



VISTA BANK

Closer. Faster. Stronger.



VISTA INTERNET & MOBILE BANKING

User manual

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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	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Legal entities	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accounts	Available balance, list of transactions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Blocked amounts	<input checked="" type="checkbox"/>	
	Opening individuals accounts in all currencies (maximum 5 accounts regardless of currency)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	View pending transactions and recent/completed/failed transactions	<input checked="" type="checkbox"/>	
	The option to choose the account from which commissions are charged for payments in Lei, different from the one from which transactions are made	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Change of account transaction limits	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
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.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Reports	Statements in MT940 format daily or monthly	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Generation of daily, monthly and periodic statements with the possibility of delivery by email in PDF format	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Transactions	Transfer between own accounts	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Intra and interbank transfers Lei	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Foreign currency transfers in Romania and outside Romania	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>



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

	Confirmation of transactions on several levels of confirmation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Location	List of ATMs and Branches		<input checked="" type="checkbox"/>
	Details about the objective		<input checked="" type="checkbox"/>
	Distance to the objective		<input checked="" type="checkbox"/>
Other functionalities	Update KYC data based on form	<input checked="" type="checkbox"/>	
	Change username (Alias)	<input checked="" type="checkbox"/>	
	Changing mobile phone number or email address	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

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.

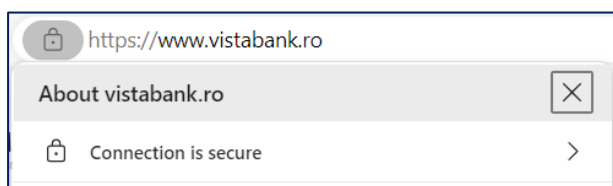
A few words about Security

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 Mozilla	+65

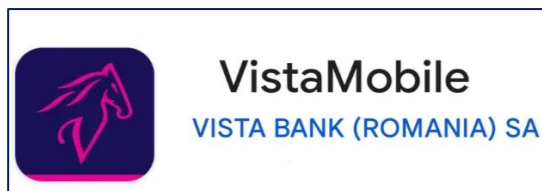


 Opera	+58
 Internet explorer	Nu este suportat

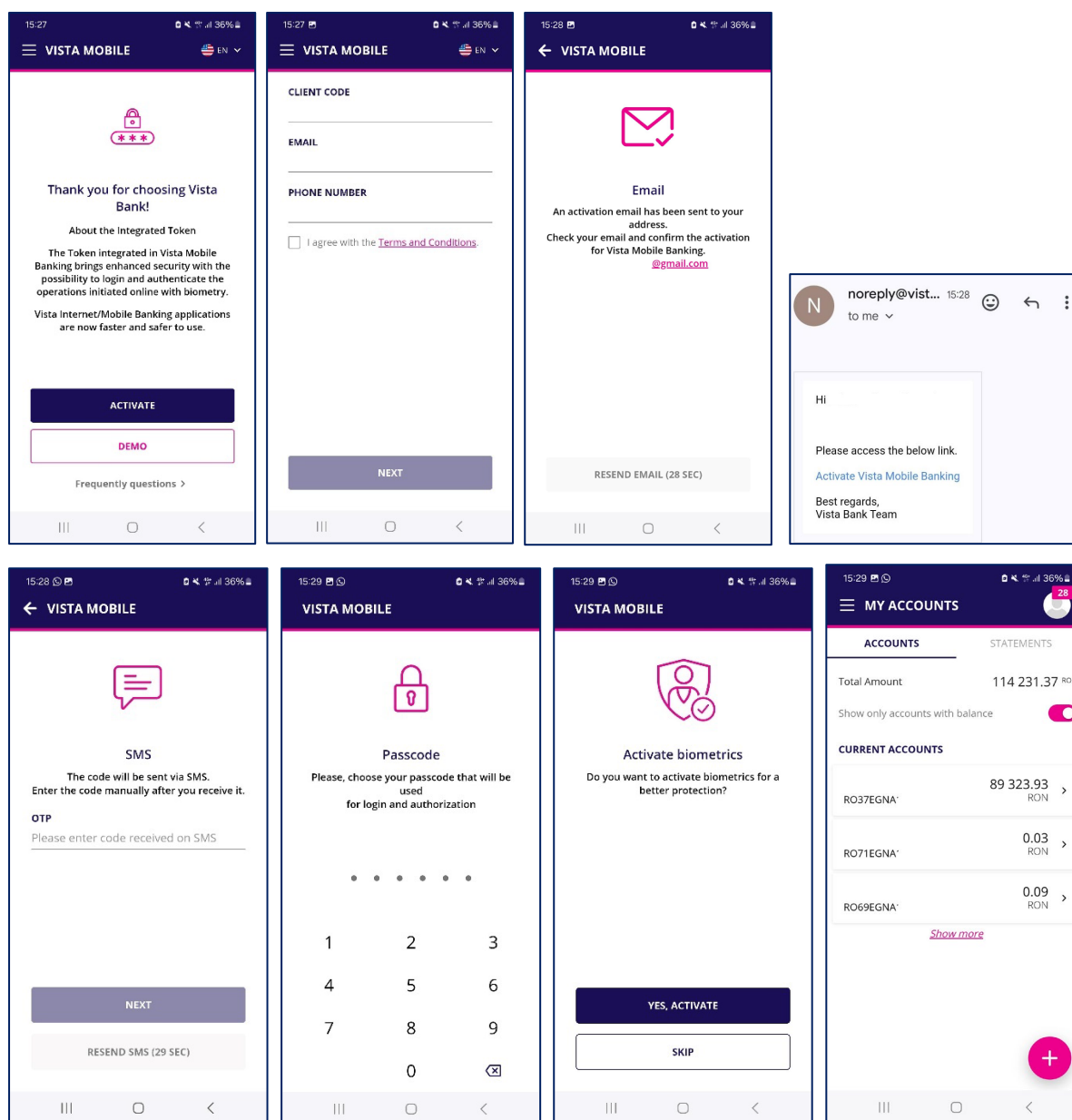
REGISTRATION GUIDE

Vista Mobile Banking

- Download **Vista Mobile Banking** from  or .



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:

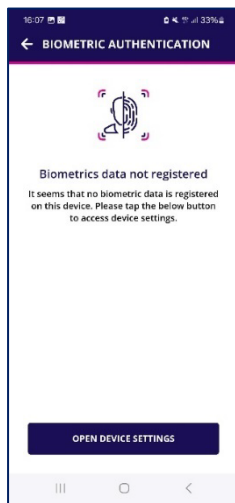
If you receive a message that the entered data is not correct, please contact your colleagues in the territorial unit.

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.

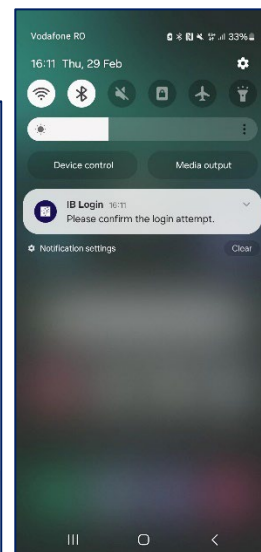
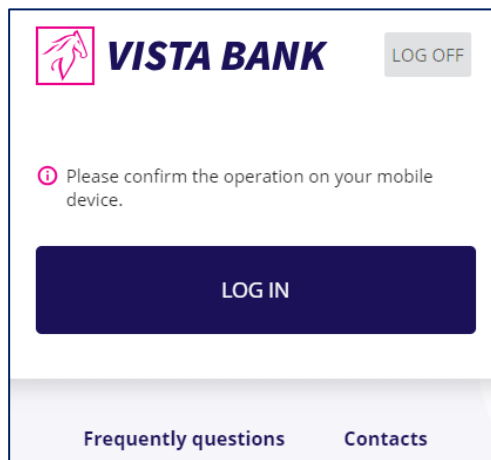
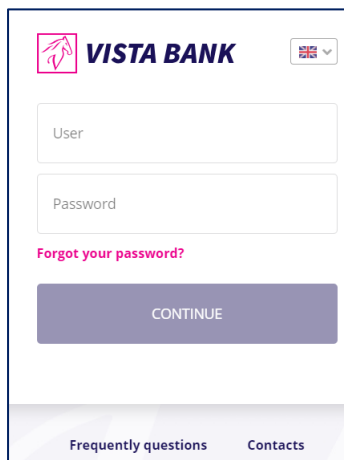
About biometry

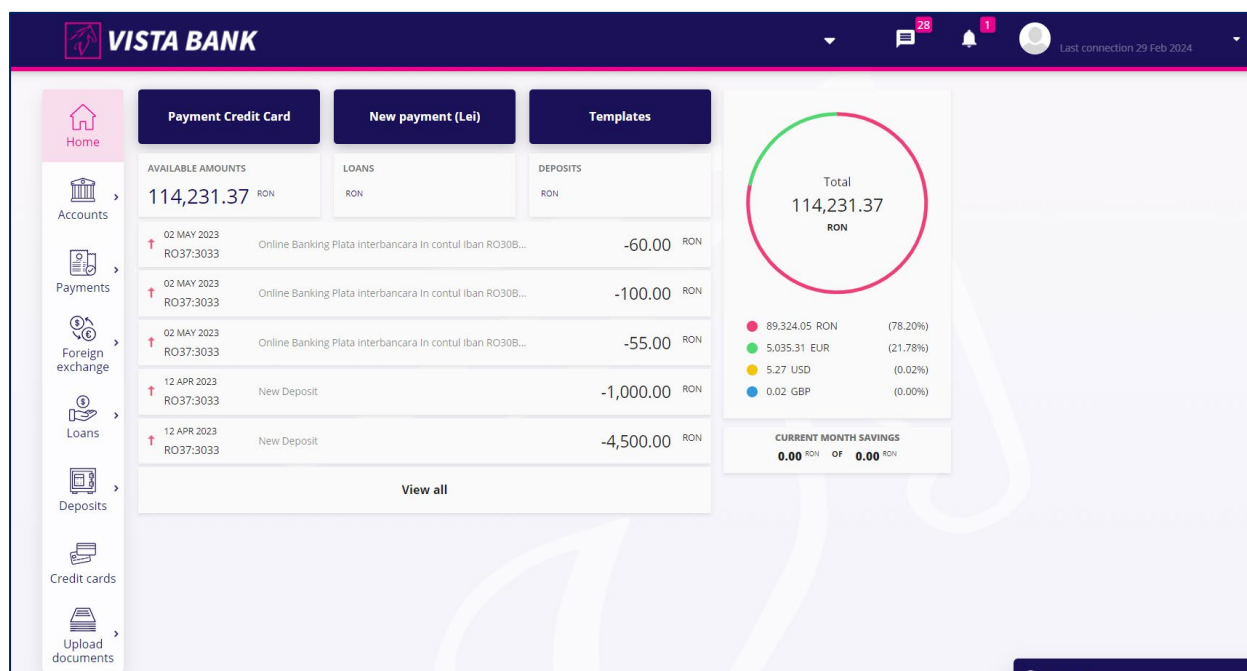
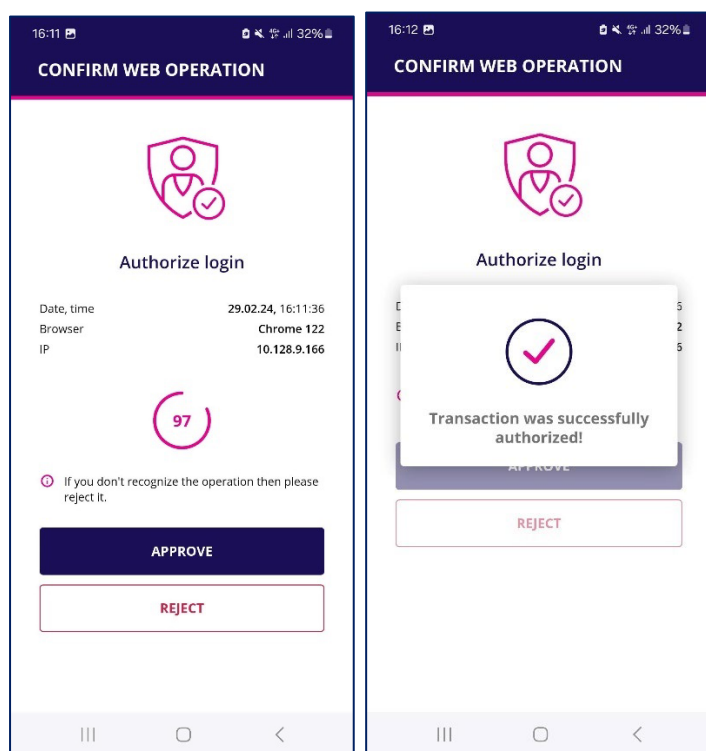
- Depending on the capabilities of the device used, you can authenticate with your fingerprint or face. Facial authentication is only allowed for devices that are classified with **STRONG BIOMETRY CLASS 3**.
- We recommend activating biometrics from the first registration in **Vista Mobile Banking** 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 kept 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:

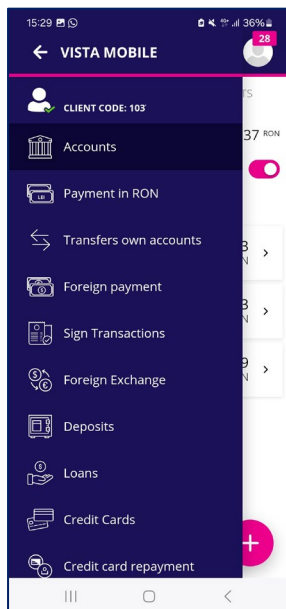
If you have forgotten your password, you can change it by pressing the button **Forgot your password?** from the login window, following the steps described in the application.

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

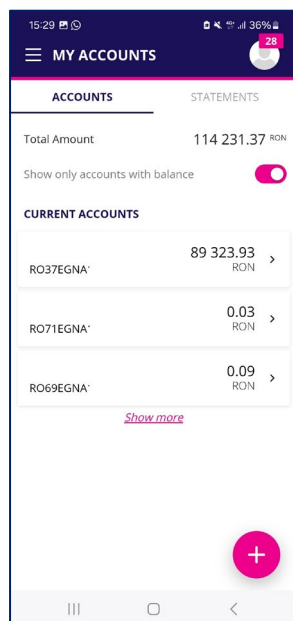
Main Menu - Mobile Banking



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

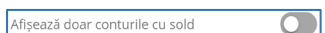
- In the **Accounts** section you can find information about the balance and transactions.
- In the **Payments in RON** section, payments can be initiated in lei from the accounts opened at the Bank.
- In the **Transfers own accounts** section, payments can be initiated between own accounts opened at 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

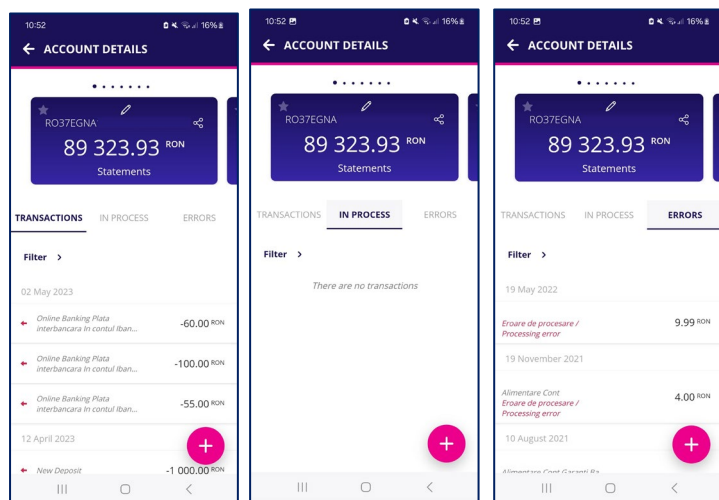


Accounts menu displays the accounts opened at the Bank.

