

INTERNET BANKING

User's Guide

Annex - 1

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I. Introduction

1.1. Service introduction

Internet banking is a free service for both individuals and legal entities in order to perform banking transactions via the Internet. This service allows Credit Europe Bank customers to perform operations with the banking entity outside the banking working hours, anywhere, as long as there is an internet connection.

The connecting devices are necessary for this type of operations in order to offer a maximum level of safety. They are provided by the bank and are obtained after signing a Contract. They are of two types:

- Digipass/token
- Display Card.

The Technical Support Service is available 24h/24, 7 days/7 and can be called at:

- 0801.004.444 (from Telekom, local tariff);
- 0750.202.000.

Important: The information used in Internet Banking application screens attached herein are fictitious and were used only for the purpose of illustrating the use of Internet Banking Service. Any resemblance to reality is purely coincidental.

1.1.1. Offered services.

By this service, the following operations take place:

Accounts

- ✓ The application's interface offers the possibility to view the balance of the accounts that the customer has at Credit Europe Bank (excluding the credit cards accounts);
- ✓ Current and savings accounts can be opened (option available for individuals);
- ✓ The client can run statements for the accounts opened at Credit Europe Bank for a period not exceeding 6 months ago;
- ✓ Credit cards CardAvantaj and / or debit cards and Cash Avantaj si Visa Electron Business holders receive monthly bank statements, related to the held cards directly in the Credit Europe Net application.

Credit cards

- ✓ **Available information:** the balance and the available bonus can be seen in real time;
- ✓ **Transactions:** can be consulted the transactions performed as of the last account statement issuance, the ongoing transactions and the channel by which these have been performed (ex. POS, e-commerce, card account, etc.);
- ✓ **Information about the instalments:** the number and the value of future instalments related to the purchases made by CardAvantaj;
- ✓ **Account statements:** the monthly account statement of the credit card when acquiring the Net Credit Europe service;
- ✓ **E-commerce transactions:** The permission to use credit cards for online transactions can be enabled or disabled;
- ✓ **Credit card debt repayment:** Credit Europe Net application provides preset options for the mandatory minimum amount payment, of the total amount for the current month (not including future instalments) or of other amounts that may be selected by the client.

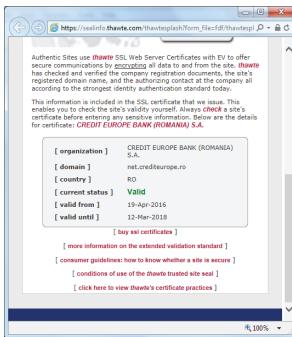
Payments and transfers

- ✓ **RON payments:** payments can be made to beneficiaries and to the state's treasuries;
- ✓ **Foreign Currency Payments:** currency payments can be made both to other customers of to any other bank's clients, in the country or abroad;

- ✓ **Scheduled payments:** can be set payments which will be carried out at a time determined by the client;
- ✓ **Transfers between own accounts** in lei and foreign currency;
- ✓ **Foreign currency exchange:** the client can perform foreign currency exchange operations on the amounts from his/her accounts;
- ✓ Payment of utility bills by "Utilities" option;
- ✓ **Payment patterns:** the client can set a template for the same kind of order. For example, when the monthly payment is made to a supplier, the information that will not change from one payment to another can be saved in a template. When a new payment is needed, the saved templated is being selected and only few information is filled in;
- ✓ **Payments import:** the clients, legal entities, can import salary payments from the company's accounting program via a file, to the employees or suppliers.
- ✓ **Deposits**
- ✓ The customer can opt for **making term** and / or monthly payment deposits for 11, 3, 6, 9, 12 or 24 months;
- ✓ The open deposits can be **liquidated** at the client's choice, but only for individuals;
- ✓ **The deposits can be made automatically**, by selecting the source account that the client has at Credit Europe Bank.

1.1.2. Security Measures

- ✓ The system adapts to any internal organizational structures of the companies, using various processing rights, of the messages verification and authorization that are transmitted to the bank, depending on the duties and rights of every person in the company in making payments.
- ✓ Securing the communication between the client and the bank is based mainly on two-way authentication by digital certificates, thereby achieving the highest level of secure transmission of information by internet.
- ✓ The security system is developed in accordance with international standards in terms of security of Internet transactions. As a result we have a network of "distributed security" that provides data protection throughout the process: on the client's computer, during data transmission and during the processing in the banking system.
- ✓ Distributed security means using multiple protection technologies on several levels, such as user identification with three keys, data encryption, automatic disconnection, monitoring.
- ✓ The connection to internet banking is done through the website secured internet page, dedicated to the application provided by the bank. The logging into the application is made by introducing the user data agreed with the bank's representative (client code, user name, password, PIN and token-generated code). As an additional security measure, the application automatically asks for the change of the access password in the application after 30 days.
- ✓ All the transactions made via Credit Europe Net application are secured by introducing a new PIN code in the application, known only to the user, along with the security code generated by the token.
- ✓ When using the internet banking application is very important to follow some basic rules:
 - Access the website dedicated to the internet banking application and check its security (web address must include secure protocol https://);
 - Always check the validity of the security certificate by clicking on the "Secured by thawte" icon, on the login page;



English ▾

Authentication

Client code
User
Password

 2016-05-11

- Do not reveal to anyone the username, password and PIN;
- Never tell anyone your password and security information related to your accounts; the bank will never contact you to ask for this information;
- Change your password immediately if you suspect that another person knows it;
- Do not use the computers from public places because they are not secure;
- Scan your computer regularly with an updated anti-virus;
- Apply, regularly, security patches, provided by the operating system producer or by the producers of the applications they use on your computer;
- Always use the **Deconectare** button to exit the application in order to prevent unauthorized access. Also, after an interval of five minutes of inactivity, the login session closes automatically and needs to be reconnected.

For more information on how to secure your computer and how protect yourself against online fraud, please read the chapter "OnLine Safety" chapter.

1.2. Supported browsers

The IB application uses, at least, the following:



Internet Explorer 6.0



Netscape 7.0



Mozilla 1.7



Opera 7.0

Also, you can use newer versions of the above mentioned browsers.

The optimum resolution of the screen is of at least 1024 x 768 pixels with a colour depth of at least 16 bits.

Important: A necessary condition for running the Internet banking application is enabling the *JavaScript* option.

To check / enable this option, proceed depending on the used browser:

- ✓ Internet Explorer - Tools / Internet options / Security (tab) / Custom level / Scripting – Active scripting : Enable
- ✓ Mozilla and Netscape - Edit / Preferences / Advanced / Scripts & Plug-ins / Enable JavaScript for Navigator
- ✓ Opera - Tools / Preferences / Multimedia / Enable JavaScript

The communication between the client's workstation and the bank is made on a secure channel using SSL standard on 256-bits and the security certificate is provided by Thawte (www.thawte.com), the world leader in Internet security.

1.3. Connection/disconnection

To use the internet banking application the login is required. This involves specifying the following information (as exemplified in the image below):

- client code (used in the relationship with the bank);
- user code;
- password.

Credit EuropeNet

Conturi Carduri Plati Depozite Rapoarte Setari

Romana ▾

Autentificare

Cod client
Utilizator
Parola

After filling in the three fields, click Logon. If the password is entered incorrectly more than three times, the access is automatically blocked. After checking the identification data and the blocking causes, the internet banking technical support service representatives will reset the password at the user's request.

If the data have been correctly introduced, you will be directed to a screen where you must enter the PIN code with the code generated by the Digipass / Card Display token.

Introduceti codul generat de Digipass

Cod Digipass

The Code provided by VASCO Digipass is a unique code of 8 digits, which allows the user to connect under safety and confidentiality conditions in the Credit Europe Net application, and the authorization of the operations made by this service.

The code is displayed on the device from a single press of **◀**, followed by 4-digit *authentication code of the server* (only displayed for confirmation), provided at the second press of **◀**.

The code provided by NagraID display card is a unique 6-digit code, which allows the user to connect both safe and confidential at Credit Europe Net service, and the authorization of transactions made by Internet banking.

If the PIN + Digi pass code / Card Display token combination is introduced for more than three consecutive times in the login / approval screen, the access is automatically locked. After checking the identification data and the causes that determined the blockage of the technical support, the Internet banking technical support representatives will unlock the Digi pass / Card Display token at the user's request.

Once connected, you can access the full functionality of the application, depending on your access rights. When you have completed all the operations that you need to perform, click on the working session closing link **Deconectare**.

Important: If you did not access any screen of the application for 5 minutes, the session will be automatically closed. To restart the operations, you must reconnect to the application.

1.4. Types of screens/navigation

The structure of an application is:

- Principal menu – Accounts|Cards |Payments|Deposits|Reports|Settings

- User code and client name
- Sub menu - depending on the principal menu
- List of documents/Details of the document

The screenshot shows the CreditEuropeNet interface. At the top, there are tabs for Conturi, Carduri, Plati, Depozite, and Rapoarte. Below these, there are sub-tabs: Setari, Plati domestice, Schimburi / Transferuri, Modelle plati domestice, Plati valuta, Utilitati, Modelle plati valuta, Transfer din cont card credit, and Schimburi / Transferuri programate.

