

User Manual

for the OTP Internet Banking for Individuals

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Dear Client,

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

1. OTP Internet / Mobile Banking – Description

1.1 General Information

The OTP Internet/Mobile Banking service offered by OTP Bank S.A. allows quick access to the Bank's services and products. The OTP Internet/Mobile Banking service is available to individual clients of the bank.

The OTP Internet Banking service allows you to:

- Obtain information about your own funds by checking the status of your personal accounts (current accounts with/without attached cards, debit/credit cards, savings accounts, deposits, or loans);
- View balances and transaction history;
- Make payment operations by transferring funds to accounts opened with OTP Bank (in MDL);
- Make payments between your own accounts opened with OTP Bank (in MDL and/or foreign currency);
- Make payment operations by transferring funds to accounts opened with other banks in the Republic of Moldova (in MDL);
- Make international payments;
- Pay monthly bills to service providers accepted by the bank (utilities) or make payments to MPAY;
- View/set scheduled payments (between your own accounts and/or to national beneficiaries);
- View a history of transactions and download monthly statements for personal accounts;
- Check the deposit offers available through OTP Internet / Mobile Banking;
- Open a current account, savings account, or term deposit online;
- Check exchange rates and perform currency exchange operations;
- Communicate securely with the bank through encrypted messaging, etc.

Benefits you enjoy:

- Time and cost savings** – eliminates the need to visit the bank branch and wait in line;

- b) **Control** over your accounts and banking operations;
- c) **Lower fees** – commissions are lower than those applied to transactions at the branch;;
- d) **Ease of use** – the service interface is simple and intuitive;
- e) **Convenience and safety** in carrying out operations – full confidentiality of data and transactions is ensured;
- f) **Security** – access is protected by an international-standard confidential code system, which safeguards you against fraudulent use

Access to the information displayed on the website and your operations are carried out in complete security, as OTP Bank uses the most advanced security systems for this purpose.

1.2. Security Elements

1.2.1 Personal Data Processing Policy

The Bank places significant importance on the protection of customers' personal data and undertakes to process such data in full compliance with the applicable legal and regulatory requirements.

In the course of using the Mobile Application, the Bank may collect and process certain categories of personal data for the purposes of providing banking and other financial services, as well as for fulfilling its contractual, legal, and regulatory obligations.

For customers who have not previously acknowledged or signed the Personal Data Protection Notice at a Bank branch, a Personal Data Processing Notice shall be displayed upon the first access to the Internet & Mobile Banking application. Continued use of the application shall be conditional upon the customer's confirmation of having read and acknowledged the Notice.

The customer's acknowledgment of the Personal Data Processing Notice shall be obtained once and shall remain valid throughout the entire duration of the customer's relationship with the Bank, except where amendments to the Notice require renewed acknowledgment.

Following acknowledgment, the "Personal Data Processing Notice" document shall remain available for review within the Mobile Application under Settings → Personal Data Processing Policy.

For users acting on behalf of legal entities, the Personal Data Protection Notice shall be displayed to each natural person registered as a user of the Mobile Application for the respective legal entity.

1.2.1. Supported Terminals / Operating Systems

To ensure security during the use of the OTP Internet Banking service and proper functionality, we recommend using devices with terminal versions at least:

- a) Mozilla 90
- b) Chrome 85
- c) Opera 71
- d) Safari 16.5
- e) Edge 85
- f) Internet Explorer – not supported

Important! A necessary condition for the Internet Banking application to run is to have JavaScript enabled in your browser. To check/activate this option, follow the steps based on your browser:

- a) **Internet Explorer** – Tools / Internet options / Security (tab) / Custom level / Scripting – Active/scripting: Enable
- b) **Mozilla and Netscape** – Edit / Preferences / Advanced / Scripts&Plug-ins/Enable JavaScript for Navigator
- c) **Opera** – Tools / Preferences / Multimedia / Enable JavaScript
- d) **Edge** – (no instructions provided here)

Communication between your workstation and the bank is secured using the **TLS encrypted protocol**. The security certificate is issued by a globally recognized certification authority. OTP Internet Banking may only be used on operating systems that are still supported by the vendor.

1.2.2 Management of Login Data

The user is solely responsible for protecting login data. Therefore, we strongly advise not to share your Access Code/Password with anyone, and not to hand over your phone if the Token application is integrated into your installed Mobile Banking app.

For security reasons, we recommend changing your Access Code/Password whenever you have suspicions.

Once logged in, you will have access to all application functionalities, depending on the component accessed within the OTP Internet/Mobile Banking service.

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

1.2.3. Recommendations for Protecting Information

OTP Bank S.A. has implemented a series of safety measures to ensure both transactions made through OTP Internet Banking and personal information are protected. For account safety, OTP BANK S.A. may impose additional security implemented by the bank, users must also take steps to protect their personal information and banking transaction data.

• **Protecting login credentials:**

Do not disclose your OTP Internet Banking login credentials!

Change your Access Code regularly or whenever you feel it's necessary. Enable two-factor authentication on the email address provided to the Bank to reduce the risk of compromise. This email will be used to receive messages for identification/activation/reset OTP Internet Banking access.

OTP Bank S.A. will never ask for your login data via phone, email, SMS, or any other communication channel.

If you receive a request for confidential login data (by any means):

- a) Do not answer to any messages
- b) Do not click on any received links;
- c) Never share your card data (e.g. PIN code, CVV code);
- d) Forward the message to info@otpbank.md to help identify the attack source.

If your authentication data is compromised, notify the bank immediately (via info@otpbank.md or call **+373 22 256 456**)

• **Protecting your computer:**

Make sure your computer is protected with appropriate antivirus software.

We recommend scanning the computer regularly if you use it to access the OTP Internet Banking service. Antivirus software scans executable files, blocks known viruses, and detects virus activity. These programs should always include an auto-update service to stay up to date with the latest threats.

For added protection you can also use a firewall as a barrier between the internet and your computer. A firewall helps protect your device and the data stored on it from external threats. When installed correctly, it prevents unauthorized data exchange to and from your computer.

2. Accessing the OTP Internet Banking Service

The OTP Internet Banking service can only be accessed after installing the OTP Mobile Banking app with the integrated Token. Therefore, you will need to follow these steps:

- 1) Download the OTP Mobile Banking app with integrated Token and follow the steps to activate the app.
- 2) Follow the steps for First Login in the OTP Mobile Banking app with the integrated Token.
- 3) Access the OTP Internet Banking service from the web.

Note: Access to the informational component is available for Bank's minor clients aged between 7 and 17 (inclusive) who hold a bank card.

2.1 Activating the Mobile Banking app with integrated Token

Step 1: Download the Mobile Banking app with integrated Token from the Play Market (scan the QR code in Fig.2) or the App Store (scan the QR code in Fig.1)



Figure 1



Figure 2

Step 2: Open the OTP Mobile Banking app and in the newly opened page, go to the "Smart Bank" section (Fig.3). Then, in the Individual module, enter your Personal Identification Number (13-digits) and Date of Birth.

Check the Terms and Conditions box, then tap the "Next" button (Fig.4 and 5)



Figure 3



Figure 4



Figure 5



Step 3: On the newly opened screen, you will receive an information message titled "Email Verification". A confirmation email will be sent to the email address provided to the Bank (Fig.6). By clicking the "Confirm Email" button, you will proceed to the next step. If the confirmation email was not received, click the "Resend Email" button to send it again.

Step 4: On the OTP Mobile Banking app screen, enter the 6-digit code received via SMS on your mobile device, then tap the "Next" button (Fig.7)

Step 5: Set a 6-digit numeric access code (Fig.8), then confirm the access code (Fig.9).

Figure 6



Figure 8

Figure 7



Figure 9

Step 6: In the next step of OTP Mobile Banking, set up fingerprint or facial recognition (Face ID) authentication. Depending on your device's capabilities, you can enable biometric authentication by tapping the “Yes, activate” button (Fig.10)

Step 7. Display of the Personal Data Protection Notice. Acknowledgment of the Notice is a mandatory prerequisite for the continued use of the Internet & Mobile Banking application (Fig. 10a). Important! This step shall only be required where the customer has not previously acknowledged the Personal Data Processing Notice.



Figure 10



Figure 10a

1.2. First Login for users (with Token integrated in the OTP Mobile Banking app)

To access the OTP Internet Banking service, you will need the OTP Mobile Banking app with integrated Token, by following the steps from section 2.1.

After activating the OTP Mobile Banking app with integrated Token, you will be guided to create a User ID and access password. On the left side of the login page, click the “First Login – Individual” button (Fig.11).

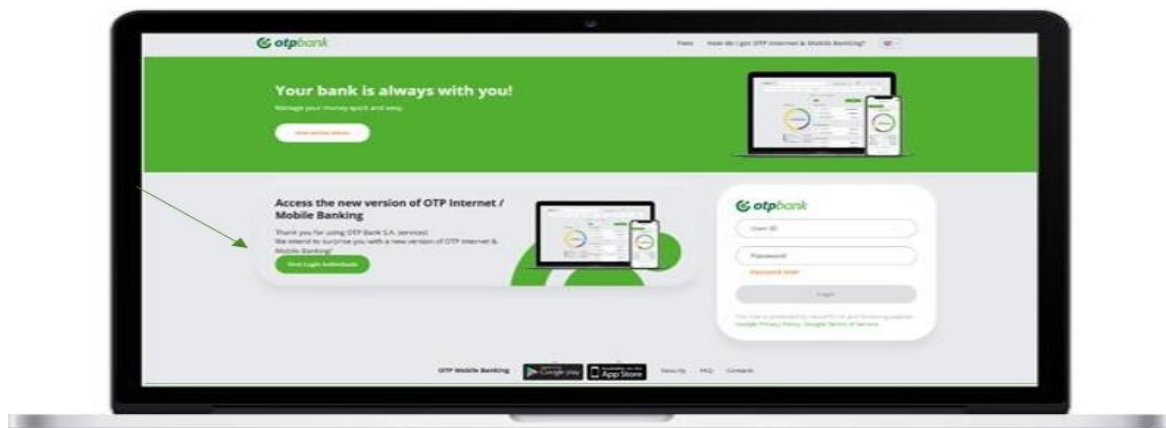


Figure 11

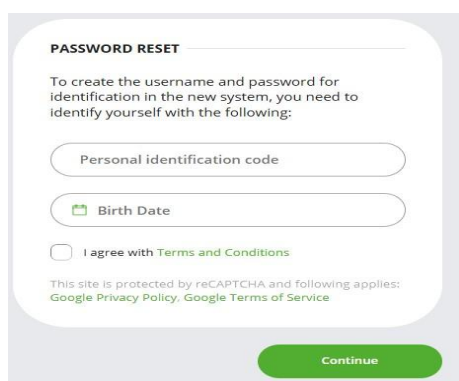


Figure 12

In the newly opened page (Fig.12), you will need to enter:

- Your Personal Numeric Code (13-digit national ID number)
- Your date of birth
- Check the box "I agree with the Terms and Conditions"
- Click the "Continue" button.

On the next page (Fig.13), you will need to enter the identification code received at the email address you provided when establishing your relationship with the Bank.

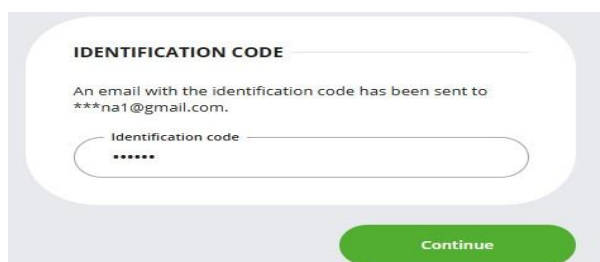


Figure 13

After verifying the identification code received by email, fill in the following fields (Fig.14):

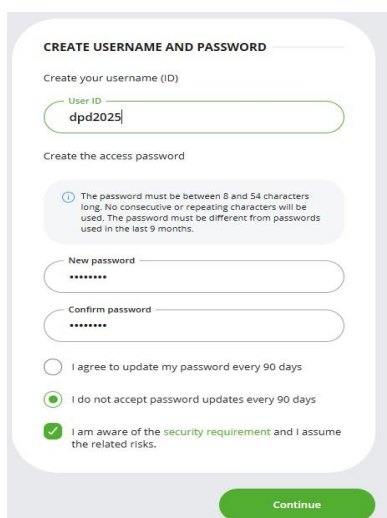


Figure 14

- In the "User ID" field, enter the desired username that you will use to access the OTP Internet Banking application in the future;
- In the "New Password" field, enter the password you wish to use for future access to the OTP Internet Banking application;
- In the "Confirm Password" field, re-enter the password entered above.
- Select the desired option for password validity from the two checkboxes:
 - I want** to update my password every 90 days ; **or**
 - I do not want** to update my password every 90 days – in this case, check the box
- "I acknowledge the security requirement and accept the risks".
- Click the "Continue" button.

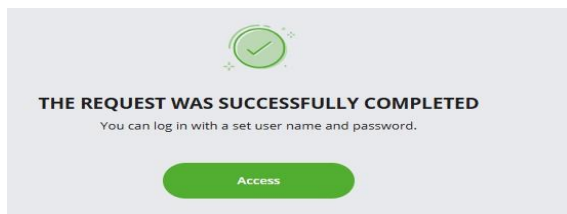
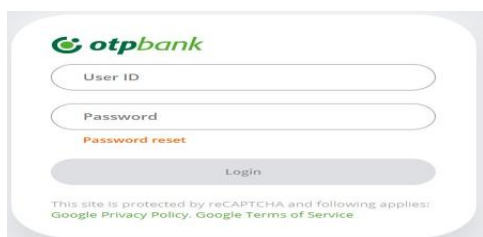


Figure 15

After you see the message shown below on your screen (Fig.15), you can access the OTP Internet Banking service.

2.3. Logging into OTP Internet Banking



(Fig.17).

Figure 16

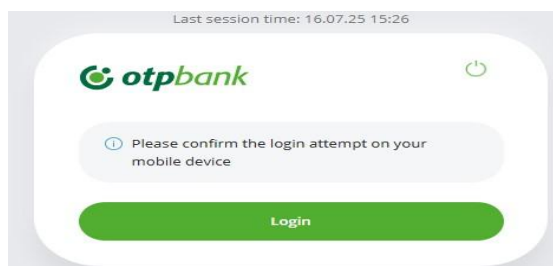


Figure 17

The user who owns the mobile device with the OTP Mobile Banking app and integrated Token will receive a confirmation request in the OTP Mobile Banking app, to authorize the login. Click the “Approve” button (Fig.18), then enter your access code or authorize using biometrics (Face ID or Fingerprint).

The login operation will thus be successfully authorized in the OTP Internet Banking (Fig.19 and Fig.20)



Figure 18



Figure 19



Figure 20

Important:

- If you enter the wrong password 10 times, your OTP Internet Banking access will be blocked. To unlock it, please contact the **Call Center** available 24/7 at **+373 22 256 456**.

Alternatively you can reset your access password using the “Reset password” option, following the steps described in *Subsection 2.4. “Password reset”*.

2.4. Password Reset

If you have forgotten your password and wish to reset it:

- **Go to the login page in the application and click the “Reset Password” (Fig.21).**

If you are a user of the application (**with an integrated Token in the OTP Mobile Banking app**), you will need to enter your **User ID** and **Personal Numeric Code** (CNP) on the newly opened page, then click “Next Step” button (Fig. 22).



