VISTA BANK

#faster

VISTA INTERNET AND MOBILE BANKING

The new generation of
online banking

TOGETHER, WE ARE STRONGER

User Manual
Vista Mobile Banking

SUMMARY

VISTA INTERNET AND MOBILE BANKING

Thank you for choosing Vista Internet and Mobile Banking applications!

The new generation of **Vista Internet & Mobile Banking** online banking applications is a fast and comfortable alternative to access your accounts anytime, anywhere. You can order transactions or manage your liquidities and loans directly from your computer, laptop, mobile phone or tablet.

You benefit from a series of new functionalities and an improved user experience. A special feature is the introduction of the **virtual token (eToken)**, a mobile application that allows a high level of security for authentication and authorization of transactions, by generating unique codes or using biometric methods (fingerprint and facial recognition), depending on your option.

Moreover, by using Vista Internet Banking and Vista Mobile Banking services, you benefit from **significantly lower commissions as compared to the counter transactions**.

What are the new Vista Online Banking applications?

1 **Vista Internet Banking:** a new version, user friendly, optimized and extended in terms of functionality

2 **Vista Mobile Banking:** an application that turns your smartphone (Android or iOS) into your mobile bank, available anywhere, anytime.

3 **Vista eToken:** an application through which your smartphone (Android or iOS) becomes a virtual authentication and authorization device (eToken)

A few words about security

Vista Internet Banking and Vista Mobile Banking applications incorporate **the most advanced security technologies**, allowing for secure operations, protected by two levels of authentication: (i) username and password; (ii) unique codes or biometric methods (fingerprint or face recognition), through the Vista eToken application.

Also, the Vista Mobile Banking and Vista eToken applications also integrate the **Appshielding security feature**. The new feature provides the two applications with high protection against a wide range of sophisticated cyber-attacks. Moreover, Vista Mobile Banking, the Android version, also integrates the **Malwarelytics Antivirus**, which protects your entire mobile device against possible malicious applications (mobile malware).

To better protect your computer, mobile phone or tablet, please refer to the security recommendations on our website.

LOGIN GUIDE

1. Install the Vista eToken authentication device

- Download free of charge the **Vista eToken** app from the App Store (iOS) / Play Store (Android).
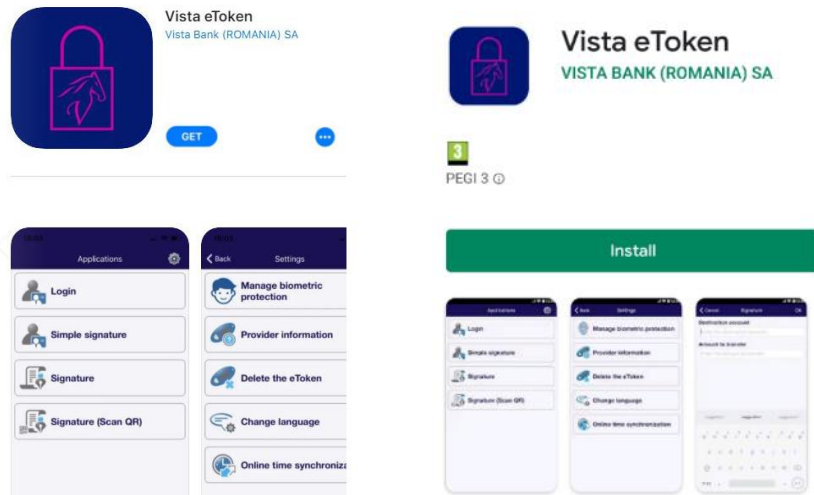
- To activate the application, you will receive an **ID (6 digits)** and an **SMS Code (6 digits),** valid for 60 minutes, on the phone number specified at the time of requesting the Vista Internet Banking service.
- Access the **Vista eToken** application. If you want to use the Signature (QR Scan) feature, just allow the application to access the phone's camera. Then enter the **ID and SMS Code**.
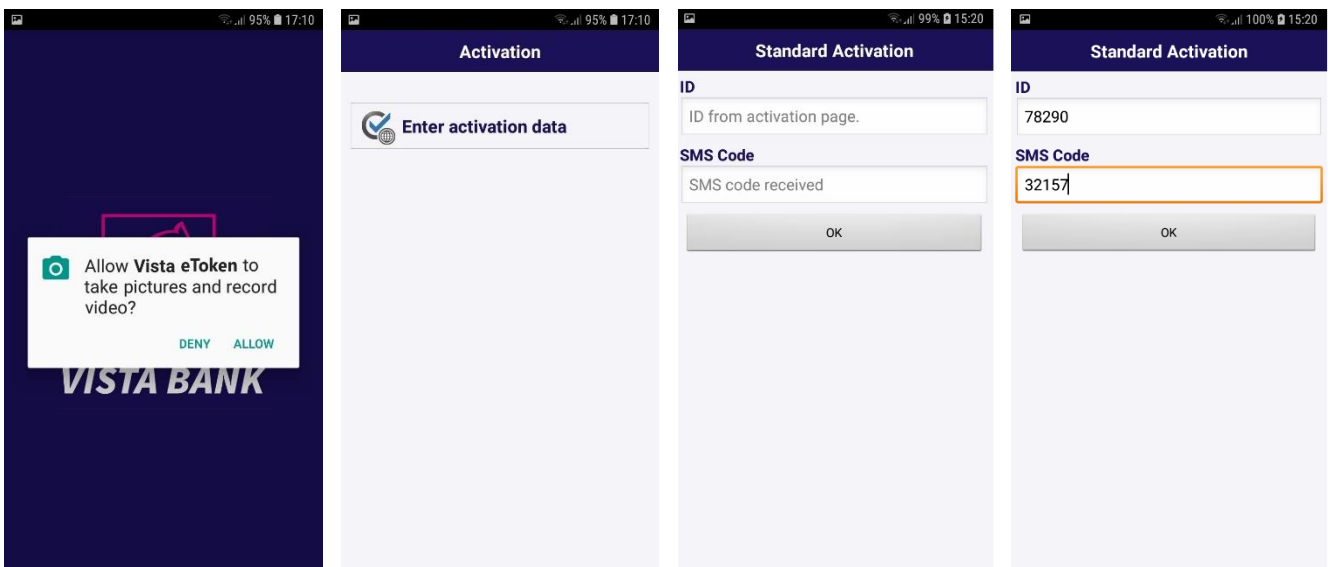
- Set your **Vista eToken password**. It must contain **at least 6 characters**, has a validity of 90 days and, in case of reuse, it must be different from the last 3 passwords used.
- Optionally, after setting the password, you can enable the **use of biometric data (fingerprint, facial recognition) for authentication.**
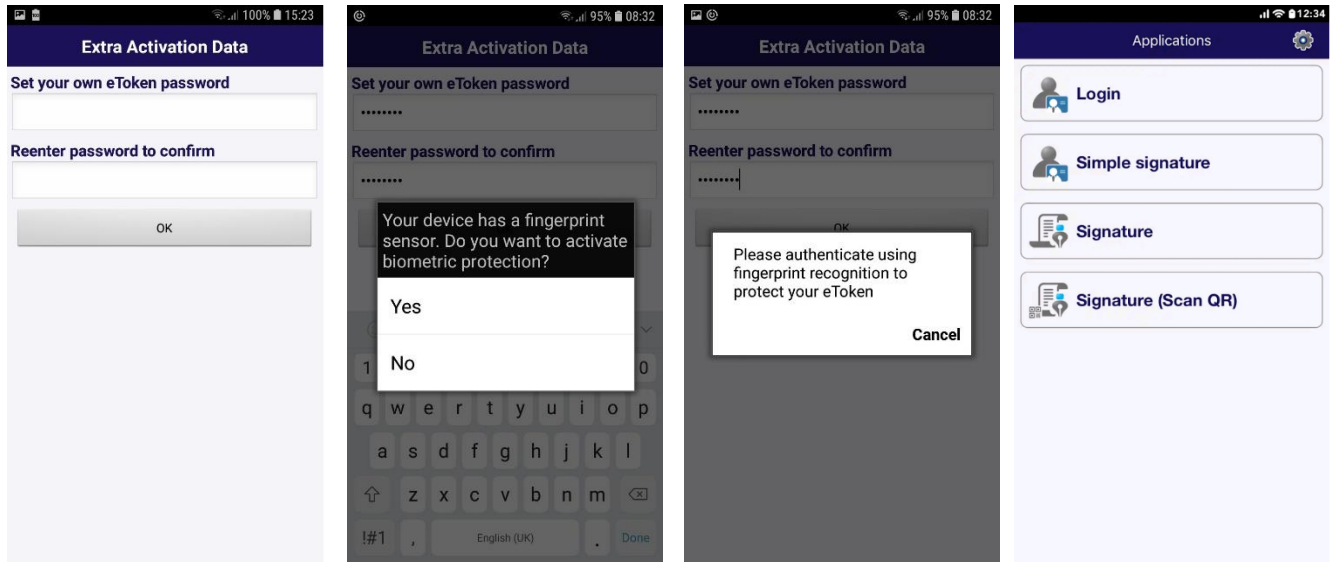

