

**Internet Banking Application
User Manual – Companies**

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Dear Customers,

Thank you for using the **Internet Banking** remote access application - the Internet Banking service provided by Millennium Bank Romania (hereinafter "The Bank").

This application allows you to make fast and safe transfers, to identify the company's accounts balance and also to monitor your transactions. This User Manual was designed to help you with the use of the Internet Banking application.

Internet Banking provides access to information and services according to your company's requirements. The Internet Banking also allows creating term deposits, approving payments, checking the bank's exchange rates, requesting documents and many other things.

We are confident that the Internet Banking will be helpful in your activities and will give you many satisfactions.

We wish you many successful transactions!

1. General information

The Internet Banking service was developed for making financial domestic and foreign payments and for keeping record of the available funds from your accounts.

Internet Banking allows you to make transfers between your accounts, view information regarding term deposits, loans, and cards. Internet Banking allows monitoring of the transactions made by users from the moment they define a payment until it's completion.

Internet banking benefits:

- 24/7 service availability;
- mobility - access your Millennium Bank accounts from anywhere;
- no need of additional software;
- no additional (licensing) costs;
- the ability to define multiple signatures structures;
- English and Romanian versions available;

1.2. Hardware and Software requirements

For accessing the Internet Banking application you need a computer with Internet access. You will also need Microsoft Internet Explorer 7.0 (or later) or Mozilla Firefox 2.0 (or later).

You will find the current versions of the above-mentioned browsers on the following websites: www.microsoft.com and www.mozilla.com.

1.3. Security

Internet Banking provides maximum security through the following:

- SSL security protocol with 128 bit encryption;
- Internet Banking authentication using Client Code and Password;
- separate password based access for each user, according to the given access rights;
- recording module - record and view your company's transactions through Internet Banking;
- a limit of one million euro or equivalent per transaction.

Taking into consideration the limit mentioned we inform you that the only transactions to be processed will be the ones which fulfill the limit previously mentioned.

1.4. Security measures

1. Internet Banking will never e-mail you requests to reveal identification elements: account number, CIF, Internet Banking user names, passwords.
2. Millennium Bank's employees will never request you to reveal your password.
3. Millennium Bank will never send you e-mails or SMS requesting you to access URLs or links in order to connect to Internet Banking.

How to protect your computer when using Internet Banking

A. Online security in general

In order to provide optimal security for your transactions, the Internet Banking application uses 128 bit SSL encryption protocol.

When connecting to Internet Banking keep in mind the following:

1. Type the address www.millenniumbank.ro directly from your keyboard for connecting to Internet Banking.
2. The Bank is not responsible for using the Internet Banking application from public places.
3. Do not use computer from public places like *Internet cafés* when using Internet Banking because it is not safe.
4. Do NOT save the password or other information related to the Internet Banking service security in your computer;
5. **DO NOT reveal your password** and information related to company's accounts security to anyone; the bank will never contact you and request these details; if you are called or e-mailed to provide such information, then it is definitely a fraud attempt!
6. IMMEDIATELY change the password if you suspect that someone else knows it;
7. Do not set or change your password from a public computer;
8. Do not leave the computer unwatched, if you are logged on to Internet Banking from a public computer;
9. Regularly check your company's accounts!

B. Protect your computer!

1. Use a **firewall!**
2. Use an **anti-virus!**
3. Block **"spy"** software (use an **„anti-spyware"**)

1.5. Glossary

Terms	Definitions
Agreement	An agreement that is signed by the customer and the bank regarding access to Internet Banking.
Customer	Millennium Bank customer
User	A person with given rights from the customer.
User Name	The Username set by the Bank for authentication to the Internet Banking application. At the first login will be changed to one of your choice.
Client Code	Identification and security element , automatically generated by the Bank, which will be used in order for the User to access the Internet Banking application and Call Center Service.
Password	Identification element of minimum 7 to 24 numeric characters used for authentication. This will be changed at the first authentication.
Authorization Code - SMS	Item for authorization of transactions, consisting of 7 characters, automatically generated by the bank and sent via SMS to the Customer, at the moment in which a transaction requires authorization.
Session	Access to the bank accounts based on User name and Password. By logging in to the Internet Banking service you have access to the company's accounts.
Smart Card	Non-banking card to authorize transactions through Internet Banking used together with the Card Reader.
Card Reader	Device for reading the smart card used to generate the Token; requires a PIN after inserting the Smart Card.
PIN	Security Code which provides access to the Smart Card, in order to view the authorization code for the transaction, generated by the Card Reader.
Token	Item for authorization of transactions, consisting of 7 numerical characters, generated by the Card Reader and displayed to the Customer on its screen, at the time of acceptance by the Customer of the Token Authorization Method.

1.6. How do we access Internet Banking?

For accessing the Internet Banking system please contact the Relationship Manager or go to the nearest branch of our bank and sign the General Conditions for Internet Banking and Call Center.

Each user that require access to the Internet Banking service receives an envelope with a password and user name (the name will be the envelope's reference number).

Depending on the method of authorization of transactions through Internet Banking chosen, the user will receive a card, an envelope with the PIN of the card and a Card Reader - if the user has chosen to authorize transactions through Internet Banking with a Reader.

If the user has selected authorizing transactions with SMS method, he must have a mobile phone reachable at the telephone number notified by the Customer to the Bank at the time of signing the General

Conditions for Internet Banking and Call Center and updated as appropriate by the Bank, within 24 hours of receiving the Customer's request.

2. Internet Banking Service - introduction

2.1. First Login

For the first login to the Internet Banking please prepare the User password envelope.

In Internet Explorer or Mozilla Firefox please type www.millenniumbank.ro, then press the **SME's & Corporate** button and enter the Client Code in the **Identification code** text box.

Warning!

The Client Code typed is the envelope password reference that you received from the bank.

After typing the Internet Banking Client Code press the **SME's & Corporate** button.

The screenshot shows the Millennium Bank Internet Banking login interface. At the top, there are navigation tabs: 'Individuals', 'Entrepreneurs', 'SME's & Corporate', 'About Millennium', and 'Internet Banking'. The main content area is titled 'Access Accounts' and features an 'Identification code' input field containing the text '100008000031'. Below the input field are two buttons: 'Individuals' and 'SME's & Corporate'. A 'Demo' link is also present. On the right side, there are three service boxes: 'Call Center' with phone numbers '0 801 000 111' and '021 308 1110', 'Branches & ATMs' with a 'Choose County' dropdown, and 'Customer Service' with links to documents, FAQs, and lost/stolen cards.

The following screen will be loaded and in the **Password** field type the User Password (supplied by the Bank in the password envelope):

Press the **Login** button.

To ensure your security, after the first login, please change the user ID received from the bank and also your password. After entering the new user click **Update**.

Note

In order to be able to do operations through the Call Center service the password received from the Bank must be changed. The new password that you will select and the User ID must be numerical so that they can be typed using the phone's keyboard.

2.4. What you will see after the first login

After the first Internet Banking login the following information will become available through the **Information** option from the horizontal menu:

The screenshot displays the Millennium Bank Internet Banking interface. At the top, there are navigation tabs for 'Individuals', 'Entrepreneurs', 'SME's & Corporate', 'About Millennium', and 'Internet Banking'. Below these, a horizontal menu includes 'Information', 'Accounts', 'Transactions', 'Files', 'Payroll', and 'Settings'. The main content area shows a welcome message for 'User 1' and a 'Logout' button. On the left, there is a sidebar with 'Executive Summary' and 'Messages'. The central area is titled 'Waiting for your confirmation' and lists 'New messages' (0), 'For company:' (All companies), 'Pending Transfers' (0), 'Pending Files' (0), 'Pending Pay Roll Transactions' (0), and 'Pending Pay Roll Files' (0). On the right, there is a 'Marketing Information' section with 'Stock Market Info' and 'FX Rates' tabs. A table shows 'DAX3' with a 'Last' value of 3,913.41 and a 'Var. %' of -0.0175. At the bottom, there is a 'Personalize this report' button with a subtext: 'You can change companies, available information and even schedule email reports'.

The following information is available in the main screen:

- Received Messages;
- Pending Transfers for all the companies for each you have defined user;
- Marketing Information (Stock Market Information and Exchange Rates).
- Information regarding current accounts, credit summary and time deposits by personalizing some reports;

Note

Pending authorizations for the recorded transactions will be displayed only if the system is being used by more than one user.

2.5. Post login activities

2.5.1. Display settings

Select option **Personalize this report**. The described parameters allow you to customize the main page.

2.5.2. Changing the password

This option allows the user to change the password whenever he desires or whenever it is needed.

Option: **Settings > Password Manager**.

To change the password, please type the current password in the **Old password** field. In the **New password** field type the new password and retype it in the **Re-enter new password** field. Confirm the changes that you made by pressing the **Save** button and the changes will be applied.

2.5.3. Security Settings

This menu allows the user to set up the idle time for the automatic logout:



If the idle time has been reached the application will display the following message:



3. General Information

The user options include two types of menus: horizontal and vertical.

The horizontal menu is for section navigation and the vertical menu is for operations.

3.1. The horizontal menu

Information - here you can find information about messages, pending payments, rejected payments.

Accounts - information about current accounts, statements, standing orders, deposits, credits and cards of the company.