Figure 21

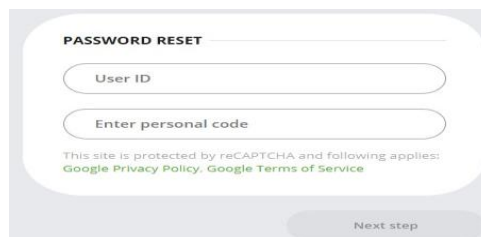


Figure 22

On the next screen (Fig.23), complete the following fields:

- a) “New Password” enter your desired password¹
- b) “Confirm Password” re-enter the password entered above;
- c) Click the “Reset Password” button.

¹ When setting the password/access, please follow these rules:

- a) The password must contain between 8 and 54 alphanumeric characters;
- b) The password must include at least: 1 uppercase letter , 1 lowercase letter, and numbers;
- c) Characters must not be repeated or appear in ascending/descending consecutive order;
- d) The new password must not be the same as any passwords used in the last 9 months.

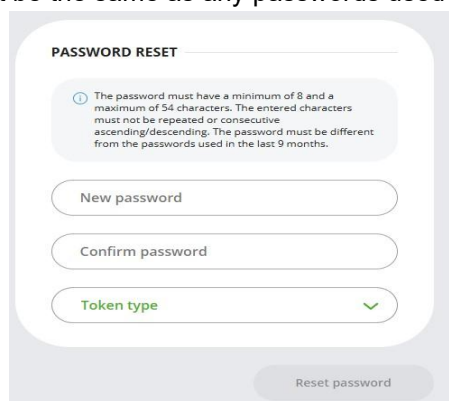


Figure 23

To confirm the password reset operation in the OTP Mobile Banking app with integrated Token, authorize it by clicking the “**Approve**” button (Fig.24) and either enter your access code or authorize using biometric data (Face ID/Fingerprint). The operation will then be successfully authorized (Fig.25 and 26).



Figure 24



Figure 25



Figure 26

After authorizing the password reset in the OTP Mobile Banking app with integrated Token, a message will appear on the OTP Internet Banking screen (Fig.27). Click the “Access” button and log into the app using the newly set password.

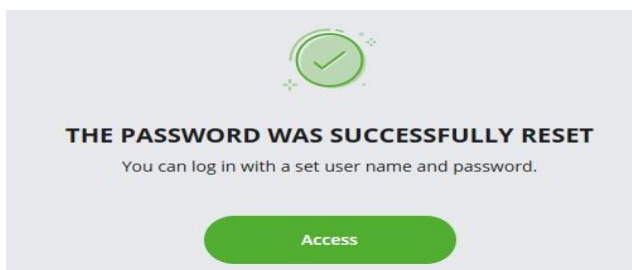


Figure 27

You can also reset your password by contacting the **Call Center** and requesting a password reset. In this case, you will receive a reset code via the email address you provided to the Bank when you established your relationship with team. Then, follow the steps below:

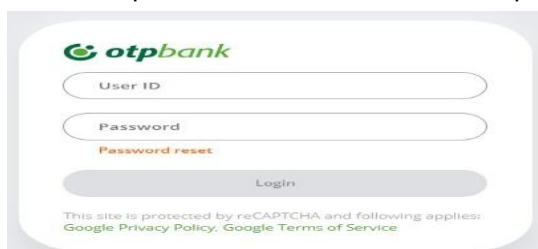


Figure 28

- Go to www.otpinternetbanking.md and fill in the login fields (Fig.28)
- Your User ID
- The OTP access password received via email

✓ On the newly opened screen, complete the fields (Fig.29):

The present password expired. Introduce a new password.

Old password

1 The password must have a minimum of 8 and a maximum of 54 characters. The entered characters must not be repeated or consecutive ascending/descending. The password must be different from the passwords used in the last 9 months.

New password

Confirm password

☐ I agree that every 90 days the password will be changed

☒ I do not agree that the password should be changed every 90 days

☒ I have read the [security requirement](#) and I assume the risks.

Save

Last session time: 13.08.25 13:06

otpbank

Token type
INTEGRATED

1 Please confirm the login attempt on your mobile device

Login

- Current / Old password – use the OTP password received via email
- New password – enter your desired new password
- Confirm password – re-enter the desired new password,
- Click the "Save" button. On the next screen, click the "Login" (Fig.30).

✓ The next step will be to confirm the password change by clicking the "Approve" button (Fig.31), then authorize in the OTP Mobile Banking app with integrated Token either by entering your access code or using biometric data (Fig. 32, 33).

Figure 29

Figure 30



Figure 31



Figure 32



Figure 33

2.5. Change Access Password

Using this option, you can also change your OTP Internet Banking access password whenever needed, by following the steps below:

- In the main menu of the application (Fig.34), go to your profile section and select "

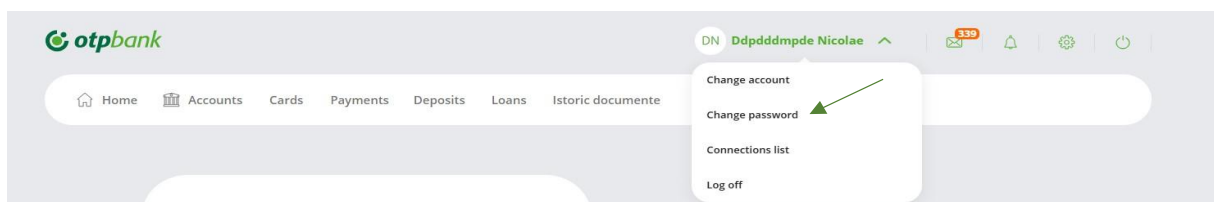


Figure 34

2. In the newly opened screen (Fig.35), enter your current password and set a new one by filling in the fields “New Password” and “Confirm New Password “

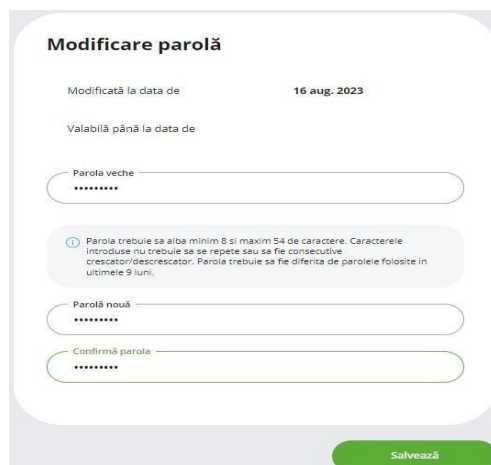


Figure 35

3. Click the “Save” button to confirm the new password. A confirmation message will then appear on the screen indicating that the password has been successfully changed. (Fig.36).



Figure 36

3. OTP Internet Banking Menus

After logging in to OTP Internet Banking (Fig.37), the user menu is displayed at the top of the page. It shows the user's full name and provides information as:

- the remaining time until the current session times out (in case of inactivity),
- new messages received from the bank, personal contact details,
- and the “Logout” button to exit the application.

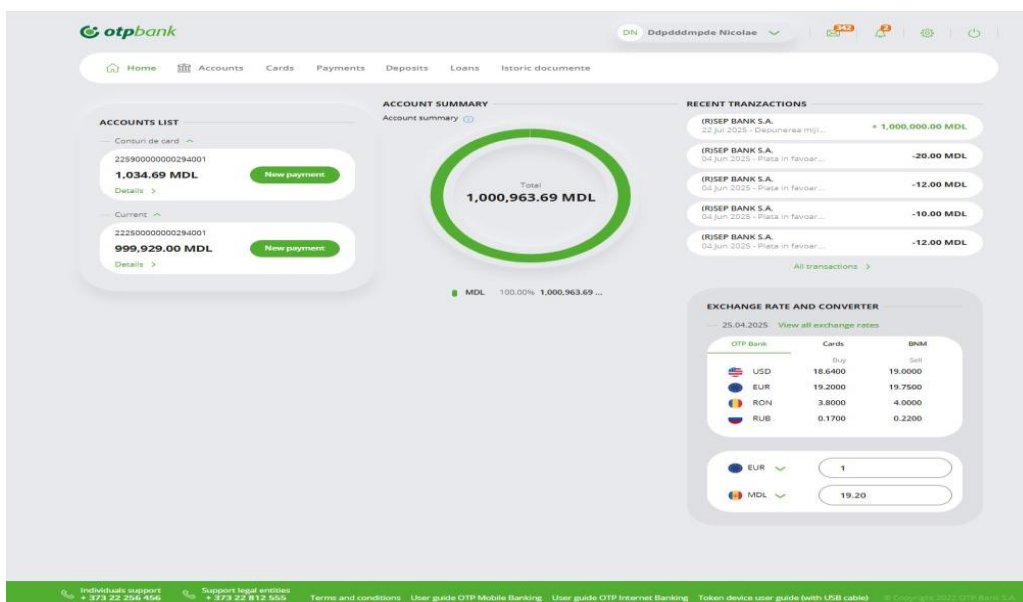


Figure 37

Below that, the main application menu is displayed.

On the left side of the page, you will see the list of accounts held at OTP Bank S.A. (regardless of type or balance)

In the middle of the page, there is a graphic summary of the accounts shown in foreign currency.

On the right side, recent transactions are listed. Also on the right side, you can see information about the exchange rates and have access to a quick currency converter.

At the bottom – right corner, you can contact a Call Center operator via Chat.

3.1. User Menu

Clicking on the user's "Full Name" box will open a list of the following options (Fig. 38):

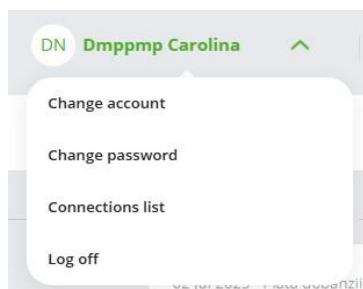


Figure 38

- Switch account
- Change password
- Connection history
- Logout

- Select "Switch account" if you are authorized to act on behalf of another person (e.g., your child's accounts), thus allowing you to view/manage the accounts of the person who has authorized you.
- Select "Change password" if you want to update the password you use for logging into OTP Internet Banking.
- Select "Connection history" (Fig.39) to access information about the most recent logins to the OTP Internet/Mobile Banking service, both via web and mobile app.

List of the last log in						
Session ID	Log in date	Log off date	Log off details	Name	ID Channel	IP
11557030	13 Aug 2025 14:19	13 Aug 2025 14:20	SYSTEM	DMPPMP CAROLINA	WEB	172.22.2.143
11557022	13 Aug 2025 14:13	13 Aug 2025 14:18	USER	DMPPMP CAROLINA	WEB	172.22.2.143
11557015	13 Aug 2025 13:06	13 Aug 2025 14:10	USER	DMPPMP CAROLINA	WEB	172.22.2.143
11556984	13 Aug 2025 09:00	13 Aug 2025 11:51	SYSTEM	DDPDDMPDE NIC...	WEB	172.22.2.143

Figure 39

3.1.1. Inbox/Sent Messages

The “Messages” menu (Fig.40) provides access to messages received from the bank, as well as communication between the user and the bank.

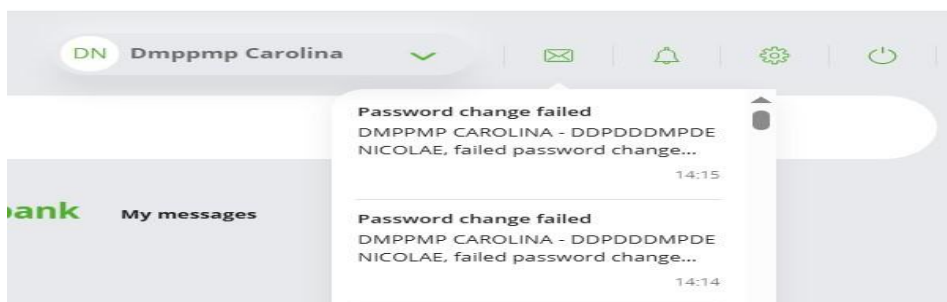


Figure 40

This menu includes two options:

- Messages from the bank** (Fig. 41) → Here can view all messages received through this communication channel from OTP Bank S.A.. You can use the “Search” button to find a specific message.

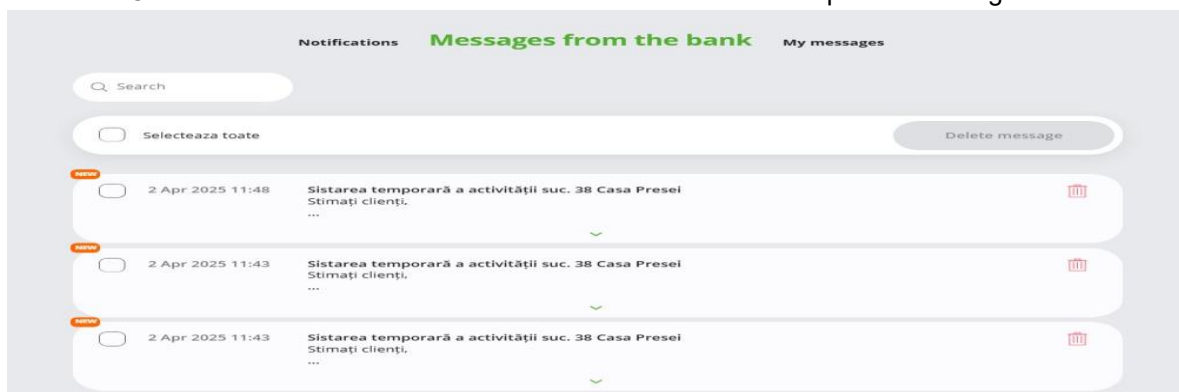


Figure 41

- My Messages** (Fig. 42) → Here you can compose and send messages to OTP Bank S.A.

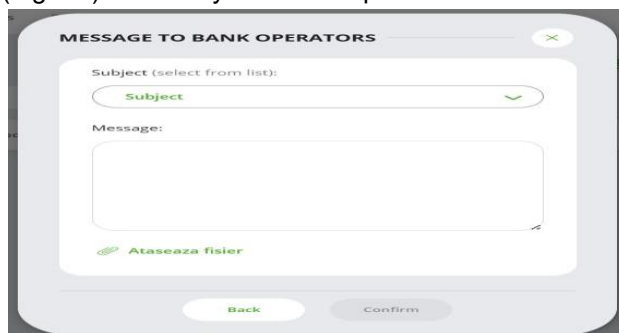


Figure 42

3.1.2. Personal Data

In this section, you can view your personal data used in your relationship with the Bank (Fig. 43 and 44).

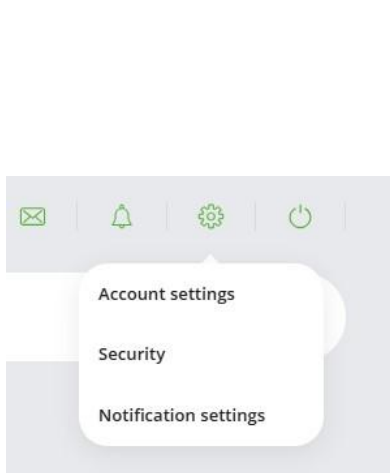


Figure 43



Figure 44

3.1.3 Password Validity

By accessing this option, you can choose to enable or disable the automatic reset of your OTP Internet Banking login password.

Go to the profile section and select the “Settings” -> “Security” option (Fig. 45).

