VISTA BANK

Closer. Faster. Stronger.

VISTA INTERNET & MOBILE BANKING

User manual

Contents

VISTA INTERNET/ MOBILE BANKING 4
What are the Vista Online Banking applications? 4
The functionalities of the Vista Internet Banking/ Vista Mobile Banking applications 5
A few words about Security 7
REGISTRATION GUIDE 10
Vista Mobile Banking 10
Vista Internet Banking 12
MENU MOBILE BANKING 15
Main Menu - Mobile Banking 15
Accounts - Mobile Banking 16
Payments in RON - Mobile Banking 21
Alias Payments 24
RoPay 25
QR Payment 25
Contactless Payment 28
Alias Payments 32
Transfers own accounts - Mobile Banking 34
Foreign payment - Mobile Banking 35
Sign transactions - Mobile Banking 36
Change transaction limits 37
Foreign Exchange - Mobile Banking 40
Deposits - Mobile Banking 41
Loans - Mobile Banking 42
Credit cards - Mobile Banking 43
Credit card repayment - Mobile Banking 44
Templates - Mobile Banking 44
Exchange rates - Mobile Banking 45
Find branch - Mobile Banking 45
Messages - Mobile Banking 46
Settings- Mobile Banking 46

Multiaccount - Mobile Banking 48
Appshielding and Malwarelytics – additional security features 48
Useful information - Mobile Banking 49
MENU INTERNET BANKING 51
Main menu- Internet Banking 51
Home - Internet Banking 52
Accounts - Internet Banking 53
Payments - Internet Banking 59
Payments in Lei 59
Batch 61
Foreign payments 63
Internal transfers 65
Beneficiaries list 66
Import files – legal entities 67
Recurrent payments 69
Templates 70
Pending transactions 70
Change transaction limits 70
Foreign exchange - Internet Banking 72
Loans - Internet Banking 77
Deposits - Internet Banking 80
Credit cards - Internet Banking 89
Upload documents - Internet Banking 91
Settings- Internet Banking 93
Messages and notifications - Internet Banking 96
Multiaccount - Internet Banking 97
Useful information - Internet Banking 97
Instructions for completing bulk payment files 98
XML File Domestic Payments 98
CSV File Domestic Payments 99
TXT File Domestic Payments 100
XML File Foreign Payments 101
CSV File Foreign Payments 102

TXT File Foreign Payments 103

VISTA INTERNET/ MOBILE BANKING

Thank you for choosing the **Vista Internet/Mobile Banking** applications!

Vista Internet/Mobile Banking is a fast and comfortable alternative to access your accounts anytime and anywhere, order transactions or manage your liquidity and credits, both from a computer or laptop, as well as from a mobile phone or tablet.

You now benefit from a series of new functionalities, but also from an improved user experience:

- The token integrated in the **Vista Mobile Banking** application offers increased security through the possibility of authenticating access or operations using biometrics or a PIN code.
- The possibility to attach documents when sending messages to the Bank through the **Vista Mobile Banking** application was implemented.
- You can easily edit the name of the account and set a favorite account from Vista Mobile Banking.
- Personal data such as email and mobile phone number can be changed, which will be used in the relationship with the Bank in **Vista Mobile Banking**.
- The user can disable access to the **Vista Mobile Banking** application and reinstall the application without having to contact the Bank.

Using **Vista Internet/Mobile Banking** services, you benefit from **lower commissions compared to transactions made at the counter**.

What are the Vista Online Banking applications?

1. **Vista Internet Banking:** browser-based application, which can be accessed from a laptop or PC, that allows you to perform the operations listed in the section "Functionalities of the applications - Vista Internet Banking". Registration in the **Vista Internet Banking** application and authorization of operations is carried out through the electronic token integrated in **Vista Mobile Banking** mobile application, which you need to install.

2. **Vista Mobile Banking:** the application that turns your smartphone (Android or iOS) into your mobile bank, available anywhere and anytime. Contains an integrated electronic token for authentication and authorization of operations.

The functionalities of the Vista Internet Banking/ Vista Mobile Banking applications

Menu	Operation	Internet Banking	Mobile Banking
Customers	Individuals	☒	☒
	Legal entities	☒	☒
Accounts	Available balance, list of transactions	☒	☒
	Blocked amounts	☒	
	Opening individuals accounts in all currencies (maximum 5 accounts regardless of currency)	☒	☒
	View pending transactions and recent/completed/failed transactions	☒	
	The option to choose the account from which commissions are charged for payments in Lei, different from the one from which transactions are made	☒	☒
	Change of account transaction limits	☒	☒
Savings accounts	Savings account opening for individuals in RON, EUR and USD (maximum 1 account for each currency). The accounts only allow groceries, currency exchanges and transfers between accounts.	☒	☒
Reports	Statements in MT940 format daily or monthly	☒	☒
	Generation of daily, monthly and periodic statements with the possibility of delivery by email in PDF format	☒	☒
Transactions	Transfer between own accounts	☒	☒
	Intra and interbank transfers Lei	☒	☒
	Foreign currency transfers in Romania and outside Romania	☒	☒

	Creation of transfer templates	☒	☒
	Recurring transfers	☒	
	Scheduled transfers	☒	
	File based transfers	☒	
	Display name for the beneficiary of the payment (SANB)	☒	☒
Notifications	The possibility to set notifications for transactions through various channels: e-mail, in the Messages section of the application	☒	☒
	Notifications with news, promotions	☒	☒
Currency exchanges	Standard currency exchanges	☒	☒
	Negotiated currency exchanges	☒	
	Display exchange rates for sale and purchase	☒	☒
Cards	Details of credit cards held	☒	☒
	Available, used, minimum payment amount and credit card due date	☒	☒
	Credit card repayment	☒	☒
Deposits	Creation of deposits with standard interest	☒	☒
	Creation of deposits with negotiated interest	☒	
	View information on existing deposits	☒	☒
	Deposit simulator	☒	☒
	Deposit liquidation	☒	☒
Credits	View credit balance information, the next due installment	☒	☒
	Early partial repayments without reduction of the period	☒	
Security - Identification and Transactions	List of most recent logins	☒	☒
	Authorization of operations with biometrics or PIN code	☒	☒

	Confirmation of transactions on several levels of confirmation	☒	☒
Location	List of ATMs and Branches		☒
	Details about the objective		☒
	Distance to the objective		☒
Other functionalities	Update KYC data based on form	☒	
	Change username (Alias)	☒	
	Changing mobile phone number or email address	☒	☒

For complete information about the products and services offered by the bank, please consult the **General Business Terms** by accessing the files **Terms and Conditions Individuals** and **Terms and Conditions Legal Entities** available on our website **www.vistabank.ro**.

A few words about Security

We would like to mention that Vista Bank **does not and will never request your authentication data** that only you must know (password, OTP code, PIN code) through any means of communication.

The confidential data can only be used by you at the time of authentication in the Bank's applications.

If, while using the Vista Internet/Mobile Banking applications, you notice **an unusual behavior of the application**, as well as the appearance of a message announcing that **the application is unavailable and/or asking you to re-authenticate and/or enter a new OTP code, PIN, biometric authentication, please do not comply with the request,** take a screenshot (as useful evidence for the investigation) and then close the window and contact the Vista Bank team at the email address abuse@vistabank.ro or at the number telephone 021.222.33.10.

- **The bank will never request the disclosure, confirmation or modification of personal data and/or bank authentication by accessing a link sent via an email.**
- Always make sure that you have access to our Internet Banking service after accessing the official website of Vista Bank Romania: https://www.vistabank.ro. Make sure that, during authentication, you are on the official Internet Banking website of Vista Bank Romania: https://ibkvbr.vistabank.ro/eb/.
- Check if the address of the login page starts with the secure connection **https://** and not http://
- Next to the URL address of the login page, the information about the owner of the site always appears by the presence of the name Vista Bank and a closed lock, and the format of the URL address is **https://ibkvbr.vistabank.ro/eb/**.

- Always close the work session by pressing the **"log off"** button on the right side of the Vista Internet Banking application screen.
- Do not install on the mobile device applications that allow taking control of the device or can read the information that is displayed on the screen, such as TeamViewer or AnyDesk.

Vista Internet/Mobile Banking applications incorporate the most advanced security technologies, allowing secure operations to be carried out, authenticated with the help of a **PIN code** or through **biometric authentication** (fingerprint for Android devices and facial recognition for IOS devices) with the help of an electronic token integrated in **Vista Mobile Banking**.

At the same time, **Vista Mobile Banking** integrates the **Appshielding security functionality**, which ensures high protection against a wide range of sophisticated cyber-attacks. Moreover, **Vista Mobile Banking**, the version for Android, also integrates **Malwarelytics Antivirus**, which protects your entire mobile device against possible malicious applications (mobile malware).

To better protect your computer, mobile phone or tablet, please consult the security recommendations on our website www.vistabank.ro.

You can access **Vista Mobile Banking** from any phone connected to the Internet, with Android or iOS operating systems:

Operation system	Supported versions
Android	+8.0
iOS	+11

You can access **Vista Internet Banking** from any computer or laptop connected to the Internet, with an operating system / Windows / Linux / MAC OS and the following browser types:

Aplication	Supported versions
Chrome	+73
Microsoft Edge	+104 (chromium based)
Safari	+14
FireFox Mozzila	+65

Opera	+58
Internet explorer	Nu este suportat

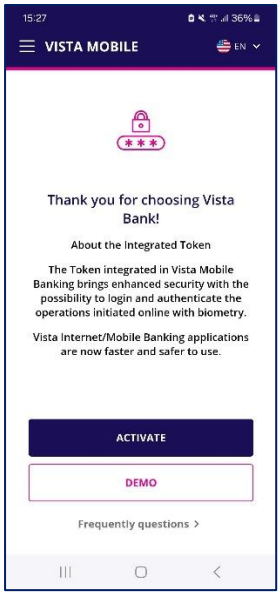
REGISTRATION GUIDE

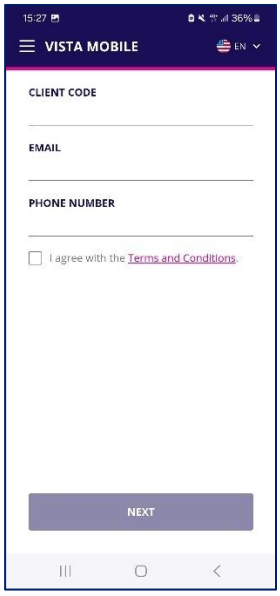
Vista Mobile Banking

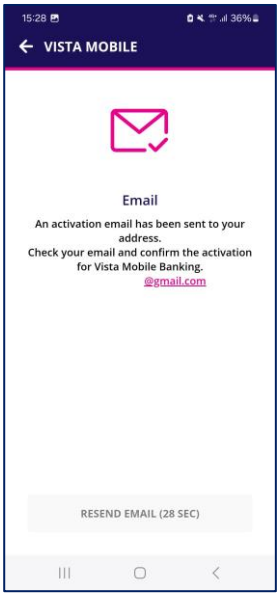
- Download **Vista Mobile Banking** from GET IT ON Google Play or Download on the App Store.

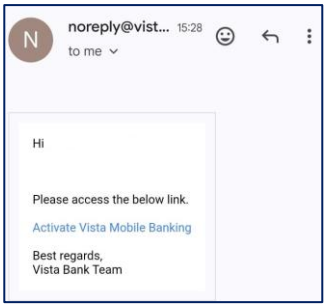
VistaMobile
VISTA BANK (ROMANIA) SA

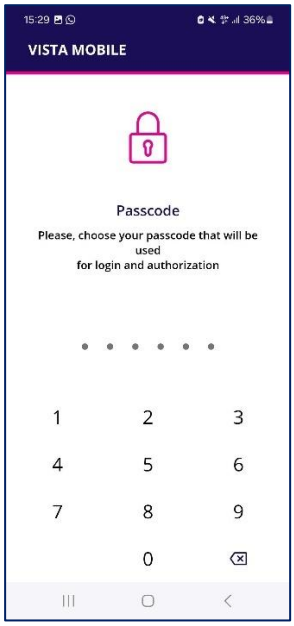
Registration in **Vista Mobile Banking** is carried out by completing the following steps:

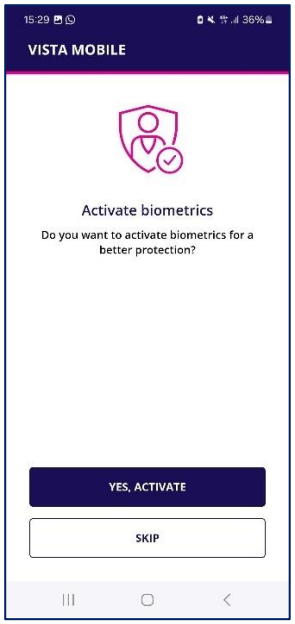


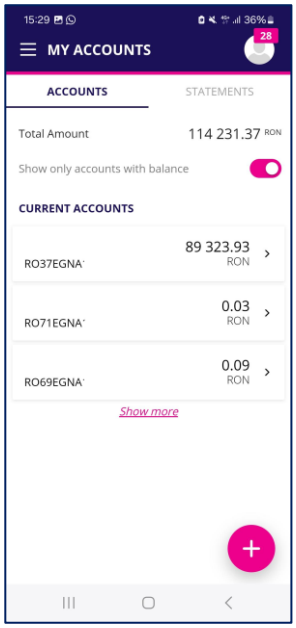












- **Username** provided by the Bank after processing the enrollment request.
- **Password** received by SMS from the Bank after processing the enrollment request.
- **Terms and conditions** – to initiate the registration process, please read the Terms and conditions by accessing the link in the application and then select the box "I agree with the Terms and conditions".
- **Email address –** the address registered in the Bank's records. The email address will be validated through an automatic email that you will receive during the registration process. If you do not receive an email, please also check Spam.
- **Mobile phone number** – mobile phone number registered in the Bank's records. The mobile phone number will be validated by an OTP code sent automatically via SMS during the registration process.

Note:

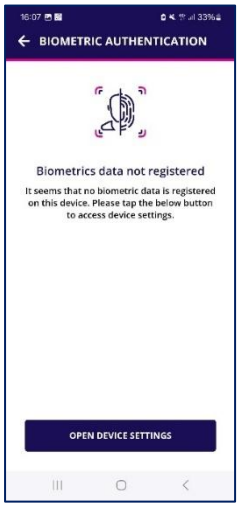
If you receive a message that the entered data is not correct, please contact your colleagues in the territorial unit.

About the PIN Code

- It must contain 6 digits
- It must not contain more than 2 identical digits, or more than 2 consecutive digits
- It must not be similar to the last 6 codes used
- If it is entered incorrectly 3 times, access to **Vista Mobile Banking** application will be automatically restricted and you will need to follow the steps presented in Registering in **Vista Mobile Banking** again.

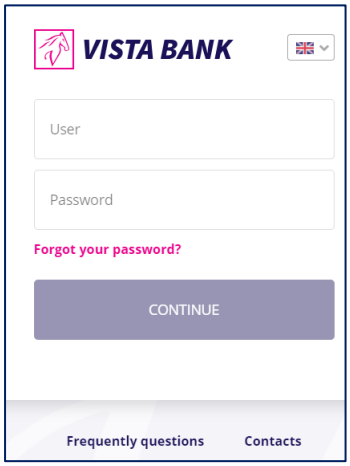
About biometry

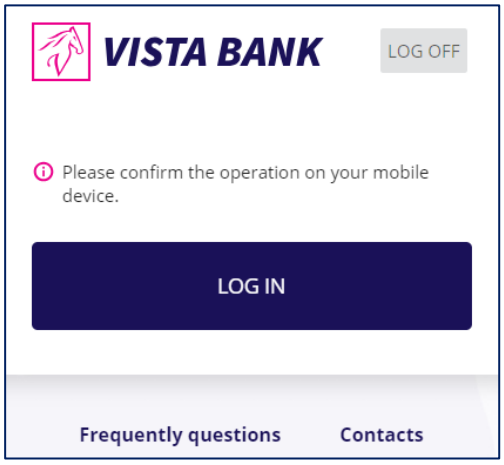
- Depending on the capabilities of the device used, you can authenticate with your fingerprint or face. Facial authentication is only allowed for devices that are classified with **STRONG BIOMETRY CLASS** 3.
- We recommend activating biometrics from the first registration in **Vista Mobile Banking** application.
- Activating biometrics ensures increased security and offers easy and fast access to the application, but also in the process of authorization of operations.
- If you did not activate biometrics during registration, you can do so later by accessing the Settings menu **Vista Mobile Banking** application.
- If you receive the message below, it means that your phone does not have a registered biometric authentication method or the registered method is not part of a secure class (STRONG BIOMETRY CLASS 3) that can be used to access financial applications.

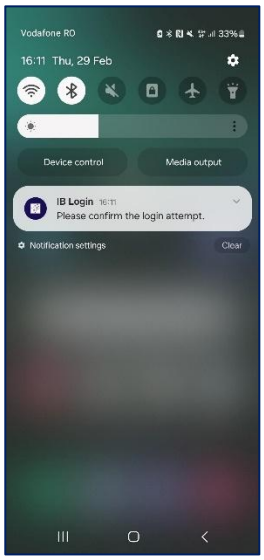


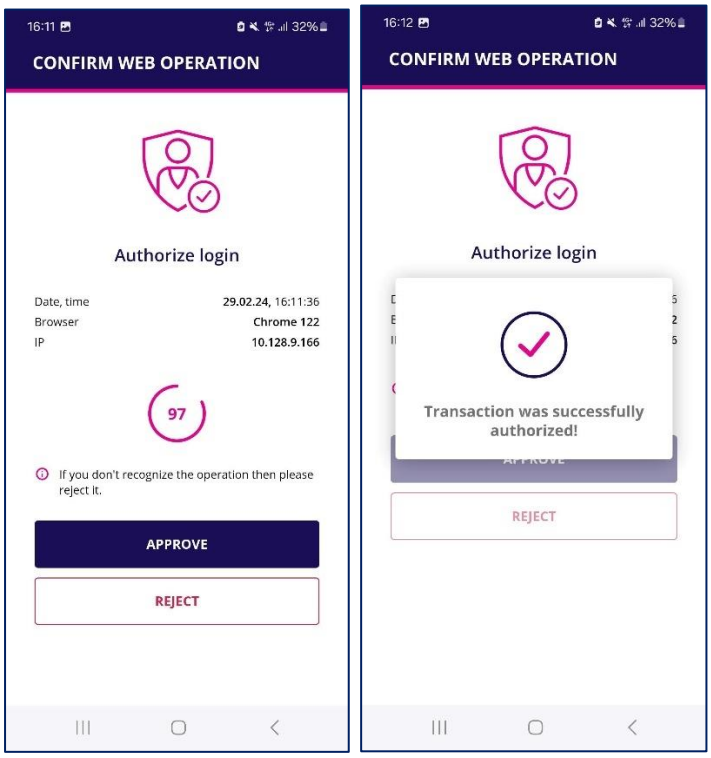
Vista Internet Banking

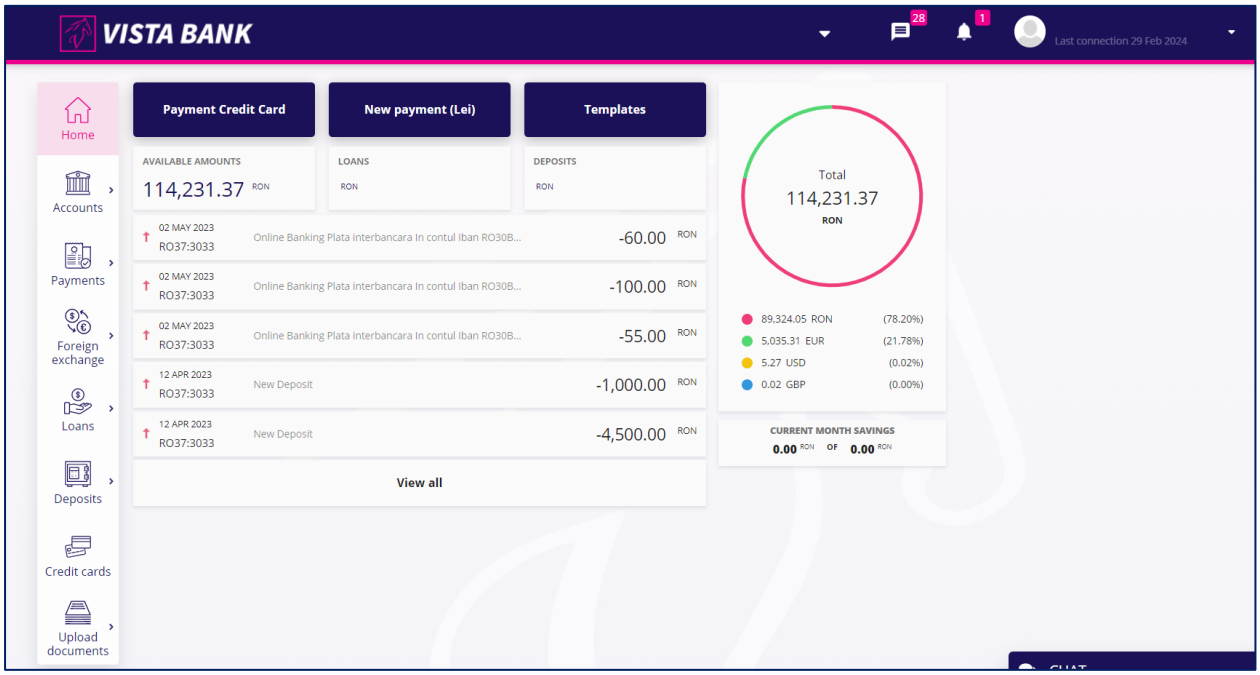
After completing the installation and registration in **Vista Mobile Banking**, you can access **Vista Internet Banking** on the Bank's website www.vistabank.ro.











For authentication, it is necessary to complete:

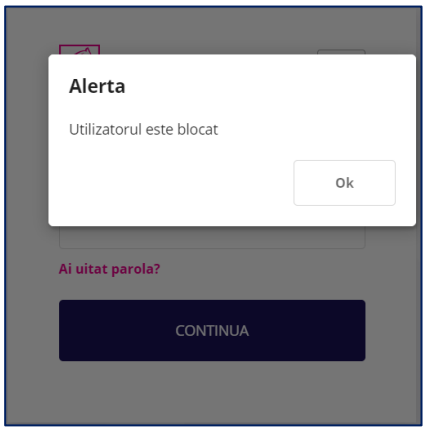
- **Username** provided by the Bank after processing the enrollment request.
- **Password** received by SMS from the Bank after processing the enrollment request.
    - For the first login, the Password used to connect will be the one received via SMS on the personal phone number declared at the time of requesting the **Vista Internet Banking** service;

- After the first login, you must set a new password. This password must be keept secret, no other person, not even Bank employees should know it.
- **Password Security Requirements:**
  - mandatory minimum length: 8 characters;
  - maximum length: 50 characters
  - format: the password must contain at least numbers, lowercase letters, uppercase letters;
  - possibility of reuse: the password must be different from the last 3 passwords used;
  - validity: 90 days;
  - automatic blocking: after 5 failed connection attempts, without time limit.

Nota:

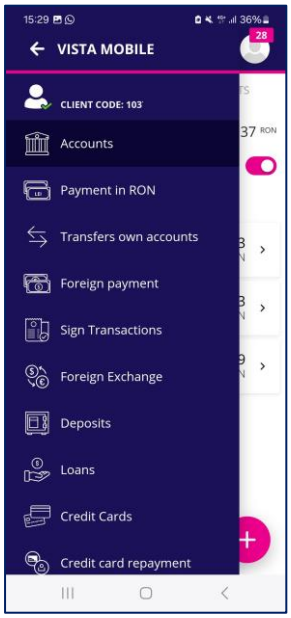
If you have forgotten your password, you can change it by pressing the button **Forgot your password?** from the login window, following the steps described in the application.

If you entered the wrong password 5 times, you will receive the message "The user is blocked" and it is necessary to contact the Bank at the phone number available on the website.



MENU MOBILE BANKING

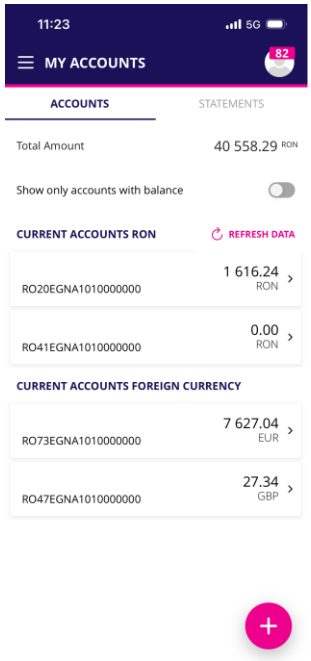
Main Menu - Mobile Banking



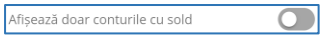
This menu allows quick access to the functionalities available in **Vista Mobile Banking:**

- In the **Accounts** section you can find information about the balance and transactions.
- In the **Payments in RON** section, payments can be initiated in lei from the accounts opened at the Bank.
- In the **Transfers own accounts** section, payments can be initiated between own accounts opened at the Bank.
- In the **Foreign Payment** section, foreign currency payments can be made to accounts in Romania or abroad.
- In the **Sign Transactions** section, you can check the transactions that are waiting to be authorized.
- In the **Foreign Exchange** section, currency exchanges can be initiated.
- In the **Deposits** section, you can create/cancel deposits or check information about the owned deposits.
- In the **Loans** section, you can check the credit facilities you have, the value of the installments.
- In the **Credit cards** section, you can check the information about the credit card.
- In the **Credit card repayment** section, transfers to the owned credit cards can be registered
- In the **Templates** section you can check/modify all saved templates.
- In the **Exchange Rates** section, you can check the exchange rates applied by the Bank.
- In the section **Find branch** you can check the list of the Bank's branches.

Accounts - Mobile Banking



Accounts menu displays the accounts opened at the Bank.

You can select to view only accounts with a balance or all accounts using the button 

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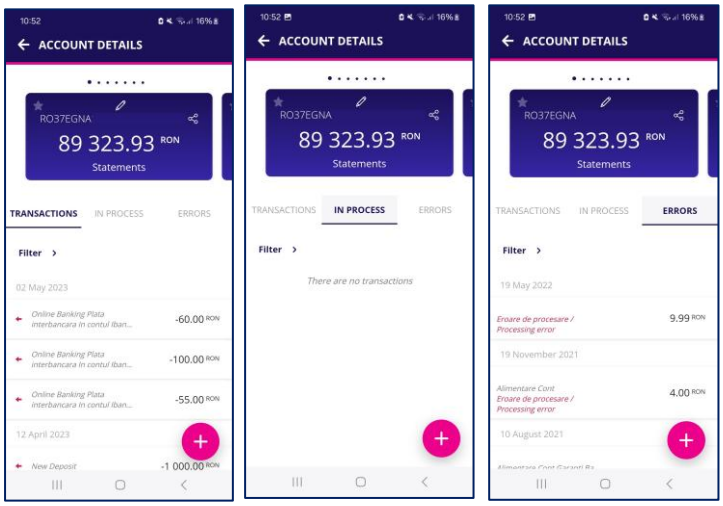
You can check if the displayed available balance is up to date by pressing the "Refresh data" button.

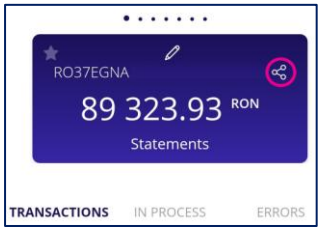
By accessing any of the accounts you can check the settled Transactions, Transactions in processing and Transactions processed with error.

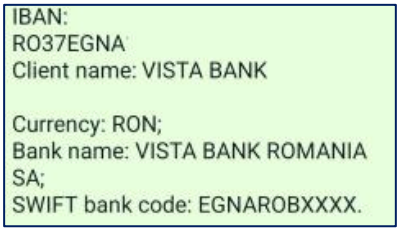


Note:

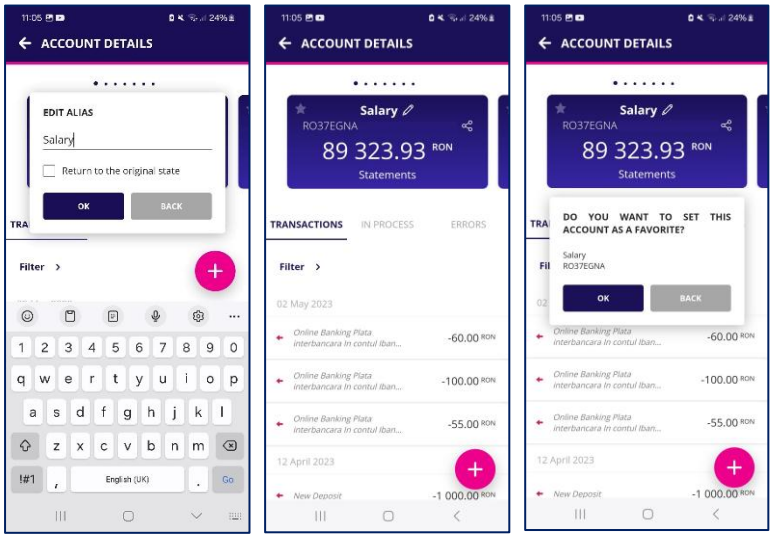
In the case of transactions that appear in the "In processing" list, you need to wait for them to disappear from the list before starting them again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error. For more details, please contact the Bank at the number on the website www.vistabank.ro.Accesand tranzactia dorita se vor afisa mai multe detalii despre aceasta.

- By accessing the button you can send the IBAN account..

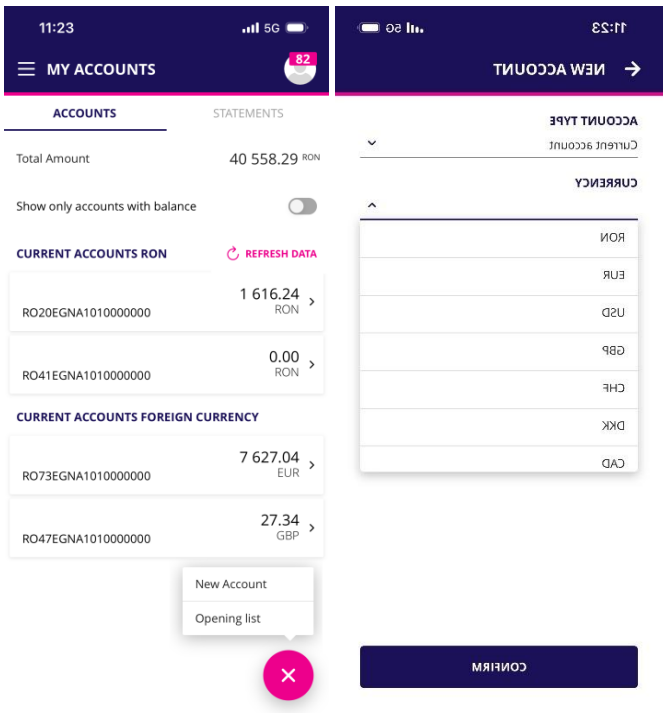




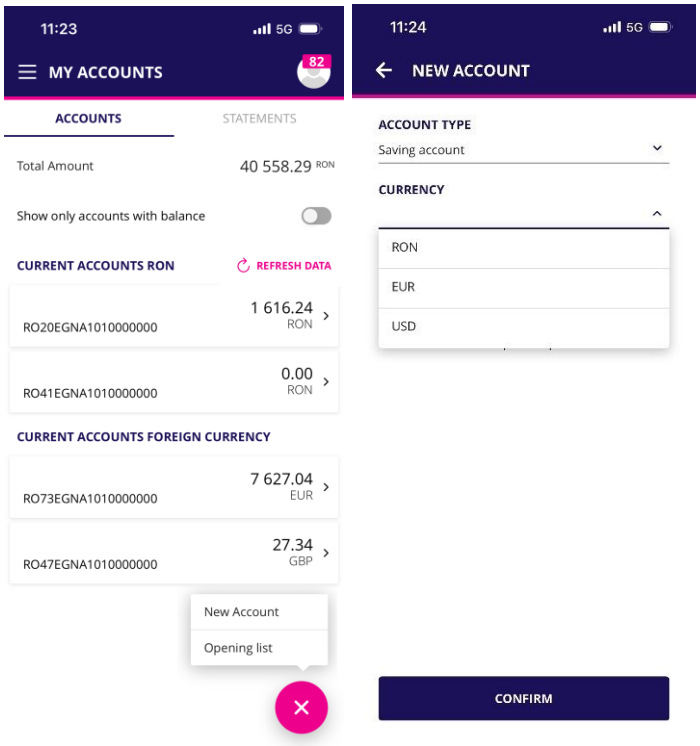
- You can also change the name of the account adding an alias to help you identify it more easily or you can set it as a favorite account so that you can identify the main account (it will be added first in the list of accounts. It applies only for Lei accounts) .



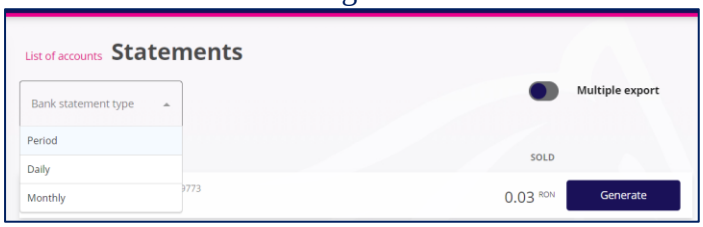
- By pressing the button a payment can be quickly initiated from the respective account.
- You can open a new account in the currencies accepted by the Bank. In the case of natural person users, a maximum of 5 current accounts can be opened: in RON, EUR, USD, GBP and CHF. Legal entities cannot open current accounts through the Internet/Mobile Banking application.

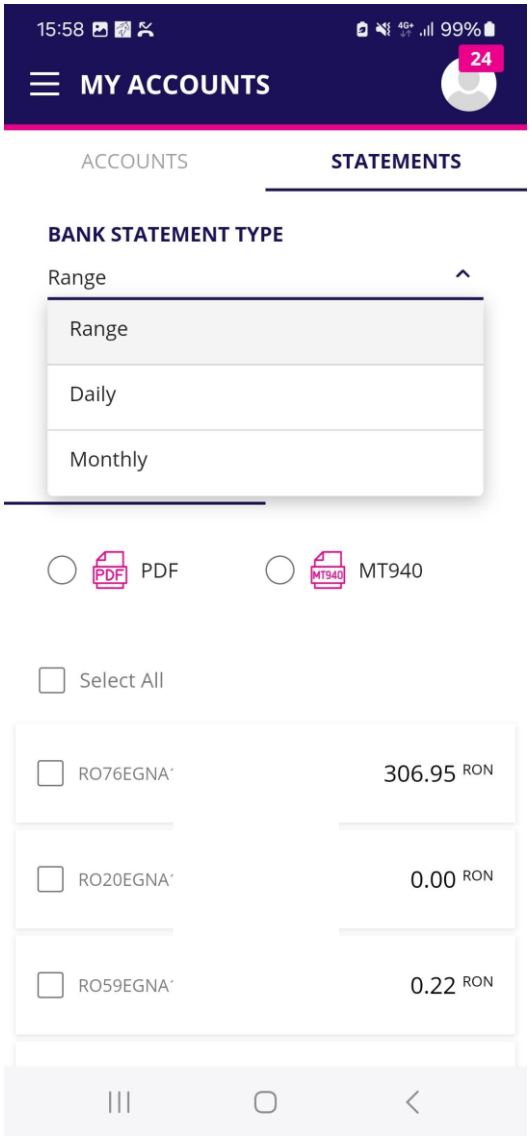


- You can open a savings account in the currencies accepted by the Bank. For individual users, a maximum of 3 current accounts can be opened, one for each currency: RON, EUR, USD. Legal entities cannot open savings accounts through the Internet/Mobile Banking application.



- **Statements** - you can generate a monthly account statement (PDF or MT940 format), daily or for a selected period. The account statement displays all transactions made through the account regardless of whether they were initiated at the counter, by transfer or with the debit card.
- The statements can be generated for maximum 24 months.





Note:

The **MT940** account statement (only for legal entities) can only be issued in TXT format and is available for an account or a selection of accounts through which transactions took place on the selected day. The "DAILY" option allows the selection of the desired day, provided that it is a closed operational day, respectively any working day prior to the current day

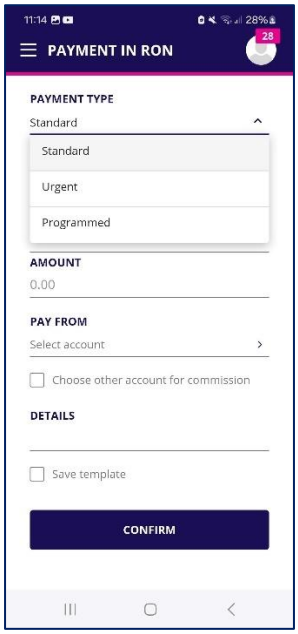
By accessing any of the accounts you can check the settled Transactions, Transactions in processing and Transactions processed with error.

Please carefully check the destination email address written in that field, in order not to send the Account Statement to a wrong email address. Vista Bank Romania does not assume responsibility for errors in writing a destination email address by a client authenticated in **Vista Mobile Banking** who uses this communication channel to send their account statements.

Payments in RON - Mobile Banking

Payments in RON allows you to make payments in lei from current accounts to beneficiaries who have accounts opened at other banks.

Standard, Urgent or Programmed payments can be initiated from this menu.

