
Mini-Guide for Using
MyBRD Net

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GRUPE SOCIETE GENERALE



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Introduction

Thank you for having chosen our **Internet Banking** service!

MyBRD Net allows you to access your accounts, initiate banking operations and offers useful information from any computer connected to the Internet, 24/ 7.

In this guide you will find the main information to help you discover how to use **MyBRD Net**.

For more details we invite you to consult the extended guide available on the **www.mybrdnet.ro** page.

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Conditions of Use and Security

You can access the service from any computer or laptop/ notebook connected to the Internet, with Windows operating system and the following browser versions:



- **Internet Explorer**
(at least version 8 or version 9)
- **Mozilla Firefox**
- **Opera 11**
- **Chrome**
- **Safari (Mac)**

As a user of an **Internet banking** service it is important to know the following:

- **The Access (authentication) and Signing information are confidential** and must not be communicated to third parties regardless of the situation.



- BRD - Groupe Societe Generale **DID NOT** and **WILL NEVER** transmit, under no pretext, **Web/ Email / telephone error messages** requesting confidential access data to the **MyBRD Net** application.
- **IMPORTANT!** It is very important that you do not accept any request by which you are asked to disclose **confidential data** and we hereby ask you to contact the Bank as soon as possible at the phone numbers mentioned on the last page of the guide.
- In any situation which appears **suspect** to you we recommend to **change the password** using the option available in the application at Settings and Information and to contact us as soon as possible.
- Access the service only from your personal computer, using permanently updated operating systems and **antivirus solutions**.
- Make sure that the site you have accessed is **secure** (https) and check the site securitycertificate.
- Always use the logout button to exit the **MyBRD Net** application.

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Accessing the MyBRD Net service

Access the service on the webpage **www.mybrdnet.ro**. For **access (authentication)**, you only need **2 pieces of information**, made available by BRD:

- **Login ID:** you can find it in the contract concluded when you subscribed to our services
- **Password:** you receive it by SMS at the offered phone number and you will be asked to change it at the first login in the application

Good to Know:

- **Password length:** 6 digits (from 0 to 9)
- Password must not contain any **increasing or decreasing** numeric series (e.g.: 012345, 876543, 456789)
- Password must not contain 3 or more **identical consecutive digits** (e.g.: 111...)
- Password expires in **180 days and** will have to be changed after this interval
- **Password History:** 10 passwords
- The access will be blocked after **3 consecutive incorrect attempts**, and in order to unblock it is necessary to contact the bank using the information on the last page of this guide.



You have forgotten the password or you no longer have the message sent by the bank?

You have the reset option right under the login button and you receive a new password by **SMS**, if you have chosen to access the application by **Login ID** and **password**. If you do not receive the new password, please contact the bank to update the phone number.

In case you chose to use the service with a **Token device** including for login (authentication), introduce the **Login ID** and the **unique code** generated by the Token. After entering the above information you press the **Confirmation** button.

Once connected in the application, a work session is available for **30 minutes** from the last action you made. After this interval **you will be automatically disconnected**, but you can connect again at any time to resume operations.

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MyBRD Net EN RO

Cod Utilizator
Parola
Autentificare
Ati uitat parola?

CE TE-AR MAI PUTEA INTERESA

MyBRD Mobile
Cel mai mobile banking vine de la BRD. Descarca aplicatia pentru smartphone si tableta MyBRD Mobile si ai toate operatiunile bancare 24 de ore din 24, 7 zile din 7, oriunde te-ai afla.
Detalii >

Creditul Expresso
Transforma orice plan si avere in realitate cu Expresso - cea mai buna solutie de finantare.
Detalii >

Gift Card
Ofera cadoul ideal care se promitea chiar si celor mai greu de multumit. Afa cat de simplu este sa-i faci ferociti.
Detalii >

BRD.ro | Contact | Protectia Consumatorilor - ANPC | Termeni si conditii
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YouTube BRD Groupe f BRD Student f BRD Unique Société Générale

MyBRD Net EN RO

Cod Utilizator
Acest câmp este obligatoriu

Parola
Acest câmp este obligatoriu

Autentificare
Ati uitat parola?



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Authentication and Transactions Signing

In order for you to enjoy the flexibility you need in increased security conditions we have implemented the most efficient access and transaction signing systems. Depending on your needs, you can select one of the options which best suits you.

