



User Manual

ProB@nking Plus

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2 Introduction

2.1 Purpose and function of the system

If you have a computer with an internet connection, then, as a user of ProB@nking Plus platform, you can perform many of your bank transactions without the need for going personally to the bank. The use of ProB@nking Plus platform is faster, simpler and more convenient than the personal management of bank services. You are able to see consistently structured screens, of simple design, so that you will get familiar with the system immediately after performing several bank transactions. This service is available non-stop, every day of the week. You can keep records of the changes in your accounts, comfortably and continuously, you can make transfers from your accounts, set permanent payment orders and open deposits. The system may be customized in various points. The more accounts you have open with the bank, the more difficult it is to make a distinction between them, based on the account number and type. This is the reason why this application allows you to change the names of your accounts, so that to be easier to recognize in certain tables. You can conveniently and fast make frequent, recurrent transfers, if their parties are regularly saved as templates. Next time, you just have to select the template you saved under an easily to recognize name, and the most important data of the payment order shall be automatically filled in.

As additional support, you shall have the email box option, the online help option and the language selection option.

3 Use of the Application

3.1 Program Attributes

3.1.1 Menu

All the functions can be accessed through menu items.

As regards the structure, the menu is built hierarchically, containing main and secondary menu items. Only the menu items you have the authority to use are displayed. The secondary menu items that appear in a drop-down selection menu allow the user to select a new function without re-uploading the page. Certainly, the secondary menu disappears again when not requested.

Of course, if applicable, the channel function menu may contain selection items.

3.1.2 Tabbing interface

When you connect to the system, only an active tab appears with the „Welcome” screen (please consult the image below). When the user activates a new function (namely selects the specified menu item), the screen displaying the function opens on the right of the screen.



Tabbing interface

The open function may be closed by pressing the button *Cancel*, a case in which the initial menu reappears, namely *Account data*, by selecting another submenu on the left of the screen. The active tab has always a different aspect, subject to the submenu used.

3.1.2.1 Error messages

Error messages appear in a visible position on the screen (underlined in red). The checks regarding the client and server give rise to similar error messages.

Example of error message:

Please check the following entries:

- Transfer between selected sender and beneficiary account is not allowed

3.1.3 Help for changing the language

You can use the Internet banking platform in Romanian and in English. The user's interface language may be changed only from the login window. After logging in, it is no longer possible to change the language, because reconstructing the entire structure in another language would be a long procedure.

3.1.4 Time limit

The application of the time limit is essential from a security standpoint. It is possible the user leaves an action in progress for a longer time, without any interaction with the system. In such cases (for ex., a computer left unsupervised), the application of the time limit protects the user against attacks.

In case of inactivity, after a certain period of time, the system logs off automatically the user and closes the session. The system informs the user about the logoff reason.

Setting the "idle" time is valid for all the system users.

3.1.5 Printing

The printing option is valid in most functions for the user. The specifications of certain functions determine particularly where and when this service is available.

Printing is based on the browser printing medium. In case of a printing request, a version of data for the printer appears in a new browser window.

What the printer version means: besides the browser default settings, the page layout should fit the size of an A4 sheet. The browser generates the final layout and page numbering.

4 Access to the system

The Internet banking service may be accessed from the home page of the bank website, <https://ebanking.procreditbank.ro>. After you click the corresponding component on the bank home page screen, the **Login window** in Romanian appears.

Whenever you wish to use the internet banking channel, you have to access it from this window. You can enter the system and access its data and authorities, if accurately filling in the data required. This guarantees security.

Every time you log in, you have to enter the user name (called username), the password, and to approve logging in from the MobileSign application, which is installed on your smartphone.

4.1 First login

When first using the service, you should log in with the user account name, the static password you received from the bank when concluding the e-banking agreement, and you should activate from e-banking the log in, through the MobileSign application installed on your smartphone. You cannot change your username from the application. The static password received should be changed immediately after the first authentication and after each request for resetting the password. After successfully changing the password and the successful installation on the mobile phone of the Mobile Sign application, you can start a transaction.

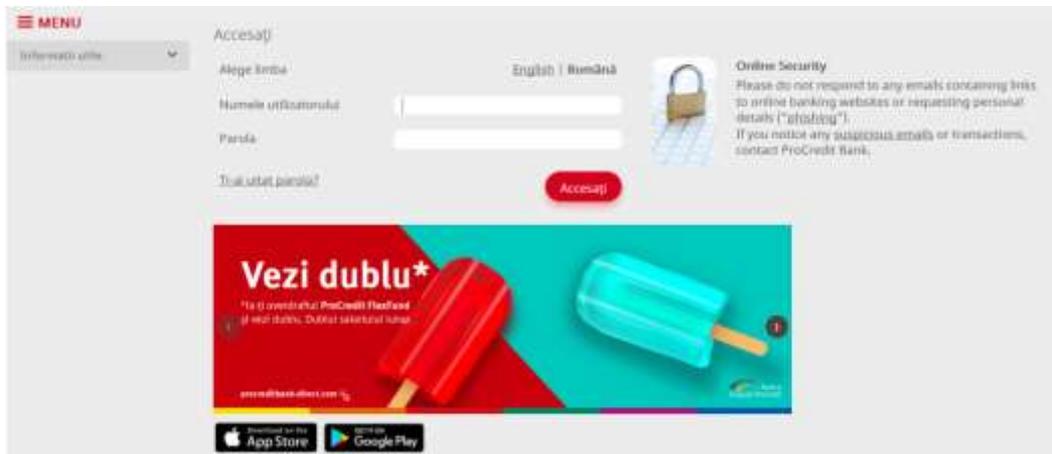


ProCredit MobileSign transaction authorization application

4.2 Subsequent logins

Please type the **User Name** and then fill in the **Password** field. Afterwards, press the button **Access**. Before accessing the system, you can select the desired language in the upper right corner of the Login Window, at such time the login window being re-uploaded, as per the language selection. The system default language is Romanian.

If you wish to find out more about online security, you can get information by accessing the corresponding links on the right of the accessing framework.



Login Window

If the identification data are accurate, after your successful authentication, the home screen is to be displayed. Should your login fail, an error message is to inform you about the cause of such failure.

4.3 Change of password

You can change your password at any time, by using the secondary menu item **Have you forgotten your password?** You have to type the **User Name**, to press **Continue**, and then to enter the current password to be changed, the new password, and then to confirm the new password. When you are done, press **Continue**.



Window Change of login password

The password should contain a combination of lowercase letters, uppercase letters, non-alphanumeric characters ((~!@#\$\$%^&* -+=`|(){}[]:;'"<>.,?/)) and figures. For your safety, please do not disclose your password to anyone.

You have a static password, used for logging in and when you sign orders, transactions and changes. Based on it and on the confirmation given through the Mobile Sign application installed on your mobile phone, the system identifies you, and allow you accessing the functions and authorities in internet banking that you are allowed to use.

4.5 Menu Section

Before logging in E-banking, on the left of the screen, there is the **Menu** section, which contains **Useful information** in the submenu, information regarding the lists of prices of the Bank and the Transaction processing limits.



Window Menu section (before logging in)

5 Menu Map

The menu structure has two parts: the channel menu and the function menu. The channel menu contains the menu items related to the system applicability and creation of conditions. Specific banking functions are located in the function menu.

5.1 Channel menu

The channel menu is always available in the screen header. This includes the following menu items:

- “Welcome”
- Last login in the application....
- The session expires in....
- Print
- Exit/Logout

5.2 Function menu

The function menu is always available on the left of the screen. This includes the following menu items:

1. “**ACCOUNT**” Menu - is formed of the following submenus:
 - a. **Account data:** make possible to view all the accounts held with ProCredit Bank, term deposits, credits and short term credits;
 - b. **Account statement:** the client can view all the transactions performed on an account for a certain period chosen;
 - c. **Access agreement (DSP 2):** makes possible to see whether a third party (TTP) requested to access payment accounts, to perform transactions, subject to the profile, and the user may approve or reject the access request from the TTP.
2. “**TRANSFERS**” Menu – is formed of the following submenus:

- a. **Between accounts/Foreign exchange:** allows making transfers between the accounts of the same client, held with ProCredit Bank, in the same currency, and making transfers from a current account in a currency into another account/different currency; both accounts being held by the same user. Further, from here are also performed foreign exchanges at a special rate, which allow clients requesting, through the application, some special exchange rates for sums larger than EUR/USD/GBP/equivalent in LEI 20,000.
 - b. **National/Intrabank:** allows making transfers into accounts belonging to other clients within ProCredit Bank, or into accounts open with other banks, in LEI; allows making intrabank transfers into accounts belonging to other clients within ProCredit Bank in EUR.
 - c. **Treasury:** allows making transfers from a current account into a beneficiary account of some public institution (dues to the budget and all the liabilities to the state), in LEI;
 - d. **Salaries/Payment file:** allows making several transfers included in a payment file, into accounts belonging to other clients within ProCredit Bank, or into accounts open with other banks, in LEI
 - e. **International SEPA (EUR):** allows making transfers in EUR, with the SHARE option, to members of SEPA within the EU area.
 - f. **International NON-SEPA/ Propay:** allows making transfers in foreign currency into accounts open with other banks across Romania and/or from abroad. Urgent transfers in EUR are recorded from this menu.
 - g. **Pending authorizations:** contains the transactions requiring several signatures and which were not created by the current user of the application; however, this may be one of the potential signatories
 - h. **Transaction status:** allows tracking the status of transactions communicated by the Bank (for ex., New, Cancelled, Approved by user, Accepted by the Bank, Executed, etc.);
 - i. **Pending transactions:** contains transactions requiring several signatures, which were created or signed by a user and wait for additional signatures from users with signature authority;
 - j. **Partner management:** allows save per categories (national beneficiary, treasury beneficiary, SEPA EUR beneficiary, international beneficiary) of frequently used beneficiaries, with their data;
3. The menu “**SCHEDULED PAYMENTS**” is formed of the following submenus:
- a. **Between accounts:** allows making some intrabank transfers on a certain date and with a certain sum established by the client;

- b. **National:** allows making some interbank transfers to other banks on a certain date and with a certain sum established by the client;
- c. **Treasury:** allows making some interbank transfers to the Treasury on a certain date and with a certain sum established by the client;
- d. **List of scheduled payments:** contains a list of the intrabank and interbank scheduled payments to other banks and to the Treasury.

4. The “**SAVING PRODUCTS**” menu is formed of the following submenus:

- a. **Opening a deposit:** allows opening deposit accounts for natural and legal persons;
- b. **Opening a savings account:** allows opening savings accounts for legal persons;
- c. **Opening an account:** allows opening current accounts for natural and legal persons;

5. The “**MESSAGES**” menu is formed of the following submenus:

- a. **Sending a message:** allowing sending new messages to the Bank;
- b. **New messages:** allows viewing the messages received from the Bank;
- c. **Sent messages:** allows viewing the messages sent to the Bank.

6. The “**USER PROFILE**” menu is formed of the following submenus:

- a. **Change of password:** allows the user changing their password
- b. **Administration of MobileSign:** allows the user activating the MobileSign application from a mobile device
- c. **Logout:** allows the user to log out the ProB@anking Plus application.

7. The “**USEFUL INFORMATION**” menu is formed of the following submenus and contains links to the information/documents displayed on the Bank’s website:

- a. **Exchange rates**
- b. **Processing limits**
- c. **List of prices**

- d. **NP interest (LP interest)**
- e. **User manual**
- f. **Guaranty fund**
- g. **Information about security**
- h. **Useful information DSP 2.**

Using the System

5.3 Order and Operation of Screens

After selecting a certain type of transaction in the menu, a corresponding screen for completion of data opens. If you have completed the mandatory fields, please click the button **Continue**. In this case, instead of the data completion screen, a forecast window appears, in which the feasibility of the desired transaction is already marked (for ex., the system ticked whether there are sufficient funds on the account in order to complete the transaction).

In the forecast window, if the validation was successful, your signature is requested, by correctly entering the static password and confirmation of operation from the Mobile Sign application installed in advance on the mobile phone. You can sign the current transaction, or you may choose to place it in **Pending transactions**, which behave as per the description under the function **Pending transactions**, namely, several transactions are simultaneously signed. You can make corrections if returning to the data completion screen, by pressing the button **Back**, and there the required data may be corrected.

The forecast window, after you press the button “Continue” may display important information about the relevant transaction. For example, you may be informed of charges or of the exchange rates.