The main area displays a table of transactions from 01.04.2014 to 07.04.2014. One transaction is highlighted:

Data	Sursa	Destinat	Suma	Stare
TRN 07.04.2014	RO88FNNB000	RO03	RON 60,00PROK	
RO 07.04.2014	RO18FNNB000	RO02	RON 75,00PROK	
RO 07.04.2014	RO88FNNB000	RO03	RON 105,00PROK	
RO 01.04.2014	DESTINATARPLATA	RO03	RON 3,00PROK	
	RO88FNNB000	RO03	RON 3,00PROK	
	VASILE			

Below the table, there are links: Prec [1] Urm. To the right, a detailed view of the transaction is shown:

DETALII		Editeaza	
		Creeaza plată nouă	Creeaza model nou
Nr. document	Tip plată	Interbancară	
	Sumă	RON 75,00	
	Beneficiar	RO88FNNB000	2003
CNP/CUI beneficiar	Adresa beneficiar	ROMANIA	
	Cont beneficiar	RO58	
	Banca beneficiar	BAHCA	
	Obiectul platii	cod client 2	
	Data emiterii	07.04.2014	
	Data platii		
	Ref. import		
Status: PROK - Procesat cu succes			
Modificare la: 07.04.2014 13:57:53			
Data bancară: 07.04.2014			
Semnat de: NUME CLIENT			
la data: 07.04.2014 13:57:53			
Avizat de: NUME CLIENT			
la data: 07.04.2014 13:57:53			
Avizat de:			
la data:			
Raspuns la: 07.04.2014 13:57:53 OK			
Mesaj raspuns: OK			
Acceptat la: 07.04.2014			
Referinta: ID 2155780			

In order to display the details of a document (account), press click on the introduction date (account number and document description) – depending on the screen.

- Edit window

This screenshot shows a form for making a payment to another bank client. The fields include:

- Stare INIT - Initiat
- Nr. document: 123
- Sumă: 50,00 (9,999,00)
- Cont: RO88FNNB R003 (RON 118,30)
- Beneficiar: DESTINATARPLATA
- CNP/CUI beneficiar:
- Adresa beneficiar: Bucuresti
- Cont beneficiar: RO27 524500
- Banca beneficiar: BANCA BENEFICIAR
- Obiectul platii: cod abonat 11, fact. numar 89
- Data platii:
- Data emiterii: 03.05.2014
- Salveaza:
- Avizeaza:
- Rejecteaza:
- Reset:
- Iesire:

At the bottom of an editing window, there is an area with buttons used as follows:

- Save - save the document (either adding a new document or change an existing one). This button is activated only if the status of the document is *Initiated*.
- Delete - delete the document (by pressing this button a window will appear to confirm the operation). This button is activated only if the status of the document is *Initiated*.
- Endorses - document approval (for more details see the Status of a document). This button is activated only if the document is *Initiated or partially Approved*.
- Cancels the endorsement – cancels the documents approval comments on the document (you can only cancel the approval of documents authorized by you). This button is activated only if the document is *Approved or partially Approved*.
- Rejects - the rejection of the document (click this button if you notice errors in completing the document). This button is activated only if the status of the document is *Initiated*.
- Cancels rejection – cancels the rejection of the document and its return to Initiated. This button is activated only if the status of the document is *REJECTED*.

- Reset - if you changed some fields of the document, pressing this button, switch back to default.
 - Exit - return to the list of documents.
- Below the list of documents, there is a browsing area between the pages.

Prec 1 .. 3 4 [5] 6 7 .. 9 Urm

To move to the next page, click Next, and to navigate to the previous page click Prev. If you are positioned on the last or first page, these links are inactive. If you want to navigate to a specific page, click its number. The first and last page is always available for browsing. Also available are two pages after, and two pages before the current page.

Note: If after an operation was saved, an error occurred - the screen is displayed as:

Conturi Carduri Plati Depozite Rapoarte
Setari



Click Back button, correct the error and restart the operation.

1.5. Security/Limitations

Depending on your security needs, you can set the following limitations on the operation way in the Internet banking application:

Users

Users' rights

For a customer of the bank (individual or legal entity), can be defined one or more Internet banking users. These users are identified by the authentication code (there should not be two users with the same authentication code within your company). This code, together with your client code and user's password is information provided at connection. Also, each Internet banking user is assigned a Digi pass device. The code generated by this device is introduced both when connecting, and when certain types of documents need to be approved (depending on the bank's settings) as an additional safety measure.

Every user is assigned a set of access rights:

- Domestic payments
- Scheduled domestic payments
- Utilities
- Account opening
- Exchange/transfers
- Foreign currency payments
- Deposits (Deposits making, Deposits liquidation only for individuals)
- Cards
- Others (Initiation account statement, Accounts visualization restrictions etc).

Some of the functions determined by these rights can be inactivated by the bank.

Also, can be specified endorsement restrictions for the payments or transfers performed from a particular current account for a certain amount limit.

The accounts types settings available in Internet banking.

The Available accounts in internet banking are the active ones which can be framed in a list of synthetic accounts. Prior, these types are set by the bank. Later, you can make a request to amend this list

according to your security requirements.

You can also punctually exclude one or more bank accounts from the list of accounts visible on Internet banking.

Transactions visualization from the last 6 months.

The transactions that can be visualized in the “[Account transactions](#)” screen are performed during the current month, plus the transactions made with 6 months after the current month.

Limit amounts/day

If this parameter is already set, then during a day you cannot make transactions whose amount exceeds the parameter value. Summing up the transactions is made in the equivalent of the currency in which is defined the parameter, at the NBR exchange rate from that day.

No. of maximum transactions/day

By this parameter, you can set a maximum number of transactions/day that can be initiated from internet banking.

Limit amount/month

If this parameter is set, within a month you cannot make transactions whose amount exceeds the parameter value. Summing up the currency transactions is made in the equivalent of the currency in which is defined the parameter, at the NBR exchange rate from the day of each transaction (historical exchange rate).

No. of maximum transactions/month

By this parameter, you can set a maximum number of transactions that can be initiated by Internet Banking.

Important: the transactions counted when validating limit type parameters per day or month are conducted in the modules: Domestic payments, Foreign currency payments, Exchanges / Transfers, Utility, Deposits making, Cards.

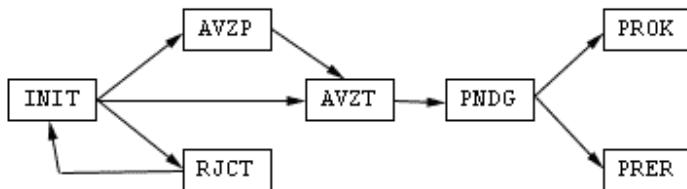
All the parameters defined above may be set by the bank following a request from you.

1.6. The status of a document

The status of a document can be:

- INIT – Initiated
- AVZP - Partially approved
- AVZT – Approved
- RJCT – Rejected
- PNDG - Processing
- PROK - Successfully processed
- PRER - Erroneously processed

A document's processing flow is the following:



According to the permissions assigned to a client's users, a document can be approved by one or two persons.

If the approval can be made by one person, after this operation, the document will pass in the *Approved* status. If two people are needed for the approval of a document, then, after the operation made by the 1st person, the document will pass in the partially approved status, and after the other person's action, will be *Approved*.

For a document approval, there are two versions:

- in the editing screen, press Approve button
- in the list of documents, check the documents that have to be

approved and press Approve (depending on the status of each document from the list, the check on the left side is active only in the Initiated status, partially *Approved*).

The window displayed after this operation is like the one below:

Avizare plati domestice			
Data	Sursa Destinatie	Suma	Stare
05.05.2014	RO88FNNB DESTINATAR PLATA	RO03	RON 50,00 INIT
Cod Digipass		Proseaza	Iesire

[top](#)

After you have introduced the PIN code generated by the Digipass, press *Process* button.

After processing, will be displayed a notification screen in which are presented the approval results.

Notificare avizare plati domestice			
Total documente selectate: 1 din care, procesate cu succes: 1 , procesate cu eroare: 0			
Documente procesate cu succes			
Data	Sursa Destinatie	Suma	Stare
05.05.2014	RO88FNNB DESTINATAR PLATA	RO03	RON 50,00 AVZT

[top](#)

If you notice supplementing errors or the document is no longer useful, you can reject it. Thus, the status of the document will be *Rejected*. The user who initiated the document or any user with access to that module can erase the rejection of the document and so this returns to the *Initiated* status. Being in this status, a document can be modified or deleted.

A document found in *Approved* status will be imported in the banking system. An important document in the banking system passes under *Processing status*.

Once retrieved in the banking system, the documents are processed. Depending on the result of processing, they can pass under successfully processed or *Processed with error status*.

Important: A document may be changed or removed only if it is under the *Initiated status*.

The deletion of an approval can be made only by the user who approved that document. The documents under *Processing*, *Successfully processing* or *Processed with error status* cannot be changed or passed under any other status by an IB user.

Warning

You can make a RON payment from a current account which has zero balance, if until the payment processing in the banking system (a subsequent payment date selected by you) had one or more collections in that account (that exceed the payment amount).

If, in the end, there is no document available in the current account will be passed under *Processed with error status*.

II. Accounts

2.1. Accounts' opening

By the IB application, can be opened current accounts and saving accounts in different currencies, but only for individuals.

Important: The Access to this screen is conditioned by the adequate right! In order to grant or to recall the access right to this screen, for you, please contact the bank.

By accessing this option, you may visualize the accounts opened by you, for a selected period.

If there are any account openings during the selected period, the following information is displayed in the shown window:

- Date – account opening date
- Source- Destination- opened account type (Current account/ Savings account)
- Status- the document status (see The status of a document)

To visualize an account opening, click on the date when was introduced. On the right side of the screen, will appear a window with details on the account opening. At the bottom of this window will be displayed with bold letters the audit information of the current document: its status, the date of the last amendment, the bank's date at the time of the last amendment, the user who notified (initiated) the document and the date of the notification, the user who approved / rejected the document and the date of this event, in the event of partial approval, the second user who approved the document and the date of the approval, the response date from the bank, the response message from the bank, the date when the bank accepted the document, the banking reference of the document.

