USER MANUAL

regarding the OTP Internet Banking Service for Authorized Users

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The OTP Internet Banking Service, is a complex, automated remote banking system of the Internet Payments type. It is designed for creating and transmitting payment documents for processing, as well as the related payment documents, and for opening deposit accounts to review account movement information.

1. FUNCTIONALITIES OFFERED BY THE OTP INTERNET BANKING SERVICE:

a) Making payments in the local currency (lei) to clients of the Bank or to clients of other commercial banks. b) Making payments to government budgets.

c) Making payments in foreign currency.

d) Processing salary payments to employees.

e) Transferring funds between one's own accounts.

f) Buying and selling foreign currency.

g) Establishing deposits.

h) Viewing information regarding account turnovers and balances.

i) Downloading documents prepared in various electronic formats.

j) Transmitting confirmation documents related to payments in foreign currency.

k) Transmitting electronic requests to initiate products.

l) Generating and downloading electronic statements.

m) Managing and setting user permissions in the service as needed.*

n) Creating and configuring personalized authorization rules.*

o) Managing the database of beneficiaries for payments in foreign currency and MDL, for subsequent use in executing transfers.

p) Viewing information regarding the execution or rejection of electronic payment documents sent to the Bank, including the reason for any refusal, if applicable.

q) Ensuring a high level of security by applying modern data protection and encryption methods that eliminate the possibility of information interception and decryption by any third party. **-rights* *permitted by the service when configured at the Bank.*

2. DEFINITIONS

a) **OTP Internet/Mobile Banking Service of OTP Banks S.A.** – an IT solution provided by the commercial bank (hereinafter "the Bank") to its clients, which enables the account holder to remotely access the funds in his/her bank account in order to obtain information regarding the account status and completed transactions, as well as to make payments on the account holder's behalf via the Service's webpage using an electronic authentication method and a communication channel;

b) **Subscriber** – a client of the Bank (either a legal entity or an individual engaged in entrepreneurial activity) who, under contractual conditions, holds one or more authentication/authorization mechanisms for using the remote banking service;

c) **Token Device** – an electronic device provided by the Bank to the Subscriber and used to generate One-Time Passwords (OTPs). The OTP generation algorithm ensures that each OTP is unique. The Token Device may be assigned to only one Authorized User, thereby allowing the identification of the Authorized User within the Service;

d) **Token Application** - an application installed on the Client's portable device, integrated into the OTP Mobile Banking app, which is used to generate One-Time Passwords. The OTP generation algorithm guarantees that each password is unique. Like the Token Device, the Token Application may be assigned to only one Authorized User, thereby permitting the identification of the Authorized User within the Service;

e) **Authorized user**- the Subscriber's employee (with or without authorization rights) who is identified within the Service by means of a User Code, the one-time password generated by the assigned Token, and the static password set by the user;

f) **Electronic Documents** – (**ED**) Refers to the requests and operations related to the Bank's products in electronic form, which are created, structured, stored, and transmitted using a computer, other mobile electronic devices, or technical and software means, authorized by a onetime password or a digital signature in accordance with the applicable law.

g) **Access Code** – A numeric password consisting of 6 digits, set by the user of the OTP Mobile Banking application, with which the user logs in and authorizes payments in OTP Internet & Mobile Banking

h) **Password**– the additional static access password, consisting of a minimum of 8 and a maximum of 54 alphanumeric characters, which is used to access the OTP Internet Banking Service;

i) **QR Code** – *(Quick Response Code),* a square barcode that incorporates information corresponding to the numeric authorization code, which can only be used by the Token Application.

j) **Telephone Identification Password**– a security element consisting of a combination of digits or letters totaling 10 characters, which will be used to authenticate the Subscriber when making a phone call to the Business.Support service for support and/or required information.

k) **PIN Code** – a combination of 4 alphanumeric characters that must be set in order to access the Token Device. The combination can be set according to the user's preference;

l) **Primary Account** -the first account opened by the Subscriber at the Bank or the account from which the current account service fee is deducted.

m) **Daily Transaction Limit**– the maximum daily transaction amount set by the Bank to ensure the security of the Subscriber;

n) **User Code** – the unique personal identification code provided by the Bank, which the user will use to access the OTP Internet Banking Service. The User Code consists of 9 alphanumeric characters, specifically: the first 7 digits corresponding to the client's identification in the Bank's system, followed by 2 control characters—1 letter and 1 digit.

o) **Authorization Level** - refers to the type of authorization right assigned to the user.

p) **Authorization Rule** – describes the method of applying signature levels in order to finalize the authorization process for a transfer or foreign currency exchange operation.

q) **Operational Day** - the part of a working day during which the Bank receives and processes settlement documents dated for that day.

r) **Cut off time** – the deadline for submitting electronic documents to the Bank in order to have them processed on the same working day.

s) **Business.Support Service** - The support service dedicated to offering assistance to clients subscribed to the OTP Internet Banking Service. **Contact phone: (022) 812-555.**

t) **Transfer –** an operation that begins when the payer initiates a payment order and transmits it to the payment service provider, with the purpose of making a specified sum of money available to a beneficiary;

u) **Electronic Payment Order (EPO) –** the instruction given by the payer to the Bank to execute a transfer via the OTP Internet/Mobile Banking Service;

v) **Signature Type -** the signature right assigned to the Authorized User in accordance with the User's record containing specimens held by the Bank and registered in the OTP Internet/Mobile Banking Service.

3. TECHNICAL REQUIREMENTS

The components necessary for the proper functioning of the service:

a) Automated workstation (PC with the necessary technical means),.

b) One of the following operating systems: **Windows 10** or later/ **Mac OS 11** or later /**Linux**/**Android 11** or later/ **iOS 15** or later

c) CPU - ~ 1,8 GHZ, or higher.

d) HD/Full HD ;

e) RAM: 2 Gb or higher;

f) HDD: 300 MB of free space on the hard disk.

g) Stable connection to the Internet.

h) Web browser Google Chrome / Mozilla / Safari/ Edge/.

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4. SECURITY REQUIREMENTS

4.1. LOGIN DATA MANAGEMENT

The user is directly responsible for protecting the data used for login. We advise you not to disclose your Access
Code to anyone and not to hand over your phone to avoid compromising access to the Token integrated in OTP Mobile Banking. For security reasons, we recommend changing the Access Code whenever you have any suspicion.

Once logged into the application, you can benefit from all its features. When you have completed all operations, press the "Logout" button to end your session.

Note: If no screen within the application is accessed for 10 minutes, the session will automatically close. To resume operations, you must log in again.

4.2. RECOMMENDATIONS FOR THE PROTECTION OF INFORMATION AND TRANSACTIONS

OTP Bank S.A. has implemented several safety measures to ensure that both the transactions carried out through OTP Internet & Mobile Banking and your personal information are protected.

For the security of your accounts, OTP Bank S.A. may enforce additional security measures. However, besides the bank's implemented measures, users, must also take all necessary precautions to protect their personal information and banking transaction data.

- **Protection of identification data*:***

a) Do not disclose your login data for the OTP Internet & Mobile Banking service!

b) Regularly change your Access Code or update it whenever you consider it necessary.

c) Enable two-factor authentication in the email settings provided to the Bank (to minimize the risk of email compromise, as this is where you receive one-time passwords for identification/activation/resetting access to the OTP Internet & Mobile Banking application)

d) OTP Bank S.A. will never request your confidential login data for OTP Internet & Mobile Banking application).

e) If you receive any such request through any communication channel:

1. Do not respond to these messages
2. Do not click on any of the received links
3. Never share your card details (e.g., PIN code, CVV code)
4. Forward the message to info@otpbank.md to help identify the source of the attack

In case your login credentials have been compromised, immediately notify the bank (via email at info@otpbank.md or by phone: +373 22 256 456)

- **Protecting the mobile device where the integrated token in the OTP Mobile Banking app is installed**

Ensure your mobile device is protected with appropriate antivirus software. We recommend periodically scanning your mobile device on which the Mobile Banking app is installed.

Antivirus programs scan executable files, block known viruses, and detect virus-like behavior. These programs should always include a regular update service to stay current with the latest threats.

- Make sure your phone is protected with a strong password.

- Make sure your phone is running the latest versions of Android or iOS that include the latest security patches.

- Keep your credentials secure to prevent unauthorized third-party access that could be used to illicitly withdraw funds from your accounts.

- Do not install the mobile app on rooted Android phones or jailbroken iPhones. Rooted and jailbroken phones pose a high security risk for the mobile app, your data, and transactions made through the mobile application.

Workstation Protection- Computers must be:

- Password protected. The rules for computer access passwords may follow the same guidelines described above, unless other corporate rules apply.
- Patched with the latest security updates for operating systems and used applications, including internet browsers (e.g. Internet Explorer, Google Chrome, Opera, Firefox, etc.).
- Protected with antivirus software that is regularly updated to the latest version.

- Protected against unauthorized access by locking the active session on Windows/ Mac OS/Linux. Ensure the correct password is entered to access the computer.

5. SERVICE STRUCTURE

The service consists of ***6 menus***, each divided into several ***modules*** with functions corresponding to that menu (Fig1). The functionality of each module is described in the following chapters.

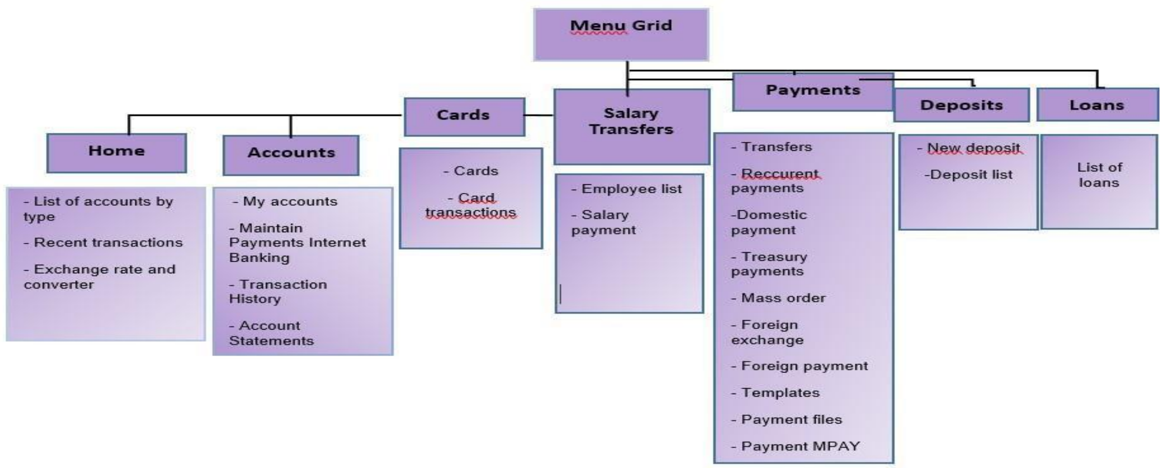


Figure 1

6. ACCESSING THE SERVICE

The service can be accessed via https://otpinternetbanking.md. (Fig. 2)

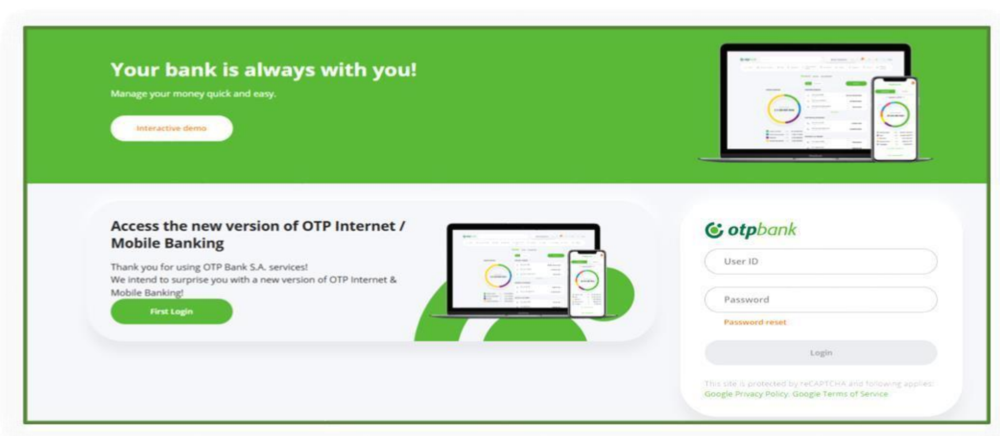


Figure 2

On the login page, select the language in which the service information will be displayed. (Fig.3).

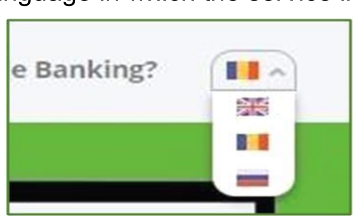


Figure 3

6.1. Primary access to the service

Primary access refers to the first attempt to log in to the service.

Steps for Primary Access:

- On the login page, click the *Password Reset* button (Fig.4)

Figure 4

- In the window that appears, enter your *User ID* and *Personal Code (IDNP)* (Fig.5)

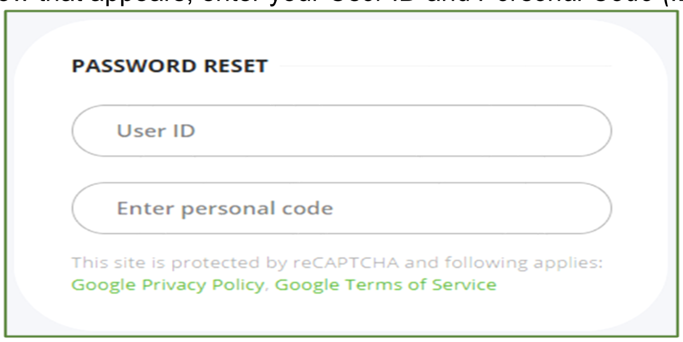


Figure 5

- After entering the User ID and Personal Code (Fig.6), click Next Step to continue.

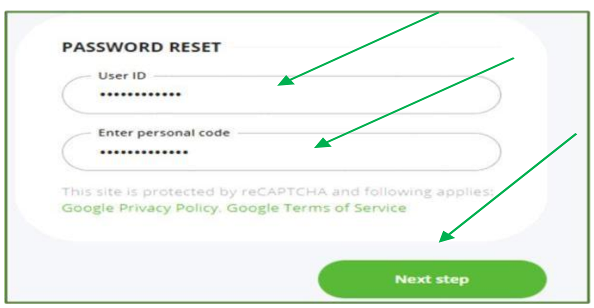


Figure 6

Enter your New password in the first field and confirm it in the second. Click the *Reset password* button (Fig.7).
Confirm the password setup by approving the Push Notification if using a token app. (Fig. 7A).
If using a hard token, confirm the reset attempt using the PIN code entered into the token device (Fig.7B)

If using dual token, select the type of token you want to use to confirm the password setup. (Fig.7C)

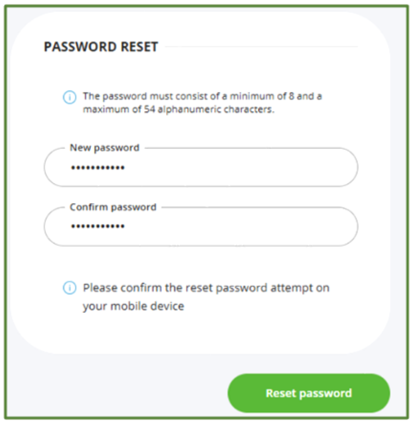


Figure 7A

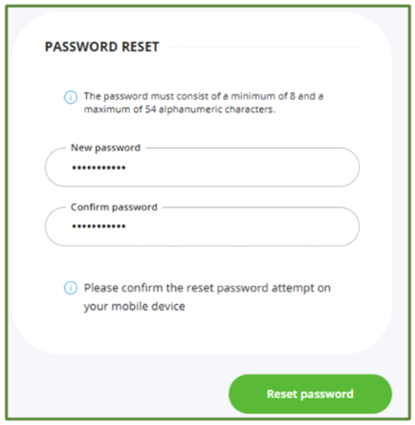


Figure 7B

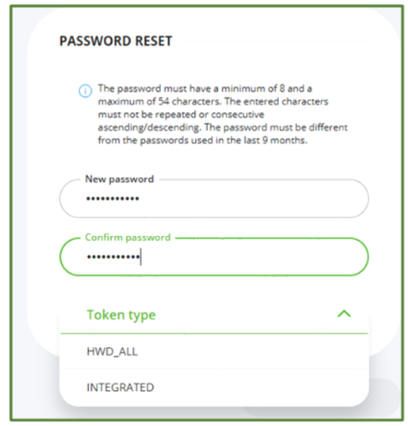


Figure 7C

Note! When setting the password, please follow these rules:

a) The password must be between 8 and 54 alphanumeric characters;
b) The password must contain at least one uppercase letter, one lowercase letter, and a number;
c) Do not use passwords with sequential digits (e.g., 123456 or 654321).
d) Do not use passwords consisting of identical characters (e.g. 111111).
e) The new password must not repeat any password used in the last 9 months. As a confirmation of successful password reset, the following message will appear (Fig. 8). Press the “Access” button to log into the service.

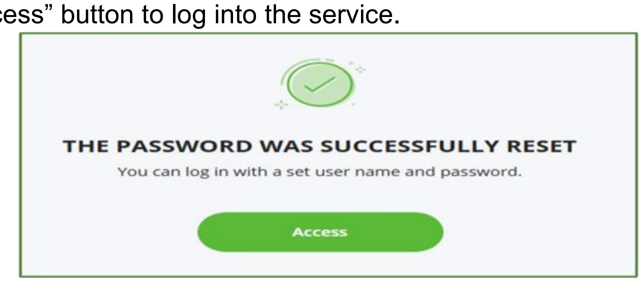


Figure 8

- ***Password Reset:***

To reset the access password, after logging into the service, go to the top of the page, click on the username menu, and from dropdown menu that appears, select *“Change password”.*(Fig. 9)

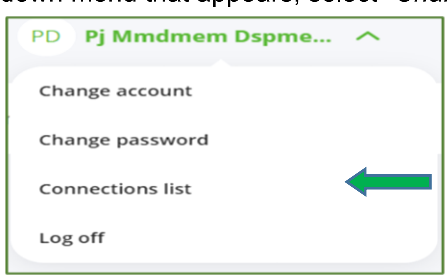


Figure 9

In the window that appears, enter your current password, the new password and confirm the new password by re-entering it in the last field, then press the *“Save”* button (Fig. 10).

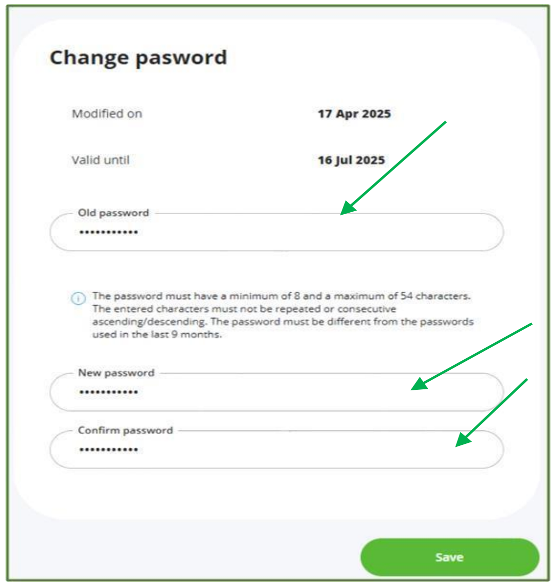


Figure 10

To enable or disable the password update every 90 days, go to the top of the page to the *"Settings"* menu – *"Security"* (Fig.11). From the opened menu, you can choose to activate or deactivate the password update option. (Fig.12).If you have forgotten your additional access password, click the *"Password Reset"* link (Fig.13) and follow the steps described above.

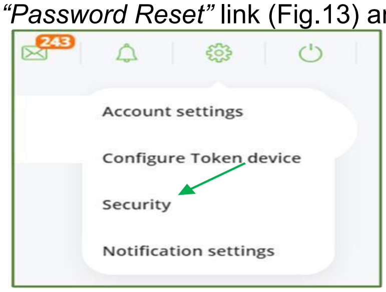


Figure 11

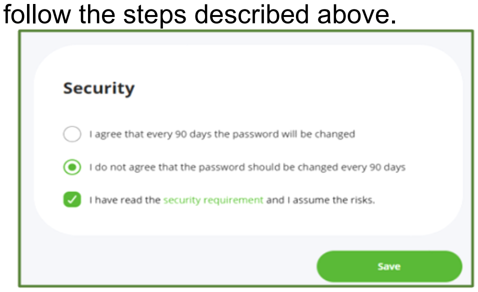


Figure 12

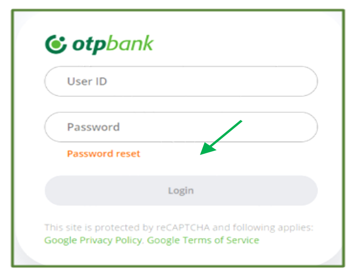


Figure 13

Note*:* If access is blocked due to incorrect entries of the static access password, you can unblock the user account by resetting the password on the login page, following the steps described above.

6.2. DEVICE TOKEN ACTIVATION

If the user selects the use of a device token (hardware) for the OTP Internet Banking service, after it is issued by the Branch, the token must be configured (PIN code setup) and then activated.

