



# VISTA BANK

*Closer. Faster. Stronger.*



## 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.
- 2 Vista Mobile Banking:** the application that turns your smartphone (Android or iOS) into your mobile bank, available anywhere and anytime. Contains an integrated electronic token for authentication and authorization of operations.

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

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



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



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 [www.vistabank.ro](http://www.vistabank.ro).

### 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](mailto: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/**.



- 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 [www.vistabank.ro](http://www.vistabank.ro).

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:

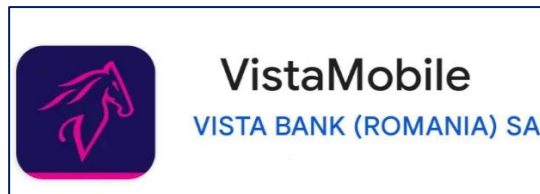
Aplication	Supported versions
 Chrome	+73
 Microsoft Edge	+104 (chromium based)
 Safari	+14
 FireFox Mozilla	+65
 Opera	+58
 Internet explorer	Nu este suportat



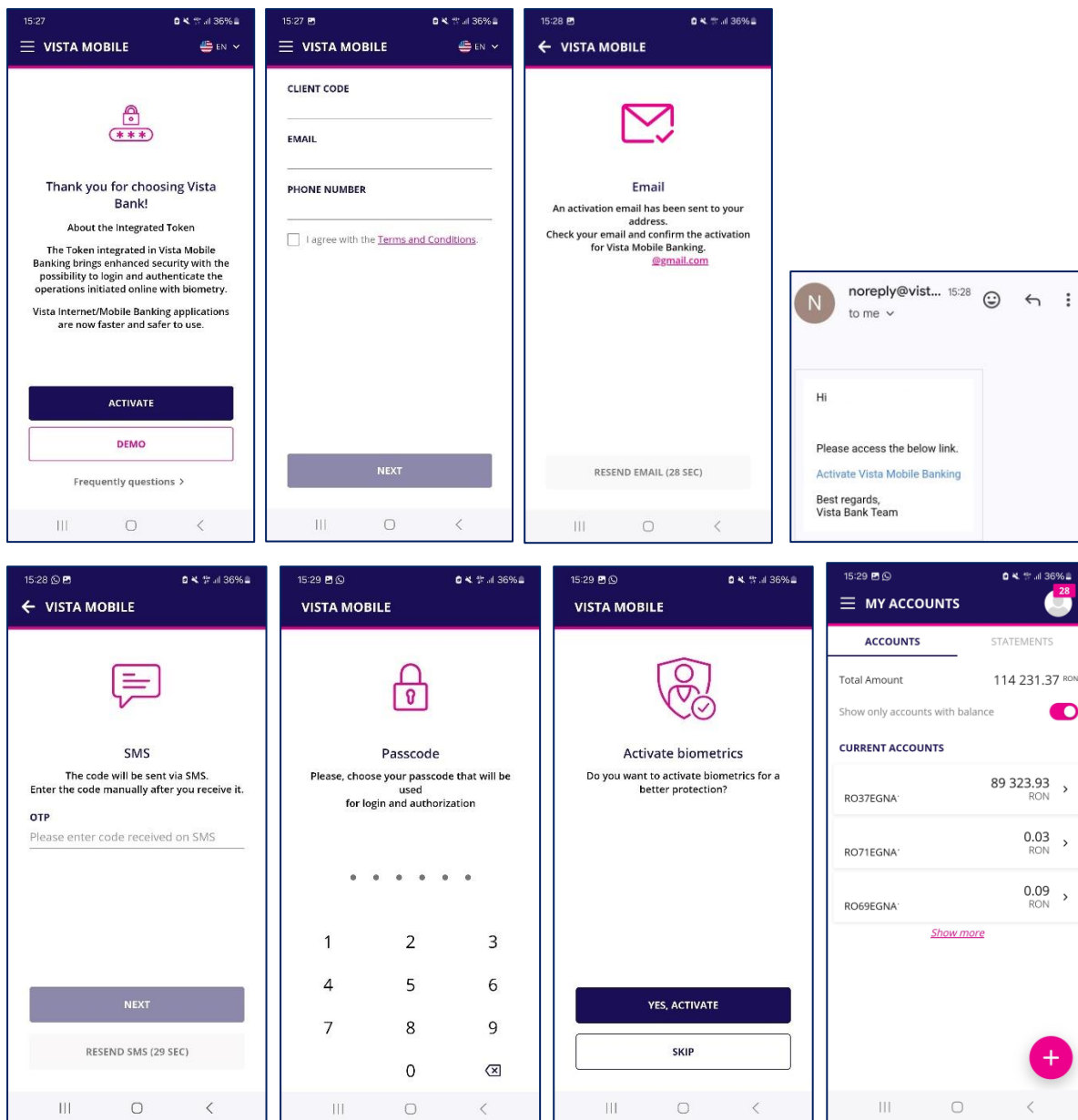
## REGISTRATION GUIDE

### Vista Mobile Banking

- Download **Vista Mobile Banking** from  or .



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:

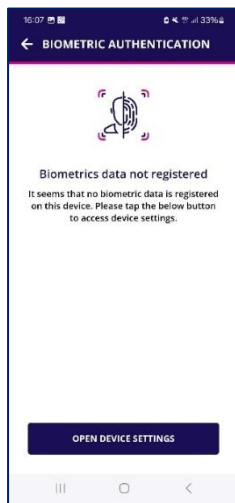
If you receive a message that the entered data is not correct, please contact your colleagues in the territorial unit.

#### 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.

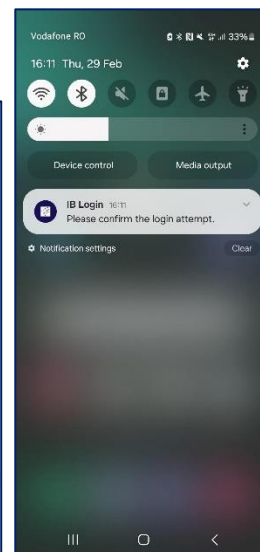
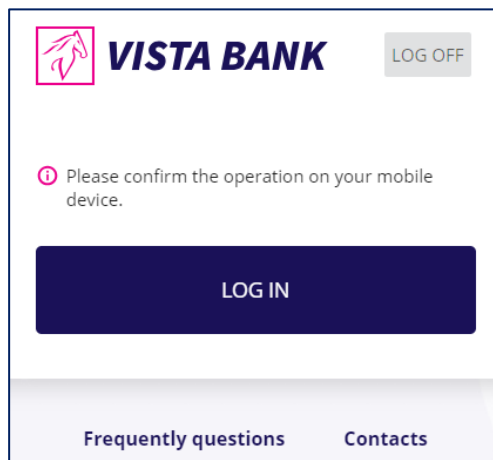
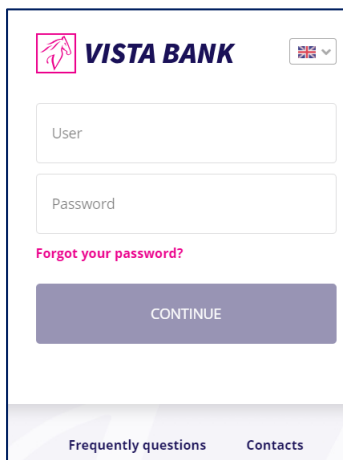
#### About biometry

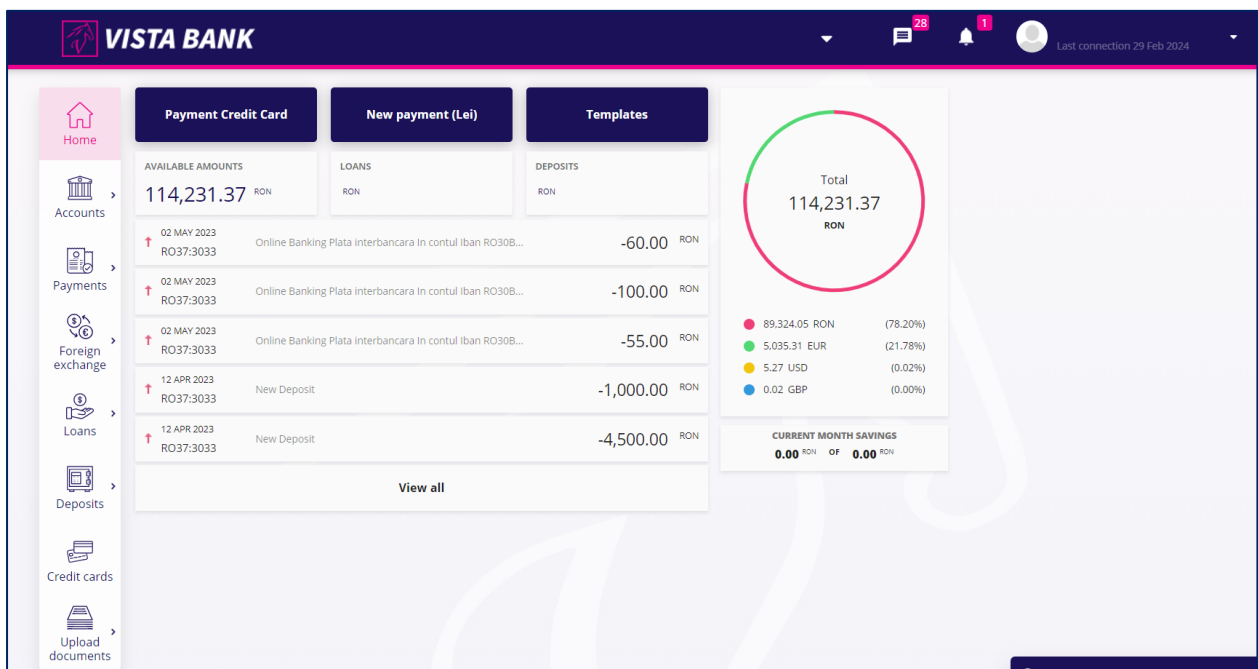
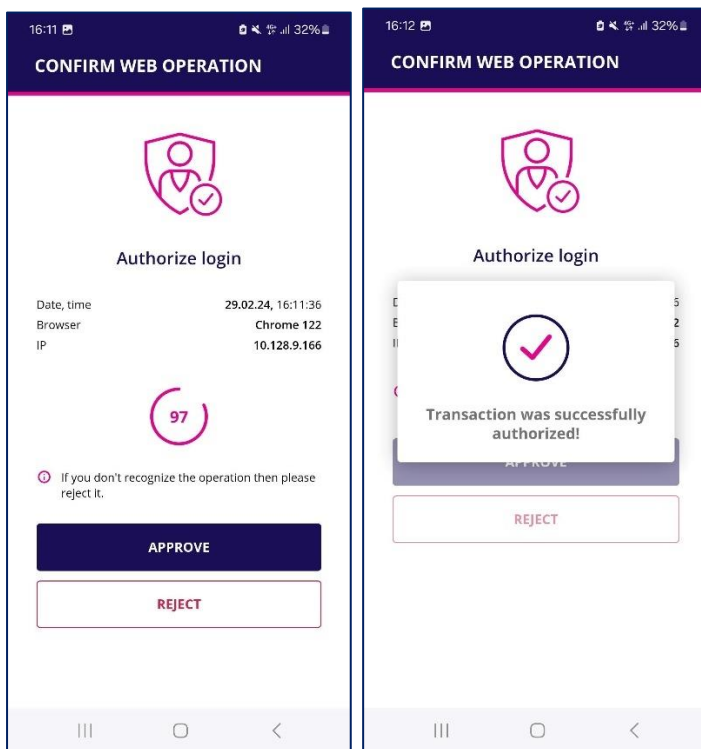
- Depending on the capabilities of the device used, you can authenticate with your fingerprint or face. Facial authentication is only allowed for devices that are classified with **STRONG BIOMETRY CLASS 3**.
- We recommend activating biometrics from the first registration in **Vista Mobile Banking** 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.



### Vista Internet Banking

After completing the installation and registration in **Vista Mobile Banking**, you can access **Vista Internet Banking** on the Bank's website [www.vistabank.ro](http://www.vistabank.ro).





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 kept secret, no other person, not even Bank employees should know it.

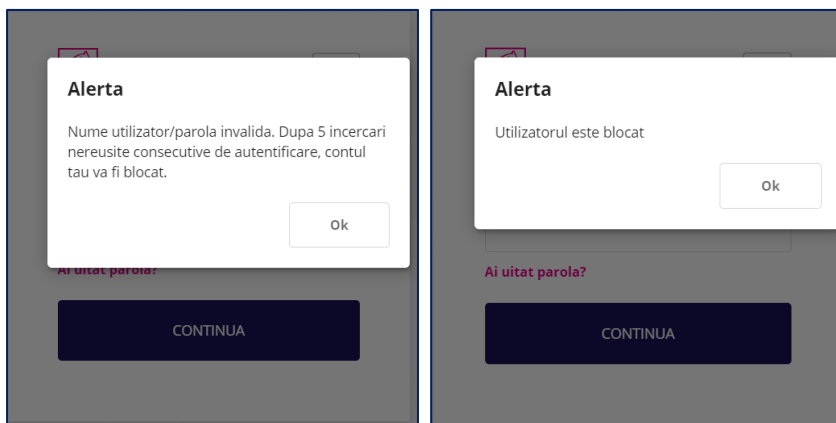
○ **Password Security Requirements:**

- 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:**

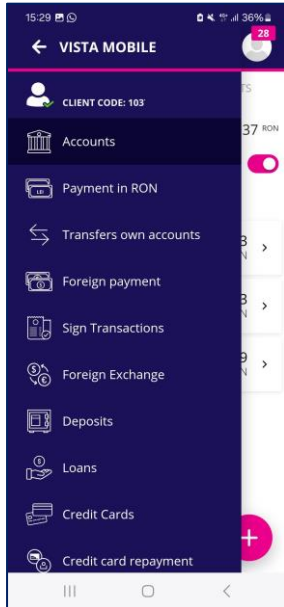
If you have forgotten your password, you can change it by pressing the button **Forgot your password?** from the login window, following the steps described in the application.

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.



## MENU MOBILE BANKING

### Main Menu - Mobile Banking

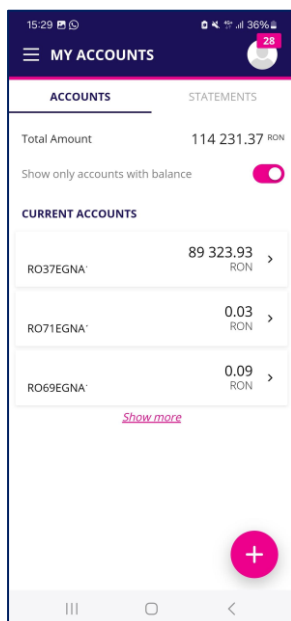


This menu allows quick access to the functionalities available in **Vista Mobile Banking**:

- 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

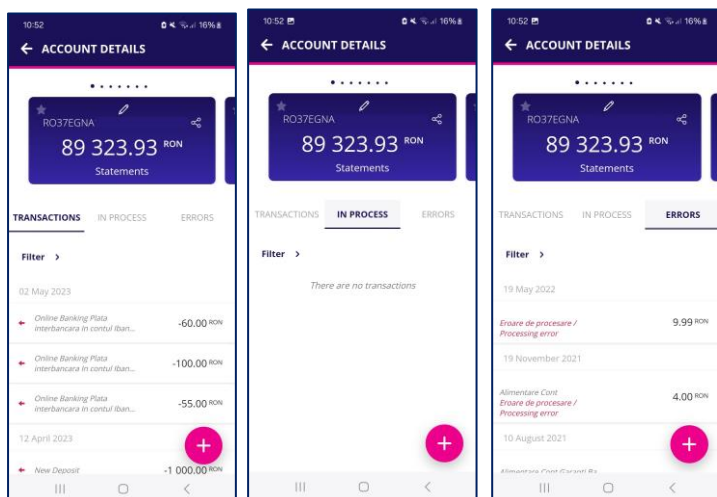


**Accounts** menu displays the accounts opened at the Bank.

You can select to view only accounts with a balance or all accounts using the button

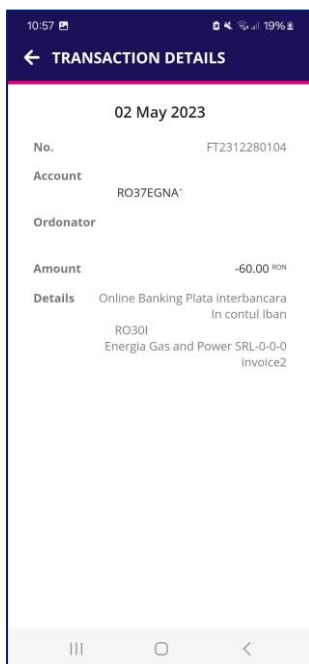


By accessing any of the accounts you can check the settled Transactions, Transactions in processing and Transactions processed with error.

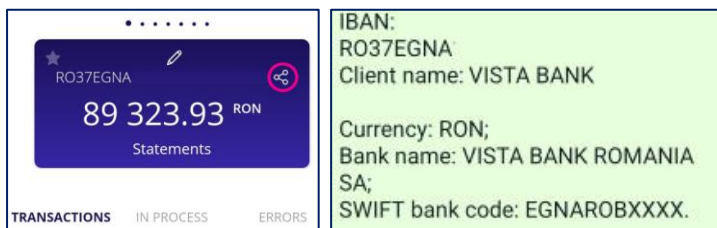




### Note:

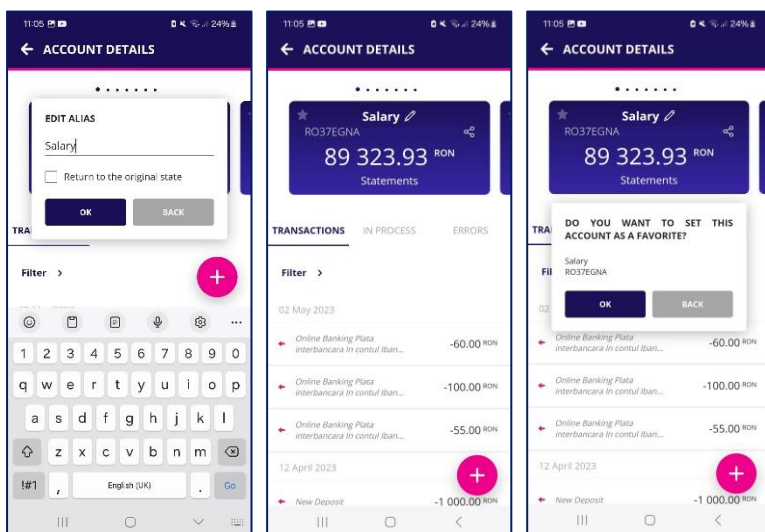
In the case of transactions that appear in the "In processing" list, you need to wait for them to disappear from the list before starting them again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error. For more details,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




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

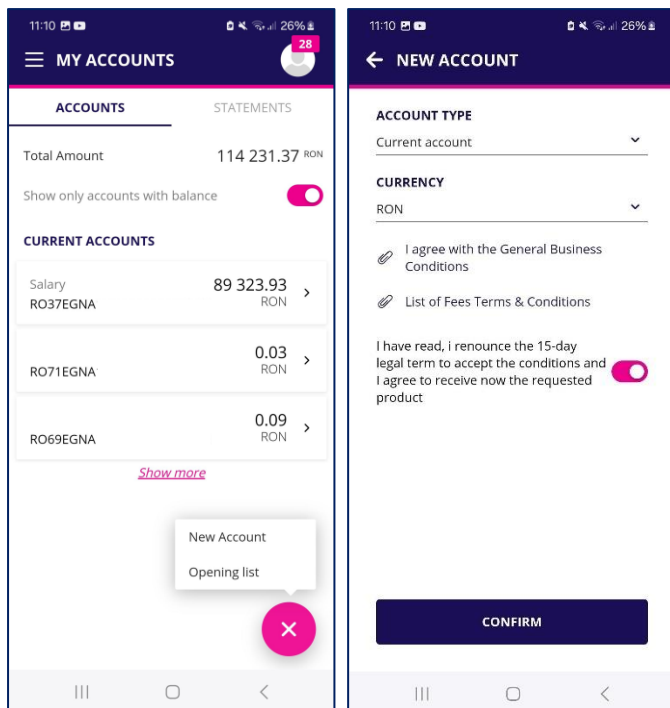


- You can also change the name of the account  adding an alias to help you identify it more easily or you can set it as a favorite account  so that you can identify the main account (it will be added first in the list of accounts. It applies only for Lei accounts) .



