BRD
GROUPE SOCIETE GENERALE

- BRD@ffice -
Internet banking for companies

Helpdesk Cash Management

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Contents

General description

BRD@ffice is an **Internet Banking** application, which allows the processing of the current banking operations by using of an Internet browser and a device that provides secured access to the application.

The range of operations consists of: viewing and printing account statements and transactions, initiating payment orders in RON and in foreign currency, foreign exchanges, creating term deposits. The application also includes a bidirectional mailbox function useful in the communication between user and the Bank.

Session duration / closing: For exiting the service we recommend to use the **Logoff** button so that the session will be closed properly.

Note: For security reasons, the session will automatically be closed after **5 minutes of inactivity**. If you quit the application by directly closing the window, or the session is ended automatically by timeout at the next logon you will be informed that you did not use the Logoff function.

Mandatory settings

Hardware / software requirements
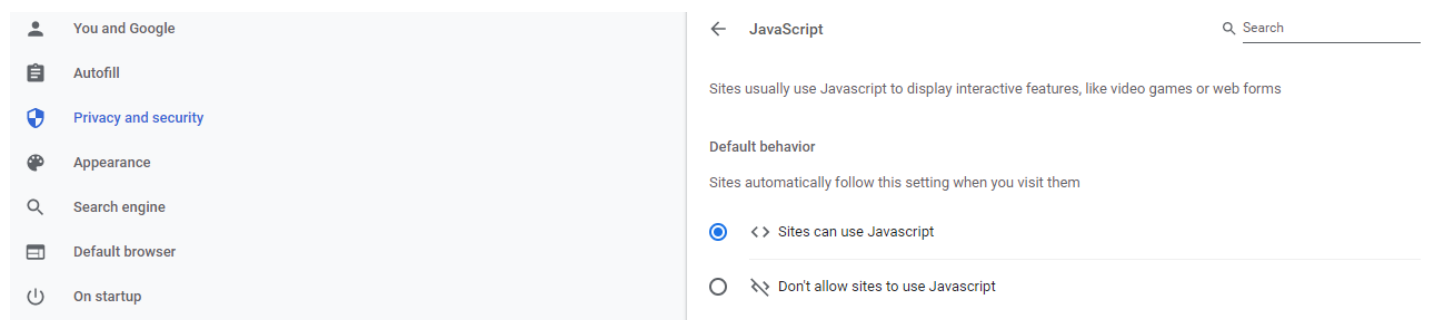
In order to use the application, you need:
- ➢ Compatible browsers: Google Chrome, Microsoft Edge or Mozilla Firefox. We recommend you to install the last version of the browser that you are using to access BRD@ffice.
- ➢ Latest version of Acrobat Reader.
- ➢ Trusteer Rapport security solution.
- ➢ For M-Token you must have a device with one of the following operating systems installed:
  - Android (starting with 4.4 version)
  - iOS (starting with 9.0 version)

Using the M-Token authentication software can be made only after granting the permissions of access at: photo camera. Phone (reading status and identity of the phone), diagnostic info, digital fingerprints, vibration, connexions and so on.

To ensure the correct functioning of the M-Token you have to update your Android/iOS operating system at its last available version and not to use customized keyboards on the devices where you are installing the apps.

Web browser settings

Please make sure that your browser allows the running JavaScript script. For example, in Google Chrome, JavaScript activation can be made by accesing: Settings → Privacy and security → Site Settings → (Content) JavaScript menus, as you can view in the below image:

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Trusteer Rapport

Trusteer Rapport is an application offered free of charge by BRD for the BRD@ffice's users, to ensure the browser security when accessing the www.brdoffice.ro site.

This application works alongside your current security solution, reducing the risk of fraud and protecting against the threats that the antivirus solution cannot detect. Trusteer Rapport verifies that you're connected to the bank's dedicated website and creates a secure line of communication.

Downloading and installing the Trusteer Rapport solution takes just a few minutes.
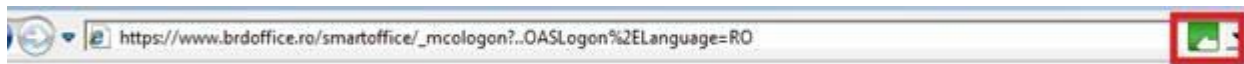
Once installed, an icon is displayed near the browser's address bar, changing its color to green, to show you that the application is running and that that you are connected to the BRD@ffice's protected page.

Authentication

Using the Token device

What is a Token device ?

A token is a device which computes a dynamic password, also known as "*One Time Password*", through which an authorized user of the BRD@ffice application logs-in to access the system and authorizes payment orders, foreign currency exchanges, term deposits and messages. This password is generated by means of the 3DES cryptographic algorithm and is valid for a limited time.

Initializing the Token at first use

The device is protected by an access code, called *PIN (Personal Identification Code)*. Only by knowing this access code the authorized user will be able to generate the password used in the BRD@ffice application.

Start the device, by clicking on the triangle-button (right-hand bottom). The PIN will be set when first using the token, when the device will ask you to introduce and confirm this code, by using the screens <*NEW PIN*> and <*PIN CONF*>. From this moment, the PIN code you set will protect the Token device.

Using the token

In order to get the necessary password to login in the BRD@ffice application or to authorize the payment orders, the foreign currency exchanges, the term deposits and messages, turn on the device by clicking on the triangle-button.
After turning on the device, it is necessary to introduce the PIN code – the number formed of 4 digits that you set.

After a certain time, the device screen will automatically turn off. If the token is turned off, in order to obtain a new code, you have to repeat the procedure, as described below.

Obtaining **the login code**, will be done by following the nest steps:
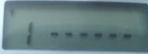
i. After introducing the PIN code, the <APPLI->option will be displayed on the screen;

ii. Press the button <**1**>, the device will generate a 6 digits code, that must be filled into the BRD@ffice site.

If by mistake the <2> or <3> button was selected in the <APPLI -> screen and the token is not turned off yet, you can return to the <APPLI-> menu by selecting the button marked with a triangle.

For **each transaction signing**, on the left side of the signature field there are displayed two codes generated by the site.

To obtain the signature the following procedure must be applied:

i. The PIN code is being introduced, after that the token will display on the screen <APPLI->;

ii. Button 3 must be pressed: . The device will display the first screen in which you have to introduce the challenge code 1 that you can find written on the site.

iii. After introducing the first code, the second screen will be displayed . This is the screen where the challenge code 2 generated on the site must be entered.

iv. Following the second code introduction, the token device will generate the signature code that you'll have to enter into the signature field and then to press the **Sign** button.

Challenge code 1	001807	Challenge code 2	302401	Signature	

Thus, the **challenge code 1** is generated depending on the total amount of the transaction(s), the first 6 digits of the amount starting from the left and moving to the right, having also the decimals if there are less than 6 digits until the decimals comma. You must check this code with the total amount of your payments.

The challenge code 2 represents:

➔ The last 6 digits from the account of the payment's beneficiary (payee), for a single transaction (domestic payments, international payments , foreign exchanges and deposits cancelation) or the last 6 digits of the account from which the a deposit is built in case of creation of the new deposits.

➔ A 6 digits code, calculated based on all the beneficiaries and the amounts from the payments selected for signature or the payments that are part of the payment file, in case of selective signature (signing multiple payments with a single signature) and in case of signing batches / uploaded payment files.

When signing the beneficiary import file (.csv), direct debit instructions (.txt), and also for signing messages, the challenge 1 and 2 codes are hashes generated by the system based on the information inside the uploaded/imported files.

Changing the PIN code

The PIN established when initializing the device can be changed at anytime. This way, the device is turned on, the current Pin must be entered and the button marked with a triangle is pressed for a few seconds. On the screen the "**New PIN**" message will be displayed and here it is necessary to introduce the new PIN (4 digits) and to confirm it by reintroducing the code in the "**PIN Conf"** **screen**.

Unlocking the Token

In case a wrong PIN is introduced for 5 times in a row, the device is blocked. For unblocking the device the following steps are necessary:
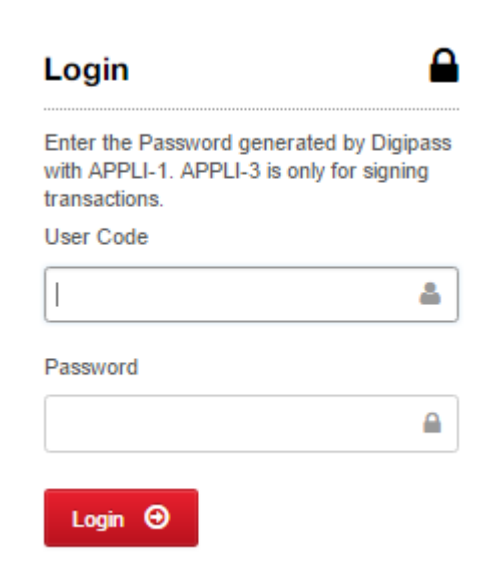
➢ The BRD@ffice contract administrator will contact the Help Desk Cash Management service to announce the intention of unblocking the Token.

➢ The contract administrator will communicate to the Help Desk Cash Management representative the code displayed on the Token ("Lock PIN") and the administrative password.

➢ The Help Desk Cash Management representative communicates the **code for unblocking** the Token.

➢ The contract administrator presses the button marked with a triangle (down, in the right side) and the he introduces the **unblocking code**. At this time the token device is unblocked and it can be used after a new PIN is set.

Accessing the BRD@ffice site with the Token device

After accessing **www.brdoffice.ro**, you can select the language for using the application (Romanian or English). For authentication, you must press the **Logon** button, by using the menu situated into the upper-right corner of the webpage.

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A new secured page will be displayed - the page for authentication in the application, where you will introduce:

- ✓ **BRD@ffice user name** communicated by the Bank in the Annex to the Contract and
- ✓ **Password** – access code generated by the Token device.

Login 🔒

Enter the Password generated by Digipass with APPLI-1. APPLI-3 is only for signing transactions.