ACTION / AUTHENTICATION AND SIGNING SESSION		MOBILE TOKEN OR TOKEN DEVICE	PASSWORD AND MOBILE TOKEN OR TOKEN DEVICE	SMS OTP PASSWORD	PASSWORD
AUTHENTICATION					
SIGNING	Invoice Payment	 or 			
	Deposit Creation				
	Transfer to own Accounts				
	Transfer to predefined Beneficiaries including Standing Orders		 or 		X
	Transfer to new Beneficiaries			X	X
Access to Functionalities		★★★★★★	★★★★★★	★★★★☆	★★★★☆

Legend:

-  Token Device
-  Mobile Token
-  SMS Unique Password (SMS OTP)
-  Password
- X Functionality not available for the respective profile

For instance, if you chose the **SMS OTP Password authentication and signing method**, you will login in the application with the **user code and password**, and depending on the transaction type you will sign it using the **same password used at login** or the one **received by SMS** if you transfer to beneficiaries that are predefined in the application.



A. Login ID and Token



You can choose to access **MyBRD Net** using just **2 pieces of information: Login ID** and **unique code** generated through the **Token device or the mobile Token**. Thus you no longer have to remember a certain password for access or transactions signing.

For details on the Token usage conditions, please consult the dedicated guides available including on the **MyBRD Net** website.

B. Login ID, Password and Token



As a Token user you have full access to all the service functionalities.

Example: you can create new beneficiaries without having to contact the bank and you can set up your accounts in **MyBRD Net** directly in the application.

Regardless whether you chose to use the Token device (which you receive from the bank) or the **MyBRD Mobile Token** software application, you benefit from the most advanced access and security solution.

If you own a Smartphone, the **MyBRD Mobile** application can be downloaded **FREE OF CHARGE** from the store. Once the application is downloaded, we recommend the activation of the mobile Token at any BRD branch and so you will not have to worry about an additional device.



Token Device



Mobile Token



C. Login ID, Password and OTP SMS



The **unique password (OTP SMS)** will be sent at the phone number you offered and you will use it to sign the more complex transactions such as transfers to beneficiaries already existing in the application. Simple transactions such as invoice payments or transfers between own accounts will be signed with the same password you use for login.

The SMS OTP is sent during transfer initiation and can be used only for that transaction, as it is valid for a limited period.

D. Login ID and Password



The access to the basic functionalities of the service is done only by using the 2 security elements: **Login ID and password**. All the functionalities which require authorization will be signed with the same password which you use for every login.

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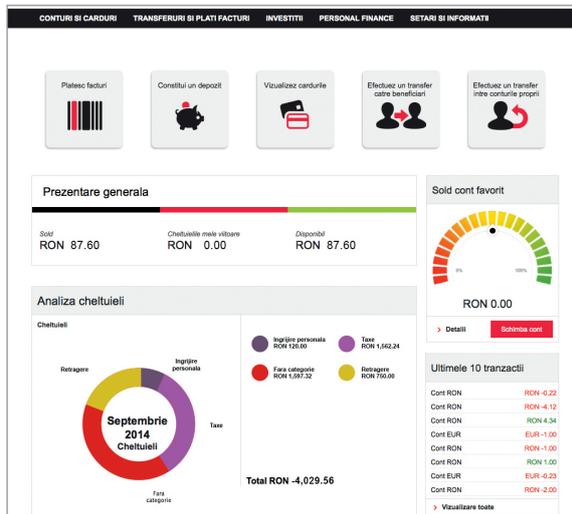
Main Menu

Once authenticated in the application you can choose which information you want to see on the first page: the image of your accounts opened with BRD or the Personal Finance Manager and favorite account.

The screenshot shows the main menu of the BRD mobile app. At the top, there are navigation tabs: CONTURI SI CARDURI, TRANSFERURI SI PLATI FACTURI, INVESTITI, PERSONAL FINANCE, and SETARI SI INFORMATI. Below the tabs are five action buttons: Plati facturi, Constitui un depozit, Visualizez cardurile, Efectuati un transfer catre beneficiari, and Efectuati un transfer intre conturile proprii. The main content area is divided into three sections: Conturile mele, Creditele mele, and Cursuri de schimb. The Conturile mele section is expanded to show a list of accounts with their balances and currencies.

