



User manual



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Minimum technical requirements for app installation

To access BT Go, we recommend using Google Chrome web browser minimum 68, and the BT Go app requires at least Android version 9.0 or iOS version 16.

For safety reasons, BT Go cannot be activated on rooted devices or by jailbreak.

Security Recommendations

- We will never ask you for your password, authorization codes, PIN or card details (number, expiry date, CVV/CVC) by phone, email, SMS or suspicious links.
- Access BT Go Web by entering www.bancatransilvania.ro directly into your browser, then select Internet Banking. Enter your BT Go login details only if you check that the address starts with: <https://goapp.bancatransilvania.ro/>.
- Do not click on links received by email, SMS or other messages asking for your personal or banking details, even if they appear to be from BT. Pay attention to messages that create urgency or promise quick benefits as they may be fraud attempts.
- Use up-to-date antivirus and antimalware software. You can find useful information about online safety on the Banca Transilvania's website, in the "Online Safety" section.

Permissions

The BT Go app needs access to your phone's state and identity (to activate the application).

Accessing and activating the BT Go App

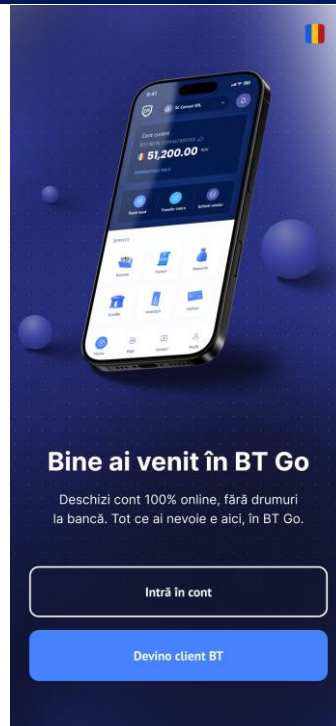
To access the **BT Go** app, you need the login **ID and password** you received from your bank.

You **activate the BT Go app** on your mobile phone and then you can access the web platform, as well.

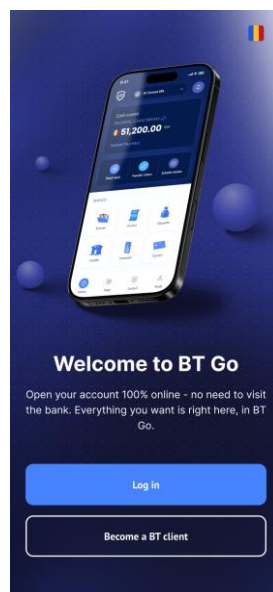
Download the BT Go app from:

- **App Store** (for iOS)
- **Google Play** (for Android)
- **App Gallery** (for Huawei)

If you do not have an account with Banca Transilvania and you want to open a business relationship for legal entities, click on the "**Become a BT customer**" button. Once you've completed all the steps, you can use the BT Go app.



If you already have a business account and want to start using BT Go, click the “**Log in**” button.



Steps to activate the app on your smartphone:

1. Enter the credentials received from the bank (login ID and password).
2. Depending on the device and its settings, the received security code will be retrieved automatically.
3. Go through the video identification steps (ID card scan and video verification to confirm your identity).
4. Read and accept the **Privacy Policy** and the **Terms and Conditions**.
5. Set your PIN or change your password (if you have received a temporary password).
6. You will receive the successful activation message.
7. Once the mobile app is activated, you can set your authentication method (Touch ID / Face ID) depending on the biometrics of the phone.



Accessing the web platform:

1. Go to <https://goapp.bancatransilvania.ro/app/auth/login>.
2. Enter the login ID and password received from the bank
3. Confirm the access from the notification received on your phone.
4. You will receive the successful activation message.

Important: For each login on the web platform, you will need the app activated on your mobile phone.

If you use a token as your authentication method, to access the application, you will use your login ID and the OTP code generated by the token.

If you want to **activate the app on a new phone**, enter your credentials on the LOGIN page, then follow the steps in the app.

Login ID and Password Reset

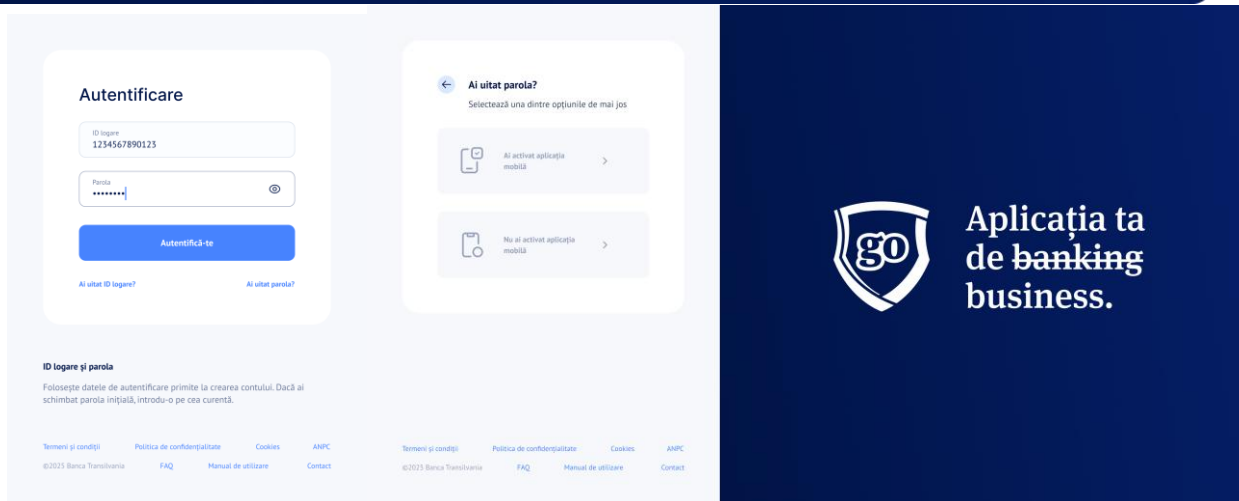
Forgot your login ID?

You find the information on the login page on the web or mobile app, after clicking the "Forgot your login ID?" button.

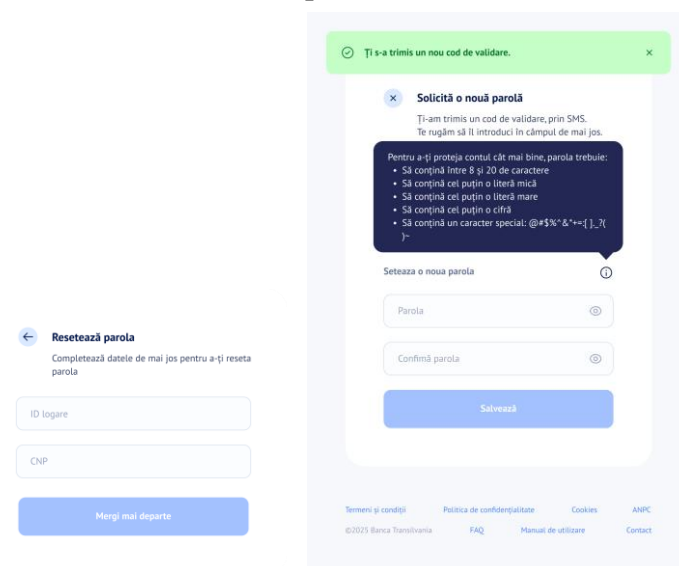


Forgot your login password?

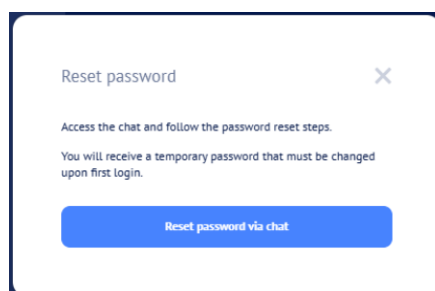
On the login page, access the "Forgot your password?" button on the web or mobile platform.



If you have activated the mobile app, you will enter your login ID and your national identification number (NIN). You will need to set, confirm and save a new password.



If you have not activated the mobile app, you will be redirected to the chatbot.



You will need: your login ID, your NIN, your company VAT no. and the phone number declared to the bank, as well as your valid ID card (please note that electronic ID cards cannot be validated at the moment).

You will receive a temporary password for authentication, which you will need to change upon first login.

To protect your account as well as possible, your new password must comply with the following format:

- it must contain between 8 and 20 characters;
- it must contain at least one digit;

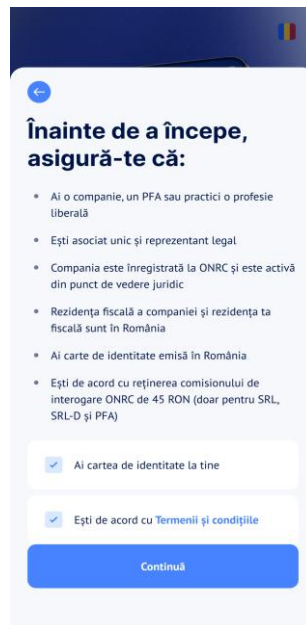
- it must contain at least one lowercase letter;
- it must contain at least one uppercase letter;
- it must contain a special character .@#\$\$%^&*+=:[]_?;()~

Opening a business relationship with the bank for legal entities

The "**Become a BT client**" button is dedicated to legal entities that do not yet have a current account opened with BT. Accessing it initiates the application process for the opening of a business relationship with the bank. It can only be accessed from the mobile version of the application and only in Romanian.

Once you access this option, you will be guided step by step through a quick and simple process. Here are the steps:

1. **Confirm the eligibility** - you acknowledge the criteria and give your consent once you have read the Terms and Conditions for the Use of and Performance of Banking Transactions via the BT Go Internet/Mobile Banking: : <https://go.bancatransilvania.ro/termeni-si-conditii>.



Înainte de a începe,
asigură-te că:

- Ai o companie, un PFA sau practici o profesie liberă
- Ești asociat unic și reprezentant legal
- Compania este înregistrată la ONRC și este activă din punct de vedere juridic
- Rezidența fiscală a companiei și rezidența ta fiscală sunt în România
- Ai carte de identitate emisă în România
- Ești de acord cu reținerea comisionului de interogare ONRC de 45 RON (doar pentru SRL, SRL-D și PFA)

Ai cartea de identitate la tine

Ești de acord cu **Termenii și condițiile**

Continuă

2. **Enter the company's tax identification number** and, if necessary, fill in the missing information manually

←

Hai să începem!

Introdu CIF-ul/CUI-ul companiei tale (fără RO):

Continuă

1	2	3
4	5	6
7	8	9
	0	✕

3. You **declare, consent and agree** to several conditions to continue the process.

←

Hai să începem!

Citește și bifează condițiile de mai jos:

- Sunt de acord cu cele de mai jos
- Declar și mă angajez să nu desfășor și nu voi desfășura niciuna din [activitățile](#) menționate la art. 3.5.2.4 din Condițiile Generale de Afaceri ale BT
- Consimt explicit la prelucrarea datelor biometrice conform detaliilor din [Nota de informare](#)
- Sunt de acord cu identificarea la distanță prin mijloace video

Continuă

←

Despre tine și compania ta

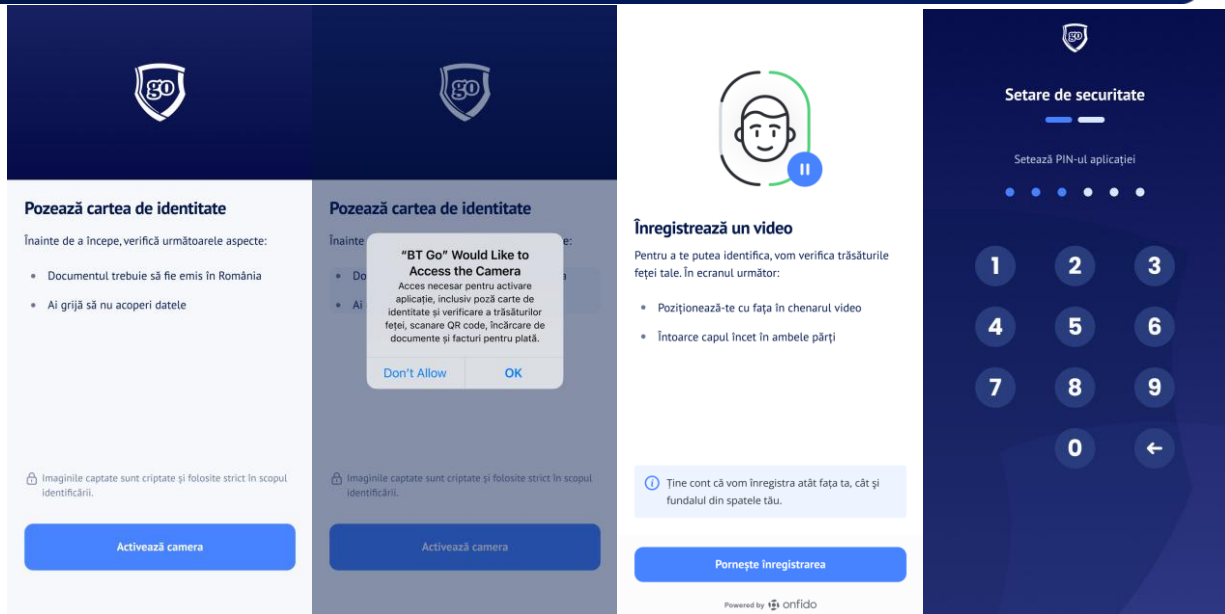
Pentru deschiderea online a contului bancar, trebuie îndeplinite toate condițiile de mai jos:

- Ești asociat și reprezentant legal unic
- Compania este înregistrată la ONRC sau practici o profesie liberală
- Compania este activă din punct de vedere juridic
- Rezidența fiscală a companiei și rezidența ta fiscală sunt în România

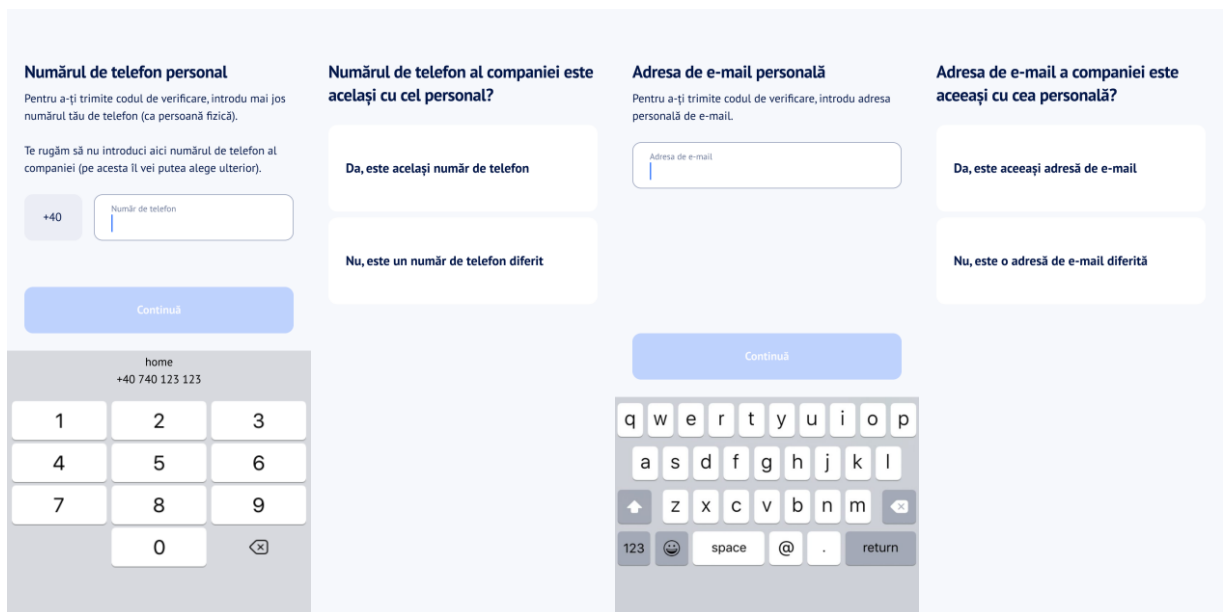
Sunt de acord cu cele de mai sus

Continuă

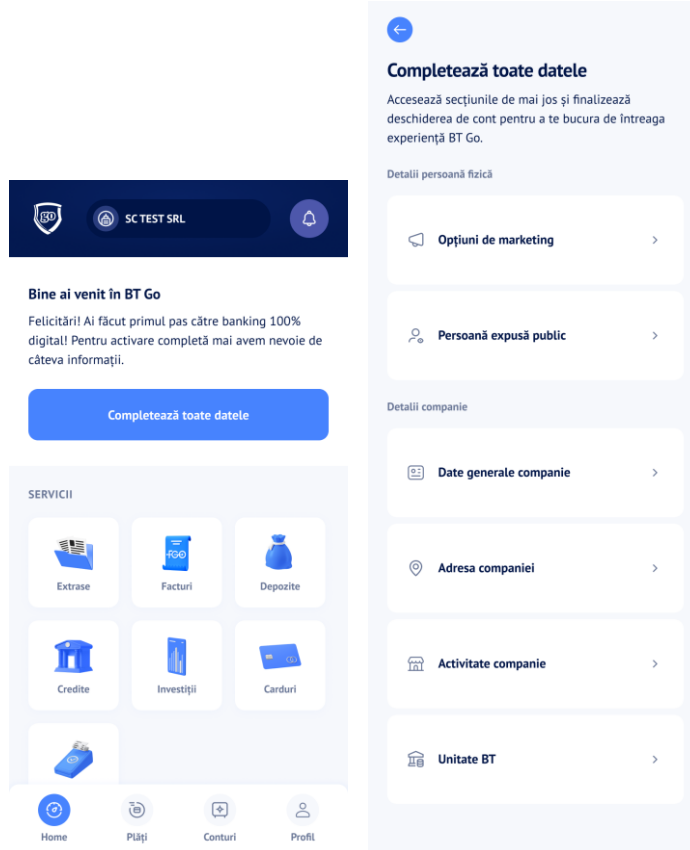
4. **Follow the identification steps** and create a PIN code.



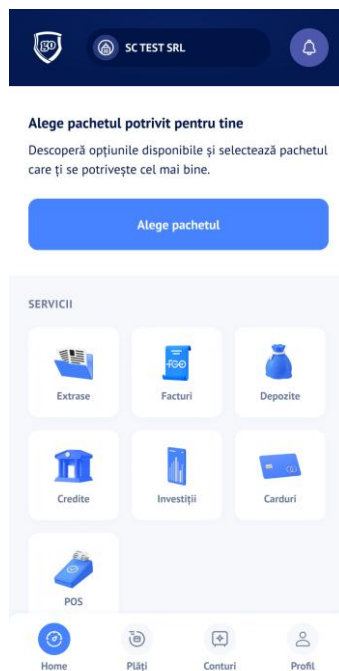
5. **Validate the phone number and e-mail address** for both the company and the legal representative.



6. **Fill in the requested details** about the company and the person, if necessary.



7. **Choose the product package that suits your needs.**

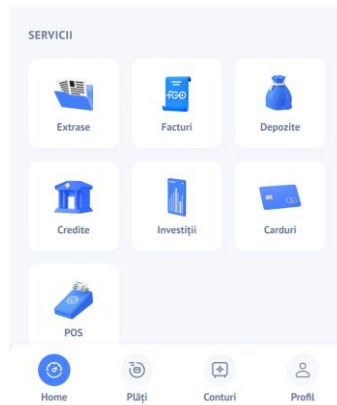


8. **Sign the contractual documents electronically.**

**Semnează documentele rapid și ușor**

Finalizează procesul în doar câțiva pași. Revizuește și semnează documentele pentru a merge mai departe.

Semnează documentele

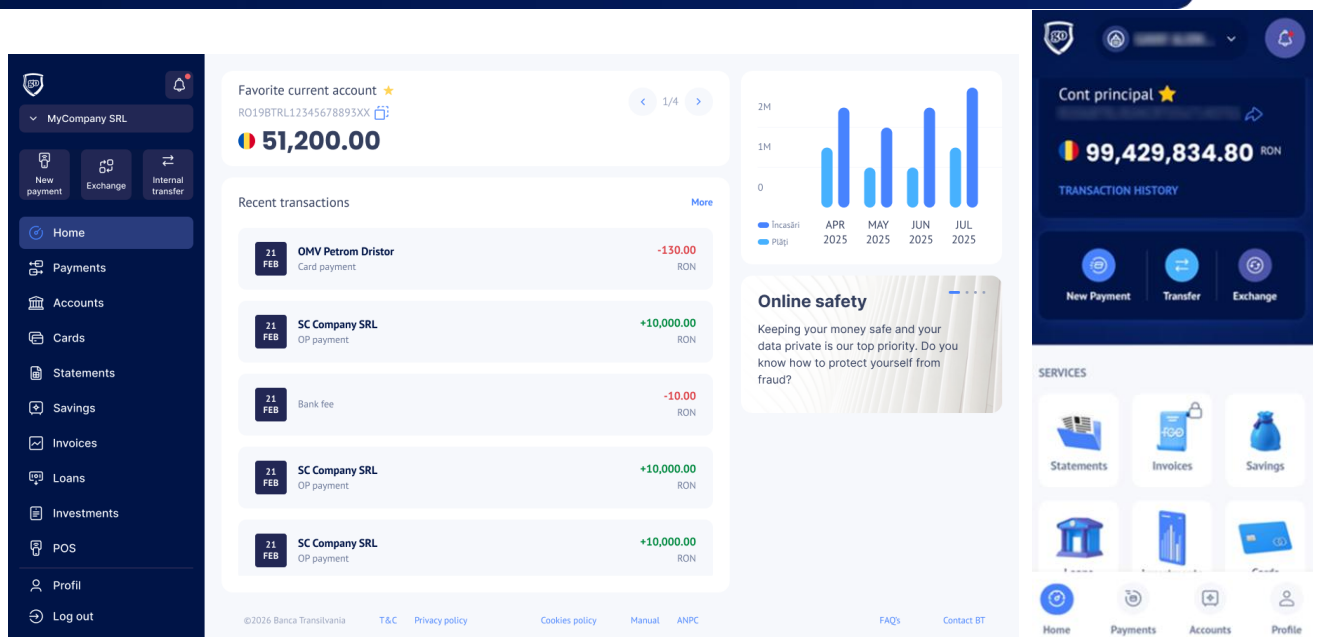


9. Enable notifications



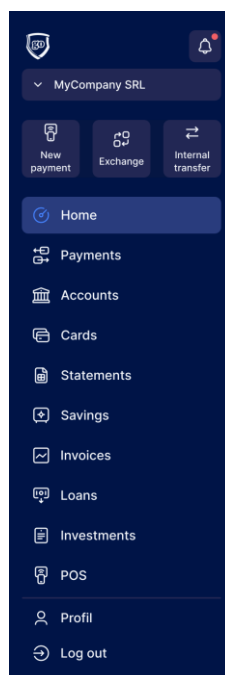
10. **If the process is successful**, you can log in to the BT Go app and start using the services.

