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1. General information

What is Raiffeisen Online?

Raiffeisen Online represents an Internet Banking service offered by Raiffeisen Bank, which allows you to display the balance of your accounts opened at the bank, and you can also perform various operations and transfers. It also allows you to perform transfers in accounts opened at Raiffeisen Bank or in other accounts opened at other commercial banks in Romania and abroad, paying bills, foreign exchange operations and creating time deposits, etc.

How can I get Raiffeisen Online?

In order to access the Raiffeisen Online service, you must be enrolled as a client of Raiffeisen Bank and you must sign, through any of our Branches, the contract for providing this service, as well as Appendix* which summarizes all the details necessary for the service activation (the accounts you wish to access through Raiffeisen Online, signature schema, user role definition and signature matrix).

*applies only for Raiffeisen Online Plus clients

What operations can I perform through Raiffeisen Online?

- display accounts opened at Raiffeisen Bank, not only the ones you have specified when concluding the Raiffeisen Online contract, but also those that you have opened and requested to be displayed subsequently;
- display of the transactions performed on your accounts and the account balances updated in real-time;
- display information about credit facilities provided by the bank, including the amount due*;
- own accounts transfers
- intra and interbank payments in Lei and foreign currencies to other accounts opened at Raiffeisen Bank or other banks;
- cross-currency intra and interbank payments (payments ordered in a currency which is different from the currency of the debited account);
- State Treasury payments;
- scheduling the payments in RON and foreign currency for a future date and/or with pre-set frequency
- paying invoices to the utilities providers that the Bank concluded specific agreements with; communicating instructions in order for the automatic bill payments execution by the Bank;
- purchasing open investment Funds units issued by RAM (Raiffeisen Asset Management);
- foreign currency exchange operations at standard rate;
- setting up and redeeming deposits bearing standard interest rate;
- performing payments by uploading payment files in MT100 format or in customized formats, which can be interfaced with your internal accounting systems*;
- getting the individual electronic confirmations for the payments and the information about rejections, if the case:
- Downloading the activity report corresponding to the current day in .xls, .pdf and MT 942* formats;
- Downloading the account statement in.xls, .pdf and MT 940* formats;
- Downloading the activity reports for previous periods in xls, .pdf and MT 940* formats;

- Creating current accounts
- File download for supplementary services that the client has already contracted with the Bank*;
- Electronic confirmation of the payments towards the Customs, for the clients that have previously accessed the Free-WAY service provided by the Bank*.

How do I get help?

In order to offer you assistance while using Raiffeisen Online, Raiffeisen Bank offers you the following alternatives:

- a User's Guide that informs you on the method of accessing the various functionalities the service offers
- two Client support service lines: 021/306.55.55 or 021.306.55.56
- · assistance by e-mail

2. Accessibility

How can I access Raiffeisen Online?

If you are a subscriber of Raiffeisen Online the access on the secured pages is allowed by the means of the User Name and the Password generated by the authentication device (token).

In case you are not a subscriber of this service:

the company's legal representatives have to get in touch with the company's dedicated Relationship
Manager or to a Raiffeisen Bank branch. To benefit of this service, the company has to have at least
one current account opened at our bank. After signing the contract, every designated user will receive a
User Name and an authentication device in order to access the site www.raiffeisenonline.ro.

How long is available the Raiffeisen Online application?

The Raiffeisen Online application allows you to perform banking operations via Internet 24/7* wherever you are in the world, by accessing the website www.raiffeisenonline.ro.

* except during the unavailability period, during which you are allowed to order and view transactions without the bank being bound to process them on the accounts; the unavailability period is currently set for the timeframe 11:50 p.m. – 6:30 a.m.; the transactions ordered during such period will be processed and displayed on the accounts during the same day, starting with 6:30 a.m.

Technical details

What requirements must be met by my computer in order to access the Raiffeisen online application?