User Code

👤

Password

🔒

Login ⊕

Important!

In case a wrong password is introduced 3 times in a row, the access in the application will be blocked and for unblocking it is necessary to contact the Help Desk Cash Management service.

M-Token Usage

What's M-Token ?

M-Token is a authentication software for signing the transactions and connect into the BRD@ffice site or the BRD@ffice Mobile app. So, it's having the same functionality as the physical M-Token.

This can be installed on the Android and/or iOS devices. A M-Token license can be installed on no more than 8 different devices. Information regarding the installation and initialization of M-Token can be found on the documents that are offered by BRD, documentation that contains the steps to be followed for the users that are subscribing to the app or for those that are migrating from the physical token (are changing the M-Token authentication method).

Users that are choosing M-Token will be able to use it as an authentication method, in the BRD@ffice site and also into the BRD@ffice mobile app. In case of using the BRD@ffice Mobile, M-Token is the recommended version, because it offers the most pleasant experience to the users.

Information about the M-Token usage to authenticate inside BRD@ffice Mobile can be found in the app's manual.

Using M-Token to connect into the BRD@ffice site

Connecting into the BRD@ffice site can be made by entering the BRD@ffice user number (user code) and the BRD@ffice secret password, after which the **Login** button will have to be pressed.

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Login 🔒

Enter the Password generated by Digipass
with APPLI-1. APPLI-3 is only for signing
transactions.

User Code

[👤]

Password

[🔒]

[Login ⊕]

Following the above action, a window containing the QR code will be opened (the below image). The QR code must be scanned with the M-Token's camera. After scanning, on the M-Token device a 8 digits code will be generated. This code must be entered into the **And enter the result** field, followed by pressing the **Sign** button. In the M-Token app, after scanning the QR code, before generating the result code, you will be asked to perform the biometric check or to enter the set PIN of the M-Token.

Logon with QR-Code procedure   [Cancel Logon]

○ Sign

Please scan this image

And enter the result   [   ]

[Sign]

After pressing the **Sign** button the login inside BRD@ffice will take place.

Using M-Token to sign transactions inside the BRD@ffice site

After you have selected the transactions that needs to be signed, according to the procedure written in the Search Operations chapter, press the [Sign Selected Orders] button. A QR code will be displayed (like to the one in the above image) that needs to be scanned with the M-Token app. Immediately after the scan, the M-Token will request you to check the biometric protection or to enter the PIN code that will be needed to produce the code that is necessary to sign transactions. These code must be filled into the **And enter the results** field, after which you must press the Sign button.

< Back   Secure Transaction

OP MULTIPLE

Nr. Plati   3
SUMA TOTALA   23,03

61709465

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Service functionalities

BRD@ffice page description

After accessing the service, the operational BRD@ffice page will be displayed. In the left side of this page the menu of the application is displayed, structured in main menus options and submenus, corresponding to the main functions of the applications.

The BRD@ffice menu can be arranged vertically or horizontally, at your choice, by clicking the ▥▤ button, placed in the menu bar.

NAVIGATION ☰

Operations	📄
Reporting	📊
Transmit file	☁
Messages	💬
Sign payment files	✏
Administration	⚙

Balances View

🖨 PDF

⊙ Balances view

Account Number	Account label	Account Holder	Statement Date	Previous day balance	Available Balance	Currency
RO61BRDE410SV42740674100	COMPANY ONE RON ACCOUNT	COMPANY ONE	06.09.2015	1.761,17	11.713,34	RON
RO37BRDE410SV57274664100	COMPANY TWO EURO ACCOUNT	COMPANY TWO	06.09.2015	3,03	0,00	EUR
RO68BRDE450SV02495484500	COMPANY ONE CARD ACCOUNT	COMPANY ONE	06.09.2015	1,03	578.383.211,61	RON

🖨 PDF

There are 5 main menu options:

Operations: for introducing and authorizing payments orders, foreign exchanges and creating deposits.

Reporting: for visualizing and printing account statements and transactions of the accounts. Also, here you can obtain and view the history of the last processed transactions.

Administration: for ordering parties and beneficiaries database maintenance, for modifying user profile and adding/modifying the account names.

Messages: for transmitting/ receiving messages to/from the bank;

Signing uploaded payment files: for signing payment files loaded through BRD@ffice or initiated through MultiX, files that need distributed signature.

NAVIGATION ☰

Operations	📄
Reporting	📊
Transmit file	☁
Messages	💬
Sign payment files	✏
Administration	⚙

Important!

First step in using BRD@ffice – defining the following using **"Administration"** menu: **User profile, Ordering Parties.**

Operations

This section from the menu includes all types of transactions which can be initiated through the BRD@ffice service: *Domestic payments, International Payments, Term Deposits* and *Foreign Exchange*. Also the possibility of *searching the operations* that were initiated through BRD@ffice is available.

Operations	📄
Romanian Domestic	›
International Payments	›
Term Deposit	›
Foreign Exchange	›
Operations Search	

Introducing, authorizing and maintaining payment orders is differentiated for RON and foreign currency payments, on one hand and for deposits and foreign exchange, on the other.

For *RON* and *foreign currency payments* the service offers:

> › The possibility of introducing future dated payment orders;
>
> › The possibility that a payment order is signed by different persons, according to the signature rights of each user;
>
> › The possibility of defining payment batches, including a number of payment orders which can be simultaneously signed;
>
> › The possibility of saving payment templates, which can be reused afterwards;
>
> › The possibility of defining standing orders, which will be executed with a certain frequency;
>
> › The possibility of uploading payment orders created in the customer's IT systems;
>
> › The possibility of import in the application payment orders created in customer's IT systems.

Important!

The operations initiated in the BRD@ffice application are transmitted to the Bank and processed according to communicated cut-off times both through the bank employees and directly in the application, by accessing the menu from the right corner of the screen, as the imagine below shows:

Regarding the way in which the operations initiated through BRD@ffice are processed, we mention that the following types of transactions are processed in real time:

- National payments in RON;
- Intra banking foreign currency payments;
- Standard foreign exchange;

Note: The status of foreign currency payment will be displayed in BRD@ffice only after their approval by the Bank.

Moreover, *in the non-banking days* real time treatment is offered for:

- Intra banking payments in RON or FCY, excepting payments in favor of billers*;
- Instant interbanking payments, as defined in the Cut-off times and in the BRD@ffice SUBSCRIPTION TERMS, 24/7
- Foreign exchange at a standard rate*.

* - according to the insite published, Cut-off times.

In case that files introduced through Multix are countersigned through BRD@ffice they take over the initiating channel behavior (Multix) and they will be processed according to the schedule available for this channel, through batch flows. The status of these files will not be available in the <*Operations Status*> section, as it happens to real time processed transactions.

Domestic payments

Operations Menu -> Romanian Domestic offers the possibility of managing Domestic payments in RON from the adhered accounts.

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Romanian Domestic ⌄

Payments

Batches

Standing Orders

Templates

File Upload

File Import

Payments

Operations Menu -> Domestic Payments -> Payments displays a list of payment orders introduced and saved in the system.

For each payment order the status is indicated and depending on the displayed status there is a list of possible actions: editing/ modifying (icon ⌸), deleting (icon 🗑), blocking/ unblocking (icons ⊘/⊘), signature/revoking signature (icons ☑/⊖), collective signature (checking the box related to each order).

⊙ Selection criteria				⌃
Status	All entries ▾	**User**	All users ▾	
Debit account	🔍	**Containing text**		
Date (from/to)	🗓	**Date to**	🗓	

Submit	Reset Form

⊙ Payments

Ordering party account ⇅	Registration date ⇅	Value date ⇅	Label ⇅	Status ⇅	X
Beneficiary account ⇅	Beneficiary name ⇅	Import ⇅	Amount ⇅		Action
Details					
RO61BRDE410SV42740674100	21.01.2016	21.01.2016		Waiting for signature	☐
RO37BRDE410SV57274664100	BENEFICIAR TEST 2		936,12 RON	⌸ 🗑 ⊘ ☑	
DETALII 1 DETALII 2					
RO61BRDE410SV42740674100	21.01.2016	21.01.2016		Processed	
RO43BRDE410SV72920644100	BENEFICIAR TEST		93,40 RON		
DETALII 1 DETALII 2					

If you wish to select certain operations, please use the filters from the **Selection Criteria**. These searching menus placed inside a category (Payments, Batches and so on) are searching just between the transactions that were entered inside the menu of that specific category. If you want to search through all the transactions, no matter the category through they were entered, please use the **Operations → Operations search** menu.

The Selection Criteria section is normally hidden when you open the specific menu (ex: Payments), but it can be activated by clicking the Selection Criteria panel.

In order to introduce a new payment order the button **New entry** is used.

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Using this button, you can enter and sign a fast payment, by filling the payment's beneficiary (payee) directly in the payment form and having the possibility to save it into the beneficiary's database to reuse it for future transactions.

Note In case of a template, the **New from template** button will be used.

In the screen dedicated to the new entry, the mandatory fields are marked in a different way and filling these fields is absolutely necessary for saving the order.

For processing a payment order the *following* information is available:

Payments

- The date for processing the order - By using the selection button [🔍] a calendar will be displayed in order to select the wanted date.

- The ordering party is selected from the database already introduced in Administration/ Ordering party information section, by clicking the selection box [🔍]. Afterwards the ordering party account is selected by using the box "Ordering party account", by using the selection button [🔍], which will display a list of all the available accounts.

- Order type, by using the selection box "Order type". You can choose between: Transfer, Budget and Urgent.

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Note: *the single payment order, in RON, of small value (< 50.000 RON), will be automatically processed:*

  ▪ *as a standard payment according to the Cut-off times;*
  ▪ *instantly, 24/7, i.e processed automatically, imediately after the final authorization, if the single payment order meets the eligibility criteria for the instant payment (without additional or dedicated actions being taken by the client)*

- The amount of the payment order

- The number of the payment order

- Order reference

- Details (maximum 4 lines of 35 characters)

Filling the first field for details is mandatory for the payments having beneficiaries with their account opened at the Stare Treasury (state budget payments).

