USER MANUAL

TOUCH 24 BANKING

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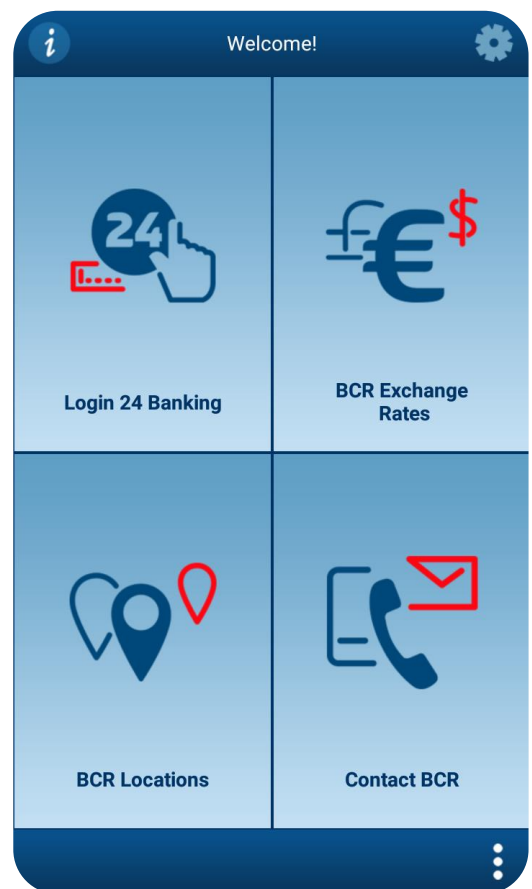5. [Contact](#)

BCR 🔴 **banking** 24

1. Introduction

The Mobile Banking app – free, safe and easier than going to the branch.

Main benefits offered by **Touch 24 Banking**:

- ✓ **Permanent control** on your financial overview
- ✓ **Mobility**
- ✓ **Time saving**
- ✓ **Exchange Rates**
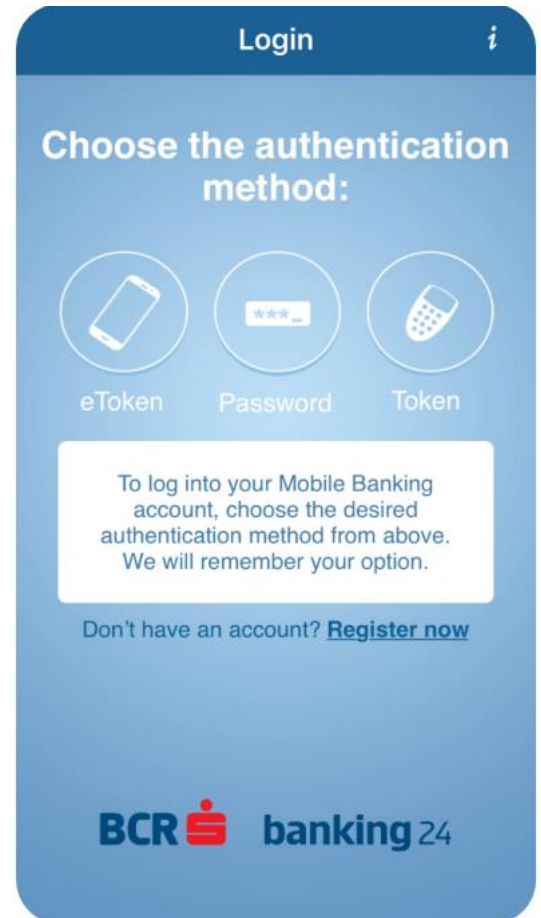- ✓ **Free technical support** 0800.801.BCR

2. Security

The safety of your transactions is guaranteed by multiple levels of security.

✓ The **user name** or **alias** – used to identify you as a Touch 24 Banking user;

✓ The **PIN code** – used to protect the unique codes generating by the token device / eToken app;

✓ **Touch ID** – authorize the unique codes generating by scanning your fingerprint

✓ **Uniques OTP / DS codes** – used for both user authentication and transactions authorization;

✓ The **static password –** login easier with a password received by SMS that you can customize from the Settings menu. Using the static password you can perform own accounts transfers and bill payments without token authorization;

✓ Integration with **eToken BCR** - used for automatic login and payments authorization.

✓ **Remember the username** – so that you can faster access your accounts
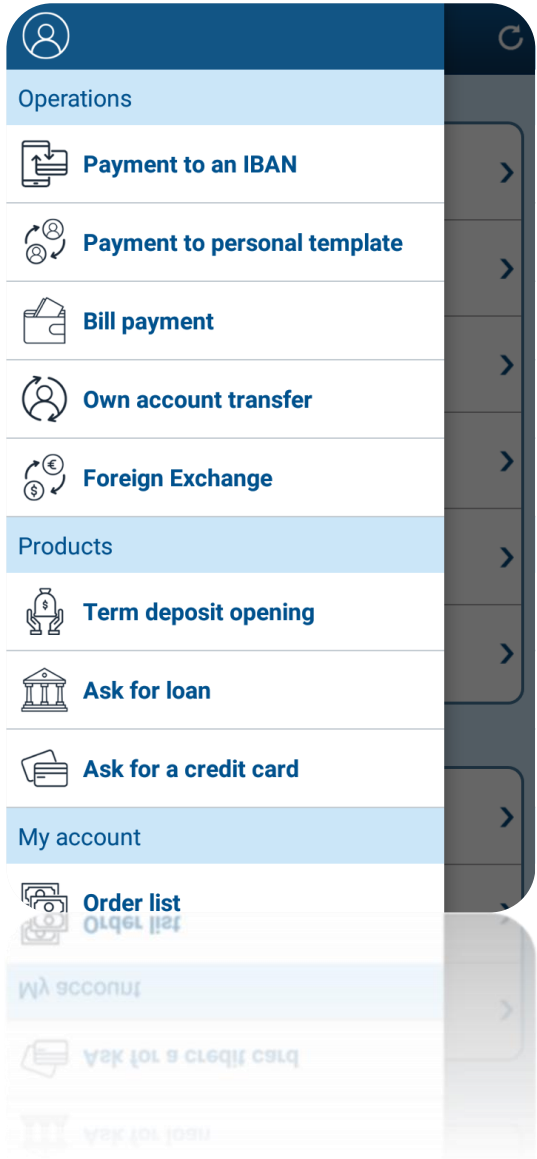
Important!

In case of loss / theft of your token device / eToken BCR application, immediately contact the BCR Technical Support.

Login

i

Choose the authentication method:

eToken   Password   Token

To log into your Mobile Banking account, choose the desired authentication method from above. We will remember your option.

Don't have an account? Register now

BCR banking 24

3. Functionalities

The functionalities are organized in the main menu where you can easily navigate.