In order to access the Raiffeisen Online Service, the client must observe a series of minimum technical requirements:

- operating system: Microsoft Windows: 98, 2000, XP, Vista, 7 and any other operating system which supports the following internet browsers:
 - Microsoft Internet Explorer at least version 8
 - Mozilla Firefox at least version 7
 - Google Chrome at least version 4
 - Opera at least version 9
- other requirements for the application to run under normal conditions:
 - processor at least Pentium II
 - available space on the hard disk at least 100 MB
 - Adobe Acrobat Reader
 - Internet connection at least V.34 modem protocol or broadband connection

What software do I need in order to have access to Raiffeisen Online?

You may access Raiffeisen Online using an Internet browser, from the ones mentioned above, without the need to install any additional software. You can have access to this service if you comply with the following requirements:

- Your browser can handle and is configured to use encryption on 128 bytes.
- The browser has to be configured to accept "cookies"
- The browser has to be configured in order to connect to Raiffeisen Online without using temporary elements saved before
- at every authentication, use the unique password generated by the application and insert it in the token, then insert the unique password generated by the token within the dedicated field in the application*.

How can I check whether my browser is compatible with SSL 128 bytes and what can I do for my browser to be compatible to this type of encryption?

In order to find out the encryption capacity of your browser for Internet Explorer, please click on the button "Help", and then select "About Internet Explorer" in the displayed menu.

How can I check the correct configuration of the browser?

For Internet Explorer, check the parameters from Tools/Internet options:

- In the tab named "General", click on "Settings" in the section Temporary Internet Files and pick up "Every visit to the page"; In the tab named "General", click on "Delete Files", check the box and confirm;
- In the "Security" tab, click on the "Custom level" and make sure that the cookies elements are activated
- In the "Connection" tab, click on "LAN settings" and verify for "proxy" not to be marked. In case it is marked, cancel the mark.

Close the browser in order for your modification to be saved.

3. Functionalities

Which bank accounts can be visualized?

Depending on your User's rights*, you can see the online balance and the details of the transactions you performed for the following types of accounts you own at Raiffeisen Bank:

- Current accounts
- Time deposits
- · Loan accounts

In case you don't have access to all the company's accounts*, please check:

- whether the respective accounts are mentioned within the Raiffeisen Online Contract or they have been opened after the service activation;
- whether the Application Administrator assigned to your User display and /or transactions right on the respective accounts.

How long does it take for a transaction performed through Raiffeisen Online to be processed?

The payments instructed through Raiffeisen Online are processed on-line* by the Bank, according to the specific Execution Terms (Cut off time).

^{*}applicable only to legal entity clients.

^{*}applicable only to legal entity clients.

* except during the unavailability period, during which you are allowed to order and view transactions without the bank being bound to process them on the accounts; the unavailability period is currently set for the timeframe 11:50 p.m. – 6:30 a.m.; the transactions ordered during such period will be processed and displayed on the accounts during the same day, starting with 6:30 a.m.

Applicable to legal entities: Remember that for payments input by an Operator, they will not be processed by the Bank unless they receive all the necessary signatures according to the signature schema and matrix assigned within the Appendix 1 to the Raiffeisen Online Contract.

Can I also order transactions during the night or during the weekend?

Yes. Raiffeisen Online service can be accessed 24 hours from 24, 7 days from 7 – take into account that during 11:50 p.m. – 6:30 a.m the payments instructed through Raiffeisen Online will not be debited from your account. The payments instructed this way will have the status "Sent to the Bank". Starting with 06:30 a.m. the same day, all the payments instructed in the mentioned time period above will enter into the posting process, and according to the posting result (debit / rejection), their status will be modified accordingly.

The transactions ordered during the weekend will be processed then and registered on the next working day. The transactions ordered during the night will be processed either immediately or the next morning, depending on their specific or nature. In order to verify that transactions have been processed, please consult the balance of the debited account or the history of the transactions from the menu "My portfolio".

Which are the operations free of charge?