Note: Valid characters for details fields are: A-Z, a-z, 0-9, blank and the characters * + # . - _ / \ ^

- The Beneficiary can be selected, from the beneficiaries list that was previously added or imported in the Administration / Beneficiary section by choosing the selection box [Q] or it can be added in the moment of payment introduction by filling the Beneficiary and Beneficiary account fields.

The beneficiary fiscal code (CUI) is mandatory for the payments having beneficiaries with their account opened at the Stare Treasury (state budget payments). If you add the beneficiary during the payment, you can save it into the beneficiaries database in the private or public list, by selecting the corresponding values from the Save beneficiary list.

Note: For **paying a bill** to one of the utility/ service providers agreed by the Bank, in the screen where a new payment is introduced in the field "**Creditors**", select the beneficiary in favor of which you want to transmit the payment by clicking on the selection arrow.

Creditors

Select beneficiary   ▾

- Confirm with *Submit.*   Submit

Note: In case the filling of the fields is not correct (mandatory fields not completed, invalid characters, budget payment to a transfer Bank etc), the application will display an error/ attention message indicating the type of problem and the user will be invited to correctly fill the fields.

If all the fields were correctly completed, the message by confirming the operation a new screen that contains all the payment details is displayed and in the bottom of the screen, under the payment order, a field for the unique signature code generated by the Token device / M-Token will appear.

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Note: In the Payments menu, at most 300 transactions can be displayed. If you want to introduce or to import more payments, please use the enter payments or import payment files as Batches options.

Batches

Operations Menu -> Domestic Payments -> Batches represents a package of individual payment orders, which will be treated as a single entity and can be signed simultaneously.

For defining a new payment batch, the "New entry" button is selected.

For defining the batch, the *due date* and the *Ordering party* are completed by choosing the payer with the help of the selection button from the ordering party data base. Also, it is necessary to define the *Batch label*, through which you can easily identify a certain batch.

Regardless of the way that the batches were created: manually added in the graphical interface or imported from files, no matter the import format, by checking the **BatchBooking** option, you can request the global execution of payments inside the batch.

Thus, by checking this option, you request the registration of payments form that batch with a single debit inside the statements, even if there are many processed payments, each one of these being credited in different beneficiary accounts, in the way that you have initiated them.

For the batches, having the **BatchBooking** option checked, the amount of the registered debit will have the global value of all the payments inside that batch.

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This option can be used to hide inside the statements the details (the exact amount and beneficiary of each payment) of some confidential payments categories like payroll payments and others.

Otherwise, unchecking the **BatchBooking** checkbox will determine the normal payments execution with one debit for each payment inside the statements.

After introducing this information the *Submit* button will be pressed.

After defining the Batch the individual orders will be added by using the **New** or **New from template** buttons, from the summary of the batch.

The *New entry* button displays a screen in which the amount, details and the payment beneficiary will be introduced.

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After confirming the fields by using the **Submit** button, individual orders will be added in the batch.

After finalizing individual orders, by using the "Back" button you will return to the batch summary.

Note: Once all the necessary orders will be introduced, the batch has to be declared completed by using the "**Batch complete**" button from the summary of the batch.

In the summary batch screen individual orders that compose the batch can be identified. These individual orders can be edited by using the editing icon (editing) or deleted using icon .

Note: If one of the orders that compose the batch is modified or erased or if another order is added, the batch has to be declared again completed by choosing the button "**Batch complete**".

Once a batch is declared complete, it can be signed by the person (or persons) authorized, either by using the icon from the list of batches, or by using the **Sign** button from the batch summary.

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Batches

Edit   Delete   Sign   Back   🖶 PDF

◯ Batch order "batch label" / Romanian Domestic Payments

Batch details

Customer	Reference	Execution date	Status	Signatures
E4100682	16012110052101	21.01.2016	Processed	1 of 1
Ordering party	CUI / CNP	Ordering party account		
DENUMIRE COMPANIE	54321	RO61BRDE410SV42740674100		

◯ Batch changes ⌃

	User	Date	Time
Registration	39990004	21.01.2016	10:05
Last change	39990004	21.01.2016	10:13
1. Signature	39990004	21.01.2016	10:14

◯ Included payments (2)

Creation	Beneficiary	Account	Amount
21.01.2016	BENEFICIAR TEST 2	RO34BRDE410SV70416284100	65,32 RON
21.01.2016	BENEFICIAR TEST	RO43BRDE410SV72920644100	1,01 RON
			Sum Set
			66,33 RON

Edit   Delete   Sign   Back   🖶 PDF

Standing orders

Operations Menu -> Domestic Payments ->Standing orders represents an order which is executed automatically with a certain frequency. For a new order you press the "**New entry**" button.

Completing a standing order is similar to the one of a simple order with the mention that the following extra fields must be filled:

Processing date

Start date	End date	Frequency
22.01.2016 📅	📅	weekly ▼

- **Start date**: the first date for the standing order execution

- **End date**: the last date when the order will be executed; If this field is not completed, the order will generate for an undefined period of time

- **Frequency**: choose from the selection list one of the predefined frequencies for generating the order.

Once the information is confirmed, the standing order will be saved in the data base. In order to become functional (to be generated at the predefined periods of time), it is necessary that the authorized person (or persons) to sign it.

The signature can be executed by using the icon ☑ from the list of standing orders, or the **Sign** button from the summary of the standing order.

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Templates

Operations Menu -> Domestic Payments -> Templates represents payment orders patterns which can be reused, with all the information already filled.

Accessing the menu allows consultation and later using of the templates list already saved in the system.

Note: Templates can be accessed from the menu Single orders or Batches menus by clicking the *New from template* button.

The "*New entry*" button allows introducing a new template. Filling the fields is similar to Payments with the extra information needed: "*Label*" field, which will be necessary for fast identifying the template.

Information

Label

To generate a single order from a template, from the list of templates you must choose the wanted pattern and after that, to click the corresponding icon ▓ (New order). In the page for introducing a new simple payment order, all the fields for the new order are prefilled with the information from the template. Here the potential modifications can be made (for example amount, etc).

Note: In order to avoid double entries, you must mandatory modify the **Order number** field.

From the list of templates you can modify a certain template (icon ▧) or delete templates (icon 🗑).

Loading payment file

Operations Menu -> Domestic Payments -> Loading Payment File allows transmitting to the Bank a payment file (MT100) generated by another IT system.

By using the "*Browse*" button the wanted file for being loaded is selected

Select a file

Select a file   Browse... No file selected.

After the file selection, please confirm using the **Submit** button.

At this step the program will make an analysis of the payment file content, in order to check that this is according to the RON payment standard , depending on the used format : RXI (XML: pain.001.001.03) or ROI (SWIFT MT100).

If the file has the right structure, another file summary will be displayed, containing information about the individual payment orders included. After the visual check of the file summary, this can be signed.

The uploaded RXI (XML: pain.001.001.03) or ROI (SWIFT MT100) files must comply with the specifications described inside the document that can be downloaded by clicking the **Files specifications** link, situated in the upper-right corner of the BRD@ffice page.

Once the file is completely signed, it is sent to the bank in order to be processed, without having the possibility to modify the payments included in the uploaded file.

When loading the payment files, there is no option to change the transactions inside the files, neither before nor after the full signing.

The RXI (XML: pain.001.001.03) loaded payment files having the BatchBooking tag filled with True value will be processed as global payments (one debit and multiple credits) as it was explained into the Batches chapter.

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Import payment file

Operations Menu -> Domestic Payments -> Import payment file allows transmitting to the bank a payment file generated by another informatics system, in MT100 or .csv formats.

By using the "**Browse**" button the wanted file for being loaded is selected

File Import

Submit

> ℹ This option allows the transmission of created payment files to the bank, in SWIFT MT100 or .csv files formats. Once the file is imported the operations included can be modified by accessing the Payments menu depending on the specific type of operations (Payments, Batches, Standing Orders, Templates). To find more details regarding these file formats, please view the documentation that you can find by accessing the Files specifications in the upper-right corner of the BRD@ffice page. ✕

○ Select a file

File name   Browse...   No file selected.

Information

File and transaction types   First Execution Date

Payments, Single orders (.roi) ▼   [   ] 🗓

Submit

You must choose the type of orders included in the file and also the first execution date and you confirm the operation by selecting the **Submit** button

At this step the program will make an analysis of the payment file content, in order to check that this is according to the used RON payment standard:RXI (XML: pain.001.001.03), ROI (SWIFT MT100) or .csv.

If the file has the right structure, the import confirmation is received and a file summary will be displayed, containing information about the: file name, number of payments included, the total amount of the payment orders, execution date and the processing frequency.

To read the technical details about the structure of the transactions files that can be imported into BRD@ffice, please access the **Files Specifications** link from the upper-right corner of the BRD@ffice's page after logging in the site.

Once the file is imported in the application, you have the possibility to take action regarding the operations included by accessing the payments menu depending on their type (Payments, templates, batches, standing orders)

After checking the information you have the possibility to select the orders (you can mark each order individually or you can select all the orders in the file) that will be signed and transmitted to the bank in order to be processed.

Considering that the number of items (Payments, batches, periodical orders, foreign exchanges or deposits) that can be signed once, using a single signature cannot be more than 200, in case that you want to import more than 200 operations that you want to be signed once, using a single signature, we recommend you to use the Payments, batch payments (.roi) and CSV batches (.csv) for the domestic payments in RON or the Payments, batch payments (.int), CSV Batch payment (.csv) from the International payments menu, in the **Types of operations included in the file** list.