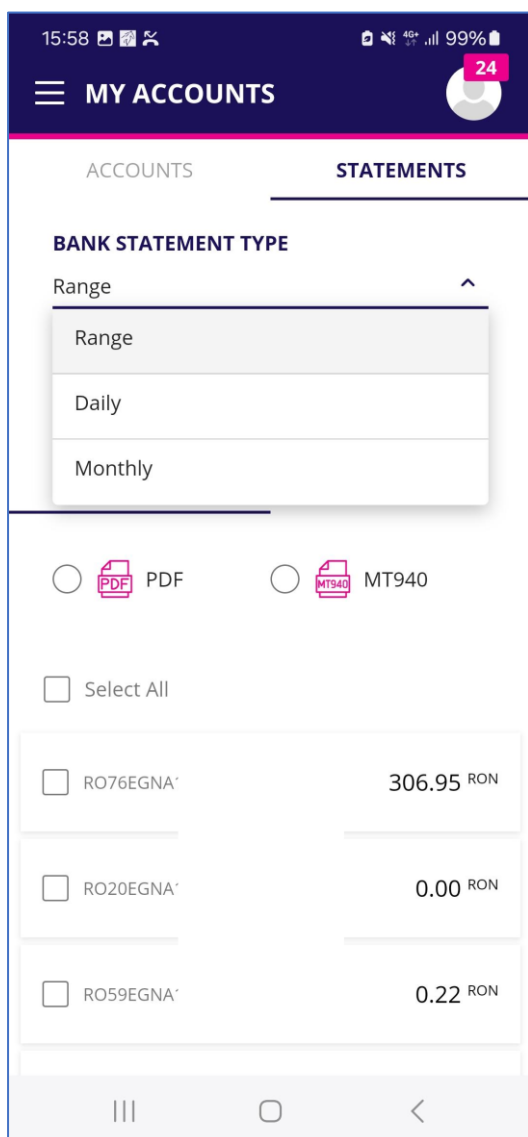
- By pressing the button  a payment can be quickly initiated from the respective account.

- 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.





**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

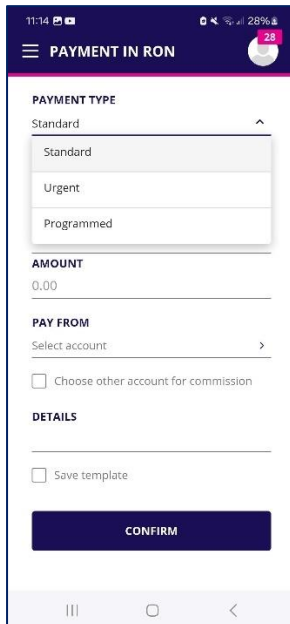
By accessing any of the accounts you can check the settled Transactions, Transactions in processing and Transactions processed with error.

**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.

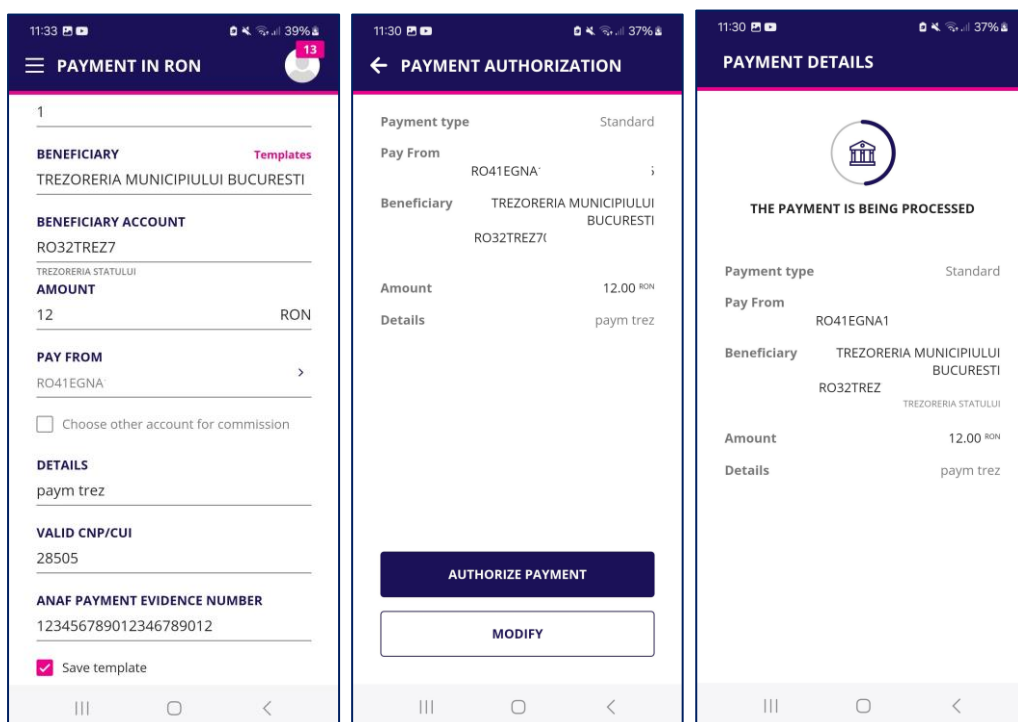


To process a payment in RON, it is necessary to complete the following steps:

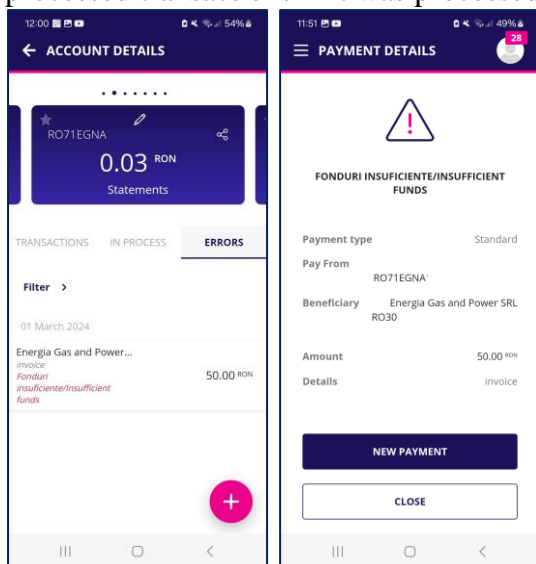
- Type or select the beneficiary from the list of templates.
- Enter the beneficiary's account.
- Fill in the amount you want to transfer and the payment details.
- Select the ordering account.
- **Check the name of the beneficiary in the "Account holder" field and you will not authorize the payment 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.



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.



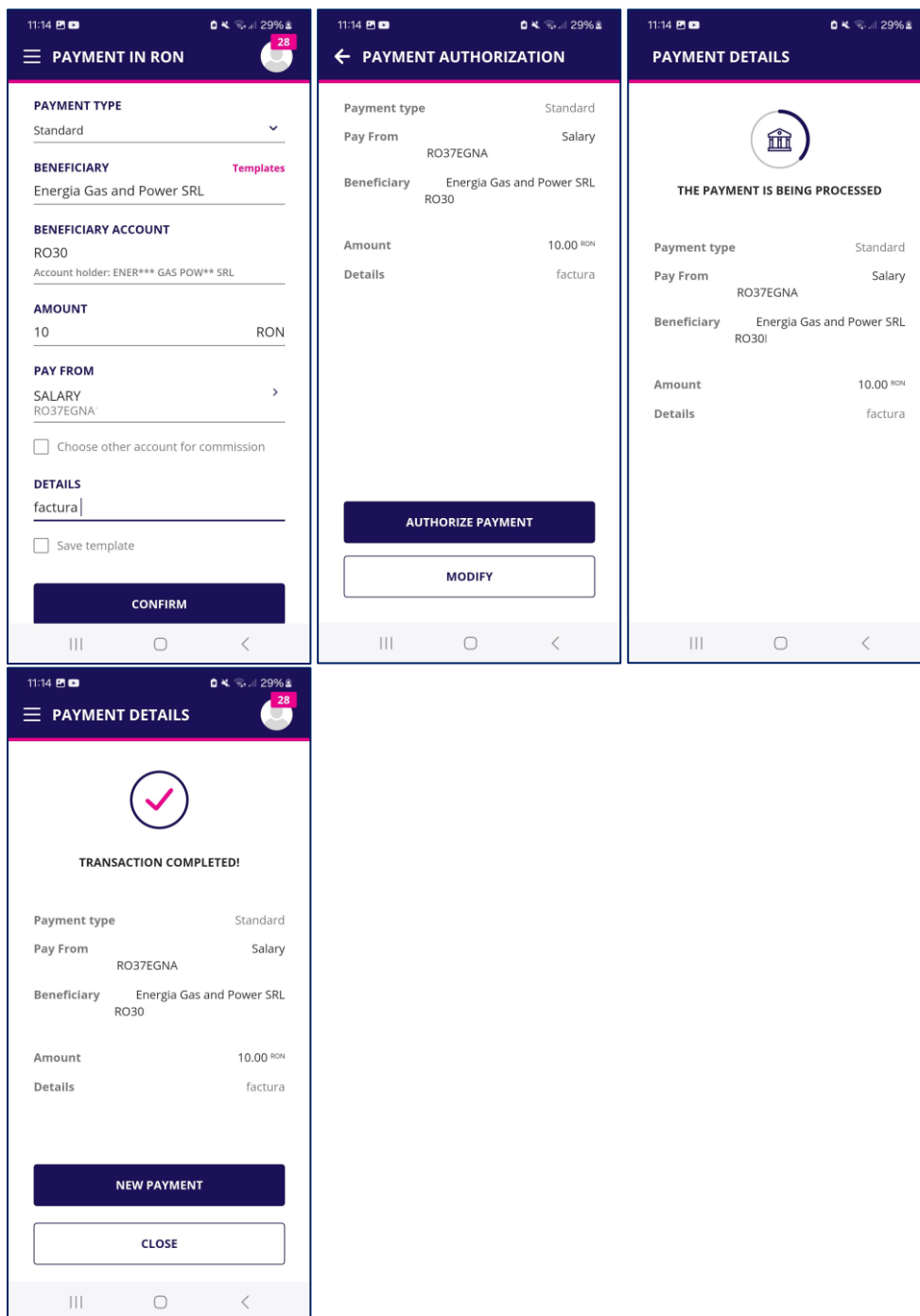
If the transaction appears in the "Processing" list for more than a few minutes, it should not be re-entered and you need to wait for it to disappear from the list before starting it again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that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

For more details, please contact the Bank at the number on the website [www.vistabank.ro](http://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.



### Transfers own accounts - Mobile Banking

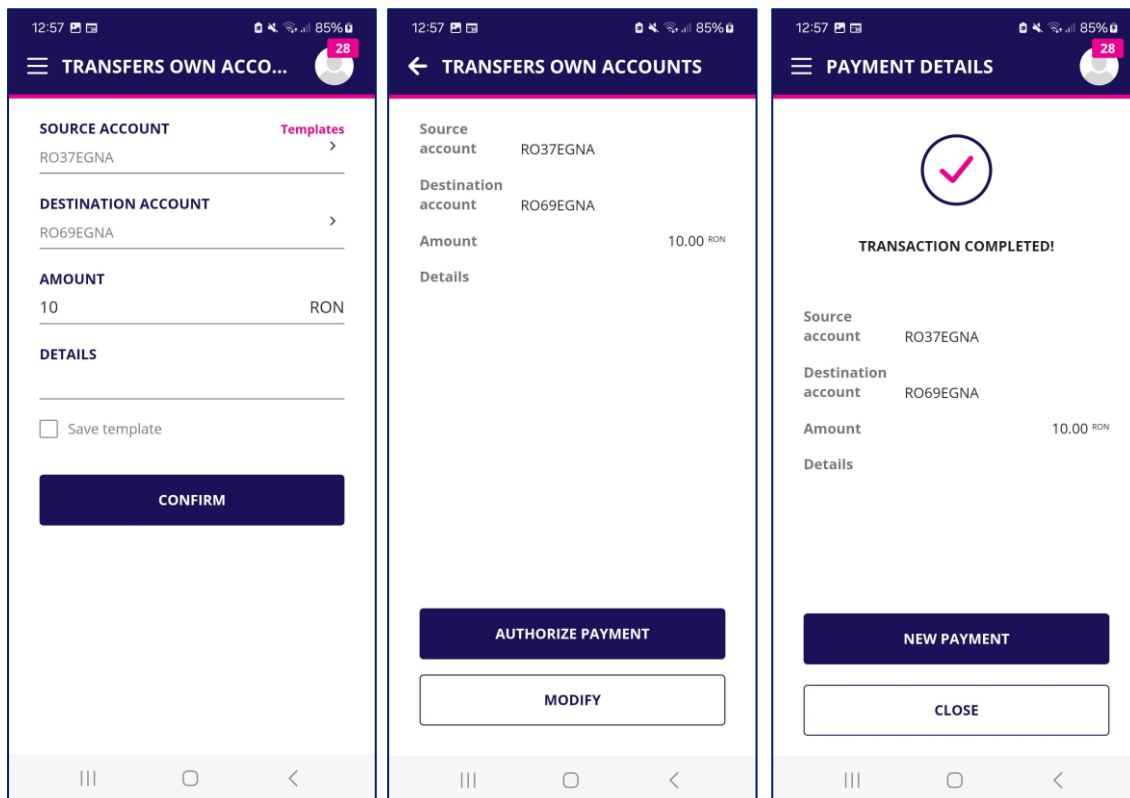
**Transfers own accounts** allows you to make transfers between your own accounts held at the Bank. In order to make a transfer, it is necessary to complete the following steps:

- 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.



**Foreign payment - Mobile Banking**

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

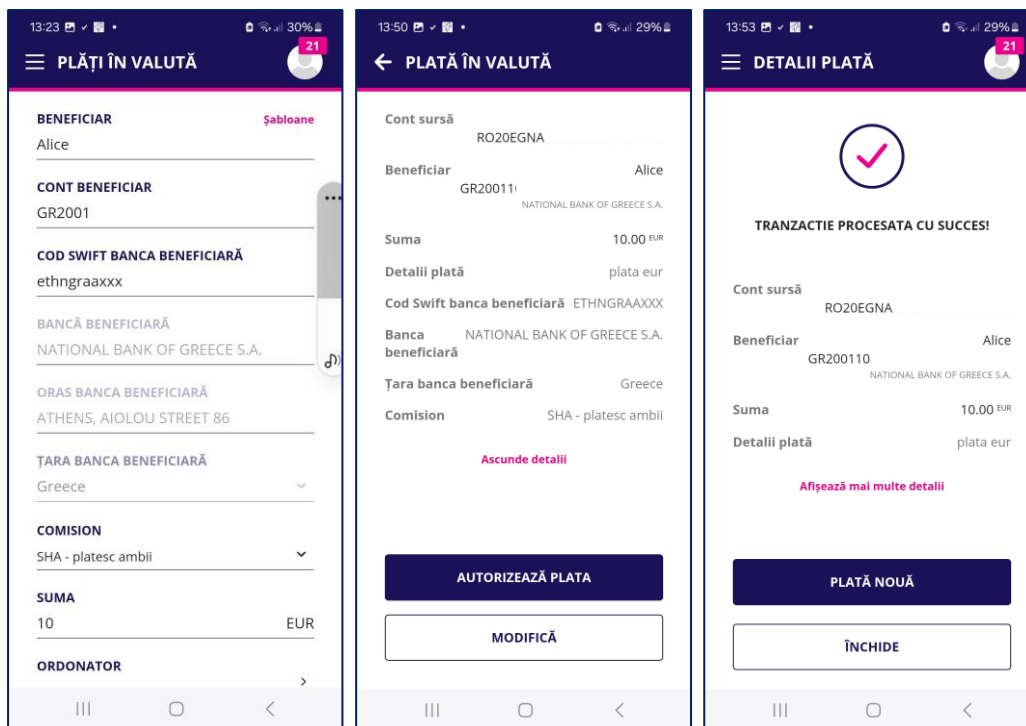
To process a payment in foreign currency, it is necessary to complete the following steps:

- 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.