First, connect the token via the USB cable to the workstation (computer); upon connection, the token will display the following message and request language selection by pressing button 1 (Romanian), 2 (Russian), or 3 (English). (Fig.14)

Figure 14

Set a 4-digit PIN code and confirm it by re-entering. (Fig.15)

Figure 15

After successfully setting the PIN code, the token must be activated through the first login to OTP Internet Banking. Enter your User ID, Password, and click on “Access”, then click on “Activate token” (Fig.16)

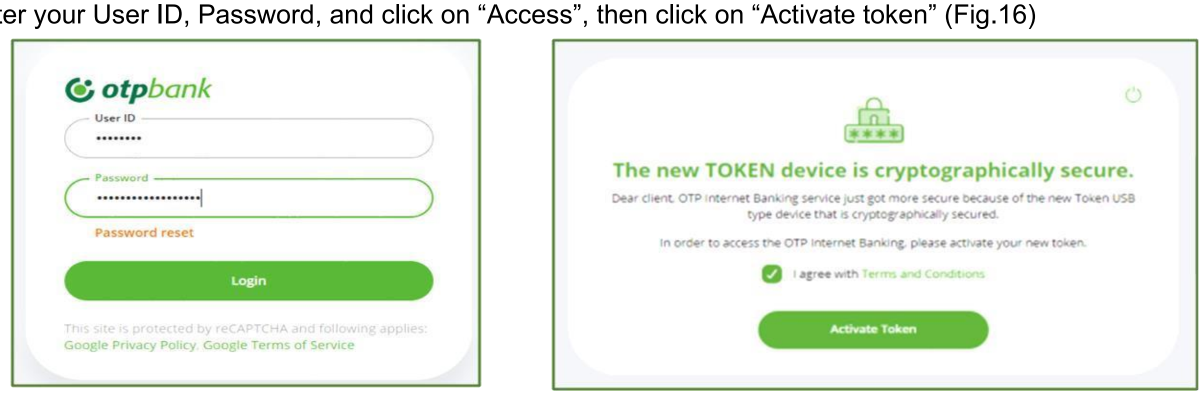


Figure 16

After clicking “Activate token”, activation will take place via the browser from which the service was accessed. In both windows that appear, click “OK”. (Fig.17)

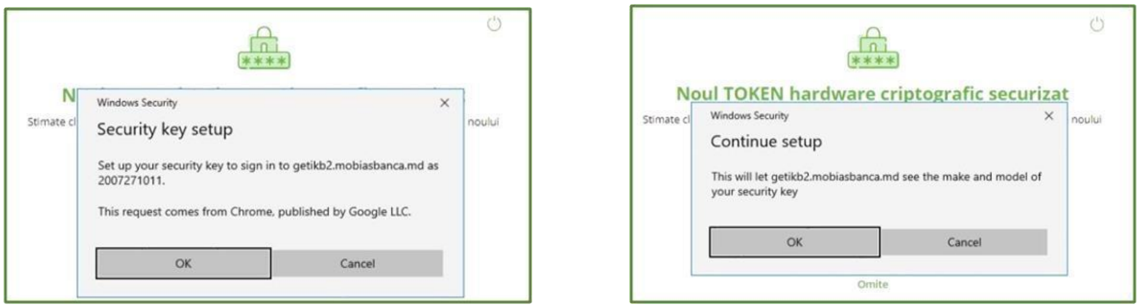


Figure 17

Next, the token screen will display messages informing you that the token is being assigned to the OTP Internet Banking service and to your user account. In both screens, click “OK”, then enter the PIN code set in the previous step (Fig.18).

Figure 18

After successful activation, the token will have a “blocked” status. To unblock it, contact the Bank’s Call Center team, who will unblock the token. After unblocking, the user will be able to log in and authorize payments. (Fig.19).

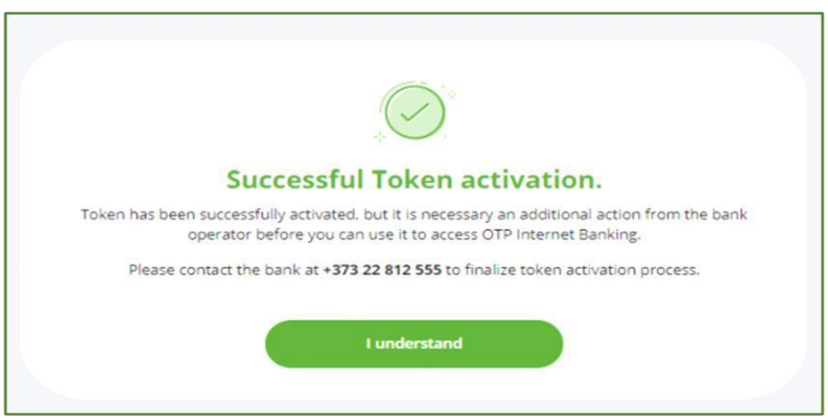


Figure 19

6.3. CONNECTING TO THE SERVICE.

Actions:

a) Enter your **User ID**, and the **Password** consisting of at least 8 alphanumeric characters set by you. (Fig.20)

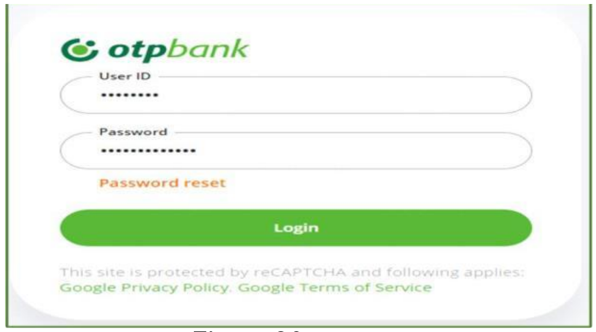
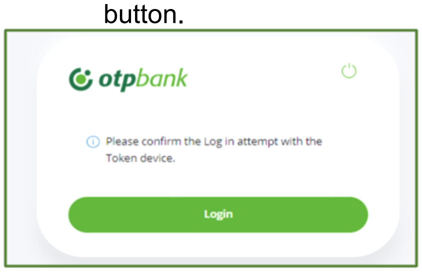
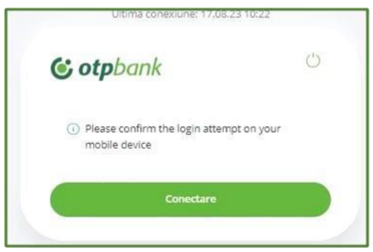


Figure 20

b) Click the *"Access"* button. In the window that appears, click on *"Login"* and follow the instructions on the hardware Token device (Fig.21A) or, if using the Token application, confirm by approving the push notification received on your phone (Fig.21B). If you have both types of tokens (Fig.21C), choose the token type and click the *"Login"* button.





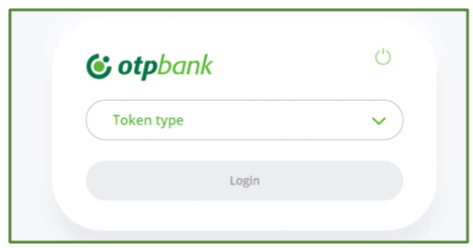
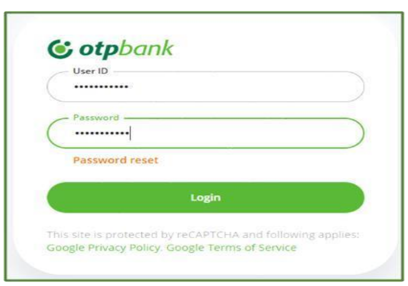


Figure 21A *Figure 21B* *Figure 21C*

Logging into the service using the hardware token: click *"Access"*, then on the next screen click *"Login"*. As a result, the login screen will be displayed on the token device. Click "*OK",* then enter your PIN code, and you will be automatically logged in.



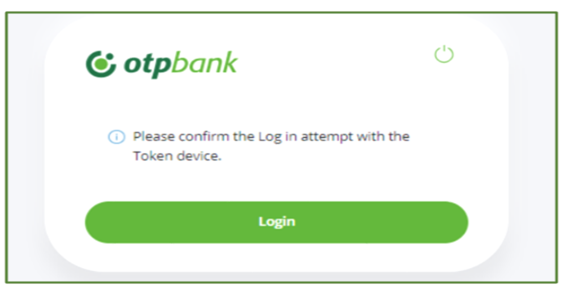


Figure 21D *Figure 21E* *Figure 21F*

Note! Hardware tokens can only be issued at the Management Branch and only to the Administrator or a person authorized with Administrator rights.

- The Token Application is integrated into the OTP Mobile Banking app.

Depending on the operating system installed on the mobile device on which the Token application will be installed, download the OTP Mobile Banking app for:

a) Android OS – https://play.google.com/store/apps/details?id=md.mobiasbanca.otpdirekt&pcampaignid=web_share
b) iOS - https://apps.apple.com/md/app/otp-mobile-banking-moldova/id1540743039

ATTENTION! The installation and functionality of the Token app are only possible on portable devices that meet the necessary technical requirements. To use the Token app, it must be activated during the enrollment process in the OTP Mobile Banking app.

IMPORTANT! If the access code for the OTP Mobile Banking app is entered incorrectly **3 consecutive times**, the system will block access to the service, including to the Token app. Unlocking the access page to the service must be done by the Client's Administrator through the **Business.Support** service. The hardware Token device will be blocked after **5 consecutive incorrect PIN entries**.

Settings Menu (Figure 11)

The following options can be selected: Personal Data, Hardware Token Setup, Password Validity, and Notification Settings.

Hardware Token Setup: This section allows the user to activate a hardware token device directly during the login session of the OTP Internet Banking page.
In addition to activating the hardware token after the login step (Fig.16), the client can, if needed, click the **Skip** button and perform the token activation later from the service's Settings.
To activate from Settings, choose the option **Configure Token device** and click on **Activate Token** (Fig.22).

Figure 22

As a result, the token device will be assigned via the browser used to access OTP Internet Banking. In both windows, you will need to click **"OK".**

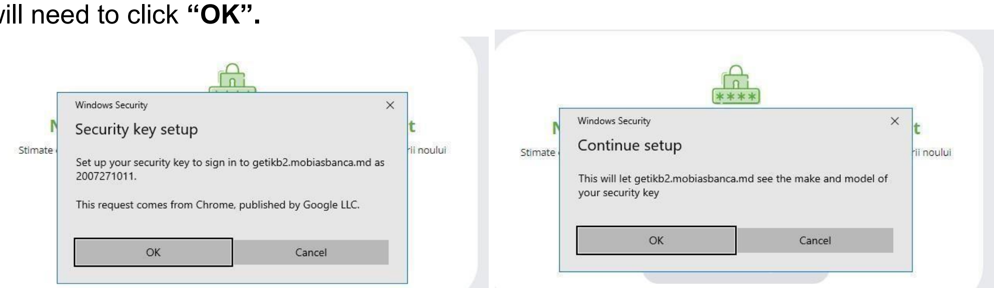


Figure 23

Subsequently, you will interact with the device token by pressing the "OK" button. First, you will be informed that you are attempting to add the account in OTP Internet Banking for your user, after which you will confirm by entering the 4-digit PIN code you have set.

Figure 24

As a result, the device token will be assigned, but it will have a blocked status. To unblock it, you will need to call the Call Center (Fig.25). After unblocking, the token will be active and ready for use.

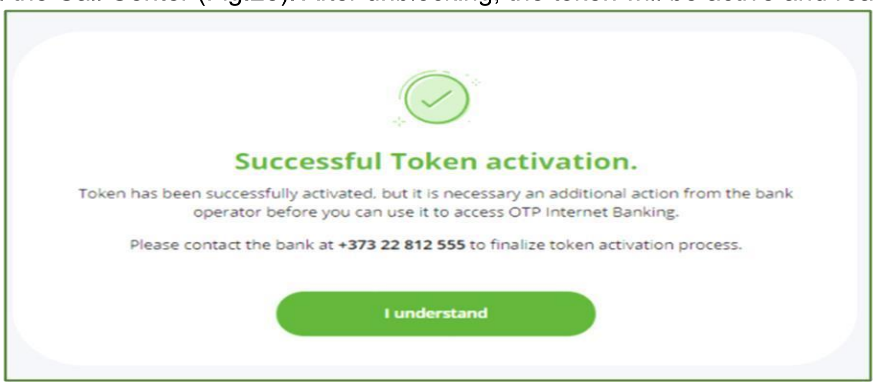


Figure 25

Notification Settings

This refers to the menu in Settings, where the user can enable or disable Push Notification groups.

Figure 26

6.4. EXITING THE SERVICE

You can exit the service from any module, regardless of the current functionality you are using. To exit the service page, click the icon in the upper-right corner of the working page.

7. MENU GRID

7.1. HOME PAGE

If the security elements have been entered correctly, the browser will display the Home page on the screen, which will include the following sections (Fig.28):

1. **Balances** – displays information about the balances across all accounts and by currency type.

2. **Exchange Rates**- displays information about the exchange rates of the National Bank (BNM) and
the
Bank's commercial rates.
3. **Transactions on Accounts –** displays the last 5 operations performed on the client's accounts.

Figure 27

Note! The information displayed on the Home page is dynamic (it may change throughout the day)

7.2. ACCOUNTS

7.2.1 MY ACCOUNTS

Access the module ***Accounts / My Accounts***

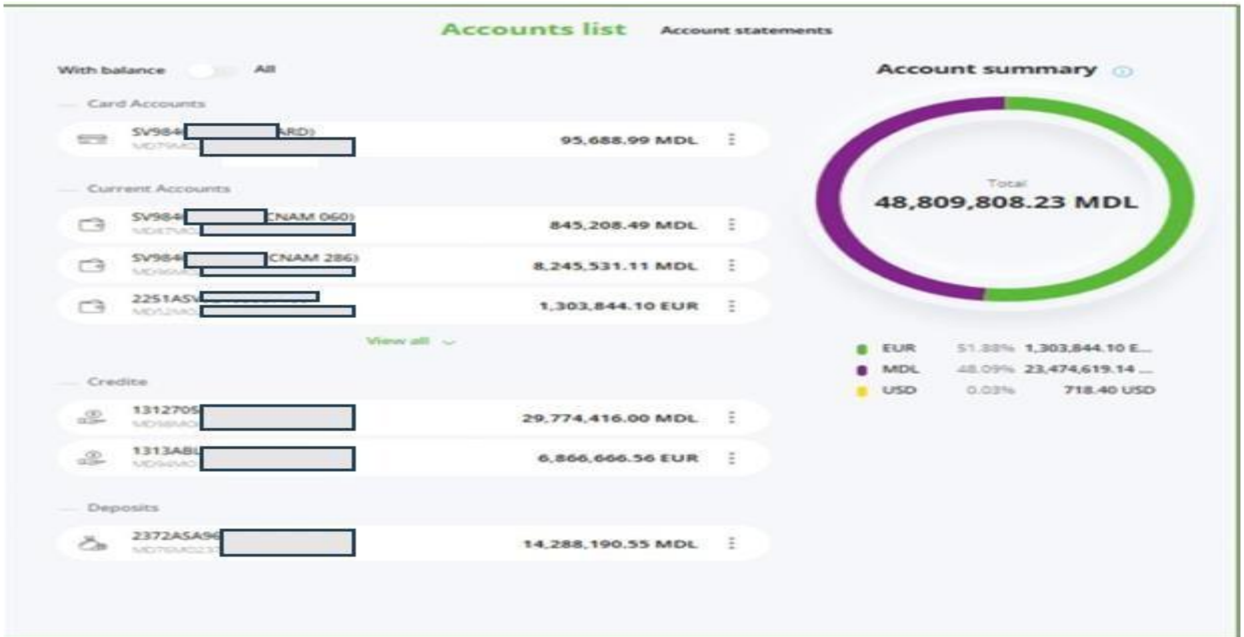


Figure 28

In this module, you can view all current accounts, card accounts, savings accounts, deposit accounts, as well as credit accounts.

This module is divided in two sections:

1. **Account List**

2. **Account Summary** – shows the total available balance across all accounts, split by currency. Accounts are displayed in a grid and grouped into subcategories. Initially, each account displays details such as the IBAN, alias, balance, and account currency. If there are multiple accounts, you can filter between those with a balance and those without by selecting the “All/With Balance” option at the top of the page.

By tapping the three vertical dots next to an account, a menu with possible actions for that account will open (Fig.29).

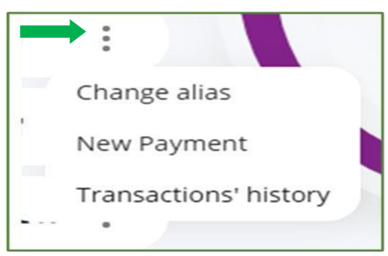


Figure 29

a) *Change alias* – allows you to modify the account name. This alias is only visible in the client’s system and is not synchronized with the Core Banking system

b) *New Payment* – available only for accounts from which payments can be made. It opens the payment screen and pre-fills the sender account with the one from which this action was initiated.

c) *Transaction’s history*- opens the list of transactions for the selected account.

Depending on the type of account, the available actions in the menu may vary. For example:

<u>*Deposit accounts*</u> – in addition to the actions listed above, you will see -> *Deposit List* that opens the list of active deposits.

Credit accounts the additional options include:

a) *Credit List* – opens the credit screen with access to more details

b) *Repayment Schedule* – displays the repayment schedule details for the selected credit account.

By selecting the *Details* option for any account, a window will open showing specific information related to that account. The type of data displayed varies depending on the account type (current, deposit, or credit) (Fig.30)

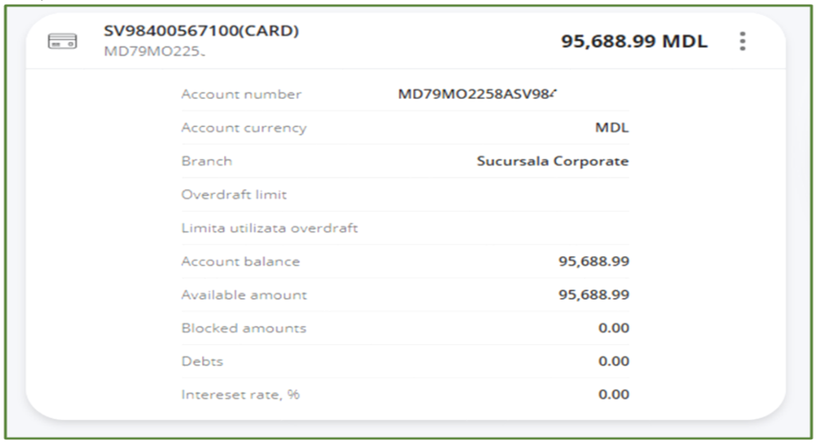


Figure 30

This section also provides a graphical representation of the total available balances-the sum of balances across current accounts, savings accounts, and deposit accounts, both in MDL equivalent and by individual currency.

7.2.2 TRANSACTION HISTORY

This module allows access to the list of client transactions, regardless of the channel used to process them (OTP Internet / Mobile Banking, card, or branch).

The module includes filters to help find transactions (Fig. 31)

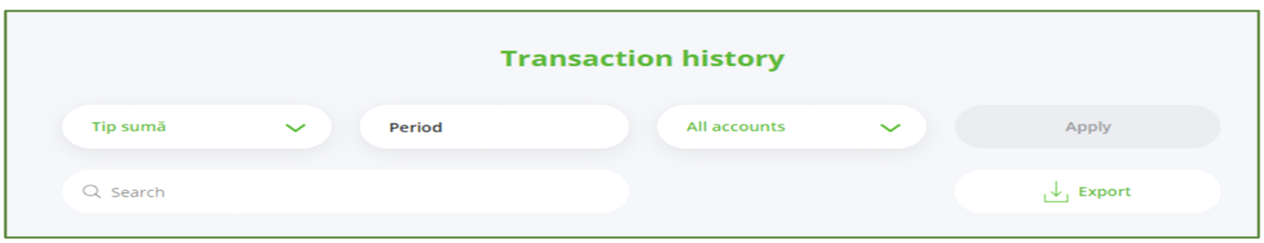


Figure 31

a) *Document Type*– the type of transaction

b) *Period* – the start and end date of the search

c) *Paying Account* – filter to select a specific account for the transaction search

d) *Other Information* – you can enter relevant data related to the searched document

After filling in the search filters, press the Search button.

7.2.3 ACCOUNT STATEMENTS

Account statements can be generated and downloaded from the ***Accounts/Account Statements*** module. Statements can be downloaded either as simple statements or as electronically signed statements bearing the bank's digital signature.

In the respective module window:

1. Select the following parameters (Fig. 32):

a) *Period* – the time range for which the statement is to be generated (monthly, daily, or a specific period);

b) *Account selection* – the account for which the statement will be generated/downloaded.

You can send the statements directly to a specific email address by entering the email in the designated field and pressing the ***Send*** button.