Conturile mele			Ultimele 10 tranzactii	
Conturi curente				
	Cont RON	RON 0.00	Cont RON	RON -0.22
	Cont EUR	EUR 0.77	Cont RON	RON -4.32
Conturi de economii			Cont RON	RON 4.34
			Cont EUR	EUR -1.00
			Cont RON	RON -1.00
			Cont RON	RON 1.00
			Cont EUR	EUR -0.23
			Cont RON	RON -2.00
			» Vizualizare toate	
Creditele mele			Cursuri de schimb	
Credite			Cursurile	Valoarea
Cont revolving			EUR	4.3400 24.9750
			USD	3.3400 3.4600

List of your accounts opened at BRD



Personal Finance Manager and favorite account

If you change your mind, you can select the other welcome page from the **Support Center** section.

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Consulting the Accounts and the Transaction Spotter

In order to consult the accounts details and the statements all you have to do is access the **Accounts and Cards** section where you will find the information in **4 categories**:

- **Accounts and cards**
- **Transaction Spotter**
- **Loans Overview**
- **Cards Overview**

If you select a category, you see all the accounts in the respective category. By choosing one of the accounts, detailed information on that account is provided.

The screenshot shows the 'Conturile mele' section under the 'CONTURI SI CARDURI' tab. It includes a sub-tab 'Conturi si carduri' and a 'Transfer' button. The table lists the following accounts:

Cont	Cont	Saldo
Cont RON	RO30BRDE4505V8088454500	RON 0.00
Cont EUR	RO65BRDE4505V80886194500	EUR 0.77

Below the table, there is a section for 'Conturi de economii'.



In **Transaction Spotter** you can see all the initiated transactions in **3 different ways: list, calendar, graph** and you can print them in the desired format (Webpage, PDF and Microsoft Excel).

The screenshot shows the BRD Transaction Spotter interface. At the top, there's a navigation bar with options like 'CONTURI SI CARDURI', 'TRANSFERURI SI PLATI FACTURI', 'INVESTITII', 'PERSONAL FINANCE', and 'BETARI SI INFORMATI'. Below this, there's a section titled 'Lista tranzactiilor' (Transaction List). The main content area displays a table of transactions with columns for 'Data', 'Denumire...', 'Suma', 'Tip plata', 'Detalii', and 'Categorie'. The first transaction is dated 10/09/2014, with a sum of RON -0.22, categorized as 'Comision gestune cont'. The interface also includes filters on the right side for 'Perioada' (Period), 'Conturi si carduri' (Accounts and Cards), 'Partener' (Partner), 'Suma' (Amount), and 'Tip' (Type). A search bar at the top allows filtering by transaction type.

Using the filters on the right side of the screen you can personalize your search depending on the **period, account, payer, beneficiary or amount**. The information is available for 1 year, being displayed per intervals of maximum 60 days. The selection of the period is done by using



Transfers - Performing and Management

In the Transfers section you have access to the list of all the types of transfers available in **MyBRD Net**:

- **to own accounts**, transfer money between your accounts
- **in Romania**, send money to other people in your country
- **abroad**, transfer to international beneficiaries
- **invoice payments**, to pay your bills

This screenshot shows the BRD Transaction Spotter interface with filters applied. The 'Perioada' (Period) filter is set to 'Ultimile 7 zile' (Last 7 days). The 'Conturi si carduri' (Accounts and Cards) filter is set to 'Toate' (All). The 'Partener' (Partner) filter is set to 'CLIENT TEST'. The 'Suma' (Amount) filter is set to 'Toate' (All). The 'Tip' (Type) filter is set to 'Toate' (All). The main table shows two transactions: one on 10/09/2014 for RON -0.22 (Comision gestune cont) and another on 12/09/2014 for RON 100.00 (Incasare accesori scuzate BRD). The interface also includes a search bar, a pagination control, and a 'Cautare' (Search) button.



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Client 2 Test Romania 29-09

CONTURI SI CARDURI TRANSFERURI SI PLATI FACTURI INVESTITII PERSONAL FINANCE SETARI SI INFORMATI

Transferuri si plati facturi Plati programate Istoric tranzactii Beneficiari

Transfer

Alege tipul de transfer prin selectarea uneia din imaginile de mai jos si in cativa pasi simpli cererea ta va fi transmisa online catre banca.
Raspunsul nostru in timp real il regasesti in secțiunea Istoric Tranzactii.

Wearu sa transfer bani...

- ...catre conturile proprii**
Transfer de fonduri între conturile proprii
- ...in Romania**
Transfer catre beneficiari nazionali
- ...in strainatate**
Transfer de fonduri catre beneficiari internationali
- ...plata facturi**
Plataste-facturile

Informatii despre metodele de autentificare/autorizare

If you are a **Token user** (Token device of Mobile Token) the new beneficiaries can be saved during a transfer, using the option to save it as a partner.