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



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

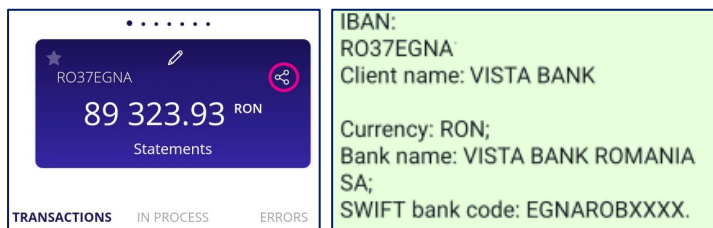




Note:

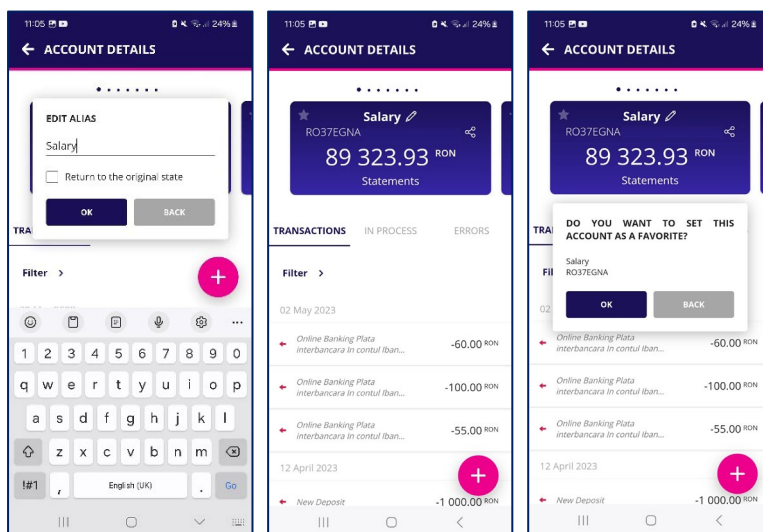
In the case of transactions that appear in the "In processing" list, you need to wait for them to disappear from the list before starting them again. If a transaction appears in the "Errors" menu, the transaction can be initiated again after solving the cause that generated the error. For more details,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




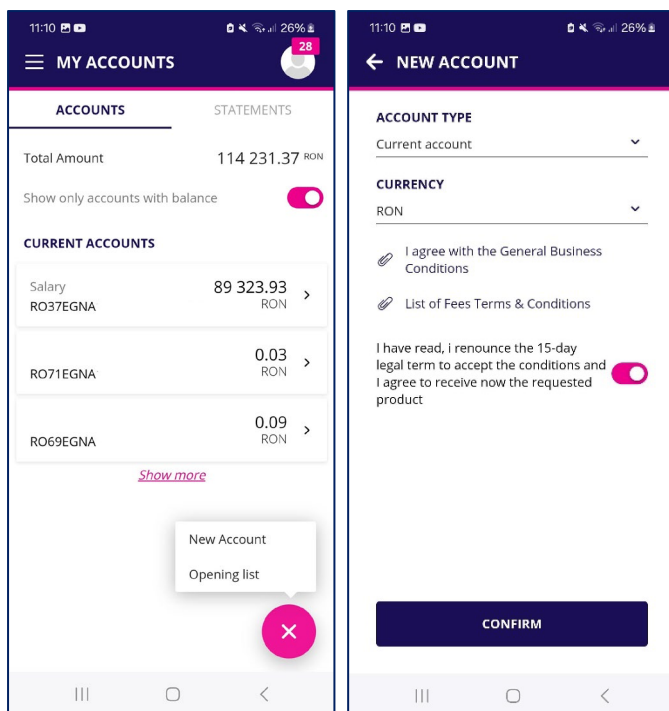
- By accessing the button  you can send the IBAN account..



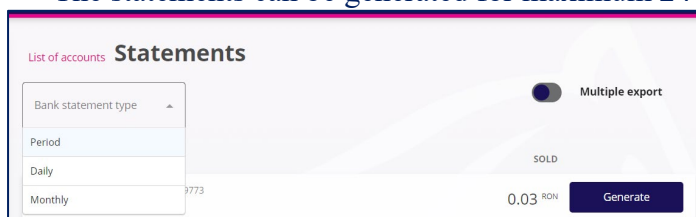
- You can also change the name of the account  adding an alias to help you identify it more easily or you can set it as a favorite account  so that you can identify the main account (it will be added first in the list of accounts. It applies only for Lei accounts) .

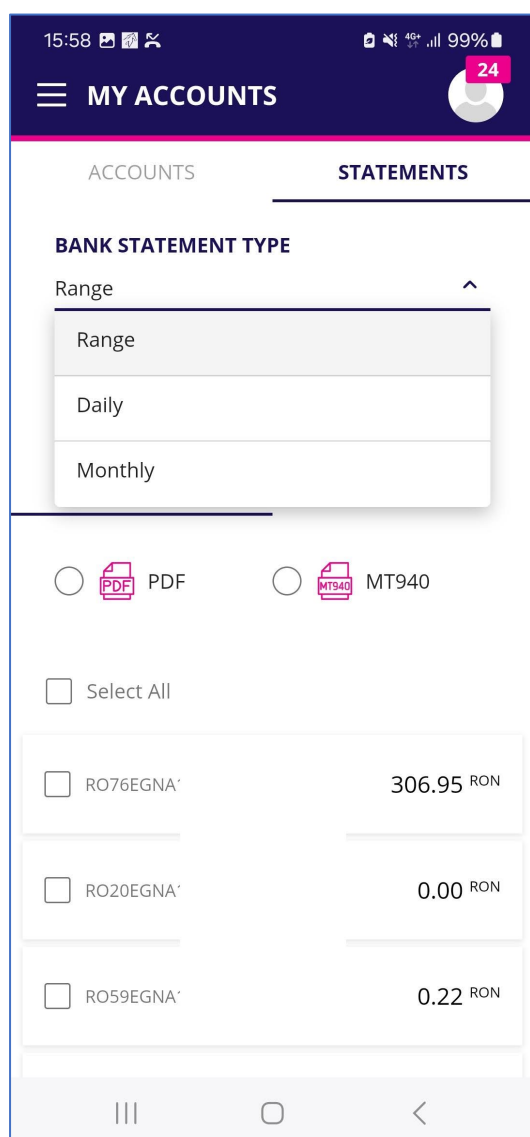


- By pressing the button  a payment can be quickly initiated from the respective account.
- You can open a new account in the currencies accepted by the Bank. In the case of natural person users, a maximum of 5 current accounts can be opened: in RON, EUR, USD, GBP and CHF. Legal entities cannot open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



- **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

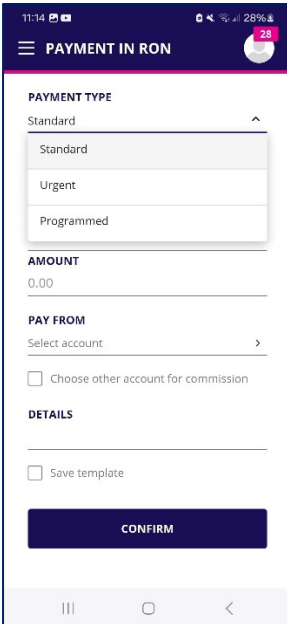
By accessing any of the accounts you can check the settled Transactions, Transactions in processing and Transactions processed with error.

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.

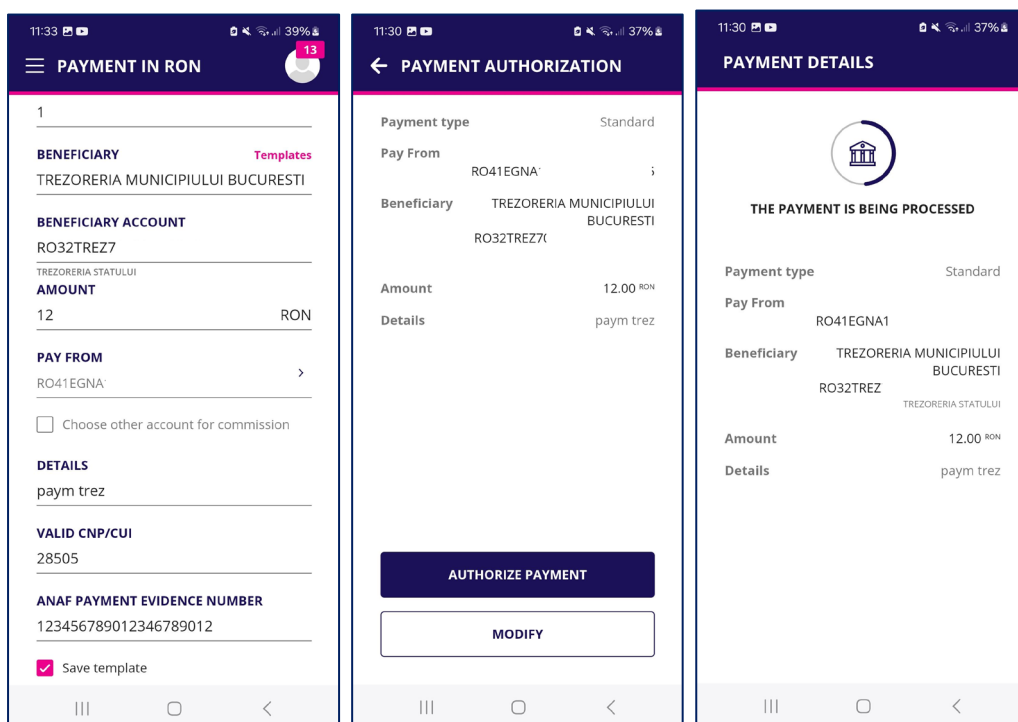


To process a payment in RON, it is necessary to complete the following steps:

- 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.



PAYMENT IN RON

1

BENEFICIARY Templates
TREZORERIA MUNICIPIULUI BUCURESTI

BENEFICIARY ACCOUNT
RO32TREZ7

TREZORERIA STATULUI

AMOUNT
12 RON

PAY FROM
RO41EGNA

☐ Choose other account for commission

DETAILS
paym trez

VALID CNP/CUI
28505

ANAF PAYMENT EVIDENCE NUMBER
123456789012346789012

☒ Save template

PAYMENT AUTHORIZATION

Payment type Standard

Pay From RO41EGNA

Beneficiary TREZORERIA MUNICIPIULUI BUCURESTI
RO32TREZ7

Amount 12.00 RON

Details paym trez

AUTHORIZE PAYMENT

MODIFY

PAYMENT DETAILS

THE PAYMENT IS BEING PROCESSED

Payment type Standard

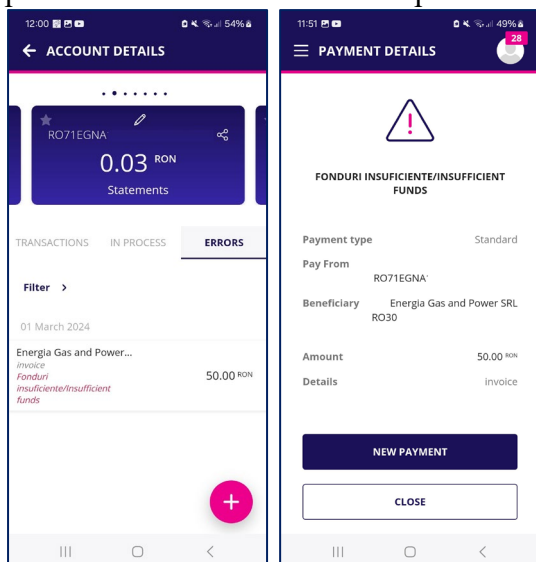
Pay From RO41EGNA1

Beneficiary TREZORERIA MUNICIPIULUI BUCURESTI
RO32TREZ
TREZORERIA STATULUI

Amount 12.00 RON

Details paym trez

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.



ACCOUNT DETAILS

RO71EGNA

0.03 RON

Statements

TRANSACTIONS IN PROCESS ERRORS

Filter

01 March 2024

Energia Gas and Power...
Invoice
Fonduri insuficiente/insufficient funds
50.00 RON

PAYMENT DETAILS

FONDURI INSUFICIENTE/INSUFFICIENT FUNDS

Payment type Standard

Pay From RO71EGNA

Beneficiary Energia Gas and Power SRL
RO30

Amount 50.00 RON

Details Invoice

NEW PAYMENT

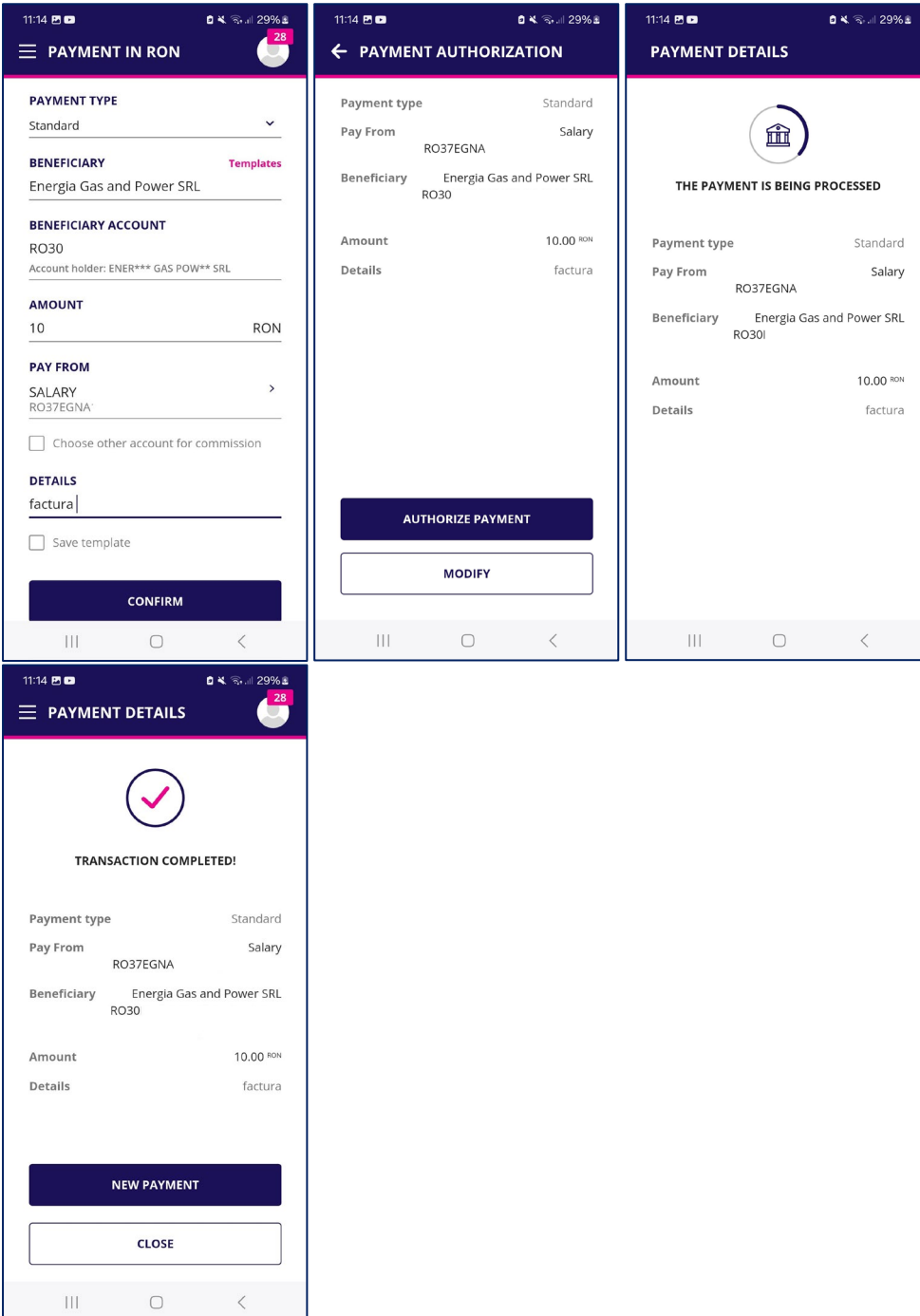
CLOSE

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.



PAYMENT IN RON

PAYMENT TYPE
Standard

BENEFICIARY
Energa Gas and Power SRL

BENEFICIARY ACCOUNT
RO30
Account holder: ENER*** GAS POW** SRL

AMOUNT
10 RON

PAY FROM
SALARY
RO37EGNA

☐ Choose other account for commission

DETAILS
factura

☐ Save template

CONFIRM

PAYMENT AUTHORIZATION

Payment type: Standard
Pay From: RO37EGNA Salary
Beneficiary: Energa Gas and Power SRL RO30
Amount: 10.00 RON
Details: factura

AUTHORIZE PAYMENT

MODIFY

PAYMENT DETAILS

THE PAYMENT IS BEING PROCESSED

Payment type: Standard
Pay From: RO37EGNA Salary
Beneficiary: Energa Gas and Power SRL RO30
Amount: 10.00 RON
Details: factura

PAYMENT DETAILS

TRANSACTION COMPLETED!

Payment type: Standard
Pay From: RO37EGNA Salary
Beneficiary: Energa Gas and Power SRL RO30
Amount: 10.00 RON
Details: factura

NEW PAYMENT

CLOSE

Transfers own accounts - Mobile Banking

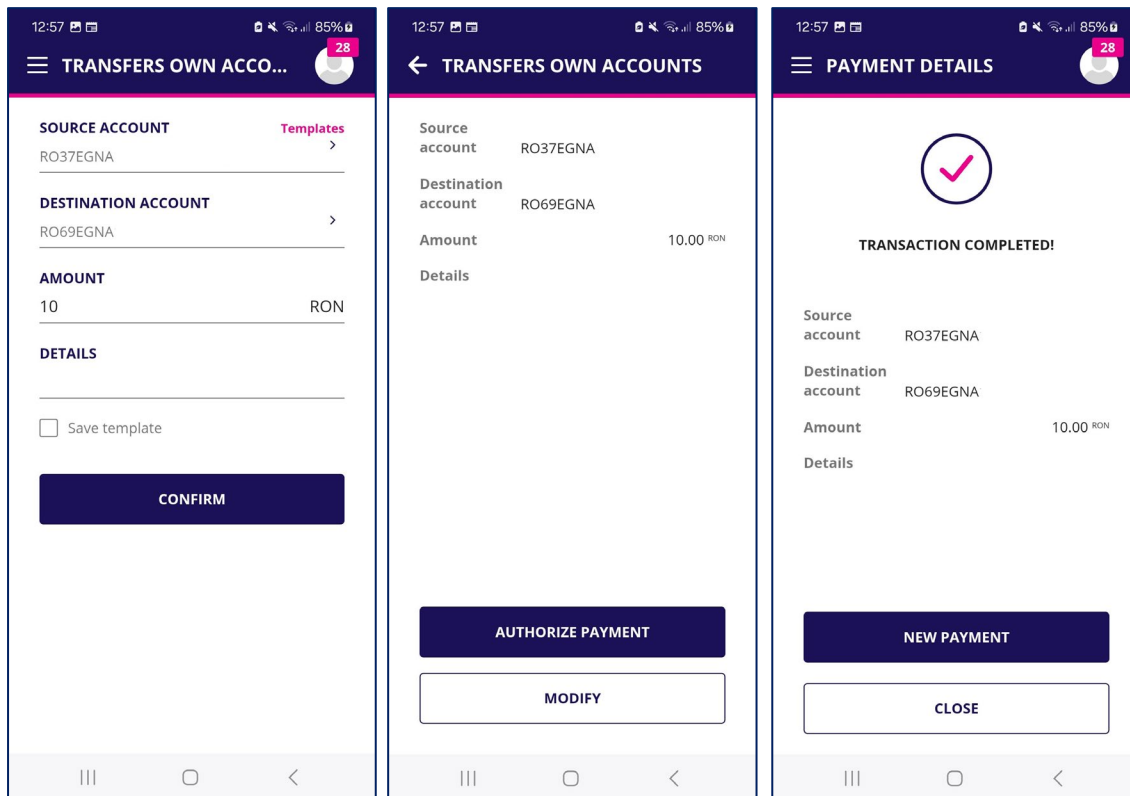
Transfers own accounts allows you to make transfers between your own accounts held at the Bank. In order to make a transfer, it is necessary to complete the following steps:

- 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.