- **Notes:** (a) If you have forgotten your password, please contact us. (b) The Login, Simple Signature, Signature and Signature (QR Scan) options provide login options and transaction authorization for the Vista Internet Banking application (computer / laptop).

Vista eToken Settings

From the Vista eToken **Settings** menu you can:

- Enable / disable the use of biometric data
- Change the Vista eToken password whenever you want (option available only if biometric data is not enabled)
- Delete Vista eToken, on the recommendation of a bank officer, in case of technical problems
- Select the language option: Romanian or English
- Synchronize the time online, as the first fix option when you receive an invalid code error
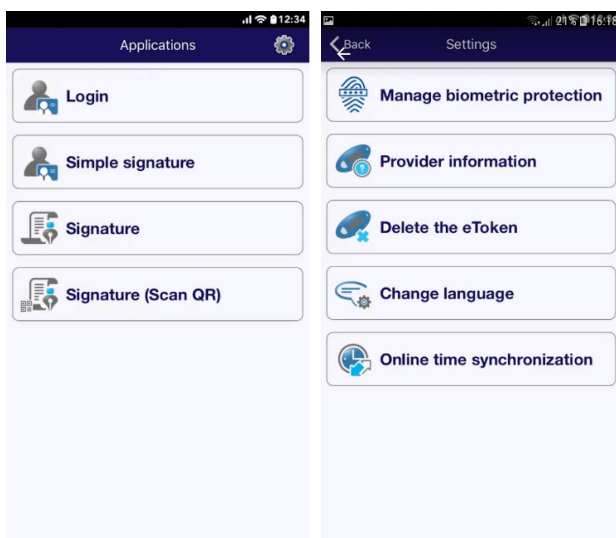
## 2. Install the Vista Mobile Banking application

Download the **Vista Mobile Banking** app from Apple Store (IOS) / Play Store (Android)
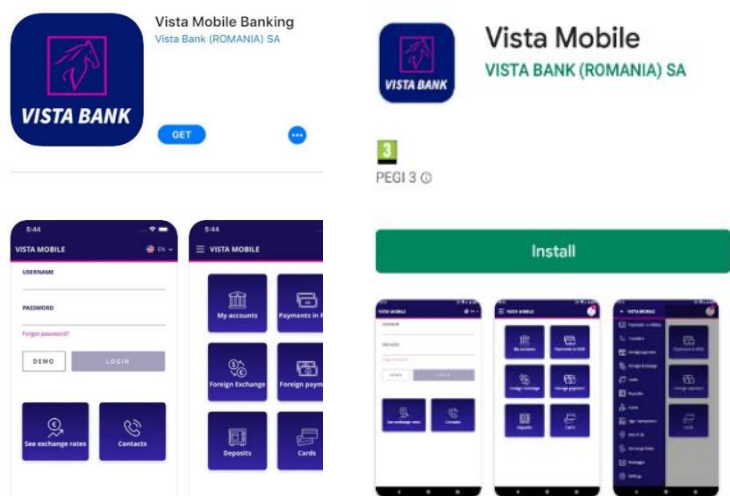

Authentication in the Mobile Banking application is done with the same credentials used in the Internet Banking application.