To change or to approve the selected document, click Edit.

To initiate an account opening, click the New button. In the following window, choose the account type:

- Savings account
- Current account

Warning

You cannot open a current account or a savings account if you don't have at least one of these accounts opened in a branch.

You cannot open a current account in a currency, if you already have one in that currency. This statement is available for the savings account, also.

2.1.1. Savings account opening

From this screen, you may open a savings account.

The fields that must be filled in are:

- Currency – can be selected from the Currency list
- Terms and conditions – the document can be accessed by clicking on the Link and then the by checking the box
- List of taxes, fees and interests – the document can be accessed by clicking on Link and by checking the box

After completing the fields above, click the Save button to create or modify the document. If you want to delete an existing document in the system, press the Delete button. An operation confirmation window will appear.

You can approve or reject the document by clicking Approval button, namely Rejection.

For more details about approval / rejection, see Status of a document.

If you changed some fields of the document and you want to return

to the default settings, click the Reset button. To return to the list of documents, click the Exit button.

2.1.2. Current account opening

From this screen, you can open current accounts. The fields that must be completed are:

- Currency – can be selected from the Currency list
- Terms and conditions – the document can be accessed by clicking on the Link and then the by checking the box
- List of taxes, fees and interests – the document can be accessed by clicking on Link and by checking the box

After completing the fields above, click the Save button to create or modify the document. If you want to delete an existing document in the system, press the Delete button. An operation confirmation window will appear.

You can approve or reject the document by clicking Approval button, namely Rejection. For more details about approval / rejection, see Status of a document.

If you changed some fields of the document and you want to return to the default settings, click the Reset button. To return to the list of documents, click the Exit button.

2.2. Accounts visualization

On this page are being displayed your accounts with their balances and the currency in which are opened.

The types of accounts that can be consulted in IB are set by the Bank. If you want other types of accounts, contact the bank.

In this list, are not being found the accounts for which there is a visualization restriction (more details in Security/Limitations).

Note: The account balance is positive (creditor) for the current accounts, the savings accounts and for the deposit accounts (accounts in which are managed your money with the bank) and is negative (debtor) for the credit accounts (accounts in which are managed the bank's money lent to you). Considering that an account has the balance in contradiction with its type (eg if a deposit account has negative balance), then the balance display colour will be red.

There are two options available for filtering the available accounts:

- with nonzero balance – are being displayed the positive and negative balance accounts
- all - all the accounts are being displayed, including those with zero balance

2.2.1. Details about an account

If you want to know more about a particular account listed on the left side of the page, click on the account number.

On the right side of the page, will appear a window with the following details regarding the selected account:

- Type of account (e.g. Current account deposit, loan)

If the selected account is associated with a name, then the account

- Available until – card's availability date
- Account statement address – the chosen way to receive the account statement
- Approved limit – the credit limit granted by the bank
- Available balance – available on the card until it is accessed
- Bonus – the available cumulated in the bonus account after the performed transactions
- Transfer daily limit from the card – the standard limit approved by the bank, which can be used during one day
- Daily available transfer from the card – the limit which you can use during one day
- The date of the last account statement – the date when was last issued the account statement
- The branch – the name of the branch where you obtained the card
- Status – displays the status of the card for e-commerce transactions

From this screen can be visualized the following sub menus:

The last account statement – accessing this menu, is being displayed information about the last account statement:

Date din ultimul extras de card	
Atribut	Valoare
Data scadenta: 14-05-2014	
Suma utilizabila fara dobanda	0,00
Suma utilizata din linia de credit (ATM, POS, rate scadente)	911,57
Suma utilizata - rate scadente in viitor	49,50
Suma utilizata (POS, rate) fara dobanda in primele 15 zile calendaristice ale lunii curente	11,50
Dobanda pentru suma utilizata din linia de credit	31,75
Suma descoperire neautorizata	0,00
Dobanda descoperire neautorizata	0,00
Suma credit restant	0,00
Penalitate pentru credit restant	0,00
Dobanda restanta	0,00
Penalitate pentru dobanda restanta	0,00
Taxe	0,00
SUMA MINIMA OBLIGATORIE DE PLATA	47,74
Total suma fara dobanda	954,82
Prec [1] Urm	

Sub cards – are being displayed all the additional cards attached to your card, with the following information:

- Card number
- Name
- Card availability date

Current transactions – transactions that were made with your credit card related to the current account statement.

For every transaction is displayed:

- The card number – the number of the card with which was made the transaction
- The date – transaction date
- The type – Transaction type (e.g. made by POS, Account, e-commerce/MO, etc)
- The currency – the currency of the card
- The location – transaction location
- The country – transaction country
- RON amount – transaction value
- Fee - fee
- Bonus - Bonus

Future transactions - transactions you have made with your credit card and which will appear on the following account statements (e.g. future instalments related to the transactions made in instalments).

Past due transactions - transactions you have made with your credit card and whose counter value was blocked from the credit limit, but which are not yet posted in the account statement.

Restrictions

It is being displayed the status of the card for e-commerce transactions with the following details:

- User name – the Bank (status changed by the bank's representatives) or IB user (status changed by you from the IB application)
- Status – R/U (Restricted/Unrestricted)
- Date – date and time when was changed the status

Note:

U – Unrestricted (the card is not restricted for payments)

R – Restricted (the card is restricted for payments).

Debit cards

- Type of card - Visa or MasterCard
- Currency – card currency
- Available until – card's availability date
- Account statement address – the chosen way to receive the account statement
- Approved limit – the credit limit granted by the bank
- Available – available on the card until it is accessed
- Authorization blocked amount - the transactions' amount whose countervalue was blocked from the available limit, but which is not yet shown in the banking account.
- Bonus – available collected in the bonus account after the performed transactions

The following sub- menus can be seen from this screen:

Atribut	Valoare
Data scadenta: 31-05-2014	
Suma utilizabila fara dobanda	-170,91
Suma utilizata din linia de credit (ATM, POS, rate scadente)	0,00
Suma utilizata - rate scadente in viitor	0,00
Suma utilizata (POS, rate) fara dobanda in primele 15 zile calendaristice ale lunii curente	0,00
Dobanda pentru suma utilizata din linia de credit	0,00
Suma descoperire neautorizata	0,00
Dobanda descoperire neautorizata	0,00
Suma credit restant	0,00
Penalitate pentru credit restant	0,00
Dobanda restanta	0,00
Penalitate pentru dobanda restanta	0,00
Taxe	0,00
SUMA MINIMA OBLIGATORIE DE PLATA	0,00
Total suma fara dobanda	0,00
Prec [1] Urm	

The last account statement – by accessing this sub- menu, is being shown information about the last issued account statement:

Sub cards – are being displayed all the additional cards attached to your card, with the following information:

- card number
- name
- card availability date

Pending - Transactions that you made with your card and which countervalue was blocked from the limit, but which are not yet posted in the banking account.

Restrictions

It is being displayed the card status for e-commerce transactions, with the following details:

- User name – the Bank (if the request was made by the bank) or IB user (if you requested the change from the IB application)
- Status – R/U (Restricted/Unrestricted)
- Date – date and hour when was changed the status
- U- Unrestricted (the card is not restricted for payments)
- R- Restricted (the card is restricted for payments)

3.2. Card account statement

Are being posted the account statements under PDF format, issued monthly by the bank, for each card. To open an account statement, please click on the box from the right of the displayed screen .

3.3. Restrictions

The debit/credit cards are being activated/ deactivated for internet transactions.

To change the cards status:

- select the type of the card
- choose one of 2 options:
 - deactivate the card for internet use;
 - activate the card for internet use;

- Click *Send* button.

On the left side, it is shown a screen – restrictions – where you can visualize the status of the request and a history.

Each change is highlighted with the following information:

- application date – request date
- name of the card – type of the card
- Response – response received after the request (eg: Completed Successfully, The Card is already active!)
- Status – R/U (Restricted/Unrestricted)

3.4. Credit card supplying

The credit card can be supplied by this option. The payment options on the account statement are automatically downloaded: *The mandatory minimum amount to be paid, the total amount on the account statement (without any other future instalments)* or another chosen amount can be filled in.

Are being followed the steps for a transaction approval.

Note: The payment options are being updated depending on the performed supplying.

3.5. Transfer from the credit card account

Allows the money transfer from the credit card account to other own accounts or to accounts belonging to another client.

Important: This transaction is defined as a cash withdrawal from an ATM belonging to Credit Europe Bank. At the first performed transaction, it is displayed a screen with Transfers approval from credit card account which contains an Addendum to the contract related to the credit cards/ CardAvantaj cards, with specific conditions.

For validation, it is necessary that to the bottom of the screen, in the Digi pass code area, to introduce the PIN code with the code generated by the digi pass and then to press Process.

In addition to other transactions, this means the introduction of card validity date, as in the screen below:

The screenshot shows a user interface for a bank transaction. At the top, there's a title bar with the text 'Transfer din cont card credit'. Below it, a dropdown menu labeled 'Stare' is set to 'Contul surse'. There are two input fields: 'Contul surse' containing 'RO18FNNB' and 'RO02 (RON)' in the dropdown. A date field 'Data expirare LL/AA' is followed by a note 'Plata efectuata din cont card credit'. The 'Contul destinatie' field is empty. Below that is a 'Suma' field with a value of '9,999.00'. A 'Data valutei' field is also present. At the bottom, there are several buttons: 'Salveaza' (Save), 'Avizeaza' (Approve), 'Rejecteaza' (Reject), 'Reset', and 'Iesire' (Exit). A small 'top' icon is in the bottom-left corner.