The image displays three sequential screenshots of the Vista Bank mobile application interface for initiating a payment in a foreign currency.

Screenshot 1: PLĂȚI ÎN VALUTĂ
This screen shows the initial payment setup. The beneficiary is "Alice" (marked as a template). The account number is "GR2001". The SWIFT code is "ethngraaxx". The beneficiary bank is "NATIONAL BANK OF GREECE S.A." located in "ATHENS, AIOLOU STREET 86", Greece. The payment amount is "10 EUR" with a commission of "SHA - platesc ambii". The screen includes a "Şabloane" (Templates) button and a "d" icon.

Screenshot 2: PLATĂ ÎN VALUTĂ
This screen displays the payment details. The account is "RO20EGNA". The beneficiary is "Alice" with account "GR20011". The bank is "NATIONAL BANK OF GREECE S.A.". The amount is "10.00 EUR" in "plata eur". The SWIFT code is "ETHNGRAAXX". The bank is "NATIONAL BANK OF GREECE S.A. beneficiară". The location is "Greece". The commission is "SHA - platesc ambii". There is a link to "Ascunde detalii" (Hide details). At the bottom are buttons for "AUTORIZEAZĂ PLATA" (Authorize payment) and "MODIFICĂ" (Modify).

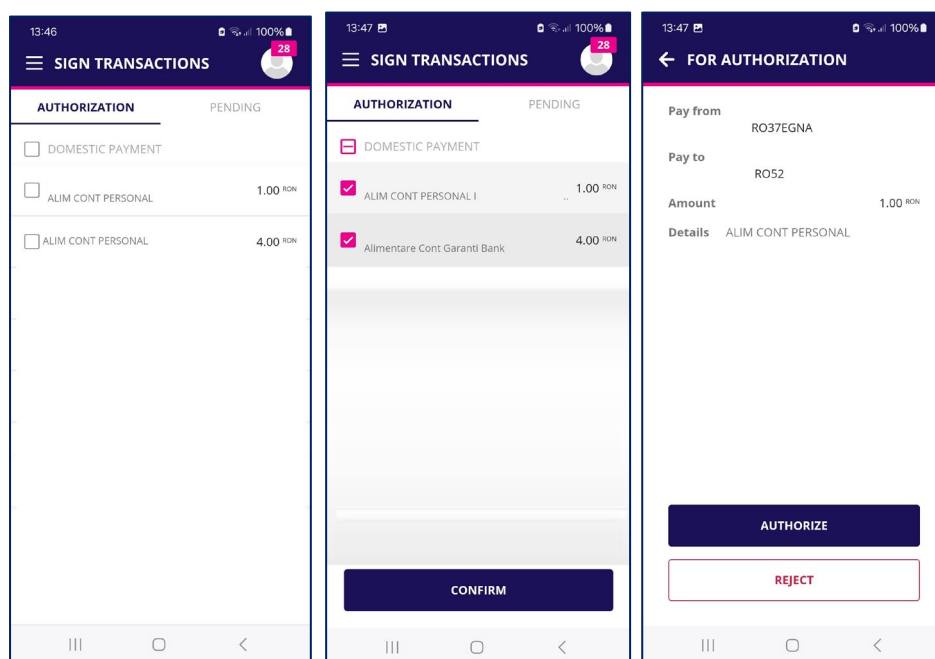
Screenshot 3: DETALII PLATĂ
This screen shows the successful completion of the transaction. A large green checkmark icon is at the top, followed by the text "TRANZACȚIE PROCESATĂ CU SUCCES!". The details are repeated: account "RO20EGNA", beneficiary "Alice" (GR200110), bank "NATIONAL BANK OF GREECE S.A.", amount "10.00 EUR", and "plata eur". A link "Afișează mai multe detalii" (Show more details) is present. At the bottom are buttons for "PLATĂ NOUĂ" (New payment) and "ÎNCHIDE" (Close).

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:

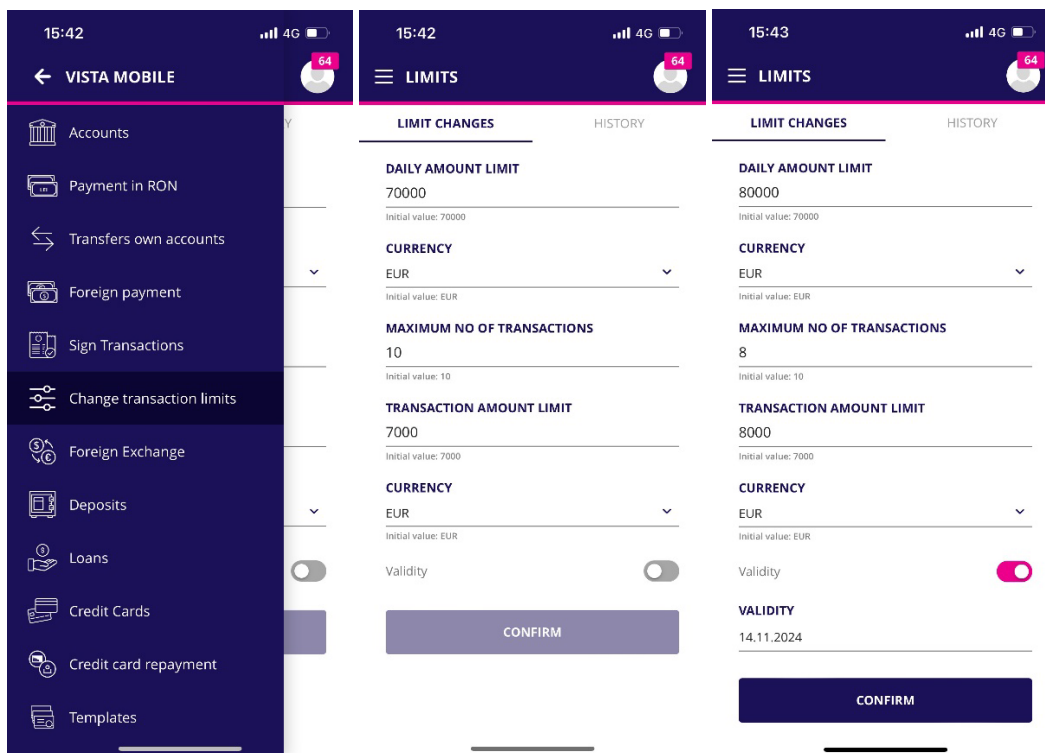
- Enter the new daily limit.
- Select the currency
- Select the maximum number of transactions per day
- Turn on the new limit per transaction.
- Select the currency
- Select the validity of the limit by ticking the button to the right of "Validity". If the button

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.



15:42 4G 64

VISTA MOBILE

- Accounts
- Payment in RON
- Transfers own accounts
- Foreign payment
- Sign Transactions
- Change transaction limits**
- Foreign Exchange
- Deposits
- Loans
- Credit Cards
- Credit card repayment
- Templates

LIMITS

LIMIT CHANGES HISTORY

DAILY AMOUNT LIMIT
70000
Initial value: 70000

CURRENCY
EUR
Initial value: EUR

MAXIMUM NO OF TRANSACTIONS
10
Initial value: 10

TRANSACTION AMOUNT LIMIT
7000
Initial value: 7000

CURRENCY
EUR
Initial value: EUR

Validity ☐

CONFIRM

15:43 4G 64

LIMITS

LIMIT CHANGES HISTORY

DAILY AMOUNT LIMIT
80000
Initial value: 70000

CURRENCY
EUR
Initial value: EUR

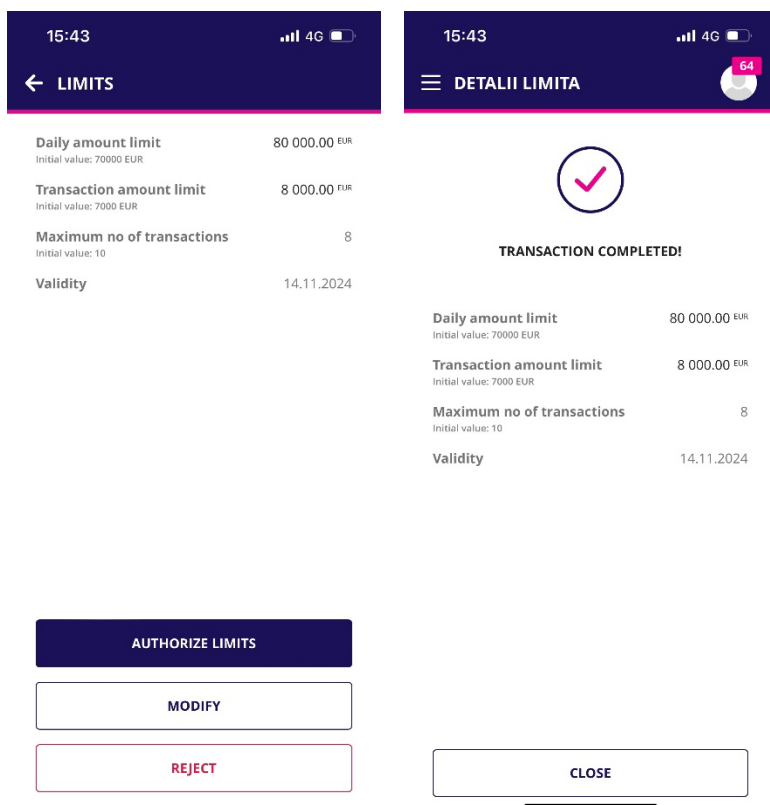
MAXIMUM NO OF TRANSACTIONS
8
Initial value: 10

TRANSACTION AMOUNT LIMIT
8000
Initial value: 7000

CURRENCY
EUR
Initial value: EUR

Validity ☒

CONFIRM



15:43 4G 64

LIMITS

Daily amount limit 80 000,00 EUR
Initial value: 70000 EUR

Transaction amount limit 8 000,00 EUR
Initial value: 7000 EUR

Maximum no of transactions 8
Initial value: 10

Validity 14.11.2024

15:43 4G 64

DETALII LIMITA

TRANSACTION COMPLETED!

Daily amount limit 80 000,00 EUR
Initial value: 70000 EUR

Transaction amount limit 8 000,00 EUR
Initial value: 7000 EUR

Maximum no of transactions 8
Initial value: 10

Validity 14.11.2024

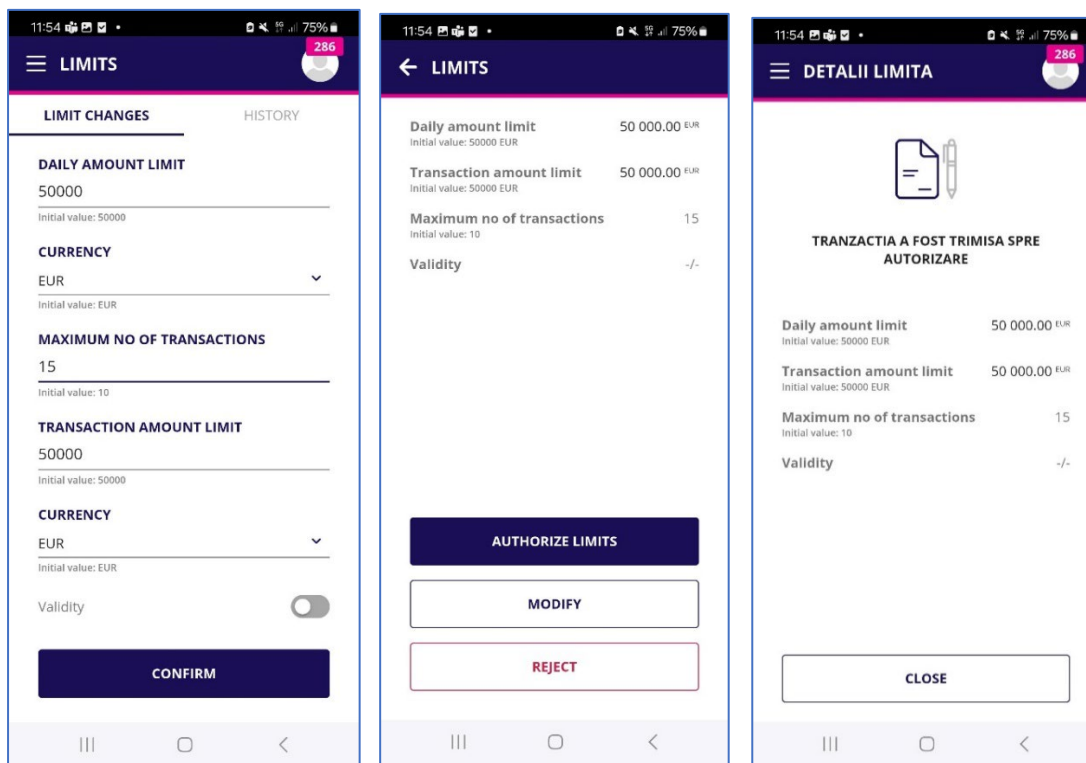
AUTHORIZE LIMITS

MODIFY

REJECT

CLOSE

- 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.



LIMITS

LIMIT CHANGES HISTORY

DAILY AMOUNT LIMIT
50000
Initial value: 50000

CURRENCY
EUR
Initial value: EUR

MAXIMUM NO OF TRANSACTIONS
15
Initial value: 10

TRANSACTION AMOUNT LIMIT
50000
Initial value: 50000

CURRENCY
EUR
Initial value: EUR

Validity ☐

CONFIRM

← LIMITS

Daily amount limit 50 000.00 EUR
Initial value: 50000 EUR

Transaction amount limit 50 000.00 EUR
Initial value: 50000 EUR

Maximum no of transactions 15
Initial value: 10

Validity -/-

AUTHORIZE LIMITS

MODIFY

REJECT

DETAILII LIMITA

TRANZACTIA A FOST TRIMISA SPRE AUTORIZARE

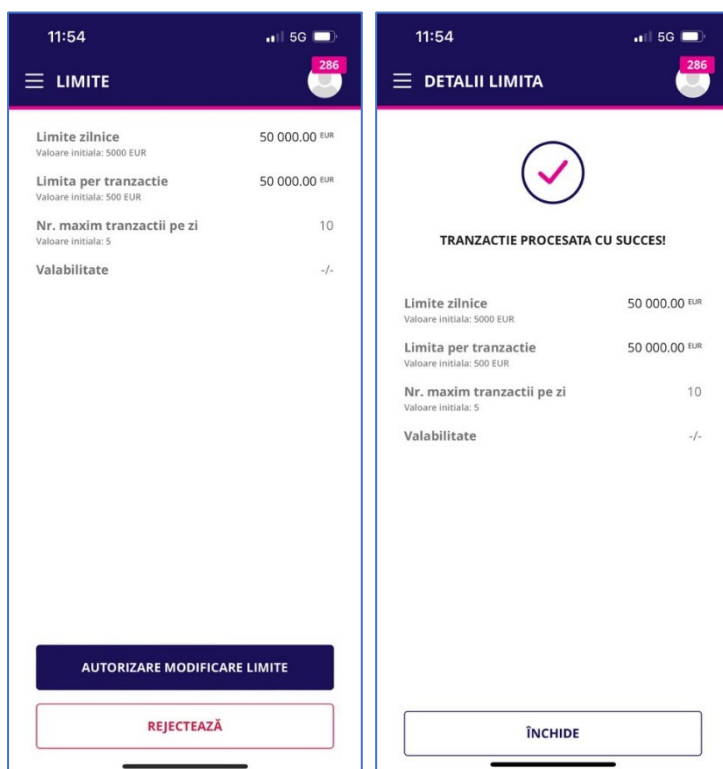
Daily amount limit 50 000.00 EUR
Initial value: 50000 EUR

Transaction amount limit 50 000.00 EUR
Initial value: 50000 EUR

Maximum no of transactions 15
Initial value: 10

Validity -/-

CLOSE



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

Foreign Exchange - Mobile Banking

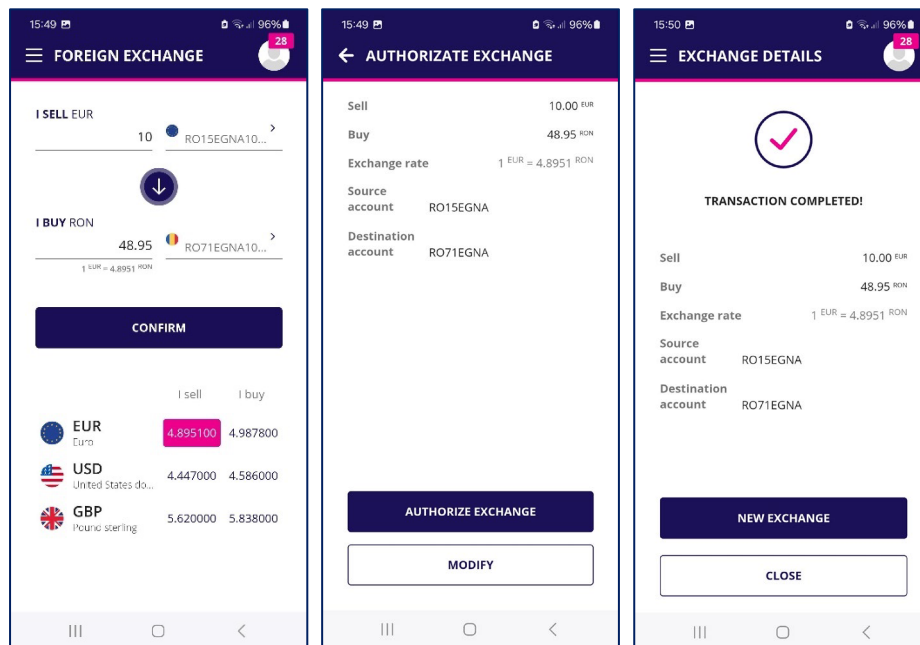
Foreign Exchange allows making exchanges at the Bank's exchange rate between own accounts.