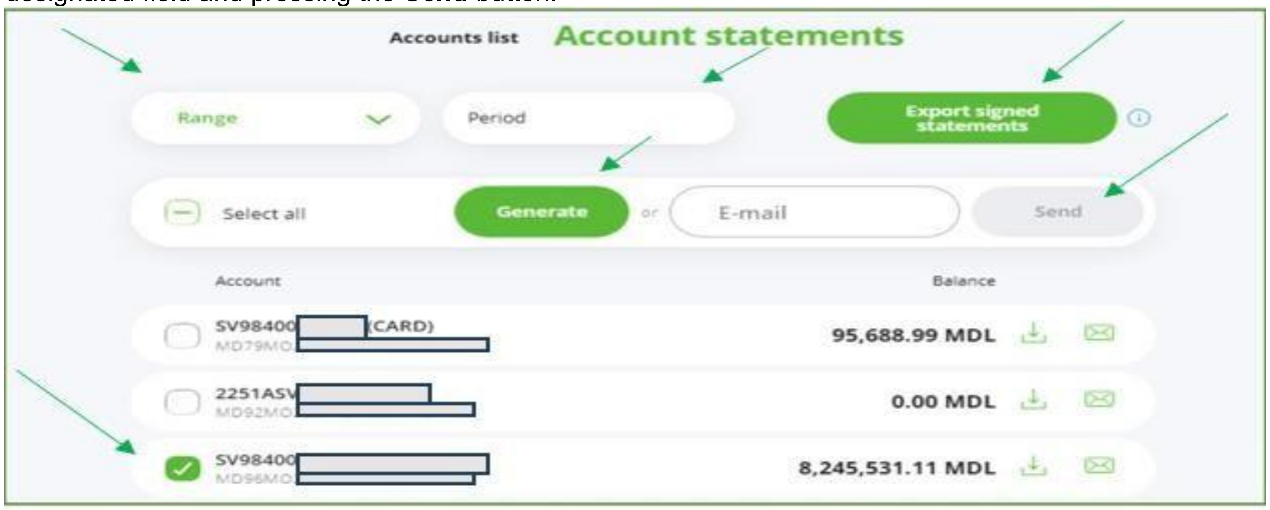


Figure 32

Generating an account statement.

Actions: a) In the module window, select the account(s) and click the ***Generate*** button (Fig. 32)

b) A format selection grid will appear, where you can choose how to download the statement (Fig.33). c) Select the desired format and click ***Download***.

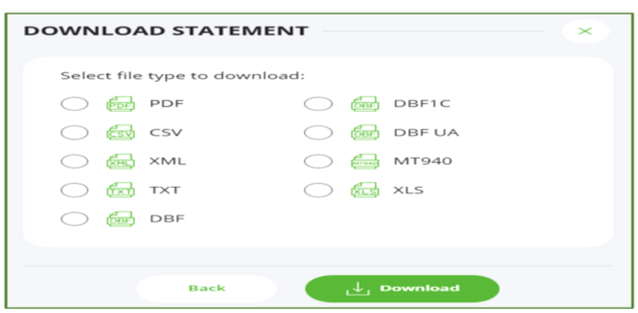


Figure 33

Note! Signed payment orders can be downloaded for the last 10 days. The signed statement can be downloaded in OTP Internet Banking only for one month (the previous 3 months). If a signed statement is required for a longer period, the client must contact the company's advisor at the bank branch.

Electronically Signed Bank Statement

2. After selecting the month and the desired account, choose the ***Export signed statements*** option and provide the following parameters (Fig. 34)

a) *Period* - Monthly / Daily. When downloading electronic statements, by default all accounts with electronic statement option enabled will be included.

b) Press the *Download button*

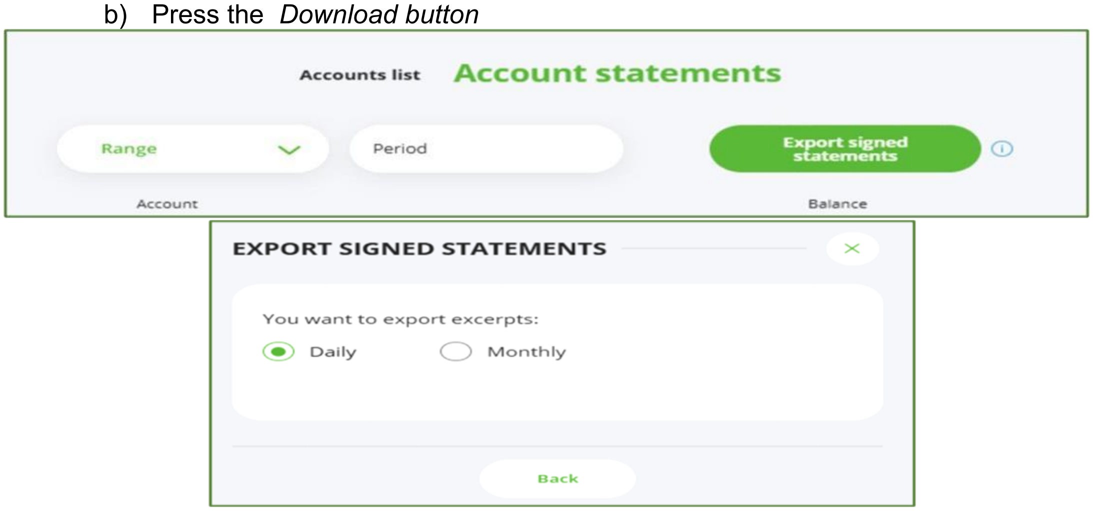


Figure 34

7.3. TRANSFERS EXECUTION

7.3.1 GENERAL INFORMATION

The service allows you to perform various types of transfers, both in national and foreign currencies, interbank and intrabank.

a) The accounts from which the transfers will be made must be active, with available balance at least equal to the amount of the transfer and associated fee. If there are insufficient funds at the time of payment initiation, the transfer will remain *"Pending"* until the account is sufficiently funded, but no later than the *"Cut off Time"* of the current day. Only accounts that are eligible for transfers based on their type will be available.

b) If the amount of the transfer and the associated fee is not available, the bank will regularly check the balance of the indicated accounts in the payment order, but no later than the cut-off time for submitting payment orders via OTP Internet/Mobile Banking. After this point, the payment orders will be rejected.

c) Transfers can be scheduled for a future date, provided the date does not exceed 10 business days from the initiation date, including the initiation date.

d) The sequence of a payment order (PO) cannot be lower than the sequence number of the previous (PO) executed on the same working day. If it is nevertheless necessary to indicate a lower number, it must be entered manually, and the automatic generation of subsequent numbers will be based on the manually set number.

e) The initiation and authorization of Transfers are carried out by authorized users based on their assigned profiles. Information regarding the profiles can be found in the subchapter "Transaction Authorization".

f) Transfers are performed based on the transaction or daily limits that have been set.

7.3.2 TRANSFER OPTIONS

Options

Depending on the payment module, some transfer options are available:

a) *Normal / Standard* – the transaction will be processed in a simple mode on the same day it is initiated.

b) *Urgent* – the transaction will be processed in urgent mode on the same day it is initiated.

c) *Future Payment* – the transaction will be executed on a future date.

d) *Recurring (scheduled)* Payment – the payment will be executed at a set frequency.

Option Availability

Option	***Available Module***
Normal / Standard	Payment in MDL, Payment between own accounts, Foreign currency payment
Urgent	Payment in MDL
Future Payment	Payment in MDL, Payment between own accounts, Foreign currency payment
Recurring (scheduled) Payment	Payment in MDL, Payment between own accounts

Option Descriptions

a) **Normal and Urgent options** – these determine how the payment is processed on the same day. Depending on the selected option, corresponding fees will apply according to the current tariffs.

b) **Future Payment** – when this option is selected, an additional window will open in the selected payment module where you must choose the date on which the payment should be proceeded by clicking on the desired date (Fig.35). The processing date cannot exceed 10 calendar days from the initiation date.

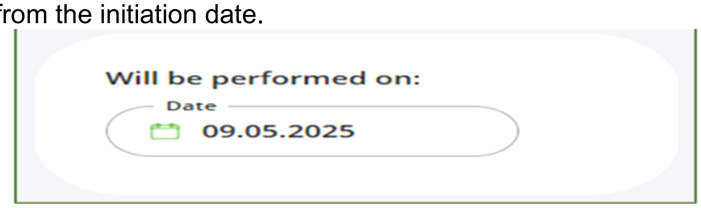


Figure 35

c) **Recurring (scheduled) Payment** – see the subchapter <u>Recurring (Scheduled) Payment</u>

7.3.3 TRANSFERS BETWEEN OWN ACCOUNTS

To perform transfers between your own accounts, use the ***Payments/Transfers*** module (Fig.36). Transfers between the Subscriber's own accounts in the same currency. The service will only display selectable accounts that are eligible for such transactions.

In the module window:

1. Select the payer account from which the transfer will be made.
2. Enter the transfer amount.
3. Select the destination account to which the funds will be transferred.

4. Enter the payment details/payment purpose.
5. Select the desired option from the first field at the top of the module (if applicable)
6. Click the *Continue* button to proceed with payment authorization.
7. Select the *Reset fields* option at the top of the module to reset the transfer data and initiate a new payment.

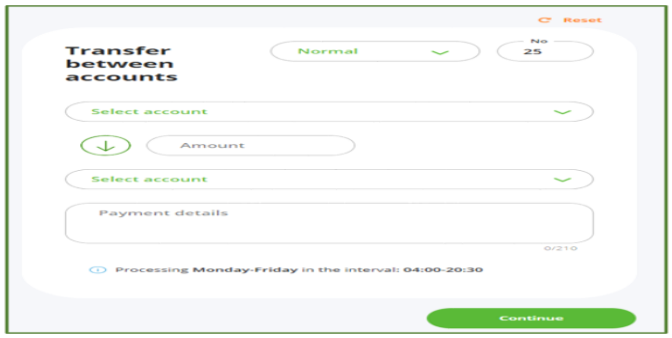


Figure 36

7.3.4 PAYMENT IN MDL

Transfers in the national currency (MDL) to third parties can be initiated through the **Payment/Domestic payment** module (Fig.37) In the module window:

1. Select the PO (Payment Order) number. The system will automatically display the next available PO number by default.
2. Choose the preferred transaction option.
3. Check the payment submission deadline. To ensure same-day execution, the transfer must be fully authorized before the bank's cut-off-time for payment orders.
4. Enter the beneficiary's IBAN account in the designated field. Once entered, the system will automatically retrieve the beneficiary's name and fiscal code from the CAS/SAPI database, if available.
5. Use payment template if available. If payments to the beneficiary have been made previously, you can select the beneficiary from the existing list by pressing the "Templates" button. Beneficiaries are listed alphabetically, and you can use the search field to quickly locate one by entering the first characters of their name.
6. Payments to individual beneficiaries. If the payment is made to an individual customer, tick the "Individual customer" checkbox in the payment form. After activating this option, the fields Beneficiary IBAN, Beneficiary name and Fiscal code will become active and must be filled in manually with the beneficiary's details.
7. Payments to non-residents (legal entities). By default, the beneficiary's residence is set as Resident. To perform a transfer to a non-resident legal entity, follow these steps:

- Tick the "Individual customer" option
- Untick the "Resident" option
- Untick the "Individual customer" option again

For non-resident clients, entering the fiscal code is optional.

8. Enter the transfer amount. Use a dot (.) as the decimal separator. Thousands are separated automatically by a space. Spaces, letters, or other symbols are not accepted in this field.
9. Select the payer's account from which the transfer will be executed. By default, the system will display only those accounts in national currency that are eligible for transfers according to the account type.
10. Select the VAT calculation option (if applicable). If selected, the payment details will automatically include VAT amount in addition to the payment description.
11. Enter the payment details in the Payment details field. The maximum number of characters allowed is 420.

12. Press the Continue button to process with payment authorization.
13. Use the Reset fields option at the top of the module to clear the entered data and initiate a new payment.

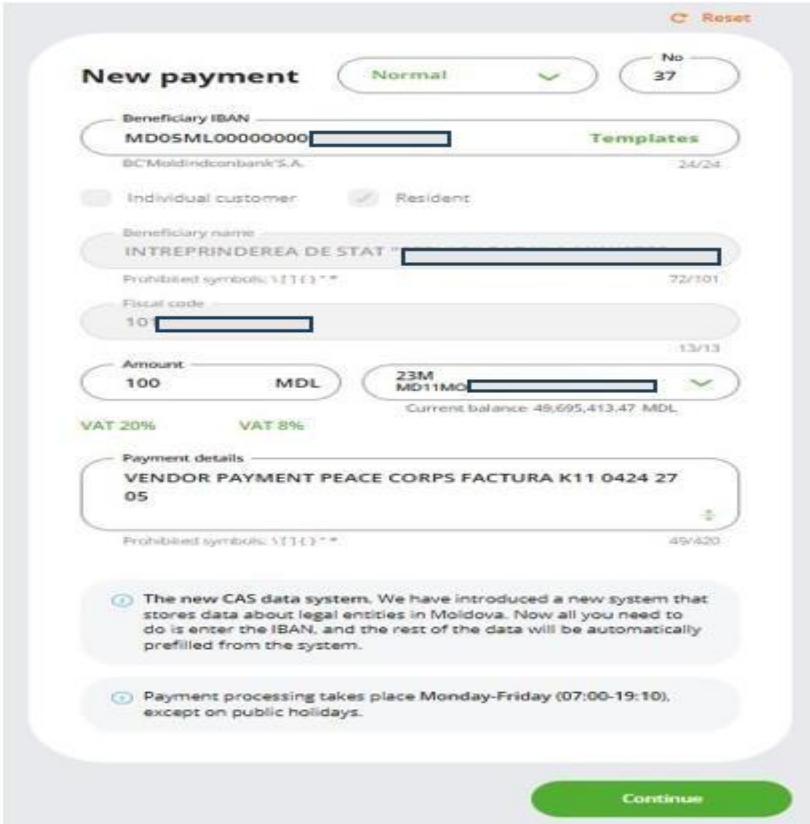


Figure 37

Payment Beneficiary- Once the payment is confirmed, the beneficiary will be automatically saved in the system. For future payments to the same beneficiary, you can quickly retrieve them via the "Templates" button. In the displayed list, beneficiaries are arranged alphabetically. To locate one faster, enter a few consecutive characters from the beneficiary's name in the search field. The system will automatically display all matching results. (Fig.38)

Figure 38

7.3.5 TREASURY PAYMENT

Treasury payments are made through the ***Payments / Treasury Payment*** module (Fig.39).

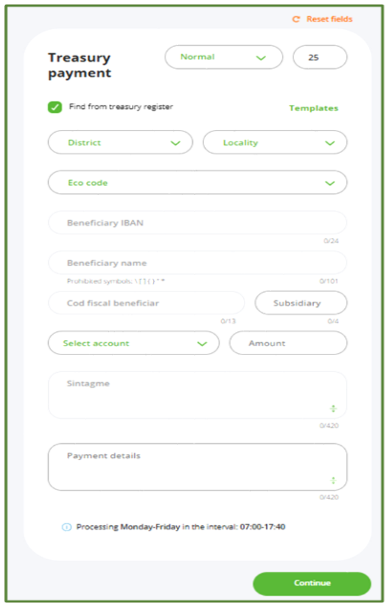


Figure 39

Depending on whether the treasury account is known or not, it can either be searched for or entered directly into the treasury account field.

Select the following:

-By checking the manual search option for the treasury account, the following fields will be activated:

a) *District*– select the district.

b) *Locality* - select the locality corresponding to the selected district.

c) *Cod Eco*- all treasury accounts related to the selected district and locality will be displayed (Fig.40). Once the necessary information is selected, the beneficiary fields, treasury account, and tax ID will be automatically completed.

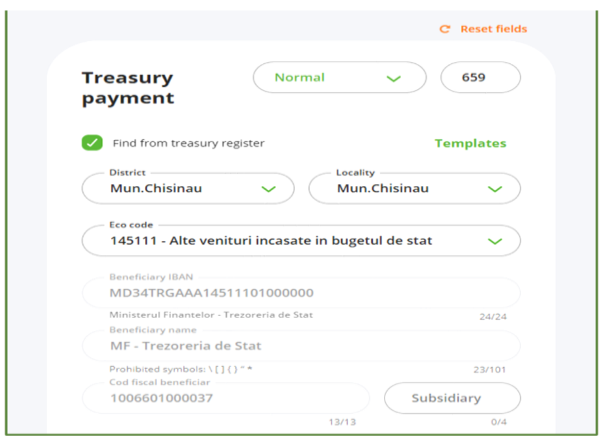


Figure 40

- If the treasury account is known:

a) Fill in the Treasury Account – once entered correctly, the account will be verified and the fields for Beneficiary and Tax ID will be completed automatically (Fig. 41)

Figure 41

b) *Territorial subdivision code*, if applicable.

c) Indicate the *Base payment amount* and *Penalties*. After completing these fields, the Total payment amount will be automatically calculated and displayed in the "Amount" field.

d) If the payment is made on behalf of another person, tick the checkbox "Pay on behalf of another person". In the opened window, complete the following information (Fig.42):

- The Tax ID of the individual/legal entity on whose behalf the payment is made.
- The Name/Surname of the individual/legal entity on whose behalf the payment is made.

e) Reference number (optional) indicate the reference element that served as the basis for making the budget payment (e.g., report number, payment notice number, vehicle VIN code, etc.).

f) The *"Details"* field is completed optionally, if additional information is to be added 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. g) Select the *Payer Account*.

h) Click the *Continue* button to proceed with payment authorization.

Figure 42

Note! Based on the information entered, the system will verify its accuracy according to legal requirements such as: IBAN correctness, allowed symbols, tax code, etc. If an error is found during verification, the system will highlight the field in red to indicate the issue. If the client has accounts in multiple currencies, the top 3 most used currencies at the bank will be displayed by default. The remaining currencies will appear only if the client clicks the "More currencies" button.

7.3.6 MULTIPLE PAYMENTS

The service allows for making multiple payments through the ***Payments / Mass Order*** module.

Multiple payments can only be made in the national currency and involve creating several payments within a single menu and authorizing the selected payments in one step. (Fig.43)

Figure 43

To do this, in the module window (Fig.44):

Figure 44

1. Select the payer account from which the transfers will be made.
2. Select a previously created group of beneficiaries from the corresponding field (Template), or create one on the spot by adding a new beneficiary to the group. (Fig.45)

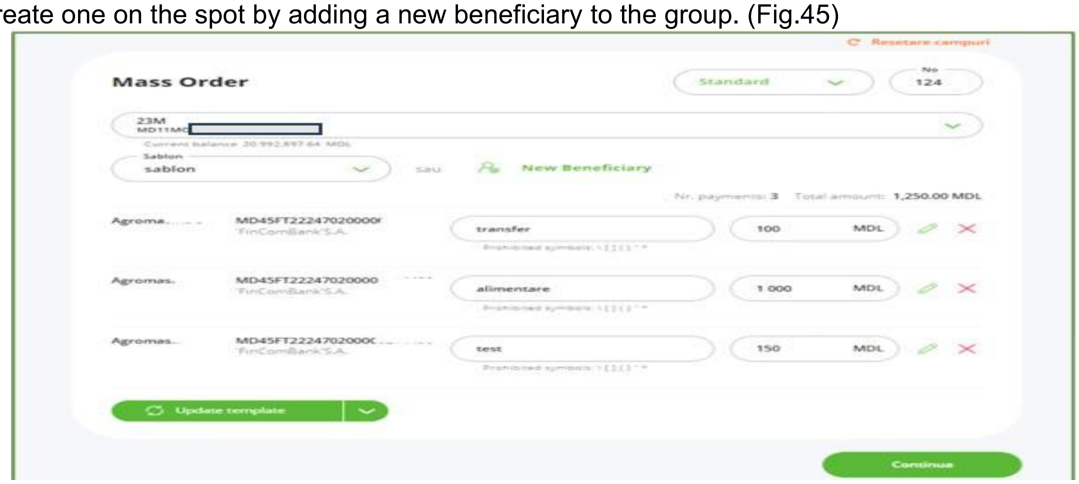


Figure 45

3. Click the Add new beneficiary option. (Fig.46)

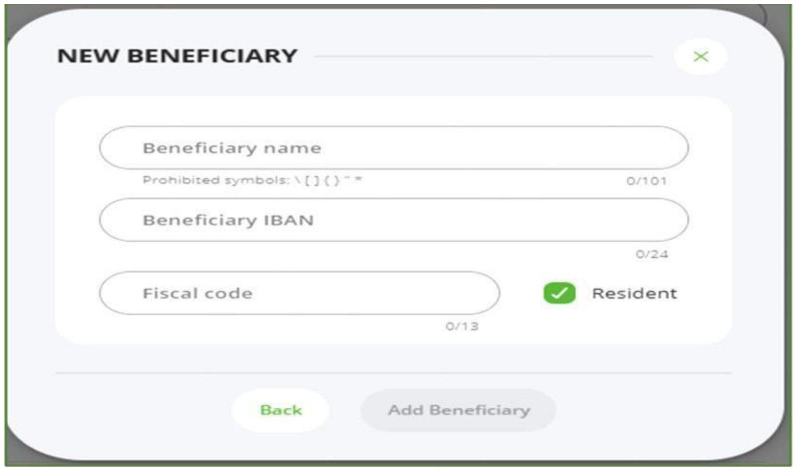


Figure 46

- Enter the ***Beneficiary Name*** , the system will automatically display a list of existing beneficiaries for you to choose from for the respective payment group. Select the beneficiary, and the service will auto-fill all the required fields. If the beneficiary has not previously received payments, the fields must be completed manually.
- ***Add Beneficiary*** – to add the new beneficiary to the full list of beneficiaries and newly created group.
- ***Back*** – to return to the initial module window.

