# INTERNET & MOBILE BANKING
## FOR LEGAL ENTITIES

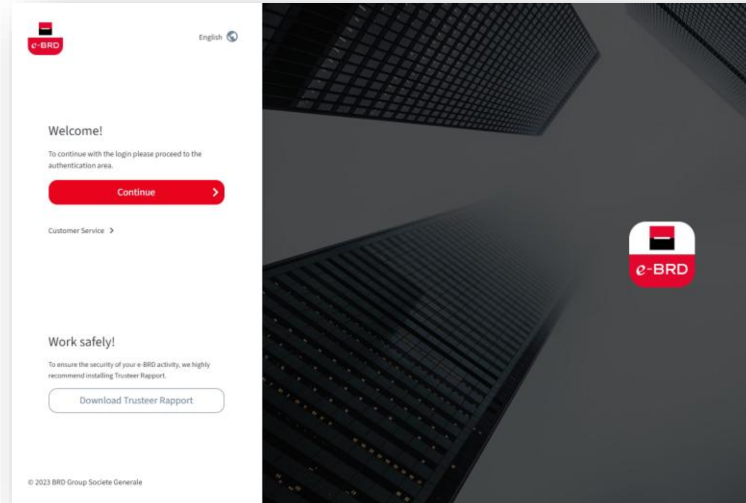
User manual

v 2.1

## CONTENTS




Helpdesk Cash Management | Tel.: (004) **021 601 4545**, (004) **0372 04 4545**, (004) **0374 04 4545** | Email: **helpdesk-cm**@brd.ro




## 1.a GENERAL OVERVIEW

e-BRD is an Internet banking & Mobile banking service, that **enables users to perform day-to-day banking operations via a secure internet browser, along with a device that ensures secure access to the application**.

The mobile app, e-BRD Mobile, integrates **BRD Sign**, a tool that allows users **to authenticate both on the website and within the mobile app.**

The range of services includes viewing and printing account statements and transaction history, as well as initiating RON and foreign currency payments via a single payment module.

! To exit the application, **we recommend** using the **Logout** function to ensure that the session is securely closed. For security reasons, **the session will be automatically terminated after 5 minutes of inactivity**.

! Fields marked with ( represent mandatory fields.

## 1.b SYSTEM REQUIREMENTS FOR OPTIMAL USE

**Internet banking**

✓ Compatible browsers: **Edge**, **Firefox** & **Chrome**.

It is recommended to install the **latest version** of your browser in order to access e-BRD.

✓ **Latest version of Adobe Acrobat Reader**.

**Mobile banking**

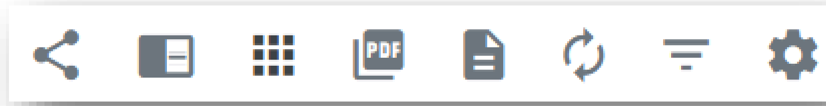
✓ **Android** (minimum v **4.4**)

✓ **IOS** (minimum v **9.0**)

It is mandatory to install the app from the Play Store or App Store, respectively.

# 2 COMMON FEATURES (1|2)

By the buttons from **upper-right in the e-BRD menu bar** you can find the more common functions:



**Sharing** the page **link** you are viewing.

Toggle **dual tab view**: show two open windows side by side.

Toggles display of **additional options** depending on the active page.

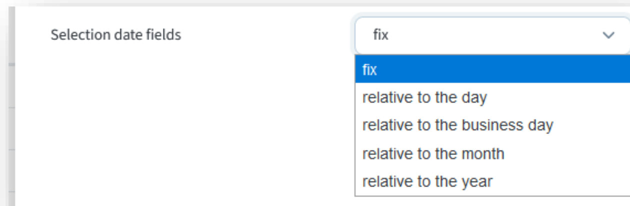
**Downloading** the current **view in PDF** format.

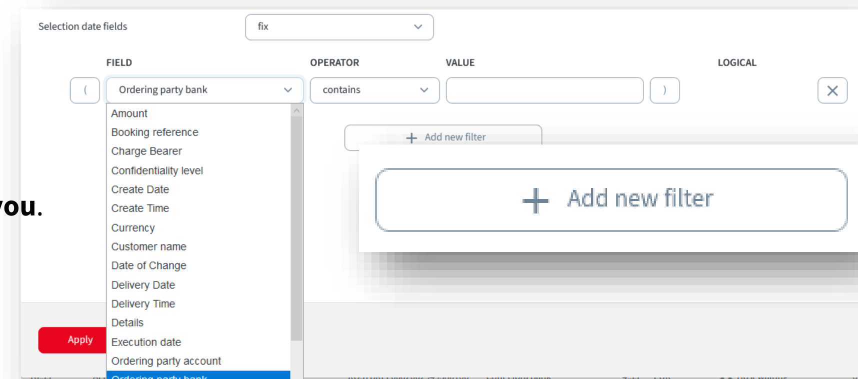
**Downloading** the current **view in CSV** format.

a) **Refreshing** the screen.
b) **Resetting the screen inactivity timer** (5 minutes).

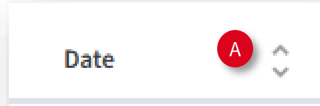
**Selecting information to be displayed** according to the filters chosen **by you**.
You can **add one or more filters**.
More details on the next page.

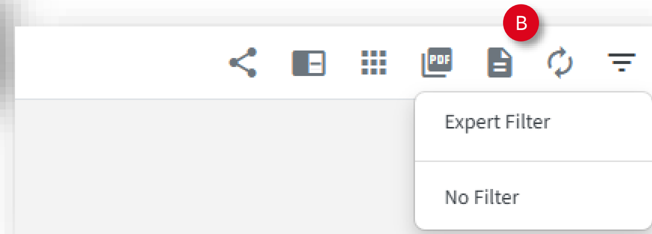
**Selecting / arranging columns** with the **information** you want to have **displayed**.



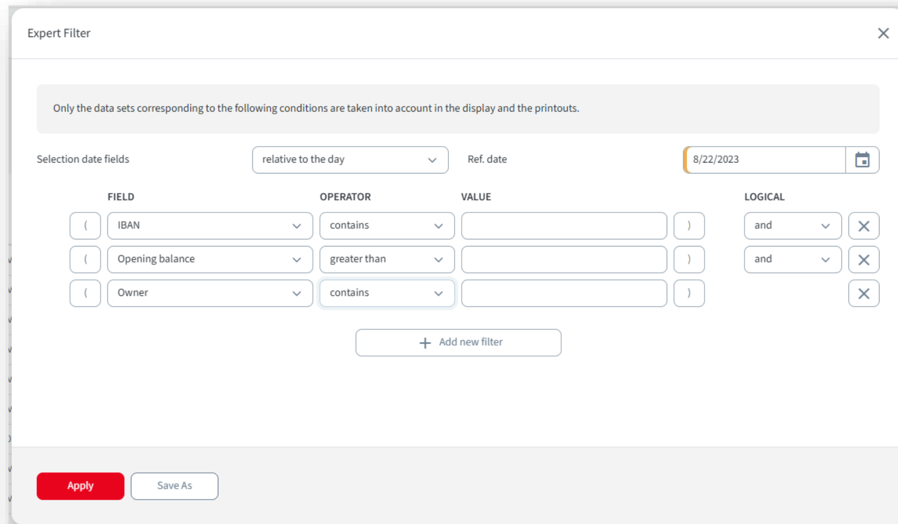
# 2 COMMON FEATURES (2|2)




In any screen, **sorting** and **filtering** of displayed data is permitted.

A **Sorting** of data is done by placing the mouse cursor over the column **header** of interest.
**Two arrows will be displayed**, and by clicking them the system will **sort in ascending or descending order**.




B **Filtering** of data is done using the Expert Filter button.
A window will **open** where you can **add filters**, in a highly flexible way, allowing the display of only the desired information.
After applying the filter, a section will be displayed on the page showing the selected filters; by clicking the Save button, the filter can be saved for future use.
**Resetting** a filter is done by clicking the No filter button.



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Connecting to the service

# 3 TOKEN (1|4)


A token is a device (physical or app-based) that generates a dynamic password, also known as an **OTP** – **O**ne **T**ime **P**assword, which allows an authorized user to:

- ✓ **authenticate into the system**
- ✓ **authorize operations** (payment orders, foreign exchange, term deposits, etc.) and **messages**.

**The password** is generated using a cryptographic algorithm and **is valid for a limited time**.

To generate a password, the token requires a **PIN** (**P**ersonal **I**dentification **N**umber) consisting of **4 digits**.
Only by knowing the authorized user's PIN can a password be generated for use in e-BRD.
The PIN belongs to the user and uniquely identifies them. Please do not share it with anyone else.

## 3.1 TOKEN | First-time use | Initial PIN setup

The device is powered on by pressing the **"Triangle"** button .
The PIN will be set at the first use of the token, when the device will ask you to enter and confirm this code, using the display messages **<NEW PIN>** and **<PIN CONF>**.
From that moment, the PIN code set by you will protect the Token device.

## 3.2 TOKEN | Obtaining a password for authentication and signing in e-brd.ro (1|2)

To obtain the password required to authenticate in the e-BRD application, via e-brd.ro, or for the authorization (signing) of payment orders:

1. the device is switched on by pressing the **"Triangle"** button ;
2. the PIN is entered.

**!** After a while, the device screen will switch off automatically.
If this happens, the password will no longer be valid, and a new code must be generated.

# 3 TOKEN (2|4)

## 3.2 TOKEN | Obtaining a password for authentication and signing in e-brd.ro (2|2)

Obtaining a password for authentication and signing in to e-brd.ro :

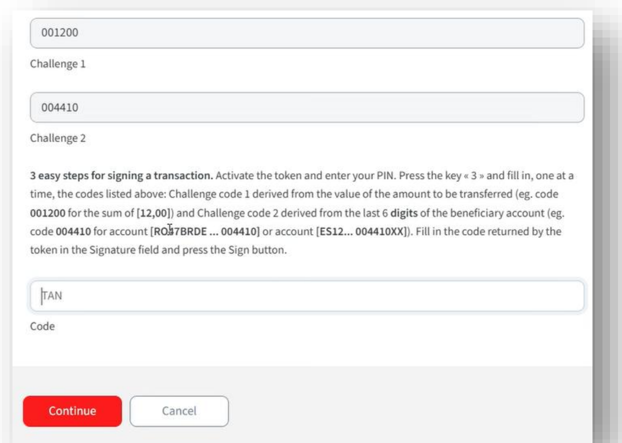
1. enter the PIN; the token will display <**APPLI-**>;
2. press button "1"; a 6-digit code will be displayed;
3. the 6-digit code is entered in e-BRD;

**!** If buttons "2" or "3" were pressed by mistake while <**APPLI-**> is displayed and the token has not yet powered off, the process can be restored by pressing the "Triangle" button .

## 3.3 TOKEN | Steps for generating signing codes | Using Challenge codes

To obtain the code for signing, proceed as follows :

1. enter the PIN; the token will display <**APPLI-**>;
2. press button "3";
3. on the displayed screen, <**1 ------**>, enter the **Challenge 1 code** generated by the site;
4. on the displayed screen, <**2 ------**>, enter the **Challenge 2 code** generated by the website;
5. after entering both challenge codes correctly, the token will display the **signature code**, which must be entered in the **Signature field**.
6. after entering the code, press the **"Sign"** button.



# 3 TOKEN (3|4)

! **Challenge code 1** | Explanations

The code is generated based on the total amount of the payment(s) executed: the first 6 digits of this amount, from left to right, including decimals where applicable.
**Please check the correspondence between them!**

! **Challenge code 2** | Explanations

The code represents:

- for a single transaction:
  the last 6 digits of the beneficiary account number for the payment, in the case of a single transaction, regardless of its type, **except for deposit creation**, when the digits are the **last 6 of the account** from which the deposit is made; in that case, only one transaction is signed;
- for signing multiple payments with  a single signature, and in the case of batches/files with uploaded payments:
  a **6-digit code calculated** based on all beneficiary accounts and amounts in the selected payments to be signed or that are part of the uploaded payment file;

! Note

In the case of signing debit instructions (.txt) directly, as well as when signing messages, **Challenge Codes 1 and 2** are generated by the system based on information from the uploaded/imported files..



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# 3 TOKEN (4|4)

## 3.4 TOKEN | Changing the PIN code

The PIN code set during the initialisation of the token device (step 3.1.1) **can be changed at any time**, as follows:

1. the device is turned on;
2. the current PIN code is entered;
3. the “Triangle” button is held down for a few seconds until <**New PIN**> is displayed;
4. se introduce noul PIN (din 4 cifre);
5. se introduce din iarasi noul pin, pentru confirmare, cand este afisat <**PIN Conf**>;

## 3.5 TOKEN | Unloking

If **an incorrect PIN is entered 5 consecutive times, the device will be locked**.
To unlock it, the following steps are required:

1. **the e-BRD contract administrator must contact HelpDesk Cash Management** service to report the intention to unlock the Token;
2. **the e-BRD contract administrator must provide** the HelpDesk Cash Management representative with **the code** displayed on the Token <**Lock PIN**> **and the administrator password fot the application**;
3. **the Bank representative** - Help Desk Cash Management – **will provide the Token unlock code**;
4. **the contract administrator** must then:
   - press the “Triangle” button ;
   - enter the unlock code; the Token device will be unlocked;
   - set a new PIN (step 3.1.); once the new PIN is set, the Token can be used.