- Enter the **user** (provided when you requested the **Vista Mobile** service) and the **initial password** (received by SMS on the telephone number declared when you requested the **Vista Mobile** service).
- By pressing the **Login** button you will be automatically redirected to the **Vista eToken** application.
- Enter the **Password you set for Vista eToken** or use the **biometric data** for authentication and you will then be redirected back to the **Vista Mobile Banking** application.
- At **first login** to the **Vista Mobile Banking** application, you will be asked to **change your password**. **Security requirements for setting the password:** Mandatory minimum length: 8 characters; Format: the password must contain at least numbers, lowercase and uppercase letters; Possibility of reuse: the password must be different from the last 3 passwords used • Validity: 90 days • Automatic blocking: at 5 failed login attempts, without time limit.
- Now you are logged in to Vista Mobile Banking.
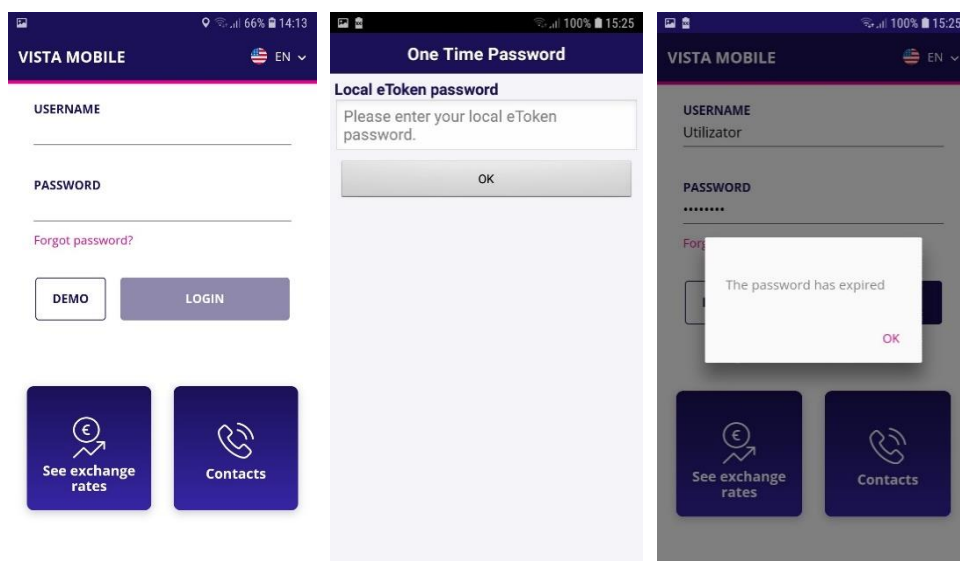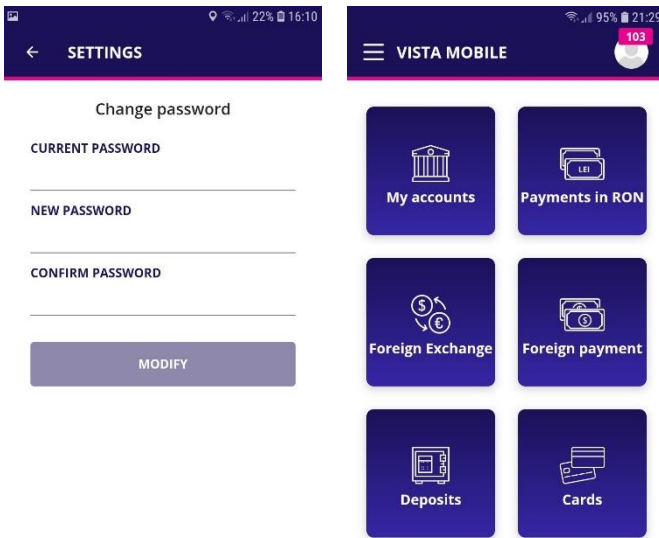
If you forgot your password, it can be changed by pressing the Forgot password? button, following the steps described in the application.
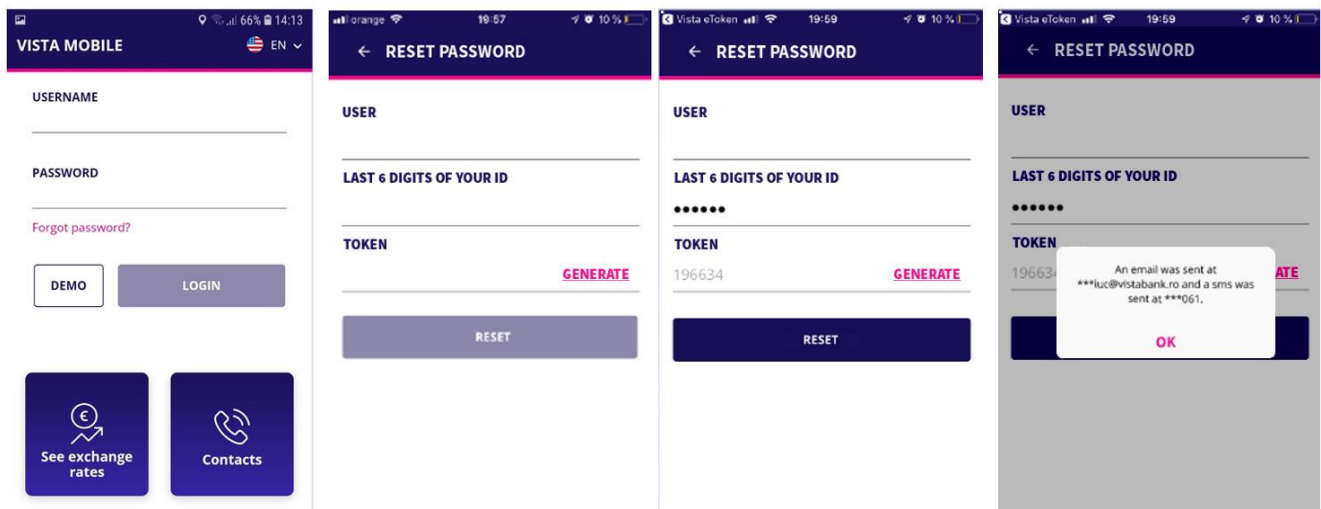

If you entered a wrong password 5 times, you will receive the message "User is blocked".

FEATURES

**With Vista Mobile Banking you can do a full range of operations:**

- Quickly view the **online balance** and the status of **transactions** made through your accounts
- Make **transfers between your own accounts** and order **payments in lei and foreign currency** to accounts opened with other banks
- View the **detailed loan installment plan**
- Establish and close term **deposits**
- Make **currency exchange transactions**
- View your balance, transaction limits, and **credit card transactions**
- **Complex authorization schemes** for legal entities
- Locate the nearest **Vista Bank units and ATMs**
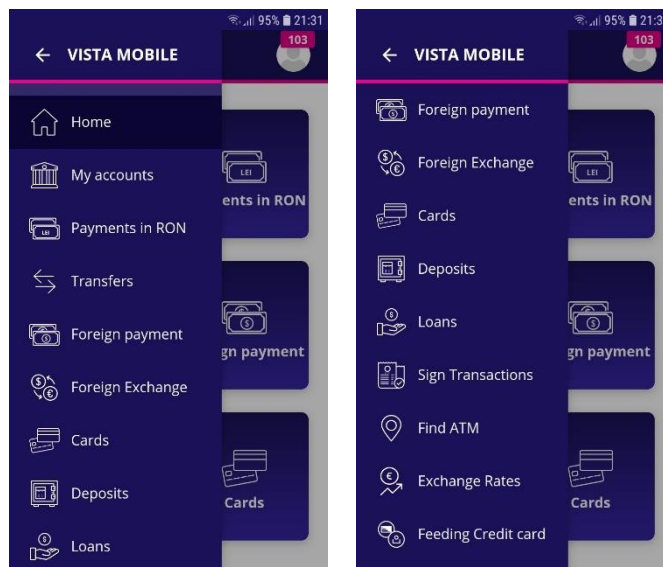
For complete information about the products and services offered by the bank, please consult the General Business Terms by accessing the files Terms and Conditions Individuals and Terms and Conditions Legal Entities available on our website www.vistabank.ro.