In the *Mass Order* module, enter: (Fig.47)

1. **Update Template** – if any beneficiaries have been added or removed from the existing template.
2. **New Template** – if a new group of beneficiaries is being created.

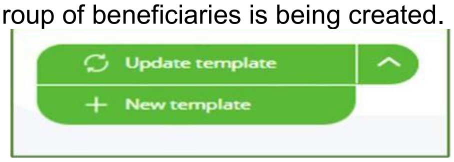


Figure 47 Removing or editing a beneficiary is possible by pressing the buttons (Fig.48)

Figure 48

Adding/removing a beneficiary can also be done from an existing Group (template). To save the changes, press ***Update Template*** (Fig.49). If the Beneficiary Group is new-fill in the ***Destination*** and ***Payment Amount***, or edit/remove as needed.

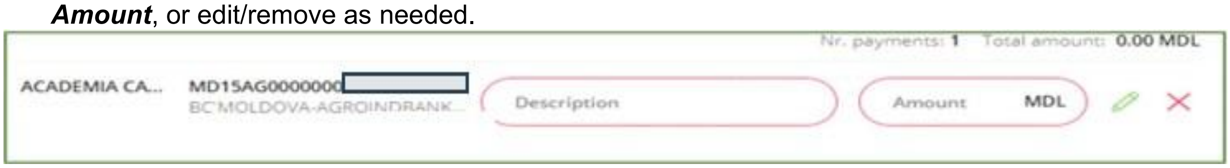


Figure 49

To proceed with authorization, press the **"Continue"** button, and the system will calculate and display the corresponding fee based on the number of transactions. If modifications are required, press the **"Modify"** button. (Fig.49 A)

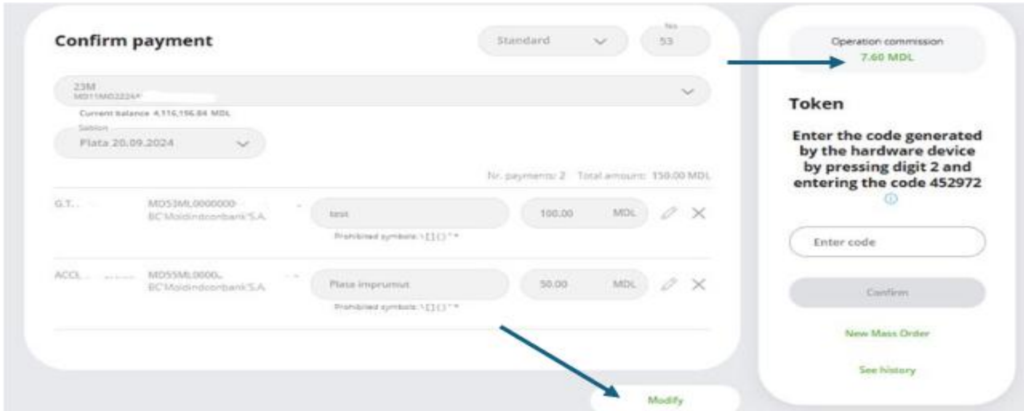


Figure 49A

7.3.7 SALARY TRANSFER

The ***Payroll*** module in the main menu contains two submodule: ***Employee List*** and ***Salary Transfer***

1) Employee List

By default, the screen opens on the All Employees list, where all employees included in your agreements are displayed. If desired, to manage employees more efficiently during a salary transfer, multiple sublists can be created. To create a sublist, select the ***+ New Department*** option (Fig. 50).

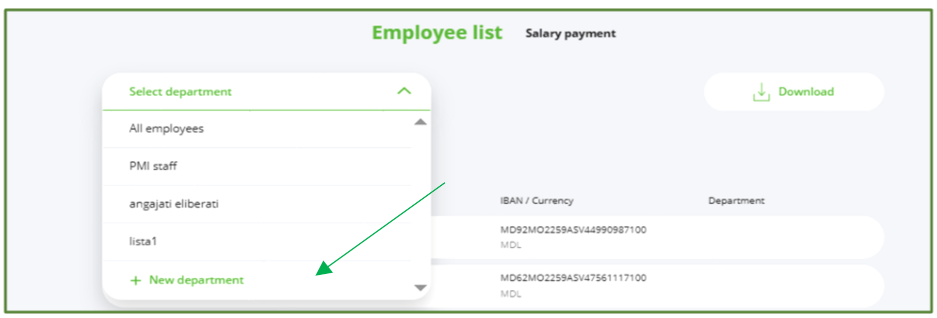


Figure 50

Note! From the ***Employee List*** menu, employees cannot be added to or removed from agreements.

In the newly opened window, enter the name of the sublist you want to create. To save it, press the ***Confirm*** button (Fig. 50).

Click the ***Add Employee*** button (Fig.51), and in the window that appears, select the desired employees from the main list and press ***Confirm*** (Fig.52)

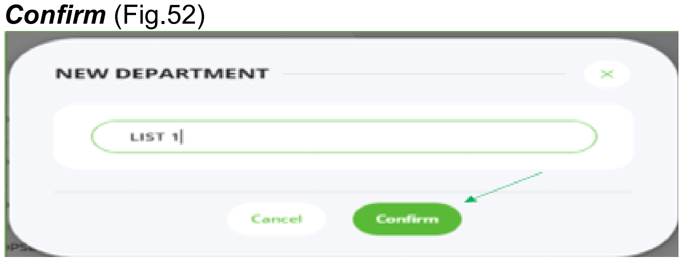


Figura 51

Figure 52

To add employees to the newly created sublist, select the sublist from the dropdown (Fig.53)

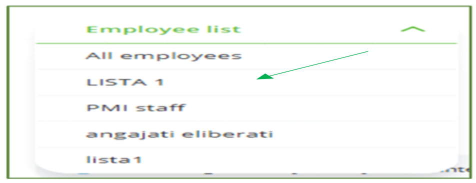


Figure 53

If needed, you can download the main employee list or any created sublists in XLS format by clicking the "Download" button (Fig. 54).

2) Salary Payment

This service allows you to make salary transfers using the ***Salary Payment*** submodule. A salary payment can be initiated even if the payer's account does not have **the full amount to cover the transfer and commission** In this case, the payment will remain pending due to insufficient funds until the cut off time for processing the transfer. If the funds are still insufficient at that time, the transfer will be rejected, and it will need to be initiated again.

The salary transfer can be carried out based on: **a previous transfer made via the OTP Internet Banking service, a selected sublist, or a file upload.**

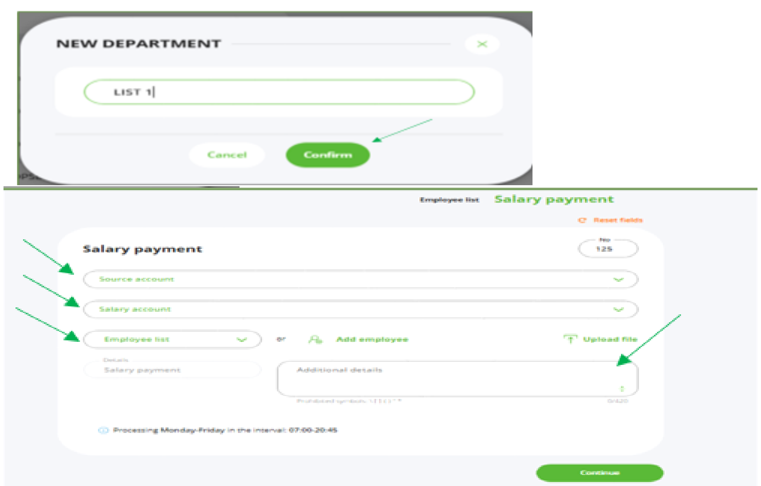


Figure 54

To perform a salary transfer, you must fill in the following fields in the **Salary Payment** submodule (Fig. 53):

1) **Document Number** – This is automatically set by the system but can be changed manually.

2) **Payer Account** – Select from the dropdown the account from which the transfer will be made.

3) **Salary Account** – Select the intermediary salary account from the dropdown (if you have such accounts in different currencies, only the relevant ones for the selected payer account will be shown) 4) **Employee List** – Select either the main employee list or one of the created sublists.

5) **Upload File** – Select from your computer the file with employee data. The file must follow a specific structure (ask the Bank for a sample). For automatic processing, do not alter the structure, add new columns, apply formatting, or include special characters (e.g., borders, italics, titles, etc.), and do not secure the file. Otherwise, the service will reject the file upload operation.

6) **Additional Details** – Enter payment details (***Note!*** These details are for informational purposes only and will not appear in the Payment Order)

After filling in the data and selecting the desired list of employees, enter the amount to be transferred to each employee individually. The system will automatically calculate the total amount for all employees.

Note! The total amount displayed does not include the transfer commission.

If you want to manually add employees to the current transfer, you can do so by clicking the **"Add Employee"** (Fig.55).

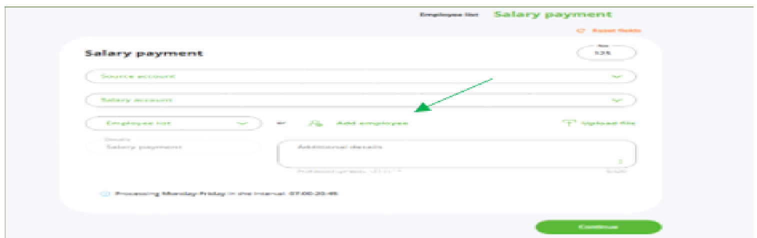


Figure 55

In the displayed window, check all the employees and click the button 

at the bottom of the window.

To remove an employee from the current transfer list, click the button  located next to the respective employee.

Note! The currency of the account used for the salary payment must match the currency of the employees' accounts. If the list includes employees who have accounts in a different currency than the payment account, the system will highlight them in red, and they must be manually removed from the transfer. (Fig. 56)

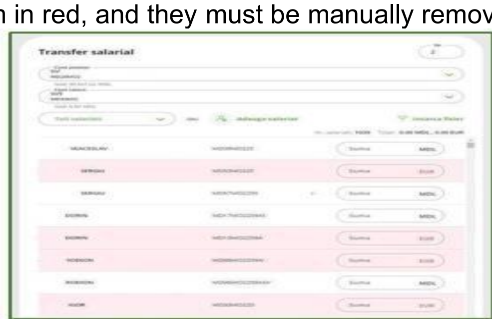


Figure 56

Adding a new employee to the transfer

If you want to include an employee who is not already present in your templates/lists you can manually add them by clicking the **"Add Employee"** button (Fig.55), then in the opened window, click **"New Employee"** (Fig.57).

Figure 57

In the newly opened window, enter the employee's **personal code** and **IBAN**, then click the **"Add"** button. (Fig. 58)

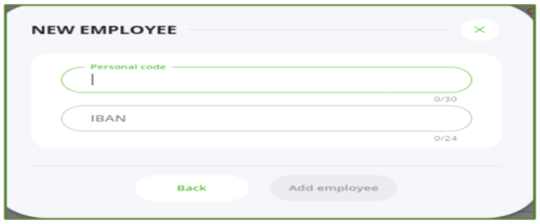


Figure 58

Note! Salary transfers can be made only to employees/beneficiaries of OTP Bank SA.

Performing a salary transfer using a file

To make a salary transfer using a file, you must prepare a **CSV** or **XLS** file containing the employees relevant to the transfer, according to the structure described in section ***10.1***.

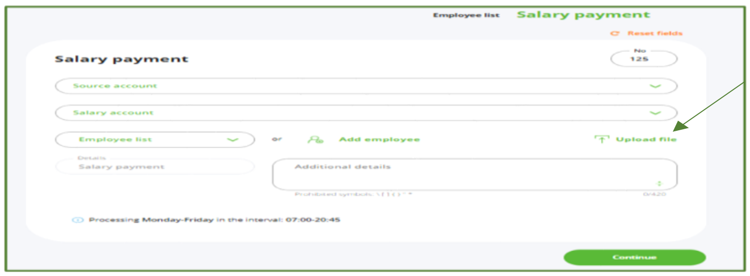


Figure 59

In the ***Salary Payment*** submodule***,*** click the "Upload File" text button. (Fig 59) In the opened window , select the appropriate file to upload it. If the file does not contain any errors, the list will be uploaded successfully (Fig 60). If errors are detected (e.g., mismatch between tax code and IBAN, incorrect IBAN, etc.) no employees from the file will be uploaded.

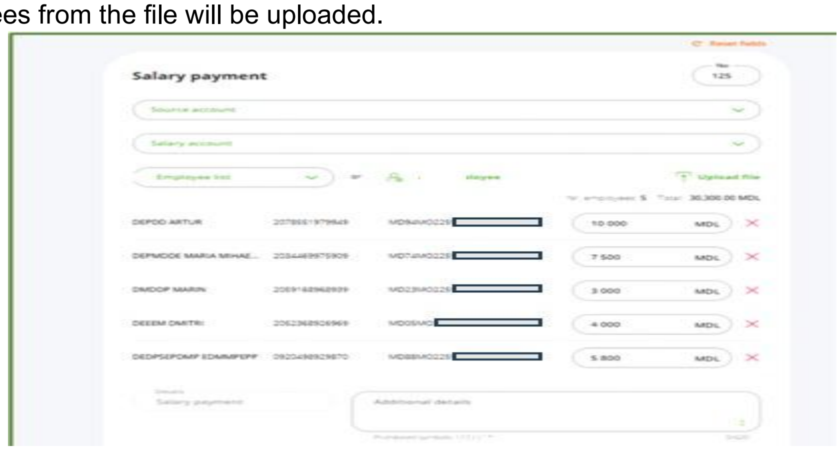


Figure 60

After the file is successfully uploaded, complete all the remaining fields:

1) Source Account
2) Salary Account
3) Additional Details

To finalize the operation, you must authorize the transaction using your Token device or Token application

7.3.8 PERFORMING FOREIGN CURRENCY TRANSFERS

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.

Foreign currency transfers are carried out through the ***Operations / Foreign Payment*** module. In the module window:
(Fig.61)

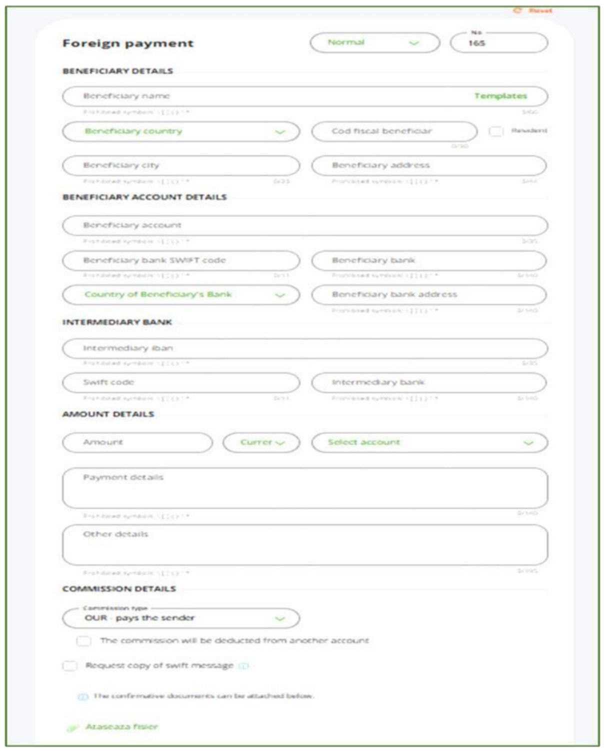


Figure 61

1. Select the payment order (PO) number. By default, the system will display the next PO number for foreign currency transfers. If you wish to change the number, enter the desired number directly in the corresponding field.
2. Check the cut-off time for submitting foreign currency payments to the bank. For the payment to be executed on the same business day, it must be authorized on the same day before the bank's payment order submission deadline.
3. Select the payment execution option (future date, scheduled, etc.).
4. Select a template (if applicable).
5. Enter the *Beneficiary's Name.*
6. Specify the *Country, City, and Address* of the beneficiary (the full address must be provided, according to supporting documents).

7. Enter the *Beneficiary's IBAN account.*

8. Enter the *SWIFT (BIC) code* of the beneficiary's bank – once entered, the application will check it against its directory and automatically fill in the remaining fields related to the beneficiary's bank (Country, Bank Name,BankAddress).
   Note: If the SWIFT (BIC) code is not found in the application's directory, the fields related to the beneficiary's bank must be completed manually.

9. Enter the *intermediary bank details,* similar to those of the beneficiary's bank.

10. Indicate the *transfer amount.*

Note! If the SWIFT code contains only 8 characters and to avoid selecting the code of the service provider's branch, it is recommended to complete it with 3 additional letters "X".

11.Select the currency of the transfer.

12. Select the payer account (source account). The currency of the transfer may differ from the currency of the payer account. In this case, the system will apply the current exchange rate for the date of processing. When selecting the account, the available balance at that moment will be displayed. (Fig.62)

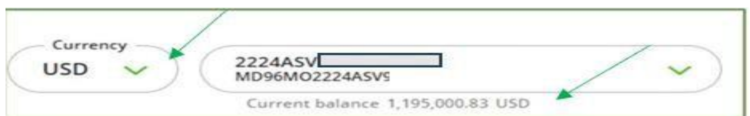


Figure 62

13. Select the commission type (OUR, SHA, BEN) or OUR FullPay (for payments in USD)

14. If you wish the commission to be charged from a different account than the payer's account, check the corresponding option box and select another account selection menu (Fig.63). By default, the payer's account from which the transfer will be made is selected. If there are insufficient funds in the account designated for commission withdrawal, the bank may charge the commission from another client account in order to successfully process the payment. The currency of the commission withdrawal account may differ from the commission currency –in such cases, the commission will be calculated at the selling exchange rate on the respective date.

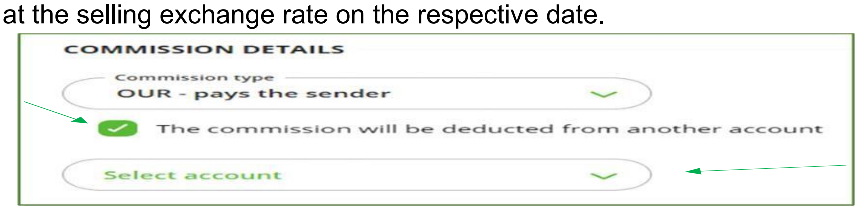


Figure 63

15. If the copy of the SWIFT message related to the payment is desired, check the option *Request copy of swift message* (Fig. 64). The SWIFT message copy will be sent via the secure messaging system of the OTP Internet Banking service. (Fig. 65).

Figure 64

Figure 65

16. Fill in the *Payments Details.*
17. In the *Other Details* field, enter any additional information related to the transfer, if necessary.(Fig. 66)

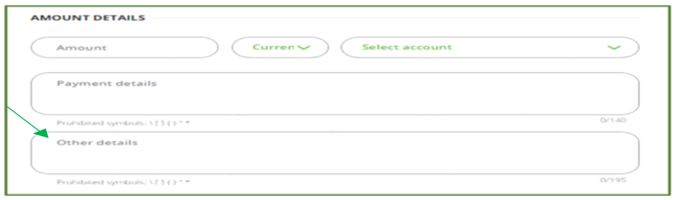


Figure 66

18. The completed transfer requires the submission of supporting documents according to the applicable legislation; attach them to the payment using the *Attach file* button at the bottom of the page. (Fig. 67).

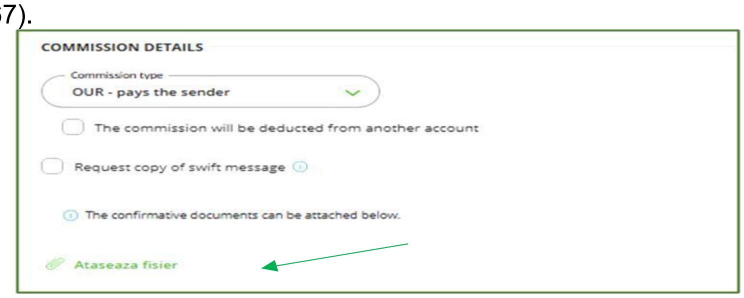


Figure 67

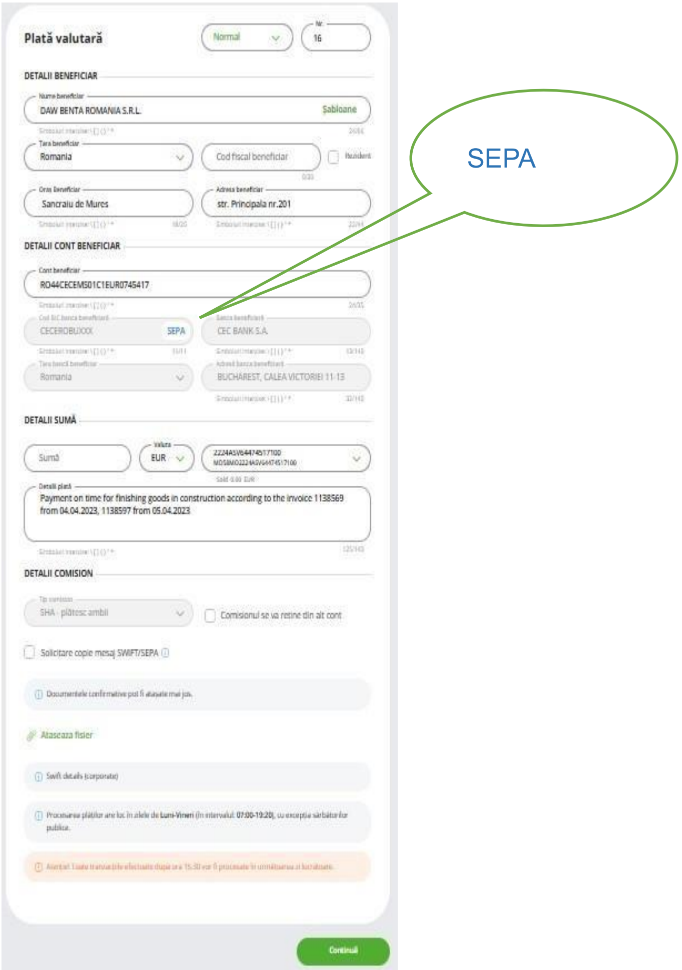


Figure 67a

Note! Documents attached to the foreign currency payment order may be in ***PDF, JPG, JPEG, PNG*** *format*. The size of the uploaded electronic documents must not exceed **15 MB (total size of all uploaded documents)**.