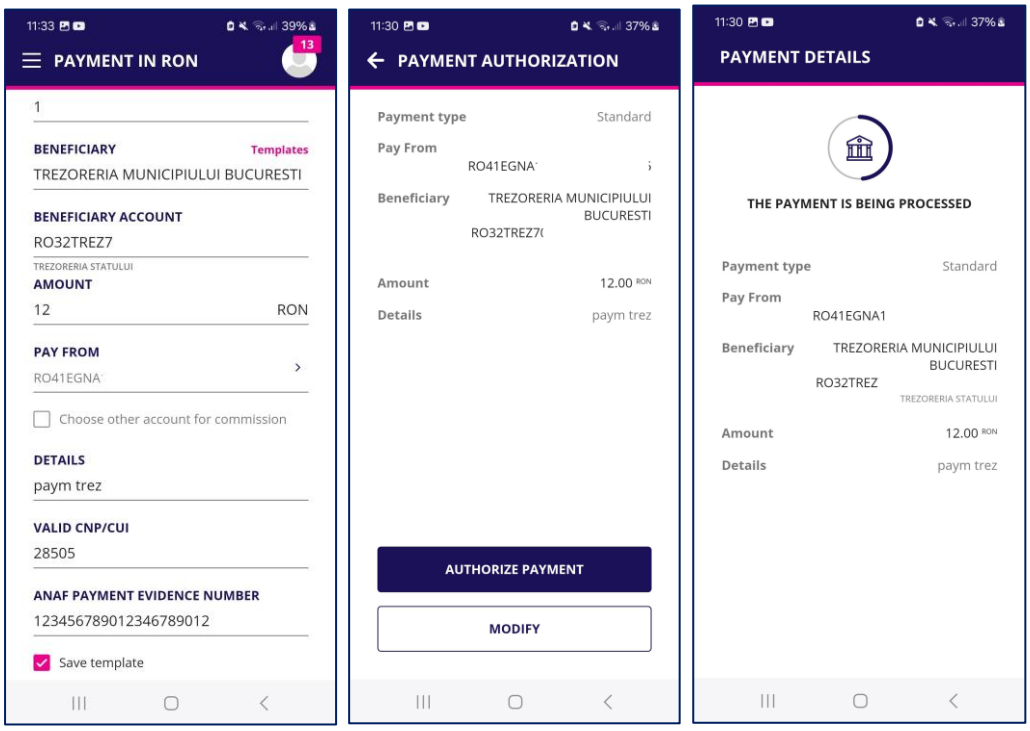


To process a payment in RON, it is necessary to complete the following steps:

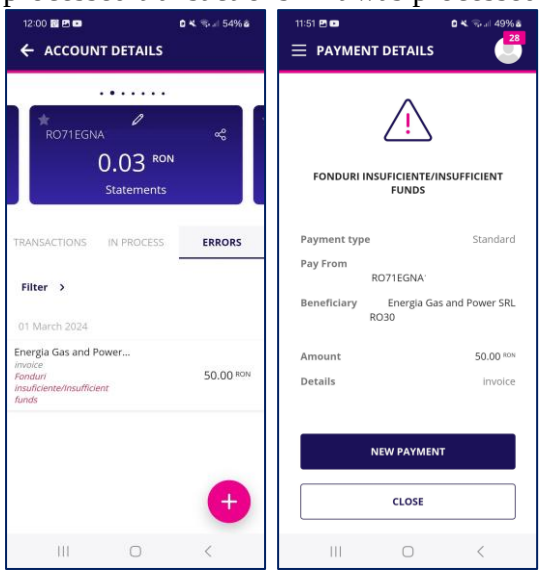
- Type or select the beneficiary from the list of templates.
- Enter the beneficiary's account.
- Fill in the amount you want to transfer and the payment details.
- Select the ordering account.
- Check the name of the beneficiary in the "Account holder" field and you will not authorize the payment if the name of the beneficiary displayed by the Bank does not coincide with the beneficiary to whom you want to make the payment.
- Press "Confirm".
- Check the beneficiary's account and the amount
- Confirm the operation.
- You authorize the payment using the PIN code or biometric authentication. If applicable, in this step you can change the payment details before authorization.

Attention!

- In the case of payments to the State Treasury, it is necessary to fill in the CNP, OP No. field and, if applicable, the payment record number obtained from ANAF.



After authorization, the payment will have the status "In processing" and will be found in the corresponding menu. After processing, the transaction will either be displayed in the list of processed transactions if it was processed successfully, or it will be found in the "Errors" list.

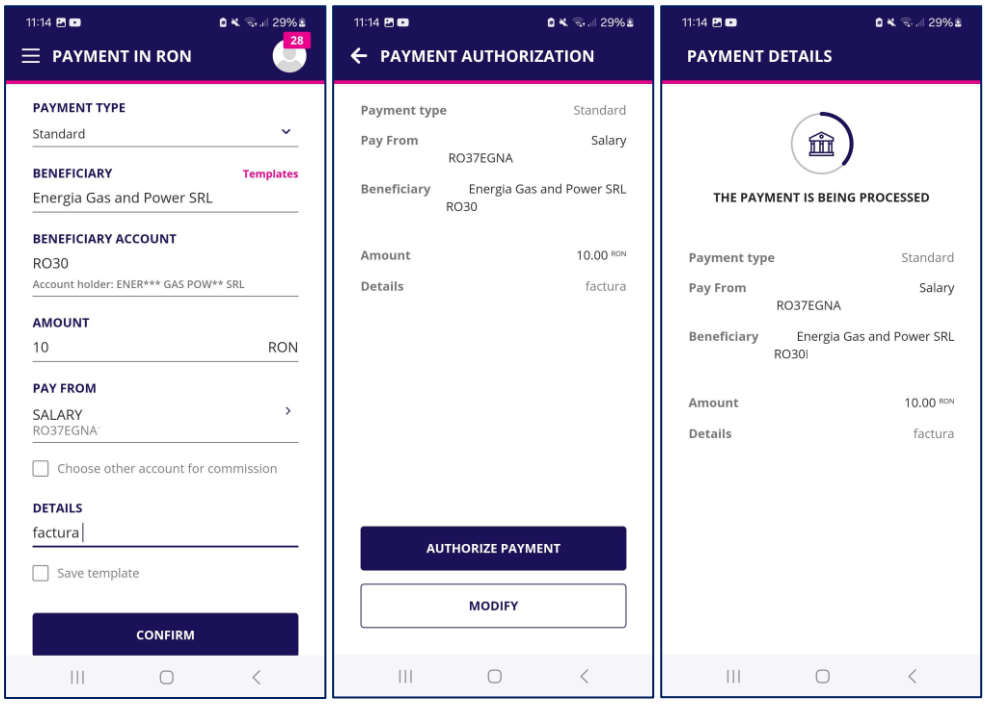


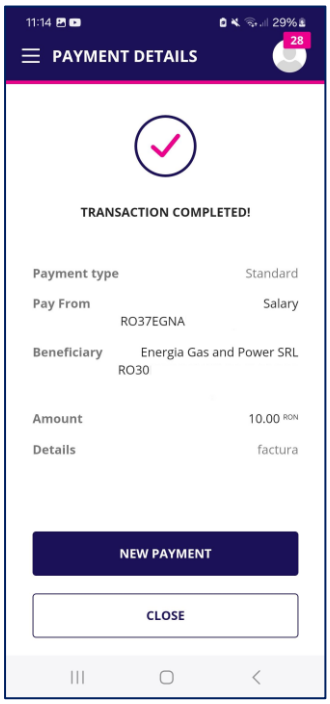
If the transaction appears in the "Processing" list for more than a few minutes, it should not be re-entered and you need to wait for it to disappear from the list before starting it again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error.

For more details, please contact the Bank at the number on the website www.vistabank.ro.

Note:

Payments in lei can only be initiated from current accounts, payments in lei cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.





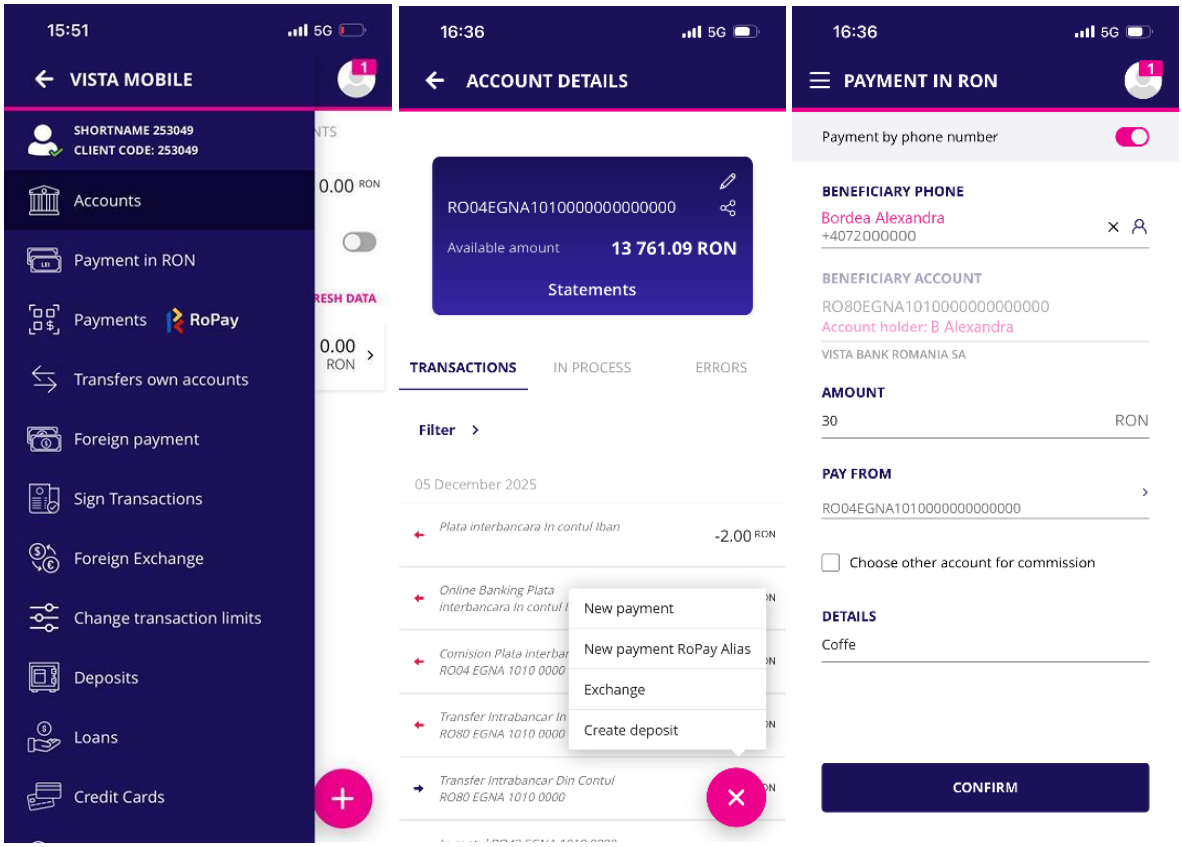
- Tap your phone against the recipient's phone to receive the payment details.

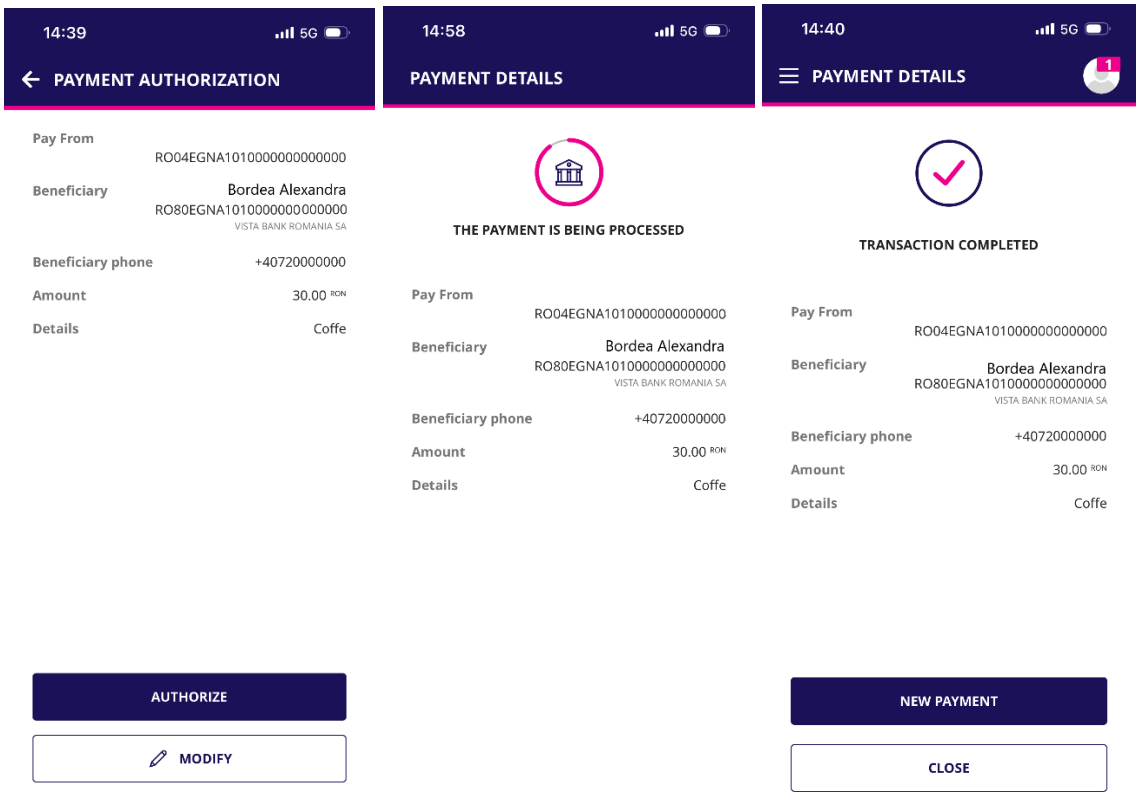
- Select the account you want to pay from.
- Double-check all payment details, and if everything is correct, press “Authorize.”
- Wait for the message: “Transaction successfully processed!”
- Congratulations, the transaction has been completed successfully.

Alias Payments

Alias payments are bank transfers made using the recipient’s phone number, without the need for an IBAN. They simplify and speed up the payment process, offering increased security and accessibility.

To make an Alias payment, you need to follow these steps:





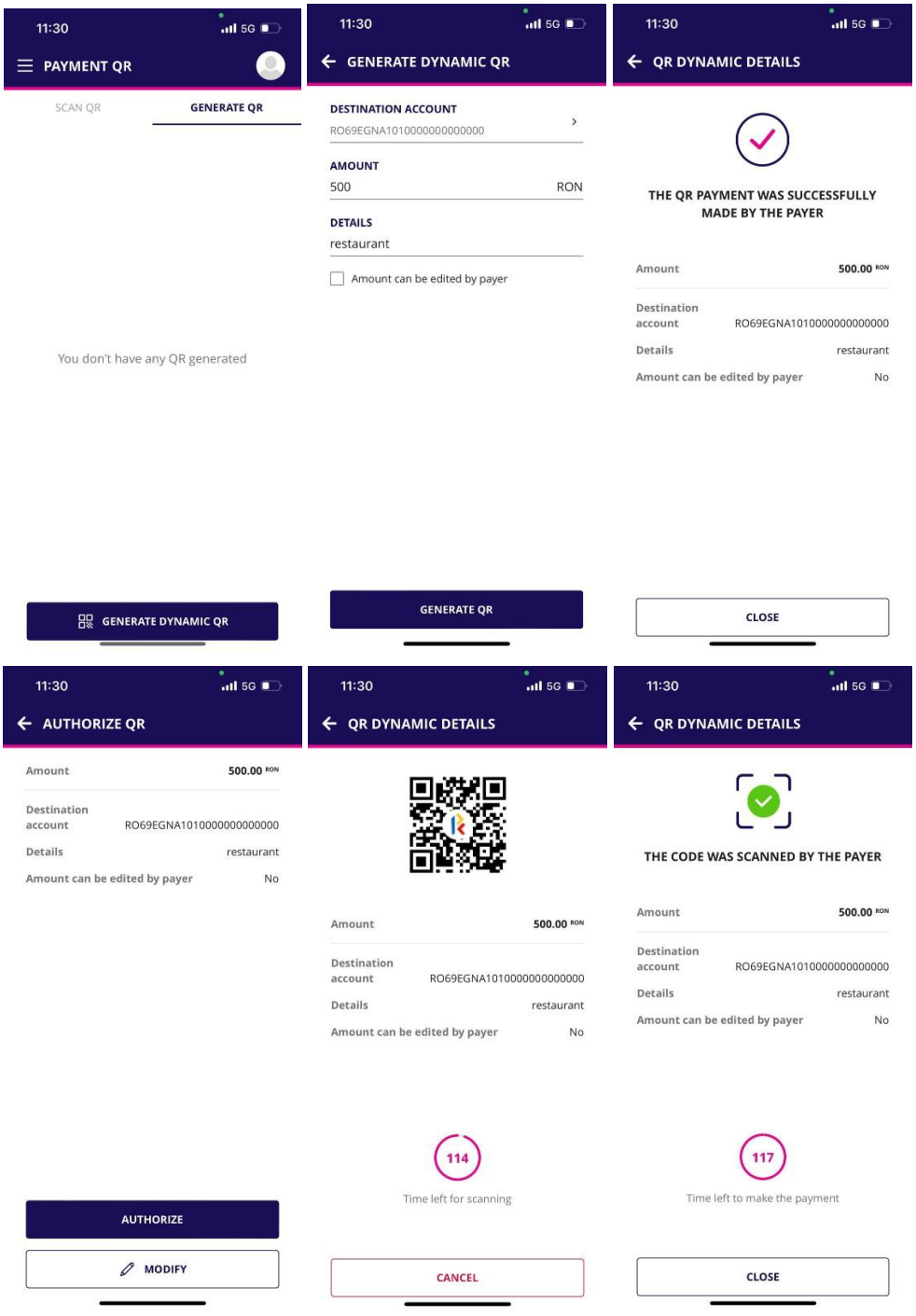
- Access the Accounts menu and select the RON account from which you want to make the payment.
- Select the RON account from which you want to make the payment.
- Press the "+" button at the bottom left of the screen and select "New RoPay Alias Payment."
- Fill in the "Beneficiary phone" field manually or select the beneficiary's phone number from your contacts.
- Enter the amount and the transaction details.
- Check the details once more and authorize the transaction.

RoPay

QR Payment

The **QR Payment menu** allows you to make fast and secure bank transfers directly from the mobile banking applications of banks participating in this national instant payment service.

In the 'Generate QR' submenu, you can create a payment request via QR code and view the history of payments made using QR codes.

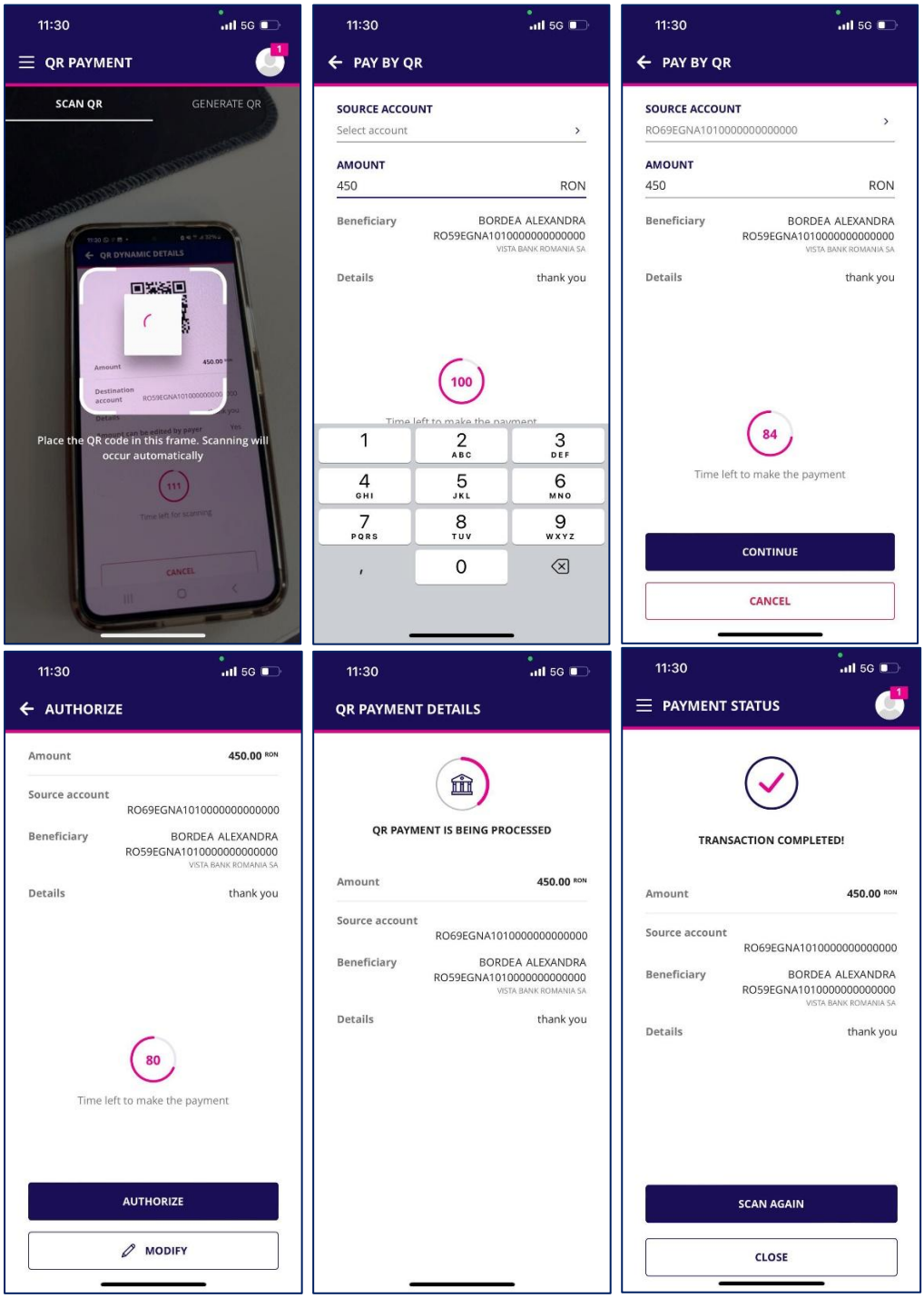


To generate a QR code / payment request, follow these steps:

- Access the **QR Payment – RoPay** menu
- Select **"Generate QR"**
- Tap the **"Generate Dynamic QR"** button
- Choose the destination account (where you will receive the funds)
- Enter the amount to be received and the payment details

- If you want the payer to be able to edit the amount, check **“Amount can be edited by the payer”**
- Tap the **“Generate QR”** button
- Review all payment details once more; if everything is correct, press **“Authorize”**
- Present the generated QR code to the payer within the 120 seconds available for scanning. If time expires, you will need to generate a new code
- After the payer scans the code, a confirmation message will appear on the screen
- When the payer completes the payment, you will receive the message: **“QR payment was successfully completed by the payer.”**

In the **"Scan QR" submenu**, you can make a payment by scanning a QR code provided by another person nearby, without needing to know or share any bank account details.



Contactless Payment

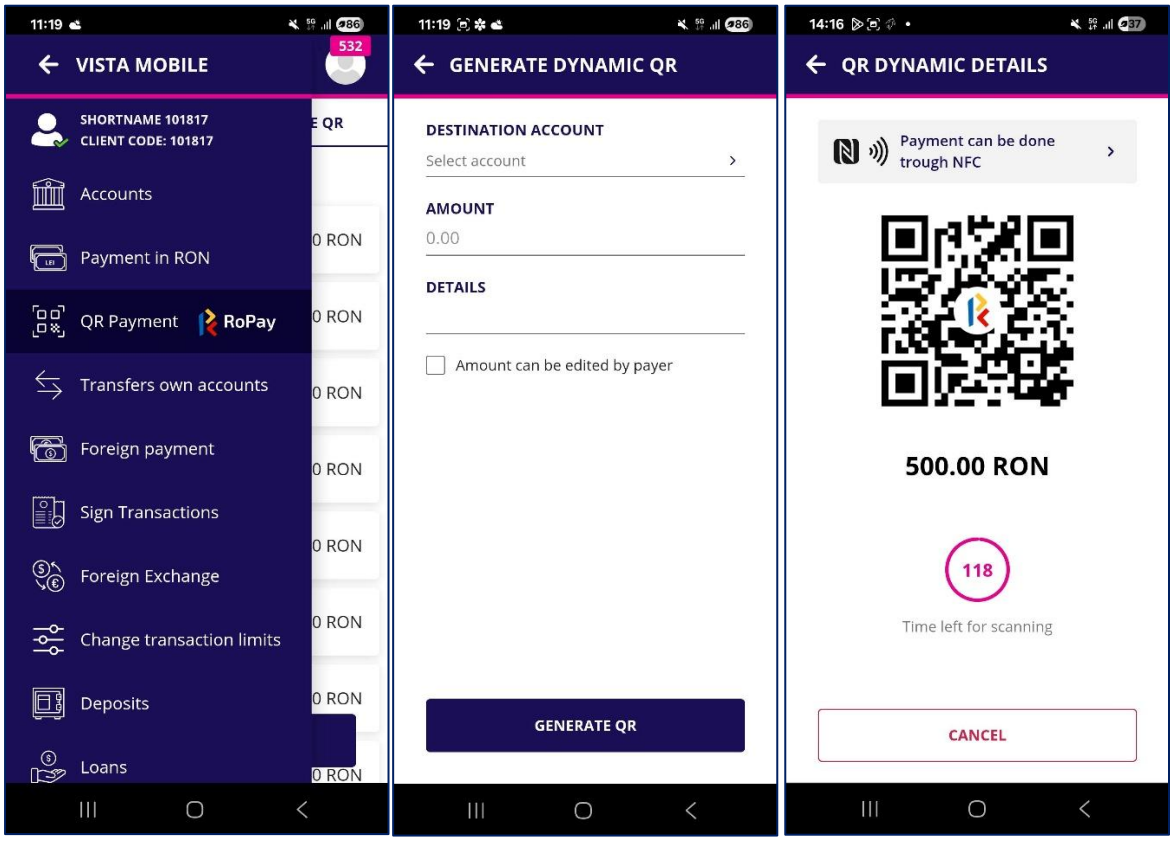
The contactless payment module ("NFC" – near field communication) between individuals, part of the RoPay service offered by Vista Bank, allows instant proximity transactions, 24/7 and free of charge.

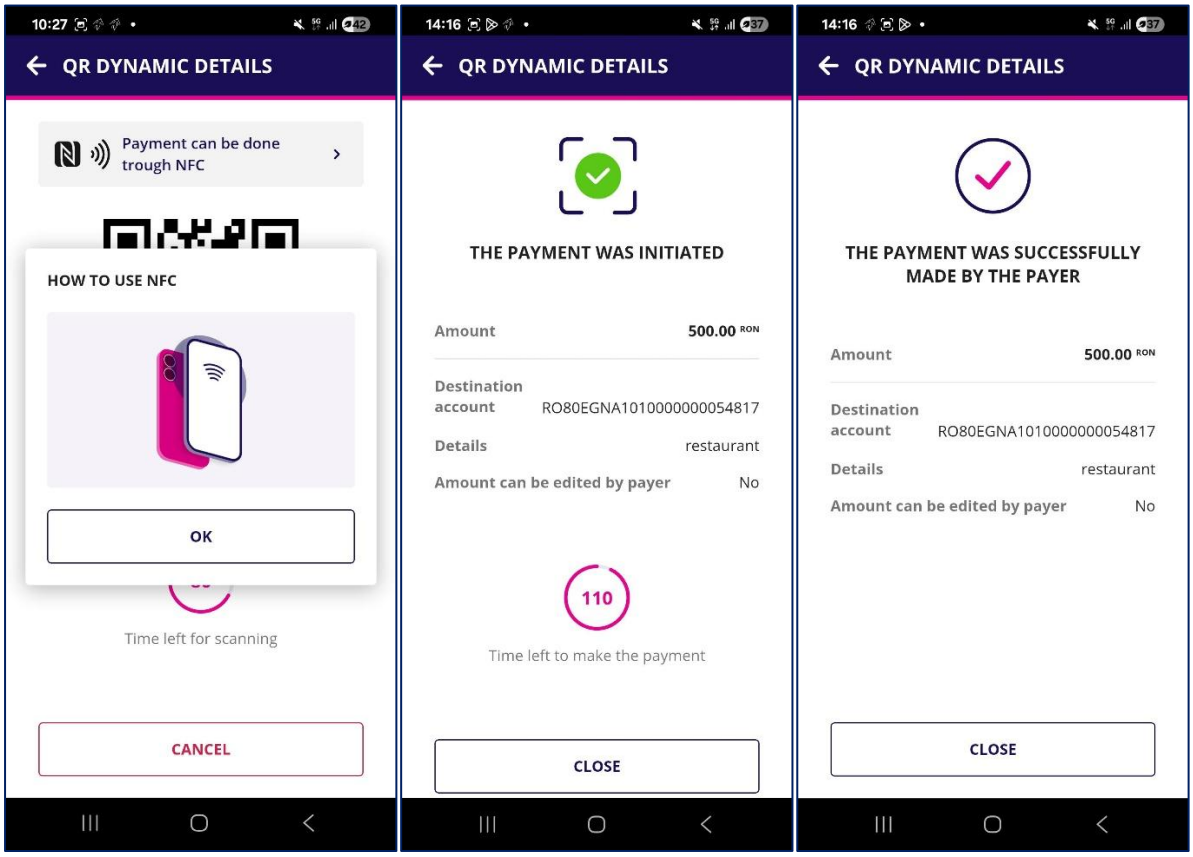
This way, you can receive or send money to/from another person simply by bringing the two phones close together, without needing to know or share banking details.

Contactless payments are available only on phones with the Android operating system.

To request a payment via NFC, you need to follow these steps:

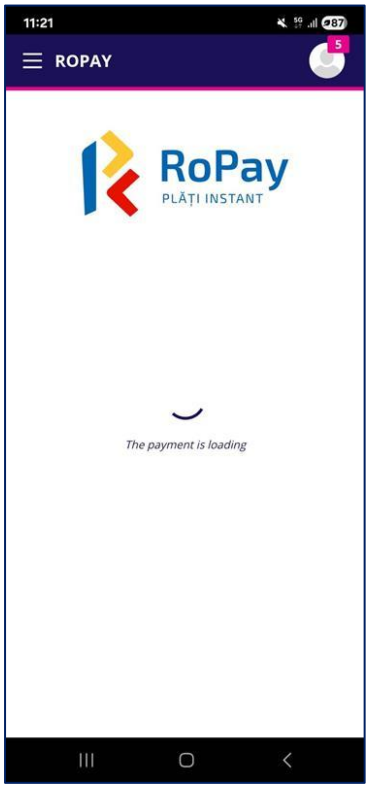
- Access the QR Payment – RoPay menu.
- This menu will automatically open in the "Scan QR" tab.
- Tap the "Generate Dynamic QR" button.
- Choose the destination account (the one where you'll receive the money).
- Enter the amount to be collected and the payment details.
- If you want the amount to be editable by the payer, check "Amount can be edited by payer."
- Tap the "Generate QR" button.
- Review all payment details again. If everything is correct, press "Authorize."
- Once the QR code is generated, bring the back of your phone close to the back of the payer's phone (as shown in the animation).
- After the payer receives the payment details, a confirmation message will appear on your screen.
- When the payer completes the payment, you'll receive the message: "Payment successfully made by the payer."

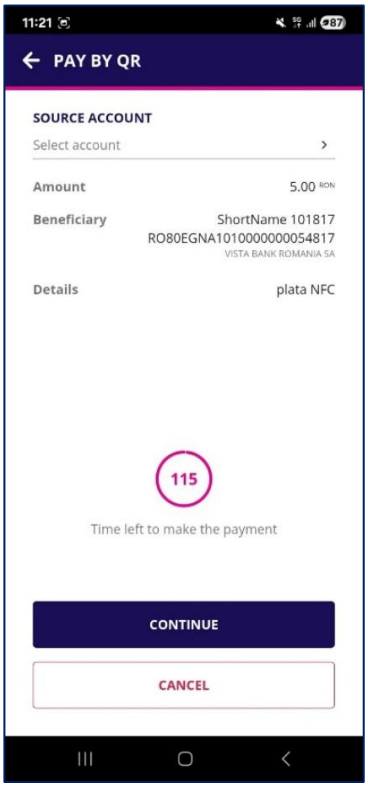


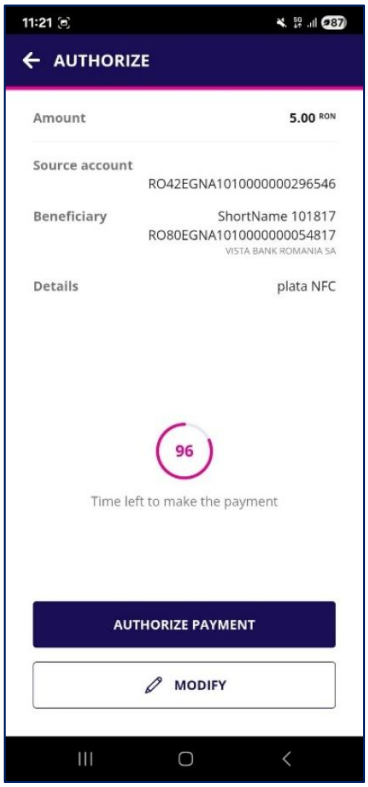


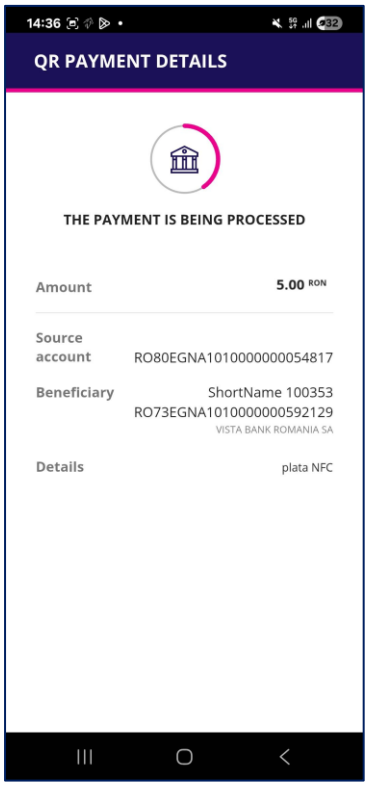
To make a payment via NFC, you need to follow these steps:

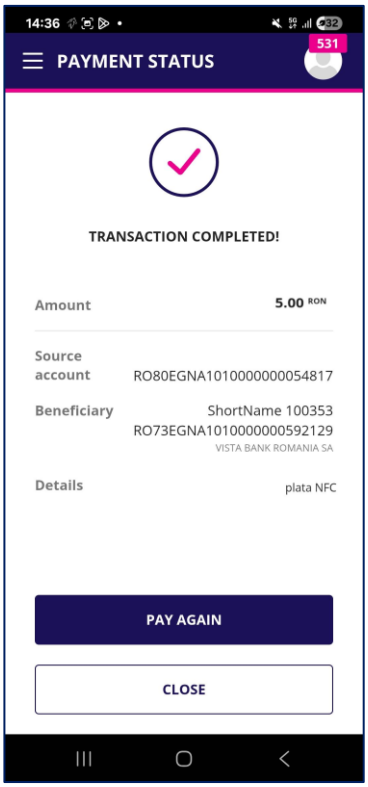
- Tap your phone against the recipient's phone to receive the payment details.
- Select the account you want to pay from.
- Double-check all payment details, and if everything is correct, press "Authorize."
- Wait for the message: "Transaction successfully processed!"
- Congratulations, the transaction has been completed successfully.