IV. Payments

When accessing this menu, all your payments introduced in the selected period are listed. In the first column of the list is encoded the type of the payment:

- RO - domestic payments
- UTL - utilities payment
- VAL - foreign currency payments
- FX - foreign currency exchange
- TRN - transfers between two accounts

The listed documents are filtered according to your rights - for example, if you have no access to Foreign currency payments module, then, in this list, will not appear the foreign currency payments.

For more details about each type of payment, visit the special section.

4.1. Domestic payments

By this module, you can initiate payments in RON to a business partner – client of a Romanian bank.

Important: The access to this screen is conditioned by the corresponding right! To grant or revoke access right to this screen for you or for another operator of your company, please contact the bank.

On the left side of the page are listed the documents entered in the selected period. By default, this period is set based on the *No. of days documents searching* that may be changed in the *Personal data* screen parameter. Subsequently, you can choose any period you want for searching the documents.

This period is stored at module level (payments, exchanges, deposits, etc.) in the current session. If you reconnect to the application, the default period is set depending on the parameter above.

The list of payments contains the following details:

- Date – the payment date introduction
- Source – the account from which is made the payment
- Destination – payment beneficiary
- Amount – payment amount
- Status – the status of the document (see *The status of a document*)

To previsualize a document, click on the date when was introduced.

On the right side of the screen will appear a window with details about the document. At the bottom of this window will be displayed with bold characters the audit information of the current document: its status, the date of the last change, the bank's date when the last change took place, the user who notified (initiated) the document and the date of referral, the user who approved / rejected the document and the date of this event, for partial approval - the second user that has endorsed the document and the date of the approval, the response time from the bank, the reply from the bank, the bank's date when the document was accepted, banking reference of the document.

To change or to approve the selected document, press *Edit*.

To approve several documents simultaneously, select them (the check from the left side of the list), and then press *Approve* (more details about the approval in *Status of a document*).

To introduce a new payment in which the fields to be initialized with the current payment, click Create new payment.

To initiate a payment, click the *New* button. In the next window choose the type of payment:

- Payment to a client of another bank – *inter banking*
- Payment to a client of the bank – *inter banking*
- Payment to the *treasury*
- Importing payments from the file

Warning

If you have no RON current account, you cannot perform domestic payments.

4.1.1. Inter banking domestic payments

In this screen you can enter or change a payment in RON to a business partner that is not your bank's client.

If you have initiated a new document, the first displayed field is *Use pattern*. To pre-fill the payment data with those from an already defined pattern (see *Domestic payments patterns* screen), select the desired pattern from the list and then click *Fill in*. As long as you have not saved the payment, you can choose another pattern any time.

Note: If you change an existing document, the *Use pattern* field is no longer available.

The areas that must be filled in for an inter banking payment are:

- Document number
- Amount – payment amount

- Account – select from the list, the current account from which you want to make the payment
- Beneficiary – the name of the payment's beneficiary
- Beneficiary's account – the account number
- Beneficiary's bank – select the beneficiary's bank from the list
- Beneficiary's PIN/ sole registration number
- Beneficiary's address
- Payment's object –
 - details about the payment
 - payment date - it can be filled in with a future date or left blank (the payment will be made as soon as possible)
- Issuance date – is being initialized with the current date

After you filled in the fields above, press *Save* to create or to modify the document.

If you want to delete a document which already exists in the system, press *Delete*. An operation confirmation window will be displayed.

If you have the right, you may approve or reject the document, by pressing *Approval*, namely *Rejection*. For more details regarding the approval/rejection, see the *Status of a document*.

If you changed certain fields of the documents and you want to come back to the default values, press *Reset*.

To come back to the list of documents, press *Exit*.

4.1.2. Intra banking domestic payments

If you have initiated a new document, the first displayed field is *Use pattern*. To pre-fill the payment's data with those from an already defined pattern (see *Domestic payments patterns* screen), select the desired pattern from the list and then click *Fill in*. As long as you have not saved the payment, you can choose another pattern.

Note: If you want to change an already existing document, the *Use pattern* field is no longer available.

The areas that must be filled in for an intrabanking payment are:

- Document number
- Amount – payment amount
- Account – select from the list the current account from which you want to make the payment
- Beneficiary – the name of the payment's beneficiary
- Payment object – details about the payment
- Payment date – can be filled in with a future date or left blank (the payment will be made as soon as possible)
- Issuance date – the current date is being initialized

After you filled in the fields above, press *Save* to create or to change the document.

If you want to delete a document which already exists in the system, press *Delete*.

A confirmation window of the operation will be displayed.

4.1.3. Domestic payments to the State Treasury

In this screen you can introduce or change a payment in RON to a client of the state's treasury.

If you have initiated a new document, the first displayed field is *Use pattern*. To pre fill the payment's date with those from an already established pattern (see the *Domestic payments pattern* screen), please select the wanted pattern from the list and then press *Fill in*. as long as you have not saved the payment, you can choose another pattern, anytime.

Note: If you want to change an already existing document, the *Use pattern* field is no longer available

The areas that must be filled in for a payment to the State Treasury are:

- Document number
- Amount – payment amount
- Account – select from the list, the current account from which you want to make the payment
- Beneficiary – the name of the payment's beneficiary
- Beneficiary's account – the account number
- Beneficiary's bank – select from the treasury list
- Beneficiary's PIN/ sole registration number
- Beneficiary's address
- Number of payment evidence - contains 23 numeric characters depending on the payment subject. If this number is not known, is written the character '.' (Dot), without any blank spaces.
- Payment's object – details regarding the payment
- Payment date – can be filled in with a future date or left blank (the payment will be made as soon as possible)
- Issuance date – the current date is being initialized.

If you have the right, you may approve or reject the document, by pressing *Approval*, namely *Rejection*. For more details regarding the approval/rejection, see the *Status of a document*.

If you changed certain fields of the documents and you want to come back to the default values, press *Reset*.

To come back to the list of documents, press *Exit*.

After you filled in the fields above, press *Save* to create or to change the document.

If you want to delete a document which already exists in the system, press *Delete*.

A confirmation window of the operation will be displayed.

4.1.4. Importing domestic payments from the file

In this screen you can import multiple payments in RON under a text file (TXT) generated by your accounting application or created by you after a certain format offered by the bank.

The screenshot shows a user interface for importing domestic payments. At the top, there is a title bar with the text "Import plati domestice din fisier". Below this, there are several input fields and buttons. On the left, there is a label "Selectati fisierul" followed by a file input field and a "Browse..." button. Next to it is a "Suma de control" field containing the value "(9,999.00)". Below these, there is a checkbox labeled "Avizare simultana". Underneath the control sum field is a "Cod Digipass" input field. At the bottom of the form are two buttons: "Importa" and "Iesire". At the very bottom left of the interface is a small "top" button.

Before downloading the payments file, please ensure that you have the necessary available on the account (the amount of all payment orders). Select the file placed on your station, fill in the amounts of all payment orders from the file and press *Import*.

If everything went well, will be displayed a notification page in which are listed all the payment orders from the file.

Important: The payment orders are downloaded in Initiated status.

If the simultaneous approval is checked, all imported payments will be automatically approved.

The maximum size of the file is 10 MB

The file format is text (TXT) in which the fields are separated by TAB character and the lines by ENTER (CR LF). The file fields are:

- Import reference - is a unique identifier of the payment order in your system
- Payment type:
 - I – inter banking (to a client of the bank)
 - E – inter banking (to a client of another bank)
 - T - treasury (to a client of a treasury)

- Current account from which the payment is made (IBAN)
- Payment amount
- Payment date (can be left blank)
- No of the document
- Date of the document
- Payment object (it should not contain the TAB or ENTER characters)
- Beneficiary name
- Beneficiary's account number (IBAN format, the account from which is made the payment)
- Swift code (the code swift belonging to the beneficiary's bank, is not filled in for the inter banking payments)
- Beneficiary PIN/Sole registration number
- Beneficiary's address (the address of the payment's beneficiary)
- ANAF code – payment evidence number (is filled in only for the payments to the treasury)

For more information about creating a TXT file, please contact the bank.

4.2. Scheduled payments

By this module you can define payments in RON scheduled to be performed with a certain periodicity.

Important: Access to this screen is conditioned by the corresponding right! To grant or to revoke access right to this screen for you or for another operator of your company, please contact the bank.

The list of scheduled payments includes the following details:

- Description - name of the scheduled payment
- Source - the account from which the payment is made
- Destination – payment beneficiary
- Amount - the payment amount
- Status - The status of the document (see [Status of a document](#))

To preview a document, click on the date when it was introduced. On the right side of the screen will appear a window with details about the document. At the bottom of this window will be displayed with bold characters the audit information of the current document: its status, the date of the last modification, bank's date at the time of the last modification, the user who notified (initiated) the document and the date of the referral, the user who approved / rejected the document and the date of this event, for the partial approval – the second user who approved the document and the date of the approval, response date from the bank, reply from the bank, the date when the bank accepted the document, banking reference on the document.

To change or to approve the selected document, click *Edit*.

To approve several documents simultaneously, select them (the check from the left side of the list), then press *Approve* (more details about the approval in the Status of a document).