19. Click the Continue button to proceed to payment authorization.

20. The beneficiary will be saved automatically, and when initiating a new foreign currency payment, the service will offer the saved beneficiaries for selection.

21. If a copy of the SWIFT message for a particular payment order is required, please contact the managing branch via the service's secure messaging system to request the copy via secure message.

Note! The Bank will charge a fee for sending the SWIFT message according to the FEES in force at the time of the request. The fee will be debited from the Subscriber's account designated as the main account at the time of entering into the relationship with the Bank.

For **SEPA** payments, the same fields as for SWIFT must be completed, with a few exceptions (Fig 67a):

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

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
  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.

7.3.9 FOREIGN EXCHANGE

Foreign exchange is carried out via the ***Operations / Foreign exchange*** module**.** The foreign exchange operation involves transferring funds from one account in a certain currency to another account of the Subscriber in a different currency than that of the payer account, using the current commercial exchange rate at the time of transaction. **Note!** Foreign exchange operations **cannot be scheduled for a future date.** In the module window (Fig. 68):

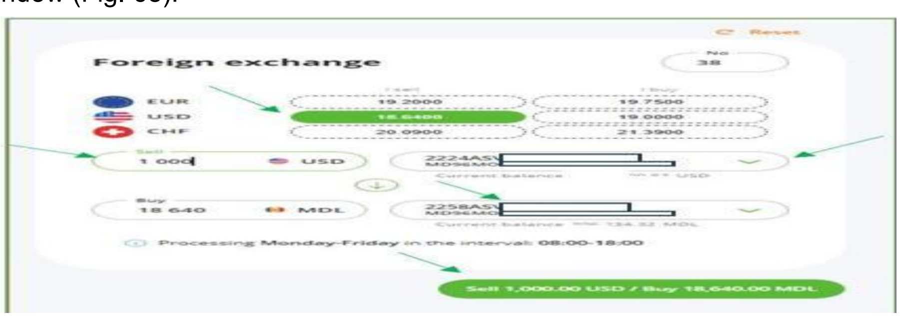


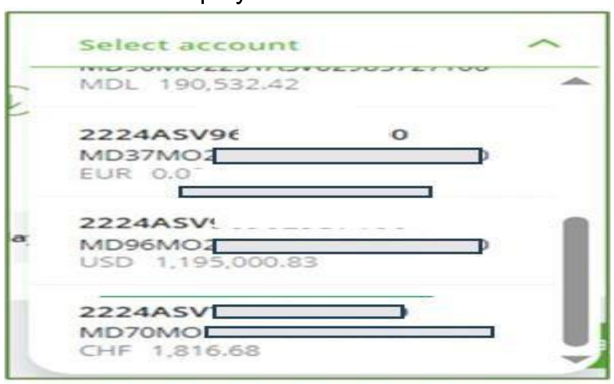
Figure 68

All buy and sell exchange rates for foreign currency against MDL and vice versa are displayed in the module window.

Please select:

a) The *I buy / I sell* option corresponding to the desired currency – the account fields will be automatically populated with suggested accounts. Check if the automatically filled-in accounts are the ones you wish to use for the transfer, if not, select a different account.
b) Enter only the amount to *buy/sell* - once the required amount is entered, the system will automatically complete the remaining fields related to the foreign exchange operation, including the current exchange rate at the time of initiating the transaction.
c) Click the *Sell/Buy* button to confirm the foreign exchange operation – this will reflect the value of the operation and the exchange rate applied.

Note! To successfully complete the initiated operation, when selecting the source account for the payment – check the account balance displayed at the bottom of the account selection grid (Fig. 69)



Note! *Figure 69*

a) Foreign exchange operations through the OTP Internet/Mobile Banking service are carried out at the commercial exchange rates **valid at the moment the operation is initiated.**
b) Commercial exchange rates may change during the day. The system will reflect the current exchange rate for the selected currency at the time of initiating the operation.

7.3.10 CREATING TEMPLATES

When initiating a payment, the beneficiary's data is automatically saved.

To rename templates, the user must access the Payments menu ❼ Templates (templates are categorized as follows: MDL Templates/Treasury Templates/Foreign Currency Templates/Multiple Templates) (Fig.70) ❼Click the " ❼ Open.

⋮

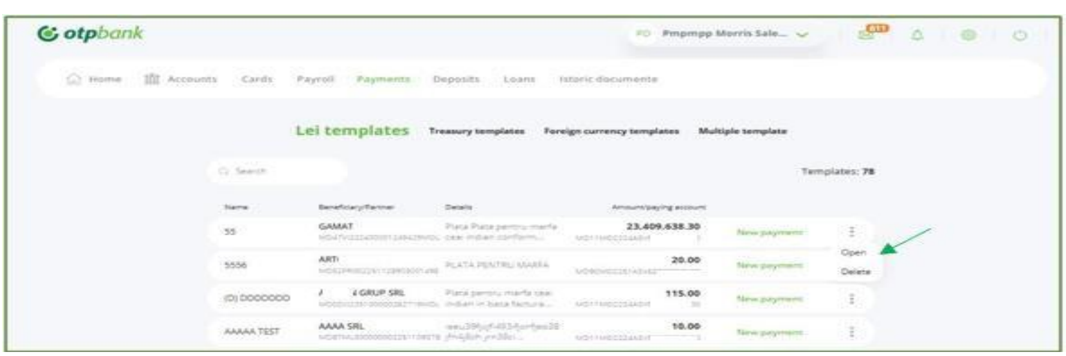


Figure 70

The opened template will be in „ Read Only „ format, and to rename it, click the "Edit" button (Fig.71)

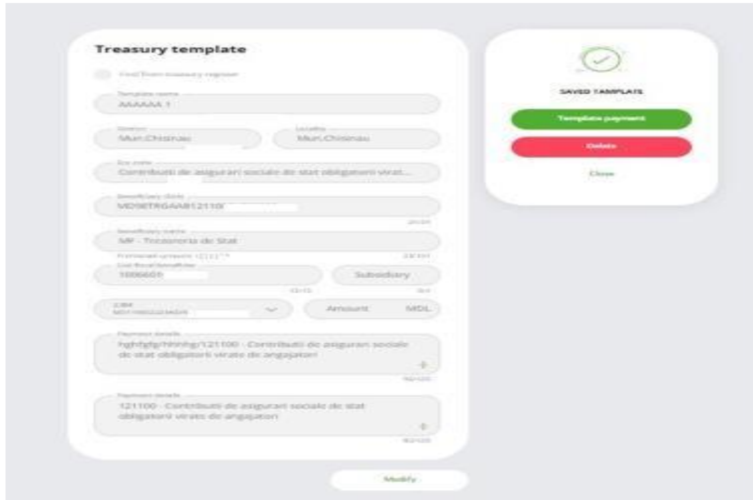


Figure 71

In the „Template Name" section, the user can assign a name to the template ❼ To save the template, click the „Continue"❼ „Close" buttons (Fig.72)

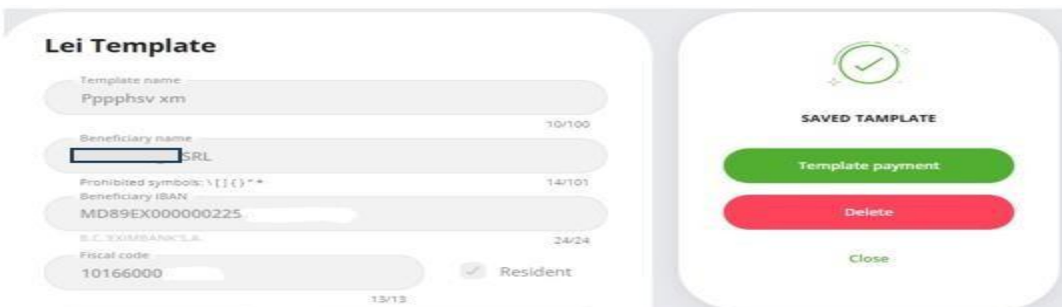


Figure 72

7.3.11 USING TEMPLATES

General Information

For user convenience, the service allows the use of templates when performing transfers. Templates can be used for any type of transfer: in MDL (including Treasury transfers) or in foreign currency. A template saved from a specific module corresponding to a type of transfer can only be used within that same module. When using a template, fields such as the ***Initiation Date*** and ***Payment Order Number*** will be automatically populated with the current values corresponding to the day the operation is initiated. To view or use templates, access the Operations/Templates module.

Note! Each of the transfer modules mentioned above allows transfers to be executed through loading the desired template by clicking the button 

Templates are divided into ***MDL Templates***, ***Treasury Templates*** and ***Foreign Currency Templates***.

In the ***MDL Templates*** tab, the templates saved from payments in national currency are displayed, while in the ***Foreign Currency Templates*** tab, the templates saved from foreign currency payments are shown.

Making a Payment Using a Template from <u>the Payment Module</u>:

a) Click the *Templates* button.
b) You will be redirected to the *Templates* module, where you can select the desired template (Fig. 73)

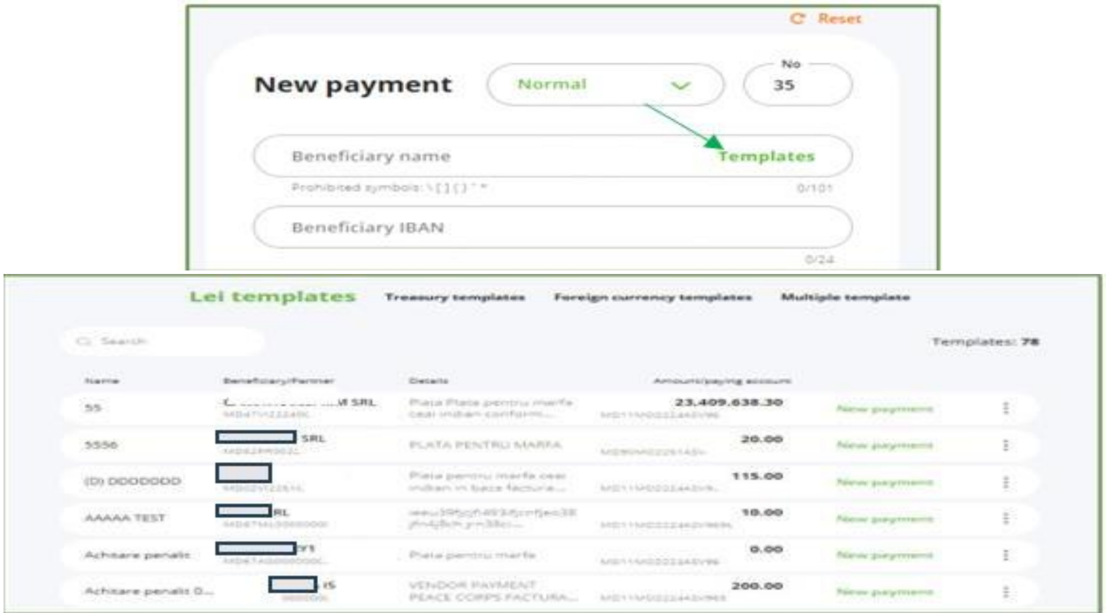


Figure 73

c) Select the *Templates* you wish to use.

d) All fields in the payment module will be automatically filled in with the saved data from the template.   e) To finalize the payment, click the *Continue* button.

Making a Payment using a Template from the <u>Templates Module</u>:

In the ***Operations/Templates*** module, locate the desired template (Fig.74). If there are multiple templates, the service allows searching based on part of the template name, beneficiary account, or beneficiary name.

New Payment – allows creating a new payment using the template's information.

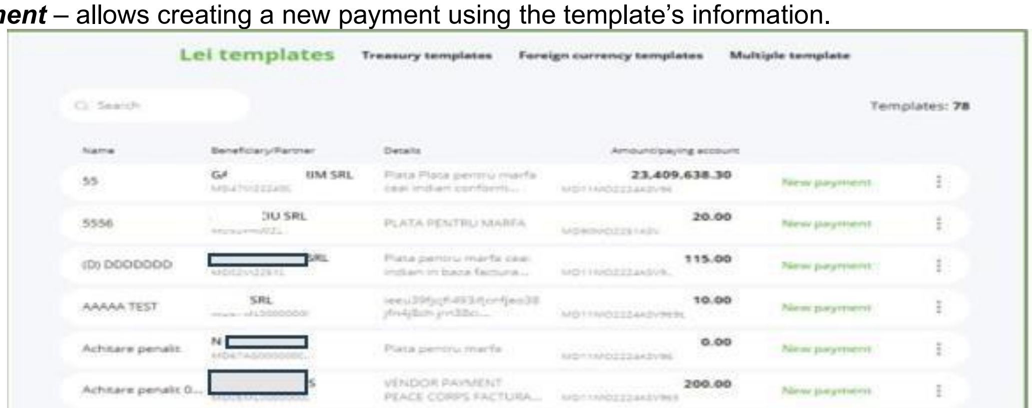


Figure 74

On the right side of the template, you can access available options: (Fig. 75)

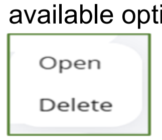


Figure 75

a) ***Open*** – opens the template and allows the client to modify it , rename it, delete it, or make a payment using it (Fig.75)

b) ***Delete*** – allows deleting the template, after confirming in a pop-up message (Fig. 76).

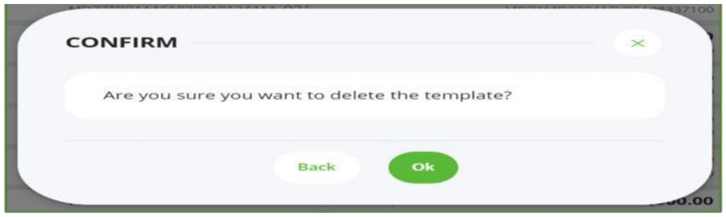


Figure 76

7.3.12 AUTHORIZING TRANSFERS

The authorization of transfers is carried out based on user profiles, predefined authorization rules, and authorization rights. Any transfer initiated through the Service must be authorized via a Token – either the mobile app or a physical device – in order to be processed by the bank. The authorization method is the same regardless of the type of transfer or the module used.

Authorizing a payment order in the Service can be done either at the time of initiating the payment or afterward.

1. **To authorize the transfer using the integrated Token application in the OTP Mobile Banking, after entering and selecting all transfer details:**

   - Click the following button:

a) *Continue*– to proceed with the transfer. If a transfer with identical details already exists (except for the document number), the system will alert the user about the possibility of a duplicate payment.

b) On the right side of the payment module, a new authorization window will appear (Fig. 77).

c) Click *Confirm*- you will receive a push notification on the device where the Token app is installed. Upon opening the notification, you will be directed to the operation approval screen, where you can either *Approve* or *Reject* the transaction.

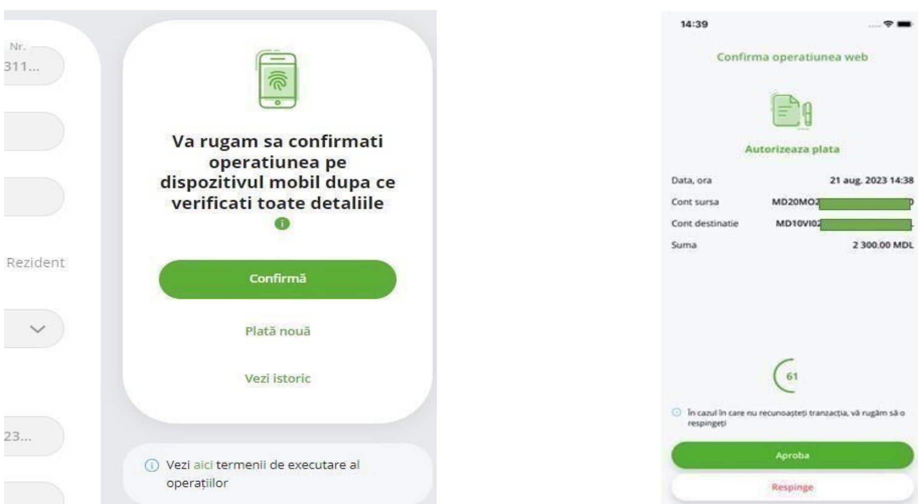


Figure 77

2. **To authorize the transfer using the Token device**, after entering and selecting all the transfer details:

a) At the top of the authorization section, you will find the instruction you need to follow (Fig. 80)

b) While the Token device is connected via USB cable, click the *Confirm* button. The transaction details will appear on the device screen (Fig.78). The transaction details will appear on the device screen (Fig.78A), where you must press the *OK* button.

c) On the next screen (Fig.78B), the beneficiary's IBAN account will be displayed. Please verify that it matches the intended recipient's account and press *OK*.

d) On the following screen (Fig.78C), the payment amount will be shown. Check if the displayed amount matches the one you intend to transfer, then press *OK.*

e) Enter the PIN code on the Token device- the payment will then be successfully signed.

f) To reject the operation from the Token device, press the "C" button.

1. *Confirm*– if the data in the request is correct and ready for payment authorization.
2. *New payment* – to initiate a new payment from the same module.
3. *View history* – to see the full payment flow from initiation to authorization.

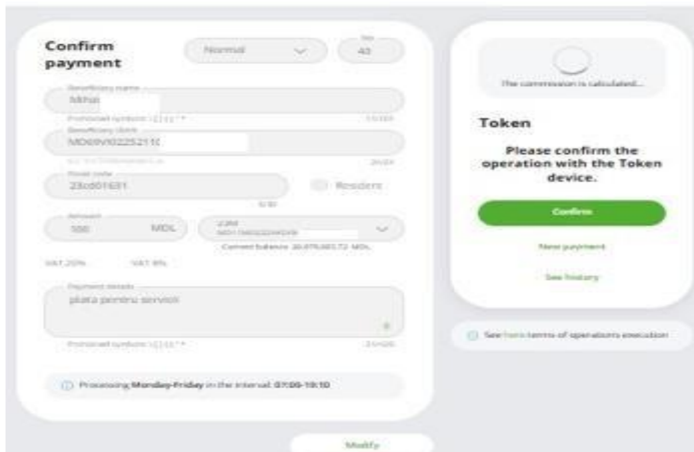


Figure 78

Figure 78A

Figure 78B

Figure 78C

IMPORTANT!

Authorization of transfers by users depends on their signature type:

a) *Single (S12),* requires only one authorization.

b) *Others (S1, S2, etc…)* require authorization by users with those specific signature types. Example: If authorization rights require the use of three signature types, then users with S1, S2 and S3 must each apply their signature.

c) For standard authorization roles, the order of applying signatures is not mandatory. For special authorization rules set by the Bank, a mandatory sequence must be followed- e.g., the user with signature type S1 must sign first, followed by S2, then S3 (if applicable).

Only the ***Company Administrator*** can authorize operations such as opening a deposit.

7.3.13 MAINTAIN PAYMENTS INTERNET BANKING

The service allows you to manage both created and unfinished EPOs (Electronic Payment Orders). Select the *Accounts / Maintain Payments Internet Banking* module. In the module window, select the *Status*, and depending on the status, the following transaction lists (Fig.79)

a) *Authorizing* – Transactions that have been initiated and require authorization from the respective user.
b) *In Proccesing* - Operations that have been fully authorized and sent to the Bank for processing.
c) *With Errors* – Displays the list of operations that were processed with errors, rejected, or canceled.
d) *Successfully processed* – Transactions that were processed by the Bank
e) *Partially Processed* – Operations that were submitted by users and are still being processed by the Bank.
f) *Payments with future date* – displays payments that are scheduled to be processed on a future date set by the client.
g) *Rejected / Canceled* – payments that were canceled by another user within the client's organization or initiated payments that did not receive the necessary signatures from authorized users by the end of the operational day (EOD). In this case, the system automatically cancels the initiated transactions.