11:21
ROPAY
RoPay
PLĂȚI INSTANT
The payment is loading


11:21
PAY BY QR
SOURCE ACCOUNT
Select account
Amount
5.00 RON
Beneficiary
ShortName 101817
RO80EGNA1010000000054817
VISTA BANK ROMANIA SA
Details
plata NFC
115
Time left to make the payment
CONTINUE
CANCEL


11:21
AUTHORIZE
Amount
5.00 RON
Source account
RO42EGNA1010000000296546
Beneficiary
ShortName 101817
RO80EGNA1010000000054817
VISTA BANK ROMANIA SA
Details
plata NFC
96
Time left to make the payment
AUTHORIZE PAYMENT
MODIFY

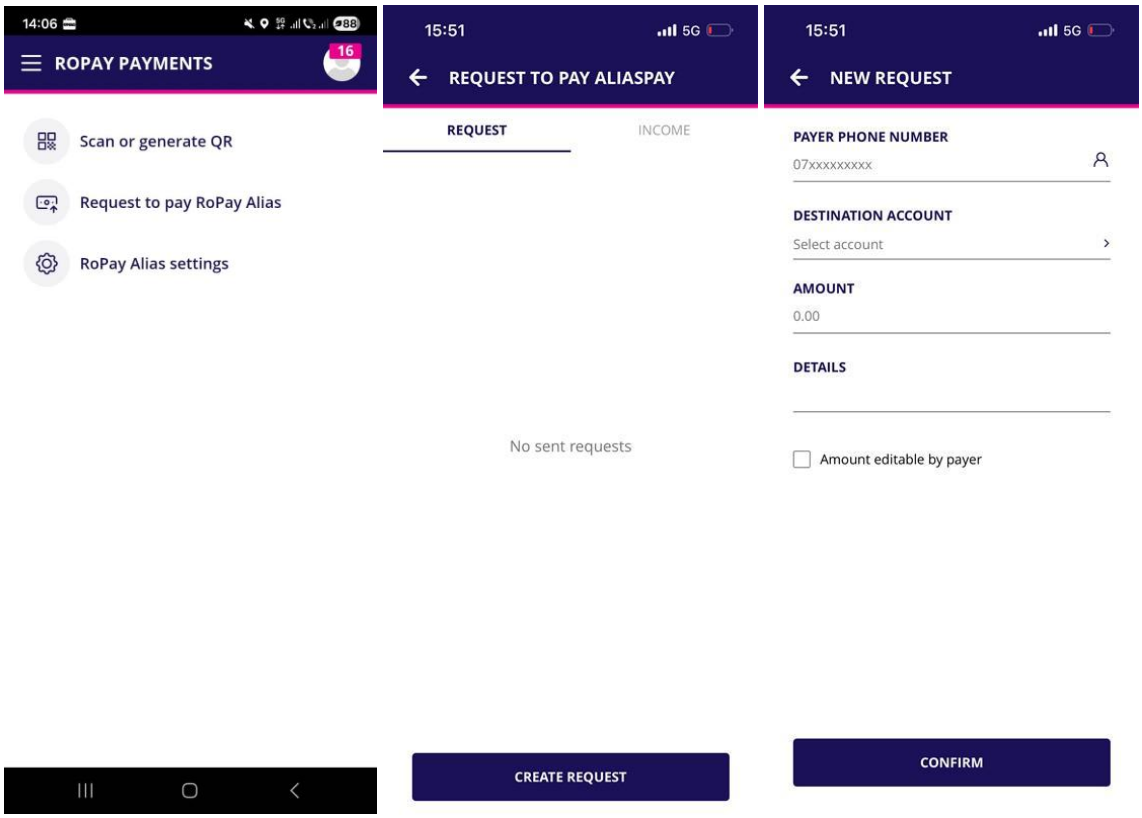

14:36
QR PAYMENT DETAILS
THE PAYMENT IS BEING PROCESSED
Amount
5.00 RON
Source account
RO80EGNA1010000000054817
Beneficiary
ShortName 100353
RO73EGNA1010000000592129
VISTA BANK ROMANIA SA
Details
plata NFC

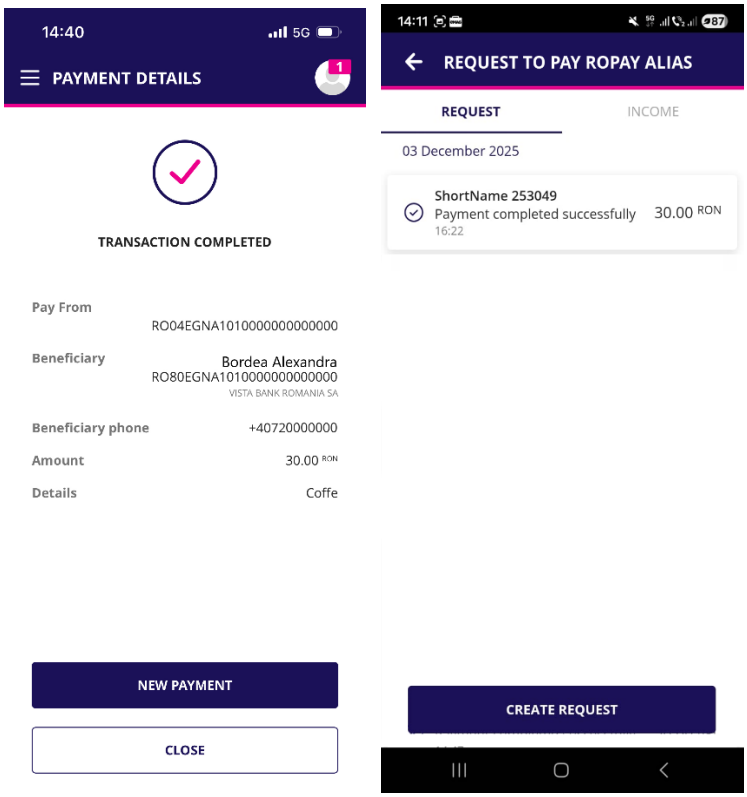

14:36
PAYMENT STATUS
531
TRANSACTION COMPLETED!
Amount
5.00 RON
Source account
RO80EGNA1010000000054817
Beneficiary
ShortName 100353
RO73EGNA1010000000592129
VISTA BANK ROMANIA SA
Details
plata NFC
PAY AGAIN
CLOSE

Alias Payments

The AliasPay Payment Request menu allows you to request or make payments using a phone number instead of an IBAN. The beneficiary must be enrolled in this national instant payment service. From the „Sent" tab, you can generate payment requests and view the history of payments made through AliasPay.

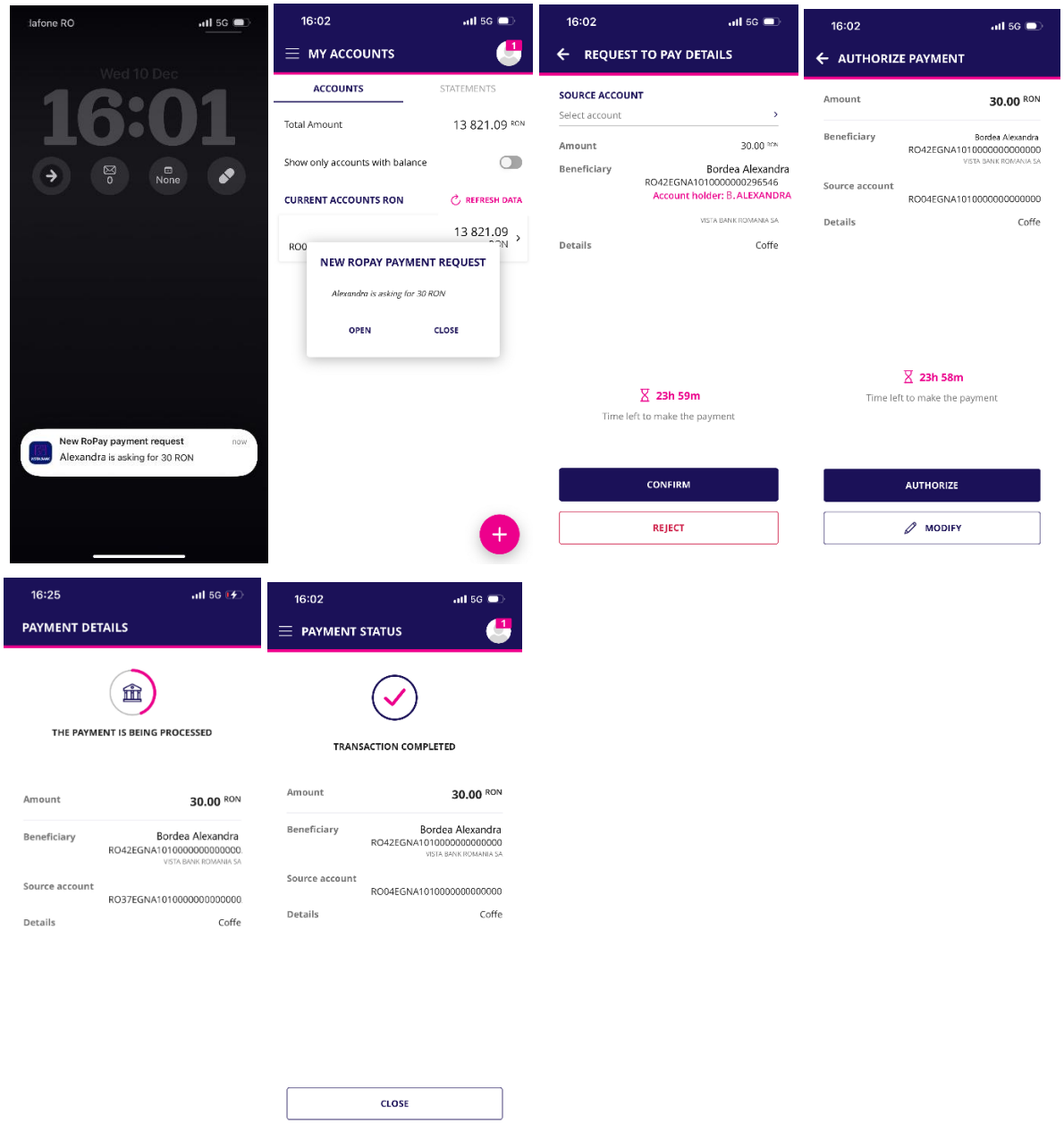
To generate a payment request, you need to follow these steps:





- Access the RoPay Payment menu.
- Select the AliasPay Payment Request submenu.
- Press the “Create request” button.
- Enter or select the payer’s phone number.
- Choose the RON account in which you want to receive the money.
- Enter the amount you wish to collect.
- Tick the box if you want the payer to be able to edit the amount.
- Check that the details are correct and authorize the request.
- When the payer makes the payment, you will receive the message: “The payment has been successfully completed by the payer.”

To make a payment through AliasPay RoPay, you need to follow these steps:



- Open the payment notification.
- Tap Open.
- Select the account from which you want to make the payment.
- Double-check all the payment details, and if everything is correct, press Authorize.
- Wait for the message: “Transaction successfully processed!”
- Congratulations, the transaction has been successfully completed.

Transfers own accounts - Mobile Banking

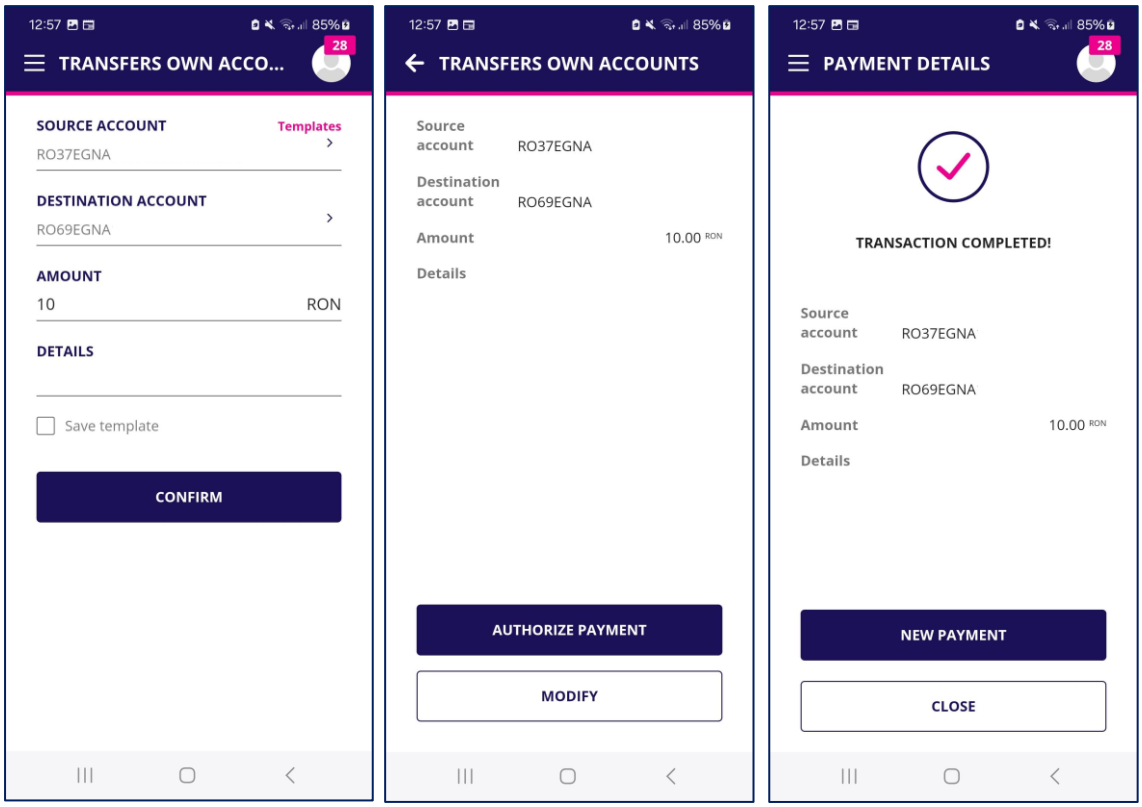
Transfers own accounts allows you to make transfers between your own accounts held at the Bank. In order to make a transfer, it is necessary to complete the following steps:

- Select the source account (Ordonator).
- Select the destination account (Beneficiary).

- Enter the amount you want to transfer.
- Confirm the operation.
- You authorize the payment using the PIN code or biometric authentication. If applicable, in this step you can change the payment details before authorisation.

Note:

Transfers can only be initiated from current accounts, transfers cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.



Foreign payment - Mobile Banking

Foreign payment allows the processing of foreign currency payments abroad or to accounts opened in Romanian currency.

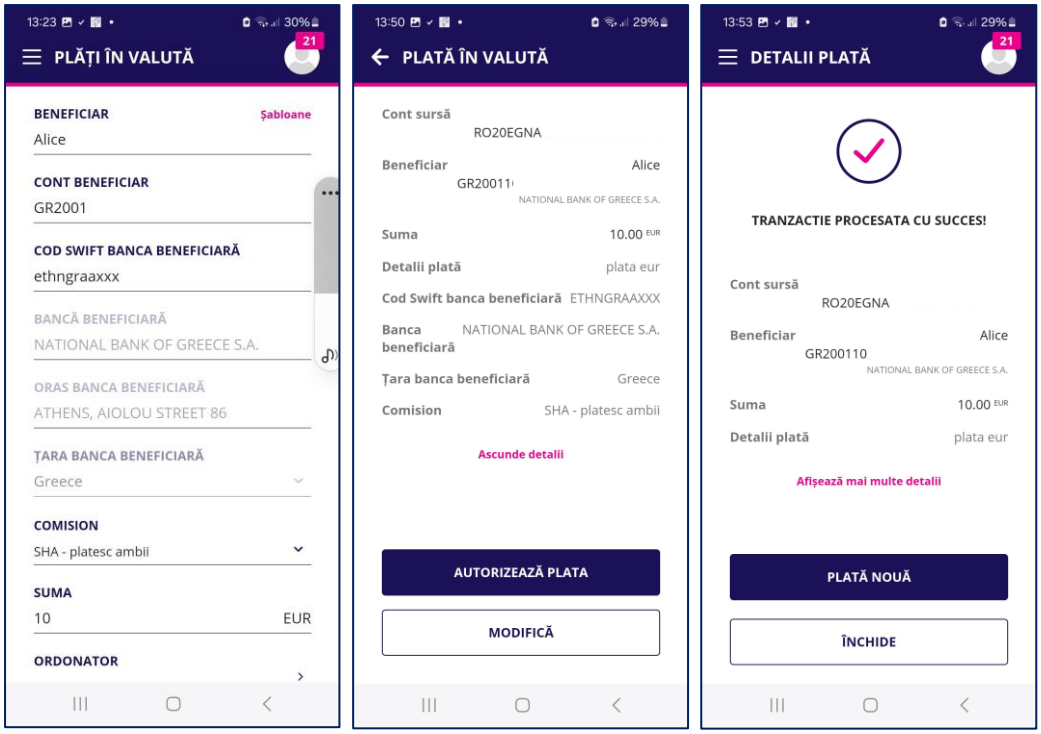
To process a payment in foreign currency, it is necessary to complete the following steps:

- Type or select the beneficiary from the list of templates.
- Enter the beneficiary's account.
- Enter SWIFT Code. (11 digits). The information about the Beneficiary Bank and Address of the Beneficiary Bank will be filled in automatically. If the Beneficiary Bank's data is not filled in automatically, the payment will not be processed and it is necessary to contact the Bank.
- Choose the type of commission.
- Enter the amount.
- Select the ordering account.

- Press "Confirm".
- Check the beneficiary's account and the amount.
- Confirm the operation.
- You authorize the payment using the PIN code or biometric authentication. If applicable, in this step you can change the payment details before authorisation.

Note:

Foreign currency payments can only be initiated from current accounts, foreign currency payments cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

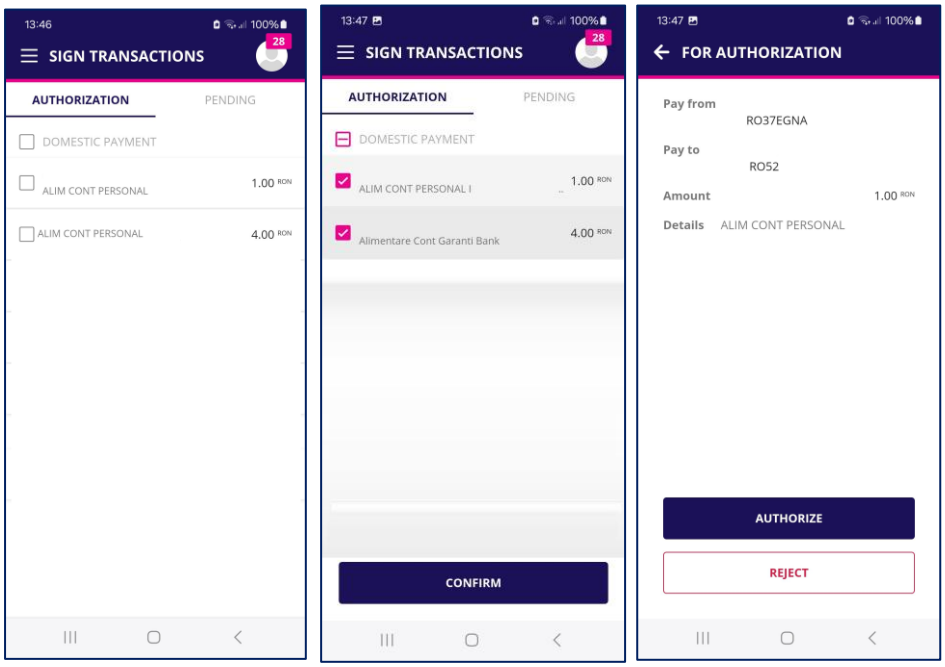


Sign transactions - Mobile Banking

Sign transactions displays the list of transactions awaiting authorization.

By selecting a transaction from the list, you can authorize or cancel it.

This list also includes the transactions that were not approved.



Change transaction limits

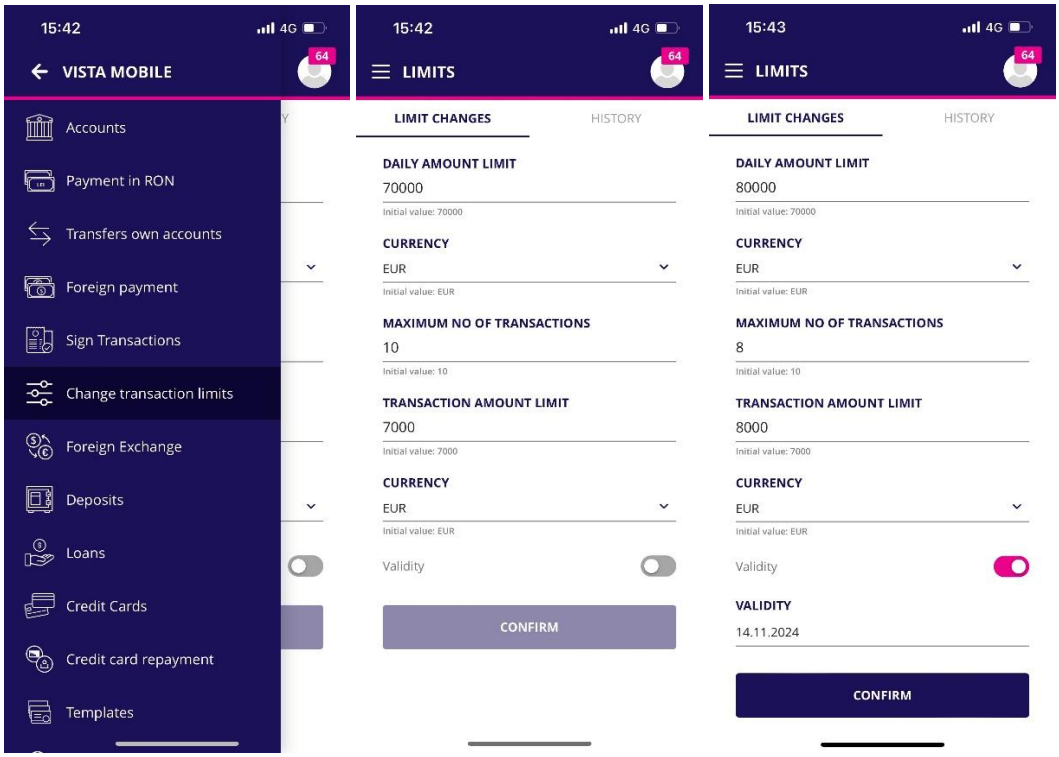
Change transaction limits menu allows you to change the transaction limits for Internet or Mobile Banking .

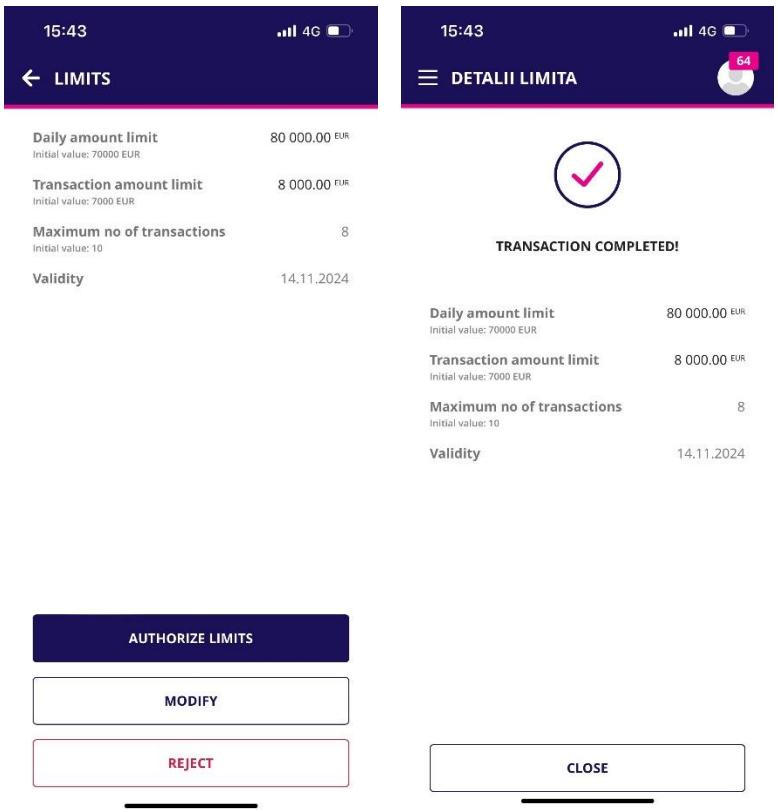
To make a limit change, you need to go through the following steps:

- Enter the new daily limit.
- Select the currency
- Select the maximum number of transactions per day
- Turn on the new limit per transaction.
- Select the currency
- Select the validity of the limit by ticking the button to the right of "Validity". If the button is gray: the limit is permanent, if it is colored: the limit is temporary and the date on which the limit expires must be selected from the "Validity" table.
- Check the entered values and press the "Confirm" button

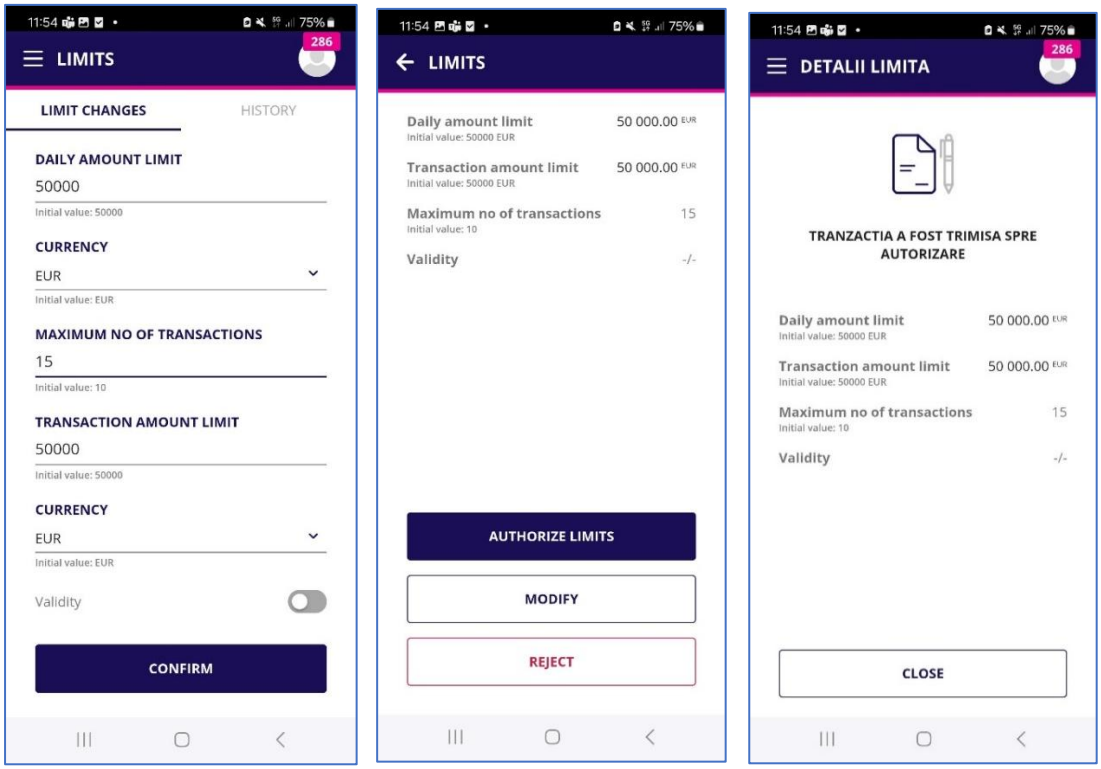
Note:

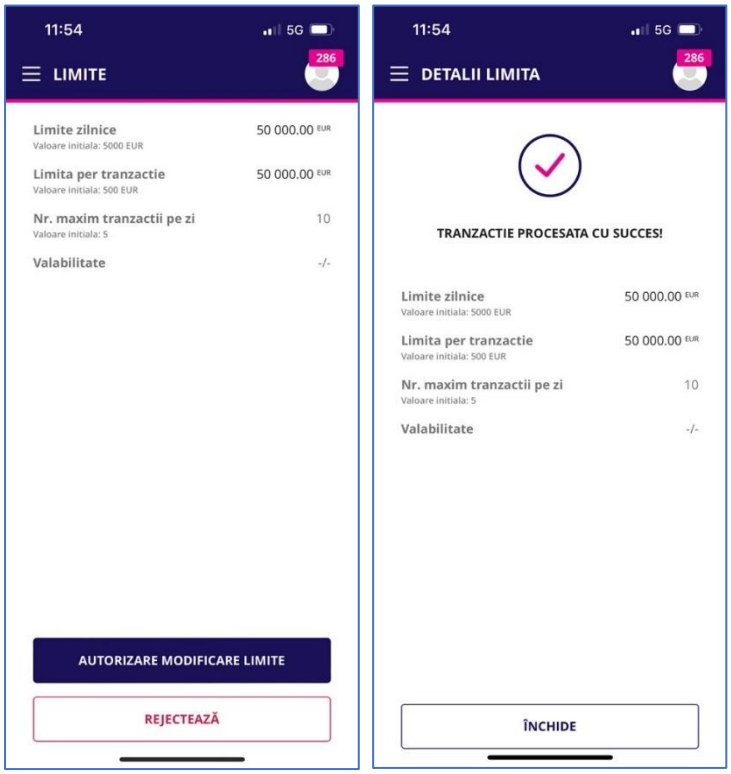
The limits can be changed together or separately and must fall within the maximum allowed by the Bank. To find out the maximum, please check the General Business Conditions on the Bank's website.





• For a customer who has a joint signature, the limit change is the same as for single signature, just that for the authorization the persons who has the right to sign will authorize the new limit from the Change transaction limits menu.





In the Limit History menu you can see the last 10 limit changes.

Foreign Exchange - Mobile Banking

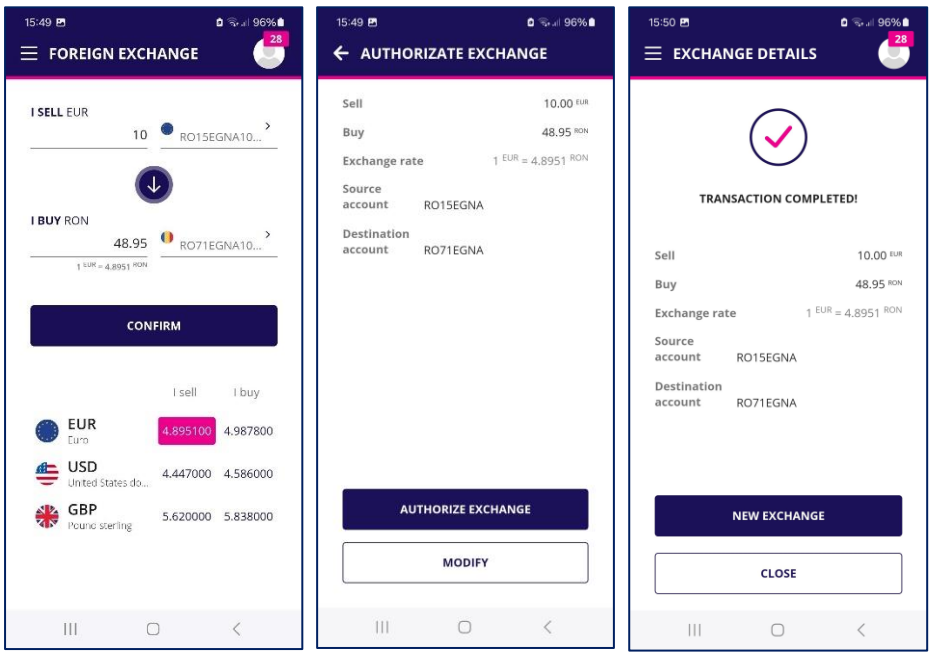
Foreign Exchange allows making exchanges at the Bank's exchange rate between own accounts.

To carry out a currency exchange, it is necessary to complete the following steps:

- Select the source account.
- Select the destination account.
- Enter the amount you want to buy or sell.
- Check the applicable Bank rate.
- Confirm the operation.
- You authorize the payment using the PIN code or biometric authentication. If this is the case, in this step you can change the payment details before authorizatione.

Note:

Currency exchanges can only be initiated from current accounts, currency exchanges cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.



Deposits - Mobile Banking

Deposits menu allows you to create or terminate deposits.

To create a new deposit it is necessary to go through the following steps:

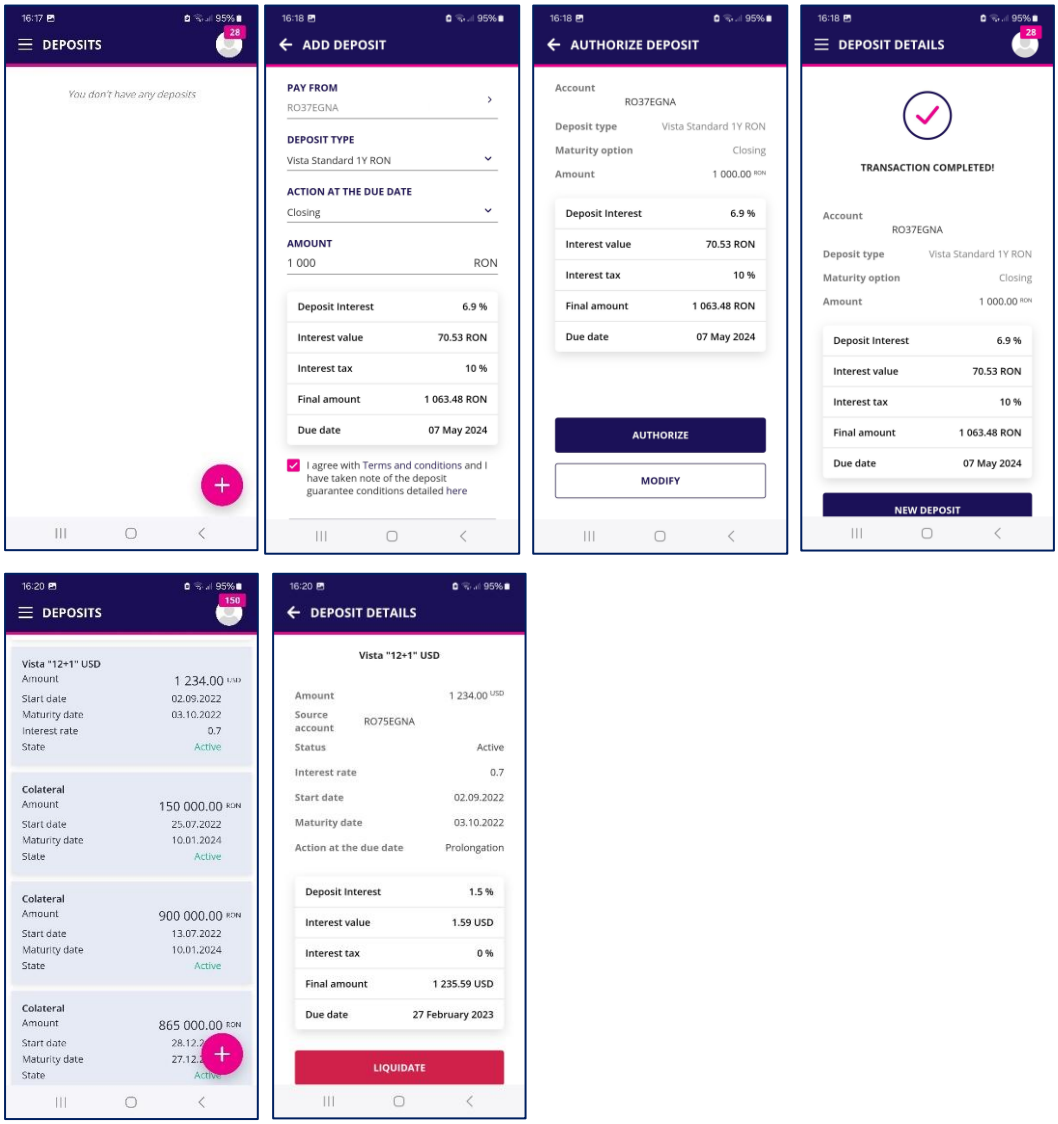
- Press .
- Select the ordering account.
- Select the desired deposit type from the list.
- Select the "liquidation" maturity action.
- Add the amount.
- Check the information about the maturity, interest amount, tax.
- Read and check that you agree with the "Terms and conditions" and the deposit guarantee conditions.
- You authorize the establishment of the deposit with the help of the PIN code or by biometric authentication.

Note:

Deposits can only be initiated from current accounts, deposits cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

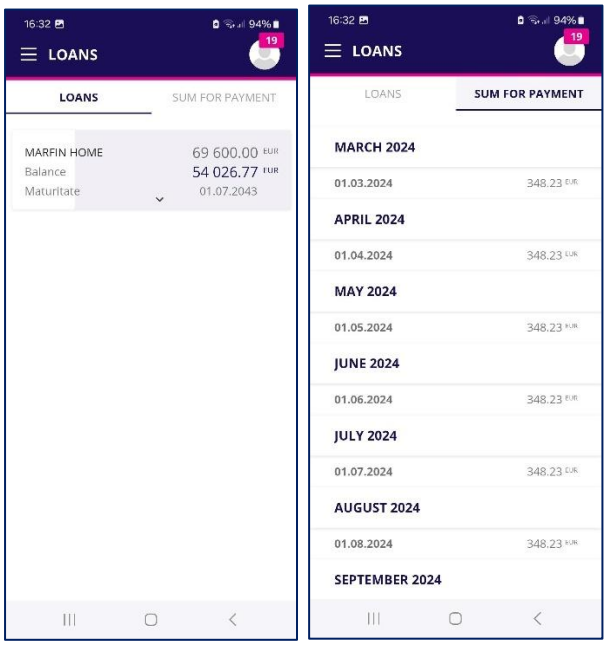
To liquidate a deposit, you must enter the deposit and press the button

. **Deposits cannot be liquidated on the day they were established, it is necessary to wait until the next working day.**



Loans - Mobile Banking

Loans menu allows you to check the list of loans held, the remaining payment amount, the maturity date in the **"Loans"** submenu and the due rates in the **"Amounts to pay"** submenu.



Credit cards - Mobile Banking

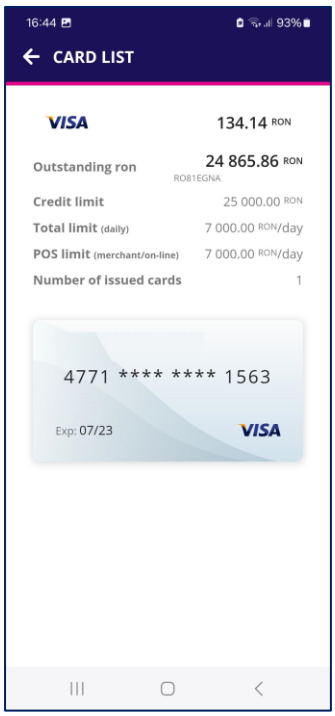
Credit Cards menu allows you to view the details for the credit cards held at the Bank.

You can also access the button here ACTUALIZARE DATE to update the current account balance.

Accessing the desired card number will display information about:

Available limit; the limit used; credit limit; card expiration date.

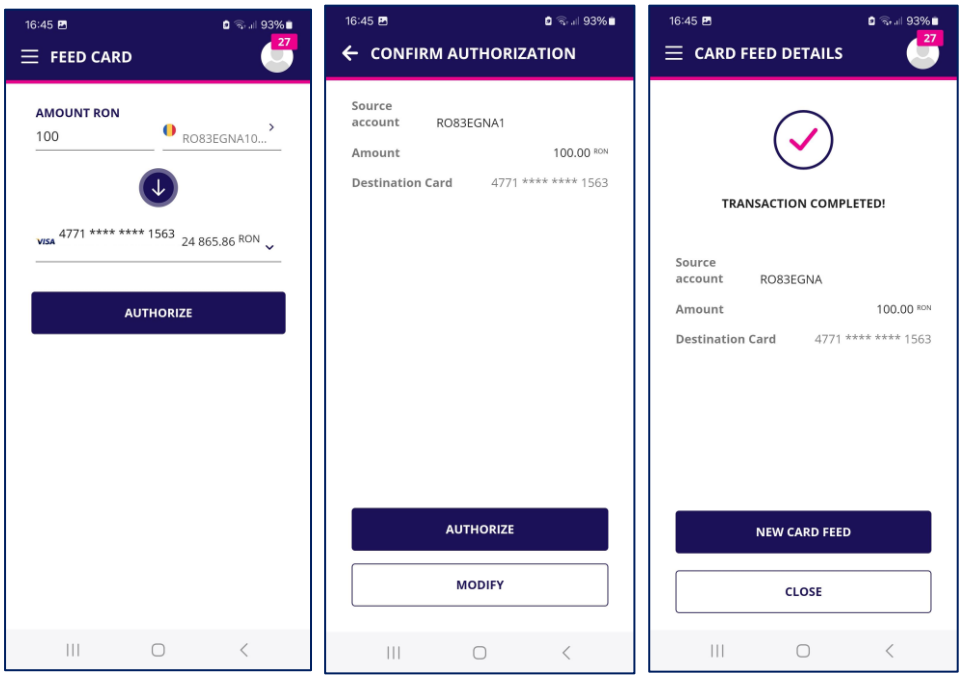
- The IBAN code assigned to the card if you want to make a transfer from another bank.