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 authorization.

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

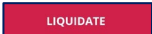
Deposits menu allows you to create or terminate deposits.

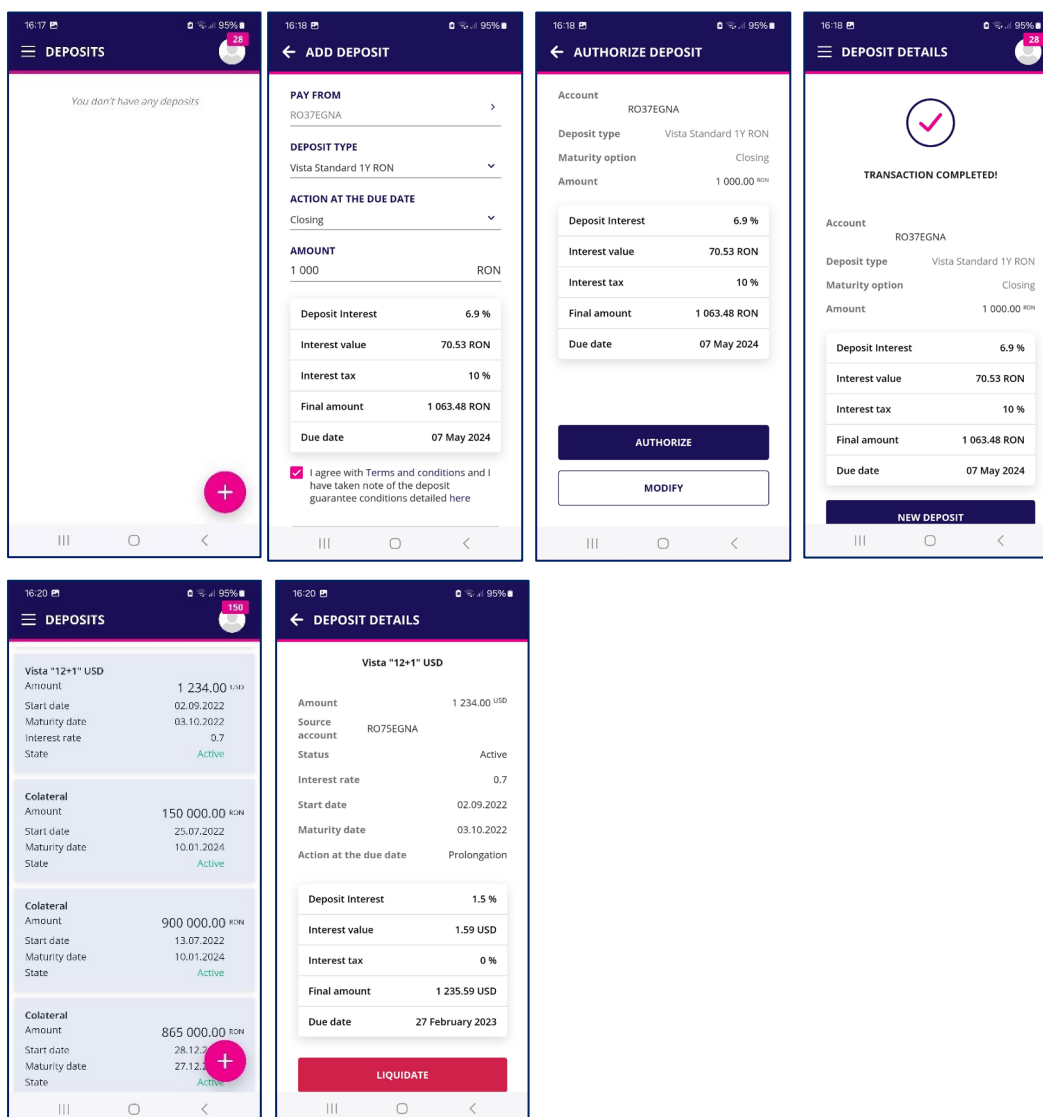
To create a new deposit it is necessary to go through the following steps:

- 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:

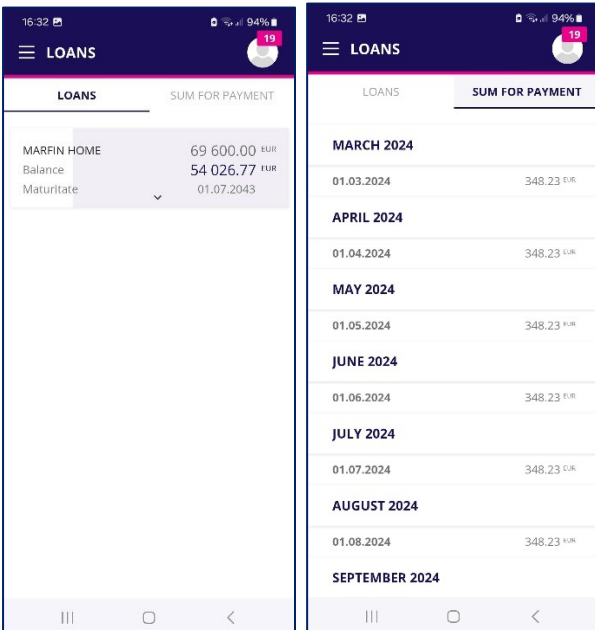
Deposits can only be initiated from current accounts, deposits cannot be initiated from special accounts: escrow accounts, guarantee accounts, collection accounts, etc.

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.



LOANS		SUM FOR PAYMENT
MARFIN HOME	69 600.00 EUR	
Balance	54 026.77 EUR	
Maturity date	01.07.2043	

LOANS		SUM FOR PAYMENT
MARCH 2024		
01.03.2024		348.23 EUR
APRIL 2024		
01.04.2024		348.23 EUR
MAY 2024		
01.05.2024		348.23 EUR
JUNE 2024		
01.06.2024		348.23 EUR
JULY 2024		
01.07.2024		348.23 EUR
AUGUST 2024		
01.08.2024		348.23 EUR
SEPTEMBER 2024		

Credit cards - Mobile Banking

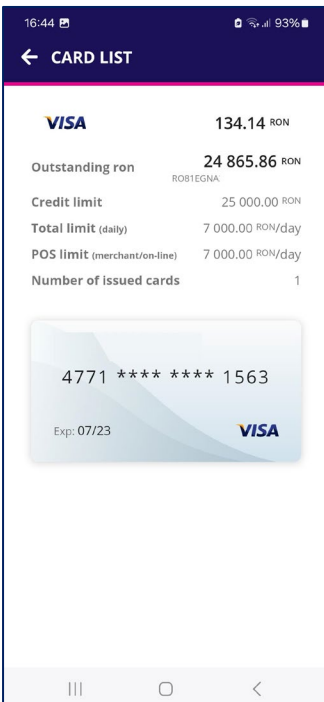
Credit Cards menu allows you to view the details for the credit cards held at the Bank.

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.



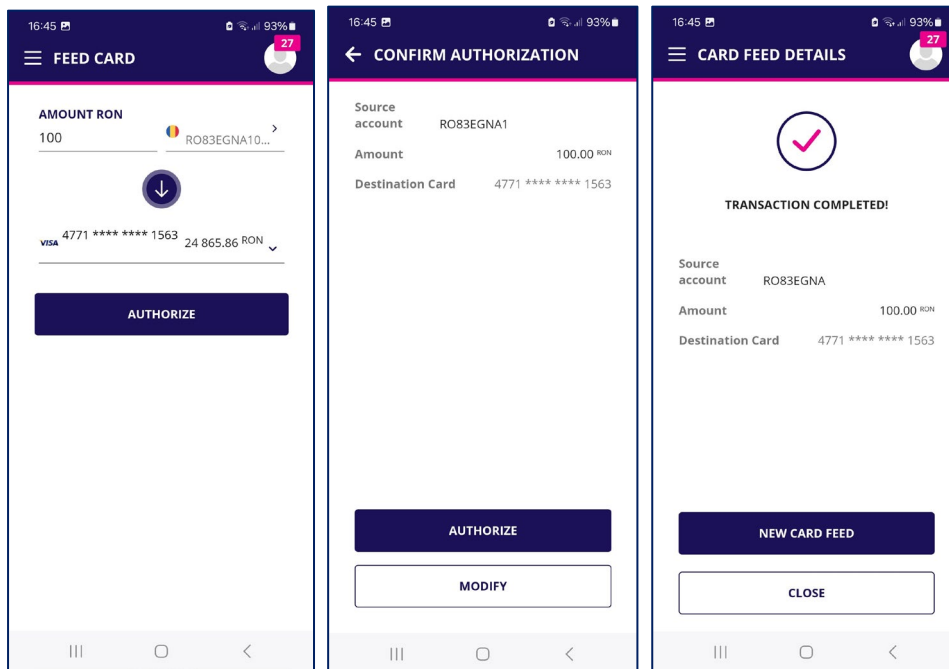
CARD LIST	
VISA	134.14 RON
Outstanding ron	24 865.86 RON
Credit limit	25 000.00 RON
Total limit (daily)	7 000.00 RON/day
POS limit (merchant/on-line)	7 000.00 RON/day
Number of issued cards	1

4771 **** * 1563
Exp: 07/23

Credit card repayment - Mobile Banking

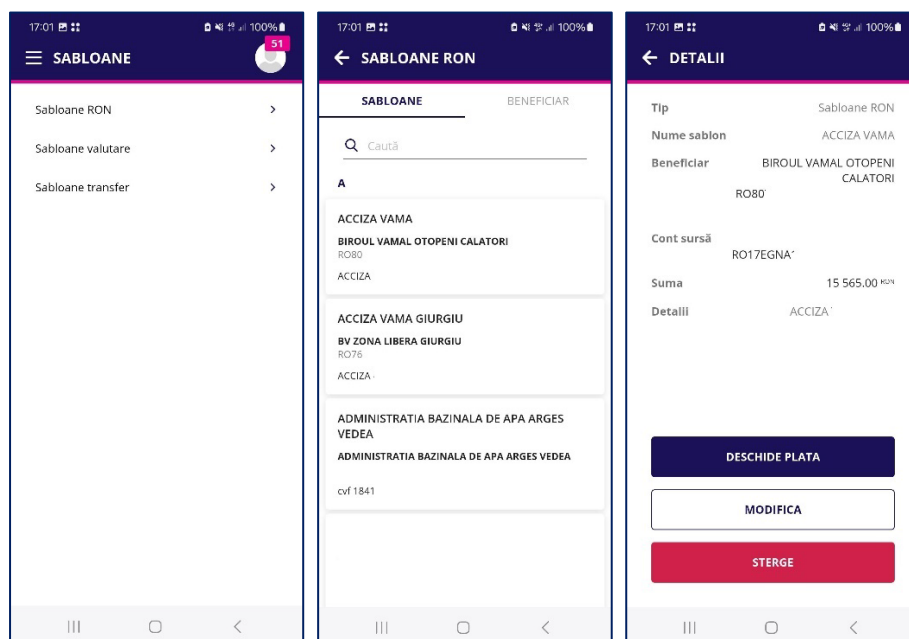
To top up the credit card, it is necessary to complete the following steps:

- 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

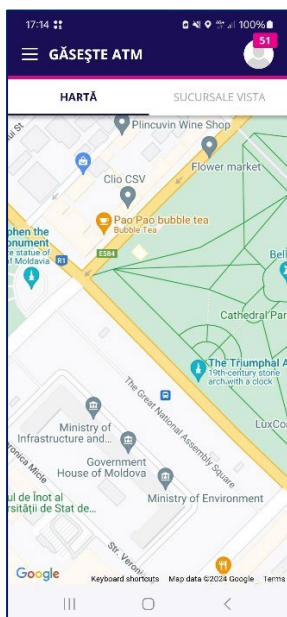
Exchange Rates menu contains information about the exchange rates applied by the Bank.



	SELL	BUY
EUR Euro	5.025000	4.927000
USD United States dollar	4.647000	4.501000
GBP Pound sterling	5.924000	5.697000
CHF Swiss franc	5.382000	5.151000

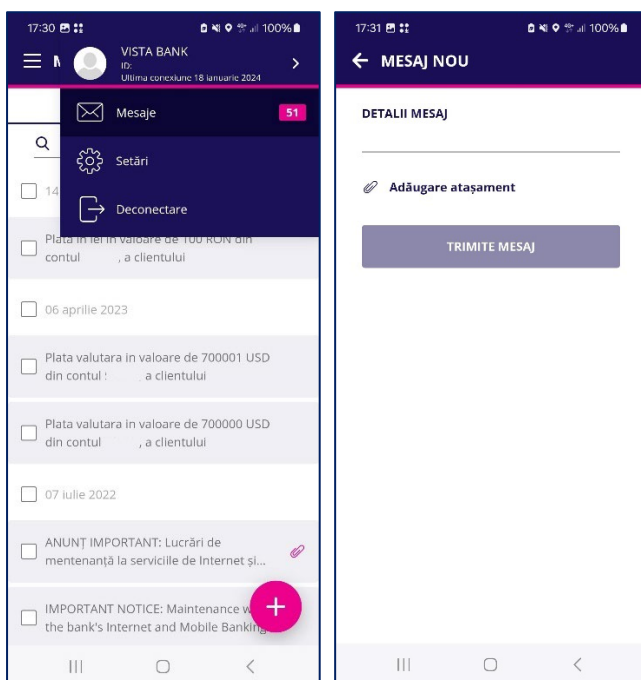
Find branch - Mobile Banking

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

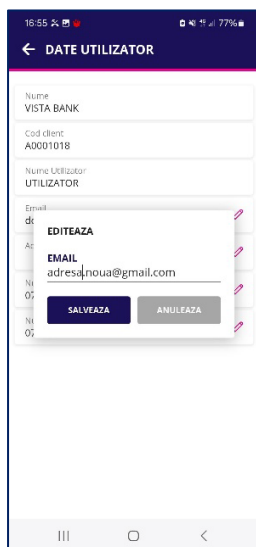
Messages function allows you to check the messages sent by the Bank or send a message to the Bank's support department to which you can attach a document (PDF, JPG, JPEG, PNG) with a maximum limit of 10MB.



