

Closer. Faster. Stronger.

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VISTA INTERNET & MOBILE BANKING

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User manual



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VISTA INTERNET/ MOBILE BANKING

Thank you for choosing the Vista Internet/Mobile Banking applications!

Vista Internet/Mobile Banking is a fast and comfortable alternative to access your accounts anytime and anywhere, order transactions or manage your liquidity and credits, both from a computer or laptop, as well as from a mobile phone or tablet.

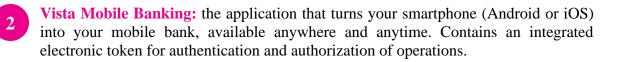
You now benefit from a series of new functionalities, but also from an improved user experience:

- The token integrated in the **Vista Mobile Banking** application offers increased security through the possibility of authenticating access or operations using biometrics or a PIN code.
- The possibility to attach documents when sending messages to the Bank through the **Vista Mobile Banking** application was implemented.
- You can easily edit the name of the account and set a favorite account from Vista Mobile Banking.
- Personal data such as email and mobile phone number can be changed, which will be used in the relationship with the Bank in **Vista Mobile Banking**.
- The user can disable access to the **Vista Mobile Banking** application and reinstall the application without having to contact the Bank.

Using **Vista Internet/Mobile Banking** services, you benefit from **lower commissions** compared to transactions made at the counter.

What are the Vista Online Banking applications?

1 Vista Internet Banking: browser-based application, which can be accessed from a laptop or PC, that allows you to perform the operations listed in the section "Functionalities of the applications - Vista Internet Banking". Registration in the **Vista Internet Banking** application and authorization of operations is carried out through the electronic token integrated in **Vista Mobile Banking** mobile application, which you need to install.





The functionalities of the Vista Internet Banking/ Vista Mobile Banking applications

Menu	Operation	Internet Banking	Mobile Banking
Customers	Individuals	\boxtimes	\square
	Legal entities	\square	\square
Accounts	Available balance, list of transactions		\square
	Blocked amounts	\square	
	Opening individuals accounts in all currencies (maximum 5 accounts regardless of currency)		
	View pending transactions and recent/completed/failed transactions		
	The option to choose the account from which commissions are charged for payments in Lei, different from the one from which transactions are made		
Reports	Statements in MT940 format daily or monthly		\boxtimes
	Generation of daily, monthly and periodic statements with the possibility of delivery by email in PDF format		
Transactions	Transfer between own accounts	\boxtimes	
	Intra and interbank transfers Lei	\boxtimes	\square
	Foreign currency transfers in Romania and outside Romania		\boxtimes
	Creation of transfer templates	\boxtimes	\square
	Recurring transfers	\boxtimes	
	Scheduled transfers	\square	
	File based transfers	\square	
	Display name for the beneficiary of the payment (SANB)		
Notifications	The possibility to set notifications for transactions		



Г			1
	through various channels: e- mail, in the Messages section of the application		
	Notifications with news, promotions	\boxtimes	\boxtimes
Currency exchanges	Standard currency exchanges	\boxtimes	\square
	Negotiated currency exchanges	\boxtimes	
	Display exchange rates for sale and purchase	\square	\boxtimes
Cards	Details of credit cards held	\boxtimes	\square
	Available, used, minimum payment amount and credit card due date	\boxtimes	
	Credit card repayment	\boxtimes	\square
Deposits	Creation/Liquidation of deposits with standard interest	\boxtimes	\boxtimes
	Creation/Liquidation of deposits with negotiated interest	\boxtimes	
	View information on existing deposits	\square	
	Deposit simulator	\boxtimes	\square
Credits	View credit balance information, the next due installment	\boxtimes	\boxtimes
	Early partial repayments without reduction of the period		
Security - Identification	List of most recent logins	\boxtimes	\square
and Transactions	Authorization of operations with biometrics or PIN code		
	Confirmation of transactions on several levels of confirmation	\square	
Location	List of ATMs and Branches		\boxtimes
	Details about the objective		\boxtimes
	Distance to the objective		\boxtimes
Other functionalities	Update KYC data based on form	\boxtimes	
	Change username (Alias)	\boxtimes	
	Changing mobile phone number or email address	\boxtimes	\square



For complete information about the products and services offered by the bank, please consult the **General Business Terms** by accessing the files **Terms and Conditions Individuals** and **Terms and Conditions Legal Entities** available on our website <u>www.vistabank.ro</u>.

A few words about Security

We would like to mention that Vista Bank **does not and will never request your authentication data** that only you must know (password, OTP code, PIN code) through any means of communication.

The confidential data can only be used by you at the time of authentication in the Bank's applications.

If, while using the Vista Internet/Mobile Banking applications, you notice **an unusual behavior of the application**, as well as the appearance of a message announcing that **the application is unavailable and/or asking you to re-authenticate and/or enter a new OTP code**, **PIN**, **biometric authentication**, **please do not comply with the request**, take a screenshot (as useful evidence for the investigation) and then close the window and contact the Vista Bank team at the email address abuse@vistabank.ro or at the number telephone 021.222.33.10.

- The bank will never request the disclosure, confirmation or modification of personal data and/or bank authentication by accessing a link sent via an email.
- Always make sure that you have access to our Internet Banking service after accessing the official website of Vista Bank Romania: https://www.vistabank.ro. Make sure that, during authentication, you are on the official Internet Banking website of Vista Bank Romania: https://ibkvbr.vistabank.ro/eb/.
- Check if the address of the login page starts with the secure connection https:// and not http://
- Next to the URL address of the login page, the information about the owner of the site always appears by the presence of the name Vista Bank and a closed lock, and the format of the URL address is https://ibkvbr.vistabank.ro/eb/.

https://www.vistabank.ro	
About vistabank.ro	\times
Connection is secure	>

- Always close the work session by pressing the **''log off''** button on the right side of the Vista Internet Banking application screen.
- Do not install on the mobile device applications that allow taking control of the device or can read the information that is displayed on the screen, such as TeamViewer or AnyDesk.

Vista Internet/Mobile Banking applications incorporate the most advanced security technologies, allowing secure operations to be carried out, authenticated with the help of a **PIN** code or through biometric authentication (fingerprint for Android devices and facial



recognition for IOS devices) with the help of an electronic token integrated in **Vista Mobile Banking**.

At the same time, **Vista Mobile Banking** integrates the **Appshielding security functionality**, which ensures high protection against a wide range of sophisticated cyber-attacks. Moreover, **Vista Mobile Banking**, the version for Android, also integrates **Malwarelytics Antivirus**, which protects your entire mobile device against possible malicious applications (mobile malware).

To better protect your computer, mobile phone or tablet, please consult the security recommendations on our website <u>www.vistabank.ro</u>.

You can access **Vista Mobile Banking** from any phone connected to the Internet, with Android or iOS operating systems:

Operation system	Supported versions
Android	+8.0
iOS	+11

You can access **Vista Internet Banking** from any computer or laptop connected to the Internet, with an operating system / Windows / Linux / MAC OS and the following browser types:

Aplication	Supported versions
Chrome	+73
C Microsoft Edge	+104 (chromium based)
🧭 Safari	+14
🞯 FireFox Mozzila	+65
O Opera	+58
Internet explorer	Nu este suportat



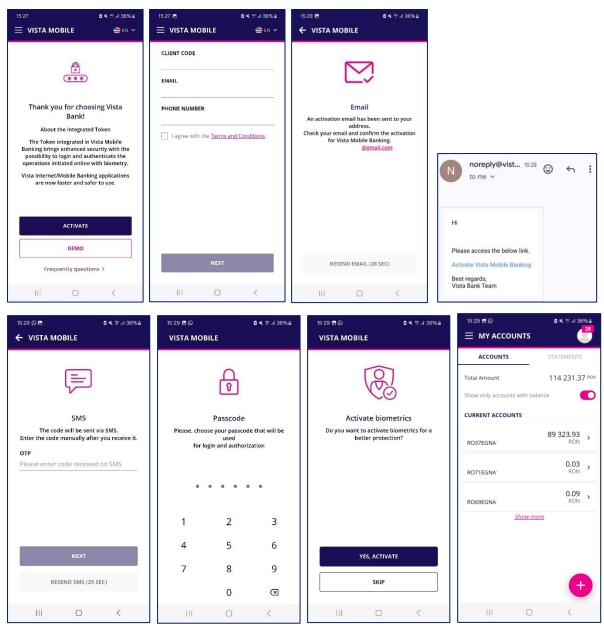
REGISTRATION GUIDE

Vista Mobile Banking

Download Vista Mobile Banking from
 Google Play
 or
 Google Play
 or
 Google Play



Registration in **Vista Mobile Banking** is carried out by completing the following steps:





- Username provided by the Bank after processing the enrollment request.
- **Password** received by SMS from the Bank after processing the enrollment request.
- **Terms and conditions** to initiate the registration process, please read the Terms and conditions by accessing the link in the application and then select the box "I agree with the Terms and conditions".
- **Email address** the address registered in the Bank's records. The email address will be validated through an automatic email that you will receive during the registration process. If you do not receive an email, please also check Spam.
- **Mobile phone number** mobile phone number registered in the Bank's records. The mobile phone number will be validated by an OTP code sent automatically via SMS during the registration process.

Note:

If you receive a message that the entered data is not correct, please contact your colleagues in the territorial unit.

About the PIN Code

- It must contain 6 digits
- It must not contain more than 2 identical digits, or more than 2 consecutive digits
- It must not be similar to the last 6 codes used
- If it is entered incorrectly 3 times, access to **Vista Mobile Banking** application will be automatically restricted and you will need to follow the steps presented in Registering in **Vista Mobile Banking** again.

About biometry

- Depending on the capabilities of the device used, you can authenticate with your fingerprint or face. Facial authentication is only allowed for devices that are classified with **STRONG BIOMETRY CLASS** 3.
- We recommend activating biometrics from the first registration in **Vista Mobile Banking** application.
- Activating biometrics ensures increased security and offers easy and fast access to the application, but also in the process of authorization of operations.
- If you did not activate biometrics during registration, you can do so later by accessing the Settings menu **Vista Mobile Banking** application.
- If you receive the message below, it means that your phone does not have a registered biometric authentication method or the registered method is not part of a secure class (STRONG BIOMETRY CLASS 3) that can be used to access financial applications.



8:07 ₪ 8 - BIOMETRI	ہ C AUTHENTIC	 ★ 17 all 33% # ATION
Biometrics	data not regi	stered
on this device. P	biometric data is lease tap the bel ss device setting	ow button
OPEN	DEVICE SETTINGS	;

Vista Internet Banking

After completing the installation and registration in **Vista Mobile Banking**, you can access **Vista Internet Banking** on the Bank's website <u>www.vistabank.ro</u>.

		Vodafone RO 16:11 Thu, 29 Feb	0 × N × ₩ # 33%#
VISTA BANK 📰 🗸	VISTA BANK LOG OFF	Device control	Media output
User	 Please confirm the operation on your mobile 	IB Login 1611 Please confirm th Notification settings	e login attempt.
Password Forgot your password?	device.		
CONTINUE	LOG IN		
	Frequently questions Contacts		
Frequently questions Contacts	Frequently questions Contacts	III C) <



CONFIRM	े २ ११ ता ३२% 🖹 WEB OPERATION	16:12 B CONFIRM WEB OPER	e ≺ % al 32% ≞ RATION				
Date, time Browser IP	Authorize login 29.02.24, 16:11:36 Chrome 122 10.128.9.166 97 recognize the operation then please APPROVE REJECT	Authorize	successfully ed!				
III	O < ISTA BANK Payment Credit Card	III O New payment (Lei) I	< Templates	•	1 28	Last connection 29 Feb 2024	
â,	AVAILABLE AMOUNTS LO	ANS DEPO	SITS	Total 114,231.3	37		
Accounts							
107	02 MAY 2023	interbancara in contul iban RO30B	-60.00 RON	RON			
Payments	02 MAY 2023 RO37:3033 03 MAY 2022	Interbancara In contul Iban RO308	-60.00 RON	RON			
Payments	t 02 MAY 2023 R037:3033 Online Banking Plata t 02 MAY 2023 R037:3033 Online Banking Plata t 02 MAY 2023 R037:3033 Online Banking Plata			89.324.05 RON 5.035.31 EUR	(78.20%) (21.78%)		
Payments	1 02 MAY 2023 R037:3033 Online Banking Plata 1 02 MAY 2023 R037:3033 Online Banking Plata 2 02 MAY 2023 Online Banking Plata	interbancara In contul Iban RO30B	-100.00 RON	• 89,324.05 RON			
Payments	• 02 MAY 2023 RO37:3033 Online Banking Plata • 02 MAY 2023 RO37:3033 Online Banking Plata • 02 MAY 2023 RO37:3033 Online Banking Plata • 02 MAY 2023 • RO37:3033 Online Banking Plata • 12 APR 2023 • 12 APR 2023 Online Banking Plata	interbancara In contul Iban RO30B	-100.00 ^{RON} -55.00 ^{RON}	 89.324.05 RON 5.035.31 EUR 5.27 USD 0.02 GBP 	(21.78%) (0.02%) (0.00%) AVINGS		
Payments	£ 02 MAY 2023 RO37:3033 Online Banking Plata ‡ 12 APR 2023 RO37:3033 New Deposit	interbancara In contul Iban RO30B	-100.00 RON -55.00 RON -1,000.00 RON	 89.324.05 RON 5.035.31 EUR 5.27 USD 0.02 GBP 	(21.78%) (0.02%) (0.00%) AVINGS		
Payments Foreign exchange Loans Deposits	£ 02 MAY 2023 RO37:3033 Online Banking Plata ‡ 12 APR 2023 RO37:3033 New Deposit	interbancara in contul Iban RO308 interbancara in contul Iban RO308	-100.00 RON -55.00 RON -1,000.00 RON	 89.324.05 RON 5.035.31 EUR 5.27 USD 0.02 GBP 	(21.78%) (0.02%) (0.00%) AVINGS		
Payments	£ 02 MAY 2023 RO37:3033 Online Banking Plata ‡ 12 APR 2023 RO37:3033 New Deposit	interbancara in contul Iban RO308 interbancara in contul Iban RO308	-100.00 RON -55.00 RON -1,000.00 RON	 89.324.05 RON 5.035.31 EUR 5.27 USD 0.02 GBP 	(21.78%) (0.02%) (0.00%) AVINGS		

For authentication, it is necessary to complete:

- Username provided by the Bank after processing the enrollment request.
- **Password** received by SMS from the Bank after processing the enrollment request.
 - For the first login, the Password used to connect will be the one received via SMS on the personal phone number declared at the time of requesting the **Vista Internet Banking** service;
 - After the first login, you must set a new password. This password must be keept secret, no other person, not even Bank employees should know it.