Home

The Home menu offers you the possibility to use very quickly the **main functionalities** of the application
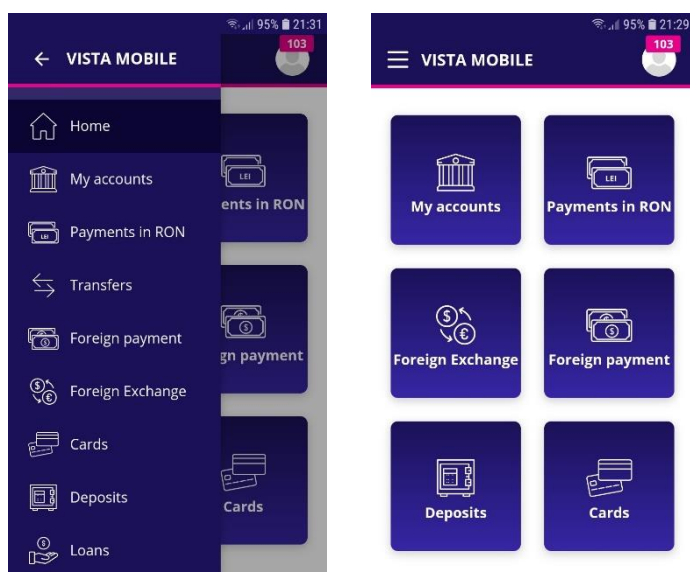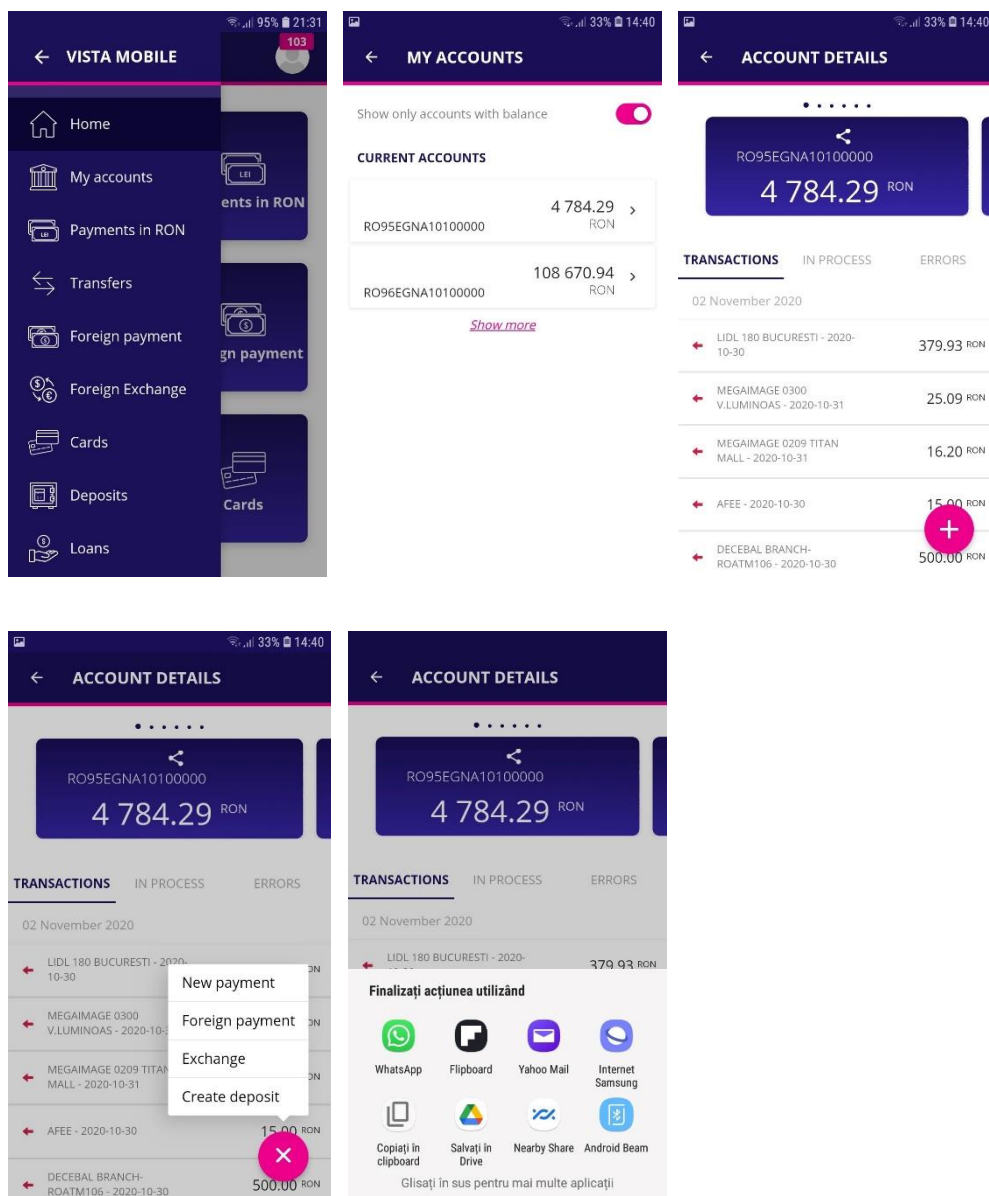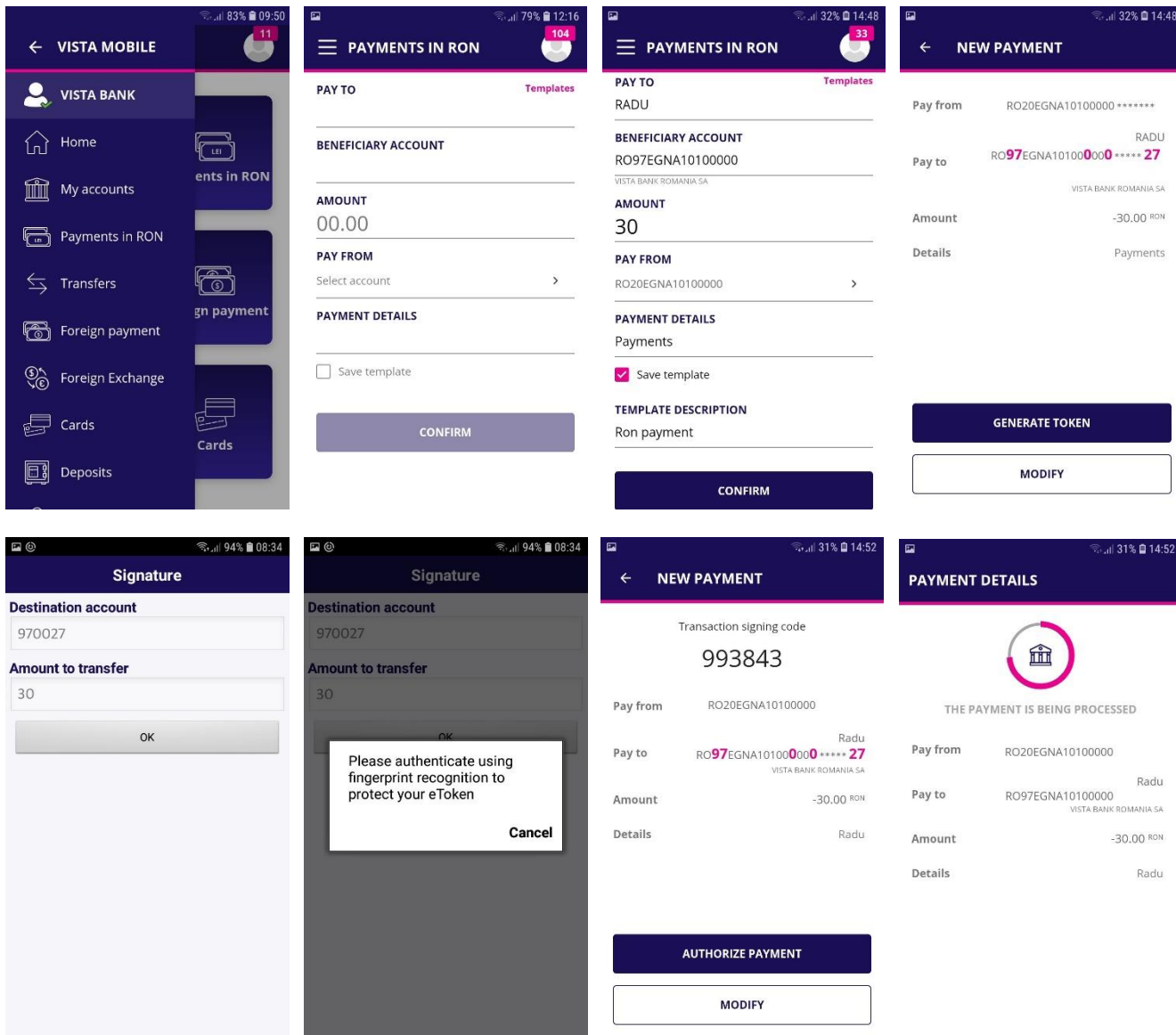
My accounts

The **My accounts** menu offers you the following options:

- Accounts view
- Click on a selected transaction to display its details
- Click on an account to display the transactions of the selected account, as well as the buttons for the most frequently used operations.
- Click on the „Share" button to share the account number
-

Payments in RON

The **Payments in RON** menu allows you to make payments to beneficiaries with accounts opened in lei with other banks in Romania.