Menus and Functionalities



Home - Main Page

Every time you access BT Go, both on the web and in the mobile app, you will land on the Home/Main page area.

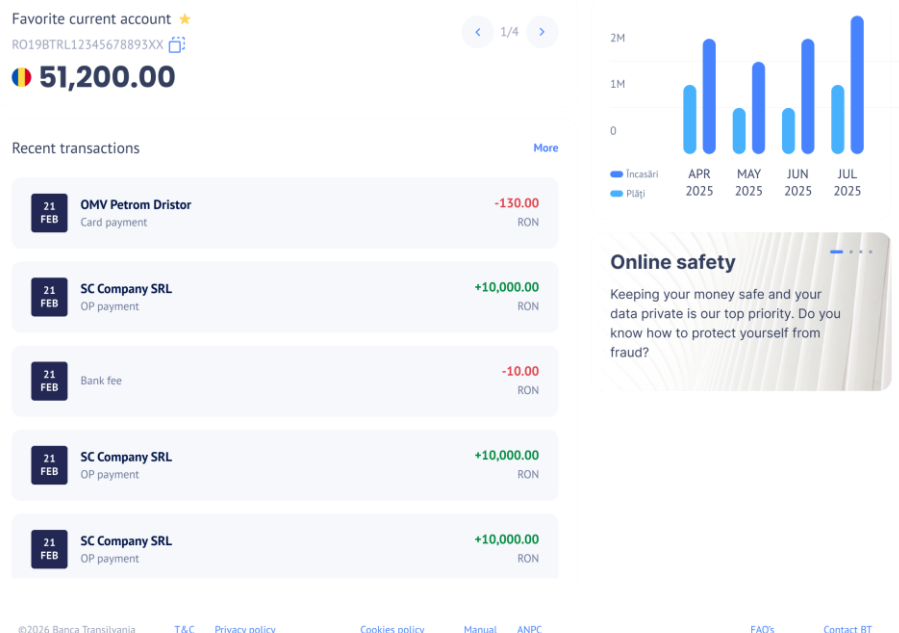


Here's what you can do directly in **the sidebar** of the web version of the app:

- You can select the company you want to perform different actions;
- Notification center = you will see the list of notifications you have received;
- New payment = initiate a payment to a beneficiary;
- Foreign exchange = initiate foreign exchange operations;

- Internal transfer = initiate a transfer between your accounts;
- Home = you will be redirected to the main screen of the app;
- Payments = you will be redirected to the Payments page;
- Accounts = you will be redirected to your accounts;
- Cards = you will be redirected to your cards;
- Statements = you will be redirected to your account statements;
- Savings = you will be redirected to your deposits and savings accounts;
- Invoices = you will be redirected to the integration with the FGO platform;
- Loans = you will be redirected to your Loans;
- Investments = you will be redirected to the investment portfolio;
- POS = you will be redirected to the POS/eCommerce solutions you have;
- Virtual Assistant = provides quick access to information about the platform's features and the possibility to contact BT representatives in real time for support in using BT Go
- Profile = you can manage everything related to your BT Go account, both on the web platform and the mobile app;
- Log out = you can close your active session and log out of your BT Go account, protecting your financial data and in-app activity.

In the web **home screen**, you will have access to:



- the balance and IBAN of the current account or of the account set as favorite. Using the dedicated option, you can send the IBAN and the company's bank details;
- total payments and collections from/on the current account/favorite account for the last 4 months;
- the last six transactions you have made, both from and to all the accounts available in BT Go, directly from the "Recent transactions" section. Collections are highlighted in green and payments in red, for a fast identification.



When you select a different account from the list, the information displayed in the app - such as the available balance, the Collections vs. Payments graph and the list of recent transactions - is automatically updated in real time for the selected account.

- the area with relevant information messages exclusively related to the BT Go app, such as online safety tips, maintenance notices or personalized messages based on the customer profile.

The bottom of the page gives you quick access to legal information and useful links, such as Terms and Conditions, Privacy Policy, FAQ or details about the ANPC.

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[T&C](#)

[Privacy policy](#)

[Cookies policy](#)

[User manual](#)

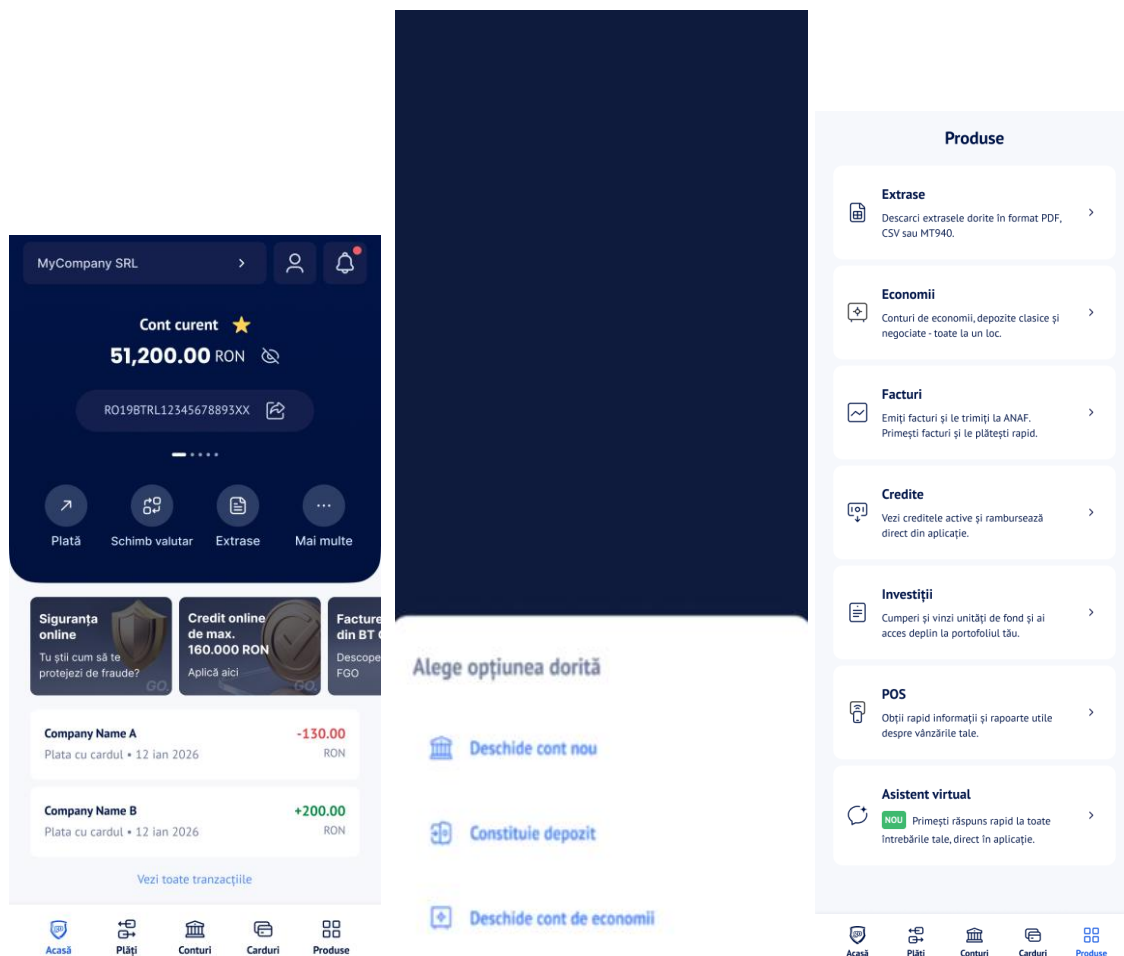
[ANPC](#)

[FAQs](#)

[Contact BT](#)

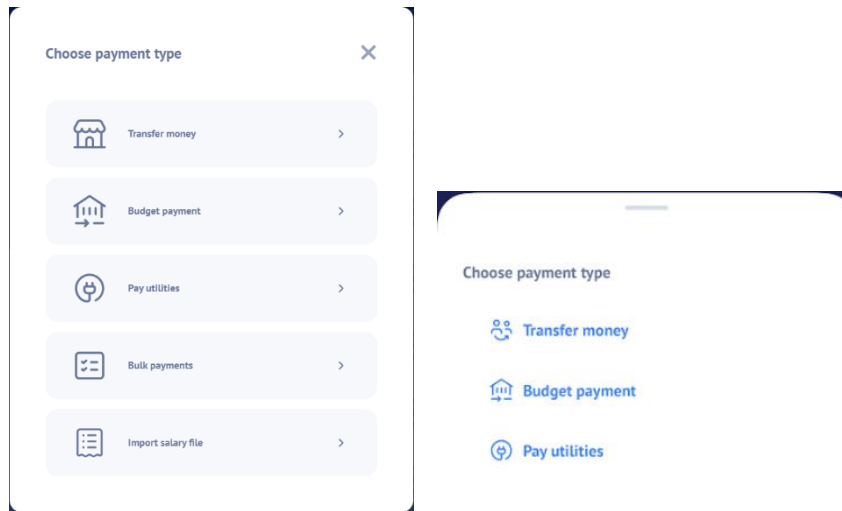
On the main screen in the mobile version, you have direct access to the Products area, from where you can navigate to the Statement, Savings, Loans, POS, Invoices, Investments and Virtual Assistant sections.

By clicking the “More” button, you have direct access to the following options: Open a new account, Open a deposit or Open a savings account.”

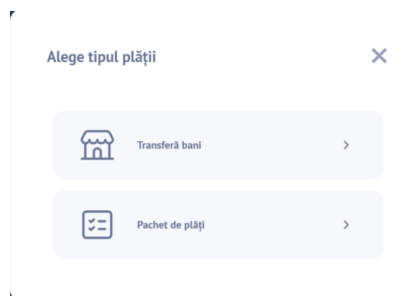


In the mobile version of the app, the home page does not provide access to the Collections vs. Payments graphs, the last six transactions and the information messages.

New payment

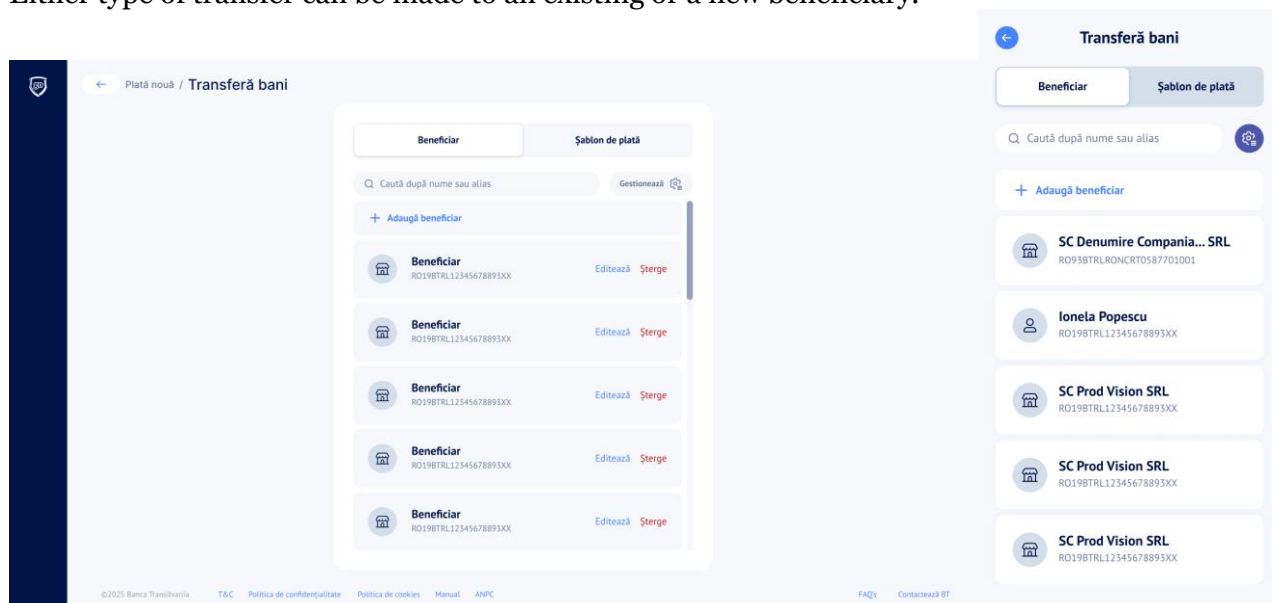


Note: If you have an account with BT Italia branch, only the “Money transfer” and “Payment package” menus will be available in the app.



Manage the list of beneficiaries and payment templates

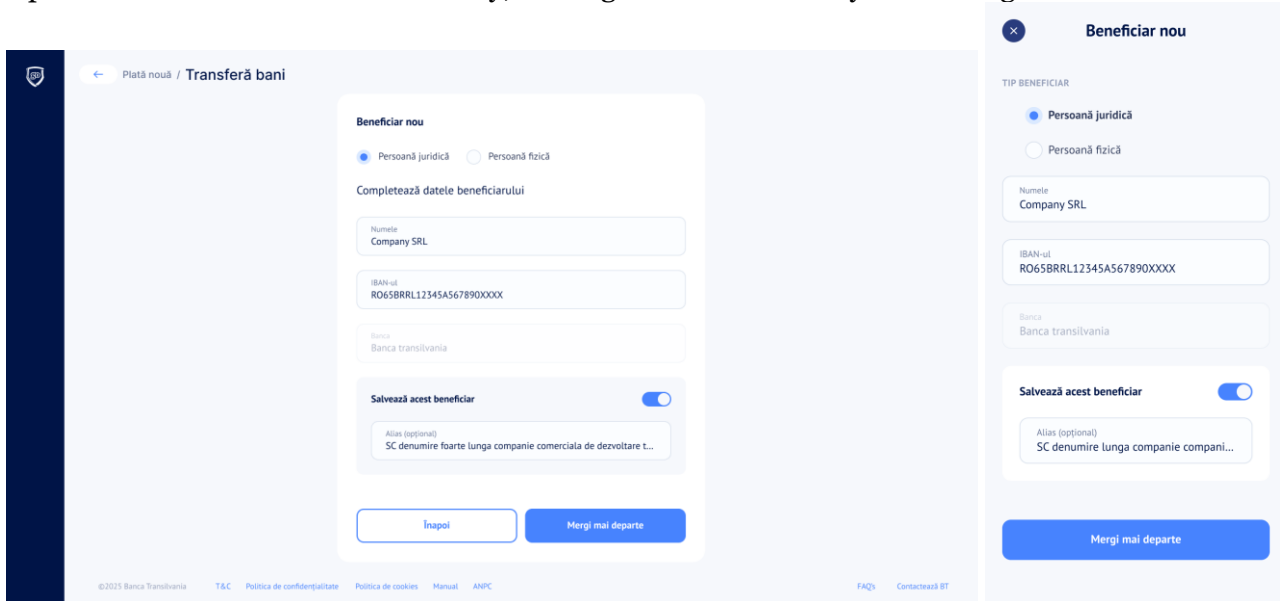
Either type of transfer can be made to an existing or a new beneficiary.



In the case of a new beneficiary, you have to fill in all the fields (Name, IBAN, tick to save the beneficiary). Pressing the **Next** button will open the screen where the following must be filled in: the account from which



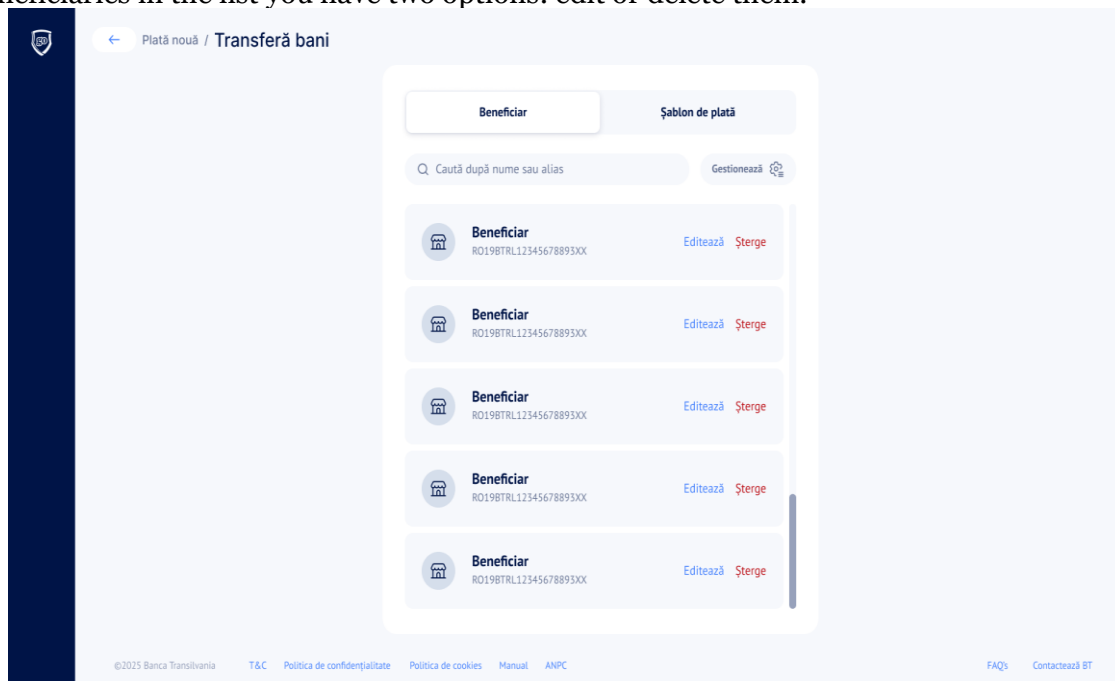
the payment is made, the amount, the CUI no. or CNP (only for budget payments), the description of the transaction and optionally the Payment reference number field. You can use the optional "Alias" field to assign a personalized name to the beneficiary, making it easier to identify and manage them.



During a transaction, whichever type of transfer you choose, if you tick the **“Save this beneficiary”** option, you will automatically save the beneficiary details. This happens either if the transaction is signed right away or if you add it to the "Transactions to sign" section to be signed later on.

When you initiate a budget payment, only the beneficiaries with accounts opened with the State Treasury shall be listed from the ones you have already saved.

For the beneficiaries in the list you have two options: edit or delete them.



The payment templates can be viewed in this section. You can only change a template at the initiation stage of a transfer. Any change will only be saved once you tick the "Update Template" option and authorize the transaction.

← Şabloane de plată

🔍 Caută după nume sau alias

ALIAS ŞABLON	BENEFICIAR	DESCRIERE	SUMA	AŢIUNI
Denumire şablon 1	Denumire beneficiar	Detaliile plăţii custom	100.00 RON	
Denumire şablon with extended na...	Denumire beneficiar	Detaliile plăţii custom long naming	100.00 RON	
Denumire şablon 2	Denumire beneficiar	Detaliile plăţii custom	100.00 RON	
Denumire şablon 3	Denumire beneficiar	Detaliile plăţii custom	100.00 RON	
Denumire şablon 4	Denumire beneficiar	Detaliile plăţii custom	100.00 EUR	
Denumire şablon 5	Denumire beneficiar with extended naming convention th...	Detaliile plăţii with extended naming that ha...	100,000.00 EUR	

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Transfer money

There are several transaction types available here:

- payments in RON and FCY to accounts opened with BT;
- payments in RON and FCY to accounts opened with other banks in Romania;
- payments in RON and FCY to accounts opened with other banks abroad;
- scheduled payments in RON and FCY.

You can now edit the "**Order Number**" field when making a payment. The field is automatically generated, but can be overwritten with a custom value. The edited value is preserved in: transaction history, payment receipts, exports.



Transferă bani

CONTUL DIN CARE TRANSFERI ȘI SUMA

RON
RO19BTRL1234567893XX
Sold: 1.000.00 RON

300.00

BENEFICIARUL

Alias company name
Company SRL

RO49BTRL1B31007593840000
BANCA TRANSILVANIA SA
SC M***mp*** SRL

DETALIILE TRANSFERULUI

Număr de ordine
12345678910

Data
15.04.2025

Descrierea tranzacției
Office rent

PROCESAREA PLĂȚII (OPȚIONAL)

Plată urgentă

Plată instant

[Comisioane și orar de procesare](#)

SETĂRI SUPPLEMENTARE

Salvează ca șablon

Salvează plată recurentă

[Mergi mai departe](#)

Filling in the PoP (Purpose of Payment) code is mandatory for foreign exchange payments to payees in the United Arab Emirates. It has three characters and can be found on the website of the payee's bank.