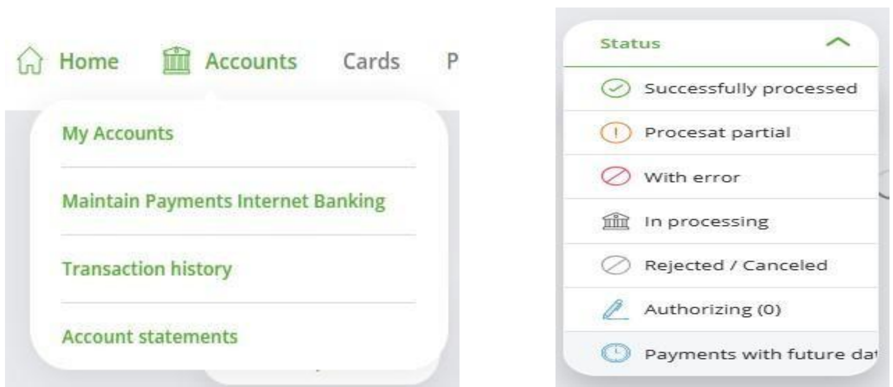


Figure 79

Payments Pending Authorization

-Access the ***Authorizing*** option (Fig.80)

Figure 80

a) Select all payments or only the desired ones to be authorized in a single authorization action. When selected, the total amount of the chosen payments will be automatically calculated.

b) The list of payments will include the following details: Initiation date, Operation type, Name and IBAN of the beneficiary, Description, Amount, and Currency. For all payments selected for authorization, the system will calculate and display the corresponding fee.

c) Selected payments are authorized by clicking the *Confirm* button on the static module bar (Fig.81) Follow the steps described in the subsection Transaction Authorization.

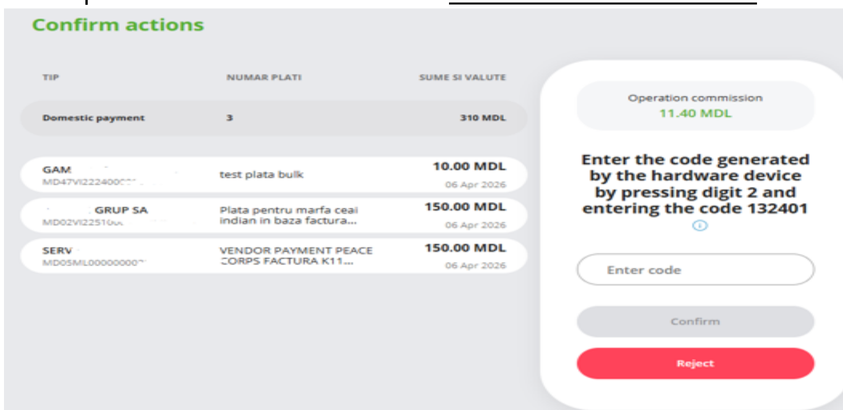


Figure 81

d) *For a payment that needs to be rejected* – open the payment and select the *Reject* button. In the pop-up window, enter the reason for rejection (Fig.82) and click *OK* to complete the rejection process.

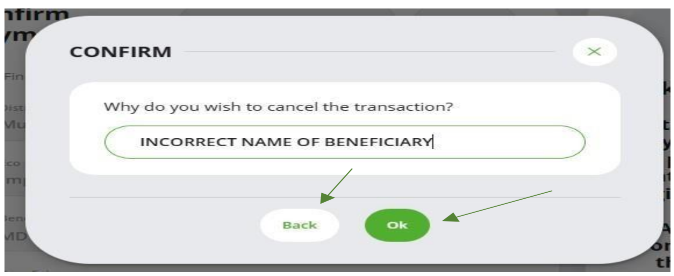


Figure 82

Processing Payments

Access the *In Processing* section (Fig. 83)

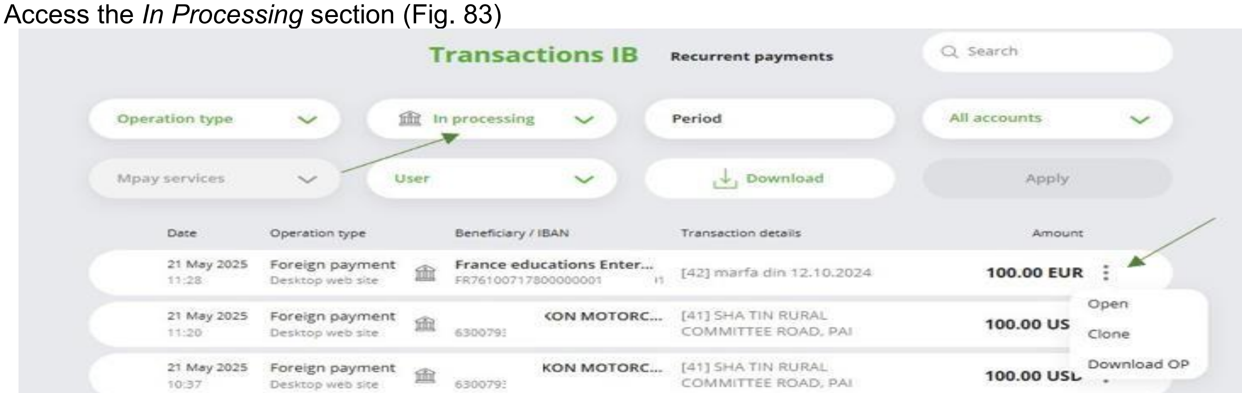


Figure 83

Available options for each payment:

a) *Open* – view all details and the history of the transaction
b) *Clone* – allows duplication of the operation. This opens the payment module with pre-filled data identical to the original, except for the payment order number.
c) *Download OP* – enables downloading the payment in PDF format.

Payments with Errors

Access the *With Errors* module (Fig.84)

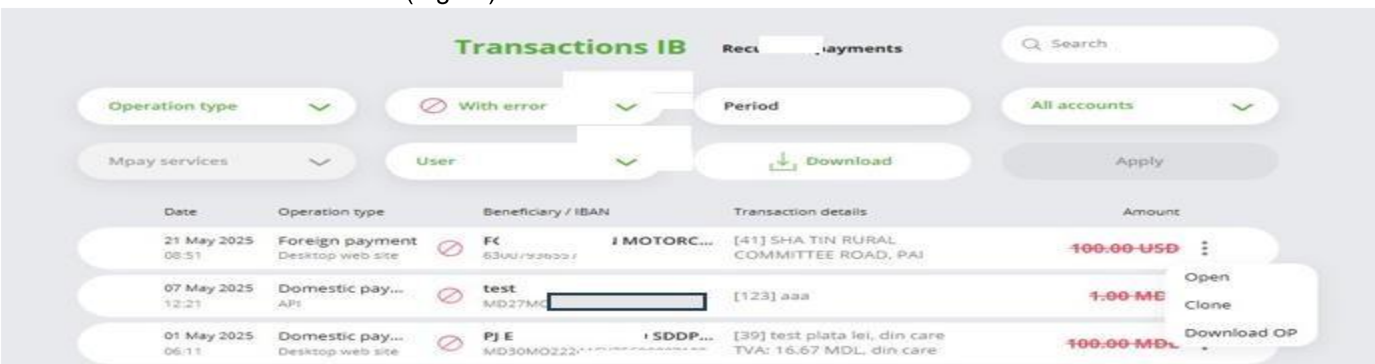


Figure 84

Available options for each payment:

a) *Open* – view all details and the transaction history. (Fig. 85)
b) *Clone* – allows duplication of the operation. This opens the payment module with pre-filled data identical to the original, except for the payment order number.
c) *Download OP* - enables downloading the payment order.

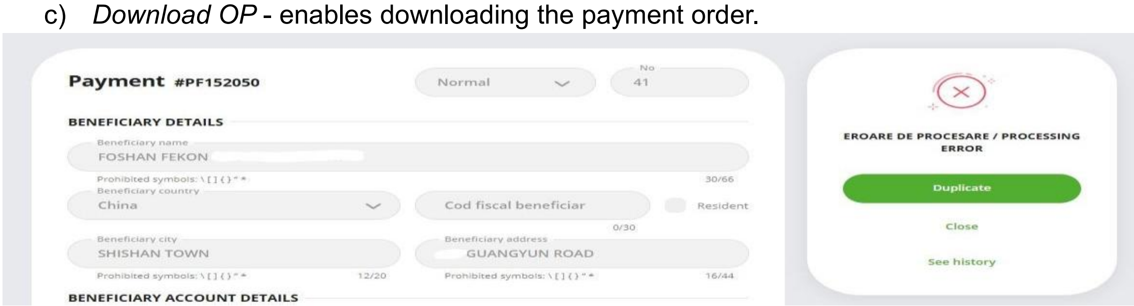


Figure 85

Rejected / Cancelled

Rejected / Cancelled – payments that have either been cancelled by another user within the company or initiated by authorized users but were not signed by the responsible persons by the end of the operational day (EOD). In such cases, the system will automatically cancel the initiated transactions (Fig. 86)

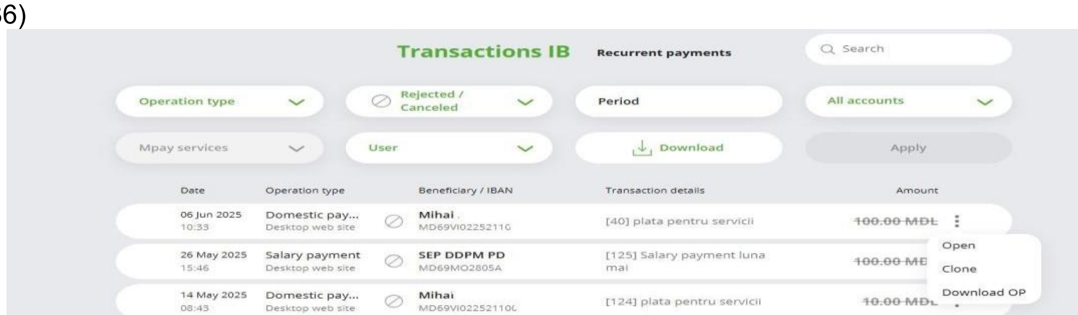


Figure 86

Available options for each payment:

a) *Open* - viewing all the details of the operation and its history (Fig.87)

b) *Clone* - allows duplication of the operation. This opens the payment module with pre-filled data identical to the original, except for the payment order number.

c) *Download OP*- allows downloading the payment order.

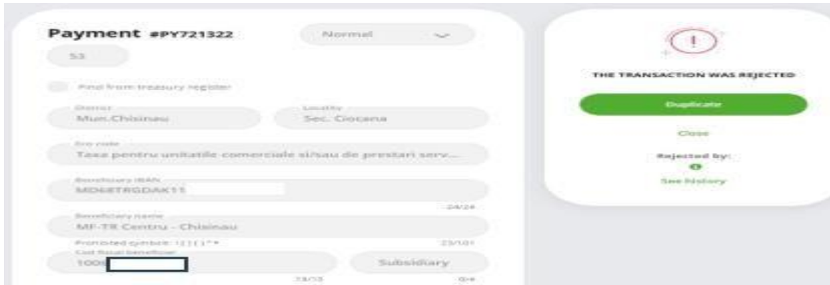


Figure 87

Successfully Processed

To view payments that have been successfully executed by the Bank, access *Successfully Processed* option (Fig.88)

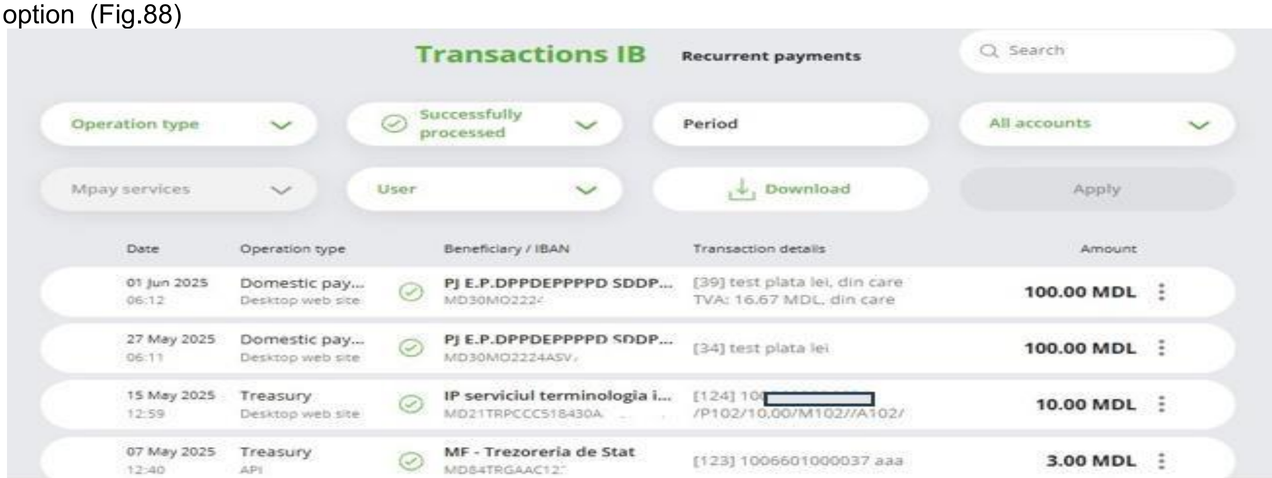


Figure 88

This module displays all client payments executed by the Bank, regardless of the initiation channel-OTP Internet/Mobile Banking from a computer, OTP Internet/Mobile Banking from a mobile browser, or the OTP Mobile Banking app installed on a mobile device (smartphone, tablet)

Depending on the type of payment, the following options are available for each transaction (Fig. 89):

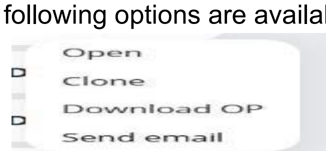


Figure 89

a) *Open* – view all transaction details and history

b) *Clone* – allows duplication of the transaction. This opens the payment module with the same data, except for the payment order number.

c) *Download PO* – allows downloading the payment order in PDF format.

d) *Send via e-mail* – allows sending the Payment Order by email (Fig.90). To complete the process, click the *Confirm* button

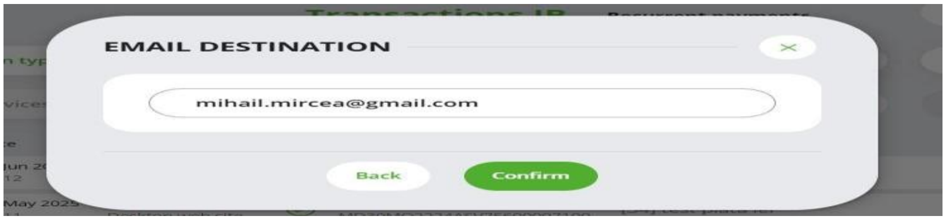


Figure 90

7.3.14 Recurring (Scheduled) Payments

In the *Scheduled Payments list*, all recurring payments initiated from payment modules that allow such settings will be displayed. (Fig.91)

Figure 91

For active payments scheduled to be executed, the following options are available:

- *Open* – view all the details of the transaction and its history.
- *Cancel* – Cancel the execution of the scheduled payment. Cancellation can be performed only after opening the payment and pressing the *Cancel* button (Fig. 92).

Figure 92

For canceled payments, only the *Open* option is available – which will display the payment details, the person who rejected the payment, and the option to repeat it. Once the scheduled payment has been canceled , it will be displayed in the Recurrent grid as a canceled amount. (Fig.93)

Figure 93

General Information- Recurring Payment

A scheduled (recurring) payment is a transfer that will be executed by the system after the moment of initiation, without any further intervention from the subscriber, at a certain frequency according to the set parameters. This is configured directly within the payment module by selecting the relevant option for the payment. (Fig.94)

Figure 94

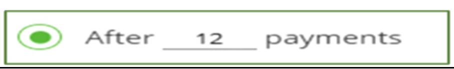
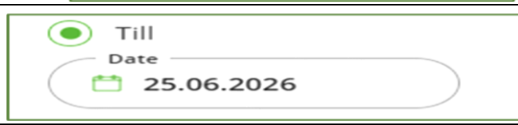
The following must be completed:

a) *Nr* – how many times the payment should be processed

b) *Period* – daily, weekly, monthly, yearly.

c) *Start date*- when the process will begin

d) *End date* – there are 3 parameters.

	*Never* – the payment will continue to be processed at the set frequency indefinitely.
	*After a number of payments* – the payment will be processed until the specified number of occurrences is reached.
	*On a specific date* - a final date will be set, after which the payment will no longer be processed.

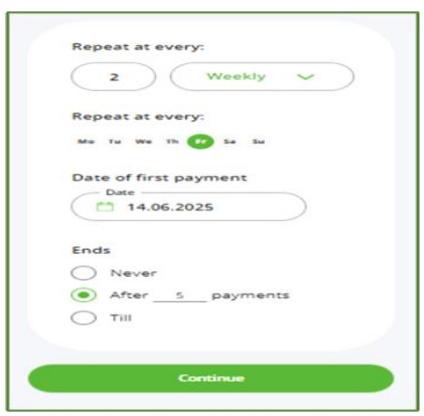


Figure 95

Example (Fig.96): The payment will be processed twice a week starting from Friday, 14.06.2025 and it will run 5 times from the selected date.

Note! *The First Transfer Date and End Date are default parameters.*

IMPORTANT! If the *Never* parameter is selected, the transfer will continue to be executed at the set frequency until it is manually canceled by the authorized user.
The cancellation of the scheduled transfer is done through the same module.

Figure 96

a) Open the scheduled payment by clicking the options menu and selecting ***Open.***

b) The payment will open in the module from which it was initiated (Fig.97), and ***Reject*** will be selected.

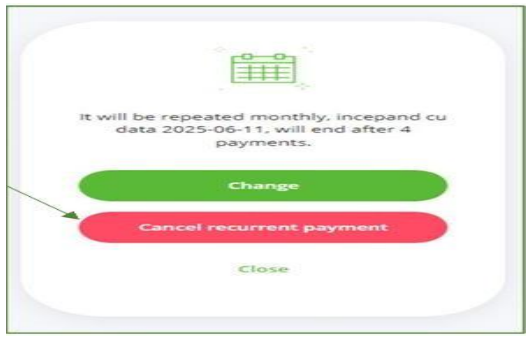


Figure 97

7.3.15 Future Payments

Future-dated payments will be displayed (Fig.98)

Figure 98

Available options:

a) *Open* – view all transaction details and its history.

b) *Cancel* – cancel the future execution of the payment.

c) *Download OP (Payment Order)* – download the payment order.

7.4. DEPOSITS

General Overview

This module allows the management of the client's deposit accounts (Fig.99).

It enables:

a. *Opening a new deposit.*

b. *Viewing the client's deposits.*
c. *Downloading the Term Deposit Account Opening Request.*

Figure 99

OPENING A NEW DEPOSIT

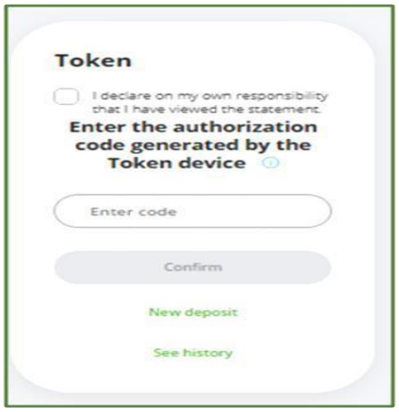


Figure 101

a) In the module window, select the account from which the desired deposit will be created (Fig. 100)

b) Enter the amount for which the deposit is to be created. The minimum amount may vary depending on the type of deposit.

c) Select the Type of deposit.

d) *Maturity action* will default to "Liquidation of the deposit".

e) Click *Continue.*

- Check the box "I declare on my own responsibility that I have viewed the declaration" to proceed to the next step (Fig.101)

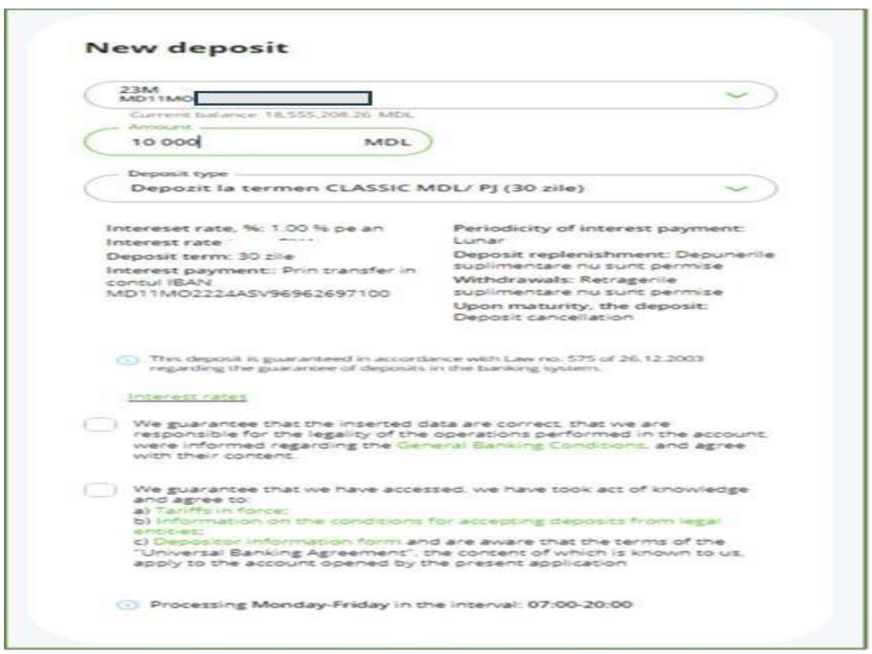


Figure 100

-After checking the box, the application for opening the deposit will automatically open (Fig. 102)

P/COM/CD/13/02

DRAFT

Data 16.06.2025

CERERE DE CONSTITUIRE A CONTULUI DE DEPOZIT LA TERMEN PRIN OTP INTERNET MOBILE BANKING

CLIENTUL PMPMPP MORRI S.R.L. COD FISCAL 1027989

reprezentat legal de dl/dna PDEMMPMS SMMPD

SOLICITĂ

Constituirea unui cont de depozit la termen: ☒ CLASSIC ☐ MOBILE

CARACTERISTICILE DEPOZITULUI

1. Suma depozitului în cifre: 1,000.00
   Suma depozitului în litere: o mie lei 00 bani
2. Valuta depozitului: ☒ MDL ☐ USD ☐ EUR
3. Modalitatea constituirii: prin transfer din contul (Cod IBAN): MD11MO2224ASV96..
4. Termenul depozitului: 30 (zile) din data: 16.06.2025 până în data: 16.07.2025
5. Rata dobânzii la constituirea depozitului: 1.00 (%) pe an
6. Tip dobândă: ☐ FLOTANTĂ ☒ FIXĂ
7. Modalitatea de plată a dobânzii: prin transfer la contul (Cod IBAN): MD11MO2224ASV969(
8. Clientul autorizează Banca că, la data scadenței indicată în pct. 4 al prezentei Cereri, să transfere soldul depozitului și dobânda calculată pe contul curent (Cod IBAN): MD11MO2224ASV96962.
9. Operațiunile permise la contul de depozit: Depuneri suplimentare ☐ DA ☒ NU Retrageri suplimentare ☐ DA ☒ NU
10. Prezentul depozit este garantat în conformitate cu Legea nr.160 din 22.06.2023 privind garantarea depozitelor în sistemul bancar.

