

# **User Manual**

*for the OTP Mobile Banking application  
for Individuals and Legal Entities*

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Dear Client,

Thank you for choosing the OTP Internet & Mobile Banking remote service  
provided by OTP Bank S.A.

## 1. OTP Mobile Banking – Description

### 1.1. General Information

The OTP Mobile Banking application, offered by OTP Bank S.A., is a component of the OTP Internet & Mobile Banking service, allowing quick access to the bank's services and products. The OTP Internet & Mobile Banking service is available to both individual and corporate clients of the Bank.

#### The OTP Mobile Banking Application allows you to:

- a. Obtain information about your own funds by checking the status of your personal/company accounts (current accounts with/without an attached card, debit/credit cards, savings accounts, deposits, or loans);
- b. View account balances and transaction history;
- c. Perform payment operations, making transfers to accounts opened at OTP Bank (in MDL);
- d. Perform payment operations between your personal/company accounts opened at OTP Bank (in MDL and/or foreign currency);
- e. Perform payment operations, making transfers to accounts opened at another bank in the Republic of Moldova (in MDL);
- f. Make international payments;
- g. Pay monthly bills to service providers approved by the bank (utility services) or make payments via MPAY;
- h. View/set up scheduled payments (between your personal/company accounts and/or to national beneficiaries);
- i. Open a current account, savings account, or term deposit online;
- j. Check exchange rates and perform currency exchange operations;
- k. Exchange secure messages with the bank, etc.

#### Benefits:

1. **Time and cost savings** – no need to visit the bank branch or wait in line at the counter;
2. **Control over accounts and banking transactions;**
3. **Lower costs** – reduced fees compared to transactions carried out at the bank counter;
4. **Ease of use** – the service interface is simple and intuitive;
5. **Convenience and security** – full confidentiality of data and transactions is ensured;
6. **High security** – access is protected by internationally standardized confidential codes to prevent fraudulent use.

Access to the information displayed in the mobile application and your transactions is completely secure, as OTP Bank employs the most advanced security systems for this purpose.

## 1.2. Security Features

### 1.2.1. Supported Devices / Operating Systems

To ensure security during the use of the OTP Internet & Mobile Banking service and proper functionality, we recommend using the OTP Mobile Banking application on:

- Android devices with **at least version 6** and a **minimum resolution of 320 x 480**;
- IOS devices with **at least version 15**.

Communication between your workstation and the bank is encrypted using the TLS protocol. The security certificate is provided by a globally recognized certification authority.

### 1.2.2. Managing Login Credentials

The user is directly responsible for protecting their login credentials. To maintain security:

- Do not share your Access Code with anyone.
- Do not give your phone to others to avoid compromising access to the Token application integrated into OTP Mobile Banking.

For security reasons, we recommend changing your Access Code whenever you have any suspicions. The Access Code must meet the following minimum security requirements: the entered characters must not be repeated or arranged in consecutive ascending/descending order.

Once logged into the application, you can access all its functionalities. After completing all your transactions, press the session logout button ("Logout").

**Note:** If you do not access any screen in the application for **10 minutes**, your session will be automatically closed. To resume operations, you will need to log in again.

### 1.2.3. Recommendations for Protecting Information and Transactions :

OTP Bank S.A. has implemented a series of security measures to ensure that both transactions carried out via OTP Internet & Mobile Banking and personal information remain protected. To secure accounts, OTP Bank S.A. may impose additional security measures. However, in addition to the bank's security measures, users must also take all necessary precautions to protect their personal information and banking transaction data.

To safeguard your information and transactions via OTP Internet & Mobile Banking, OTP Bank S.A. recommends paying particular attention to the following:

#### 1) Protecting Identification Data:

- a. Do not disclose your login credentials for the OTP Internet & Mobile Banking service!
- b. Update your Access Code every 90 days.
- c. Enable two-factor authentication for the email address registered with the bank to minimize the risk of email compromise, especially for receiving one-time passwords required for authentication, activation, or password resets in the OTP Internet & Mobile Banking application.
- d. OTP Bank S.A. will never request confidential login data via phone, email, SMS, or any other communication channels.
- e. If you receive a request for confidential login data for the OTP Internet & Mobile Banking service (via any communication channel):
  1. Do not respond to such messages.
  2. Do not access any received links.
  3. Never share your card details (e.g., PIN code, CVV code).
  4. Forward the received message to [info@otpbank.md](mailto:info@otpbank.md) to help identify the attackers.

If your authentication data has been compromised, notify the bank immediately by emailing [info@otpbank.md](mailto:info@otpbank.md) or calling [+ 373 256 456](tel:+373256456).

## 2) Protecting the Mobile Device on which the OTP Mobile Banking App is installed

Ensure that your mobile device is protected with dedicated antivirus software. In this regard, we recommend periodically scanning your mobile device where the Mobile Banking application is installed.

Antivirus programs scan executable files, block a list of known viruses, and detect malicious activities. These programs should always include a regular update service to stay up to date with the latest threats.

Make sure your phone is running the latest versions of Android or iOS, which include the latest security updates. Do not install the mobile application on rooted Android devices or jailbroken iPhones. Rooted and jailbroken phones pose a high security risk to the mobile application, your data, and transactions performed through the app.

## 2. Accessing and Activating the OTP Mobile Banking Application

To access the OTP Mobile Banking app, follow these steps:

### 2.1.1. Downloading and Activating the OTP Mobile Banking App

Download the **OTP Mobile Banking** application , from Play Market (scan the QR code in Fig.2) or App Store (scan QR code in Fig.1).



Figure 1



Figure 2

**Step 1:** If you are an individual client of the Bank, fill in the CNP (IDNP – Personal Identification Number) and Date of Birth fields in the Retail Customers module (Figure 3). Then, check the box to agree to the service terms and conditions and click the button “Continue”



Figure 3

**Step 2:** A confirmation message will be sent to your email address registered with the Bank. You need to access it and click on the *Confirm* button in the message. If you have not received the email, you can resend the message by clicking on the *Resend Email* button (Fig.4)



Figure 4

**Step 3:** After confirming your email address, the mobile application will automatically redirect you to the screen shown in (Fig. 5) – *Enter the unique code received via SMS*. You will receive an SMS with a 6-digit unique code (OTP) on the mobile phone number registered with the Bank. You need to enter this code in the application and click the Next button. If you did not receive the SMS on the first attempt, you can resend the message by clicking the Resend SMS button. (Fig.5)

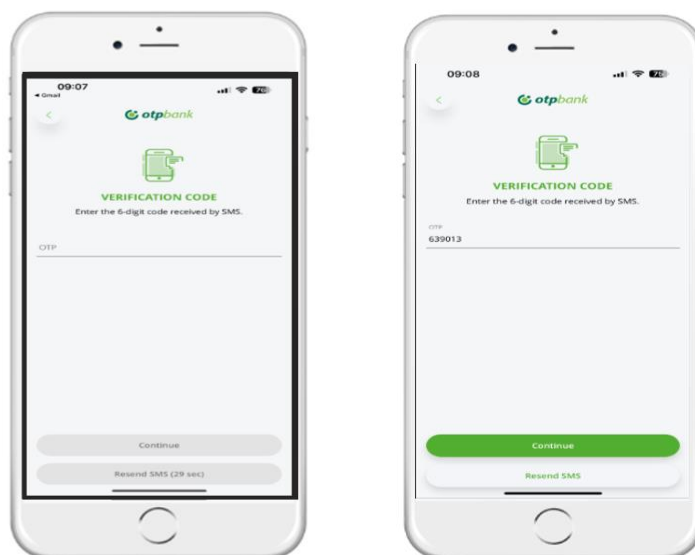


Figure 5

**Step 4:** Set the Access Code for the mobile application which consists 6 digits and confirm it (enter it repeatedly)(Fig.6) . The set code will be used for authentication in the application as well as authorization of

transactions initiated from either Mobile Banking or Internet Banking. Access code valid for 3 or 6 months at the Bank's discretion.

\*Please note: the characters entered must be not repeated and must be not consecutive ascending/descending.

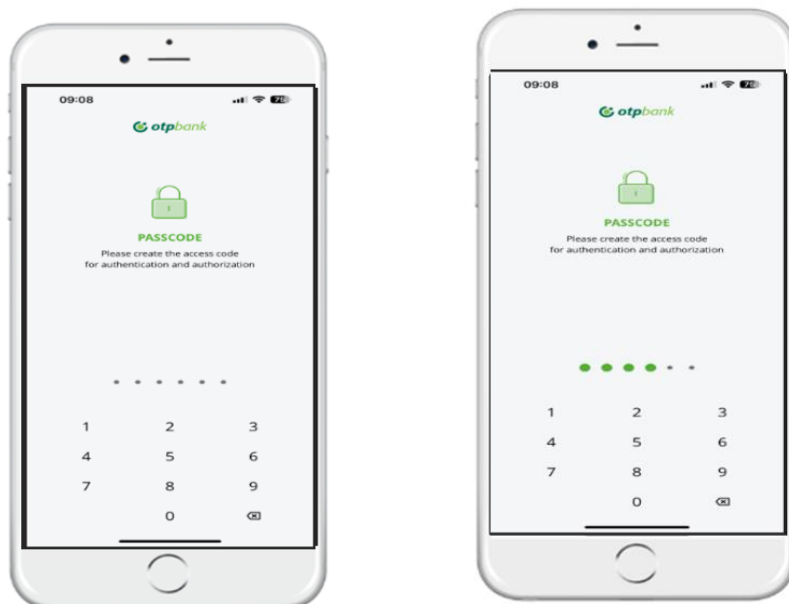


Figure 6

**Step 5:** If the mobile device on which the mobile app is installed has biometric authentication (fingerprint or Face ID), you can also set it for OTP Mobile Banking, so it will be used both for authentication in the app and for payment authorization (Fig.7).

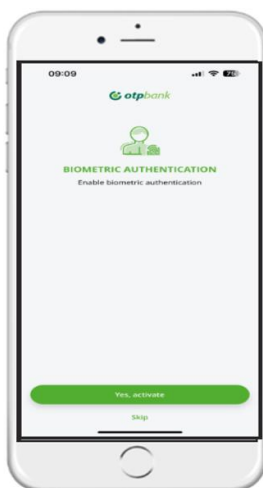


Figure 7

**Step 6:** The OTP Mobile Banking application has been successfully activated, by default you will have access to both informational and transactional functionalities of the application (Fig.8).

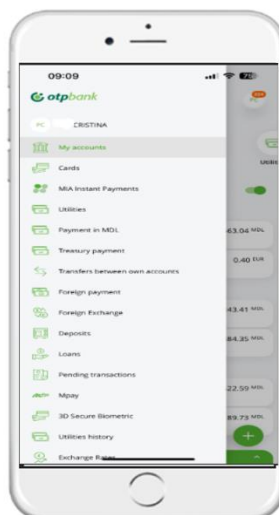


Figure 8

## 2.1.2 Download and activate OTP Mobile Banking app - legal entity

**Step 1:** The OTP Mobile Banking application will be downloaded using the same instructions as in point 2.1.1

**Step 2:** If you are a **legal entity** customer of the Bank, fill in the fields CNP (IDNP) and Fiscal Code in the “**Corporate Customer**” module (Fig.9), tick “I agree with the terms and conditions of use of the OTP Internet & Mobile Banking service” after having read the document and click on the “Next” button

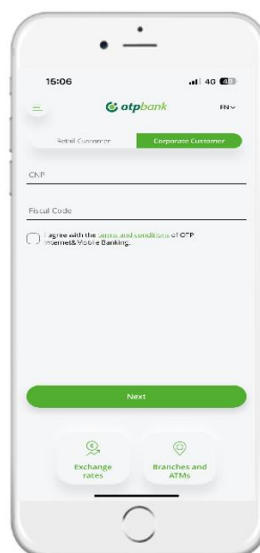


Figure 9

**Step 3:** A confirmation message will be sent to your e-mail address registered with the bank. You need to access it and click the Confirm button in the message. If you did not receive the e-mail, you can resend the message by clicking the Resend e-mail button (Fig.10).



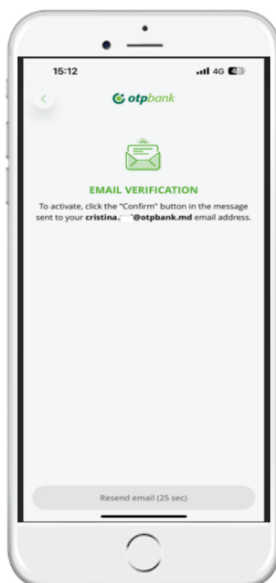


Figure 10

**Step 4:** After confirming your email address, the mobile application will automatically redirect you to the screen shown in (Fig. 11) – *Enter the unique code received via SMS*. You will receive an SMS with a 6-digit unique code (OTP) on the mobile phone number registered with the Bank. You need to enter this code in the application and click the Next button. If you did not receive the SMS on the first attempt, you can resend the message by clicking the Resend SMS button. (Fig. 11)

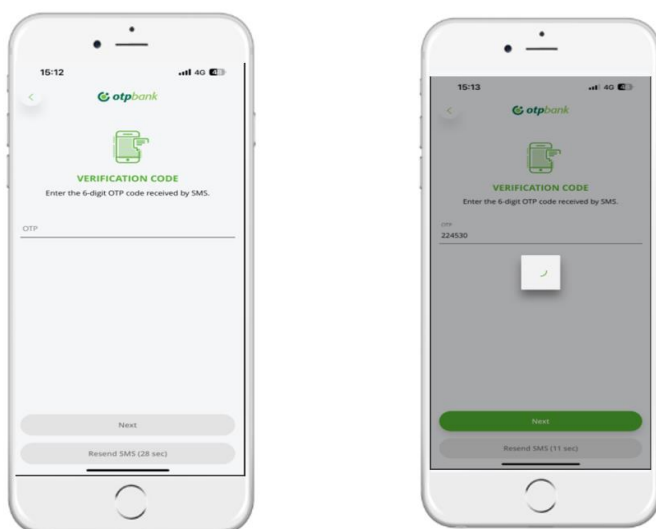


Figure 11

**Step 5:** Set and confirm the 6-digit mobile application access code (enter it repeatedly) (Fig.12). The set code will be used for authentication in the application as well as for authorization of transactions initiated from Mobile Banking or Internet Banking.

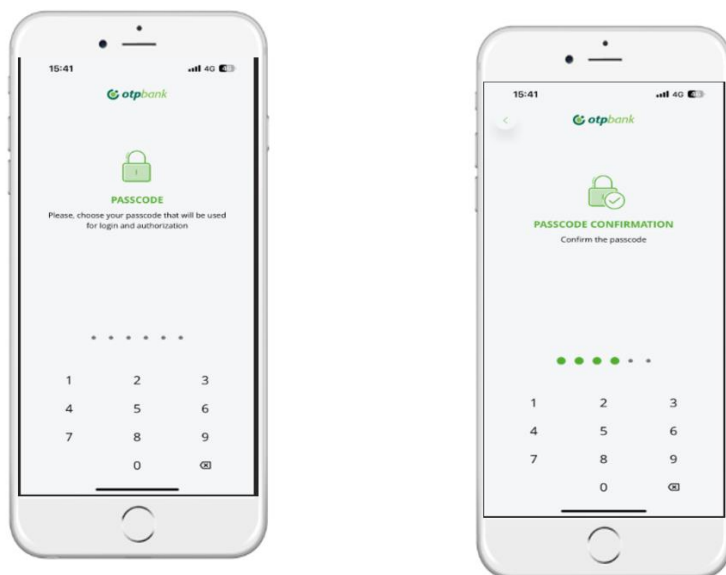


Figure 12

**Step 6:** If the mobile device on which the Application is installed supports biometric authentication (fingerprint or Face ID), you can enable it for OTP Mobile Banking as well. This way, it will be used both for logging into the application and for authorizing payments (Fig. 13).

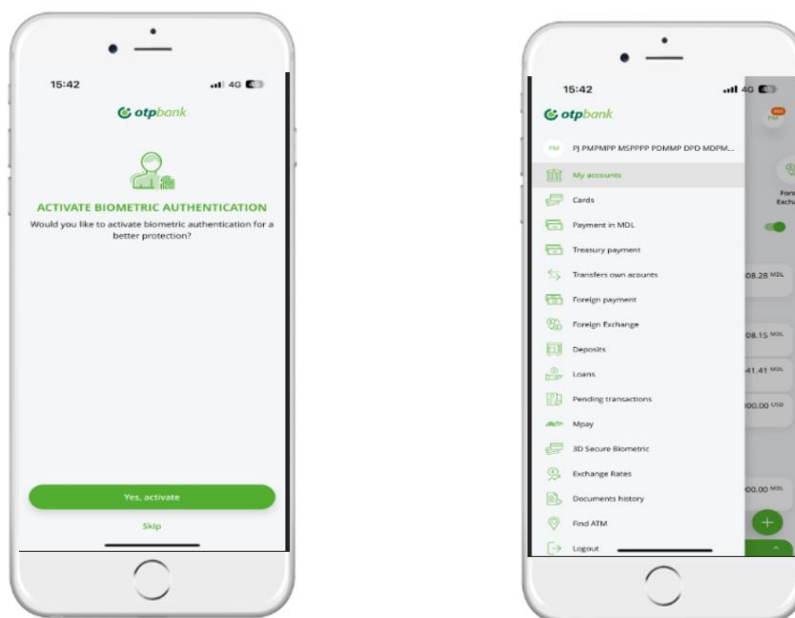


Figure 13

**Step 7:** Once the OTP Mobile Banking application has been successfully activated, its informational and transactional functionalities will be available to the user depending on the profile configured by the Bank at the request of the company's administrator.

## 2.2. Application Authentication (Applicable for Both Corporate and Individual Clients)

Authentication in the OTP Mobile Banking application can be done either via an access code or through biometric data ( fingerprint or facial recognition)

- *Fingerprint authentication* will be available if you have a device equipped with a fingerprint sensor running on Android or iOS
- *Facial recognition* authentication is available if you have a device equipped with a facial recognition sensor and have a stored facial image on it.

After downloading and activating the OTP Mobile Banking application, you can authenticate using:



Figure 14

1. Access Code (Fig. 14).

2. Biometric Authentication (if your mobile phone supports this technology)

If you forget your Access Code, you can set a new one by tapping the "Forgot your passcode" button. The user will have to go through the enrollment process again in the mobile application, which includes setting a new Access Code. The newly set Access Code must not be the same as the previously used one.

If the Access Code is entered incorrectly three times, access to the application will be blocked. To unlock it, you will need to go through the activation process again and set a new Access Code.

If you did not enable biometric authentication during the application process, you can activate it later in the application under *Settings-> Biometric Authentication*. You can also disable this option through the same menu.

## 2.3. Changing the Access Code and Unregister Device

Through the *Change Access Code* option, you can update your access code in the OTP Mobile Banking application whenever needed by following these steps:

1. Open the application, go to the profile section, and select "Settings" → "Change access code" (Fig.15).
2. In the same Settings module, you also have the option to deactivate the application by selecting "Unregister Device" ( Fig.16 ). In this case, you will no longer have access to the application, and to recover it, you will need to go through the activation process again.

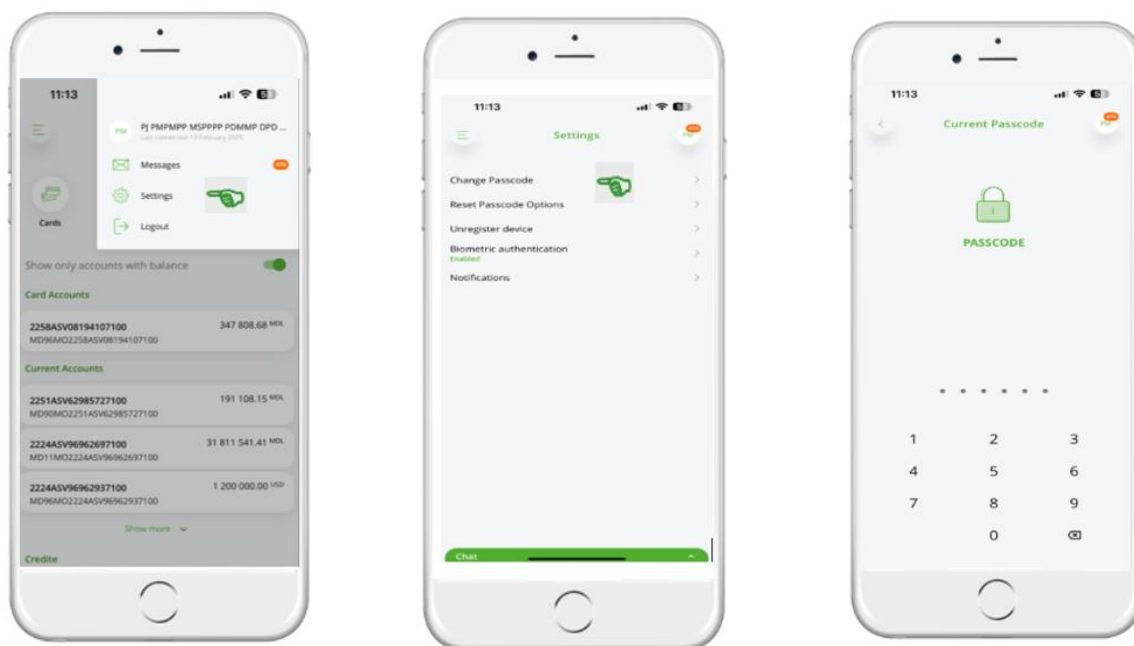


Figura 15



Figure 16

## 2.4. Carusel Menu (Quick Access)

In addition to the standard menu located in the top right corner (Fig. 17)



Figura 17

the OTP Mobile Application features a quick access “Carousel” menu, placed on the login page (Fig. 18 → Individual Users, Fig. 19 → Corporate Users ).

