary Alias for User name

User name (alias) ivanvlad **Change alias**

Cancel

- Click the **Modify password** button and enter the actual password, than the new password and press **Save** button.

Authentication settings - modify

24 Banking login password

Password delivery phone number	0741333330	
--------------------------------	------------	--

Set a new password

Current password	<input type="text"/>	
New password	<input type="text"/>	<div style="background-color: #e6f2ff; padding: 5px;"> Password strength <div style="border-bottom: 1px solid #ccc; width: 100%; height: 10px; margin-top: 5px;"></div> </div>
Confirm new password	<input type="text"/>	

The password must contain at least 8 alphanumeric characters
 The password must contain up to 16 characters
 The password must contain letters and at least a numerical or a special character
 Special characters can be: @, #, !, \$, %, ^, &, *, (,), .
 The password may not contain the username or alias
 The username (Alias) cannot be the same with the password
 The password may not contain substrings of 4 identical chars; (ex: "passssword")
 The password may not contain substrings of 4 consecutive chars; (ex: "pass1234")

Complementary Alias for User name

User name (alias)	ivanvlad
-------------------	----------

Cancel
SAVE

- Click the **Deactivate Password** in case you want to deactivate the password component. Further deactivation you will receive an SMS with the following text: *Parola de acces a fost blocata. Pentru reactivarea parolei foloseste optiunea de reseteaza parola sau viziteaza cea mai apropiata unitate BCR.*

Authentication settings

Complementary authentication method - simplified authentication

You have an active fixed password service.
 For any questions that you might have please contact us at 0800.801.BCR (227)

24 Banking login password

Password delivery phone number	0741333330	<input type="button" value="Change"/>
Password	***** <input checked="" type="checkbox"/>	<input type="button" value="Modify Password"/> <input type="button" value="Deactivate Password"/>

Complementary Alias for User name

User name (alias)	ivanvlad	<input type="button" value="Change alias"/>
-------------------	----------	---

Cancel



8. QUICK ACCESS AREA TO INFORMATION ABOUT YOUR ACTIVE PRODUCTS

After you have connected to the application, you may quickly access the information about your BCR products from the topside of the page.



BCR  banking 24

InfoTour Online Manual Demo Mailbox Settings 0800.801.BCR(227)