✓ **Immediate visualization** of your account after authentication

✓ An intuitive structure of the existing functionalities, organized in **3 categories**: "Operations", "Products" and "Settings"

✓ A **friendly menu** where you can **quickly select** the type of transaction you want to perform


Operations

- Payment to an IBAN
- Payment to personal template
- Bill payment
- Own account transfer
- Foreign Exchange

Products

- Term deposit opening
- Ask for loan
- Ask for a credit card

My account
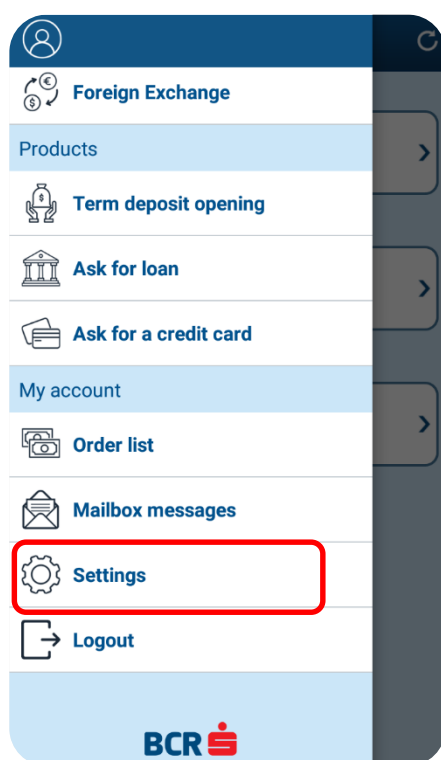
- Order list

☑ Language settings

> **Choose the application language by selecting the Settings menu, which can be found either in the login area or after logging in.**
>
> **The default language is Romanian.**

Access the Settings menu → **Select Change language** → **Choose the language**
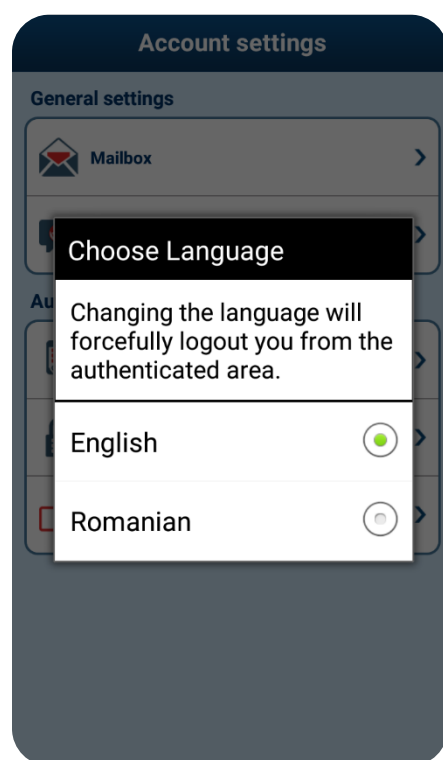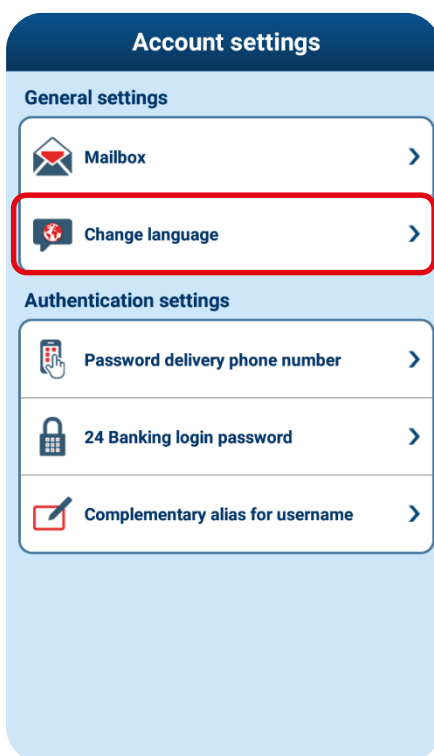
☑ **Login data personalization**

In login data personalization screen you have:

✓ Changing current password: Write your current password and after, in the next two fields insert the whished password and press the "Save" button.

✓ Changing user name (alias).

Account settings

🔒 Authentication settings

ⓘ **Set a new password**

Current Password [ ]

New password [ ]

Confirm new password [ ]

ⓘ

The password must contain at least 8 alphanumeric characters
The password must contain up to 16 characters
The password must contain letters and at least a numerical or a special character
Special characters can be: @,#,!,$,%,^,&,*,(,),.
The password may not contain the username or alias

Account settings

✏️ Authentication settings

ⓘ **Alias settings**

Username (alias)

enter here your "alias"

ⓘ

The User name (alias) has to be between 6 and 30 characters
The User name (alias) has to start with a letter
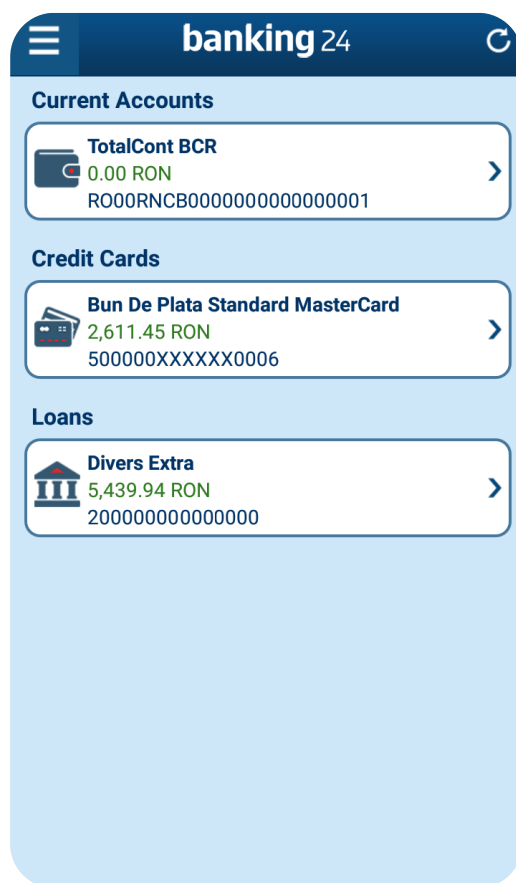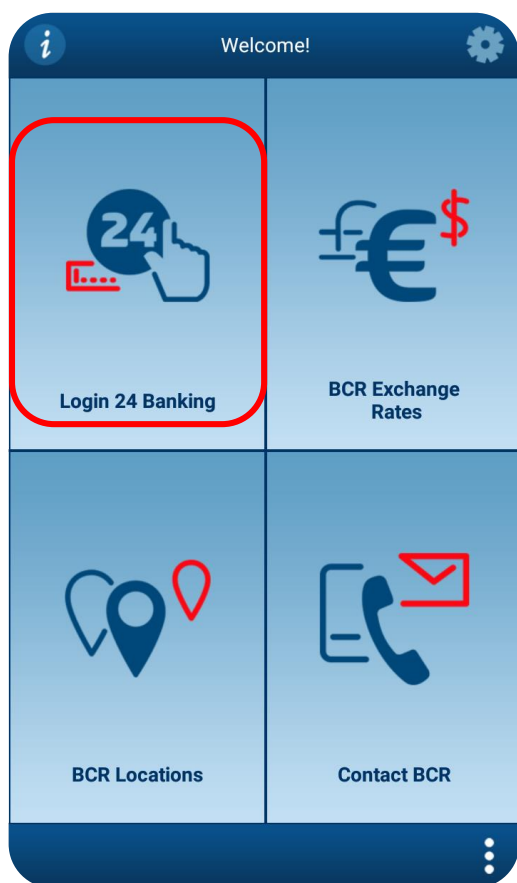Only letters, digits, underscore (_) and one dot (.) are allowed

Submit

☑ Financial overview

1. The **account balance** for all your current accounts and credit cards is **real time updated**.

2. Check your **term deposits, saving accounts, loans** and **unit funds** you held.

3. You can easily check your financial overview right after the authentication.

☑ Transaction history

1. **The transaction history** is real time updated after performing a transaction.