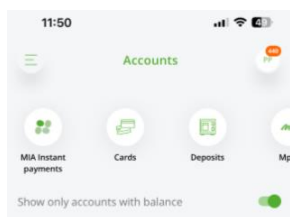


Figure 18

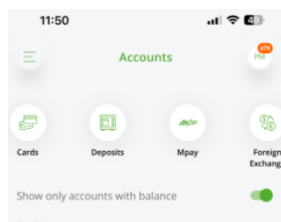


Figure 19

This menu allows to execute payments with just one click

## 2.5. Instant Payments (MIA) for Individuals

- 1) Instant Payments (MIA) is a BNM project introducing a new interbank and intrabank payment scheme with immediate final settlement (maximum 10 seconds). It is available 24/7 and offers two functionalities: (Instant P2P<sup>1</sup> Transfer and Request to Pay (RTP)<sup>2</sup>)

To access the full functionality of Instant Payments (MIA), upon first login to the OTP Mobile Banking app, tap the “Activate MIA” button (Fig. 20).



Figure 20

- 2) Make sure that in the OTP Mobile Banking app, under “Settings” → “Notifications”, the options “Supply” and “Withdrawals” are enabled to receive notifications for instant payments (MIA) (Fig.21).

<sup>1</sup> P2P (Peer to Peer)- Rapid transfer from one person to another

<sup>2</sup> RTP (Request to Pay)- Payment request

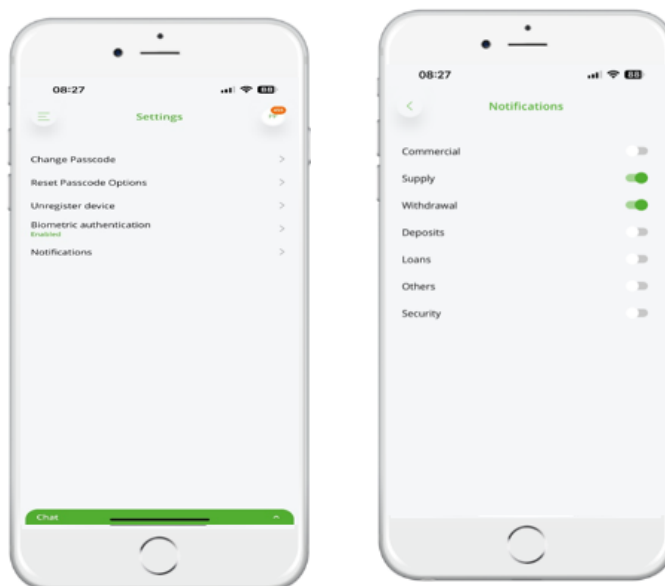


Figure 21

### 3) Instant Payment (MIA) Limits:

- Per transaction limit (including RTP generation)- **5 000 MDL**
- Daily limit for P2P transfers sent + RTP requests accepted– **10 000 MDL**
- Monthly limit for P2P transfers sent + RTP requests accepted– **30 000 MDL**
- Recommended maximum RTP requests per day – **10**

#### 2.5.1. Consent for Activating/Deactivating Instant Payments (MIA) and Setting the Default Account in OTP Mobile Banking

4. In the OTP Mobile Banking app, go to **“MIA Instant Payments”** → **“MIA Settings”** to check, configure, or disable instant payment options (Fig. 22).
5. The **“Transfer money with MIA”** option is enabled by default and cannot be deactivated. This feature allows initiating **Instant Transfers (P2P)** and creating **Request to Pay (RTP)** transactions only with individuals who have joined the **MIA Instant Payment System**.
6. To fully benefit from Instant Payments (MIA), enable the **“Receive money with MIA”** option. When activated, you will be able to receive **Instant Transfers (P2P)** and **Requests to Pay (RTP)**.

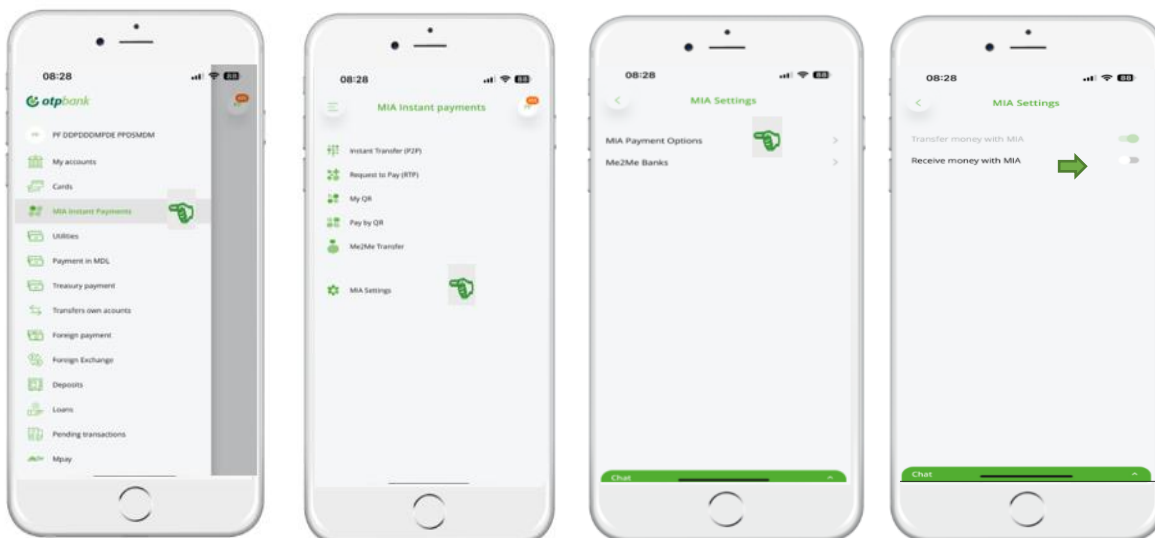


Figure 22

7. After enabling **“Receive money with MIA”**, tap the **“Activate”** button to accept the terms and conditions of the service.
8. When **“Receive money with MIA”** is activated, the **default account** will be registered in the MIA payment system to receive **P2P and RTP payments** based on the phone number (alias).
9. On the next screen, select the default account (**Account Group 2259 – Card Account, Account Group 2225 – Current Account**) where you will receive **Instant Transfers (P2P), Requests to Pay (RTP)**, and certain **government payments via MPAY**.
10. On this screen, verify that the **phone number (alias)** is correct. The phone number is automatically generated from **SIB (Bank Information System) B2** using the client's registered mobile number.
11. To complete the setup, tap **“Activate”**. The default account activation process will be completed in a few seconds (Fig. 23).

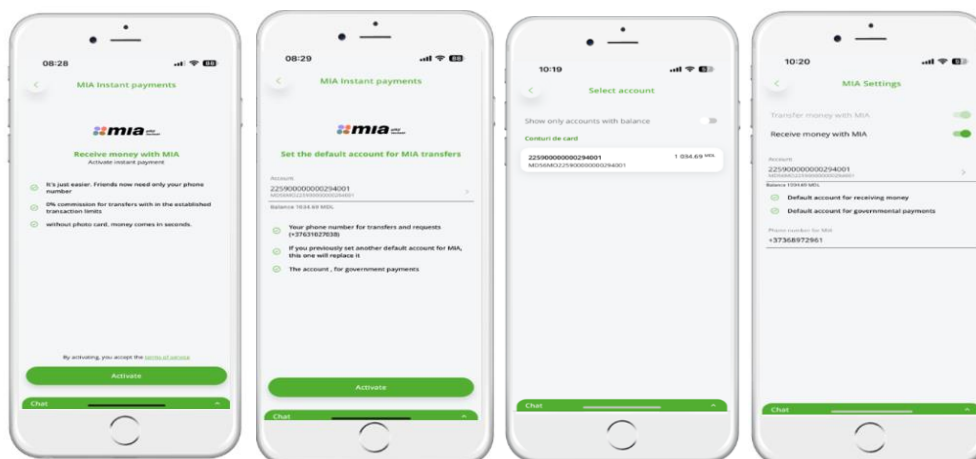


Figure 23

12. From the same settings module, you have the option to **Deactivate Instant Payments (MIA)** by turning off the **“Receive money with MIA”** switch and confirming by clicking the **“Deactivate”** button. In this case, you will no longer receive Instant Transfers (P2P) and Requests to Pay (RTP) (Fig. 24).

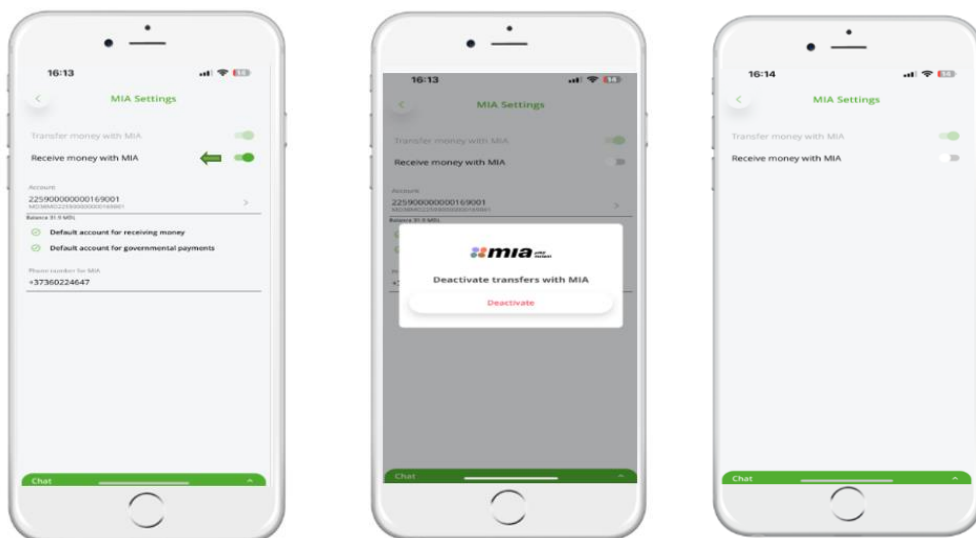


Figure 24

13. If you wish to change the default account for receiving Instant Transfers (P2P) and Requests to Pay (RTP), access the “Settings” -> “MIA Settings” module and ensure that the “Receive money with MIA” option is activated. Then, in the field displaying the current default account (e.g., 2259 - card account), select the desired account (e.g., 2225 - current account) and click the “Activate” button to confirm the change (Fig. 25).

14. If the default account is set to 2259 - card account and you wish to close that account, you will be informed by the personal advisor that you need to change the default account.

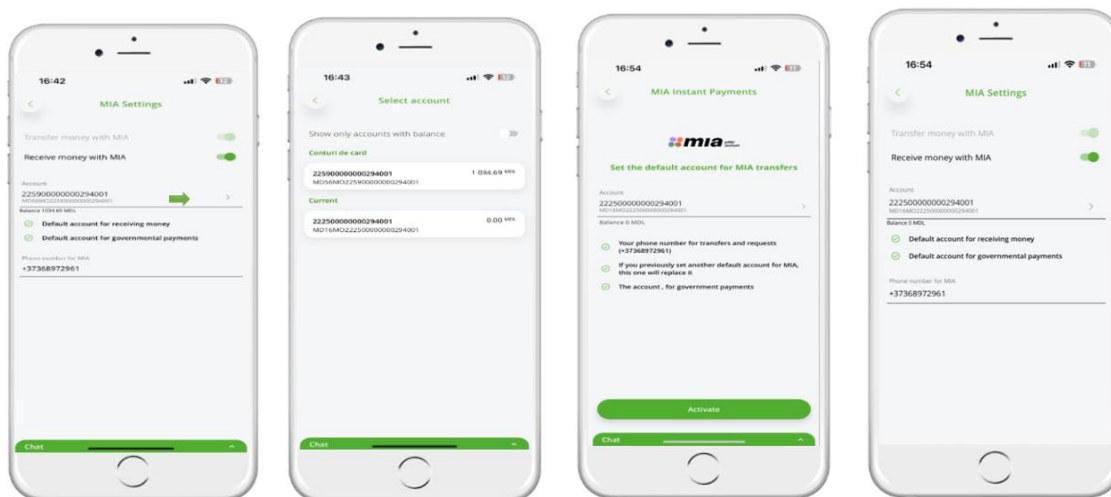


Figure 25

## 2.5.2. Instant Transfer (P2P) to the Phone Number Set in the OTP Mobile Banking App

15) To make an instant IPS transfer, access “MIA Instant Payments” and select “Instant Transfer P2P” from the menu or directly from the Carousel (main page of the app)(Fig.26)

On the newly opened page, complete the following fields:

- \* The **Account** field is pre-filled with the last account opened at the bank, but you have the option to change the account by selecting another one from the list of accounts.



\* The **recipient's phone number** can be entered manually (accepted formats: 06/07, +373, 373) or selected from the phone's contact list; this serves as the beneficiary alias for the payment.

\*Enter the **transfer amount** and **payment details**, then press the "Confirm" button.

On the next page, all transfer details, including the calculated fee, will be displayed. Press the "**Transfer**" button to proceed. If any modifications are needed, press the "**Modify**" button.

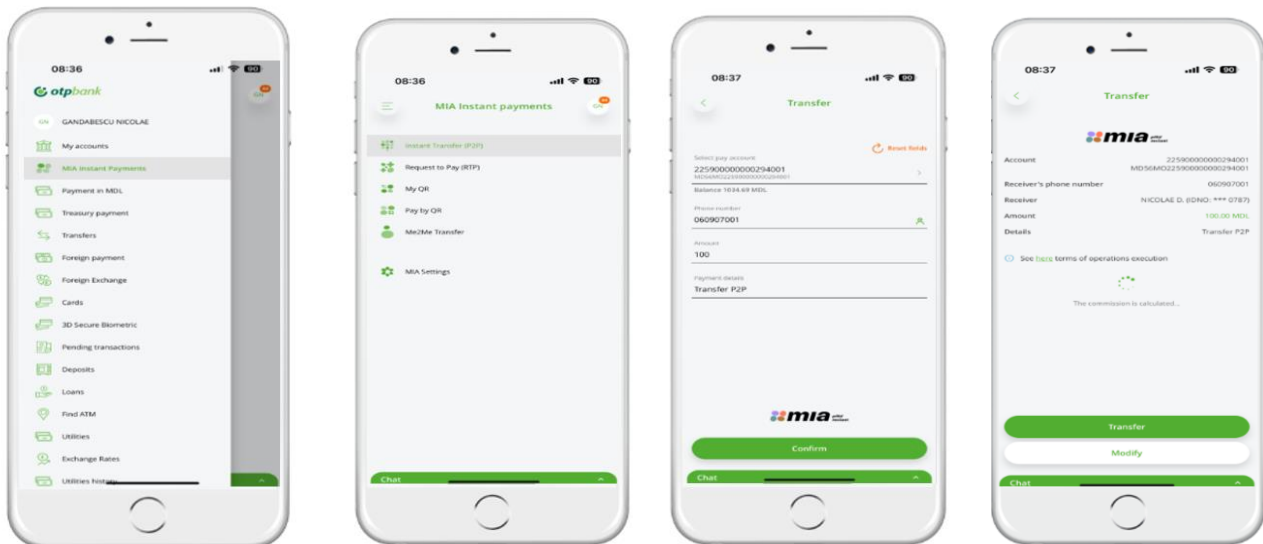


Figure 26

16) Authorize the Instant Transfer (P2P) in the OTP Mobile Banking app using the integrated Token by entering the **acces code** or using **biometric authentication** (Face ID, Fingerprint)

The transfer will be processed instantly (max. 10 sec.), and a pop-up notification will appear: "**Successfully processed**" (Fig. 27 )

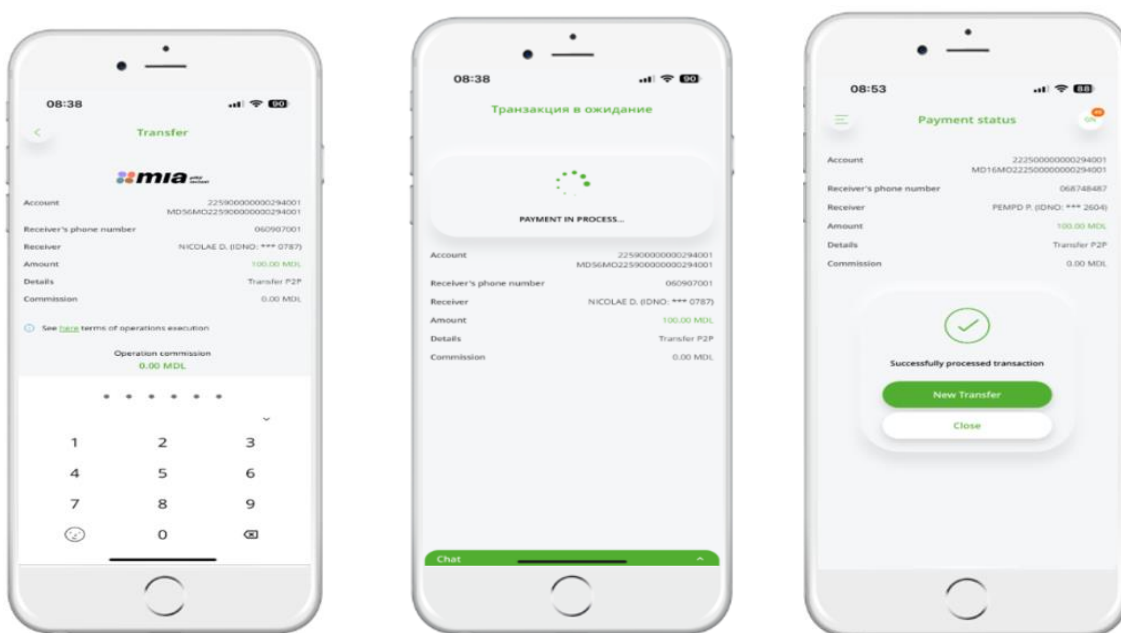


Figure 27

### 2.5.3. Send a Request to Pay (RTP) in the OTP Mobile Banking App

- 17) Acces the **OTP Mobile Banking** app and go to the “**MIA Instant Payments**” from the menu, then tap on the “**Request to Pay**” option.
- 18) On the newly opened page, you will see the history of RTP transactions (both sent and received).
- 19) Create a new **Request (RTP)** by selecting the “Create Request” button from the “Sent” section.
- 20) On the “Create Request” page, complete the following fields:
  - \* The **Account** field is pre-filled with the last account opened at the bank, but you can change it by selecting another account from the list.
  - \* The **phone number** can be entered manually in one of the accepted formats (06/07, +373, 373) or selected from the phone’s contact list.
  - \* Enter the **requested amount** and **payment details**, then press the “Confirm” button.

On the next page, all details of the request, including the calculated fee, will be displayed. If all data is correct, press “Authorize” button. If modifications are needed, select “Modify” button.
- 21) Authorize the request by entering the **access code** or using **biometric authentication** (Face ID, Fingerprint). The request will be processed instantly (max. 10 sec.), and a notification will appear: “**Request Sent!**” (Fig. 28).
- 22) In the “**My Requests**” module, sent **RTP requests** are displayed. These requests also appear in “**Account Details**”.