If you press the button **Continue**, the hits screen is displayed, this being also a screen in the read mode, which reiterates the transaction fields. Moreover, you will be informed about the transaction hits in a message.

If a transaction requires additional signatures for being communicated to the bank, an information message is displayed on the hits page.

5.3.1 Search Screens

Functions such as account statement, start with a request. A search screen is displayed, where you may set the search criteria. When pressing the button **Search**, the hits will be displayed based on the selected criteria.

If no transaction met the requirements, the application will return the following message: „There are no items to display”.

If the search hits contain too many items to be displayed together in the table, this shall be divided on pages. In order to change the search criteria, you have to return to the search screen.

5.4 Channel functions

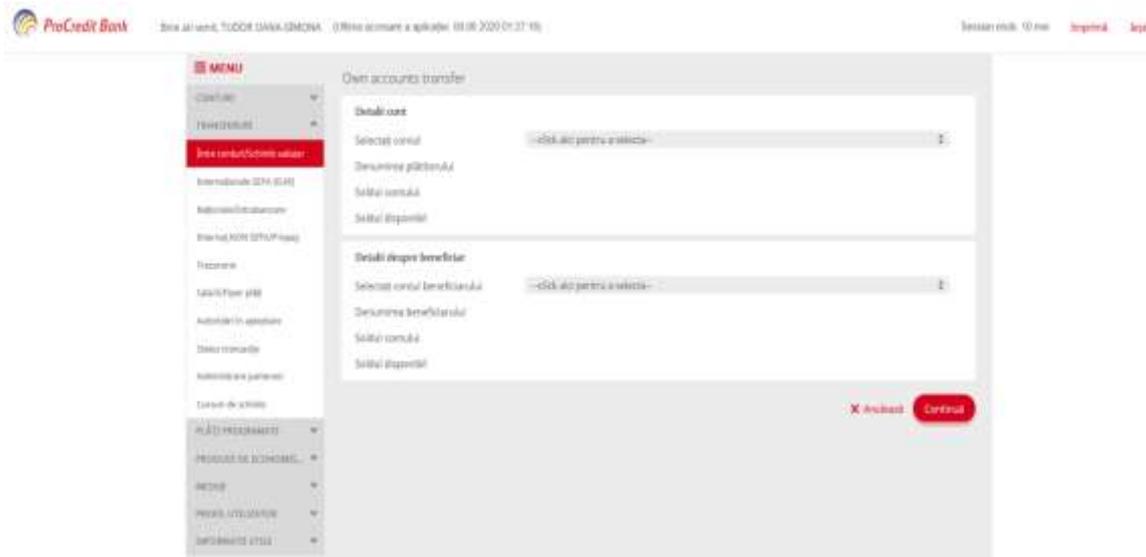
The channel functions are required if you use another system service than banking transactions. For example, if you wish to see your **Messages**, or you need support. This menu area is separately located, above the functions menu in the header.

These functions are: Welcome, Messages, Logout.

5.4.1 Welcome

After a successful login, the **Welcome screen** shall appear by default.

The welcome screen contains two parts: menus and submenus on the left, including the mailbox and the work area on the right.



5.4.2 Using the Mailbox

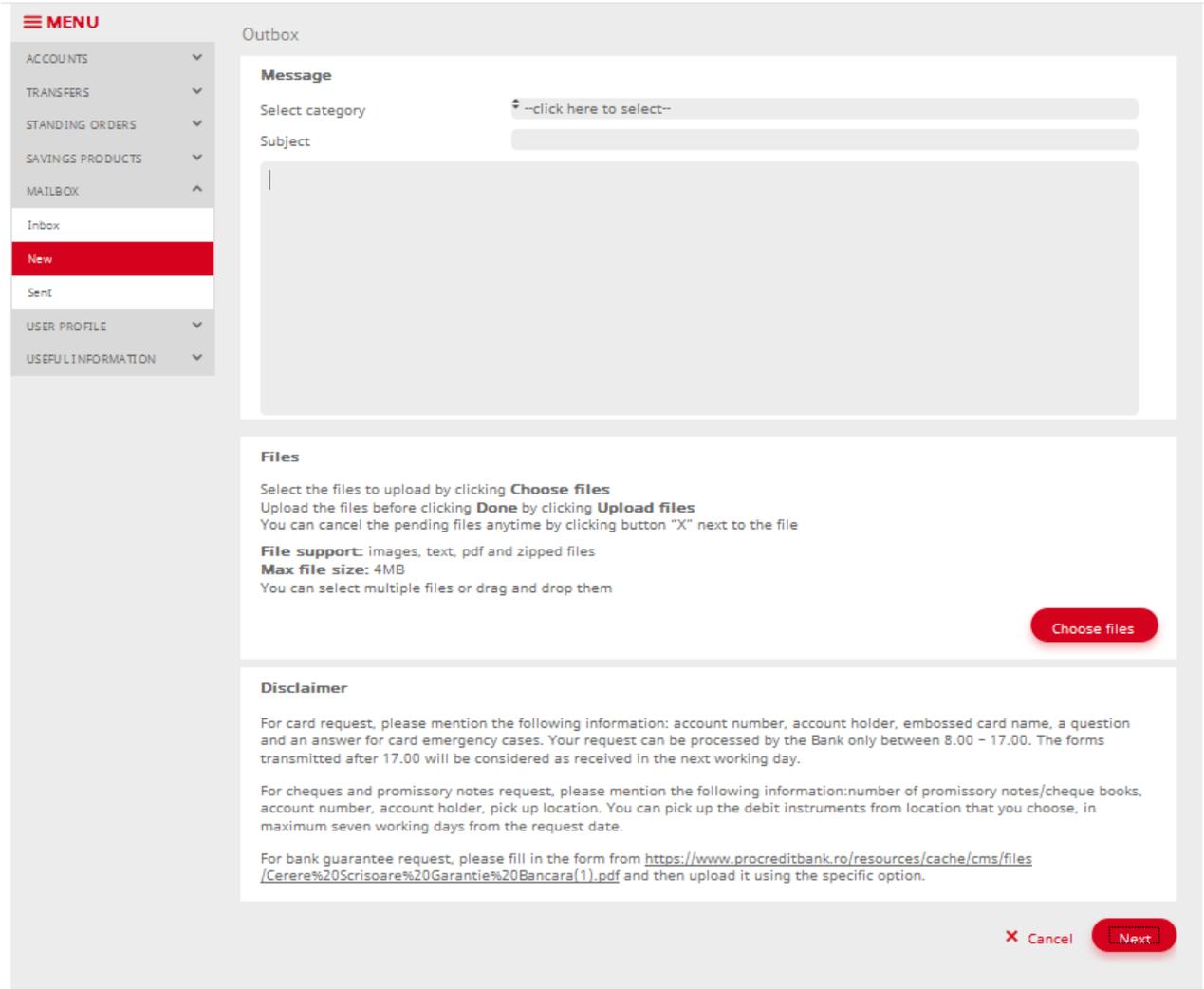
The mailbox is used for sending messages exclusively between the bank and the client. Therefore, you are not able to send emails to anyone else, with a different email address.

You can open the option view mailbox, by going to the „Received messages” submenu. Here, you can see the date and subject. Moreover, you may „Select for deletion” some items. You can delete the items marked for deletion by pressing the button **Delete**.



Mailbox Screen

On the last line of the view screen, the button **New messages** appears. By pressing this button, a new screen opens, replacing the view screen, with the following fields: **Subject** and **Message**. After completion, you can return to the previous screen or, press the button **Continue**, and then the signature process will start.



MENU

- ACCOUNTS
- TRANSFERS
- STANDING ORDERS
- SAVINGS PRODUCTS
- MAILBOX
- Inbox
- New**
- Sent
- USER PROFILE
- USEFUL INFORMATION

Outbox

Message

Select category: --click here to select--

Subject: [Text Field]

[Large Text Area for Message Body]

Files

Select the files to upload by clicking **Choose files**
 Upload the files before clicking **Done** by clicking **Upload files**
 You can cancel the pending files anytime by clicking button "X" next to the file

File support: images, text, pdf and zipped files
Max file size: 4MB
 You can select multiple files or drag and drop them

Disclaimer

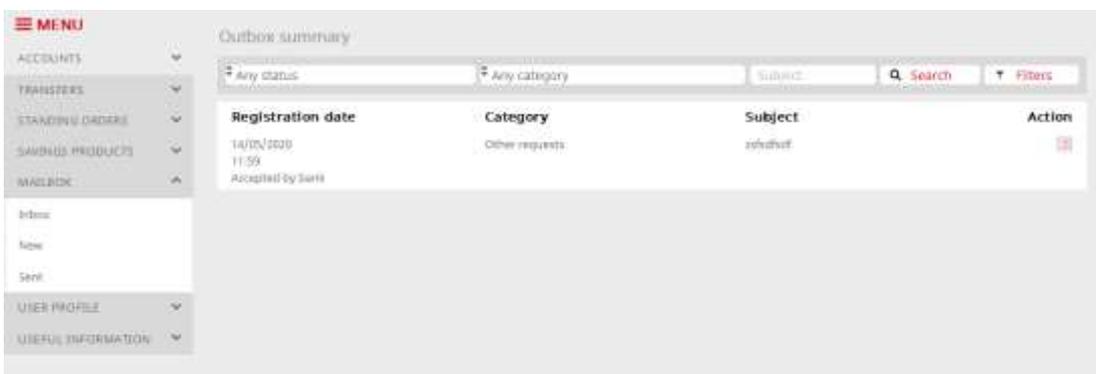
For card request, please mention the following information: account number, account holder, embossed card name, a question and an answer for card emergency cases. Your request can be processed by the Bank only between 8.00 – 17.00. The forms transmitted after 17.00 will be considered as received in the next working day.

For cheques and promissory notes request, please mention the following information: number of promissory notes/cheque books, account number, account holder, pick up location. You can pick up the debit instruments from location that you choose, in maximum seven working days from the request date.

For bank guarantee request, please fill in the form from [https://www.procreditbank.ro/resources/cache/cms/files/Cerere%20Scrisoare%20Garantie%20Bancara\(1\).pdf](https://www.procreditbank.ro/resources/cache/cms/files/Cerere%20Scrisoare%20Garantie%20Bancara(1).pdf) and then upload it using the specific option.

[X] Cancel [Next]

Screen for writing a new message



MENU

- ACCOUNTS
- TRANSFERS
- STANDING ORDERS
- SAVINGS PRODUCTS
- MAILBOX
- Inbox
- New**
- Sent
- USER PROFILE
- USEFUL INFORMATION

Outbox summary

Any status | Any category | Subject | Search | Filters

Registration date	Category	Subject	Action
14/01/2020 11:59	Other requests	refuzat	[X]

Accepted by Bank

Screen with all the messages sent to the Bank

5.4.2.1 Automatic Internal Messages

There are cases when the system sends automatic internal messages to your mailbox. Such cases are as follows:

- The author and each signatory receive an internal message about failed transactions within the bank system.
- The transaction author receives an internal message when the processing of a form was initiated by an administrator.
- The author receives an internal message about the processing of any form or transaction requiring manual processing.

5.4.3 Logout

This function is used in order to exit the system correctly. When using this function, one or two messages requesting confirmation shall appear:

1. If you have transactions pending validation (please consult further details related to this function in the chapter **Pending transactions**), a confirmation message is displayed, allowing you to decide on the transactions stored in **Pending transactions**. If you wish to save the transactions in **Pending transactions**, please press the button **OK**, or, if you want to delete them from **Pending transactions**, choose the button **Cancel**.
2. The general „logout confirmation” message is always displayed when you wish to exit the system. If you are sure that you want to exit the system, please press the button **OK**, while, if you changed your mind, choose the button **Cancel**.

If you choose the button **OK**, the **Logout screen** will open. If you select the button **Cancel**, the screen shall remain as displayed at that moment.

5.5 Banking functions

5.5.1 Accounts

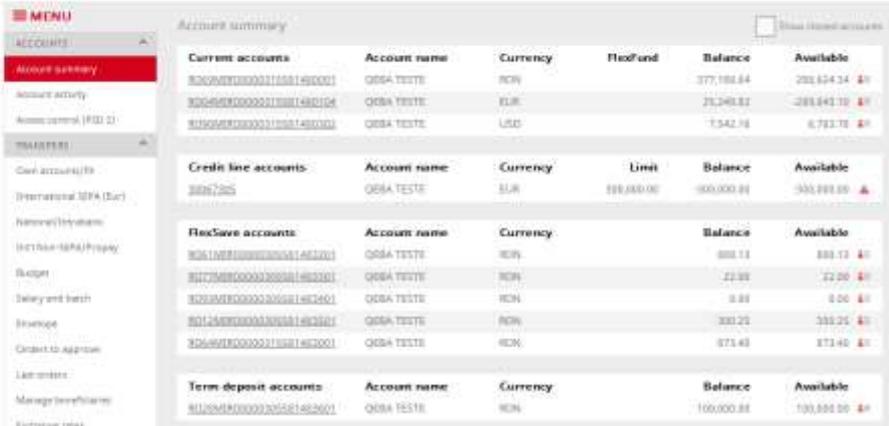
In this menu item, there are functions displaying the traffic data of accounts as per some issues, but you cannot change the account balance.