Only the payment files imported as batches by using the RXI (XML: pain.001.001.03) format having the **BatchBooking** tag set to **true** will have the BatchBooking option checked and causing the payments processing as a global debit, as it is explained in detail in the Batches chapter. If you don't want this kind of processing, please uncheck the BatchBooking option.

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All the other file types: MT100, .csv or RXI (XML: pain.001.001.03) which have the BatchBooking tag filled with the False value or that not having this tag at all, will be imported as normal payments, without having checked the batch Booking option. You can change this by editing the batch after import, from the Batch menu, but before being signed.

Imputing/Importing/Loading custmoms payments

To generate and send reports for Customs following a payment initiated through BRD@ffice (entered via web page or imported / loaded from file) it is mandatory to fill the information from the first field of details, by always staring with the string VAMA/A1/ followed by the other details of the payment:

VAMA/A1/other payment details

Details

| VAMA/A1/OTHER PAYMENT DETAILS | ⊕ |

Generation and sending the reports for Customs is made to prove the Duty Paid withouth being necessary to bring the client payment order sample to the Custom.

If a secomd custom payment is made in the same day, A1 identifier will change to A2:

VAMA/A2/other payment details

Then, it changes to A3 for the third payment in the same day and so on.

As for all the budgetary payments, the fiscal code of the beneficiary is mandatory for custom payments.

International payments

Operations Menu -> International Payments offers the possibility to manage the foreign currency payments from the accounts adhered in the application.

It allows transfers to beneficiaries with accounts opened in foreign currencies at BRD or other Romanian or foreign Banks. Also, by using this menu, international payments in RON can be made.

The principles for introducing and signing payment orders are similar to the ones for RON payment orders, but some difference still exists regarding the format of the payment order and the format of the files that can be imported/uploaded:

- **selecting the currency of the payment** – there is a list of available currencies for transactions that you must select from. The list can be displayed by clicking the loupe button in the right of the currency field 🔍

- **selecting the fee type** – there are 3 possible values: All fees shared between ord. party and ben., All fees to debit ordering party, All fees to debit beneficiary

For all the payments to beneficiaries having their payment service providers in the EEA (European Economic Area), any type of fee that is selected will be replaced by BRD with the SLEV option (service level) meaning that the fees will be paid separately by the ordering party and the payee. The payee will pay for the fees requested by its payment service provider, while the ordering party will pay for the fees requested by its payment service provider.

International Payments ∨

Payments

Batches

Standing Orders

Templates

File Upload

File Import

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Fee

All fees shared between ord. party and ben. ▼

-**Filling the SWIFT code of the beneficiary bank for non-SEPA payments** – For the SEPA payments*, filling the BIC of the beneficiary banks in not mandatory.

If you fill the BIC (SWIFT) of the partner's bank for SEPA payments*, your code will be overwritten by BRD with the help of an algorithm that extracts the BIC for SEPA payments from the payees IBAN. The SEPA payments are automatically procesed.

SWIFT code

[   ] 🔍   For all the non SEPA payments, filling the SWIFT code of the partner's bank is mandatory. As supplementary details it is better to supply other details regarding the beneficiary's bank for non-SEPA payments (like street, town and country).

- **the optional emergency button** – it will be checked for the payments for which urgent priority is needed. In case of the SEPA payments, applying the emergency option will trigger the processing of that payment thru SWIFT and the appliance of the specific fee.

- in the international payments and national payments in foreign currency module, importing payments into the graphical user interface can be done through the files in .csv or RXA (XML ISO20022 - PAIN) formats, according with the specifications that are available on site after logon.

- **loading payment files** can be done only in the RXA format (XML ISO 20022 – PAIN), according to the file specifications that are available on site after logon.

- the **beneficiary name has 2 fields** of 35 characters each, meaning 70 characters in total. The second field of the beneficiary name can be displayed by pressing the plus (+) sign button. This second field of the beneficiary name will be used only if its name is over 35 characters long, for that part of the name that begins with the 36 character.

NOTE: * SEPA payments are those transfer credit transactions that are made in euro inside EU (European economical area –

https://www.europeanpaymentscouncil.eu/document-library/other/epc-list-sepa-scheme-countries), with normal priority.

Upload INT file

The Upload INT file -> file upload menu allows the upload of the international payments or domestic payments in foreign currency in theMT100 Legacy format.

This feature was maintained to help the users that have developed the issuing of the MT100 SWIFT files (.INT) in the past, to load the international payments or the national payments in foreign currency.

Upload INT File   ⌄

    File Upload

If for the loading of these files multiple signatures is needed, this can be made by using the Sign payment files – Uploaded payments – Open for authorization.

Term deposits

Operations Menu -> Term deposits offer the possibility of creating banking deposits from the accounts adhered in the application and also to liquidate deposits.

Single order

Term deposit menu -> Single Order allows the creation of a new term deposit.

For creating a new term deposit the menu "***New entry***" is selected.

The page for filling all the necessary information to create the deposit will be displayed.

Single Order

The Ordering party is chosen from the ordering party data basis, with the help of the selection button [🔍] next to the ordering party box.

The account from which the deposit will be created is selected, by using the selection button [🔍] next to the from account field.

In BRD@ffice, only negotiated deposits can be created.

When initiating a negotiated deposit, the Custom interest rate box must be marked, which leads to pre filling the Deposit Type field with the value Negotiated deposit and activating the fields **Interest** and **Amount**. For this type of deposit, there is no possibility of automatic renewal at due date.

Important!

The value introduced in the field *Custom Interest Rate* has to be validated with your dedicated relationship manager from the branch, along with the minimum amount / inferior limit, respectively the maturity date, otherwise the transaction cannot be successfully finalized.

The operations initiated through BRD@ffice that imply negotiated rates, are manually processed, according to the *Cut off times* document available in the applications.

After introducing all the necessary information confirm with the **Submit** button. If all the fields have been correctly filled in, the *message* that the order has to be signed and the *signature box* will appear.

After successfully signing the order, a summary of the deposit created will be displayed, with the possibility of printing it or saving a PDF file.

Created deposits (deposit type executed orders) will be displayed for status consultation in the *menu Reporting -> Operation status*.

Cancellation

Term deposit menu -> Cancellation allows the termination of a term deposit created at the branch, or by using the BRD@ffice application.

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Cancellation

Submit Cancel

In order to successfully finalize the operation, your dedicated relationship manager may ask for a further confirmation. ✕

◯ Details

Processing date

Date

21.01.2016

Ordering Party

Ordering party
[   ] 🔍

CUI / CNP
[   ]

Deposit cancel

Term deposit IBAN
[   ]

Amount transfer account
[   ] 🔍

Submit Cancel

The **Ordering party** is chosen from the ordering party data basis, with the help of the selection button 🔍 next to the ordering party box.

The **deposit account** that you want to terminate is introduced in IBAN format. **The current account in which you want to transfer the amount is selected** by using the selection button 🔍 next to the Amount transfer account ; **it is necessary to choose the account from which the deposit account was created, so that the operation to be finalized** and also it is mandatory that the deposit account and the one in which the amount is transferred, to belong to the same client.

After choosing the account in which the amount available in the deposit will be transferred confirm with **Submit**. If all the fields were correctly filled, the message that indicated the order must be **signed** and the **signature box** will be displayed.

After successfully signing the order, the cancellation request is sent to the bank in order to be manually processed. Thus, after transmitting the request to the bank, a supplementary validation from the BRD@ffice contract administrator is necessary in order to finalize the operation. The information regarding the operation status are available in the **section Reporting -> Operation status**.

Note: The cancellation of a deposit can be initiated before the due date. By this, the interest paid is equal to the sight interest rate used by the Bank when terminating the deposit. If the cancellation operation is initiated in a non-banking day, it will be processed in the following banking day.

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Foreign exchange

Operations Menu -> Foreign Exchange offers the possibility of creating foreign exchanges between the accounts adhered in the application.

There are three types of foreign exchange permitted by the system:

Sell currency, buy currency and cross.

Foreign Exchange ⌄
Order buy
Order sell
Cross order sell

For completing an exchange order the following steps are necessary:

Order buy

[Submit] [Cancel]

Details

Processing date

Date
21.01.2016

Ordering party

Ordering party	CUI / CNP
[ ] 🔍	[ ] ☐ Non resident

Order data

Quotation	Exchange rate	From/To currency	
Firm ▼	[ ] 🔍	RON/	☐ Custom Rate

Equivalent	Amount
0,00 RON	0,00

From account	Account currency	To account	Account currency
[ ] 🔍	RON	[ ] 🔍	[ ]

Value date	Deal date	The order is	The purpose of the foreign exchange is
21.01.2016	21.01.2016	Spot ▼	Current foreign exchange ▼

[Submit] [Cancel]

The ***Ordering party*** is selected from the ordering party data base, by using the selection button 🔍 next to the ordering party box.

By pressing the selection button 🔍 next to the "***Exchange rate***" box, a list of all the currencies permitted and the exchange rates and maximum amount allowed for the type of exchange will be displayed. The wanted currency is chosen by clicking on that entry.

Note: In case of choosing a negotiated foreign exchange, by marking the ***Custom Rate*** box, you have the possibility to introduce the ***negotiated value*** in the ***Exchange rate*** field.

Important!

The information introduced in **the exchange rate field is validated** with your branch relationship manager, otherwise the transaction cannot be successfully finalized. The transactions initiated through BRD@ffice that involve negotiated rates, are manually processed according to the ***Cut off times*** document available in the application.

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The source account and target account are chosen, by using the selection button [Q] next to the boxes involved. The accounts can be chosen from the list of accounts available in the selected currency (for example at a sell order in EURO, the source account can be chosen from the accounts in EURO, and the target account from the ones in RON).

The *amount* is filled.