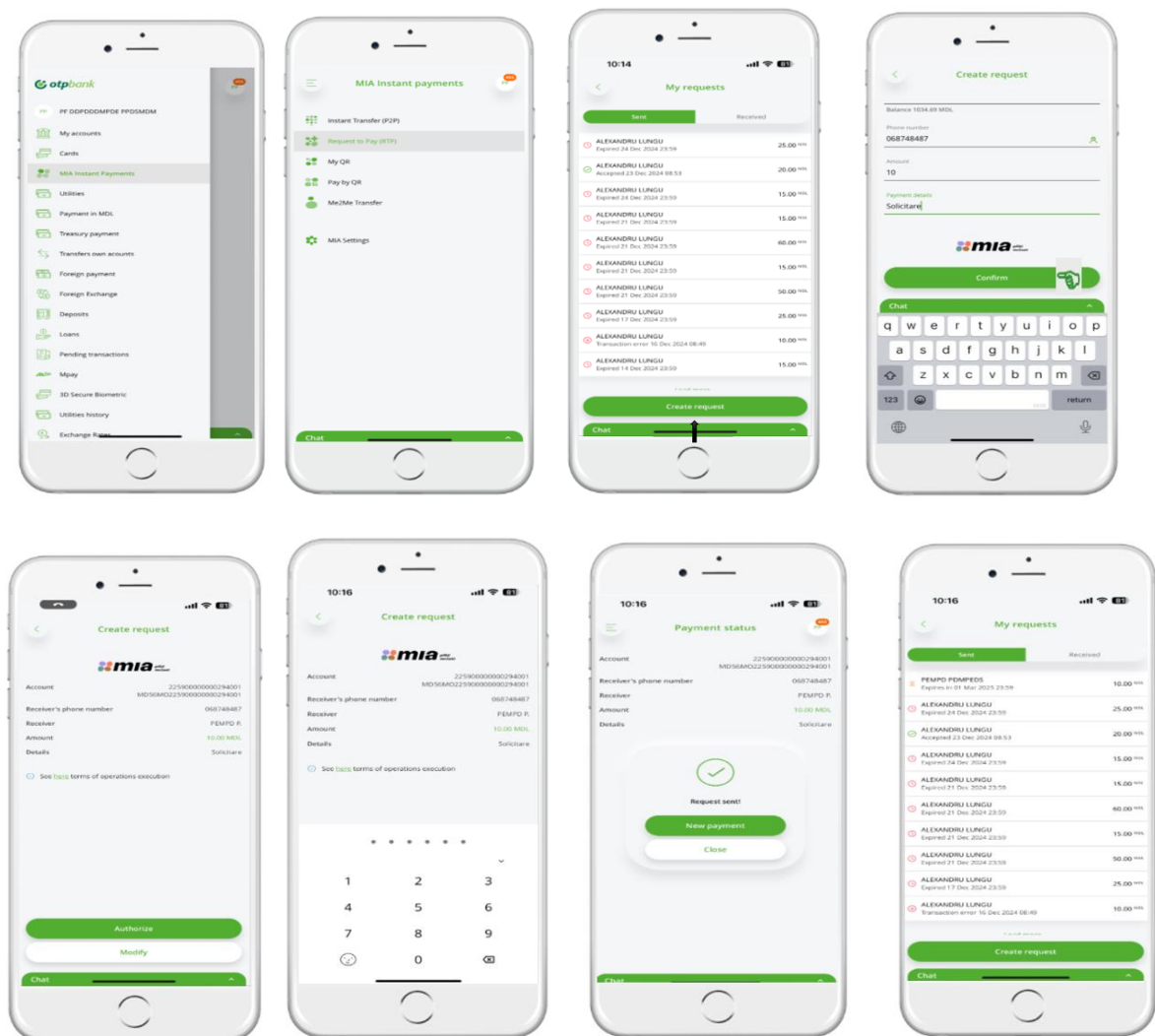


Figure 28

## 2.5.4. Receive a Request (RTP) in the OTP Mobile Banking App

- 23) When receiving a notification on the device, the user is directed automatically to the **“Request Transfer(RTP)”** On this page the **“Account”** field is pre-filled with the last account opened at the bank, with an option to change it by selecting from the list of accounts.
- 24) To confirm the transfer based on the received request, the user should press **“Confirm”** button to proceed with the payment , press **“Reject”** button to decline it or Authorize the operation by selecting the **“Authorize”** button(Fig. 29)

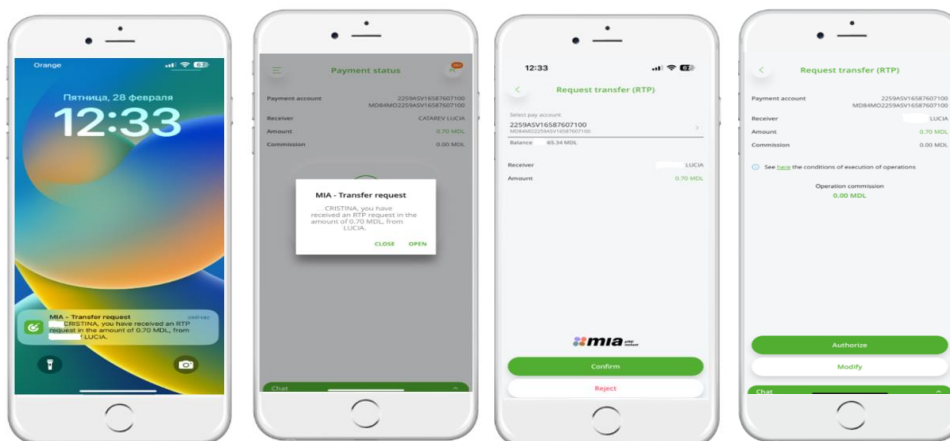


Figure 29

- 25) In the **“My requests”** module, the **Received RTP Requests** are displayed, which may also be pending with the status **“Expires in....”**, indicating the expiration time. **Processed RTP Requests** appear in **“Account details”**. The statuses for **Received RTP Requests** are as follows (Fig.30).

\*Accepted

\*Rejected

\*Expired

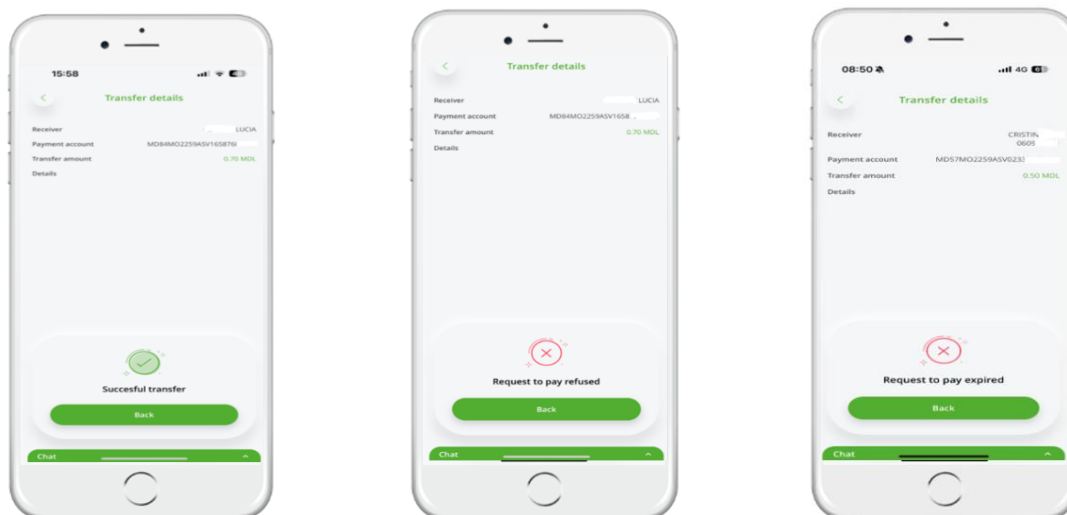


Figure 30

## 2.5.5. Scan and Pay QR Code in the App

- 26) **Pay via QR code** –The user can make an **Instant Transfer** using the QR code scanning option. The scan can be initiated either directly from the **OTP Mobile Banking** app or from the phone’s camera.

## 27) Types of QR codes:

### Static QR Code:

- Can be used for multiple payments;
- May contain a **fixed** amount, **controlled** amount, or **free** amount for payment;
- Has an **infinite lifespan** (no expiration date);
- Can be **canceled at any time** by the entity that created it.

### Dinamic QR Code:

- Can be used for a **single payment**;
- May contain a **fixed or controlled amount** for payment;
- Has a **limited lifespan**, after which it **expires**;

### Hybrid QR Code – Combines elements of both **Static QR Code** and **Dynamic QR Code**.

- Like a **Static QR Code**, its graphical or textual representation remains unchanged;
- Payment details are set within a payment extension, following the same characteristics as a **Dynamic QR Code**

- 28) To make a payment using a QR code (IPS) in the OTP Mobile Banking app, tap the **“MIA Instant Payments”** and select **“Pay by QR”** icon on the dashboard screen (or access **“MIA Instant Payment”** → **“Pay by QR”** module from the left menu). If the scanning option is disabled in the phone settings, the user will be notified to enable this feature in **“Settings”** by tapping the **“Go to Settings”** button and activating the option.
- 29) After enabling the scanning option in the device settings, the **“Pay by QR”** page will open, and the phone’s camera will be activated to scan the QR code. A message on the **“Pay by QR”** page will inform the user: **“Place the QR code in this frame. Scanning will occur automatically”**. It is important to design a clean and user-friendly interface for the QR code scanner, allowing easy capture of QR codes using the device’s camera. (Fig. 31).

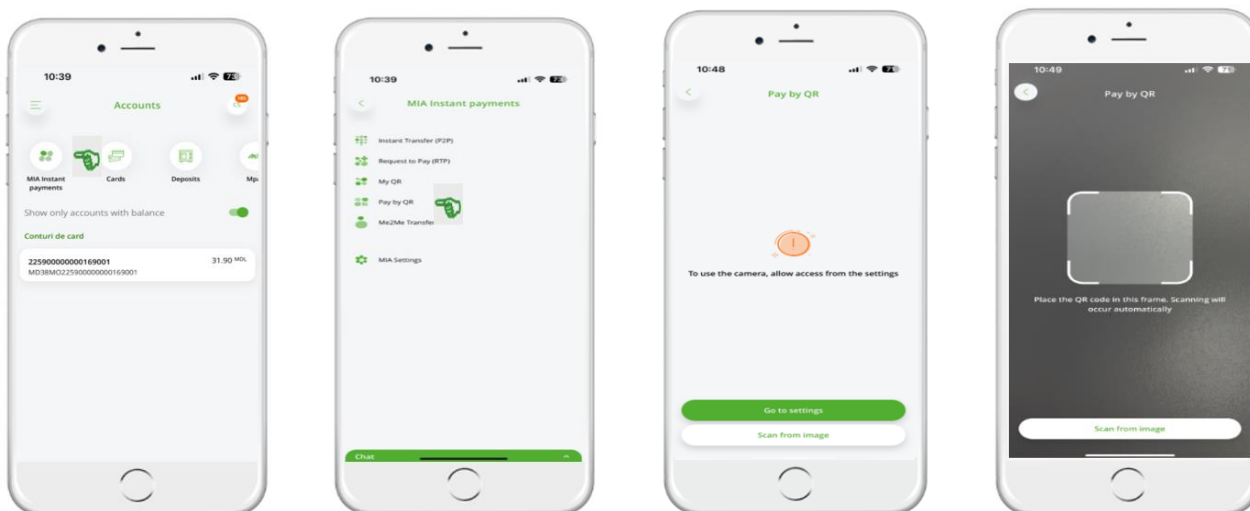


Figure 31

- 30) After scanning the QR code, the newly opened **“Pay by QR”** page will require the following fields to be completed:
- **Account field:** Pre-filled with the last account opened at the bank, but users can change it by selecting another account from the list.
  - **Amount field:**
    - A. For a Fixed-amount QR code, the amount will be automatically pre-filled,
    - B. For a Controlled-amount QR code, the amount must be entered within the specified range,
    - C. For a Free-amount QR code, any amount can be entered, as long as it does not exceed the transaction limit approved by the National Bank of Moldova (BNM).

31) To confirm the QR payment, tap the “Pay” button. To cancel the transaction , tap “Cancel” (Fig. 32-34).



Figure 32



Figure 33



Figure 34

32) On the next page, all payment details for the QR code, including the calculated commission, will be displayed. Press the “Authorize” button to proceed. If any modifications are necessary, press the “Modify” button. The QR code payment will be authorized using an integrated Token by entering the access code or using biometrics (Face ID, Fingerprint). The transfer will be processed instantly (within 5-10 seconds) with a notification message: “Successfully processed transaction” (Fig.35)

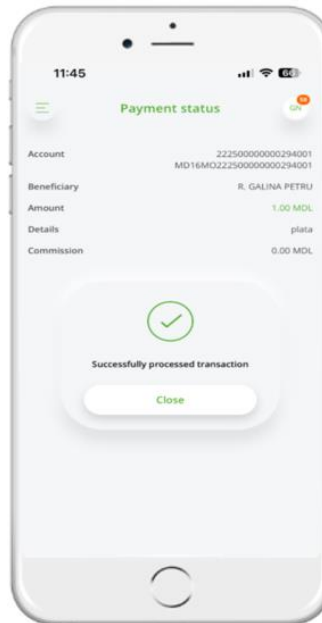


Figure 35

## 2.5.6. Scan the QR Code from the phone's images and make payment

- 33) On the **“Pay via QR”** screen, below the informational message, there is a **“Scan from image”** button. After tapping **“Scan from image”**, the phone's photo gallery will open, allowing you to select an image/file containing a QR code image, that is valid, clear, in the correct format, and not expired . (Fig. 36)

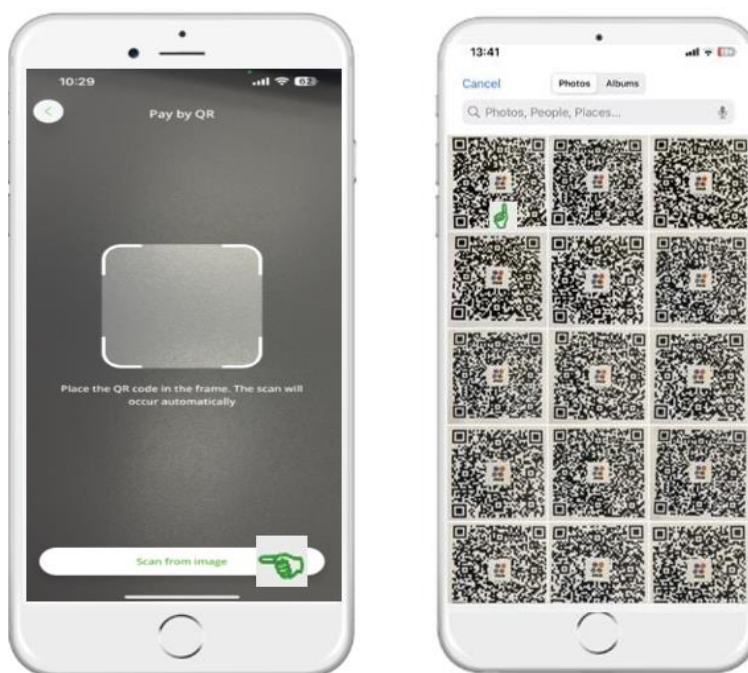


Figure 36

- 34) After selecting the QR code image, the next screen will display the payment details associated with that QR code, namely:
- The account from which the transfer will be made, automatically pre-filled (modifiable upon selection)
  - The beneficiary's name,
  - The amount, depending on the type of QR code (fixed, free or controlled),
  - The payment details,
  - The validity period of the QR code (in the case of Dynamic or Hybrid QRs)
- 35) After verifying the QR Code payment fields, tap **“Pay”**. If you wish to cancel the operation, tap **“Cancel”**. On the next screen , which is for authorizing the QR Code payment, all fields will be displayed in read-only format, and the transaction fee will be calculated and shown. Once you have confirmed that the details are correct, tap **“Authorize”**. After authorizing with the integrated Token (by entering the access code or using biometrics such as Face ID or Fingerprint), the final screen will appear showing the payment status **“Successfully processed transaction”**



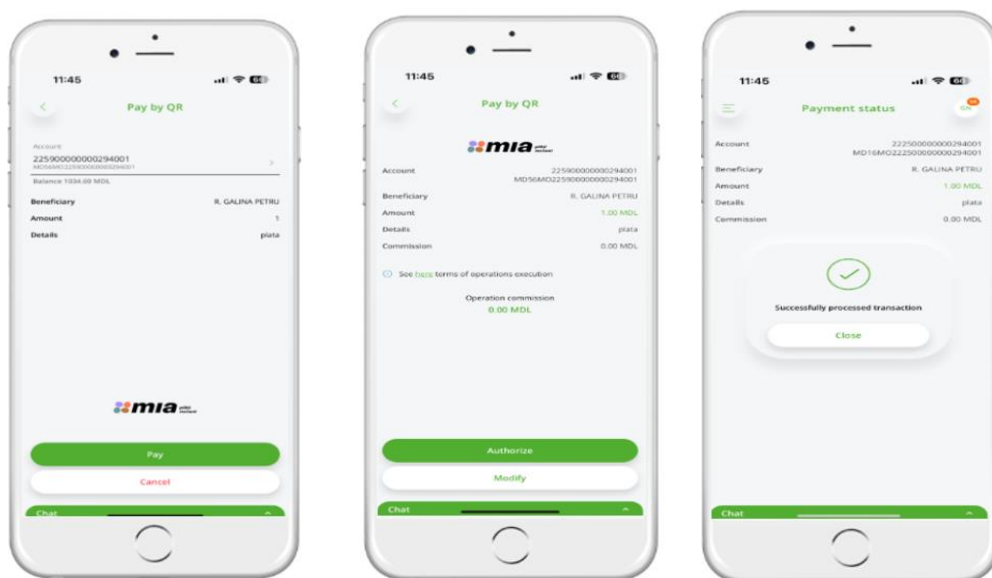


Figure 37

### 2.5.7. Pay QR Code via Link

- 36) Pay via Link – The user will be able to access the link generated as a component of the QR code and make the transfer within the MIA Instant Payments service. Each QR code contains a link that directs the user directly to the specific content within an application, leading to the payment page.

#### 2.5.7.1. Pay QR Code via Link when the user has the mobile app installed on their phone

- 37) Upon receiving and accessing a payment link, a QR code scan is performed without being logged into the OTP Mobile Banking app. Then you are redirected to a dedicated BNM page, where you select OTP Bank. On the BNM platform, after selecting OTP Bank, you are directed to the OTP Mobile Banking app login page if you are not already logged in. Once logged into the app, the screen will display the QR payment details. On the “Pay via QR” screen, the following details will appear:
- The account from which the transfer will be made, pre-filled automatically but modifiable upon access,
  - The beneficiary’s name,
  - The amount depending on the type of QR (fixed amount, flexible amount, controlled amount),
  - Payment details,
  - QR code validity period (for Dynamic or Hybrid QR codes).
- 38) After reviewing/editing the fields on the “Pay via QR” screen, the user will press the “Pay” button. On the authorization screen, where all fields are in a read-only format, the transaction fee will be calculated. By pressing “Authorize” button, the payment will be processed and authorized using the integrated Token by entering the access code or using biometrics (Face ID, Fingerprint). The final screen will then be displayed with the payment status: “Transaction successfully processed” (Fig.37)

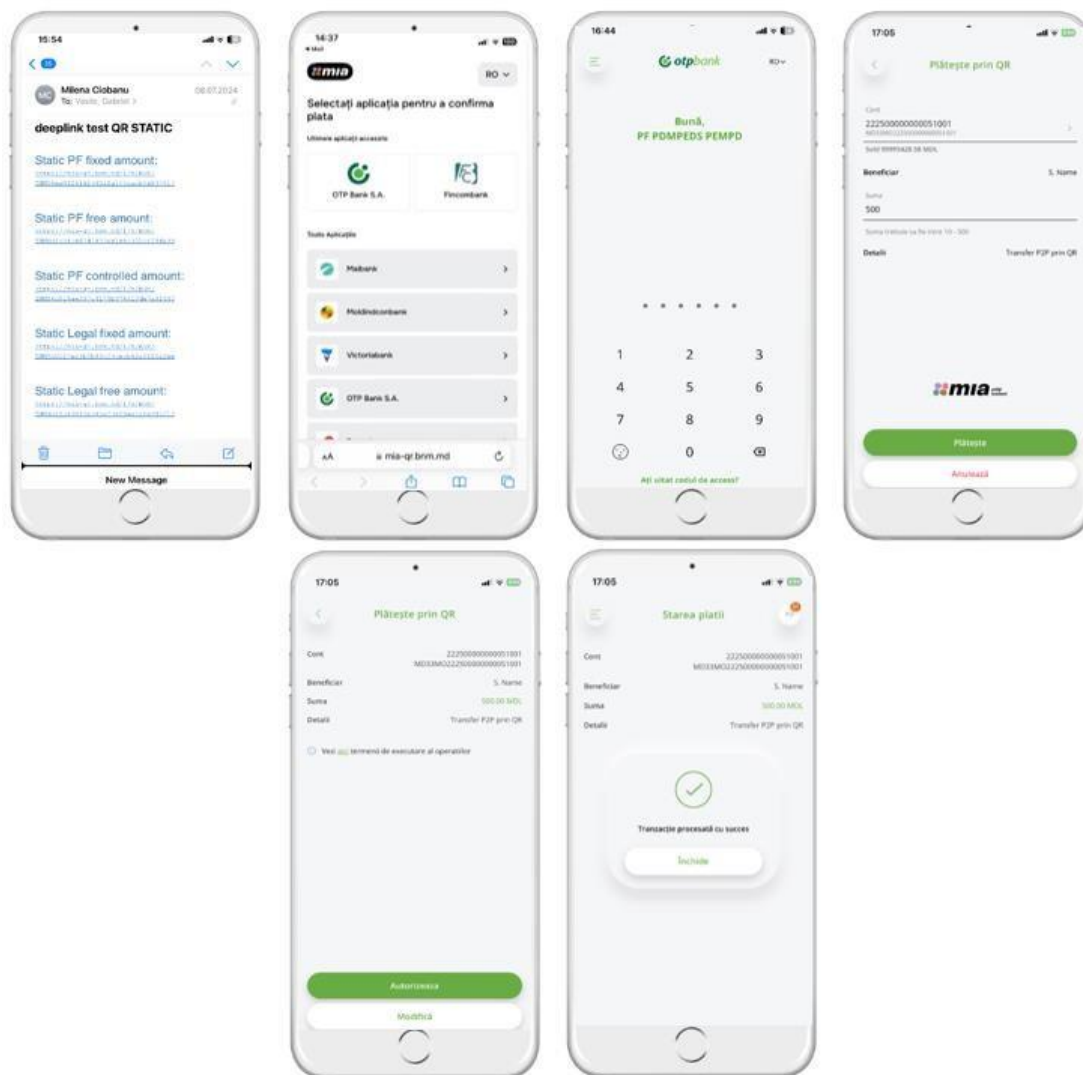


Figure 38

### 2.5.7.2. Pay QR Code via link when the user does not have the mobile application installed on their phone

- 39) When you receive a payment link or scan a QR code without being logged into the Mobile Banking app, you will be redirected to a dedicated BNM page, where you must select OTP Bank.
- 40) If you don't have the mobile application installed on your phone, you will be redirected to a specific web page of the bank, where you will be informed about the available payment options or given the option to download the Mobile Banking application from Google Play/App Store. Download the OTP Mobile Banking Moldova app and follow the activation process. After completing the activation steps, reaccess the link to complete the QR payment via link (Fig.39)



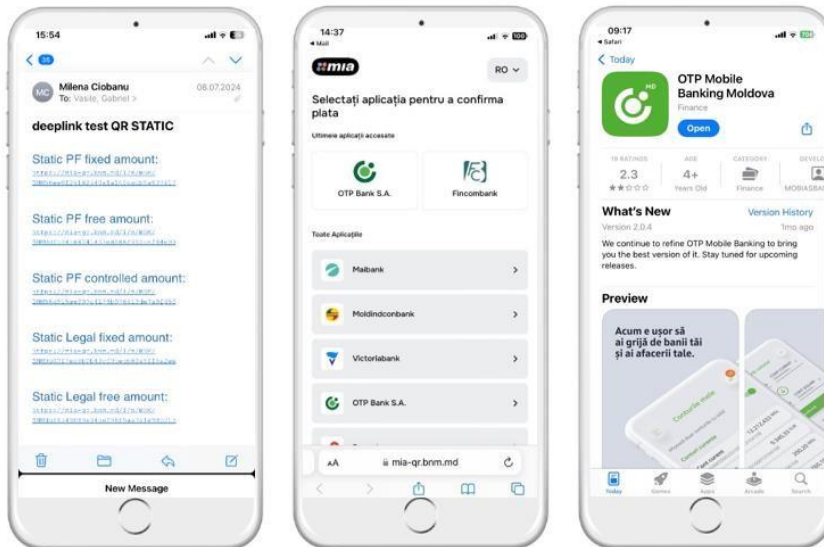


Figure 39

## 2.5.8. Me2Me Transfer in OTP Mobile Banking

- 41) Me2Me Transfer is a transfer between your own accounts at different financial institutions. From the OTP Mobile Banking application, the user can initiate a transfer in the national currency (MDL) from an OTP Bank account/card to their own account/card at another financial institution. Transfers can be made only to those own accounts/cards that have been enrolled at least once in the MIA Instant Payments service within the native applications. The transfer will be processed through the National Bank's Instant Payments platform.