To process a payment in RON, please follow the next steps:

- Select the **payment account**
- Type or select the **beneficiary** from the template list
- Fill in the **amount** you want to transfer and the **payment details**
- Confirm the operation and click the **Generate Token** button. Click the OK button and then log in with your eToken password or biometric methods.
- **Authorize payment**: check the IBAN and the amount and then click the **Authorize payment** button. If you want to change the data, click the **Modify** button.

Transfers

The **Transfers** menu allows the transfer between your own Vista Bank accounts. To make a transfer please follow the next steps:

- Select your **source account** (Pay from)
- Select the **destination account** (Beneficiary)
- Fill in the **amount** you wish to transfer

Foreign Currency Payments

The **Foreign Payments** menu allows the processing of payments in foreign currency to any country in the world, including accounts opened in other currencies in Romania.

To process a foreign payment, please follow the steps below:

- Type or select the **Beneficiary** from the template list
- Enter payment details (SWIFT Code, Beneficiary Bank, Beneficiary Country, Charges)
- Enter the **amount**
- Select your **payment account**
- Confirm the operation and click the **Generate Token** button. Click the OK button and then log in with your eToken password or biometric methods.
- **Authorize payment:** check the IBAN number and the amount and then click on the **Authorize payment** button. If you want to change the data, click the **Modify** button.
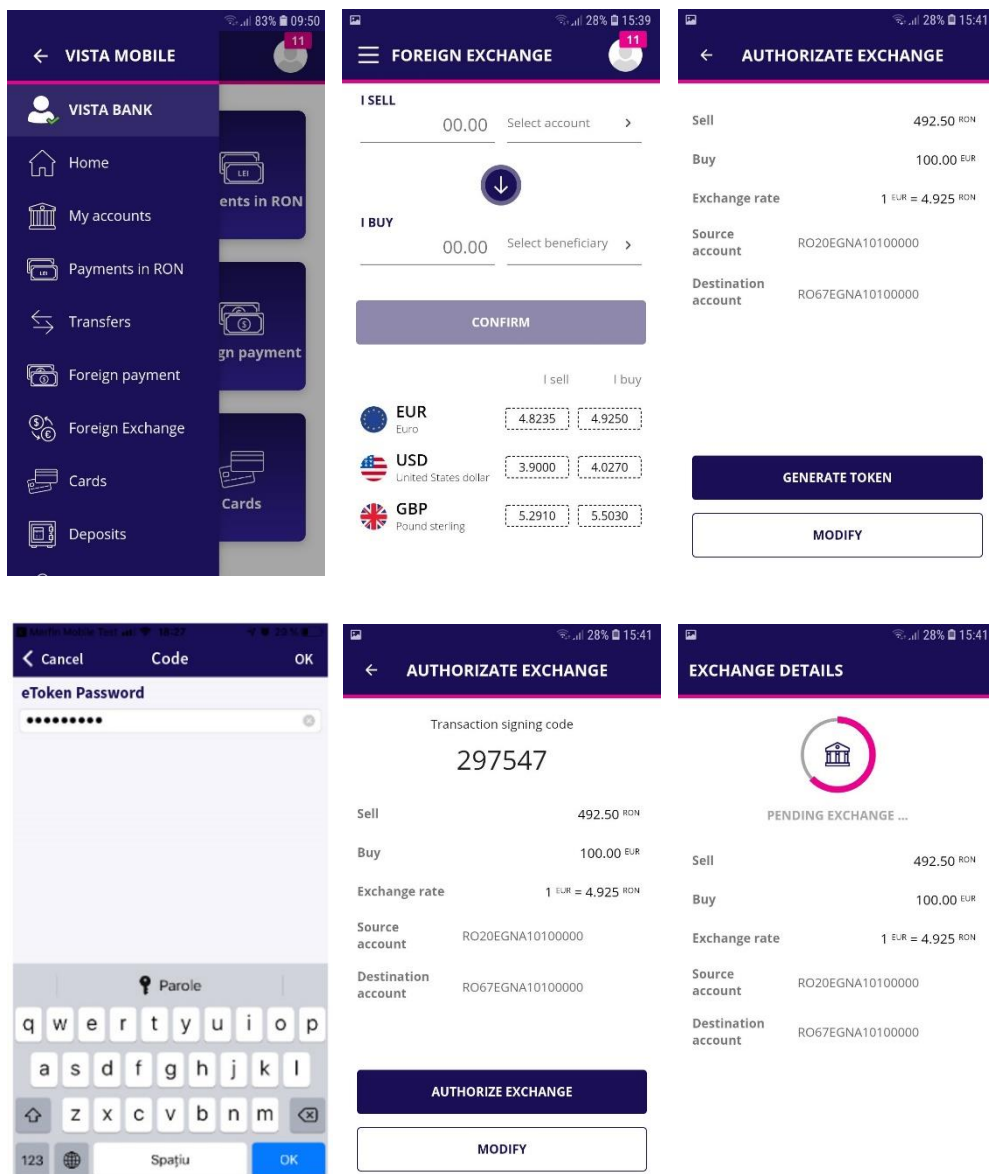
Currency exchange

Through the **Foreign exchange** menu you can make currency exchanges between your different currency accounts opened at Vista Bank.

To process a foreign exchange, please follow the steps below:

- Select your **source account**
- Select the **destination account**
- Fill in the **amount** you wish to sell or buy
- Select the **currency** in which you expressed the amount
- Confirm the operation and click the **Generate Token** button. Click the OK button and then log in with your eToken password or biometric methods.
- **Authorize foreign exchange:** check the amounts, the exchange rate and then click on the **Authorize foreign exchange** button. If you want to change the data, click the **Modify** button.

Cards

In the **Cards** menu you can view the situation of your credit cards issued by Vista Bank. By accessing the details of a card you can view the **card limits and transactions**.