Transferă bani

DETALIILE TRANSFERULUI

Tipul comisioanei (opțional)
SHA

Comisioanele sunt suportate atât de plătitor, cât și de beneficiarul plății.

Descrierea tranzacției
Plata

Scopul tranzacției (codul PoP)
Lorem ipsum

Data
15.04.2025

Descrierea tranzacției
Office rent

PROCESAREA PLĂȚII (OPȚIONAL)

Plată urgentă

Plată instant

[Comisioane și orar de procesare](#)

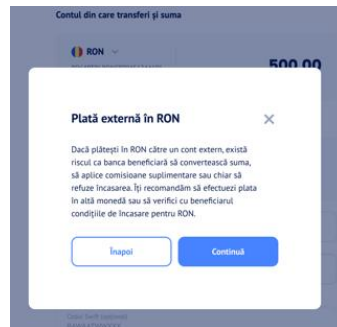
SETĂRI SUPPLEMENTARE

Salvează ca șablon

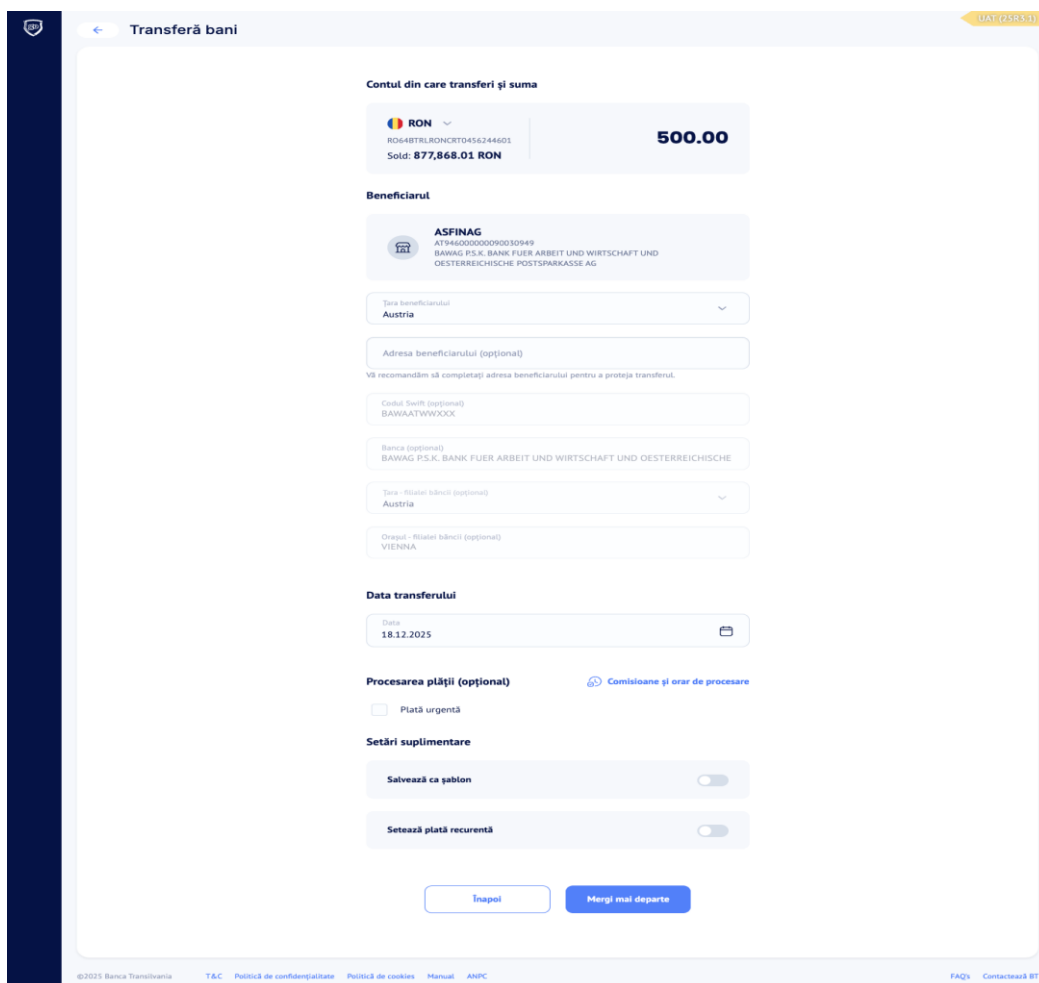
Salvează plată recurentă

[Mergi mai departe](#)

If you initiate a payment in a foreign currency from a Romanian Leu (RON) account, you will receive a warning message.



Check the message and adjust the payment, if necessary. We recommend that you also fill in the SWIFT code of the beneficiary bank.



← Transferă bani
UAT (25R3-1)

Verifică datele de mai jos.

Suma

500.00 RON

Din contul

Cont curent RON

RO648TRLRONCRT0456244601

Beneficiarul

Numele
ASFINAG

Țara
Austria

IBAN
AT94600000090030949

Banca
BAWAG P.S.K. BANK FUER ARBEIT UND WIRTSCHAFT UND OESTERREICHISCHE POSTSPARKASSE AG

Codul Swift
BAWAATWWXXX

Țara filialei băncii
Austria

Orașul filialei băncii
VIENNA

Descrierea tranzacției

test

Detalii

Număr
110

Tipul comisionului
SHA

Comisionul
0 RON

Număr referință
902901110

Înapoi

Mergi la semnare

SAU

+ Aduăgă la tranzacții de semnat

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Budget payment

Here you can only make payments in RON to accounts opened with the Treasury.

The **Beneficiary CUI/CNP** field can be edited, and you will be able to fill it in. If there is already a saved CUI/CNP for the beneficiary, the field will be automatically pre-filled. If there is no saved CUI/CNP, the field will remain blank; however, after entering it for the first time, the information will be saved and automatically used for future payments. In addition, when adding a beneficiary for whom the transfer is made to a Treasury account, it is mandatory to fill the **beneficiary CUI/CNP** field.

←
Plată bugetară

Contul din care transferi și suma

RON ▾

RO19BTRL12345678893XX

Sold: **877,868.01 RON**

500.00

Beneficiarul

BUGETUL DE STAT

BUGETUL DE STAT

RO3STREZ21620030104XXXXX

MINISTRY OF FINANCE

Detaliile transferului

Număr de ordine

30072107

CUI/CNP beneficiar ⓘ

CUI/CNP beneficiar

Descrierea tranzacției

Număr de evidență a plății (opțional)

Data transferului

Data

19.12.2025

Procesarea plății (opțional) [Comisioane și orar de procesare](#)

Plată urgentă

Setări suplimentare

Salvează ca șablon

Setează plată recurentă

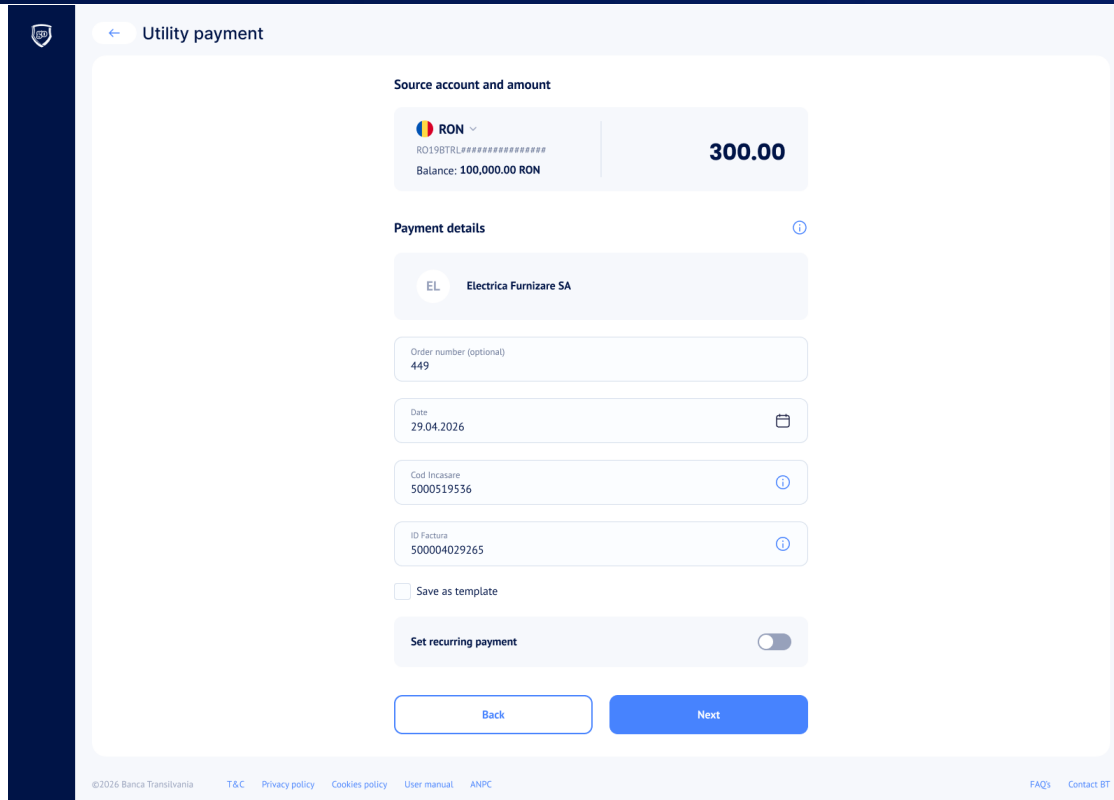
Înapoi

Mergi mai departe

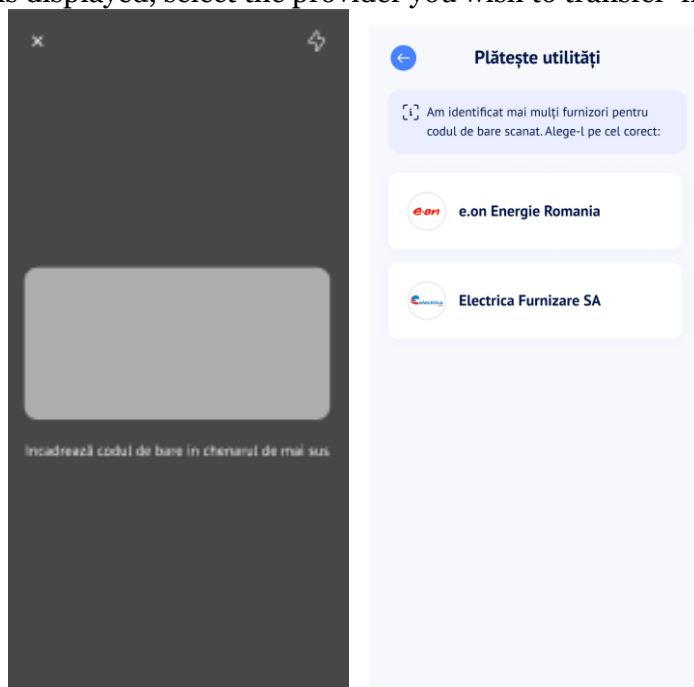
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Pay utilities

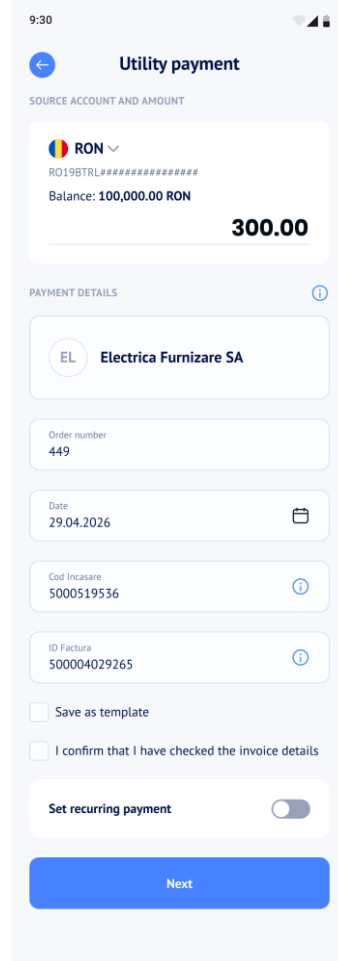
Here you can transfer money to a predefined beneficiary (telephony, electricity, gas, TV cable, insurance company, other providers). Depending on the selected beneficiary, the mandatory fields for the identification of the beneficiary shall be displayed.



For the utility providers available in the list, you can scan the barcode from the invoice directly in the BT Go mobile app. After scanning, the fields will be filled in automatically. If more than one provider is displayed, select the provider you wish to transfer from the displayed screen.



To complete the transaction, check the information taken over from the invoice and confirm that it is correct by ticking the "I confirm that I have checked the invoice data" option.

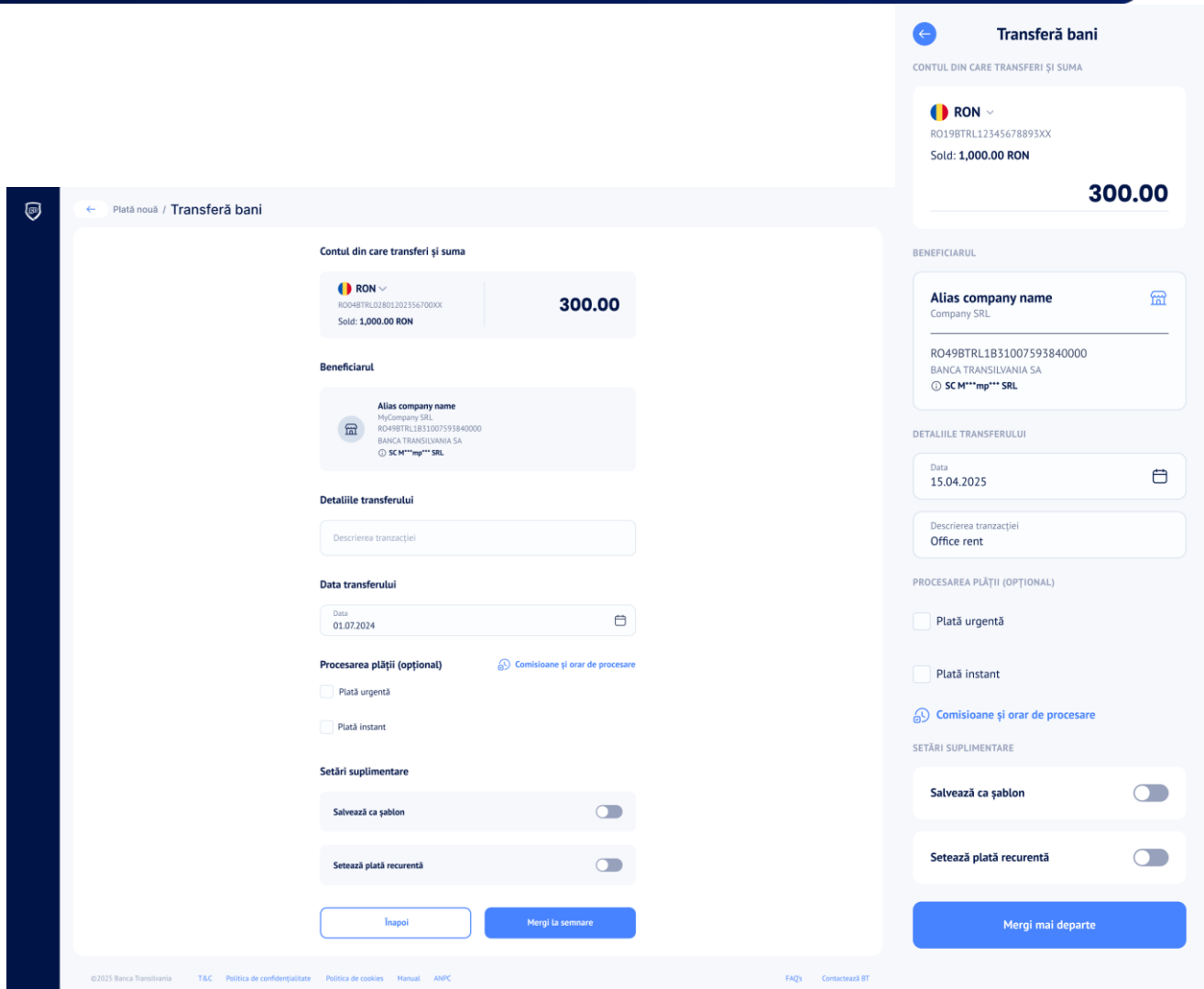


To a payment, you can choose one of the following options:

- **“instant” payment** - available only to accounts opened with banks in Romania, which have joined the instant payment scheme. These transactions are processed instantaneously.

The instant payment service may be temporarily unavailable if some of the involved systems are down. In these situations, instant payments will not be processed. Other available payment types may be used and they will be processed according to the applicable schedule.

- **"urgent" payment.** This type of payments shall be processed according to the processing hours available [here](#).



Note: If you have accounts with **BT Italia Branch**, for transactions classified as instant or standard payments in EUR, we recommend that you carefully check all the information displayed on the screen, including the ones referring to the payee. Payment processing is not restricted, so you are free to decide whether you want to proceed and authorize the payment, depending on the available details or not.

Additionally, you can set a **scheduled payment** - whether it is a money transfer or a utility payment, for a future date.

Date
16.07.2025

And if you do not need it in the meantime, you can quickly and easily delete it by clicking on the icon and answering the question with Yes.



Do you want to delete the transaction?

If you delete the transaction, you will need to add it again.

No

Yes, delete

When you make a transaction, regardless of the transaction type - bill payments, budgeting, transfers between your own accounts or in RON/currency - you can set up a **recurring payment**, having the flexibility to choose the frequency that is right for you. If the payment is set to be processed on the last day of the month, in months with fewer days it shall be processed on the last available calendar day.

To set up, fill in the following details:

- Frequency: monthly, daily, weekly.
- End date - until which date the transfer is to be made;
- Alias (optional) - a personalized name that helps you identify your payment;
- Active notification - you will receive a push notification the day before the transfer is made, depending on the settings you have chosen, regardless of whether the payment is processed or rejected. Notifications are only sent to users directly involved in the transaction flow

When you enter the details of a transaction - be it budget payments, transfers to RON/FCY accounts - you can save the transaction as a **template**. This template can be reused for future transactions, simplifying the process.

The template will retain the following information:

- payer account;
- payee (beneficiary);
- amount and currency;
- transaction description;
- CUI/CNP (for budgetary payments);

- optionally, you can add an *Alias* - a personalized name that helps you easily identify your payment.

Salvează ca șablon

Salvează ca șablon

Alias șablon de plată

← Plată nouă / Transferă bani

Contul din care transferi și suma

RON

RO498TRRL123456789300X

Sold: 1,000.00 RON

300.00

Beneficiarul

Alias company name

Company SRL

RO498TRRL123456789300X

BANCA TRANSILVANIA SA

SC M***mp*** SRL

Detaliile transferului

Descrierea tranzacției

Data transferului

Data

01.07.2024

Procesarea plății (opțional) [Comisioane și orar de procesare](#)

Plată urgentă

Setări suplimentare

Salvează ca șablon

Alias șablon de plată

Setează plată recurentă

Inapoi

Mergi la semnare

Transferă bani

CONTUL DIN CARE TRANSFERI ȘI SUMA

RON

RO198TRRL123456789300X

Sold: 1,000.00 RON

400.00

BENEFICIARUL

Alias company name

Company SRL

RO498TRRL123456789300X

BANCA TRANSILVANIA SA

SC M***mp*** SRL

DETALIILE TRANSFERULUI

Data

06.08.2025

Descrierea tranzacției

Office rent

PROCESAREA PLĂȚII (OPȚIONAL)

Plată urgentă

Plată instant

[Comisioane și orar de procesare](#)