# 4.a INTERNET | LOGIN, LOGOUT, USER LOCK, PASSWORD CHANGE

Upon accessing the site, e-brd.ro displays the **login page** (the display language can be changed from the menu located in the top-left corner). To proceed, click the “Login” button.

The **authentication page** will then appear, where the **username** (provided by the Bank in the Appendix to the General Terms and Conditions) and **password** (the access code generated by the Token) must be entered. After entering the credentials, click the “Sign in” button.

! If the **password is entered incorrectly 3 times, access to the application will be blocked**; to unlock the access, please contact the Helpdesk Cash  Management service.

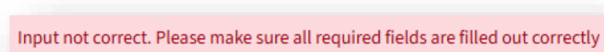
**To log out the application**, press “Logout” from the menu that appears after clicking the icon located to the right of the username.

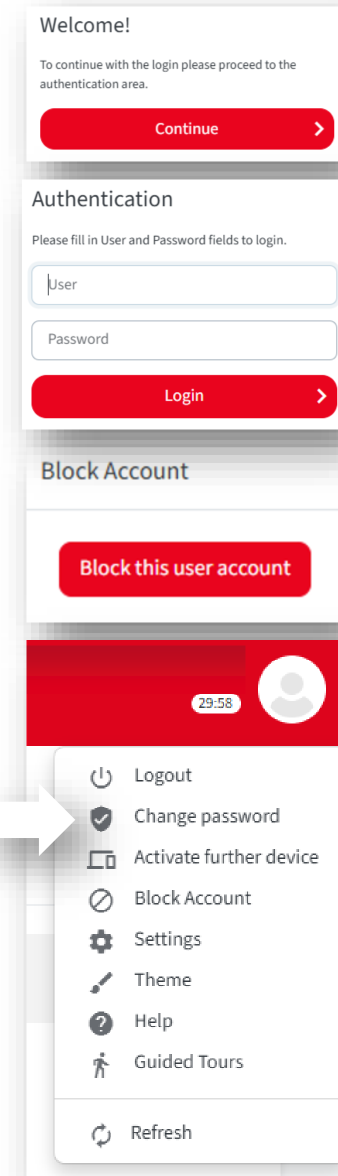
**User account blocking** can be performed by clicking the “Block user account” button.
This feature allows you to block your account in the event of any suspicion regarding compromised login credentials.

! **User account unlocking** scan only be performed by contacting the Helpdesk Cash Management service.

**Password change** is performed by accessing the “User” menu in the top-right corner.
Click on “Change password”, enter the current password and the new password (twice, for confirmation), then press “Change password” button.

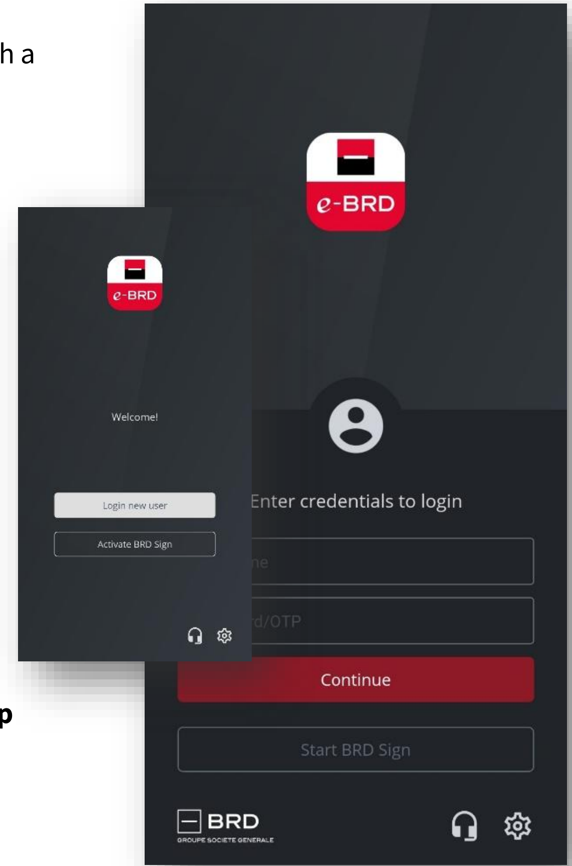
! The system may display errors during the password change process, for instance, if the new password is not identical in both fields.



# 4.b MOBILE | LOGIN, LOGOUT, USER LOCK, PASSWORD CHANGE

Connection to e-BRD Mobile is performed using **the same credentials** as those used **for accessing e-brd.ro**.
You may enter your **password** or, if enabled, use **biometric functions** (fingerprint, facial recognition). Users with a physical Token will enter the **PIN** generated by the token.




! **The application retains the username entered during the initial login,** so subsequently**, only the password will need to be entered**.

**BRD Sign** (Activate, respectively **Start**), where you have the possibility to scan a QR code for login/validation

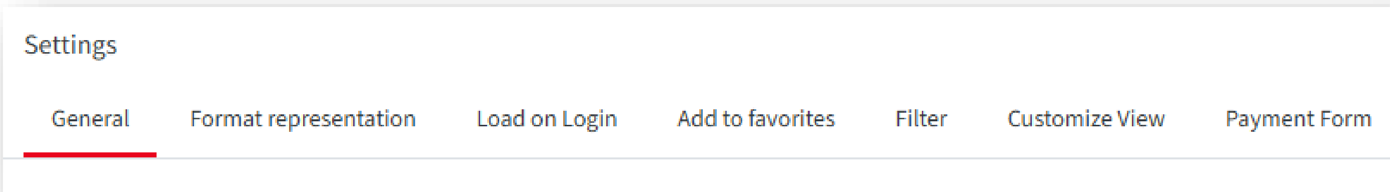
**The icons** located at the bottom right provide access to**:**

- The **Customer Support Service**, where you will find the relevant contact details: the phone numbers you can call, the email address, as well as the working hours.
- **Language settings** (Romanian or English), **display mode setting** (auto - respect device's preference), **application version** information, **biometric protection** activation/deactivation, complete **reset of the app** (deletion of users and BRD Sign features), **instance reset** (resetting BRD Sign for current user) and **license number details**

! **Logging out, blocking, unblocking, and changing the password** are similar to the processes on e-brd.ro, as described on the previous page.

# 5 APPLICATION SETTINGS (1|4)

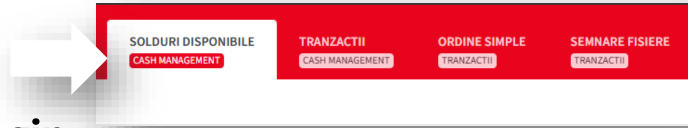
The application settings are available on the dedicated screen, organized into multiple tabs. The active tab is underlined.




## 5.1 APPLICATION SETTINGS | General

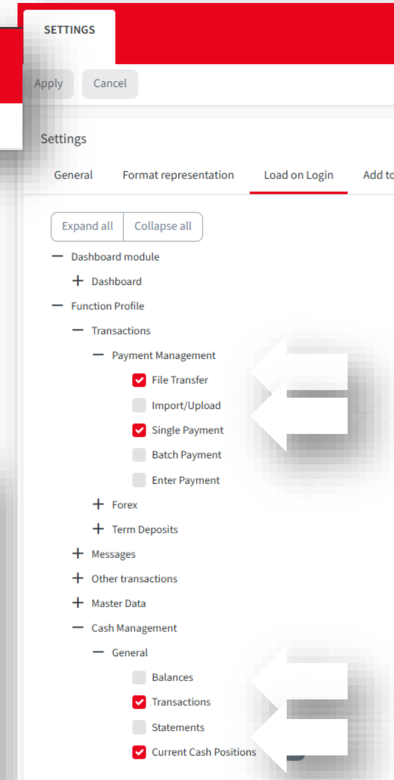

- ✓ **language** – the application language;
- ✓ **font size** – normal or large;
- ✓ **default page size** – the number of records that can be viewed per page;
- ✓ **tab behaviour** – allows changing how tabs open, as follows:
  - default – a new tab will open for each menu selected on the page;
  - open a new tab on each click – a new tab will open for every menu selected on the page;
  - activate tab on open – only one tab will open, corresponding to the selected menu;

# 5 APPLICATION SETTINGS (2|4)




## 5.2 APPLICATION SETTINGS | Load on login

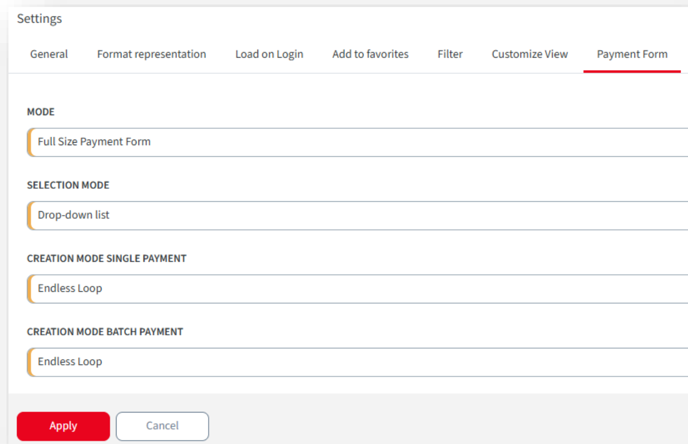
Here you can set/personalize **the information** to be **displayed immediately after logging into the application**.
Select the relevant information by expanding the categories using the "+" sign, then confirm your selection by clicking the "Apply" button.




## 5.3 APPLICATION SETTINGS | Payment form

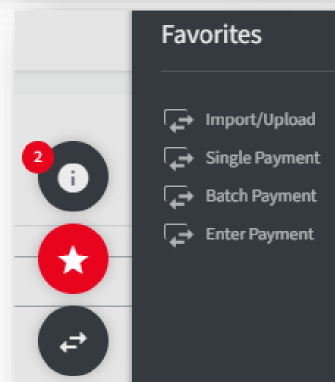
Here you can set, in the "Creation mode simple order" field, the behavior of the application: (default) after adding a payment order, a new form for input will be opened.

Similarly, also for lots, in the "Creation mode batch payment" field. The selection is confirmed by clicking on the "Apply" button.




## 5.4 APPLICATION SETTINGS | Add to favorites

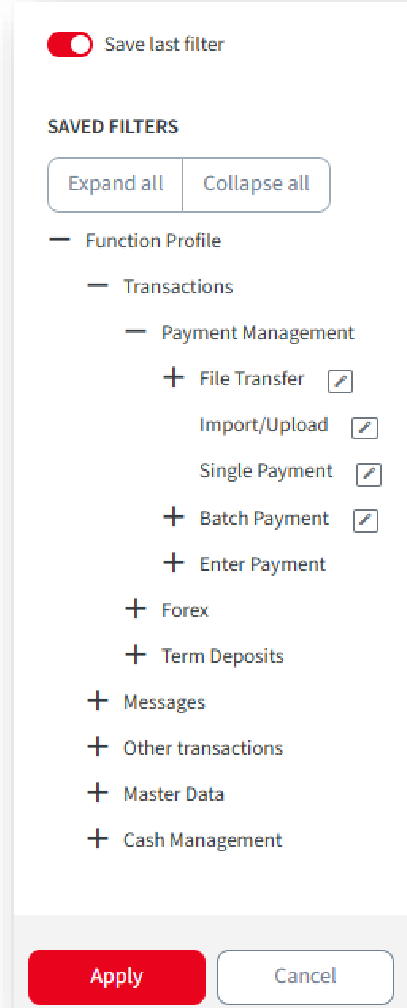
On the right side of the application, there are some "floating" buttons. One of them is 
**Adding** elements **to this area** is done by selecting the relevant information, found by expanding the categories using the + sign and confirming the selection.



# 5 APPLICATION SETTINGS (3|4)

## 5.5 APPLICATION SETTINGS | Filter

If needed, **filters can be applied to display/print only the information relevant to the user**.
Information is selected by expanding the categories using the “+” sign and confirmed by pressing the “Apply” button.
Once created, filters can be edited or deleted.

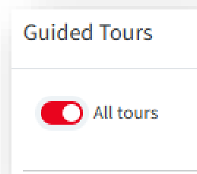



## 5.6 APPLICATION SETTINGS | Payment form

The payment order can be completed in two ways: **Display full-size payment form**, where all available fields can be filled in, or **Payment assistant**, where the system guides you step by step through completing the necessary information to initiate the payment.

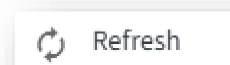
## 5.7 APPLICATION SETTINGS | Guided Tours

The Guided Tours function provides an easier way to familiarize yourself with the application. To use it, you need to activate the **All tours** option.
Afterwards, you can access the desired guide by pressing the “Run guide” button.



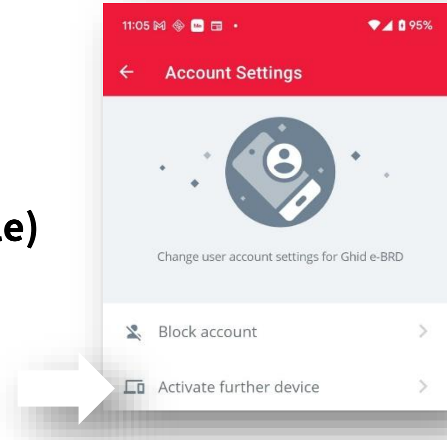

## 5.8 APPLICATION SETTINGS | Refresh

This option allows resetting **the time allocated to a session**, which is by **default** set to **5 minutes**.
The refresh can be done by accessing the button to the right of the username.