Transactions - all types of transactions for the accounts included in the transaction center as transfers between the company and foreign exchanges, domestic payments, foreign payments, treasury payments, standing orders, deposits or utility payments.

Files - information on the management of payment files created / imported into the application.

Payroll - information about salary payments made, details of beneficiaries, pending payments and payments files for salary payments.

Settings - management of personal details of user and security settings.

The screenshot shows the Millennium Bank Internet Banking interface. At the top, there are navigation tabs: Individuals, Entrepreneurs, SMEs & Corporate, About Millennium, and Internet Banking. Below these are sub-tabs: Information, Accounts, Transactions, Files, Payroll, and Settings. A welcome message reads: "Welcome User 1 You are logged in the internet banking" with a Logout button. On the left, a sidebar contains: Executive Summary, Messages, Pending Transactions, Upcoming Transactions, and Rejected Transactions. The main content area is titled "Waiting for your confirmation" and includes a "New messages" section with a count of 0, a "For company:" dropdown menu set to "All companies", and a list of pending transactions: Pending Transfers (0), Pending Files (0), Pending Pay Roll Transactions (0), and Pending Pay Roll Files (0). To the right, there is a "Marketing Information" section with a "Stock Market Info" table and a "FX Rates" link. The table lists various currencies and their buy/sell rates. At the bottom, there is a "Personalize this report" option with a subtext: "You can change companies, available information and even schedule email reports".

Indexes/Stocks	Buy	Sell
Swiss Franc	2.51	2.76
EURO	4.07	4.22
British Pound	4.82	4.97
Romanian Lei	1.00	1.00
US Dollar	2.85	3.01

Other functionalities:

Romanian - English - switch between the available languages.

Logout - button for closing the Internet banking session.

Information

The **Information** section displays quick information about pending transactions (which require a signature prior to sending them to the bank).

3.2. Messages

This option allows you to send messages to the bank regarding different aspects of the application.

The screenshot shows the Millennium Bank Internet Banking interface for sending a new message. The navigation and sub-tabs are the same as in the previous screenshot. The main content area is titled "New messages" and includes a "Message Type" dropdown menu set to "Free text message", a "Message Subject" text input field, and a "Message Text" text area. A dropdown menu is open next to the "Message Type" field, showing options: "Free text message", "Request payment investiga", "Request fee explanation", and "Unprocessed transaction". At the bottom, there is a "Next" button.

3.3. Pending Transactions

This menu offers information regarding transfers that need authorization in order to be processed.

3.4. Rejected Transactions

Here you can find transfers that were not processed by the bank and were rejected for different reasons.

The screenshot shows the 'Rejected Transfers List' in the internet banking interface. The user is logged in as 'User 1' for 'CRISTINA TEST SRL'. The interface includes a navigation menu with options like 'Individuals', 'Entrepreneurs', 'SME's & Corporate', 'About Millennium', and 'Internet Banking'. The main content area displays a table of rejected transfers with columns for Number, Description, Available Balance, Amount, and Currency.

Number ↑	Description ↑	Available Balance ↑	Amount ↑	Currency ↑
325118	Cont. curent RON	894.395.75	894.395.75	RON
325122	Cont. curent RON	958.273.30	958.273.30	RON
325137	Cont. curent EUR	201.118.44	201.118.44	EUR
325141	Cont. curent EUR	5.217.912.85	5.217.912.85	EUR
325156	Cont. curent USD	450.842.18	450.842.18	USD

Below the table, there is a checkbox labeled 'Select all accounts' and a 'Next' button.

3.5. Upcoming Transactions

In this menu the user can view the transactions that will be processed at a later date. These transactions are the standing orders.

The screenshot shows the 'Upcoming payments' section in the internet banking interface. The user is logged in as 'User 1' for 'CRISTINA TEST SRL'. The interface includes a navigation menu with options like 'Individuals', 'Entrepreneurs', 'SME's & Corporate', 'About Millennium', and 'Internet Banking'. The main content area displays a table of upcoming payments with columns for Value Date, Debit account, Type, Description, Value, and Currency. A filter section is also visible, allowing the user to filter by months.

Value Date	Debit account	Type	Description	Value	Currency
19/05/2009	325118	Standing Orders	MMW	3.00	RON

Filter: Months: 1

4. Accounts

4.1. Current Accounts

This category displays information about the Client's current accounts at Millennium Bank. To view the current account balance you must go to **Current Accounts**. A list with account names and numbers is displayed here. Accessing the transaction details for the transactions made through these accounts is possible by selecting one of the accounts.

4.1.1. Account List

The list displays all current accounts that can be accessed by the User. This list appears in the respective currency of each account. Column **Available Balance** displays the available account balance plus the corresponding credit line available (unused credit amounts). Accounts can be sorted ascending or descending by simply clicking on the arrow corresponding for each column title.

The balance for each account can be displayed using a currency that is different from the account's currency. The currency conversion is calculated using the bank's exchange rates. In order to make a conversion you must select a currency from the **Currency** menu. The conversion is only for informational purposes as no real currency conversion is made for the account.

The screenshot shows the 'Accounts list' for 'CRISTINA TEST SRL'. The interface includes a navigation menu on the left with options like 'Current Accounts', 'Credits', 'Cards', 'Standing Orders', 'Term Deposits', and 'Statements'. The main content area displays a table of accounts with columns for 'Number', 'Description', 'Available Balance', 'Amount', and 'Currency'. A 'Currency' dropdown menu is visible on the right, set to 'Select'.

Number ↑	Description ↑	Available Balance ↑	Amount ↑	Currency ↑
325118	Cont curent RON	894,395.75	894,395.75	RON
325122	Cont curent RON	956,273.30	956,273.30	RON
325137	Cont curent EUR	201,118.44	201,118.44	EUR
325141	Cont curent EUR	3,217,912.85	3,217,912.85	EUR
325156	Cont curent USD	450,842.18	450,842.18	USD

calculated for informational purposes only, nonbinding for the bank and related to the average exchange rates of Millennium Bank.

In case the user is connected to more than one companies he will be able to access the data of the company that he wants without logging out of the application. For this the user needs to select the company from the available combo list.

This screenshot is similar to the previous one but shows a red box highlighting the 'Company' dropdown menu, which now includes 'VARA SRL' in addition to 'CRISTINA TEST SRL'. The table of accounts remains the same.

Number ↑	Description ↑	Available Balance ↑	Amount ↑	Currency ↑
325118	Cont curent RON	894,395.75	894,395.75	RON
325122	Cont curent RON	956,273.30	956,273.30	RON
325137	Cont curent EUR	201,118.44	201,118.44	EUR
325141	Cont curent EUR	3,217,912.85	3,217,912.85	EUR
325156	Cont curent USD	450,842.18	450,842.18	USD

calculated for informational purposes only, nonbinding for the bank and related to the average exchange rates of Millennium Bank.

4.1.2. Accounts Activity

The **Accounts Activity** option allows you to download the transactions history for the selected accounts in a given period of time. You can sort the transactions by settlement/processing date.

The screenshot displays the Millennium Bank internet banking interface. At the top, there are navigation tabs for 'Individuals', 'Freelancers', 'SME's & Corporate', 'About Millennium', and 'Internet Banking'. Below these are sub-tabs for 'Information', 'Accounts', 'Transactions', 'Files', 'Payroll', and 'Settings'. A 'Logout' button is visible in the top right corner. The main content area is titled 'Account Activity' and includes a 'File Type' dropdown menu set to 'PDF'. Below this is a 'Period' section with a 'Custom' dropdown and date pickers for 'From' (2009-08-27) and 'To' (2009-08-27). The 'Sorting method' section has two radio buttons: 'Settlement date' (selected) and 'Transaction date'. Underneath, there is an 'Accounts' section with the instruction 'Select the accounts you want to see the activity for' and a 'Select an account' dropdown menu. A 'Cards list' section is also present. At the bottom, there are two buttons: 'Download EN' and 'Download RO'. The company name 'CRISTINA TEST SRL' is displayed in the top right corner of the main area.

4.1.3. Account Details

In order to view the details of a current account you can select it from the **accounts list**:

The screenshot displays the Millennium Bank internet banking interface. At the top, there are navigation tabs for 'Individuals', 'Entrepreneurs', 'SME's & Corporate', 'About Millennium', and 'Internet Banking'. Below these are sub-tabs for 'Information', 'Accounts', 'Transactions', 'Files', 'Payroll', and 'Settings'. A welcome message for 'User 1' is visible, along with a 'Logout' button.

The main content area is titled 'Account Details' and shows the following information:

- Account number: 325118 - Cont curent RON - RON
- Currency: RON
- Available funds: 894,395.75 RON
- Current balance: 894,395.75 RON
- Owner: CRISTINA TEST SRL
- Full account number: R008 MLB 0000 0000 0032 5118
- Blocked funds: 0.00 RON
- Opening date: 17/03/2009

Below the account details, there is a 'Show filters' option and a table of transactions. The table has columns for 'Transaction Date / Effective Date', 'Description', 'Amount', 'Currency', and 'Loan balance'. Two transactions are listed:

Transaction Date / Effective Date	Description	Amount	Currency	Loan balance
27/08/2009 / 27/08/2009	INTERNAL TRANSFER OUT To millennium Titlu [R]R[3]	-1.00	RON	894,395.75
19/08/2009 / 19/08/2009	TRANSFER ORDER To M Titlu SO 00000012208	-4.00	RON	894,395.75

At the bottom of the interface, there are buttons for 'Back to list', 'Download confirmation EN', and 'Download confirmation RO'.