The data displayed in the following function (for ex., the account balance or list of transactions) are not updated until opening the function.

5.5.1.1 Account details

Here, you can see the current status of your accounts: current accounts, savings accounts, term deposits but also cards, credits and credit lines.

Welcome, Tester 1 (Last login: 18/09/2021 12:44:54)



Account summary						
Current accounts						
Account number	Account name	Currency	FlexFund	Balance	Available	
802049100000315581480104	QEBA TESTE	RON		377,181.84	289,434.34	🔽
802049100000315581480104	QEBA TESTE	EUR		25,240.82	-289,843.10	🔽
802049100000315581480104	QEBA TESTE	USD		7,542.78	6,733.78	🔽
Credit line accounts						
Account number	Account name	Currency	Limit	Balance	Available	
802049100000315581480104	QEBA TESTE	EUR	100,000.00	-100,000.00	-30,000.00	🔽
FlexSave accounts						
Account number	Account name	Currency	Balance	Available		
80212400000033003314803001	QEBA TESTE	RON	888.13	888.13	🔽	
8027569000003000014802001	QEBA TESTE	RON	-22.85	-22.85	🔽	
802049100000300001480104	QEBA TESTE	RON	0.89	0.00	🔽	
80112400000033003314803001	QEBA TESTE	RON	330.25	330.25	🔽	
802049100000315581480104	QEBA TESTE	RON	873.43	873.40	🔽	
Term deposit accounts						
Account number	Account name	Currency	Balance	Available		
8012004910000305521482601	QEBA TESTE	RON	100,000.00	100,000.00	🔽	

Figure 1 Account details screen

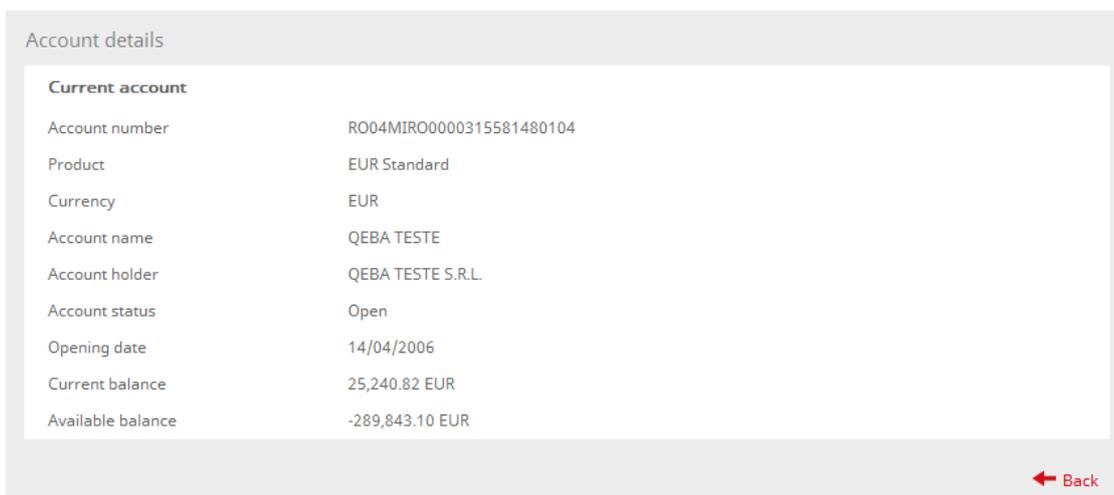
These tables have a similar structure.

The order of columns in the table **Account details**: Current accounts/ FlexSave accounts/Credit lines/Deposits/Credits, Holder name, Currency, FlexFund, Account balance, Available balance. For cards, the column order is: Card number, Card holder, Card status, Expiry date.

The account number in the first column operates as a reference: it opens the hits page of the account statement, displaying the last 10 transactions.

As regards long or short-term credits, the credit number in the first column opens the screen Repayment schedule, displaying the repayment schedule of the relevant credit.

When clicking the icon on the right of the screen  , details about the relevant products will open.



Current account	
Account number	RO04MIRO0000315581480104
Product	EUR Standard
Currency	EUR
Account name	QEBA TESTE
Account holder	QEBA TESTE S.R.L.
Account status	Open
Opening date	14/04/2006
Current balance	25,240.82 EUR
Available balance	-289,843.10 EUR

[← Back](#)

Current account details screen

Account details

Term deposit	
Account number	RD28MIR0000305581483601
Product	RON TDA PL_NEW
Currency	RON
Account name	QEBA TESTE
Account holder	QEBA TESTE S.R.L.
Account status	Open
Opening date	30/04/2020
Maturity date	30/04/2021
Auto-extension	Yes
Current balance	100,000.00 RON
Interest on maturity	2,495.40 RON
Accrued interest	280.05 RON
Interest rate	2.50 %
Interest handling type	Capitalization at maturity

[← Back](#)

Deposit account details screen

Account details

Loan	
Loan number	30.66
Product	PROIMM_ROBOR6M_DYNAMIC Business Loans (10%penalties/year)
Currency	RON
Account name	PROIMM_ROBOR6M_DYNAMIC Business Loans (10%penaltati/an)
Account holder	QEBA TESTE S.R.L.
Account status	Open
Opening date	18/12/2017
End date	14/12/2020
Last change in Interest rate	18/12/2019
Disbursed amount	2,200,000.00 RON
Interest rate	4.10 %
Next installment date	15/06/2020
Next scheduled installment	64,965.90 RON
Remaining installments	7 of 36
Capital balance	448,535.30 RON

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Credit details screen

As regards cards, all the cards attached to your accounts will be displayed. If you have suitable authority, both the cards held and the additional ones will be displayed. From this screen, other 3 functions regarding card details may be accessed: card blocking, unblocking and details.

Card summary

Card	Card holder	Card status	Expiration date
424502*****2229	FELICIA DETESAN	Active	31/03/2021  

Card view screen

When clicking the button  on the right of the card, the screen with the details of the relevant card will open.

Card details	
Details	
Card	424502*****6227
Card type	VISA Classic Free of charge
Card holder	OANA TUDOR EUR
Card status	Active
Valid from	08/01/2020
Valid until	31/01/2023
Linked account	RO31MIRO0000204949530104

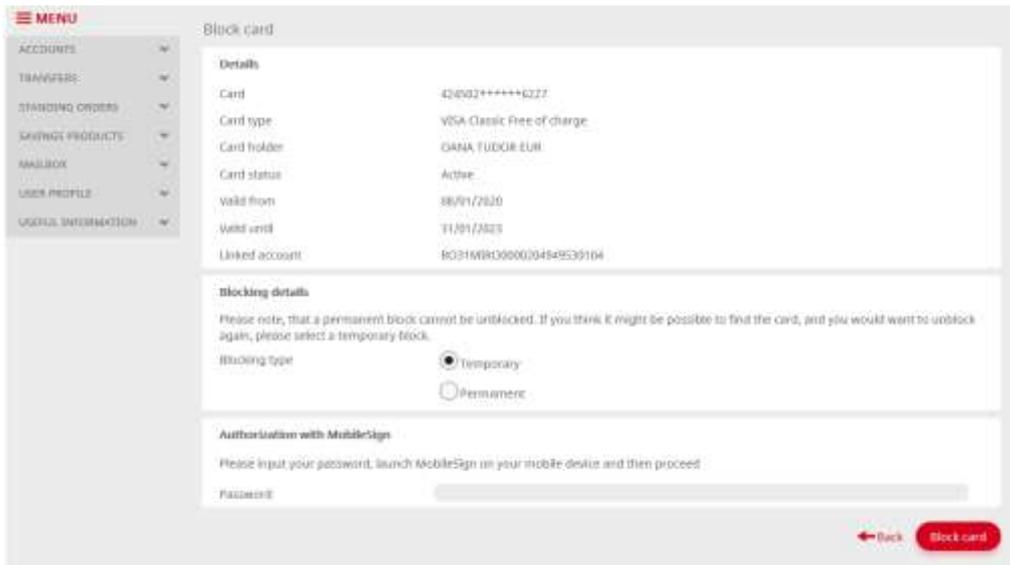
Card details screen

The following details are displayed on the screen:

- **Card type,**
- **Embossed name,**
- **Card number,**
- **Expiry date,**
- **Card status,**
- **Account number.**

This screen will allow you viewing the card details selected, and you may return to the view screen, by clicking the button **Back**.

Also on the right of the card, by clicking the button , you can access the card blocking option, which may be temporary or permanent.



Block card screen

From the same menu, on the right side, but using another button , a temporarily blocked card can be unblocked. Permanently blocked cards cannot be subsequently unblocked.

Card summary

Card	Card holder	Card status	Expiration date
424503****2101	WAN BUZDUGA	Blocked (temporarily by user)	30/04/2021  

Card unblock screen

As regards the credit issue, the repayment schedule can be viewed, by clicking the credit number in the first column. The repayment schedule displays all the payments owed in the future on a specific date.

This page may be printed, by pressing the button **Print**.

5.5.1.2 Account statement

In this menu item, you can view transactions from the selected account, over the last year.



Account statement search screen

The first step is to select an account.

You can choose to request the list as per **the selected period or after the last 10, 30 or 60 days**. If you chose the interval/period, you should write the dates „from – to” in the corresponding fields.

When clicking **Search**, the **Page account statement hits** shall open.

Order of columns in the table: Transaction type, Transaction date, Date, Description, Debt amount, Credit amount, Channel.

You can return to the search page, by pressing the button **Back** and there you can set the new requirements, and you can start a new filtering.

You can make the export in a (PDF, CSV or XLS) format.

You are also able to print the hits by means of the button **Print**. The printing window includes all the pages of the hits table.

Some transactions may result in blocking the amounts, which means that the relevant amount is blocked, and cannot be used within transactions, but has not been yet debited from the account. An example could be purchases paid by debit card. Blocked amounts can be identified, by comparing the Balance with the Available balance.

5.5.1.3 Access agreement (DSP 2): makes possible to see whether a third party (TTP) requested access to payment accounts, for making transactions, subject to the TTP profile, and the user can approve or reject the request for access from TTP.

5.5.1.4 Opening an account

In this function, you can open a new current account.

At the beginning, you have to select the **type of account** you want to open, then the available **currencies** may be accessed from the currency field list, where you have to select the currency of your new account.

The persons authorized by the client, who are the account holder and the legal representative, will be authorized by default on the new account, and cannot be removed from the list of authorized persons. Should a natural, respectively, a legal person wish to authorize other persons on the newly open account, they should send the Bank a request in this respect, from the Messages menu.

5.5.1.5 Closing an account

In this function, you can close any of the current accounts, if:

- the account is not your last current account, whose closing would mean termination of your relationship with the bank;
- the account balance is zero, it has no blocked amounts;
- the account has no Pending transactions ;
- the account has no active term deposit, debit card or debit instruments attached;
- the account is not the payer account for the e-banking service;
- no installment related to a credit is debited from the relevant account;

After selecting the current account you wish to close, you should press the button **“Continue”** in order to initiate the signature process.

If you press the button **Pending transactions**, your request will not be sent to the bank, and may be viewed, changed or deleted in the menu item **Pending transactions**. From here, you can sign several transactions simultaneously.

5.5.2 Transfers

In this menu item, transactions related to current operations, transfers and scheduled payments can be performed. Here you can find functions for creating various transfers, management of pending transactions, transactions in Pending transactions.

The sender account and the beneficiary account are common elements of all the functions.

The sender account is the account where the money to be transferred is. In other words, this is the debit account.

The beneficiary account is the account where the money is transferred and where the transferred amount will be credited. The beneficiary account is also the name used for such accounts.

The payment date is the day when the amount to be paid is debited from the sender account. Subject to the type of transaction and to country characteristics, the amount will appear in the beneficiary account on a later date. In case of a transfer of one's own funds, which moves the amounts between your own accounts, such date is the current working date.

