

User Manual

*for the OTP Mobile Banking application
for Individuals and Legal Entities*

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Dear Client,

Thank you for choosing the OTP Internet & Mobile Banking remote service provided by OTP Bank S.A.

1. OTP Mobile Banking – Description

1.1. General Information

The OTP Mobile Banking application, offered by OTP Bank S.A., is a component of the OTP Internet & Mobile Banking service, allowing quick access to the bank's services and products. The OTP Internet & Mobile Banking service is available to both individual and corporate clients of the Bank.

The OTP Mobile Banking Application allows you to:

- Obtain information about your own funds by checking the status of your personal/company accounts (current accounts with/without an attached card, debit/credit cards, savings accounts, deposits, or loans);
- View account balances and transaction history;
- Perform payment operations, making transfers to accounts opened at OTP Bank (in MDL);
- Perform payment operations between your personal/company accounts opened at OTP Bank (in MDL and/or foreign currency);
- Perform payment operations, making transfers to accounts opened at another bank in the Republic of Moldova (in MDL);
- Make international payments;
- Pay monthly bills to service providers approved by the bank (utility services) or make payments via MPAY;
- View/set up scheduled payments (between your personal/company accounts and/or to national beneficiaries);
- Open a current account, savings account, or term deposit online;
- Check exchange rates and perform currency exchange operations;
- Exchange secure messages with the bank, etc.

Benefits:

1. **Time and cost savings** – no need to visit the bank branch or wait in line at the counter;
2. **Control over accounts and banking transactions;**
3. **Lower costs** – reduced fees compared to transactions carried out at the bank counter;
4. **Ease of use** – the service interface is simple and intuitive;
5. **Convenience and security** – full confidentiality of data and transactions is ensured;
6. **High security** – access is protected by internationally standardized confidential codes to prevent fraudulent use.

Access to the information displayed in the mobile application and your transactions is completely secure, as OTP Bank employs the most advanced security systems for this purpose.

1.2. Security Features**1.2.1. Supported Devices / Operating Systems**

To ensure security during the use of the OTP Internet & Mobile Banking service and proper functionality, we recommend using the OTP Mobile Banking application on:

- Android devices with **at least version 6** and a **minimum resolution of 320 x 480**;
- IOS devices with **at least version 15**.

Communication between your workstation and the bank is encrypted using the TLS protocol. The security certificate is provided by a globally recognized certification authority.

1.2.2. Managing Login Credentials

The user is directly responsible for protecting their login credentials. To maintain security:

- Do not share your Access Code with anyone.
- Do not give your phone to others to avoid compromising access to the Token application integrated into OTP Mobile Banking.

For security reasons, we recommend changing your Access Code whenever you have any suspicions. The Access Code must meet the following minimum security requirements: the entered characters must not be repeated or arranged in consecutive ascending/descending order.

Once logged into the application, you can access all its functionalities. After completing all your transactions, press the session logout button (“Logout”).

Note: If you do not access any screen in the application for **10 minutes**, your session will be automatically closed. To resume operations, you will need to log in again.

1.2.3. Recommendations for Protecting Information and Transactions :

OTP Bank S.A. has implemented a series of security measures to ensure that both transactions carried out via OTP Internet & Mobile Banking and personal information remain protected. To secure accounts, OTP Bank S.A. may impose additional security measures. However, in addition to the bank’s security measures, users must also take all necessary precautions to protect their personal information and banking transaction data.

To safeguard your information and transactions via OTP Internet & Mobile Banking, OTP Bank S.A. recommends paying particular attention to the following:

1) Protecting Identification Data:

- a. Do not disclose your login credentials for the OTP Internet & Mobile Banking service!
- b. Update your Access Code every 90 days.
- c. Enable two-factor authentication for the email address registered with the bank to minimize the risk of email compromise, especially for receiving one-time passwords required for authentication, activation, or password resets in the OTP Internet & Mobile Banking application.

- d. OTP Bank S.A. will never request confidential login data via phone, email, SMS, or any other communication channels.
- e. If you receive a request for confidential login data for the OTP Internet & Mobile Banking service (via any communication channel):
 1. Do not respond to such messages.
 2. Do not access any received links.
 3. Never share your card details (e.g., PIN code, CVV code).
 4. Forward the received message to info@otpbank.md to help identify the attackers.

If your authentication data has been compromised, notify the bank immediately by emailing info@otpbank.md or calling [+ 373 256 456](tel:+373256456).

2) Protecting the Mobile Device on which the OTP Mobile Banking App is installed

Ensure that your mobile device is protected with dedicated antivirus software. In this regard, we recommend periodically scanning your mobile device where the Mobile Banking application is installed.

Antivirus programs scan executable files, block a list of known viruses, and detect malicious activities. These programs should always include a regular update service to stay up to date with the latest threats.

Make sure your phone is running the latest versions of Android or iOS, which include the latest security updates. Do not install the mobile application on rooted Android devices or jailbroken iPhones. Rooted and jailbroken phones pose a high security risk to the mobile application, your data, and transactions performed through the app.

2. Accessing and Activating the OTP Mobile Banking Application

To access the OTP Mobile Banking app, follow these steps:

2.1.1. Downloading and Activating the OTP Mobile Banking App

Download the **OTP Mobile Banking** application, from Play Market (scan the QR code in Fig.2) or App Store (scan QR code in Fig.1).



Figure 1



Figure 2

Step 1: If you are an individual client of the Bank, fill in the CNP (IDNP – Personal Identification Number) and Date of Birth fields in the Retail Customers module (Figure 3). Then, check the box to agree to the service terms and conditions and click the button “Continue”



Figure 3



Figure 4

Step 2: A confirmation message will be sent to your email address registered with the Bank. You need to access it and click on the *Confirm* button in the message. If you have not received the email, you can resend the message by clicking on the *Resend Email* button (Fig.4)

Step 3: After confirming your email address, the mobile application will automatically redirect you to the screen shown in (Fig. 5) – *Enter the unique code received via SMS*. You will receive an SMS with a 6-digit unique code (OTP) on the mobile phone number registered with the Bank. You need to enter this code in the application and click the Next button. If you did not receive the SMS on the first attempt, you can resend the message by clicking the Resend SMS button. (Fig.5)



Figure 5



Figure 6



Step 4: Set the Access Code for the mobile application which consists 6 digits and confirm it (enter it repeatedly) (Fig.6). The set code will be used for authentication in the application as well as authorization of transactions initiated from either Mobile Banking or Internet Banking. Access code valid for 3 or 6 months at the Bank's discretion.

*Please note: the characters entered must be not repeated and must be not consecutive ascending/descending.

Step 5: If the mobile device on which the mobile app is installed has biometric authentication (fingerprint or Face ID), you can also set it for OTP Mobile Banking, so it will be used both for authentication in the app and for payment authorization (Fig.7).



Figure 7

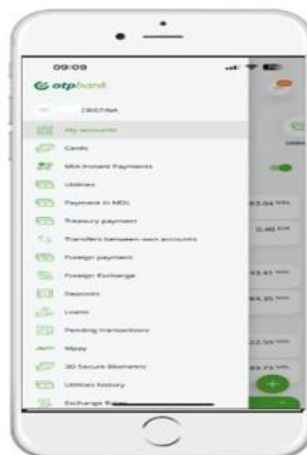


Figure 8

Step 6: The OTP Mobile Banking application has been successfully activated, by default you will have access to both informational and transactional functionalities of the application (Fig.8).

2.1.2 Download and activate OTP Mobile Banking app - legal entity

Step 1: The OTP Mobile Banking application will be downloaded using the same instructions as in point 2.1.1

Step 2: If you are a **legal entity** customer of the Bank, fill in the fields CNP (IDNP) and Fiscal Code in the **“Corporate Customer”** module (Fig.9), tick "I agree with the terms and conditions of use of the OTP Internet & Mobile Banking service" after having read the document and click on the **“Next”** button.



Figure 9



Figure 10

Step 3: A confirmation message will be sent to your e-mail address registered with the bank. You need to access it and click the Confirm button in the message. If you did not receive the e-mail, you can resend the message by clicking the Resend e-mail button (Fig.10).

Step 4: After confirming your email address, the mobile application will automatically redirect you to the screen shown in (Fig. 11) – *Enter the unique code received via SMS*. You will receive an SMS with a 6-digit unique code (OTP) on the mobile phone number registered with the Bank. You need to enter this code in the application and click the Next button. If you did not receive the SMS on the first attempt, you can resend the message by clicking the Resend SMS button. (Fig.11)



Figure 11



Figure 12

Step 5: Set and confirm the 6-digit mobile application access code (enter it repeatedly) (Fig.12). The set code will be used for authentication in the application as well as for authorization of transactions initiated from Mobile Banking or Internet Banking.

Step 6: If the mobile device on which the Application is installed supports biometric authentication (fingerprint or Face ID), you can enable it for OTP Mobile Banking as well. This way, it will be used both for logging into the application and for authorizing payments (Fig. 13).

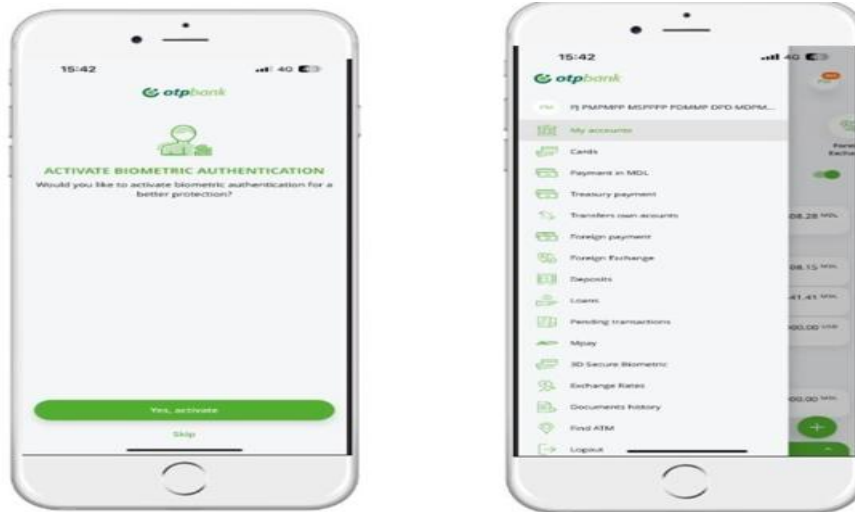


Figure 13

Step 7: Once the OTP Mobile Banking application has been successfully activated, its informational and transactional functionalities will be available to the user depending on the profile configured by the Bank at the request of the company's administrator.

2.2. Application Authentication (Applicable for Corporate and Individual Clients)

Authentication in the OTP Mobile Banking application can be done either via an access code or through biometric data (fingerprint or facial recognition)

- *Fingerprint authentication* will be available if you have a device equipped with a fingerprint sensor running on Android or iOS
- *Facial recognition* authentication is available if you have a device equipped with a facial recognition sensor and have a stored facial image on it.

After downloading and activating the OTP Mobile Banking application, you can authenticate using:



1. Access Code (Fig. 14).
2. Biometric Authentication (if your mobile phone supports this technology)

If you forget your Access Code, you can set a new one by tapping the "Forgot your passcode" button. The user will have to go through the enrollment process again in the mobile application, which includes setting a new Access Code. The newly set Access Code must not be the same as the previously used one.

If the Access Code is entered incorrectly three times, access to the application will be blocked. To unlock it, you will need to go through the activation process again and set a new Access Code.

If you did not enable biometric authentication during the application process, you can activate it later in the application under *Settings-> Biometric Authentication*. You can also disable this option through the same menu.

Figure 14

2.3. Changing the Access Code and Unregister Device

Through the *Change Access Code* option, you can update your access code in the OTP Mobile Banking application whenever needed by following these steps:

1. Open the application, go to the profile section, and select “Settings” → “Change access code” (Fig.15).
2. In the same Settings module, you also have the option to deactivate the application by selecting “Unregister Device” (Fig.16). In this case, you will no longer have access to the application, and to recover it, you will need to go through the activation process again.

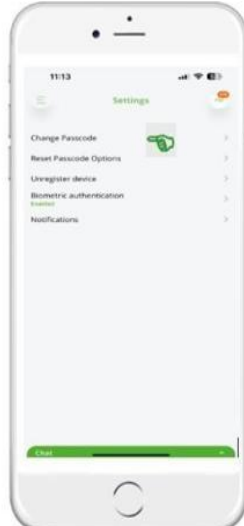


Figure 15



Figure 16

2.4. Carousel Menu (Quick Access)

In addition to the standard menu located in the top right corner (Fig. 17) the OTP Mobile Application features a quick access “Carousel” menu, placed on the login page (Fig. 18 → Individual Users, Fig. 19 → Corporate Users)

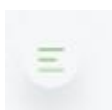


Figure 17

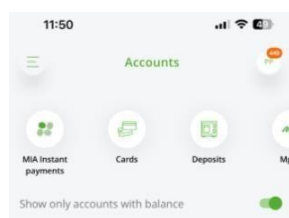


Figure 18

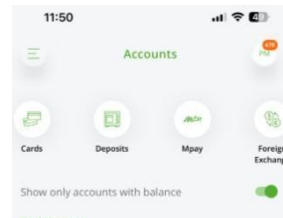


Figure 19

This menu allows to execute payments with just one click

2.5. Instant Payments (MIA) for Individuals

1)

Instant Payments (MIA) is a BNM project introducing a new interbank and intrabank payment scheme with immediate final settlement (maximum 10 seconds). It is available 24/7 and offers two functionalities: (Instant P2P¹ Transfer and Request to Pay (RTP)²)

To access the full functionality of Instant Payments (MIA), upon first login to the OTP Mobile Banking app, tap the “Activate MIA” button (Fig. 20).

¹ P2P (Peer to Peer)- Rapid transfer from one person to another

² RTP (Request to Pay)- Payment request



Figure 20

- 2) Make sure that in the OTP Mobile Banking app, under “Settings” → “Notifications”, the options “Supply” and “Withdrawals” are enabled to receive notifications for instant payments (MIA) (Fig.21).

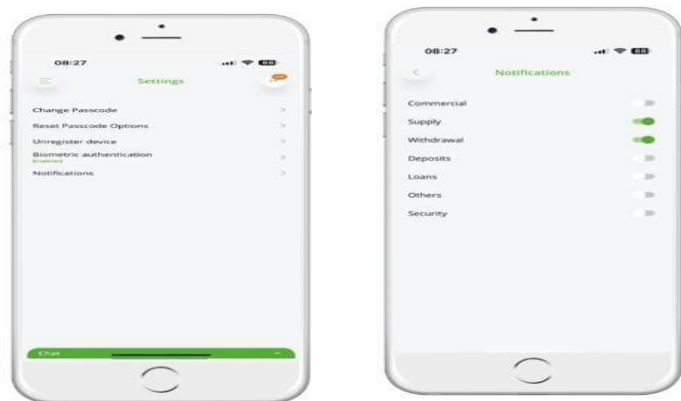


Figure 21

- 3) Instant Payment (MIA) Limits:

- Per transaction limit (including RTP generation) - **5 000 MDL**
- Daily limit for P2P transfers sent + RTP requests accepted – **10 000 MDL**

- Monthly limit for P2P transfers sent + RTP requests accepted – **30 000 MDL**
- Recommended maximum RTP requests per day – **10**

2.5.1. Consent for Activating/Deactivating Instant Payments (MIA) and Setting the Default Account in OTP Mobile Banking

4. In the OTP Mobile Banking app, go to “MIA Instant Payments” → “MIA Settings” to check, configure, or disable instant payment options (Fig. 22).
5. The “Transfer money with MIA” option is enabled by default and cannot be deactivated. This feature allows initiating **Instant Transfers (P2P)** and creating **Request to Pay (RTP)** transactions only with individuals who have joined the **MIA Instant Payment System**.
6. To fully benefit from Instant Payments (MIA), enable the “Receive money with MIA” option. When activated, you will be able to receive **Instant Transfers (P2P)** and **Requests to Pay (RTP)**.



