

Alpha Online Banking USER MANUAL

- FOR INDIVIDUALS -



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Accessing the application

Access to Alpha Online Banking

To access Alpha Online Banking you must enter your personal login information:

- **Username** – this is assigned by the Bank when you subscribed for Alpha Online Banking.
- **Password** – when you login for the first time you enter the password that you received from Bank via email. If you have already changed the password you will login using the password set by you.

Alpha Online Banking provides you a virtual keyboard, if you are unable (or do not want to) use a regular keyboard. In order to access this functionality, click on the **Use virtual keyboard** button, as shown below.

In the same window, you can choose the desired language (in the upper right side of the page). Alpha Online Banking allows you to select between Romanian and English.



Username

 Username

Password

 Password

[Forgot your password?](#)

Security Tips

[Use virtual keyboard](#)

Log In

[First Login](#)

[Sign Up](#)

After you entered the **Username** and **Password** press Log in button.

For a successful log in there is required for you to entered the security code generated by your security device, then you will have to press **Submit** button.

Please enter the 6-digit OTP code generated by your security device.

Security Code



[Skip security code](#)

[Back](#)

Confirm



Accessing the application

Using the Virtual keyboard

The online banking application provides you a virtual keyboard to be used whenever needed.

You can use the virtual keyboard in two ways:

- Similar to a regular keyboard, you have to click on each key in order to input the password;
- You can use the Hovering option which selects the desired letter/ numbers just by hovering over the keyboard. As such, just position the prompter over the desired character, hold on for a couple of seconds and the system will fill the masked character in the Password field. Activate the hovering option by checking the **Turn on enter by hovering** button.

In addition, you can use the **Shuffle On/ Shuffle Off** option. If you activate the Shuffle On option, the system will automatically shuffle all the characters after each input.

Click **Log In** to access the application.

The screenshot shows the login interface with the following elements:

- Username** field with a user icon.
- Password** field with a lock icon and a [Forgot your password?](#) link.
- Security Tips** and [Hide virtual keyboard](#) link.
- Virtual Keyboard** with a grid of characters and a **Clear** button.
- Turn on to enter by hovering** toggle switch, which is currently turned on and highlighted with a red box.
- Log In** button.
- [First Login](#) and [Sign Up](#) links.

08008 25742

Contact



[Terms and Conditions](#) | [Security Information](#)



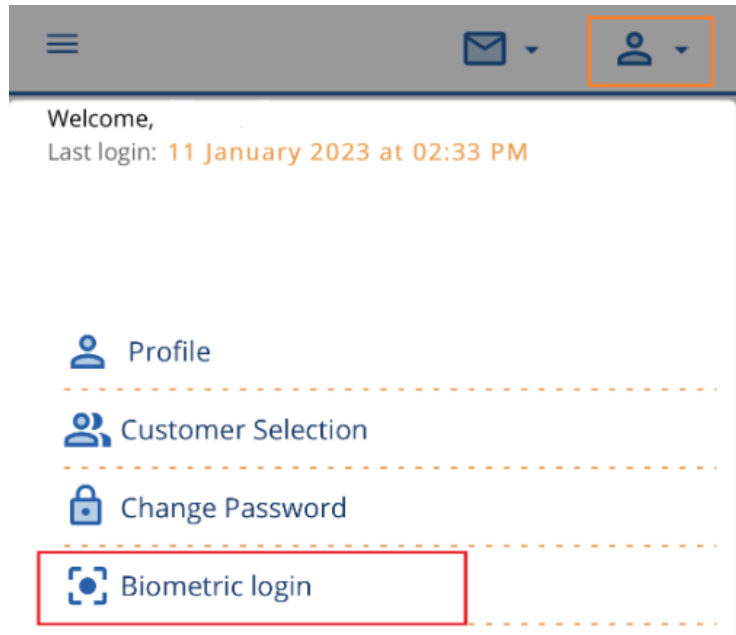
Accessing the application

Biometric authentication

Alpha Online Banking grants you to enable the biometric authentication feature on your smartphone devices.

In order to activate it, you need to follow these steps:

- In the “Profile” section, select the “biometric login” option
- Select “Enable”
- Accept the terms and conditions
- Type in a Security code generated by Alpha Safe Access 2.0
- Press “OK” in order to finish the process



I agree to the terms and conditions

Ok

Cancel

Security Code

Please enter the 6-digit OTP code generated by your security device.

Security Code

Submit

Device Register ✕

Your device is successfully registered for biometric login.

Ok



Useful Security Tips



Although not a mandatory requirement when using the Alpha Online Banking application, the Bank provides you a collection of useful security advices, that you should take into consideration when using the online banking system. Please read them carefully before starting to use the application or any time you have a security concern. These security guidance can be accessed by clicking on the Security Tips button in the main authentication window, as shown in the picture from the right.

Username

Username

Password

Password

[Forgot your password?](#)

Security Tips

[Use virtual keyboard](#)

Log In

[First Login](#)

[Sign Up](#)

Security Tips



- Alpha Bank Romania will never ask you for your access codes in any way (e.g. via phone or e-mail). These codes are strictly personal and you must never reveal them to anyone.
- Select access codes that are not easily guessed and are not being used on other systems and services.
- Keep the access codes confidential in a way that it is not feasible to be disclosed/stolen.
- Sign on to Alpha Online Banking only via the official website of Alpha Bank Romania (www.alphabank.ro) or using the presentation website (www.alphabank.ro/onlinebanking) and never via other links appearing on other websites, search engines or e-mail messages.
- Verify the validity of the **Alpha Online Banking** page and the security certificate by clicking on the lock icon in the address bar of the browser.
- Update your PC with the latest versions and security patches of the operating system (e.g. Windows) and the browser (e.g. Internet Explorer).
- Inspect regularly your PC for viruses and other malicious programs using the latest versions of antivirus and antimalware utilities.

ATTENTION! There are malicious programs which could be installed unintentionally at your PC, trying to steal access codes. If, during your sign-on to **Alpha Online Banking**, you notice any 'unusual' messages that drive you to re-enter your access codes, stop the procedure. Ignore and delete immediately 'suspicious' e-mails that ask you to provide your personal data, include links or attachments.

Be also aware of some suspicious appearance in your browser such as fishy pictures, 'pop-up' windows that will require to retype your confidential data or if you can't login ON THE FIRST TRY, please DO NOT INPUT OTHER CODES generated by your security device and notify the Bank immediately at the phone number 08008 25742 or +40 21 455 9999 for international calls. Please note that Alpha Bank will never ask you to synchronize your security devices to the Login page of the application! For more information see [HERE](#)

- Call our Customer Service at 0800825742 (alpha) for local calls and +40 21 455 9999 for international calls and/or have your PC cleaned from viruses and other malicious software with which it may have been infected.



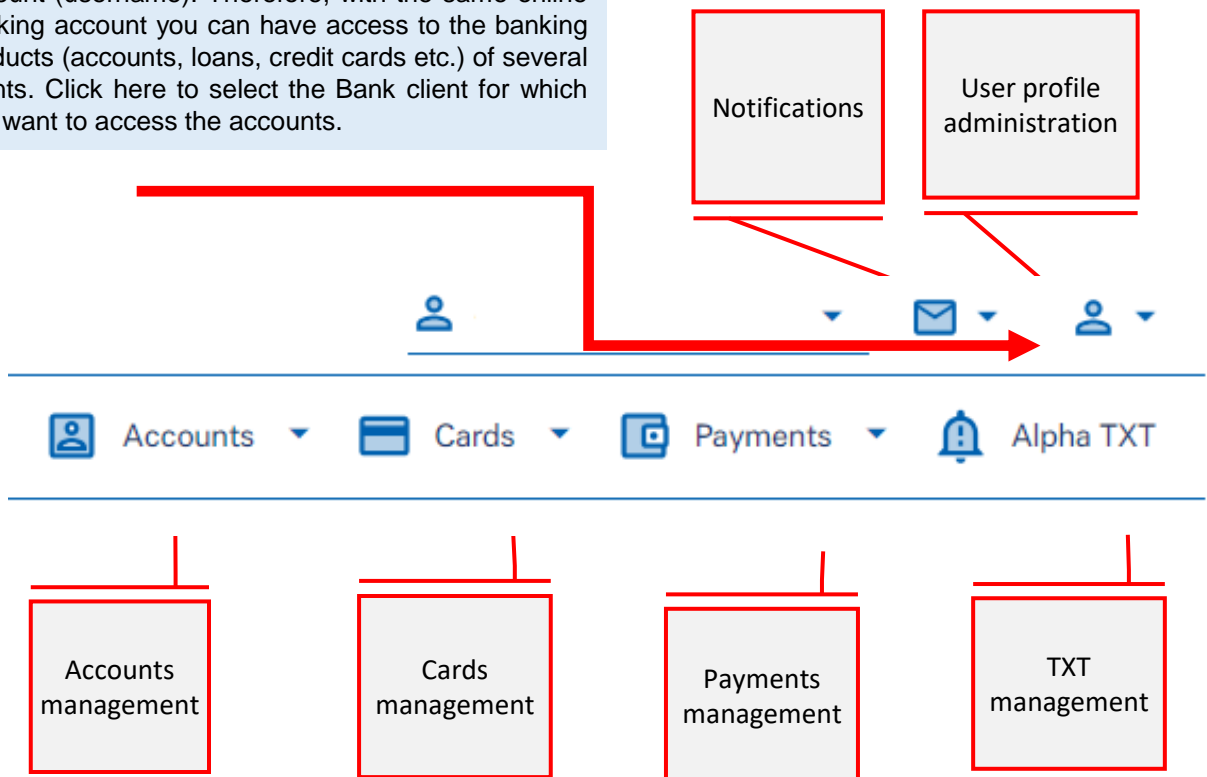
Dashboard (welcome page)

Access to Online Banking System

After successful login in the online banking application, the main screen of the application will display the following functionalities:

In the upper side of the main screen you can see the following ribbons for the application's main modules (explained in detail in the following chapters).

Alpha Online Banking application allows you to attach one or several clients to the same online banking account (username). Therefore, with the same online banking account you can have access to the banking products (accounts, loans, credit cards etc.) of several clients. Click here to select the Bank client for which you want to access the accounts.



Having several Clients attached to the same online banking account requires the Client to fill out a request in one of the Bank's offices.



Dashboard (welcome page)

Welcome page

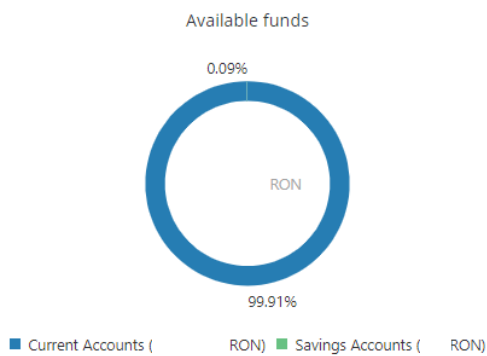
In the center of the main screen, the application will display a dashboard with your main financial indicators.

Financial Overview

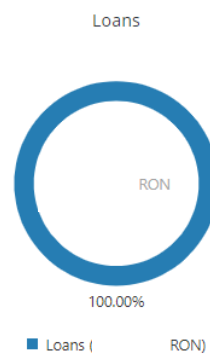
Financial Overview

Display of funds according to the selected currency (RON, CHF, GBP, DKK, NOK, EUR, SEK, AUD, JPY, USD, CAD, HUF)

RON



Available funds - shows a chart of all available funds for the client;



Loans - shows details regarding the client's loans.

In the next sections down the page, you can visualize the **Savings accounts and Current accounts** summary (number of accounts and the total available balance)

2 Current accounts

Total Available:
RON

- New Account Opening
- Account Statement
- Account Activity

My Accounts Page →

New Account Opening – click here to open a new account

Account Statement – click here, to issue an account statement

Account Activity – click here to view the activity performed on a specific account.

If you click on the My Accounts Page you will be redirected to the Accounts Summary page.




Dashboard (welcome page)


Welcome page (continued)


In the next section, down the page, you can visualize the **Term Deposits** summary (number of deposits and the total current balance)

4 Term Deposits Total Current Balance: RON

[New Deposit](#) [Redemption](#) [My Deposit Page →](#)


New Deposit – click here to open a new deposit



Redemption – click here to redeem your deposits



If you click on the My Deposits Page you will be redirected to the Deposits overview page


In the next section down the page you can visualize the **Loans** summary (number of loans and the total amount of money that is left for reimbursement)

1 Loans Total Outstanding Amount: RON

[Schedule Inquiry](#) [Disbursement Inquiry](#) [My Loans Page →](#)


Schedule Inquiry– click here to see the reimbursement plan for your loans


Disbursement Inquiry– click here to access additional info on your loan disbursement


If you click on the My Loans Page you will be redirected to the Loans menu of the application



Dashboard (welcome page)

Welcome page (continued)

In the next section down on the page you can visualize the **Credit Cards** summary (number of active Credit Cards and the total amount of money that is left available on your credit cards)




1 Credit Cards Available:
RON

Credit Card Recharge My Credit Cards →

Credit Card Recharge— click here to access the application menu dedicated to the recharging of your credit cards or other credit cards (which are not owned by you)

Click on *My Credit Cards* to be redirected to the Credit Cards module of the application

In the next section down on the page you can have a quick access to a few of the application's **Payments** module.

 Bill Payments
  Pay
  Manage Payees

Payments More Options →

Bill Payments – from here you can go to the application's menu that allows you to pay a bill (both for internal and external suppliers)

Pay – click here to access the transfer money option

Manage Payees – click here to see, create, modify or delete payees

Click on *More Options* to be redirected to the *Payments* module of the application



User profile administration

Access the User Profile Administration

In order to access **User Profile Administration** module you have to click on the username that is listed in the upper right corner of the application's main screen.



After you click on the user name, the system will display a welcome message and information related to date and time of the last successful login.

This following options are available in this module of the application:

- **Profile** (View information related to your user profile);
- **Customer selection** (change the default CIF);
- **Change Password** (allows you to change your password);
- **Biometric login** (allows you to enable the biometric login);
- **Support** (access to various helpful information, such as tariffs and user manuals);
- **View Cut-Off Times;**
- **Mailbox;**
- **ATM Branch Locator;**
- **Security Device Management** (allows you to manage the security devices that are associated with your user account);
- **Exchange Rate** (provides access to a list of exchange rates);
- **Logout.**

These options are explained in the next pages of this manual.

Welcome,
Last login:

- Profile
- Customer Selection
- Change Password
- Biometric login
- Support
- View Cut-Off Times
- Mailbox
- ATM Branch Locator
- Security Device Management
- Exchange Rate
- Logout



User profile administration

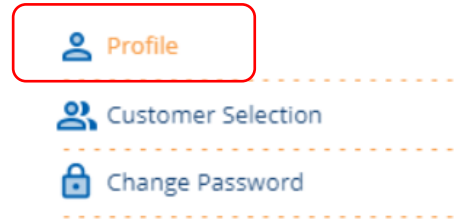
Profile

Click on the Profile button to view information regarding your user profile in the application.

Once you click on the Profile button, the following information is displayed, as depicted below:

- User name (displays your username)
- **Last Login Time** (displays the last time – date and hour – when you accessed the application)
- **Email** (displays your email address, as provided to the Alpha Bank)
- **Phone Number** (displays your phone number, as provided to Alpha Bank)

Welcome,
Last login:



Profile



Last Login Time

Email @ .ro

Phone Number 0000000000

Edit



Ok



The **E-mail** and / or **Mobile phone number** can be modified within the **Alpha Online Banking** application, the updated data will be considered contact details in relation with the Bank for all the contracted services



User profile administration

Change password

Click on the **Change Password** button to access the menu that allows you to change your password to access the application.

Once you click on the **Change Password** button, the following window is displayed:

Welcome,


Last login: 19 November 2020 at 11:37 AM


 Profile


 Customer Selection

 **Change Password**

Change Password

| | |
|----------------------|--|
| Old Password | <input type="password"/> |
| New Password | <input type="password"/>  |
| Confirm new password | <input type="password"/> |

 Cancel


Submit 

In order to change your password, please follow the next steps:

- Fill-In the **Old Password** field with the password that you are currently using;
- Fill-In the **New Password** field with a new password.
- Fill-In the **Confirm new password** field with the new password (same as the one in **New Password** field above);
- After you filled-in all the fields, click on the button **Submit**. Your password will be changed.
- If you change your mind and don't want to change the password anymore, click on the **Cancel** button. You will be redirected to the last page you visited.

When you set-up a new password, you must ensure that you comply with the following rules:

- Password should contain minimum of 8 characters;
- Password should be maximum 16 characters;
- Password can contain lower case letters;
- Password can contain upper case letters;
- Password can contain numeric characters;
- Password can contain the following special characters: !, @, \$, *, (), ., _
- Password must begin with upper case letter;
- Password must contain at least one lower case letter;
- Password must contain at least one uppercase letter;
- Password must contain at least one numeric character (s).

*The abovementioned password rules can be viewed by clicking on the  symbol from the **Change Password** window. Your password is your own and you must NEVER share it with anyone!*



User profile administration

Support

Click on the **Support** button to access the menu that allows you to view useful information regarding the usage of the banking services, such as tariffs and user manuals.

Once you click on the **Support** button, the following window is displayed:

Support



[Commissions tariff for Individuals](#)

[Commissions tariff for legal entities](#)

[Commissions tariff for SME legal entities](#)

[User Manual Alpha Online Banking - Individuals](#)

[User Manual Alpha Online Banking - Legal entities](#)

[Terms and Conditions for using the Online Banking Service - Individuals](#)

[Terms and Conditions for using the Online Banking Service - Legal Entities](#)

[EURIBOR 6 months](#)

 Profile

 Customer Selection

 Change Password

 Biometric login

 Support

Ok 

In the Support page you can find the following information:

- **Commissions tariffs for natural entities**
- **Commissions tariffs for legal entities**
- **Commissions tariffs for SME legal entities**
- **Alpha Online Banking Users Manual – Natural Persons**
- **Alpha Online Banking Users Manual – Legal Entities**
- **Terms and conditions for using the Online Banking Service – Natural Persons**
- **Terms and Conditions for using the Online Banking Service – Legal Entities**
- **EURIBOR 6 months.**



User profile administration

View Cut-Off Times

Click on the **View Cut-Off Times** button to access the menu that allows you to view the time slots for authorization and processing of the payments and transactions performed.

Once you click on the **View Cut-Off Times** button, the following window is open. The system displays the various types of transactions that can be performed using the online banking system (**SEPA Payments, FCY Payments, Bill payments, RON Payments, Self Transfer, Term Deposits**) as well as their cut-off times, in the format hh.mm.:

Profile

Customer Selection

Change Password

Biometric login

Support

View Cut-Off Times

Cut-off Details

| |
|--|
| FCY Payments |
| SEPA Payments |
| Order Type |
| Cut-off time |
| SEPA payment URGENT 13:00 |
| SEPA payment SPOT 15:30 |
| SEPA payment Alpha - Alpha 20:30 |
| RON Payments |
| Bill Payments |
| Order Type |
| Cut-off time |
| Utility Payments to other banks - low value* 15:00 |
| Utility Payments to other banks - high value 15:30 |
| Utility Payments in Alpha Bank 20:30 |
| Utility Payments to other banks - low value** 20:30 |
| Term Deposits |
| Self Transfer |

Note: * - Product Cut-Off Time, ** - Value Date Cut-Off Time.
All authorization hours are displayed in hh:mm format



Pay attention to the cut-off times. These values may be different from RON to FCY or depending on the amount of money that was transferred.



User profile administration

Mailbox

Click on the **Mailbox** button to access the menu that allows you to view and exchange messages with the Bank. In Mailbox, you will also receive other notifications from the Bank.

Once you click on the **Mailbox** button, the following window is open:



Mailbox

Mails tab (section on the left)

- **Compose Mail** – click this button to write a new email
- **Inbox** – click on Inbox to view the messages received
- **Sent Mail** – click on Sent Mail to view messages sent
- **Deleted Mail** – click on Deleted Mail to view the messages that were deleted from your mailbox.

Notifications

Page 1 of 1 (1 of 1 items) | K < 1 > X

Notifications tab (section on the right)

In the Notification tab you can see notifications received from the Bank with information regarding the application security, system downtime or any another topic of interest.

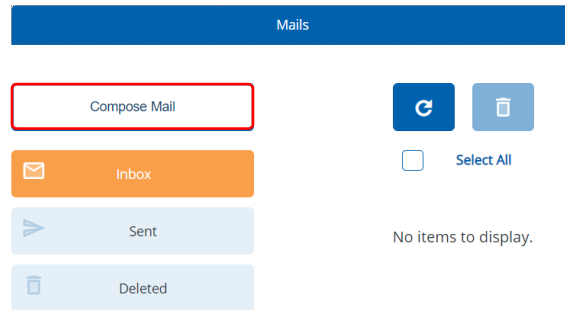


User profile administration

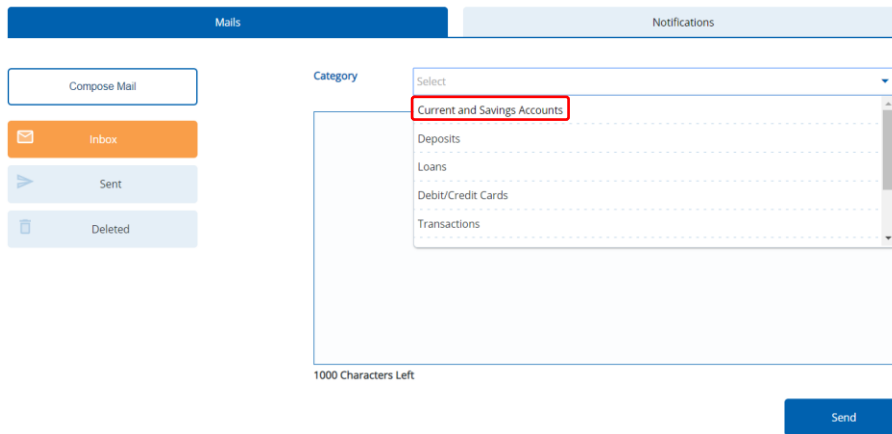
How to compose an email

In order to compose an email message to the Bank using the online banking functionalities, you must click on the **Compose Mail** button.