The transaction amount is always validated against the general bank **limits** and the additional limits (channel limit, personal limit defined in the user rule), if such are specified.

You may **print** the details of the recorded transaction.

5.5.2.1 Between accounts/Currency exchange

1. By means of this function, you can transfer funds **between your own accounts open with the bank**.

Both the sender account and the beneficiary account should be selected. The list boxes used for selecting the accounts contain only the accounts allowed by the Bank. You can send transactions after the Time Limit of the bank. In such a case, the application will display a relevant message, and you should select from the Calendar the following banking day. These transactions are processed by the system as transactions sent on the following banking day.



Transfer între conturile proprii

Detalii cont

Numerul contului	RO50MRO0000305581480004 - EUR - EUR Extra
Numele titularului	QEBA TESTE S.R.L.
Sold cont	13.041,40 EUR
Sold disponibil	11.874,60 EUR

Detalii beneficiar

Contul beneficiarului	RO04MRO0000315581480104 - EUR - EUR Standard
Denumire beneficiar	QEBA TESTE
Sold cont	0,00 EUR
Sold disponibil	-259.299,71 EUR

Detalii transfer

Suma	100,00 EUR
Data plății	05.02.2021
Motiv	transfer test între conturi
Comision	0,00 EUR
Suma totală	100,00 EUR

Plata Desc. a fost primită cu succes

Tranzacție nouă Termină

Own accounts transfer screen

First, you will select the **Sender account**, then select the **Beneficiary account**. The available type of accounts is set up by the bank.

Then enter the **Amount to be** transferred. **The currency** is the currency of the sender account and of the beneficiary account.

The transaction **date** is the current day by default. You can set another day, by using the calendar icon or by typing it, and this transaction will be sent to the bank on the selected day. You can write any optional text under **Payment reference**.

By pressing the button "Continue", you can initiate the signature process.

If you press the button **Pending transactions**, your request will not be sent to the bank, and it may be viewed, changed or deleted in the menu item **Pending transactions**. From here, you can sign several transactions simultaneously, by entering the password and approving the transaction from the MobileSign application.

2. From the same menu, you can make **foreign exchanges**, by transferring amounts between your accounts, held with ProCredit Bank.

You can also create foreign exchange transactions after the Time Limit of the bank, but these will be treated as transactions with a future date.

Transfer între conturile proprii

Detalii cont	
Numărul contului	RO69MERO000305581480004 - EUR - EUR Extra
Numele titularului	QEBA TESTE S.R.L.
Sold cont	12.941,40 EUR
Sold disponibil	11.574,60 EUR

Detalii beneficiar	
Contul beneficiarului	RO69MERO000315581480001 - RON - RON ALL INCLUDED
Denumire beneficiar	QEBA TESTE
Sold cont	3.159,25 RON
Sold disponibil	0,00 RON

Detalii transfer	
Suma	100,00 EUR
Motiv	vanzare eur

Detalii transfer	
Suma (din contul plătorului)	100,00 EUR
Rata de schimb valutar	1 EUR = 4,8175 RON
Suma (în contul beneficiarului)	481,75 RON
Comision	0,00 EUR
Suma totală	481,75 RON (100,00 EUR)

Vizualizare formular

Plata Divs. a fost primită cu succes

Tranzacție nouă Termină

Foreign exchange screen

At the beginning, select the **Sender account** of the transaction, the available types of accounts being set up by the bank.

Subsequently, choose the **Beneficiary account** you wish to transfer the amount into.

Then, enter the **Amount** to be transferred. **The currency** may be the currency of the sender account or of the beneficiary account.

You can write an optional account in the field **Payment reference**.

By pressing the button “Continue”, you can initiate the signature process.

3. **Foreign exchanges at a special rate** are performed from the same menu. You can make requests for foreign exchanges at special rates (for amounts bigger than/equal to EUR/USD/GBP 20,000, between your own accounts within the Bank, provided there are necessary funds in the sender account.

Such requests may be made only within the Time Limit of the Bank, as mentioned in the List of prices.

Own account transfer

Account details	
Account number	RO49MR00000315581480001 - RON - RON ALL INCLUDED
Account name	QESA TESTE
Account balance	377,188.64 RON
Available balance	288,624.34 RON

Beneficiary details	
Beneficiary account	RO49MR00000315581480104 - EUR - EUR Standard
Beneficiary name	QESA TESTE
Account balance	
Available balance	

Payment details	
Transfer amount	
Reason	

Payment summary	
Transfer amount (Sender currency)	Pending
Exchange rate	Pending
Transfer amount (Beneficiary currency)	Pending
Commission	0.00 RON
Total amount	Pending
Summary of submitted order	

We have successfully received your payment instruction.

[New transfer](#) [Close](#)

New message from Treasury

You have received a new offer with a preferential FX rate. Amount 100,000.00 RON, rate offered: 1 EUR = 4.9000 RON. **[Offer expires at 11 June 2020 12:34]**

[X Close](#) [View offer](#)

Order to approve - Own account transfer

Account details	
Account number	RO49MR00000315581480001 - RON - RON ALL INCLUDED
Account name	QESA TESTE
Account balance	377,188.64 RON
Available balance	288,624.34 RON

Beneficiary details	
Beneficiary account	RO49MR00000315581480104 - EUR - EUR Standard
Beneficiary name	QESA TESTE
Account balance	35,240.82 EUR
Available balance	-289,926.29 EUR

Payment details	
Transfer amount	100,000.00 RON
Reason	vanzare

Payment summary [Offer expires at 11/06/2020 12:34:32]	
Transfer amount (Sender currency)	100,000.00 RON
Exchange rate	1 EUR = 4.9000 RON (Special rate)
Transfer amount (Beneficiary currency)	20,408.16 EUR
Commission	0.00 RON
Total amount	100,000.00 RON (20,408.16 EUR)

[← Back](#) [Reject](#) [Approve](#)

Special foreign exchange screens

At the beginning, select the Sender account of the transaction, the available types of accounts being set up by the bank.

Subsequently, choose the **Beneficiary account** you wish to transfer the amount into.

Then, choose the **Amount** that should be transferred. **The currency** may be the currency of the sender account or of the beneficiary account.

The date is by default the current date.

→ **Back**-if you want to return to the previous window, in order to make changes to the accounts, amount, currencies;

→ **Pending transactions** –will take your request in the menu „Pending transactions”, menu that will allow approving several transactions at the same time;

→ **Continue**- by pressing this button, your request will be sent to the Bank, and shall receive the status „**Sent**”;

After the bank answers your request, it shall receive the status „**In progress**”. From this moment on, you will have at your disposal **5** minutes in order to answer the Bank’s offer. Should you fail to answer within those 5 minutes, the Bank’s offer will expire.

You can view the offer given by the Bank in the pop-up message and also in the menu „**Pending authorizations**”.

Should the Bank’s offer be convenient for you, choose **YES**. Your acceptance involves the automatic debiting of the sender account with the transacted amount desired and crediting the beneficiary account with its equivalent.

Should the Bank’s offer be inconvenient for you, choose **NO**.

For another offer from the Bank, you should make a new request.

For the transfers ordered from this menu, the user is not requested the password or approval from the MobileSign application.

5.5.2.2 National/Intrabank Transfers

You can use this function for transferring funds from an account in LEI into a partner’s account, also in LEI, open in Romania (with ProCredit Bank or another bank). Further, funds may be transferred from an account in foreign currency into another account in the same currency of another ProCredit Bank client.

You can send transactions after the Time Limit (TL) of the bank. In such a case, the applications will display a relevant message, and you should select from the Calendar the following banking day. Such transactions are processed by the system as transactions sent on the following banking day.

National transfer

Account details	
Account number	RD69MIR0000315581480001 - RON - RON ALL INCLUDED
Account name	QEBA TESTE
Account balance	377,188.64 RON
Available balance	288,624.34 RON

Beneficiary details	
Beneficiary bank	ROMANIAN BANK FOR DEVELOPMENT GSG
Beneficiary account	RD63BRDE4505V15438294500
Beneficiary name	CITY GARDEN

Order details	
Payment order number	1
Transfer amount	100 . 00 RON
Priority	<input type="checkbox"/> Urgent
Order execution date	11/04/2020
Purpose	Transfer national

✕ Cancel ← Back Envelope Next

National transfer screen

At the beginning, select the **Sender account** of the transaction, the available types of accounts being set up by the bank.

The creation of a national transfer may be optimized, by using the function „Management of partners”. You can select one of the partners in the menu „Management of partners”. If you choose from the menu aforementioned, the fields: beneficiary account, name of the beneficiary bank and beneficiary’s name will be completed automatically. There is a separate function (called „Management of partners”) for saving the partners, which is discussed in a separate menu item. If you do not choose a partner from that menu, into whose account you wish to make the transfer, the screen fields have to be completed manually.

If you did not choose from partners already saved, please enter the **Beneficiary account**. Then the name of the beneficiary bank will be displayed automatically based on the beneficiary’s account number.

Please complete the fields **Beneficiary’s Name** and the transaction **Amount**.

Complete the **Payment details**.

The transaction **date** is by default the current day. You can set another day, by using the calendar icon or by typing it, and this transaction shall be sent to the bank on the selected day. The last date that can be set as the transaction date is defined by the bank.

You can create the transaction as urgent payment if you tick the box **“Urgent”**. An urgent payment means that the transaction will be executed on the current date, but against a higher charge, as provided in the List of prices in force of the Bank. You can create an urgent payment only for the current date, within a predefined hourly limit. Due to the stricter execution requirements, the time limit of urgent payments differs from the one of normal payments.

By pressing the button “Continue”, you can initiate the signature process.

For transfers ordered from this menu, the user is requested both the password and the approval from the MobileSign application.

Please complete the **Beneficiary's fiscal code, the Beneficiary's name and address**, the transaction **Amount, Registration date** and **Purpose of payment**. Further, you can complete also the field **Record number** if you have that information, but this is not a mandatory field. The transfer number is completed automatically, but you can change it whenever necessary.

The payment **date** is by default the current date. You can set another day, by using the calendar icon or by typing it, and this transaction will be sent to the bank on the selected day. The last date that can be set as the transaction date is defined by the bank.

You can create the transaction as urgent payment if you tick the box **“Urgent”**. An urgent payment means that the transaction will be executed on the current date, but against a higher charge, as provided in the List of prices in force of the Bank. You can create an urgent payment only for the current date, within a predefined hourly limit. Due to the stricter execution requirements, the time limit of urgent payments differs from the one of normal payments.

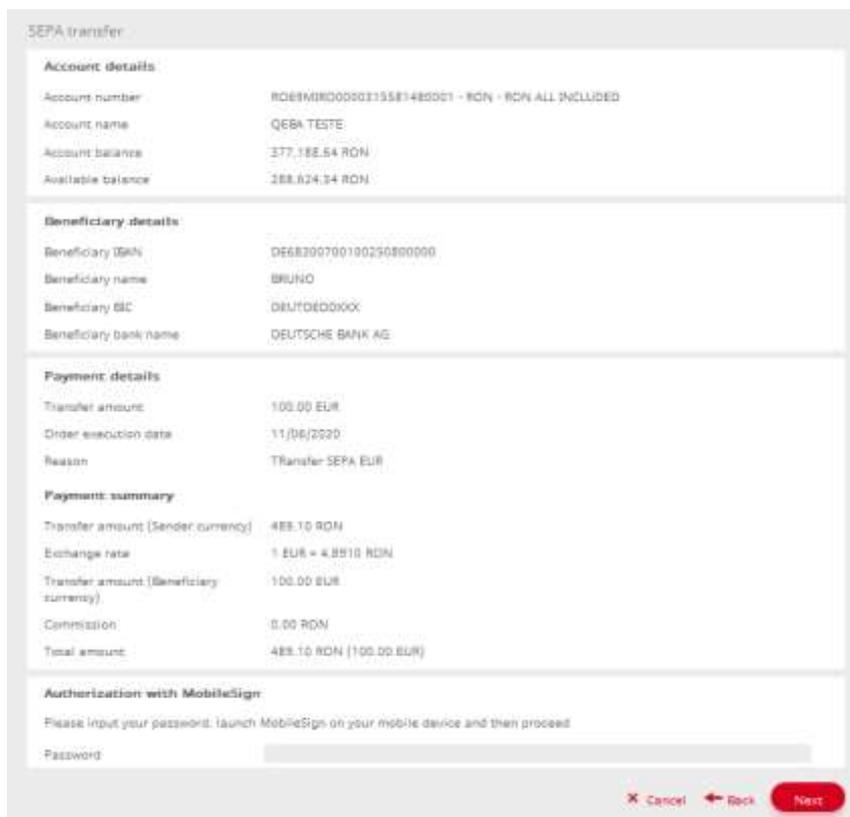
By pressing the button **“Continue”**, you can initiate the signature process.