# 5 APPLICATION SETTINGS (4|4)

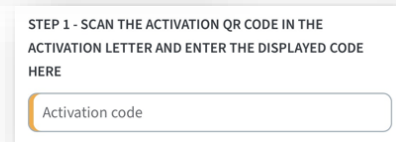
## 5.9 APPLICATION SETTINGS | Activation on another device (mobile)




! **Access** to both email and the device on which e-brd is active **is essential**.

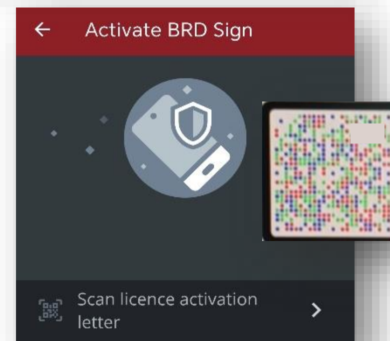
### I On the first device

Access the “User” menu in the top-right corner.
Select “User Account Settings” and choose the option “Activate another device”.
A field will be displayed where the activation code from the activation letter must be entered, using the second device (the one to be activated).
After entering the code, click “Continue”.



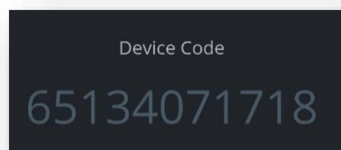

### II On the second device

After logging in on the second device (by entering the user ID and password, if previously set, or by entering the password from the initial setup letter), a **warning message** will appear regarding the need to activate a BRD Sign instance. Click “Continue.”
Then, select “Scan license activation code” and scan the QR code from the initial setup letter.




### III On the first device

Enter the generated code on the first device.



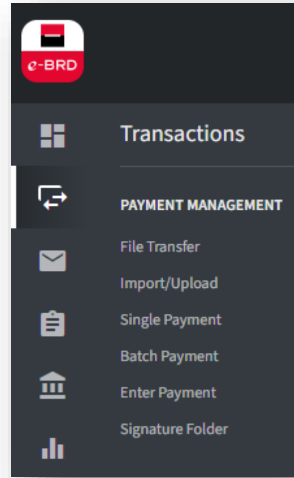

### IV On both devices, succesively

Press “Scan instance activation code” and, **at the same time**, press “Continue” **on the first phone** to generate the QR code to be scanned with the second device.
The confirmation code generated is entered on the first device, followed by pressing the continue button.
On the second phone, the desired password is entered twice.
A confirmation message of the new device login will appear on the first phone, while activation is completed on the second device.

# 6 TRANSACTIONS → PAYMENTS (1|9)

In Transactions menu, Payment Management submenu offers the ability to:

- ✓ manage payments from accounts enrolled in e-BRD (both domestic and international);
- ✓ import/upload payment files (MT100, RXI, RXA);
- ✓ view a history of payments (pending signature or already submitted);
- ✓ view payment batches (imported or created manually);
- ✓ initiate domestic or international payment orders.

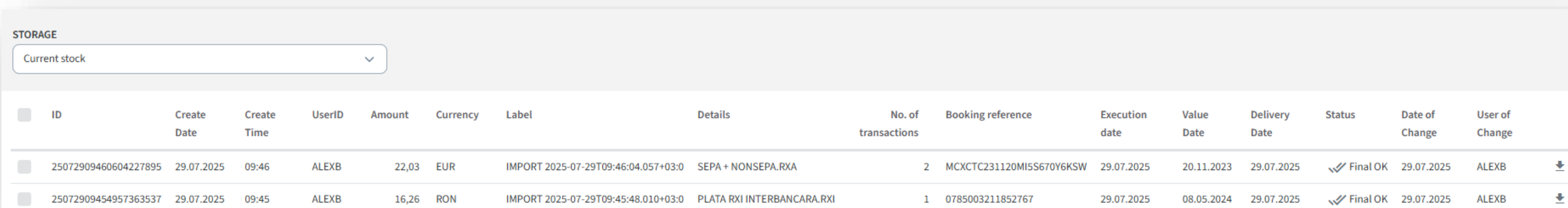



! **The accounts must be opened with BRD and belong to the client as the holder of the Contract.**

## 6.1 PAYMENTS | Signing files

The application allows **uploading files generated in other** independent **software applications** (such as ERPs).
Once the files have been uploaded, a series of actions can be performed on them, available here: **view, edit, sign, deactivate** or **store**.

Storage indicates the system that the files are intended to be kept for future access to past imports. Users can view the current stock (today), the short-term archive (30 days), or the long-term archive (10 years).



STORAGE

Current stock

| ID | Create Date | Create Time | UserID | Amount | Currency | Label | Details | No. of transactions | Booking reference | Execution date | Value Date | Delivery Date | Status | Date of Change | User of Change |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 25072909460604227895 | 29.07.2025 | 09:46 | ALEXB | 22,03 | EUR | IMPORT 2025-07-29T09:46:04.057+03:0 | SEPA + NONSEPA.RXA | 2 | MCXCTC231120MI5S670Y6KSW | 29.07.2025 | 20.11.2023 | 29.07.2025 | Final OK | 29.07.2025 | ALEXB |
| 25072909454957363537 | 29.07.2025 | 09:45 | ALEXB | 16,26 | RON | IMPORT 2025-07-29T09:45:48.010+03:0 | PLATA RXI INTERBANCARA.RXI | 1 | 0785003211852767 | 29.07.2025 | 08.05.2024 | 29.07.2025 | Final OK | 29.07.2025 | ALEXB |



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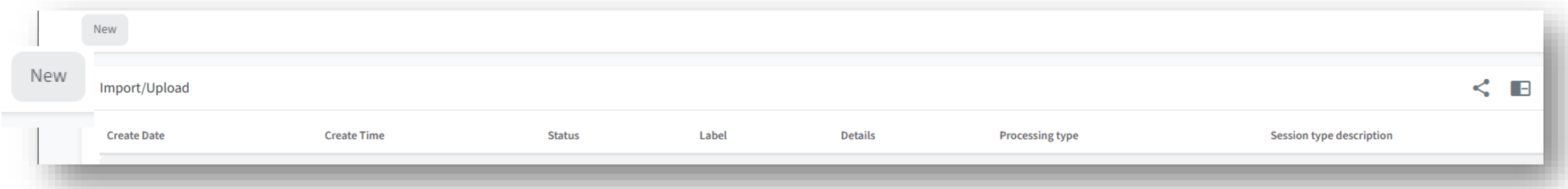
# 6 TRANSACTIONS → PAYMENTS (2|9)

## 6.2 PAYMENTS | Upload/Import (1|3)

It allows uploading/importing payment files in **MT100 CSV** format (.txt type), as well as **RXI** and **RXA** (.xml type), by clicking the "New" button.

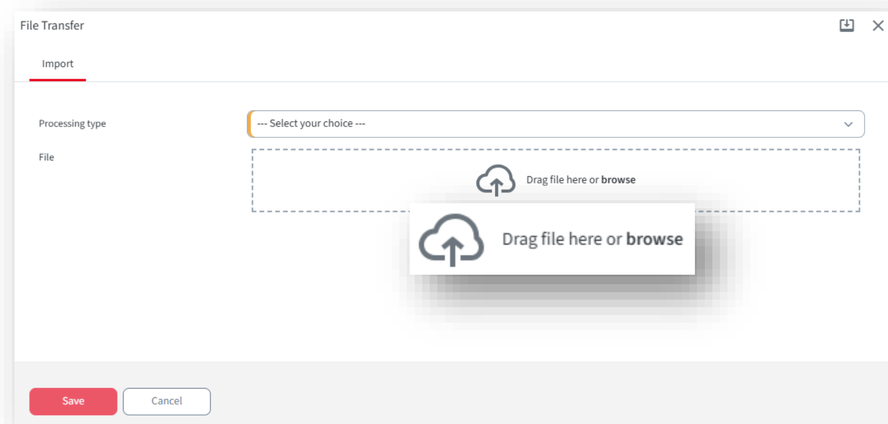
You can choose between **uploading** (which does not allow editing the uploaded file) or **importing** (which allows editing the imported file using the "Payment batch" or "Single payment" menus) a batch of payments.




**!** **Uploaded files can be signed either directly** from the upload menu – Upload requests – by clicking on the line corresponding to the file, **or later** from the File transfer menu by clicking the "Signature" button .
**Imported files can be signed later** in Batch menu, by clicking the "Signature" button.

**!** Files can be imported/uploaded either by **dragging and dropping** the file into the section marked with a dotted line, **or** by **selecting the file** from its directory using the "Browse" button.

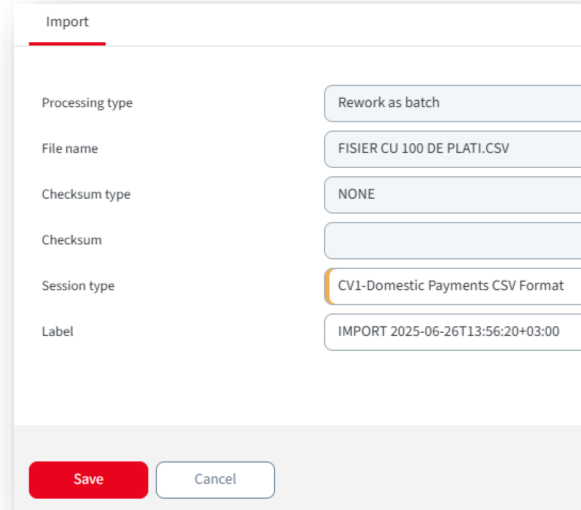
**!** This functionality is not available on mobile.



# 6 TRANSACTIONS → PAYMENTS (3|9)

## 6.2 PAYMENTS | Upload/Import (2|3)

After clicking the “Save” button, a summary screen of the file to be imported will be displayed.

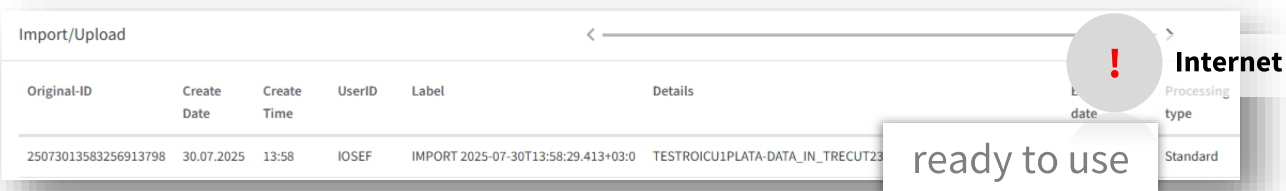


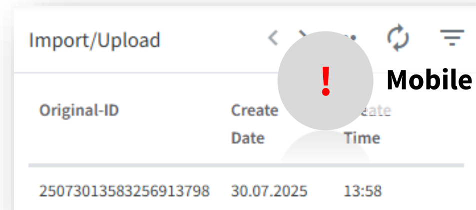

!

When the “Save” button is pressed, the system will analyze the file content to verify its compliance with the required standard.

If the file meets the agreed import format, it will appear in the list with the status **ready to use**; this status confirms that the import was successful.

If there are errors, the status will display **import failed**.



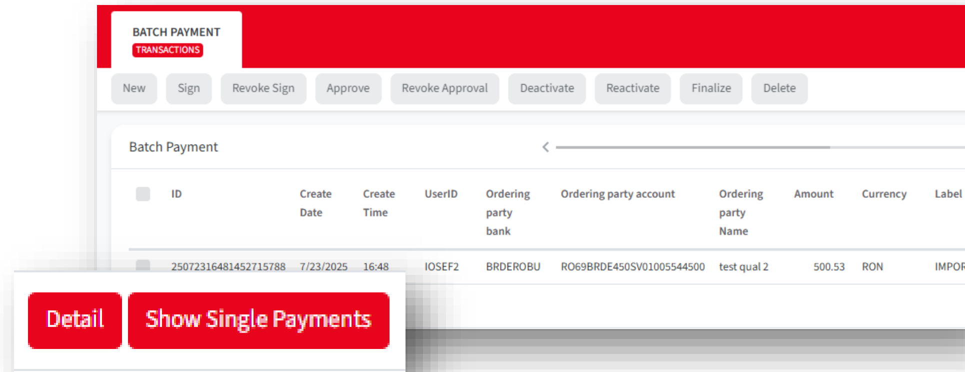

To access the imported file, click on the corresponding row. To edit, deactivate, sign, or delete the imported batch, click on the appropriate button.

Where applicable, the options located in the bar above the imported file information can also be used.

# 6 TRANSACTIONS → PAYMENTS (4|9)

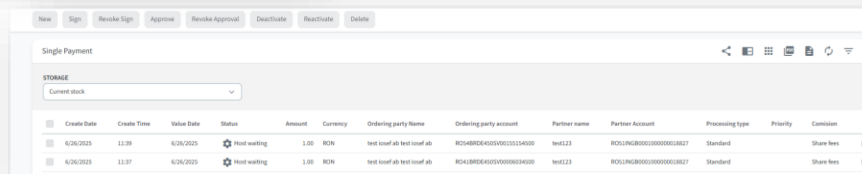
## 6.2 PAYMENTS | Upload/Import (3|3)

The “Details” button allows viewing the batch summary. The “View single orders” button provides access to the payments included in the batch, for **editing** or **deletion**.