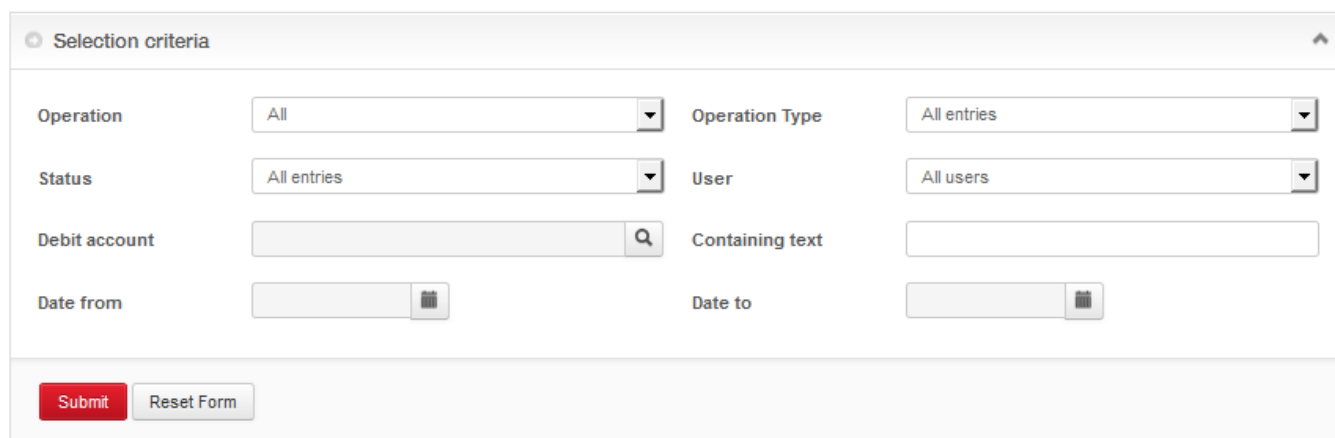The *purpose for the foreign exchange* is chosen from the list of predefined options.

After all the information has been completed, you must press **Submit** and the signing of the order is next. After successfully signing the order it can be visualized, printed or saved in a .pdf file by selecting the "PDF version" button.

Executed Exchange orders statuses can be consulted and revised afterwards in the *Reporting Menu -> Operation status*.

Operations search

Operations Menu -> Operations search has the purpose of helping you find the operations introduced as Payments, batches, standing orders and templates in the BRD@ffice application.

Returning the searching results will be made in separate sections for each operation type mentioned above and it will contain the operations included as *Domestic Payments, International Payments, Sell orders, Buy orders, Cross orders* and *Term deposits* through the specific menus of the application.

The results can be **ordered ascending** or **descending**, by clicking on any label of the head of table, if by positioning the mouse this way the hand cursor is displayed.

Filtering the search can be made depending on each operation, order status, the user that introduced the transaction, the period in which the transaction was introduced and the contained text.

Note: when searching for records it is recommended advanced filtering in order to avoid not displaying certain operations due to the large number of records resulted.

Actions over the entered/imported transactions

Signing transactions

Signing of the transactions can be made:

✓ **Immediately after entering the transaction**. This method can be used when signing a single transaction entered by the same user as the one that signs the transaction.

➢ From the centralised lists for the transactions having the "**Waiting for signatures**" status, by using the [✓] symbol. This presents a summary of that transaction where you are able to identify the users that have entered the order, the ones

that have signed it, together with the date and the hour of these events. In addition, in this summary you can view the number of needed and given signatures.

Note: The payment order can be edited by using the "Edit" button (if the user has the edit right) or deleted by using the "Delete" button.

✓ **If the transactions that should be signed must be signed by multiple users or are entered by a user and signed by another,** then please select the transactions that are found in one of the **Waiting for signature** (for the transactions that have received no signatures) or **Incomplete signatures** (transactions that have received signatures but are not fully signed) statuses by using the selection ⬚ Select all ⬚ and signature ⬚ Sign Selected Orders ⬚ buttons from this page.

Operations Search

| Select all | Deselect all | Sign Selected Orders | 🖨 PDF |

○ Selection criteria ⌃

Operation	All ▾	Operation Type	All entries ▾
Status	Waiting for signature ▾	User	All users ▾
	All entries		
	Waiting for signature		
	Authorised		
Debit account	Uncompleted batch	Containing text	
	Blocked		
	Processed		
Date from	Limit exceeded	Date to	🛗
	Signature expired		
	Deactivated		
	Incomplete Signatures		

| Submit | Reset Form |

Effective signing of transactions can be made depending on the token type: physical or software (M-Token), as it is described into the **Authentication** chapter.

If the order is signed, but not yet processed (either because of the insufficient number of signatures, or because of the deadline in the future), a user can delete its signature given on this order, by clicking on the "Revoke signature" icon ⬛ from the list of Payments or from the summary of the payment order. Also, all the signatures are revoked automatically if the payment order is amended after it was signed.

Printing and saving the transactions.

For the national payments in RON and also for the international payments, you can print and save the fully signed transactions (having the Processed status), in the BRD's own payment order's format, for the domestic payments in RON. .

Thus, by using the **Operations Search** menu, or the specific menus that have been used to enter the national or international payments (Payments, Batches, Standing orders) you can print or save the BRD's payment order's format for the national payments in RON by using the 🖨 BRD Format (PDF) button. For all the transaction types (payments, foreign exchanges and deposits) you can print the transactions in PDF format which is specific to BRD@ffice, by using the 🖨 PDF button. Besides the specific transaction

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information, this report will also offer you information often requested by the audit like the user who entered or modified a transactions, the users that have sign it and the time when they did these operations.

Blocking/ unblocking payment orders

A payment order can be locked by a user entitled to do this by means of the   icon from the list of Payments, or the "Lock" button from the summary of the payment order.

No other actions can be performed by any other users (sign, edit, delete etc) on a locked order until it is unlocked by means of the icon from the list of the payment orders or the "Unlock" button from the summary of the respective payment order.

Deleting payment orders

A simple payment order can be locked by a user entitled to do this by means of the icon from the Payments list or "Delete" from the summary of the payment order.

Note: An order can only be deleted if it was not already processed by the server or was not locked by another user.

Transaction limits

Transaction limits are the ceilings set for the operations initiated through BRD@ffice.

Types of limits

Specific limits, established by each customer according to their needs:

- » User
- » User and session type (ex: payments in lei, payments in foreign currency)
- » User and payer account
- » User, payer account and session type

Remarks:

- − Setting a specific limit results in cancelling the overall limit
- − Account limits are available in the account currency and can be lower or higher than the overall one
- − Whatever the option chosen limits can be set on:
  - ▪ *Day* – to evaluate the limit the total value signed by a user in a day will be used.
  - ▪ *Signature* (file) – the limit applies to each signature (transactions overcoming the signature limit cannot be signed).

In case there is no specific limit set, the Bank will apply an *overall limit*. The value of this limit is of 200.000 RON / day / user and it has the following characteristics:

- • Available at *the application level* and consistently applied daily to each authorized user
- • Set by default *upon subscribing* with the possibility of subsequently modifying
- • The currency is *RON*, the equivalent being performed at the NBR exchange rate at that time
- • It is applied in aggregate for all payments, including foreign exchange and deposits

Operating mode

The behavior described below is valid regardless of the type of operation: single, periodical order, batch or file loaded.

- • A transaction reduces the daily limit set to its value when it is *completely signed*, regardless of its status (if it has been fully processed and is still waiting for processing). Reducing the daily limit is not made before the transaction is completely signed.

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- For the transactions having a future date or for standing orders, reducing the daily limit will be made when the transaction is due.
- In case of foreign currency operations initiated from accounts in Lei(RON), reducing the limit with the amount of the transaction is applied on the INT session (currency payment).
- The signature of a user that is over its limits will be ignored.

In the case of payment orders initiated by MultiX and countersigned by BRD@ffice, the behavior is the following:

- At the MultiX level, the limits are set locally, in the client application, and will function without any modification to the existing one
- The payment orders initiated by MultiX and countersigned in the BRD@ffice take over the behavior of the initiation channel. Thus, reducing the signature limit in the case of future date transactions, will take place upon their signature initiation, and not upon the due date.

Important!

Setting / modifying limits is made in accordance with the appendices filled and sent at BRD.

The signature limit is verified when initiating the transactions and the daily limit is verified at due date.

Limit messages

The limits can be set regardless the user's type with the purpose of differentiating the rights in the application from transactional perspective.

If the transaction initiated by the user is in the set limit, a confirmation message is displayed in the application

In case the transaction exceeds the limit set, the user is informed through the message received in the application according to the image below:

Payments

Edit	Delete	Block	Sign	New Entry	New from template	Back		🖨 PDF

Limit exceeded	✕

The status of this order could not be modified	✕

◯ Single order / International Payments

Customer	Reference	Execution date	Status	Signatures
E4100682	16012210561768	22.01.2016	Waiting for signature – Limit exceeded	0 of 1

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Reports

Statements

Reporting Menu -> Account statements represents the place in which the accounts for which a statement is received will be displayed. The information available in this screen represent the End of Day balances for the accounts adhered to BRD@ffice.

In the **Reporting → Balances View** menu, in the **Available balance** column, you can view a list of real-time available balances of the accounts subscribed in the BRD@ffice.

Reporting

Balances View

Operations status

Transactions

Download

Note: The balances can be printed by clicking on the "Print" button. A new window will open, displaying a PDF folder, which can be saved as such or printed by the printer.

Balances View

PDF

○ Balances view

Account Number	Account label	Account Holder	Statement Date	Previous day balance	Available Balance	Currency
RO61BRDE410SV42740674100	COMPANY ONE RON ACCOUNT	COMPANY ONE	06.09.2015	1.761,17	11.713,34	RON
RO37BRDE410SV57274664100	COMPANY TWO RON ACCOUNT	COMPANY TWO	06.09.2015	3,03	0,00	EUR
RO68BRDE450SV02495484500	CARD ACCOUNT	COMPANY ONE	06.09.2015	580.153.262,43	580.020.262,43	RON

PDF

NAVIGATION
Operations
Reporting
Balances View
Operations status
Transactions
Download
Transmit file
Messages
Sign payment files
Administration

For the detailed display of the statements of account, click the desired button. The detailed window displays all the individual transactions in the statement of account, with their details, the initial and final balance and the available balance:

Situation of the account

› *Available balance = Account Balance – Blocked amounts + Credit Limit.* This represents the maximum amount that you will be able to use for transaction.

  o The "**Blocked amounts**" field will contain the total value of the blocked amount on the account during the day, including the instant payments (payments and receipts);

  o The value "Unused *credit*" refers to the amount from the credit unused during the day.