### 2.5.8.1.

- 42) After logging into OTP Mobile Banking, the Me2Me Transfer can be initiated from two locations(Fig.40):
1. Accounts Page – at the top, press the “**MIA Instant Payments**” button and select “**Me2Me Transfer**”
  2. Side Menu Bar – select “**MIA Instant Payments**” -> “**Me2Me Transfer**”

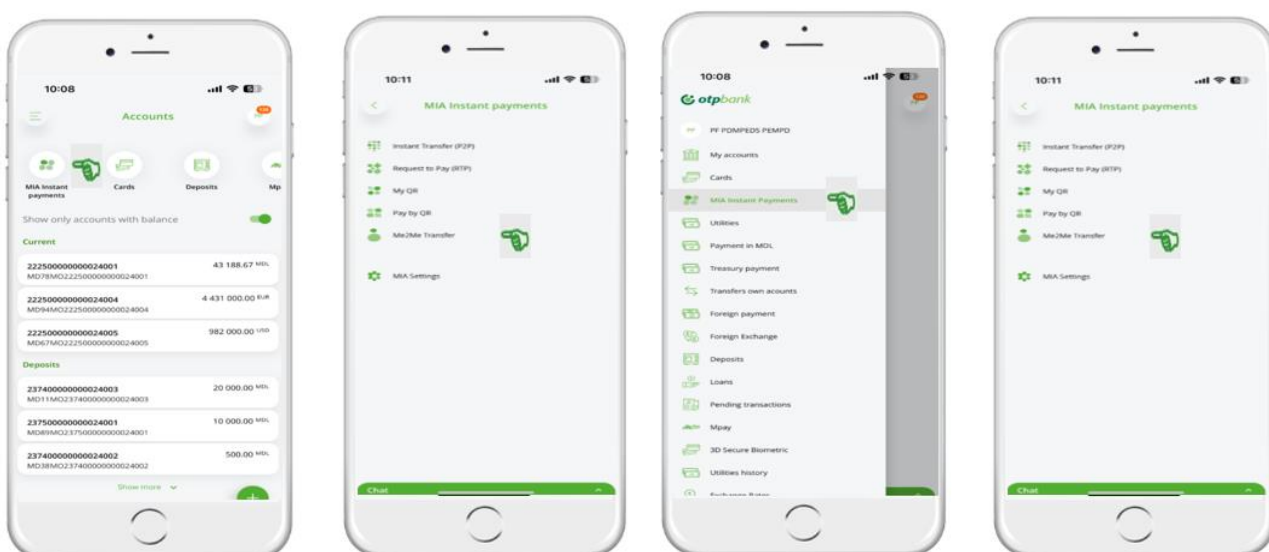


Figure 40

### 2.5.8.2.

43) When accessing Transfer Me2Me, the payment page “Transfer Me2Me” (Fig.41) will open, containing the following fields:

- **"Source Account"**: This field displays the client's account from which the amount will be deducted. It is pre-filled with the most recently opened account at the bank. Another account can be selected if needed.
- **"Beneficiary"**: conține contul clientului de la altă instituție financiară în care se va adăuga suma. Lista instituțiilor financiare va fi ordonată în funcție de ordinea setată la nivel de client în setări. În lipsa setării, lista va fi ordonată alfabetic după numele instituțiilor financiare.
- **"Amount"**: The amount to be transferred must comply with the per-transaction limit approved by BNM.
- **"Payment Details"**: This field is optional and can be filled according to the client's preference. It accepts up to 250 alphanumeric characters, spaces, and the following symbols: /?:(),.,'+-

After filling in the required fields, press the **“Transfer”** button.

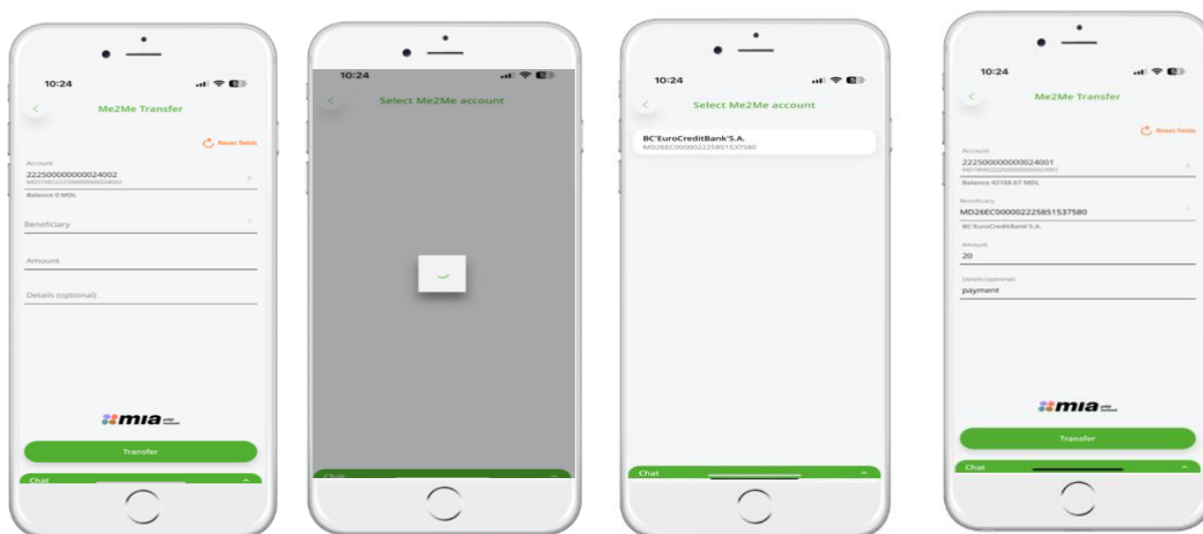


Figure 41

44) On the payment authorization page, the user's entered information and the calculated commission will be displayed, along with the “Confirm” and “Modify” buttons. The “Modify” button can be used if any changes are needed.(Fig.42)

45) When pressing the “Confirm” button, the transfer will be authorized using an integrated Token by entering the access code or using biometrics(Face ID/Fingerprint). The transfer will be processed instantly(within a maximum of 5-10 seconds) with a notification message: “Transaction successfully processed”.

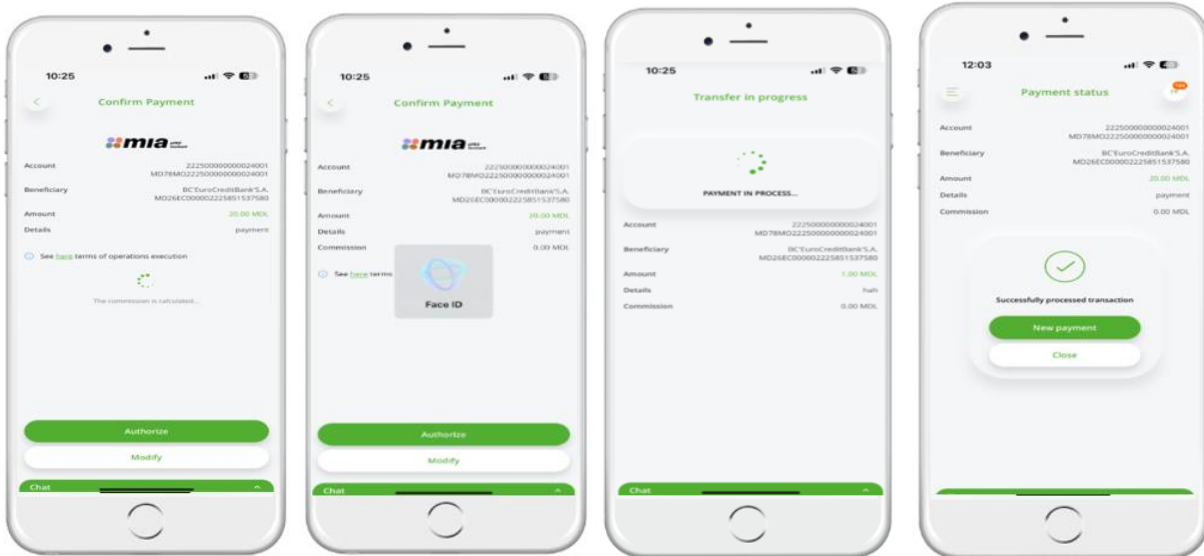
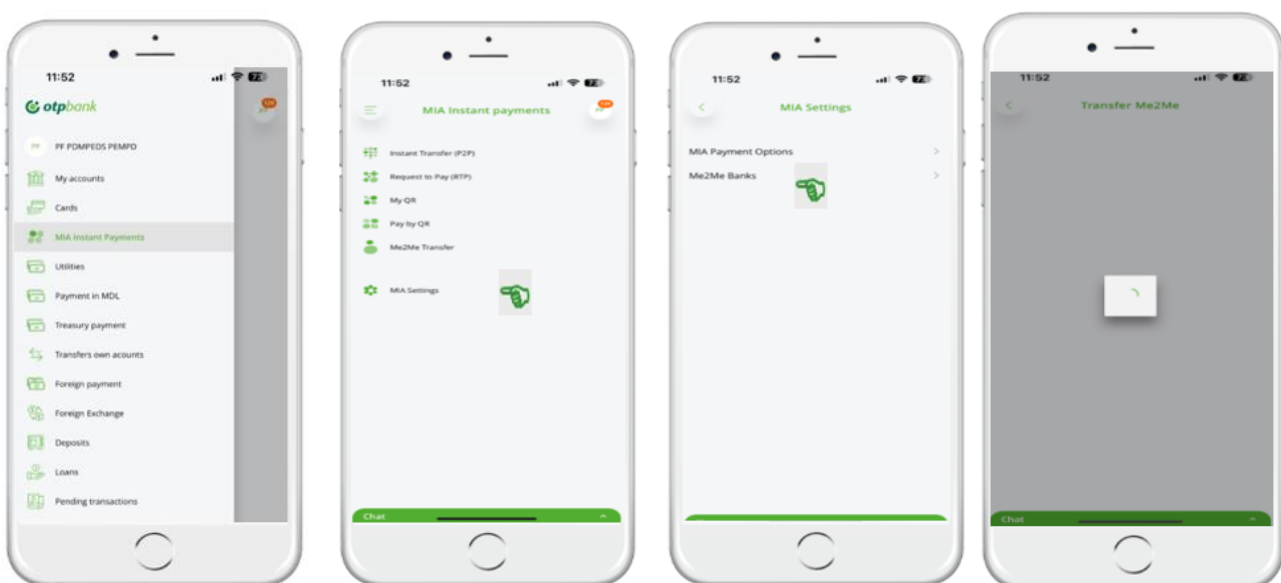


Figure 42

### 2.5.8.3.

- 46) Setting the display order of financial institutions in the "MIA Instant Payments" menu -> "MIA Settings", will include two sections:
  - "MIA Payment Options": This section will contain MIA settings, such as configuring the CAS account for "Send money with MIA" and "Receive money with MIA".
  - "Me2Me Banks": This will display a list of banks/financial institutions where the client holds accounts. Here, the user will be able to set a preferred display order for banks when viewing the list of external bank accounts while initiating a Me2Me transfer.
- 47) When accessing the screen, the updated list of accounts will be retrieved from CAS, and the banks where the client has accounts will be retrieved from CAS, and the banks where the client has accounts will be displayed in the order set by the client (if configured); otherwise, they will appear in alphabetical (Fig. 43).



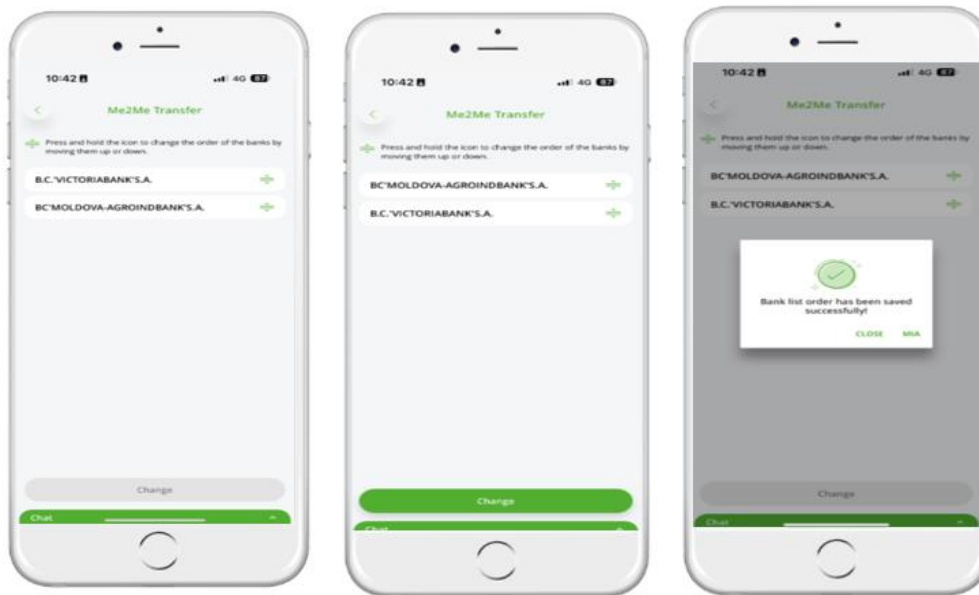


Figure 43

- 48) The user will press and hold the symbol next to each bank and move it up or down according to the desired order.
- 49) After completing the configuration, they will press "Change" button to save their preferences. A pop-up notification will appear in the app, informing them that the changes have been applied, and the user will be redirected to the settings screen.

#### 2.4.8.4

#### 50) Transaction History

In the "Account Details" section, under "Transactions", transfers related to Me2Me transactions will be automatically included.

- 51) On the "Transaction Details" screen, information related to the "Me2Me Transfer" transaction type will be displayed, using the existing functionality of the screen. When generating the payment order (OP), the transaction code "204" will be shown.

### 2.5.9. QR Code Generation.

- 52) In the OTP Mobile Banking application, users will be able to generate both **Static** and **Dynamic QR Codes**.

- 53) After logging into the OTP Mobile Banking app, users will be able to generate a QR code from two locations (Fig.44):

- The "Accounts" module – by accessing the "MIA Instant Payments" button from the carousel and then selecting "My QR".
- The side menu bar – by accessing "MIA Instant Payments" and then "My QR"

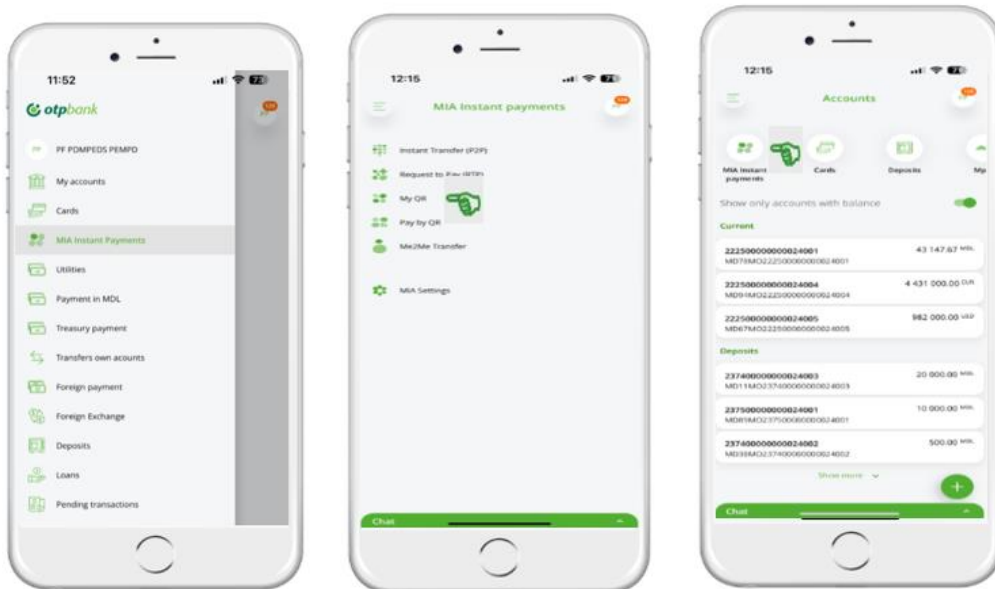


Figure 44

- When accessing the “My QR Codes” section , the user can generate a QR code by pressing the “New QR” button → “Generate a QR”, or through the “Accounts” module by selecting “MIA Instant Payments” → “My QR” → “Generate a QR” (Fig.45)
- On the “Generate QR” page, the following fields must be completed:
  - \*The **“account”** field is pre-filled with the last account opened at the bank, but users can change it by selecting a different account from the list.
  - \*The **“amount”** field can be fixed, controlled, or free, depending on the selected QR type.
  - \*The **“payment destination”** field (optional) accepts up to 35 alphanumeric characters, spaces, and the following symbols: /?:(),'+-.

After filling in the fields, the user will press the “Generate QR” button.

On the next page, all request details will be displayed. If all data is correct, the user will press “Authorize”. If modifications are needed, they will select “Modify”
- Authorization will be completed by entering the access code or using biometric authentication (Face ID/Fingerprint). Successfully generating a QR code will be accompanied by a notification message:”QR Code successfully generated”.

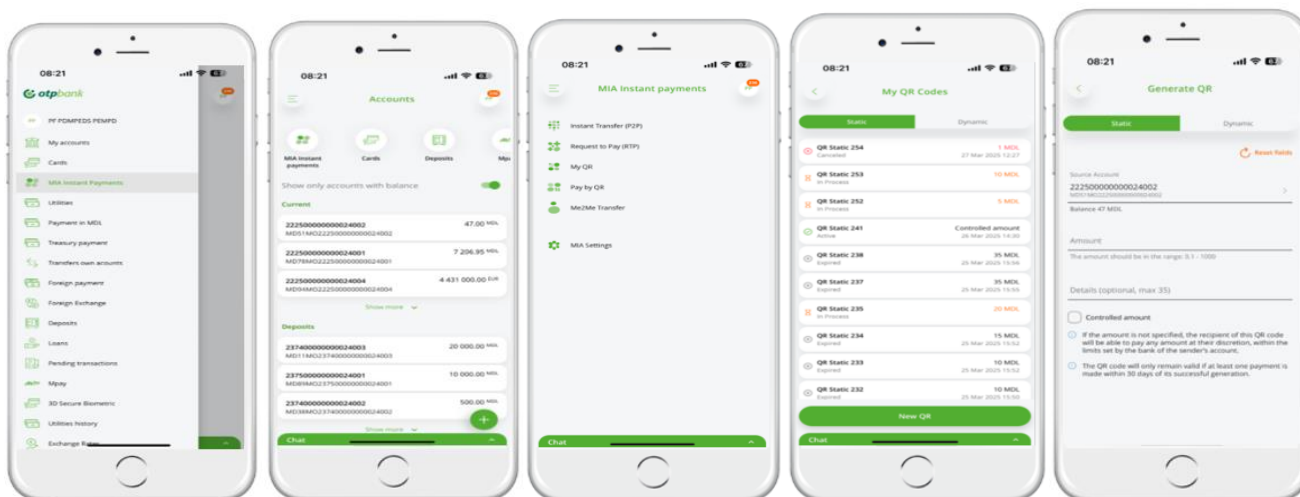


Figure 45

## 54) QR Static

a) The amount can be :

- **Fixed** – the specified amount must comply with the per-transaction limit approved by the BNM.
- **Controlled** – if the checkbox “The entered amount is optional” is selected, the user must enter a minimum and/or maximum amount within the limits approved by the BNM.
- **Free** – if the field is left blank , the payer can enter any amount within the limits approved by the BNM(Fig. 46).

b) **QR Static** has an unlimited duration but will be considered inactive/expired if no payment is made within 30 days from the moment of successful generation.