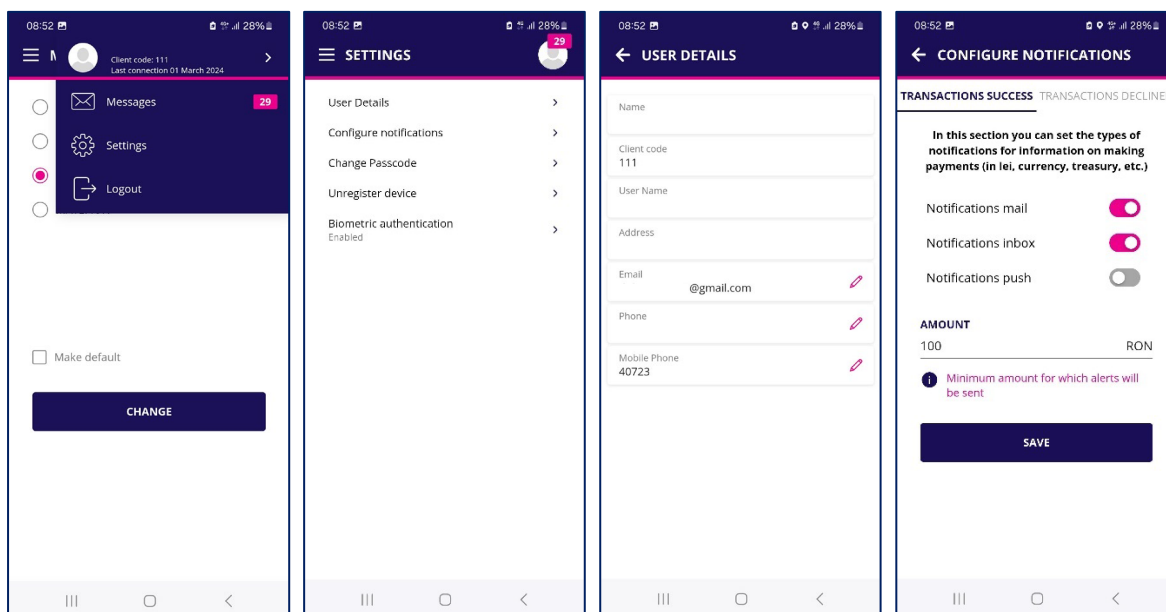
Settings- Mobile Banking

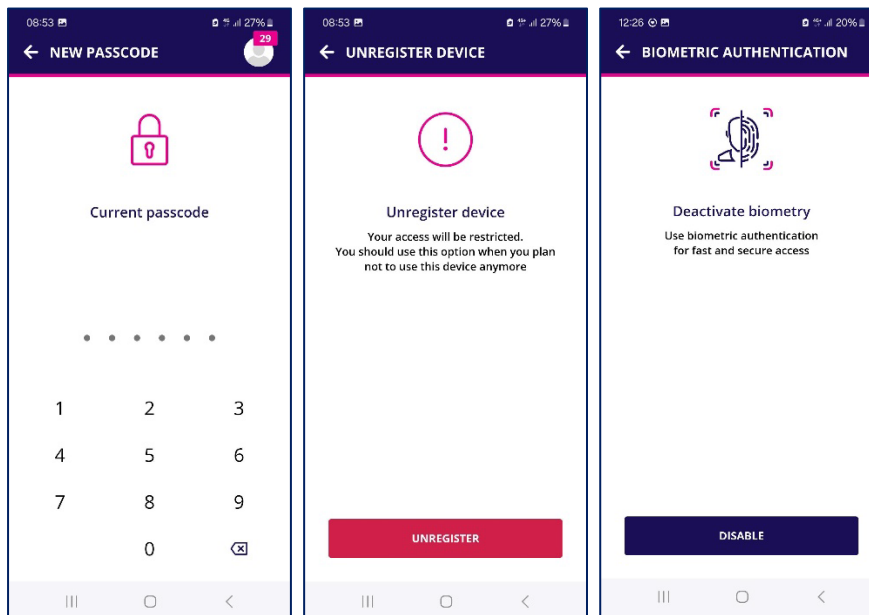
Settings menu allows:

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



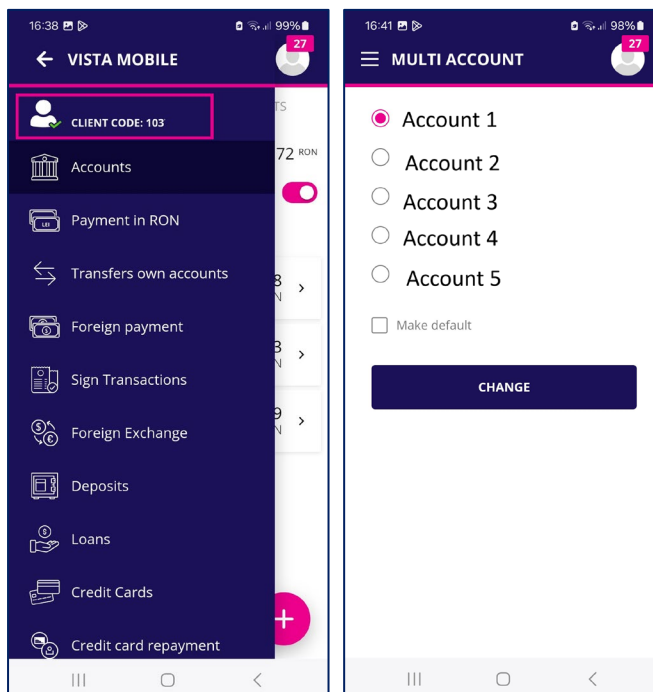
- Configuring notifications.
- Changing the access PIN code. It is necessary to know the current PIN, if you do not know it you must use the option "Forgot the access code?" from the login page.
- Disassociate the device. From this moment, you can no longer access the **Vista Internet/Mobile Banking** 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

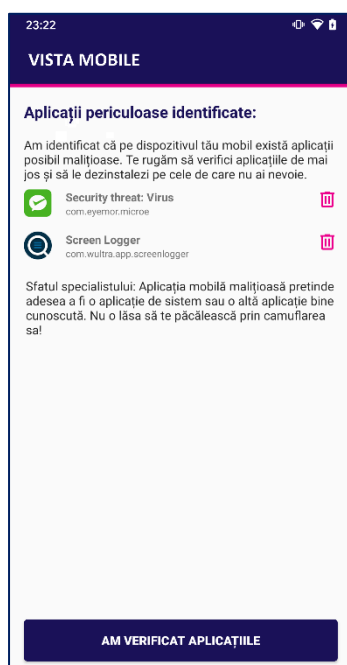
Vista Mobile Banking mobile application integrates the **Appshielding** security functionality. This allows the two applications to self-protect against a wide range of sophisticated cyber attacks, such as malware attacks, vulnerabilities related to rooting / jailbreak of the mobile

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.

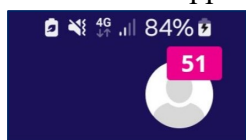
When opening the Vista Mobile Banking application, Android version, if any active malicious applications are detected on your phone or tablet (mobile malware), you will be notified of their existence. From the respective screen, you have the possibility to uninstall them immediately, by pressing the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

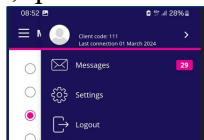


Useful information - Mobile Banking



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

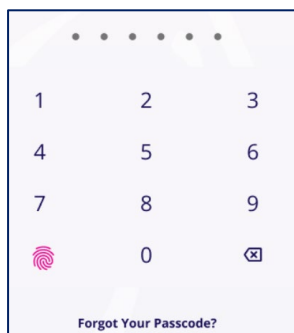


and

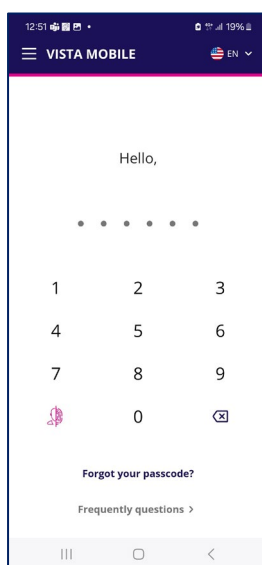


- We recommend closing the application from the list of applications to stop running in the background. After a period of a few minutes, the application will automatically disconnect and your data will only be accessible after a new login, but the application will remain active in the background. To 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.

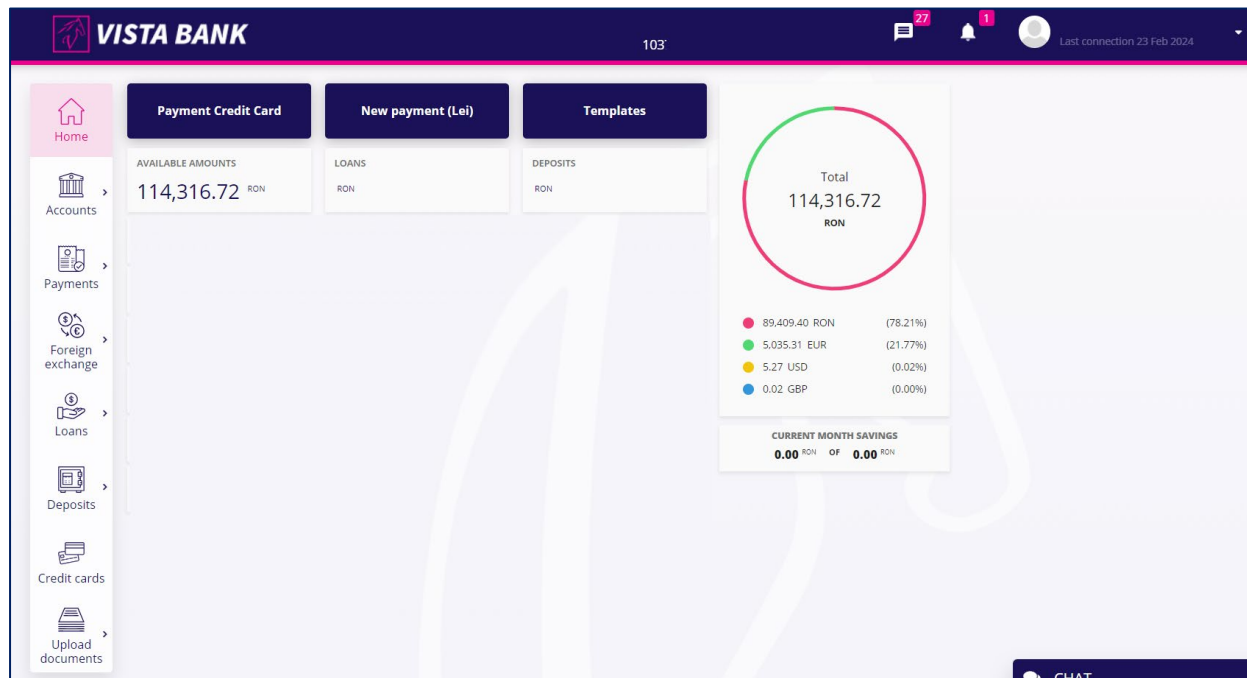


- **Reset access PIN code.** If you want to reset the PIN code, you must press the button "Forgot the access code?" and follow the steps in the CONNECTION GUIDE chapter.



MENU INTERNET BANKING

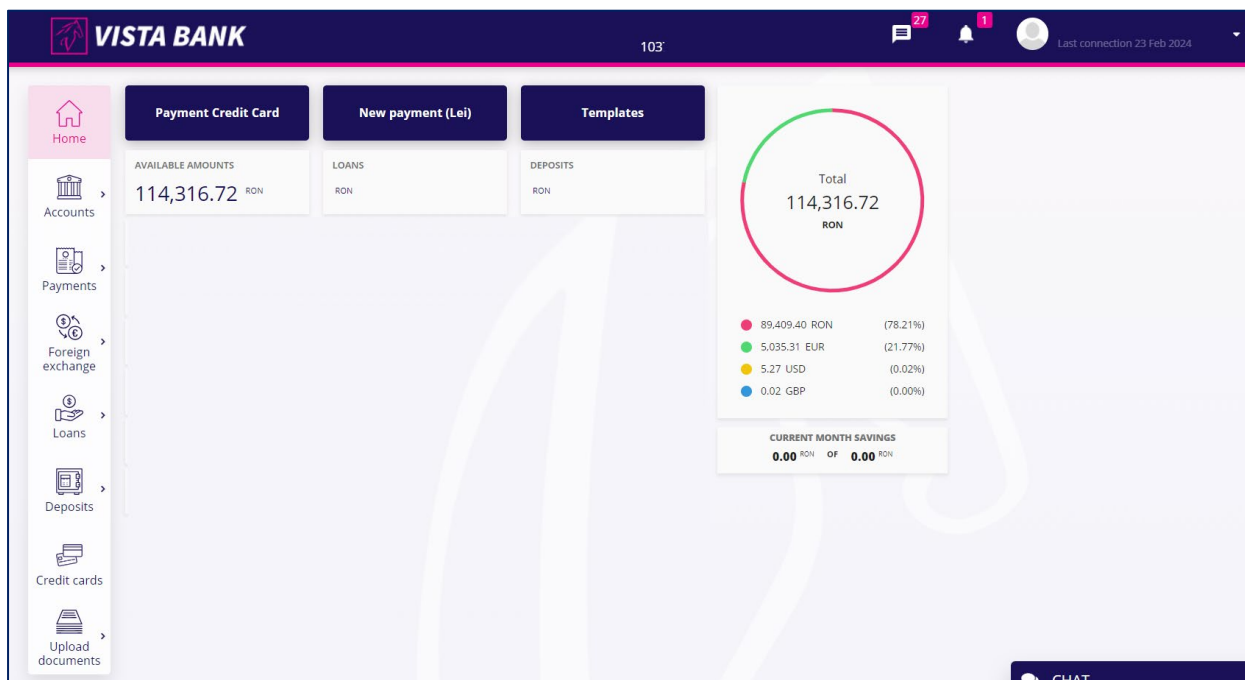
Main menu- Internet Banking



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.

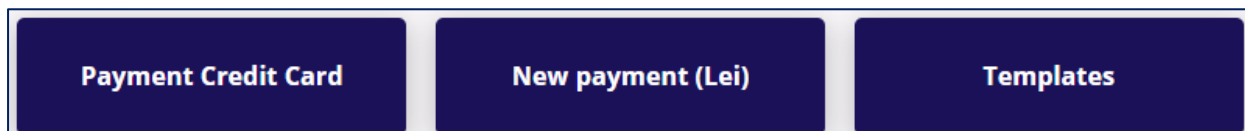
By clicking on one of the 3 information buttons, all the current accounts, credits and deposits you have and the balance for each product are displayed.

AVAILABLE AMOUNTS	LOANS	DEPOSITS
114,316.72 RON	RON	RON

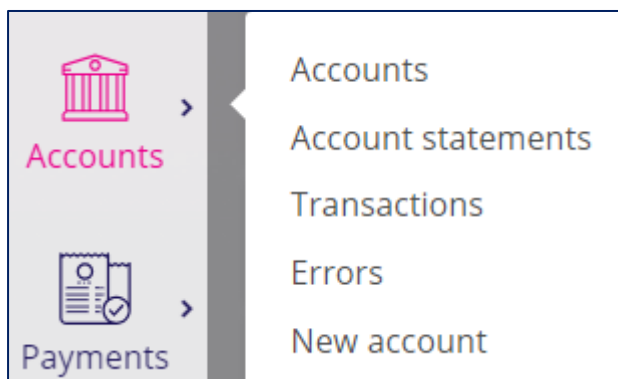
You can check the latest incomings and payments:

↑	20 MAR. 2023 RO66:7436	Comision Plata interbancara	-5.51	RON
↓	13 MAR. 2023 RO27:4801	suma max TEST PLATA USD	700,000.00	USD

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.

List of accounts <small>Statements</small>		With balance <input checked="" type="checkbox"/> All
CURRENT ACCOUNTS		
RO37EGNA	89,409.28	RON
RO71EGNA	0.03	RON
RO69EGNA	0.09	RON
RO15EGNA	5,035.31	EUR
RO86EGNA	5.27	USD
RO03EGNA	0.02	GBP

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

List of accounts

Statements

With balance ☐ All

CURRENT ACCOUNTS

RO37EGNA*

89,409.28 RON

Account balance	89409.28
DB blocked amount	0

- **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.

List of accounts

Statements

Bank statement type

Period

Daily

Monthly

Multiple export

SOLD

0.03 RON

Generate

List of accounts

Statements

Monthly

February 2024

Multiple export

ACCOUNT

RO71EGNA

RO69EGNA

RO37EGNA

GENERATE STATEMENT

Select option

☐ Download statement
 ☐ E-mail statement

DOWNLOAD

BACK

GENERATE STATEMENT

Select option

☒ Download statement

☐ PDF
 ☐ MT940

☐ E-mail statement

DOWNLOAD

BACK

42

Vista Internet/Mobile Banking User Manual

V4 04.2025

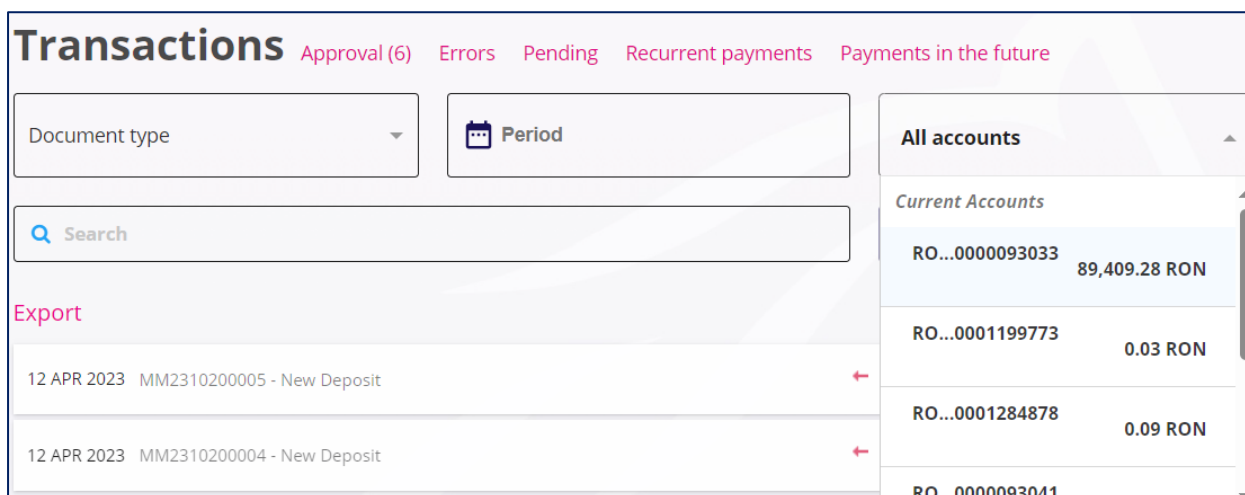
Note:

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.

Transactions
Approval (6) Errors Pending Recurrent payments Payments in the future

Document type ▼
Period
RO...00000930 89,409.28 RON ▼

Search
Search

Export

Export file
(321 transactions)

☒ PDF
☐ CSV
☐ XML
☐ TXT

Download Back

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**.