2. Check **the blocked amounts** for all your card transactions.

3. View **scheduled future payments**.

Click to see all payment orders initiated through 24 Banking

TotalCont BCR

Balance	5,230.15 RON
Overdraft	1,100.00 RON
IBAN	RO00RNCB0000000000000001
Cards	VISA Clasic-MasterCard Gold

● ● ● ● ● ●

Operations >

This Week

Sep 19, 2017   **-200.00 RON**
RO00RNCB0000000000000001
Transaction Details:

Voucher: 201709199799240 /
Tranzactie efectuata prin 24 Banking
BCR Referinta 170919S492879680,
data valutei 19-09-2017, Decontare
locala -Platitor: GANCIULESCU ADRIAN
SORIN; RO14RNCB0318000387450001-
Beneficiar: DIRECTIA CARDURI;
RO84RNCB0318000387450002-Detalii:
Rambursare suma minima de plata

Last Week

12, 2017   **-200.00 RON**
00387450001

Transaction history	Blocked Amounts	Order Status

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☑ Transactions – Bill payments

1. Choose **Bill Payment** option directly from the main screen or select the action in **Operations** from current account level.

2. **Select the supplier** from the categories list/ **choose your personal template** or **scan the barcode** in order to pay the bill.

Bill payment	Choose your personal template or scan the barcode	Select the supplier
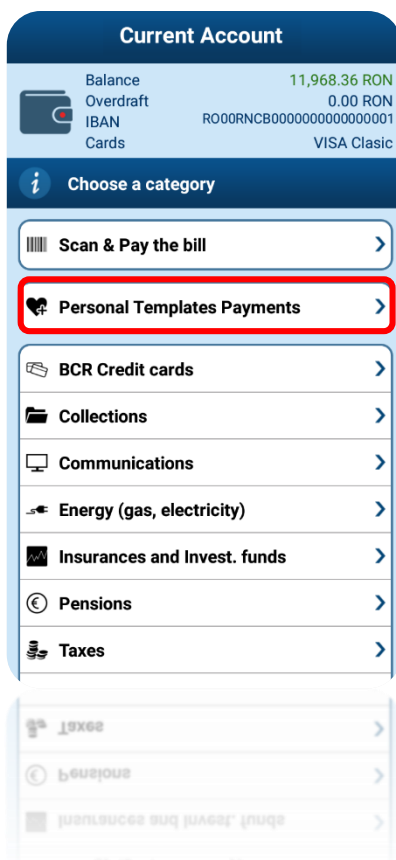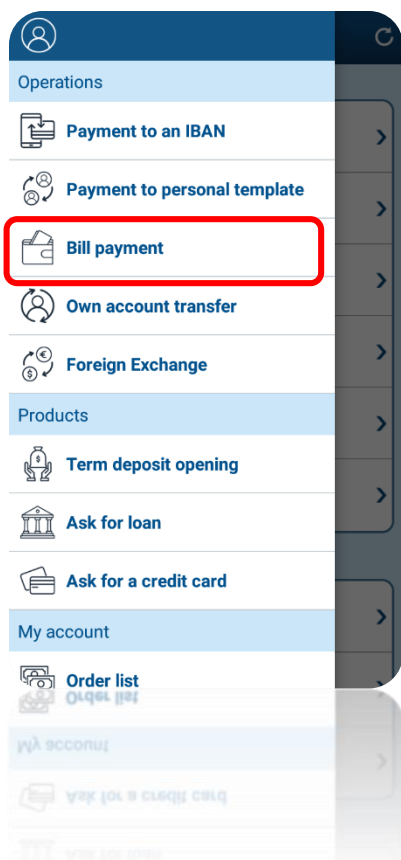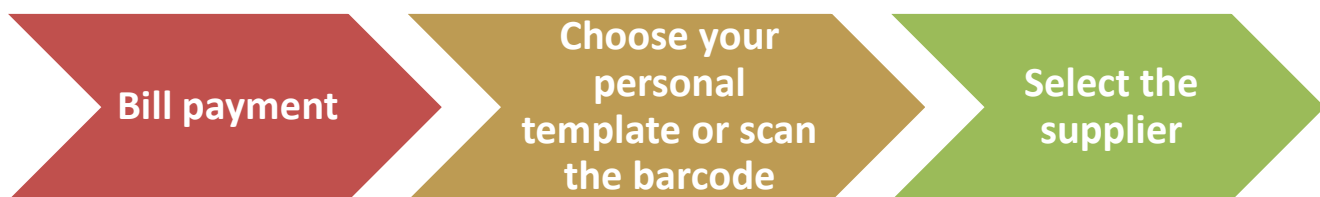
☑ Transactions – Bill payments

1. Press **Finalize operation** to authorize the transaction.
2. Bill payment through Touch 24 Banking is **free of charge**.

Enter the invoice details → **Finalize the operation**

Current Account

Balance	11,968.36 RON
Overdraft	0.00 RON
IBAN	RO00RNCB0000000000000001
Cards	VISA Clasic

ℹ Bill Payment

IBAN	RO00RNCB0000000000000001
Bank	BANCA COMERCIALA ROMANA S.A.
Payee Name	RCS & RDS SA
Payment Details	
Amount	
Value Date	Sep 21, 2017
Cod client	

Current Account

Balance	11,968.36 RON
Overdraft	0.00 RON
IBAN	RO00RNCB0000000000000001
Cards	VISA Clasic

Transfer
150.00 RON to RCS & RDS SA
IBAN: RO00RNCB0000000000000001
BCR Commission: 0.00 RON
Cod client: 13270331
Numar factura: 41025763

The operation will be executed according to the details inputted in the previous screen and validated in this page by pressing the bellow "Finalize operation" button without the need of any other authorization code.

For more details please visit the website bcr.ro

Finalize operation

BCR 🛆 banking 24

☑ Transactions – Foreign exchange

1. Choose **Foreign exchange** option directly from the main menu or select the action in **Operations** from current account level.

2. Initiate a foreign exchange in Touch 24 Banking and you **get special quotations** for the main currencies.

Foreign exchange ➤ **Select the payer and payee account** ➤ **Enter the amount and submit the transaction**

☑ Transactions – credit cards reimbursement

1. Click on **Credit card reimbursement** to reimburse the value spent with your credit card. Press **Finalize operation** to authorize the payment.
2. The credit card reimbursment is **free of charge**.
3. The **available balance will be real time updated** with the reimbursed amount.