O Password Security Requirements:

- mandatory minimum length: 8 characters;
- maximum length: 50 characters
- format: the password must contain at least numbers, lowercase letters, uppercase letters;
- possibility of reuse: the password must be different from the last 3 passwords used;
- validity: 90 days;
- automatic blocking: after 5 failed connection attempts, without time limit.

Nota:

If you have forgotten your password, you can change it by pressing the button **Forgot your password?** from the login window, following the steps described in the application.

If you entered the wrong password 5 times, you will receive the message "The user is blocked" and it is necessary to contact the Bank at the phone number available on the website.

Alerta	Alerta
Nume utilizator/parola invalida. Dupa 5 incercari nereusite consecutive de autentificare, contul tau va fi blocat.	Utilizatorul este blocat
	Ai uitat parola?



MENU MOBILE BANKING

Main Menu - Mobile Banking

15:29 🖻 🕒 🔹 🕯	** .⊪l 36% ⊒ ⊿ 28
← VISTA MOBILE	U
CLIENT CODE: 103'	FS
Accounts	37 RON
Payment in RON	
Transfers own accounts	в ,
තී Foreign payment	з,
Sign Transactions	
Sc Foreign Exchange	9 ×
Deposits	
© Loans ∏⊐≫	
Credit Cards	
Credit card repayment	
III 0	<

This menu allows quick access to the functionalities available in Vista Mobile Banking:

- In the Accounts section you can find information about the balance and transactions.
- In the **Payments in RON** section, payments can be initiated in lei from the accounts opened at the Bank.
- In the **Transfers own accounts** section, payments can be initiated between own accounts opened at the Bank.
- In the **Foreign Payment** section, foreign currency payments can be made to accounts in Romania or abroad.
- In the **Sign Transactions** section, you can check the transactions that are waiting to be authorized.
- In the Foreign Exchange section, currency exchanges can be initiated.
- In the **Deposits** section, you can create/cancel deposits or check information about the owned deposits.
- In the **Loans** section, you can check the credit facilities you have, the value of the installments.
- In the **Credit cards** section, you can check the information about the credit card.
- In the Credit card repayment section, transfers to the owned credit cards can be registered
- In the **Templates** section you can check/modify all saved templates.
- In the **Exchange Rates** section, you can check the exchange rates applied by the Bank.
- In the section **Find branch** you can check the list of the Bank's branches.



Accounts - Mobile Banking

	© ◄ ╬ .il 36% ≞
ACCOUNTS	STATEMENTS
Total Amount	114 231.37 RON
Show only accounts with bal	lance
CURRENT ACCOUNTS	
RO37EGNA [.]	89 323.93 , RON >
RO71EGNA'	0.03 > RON
RO69EGNA [.]	0.09 > RON >
Show mo	ore
	(+)
III O	<

Accounts menu displays the accounts opened at the Bank.

You can select to view only accounts with a balance or all accounts using the button Afisează doar conturile cu sold

By accessing any of the accounts you can check the settled Transactions, Transactions in processing and Transactions processed with error.

10:52 이식 학교 16% 8 수 ACCOUNT DETAILS	10:52 편 이국 국내 16%표 순 ACCOUNT DETAILS	10:52 년 이국 국내 16% 8 COUNT DETAILS
RO37EGNA Statements	RO37EGNA < 89 323,93 RON Statements	* [®] 70375GNA ← 89 323.93 ^{RON} Statements
TRANSACTIONS IN PROCESS ERRORS	TRANSACTIONS IN PROCESS ERRORS	TRANSACTIONS IN PROCESS ERRORS
Filter >	Filter >	Filter >
02 May 2023	There are no transactions	19 May 2022
Online Banking Plata interbancara in contul Iban -60.00 Row		Eroare de procesare / 9.99 RON Processing error
Online Banking Plata Interbancara in contul Iban		19 November 2021
Online Banking Plata Interbancara in contul Iban -55.00 Row		Alimentare Cont 4.00 R0N Eroare de procesare / Processing error
12 April 2023	(10 August 2021
New Deposit -1 000.00 Row	-	Alimantara Print Garanti Ra
III O <	III O <	III O <

Note:

In the case of transactions that appear in the "In processing" list, you need to wait for them to disappear from the list before starting them again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error. For more details, please contact the Bank at the number on the website www.vistabank.ro.Accesand tranzactia dorita se vor afisa mai multe detalii despre aceasta.



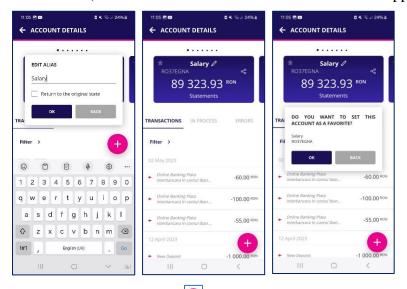
10:57 🖪	🗅 🛰 🖘 all 19% 🗷				
← TRAM	ISACTION DETAILS				
02 May 2023					
No.	FT2312280104				
Account	RO37EGNA'				
Ordonato	r				
Amount	-60.00 RON				
Details	Online Banking Plata interbancara In contul Iban RO30I Energla Gas and Power SRL-0-0-0 invoice2				
111	0 <				

•

By accessing the button 🖾 you can send the IBAN account..

RO37EGNA	IBAN: R037EGNA Client name: VISTA BANK
89 323.93 RON Statements	Currency: RON; Bank name: VISTA BANK ROMANIA
TRANSACTIONS IN PROCESS ERRORS	SA; SWIFT bank code: EGNAROBXXXX.

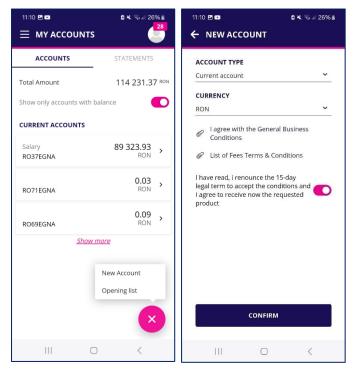
• You can also change the name of the account adding an alias to help you identify it more easily or you can set it as a favorite account so that you can identify the main account (it will be added first in the list of accounts. It applies only for Lei accounts).



• By pressing the button 😐 a payment can be quickly initiated from the respective account.



• You can open a new account in the currencies accepted by the Bank. In the case of natural person users, a maximum of 5 current accounts can be opened: in RON, EUR, USD, GBP and CHF. Legal entities cannot open current accounts through the Internet/Mobile Banking application.



- **Statements** you can generate a monthly account statement (PDF or MT940 format), daily or for a selected period. The account statement displays all transactions made through the account regardless of whether they were initiated at the counter, by transfer or with the debit card.
- The statements can be generated for maximum 24 months.

Bank statement type 🔹		Multiple export
eriod		
Daily	SOLD	



15:58 ₪ ∰ ¥	2 ¥⊱ ∜∵ ,⊪ 99% ∎
ACCOUNTS	STATEMENTS
BANK STATEMENT TY Range	′РЕ ^
Range	
Daily	
Monthly	
O PDF PDF	(→ МТ940
Select All	
R076EGNA	306.95 RON
RO20EGNA'	0.00 ^{RON}
RO59EGNA'	0.22 ^{RON}
(0 <

Note:

The **MT940** account statement (only for legal entities) can only be issued in TXT format and is available for an account or a selection of accounts through which transactions took place on the selected day. The "DAILY" option allows the selection of the desired day, provided that it is a closed operational day, respectively any working day prior to the current day

By accessing any of the accounts you can check the settled Transactions, Transactions in processing and Transactions processed with error.

Please carefully check the destination email address written in that field, in order not to send the Account Statement to a wrong email address. Vista Bank Romania does not assume responsibility for errors in writing a destination email address by a client authenticated in Vista Mobile Banking who uses this communication channel to send their account statements.



Payments in RON - Mobile Banking

Payments in RON allows you to make payments in lei from current accounts to beneficiaries who have accounts opened at other banks.

Standard, Urgent or Programmed payments can be initiated from this menu.

	IN RON	C ≺ % il 28%±
PAYMENT TYPE		
Standard		^
Standard		
Urgent		
Programmed		
AMOUNT		
0.00		
PAY FROM		
Select account		>
Choose othe	er account for c	ommission
Save templa	ite	
	CONFIRM	

To process a payment in RON, it is necessary to complete the following steps:

- Type or select the beneficiary from the list of templates.
- Enter the beneficiary's account.
- Fill in the amount you want to transfer and the payment details.
- Select the ordering account.
- Check the name of the beneficiary in the "Account holder" field and you will not authorize the payment if the name of the beneficiary displayed by the Bank does not coincide with the beneficiary to whom you want to make the payment.
- Press "Confirm".
- Check the beneficiary's account and the amount
- Confirm the operation.
- You authorize the payment using the PIN code or biometric authentication. If applicable, in this step you can change the payment details before authorization.

Attention!

• In the case of payments to the State Treasury, it is necessary to fill in the CNP, OP No. field and, if applicable, the payment record number obtained from ANAF.



11:33 ₪	11:30 🖻 🖬 🗲 🔶 PAYMENT AUTHOR	b ¥. कि.॥ 37% डे IZATION	11:30 🖻 🖬 PAYMENT D	ETAILS	D 🛋 🖘 💷 37% 🖬
1 BENEFICIARY Templates TREZORERIA MUNICIPIULUI BUCURESTI BENEFICIARY ACCOUNT	Payment type Pay From RO41EGNA ⁻ Beneficiary TREZOREF	Standard ; IA MUNICIPIULUI BUCURESTI	THE PAYME		5 PROCESSED
RO32TREZ7 TREZORERIA STATULUI AMOUNT 12 RON	RO32TREZ7(Amount Details	12.00 ^{RON} paym trez	Payment type Pay From	RO41EGNA1	Standard
PAY FROM	Detans	payin dez	Beneficiary		RIA MUNICIPIULUI BUCURESTI TREZORERIA STATULUI
Choose other account for commission DETAILS paym trez			Amount Details		12.00 ^{RON} paym trez
VALID CNP/CUI 28505	AUTHORIZE PAY	MENT			
ANAF PAYMENT EVIDENCE NUMBER 123456789012346789012 Save template	MODIFY				
	III O	<	111	\bigcirc	<

After authorization, the payment will have the status "In processing" and will be found in the corresponding menu. After processing, the transaction will either be displayed in the list of processed transactions if it was processed successfully, or it will be found in the "Errors" list.

12:00 ■ 🖻 🖬 🕶 🔶 ACCOUNT DETAILS	D K %. / 54%8		۵ × ۱۹۰۶ الم ۲۹۰۵ 28
RO71EGNA 0.03 RON Statements	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	FONDURI INSUFICIENTE FUNDS	, /INSUFFICIENT
TRANSACTIONS IN PROCESS	ERRORS	Payment type Pay From RO71EGNA Beneficiary Energia G RO30	Standard as and Power SRL
Energia Gas and Power invoice Fonduri insuficiente/insufficient funds	50.00 RON	Amount Details	50.00 ^{RON} Invoice
	Ð		NT
III O	<	III O	<

If the transaction appears in the "Processing" list for more than a few minutes, it should not be re-entered and you need to wait for it to disappear from the list before starting it again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error.

For more details, please contact the Bank at the number on the website <u>www.vistabank.ro</u>.

Note:



Payments in lei can only be initiated from current accounts, payments in lei cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

PAYMENT IN RON ✓ PAYMENT AUTHORIZATION PAYMENT DETAILS PAYMENT TYPE Standard ✓ Standard ✓ Standard ✓ BENEFICIARY Templates Energia Gas and Power SRL BENEFICIARY ACCOUNT RO30 Account Indeer: BER*** GAS POW** SRL 10 RON PAYFROM SALARY RO37EGINA' Choose other account for commission DETAILS factura Notifiem III CONFIRM III IIII IIII Pay FROM SALARY Save template Pay FIRM IIII Pay FIRM Pay Pay FROM Save template Pay FIRM Pay Pay FIRM Pay	11:14 🗷 📼	D 💐 🖘 💷 29% B	11:14 🖪 📼		D 💐 🖘 💷 29% B	11:14 🖪 📼		0 🗙 🖘 💷 29% 8
Standard Image: standard BENEFICIARY Templates Energia Gas and Power SRL Beneficiary BENEFICIARY ACCOUNT RO30 RO30 Account holder: ENER*** GAS POW** SRL AMOUNT 10.00 for 10 RON SALARY Cohoose other account for commission DETAILS factural factural AUTHORIZE PAYMENT III III IIII III	\equiv payment in ron	28		NT AUTHORIZ	ATION	PAYMENT	DETAILS	
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Payment type Standard	Payment type	Standard						
Payment type Standard Pay From Salary								
RO37EGNA	RO37EGNA							
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NEW PAYMENT	NEW PAYMEN	іт						
CLOSE	CLOSE							
		1						

Transfers own accounts - Mobile Banking

Transfers own accounts allows you to make transfers between your own accounts held at the Bank. In order to make a transfer, it is necessary to complete the following steps:

• Select the source account (Ordonator).