Credit card repayment - Mobile Banking

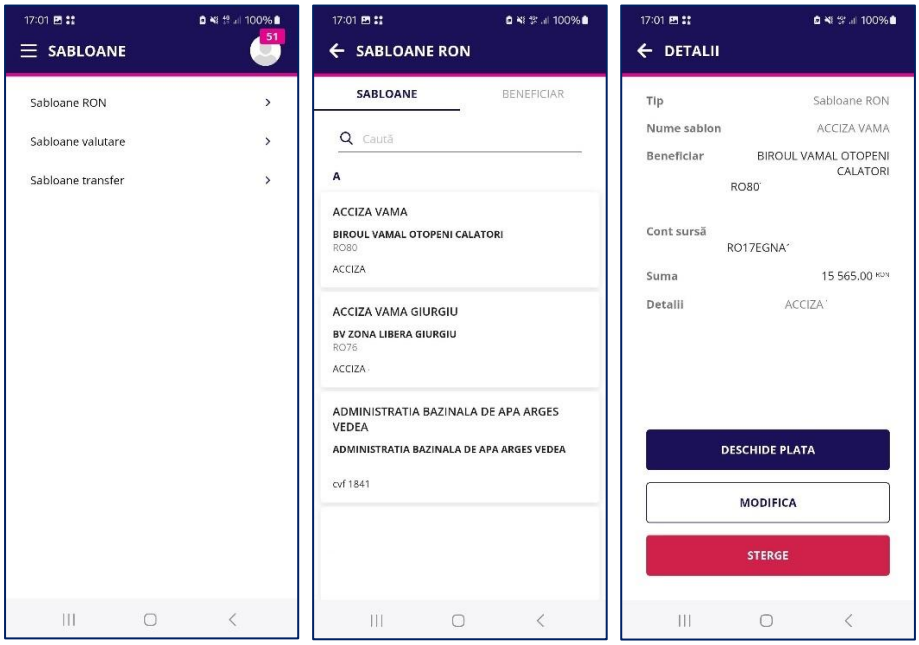
To top up the credit card, it is necessary to complete the following steps:

- Fill in the amount you want to top up.
- Select the account from which you want to make the payment.
- Select the card you want to top up.
- You authorize the payment using the PIN code or biometric authentication.



Templates - Mobile Banking

Templates menu allows checking the templates held according to the type of payment, modifying or deleting a template or initiating a payment based on a template.



Exchange rates - Mobile Banking

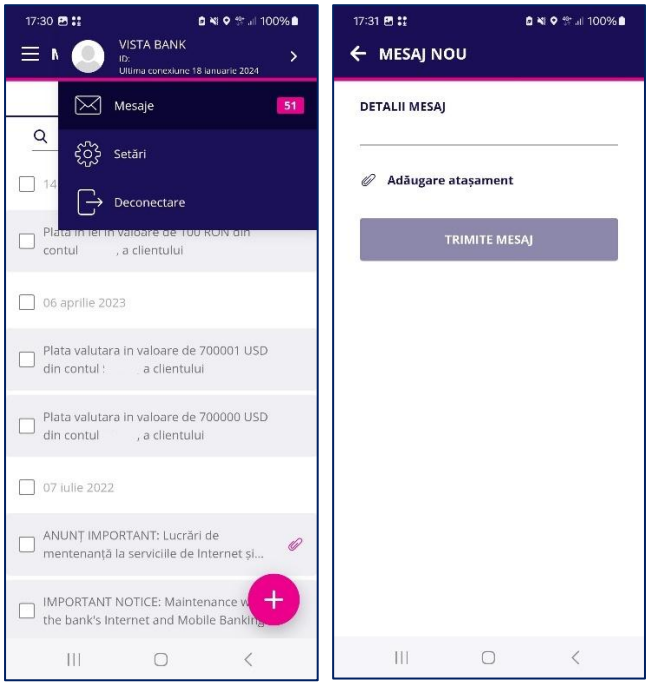
Exchange Rates menu contains information about the exchange rates applied by the Bank.

Find branch - Mobile Banking

Find branches menu with the help of geolocation allows the identification of the nearest Vista Bank territorial units. This functionality is available only if you have granted the application permission to access location. You can change the access rights for the Vista Mobile Banking application in the phone settings related to application permissions.

Messages - Mobile Banking

Messages function allows you to check the messages sent by the Bank or send a message to the Bank's support department to which you can attach a document (PDF, JPG, JPEG, PNG) with a maximum limit of 10MB.

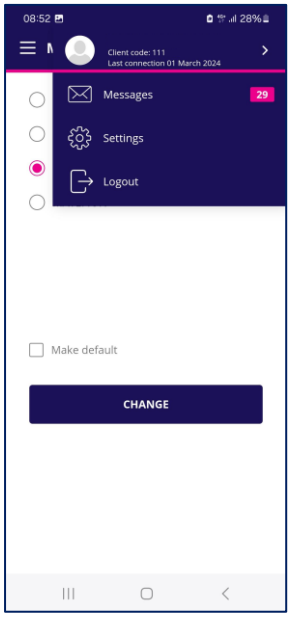


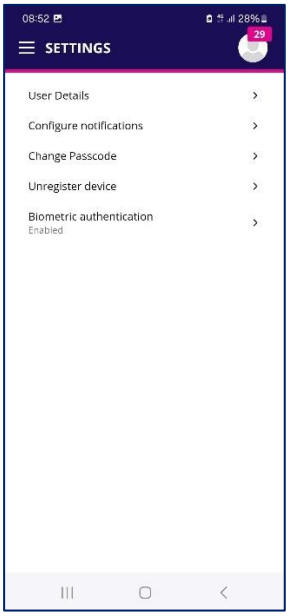
Settings- Mobile Banking

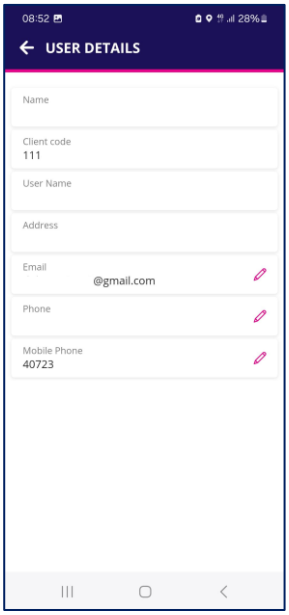
Settings menu allows:

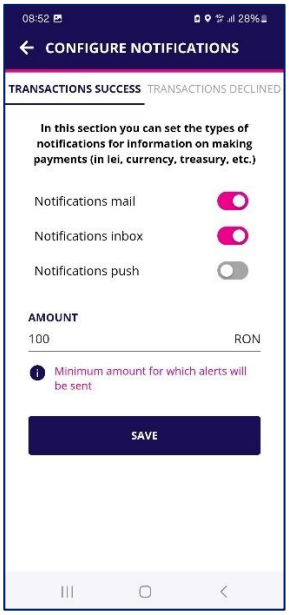
- Viewing user data and changing the email address or phone number in relation to the Bank for all products owned.

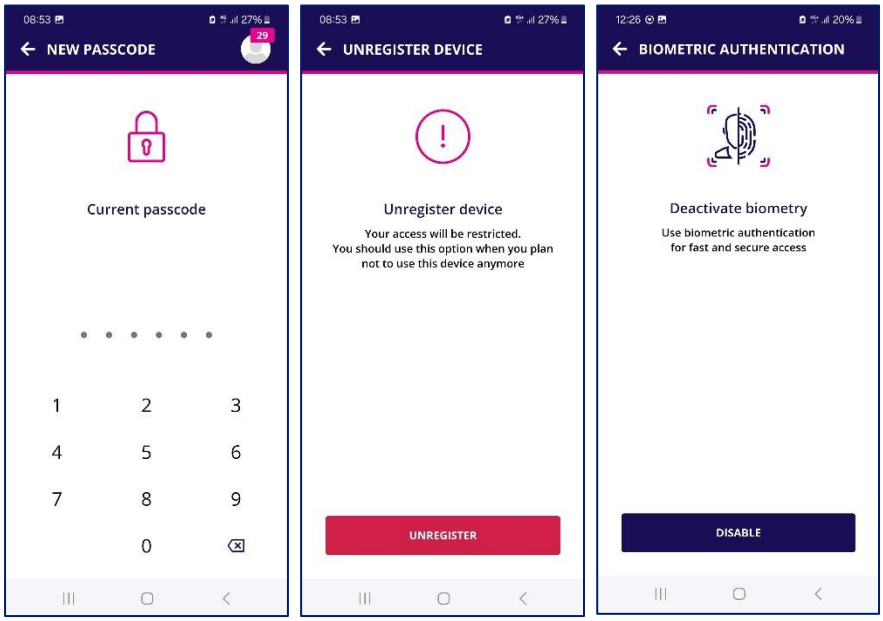
- Configuring notifications.
- Changing the access PIN code. It is necessary to know the current PIN, if you do not know it you must use the option "Forgot the access code?" from the login page.
- Disassociate the device. From this moment, you can no longer access the **Vista Internet/Mobile Banking** applications. If you want to use them again, it is necessary to follow the steps in the CONNECTION GUIDE - Mobile Banking menu. If you want to give up the **Vista Internet/Mobile Banking products** for good, you must submit an application in the Vista Bank territorial units.
- Setting/Disabling biometrics.





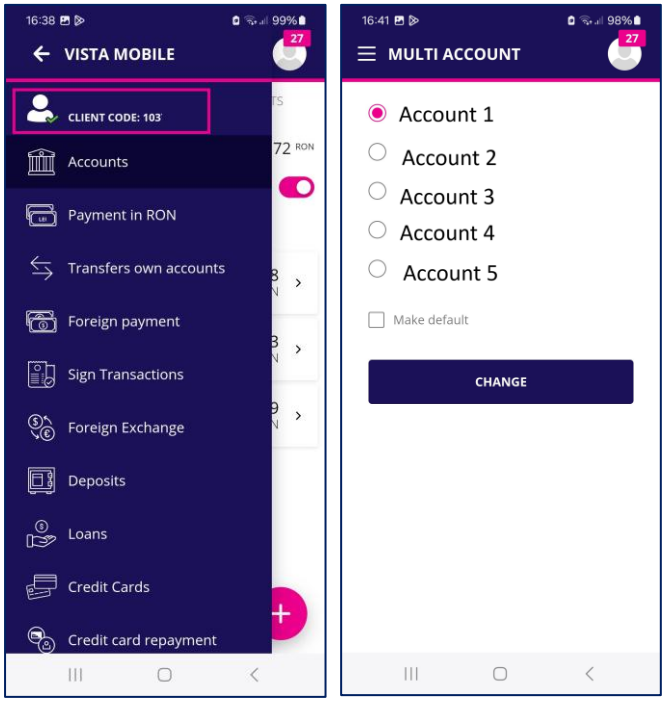






Multiaccount - Mobile Banking

MultiAccount menu allows you to navigate between the profiles associated with your user: the account of a natural person, the account of a company or another natural person on which you have been authorized.



Appshielding and Malwarelytics – additional security features

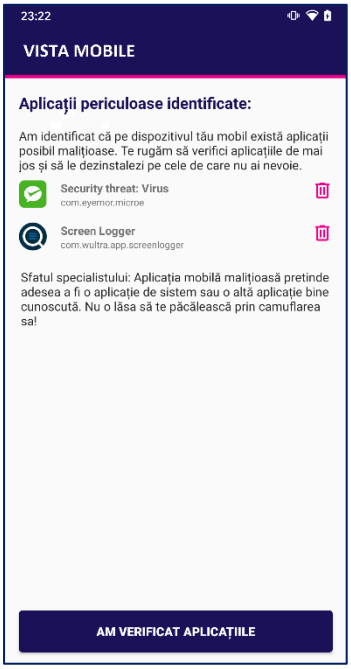
Vista Mobile Banking mobile application integrates the **Appshielding** security functionality. This allows the two applications to self-protect against a wide range of sophisticated cyber attacks, such as malware attacks, vulnerabilities related to rooting / jailbreak of the mobile

device, debugging connections (debugger), injection of external Source Code or Framework , repackaging applications and affecting the integrity of the application, ill-intentioned screen readers (screen loggers) or malicious external keyboards, "overlay" type attacks (that overlap the application), Man-in-type attack scenarios the-App and Man-in-the-Middle, built-in sensitive key protection (white-box crypto). Whenever a suspicious activity appears, App Shielding responds by taking the necessary protective countermeasures, preventing attackers from modifying the mobile application both while running and at rest.

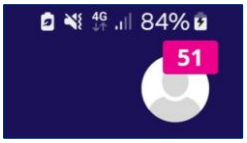
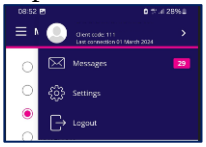
Vista Mobile Banking integrates **Malwarelytics Antivirus** – a security feature that protects both the Vista Bank mobile applications and your entire mobile device.

When opening the Vista Mobile Banking application, Android version, if any active malicious applications are detected on your phone or tablet (mobile malware), you will be notified of their existence. From the respective screen, you have the possibility to uninstall them immediately, by pressing the icon with the trash can.

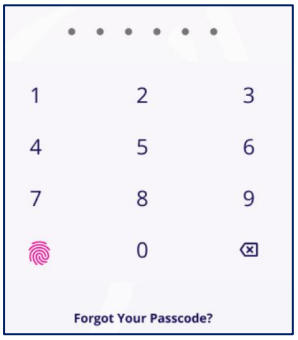
In order to benefit from all the improvements periodically brought to our mobile applications, we recommend that you make sure that they are updated to the latest available versions.



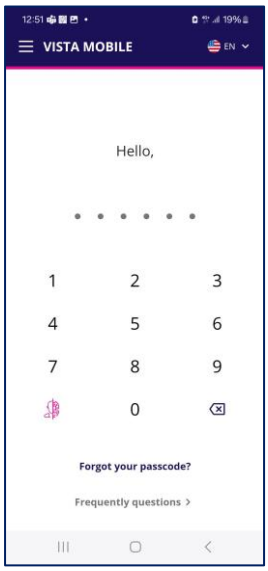
Useful information - Mobile Banking

- To exit the application, please use the Disconnect option by clicking on Profile  and  .
- We recommend closing the application from the list of applications to stop running in the background. After a period of a few minutes, the application will automatically disconnect and your data will only be accessible after a new login, but the application will remain active in the background. To log in again if the application has not been

closed, it is necessary to press to authenticate with Face ID or enter the PIN code.

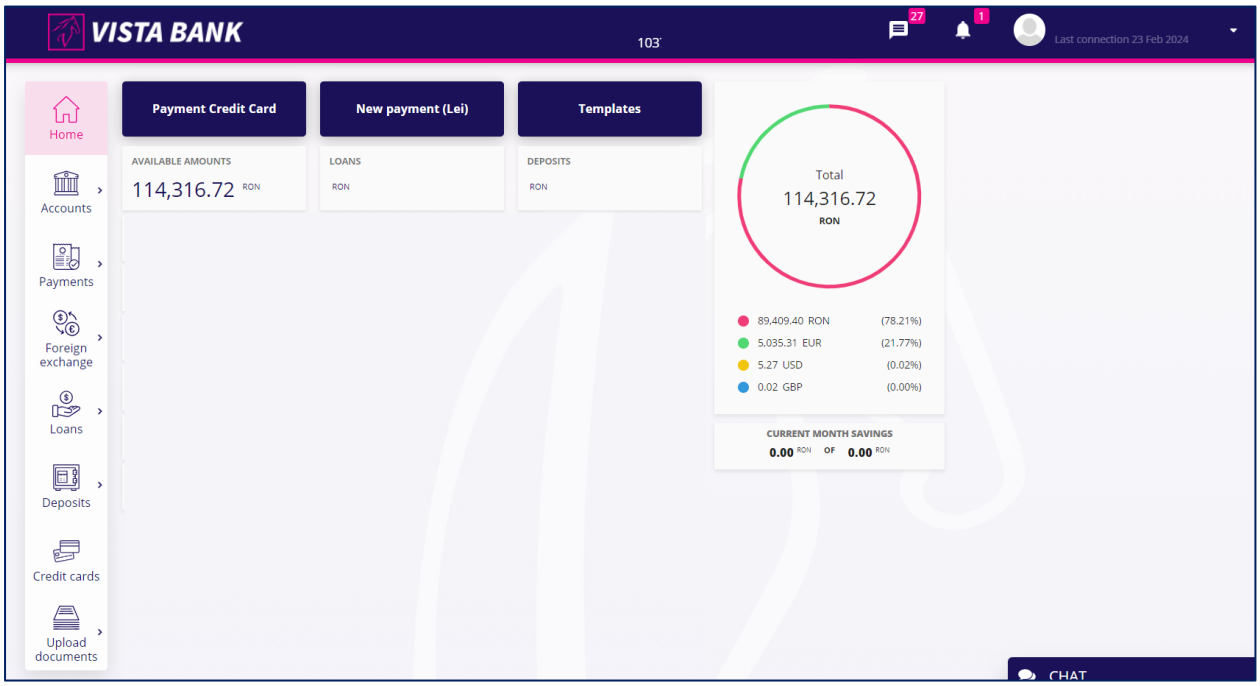


- Reset access PIN code. If you want to reset the PIN code, you must press the button "Forgot the access code?" and follow the steps in the CONNECTION GUIDE chapter.



MENU INTERNET BANKING

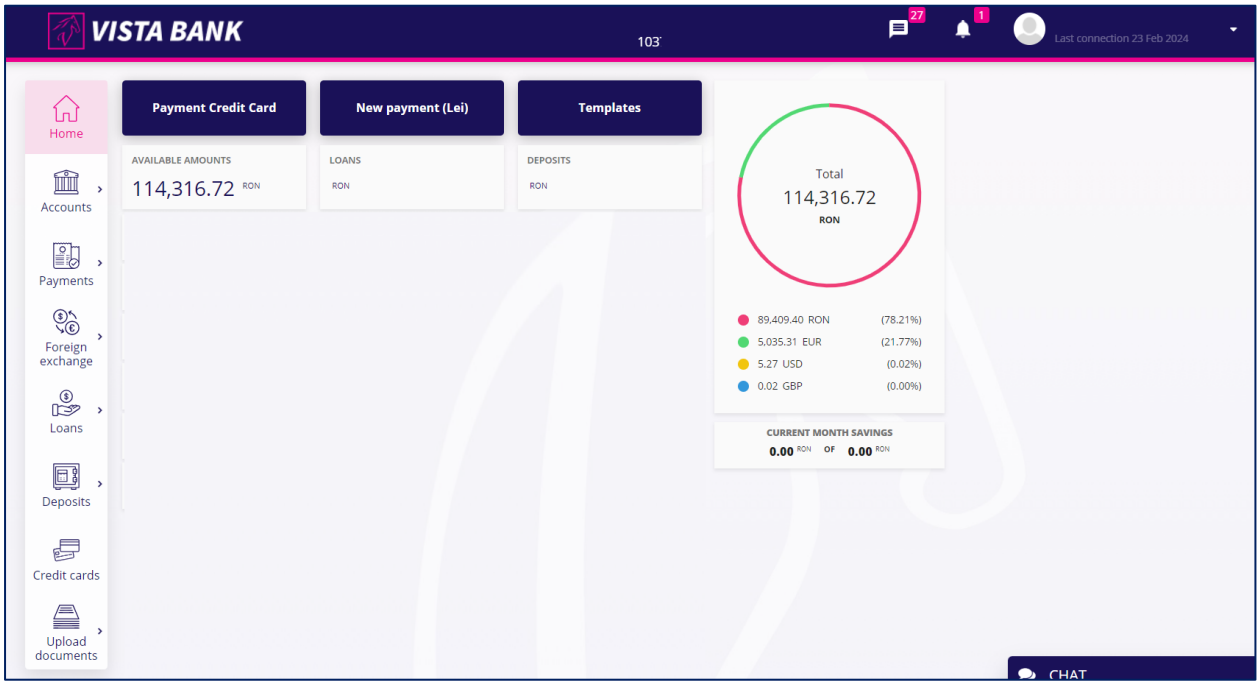
Main menu- Internet Banking



This menu allows quick access to the functionalities available in **Vista Internet Banking**:

- In **Home** section you can find information about aggregated balances for different categories converted into RON, the most recent receipts and payments and shortcuts to "Credit card top-up", "New payment in lei" and "Templates".
- In **Accounts** section you can find information about the balance and transactions.
- In **Payments** section, payments can be initiated in lei from the accounts opened at the Bank.
- In **Foreign exchange** section, currency exchanges can be initiated.
- In **Loans** section, you can check the credit facilities you have, the value of the installments.
- In **Deposits** section, you can create/cancel deposits or check information about the owned deposits.
- In **Credit cards** section, you can check the information about the credit card.
- In **Upload documents** section you can check/modify all saved templates.

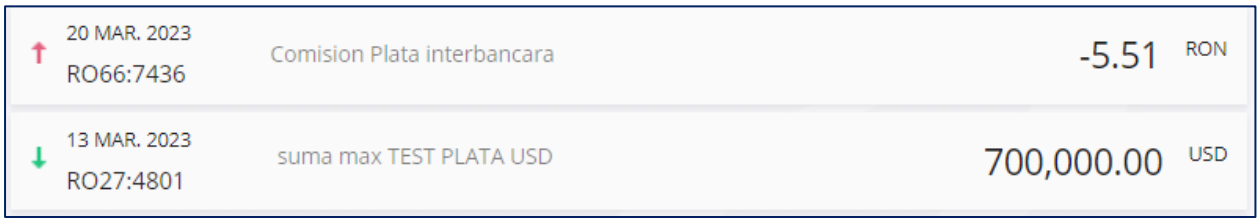
Home - Internet Banking



Home menu displays information about the balances of all accounts, aggregated by the categories "Available balance", "Credits" and "Deposits" converted into RON at the BNR rate of the current date, minus amounts blocked as a result of payments made with the debit card attached to the current account.

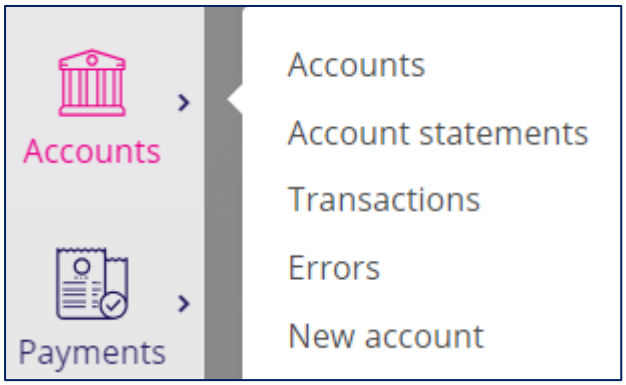
By clicking on one of the 3 information buttons, all the current accounts, credits and deposits you have and the balance for each product are displayed.

You can check the latest incomings and payments:



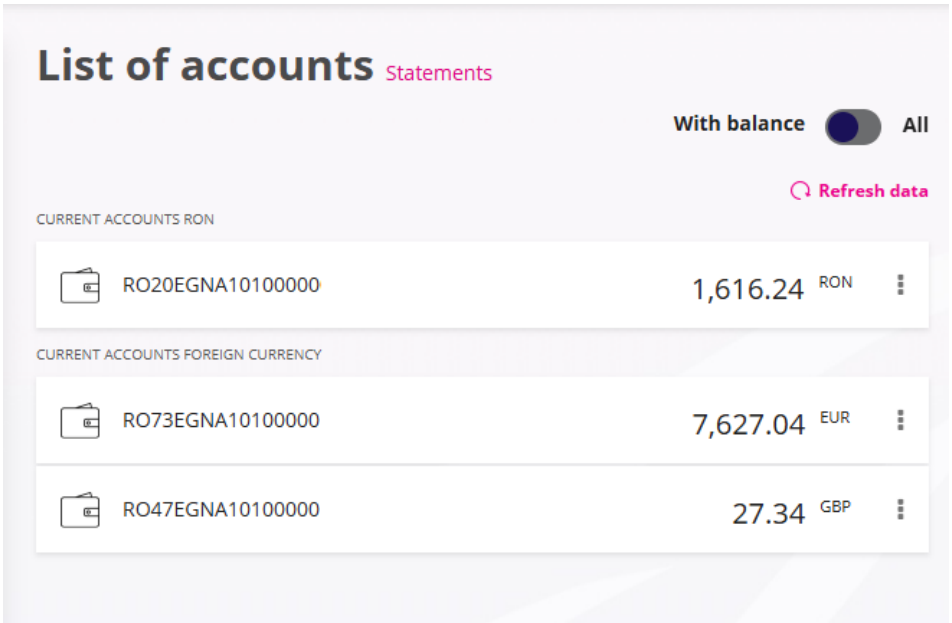
You can quickly access "Credit card supply", "New payment in lei" and "Templates":

Accounts - Internet Banking

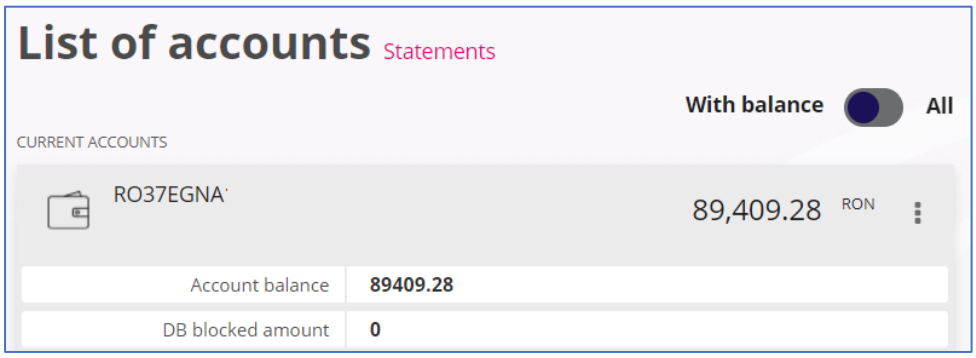


Accounts menu allows access to the following information:

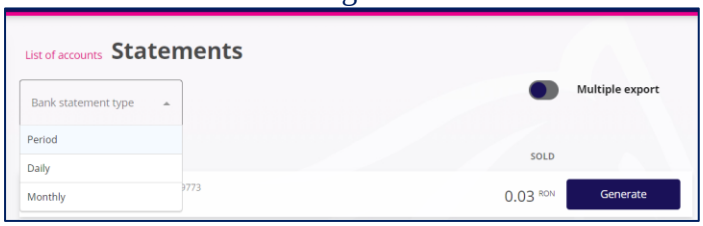
- List of held accounts and their balance.

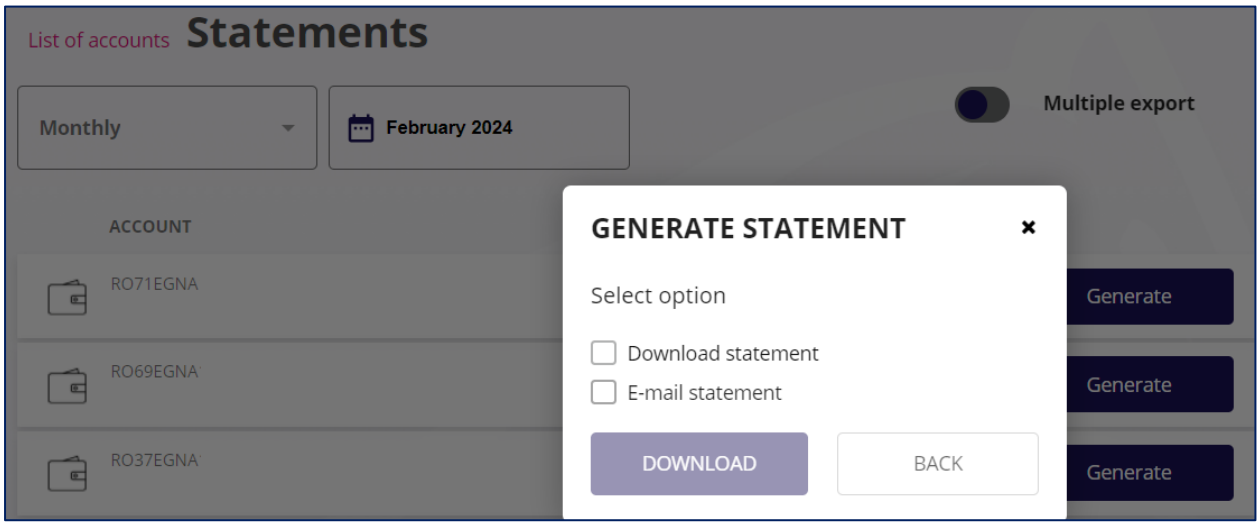


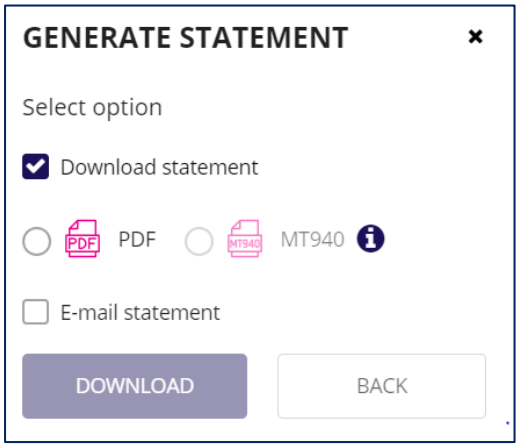
- The amount of transactions awaiting settlement "DB Blocked Amount".



- **Statements** - you can generate a monthly account statement (PDF or MT940 format), daily or for a selected period. The account statement displays all transactions made through the account regardless of whether they were initiated at the counter, by transfer or with the debit card.
- The statements can be generated for maximum 24 months.







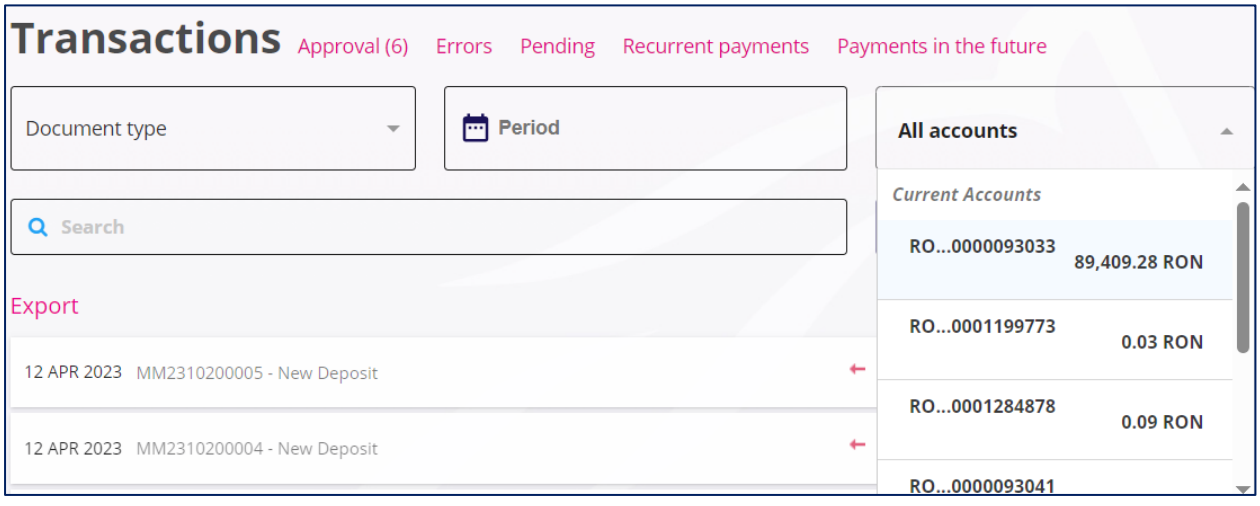
Note:

The **MT940** account statement (only for legal entities) can only be issued in TXT format and is available for an account or a selection of accounts through which transactions took place on the selected day. The "DAILY" option allows the selection of the desired day, provided that it is a closed operational day, respectively any working day prior to the current day

By accessing any of the accounts you can check the settled Transactions, Transactions in processing and Transactions processed with error.

Please carefully check the destination email address written in that field, in order not to send the Account Statement to a wrong email address. Vista Bank Romania does not assume responsibility for errors in writing a destination email address by a client authenticated in **Vista Internet Banking** who uses this communication channel to send their account statements.

- **Transactions** - You can access details about the transactions made from all accounts and you have the possibility to select the accounts for which you want the transactions to be displayed.



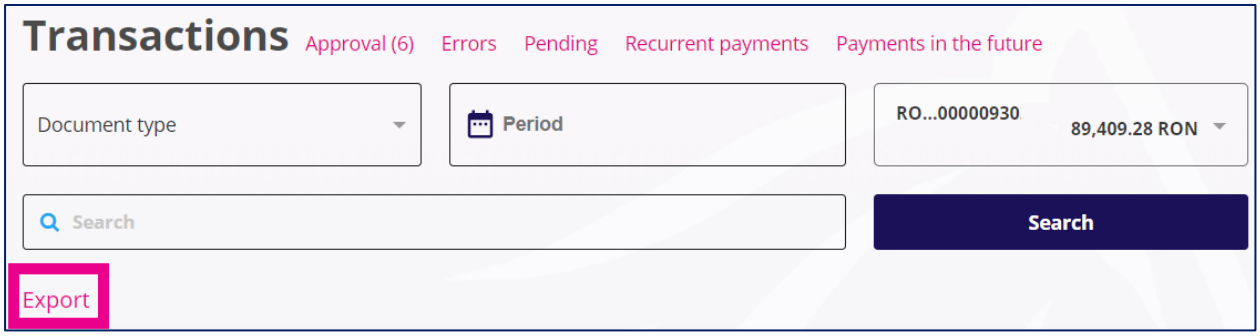
Searching for a specific operation can be done by Document Type or by entering the element you are looking for in the specially created field or by selecting the type of document and pressing the Search button.

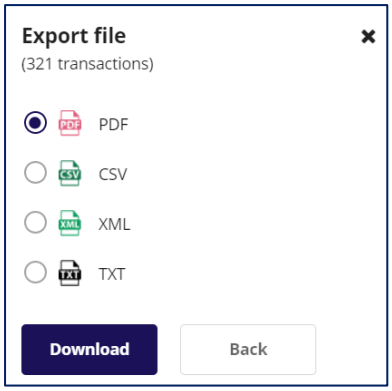
Also from this menu you can export and save a transaction report in PDF, CSV, XML, TXT format.

- select the period for which you want to display the transactions;
- select the source account;
- press the SEARCH button.

The transactions on the chosen account, from the selected period, will be displayed.

Pressing the **Export** button opens a menu from which you can select the report format (PDF, CSV, XML, TXT). After selecting the format, press the **Download** button to save the file.

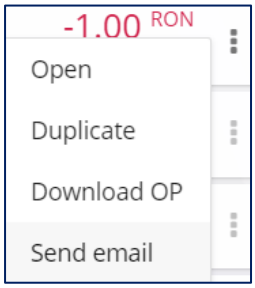




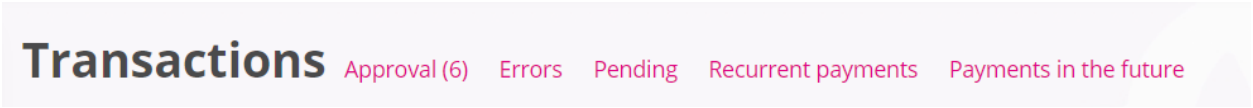
By accessing the button on the right the selected transaction you can:

- **Open** the payment order in the application;
- **Duplicate** the operation in case you want to initiate a similar payment;
- **Download PO** a copy of the payment order will be downloaded to the computer;
- **Send email** by e-mail payment confirmation (PDF payment order).

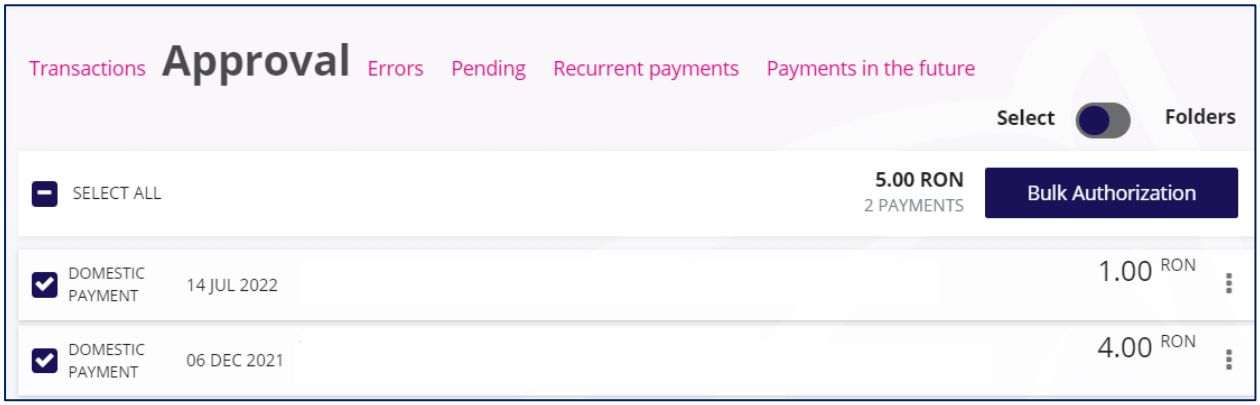
Attention! The button is active only for payments made through applications **Vista Internet/Mobile Banking.**



- Also in this screen you can view the transactions that are in different stages of processing:



  - **Approval** – transactions that are waiting to be authorized. Authorization of transactions can be done individually, by clicking on the button Authorize individually, or by bulk authorization of payments - Authorize bulk.



  - **Errors** – transactions that have not been processed
  - **Pending** – authorized transactions awaiting the final response from the Bank's applications
  - **Recurrent payments** – list of recurring payments
  - **Payments in the future** – the list of payments set to be processed on a certain date

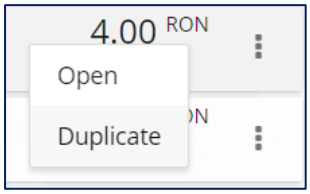
Note:

In the case of transactions that appear in the "In processing" list, you need to wait for them to disappear from the list before starting them again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error. For more details, please contact the Bank at the number on the website www.vistabank.ro.