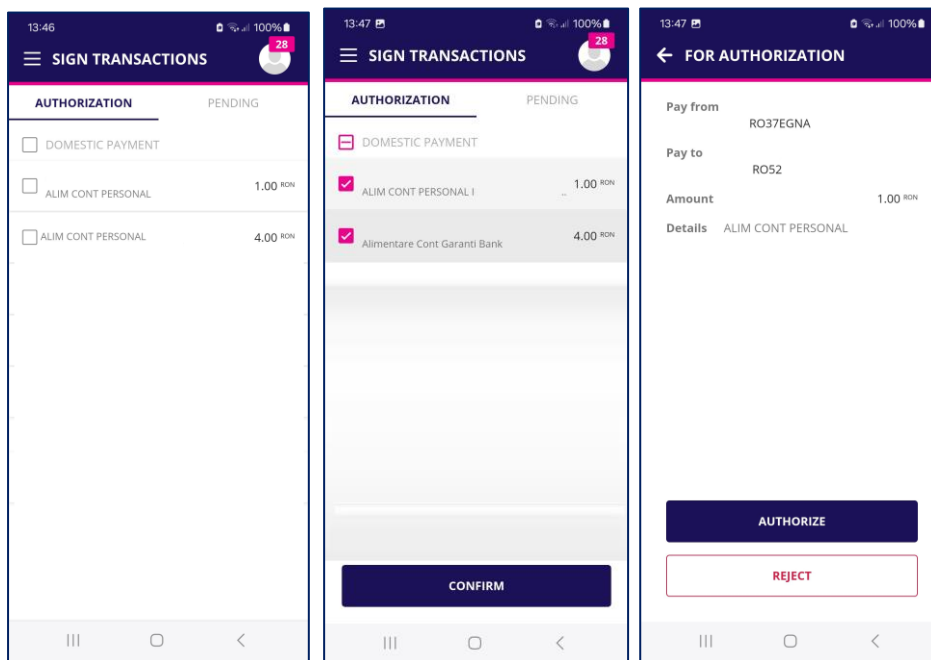


**Sign transactions - Mobile Banking**

**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.





### 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:

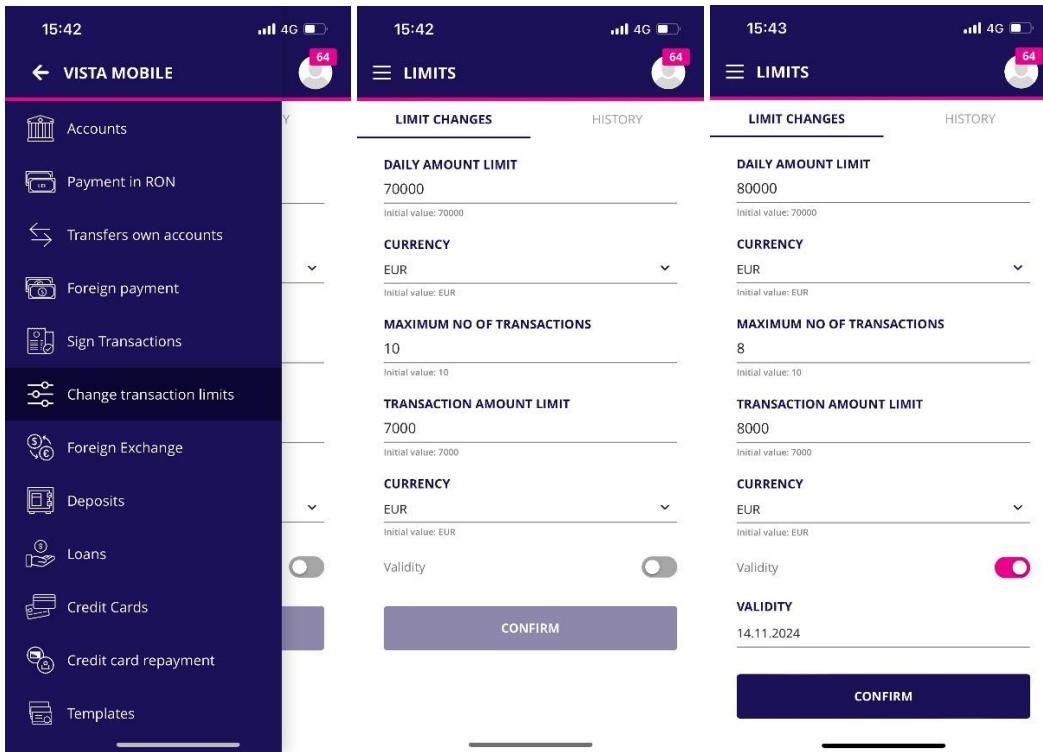
- Enter the new daily limit.
- Select the currency
- Select the maximum number of transactions per day
- Turn on the new limit per transaction.
- Select the currency
- Select the validity of the limit by ticking the button to the right of "Validity". If the button

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.

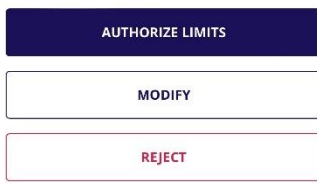


Daily amount limit	80 000.00 EUR
<small>Initial value: 70000 EUR</small>	
Transaction amount limit	8 000.00 EUR
<small>Initial value: 7000 EUR</small>	
Maximum no of transactions	8
<small>Initial value: 10</small>	
Validity	14.11.2024

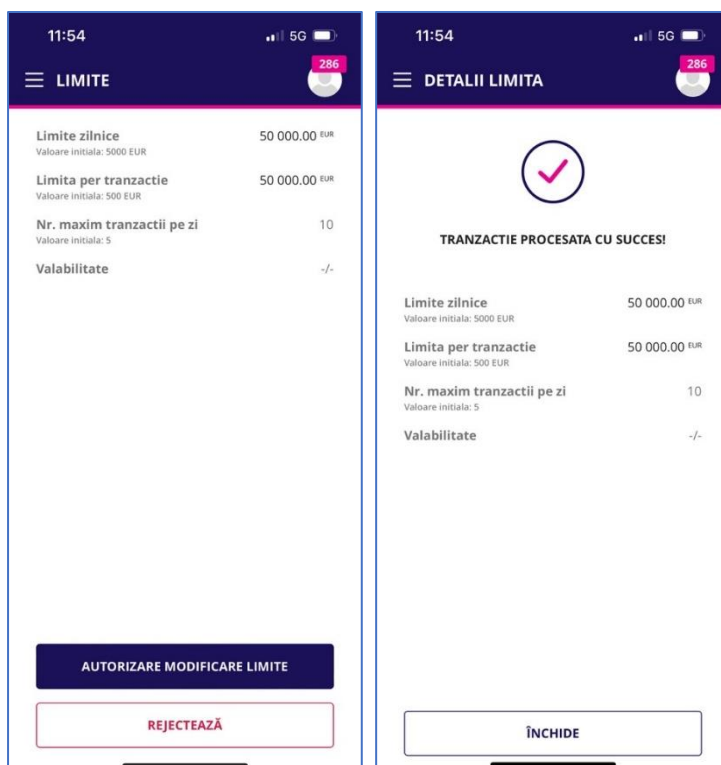
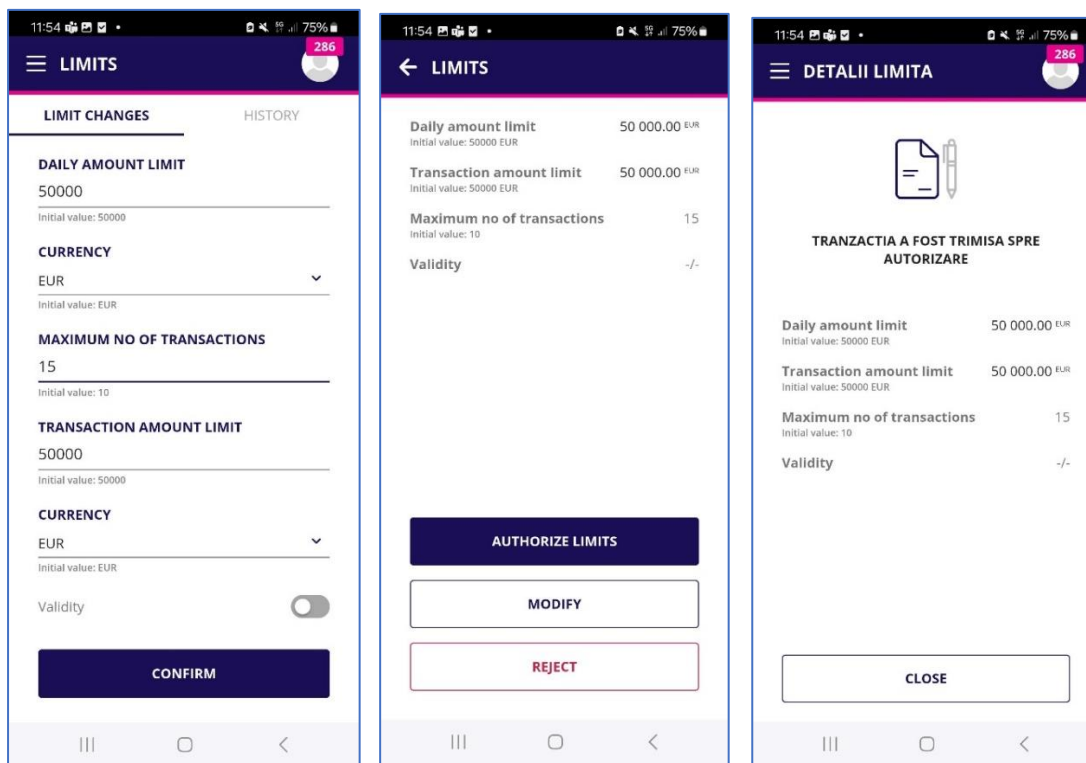


TRANSACTION COMPLETED!

Daily amount limit	80 000.00 EUR
<small>Initial value: 70000 EUR</small>	
Transaction amount limit	8 000.00 EUR
<small>Initial value: 7000 EUR</small>	
Maximum no of transactions	8
<small>Initial value: 10</small>	
Validity	14.11.2024



- 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.





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

### **Foreign Exchange - Mobile Banking**

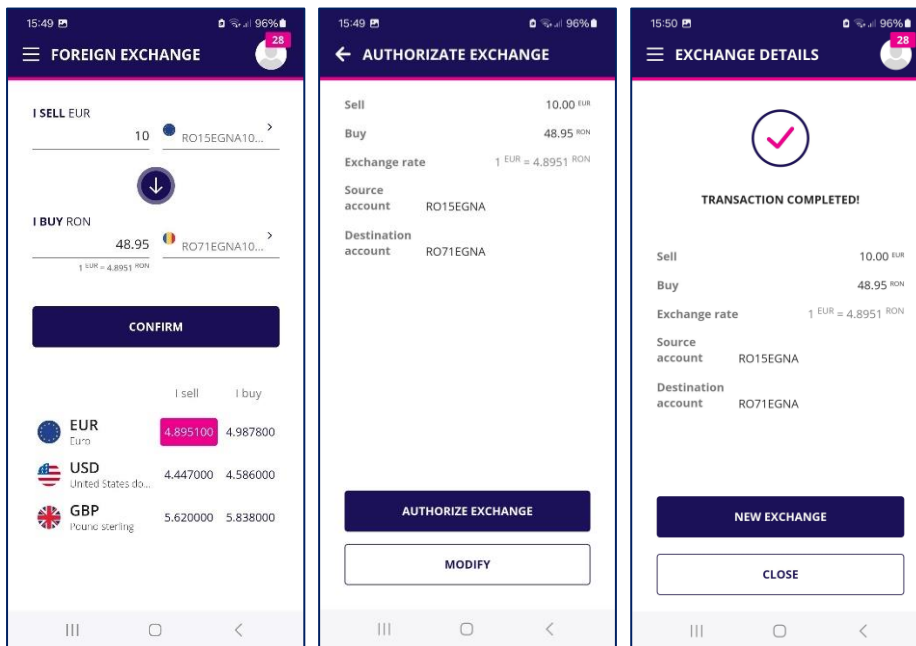
**Foreign Exchange** allows making exchanges at the Bank's exchange rate between own accounts.

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 authorization.

#### **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.



## Deposits - Mobile Banking


**Deposits** menu allows you to create or terminate deposits.

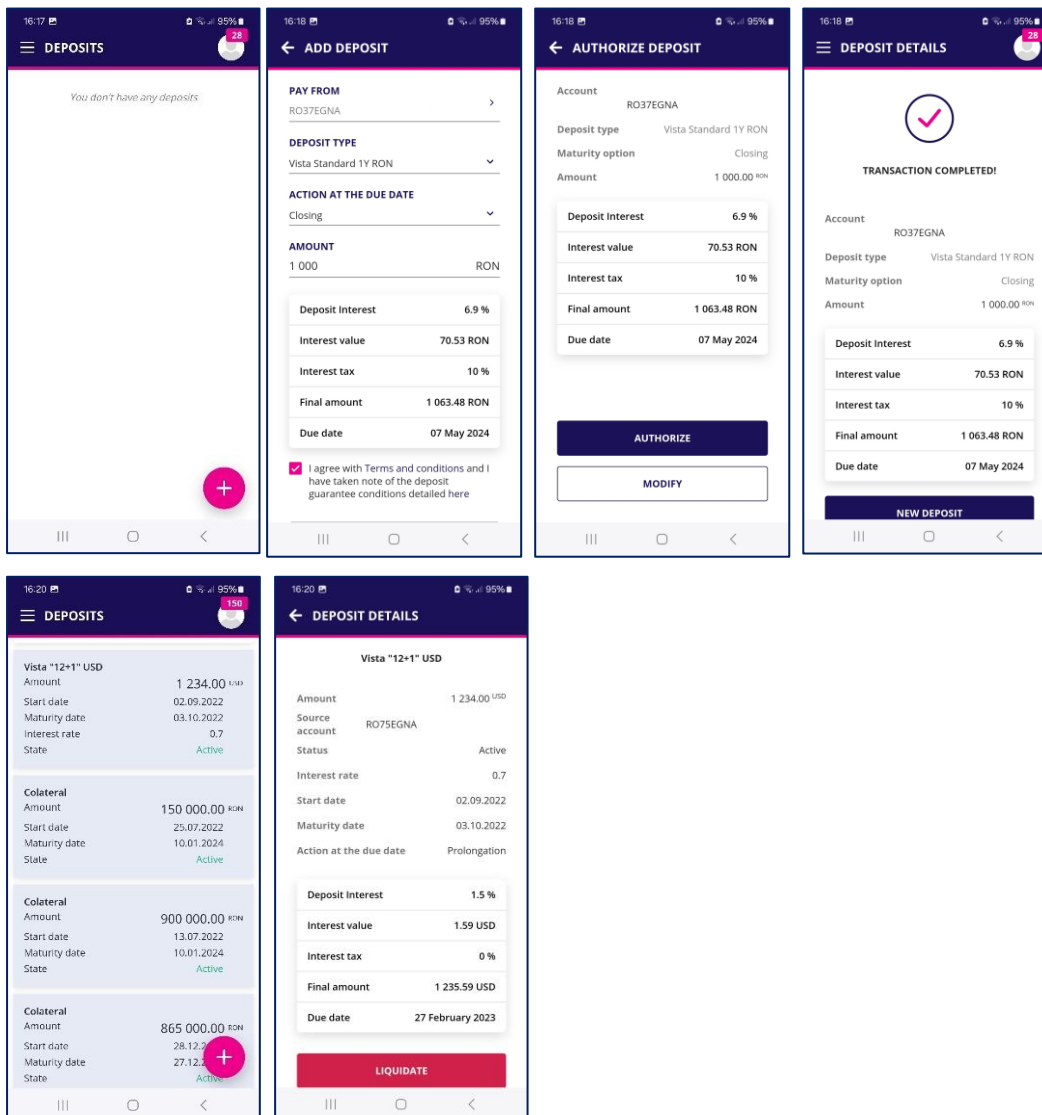
To create a new deposit it is necessary to go through the following steps:

- Press .
- 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:

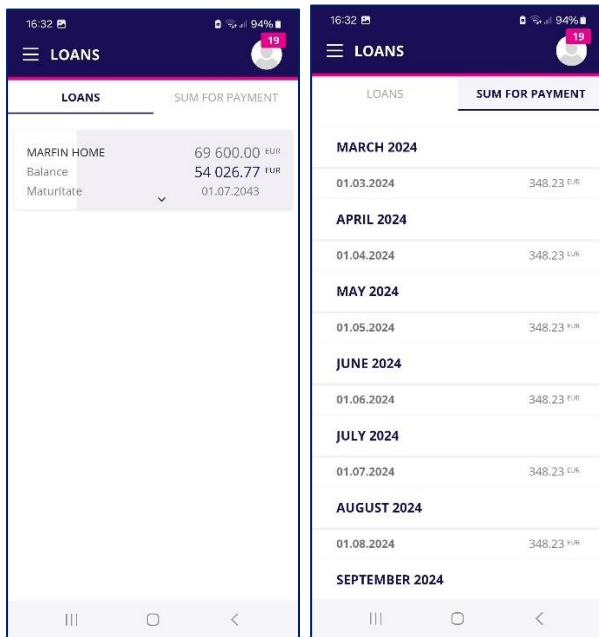
Deposits can only be initiated from current accounts, deposits cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

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.**



## 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.



### Credit cards - Mobile Banking

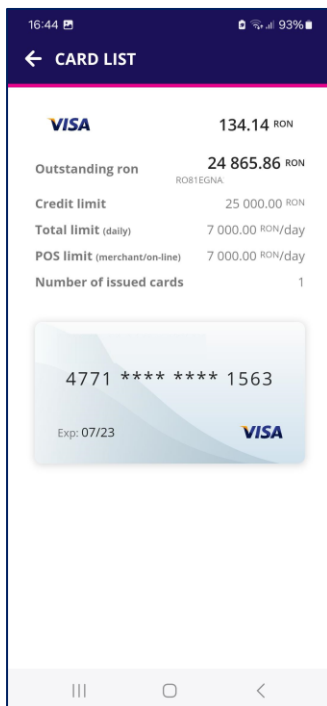
**Credit Cards** menu allows you to view the details for the credit cards held at the Bank.

You can also access the button here [ACTUALIZARE 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.

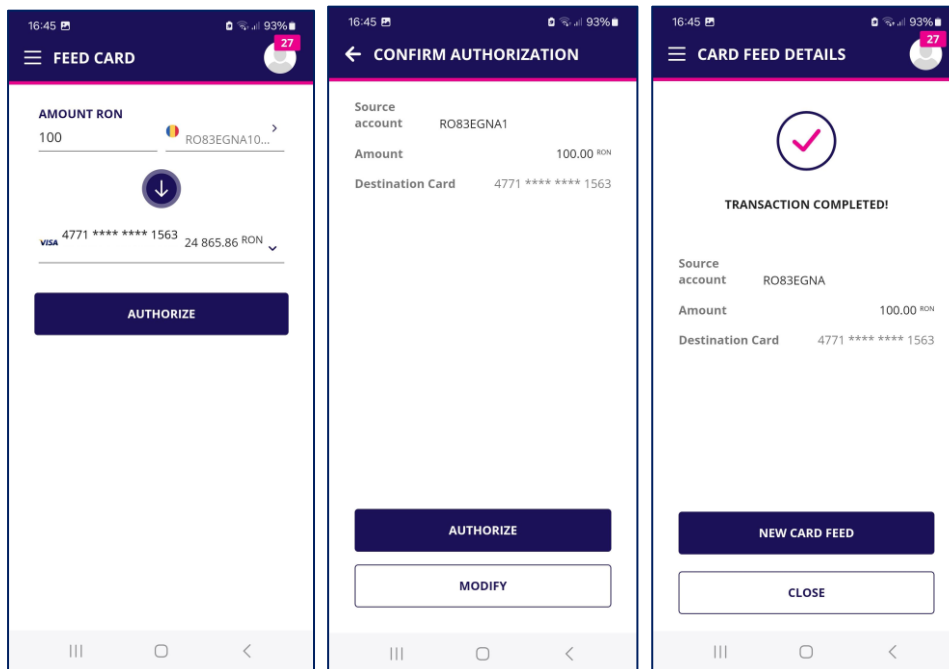
- The IBAN code assigned to the card if you want to make a transfer from another bank.