› This information are updating during the day according to the transactions initiated on the account displaying the date/ hour and minute of the update

○ Your account status on 22.01.2016 11:05:13

Account Balance	3.713,34	RON
Available Balance	11.713,34	RON
Credit Limit	8.000,00	RON
Blocked Amounts	0,00	RON

The account situation from the Intraday statement

The Intraday statement contains information regarding the transactions processed on the account during the day. The total amount of the transactions is displayed depending on the transaction type: Debit / Credit, with the cu date/ hour and minute of the update. After the synthesis (Total Debit/ Total Credit) the individual transactions at account level are displayed.

Note: there is the possibility that certain transactions are not a part of the Intraday statement, e.g.: transactions that need manual approval, as international payments and inter-banking ones in FCY or that have displayed at the Operation status rejected or pending. The interval for updating the Intraday transactions is of at least 10 times an hour.

○ Status of transactions according to the Intraday account statement on 14.04.2016 11:28:00

Credit	30.000,00	Debit	227.454,87

ℹ The available balance of this account, mentioned above, represents the maximum amount that is available for your use to perform payments.

○ Intraday

No.	Booking Date	Details	Beneficiary / Ordering Party	Customer Reference	Amount	Account currency
	Value Date		CUI / CNP	Bank Reference		
			IBAN	Booking Text		
1	19.04.2016	Plata SOME DETAILS	SOME ROMANIA SRL	OPH909	-154,50	RON
	19.04.2016		38450			
			RO89BRDE120SV01797384500			

The situation of the account at the end of day (EOD)

Available balance = Initial Balance + Unused Credit – Blocked Amounts + Credits Amount –Debits Amount.

○ Your account status on 22.01.2016 11:25:35

Account Balance	3.713,34	RON
Available Balance	11.713,34	RON
Credit Limit	8.000,00	RON
Blocked Amounts	0,00	RON

The individual statements can be printed by clicking on the "PDF Version" button, which will open a separate window. This file will be able to be saved or printed.

Note: To view a previous statement of account, use the "Date / No" selection case. It will display a list of the statements available for this account, from which the desired statement date and/or number.

○ Selection Criteria

Date / No.	IBAN Account	Account Holder
06.09.2015 249 ▼	RO61BRDE410SV42740674100 ▼	IONESCU VICENTIU - RON

Important!

The available balance in the banking statements is displayed different for merged or unmerged current accounts (SV) with LC and merged or unmerged credit lines (LC) with current accounts:

For current accounts (SV)	i. **Current account merged.** The available balance during the day for a current account (SV) merged with a current account (LC) or for a current account that has an overdraft will be calculated like this: Available

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merged or unmerged	balance = Opening balance + Unused credit – Blocked amount + Sum credit – Sum debit. ii. **Current account unmerged.** For a current account (SV) which is unmerged with a credit line and has no overdraft the "Unused Credit" will be 0 (zero).
Credit lines (LC) according to the credit limit approved by the Bank	i. Accounts for credit lines ***unmerged(LC)*** - Credit limit = the amount of credit approved by the bank - Available amount at the end of day of LC accounts = the unused part of the credit limit. ***ii.*** Accounts for credit lines ***merged(LC)*** - The closing balance for the end of the day represents the used part of the credit limit approved by the bank. - The credit limit level (maximum crediting ceiling) approved is displayed in the field < Credit Limit> but can also be calculated by summing the used credit with the unused credit of the SV account to which the credit line is merged.

Operations status

Reporting Menu -> Operations Status here the operations initiated through BRD2ffice are displayed.

A certain account is selected for which the search will be made by choosing the [🔍]. A list of the available accounts will be displayed, from which the account wanted is selected by clicking on it.

In the "***Contained text***" box a part of the text from the details of the transaction can be introduced. Also a time frame can be set in order to search the transfer by selecting the start and end date. The search can be made also by the session type corresponding to each functionality. With the help of "Reset" button all the imposed criteria are deleted.

Note: In the Operation status the files uploaded and signed by a user with E can be consulted.

After pressing the **Submit** button, all the transactions that fit the criteria will be displayed. These transactions can be printed or saved in PDF files. The following information are displayed:

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Operations status

🖨 PDF

Selection Criteria

Session Type	Romanian Domestic Payments ▼	Account	🔍
Date from / to	📅 📅	Show only orders sent by current user	☐

Submit   Reset Form

Orders

No.	User	Date / Time	Status	Session Type	Application unique reference	Amount	Details
1.	34505555	13.04.2016 / 00:01:36	Host waiting	Romanian Domestic Payments	16041300013620	89.08 RON	Details
2.	34505550	12.04.2016 / 18:06:48	Waiting for second signature	Romanian Domestic Payments	16041218064878	744.24 RON	Details

- o *Current number and the user* which initiated the operations
- o *Date/Time* date and time of final signature.
- o *Operation status*, which can have the following values:
  - ▪ **Transmitted**: Orders with this status are already processed by the server and no further actions can be taken on them.

Note: they will automatically disappear from the list depending on the period defined on the server for keeping them. At this moment the parameter is of 7 days.

  - ▪ **Processing error** – Rejected transaction;
  - ▪ **Pending transaction** – the transaction is not finalized. In case of files, at least one of the transactions from the files is pending.
- o *Session type*: according to the menus from the application: Domestic Payments, FCY Payments, etc
- o *Application unique reference*: represents a unique code that leads to another screen of the application in which details about the payment will be displayed – regarding the processing flow.
- › *Amount*: the amount of the operation/file.
- › *Details:* information regarding the operation input is displayed (ordering party/ beneficiary account/ amount/ etc). In case of files, individual operations that were included in the file are displayed, as you can view in the below image.

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After clicking the link in the **Application Unique reference column**, in the new opened page, it will be clearly displayed the detailed status that can be checked in the column < *Operation Status* > as you can view in the below image:

The status can take the following values:

➢ OK – successfully processed operation;
➢ WT – waiting operation (e.g. Insufficient funds);
➢ RJ – definitively rejected operation;
➢ KO – definitively rejected operation.

OK Status	It will be displayed in case of successfully processed payments.
WT Status	It will be applied to certain transactions category which has not yet been finally processed. These categories can be: - International payments or inter-banking national FCY payments (assimilated to international payments) which need manual approval, containing a message « Sent for manual processing »; - Payments from account with insufficient funds, inappropriate status for debiting etc. The WT (wait) status is an intermediate status for transactions. All the transactions that at a certain moment

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	were in this status will receive a final status (either rejected, or successfully processed) latest until the end of the day.
KO and RJ Statuses	It will be applied to rejected transactions for which the application offers detailed information regarding the rejection reasons. For example: - Transactions rejected definitely at the EOD because of insufficient funds; - BRD -> BRD Payments between accounts with different currencies (the beneficiary account currency is different from the ordering party account currency); - Lack of CUI/CNP for treasury payments etc.

Important!

Rejections messages for the transactions initiated from BRD@ffice are not available in the <***Received Messages*** > session, except the rejection messages for transactions that are initiated from the accounts that are also subscribed for MultiX app.

Transactions

Reporting Menu -> Transactions helps that a certain transaction can be identified among all the statements saved in the system, by imposing certain selection criteria.

Select a certain account for which the search is made, by clicking the button [🔍] . It opens a list of the available accounts, from which select the desired account by a click on it.

In the "***Text contained***" case a text fragment can be entered from the details of the searched transaction.

A ***lapse of time*** for research can be imposed too, by selecting the beginning and ending calendar data.

The research can include "***Preposted items***" (the day intermediary transactions, delivered within the intraday transactions), the implicit research being made only by the transactions posted in the daily statements of account. By clicking on the "***Reset***" button, delete the imposed research criteria.

After clicking on the **Submit** button, all the transactions fulfilling the imposed research criteria will be displayed. These transactions can be printed or saved in PDF files.

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You can use the **Transactions** menu to create a list of transactions very much alike with the bank statement for a period, by selecting the start date and the end date of the wanted period. This list will contain, besides the registered transactions, the initial, the final balances, and the total credit and debit for the selected period.

Generating and printing the statement for an interval

If you wish to print the statement for an interval can use the Transactions menu for this. To download such a statement in this menu, you must select only the IBAN account and the starting / ending date of the chosen interval (Date from / To), as you can view in the above picture. In the end, you have to press the OK button.

In order to get the statement, it is important not apply in the Transactions menu more than the above selection criteria.

Ending date of the selected interval for the statement will always be prior to the current date, since the statement is printed only for closed days and intraday transactions are not part of the statement. Thus, in the banking days, you can select maximum the previous day as ending date for the statement interval, while in the non-banking days, ending date of the interval of the statement can be at most the previous day before the last working day, no matter if this day is a banking or non-banking one.

Printing the statement will be made by using the PDF button, which is available in the Transactions menu after selection. From the PDF file, the report can be send to the printer.

Downloading the statement for more than one month through a single selection must be avoided. In this moment, the data regarding the statement is available in the site for no longer than 4 months ago.

Download

Menu Reporting -> Downloads can help downloading a certain account statement.

The type of file is selected: Standard MT 940, CSV Account statements summary (it displays a summary of the statement with the main information in .csv format), CSV Transactions statement (it displays all the transactions registered in the account in .csv format). A certain period is selected for which the searching will be made and the account, by selecting the Q button.