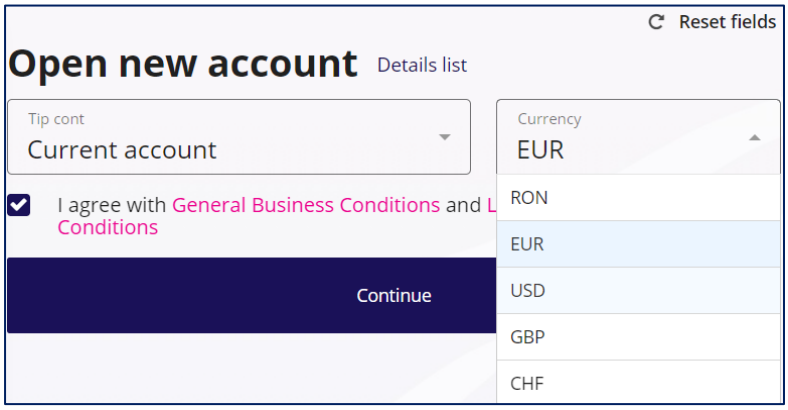
- **Errors** - This section will open a window in which the **Processed with error / Rejected / Canceled** transactions will be displayed, for all accounts. Transactions can be processed with errors for the following reasons: unavailable, blocked account, non-updated client, debits to the bank, at the client's request, etc.

- All transactions Processed with error/ Rejected/ Canceled can be displayed by selecting "Any status" or they can be filtered according to the type of error and the period.

- For each transaction, more details can be accessed by pressing the button Open.
- Payments in Lei/Foreign currency and Treasury transactions can be restarted by pressing the button Duplicate. Transfers between own accounts cannot be duplicated.
- A new transaction will be opened, which automatically took over the details of the transaction processed with error and which can be modified (if applicable) and approved to be restarted.



- **New account** - A new account can be opened in the currencies accepted by the Bank. In the case of natural person users, a maximum of 5 current accounts can be opened: in RON, EUR, USD, GBP and CHF. Legal entities cannot open current accounts through the Internet/Mobile Banking application.
- To activate the "Continue" button and complete the account opening, you must check the I agree with the Terms and Conditions box.



Payments - Internet Banking

Payments in Lei

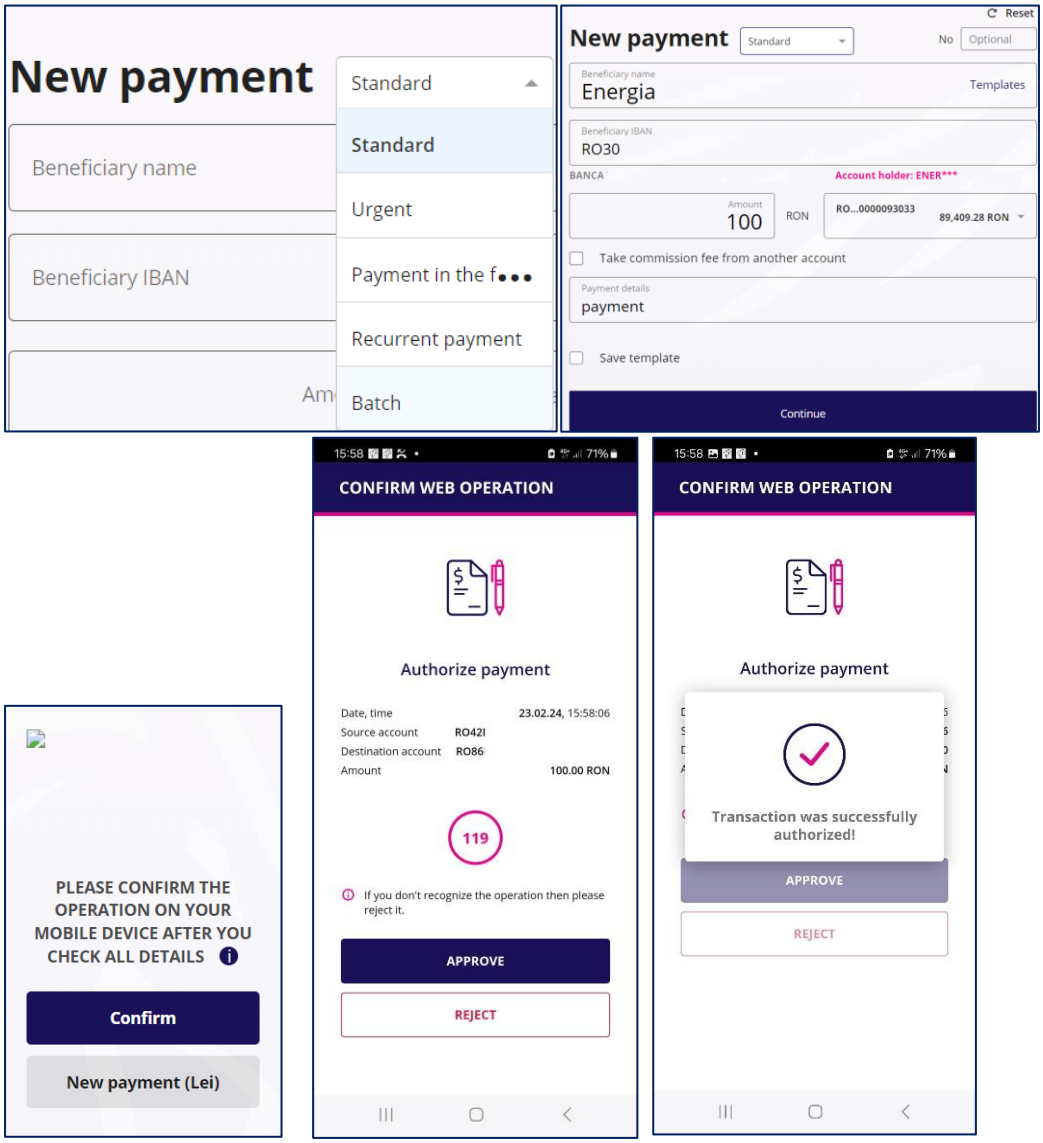
Pay in lei menu allows you to make payments in lei from current accounts to beneficiaries who have accounts opened at other banks.

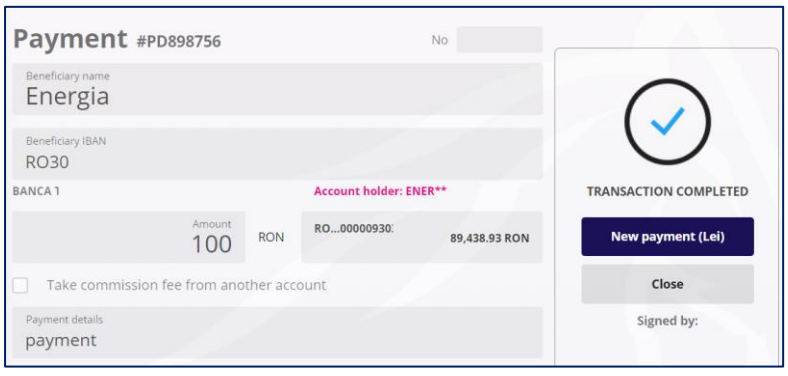
Standard, Urgent, Future Payments, Recurring Payments or Payment Batches can be initiated from this menu.

To process a payment in lei, it is necessary to complete the following steps:

- Select the payment type.
- Type or select the beneficiary from the list of templates.
- Fill in the amount you want to transfer and the payment details.
- Select the ordering account.
  - **Check the name of the beneficiary, which appears in the "Account Holder" field and you will not authorize the payment if the name of the beneficiary displayed by the Bank does not coincide with the beneficiary to whom you wanted to make the payment.**
  - Complete the details of the transaction.
  - Press the "Continue" button
  - Check the beneficiary's account and the amoun
  - Confirm the operation Confirma.
  - Primesti notificarea push pe telefonul mobil pentru autorizarea operatiunii.
  - Autorizezi operatiunea cu ajutorul codului PIN sau prin autentificare biometrica pe mobil.

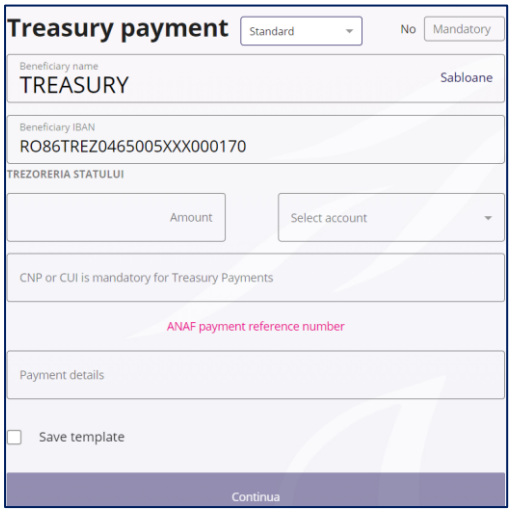
Dupa autorizare, plata va avea statusul „In procesare” si se va regasi in meniul corespunzator. Dupa procesare, tranzactia fie va fi afisata in lista de tranzactii procesate in cazul in care a fost procesata cu succes, fie se va gasi in lista „Erori”.





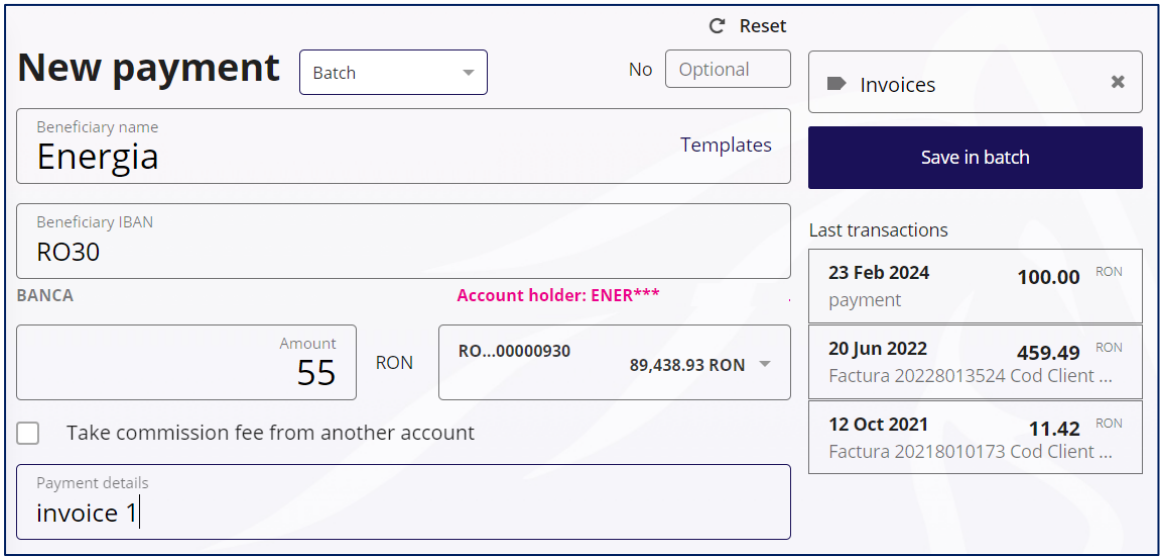
Attention!

In the case of payments to the State Treasury, it is necessary to fill in the CNP, OP No. field and, if applicable, the payment record number obtained from ANAF.

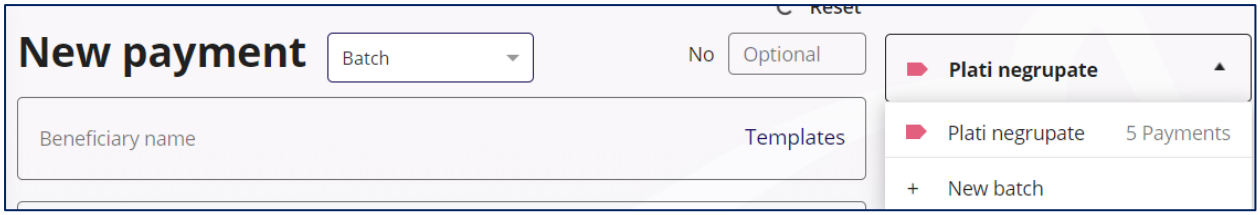


Batch – allows you to create a list of payments that can be approved together. For example: you can create a batch of payments for the payment of salaries that should be authorized by a person from Human Resources, or a batch with payments of raw materials that should be authorized by a person from Procurement.

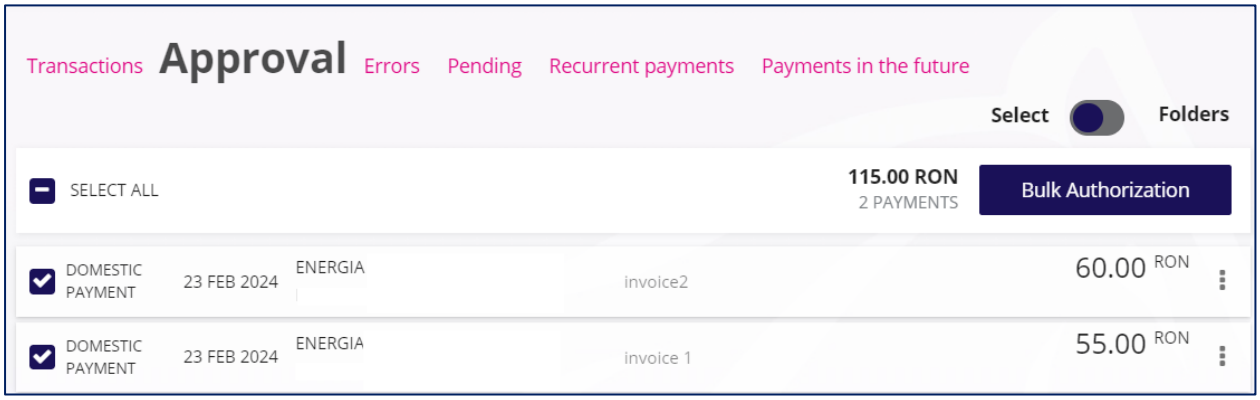
- To add a payment to a batch of payments, it is necessary to choose the "Batch" payment type, fill in the details of the transaction and then press the "Save in batch" button.



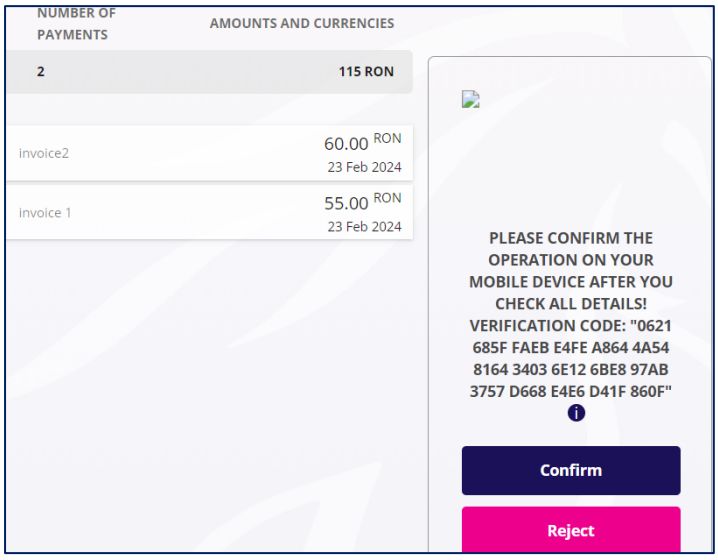
- You can create a new lot, you can select a previously used lot or you can add them to the list „Plati negrupate”:

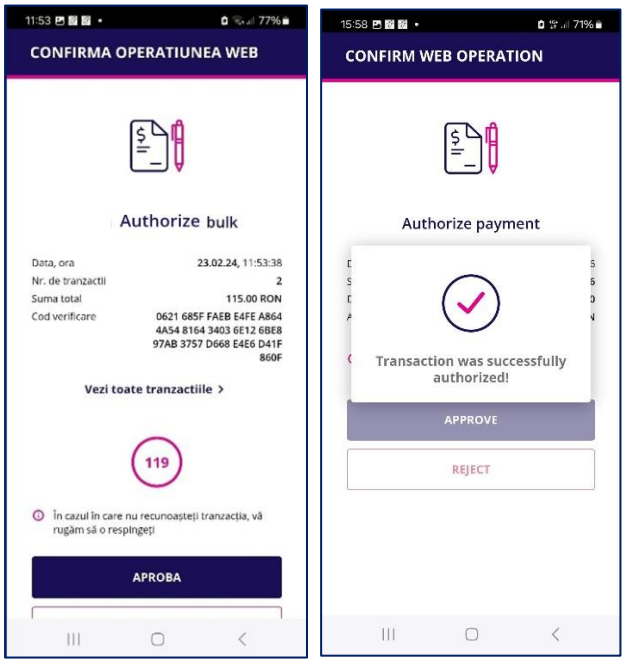


- To authorize payments, you must enter the menu "Payments"→"Payments in progress"→"Authorization" and tick Selection→ then you can select "All transactions" or the desired batch and press the button Bulk Authorization.



- In pagina de confirmare vei vedea toate platile incluse in lot, valoarea totala a platilor si Codul de verificare. Acest cod va aparea si pe dispozitivul mobil si trebuie verificat ca este acelasi cod inainte de a autoriza operatiunea prin introducerea codului PIN sau a biometriei.





Attention!

For legal entity clients: if multiple signatures are required to approve a payment, the 2nd user, who must authorize the payment, will find the transactions to authorize in the Accounts menu→ Transactions submenu→ the Authorization button or in Notifications (in the home screen, top part).

Attention!

Payments in the future - must be authorized on the day they were entered, and in the case of joint signatures, the first signature is signed on the day of entry, and the second signature can be signed either on the same day or at the latest one day before the date set for processing payments.

If the transaction appears in the "Processing" list for more than a few minutes, it should not be re-entered and you need to wait for it to disappear from the list before starting it again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error.

For more details, please contact the Bank at the number on the website www.vistabank.ro.

Note:

Payments in lei can only be initiated from current accounts, payments in lei cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

Foreign payments

Foreign payments currency menu allows the processing of foreign currency payments abroad or to accounts opened in foreign currency in Romania.

Standard, Urgent, Future Payments or Recurring Payments can be initiated from this menu.

To process a payment in foreign currency, it is necessary to complete the following steps:

- Type or select the beneficiary from the list of templates;
- Return beneficiary account;
- Enter the SWIFT Code (11 digits). The information about the Beneficiary Bank and Address of the Beneficiary Bank will be filled in automatically. If the Beneficiary Bank's data is not filled in automatically, the payment will not be processed and it is necessary to contact the Bank.
- Select the type of commission;
- Enter the amount;
- Select the ordering account;
- Press the "Continue" button;
- Check the beneficiary's account and the amount;
- Confirm the operation;
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the operation with the help of the PIN code or through biometric authentication on the mobile.

Note:

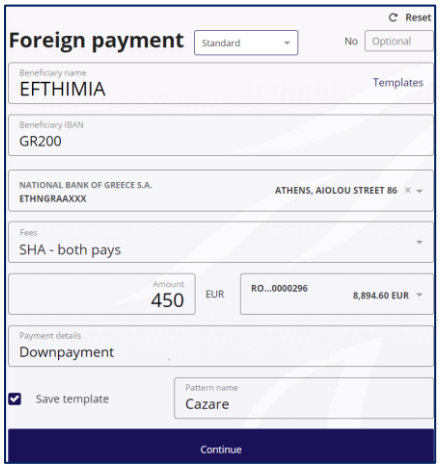
Foreign currency payments can only be initiated from current accounts, foreign currency payments cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

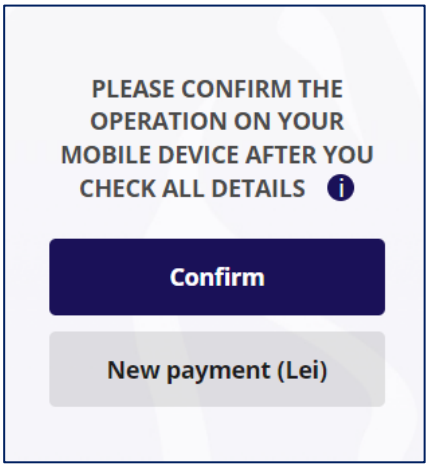
Attention!

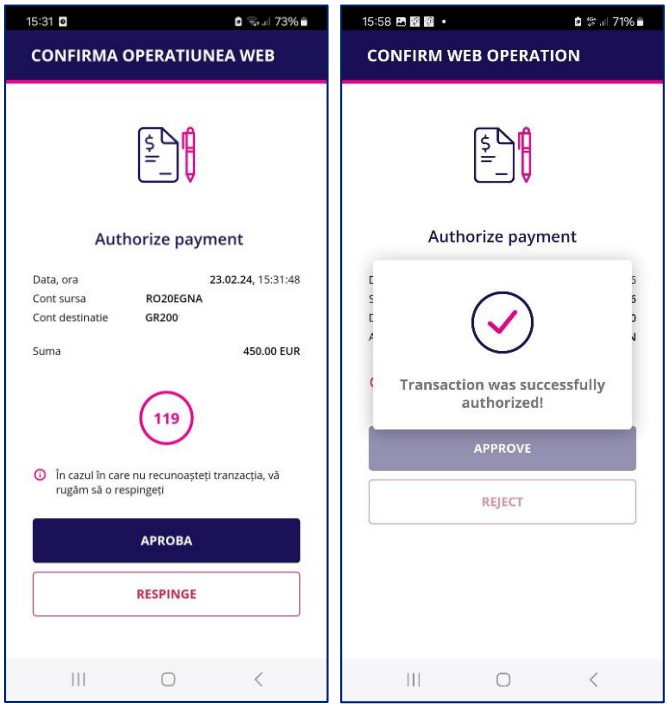
If the multiple signature of the 2nd user, who must authorize the operation, is required to approve a payment, you will find the transactions in the Accounts mode → Transactions sub-module → the Authorization button or in Notifications (on the home screen, top part) .

If the transaction appears in the "Processing" list for more than a few minutes, it should not be re-entered and you need to wait for it to disappear from the list before starting it again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error.

For more details, please contact the Bank at the number on the website www.vistabank.ro.







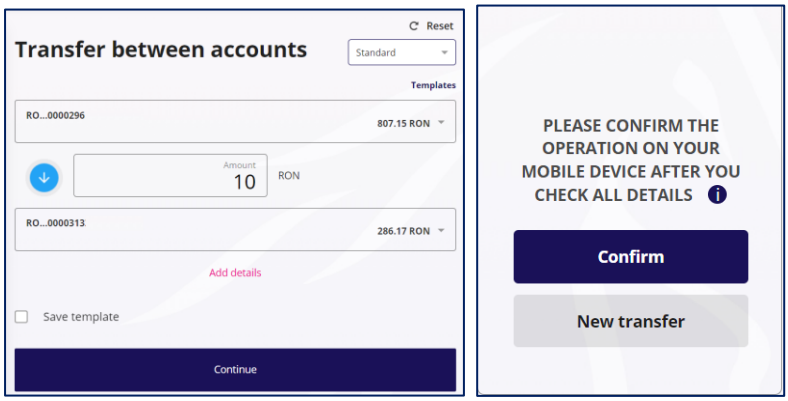
Internal transfers

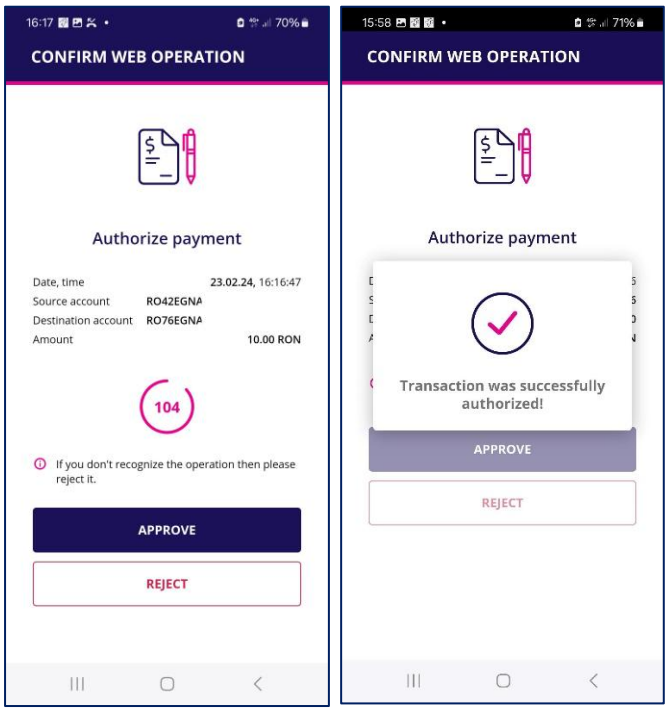
Internal transfers menu allows you to make transfers between your own accounts held at the Bank. In order to make a transfer, it is necessary to complete the following steps:

- Select the source account (Ordonator).
- Enter the amount you want to transfer.
- Select the destination account (Beneficiary).
- Press "Continue".
- Confirm the operation.
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing Continue.

Note:

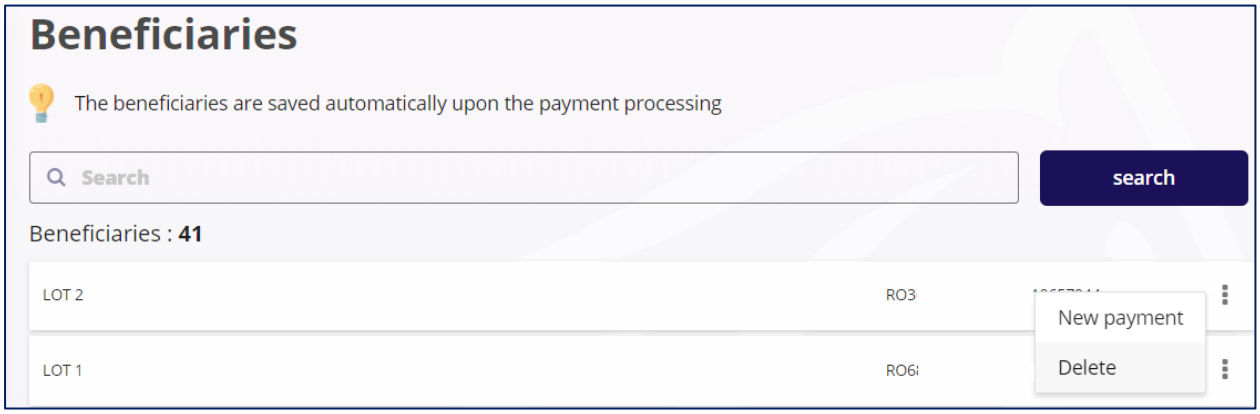
Transfers can only be initiated from current accounts, transfers cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc..





Beneficiaries list

Beneficiaries list can be used to delete from the list beneficiaries who are no longer used so that they no longer appear in the list when payments are initiated. Beneficiaries are automatically added to this list with each payment.



Import files – legal entities

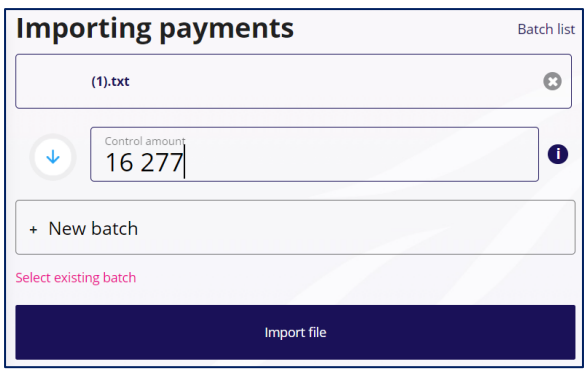
This type of operation is valid only for **legal entity clients**.

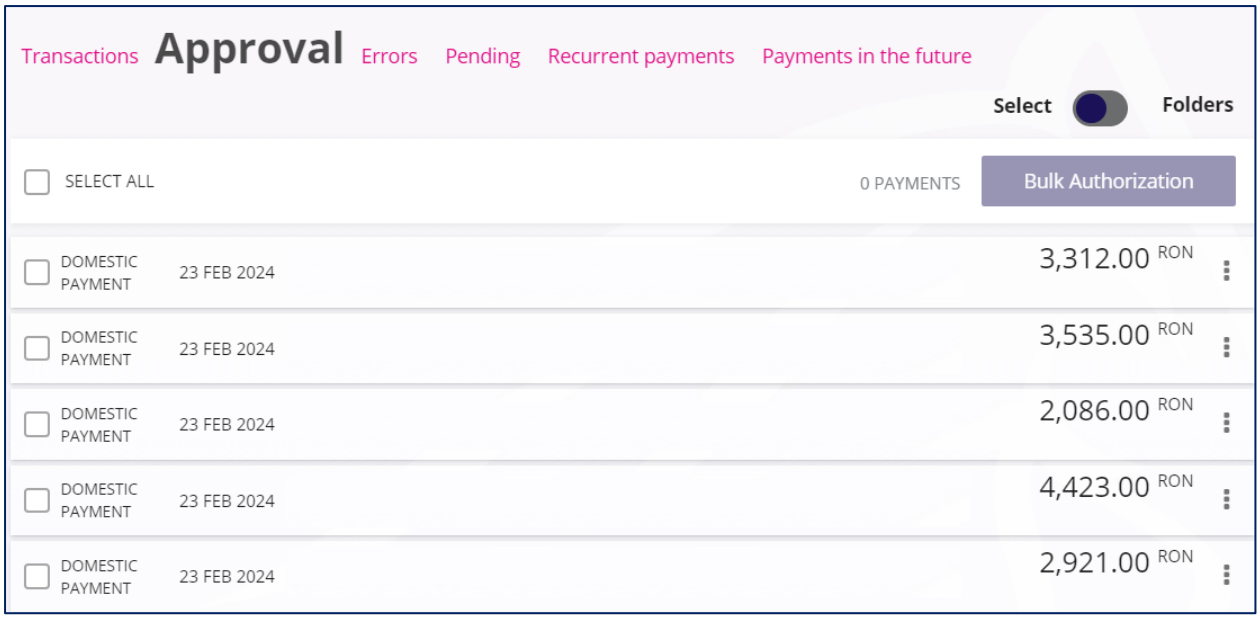
"**Import files**" submodule allows uploading payment files in lei and foreign currency, in the Vista Internet Banking application, in compliance with the formats communicated by the Bank.

For details on how the files should be created, please refer to the section Instructions for completing bulk payment files of this document.

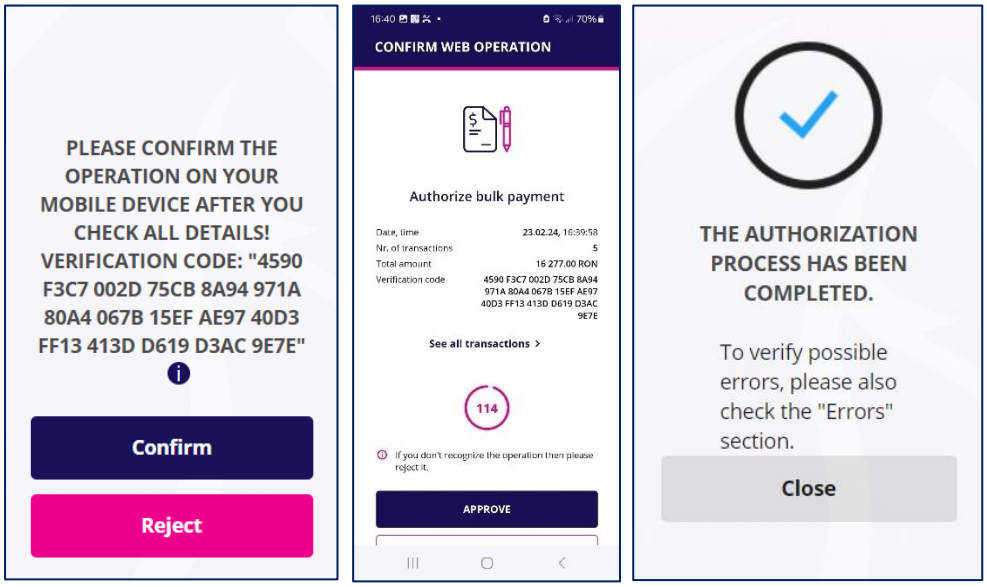
To upload a file with payments, it is necessary to go through the following steps:

- Click to open a window where you can select the payment file
- Complete the Control Amount, which must be identical to the total amount of payments in the file;
- Press the Import file button.
- To authorize the operations click View payments or you will find the transactions in the Accounts mode →Transactions submodule→ the Authorization button or in Notifications (on the home screen, top)→ Bulk Authorization.





It will be checked that the verification code in Internet Banking is the same as the one that appears on the mobile device.



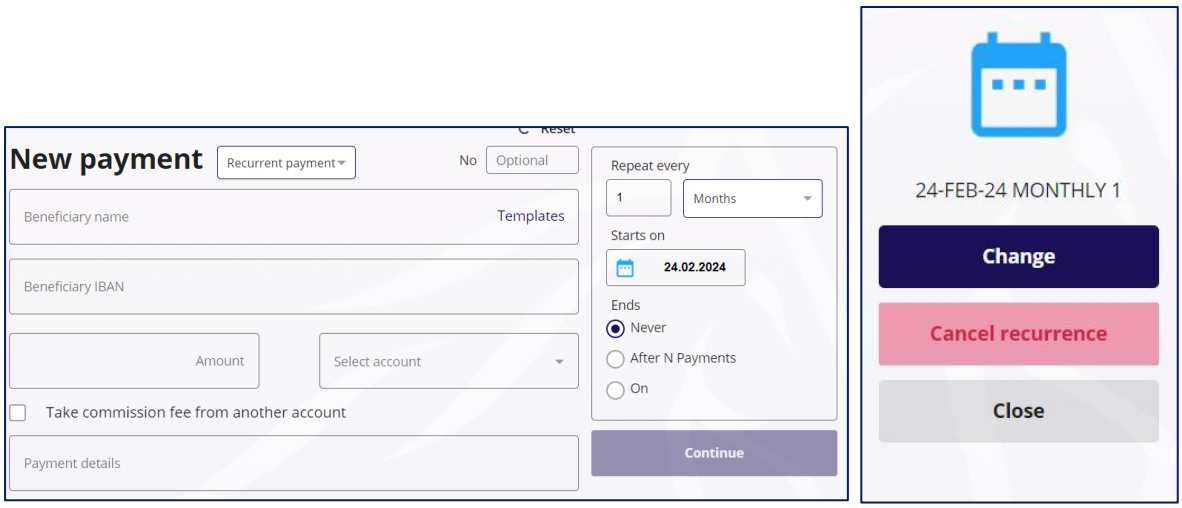
"Errors" menu is checked to ensure that all payments have been processed.

Attention!

If multiple signatures are required to make a payment, the 2nd user, who must authorize the transaction, will find the transactions in the Accounts module →Transactions sub-module→ Authorization or in Notifications (on the home screen, top).

Recurrent payments

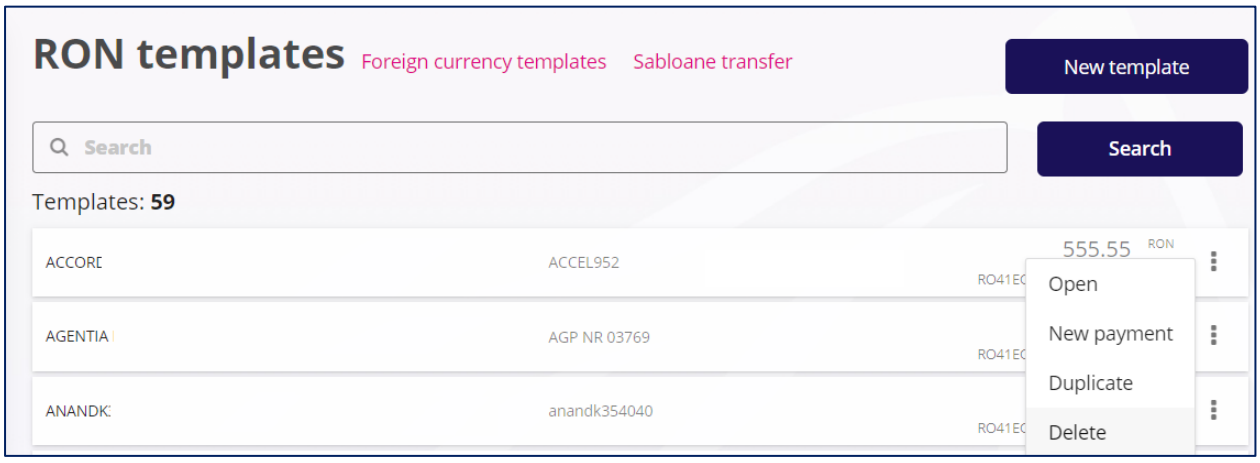
Recurrent payments menu allows you to modify or cancel recurring payments or payments set in the future.



Templates

Templates menu will help you manage your templates. You can create new templates, modify or delete existing templates or execute a payment from the list of templates.

The system saves the following data in the template: beneficiary, beneficiary details, transaction details. These data can be used for future payments or can be modified if necessary.

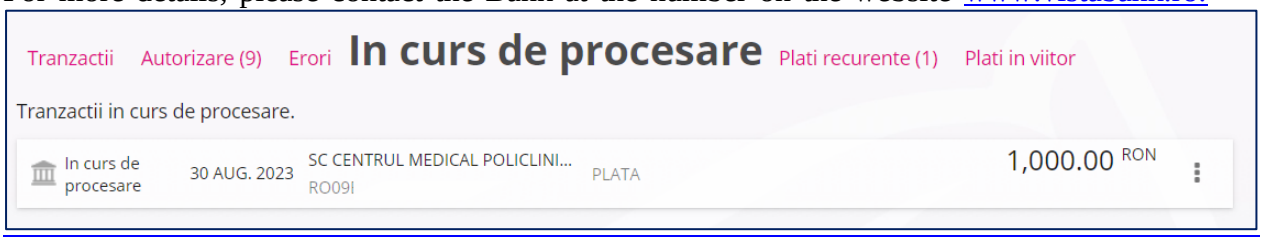


Pending transactions

Pending transactions transactions allows you to check authorized payments that are waiting to be processed by the Bank.

If the transaction appears in the " Pending transactions " list for more than a few minutes, it should not be re-entered and you need to wait for it to disappear from the list before starting it again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error.