- Select the destination account (Beneficiary).
- Enter the amount you want to transfer.
- Confirm the operation.
- You authorize the payment using the PIN code or biometric authentication. If applicable, in this step you can change the payment details before authorisation.

Note:

Transfers can only be initiated from current accounts, transfers cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

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\equiv transfers own a	.ссо 🧲	← TRANSFE	ERS OWN AC	COUNTS		T DETAILS	
SOURCE ACCOUNT R037EGNA	Templates >	Source account	RO37EGNA				
DESTINATION ACCOUNT RO69EGNA	>	Destination account Amount	RO69EGNA	10.00 RON	TRANS		ETED!
AMOUNT		Details					
10	RON				Source account	RO37EGNA	
DETAILS					Destination account	RO69EGNA	
Save template					Amount		10.00 RON
CONFIRM					Details		
		AU	THORIZE PAYME	NT	٩	NEW PAYMENT	
			MODIFY			CLOSE	
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Foreign payment - Mobile Banking

Foreign payment allows the processing of foreign currency payments abroad or to accounts opened in Romanian currency.

To process a payment in foreign currency, it is necessary to complete the following steps:

- Type or select the beneficiary from the list of templates.
- Enter the beneficiary's account.
- Enter SWIFT Code. (11 digits). The information about the Beneficiary Bank and Address of the Beneficiary Bank will be filled in automatically. If the Beneficiary Bank's data is not filled in automatically, the payment will not be processed and it is necessary to contact the Bank.
- Choose the type of commission.
- Enter the amount.
- Select the ordering account.



- Press "Confirm".
- Check the beneficiary's account and the amount.
- Confirm the operation.
- You authorize the payment using the PIN code or biometric authentication. If applicable, in this step you can change the payment details before authorisation.

Note:

Foreign currency payments can only be initiated from current accounts, foreign currency payments cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

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BENEFICIAR Şabloane Alice	Cont sursă RO20EGNA	
CONT BENEFICIAR	Beneficiar Alice GR20011: NATIONAL BANK OF GREECE S.A.	
GR2001	Suma 10.00 ^{EUR}	TRANZACTIE PROCESATA CU SUCCES!
ethngraaxxx	Detalii plată plata eur Cod Swift banca beneficiară ETHNGRAAXXX	Cont sursă RO20EGNA
bancă beneficiară NATIONAL BANK OF GREECE S.A. (ח)	Banca NATIONAL BANK OF GREECE S.A. beneficiară	Beneficiar Alice GR200110
ORAS BANCA BENEFICIARĂ	Țara banca beneficiară Greece	NATIONAL BANK OF GREECE S.A.
ATHENS, AIOLOU STREET 86	Comision SHA - platesc ambii	Suma 10.00 EUR
ȚARA BANCA BENEFICIARĂ	Ascunde detalii	Detalii plată plata eur
Greece ~		Afișează mai multe detalii
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SHA - platesc ambii	AUTORIZEAZĂ PLATA	PLATĂ NOUĂ
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10 EUR	MODIFICĂ	ÎNCHIDE
ORDONATOR >		
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Sign transactions - Mobile Banking

Sign transactions displays the list of transactions awaiting authorization.

By selecting a transaction from the list, you can authorize or cancel it.

This list also includes the transactions that were not approved.



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AUTHORIZATION	PENDING	AUTHORIZATION	PENDING	Pay from RO37EGNA Pay to RO52	
ALIM CONT PERSONAL	1.00 nov	ALIM CONT PERSONAL I Alimentare Cont Garanti Bank	4.00 RON	Amount Details ALIM CONT PERSONA	1.00 ^{KON}
		-		AUTHORIZE	
		CONFIRM		REJECT	
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Change transaction limits

Change transaction limits menu allows you to change the transaction limits for Internet or Mobile Banking .

To make a limit change, you need to go through the following steps:

- Enter the new daily limit.
- Select the currency
- Select the maximum number of transactions per day
- Turn on the new limit per transaction.
- Select the currency
- Select the validity of the limit by ticking the button to the right of "Validity". If the button

is gray: the limit is permanent, if it is colored: the limit is temporary and the date on which the limit expires must be selected from the "Validity" table.

• Check the entered values and press the "Confirm" button

Note:

The limits can be changed together or separately and must fall within the maximum allowed by the Bank. To find out the maximum, please check the General Business Conditions on the Bank's website.



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← VISTA MOBILE	64		<u></u>	E LIMITS	64
Accounts	Y	LIMIT CHANGES	HISTORY	LIMIT CHANGES	HISTORY
Payment in RON		DAILY AMOUNT LIMIT 70000		DAILY AMOUNT LIMIT 80000	
		Initial value: 70000		Initial value: 70000	
ලී Foreign payment	*	EUR Initial value: EUR	~	EUR Initial value: EUR	~
Sign Transactions		MAXIMUM NO OF TRANSA 10	CTIONS	MAXIMUM NO OF TRANSAG	CTIONS
Change transaction limits		Initial value: 10	IMIT	Initial value: 10	MIT
Sc Foreign Exchange		7000 Initial value: 7000		8000 Initial value: 7000	
Deposits	~	EUR	~	CURRENCY EUR	~
🕛 Loans		Initial value: EUR Validity		Initial value: EUR Validity	
Credit Cards	. No. 1	CONFII	RM	VALIDITY 14.11.2024	
Credit card repayment					
E Templates				CONFIR	М

15:43	.111 4G 🔲
Daily amount limit Initial value: 70000 EUR	80 000.00 EUR
Transaction amount limit Initial value: 7000 EUR	8 000.00 EUR
Maximum no of transactions Initial value: 10	8
Validity	14.11.2024



TRANSACTION COMPLETED!

Daily amount limit Initial value: 70000 EUR	80 000.00 EUR
Transaction amount limit Initial value: 7000 EUR	8 000.00 EUR
Maximum no of transactions	8
Validity	14.11.2024

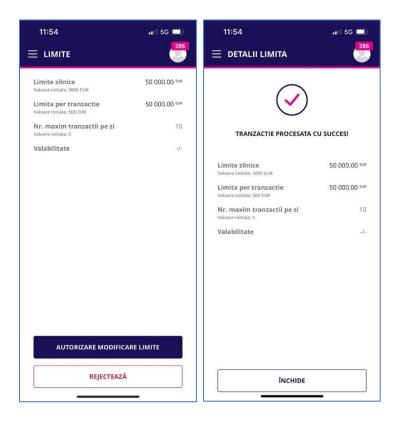
AUTHORIZE LIMITS	
MODIFY	
REJECT	

CLOSE	
	CLOSE



• For a customer who has a joint signature, the limit change is the same as for single signature, just that for the authorization the persons who has the right to sign will authorize the new limit from the Change transaction limits menu.

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	← LIMITS		😑 DETALII LIMITA	286
LIMIT CHANGES HISTORY	Dally amount limit	50 000.00 EUR		
DAILY AMOUNT LIMIT	Transaction amount limit Initial value: 50000 EUR	50 000.00 EUR		
Initial value: 50000	Maximum no of transactions Initial value: 10	15	TRANZACTIA A FOST TRIM	1ISA SPRE
EUR Y	Validity	-/-	AUTORIZARE	
Initial value: EUR MAXIMUM NO OF TRANSACTIONS			Daily amount limit Initial value: 50000 EUR	50 000.00 EUR
15 Initial value: 10			Transaction amount limit	50 000.00 EUR
TRANSACTION AMOUNT LIMIT			Maximum no of transactions	15
50000			Validity	-/-
CURRENCY				
EUR Initial value: EUR	AUTHORIZE LIMIT	s		
Validity	MODIFY			
CONFIRM	REJECT		CLOSE	
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In the Limit History menu you can see the last 10 limit changes.

Foreign Exchange - Mobile Banking

Foreign Exchange allows making exchanges at the Bank's exchange rate between own accounts.

To carry out a currency exchange, it is necessary to complete the following steps:

- Select the source account.
- Select the destination account.
- Enter the amount you want to buy or sell.
- Check the applicable Bank rate.
- Confirm the operation.
- You authorize the payment using the PIN code or biometric authentication. If this is the case, in this step you can change the payment details before authorizatione.

Note:

Currency exchanges can only be initiated from current accounts, currency exchanges cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.



15:49 m 0 % J 96% E FOREIGN EXCHANGE	15:49 년 이 약네 96% 8 ← AUTHORIZATE EXCHANGE	15:50 ₪ 0 % 1 96% 0 = EXCHANGE DETAILS
1 SELL EUR 10 • RO15EGNA10	Sell 10.00 run Buy 48.95 ron Exchange rate 1 ^{EUR} = 4.8951 RON Source account RO15EGNA	TRANSACTION COMPLETED!
LIBUY RON 48.95 RO71EGNA10> 1 NUR - 4.8951 NON Isell I buy. CONFIRM Isell I buy. EUR 4.895100 4.987800 LUSD 4.447000 4.586000	Destination account RO71EGNA	Sell 10.00 KM Buy 48.95 KOM Exchange rate 1 ^{EUR} = 4.8951 ^{RON} Source account RO15EGNA Destination account RO71EGNA
Curred States do 4.447000 4.586000	AUTHORIZE EXCHANGE	NEW EXCHANGE
III O <	III O <	

Deposits - Mobile Banking

Deposits menu allows you to create or terminate deposits.

To create a new deposit it is necessary to go through the following steps:



- Select the ordering account.
- Select the desired deposit type from the list.
- Select the "liquidation" maturity action.
- Add the amount.
- Check the information about the maturity, interest amount, tax.
- Read and check that you agree with the "Terms and conditions" and the deposit guarantee conditions.
- You authorize the establishment of the deposit with the help of the PIN code or by biometric authentication.

Note:

Deposits can only be initiated from current accounts, deposits cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

To liquidate a deposit, you must enter the deposit and press the button **Deposits** cannot be liquidated on the day they were established, it is necessary to wait until the next working day.



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		← ADD DEPOSIT					.s 🧾
You don't ha	ve any deposits	PAY FROM R037EGNA	>	Account RO37EG	NA.	\cap	
				Deposit type	/ista Standard 1Y RON	(~	
		DEPOSIT TYPE	,	Maturity option	Closing		
		Vista Standard 1Y RON		Amount	1 000.00 RON	TRANSACTION	COMPLETED!
		ACTION AT THE DUE DATE					
		Closing		Deposit Interest	6.9 %	Account RO37EGN	م
		AMOUNT		Interest value	70.53 RON		ista Standard 1Y RON
		1 000	RON	Interest tax	10 %	Maturity option	Closing
						Amount	1 000.00 RON
		Deposit Interest	6.9 %	Final amount	1 063.48 RON	Amount	1000.00
		Interest value	70.53 RON	Due date	07 May 2024	Deposit Interest	6.9 %
		Interest tax	10 %			Interest value	70.53 RON
		Final amount	1 063.48 RON			Interest tax	10 %
		Due date	07 May 2024	AUTHO	RIZE	Final amount	1 063.48 RON
		I agree with Terms and	conditions and I			Due date	07 May 2024
		have taken note of the guarantee conditions of	deposit detailed here	MOD	IFY		
	-					NEW DE	POSIT
(0 <	III O	<	III O	<	III O	<
16:20 P DEPOSITS Vista "12+1" USD Amount Start date Maturity date	1 234.00 top 02.09.2022 03.10.2022	16:20 DEPOSIT DETAIL Vista "12+ Amount Source	1" USD 1 234.00 ^{USD}				
Interest rate	0.7	account RO75EGN					
State	Active	Status	Active				
Colateral		Interest rate	0.7				
Amount	150 000.00 RON	Start date	02.09.2022				
Start date	25.07.2022	Maturity date	03.10.2022				
Maturity date State	10.01.2024 Active	Action at the due date	Prolongation				
Colateral		Deposit Interest	1.5 %				
Amount	900 000.00 RDN		1.59 USD				
Start date	13.07.2022	Interest value	1.59 050				
Maturity date State	10.01.2024 Active	Interest tax	0 %				
		Final amount	1 235.59 USD				
Colateral Amount	865 000 00	Due date	27 February 2023				
Start date	865 000.00 RON 28.12.2						
Maturity date	27.12.2	LIQUID	ATE				
State	Active						
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Loans - Mobile Banking

Loans menu allows you to check the list of loans held, the remaining payment amount, the maturity date in the "**Loans**" submenu and the due rates in the "**Amounts to pay**" submenu.

29



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LOANS	SUM FOR PAYMENT	LOANS	SUM FOR PAYMENT
MARFIN HOME Balance	69 600.00 EUR 54 026.77 TUR	MARCH 2024	
Maturitate	✓ 01.07.2043	01.03.2024 APRIL 2024	348.23 ^{EUR}
		01.04.2024	348.23 ^{LUR}
		MAY 2024	
		01.05.2024	348.23 ×uk
		JUNE 2024	
		01.06.2024	348.23 ^{EUR}
		01.07.2024	348.23 ^{EUR}
		AUGUST 2024	
		01.08.2024	348.23 ^{kurk}
		SEPTEMBER 2024	
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Credit cards - Mobile Banking

Credit Cards menu allows you to view the details for the credit cards held at the Bank.