For transfers ordered from this menu, the user is requested both the password and the approval from the MobileSign application.

If you press the button **Pending transactions**, your request will not be sent to the bank, and may be viewed, changed or deleted in the menu item **Pending transactions**. From here, you can sign several transactions simultaneously, by entering the password and approving from the MobileSign application.

5.5.2.4 **International transfers SEPA (EUR)**

You can use this function for transferring funds into the account in EUR of a beneficiary third party (in EU) with the option SHARE.



SEPA transfer

Account details	
Account number	RO69MBR00000015581480001 - RON - RON ALL INCLUDED
Account name	QEBA TESTE
Account balance	377,18E.64 RON
Available balance	388,824.34 RON

Beneficiary details	
Beneficiary IBAN	DE68200700190230800000
Beneficiary name	BRUNO
Beneficiary BIC	DEUTDE33HAN
Beneficiary bank name	DEUTSCHE BANK AG

Payment details	
Transfer amount	100.00 EUR
Order execution date	11/06/2020
Reason	Transfer SEPA EUR

Payment summary	
Transfer amount (Sender currency)	489.10 RON
Exchange rate	1 EUR = 4.8910 RON
Transfer amount (Beneficiary currency)	100.00 EUR
Commission	0.00 RON
Total amount	489.10 RON (100.00 EUR)

Authorization with MobileSign

Please input your password, launch MobileSign on your mobile device and then proceed

Password

✖ Cancel
⬅ Back
Next

International transfer SEPA (EUR) Screen

For transfers ordered from this menu, the user is requested both the password and the approval of transaction from the MobileSign application.

If you press the button **Pending transactions**, your request will not be sent to the bank, and may be viewed, changed or deleted in the menu item **Pending transactions**. From here, you can sign several transactions simultaneously, by entering the password and approving from the MobileSign application.

5.5.2.5 International transfers NON-SEPA/PROPAY

You can use this function in order to transfer funds into the account in foreign currency of a beneficiary third party (from another bank from Romania or abroad), or in the national currency abroad (as regards legal persons).

Urgent transfers in EUR are also recorded from this menu.

You cannot create international transfer transactions after the Time Limit (TL) of the bank if the currency of the sender account is not the same as the currency of the transferred amount. A transaction with a future date is allowed only if there is no request for conversion in the bank. In such a case, the amount currency is the same as the currency of the sender account.

If you wish to order a payment in EU, you should comply with stricter rules than the ones described below. Transactions are considered payments in EU, if meeting the following conditions:

- you can transfer money in one of the following countries: Austria, Belgium, Bulgaria, Cyprus, The Czech Republic, Denmark, Germany, Estonia, Greece, Spain, Finland, France, Hungary, Ireland, Iceland, Italy, Lithuania, Liechtenstein, Luxembourg, Latvia, Malta, The Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovenia, Slovakia, United Kingdom and Croatia.
- and the transfer currency may be one of the following: CHF, EUR, GBP and LEI.

MENIU

CONTURI ^

- Detalii produse
- Extras de cont
- Control acces cont (DSP 2)

TRANSFERURI ^

- Între conturi/Schimb valutar
- Nationale/Intrabancare
- Trezorerie
- Salarii/Fisier plăți
- Internationale SEPA (EUR)
- Internat.NON SEPA/Propay
- Tranzacții în așteptare
- Autorizări în așteptare
- Status tranzacție
- Administrare parteneri

PLĂȚI PROGRAMATE ^

- Între conturi/Schimb valutar
- Nationale/Intrabancare
- Trezorerie
- Listă plăți programate

PRODUSE DE ECONOMI... v

MESAJE v

PROFIL UTILIZATOR v

INFORMATII UTILE v

Transfer internațional

Detalii cont

Numărul contului	RO50MIRO0000305581480004 - EUR - EUR Extra
Numele titularului	QEBA TESTE S.R.L.
Sold cont	2.841,40 EUR
Sold disponibil	1.474,60 EUR

Detalii beneficiar

Contul beneficiarului	12345678
Denumire beneficiar	NEW YORKER HOTEL
Adresa beneficiarului	USA
Țara beneficiarului	United States

Informații despre banca beneficiară

Codul SWIFT	CITIUS33ADR
Banca beneficiarului	CITIBANK N.A.
Adresa băncii	11 WALL STREET FLOOR 15
Țara băncii	United States

Detalii transfer

Numărul documentului	1
Suma	500,00 USD
Tipul comisionului	OUR
Tipul transferului	Nu e urgent
Destinația plății	Cval cazare

Detalii transfer

Suma (din contul plătitorului)	438,60 EUR
Rata de schimb valutar ⓘ	1 EUR = 1,1400 USD
Suma (în contul beneficiarului)	500,00 USD
Comision	30,00 USD (26,32 EUR)
Suma totală	530,00 USD (464,92 EUR)

Autorizare din aplicația ProCredit MobileSign

Vă rugăm să introduceți parola, să deschideți Aplicația MobileSign pe dispozitivul dumneavoastră mobil și apoi să continuați

Parola

X Anulează
 ← Înapoi
 Confirmare

International transfer NON SEPA/PROPAY Screen

At the beginning, select the **Sender account** of the transaction, the available types of accounts being set up by the bank.

The creation of an international transfer may be optimized, by using the function „Management of partners”. You may select one of the partners from the menu aforementioned. If you choose among the partners, the fields: SWIFT code or bank code, beneficiary account, name, country and address of the beneficiary bank, name, country and address of the beneficiary will be completed automatically. If you do not choose a partner from those saved, into whose account you wish to make the transfer, the screen fields should be completed manually.

If you did not choose a partner, please enter:

- **SWIFT code or Bank code**
- **Beneficiary account**
- **Name of the beneficiary bank:** if the SWIFT code is entered, this field is completed automatically

- **Country of the beneficiary bank:** if the SWIFT code is entered, this field is completed automatically
- **Address of the beneficiary bank**
- **Beneficiary's name**
- **Beneficiary's country**
- **Beneficiary's address**
- **Amount and Currency**
- **Type of charge:** for a payment in EU, the amount of „national charges for the payer and of foreign charges for the payee” should be selected
- **Transaction code:** is a list of the statistic codes from which you should choose a value, only if the payment amount is bigger than an amount defined by the bank
- **Purpose of payment**

The transaction **date** is by default the current day. You can set another day, by using the calendar icon, or by typing it, and this transaction will be sent to the bank on the selected day. The last date that may be set as the transaction date is defined by the bank.

You can create the transaction as an urgent payment if you tick the box “**Urgent**”. An urgent payment means that the transaction will be executed on the current date, but against a higher charge, as provided in the List of prices in force of the Bank. You can create an urgent payment only on the current date, before a predefined hourly limit. Due to the stricter execution requirements, the Time Limit for urgent payments is different from the one for normal payments.

It is mandatory to upload supporting documents for a transaction for which the legislation in force prescribes supporting documents. You can do this by means of the button **Upload PDF file** as an attachment. In order to search for the file to be attached, please press the button “**Import**”. After selecting the corresponding document, its name will appear automatically in the relevant field. Only documents in a PDF format can be uploaded in this field.

By pressing the button “Continue”, you can initiate the signature process.

For transfers ordered from this menu, the user is requested both the password and the approval from the MobileSign application.

iiIf you press the button **Pending transactions**, your request will not be sent to the bank and may be viewed, changed or deleted in the menu item **Pending transactions**. From here you can sign several transactions simultaneously, by entering the password and approving from the MobileSign application.

5.5.2.6 Status of transactions

The screen Status of transactions displays the transactions created and stored in the Internet Banking application and all the other transactions that appear in the account statement, over the last 90 days.

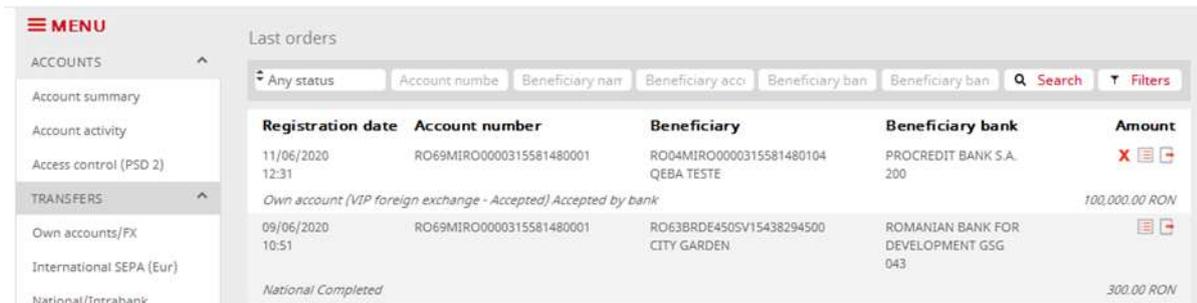
This function manages tracking the items of the transactions created in the internet banking application and the processed transactions, created through other channels. Statuses may be: new, approved by the user, accepted by the bank, executed, cancelled, offline system, deleted, processed, failed, future date, in progress, completed.

Status name	Description
Offline system	This status indicates that the transaction is authorized, and was sent to the bank system, which was, however, offline. The transaction will be processed when the bank system is online.
Cancelled	Appears when an authorized person rejects a transaction which is „pending validation” in the function „Pending authentication”.
Deleted	If a transaction which is ‘pending validation’ or has a ‘future date’ is deleted by an authorized user or by an administrator, such transaction will receive the status Deleted.

Meaning of different statuses

MENU
ACCOUNTS
Account summary
Account activity
Access control (PSD 2)
TRANSFERS
Own accounts/PI
International SEPA (Eu
National/IntraBank

Executed	This status indicates that the execution of the transaction was successful.
Failed/cancelled	The transaction may fail for technical reasons. OR If, after being recorded, the transaction is cancelled in the bank system (due to the fact that, for instance, you do not have sufficient funds).
Future date	This status indicates that the transaction is authorized, but its Date is a future date, so that it has not been sent yet to the bank system. In this case, the sum is reserved on the sender account.
Accepted by the bank	This status indicates that the transaction is authorized, and has been sent successfully to the bank system, but it has not been processed yet.
New	It appears when an authorized person requests the processing of a transaction, but several signatures are necessary for execution.
Approved by the user	This status indicates that the transaction was approved by the user, by using the MobileSign application.
In progress	This status indicates that the processing of transactions that were pending manual processing has already started.
Completed	This status indicates that the manual processing of transaction was successful.



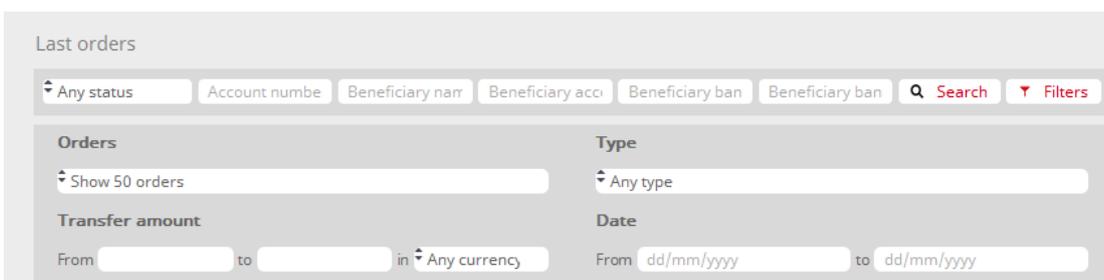
Registration date	Account number	Beneficiary	Beneficiary bank	Amount
11/06/2020 12:31	RO69MIRO0000315581480001	RO04MIRO0000315581480104 QEBA TESTE	PROCREDIT BANK S.A. 200	X [] [] 100,000.00 RON
<i>Own account (VIP foreign exchange - Accepted) Accepted by bank</i>				
09/06/2020 10:51	RO69MIRO0000315581480001	RO63BRDE450SV15438294500 CITY GARDEN	ROMANIAN BANK FOR DEVELOPMENT GSG 043	[] [] 300.00 RON
<i>National Completed</i>				

View of transaction status screen

You can view the transactions based on the following criteria: transaction status, account number, beneficiary’s name, beneficiary’s account number, beneficiary’s bank or based on the search of certain key words, or filter.