SETĂRI SUPLEMENTARE

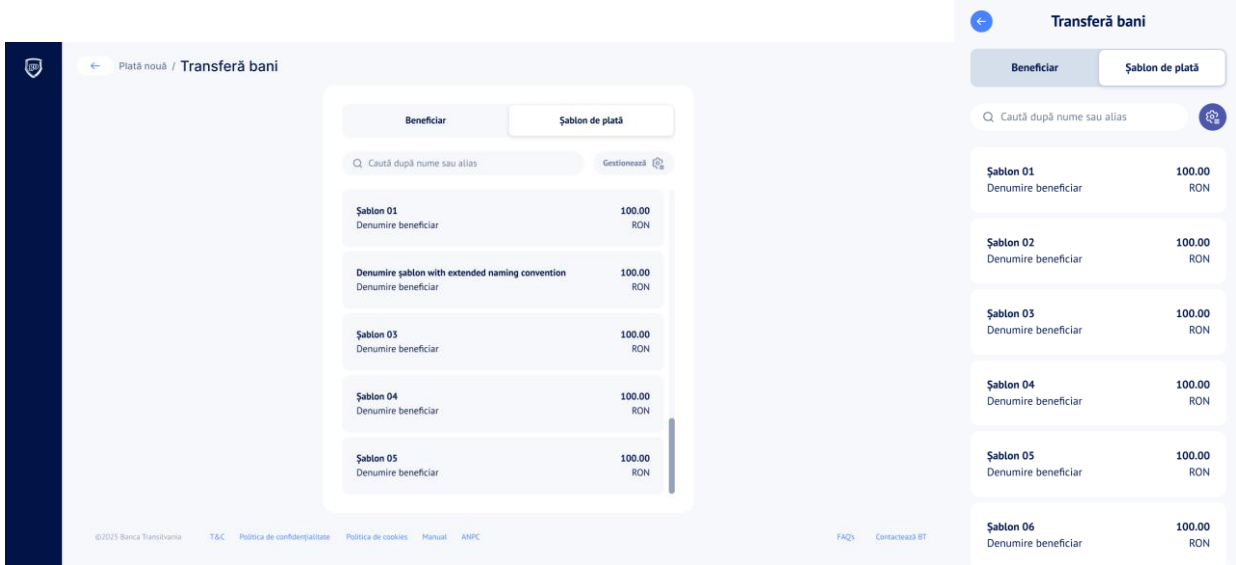
Alias șablon de plată

Denumire șablon

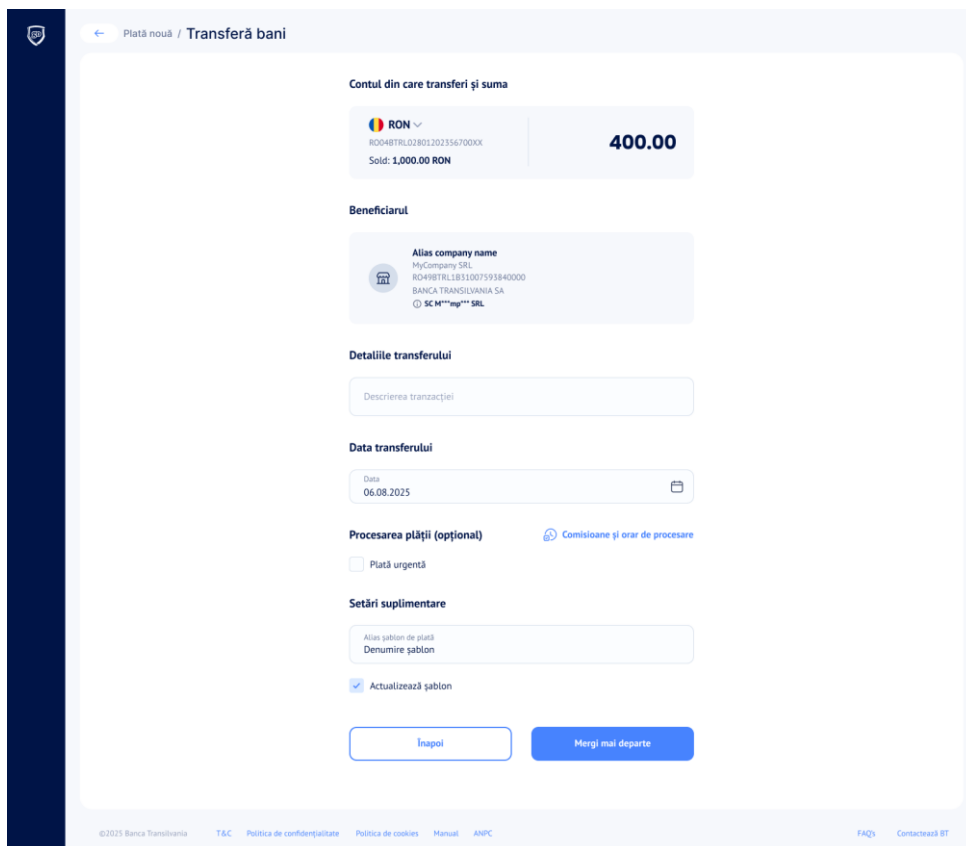
Actualizează șablon

Mergi mai departe

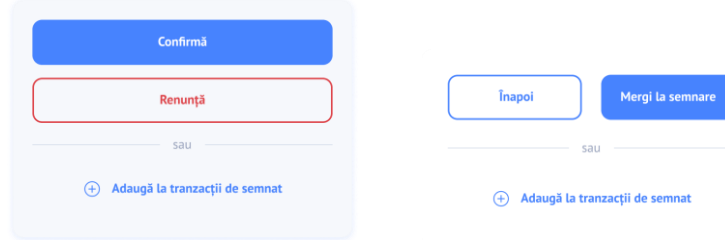
When you choose to make a transfer using an existing **Payment Template**, the transaction date shall be automatically updated.



If you wish to change other details (such as the amount or the description of the transaction, etc.), you can tick the "Update template" option. This will overwrite the information.



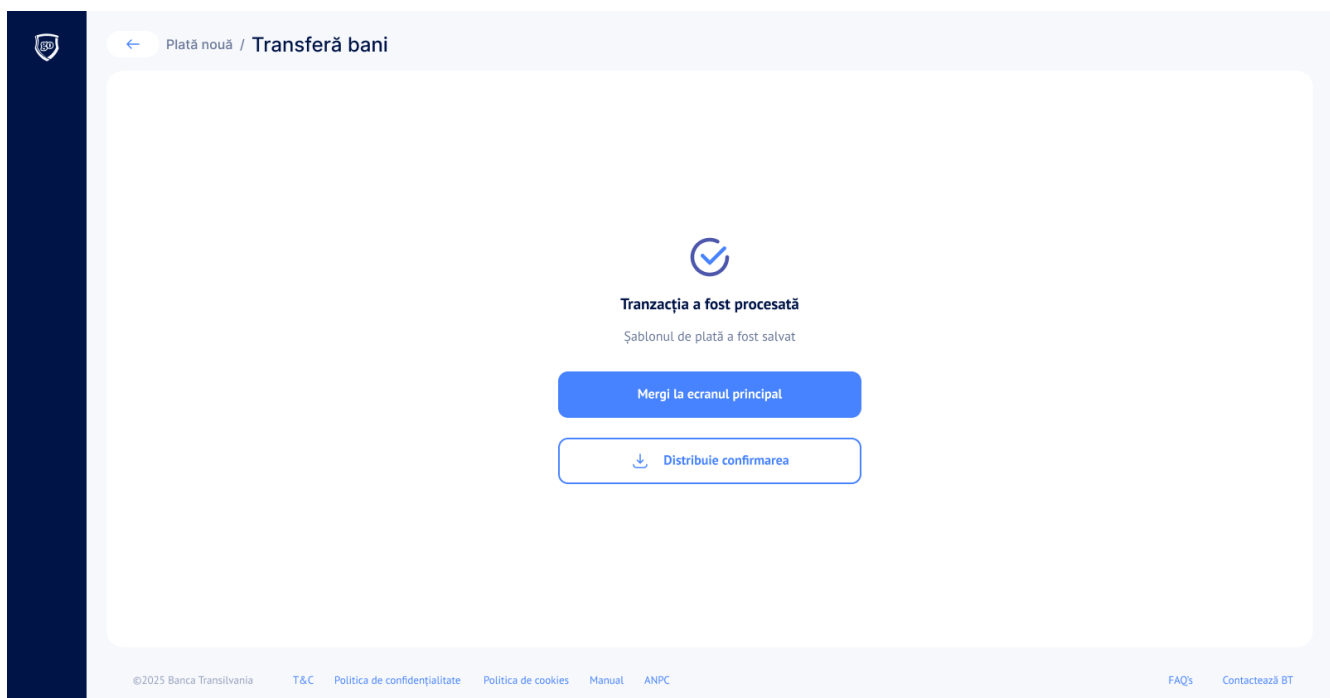
If you want to make an individual payment, but do not want to sign it at the time, you can add it as a "Transaction to sign". You can do this from the payment verification screen by clicking the "Add to transactions to sign" button. You will then be able to sign the transaction either individually or with other payments from the Payments screen.



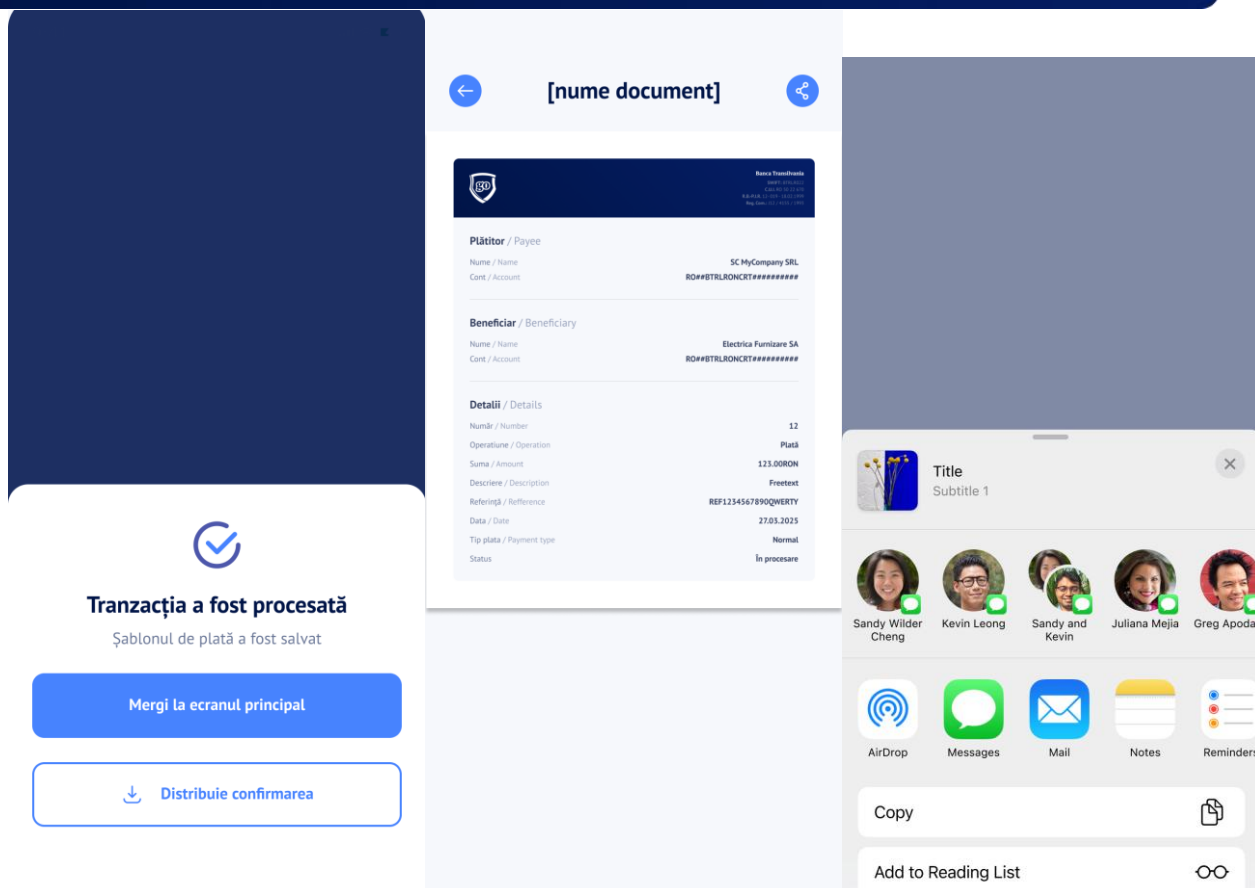
You can download the PDF proof of a transaction using the “**Share confirmation**” button, available in the following screens:

- **Money transfer** - immediately after the transfer;
- **Payments** - go to the appropriate transaction line.

From the web platform you can save the document or print it, depending on your needs.



From the mobile app you can send the document quickly and easily using the dedicated icon .



Bulk payments

You can make simultaneous transactions from multiple accounts, in different currencies, by uploading a CSV file.

The template and details on how to fill in the file are available both in the application and on the bank's website, accessing <https://www.bancatransilvania.ro/bulk-instructiuni-creare-fisier-de-plati-bt-go>. We recommend following the instructions carefully to ensure an efficient and error-free import process. The file can contain max. 2000 transactions.

In order to upload it into the app, save it in CSV(Comma delimited)(*.csv) format . You will find information about your package details in the **Payments** menu.

When accessing a package, you can view: the package name and upload date, the total number of transactions, the number of error-free transactions, and the number of transactions with errors, as well as the option to download all the payment receipts if the package has been fully processed.



MyCompany SRL

Plată nouă Schimb valutar Transfer intern

Acasă
Plăți
Conturi
Carduri
Extrase
Economii
Facturi
Credite
Investiții
POS

Asistent virtual
Profil
Deconectare

Așteaptă semnătură

Plăți viitoare

Tranzacții și operațiuni semnate

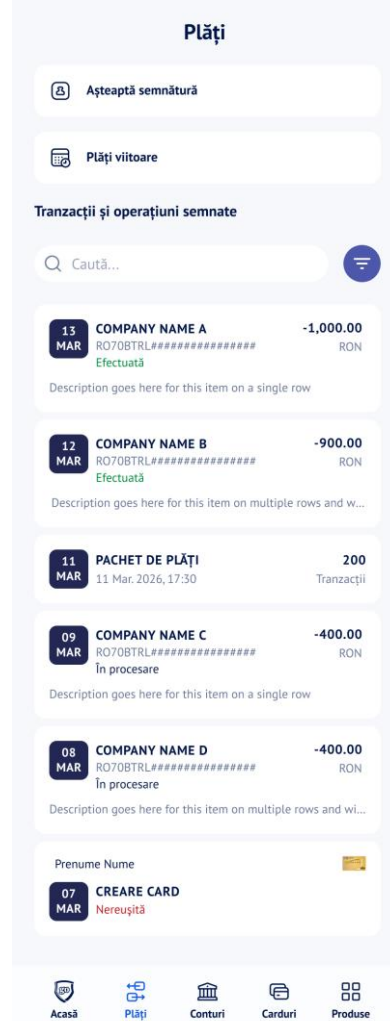
Caută...

Filtrează

DATA ÎNȚIERE	DENUMIRE	DETALII	DESCRIERE	SUMA
13 MAR	COMPANY NAME A RO70BTRL#***** • Efectuată	Cont curent RO25BTRL#*****	Description goes here for this item on a single row	-1,000.00 RON
12 MAR	COMPANY NAME B RO70BTRL#***** • Efectuată	Cont curent RO25BTRL#*****	Description goes here for this item on multiple rows and will be truncated if is longer than a specific number of characters that...	-900.00 RON
11 MAR	COMPANY NAME C RO70BTRL#***** • Efectuată	Cont curent RO25BTRL#*****	Description goes here for this item on a single row	-800.00 RON
10 MAR	PACHET DE PLĂȚI 09 Mar, 2026, 17:30	200 Tranzacții		
09 MAR	COMPANY NAME E RO70BTRL#***** • În procesare	Cont curent RO25BTRL#*****	Description goes here for this item on multiple rows and will be truncated if is longer than a specific number of characters that...	-700.00 RON
08 MAR	COMPANY NAME F RO70BTRL#***** • În procesare	Cont curent RO25BTRL#*****	Description goes here for this item on a single row	-600.00 RON
07 MAR	ÎNCHIDERE CONT CURENT Efectuată	RO30BTRL#*****		
06 MAR	COMPANY NAME H RO70BTRL#***** • Nereușită	Cont curent RO25BTRL#*****	Description goes here for this item on a single row	-400.00 RON
05 MAR	CREARE CARD Nereușită	Nume Prenume [X]		
04 MAR	COMPANY NAME J RO70BTRL#***** • Nereușită	Cont curent RO25BTRL#*****	Description goes here for this item on a single row	-200.00 RON

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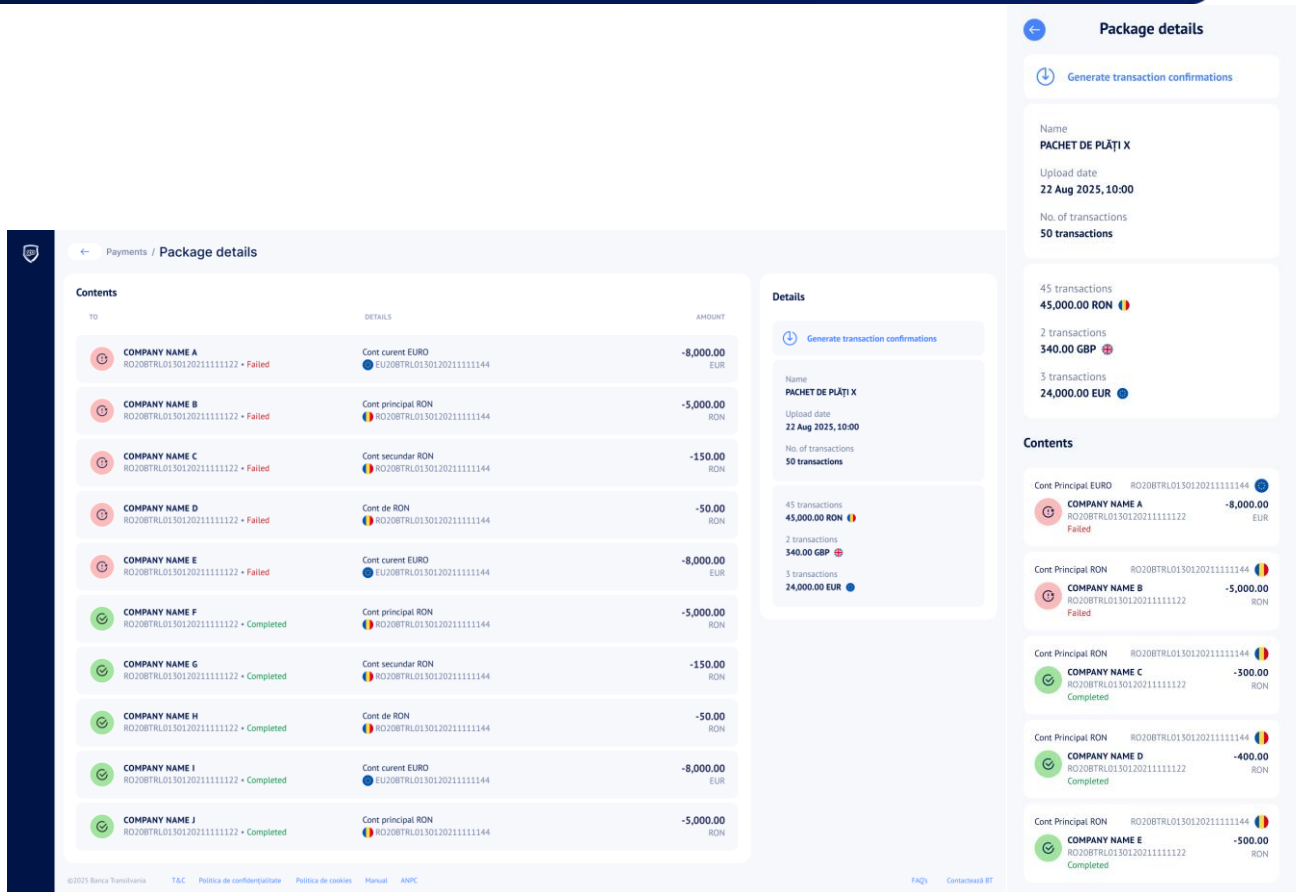
FAQs Contactează BT



If you wish, you can generate a ZIP file containing all the payment receipts in PDF format to avoid one-by-one downloads.

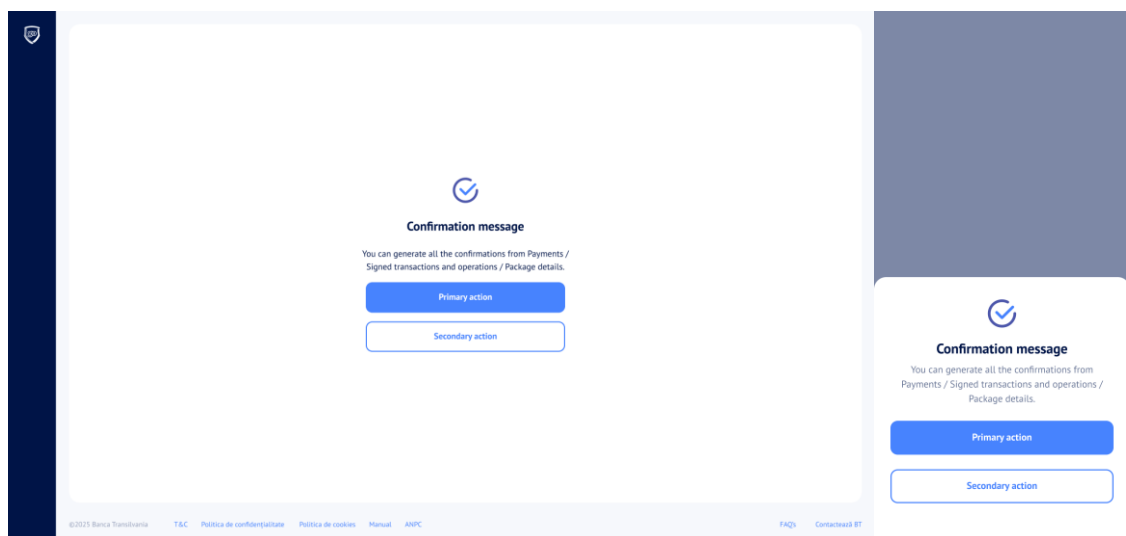
This option is available:

- From the PAYMENTS section, when you open the details of a package. You can download the payment receipts only if the payments have reached a final status. Otherwise, the system will display an informational message, and the download will not start



- At the end of a package upload, you will see a status window displaying: a specific icon (depending on the result), a confirmation message, buttons and tags tailored to the type of operation / transaction status.

In this window, you shall be informed that you can bulk download the payment receipts for the transactions in the package that have the Completed or Failed status.



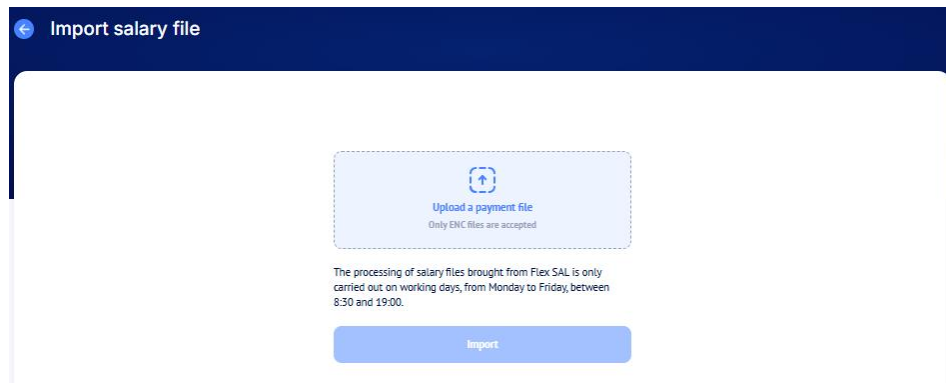
Import salary file

This option is the quickest and most convenient way to pay salaries. It is only available in the app if you have a payroll agreement with Banca Transilvania.