You can also access the button here CACTUALIZARE DATE to update the current account balance.

Accessing the desired card number will display information about:

Available limit; the limit used; credit limit; card expiration date.

• The IBAN code assigned to the card if you want to make a transfer from another bank.

16:44 🖪	D 🕤 💷 93% 🖿
← CARD LIST	
VISA	134.14 RON
Outstanding ron	24 865.86 RON
Credit limit	25 000.00 RON
Total limit (daily)	7 000.00 ^{RON} /day
POS limit (merchant/on-line)	7 000.00 ^{RON} /day
Number of issued cards	1
4771 **** ** Exp: 07/23	VISA
III O	<



Credit card repayment - Mobile Banking

To top up the credit card, it is necessary to complete the following steps:

- Fill in the amount you want to top up.
- Select the account from which you want to make the payment.
- Select the card you want to top up.
- You authorize the payment using the PIN code or biometric authentication.

16:45 ₪ © 🦦 93% = FEED CARD	16:45 년 이 국내 93% 8 CONFIRM AUTHORIZATION	16:45 ₪ 0 % 193% = CARD FEED DETAILS
AMOUNT RON 100 ROB3EGNA10 KON KOB3EGNA10 KON KON KON KON KON KON KON KON	Source account R083EGNA1 Amount 100.00 ^{KON} Destination Card 4771 **** **** 1563	TRANSACTION COMPLETED: Source account R083EGNA Amount 100.00 *** Destination Card 4771 **** **** 1563
	AUTHORIZE	NEW CARD FEED
	MODIFY	CLOSE
		III O <

Templates - Mobile Banking

Templates menu allows checking the templates held according to the type of payment, modifying or deleting a template or initiating a payment based on a template.

31



17:01 🗷 :: = SABLOANE	∎ ¥8 ∰ ⊫ 100% ∎ 51	17:01 편:: • 박양교 100 ← SABLOANE RON	17:01	≜ ¥t ∰ al 100% ≜
Sabloane RON Sabloane valutare Sabloane transfer	> > >	SABLOANE BENEFICIAR Q CAULĂ A ACCIZA VAMA DIROUL VAMAL OTOPENI CALATORI ROBO ACCIZA	Tip Nume sablon Beneficiar RO8 Cont sursă	Sabioane RON ACCIZA VAMA BIROUL VAMAL OTOPENI CALATORI 10' 7EGNA'' 15 565.00 Key ACCIZA'
		ACCIZA VAMA GIURGIU BV ZONA LIBERA GIURGIU RO76 ACCIZA ADMINISTRATIA BAZINALA DE APA ARGES VEDEA ADMINISTRATIA BAZINALA DE APA ARGES VEDEA CVT 1841	DESCH	HIDE PLATA
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Exchange rates - Mobile Banking

Exchange Rates menu contains information about the exchange rates applied by the Bank.

I Vodafone RO 🗢 13: —	29	8 39% •
E EXCHANGE RATES		
	SELL	BUY
EUR Euro	5.025000	4.927000
USD United States dollar	4.647000	4.501000
GBP Pound sterling	5.924000	5.697000
CHF Swiss franc	5.382000	5.151000

Find branch - Mobile Banking

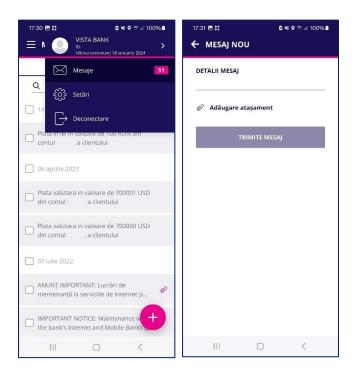
Find branches menu with the help of geolocation allows the identification of the nearest Vista Bank territorial units. This functionality is available only if you have granted the application permission to access location. You can change the access rights for the Vista Mobile Banking application in the phone settings related to application permissions.





Messages - Mobile Banking

Messages function allows you to check the messages sent by the Bank or send a message to the Bank's support department to which you can attach a document (PDF, JPG, JPEG, PNG) with a maximum limit of 10MB.





Settings- Mobile Banking

Settings menu allows:

• Viewing user data and changing the email address or phone number in relation to the Bank for all products owned.

Nur VIS	ne TA BANK			
	l client 001018			
	ne Utilizator LIZATOR			
de Ac NI 05	EDITEAZA EMAIL adresalno SALVES	oua@gmail.c	COM ANULEAZA	
07				
07				
05				

- Configuring notifications.
- Changing the access PIN code. It is necessary to know the current PIN, if you do not know it you must use the option "Forgot the access code?" from the login page.
- Disassociate the device. From this moment, you can no longer access the Vista Internet/Mobile Banking applications. If you want to use them again, it is necessary to follow the steps in the CONNECTION GUIDE Mobile Banking menu. If you want to give up the Vista Internet/Mobile Banking products for good, you must submit an application in the Vista Bank territorial units.
- Setting/Disabling biometrics.

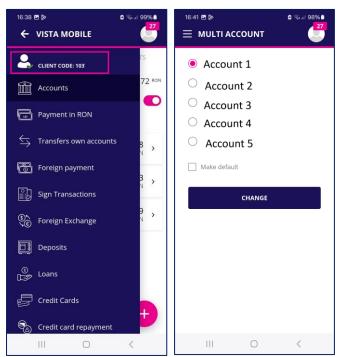
08:52	08:52 ₪	D * ul 28% ■	08:52 ₪ ← USER DETAILS	û ♥ ∯.ul 28%≞	08:52 🖻
Messages 29 ↔ Settings ← Logout Make default ← CHANGE	User DetailS Configure notifications Change Passcode Unregister device Biometric authentication Enabled	>	Name Client code 111 User Name Address Email Phone Mobile Phone 40723	0	TRANSACTIONS SUCCESS TRANSACTIONS DECLINED In this section you can set the types of payments (in lei, currency, treasury, etc.) Notifications mail Image: Comparison on making payments (in lei, currency, treasury, etc.) Notifications mail Image: Comparison on making payments (in lei, currency, treasury, etc.) Notifications mail Image: Comparison on making payments (in lei, currency, treasury, etc.) Notifications inbox Image: Comparison on making payments (in lei, currency, treasury, etc.) Notifications push Image: Comparison on making payments (in lei, currency, treasury, etc.) MOUINT Image: Comparison on making payments (in lei, currency, treasury, etc.) Molinium amount for which alerts will be sent SAVE
	III O	<	III O	<	



08:53 ₪ ← NEW PAS	SCODE	□ ∰ iil 27% ≞ 29	08:53 m c ← UNREGISTER DEVICE	1 ∰ .al 27% ≞		∎ % .# 20% II AUTHENTICATION
Cu	P rrent passco	de	Unregister device Your access will be restricte You should use this option when		Use biome	vate biometry tric authentication not secure access
•		•	rou snould use this option when		101 1851 8	nu seure access
1	2	3				
4	5	6				
7	8	9				
	0	(3)	UNREGISTER			DISABLE
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Multiaccount - Mobile Banking

MultiAccount menu allows you to navigate between the profiles associated with your user: the account of a natural person, the account of a company or another natural person on which you have been authorized.



Appshielding and Malwarelytics – additional security features

Vista Mobile Banking mobile application integrates the **Appshielding** security functionality. This allows the two applications to self-protect against a wide range of sophisticated cyber



attacks, such as malware attacks, vulnerabilities related to rooting / jailbreak of the mobile device, debugging connections (debugger), injection of external Source Code or Framework, repackaging applications and affecting the integrity of the application, ill-intentioned screen readers (screen loggers) or malicious external keyboards, "overlay" type attacks (that overlap the application), Man-in-type attack scenarios the-App and Man-in-the-Middle, built-in sensitive key protection (white-box crypto). Whenever a suspicious activity appears, App Shielding responds by taking the necessary protective countermeasures, preventing attackers from modifying the mobile application both while running and at rest.

Vista Mobile Banking integrates **Malwarelytics Antivirus** – a security feature that protects both the Vista Bank mobile applications and your entire mobile device.

When opening the Vista Mobile Banking application, Android version, if any active malicious applications are detected on your phone or tablet (mobile malware), you will be notified of their existence. From the respective screen, you have the possibility to uninstall them immediately, by pressing the icon with the trash can.

In order to benefit from all the improvements periodically brought to our mobile applications,

23:22	4 0 # 🧐	0			
VIST	TA MOBILE				
Aplicații periculoase identificate:					
posibil	entificat că pe dispozitivul tău mobil există aplic: malițioase. Te rugăm să verifici aplicațiile de m să le dezinstalezi pe cele de care nu ai nevoie.				
9	Security threat: Virus com.eyemor.microe	Ū			
0	Screen Logger com.wultra.app.screenlogger	0			
adese	specialistului: Aplicația mobilă malițoasă prete a fi o aplicație de sistem sau o altă aplicație cută. Nu o lăsa să te păcălească prin camuflare	ine			
	AM VERIFICAT APLICAȚIILE				

we recommend that you make sure that they are updated to the latest available versions.

Useful information - Mobile Banking

• To exit the application, please use the Disconnect option by clicking on Profile



• We recommend closing the application from the list of applications to stop running in the background. After a period of a few minutes, the application will automatically disconnect and your data will only be accessible after a new login, but the application will remain active in the background. To log in again if the application has not been



closed, it is necessary to press to authenticate with Face ID or enter the PIN code.

	ue.			
	• •	• •	• •	
1		2		3
4		5		6
7		8		9
1		0		\bigotimes
	Forgo	t Your Pas	scode?	
	n			DDJ

• Reset access PIN code. If you want to reset the PIN code, you must press the button "Forgot the access code?" and follow the steps in the CONNECTION GUIDE chapter.

12:51 📫 👪 🖻 🔸		o 🕸 🖬 19% 🛎
	OBILE	👙 EN 🗸
	Hello,	
٠		•
1	2	3
4	5	6
7	8	9
1	0	X
For	got your passcod	e?
Free	uently questions	. >
111	0	<



MENU INTERNET BANKING

Main menu- Internet Banking

7 V	ISTA BANK		103 [.]	,∎ ²⁷ ,∎	Last connection 23 Feb 2024
لن Home	Payment Credit Card	New payment (Lei)	Templates		
Accounts	AVAILABLE AMOUNTS 114,316.72 RON	LOANS RON	DEPOSITS	Total 114,316.72 RON	
Payments					
Foreign exchange				 89,409.40 RON (78.21%) 5.035.31 EUR (21.77%) 5.27 USD (0.02%) 	
€ ⊡≫ → Loans				0.02 GBP (0.00%) CURRENT MONTH SAVINGS 0.00 RON OF 0.00 RON	
Deposits					
Credit cards					
Upload documents					• снат

This menu allows quick access to the functionalities available in Vista Internet Banking:

- In **Home** section you can find information about aggregated balances for different categories converted into RON, the most recent receipts and payments and shortcuts to "Credit card top-up", "New payment in lei" and "Templates".
- In Accounts section you can find information about the balance and transactions.
- In **Payments** section, payments can be initiated in lei from the accounts opened at the Bank.
- In Foreign exchange section, currency exchanges can be initiated.
- In Loans section, you can check the credit facilities you have, the value of the installments.
- In **Deposits** section, you can create/cancel deposits or check information about the owned deposits.
- In Credit cards section, you can check the information about the credit card.
- In **Upload documents** section you can check/modify all saved templates.



Home - Internet Banking

A V	ISTA BANK		103	,≡ ²⁷ ,	Last connection 23 Feb 2024
Home	Payment Credit Card	New payment (Lei)	Templates		
Accounts	available amounts 114,316.72 ^{ron}	LOANS RON	DEPOSITS RON	^{Total} 114,316.72 ком	
Payments					
Foreign exchange				 89,409,40 RON (78,21%) 5,035,31 EUR (21.77%) 5,27 USD (0.02%) 	
€ [⊇≫ → Loans				0.02 GBP (0.00%) CURRENT MONTH SAVINGS 0.00 RDN 0F 0.00 RDN	
Deposits				0.00 41 21 0.00 44	\mathcal{I}
Credit cards					
Upload documents					🗩 СНАТ

Home menu displays information about the balances of all accounts, aggregated by the categories "Available balance", "Credits" and "Deposits" converted into RON at the BNR rate of the current date, minus amounts blocked as a result of payments made with the debit card attached to the current account.

By clicking on one of the 3 information buttons, all the current accounts, credits and deposits you have and the balance for each product are displayed.

AVAILABLE AMOUNTS	LOANS	DEPOSITS
114,316.72 RON	RON	RON



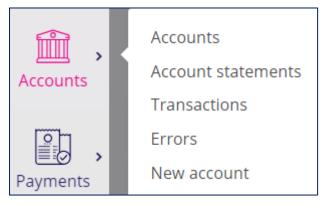
You can check the latest incomings and payments:

20 MAR. 2023 RO66:7436	Comision Plata interbancara	-5.51	RON
↓ 13 MAR. 2023 RO27:4801	suma max TEST PLATA USD	700,000.00	USD

You can quickly access "Credit card supply", "New payment in lei" and "Templates":

Payment Credit Card Nev	payment (Lei) Templates
-------------------------	-------------------------

Accounts - Internet Banking



Accounts menu allows access to the following information:

• List of held accounts and their balance.