The available options for searching transactions by using the button Filter may be the following, based on:

- **the transaction type**
- **date interval:** You can use an open Date interval, if you leave the field uncompleted. The start date is the sending date. Both banking days and non-banking days are accepted. The date interval by default is one month. The start date should be earlier than the end date. The date cannot be more than 90 days earlier; it is a management banking parameter.
- **Time template:** You can select a predefined interval such as 1 week, 2 weeks, 1 month, 1 quarter, the first day of the year.
- **Number of transactions:** You can define the number of transactions in the table of hits. You can select: 50, 100, 200.



Transaction filter screen

After the filtering criteria are prepared, press the button **“Search”** and the screen **View of transaction status** will open.

The screen with hits of transactions meeting the filtering criteria is displayed.

The screen contains the filtering criteria in the read mode and the table with the list of statuses of transactions. The criteria which were not considered upon the search are not displayed in the Hits screen.

The table columns are as follows:

- Transaction date

- Status
- Sender account number
- Beneficiary account number
- Name of the beneficiary bank
- Amount
- Print (only for transactions with the status „Processed”).

You can re-print the following payment form, on a later date, if the relevant transaction was created in the internet banking application:

- transfer of own accounts
- foreign exchange
- national transfer
- transfer to the treasury
- international transfer
- details of term deposits

You can return to the preceding page by means of the button **Back**.

5.5.2.7 Pending transactions

Here, you find the items that require several signatures, which wait for additional signatures from users with signatory authority, and were created or signed by you or you have supra-signature rights on the sender account of the transaction.

All the types of transactions may appear here, if requiring several signatures.

In the function Pending transactions, you may view, change or delete the transactions.

By accessing the menu **Pending transactions**, the view screen **Pending transactions** is displayed.

TRANSAȚII ÎN AȘTEPTARE					
Data plății	Numărul contului	Beneficiar	Banca beneficiarului	Suma	
<input checked="" type="checkbox"/>	RO38MRD000138980330401	ES020019080030012417401 DEUTSCHE BANK SOCIEDAD ANDRIMA ESPAÑOLA	DEUTSCHE BANK SOCIEDAD ANDRIMA ESPAÑOLA DEUTESB00XX		X [View] [Change] [Close]
<input checked="" type="checkbox"/>	RO38MRD000138980330401	RO0200000999908430351 ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST	ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST 020	20,00 EUR	X [View] [Change] [Close]
<input checked="" type="checkbox"/>	RO38MRD000138980330401	RO0200000999908430351 ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST	ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST 020	200,00 RON	X [View] [Change] [Close]
<input type="checkbox"/>	RO38MRD000138980330401	RO0200000999908430351 ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST	ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST 020	100,00 RON	X [View] [Change] [Close]
<input type="checkbox"/>	RO38MRD000138980330401	RO0200000999908430351 ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST	ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST 020	100,00 RON	X [View] [Change] [Close]
<input type="checkbox"/>	RO38MRD000138980330401	RO0200000999908430351 ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST	ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST 020	425,00 RON	X [View] [Change] [Close]
<input type="checkbox"/>	RO38MRD000138980330401	RO61TRC221210700020XXX TREZORERIA STATULUI	TREZORERIA STATULUI 164	30,00 RON	X [View] [Change] [Close]
<input type="checkbox"/>	RO38MRD000138980330401	RO0200000999908430351 ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST	ING BARINGS ROMANIA (ING BANK N.V., BUCHAREST 020	100,00 RON	X [View] [Change] [Close]

X Anulați [Control (selected)]

Menu information contains:

- **The payment date**
- **Transaction type** (for example, Transfer of own funds, Scheduled payment to the Treasury - Change, etc.)
- **Account number**
- **Beneficiary**
- **Beneficiary's bank**
- **Amount**
- **Transaction details** (for details, please consult the icon on the right, in the middle - „Status of transactions”)
- **Status**
- **Icons: View, Change, Close.** When pressing the selected icon button, the corresponding screen will be displayed.

By clicking the box to the left of each payment, the user may tick several payments they want to send for approval to another user with a higher signature level.

View: Is the version in the read mode of the transfer screen which was used for creating the transaction. On this screen, you may view only the transaction details and you can return to the view screen, by pressing the button **Back**.

Change: The editable version of the transfer screen that was used for creating the transaction is displayed, pre-completed with the transfer details. The process of signing the changed transaction is the same as the process of signature upon creation.

Close: The version in the read mode of the transfer screen that was used for the creation of transaction is open. On this screen, you may view only the details of the transaction that is to be deleted. You can return to the view screen, by pressing the button **Back**. Deletion does not require several signatories, even if the original transaction did. The author may delete it by themselves, if the author has only creation authority and no deletion authority.

If you create several transactions, and you do not wish to sign them one by one, the version of placing them in “Pending transactions” is available, and then you can sign them all at the same time.

When pressing the secondary menu item **Pending transactions**, the screen **List** of transactions in Pending transactions is open.

The signature process starts by pressing the button “**Continue**” and is not substantially different from the conventional one. The only difference is that all the transactions in Pending transactions are displayed in a table format, with the related forecast information, and you will sign them all together, by entering the password and approving the transaction through the MobileSign application.

By pressing the button **Back**, you can cancel the signature.

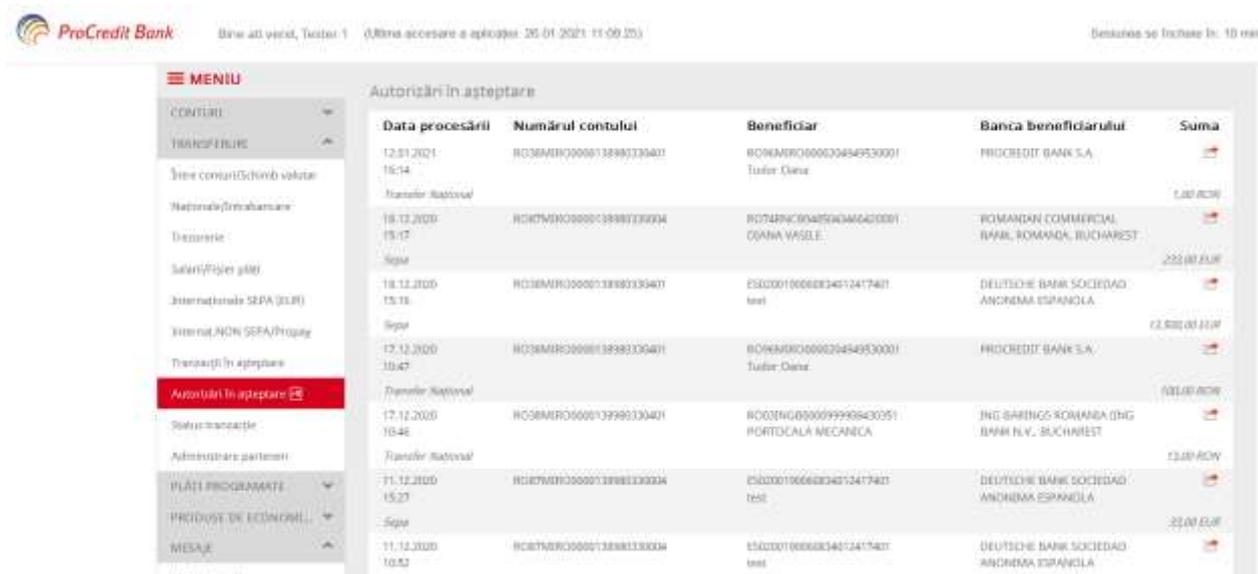
5.5.2.8 Pending Authorizations

Here you can see those transactions that require several signatures and were not created or signed by you; however, you may be one of their signatories.

The transactions that require several signatures are stored in the ProB@nking Plus application, until receiving the last signature. Then, the transaction will be sent to the bank system for processing.

All the beneficiaries of the relevant client, who have signature authority, can see these functions, although the users can see only those transactions that correspond to their type of signature, being potential signatories.

These transactions will be deleted from the list when the required number of signatures is achieved.



The screenshot shows the mobile application interface with a menu on the left and a list of pending authorizations on the right. The menu includes options like 'TRANSFERURI', 'Salarii/Poziții', 'Internațională SEPA (EUR)', and 'Autorizări în așteptare'. The list of pending authorizations is as follows:

Data procesării	Numărul contului	Beneficiar	Banca beneficiarului	Suma
12.11.2021 15:14	RO38MRO00013888330401	RO38MRO0000304849530001 Tudor Dana	PROCREDIT BANK S.A.	1.000 RON
18.12.2020 15:17	RO38MRO000013888330004	RO724903940503066400001 OANA VASILE	ROMANIAN COMMERCIAL BANK ROMANIA, BUCHAREST	250 EUR
18.12.2020 15:16	RO38MRO000013888330401	ES0000100668034012417401 Ivan	DEUTSCHE BANK SOCIEDAD ANONIMA ESPAÑOLA	12.500 EUR
17.12.2020 10:47	RO38MRO000013888330401	RO38MRO0000304849530001 Tudor Dana	PROCREDIT BANK S.A.	1.000 RON
17.12.2020 10:46	RO38MRO000013888330401	RO0219000000000000000000001 PORTOCALA MECANICA	ING BARRING ROMANIA DTG BANK N.V., BUCHAREST	1.000 RON
11.12.2020 15:27	RO38MRO000013888330004	ES0000100668034012417401 Ivan	DEUTSCHE BANK SOCIEDAD ANONIMA ESPAÑOLA	22.000 EUR
11.12.2020 10:52	RO38MRO000013888330004	ES0000100668034012417401 Ivan	DEUTSCHE BANK SOCIEDAD ANONIMA ESPAÑOLA	22.000 EUR

Information in this menu:

- **Processing date**
- **Transaction type** (for ex., Transfer of own accounts, Schedule payment to the Treasury - Change, etc.),
- **Account number**
- **Beneficiary**
- **Beneficiary's bank**
- **Amount**
- **Transaction details**
- **Created by...**
- **Approval** (may be selected by clicking the button),
- **Reject** (may be selected by clicking the button),
- **Reason** (type an optional text in the field when selecting a transaction, in order to reject it).

By accessing the icon to the right of each transaction, the user may Approve or Reject individually each transaction.

When a transaction is sent with the last signature required, its processing will start immediately. The message about the signature and execution hits will be displayed on the last user's screen.

In case the execution of a transaction cannot be completed (for ex., the account balance is insufficient), the failure-related error message will be also displayed on the last signature screen. The last signatory did not change the Transaction details, so that the author and signatories of transaction will receive an internal message related to the transaction failure.

After the rejection of a transaction, the internal message about it will be received by the author. Such message contains the Transaction details and the reason for which the transaction is rejected.

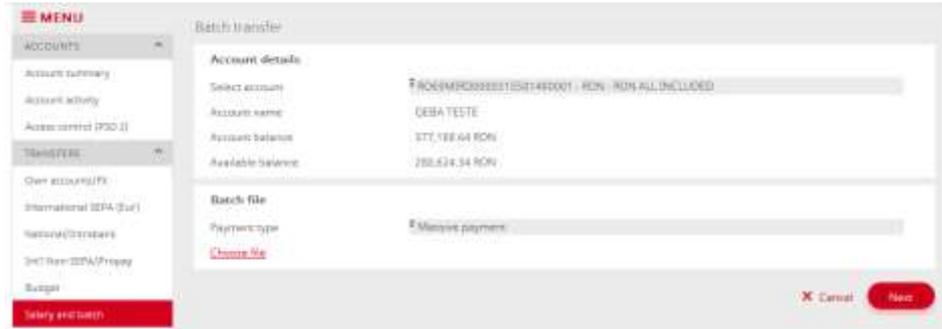
5.5.2.9 Payment file

This function is available only for persons authorized by the client – legal person, with corresponding rights.

The payment file is used for importing a series of transfers in the CSV format specified. Such transactions will be uploaded in Pending transactions and treated as such.

The uploaded file may contain only payments to the Treasury and intra- and interbank transfers in LEI. If any of the transaction validations fail during import, no transaction will be imported. The structure of the file you may import is fixed. Please review the example for the required structure in the attached file, by pressing the link **Press here for viewing the file structure**.

The transaction is processed a-synchronously, therefore, after the transaction file is sent to the bank, please check the processing hits after 10 minutes in the function Transaction Status (for further details, please consult "Transaction status").