Afterwards, you must follow the next steps:



Mailbox



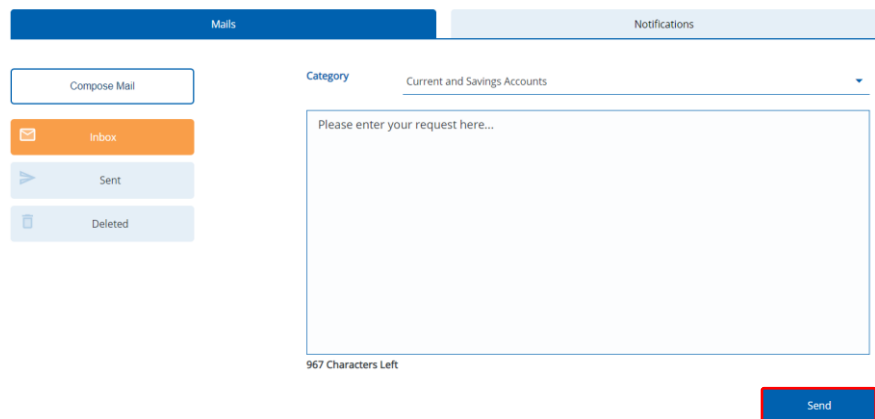
Step1: Select the category of interest for which you want to send a message to the Bank.

Selecting the most appropriate category will ensure that you will receive the correct answer on your problem/ inquiry.

Step2: In the text box, fill-in your request, including all the details that you can provide with respect to your problem / inquiry.

Afterwards, please click on the **Send** button. Your message will be sent to the Bank.

Mailbox





User profile administration

ATM Branch Locator

Click on the **ATM Branch Locator** button to search and locate Alpha Bank ATMs and/ or branches near your location.

Once you click on the **ATM Branch Locator** button, the following window is open:

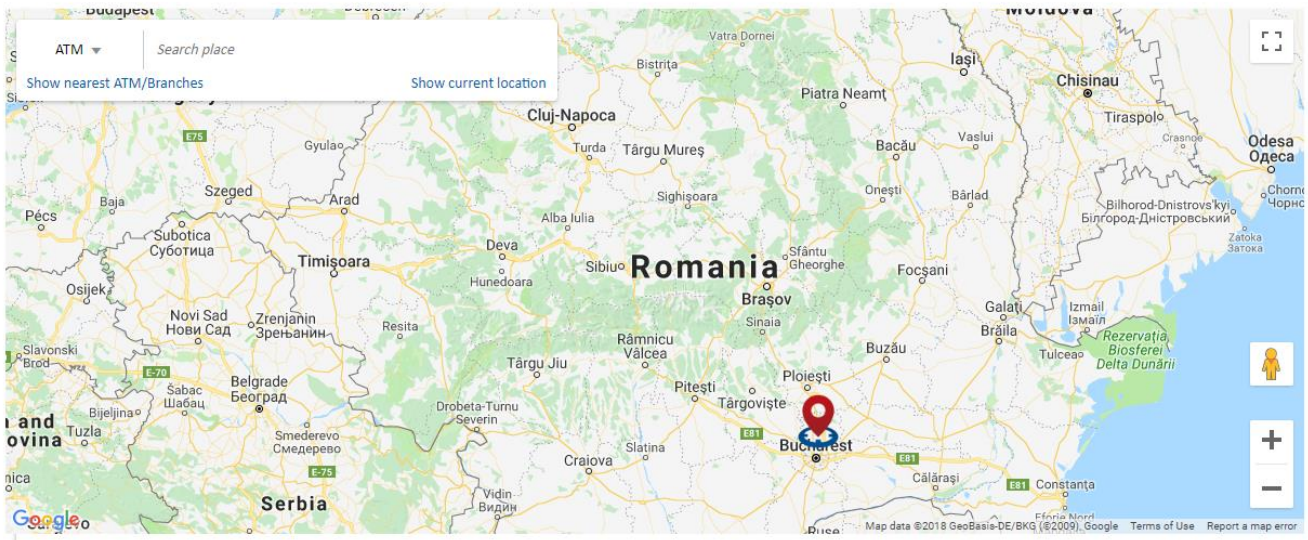
Support

View Cut-Off Times

Mailbox

ATM Branch Locator

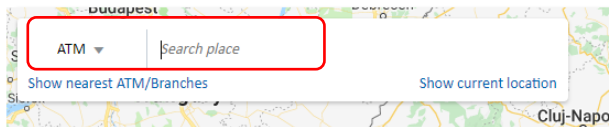
ATM/Branch Locator



Search for a location

- Click on the Search ATM/ Branch Locator
- Type a relevant word/ tag (such as a city, town or street)
- Press Enter at the keyboard

ATM/Branch Locator



When using a mobile device, make sure that the Location function of your device is enabled. This will ensure that whenever you find yourself in a certain city or neighborhood you can easily find a Bank ATM or a Branch that is close to your location.



User profile administration

Security Device Management

A security code is required to access the application, initiate and finalize a transaction. The security code is generated using a physical security device (token) or Alpha Safe Access (application installed on your smartphone) that will generate security codes every time needed. In the Security Device Management window you can see the added security device.

Support

View Cut-Off Times

Mailbox

ATM Branch Locator

Security Device Management

Security Devices Available

Your security devices are displayed below. If you want to add new or modify an existing security device please follow the instructions available here.

| Crt. No. | Security Device Type | Security Device Serial Number | Token Status | Security device status | Added at |
|----------|----------------------|-------------------------------|--------------|------------------------|-------------|
| 1 | Token software | | Activ | Activ | 05-Oct-2023 |

How to registrate Security Device ?

We will present you the steps that you will need to follow in order to add a new security device:

- Software Token (Alpha Safe Access 2.0)



<https://www.alphabank.ro/Portals/0/PDF/suport/alpha-safe-access-2-0-registration-guide.pdf>

- Hardware Token



<https://www.alphabank.ro/Portals/0/PDF/hardware-security-devices-user-guide.pdf>



An online banking user can have only one security device. The security devices can be hardware (tokens) or software (mobile application).

How to delete a security device

In order to add a new security device (previously provided by the Bank, or an Alpha Safe Access 2.0 application), you must contact us at 0800825742 (+40 21 55 9999 for international calls) or go to the nearest Alpha Bank unit to fill out a form.



User profile administration

Exchange Rate

Click on the **Exchange Rate** button to access the menu used to visualize the exchange rate history, including current exchange rate.

The system will display a report with the exchange rate for all available currencies for the current banking day.

You can later on filter the report based on the following criteria:

- Currency
- Rate Type
- Date



Under **Currency**, click on "ALL" arrow and select the desired currency:

Under **Rate Type** click on "ALL" arrow and select from the following options:

- The Bank Counter;
- Internal exchange rate;
- BNR exchange rate.

Under **Date** click on the calendar icon and select the date for which you want the exchange rate to be displayed;

Exchange Rate History

Currency: ALL | Rate Type: ALL | Date: 11/19/20

| Currency | Pair | Rate Type | NBR Rate | Buy Rate | Sell Rate | Units | Sequence | Valid From |
|----------|------|-----------------|----------|----------|-----------|-------|----------|------------|
| CHF | RON | Exchange office | 4.4952 | 4.2884 | 4.6851 | 1 | 3 | 2020-11-19 |
| EUR | RON | Exchange office | 4.8321 | 4.695 | 4.965 | 1 | 3 | 2020-11-19 |
| GBP | RON | Exchange office | 5.3435 | 5.1315 | 5.5973 | 1 | 3 | 2020-11-19 |
| USD | RON | Exchange office | 4.1089 | 3.9063 | 4.2487 | 1 | 3 | 2020-11-19 |
| AUD | USD | Interbank | 0.7153 | 0.6639 | 0.7776 | 1 | 3 | 2020-11-19 |
| AUD | RON | Interbank | 2.9391 | 2.8139 | 3.0455 | 1 | 3 | 2020-11-19 |

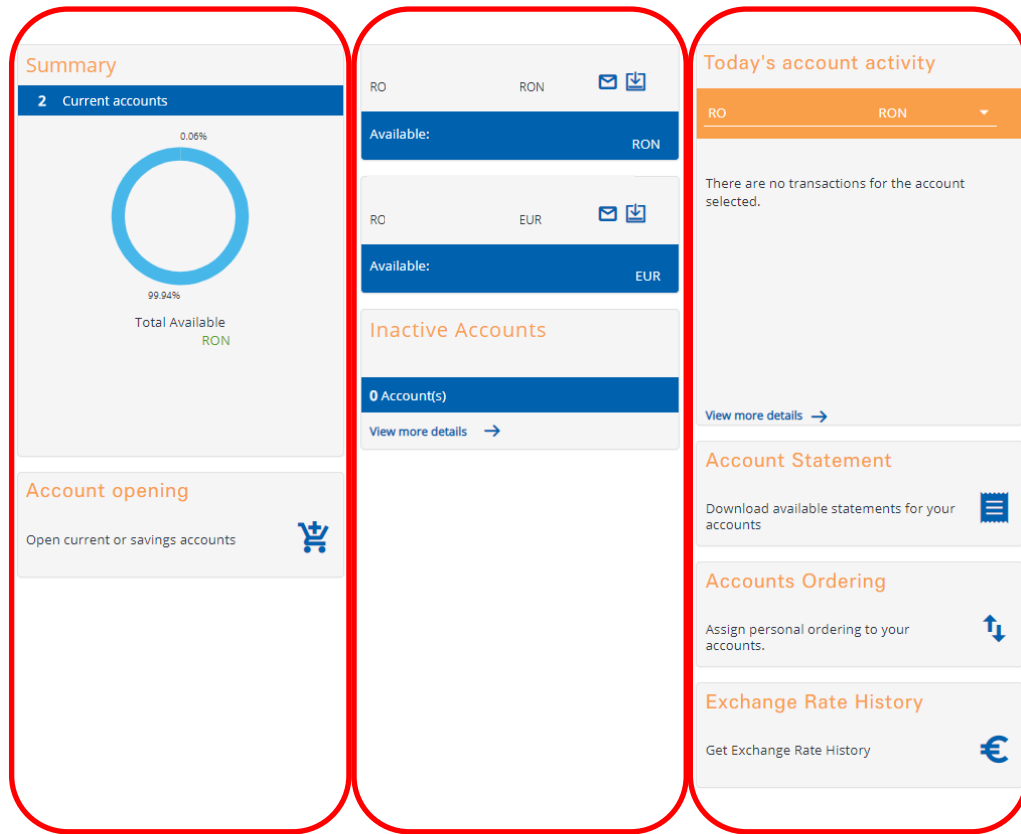
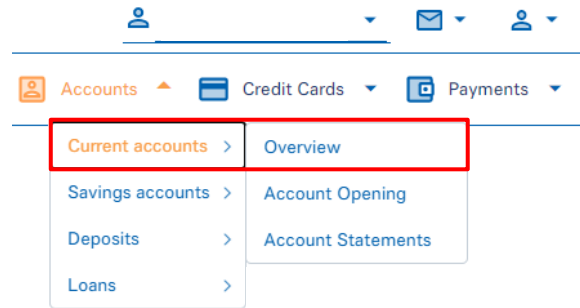


Accounts

Accounts

This module is used for managing your accounts, which can be Assets or Liabilities. In order to open this module of the application, you must click on the **Accounts** button from the welcome page (see chapter **Dashboard**).

Once you click on the **Accounts** button you can further choose **Current Accounts** and click the **Overview** button. Here you can see an overview of your financial status for all accounts, you can open a new account or you can see a financial statement.



Left side ribbon depicts:

- A graphical summary of your current accounts
- Quick access to the New Account Opening functionality

The middle ribbon depicts a graphical summary (cards) of each of your accounts, including the account name, IBAN and the available amount.

It also includes a summary of your **Inactive accounts** (accounts which were not used in the last 6 months).

The right side ribbon provides quick access to the following functionalities:

- Account Activity
- Account Statement
- Accounts Ordering
- Exchange Rate History

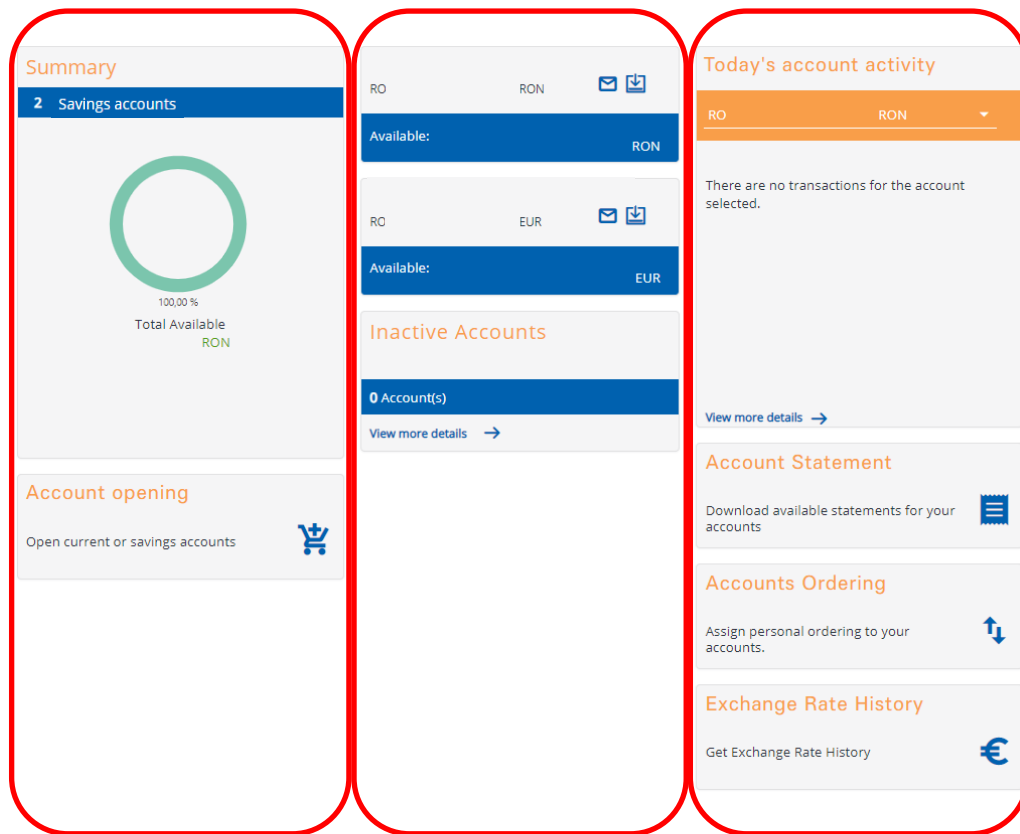
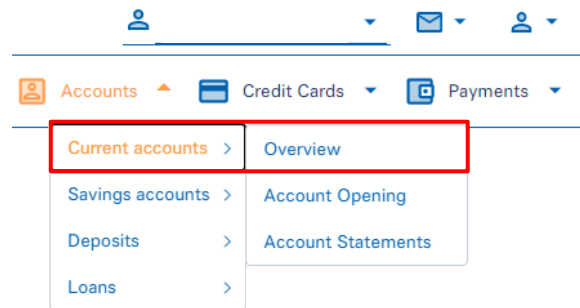


Accounts

Accounts

This module is used for managing your accounts, which can be Assets or Liabilities. In order to open this module of the application, you must click on the **Accounts** button from the welcome page (see chapter **Dashboard**).

Once you click on the **Accounts** button you can further choose **Saving Accounts** and click the **Overview** button. Here you can see an overview of your financial status for all accounts, you can open a new account or you can see a financial statement.



Left side ribbon depicts:

- A graphical summary of your savings accounts
- Quick access to the New Account Opening functionality

The middle ribbon depicts a graphical summary (cards) of each of your accounts, including the account name, IBAN and the available amount.

It also includes a summary of your **Inactive accounts** (accounts which were not used in the last 6 months).

The right side ribbon provides quick access to the following functionalities:

- Account Activity
- Account Statement
- Accounts Ordering
- Exchange Rate History



Accounts

How to open a new account

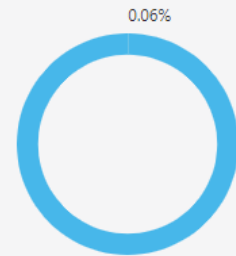
This online banking application functionality allows you to open new accounts without going to the Bank. In order to open a new account in the online banking application, click on the **Account Opening** button, under the Current Accounts or Savings Accounts section, as shown in the picture from the right.

Once you click on the Account Opening button, you will be redirected to a new page, that will allow you to open your new account:

Current and Savings Accounts

Summary

2 Current accounts



Total Available
RON

New Account Opening

Customer Details

Customer

Account Selection Type

| | |
|---------------|--------------------------------------|
| Account Type | Current Account |
| Account Class | Alpha Access Classic Cont current PF |
| Currency | EUR |

Account Information

This account will be automatically available in Online Banking.

Account Opening Date

I read and I agree with Terms and conditions, Account Operating Rules and General Business Conditions and Commissions tariff.

Accept Terms and conditions, Account Operating Rules and General Business Conditions and Commissions tariff.

Date 19/11/2020

Disclaimer

Account opening

Open current or savings accounts



Step1: In order to open the new account you will have to provide/ select the following information:

- Account Type (can be Current Account or Savings);
- Account Class;
- Currency (select the desired currency, from the list).

To continue, you have to check the **Accept** box, to confirm that you read and agree with the general Terms and conditions, account operating Rules and General Business Conditions and Commissions tariff.

Once you configured your account and accepted the terms and conditions, you will have to click on the Submit button to initiate the opening operation.



The general Terms and conditions, Account Operating Rules and General Business Conditions and Commissions tariff are readily available in the same page. Please read them carefully before submitting the request for new account opening.



Accounts

How to open a new account (continued)

Step 2: After you click on the **Submit** button, you will be redirected to a new page where you will be asked to review and confirm the information provided for the new account opening.

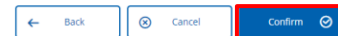
- If you need to make changes to your new account, click on the **Back** button
- If you want to stop the creation of new account, click on the **Cancel** button
- If you want to continue, click on the **Confirm** button.

Review

| | |
|---------------|--------------------------------------|
| Customer | |
| Account Type | Current Account |
| Account Class | Alpha Access Classic Cont current PF |
| Currency | EUR |
| Date | 19/11/2020 |

Account Information

This account will be automatically available in Online Banking.



Security Code

Please enter the 6-digit OTP code generated by your security device.

Security Code



Step 3: After you click on the **Confirm** button, you will be redirected to a new page where you will be asked to enter the security code in order to finalize the operation. The code is generated by the security device (token) that you have received from the Bank or by Alpha Safe Access application on your smartphone.

- If you want to stop the creation of new account, click on the **Back** button
- If you want to continue and finalize the opening of a new account, click on the **Submit** button.

By clicking on the Submit button you confirm that the operation is correct and it can be processed by the Bank. After you submit the form you will receive a confirmation screen.



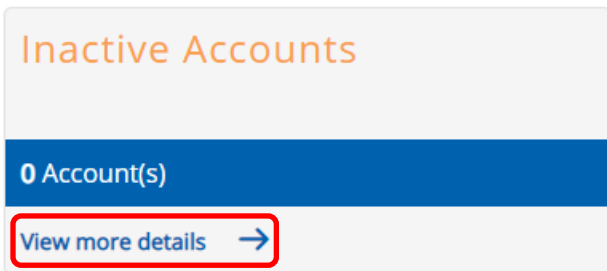
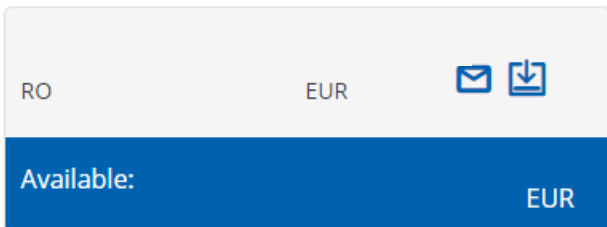
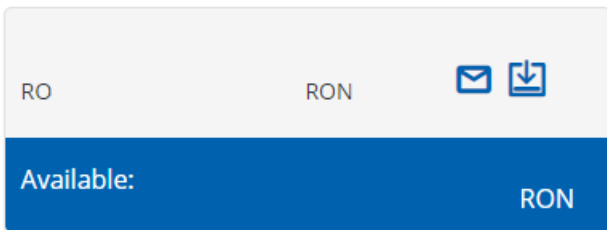
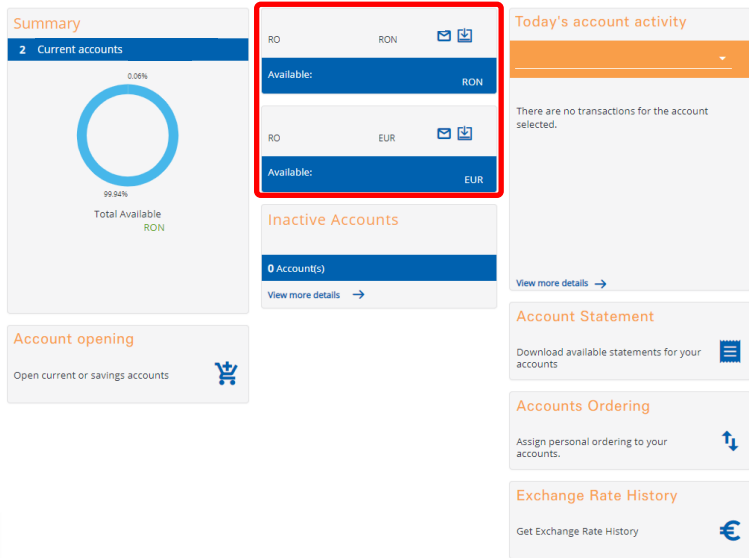
The account opening operation is available every day between 07.00-16.00 and 00.00-07.00. If you attempt to open an account using the online banking application outside these time frames, you will receive the following message:



Accounts

How to see details regarding your accounts

Both your current and savings accounts are displayed in the **Overview** page in the middle ribbon. Each of the accounts is presented as a Card, that presents a summary of the account, respectively name, IBAN and available amount, in the currency in which the account is open.