Credit cards → Pay minimum amount → Finalize operation

Screen 1 — banking 24

Current Accounts

TotalCont BCR
0.00 RON
RO00RNCB0000000000000001 ›

Credit Cards

Bun De Plata Standard MasterCard
2,611.45 RON
500000XXXXXX0006 ›

Loans

Divers Extra
5,439.94 RON
200000000000000 ›

Screen 2 — Bun De Plata Standard MasterCard

Total Credit Limit	3,000.00 RON
Available Credit	2,611.45 RON
Min pymt amount	12.21 RON
Due Date	May 25, 2017
Total debts	388.17 RON

Credit card reimbursement ›

No available transactions to display in the current month.
Tap the screen to load older transactions.

Transaction history   Ongoing Clearings

Screen 3 — Bun De Plata Standard MasterCard

Min pymt amount	12.21 RON
Next Due Date	May 25, 2017
Total debts	388.17 RON

ℹ **Credit card reimbursement**

Payer Account
TotalCont BCR ▾

Balance	0.00 RON
IBAN	RO00RNCB0000000000000001

Payment Details | Minimum amount reimbursement

Amount | 12.21 RON

Value Date | Sep 21, 2017

Submit

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☑ Transactions – Saving account transfers

1. Click on **Transfer** to feed your current account.
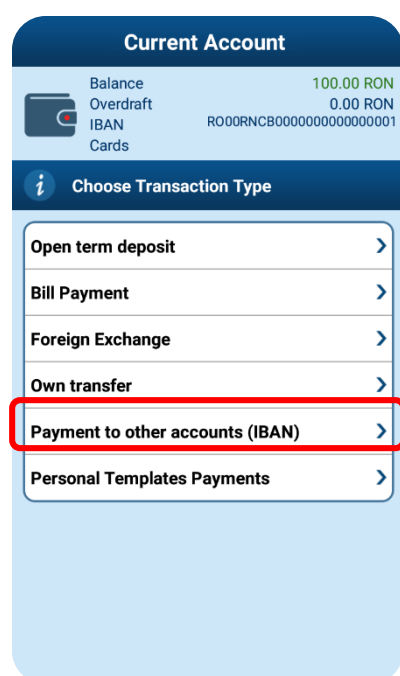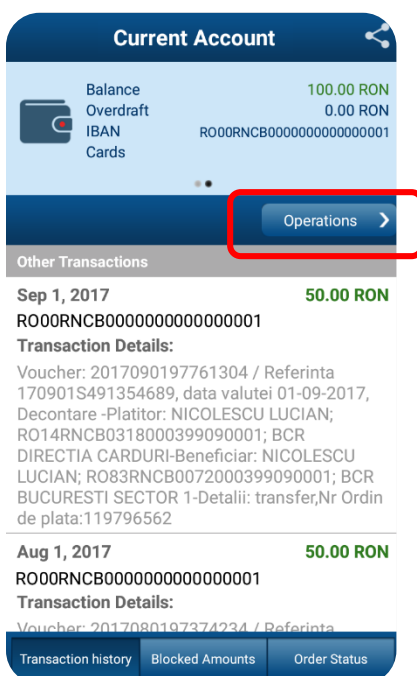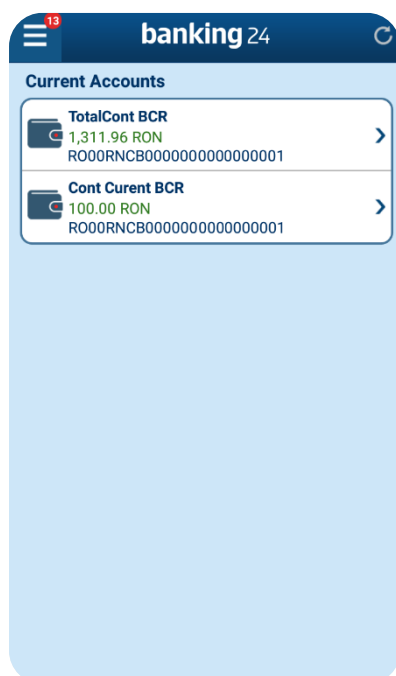2. This internal transfer is **free of charge**.
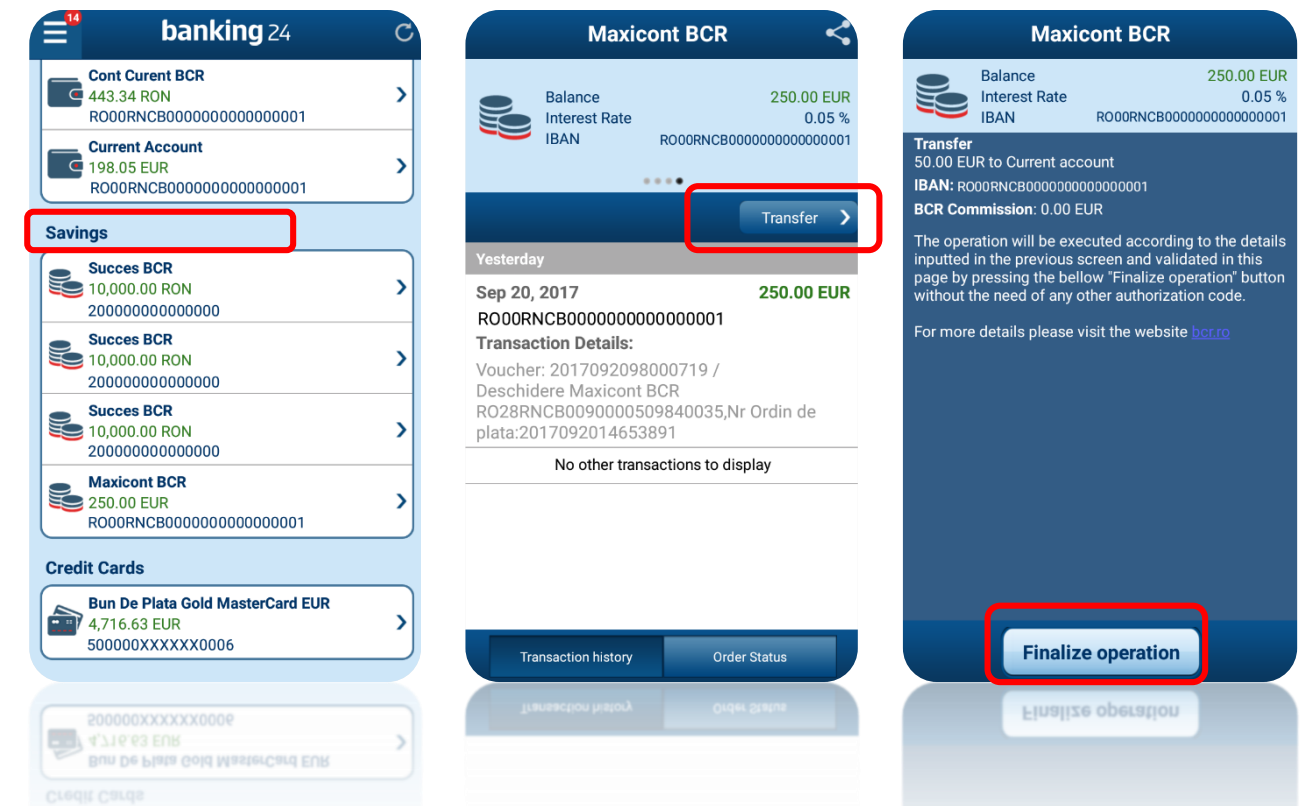
☑ Transactions – Current account transfers