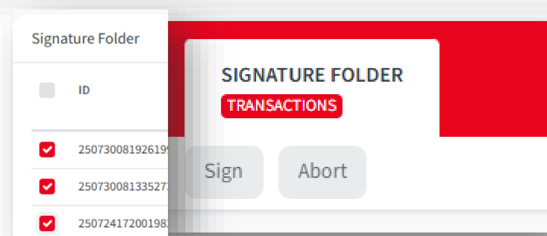

## 6.3 PAYMENTS | Single orders (1|2)

The Single orders menu provides access to the **payment history**, including both payments **pending** signature **and** those **already signed**.



From this menu, you can also create new payment orders, sign, revoke signatures, approve, deactivate, reactivate, or delete payments.

To sign more than one single orders, they can be selected clicking the desired checkboxes and signed by pressing the “Sign” button from the upper menu.




! The accounts to which the functionalities of the e-BRD service apply are:

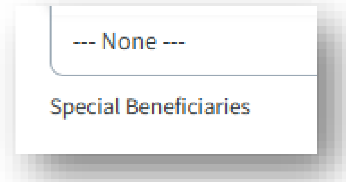
| Types of accounts | Consultative | Tranzactionale |
|---|---|---|
| Current accounts – SV | P | P |
| Other types of accounts – LC, TD, SA, BL, CL, DD, CR etc. | P | P* |

* *only SA and LC merged with SV accounts*

# 6 TRANSACTIONS → PAYMENTS (5|9)

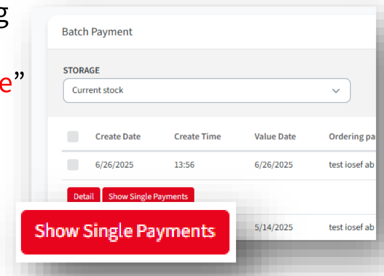
!

To **pay an invoice issued by a** utility/service **provider approved** by the Bank, go to the New Payment page and select the payee from the Special Beneficiaries field by clicking the dropdown arrow. **Once** a special beneficiary (also referred to as a **Biller**) **is selected**, **the form will automatically populate with specific detail fields required by that Biller**, in order to facilitate fast and accurate payment reconciliation.
If you choose not to use this option and instead manually enter the IBAN of the beneficiary, the system will recognize the IBAN as belonging to a Biller and will automatically display the corresponding detail fields.




## 6.3 PAYMENTS | Single orders (2|2)

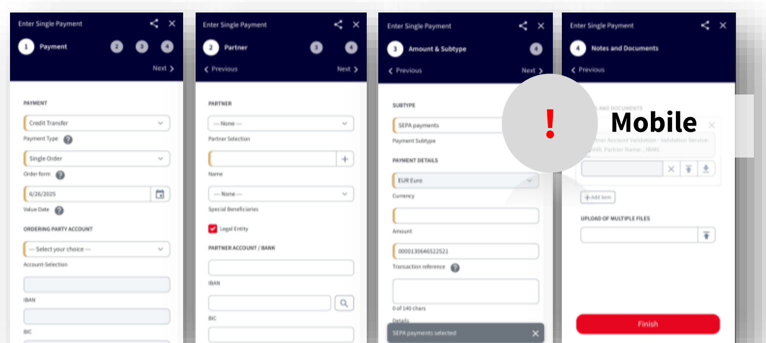
Using the **Batch Payment** option, you can view batches that were either imported or created directly in e-BRD by clicking the "New" button.
After entering the payment details (Payment Order/Direct Debit, Domestic/International Payment, etc.), click either "Save" (to add payments later) or "Save and Add Payment" (to immediately begin entering payments into the batch).

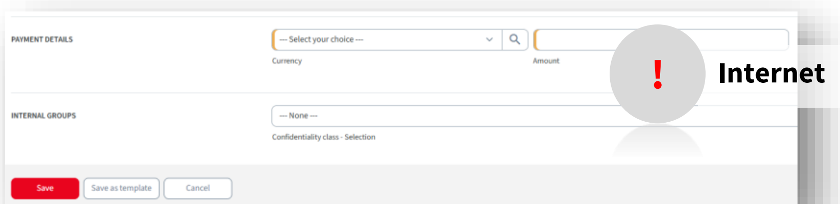



If the "Save" button was clicked, to add payment orders you will need to return to Batch Payments, click on the newly created batch, press "Show individual payments", and then click the "New" button to add a payment order.
If you clicked "Save and Add Payment", these steps are done automatically, and the application will directly display the Add Payment screen.
After entering the payment details, click "Save" for each individual payment order.
To be eligible for **Signing** (and thus for processing), the batch must first be **Finalized** by pressing the corresponding button .

!

**Subtype** (mobile → screen 3) – when a non-SEPA international partner is choosed, there is the option to choose either cross-border payment or urgent cross-border payment.



# 6 TRANSACTIONS → PAYMENTS (6|9)

**For domestic payments in RON**

the **mandatory fields** are payment type, order type, value date, payer's account, beneficiary and their account, country, currency, and payment amount (as shown in the image above).
Additionally, for this type of payment, where the beneficiary holds an account with the **State Treasury**, you will also need to complete the beneficiary's tax ID (CUI/CNP) and the first payment details field.

**For SEPA international payments**

the **mandatory fields** are payment type, order type, value date, payer's account, payer, beneficiary and their account, country, currency, and payment amount.

**For non-SEPA international payments**

the **mandatory fields** are payment type, payment subtype, order type, value date, payer's account, payer, beneficiary and their account, SWIFT code, country, currency, payment amount, payment reference, and commission type.

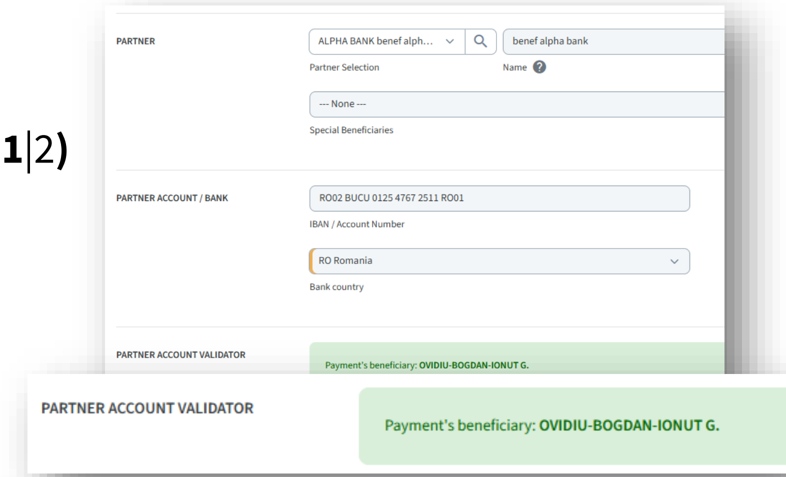
- ✓ a collective payment batch that contains a single payment qualifying as instant will include all payment details.
- ✓ payments for which the "Urgent Payment" option has not been selected will be processed as standard payments.
- ✓ A single low-value payment order in RON (under 50,000 RON) will be processed automatically:
  - in standard mode, respecting the transaction processing cut-off times;
  - in instant mode, 24/7, meaning it is processed automatically and immediately after authorization, provided the payment meets the instant eligibility criteria (without requiring any additional action from the client).

# 6 TRANSACTIONS → PAYMENTS (7|9)

## 6.5 PAYMENTS | Beneficiary Name Display Service – SANB (1|2)

***In Romanian language, the abbreviation for Beneficiary Name Display Service (BNDS) is SANB.*** *Throughout this manual, **we will refer to the service as SANB**, to ensure compatibility with the terminology commonly understood by Romanian users.*

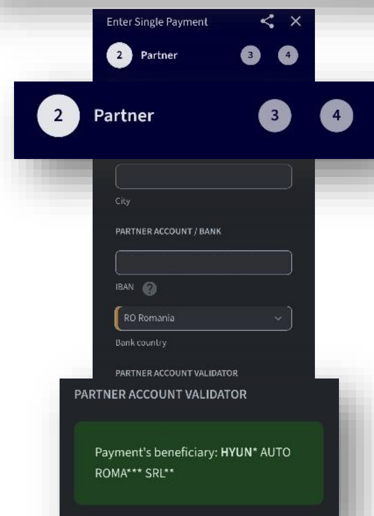
SANB is an additional tool aimed at preventing fraud and reducing the number of erroneous payments.
Thus, **when initiating a payment** via e-BRD **to a beneficiary account held at a bank participating in the SANB system**, based on the IBAN entered in the electronic payment order, the system will display, in the **PARTNER ACCOUNT VALIDATOR section**, the partial/truncated name of the account holder associated with the IBAN specified for the beneficiary. This information is retrieved by querying the centralized SANB database managed by Transfond (the official interbank operator).

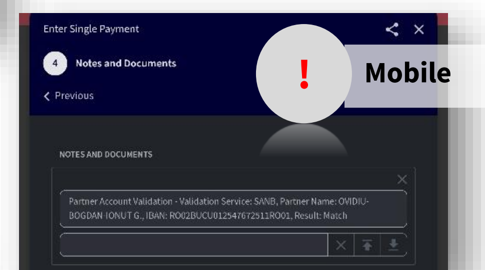



**Based on this information, you can decide whether to continue with the payment order or stop and make additional checks regarding the payee.**

! According to Transfond regulations, if the SANB service is used abusively to retrieve information not intended for initiating a payment, the user will be temporarily restricted from using SANB. The restriction period will increase exponentially with each query that is not followed by saving the payment.

! When making a payment **in the mobile application**, depending on the device's resolution and settings (such as the font size configured in the device settings), **it may be necessary to scroll within Screen 2. Beneficiary** to view the SANB information.
However, to ensure that the SANB check is properly performed, the same information is also displayed in **Screen 4. Notes and Documents**.



# 6 TRANSACTIONS → PAYMENTS (8|9)

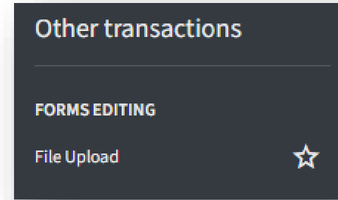
## 6.5 PAYMENTS | Beneficiary Name Display Service – SANB (2|2)

!

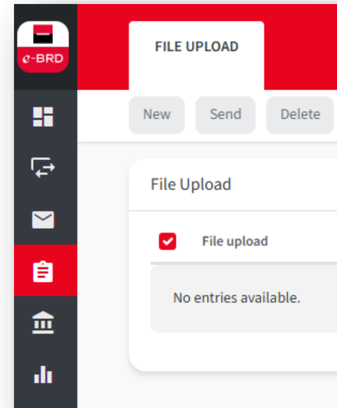
- ✓ if a payment is initiated to an account held with **a financial institution that is not a SANB participant, no beneficiary name details** will be displayed, and the “Account Validator” section will not appear.
- ✓ all given names and the initial of the surname **will be shown** if the beneficiary is an individual, or a partial company/PFA name if the beneficiary is a legal entity or authorized individual.
- ✓ **this feature is available for manually entered payments in e-BRD** (web or mobile application)**, including single payments, payment batches, templates, or recurring orders.**
- ✓ **regardless of the reason why** the PARTNER ACCOUNT VALIDATOR section (i.e., the beneficiary's name stored in the Transfond database) **is not displayed** (such as the beneficiary’s bank not participating in SANB, user restriction due to repeated queries without saving the payment, or temporary unavailability of the SANB service) **you will still be able to proceed** with the payment initiation.

# 6 TRANSACTIONS → PAYMENTS (9|9)

## 6.6 PAYMENTS | Direct Debit | Upload of Salary Files (.zip/.dat) based on the existing agreement

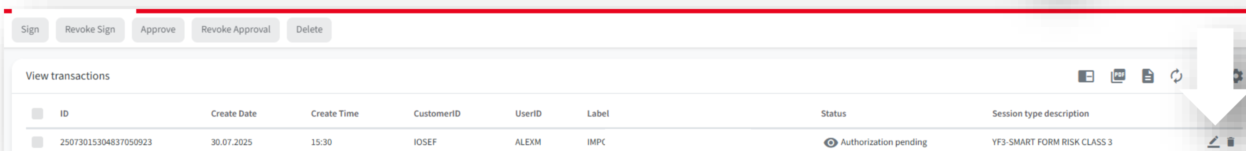


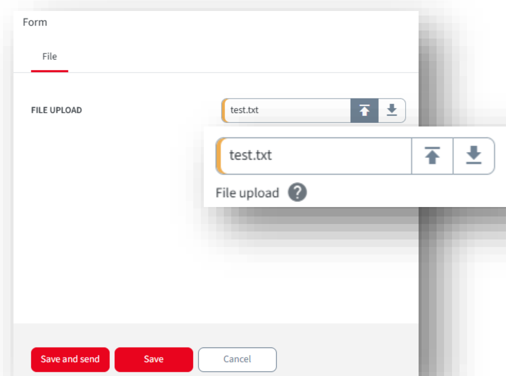

On the page that opens by accessing the Other transactions →File Upload menu, click "New".




A form will open, allowing the upload of Direct Debit or salary files either by **upload or via drag & drop**.

After uploading, click “Save and submit” and sign by pressing the “Sign” button .