Figure 22

7. After enabling “Receive money with MIA”, tap the “Activate” button to accept the terms and conditions of the service.
8. When “Receive money with MIA” is activated, the **default account** will be registered in the MIA payment system to receive **P2P and RTP payments** based on the phone number (alias).
9. On the next screen, select the default account (**Account Group 2259 – Card Account, Account Group 2225 – Current Account**) where you will receive **Instant Transfers (P2P), Requests to Pay (RTP)**, and certain **government payments via MPAY**.
10. On this screen, verify that the **phone number (alias)** is correct. The phone number is automatically generated from **SIB (Bank Information System) B2** using the client’s registered mobile number.
11. To complete the setup, tap “Activate”. The default account activation process will be completed in a few seconds (Fig. 23).



Figure 23

12. From the same settings module, you have the option to **Deactivate Instant Payments (MIA)** by turning off the “Receive money with MIA” switch and confirming by clicking the “Deactivate” button. In this case, you will no longer receive Instant Transfers (P2P) and Requests to Pay (RTP) (Fig. 24).

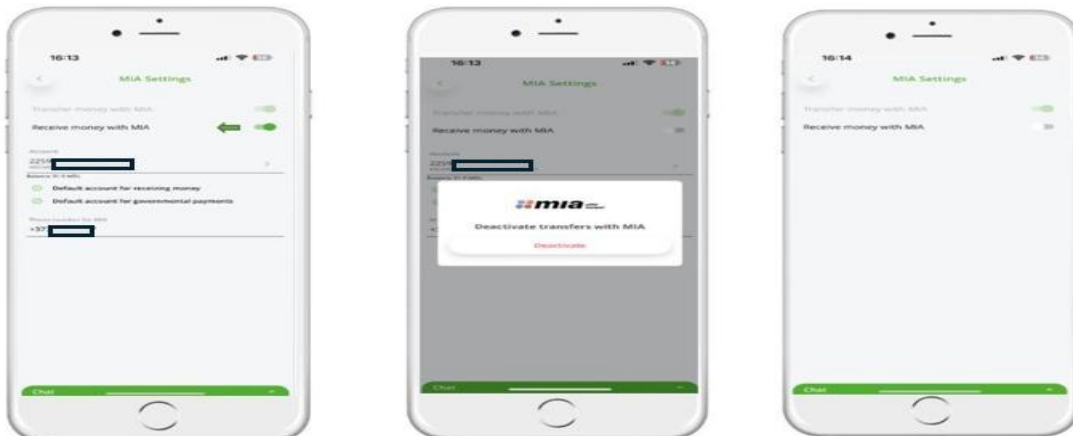


Figure 24

13. If you wish to change the default account for receiving Instant Transfers (P2P) and Requests to Pay (RTP), access the “Settings” -> “MIA Settings” module and ensure that the “Receive money with MIA” option is activated. Then, in the field displaying the current default account (e.g., 2259 - card account), select the desired account (e.g., 2225 - current account) and click the “Activate” button to confirm the change (Fig. 25).
14. If the default account is set to 2259 - card account and you wish to close that account, you will be informed by the personal advisor that you need to change the default account.

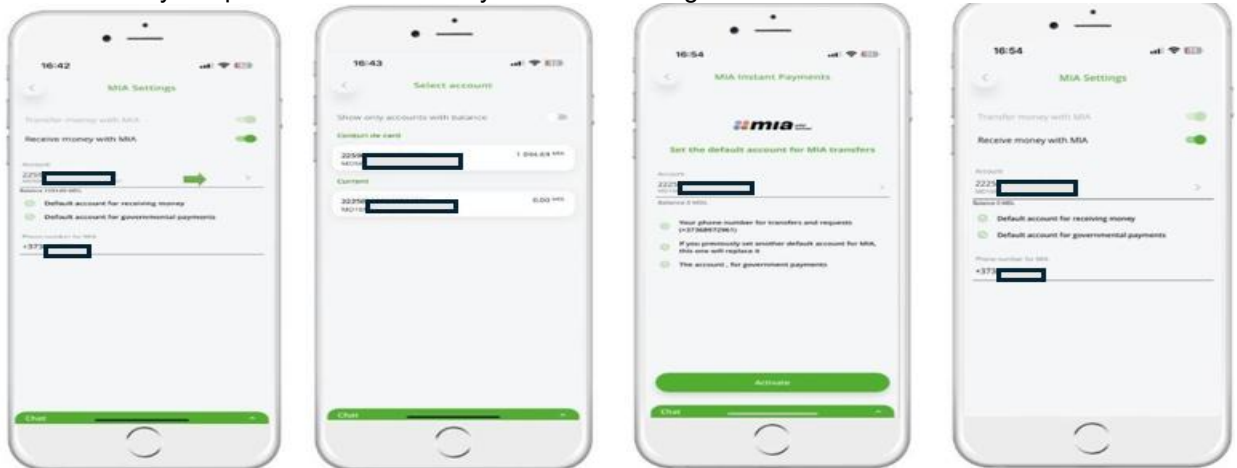


Figure 25

2.5.2. Instant Transfer (P2P) to the Phone Number Set in the OTP Mobile Banking App

- 15) To make an instant IPS transfer, access “MIA Instant Payments” and select “Instant Transfer P2P” from the menu or directly from the Carousel (main page of the app)(Fig.26) On the newly opened page, complete the following fields:
 - * The **Account** field is pre-filled with the last account opened at the bank, but you have the option to change the account by selecting another one from the list of accounts.
 - * The **recipient’s phone number** can be entered manually (accepted formats: 06/07, +373, 373) or selected from the phone’s contact list; this serves as the beneficiary alias for the payment.
 - * Enter the **transfer amount** and **payment details**, then press the “Confirm” button.

On the next page, all transfer details, including the calculated fee, will be displayed. Press the “Transfer” button to proceed. If any modifications are needed, press the “Modify” button.

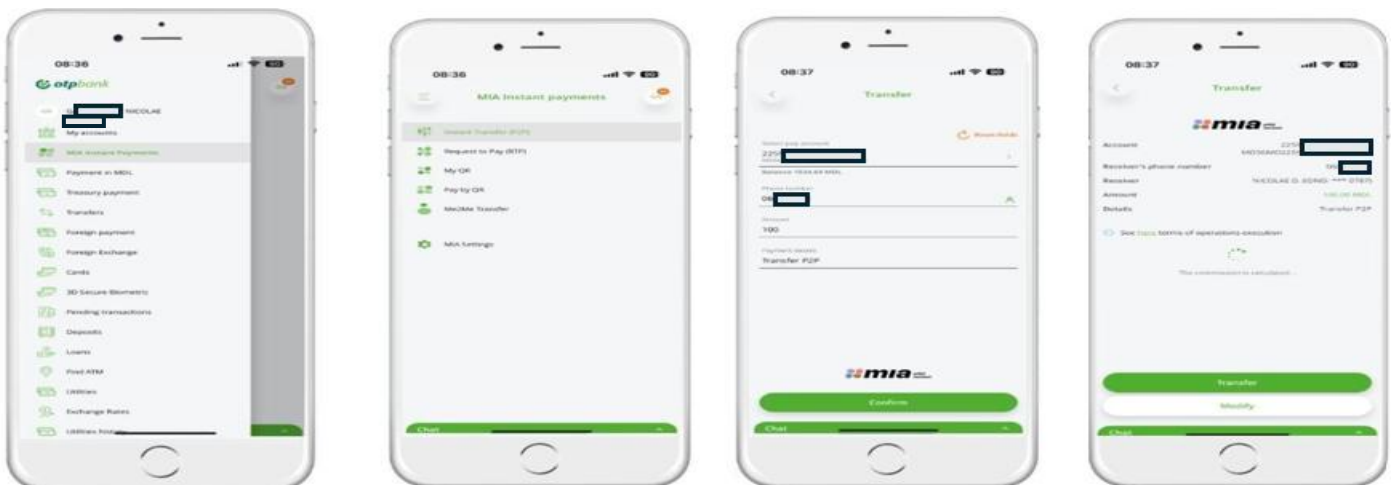


Figure 26

- 16) Authorize the Instant Transfer (P2P) in the OTP Mobile Banking app using the integrated Token by entering the **access code** or using **biometric authentication** (Face ID, Fingerprint)

The transfer will be processed instantly (max. 10 sec.), and a pop-up notification will appear: **”Successfully processed”** (Fig. 27)



Figure 27

2.5.3. Send a Request to Pay (RTP) in the OTP Mobile Banking App

- 17) Access the **OTP Mobile Banking** app and go to the **”MIA Instant Payments”** from the menu, then tap on the **”Request to Pay”** option.
- 18) On the newly opened page, you will see the history of RTP transactions (both sent and received).
- 19) Create a new **Request (RTP)** by selecting the **”Create Request”** button from the **”Sent”** section.
- 20) On the **”Create Request”** page, complete the following fields:
 - * The **Account** field is pre-filled with the last account opened at the bank, but you can change it by selecting another account from the list.
 - * The **phone number** can be entered manually in one of the accepted formats (06/07, +373, 373) or selected from the phone’s contact list.
 - * Enter the **requested amount** and **payment details**, then press the **”Confirm”** button. On the next page, all details of the request, including the calculated fee, will be displayed. If all data is correct, press **”Authorize”** button. If modifications are needed, select **”Modify”** button.
- 21) Authorize the request by entering the **access code** or using **biometric authentication** (Face ID, Fingerprint). The request will be processed instantly (max. 10 sec.), and a notification will appear: **”Request Sent!”** (Fig. 28).
- 22) In the **”My Requests”** module, sent **RTP requests** are displayed. These requests also appear in **”Account Details”**.

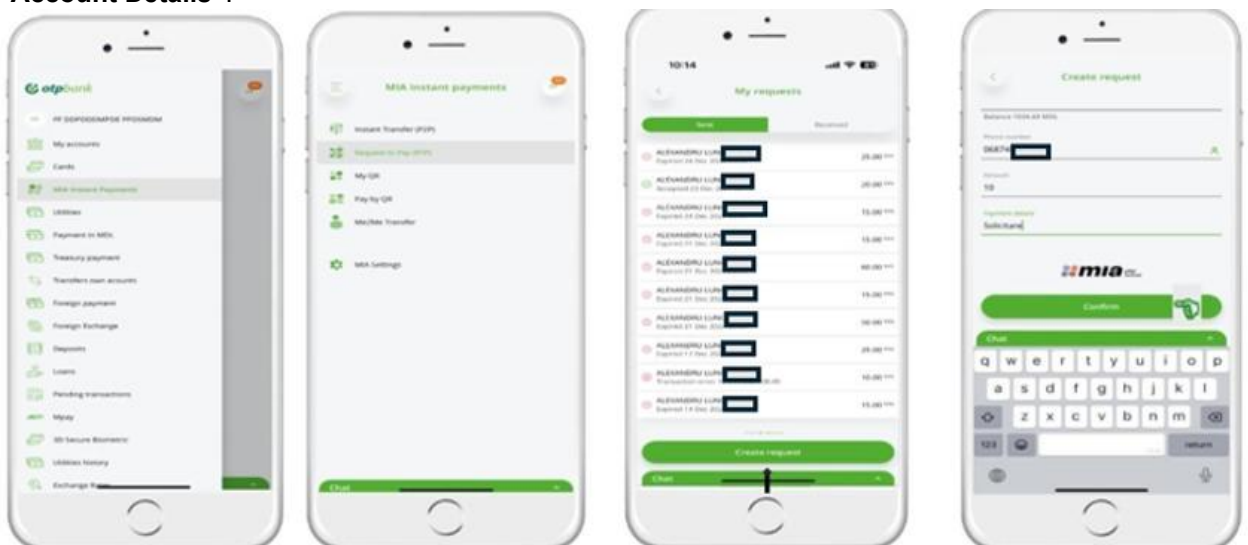




Figure 28

2.5.4. Receive a Request (RTP) in the OTP Mobile Banking App

- 23) When receiving a notification on the device, the user is directed automatically to the “Request Transfer (RTP)” On this page the “Account” field is pre-filled with the last account opened at the bank, with an option to change it by selecting from the list of accounts.
- 24) To confirm the transfer based on the received request, the user should press “Confirm” button to proceed with the payment , press “Reject” button to decline it or Authorize the operation by selecting the “Authorize” button (Fig. 29)



Figure 29

- 25) In the “My requests” module, the **Received RTP Requests** are displayed, which may also be pending with the status “Expires in...”, indicating the expiration time. **Processed RTP Requests** appear in “Account details”. The statuses for **Received RTP Requests** are as follows (Fig.30).

*Accepted

*Rejected

*Expired

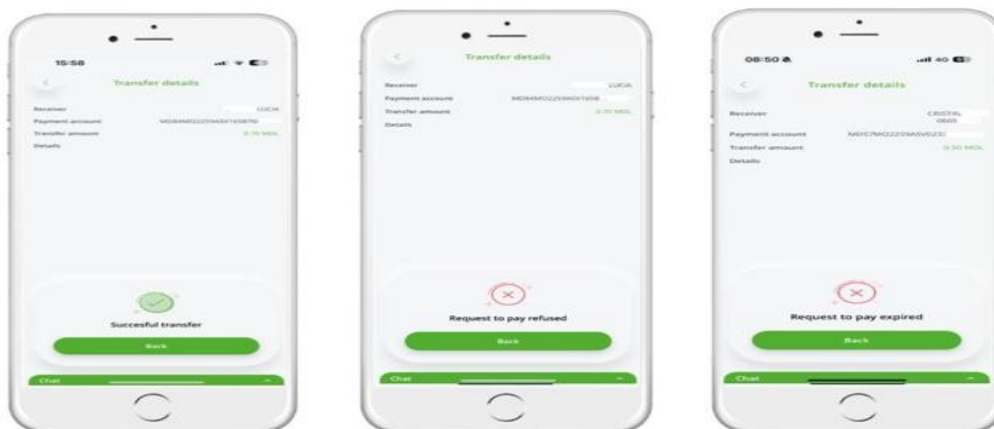


Figure 30

2.5.5. Scan and Pay QR Code in the App

26) **Pay via QR code** –The user can make an **Instant Transfer** using the QR code scanning option. The scan can be initiated either directly from the **OTP Mobile Banking** app or from the phone’s camera.

27) **Types of QR codes: Static QR Code:**

- Can be used for multiple payments;
- May contain a **fixed** amount, **controlled** amount, or **free** amount for payment;
- Has an **infinite lifespan** (no expiration date);
- Can be **canceled at any time** by the entity that created it.

Dynamic QR Code:

- Can be used for a **single payment**;
- May contain a **fixed or controlled amount** for payment;
- Has a **limited lifespan**, after which it **expires**;

Hybrid QR Code – Combines elements of both **Static QR Code** and **Dynamic QR Code**.

- Like a **Static QR Code**, its graphical or textual representation remains unchanged;
- Payment details are set within a payment extension, following the same characteristics as a **Dynamic QR Code**

28) To make a payment using a QR code (IPS) in the OTP Mobile Banking app, tap the **“MIA Instant Payments”** and select **“Pay by QR”** icon on the dashboard screen (or access **“MIA Instant Payment”** **“Pay by QR”** module from the left menu). If the scanning option is disabled in the phone settings, the user will be notified to enable this feature in **“Settings”** by tapping the **“Go to Settings “** button and activating the option.

29) After enabling the scanning option in the device settings, the **“Pay by QR”** page will open, and the phone’s camera will be activated to scan the QR code. A message on the **“Pay by QR”** page will inform the user: **“Place the QR code in this frame. Scanning will occur automatically”**. It is important to design a clean and user-friendly interface for the QR code scanner, allowing easy capture of QR codes using the device’s camera. (Fig. 31).