MENȚIUNILE CLIENTULUI

1 Garantam ca datele completate sunt corecte, ca suntem responsabili de legalitatea operatiunilor in cont, ca operatiile in cont se vor efectua de reprezentantii legali ai clientului.
2 Garantam ca am luat cunostinta cu Tarifele Bancii in vigoare, cu "Informatia privind conditiile de acceptare a depozitelor de la persoane juridice" plasata pe site-ul Bancii si Formularul de informare a deponentilor.
3 Imputernicim Banca sa transfere din contul curent mentionat in prezenta Cerere, suma indicata pentru constituirea depozitului.
4 Constientizam ca prevederile "Contractului Universal Bancar" si ale "Conditiilor Generale Bancare pentru Persoane Juridice/Agenti Economici", continutul carora sunt cunoscute, se extind si asupra conturilor deschise in baza prezentei cereri.

Administrator /Reprezentantul legal al Clientului: PDEMMPMS SMMPD

Document transmis prin serviciul OTP Internet/Mobile Banking

Figure 102

-Return to the initial page to complete the operation using the Wultra Token device or the OTP Mobile Banking app (Fig. 103)

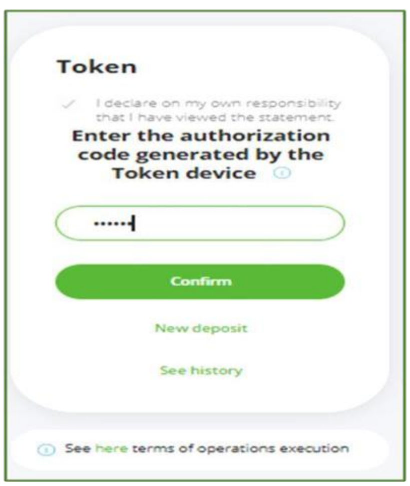


Figure 103

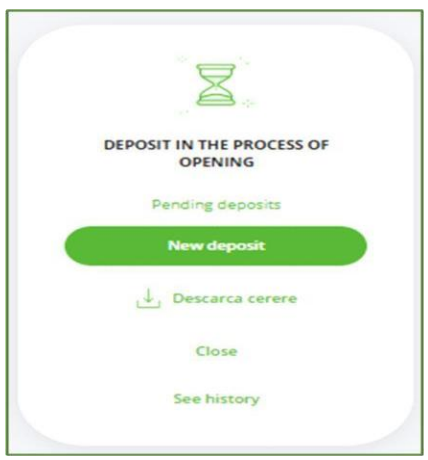


Figure 104

-To download the request, click the “Download request“ button (Fig. 104)

DEPOSIT LIST

The “Deposit List” submodule provides information regarding the client’s deposits.

a) *Deposit List* – displays deposits that have been initiated but not authorized, as well as those successfully created.
b) *New Deposit – opens the module for creating a new deposit* (Fig. 105)

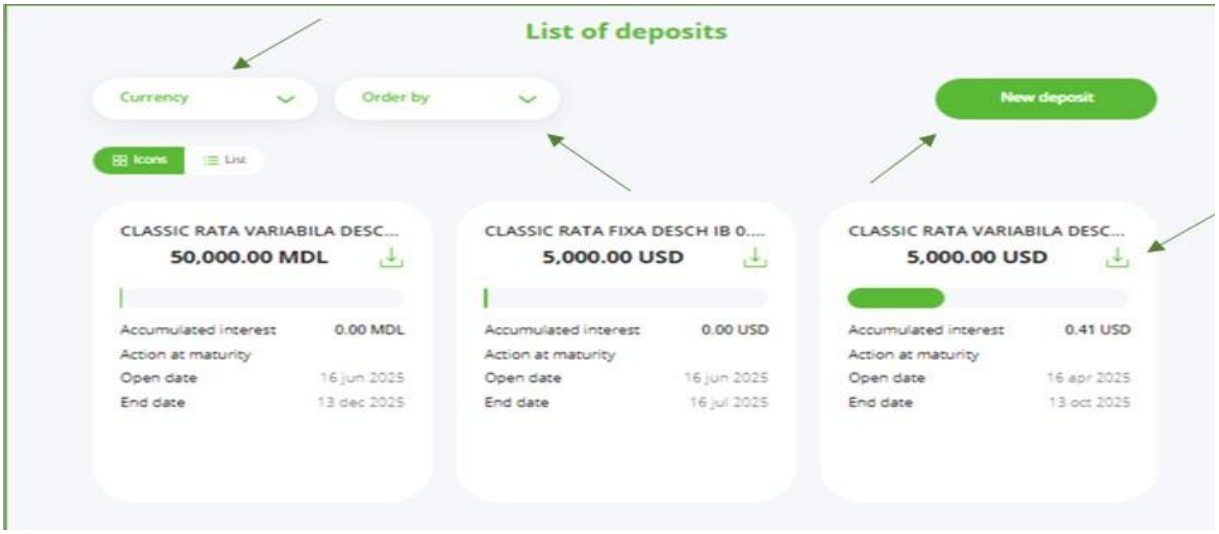


Figure 105

If there are multiple active deposits, you can find the desired one using the following filter criteria:

- *a)* *Currency* – the currency of the deposits
- *b)* *Sort by* – sorting the deposits based on their maturity date or their opening date.

The information related to deposits includes:

- *c)* *Deposit name*
- *d)* *Deposit interest rate*
- *e)* *Deposit amount and currency*
- *f)* *Green progress bar – graphical representation of the time left until maturity*
- *g)* *Interest accured to date*
- *h)* *Action at maturity*
- *i)* *Date of opening*
- *j)* Maturity date
- *k)* *Term deposit account creation request , which can be downloaded by clicking the button*

7.5. BUSINESS CARDS

CARDS SUBMODULE

The Cards module provides the user with access to information related to Business debit cards (Fig. 106):

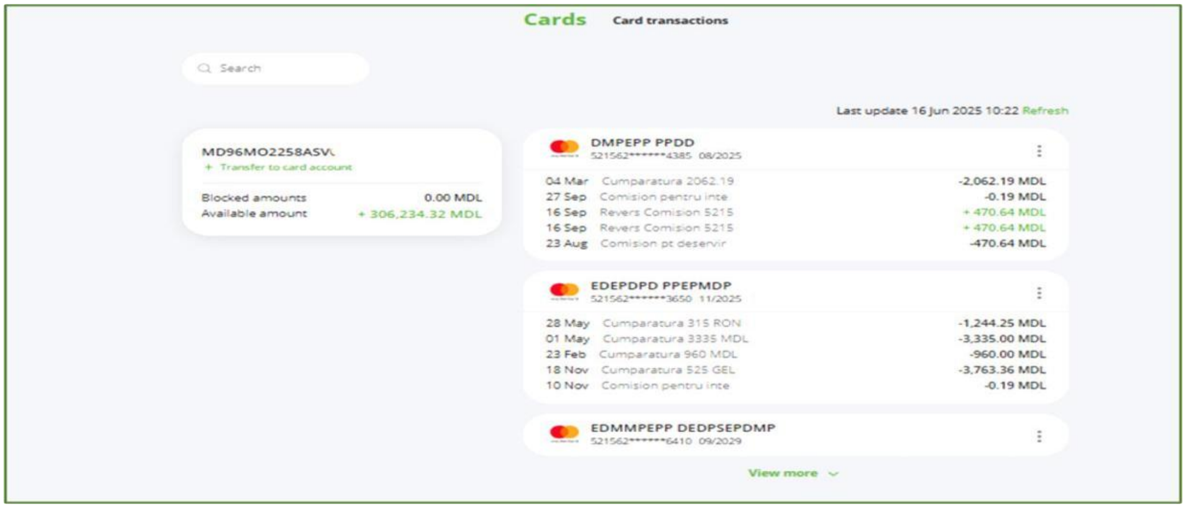


Figure 106

1. The following information regarding business cards is available in the module window:
   a) *Account number* to which the business card(s) is/are linked. If the client holds multiple cards, they will be displayed in a list.
   b) *Blocked amount* - if there are any blocked amounts on the card.
   c) *Available amount* – the amount available for operations on the card.
   d) *Cardholder's name;*
   e) *Card number* (short format),
   f) *Card expiration date*.
2. Available options for each card:

a) *Refresh data* – updates the balance and transaction data for the business cards.

b) *Top up card* – allows loading funds onto the card account, available for each individual card. Upon selecting this option, the module for internal transfers between own accounts will open, with the beneficiary account (linked to the selected card) automatically pre-filled. (Fig. 106a)

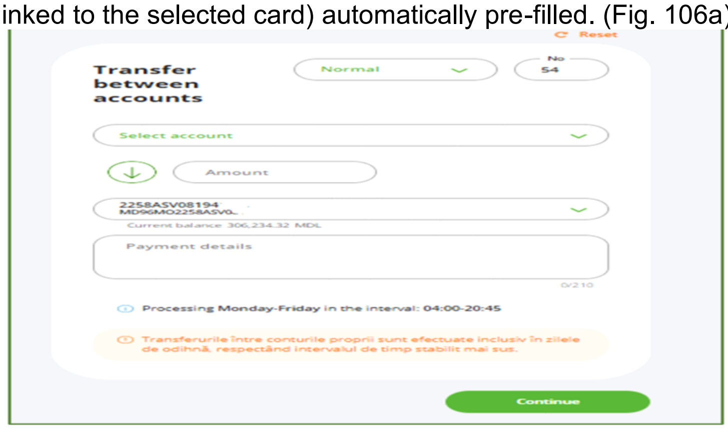


Figure 106a

CARD TRANSACTIONS SUBMODULE

This submodule displays the operations carried out with business cards and allows searching for transactions based on various criteria:

a) *By card* – by selecting a specific card or all cards.

b) *Time period*– a selected time range to narrow down the search.

c) Or by consecutive characters related to the searched transaction (Fig. 107).

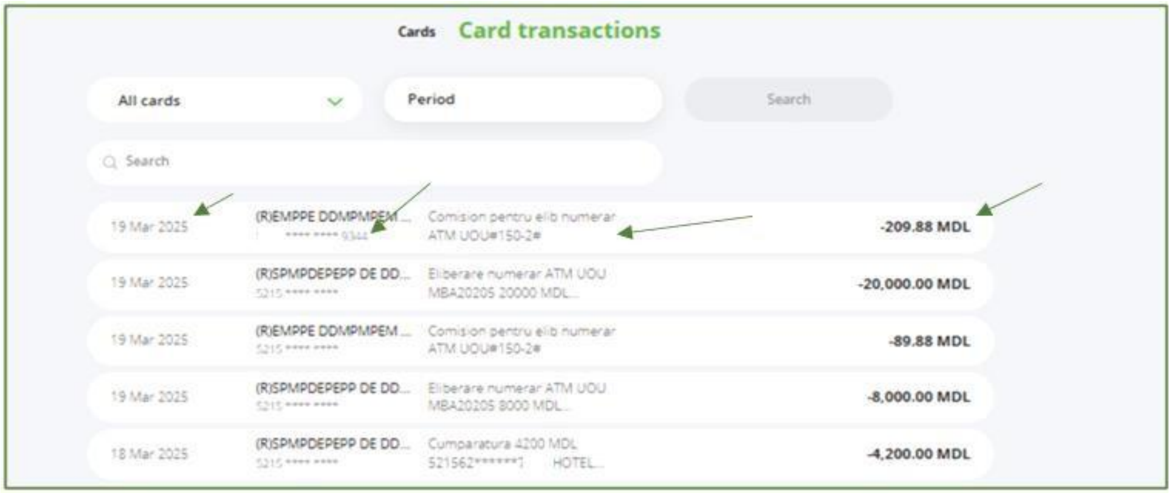


Figure 107

Available information for card transactions:

a) *Transaction date;*

b) *Card number* (short);

c) *Merchant name;*
d) *Operation description;*

e) *Transaction status-applicable only for blocked amounts*;

f) *Amount and currency;*

Note*!* After completing the payment with your bank card, you will receive a notification with the transaction details and the available account balance. (Fig. 108).

Figure 108

7.6. LOANS

Within the service, data related to contracted loans can be viewed (Fig. 109)

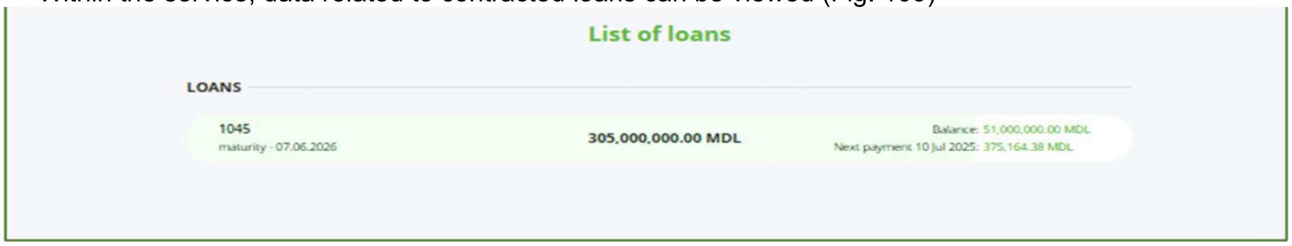


Figure 109

Loans

The following information is available regarding the loan:

a) *Type of loan*

b) *Maturity date*

c) *Contracted amount*

d) *Outstanding balance (remaining amount to be repaid)*

e) *Date and amount of the next payment*

7.7 MPay PAYMENTS

To make an MPay payment, go to the *"Operations"* menu, select the *"MPay Payment"* option, and specify the payment account (Fig.110)

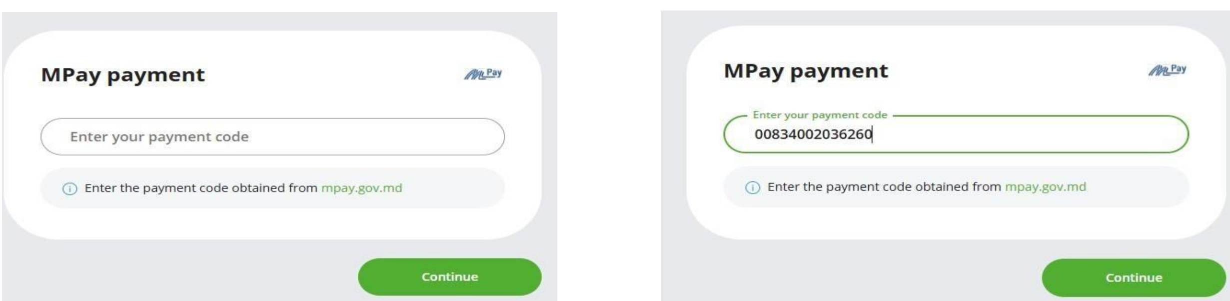


Figure 110

By clicking the "Continue" button, all information from the gov.md website will be displayed. All fields are in read-only format, except for the field where you need to select the account from which the payment will be made (Fig.111).

Click the "Confirm" button and follow the payment authorization steps. (Fig.111)

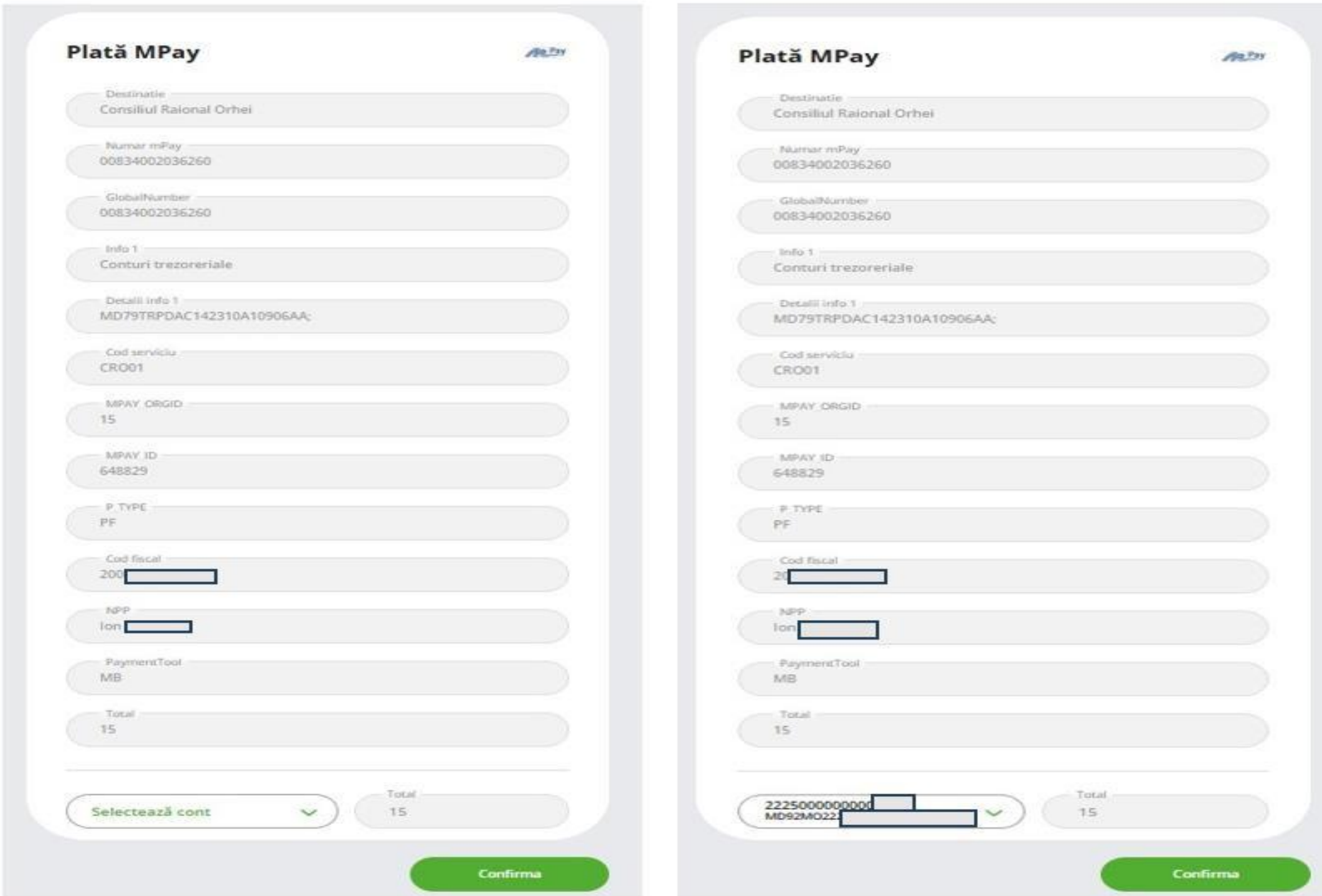
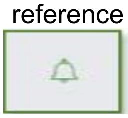


Figure 111

8. QUICK ACCESS

At the top of the page, specific icons are available for quick access to certain modules and a reference view of the related operations (Fig. 112).



a) These provide quick access to warning messages related to events such as processing of
scheduled payments and payments pending authorization.

b) Provides quick access to the personal data settings module and the option to enable/disable the password update setting every 90 days.

d) Provides quick access to the **Secure Messaging** feature as well as to **Push Notifications** received from the Bank. The orange-marked icon indicates the number of received and yet **unread messages** by the user.