**!** Direct Debit: in the Messages → Download → Select session type (zip) menu, (statistical) **reports** of the ordered operations can be retrieved by selecting the appropriate session type, under the following rules:

- on **N+1** for **intrabank** operations;
- on **N+3** for **interbank** operations;

**N** = the day the file was submitted.

**!** Salary files: the response received following the processing of salary files (under the salary agreement) will be available in the Messages → Received messages menu.

# 7 FOREIGN EXCHANGE

Currency exchanges can be performed (**selling** currency, **buying** currency, and/or **cross**-currency **exchange** – between 2 currencies different from RON) between accounts of the same company, accounts enrolled in the e-BRD service.

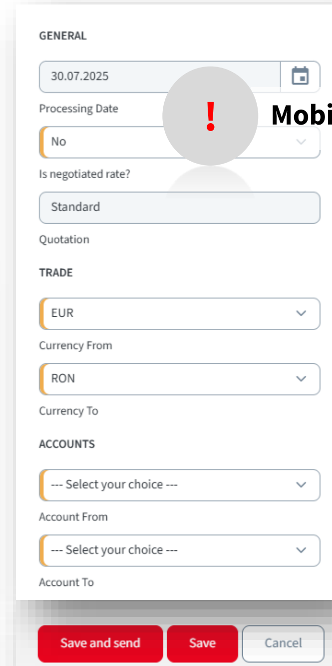
By clicking the Foreign Exchange option, the menu for initiating a foreign exchange transaction will be accessed.

By clicking the "New" button, you will be able to fill in the foreign exchange order.

If you choose to execute the exchange at a **negotiated rate**, select “Yes” from the Negotiated Exchange Rate field, which allows you to enter the negotiated rate value in the Exchange Rate field.

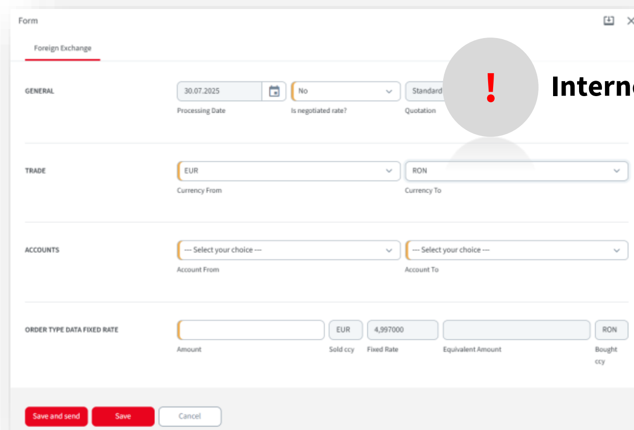
!

Mobile




!

Internet




!

The application will determine the type of foreign exchange order based on the currencies and accounts selected.

**For example**, if you select **“From Currency” EUR and “To Currency” RON**, the application will display the accounts corresponding to the two currencies, and the exchange order will be one of currency sale.

The foreign exchange order can only be submitted after completing the required fields (marked as mandatory) and clicking the "Save and Send" button.

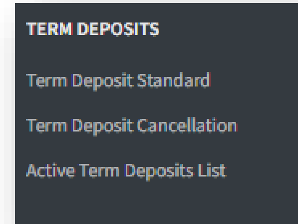
# 8 TERM DEPOSITS | Opening and closing

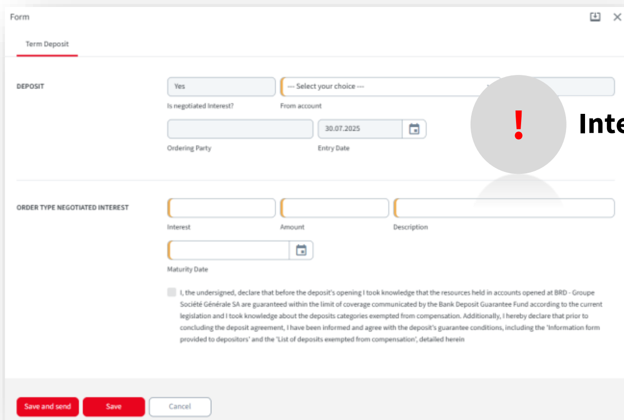
This menu allows you to create or close deposits via the e-BRD application.

By clicking the "Deposit" button, you can create a deposit with a negotiated interest rate.

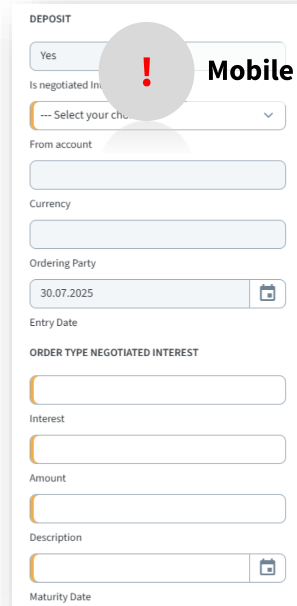
After completing the form, you must click the "Save and Submit" button.

**The deposit will be created only after the final signature is received.**

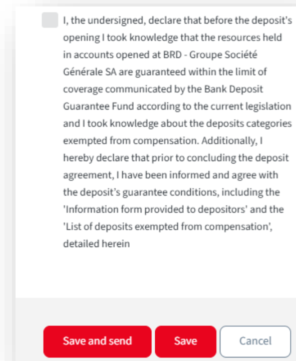



Internet




Mobile

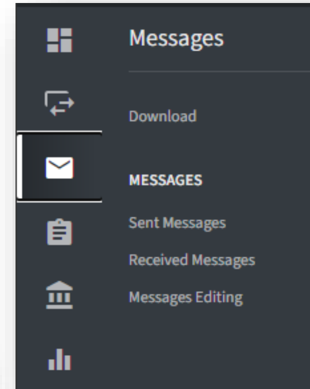



The Close deposit option allows you to initiate the closure of deposits.

**To close a deposit, it is necessary** to complete the IBAN of the deposit and **select the current account to which the funds should be transferred**. The deposit closure order will be processed only after the final signature is received.

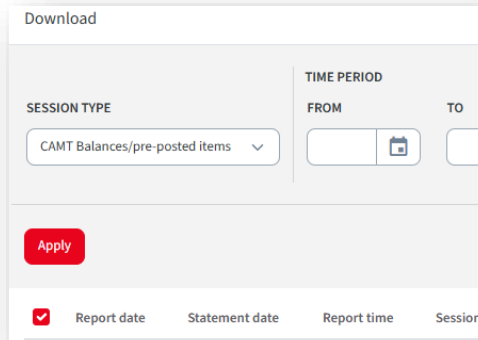
Via the Term Deposit List option, you can view **all deposit creation and closure orders**.

# 9 MESSAGES




## 9.1 MESSAGES | Download

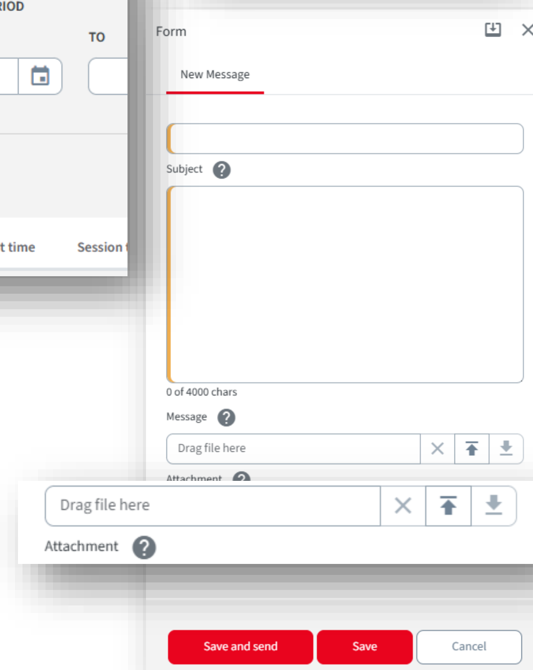
Through the Download option, **you can download, from e-BRD, end-of-day account statements** in MT940 or CAMT053 (XML) format, **as well as intra-day account statements** in MT942 or CAMT052 (XML), **depending on the statement format, the account you selected, and statistical files** in case you enabled this option **and other details**, as applicable.




! Next to **SESSION TYPE** (where you select the file type that can be downloaded), **you have the option to filter by Date** (From … To), the account from which you wish to download information, and the Storage period, where you can choose between Current stock, Short-term, and Long-term archive.

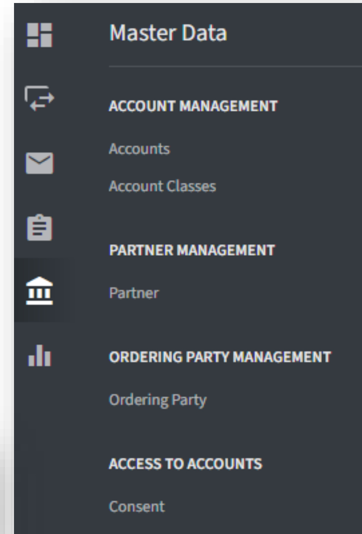
## 9.2 MESSAGES | Messaging service

- ✓ in the Sent Messages section you will find the messages you have sent to the Bank;
- ✓ in the Received Messages section you will find the messages the Bank has sent you;
- ✓ in the Edit Message section you can create new messages by clicking the New button (as shown in the image), then send them to the Bank;




**You can attach documents** via the Drag file here option. By clicking the "Save and Send" button, you will send the message to the Bank.

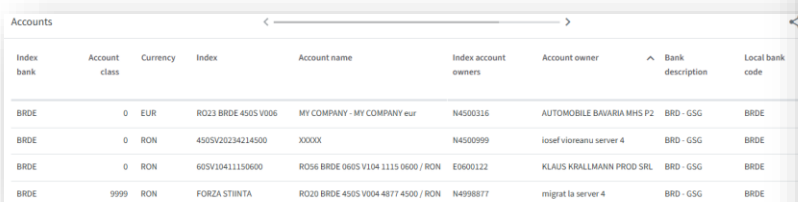
# 10 MASTER DATA (1|3)

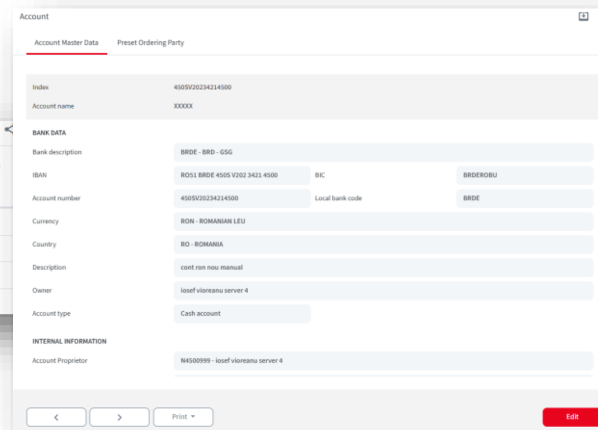



## 10.1 MASTER DATA | Account management

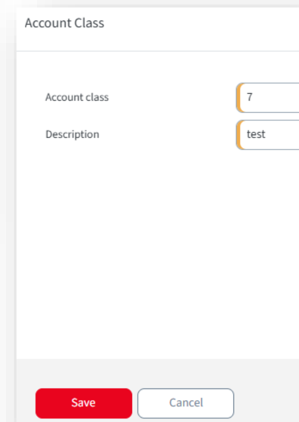
✓ the Accounts menu will give access to **your accounts that the Bank has previously set**.

- to view the account **details**, click/tap on the respective account;
- the "Edit" button allows you to modify the editable fields with the desired information;
- the "Print" button allows the printing of the information;
- the navigation arrows ‹ › allow navigation between owned accounts, in the "Details" mode, without having to close the account page to navigate to another.




✓ the Account Classes menu allows you to create/edit account classes that you wish to manage via e-BRD. By pressing the "New" button, you can create a new class, which in turn can be assigned only to the desired accounts through their editing.



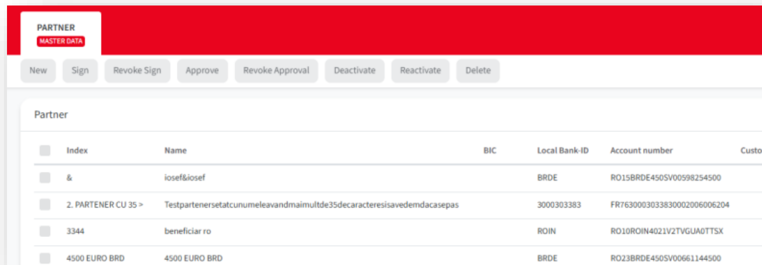



Helpdesk Cash Management | Tel.: (004) **021 601 4545**, (004) **0372 04 4545**, (004) **0374 04 4545** | Email: **helpdesk-cm**@brd.ro

# 10 MASTER DATA (2|3)

## 10.2 MASTER DATA | Partner | View and management

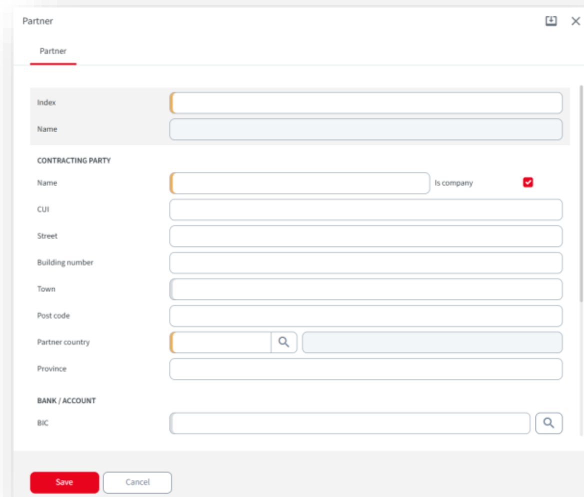
This option gives access to the **beneficiary database**. After selecting this menu, you will be able to access the common database corresponding to the beneficiaries for domestic payments or for international payments.