For more details, please contact the Bank at the number on the website [www.vistabank.ro.](http://www.vistabank.ro)



Change transaction limits

The **Change transaction limits** menu allows you to change the transaction limits for Internet or Mobile Banking transactions.

To make a limit change, you need to go through the following steps:

- Enter the new daily limit.

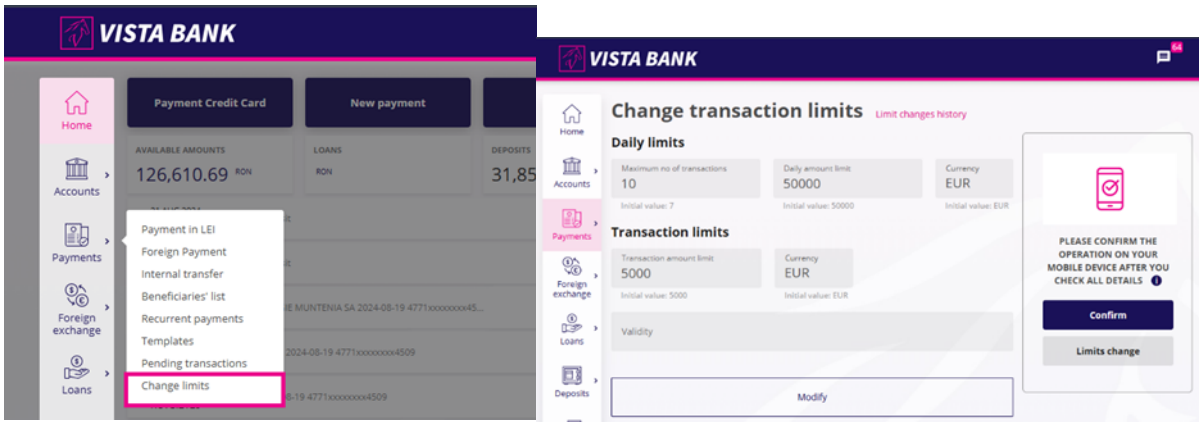
- Select the currency
- Select the maximum number of transactions per day
- Turn on the new limit per transaction.
- Select the currency

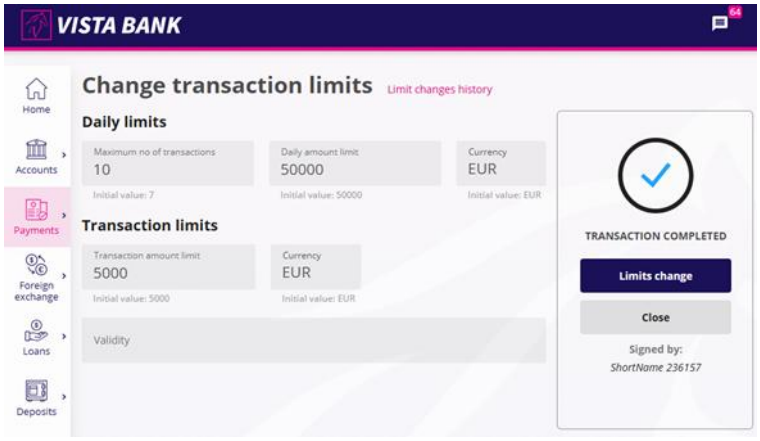
- Select the validity of the limit by clicking on the calendar icon to select the date, if a date is already selected and you want to delete it, click on the "X" to the right of the calendar . Once deleted, the limit becomes permanent.
- Check the entered data once more, then press the "Continue" button.
- You are redirected to confirm the change on your mobile device.
- Confirm the limit change on the device.

Note:

The limits can be changed together or separately and must fall within the maximum allowed by the Bank. To find out the maximum, please check the General Business Conditions on the Bank's website.

In the Limit History submenu you can see the last 10 limit changes made.





Foreign exchange - Internet Banking

Foreign exchange allows making exchanges at the Bank's rate between own accounts or at negotiated rates.

To perform a **currency exchange at the Bank's standard exchange rate,** it is necessary to complete the following steps:

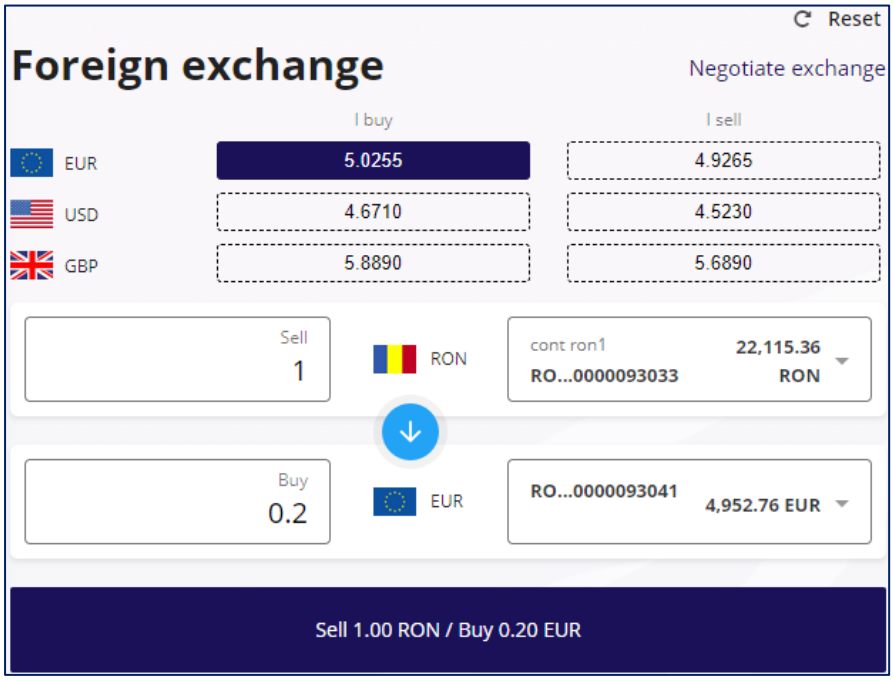
- Select the source account.
- Select the destination account.
- Enter the amount you want to buy or sell.
- Check the applicable Bank rate.
- Confirm the operation by pressing the button Sell 1.00 RON / Buy 0.20 EUR
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing „Confirm" button.

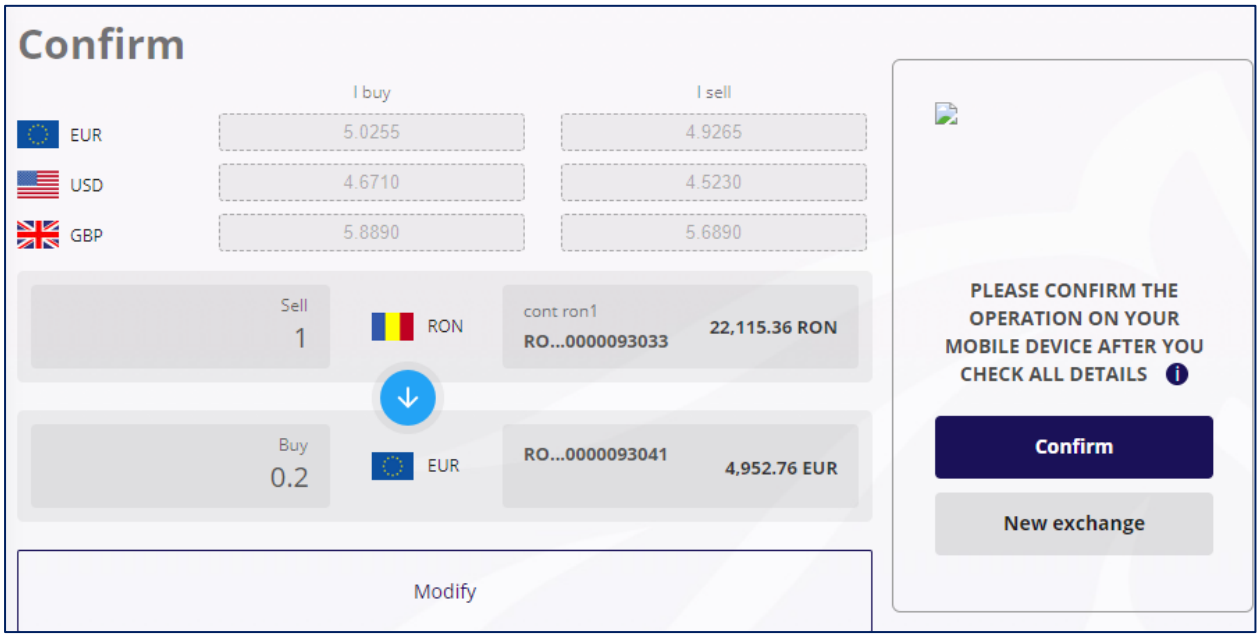
Note:

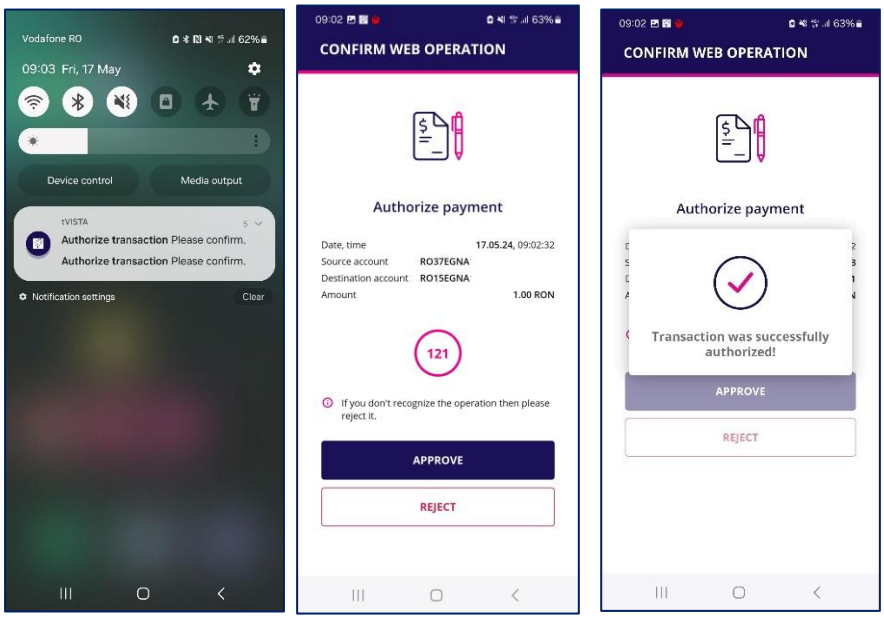
Currency exchanges can only be initiated from current accounts, currency exchanges cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

Atenttion!

If multiple signatures are required to authorize a payment, the 2nd user who must authorize the operation will find the transactions in the Accounts menu→Transactions submenu→Authorization tab or in Notifications.

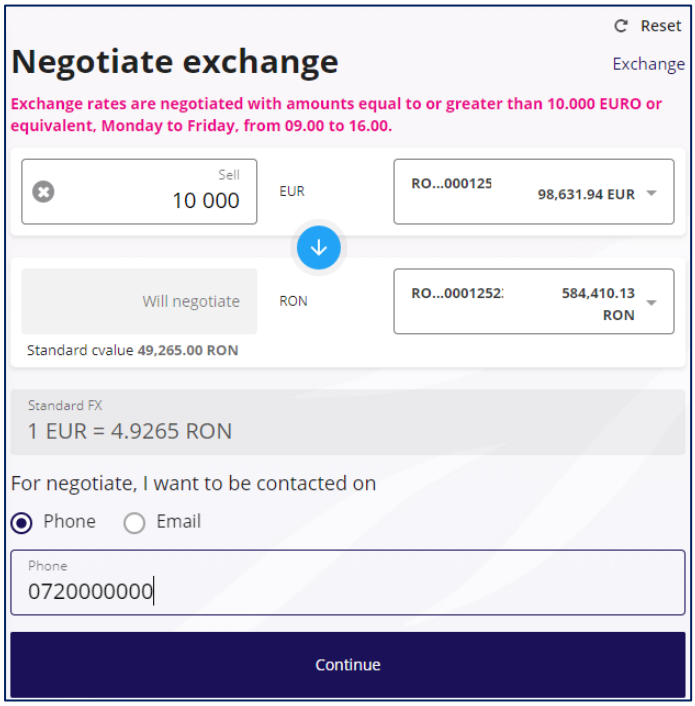

Reset
Foreign exchange
Negotiate exchange
I buy
I sell
EUR
5.0255
4.9265
USD
4.6710
4.5230
GBP
5.8890
5.6890
Sell
1
RON
cont ron1
RO...0000093033
22,115.36
RON
Buy
0.2
EUR
RO...0000093041
4,952.76 EUR
Sell 1.00 RON / Buy 0.20 EUR

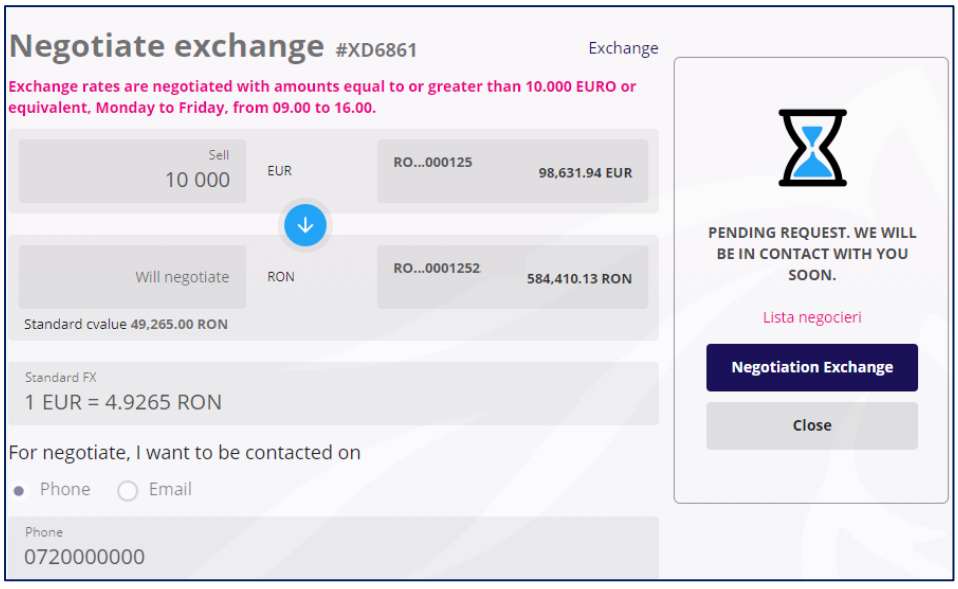

Confirm
I buy
I sell
EUR
5.0255
4.9265
USD
4.6710
4.5230
GBP
5.8890
5.6890
Sell
1
RON
cont ron1
RO...0000093033
22,115.36 RON
Buy
0.2
EUR
RO...0000093041
4,952.76 EUR
Modify
PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS
Confirm
New exchange



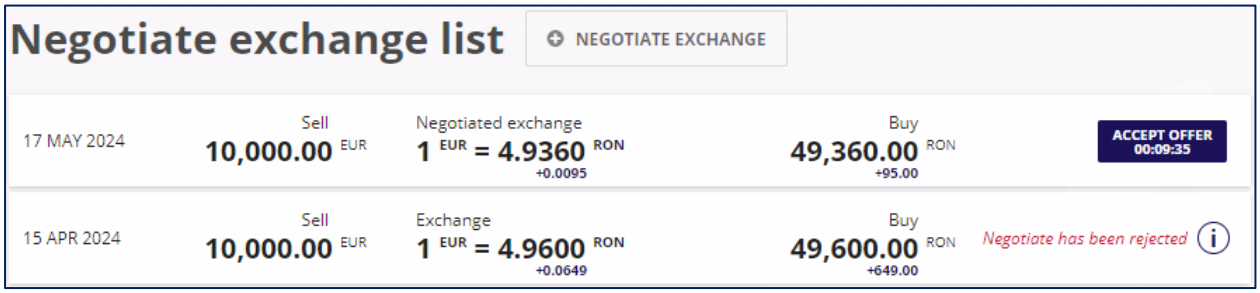
For a **negotiated currency exchange**, it is necessary to complete the following steps:

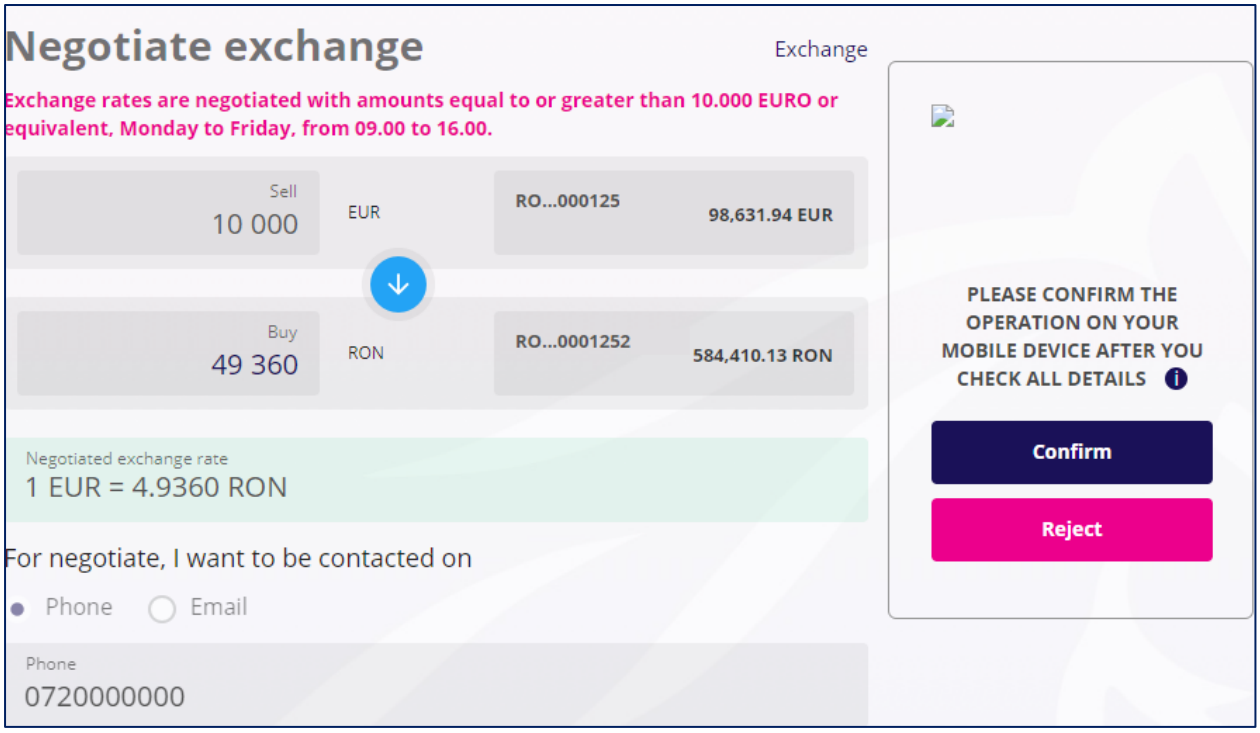
- Access the “Negotiate foreign exchange” option from the Foreign exchange menu;
- Complete the currency exchange order;
- Add the phone number or email address you want to be contacted by the Bank's representative;
- Press the button “Continue”;
- After you are contacted by the Bank's representative and confirm the negotiated exchange rate, you will access the "List of negotiated exchanges" option from Currency Exchange;
- Check the displayed information and press the "Accept the offer" button. You have a limited time to accept the offer.
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing the button “Confirm”.

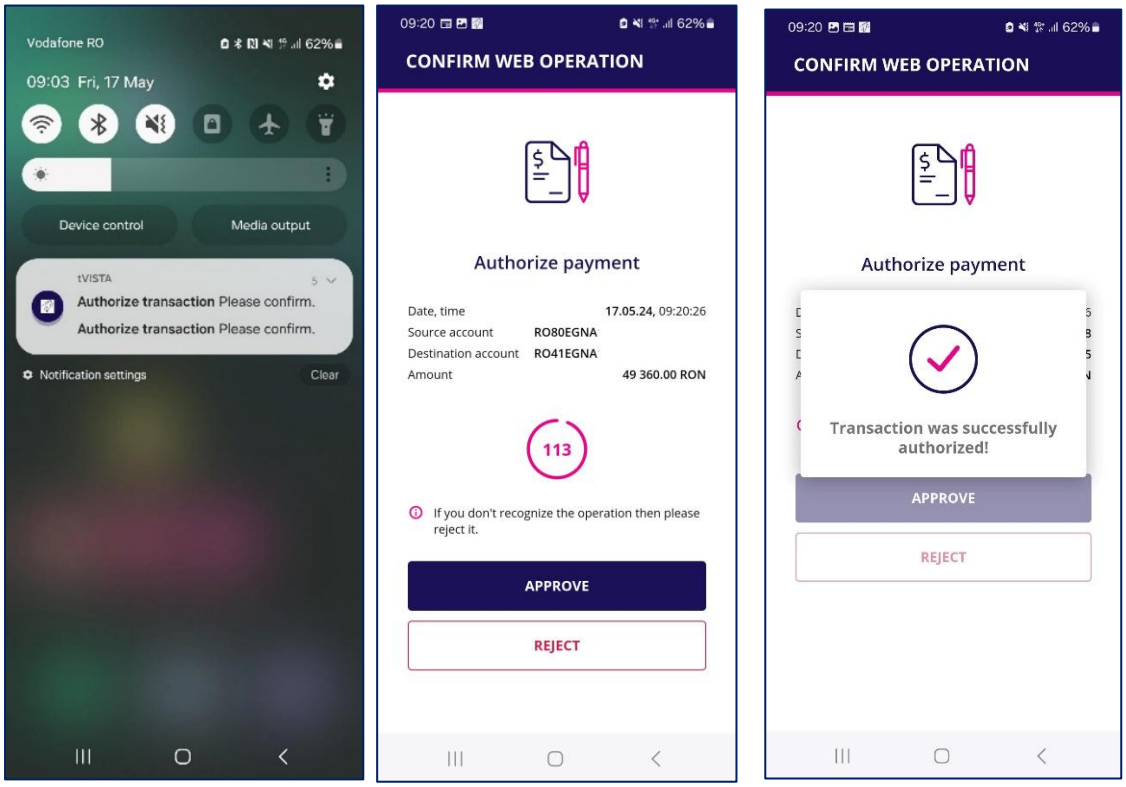

Reset
Negotiate exchange
Exchange
Exchange rates are negotiated with amounts equal to or greater than 10.000 EURO or equivalent, Monday to Friday, from 09.00 to 16.00.
Sell
10 000
EUR
RO...000125
98,631.94 EUR
Will negotiate
RON
RO...0001252
584,410.13 RON
Standard cvalue 49,265.00 RON
Standard FX
1 EUR = 4.9265 RON
For negotiate, I want to be contacted on
Phone
Email
Phone
0720000000
Continue

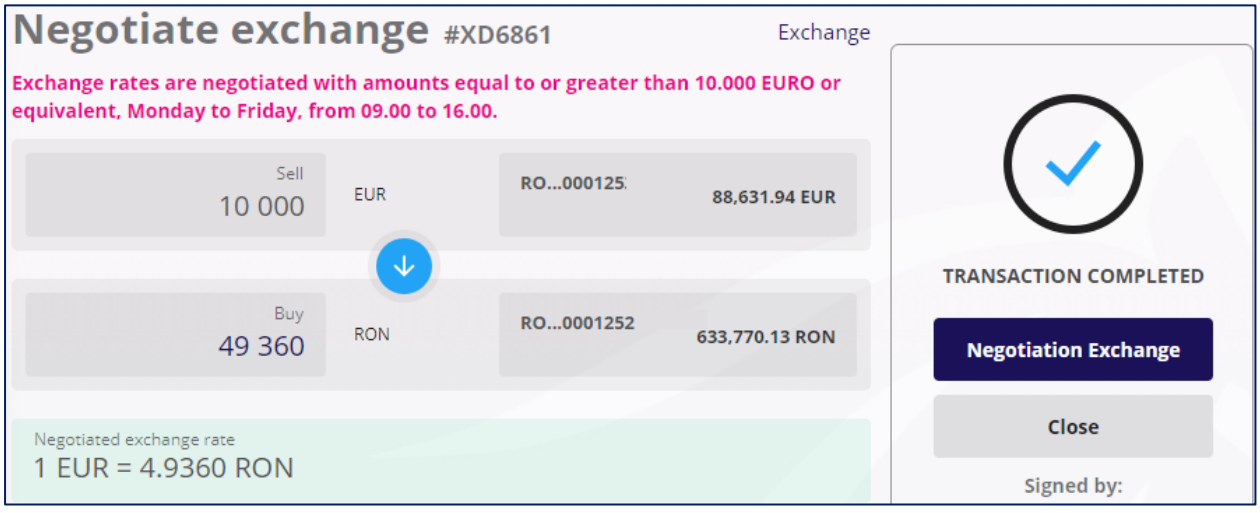

Negotiate exchange #XD6861
Exchange
Exchange rates are negotiated with amounts equal to or greater than 10.000 EURO or equivalent, Monday to Friday, from 09.00 to 16.00.
Sell
10 000
EUR
RO...000125
98,631.94 EUR
Will negotiate
RON
RO...0001252
584,410.13 RON
Standard cvalue 49,265.00 RON
Standard FX
1 EUR = 4.9265 RON
For negotiate, I want to be contacted on
Phone
Email
Phone
0720000000
PENDING REQUEST. WE WILL BE IN CONTACT WITH YOU SOON.
Lista negocieri
Negotiation Exchange
Close

Foreign exchange
Foreign exchange
Negotiate foreign exchange
Negotiated FX list


Negotiate exchange list
NEGOTIATE EXCHANGE
17 MAY 2024
Sell
10,000.00 EUR
Negotiated exchange
1 EUR = 4.9360 RON
+0.0095
Buy
49,360.00 RON
+95.00
ACCEPT OFFER
00:09:35
15 APR 2024
Sell
10,000.00 EUR
Exchange
1 EUR = 4.9600 RON
+0.0649
Buy
49,600.00 RON
+649.00
Negotiate has been rejected

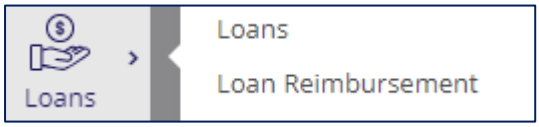

Negotiate exchange
Exchange
Exchange rates are negotiated with amounts equal to or greater than 10.000 EURO or equivalent, Monday to Friday, from 09.00 to 16.00.
Sell
10 000
EUR
RO...000125
98,631.94 EUR
Buy
49 360
RON
RO...0001252
584,410.13 RON
Negotiated exchange rate
1 EUR = 4.9360 RON
For negotiate, I want to be contacted on
Phone
Email
Phone
0720000000
PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS
Confirm
Reject

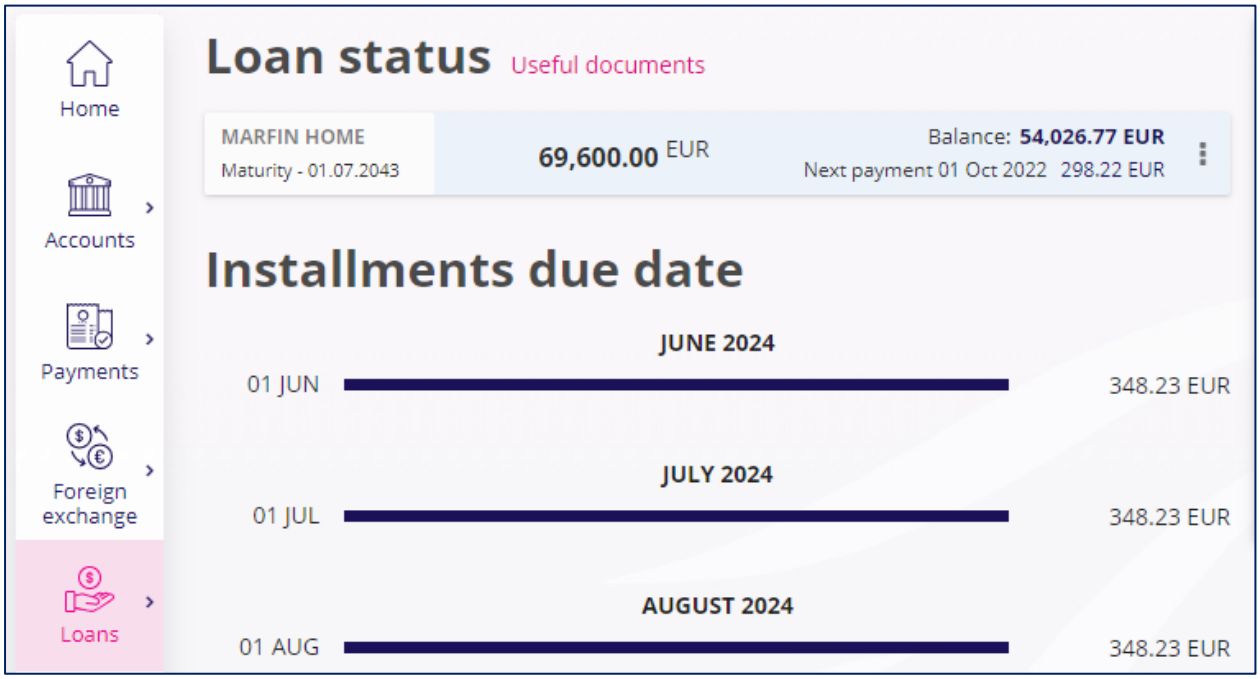




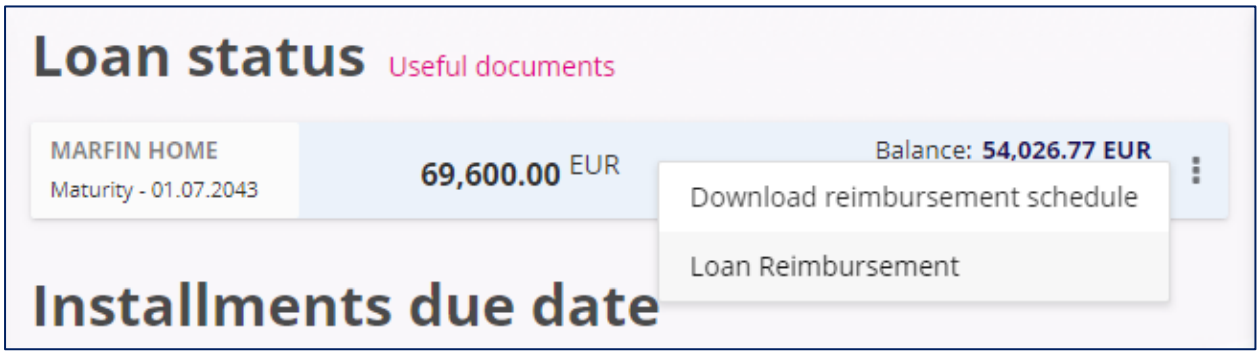
Loans - Internet Banking

Loans menu allows you to check the list of credit held, the remaining payment amount, the maturity date, the value and maturity of the installments, the due date and the registration of the partial early repayment with the reduction of the value of the installments. For early repayment with a reduction of the period or full repayment of the loan, please contact the territorial units of the Bank.





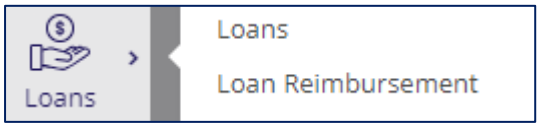
To download the **Repayment schedule,** it is necessary to press the button from the Credits menu and the file will be automatically downloaded to your computer in .pdf format.

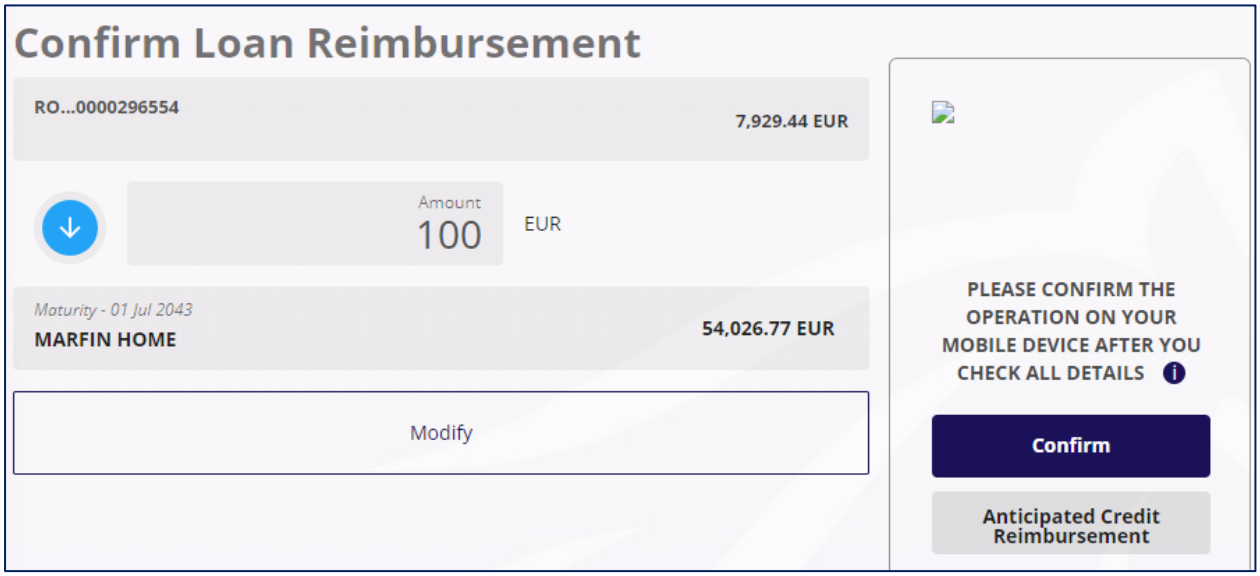


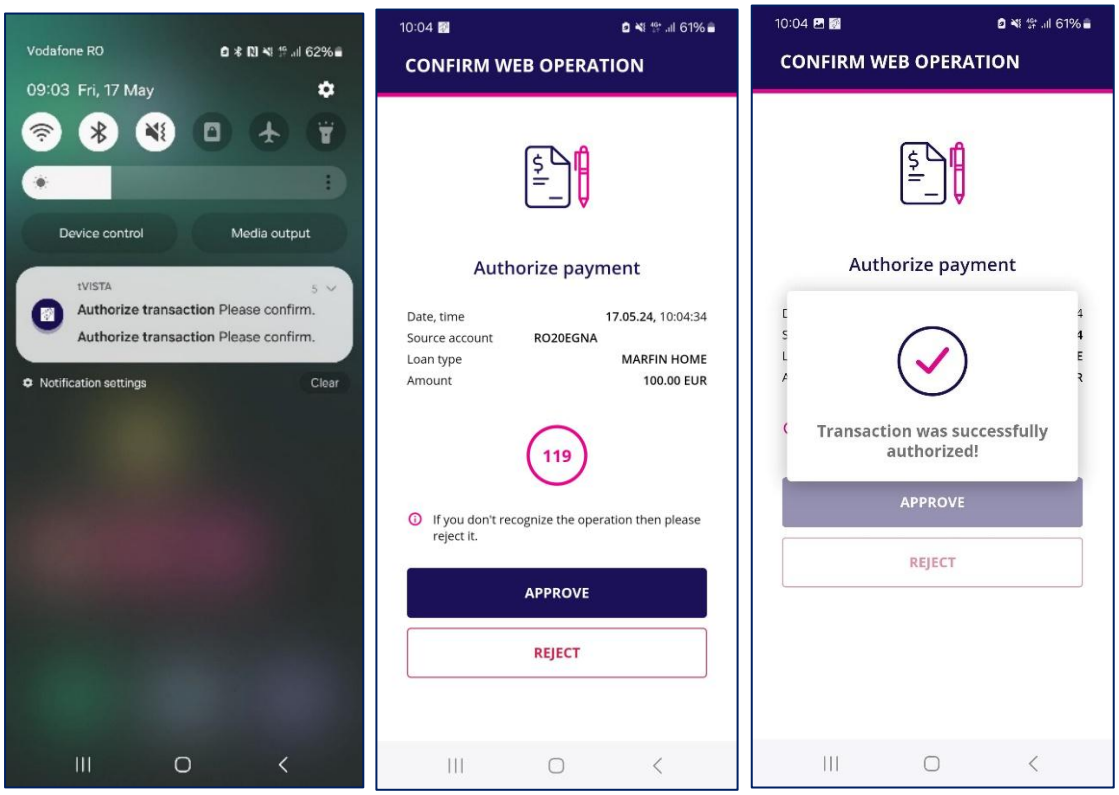
To register a **Partial prepayment with decreasing the installment value**, you must complete the following steps:

- Select **Loan reimbursement** menu;
- Select the account from which the money will be taken. The account must have the same currency as the credit currency;
- Check and confirm the amount and the account by pressing the button “Confirm”;
- You receive the push notification on your mobile phone to authorize the operation.

- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing the button “Confirm”.