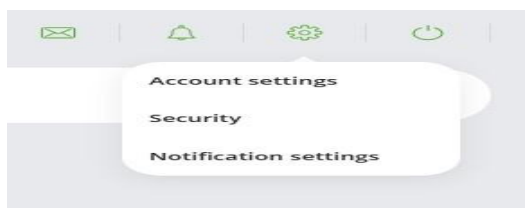


Figure 45

In the newly opened screen, select “Update password every 90 days” and click “Save” to confirm the update. (Fig.46).

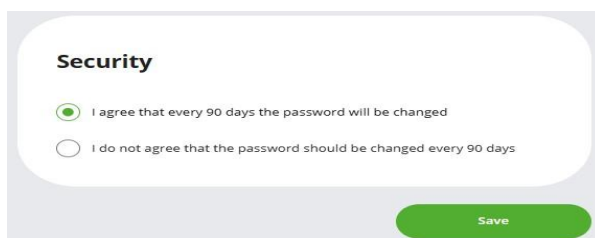


Figure 46

If you do not wish to update your password every 90 days, select “I do not want to update the password every 90 days” (Fig.47), review the security requirements, and then click “Save” to confirm the update.

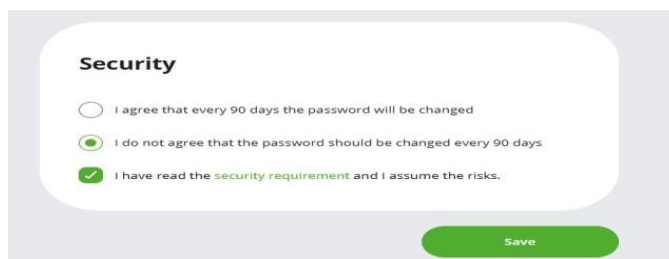


Figure 47

3.2. Accounts Menu

From the main menu, by accessing the “Accounts” section (Fig.48), you will have access to the following option:

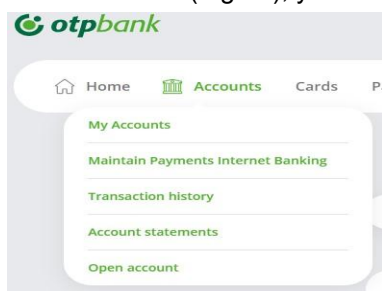


Figure 48

3.2.1. My Accounts

Click on “**My Accounts**” from the “**Accounts**” menu, and the page will open with two sections:

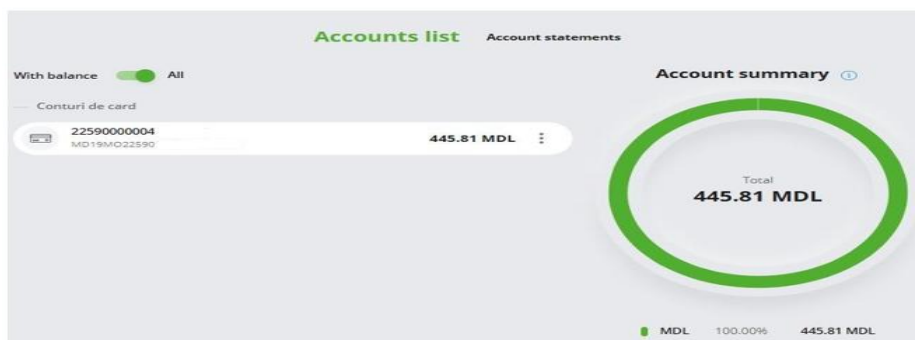


Figure 49

By selecting an account, you will access the account details (Fig. 50):

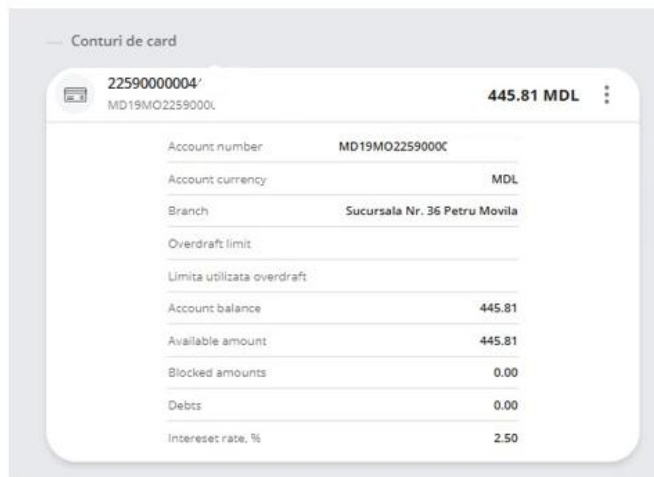


Figure 50

To the right of each account, you will see the icon , which allows quick access to the following actions (Fig.51):

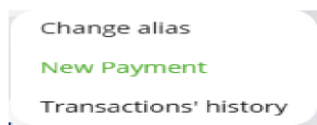


Figure 51

a) *Change alias* – you can assign or change a custom alias (name) for each account.

- b) *New Payment* – you can initiate a new payment, with the selected account automatically set as the source account.
- c) *Transactions' history*– quickly view the transaction history for the selected account.

Statements

To download account statements, go to the **“Accounts”** menu and click the **“Account Statements”** button, which will take you to the page shown below (Fig.52):

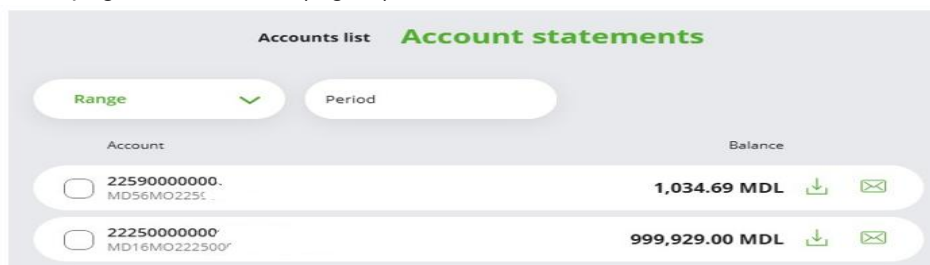


Figure 52

On the right side, you'll see a box where you can select the Period (Range, Daily, Monthly) for which you want to download the statement.

Clicking the box opens a list of available months to download. You can:

- Download the document directly to the device from which you're accessing OTP Internet Banking by clicking  or
- Send the statement to an email address by clicking .

If you need statements for multiple accounts and want to save time, you can perform a **bulk export**

- Check the accounts you want statements for, or click “Select all” if you want statements for all accounts,
- Choose whether to download to your device or send via email.

Then click the “Generate” button, and in the new screen “Download Statement”, select the file type (Fig.53)

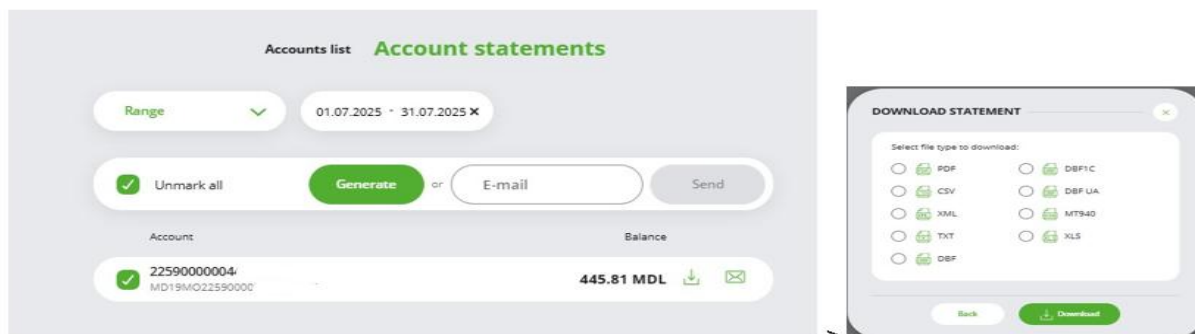


Figure 53

3.2.2. Maintain Payments Internet Banking

By accessing this option, you can view details about transactions carried out through accounts opened at OTP Bank S.A. (Fig. 54):

1. **Transactions IB**
 - a) Successfully processed
 - b) Authorizing
 - c) With Error
 - d) In processing
 - e) Payments with future date
2. **Recurrent payments**

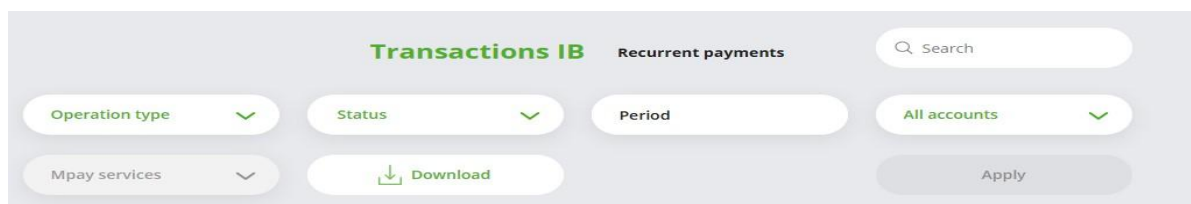


Figure 54

Transactions IB

This section allows you to view all transactions performed through your accounts at OTP Bank S.A.

To easily find a transaction, you can use display filters by transaction type, status, date range, or account to narrow the list.

After selecting the time period and account, click the **“Apply”** button on the right side of the page. To download transactions for the selected period, click **“Download”** (Fig.55).

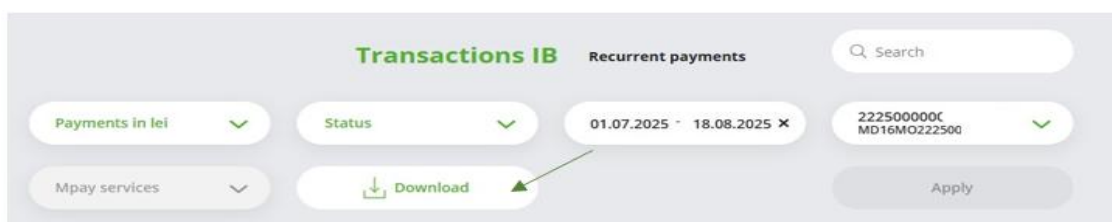


Figure 55

By pressing the button  next to each transaction, the following options will appear: (Open, Clone and Download OP). An example is shown below (Fig. 56, 57):

Date	Operation type	Beneficiary / IBAN	Transaction details	Amount
22 Jul 2025 12:38	Domestic pay... Mobile APP	 (R)FIRMA MD21EN00000222	[172728277293] test 1	30.00 MDL 

Figure 56

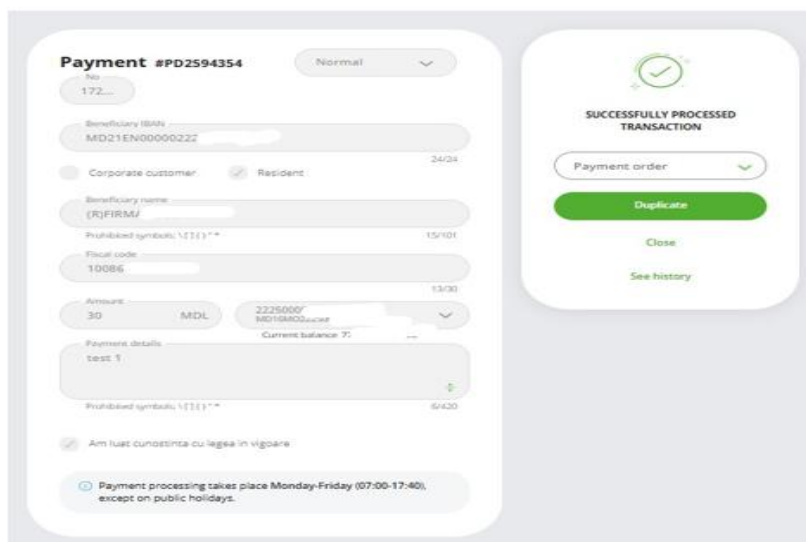


Figure 57

Successfully Processed (Fig. 58)

Through this option, you can view all transactions that have been successfully validated.

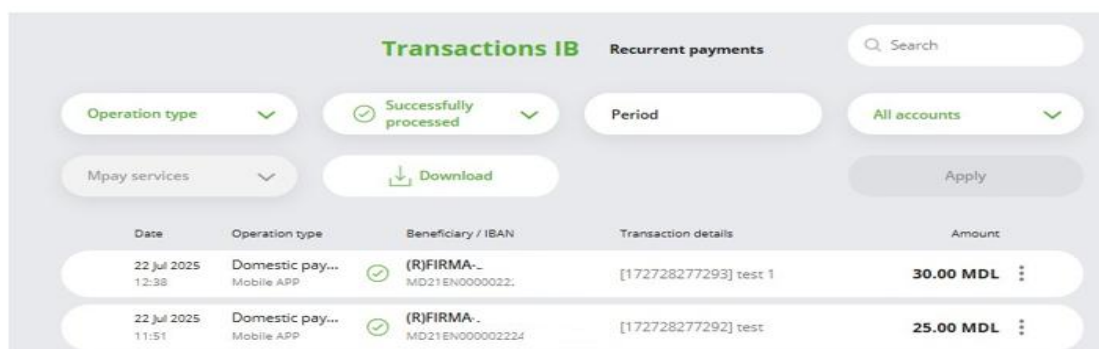


Figure 58

Pending Authorization

This section allows you to view transactions that require authorization before being processed. You can also authorize them here (Fig. 59).

To authorize or reject a payment order, press the button  next to each transaction. You can also authorize multiple transactions at once by checking the "Select all" box and pressing the "Authorize" button.