In this meu it is possible to **deactivate** , **edit** or **delete** a beneficiary.

By pressing the "New" button, you will be able to create a new Beneficiary (either for domestic payments or for international payments).

After filling in the fields with the new beneficiary data, save the data.




!

**Index** – this field is unique for a beneficiary. For example, if the beneficiary is Treasury because in a treasury account you can pay sums with different destinations, if you want to save two beneficiaries of Treasury (same name and same account) in index it will be written differently at both created beneficiaries

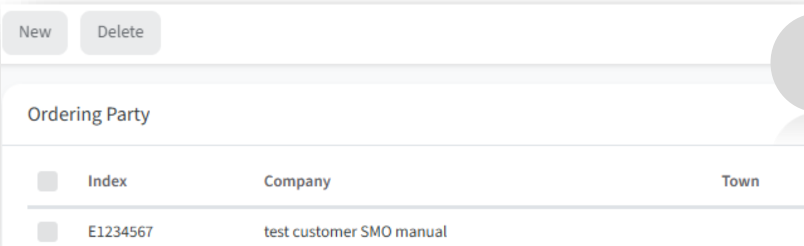
!

**When searching for a Beneficiary, please use the * character before entering the name.**

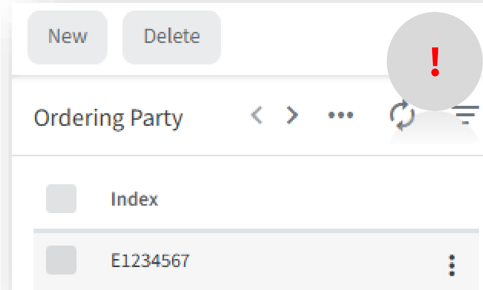
# 10 MASTER DATA (3|3)

## 10.3 MASTER DATA | Payers – View and management

This option provides access to the **payer database**. After selecting this menu, you will be able to access the relevant database used to complete various types of payment orders.




! **Internet**

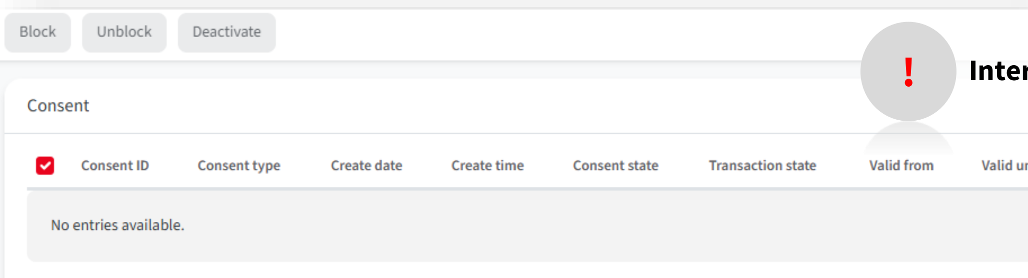



! **Mobile**

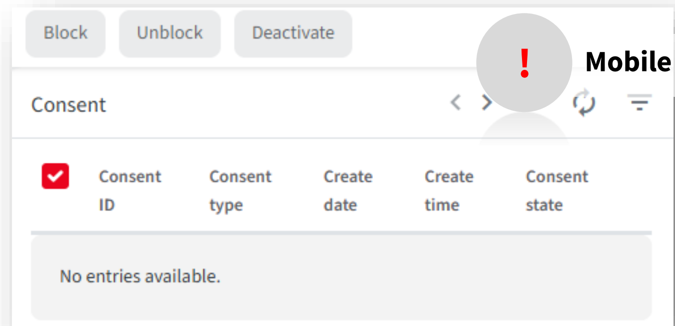
By pressing the "New" button, you will be able to create a new Payer.
After filling in the fields with the new payer's data, save the data.

## 10.4 MASTER DATA | Account access / Consent

This option is dedicated to the consents created and submitted via a **PSP** (**P**ayment **S**ervice **P**rovider).
Here you can view, authorise, deactivate, delete, or block/unblock requests for account access submitted by such a provider, as defined in **Directive 2366/2015**.



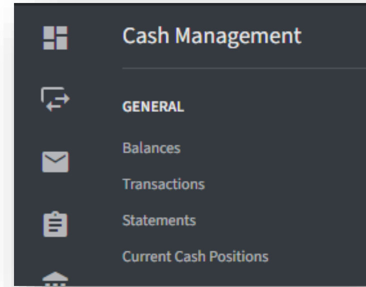

! **Internet**




! **Mobile**

# 11 CASH MANAGEMENT

This section provides access to **balances**, **transactions**, and **account statements**.

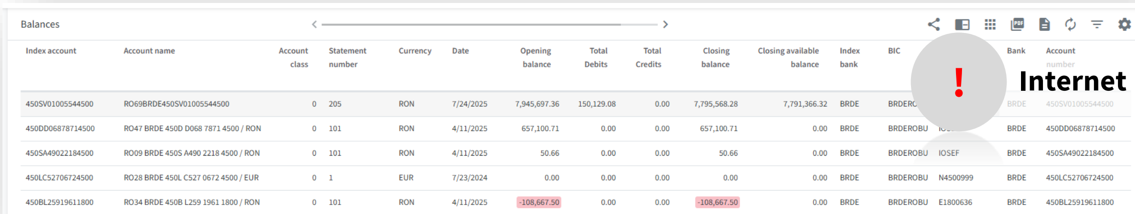



## 11.1 CASH MANAGEMENT | General / Balances

Through the Balances option, you can view the account balances. To do this :

✓ click/tap on the desired account if you want to view all its associated information;

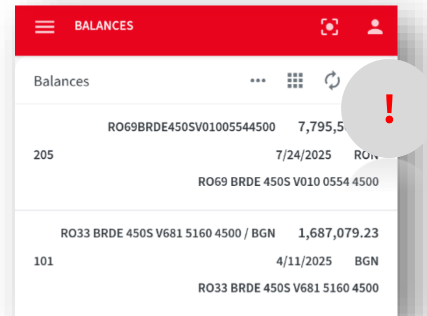
✓ adjust the **Stock filter** if you want to access older data;



Balances

| Index account | Account name | Account class | Statement number | Currency | Date | Opening balance | Total Debits | Total Credits | Closing balance | Closing available balance | Index bank | BIC | [illegible] | Bank | Account number |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 450SV01005544500 | RO69BRDE450SV01005544500 | 0 | 205 | RON | 7/24/2025 | 7,945,697.36 | 150,129.08 | 0.00 | 7,795,568.28 | 7,791,366.32 | BRDE | BRDERO[illegible] | [illegible] | BRDE | 450SV01005544500 |
| 450DD06878714500 | RO47 BRDE 450D D068 7871 4500 / RON | 0 | 101 | RON | 4/11/2025 | 657,100.71 | 0.00 | 0.00 | 657,100.71 | 0.00 | BRDE | BRDEROBU | [illegible] | BRDE | 450DD06878714500 |
| 450SA49022184500 | RO09 BRDE 450S A490 2218 4500 / RON | 0 | 101 | RON | 4/11/2025 | 50.66 | 0.00 | 0.00 | 50.66 | 0.00 | BRDE | BRDEROBU | IOSEF | BRDE | 450SA49022184500 |
| 450LC52706724500 | RO28 BRDE 450L C527 0672 4500 / EUR | 0 | 1 | EUR | 7/23/2024 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | BRDE | BRDEROBU | N4500999 | BRDE | 450LC52706724500 |
| 450BL25919611800 | RO34 BRDE 450B L259 1961 1800 / RON | 0 | 101 | RON | 4/11/2025 | -108,667.50 | 0.00 | 0.00 | -108,667.50 | 0.00 | BRDE | BRDEROBU | E1800636 | BRDE | 450BL25919611800 |



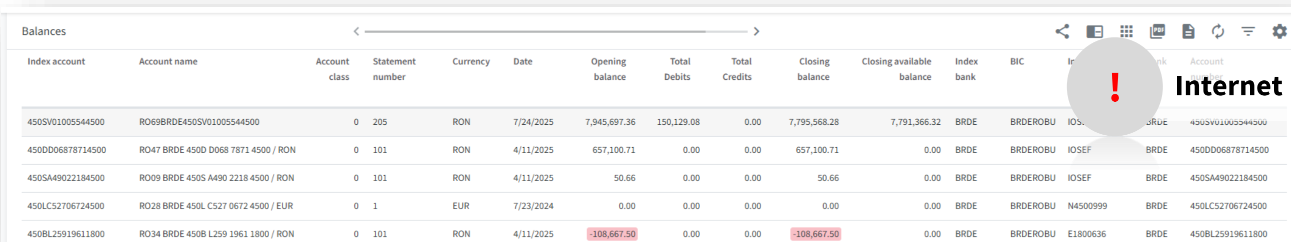



Mobile

## 11.2 CASH MANAGEMENT | General / Transactions

Through the Transactions option, you can view all **executed operations** to/from the accounts registered in e-BRD, including **intraday transactions** (preposted items).

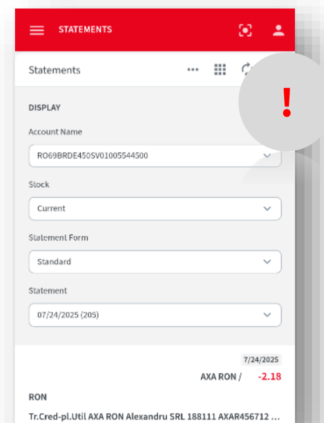
If you want to view the details of a specific transaction, simply press the ✎ button located to the right of each transaction.



Balances

| Index account | Account name | Account class | Statement number | Currency | Date | Opening balance | Total Debits | Total Credits | Closing balance | Closing available balance | Index bank | BIC | In[illegible] | [illegible]nk | Account number |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 450SV01005544500 | RO69BRDE450SV01005544500 | 0 | 205 | RON | 7/24/2025 | 7,945,697.36 | 150,129.08 | 0.00 | 7,795,568.28 | 7,791,366.32 | BRDE | BRDEROBU | IOS[illegible] | [illegible]RDE | 450SV01005544500 |
| 450DD06878714500 | RO47 BRDE 450D D068 7871 4500 / RON | 0 | 101 | RON | 4/11/2025 | 657,100.71 | 0.00 | 0.00 | 657,100.71 | 0.00 | BRDE | BRDEROBU | IOSEF | BRDE | 450DD06878714500 |
| 450SA49022184500 | RO09 BRDE 450S A490 2218 4500 / RON | 0 | 101 | RON | 4/11/2025 | 50.66 | 0.00 | 0.00 | 50.66 | 0.00 | BRDE | BRDEROBU | IOSEF | BRDE | 450SA49022184500 |
| 450LC52706724500 | RO28 BRDE 450L C527 0672 4500 / EUR | 0 | 1 | EUR | 7/23/2024 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | BRDE | BRDEROBU | N4500999 | BRDE | 450LC52706724500 |
| 450BL25919611800 | RO34 BRDE 450B L259 1961 1800 / RON | 0 | 101 | RON | 4/11/2025 | -108,667.50 | 0.00 | 0.00 | -108,667.50 | 0.00 | BRDE | BRDEROBU | E1800636 | BRDE | 450BL25919611800 |



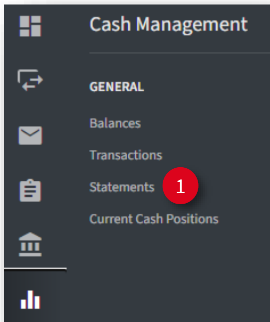


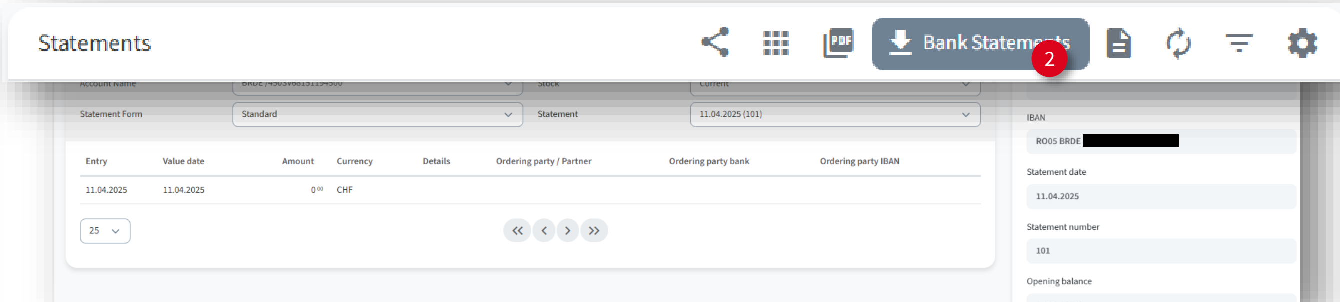

Mobile

# 11 CASH MANAGEMENT

Via the Statements option, you have access to the account statements corresponding to the accounts enrolled in e-BRD. Depending on your chosen frequency (daily – standard, monthly, or annual), account statements can be obtained in .pdf format, with two available presentation layouts: the “at the counter” layout or the “e-BRD” application layout.