### Credit card repayment - Mobile Banking

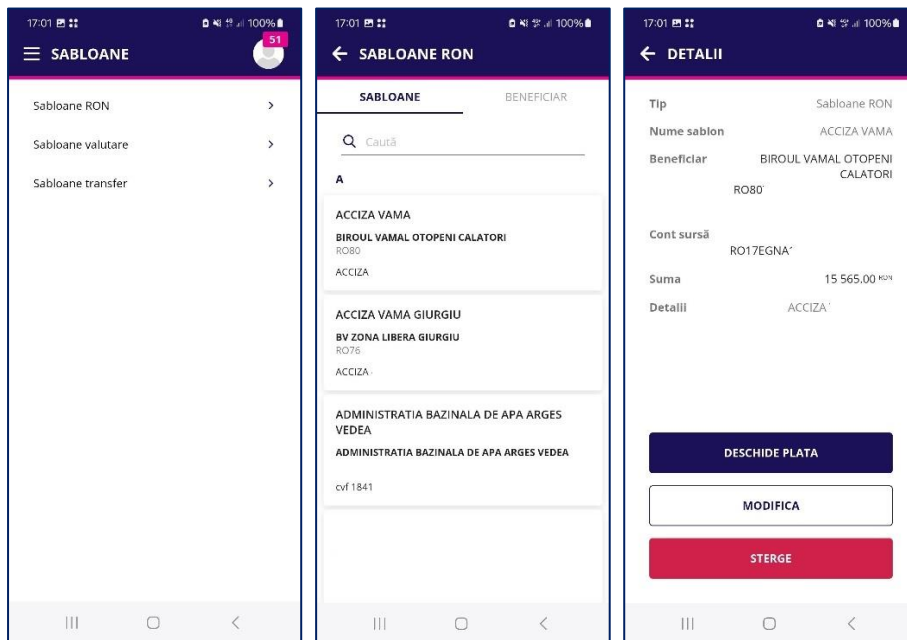
To top up the credit card, it is necessary to complete the following steps:

- 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.



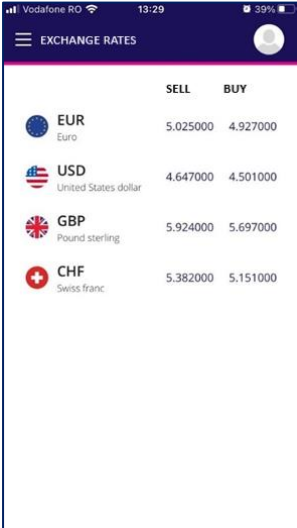
### Templates - Mobile Banking

**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.



## Exchange rates - Mobile Banking

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



	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

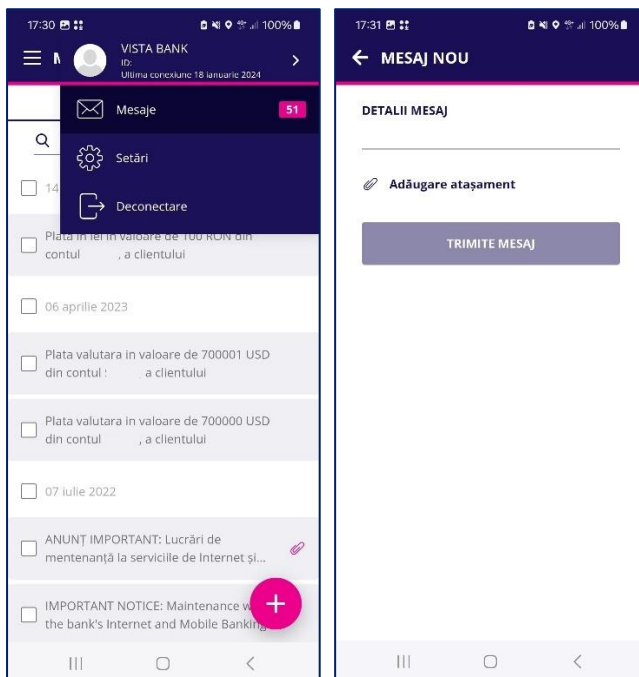
## Find branch - Mobile Banking

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.



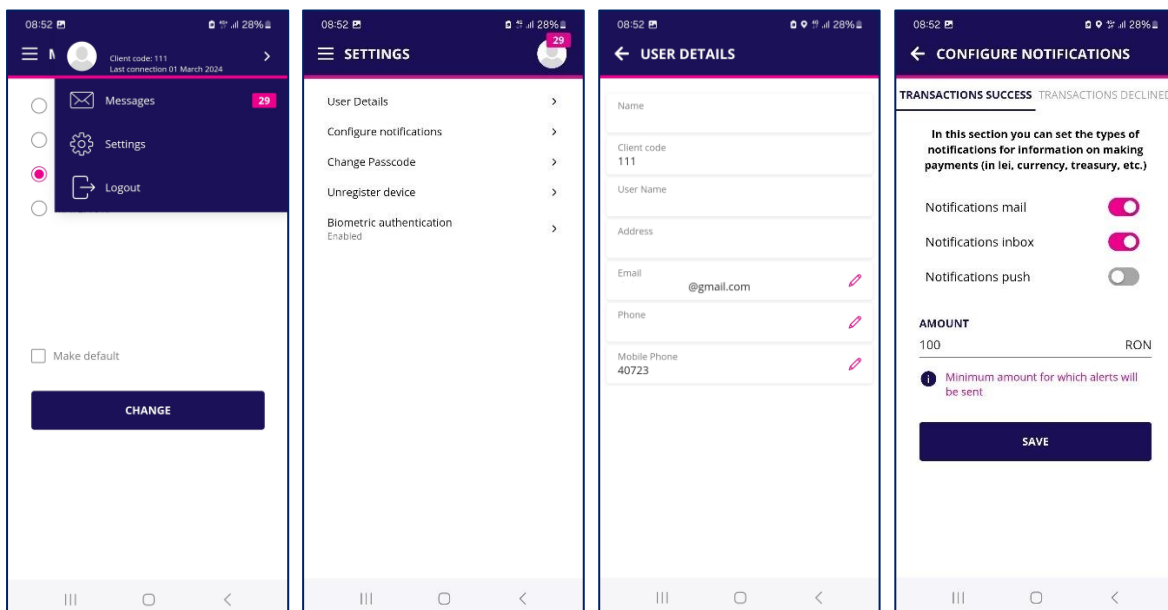
## Settings- Mobile Banking

Settings menu allows:

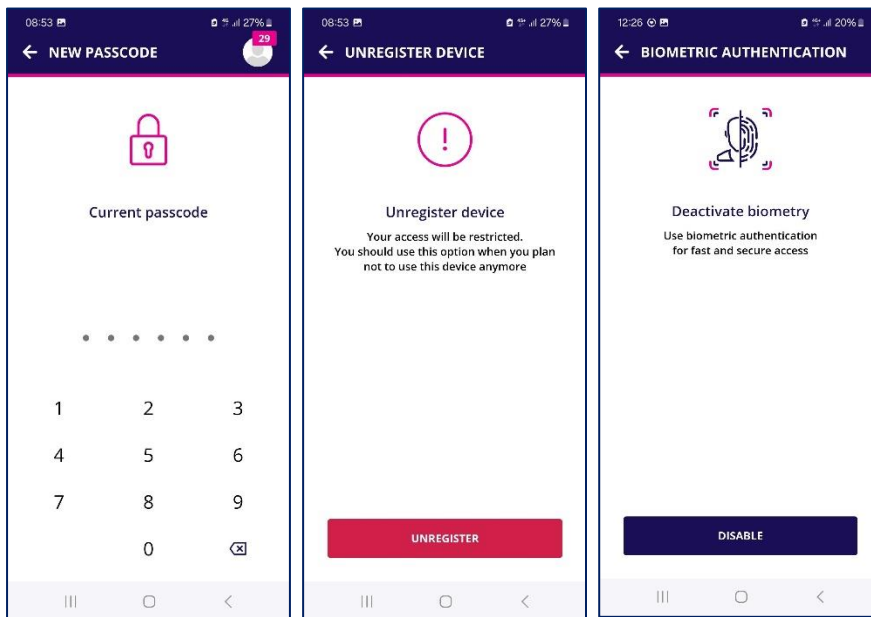
- Viewing user data and changing the email address or phone number in relation to the Bank for all products owned.



- 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.

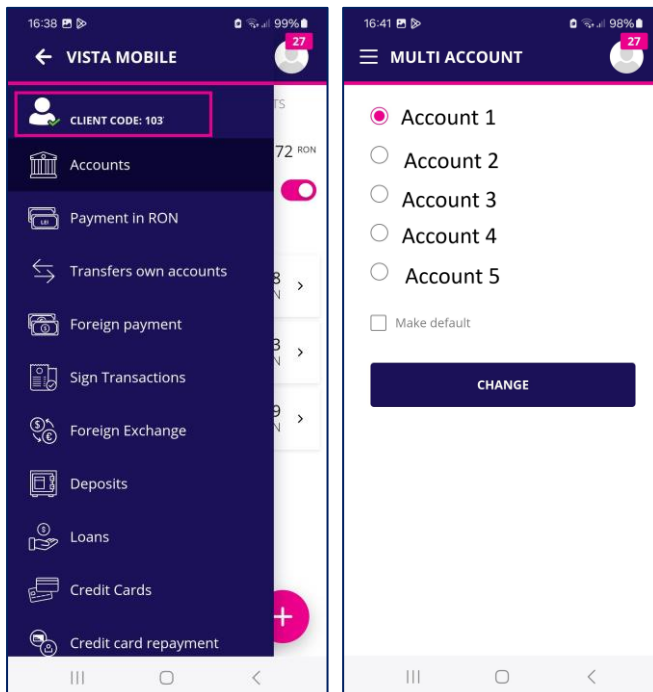






### Multiaccount - Mobile Banking

**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

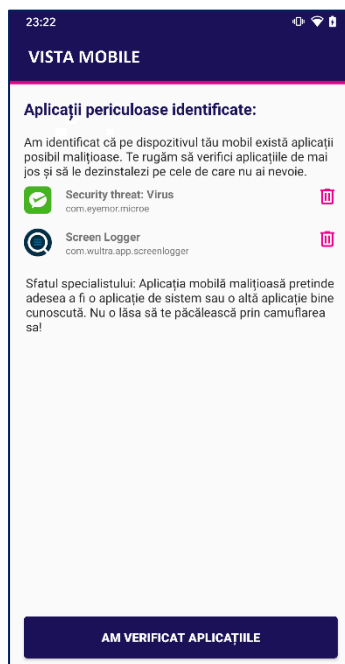
**Vista Mobile Banking** mobile application integrates the **Appshielding** security functionality. This allows the two applications to self-protect against a wide range of sophisticated cyber

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





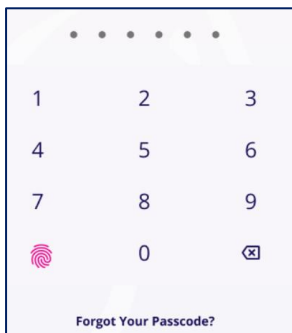
### Useful information - Mobile Banking

- 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.

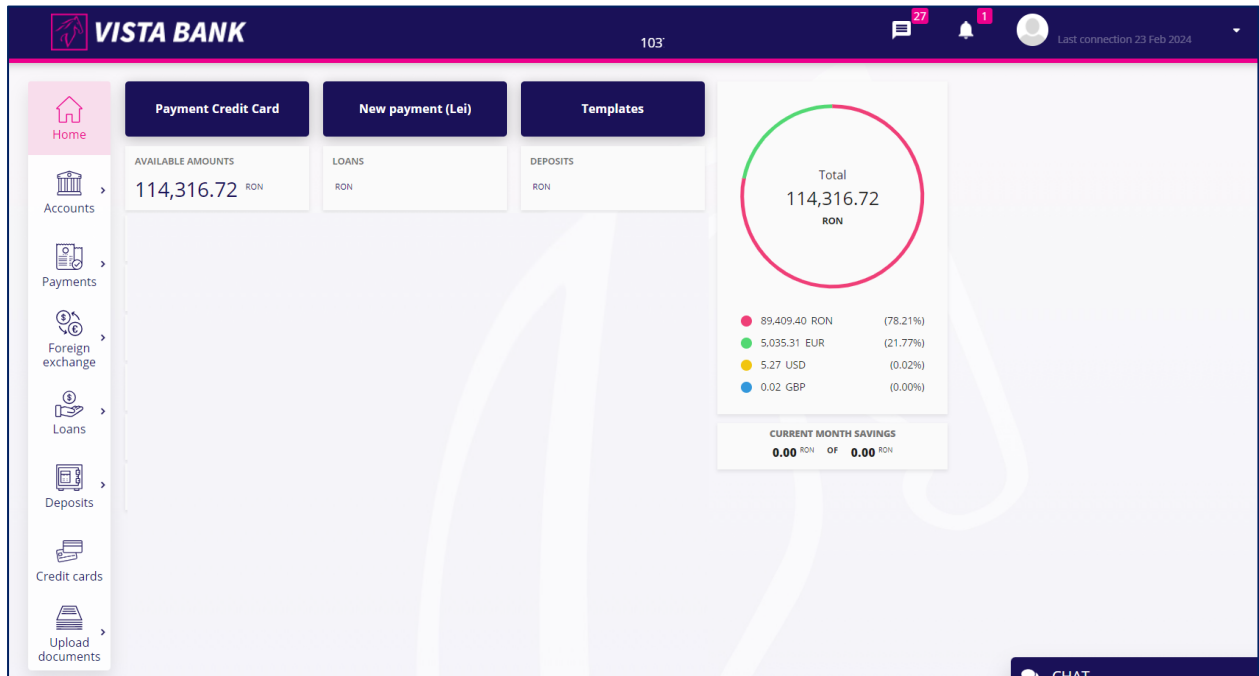


- **Reset access PIN code.** If you want to reset the PIN code, you must press the button "Forgot the access code?" and follow the steps in the CONNECTION GUIDE chapter.



## MENU INTERNET BANKING

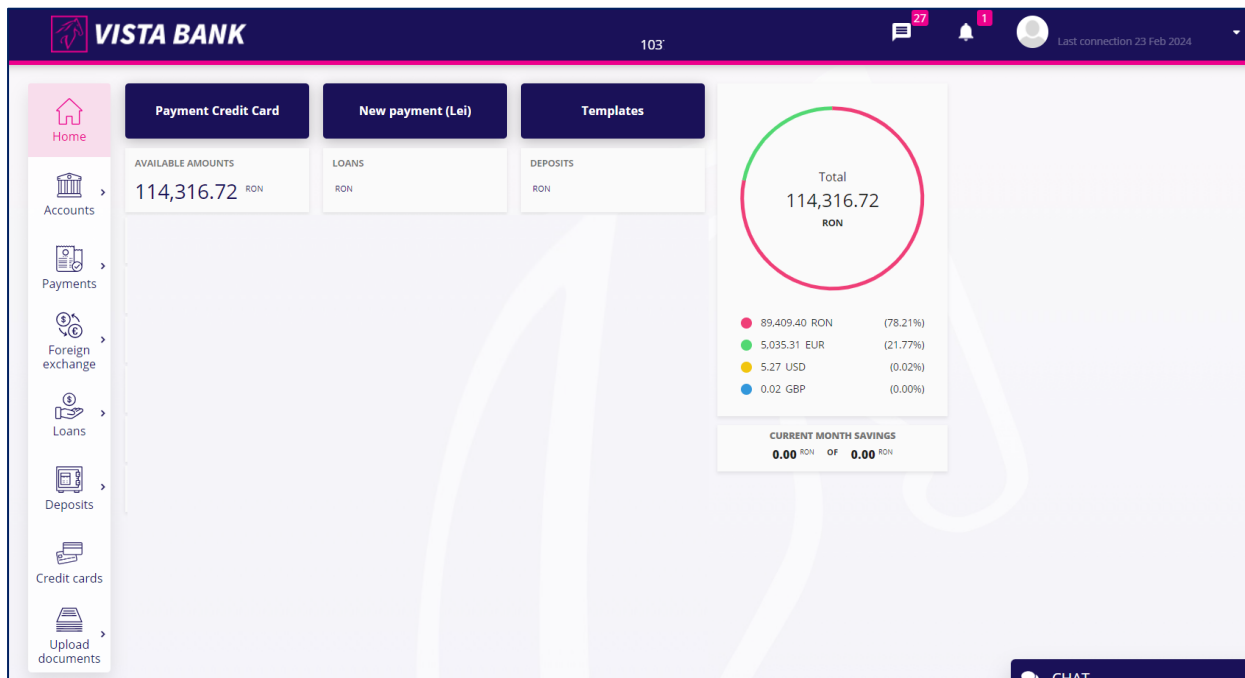
### Main menu- Internet Banking



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



**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.

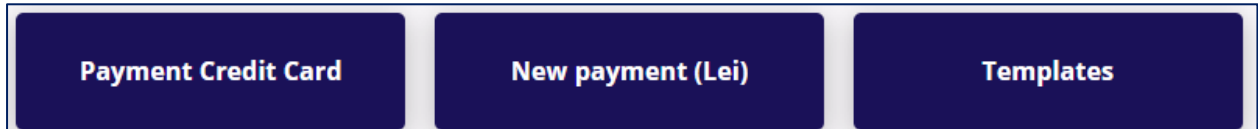
By clicking on one of the 3 information buttons, all the current accounts, credits and deposits you have and the balance for each product are displayed.

AVAILABLE AMOUNTS	LOANS	DEPOSITS
114,316.72 RON	RON	RON

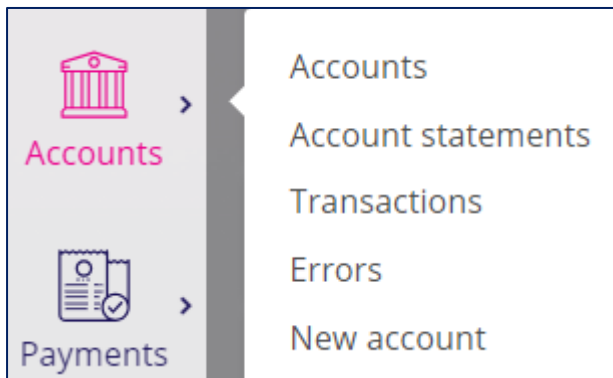
You can check the latest incomings and payments:

↑	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":



### Accounts - Internet Banking



**Accounts** menu allows access to the following information:

- List of held accounts and their balance.