4.2. Statements

This option displays confirmations of the transactions listed as a statement.

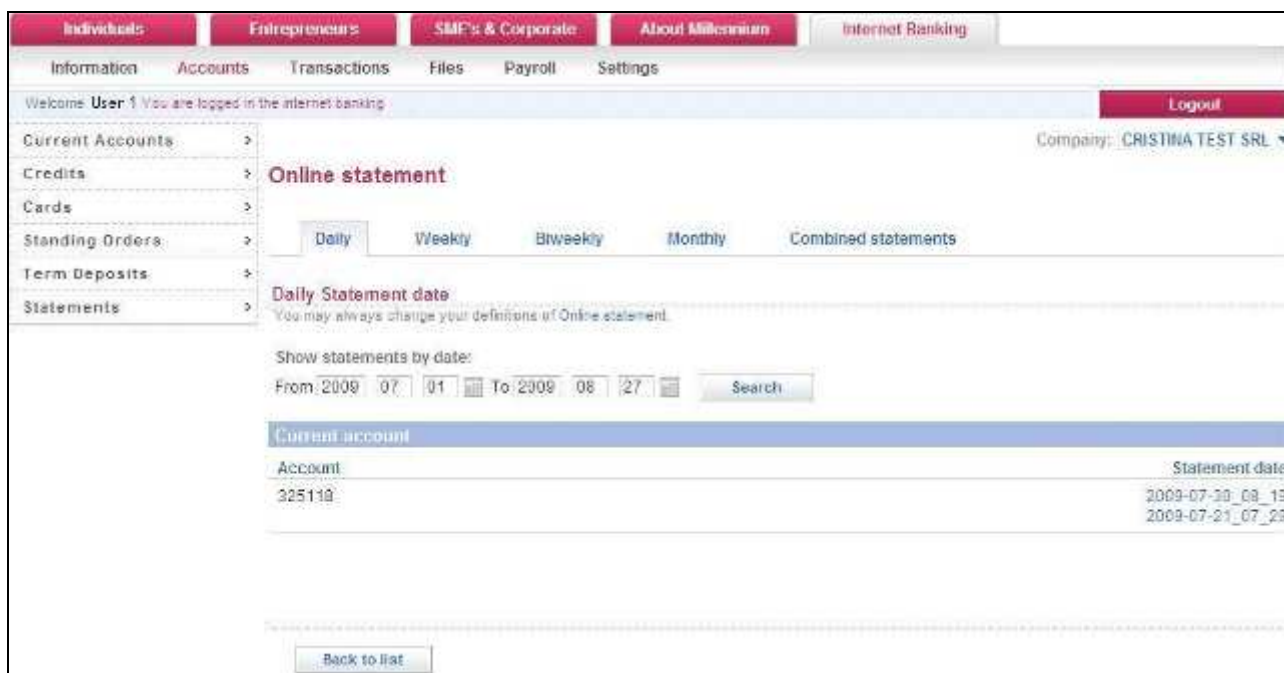
Online Statements

4.2.1. Online Statements

If the user has access to this option and an online statement has not been identified by the system, then the „There are no available statements at the moment” message will be displayed.

To define a new online statement, please click the **Define** button.

If the online statement function was already defined by the user then the statement can be downloaded.



The online statement can be downloaded in PDF format. For viewing and downloading the online statements select the filters by always using the following rules of statement search: date “From” must be equal with the date of the statement desired and the and the date “To” must be higher than the date of the desired statement (example: the desired statement is from date 7.11.2009 - so the “From” date must be 7.11.2009 and the “To” date should be 8.11.2009). In order to have the best results in searching statements we recommend using a larger time interval. By selecting **Online statement**, the user can change the current settings of the Online Statement. By making settings for each category of processes and services you may define the frequency of the online statement generation: daily, weekly, biweekly, monthly or combined.

4.2.2. Online Statements - Define Statements

By selecting **Online Statements - Edit**, the user may define a new online statement or just change the previously defined rules. To add a new online statement you must check the box for the desired statement generation frequency: daily, weekly, biweekly or monthly. Press the **Save** button to apply the changes.

Account	Daily	Weekly	Biweekly	Monthly	
325118	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
325122	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
325137	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
325141	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
325156	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
325268	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
325271	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

If the changes are correct then press the **Save** button. If not, press **Cancel**.

Note!

The combined statement offers you the possibility to define other types of statements in Internet Banking. If you did not request combined statements at account opening please contact your Relationship Manager to modify the present settings.

Daily statement:

- the statement is available on a daily basis;

Weekly statement

- it covers a defined range of 7 days;
- is available every Tuesday of the week.

The first weekly statement covers the time between the first day that the statement was defined and the first Monday of the next week. The first generated statement will not cover an entire week period.

Biweekly statement

- covers a 14 days period, starting with the second day of the week;
- is available on Tuesday of the week.

For the first biweekly statement, the period it covers equals the period between the first day that the statement was defined and the Monday of the second week. The first generated statement will not cover the entire two weeks period.

Monthly statement

- covers the period between the first and the last day of the month;

□ is available on the first day of the next month.

The combined statement can be viewed online. To activate this option select Combined Statement, then check the accounts for which you want the statement and then press **Save**.

Confirm the settings by pressing **Accept** if the changes are permanent. If you do not agree with the changes click the **Back** button.

Note!

After selecting the Combined Statement, the statements will become available in PDF format on the first day of every month. The first combined statement will become available after setting this option (ex: if you have set the combined statement in July, the statement will become available in August).

If the online statement is checked, then you will still receive the printed statements by mail or at the bank's branch. If you wish to cancel these options, then you must inform the bank.

4.3. Standing Orders

The **Standing Orders** option allows you to manage the standing orders.

Through the standing orders section you may schedule payments that will be executed with a specified frequency. This option is useful for paying rates, rents, subscriptions or even for regularly transferring funds on the employees debit cards.

The **Standing Orders** menu is as follows:

- Standing Orders List
- New Standing Order

4.3.1 Standing orders List

This section allows you to manage existing standing orders.

Source account	Beneficiary	Description	Next payment date	End payment date	Amount	Currency
325118	MM	MM	19/09/2009	19/03/2010	3.00	RON

4.3.2. New Standing Order

Through this option you may add a new standing order.

Individuals | Entrepreneurs | SME's & Corporate | About Millennium | Internet Banking

Information | Accounts | Transactions | Files | Payroll | Settings

Welcome User 1 You are logged in the internet banking. Logout

Company: CRISTINA TEST SRL

Standing Order

From Account

To select an account click over the account or description

Number	Description	Available Balance	Amount	Currency
325118	Cont curent RON	894.395.75	894.395.75	RON
325122	Cont curent RON	958.273.30	958.273.30	RON
325137	Cont curent EUR	201.118.44	201.118.44	EUR
325141	Cont curent EUR	3.217.912.85	3.217.912.85	EUR
325158	Cont curent USD	450.842.18	450.842.18	USD

Use a Predefined Beneficiary

Destination Account

Millennium Bank Account * Fields marked with * are mandatory

RO XX MILB 0000 00

Full Account Number (IBAN) *

Beneficiary Details

Beneficiary Name *

Address

City

Transfer details

Start Payment Date: 2008 | 08 | 28

End payment date: 2009 | 08 | 28

Frequency * Days

Amount * RON

Order Title *

4.4. Term Deposits

This section displays details about your term deposits.

Term deposits are displayed using the currency of the account. If you want to view the details using another currency the displayed amounts will only be for your information. No real currency conversion will be made. The conversion is calculated using the bank's average exchange rates. For a conversion select the desired currency from the **Currency** list.

For Term Deposits the following information is available:

- **Term Deposits List:** term deposits list and User access;
- **New Term Deposits :** option for constitution of new term deposits;

4.4.1. Term Deposits List

This list displays the existing term deposits.

By selecting a product name you may view its details ([Term Deposit Details](#)).

The screenshot shows the Millennium Bank internet banking interface. The user is logged in as 'User 1' and is viewing the 'Term deposits list'. The interface includes a navigation menu with options like 'Individuals', 'Entrepreneurs', 'SME's & Corporate', 'About Millennium', and 'Internet Banking'. The main content area displays a table of term deposits with columns for 'Number', 'Description', 'Amount', and 'Currency'.

Number	Description	Amount	Currency
325878	DEPOZIT LA TERM. 12LUNI RON	3.000.00	RON
325707	DEPOZIT LA TERM. 6LUNI RON	3.300.00	RON

4.4.2. New Term Deposit

Internet Banking allows you to open standard term deposits (with a non negotiated interest). You need to click [New Term Deposit](#) in order to constitute a new term deposit.

For opening a term deposit you need to select the source account, specify the desired deposit type, value, number of days, set the auto renewal option, interest payment method and then press [Continue](#).

A confirmation containing the entered data and the deposit's interest rate will be displayed.

By selecting [Sign](#) you confirm the constitution of the term deposit - according to the authorization rules defined for the User.