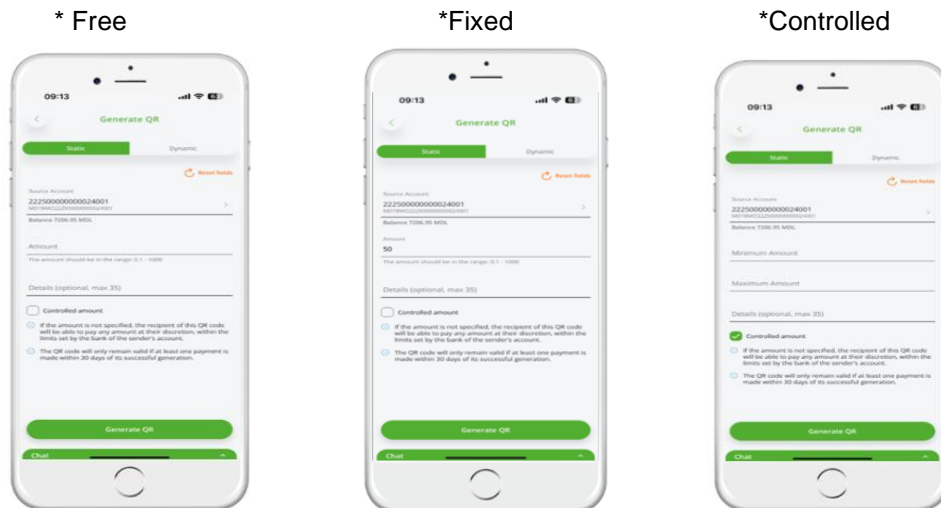


Figure 46

## 55) QR Dynamic

a) The amount can be:

- **Fixed** – the specified amount must comply with the per – transaction limit approved by the BNM.
- **Controlled** – if the checkbox “ The entered amount is optional” is selected, the user must enter a minimum and/or maximum amount within the limits approved by the BNM (Fig.47)

b) The expiration period is 24 hours from the moment of successful generation if no payment is made within this timeframe.

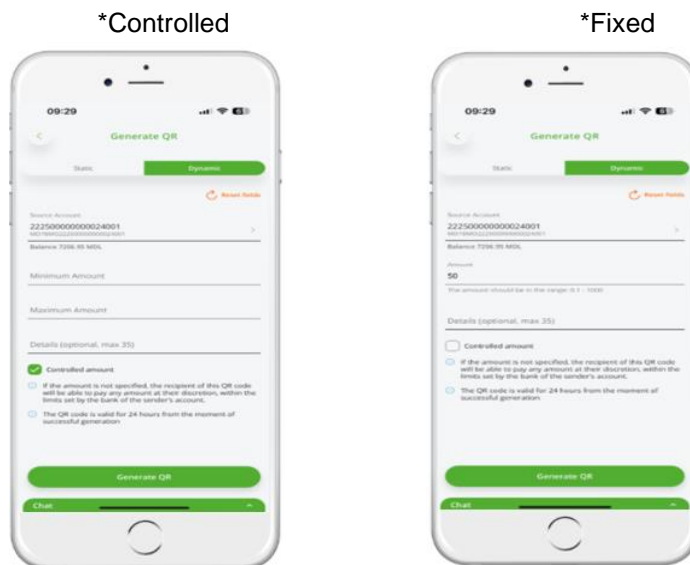


Figure 47

- 56) On the **"My QR Codes"** page, the user will be able to view the history of each generated QR code, organized by QR type, amount, status, date, and time of generation, depending on the selected tab: **Static QR** or **Dynamic QR**.

When accessing QR code, the user will be able to view (Fig. 48) :

- **QR Type;**
- **QR Status** (Fig. 48)
  - \**Dynamic* -> active, paid, processing, canceled, error;
  - \**Static* -> active, processing, canceled, error; ○
- Amount** -> free, controlled, or fixed
- **QR Image;**
- **Copy Deep Link** by clicking the "Copy Link" button;
- **Min-Max range** for controlled amounts
- **Cancel QR** by clicking the **"Cancel"** button (only active QR codes can be canceled).  
A maximum of 250 alphanumeric characters, spaces, and the following symbols are allowed: /?:()., '+-.;
- **User Account;**
- **Payment Details;**
- **Share QR Image** by clicking the **"Download"** button;
- **Share Deep Link** by clicking the **"Share"** button;
- **QR History** (view "QR payment history").



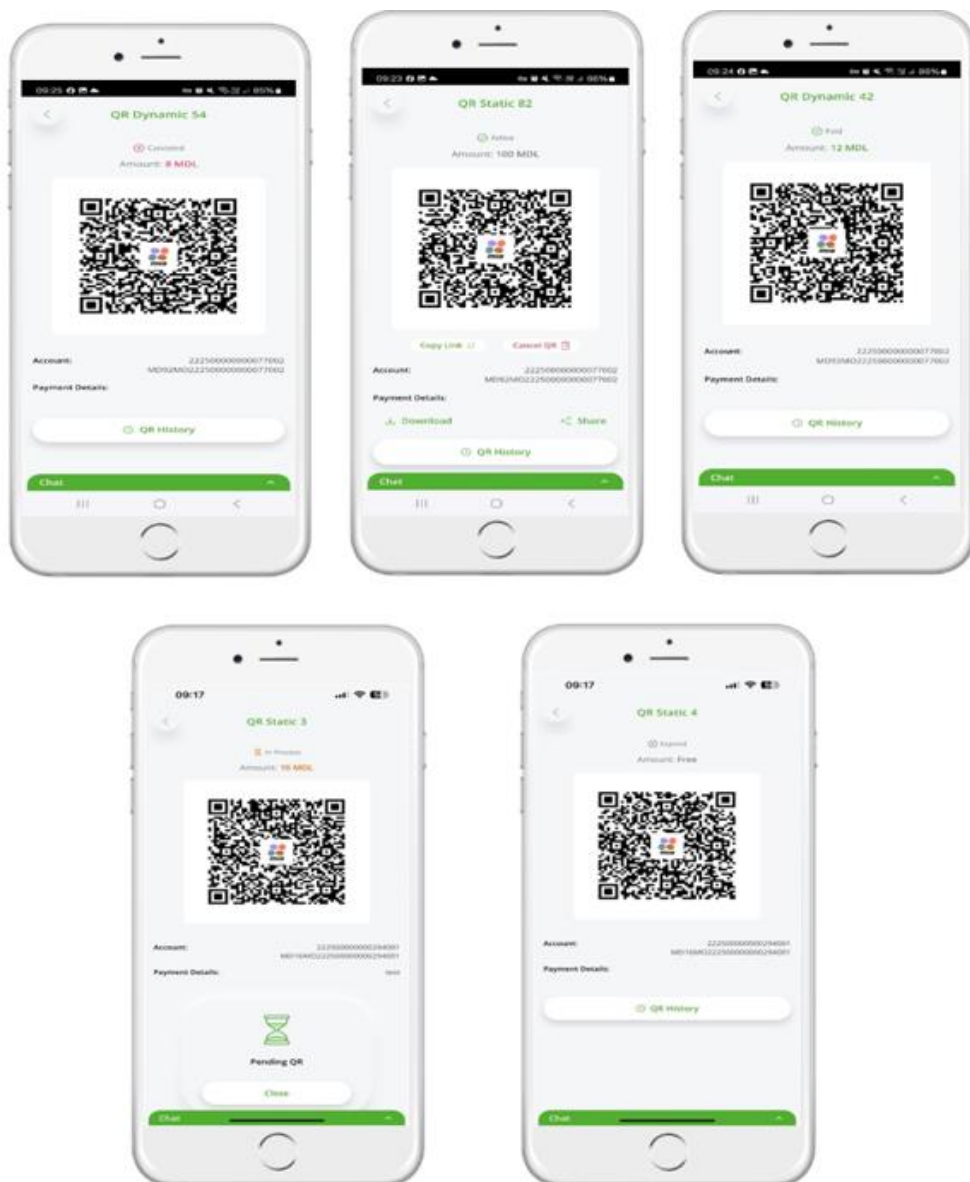


Figure 48



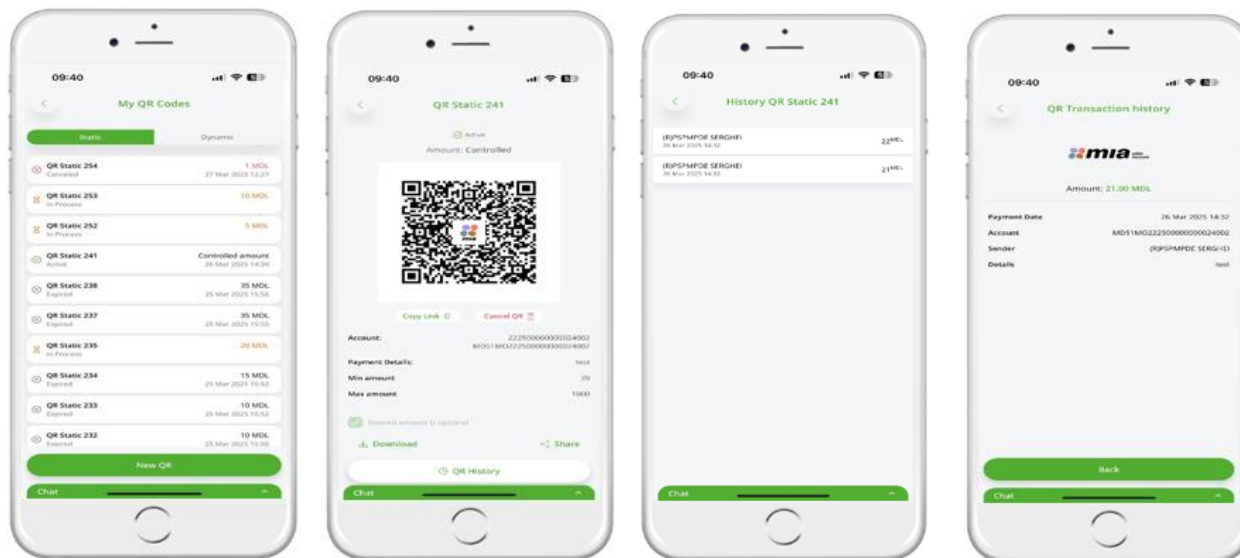


Figure 49

- 4) On the “Transaction Details” screen, information related to the “Transfer via MIA QR” transaction will be displayed, applying the existing functionality.
- 5) The user will receive a notification once the QR code has been successfully paid (Fig. 50).

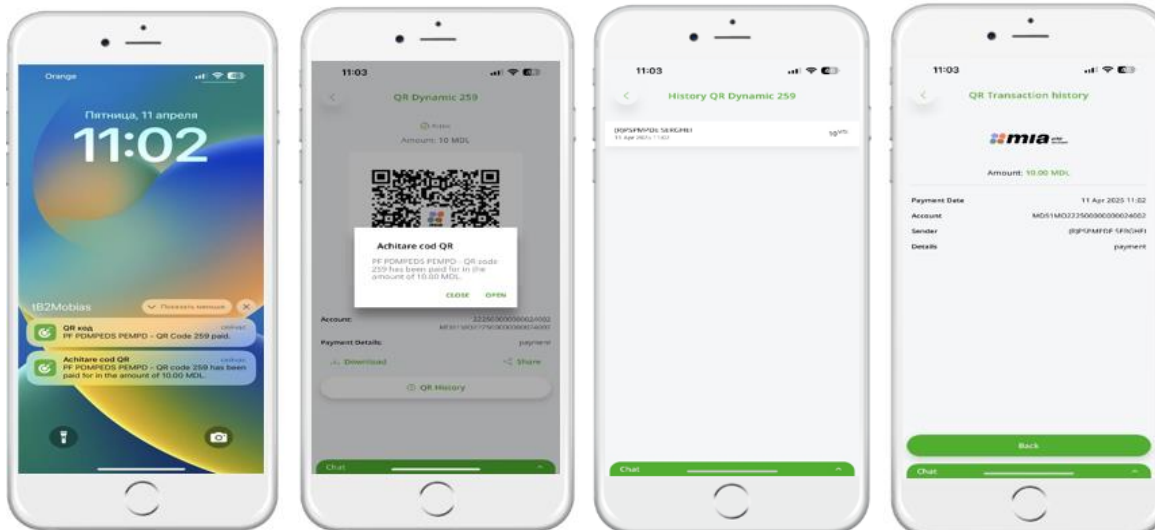


Figure 50

- 6) Upon expiration, the user will be notified based on the QR type regarding its expiration (Fig. 51).

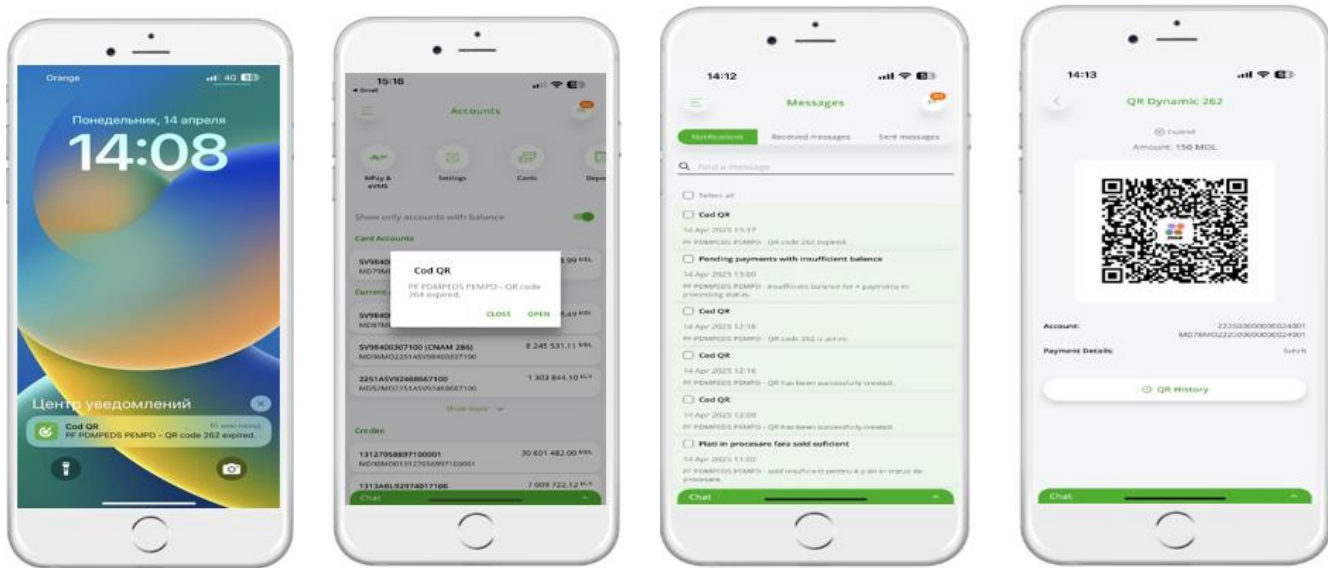


Figure 51

### 3. OTP Mobile Banking Menus

In the OTP Mobile Banking app, you have access to the following menus:

- My accounts
- Cards
- MIA Instant Payments
- Utilities
- Payment in MDL (*to national beneficiaries*)
- Treasury payment
- Transfers own accounts (*between personal accounts*)
- Foreign payment
- Foreign Exchange
- Deposits
- Loans
- Pending transactions
- Mpay
- 3D Secure Biometric
- Utilities history
- Exchange Rates
- Documents history
- Find ATM

#### 3.1 My accounts

After logging into the OTP Mobile Banking app, your accounts held at OTP Bank S.A. will be displayed (Fig.51a)  
By selecting one of the accounts, you can view:

- The list of recent transactions (Fig. 51b);
- Transactions in processing;
- The list of transactions with errors.

From the displayed lists, select the transaction from which you want to see more details (Fig. 51c).

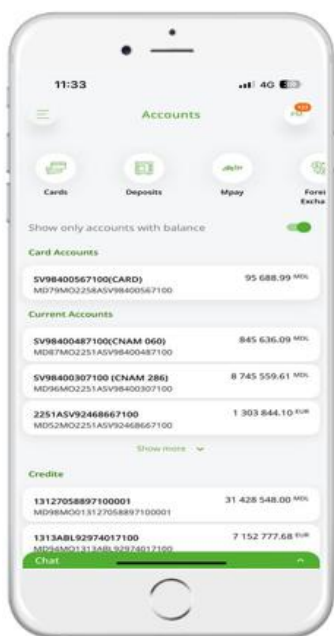


Figure 51a



Figure 51b



Figure 51c

### 3.2 Transfers Between Personal Accounts

To make a transfer between your own accounts, select the “Transfers own accounts” (Fig.52)  
Fill in the required information to complete the transfer between personal accounts (Fig. 52.1):

- Source account** – the account from which you want to make the transfer.
- Destination account** – the account where you want the funds to be transferred.
- Amount** – specify the transfer amount.

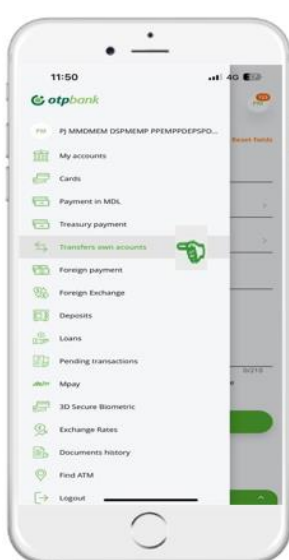


Figure 52

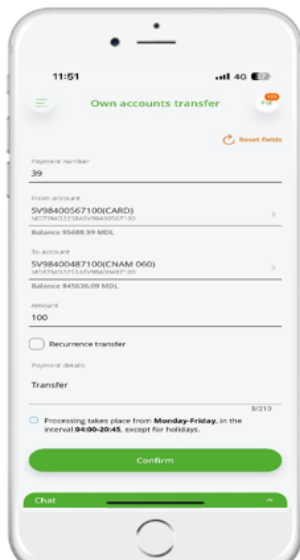


Figure 52.1



Figure 53



Figure 54

The user will authorize the transaction by pressing the “Authorize” button (Fig. 53), and the operation will be processed accordingly (Fig.54). procesa conform (Fig. 54), however, a legal entity will authorize the transaction using the Integrated Token , as described in **3.8. Payment Authorization**.

If you want to make a recurrence transfer(scheduled payment), select “Recurrence Transfer” on the payment screen. This will open fields where you can set up the recurrence details (Fig. 55):

- a. **Set the frequency**, which consists of two elements:
  - 1 – “Nr” – The event frequency (e.g., once, every X days/weeks/months/years).
  - 2 - “Period” - daily, weekly, monthly, or yearly.
- b. **Select the start date of execution.**
- c. **Select the end date** of the recurrence with the following options:
  - 1 *Never* – The payment will continue indefinitely at the specified frequency until you decide to cancel it ;
  - 2 *After a specific number of payments* – You can specify how many times the payment should repeat.
  - 3 *On a specific date* – You can set an exact end date.



Figure 55

After selecting the payment frequency and completing the payment order, press “Continue” and authorize the payment.

**Note!** Recurring payments are not processed on non-business days. If the scheduled execution date falls on a non-business day, the payment will be processed on the next business day.

### Examples of Setting the Execution Frequency for a Recurring Payment:

**Ex.1:** (Fig. 56) If the “Nr” field is set to 3 and the “Daily” option is selected, with a start date of March 31, 2025, and no end date “Never” the recurring payment will be executed every 3 days, as follows:

1. March 31, 2025
2. April 3, 2025
3. April 6, 2025
4. April 9, 2025
5. April 11, 2025 and so on

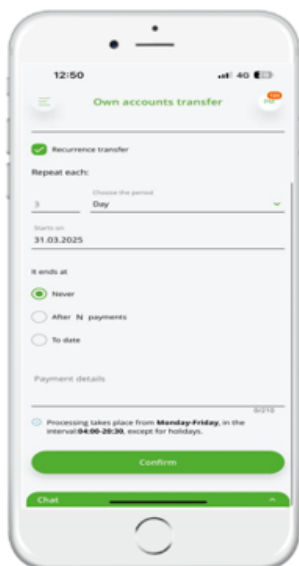


Figure 56

**Ex.2:** (Fig.57) If the “Nr” field is set to 2 and the “Weekly” option is selected, with execution scheduled every Monday, a start date of March 31, 2025, and an end condition of “After 10 payments”, the recurring payment will be executed every 2 weeks, as follows:

1. March 31, 2025
2. April 14, 2025
3. April 28, 2025, and so on, until 10 payments have been completed.



Figure 57

### 3.3 Payments in MDL

To make a payment to national beneficiaries with accounts at OTP Bank or other banks in Moldova using the OTP Mobile Banking app, select the “Payments in MDL” menu (Fig. 58).

Fill in the required information to complete the transaction in MDL (Fig. 59):

- a. **Enter the Beneficiary** – If you have a saved template, you can select the beneficiary from the Templates list.
- b. **Beneficiary IBAN**

beneficiary is a non-resident, uncheck the box, and the IDNP<sup>3</sup> (personal code) field will no longer be required<sup>4</sup>.

- d. **Beneficiary IDNP**
- e. **Amount**– Enter the transfer amount.
- f. **Payment Account** – Select the account from which you want to make the payment from the displayed list.
- g. **Payment Details** – Enter the payment details (maximum 420 characters).