To start a scheduled payment, click the *New* button. In the next window, choose payment type:

- Payment to a client of another bank – inter banking
- Payment to a customer of the bank – interbanking
- Payment to the treasury

Warning

If you have no current account in RON, you cannot perform scheduled domestic payments.

4.2.1. Scheduled interbanking payments

In this screen you can enter or change a scheduled RON payment to a business partner, who is not client of the same bank as you.

The fields to be filled in for a scheduled inter banking payment are:

- Description of the schedule - scheduled payment name

- Valid from / until - the period in which the payment is executed
- Excluded from / until - an optional range (included in the above range) in which the payment's execution is suspended
- Frequency - payment periodicity (a no. of months or days)
- Amount – payment's amount
- Account - choose from the list the current account from which you want to make the payment
- Beneficiary - the name of the payment's beneficiary
- beneficiary PIN/sole registration number
- Beneficiary Address
- Beneficiary account - account number or
- Beneficiary Bank - select from the list of beneficiary's bank
- Object of payment - payment details

After you filled in the above fields, press *Save* to create or to change the document.

If you want to delete an existing document in the system, press the *Delete* button. A window will appear to confirm the operation.

If you have the necessary right, you can approve or reject the document by pressing *Approval*, namely *Rejection*.

For more details about approval / rejection, see [Status of a document](#).

If you changed some fields of the document and want to return to the default values, click the *Reset* button.

To return to the list of documents, press the *Exit* button.

4.2.2. Scheduled intra banking payments

In this screen you can enter or change a scheduled RON payment to a business partner, client of the same bank as you.

The fields to be filled in for a scheduled intra banking payment are:

- Description of the schedule - scheduled payment name
- Valid from / until - the period in which the payment is executed
- Excluded from / until - an optional range (included in the above range) in which the payment's execution is suspended
- Frequency - payment periodicity (a no. of months or days)
- Amount – payment's amount
- Account - choose from the list the current account from which you want to make the payment
- Beneficiary - the name of the payment's beneficiary
- Beneficiary account – his/her account no.
- Payment object – details about the payment

After you filled in the above fields, press *Save* to create or to change the document.

If you want to delete an existing document in the system, press the *Delete* button. A window will appear to confirm the operation.

If you have the necessary right, you can approve or reject the document by pressing *Approval*, namely *Rejection*.

For more details about approval / rejection, see [Status of a document](#).

If you changed some fields of the document and want to return to the default values, click the *Reset* button.

To return to the list of documents, press the *Exit* button.

4.2.3. Scheduled payment to the treasury

In this screen you can enter or change a scheduled RON payment to a client of the state's treasury.

The fields to be filled in for a scheduled payment to the treasury are:

- Description of the schedule - scheduled payment name
- Valid from / until - the period in which the payment is executed
- Excluded from / until - an optional range (included in the above range) in which the payment's execution is suspended
- Frequency - payment periodicity (a no. of months or days)

- Amount – payment's amount
- Account - choose from the list the current account from which you want to make the payment
- Beneficiary - the name of the payment's beneficiary
- Beneficiary's PIN/sole registration number
- Beneficiary's address
- Beneficiary account – his/her account no.
- Payment object – details about the payment

After you filled in the above fields, press *Save* to create or to change the document.

If you want to delete an existing document in the system, press the *Delete* button. A window will appear to confirm the operation.

If you have the necessary right, you can approve or reject the document by pressing *Approval*, namely *Rejection*.

For more details about approval / rejection, see [Status of a document](#).

If you changed some fields of the document and want to return to the default values, click the *Reset* button.

To return to the list of documents, press the *Exit* button.

4.3. Domestic payments patterns

By this screen you can save the most frequent payments in RON, data which subsequently can be automatically fill in when creating another payment.

Important: Access to this screen is conditioned by the corresponding right! To grant or to revoke access right to this screen for you or for another operator of your company, please contact the bank.

The patterns list contains the following details:

- Pattern description
- Source – the account from which the payment is made
- Destination – payment's beneficiary
- Amount – amount to be paid

To preview a document, click on the date when it was introduced. On the right side of the screen will appear a window with details about the document.

To change the selected document, press *Edit*.

To introduce a new payment in which the fields to be initialized with those of the current pattern, click on *Create a new payment*.

To create a new pattern, click *New*. In the following window, choose the type of payment:

- The payment to a client of another bank – [interbanking](#)
- The payment to a client of the bank - [intrabanking](#)
- Payment to the [treasury](#)

Warning

If you have no current account in RON, you cannot create domestic payments patterns.

4.3.1. Patterns of interbanking domestic payments

In this screen you can introduce or change a RON payment pattern to a business partner who is not client of the same bank as you.

The fields that must be filled in for an internbanking payment pattern are:

- Description – pattern name (mandatory)
- Amount - payment amount
- Account – select the current account from which you want to make the payment from the list
- Beneficiary – payment beneficiary's name
- Beneficiary's account – account number
- Beneficiary's bank – select the beneficiary's bank from the list
- Beneficiary's PIN/sole registration number

- Beneficiary's address

- Payment's object – details about the payment

After you filled in the above fields, press *Save* to create or to change the document.

If you want to delete an existing document in the system, press the *Delete* button. A window will appear to confirm the operation.

To return to the list of documents, press the *Exit* button.

4.3.2. Patterns of intrabanking domestic payments

In this screen you can introduce or change a RON payment pattern to a business partner, client of the same bank as you.

The fields that must be filled in for an internbanking payment pattern are:

- Description – pattern name (mandatory)
- Amount - payment amount
- Account – select the current account from which you want to make the payment from the list
- Beneficiary – payment beneficiary's name
- Beneficiary's account – account number
- Payment's object – details about the payment

After you filled in the above fields, press *Save* to create or to change the document.

If you want to delete an existing document in the system, press the *Delete* button. A window will appear to confirm the operation.

To return to the list of documents, press the *Exit* button.

4.3.3. Patterns of domestic payments to the State Treasury

In this screen you can introduce or change a RON payment pattern to a client of the state's treasury.

The fields that must be filled in for an payment pattern to the treasury are:

- Description – pattern name (mandatory)
- Amount - payment amount
- Account – select the current account from which you want to make the payment from the list
- Beneficiary – payment beneficiary's name
- Beneficiary's account – account number
- Beneficiary's PIN/sole registration number
- Beneficiary's address
- Beneficiary's bank – select the treasury from the list
- The number of payment evidence - contains 23 numeric characters depending on the subject of the payment. If this number is not known, will be written '.' (Dot) without any blank space.
- Payment object – payment details

After you filled in the above fields, press *Save* to create or to change the document.

If you want to delete an existing document in the system, press the *Delete* button. A window will appear to confirm the operation.

To return to the list of documents, press the *Exit* button.

4.4. Transfers/Exchanges

By this module can be performed foreign currency exchanges and amounts transfers between 2 accounts that belong to you, in the same currency.

Important: Access to this screen is conditioned by the corresponding right! To grant or to revoke access right to this screen for you or for another operator of your company, please contact the bank.

On the left side of the page are listed documents introduced in the selected period. Implicitly, this period is set based on the parameter No of days searching documents that can be changed in the [Personal data](#) screen. Later, you can specify any period you want to search the documents. This period is stored in the module (payments,

exchanges, deposits, etc.) in the current session. If you reconnect to the application, the implicit period is set based on the above parameter.

The exchanges/transfers list contains the following details:

- Date- when was introduced the document
- Source – the account from which the payment or the exchange are made

Destination – payment's beneficiary

- Amount – amount to be paid
- Destination - the account from which the transfer is made, namely the account in which the currency is being bought.
- Amount – transferred amount
- Status – the document status (see the *Status of a document*)

To preview a document, click on the date when it was introduced.

On the right side of the screen will appear a window with details about the document. At the bottom of this window will be displayed with bold characters the audit information of the current document: its status, the date of the last modification, bank's date at the time of the last modification, the user who notified (initiated) the document and the date of the referral, the user who approved / rejected the document and the date of this event, for the partial approval – the second user who approved the document and the date of the approval, response date from the bank, reply from the bank, the date when the bank accepted the document, banking reference on the document.

To change or to approve the selected document, click *Edit*.

To approve several documents simultaneously, select them (the check from the left side of the list), then press *Approve* (more details about the approval in the *Status of a document*).

To start an exchange or transfer, click the *New* button. In the next window, choose the operation type:

- Foreign currency exchange
- Transfer between the accounts with the same currency

Warning

If you don't have 2 opened current accounts in different currencies, you cannot perform foreign currency exchange operations.

If you don't have, at least, 2 opened current accounts in the same currency, you cannot perform transfers.

4.4.1. Foreign currency exchange

In this screen, you can introduce or change a foreign currency exchange.

The fields that must be filled in are:

- Source account – the account from which is sold the currency (the account which is debited)
- Target account – the account in which the currency is bought (the account which is credited)
- Amount – the transaction's amount and currency
- Investment type
- Others
- Current investment
- Direct investment
- Real estate investment
- Portfolio investment
- Description- operation description

Note: the list of currencies contains the bank's currency exchange rate – for the currency purchase/ sale, or an exchange rate derived from the NBR – for the currency conversions.

After you filled in the above fields, press *Save* to create or to change the document.

If you want to delete an existing document in the system, press the *Delete* button. A window will appear to confirm the operation.

If you have the necessary right, you can approve or reject the

document by pressing *Approval*, namely *Rejection*.

For more details about approval / rejection, see *Status of a document*.

If you changed some fields of the document and want to return to the default values, click the *Reset* button.

To return to the list of documents, press the *Exit* button.