After pressing **Submit**, all the statements that fit the criteria will be displayed. These statements will be saved locally.
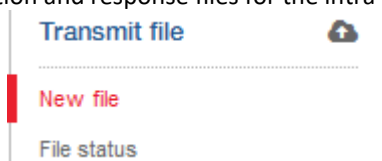
Transmit file
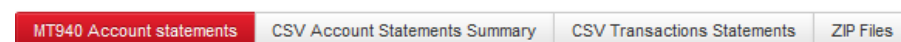
Through this module you have the possibility to send files to the bank for processing specific payments, as salary payments and direct debit instructions. This menu allows both transmitting a file to the bank and consulting a summary of the files sent.
The **ZIP files** button is used for downloading the statistical (reconciliation) files for those customers that are collecting their invoices through BRD.
Also, by clicking the **Zip files** button, the notification and response files for the intra-banking direct debit service can be downloaded.

Menu transmit file → New file allows uploading a payment file in the application in order to send it to the bank for processing.

These types of files are transmitted to be automatically processed if they respect the format indicated in the application (.txt) and the structure agreed with the bank.

Once the file was uploaded by using the Browse button, the file is sent by pressing the **Submit** button and then introducing the signature generated with the token device/M-Token.

Menu transmit file → File status allows you to consult the transmitted payment files trough the application and also other details.

o After signing the file, a confirmation is received and the File status menu offers details as: the user that sent the file, date/ hour, the file name, with the possibility of visualizing the file sent.

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Also for these types of files you have the possibility to check the report provided following the processing, with the possibility to download it from the menu -> Reports / Download/ ZIP Files.

Attention: In case one of the transactions included in the payment file is identified as being erroneous, only the respective transaction will be rejected; the rest of the transactions included in the file will be automatically processed if all the necessary conditions are fulfilled.

Administration

Through the Administration module you can be define: Ordering Parties, Beneficiaries of operations initiated through BRD@ffice, the CSV file format necessary to download the account statement and also the user profile information.
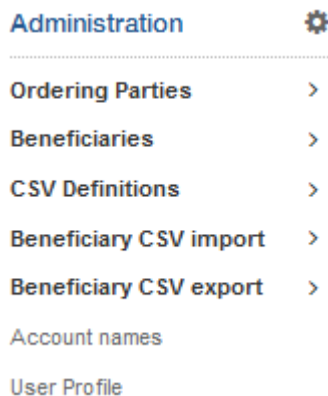
Ordering party

Administration Menu -> Ordering party database is preserved and is used to fill in the various payment orders.

There are 3 menus of the used ordering parties:

- o For deposits and foreign exchange
- o For domestic payments
- o For international payments

For each of these modules the list of the ordering parties saved for the respective module is displayed. To add a new ordering party, click on "***New entry***" button and fill in the necessary data (all the fields displayed on the ordering party data entry page). Confirm with **Submit**, the respective ordering party being saved in the database, for subsequent use. An ordering party can be deleted from the list by clicking on the ⬛ button.

Beneficiaries

Administration Menu -> Beneficiaries database is preserved and is used for the subsequent use of the various payment orders. Initially defining the beneficiaries decreases the time spent on introducing a payment.

There is a beneficiary's database used for the payments in lei and another for the payments in foreign currency. For each of these modules the list of the beneficiaries saved for the respective module is displayed.

To add a new beneficiary, click on "***New entry***" button and fill in the necessary data (all the fields displayed on the beneficiary's data entry page).

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A beneficiary can be deleted from the list by clicking on the 🗑.

Beneficiaries can be divided in two categories:

» **Public Beneficiaries** – visible for all the users

» **Private Beneficiaries** – visible only for the user that created them

For quickly finding a beneficiary, the searching filter from the below image can the used in order to display the information depending on the:

» **Type of list** in which the beneficiary was created

» **Identifier a code used to easily identify a beneficiary**

» **IBAN account** of the beneficiary

» **Information used when creating the beneficiary** in the application (name, address etc.)

Define CSV format

Administration Menu -> Define CSV format -> Statements and transactions, used to establish the information that will be included in the .csv account statement.

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Statements and transactions

Edit   Delete

○ CSV Export

General import/export parameters			
Date	Time	Amount	Field delimiter
DD.MM.YY	HH:MM:SS	1000.00	Comma ','
Intraday	Quoted text fields	Column headers	
No	No	No	

Statement export definition

Available	In use
	Bank
	Account
	Statement Number
	Statement Date
	Statement Currency
	Opening Balance
	Closing Balance
	Credit Line
	Available Balance
	Additional Info (Information to account o
	Additional Info (Information to account o
	Additional Info (Information to account o
	Additional Info (Information to account o
	Additional Info (Information to account o
	Additional Info (Information to account o

Transaction export definition

Available	In use
	Bank
	Account
	Statement Number
	Statement Date
	Statement Currency
	Value date
	Booking date (entry date)
	Currency (first character)
	Amount
	Text key (Transction type identification o
	Customer reference (Reference fo the ac
	Bank reference (Account servicing Institu
	Additional info (Supplementary details)
	Booking code / GSV
	Booking text

In this screen, by selecting the "Edit" button, you have the possibility to choose the information that you want to include in the 2 types of statement: *CSV Account statement summary* and *CSV Transactions statement.*

In the first section, the *general export parameters* can be defined: the format to display the date, hour, amount and the separator for the fields in the statement.

Also, here can be selected the information that will be available in the summary of the .csv statement (displayed on the column **In use**) and the ones that will not be included (displayed on the column **Available**).

The selection is made by using the icons marked with a red line in the picture above. Moreover, by using the side arrows, the order of the information available in the account statement can be set.

In the second section, you will have the possibility to choose the information that will be included in the .csv rapport containing the transactions from the account statement.

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Administration -> CSV Definitions -> Romanian Domestic Beneficiaries

This menu is used for establishing the information (data columns) that you will need to include in the import/export of the domestic beneficiaries file in the (.csv) format.

Administration -> CSV Definitions -> International Payments Beneficiaries

This menu is used for establishing the information (data columns) that you will need to include in the import/export of the international beneficiaries file in the (.csv) format.

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International Payments Beneficiaries

Edit	Delete

○ CSV Export INT

General import/export parameters

Date	Time	Amount	Field delimiter	Quoted text fields	Column headers
DD.MM.YY	HH:MM:SS	1000.00	Comma ',' ▼	No	No

Import/Export format definition

Available	In use
	IBAN account Beneficiary ID Bank Name Account Number SWIFT Code Beneficiary town Beneficiary street CUI/CNP Name Index (unused)

Edit	Delete

Import of .CSV file with beneficiaries

Importing the .CSV file with the beneficiaries represents a solution for moving into BRD@ffice the beneficiaries previously declared into Multix or in your ERP system.

Administration -> Beneficiary CSV import -> Romanian Domestic Beneficiaries

This menu is used for importing the beneficiaries for domestic payments in RON through the .csv file

When importing these beneficiaries, at least the mandatory columns Name and IBAN account must be imported.

Administration -> Beneficiary CSV import -> International Payments Beneficiaries

This menu is used for importing the beneficiaries for international payments through the .csv file

When importing these beneficiaries, at least the mandatory columns: Name, Beneficiary street, Beneficiary town, SWIFT Code(of the beneficiary's bank), Bank Name and Account number, must be imported.

WARNING!

In both cases, of importing national and international beneficiaries, to avoid importing beneficiaries having invalid data, you must respect exactly the .csv file structure that you have defined in the Administration -> CSV Definitions -> Romanian Domestic beneficiaries / International Payments Beneficiaries

To accomplish this operation you must sign it by using the Token device/M-Token.

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For further details regarding the .csv files format used for importing the beneficiaries, you can read the documentation posted on the Files specifications link, available in the upper-right corner of the BRD@ffice's page.

Beneficiary CSV file export

This option can be used to export the beneficiaries from the BRD@ffice, with the purpose of importing it into Multix or into another application.

Administration -> Beneficiary CSV export -> Romanian Domestic Beneficiaries

This menu can be used for exporting the beneficiary's database, consisting of public and private beneficiaries belonging to the current user for national payments in RON. The export will be made according to the settings already made in the CSV Definitions menu.

Administration -> Beneficiary CSV export -> International Payments Beneficiaries

This menu can be used for exporting the beneficiaries database, consisting of public and private beneficiaries belonging to the current user for international payments. The export will be made according to the settings already made in the CSV Definitions menu.

Account names

Administration menu → Account names menu allows the addition of some defining names for the accounts that are managed in BRD@ffice. This option can be used to customize the accounts names having a different scope (ex: current, card, deposits) or belonging to some different companies that are managed by a single BRD@ffice user.

The accounts names that are set in this way will be viewed in the pages where the ordering party accounts will be displayed (ex: when selecting the ordering party account or when selecting the accounts to display the statements).

Names of the accounts can be set: depending on the name of the holding company, when a single user manages multiple companies with just one user and/or depending on the account type (ex: Company name current account or Company name deposit account).

To modify the accounts names, you should press the edit button which is placed in the corresponding line of the Action column. This action will open the page that allows the edit of the account label. The name for the account will be set in the Account label field and then saved by using the **Submit** button.

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Account names

Submit Cancel

Edit account label	
Account number / Bank Code	RO61BRDE410SV42740674100
Account label	COMPANY ONE RON ACCOUNT

Account List

Account number	Account label	Account Holder	Currency	Action
RO61BRDE410SV42740674100	COMPANY ONE RON ACCOUNT	COMPANY ONE	RON	✎
RO37BRDE410SV57274664100	COMPANY TWO EURO ACCOUNT	COMPANY TWO	EUR	✎
RO68BRDE450SV02495484500	COMPANY ONE CARD ACCOUNT	COMPANY ONE	RON	✎

Submit Cancel

The labels that are set according to the above procedure will be available in all the different pages in which the accounts managed by your user are displayed, as you can view in the below picture:

Balances View

🖨 PDF

Balances view

Account Number	Account label	Account Holder	Statement Date	Previous day balance	Available Balance	Currency
RO61BRDE410SV42740674100	COMPANY ONE RON ACCOUNT	COMPANY ONE	06.09.2015	1.761,17	11.713,34	RON
RO37BRDE410SV57274664100	COMPANY TWO EURO ACCOUNT	COMPANY TWO	06.09.2015	3,03	0,00	EUR
RO68BRDE450SV02495484500	COMPANY ONE CARD ACCOUNT	COMPANY ONE	06.09.2015	580.153.262,43	578.530.241,16	RON

🖨 PDF

User profile

Administration Menu -> User's profile manages the BRD@ffice user's details.