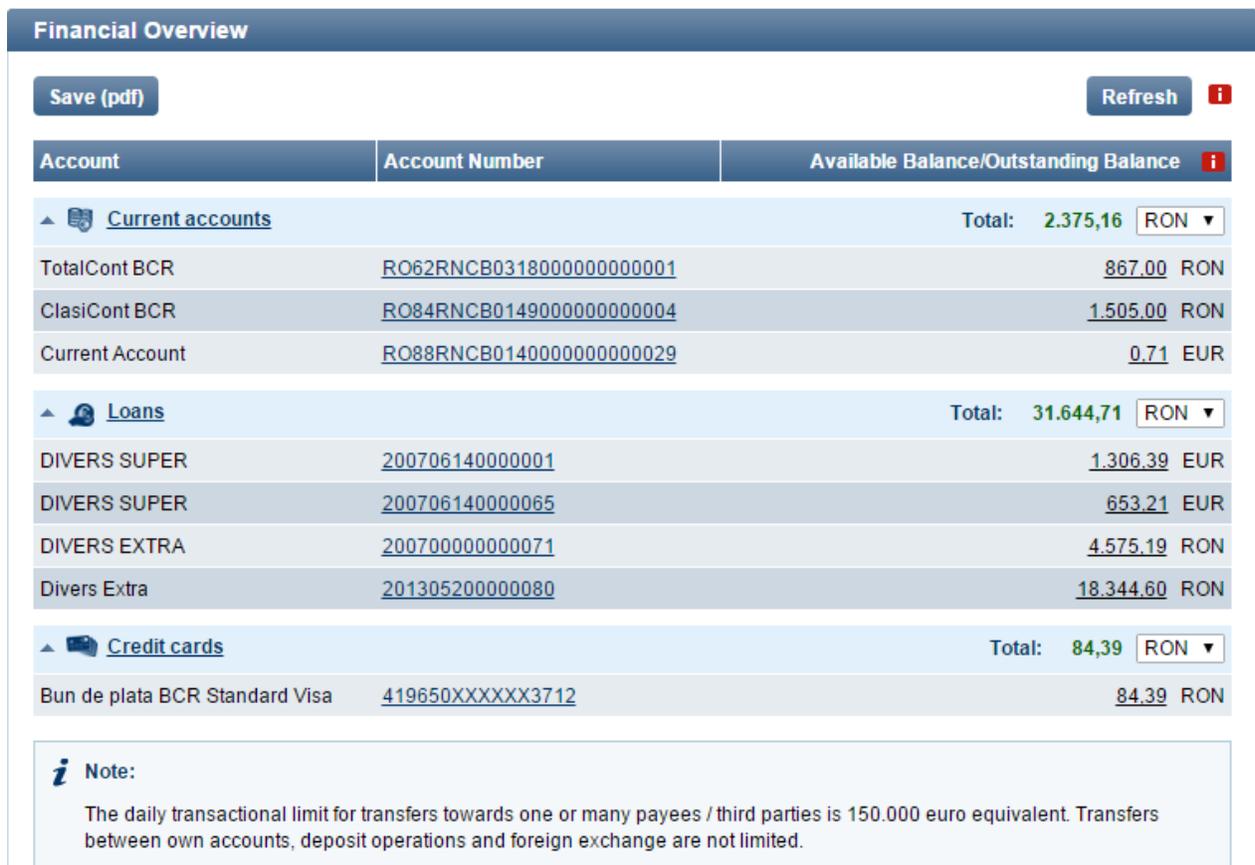
BCR | Legal | TGCA | ANPC

Financial Overview Current accounts Savings Loans Credit cards Investment funds

Welcome Adrian, you are currently logged as ASTEL SERV SRL [Logout](#)

8.1. Financial situation

Information about all your products is displayed in the Financial situation section. For example: current accounts, savings instruments, loans and credit cards.



Financial Overview

[Save \(pdf\)](#) [Refresh](#) 

Account	Account Number	Available Balance/Outstanding Balance 
Current accounts		Total: 2.375,16 RON 
TotalCont BCR	RO62RNCB0318000000000001	867.00 RON
ClasiCont BCR	RO84RNCB0149000000000004	1.505.00 RON
Current Account	RO88RNCB0140000000000029	0.71 EUR
Loans		Total: 31.644,71 RON 
DIVERS SUPER	2007061400000001	1.306.39 EUR
DIVERS SUPER	2007061400000065	653.21 EUR
DIVERS EXTRA	2007000000000071	4.575.19 RON
Divers Extra	2013052000000080	18.344.60 RON
Credit cards		Total: 84,39 RON 
Bun de plata BCR Standard Visa	419650XXXXXX3712	84.39 RON

Note:
The daily transactional limit for transfers towards one or many payees / third parties is 150.000 euro equivalent. Transfers between own accounts, deposit operations and foreign exchange are not limited.

8.2. Current accounts

Information about your current accounts is displayed in the Current accounts section. In addition, if you click on the account number you will get access to the Account details menu. If you press on the account balance, you may access the last 10 transactions on such account.



Current account Overview [Save \(pdf\)](#)

[Refresh](#) 

8.3. Saving

Information about your savings accounts is displayed in the Saving section. It is here that you may see your interest rate and transaction history.

It is also here that you may liquidate a savings account by clicking the **Liquidate** button and performing the subsequent steps.

Term Deposits Details Save (pdf)			
Account number	Currency	Account status	Activation date
201604772192772	RON	Active	11.04.2016
Type of deposit	Click and Alo 12 months fixed interest deposit with payment at maturity	Deposit balance	5.500,00
Rollover	Yes	Capitalization	With capitalization
Term period	12 months	Interest type	Fixed
Deposit feeding	With deposit feeding	Interest rate i	1,05 %
Account for principal payment		Start date	11.04.2016
Account for interest payment		Last extension date	
Maturity date	11.04.2017	Alias	
Authorized users list			

8.4. Credits

Information about your active loans is displayed in the Credits section.

Loans Details Save (pdf)			
Account number	Currency	Account status	Activation date
201108119668917	RON	Active	11.08.2011
Account Type	DIVERS - RON	Monthly fees amount	0,00
Branch where account was opened	TIMIS CALEA BUZIASULUI	Last due date	18.07.2018
Monthly installment i	444,52	Interest rate i	14,90 %
Total loan amount	23.103,00	Reimbursement account i	RO57RNCB0318048985530001
Outstanding	9.825,63	Start date	11.08.2011
Principal amount	330,58	Next due date	18.08.2016
Monthly interest amount	113,94	Due Dates	0
Total overdue payments	0,00	Alias	
Authorized users list			
Transaction history			

8.5. Credit cards

Information about your credit cards is displayed in the Credit cards section. In addition, you may reimburse the minimum payment amount or the new balance directly by pressing one of the corresponding buttons.