Payment file view screen

First, select the button **Browser** in order to be able to search for the CSV file that is to be imported in internet banking. After selecting the file, its name is displayed automatically in the related field. If you wish to see the content of the uploaded file before continuing the import process, please click the link **Press here for seeing the file structure**.

When pressing the button **Import**, the list of the imported transactions is displayed. That table has the same form and the same content as the table List of transactions in the function Pending transactions. For further details about the function Pending transactions, please consult the chapter „Pending transactions”.

The signature process starts by pressing the button “Continue”.

The signature process does not substantially differ from the conventional one. The only difference is that all the imported transactions are displayed in a table format, with the related forecast information, and you will sign them all together, by entering the password and approving the transaction through the MobileSign application.

5.5.2.10 Management of partners

You can use this function when a payment transaction is frequently repeated and its details are the same or similar ones. As regards the functions that allow using the template, the main details of the partner and payment will be uploaded after selecting the corresponding template. You are responsible only for checking and changing the differences, and you do not need to enter complicated account numbers and the client’s addresses.

Templates are managed per client, which means that if an agent creates a template, it will be available to all the client’s agents.

If you have three different types of payment, you can use the templates for facilitating the creation of transaction. It is possible to create the following:

- Create beneficiary of transfer to the Treasury – you can use it in the function Transfer to the Treasury
- Create beneficiary of National Transfer – you can use it in the National Transfer function
- Create beneficiary of International Transfer SEPA – you can use it in the International Transfer SEPA function
- Create beneficiary of International Transfer NON-SEPA – you can use it in the International Transfer NON-SEPA function



Management of partners screen

First, the screen **Search for payment beneficiary** opens. Unless you complete the filtering criteria and press the button **Search**, all the existing templates will be automatically displayed in a table form. If you know a date from among the four, you may perform a more specific search among the existing data.

The three filtering criteria are the following: **Beneficiary's name**, **Beneficiary account**, **Name of the beneficiary bank**.

It is not mandatory to complete all the data; it is sufficient to enter the first letter of the names.

When clicking the button **Search**, the search is initiated, and all the corresponding templates will be displayed in the hits table. The content of columns in the table corresponds to the filtering criteria. There are three available operations in the hits table for each existing payment template:

- When you click the **View icon**, the selected template details will be displayed on a screen only in a read mode. When you click the button **Back**, you can return to the previous screen.
- When you select the icon **Change**, the selected template details will be displayed on an editable screen. You can save the changed data, by clicking the button **Continuation** which initiates the signature process. If you click the button **Back**, you can return to the previous screen.
- As regards the function **Deletion**, only the format in the read mode of the template details is visible. You can delete the selected template, by clicking the button Continuation, which initiates the signature process. If you click the button **Back**, you can return to the desired screen.

5.5.2.10.1 Creation of template Transfer to the Treasury



Screen Creation of the template Transfer to the Treasury

5.5.2.10.2 Creation of the template National Transfer



Screen Creation of the template National Transfer

5.5.2.10.3 Creation of the template International Transfer SEPA



Screen Creation of the template International Transfer SEPA

5.5.2.10.4 Creation of the template International Transfer NON-SEPA/PROPAY

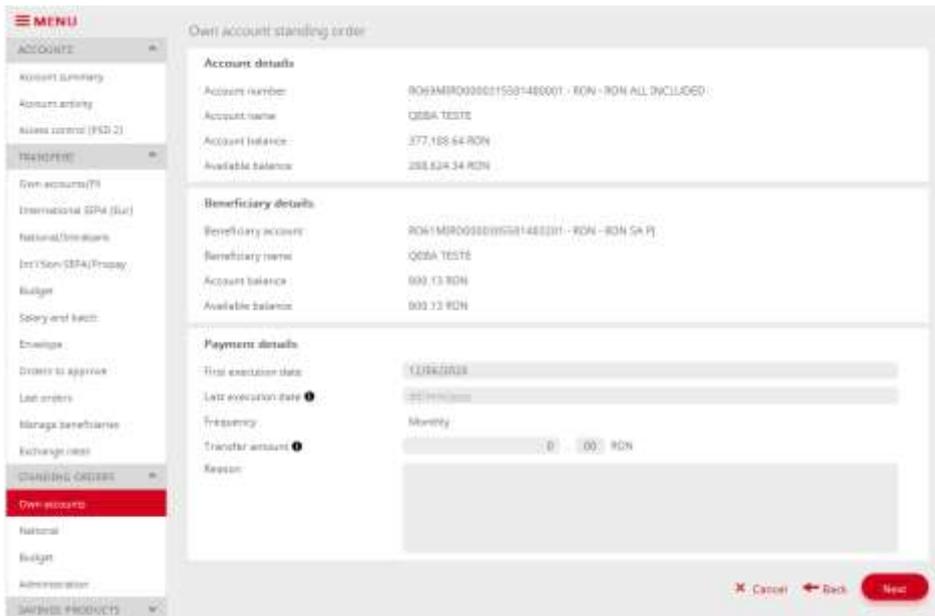


Screen Creation of the template International Transfer NON-SEPA

5.5.3 Scheduled payments

Scheduled payments are monthly payments to the same beneficiary. The system supports 3 types of Scheduled payments:

- **Scheduled payment own accounts**
 - In case of a Scheduled payment own accounts, you can transfer funds between your accounts open with the bank.
- **National scheduled payment**
 - In case of a national Scheduled Payment, you can transfer funds from one of your accounts in LEI into a partner's account, open in LEI in Romania (either with ProCredit Bank, or another bank).
- **Scheduled payment to the Treasury**
 - In case of a scheduled payment to the Treasury, you can transfer funds from your accounts in LEI into a partner's account, open in LEI with the State Treasury.



5.5.3.1.1 View of scheduled payments



Screen View of scheduled payments

Content of the table columns:

- **Type,**
- **Process type,**
- **Sender account,**
- **Beneficiary's name,**
- **Beneficiary account,**
- **Amount,**
- **Currency**
- **Next execution**
- **Operations** (View, Change and Close).

View (📄): It is the version in the read mode of the transfer screen that was used for the creation of transaction. On this screen, you can view only the Transaction details and you can return to the view screen, by pressing the button **Back**.

Change (✏️): The editable version of the transfer screen that was used for the creation of transaction is displayed, pre-completed with the transfer details. The signature process of the changed transaction is the same as the signature process upon creation.

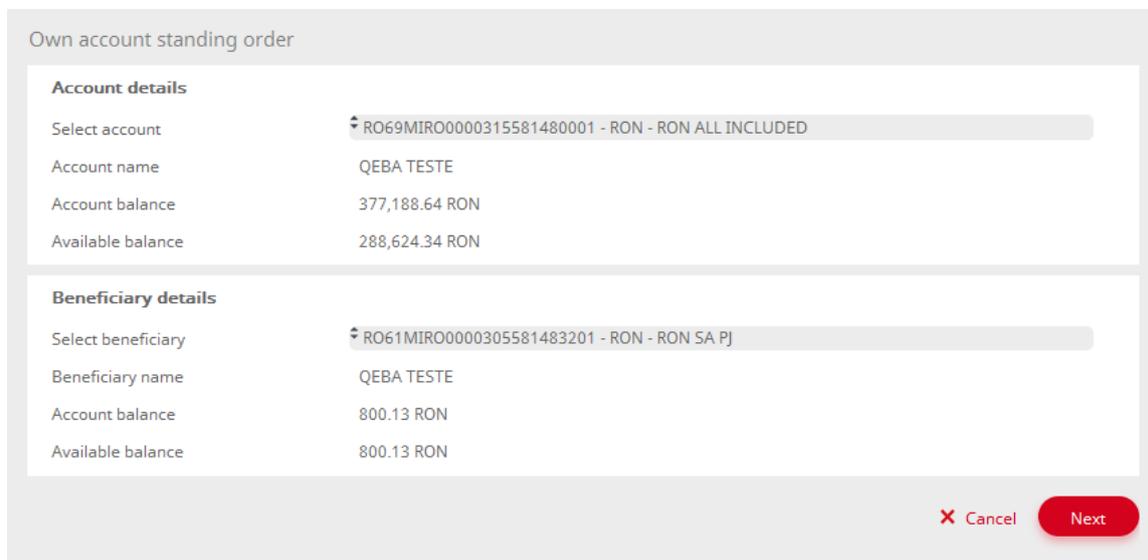
Close (**X**): The version in the read mode of the transfer screen that was used for creation of the transaction is open. On this screen, you can view only the Details of the transaction that is to be deleted. You can return to the view screen, by pressing the button **Back**, or you can delete it by pressing the button **Continue**. Deletion does not require several signatories, even if the original transaction did. The author can delete it by themselves, if having only creation authority and no deletion authority.

When pressing the button **New scheduled payment – own accounts**, the screen **Scheduled payment own accounts** is open.

When pressing the button **New scheduled payment- national**, the screen **National scheduled payment** is open.

When pressing the button **New scheduled payment - Treasury**, the screen **Scheduled payment to the Treasury** is open.

5.5.3.1.2 Scheduled payments own accounts



Own account standing order

Account details	
Select account	RO69MIRO0000315581480001 - RON - RON ALL INCLUDED
Account name	QEBA TESTE
Account balance	377,188.64 RON
Available balance	288,624.34 RON

Beneficiary details	
Select beneficiary	RO61MIRO0000305581483201 - RON - RON SA PJ
Beneficiary name	QEBA TESTE
Account balance	800.13 RON
Available balance	800.13 RON

X Cancel
Next

Screen Scheduled payments own accounts

First select the **Process type**. Then you should choose **Sender account** (Transfer from an account). Afterwards, you should choose **Beneficiary account** (Transfer into an account) into which the scheduled payments will be transferred. The type of available accounts is configured by the bank.

Then, enter the **Amount** to be transferred. **The currency** is LEI, both in the case of the sender account and of the beneficiary account.

Please enter the **Reason for payment** and specify the date-related settings:

Start date of the scheduled payment: after the Start date, the relevant scheduled payment is processed as per the specified Execution day.

Execution day is the day of the month when the transaction will be processed after the first execution.

End date is the date since which no other transactions will be created, starting from this instruction.

By pressing the button "**Continue**", you can initiate the signature process.

5.5.3.1.3 National scheduled payment

Create - National standing order

Account details	
Account number	RO69MIRO0000315561480001 - RON - RON ALL INCLUDED
Account name	QEBA TESTE
Account balance	377,188.64 RON
Available balance	288,624.36 RON

Beneficiary details	
Beneficiary bank	ROMANIAN BANK FOR DEVELOPMENT GSG
Beneficiary account	RO63BRDE4505V15438294500
Beneficiary name	CITY GARDEN

Order details	
Transfer amount	<input type="text"/> .00 RON
First execution date	12/06/2020
Last execution date	dd/mm/yyyy
Frequency	Monthly
Purpose	<input type="text"/>

✕ Cancel ← Back Next

Screen National scheduled payment

First, select the **Process type**. Then choose the **Sender account**. The type of available accounts is set up by the bank. Afterwards, choose the **Beneficiary account** into which the scheduled payments are to be transferred. The Beneficiary's bank will be automatically displayed, based on the beneficiary account number defined.

Please, add the **Beneficiary's name** and the transaction **Amount** in LEI. Please enter the **Payment reason** and specify the date-related settings:

Start date of the scheduled payment: after the Start date, the relevant scheduled payment is processed as per the Execution date specified.

Execution date is the day of the month when the transaction will be processed after the first execution.

End date is the date since which no other transactions will be created, starting from this instruction.

By pressing the button "**Continue**", you can initiate the signature process.

5.5.3.1.4 Scheduled payment to the Treasury

Budget transfer standing order

Account details	
Account number	RO69MIRO0000315581480001 - RON - RON ALL INCLUDED
Account name	QEBA TESTE
Account balance	377,188.64 RON
Available balance	288,624.34 RON

Beneficiary details	
Beneficiary IBAN	RO22TREZ0025069XXX000753
Beneficiary name	TREZORERIA SECT 1 BUCURESTI
Beneficiary fiscal code	56234234

Beneficiary bank information	
Beneficiary bank	TREZORERIA STATULUI

Payment details	
Evidence reference	<input type="text"/>
Payment order number	<input type="text"/>
Transfer amount [!]	<input type="text"/> . 00 RON
First execution date	12/06/2020
Last execution date [!]	dd/mm/yyyy
Frequency	Monthly
Amount type	Fixed amount
Purpose	<input type="text"/>

X Cancel ← Back Next

Screen Scheduled payments to the Treasury

First, select **Process type**. Then, choose **Sender account**. Afterwards, choose **Beneficiary account** into which the scheduled payments are to be transferred. The beneficiary's bank will be automatically displayed, based on the beneficiary account defined.