-1.00 RON

Open
Duplicate
Download OP
Send email

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

Transactions
Approval (6) Errors Pending Recurrent payments Payments in the future

- **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.









Transactions	Approval	Errors	Pending	Recurrent payments	Payments in the future	Select 	Folders
 SELECT ALL						5.00 RON 2 PAYMENTS	Bulk Authorization
<input checked="" type="checkbox"/> DOMESTIC PAYMENT	14 JUL 2022					1.00 RON	
<input checked="" type="checkbox"/> DOMESTIC PAYMENT	06 DEC 2021					4.00 RON	


- **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.

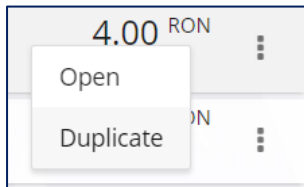
- **Errors** - This section will open a window in which the **Processed with error / Rejected / Canceled** transactions will be displayed, for all accounts. Transactions can be processed with errors for the following reasons: unavailable, blocked account, non-updated client, debits to the bank, at the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

Tranzactii	Autorizare (7)	Erori	In curs de procesare	Plati recurente	Plati in viitor
<input type="text" value="Cauta"/>					
Oricare status 		 01.02.2022 - 12.02.2024 		Afiseaza	
 Respins	19 IUL. 2022	DIRECTIA RO97TRE		37,133.00 RON	
 Respins	20 IUN. 2022	LEASING RO56		6,369.86 RON	
Procesat cu eroare	09 IUN. 2022	SOGRAP PT50001		62,376.60 EUR	

- 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.

Open new account [Details list](#) [Reset fields](#)

Tip cont
Current account

☒ I agree with **General Business Conditions** and **Conditions**

Continue

Currency
EUR

RON
EUR
USD
GBP
CHF

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 amount
- Confirm the operation **Confirma**.
- Primești notificarea push pe telefonul mobil pentru autorizarea operațiunii.
- Autorizezi operațiunea cu ajutorul codului PIN sau prin autentificare biometrică 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”.

New payment

Standard

Beneficiary name

Beneficiary IBAN

Amount

Standard

Urgent

Payment in the f...

Recurrent payment

Batch

New payment

Standard

Reset

Beneficiary name

Energia

Beneficiary IBAN

RO30

BANCA

Amount

100 RON

RO...000093033 89,409.28 RON

Take commission fee from another account

Payment details

payment

Save template

Continue

PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS

Confirm

New payment (Lei)

CONFIRM WEB OPERATION

Authorize payment

Date, time

23.02.24, 15:58:06

Source account

RO421

Destination account

RO86

Amount

100.00 RON

119

If you don't recognize the operation then please reject it.

APPROVE

REJECT

CONFIRM WEB OPERATION

Authorize payment

Transaction was successfully authorized!

APPROVE

REJECT

Payment #PD898756
 No

Beneficiary name
Energia


Beneficiary IBAN
RO30

BANCA 1
 Account holder: ENER**

Amount
100 RON
 RO...00000930: 89,438.93 RON

☐ Take commission fee from another account

Payment details
 payment



TRANSACTION COMPLETED

New payment (Lei)

Close

Signed by:

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.

Treasury payment
Standard
 No
 Mandatory

Beneficiary name
TREASURY
 Sabloane

Beneficiary IBAN
RO86TREZ0465005XXX000170

TREZORERIA STATULUI

Amount
 Select account

CNP or CUI is mandatory for Treasury Payments

ANAF payment reference number

Payment details

☐ Save template

Continua

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.

New payment

Batch

No

Optional

Reset

Beneficiary name

Energia

Templates

Beneficiary IBAN

RO30

BANCA

Account holder: ENER***

Amount

55

RON

RO...00000930

89,438.93 RON

☐ Take commission fee from another account

Payment details

invoice 1

Invoices

Save in batch

Last transactions

23 Feb 2024	100.00	RON
payment		
20 Jun 2022	459.49	RON
Factura 20228013524 Cod Client ...		
12 Oct 2021	11.42	RON
Factura 20218010173 Cod Client ...		

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

New payment

Batch

No

Optional

Beneficiary name

Templates

Plati negrupate

Plati negrupate 5 Payments

+ New batch

- 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**.

Transactions
Approval
Errors
Pending
Recurrent payments
Payments in the future

Select
Folders

SELECT ALL

115.00 RON
2 PAYMENTS

Bulk Authorization

<input checked="" type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	ENERGIA	invoice2	60.00 RON	
<input checked="" type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	ENERGIA	invoice 1	55.00 RON	

- 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.



VISTA BANK

NUMBER OF PAYMENTS		AMOUNTS AND CURRENCIES	
2		115 RON	
invoice2	60.00 RON		
	23 Feb 2024		
invoice 1	55.00 RON		
	23 Feb 2024		

PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS!

VERIFICATION CODE: "0621 685F FAEB E4FE A864 4A54 8164 3403 6E12 6BE8 97AB 3757 D668 E4E6 D41F 860F"

Confirm

Reject

11:53 77%

CONFIRMA OPERATIUNEA WEB

Authorize bulk

Data, ora 23.02.24, 11:53:38

Nr. de tranzactii 2

Suma total 115.00 RON

Cod verificare 0621 685F FAEB E4FE A864 4A54 8164 3403 6E12 6BE8 97AB 3757 D668 E4E6 D41F 860F

Vezi toate tranzactiile >

119

În cazul în care nu recunoașteți tranzacția, vă rugăm să o respingeți!

APROBA

15:58 71%

CONFIRM WEB OPERATION

Authorize payment

Transaction was successfully authorized!

APPROVE

REJECT

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.



VISTA BANK

Foreign payment Standard No Optional Reset

Beneficiary name
EFTHIMIA Templates

Beneficiary IBAN
GR200

NATIONAL BANK OF GREECE S.A.
ETHNGRAA00X ATHENS, AIOLOU STREET 86 X

Fees
SHA - both pays

Amount
450 EUR RO...0000296 8,894.60 EUR

Payment details
Downpayment

☒ Save template Pattern name
Cazare

Continue

**PLEASE CONFIRM THE
OPERATION ON YOUR
MOBILE DEVICE AFTER YOU
CHECK ALL DETAILS** i

Confirm

New payment (Lei)

15:31 73%

CONFIRMA OPERATIUNEA WEB

Authorize payment

Data, ora 23.02.24, 15:31:48
Cont sursa RO20EGNA
Cont destinatie GR200
Suma 450.00 EUR

119

În cazul în care nu recunoașteți tranzacția, vă rugăm să o respingeți

APROBA

RESPINGE

15:58 71%

CONFIRM WEB OPERATION

Authorize payment

Transaction was successfully authorized!

APPROVE

REJECT

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..

Transfer between accounts

RO...0000296

807.15 RON

Amount

10

RON

RO...0000313

286.17 RON

Add details

☐ Save template

Continue

PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS


Confirm

New transfer

16:17

70%

CONFIRM WEB OPERATION



Authorize payment

Date, time

23.02.24, 16:16:47

Source account

RO42EGNA

Destination account

RO76EGNA

Amount

10.00 RON

104

If you don't recognize the operation then please reject it.


APPROVE

REJECT

15:58

71%

CONFIRM WEB OPERATION



Authorize payment

Transaction was successfully authorized!


APPROVE

REJECT

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.

Beneficiaries

 The beneficiaries are saved automatically upon the payment processing

Beneficiaries : 41

LOT 2	RO3	<input type="button" value="New payment"/>
LOT 1	RO6i	<input type="button" value="Delete"/>

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.

Files

Importing payments


Batch list

Control amount

Select existing batch

Importing payments

Batch list




The payments were uploaded successfully

[View payments](#)

[Close](#)

TYPE	NUMBER OF PAYMENTS	AMOUNTS AND CURRENCIES
PMT_DOMESTIC	5	16277 RON
TOTAL	5	16277 RON

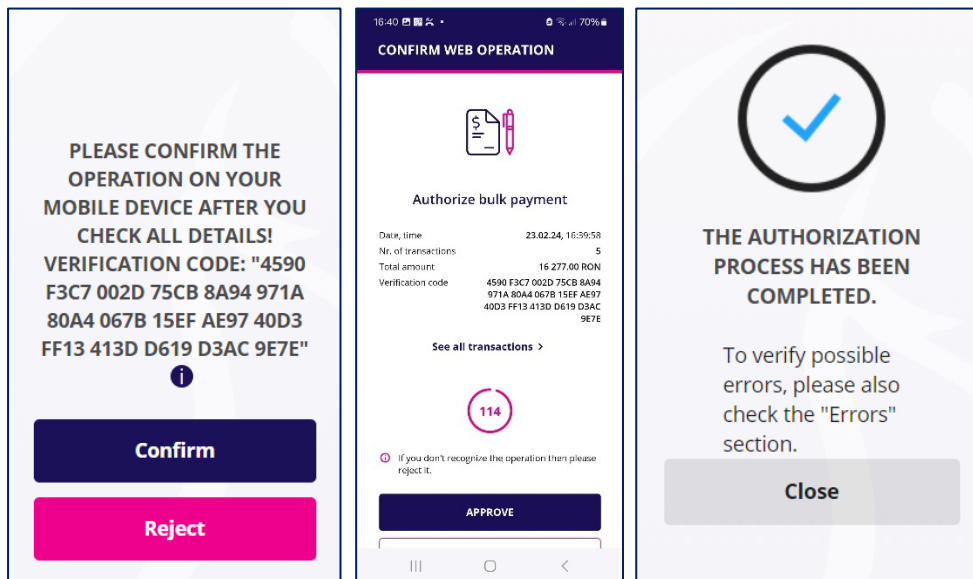
Transactions **Approval** Errors Pending Recurrent payments Payments in the future

Select  Folders

☐ SELECT ALL 0 PAYMENTS [Bulk Authorization](#)

<input type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	3,312.00 RON	⋮
<input type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	3,535.00 RON	⋮
<input type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	2,086.00 RON	⋮
<input type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	4,423.00 RON	⋮
<input type="checkbox"/>	DOMESTIC PAYMENT	23 FEB 2024	2,921.00 RON	⋮

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



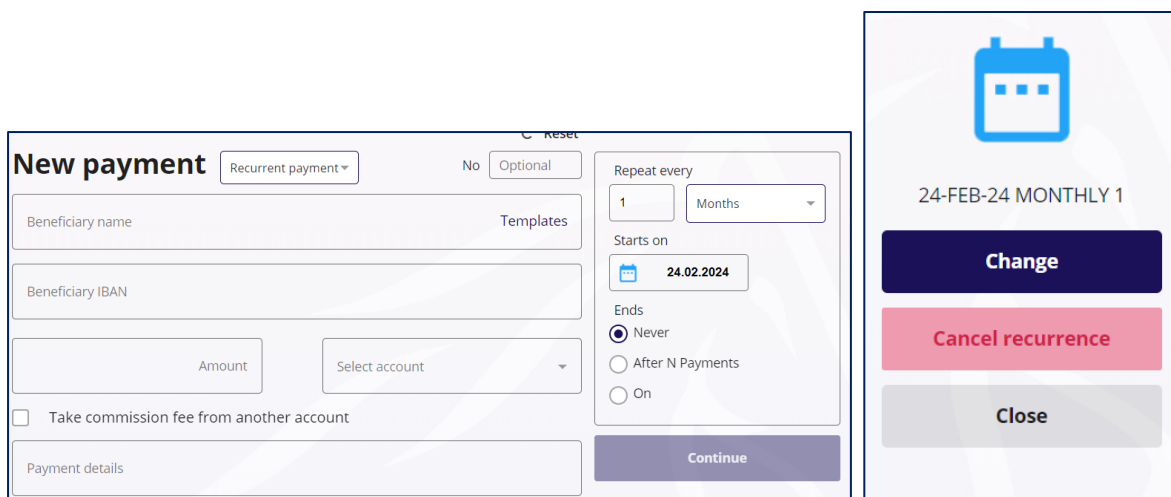
"Errors" menu is checked to ensure that all payments have been processed.

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

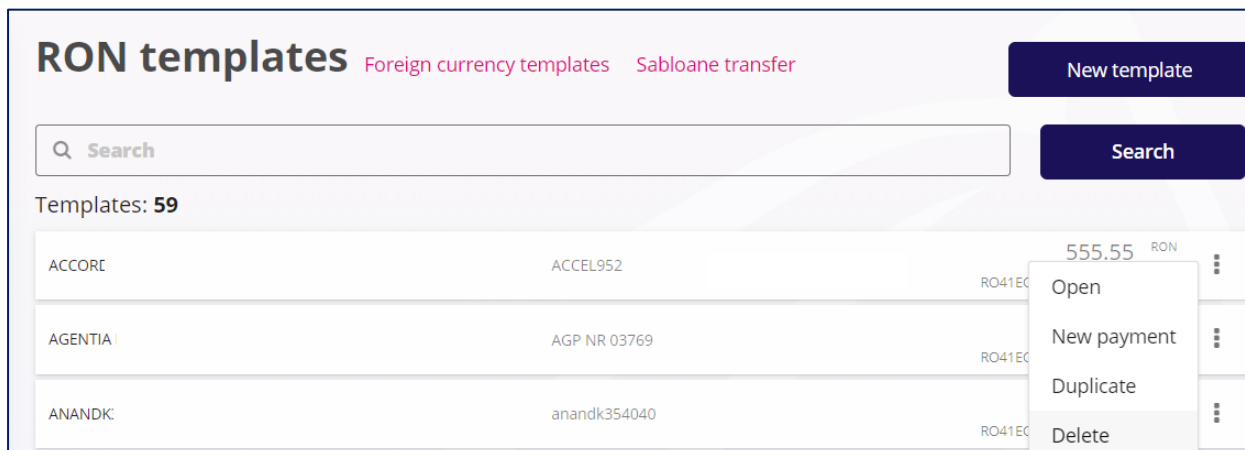
Recurrent payments menu allows you to modify or cancel recurring payments or payments set in the future.



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.



The screenshot shows the 'RON templates' section of the Vista Bank interface. It includes a search bar, a 'New template' button, and a list of templates. A dropdown menu is open for the first template, showing options: 'Open', 'New payment', 'Duplicate', and 'Delete'.

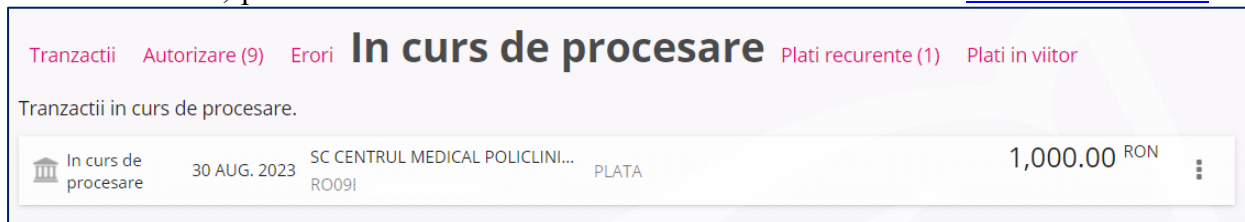
Template Name	Reference	Amount	Currency	Actions
ACCORE	ACCEL952	555.55	RON	Open, New payment, Duplicate, Delete
AGENTIA	AGP NR 03769		RON	
ANANDK	anandk354040		RON	

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.



The screenshot shows the 'In curs de procesare' (In process) section of the Vista Bank interface. It includes a header with 'Tranzactii', 'Autorizare (9)', 'Erori', 'Plati recurente (1)', and 'Plati in viitor'. Below the header, it says 'Tranzactii in curs de procesare.' and displays a table of transactions.

Transaction Type	Date	Beneficiary	Amount	Currency	Actions
In curs de procesare	30 AUG. 2023	SC CENTRUL MEDICAL POLICLINI... RO09I	1,000.00	RON	


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

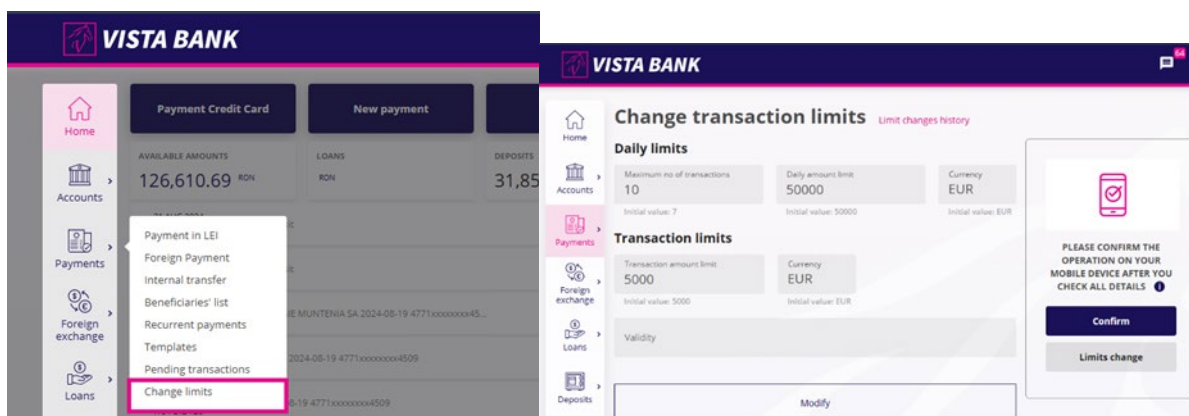
calendar . Once deleted, the limit becomes permanent.