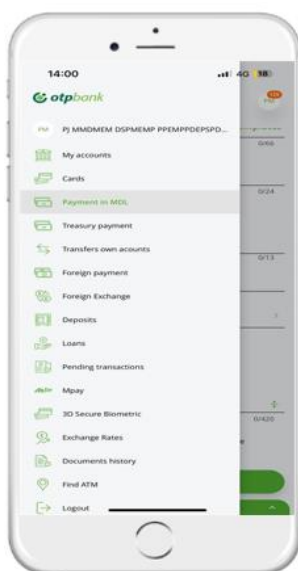


Figure 58



Figure 59



Figure 60



Figure 61

Once all fields are completed, press “Continue”, and the screen will display the payment details (Fig.60). If the entered details are correct, press “Authorize”. If there are errors, you can edit the payment details by pressing “Modify” and updating the information.(Fig. 60)

Payments to other beneficiaries require authentication using either a passcode or biometric authorization in the OTP Mobile Banking app (which has an integrated Token). After authorization, a payment processing message will appear on the screen.

<sup>3</sup> IDNP-Personal Numeric Identifier

<sup>4</sup> If the Beneficiary is a non – resident but holds an account with OTP Bank S.A., the IDNP field will be mandatory



### 3.4 Foreign Currency Payments

To make a foreign currency payment, select the “Foreign payment” menu and complete the required fields (Fig. 62):

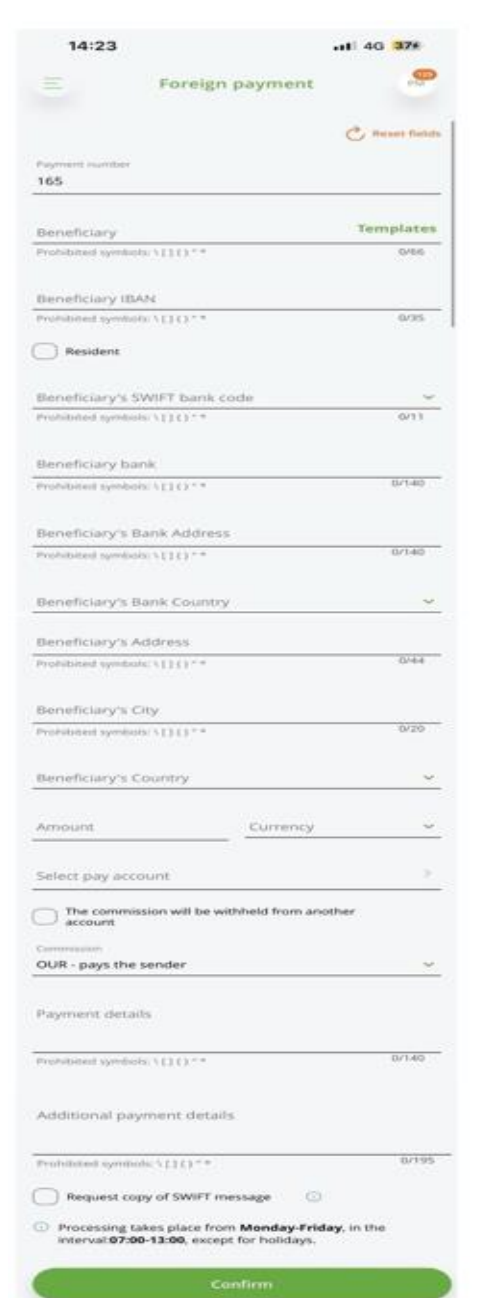


Figure 62

- a) **Beneficiary** – Maximum 66 characters. If you have previously saved the payment details from this beneficiary, you can select them from “Templates”, and all fields will be auto-filled.
- b) **Beneficiary IBAN** – The account number can have a maximum of 30 characters and must contain only numbers and Latin letters, without spaces
- c) **Resident Checkbox**
- d) **Beneficiary Bank Swift Code (BIC)** - Must have exactly 11 characters(8+3)-the first 8 characters are mandatory, but the last 3 characters indicate the bank's branch code(optional). If missing, these positions should be filled with “X”. When entering the “Swift Code” a list of international banks will appear. If selected, all related fields will be auto-filled with the beneficiary bank's details.If the Swift Code is inactive (the 8<sup>th</sup> character is “1”) you will need to manually complete the next three fields.
  1. **Beneficiary Bank**
  2. **Beneficiary Bank Address**
  3. **Beneficiary Bank Country**
  4. **Beneficiary Address**
  5. **Beneficiary City**
  6. **Beneficiary Country**
  7. **Amount** –Enter the payment amount.
  8. **Currency** – Indicate the payment currency
  9. **Payment Account**- Select the account from which you wish to make the payment.

If you want the payment commission to be deducted from a different account than the one ordering the payment check the box “Commission will be deducted from another account” and select the account from which the fee should be deducted.

10. **Select the commission type:** OUR<sup>5</sup>, BEN<sup>6</sup>, SHA<sup>7</sup>
11. **Payment details**-Indicate the reason for transfer and attach any supporting documents (max. 140 characters).Must be in English, except for RUB payments – completed in Russian(Latin letters) RON payments- completed in Romanian (without diacritics).
12. **Additional payment details** (e.g., BI<sup>8</sup>, PS), series, number, issuing institution (abbreviated), and date of issue. You may also include any extra information that did not fit in the Payment Purpose field (max.195 characters)

<sup>5</sup> OUR all fees are paid by the payment originator.

<sup>6</sup> BEN all fees are paid by the beneficiary.

<sup>7</sup> SHA the fees are shared between the originator and the beneficiary. Attention! There is a possibility that correspondent banks involved in the transfer may charge their own fees, which could be deducted from the transferred amount.

<sup>8</sup> BI identity card PS foreign passport

## Examples:

### 1) Payment for Studies:

*Payment Purpose:* PMNT FOR STUDY, CONTR.452DD15.09.2020

*Additional Payment Details:* BI, B0000000, 15.04.2019, CRIS.REG

### 2) Personal Transfer from Abroad:

*Payment Purpose:* PERSONAL TRANSFER/DONATION/FAMILY SUPPORT

*Additional Payment Details:* BI, B0000000, 15.04.2019, ASP

### 3) Car Payment:

*Payment Purpose:* PAYMENT FOR CAR WIN:WBAFW12020C643779, Inv.35DD1.02.2020

*Additional Payment Details:* BI, B0000000, 15.04.2019, ASP

After filling in all the mandatory fields, press “Continue” and authorize the payment using the integrated Token in the OTP Mobile Banking app.

## Important Notice!

The bank has the right to request supporting documents for the initiated foreign currency payment. If the supporting documents are not submitted on the same day as the payment initiation, the bank will reject the payment, and it will need to be reinitiated the following day.

## 3.5 Bill payments (for individual users only)

From the “Utilities” menu (Fig. 63) you can pay bills to organizations with which the bank has signed a payment reception contract, as well as MPAY payments.

When accessing the “Utilities” menu, the “My Contracts” section (Fig.64) will open, where you can:

- Add a contract/bill and make a payment
- Manage previously added contracts/bills

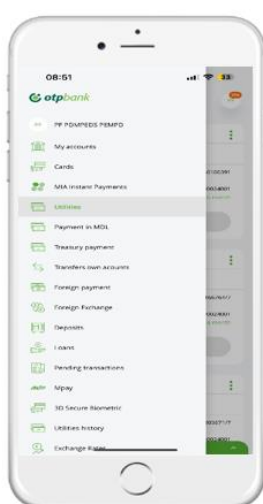


Figure 63

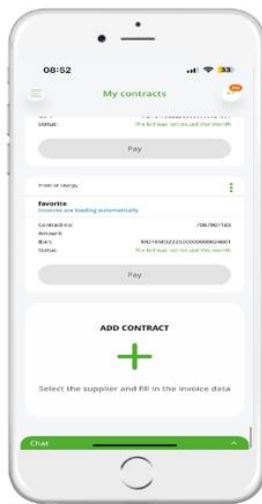


Figure 64

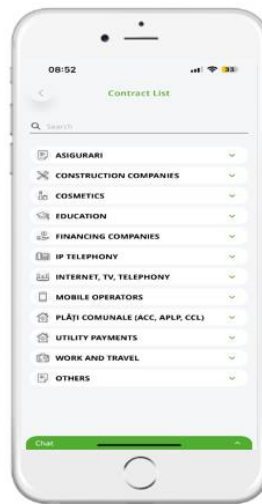


Figure 65

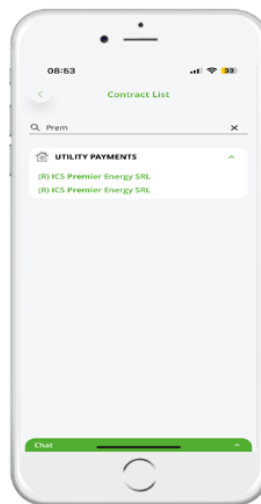


Figure 66

To add a new contract/bill, find the desired service provider from the list of payable service categories. The search can be performed by applying a provider name filter (entered in the “Search” field) (Fig. 65 - 66).



The beneficiaries included in the Billers List are categorized into three groups (see the Annex: List of Billers Included in the OTP Internet & Mobile Banking Service):

- With electronic invoices** – includes beneficiaries who send the bank a monthly database in electronic format, containing complete client and payment information. When selecting one of these billers, you don't need to manually fill in several fields for collecting personal data required to identify the payment. For these beneficiaries, when defining the invoice, you only need to enter the **“Contract No. / Cont No. / ID”**<sup>9</sup> field.
- Without electronic invoices** – includes beneficiaries who don't send the bank a customer and payment database for the current month.
- MPAY** – includes payment beneficiaries listed on the official website: <https://mpay.gov.md/Info/Partners>

When selecting one of these billers, you must manually enter the mandatory field configured in the system with the required information, without which the payment can not be completed.

**Important!** To avoid processing errors, bills must be paid exclusively through the “Utilities” menu and not via the “Payment in MDL” option.

Mai jos vei vedea câteva *exemple* de adăugare/achitare facturi:

#### A) Billers with electronic invoices:

##### Example 1. Biller: “APA CANAL CHIȘINĂU”

Find the mentioned provider in the billers list and click on its name. The screen shown below will open, where you need to enter the “Contract/Bill Number” (Fig. 67) as indicated on the bill received from the provider<sup>10</sup>

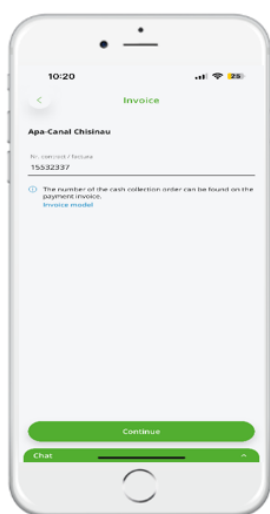


Figure 67



Figure 68



Figure 69

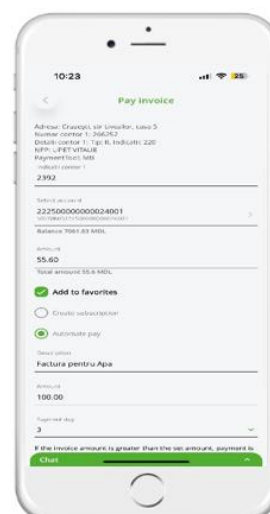


Figure 70

After entering the identifier “Contract/Invoice No.”<sup>11</sup>, click the “Continue” button (Fig.67), and the invoice for the current month will appear on the screen (Fig.68)

<sup>9</sup> Depending on the provider, see details in the Annexes

<sup>10</sup> How to find the Contract/Invoice No. on the invoice can be seen in the Annex: Invoice from the Organization “Apă Canal Chișinău”

<sup>11</sup> The identifier is different for each biller, you can find details in the Annex: Invoice from the Organization “Apă Canal Chișinău”

On this screen (Fig.68), you will need to enter the meter readings for the specified services. Here, you also have the option to modify the payment account.

Select the account from which you wish to make the payment. If you want the invoices from this provider to be displayed monthly in OTP Internet & Mobile Banking under the “My Contracts” section, or if you want the invoices issued by this provider to be paid automatically each month, check the “Add to favorites” option (Fig.69), which will open the following options:

- Add to My Contracts** (Fig. 69) – The invoices issued by this provider will be available for payment monthly in the “Bill Payment” menu, and you will not need to enter the contract details each time (Fig. 69a).
- Pay Automatically** (Fig. 70) – The invoices issued by this provider will be paid automatically. To do this, you need to complete the following fields:

**Amount:** Enter the maximum amount for which you want the automatic payment to be made. If you set the maximum amount to 500 MDL and the invoice is issued for 550 MDL, the payment will not be processed. (Fig.69a)

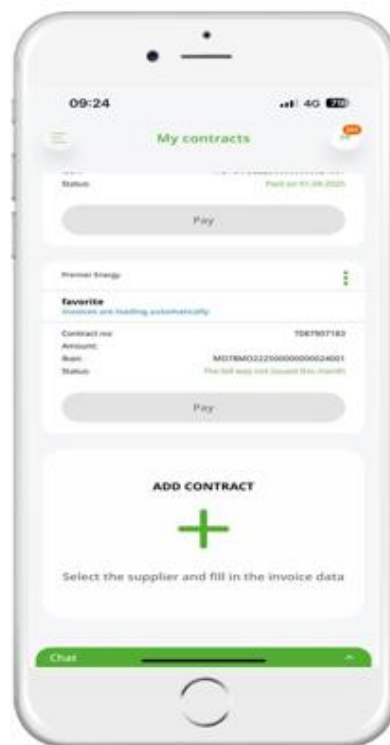


Figure 69a

**Payment Date:** Select the day of the month on which you want the payment to be made. For example, if you usually pay your bills after receiving your salary, you can set a date before your payday.

**Attention!** If there are insufficient funds in your account, the invoice payment will not be processed.

To make it easier to identify the invoice in the list of contracts, you can assign a name (alias) to the contract in the “Description” field

After completing the steps described above, press the “Continue” button and confirm the payment by entering the access code or using biometric authentication in the OTP Mobile Banking app, which has an integrated Token.

#### (B) Billers without electronic invoices:

**Example 2.** Paying an invoice for AVON (Fig. 71).

Find the mentioned provider in the list of billers and click on its name. The screen shown below will appear where you need to complete all the fields.

Here, you also have the option to select a one-time payment by choosing the “Pay Now” option. If you prefer to make a recurring monthly payment to this company, select the “Pay Monthly” option. In this case, you will also need to specify the date when the monthly payment should be made and the amount.

Thus, each month on the selected date, the scheduled payment will be made to this provider.

Fill in the “Contract/Invoice Number” field with a name for the payment beneficiary to make it easier to identify later in the “My Contracts” list.

After completing all fields, press the “Continue” button, then confirm the payment by entering the access code or using biometric payment confirmation in the OTP Mobile Banking app, which has an integrated Token

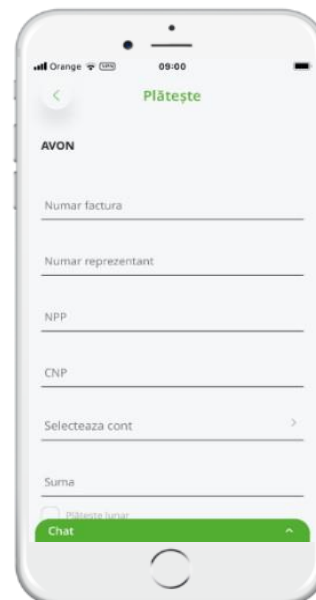


Figure 71

(according to the list on the [mpay.gov.md](https://mpay.gov.md) website)

Through the MPAY service, payments can be made to beneficiaries who have a collaboration contract with the Governmental Electronic Payment Service (MPAY). These payments can be of two types:

- a. MPAY beneficiaries for whom a payment notice or report has been issued (e.g., traffic fines, property tax with notice, administrative fines, etc).
- b. MPAY beneficiaries for whom no payment notice has been issued.

**Note:** The automation of service payments via MPAY cannot be set up.

To make a payment MPay, you need one of the following details:

- 1) MPay Notice Number (Fig. 72):



Figura 72

- 2) Payment Request Number generated on [www.mpay.gov.md](https://www.mpay.gov.md)

Payment using a Payment Request generated on the official MPay website through OTP Internet/Mobile Banking can be made for service providers who don't issue a document containing a 14-digit payment series and number or a 12-digit payment notice – examples presented above. It can also be used to make an advance payment for service.

How to Generate a Payment Request Number:

**Pasul 1.** Go to the official MPay website: <https://mpay.gov.md/> (Fig. 73)

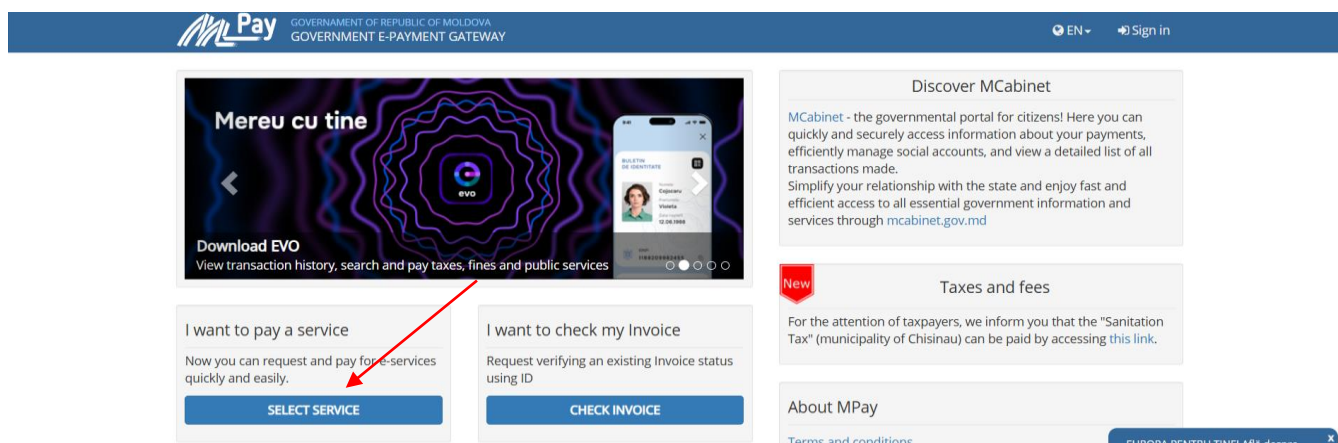


Figure 73

**Pasul 2.** Select the service you want to pay for (Fig. 74).

Please select the service you want to pay for

SELECT CATEGORY ▾ grad

Fee for kindergartens

SUPPORT CENTER | 0 22 820 000 | suport.mpay@gov.md

VISA | Mastercard | GOV

Figure 74

**Pasul 3.** Fill in the required fields for the selected service (for example, kindergarten fees) (Fig. 75).

Kindergartens

Fee for kindergartens

Pay the monthly fee for children's meals in kindergarten. Fill in the form to finalize the payment.

SEARCH INVOICE Q

Kindergarten ▾ Choose an option ...

Kindergarten's locality ▾ Select region... ▾ Select locality...

Kindergarten group

The child's unique code

Child name

Payer last/first name

Payer's IDNP

Amount (MDL)

☐ I have read and accepted the Terms and Conditions of MPay and I express my consent for processing of my personal data when making this payment.

PAY BACK

SUPPORT CENTER | 0 22 820 000

VISA | Mastercard | GOV

Figure 75

**Pasul 4.** After filling in all the necessary fields, click “Pay”, and the screen will display an image from which you can select the payment request Number. This number should be entered into OTP Internet/Mobile Banking when making an MPay payment.

How do you want to pay?

Dear user,

You have chosen to pay the invoice 00065369841060 for Fee for kindergartens in the amount of 112.00 MDL upon application (inquiry) GRA02250402110756641. How do you want to pay this invoice?

SUPPORT CENTER | 0 22 820 000

VISA | Mastercard | GOV

Figure 76

**Nota:** You can generate Payment Requests for any Mpay Beneficiary.

C0 – Public

C0 – Public 44

### 3.6 Payments via Mpay & eVms

To make an MPay & eVMS payment via the OTP Mobile Banking app:

1. Open “MPay” menu in the OTP Mobile Banking app (Fig.77).
2. Fill in the “Enter your payment code” field (Fig.78-79), then tap “Continue”
3. Select the account you wish to use for the payment and tap “Continue” again. The screen will display the payment details (Fig.80)
4. If all the entered information is correct, press “Authorize”(Fig.81).
5. To complete the payment, you will need to authenticate using your access code or biometric verification through the OTP Mobile Banking app, which has an integrated Token.
6. A payment processing message will then appear on the screen (Fig.83)

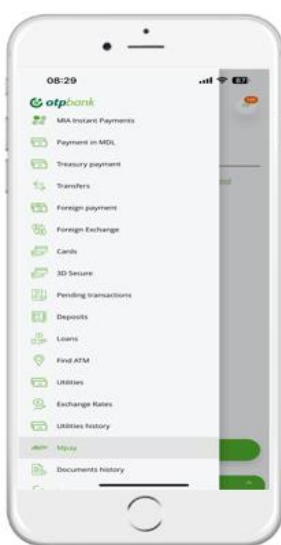


Figure 77

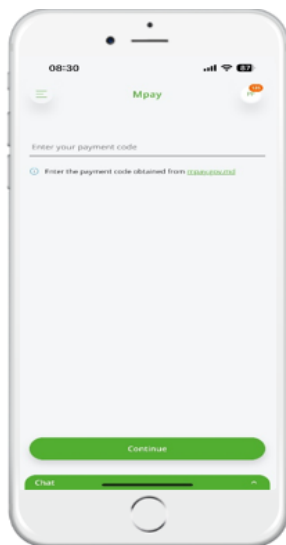


Figure 78



Figure 79



Figure 80



Figure 81



Figure 82



Figure 83



### 3.7 Treasury Payments

To make a treasury payment via the OTP Mobile Banking app , select the “Treasury Payment” menu and fill in the required fields (Fig. 84):

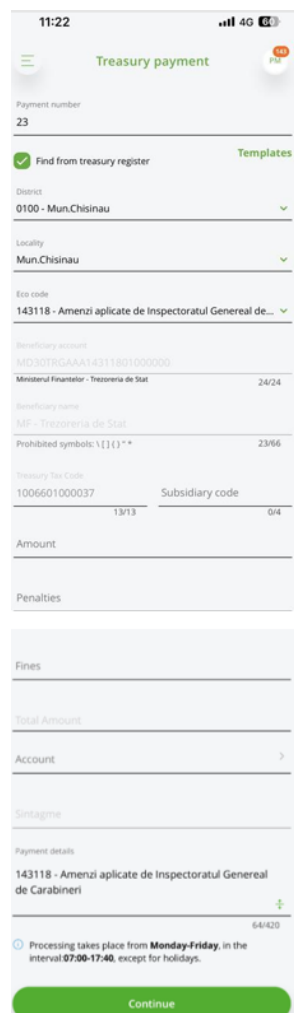


Figure 84

Completing the Required Fields:

“Payment Number” – the document number <sup>12</sup>

**(A)** If you don’t know the treasury account, you can select it from the list available in the app by checking “Find from treasury register”. This will activate the following fields: *District, Locality, Eco Code* <sup>13</sup>. Once selected, the fields “Beneficiary Account”, “Beneficiary Name”, and “Treasury Tax Code” will be automatically filled in.