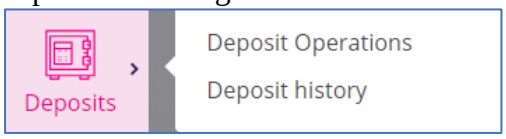






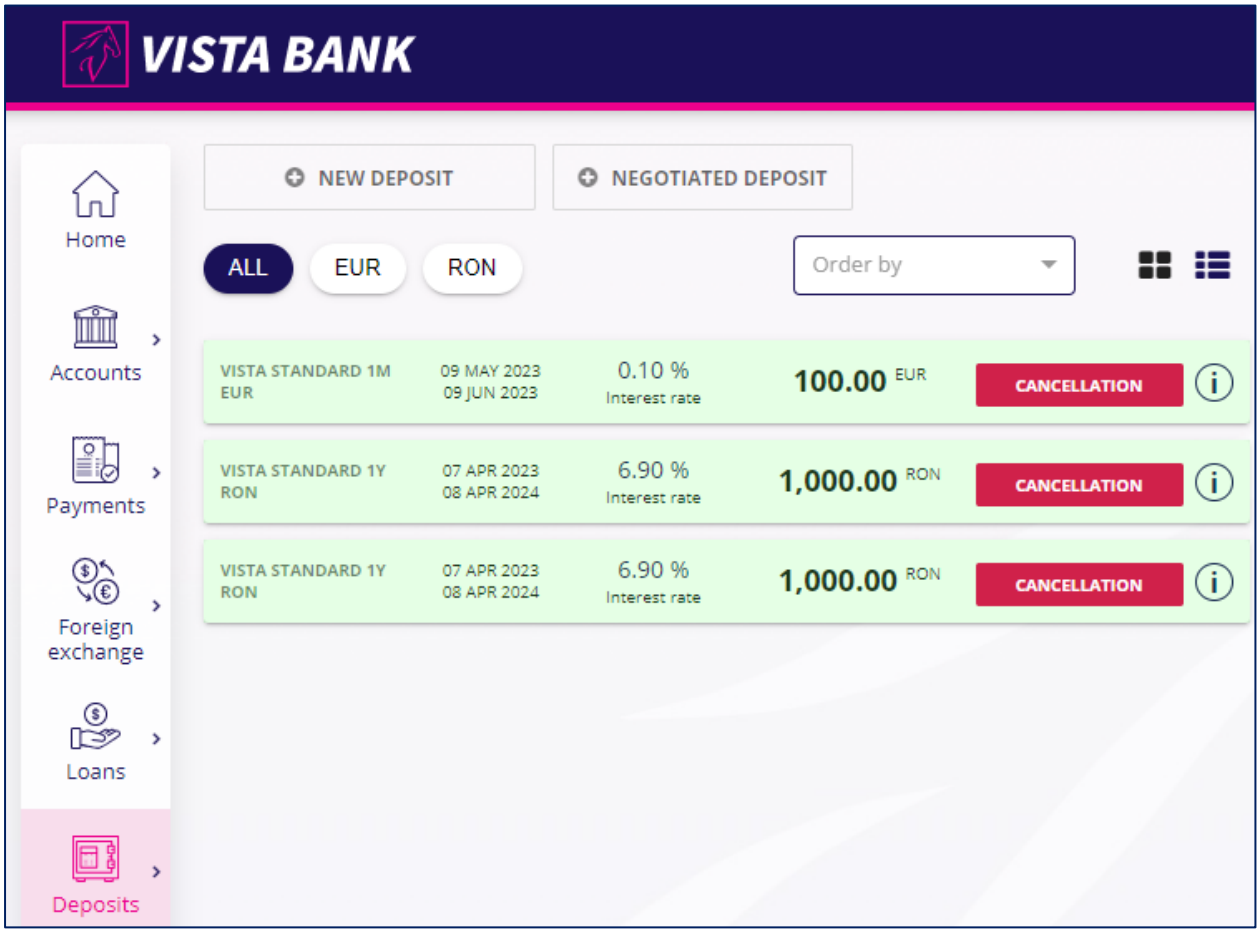
Deposits - Internet Banking

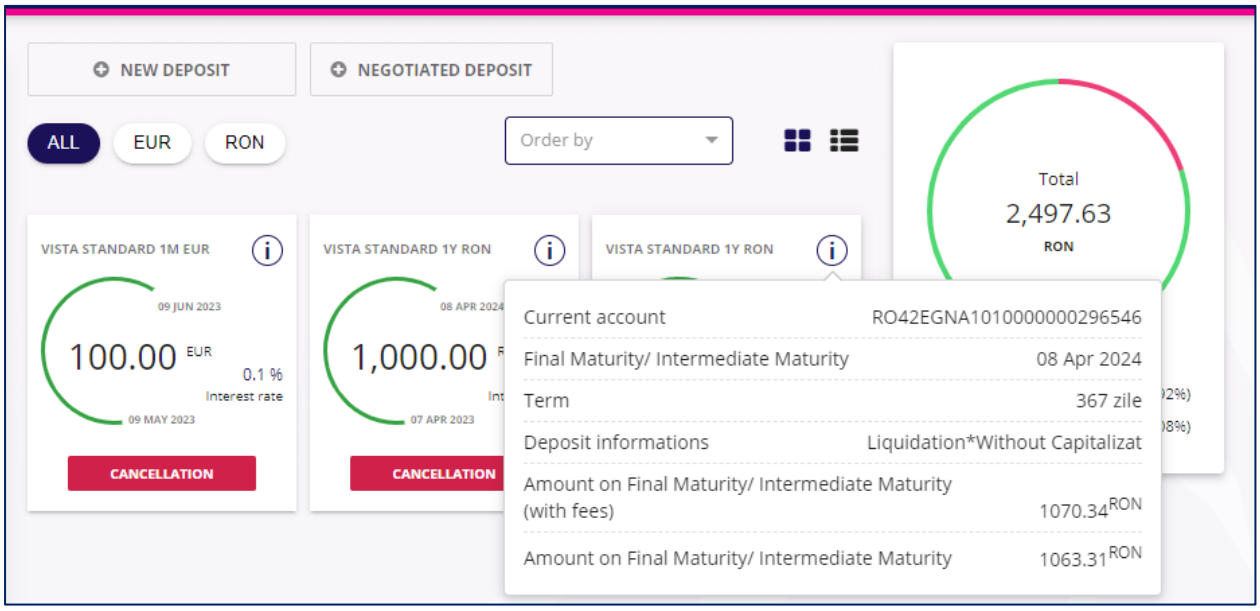
Deposits menu allows you to create or close deposits, view the list of held deposits, set up a deposit with negotiated interest or see the history of all operations related to deposits.



Deposit **Operations menu** allows you to set up a standard or negotiated deposit, view all existing deposits and detailed information about them, or liquidate deposits.

Button allows you to select the display mode of information type list or icon type.





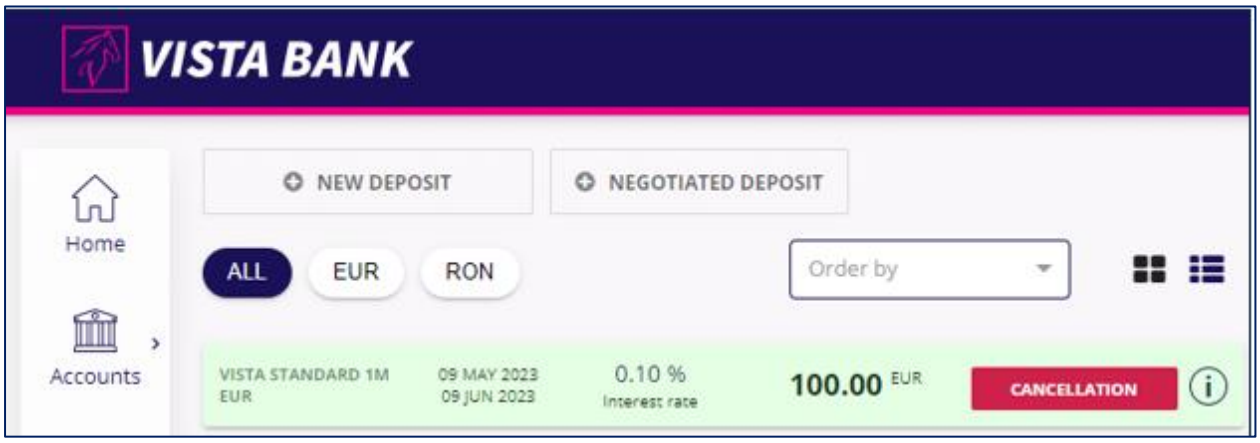
To create a new deposit it is necessary to go through the following steps:

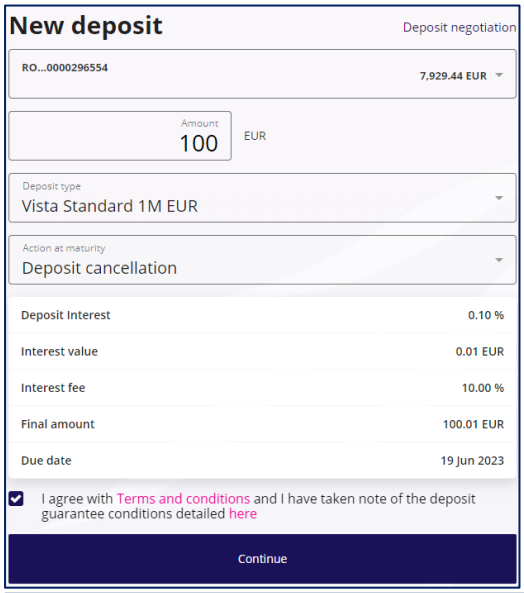
- Access the **Deposit Operations** menu;
- Press the button;

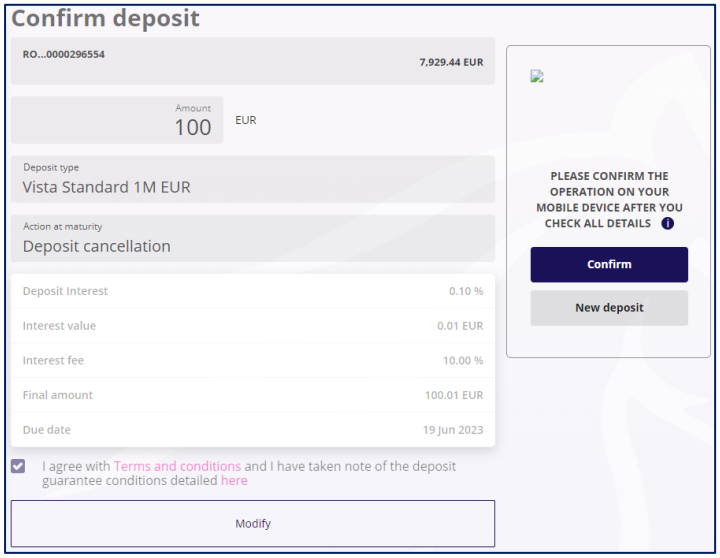
- Select the ordering account;
- Select the desired deposit type from the list;
- Select the "liquidation" maturity action;
- Add the amount;
- Check the displayed information about the maturity, interest amount, tax;
- Read and tick that you agree with the "Terms and conditions" and deposit guarantee conditions" and press "Continue";
- You receive the push notification on your mobile phone to authorize the operation;
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing the button.

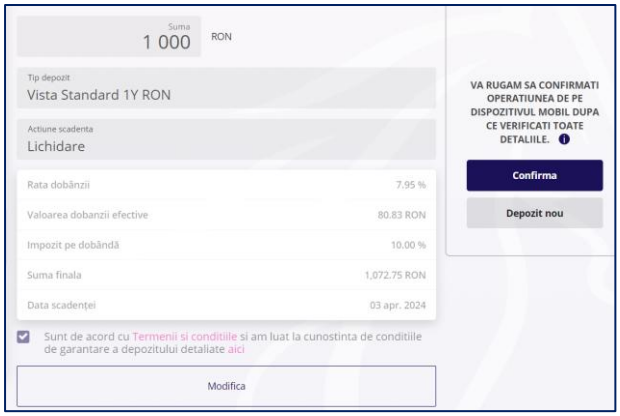
Note:

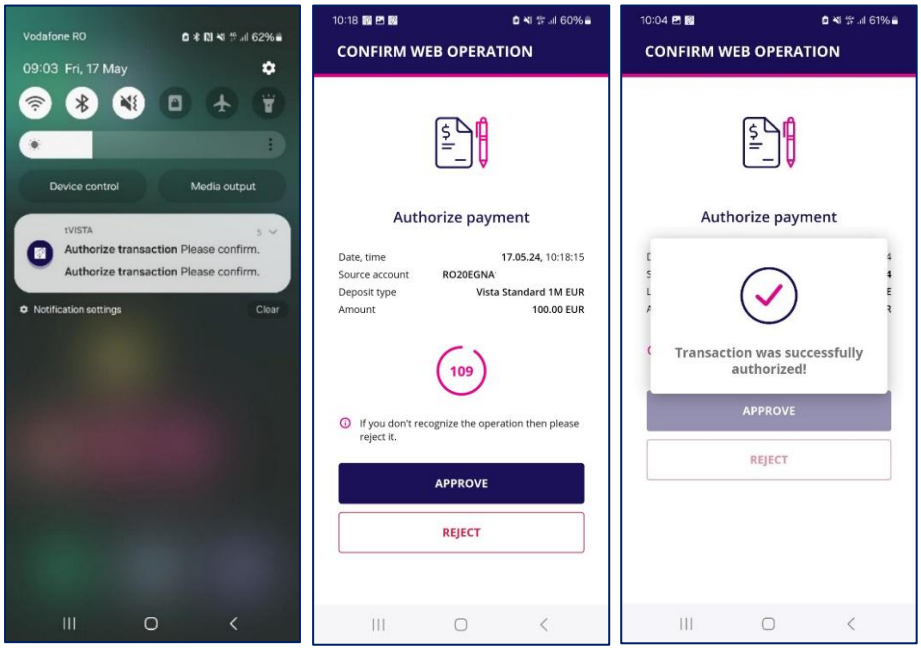
Deposits can only be initiated from current accounts, deposits cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

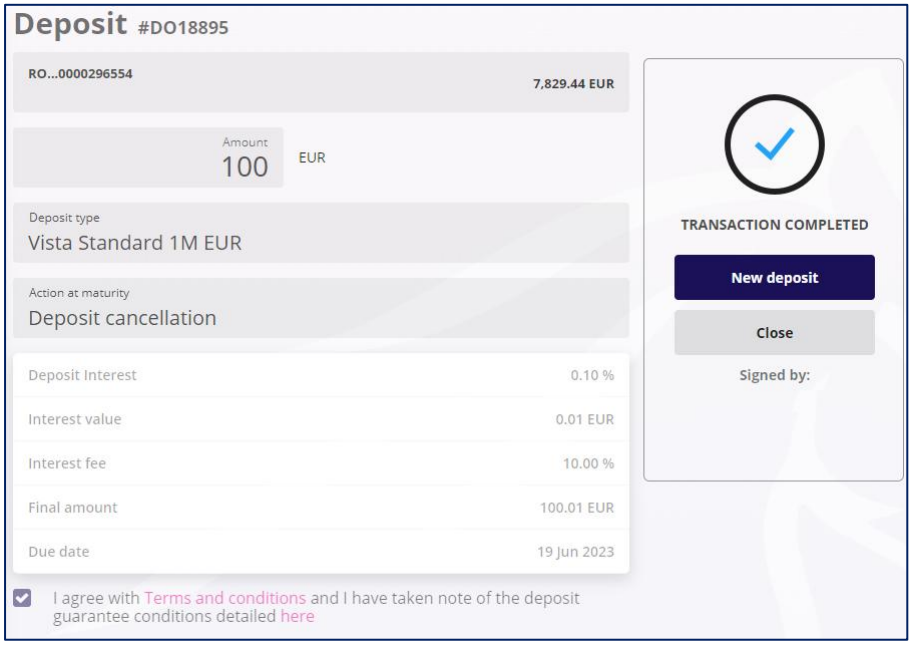


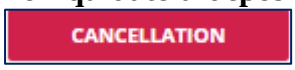

New deposit
Deposit negotiation
RO...0000296554
7,929.44 EUR
Amount
100
EUR
Deposit type
Vista Standard 1M EUR
Action at maturity
Deposit cancellation
Deposit Interest
0.10 %
Interest value
0.01 EUR
Interest fee
10.00 %
Final amount
100.01 EUR
Due date
19 Jun 2023
I agree with Terms and conditions and I have taken note of the deposit guarantee conditions detailed here
Continue


Confirm deposit
RO...0000296554
7,929.44 EUR
Amount
100
EUR
Deposit type
Vista Standard 1M EUR
Action at maturity
Deposit cancellation
Deposit Interest
0.10 %
Interest value
0.01 EUR
Interest fee
10.00 %
Final amount
100.01 EUR
Due date
19 Jun 2023
I agree with Terms and conditions and I have taken note of the deposit guarantee conditions detailed here
Modify
PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS
Confirm
New deposit


Suma
1 000
RON
Tip depozit
Vista Standard 1Y RON
Actiune scadenta
Lichidare
Rata dobânzii
7.95 %
Valoarea dobanzii efective
80.83 RON
Impozit pe dobândă
10.00 %
Suma finala
1,072.75 RON
Data scadenței
03 apr. 2024
Sunt de acord cu Termenii si conditiile si am luat la cunostinta de conditiile de garantare a depozitului detaliate aici
Modifica
VA RUGAM SA CONFIRMATI OPERATIUNEA DE PE DISPOZITIVUL MOBIL DUPA CE VERIFICATI TOATE DETALIILE.
Confirma
Depozit nou

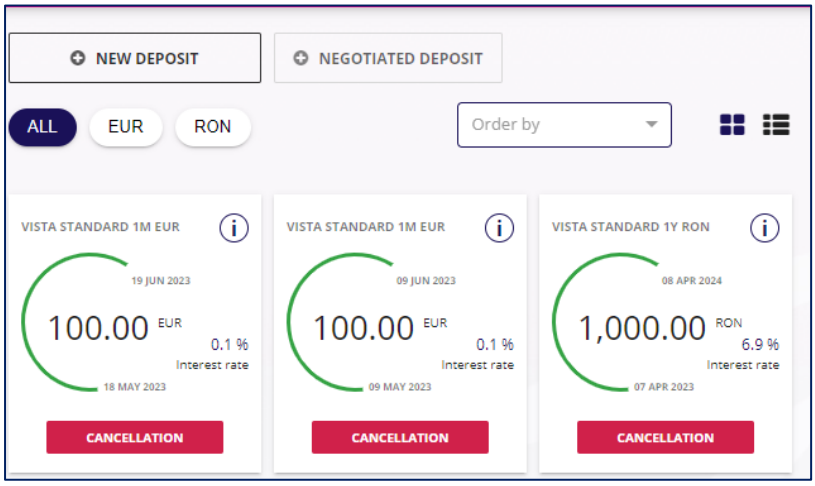


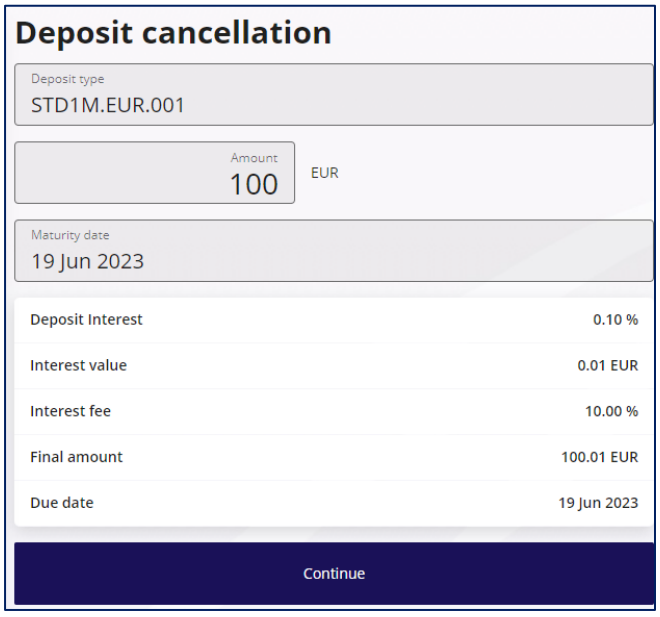


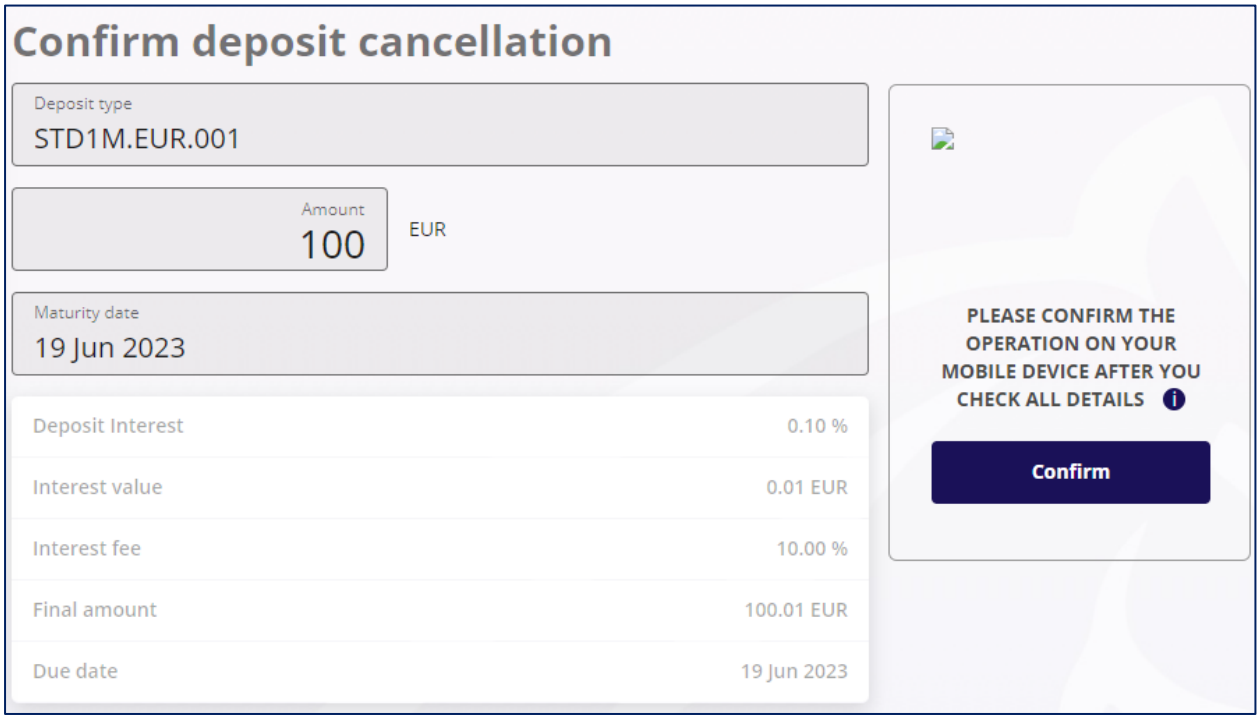
To **liquidate a deposit**, you must enter the **Deposit Operations** menu and press the button 

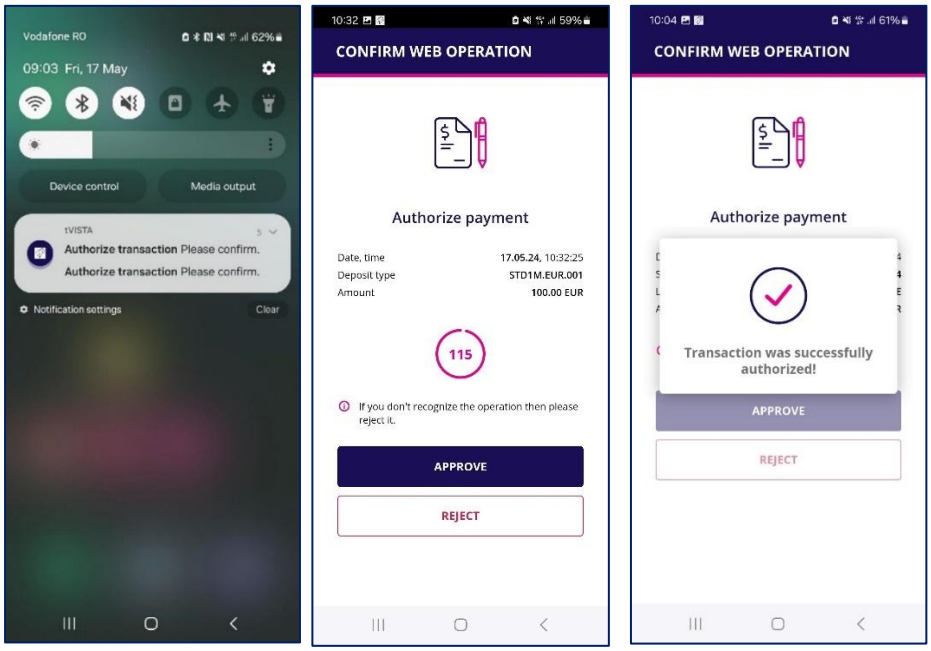
and to authorize the operation on the mobile phone.

Deposits cannot be liquidated on the day they were established, it is necessary to wait until the next working day.

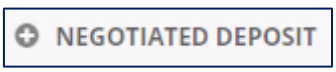

NEW DEPOSIT
NEGOTIATED DEPOSIT
ALL
EUR
RON
Order by
VISTA STANDARD 1M EUR
19 JUN 2023
100.00 EUR
0.1 %
Interest rate
18 MAY 2023
CANCELLATION
VISTA STANDARD 1M EUR
09 JUN 2023
100.00 EUR
0.1 %
Interest rate
09 MAY 2023
CANCELLATION
VISTA STANDARD 1Y RON
08 APR 2024
1,000.00 RON
6.9 %
Interest rate
07 APR 2023
CANCELLATION


Deposit cancellation
Deposit type
STD1M.EUR.001
Amount
100
EUR
Maturity date
19 Jun 2023
Deposit Interest
0.10 %
Interest value
0.01 EUR
Interest fee
10.00 %
Final amount
100.01 EUR
Due date
19 Jun 2023
Continue



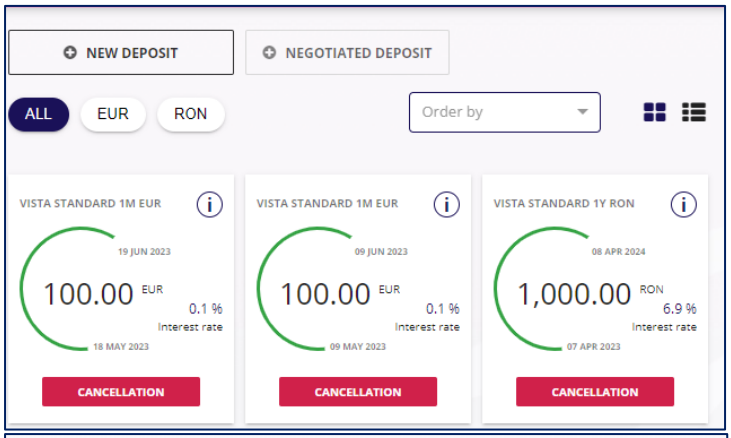


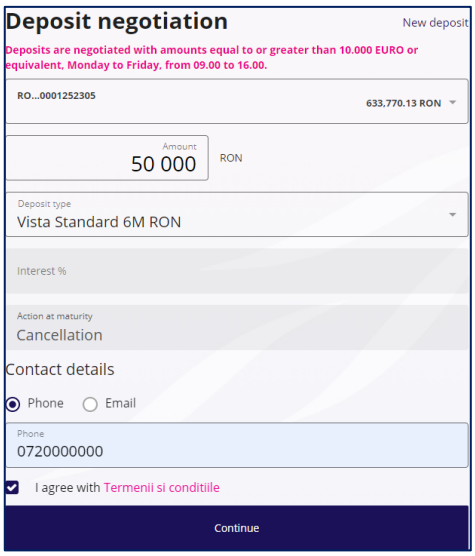
To set up a **deposit with negotiated interest**, it is necessary to complete the following steps:

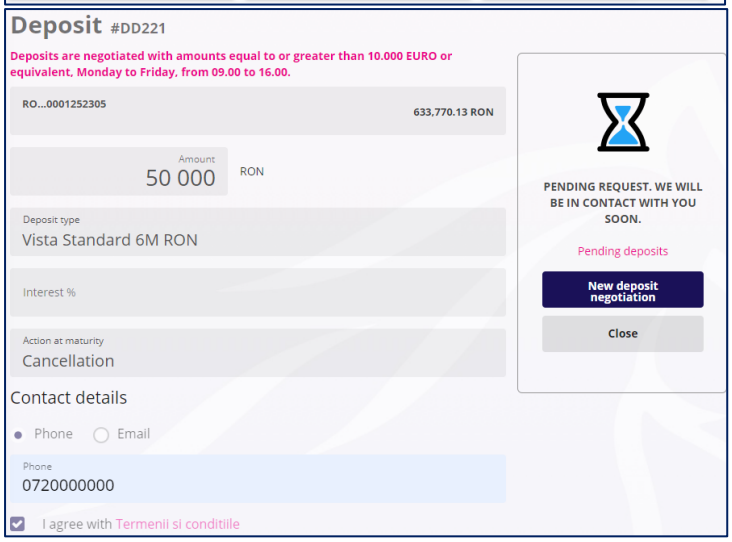
- You access the Deposit Operations option 

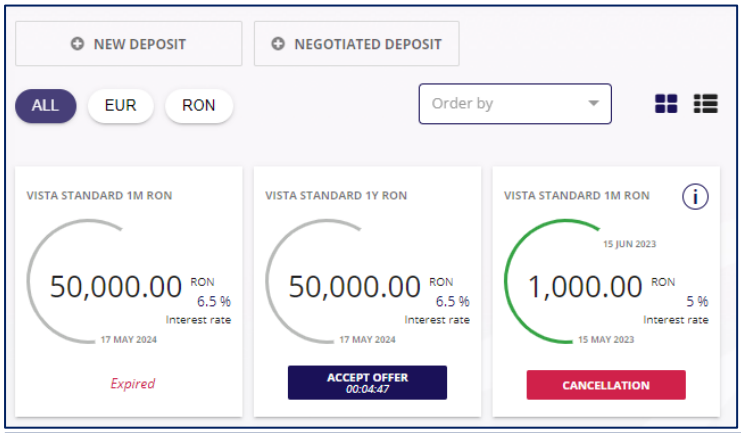
- Fill in the deposit data;
- Add the phone number or email address you want to be contacted by the Bank's representative;
- Press the button “Continue”;
- After you are contacted by the Bank's representative and confirm the negotiated deposit, you will access from Deposit Operations where you will click on

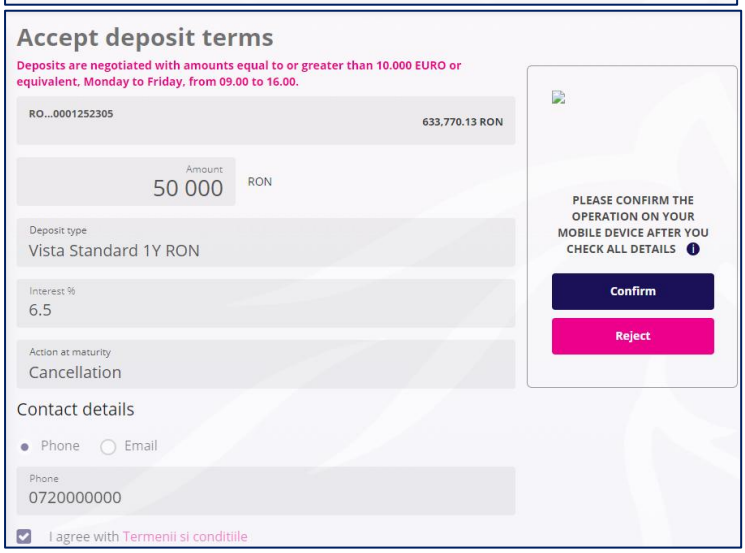
- Check the displayed information and press the "Accept the offer" button. You have 1 minute to accept the offer.
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing the button “Confirm”.

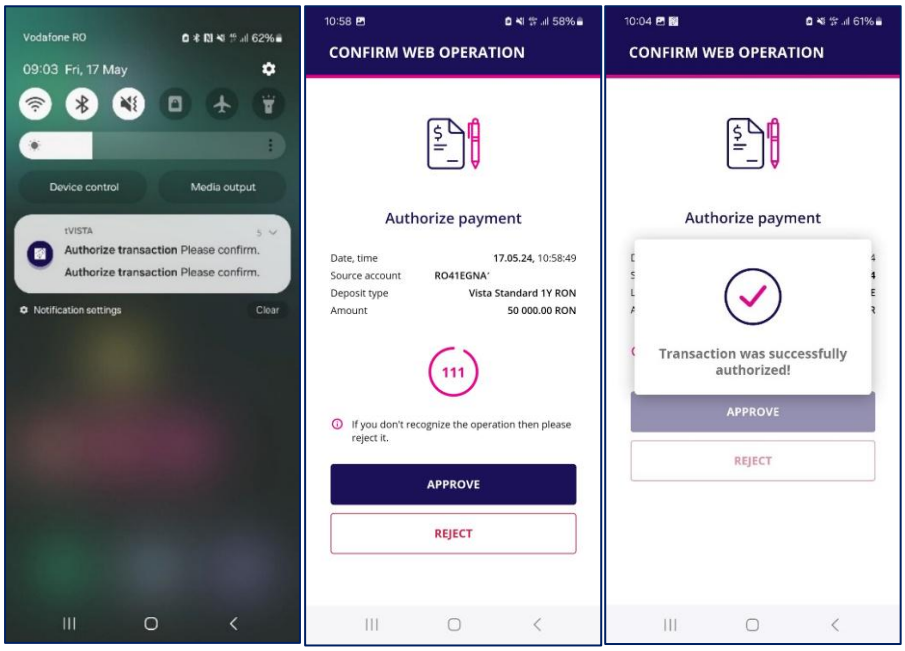


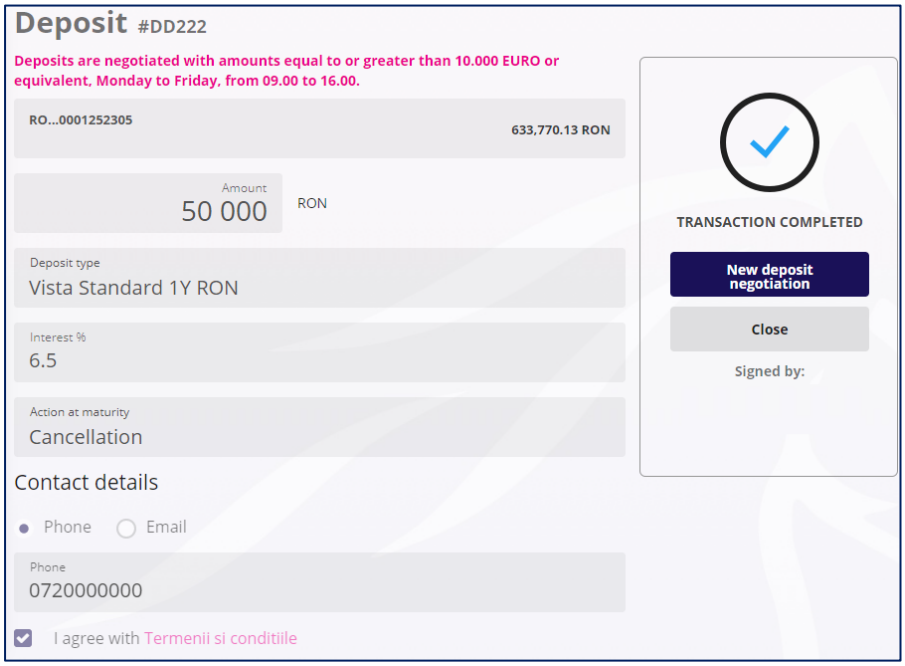





NEW DEPOSIT
NEGOTIATED DEPOSIT
ALL
EUR
RON
Order by
VISTA STANDARD 1M RON
50,000.00 RON
6.5 %
Interest rate
17 MAY 2024
Expired
VISTA STANDARD 1Y RON
50,000.00 RON
6.5 %
Interest rate
17 MAY 2024
ACCEPT OFFER
00:04:47
VISTA STANDARD 1M RON
15 JUN 2023
1,000.00 RON
5 %
Interest rate
15 MAY 2023
CANCELLATION


Accept deposit terms
Deposits are negotiated with amounts equal to or greater than 10.000 EURO or equivalent, Monday to Friday, from 09.00 to 16.00.
RO...0001252305
633,770.13 RON
Amount
50 000
RON
Deposit type
Vista Standard 1Y RON
Interest %
6.5
Action at maturity
Cancellation
Contact details
Phone
Email
Phone
0720000000
I agree with Termenii si conditiile
PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS
Confirm
Reject


Vodafone RO
09:03 Fri, 17 May
Device control
Media output
tVISTA
Authorize transaction Please confirm.
Authorize transaction Please confirm.
Notification settings
Clear
CONFIRM WEB OPERATION
Authorize payment
Date, time 17.05.24, 10:58:49
Source account RO41EGNA
Deposit type Vista Standard 1Y RON
Amount 50 000.00 RON
111
If you don't recognize the operation then please reject it.
APPROVE
REJECT
CONFIRM WEB OPERATION
Authorize payment
Transaction was successfully authorized!
APPROVE
REJECT



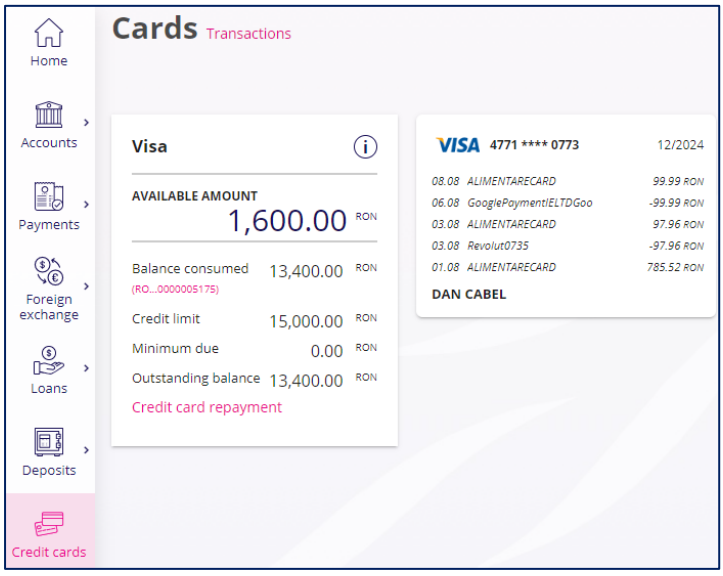
Credit cards - Internet Banking

Credit Cards menu allows you to view the details for the credit cards held at the Bank.

You can also access the button Refresh to update the current account balance.