Welcome User 1 You are logged in the internet banking Logout

Company: CRISTINA TEST SRL

Term deposit

From Account

To select an account click over the account or description

Number ↑	Description ↑	Available Balance ↑	Amount ↑	Currency ↑
325118	Cont curent RON	894,395.75	894,395.75	RON
325132	Cont curent RON	956,273.30	956,273.30	RON
325137	Cont curent EUR	201,118.44	201,118.44	EUR
325141	Cont curent EUR	3,217,912.85	3,217,912.85	EUR
325156	Cont curent USD	450,842.18	450,842.18	USD

Transfer details

Product list Fields marked with * are mandatory

Amount * EUR

Start Date 2009 | 08 | 27

Auto renewal Yes

Interest capitalization Yes

Interest account

Make this transfer a template
You can access it from the templates list and re-use the details

Continue Save Draft

4.4.3. Term Deposits Details

In order to view the term deposit details select the account number and name for the existing term deposits.

The **Back to List**, **Edit** and **Early Redemption** options are also available in this screen.

The screenshot shows the 'Term deposit details' page in the Millennium Bank internet banking system. The page is titled 'Term deposit details' and displays various account information for a specific term deposit. The account number is 325707, and the product name is 'DEPOZIT LA TERM. 6LUNI RON'. The support account is 0000325118, and the opening date is 18/03/2009. The principal amount is 3300.0 RON, and the last renewal date is 'n/a'. The maturity date is 18/09/2009, and the period is 6 Months. The interest type is 'Fixed', and auto-renewal is set to 'No'. The interest is transferred to the account, and the next interest payment date is 18/09/2009. The interest payment period is 6 Months, and the interest rate is 10.50 %. The current balance is 3,300.00 RON. At the bottom of the page, there are three buttons: 'Back to list', 'Edit', and 'Early redemption'.

Field	Value
Account Number	325707
Product name	DEPOZIT LA TERM. 6LUNI RON
Support account	0000325118
Opening date	18/03/2009
Principal amount	3300.0 RON
Last-Renewal date	n/a
Maturity date	18/09/2009
Period	6 Months
Interest type	Fixed
Auto-renewal	No
Interest	transferred to the account
Next interest payment date	18/09/2009
Interest payment period	6 Months
Interest rate	10.50 %
Current Balance	3,300.00 RON

4.5. Credits

When this option is selected the user has access to information related to current loans.

4.6. Cards

The option **Cards** allows you to access the information about the company's cards.

The cards issued by the bank are the following:

- Debit cards;
- Credit cards.

4.6.1 Card List

Select **Cards - Card list** for viewing the following details: card name, card number, available credit. You may also view the card operations.

The screenshot shows the 'Cards list' page in the Millennium Bank internet banking system. The page is titled 'Cards list' and displays a table with columns for Card name, Card number, Use credit, Available credit, and Currency. The table is currently empty, and a message 'No Data Found' is displayed. The company name 'CRISTINA TEST SRL' is visible in the top right corner. At the bottom of the page, there are three buttons: 'Back to list', 'Edit', and 'Early redemption'.

Card name	Card number	Use credit	Available credit	Currency
No Data Found				

4.6.2 Card details

The **Cards - Card details** section displays the card transactions and the transaction details.

For debit cards, the following details are available:

- Product name;
- Card number;
- Emboss name;
- Support current account;
- Daily POS limit;
- Daily ATM limit;
- Issue date (the first month of the validity period);
- Expiry date.

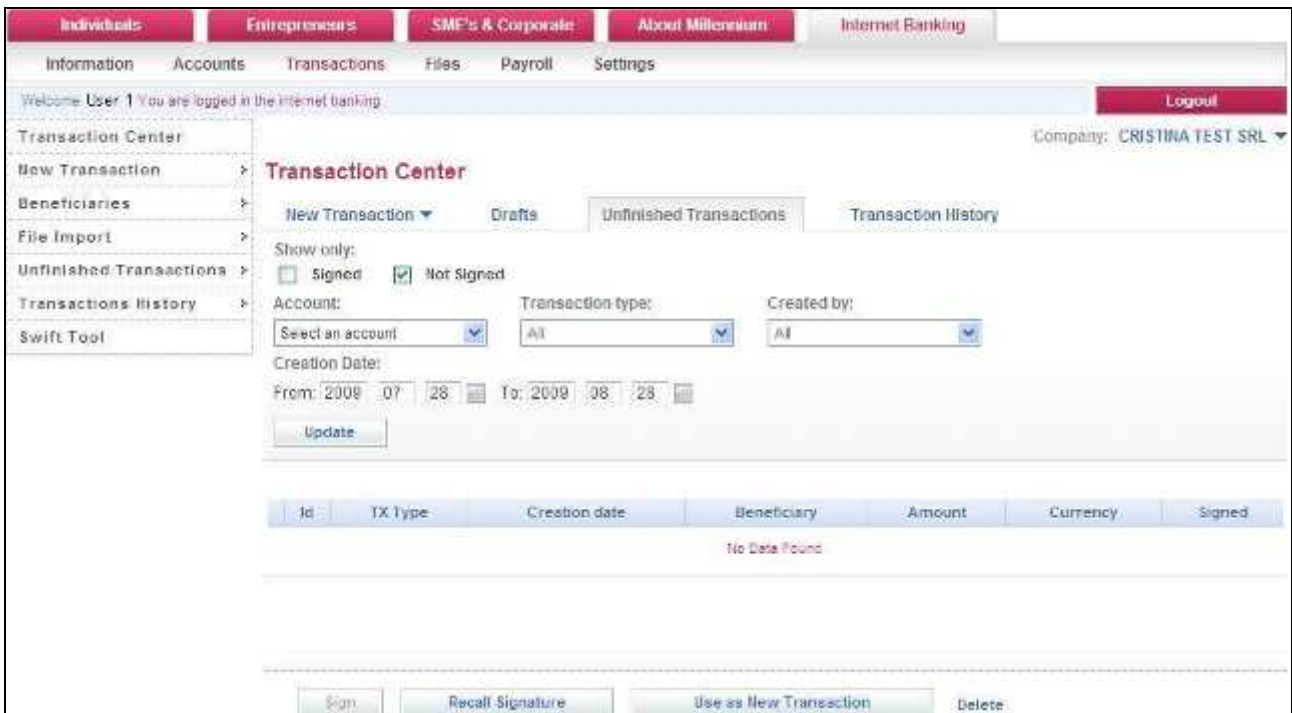
For credit cards, the following details are available:

- Product name;
- Card number;
- Emboss name;
- Used credit;
- Available Funds;
- Credit limit;
- Next payment date;
- Next payment amount;
- Minimum payment amount;
- Support current account;
- Daily POS limit;
- Daily ATM limit;
- Issue date (the first month of the validity period);
- Expiry date.

5. Transactions

The available types of transfers that can be ordered through Internet banking are the following:

- Transfers Between Company Accounts;
- Domestic Transfers;
- Foreign Transfers;
- Tax Transfers;
- Standing Orders;
- Term Deposits.



5.1. New Transaction

In the **Favorites** menu you can view the templates list of payments previously created:



Templates can be created for the following types of transactions - transfers between own accounts, domestic payments, treasury payments, foreign payments, term-deposit, standing orders.

This option can be used by checking the box called „Make this transfer a template” available in the lower part of each of the above mentioned transaction screens.

5.1.1. Transfers Between own Accounts

Once the **Between own Accounts** option is selected, you will be able to transfer funds by entering the transfer related information (the displayed information is available in the following image).

The required transfer details are the following:

- Account from which the transferred amount will be debited;
- Transfer description - type the transfer details (ex: invoice no.) - 140 characters max;
- Value date - transfer date schedule.

After entering the transfer details press **Continue**. You will then see be asked to check the entered information and confirm them by pressing **Sign** if everything is correct.

If you want to return to the previous page press **Bank**. A transfer that was ordered by a user who only has the right to order it will have the Pending status.

A transfer is executed once the authorization is obtained according to the details defined by the Client.

Warning!

The transfer execution date must not be more than 6 months from the date the transfer was ordered.

The screenshot displays the 'Transfer between Company's accounts in Millennium Bank' interface. At the top, there are navigation tabs for 'Individuals', 'Entrepreneurs', 'SME's & Corporate', 'About Millennium', and 'Internet Banking'. Below these are sub-tabs for 'Information', 'Accounts', 'Transactions', 'Files', 'Payroll', and 'Settings'. A welcome message for 'User 1' is visible, along with a 'Logout' button and the company name 'CRISTINA TEST SRL'. The main content area is titled 'Transfer between Company's accounts in Millennium Bank' and is divided into several sections:

- Transaction Center:** A sidebar menu with options like 'New Transaction', 'Beneficiaries', 'File Import', 'Unfinished Transactions', 'Transactions History', and 'Swift Tool'.
- From Account:** A table listing available accounts with columns for 'Number', 'Description', 'Available Balance', 'Amount', and 'Currency'.

Number	Description	Available Balance	Amount	Currency
325116	Cont.curent RON	854,356.75	854,356.75	RON
325122	Cont.curent RON	556,273.30	556,273.30	RON
325137	Cont.curent EUR	201,118.44	201,118.44	EUR
325141	Cont.curent EUR	3,217,812.85	3,217,812.85	EUR
325156	Cont.curent USD	450,642.18	450,642.18	USD
- Destination Account:** A dropdown menu labeled 'Select an account'.
- Transfer details:**
 - Amount:** A text input field and a dropdown menu labeled 'Select one option'.
 - Transfer Description:** A text input field.
 - Value Date:** A date selector showing '2009/08/28'.
- Exchange Rate:** A note stating: 'The shown exchange rate is for information only based on current valid rates. The transaction will be processed at the exchange rate valid at the moment of processing.'
- Template Option:** A checkbox labeled 'Make this transfer a template' with the subtext 'You can access it from the templates list and re-use the details'.