Click on the any of the **Cards** to have a detailed situation of each available current and saving accounts.

Down the ribbon, you can also visualize your inactive accounts, if any. Click on the **View more details** button, in the left down side of the ribbon and you will be able to view all the inactive accounts that you used.

i *In Alpha Online Banking you can not visualize your investments on the capital market.*

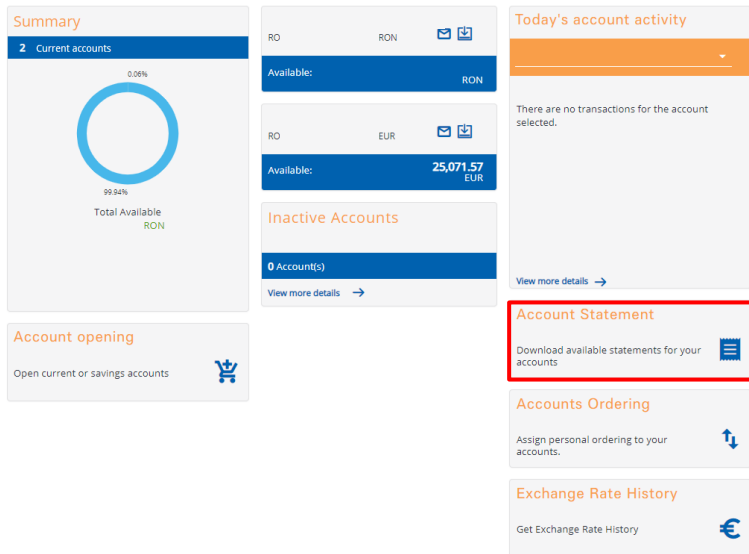


Accounts

How to issue an Account Statement

In the right ribbon of the **My Accounts** page there are several functionalities available for you to use: Account Activity, Account Statement, Accounts Ordering, Exchange Rate History. Click on the **Account Statement** card in order to issue an account statement for one of your current or savings accounts.

Once you click on the Account Statement card, you will be redirected to the following page:



Account Statement

| | |
|-----------------------|---|
| Account Status | <input checked="" type="radio"/> Active |
| Select Account Number | Select Account ▼ |
| Statement Type | Periodic ▼ |
| From Date | dd mmm yyyy 📅 |
| To Date | dd mmm yyyy 📅 |



You can cancel the operation at any time by clicking on the **Cancel** button.

In order to obtain the required account statement, you have to select the following information:

- **Account Status** (Active or Closed)
- **Account Number** (select the account number for which you want the account statement to be issued from the list of available accounts)
- **Statement Type** (Daily or Periodic);
- **From Date** (click on the calendar icon and select the starting date of transactions that you need to be included in the account statement)
- **To Date** (click on the calendar icon and select the end date of transactions that you need to be included in the account statement)
- Press **Submit**



Accounts

Other functionalities (right side ribbon on the Current Accounts and Savings Accounts section)

In the right ribbon of the **Overview** page there are several functionalities available for you to use: Account Activity, Account Statement, Accounts Ordering, Exchange Rate History. **Account Statement** functionality was explained in the previous sections of this manual.

Below you can find explanations on how to use each of these other functionalities.

The screenshot shows the 'Accounts' overview page. On the left, there's a 'Summary' card with a donut chart showing '2 Current accounts' (0.06% used, 99.94% available). Below it is an 'Account opening' button. On the right, there are two account cards: one for RON (72.73 Available) and one for EUR (25,071.57 Available). Below these is an 'Inactive Accounts' section showing 0 accounts. On the far right, a ribbon contains four buttons: 'Today's account activity' (highlighted with a red box), 'Account Statement', 'Accounts Ordering', and 'Exchange Rate History'.

This screenshot shows the 'Today's account activity' section. At the top, there's a dropdown menu with 'RO' selected and 'RON' visible. Below it, a message states: 'There are no transactions for the account selected.' At the bottom left, a 'View more details' button with a right-pointing arrow is highlighted with a red box.

Account activity

In the Account Activity section you can view the latest couple of transactions performed. The graphical card shows you the transaction date, a short description and the transaction amount (including the currency).

You can select the account for which you want to have more details (see drop down list on the left) and then click on **More Details** button. You will be redirected to a new window that allows you to search for transactions based on various criteria as shown below:

- Reference No.
- Beneficiary IBAN
- Beneficiary name
- Payment details
- Amount from
- Amount to

Once you filled in all the details, click on **Search** button.

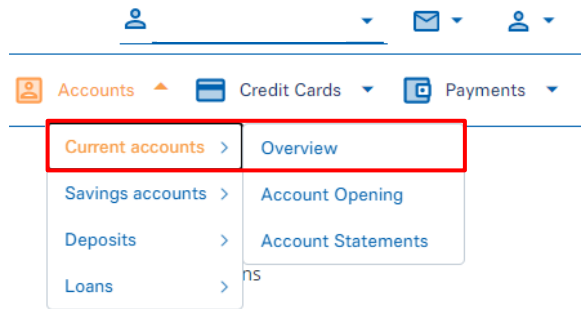
You can also extract the result of your search in PDF, CSV or MT940 format. Click on the arrow to open a drop down list that allows you to select the desired format.

This screenshot shows the 'Account Activity' search interface. It includes a table of filters: 'Account Status' (Active), 'Search for' (Please Select), 'Reference' (Reference), 'Beneficiary/ Payer' (Beneficiary/ Payer), 'Amount From' (Amount From), 'Debit/Credit' (All), 'Beneficiary/Payer IBAN' (Beneficiary/Payer IBAN), 'Payment Details' (Payment Details), and 'Amount To' (Amount To). At the bottom left, a 'PDF' button with a download icon is highlighted with a red box. At the bottom right, a 'Search' button is highlighted with a red box. Below the filters is a table header with columns: 'Value Date', 'Transaction Date', 'Description', 'Reference', and 'Amount'.

How to share an IBAN code

By accessing the “**Current and Savings Accounts > Overview**” menu, we can visualize all of the current accounts

The IBAN sharing facility grants you the permission to send this information via Email, without the manual type-in being necessary.



The screenshot displays the 'Current accounts' overview page. On the left, a 'Summary' section shows '2 Current accounts' with a donut chart indicating 0.06% and 99.94% availability, and 'Total Available RON'. Below this is an 'Account opening' tile with a shopping cart icon. The main content area shows two active accounts: one in RON and one in EUR, both with 'Available:' status and icons for email and download. Below these is an 'Inactive Accounts' section showing '0 Account(s)' and a 'View more details' link. On the right, a 'Today's account activity' section shows 'There are no transactions for the account selected.' and a 'View more details' link. At the bottom, there are four service tiles: 'Account Statement' (Download available statements), 'Accounts Ordering' (Assign personal ordering), 'Exchange Rate History' (Get Exchange Rate History), and a Euro symbol.



Accounts

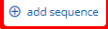

The screenshot shows the 'Accounts' interface. On the left, there's a 'Summary' section with a donut chart showing '0.06%' and '99.94%' for 'Total Available RON'. Below it is an 'Account opening' button. The main area is divided into three columns: 'Current accounts' (showing RON and EUR accounts), 'Inactive Accounts' (showing 0 accounts), and 'Today's account activity' (showing no transactions for the selected RON account). At the bottom, there are buttons for 'Account Statement', 'Accounts Ordering' (highlighted with a red box), and 'Exchange Rate History'.

Accounts Ordering

In the Accounts Ordering section you can define a sequence in which your accounts will be viewed in the application contextual menus.

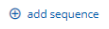
To access this functionality, click on the Accounts Ordering button, as shown in the left side picture.

Account Sequence Maintenance


| Sequence | Party Name | Account Number | Account Type | Net Balance |
|--|------------|----------------|--------------|-------------|
|  add sequence | | RO RON | Current | RON |
|  add sequence | | RO EUR | Current | EUR |

Click on **add sequence** button to define an account sequence.

Account Sequence Maintenance

| Sequence | Party Name | Account Number | Account Type | Net Balance |
|---|------------|----------------|--------------|-------------|
| <input data-bbox="7 1217 278 1255" type="text"/> | | RO RON | Current | RON |
|  add sequence | | RO EUR | Current | EUR |

Type in the sequence number for the respective account. Sequence order will be ascendingly set-up by the system.

- Click on  (save) icon to save the new account sequence.
- Click on **X** icon to cancel the operation.



Accounts

Summary

2 Current accounts

0.06%

99.94%

Total Available RON

Account opening

Open current or savings accounts

RO RON Available: RON

RO EUR Available: EUR

Inactive Accounts

0 Account(s)

View more details →

Today's account activity

RO RON

There are no transactions for the account selected.

View more details →

Account Statement

Download available statements for your accounts

Accounts Ordering

Assign personal ordering to your accounts.

Exchange Rate History

Get Exchange Rate History €

Exchange Rate History

The online banking application allows you to visualize the exchange rates for various currencies.

Click on **Exchange Rate History** and you will be redirected to a new page.

Select the desired currency and the date and the system will return the respective exchange rate history.

Exchange Rate History

Currency: ALL | Rate Type: ALL | Date: 11/20/20

| Currency | Pair | Rate Type | NBR Rate | Buy Rate | Sell Rate | Units | Sequence | Valid From |
|----------|------|-----------------|----------|----------|-----------|-------|----------|------------|
| CHF | RON | Exchange office | 4.4952 | 4.2884 | 4.6851 | 1 | 3 | 2020-11-20 |
| EUR | RON | Exchange office | 4.8321 | 4.695 | 4.965 | 1 | 3 | 2020-11-20 |
| GBP | RON | Exchange office | 5.3435 | 5.1315 | 5.5973 | 1 | 3 | 2020-11-20 |
| USD | RON | Exchange office | 4.1089 | 3.9063 | 4.2487 | 1 | 3 | 2020-11-20 |
| AUD | USD | Interbank | 0.7153 | 0.6639 | 0.7776 | 1 | 3 | 2020-11-20 |
| AUD | RON | Interbank | 2.9391 | 2.8139 | 3.0455 | 1 | 3 | 2020-11-20 |



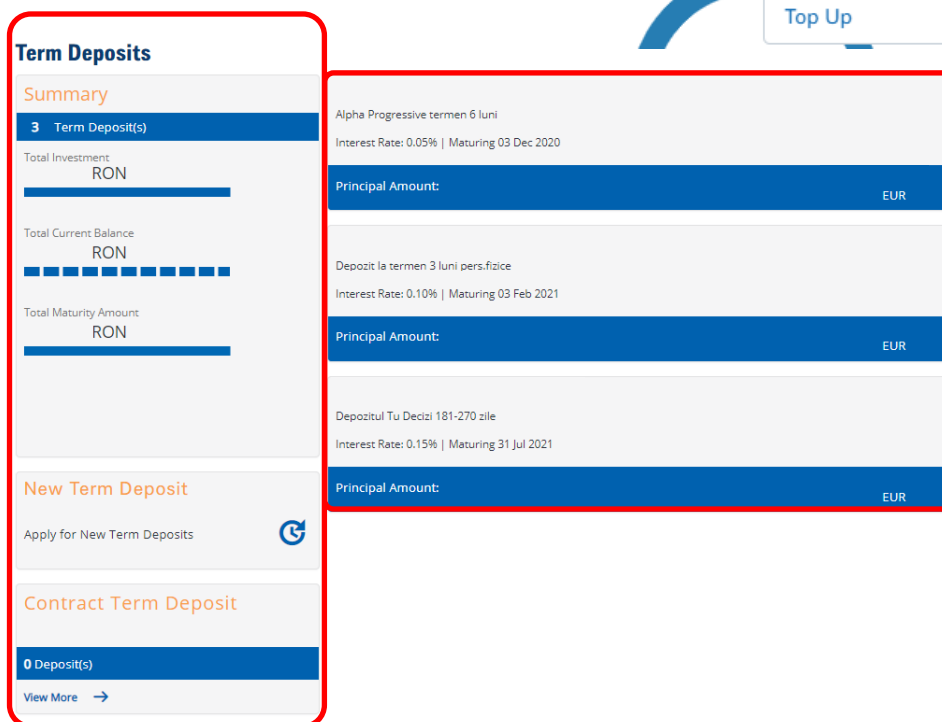
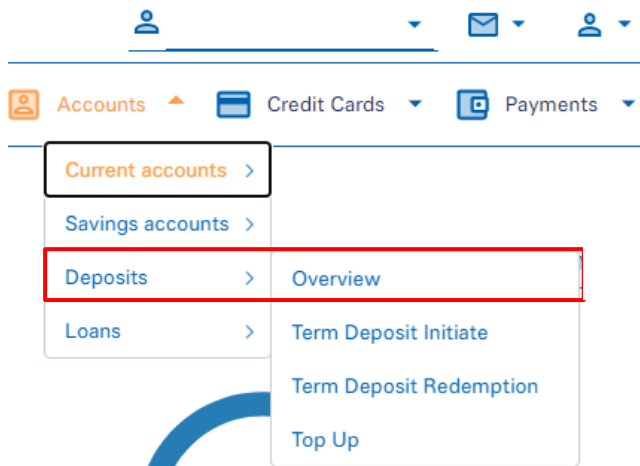
Accounts

Deposits

You can use the Deposits functionality to view existing deposits, open new deposits or redeem existing deposits.

In order to access the Deposits functionality, you have to click on the **Accounts->Deposits** option from the main page (see page 5 – Dashboard).

Click on the **Overview** button, you will be redirected to the following page:



Left side of the ribbon

Provides access to the following functionalities:

- A summary of the existing deposits (total investment, total current balance and total maturity amount)
- Open a **New Deposit**
- Have access to **Contract Term Deposit**

Right side of the ribbon

Lists all existing deposits with the following details:

- Owner (name/ surname)
- Deposit name/ description
- Deposit account number
- Interest rate
- Maturity date
- Principal Amount
- You can obtain additional details on each of the existing deposits by clicking on the respective card.



Accounts

How to open a new deposit

This online banking application provides functionalities that allows you to open new deposits without going to the Bank. In order to open a new deposit in the online banking application, click on the **New Term Deposit** button, under the **Term Deposits** section, as shown in the picture on the right.

Once you click on the **New Term Deposit** button, you will be redirected to a new page, that will allow you to open your new deposit:

Step 1: In order to initiate the opening of a new deposit, you have to provide the following information (select from drop-down list or fill-in manually):

- Select the Deposit type by clicking on the drop-down list from **Select Product**;
- Select the desired Currency for the new deposit and fill-in the deposit amount in the **Deposit Amount** section;

Term Deposits

Summary

3 Term Deposit(s)

Total Investment
RON

Total Current Balance
RON

Total Maturity Amount
RON

New Term Deposit

Apply for New Term Deposits

Deposit Details

| | |
|----------------------|--|
| Deposit Type | Term deposit - 3 months |
| Deposit Amount | EUR <input type="text"/> <small>Term deposit amount should be minimum 15 EUR</small> |
| Deposit Tenure | 0 Years 3 Months 0 Days |
| | Calculate Maturity |
| Select Account | RC EUR |
| | Balance : Branch : |
| Interest Rate Type | <input checked="" type="radio"/> Standard <input type="radio"/> Negotiated |
| Interest Rate | 0.1 |
| Maturity Instruction | Close on Maturity |
| Transfer Account | RC EUR |

Accept Terms and conditions.

- **Deposit Tenure** – it is automatically filled-in by the system, based on the type of deposit chosen (**Product**).
- If you click on **Calculate Maturity** you will be provided with the deposit value at the age of maturity (initial amount deposited plus the interest rate)
- Select the account that will be debited from **Select Account** drop-down list in order to see the available amount of money that can be used;
- Select the **Interest Rate Type**. You can select the standard rate or the Negotiated Rate (more details);
- Select the **Maturity instruction**, respectively what should the Bank do when the deposit reaches maturity. Available options are: **Close on Maturity, Renew Principal and Profit and Renew Principal and Pay out the Profit**.
- Select the account in which the deposit should be transferred upon its maturity from **Transfer Account**
- Check the **Access Terms and Conditions** box;
- Click on **Initiate** button.



Accounts

How to open a new deposit (continued)

Step 2: After you click on the Create button (previous page), you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the new deposit opening.

Please read carefully all the details of your new deposit in order to ensure that data is accurate.

- If you need to make changes to your new deposit, click on the **Back** button
- If you want to stop the creation of a new deposit, click on the **Cancel** button
- If you want to continue, click on the **Confirm** button.

Once you have clicked the **Confirm** button, you will be redirected to a validation page.

Review

Deposit Details

| | | |
|----------------------|--------------------------------------|-----|
| Source Account | RO | EUR |
| Branch | | |
| Term Deposit Product | Depozit la termen 3 luni pers.fizice | |
| Deposit Amount | EUR | |
| Tenure | 0 Years 3 Months 0 Days | |
| Maturity Amount | EUR | |
| Interest Rate Type | STANDARD | |
| Interest Rate | | |
| Reference | | |

Maturity Details

| | | |
|----------------------|-------------------|-----|
| Maturity Instruction | Close on Maturity | |
| Transfer Account | RO | EUR |

Accept Terms and conditions.

Security Code

| | | |
|----------------------|--------------------------------------|-----|
| Deposit Details | | |
| Source Account | RO | EUR |
| Branch | | |
| Term Deposit Product | Depozit la termen 3 luni pers.fizice | |
| Deposit Amount | EUR | |
| Tenure | 0 Years 3 Months 0 Days | |
| Maturity Amount | EUR | |
| Interest Rate Type | STANDARD | |
| Interest Rate | | |
| Maturity Details | | |
| Maturity Instruction | Close on Maturity | |
| Transfer Account | RO | EUR |

Please enter the 6-digit OTP code generated by your security device.

Security Code

Step 3: Enter the security code in order to finalize the operation. The code is generated by the security device (token) that you have received from the Bank or by Alpha Safe Access mobile application.

- If you want to stop the creation of new account, click on the **Back** button
- If you want to continue and finalize the opening of a new account, click on the **Submit** button.

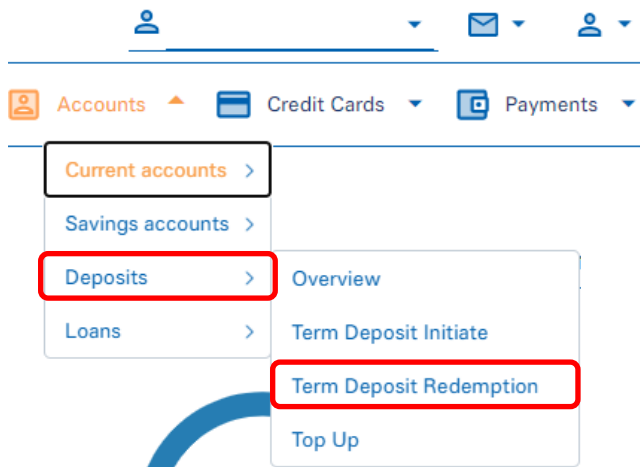


Accounts

How to redeem a deposit

The online banking application offers you a functionality that allows you to redeem one of your deposits. Redemption can be initiated at any time before the deposit reach its maturity. In order to redeem a deposit you have to select from the application's welcome screen the **Accounts** module, select **Deposits** and click on **Redemption**, as shown in the picture from the right.

Once you click on the **Redemption** button, you will be redirected to a new page, that will allow you to redeem a deposit (see below):



Redemption Details

Select Account Balance: EUR

Redeemable Amount EUR

Payout Details

Transfer Account RO EUR

Disclaimer

Step 1: In order to initiate the redemption of an deposit, you have to provide the following information (select from drop-down list):

- Select the deposit that you wish to redeem from **Select Account** drop down list.
- Select the account where you want to transfer the amount of money from the deposit using the **Transfer Account** drop down list.
- Press the **Redeem** button.

Step 2: After you click on the **Redeem** button (previous page), you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided in order to redeem the selected deposit

- If you need to make changes at the options you selected, click on the **Back** button
- If you want to stop the operation, click on the **Cancel** button

Review

TD Account Number

Redeemable Amount EUR

Transfer Account RO EUR



After clicking on **Confirm** the transaction will be sent for approval!
Term deposit redemption is available every working day from 7:00 a.m. to 7:00 p.m.



Accounts

How to redeem a deposit (continued)

Security Code

Detalii lichidare

TD Account Number

Redeemable Amount EUR

Transfer Account RO EUR

Please enter the 6-digit OTP code generated by your security device.

Security Code

Submit

Step 3: After you click on the Confirm button, you will be redirected to a new page where you will be asked to enter the security code in order to finalize the operation. The code is generated by the security device (token) that you have received from the Bank, or by Alpha Safe Access mobile application.

If you want to stop the redemption of your deposit, click on the **Back** button

If you want to continue and finalize the operation, click on the **Submit** button.

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement.

Click **Ok** to continue and to return to the main page.



Your Term Deposit redemption is successful!

Internal Reference number

e-Receipt

Review

| | | |
|-------------------|-----|-----|
| TD Account Number | | |
| Redeemable Amount | EUR | |
| Transfer Account | RO | EUR |

Ok



*After clicking on Confirm the transaction will be sent for processing!
Term deposit redemption is available every working day from 7:00 a.m. to 7:00 p.m.*

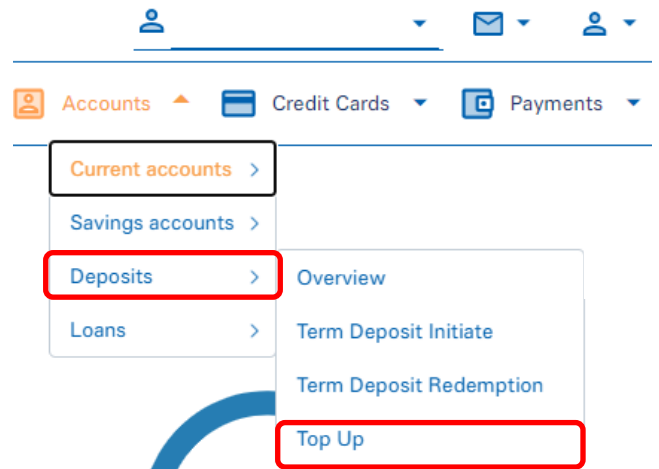


Top Up option for deposits

How to supplement the principal of a deposit

Increasing the value of a deposit is possible by accessing the menu **Deposit > Supplementary deposit**.