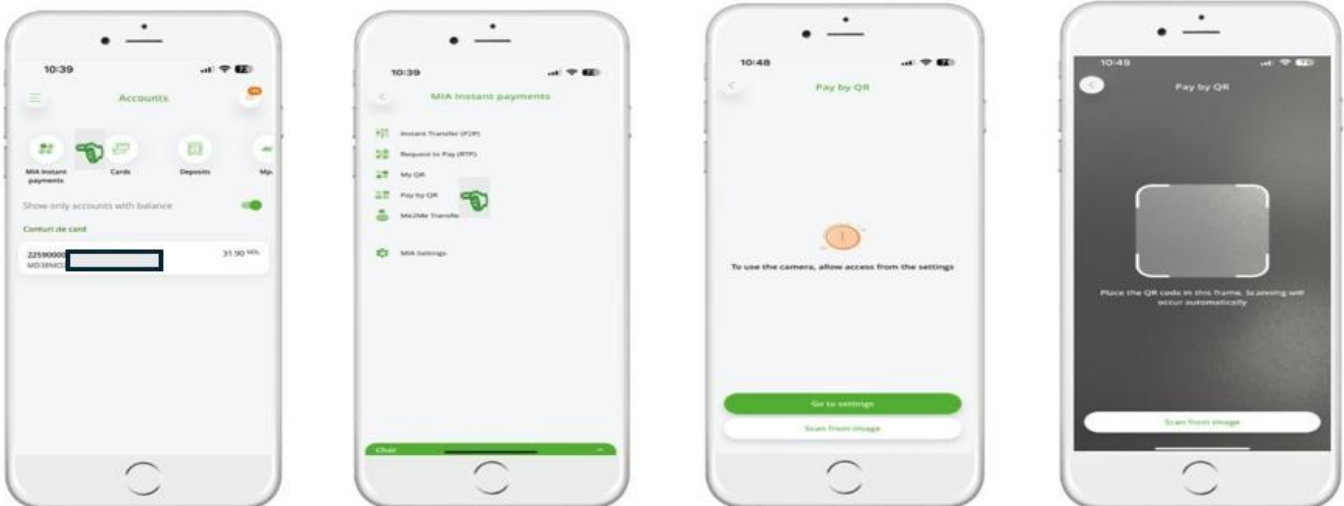


Figure 31

30) After scanning the QR code, the newly opened **“Pay by QR”** page will require the following fields to be completed:

- **Account field:** Pre-filled with the last account opened at the bank, but users can change it by selecting another account from the list.
- **Amount field:**
 - A. For a **Fixed-amount QR code**, the amount will be automatically pre-filled,
 - B. For a **Controlled-amount QR code**, the amount must be entered within the specified range,
 - C. For a **Free-amount QR code**, any amount can be entered, as long as it does not exceed the transaction limit approved by the National Bank of Moldova (BNM).

31) To confirm the QR payment, tap the **“Pay”** button. To cancel the transaction, tap **“Cancel”** (Fig. 32-34).



Figure 32



Figure 33



Figure 34

32) On the next page, all payment details for the QR code, including the calculated commission, will be displayed. Press the “Authorize” button to proceed. If any modifications are necessary, press the “Modify” button. The QR code payment will be authorized using an integrated Token by entering the access code or using biometrics (Face ID, Fingerprint). The transfer will be processed instantly (within 5-10 seconds) with a notification message: “Successfully processed transaction” (Fig.35)



Figure 35

2.5.6. Scan the QR Code from the phone's images and make payment

33) On the “Pay via QR” screen, below the informational message, there is a “Scan from image” button. After tapping “Scan from image”, the phone's photo gallery will open, allowing you to select an image/file containing a QR code image that is valid, clear, in the correct format, and not expired. (Fig. 36)

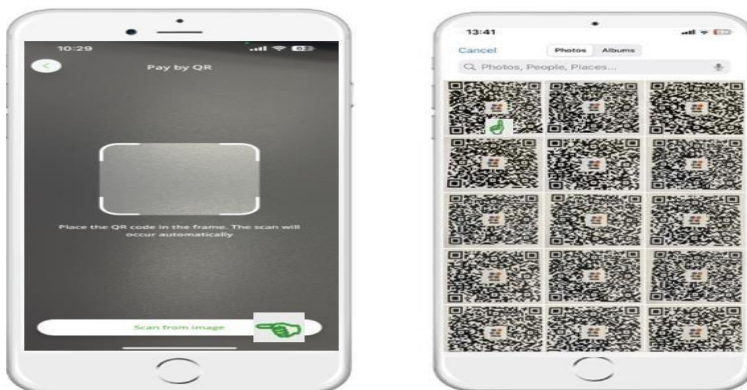


Figure 36

- 34) After selecting the QR code image, the next screen will display the payment details associated with that QR code, namely:
- The account from which the transfer will be made, automatically pre-filled (modifiable upon selection)
 - The beneficiary's name,
 - The amount, depending on the type of QR code (fixed, free or controlled),
 - The payment details,
 - The validity period of the QR code (in the case of Dynamic or Hybrid QRs)
- 35) After verifying the QR Code payment fields, tap **"Pay"**. If you wish to cancel the operation, tap **"Cancel"**. On the next screen, which is for authorizing the QR Code payment, all fields will be displayed in read-only format, and the transaction fee will be calculated and shown. Once you have confirmed that the details are correct, tap **"Authorize"**. After authorizing with the integrated Token (by entering the access code or using biometrics such as Face ID or Fingerprint), the final screen will appear showing the payment status **"Successfully processed transaction"** (Fig.37)

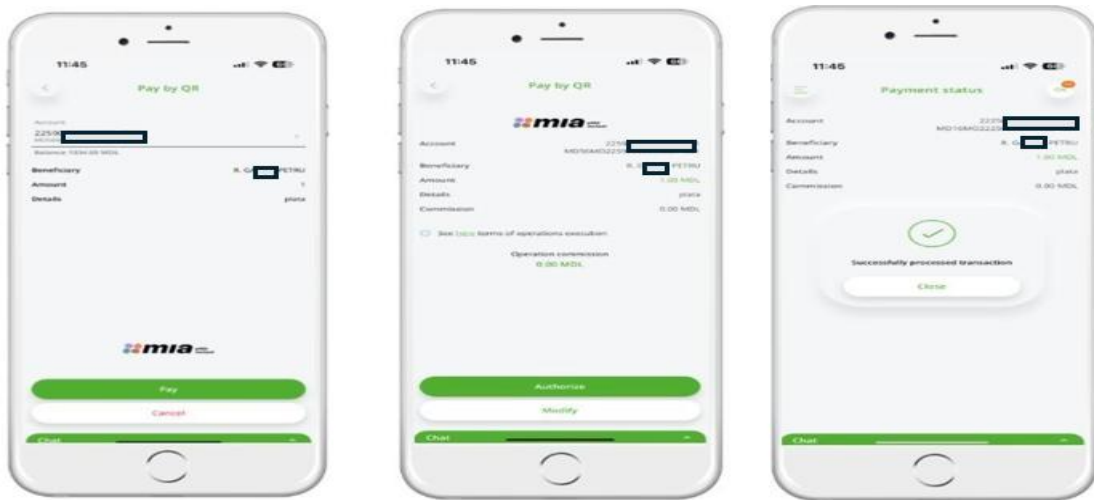


Figure 37

2.5.7. Pay QR Code via Link

- 36) Pay via Link – The user will be able to access the link generated as a component of the QR code and make the transfer within the MIA Instant Payments service. Each QR code contains a link that directs the user directly to the specific content within an application, leading to the payment page.

2.5.7.1. Pay QR Code via Link when the user has the mobile app installed on their phone

- 37) Upon receiving and accessing a payment link, a QR code scan is performed without being logged into the OTP Mobile Banking app. Then you are redirected to a dedicated BNM page, where you select OTP Bank. On the BNM platform, after selecting OTP Bank, you are directed to the OTP Mobile Banking app login page if you are not already logged in. Once logged into the app, the screen will display the QR payment details. On the "Pay via QR" screen, the following details will appear:
- The account from which the transfer will be made, pre-filled automatically but modifiable upon access,
 - The beneficiary's name,
 - The amount depending on the type of QR (fixed amount, flexible amount, controlled amount),
 - Payment details,
 - QR code validity period (for Dynamic or Hybrid QR codes).
- 38) After reviewing/editing the fields on the "Pay via QR" screen, the user will press the "Pay" button. On the authorization screen, where all fields are in a read-only format, the transaction fee will be calculated. By pressing "Authorize" button, the payment will be processed and authorized using the integrated Token by entering the access code or using biometrics (Face ID, Fingerprint). The final screen will then be displayed with the payment status: "Transaction successfully processed"(Fig.38)

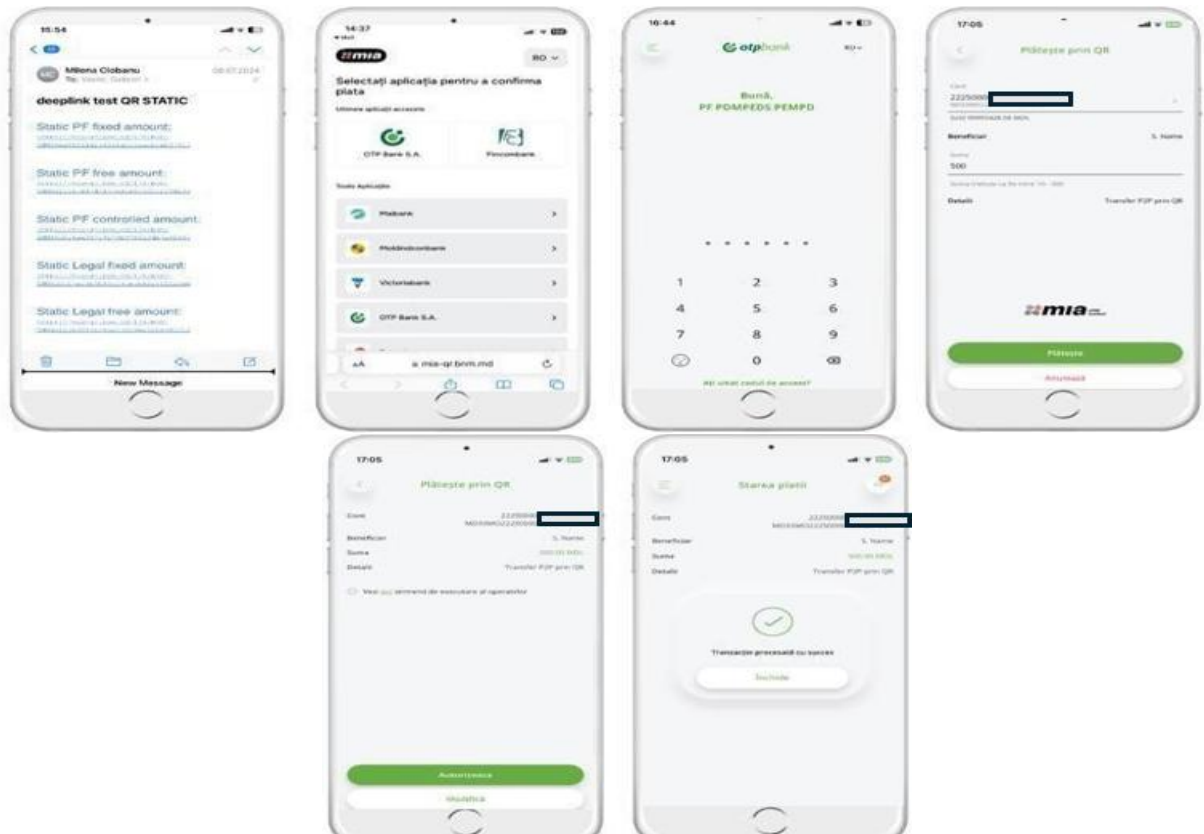


Figure 38

2.5.7.2. Pay QR Code via link when the user does not have the mobile application installed on their phone

- 39) When you receive a payment link or scan a QR code without being logged into the Mobile Banking app, you will be redirected to a dedicated BNM page, where you must select OTP Bank.
- 40) If you don't have the mobile application installed on your phone, you will be redirected to a specific web page of the bank, where you will be informed about the available payment options or given the option to download the Mobile Banking application from Google Play/App Store. Download the OTP Mobile Banking Moldova app and follow the activation process. After completing the activation steps, reaccess the link to complete the QR payment via link (Fig.39)

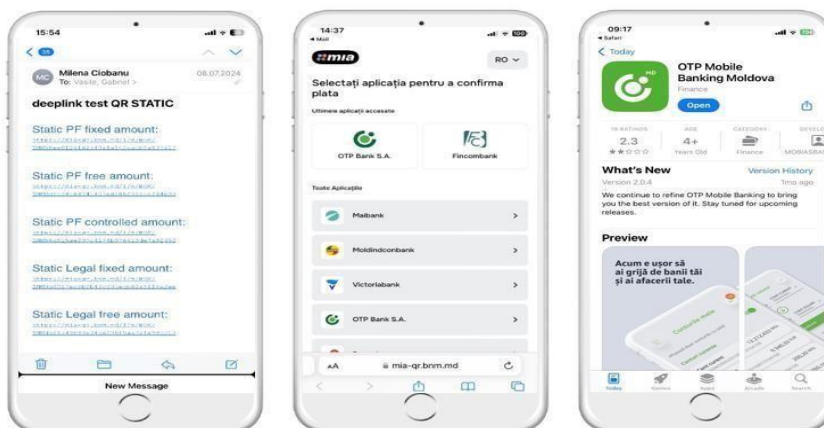


Figure 39

2.5.8. Me2Me Transfer in OTP Mobile Banking

- 41) Me2Me Transfer is a transfer between your own accounts at different financial institutions. From the OTP Mobile Banking application, the user can initiate a transfer in the national currency (MDL) from an OTP Bank account/card to their own account/card at another financial institution. Transfers can be made only to those own accounts/cards that have been enrolled at least once in the MIA Instant Payments service within the native applications. The transfer will be processed through the National Bank's Instant Payments platform.
- 42) After logging into OTP Mobile Banking, the Me2Me Transfer can be initiated in two ways (Fig.40):
1. Accounts Page – at the top, press the **“MIA Instant Payments”** button and select **“Me2Me Transfer”**
 2. Side Menu Bar – select **“MIA Instant Payments”** -> **“Me2Me Transfer”**



Figure 40

- 43) When accessing Transfer Me2Me, the payment page “Transfer Me2Me” (Fig.41) will open, containing the following fields:
- **“Source Account”**: This field displays the client’s account from which the amount will be deducted. It is pre-filled with the most recently opened account at the bank. Another account can be selected if needed.
 - **“Beneficiary”**: Contains the client’s account from another financial institution into which the amount will be added. The list of financial institutions will be ordered according to the sequence set at the client level in the settings. If no such setting exists, the list will be ordered alphabetically by the name of the financial institutions.
 - **“Amount”**: The amount to be transferred must comply with the per-transaction limit approved by BNM.
 - **“Payment Details”**: This field is optional and can be filled according to the client’s preference. It accepts up to 250 alphanumeric characters, spaces, and the following symbols: /?:()., "+- After filling in the required fields, press the **“Transfer”** button.