**(B)** If you know the treasury account, complete the following fields:

a.”Beneficiary account”- If entered correctly, it will be verified, and the “Beneficiary name” and “Treasury Tax Code” fields will be auto-filled.

b.”Subsidiary code”-Enter the code of the territorial subdivision if applicable.

c.”Amount” – Fill in the base payment amount , as well as “Fines” and “Penalties” in their respective fields. The total payment amount will be reflected in the “Payment Details” field.

d.”Account”- Select the account from which you want to make this payment.

e.”Payment Details”- This will be auto-filled with information regarding the payment destination.

**Important!** If you are making a treasury payment for another person, we recommend removing the auto-filled details in the “Payment Details” field and entering the recipient’s information(Full Name, IDNO).

After completing the steps , press “Continue” and confirm the transaction using the integrated Token in the OTP Mobile Banking app.

**Note:** The application will verify the correctness of the entered information according to legal requirements, such as: IBAN code accuracy, Allowed symbols, Tax code validity. If an error is detected, the field containing the mistake will be highlighted in red.

<sup>12</sup> This field is auto – filled whenever a new payment is initiated, but you have the option to modify the initiated document number

<sup>13</sup> Eco Code – displays the list of all treasury accounts related to the selected district and locality. The Eco Code can be found in the document issued for the payment of taxes, fines, or other obligations

### 3.8. Foreign Exchange

Access the “Foreign Exchange” menu (Fig. 85) and fill in the required fields to complete a currency exchange:

- In the “I sell” field, enter the amount you wish to sell and select the account in the currency you are selling. (Fig.86).
- In the “I buy” field, the amount will be displayed automatically after selecting the account in the purchased currency (Fig.87).
- Press the “Continue” button and authorize the currency exchange.

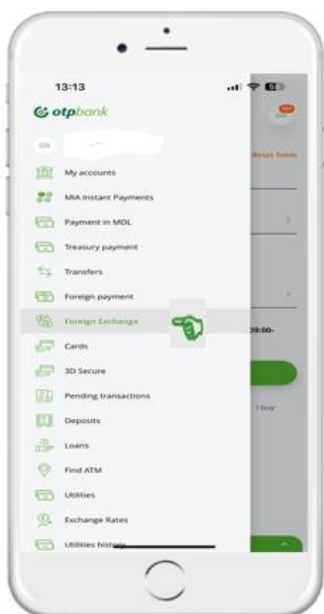


Figura 85



Figura 86

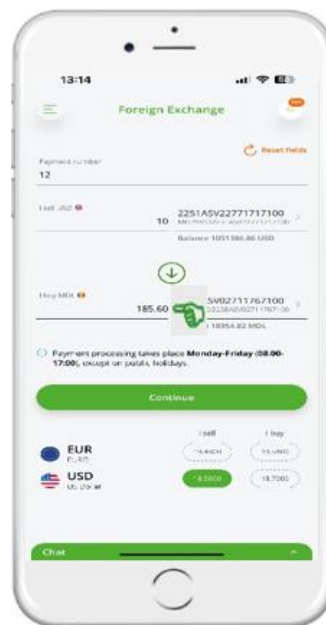


Figura 87

**IMPORTANT!** For legal entities, the currency exchange authentication is performed by entering the access code or authorizing via biometrics in the application that has an integrated Token.

### 3.9. Payment Authorization

Any transfer/payment initiated through the Service must be authorized<sup>14</sup> to be processed by the bank by entering the access password/biometrics in the OTP Mobile Banking application, which has an integrated Token. The authorization method is identical regardless of the transfer type and the module used.

Payment/transfer authorization in the Service can be performed at the time of payment or later. To authorize the transfer with the integrated Token in the OTP Mobile Banking application, after entering and selecting all transfer elements:

- Press the “Confirm” button to complete the transfer<sup>15</sup>.
- On the new screen, the details of the initiated payment will be displayed. At the bottom of the page, tap the “Authorize” button, or tap “Modify” if you need to correct the payment (Fig.88). This will open a new window where you can enter the access code (Fig.89) or authorize using biometrics (Fig.90).
- As a result, the newly opened screen (Fig.91) will display the message “Pending Transactions”

<sup>14</sup> For legal entity users – the authorization of transfers/payments is carried out based on profiles, predefined authorization rules, and assigned authorization rights.

<sup>15</sup> Legal entity users will be notified about the possibility of a duplicate payment if a transfer with identical data already exists, except for the document number, if applicable.



Figure 88



Figure 89



Figure 90



Figure 91

### IMPORTANT FOR LEGAL ENTITY USERS!

Payment authorization by authorized users depends on the type of signature:

- Unique (S12)*, requires only one authorization.
- Others (S1, S2, etc.)* require authorization from users with the respective signature types. Ex: If the authorization rules require three types of signatures, then one user with an S1, one with an S2, and one with an S3 signature must each apply their signature.

### 3.10. Pending Transactions

This menu allows you to view transactions that have already been initiated and are pending authorization (Fig.92), as well as transactions that are being processed by the bank (Fig. 93).

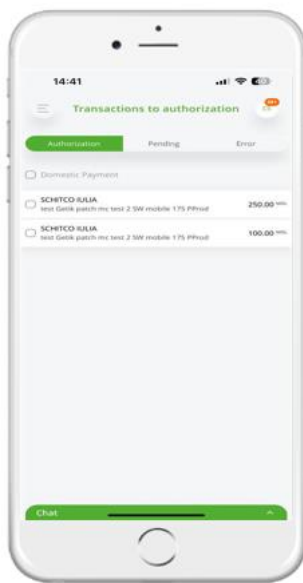


Figure 92



Figure 93



Figure 94

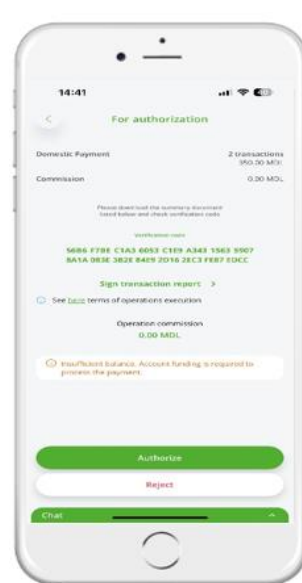


Figure 95



From the "Transaction to authorization" screen, you can select one, multiple, or all payments from the list to authorize them in a single action (Fig. 94).

If you decide not to proceed with a payment from the list, click on it. In the opened screen, you will have the option to reject the payment (Fig. 95) and indicate the reason for rejection (Fig. 96). The rejected payment will then be removed from the authorization list.



Figura 96

**IMPORTANT!** Bulk authorization of multiple transactions (Fig.97) requires entering the access code (Fig.98) or using biometric authentication (Fig.99) in the OTP Mobile Banking app, which has an integrated Token.



Figure 97



Figure 98

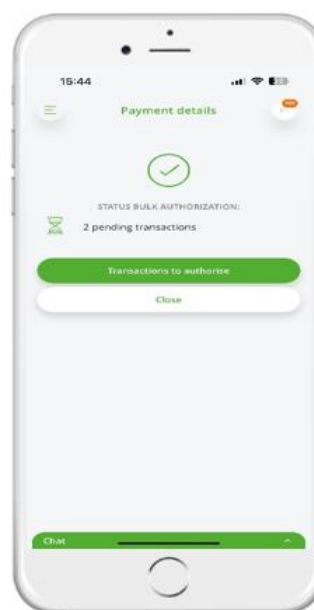


Figure 99

### 3.11. Cards

In the "Cards" menu (Fig. 100) of the OTP Mobile Banking app, you can view details about the debit and credit cards you hold at the bank (Fig.101).

The main information displayed for debit and credit cards includes: Card type (Fig.102), Card number (first and last 4 digits), Cardholder name, Card expiration date, IBAN of the linked account, Blocked amounts and available balance. For credit cards, additional details are available: Due date, Interest rate, Approved credit limit, Minimum payment amount, Outstanding balance, Used credit amount.

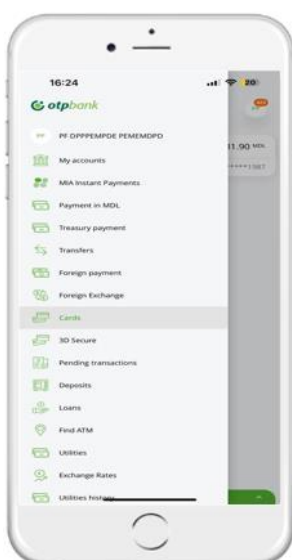


Figura 100



Figura 101



Figura 102



Figura 103

Additionally, by clicking on the card image (Fig.102), the screen will display the transaction history for the selected card. Here, you can also view the blocked amounts (amounts that have not yet been settled by the bank). The identifier for blocked amounts is the bank icon displayed in front of the transaction (Example from Fig.103: payment in the amount of 5,923.32 MDL)

### 3.12. Deposits and Savings Accounts

When accessing the “Deposits” menu (Fig.104), a list will open showing all the deposits opened (Fig.105) at OTP BANK S.A. Tap on a deposit to view its details (Fig.106) and download the deposit request form.

To open a new deposit as an individual or legal entity through the OTP Mobile Banking app, from the deposit list screen (Fig.98), tap the “+” button at the bottom of the screen. Then you will need to fill in the fields (Fig. 99-105):

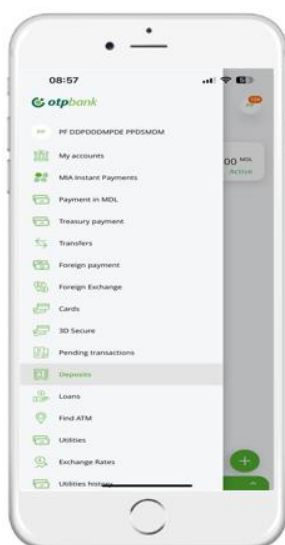


Figure 104



Figure 105



Figure 106

To open a new deposit as an individual or legal entity through the OTP Mobile Banking app, from the deposit list screen (Fig.98), tap the “+” button at the bottom of the screen. Then you will need to fill in the fields (Fig.107-113):

- Source Account** – the account from which the funds for the deposit will be withdrawn.
- Deposit Type** – you will need to select the type of deposit you want to open from the list. To see details about the deposits in the list, click the “Interest Rates” link.
- Maturity Action** – choose whether the deposit should be closed or renewed automatically at maturity (the options will be shown based on the selected deposit type).
- Amount** – enter the deposit amount.
- Check all required boxes** after reviewing the related documents.

On the next screen, you must check the box “View deposit request” to activate the “Authorize” button. Once you check the box, the Deposit Account Opening Request will open. Return to the mobile app and complete the payment by tapping “Authorize”.

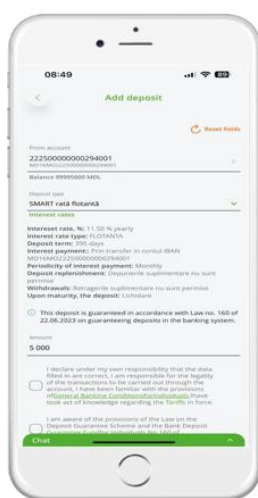


Figure 107



Figure 108



Figure 109



Figure 110



Figure 111



Figure 112

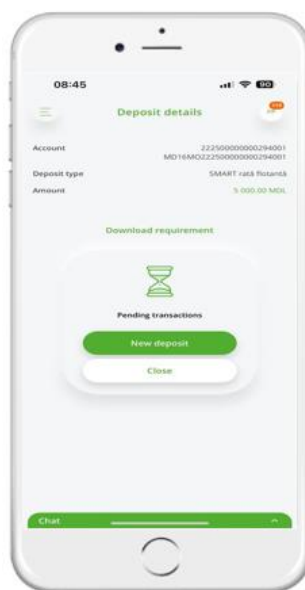


Figure 113

To open a Saving Account (only available for individuals) through the OTP Mobile Banking app, tap the “+” button at the bottom of the screen, then fill in the fields (Fig. 114-119):

- Account Type** – the account from which the funds will be withdrawn for the savings account.
- Currency** – choose the currency of the savings account from the available options.
- Amount** – enter the desired savings amount
- Select Payment Account** – choose the account from the list that appears.
- Check all required boxes** after reviewing the related documents.

On the next page, it is necessary to check the box “View



Figure 114



Figure 115



Figure 116



Figure 117



Figure 118



Figure 119

To view all requests for opening a deposit or savings account, access the “Documents History” menu (Fig.120-121). By tapping the arrow, the deposit/savings account opening request will open (Fig.122)

**Note!** The requests are valid for 5 years from the moment the client’s relationship with the bank ends.

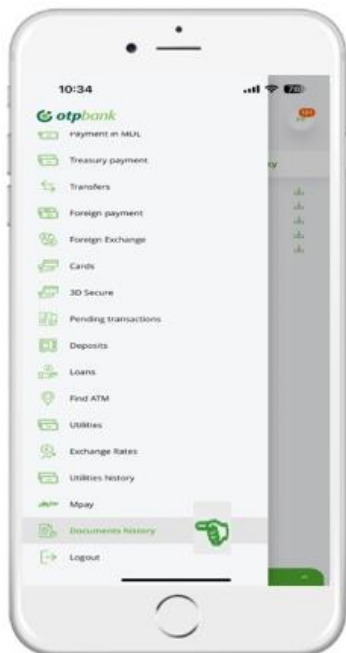


Figure 120



Figure 121

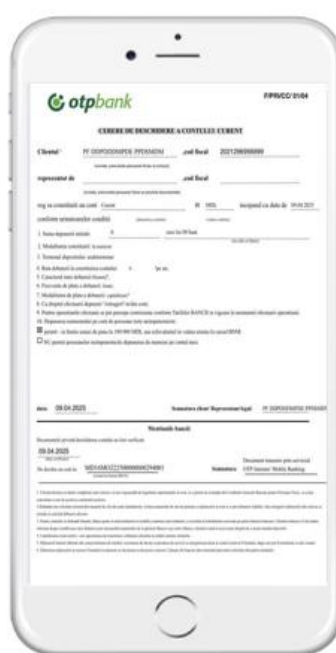


Figure 122

### 3.13. Loans

In the “Loans” menu (Fig. 115), you can view the details of active loans (Fig.116), including information about the granted amount, payment amount, next payment date, and loan maturity date (Fig.117).

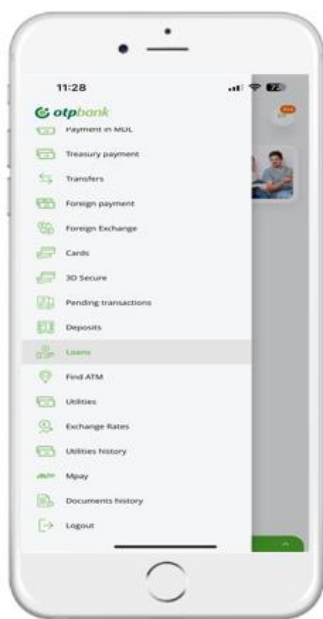


Figure 115



Figure 116



Figure 117



### 3.14. Banner

Open the OTP Mobile Banking app. On the main page, a promotional banner will appear, showcasing the most attractive offers for personal loans (Fig.118). This banner can also be found on the “Loans” page (Fig.119).



Figure 118



Figure 119

### 3.15. Branches and ATMs

Accessing information regarding “Branches and ATMs” does not require identification in the service. It can be accessed both from the application’s main menu (Fig.120) and from the service menu (Fig.121). This feature serves as a location identifier, helping you find the nearest branch from the OTP Bank units list, as well as displaying ATM locations on the Google map (Fig.122,123)

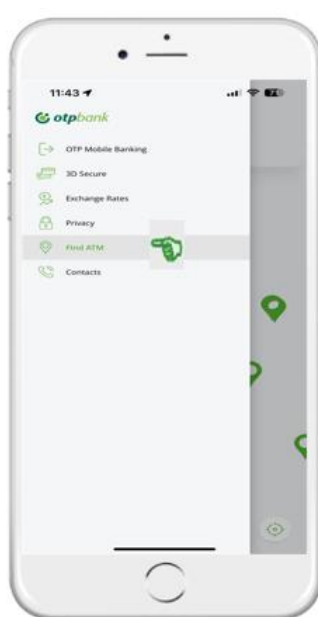


Figure 120

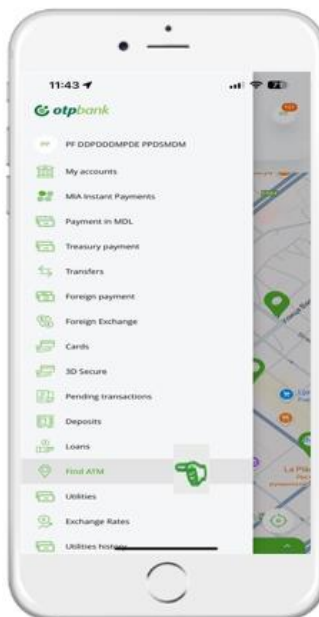


Figure 121



Figure 122

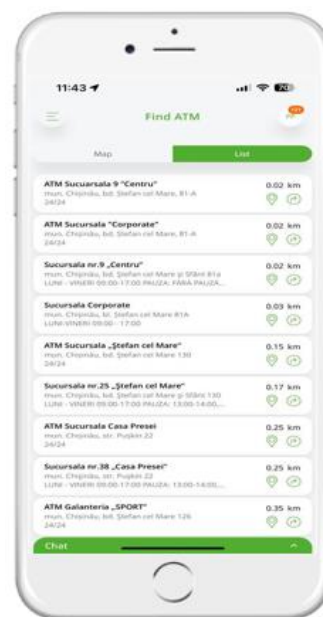


Figure 123

### 3.16. Exchange Rates

Accessing “Exchange Rates” menu does not require identification in the service and can be accessed from both the application menu (Fig.124) and the service menu (Fig.125). This section displays the list of the Bank’s exchange rates for non-cash operations (Fig.126), the rates for card transactions (Fig.128), and the official NBM exchange rate (Fig.129). Also in this section (Fig.127), you have the option to make preliminary calculations using the Currency Converter.

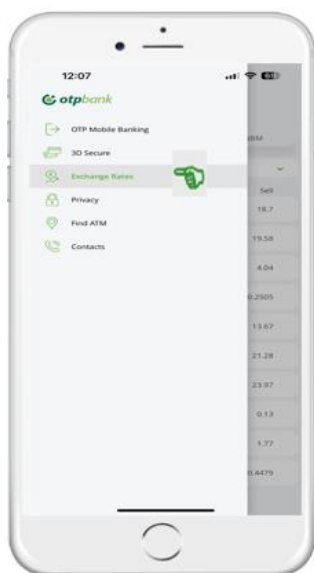


Figure 124

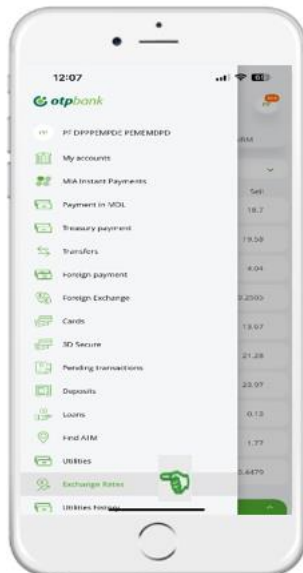


Figure 125

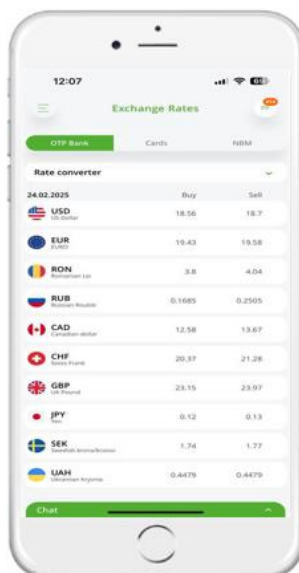


Figure 126

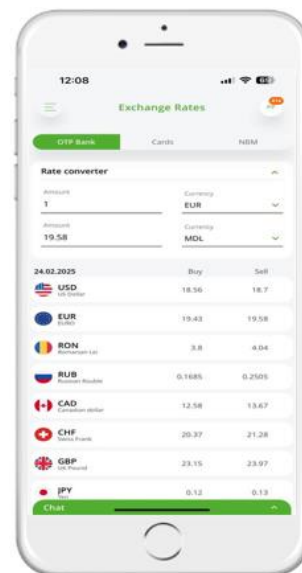


Figure 127



Figure 128

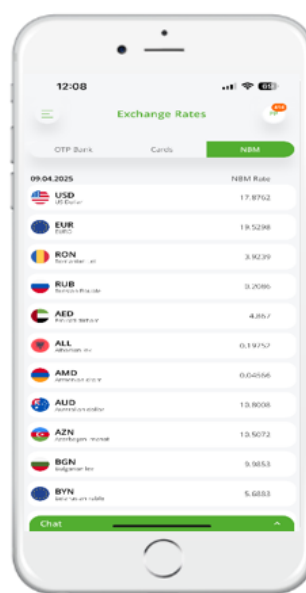


Figure 129

### 3.17. CHAT Support

Through the Chat Support option (Fig.130), you can receive assistance from the Bank. This option is available after logging into OTP Mobile Banking application.