List of accounts Statements			
CURRENT ACCOUNTS	With balance		AII
RO37EGNA'	89,409.28	RON	:
RO71EGNA	0.03	RON	:
RO69EGNA ⁻	0.09	RON	:
R015EGNA	5,035.31	EUR	:
ROB6EGNA	5.27	USD	:
ROO3EGNA	0.02	GBP	:

• The amount of transactions awaiting settlement "DB Blocked Amount".



List of accounts Statements					
CURRENT ACCOUNTS		With balance		All	
RO37EGNA [·]		89,409.28	RON	:	
Account balance	89409.28				
DB blocked amount	0				

- **Statements** you can generate a monthly account statement (PDF or MT940 format), daily or for a selected period. The account statement displays all transactions made through the account regardless of whether they were initiated at the counter, by transfer or with the debit card.
- The statements can be generated for maximum 24 months.

		Multiple export
Bank statement type 🔹		Multiple export
Period		
Daily	Si	OLD
Monthly	0.03	RON Generate

List of accounts Statements	
Monthly - February 2024	Multiple export
ACCOUNT	GENERATE STATEMENT ×
RO71EGNA	Select option Generate
RO69EGNA	Download statement E-mail statement
RO37EGNA'	DOWNLOAD BACK Generate



GENERATE STATEMENT		
Select option		
Download statement		
O 📴 PDF 🔿 🚂 MT940 🕄		
E-mail statement		
DOWNLOAD BACK		

Note:

The **MT940** account statement (only for legal entities) can only be issued in TXT format and is available for an account or a selection of accounts through which transactions took place on the selected day. The "DAILY" option allows the selection of the desired day, provided that it is a closed operational day, respectively any working day prior to the current day

By accessing any of the accounts you can check the settled Transactions, Transactions in processing and Transactions processed with error.

Please carefully check the destination email address written in that field, in order not to send the Account Statement to a wrong email address. Vista Bank Romania does not assume responsibility for errors in writing a destination email address by a client authenticated in Vista Internet Banking who uses this communication channel to send their account statements.

• **Transactions** - You can access details about the transactions made from all accounts and you have the possibility to select the accounts for which you want the transactions to be displayed.

Transactions Approval (6) Errors Pending Recurrent payments	Payments in	the future		
Document type 👻 📅 Period	All ac	counts		
	Curren	t Accounts		
Q Search	RO	0000093033	89,409.28 RON	
Export	RO	0001199773	0.02 PON	
12 APR 2023 MM2310200005 - New Deposit	+		0.03 RON	
12 APR 2023 MM2310200004 - New Deposit	RO	0001284878	0.09 RON	
-	RO	0000093041		_

Searching for a specific operation can be done by Document Type or by entering the element you are looking for in the specially created field or by selecting the type of document and pressing the Search button.

Also from this menu you can export and save a transaction report in PDF, CSV, XML, TXT format.



- select the period for which you want to display the transactions;
- select the source account;
- press the SEARCH button.

The transactions on the chosen account, from the selected period, will be displayed.

Pressing the **Export** button opens a menu from which you can select the report format (PDF, CSV, XML, TXT). After selecting the format, press the **Download** button to save the file.

Transactions	Approval (6) Ei	rrors Pending	Recurrent payments	Payments in the future	
Document type	-	Period		RO00000930	89,409.28 RON 🔻
Q Search				Se	arch
Export					
Export file (321 transactions)	×				
PDF					
🔾 🗟 csv					
🔿 🔤 XML					
O 📾 TXT					
Download Back					

By accessing the button on the right the selected transaction you can:

- **Open** the payment order in the application;
- **Duplicate** the operation in case you want to initiate a similar payment;
- **Download PO** a copy of the payment order will be downloaded to the computer;
- Send email by e-mail payment confirmation (PDF payment order).

Attention! The button is active only for payments made through applications Vista Internet/Mobile Banking.

-1.00 ^{RON} Open	:
Duplicate	:
Download OP	
Send email	-



• Also in this screen you can view the transactions that are in different stages of processing:

Transactions Approval (6) Errors Pending Recurrent payments Payments in the future

• **Approval** – transactions that are waiting to be authorized. Authorization of transactions can be done individually, by clicking on the button Authorize individually, or by bulk authorization of payments - Authorize bulk.

Transactions	Approval	Errors	Pending	Recurrent payments	Payments in the future	Select	Folde	ers
SELECT ALL					5.00 RON 2 PAYMENTS	Bulk Authori	zation	
DOMESTIC PAYMENT	14 JUL 2022					1.00	0 ^{RON}	:
DOMESTIC PAYMENT	06 DEC 2021					4.00	0 ^{ron}	:

- Errors transactions that have not been processed
- **Pending** authorized transactions awaiting the final response from the Bank's applications
- Recurrent payments list of recurring payments
- **Payments in the future** the list of payments set to be processed on a certain date

Note:

In the case of transactions that appear in the "In processing" list, you need to wait for them to disappear from the list before starting them again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error. For more details, please contact the Bank at the number on the website <u>www.vistabank.ro</u>.

- Errors This section will open a window in which the Processed with error / Rejected / Canceled transactions will be displayed, for all accounts. Transactions can be processed with errors for the following reasons: unavailable, blocked account, non-updated client, debits to the bank, at the client's request, etc.
 - All transactions Processed with error/ Rejected/ Canceled can be displayed by selecting "Any status" or they can be filtered according to the type of error and the period.



Q Cauta								
Oricare status		•	01.02.2022	- 12.0	2.2024	×	Afiseaza	
Respins	19 IUL. 2022	DIRECTIA RO97TRE:					37,133.00 RON	
🛆 Respins	20 IUN. 2022	LEASING RO56					6,369.86 RON	1
Procesat cu eroare	09 IUN. 2022	SOGRAP PT50001					62,376.60 EUR	

- For each transaction, more details can be accessed by pressing the button \blacksquare Open.
- Payments in Lei/Foreign currency and Treasury transactions can be restarted by pressing the button Duplicate. Transfers between own accounts cannot be duplicated.
- A new transaction will be opened, which automatically took over the details of the transaction processed with error and which can be modified (if applicable) and approved to be restarted.



- New account A new account can be opened in the currencies accepted by the Bank. In the case of natural person users, a maximum of 5 current accounts can be opened: in RON, EUR, USD, GBP and CHF. Legal entities cannot open current accounts through the Internet/Mobile Banking application.
- To activate the "Continue" button and complete the account opening, you must check the I agree with the Terms and Conditions box.

	C Reset fields
Tip cont Current account	Currency EUR
I agree with General Business Conditions and L	RON
Conditions	EUR
Continue	USD
	GBP
	CHF



Payments - Internet Banking

Payments in Lei

Pay in lei menu allows you to make payments in lei from current accounts to beneficiaries who have accounts opened at other banks.

Standard, Urgent, Future Payments, Recurring Payments or Payment Batches can be initiated from this menu.

To process a payment in lei, it is necessary to complete the following steps:

- Select the payment type.
- Type or select the beneficiary from the list of templates.
- Fill in the amount you want to transfer and the payment details.
- Select the ordering account.
 - Check the name of the beneficiary, which appears in the "Account Holder" field and you will not authorize the payment if the name of the beneficiary displayed by the Bank does not coincide with the beneficiary to whom you wanted to make the payment.
 - Complete the details of the transaction.
 - Press the "Continue" button
 - Check the beneficiary's account and the amoun
 - Confirm the operation
 Confirma
 - Primesti notificarea push pe telefonul mobil pentru autorizarea operatiunii.
 - Autorizezi operatiunea cu ajutorul codului PIN sau prin autentificare biometrica pe mobil.

Dupa autorizare, plata va avea statusul "In procesare" si se va regasi in meniul corespunzator. Dupa procesare, tranzactia fie va fi afisata in lista de tranzactii procesate in cazul in care a fost procesata cu succes, fie se va gasi in lista "Erori".



				C Re		
		New p	ayment Standard	No Optional		
New payment	Standard 🔺	Beneficiary nat Energi		Template		
Bonoficiano namo	Standard	RO30	Beneficiary IBAN			
Beneficiary name	Urgent	BANCA	Amount	Account holder: ENER*** RO0000093033 89,409.28 RON		
Beneficiary IBAN	Payment in the f•••	Take commission fee from another account				
	Recurrent payment	Save template				
Ar	n Batch		Contir	iue		
	15:58 🕅 🖬 🗶 •	o 🕸 🗉 71% 🖬	15:58 🖪 🔯 🔯 🔹	🗅 🕾 🗐 71% 🖬		
	CONFIRM WEB OPERATIO	N	CONFIRM WEB O	PERATION		
	Authorize paymen	nt	Authorize	e payment		
	Date, time 23.0 Source account RO421 Destination account RO86 Amount	2.24, 15:58:06 100.00 RON		yas successfully		
PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS	If you don't recognize the operation reject it. APPROVE REJECT	n then please		IECT		
New payment (Lei)		<	111 (

Payment #	PD898756			No	
Beneficiary name Energia					\bigcirc
Beneficiary IBAN					\bigcirc
BANCA 1		Account holder: ENER**			TRANSACTION COMPLETED
	Amount 100	RON	RO00000930:	89,438.93 RON	New payment (Lei)
Take commissio	n fee from and	ther acc	ount		Close
Payment details payment					Signed by:

Attention!

In the case of payments to the State Treasury, it is necessary to fill in the CNP, OP No. field and, if applicable, the payment record number obtained from ANAF.



Treasury payment	tandard 👻	No Mandatory
Beneficiary name		Sabloane
Beneficiary IBAN RO86TREZ0465005XXX000170		
TREZORERIA STATULUI		
Amount	Select account	-
CNP or CUI is mandatory for Treasury Payme	ents	
ANAF payment n	eference number	
Payment details		
Save template		
Con	tinua	

Batch – allows you to create a list of payments that can be approved together. For example: you can create a batch of payments for the payment of salaries that should be authorized by a person from Human Resources, or a batch with payments of raw materials that should be authorized by a person from Procurement.

• To add a payment to a batch of payments, it is necessary to choose the "Batch" payment type, fill in the details of the transaction and then press the "Save in batch" button.

			C Reset		
New payment Batch	1	-	No Optional	Invoices	×
Beneficiary name Energia			Templates	Save in	batch
Beneficiary IBAN				Last transactions	
RO30 Banca		Account holder: E	ENER***	23 Feb 2024 payment	100.00 RON
Amount 55	RON	RO00000930	89,438.93 RON 🔻	20 Jun 2022 Factura 202280135	459.49 RON 524 Cod Client
Take commission fee from and	ther accou	int		12 Oct 2021 Factura 202180101	11.42 RON 173 Cod Client
Payment details invoice 1					

• You can create a new lot, you can select a previously used lot or you can add them to the list "Plati negrupate":

	No Optional		Plati negrupate
Beneficiary name	Templates	-	Plati negrupate 5 Payments
		+	New batch

• To authorize payments, you must enter the menu "Payments"→"Payments in progress"→"Authorization" and tick Selection→ then you can select "All transactions" or the desired batch and press the button Bulk Authorization.



Transactions	Approval _{Erro}	rs Pending	Recurrent payments	Payments in the future	Select	Folders
SELECT ALL				115.00 RON 2 PAYMENTS	Bulk Authori	zation
DOMESTIC PAYMENT	23 FEB 2024		invoice2		60.00	0 ^{RON}
DOMESTIC PAYMENT	23 FEB 2024 ENERGIA		invoice 1		55.00	0 RON

• In pagina de confirmare vei vedea toate platile incluse in lot, valoarea totala a platilor si Codul de verificare. Acest cod va aparea si pe dispozitivul mobil si trebuie verificat ca este acelasi cod inainte de a autoriza operatiunea prin introducerea codului PIN sau a biometriei.

NUMBER OF PAYMENTS	AMOUNTS AND CURRENCIES	
2	115 RON	
invoice2	60.00 ^{RON} 23 Feb 2024	
invoice 1	55.00 ^{RON} 23 Feb 2024	PLEASE CONFIRM THE
		OPERATION ON YOUR OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS! VERIFICATION CODE: "0621 685F FAEB E4FE A864 4A54 8164 3403 6E12 6BE8 97AB 3757 D668 E4FE 6 D41F 860F" Confirm
		Reject



11:53 巴酚酚 • CONFIRMA OF	© क्ष्या 77%∎ PERATIUNEA WEB	15:58 巴酸酸 • 이 양대 71% 🖬 CONFIRM WEB OPERATION				
,	s _ II			\$ =		
A	uthorize bulk		Aut	horize paym	ent	
Data, ora Nr. de tranzactii Suma total Cod verificare Vezi toat	23.02.24, 11:53.38 2 115.00 RON 0621 685F FAEB E4FE A864 4A54 8164 3403 6E12 68E8 97AB 3757 D668 E4E6 041F 860F te tranzactiile >	С S С А	Transac	tion was succ authorized!	essfully	5 5 1
	119			REJECT		
În cazul în care ni rugăm să o respli	u recunoașteți tranzacția, vă ngeți					_
	APROBA					
	0 <			0	<	

Attention!

For legal entity clients: if multiple signatures are required to approve a payment, the 2nd user, who must authorize the payment, will find the transactions to authorize in the Accounts menu \rightarrow Transactions submenu \rightarrow the Authorization button or in Notifications (in the home screen, top part).

Attention!

Payments in the future - must be authorized on the day they were entered, and in the case of joint signatures, the first signature is signed on the day of entry, and the second signature can be signed either on the same day or at the latest one day before the date set for processing payments.