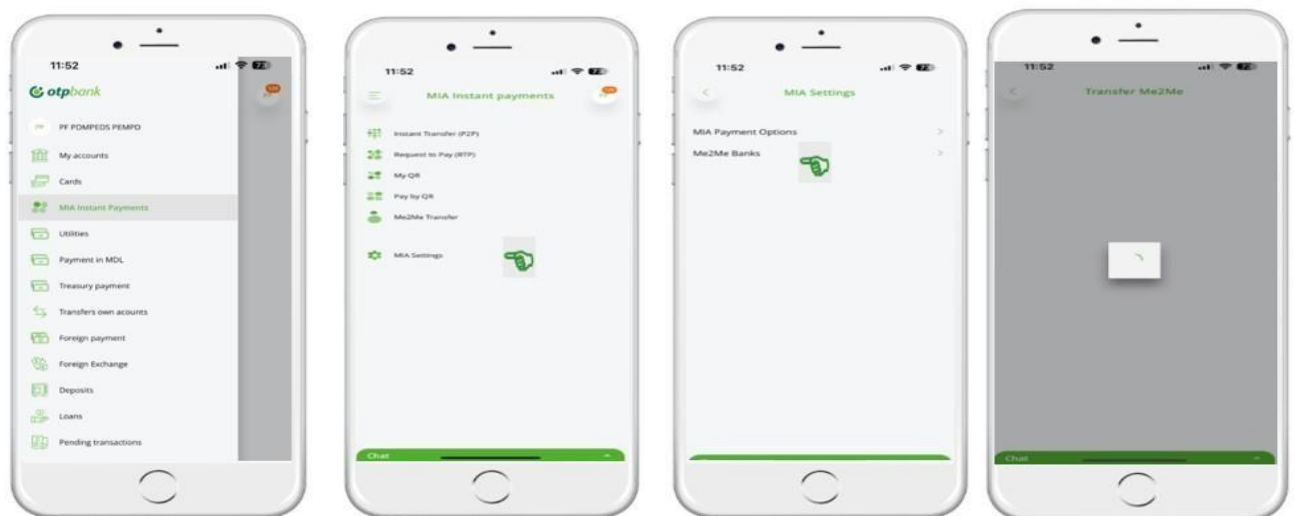
Figure 41

- 44) On the payment authorization page, the user's entered information and the calculated commission will be displayed, along with the "Confirm" and "Modify" buttons. The "Modify" button can be used if any changes are needed. (Fig.42)
- 45) When pressing the "Confirm" button, the transfer will be authorized using an integrated Token by entering the access code or using biometrics (Face ID/Fingerprint). The transfer will be processed instantly (within a maximum of 5-10 seconds) with a notification message: "Transaction successfully processed".



Figure 42

- 46) Setting the display order of financial institutions in the "MIA Instant Payments" menu -> "MIA Settings", will include two sections:
 - "MIA Payment Options" - this section will contain MIA settings, such as configuring the CAS account for "Send money with MIA" and "Receive money with MIA".
 - "Me2Me Banks" - this will display a list of banks/financial institutions where the client holds accounts. Here, the user will be able to set a preferred display order for banks when viewing the list of external bank accounts while initiating a Me2Me transfer.
- 47) When accessing the screen, the updated list of accounts will be retrieved from CAS, and the banks where the client has accounts will be retrieved from CAS, and the banks where the client has accounts will be displayed in the order set by the client (if configured); otherwise, they will appear in alphabetical (Fig. 43).



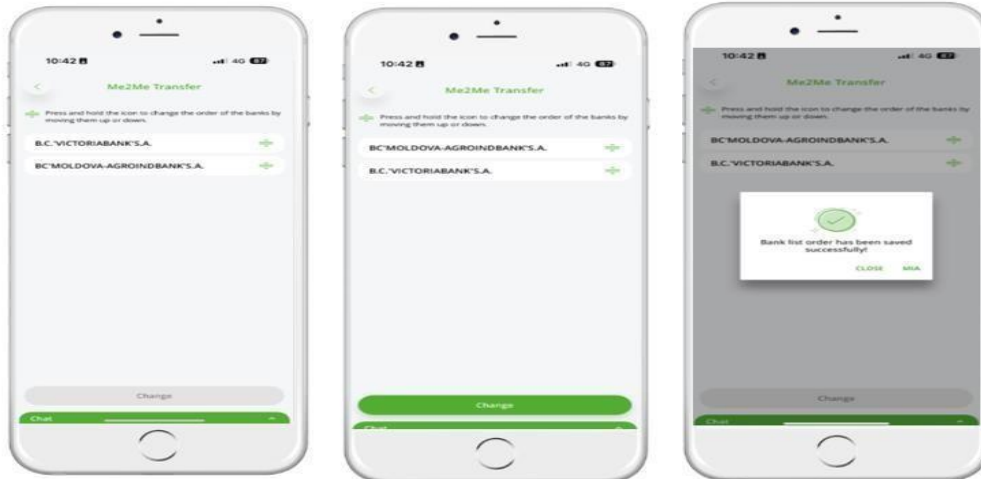


Figure 43

- 48) The user will press and hold the symbol next to each bank and move it up or down according to the desired order.
- 49) After completing the configuration, they will press “Change” button to save their preferences. A pop-up notification will appear in the app, informing them that the changes have been applied, and the user will be redirected to the settings screen.
- 50) **Transaction History**
In the “Account Details” section, under “Transactions”, transfers related to Me2Me transactions will be automatically included.
- 51) On the “Transaction Details” screen, information related to the “Me2Me Transfer” transaction type will be displayed, using the existing functionality of the screen. When generating the payment order (OP), the transaction code “204” will be shown.

2.5.9. QR Code Generation.

- 52) In the OTP Mobile Banking application, users will be able to generate both **Static** and **Dynamic QR Codes**.
- 53) After logging into the OTP Mobile Banking app, users will be able to generate a QR code from two locations (Fig.44):
 - The “Accounts” module – by accessing the “MIA Instant Payments” button from the carousel and then selecting “My QR”.
 - The side menu bar – by accessing “MIA Instant Payments” and then “My QR”



Figure 44

- 1) When accessing the “My QR Codes” section , the user can generate a QR code by pressing the “New QR” button → “Generate a QR”, or through the “Accounts” module by selecting “MIA Instant Payments” → “My QR” → “Generate a QR” (Fig.45)
- 2) On the “Generate QR” page, the following fields must be completed:
 - *The “**account**” field is pre-filled with the last account opened at the bank, but users can change it by selecting a different account from the list.
 - *The “**amount**” field can be fixed, controlled, or free, depending on the selected QR type.
 - *The “**payment destination**” field (optional) accepts up to 35 alphanumeric characters, spaces, and the following symbols: /?:().,.'+.-.

After filling in the fields, the user will press the “Generate QR” button.
On the next page, all request details will be displayed. If all data is correct, the user will press “Authorize”. If modifications are needed, they will select “Modify”
- 3) Authorization will be completed by entering the access code or using biometric authentication (Face ID/Fingerprint). Successfully generating a QR code will be accompanied by a notification message: “QR Code successfully generated”.



Figure 45

54) QR Static

- a) The amount can be :
 - **Fixed** – the specified amount must comply with the per-transaction limit approved by the BNM.
 - **Controlled** – if the checkbox “The entered amount is optional” is selected, the user must enter a minimum and/or maximum amount within the limits approved by the BNM.
 - **Free** – if the field is left blank, the payer can enter any amount within the limits approved by the BNM (Fig. 46).
- b) **QR Static** has an unlimited duration but will be considered inactive/expired if no payment is made within 30 days from the moment of successful generation.



Figure 46

55) QR Dynamic

- a) The amount can be:
 - **Fixed** – the specified amount must comply with the per – transaction limit approved by the BNM.

- **Controlled** – if the checkbox “The entered amount is optional” is selected, the user must enter a minimum and/or maximum amount within the limits approved by the BNM (Fig.47)
- b) The expiration period is 24 hours from the moment of successful generation if no payment is made within this timeframe.

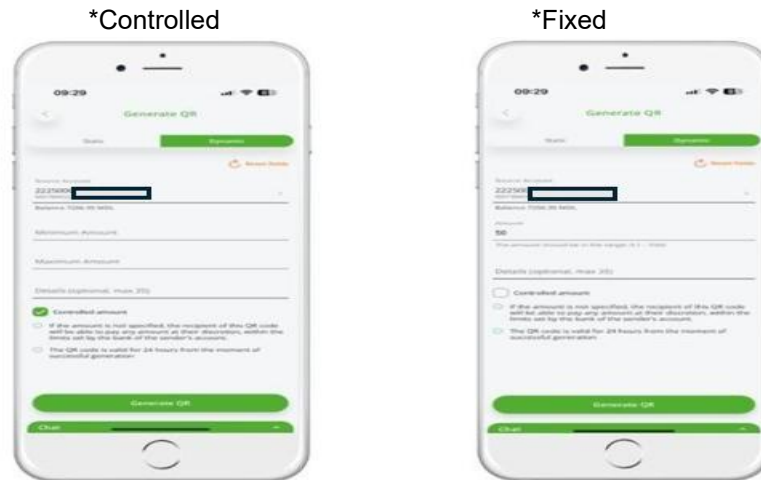


Figure 47

55) On the **“My QR Codes”** page, the user will be able to view the history of each generated QR code, organized by QR type, amount, status, date, and time of generation, depending on the selected tab: **Static QR** or **Dynamic QR**.

When accessing QR code, the user will be able to view (Fig. 49):

- o **QR Type**;
- o **QR Status** (Fig. 48)
 - **Dynamic* -> active, paid, processing, canceled, error;
 - **Static* -> active, processing, canceled, error;
- o **Amount** -> free, controlled, or fixed
- o **QR Image**;
- o **Copy Deep Link** by clicking the “Copy Link” button
- o **Min-Max range** for controlled amounts
- o **Cancel QR** by clicking the “Cancel” button (only active QR codes can be canceled).

A maximum of 250 alphanumeric characters, spaces, and the following symbols are allowed: /?:()., '+-.,;

- o **User Account**;
- o **Payment Details**;
- o **Share QR Image** by clicking the “Download” button; o **Share Deep Link** by clicking the “Share” button;
- o **QR History** (view “QR payment history”).

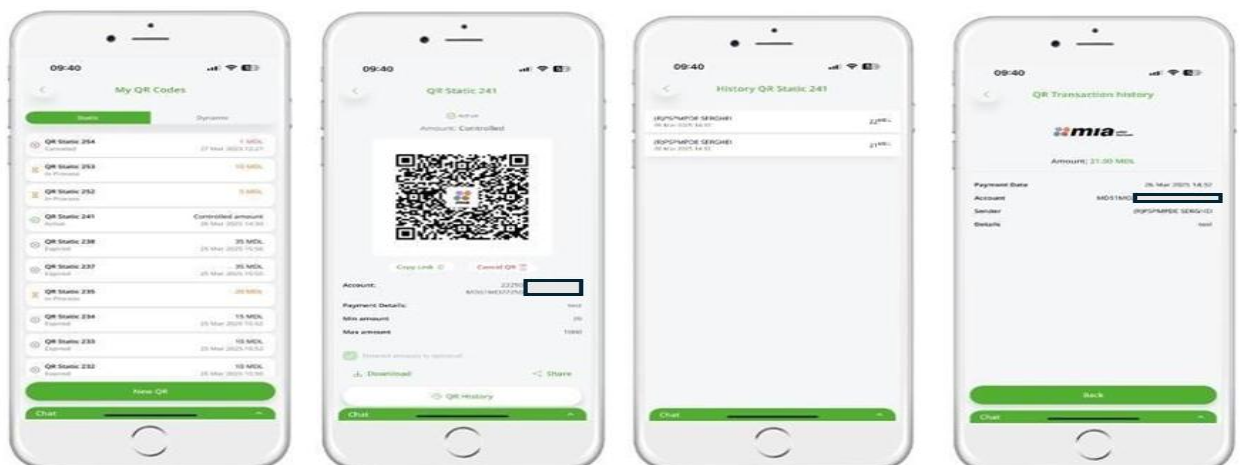


Figure 49

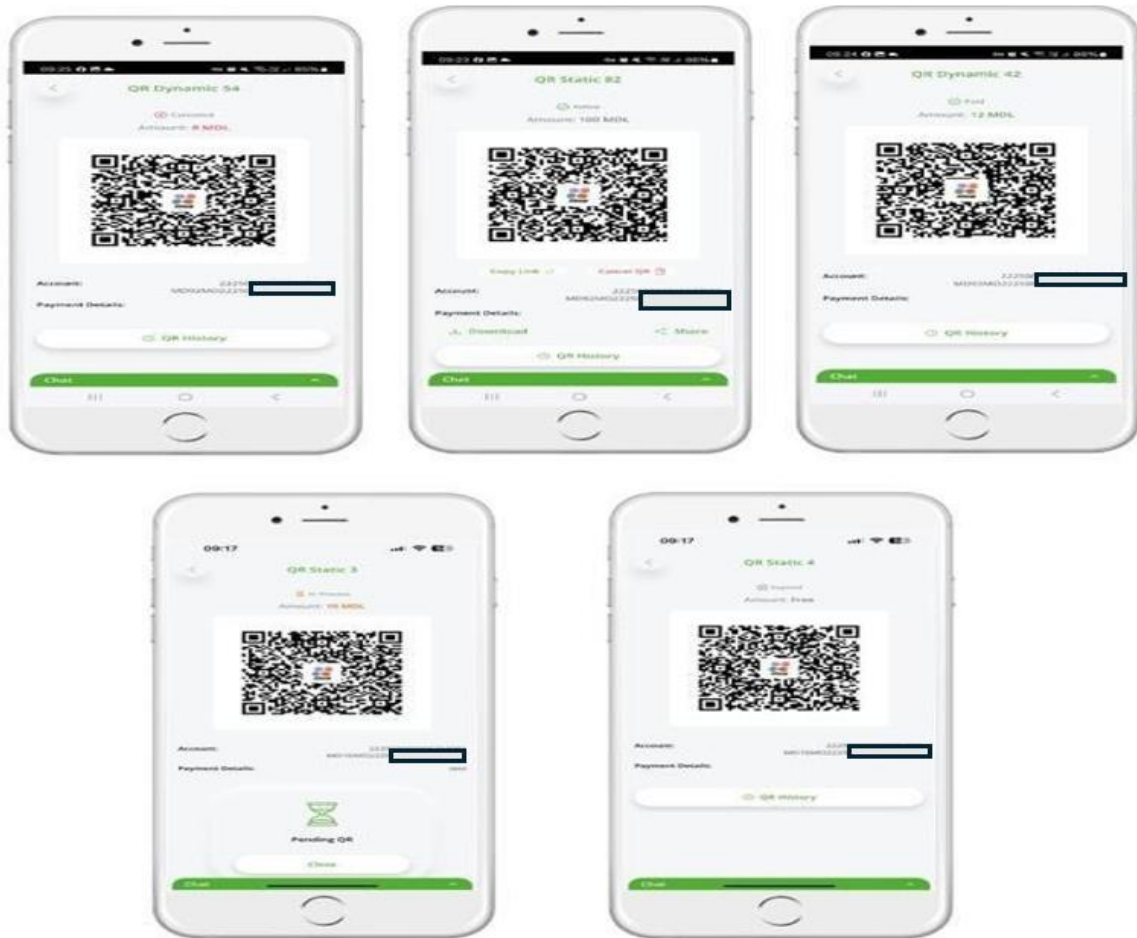


Figure 48

- 4) On the “Transaction Details” screen, information related to the “Transfer via MIA QR” transaction will be displayed, applying the existing functionality.
- 5) The user will receive a notification once the QR code has been successfully paid (Fig. 50).

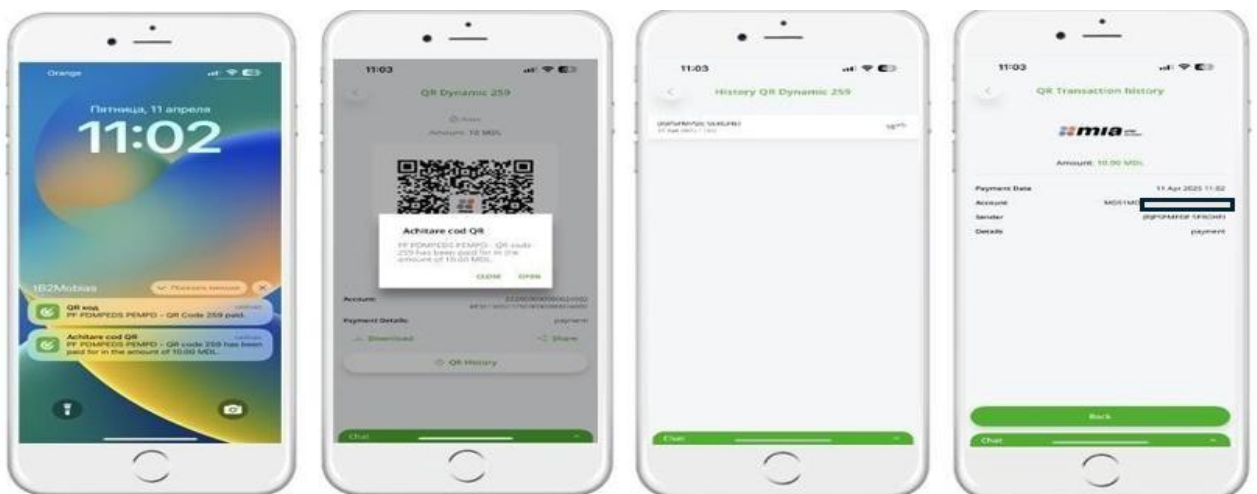


Figure 50

- 6) Upon expiration, the user will be notified based on the QR type regarding its expiration (Fig. 51).