This facility allows the value of an existing deposit to be increased, which allows the principal to be supplemented.



Top Up

Select Account ▼

Balance : EUR

Current Balance EUR

Top Up Amount

Calculate Maturity

Source Account ▼



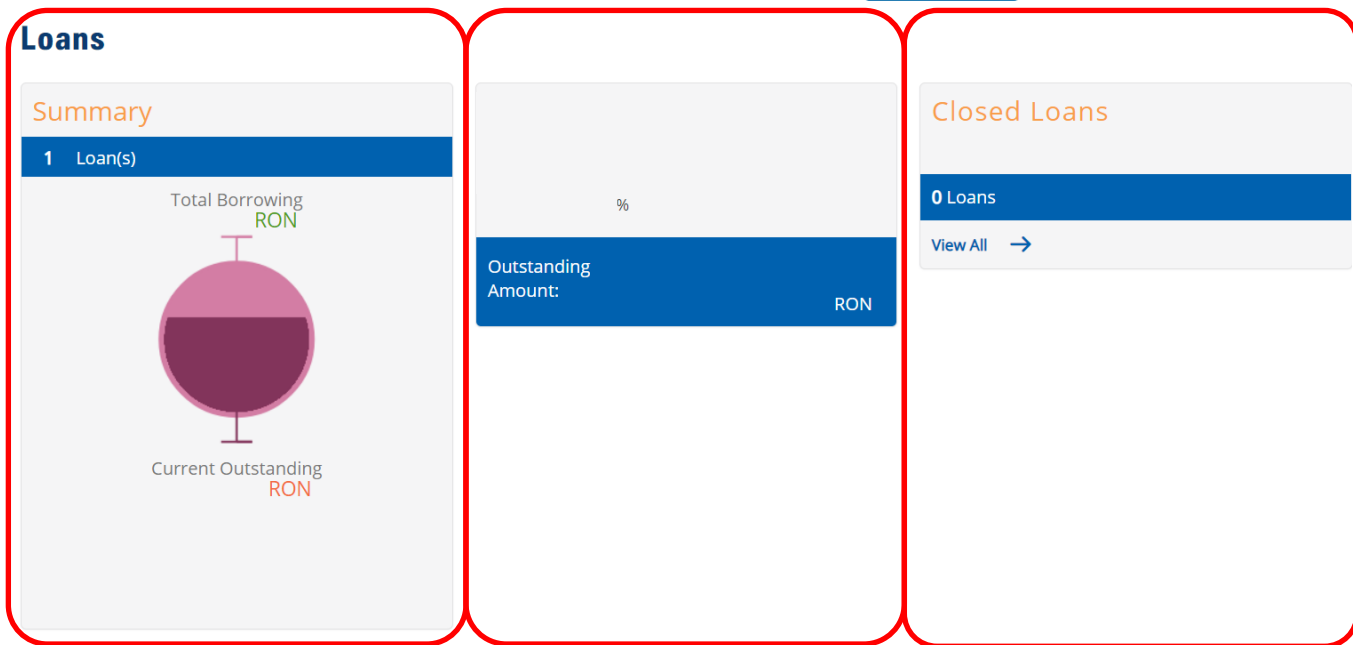
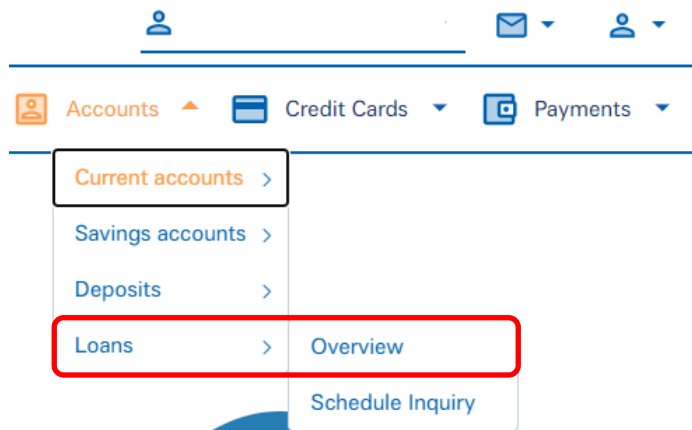
Accounts

Loans

You can use the Loans functionality to view existing and/ or closed loans contracted with the Bank.

In order to access the Loans functionality, you have to click on the **Accounts-> Loans** option from the main page (see page 5 – Dashboard).

Click on the **Overview** button, you will be redirected to the following page:



Left side ribbon

Provides access to the following functionalities:

- A graphical summary of the existing loans, in terms of total borrowing and current outstanding amounts)

Middle ribbon

The middle ribbon depicts a graphical summary (cards) of each of your loan accounts, including the account holder, loan name/ description, account number, interest rate and the outstanding amount.

You can obtain additional details on each of the existing loans by clicking on the respective card.

Right side ribbon

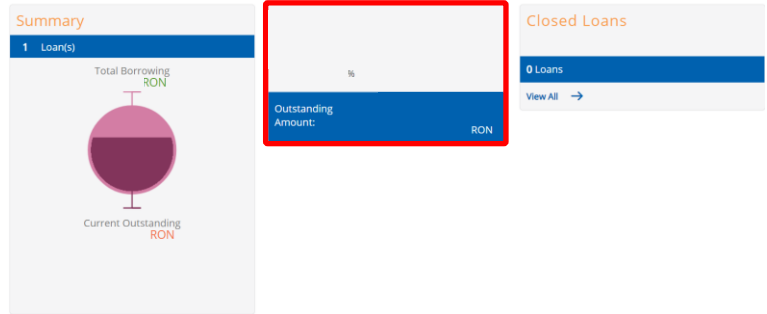
The right side ribbon provides a summary of your closed loans. If there are any closed loans that you previously contracted with the Bank, you can see them in this section. If there are more then click on **View All** button and you will be redirected to a page that depicts all these former loans.

How to see details about your loans

After you accessed the Loans functionality of the application (**Accounts-> Loans** option as shown in the previous page), in the middle ribbon of the page click on the loan account of which details you are interested in, as shown in the right hand picture.

You will be redirected to the next page, that will display all the details related to you loan.

Loans



Loan Details



Account Details

| | |
|----------------------|-------------|
| Customer ID | |
| Opening Date | 13 Jul 2018 |
| Maturity Date | 30 Apr 2045 |
| Disbursement Date | 13 Jul 2018 |
| Status | Active |
| Actual Interest Rate | % |
| Base Interest Rate | % |
| Interest Margin | % |
| Branch | |
| Loan Type | |
| Loan Category | |

Loan Amounts Details

| | |
|--------------------------|-----|
| Amount Financed | RON |
| Total Amount Disbursed | RON |
| Amount Re-paid Till Date | RON |
| Outstanding Amount | RON |

Repayment details

| | |
|----------------------|---------|
| Interest Frequency | Monthly |
| Principal Frequency | Monthly |
| Late Payment Penalty | % |
| Prepayment Penalty | % |

Installments details

| | |
|-------------------------|--------------------|
| Loan Tenure | 321 months 17 days |
| Total Installments | 322 |
| Remaining Installments | 294 |
| Next Installment Date | 30 Nov 2020 |
| Next Installment Amount | RON |

Overdue amounts details

| | |
|----------------------|-----|
| Overdue amount | RON |
| Late Payment Charges | RON |

Loan details

In this page you can see the following details related to your loan:

Account Details

- Customer ID
- Opening Date
- Maturity Date
- Disbursement Date
- Status
- Actual Interest Rate
- Base Interest Rate
- Interest Margin
- Branch
- Loan Type
- Loan Category

Loan Amounts Details

- Amount Financed
- Total Amount Disbursed
- Amount Re-paid Till Date
- Outstanding amount

Repayment details

- Interest Frequency
- Principal Frequency
- Late Payment Penalty
- Prepayment Penalty

Installments

- Loan Tenure
- Total Installments
- Remaining installments
- Next Instalment Date
- Next Instalment Amount

Overdue Amount Details

- Overdue amount
- Late Payment Charges



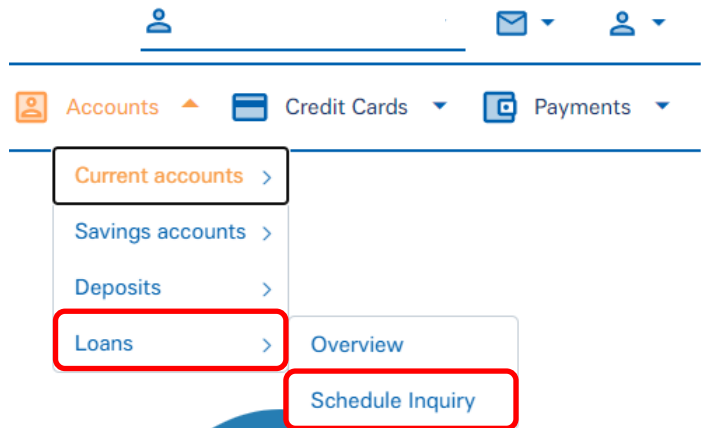


Accounts

Perform an inquiry with respect to your disbursement scheduler

The online banking application provides you a functionality that allows to perform an inquiry with respect to your loan. Click on the **Accounts** -> **Loans** and select **Schedule Inquiry** option.

You will be redirected to the following page:



Schedule Inquiry

Select Account

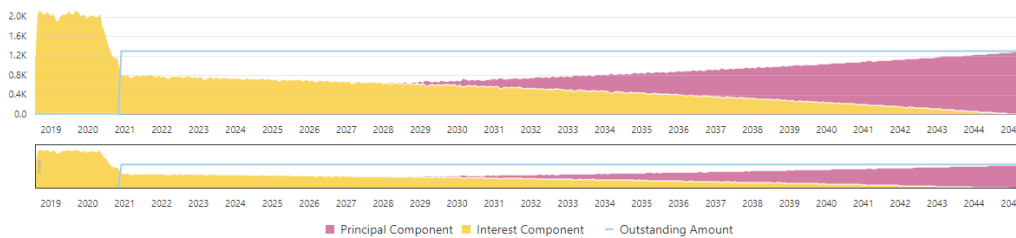
First Installment Date 30 Jul 2018

Last Installment Date 30 Apr 2045

Total Installments 322

Installments Paid 28

Amount Paid Till Date RON



Schedule Inquiry

- Select the loan account for which you want to perform the inquiry from **Select Account** drop down list, as shown above;
- The system will return the following details regarding your loan: **First Installment Date, Last Installment Date, (number of) Total Installments, (number of) Installments Paid, Amount Paid Till Date;**
- In addition, the system will also display a graphical representation of your loan installment, separating the principal from the interest, as shown in the picture above.



The Schedule Inquiry functionality can also be accessed by clicking on the Schedule button, which is displayed in the right lower side of the Loan Details page (see previous page).



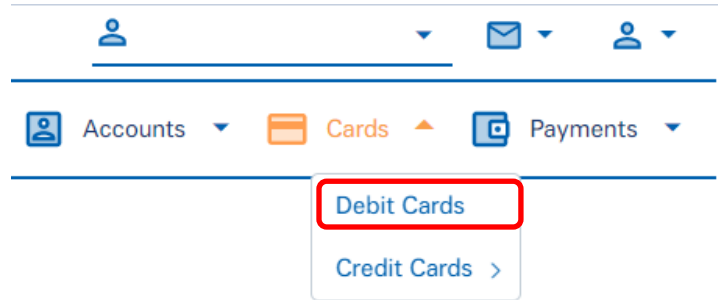
Cards

Debit cards – general overview

The Debit Cards module allows you to view various details regarding the debit cards contracted with the Bank and to initiate various actions for their administration.

To access the Debit Cards module, you need to tap on **Cards-> Debit Cards**

After clicking on the Debit Cards button, you will be redirected to the next page:



Debit Cards

| | | |
|---|--|---|
| <p>NEGOITA ADRIAN TEODOR</p> <p>VISA ELECTRON 4670940*****7006</p> | <p>NEGOITA ADRIAN TEODOR</p> <p>VISA CLASSIC 4670950*****8006</p> | <p>TEST 1 VISA</p> <p>VISA ELECTRON 4670940*****4025</p> |
| Available: 1,292.98 RON | Available: 1,292.98 RON | Available: 46,509.52 EUR |

By accessing the card, you will be redirected to the following menu:

In this menu, you can initiate the following actions:

- **Activate the card**

Through this new functionality available in Online Banking, customers can activate their cards, similar to their activation at ATM / MFM terminals.

- **PIN reissue (with delivery only in the unit)**

By this functionality, customers can reissue their PIN code related to the card.

ATTENTION: PINs reissued through Online Banking are NOT sent by SMS, but only by letter in ABR units.

- **Card reissue (with delivery only in the unit)**

With this Online Banking functionality, customers can reissue their cards.

- **Pending transactions (information on transactions not yet settled)**

In this menu, customers can view authorized and not yet settled transactions.

Debit Card Details

| | |
|------------------------|---|
| Customer Name | NEGOITA ADRIAN TEODOR |
| Card Number | 4670940*****7006 |
| Card Type | VISA ELECTRON |
| IBAN | RO47BUCU1291037990638RON |
| Nickname of Account | |
| Valid Through | Jul 2023 |
| Status | Active |
| Block all Transactions | <input type="radio"/> Yes <input checked="" type="radio"/> No |

- [← Back](#)
- [Activate card](#)
- [PIN reissue in branch](#)
- [Card reissue](#)
- [Modify limits](#)
- [Pending Transactions](#)



Cards

Debit cards – actions

• Card lock when trading

With this function, **cardholders can block** their card from trading, regardless of the type of transaction (POS, ATM cash withdrawal, online, etc.).

Keep in mind that this feature impacts the transactions to be made, not those already made.

In order to complete any of the actions described above, it is necessary to confirm it by entering the OTP code.

Debit Card Details

| | |
|------------------------|---|
| Customer Name | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX |
| Card Number | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX |
| Card Type | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX |
| IBAN | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX |
| Nickname of Account | XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX |
| Valid Through | Nov 2028 |
| Status | Active |
| Block all Transactions | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |

• Change daily trading limits

In this menu, customers can change the following types of daily card transaction limits (including wallet usage): POS, online and cash withdrawals. They can also block certain types of transactions, as pictured above.

The maximum values allowed for changing daily limits through Alpha Online Banking are as follows:

Maximum daily limit for merchants: 25,000.00 lei.

Maximum daily online limit: 25,000.00 lei.

Maximum daily limit for cash withdrawals: 15,000.00 lei.

Modify Limits

| | |
|--------------------------------|---|
| Limit Type | Select Limit Type |
| Block Online Transactions | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Block POS Transactions | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Block Contactless Transactions | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Block ATM Transactions | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |

Disclaimer



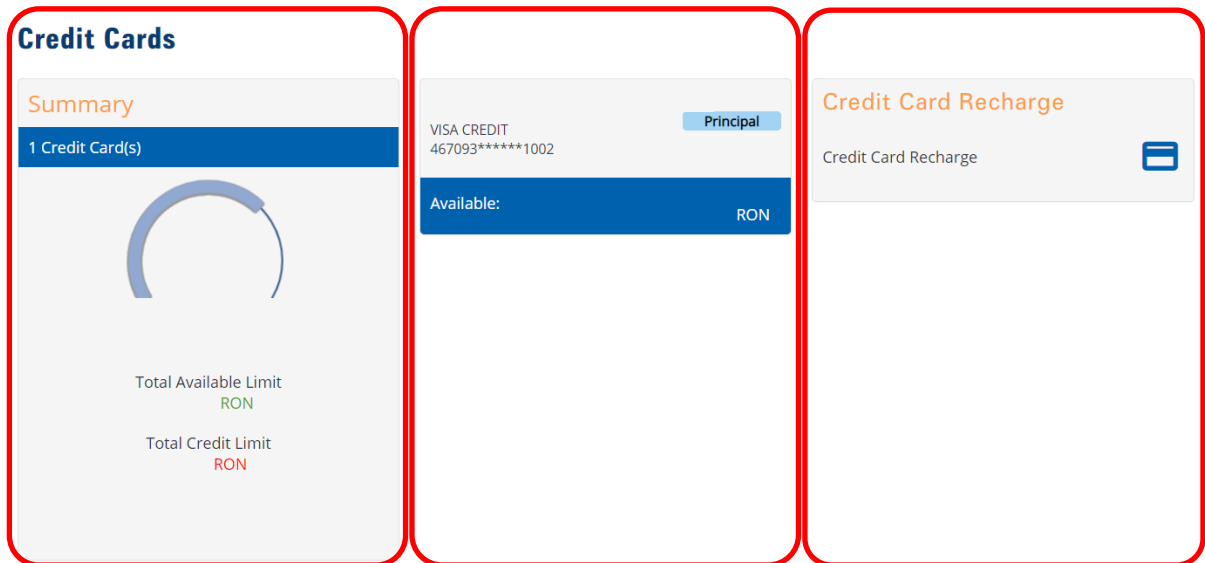
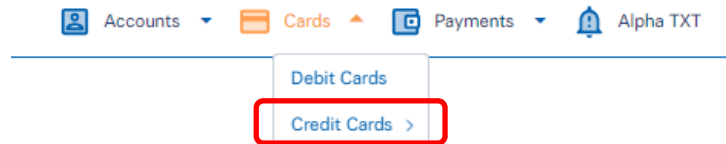
Cards

Credit Cards overview

The Credit Cards module allows you to view various details regarding the credit cards you contracted with the Bank and also perform credit card recharge.

In order to access the Credit Cards module, you have to click on the **Credit Cards** -> **Overview** option from the main page (see page 5 – Dashboard-Welcome Page).

Once you click on the **Overview** button, you will be redirected to the following page:



Left side ribbon

In the left side ribbon you can view the number of your active credit cards, the **Total Available Limit** (the available amount of money that you can use at the moment of inquiry) and the **Total Credit Limit** (the total amount of credit contracted with the Bank).

Middle ribbon

The middle ribbon depicts a graphical summary (cards) of each of your credit card accounts, including the account holder, credit card name / description, account number and the available amount of money on the credit card.

You can obtain additional details on each of the existing credit cards by clicking on the respective card.

Right side ribbon

In the right part of the screen you can access Credit Card Recharge menu which allows you to reimburse amounts of money on your credit card or other persons credit card accounts.



If you don't have any credit cards with the Bank then the application will show an information message notifying that there is nothing to be displayed.



Cards

How to view details regarding your credit card(s)

In order to see more details regarding your credit card you must click on the credit card ribbon, as shown in the right hand picture.

Once you click on the desired credit card, you will be redirected to a new page, as shown below. In this page you can review the following details regarding your credit card account:

Credit Cards

The screenshot shows a 'Credit Cards' section with a 'Summary' tab. A card is listed with the following details: VISA CREDIT, 467093*****1002, and 'Available: RON'. A red box highlights this card. To the right, there is a 'Credit Card Recharge' link and a hamburger menu icon.

Credit Card Details

- Customer name
- Card number
- Card type
- Credit limit
- Utilized amount
- Last payment date
- Next minimum payment
- Overdue amount
- Last statement balance
- Last statement date
- Current balance
- Last payment amount

| | |
|------------------------|-----------------|
| Customer Name | |
| Card Number | 467093*****1002 |
| Card Type | VISA CREDIT |
| Credit Limit | RON |
| Utilized Amount | RON |
| Last recharge date | 05 Aug 2020 |
| Next Minimum Payment | RON |
| Overdue Amount | RON |
| Last Statement Balance | RON |
| Last Statement Date | 20 Jul 2020 |
| Current Balance | RON |
| Last payment amount | RON |



Click on **Pay** button to recharge your credit card.



Cards

How to recharge your own credit card(s)

The online banking application offers you a functionality that allows you to recharge your credit cards (i.e. reimburse the Bank with the amounts of money that you used from your credit card).

This functionality is available from the credit cards overview module by clicking on the Credit Cards Recharge card on the right side of the page. Once you click on this button, you will be redirected to a new page (**Credit Card Recharge** page) as shown below:

Credit Cards

Summary
1 Credit Card(s)

Total Available Limit
RON

Total Credit Limit
RON

VISA CREDIT
467093****1002

Available:
RON

Credit Card Recharge

Credit Card Recharge

Recharge Type: **Own Credit Card** / Other Credit Card

Credit Card No.: Please Select

Credit Card Type: Credit Card Type

Name: Name

Beneficiary SSN: Beneficiary SSN

Amount: Amount

Transfer When: **Now**

Payment Details: Payment Details
80 Characters Left

Cancel / **Pay**

Step 1: In order to perform a recharge on behalf of one of your credit cards you have to select/ fill-in the following information:

- **Recharge Type:** select “Own Credit Card”
- **Credit Card No.:** select the credit card for which you want to make a recharge;
- **Source Account:** select the account from which the money will be transferred;
- **Amount:** fill-in the amount of money that you want to reimburse;
- **Payment Details:** fill-in the payment details (e.g. credit card recharge for month year)
- Click on **Pay** button



*In the **Payment Details** field there is a limit of 80 characters that can be input. The system will display the number of remaining characters as you are filling in the text.*



Cards

How to recharge your own credit card(s) (continued)

Step 2:

After you click on the **Pay** button (previous page), you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the invoice payment.

Credit Card Recharge

Review

| | | |
|------------------|-----------------|------|
| Credit Card No. | 467093*****1002 | |
| Credit Card Type | VISA CREDIT | |
| Name | | |
| Beneficiary SSN | | |
| Source Account | RO | RO01 |
| Amount | RON | |
| Transfer When | 24 Nov 2020 | |
| Payment Details | | |

I want to authorize the transaction online in Alpha Safe Access 2.0

I want to authorize the transaction offline with Alpha Safe Access 2.0

The Online transaction authorization



Select the option “**I want to authorize the transaction online**” in order to finalize the operation initiated in Alpha Online Banking.