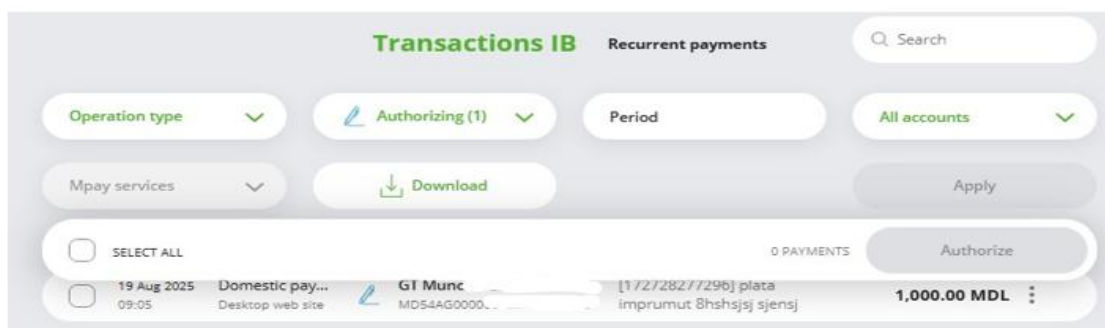


Figure 59

With Errors

If you want to see transactions that encountered errors, you can use the period filter and from the Status dropdown menu, select: With Error (Fig.60)

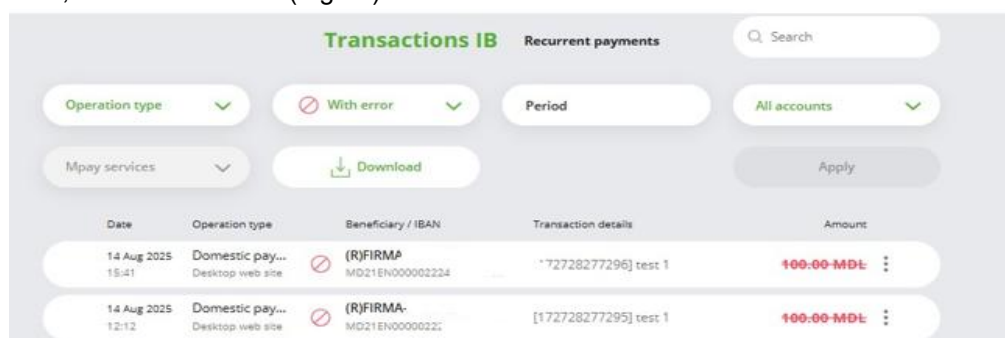
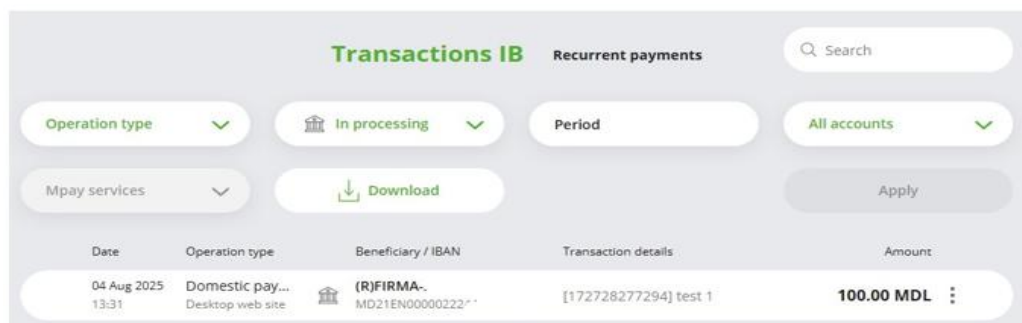


Figure 60

By pressing the button  next to each transaction, you can also view transaction details.

In Processing

From the **Status** dropdown menu, select **In Processing**, and press the **Apply** button. This section shows transactions that have already been authorized and are now waiting to be processed by the Bank (Fig. 61).



Transactions IB Recurrent payments

Search

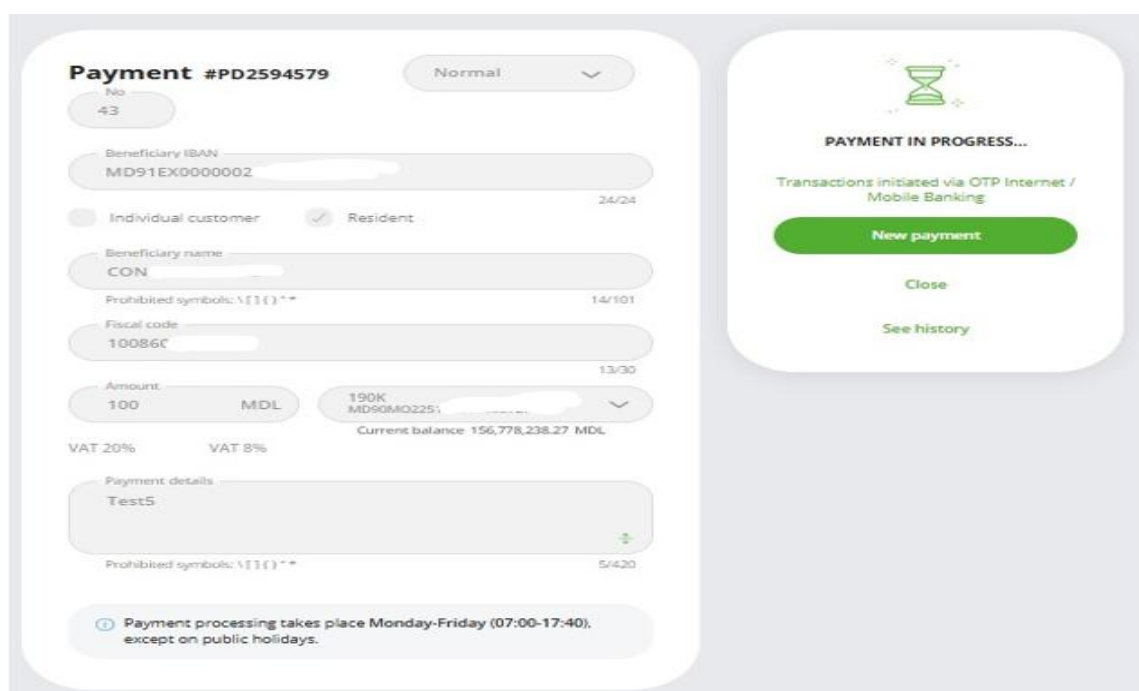
Operation type In processing Period All accounts

Mpay services Download Apply

Date	Operation type	Beneficiary / IBAN	Transaction details	Amount
04 Aug 2025 13:31	Domestic pay... Desktop web site	(R)FIRMA- MD21EN0000222	[172728277294] test 1	100.00 MDL

Figure 61

By clicking the button  located next to each operation, you can view the transaction status. (Fig.62)



Payment #PD2594579 Normal

No 43

Beneficiary IBAN MD91EX0000002 24/24

Individual customer Resident

Beneficiary name CON 14/101

Prohibited symbols: \ [] () * +

Fiscal code 10086C 13/30

Amount 100 MDL 190K MD90MO225 Current balance: 156,778,238.27 MDL

VAT 20% VAT 8%

Payment details Test5 5/420

Prohibited symbols: \ [] () * +

PAYMENT IN PROGRESS...

Transactions initiated via OTP Internet / Mobile Banking

New payment

Close

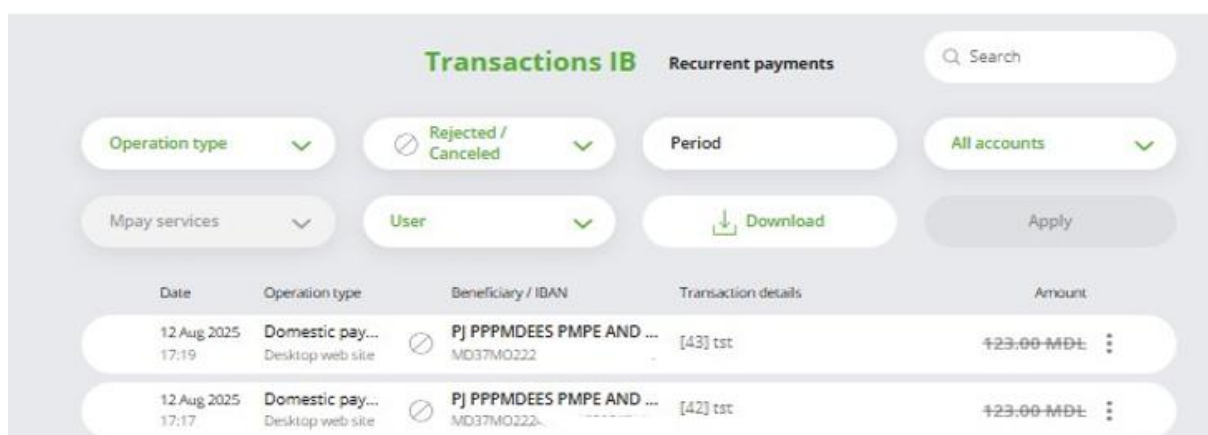
See history

Payment processing takes place Monday-Friday (07:00-17:40), except on public holidays.

Figure 62

Rejected/Cancelled

In this section, you can view the operations that were rejected or cancelled. Select the display period using the period filter, and in the "Status" filter select: Rejected/Cancelled. (Fig.63)



Transactions IB Recurrent payments

Search

Operation type Rejected / Canceled Period All accounts

Mpay services User Download Apply

Date	Operation type	Beneficiary / IBAN	Transaction details	Amount
12 Aug 2025 17:19	Domestic pay... Desktop web site	PJ PPPMDEES PMPE AND ... MD37MO222	[43] tst	123.00 MDL
12 Aug 2025 17:17	Domestic pay... Desktop web site	PJ PPPMDEES PMPE AND ... MD37MO222	[42] tst	123.00 MDL

Figure 63

Future Payments

This section displays payment orders scheduled for a future execution date (Fig. 64).

By clicking the button  next to each transaction, and click the **Open** button you can either **Change** the transaction or **Cancel** it.

Transactions IB

Recurrent payments

Operation type

Payments with future date (1)

Period

All accounts

Mpay services

Download

Apply

Date	Operation type	Beneficiary / IBAN	Transaction details	Amount
04 Aug 2025 13:51	Domestic pay... Desktop web site	(R)FIRMA- MD21EN000002224	[172728277294] test 1	10.00 MDL

Figure 64

Recurrent Payments

In the Recurrent Payments section, you'll see previously scheduled recurring payment orders. You can also create a new recurring payment by clicking the New Payment button (Fig.65)



Transactions IB					Recurrent payments
					New payment 
Date	Operation type	Beneficiary / IBAN	Transaction details	Amount	
14 Aug 2025 15:27	Domestic pay... Desktop web site	(R)FIRM MD21EN000000	[172728277295] test 1	100.00 MDL 	

Figure 65

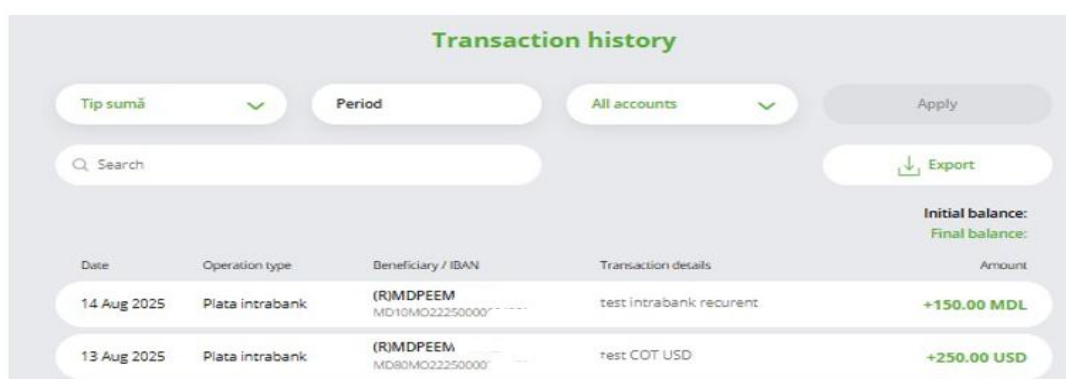
Clicking the button  next to each transaction allows you to:

1. Open the transaction
2. Cancel it
3. View its execution history

3.2.3. Transaction History

By accessing this option, you can view the history of transactions performed through accounts opened with OTP Bank S.A.

To view transaction history, you can filter by transaction type (Debit, Credit), period, or account, to narrow down the number of results (Fig.66).



Transaction history					
Tip sumă  Period All accounts  Apply					
Search  Export 					Initial balance: Final balance:
Date	Operation type	Beneficiary / IBAN	Transaction details	Amount	
14 Aug 2025	Plata intrabank	(R)MDPEEM MD10MO22250000	test intrabank recurrent	+150.00 MDL	
13 Aug 2025	Plata intrabank	(R)MDPEEM MD80MO22250000	test COT USD	+250.00 USD	

Figure 66

After selecting the period and account, you can use the **Export** button (Fig.67), located on the right side of the page, to download the transaction history for the selected period by clicking **Download**.

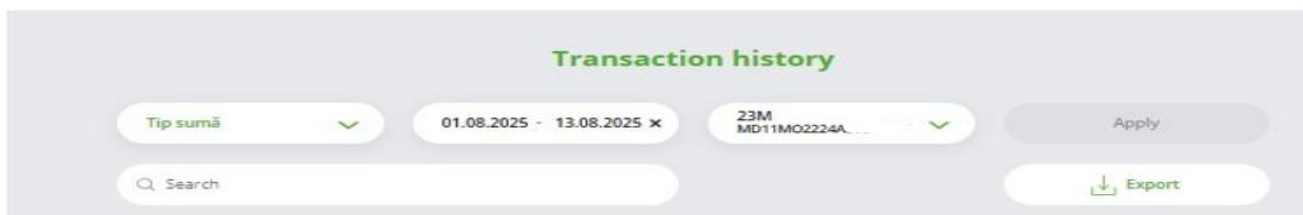


Figure 67

3.2.4. Account Statements

By accessing the “Accounts” menu and selecting “Account Statements” you will see the list of accounts opened at OTP Bank S.A. and have the option to download daily or monthly statements directly to the device from

which you accessed OTP Internet Banking using the  button, or send them directly to an email address by clicking  button. (Fig.68)

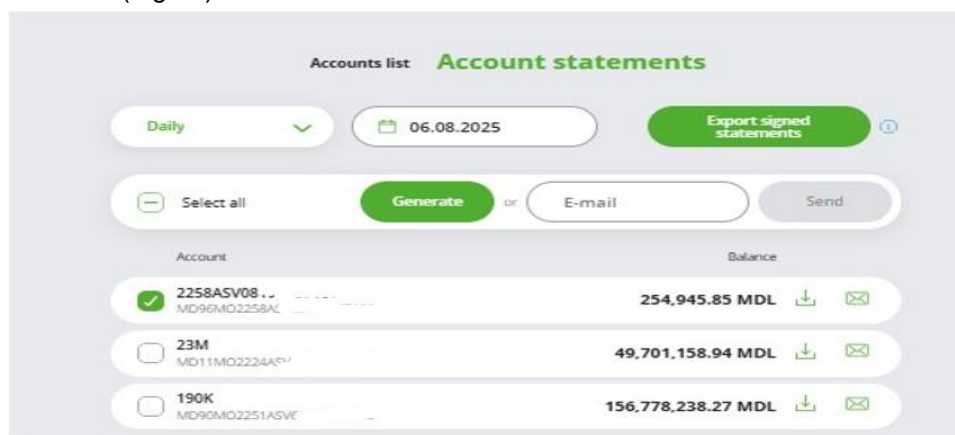


Figure 68

You also have the option to generate statements for one or more accounts by clicking the Multiple Export button. Select the accounts and enter the email address address to which the multiple statement will be sent.

3.2.5. Open a Current/Savings Account

By accessing the “Accounts” menu and selecting “Open Account”, you can independently open a new current or savings account in one of the following currencies: **EUR, USD, or MDL** (Fig. 69, Fig 70).

Open account

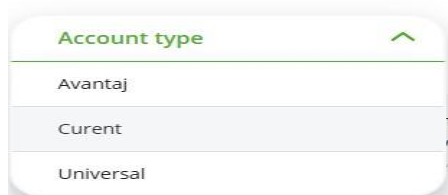


Figure 69

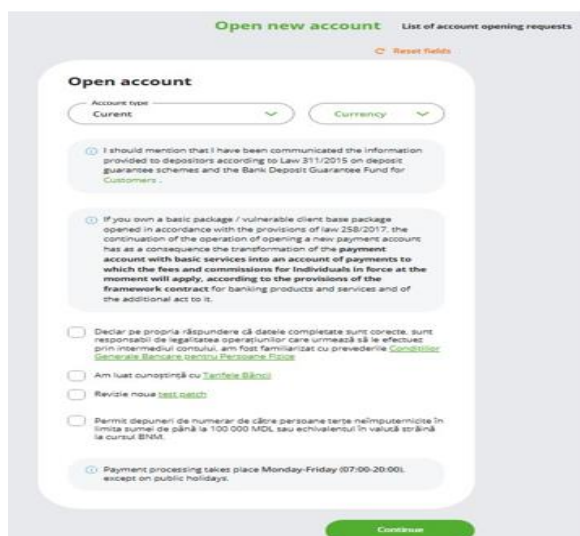


Figure 70

After selecting the currency, click on the “Continue” button (Fig.70). To confirm the account opening, you need to check the box stating “I declare on my own responsibility that I have viewed the declaration” (Fig. 71, Fig. 72).