To import the .enc salary file, you must first generate it from the payroll application provided by the bank. Once the transaction is signed, this file is received by the bank, and the status of the uploaded file will be displayed accordingly only after the processing of the transactions in the file is completed.

The imported file cannot be edited in the BT Go application and it is processed from Monday to Friday between 8.00 - 19.00, within the available funds on the payroll account.

Files uploaded outside this period shall be processed on the next bank working day, provided there are available funds on the payroll account.

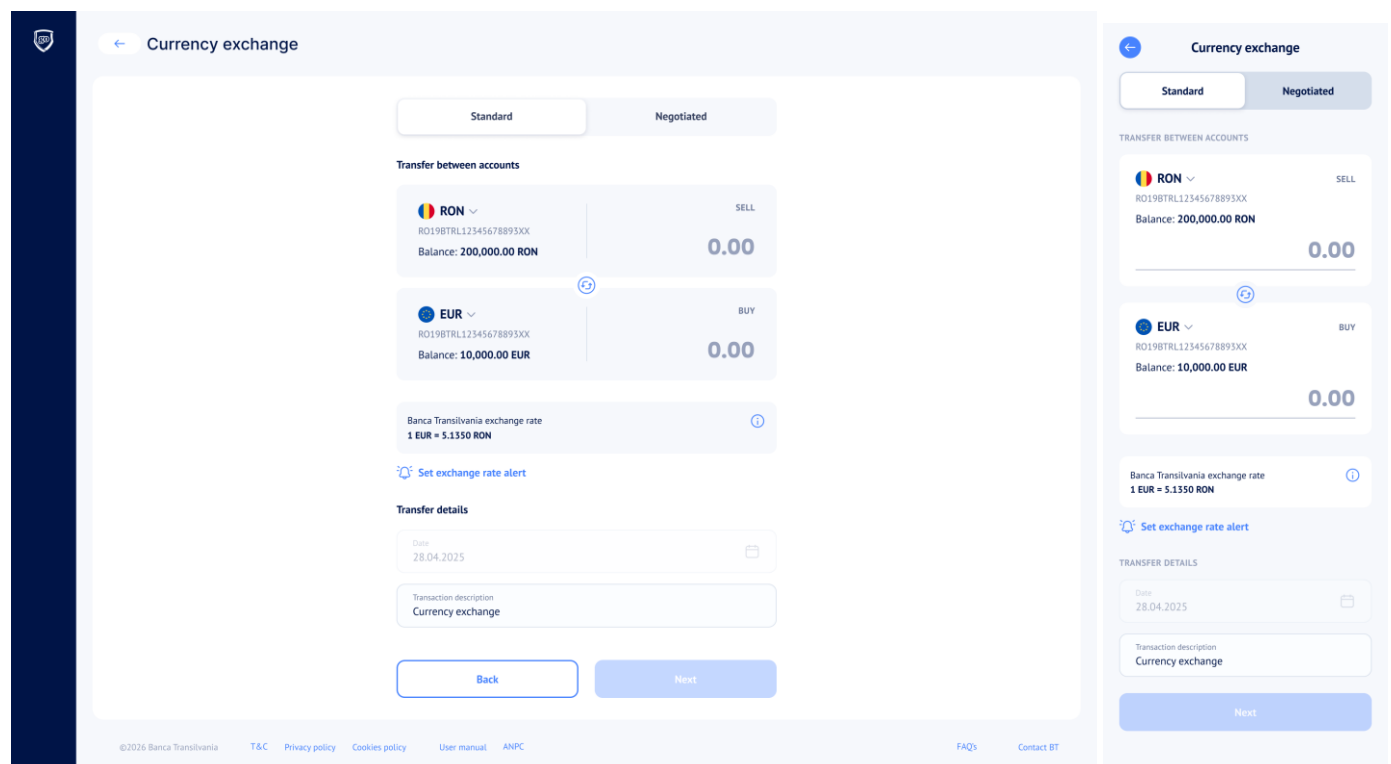


In the mobile app you can just sign and confirm payroll files.

Foreign Exchange

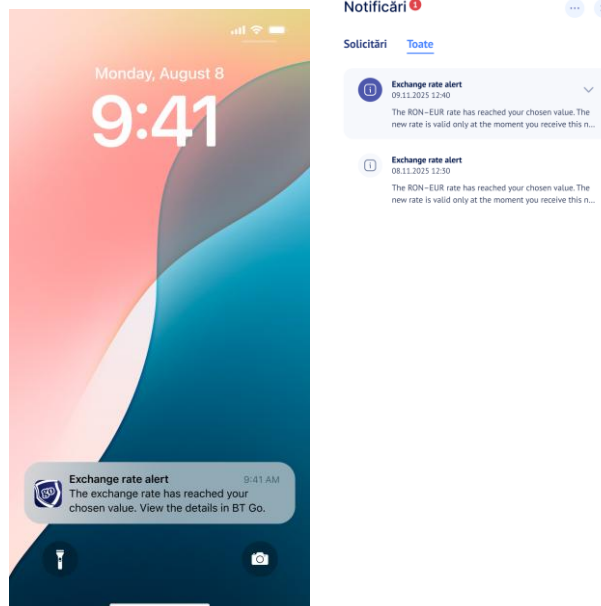
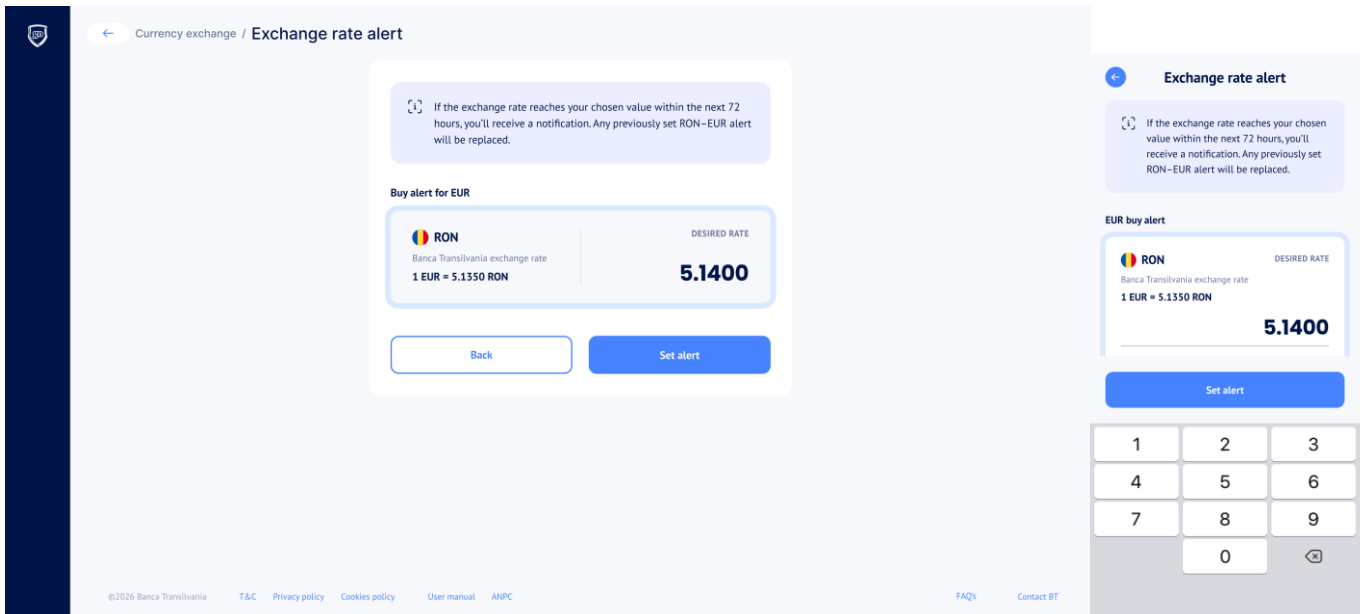
By accessing the "Foreign Exchange" section from the main page, you can perform currency exchange operations at standard or negotiated rates, as follows:

- The firm (Standard) rate is automatically generated by the system and is correlated with the transaction data (direction, currencies, amount);

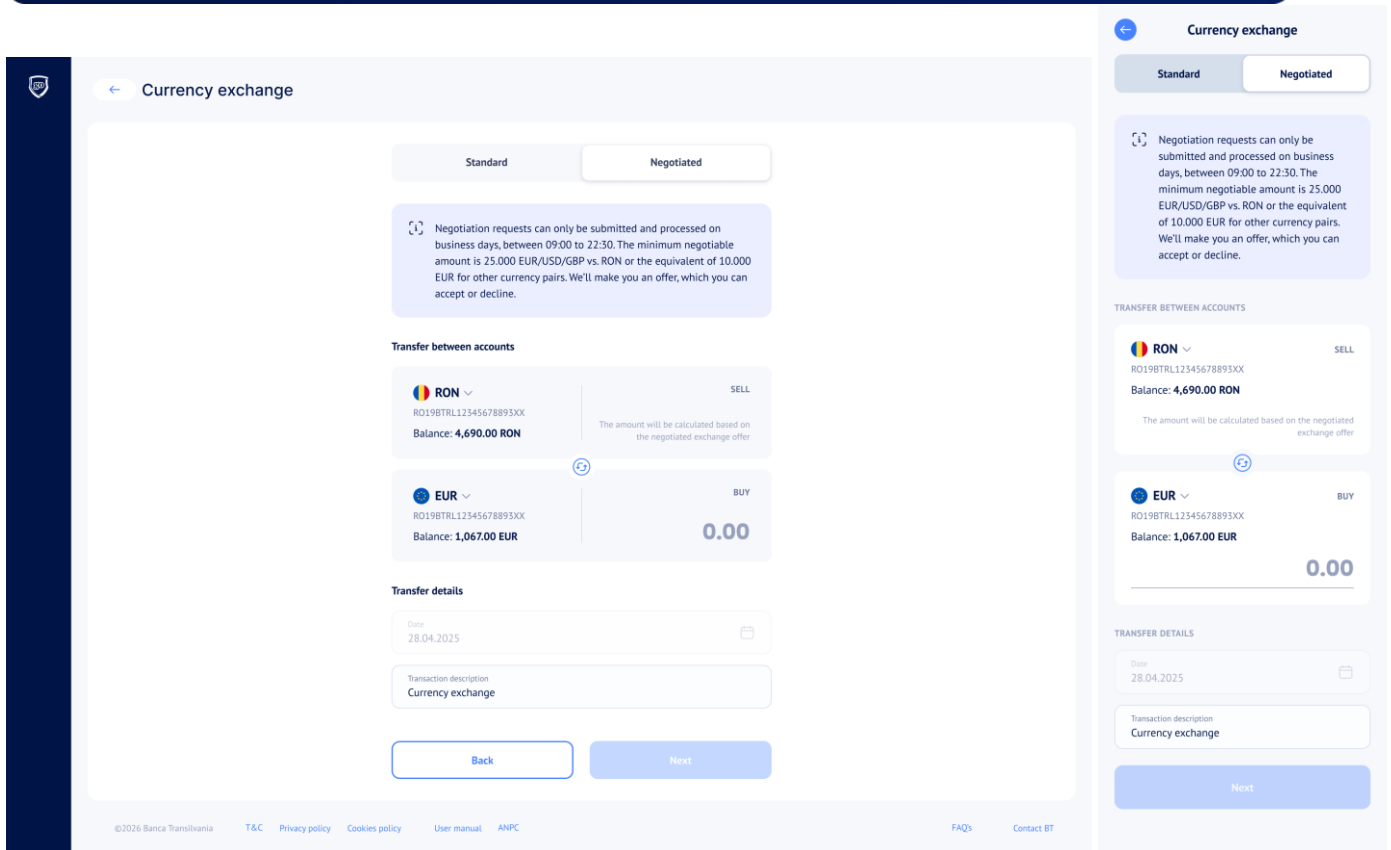




By accessing the “Set exchange rate alert” icon, available exclusively for standard foreign exchange, you can set a fixed exchange rate threshold, and you will receive a single notification when this threshold is reached. Once you receive it, you decide manually whether to initiate the transaction or not. The threshold is valid for 72 hours and expires automatically, taking into account public holidays and banking hours.



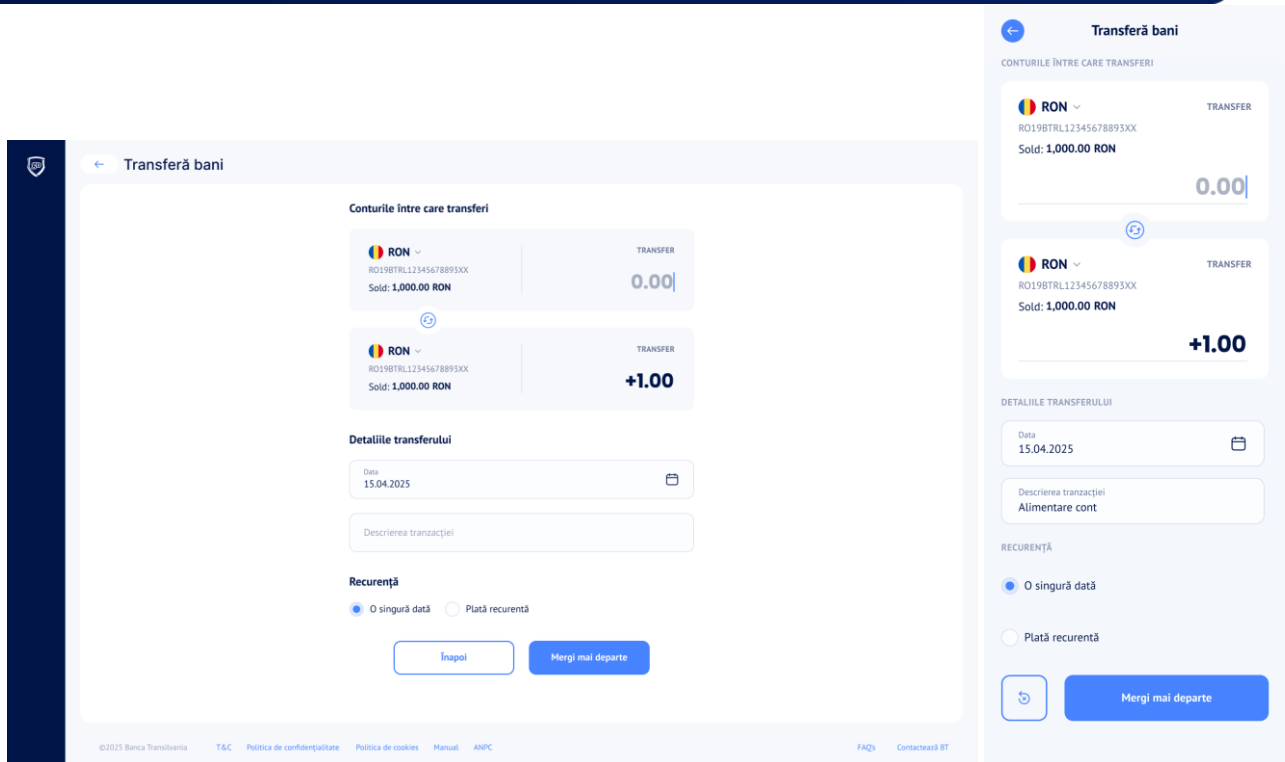
- The negotiated exchange rate is automatically generated by the system and is correlated with the transaction data (direction, currencies, amount). The minimum amount for negotiation is EUR/USD/GPB 25,000 vs. RON or the equivalent of EUR 10,000 for other currency pairs.
- Exchanges initiated between 17.30-09.00 (M-F), Saturdays, Sundays and on other non-working days are processed up to a limit of RON 50,000.



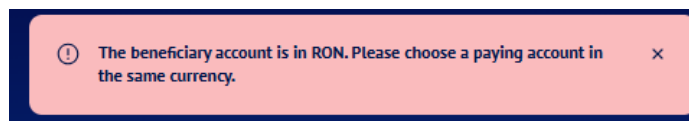
Note: If you have an account opened at the **BT Italia Branch**, the **“Negotiated Foreign Exchange”** menu will not be available in the application.

Internal transfer

By accessing the "Internal transfer", section on the home page, you can transfer money **among your accounts**, both in RON and FCY.




If the source and beneficiary accounts are in different currencies, the message below shall be displayed.



Performance of operations

If you want to find out more about the transaction processing schedule go to: [Transaction Processing Schedule - BT Go](#).

Notification Center

You can access the list of received notifications by clicking on the  icon. This list displays a maximum of 20 notifications for each section: first “Requests” (if you have urgent notifications, such as signatures or short-term offers), followed by the “All” section. If there are more than 20 notifications, scroll down the list to view older notifications.

All notifications are also sent to your mobile as push notifications if you have enabled this option.

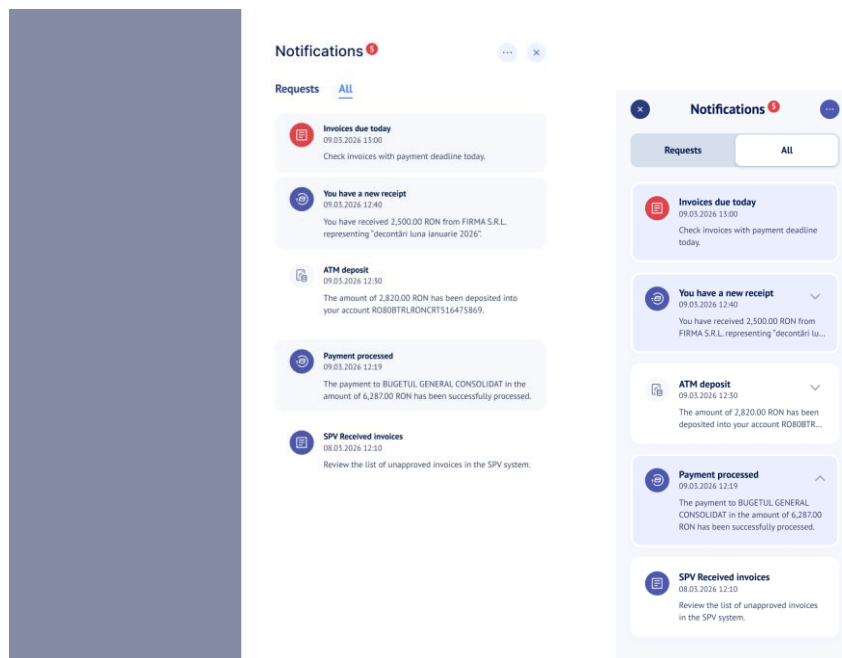
The list of notifications includes:

- transaction notifications (e.g. payments processed, collections, etc.)
- notifications related to negotiated offers (e.g.: negotiated foreign exchange offers / negotiated deposit quotation etc.)
- FGO-related notifications (e.g.: new invoices to be paid, invoices to be paid with due date today, invoices received from SPV, invoices issued with overdue due date, invoices cashed, messages from partners, invoices with errors in SPV or invoices that could not be sent, SPV token expired, FGO subscription expired, etc.)



- notifications related to the signing/authorization of operations (e.g.: signing a transaction with multiple signatures, confirmation of quotes for negotiated foreign exchange/negotiated deposit, opening and closing deposits and savings accounts, rejected transactions, signing for account opening/closing, reset card PIN, etc.)
- notifications related to the establishment or cancellation of an account attachment;
- notifications on the status of loan repayment operations

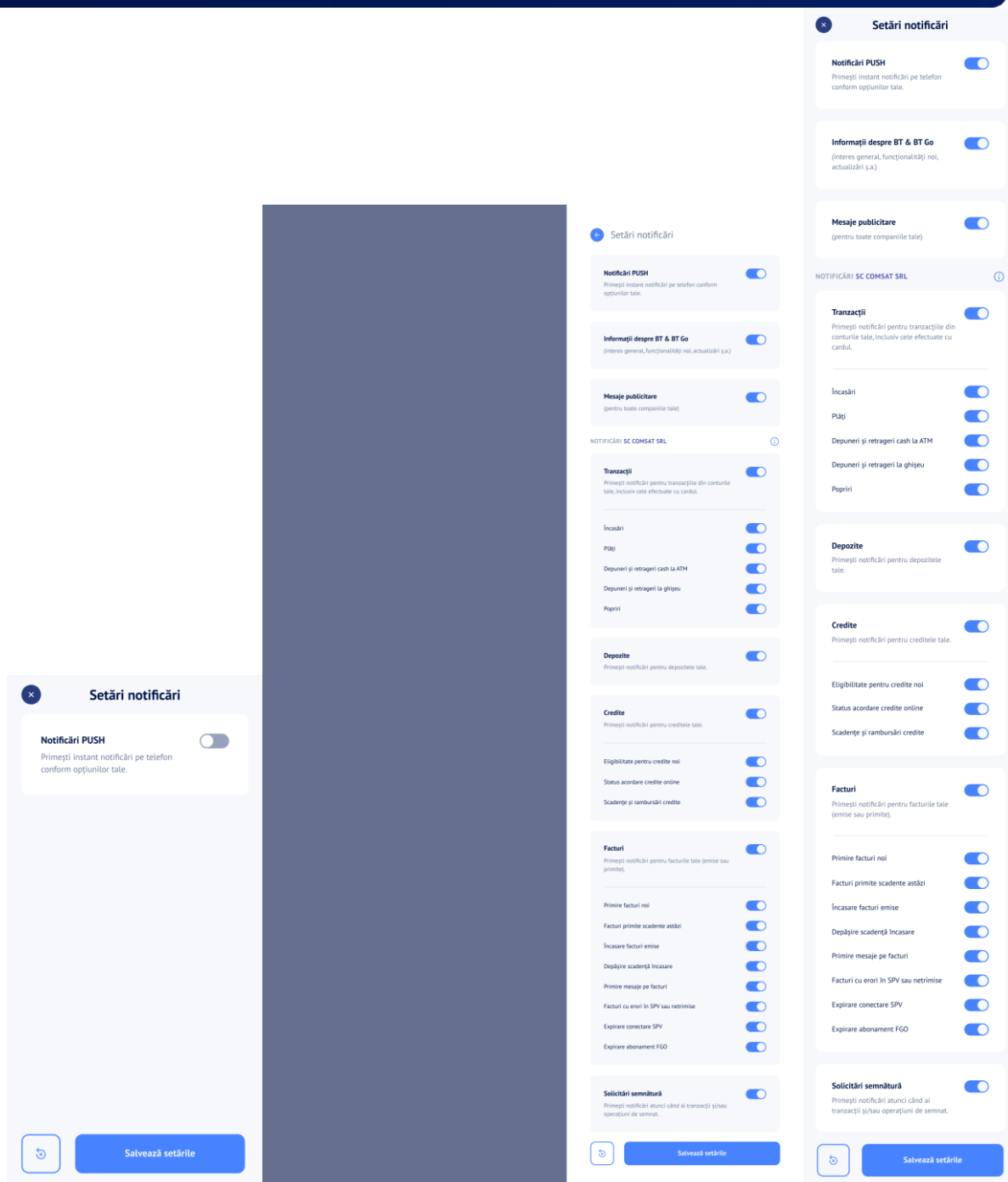
If you have no notifications in the two available sections (Requests/All), the screen will be blank.