If the transaction appears in the "Processing" list for more than a few minutes, it should not be re-entered and you need to wait for it to disappear from the list before starting it again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error.

For more details, please contact the Bank at the number on the website www.vistabank.ro.

Note:

Payments in lei can only be initiated from current accounts, payments in lei cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

Foreign payments

Foreign payments currency menu allows the processing of foreign currency payments abroad or to accounts opened in foreign currency in Romania.

Standard, Urgent, Future Payments or Recurring Payments can be initiated from this menu.

To process a payment in foreign currency, it is necessary to complete the following steps:

• Type or select the beneficiary from the list of templates;



- Return beneficiary account;
- Enter the SWIFT Code (11 digits). The information about the Beneficiary Bank and Address of the Beneficiary Bank will be filled in automatically. If the Beneficiary Bank's data is not filled in automatically, the payment will not be processed and it is necessary to contact the Bank.
- Select the type of commission;
- Enter the amount;
- Select the ordering account;
- Press the "Continue" button;
- Check the beneficiary's account and the amount;
- Confirm the operation;
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the operation with the help of the PIN code or through biometric authentication on the mobile.

Note:

Foreign currency payments can only be initiated from current accounts, foreign currency payments cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

Attention!

If the multiple signature of the 2nd user, who must authorize the operation, is required to approve a payment, you will find the transactions in the Accounts mode \rightarrow Transactions sub-module \rightarrow the Authorization button or in Notifications (on the home screen, top part).

If the transaction appears in the "Processing" list for more than a few minutes, it should not be re-entered and you need to wait for it to disappear from the list before starting it again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error.

For more details, please contact the Bank at the number on the website www.vistabank.ro.

C Reset	
Foreign payment Standard - No Optional	
Beneficiary name EFTHIMIA Templates	PLEASE CONFIRM THE
Beneficiary IBAN	OPERATION ON YOUR
GR200	MOBILE DEVICE AFTER YOU
NATIONAL BANK OF GREECE S.A. ETHNGRAAXXX ATHENS, AIOLOU STREET 86 \times =	CHECK ALL DETAILS
Fees SHA - both pays	
Amount 450 EUR R00000296 8,894.60 EUR *	Confirm
Payment details Downpayment	
Save template	New payment (Lei)
Continue	



15:31 D O Swal 73% CONFIRMA OPERATIUNEA WEB	15-58 四國國 • 쇼 양교 71% 🖬 CONFIRM WEB OPERATION
Authorize payment	Authorize payment
Data, ora 23.02.24, 15:31:48 Cont sursa RO20EGNA Cont destinatie GR200 Suma 450.00 EUR	Transaction was successfully authorized!
\bigcirc	APPROVE
 În cazul în care nu recunoașteți tranzacția, vă rugăm să o respingeți 	REJECT
АРКОВА	
RESPINGE	
III O <	III O <

Internal transfers

Internal transfers menu allows you to make transfers between your own accounts held at the Bank. In order to make a transfer, it is necessary to complete the following steps:

- Select the source account (Ordonator).
- Enter the amount you want to transfer.
- Select the destination account (Beneficiary).
- Press "Continue".
- Confirm the operation.
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing Continue.

Note:

Transfers can only be initiated from current accounts, transfers cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc..



Transfer between accounts Ro_0000296 Amount 10 RON Ro_0000313 Add details Save template Continue	OPERATIO MOBILE DEVI CHECK ALL	DNFIRM THE IN ON YOUR ICE AFTER YOU DETAILS ①	
16:17 酸四矢・ ロッゴ 70%m CONFIRM WEB OPERATION	15:58 巴國國• CONFIRM W	e अला EB OPERATION	71% 🖬
Authorize payment	Auth	orize payment	
Date, time 23.02.24, 16:16:47 Source account RO42EGNA Destination account RO76EGNA Amount 10.00 RON	ם 2 4	\checkmark	5 5 0 4
(104)	Transact	ion was successfully authorized!	
If you don't recognize the operation then please reject it.		APPROVE	
APPROVE REJECT		REJECT	
III O <	III	0 <	

Beneficiaries list

Beneficiaries list can be used to delete from the list beneficiaries who are no longer used so that they no longer appear in the list when payments are initiated. Beneficiaries are automatically added to this list with each payment.



Beneficiaries			
The beneficiaries are saved automatically upon the payment processing			
Q Search		search	
Beneficiaries : 41			
LOT 2	RO3	New payment	:
LOT 1	RO6	Delete	:

Import files – legal entities

This type of operation is valid only for legal entity clients.

"**Import files**" submodule allows uploading payment files in lei and foreign currency, in the Vista Internet Banking application, in compliance with the formats communicated by the Bank.

To upload a file with payments, it is necessary to go through the following steps:

- Click to open a window where you can select the payment file
- Complete the Control Amount, which must be identical to the total amount of payments in the file;
- Press the Import file button.
- To authorize the operations click View payments or you will find the transactions in the Accounts mode →Transactions submodule→ the Authorization button or in Notifications (on the home screen, top)→ Bulk Authorization.

Files		Load file
Importing payments	Batch list]
(1).txt	8	
Control amount 16 277	0	
+ New batch		
Select existing batch		
Import file		

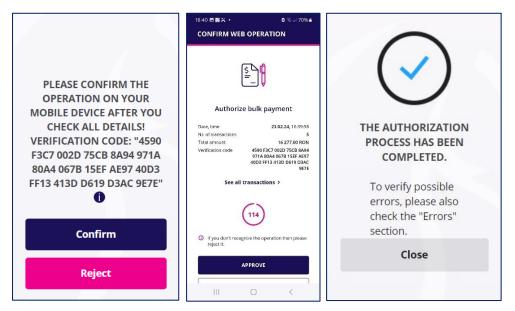


Importing p	oayments	Batch lis	st
ТҮРЕ	NUMBER OF PAYMENTS	AMOUNTS AND CURRENCIES	\bigcirc
PMT_DOMESTIC	5	16277 RON	The payments were uploaded successfully
TOTAL	5	16277 RON	View payments
			Close

Transactions	Approval	Errors	Pending	Recurrent payments	Payments in the future	Select	Folde	rs
SELECT ALL					0 PAYMENTS	Bulk Authoriza	ation	
DOMESTIC PAYMENT	23 FEB 2024					3,312.00	RON	:
DOMESTIC PAYMENT	23 FEB 2024					3,535.00	RON	:
DOMESTIC PAYMENT	23 FEB 2024					2,086.00	RON	:
DOMESTIC PAYMENT	23 FEB 2024					4,423.00	RON	:
DOMESTIC PAYMENT	23 FEB 2024					2,921.00	RON	:

It will be checked that the verification code in Internet Banking is the same as the one that appears on the mobile device.





"Errors" menu is checked to ensure that all payments have been processed.

Attention!

If multiple signatures are required to make a payment, the 2nd user, who must authorize the transaction, will find the transactions in the Accounts module \rightarrow Transactions sub-module \rightarrow Authorization or in Notifications (on the home screen, top).

Recurrent payments

Recurrent payments menu allows you to modify or cancel recurring payments or payments set in the future.

	C RESEL		
New payment Recurrent payment * Beneficiary name	No Optional Templates	Repeat every	24-FEB-24 MONTHLY 1
Beneficiary IBAN		Ends Never	Change
Amount Select ac	count 🗸	After N Payments On	Cancel recurrence Close
Payment details		Continue	Ciuse



Templates

Templates menu will help you manage your templates. You can create new templates, modify or delete existing templates or execute a payment from the list of templates.

The system saves the following data in the template: beneficiary, beneficiary details, transaction details. These data can be used for future payments or can be modified if necessary.

RON templates	Foreign currency templates Sabloane transfer		New template	
Q Search			Search	
Templates: 59				
ACCORE	ACCEL952	RO41EC	555.55 ^{RON} Open	:
AGENTIA	AGP NR 03769	RO41EC	New payment	:
ANANDK:	anandk354040		Duplicate	:
		RO41EC	Delete	· .

Pending transactions

Pending transactions transactions allows you to check authorized payments that are waiting to be processed by the Bank.

If the transaction appears in the "Pending transactions " list for more than a few minutes, it should not be re-entered and you need to wait for it to disappear from the list before starting it again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error.

For more details, please contact the Bank at the number on the website www.vistabank.ro.



Change transaction limits

The **Change transaction limits** menu allows you to change the transaction limits for Internet or Mobile Banking transactions.

To make a limit change, you need to go through the following steps:



- Enter the new daily limit.
- Select the currency
- Select the maximum number of transactions per day
- Turn on the new limit per transaction.
- Select the currency

• Select the validity of the limit by clicking on the calendar icon to select the date, if a date is already selected and you want to delete it, click on the "X" to the right of the

calendar . Once deleted, the limit becomes permanent.

- Check the entered data once more, then press the "Continue" button.
- You are redirected to confirm the change on your mobile device.
- Confirm the limit change on the device.

Note:

The limits can be changed together or separately and must fall within the maximum allowed by the Bank. To find out the maximum, please check the General Business Conditions on the Bank's website.

In the Limit History submenu you can see the last 10 limit changes made.

<i>i</i> √ vi	STA BANK			1 🖉 V	ISTA BANK			P
ப் Home	Payment Credit Card	New payment	DEPOSITS	Home	Change transa _{Daily limits}	ction limits umit	changes history	
Accounts	126,610.69 RON	RON	31,85	Accounts	Maximum no of transactions	Daily amount limit 50000	Currency EUR	ଡ
	Payment in LEI			Payments	Initial value: 7 Transaction limits	Initial value: 50000	Initial value: EUR	PLEASE CONFIRM THE
Payments	Foreign Payment Internal transfer			Foreign	Transaction amount limit 5000	Currency EUR		OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS
Foreign exchange	Beneficiaries' list Recurrent payments	IE MUNTENIA SA 2024-08-19 4771x0000000		exchange	Initial value: 5000 Validity	Initial value: EUR		Confirm
() (1)	Templates Pending transactions	2024-08-19 4771xxxxxxx4509		Loans				Limits change
Loans	Change limits	8-19-4771xxxxxxxx4509		Deposits		Modify		



â	Change transa	ction limits umit	changes history	
fome	Daily limits		[
counts	Maximum no of transactions	Daily amount limit 50000	Currency EUR	\bigcirc
nments ,	Initial value: 7 Transaction limits	Initial value: \$0000	Initial value: EUR	
) C ,	Transaction amount limit 5000	Currency EUR		Limits change
hange	Initial value: 5000	Initial value: EUR		Close
oans	Validity			Signed by: ShortName 236157

Foreign exchange - Internet Banking

Foreign exchange allows making exchanges at the Bank's rate between own accounts or at negotiated rates.

() () () () ()	Foreign exchange
Foreign exchange	Negotiate foreign exchange
exchange	Negotiated FX list

To perform a **currency exchange at the Bank's standard exchange rate**, it is necessary to complete the following steps:

- Select the source account.
- Select the destination account.
- Enter the amount you want to buy or sell.
- Check the applicable Bank rate.
- Confirm the operation by pressing the button Sell 1.00 RON / Buy 0.20 EUR
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing "Confirm" button.

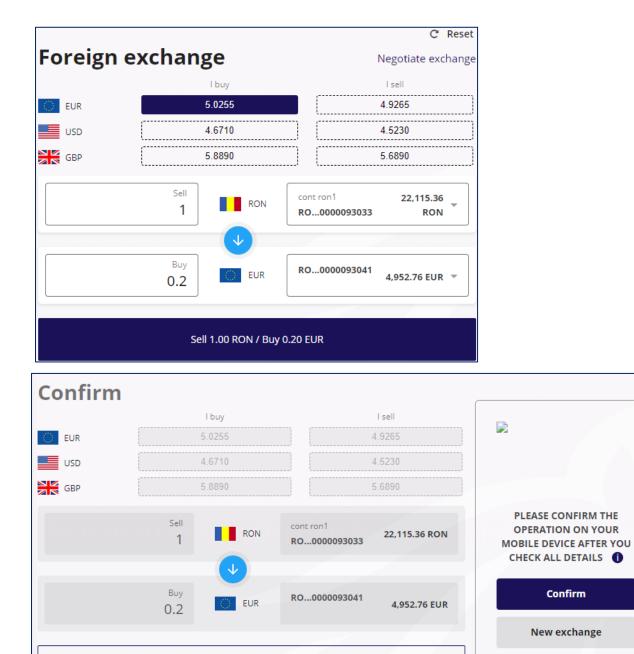
Note:

Currency exchanges can only be initiated from current accounts, currency exchanges cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

Atenttion!

If multiple signatures are required to authorize a payment, the 2nd user who must authorize the operation will find the transactions in the Accounts menu \rightarrow Transactions submenu \rightarrow Authorization tab or in Notifications.





Modify



Vodafone RO	09:02 (전 11 영상) 이 여 여 163% 을 CONFIRM WEB OPERATION	09:02 번 🖬 🧕 🏚 🐿 % 교 63%을 CONFIRM WEB OPERATION
Image: Second	Authorize payment Date, time 17.05.24, 09.02:32 Source account R037EGNA Destination account R015EGNA Amount 1.00 RON	Authorize payment
A CONTRACTOR OF THE OWNER OF THE	 If you don't recognize the operation then please reject it. 	APPROVE
	APPROVE	REJECT
	REJECT	
III O <	III O <	III O <

For a **negotiated currency exchange**, it is necessary to complete the following steps:

- Access the "Negotiate foreign exchange" option from the Foreign exchange menu;
- Complete the currency exchange order;
- Add the phone number or email address you want to be contacted by the Bank's representative;
- Press the button "Continue";
- After you are contacted by the Bank's representative and confirm the negotiated exchange rate, you will access the "List of negotiated exchanges" option from Currency Exchange;
- Check the displayed information and press the "Accept the offer" button. You have a limited time to accept the offer.
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing the button "Confirm".