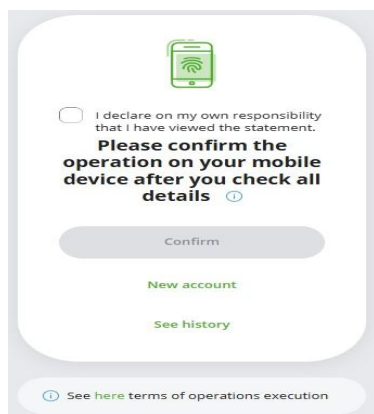


Figure 71

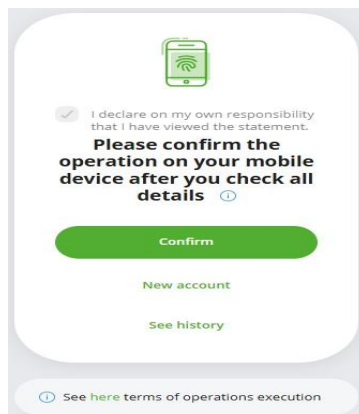


Figure 72

A new page will automatically open, displaying the “REQUEST FOR OPENING A CURRENT ACCOUNT”

CERERE DE DESCHIDERE A CONTULUI CURENT

Clientul ¹ PF ² _____ ,cod fiscal 0. _____
(numele, prenumele persoanei titular al contului)

reprezentat de _____ ,cod fiscal _____
(numele, prenumele persoanei fizice ce prezinta documentele)

rog sa constituiti un cont Curent _____ in MDL _____ incepand cu data de _____
(denumirea contului) (valuta contului)

conform urmatoarelor conditii

- Suma depunerii initiale: 0 _____ zero lei 00 bani
(in cifre si litere)
- Modalitatea constituirii: in numerar
- Termenul depozitului: nedeterminat
- Rata dobanzii la constituirea contului: 0 _____ %pe an;
- Caracterul ratei dobanzii: flotanta³;
- Frecventa de plata a dobanzii: lunar;
- Modalitatea de plata a dobanzii: capitalizare⁴
- Cu dreptul efectuării depuneri ⁵/retrageri⁶ in/din cont;
- Pentru operatiunile efectuate se pot percepe comisioane conform Tarifelor BANCII in vigoare la momentul efectuării operatiunii.
- Depunerea numerarului pe cont de persoane terțe neimputernicite:

☐ permit - in limita sumei de pana la 100 000 MDL sau echivalentul in valuta straina la cursul BNM;

☒ NU permit persoanelor neimputernicite depunerea de numerar pe contul meu.

Figure 73

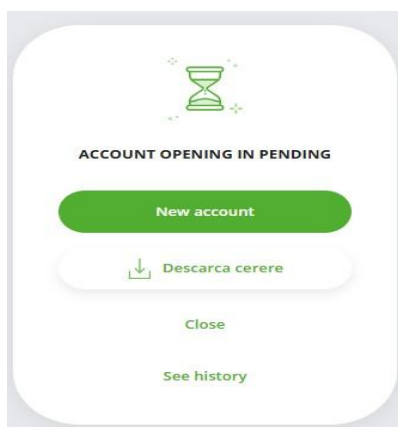


Figure 74

Return to the initial page and click the “Confirm” button to finalize the account opening (Fig.72).

After confirmation using, the token, a message will appear stating “Account opening in pending” (Fig.74). From the same screen, you can download the application by clicking “Download request”.

You can also have access to the “List of Account Opening Request” (Fig. 75). In this section, you will see the processing status of the new account opening authorization (Pending, Processed, or Processed with error). By

clicking the button located next to each operation, you can view in more

detail the reason for non- processing, and by clicking the button ↓ the ACCOUNT OPENING REQUEST will also open (Fig. 73).

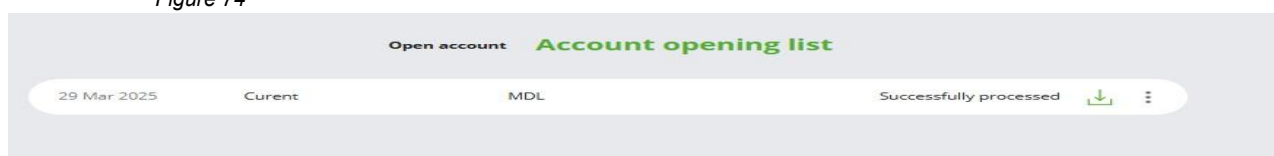


Figure 75

3.3. CARDS MENU

Through this menu, you can view information about all cards opened with OTP Bank S.A., whether they are credit or debit cards. (Fig.76)

This page contains two sections:

- Cards
- Cards Transactions

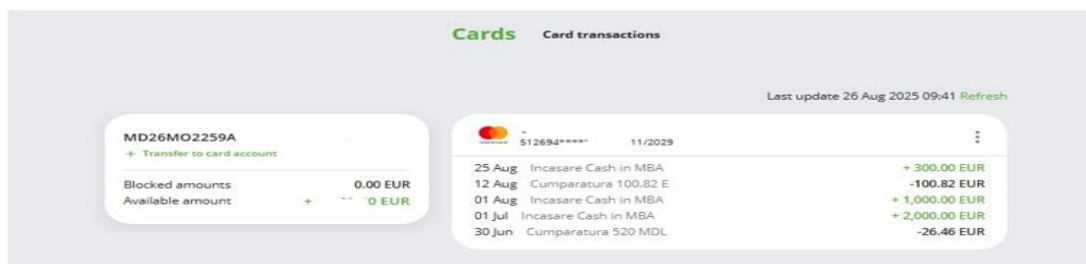


Figure 76

In this section, you will see the credit or debit cards you hold with OTP Bank S.A. For each card, the following information is displayed:

- Card Type
- Associated IBAN account
- Blocked amount
- Available balance
- List of recent transactions for that card

By pressing the button **+ Transfer to card account**, you will be directed to the screen for making a transfer between your own accounts, allowing you to top up the available balance on your card.

Also, if you click the **Card Transactions** button (Fig.76) next to each card, you can view the history of transactions made with that card.

In this section, the transactions made with the card are displayed, along with the following information (Fig. 77):

- the date and the card number used to carry out the transaction,
- the name of the merchant where the payment was made,
- the payment processing status
- the transaction amount¹.



Figure 77

3.4. Payments Menu

Through the options in this menu, you can make payments in MDL and in foreign currency to beneficiaries who hold accounts with OTP Bank S.A. This menu contains the following options:

- Transfer (between own accounts)
- Payment in LEI
- Scheduled/Future Payment in LEI
- Foreign currency payment

¹ The transaction amount will be displayed in the account currency.

- e) Bill payments
- f) Treasury payment
- g) Currency exchange

- h) Payment templates

Figure 78

Figure 79

After you press the “Continue” button, you will only need to confirm the operation by pressing the “Confirm” button. If you wish to modify the amount or any other payment detail, you can do so by clicking the “Edit” button. (Fig. 79).

Note: If, for any reason, you did not complete the confirmation of the initiated operation, you can finalize it later by accessing the “Accounts” menu, the “Transaction History” section, and the “Authorization⁵” option.

For this type of payment, the use of the token integrated in the OTP Mobile Banking application for authorization is not required.

3.4.2. Payment in LEI

Select this option when you want to make a payment in LEI to beneficiaries who hold current accounts with OTP Bank or with other banks.

² *Standard payment* – is a payment that will be executed only once, at the time of the request.

³ *Future payment* allows you to choose the date on which the payment will be executed. For example, you can register the payment today but indicate that it should be processed in 2 days. The maximum possible period is 10 days.

⁴ *Recurring payment* allows you to register a payment that you want to be executed at a certain frequency. For example, you may want to transfer a specific amount of money from your salary

⁵ See details 3.2.2. **Maintain Payments OTP Internet Banking**

To make a payment, after you have accessed the “Operations” menu and selected the “Payment in Lei” option, follow these steps:

Step 1: Select the type of transfer: *Standard*⁶ / *Future Payment*⁷ / *Recurring Payment*⁸

Step 2: Fill in the mandatory payment details:

- Beneficiary's name* (if you have previously saved the beneficiary's details in templates, click the “Templates” option)
- Beneficiary's IBAN code*
- Beneficiary's fiscal code*
- Select whether the beneficiary is a resident or non –resident*
- Payment amount
- Account from which the payment will be made
- Payment details -> the maximum allowed number of characters is 420

Step 3: After filling in the payment order, press the “Continue” button (Fig.80)

Step 4: Double-check the payment details and authorize the payment by clicking the “Confirm” button (Fig.81)

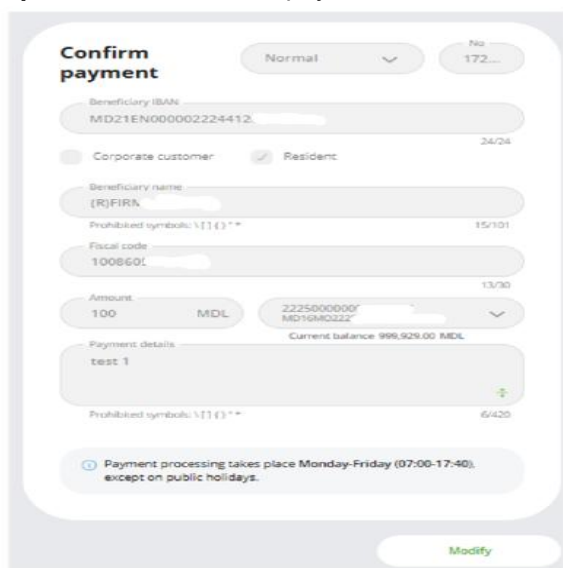


Figure 80

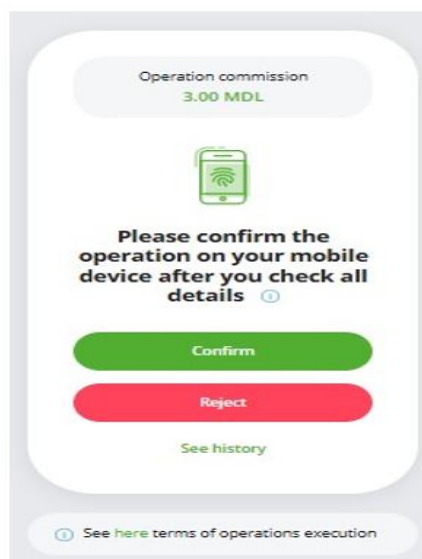


Figure 81

Step 5: The operation will be authorized using the mobile device with the token integrated into the OTP Mobile Banking application by pressing the “**Approve**” button (Fig.82) and entering the access password or authorizing via biometrics. (Fig. 83, 84).

⁶ *Standard Payment* – a payment that will be executed only once, at the time of the request.

⁷ *Future Payment* – allows you to choose the date on which the payment will be executed. For example, you can register the payment today but set it to be processed in 2 days. The maximum possible period is 10 days.

⁸ *Recurring Payment*- allows you to set up a payment that will be executed at a certain frequency. For example, you may want to transfer a specific amount of money from your salary account to your savings account every 2 weeks.



Figure 82



Figure 83



Figure 84

3.4.3. Payment in LEI to a Legal Entity

1. If the payment is made to a legal entity, the checkbox "Legal Entity" must be selected in the payment form.
2. Once this option is activated, the fields "Beneficiary Name" and "Fiscal Code" will be displayed in readonly format, meaning they cannot be edited. These fields will be automatically populated after entering the beneficiary's IBAN, based on data retrieved from CAS/SAPI database. (Fig. 85)
3. In the "Beneficiary Account" field, the user must manually enter the beneficiary's IBAN.
4. The fields "Amount", "Payer Account" and "Payment Details" remain active and must be completed to finalize the transaction.
5. If payments have previously been made to the same beneficiary, they can be quickly retrieved by clicking the "Templates" button. Beneficiaries are listed in alphabetical order, and for faster search, you can enter the first few characters of the beneficiary's name in the search field. (Fig.85A)

6. To make a payment to a non-resident legal entity, you must deselect the "Resident" checkbox and select the "Legal Entity" checkbox in the payment form.

Figure 85

Figure 85A

3.4.4. Recurring / Future Payment in LEI

This option allows you to schedule a payment to be processed at a certain frequency for a specific period.

Note: A payment in LEI based on a payment order registered with a future date can be executed no later than 10 banking days.

You can initiate a recurring or future payment either by filling in the payment order in LEI and selecting, in the payment type field (Fig.86), “Recurring Payment”/ “Future Payment”, or by accessing **“Recurrent Payments”** from the **“Operations”** menu and clicking the **“New Payment”** button. (Fig. 86)

Figure 86

Recurrent Payment

After selecting the “Recurrent Payment” type, you must set the recurrence as follows:

- Set the frequency, which consists of 2 elements (Fig. 87):
 - 1 “No” – the frequency interval (once, every X days/weeks/months/years)
 - 2 “Period” – daily, weekly, monthly, yearly
- Select the start date
- Select the end date for the recurrence. You can choose one of the following options:
 - a. Never – meaning the payment will be executed continuously at the specified frequency until you decide to cancel it.
 - b. After a certain number of payments – allows you to specify exactly how many times you want the payment to be repeated
 - c. On a specific date – you can indicate the exact end date.

Figure 87

After selecting the payment frequency and completing the payment order, press **“Continue”** and authorize the payment by clicking **“Confirm”** (Fig.88). In the OTP Mobile Banking application with the integrated token, approve the payment by pressing **“Approve”** (Fig.89) and entering the access code (Fig.90, 91)

Examples of setting recurring payment frequency:

Ex.1: If the “No.” field is set to 3 (three) and the “Daily” option is selected

1. 15 August 2025
2. 18 August 2025 3. 21 August 2025, etc.

Ex.2: If the “No.” field is set to 2 (two) and the “Weekly” option is selected, with execution every “Monday”, starting from 14 August 2025, and ending “After 10 payments”, the recurring payment will be executed starting from

1. 18 August 2025
2. 25 August 2025
3. 1 September 2025, and so on, until 10 payments are made

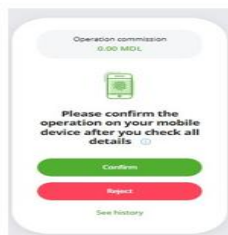


Figure 88



Figure 89



Figure 90



Figure 91

Future Payment

After selecting the payment type “Future Payment”, you need to fill in the payment order fields and select the future date on which you want the payment to be executed. (Fig. 92).

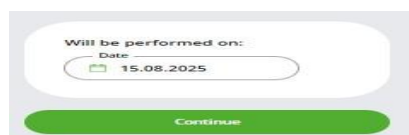


Figure 92

Then, press the “Continue” button and authorize the transaction by clicking the “Confirm” button (Fig.93) in the OTP Mobile Banking app with the integrated token, approving and entering the access code or using biometrics to authorize the payment (Fig. 94).