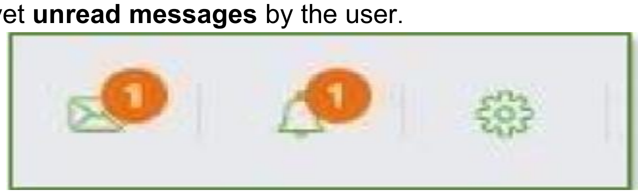


Figure 112

SECURE MESSAGING

Secure Messaging is a communication feature between the Subscriber and the Bank , as well as a tool for receiving push notifications, performed directly through the Service. Secure Messaging is divided into two sections:

a) *Messages from the Bank* – this section displays the messages received from the Bank (Fig. 113)

b) *My Messages* – these are the messages sent by the client to the Bank;

Messages from the bank

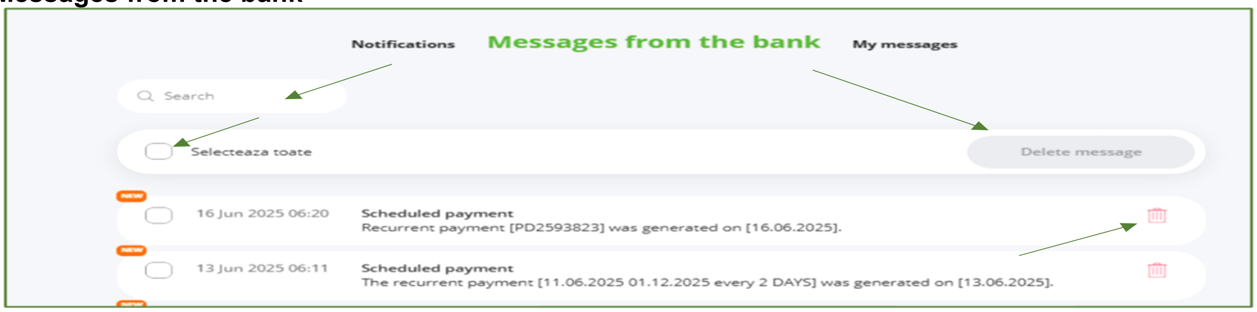


Figure 113

This section shows all messages received from the Bank. If multiple messages are present, they can be searched using consecutive characters from the content of the desired message, entered into the search field.

It allows selecting all or some of the messages and deleting them by pressing the *Delete message* button.

When choosing the delete option, the system will prompt for confirmation to delete the message (Fig. 114)

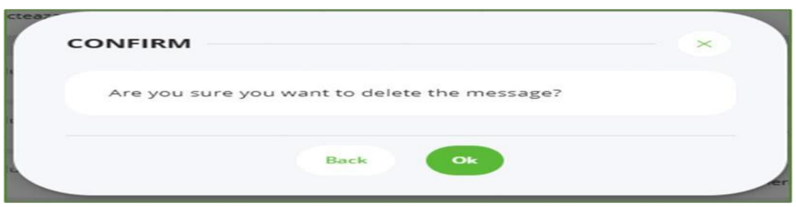


Figure 114

My Messages

a) Displays the messages composed by the client and sent to the Bank. (Fig. 115). Each composed message includes the sending date, the username, the subject of the message, and the message text.

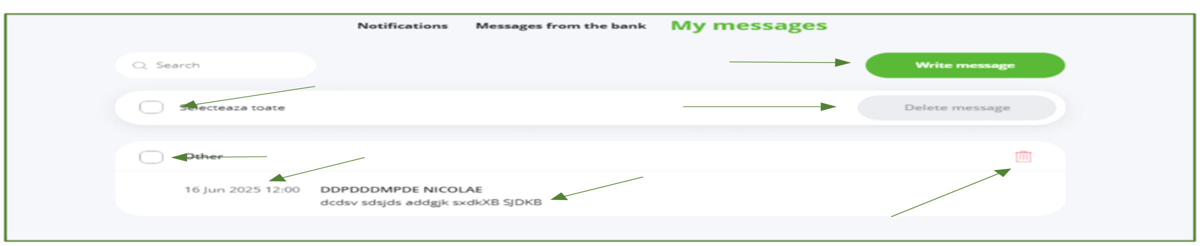


Figure 115

It provides the option to write messages to the Bank:

b) *To delete them*

c) *To search them*

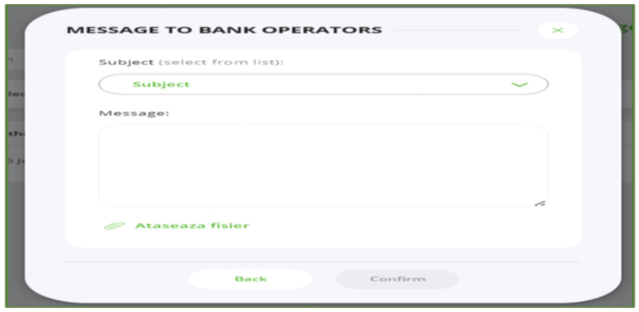


Figure 116

It allows the user to create (compose) messages and send them to the Bank:

- The subject of the message must be selected. (Fig. 116).

IMPORTANT!

- For sending supporting documents related to foreign currency payments, select the subject *"Supporting Documents"*. In the message body, provide some details about the payment, e.g.: amount/currency/beneficiary country.
- For sending product initiation requests, select the subject "Product Requests". All attached documents must include the client's advanced and qualified electronic signature.

a) The message is written directly in the input field.

b) The file(s) are attached to the message. Attachments must be no larger than 15 MB and of the following types: PDF, JPEG, PNG.

c) Click the "Confirm" button to send the message to the Bank. Once sent, it will be accessible in the "My Messages" list (Fig. 115).

09. CHAT

At the bottom right corner of the service page, the ***Chat icon*** is available for interaction with the support service. (Fig.117)

Figure 117

Click on this icon, and a ***chat window*** will open where you can enter your question in text form. (Fig.118)

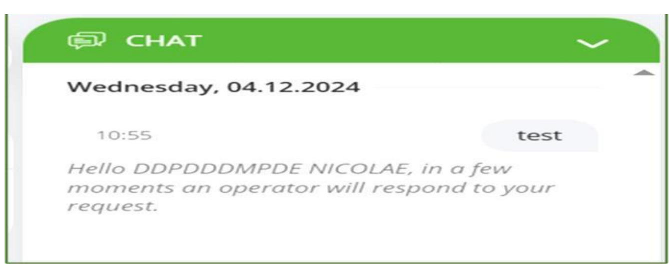


Figure 118

Outside of working hours, the user can send their message, and a reply will be provided once an operator reviews the request. The response can be delivered to the client even if they are not logged into the application at that moment.

10. INTERACTION BETWEEN THE SERVICE AND ACCOUNTING SYSTEMS

The interaction between the Service and the Subscriber's accounting systems is done through the export/import of files to/from the client's accounting systems.

10. 1 FILE IMPORT STRUCTURE

PAYMENT IN MDL

Nr.	***Field Name***	***Type of information***	***No. of characters***	***Description***	***Status***
1.	DATAV	Digits	8	Value Date (AAAALLZZ)	Mandatory
2.	NDOC	Digits	10	Document Number	Mandatory
3.	CCL	Alphanumeric characters	24	Payer IBAN	Mandatory
4.	CFC	Digits	13	Payer's Tax Code	Mandatory for residents, optional for non-residents
5.	CSC	Digits	4	Branch Code	Optional**
6.	CCOR	Alphanumeric characters	24	Beneficiary IBAN	Mandatory
7.	DENC	Alphanumeric characters	105	Beneficiary Name	Mandatory
8.	REZB	Letters	1	Beneficiary Category (R/N)	Mandatory
9.	CFCCOR	Alphanumeric characters	13	Beneficiary Tax Code	Mandatory for residents, optional for non-residents
10.	SUMN	Symbols/Alphanumeric characters	15	Transfer Amount (including decimal point)	Mandatory
11.	TC	Letters	3	Currency (MDL)	Mandatory
12.	DE	Symbols/Alphanumeric characters	210	Payment Purpose	Mandatory
13.	URGENT	Letters	1	Transfer Type (U / N - Urgent/Normal)	Mandatory

*For **DBF** files, the column SUMN must be formatted as N (number) and the DEC parameter must be set to 2.
** The presence of the field in the file is mandatory but filling in the field is optional.

FOREIGN PAYMENT SEPA/SWIFT

Nr.	***Field No. OPVS***	***Field Name***	***Information type***	***Number of characters***	***Description***	***Status***

1.		DATAV	Digits	8	Value Date (AAAALLZZ)	Mandatory
2.		NDOC	Digits	16	Document Number	Mandatory
3.	50A	CCL	Alphanumeric characters	24	Payer IBAN	Mandatory
4.		CFC	Digits	13	Payer's Tax Code	Mandatory for residents, optional for non-residents
5.	59	CCOR	Alphanumeric characters	34	Beneficiary IBAN	Mandatory
6.		DENC	Alphanumeric charcaters	62	Beneficiary Name	Mandatory

7.	59A	BFC	Alphanumeric characters	13	Beneficiary Tax Code	Mandatory for residents, optional for non-residents
8.		REZB	Letters	1	Beneficiary Category (R/N)	Mandatory
9.		BADD1	Alphanumeric characters	50	Beneficiary Street Name	Mandatory
10.		BADD2	Alphanumeric characters	5	Beneficiary Building Number	Mandatory
11.		BCITY1	Alphanumeric characters	20	Beneficiary City/Locality	Mandatory
12.		BCC	Letters	2	Beneficiary Country Code	Mandatory
13.	57	BIC	Alphanumeric characters	11	BIC Code of the Beneficiary's Provider	Mandatory The name, code/name of the country, city and address of the Beneficiary's Bank will be identified automatically
14.		BICD	Letter	1	Symbol used when BIC code is not available.	Possible value:"D"

15.		IBCA	Alphanumeric characters	34	Correspondent Account	Optional
16.		BICBR	Alphanumeric characters	15	Name of the Beneficiary Provider's Branch	Optional
17.		BBNAME	Alphanumeric characters/Symbols	63	Name of the Beneficiary's Provider.	Mandatory if the BICD field is completed
18.		BBADD1	Alphanumeric characters/Symbols	35	Adress of the Beneficiary's Provider	Mandatory if the BICD field is completed
19.		BBCITY1	Alphanumeric characters/Symbols	20	City/Locality of the Beneficiary's Provider	Mandatory if the BICD field is completed
20.		BBCC	Letters	2	Country Code of the Beneficiary's Provider	Mandatory if the BICD field is completed
21.	56	PCT	Letters	11	Commission Type	Mandatory
22.		IBIC	Alphanumeric characters	11	Intermediary provider BIC code	Optional
23.	32B	SUMN	Numbers/Symbols	15	Transfer amount (including decimal point)	Mandatory
24.		TC	Letters	3	Transfer currency	Mandatory
25.	70	DE	Alphanumeric characters/Symbols	135	Payment purpose	Mandatory
26.	72	ADDI	Alphanumeric characters/Symbols	195	Additional information	Optional
27.		PCA	Alphanumeric characters/Symbols	24	Commission account IBAN	Mandatory
*- For **DBF** files, the **SUMN** column must be formatted as **N** (number) and **DEC** parameter must be **2.**						

SALARY TRANSFER

Column	***Field Name***	***Information Type***	***Description***	***Status***
A	ID_Convention	Numbers	Salary contract number	Optional*
B	IBAN	Alphanumeric characters	Beneficiary's IBAN (employee's card account)	Mandatory
C	CUSTOMER_NAME	Letters	Employee's last and fisrt name	Optional*

D	PERSONAL_CODE	Numbers (Text format cell)	Beneficiary’s tax code	Mandatory
E	AMOUNT	Numbers	Transfer amount per employee	Mandatory
** The presence of the field in the file is mandatory, but filling in the field is optional.				

Note! The file with employee data to be uploaded into the service must be in **CSV** or **XLS** format. Each row in the file (except for the field names) will be treated by the system as data for one employee.

10. 2 EXPORT FILE STRUCTURE

FORMAT XML

Nr.	***Field Name***	***Description***
1	PERIOD_START	Start date of the statement generation period (AAAALLZZ)
2	PERIOD_END	End date of the statement generation period (AAAALLZZ)
3	TRANSACTION_BLOCK	
4	DATA	Transaction Date (AAAALLZZ)
5	DAY_SUMM_START	Opening balance
6	Transaction	
7	TD	Document Type
8	NDOC	Document Number
9	DC	Debit/ Credit
10	ST	
11	CCL	Payer’s account number / IBAN
12	CCOR	Beneficiary’s account number / IBAN
13	CFC	Payer’s tax code
14	CFCCOR	Beneficiary’s tax code
15	CBC	
16	DENC	Beneficiary name
17	DENCT	
19	TV	Currency code of the payer’s account
20	SUMN	Amount

21	SUML	Amount equivalent
23	DE1	Payment purpose
22	DE2	Payment purpose
24	DE3	Payment purpose
25	DE4	Payment purpose
26	PRI	
27	DAT_TR	
28	COD_TRANZ	Transaction Code
29	Transaction	
30	DAY_SUMM_END	Final Balance
31	TRANSACTION_BLOCK	

FORMAT TXT

Nr.	***Field Name***	***Description***
1	BEGINDATE	Start date of the statement generation period (AAAALLZZ)
2	ENDDATE	End date of the statement generation period (AAAALLZZ)
3	FINALBALANCE	Final Balance
4	FINALBALANCETIME	Final Balance Date
5	SECTIONACCOUNTSTART	
6	DATE	Statement generation date (AAAALLZZ)
7	ACCOUNT	Account Number / IBAN
8	STARTREST	Opening balance
9	INCOME	Total Credit turnover
10	OUTCOME	Total Debit turnover
11	STOPREST	Final Balance
12	CURRCODE	Currency Code
13	PAYERCURCODE	Payer account currency code
14	SECTIONACCOUNTSTOP	
15	DocStart	
16	OPERTYPE	Document type.

17	DOCUMENTNUMBER	Document Number
18	DOCUMENTDATE	Document Date (AAAALLZZ)
19	DATEWRITTEN	Document reception date (AAAALLZZ)
20	PAYERACCOUNT	Payer account number / IBAN
21	DEBETSUBACCOUNT	Payer sub-account. Do not use VALUE=NULL
22	PAYERFCODE	Payer Tax Code
23	PAYERBANKBIC	Payer Provider Code (BIC)
24	PAYER	Payer name
25	PAYERBANK	Payer provider name
26	RECEIVER	Beneficiary name
27	RECEIVERFCODE	Beneficiary Tax Code
28	RECEIVERACCOUNT	Beneficiary account number / IBAN
29	RECEIVERBANKBIC	Beneficiary provider code (BIC)
30	RECEIVERBANK	Beneficiary provider name
31	CREDITSUBACCOUNT	Beneficiary sub-account. Do not use VALUE=NULL
32	AMOUNT	Amount
33	GROUND	Payment Purpose
34	TRANSACTIONCODE	Transaction Code
35	TRANSFERTYPE	
36	DocEnd	

FORMAT XLS,CSV

Nr.	***Field Name***	***Description***
1	DATA	Document Date
2	TD	Document type
3	NDOC	Document Number
4	DC	Debit/ Credit
5	ST	
6	CCL	Payer account number / IBAN
7	CCOR	Beneficiary account number / IBAN

8	CCORT	
9	CFC	Payer Tax Code
10	CFCCOR	Beneficiary Tax Code
11	CBC	
12	DENC	Beneficiary Name
13	DENCT	
14	TV	Payer Account Currency Code
15	SUMN	Amount
16	SUML	Amount equivalent
17	DE1	Payment purpose
18	DE2	Payment purpose
19	DE3	Payment purpose
20	DE4	Payment purpose
21	PRI	
22	DAT_TR	
23	DAT_AC	
24	BIC	
25	COD_TRANZ	Transaction Code
26	URGENT	
27	FINAL_BALANCE	
28	FINAL_BALANCE_TIME	

Nr.	Manualul cu privire la Servici ***Field Name***	l OTP Internet Bankin ***Type***	g pentru utilizatori autoriz ***Field Length***	ți ***Description***
1	DATA	Character	10	Document Date (ZZ/LL/AAAA)
2	TD	Character	3	Document type
3	NDOC	Character	16	Document Number
4	DC	Character	1	Debit/Credit
5	ST	Character	1	
6	CCL	Character	24	Client account number / IBAN
7	CCOR	Character	28	Counterparty account number / IBAN
8	CCORT	Character	1	-
9	CFC	Character	13	Client Tax Code
10	CFCCOR	Character	1	Counterparty Tax Code
11	CBC	Character	1	-
12	DENC	Character	55	Counterparty name
13	DENCT	Character	81	
14	TV	Character	11	Payer account currency code
15	SUMN	Character	9	Amount
16	SUML	Character	10	Amount equivalent
17	DE1	Character	57	Payment purpose
18	DE2	Character	57	Payment purpose
19	DE3	Character	96	Payment purpose
20	DE4	Character	1	Payment purpose
21	PRI	Character	1	
22	DAT_TR	Character	8	
23	DAT_AC	Character	9	
24	BIC	Character	12	
25	COD_TRANZ	Character	2	Transaction Code
26	URGENT	Character	1	
27	FB	Character	13	
28	TIME_FB	Character	16	
Description of formatted data type per DBF file column				
Character	Format C (character) – all characters in OEM code page			

Nr.	Field Name	Type	Field Length	Description
Incoming documents				
1	ID	Character	20	Document number
2	KLIENT	Character	165	Payer name
3	SUMA	Character	16	Amount
4	MFO	Character	15	Payer Provider Code (BIC)
5	BANK	Character	105	Payer Provider Name
6	DATAINTROD	Character	10	Date
7	DATA	Character	10	Date
8	DESTINATIA	Character	250	Payment Purpose
9	FKOD	Character	20	Payer Tax Code
10	NOMERSCETA	Character	30	Payer account number/ IBAN
11	SCETMY	Character	30	Beneficiary account number/ IBAN
Outgoing documents				
12	ID_D	Character	20	Document number
13	KLIENT_D	Character	165	Beneficiary name
14	SUMA_D	Character	13	Amount
15	MFO_D	Character	15	Beneficiary provider code (BIC)
16	BANK_D	Character	105	Beneficiary Provider Name
17	DATA_D	Character	10	Date
18	DESTIN_D	Character	250	Payment purpose
19	FKOD_D	Character	20	Beneficiary Tax Code/(treasury code)
20	SCET_D	Character	30	Beneficiary account number / IBAN
21	SCETMY_D	Character	30	Payer account number / IBAN
22	SCET_D1	Character	30	Not applicable
Description of formatted data type per column in the DBF file.				
Character	Format C (character) – all characters in OEM code page			
Date	Format D (date) – dates stored as (string) date			

FORMAT DBF UA

1	BEGIN_DATE	Date	8	Start date of the statement generation period (AAAALLZZ)
2	END_DATE	Date	8	End date of the statement generation period (AAAALLZZ)
3	STATE_DATE	Date	8	State date (AAAALLZZ)
4	CURR_CODE	Character	3	Account currency code
5	ACCOUNT	Character	24	Account Number / IBAN
6	OPEN_BAL	Character	10	Opening balance
7	C_TURNOVER	Character	13	Total Credit turnover
8	D_TURNOVER	Character	10	Total Debit turnover
9	CLOSE_BAL	Character	13	Final Balance
10	CURR_RATE	Character	4	Official NBM exchange rate
11	FB	Character	1	-
12	TIME_FB	Character	1	-
details				
13	DATE_VALUE	Date	8	Document Date (AAAALLZZ)
14	OPER_TYPE	Character	3	Document Type.
15	DOC_DATE	Date	8	Document reception date (AAAALLZZ)
16	DOC_NUMBER	Character	16	Document Number
17	P_CURRCODE	Character	3	Payer account currency code
18	AMOUNT	Character	9	Amount
19	P_ACCOUNT	Character	24	Payer account number / IBAN
20	PAYER	Character	136	Payer Name
21	P_FCODE	Character	13	Payer Tax Code
22	P_BIC	Character	8	Payer Provider Code (BIC)
23	STMT_ID	Character	1	-
24	P_BANKNAME	Character	47	Payer provider name
25	P_SUBACC	Character	1	Payer sub-account

26	R_CURRCODE	Character	3	Currency
27	NAT_AMOUNT	Character	10	Equivalent amount
28	R_ACCOUNT	Character	28	Beneficiary account number / IBAN
29	RECEIVER	Character	35	Beneficiary name
30	R_FCODE	Character	13	Beneficiary Tax Code
31	R_BIC	Character	8	Beneficiary provider code (BIC)
32	T_TYPEDESC	Character	16	Transaction Code
33	R_BANKNAME	Character	66	Beneficiary provider name
34	R_SUBACC	Character	1	Beneficiary sub-account
35	GROUND	Character	206	Payment purpose
36	T_TYPE	Character	1	Transfer Type
37	T_CODE	Character	2	Transaction Code
38	T_ID	Character	24	Document identifier
39	FB	Character	13	
40	TIME_FB	Character	16	

Description of formatted data type per column in the DBF format	
Character	Format C (character) – all characters from the OEM code page
Date	Format D (date) – Dates stored as (string)

MT940 FORMAT

The technical specifications of the MT940 file format are aligned with the standards applied by SWIFT. For detailed information regarding this format, please contact the Bank's support service see (p.11).

12 SUPPORT SERVICE

In case of uncertainties or issues related to the use of ***OTP Internet /Mobile Banking***, please contact the ***Business Support*** assistance service.

Business.Support contact details:

Tel.: **+373 (22) 812 555**

Email: business.support@otpbank.md

You can also use the Secure Messaging feature of the OTP Internet/Mobile Banking service or the Chat Guidance option.