At the bottom of the form, there are two buttons: 'Continue' and 'Save Draft'.

5.1.2. Domestic payments

For ordering a domestic transfer you must do the following:

- select the account from which the money will be transferred
- enter the beneficiary's details or select a predefined beneficiary from the list by clicking **Use a predefined Beneficiary** (if you want to add details for a new beneficiary go to **Beneficiaries - New Beneficiary**)
 - type the beneficiary's account (if the beneficiary is a Millennium Bank customer please enter the short IBAN number; otherwise please type the account's full IBAN - 24 characters);
 - type the beneficiary's name;
 - type the beneficiary's address;
- specify the payment details;
- type the order number;
- enter the amount;
- execution date.

After typing the required details press the **Continue** button. You may now view and check the details. If the details are correct please press **OK**, otherwise press **Back**.

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Welcome User 1 You are logged in the internet banking Logout

Transaction Center Company: CRISTINA TEST SRL ▼

New Transaction > **Domestic Transfers**

Beneficiaries >

File Import >

Unfinished Transactions >

Transactions History >

Swift Tool

From Account

To select an account click over the account or description

Number †	Description †	Available Balance †	Amount †	Currency †
325118	Cont curent RON	884,365.75	884,365.75	RON
325122	Cont curent RON	956,273.30	956,273.30	RON

Use a Predefined Beneficiary ▼

Destination Account

Account Number in Millennium bank Starting with: † Fields marked with † are mandatory

RO XX MILB 0000 00

IBAN

Beneficiary Details

Beneficiary Name *

Street

City

Transfer details

Order Number

Payment type
Normal ▼

Amount * RON

Value Date
2009 / 08 / 28

Payment Details *

Transfers to other banks are executed via Swift system. Transfers with amounts equal or higher than 50,000 RON and urgent transfers, excepting transfers within Millennium Bank, are executed via PaGIS system.

Make this transfer a template
You can access it from the templates list and re-use the details.

5.1.3 Treasury Payments

In order to make a treasury payment you must do the following:

- select the account from which the amount will be transferred;

- enter the beneficiary's details or select it from the **Use a predefined Beneficiaries** (to add a new beneficiary go to **Beneficiaries - New Beneficiary**);
 - type the beneficiary's account;
 - type the beneficiary's name;
 - type the beneficiary's address;
- transaction details;
- amount;
- order number;
- CNP/CUI.

After typing the required details press the **Continue** button. You may now view the information. If all the data is correct press **Sign**, otherwise press **Back**.

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Welcome **User 1** You are logged in the internet banking [Logout](#)

Transaction Center Company: **CRISTINA TEST SRL** ▼

New Transaction > **Tax Transfer**

Beneficiaries >

File Import >

Unfinished Transactions >

Transactions History >

Swift Tool

From Account
To select an account click over the account or description:

Number †	Description †	Available Balance †	Amount †	Currency †
325118	Cont curent RON	884,395.75	884,395.75	RON
325122	Cont curent RON	958,273.30	958,273.30	RON

Use a Predefined Beneficiary ▼

Destination Account

IBAN * Fields marked with * are mandatory

Beneficiary Details

Beneficiary Name *

Street

City

Transfer details

Payment Details *

Amount * RON

Type of Payment
Normal ▼

Order Number *

CNP/CUI
CNP ▼

CNP/CUI *

Value Date
2009 08 20

Transfers to other banks are executed via Telex system. Transfers with amounts equal or higher than 50.000 RON and urgent transfers, excepting transfers within Millennium Bank, are executed via RaCS system.

Make this transfer a template
You can access it from the templates list and re-use the details.

5.1.4 Foreign Payments

For ordering a new foreign transfer you must fill in the following details:

- select the account from which the transfer will be made;

- select the beneficiary of the foreign transfer from the predefined list

If the beneficiary is not in the list please fill in the following:

- beneficiary's name;
- beneficiary's address;
- beneficiary's country;
- beneficiary's account;
- SWIFT code;
- beneficiary's bank name;
- beneficiary's bank address;
- beneficiary's bank city;
- beneficiary's bank country;
- payment details;
- amount;
- international payment commissions - OUR, BEN or SHA (the commissions will be supported by the payer, by the payee or by both of them);
- additional information (order number and statistical code);
- payment type (normal, urgent);
- check the box if you agree with the bank's conditions.

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Welcome **User 1** You are logged in the internet banking Logout

Company: **CRISTINA TEST SRL** ▼

Transaction Center
 New Transaction > **Foreign Currency Payment**
 Beneficiaries >
 File Import >
 Unfinished Transactions >
 Transactions History >
 Swift Tool

From Account
 To select an account click over the account or description:

Number ↑	Description ↑	Available Balance ↑	Amount ↑	Currency ↑
325137	Cont curent EUR	201,118.44	201,118.44	EUR
325141	Cont curent EUR	3,217,912.85	3,217,912.85	EUR
325158	Cont curent USD	450,842.18	450,842.18	USD

Use a Predefined Beneficiary ▼

Beneficiary Details Fields marked with * are mandatory

Beneficiary name *

Beneficiary address (street)

Beneficiary postal code, city

Beneficiary country
 ROMANIA ▼

Destination Account

IBAN: *

Account to be credited: *

Beneficiary bank SWIFT number *

Beneficiary bank name *

Beneficiary bank address *

Beneficiary bank city *

Beneficiary Bank country
 ROMANIA ▼

Transfer details

Payment Details *

Amount *
 CHF ▼

The screenshot shows a web form for creating a payment. At the top, there is a text input field for 'Amount' followed by a currency dropdown menu set to 'CHF'. Below this is a dropdown menu for 'Commissions supported by' with the selected option 'SHA - Domestic fees to payer, foreign fees to payee'. A small note below states: 'If you choose option "OUR" for commissions you accept to pay any third-party bank fees.' The form continues with a 'Type of Payment' dropdown menu set to 'Normal', an 'Order Number' text input field, and a 'Statistical Code' text input field. There are two checkboxes: one for 'I accept the Bank's conditions' and another for 'Make this transfer a template' with the subtext 'You can access it from the templates list and re use the details'. A yellow lightbulb icon is next to a warning message: 'Please be aware that if the user who save the payment has the authorization right, saving the payment means also payment authorization.' At the bottom of the form are two buttons: 'Continue' and 'Save Draft'.

After you filled all the details press the **Continue** button. You may now see the transaction details. If everything is correct then press **Sign**, otherwise, press **Inapoi**.

5.1.5 Utility Payments

This menu allows the creation of Utility Payments such as phone or mobile phone bills towards predefined beneficiaries.

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Information Accounts Transactions Files Payroll Settings

Welcome **User 1** You are logged in the internet banking [Logout](#)

Transaction Center Company: **CRISTINA TEST SRL** ▼

New Transaction > **Utilities Payment**

Beneficiaries >

File Import >

Unfinished Transactions >

Transactions History >

Swift Tool

From Account

To select an account, click over the account or description.

Number †	Description †	Available Balance †	Amount †	Currency †
335118	Cont curent RON	894,395.75	894,395.75	RON
335122	Cont curent RON	958,273.00	958,273.00	RON

Choose an Utility: Romtelecom SA ▼

Transfer details

Client Code * Fields marked with * are mandatory

Telephone number/account *

Account *
RO52MILLB000000000003314233

Amount * RON

Order Number

Value Date
2009 08 26

Please be aware that if the user who sends the payment has the authorization right, sending the payment means also payment authorization

Make this transfer a template
You can access it from the templates list and re-use the details

[Continue](#)

5.1.6 Transaction Authorization

All types of transactions that can be made through the Internet Banking application must be authorized by the user with an **Autorization Code**. This code can be generated in two ways:



1. The Authorization Code will be generated by the Token:



2. The Authorization Code will be generated and sent via SMS on the user's mobile phone at the number registered in the Bank's system:

The screenshot shows the 'Domestic Transfers' page in the Millennium Bank internet banking system. The user is logged in as 'User 1'. The page displays a message: 'The Operation requires authorization:'. Below this, it asks the user to 'Insert the Authorization Code that was sent to mobile no.xxxxx9382 (*)'. There is an input field for the 'SMS*' code. A note at the bottom states: '(*) Mobile no registered in your personal information. If you do not receive the SMS message within 1 minute, click here:'. At the bottom of the page, there are 'Continue' and 'Back' buttons.

After typing the code and pressing the **Continue** button the confirmation screen will be displayed:

Trebuie schimbat ecranul de mai jos - trebuie pus unul de confirmare

The screenshot shows the 'Domestic Transfers' page after the transaction has been authorized. The page displays a message: 'Operation registered with the number 11821073'. Below this, it says: 'Operation registered. Please confirm execution in "Accounts - Current Accounts - Account Activity"'. The transaction details are as follows:

From Account	325118 - Cont curent RON - RON
To Account	RO4241830000000000006458
Beneficiary Name	millennium
Street	
City	
Transfer Description	800000
Amount	1.00 RON
Payment type	Normal
Order Number	
Date	28/08/2009
Bank name	BANCA MILLENNIUM

At the bottom of the page, there are 'New Transaction' and 'Home' buttons.