It is also here that you may activate the 3D secure option, by which you add extra security to online transactions with your card.

Credit card account details Save (pdf)

Credit card	Type	Account number	Past due amount	Currency	Account open date	Status
Bun De Plata Standard MasterCard		5XXXXXXXXXXXXX2	0,00	RON	20.07.2012	Normal

Minimum payment amount	0,00	i	Pay minimum amount
Due date	24.08.2016		
New balance	39,34	i	Pay new balance
Last reimbursement	25,43		
Date of last reimbursement	10.08.2016		
Interest rate	4,81%	i	

Total credit limit i	Used credit i	Ongoing clearings i	Available credit i
4.000,00	- 1.457,11	- 548,85	= 1.994,04

[Cardholder list](#)

[Ongoing clearings](#)

[Previous Statements](#) [Current statement](#)

[Transaction history](#) [Cashback](#)

i Note:
✓ For reimbursements through 24 Banking, the available balance will be real time updated with the reimbursed amount.

8.6. Investment funds

General information on your active BCR investment funds is displayed in the Investment funds section.

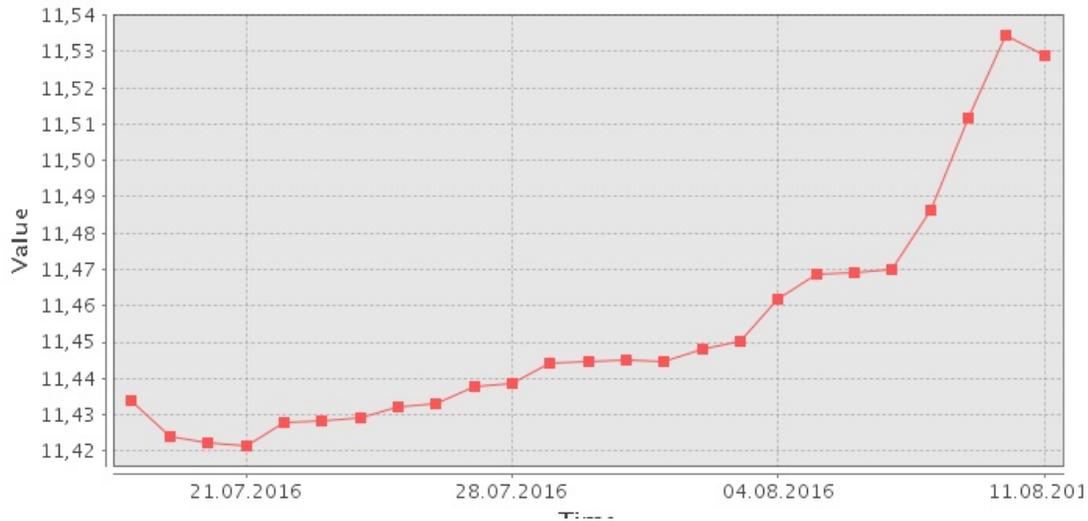
General information on the investment fund Save (pdf)

Reporting date	Fund	Value of a fund unit	Net Asset Value
11.08.2016	ERSTE Bond Flexible Romania EUR	11,5290 EUR	236.237.603,43 EUR

Transaction history

Add amount

Fund unit value evolution in the last 30 days



9. MANAGEMENT OF USER PROFILE

From this menu, you may customize/upgrade your personal data and information related to the Click 24 Banking application.

Settings



General settings

- Language
- Mailbox settings

▶ Select



Personal data update

- Phone number
- E-mail
- Correspondence address

▶ Select



Authentication settings

- Password activation
- Password changing
- Password deactivation
- User name changing

▶ Select



Personal templates

- Manage all your personal templates

▶ Select

In the Update personal data section, you may change:

- your phone number;
- your e-mail address.

My personal profile		Save (pdf)
Type	Description	
Address		
Correspondence address	N/A	
Phone number		Modify
Mobil	0744444444	
Mobil	0733333333	
Fix	0214444444	
Email addresses		Modify
Email addresses	N/A	

In the General settings section, you may change:

- the application language;
- the period for which your messages are stored in the application Inbox.

My Click 24Banking settings	
Change preset language (English) into	English
Messages are deleted automatically after	365 days
Back	Send