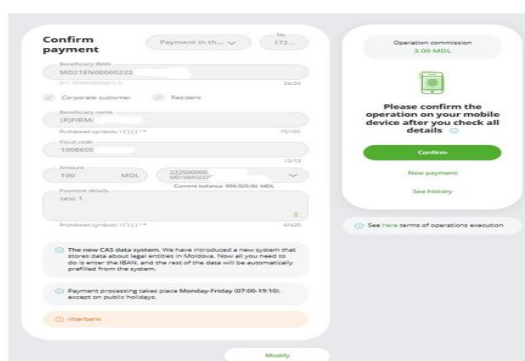


Figure 93



Figure 94

Important!

Recurring or Future payments to beneficiaries whose accounts are held at other banks and whose execution date falls on a non-working day (ex: Saturday, Sunday, or another officially declared holiday) will be processed on the next working day.

Canceling a Recurring/Future Payment

To cancel a recurring payment, access the **“Operations”** menu, then the **“Recurrent Payments”** section. In the displayed list of operations, find the payment you wish to cancel, press the button on the right, then press **“Cancel”** and confirm the cancellation of the payment.

3.4.5. Foreign Currency Payment

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

- SWIFT payment system – for international payments in any currency

- SEPA payment system (Single Euro Payments Area) – a unified euro payment area that brings together EU countries and other participating European states.

The system will automatically identify the payment system through which the transfer will be executed, depending on the details included in the payment order, and will display in the interface the payment system (SEPA or SWIFT).

! The payment system cannot be selected manually by the client.

To make a foreign currency payment, select the **“Foreign payment”** menu and complete the required fields (Fig. 95).

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

Access the **“Payments”** menu and select the **“Foreign Payment”** option (Fig.95).

To make a foreign currency payment:

Step 1: Select the payment type **“Normal”** or **“Future Payment”**⁹

Step 2: Fill in the mandatory fields:

Beneficiary details:

Beneficiary details: (if you have previously saved the payment details for this beneficiary, you can select them from **“Templates”**) **Beneficiary address**

Select the **“Beneficiary country”** from the list

Check **„Resident”** if the beneficiary is a resident

Beneficiary city

Beneficiary account details:

Beneficiary IBAN account – the account number can contain a maximum of 30 characters. It must consist only of digits and Latin letters, with no spaces between characters.

Figure 95

⁹ A foreign currency payment based on a payment order scheduled with a future date can be executed no later than 10 banking days from the registration date.

SWIFT code – must contain 11 characters: {8 + 3} – the first 8 characters are mandatory, and the last 3 indicate the branch code (optional). If missing, these positions are filled with "X".

When completing the "SWIFT Code" field, a list of international banks will appear, from which you can select the bank. In this case, all the fields below will be automatically pre-filled with the beneficiary bank's details.

If the beneficiary's account is of the IBAN type, you must complete the following 3 fields:

Beneficiary bank

Beneficiary bank address

Select the **beneficiary bank's country**

Select **the account from which the payment will be made**

Payment amount

Currency

Payment details – specify the purpose of the transfer in English, and include supporting documents if applicable (maxim 120 characters).

Examples:

1) *Payment for studies:*

Payments Details: PMNT FOR STUDY,CONTR.452DD15.09.2020. **Other**

Details: BI,B000000000,15.04.2019,CRIS.REG.

2) *Transfer to personal account abroad:*

Payments Details: PERSONAL TRANSFER / DONATION / FAMILY SUPPORT.

Other Details: BI,B000000000,15.04.2019,ASP,

3) *Payment for car*

Payment Details: PAYMENT FOR CAR WIN:WBAFW12020C643779, Inv.357DD1.02.2020.

Other Details: BI,B000000000,15.04.2019,ASP,

Plată valutară (Normal) Nr. 16

DETALII BENEFICIAR

Nume beneficiar: DAV BENTA ROMANIA S.R.L. (Sabloane)

Tara beneficiar: Romania

Cod fiscal beneficiar: 0000

Oras beneficiar: Santraru de Mures

Adresa beneficiar: str. Principala nr.201

DETALII CONT BENEFICIAR

Cont beneficiar: RO44CECEM501C1EUR0745417

Tip comision: **SEPA**

DETALII SUMA

Suma: EUR

DETALII COMISION

Tip comision: SHA - plătit din cont

Solicitare copie mesaj SWIFT/SEPA

Documente confirmative pot fi atașate mai jos.

Atașează fișier

Swift details (corporat)

Procesare plăți în timp real în zilele de lucru (în intervalul 07:00-19:00, cu excepție sărbătorilor publice).

Atenție! Transferul este efectuat după ora 19:00 sau în zilele de sărbătoare în ziua următoare.

Continuă

Figure 96a

Commission Details

- Select the type of commission:
 - OUR** if you pay the commission fees yourself
 - SHA** if you share the commission fees with the payment beneficiary
 - BEN** if the beneficiary pays the commission fees
- If you want the commission for this payment to be charged from a different account than the one from which the payment will be made, check the box "The commission will be deducted from another account"

Step 3: If attaching supporting documents, click "Attach file" and upload a file with a maximum size of 15MB per file, accepted formats being PDF, JPG, JPEG, PNG.

Step 4: After all fields are completed, click the **"Continue"** button.

Step 5: Double-check the transfer details and authorize the payment by approving and generating an access code or using biometrics in the OTP Mobile Banking app with integrated token (Fig.96).

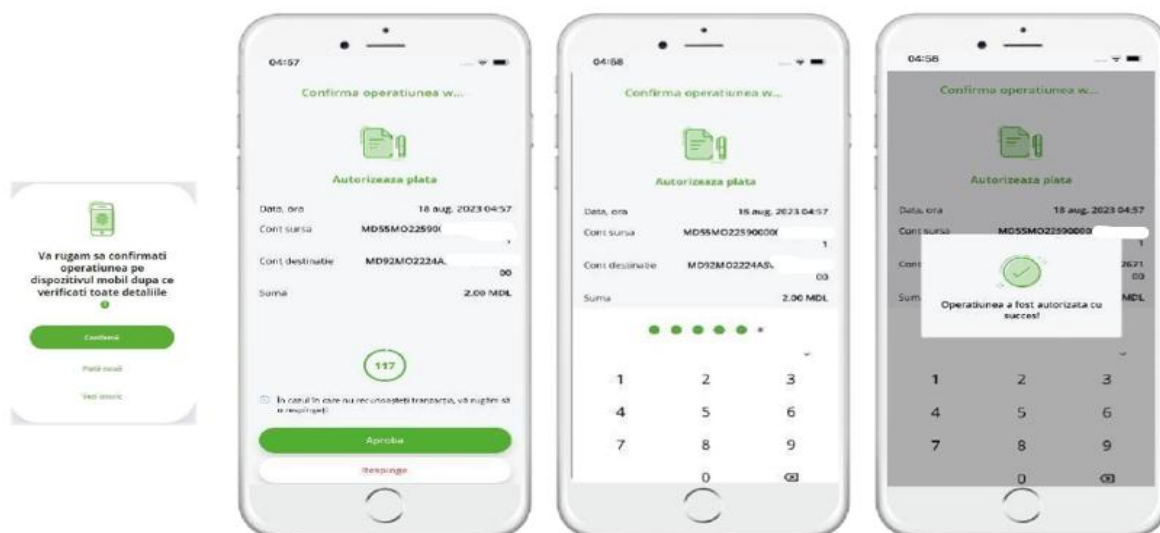


Figure 96

For **SEPA** payments, the same fields as for SWIFT must be completed, with a few exceptions (Fig 96a):

- 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
- Beneficiary Bank Swift Code (BIC)** - will be completed automatically
- Beneficiary Bank** - will be completed automatically
- Beneficiary Bank Country** - will be completed automatically
- Beneficiary Bank Address** - will be completed automatically
- Commission** - the fee is always SHA and cannot be modified
- 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)
- Additional payment details** - this field is not available for SEPA payments.

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

Attention!

The Bank has the right to request supporting documents for the initiated foreign currency payment. If the supporting documents are not presented on the same day the payment is initiated, the Bank will reject the execution of the payment, and you will need to reinitiate the payment on the next day.

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

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

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

How to fill the Other details field

The Other details field must contain one of the following texts. Completion of this field is mandatory.

- The transfer amount is shown in USD, enter:

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

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

Important Notes and Requirements

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

Quick checklist before submitting an exotic payment via IB/MB

- Confirm the exchange rate with the bank's Dealers or your company advisor.
- Prepare the exact **Other details** text using the templates above.
- Ensure **USD** is selected as the payment currency in the IB/MB flow.
- Verify all placeholders (xxx, yyy, zz, zz) are replaced with the correct values.

3.4.6. Bill Payments

By selecting **“Utilities Payments”** from the **“Payments”** menu, you can pay bills to organizations with which the bank has signed an agreement for receiving payments.

The **“Utilities Payments”** module has the following components:

- My Contracts
- Invoices History

From the **“My Contracts”** section (Fig. 97), you can:

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

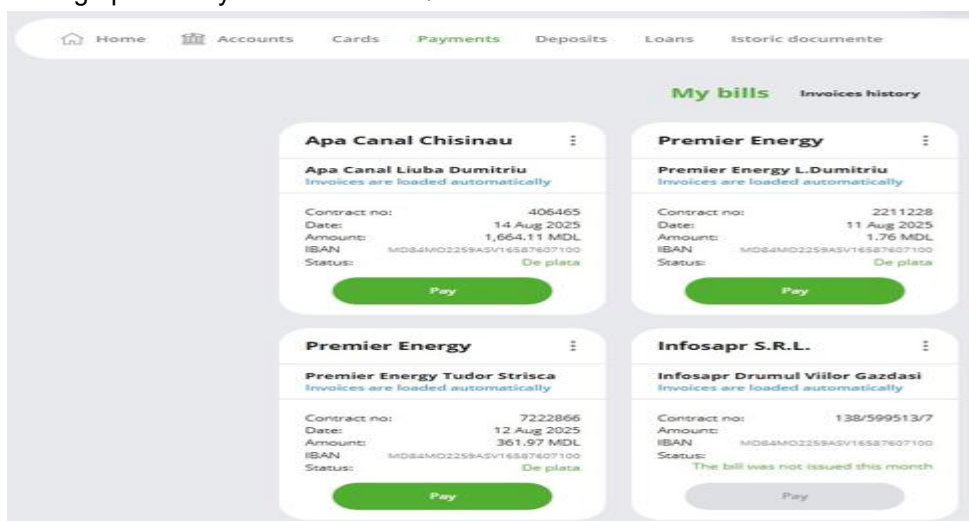


Figure 97

To add a new contract/bill, click **“Add Contract”**, then a screen will open with the list of service categories that can be paid. By clicking the **“+”** button, the list of companies you can pay bills to will open. (Fig.98)

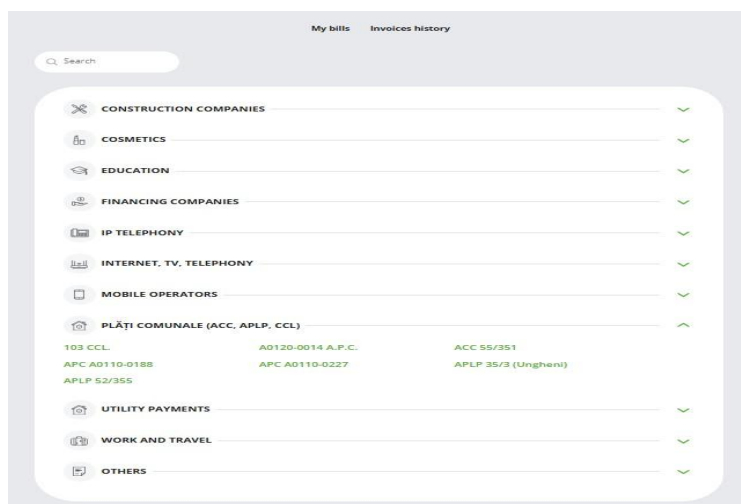


Figure 98

You can also search for the service provider using the “Search” filter by entering the provider’s name. The beneficiaries included in the list of Billers are of two categories (the list can be found in the Annex: List of Billers included in the OTP Internet Banking service):

- a) **With electronic invoices** – includes beneficiaries who send to the bank an electronic database each month containing complete information about the client and the current payment.
 - a. When selecting one of these billers, it is not necessary to manually fill in several personal data fields to identify the payment sent. For these beneficiaries, when defining the bill, you only need to fill in the “**Contract no. / Cont no / ID¹⁰**” field.
- b) **Without electronic invoices** – includes beneficiaries who do not send the bank the client and payment database for the current month.
 - a. When selecting one of these billers, it is necessary to manually complete the mandatory fields configured in the system with the requested information; otherwise, the payment will not be completed.
- c) **MPAY** – includes beneficiaries of payments listed on the public page <https://mpay.gov.md/Info/Partners>.

Attention! To avoid processing errors, invoices must be paid exclusively via the “Operations” menu, under the “Utilities Payments” option, and not via “Domestic Payment” option.

Below you will find several examples of adding/paying invoices:

(A) Billers with electronic invoices:

Example 1. Biller “INFOCOM” Î.M. (Fig. 99)

Find the mentioned provider in the list of billers and click on its name. The screen shown below will open, where you must enter the “Contract No” from the invoice you received from the provider¹¹.

Figure 99

¹⁰ Depending on the provider, see details in the Annexes.

¹¹ How to find the Contract No. on the invoice can be seen in the Annex: *Invoice of the “INFOCOM” Organization*

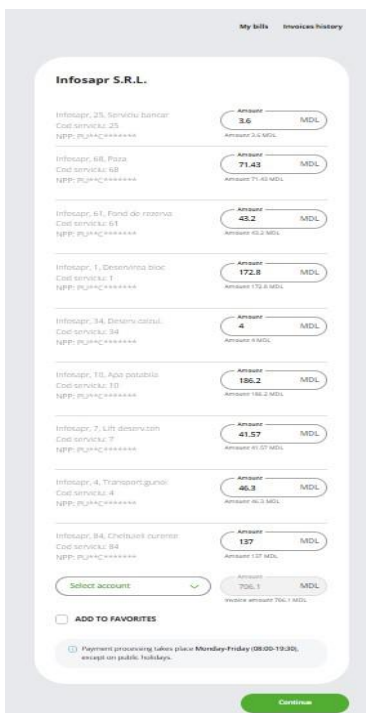


Figure 100

After you have entered the “Contract No.” identifier click the “Continue” button, and the invoice for the current month will appear on the screen (see the screen below, Fig.100).

On this screen, you will need to fill in the meter readings for the listed services.

You can also modify the payment amount for a specific sub-service of the invoice. Select the account from which you wish to make the payment. If you want the invoices for this provider to be displayed monthly in OTP Internet/Mobile Banking under the “My Contracts” section, or if you want the invoices issued by this provider to be paid automatically each month, check the “Add to favorites” option (Fig.101), which will open the following options:

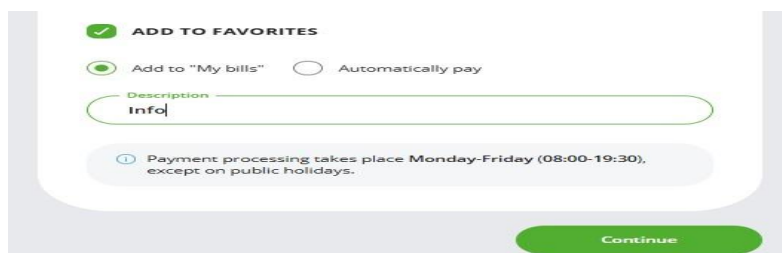


Figure 101

- Add to favorites** – the invoices issued by this provider will be available for payment every month via the menu “Payments”/ “Utilities Payments”/ “My bills”.
- Pay automatically** – the invoices issued by this provider will be paid automatically on the day the provider sends them to the Bank¹² and for the amount indicated in the invoice. You can also set a maximum amount up to which payments will be processed automatically. Any amounts exceeding this limit will not be paid automatically and will need to be settled manually.