1. Transfer money to friends or partners **– transfers in RON and foreign currency to BCR customers** and **transfers in RON to other beneficiaries**

Current accounts → Operations → Transaction type

☑ **Transactions – Current account transfers**

1. Transfer money to other accounts (**payee IBAN**) or by using your **personal templates** saved on the web.

2. If you have **eTokenBCR** application installed on your phone you can directly generate the signature unique code – DS - Digital Signature.

Check payment details ➤ **Sign the transfer**
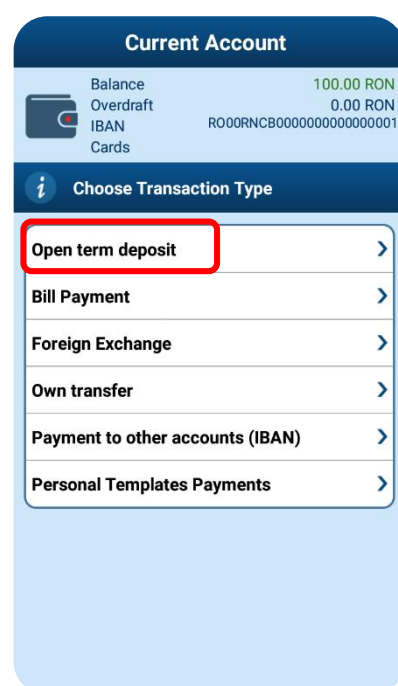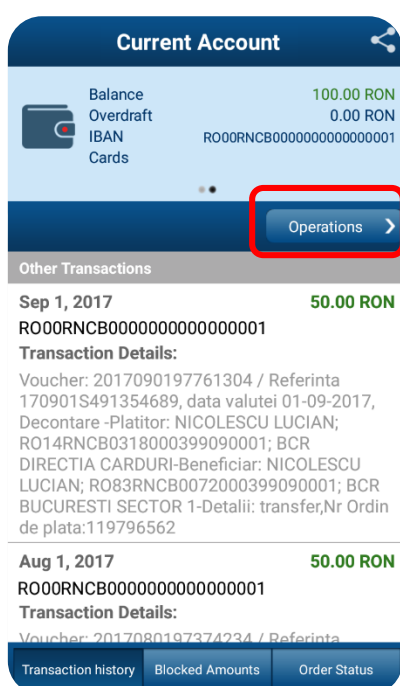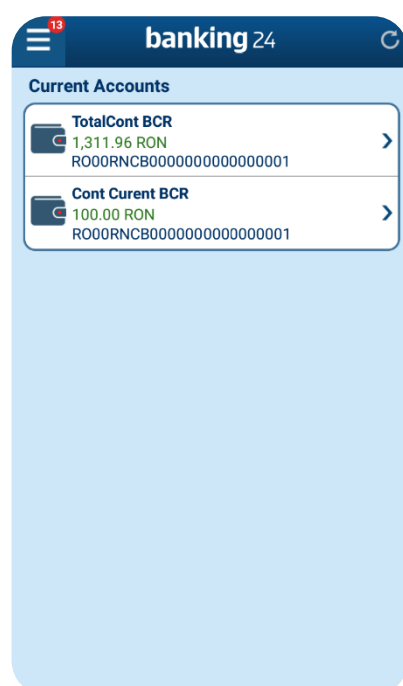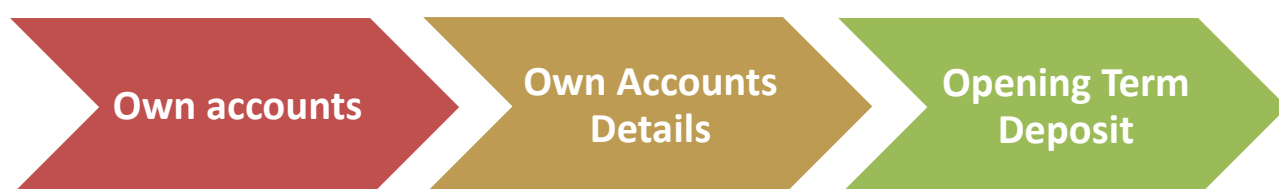
☑ **Opening term deposit**

1. Choose directly from the main menu or select Operations from the account detail page to access the list of available operations
2. Select **Open Term Deposit** from the Operations List.

☑ Opening term deposit

1. Complete the available fields with **Deposit details** (Deposit type, Deposit amount, Extension, Capitalization) then click **Submit** button.
2. Confirm the transfer by pressing the **Finalize operation** button.

Deposit details   **Finalize operation**

Current Account

Balance	100.00 RON
Overdraft	0.00 RON
IBAN	RO00RNCB0000000000000001
Cards	

i Open a term deposit

Deposit name
Succes BCR ▾

Type of deposit
MaxiPlus - 24M Term Deposit - Click and Alo ▾

Term period   24 months

Deposit feeding   Without Feeding

Type of interest   At due date

Deposit amount

Current Account

Type of deposit
MaxiPlus - 24M Term Deposit - Click and Alo ▾

Term period   24 months

Deposit feeding   Without Feeding

Type of interest   At due date

Deposit amount

Interest rate

Rollover 🟢

Interest capitalization 🟢

Submit

Current Account

| Balance | 1,311.96 RON |
Overdraft	0.00 RON
IBAN	RO00RNCB0000000000000001
Cards	MasterCard Gold

Transfer
500.00 RON to Succes BCR

The operation will be executed according to the details inputted in the previous screen and validated in this page by pressing the bellow "Finalize operation" button without the need of any other authorization code.