- **Payment credit card** → by pressing this function you can make credit card repayments with the minimum amount / other amounts (available for individual customers)
- **Refresh** → by pressing this button you update in real time the current accounts balance
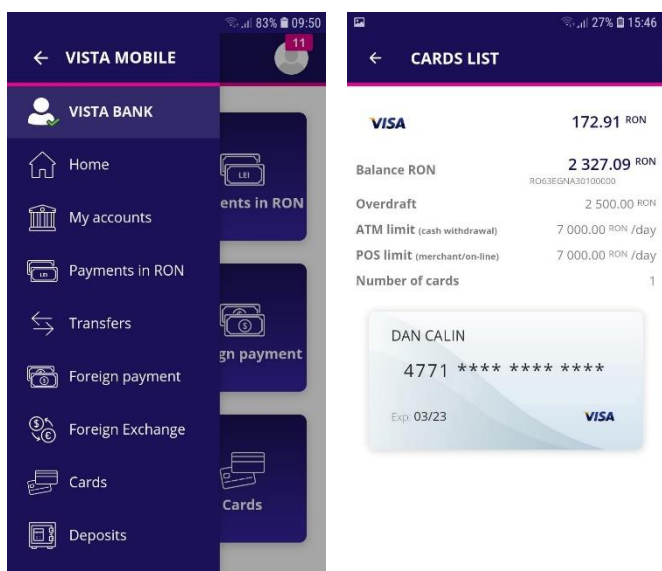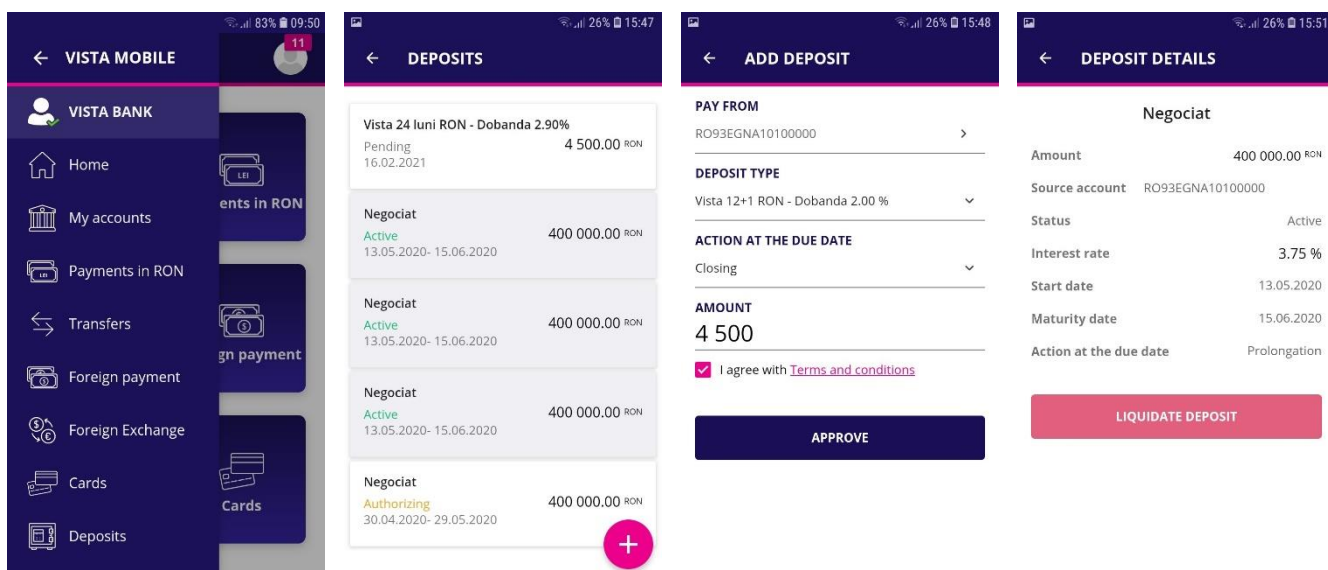

Deposits

From the **Deposits** menu you can:

- View your deposits at Vista Bank
- Create new deposits

or

- close existing deposits.

Add deposits

To create a new deposit, please follow the steps below:

- Click on the **plus sign** ⊕ on the lower-right side of the screen
- Select the **source account**
- Select the **deposit type**
- Choose the **action at Due Date**
- Introduce the **amont**
- Accept the **Terms and Conditions**
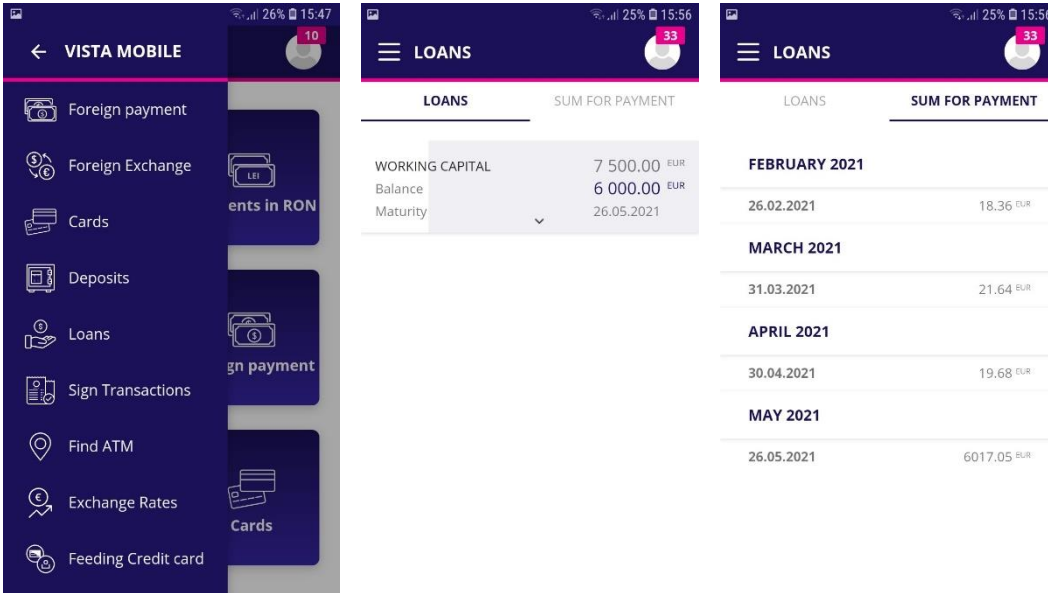- Authorize the transaction by pressing the **Approve** button

A new screen with the deposit data will open. In case you wish to change the date, click on the **Modify** button. If the details are correct, click the **Authorize Deposit** button. The transaction confirmation is done by entering the code generated by the **eToken** or by biometric methods.

Liquidation of deposits

To close a deposit it is necessary to select the desired deposit and press the **Liquidate deposit** button. Confirmation of the deposit liquidation is done by entering a code generated by the **eToken** or by biometric methods.

Loans

In the **Loans** menu you can view information about your ongoing loans.