List of accounts <small>Statements</small>		With balance <input checked="" type="checkbox"/>	All
<small>CURRENT ACCOUNTS</small>			
	RO37EGNA	89,409.28 RON	⋮
	RO71EGNA	0.03 RON	⋮
	RO69EGNA	0.09 RON	⋮
	RO15EGNA	5,035.31 EUR	⋮
	RO86EGNA	5.27 USD	⋮
	RO03EGNA	0.02 GBP	⋮

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

**List of accounts** Statements

With balance  All

CURRENT ACCOUNTS

 RO37EGNA	89,409.28 RON	
Account balance	<b>89409.28</b>	
DB blocked amount	<b>0</b>	

- **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.

List of accounts **Statements**

Bank statement type

Period

Daily

Monthly 9773

Multiple export




SOLD

0.03 RON

**Generate**

List of accounts **Statements**

Monthly  February 2024  Multiple export

ACCOUNT	Generate
 RO71EGNA	<b>Generate</b>
 RO69EGNA	<b>Generate</b>
 RO37EGNA	<b>Generate</b>

**GENERATE STATEMENT** ✕

Select option

Download statement




E-mail statement

**DOWNLOAD** **BACK**

### GENERATE STATEMENT ✕

Select option

Download statement

 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 accounts ▲

 Search

**Export**

12 APR 2023	MM2310200005 - New Deposit	←
12 APR 2023	MM2310200004 - New Deposit	←

**Current Accounts**

RO...0000093033	89,409.28 RON
RO...0001199773	0.03 RON
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.

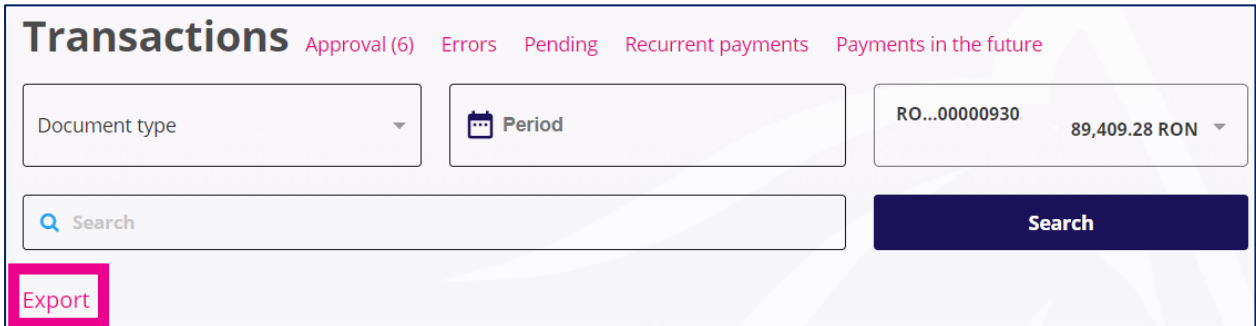
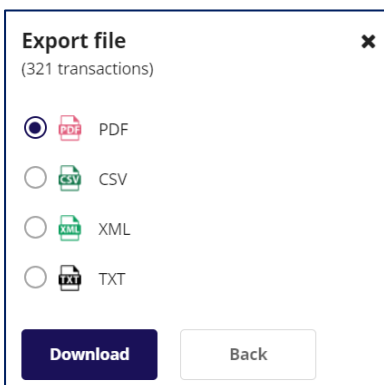
Also from this menu you can export and save a transaction report in PDF, CSV, XML, TXT format.



- 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.

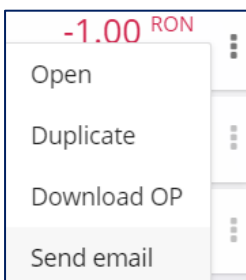
Pressing the **Export** button opens a menu from which you can select the report format (PDF, CSV, XML, TXT). After selecting the format, press the **Download** button to save the file.

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).

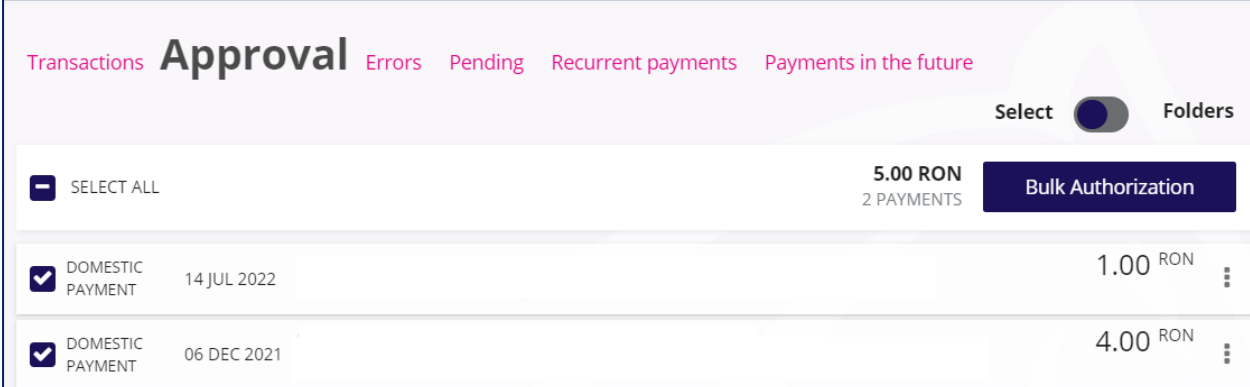
**Attention!** The button is active only for payments made through applications **Vista Internet/Mobile Banking**.



- 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.



The screenshot displays the 'Approval' section of the transactions interface. At the top, there are navigation tabs for 'Transactions', 'Approval (6)', 'Errors', 'Pending', 'Recurrent payments', and 'Payments in the future'. Below the tabs, there is a 'Select' toggle switch and a 'Folders' option. A summary bar shows a total of '5.00 RON' and '2 PAYMENTS', with a 'Bulk Authorization' button. The main list contains two entries, both marked as 'DOMESTIC PAYMENT' with checkboxes:

Transaction Type	Date	Amount	More Options
DOMESTIC PAYMENT	14 JUL 2022	1.00 RON	⋮
DOMESTIC PAYMENT	06 DEC 2021	4.00 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 [www.vistabank.ro](http://www.vistabank.ro).



- **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.

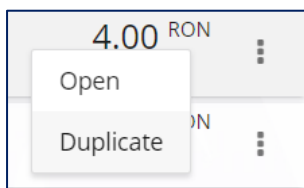
Tranzactii Autorizare (7) **Erori** In curs de procesare Plati recurente Plati in viitor

Q Cauta

Oricare status ▼ 01.02.2022 - 12.02.2024 ✕ Afiseaza

 Respins	19 IUL. 2022	DIRECTIA RO97TRE:	37,133.00 RON	<span>⋮</span>
 Respins	20 IUN. 2022	LEASING RO56	6,369.86 RON	<span>⋮</span>
Procesat cu eroare	09 IUN. 2022	SOGRAP PT50001	62,376.60 EUR	<span>⋮</span>

- For each transaction, more details can be accessed by pressing the button  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.

Reset fields

### Open new account Details list

Tip cont  
Current account ▼

I agree with **General Business Conditions** and **Legal Conditions**

Continue

Currency  
EUR ▲

- RON
- EUR
- 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 amount
  - Confirm the operation .
  - 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”.

## New payment

Beneficiary name

Beneficiary IBAN

Amount

Standard

Standard

Urgent

Payment in the f...

Recurrent payment

Batch

## New payment

Standard

Beneficiary name: Energia

Beneficiary IBAN: RO30

BANCA 1 Account holder: ENER\*\*\*

Amount: 100 RON

RO...000009303 89,409.28 RON

Take commission fee from another account

Payment details: payment

Save template

Continue

PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS

**Confirm**

New payment (Lei)

### CONFIRM WEB OPERATION

Authorize payment

Date, time: 23.02.24, 15:58:06

Source account: RO421

Destination account: RO86

Amount: 100.00 RON

119

If you don't recognize the operation then please reject it.

**APPROVE**

REJECT

### CONFIRM WEB OPERATION

Authorize payment

Transaction was successfully authorized!

**APPROVE**

REJECT

## Payment #PD898756

Beneficiary name: Energia

Beneficiary IBAN: RO30

BANCA 1 Account holder: ENER\*\*

Amount: 100 RON

RO...00000930: 89,438.93 RON

Take commission fee from another account

Payment details: payment

TRANSACTION COMPLETED

**New payment (Lei)**

Close

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** Standard No Mandatory

Beneficiary name: **TREASURY** Sabloane

Beneficiary IBAN: **RO86TREZ0465005XXX000170**

TREZORERIA STATULUI

Amount: [ ] Select account: [ ]

CNP or CUI is mandatory for Treasury Payments

ANAF payment reference number

Payment details

Save template

Continua

**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.

**New payment** Batch No Optional Invoices

Beneficiary name: **Energia** Templates

Beneficiary IBAN: **RO30**

BANCA Account holder: **ENER\*\*\***

Amount: **55** RON RO...00000930 89,438.93 RON

Take commission fee from another account

Payment details: **invoice 1**

Save in batch

Last transactions

23 Feb 2024	100.00	RON
payment		
20 Jun 2022	459.49	RON
Factura 20228013524 Cod Client ...		
12 Oct 2021	11.42	RON
Factura 20218010173 Cod Client ...		

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

**New payment** Batch No Optional

Beneficiary name: [ ] Templates

Plati negrupate

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** Errors Pending Recurrent payments Payments in the future

Select  Folders

SELECT ALL **115.00 RON**  
2 PAYMENTS **Bulk Authorization**

<input checked="" type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	ENERGIA	invoice2	60.00 RON	⋮
<input checked="" type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	ENERGIA	invoice 1	55.00 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

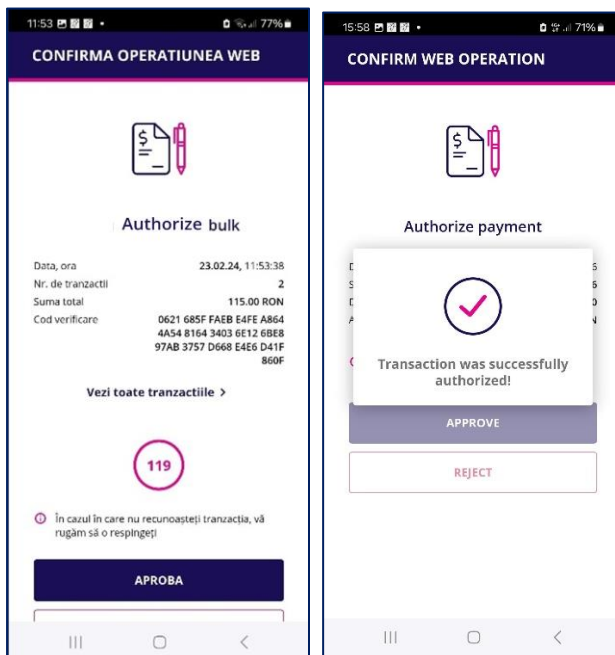
PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS!

VERIFICATION CODE: "0621 685F FAEB E4FE A864 4A54 8164 3403 6E12 6BE8 97AB 3757 D668 E4E6 D41F 860F"

❗

**Confirm**

**Reject**



### 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 → Transactions submenu → 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](http://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:**

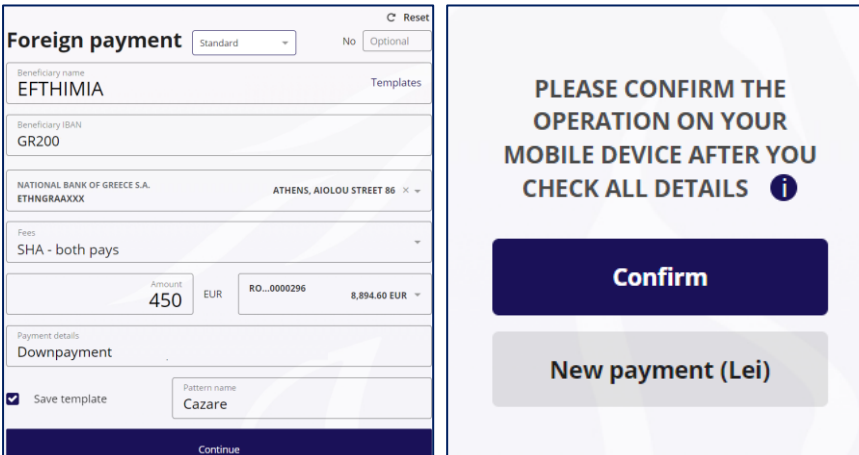
Foreign currency payments can only be initiated from current accounts, foreign currency payments cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

**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 → Transactions sub-module → 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.

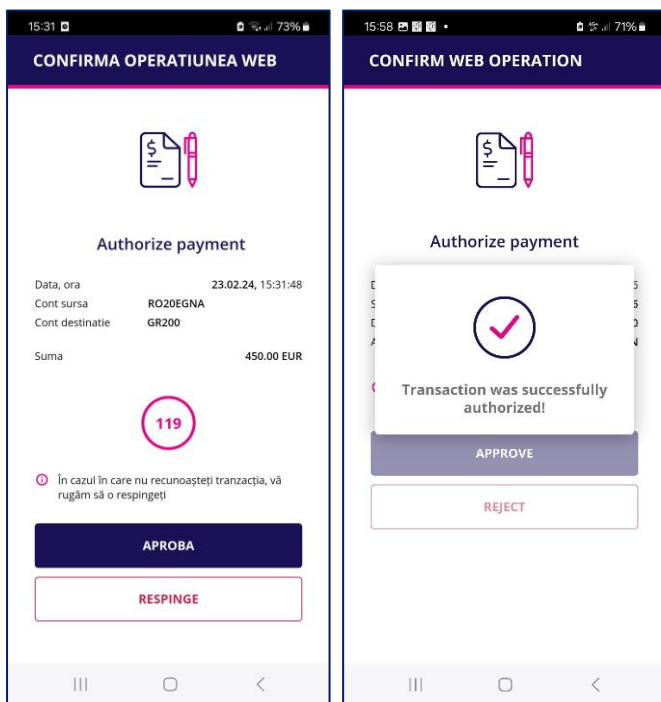
For more details, please contact the Bank at the number on the website [www.vistabank.ro](http://www.vistabank.ro).



The image shows two parts of the mobile banking interface. On the left is a 'Foreign payment' form with the following details:

- Beneficiary name: EFTHIMIA
- Beneficiary IBAN: GR200
- NATIONAL BANK OF GREECE S.A. ETHNGRAAXXX
- ATHENS, AIOLOU STREET 86
- Fees: SHA - both pays
- Amount: 450 EUR
- RD...0000296
- 8,894.60 EUR
- Payment details: Downpayment
- Save template:
- Pattern name: Cazare
- Continue button at the bottom.

On the right is a confirmation overlay with the text: 'PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS'. It features a dark blue 'Confirm' button and a grey 'New payment (Lei)' button.



## 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** Reset

Standard

Templates

RO...0000296 807.15 RON

Amount:  RON

RO...0000313 286.17 RON

Add details

Save template

Continue


PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS i

Confirm

New transfer

16:17 70%

CONFIRM WEB OPERATION



**Authorize payment**

Date, time: 23.02.24, 16:16:47

Source account: RO42EGNA

Destination account: RO76EGNA

Amount: 10.00 RON

104


ⓘ If you don't recognize the operation then please reject it.

APPROVE

REJECT

15:58 71%

CONFIRM WEB OPERATION



**Authorize payment**

✓

Transaction was successfully authorized!


APPROVE

REJECT

## 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

search

Beneficiaries : **41**

LOT 2	RO3	⋮
LOT 1	RO6i	<div style="border: 1px solid #ccc; background-color: #f9f9f9; padding: 2px;"> <span style="padding: 2px 5px;">New payment</span> </div> <div style="border: 1px solid #ccc; background-color: #f9f9f9; padding: 2px;"> <span style="padding: 2px 5px;">Delete</span> </div>

### 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 ✕

Control amount

i

+ New batch

Select existing batch

Import file

### Importing payments

Batch list



The payments were uploaded successfully

TYPE	NUMBER OF PAYMENTS	AMOUNTS AND CURRENCIES
PMT_DOMESTIC	5	16277 RON
<b>TOTAL</b>	<b>5</b>	<b>16277 RON</b>

[View payments](#)

[Close](#)

### Approval

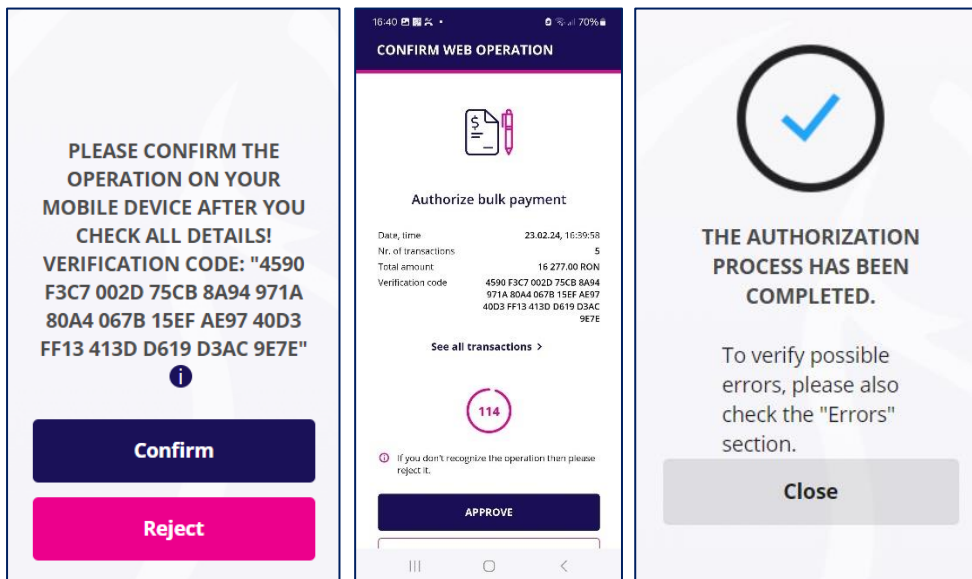
Transactions [Errors](#) [Pending](#) [Recurrent payments](#) [Payments in the future](#)

Select  Folders

SELECT ALL 0 PAYMENTS [Bulk Authorization](#)

<input type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	3,312.00 RON	⋮
<input type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	3,535.00 RON	⋮
<input type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	2,086.00 RON	⋮
<input type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	4,423.00 RON	⋮
<input type="checkbox"/>	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.