For more details please visit the website bcr.ro

Finalize operation

☑ Closing term deposit

1. Choose from the owned deposits list **The Deposit** that will be closed;
2. Click the button **Close** from the deposit detail page;
3. Select the account you want to transfer money from deposit.
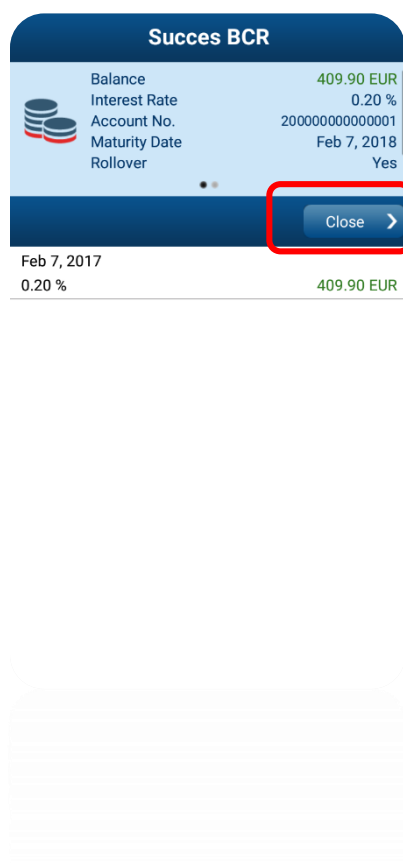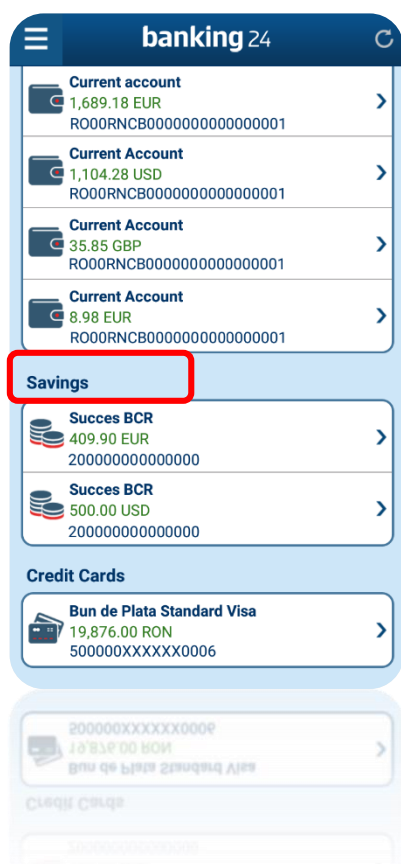
☑ Closing term deposit

1. After selecting the account where money will be transferred, press the **Submit** button.
2. Validate the transfer by pressing the **Finalize operation**.

☑ Transactions – Personal templates management

1. You can save **personal templates** for bill payments or 3rd party transfers.
2. **Delete a template** by long pressing on template name (Android) or by sliding to the left on template name (iOS).
3. Your **personal templates saved in Touch 24 Banking** – Mobile banking – **are available in Click 24 Banking** – Internet Banking

Save your template	Confirm deletion

Personal Template Saving

Type a template name in order to save this payment as a Personal Template

Vodafone

*The payment will not be saved as a personal template if you do not enter a name for the template

Press OK to be able to save the template and authorize the transaction

Skip   OK

TotalCont BCR

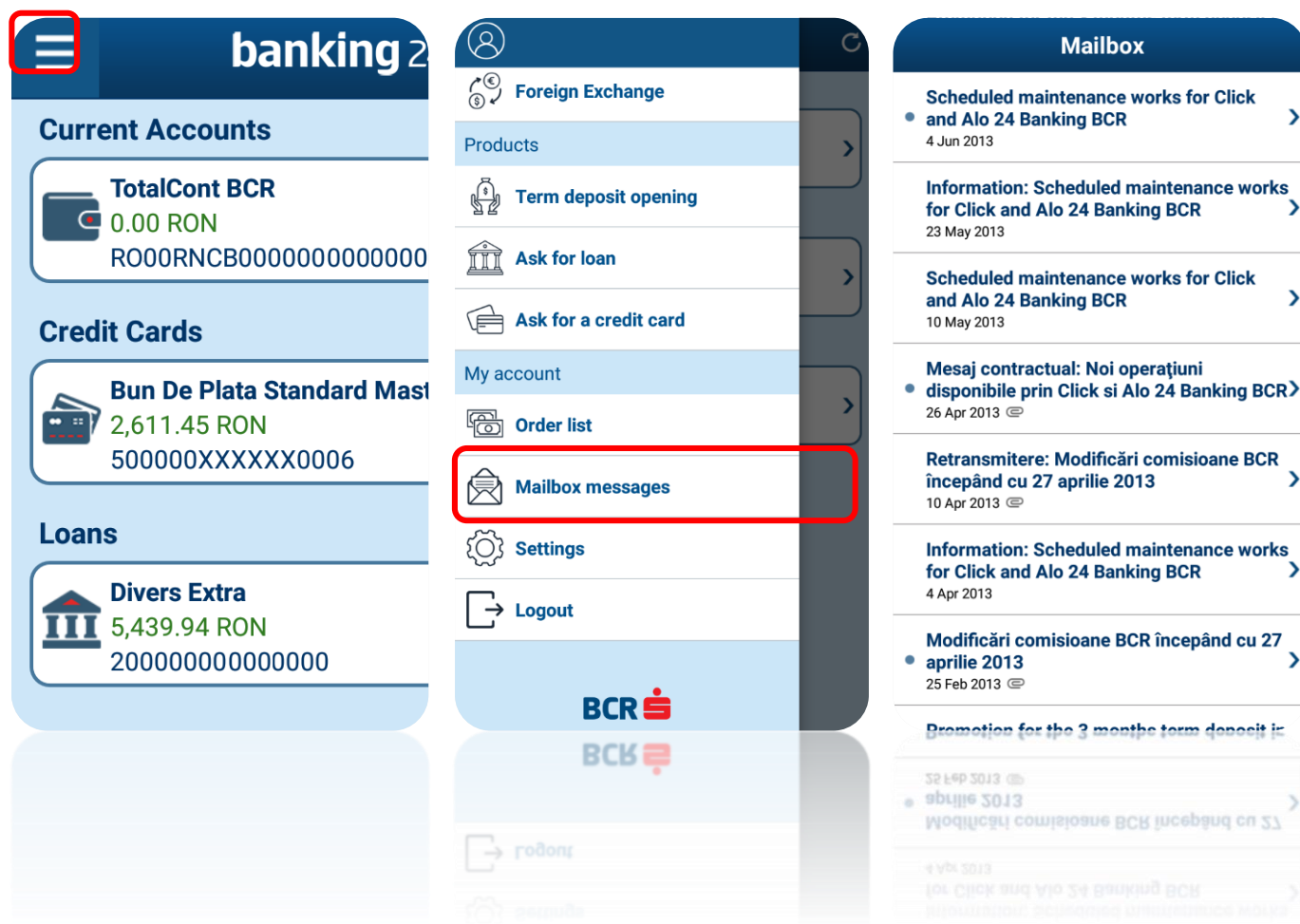| Balance | 0.00 RON |
Overdraft	0.00 RON
IBAN	RO45RNCB0318000371310001
Cards	MasterCard Gold

ℹ Choose the personal template

Are you sure you want to permanently delete this personal template?