Sign transactions

The Sign transaction menu shows the pending transactions for which an authorization is required.
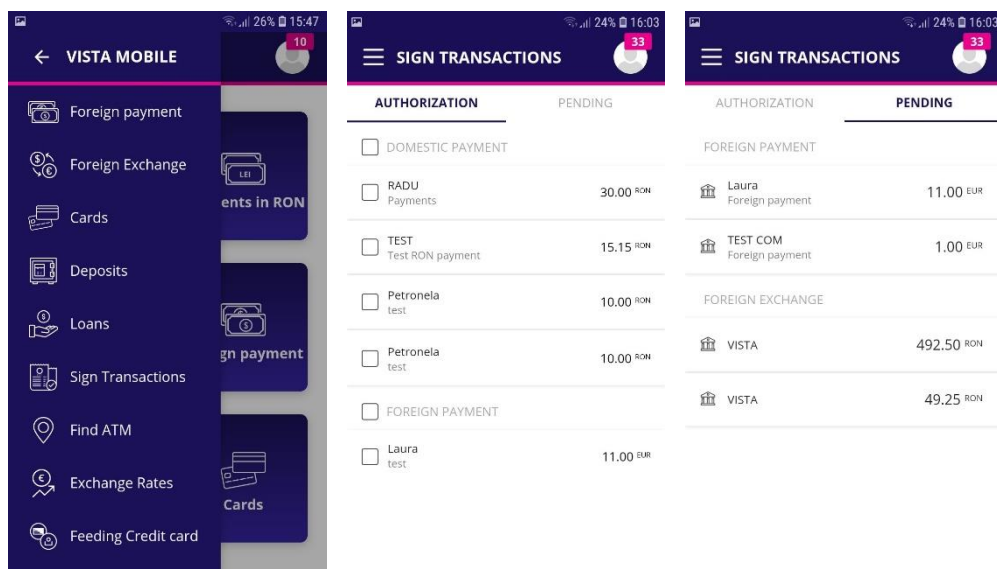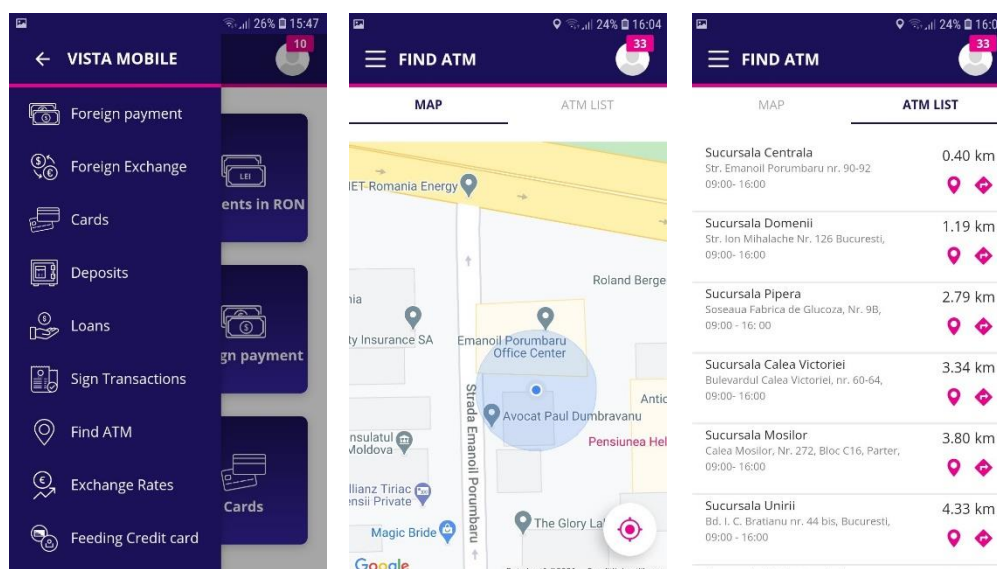

Find ATM

With the geolocation function, you can find the nearest ATM / Branch. This feature is only available if you have given the application permission to access the location. You can change the Vista Mobile Banking application's access rights in the phone settings related to application permissions.
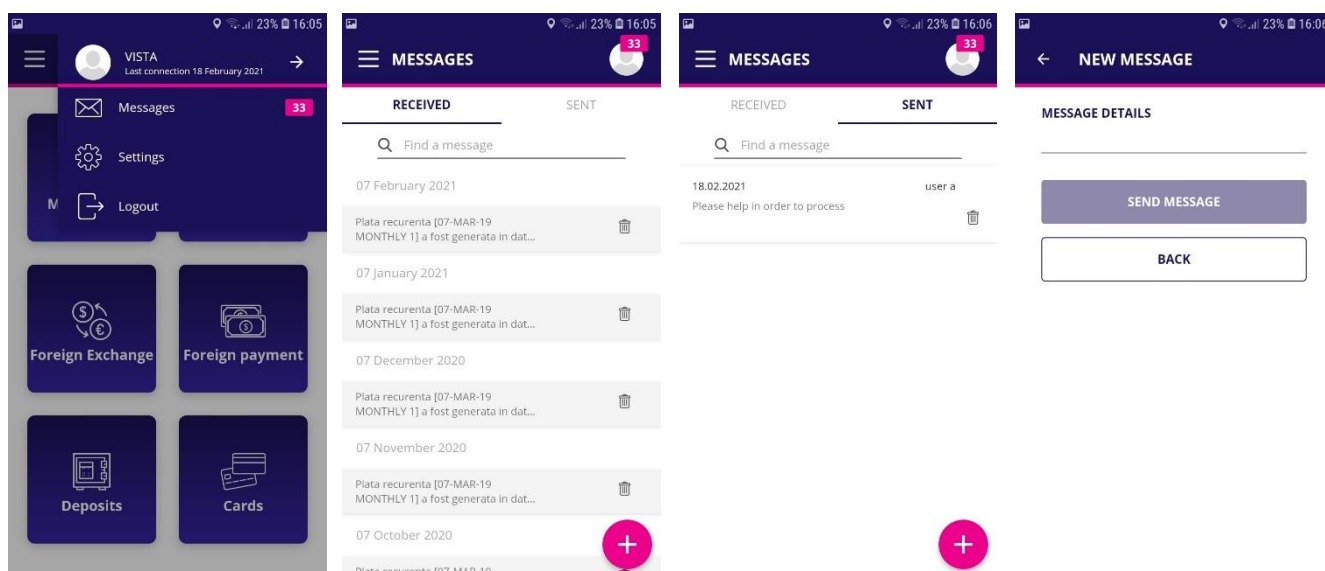
Exchange Rates

The **Exchange Rates** menu offers you the possibility to view the exchange rates practiced by the Bank
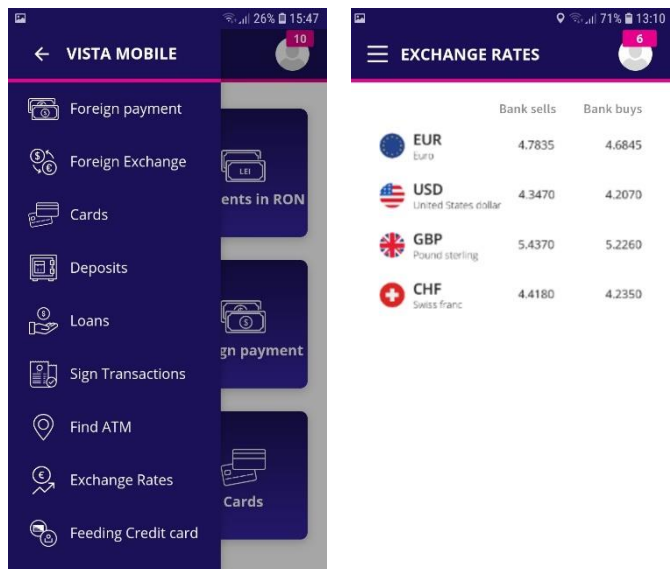

Messages

In the **Messages** menu you can find the messages received from the Bank and, at the same time, you can send messages to the Bank, using the plus button ➕ from the lower-right side of the screen.

Settings

From the **Settings** menu you can change your password.