4.4.2. Transfer between the accounts with the same currency

In this screen you can introduce or change an amount transfer between 2 accounts belonging to you. The fields that must be filled in for such a transfer are:

- Source account – the account which is debited
- Target account which is credited
- Amount- transferred amount
- Currency date – can be today or in the future
- Description – operation description

After you filled in the above fields, press *Save* to create or to change the document.

If you want to delete an existing document in the system, press the *Delete* button. A window will appear to confirm the operation.

If you have the necessary right, you can approve or reject the document by pressing *Approval*, namely *Rejection*.

For more details about approval / rejection, see *Status of a document*.

If you changed some fields of the document and want to return to the default values, click the *Reset* button.

To return to the list of documents, press the *Exit* button.

4.5. Foreign currency payments

By this module you can make foreign currency payments to a business partner who has an account in a Romanian bank or abroad.

Important: Access to this screen is conditioned by the corresponding right! To grant or to revoke access right to this screen for you or for another operator of your company, please contact the bank.

On the left side of the page are listed documents introduced in the selected period. Implicitly, this period is set based on the parameter *No of days searching documents* that can be changed in the *Personal data* screen. Later, you can specify any period you want to search the documents. This period is stored in the module (payments, exchanges, deposits, etc.) in the current session. If you reconnect to the application, the implicit period is set based on the above parameter.

The list of foreign currency payments contains the following details:

- Date – the date when was introduced the document
- Source – the account from which is made the payment
- Destination – beneficiary's name
- Amount – paid amount
- Status – status of the document (see *The status of a document*)

To preview a document, click on the date when it was introduced. On the right side of the screen will appear a window with details about the document. At the bottom of this window will be displayed with bold characters the audit information of the current document: its status, the date of the last modification, bank's date at the time of the last modification, the user who notified (initiated) the document and the date of the referral, the user who approved / rejected the document and the date of this event, for the partial approval – the second user who approved the document and the date of the approval, response date from the bank, reply from the bank, the date when the bank accepted the document, banking reference on the document.

To change or to approve the selected document, click *Edit*.

To approve several documents simultaneously, select them (the

check from the left side of the list), then press *Approve* (more details about the approval in the Status of a document).

To start an exchange or transfer, click the *New* button.

Warning

If you don't have at least one opened current account in foreign currency, you cannot perform foreign currency payments.

The fields that must be filled in are:

- Amount- paid amount
- Source account – the account from which the payment is made
- Details - amount deduction (sum of the details must coincide with the paid amount; the fields to be filled in are: Amount and Explanation)
- Amount
- Explanations
- Delivery date
- Registration nr.
- External payment
- Date

To add a new line of details, press *Add*. To delete a line of details, press .

- Priority – the payment must be performed Standard or Urgent
- Payment confirmation – can be made by SWIFT
- Payment way- by payment order
- Payment no – for a partial payment, the number has to be specified
- Contracts
- Invoices
- DVIs
- Documents - checked if there is an additional annex
- Fees / Banking charge
- OUR - the payer pays all the fees and charges
- BEN - the beneficiary receives all the fees and charges
- SHA - the payer and the beneficiary share the fees and the charges
- Beneficiary's bank – if the beneficiary's bank is in Romania, it is chosen from the list; for the banks from abroad, the name is typed in the next field (under the list of banks from Romania)
- Beneficiary's bank SWIFT - filled in only if the beneficiary's bank is not from Romania
- Beneficiary's bank address – filled in only if the beneficiary's bank is not from Romania
- Beneficiary's bank country – filled in only if the beneficiary's bank is not from Romania
- Beneficiary's account
- Beneficiary – the name of the beneficiary
- Beneficiary's address
- Beneficiary's country
- Message to the beneficiary

After you filled in the above fields, press *Save* to create or to change the document.

If you want to delete an existing document in the system, press the *Delete* button. A window will appear to confirm the operation.

If you have the necessary right, you can approve or reject the document by pressing *Approval*, namely *Rejection*.

For more details about approval / rejection, see *Status of a document*.

If you changed some fields of the document and want to return to the default values, click the *Reset* button.

To return to the list of documents, press the *Exit* button.

4.5.1 Import of foreign currency payments from file

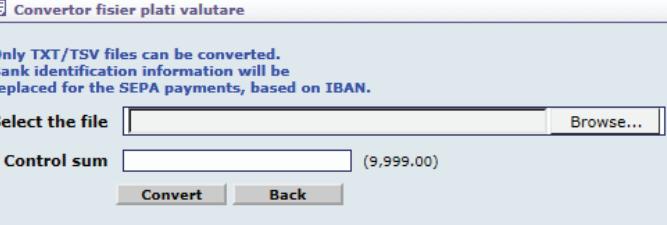
In this screen you can import more foreign currency payments based on an XML file either generated by your accounting application or created by yourself according to a certain format provided to you by the bank.



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In order to upload the foreign payment from file, the following steps need to be taken:

1. Create an Excel file with the following details:
 - Source account for payment (IBAN format)
 - Payment amount
 - Priority (S=Standard, U= Urgent)
 - Payment method
 - Payment confirmation
 - Commissions/Fees
 - SWIFT of beneficiary's bank
 - Beneficiary's account (IBAN format, account to which the payment is made)
 - Name of beneficiary
 - Country of beneficiary's bank
 - Address of beneficiary's bank
 - Bank of beneficiary
 - Country of beneficiary
 - Message to beneficiary
 - Partner country
 - * Details, line 1
 - Amount
 - Explanations
 - Date of delivery
 - Outstanding debt record no.
 - Outstanding debt record date
2. Save the file locally in text format (TXT tab delimited)
3. Upload the TXT document on the Internet Banking platform in the "Foreign payments file convertor" section, and then click on "Convert". The file will be saved in XML format according to the print screen (right-click on the icon, then click on "Save target as")



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File payments conversion notification

3 plati valutare au fost convertite cu succes

Reference	Source Destination	Amount	Status
1	RO91FNNB EU03	EUR 300.00	OK
2	RO91FNNB EU03	EUR 500.00	OK
3	RO91FNNB EU03	EUR 200.00	OK

The converted file can be saved from here

4. The XML file will be imported in the “XML ISO 20022 foreign currency payments file validator”, according to the following model:

Validator fisier plati XML ISO 20022

XML ISO20022 payments file

5. When the system validates the document, it will be uploaded in the final section “Import foreign currency payments from file” by clicking on “Import”.

Import foreign currency payments from file

Select the file

Control sum (9,999.00)

Simultaneous approval

Digipass code

When all the above described steps are taken accordingly, a notification page showing all the payments in the file will appear.

Important: A. Foreign payments are loaded in Initiated status. When clicking “Simultaneous approval” all the imported payments are automatically approved. The maximum size of file is 10 MB. B. The same XML file cannot be loaded multiple times, as it contains unique payment references generated upon conversion.

For more information on how to create the XML file, please contact our bank.

V. Utilities' payment

In this screen, you can introduce or change a payment for utilities in RON to a provider.

To initiate a payment, please access the *Utilities* option and select *New*. In the displayed window, choose one of the available options, depending on the provider.

The fields that need to be filled in for a payment of utilities are:

- The amount – payment amount
- Source account – select from the list the current account from which you want to make the payment
- Document no. – payment no.
- Code – provider's code, information found on the invoice

- Saves as a template – filled in if you want to save a payment as a pattern for future payments

After you filled in the above fields, press *Save* to create or to change the document. To perform the transaction, press *Approve*, namely reject. For more details regarding the approval/rejection, see the *Status of a document*.

If you want to delete a document which already exists in the system, press delete. An operation confirmation window will be displayed.

VI. Deposits

6.1. Deposits' constitution

Using this module, you can create bank deposits.

Important: Access to this screen is conditioned by the corresponding right. To grant or to revoke access right to this screen for you or for another operator of your company, please contact the bank.

On the left side of the page are listed documents introduced in the selected period. Implicitly, this period is set based on the parameter No of days searching documents that can be changed in the *Personal data* screen. Later, you can specify any period you want to search the documents. This period is stored in the module (payments, exchanges, deposits, etc.) in the current session. If you reconnect to the application, the implicit period is set based on the above parameter.

The deposits list contains the following details:

- Date – the date when was introduced the document
- Account making – current account from which is made the deposit
- Deposit type – the type of established deposit
- Amount – deposit amount
- Status – document status (see *The document status*)

To preview a document, click on the date when it was introduced. On the right side of the screen will appear a window with details about the document. At the bottom of this window will be displayed with bold characters the audit information of the current document: its status, the date of the last modification, bank's date at the time of the last modification, the user who notified (initiated) the document and the date of the referral, the user who approved / rejected the document and the date of this event, for the partial approval – the second user who approved the document and the date of the approval, response date from the bank, reply from the bank, the date when the bank accepted the document, banking reference on the document.

To change or to approve the selected document, click *Edit*.

To approve several documents simultaneously, select them (the check from the left side of the list), then press *Approve* (more details about the approval in the *Status of a document*).

To start an exchange or transfer, click the *New* button.

Warning

To create a deposit, you must have, at least one current account opened in the currencies for which can be made IB deposits.

The fields that must be filled in are:

- From the account – current account from which will be made the deposit
- Deposit type - standard deposit type
- Maturity action – depending on the deposit type, can be:
 - extension
 - capitalization extension
 - liquidation

- Amount – deposit amount
- Deposit making
- General conditions – clicking on this field are being checked the General Conditions for setting up Maturity deposits by Credit Europe Net Online Banking application and tick the field Acknowledges and I accept the General Conditions.

After you filled in the above fields, press *Save* to create and change the document.