No   Yes

☑ **Mailbox**

1. View the messages sent by the bank by going to the **Message** section of the Settings menu.
2. The **unread messages** are marked in order to be visible

☑ Changing alias

1. Access „**Settings**" from the main menu.
2. Select the „**complementary alias for username**"
3. Introduce the whished alias and press „**Save**" button

| Settings menu | Complementary alias for username | Enter the desired alias |
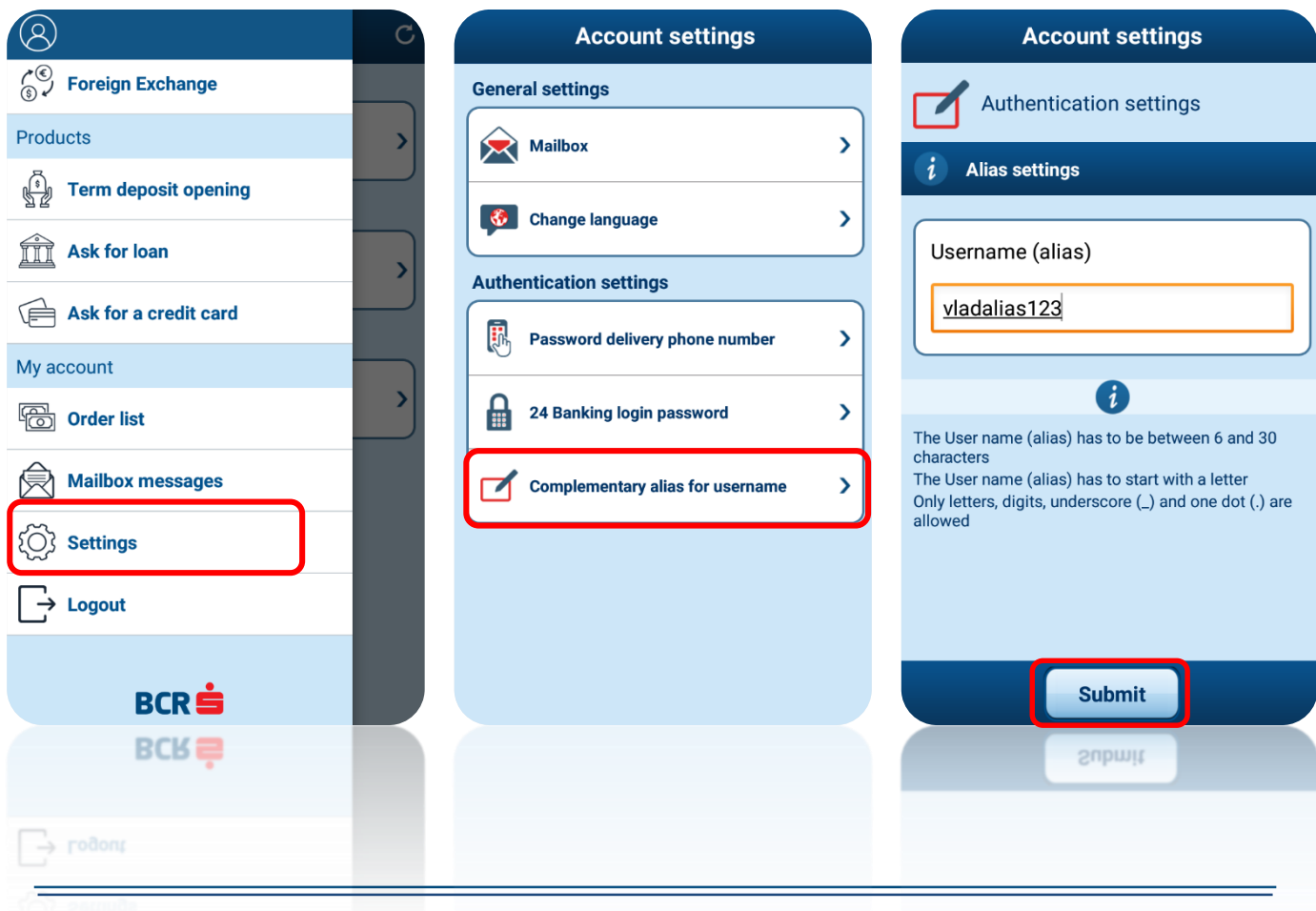
☑ **Update the phone number**

Touch 24 Banking give you the possibility to **reset your login password**, the new password being sent to the phone number that you can set by following the steps bellow:

Settings Menu ➤ Password delivery phone ➤ Insert the phone number
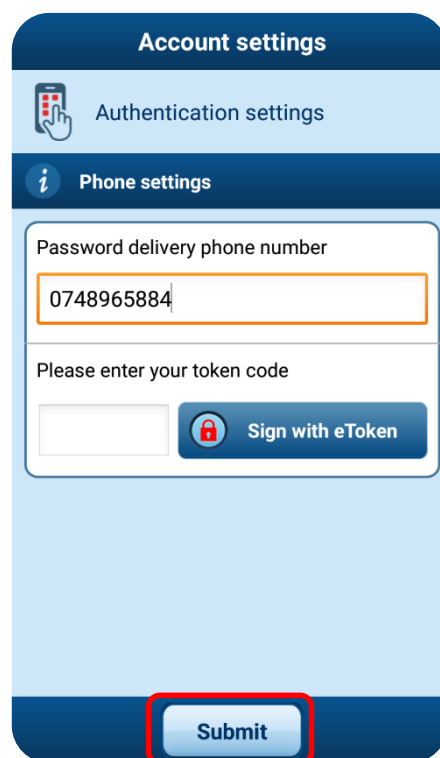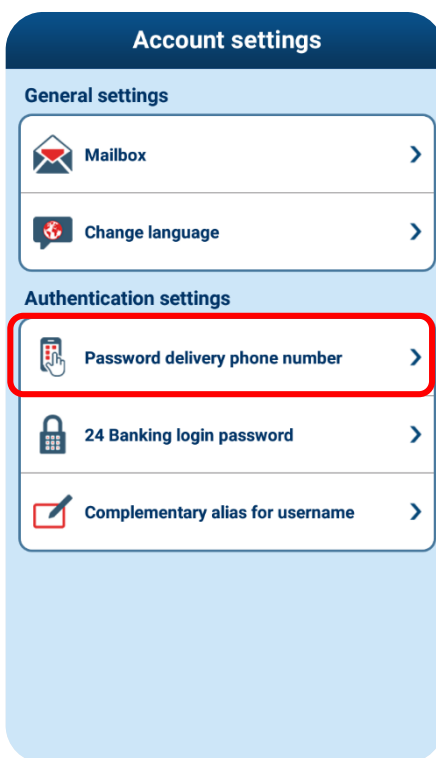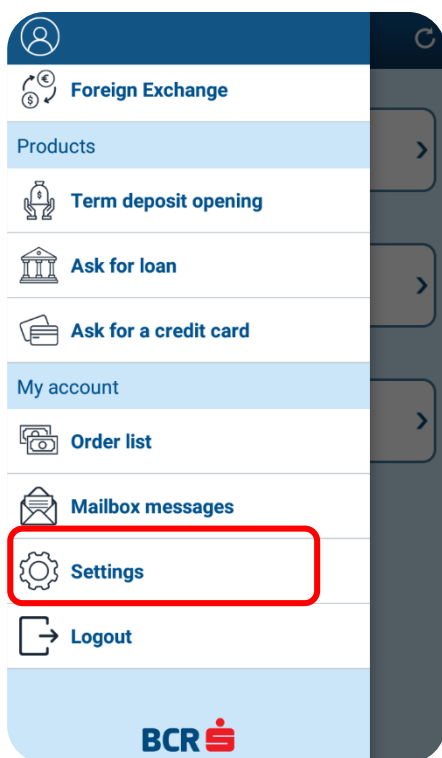
☑ **Modify, reset or disable your password**

You can **modify, reset or disable** the **authentication password** in 24 Banking applications directly from the Touch 24 Banking Mobile Settings menu.