The notification list will contain:

- number of received and unread notifications . As you read them, the number will be updated. By clicking on each notification in the list, you will be directed to its corresponding page;
- close list button;
- "Requests" section — here you will find only the notifications that require action on your part (e.g., multiple signatures for payments, confirmation of a negotiated deposit, etc.). The list of notifications will open in this section **only if you have urgent notifications received here.** "All" section - here you can view all the received notifications (both read and unread). The list of notifications will open in this section **only if you do not have urgent notifications in the "Requests" section.**
- section "...", where you have three options:

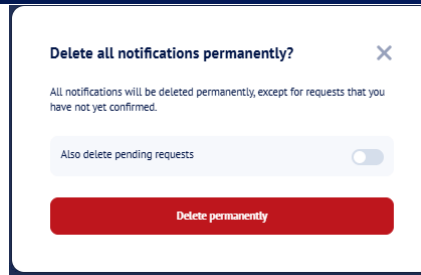
Change notification settings - you can enable/disable the notifications you want to receive, including mobile push notifications.



Mark all as read - you can mark all notifications as read;

Delete all - you can choose one of two options:

- delete all the existing notifications, but keep requests awaiting confirmation (e.g.: signing payments);
- delete all the existing notifications, including requests awaiting confirmation (e.g. payment signature), by ticking the option "Delete also requests awaiting confirmation".



Payments

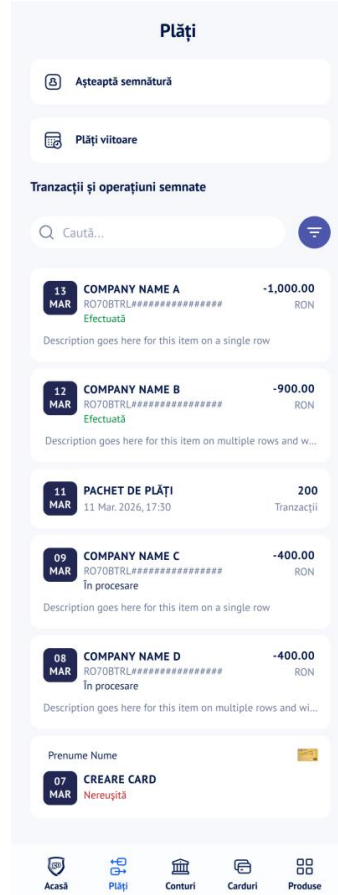
The "**Payments**" menu is where you find all the company's payments and operations made from BT Go, in the last 4 months, in one screen, so you can quickly view your financials. Simple approval, signing and tracking functions are available, without any complicated steps to make processes faster and easier to understand. You will see the transactions initiated or performed by all the users, but the access to certain actions will depend on your rights.

You can initiate BT Go transactions even when your account balance is insufficient. If the account is credited during the day, the transaction will be processed automatically. If the account is not credited by the end of the bank's business hours, the transaction will be rejected.

The screenshot displays the 'Tranzacții și operațiuni semnate' (Signed Transactions and Operations) section. The interface includes a search bar and a 'Filtrează' (Filter) button. The table below represents the data shown in the screenshot:

DATA ÎNȚIERE	DENUMIRE	DETALII	DESCRIERE	SUMA
13 MAR	COMPANY NAME A RO70BTRL***** • Efectuată	Cont curent RO25BTRL*****	Description goes here for this item on a single row	-1,000.00 RON
12 MAR	COMPANY NAME B RO70BTRL***** • Efectuată	Cont curent RO25BTRL*****	Description goes here for this item on multiple rows and will be truncated if is longer than a specific number of characters that...	-900.00 RON
11 MAR	COMPANY NAME C RO70BTRL***** • Efectuată	Cont curent RO25BTRL*****	Description goes here for this item on a single row	-800.00 RON
10 MAR	PACHET DE PLĂȚI 09 Mar. 2026, 17:30	200 Tranzacții		
09 MAR	COMPANY NAME E RO70BTRL***** • În procesare	Cont curent RO25BTRL*****	Description goes here for this item on multiple rows and will be truncated if is longer than a specific number of characters that...	-700.00 RON
08 MAR	COMPANY NAME F RO70BTRL***** • În procesare	Cont curent RO25BTRL*****	Description goes here for this item on a single row	-600.00 RON
07 MAR	ÎNCHIDERE CONT CURENT Efectuată	RO30BTRL*****		
06 MAR	COMPANY NAME H RO70BTRL***** • Nereușită	Cont curent RO25BTRL*****	Description goes here for this item on a single row	-400.00 RON
05 MAR	CREARE CARD Nereușită	Nume Prenume		
04 MAR	COMPANY NAME J RO70BTRL***** • Nereușită	Cont curent RO25BTRL*****	Description goes here for this item on a single row	-200.00 RON

At the bottom of the interface, there is a footer with copyright information: ©2026 Banca Transilvania, along with links for T&C, Politica de confidențialitate, Politica de cookies, Manual, ANPC, and contact information: FAQs, Contactează BT.



In “**Signed transactions and operations**” all transactions for which actions have been completed are available. You can search for transactions, applying filters by:

- **Category:** Type of payment (budget, utilities, foreign exchange, payment package, etc.);
- **Amount interval:** fixed or within a certain range;
- **Time interval:** The period during which they were carried out;
- **Transaction status;**
- **Initiated by:** The user who initiated the transactions.

✕
Filter

CATEGORY

All

Payments

Budgetary payments

Utilities payments

Internal transfers and exchanges

Payment packages and payroll files

Product operations

AMOUNT INTERVAL

All

Fixed amount

Other interval

TIME INTERVAL

Last 3 days

Last 2 weeks

Last full month

Other interval

STATUS

All

Processing

Completed

Declined

Failed

Expired

INITIATED BY

All

You

Others

↺
Apply filters

By accessing each transaction, you can download the PDF **proof of a transaction** using the "Share confirmation" button. From the web platform, you can save the document or print it, depending on your needs.

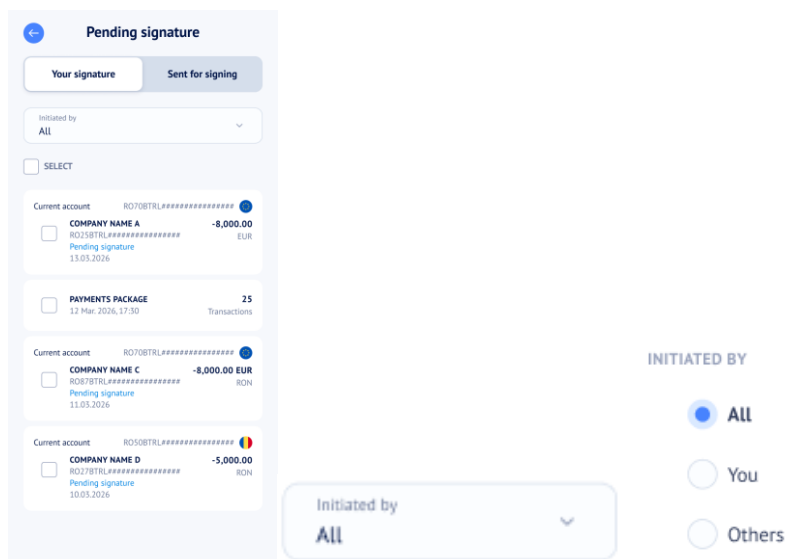
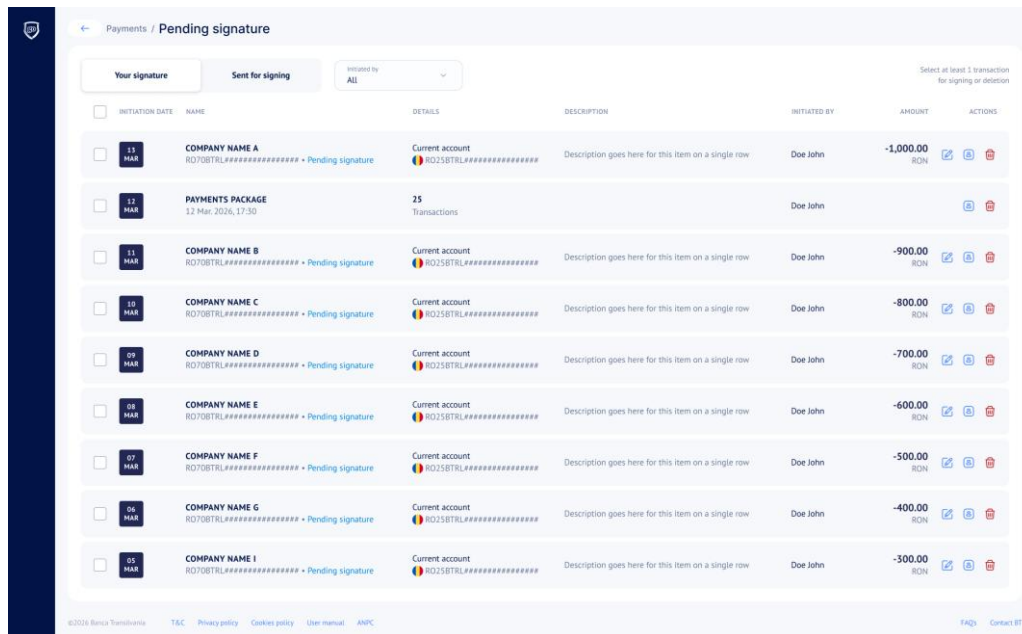
The "**Pending signature**" and "**Future payments**" sections display transactions that require additional action from you or other users.

In the **Pending signature** → **Your signature** menu, you will be able to view:

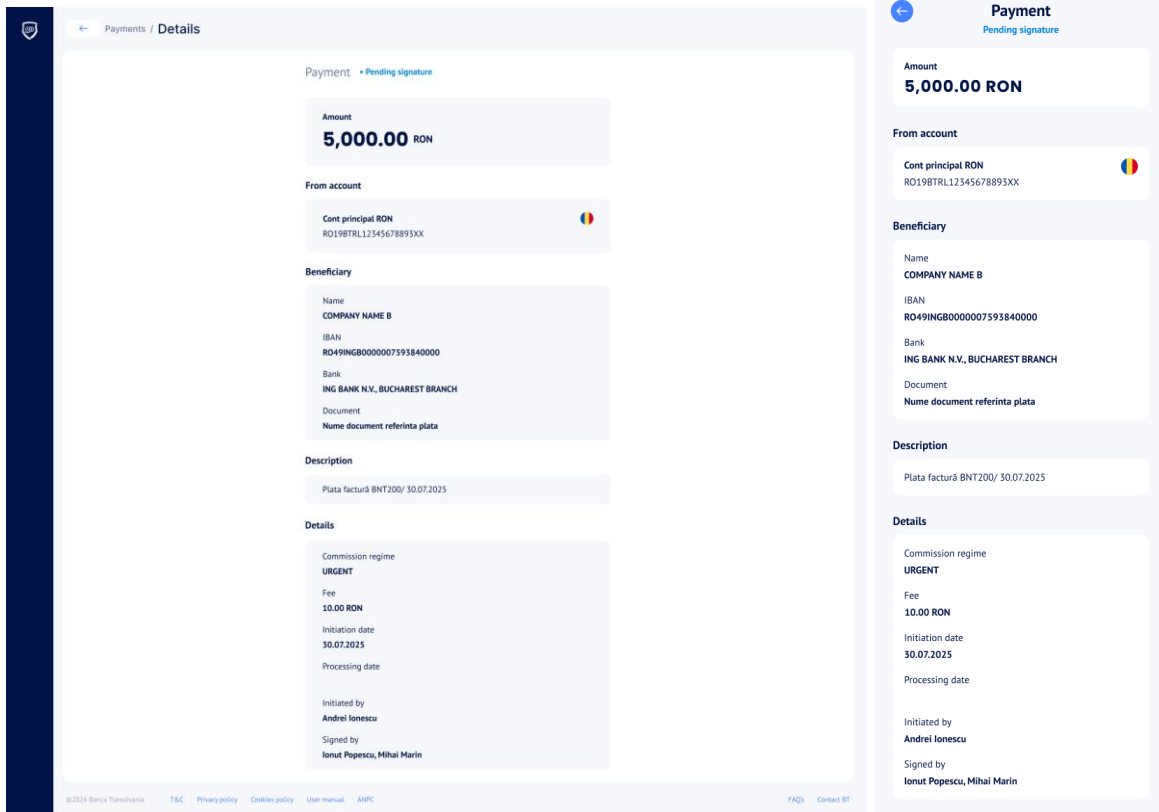
- **Transactions** you can sign or delete;
- **Offers received** for operations for which you have requested quotes (negotiated deposit, negotiated foreign exchange).



You will also be able to filter transactions by the **user who initiated them** and you will only be able to select individual transactions to sign once.



When you access a **transaction**, you will be able to view all the transaction details, including the initiator and the persons who have already signed it.



When accessing a **payment package**, you can view: the name of the package, the date of upload, the total number of transactions, the number of transactions without errors and the number of transactions with errors.

If the package contains transactions in multiple currencies, you will also see the total amount of transactions for each currency.

If the file does not follow the exact structure in the "View Template and Filling Instructions" info point, you will get an error message.



← Payment package



30 errors were identified in the uploaded file.

Correct the errors below to continue.

[See the template and instructions](#)

[Reupload the CSV file](#)

- ROW 1** Beneficiary name A
ValueDate doesn't have the format zz/ll/aaaa or aaaa-ll-zz.
- ROW 2** Beneficiary name B
ValueDate doesn't have the format zz/ll/aaaa or aaaa-ll-zz.
- ROW 3** Beneficiary name C
ValueDate doesn't have the format zz/ll/aaaa or aaaa-ll-zz.
- ROW 4** Beneficiary name D
ValueDate doesn't have the format zz/ll/aaaa or aaaa-ll-zz.

After the correction, you will be able to upload the file back into the app. If the file contains errors or missing information, you will be able to identify it in the **"Package details"** section by the color and message displayed.

← Payments / Package details

Contents

All 50 Without errors 48 With errors 2 [Delete](#) [Sign](#)

UPLOAD DATE	TO	DETAILS	AMOUNT	ACTIONS
15 MAR	COMPANY NAME A RO99BTRLEURCRT9HC9994468 • Missing details	Main EURO account EU20BTRL0130120211111144	-8,000.00 EUR	
15 MAR	COMPANY NAME B RO20BTRL0130120211111122 • Missing details	Secondary RON account RO20BTRL0130120211111144	-5,000.00 RON	
15 MAR	COMPANY NAME C RO72TREZ7035032XXX011592 • Pending signature	Secondary RON account RO20BTRL0130120211111145	-150.00 RON	
15 MAR	COMPANY NAME D RO72TREZ7035032XXX011593 • Pending signature	Secondary RON account RO20BTRL0130120211111146	-50.00 RON	
15 MAR	COMPANY NAME E RO99BTRLEURCRT9HC9994468 • Pending signature	Main EURO account EU20BTRL0130120211111144	-8,000.00 EUR	
15 MAR	COMPANY NAME F RO20BTRL0130120211111122 • Pending signature	Secondary RON account RO20BTRL0130120211111144	-5,000.00 RON	
15 MAR	COMPANY NAME G RO72TREZ7035032XXX011592 • Pending signature	Secondary RON account RO20BTRL0130120211111145	-150.00 RON	
15 MAR	COMPANY NAME H RO72TREZ7035032XXX011593 • Pending signature	Secondary RON account RO20BTRL0130120211111146	-50.00 RON	
15 MAR	COMPANY NAME I RO99BTRLEURCRT9HC9994468 • Pending signature	Main EURO account EU20BTRL0130120211111144	-8,000.00 EUR	
15 MAR	COMPANY NAME J RO20BTRL0130120211111122 • Pending signature	Secondary RON account RO20BTRL0130120211111144	-5,000.00 RON	

Details

Name
PACHET DE PLAȚI 3

Upload date
22 Aug 2025, 10:00

No. of transactions
50 transactions

45 transactions
45,000.00 RON

2 transactions
340.00 GBP

3 transactions
24,000.00 EUR

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[FAQs](#) [Contact BT](#)



← Piați / Detalii pachet

Conținut

Toate 50 Fără erori 48 Cu erori 2 Șterge Semnează

DATA ÎNCĂRCĂRE	CĂTRE	DETALII	SUMA	ACȚIUNI
15 MAR	COMPANY NAME A RO998TRLEURCRT9HC9994468 • Așteaptă semnătură	Cont curent EURO EU20BTRL0130120211111144	-8,000.00 EUR	
15 MAR	COMPANY NAME B RO20BTRL0130120211111122 • Așteaptă semnătură	Cont principal RON RO20BTRL0130120211111144	-5,000.00 RON	
15 MAR	COMPANY NAME C RO72TREZ7035032XXX011592 • Așteaptă semnătură	Cont secundar RON RO20BTRL0130120211111145	-150.00 RON	
15 MAR	COMPANY NAME D RO72TREZ7035032XXX011593 • Așteaptă semnătură	Cont de RON RO20BTRL0130120211111146	-50.00 RON	
15 MAR	COMPANY NAME E RO998TRLEURCRT9HC9994468 • Așteaptă semnătură	Cont curent EURO EU20BTRL0130120211111144	-8,000.00 EUR	
15 MAR	COMPANY NAME F RO20BTRL0130120211111122 • Așteaptă semnătură	Cont principal RON RO20BTRL0130120211111144	-5,000.00 RON	
15 MAR	COMPANY NAME G RO72TREZ7035032XXX011592 • Așteaptă semnătură	Cont secundar RON RO20BTRL0130120211111145	-150.00 RON	
15 MAR	COMPANY NAME H RO72TREZ7035032XXX011593 • Așteaptă semnătură	Cont de RON RO20BTRL0130120211111146	-50.00 RON	
15 MAR	COMPANY NAME I RO998TRLEURCRT9HC9994468 • Așteaptă semnătură	Cont curent EURO EU20BTRL0130120211111144	-8,000.00 EUR	
15 MAR	COMPANY NAME J RO20BTRL0130120211111122 • Așteaptă semnătură	Cont principal RON RO20BTRL0130120211111144	-5,000.00 RON	

Detalii

Nume
PACHET DE PLAȚI 3

Data încărcare
15 Mar 2026, 10:00

Număr tranzacții
50 tranzacții

45 tranzacții
45,000.00 RON 🇷🇴

2 tranzacții
340.00 GBP 🇬🇧

3 tranzacții
24,000.00 EUR 🇪🇺

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If you have the edit button active, you can correct or delete transactions with errors. After correcting the file, you will be able to sign it in full.