- 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.

Attention!

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

I buy

EUR	5.0255	4.9265
USD	4.6710	4.5230
GBP	5.8890	5.6890

I sell

EUR	4.9265	5.0255
USD	4.5230	4.6710
GBP	5.6890	5.8890

Sell

1

RON

cont ron1

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

EUR	5.0255	4.9265
USD	4.6710	4.5230
GBP	5.8890	5.6890

I sell

EUR	4.9265	5.0255
USD	4.5230	4.6710
GBP	5.6890	5.8890

Sell

1

RON

cont ron1

22,115.36 RON

Buy

0.2

EUR

RO...0000093041

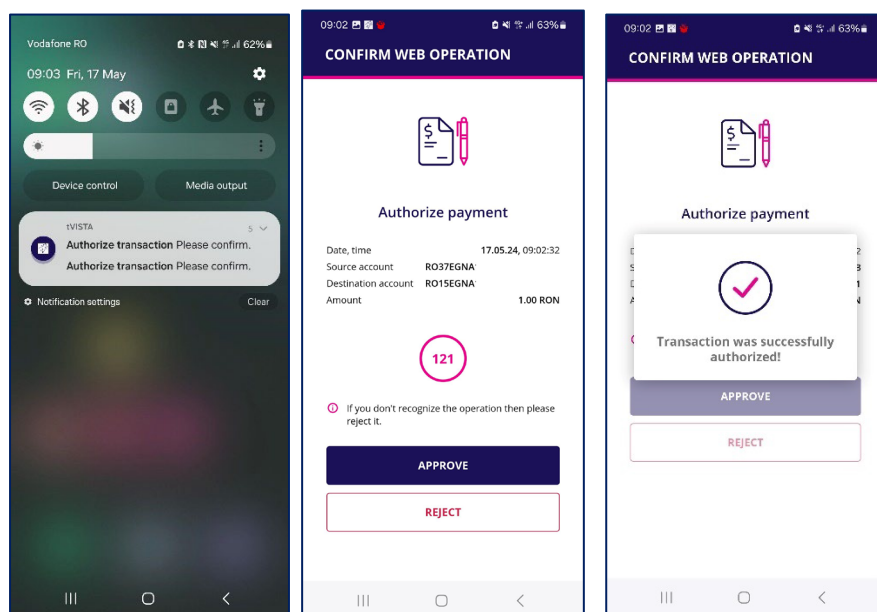
4,952.76 EUR

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”.





VISTA BANK

Reset

Exchange

Negotiate 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

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 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

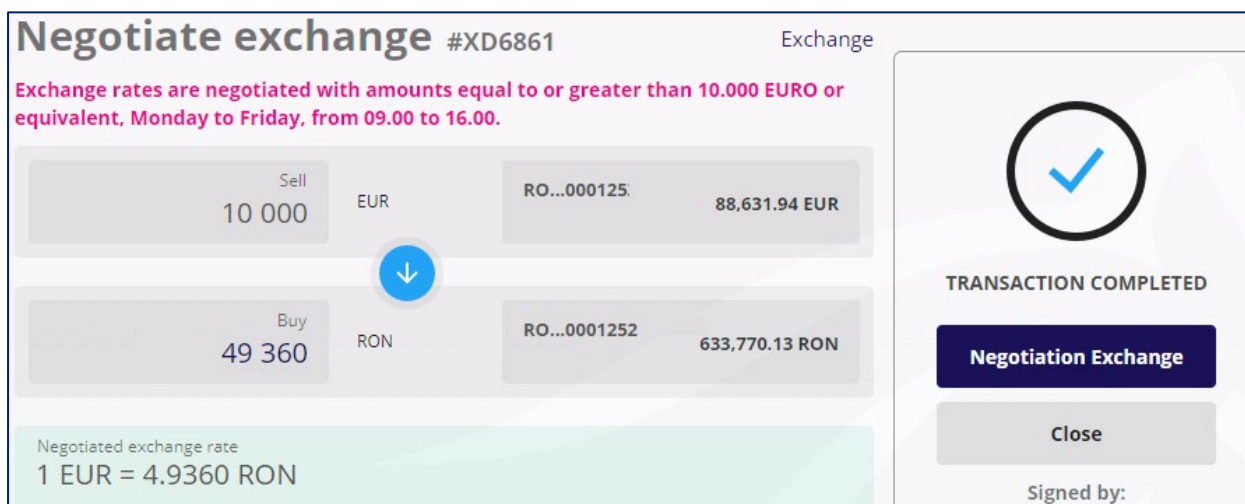
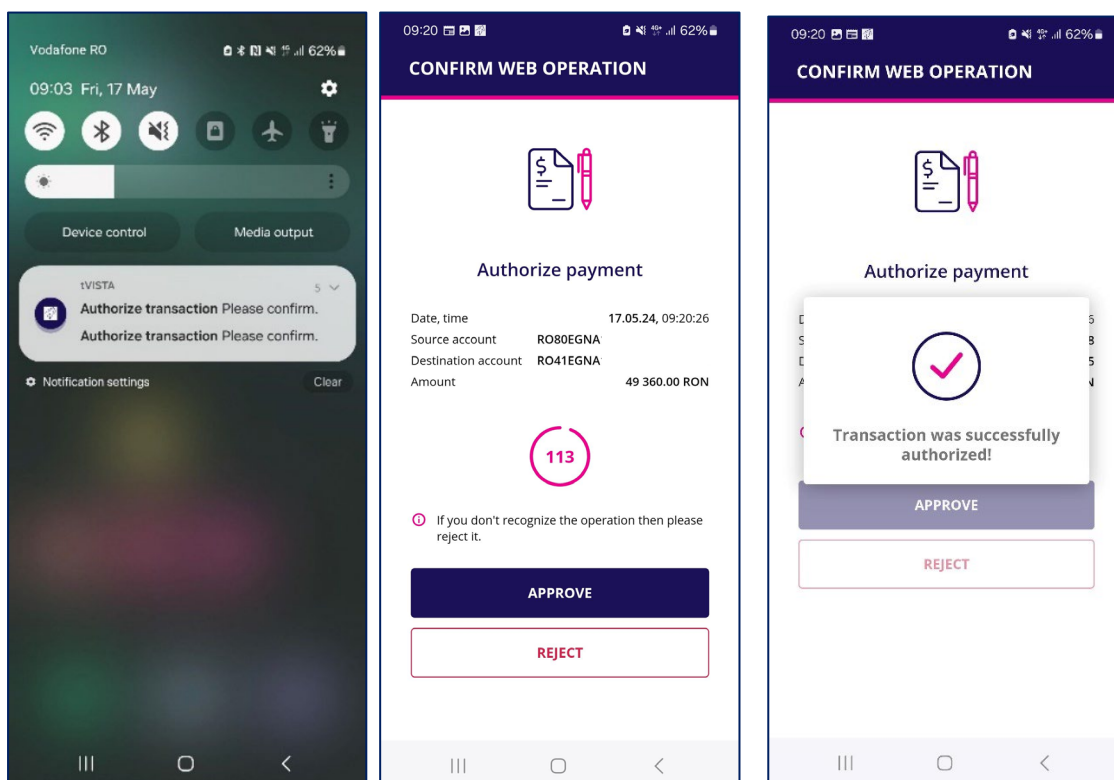
☒ Phone ☐ Email

Phone
0720000000

PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS ⓘ

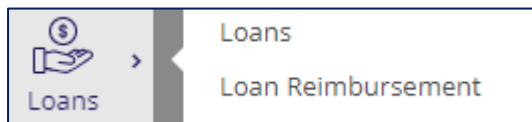
Confirm

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.



Loan status Useful documents

MARFIN HOME
Maturity - 01.07.2043


69,600.00 EUR

Balance: **54,026.77 EUR**

Next payment 01 Oct 2022 298.22 EUR

Installments due date

	JUNE 2024	
01 JUN	<div></div>	348.23 EUR
	JULY 2024	
01 JUL	<div></div>	348.23 EUR
	AUGUST 2024	
01 AUG	<div></div>	348.23 EUR

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.

Loan status Useful documents

MARFIN HOME
Maturity - 01.07.2043

69,600.00 EUR

Balance: **54,026.77 EUR**

Download reimbursement schedule

Loan Reimbursement


Installments due date

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”.



Loans

Loans


Loan Reimbursement

Reset

Reimbursement by rate reduction

RO...0000296554

7,929.44 EUR



Amount

100

EUR

Maturity - 01 Jul 2043

MARFIN HOME


54,026.77 EUR

Continue

Confirm Loan Reimbursement

RO...0000296554

7,929.44 EUR



Amount

100


EUR


Maturity - 01 Jul 2043

MARFIN HOME

54,026.77 EUR

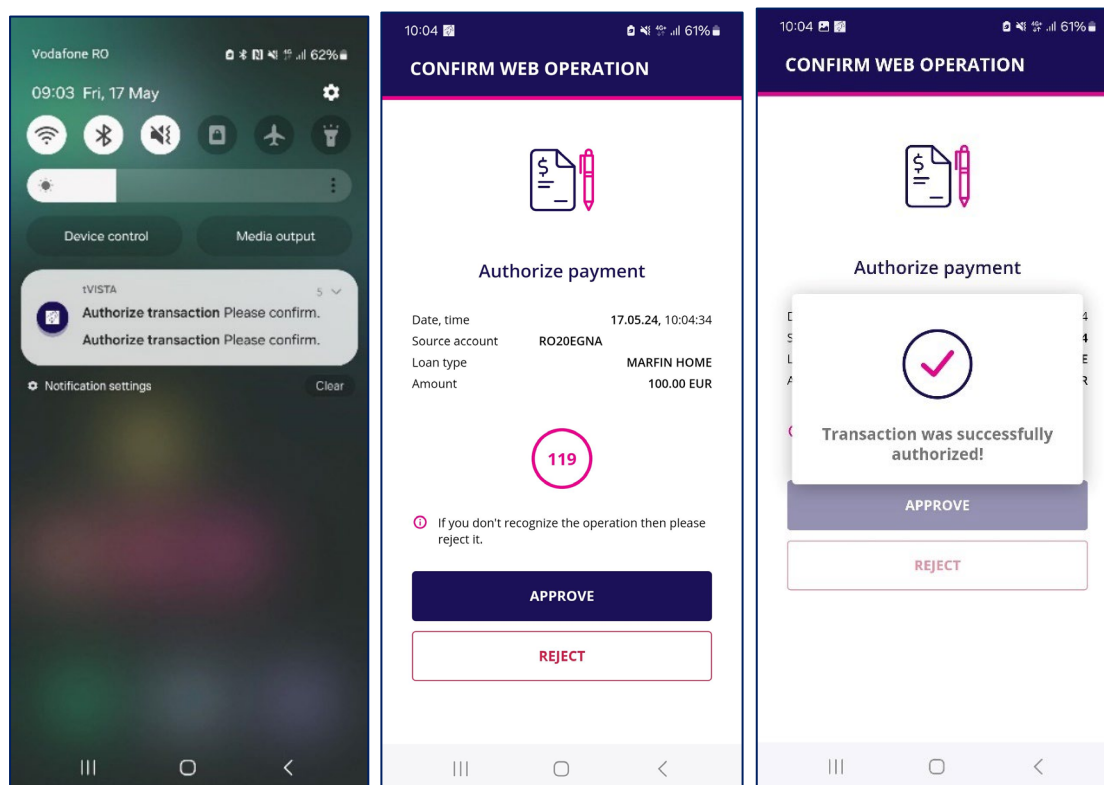
Modify



PLEASE CONFIRM THE
OPERATION ON YOUR
MOBILE DEVICE AFTER YOU
CHECK ALL DETAILS 

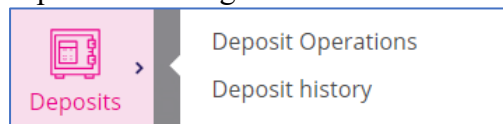
Confirm

Anticipated Credit
Reimbursement



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.

+

CONSTITUIRE DEPOZIT

+

CONSTITUIRE DEPOZIT NEGOCIAT

ALL

EUR

RON

USD

Scadenta

VISTA STANDARD 1M RON

12 AUG. 2022
12 SEPT. 2022

400.00 %
Rata dobanzii

60,000.00 RON

LICHIDARE

i

VISTA STANDARD 3M RON


12 AUG. 2022
14 NOV. 2022

5,000.00 %
Rata dobanzii

60,000.00 RON

LICHIDARE

i


VISTA BANK

Home

Accounts

Payments

Foreign exchange

Loans

Deposits

+

NEW DEPOSIT

+

NEGOTIATED DEPOSIT

ALL

EUR

RON

Order by

VISTA STANDARD 1M EUR

09 MAY 2023
09 JUN 2023

0.10 %
Interest rate

100.00 EUR

CANCELLATION

i

VISTA STANDARD 1Y RON

07 APR 2023
08 APR 2024

6.90 %
Interest rate

1,000.00 RON

CANCELLATION

i

VISTA STANDARD 1Y RON

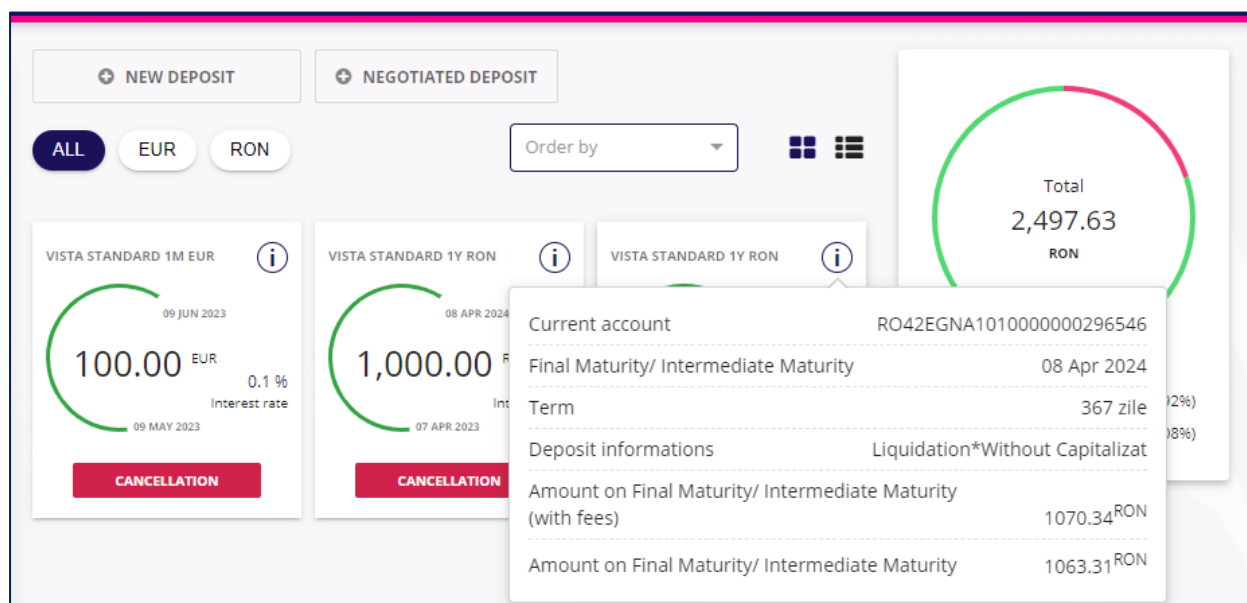
07 APR 2023
08 APR 2024

6.90 %
Interest rate

1,000.00 RON

CANCELLATION

i






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.


VISTA BANK

 Home
  Accounts

+ NEW DEPOSIT
 + NEGOTIATED DEPOSIT

ALL EUR RON
 Order by

VISTA STANDARD 1M EUR	09 MAY 2023 09 JUN 2023	0.10 % Interest rate	100.00 EUR	CANCELLATION	i
-----------------------	----------------------------	-------------------------	------------	--------------	---

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 deposit Vista Standard 1Y RON	
Actiune scadența Lichidare	
Rata dobânzii	7.95 %
Valoarea dobânzii efective	80.83 RON
Impozit pe dobândă	10.00 %
Suma finală	1,072.75 RON
Data scadenței	03 apr. 2024
<input checked="" type="checkbox"/> Sunt de acord cu Termenii și condițiile și am luat la cunoștință de condițiile de garantare a depozitului detaliate aici	
Modifica	

VA RUGAM SA CONFIRMATI OPERATIUNEA DE PE DISPOZITIVUL MOBIL DUPA CE VERIFICATI TOATE DETALIILE. ⓘ

Confirma

Depozit nou

Vodafone RO 09:03 Fri, 17 May

Device control Media output

IVISTA

Authorize transaction Please confirm.
Authorize transaction Please confirm.

Notification settings Clear

CONFIRM WEB OPERATION

Authorize payment

Date, time 17.05.24, 10:18:15

Source account RO20EGNA

Deposit type Vista Standard 1M EUR

Amount 100.00 EUR

109

If you don't recognize the operation then please reject it.

APPROVE

REJECT

CONFIRM WEB OPERATION

Authorize payment

Transaction was successfully authorized!