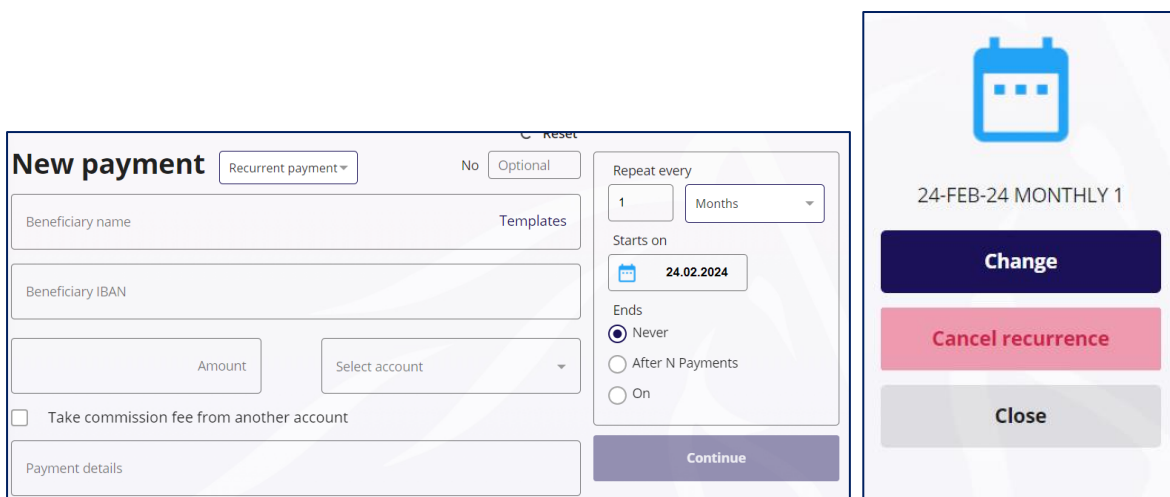
"Errors" menu is checked to ensure that all payments have been processed.

### 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 → Transactions sub-module → Authorization or in Notifications (on the home screen, top ).

### Recurrent payments

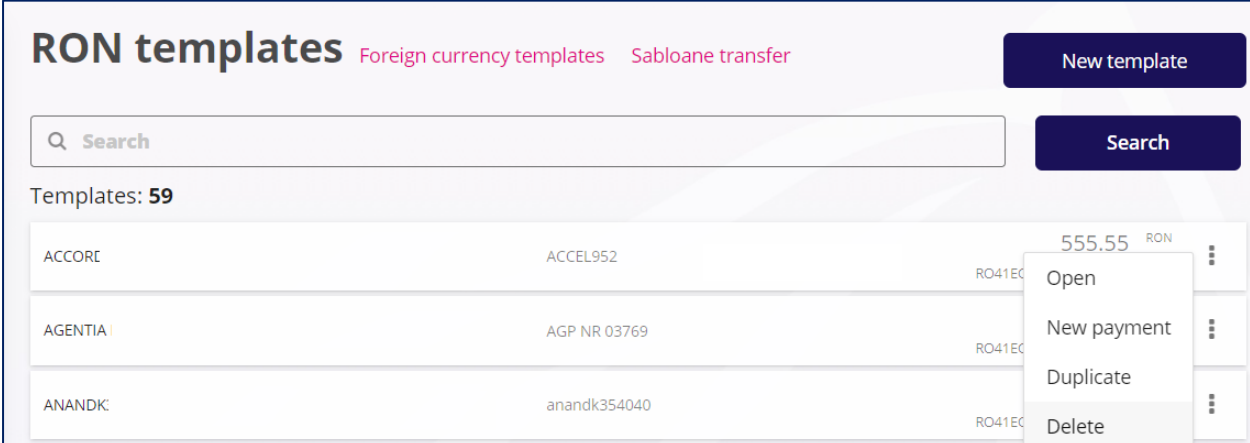
**Recurrent payments** menu allows you to modify or cancel recurring payments or payments set in the future.



## 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

Search

Templates: 59

ACCORE	ACCEL952	RO41EC	555.55 RON	⋮
AGENTIA	AGP NR 03769	RO41EC		⋮
ANANDK	anandk354040	RO41EC		⋮

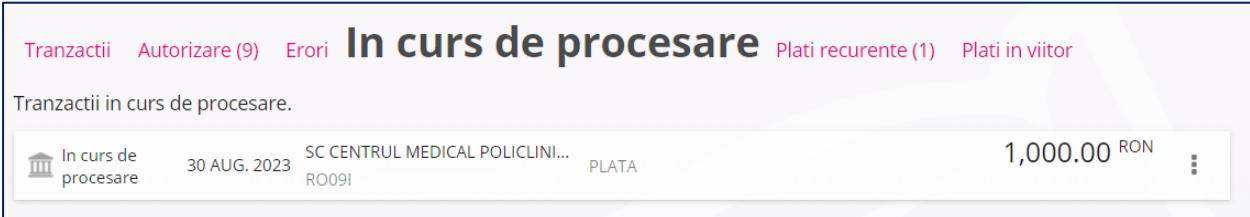
Open  
New payment  
Duplicate  
Delete

## 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](http://www.vistabank.ro).



Tranzactii Autorizare (9) Erori **In curs de procesare** Plati recurente (1) Plati in viitor

Tranzactii in curs de procesare.



In curs de procesare	30 AUG. 2023	SC CENTRUL MEDICAL POLICLINI... RO09I	PLATA	1,000.00 RON	⋮
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## 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

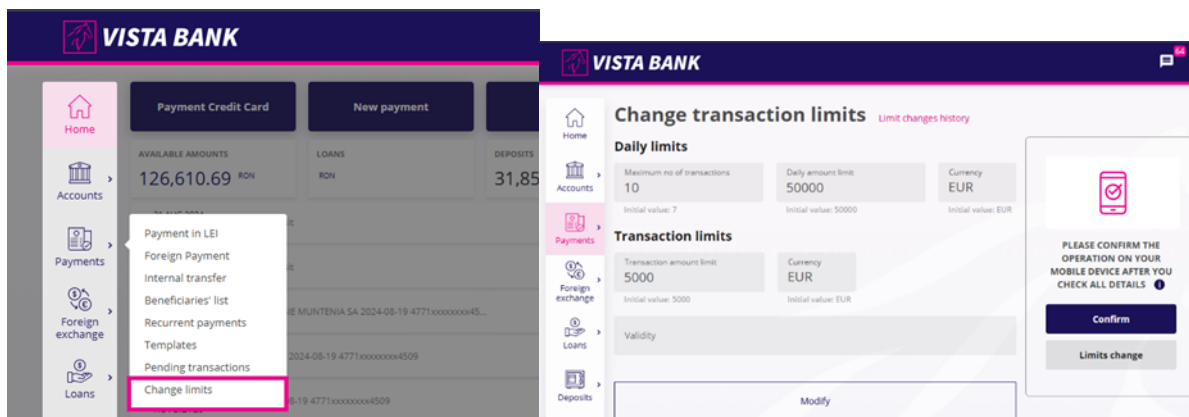
• Select the validity of the limit by clicking on the calendar icon  to select the date, if a date is already selected and you want to delete it, click on the "X" to the right of the calendar . Once deleted, the limit becomes permanent.

- 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.

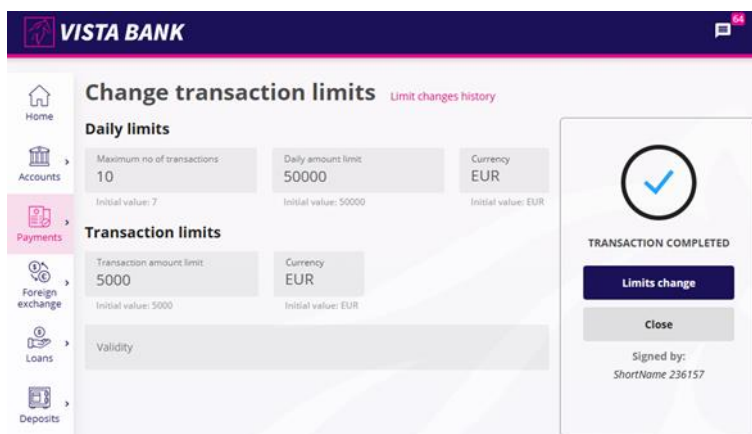
**Note:**

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.





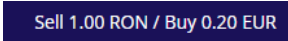


## Foreign exchange - Internet Banking

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



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 
- 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.

### Attention!

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 → Transactions submenu → Authorization tab or in Notifications.

Reset

## Foreign exchange

Negotiate exchange

	I buy		I sell
EUR	5.0255		4.9265
USD	4.6710		4.5230
GBP	5.8890		5.6890

Sell

1

RON

cont ron1

RO...0000093033

22,115.36

RON

↓

Buy

0.2

EUR

RO...0000093041

4,952.76

EUR

Sell 1.00 RON / Buy 0.20 EUR

## Confirm

	I buy		I sell
EUR	5.0255		4.9265
USD	4.6710		4.5230
GBP	5.8890		5.6890

Sell

1

RON

cont ron1

RO...0000093033

22,115.36

RON

↓

Buy

0.2

EUR

RO...0000093041

4,952.76

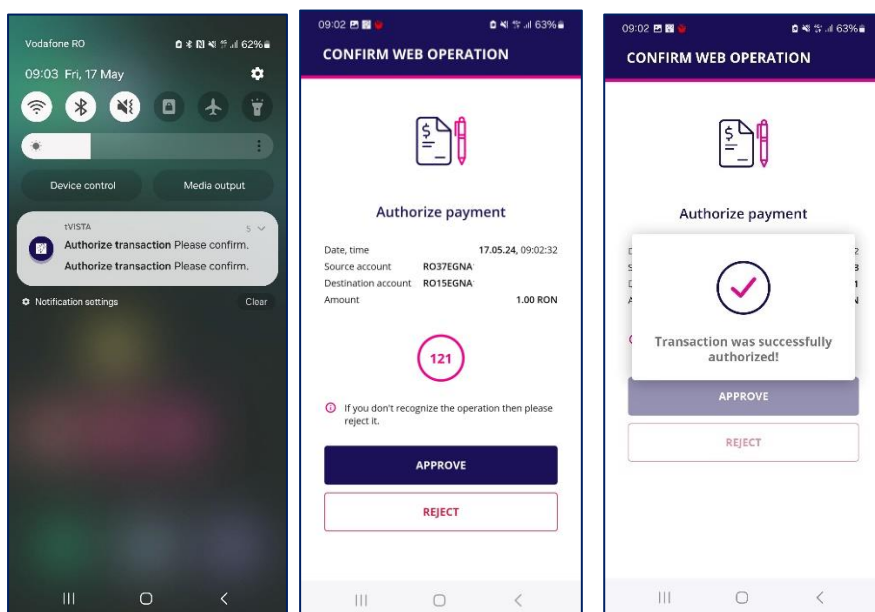
EUR

Modify

PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS ⓘ

**Confirm**

New exchange



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”.





Reset  
Exchange

## Negotiate exchange

Exchange rates are negotiated with amounts equal to or greater than 10.000 EURO or equivalent, Monday to Friday, from 09.00 to 16.00.

Sell 10 000	EUR	RO...000125	98,631.94 EUR
Will negotiate	RON	RO...0001252	584,410.13 RON

Standard cvalue 49,265.00 RON

Standard FX  
1 EUR = 4.9265 RON

For negotiate, I want to be contacted on

Phone  Email

Phone  
0720000000

Continue

Exchange

## Negotiate exchange #XD6861

Exchange rates are negotiated with amounts equal to or greater than 10.000 EURO or equivalent, Monday to Friday, from 09.00 to 16.00.

Sell 10 000	EUR	RO...000125	98,631.94 EUR
Will negotiate	RON	RO...0001252	584,410.13 RON


Standard cvalue 49,265.00 RON

Standard FX  
1 EUR = 4.9265 RON

For negotiate, I want to be contacted on

Phone  Email

Phone  
0720000000



PENDING REQUEST. WE WILL BE IN CONTACT WITH YOU SOON.

Lista negocieri

[Negotiation Exchange](#)

[Close](#)

 <b>Foreign exchange</b>	<ul style="list-style-type: none"> <li>Foreign exchange</li> <li>Negotiate foreign exchange</li> <li>Negotiated FX list</li> </ul>
--	--

Negotiate exchange list		NEGOTIATE EXCHANGE		
17 MAY 2024	Sell <b>10,000.00</b> EUR	Negotiated exchange <b>1 EUR = 4.9360</b> RON <small>+0.0095</small>	Buy <b>49,360.00</b> RON <small>+95.00</small>	<b>ACCEPT OFFER</b> 00:09:35
15 APR 2024	Sell <b>10,000.00</b> EUR	Exchange <b>1 EUR = 4.9600</b> RON <small>+0.0649</small>	Buy <b>49,600.00</b> RON <small>+649.00</small>	<i>Negotiate has been rejected</i> ⓘ

## Negotiate exchange

Exchange

Exchange rates are negotiated with amounts equal to or greater than 10.000 EURO or equivalent, Monday to Friday, from 09.00 to 16.00.

Sell	EUR	RO...000125	98,631.94 EUR
10 000			
Buy	RON	RO...0001252	584,410.13 RON
49 360			

Negotiated exchange rate  
**1 EUR = 4.9360 RON**

For negotiate, I want to be contacted on

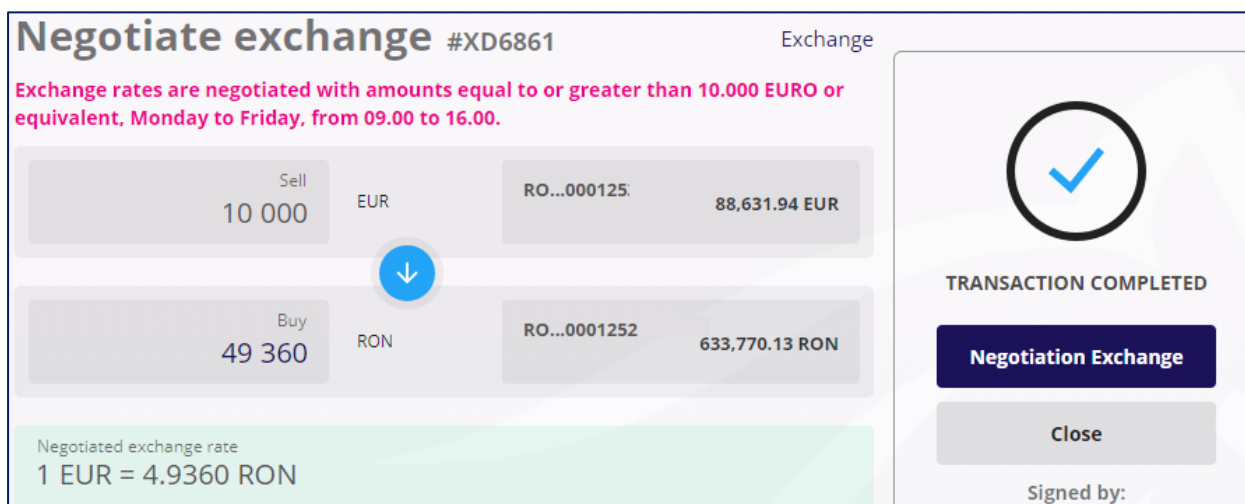
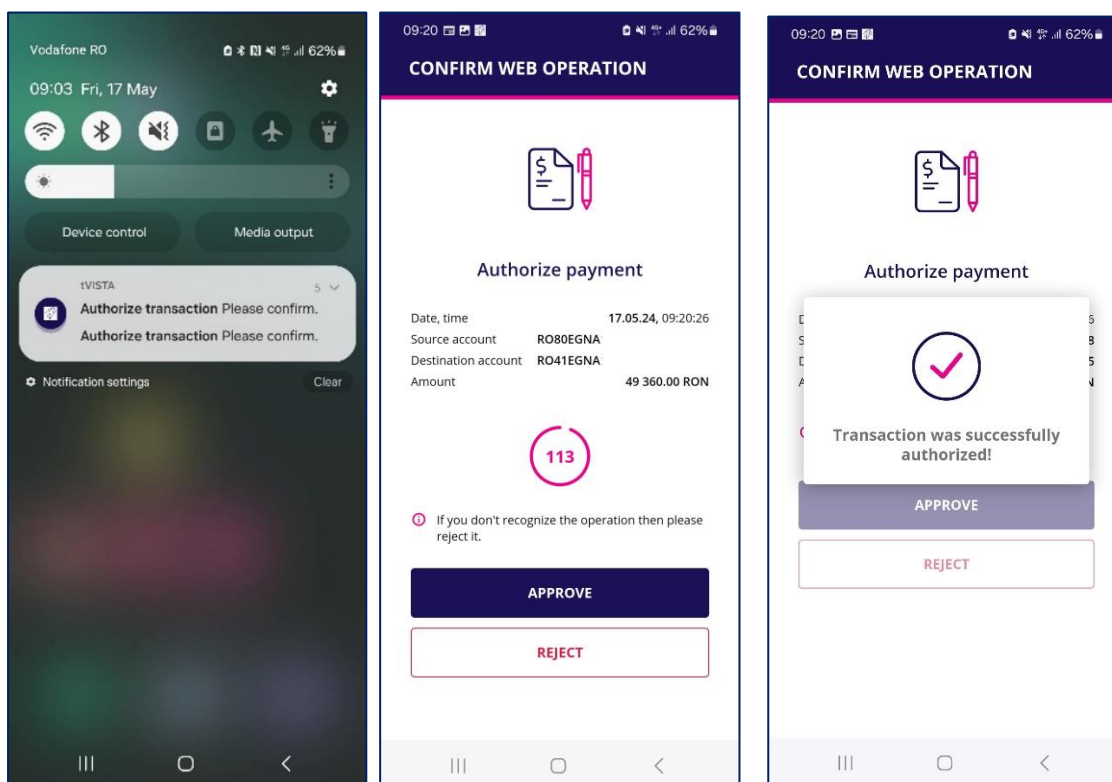
Phone  Email

Phone  
0720000000

PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS ⓘ

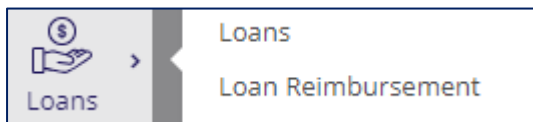
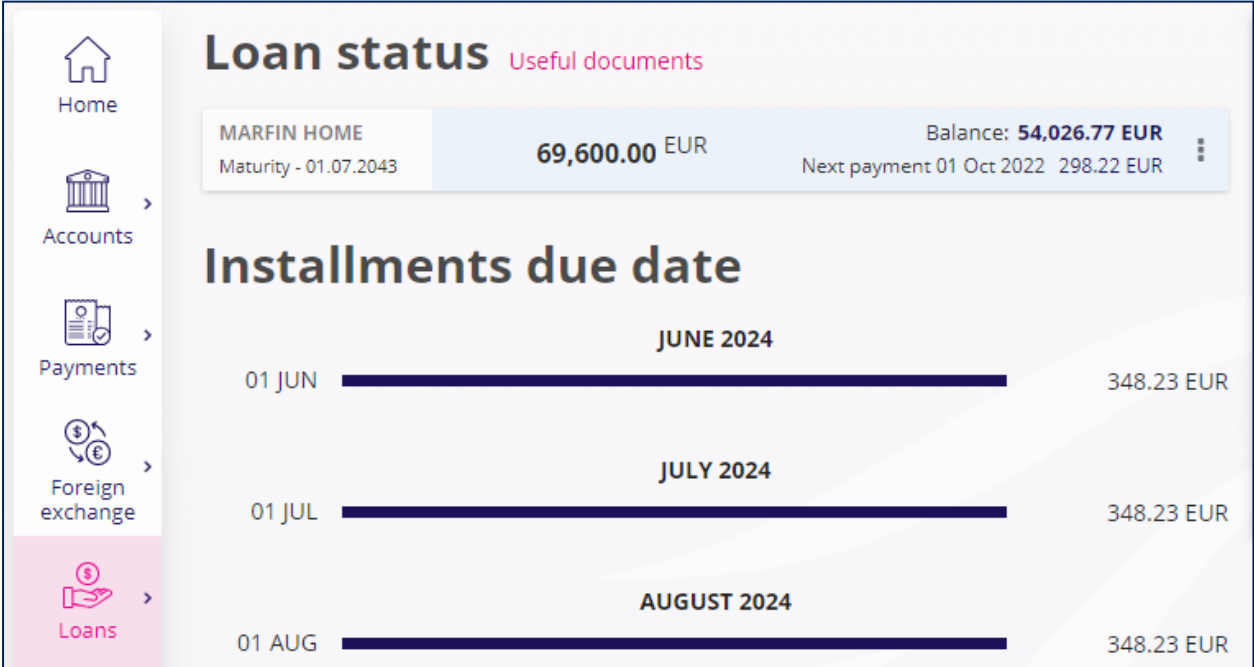
**Confirm**