Settings menu → **24 Banking login password** → **Change the password status**
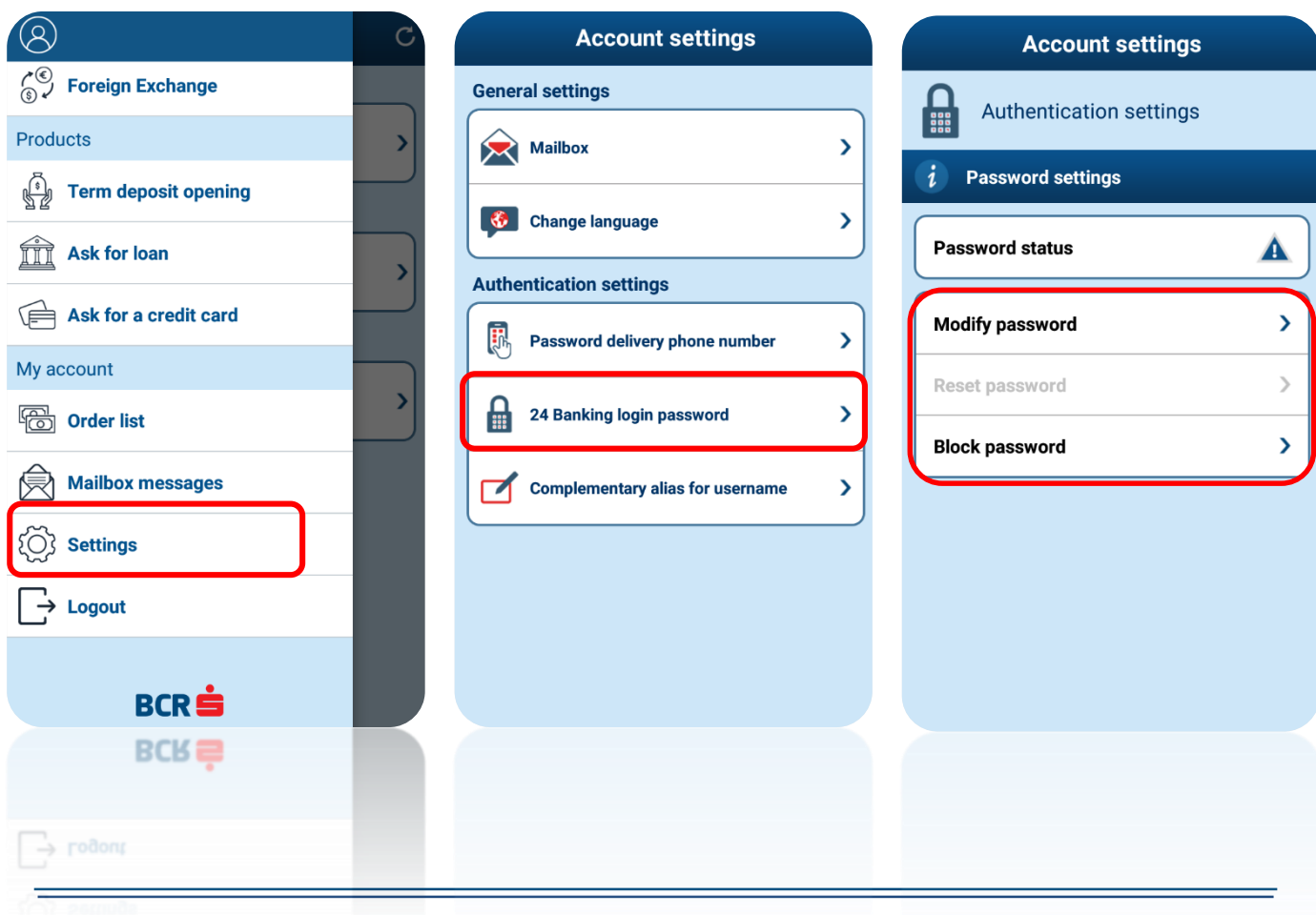
4. Frequently asked questions

1. What is Touch 24 Banking BCR?

Touch 24 Banking is an application for your mobile phone with Android or iOS operating system. This application should be installed on your smartphone in order to allow you to access relevant information about your accounts balance, transactions history or to pay your bills and send money to friends.

2. Do I need to register in order to access Touch 24 Banking?

You don't need to register in order to access the application. If you are a Click 24 Banking user you can use the same username and password in order to access the application.

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3. May I use also the simplified authentication method used for Click 24 Banking BCR desktop version in order to login?

You can use the static password and the username in order to login into the Touch 24 Banking application.

4. If I have an alias for my username set in Click 24 Banking desktop version may I use it also for Touch 24 Banking?

The answer is yes, the alias can be used for login in both Click 24 Banking desktop version or in Touch 24 Banking application.

5. It is allowed to login in Touch 24 Banking from different mobile devices?

You are allowed to download and install the application on various smartphones. You can login in any of the application by using your personal credentials. In order to avoid any security problems be sure you logged out at the and of your experience.
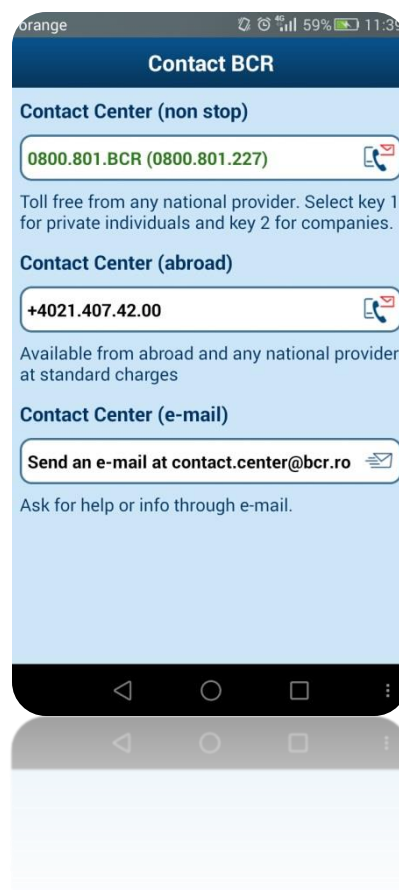
5. Contact

Need help? We can advise you at anytime with clear info!

✓ **TelVerde: 0800.801.BCR (0800.801.227)** toll free

✓ **021/407.42.00** available from abroad and any national provider at standard charges

✓ e-mail: suport.direct@bcr.ro or contact.center@bcr.ro

Thank you!

iOS   Android