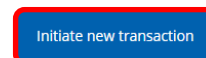
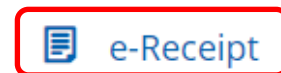
You will receive a push notification in the “software token” **Alpha Safe Access 2.0**. in order to finalize the transaction confirmation process

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .



Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement.

Internal Reference number



Please read carefully all the details of the invoice that needs to be paid in order to ensure that data is accurate.

If you want to cancel the payment authorization process, press the “**Cancel**” button

If you want to continue with the payment, press the “**Confirm**” button



Cards

- How to recharge your own credit card(s) (continued)

The offline transaction authorization

Select the option “**I want to authorize the transaction offline**” in order to finalize the operation initiated in Alpha Online Banking.

It is necessary to scan the **QR Code** using the “software token” **Alpha Safe Access 2.0** in order to generate the **security code** required in the transaction confirmation process. After you have pressed the **Confirm** button in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement.

Please scan the below QR code and then enter the generated code by Alpha Safe Access 2.0 application for this transaction.

Security Code



Submit

Step 3:

- If you want to stop the payment process, click on the **Back** button;
- If you want to finalize the payment, click on the **Confirm** button.



Internal Reference number

e-Receipt

Initiate new transaction



The verification code must be of 6 characters (as provided by the security token). Click on the icon to visualize the security code.

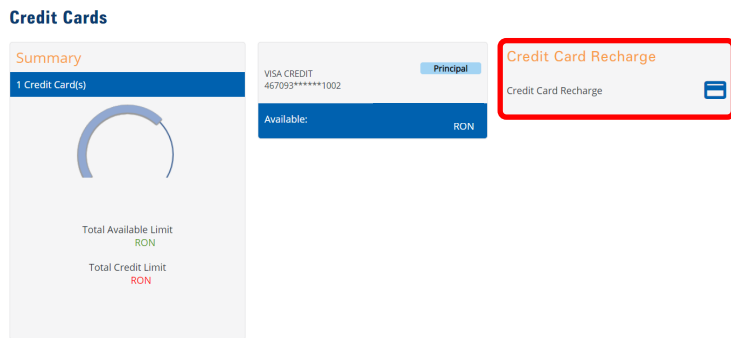


Cards

How to recharge the credit card(s) of someone else

The online banking application offers you a functionality that allows you to perform payments to recharge the credit cards of someone else.

This functionality is available from the credit cards overview module by clicking on the Credit Cards Recharge card on the right side of the page. Once you click on this button, you will be redirected to a new page (**Credit Card Recharge** page) as shown below:



Step 1: In order to perform a recharge on behalf of someone else credit card you have to select/ fill-in the following information:

- **Recharge Type:** select “Other Credit Card”
- **Credit Card No.:** fill-in credit card number for which you want to make a recharge;

Credit Card Recharge

- **Name:** Fill-in the name of the credit card holder
- **Beneficiary FIC/SSN:** Fill-in the beneficiary social security number (“CNP”) or the fiscal identification code (“cod fiscal”)
- **Amount:** fill-in the amount of money that you want to reimburse;
- **Payment Details:** fill-in the payment details (e.g. credit card recharge for month, year)
- Click on **Pay** button

i In the **Payment Details** field there is a limit of 80 characters that can be input. The system will display the number of remaining characters as you are filling in the text.



Cards

How to recharge the credit card(s) of someone else (continued)

Credit Card Recharge

Review

| | | |
|------------------|-----------------|------|
| Credit Card No. | 467093*****1002 | |
| Credit Card Type | VISA CREDIT | |
| Name | | |
| Beneficiary SSN | | |
| Source Account | RO | RO01 |
| Amount | 1 RON | |
| Transfer When | 4 Nov 2020 | |
| Payment Details | test | |

- I want to authorize the t n online in Alpha Safe Access 2.0
- I want to authorize the transaction offline with Alpha Safe Access 2.0

The Online transaction authorization

Select the option “**I want to authorize the transaction online**” in order to finalize the operation initiated in Alpha Online Banking.

You will receive a push notification in the “software token” **Alpha Safe Access 2.0**. in order to finalize the transaction confirmation process

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement

Step 2:

After you click on the **Pay** button (previous page), you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the invoice payment.

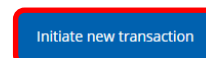
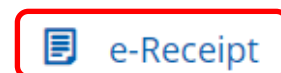
Please read carefully all the details of the invoice that needs to be paid in order to ensure that data is accurate.

If you want to cancel the payment authorization process, press the “**Cancel**” button.

If you want to continue with the payment, press the “**Confirm**” button



Internal Reference number





Cards

- **How to recharge the credit card(s) of someone else (continued)**

The offline transaction authorization

Select the option “**I want to authorize the transaction offline**” in order to finalize the operation initiated in Alpha Online Banking.

It is necessary to scan the **QR Code** using the “software token” **Alpha Safe Access 2.0**. in order to generate the **security code** required in the transaction confirmation process.

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement

Please scan the below QR code and then enter the generated code by Alpha Safe Access 2.0 application for this transaction.

Security Code



Submit

Step 3:

- If you want to stop the payment process, click on the **Back** button;
- If you want to finalize the payment, click on the **Confirm** button.



Internal Reference number

e-Receipt

Initiate new transaction



The verification code must be of 6 characters (as provided by the security token). Click on the icon to visualize the security code.



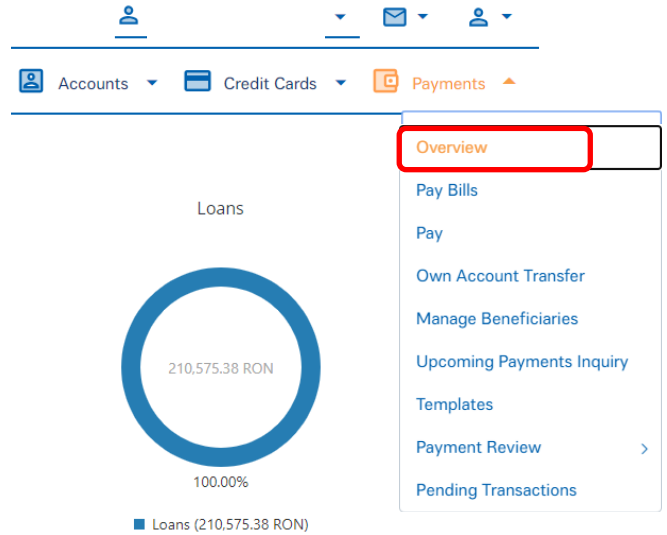
Payments

Payments overview

The Payments module of the online banking application allows you to manage various aspects with respect to your payments, payees and money transfer.

In order to access the **Payments** module, you have to click on the **Payments** -> **Overview** option from the main page (see page 5 – Dashboard-Welcome Page).

Once you click on the **Overview** button, you will be redirected to the following page:



Payments

Upcoming Payments

No Upcoming Payments

Pay Bills

Pay

Own Account Transfer

View Templates

View More (7)

Left side of the ribbon

In the left side ribbon you can view what are your Upcoming Payments (if you previously defined them in the planned payments).

Right side of the ribbon

The right side ribbon depicts a summary of operations that you can perform in the Payments module as follows:

- Pay Bills
- Pay
- Own Account Transfer
- View Templates



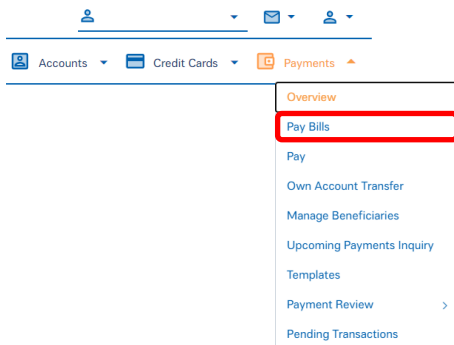
Payments

How to pay an invoice (internal supplier that has an ABR account)

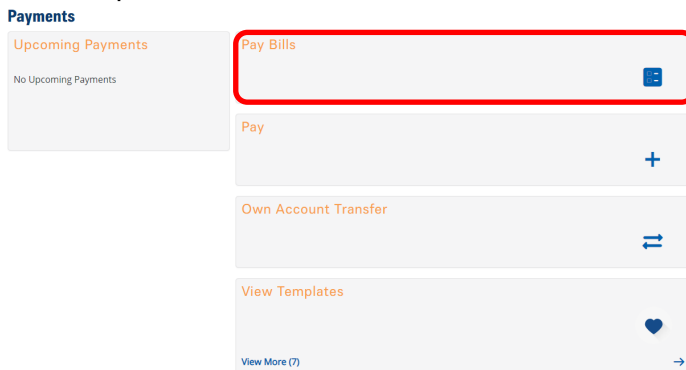
You can pay your invoices using the online banking application.

This functionality can be accessed **1)** from the application main window (Payments -> Pay Bills) or **2)** from the Payment dashboard page (right side, Pay Bills).

Option 1



Option 2



Regardless of where you access this functionality you will be redirected to the following page:

Step 1: In order to initiate the payment of an invoice, you have to provide the following information (select from drop-down list or fill-in manually):

- Select the **Category** of services (e.g: Natural gas);
- Select the **Provider/** Beneficiary of payment;
- Fill-in the amount of money that need to be paid in the **Amount** field;
- Select the account from which the payment will be made of, from the **Ordering account** drop down list;
- Fill-in the name from the invoice (Payer) that instructs the payment in **Client Name** field.
- Fill-in the **Subscriber Code**;
- Fill-in the **Bill number** (invoice);
- Optional, you can fill-in the field Payment details with more details;
- After you the form is complete, press the **Initiate** button.



Click on **Cut-off-Times** to view payment terms and banking hours for transaction processing.



Payments

How to pay an invoice (continued)

Step 2:

After you click on the **Pay** button (previous page), you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the invoice payment.

Review

| | | |
|------------------|-----|-----|
| Category | | |
| Provider | | |
| Amount | RON | |
| Subscriber name | | |
| Client code | | |
| Bill number | | |
| Ordering account | RO | RON |
| Note | | |

I want to authorize the transaction online in Alpha Safe Access 2.0

I want to authorize the transaction offline with Alpha Safe Access 2.0

Please read carefully all the details of the invoice that needs to be paid in order to ensure that data is accurate.

If you want to cancel the invoice payment authorization process, press the **“Back”** button

If you want to continue with the invoice payment, press the **“Confirm”** button



The Online transaction authorization

Select the option **“I want to authorize the transaction online”** in order to finalize the operation initiated in Alpha Online Banking.

When the loading icon appears on the screen, you will receive a push notification in the **“software token” Alpha Safe Access 2.0**, and you will have to press the notification in order to finalize the transaction confirmation process.

If you do not have the notifications for Alpha Safe Access 2.0 allowed, when the loading icon appears in the Alpha Online Banking screen, you have to access the Alpha Safe Access 2.0 application on your mobile phone in order to confirm the transaction.

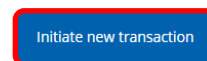
After you have logged in the Alpha Safe Access 2.0 application, you have to select **“Transactions”** and to press the **Confirm button** in the token. You will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement



Your RCS / RDS bill for RON has been paid.

Internal Reference number





Payments

- How to pay an invoice (continued)

The offline transaction authorization

Select the option “**I want to authorize the transaction offline**” in order to finalize the operation initiated in Alpha Online Banking.

It is necessary to scan the **QR Code** using the “software token” **Alpha Safe Access 2.0**. in order to generate the **security code** required in the transaction confirmation process.

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement

Please scan the below QR code and then enter the generated code by Alpha Safe Access 2.0 application for this transaction.

Security Code



Submit

Step 3:

- If you want to stop the payment process, click on the **Back** button;
- If you want to finalize the payment, click on the **Confirm** button.



Your bill for RON has been paid.

Internal Reference number

e-Receipt



Initiate new transaction




The verification code must be of 6 characters (as provided by the security token). Click on the icon to visualize the security code.




Payments

← ☰  

Pay Bills

Category 

Provider 

Scan barcode

How to pay an invoice by scanning the bar code (available only on mobile devices)

Note: This action is only available only to internal suppliers that have an ABR account

Step 1:

In order to initiate the payment of an invoice, you have to provide the following information (select from drop-down list or fill-in manually):

- Select the **Category** of services (e.g: Telecom);
- Select the **Provider**/ Beneficiary of payment;
- Press on “Scan Barcode”

Step 2:

After you click on the **Pay** button (previous page), you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the invoice payment.

Please read carefully all the details of the invoice that needs to be paid in order to ensure that data is accurate.

If you need to make changes to your payment or you don't wish to make the payment any more, click on the **Cancel** button.

If you want to continue with the payment, click on the **Confirm** button.

- Select the account from which the payment will be made of, from the **Pay From** drop down list;
- Fill-in the name from the invoice (Supplier) that instructs the payment in **Client Name** field.
- The **Client Code** will be filled automatically
- The **Bill number** (invoice) will be filled automatically
- Optional, you can fill-in the field **Note** with more details;
- After all details were selected/ filled in and the form is complete, click on the **Pay** button.

Step 3:

After you click on the **Confirm** button, you will be redirected to a new page where you will receive the confirmation screen for the transaction that you initiated.



Payments

How to pay an invoice (continued)

Step 2:

After you click on the **Pay** button (previous page), you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the invoice payment.

Review

| | | |
|------------------|-----|-----|
| Category | | |
| Provider | | |
| Amount | RON | |
| Subscriber name | | |
| Client code | | |
| Bill number | | |
| Ordering account | RO | RON |
| Note | | |

I want to authorize the transaction online in Alpha Safe Access 2.0

I want to authorize the transaction offline with Alpha Safe Access 2.0

Please read carefully all the details of the invoice that needs to be paid in order to ensure that data is accurate.

If you want to cancel the invoice payment authorization process, press the **“Back”** button

If you want to continue with the invoice payment, press the **“Confirm”** button



The Online transaction authorization

Select the option **“I want to authorize the transaction online”** in order to finalize the operation initiated in Alpha Online Banking.

When the loading icon appears on the screen, you will receive a push notification in the **“software token” Alpha Safe Access 2.0**, and you will have to press the notification in order to finalize the transaction confirmation process.

If you do not have the notifications for Alpha Safe Access 2.0 allowed, when the loading icon appears in the Alpha Online Banking screen, you have to access the Alpha Safe Access 2.0 application on your mobile phone in order to confirm the transaction.

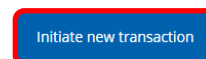
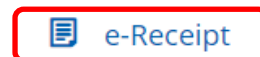
After you have logged in the Alpha Safe Access 2.0 application, you have to select **“Transactions”** and to press the **Confirm button** in the token. You will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement



Your RCS / RDS bill for RON has been paid.

Internal Reference number





Payments

- How to pay an invoice (continued)

The offline transaction authorization

Select the option “**I want to authorize the transaction offline**” in order to finalize the operation initiated in Alpha Online Banking.

It is necessary to scan the **QR Code** using the “software token” **Alpha Safe Access 2.0**. in order to generate the **security code** required in the transaction confirmation process.

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement

Please scan the below QR code and then enter the generated code by Alpha Safe Access 2.0 application for this transaction.

Security Code



Submit

Step 3:

- If you want to stop the payment process, click on the **Back** button;
- If you want to finalize the payment, click on the **Confirm** button.



Your bill for RON has been paid.

Internal Reference number

e-Receipt

Initiate new transaction



The verification code must be of 6 characters (as provided by the security token). Click on the icon to visualize the security code.



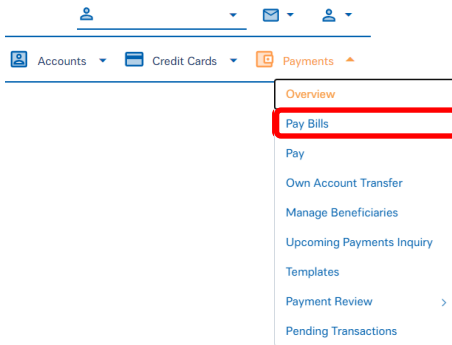
Payments

How to pay an invoice (external supplier that does not have an ABR account)

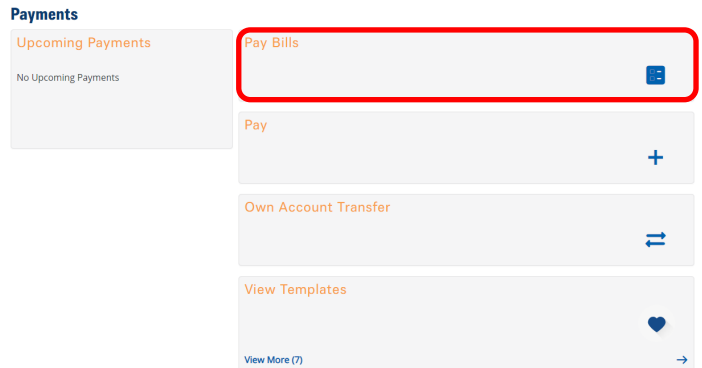
You can pay your invoices using the online banking application.

This functionality can be accessed **1)** from the application main window (Payments -> Pay Bills) or **2)** from the Payment dashboard page (right side ribbon, Pay Bills).

Option 1



Option 2



Regardless of where you access this functionality you will be redirected to the following page:

Step 1: In order to initiate the payment of an invoice, you have to provide the following information (select from drop-down list or fill-in manually):

- Select the **Category** of services (e.g: Telecom);
- Select the **Provider** / Beneficiary of payment;
- Fill-in the amount of money that needs to be paid in the **Amount** field;
- Select the account from which the payment will be made of, from the **Ordering account** drop down list;
- Fill-in the **Customer Code**.
- Select the supplier **Bank** where you want to make the payment;
- Select the moment when the payment will be instructed: **Pay Now** or **Pay Later**;
- Fill-in the **Contract Number**;
- Select the **Bill Date** by clicking on the calendar icon;
- Fill-in the **Bill (invoice) Number**;
- Optional, you can fill-in the field **Payment details** with more details;
- After you the form is complete, press the **Initiate** button.



Payments

How to pay an invoice (continued)

Step 2:

After you click on the **Pay** button (previous page), you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the invoice payment.

Review

| | | |
|------------------------------|-----|-----|
| Category | | |
| Provider | | |
| Amount | RON | |
| Ordering account | RC | RON |
| Customer Code | | |
| Bank | | |
| IBAN | RO | 43 |
| Transaction date | | |
| Contract Number | | |
| Bill Date | | |
| Bill Number | | |
| Note | | |
| Low Value Payment Commission | RON | |
| Total Commission and Charges | RON | |

I want to authorize the transaction online in Alpha Safe Access 2.0
 I want to authorize the transaction offline with Alpha Safe Access 2.0

Please read carefully all the details of the invoice that needs to be paid in order to ensure that data is accurate.

If you want to cancel the invoice payment authorization process, press the **“Back”** button

If you want to continue with the invoice payment, press the **“Confirm”** button



The Online transaction authorization

Select the option **“I want to authorize the transaction online”** in order to finalize the operation initiated in Alpha Online Banking.

When the loading icon appears on the screen, you will receive a push notification in the **“software token” Alpha Safe Access 2.0.** and you will have to press the notification in order to finalize the transaction confirmation process.

If you do not have the notifications for Alpha Safe Access 2.0 allowed, when the loading icon appears in the Alpha Online Banking screen, you have to access the Alpha Safe Access 2.0 application on your mobile phone in order to confirm the transaction.

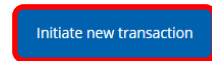
After you have logged in the Alpha Safe Access 2.0 application, you have to select **“Transactions”** and to press the **Confirm button** in the token. You will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement



Your bill for RON has been paid.

Internal Reference number





Payments

- How to pay an invoice (continued)

The offline transaction authorization

Select the option “**I want to authorize the transaction offline**” in order to finalize the operation initiated in Alpha Online Banking.

It is necessary to scan the **QR Code** using the “software token” **Alpha Safe Access 2.0**. in order to generate the **security code** required in the transaction confirmation process.

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement

Please scan the below QR code and then enter the generated code by Alpha Safe Access 2.0 application for this transaction.

Security Code



Submit

Step 3:

- If you want to stop the payment process, click on the **Back** button;
- If you want to finalize the payment, click on the **Confirm** button.




Your bill for RON has been paid.

Internal Reference number

e-Receipt

Initiate new transaction



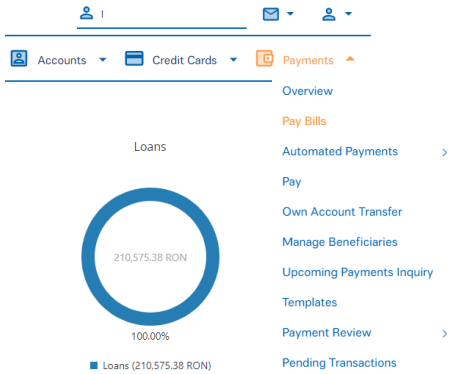
The verification code must be of 6 characters (as provided by the security token). Click on the  icon to visualize the security code.