() () ()	Foreign exchange
Foreign	Negotiate foreign exchange
exchange	Negotiated FX list



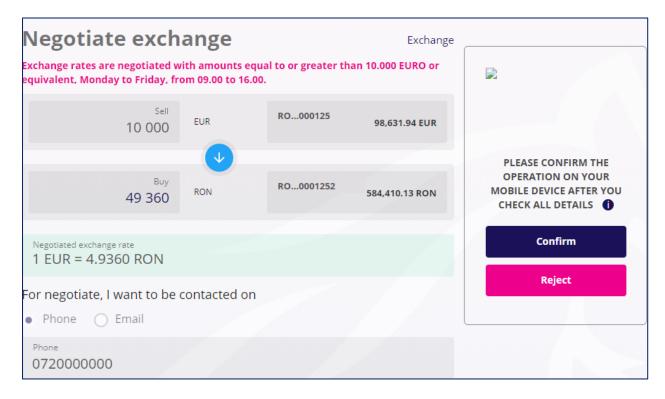
				C'R	eset
Negot	iate exch	ange		Excha	ange
-	es are negotiated w Aonday to Friday, fro		l to or greater th	han 10.000 EURO d	or
8	Sell 10 000	EUR	RO000125	98,631.94 EUR	r
		V			
	Will negotiate	RON	RO0001252:	584,410.13 RON	-
Standard cva	alue 49,265.00 RON				
Standard FX 1 EUR =	4.9265 RON				
For negotia Phone	ate, I want to be o	contacted on			
Phone 0720000	0000				
		Continue			

legotiate exch	0		Exchange	
uivalent, Monday to Friday, fr				1-7
Sell 10 000	EUR	RO000125	98,631.94 EUR	X
				PENDING REQUEST. WE WILL
Will negotiate	RON	RO0001252	584,410.13 RON	BE IN CONTACT WITH YOU SOON.
Standard cvalue 49,265.00 RON				Lista negocieri
Standard FX				Negotiation Exchange
EUR = 4.9265 RON				Close
r negotiate, I want to be	contacted on			
Phone 🔵 Email				
^{2hone} 0720000000				

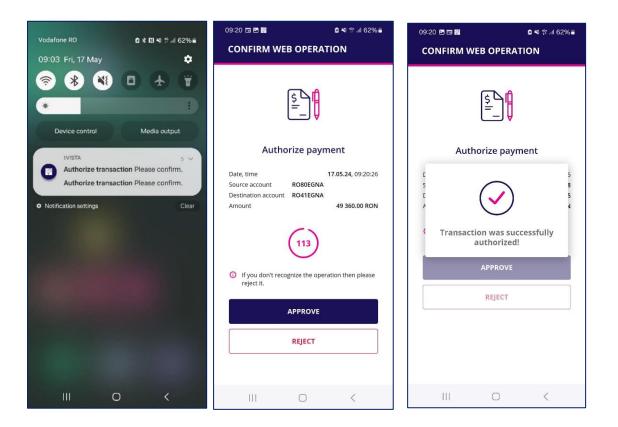




Negotia	ate exchang	Se list O NEGOTIATE EXC	HANGE	
17 MAY 2024	Sell 10,000.00 ^{EUR}	Negotiated exchange 1 ^{EUR} = 4.9360 ^{RON} +0.0095	Buy 49,360.00 RON +95.00	ACCEPT OFFER 00:09:35
15 APR 2024	Sell 10,000.00 ^{EUR}	Exchange 1 EUR = 4.9600 RON +0.0649	49,600.00 RON Ne	egotiate has been rejected (j







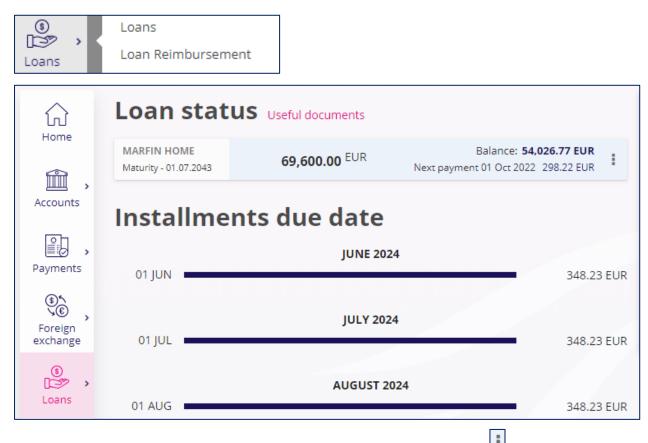


Loans - Internet Banking

Loans menu allows you to check the list of credit held, the remaining payment amount, the maturity date, the value and maturity of the installments, the due date and the registration of the partial early repayment with the reduction of the value of the installments. For early repayment with a reduction of the period or full repayment of the loan, please contact the territorial units of the Bank.

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To download the **Repayment schedule**, it is necessary to press the button if from the Credits menu and the file will be automatically downloaded to your computer in .pdf format.

Loan status Useful documents							
MARFIN HOME Maturity - 01.07.2043	69,600.00 ^{EUR}	Balance: 54,026.77 EUR Download reimbursement schedule	:				
Installme	nts due date	Loan Reimbursement					

To register a **Partial prepayment with decreasing the installment value**, you must complete the following steps:

- Select Loan reimbursement menu;
- Select the account from which the money will be taken. The account must have the same currency as the credit currency;
- Check and confirm the amount and the account by pressing the button "Confirm";
- You receive the push notification on your mobile phone to authorize the operation.

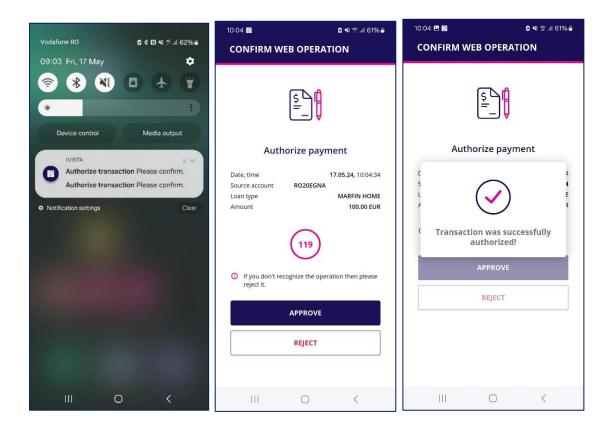


• You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing the button "Confirm".

€ Loans	Loans Loan Reimbursement	
Reimbur	sement by rate r	C Reset
RO0000296554		7,929.44 EUR 🔻
•	Amount 100	UR
Moturity - 01 Jul 2043 MARFIN HOME	3	54,026.77 EUR 👻
	Continue	

Confirm Loar	n Reimbursement		
RO0000296554		7,929.44 EUR	
V	Amount 100 EUR		
Moturity - 01 Jul 2043 MARFIN HOME		54,026.77 EUR	PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS
	Modify		Confirm
			Anticipated Credit Reimbursement





Deposits - Internet Banking

:: :=

Deposits menu allows you to create or close deposits, view the list of held deposits, set up a deposit with negotiated interest or see the history of all operations related to deposits.



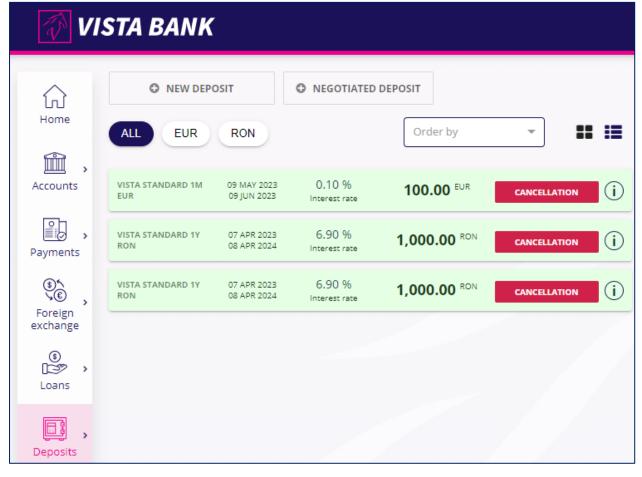
Deposit **Operations menu** allows you to set up a standard or negotiated deposit, view all existing deposits and detailed information about them, or liquidate deposits.

Button

allows you to select the display mode of information type list or icon type.









NEW DEPOSIT	NEGOTIATED DEPO	SIT		
ALL EUR RON	(Order by	Total 2,497.63	
VISTA STANDARD 1M EUR	VISTA STANDARD 1Y RON 08 APR 2024	(j) VISTA STANDARD 1Y RON (j) Current account	RO42EGNA101000000296546	
(100.00 EUR 0.1 %	(1,000.00 5	Final Maturity/ Intermediate Maturity	08 Apr 2024	
0.1 90 Interest rate 09 MAY 2023	07 APR 2023	Term	367 zile)2%)
09 MAY 2023	07 APR 2023	Deposit informations	Liquidation*Without Capitalizat)8%)
CANCELLATION	CANCELLATION	Amount on Final Maturity/ Intermedia (with fees)	te Maturity 1070.34 ^{RON}	
		Amount on Final Maturity/ Intermedia	te Maturity 1063.31 ^{RON}	

To create a new deposit it is necessary to go through the following steps:

- Access the **Deposit Operations** menu;
- Press the button;
- Select the ordering account;
- Select the desired deposit type from the list;
- Select the "liquidation" maturity action;
- Add the amount;
- Check the displayed information about the maturity, interest amount, tax;
- Read and tick that you agree with the "Terms and conditions" and deposit guarantee conditions" and press "Continue";
- You receive the push notification on your mobile phone to authorize the operation;
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing the button.

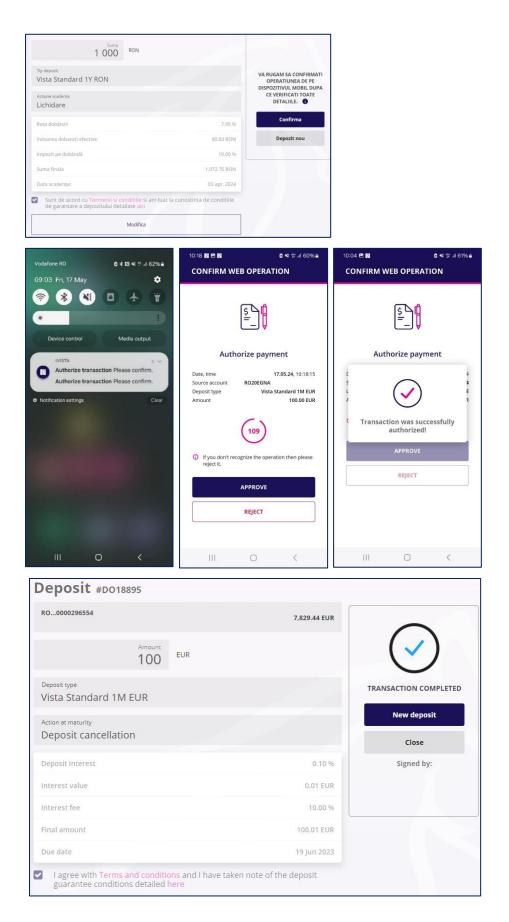
Note:

Deposits can only be initiated from current accounts, deposits cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.



🔊 🕅	STA BANK					
	NEW DEPOSIT		NEGOTIATED DEPOSIT			
Home	ALL EUR	RON		Order by	*	
Accounts	VISTA STANDARD 1M EUR	09 MAY 2023 09 JUN 2023	0.10 % Interest rate	100.00 EUR	CANCELLA	
New deposit	De	posit negotiation				
RO0000296554		7,929.44 EUR 👻				
	DO EUR					
Deposit type Vista Standard 1M EUR		•				
Action at maturity Deposit cancellation		-				
Deposit Interest		0.10 %				
Interest value		0.01 EUR				
Interest fee		10.00 %				
Final amount		100.01 EUR				
Due date		19 Jun 2023				
 I agree with Terms and conditions det guarantee conditions det Confirm deposit 	Continue	e deposit				
RO0000296554		7,929.44 EUR				
Amo 1 C	unt	7,529.44 EUR				
Deposit type Vista Standard 1M EUR			PLEASE CONFIRM THE OPERATION ON YOUR OBILE DEVICE AFTER YOU			
Action at maturity Deposit cancellation			CHECK ALL DETAILS			
Deposit Interest		0.10 %	Confirm			
Interest value		0.01 EUR	New deposit			
Interest fee		10.00 %				
Final amount		100.01 EUR				
Due date		19 Jun 2023				
I agree with Terms and conguarantee conditions deta	nditions and I have taken note of the c iled <mark>her</mark> e	deposit				
	Modify					

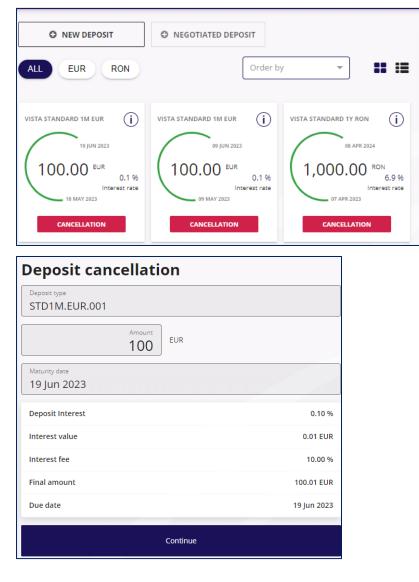






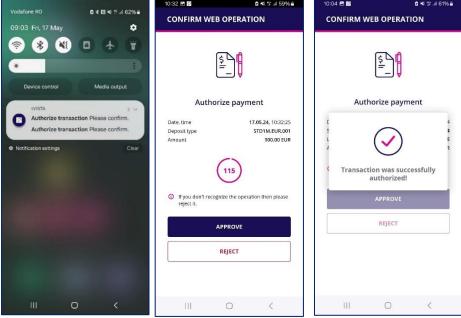
To **liquidate a deposit**, you must enter the **Deposit Operations** menu and press the button **CANCELLATION** and to authorize the operation on the mobile phone.