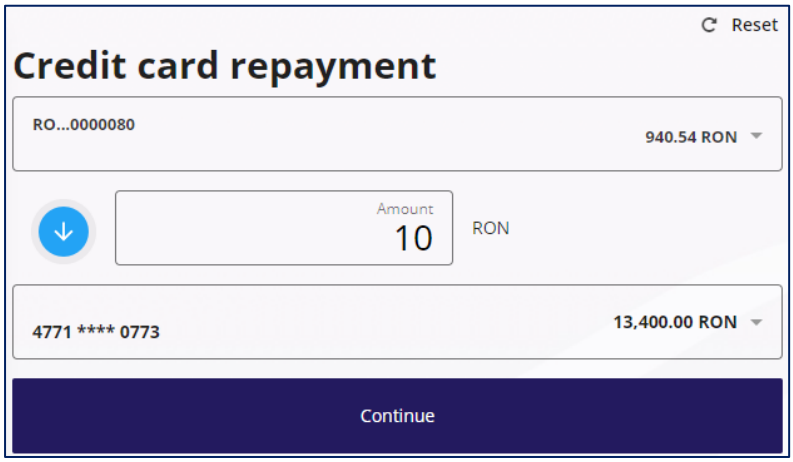
Accessing the desired card number will display information about:

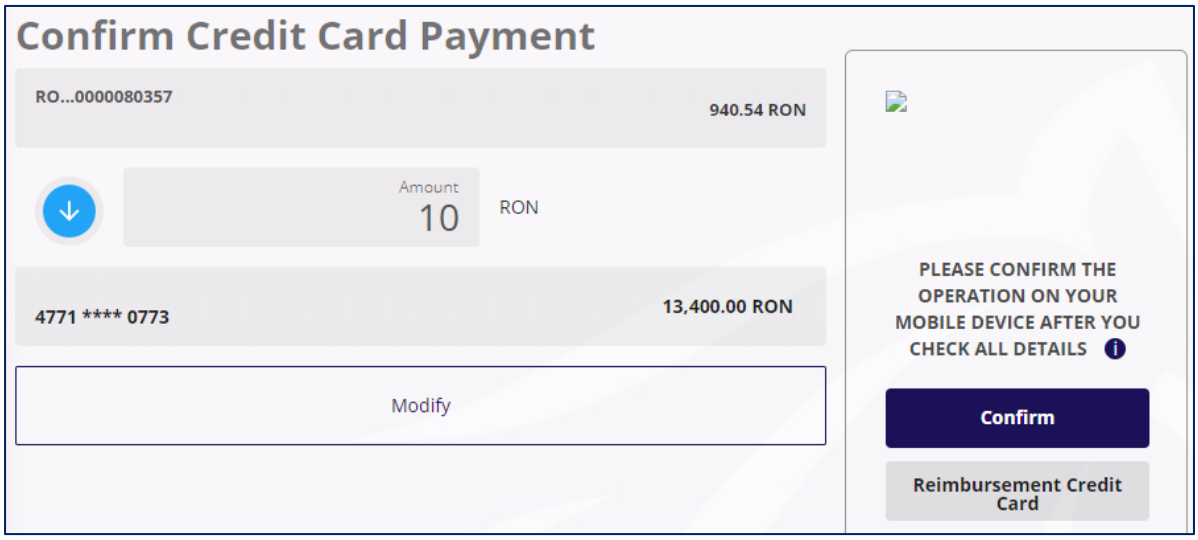
- Available limit; the limit used; credit limit; card expiration date.
- The IBAN code assigned to the card if you want to make a transfer from another bank.
- The minimum payment amount and the total payment from the most recent monthly statement.

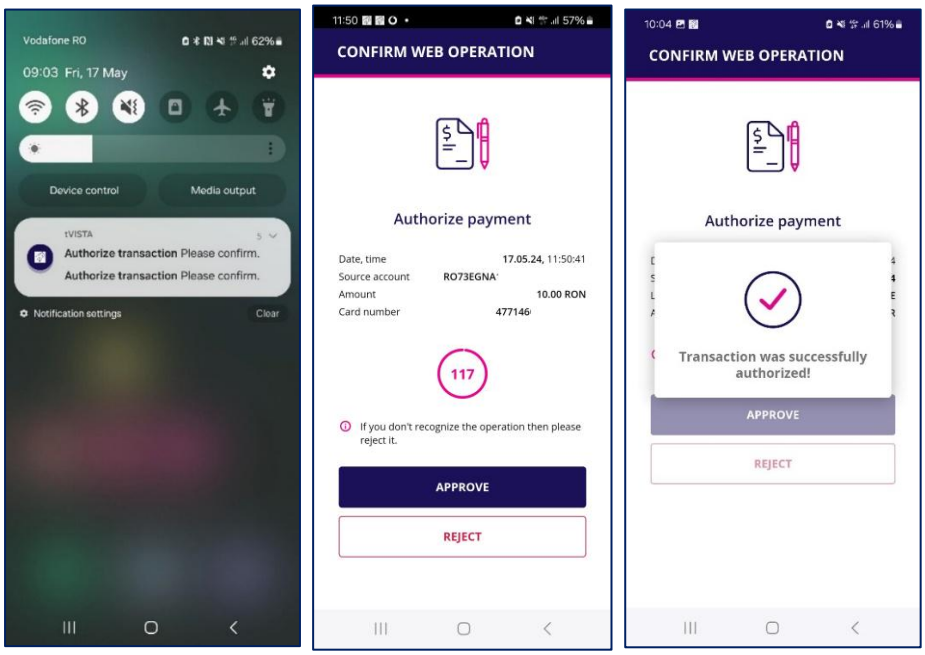


To top up the credit card, it is necessary to complete the following steps:

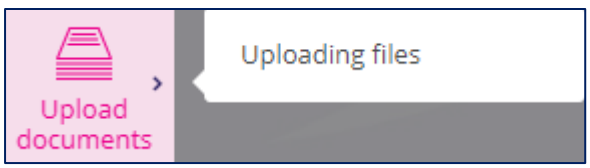
- Click on the link Credit card repayment
- Fill in the amount you want to top up.
- Select the account from which you want to make the payment.
- You receive the push notification on your mobile phone to authorize the operation.
- You authorize the payment using the PIN code or through biometric authentication on the mobile after pressing the button.





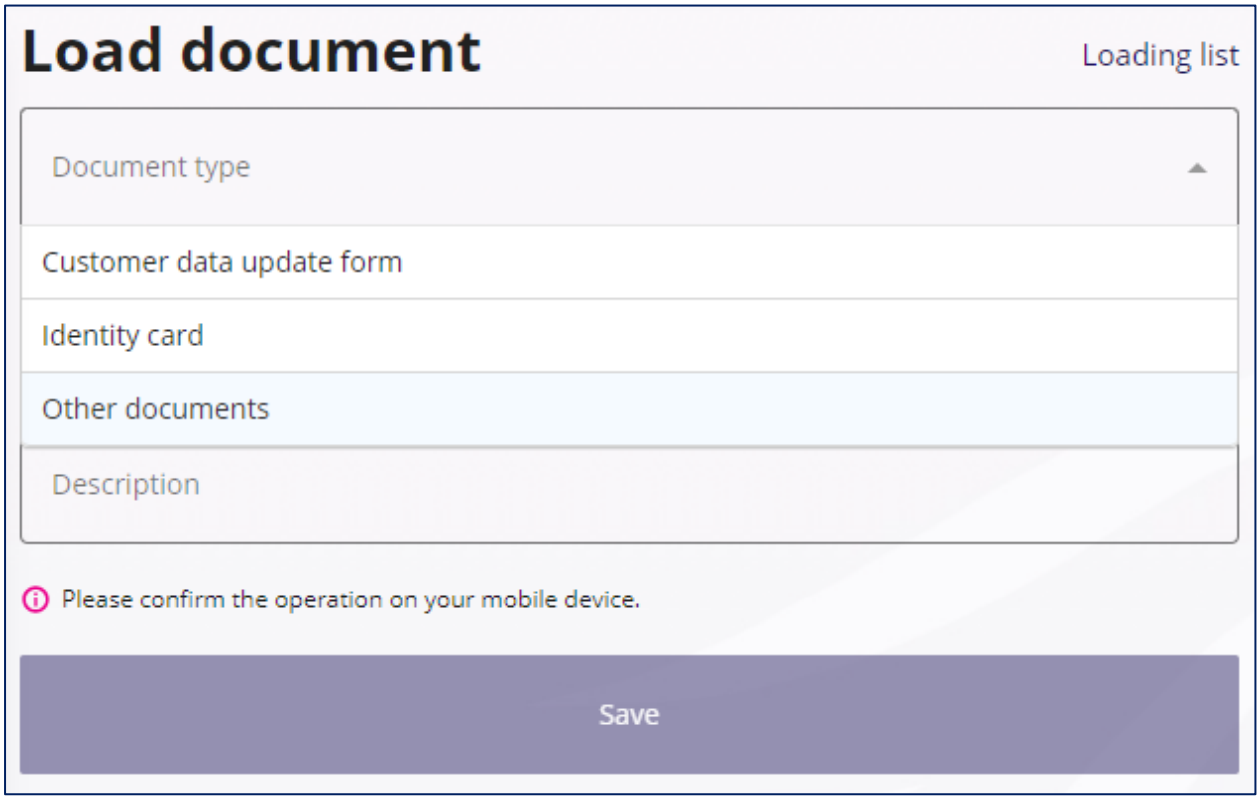


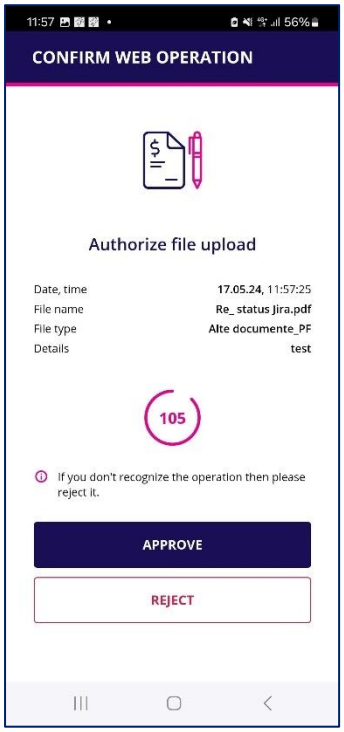
Upload documents - Internet Banking



Upload documents menu allows you to send certain documents to the Bank that will be processed according to the Bank's procedures in force.

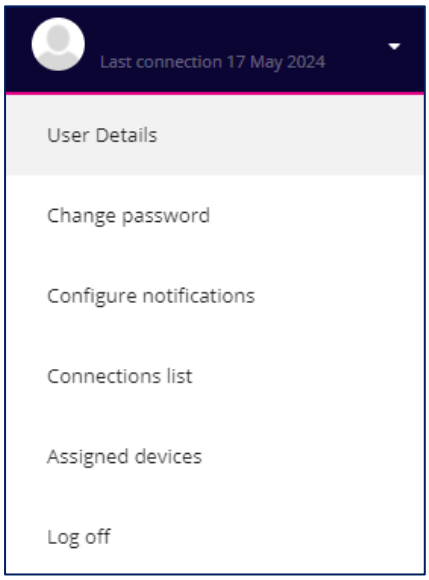
Documents can be in PDF, JPG, TIFF, BMP or PNG format.


Load document
Loading list
Document type
Customer data update form
Identity card
Other documents
Description
Please confirm the operation on your mobile device.
Save


11:57
56%
CONFIRM WEB OPERATION
Authorize file upload
Date, time
17.05.24, 11:57:25
File name
Re_ status jira.pdf
File type
Alte documente_PF
Details
test
105
If you don't recognize the operation then please reject it.
APPROVE
REJECT

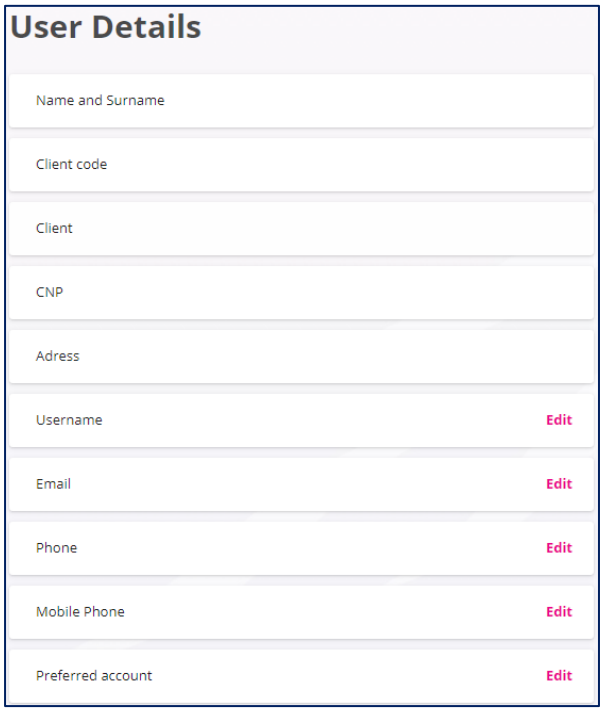
List documents loading
Reload
17 MAY 2024
Re_ status jira.pdf
test
Other documents

Settings- Internet Banking

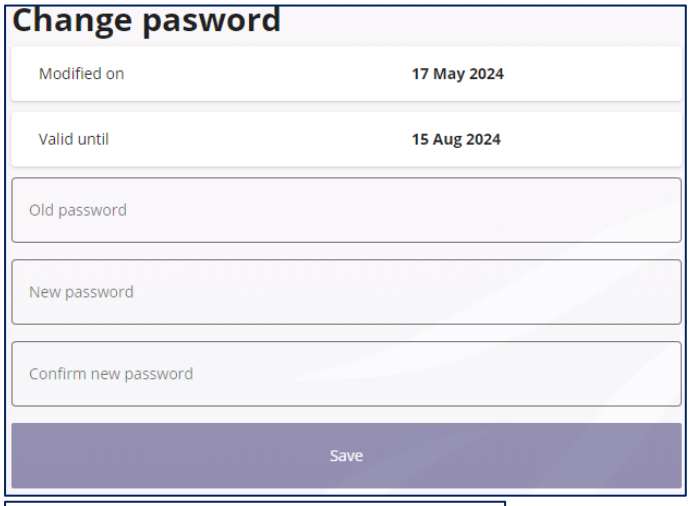


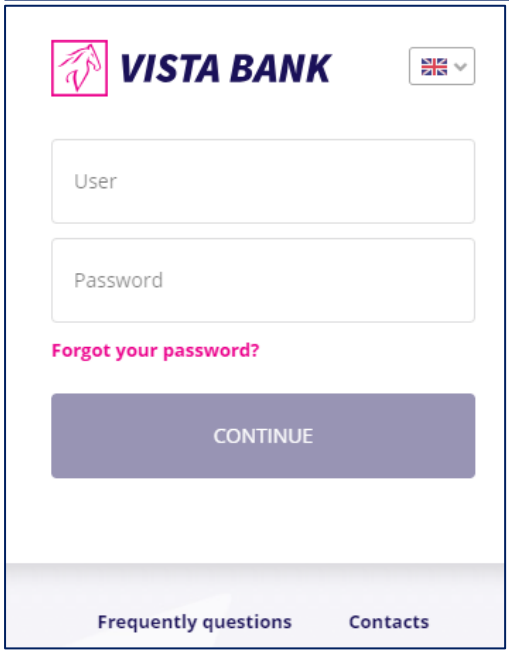
Settings menu allows:

Viewing user data and changing the email address or phone number in relation with the Bank for all products owned; setting a favorite account that will appear first in the list of accounts; change the user name (alias).

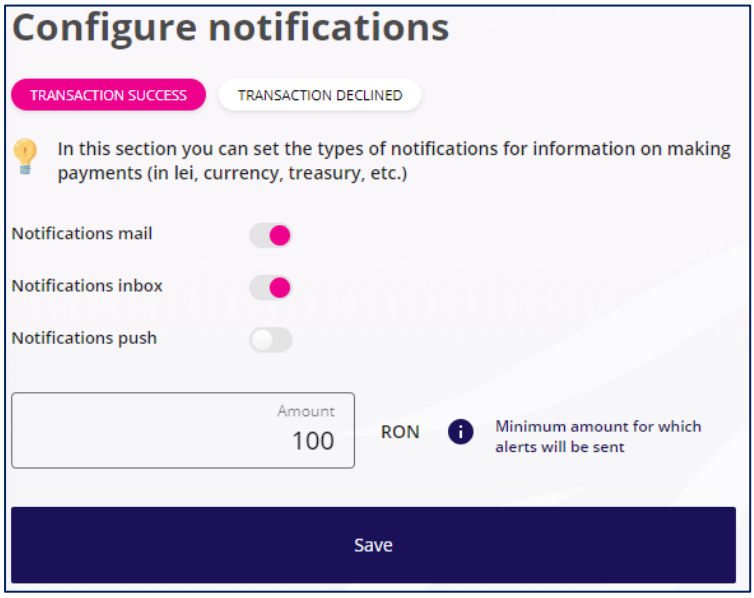


- Changing the access password. It is necessary to know the current password, if you no longer know it, you must use the option "Forgot your password?" from the login page.

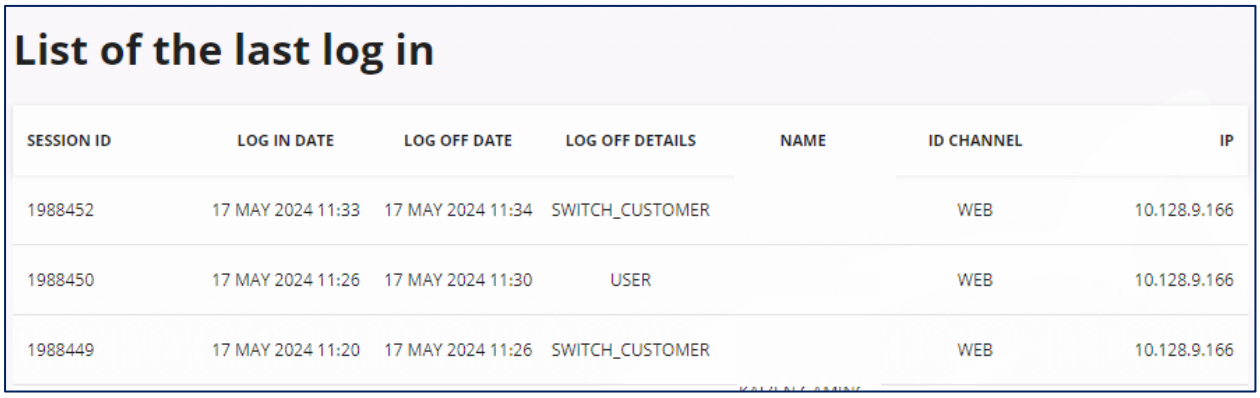




- Configuration of notifications received from the Bank for transactions initiated through the Vista Internet/Mobile Banking applications:

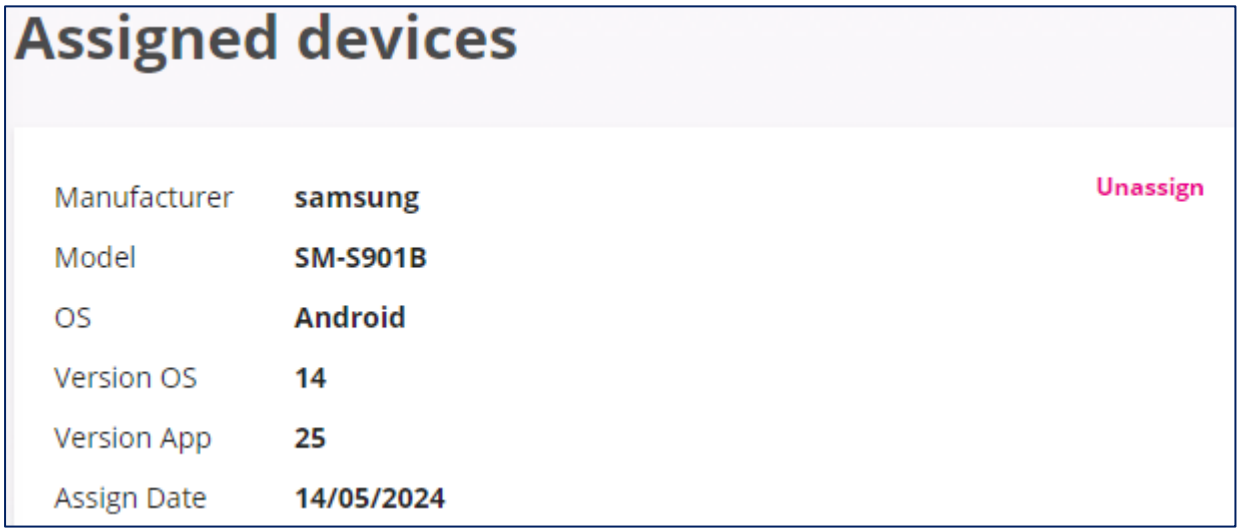


- List of last logins:



- Unpair the device. From this moment, you can no longer access **Vista Internet and Mobile Banking** applications. If you want to use them again, it is necessary to follow the steps in the CONNECTION GUIDE - Mobile Banking menu. If you want to give up **Vista Internet and Mobile Banking** products for good, you must submit an application in the Vista Bank

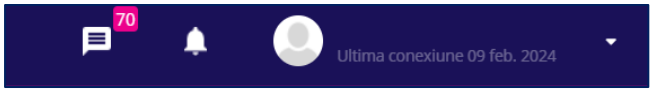
territorial unit

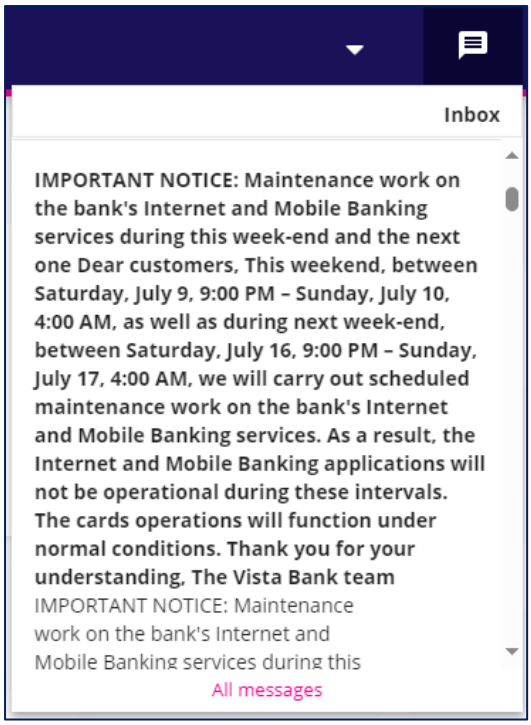


- **Logout** - please use the logout option every time you have finished using the application.

Messages and notifications - Internet Banking

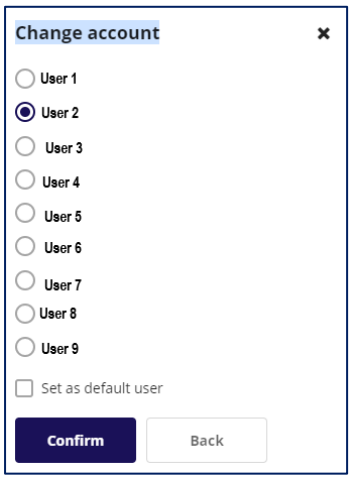
In this section you can read the messages and notifications sent by the Bank.





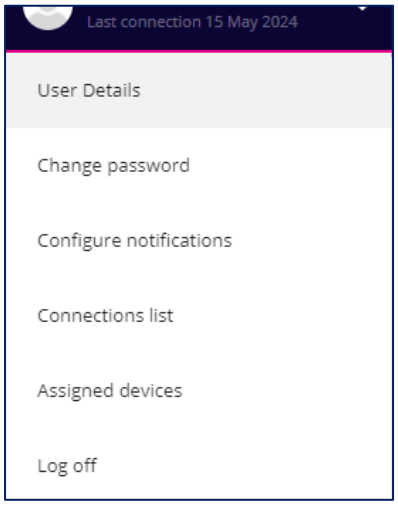
Multiaccount - Internet Banking

Multi Account menu allows you to navigate between the profiles associated with your user: the account of a natural person, the account of a company or another natural person on which you have been authorized.



Useful information - Internet Banking

- To exit the application, please use the Disconnect option by clicking on Profile.



- Upper bar

In acesta sectiune regasiti informatii cu privire la:

NAME **Name and Surname of the client, a natural person or Name of the client, a legal entity.**

Note: If the connected user is a user for several clients, he can change the client for which he wants to use the Vista Internet Banking service using the arrow to the right of the client's name.

User name (username) – The arrow next to the user name opens a menu from which you can change your personal data and access password in the Vista Internet Banking application, you can view the list of the most recent connections and you can disconnect from the application.

Messages – the correspondence section between you and the bank.

Notifications – the section where you will receive various notifications related to the Vista Internet Banking service or other banking products.

Any operation initiated through the Vista Internet Banking system goes through the following stages:

- **Pending authorization** – transactions introduced in the application that will be executed by the bank following authorization;
- **Pending** – transactions imported into the bank's transaction system;
- **Processed** – transactions settled by the bank.

Attention!

Payments not processed by the bank for objective reasons (lack of availability, blocked account, customer not updated, bank debits, customer request, etc.) will go into Error status. The list of operations that require authorization can be found in the Accounts menu, Transactions submenu, Authorization tab, as well as in Notifications.

All the information presented in this manual, including the images (screenshots), are presented for a strictly demonstrative purpose and do not represent real offers from the Bank.

Instructions for completing bulk payment files

XML File Domestic Payments

Creating the file:

Open a text file with the following structure

<?xml version="1.0" encoding="utf-8"?>

<SWIFT103>

<DOCUMENT extRef="" tipPlata=" " contExt=" " suma="" dataPlatii="" document="" detalii="" beneficiarNume="" beneficiarIban=" " beneficiarCnpCui="" trezoCodAnaf="" />

<DOCUMENT extRef="" tipPlata=" " contExt=" " suma="" dataPlatii="" document="" detalii="" beneficiarNume="" beneficiarIban=" " beneficiarCnpCui="" trezoCodAnaf="" />

</SWIFT103>

Then complete the following fields with the payment details:

- Field extRef - Payment Reference: Unique reference for the payment for each client and each day. [maximum 100 characters];
- Field paymentType - Payment Type:
  T = treasury
  E = interbank
  I = intrabank
  Maximum 1 single character.
- Field payerAccount - Payer Account: The account from which the payment is ordered, in IBAN format, without spaces. It is validated that the payer account belongs to the client who initiated the payment;
- Field amount - Amount: Payment amount. It must be in the format 9999.99 (use a period as the decimal separator);
- Field paymentDate - Payment Date: In the format dd.mm.yyyy, representing the payment date. It can be the current day or a future day;
- Field document - Document Number: Document number [maximum 30 characters].
- Field details - Details: Payment details [maximum 105 characters];
- Field beneficiaryName - Beneficiary Name: Name of the beneficiary [maximum 100 characters];
- Field beneficiaryIban - Beneficiary IBAN: Beneficiary's account in IBAN format, without spaces;
- Field beneficiaryTaxId - Tax ID: Mandatory for treasury payments [maximum 30 characters];
- Field treasuryAnafCode - ANAF Code: Fill in for treasury payments - optional [maximum 30 characters].

CSV File Domestic Payments

Creating the file: Open an Excel file and fill in the following columns with the payment details, corresponding to each field.

A	B	C	D	E	F	G	H	I
56	E	RO24EGNA1010000000122076	5	14.10.2025	0	detalii	Exemplu SA plata 1	RO34XXXX101000000000000

- Column A - Payment Reference: Unique reference for the payment for each client and each day. [maximum 100 characters];
- Column B - Payment Type:
  T = treasury
  E = interbank
  I = intrabank
  Maximum 1 single character.

- Column C - Payer Account: The account from which the payment is ordered, in IBAN fomat, without spaces. It is validated that;
- Column D - Amount: Payment amount. It must be in the format 9999.99 (use a period as he decimal separator);
- Column E - Payment Date: In the format dd.mm.yyyy, representing the payment date. It an be the current day or a future day;
- Column F - Document Number: Document number [maximum 30 characters];
- Column G - Details: Payment details [maximum 105 characters];
- Column H - Beneficiary Name: Name of the beneficiary [maximum 100 characters];
- Column I - Beneficiary IBAN: Beneficiary's account in IBAN format, without spaces;
- Column J - Tax ID: Mandatory for treasury payments [maximum 30 characters];
- Column K - ANAF Code: Optional, completed for treasury payments [maximum 30 characters].

TXT File Domestic Payments

Domestic payments through file import can be made to beneficiaries who have accounts at other banks or at Vista Bank.

Step 1:

Creating the file. Open an excel file and fill in the following fields on the first line:

Unique payment reference, Payment type, Paying account, Amount, Payment date, Document number, Document date, Payment details, Beneficiary name, Beneficiary IBAN, Bank ID, Unit bank, Fiscal code, ANAF code.

Example:

Fill in the payment data corresponding to each separate field on the following lines:

- Column A - Unique payment reference: unique payment reference for each customer and each day (only numbers);
- Column B - Payment type:
  T = treasury
  E = interbank
  I = intrabank
- Column C - Paying account: the account from which you order the payment, in IBAN format, without spaces;
- Column D - Amount: payment amount. It must be in the format 9999.99 (the point is used for the decimal separator);
- Column E - Date of payment: in dd.mm.yyyy format, representing the date of payment. It can be the current day or a day in the future;
- Column F - Document number: Document number (only numbers);
- Column G – Document date: in dd.mm.yyyy format, representing the document issuance date, similar to the one completed in the "payment date" field;
- Column H - Details: Payment details (max 34 characters must be entered including space is taken into account or more than 35 characters but not fixed 35, otherwise the system will expand one more field which if it does not contain strings will give a NULL error).

IMPORTANT! If you pay salary rights, you MUST add one of the following words to the details: „SALARIU, AVANS, LICHIDARE, DREPTURI FINANCIARE". In the absence of these words, if the beneficiary's account registers a garnishment, the Bank can pay the full amount from the salary income to the judicial executor instead of the percentage required by the law.

- Column I – Beneficiary name: name of the beneficiary;
- Column J – beneficiary IBAN: the beneficiary's account in IBAN format, without space;
- Column K - Bank ID: not to be filled in by the customer, it will be filled in automatically by the system;
- Column L - Name of the bank - it is not filled in by the customer, it will be filled in automatically by the system;
- Column M – Fiscal code of the beneficiary: mandatory to be completed only in the case of payments to the treasury;
- Column N – ANAF Code: it is not mandatory to fill in if the client does not have from the ANAF platform, in the case of payments to the treasury, it will be left blank but will be kept as the column;

Step 2:

- After completing the data from Step 1, the first line (table header) containing the names of the completed fields will be deleted.
- The data of the first payment must appear on the first line of the file and not an empty line.

Step 3:

- Save the file in *.txt format on your computer [from Excel: File menu/ Save as option/ Save as type – choose Text (tab delimited) (*.txt)]•
- We recommend that you use a suggestive name to save the file so that you can find it easily when you want to import it into Internet Banking.

XML File Foreign Payments

Open a text file with the following structure:

<?xml version="1.0" encoding="utf-8"?>

<SWIFT103>

<DOCUMENT valuta="" contExt="" suma="" prioritate="" comisioaneSpeze="" swiftBancaBenef="" beneficiarIban="" beneficiarNume="" taraIdBancaBenef="" adresaBancaBenef="" bancaBenef="" taraIdBenef=" " detalii="" dataPlatii=""/>

<DOCUMENT valuta="" contExt="" suma="" prioritate="" comisioaneSpeze="" swiftBancaBenef="" beneficiarIban="" beneficiarNume="" taraIdBancaBenef="" adresaBancaBenef="" bancaBenef="" taraIdBenef=" " detalii="" dataPlatii=""/>

</SWIFT103>

Then, complete the following fields with the payment details:

- Field currency - Currency: The currency in which the payment is made [maximum 3 characters, A-Z];
- Field payerAccount - Payer Account: The account from which the payment is ordered, in IBAN format, without spaces. It is validated that the payer account belongs to the client who initiated the payment;
- Field amount - Amount: The payment amount. It must be in the format 9999.99 (use a period as the decimal separator);
- Field priority - Priority: Priority with which you want the payment to be processed: [1 character; enter S (for Standard) or U (for Urgent)];
- Field commissionFees - Commission Type: Indicates how commissions are paid; [maximum 3 characters: OUR, BEN, or SHA];
- Field beneficiaryBankSwift - SWIFT: SWIFT code of the beneficiary's bank [maximum 30 characters];
- Field beneficiaryIban - Beneficiary IBAN: The beneficiary's account in IBAN format, without spaces.
- Field beneficiaryName - Beneficiary Name: The name of the beneficiary [maximum 100 characters].
- Field beneficiaryBankCountryCode - Beneficiary Bank Country Code: The country code of the beneficiary's bank [2 characters, A-Z];
- Field beneficiaryBankAddress - Beneficiary Bank Address: Address of the beneficiary's bank [maximum 2000 characters];
- Field beneficiaryBankName - Beneficiary Bank Name: Name of the beneficiary's bank [maximum 100 characters];
- Field beneficiaryCountryCode - Beneficiary Country Code: Country code of the beneficiary [2 characters, A-Z];
- Field details - Details: Payment details [maximum 105 characters];
- Field paymentDate - Payment Date: In the format dd.mm.yyyy, representing the payment date. It can be the current day or a future day;

CSV File Foreign Payments

Open an Excel file and fill in the following columns with payment details, corresponding to each field:

A	B	C	D	E	F	G	H	I	J	K	L	M	N
USD	RO26EGNA1010000000000000	5	S	sha	SWIFTXXX	ES0000000000000000000000	Popescu Ioan	ES	Bucharest, Emanoil Porumbaru	VISTA BANK	ES	plata valutara	18.03.2025

- Column A - Currency: The currency in which the payment is made [maximum 3 characters, A-Z];
- Column B - Payer Account: The account from which the payment is ordered, in IBAN format, without spaces. It is validated that the payer account belongs to the client who initiated the payment;

- Column C - Amount: The payment amount. It must be in the format 9999.99 (use a period as the decimal separator);
- Column D - Priority: Priority with which you want the payment to be processed: [1 character; enter S (for Standard) or U (for Urgent)];
- Column E - Commission Type: Indicates how commissions are paid; [maximum 3 characters: OUR, BEN, or SHA];
- Column F - SWIFT Code: SWIFT code of the beneficiary's bank [maximum 30 characters];
- Column G - Beneficiary IBAN: The beneficiary's account in IBAN format, without spaces;
- Column H - Beneficiary Name: Name of the beneficiary [maximum 100 characters];
- Column I - Beneficiary Bank Country Code: The country code of the beneficiary's bank [2 characters, A-Z];
- Column J - Beneficiary Bank Address: Address of the beneficiary's bank [maximum 2000 characters];
- Column K - Beneficiary Bank Name: Name of the beneficiary's bank [maximum 100 characters];
- Column L - Beneficiary Country Code: The country code of the beneficiary [2 characters, A-Z];
- Column M - Details: Payment details [maximum 105 characters];
- Column N - Payment Date: In the format dd.mm.yyyy, representing the payment date. It can be the current day or a future day;

TXT File Foreign Payments

Foreign currency payments through file import can be made to beneficiaries who have accounts at other banks or at Vista Bank.

Step 1:

Creating the file. Open an excel file and fill in the following fields on the first line:

- Currency, Paying Account, Amount, Priority, Payment Type, Transfer Type, Documents, Commission Type, SWIFT, Beneficiary IBAN, Beneficiary Name, Beneficiary Address, Beneficiary Bank Country Code, Beneficiary Bank Address, Beneficiary Bank, Beneficiary Country Code, Partner Country, empty column, Details.

Example:

On the following lines, fill in the payment data, corresponding to each individual field:

- Column A - Currency: currency in which the payment is made [maximum 3 characters, A-Z];
- Column B - Paying account: the IBAN code of the account from which you will make each payment; [24 characters; 0-9, A-Z]
- Column C - Amount: payment amount. It must be in the format 9999.99 (the point is used for the decimal separator);
- Column D - Priority: the priority with which you want the payment to be processed; [1 character; fill in S (for Standard) or U (for Urgent)];

- Column E - Payment type: fill in the payment method, i.e. mention OP [2 characters: OP; field is not required];
- Column F - Type of transfer: fill in the mention of SWIFT; [5 characters: SWIFT; field is not required];
- Column G - Documents: indicates that there are documents attached to the payment; [maximum 5 characters: TRUE (if there are documents) or FALSE (if there are none); the field is not mandatory];
- Column H - Type of commission: indicate how the commissions are paid; [maximum 3 characters: OUR, BEN or SHA];

  IMPORTANT! If you pay salary rights, you MUST add one of the following words to the details: „SALARIU, AVANS, LICHIDARE, DREPTURI FINANCIARE". In the absence of these words, if the beneficiary's account registers a garnishment, the Bank can pay the full amount from the salary income to the judicial executor instead of the percentage required by the law.
- Column I - SWIFT: SWIFT code of the beneficiary's bank;
- Column J – Beneficiary IBAN: the IBAN code of the beneficiary's account;
- Column K - Beneficiary name: name of the beneficiary;
- Column L – Beneficiary bank country - Beneficiary bank country code: country code of the beneficiary bank [2 characters: from A to Z];
- Column M - Beneficiary Bank Address: address of the beneficiary;
- Column N - Beneficiary Bank Name: the name of the beneficiary bank;
- Column O - Beneficiary Country Code: the country code of the beneficiary [2 characters: from A to Z];
- Column P - Partner country: the country code of the partner [2 characters: from A to Z; it is not a mandatory field; it can be left blank];
- Column Q – Foreign currency payment statistical code: this field is not filled in by the customer;
- Column R - Currency payment details - not to be completed by the customer;
- Column S – Details of the amount: complete the details/explanations of the amount transferred;
- Column T – Foreign currency payment statistical code: this field is not filled in by the customer;
- Column U - Foreign currency payment details - not to be completed;
- Column V – Details of the amount: complete the details/explanations of the amount transferred, it is not completed;
- Column W – Payment date: payment processing date.

Step 2:

After completing the data from Step 1, the first line (table header) containing the names of the completed fields will be deleted.

The data of the first payment must appear on the first line of the file and not an empty line.

Step 3:

- Save the file in *.txt format on your computer [from Excel: File menu/ Save as option/ Save as type – choose Text (tab delimited) (*.txt)]

We recommend that you use a suggestive name to save the file so that you can find it easily when you want to import it into Internet Banking.

We trust that the new applications will improve
your online experience with Vista Bank.
We thank you!