**Reject**



### 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.

**Loan status** Useful documents

MARFIN HOME  
Maturity - 01.07.2043


69,600.00 EUR

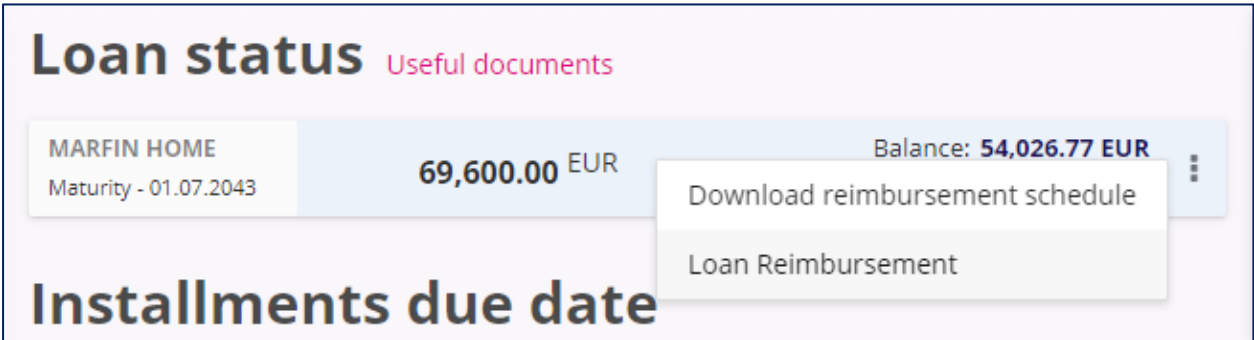
Balance: **54,026.77 EUR**

Next payment 01 Oct 2022 298.22 EUR

### Installments due date

Month	Due Date	Amount (EUR)
<b>JUNE 2024</b>		
01 JUN		348.23 EUR
<b>JULY 2024</b>		
01 JUL		348.23 EUR
<b>AUGUST 2024</b>		
01 AUG		348.23 EUR

To download the **Repayment schedule**, it is necessary to press the button  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


Loan Reimbursement

### Installments due date

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

↻ Reset

## Reimbursement by rate reduction

RO...0000296554
7,929.44 EUR ▼

↓

Amount

100

EUR

Maturity - 01 Jul 2043
54,026.77 EUR ▼

**MARFIN HOME**

Continue

## Confirm Loan Reimbursement

RO...0000296554
7,929.44 EUR

↓

Amount


100

EUR

Maturity - 01 Jul 2043
54,026.77 EUR

**MARFIN HOME**

Modify

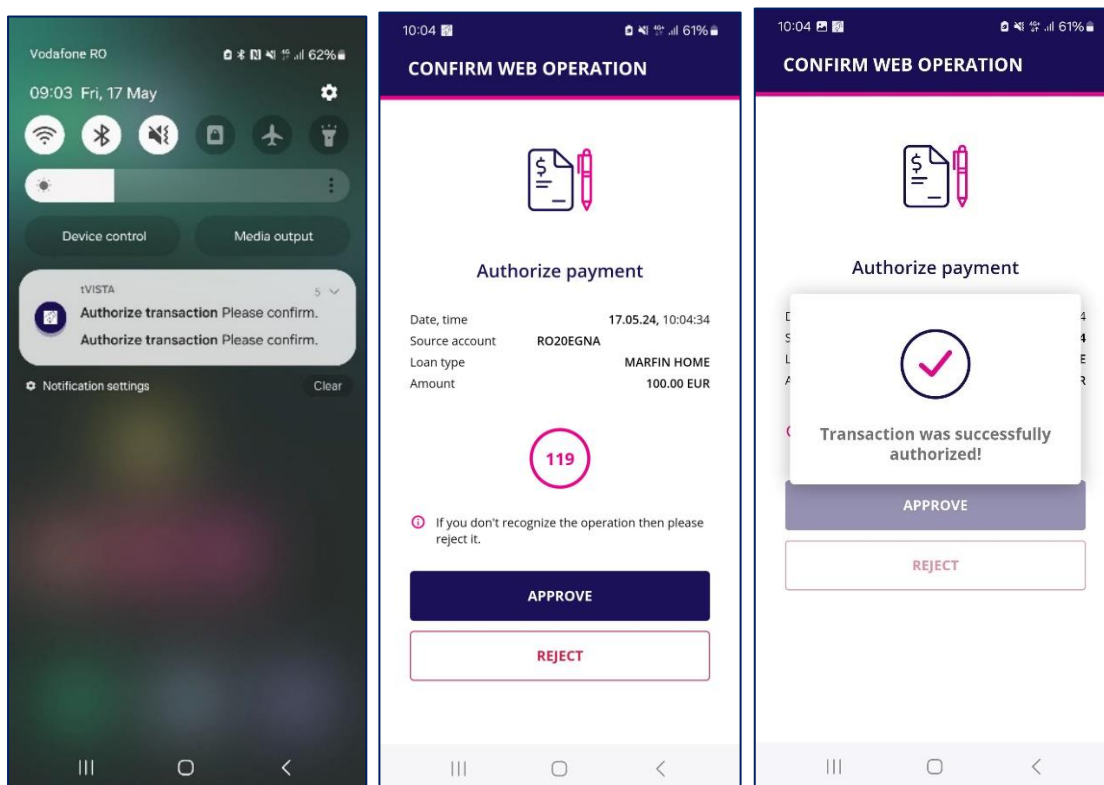


PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS i

Confirm

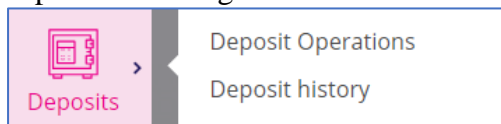
Anticipated Credit Reimbursement





## 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.

+ CONSTITUIRE DEPOZIT
+ CONSTITUIRE DEPOZIT NEGOCIAT

ALL
EUR
RON
USD

Scadenta ▼

☰
☰

VISTA STANDARD 1M RON	12 AUG. 2022 12 SEPT. 2022	400.00 % Rata dobanzii	<b>60,000.00</b> RON	<span style="background-color: #c00000; color: white; padding: 5px 10px;">LICHIDARE</span>	<span style="border: 1px solid #ccc; border-radius: 50%; padding: 2px 5px;">i</span>
VISTA STANDARD 3M RON	12 AUG. 2022 14 NOV. 2022	5,000.00 % Rata dobanzii	<b>60,000.00</b> RON	<span style="background-color: #c00000; color: white; padding: 5px 10px;">LICHIDARE</span>	<span style="border: 1px solid #ccc; border-radius: 50%; padding: 2px 5px;">i</span>

**VISTA BANK**

+ NEW DEPOSIT
+ NEGOTIATED DEPOSIT

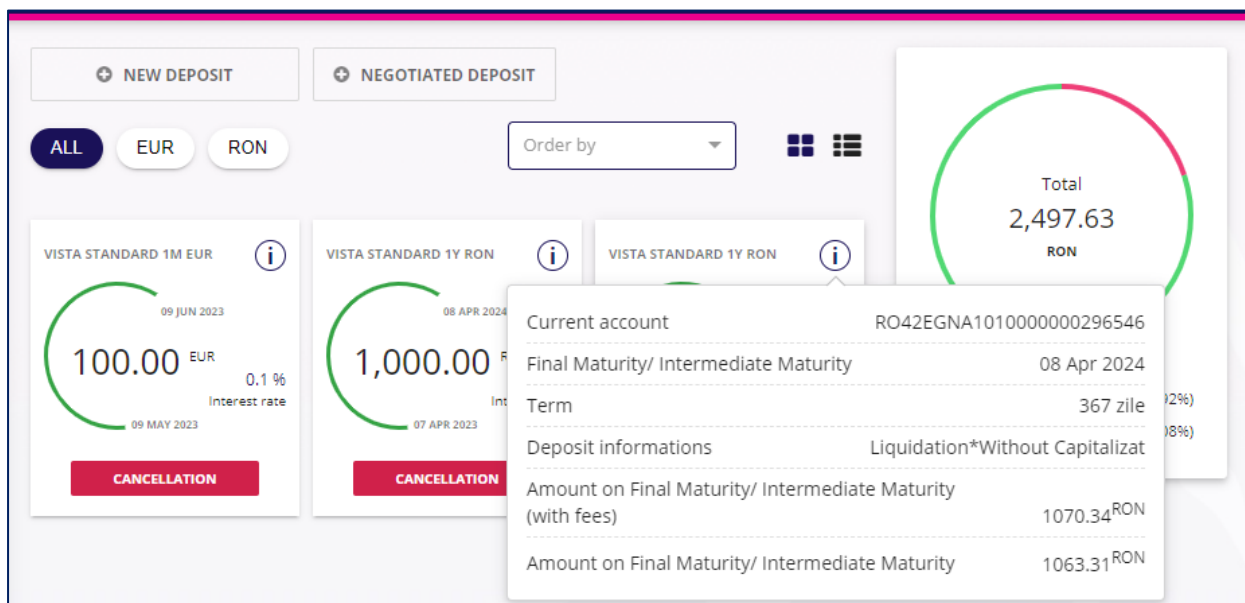
ALL
EUR
RON

Order by ▼

☰
☰

- 🏠 Home
- 🏛️ Accounts >
- 📄 Payments >
- 🔄 Foreign exchange >
- 💰 Loans >
- 🏧 Deposits >

VISTA STANDARD 1M EUR	09 MAY 2023 09 JUN 2023	0.10 % Interest rate	<b>100.00</b> EUR	<span style="background-color: #c00000; color: white; padding: 5px 10px;">CANCELLATION</span>	<span style="border: 1px solid #ccc; border-radius: 50%; padding: 2px 5px;">i</span>
VISTA STANDARD 1Y RON	07 APR 2023 08 APR 2024	6.90 % Interest rate	<b>1,000.00</b> RON	<span style="background-color: #c00000; color: white; padding: 5px 10px;">CANCELLATION</span>	<span style="border: 1px solid #ccc; border-radius: 50%; padding: 2px 5px;">i</span>
VISTA STANDARD 1Y RON	07 APR 2023 08 APR 2024	6.90 % Interest rate	<b>1,000.00</b> RON	<span style="background-color: #c00000; color: white; padding: 5px 10px;">CANCELLATION</span>	<span style="border: 1px solid #ccc; border-radius: 50%; padding: 2px 5px;">i</span>



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.



The dashboard features a navigation menu on the left with 'Home' and 'Accounts' options. At the top, there are buttons for 'NEW DEPOSIT' and 'NEGOTIATED DEPOSIT'. Below these are filters for 'ALL', 'EUR', and 'RON', along with an 'Order by' dropdown menu. A list of deposits is shown, with the first entry highlighted in green:

VISTA STANDARD 1M EUR	09 MAY 2023 09 JUN 2023	0.10 % Interest rate	100.00 EUR	<b>CANCELLATION</b>	<i>i</i>
-----------------------	----------------------------	-------------------------	------------	---------------------	----------

### New deposit

Deposit negotiation

RO...0000296554 7,929.44 EUR

Amount:  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](#) and I have taken note of the deposit guarantee conditions detailed [here](#)

**Continue**

### Confirm deposit

RO...0000296554 7,929.44 EUR

Amount:  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](#) and I have taken note of the deposit guarantee conditions detailed [here](#)

PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS *i*

**Confirm**

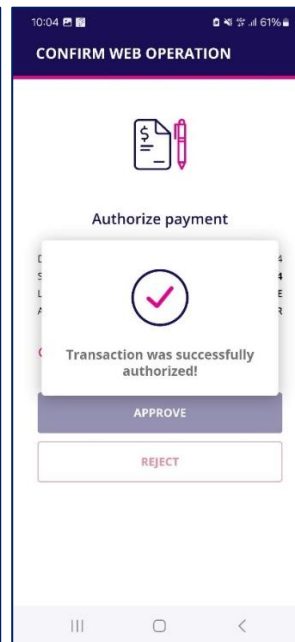
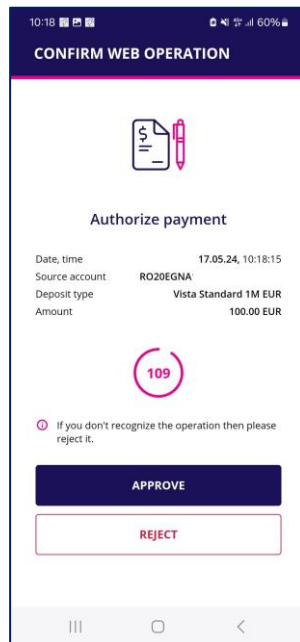
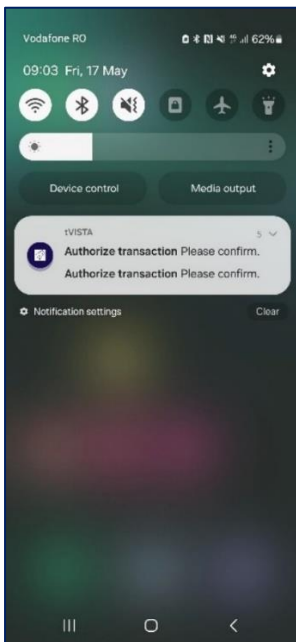
New deposit

**Modify**

Suma <b>1 000</b> RON	
Tip depozit Vista Standard 1Y RON	
Actiune scadenta Lichidare	
Rata dobânzii	7.95 %
Valoarea dobânzii efective	80.83 RON
Impozit pe dobândă	10.00 %
Suma finala	1,072.75 RON
Data scadenței	03 apr. 2024
<input checked="" type="checkbox"/> Sunt de acord cu <a href="#">Termenii si conditiile</a> si am luat la cunostinta de conditiile de garantare a depozitului detaliate <a href="#">aici</a>	
Modifica	

VA RUGAM SA CONFIRMATI OPERATIUNEA DE PE DISPOZITIVUL MOBIL DUPA CE VERIFICATI TOATE DETALIILE. ⓘ

Confirma  
Depozit nou



**Deposit #DO18895**

RO...0000296554	7,829.44 EUR
Amount <b>100</b> 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](#) and I have taken note of the deposit guarantee conditions detailed [here](#)

✓

**TRANSACTION COMPLETED**

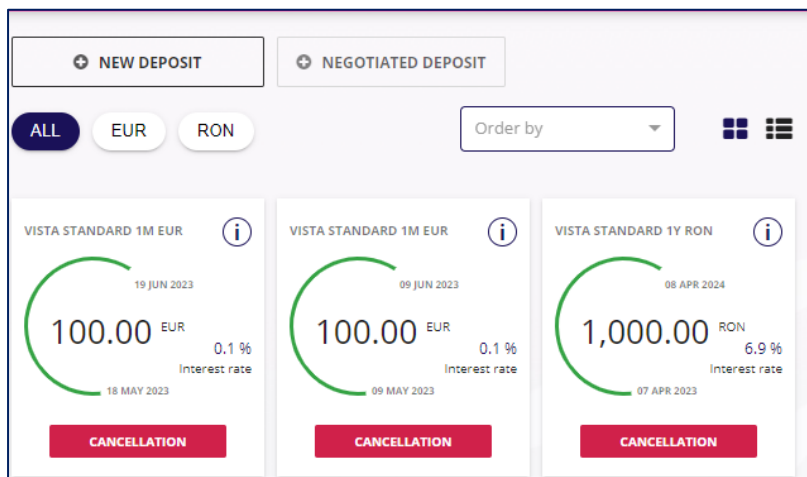
New deposit

Close

Signed by:

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 cancellation

Deposit type  
STD1M.EUR.001

Amount  
100 EUR


Maturity date  
19 Jun 2023

Deposit Interest	0.10 %
Interest value	0.01 EUR
Interest fee	10.00 %
Final amount	100.01 EUR
Due date	19 Jun 2023

Continue

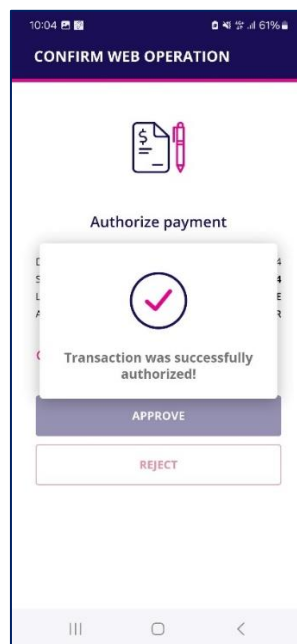
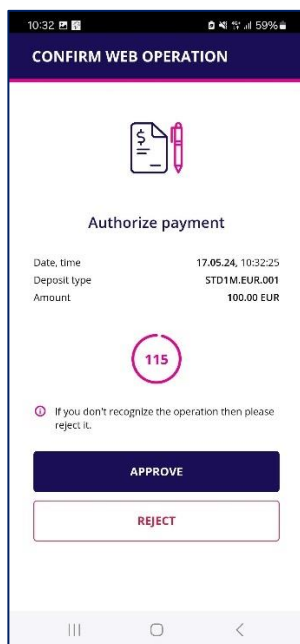
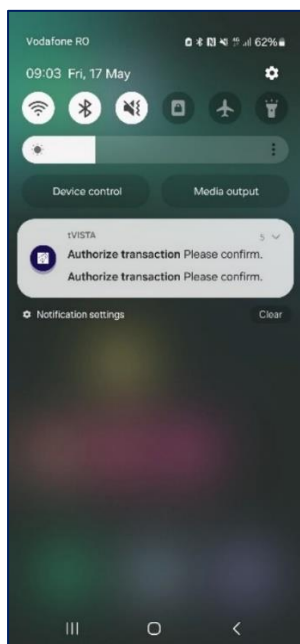
## Confirm deposit cancellation