Deposits cannot be liquidated on the day they were established, it is necessary to wait until the next working day.





Deposit type STD1M.EUR.001		
Amount 100		
Maturity date 19 Jun 2023	PLEASE CONFIRM OPERATION ON MOBILE DEVICE AFT	OUR
Deposit Interest	0.10 %	.5 🚺
Interest value	0.01 EUR	
Interest fee	10.00 %	1
Final amount	100.01 EUR	
Due date	19 Jun 2023	



To set up a **deposit with negotiated interest**, it is necessary to complete the following steps:

• You access the Deposit Operations option



- Fill in the deposit data;
- Add the phone number or email address you want to be contacted by the Bank's representative;
- Press the button "Continue";



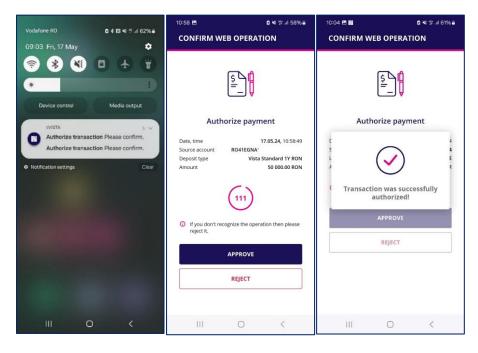
- After you are contacted by the Bank's representative and confirm the negotiated deposit, you will access from Deposit Operations where you will click on
- Check the displayed information and press the "Accept the offer" button. You have 1 minute to accept the offer.
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing the button "Confirm".

			Deposit negotiation Deposits are negotiated with amounts equ equivalent, Monday to Friday, from 09.00 t	al to or greater than 10.000 EURO or
			RO0001252305	633,770.13 RON 👻
NEW DEPOSIT	NEGOTIATED DEPOSIT		50 000 RG	ON
ALL EUR RON	Order by	- 11 12	Deposit type Vista Standard 6M RON	•
			Interest %	
VISTA STANDARD 1M EUR	A STANDARD 1M EUR	A STANDARD 1Y RON	Action at maturity Cancellation	
19 JUN 2023	09 JUN 2023		Contact details	
0.1 % Interest rate	0,1 90 Interest rate	6.9 %	Phone Email Phone 0720000000	
18 MAY 2023	09 MAY 2023	07 APR 2023	 I agree with Termenii si conditiile 	
			Co	ntinue
Deposit #DD221 Deposits are negotiated with amounts equal to o	r graater than 10 000 EURO or			
equivalent, Monday to Friday, from 09.00 to 16.00				
RO0001252305	633,770.13 RON	$\mathbf{\overline{X}}$		
50 000 RON		PENDING REQUEST. WE WILL BE IN CONTACT WITH YOU		
Deposit type Vista Standard 6M RON		SOON. Pending deposits		
Interest %		New deposit negotiation		
Action at maturity Cancellation		Close		
Contact details				
Phone Email				
Phone 0720000000				
I agree with Termenii si conditiile				

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NEW DEPOSIT	NEGOTIATED DEPOSIT	
ALL EUR RON	Order by	
VISTA STANDARD 1M RON 50,000.00 RON 6,5 % Interest rate 17 MAY 2024 Expired	VISTA STANDARD 1Y RON 50,000.00 RON 6.5 % Interest rate 17 MAY 2024	VISTA STANDARD 1M RON () 15 JUN 2023 1,000.00 RON 5 % Interest rate 15 MAY 2023 CANCELLATION
Accept deposit terr Deposits are negotiated with amounts ec equivalent, Monday to Friday, from 09.00	ual to or greater than 10.000 EURO or	
RO0001252305	633,770.13 RC	DN
Amount 50 000	RON	PLEASE CONFIRM THE
Deposit type Vista Standard 1Y RON		OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS
Interest % 6.5		Confirm
Action at maturity Cancellation		Reject
Contact details		
Phone Email		
Phone 072000000		
I agree with Termenii si conditiile		





Deposit #DD222			
Deposits are negotiated with amounts equivalent, Monday to Friday, from 09		EURO or	-
RO0001252305		633,770.13 RON	\bigcirc
Amount 50 000	RON		TRANSACTION COMPLETED
Deposit type Vista Standard 1Y RON			New deposit negotiation
Interest % 6.5			Close
Action at maturity Cancellation			Signed by:
Contact details			
Phone Email			
Phone 0720000000			
I agree with Termenii si conditi	ile		

Credit cards - Internet Banking

Credit Cards menu allows you to view the details for the credit cards held at the Bank.

You can also access the button to update the current account balance.

Accessing the desired card number will display information about:

- Available limit; the limit used; credit limit; card expiration date.
- The IBAN code assigned to the card if you want to make a transfer from another bank.
- The minimum payment amount and the total payment from the most recent monthly statement.

Home	Cards Transactions		
Accounts	Visa (i) VISA 4771 **** 0773	12/2024
Payments	available amount 1,600.00 *	08.08 ALIMENTARECARD 06.08 GooglePaymentiELTDGoo 03.08 ALIMENTARECARD 03.08 Revolut0735	99.99 RON -99.99 RON 97.96 RON -97.96 RON
€ Foreign	Balance consumed 13,400.00 ^R (RO000005175)	RON 01.08 ALIMENTARECARD DAN CABEL	785.52 RON
exchange © →	Minimum due 0.00 R		
Loans	Credit card repayment		
Deposits			
Credit cards			

To top up the credit card, it is necessary to complete the following steps:



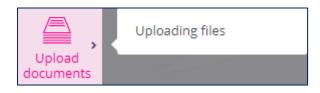
- Click on the link Credit card repayment
- Fill in the amount you want to top up.
- Select the account from which you want to make the payment.
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing the button.

			C Reset	
Credit card re	payment			
RO0000080			940.54 RON 🔻	
•	Amount 10	N		
4771 **** 0773			13,400.00 RON -	
	Continue			
Confirm Crea	lit Card Payı	ment		
RO0000080357			940.54 RON	
•	Amount 10	RON		
4771 **** 0773			13,400.00 RON	PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS
	Modify			Confirm
				Reimbursement Credit Card



Vodafone RO D ★ RI ≪ # al 62% ●	11:50 해 문 이 ·	10:04 전 월 이 가 네 61%을 CONFIRM WEB OPERATION	
O9:03 Fri, 17 May Image: Control Im	Date, time 10.05.24, 11.50.41 Source caccount R072EGNAL Source caccount R072EGNAL Card number 4.71146 (117) (*) If you don't recognize the operation then please reject it. PPROVE REJECT	Authorize payment Image: state stat	
Payment Credi	t Card #PC8172		
RO0000080357		930.54 RON	\bigcirc
V	Amount RON	ТЕ	
4771 **** 0773		13,400.00 RON	Reimbursement Credit Card
			Close Signed by:

Upload documents - Internet Banking



Upload documents menu allows you to send certain documents to the Bank that will be processed according to the Bank's procedures in force.

Documents can be in PDF, JPG, TIFF, BMP or PNG format.



Load document	Loading lis
Document type	
Customer data update form	
Identity card	
Other documents	
Description	
Please confirm the operation on your mobile device.	
Save	
11:57 芭麗麗 •	

e Re_status jira.pdf Alte documente.PF test	TIRM WEB OPERATION		
e, time 17.05.24, 11:57:25 name Re_status Jira,pdf type Alte documente.PF alls test flyou don't recognize the operation then please reject It. RFJECT List documents loading			
name Re_status Jira, df type Alte documente, PF alls test fub: fub: fub: fub: fub: fub: fub: fub	Authorize file upload		
D If you don't recognize the operation then please reject it. REJECT List documents loading	ile name Re_ status Jira.pdf Ile type Alte documente_PF		
reject IL. APPROVE REJECT List documents loading	(105)		
REJECT List documents loading	If you don't recognize the operation then please reject it.		
List documents loading	APPROVE		
	REJECT	List documents loading	



Settings- Internet Banking

Last connection 17 May 2024	•
User Details	
Change password	
Configure notifications	
Connections list	
Assigned devices	
Log off	

Settings menu allows:

Viewing user data and changing the email address or phone number in relation with the Bank for all products owned; setting a favorite account that will appear first in the list of accounts; change the user name (alias).

User Details	
Name and Surname	
Client code	
Client	
CNP	
Adress	
Username	Edit
Email	Edit
Phone	Edit
Mobile Phone	Edit
Preferred account	Edit

• Changing the access password. It is necessary to know the current password, if you no longer know it, you must use the option "Forgot your password?" from the login page.



Change pasword		
Modified on	17 May 2024	
Valid until	15 Aug 2024	
Old password		
New password		
Confirm new password		
	Save	
🔗 VISTA BAN	vk may	
User		
Password		
Forgot your password?		
CONTIN	UE	
Frequently questions	s Contacts	

• Configuration of notifications received from the Bank for transactions initiated through the Vista Internet/Mobile Banking applications:



Configure n	otifications
TRANSACTION SUCCESS	TRANSACTION DECLINED
· ·	an set the types of notifications for information on making rrency, treasury, etc.)
Notifications mail	•
Notifications inbox	•
Notifications push	
	Amount 100 RON i Minimum amount for which alerts will be sent
	Save

• List of last logins:

List of t	ist of the last log in					
SESSION ID	LOG IN DATE	LOG OFF DATE	LOG OFF DETAILS	NAME	ID CHANNEL	IP
1988452	17 MAY 2024 11:33	17 MAY 2024 11:34	SWITCH_CUSTOMER		WEB	10.128.9.166
1988450	17 MAY 2024 11:26	17 MAY 2024 11:30	USER		WEB	10.128.9.166
1988449	17 MAY 2024 11:20	17 MAY 2024 11:26	SWITCH_CUSTOMER		WEB	10.128.9.166

 Unpair the device. From this moment, you can no longer access Vista Internet and Mobile Banking applications. If you want to use them again, it is necessary to follow the steps in the CONNECTION GUIDE - Mobile Banking menu. If you want to give up Vista Internet and Mobile Banking products for good, you must submit an application in the Vista Bank territorial

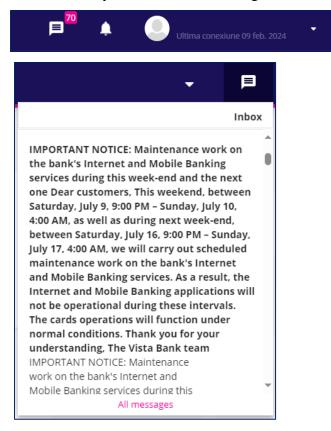
termonu		unit
Assigned	devices	
Manufacturer	samsung	Unassign
Model	SM-S901B	
OS	Android	
Version OS	14	
Version App	25	
Assign Date	14/05/2024	



• **Logout** - please use the logout option every time you have finished using the application.

Messages and notifications - Internet Banking

In this section you can read the messages and notifications sent by the Bank.



Multiaccount - Internet Banking

Multi Account menu allows you to navigate between the profiles associated with your user: the account of a natural person, the account of a company or another natural person on which you have been authorized.

Change account	×
O User 1	
O User 2	
O User 3	
O User 4	
O User 5	
O User 6	
O User 7	
O User 8	
O User 9	
Set as default user	
Confirm Back	



Useful information - Internet Banking

• To exit the application, please use the Disconnect option by clicking on Profile.

Last connection 15 May 2024
User Details
Change password
Configure notifications
Connections list
Assigned devices
Log off
• Upper bar
🕢 VISTA BANK

In acesta sectiune regasiti informatii cu privire la:

NAME Name and Surname of the client, a natural person or Name of the client, a legal entity.

Note: If the connected user is a user for several clients, he can change the client for which he wants to use the Vista Internet Banking service using the arrow to the right of the client's name.



User name (username) – The arrow next to the user name opens a menu from which you can change your personal data and access password in the Vista Internet Banking application, you can view the list of the most recent connections and you can disconnect from the application.



Messages – the correspondence section between you and the bank.



Notifications – the section where you will receive various notifications related to the Vista Internet Banking service or other banking products.

Any operation initiated through the Vista Internet Banking system goes through the following stages:



- **Pending authorization** transactions introduced in the application that will be executed by the bank following authorization;
- **Pending** transactions imported into the bank's transaction system;
- **Processed** transactions settled by the bank.

Attention!

Payments not processed by the bank for objective reasons (lack of availability, blocked account, customer not updated, bank debits, customer request, etc.) will go into Error status. The list of operations that require authorization can be found in the Accounts menu, Transactions submenu, Authorization tab, as well as in Notifications.

All the information presented in this manual, including the images (screenshots), are presented for a strictly demonstrative purpose and do not represent real offers from the Bank.



We trust that the new applications will improve your online experience with Vista Bank. We thank you!