Direct Debit

How to initiate a new Direct Debit mandate

This function can be accessed through the **Payments** module (Payments -> Automated Payments->Direct Debit)



Direct Debits Mandates

New Direct Debit Mandate

Apply for New Direct Debit Mandate

Direct Debit History Requests

History of Direct Debit Requests

New Direct Debit Mandate

Customer

Beneficiary Name

Beneficiary IBAN

Ordering account

Balance :
Branch :

Maximum Invoice Amount

Invoice is not issued in my name

Subscriber name

Subscriber FIC/SSN

Phone number

Subscriber code

Accept Terms and conditions

- Select the provider
- Select the ordering account
- Type in the mandate's maximum value
- Type in the subscriber's name
- Type in the subscriber's FIC/SSN
- Type in the phone number
- Type in the subscriber's code
- Accept Terms and Conditions

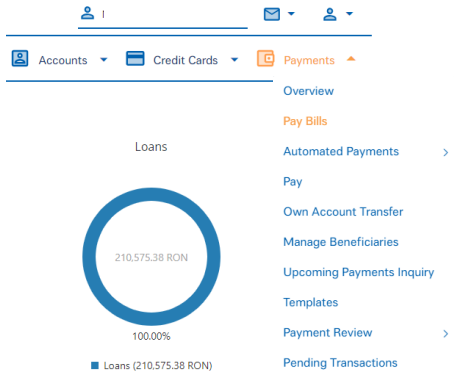
- After completing the form, press **Initiate**



Standing Order

How to initiate a new Standing Order mandate

This function can be accessed through the **Payments** module (Payments -> Automated Payments->Standing Order)



Standing Order Contracts

New Standing Order contract

Apply for New Standing Order contract

Standing Order History Requests

History of Standing Order Requests

New Standing Order contract

Customer

Ordering account

Beneficiary IBAN

Beneficiary bank

Beneficiary name

Contract details

Amount

Currency

Execution frequency

Processing date

If the execution date is not a working day, the payment is executed on:

- Select the ordering account
- Type-in the beneficiary IBAN
- Type in the beneficiary's name
- Type in the contract details
- Select the amount type
- Select the execution frequency
- Select the processing date
- Select the preferred processing date
- Accept terms and conditions

- After completing the form, press **Initiate**



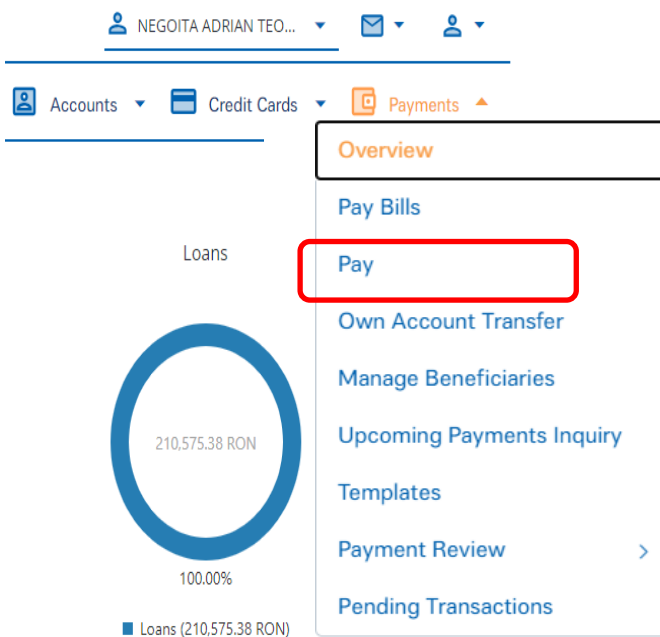
Payments

How to make a domestic payment - RON

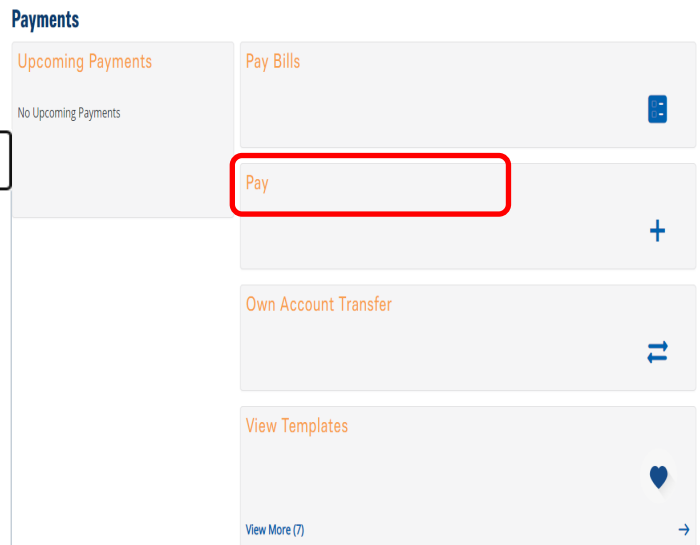
You can transfer money to another bank account by using the Money Transfer functionality. This functionality allows you to perform internal payments (between Alpha Bank accounts), external payments (to other banks), in RON or other currencies / or an another currency .

This functionality can be accessed **1)** from the application main window (Payments -> Pay) or **2)** from the Payments dashboard page (right side ribbon, Pay).

Option 1



Option 2



Regardless of where you access this functionality you will be redirected to the following page:

Step 1:

In order to initiate a money transfer, firstly you have to select whether you want to transfer money to an **Existing Payee** (from a saved list) or a **New Payee**.



Payments Existing Payee

How to make a domestic payment - RON

Step 2

Select Existing Payee

Once you click on Existing Payee button, the Payee Account Details will be activated as shown below.

Transfer Type

Existing Payee

New Payee

Payee Account Details

Payee

From the drop down list, select the payee for which you want to make the payment (money transfer).

If there are more than 10 payees saved, the system will allow you to search for the desired payee by name or by IBAN.

Once you click on Existing Payee button, the **Payee Account Details** will be activated as shown below:

- Beneficiary IBAN
- Account Number
- Beneficiary Name
- Currency
- Complete the address from fields 1-3

| | |
|-------------------|---------------------------------|
| Tip tranzactie | Plata in lei |
| Numar cont / IBAN | RO47RZBR0000060010711742 |
| Nume beneficiar | BOGDAN JULIEN |
| Detalii banca | RZBR0BU RAIFFEISEN BANK S.A. |
| Adresa 1 | nedefinit |
| Adresa 2 | |
| Adresa 3 | |

Once you click on the desired Payee name you will be redirected to a new page where you will have to select or fill in additional details regarding the payment .

Select the Currency and the Amount of money that you need to transfer .

Select the bank account from which you want to make the payment .

Amount RON ▼ Amount

Transfer From Select Account ▼



Payments - New Payee

How to make a domestic payment RON – New Payee

In order to transfer money to a new payee (i.e. which wasn't previously saved in the list of suppliers) you must follow the next steps:

Step 1:

Select **New Payee** as shown in the picture.

Fill-in the following details:

- Fill-in the **Beneficiary IBAN**;
- Fill-in the **Beneficiary Name**;
- **Currency RON** is by default. You need to fill the **Amount** of money that you need to transfer;
- Click **Continue**. You will be redirected to a new page.

Make Payment

Transfer Type

Existing Payee **New Payee**

Beneficiary Details

Beneficiary IBAN
Beneficiary Name
Amount RON

Cancel **Continue**

RON Payment

Transfer Type

Existing Payee **New Payee**

Beneficiary Details

Beneficiary IBAN
Beneficiary Name
Pay Via
Beneficiary address 1
Beneficiary address 2
Beneficiary address 3

Ordering Party Details

Transfer From
Balance : 65,73 RON
Reserv : AGENTIA RECEBAL
Transfer Date
Order Number
Payment Details 1
Payment Details 2
Payment Details 3
Payment Details 4
Save Payee

Cut off Times
Disclaimer

Back **Transfer**

The information on the new page is structured in 4 sections, respectively: **Transfer Type** (already selected Existing Payee), **Beneficiary Details**, **Payee Account Details**, **Payment Details** and **Ordering Party Details**.

Beneficiary details

- **Beneficiary Name** field is already populated in the previous step, but you can edit it.
- Fill-in the beneficiary address in the **Account Address1**, **Account Address2**, **Account Address3** fields.
- **Pay Via** contains the beneficiary's Bank details prepopulated from the IBAN number.

Payment Details

- The **Amount** field is already populated from previous screen. The amount can be changed, as needed

Select the bank account from which you want to make the payment .



Programated Payments

How to make a domestic payment – RON (continued)

Once you have filled in your payee details, you can proceed with the payment details explained in step 3:

Detalii ordonator

| | |
|-----------------|------------------------|
| Transfera din | Selectează contul |
| Data tranzactie | Acum Mai tarziu |
| | 09 nov. 2023 |
| Numar ordin | Numar ordin |
| Detalii plata 1 | Detalii plata 1 |
| Detalii plata 2 | Detalii plata 2 |
| Detalii plata 3 | Detalii plata 3 |
| Detalii plata 4 | Detalii plata 4 |

Ore limita de autorizare

Disclaimer

Step 3:

Once you select the account from which you want to transfer the money, you can Select the time when the transfer should take place : NOW - **LATER**

If you schedule a transaction, you will manually select the option "**Later**"

Then select data ;

Fill-in the **Order Number** (you can define a payment sequence in which the payment will be performed);

- Fill-in the payment details, using the provided fields (**Payment Details 1, Payment Details 2, Payment Details 3, Payment Details 4**);
- Click on **Initiate** button, once all the details have been selected/ filled in.



Instant payment conditions: Amount <50 000 ron, beneficiary's bank to allow instant collections; For more details you can consult the details here [Plati Instant](#) .



Standard Payments

How to make a domestic payment – RON (continued)

Once you have filled in your payee details, you can proceed with the payment details explained in step 3:

Ordering Party Details

| | |
|-------------------|--------------------------|
| Transfer From | Select Account |
| Transfer Date | Now Later |
| Payment type | Standard |
| Order Number | Order Number |
| Payment Details 1 | Payment Details 1 |
| Payment Details 2 | Payment Details 2 |
| Payment Details 3 | Payment Details 3 |
| Payment Details 4 | Payment Details 4 |
| Save Payee | <input type="checkbox"/> |

Step 3:

Once you select the account from which you want to transfer the money, you can Select the time when the transfer should take place

If you select Now and payment does not comply with the conditions*, then it will be made **Standard**

- Fill-in the **Order Number** (you can define a payment sequence in which the payment will be performed);
- Fill-in the payment details, using the provided fields (**Payment Details 1, Payment Details 2, Payment Details 3, Payment Details 4**);
- Click on **Initiate** button, once all the details have been selected/ filled in.

| | |
|---------------|---|
| Cut off Times | ▼ |
| Disclaimer | ▼ |

| | |
|------|----------|
| Back | Transfer |
|------|----------|



Instant payment conditions: Amount <50 000 ron, beneficiary's bank to allow instant collections; For more details you can consult the details here [Plati Instant](#) .



Instant Payments

How to make a domestic payment – RON (continued)

Once you have filled in your payee details, you can proceed with the payment details explained in step 3:

Payment Details

Amount RON ▼

Ordering Party Details

Transfer From ▼

Balance:

Branch:

Transaction date

Now

Later

Payment type Instant ▼

Order Number Order Number

Payment Details 1 Payment Details 1

Payment Details 2 Payment Details 2

Payment Details 3 Payment Details 3

Payment Details 4 Payment Details 4

Step 3:

Once you select the account from which you want to transfer the money, you can Select the time when the transfer should take place :

If you select **Now** and the payment complies the conditions*, then it will be made **Instantly**

- Fill-in the **Order Number** (you can define a payment sequence in which the payment will be performed);
- Fill-in the payment details, using the provided fields (**Payment Details 1, Payment Details 2, Payment Details 3, Payment Details 4**);
- Click on **Initiate** button, once all the details have been selected/ filled in.

Cut off Times ▼

Disclaimer ▼

Cancel Initiate



Instant payment conditions: Amount <50 000 ron, beneficiary's bank to allow instant collections; For more details you can consult the details here [Plati Instant](#) .



Payments

How to make a domestic payment – RON (continued)

After you have pressed the **Initiate** button (previous page), you will be redirected to a new page (**Verification**) where you will be asked to verify if the provided information for the authorization of the payment is correct.

Review

- Payment Type
- Account IBAN Number
- Beneficiary Name
- Beneficiary bank details
- Beneficiary address 1
- Beneficiary address 2
- Beneficiary address 3
- Transfer From
- Payment Type** Instant
- Amount
- Transfer Date
- Order Number
- Payment Details 1
- Payment Details 2
- Payment Details 3
- Payment Details 4
- Instant Payment Commission
- TransFonD Commission
- Total Commission and Charges

I want to authorize the transaction online in Alpha Safe Access 2.0
 I want to authorize the transaction offline with Alpha Safe Access 2.0

Cancel **Confirm**

Please read carefully all the details of the invoice that needs to be paid in order to ensure that data is accurate.

If you want to cancel the invoice payment authorization process, press the **“Back”** button

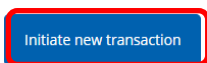
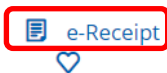
If you want to continue with the invoice payment, press the **“Confirm”** button

Select the option **“I want to authorize the transaction online”** in order to finalize the operation initiated in Alpha Online Banking.



You transferred 1 RON to BOGDAN JULIEN

Internal Reference number 231187DC618C



When the loading icon appears on the screen, you will receive a push notification in the “software token” **Alpha Safe Access 2.0**. and you will have to press the notification in order to finalize the transaction confirmation process.

If you do not have the notifications for Alpha Safe Access 2.0 allowed, when the loading icon appears in the Alpha Online Banking screen, you have to access the Alpha Safe Access 2.0 application on your mobile phone in order to confirm the transaction.

After you have logged in the Alpha Safe Access 2.0 application, you have to select “Transactions” and to press the **Confirm button** in the token. You will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement



Payments

How to make a domestic payment – RON (continued)

The offline transaction authorization

Select the option “**I want to authorize the transaction offline**” in order to finalize the operation initiated in Alpha Online Banking.

It is necessary to scan the **QR Code** using the “software token” **Alpha Safe Access 2.0** in order to generate the **security code** required in the transaction confirmation process.

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement

Please scan the below QR code and then enter the generated code by Alpha Safe Access 2.0 application for this transaction.

Security Code



Submit

Step 3:

- If you want to stop the payment process, click on the **Back** button;
- If you want to finalize the payment, click on the **Confirm** button.




You transferred RON to

Internal Reference number

e-Receipt

Initiate new transaction



The verification code must be of 6 characters (as provided by the security token). Click on the  icon to visualize the security code.



Beneficiary name display service (BNDS)

Romanian banks offer customers a new facility to verify the identity of the real beneficiary of the payment through the **Beneficiary Name Display Service (BNDS)**.

RON Payment

Transfer Type

Existing Payee **New Payee**

Beneficiary Details

| | |
|--------------------------|--|
| Beneficiary IBAN | RO00TESTXXXXXXXXXXXXXXXXXX |
| Beneficiary Name | TEST |
| Beneficiary Query Result | <p>TES T.</p> <p>ⓘ Please compare the name of the beneficiary you entered with the name identified here. If the two do not match, we advise you to cancel the payment.</p> |

| | |
|-----------------------|-----------------------|
| Pay Via | TESTROXX TEST S.A. |
| Beneficiary address 1 | Beneficiary address 1 |
| Beneficiary address 2 | Beneficiary address 2 |
| Beneficiary address 3 | Beneficiary address 3 |

Payment Details

Amount

Ordering Party Details

Transfer From

Balance :

Branch :

Practically, **BNDS** ensures the provision and automatic displayed **for intrabank and interchange RON Payments** of the first name and initial of the name of the beneficiary of the payment, when the payer enters the beneficiary's IBAN account.

In the case of a payment to a legal entity, part of the company's name will be displayed to the payer for validation.

The Beneficiary Name Display Service is **available 24/7** among [BNDS](#) participating banks.



Payments

How to make a Domestic Payment – Budget

In order to make a Budget Payment you must access the **Transfer Money** menu and follow the next steps:

Step 1:

Select **New Payee** as shown in the left hand picture.

Fill-in the following details:

- Fill-in the **Beneficiary IBAN**;
- Fill-in the **Beneficiary Name**;
- Select the **Currency** and the **Amount** of money that you need to transfer;
- Click **Continue**. You will be redirected to a new page.

Step 2:

The information on the new page is structured in 4 sections, respectively: **Transfer Type** (already selected Existing Payee), **Beneficiary Details**, **Payee Account Details**, **Payment Details** and **Ordering Party Details**.

Beneficiary details

- **Beneficiary Name** field is already populated in the previous step. The beneficiary name can be changed as you need it.

Payee Account Details

- **Pay Via** – prepopulated by the system based on the IBAN account;
- Fill-in the beneficiary address in the **Account Address1**, **Account Address2**, **Account Address3** fields.
- Fill-in the identification number (**FIC/ SSN**)

Payment Details

- The **Amount** field is already populated in from previous screen, but you can edit it.

Ordering Party Details

- Select the bank account from which you want to make the payment;
- Select the timing when you want to have the payment executed. Choose from **Now** or **Later**.
- Select the urgency of the payment. Choose from **Yes** or **No**;



Payments

How to make a Domestic Payment – Budget (continued)

Step 2 (continued from previous page):

Ordering Party Details

- Fill-in the **Order Number** (you can define a payment sequence in which the payment will be performed);
- Fill-in the payment details, using the provided fields (**Payment Details 1, Payment Details 2, Payment Details 3, Payment Details 4**);
- Fill-in **Payment Registration** number. If you don't know the payment registration number, the Online Banking system provides you a facility that allows you to search for this number on the ANAF website. If you click on the Generate ANAF Code you will be redirected to ANAF web page where, based on the type of payment, you can find out and generate the respective registration code;
- If you check the **Save Payee** button you will be able to save the new beneficiary;
- Click on **Transfer** button, once all the details have been selected/ filled in. You can cancel the operation at any time by clicking on the **Back** button.

Ordering Party Details

Transfer From: Select Account

Transfer Date:

Urgent:

Order Number: Order Number

Payment Details 1: Payment Details 1

Payment Details 2: Payment Details 2

Payment Details 3: Payment Details 3

Payment Details 4: Payment Details 4

Payment Registration Number: Payment Registration Number

Generate ANAF Code:

Save Payee:

Cut off Times: [Dropdown]

Disclaimer: [Dropdown]

Review

Payment Type

Account IBAN Number

Beneficiary Name

Beneficiary bank details

Beneficiary address 1

Beneficiary address 2

Beneficiary address 3

Transfer From

Payment Type: Instant

Amount

Transfer Date

Order Number

Payment Details 1

Payment Details 2

Payment Details 3

Payment Details 4

Instant Payment Commission

TransFonD Commission

Total Commission and Charges

- I want to authorize the transaction online in Alpha Safe Access 2.0
- I want to authorize the transaction offline with Alpha Safe Access 2.0

Step 3:

After you click on the **Transfer** button, you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the new payment.

Please read carefully all the details of the money transfer in order to ensure that information provided is accurate.

If you want to proceed with the payment, click on the **Confirm** button.



How to make a Domestic Payment – Budget (continued)

The Online transaction authorization

Select the option “**I want to authorize the transaction online**” in order to finalize the operation initiated in Alpha Online Banking.

When the loading icon appears on the screen, you will receive a push notification in the “software token” **Alpha Safe Access 2.0**. and you will have to press the notification in order to finalize the transaction confirmation process.

If you do not have the notifications for Alpha Safe Access 2.0 allowed, when the loading icon appears in the Alpha Online Banking screen, you have to access the Alpha Safe Access 2.0 application on your mobile phone in order to confirm the transaction.

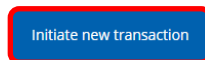
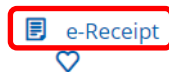
After you have logged in the Alpha Safe Access 2.0 application, you have to select “Transactions” and to press the **Confirm button** in the token. You will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement



You transferred RON to

Internal Reference number





Payments

How to make a Domestic Payment – Budget (continued)

The offline transaction authorization

Select the option “**I want to authorize the transaction offline**” in order to finalize the operation initiated in Alpha Online Banking.

It is necessary to scan the **QR Code** using the “software token” **Alpha Safe Access 2.0**. in order to generate the **security code** required in the transaction confirmation process.

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

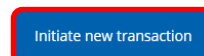
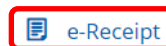



Step 3:

- If you want to stop the payment process, click on the **Back** button;
- If you want to finalize the payment, click on the **Confirm** button.



You transferred RON to
Internal Reference number



The verification code must be of 6 characters (as provided by the security token). Click on the  icon to visualize the security code.



Payments

How to make a SEPA payment for an Existing Payee

In order to make a SEPA payment you must follow the steps described below. Similar to the RON payment, you must access the Transfer Money functionality as explained in previous page.

Existing payees

Step 1:

In order to initiate a money transfer in EUR currency for an existing payee, firstly you have to click on the **Existing Payee** button, as shown in the left side picture.

From the drop down list, select the payee for which you want to make the payment.

Click **Continue** and you will be redirected to a new page.

Once you click on the desired Payee name you will be redirected to a new page where you will have to select or fill-in additional details regarding the payment.

Transfer Type



Payee Account Details

Payee

Please Select

Please Select



Payments

How to make a SEPA payment for an Existing Payee (continued)

SEPA Payment

Transfer Type

Existing Payee New Payee

Payee Account Details

Payee

Change beneficiary details

Account Type

Account Number / IBAN Number RO 64

Beneficiary name

Bank Details

Account Address 1

Account Address 2

Country

Currency EUR

Payment Details

Amount

Ordering Party Details

Transfer From RO EUR

Balance :
Branch :

Transaction date **Now** Later

Urgent **Yes** No

Correspondence Charges

Order Number

End to End Identification

Category Purpose Select

Purpose Code Select

Payment Details 1

Payment Details 2

Payment Details 3

Payment Details 4

Cut off Times

Disclaimer

Step 2:

The information on the new page is structured in 4 sections, respectively: **Transfer Type** (already selected Existing Payee), **Payee Account Details** (pre-filled automatically by the application), **Payment Details** and **Ordering Party Details**.

Payment Details:

- Please fill-in the amount of money that you want to transfer.

Ordering Party Details

- Select the account from which you want to transfer the money (**Transfer From**);
- Select the time when the transfer should take place (**Now** or **Later**);
- Select the **Correspondence Charges** (for EUR payments, this is preselected on SHARED);
- Fill-in the **Order Number** (you can define a payment sequence in which the payment will be performed);
- Fill-in **End to End Identification** field;
- Select the Category Purpose
- Select the Purpose Code
- Fill-in the payment details, using the provided fields (**Payment Details 1, Payment Details 2, Payment Details 3, Payment Details 4**);
- **In order to avoid blocking, returning or delaying the execution of the payment, it is recommended to complete the payment details in English.**
- Click on **Transfer** button, once all the details have been selected/filled in.