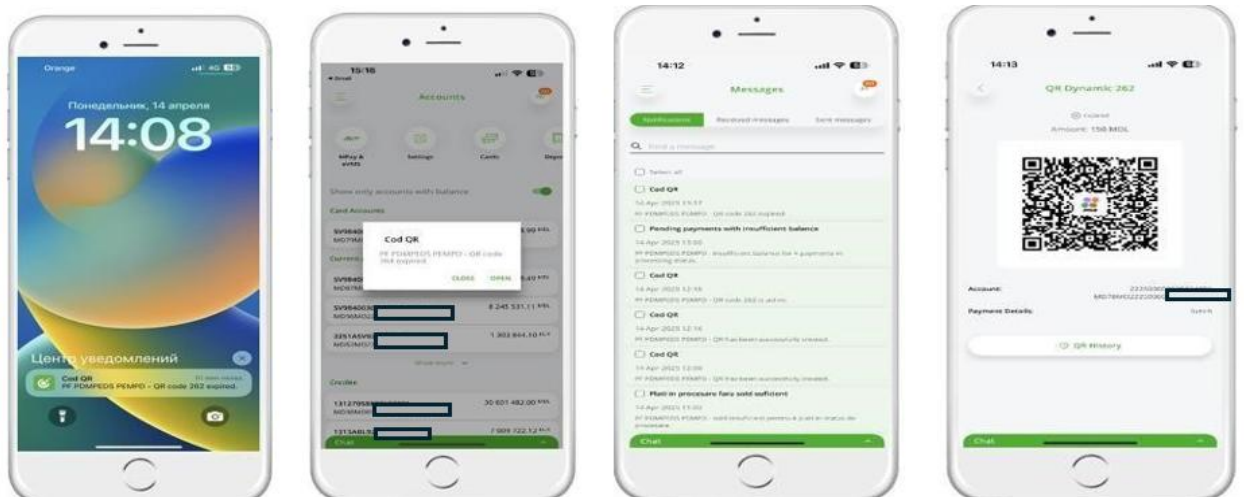


Figure 51

2.6. MIA Payment Refund in OTP Mobile Banking

To perform the return of a received MIA transfer, follow the steps below:

1. Access the account to which the MIA transfer was credited and, from the list of transactions, select the transaction for which you wish to perform the return of funds. (Fig. 52a).
2. After selecting the transaction, the transaction details page will open. At the bottom of the screen, press the “Return Money” button. (Fig. 52b).
3. After pressing the “Return Money” button, an informational message with the option to confirm or cancel the return operation will be displayed on the screen. To continue, confirm the return. (Fig. 52c).
4. The application will automatically request user authentication by entering the passcode or using biometric data. (Fig. 52d).

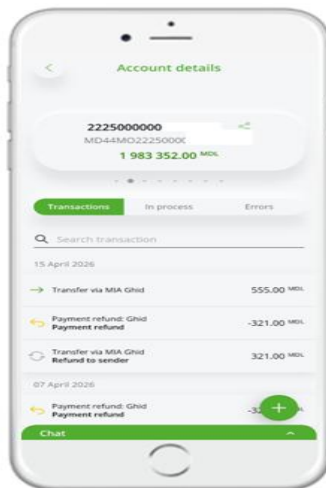


Figure 52a



Figure 52b

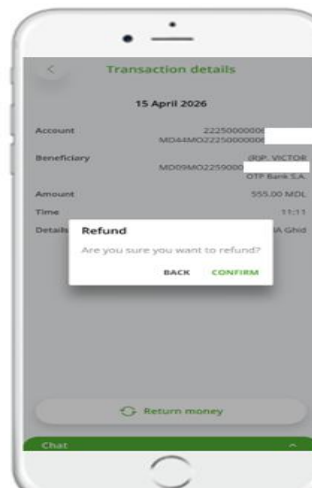


Figure 52c



Figure 52d

5. After successful confirmation of the operation, an informational message will be displayed on the screen indicating that the transaction is being processed. (Fig. 53a).
6. Upon completion of processing, a confirmation screen for the transaction will be displayed. (Fig. 53b).
7. After processing the return, the user may return to the account, where a new transaction with the status “Payment Refund” will be displayed. The initially received transfer will change its status to “Refund to Sender”. (Fig. 53c).
8. When accessing the new transaction, the user has the possibility to download the payment order. (Fig. 53d).



Figure 53a

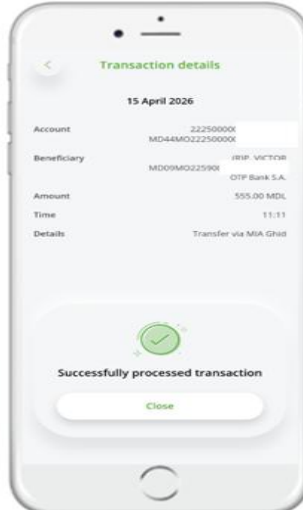


Figure 53b

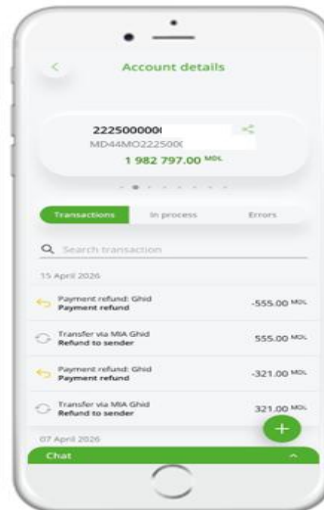


Figure 53c



Figure 53d

3. OTP Mobile Banking Menus

In the OTP Mobile Banking app, you have access to the following menus:

- My accounts
- Cards
- MIA Instant Payments
- Utilities
- Payment in MDL (*to national beneficiaries*)
- Treasury payment
- Transfers own accounts (*between personal accounts*)
- Foreign payment
- Foreign Exchange
- Deposits
- Loans
- Pending transactions
- Mpay
- 3D Secure Biometric
- Utilities history
- Exchange Rates
- Documents history
- Find ATM

3.1 My accounts



Figure 54a



Figure 54b



Figure 54c

After logging into the OTP Mobile Banking app, your accounts held at OTP Bank S.A. will be displayed (Fig.54a). By selecting one of the accounts, you can view:

- a. The list of recent transactions (Fig. 54b);
- b. Transactions in processing;
- c. The list of transactions with errors.

From the displayed lists, select the transaction from which you want to see more details (Fig. 54c).

3.2 Transfers Between Personal Accounts

To make a transfer between your own accounts, select the “Transfers own accounts” (Fig.55a)

Fill in the required information to complete the transfer between personal accounts (Fig. 55b):

- a. **Source account** – the account from which you want to make the transfer.
- b. **Destination account** – the account where you want the funds to be transferred.
- c. **Amount** – specify the transfer amount.

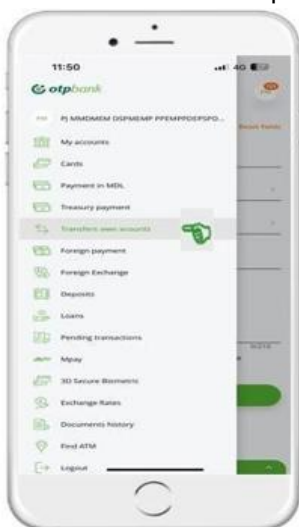


Figure 55a



Figure 55b



Figure 55c



Figure 55d

The user will authorize the transaction by pressing the “Authorize” button (Fig. 55c), and the operation will be processed accordingly (Fig.55d). However, a legal entity will authorize the transaction using the Integrated Token, as described.

3.3. Payment Authorization.



Figure 55e

If you want to make a recurrence transfer (scheduled payment), select “Recurrence Transfer” on the payment screen. This will open fields where you can set up the recurrence details (Fig. 55e):

- a. **Set the frequency**, which consists of two elements:
 - 1 – “Nr” – The event frequency (e.g., once, every X days/weeks/months/years).
 - 2 - “Period” - daily, weekly, monthly, or yearly.
- b. **Select the start date of execution.**
- c. **Select the end date** of the recurrence with the following options:
 - 1 *Never* – the payment will continue indefinitely at the specified frequency until you decide to cancel it
 - 2 *After a specific number of payments* – you can specify how many times the payment should repeat
 - 3 *On a specific date* – set an exact end date.

After selecting the payment frequency and completing the payment order, press “Continue” and authorize the payment.

Note! Recurring payments are not processed on non-business days. If the scheduled execution date falls on a non-business day, the payment will be processed on the next business day.

Examples of Setting the Execution Frequency for a Recurring Payment:

Ex.1: (Fig. 56) If the “Nr” field is set to 3 and the “Daily” option is selected, with a start date of March 31, 2025, and no end date “Never” the recurring payment will be executed every 3 days, as follows:

1. March 31, 2025
2. April 3, 2025
3. April 6, 2025
4. April 9, 2025
5. April 11, 2025 and so on

Ex.2: (Fig.57) If the “Nr” field is set to 2 and the “Weekly” option is selected, with execution scheduled every Monday, a start date of March 31, 2025, and an end condition of “After 10 payments”, the recurring payment will be executed every 2 weeks, as follows:

1. March 31, 2025
2. April 14, 2025
3. April 28, 2025, and so on, until 10 payments have been completed.



Figure 56



Figure 57

3.4 Payments in MDL

To make a payment to national beneficiaries with accounts at OTP Bank or other banks in Moldova using the OTP Mobile Banking app, select the “Payments in MDL” menu (Fig. 58).

Fill in the required information to complete the transaction in MDL (Fig. 59):

- a **Enter the Beneficiary** – If you have a saved template, you can select the beneficiary from the Templates list.
- b **Beneficiary IBAN**
- c **Resident Checkbox** – This is enabled by default for all payments. If the beneficiary is a non-resident, uncheck the box, and the IDNP³ (personal code) field will no longer be required⁴.
- d **Beneficiary IDNP**
- e **Amount**– Enter the transfer amount.
- f **Payment Account** – Select the account from which you want to make the payment from the displayed list.
- g **Payment Details** – Enter the payment details (maximum 420 characters).

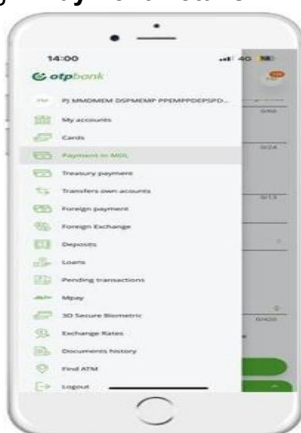


Figure 58



Figure 59



Figure 60



Figure 61

³ IDNP-Personal Numeric Identifier

⁴ If the Beneficiary is a non – resident but holds an account with OTP Bank S.A., the IDNP field will be mandatory

6. The beneficiary's residency status is set by default to Resident. To make a payment to a non-resident legal entity, follow the steps outlined above.
7. Enter the transfer amount. Use a dot (.) as the decimal separator and note that spaces are automatically inserted by the system between thousands. Letters or special characters are not accepted in this field.
8. Select the payer account from which the funds will be transferred. The system will automatically display eligible accounts in national currency based on the account type.
9. Choose the VAT calculation option, if applicable. If selected, the VAT amount will be added to the payment details alongside the main transaction data.
10. Enter the payment details in the designated field. The maximum number of characters allowed is 420.
11. Click the "Continue" button to proceed with payment authorization.
12. To reset the form and initiate a new payment, click the "Reset Fields" option at the top of the module.



Figure 62C



Figure 62 D

3.7 Foreign Currency Payments

Foreign currency payments can be made through two payment systems, depending on the country and the currency, namely:

- Sistem de plăți SWIFT – pentru plățile internaționale în orice valută
- SEPA payment system (Single Euro Payments Area) – a unified euro payment area that brings together EU countries and other participating European states.

The system will automatically identify the payment system through which the transfer will be executed, depending on the details included in the payment order, and will display in the interface the payment system (SEPA or SWIFT). ! The payment system cannot be selected manually by the client.

To make a foreign currency payment, select the "Foreign payment" menu and complete the required fields(Fig. 62).

For **SWIFT** payments, the following fields must be completed:

- a) **Beneficiary** – Maximum 66 characters. If you have previously saved the payment details from this beneficiary, you can select them from "Templates", and all fields will be auto-filled.
 - b) **Beneficiary IBAN** – The account number can have a maximum of 30 characters and must contain only numbers and Latin letters, without spaces
 - c) **Resident Checkbox**
 - d) **Beneficiary Bank Swift Code (BIC)** - Must have exactly 11 characters (8+3)-the first 8 characters are mandatory, but the last 3 characters indicate the bank's branch code (optional). If missing, these positions should be filled with "X". When entering the "Swift Code" a list of international banks will appear. If selected, all related fields will be auto-filled with the beneficiary bank's details. If the Swift Code is inactive (the 8th character is "1") you will need to manually complete the next three fields.
1. **Beneficiary Bank**
 2. **Beneficiary Bank Address**
 3. **Beneficiary Bank Country**
 4. **Beneficiary Address**
 5. **Beneficiary City**
 6. **Beneficiary Country**

7. **Beneficiary Bank**
 8. **Beneficiary Bank Address**
 9. **Beneficiary Bank Country**
 10. **Beneficiary Address**
 11. **Beneficiary City**
 12. **Beneficiary Country**
 13. **Amount** – Enter the payment amount.
 14. **Currency** – Indicate the payment currency
 15. **Payment Account**- Select the account from which you wish to make the payment.
- If you want the payment commission to be deducted from a different account than the one ordering the payment check the box “Commission will be deducted from another account” and select the account from which the fee should be deducted.
16. **Select the commission type:** OUR⁵, BEN⁶, SHA⁷
 17. **Payment details**-Indicate the reason for transfer and attach any supporting documents (max. 140 characters).Must be in English, except for RUB payments – completed in Russian(Latin letters) RON payments- completed in Romanian (without diacritics).
 18. **Additional payment details** (e.g., BI⁸, PS), series, number, issuing institution (abbreviated), and date if issue. You may also include any extra information that did not fit in the Payment Purpose field (max.195 characters)



Examples: Figure 62

Figure62a

1) Payment for Studies:

Payment Purpose: PMNT FOR STUDY, CONTR.452DD15.09.2020

Additional Payment Details: BI, B0000000, 15.04.2019, CRIS.REG

2) Personal Transfer from Abroad:

Payment Purpose: PERSONAL TRANSFER/DONATION/FAMILY SUPPORT

Additional Payment Details: BI, B0000000, 15.04.2019, ASP

3) Car Payment:

Payment Purpose: PAYMENT FOR CAR WIN:WBAFW12020C643779, Inv.35DD1.02.2020

Additional Payment Details: BI, B0000000, 15.04.2019, ASP

⁵ OUR all fees are paid by the payment originator.

⁶ BEN all fees are paid by the beneficiary.

⁷ SHA the fees are shared between the originator and the beneficiary. Attention! There is a possibility that correspondent banks involved in the transfer may charge their own fees, which could be deducted from the transferred amount. ⁸ BI identity card PS foreign passport

For **SEPA** payments, the same fields as for SWIFT must be completed, with a few exceptions (Fig 62a):

- a) **Beneficiary IBAN** - when entering the beneficiary's IBAN code, the system will identify the BIC code and determine the payment system through which the transfer will be processed
- b) **Beneficiary Bank Swift Code (BIC)** - will be completed automatically
- c) **Beneficiary Bank** - will be completed automatically
- d) **Beneficiary Bank Country** - will be completed automatically
- e) **Beneficiary Bank Address** - will be completed automatically
- f) **Commission** - the fee is always SHA and cannot be modified
- g) **Currency** - the currency EUR will be selected. If another currency is chosen, the system will automatically process the payment through the SWIFT system (as described above)
- h) **Additional payment details** - this field is not available for SEPA payments

After filling in all the mandatory fields, press "Continue" and authorize the payment using the integrated Token in the OTP Mobile Banking app.