Important: The authentication credentials (username and password) for Vista Internet Banking and Vista Mobile Banking applications are the same. Thus, if you change the password in one of the applications, it will automatically change in the other application as well.
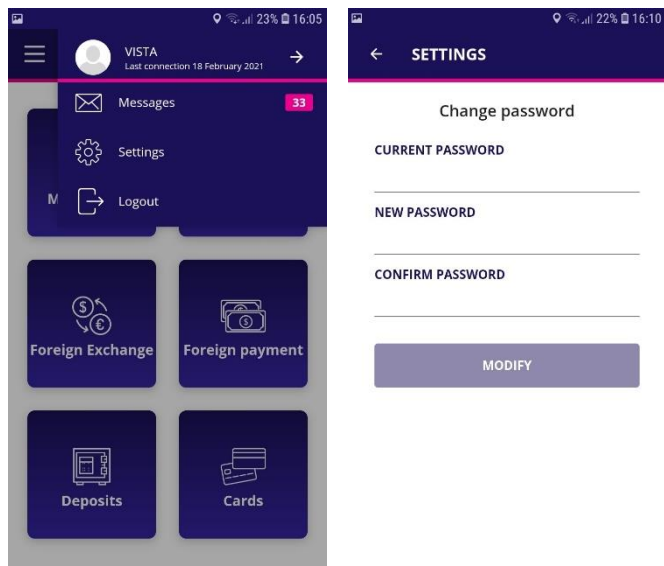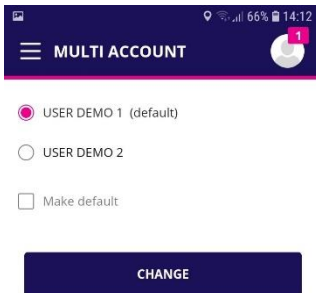

Logout

After completing the desired transactions, make sure you closed the session by using the **logout option**.
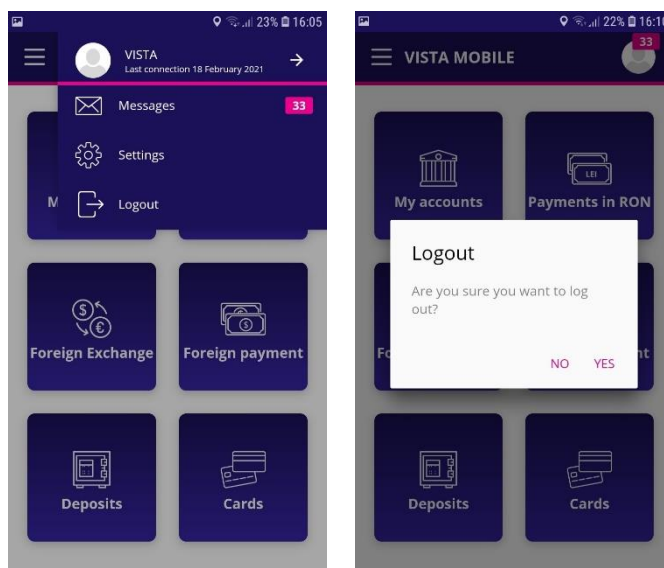
Multi Account

Through the **Multi Account** menu you can select one of the profiles associated with your user (individual account or company account), if applicable.


Appshielding and Malwarelytics – additional security features

- The Vista Mobile Banking and Vista eToken applications integrate the **Appshielding** security feature. The new feature allows the two applications to better protect themselves against a wide range of sophisticated cyber-attacks, such as malware attacks, vulnerabilities related to rooting / jailbreak, debugger connection, Code or Framework injection, application repackaging and app integrity breaches, malicious screen readers or untrusted keyboards, overlay attacks, Man-in-the-App and Man-in-the-Middle scenarios, sensitive embedded key protection (white-box crypto). Whenever a suspicious activity occurs, Appshielding responds by taking necessary protection countermeasures, preventing attackers from modifying the mobile app both during runtime and at rest.

- Vista Mobile Banking, Android version, integrates the **Malwarelytics Antivirus** – a security feature that protects both the Vista Bank mobile apps and your entire mobile device.

  When opening the Vista Mobile Banking application, Android version, in case any malicious active applications (mobile malware) are detected on your phone or tablet, you will be notified of their existence. From the same screen you have the option to uninstall them immediately, by clicking on the trash can icon.
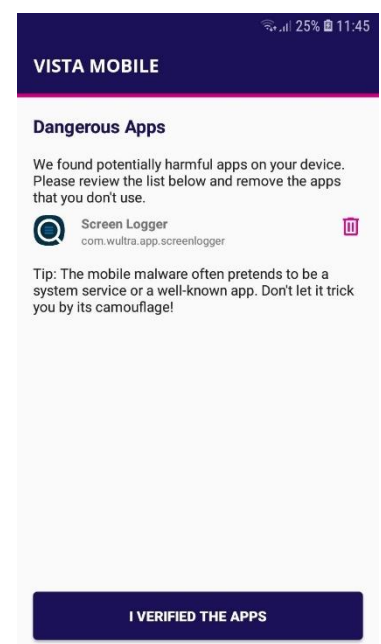
In order to benefit from all the improvements brought periodically to our mobile applications, we recommend you to ensure that they are updated to the latest available versions.
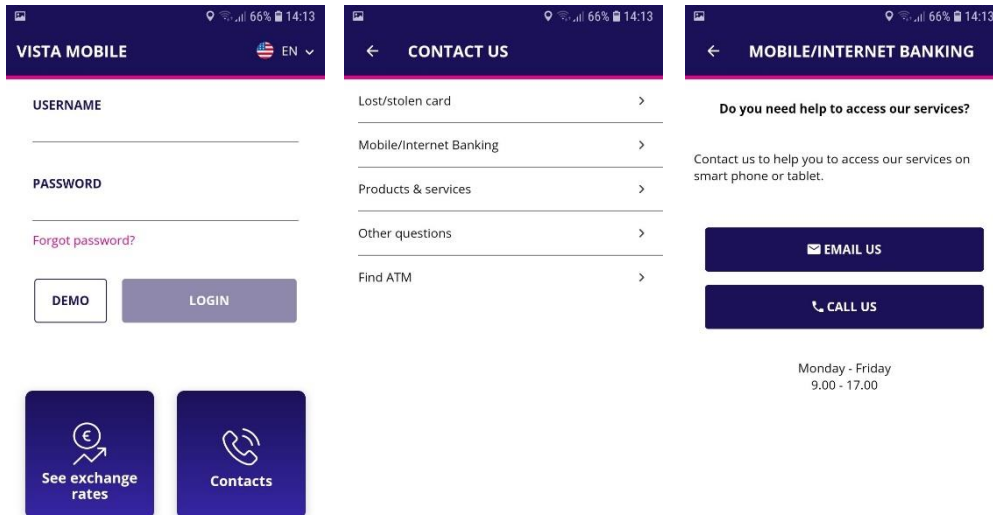
Contacts

The **Contacts** menu offers you the possibility to quickly contact the Bank to obtain assistance in using Vista Bank services.

It also helps you locate the nearest Vista Bank branches or ATMs.

Notes:

1) All information presented in this manual, including screenshots, exchange rates, etc., is presented strictly for demonstration purposes and does not represent actual offers of the Bank.
2) Applications versions:
   a. iOS: Vista Mobile Banking – v. 1.2.2 and Vista eToken – v.4.21.0
   b. Android: Vista Mobile Banking – v.1.2.2 and Vista eToken – v.4.21.00

We are confident that the new applications will improve

your online experience with Vista Bank.

Thank you!