Please complete the **Beneficiary's fiscal code**, **Beneficiary's name and address**, transaction **Amount** in LEI and the **Transaction reason**. Further, you can define the **Record number**, but this is not mandatory for the creation of transaction.

Finally, please check the date-related settings:

Start date of the scheduled payment: after the Start date, the relevant scheduled payment is processed according to the Execution day specified.

Execution day is the day of the month when the transaction will be processed after the first execution.

End date is the date since which no other transactions will be created, starting from this instruction.

By pressing the button "**Continue**", you can initiate the signature process.

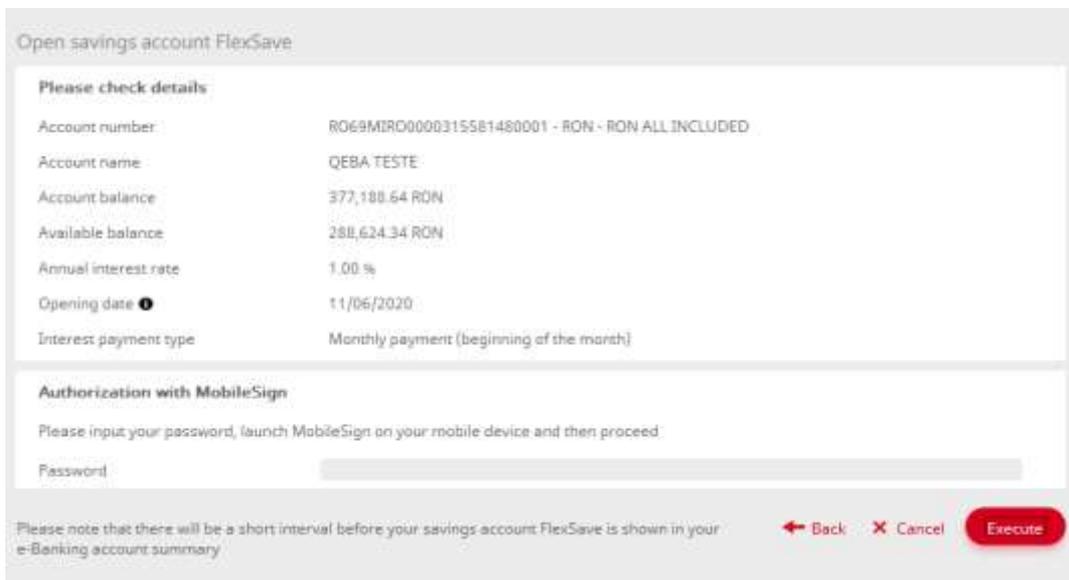
5.5.4 Savings Products

5.5.4.1 Opening a savings account

In this function, you can open a new savings account. This function is valid only for the clients that are legal persons.

At the beginning, you should select the **type of account** you wish to attach the new savings account to.

The persons authorized by the client, namely the account holder and the legal representative, will be authorized by default on the new account, and cannot be removed from the list of authorized persons. Should the legal representative of the legal person wish to authorize other persons on the newly open account, they should send the Bank a request to this effect, from the menu Messages.



Open savings account FlexSave

Please check details

Account number	RO69MIRO000315581480001 - RON - RON ALL INCLUDED
Account name	QEBA TESTE
Account balance	377,188.64 RON
Available balance	288,624.34 RON
Annual interest rate	1.00 %
Opening date	11/06/2020
Interest payment type	Monthly payment (beginning of the month)

Authorization with MobileSign

Please input your password, launch MobileSign on your mobile device and then proceed

Password:

Please note that there will be a short interval before your savings account FlexSave is shown in your e-Banking account summary

← Back · ✕ Cancel · **Execute**

Screen Opening a savings account

5.5.4.2 Opening a deposit account

In this function, you can open a new deposit account. This menu is available both to natural persons and to legal persons.

You can define the details of the new term deposit only in the predefined order, from top to bottom, because each selection has effect on the value set on the subsequent input fields. This is the reason why, if you change an already defined date, each subsequent field will be reset to its default value.

First, you have to set the **Deposit type**. Then, you will have to select the account from whose balance you wish to open the deposit (**Sender account**).

The start date of the transaction is the current date and cannot be changed.

Then, please select the **Maturity date** and **Interest transfer** of the term deposit. The extension option is editable only if the Deposit type selected with the established requirements is available both with the extension requirement and without such a requirement.

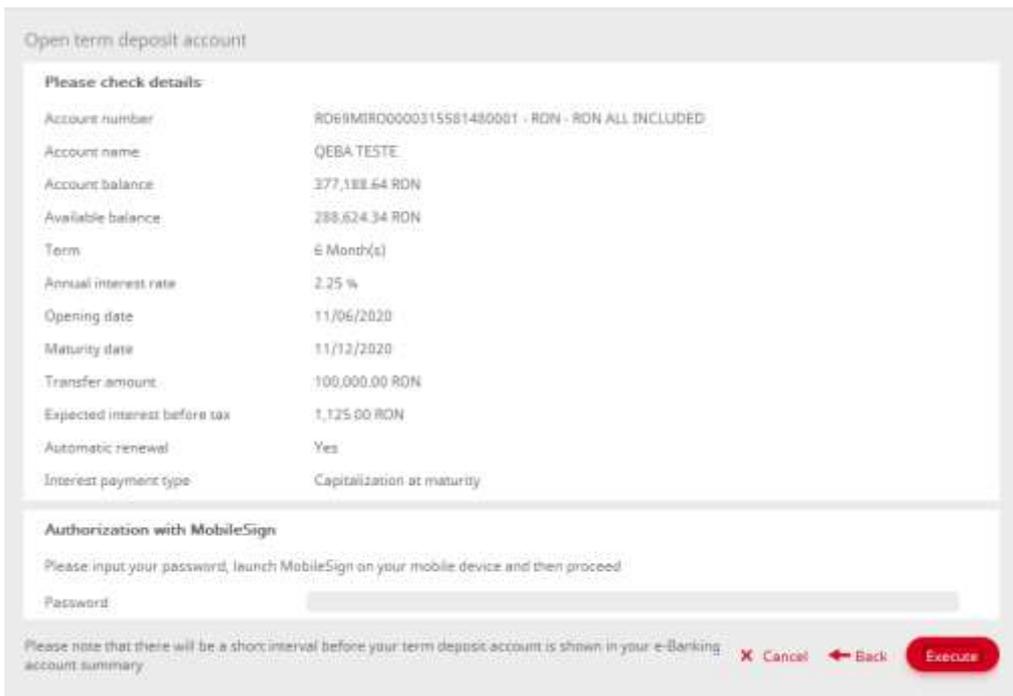
Finally, you have to enter the **Deposit amount**. The currency of such amount is the same as the currency of the sender account. The bank establishes the minimum amount of deposits in its list of prices in force. If you set a lower value, the system will send an error message on the prediction screen.

The account holder and the legal representative of the client will be authorized by default on the new account, and cannot be removed from the list of authorized persons. Should the holder of a natural person or the legal representative of the legal person wish to authorize other persons on the newly open account, they should send the Bank a request to this effect, from the menu Messages.

By pressing the button **Back**, you will return to the **Screen View term deposit**.

The button **Continue** initiates the signature process.

After the successful validation of the details of the screen Term deposit, the information regarding the details of the newly created deposit is displayed on the prediction screen.



Open term deposit account

Please check details:

Account number	RO69MIR0000315581480081 - RON - RON ALL INCLUDED
Account name	QEBA TESTE
Account balance	377,188.64 RON
Available balance	288,624.34 RON
Term	6 Month(s)
Annual interest rate	2.25 %
Opening date	11/06/2020
Maturity date	11/12/2020
Transfer amount	100,000.00 RON
Expected interest before tax	1,125.00 RON
Automatic renewal	Yes
Interest payment type	Capitalization at maturity

Authorization with MobileSign

Please input your password, launch MobileSign on your mobile device and then proceed

Password

Please note that there will be a short interval before your term deposit account is shown in your e-Banking account summary.

✕ Cancel ← Back Execute

Screen Opening a deposit

5.5.5 Messages

From the menu Messages, the user is able to send the Bank various types of requests, choosing the category from a predefined list:

- Request for letter of bank guarantee
- Request for card application
- Request for card activation
- Requests for debit instruments (cheque and promissory note)
- Suggestions/Complaints
- Request for credit
- Request for a SWIFT copy
- Statements and addresses issued by the Bank
- Other requests (for ex., change of phone number or email address).

Outbox

Message

Select category:

Subject:

- Request for banking guarantee
- Close SA
- Other requests
- Suggestions/ complaints
- Request for loans
- Change clients data (e.g mobile phone)
- Request Swift copy
- Declarations/addresses from the bank
- Request for debit instruments (promissory notes and cheques)
- Request for card application
- Close CA

Files

Select the files to upload by clicking **Choose files**
Upload the files before clicking **Done** by clicking **Upload files**
You can cancel the pending files anytime by clicking button "X" next to the file

File support: images, text, pdf and zipped files
Max file size: 4MB
You can select multiple files or drag and drop them

Disclaimer

For card request, please mention the following information: account number, account holder, embossed card name, a question and an answer for card emergency cases. Your request can be processed by the Bank only between 8.00 - 17.00. The forms transmitted after 17.00 will be considered as received in the next working day.

For cheques and promissory notes request, please mention the following information: number of promissory notes/cheque books, account number, account holder, pick up location. You can pick up the debit instruments from location that you choose, in maximum seven working days from the request date.

For bank guarantee request, please fill in the form from [https://www.procreditbank.ro/resources/cache/cms/files/Cereret%20Scrisoare%20Garantie%20Bancara%20\(1\).pdf](https://www.procreditbank.ro/resources/cache/cms/files/Cereret%20Scrisoare%20Garantie%20Bancara%20(1).pdf) and then upload it using the specific option.

Screen Sending messages to the Bank

After the completion by the user of the fields Subject, Message and signing the operation, these requests are sent to the Bank, and then are processed manually, in the back office banking system. After they are settled, the client will receive a message from the Bank, visible in the submenu Received messages.

Such requests never require a process of multiple signatures.

5.5.6 User profile

Through this function, you are able to change passwords, to manage the MobileSign application and to log out.

5.5.7 Useful information

This menu contains the submenus below, which open links from the website of the Bank www.procreditbank.ro :

- **List of prices**
- **Processing limits**
- **Interest natural person (Interest legal person)**
- **User manual**
- **SGB request**
- **Guaranty fund**
- **Information about security**
- **Useful information DSP 2.**

5.6 Security of information

Security rules

Considering the security risks that may affect any computer, it is very important to observe some elementary rules for the security of your account:

- Enter directly from the keyboard the URL address: <https://ebanking.procreditbank.ro>
- Check the existence of the security elements, which provide you a confidential and safe connection. Make sure that you view the image of a locked padlock in the place designed for entering the URL address and that the starting element of the address is “https”



- The ProBanking Plus application uses an Extended Validation certificate that facilitates the easier recognition of the website through: a distinct color (in general, green) in the navigation bar, the company name, the name of the Certification Authority that issued the certificate.
- Should you notice suspicious images that are not consistent with the ones on the webpage of ProCredit Bank, the appearance of some “pop-up” windows that request you enter confidential data, or should you not be able to log in upon your first attempt, please log out immediately, and stop entering other identification data, passwords, and notify immediately the bank staff, at the phone number 0372.100.200 or 021.201.55.55. Otherwise, it is possible you become the victim of a cyber-attack.

- Keep your smartphone safely and never disclose anyone your user name, your password for accessing applications, your PIN code. ProCredit Bank will never request you, through email or sms, to disclose security elements for accessing the application.
 - Do not save authentication information (user name, password, PIN code) in the memory of the computer or smartphone.
 - Never leave your personal computer unsupervised, while you are connected to the e-banking application.
 - Make sure you successfully log out from the application, once you finalized your transactions.
 - Do not set or change the password by using a public computer.
 - Use updated anti-virus programs and a personal firewall.
 - Install the security patches related to the operating system or applications installed in your computer
 - When you download programs from the internet, make sure that the source is reliable
 - Read the information and warnings regarding security of information, published on the ProCredit Bank website or on the ProBanking Plus website.
 - If you notice transactions recorded in your account that you did not approve, please notify immediately the bank staff, at the phone number 0372.100.200 or 021.201.55.55.
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