After completing the steps described above, click the “Continue” button and confirm the payment by approving and authorizing it with an access code or biometric authentication in the OTP Mobile Banking app with an integrated Token.

(B) Billers without electronic invoices:

Example 2. Payment of the invoice for the company AVON (Fig.102).

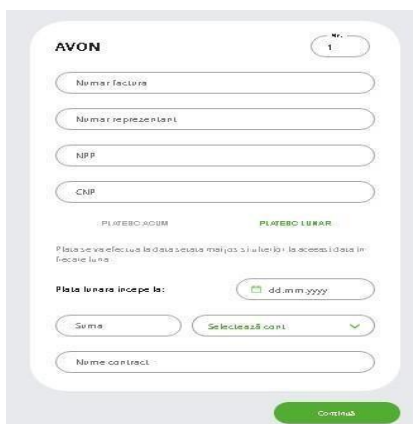


Figure 102

Find the mentioned provider in the list of billers and click on its name. The screen shown below will open, where you must fill in all the required fields. Here you can also choose a one-time payment for the invoice by selecting the “Pay now” option, or if you wish to make a recurring monthly payment to this company, select the “Pay monthly” option. This way, on the indicated date each month, a scheduled payment will be made to this beneficiary for the fixed amount set.

Fill in the “Contract name” field with a name for the payment beneficiary so that it can be easily identified later from the “My bills” list.

After filling in all the fields, click the “Continue” button, then confirm and authorize the payment in the OTP Mobile Banking application with the integrated Token.

¹² If, on the date the invoice appears in the application, you do not have sufficient funds in your account, the payment will not be processed by the bank and you will see it in the list of payments processed with errors.

(C) Payments via MPAY to payment beneficiaries (according to the list on the mpay.gov.md page) Through the MPAY service, payments can be made to beneficiaries:

- MPAY beneficiaries for whom a payment note/protocol has been issued (e.g., traffic fines, property tax with notice, contravention fines etc.).
- MPAY beneficiaries for whom no payment note has been issued.

Note: Automatic payment of services via MPAY cannot be set.

To make a payment to MPAY, you need one of the following:

- MPAY Payment Note Number (Fig.103):



Figure 103

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

Payment via OTP Internet/Mobile Banking to MPAY based on a Payment Request generated on the official mpay.gov.md page is intended for service providers that do not issue a document containing the Payment Note (12 digits) – as shown in the example above – or when you want to *pay for a service in advance*.

To generate a Payment Request Number, follow these steps:

Step 1. Access the official MPay page: <https://mpay.gov.md/> (Fig.104)

Step 2. Select the service you want to pay for (Fig.105).

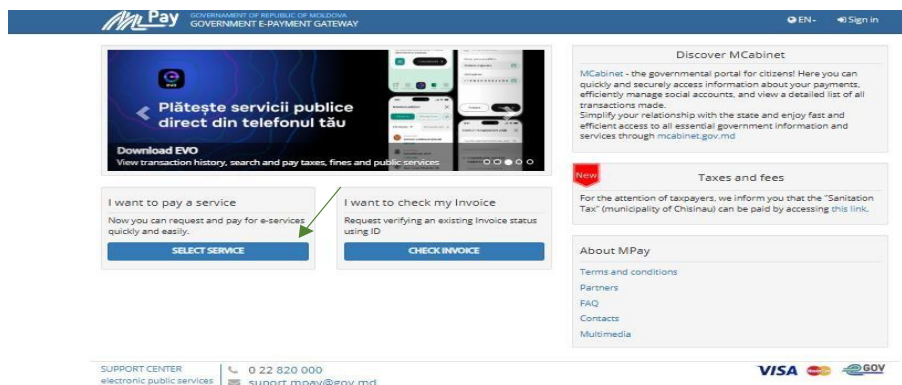


Figure 104

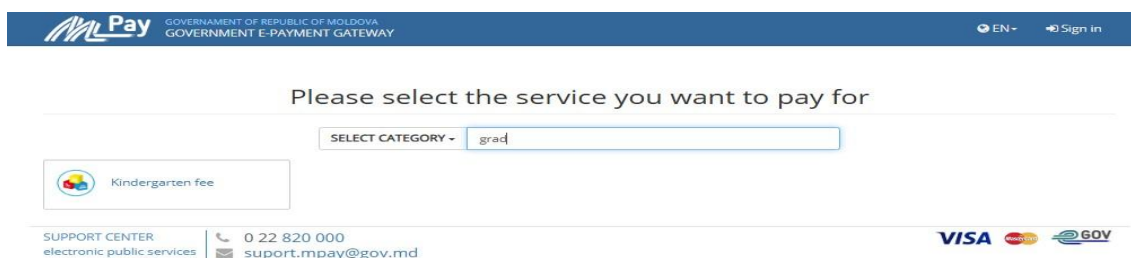


Figure 105

Step 3. Fill in the mandatory fields for the selected service (in the example, kindergarten payment) Fig.106

Figure 106

Step 4. After completing all the required fields, click on Pay, and the following screen will appear, where you can select the Payment Request Number, which you will then enter in OTP Internet/Mobile Banking when making the MPay payment (Fig. 107)

Figure 107

Note: Payment Requests can be generated for any MPay beneficiary.

3.4.7. Treasury Payment

A treasury payment can be made by selecting the "Treasury Payment" option from the "Payments" menu (Fig. 108).

Fill in the fields in the opened screen:

(A) If you do not know the treasury account, you can select it from the list available in the application by checking the "Find from treasury register" option. The following fields will become active:

"District" "Locality", "Eco Code" ¹³, allowing you to choose the necessary payment details from the list. Once selected, the fields "Beneficiary IBAN", "Beneficiary Name", and "Tax Code" will be filled in automatically.

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

3. "Treasury account"-

once correctly entered, the account will be validated, and the fields related to Beneficiary and Tax Code will be filled in automatically.

4. "Subdivision" – fill in with the code of the territorial subdivision, if applicable.

5. "Amount" – specify the base payment and **Penalties** in their dedicated fields.

6. Select the account from which you wish to make the payment.

7. "Details"-optional field, used if you want to add additional information beyond the mandatory one(e.g. the month for which the payment is made). Mandatory information is completed automatically by the system and will be displayed in the Payment Order.

¹³ Cod Eco – displays the list of all

Figure 108

3.4.8. Foreign Exchange

Through this option, you can quickly perform foreign currency buy or sell exchange transactions. (Fig. 109).

Figure 109

(C) If the payment is made on behalf of another person , check the box “ I pay on behalf of another payer” . In the opened window , complete the following information:

1. Tax Code of individual/legal entity on whose behalf the payment is made.
2. Full name of the individual/legal entity on whose behalf the payment is made.
3. Select the Resident/Non-resident option , as applicable.

Figure 108

4. Reference number (optional) – indicate the reference element that forms the basis of the payment to the budget (e.g. protocol number, payment notice number, VIN code of the vehicle)
5. Press the “Continue” button. After pressing “Continue” , you will confirm the authorization of payment in the OTP Mobile Banking application.

After pressing **Continue**, you must confirm and authorize the payment in the OTP Mobile Banking using the integrated Token

Note! Based on the entered information, the application will check its correctness according to legislative requirements (IBAN accuracy, allowed characters, tax code, etc.) If an error is detected, the field will be highlighted in red.

Currency Purchase.

Step 1: Select the foreign currency account (labeled “Sell”) from which the currency will be sold.

Step 2: In the “**Sell**” field, enter the amount in foreign currency (corresponding to the selected account).

Step 3: Select the MDL account (labeled “Buy”) where the resulting amount from the exchange will be credited. Once you select the currency account, the “**Buy**” field will be automatically filled in with the MDL amount that will be credited, based on the foreign currency amount entered in the “Sell” field.

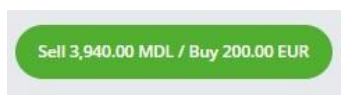


Figure 110

Step 4: To complete the foreign exchange transaction, press the **“Sell/Buy”** button. After all fields are filled in, the button will display the final result of the operation (Fig. 110):

Step 5: Confirm the foreign exchange operation by pressing the **“Confirm”** button

Currency Sale.

Step 1: Select the foreign currency account (labeled **“Sell”**)

Step 2: In the **“Sell”** field, enter the amount in foreign currency (corresponding to the selected account)

Step 3: Select the **MDL account** (labeled **“Buy”**) where the resulting amount from the exchange will be credited. Once you select the currency account, the **“Buy”** field will be automatically filled in with the MDL amount that will be credited, based on the foreign currency amount entered in the **“Sell”** field.

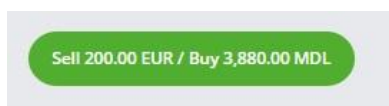


Figure 111

Step 4: To complete the foreign exchange transaction, press the **“Sell/Buy”** button. After all fields are filled in, the button will display the final result of the operation. (Fig. 111):

Step 5: Confirm the foreign exchange operation by pressing the **“Confirm”** button.

3.4.9. Payment Templates

Using this option, you can save beneficiary details with the ability to rename the template, so that in future payments the beneficiary information fields will already be pre-filled.

To use this option, go to the **“Payments”** → **“Templates”** menu.

The templates are organized into categories such as **Lei templates**, **Treasury templates**, **Foreign currency templates**, **Multiple templates**.

To rename a template, press the  button and select **“Open”** (Fig.112)

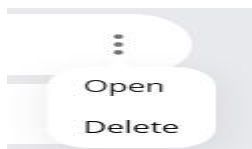


Figure 112

Note!

- Open – displays the template details so you can view, edit, or initiate, a payment.
- Delete – removes the template from the list.

An opened template is in **“Read Only”** mode. To rename it, click **“Modify”** (Fig.113).



Figure 113

In the **“Template Name”** field, enter the desired name. To save the template: **“Continue”** → **“Close”** (Fig.114)



Figure 114

3.4.10. Payment Authorization

Any payment initiated in OTP Internet Banking must be authorized through the OTP Mobile Banking app with an integrated Token.

The authorization of payments in the Service can be carried out either *at the time of payment* or *later*

1. To authorize the payment at the time of execution, after entering and selecting all the required elements of the operation:



Figure 115

- Press the button:
 - "Continue" – to execute the transfer
 - On the right side of the payment module, a new authorization window will appear for the respective payment (see the image below) (Fig. 115).
 - Press:
 - a) Confirm (Fig.115) – if the details in the Request are correct for payment authorization;
 - b) New Payment – to initiate a new payment from the same module;
 - c) View History – to view the flow of the payment from initiation to authorization.

- Access (Fig.116):

- a) Approve – if you wish to approve the payment in the OTP Mobile Banking application with integrated Token
- b) Reject – to decline the payment authorization.

- Authorize Payment (Fig.117, 118):

- a) With Access Code – set on the mobile device for authorizing operations in OTP Mobile Banking with integrated Token.
- b) Authorization with Biometry (Face ID/ FingerPrint) –depending on the functionalities of the mobile phone, using biometrics set in the OTP Mobile Banking application for payment authorization.



Figure 116



Figure 117



Figure 118

3.5. Deposits Menu

From the main menu, by accessing the "Deposits" menu, you will have access to the following options (Fig. 119):



Figure 119

3.5.1. New Deposit

Access the **“Deposits”** menu and click on the **“New Deposit”** option; this will take you to the page where you can open a term deposit.

To open the term deposit, follow these steps:

Step 1: Complete the fields on the opened page:

- Select the account from which you will open the deposit account.
- Enter the deposit amount.
- Choose the type of deposit from the drop-down list.
- By accessing the “Interest Rates” link located below, you have the possibility to view detailed conditions for opening deposits such as: interest rate, type of interest, term, maturity actions, etc.

Step 2: Check the 3 boxes after you have reviewed the documents available at the presented links

Figure 120

Step 3: After you have completed all the fields and checked the checkboxes, press the “Continue” button. (Fig. 120).

To confirm the opening of the deposit, it is necessary to check “I declare on my own responsibility that I have viewed the declaration” (Fig.121, Fig.123). A new page will automatically open where the “REQUEST FOR OPENING THE DEPOSIT” will appear.

Figure 121



DRAFT

F/PRI/TD/ 12/02

CERERE DE DESCHIDERE A CONTULUI DE DEPOZIT LA TERMEN

Clientul ¹ PF _____ ,cod fiscal 0 _____
(numele, prenumele persoanei fizice titulare a contului)

reprezentat de _____ ,cod fiscal _____
(numele, prenumele persoanei fizice ce prezinta documentele)

rog sa constituiti un cont TD RAPID MDL/Rata Fixa 2.00% in MDL incepand cu data de _____
(valuta contului)

conform urmatoarelor conditii:

1. Suma depunerii initiale: 5,000.00 _____ cinci mii lei 00 bani _____
(in cifre si litere)

2. Modalitatea constituirii: prin transfer din contul curent (cod IBAN): MD22MO222500 _____

3. Termenul depozitului: 90 _____ zile;

4. Rata dobanzii la constituirea depozitului: 2.00 _____ ² pe an;

Figure 122

3.5.2. Deposit List and Deposit Operations

From this menu, you can view information about all the deposit accounts opened at OTP Bank S.A., or you can open a new deposit by clicking the “New Deposit” button located on the right side of the screen.

Deposit List – displays the list of all deposits opened with OTP Bank S.A., with the following details:

- The type of deposit, its term, and the currency in which it was opened;
- The deposit amount;
- The interest rate;
- The maturity action;
- The accrued interest to date;
- The date the deposit was opened as well as its maturity date (Fig. 123);

List of deposits

Currency ▼ Order by ▼

New deposit

Icons List

MOBILE RATA VARIABILA 2.5000
14,432,825.46 MDL ↓

Accumulated interest 17,793.89 MDL

Action at maturity

Open date 16 jun 2025

End date 16 jul 2026

Figure 123

Next to each deposit, you will see the processing status of the deposit opening authorization (**Pending Authorization, Processed, or Processed with Error**). By clicking the button next to each operation, you can view in more detail the reason for non-processing, and by clicking the ↓ button, the DEPOSIT OPENING REQUEST will also open (Fig. 124).

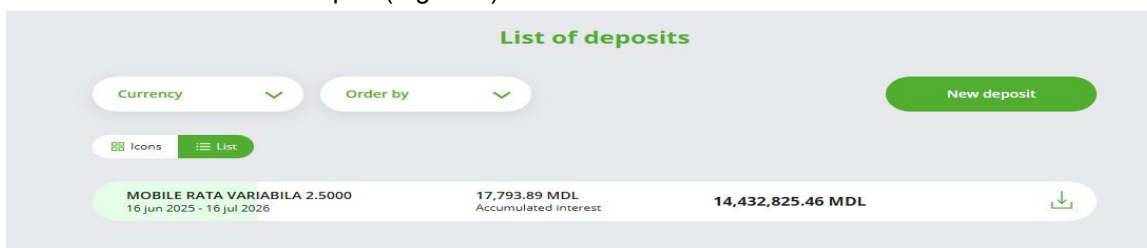


Figure 124

3.5.3. Loans Menu

In this menu, information about the active loans at OTP Bank S.A. is displayed, reflecting details related to: (Fig. 125).