Once the transaction is authorized two options will be available: sending the confirmation of the transaction by e-mail and printing it.



In order to receive by e-mail the confirmation of the transaction, type the e-mail address in the corresponding text box and press **Send Email**.

If you wish to print the confirmation of the transaction press the corresponding icon.

5.2. Beneficiaries

If the Company's payments are made for the same beneficiaries the system allows you to define lists of beneficiaries. Once you add a beneficiary it remains stored in the system and you will be able to use it for ordering transfers and for defining standing orders. The authorized users can modify the beneficiary details at any time.

The **Beneficiaries** menu allows you to perform the following types of tasks:

- **Beneficiary List** - displays the beneficiaries list, ordered by name;
- **Upload Beneficiaries** - allows you to import the beneficiaries from a file (ex: from another Internet banking application or from an accounting application). This option is available only for domestic payments beneficiaries;
- **New Beneficiary** - displays the form for adding new beneficiaries.

5.2.1. Beneficiary List

The page displays the list of existing beneficiaries: details about companies or individuals, saved for facilitating transfers and shortening the time required for ordering payments.

The beneficiaries list is ordered by beneficiary aliases. By clicking on a beneficiary's alias or pressing the „>>” button the detailed information page will be displayed. In this area you may edit / remove beneficiaries.

In the bottom of the page, below the beneficiaries list, you will see the **Import File** and **Export File** buttons. Clicking on the **Import File** button will take you to the **Import Beneficiaries** page where, by clicking on **Import** you will be able to import the beneficiaries file.

The **Export File** button allows you to export the beneficiaries and save them in a text file (.txt).



If you click on the **Add beneficiary** button, the **Beneficiaries - New beneficiary** page will be displayed.

5.2.2. New Beneficiary

This option allows you to add new beneficiaries (for domestic / treasury / foreign transfers).

Add Domestic Beneficiary

The screenshot shows the 'Add Beneficiary' page in the Millennium Bank internet banking system. The page has a navigation menu at the top with categories like 'Individuals', 'Entrepreneurs', 'SME's & Corporate', 'Private Banking', 'About Millennium', and 'Internet Banking'. Below the menu, there are sub-menus for 'Information', 'Accounts', 'Transactions', 'Files', 'Payroll', and 'Settings'. A welcome message for 'User 1' is displayed, along with a 'Logout' button and the company name 'CRISTINA TEST SRL'. The main content area is titled 'Add Beneficiary' and has three tabs: 'Domestic beneficiary' (selected), 'Treasury beneficiary', and 'Foreign beneficiary'. The 'Beneficiary Details' section contains the following fields: 'Alias *', 'Beneficiary Name *', 'Street', 'City', and 'Account Number in Millennium bank Starting with:'. The account number field is pre-filled with 'RO XXMLB 0000 00'. There is also an option for 'Full Account Number (IBAN)'. The 'Transfer details' section includes a 'Transfer Description' field and a checkbox labeled 'Beneficiary per company'. A note below the checkbox states: 'If the above option is not checked the beneficiary will be available only for the current user.' At the bottom of the form, there are 'Clear' and 'Continue' buttons.

Please fill in the following fields:

- Alias - a “short name” for the beneficiary;
- Full name;
- Beneficiary’s address and city (optional);
- IBAN account number;
- Transfer description - useful for making the same transfer more than once.

To make available a beneficiary for more companies you should check **Beneficiary per company** when saving it, otherwise the beneficiary will be available for all companies.

Selecting **Continue** will take you to the page where you can check again the accuracy of data entered. If the data was entered correctly, press the **OK** button to confirm the operation. If you want to return to the previous screen to make changes, click **Cancel**.

Add Treasury Beneficiary

For defining a treasury beneficiary additional fields must be filled in such as order number and CNP / CUI for the beneficiary.

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Welcome User 1 You are logged in the Internet banking Logout

Transaction Center Company: CRISTINA TEST SRL

New Transaction > **Add Beneficiary**

Beneficiaries >

File Import >

Unfinished Transactions >

Transactions History >

Swift Tool

Domestic beneficiary | **Treasury beneficiary** | Foreign beneficiary

Beneficiary Details

Alias *

Beneficiary Name *

Street

City

Full Account Number (IBAN) *

Transfer details

Order Number

CUI/CNP

CNP

CUI/CNP number *

Transfer Description

Beneficiary per company

If the above option is not checked the beneficiary will be available only for the current user.

Clear Continue

Add Foreign Beneficiary

When adding foreign beneficiaries we advise you to be carefully fill the **beneficiary bank details** as well as the fields for the **beneficiary country** and **beneficiary bank country**.

There are two ways of entering the beneficiary's bank details:

1. Enter the SWIFT code
2. Enter the bank's full name (name and branch) and address

If you choose option 1 then you do not have to fill in the fields from option 2.

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Welcome User 1 You are logged in the internet banking. Logout

Transaction Center

New Transaction > Add Beneficiary

Beneficiaries >

File Import >

Unfinished Transactions >

Transactions History >

Swift Tool

Company: CRISTINA TEST SRL

Domestic beneficiary | Treasury beneficiary | Foreign beneficiary

Beneficiary Details

Alias *

Beneficiary Name *

Street

City

Account Number in Millennium bank Starting with:
RO XX MILB 0000 00

Full Account Number (IBAN)

Country
ROMANIA

Bank Name

Beneficiary bank SWIFT number

Bank address

Bank City

Bank Country
ROMANIA

Transfer details

Transfer Description

Beneficiary per company

If the above option is not checked the beneficiary will be available only for the current user.

Clear Continue

5.2.3. Import Beneficiaries

If you already have a beneficiaries list from another application you may import them in Internet banking. The system allows you to import file of beneficiaries. Please contact the bank's representative in order to obtain the file structure for importing the file.

Go to the **Import Beneficiaries** section and select the file that you want to import. If the file structure contains no errors the data will be imported. The beneficiaries are available in the **Beneficiaries List** section where you will be able to edit each one of them.

The screenshot shows the Millennium Bank internet banking interface. At the top, there are navigation tabs for 'Individuals', 'Entrepreneurs', 'SME's & Corporate', 'Private Banking', 'About Millennium', and 'Internet Banking'. Below these are sub-tabs for 'Information', 'Accounts', 'Transactions', 'Files', 'Payroll', and 'Settings'. A welcome message reads 'Welcome User 1 You are logged in the internet banking.' with a 'Logout' button. A 'Company: CRISTINA TEST SRL' dropdown is visible. The left sidebar contains a 'Transaction Center' menu with options like 'New Transaction', 'Beneficiaries', 'File Import', 'Unfinished Transactions', 'Transactions History', and 'Swift Tool'. The main content area is titled 'Upload File' and features a 'Type of Beneficiary' section with radio buttons for 'Domestic beneficiary' (selected), 'Foreign beneficiary', 'Beneficiary per company', 'Fixed Layout' (selected), and 'Flexible Layout'. Below this is a 'File Information' section with dropdowns for 'File format' (Text File (txt)) and 'File Type' (Tab Separator), a 'File*' input field with a 'Browse...' button, and an 'Upload' button at the bottom.

5.2.4. Beneficiary Details

In order to view and check the detailed information about a beneficiary you must access the option Beneficiaries List selecting the Beneficiary Name or Alias. Information displayed for a domestic beneficiary will be as follows:

- Beneficiary
- Full name;
- Address;
- City, Postal Code;
- Beneficiary's Account;
- Transfer Description.

For foreign beneficiaries, the details include additional information regarding the beneficiary's bank.

In the screen containing the beneficiaries details the option **Modify** will load the page for editing the details and the **Delete** button will delete the beneficiary.

5.3. File Import

This option allows you to upload a domestic payments file. After loading the file, the payments will be available in the **Drafts** menu.



6. File

The menu Files allows execution of domestic payments.

6.1. Files Management

For viewing the status of the existing / created files, please go to the **Files Management** section. This option allows you to manage the imported files.



6.2. New File

The **Files** page is divided in 3 sections:

Section 1: The upper section of the page allows you to quickly add transfers with predefined beneficiaries.

Section 2: The mid section of the page displays the **Browse** option which allows you to import files.

Section 3: In the third section of the page you may manage (view / edit) the available transfers from the imported file.

1. Required steps for creating an online file

To create an online file you must access the **Files > New File > Domestic Payments** menu option.

In order to create an online file you must do the following:

- Select your account - the one from which the payments will be made;
- Select a beneficiary from the list (the beneficiaries must already be defined in the list)
- Fill-in the rest of the details
- Select **Add Transfer**

Repeat the previous steps for each transaction from the file.

On the bottom side of the page you will see the list of transactions - they can be edited or deleted.

2. Saving the online file

If you want to save the file for later use, click the **Export File** button and then:

- save the file on your computer by assigning a name to the file;
- click the **Accept** button to validate the file structure;
- follow the steps required by the application.

The rest of the file management steps are the same for both online and imported files.