If you want to delete an already existing document, press *Delete*. Will be displayed the operation confirmation window.

If you have the necessary right, you can approve or reject the document by pressing *Approval*, namely *Rejection*.

For more details about approval / rejection, see *Status of a document*.

If you changed some fields of the document and want to return to the default values, click the *Reset* button.

To return to the list of documents, press the *Exit* button.

6.2. Deposits' liquidation

By this module, you can liquidate banking deposits made by IB or at the bank's desk (by IB can be liquidated only the deposits belonging to individuals).

Important: Access to this screen is conditioned by the corresponding right! To grant or to revoke access right to this screen for you or for another operator of your company, please contact the bank.

On the left side are listed all the active deposits.

The deposits' list contains the following details:

- Date – when was made the deposit (extension)
- Deposit account – deposit account
- Amount – deposit amount
- Status – document status (see the *Status of the document*)

To preview a document, click on the date when it was introduced. On the right side of the screen will appear a window with details about the document. At the bottom of this window will be displayed with bold characters the audit information of the current document: its status, the date of the last modification, bank's date at the time of the last modification, the user who notified (initiated) the document and the date of the referral, the user who approved / rejected the document and the date of this event, for the partial approval – the second user who approved the document and the date of the approval, response date from the bank, reply from the bank, the date when the bank accepted the document, banking reference on the document.

To liquidate a deposit, press *Liquidate*.

To approve several documents simultaneously, select them (the check from the left side of the list), then press *Approve* (more details about the approval in the *Status of a document*).

Are being displayed the following details regarding the deposit:

- Deposit account – deposit account
- Amount – deposit amount
- Establishing date
- Maturity date – deposit maturity date
- Interest (%) – interests formula
- CR Calculated interests – interests calculated at Interest date
- Interest date – the date of the last interest calculation

Please select *Save* button to change the document.

If you want to delete an already existing document, press *Delete*. Will be displayed the operation confirmation window.

If you have the necessary right, you can approve or reject the document by pressing *Approval*, namely *Rejection*.

For more details about approval / rejection, see *Status of a document*.

If you changed some fields of the document and want to return to the default values, click the *Reset* button.

To return to the list of documents, press the *Exit* button.

VII. Reports

7.1. Reports' selection and execution

From this menu, you can run (in PDF format) several reports related to the status of your accounts, or details regarding a certain type of operation. According to the report of your choice, you must select certain parameters: account, reference code (ID), transaction number, time interval, transaction status.

Important: Access to the available reports is conditioned by the corresponding right! To grant or to revoke access right for you or for another operator of your company, please contact the bank.

You can run the report immediately or at a selected date.

After selecting the necessary parameters, press Run. Will appear a screen with the message Report sent to be ran with the Running ID.

You have 2 options: you either run another report and click New report, or select the Running list and you'll be directed to Reports visualization sub menu in which will be displayed the performed report.

7.2. Reports visualization

The reports are being visualized from the reports running submenu in PDF format.

The list of reports contains the following details:

- report ID – report number
- Date – the date and time when took place the report running
- Report – the type of report selected to run the report
- Parameters – the parameters selected for running
- To open a report, click on the box placed on the right of the screen

VIII. Settings

8.1. Personal data

The language in which will be displayed the application's page

- Name – your name (can be changed only by the bank)

- User name – it is specified the connection to the application (can be changed only by the bank)

- Your PIN (can be changed only by the bank)

- Your address (can be changed only by the bank)

- The phone no. where you can be contacted (can be changed only by the bank)



- Mobile phone no. (can be changed only by the bank)
- Promotional information – it is a check by which you accept or not receiving by e-mail or post office certain promotional information from the bank
- Favourite account – will be selected in the account selection lists
- No. of days documents searching – are being used documents filters (payments, exchanges, deposits) with the following specification:
 - If it is 0, then the documents introduced during that day will be displayed
 - If it 1, then, implicitly, will be displayed the documents introduced during that day and during the prior day
 - If it is 2, then will be displayed the documents introduced during that day and during the prior day and 2 days before

Note: if this field is not filled in, will be considered 7 days, implicitly.

To save the changes made on your personal data, press Save.

If everything went well, a notification screen will be displayed and you will be notified that the save was successful.

If you made certain changes and you want to come back to the prior values (saves), press Reset.

8.2. Password setting

In this page, you can change the password of your account.

Introduce the current password, then the new one, confirm the new password and press *Change*.

If everything went well, a notification screen will be displayed and you will be notified that the password change was successful.

Important: The password cannot be simple!

Depending on the settings made by the bank, the password must fulfil the following conditions:

- to contain both small and capital letters;
- to contain digits;
- to contain special signs;
- to have at least 8 characters;
- must not have only digits;
- to be different from the last 10 old passwords.

8.3. Last connections

In this screen, are being listed your last connections to the IB application. The following details are being displayed:

- session ID
- connection date
- disconnection date
- the station from which you were connected (IP or name)

IX. On-Line Security

9.1. General aspects

Credit Europe Bank (Romania) Internet banking service - CreditEuropeNet can be accessed from anywhere in the world, from any computer that is connected to the Internet and fulfilling the minimum conditions required to access Internet banking application.

Securing the communication between the client and the bank is based mainly on two-way authentication through digital certificates, thereby achieving the highest level of security, the transmission of information, practiced on the Internet.

CreditEuropeNet service Security system is developed in line with international standards regarding the transactions security over the Internet. As a result we have a network with "shared security"

that ensures data protection throughout the process: on the client's computer, during the data transmission and during the processing in the banking system.

Distributed security means using multiple protection technologies on several levels, such as user identification with three keys, data encryption, automatic disconnection, monitoring.

To ensure optimum security for transactions through this service, Credit Europe Bank uses SSL on 256-bit encryption, so all the data which are transmitted between client and server are encrypted with a 256 bit key.

We can assure you that the CreditEuropeNet service complies with all security measures, but we cannot take care of your home computer, too; it is entirely your responsibility.

The Internet opens a lot of opportunities, but to protect your computer, you must defend yourself from hackers.

We've all heard of ATM "ghost" frauds. The same goes for the Internet, so you should take some basic security measures. Here's how to do this:

Very important when you log in to CreditEuropeNet:

- Introduce directly from the keypad the URL address: <https://net.crediteurope.ro/> to connect or to use the bank's web address <http://www.crediteurope.ro>
- check the authenticity of the bank's website by clicking "Secured by thawte" and make sure that the window contains information about securing the site and availability as shown below (last date is automatically being updated at the current date):
- always verify the digital certificate on the server you connect to (in the page opened by accessing <https://net.crediteurope.ro/>, always works by double clicking the top right lock). In addition, always check that you are on a secure connection (**HTTPS** and not **http**)
- DO NOT save the password or other information about the CreditEuropeNet service in the computer's memory;
- DO NOT disclose your password and information about your accounts' security; the bank will never contact you to ask for this information; **If you ARE contacted by email or by phone by someone who asks you this information, it is certainly a fraud!**
- If you notice suspicious images in your browser that do not correspond to the ones from the bank's EB pages, the emergence of "pop-up" windows that requires you to introduce confidential data or if you cannot log in the Login page at first attempt, please do not further entry other codes generated by the authentication device and immediately notify the bank at **0801 004 444 or 0750 202 000** or by e-mail: net@crediteurope.ro, because you can become the victim of a cyber-attack.
- IMMEDIATELY change the password if you suspect that someone else knows it;
- Observe the following requirements when setting the password:
 - important: Password cannot be simple!
 - The password must contain both lowercase and uppercase;
 - The password must contain numbers;
 - The password must contain special characters;
 - The password must have a minimum length;
 - The password should not be in the dictionary;
 - The password should be different from the last n older passwords;
- Do not use computers from public places such as Internet Café because they are not safe enough and do not set or change the password from a public computer;
- Do not leave the computer unattended and logged on CreditEuropeNet service if you use a public computer.
- Check your accounts regularly.
- Contact the support service of CreditEuropeNet as soon as you

notice suspicious transactions (by phone: **0801 004 444 or 0750 202 000**, or by e-mail: net@crediteurope.ro)

9.2. HOW TO AVOID THE FRAUD

Online frauds – phishing:

1. What does “phishing” mean?

In computing, phishing is a form of criminal activity that consists in obtaining confidential data such as access data for banking or trading applications (e.g.: E-Bay, PayPal) or information on credit cards, using techniques for handling the identity of a person or of an institution. A phishing attack normally consists in sending the attacker an email using instant messaging programs (e-mail) or by phone (SMS), in which the user is encouraged to give their confidential data to win some prizes, or is informed that they are necessary due to technical errors that led to the loss of original data. In the email a web address is usually indicated, containing a clone of the web site of the financial or trading institution. Most phishers are using this method to obtain banking details.

2. Where do they have my email address or my phone number?

The Lists with e-mail addresses and / or phone numbers can be found on the Internet and are frequently exchanged between hackers.

3. How do they know where do I have my accounts?

They don't know this, but if they send more messages, will find some people who work with the bank presented in the phishing message, as a result of the responses received from “victims”.

4. What happens if I receive a “suspicious” e-mail or SMS “?

It is best to delete it directly, especially if there are links or attachments.

Be Careful!

CreditEuropeNet you will never ask all the digits of your debit or credit card!

Credit Europe Bank employees will never ask you to disclose your password and your user code. In such a case please contact immediately CreditEuropeNet support service (phone numbers: 0801 004 444 or 0750 202 000, or by e-mail: net@crediteurope.ro)!

Credit Europe Bank will never send e-mails or SMS requesting to access URLs or links to connect to the CreditEuropeNet service!