Payments

How to make a SEPA payment for an Existing Payee (continued)

Review

| | | |
|---|--------------|------|
| Account Type | SEPA Payment | |
| Account Number / IBAN Number | RO | 64 |
| Beneficiary name | | |
| Bank Details | | |
| Account Address 1 | | |
| Account Address 2 | | |
| Country | ROMANIA | |
| Currency | EUR | |
| Transfer From | RO | IEUR |
| Urgent | No | |
| Amount | | |
| Transaction date | | |
| Correspondence Charges | | |
| Order Number | | |
| Category Purpose | | |
| Purpose Code | | |
| End to End Identification | | |
| Payment Details 1 | test | |
| Payment Details 2 | | |
| Payment Details 3 | | |
| Payment Details 4 | | |
| Bank's Transfer Commission | EUR | |
| TOTAL (Equivalent in the currency of the transaction) | EUR | |

I want to authorize the transaction online in Alpha Safe Access 2.0
 I want to authorize the transaction offline with Alpha Safe Access 2.0

Step 3 (Review):

After you click on the **Transfer** button, you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the new payment.

Please read carefully all the details of the money transfer in order to ensure that data is accurate.

Please read carefully all the details of the invoice that needs to be paid in order to ensure that data is accurate.

If you need to make changes to your payment or you don't wish to make the payment any more, click on the Back button.

If you want to continue with the payment, click on the Confirm button.

The Online transaction authorization

Select the option **"I want to authorize the transaction online"** in order to finalize the operation initiated in Alpha Online Banking.

When the loading icon appears on the screen, you will receive a push notification in the "software token" **Alpha Safe Access 2.0**. and you will have to press the notification in order to finalize the transaction confirmation process.

If you do not have the notifications for Alpha Safe Access 2.0 allowed, when the loading icon appears in the Alpha Online Banking screen, you have to access the Alpha Safe Access 2.0 application on your mobile phone in order to confirm the transaction.

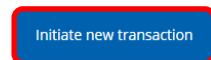
After you have logged in the Alpha Safe Access 2.0 application, you have to select "Transactions" and to press the **Confirm button** in the token. You will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement



You transferred 1 EUR to

Internal Reference number





Payments

How to make a SEPA payment for an Existing Payee (continued)

The offline transaction authorization

Select the option “**I want to authorize the transaction offline**” in order to finalize the operation initiated in Alpha Online Banking.

It is necessary to scan the **QR Code** using the “software token” **Alpha Safe Access 2.0**. in order to generate the **security code** required in the transaction confirmation process.

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

On this page you can obtain a formal confirmation (**e-Receipt**) regarding the invoice payment, or you can use **Initiate new transaction** option in order to initiate a new payment.

Press the **Finished** button to finalize the operation and to go back to the home screen

Please scan the below QR code and then enter the generated code by Alpha Safe Access 2.0 application for this transaction.

Security Code



Submit

Step 3:

- If you want to stop the payment process, click on the **Back** button;
- If you want to finalize the payment, click on the **Confirm** button.




You transferred EUR to

Internal Reference number

e-Receipt

Initiate new transaction



The verification code must be of 6 characters (as provided by the security token). Click on the  icon to visualize the security code.



Payments

How to make a SEPA payment for a New Payee

In order to make a SEPA payment you must follow the steps described below. Similar to the RON payment, you must access the Money transfer functionality as explained in previous page.

Make a SEPA payment for a new payee

Transfer Type

Existing Payee **New Payee**

Beneficiary Details

| | |
|---------------------|--------------------------|
| Beneficiary IBAN | <input type="text"/> |
| Beneficiary Account | <input type="text"/> |
| Beneficiary Name | <input type="text"/> |
| Amount | EUR <input type="text"/> |

Step 1:

In order to initiate a money transfer in EUR currency for a new payee, firstly you have to click on the **New Payee** button, as shown in the left side picture.

Next, fill in the rest of the fields:

- **Beneficiary IBAN**
- **Beneficiary account**
- **Beneficiary Name**
- Select the **EUR** currency
- **Amount** of money that you want to transfer.

Click **Continue** and you will be redirected to a new page where you will have to select or fill-in additional details regarding the payment.



How to make a SEPA payment for a New Payee (continued)

Step 2:

SEPA Payment

Transfer Type

Existing Payee **New Payee**

Beneficiary Details

| | | |
|------------------|----------------------|----|
| Beneficiary IBAN | RO | 01 |
| Beneficiary Name | <input type="text"/> | |
| Account Address1 | <input type="text"/> | |
| Account Address2 | <input type="text"/> | |
| Country | <input type="text"/> | |
| Pay Via | <input type="text"/> | |
| Currency | EUR | |

Payment Details

Amount

Ordering Party Details

| | | |
|---------------------------|---|-----|
| Transfer From | RO | EUR |
| Transfer Date | <input type="text"/> Balance: <input type="text"/> Branch: | |
| Urgent | <input type="button" value="Now"/> <input type="button" value="Later"/> | |
| Correspondence Charges | <input type="button" value="Yes"/> <input type="button" value="No"/> | |
| Order Number | <input type="text"/> | |
| End to End Identification | <input type="text"/> | |
| Category Purpose | <input type="text"/> | |
| Purpose Code | <input type="text"/> | |
| Payment Details 1 | <input type="text"/> | |
| Payment Details 2 | <input type="text"/> | |
| Payment Details 3 | <input type="text"/> | |
| Payment Details 4 | <input type="text"/> | |
| Save Payee | <input type="button" value="Save"/> | |

The information on the new page is structured in 4 sections, respectively: **Transfer Type** (already selected New Payee), **Beneficiary Details**, **Payment Details** and **Ordering Party Details**.

Beneficiary Details

Beneficiary IBAN (pre-filled by the application)

Pay Via contains the beneficiary's Bank details prepopulated by the IBAN number;

Beneficiary Name field is already populated in the previous step, but you can edit it

Payee Account Details

Pay Via – prepopulated by the system based on the IBAN account;

Fill-in the **Account Address 1** and **Account Address 2**

Fill-in the **Country**

Payment Details:

The **Amount** field is already populated in from previous screen, but you can edit it.

Ordering Party Details

Select the account from which you want to transfer the money (**Transfer From**);

Select the time when the transfer should take place (**Now** or **Later**);

Select the **Correspondence Charges** (for EUR payments, this is preselected on SHARED);

Fill-in the **Order Number**;

Fill-in **End to End Identification** field;

Select the **Category Purpose** (not mandatory)

Select the **Purpose Code** (not mandatory)

Fill-in the payment details, using the provided fields (**Payment Details 1, Payment Details 2, Payment Details 3, Payment Details 4**);

In order to avoid blocking, returning or delaying the execution of the payment, it is recommended to complete the payment details in English

- Check the **Save Payee** button, if you want to save the payee;
- Click on **Transfer** button, once all the details have been selected/ filled in.



How to make a SEPA payment for a New Payee (continued)

SEPA Payment

Review

| | |
|---|---------------------------|
| Account Type | SEPA Payment |
| Account Number / IBAN Number | RO |
| Beneficiary name | |
| Account Address1 | |
| Account Address2 | |
| Country | |
| Currency | EUR |
| Bank details | CECEROBU CEC BANK S.A. |
| Transfer From | UR |
| Urgent | |
| Amount | 1 EUR |
| Transfer Date | |
| Correspondence Charges | 5% |
| Order Number | 1 |
| Category Purpose | |
| Purpose Code | |
| End-to-End Identification | |
| Payment Details 1 | test |
| Payment Details 2 | |
| Payment Details 3 | |
| Payment Details 4 | |
| Bank's Transfer Commission | |
| TOTAL (Equivalent in the currency of the transaction) | 0.03 EUR |

- I want to authorize the transaction online in Alpha Safe Access 2.0
- I want to authorize the transaction online with Alpha Safe Access 2.0

Cancel **Confirm**

Step 3 (Review):

After you click on the **Transfer** button, you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the new payment.

Please read carefully all the details of the money transfer in order to ensure that data is accurate.

Please read carefully all the details of the invoice that needs to be paid in order to ensure that data is accurate.

If you need to make changes to your payment or you don't wish to make the payment any more, click on the **Back** button.

If you want to continue with the payment, click on the **Confirm** button.

The Online transaction authorization

Select the option **"I want to authorize the transaction online"** in order to finalize the operation initiated in Alpha Online Banking.

When the loading icon appears on the screen, you will receive a push notification in the "software token" **Alpha Safe Access 2.0**. and you will have to press the notification in order to finalize the transaction confirmation process.

If you do not have the notifications for Alpha Safe Access 2.0 allowed, when the loading icon appears in the Alpha Online Banking screen, you have to access the Alpha Safe Access 2.0 application on your mobile phone in order to confirm the transaction.

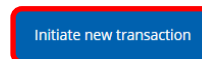
After you have logged in the Alpha Safe Access 2.0 application, you have to select "Transactions" and to press the **Confirm** button in the token. You will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed.

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement



You transferred EUR to

Internal Reference number 2





Payments

How to make a SEPA payment for a New Payee
(continued)

The offline transaction authorization

Select the option “I want to authorize the transaction offline” in order to finalize the operation initiated in Alpha Online Banking.

It is necessary to scan the **QR Code** using the “software token” **Alpha Safe Access 2.0**. in order to generate the **security code** required in the transaction confirmation process.

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement

Please scan the below QR code and then enter the generated code by Alpha Safe Access 2.0 application for this transaction.

Security Code



Submit

Step 3:

- If you want to stop the payment process, click on the **Back** button;
- If you want to finalize the payment, click on the **Confirm** button.




You transferred EUR to

Internal Reference number

e-Receipt

Initiate new transaction



The verification code must be of 6 characters (as provided by the security token). Click on the  icon to visualize the security code.



Payments

How to make a payment in foreign currency

In order to make a payment in foreign currency you must follow the steps described below. Similar to the RON payment, you must access the Transfer Money functionality as explained in previous pages.

Make Payment

Transfer Type

Existing Payee **New Payee**

Beneficiary Details

| | |
|---------------------|--|
| Beneficiary IBAN | <input type="text"/> |
| Beneficiary Account | <input type="text"/> |
| Beneficiary Name | <input type="text"/> |
| Amount | <input type="text" value="USD"/> <input type="text" value="Amount"/> |

Step 1:

In order to initiate a money transfer in foreign currency firstly you have to fill in the following fields:

- **Beneficiary IBAN**
- **Beneficiary Account**
- **Beneficiary Name**
- **Currency** and **Amount** of money that you want to transfer.

Click **Continue** and you will be redirected to a new page where you will have to select or fill-in additional details regarding the payment.



Payments

How to make a payment in foreign currency (continued)

Foreign Currency Payment

Transfer Type

Existing Payee **New Payee**

Beneficiary Details

Beneficiary Account MD 23

Beneficiary Name

Account Address1

Account Address2 Account Address2

Country

Pay Via

Reset

Currency USD

Payment Details

Amount 1

Ordering Party Details

Transfer From Select Account

Transfer Date **Now** Later

Urgent **Yes** No

Correspondence Charges Select

Order Number

Payment Details 1

Payment Details 2

Payment Details 3

Payment Details 4

Save Payee

Cut off Times

Disclaimer

Back **Transfer**

Step 2:

The information on the new page is structured in 4 sections, respectively: **Transfer Type** (already selected New Payee), **Beneficiary Details**, **Payee Account Details**, **Payment Details** and **Ordering Party Details**.

Beneficiary Details

- **Beneficiary IBAN** (pre-filled by the application)
- **Beneficiary Name** field is already populated in the previous step, but you can edit it

Payee Account Details

- **Pay Via** – prepopulated by the system based on the IBAN account;
- Fill-in the **Account Address 1** and **Account Address 2**
- Fill-in the **Country**

Payment Details:

- The **Amount** field is already populated in from previous screen, but you can edit it.

Ordering Party Details

- Select the account from which you want to transfer the money (**Transfer From**);
- Select the time when the transfer should take place (**Now** or **Later**);
- Select the **Correspondence Charges** (select from BEN, OUR, SHA);
- Fill-in the **Order Number**
- Fill-in the payment details, using the provided fields (**Payment Details 1, Payment Details 2, Payment Details 3, Payment Details 4**);
- **In order to avoid blocking, returning or delaying the execution of the payment, it is recommended to complete the payment details in English**
- Check the **Save Payee** button, if you want to save the payee;
- Click on **Transfer** button, once all the details have been selected/ filled in.



Selecting **Enable** in the **Urgent** section (see above) will speed up the payment, but will results in a larger bank commission.

The correspondence charges can be supported by the **PAYEE** (the beneficiary of the payment) - **BEN**, **PAYER** (who instructs the payment – yourself) – **OUR** or **SHARED** between the two - **SHA**.



How to make a payment in foreign currency (continued)

Review

| | |
|---|--------------------------|
| Account Type | Foreign Currency Payment |
| Account Number / IBAN Number | MI |
| Beneficiary name | te |
| Account Address1 | te |
| Account Address2 | |
| Country | RI |
| Currency | UI |
| Bank details | |
| | |
| Transfer From | |
| Urgent | No |
| Amount | |
| Transfer Date | 1 / 2020 |
| Correspondence Charges | si |
| Order Number | 1 |
| Payment Details 1 | te |
| Payment Details 2 | |
| Payment Details 3 | |
| Payment Details 4 | |
| Bank's Transfer Commission | 10,00 EUR |
| TOTAL (Equivalent in the currency of the transaction) | 11,93 USD |

- I want to authorize the transaction online in Alpha Safe Access 2.0
- I want to authorize the transaction offline with Alpha Safe Access 2.0



Step 3 (Review):

After you click on the **Transfer** button, you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the new payment.

Please read carefully all the details of the money transfer in order to ensure that data is accurate.

Please read carefully all the details of the invoice that needs to be paid in order to ensure that data is accurate.

If you need to make changes to your payment or you don't wish to make the payment any more, click on the Back button.

If you want to continue with the payment, click on the Confirm button.

The Online transaction authorization

Select the option **"I want to authorize the transaction online"** in order to finalize the operation initiated in Alpha Online Banking.

When the loading icon appears on the screen, you will receive a push notification in the "software token" **Alpha Safe Access 2.0**, and you will have to press the notification in order to finalize the transaction confirmation process.

If you do not have the notifications for Alpha Safe Access 2.0 allowed, when the loading icon appears in the Alpha Online Banking screen, you have to access the Alpha Safe Access 2.0 application on your mobile phone in order to confirm the transaction.

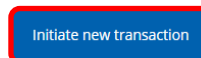
After you have logged in the Alpha Safe Access 2.0 application, you have to select "Transactions" and to press the **Confirm** button in the token. You will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed.

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement



Transfer of USD has been made to

Internal Reference number





Payments

How to make a payment in foreign currency (continued)

The offline transaction authorization

Select the option “**I want to authorize the transaction offline**” in order to finalize the operation initiated in Alpha Online Banking.

It is necessary to scan the **QR Code** using the “software token” **Alpha Safe Access 2.0**. in order to generate the **security code** required in the transaction confirmation process.

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed. Once you click on the **Submit button**, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement

Please scan the below QR code and then enter the generated code by Alpha Safe Access 2.0 application for this transaction.

Security Code



Submit



Step 3:

- If you want to stop the payment process, click on the **Back** button;
- If you want to finalize the payment, click on the **Confirm** button.


Transfer of USD has been made to

Internal Reference number

e-Receipt

Initiate new transaction



The verification code must be of 6 characters (as provided by the security token). Click on the  icon to visualize the security code.



Payments

How to make a payment in a foreign currency to an account number

In order to make a payment in foreign currency with account number you must follow the steps described below. Similar to the RON payment, you must access the Transfer Money functionality as explained in previous pages.

Make Payment

Existing Payee **New Payee**

Beneficiary Details

| | |
|------------------|-------------------|
| Beneficiary IBAN | Beneficiary IBAN |
| Beneficiary Name | Beneficiary Name |
| Amount | RON Amount |

Step 1:

In order to initiate a money transfer in foreign currency with account number firstly select a different currency than RON.

Make Payment

Existing Payee **New Payee**

Beneficiary Details

| | |
|---------------------|---------------------|
| Beneficiary IBAN | Beneficiary IBAN |
| Beneficiary Account | Beneficiary Account |
| Beneficiary Name | Beneficiary Name |
| Amount | USD Amount |

Step 2:

You will have to fill in the following fields:

- **Beneficiary Account**
- **Beneficiary Name**
- **Amount** of money that you want to transfer.

Click **Continue** and you will be redirected to a new page where you will have to select or fill-in additional details regarding the payment.



Payments

How to make a payment in a foreign currency to an account number (continued)

Foreign Currency Payment

Transfer Type

Existing Payee New Payee

Beneficiary Details

Beneficiary Account MD 23

Beneficiary Name

Account Address1

Account Address2

Country

Bank details SWIFT Code Bank Details

SWIFT Code

Currency USD

Step 3 (Review):

In the next screen you will have to fill in the **SWIFT Code**. If you don't know the code click on **Lookup Swift code** to search for it.

Payment Details

Amount

Ordering Party Details

Transfer From

Transfer Date

Urgent

Correspondence Charges

Order Number

Payment Details 1

Payment Details 2

Payment Details 3

Payment Details 4

Save Payee

Cut off Times

Disclaimer



Payments

How to make a payment in a foreign currency to an account number (continued)

✕

Swift Code

Bank Name

Enter any one of the below

Country

City

Search

You have the possibility to search swift code by:

- Bank Name;
- Country;
- City.

If you don't know the beneficiary's bank name or city it is simple to search by Country.

Press **Search** button

After you pressed **Search** you can select for the list the beneficiary Bank and the Swift Code will be completed automatically

Foreign Currency Payment

Transfer Type

Existing Payee

New Payee

Beneficiary Details

Beneficiary Account

Beneficiary Name

Account Address1

Account Address2

Country

Pay Via

Reset

In case you selected the wrong bank you can press the **Reset** button and repeat the operation from above



Payments

How to make a payment in a foreign currency to an account number (continued)

Foreign Currency Payment

Transfer Type

Existing Payee **New Payee**

Beneficiary Details

Beneficiary Account: MD 23

Beneficiary Name:

Account Address1:

Account Address2:

Country:

Bank details: SWIFT Code Bank Details

SWIFT Code:

Currency: USD

Payment Details

Amount:

Ordering Party Details

Transfer From:

Transfer Date:

Urgent:

Correspondence Charges:

Order Number:

Payment Details 1:

Payment Details 2:

Payment Details 3:

Payment Details 4:

Save Payee:

Cut off Times

Disclaimer

Step 4:

The information on the new page is structured in 4 sections, respectively: **Transfer Type** (already selected New Payee), **Beneficiary Details**, **Payee Account Details**, **Payment Details** and **Ordering Party Details**.

Beneficiary Details

- **Beneficiary IBAN** (pre-filled by the application)
- **Beneficiary Name** field is already populated in the previous step, but you can edit it

Payee Account Details

- **Pay Via** – prepopulated by the system based on the IBAN account;
- Fill-in the **Account Address 1** and **Account Address 2**;
Fill-in the **Country**

Payment Details:

The **Amount** field is already populated in from previous screen, but you can edit it.

Ordering Party Details

Select the account from which you want to transfer the money (**Transfer From**);

Select the time when the transfer should take place (**Now** or **Later**);

Select the **Correspondence Charges** (select from BEN, OUR, SHA);

Fill-in the **Order Number**;

Fill-in the payment details, using the provided fields (**Payment Details 1, Payment Details 2, Payment Details 3, Payment Details 4**);

In order to avoid blocking, returning or delaying the execution of the payment, it is recommended to complete the payment details in English

- Check the **Save Payee** button, if you want to save the payee;
- Click on **Transfer** button, once all the details have been selected/ filled in.



How to make a payment in a foreign currency to an account number (continued)

Review

| | | |
|---|--|----|
| Account Type | Foreign Currency Payment | |
| Account Number / IBAN Number | MD | 23 |
| Beneficiary name | | |
| Account Address1 | | |
| Account Address2 | | |
| Country | | |
| Currency | | |
| Bank details | | |
| | | |
| Transfer From | | |
| Urgent | No | |
| Amount | 1 U | |
| Transfer Date | 14 Nov 2020 | |
| Correspondence Charges | 44888 | |
| Order Number | | |
| Payment Details 1 | | |
| Payment Details 2 | | |
| Payment Details 3 | | |
| Payment Details 4 | | |
| Bank's Transfer Commission | 10.00 EUR | |
| TOTAL (Equivalent in the currency of the transaction) | 11.93 USD | |
| | | |
| <input checked="" type="radio"/> | I want to authorize the transaction online in Alpha Safe Access 2.0 | |
| <input type="radio"/> | I want to authorize the transaction offline with Alpha Safe Access 2.0 | |

Step 5 (Review):

After you click on the **Transfer** button, you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the new payment.

Please read carefully all the details of the money transfer in order to ensure that data is accurate.

Please read carefully all the details of the invoice that needs to be paid in order to ensure that data is accurate.

If you need to make changes to your payment or you don't wish to make the payment any more, click on the **Back** button.

If you want to continue with the payment, click on the **Confirm** button.

The Online transaction authorization

Select the option **"I want to authorize the transaction online"** in order to finalize the operation initiated in Alpha Online Banking.

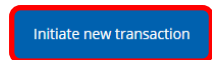
When the loading icon appears on the screen, you will receive a push notification in the "software token" **Alpha Safe Access 2.0**. and you will have to press the notification in order to finalize the transaction confirmation process. If you do not have the notifications for Alpha Safe Access 2.0 allowed, when the loading icon appears in the Alpha Online Banking screen, you have to access the Alpha Safe Access 2.0 application on your mobile phone in order to confirm the transaction.

After you have logged in the Alpha Safe Access 2.0 application, you have to select "Transactions" and to press the **Confirm** button in the token. You will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed. Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement



Transfer of 1 USD has been made to

Internal Reference number





Payments

How to make a payment in a foreign currency to an account number (continued)

The offline transaction authorization

Select the option “I want to authorize the transaction offline” in order to finalize the operation initiated in Alpha Online Banking.