Important Notice!

The bank has the right to request supporting documents for the initiated foreign currency payment. If the supporting documents are not submitted on the same day as the payment initiation, the bank will reject the payment, and it will need to be reinitiated the following day.

Payments/transfers in exotic foreign currencies must be processed via SWIFT.

When initiating an exotic-currency transfer through Internet/Mobile Banking (IB/MB), you **must** coordinate the exchange rate with the bank's Dealers or your company's relationship manager before submitting the foreign-currency payment order.

At the time of order initiation you will be able to specify the agreed exchange rate.

How to fill the Other details field

The Other details field must contain one of the following texts exactly, depending on the currency in which the transfer amount is shown. Completion of this field is mandatory.

- **If the transfer amount is shown in EUR**, enter:

REC/GRID USD EUR/ PAY/xxx yyy/AS PER DAILY RATE zz, zz

Figure 62a

Meaning: xxx = amount in the exotic currency; yyy = alphabetic currency code of the exotic currency; zz, zz = agreed exchange rate.

- **If the transfer amount is shown in USD**, enter:

/PAYOUT/yyy (xxx yyy/AS PER DAILY RATE zz, zz)

Meaning: xxx = amount in the exotic currency; yyy = alphabetic currency code of the exotic currency; zz, zz = confirmed exchange rate.

Important Notes and Requirements

- **Mandatory field:** Filling the **Other details** field is essential for all exotic currency payments.
- **Payment currency selection in IB/MB:** Clients must **select USD** as the payment currency when processing exotic payments via Internet/Mobile Banking.
- **EUR exotic payments not allowed via IB/MB:** Any payment submitted with **EUR** as the payment currency will be **rejected** by the payments verifier; the client will then be notified of the rejection.

Quick checklist before submitting an exotic payment via IB/MB

- Confirm the exchange rate with the bank's Dealers or your company advisor.
- Prepare the exact **Other details** text using the templates above.
- Ensure **USD** is selected as the payment currency in the IB/MB flow.

- Verify all placeholders (xxx, yyy, zz, zz) are replaced with the correct values.

3.8 Bill payments (for individual users only)

From the "Utilities" menu (Fig. 63) you can pay bills to organizations with which the bank has signed a payment reception contract, as well as MPAY payments.

When accessing the "Utilities" menu, the "My Contracts" section (Fig.64) will open, where you can:

- Add a contract/bill and make a payment
- Manage previously added contracts/bills

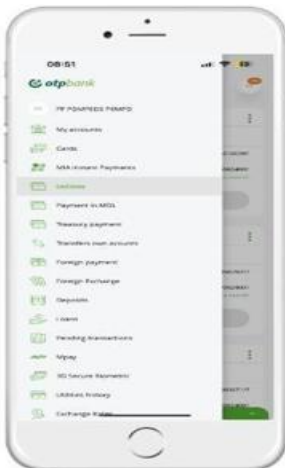


Figure 63



Figure 64



Figure 65



Figure 66

To add a new contract/bill, find the desired service provider from the list of payable service categories. The search can be performed by applying a provider name filter (entered in the "Search" field) (Fig. 65 - 66).

The beneficiaries included in the Billers List are categorized into three groups (see the Annex: List of Billers Included in the OTP Internet & Mobile Banking Service):

- With electronic invoices** – includes beneficiaries who send the bank a monthly database in electronic format, containing complete client and payment information. When selecting one of these billers, you don't need to manually fill in several fields for collecting personal data required to identify the payment. For these beneficiaries, when defining the invoice, you only need to enter the "Contract No. / Cont No. / ID"⁸ field.
- Without electronic invoices** – includes beneficiaries who don't send the bank a customer and payment database for the current month.
- MPAY** – includes payment beneficiaries listed on the official website: <https://mpay.gov.md/Info/Partners>

When selecting one of these billers, you must manually enter the mandatory field configured in the system with the required information, without which the payment cannot be completed.

Important! To avoid processing errors, bills must be paid exclusively through the "Utilities" menu and not via the "Payment in MDL" option.

Below are some examples of adding and paying invoices:

A) Billers with electronic invoices:

Example 1. Biller: "APA CANAL CHIȘINĂU"

Find the mentioned provider in the billers list and click on its name. The screen shown below will open, where you need to enter the "Contract/Bill Number" (Fig. 67) as indicated on the bill received from the provider⁹

⁸ Depending on the provider, see details in the Annexes

⁹ How to find the Contract/Invoice No. on the invoice can be seen in the Annex: Invoice from the Organization "Apă Canal Chișinău"



Figure 67



Figure 68



Figure 69



Figure 70

After entering the identifier “Contract/Invoice No.”¹⁰, click the “Continue” button (Fig.68), and the invoice for the current month will appear on the screen (Fig.69)

On this screen (Fig.68), you will need to enter the meter readings for the specified services. Here, you also have the option to modify the payment account.

Select the account from which you wish to make the payment. If you want the invoices from this provider to be displayed monthly in OTP Internet & Mobile Banking under the “My Contracts” section, or if you want the invoices issued by this provider to be paid automatically each month, check the “Add to favorites” option (Fig.69), which will open the following options:

- a) **Add to My Contracts** (Fig. 71) – The invoices issued by this provider will be available for payment monthly in the “Bill Payment” menu, and you will not need to enter the contract details each time (Fig. 69a).
- b) **Pay Automatically** (Fig. 70) – The invoices issued by this provider will be paid automatically. To do this, you need to complete the following fields:

Amount: Enter the maximum amount for which you want the automatic payment to be made. If you set the maximum amount to 500 MDL and the invoice is issued for 550 MDL, the payment will not be processed. (Fig.69a)

Payment Date: Select the day of the month on which you want the payment to be made. For example, if you usually pay your bills after receiving your salary, you can set a date before your payday.

Attention! If there are insufficient funds in your account, the invoice payment will not be processed.

To make it easier to identify the invoice in the list of contracts, you can assign a name (alias) to the contract in the “Description” field

After completing the steps described above, press the “Continue” button and confirm the payment by entering the access code or using biometric authentication in the OTP Mobile Banking app, which has an integrated Token.

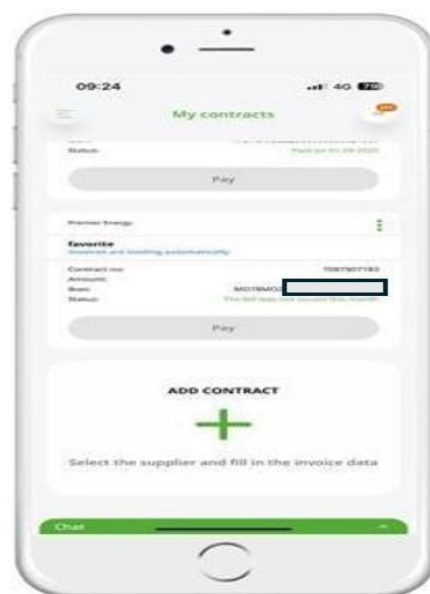


Figure 69a

¹⁰ The identifier is different for each biller, you can find details in the Annex: Invoice from the Organization “Apă Canal Chișinău”

(B) Billers without electronic invoices:

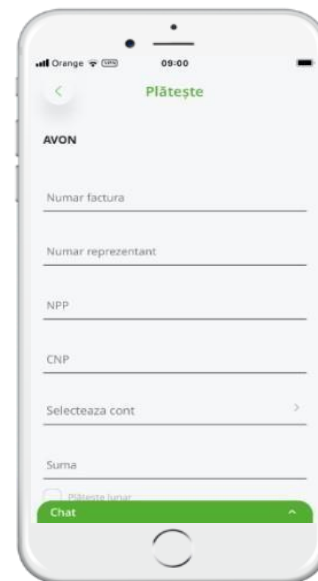
Example 2. Paying an invoice for AVON (Fig. 71).

Find the mentioned provider in the list of billers and click on its name. The screen shown below will appear where you need to complete all the fields.

Here, you also have the option to select a one-time payment by choosing the “Pay Now” option. If you prefer to make a recurring monthly payment to this company, select the “Pay Monthly” option. In this case, you will also need to specify the date when the monthly payment should be made and the amount.

Thus, each month on the selected date, the scheduled payment will be made to this provider.

Fill in the “Contract/Invoice Number” field with a name for the payment beneficiary to make it easier to identify later in the “My Contracts” list.



After completing all fields, press the “Continue” button, then confirm the payment by entering the access code or using biometric payment confirmation in the OTP Mobile Banking app, which has an integrated Token

(C) Payments via MPAY to Payment Beneficiaries – Available Only for Individuals (according to the list on the mpay.gov.md website) Figure 71

Through the MPAY service, payments can be made to beneficiaries who have a collaboration contract with the Governmental Electronic Payment Service (MPAY). These payments can be of two types:

- a. MPAY beneficiaries for whom a payment notice or report has been issued (e.g., traffic fines, property tax with notice, administrative fines, etc).
- b. MPAY beneficiaries for whom no payment notice has been issued.

Note: The automation of service payments via MPAY cannot be set up.

To make a payment MPay, you need one of the following details:

- 1) MPay Notice Number (Fig. 72):

Notă de plată

Emitent: WTF CALEA FERICIIRII
idno:1015620001848 Adresa:mun. Chișinău, com. Stăuconi, Grățiești, nr. 9

Emisă la: 02.04.2021

Termen de achitare: 30.04.2021

Destinație notă: Piața pentru Taekwondo luna Aprilie 2021 (4/2021)

Destinatar: Bos Emanuella

Adresa: Gr Stăuconi ant G IE INT 2



Figure 72

- 2) Payment Request Number generated on www.mpay.gov.md

Payment using a Payment Request generated on the official MPay website through OTP Internet/Mobile Banking can be made for service providers who don't issue a document containing a 14-digit payment series and number or a 12-digit payment notice – examples presented above. It can also be used to make an advance payment for service.

How to Generate a Payment Request Number:

Step 1. Go to the official MPay website: <https://mpay.gov.md/> (Fig. 73)

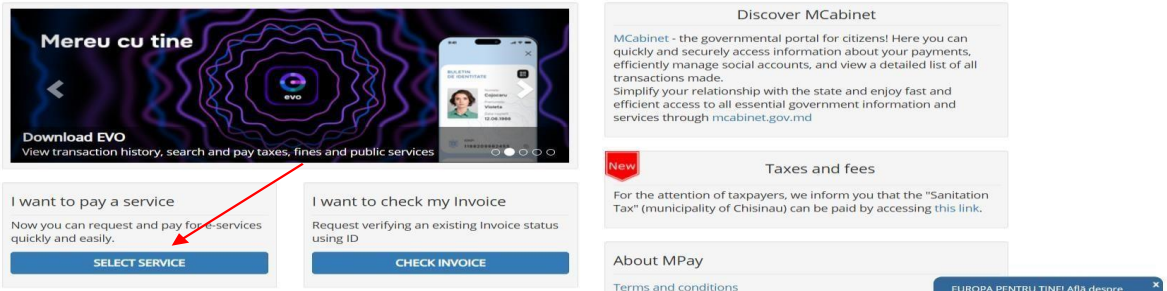


Figure 73

Step 2. Select the service you want to pay for (Fig. 74).



Figure 74

Step 3. Fill in the required fields for the selected service (for example, kindergarten fees) (Fig. 75).

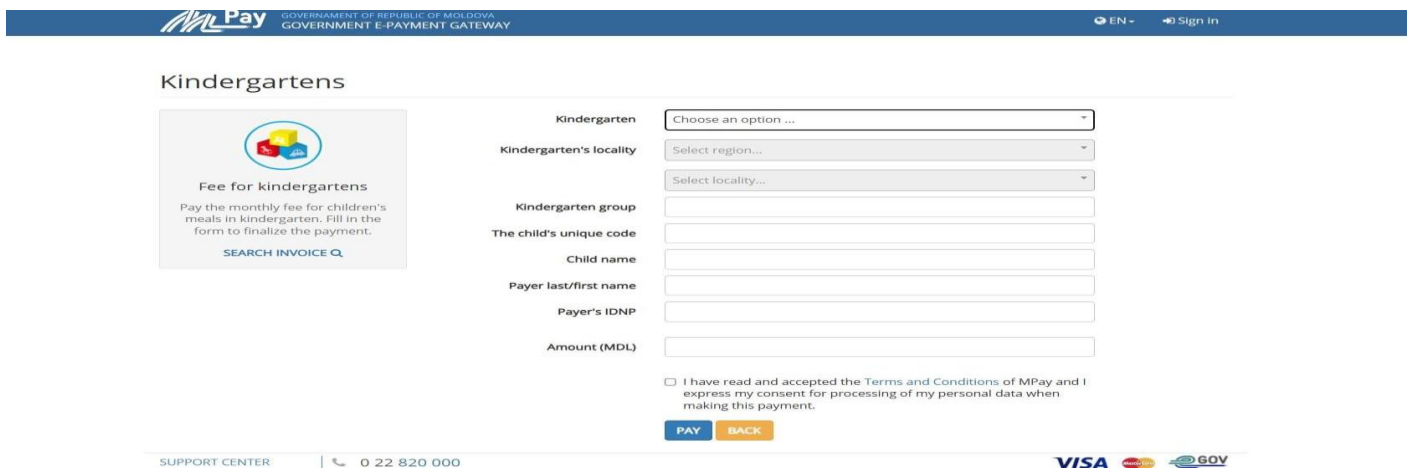


Figure 75

Step 4. After filling in all the necessary fields, click “Pay”, and the screen will display an image from which you can select the payment request Number. This number should be entered into OTP Internet/Mobile Banking when making an MPay payment.

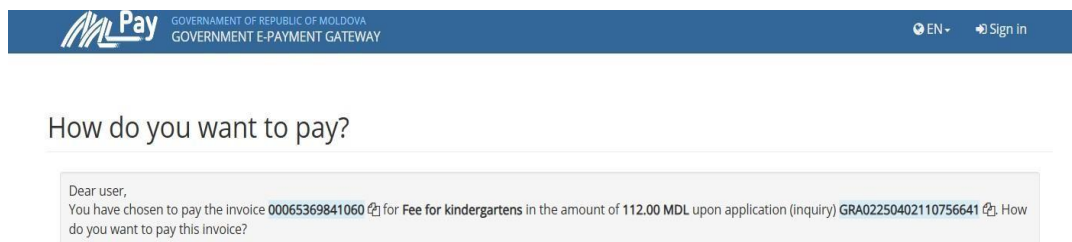


Figure 76

Note: You can generate Payment Requests for any Mpay Beneficiary.

To make an MPay & eVMS payment via the OTP Mobile Banking app:

1. Open “MPay” menu in the OTP Mobile Banking app (Fig.77).
2. Fill in the “Enter your payment code” field (Fig.78-79), then tap “Continue”
3. Select the account you wish to use for the payment and tap “Continue” again. The screen will display the payment details (Fig.80)
4. If all the entered information is correct, press “Authorize” (Fig.81).
5. To complete the payment, you will need to authenticate using your access code or biometric verification through the OTP Mobile Banking app, which has an integrated Token.
6. A payment processing message will then appear on the screen (Fig.83)

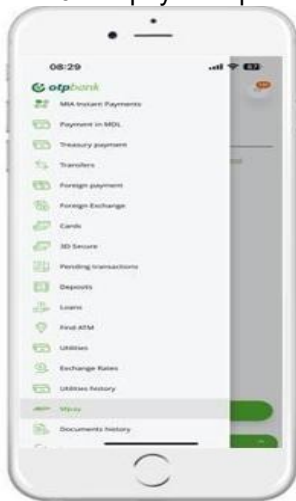


Figure 77



Figure 78



Figure 79



Figure 80



Figure 81



Figure 82



Figure 83

3.10 Treasury Payments

To make a treasury payment via the OTP Mobile Banking app, select the “Treasury Payment” menu and fill in the required fields (Fig. 84):

Completing the Required Fields:

“Payment Number” – the document number ¹¹

¹¹ This field is auto – filled whenever a new payment is initiated, but you have the option to modify the initiated document number

If you don't know the treasury account, you can select it from the list available in the app by checking "Find from treasury register". This will activate the following fields: *District, Locality, Eco Code* ¹². Once selected, the fields "Beneficiary Account", "Beneficiary Name", and "Treasury Tax Code" will be automatically filled in.