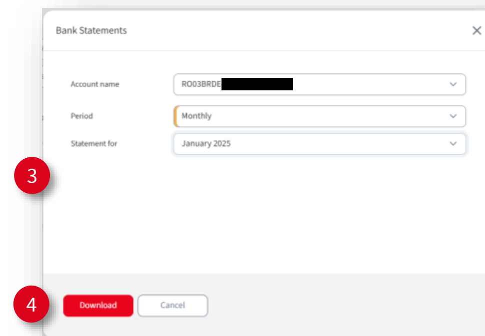
## 11.3 A. Statements in “at the counter” layout (monthly statements)

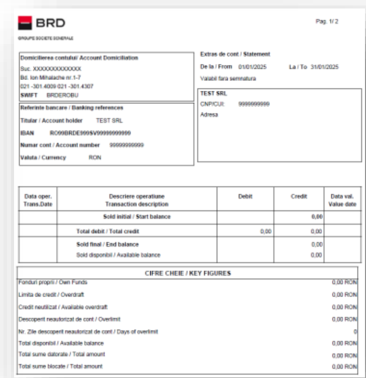



To generate an account statement in the branch layout, please follow the steps below:

1. Meniu Cash Management → Statements
2. Click in “Bank statements”
3. In pagina se aleg urmatorii parametri:
   - Account name: the IBAN;
   - Period: monthly;
   - Statement for: the desired month/year;



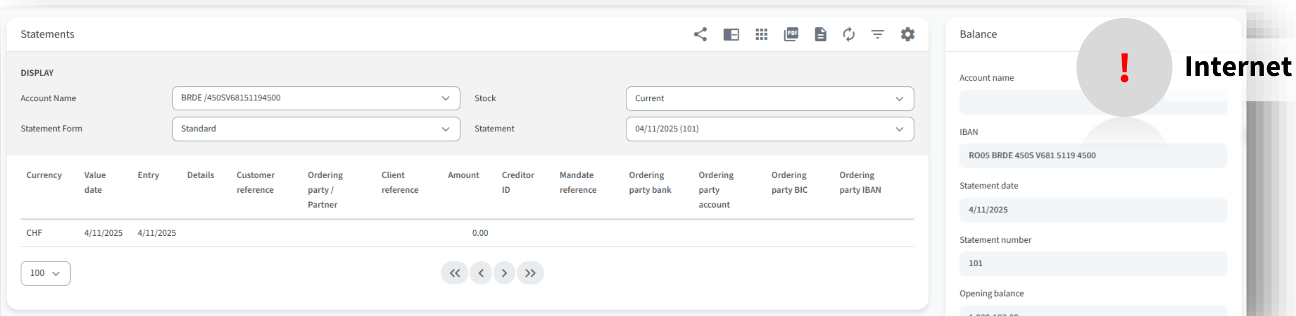



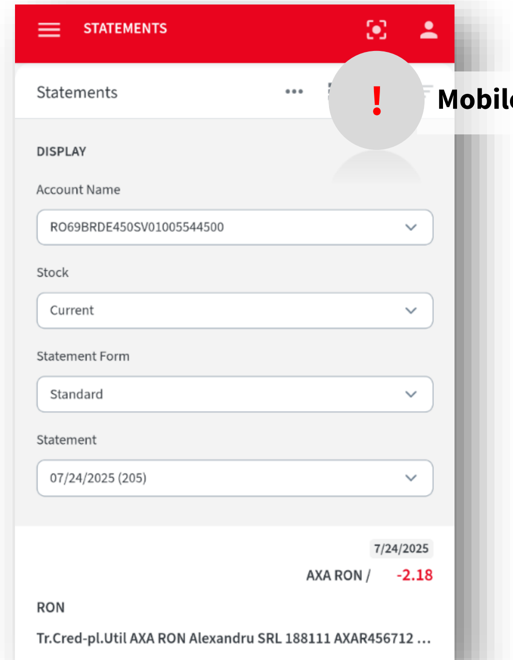

4. After selecting the statement parameters, click “Download”; once generated, the status indicator on the right-hand side will display when the statement is ready. Click on the indicator, then on the download button within the opened section to retrieve the document. For further details, please refer to the explanations provided under “11.3.B. Statements in Native Format (2/2) – INFO POOL (steps 5 & 6)”.

# 11 CASH MANAGEMENT

## 11.3 B. Statements in “e-BRD” format (1|2)

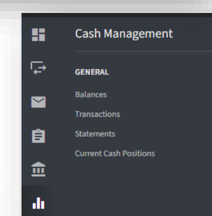
Via the Statements option, you have access to the account statements associated with the accounts registered in e-BRD.



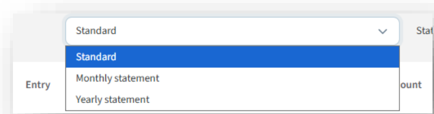




**Downloading the account statement** is done using the button.

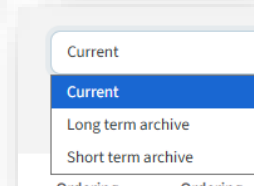
Statements can be generated daily (standard), monthly, or annually.
To generate an account statement, the following steps must be followed:




1. Cash Management Menu → Statements




2. On the page, select the following parameters:
   - Account name: IBAN-ul or account name;
   - Statement frequency: daily (standard), monthly, or annual;
   - Storage: current (7 days), short archive (1 year), or long-term archive (10 years);
   - Statement: desired statement (daily, monthly, or annual, depending on the selected “Statement from” option).




3. After choosing the statement parameters, the transactions corresponding to that statement will be displayed on the right side of the screen, in the statement summary section.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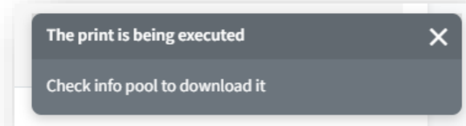
# 11 CASH MANAGEMENT

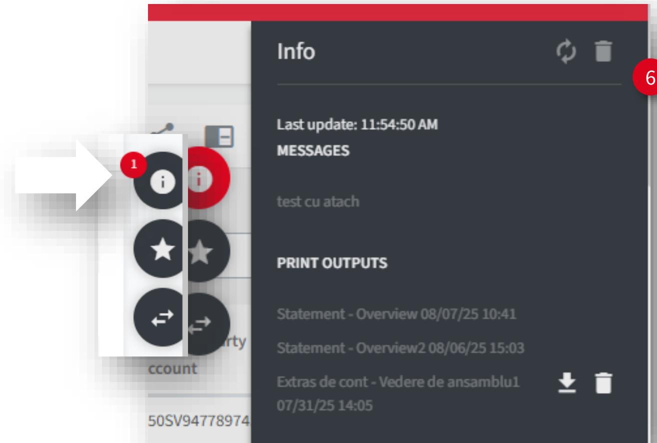
## 11.3 B. Statements in “e-BRD” format (2|2)




4 Click the button. A dropdown will appear with the options “Overview view” – the account statement formatted for printing, and “Page view” – the account statement displayed as seen on the screen.

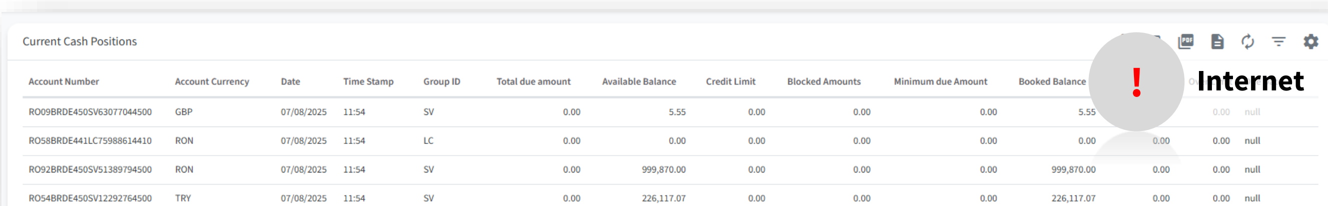
5 The statement will be sent to the e-BRD printing service (INFO POOL), and a message will be displayed to notify you.

6 By clicking the button on the right, a window will open where the account statement can be downloaded by pressing the button. If the statement is not yet visible, the refresh button should be pressed.




## 11.4 CASH MANAGEMENT | General / Available balances

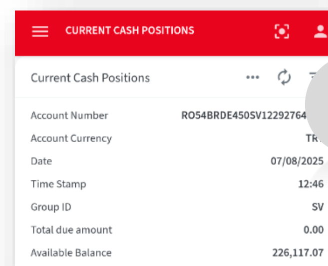
In the Cash Management menu → Available balances you can view real-time information for your accounts, such as available balance, credit limit, blocked amounts, or the account balance.
For credit card accounts, you will see the minimum payment amount and the due date.
Using this menu ensures that the required funds are available for initiated transfers or for reviewing account-related information.



Current Cash Positions

| Account Number | Account Currency | Date | Time Stamp | Group ID | Total due amount | Available Balance | Credit Limit | Blocked Amounts | Minimum due Amount | Booked Balance | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| RO09BRDE450SV63077044500 | GBP | 07/08/2025 | 11:54 | SV | 0.00 | 5.55 | 0.00 | 0.00 | 0.00 | 5.55 | | 0.00 | null |
| RO58BRDE441LC75988614410 | RON | 07/08/2025 | 11:54 | LC | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | null |
| RO92BRDE450SV51389794500 | RON | 07/08/2025 | 11:54 | SV | 0.00 | 999,870.00 | 0.00 | 0.00 | 0.00 | 999,870.00 | 0.00 | 0.00 | null |
| RO54BRDE450SV12292764500 | TRY | 07/08/2025 | 11:54 | SV | 0.00 | 226,117.07 | 0.00 | 0.00 | 0.00 | 226,117.07 | 0.00 | 0.00 | null |

! Internet




! Mobile



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e-BRD

# CUT-OFF TIMES FOR THE EXECUTION OF TRANSACTIONS INITIATED VIA e-BRD (1|4)

Contents

| Type of opperation | Cutoff time for receipt | Debiting date from the payer's account | Crediting date of the beneficiary bank account |
|---|---|---|---|
| **1. Domestic payments in RON** | | | |
| **Intra-bank** | Until 21:30<br>After 21:30 | T<br>T+1 | T<br>T+1 |
| **Interbank low-value, standard** | Until 15:00<br>Between 15:00 & 21:30<br>After 21:30 | T<br>T<br>T+1 | T<br>T+1<br>T+1 |
| **Interbank low-value, instant** | 24/7 | T | T |
| **Interbank high-value or urgent** | Until 15:30<br>Between 15:30 & 21:30<br>After 21:30 | T<br>T<br>T+1 | T<br>T+1<br>T+1 |
| **2. International payments in RON** | | | |
| **Interbank (urgent or non-urgent)[4]** | Until 15:00<br>Between 15:00 & 21:30<br>After 21:30 | T<br>T<br>T+1 | T<br>T+1<br>T+1 |
| **3. Foreign currency payments (1\|2)** | | | |
| **Intra-bank** | Until 21:30<br>After 21:30 | T<br>T+1 | T<br>T+1 |
| **Interbank SEPA** | Until 15:00<br>Between 15:00 & 21:30<br>After 21:30 | T<br>T<br>T+1 | T<br>T+1<br>T+1 |
| **Interbank non-SEPA (EUR, USD, CAD, DKK, CHF, CZK, GBP, NOK, SEK, HUF, BGN, MDL)** | Until 21:30<br>After 21:30 | T<br>T+1 | T+1<br>T+2 |

!

[1] Intra-bank payments will be processed even on days declared as non-banking days, except for payments to approved billing companies.
[2] Low-value and non-urgent interbank RON payments (value < 50,000 RON) are processed via the SENT system, according to the established processing rules.
[3] Low-value RON interbank payments (value < 50,000 RON) processed as instant payments are settled via the SENT CPI system, in line with established processing rules. The payment orders eligible for instant processing are non-urgent, simple payment orders.
[4] High-value RON interbank payments (value ≥ 50,000 RON) and urgent payments, regardless of value, are processed via the REGIS system, according to the established processing rules.