Operations free of charge at Raiffeisen Online are those related to the account balance display and the account bank statements, the operations between own accounts (own accounts transfers, creating deposits, foreign exchange operations) and intrabank payments in foreign currency.

Can I order transfers in foreign currency (USD, EUR, etc)?

Yes, you can instruct foreign currency transfers between own accounts, as well as intrabank payments (to other clients with accounts opened in Raiffeisen Bank), and interbank payments (towards accounts in Romania and abroad). The complete list of currencies can be retrieved within the specific payment screens, in the "Currency" list.

What advantage will the activation of Direct Debit -ConfortaBill offer me?

If you activate the service Direct Debit- ConfortaBill, the bank will automatically pay from your account, at the due date, the bill for the utility supplier you selected. For an increased control over the bill payments, you can set a maximum limit, above which the Bank will not perform any such payments. Start date cannot be lower than current date and will be filled in the specified format. The bank will start making payments starting with the first bill issued by the Supplier after the Start Date.

At due date of your bill, you have to ensure that the available amount in your account enables the bank to make the payments (the bank will not make partial payments). If you do not ensure in your account enough funds necessary for the payment to be done at due date, the transfer will NOT be made and the bill will not be paid. In order for you to verify whether the payment was made or not, please consult the option "On-line activity" within Raiffeisen Online or the bank statement.

How can I cancel the Direct Debit- ConfortaBill service?

You may inactivate or even cancel the Direct Debit- ConfortaBill service directly through Raiffeisen Online, using the "Delete" option.

What does "Cyber Receipt" represent?

This is a document that summarizes all the details of the transaction and confirms the registration of your order at the bank in order to be processed. At payment date, please ensure that you have in your bank account the necessary amount of money for the transaction you order to be made (including the related fees). In order to verify whether the

transaction was performed, please consult the option "On-line activity" within Raiffeisen Online or the bank statement.

The bank does not take any responsibility for the transactions that were not made because there ware not enough funds in your account.

4. Costs

Are there any advantages regarding the fees charged for the operations performed through Raiffeisen Online?

Yes, you benefit from fees up to 50% lower than the commissions charged at Raiffeisen branches.

5. Security of transactions and confidentiality

Raiffeisen Online for private individuals:

What is a card reader?

A card reader is a device that uses ultimate security technology and separate authentication and authorization processes for maximum security. Using the card reader, you can generate unique passwords for authentication and authorization operations.

What is a PIN code?

A PIN code is an identification number given to you by the bank in a secure manner when you receive your debit/credit card. Thus, every card has its own PIN number, which can be used for authentication and authorization operations.

Are the transactions secured? What guarantees do I have?

The security of transactions represents a top priority for Raiffeisen Bank and for this reason Raiffeisen Online uses:

- Methods of authentication and authorization based on unique passwords generated by the application and the card reader on every login operation, as well as for transaction authorization. Every authentication and authorization operations imply the PIN code input
- Different algorithms for generating authentication and authorization codes. For this reason, the authorization and authentication buttons are not one and the same
- Encrypted transmission of information between the Bank and Raiffeisen Online clients through secured protocol SSL 128 bytes
- Automatic disconnection of an user after 15 minutes of inactivity
- User restriction after 10 consecutive wrong attempts, in case of blocked PIN or after the token is declared as being lost or stolen.

Raiffeisen Online for legal entities:

Raiffeisen Online incorporates the most modern and safest anti-fraud technologies, the authentication and authorization processes are secured by the use of hardware devices (tokens) customized for each client and which generate security codes to validate the application authentication and transaction authorization.

The tokens are using the ultimate security technology and separate the authentication and authorization domains into separate processes for maximum security. To authenticate into the application, the token uses a distinct function to generate a unique access code based on a code previously generated by the application and filled-in by the user into the token. In order to authorize financial transactions, the application generates a unique dynamic code based on the accounts and amounts transferred, which is inserted into the token, and it generates a code for signing the transactions.

What represents the PIN?