6.3. Transaction History

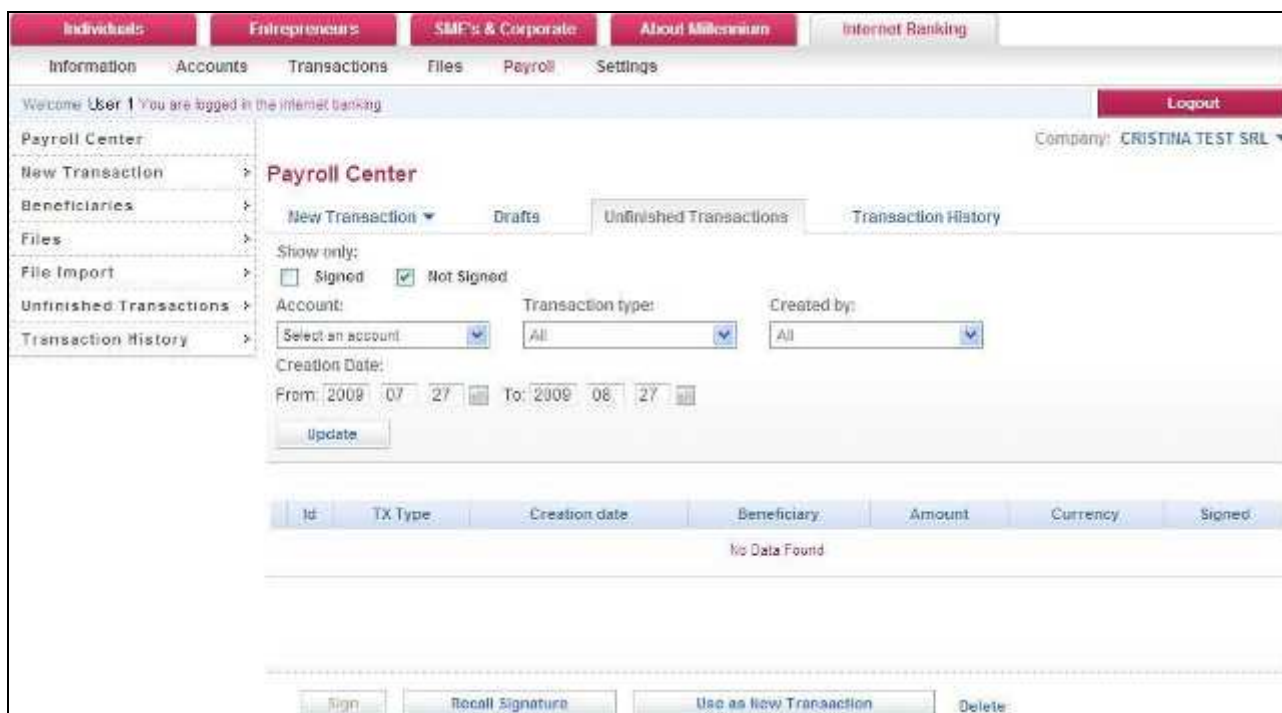
7. Payroll

Payroll menu allows you to access information about payments made for salaries and about beneficiaries, pending payments, payment files, sent to bank transactions, saved templates payments.

This menu allows you to create beneficiaries, modify details of a beneficiary, delete beneficiaries already saved in the application and even import and export them.

Menu provides information about pending payment, namely: the account from which payment will be made, the destination account, beneficiary name, payment details, date of payment, the amount etc.

Also you can create files online, to import files into the application and view the details of the payment files being processed or already processed. The Files are used for domestic payments.



7.1. Beneficiaries

If the Company's payments are made for the same beneficiaries the system allows you to define lists of beneficiaries. Once you add a beneficiary it remains stores in the system and you will be able to use it for ordering transfers and for defining standing orders. The authorized users can modify the beneficiary details at any time.

The **Beneficiaries** menu allows you to perform the following types of tasks:

- **Beneficiary List** - displays the beneficiaries list, ordered by name;
- **Upload Beneficiaries** - allows you to import the beneficiaries from a file (ex: from another Internet banking application or from an accounting application). This option is available only for domestic payments beneficiaries;
- **New Beneficiary** - displays the form for adding new beneficiaries.

7.1.1. Beneficiary List

The page displays the list of existing beneficiaries: details about companies or individuals, saved for facilitating transfers and shortening the time required for ordering payments.

The beneficiaries list is ordered by beneficiary aliases. By clicking on a beneficiary's alias or pressing the „>>” button the detailed information page will be displayed. In this area you may edit / remove beneficiaries.

In the bottom of the page, below the beneficiaries list, you will see the **Import File** and **Export File** buttons. Clicking on the **Import File** button will take you to the **Import Beneficiaries** page where, by clicking on **Import** you will be able to import the beneficiaries file.

The **Export File** button allows you to export the beneficiaries and save them in a text file (.txt).



If you click on the **Add beneficiary** button, the **Beneficiaries - New beneficiary** page will be displayed.

7.1.2. New Beneficiary

This option allows you to add new beneficiaries (for domestic / foreign transfers).

When adding a new foreign beneficiary please select the **Foreign Beneficiary** option (the form contains additional information that needs to be filled).

Add Domestic Beneficiary

The screenshot shows the 'Add Beneficiary' form in the Millennium Bank internet banking interface. The form is divided into two main sections: 'Beneficiary Details' and 'Transfer details'. In the 'Beneficiary Details' section, there are input fields for 'Alias*', 'Beneficiary Name*', 'Street', and 'City'. Below these are two radio button options for the account number: 'Account Number in Millennium bank Starting with:' (selected) and 'Full Account Number (IBAN)'. The selected option has a pre-filled value 'RO XX MILB 0000 00'. In the 'Transfer details' section, there is a 'Transfer Description:' field and a checkbox labeled 'Beneficiary per company'. A note below the checkbox states: 'If the above option is not checked the beneficiary will be available only for the current user.' At the bottom of the form, there are 'Clear' and 'Continue' buttons. The interface also shows a navigation menu at the top with options like 'Individuals', 'Entrepreneurs', 'SMEs & Corporate', 'About Millennium', and 'Internet Banking'. A sidebar on the left contains options like 'Payroll Center', 'New Transaction', 'Beneficiaries', 'Files', 'File Import', 'Unfinished Transactions', and 'Transaction History'. The top right corner shows a 'Logout' button and the company name 'CRISTINA TEST SRL'.

Please fill in the following fields:

- Alias - a “short name” for the beneficiary;
- Full name;
- Beneficiary’s address and city (optional);
- IBAN account number;
- Transfer description - useful for making the same transfer more than once.

To make available a beneficiary for more companies you should check **Beneficiary per company** when saving it, otherwise the beneficiary will be available for all companies.

Selecting **Continue** will take you to the page where you can check again the accuracy of data entered. If the data was entered correctly, press the **OK** button to confirm the operation. If you want to return to the previous screen to make changes, click **Cancel**.

7.1.3. Import Beneficiaries

If you already have a beneficiaries list from another application you may import them in Internet banking. The system allows you to import file of beneficiaries. Please contact the bank’s representative in order to obtain the file structure for importing the file.

Go to the **Import Beneficiaries** section and select the file that you want to import. If the file structure contains no errors the data will be imported. The beneficiaries are available in the **Beneficiaries List** section where you will be able to edit each one of them.

The screenshot displays the 'Payroll Center' section of the Millennium Bank internet banking interface. The main heading is 'Upload File'. Below this, there are two sections: 'Type of Beneficiary' and 'File Information'. In the 'Type of Beneficiary' section, 'Domestic beneficiary' is selected with a radio button, and 'Fixed Layout' is also selected with a radio button. Other options include 'Foreign beneficiary', 'Beneficiary per company', and 'Flexible Layout'. The 'File Information' section contains three dropdown menus: 'File format' set to 'Text File (.txt)', 'File Type' set to 'Tab Separator', and a 'File' input field with a 'Browse...' button. An 'Upload' button is located at the bottom of the form.

7.1.4. Beneficiary Details

In order to view and check the detailed information about a beneficiary you must access the option Beneficiaries List selecting the Beneficiary Name or Alias. Information displayed for a domestic beneficiary will be as follows:

- Beneficiary
- Full name;
- Address;
- City, Postal Code;
- Beneficiary's Account;
- Transfer Description.

For foreign beneficiaries, the details include additional information regarding the beneficiary's bank.

In the screen containing the beneficiaries details the option **Modify** will load the page for editing the details and the **Delete** button will delete the beneficiary.

7.2. Drafts

This menu allows you to save templates payments.

Drafts can be created for the following types of transactions - transfers between own accounts, domestic payments, treasury payments, foreign payments, term-deposit, standing orders.

This option can be used by pressing the Save draft button after introducing the details of the transaction available in the lower part of each of the above mentioned transaction screens.

7.3. File

The option Files from Payroll menu allows execution of domestic salary payments in RON.

7.3.1. New File

The **Files** page is divided in 3 sections:

Section 1: The upper section of the page allows you to quickly add transfers with predefined beneficiaries.

Section 2: The mid section of the page displays the **Browse** option which allows you to import files.

Section 3: In the third section of the page you may manage (view / edit) the available transfers from the imported file.

The screenshot shows the Millennium Bank internet banking interface. At the top, there are navigation tabs for 'Individuals', 'Entrepreneurs', 'SME's & Corporate', 'About Millennium', and 'Internet Banking'. Below these are sub-tabs for 'Information', 'Accounts', 'Transactions', 'Files', 'Payroll', and 'Settings'. The 'Files' section is active, displaying a table with columns for 'Number', 'Description', 'Available Balance', 'Amount', and 'Currency'. A table entry shows '325288' for the number and 'Cont. salarii' for the description, with a balance of 985,998.00. Below the table, there are sections for 'File Upload' and 'Transfer details'.