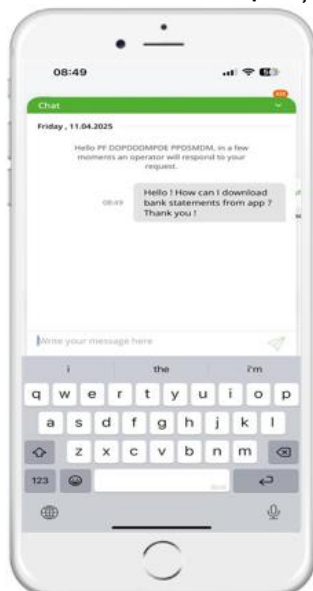


Figure 130

### 3.18. Customer Support Service

In case of unclear situations related to the use of the OTP Mobile Banking application, or in situations involving a compromise of the application's security –please request support from the Call Center assistance service

Service Contact Details:

*Tel.No. Individuals: +373 (22) 256 456*

*Tel.No Legal Entities:+373 (22) 812 555*

**Email:** info@otpbank.md

The secure messaging service of the OTP Internet & Mobile Banking / Chat Support

## ANNEXES

### Categories of billers included in the OTP Internet & Mobile Banking service












	ALTELE	✓
	COMPANII DE CONSTRUCȚIE	✓
	COMPANII DE CREDITARE	✓
	EDUCAȚIE	✓
	IP TELEFONIE	✓
	INTERNET, TV, TELEFONIE	✓
	PLĂȚI COMUNALE	✓
	PLĂȚI COMUNALE (ACC, APLP, CCL)	✓
	PRODUSE COSMETICE	✓
	TELEFONIE MOBILĂ	✓
	WORK AND TRAVEL	✓

Figure 131

Sample invoices can be found below in the annexes.

**Invoice from the organization "INFOCOM" Î.M.**

For the organization "INFOCOM" Î.M., the Contract No. or Invoice No. field will be taken from the payment invoice. In the example shown below, the Invoice No. is found at point 1. And the Contract No. at point 2

<b>Ordin de incasare a numerarului (2)</b>		<b>nr. 123456789</b>		<b>Ianuarie 2016</b>			
<b>Numele C.S.</b>			<b>Termen de achitare 29.02.2016</b>				
MD-2020, str. Denumire Strada bl. 01/1, ap. 001 A							
Servicii	Datorii, lei	Consum	u.m.	Tarif	P.l.unara	Recalcul	Suma, lei
En.termica (incalzire)	0	1.0450	Gcal	987.00	1031.42	0	618.85
Compensare					-412.57	0	
Apa potabila	0	2.0000	m <sup>3</sup>	9.19	18.38	0	18.38
Cota-parte		0.5000	m <sup>3</sup>				
<b>Total pentru plata</b>	<b>0</b>				<b>637.23</b>	<b>0</b>	<b>637.23</b>
Nr.contorului	tip apa	Valabil pina la	Ind.preced.	Ind.curenti			
001986	1/R	Iun-2018	227				
20234530	2/C	Dec-2018	64				

**Informații la tel. (022) 23-50-30, sau pe adresa str.București,68**

**Consultarea contului personal și prezentarea indicilor contoarelor pe bon.infocom.md**

<b>Ordin de inc. numerarului(1)</b>		<b>123456789</b>	
<b>I.M.INFOCOM</b> Cod bancă: AGRNMD2X Cod IBAN MD93AG000000000225131543 Cod fiscal 1003600031291			
Servicii	Cod	Suma, lei	
En.termica (incalzire)	8 / 4	618.85	
Apa potabila	10 / 1	18.38	
<b>Ianuarie 2016</b>		<b>637.23</b>	
<b>Indicii contoarelor (m<sup>3</sup>)</b>		<b>123456</b>	
Nr.contorului	Tip	Indicelui	
001986	R	227	
20234530	C	64	

[ 21 ] MD-2020, str. Denumire Strada bl. 01/1, ap. 001 A

Data și semnătura \_\_\_\_\_

**Atentie!** Prezentul aviz conține date cu caracter personal, prelucrate în cadrul sistemului de evidență nr. 0000420-004. Legea nr.133 din 08.07.2011.

Figure 132

Also, when paying the invoice, the current water meter readings can be filled in, corresponding to the readings from the previous period.

### Invoice from the organization "APĂ-CANAL CHIȘINĂU" S.A.

Payment invoices for the organization APĂ CANAL CHIȘINĂU S.A. can be found in the application and paid directly or added as a contract for payment using either the Contract No. or Invoice No., which can be taken from the payment invoice. In the example below, the Invoice No. can be found at point 1, and the Contract No. at point 2.

Denumirea serviciilor	Modul de calcul	Volum m3	Tarif	Suma lei
Datorii pentru perioada precedentă				56.55
<b>Total spre plată</b>				<b>56.55</b>

Figure 133

Additionally, at the time of payment, you can enter the current water meter readings for water consumption

### Attention!

The meter readings entered at the time of payment must not be lower than the previous meter readings declared on the invoice.

### Invoice for the organization "INFO BON" S.R.L

„TERMOELECTRICA” S.A., „TER-MOCOM” S.A.

The payment invoices for the organization "INFO BON" S.R.L., can be found in the application and paid or added as a contract for payment using the "ID CODE" indicator, which can be retrieved from the payment invoice. In the example below, the "ID Code" is highlighted again.

Figure 134

Beneficiar IMGFL NR.22 DIN CHISINAU

Ordin de incasare a numerarului nr.2

Platitor: **Plamadeala L.I.**

Cod ID: **10028710009000**

Ismael str., bl. 98, ap.9, MD-2001 ( Riscani )

APRILIE 2017

Termen de achitare 31 mai 2017

Perioada de facturare din 01.04.2017 pina la 30.04.2017

Suprafata: 67.00 m<sup>2</sup>

Ordin de incasare a numerarului nr.1

Intermediar la decontari "INFO BON" SRL.

IBAN MD47VI022512900000003MDL

str.. T. Vladimirescu 6

Cod fiscal 1017600001792

Energia termica pentru:	Datorie(lei)	Consum	u.m	Tarif	Calculat (lei)	Recalcul (lei)	Cota parte (lei)	Compensatie nominativa	Suma (lei)
Incalzire	0.00	0.00	Gcal	1068.0	0.00	0.00	0.00	0.00	
Prepararea Apei calde	0.00	0.00	Gcal	1068.0	0.00	0.00	0.00	0.00	
<b>Total</b>						0.00	0.00	0.00	

Energia termica pentru:	Suma (lei)
Incalzire	
Prepararea Apei calde	
<b>Total spre plata (Lei)</b>	

Indicii contorului de apa calda

Figura 135

At the time of bill payment, the current water meter readings can also be entered.

**Attention!** The meter readings entered at the time of payment must not be lower than the previously declared readings.

### Info Bon (Termoelectrica)

Infobon SRL - apa calda

NPP:

Contract: 1001879021

Cod serviciu: gv

Numar contor 1: 002167

Indicatii preced. contor 1: 455.0

Numar contor 2: 62665

Indicatii preced. contor 2: 208.0

Indicatii curente 1

Indicatii curente 2

1 153.83

Suma 1153.83 MDL

Infobon SRL - E.T. Incalzire

NPP:

Contract: 1001879021

Cod serviciu: ot

Numar contor 1: 002167

Indicatii preced. contor 1: 455.0

Numar contor 2: 62665

Indicatii preced. contor 2: 208.0

Indicatii curente 1

Indicatii curente 2

3 587.36

Suma 3587.36 MDL

Suma

4 741.19

Suma facturii 4741.19

Selectează cont

☐ AUTOMATIZARE FACTURI

Figura 136

### Invoice for the organization „MOLDOVAGAZ” S.A.

Payment invoices for the organization "MOLDOVAGAZ" S.A., can be found in the application and paid, or added as a contract for payment using the **"Personal Account"** indicator, which can be retrieved from the payment invoice.

In the example shown below, the "Personal Account" is highlighted in green.

**Attention!** The "Personal Account" number must be entered into the system exactly as shown on the payment invoice, with a slash "/" separating the sections.If there are only 2 digits before the slash, the number must be prefixed with a 0. For example: 12/xxxxxxx -> 012/xxxxxxxxxx.



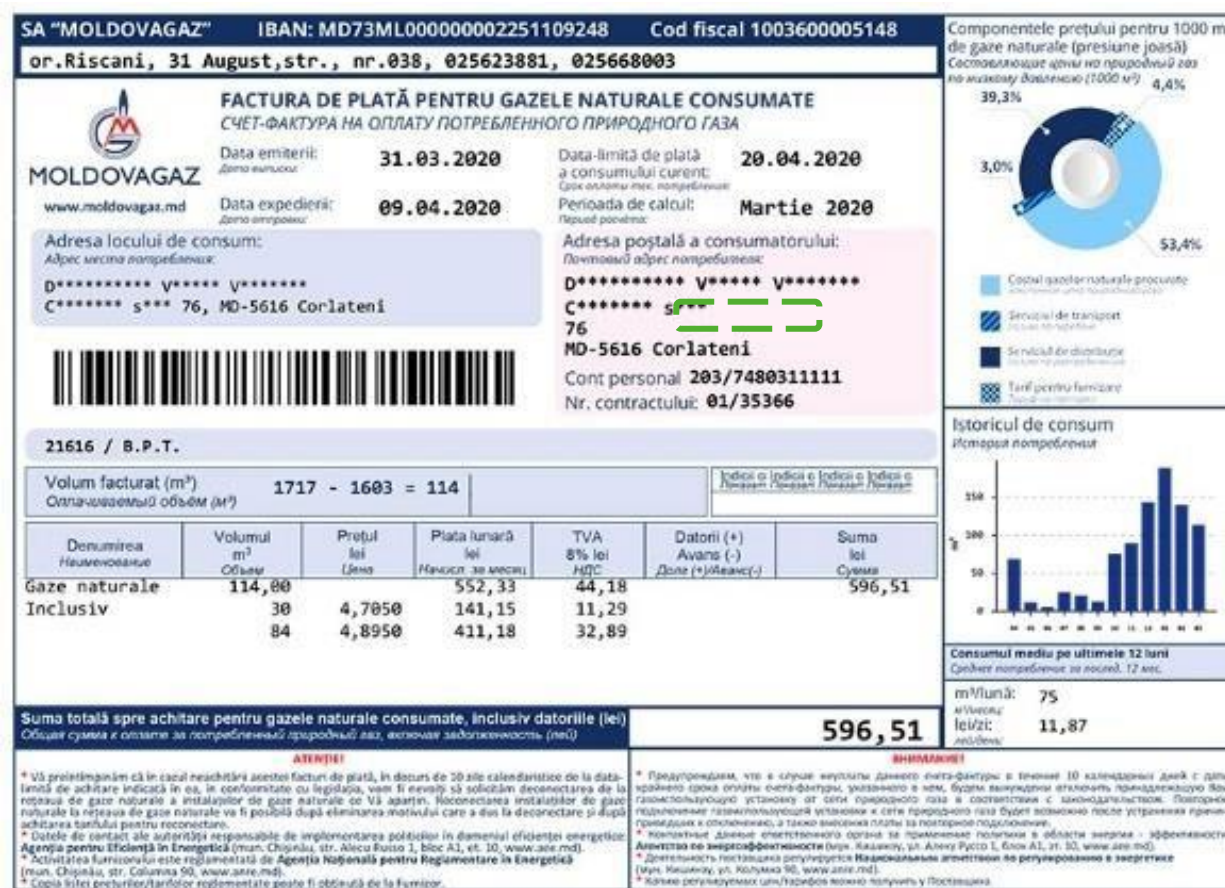


Figure 137

For Chișinău municipality, current gas consumption readings can be entered when paying the invoice.

For MOLDOVAGAZ regional branches, gas consumption readings should not be entered.

**MOLDOVAGAZ**

Achitare servicii Moldova Gaz  
Cod personal: 118/602600  
N.P.P.:

**Date contor**

**Suma**  
152.44

Suma facturii 152.44

Selectează cont

☐ AUTOMATIZARE FACTURI

Figure 138

### Invoice for the organization Î.C.S.,„PREMIER ENERGY” S.R.L.

Paymnet invoices for the organization "PREMIER ENERGY" S.R.L., can be found in the application and paid, or added as a contract for payment using the "NLC" indicator, which can be retrieved from the payment invoice.

In the example shown below, the "NLC" indicator is highlighted in green/yellow.

**Î.C.S. "Premier Energy" S.R.L.**

**FACTURA PENTRU ENERGIA ELECTRICĂ CONSUMATĂ**

**PREMIER ENERGY**

Data întocmirii 15.05.2020  
Termen de achitare consum curent 29.05.2020  
Perioada de facturare 16.04.2020 - 14.05.2020

Simbol variabil(SV) 2122983229

Adresa locului de consum :  
COR ION  
MD-2088  
Păcii 208  
**NLC : 2878783** Contract Nr. 40201142

Adresa poștală a consumatorului:  
COR ION  
Păcii 208  
MD-2088

Vă informăm că în perioada stării de urgență facturile vor fi expediate în baza datelor estimative.  
Vă rugăm să efectuați plata în termenul stabilit pentru a asigura continuitatea livrării.

Data expedierii: 19.05.2020

Nr. contor	Perioada de facturare	Tip consum	Indicații precedente	Indicații actuale	k transf	Evaluare	Consumat kWh	Tarif lei/kWh
7540228	16.04.20 - 14.05.20	Cons.act.-1t	1480	2000	1.000	Real	520	1.89

Figure 139

**Attention:** In case of discrepancies, the due date specified on the invoice under "Current Consumption Payment Deadline" takes precedence over the expiry date displayed on the bill payment screen in the OTP Internet & Mobile Banking application.

### Invoice for the organization SC „SarNet Soluții” S.R.L.

Payment invoices for the organization "StarNet Soluții" S.R.L., can be found in the application and paid, or added as a contract for payment using the "Personal ID" indicator, which can be retrieved from the payment invoice.

In the example shown below, the "Personal ID" is highlighted in green.

**StarNet**

**SC "StarNet Soluții" SRL**

MD-2004, Chișinău, str. Columna, 170  
Tel: 022 844444

Factura Nr. 20112260210  
Data emiterii: 18.10.2020  
Noiembrie 2020

Beneficiar SC "StarNet Soluții" SRL  
IBAN MD42AG00000022512182358  
Banca "Moldova-Agroindbank" fil.25  
Codul bancii AGRNMD2X472  
Cod fiscal 1013600032967  
Cod TVA 0507061  
**Personal ID 226021**  
Stele de fidelitate 0

Destinatar N\*\*\*\*\* S\*\*\*\*\*  
Adresa MD-2062, CHISINAU  
BD. D\*\*\*\* 49/1, ap. 104

Manager personal: Ana Ciobanu: 06200454, Irina Stepanenco: 076111875, Elena Indolici: 076703100, Constantin Macovschi: 079687055, Alexandrina Ciuriciu: 06044886, Tatiiana Ciuriciu: 078844158, Teodor Vanzari: 076702443

Denumirea marfurilor, serviciilor prestate	Suma fara TVA (lei)	TVA (lei)	Valoarea marfurilor, serviciilor (lei)

Figure 140



### Invoice for the organization „ARAX-IMPEX” S.R.L.

Payment invoices for the organization “ARRAX-IMPEX” SRL can be found in the application and paid, or added as a contract for payment using the “SUBSCRIBER CODE” indicator, which can be retrieved from the payment invoice. In the example shown below , the “SUBSCRIBER CODE” is highlighted in green.

REPREZINTANT: SIDEROV ION SRL  
Cămin 100  
2234716161 0054979599  
Serviciu: 011 7000 1474907 50  
Cămin 100  
00000000 22  
Adresa: str. M. Prutului, 119  
Serviciu client: 0223339100  
e-mail: info@arax.ro

Sidorov Ion

**CODUL ABONATULUI:**

DATA ELIBERARII: 07.11.2015

CONTRACT 1500/23716	SOL.D INETAL 00.000	CALCULAT 00.000	ACORDAT 00.000	PLATA 00.000
	00.000	00.000	00.000	00.000
SERVICE		SERIE	PARAMETRI	
Internet		123456789	100 Mbps	
Arax-ImpeX 100%		000	....	

SPRE ACHITARE

Inclusiv TVA 24.0%

CONTRACT 1500/23716	SOL.D INETAL 00.000	CALCULAT 00.000	ACORDAT 00.000	PLATA 00.000
	00.000	00.000	00.000	00.000
SERVICE		SERIE	PARAMETRI	
ZEBRA TV		00.00	tranz. postala	
ZEBRA TV		25.00	tranz. postala	
ZEBRA TV		00.00	tranz. postala	

SPRE ACHITARE

Inclusiv TVA 24.0%

CONTRACT 1500/23716	SOL.D INETAL 00.000	CALCULAT 00.000	ACORDAT 00.000	PLATA 00.000
	00.000	00.000	00.000	00.000
SERVICE/PACHETE		SERIE	PARAMETRI	
Serviciu telefonie		000	NUMAR	MINUTE INCLUSE
STASIT		000	02.00.00.000	200
Abonament STASIT		000	....	....
Comerturi		000	10 telefonie ARAX (1000)	000
Comerturi locale (tranz. postala)		000	Comerturi locale (tranz. postala)	000
Comerturi internationale		000	Comerturi internationale	000
Comerturi telefonice		000	Comerturi telefonice	000

SPRE ACHITARE

Inclusiv TVA 24.0%

Figure 141

### Invoice for the organization „Fee Nord” S.A.

- (A) For the regions: Bălți, Fălești, Râșcani, Sângerei, Glodeni, Rezina, Șoldănești, Florești, Ungheni, Dubăsari

Payment invoices for the organization “FEE Nord” S.A. can be found in the application and paid , or added as a contract for payment using the combination of ”ACCOUNT” and ”BRANCH CODE” indicators, which can be retrieved from the payment invoice.

”ACCOUNT” and ”BRANCH CODE” must be entered into the application separated by a slash ”/”

In the example below, the indicators ”ACCOUNT ” and ”BRANCH CODE” are highlighted in green.

**IMPORTANT!** ”ACCOUNT” and ”BRANCH CODE” must be entered separated by the symbol ”/”.

For example, an invoice with **Account** – 2681001 and **Branch Code** – 9 should be entered as: **2681001/9**

	S.A. 'FEE-Nord', IDNO 1015602003305 BC Floresti, Floresti, str. Al. cel Bun 1		Data limită de achitare a consumului curent: <b>14.03.2017</b>	
	<b>AVIZ DE PLATĂ 9/4700367</b>			
Data expedierii 01.03.2017		pentru consumul energiei electrice		
Locul de consum: <b>Codul filialei: 9</b> <b>Cont: 2681001</b>				
Abonatul:				
Adresa:				

Tipul plății	Perioada	Nr. contor	Indicațiile		Coef TC	Consum loc de uz com (kWh)	Consum (kWh)	Tarif (lei)	Suma (lei)
			Curente	Precedente					
Energia electrica	26.01.2017-23.02.2017	81076312	6193	6086	1		107	2.04	218.28

Figure 142

(B) For the regions: Briceni, Dondușeni, Drochia, Edineț, Ocnița, Soroca

Payment invoices can be found in the application and paid, or added as a contract for payment using the **“Account Number”** indicator, which can be retrieved from the payment invoice.

In the example below, the **“Account Number”** is highlighted in green.

	SA "Furnizarea Energiei Electrice -Nord" IDNO 1015602003305		FACTURA DE PLATĂ № pentru energia electrică consumată		102686193	
	Briceni				Tip Conform indicațiilor	
Ne cont <b>06802032</b>		Familia, nume		Data expedierii 30.03.2017		
Adresa						

<b>DATA LIMITA DE PLATA A CONSUMULUI CURENT: 11.04.2017</b>  <b>ATENTIE! AVIZ DE DECONECTARE</b> <small>Va preintampinam ca in cazul neachitarii acestei facturi in decurs de 10 (zece) zile calendaristice de la data-limita indicata in ea, instalatia de utilizare va fi deconectata de la rețeaua electrică, fara alte preintampinări. Reconectarea instalatiei de utilizare la rețeaua electrică va fi posibilă după eliminarea cauzei care a dus la deconectare și</small>	No contor	Perioada	Tip indicații	Indicațiile curente	Indicațiile precedente	Coeficient	Consum
	0042730	20.02.17 - 18.03.17		6440	6255	1	185

**CALCUL**

Figure 141