The PIN represents the personal identification number which is handed by the Bank under a secure manner (in envelope), and is valid only at the first login operation. After the first use of the token, you need to change the PIN. The PIN code invariably consists of 4 digits and can not contain sequences longer than two consecutive numbers.

Are the transactions secured? What guarantees do I have?

The security of transactions represents a top priority for Raiffeisen Bank and for this reason Raiffeisen Online uses:

- The authentication and authorization based on unique passwords generated by the application and token on every login operation, as well as for transaction signing. Every authentication and authorization operations imply the PIN code input
- The transmission of information between the Bank and Raiffeisen Online clients is encrypted using the secured protocol SSL 128 bytes
- The system automatically disconnects an user after 15 minutes of inactivity
- The access to the site is blocked after 10 consecutive wrong attempts, in case of blocked PIN or after the token is declared as being lost or stolen.

Can my friend / colleague / superior access Raiffeisen Online with the same User Name and Password?

The User Name, as well as the PIN code of the token for Raiffeisen Online are strictly personal, the security elements have to be preserved confidential. If you decide to tell them to a third party, it's on your own responsibility.

We would like to assure you that Raiffeisen Online was designed with respect to all possible security measures, but the security of the computer you are using for accessing the application, as well as the degree of vigilance when using the internet banking application are entirely your responsibility. This is the reason why we advise you not to disclose to anyone your security elements and your token!

6. Anti-virus protection

Do I need such a program?

Yes! Each time you connect to Internet, you expose yourself to the danger of viruses. They can attack you through sites, e-mail attachments or they can simply spread from a computer to another.

I have an antivirus already installed; am I now protected?

Only if the anti-virus you use is updated; given the fact that each month thousands of new viruses appear, it is important to permanently update the program (some programs are automatically updated, other need to be updated by you periodically visiting the sites of the biggest producers of anti-virus).

What harm can a virus do?

Some of them are only annoying, but most viruses are destroying. For instance, some viruses can cause malfunctions of your computer, can spread viruses to other computers too or can allow the hackers' access to your own files and personal information on your PC.

Is it difficult to learn how to use it?

No. Most programs are provided with a manual or you can ask an expert.

Do I have to pay for an anti-virus?

You can buy an anti-virus or you can download it for free from the Internet if you use it in personal purpose. **Do not use more anti-virus programs simultaneously!** The security is not doubled and, in addition, the programs can cause problems to each other.

7. Avoiding Online frauds

What means "phishing"?

"Phishing" means frauding bank information. Usually it occurs under the form of a false message from the bank in which you are requested to communicate or input your personal information such way that are captured as a fraud by unknown or worse-intended persons (Password, your card number, etc).

Where do they have my e-mail address?

Lists with e-mail addresses are circulating on the Internet and are frequently exchanged between hackers.

How do they know the bank I am working with?

They don't know, but if they send a lot of messages, they can find for sure some persons that have a weak system of security.

What should I do if I receive a doubtful e-mail?

The best thing you can do is to delete it, especially if it also contains links or other attachments. Do not download programs from the Internet if the source is not a trustful or secure one.

A word of advice for Raiffeisen Online users?

- For security reasons, do not save your User Name and Password using facilities such as "Auto complete" offered by most browsers. For example, for Internet Explorer, go to Tools/Internet Options/Content, click on "Auto complete" and leave unmarked the option "User names and passwords on forms"
- Configure your browser in the menu Tools/Internet Options/General/Temporary Internet files/Settings, the tab "Automatically" is selected by default. We advise you to select "Every visit to the page" or "Every time you start Internet Explorer" so that the browser is set to search for the page on the Internet and not in the cache memory of the computer;

What do I need to know about a firewall?

What is a firewall?

It is a program that blocks undesired traffic between your computer and the Internet.

How does it work?

Take it as a filtering and encryption device that sits between your computer and the Internet. It's you that decides what are the programs and the applications that may connect to the Internet. For example, you can allow the access of the authorized program *Outlook Express*, but you can restrict very easy the access of a doubtful program.