APPROVE

REJECT

Deposit #DO18895

RO...0000296554 7,829.44 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](#)

TRANSACTION COMPLETED

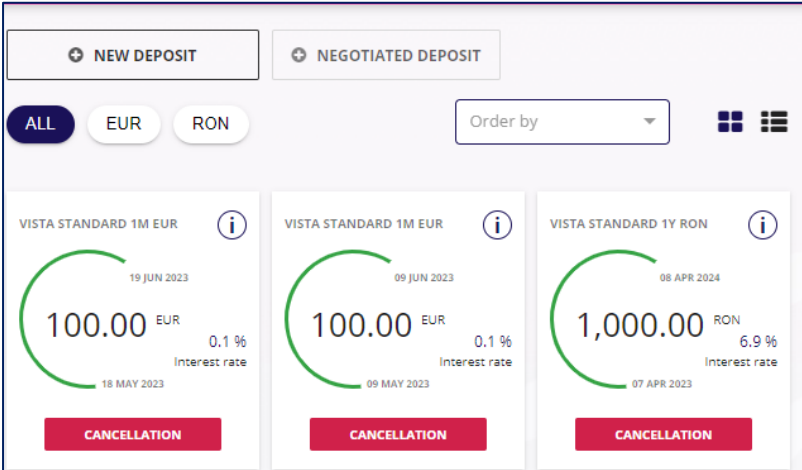
New deposit

Close

Signed by:

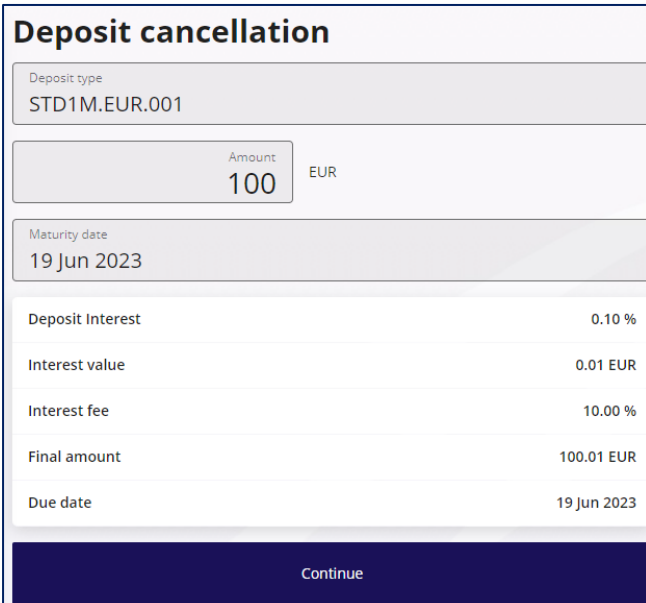
To **liquidate a deposit**, you must enter the **Deposit Operations** menu and press the button **CANCELLATION** and to authorize the operation on the mobile phone.

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



The screenshot shows the 'Deposit Operations' menu with two tabs: 'NEW DEPOSIT' and 'NEGOTIATED DEPOSIT'. Below the tabs are filters for 'ALL', 'EUR', and 'RON', and an 'Order by' dropdown. Three deposit cards are displayed, each with a 'CANCELLATION' button at the bottom.

Deposit Card	Product	Amount	Interest Rate	Start Date	End Date
1	VISTA STANDARD 1M EUR	100.00 EUR	0.1 %	18 MAY 2023	19 JUN 2023
2	VISTA STANDARD 1M EUR	100.00 EUR	0.1 %	09 MAY 2023	09 JUN 2023
3	VISTA STANDARD 1Y RON	1,000.00 RON	6.9 %	07 APR 2023	08 APR 2024



The screenshot shows the 'Deposit cancellation' screen with the following details:

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	



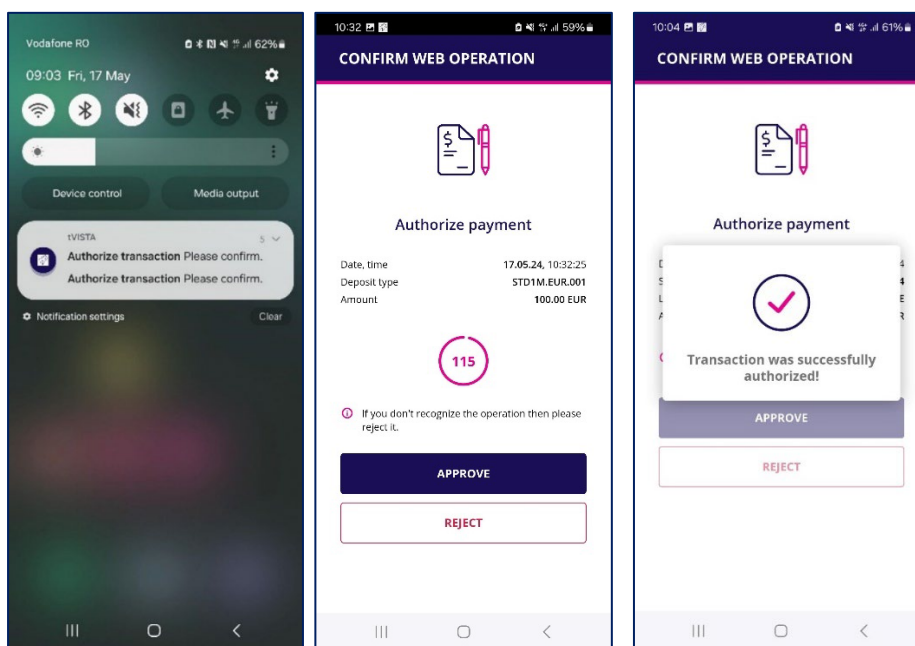
Confirm deposit cancellation

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

PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS

Confirm



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 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 #DD221

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 6M RON

Interest %

Action at maturity

Cancellation

Contact details

Phone

Email

Phone

0720000000

☒ I agree with [Termenii si conditiile](#)

PENDING REQUEST. WE WILL BE IN CONTACT WITH YOU SOON.

Pending deposits

New deposit negotiation

Close

Deposit negotiation

New deposit

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 6M RON

Interest %

Action at maturity

Cancellation

Contact details

Phone

Email

Phone

0720000000

☒ I agree with [Termenii si conditiile](#)

Continue

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

1,000.00 RON

5 %

Interest rate

15 MAY 2023

15 JUN 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

VISTA

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



Deposit #DD222

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](#)

TRANSACTION COMPLETED

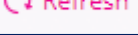
New deposit negotiation

Close

Signed by:

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.

Home

Accounts

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Credit cards

Cards Transactions

Visa

AVAILABLE AMOUNT

1,600.00 RON

Balance consumed 13,400.00 RON
(RO...0000005175)

Credit limit 15,000.00 RON

Minimum due 0.00 RON

Outstanding balance 13,400.00 RON

Credit card repayment

VISA 4771 **** 0773 12/2024

08.08 ALIMENTARECARD 99.99 RON

06.08 GooglePaymentIELTDGoo -99.99 RON

03.08 ALIMENTARECARD 97.96 RON

03.08 Revolut0735 -97.96 RON


01.08 ALIMENTARECARD 785.52 RON

DAN CABEL

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.

 Reset

Credit card repayment

RO...0000080

940.54 RON ▾



Amount

10

RON

4771 **** 0773


13,400.00 RON ▾

Continue

Confirm Credit Card Payment

RO...0000080357

940.54 RON



Amount


10

RON

4771 **** 0773

13,400.00 RON

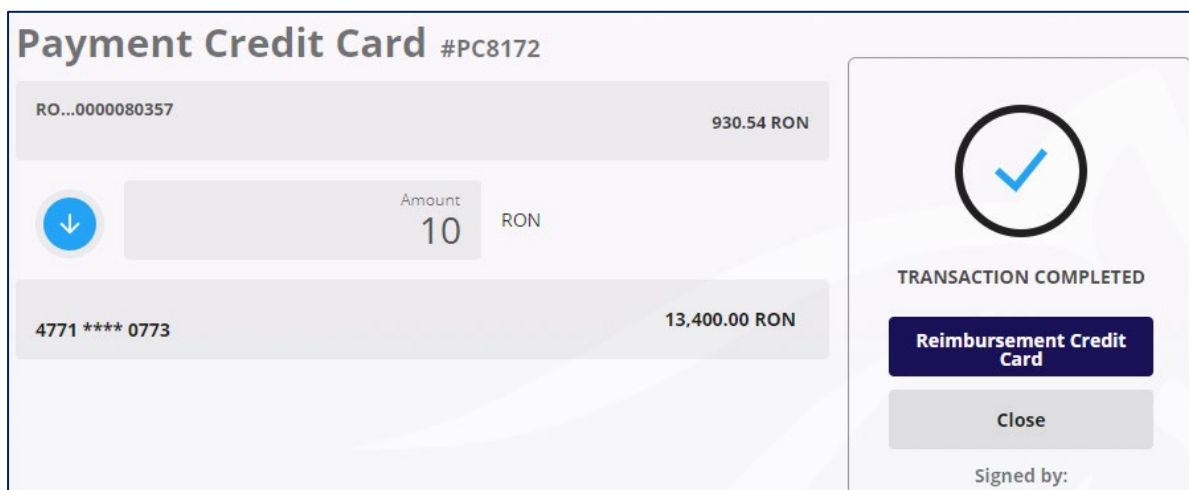
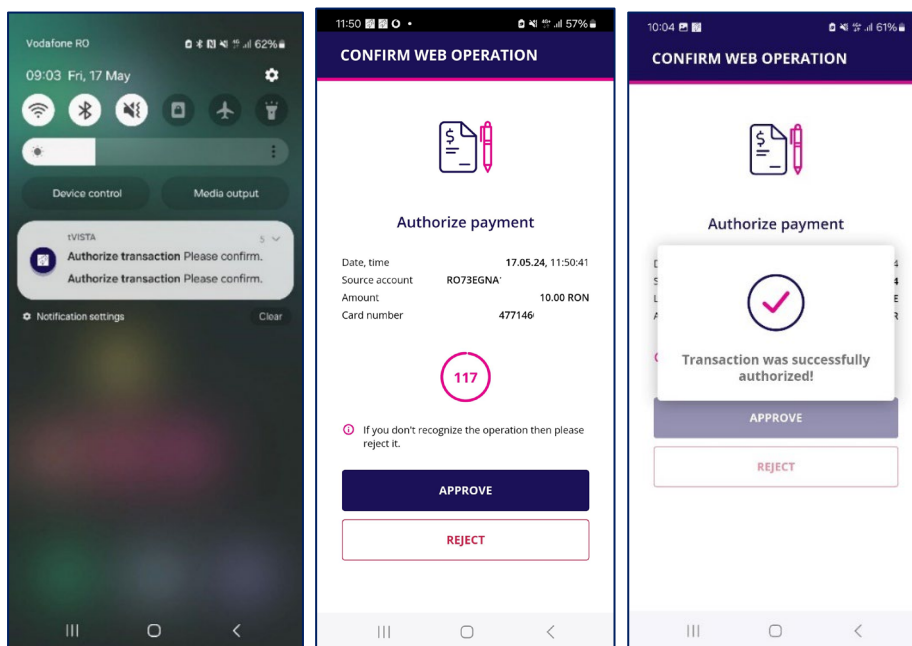
Modify



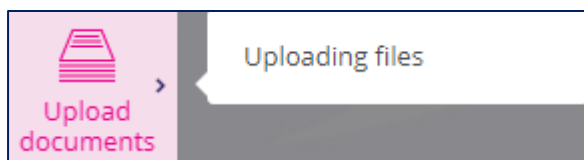
PLEASE CONFIRM THE OPERATION ON YOUR MOBILE DEVICE AFTER YOU CHECK ALL DETAILS ⓘ

Confirm

Reimbursement Credit Card



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, time17.05.24, 11:57:25

File nameRe_status Jira.pdf

File typeAlte documente_PF

Details

105

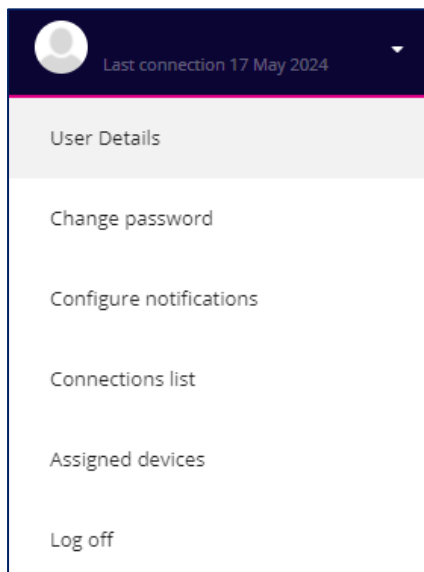
If you don't recognize the operation then please reject it.

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).

User Details	
Name and Surname	
Client code	
Client	
CNP	
Adress	
Username	Edit
Email	Edit
Phone	Edit
Mobile Phone	Edit
Preferred account	Edit

- 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.

Change password

Modified on	17 May 2024
Valid until	15 Aug 2024
Old password	
New password	
Confirm new password	
Save	


VISTA BANK


Forgot your password?

CONTINUE

[Frequently questions](#)
[Contacts](#)

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



Configure notifications

TRANSACTION SUCCESS

TRANSACTION DECLINED



In this section you can set the types of notifications for information on making payments (in lei, currency, treasury, etc.)

Notifications mail



Notifications inbox



Notifications push



Amount

100

RON



Minimum amount for which alerts will be sent

Save

- List of last logins:

List of the last log in

SESSION ID	LOG IN DATE	LOG OFF DATE	LOG OFF DETAILS	NAME	ID CHANNEL	IP
1988452	17 MAY 2024 11:33	17 MAY 2024 11:34	SWITCH_CUSTOMER		WEB	10.128.9.166
1988450	17 MAY 2024 11:26	17 MAY 2024 11:30	USER		WEB	10.128.9.166
1988449	17 MAY 2024 11:20	17 MAY 2024 11:26	SWITCH_CUSTOMER		WEB	10.128.9.166

- 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

Assigned devices

Manufacturer **samsung**

Unassign

Model **SM-S901B**

OS **Android**

Version OS **14**

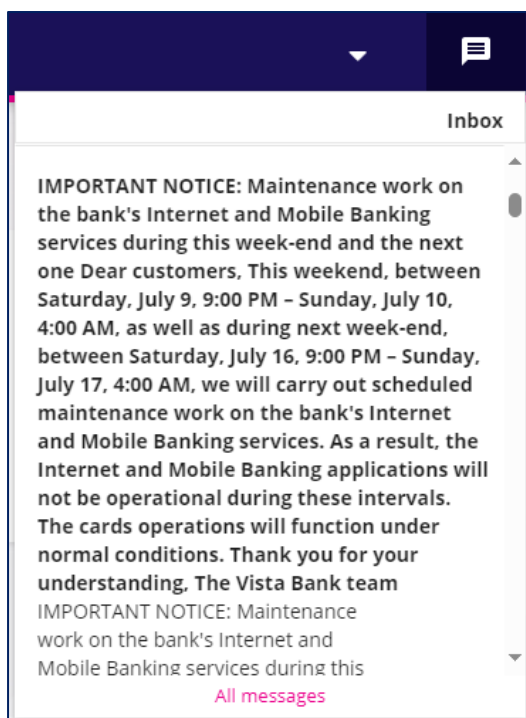
Version App **25**

Assign Date **14/05/2024**

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

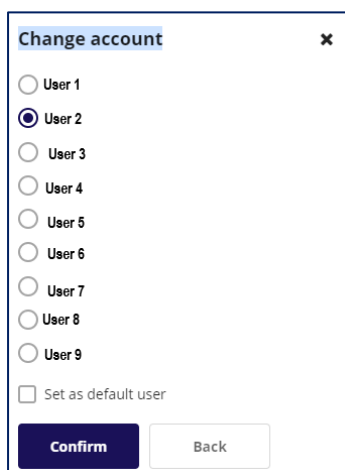
Messages and notifications - Internet Banking

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



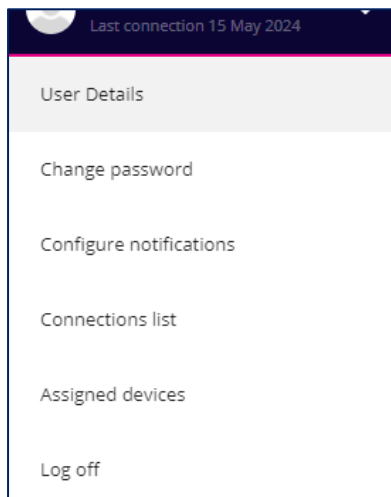
Multiaccount - Internet Banking

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.

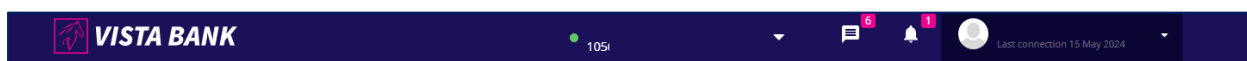


Useful information - Internet Banking

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



- Upper bar



In aceasta sectiune regasiti informatii cu privire la:



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

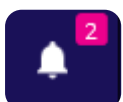
Note: If the connected user is a user for several clients, he can change the client for which he wants to use the Vista Internet Banking service using the arrow to the right of the client's name.



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 = intrabankMaximum 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	RO34XXXX1010000000000000

- 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 = intrabankMaximum 1 single character.
- Column C - Payer Account: The account from which the payment is ordered, in IBAN format, without spaces. It is validated that;
- Column D - Amount: Payment amount. It must be in the format 9999.99 (use a period as the decimal separator);
- Column E - Payment Date: In the format dd.mm.yyyy, representing the payment date. It can 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	RO26EGNA10100000000000000000	5	S	sha	SWIFTXXX	ES00000000000000000000000000000000	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!