(A) If you know the treasury account, complete the following fields:

- a."Beneficiary account"- If entered correctly, it will be verified, and the "Beneficiary name" and "Treasury Tax Code" fields will be auto-filled.
- b."Subsidiary code"-Enter the code of the territorial subdivision if applicable.
- c."Amount" – Fill in the base payment amount , as well as "Fines" and "Penalties" in their respective fields. The total payment amount will be reflected in the "Payment Details" field.
- d."Account"- Select the account from which you want to make this payment.
- e."Payment Details"- It will be completed optionally, in case additional information is desired beyond the mandatory one (for example: the month for which the payment is made). The mandatory information is automatically filled in by the system and will be displayed in the Payment Order.

(B) If the payment is made on behalf of another person, check the box "I pay on behalf of another person." In the window that opens, fill in the following information:

- a. The tax identification code of the individual/legal entity on whose behalf the payment is made.
- b. The full name of the individual/legal entity on whose behalf the payment is made.
- c. Select the option Resident/Non-resident, as applicable.
- d. Reference number (optional) – indicate the reference element that forms the basis of the payment to the budget (e.g., report number, payment notice number, vehicle VIN code, etc.).
- e. Press the "Continue" button and validate the operation using the Token integrated in the OTP Mobile Banking application.



Note: The application will verify the correctness of the entered information according to legal requirements, such as: IBAN code accuracy, Allowed symbols, Tax code validity. If an error is detected, the field containing the mistake will be highlighted in red.

3.11. Foreign Exchange

Access the "Foreign Exchange" menu (Fig. 85) and fill in the required fields to complete a currency exchange:

- a.In the "I sell" field, enter the amount you wish to sell and select the account in the currency you are selling. (Fig.86).
- b.In the "I buy" field , the amount will be displayed automatically after selecting the account in the purchased currency (Fig.87) .
- c.Press the "Continue" button and authorize the currency exchange.

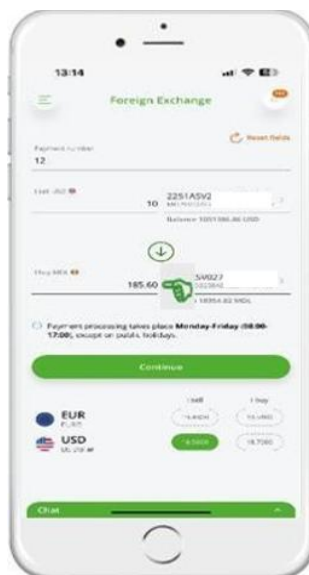


Figure 85

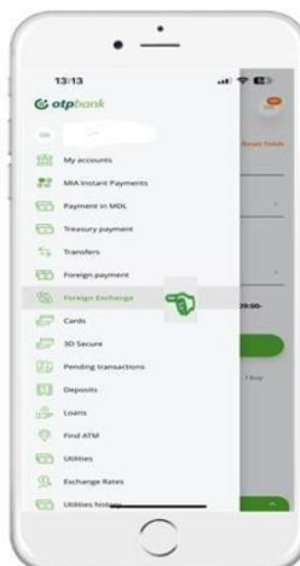


Figure 86

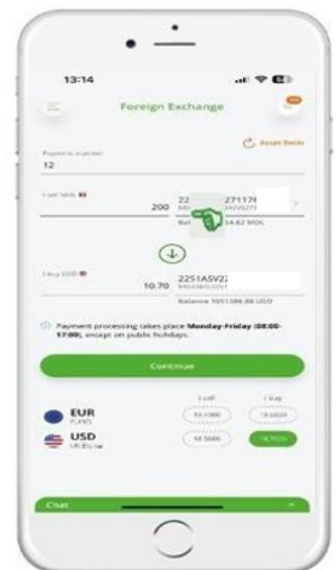


Figure 87

¹² Eco Code – displays the list of all treasury accounts related to the selected district and locality. The Eco Code can be found in the document issued for the payment of taxes, fines, or other obligations

IMPORTANT! For legal entities, the currency exchange authentication is performed by entering the access code or authorizing via biometrics in the application that has an integrated Token.

3.12. Payment Authorization

Any transfer/payment initiated through the Service must be authorized¹³ to be processed by the bank by entering the access password/biometrics in the OTP Mobile Banking application, which has an integrated Token. The authorization method is identical regardless of the transfer type and the module used.

Payment/transfer authorization in the Service can be performed at the time of payment or later. To authorize the transfer with the integrated Token in the OTP Mobile Banking application, after entering and selecting all transfer elements:

- Press the “Confirm” button to complete the transfer¹⁴.
- On the new screen, the details of the initiated payment will be displayed. At the bottom of the page, tap the “Authorize” button, or tap “Modify” if you need to correct the payment (Fig.88). This will open a new window where you can enter the access code (Fig.89) or authorize using biometrics (Fig.90).
- As a result, the newly opened screen (Fig.91) will display the message “Pending Transactions”



Figure 88



Figure 89



Figure 90



Figure 91

IMPORTANT FOR LEGAL ENTITY USERS!

Payment authorization by authorized users depends on the type of signature:

- Unique (S12)*, requires only one authorization.
- Others (S1, S2, etc.)* require authorization from users with the respective signature types. Ex: If the authorization rules require three types of signatures, then one user with an S1, one with an S2, and one with an S3 signature must each apply their signature.

3.13. Pending Transactions

This menu allows you to view transactions that have already been initiated and are pending authorization (Fig.92), as well as transactions that are being processed by the bank (Fig. 93).

From the “*Transaction to authorization*” screen, you can select one, multiple, or all payments from the list to authorize them in a single action (Fig. 94).

If you decide not to proceed with a payment from the list, click on it. In the opened screen, you will have the option to reject the payment (Fig. 95) and indicate the reason for rejection (Fig. 96). The rejected payment will then be removed from the authorization list.

¹³ For legal entity users – the authorization of transfers/payments is carried out based on profiles, predefined authorization rules, and assigned authorization rights.

¹⁴ Legal entity users will be notified about the possibility of a duplicate payment if a transfer with identical data already exists, except for the document number, if applicable.



Figure 92



Figure 93



Figure 94



Figure 95



Figure 96

IMPORTANT! Bulk authorization of multiple transactions (Fig.97) requires entering the access code (Fig.98) or using biometric authentication (Fig.99) in the OTP Mobile Banking app, which has an integrated Token.



Figure 97



Figure 98



Figure 99

3.14. Downloading the Payment Order

The **Payment Order** can be downloaded by accessing the **“My accounts”** menu from the main navigation bar.

1. From the list of displayed accounts, **select the account** from which the payment was made
2. In the opened window, all transactions performed from the selected account will be displayed
3. From the list of transactions, select the desired payment (e.g. **Payment in MDL** , **Invoice Payment** , **Foreign Currency Payment** etc)
4. Press the **Download OP** button
5. The download of **Payment Order** is only possible after the successful processing of the transaction.

Example of a generated **Invoice Payment Order** (Fig.100)

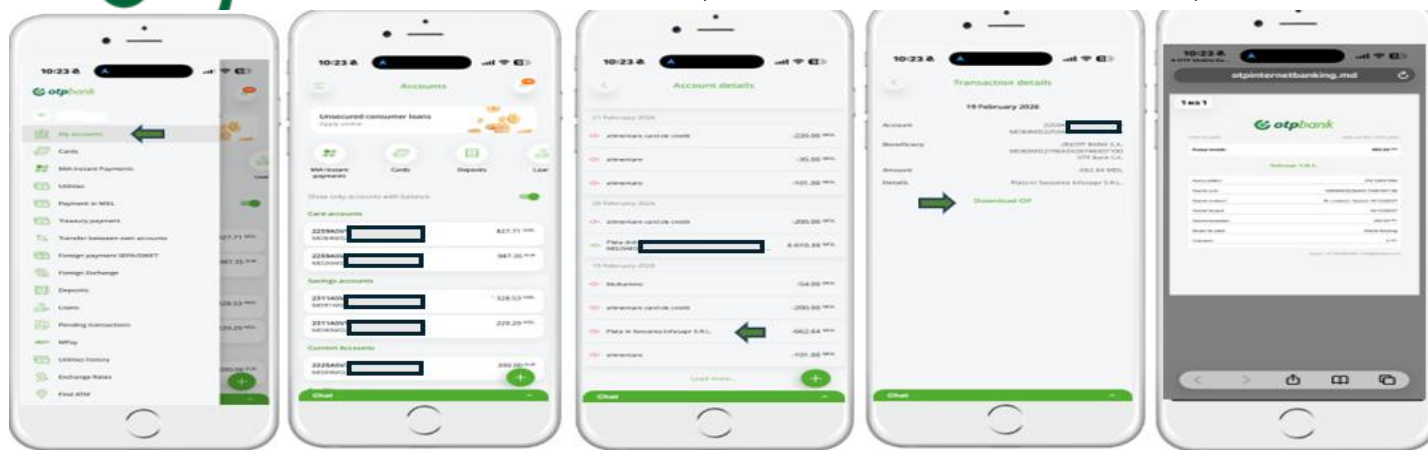


Figure 100

3.15. Cards

In the “Cards” menu (Fig.101) of the OTP Mobile Banking app, information about debit and credit card is displayed. (Fig.102)

The main details shown for debit and credit cards include:

- Card type (Fig. 103)
- Card number (last 4 digits)
- Cardholder name
- Card expiration date
- IBAN of the account linked to the card
- Blocked amounts and available balance.

Additionally, for credit cards the following information is available:

- Due date
- Interest rate
- Approved credit limit
- Minimum payment amount
- Outstanding balance
- Amount used from the credit limit



Figure 101



Figure 102

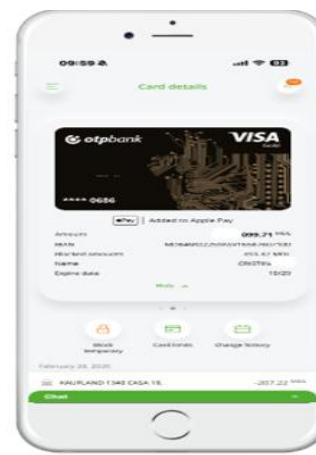


Figure 103

3.15.1 Card Blocking

In the “Cards” menu, the user has the option to temporarily block a card in case of suspected unauthorized use or for other personal reasons.

To use the “**Temporary Block**” option, follow these steps:

1. Select the desired card and press the “**Block temporary**” button (Fig.104)
2. Choose one of the reasons displayed on the screen (Fig.105)
3. If you select “**Other Reason**” the system will prompt you to enter a personalized reason (Fig.106)

4. Press the **“Block”** button
5. On the confirmation screen, the following information will be displayed: (Fig.107)
 - Masked card number
 - Reason for blocking
6. If necessary, press the **“Modify”** button to make changes
7. To finalize the operation, press the Block button again and authorize the action

After authorization, the card will be temporarily blocked, and transactions will be restricted until it is unblocked. The card status will be displayed as **“Card temporarily blocked”** (Fig.108)



Figure 104



Figure 105



Figure 106

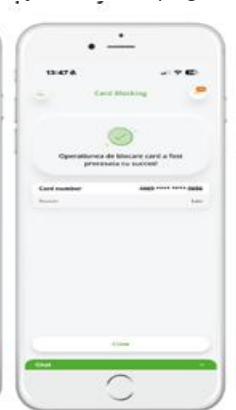


Figure 107



Figure 108

3.15.2 Card Unblocking

To use the **“Unblock Card”** option, follow these steps:

1. Select the desired card and press the **“Unblock card”** button (Fig.109)
2. Enter the reason for unblocking in the designated field (Fig.110)
3. Press the **“Unblock”** button
4. On the confirmation screen, the following information will be displayed (Fig.111)
 - Masked card number
 - Reason for unblocking
5. If necessary, press the **“Modify”** button to make changes
6. To finalize the operation, press the **“Unblock”** button again and authorize the action

After authorization, the card will be unblocked. An informational message will be displayed: **“The card unblocking operation has been successfully processed”** (Fig.112)



Figure 109



Figure 110

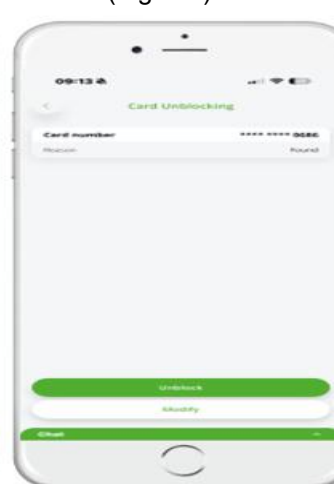


Figure 111



Figure 112

3.15.3 Card Limits

To modify the card limits, go to Card → Limits (Fig.113)

In the opened window, the transactional limits for the selected card will be displayed, structured into the following categories: (Fig.114)

- **Cash withdrawal** → limits applicable to ATM withdrawals
- **Merchant payments** → limits applicable to transactions at merchants
- **Total** → maximum daily limit for all transactions made with card.

For each category, the following information is shown:

- Amount limit (per day)
- Transactions limit (per day)

To change the card limits, enter the desired values for each category. (Fig.115)

To revert to the default values, select **“Set standard values”**

By pressing the **“Save”** button, the user confirms that the entered data is correct and accepts the risks associated with modifying the limits (Fig.116)

After saving and authorizing the changes, the system will display the informational message:

“The card limit modification operation has been successfully processed”

The new limits will become active immediately after the operation is completed (Fig.117)



Figure 113



Figure 113.1

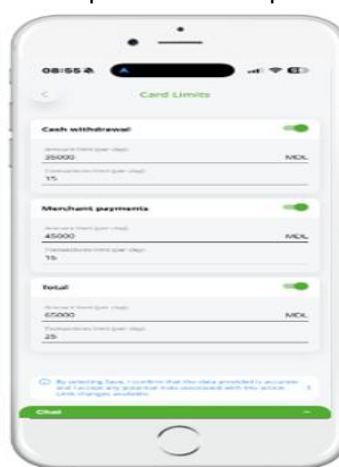


Figure 114



Figure 115

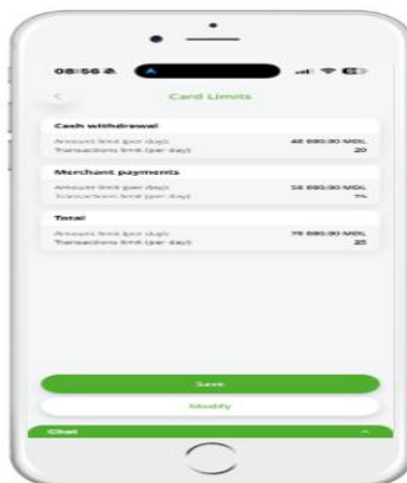


Figure 116

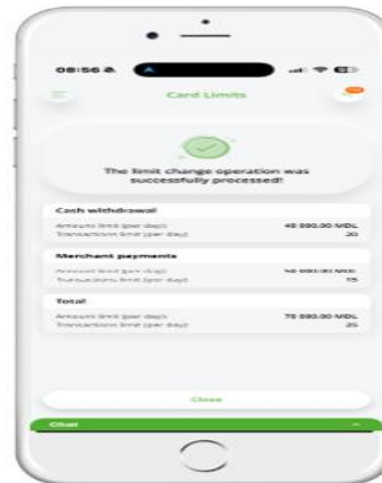


Figure 117

3.15.4 Modification History

The **“Change history”** section, available in the **“Cards”** menu, provides a record of all actions and changes performed on the selected card. (Fig. 118)

The page displays details of operations such as: (Fig. 118a)

- Temporary blocking
- Card unblocking
- Limit modifications

For each operation, the following information is shown:

- Type of operation
- Cardholder name
- Operation status (e.g. Successfully processed)
- Date of execution



Figure 118

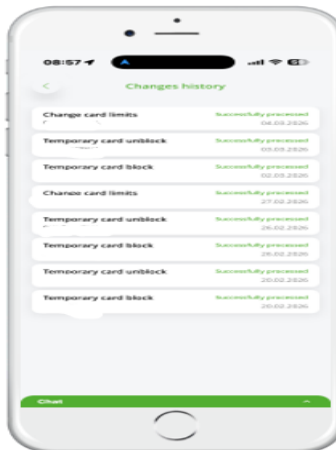


Figure 118a

Note! After completing the payment with your bank card, you will receive a notification with the transaction details and the available account balance. (Fig. 119).