← Piați / Detalii pachet

Conținut

DATA ÎNCĂRCARE	CĂTRE	DETALII	SUMA
15 MAR	COMPANY NAME A RO99BTRLEURCRT9HC9994468 • Așteaptă semnătură	Cont curent EURO EU20BTRLO13012021111144	-8,000.00 EUR
15 MAR	COMPANY NAME B RO20BTRLO13012021111122 • Așteaptă semnătură	Cont principal RON RO20BTRLO13012021111144	-5,000.00 RON
15 MAR	COMPANY NAME C RO72TREZ7035032XXX011592 • Așteaptă semnătură	Cont secundar RON RO20BTRLO13012021111145	-150.00 RON
15 MAR	COMPANY NAME D RO72TREZ7035032XXX011593 • Așteaptă semnătură	Cont de RON RO20BTRLO13012021111146	-50.00 RON
15 MAR	COMPANY NAME E RO99BTRLEURCRT9HC9994468 • Așteaptă semnătură	Cont curent EURO EU20BTRLO13012021111144	-8,000.00 EUR
15 MAR	COMPANY NAME F RO20BTRLO13012021111122 • Așteaptă semnătură	Cont principal RON RO20BTRLO13012021111144	-5,000.00 RON
15 MAR	COMPANY NAME G RO72TREZ7035032XXX011592 • Așteaptă semnătură	Cont secundar RON RO20BTRLO13012021111145	-150.00 RON
15 MAR	COMPANY NAME H RO72TREZ7035032XXX011593 • Așteaptă semnătură	Cont de RON RO20BTRLO13012021111146	-50.00 RON
15 MAR	COMPANY NAME I RO99BTRLEURCRT9HC9994468 • Așteaptă semnătură	Cont curent EURO EU20BTRLO13012021111144	-8,000.00 EUR
15 MAR	COMPANY NAME J RO20BTRLO13012021111122 • Așteaptă semnătură	Cont principal RON RO20BTRLO13012021111144	-5,000.00 RON

Detalii

Nume
PACHET DE PLĂȚI 3

Data încărcare
15 Mar 2026, 10:00

Număr tranzacții
50 tranzacții

45 tranzacții
45,000.00 RON

2 tranzacții
340.00 GBP

3 tranzacții
24,000.00 EUR



Contents

UPLOAD DATE	TO	DETAILS	AMOUNT
15 MAR	COMPANY NAME A RO99BTRLEURCRT9HC9994468 • Pending signature	Main EURO account EU20BTRL0130120211111144	-8,000.00 EUR
15 MAR	COMPANY NAME B RO20BTRL0130120211111122 • Pending signature	Secondary RON account RO20BTRL0130120211111144	-5,000.00 RON
15 MAR	COMPANY NAME C RO72TREZ7035032XXX011592 • Pending signature	Secondary RON account RO20BTRL0130120211111145	-150.00 RON
15 MAR	COMPANY NAME D RO72TREZ7035032XXX011593 • Pending signature	Secondary RON account RO20BTRL0130120211111146	-50.00 RON
15 MAR	COMPANY NAME E RO99BTRLEURCRT9HC9994468 • Pending signature	Main EURO account EU20BTRL0130120211111144	-8,000.00 EUR
15 MAR	COMPANY NAME F RO20BTRL0130120211111122 • Pending signature	Secondary RON account RO20BTRL0130120211111144	-5,000.00 RON
15 MAR	COMPANY NAME G RO72TREZ7035032XXX011592 • Pending signature	Secondary RON account RO20BTRL0130120211111145	-150.00 RON
15 MAR	COMPANY NAME H RO72TREZ7035032XXX011593 • Pending signature	Secondary RON account RO20BTRL0130120211111146	-50.00 RON
15 MAR	COMPANY NAME I RO99BTRLEURCRT9HC9994468 • Pending signature	Main EURO account EU20BTRL0130120211111144	-8,000.00 EUR
15 MAR	COMPANY NAME J RO20BTRL0130120211111122 • Pending signature	Secondary RON account RO20BTRL0130120211111144	-5,000.00 RON

Details

Name
PACHET DE PLĂȚI 3

Upload date
15 Mar 2026, 10:00

No. of transactions
50 transactions

45 transactions
45,000.00 RON 🇷🇴

2 transactions
340.00 GBP 🇬🇧

3 transactions
24,000.00 EUR 🇪🇺

←
Package details

Name
PACHET DE PLĂȚI 3

Upload date
15 Mar 2026, 10:00

No. of transactions
50 transactions

45 transactions
45,000.00 RON 🇷🇴

2 transactions
340.00 GBP 🇬🇧

3 transactions
24,000.00 EUR 🇪🇺

Contents

Main EURO account	RO20BTRL0130120211111144	🇪🇺	
15 MAR	COMPANY NAME A	-8,000.00	EUR
	RO20BTRL0130120211111122		Pending signature

Main RON account	RO20BTRL0130120211111144	🇷🇴	
15 MAR	COMPANY NAME B	-5,000.00	RON
	RO20BTRL0130120211111122		Pending signature

Main RON account	RO20BTRL0130120211111144	🇷🇴	
15 MAR	COMPANY NAME C	-300.00	RON
	RO20BTRL0130120211111122		Pending signature

Main RON account	RO20BTRL0130120211111144	🇷🇴	
15 MAR	COMPANY NAME D	-400.00	RON
	RO20BTRL0130120211111122		Pending signature

Main RON account	RO20BTRL0130120211111144	🇷🇴	
15 MAR	COMPANY NAME E	-500.00	RON
	RO20BTRL0130120211111122		Pending signature

Main RON account	RO20BTRL0130120211111144	🇷🇴	
15 MAR	COMPANY NAME F	-500.00	RON
	RO20BTRL0130120211111122		Pending signature

Main RON account	RO20BTRL0130120211111144	🇷🇴	
15 MAR	COMPANY NAME G	-500.00	RON
	RO20BTRL0130120211111122		Pending signature

Main RON account	RO20BTRL0130120211111144	🇷🇴	
15 MAR	COMPANY NAME H	-500.00	RON
	RO20BTRL0130120211111122		Pending signature

Main RON account	RO20BTRL0130120211111144	🇷🇴	
15 MAR	COMPANY NAME I	-500.00	RON
	RO20BTRL0130120211111122		Pending signature

Main RON account	RO20BTRL0130120211111144	🇷🇴	
15 MAR	COMPANY NAME J	-500.00	RON
	RO20BTRL0130120211111122		Pending signature

In the **Signature pending** → **Sent for signing** menu, you will be able to view the following transactions, depending on the filters applied by the initiators:

- transactions initiated by you that require the signature of another user,
- transactions that you have already signed and are still waiting for a signature,
- transactions for which you only have viewing rights, without the possibility to perform any other actions.



← Payments / Pending signature

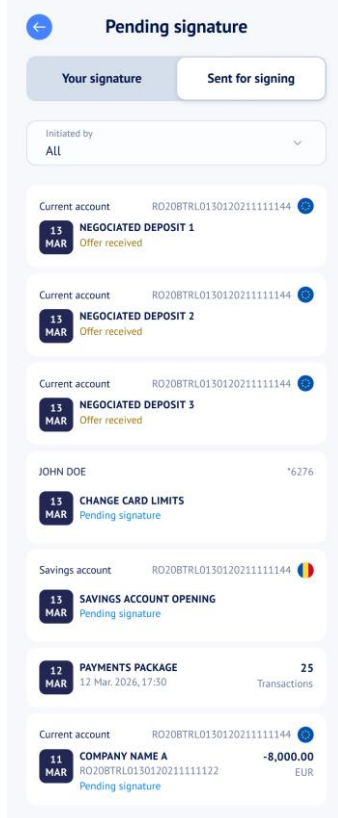
Your signature

Sent for signing

Initiated by

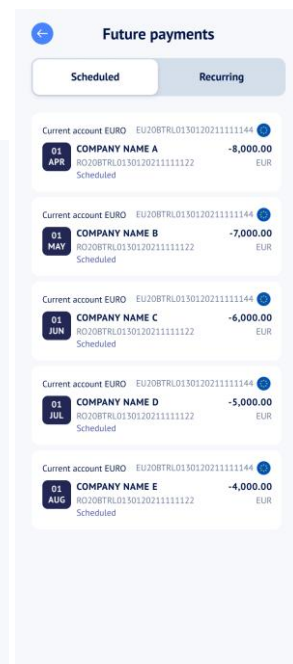
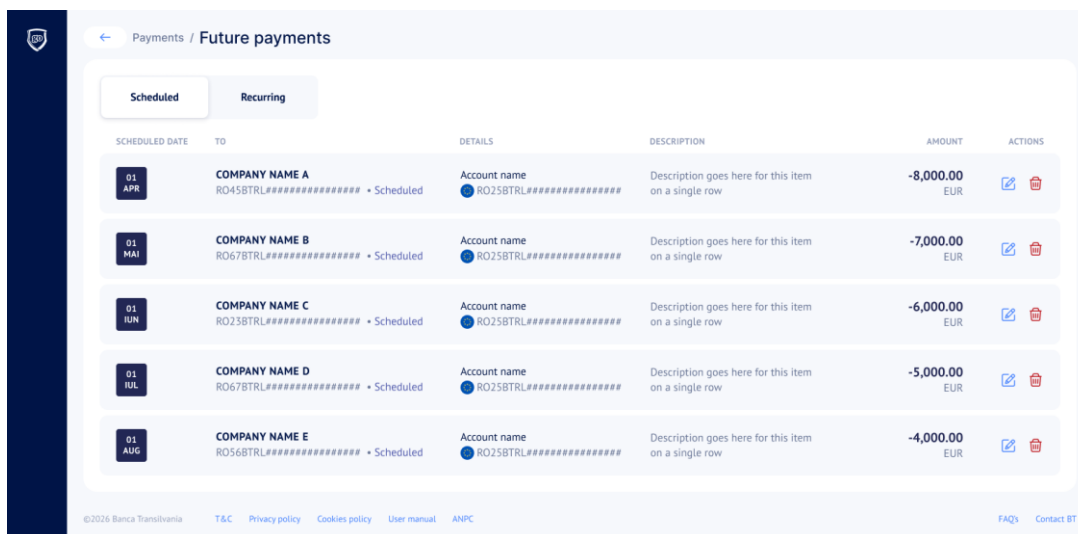
All

INITIATION DATE	NAME	DETAILS	INITIATED BY	AMOUNT	ACTIONS
13 MAR	NEGOCIATED DEPOSIT 1 Offer received	Current account RO25BTRL#*****	Doe John		
13 MAR	NEGOCIATED DEPOSIT 1 Offer received	Current account RO25BTRL#*****	Doe John		
13 MAR	NEGOCIATED DEPOSIT 1 Offer received	Current account RO25BTRL#*****	Doe John		
12 MAR	PAYMENTS PACKAGE 12 Mar. 2026, 17:30	25 Transactions	Doe John		
05 MAR	COMPANY NAME A RO70BTRL#***** • Pending signature	Current account RO25BTRL#*****	Doe John	-300.00 RON	
05 MAR	COMPANY NAME B RO70BTRL#***** • Pending signature	Current account RO25BTRL#*****	Doe John	-500.00 RON	
05 MAR	COMPANY NAME C RO70BTRL#***** • Pending signature	Current account RO25BTRL#*****	Doe John	-700.00 RON	
05 MAR	COMPANY NAME D RO70BTRL#***** • Pending signature	Current account RO25BTRL#*****	Doe John	-800.00 RON	
05 MAR	COMPANY NAME E RO70BTRL#***** • Pending signature	Current account RO25BTRL#*****	Doe John	-900.00 RON	
05 MAR	COMPANY NAME F RO70BTRL#***** • Pending signature	Current account RO25BTRL#*****	Doe John	-200.00 RON	



In the **Future payments** menu, you will be able to view:

- **scheduled** payments, together with their individual details, as defined: the payer's name and the IBAN from which the transaction is made, the payee's IBAN and the amount. You can only edit or delete transactions that you have created; otherwise, there will be no active button and you will not be able to edit or delete the transaction.



- **recurring** payments, together with their individual details, as defined: payee name, frequency, date of the next transaction, amount and whether or not the notification per



transaction is activated. Only the user who sets the recurring payment can activate notifications, to be informed one day before the transaction date and after the transaction has been processed.

The screenshot displays the 'Future payments' section of a mobile application. It features a main list of payments and a detailed view of a specific recurring payment.

Main List of Payments:

NEXT PAYMENT DATE	TO	FREQUENCY	DESCRIPTION	AMOUNT	NOTIFICATIONS	ACTIONS
15 MAR	COMPANY A SRL Alias plata recurenta zilnica	Daily	Description goes here for this ite...	-100.00 RON	<input checked="" type="checkbox"/>	
20 MAR	COMPANY B SRL Alias plata recurenta saptamanala	Weekly, every Wednesday	Description goes here for this ite...	-200.00 RON	<input type="checkbox"/>	
25 MAR	COMPANY C SRL Alias plata recurenta saptamanala	Weekly, every Friday	Description goes here for this ite...	-300.00 RON	<input type="checkbox"/>	
03 APR	COMPANY E SRL Alias plata recurenta lunara	Monthly, on the 3rd	Description goes here for this ite...	-400.00 RON	<input checked="" type="checkbox"/>	
25 APR	COMPANY D SRL Alias plata recurenta lunara	Monthly, on the 25th	Description goes here for this ite...	-500.00 RON	<input checked="" type="checkbox"/>	

Future payments detail view:

Scheduled | **Recurring**

Daily

15 MAR COMPANY A SRL -100.00 RON
Alias plata recurenta zilnica

Notifications

Weekly, every Wednesday

20 MAR COMPANY B SRL -200.00 RON
Alias plata recurenta saptamanala

Notifications

Weekly, every Friday

25 MAR COMPANY D SRL -400.00 RON
Alias plata recurenta saptamanala

Notifications

Monthly, on the 25th

03 APR COMPANY C SRL -300.00 RON
Alias plata recurenta lunara

Notifications

Monthly, on the 3rd

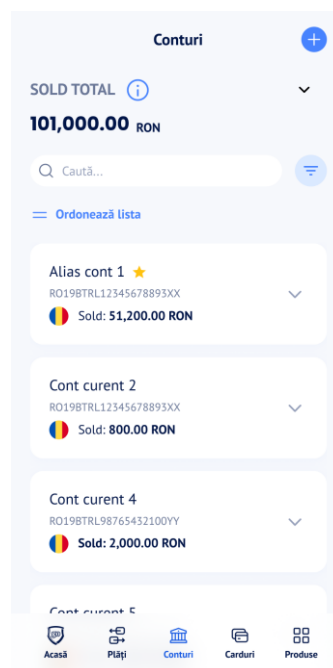
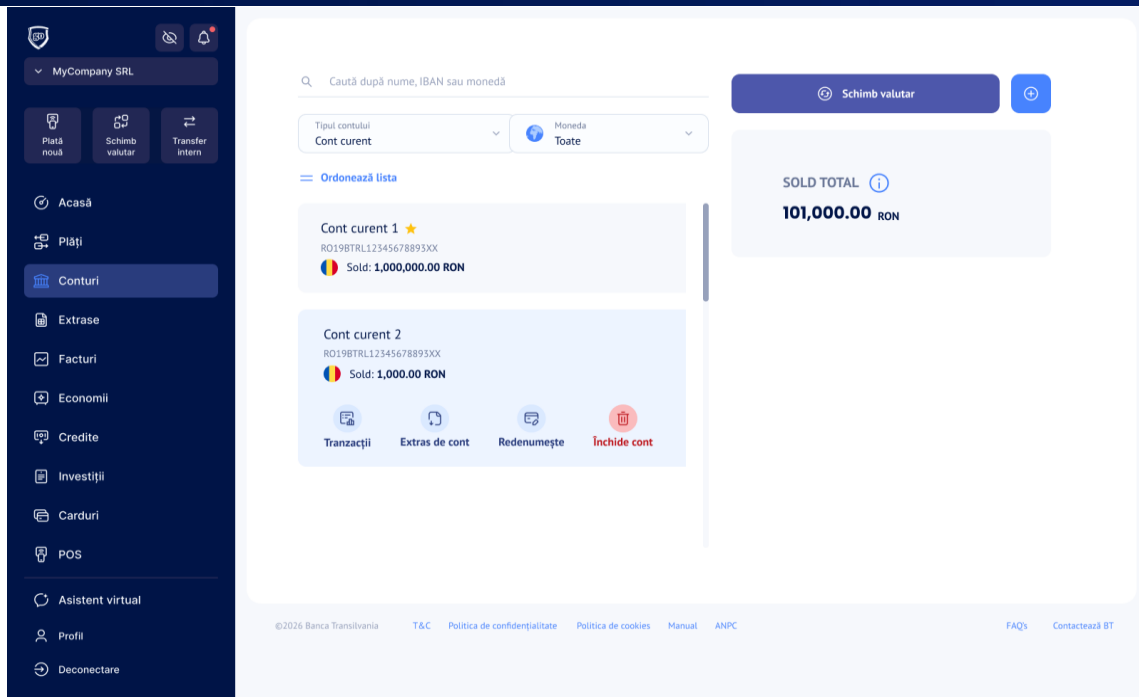
25 APR COMPANY E SRL -500.00 RON

Notifications

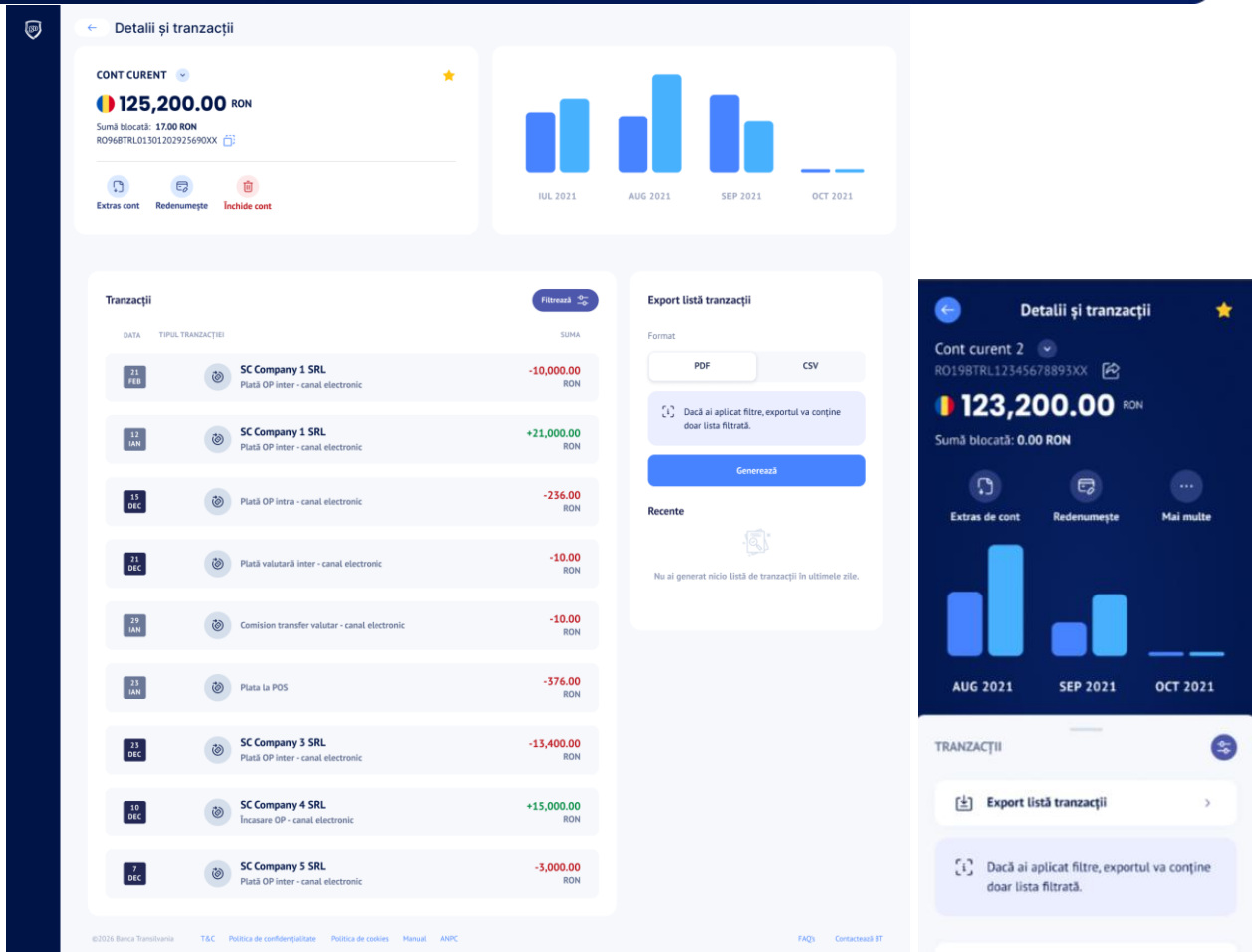
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Accounts

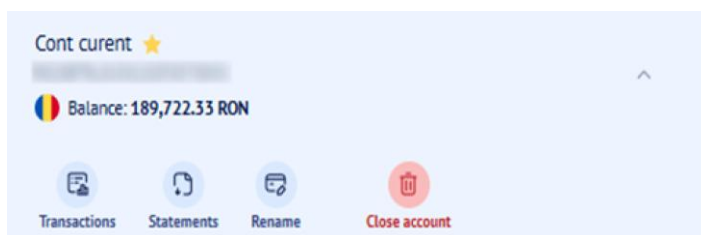
By accessing the Accounts section on the home page you can find out your current **balances**, **blocked amounts**. You can also view your **transaction history** according to the filters you apply (currency/type of account).



From the **Accounts -> Transactions -> Details & Transactions** menu, you can download the document related to the accessed account in both PDF and CSV formats, from both the web and mobile app.

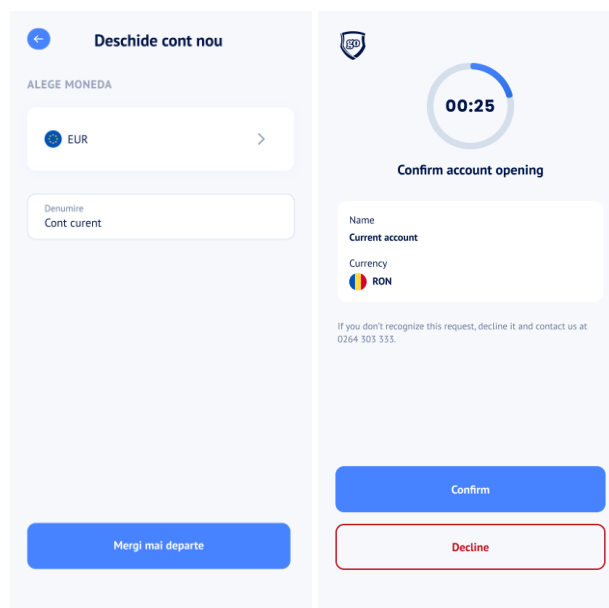
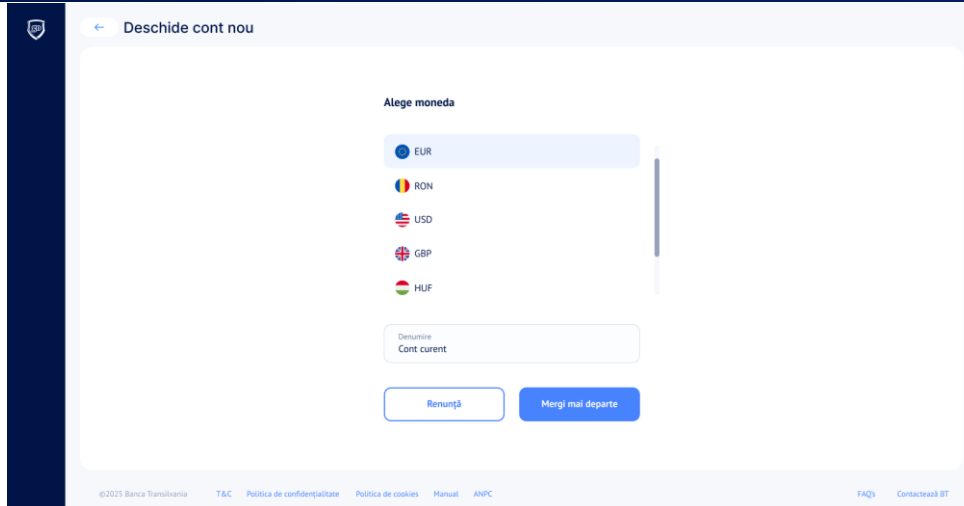


By querying each individual account, you can generate the list of transactions in PDF or CSV format. You can also filter by day, month and year.