3. Required steps for creating an online file

To create an online file you must access the **File > New File** menu option.

In order to create an online file you must do the following:

- Select your account - the one from which the payments will be made;
- Select a beneficiary from the list (the beneficiaries must already be defined in the list)
- Fill-in the rest of the details
- Select **Add Transfer**

Repeat the previous steps for each transaction from the file.

On the bottom side of the page you will see the list of transactions - they can be edited or deleted.

4. Saving the online file

If you want to save the file for later use, click the **Export File** button and then:

- save the file on your computer by assigning a name to the file;
- click the **Accept** button to validate the file structure;
- follow the steps required by the application.

The rest of the file management steps are the same for both online and imported files.

7.3.2. Import payment files

This option allows you to import an existing file that you created by yourself or by using the application from Millennium Bank.

When importing a file, you must select it from the **Browse** window.
After filling the date, press the **Upload** button.
The data from the payment files is not saved.

NOTE

The system allows you to import files with MT100 format (MultiCash standard file type) with the *.roi file extension. If you need assistance for obtaining this type of payment files please contact us through the Call Center or contact your Relationship Manager.

Warning!

- The authorization rules for payment files are defined for the sums from each payment file.
- The Internet banking application does not check individual values for each transfer from the payment file. The rules that are defined for transfers outside the company's accounts are applicable only to the transactions for which they were defined in the **Domestic transfers** section.
- The system does not check the account user access if the User adds the payment file.
- You are advised to check the payment file's details before authorizing the execution.

7.3.3. Files Management

For viewing the status of the existing / created files, please go to the **File Management/Domestic Payments** section.

This option allows you to manage the imported files.

7.4. File Import - Domestic Payments

The screenshot shows the Millennium Bank internet banking interface. At the top, there are navigation tabs: 'Individuals', 'Entrepreneurs', 'SME's & Corporate', 'About Millennium', and 'Internet Banking'. Below these are sub-tabs: 'Information', 'Accounts', 'Transactions', 'Files', 'Payroll', and 'Settings'. A welcome message reads 'Welcome User 1 You are logged in the internet banking' with a 'Logout' button. On the left, a 'Payroll Center' menu is visible with options: 'New Transaction', 'Beneficiaries', 'Files', 'File Import', 'Unfinished Transactions', and 'Transaction History'. The main content area is titled 'Upload File' and contains a 'File Information' section with a 'File *' input field, a 'Browse...' button, and an 'Upload' button at the bottom.

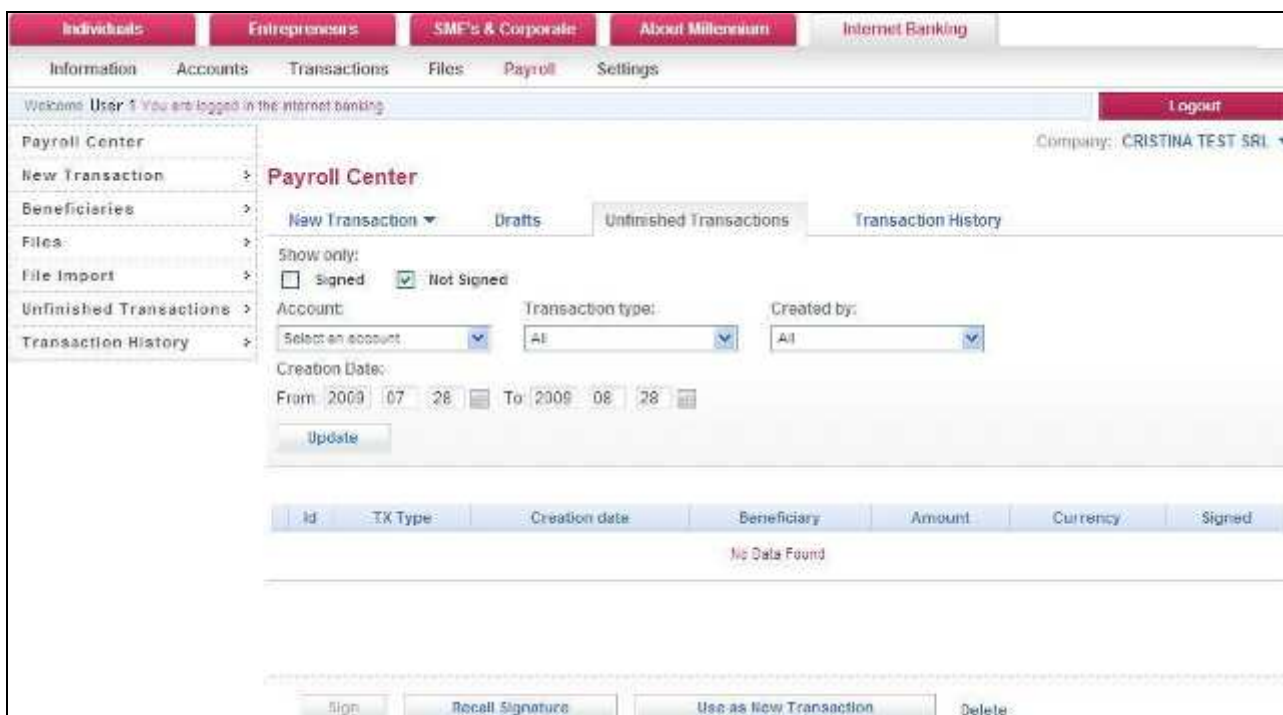
The application allows you to make payments using file import payments. The already imported payments are available in the Drafts menu for later usage.

7.5. Swift Tool

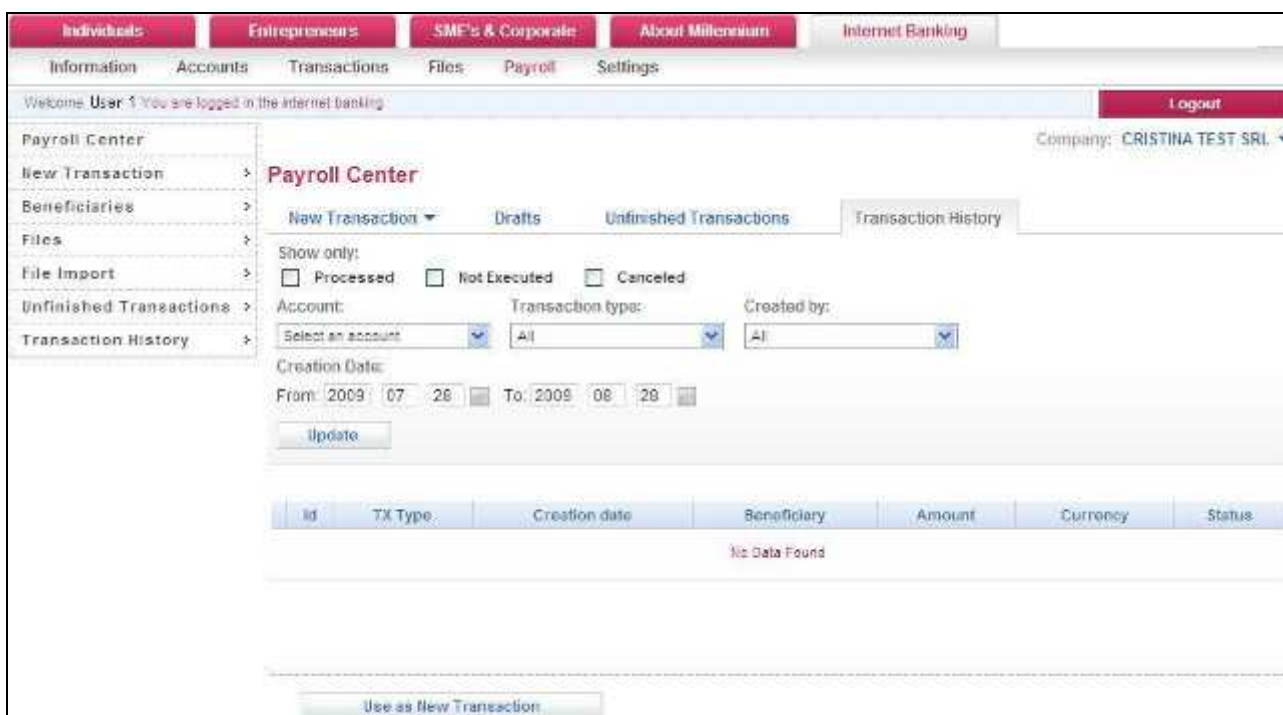
This option allows you to check the validity of a SWIFT code used for foreign payments.

The screenshot shows the Millennium Bank internet banking interface with the 'Bic Swift Tool' section active. The navigation and sub-tabs are the same as in the previous screenshot. The left menu now highlights 'Swift Tool'. The main content area is titled 'Bic Swift Tool' and features two search options: 'Search by Bic' with a 'Swift *' input field and a 'Search' button, and 'Search by Institution, country and city' with input fields for 'Institution: *', 'City/Heading', and 'Country', followed by a 'Search' button.

7.6. Unfinished Transactions



7.5. Transactions History



8. Closing the Internet banking session

To close the Internet banking session you must click on the **Logout** button from the horizontal menu.