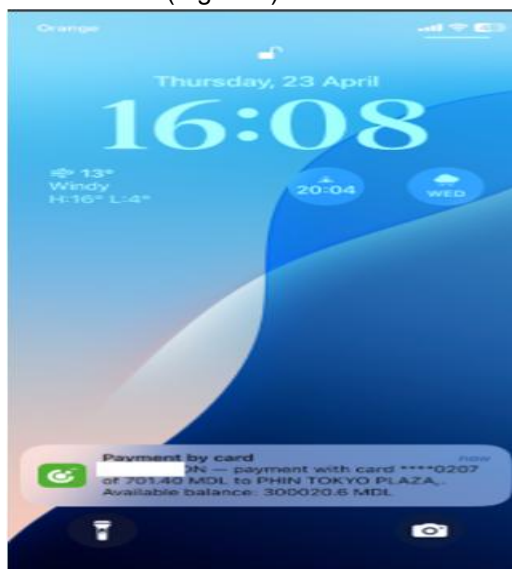


Figure 119

3.16. Deposits and Savings Accounts

When accessing the “Deposits” menu (Fig.120), a list will open showing all the deposits opened (Fig.121) at OTP BANK S.A. Tap on a deposit to view its details (Fig.122) and download the deposit request form.



Figure 120



Figure 121



Figure 122

To open a new deposit as an individual or legal entity through the OTP Mobile Banking app, from the deposit list screen, tap the “+” button at the bottom of the screen. Then you will need to fill in the fields (Fig.123-129):

- a. **Source Account** – the account from which the funds for the deposit will be withdrawn.
- b. **Deposit Type** – you will need to select the type of deposit you want to open from the list. To see details about the deposits in the list, click the “Interest Rates” link.
- c. **Maturity Action** – choose whether the deposit should be closed or renewed automatically at maturity (the options will be shown based on the selected deposit type).
- d. **Amount** – enter the deposit amount.
- e. **Check all required boxes** after reviewing the related documents.

On the next screen, you must check the box “View deposit request” to activate the “Authorize” button. Once you check the box, the Deposit Account Opening Request will open. Return to the mobile app and complete the payment by tapping “Authorize”.



Figure 123



Figure 124



Figure 125



Figure 126



Figure 127



Figure 128



Figure 129

To open a Saving Account (only available for individuals) through the OTP Mobile Banking app, tap the “+” button at the bottom of the screen, then fill in the fields (Fig. 130-135):

- a. **Account Type** – the account from which the funds will be withdrawn for the savings account.
- b. **Currency** – choose the currency of the savings account from the available options.
- c. **Amount** – enter the desired savings amount
- d. **Select Payment Account** – choose the account from the list that appears.
- e. **Check all required boxes** after reviewing the related documents.

On the next page, it is necessary to check the box “View



Figure 130



Figure 131



Figure 132



Figure 133



Figure 134



Figure 135

To view all requests for opening a deposit or savings account, access the “Documents History” menu (Fig.136-137). By tapping the arrow, the deposit/savings account opening request will open (Fig.138)

Note! The requests are valid for 5 years from the moment the client’s relationship with the bank ends.



Figure 136



Figure 137



Figure 138

3.17. Loans

In the “Loans” menu (Fig. 139), you can view the details of active loans (Fig.140), including information about the granted amount, payment amount, next payment date, and loan maturity date (Fig.141).



Figure 139



Figure 140



Figure 141

3.18. Banner

Open the OTP Mobile Banking app. On the main page, a promotional banner will appear, showcasing the most attractive offers for personal loans (Fig.142). This banner can also be found on the “Loans” page (Fig.143).



Figure 142



Figure 143

3.19. Branches and ATMs

Accessing information regarding “Branches and ATMs” does not require identification in the service. It can be accessed both from the application’s main menu (Fig.144) and from the service menu (Fig.145). This feature serves as a location identifier, helping you find the nearest branch from the OTP Bank units list, as well as displaying ATM locations on the Google map (Fig.146, 147)

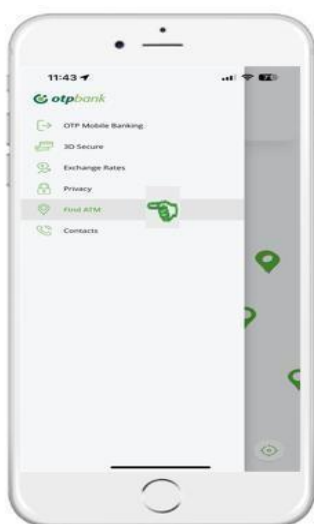


Figure 144

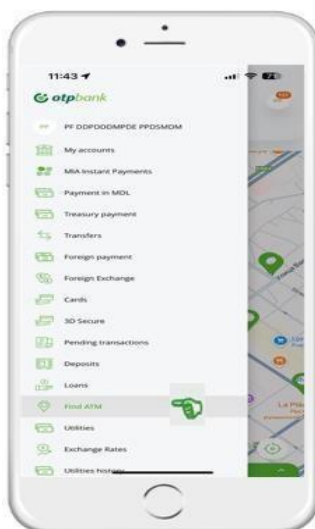


Figure 145



Figure 146

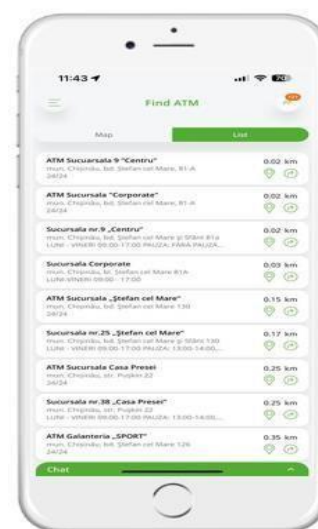


Figure 147

3.20. Exchange Rates

Accessing “Exchange Rates” menu does not require identification in the service and can be accessed from both the application menu (Fig.147) and the service menu (Fig.148). This section displays the list of the Bank’s exchange rates for non-cash operations (Fig.149), the rates for card transactions (Fig.150), and the official NBM exchange rate (Fig.151). Also in this section (Fig.152), you have the option to make preliminary calculations using the Currency Converter.



Figure 148



Figure 149

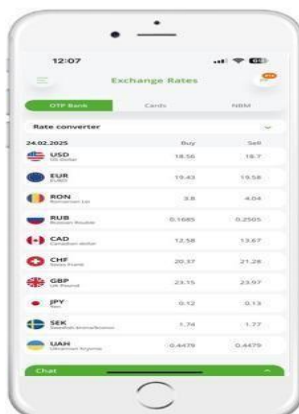


Figure 150

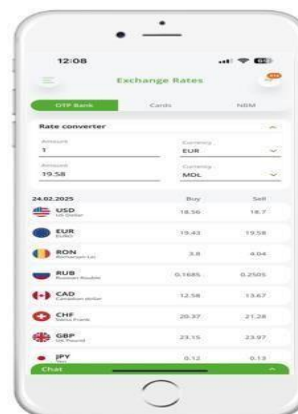


Figure 151



Figure 152

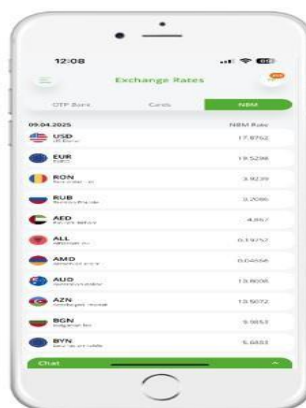


Figure 153

3.21. CHAT Support

Through the Chat Support option (Fig.154), you can receive assistance from the Bank. This option is available after logging into OTP Mobile Banking application.



Figura 154

3.22. Customer Support Service

In case of unclear situations related to the use of the OTP Mobile Banking application, or in situations involving a compromise of the application’s security –please request support from the Call Center assistance service

Service Contact Details:

Tel.No. Individuals: +373 (22) 256 456

Tel.No Legal Entities:+373 (22) 812 555

Email: info@otpbank.md

The secure messaging service of the OTP Internet & Mobile Banking / Chat Support

ANNEXES

Categories of billers included in the OTP Internet & Mobile Banking service



Figure 155

Sample invoices can be found below in the annexes.

Invoice from the organization "INFOCOM" Î.M.

For the organization "INFOCOM" Î.M., the Contract No. or Invoice No. field will be taken from the payment invoice. In the example shown below, the Invoice No. is found at point 1. And the Contract No. at point 2



Figure 159

At the time of bill payment, the current water meter readings can also be entered.

Attention! The meter readings entered at the time of payment must not be lower than the previously declared readings



Figure 160

Invoice for the organization „ENERGOCOM” S.A.

Payment invoices for the organization „ENERGOCOM” S.A., can be found in the application and paid, or added as a contract for payment using the “Personal Account” indicator, which can be retrieved from the payment invoice.

In the example shown below, the “Personal Account” is highlighted in green.

Attention! The “Personal Account” number must be entered into the system exactly as shown on the payment invoice, with a slash “/” separating the sections. If there are only 2 digits before the slash, the number must be prefixed with a 0. For example: 12/xxxxxxx -> 012/xxxxxxxxxx.



Figure 161

Invoice for the organization Î.C.S.,„PREMIER ENERGY” S.R.L.

Manualul de utilizare a aplicației OTP Mobile Banking pentru Persoane Fizice și Persoane Juridice
 Payment invoices for the organization "PREMIER ENERGY" S.R.L., can be found in the application and paid, or added as a contract for payment using the "NLC" indicator, which can be retrieved from the payment invoice.

In the example shown below, the "NLC" indicator is highlighted in green/yellow.

FACTURA PENTRU ENERGIA ELECTRICĂ CONSUMATĂ

NUMĂRUL FACTURII (NF): 1234567890
 NLC: 1234567
 CONTRACT NR.: 12345678901

Consum CURENT, lei: 1339.4
 TOTAL CURENT, lei: 1339.40

DATORII, lei: 0.00
 TOTAL SPRE PLATĂ, lei: 1339.40

NUMĂRUL NOTEI DE PLATĂ (NP): 1234567890

FACTURA	SUMA RESTANTĂ	DATA SCADENȚEI	PERIOADA DE ÎNTĂRZIERE	ZILE	SUMA
NF1234567890	1278.28	15.03.2024	15.03.24 - 21.03.24	5	1.70
NF1234567890	1401.49	15.03.2024	17.03.24 - 23.03.24	5	1.87

Figure 162

Attention: In case of discrepancies, the due date specified on the invoice under "Current Consumption Payment Deadline" takes precedence over the expiry date displayed on the bill payment screen in the OTP Internet & Mobile Banking application.

Invoice for the organization SC „StarNet Soluții” S.R.L.

Payment invoices for the organization "StarNet Soluții" S.R.L., can be found in the application and paid, or added as a contract for payment using the "Personal ID" indicator, which can be retrieved from the payment invoice.

In the example shown below, the "Personal ID" is highlighted in green.

StarNet
 Noi schimbăm viața!

SC "StarNet Soluții" SRL
 MD-2004, Chișinău, str. Columna, 170
 Tel: 022 844444

Factura Nr. 20112260210
 Data emiterii: 18.10.2020
 Noiembrie 2020

Beneficiar: SC "StarNet Soluții" SRL
 IBAN: MD42AG000000022512182358
 Banca: "Moldova-Agroindbank" fil.25
 Codul bancii: AGRNMD2X472
 Cod fiscal: 1013600032967
 Cod TVA: 0507061
Personal ID: 226021
 Stele de fidelitate: 0

Destinatar: N***** S*****
 Adresa: MD-2062, CHISINAU
 BD. D**** 49/1, ap. 104

FACTURA	SUMA RESTANTĂ	DATA SCADENȚEI	PERIOADA DE ÎNTĂRZIERE	ZILE	SUMA
NF1234567890	1278.28	15.03.2024	15.03.24 - 21.03.24	5	1.70
NF1234567890	1401.49	15.03.2024	17.03.24 - 23.03.24	5	1.87

Figure 163

Invoice for the organization „ARAX-IMPEX” S.R.L.

Payment invoices for the organization "ARRAX-IMPEX" SRL can be found in the application and paid, or added as a contract for payment using the "SUBSCRIBER CODE" indicator, which can be retrieved from the payment invoice. In the example shown below, the "SUBSCRIBER CODE" is highlighted in green.



Figure 164

Invoice for the organization “Fee Nord” S.A.

(A) For the regions: Bălți, Fălești, Râșcani, Sângerei, Glodeni, Rezina, Șoldănești, Florești, Ungheni, Dubăsari Payment invoices for the organization “FEE Nord” S.A. can be found in the application and paid, or added as a contract for payment using the combination of “ACCOUNT” and “BRANCH CODE” indicators, which can be retrieved from the payment invoice.

“ACCOUNT” and “BRANCH CODE” must be entered into the application separated by a slash “/”

In the example below, the indicators “ACCOUNT” and “BRANCH CODE” are highlighted in green.

IMPORTANT! “ACCOUNT” and “BRANCH CODE” must be entered separated by the symbol “/”.

For example, an invoice with **Account** – 2681001 and **Branch Code** – 9 should be entered as: **2681001/9**.

	S.A. 'FEE-Nord', IDNO 1015602003305		Data limită de achitare a consumului curent: 14.03.2017						
	BC Florești, Florești, str. Al. cel Bun 1		AVIZ DE PLATĂ 9/4700367						
Data expedierii 01.03.2017 pentru consumul energiei electrice									
Locului de consum: Codul filialei: 9 Cont: 2681001									
Abonatul: Adresa:									
Tipul plății	Perioada	Nr. contor	Indicațiile		Coef	Consum loc de uz com (kWh)	Consum (kWh)	Tarif (lei)	Suma (lei)
			Curente	Precedente					
Energia electrica	26.01.2017-23.02.2017	81076312	6193	6086	1		107	2.04	218.28

Figure 165

(B) For the regions: Briceni, Dondușeni, Drochia, Edineț, Ocnîța, Soroca

Payment invoices can be found in the application and paid, or added as a contract for payment using the “Account Number” indicator, which can be retrieved from the payment invoice.

In the example below, the “Account Number” is highlighted in green.

	SA "Furnizarea Energiei Electrice -Nord" IDNO 1015602003305		FACTURA DE PLATĂ №		102686193				
	Briceni		pentru energia electrică consumată		Tip Conform indicațiilor				
Ne cont 06802032		Familia, nume		Data expedierii 30.03.2017					
Adresa									
DATA LIMITA DE PLATA A CONSUMULUI CURENT: 11.04.2017		Ne contor		Perioada	Tip indicații	Indicațiile curente	Indicațiile precedente	Coeficient	Consum
ATENTIE! AVIZ DE DECONECTARE		0042730		20.02.17 - 18.03.17		6440	6255	1	185
Ve preintimplim ca in cazul neachitarii acestei facturi in decurs de 10 (zece) zile calendarstice de la data-limita indicata in ea, instalatia de utilizare va fi deconectata de la rețeaua electrica, fara alta preintimplim. Reconectarea instalatiei de utilizare la rețeaua electrica va fi posibila dupa eliminarea cauzei care a dus la deconectare si		CALCUL							

Figure 166