Deposit type	STD1M.EUR.001	
Amount	100	EUR
Maturity date	19 Jun 2023	
Deposit Interest	0.10 %	
Interest value	0.01 EUR	
Interest fee	10.00 %	
Final amount	100.01 EUR	
Due date	19 Jun 2023	

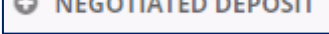


**PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS** ⓘ

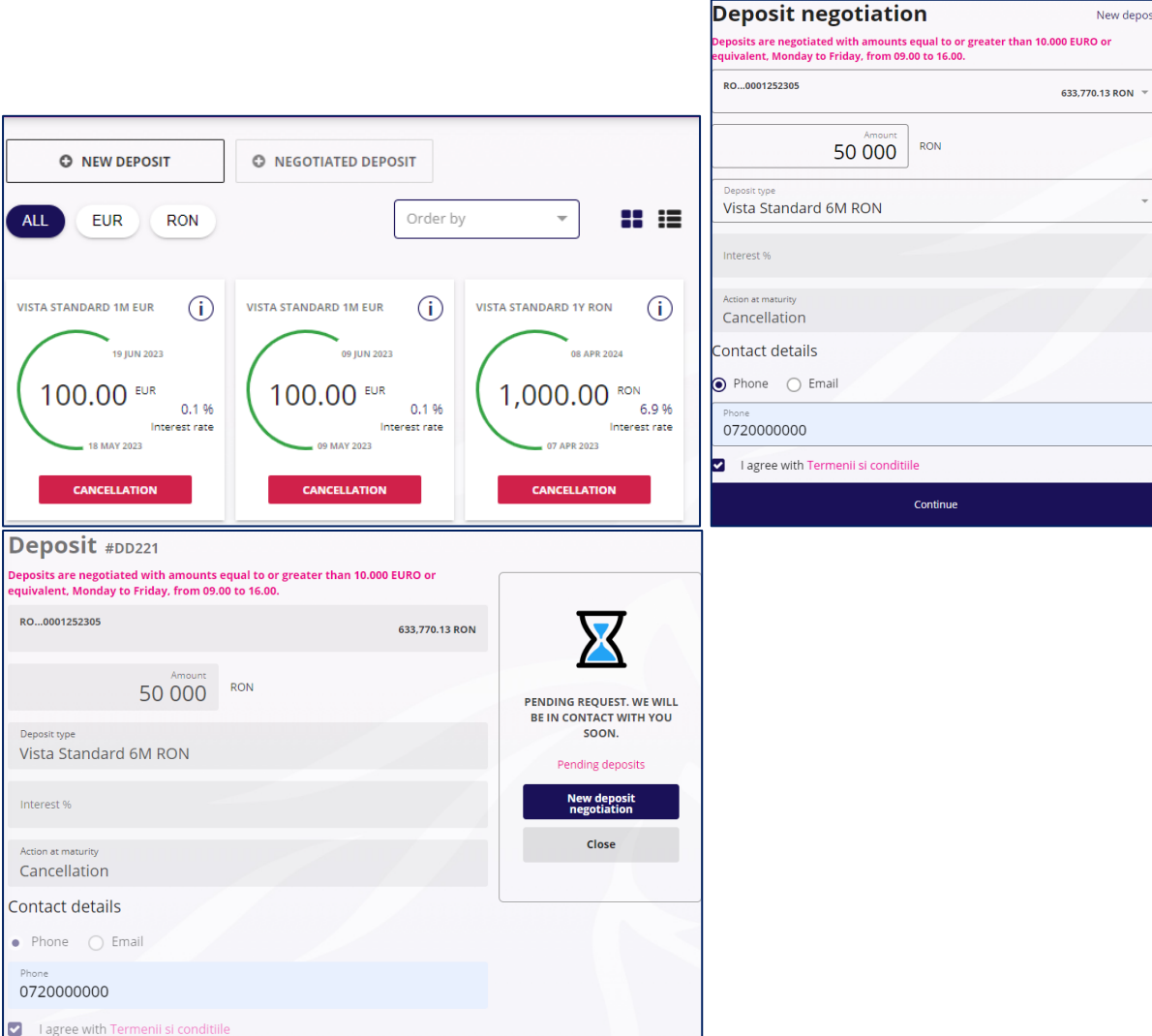
**Confirm**



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”.



The image shows two screenshots from the Vista Bank mobile app. The left screenshot displays the 'NEW DEPOSIT' and 'NEGOTIATED DEPOSIT' sections. Under 'NEGOTIATED DEPOSIT', there are three cards for 'VISTA STANDARD' deposits: two for 1M EUR (0.1% interest rate) and one for 1Y RON (6.9% interest rate). Each card has a 'CANCELLATION' button. The right screenshot shows the 'Deposit negotiation' form for a 50,000 RON deposit. It includes fields for account number, amount, deposit type ('Vista Standard 6M RON'), interest rate, action at maturity ('Cancellation'), and contact details (phone number 0720000000). A checkbox for 'I agree with Termenii si conditiile' is checked. A 'Continue' button is at the bottom.

**Deposit #DD221**

Deposits are negotiated with amounts equal to or greater than 10.000 EURO or equivalent, Monday to Friday, from 09.00 to 16.00.

RO...0001252305 633,770.13 RON

Amount: 50 000 RON

Deposit type: Vista Standard 6M RON

Interest %

Action at maturity: Cancellation

Contact details

Phone  Email

Phone: 0720000000

I agree with [Termenii si conditiile](#)

**PENDING REQUEST. WE WILL BE IN CONTACT WITH YOU SOON.**

Pending deposits

**New deposit negotiation**

Close



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

ACCEPT OFFER  
00.04.47

VISTA STANDARD 1M RON

1,000.00

RON 5 %  
Interest rate

15 MAY 2023

CANCELLATION

### Accept deposit terms

Deposits are negotiated with amounts equal to or greater than 10.000 EURO or equivalent, Monday to Friday, from 09.00 to 16.00.

RO...0001252305
633.770.13 RON

Amount

50 000

RON

Deposit type

Vista Standard 1Y RON

Interest %

6,5

Action at maturity

Cancellation

Contact details

Phone  Email

Phone

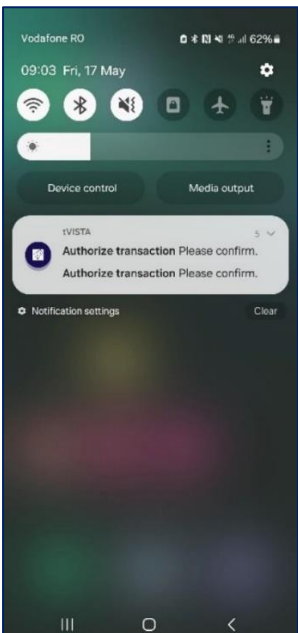
0720000000

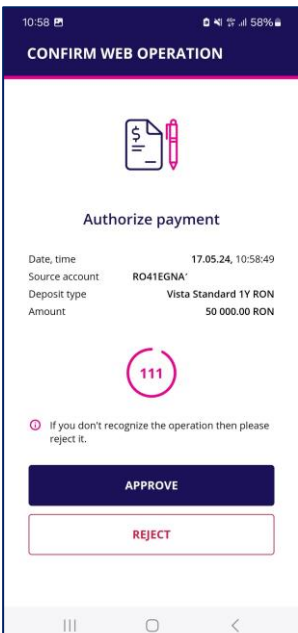
I agree with [Termenii si conditiile](#)

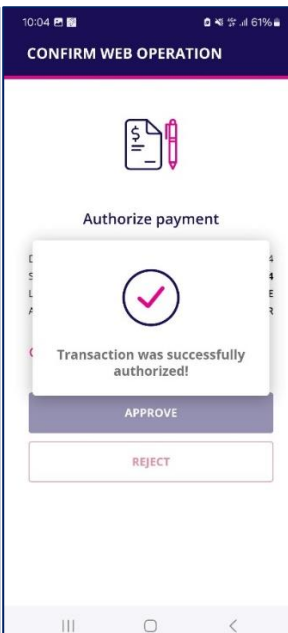
PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS

Confirm

Reject







### Deposit #DD222

Deposits are negotiated with amounts equal to or greater than 10,000 EURO or equivalent, Monday to Friday, from 09.00 to 16.00.

RO...0001252305 633,770.13 RON

Amount: **50 000** RON

Deposit type: Vista Standard 1Y RON

Interest %: 6.5


Action at maturity: Cancellation

Contact details

Phone  Email

Phone: 0720000000

I agree with [Termenii si conditiile](#)



**TRANSACTION COMPLETED**


[New deposit negotiation](#)

[Close](#)

Signed by:

## 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.

**Cards** Transactions

Home

Accounts

Payments

Foreign exchange

Loans

Deposits

**Credit cards**

**Visa** ⓘ

**AVAILABLE AMOUNT**

**1,600.00** RON

Balance consumed 13,400.00 RON  
(RO...0000005175)

Credit limit 15,000.00 RON

Minimum due 0.00 RON

Outstanding balance 13,400.00 RON

**Credit card repayment**

**VISA** 4771 \*\*\*\* 0773 12/2024

08.08	ALIMENTARECARD	99.99 RON
06.08	GooglePaymentIELTDGoo	-99.99 RON
03.08	ALIMENTARECARD	97.96 RON
03.08	Revolut0735	-97.96 RON
01.08	ALIMENTARECARD	785.52 RON

**DAN CABEL**

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.

[Reset](#)

### Credit card repayment

RO...0000080 940.54 RON ▾

↓

Amount  
10 RON

4771 \*\*\*\* 0773 13,400.00 RON ▾

Continue

### Confirm Credit Card Payment


RO...0000080357 940.54 RON

↓

Amount  
10 RON

4771 \*\*\*\* 0773 13,400.00 RON

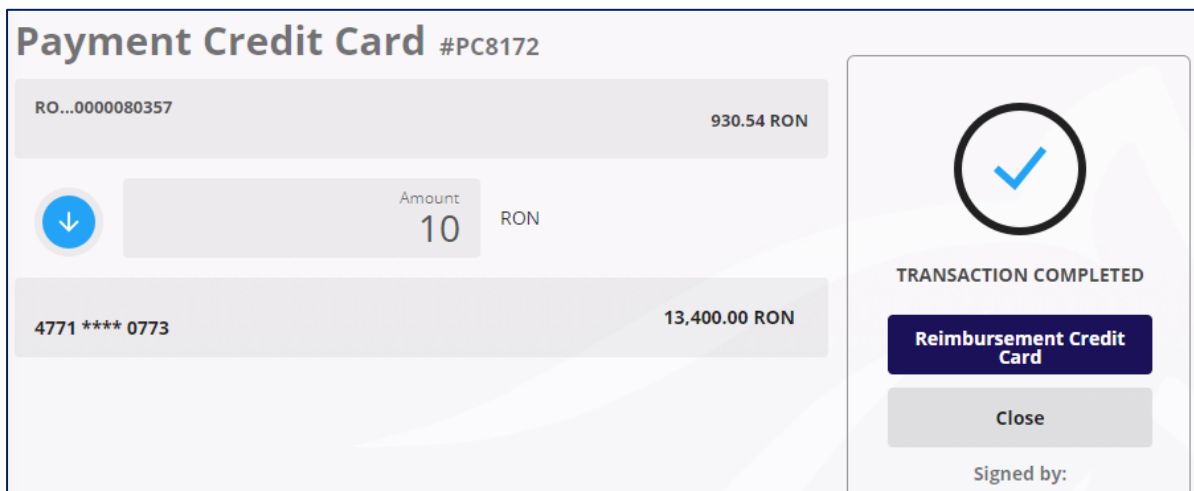
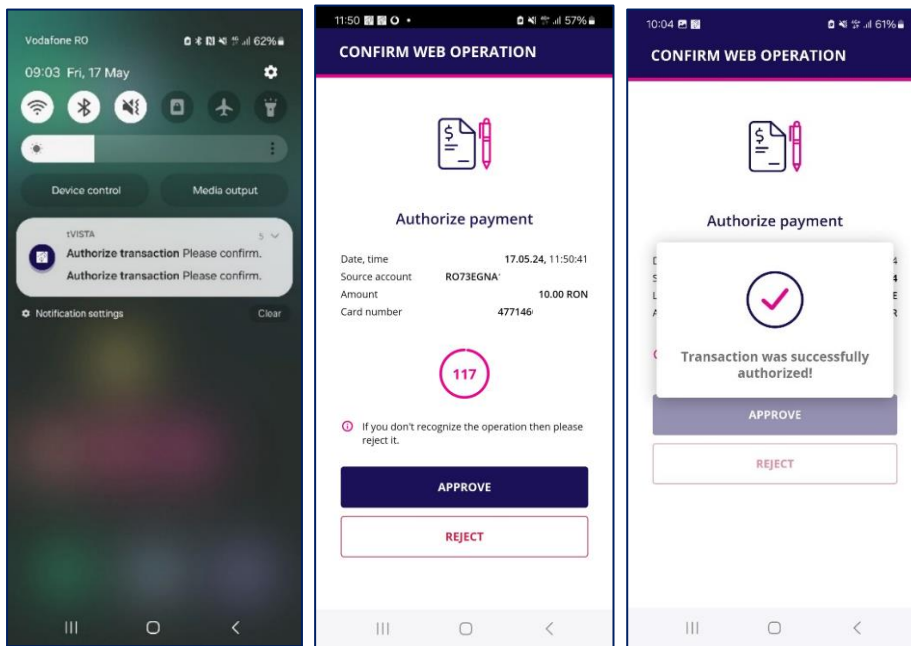
Modify



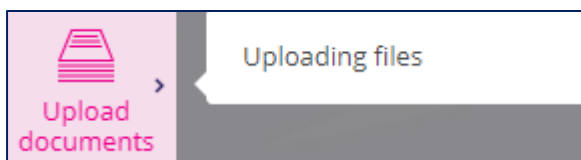
PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS i

Confirm

Reimbursement Credit Card



### 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 list

Document type ▲

Customer data update form

Identity card

Other documents


Description

i Please confirm the operation on your mobile device.

Save

11:57 📶 🔋 56%

**CONFIRM WEB OPERATION**



**Authorize file upload**

Date, time	17.05.24, 11:57:25
File name	Re_status Jira.pdf
File type	Alte documente_PF
Details	test


105

i If you don't recognize the operation then please reject it.

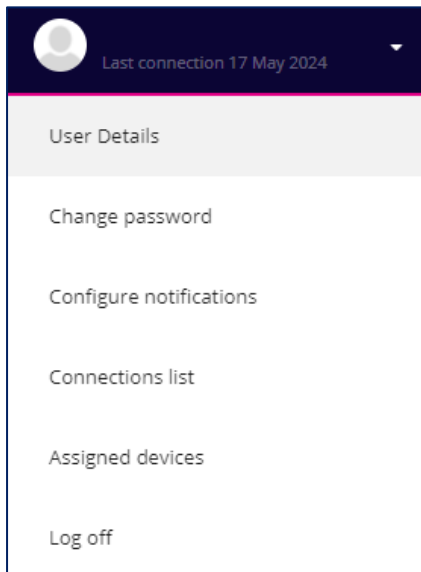
APPROVE

REJECT

**List documents loading** Reload

17 MAY 2024	Re_status Jira.pdf	test	Other documents	
-------------	--------------------	------	-----------------	---

## Settings- Internet Banking



**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	<a href="#">Edit</a>
Email	<a href="#">Edit</a>
Phone	<a href="#">Edit</a>
Mobile Phone	<a href="#">Edit</a>
Preferred account	<a href="#">Edit</a>

- 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 password

Modified on	17 May 2024
Valid until	15 Aug 2024

Save

 **VISTA BANK**   
  

[Forgot your password?](#)


CONTINUE

[Frequently questions](#)   [Contacts](#)

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

### Configure notifications


TRANSACTION SUCCESS    TRANSACTION DECLINED

 In this section you can set the types of notifications for information on making payments (in lei, currency, treasury, etc.)

Notifications mail

Notifications inbox

Notifications push

Amount  RON  Minimum amount for which alerts will be sent

**Save**

- List of last logins:

### List 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 unit

### Assigned devices

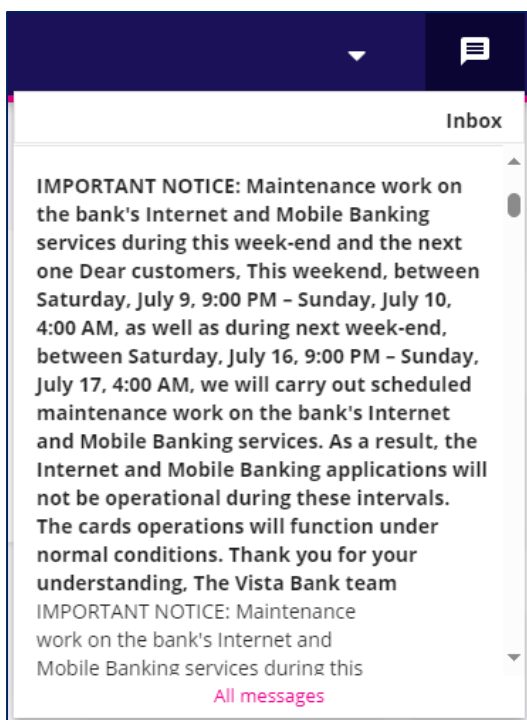
Manufacturer	<b>samsung</b>	<b>Unassign</b>
Model	<b>SM-S901B</b>	
OS	<b>Android</b>	
Version OS	<b>14</b>	
Version App	<b>25</b>	
Assign Date	<b>14/05/2024</b>	



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

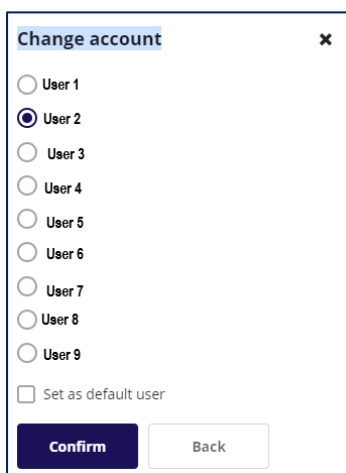
### Messages and notifications - Internet Banking

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



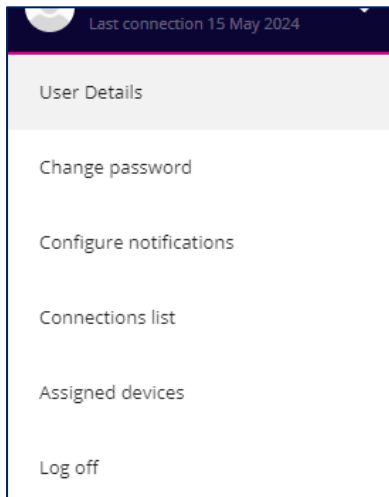
### Multiaccount - Internet Banking

**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.



### Useful information - Internet Banking

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



- Upper bar



In aceasta 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!