- The type of loan,
- The date of the next payment,
- The loan amount,
- The outstanding balance to date.



Figure 125

3.6 Marketing Communications Consent

The Application enables the user to receive information regarding the Bank's products, services, promotional offers, and other marketing campaigns, subject to the user providing consent to receive marketing communications. The granting of such consent is voluntary and may be withdrawn by the user at any time.

The withdrawal of consent to receive marketing communications, as well as the modification of preferred communication channels, may be performed by the user at any time through Settings → Marketing Communications Consent. (Fig. 126).

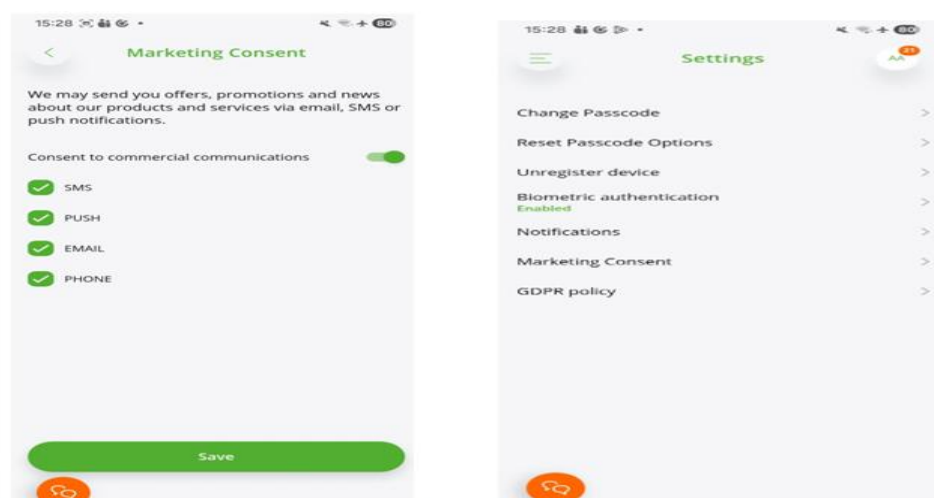


Figure 126

ANNEXES

The categories of billers included in the OTP Internet/Mobile Banking service (Fig. 127):

☒	CONSTRUCTION COMPANIES	✓
☒	COSMETICS	✓
☒	EDUCATION	✓
☒	FINANCING COMPANIES	✓
☒	IP TELEPHONY	✓
☒	INTERNET, TV, TELEPHONY	✓
☒	MOBILE OPERATORS	✓
☒	PLĂȚI COMUNALE (ACC, APLP, CCL)	✓
☒	UTILITY PAYMENTS	✓
☒	WORK AND TRAVEL	✓
☒	OTHERS	✓

Figure 127

Sample invoices can be found below in the annexes:

Invoice of the company "INFOCOM" Î.M.

For the company "INFOCOM" Î.M., the field **Contract No.** or **Invoice No.** will be taken from the payment invoice.

In the example shown below, the **Invoice No.** can be found at point 1 and the **Contract No.** at point 2 (Fig.128)

Ordin de incasare a numerarului (2) nr. 123456789 Ianuarie 2016

Numele C.S. 3 MD-2020, str. Denumire Strada bl. 01/1, ap. 001 A 4 Termen de achitare 29.02.2016

Servicii	Datori, lei	Consum	u.m.	Tarif	Pl.lunara	Recalcul	Suma, lei
En.termica (incalzire)	0	1.0450	Gcal	987.00	1031.42	0	618.85
Compensare					-412.57	0	
Apa potabila	0	2.0000	m3	9.19	18.38	0	18.38
Cota-parte		0.5000	m3				
Total pentru plata	0				637.23	0	637.23

6a Nr.contorului tip apa Valabil pina la Ind.preced. Ind.curenti

001986 1/R Iun-2018 227

20234530 2/C Dec-2018 64

Informații la tel. (022) 23-50-30, sau pe adresa str.București, 68

Consultarea contului personal și prezentarea indicilor contoarelor pe bon.infocom.md

123456 IMGFL 21 Data emiterii 18.10.2017

Conform pct.29 alin.2 din Legea nr.303 din 13.12.2013 volumul înregistrat de contorul de la bransamentul blocului locativ, dar nedistribuit, se repartizează adăugător pentru fiecare apartament proporțional consumului acestuia.

Contoarele de apă cu termenul de verificare expirat necesită control METROLOGIC! Termenul de valabilitate nu poate depăși 5 ani!

Ordin de inc. numerarului(1) nr. 123456789

I.M.INFOCOM Cod bancă: AGRNMD2X
Cod IBAN MD93AG0000000000225131543
Cod fiscal 1003600031291

Servicii	Cod	Suma, lei
En.termica (incalzire)	8 / 4	618.85
Apa potabila	10 / 1	18.38
Ianuarie 2016		637.23

Indicii contoarelor (m3) 2 123456

Nr.contorului	Tip	Ind. 1	Ind. 2	Ind. 3	Ind. 4	Ind. 5	Ind. 6	Ind. 7	Ind. 8	Ind. 9	Ind. 10
001986	R	227									
20234530	C	64									

[21] MD-2020, str. Denumire Strada bl. 01/1, ap. 001 A

Data și semnătura

Atenție! Prezentat aviz conține date cu caracter personal, prelucrate în cadrul sistemului de evidență nr. 0000420-004. Legea nr.133 din 08.07.2011.

Duplicat

Figure 128

Additionally, at the time of paying the invoice, you can also fill in the current meter readings for water consumption, corresponding to the readings from the previous period.

Invoice of "APĂ-CANAL CHIȘINĂU"

The payment invoices for the organization "APĂ-CANAL CHIȘINĂU" S.A. can be found in the application and paid, or added as a contract for payment, using the indicator Contract No. or Invoice No., which can be taken from the payment invoice.

In the example shown below, the Invoice No. can be found at item 1 and the Contract No. at item 2. (Fig.129)

Denumirea serviciilor	Modul de calcul	Volum m3	Tarif	Suma lei
Datorii pentru perioada precedentă				56.55
Total spre plată				56.55

Figure 129

Additionally, at the time of paying the invoice, you enter the **current water consumption meter readings**.

Attention! The meter readings entered at the time of payment must not be lower than the values declared previously (Fig. 130).

Figure 130

Invoice of the organization "INFO BON" S.R.L.

„ TERMOELECTRICA” S.A., ”TERMOCOM” S.A.

The payment invoices for the organization "INFO BON" can be found in the application and either paid directly or added as a contract for payment using the "ID Code" indicator, which can be retrieved from the invoice.

In the example shown below, the "ID Code" is highlighted in green. (Fig.131).

Beneficiar IMGL NR.21 DIN CHIȘINĂU

Ordin de încasare a numerarului nr.2

Platitor: **Plamadeala L.I.**

Cod ID: **10028710009000**

Termen de achitare: **31 mai 2017**

Perioada de facturare: din 01.04.2017 pînă la 30.04.2017

Ismail str., bl. 98, ap.9, MD-2001 (Riscani)

Suprafața: 67.00 m²

Energia termica pentru:	Datorie(lei)	Consum	u.m	Tarif	Calculat (lei)	Recalcul (lei)	Cota parte (lei)	Compensatie nominativa	Suma (lei)
Incalzire	0.00	0.00	Gcal	1068.0	0.00	0.00	0.00	0.00	
Prepararea Apei calde	0.00	0.00	Gcal	1068.0	0.00	0.00	0.00	0.00	
Total						0.00	0.00	0.00	

Ordin de încasare a numerarului nr.1

Intermediar la decontari "INFO BON" SRL.

IBAN MD47V1022512900000003MDL

str.. T. Vladimirescu 6

Cod fiscal 1017600001792

Energia termica pentru:	Suma (lei)
Incalzire	
Prepararea Apei calde	
Total spre plata (Lei)	

Figure 131

Info Bon (Termoelectrica)

Infobon SRL - apa calda

NPP:

Contract: 1001879021

Cod serviciu: gv

Numer contor 1: 002167

Indicatii preced. contor 1: 455.0

Numer contor 2: 62665

Indicatii preced. contor 2: 208.0

Indicatii curente i

Indicatii curente i

1 153.83

Suma 1153.83 MDL

Infobon SRL - E.T. Incalzire

NPP:

Contract: 1001879021

Cod serviciu: ot

Numer contor 1: 002167

Indicatii preced. contor 1: 455.0

Numer contor 2: 62665

Indicatii preced. contor 2: 208.0

Indicatii curente i

Indicatii curente i

3 587.36

Suma 3587.36 MDL

Suma 4 741.19

Suma facturi 4741.19

Selectează cont

☐ AUTOMATIZARE FACTURI

Figure 132

Additionally, at the moment of paying the invoice, the current water meter readings can be entered. (Fig.132)

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

Invoice of the company „Energocom” S.A.

Payment invoices for the company “Energocom” S.A can be found in the application and paid, or added as a contract for payment, using the “**Personal Account**” indicator, which can be taken from the payment invoice.

In the example shown below, the “Personal Account” is highlighted in green (Fig.133).

Energocom furnizare

Societate “Furnizare” S.A. “ENERGOCOM”

IBAN: MD24AG00000022316938980

Cod fiscal 1604600074936

MD-2004, strada Serghei Lazo 34, ap.3, mun.Chișinău, C/le AG00000000

FACTURA DE PLATĂ PENTRU GAZELE NATURALE CONSUMATE

Data emiterii: 08.10.2025

Data expirării: 08.10.2025

Perioada de calcul: Septembrie 2025

Data limită de plată a consumului curent: 10.10.2025

Adresa locuitorilor de consum:

Adresa poștală a consumatorului:

Cont personal: 100/1000000001

Volume furnizate (m³)

Pondere calorică (kWh/m³)

Centrate de energie:

Detalii	Valoarea	Pretul	Plata lunară	TVA	Detalii (+)	Compensatie	Suma
	10.5	10.5	10.5	10.5			

Suma totală spre achitare pentru gazele naturale consumate, incluziv dăruire (lei)

Suma totală spre achitare pentru gazele naturale consumate, incluziv dăruire (lei)

Compartimentul de calcul al creșterii prețului (pentru 1000 m³ de gaze naturale (prețuri în lei))

1. Cost gaze naturale procurate

2. Serviciu de transport

3. Serviciu de distribuție

4. Serviciu de furnizare

5. Componenta de corecție

Indicatul de consum:

Consumul de gaze:

Figure 133

Attention! The Number of the “Personal Account” indicator must be entered into the system exactly as shown on the invoice, with the slash “/” included. If there are only 2 digits before the slash, the invoices must be supplemented with a leading zero. Example: 12/xxxxxxx → 012/xxxxxxxxx

For Chisinau municipality , at the time of paying the invoice , you can also enter the current gas consumption reading.

For Energocom the current gas consumption readings will not be entered.

Invoice of the company Î.C.S.,„PREMIER ENERGY” S.R.L.

Payment invoices for the company “PREMIER ENERGY” S.R.L. can be found in the application and paid, or added as a contract for payment, using the “NLC” indicator, which can be taken from the payment invoice.

In the example shown below, the “NLC” indicator is highlighted in green/yellow (Fig. 134).



Figure 134

ATTENTION: In case of discrepancies, the due date for payment indicated on the invoice for the consumed electricity, in the section “*Deadline for payment of current consumption*”, takes precedence over the expiration date shown on the payment screen in OTP Internet/Mobile Banking.

Invoice of the company „StarNet Soluții” S.R.L.

Payment invoices for the company “StarNet Soluții” S.R.L. can be found in the application and paid, or added as a contract for payment, using the indicator “**Personal ID**”, which can be taken from the payment invoice.

In the example shown below, the indicator “**Personal ID**” is highlighted in green (Fig.135).



Figure 135

Invoice of the company „ARAX-IMPEX” S.R.L.

Payment invoices for the company “ARRAX-IMPEX” S.R.L. can be found in the application and paid, or added as a contract for payment, using the indicator “**SUBSCRIBER CODE**”, which can be taken from payment invoice. In the example below, the indicator “**SUBSCRIBER CODE**” is highlighted in green (Fig. 136).

					Siderov Ion CODUL ABONATULUI: DATA ELIBERARII: 07.11.2015	
					SPRE ACHITARE Include TVA 24.00	
					SPRE ACHITARE Include TVA 24.00	
					SPRE ACHITARE Include TVA 24.00	

Figure 136

Invoice of the company „Fee Nord” S.A.

(A) For the regions **Bălți, Fălești, Râșcani, Sângerei, Glodeni, Rezina, Șoldănești, Florești, Ungheni, Dubăsari**:

Payment invoices for the company "Fee Nord" S.A., can be found in the application and paid, or added as a contract for payment, using the combination of indicators "**ACCOUNT**" and "**BRANCH CODE**", which can be taken from the payment invoice.

The "ACCOUNT" and "BRANCH CODE" must be separated in the application by the symbol "/"
IMPORTANT! When entered in the application, "ACCOUNT" and "BRANCH CODE" must always be separated by the symbol "/" (Fig. 137).



S.A.'FEE-Nord' , IDNO 1015602003305
BC Floresti , Floresti, str. Al. cel Bun 1

Data limită de achitare
a consumului curent:

14.03.2017

AVIZ DE PLATĂ 9/4700367

Data expedierii 01.03.2017

pentru consumul energiei electrice

Locului de consum:

Codul filialei: 9

Cont: 2681001

Abonatul:

Adresa:

Tipul plății	Perioada	Nr. contor	Indicațiile		Coef TC	Consum loc de uz com (kWh)	Consum (kWh)	Tarif (lei)	Suma (lei)
			Curente	Precedente					
Energia electrica	26.01.2017-23.02.2017	81076312	6193	6086	1		107	2.04	218.28

Figure 137

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

Payment invoices can be found in the application and either paid or added as a contract for payment using the "Account Number" field, which can be taken from the payment invoice.

In the example shown below, the "Account Number" field is highlighted in green (Fig. 138).

SA "Furnizarea Energiei Electrice -Nord" IDNO 1015602003305		FACTURA DE PLATĂ № pentru energia electrică consumată		102686193				
Briceni		Familia, nume		Tip Conform indicațiilor				
Nr cont 06802032				Data expedierii 30.03.2017				
Adresa								
DATA LIMITA DE PLATA A CONSUMULUI CURENT: 11.04.2017 ATENȚIE! AVIZ DE DECONECTARE Va preîntămpinăm că în cazul neachitării acestei facturi în decurs de 10 (zece) zile calendaristice de la data-limita indicată în ea, instalația de utilizare va fi deconectată de la rețeaua electrică, fără alte preîntămpinări. Reconectarea instalației de utilizare la rețeaua electrică va fi posibilă după eliminarea cauzei care a dus la deconectare și		Ne contor	Perioada	Tip indicații	Indicațiile curente	Indicațiile precedente	Coeficient	Consum
	0042730	20.02.17 - 18.03.17		6440	6255	1	185	
CALCUL								

Figure 138