If you chose the **SMS OTP** as a signing method, new beneficiaries are created by a simple call to **MyBRD Contact** service or in any **BRD agency**.

Once the transaction is completed and signed, you can find our answer in **Transaction management**.

You can initiate transfers at any moment, and their processing is done based on a transactional program available also in the application on the page displayed after you have selected the transfer type. Also in the application you will find information about the transaction limits.

Transaction Management

Totale (4)	Draft-uriile mele (0)	Anulat (0)	Colectat (0)	Esuat (2)	La o data ulterioara (0)	Procesat manual (0)	In asteptare (0)	Procesat (2)
Tutuziace cunoscute chelie pentru a cauta tranzactii								
Tip	Cont sursa	Nume beneficiar	Suma	Data	Stare			
Transfer regional	Cont RON	CLIENT TEST	RON -1.00	29/09/2014	Esuat			
Plata factura	Cont RON	UNIVERSITATEA CRAIOVA	RON -1.00	28/08/2014	Esuat			
Transfer intern	Cont EUR	Cont RON	EUR -1.00	23/09/2014	Procesat			
Transfer intern	Cont EUR	Cont RON	EUR -0.23	20/09/2014	Procesat			
Afiseaza 19 elemente pe pagina								
Se afiseaza 1 - 4 din 4 Pagina 1 din 1								

In this menu you will find the list of transactions you initiated by using the **MyBRD Net** and **MyBRD Mobile** services.



Transfer intern	Cont EUR	Cont RON	EUR: 1.00	22/08/2014	Process
Transfer intern	Cont EUR	Cont RON	EUR: 0.23	20/08/2014	Process
<p>Tip cont sursa: Cont curent Valuta contului sursa: EUR Tip cont beneficiar: Cont curent Valuta contului beneficiar: RON Suma: EUR 4.23 Canal: Canal Internet Banking Vizualizeaza toate tranzactiile catre acest beneficiar</p>					
Alte detalii tranzactie					
Data sumei:	20/08/2014				
Descriere:					
Detalii status					
ID tranzactie:	597526				
Autori:	Client 2 Test				
Data creare:	20/08/2014				
Metoda statusului:	PROCESSED				
Detalii stare tranzactie:	Tranzactie procesata cu succes (0001)				
Status schimbii la:	20/08/2014 17:36				
Print					



Support Center

Here you can make various settings in order to customize the application and the accounts to which you have access. Also, you have access to a Mailbox, where you receive important messages from us, allowing you at the same time to send requests or suggestions to the bank.

Moreover, you can consult information on the exchange rates used by the bank, valid for the transfers between accounts.

By using this list you have the possibility to:

- **Identify the transactions depending on their status**
- **Visualize the details of transactions by selecting each one separately**
- **Print the transfer details to get the proof of payment by a simple click on the transaction and by using the “Print” button.**

The transactions history is available for **1 year**,
FREE OF CHARGE.

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Client 2 Test Romana 20:53

CONTURI SI CARDURI TRANSFERURI SI PLATI FACTURI INVESTITII PERSONAL FINANCE SETARI SI INFORMATII

Istoric activitate Cursuri de schimb Casuta postala **Setari si Informatii**

Preferinte

- Setari cont**
 - Setare etichete conturi
 - Casuta conturi in Internet Bank
 - Setare cont de facturare
- Personal Settings**
 - Setare functii favorite
 - Setare pagina de imprimare dorita
- Setari Personal Finance**
 - Editeaza setarile PFM
 - Casutarea reguli categorii
- Setari securitate**
 - Schimba parola

Setari si Informatii

- Istoric activitate**
 - Vezi lista actiunilor realizate pe MyBRD Net si MyBRD Mobile
- Casuta postala**
 - Navigheaza printre mesajele si alertele primite. Contacteaza pe email centrul de suport.
- Cursuri de schimb**
 - Vizualizare curs de schimb



BRD Groupe Société Générale Team at your service:



Agency Relationship Manager (consult the list of agencies on www.brd.ro/agentii&atm)



MyBRD Contact **0800.803.803**, free toll number in Telekom network **021.302.61.61** from any telephone network, ***BANCA (*22622)** available in Orange or Vodafone



Internet **www.brd.ro**