Debit / credit card frauds:

Debit / credit payment are flexible and fast instruments, but these advantages can be easily deleted when malicious people fail to take possession of the data stored on the magnetic strip of the card and of the PIN. Worldwide, most cases of card fraud are due to the skimming phenomenon.

What is the skimming?

Copying the data stored on the magnetic strip of the card, using special electronic devices. This operation can be performed either at ATMs or at POS.

ATM Skimming:

How do we know?

- The ATM skimming takes place by setting a copying device on the card insertion slot, to copy information from the magnetic strip and a fake keypad or a tiny video camera to record the PIN;
- The ATM is installed in more remote places. If possible, you should use the ATMs you are familiarized with or those assembled in banking agencies where cameras are installed;

- Check whether the ATM presents unusual aspects (scratches, adhesive tape traces), especially the keyboard and the right side of the device which contains the card insertion slot. (You can easily pull them to see if they are removable).
- Check the various accessories found near the ATM (racks, boxes, shelves, flyers, forms), if there are mini video cameras installed.
- If you find anything suspicious, please notify the Bank that owns the ATM.

POS Skimming:

How do we know?

- For a POS skimming, the card is passed by the POS where you pay and, additionally, through a similar device, which is designed to copy the information from the magnetic strip.
- Be cautious when using the card to the following types of traders: restaurants, gas stations, hotels or casinos.
- When you make a payment at POS, do not leave the card unattended and keep it permanently in your visual range.
- Ask the merchant for the receipt for each transaction.
- Cover the keypad when entering the PIN code.

What should we do to protect ourselves?

- The PIN must be memorized. This will not be written down or kept with the card;
- The PIN is confidential once it was introduced, the client gives his/her consent to the transaction in question;
- **The PIN shall not be disclosed** to any other person, including to the family members, police or employees of the Bank;
- Do not set the PIN according to personal data: birthdays, age, etc.;
- Do not accept “help” from other people when you make a transaction at the ATM;
- **Check the card statement to identify any unauthorized transactions and report them immediately to your bank, at CEBLine phone numbers 0801.000.000, 0750.000.000;**
- If you make online transactions, check before the terms and conditions for payment performance at that trader and print a copy of the order. Also make card transactions only on secure websites, that contain the format “<https://>”;
- If you suspect the card identification data: card number, expiration date, CVV2, CVC2 security code (three-digit code, on the back of the card, which can be used for transactions over the Internet or by mail, phone, fax order) were seen by unauthorized persons, we recommend you to replace the card.
- To ensure the security of the transactions over the Internet, we advise you to use the 3 D Secure service. The enrolment in this service offers increased security in Internet transactions.
- Immediately report lost / stolen card or any other unauthorized transactions, at CEBLine phone numbers 0801.000.000, 0750.000.000.

How does CEB act to protect your cards?

As a result of continuous efforts to improve the offered products, Credit Europe Bank (Romania) S.A. began to issue cards that include a chip-based on EMV technology (the cards have a chip that contains all the information previously stored on magnetic tape).

This technology provides more safety and comfort in using the card, both at the ATM and for payments to merchants.

5. Fraudulent e-mail messages about changing the payment instructions

A particularly dangerous scam is represented by the cyber-attack, on an e-mail correspondence of a client of any bank. An important

feature of this type of fraud is that the attack is directed strictly against the client, regardless of the credit institution which performs its operations.

The attack is initiated by well-trained persons in computer science who have the means and knowledge to access without authorization an entity's (individual or legal entity) electronic mail (e-mails) and to manipulate them as they wish. Particularly exposed are the persons who do not have security software (e.g. anti-virus) or who open e-mails received from strangers containing suspicious links or attachments.

A consequence of the fact that the attacker manages to penetrate / dispose of all the electronic correspondence of the persons concerned, is that any commercial / personal information conducted by this environment becomes accessible and can be used for fraudulent purposes.

With all this information, the cybercriminals can send an e-mail fraudulently, possibly using a previous conversation they had with a business partner (eg, a supplier), in which require the redirection of certain payments to a new account. The fraudulent message will appear as being sent by his business partner, but the new IBAN and payment instructions (bank / country / etc) do not belong to the latter, but to the offender. Thus, the client can be deceived to direct funds to the offender's account, having the impression that makes the payments to real business partners.

To prevent such situations, we recommend you to:

- avoid, whenever possible, to use unprotected electronic correspondence for handling sensitive or confidential commercial information (IBAN codes, passwords, payment details, etc.);
- Always use antivirus software to protect your computer;
- **DO NOT** make payments to new accounts that have you have never used before, based on instructions received by e-mail, without first checking their validity with your partners, through other communication channels not related to the e-mail. On this lack of verification the criminals rely on, so if you will do you it, you will successfully thwart the misleading attempt. The verification will not be made by e-mail or by means of contacts suggested via e-mail - we advise you to directly contact your partners using secure and known means (telephone / fax no. you used in the past, etc.);
- if you have made a payment to the wrong account, contact your bank immediately to find out if there are possible steps to lock / return the involved amounts;

Also, we encourage you that if you believe that you were a misleading attempt victim, to notify the local police as soon as possible.

6. Fraudulent e-mails representing the confirmation of an online transaction

There may be situations where individuals who use different web sites or online platforms belonging to companies that deal with brokerage exchanges via Internet (online sales / purchases page) receive, following a transaction such a platform, an e-mail from a potential buyer, in which are required to send the object by sold e-mail, usually to destinations in the African continent area (but not only).

To determine the seller to ship the product before receiving the purchase price, the potential buyer includes a fraudulent transaction in the confirmation e-mail from which, wrongly concludes, that sent the amount requested by banking transfer and that the seller can receive his money only after he proves that he has shipped the product/s to the address indicated by the fake buyer.

Such fraudulent transaction confirmation messages can include

the logo or the name or names of known banks or even the name of certain employees of those banks.

Another variation of this type of fraud is that the potential buyer is trying to convince the seller to send with the sold product, an amount representing the counter value of a fictitious fee that should have been paid for the transaction, and then to recover the money from the bank whose name is used in the misleading, after proving the dispatch of the parcel and of the amount. We inform you that this message is an attempted fraud and that CreditEurope Bank does not provide such payment services.

Credit EuropeBank and / or its employees were not and are not involved in any way in the confirmation of such transactions and we recommend to all those who receive such e-mails to immediately stop communicating with the sender.

CreditEurope Bank and / or its employees did not send and do not send such messages and the use of logo, and of the names of CreditEurope Bank employees in these situations is unauthorized and therefore fraudulent.

If you are the victim of such a scam, we encourage you to immediately contact the local police.

9.3. PROTECT YOUR COMPUTER

USE A PERSONAL FIREWALL

1. What is a firewall?

It's a program that blocks the unwanted traffic between your computer and the Internet.

2. How does it work?

It is like a barrier between your computer and the Internet. You can choose what programs and applications can be connected to the Internet. For example, you can allow the access to the Outlook Express authorized program, but you can restrict the access to a suspect program.

3. Why do I need a personal firewall?

All the PC users who connect at the Internet should use a personal firewall. This type of program prohibits the access of malicious codes (e.g. viruses) and blocks the access of unauthorized programs from the Internet.

USE AN ANTI VIRUS

1. Why do you need such a program?

Every time you connect to the internet, you expose to viruses. These malicious codes attack by the sites, by the e-mail attachments or just by the network, spreading from a computer to another.

2. Are you protected, if you have an installed anti virus?

Only if your antivirus is updated. Each month appear thousands of viruses and other malicious codes, that is why it is important to constantly update your anti-virus program (some programs are automatically updated, others should periodically be updated by periodically visiting the sites of the producer who makes the anti-virus program).

3. How are the viruses damaging your PC?

Some viruses are only annoying, but most of them are destroyers. For example, some viruses can cause malfunctions to your computer, can spread viruses to other computers or can allow the hackers' access to your files and personal information from your computer.

4. What is a Trojan and what does it do?

A Trojan is a malicious program that:

- can attach to your computer, to your applications, including to your browser, without your knowledge,.
- runs without your knowledge, with the intention of obtaining your personal information.

There is an increase of the Trojans that appear as a pop-up screen, once a user has logged on to a website or to an online banking or even before the connecting operation. The Pop-up requests its clients to disclose sensitive information such as usernames and account passwords, PIN numbers, code numbers, credit card numbers, ATM codes, mother's maiden name, etc.

How can a Trojan infect your PC?

The Trojans infect your computers in several ways, including by generic Web browsing, selecting attachments from emails or links within e-mail or fast text messages, or from SMS. While some of these Trojan programs are detected by anti-virus software, some are known as Day Zero Trojans and currently cannot be detected by anti-virus programs.

BLOCK THE SPYWARE PROGRAMS

1. What is a spyware program?

A spyware program collects information about you and spread them on the Internet without your consent. Sometimes, can attack

your web browser and to show unwanted pop-up ads.

2. Is it harmful?

Yes. These programs can slow down your computer and your Internet connection and can copy confidential information, such as the your card's number and PIN, the CreditEuropeNet code or password (if you save the in your computer) and make them available to the hackers.

3. It is a violation of your privacy?

Yes. Sometimes these programs are installed along with other programs or can install themselves without permission, to visiting infected websites. These programs are not captured by traditional anti-virus programs, for their detection being required special anti-spyware modules or anti-spyware special programs.

4. How do you know if your PC is affected by spyware programs?

The typical symptoms are slowing down your computer and Internet connection, unexpected changes of the web browser and unwanted ads / pop-up.