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# CUT-OFF TIMES FOR THE EXECUTION OF TRANSACTIONS INITIATED VIA e-BRD (2|4)

| Type of opperation | Cutoff time for receipt | Debiting date from the payer's account | Crediting date of the beneficiary bank account |
|---|---|---|---|
| **3. Foreign currency payments (2\|2)** | | | |
| **Interbank non-SEPA (AUD, JPY)** | Until 21:30<br>After 21:30 | T<br>T+1 | T+2<br>T+3 |
| **Interbank non-SEPA, urgent (EUR, USD, GBP, CAD, BGN)** | Until 15:00<br>Between 15:00 & 21:30<br>After 21:30 | T<br>T<br>T+1 | T<br>T+1<br>T+1 |
| **Interbank non-SEPA, urgent (CZK, MDL)** | Until 10:30<br>Between 10:30 & 21:30<br>After 21:30 | T<br>T<br>T+1 | T<br>T+1<br>T+1 |
| **Interbank non-SEPA, urgent (CHF, DKK, NOK, SEK, HUF)** | Until 13:00<br>Between 13:00 & 21:30<br>After 21:30 | T<br>T<br>T+1 | T<br>T+1<br>T+1 |
| **Interbank non-SEPA (PLN - urgent or non-urgente)** | Until 12:30<br>Between 12:30 & 21:30<br>After 21:30 | T<br>T<br>T+1 | T<br>T+1<br>T+1 |
| **Interbank non-SEPA, urgent (AUD, JPY)** | Until 14:40<br>Between 14:40 & 21:30<br>After 21:30 | T<br>T<br>T+1 | T+1<br>T+2<br>T+2 |
| **4. Term deposits** | | | |
| **Opening deposit** | Until 17:00<br>After 17:00 | T<br>**Rejected, not executed.** | T |
| **Closing deposit** | Until 17:00<br>After 17:00 | T<br>T+1 | T<br>T+1 |
| **5. Foreign exchange** | | | |
| **Buy/ sell/ cross order** | 9:00 - 18:00<br>After 18:00 | T<br>**Rejected, not executed.** | T |

!

[1] Intra-bank payments will be processed even on days declared as non-banking days, except for payments to approved billing companies.
[2] Low-value and non-urgent interbank RON payments (value < 50,000 RON) are processed via the SENT system, according to the established processing rules.
[3] Low-value RON interbank payments (value < 50,000 RON) processed as instant payments are settled via the SENT CPI system, in line with established processing rules. The payment orders eligible for instant processing are non-urgent, simple payment orders.
[4] High-value RON interbank payments (value ≥ 50,000 RON) and urgent payments, regardless of value, are processed via the REGIS system, according to the established processing rules.

# CUT-OFF TIMES FOR THE EXECUTION OF TRANSACTIONS INITIATED VIA e-BRD (3|4)



**!** **The cut-off times mentioned above apply only to payment orders initiated via e-BRD that are accepted by BRD.**

**!** **Interbank payments are credit transfers made to beneficiary accounts opened with a payment service provider (e.g., a bank) participating in the national payment clearing system or in another clearing system outside of Romania. Intrabank payments are those made between accounts opened with BRD.
SEPA payments refer to those non-urgent credit transfer operations made in euro within the EU (the European Economic Area – https://www.europeanpaymentscouncil.eu/document-library/other/epc-list-sepa-scheme-countries).
Urgent payments in euro, to beneficiary accounts opened with payment service providers within the SEPA area, are subject to the cut-off times applicable to non-urgent SEPA interbank payments.**

**!** **Instant low-value interbank payment ("Transfer Credit Instant or Instant Payment") refers to credit transfer operations between accounts opened with payment service providers that have joined the Instant Credit Transfer Scheme SENT Component Lei (CPI Lei) operated by Transfond, which meet the conditions set out in Article 7.5 of the GENERAL TERMS AND CONDITIONS FOR SUBSCRIBING TO THE E-BRD SERVICE and are processed instantly.
Transfond ensures the settlement of domestic interbank payments in RON of low value (below 50,000 RON) in Romania between participants in SENT, including payments processed through the SENT Transfer Scheme SENT Component Lei Instant Payment (CPI Lei) between participants in this component of SENT. The execution of an instant payment, according to the SENT Transfer Scheme SENT Component Lei Instant Payment (CPI Lei), involves transferring the payment amount from the payer's bank account to the beneficiary's bank account, to be completed within a few seconds. The updated list of participants in this credit transfer scheme is available on Transfond's website, at the address: https://www.transfond.ro/servicii/casa-de-compensare-automata-sent ("List of banks offering Instant Payments").**

**!** **All clients wishing to execute national payments in RON, international payments in RON, or payments in foreign currency (SEPA and non-SEPA), at a future date, will fill in the value date from which the transaction execution is requested.**

**!** **For interbank payments, T represents the due date of the transaction initiated by the client in a banking day, and T+1 represents the next banking day.
Interbank transactions initiated on non-banking days are processed on the next banking day, except for transactions processed instantly.
In the case of intrabank payments (from BRD to BRD), except for payments to predefined billers in the application, T represents the calendar date of the transaction initiated by the client, and T+1 represents the next calendar day.
Payments to predefined billers are executed only on banking days.**

# CUT-OFF TIMES FOR THE EXECUTION OF TRANSACTIONS INITIATED VIA e-BRD (4|4)



! **Intrabank payments to the Bank's internal accounts and those requiring manual processing of certain mandatory payment execution details (e.g. new car serial number not purchased) are executed during the Bank's working hours (on banking days, between 09:00–17:00). Intrabank orders of this type received after the Bank's working hours will be executed on the next banking day.**

! **When selecting the "Urgent Transfer" option, for low-value national payments in RON (< 50,000 RON), the cut-off times corresponding to the category "High-value or urgent interbank payments" will apply.**

! **If the closing of a deposit is initiated on a non-banking day, the transaction will be processed on the next banking day, by the processing rules and communicated cut-off times. Deposits with negotiated rate and/or maturity, initiated after the cut-off time or on non-banking days, will be rejected.**

! **If a foreign exchange order at the standard rate is initiated on a non-banking day, until the cut-off time communicated in the table above, it will be approved based on the latest available exchange rate, by the processing rules and communicated cut-off times. Foreign exchange orders at a negotiated rate, initiated on a non-banking day, will not be processed.**

! **If a file containing a very large number (thousands) of payments is submitted for processing, there is a possibility that the cut-off times above may not be met. In such cases, the sending of this file in advance of the above cut-off times will be considered. To establish the necessary advance in this case, the estimated volume will be analyzed together with the Bank.**

! **The cut-off times mentioned above refer to local time in Romania.**

! **Accepted ISO currency codes for transactions: AUD – Australian Dollar, BGN – Bulgarian Lev, CAD – Canadian Dollar, CHF – Swiss Franc, CZK – Czech Koruna, DKK – Danish Krone, EUR – Euro, GBP – British Pound, HUF – Hungarian Forint, JPY – Japanese Yen, MDL – Moldovan Leu, NOK – Norwegian Krone, PLN – Polish Zloty, RON – Romanian Leu, SEK – Swedish Krona, USD – US Dollar.**



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! The .csv file format used must be the European type, with a dot as the decimal separator and semicolon (;) as the field separator.

! To save the .csv file directly from Excel in this format, you must set this separator in your operating system, under the "list separator" setting.
In Windows, this parameter can be found in Control Panel → Region and Language → Additional Settings. Save by clicking "Apply".

! CSV files with payment data must contain, obligatorily, in the first row the header (column names). All columns must be included in the imported file.
**The** .csv **file structure** used for importing national payments **in RON differs from the one** used for importing international or national **foreign currency** payments.

- **For national payments in RON, the columns are:**
  Payer's bank;Payer IBAN;Payer name;Payer fiscal code;Beneficiary bank;Beneficiary IBAN;Beneficiary name;Beneficiary fiscal code;Payment order number;Payment date;Currency (RON);Amount;Detail 1;Detail 2;Detail 3;Detail 4;Urgent;Budget payment

- **For international and national foreign currency payments, the columns are:**
  Payer SWIFT;Payer IBAN;Payer name;Payer fiscal code;Beneficiary SWIFT;Beneficiary account;Beneficiary first name 1;Beneficiary name 2;Beneficiary street;Beneficiary city;Beneficiary country;Beneficiary bank name 1;Beneficiary bank country;Payment order number;Payment date;Currency;Amount;Detail 1;Detail 2;Detail 3;Detail 4;Commission type;Urgent payment

! According to applicable regulations, **processing payment orders in foreign currency with the "BEN" commission option is not allowed within the European Union (EU) or the European Economic Area (EEA).**
Therefore, for the types of payments mentioned above, it is mandatory to use the "SHA" commission option.
**For all SEPA payments** (credit transfers in euros within the EU or EEA, with no urgency, and a fixed format), **the SHA commission option applies, and no separate commissions will be paid by the beneficiary**.
In this case, the ordering customer pays the commissions charged by their bank, and the beneficiary receives the full amount.

# SPECIFICATIONS FOR PAYMENT FILES IN CSV FORMAT (2/3) | Columns for national payment file in RON



| Field name | Description |
|---|---|
| Banca platitor | Always has the value BRDE. |
| IBAN platitor | The IBAN account opened with BRD from which the payment is to be executed. |
| Nume platitor | Your company's name, the holder of the payer account. Maximum 35 characters. |
| Cod fiscal platitor | Your company's fiscal code. |
| Banca beneficiar | The character string found in positions 5 –> 8 of the IBAN. For example, BRDE for BRD beneficiary accounts, TREZ for Treasury accounts, BACX for Unicredit accounts, etc. |
| IBAN beneficiar | IBAN account of the payment beneficiary. |
| Nume beneficiar | Name of the holder of the beneficiary IBAN account. Maximum 35 alphanumeric characters. |
| Cod fiscal beneficiar | Contains the fiscal code of the beneficiary. This field is mandatory only for Treasury payments. |
| Numar OP | The payment order number. Maximum 16 numeric characters. |
| Data | The date format must be dd.mm.yy (yy = last two digits of the year, mm = month, dd = day).<br>To process the CSV file on the current day, this field must be completed. |
| Valuta | Always RON. |
| Detalii 1 | This field is mandatory only for Treasury payments. Maximum 35 alphanumeric characters. |
| Detalii 2 | Optional field. Maximum 35 alphanumeric characters. |
| Detalii 3 | Optional field. Maximum 35 alphanumeric characters. |
| Detalii 4 | Optional field. Maximum 35 alphanumeric characters. |
| Urgent | Will determine the urgency of the payment order if the value "Yes" is specified in this column.<br>If left blank, the payment is processed as non-urgent. |
| Plata buget | The value **Yes** indicates a budget payment. This field is mandatory for Treasury payments. If left blank, the payment will be processed as non-budget by default. If the beneficiary account is with the Treasury (i.e. IBAN positions 5–8 are "TREZ"), the value "Yes" must be specified. |

!

**Legend**: Mandatory columns | Optional columns | Mandatory columns for Treasury ("TREZ" containing IBAN)

# SPECIFICATIONS FOR PAYMENT FILES IN CSV FORMAT (3/3) | Columns for international or national payment files in foreign currency

Contents

| Nume camp | Descriere |
|---|---|
| SWIFT platitor | Fill in BRDE value or leave blank the column. |
| IBAN platitor | The IBAN account opened with BRD from which the payment is to be executed. |
| Nume platitor | Your company's name, the holder of the payer account. Maximum 35 characters. |
| Cod fiscal platitor | Your company's fiscal code. |
| SWIFT beneficiar | The SWIFT code of the beneficiary bank. |
| Cont beneficiar | The beneficiary's account. For beneficiaries from countries that use the IBAN format, please fill in the account number in this format. |
| Nume beneficiar 1 | Name of the holder of the beneficiary IBAN account. Maximum 35 alphanumeric characters. |
| Nume beneficiar 2 | Additional beneficiary name – characters exceeding 35 alphanumeric characters. |
| Strada benficiar | Beneficiary street address. This information is mandatory for payments in USD or those that are settled on/through the territory of the USA, or where US citizens or companies resident in the USA are involved. Maximum 35 alphanumeric characters. |
| Oras beneficiar | Beneficiary's city. This information is mandatory for payments in USD or those that are settled on/through the territory of the USA, or where US citizens or companies resident in the USA are involved. Maximum 35 alphanumeric characters. |
| Tara beneficiar | Country code - ISO 2-letter code (DE for Germany, FR for France, US United States etc.)<br>This information is mandatory for payments in USD or those that are settled on/through the territory of the USA, or where US citizens or companies resident in the USA are involved. |
| Nume banca beneficiar 1 | Beneficiary bank name. Maximum 35 alphanumeric characters. |
| Tara banca beneficiar | Beneficiary bank country code - ISO 2-letter code (DE for Germany, FR for France, US United States etc.) |
| Numar OP | Transaction Reference Number. Maximum 16 numeric characters (digits). |
| Data | Date Format. The format must be in the form aa/ll/zz (where aa represents the last two digits of the year, ll represents the month and zz represents the day). For processing the CSV file on current date, this field is not required to be completed. |
| Valuta | The ISO code of the currency in which the transfer is to be made. |
| Suma | The amount of the payment order with a decimal separator comma (,) or point (.), according to user profile settings.<br>**Do not use thousand separators. The payment amount must have exactly two decimals.** |
| Detalii 1 | Optional field. Maximum 35 alphanumeric characters. |
| Detalii 2 | Optional field. Maximum 35 alphanumeric characters. |
| Detalii 3 | Optional field. Maximum 35 alphanumeric characters. |
| Detalii 4 | Optional field. Maximum 35 alphanumeric characters. |
| Tip comision | The commission type must be completed obligatorily. Depending on the correspondence with the types of commissions practiced in case of SWIFT messages, these have the following values: BN1=SHA; OUR=OUR; BN2=BEN. Correspondence with the values of commissions practiced in XML messages, format PAIN.001, meaning is BN1 = SLEV, OUR = DEBT and BN2 = CRED. |
| Plata urgenta | This field will determine the import of the payment order as an urgent one if it is specified with a value **Yes** in this column.<br>Non-completion of any value means non-urgent. |

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**Legend**: Mandatory columns | Optional columns | Mandatory columns for United States relations

# INTERNET & MOBILE BANKING
## FOR LEGAL ENTITIES

User manual

Thank you!