In case you are using for the first time the BRD@ffice service, after you logon in the application a page where you will have to fill in users profile information will be displayed: name, address, city, preferred format of the date, hour and amount.

Profile

Address

Name	Vicentiu	Street	Splaiul Unirii	City	Popesti Leordeni

Local Formats

Date	TT.MM.JJJJ (21.10.2003)	Time	HH:MM:SS (09:15:56)	Amount	1.000,00

Confirm the settings by pressing the **Submit** button. When accessing again the application these selected preferences will be used for displaying the date, hour and amounts. The current user, date and current hour will be always displayed in the bottom of the page.

Password Change

This menu can be used to change the BRD@ffice secret password. To change the secret pass, type the new pass into the **New password** field and then repeat it into the **Repeat password** field, after which press the **Submit** button. Following these actions the password has been modified.

Password change

Submit

○ Password change

| New password | | |
| Repeat password | | |

Submit

M-Token Activation

This menu will be used to activate the M-Token license of your user on new Android/iOS devices. You can use this menu when: you choose to change the physical Token device with M-Token, you wish to change the iOS/Android device where you have previously installed M-Token or if you wish to use an additional device.

WARNING! If you want to change the iOS/Android device, please uninstall M-Token from the device that you will no longer use.

To activate M-Token on this new device:

i)   After you have installed M-Token from the Play or App Stores, open the app and select the first option **Scan message on the initialization letter to activate**.

ii)   Scan the M-Token QR code from the initialisation letter that have been sent to you into the **Reporting → Download M-Token Activation** tab, if you are migrating from M-Token to the physical token or at your email address that was filled in the user's appendix if you have subscribed directly to M-Token.

iii)   After scanning the letter with the QR code, fill the M-Token generated code into the **Device code** field from the BRD@ffice site and then press the **Submit** button. To generate the QR code, the M-Token device will request the biometrics/Pin check.

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M-Token Activation

Submit

◎ Please scan the QR-Code on your initialization letter and enter the device code below.
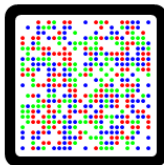
Device Code

Submit

iv)   The BRD@ffice site will propose scanning with the M-Token of a new QR code, generated on site and entering the result code into the **And enter the result field**. In the end, press the **Sign** button.

M-Token Activation

Your order is complete and can be signed now.   ✕

◎ Sign

Please scan this image

And enter the result

Sign

v)   In this way, M-Token was activated on your new device. Now you have to setup the M-Token PIN. This will be needed if you don't activate the biometric protection or you quit using it.

❮ Cancel   Additional activation data   OK

Local PIN

••••••••

Confirmation PIN

••••••••   ⊗

vi)   Activate the biometric protection by answering **Yes** to the question in the below picture if you want to use this authentication method.

❮ Cancel   Additional activation data   OK

Local PIN

Confirmation PIN

Your device has a fingerprint sensor. Do you want to activate biometric protection?

Yes   No

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Messages

The application has a function of bidirectional integrated mailbox, with the help of which messages can be sent and received, with the advantage of the security offered by the BRD@ffice service.

Received messages/Alerts

Message Menu -> Received messages displays a list of the messages which the bank sends to its customers.

The new messages (unread) are marked with bold fonts and have the indicator "*New*". After they are read, their status becomes "*Read*".

A message can be deleted from the list by clicking on the 🗑 icon. Also, the messages are automatically deleted from the list, after the expiration of the storage time.

Messages are arranged in the chronological order, from the newest ones to the oldest ones.

Message List				
Date / Time	**Subject**	**State**	**Action**	**X**
18.02.2016, 11:05:00	Ref.: 83978188965573±¥—Eroare:Ref.-Suma-Valuta/Error:Ref.-Amount-Currency 16021811024487 250000.18 RON	new	🗑	☐
18.02.2016, 10:05:00	Ref.: 83978190446531±¥SEroare:Ref.-Suma-Valuta/Error:Ref.-Amount-Currency 16021715224295 250000.17 RON	new	🗑	☐
17.02.2016, 16:00:01	Ref.: 83978284448932°¥»Eroare:Ref.-Suma-Valuta/Error:Ref.-Amount-Currency 16021715543145 10000.00 USD (	read	🗑	☐
17.02.2016, 15:15:00	Ref.: 83978284854961°¥'Eroare:Ref.-Suma-Valuta/Error:Ref.-Amount-Currency 16021712044045 1 1366.00 RON (	read	🗑	☐

Alerts

For the transactions that are issues through BRD@ffice from the accounts that are also subscribed for MultiX app and rejected for various reasons, the application will send error messages in the **Messages ➜ Received messages** menu of BRD@ffice.

The rejection messages are reported in the site banner at the **New messages** section. The display of this section, followed by a number, signalizes the existence of the unread error messages for transactions.

BRD
GROUPE SOCIETE GENERALE

Welcome Vicentiu !
✉ (1) New messages | ⊙ Session ends in 4:49   Logoff 🔒

The rejection messages will be read in the **Messages ➜ Received messages** menu.

The details of the reported error can be viewed by browsing the **Reporting ➜ Operation status** menu, after the clicking of the **Submit** button. In this page, the transaction and its status can be viewed by clicking the corresponding link from the column **Application Unique Reference,** as it is described in the Operations Status section from Reports chapter.

Sample message for a rejected transaction, that was initiated from an account that is also subscribed in MultiX, and displayed in the **Messages ➜ Received messages** menu:

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Detail-Information

[Delete] [Back]   🖶 PDF

⊙ Message from 11.04.2016, 12:05:01

Message header

Eroare:Ref. Suma Valuta/Error:Ref. Amount Currency 16041111592688 500003.00 RON msg id: 83958887996277

Message text

Stimate client, lotul dumneavoastra de plati/plata avand referinta, suma si valuta precizate in subiect, a intampinat o problema. Pentru a identifica plata/lotul de plati care a inregistrat problema, va rugam sa consultati meniul Rapoarte - > Istoric operatiuni. In acest meniu puteti consulta starea fiecarei operatiuni, efectuand click pe link-ul reprezentat de referinta operatiunii (Ref). Daca aveti nevoie de informatii suplimentare, va rugam sa apelati: serviciul Helpdesk Cash Management, pentru probleme legate de aplicatia BRD@ffice sau consilierul dumneavoastra de clientela, pentru aspecte privind starea conturilor bancare. Starea platilor din fisierul dumneavoastra este urmatoarea: / Dear customer, your payment/batch of payments having the reference, the amount and the currency that were specified in the subject has encountered a problem. To identify the payment/batch that encountered the issue, please view the Reporting - > Operation status menu. In this menu, you can view the status of each transaction by clicking the link represented by application unique reference (Ref). If you need further details, please contact: the Helpdesk Cash Management team, for issues regarding the BRD@ffice application; your bank officer, for issues regarding the banking accounts status.The status of the payments in your file is as follows:
Numar total tranzactii / Total number of transactions: 1
Numar tranzactii respinse / Total number of rejections: 1
Numar tranzactii in asteptare/ Total number of pending transactions: 0
Numar tranzactii procesate/ Total number of processed transactions 0

Alerts can also be sent on your email. To activate this feature, please contact your client manager from the BRD branch where you have subscribed to BRD@ffice.

Sent messages

Message Menu -> Sent messages shows a list of the messages sent by the bank, which you can read again.

A message can be deleted from the list by clicking on the 🗑 icon. Also, the messages are deleted automatically after the storage time expires.

Creating messages

Message Menu -> Creating message leads to the page of sending a message.

Similarly to a classical e-mail, it is necessary to fill in the message subject, its contents (maximum 1024 characters). The application allows attaching files for transmitting them to the Bank.

⊙ Message

Subject   [   ]

Message   [   ]
                 [   ]
                 [   ]
                 [   ]

Attachment   [Browse...] No file selected.

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Sign payment files

In case of users that are common for the both electronic banking services – BRD@ffice and MultiX the application includes a dedicated option for signing files transmitted through MultiX that require a distributed signature and files transmitted through BRD@ffice that are partially signed.
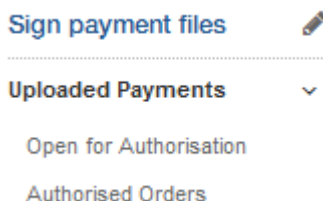
Open for authorization

Sign payment files menu -> Open for Authorization leads to the page that allows authorizing payment orders initiated through the Payment Service Providers(PSPs), as described in the U.E. Directive 2366/2015, MultiX or files that were transmitted through BRD@ffice that are partially signed.

Also in this section, by accessing the **Deactivate** button, users have the possibility to inactivate payments already initiated and signed through MultiX, files transmitted through BRD@ffice that are partially signed or payments initiated via PSPs for which the final validation by introducing the complementary validation is not wanted.

Authorized orders

Sign payment files menu -> Authorized Orders leads to the section that allows viewing the payment orders initiated through the PSPs, MultiX or loaded in BRD@ffice and authorized by introducing the complementary signature.

Access To Accounts

Consents

This menu is dedicated for the consents that are created and sent via a PSP (Payment Service Provider). Through this menu you can view, authorize, delete and block the visualization requests sent that were sent by such a provider, as it is defined in the Directive 2366/2015.

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