Do I need a firewall?

Yes! Everybody should use a firewall. This denies the access of the viruses that can attack your computer and blocks the access of any unauthorized programs from the Internet.

I'm not and expert in computers, can I really learn how to use it?

Yes. Once installed, this program does not need too much attention and besides, most firewalls are provided with a set of instructions to be followed "step by step"

My computer is working; why do I need to protect it?

Hackers are looking for new ways of attacking your computer. When a new vulnerability is discovered, software companies launch on the market a soft designed to get rid of the threat ("patch").

Is it risky not to protect my computer?

Some programs aim main aspects; if you do not have them, your computer is open to the hackers and this is a risk that you cannot assume.

Why should I protect if my anti-virus is updated?

Maybe you are right, but if your computer is protected, you can obtain better performances from your computer and an improvement of the security of your information. You also protect your computer against viruses that cannot be detected with the anti-virus programs that are installed on your computer.

How often should I check for this protection?

You should check the protection of your computer on a monthly basis, although some programs are automatically updated.

9. Glossary

Terms	Explanation
From account	Account from which you transfer the amount
To account	Account to which you transfer the amount
My portfolio	Menu that displays all your available accounts
Available balance	Amount that you have in your account and you can use.
Current balance	Difference between available balance and overdraft (if any)
Intrabank payment	Transfer to beneficiary with account within Raiffeisen Bank.
Interbank payment	Transfer to beneficiary with account to other Romanian banks or from abroad.
User name	Personal code used to access Raiffeisen Online (between 8 and 12 alphanumeric
Oser Hame	characters, at least one letter and one digit).
Nickname	You can give a name to each of your accounts so that you identify them easier.
Logout	To exit Raiffeisen Online correctly you must press this button.
Direct debit- ConfortaBill	Service offered by the bank that automatically pays your bills from your account at
	due date.
Active payments	Payments scheduled to be performed in the future.
Transaction date	Date when the Bank processed the transfer.
Effective date	Date when you performed the transfer.
Variable interest rate	In case the rate changes, the new interest rate becomes effective in the same day.
Fixed interest rate	In case the rate changes, the new interest rate becomes effective at the first renewal date after the date the change was performed.
Recurrent transfer	Transfer that is performed repeatedly with a certain frequency (monthly, weekly) until
Necurrent transfer	a final expiration date.
Cyber receipt	Document that reviews all details of payment and confirms the posting of your order
	to be performed by the Bank.
Cookie	File uploaded on your computer once you access a web site.
Unauthorized Overdraft	Represents the amount that the Bank can charge from your account, even if you don't have available funds (e.g. interest, fees).
Hold	Amount in pending settlement in case of payments to the merchant or cash withdrawal from other banks' ATMs that is displayed between the time it was ordered and the time the transaction is processed.
Penalty interest	The penalty interest that will be paid by the client consists of the following elements: the term deposit interest accrued to present date, the period between the date of creation / last renewal date and the last transfer of interest in the current account plus interest already paid to the customer through transfer to the current account diminished with the sight interest, offered by the Bank, for the entire period between the date of creation / last renewal, applied to the balance originally set up.
Net amount	Is the total amount that you receive after you have redeemed a time deposit. Depending on when the redemption took place, there are: o Redemption at due date o Redemption before due date (premature)
	Case 1: Redemption at due date In this case Net amount that you receive is not affected of any penalties. Case 2: Redemption before due date o In case of "3, 6, or 12 months time deposit with monthly payable interest", Net amount
	is the sum between: issue amount, interest withheld and the current account's interest rate for the period between opening/ renewal date and redemption date, less the interest already paid to your account.
	In case of "Time deposits with interest capitalization", "Bonus time deposit" and "1 month time deposit with monthly payable interest", Net amount is the sum between total capital at last renewal/due date and the current account's interest rate from the opening / last renewal date.