It is necessary to scan the **QR Code** using the “software token” **Alpha Safe Access 2.0**. in order to generate the **security code** required in the transaction confirmation process.

After you have pressed the **Confirm button** in the token, you will be redirected in Alpha Online Banking to the confirmation screen where you will have the confirmation that the transaction has been successfully processed .

Once you click on the **Submit** button, you will be redirected to a confirmation page. On this page you can also obtain an **e-Receipt** of your transaction or you can use **Initiate new transaction** option in order to initiate a new payment. The e-Receipt that you generated summarizes the details of the online transaction that you authorized, attesting the registration of the payment instruction to be executed by the Bank. In order to confirm that the payment has been executed by the Bank, please consult your account statement

Please scan the below QR code and then enter the generated code by Alpha Safe Access 2.0 application for this transaction.

Security Code

.....



Submit



Step 3:

- If you want to stop the payment process, click on the **Back** button;
- If you want to finalize the payment, click on the **Confirm** button.

Transfer of USD has been made to

Internal Reference number

e-Receipt

Initiate new transaction



The verification code must be of 6 characters (as provided by the security token). Click on the icon to visualize the security code.



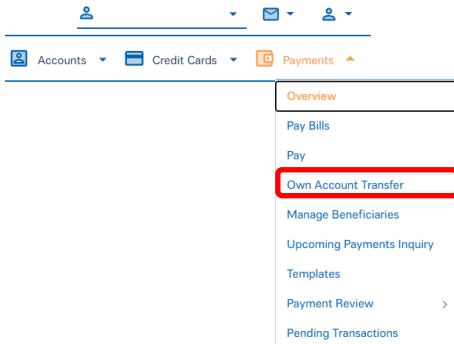
Payments

Own account transfer

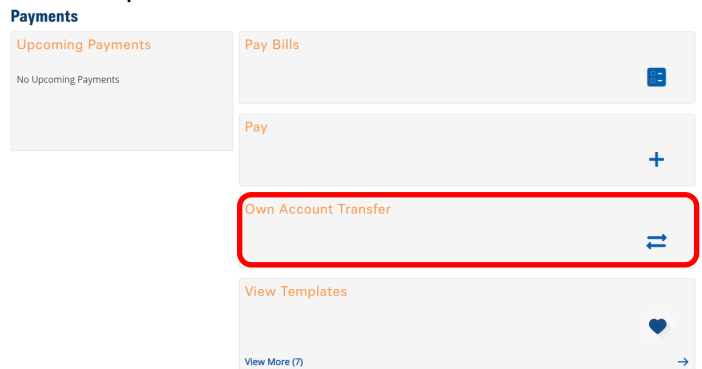
You can transfer money between your own accounts at Alpha Bank by using the Own Account Transfer functionality.

This functionality can be accessed **1)** from the application main window (Payments -> Own Account Transfer) or **2)** from the Payments dashboard page (middle ribbon, Own Account Transfer).

Option 1



Option 2



Regardless of where you access this functionality you will be redirected to the following page:

Step 1: In order to perform a payment between your own accounts, you have to provide the following information (select from drop-down list or fill-in manually):

- Select the account where you want to transfer the money (**Transfer To**);
- Select the account from which you will transfer the money (**Transfer From**);
- Select the currency and fill-in the amount of money that will be transferred;
- In case of a foreign currency transfer you have to select the type of exchange rate that will be used. Choose from Limited Quoted Rate (standard Bank exchange rate) or Limited Rate (negotiated with the Bank)
- After you filled-in all the data you have to click the **Transfer** button.

Transfer Money

Transfer Type: Own account transfer

Transfer To: Select Account

Transfer From: Select Account

Amount: Amount

Transaction date: Now

Exchange Rate Type: Standard Negotiated

Cut off Times ▼

Disclaimer ▼

Cancel Initiate



Payments

Own account transfer (continued)

Transfer Money

Transfer Type: Own account transfer

Transfer To: Balance Branch:

Transfer From: Balance Branch:

Amount: EUR

Transaction date: Now

Exchange Rate Type: Standard Negotiated

Exchange Rates: 4.705

Cut off Times

Disclaimer

Please scan the below QR code and then enter the generated code by Alpha Safe Access 2.0 application for this transaction.

Security Code



Submit



You transferred EUR to

Internal Reference number

e-Receipt



Initiate new transaction

Step 2:

After you click on the **Transfer** button, you will be redirected to a new page (**Review**) where you will be asked to review and confirm the information provided for the money transfer.

Please read carefully all the details of the money transfer in order to ensure that data is accurate.

If you need to make changes to your transfer or you don't wish to make the transfer any more, click on the Cancel button.

If you want to continue with the payment, click on the Confirm button.

Step 3:

Fill-in the security code in order to finalize the operation. The code is generated by the security device (token) that you have received from the Bank or by Alpha Safe Access mobile application.

- If you want to modify your payment, click on the **Back** button;
- If you want to continue and finalize the payment, click on the **Submit** button.

In the Confirmation page you can view the details of the transaction that you validated.

If you want a copy of the transaction details click on the **e-Receipt** button, as shown in the picture or you can use **Initiate new transaction** option in order to initiate a new payment.

Please pay attention to the bank charges (commission) down the page.

Click **Done** to return to the main page.

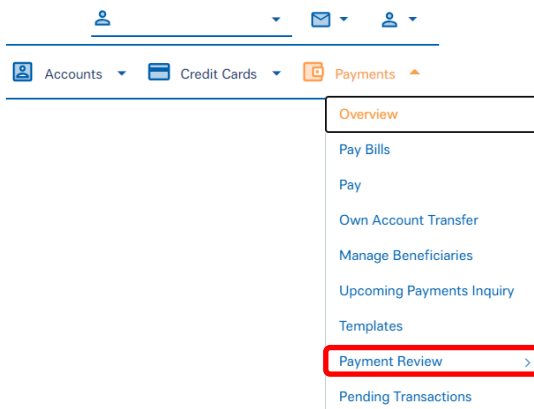


Payments

Payment review

In the Payment review you can view the list of payments / transactions you've made before.

This feature can be accessed from the main application window (Payment Review -> Payment Review -> Payment Review)



My Transaction List (3)

From Date: To Date: Transaction Type:

3 Financial 0 Non Financial

3 Payments 0 Deposits

| <input type="checkbox"/> | Date | Description | From Account | Amount | Payee Account Details | Initiated By | Reference No | Status | |
|--------------------------|--------------------|--------------------------|--------------|----------|-----------------------|--------------|--------------|------------------------|------|
| <input type="checkbox"/> | 24 Nov 12:16 PM | Own Account Transfer | RO | EU95 EUR | RO | RO01 | | Initiated | Copy |
| <input type="checkbox"/> | 24 Nov 11:11 AM | Foreign Currency Payment | RO | US95 USD | NR | 37 | | Initiated | Copy |
| <input type="checkbox"/> | 24 Nov 11:10 AM | Foreign Currency Payment | RO | US95 USD | MD | 23 | | Processing in progress | Copy |

Page 1 of 1 (1-3 of 3 items) < 1 >

In the last section of the page you can visualize **My Transaction List** which presents a list of the transactions performed in the current day (both financial and non-financial). The following details are included in the list of last transactions:

- Date of transaction (**Date**)
- A description of transaction (**Description**)
- The number of account on which the transaction was performed (**From Account**)
- The amount of transaction (**Amount**)
- The beneficiary account details (**Payee Account Details**)
- Who initiated the transaction (**Initiated by**)
- A reference number, allocated by the system (**Reference No**)
- Status of transaction (**Status**)

If no transactions were performed in the current day then there will be no records displayed. You can search for transactions by clicking on the search icon



Payments

From Date: dd mmm yyyy To Date: dd mmm yyyy Transaction Type: All transactions Search

October 2020 November 2020

| Date | Description | From Account | Amount | Payee Account Details | Initiated By | Reference No | Status | Action |
|---|----------------------|--------------|--------|-----------------------|--------------|--------------|------------------------|--------|
| <input type="checkbox"/> 05 nov. 1:53 p.m. | Own Account Transfer | RO | | | | | Initiated | Copy |
| <input type="checkbox"/> 05 nov. 1:50 p.m. | Own Account Transfer | RO | EUR | EUR | | | Processing in progress | Copy |
| <input type="checkbox"/> 05 nov. 10:56 a.m. | Own Account Transfer | RO | EUR | EUR | | | Initiated | Copy |

Select the starting date by clicking on the calendar icon

Select the end date by clicking on the calendar icon

Click on **Search** button

My Transaction List (3)

From Date: dd mmm yyyy To Date: dd mmm yyyy Transaction Type: All transactions Search

3 Financial

0 Non Financial

3 Payments

0 Deposits

Print

| <input type="checkbox"/> | Date | Description | From Account | Amount | Payee Account Details | Initiated By | Reference No | Status | Action |
|-------------------------------------|-----------------|--------------------------|--------------|--------|-----------------------|--------------|--------------|------------------------|--------|
| <input checked="" type="checkbox"/> | 24 Nov 12:16 PM | Own Account Transfer | RO | EU95 | EUR RO | RO01 | | Initiated | Copy |
| <input type="checkbox"/> | 24 Nov 11:11 AM | Foreign Currency Payment | RO | US95 | USD NRA | 37 | | Initiated | Copy |
| <input type="checkbox"/> | 24 Nov 11:10 AM | Foreign Currency Payment | RO | US95 | USD MD | 23 | | Processing in progress | Copy |

Page 1 of 1 (1-3 of 3 items) K < 1 > X

Once the list is populated you will have the following option

- You can press **Copy** button for one transaction at a time and you will be redirected to the payment menu and all the details and the type of transaction will be the same as the transaction you copied.
- Or you can select all transaction, one transaction or multiple transaction from the list and press Print button and print all the select transaction. A pdf document will be downloaded on your device.



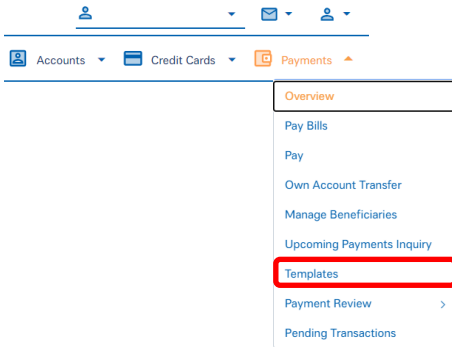
Payments

Templates

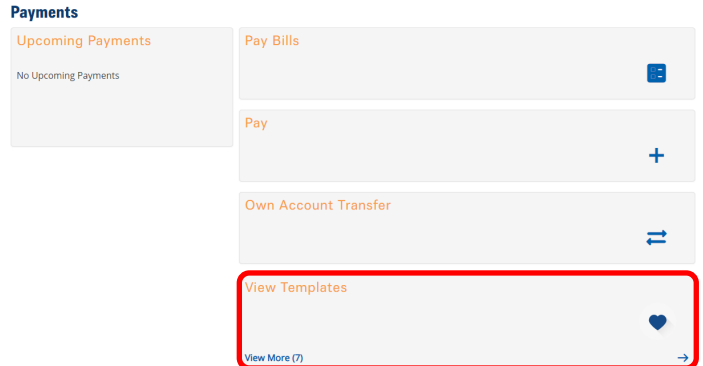
In the Templates module of the application you can manage the list of favorites payments templates, that were previously saved. In addition, this module allows you to view or edit your payment templates.

This functionality can be accessed **1)** from the application main window (Payments -> Favorites) or **2)** from the Payments dashboard page (middle ribbon, View Favorite Payments).

Option 1

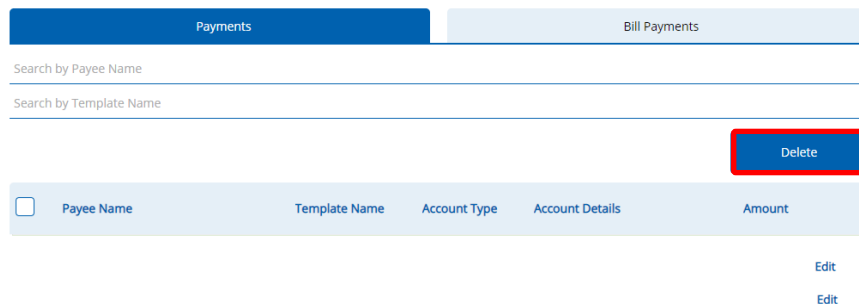


Option 2



Regardless of where from you access this functionality you will be redirected to the following page:

Templates



In this page you can:

- Search a transaction by **Payee Name**;
- Search a transaction by **Template Name**;
- Click on any of the templates and visualize/modify details.
- Select template and click on **DELETE** to erase it.

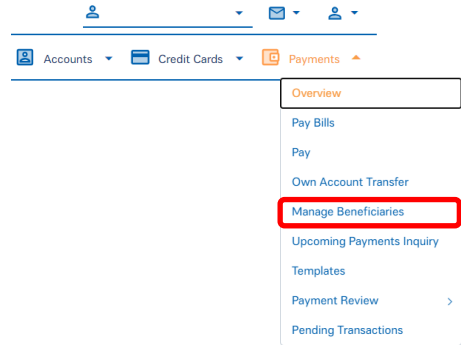


Payments

Manage Beneficiaries and Add a New Beneficiary

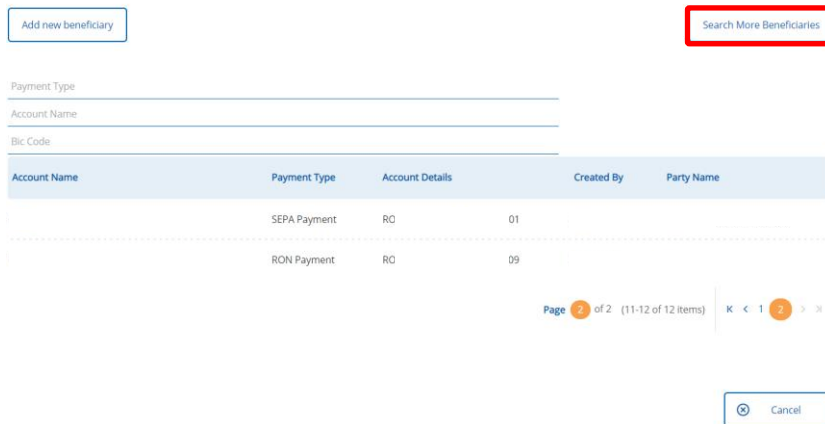
In the Manage Beneficiaries module of the application you can manage the list of payees/ beneficiaries that you previously saved. In addition, this module allows you to create new payees or modify the existing ones.

This functionality can be accessed from the application main window (Payments -> Manage Beneficiaries).



Regardless of where from you access this functionality you will be redirected to the following page:

Manage Payees



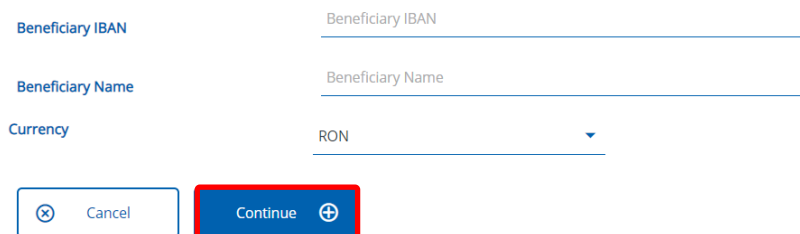
In this page you can search for specific payees, using specific criteria, as follows:

- Payment Type
- Account Name
- Bic Code

The system will return a list with results that will include: **Account Name, Payment Type, Account Details, Nickname, Created By, Party Name.**

Add Payee

Beneficiary



After you clicked on the **Add new beneficiary** button, you will be redirected to a new page that will allow you to define a new Payee. In order to do so, you must fill-in the following information:

- **Beneficiary IBAN**
- **Account Number**
- **Beneficiary Name**
- **Currency**

and then click on the **Continue** button.



Payments

Add a New Beneficiary

In the Manage beneficiaries menu you have the possibility to create a new beneficiary.

In this page you will have to fill-in several information regarding the beneficiary of the money transfer, as follows:

- **Beneficiary Name**
- **Beneficiary IBAN**
- **Beneficiary Account** (for the beneficiaries with account number)
- **Currency**
- **SWIFT Code**
- **Account Address 1 and Account Address 2**
- **Country**

After you filled in all the required information, click on **Add** button.

You may cancel at any time the operation by clicking on the **Cancel** button.

After you clicked on the **Add** button above, you will be redirected to a new page where you will have to review and confirm the accuracy of the information provided.

Beneficiary

Beneficiary Account

Beneficiary Name

Currency

Beneficiary Address 1

Beneficiary Address 2

Bank Country

Pay Via SWIFT Code Bank Details

SWIFT Code

Lookup SWIFT Code

Currency

Finding the SWIFT (IFSC) code

The online banking application provides you a search engine that allows you to search for SWIFT code of the payee's Bank that you want to transfer money to.

Fill-in available information (such as Bank Name, Country, City) and click **Search**:

From the list of results select the appropriate Bank/ Swift Code:

Search IFSC Code

Swift Code

Bank Name

Enter any one of the below

Country

City

| Bank Name | Branch | Address | Swift Code |
|-----------|--------|---------|-------------|
| | | | CLAOGB2LCER |
| | | | CLAOGB2LCRU |
| | | | CLAOGB2LECD |
| | | | CLAOGB2LELL |
| | | | CLAOGB2LLMA |

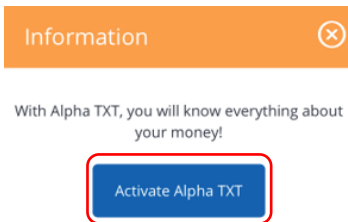


Activate Alpha TXT service

The online banking application offers you the activation of the Alpha TXT service directly from the application.

To activate the Alpha TXT service, you will need to follow the steps below:

- Open the "Profile" option and select "Alpha TXT"
- Select "Activate Alpha TXT"



- Fill in the necessary data for each field, then press the "Submit" button.
- An SMS will be sent to your number to check if the entered number is valid.
- Enter the code received via SMS and press the "Confirm" button.

Please input the verification code sent to your phone number



Activate Alpha TXT Service

Phone Number

0000000000

Email

email@client.ro

Account for fee

Alert options

- Debit and credit cards transactions

Amount limits

0 (all amounts) 100 500

- Notifications/events related to ABR products/services

- Debit instruments

- Current and savings account debit and credit payments

Amount limits

0 (all amounts) 100 500

- Account balance (daily, in case of modifications)

During night hours alerts will be sent 22:00 - 09:00

Yes No

Alert language

Romanian English

Cancel

Submit



Alpha TXT Service

Activate Alpha TXT service (continued)

- Enter the OTP code generated by Alpha Safe Access 2.0 then press the **"Submit"** button.
- Press the **"OK"** button to confirm the alert settings.

Please enter the 6-digit OTP code generated by your security device.

Modify Alpha TXT service settings

To modify the settings of the Alpha TXT service, you will need to follow the steps below:

- Open the **"Profile"** option and select "Alpha TXT"
- Press the **"Modify"** button and make the necessary changes.
- After making all the desired changes, press the **"Submit"** button.
- An SMS will be sent to your number to check if the entered number is valid.
- Enter the code received via SMS and press the **"Confirm"** button
- Enter the OTP code generated by Alpha Safe Access 2.0 then press the **"Submit"** button.
- Press the **"OK"** button to confirm the alert settings.

During night hours alerts will be sent
22:00 - 09:00

Yes No

Alert language

Romanian English

Number of SMSs and Supplementary alerts sent in the current month
55

Modify

Please input the verification code sent to your phone

Enter 7 characters.
Verification code

9139286

← Back **Confirm**

Please enter the 6-digit OTP code generated by your security device.

Submit



If the payment amount exceeds the maximum limit or the cumulative limit related to the type of transaction, the transaction will not be performed.

Details on the limits for each type of transaction are below:

| Limit Package 1* | | | | |
|------------------------------------|---|-------------|--|-------------|
| Types of transactions | Maximum limits [EUR] or equivalent. applicable via SOB for a user | | | |
| | Limit per transaction | | Cumulative limit per day per type of transaction | |
| | Indiv (EUR) | Indiv (RON) | Indiv (EUR) | Indiv (RON) |
| Payments in RON | 70,000 | 350,000 | 300,000 | 1,500,000 |
| Credit Card Recharge | 70,000 | 350,000 | 300,000 | 1,500,000 |
| Foreign currency payments non SEPA | 100,000 | 500,000 | 300,000 | 1.500,000 |
| SEPA payments | 100,000 | 500,000 | 300,000 | 1.500,000 |
| Utility payments | NA | NA | NA | NA |
| Own accounts transfer | NA | NA | NA | NA |
| Term Deposit liquidation | NA | NA | NA | NA |
| New Term Deposit open | NA | NA | NA | NA |

* The limits apply to all new SOB users individuals for whom no limitations are applied at the initiative of the Bank. Exception: the limits may be lower at the express request of the client, through the SOB configuration form - individuals.

| Limit Package 2 | | | | |
|------------------------------------|---|-------------|--|-------------|
| Types of transactions | Maximum limits [EUR] or equivalent. applicable via SOB for a user | | | |
| | Limit per transaction | | Cumulative limit per day per type of transaction | |
| | Indiv (EUR) | Indiv (RON) | Indiv (EUR) | Indiv (RON) |
| Payments in RON | 50,000 | 250,000 | 150,000 | 750,000 |
| Credit Card Recharge | 50,000 | 250,000 | 150,000 | 750,000 |
| Foreign currency payments non SEPA | 10,000 | 50,000 | 10,000 | 50,000 |
| SEPA payments | 10,000 | 50,000 | 10,000 | 50,000 |
| Utility payments | NA | NA | NA | NA |
| Own accounts transfer | NA | NA | NA | NA |
| Term Deposit liquidation | NA | NA | NA | NA |
| New Term Deposit open | NA | NA | NA | NA |

Limit per transaction

The transaction is not performed if **the traded amount is higher than the limit**

Cumulative limit per day per type of transaction

The transaction is not performed if **the traded amount, cumulated with the previously traded amounts is higher than the cumulative limit per day per transaction**