Also from this section you can initiate a **foreign exchange**, **open a new current account** (all you need to do is choose the currency and optionally the name of the account you want to open) or **close an existing current account**.

The transactions must be authorized from the Payments -> Transactions to sign section.



Account opening and closing operations must be authorized from the Payments - Transactions to sign section.

If you exceed the number of accounts opened in a certain currency, you will not be able to open a new one, as shown in the displayed error message: "Sorry, you can no longer open accounts in You have reached the maximum number of ... accounts".

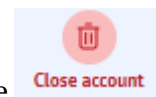
The maximum number of accounts allowed per currency is:

Currency	Maximum number of current accounts
AUD	1
CAD	1
CHF	1
CZK	1
DKK	1
EUR	6
GBP	1

HUF	1
JPY	1
MDL	1
NOK	1
PLN	1
RON	6
SEK	1
USD	3

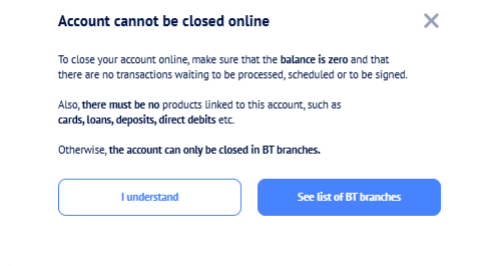
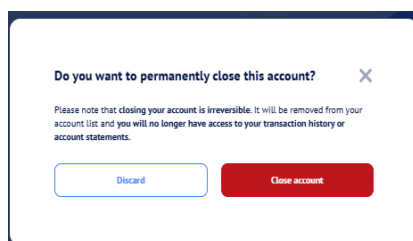
The following actions are also available for each open account:

- **Transactions** = in this area you can view the history of the transactions on a specific type of account, filter them according to your preferences and export them in both PDF or CSV format, from both web and mobile, close an existing current account, download proof of payment for transactions with various statuses (processing, processed, cancelled).
- **Rename** = each account can be given a name of your choice by changing the account name;
- **Favorite account** = you can choose only one favorite account; it will be displayed first in the list of accounts even when you want to make a transfer. You can sort the accounts in the list according to your preferences by clicking the "Sort list" button.



An existing current account can be **closed** from the web platform with the **Close account** button if the following conditions are met:

- it is not the only account in RON;
- the account balance is 0;
- there are no transactions pending/to sign/scheduled;
- there are no active products/services on the account (cards, loans, deposits, direct debit etc.).



Note 1: For closed accounts the transaction list is no longer available.

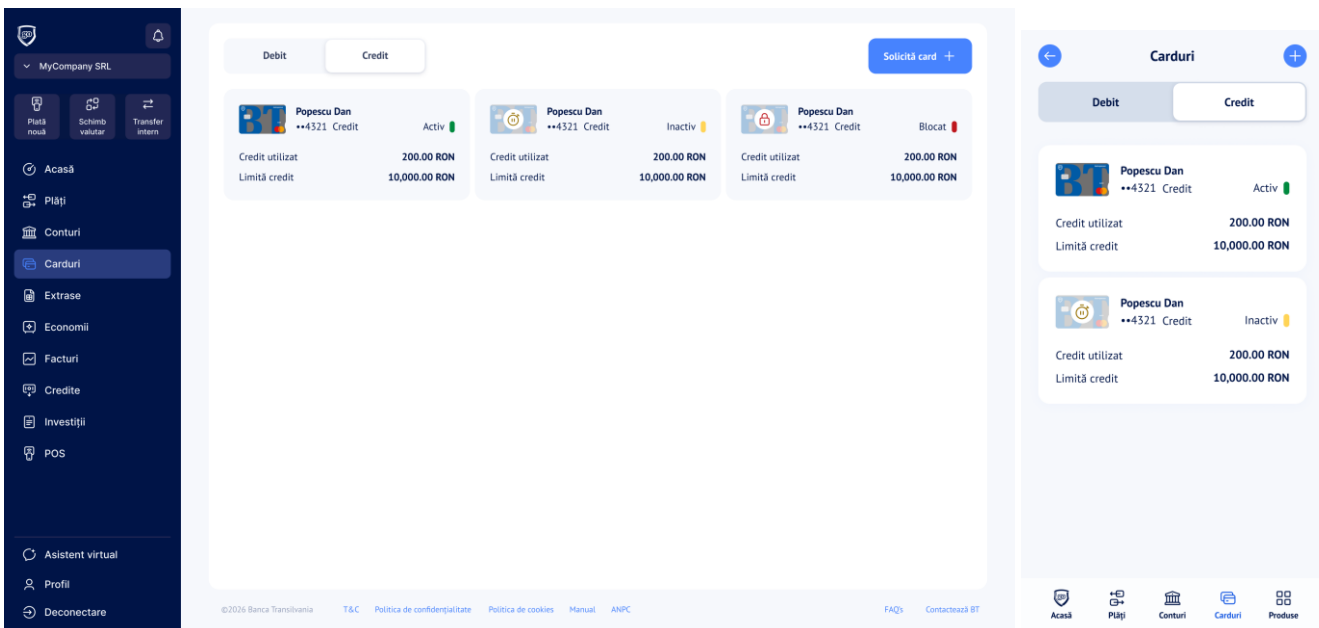
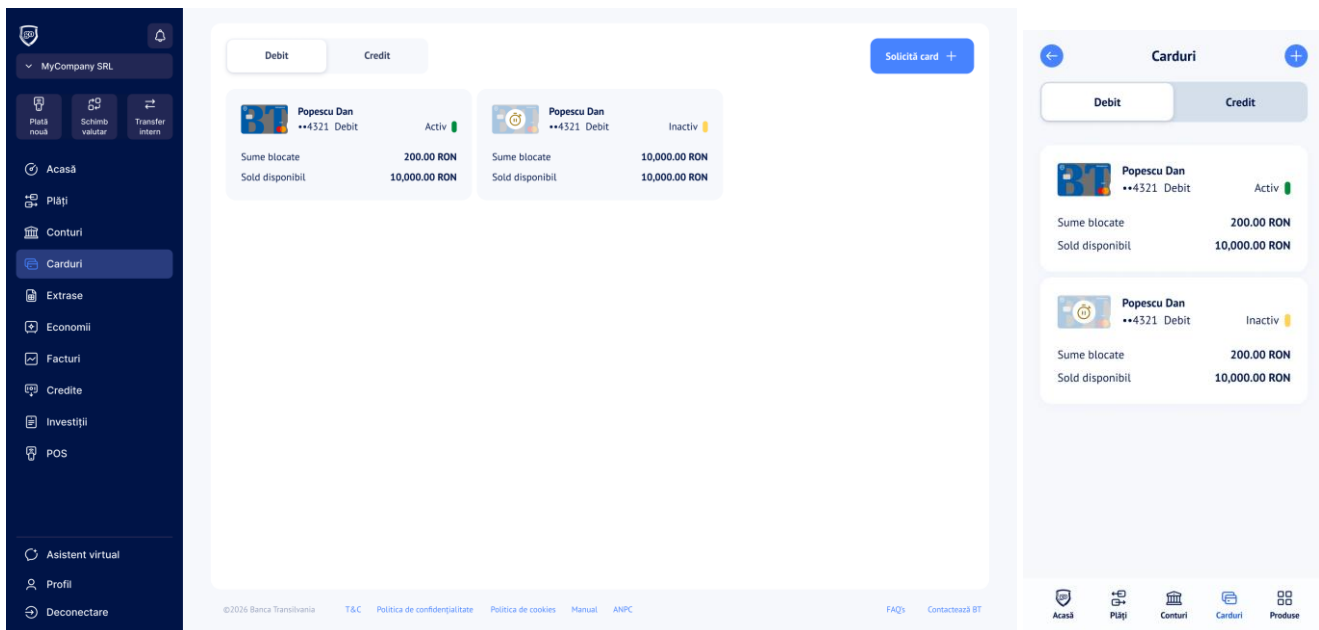
Note 2: If you have an account opened at the **BT Italia Branch**, the **account opening or closing options will not be available in the app.**

Cards

This section is only available if you have admin rights. You will be able to view your company's cards, both debit and credit, along with their details.



Only here will you be able to view the status of each card: Active / Expired / Blocked / Closed / Inactive.

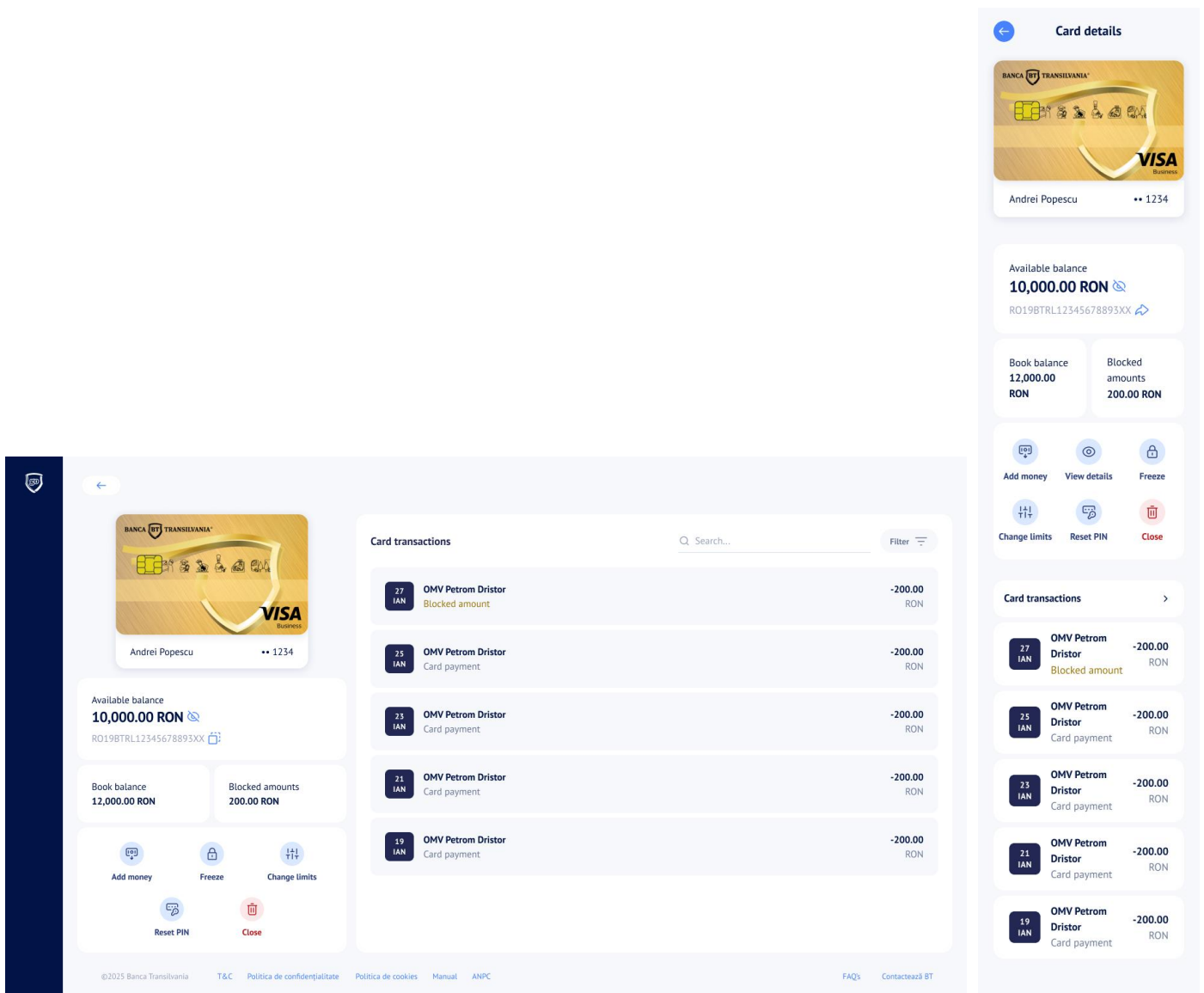


Debit card

- Available balance = the amount available for trading;
- Blocked amounts = amounts pending settlement;
- Book balance = Current balance + Blocked amounts;
- Card Transactions = carried out transactions;
- Web actions – Add money / Freeze / Change Limits / Reset PIN / Close;



- Mobile actions – Add money / View details / Freeze / Change limits / Reset PIN / Close.

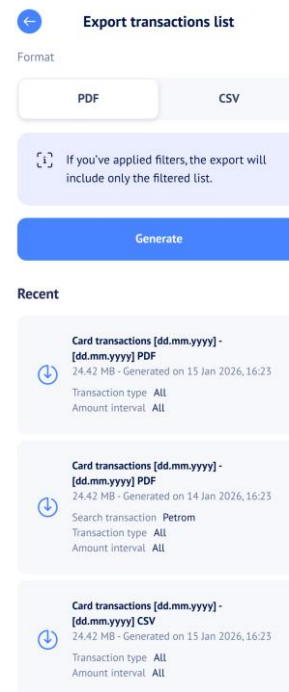
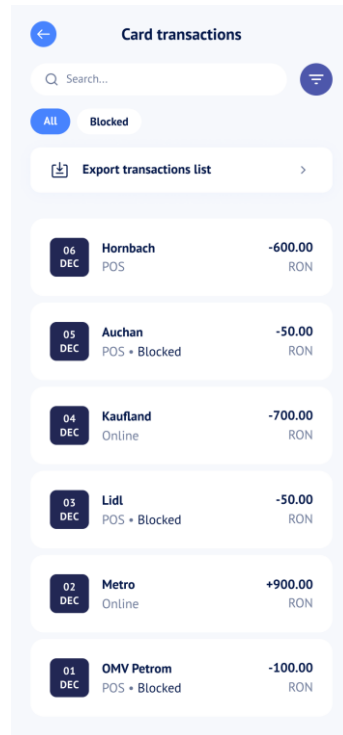
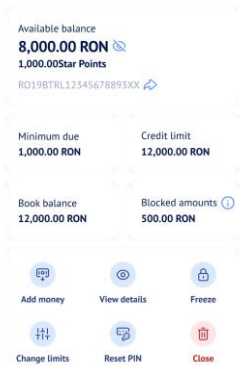
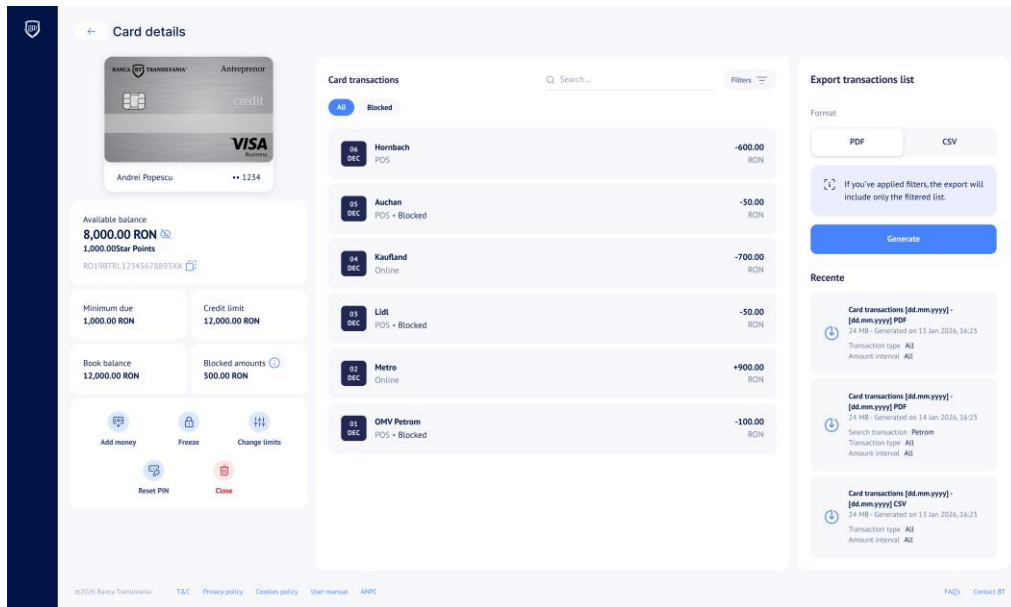


Credit card

- Available balance = the amount available for trading;
- Star points = points accumulated by the cardholder under the Star program mechanism;
- Minimum due = minimum amount to be paid;
- Credit limit = total amount of loan;
- Book balance = Current balance + Blocked amounts;
- Blocked amounts = amounts pending settlement;
- Card transactions = carried out transactions;
- Web actions – Add money / Freeze / Change limits / Reset PIN / Close;



- Mobile actions – Add money / View data / Limits / Freeze / Reset PIN / Close.

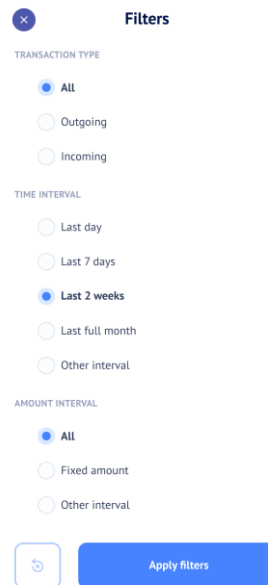


You can now filter transactions made with your cards (whether debit or credit cards) based on several criteria, such as:

- transaction type;
- time range



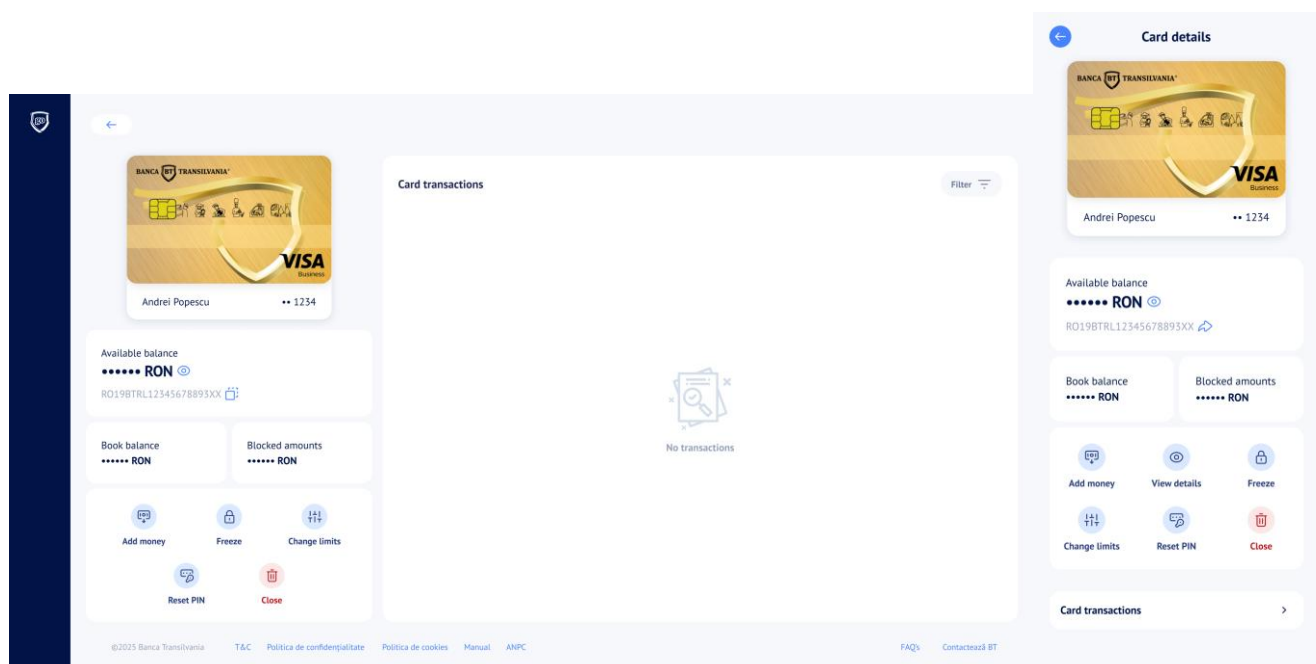
- amount range
- transaction status.




The resulting list can be exported in PDF or CSV format, and the system will notify you when the file is ready for download. You can easily view the amounts blocked on your cards and the transactions pending for processing, which reduce your available balance.

On the card details screen, these transactions are displayed in a dedicated tab, “Blocked,” where they are distinctly marked and can be filtered using the same criteria as the ones for regular transactions.

For added account protection, you can hide information about the amounts shown on your card.



By accessing the icon  next to the displayed IBAN, you have the opportunity to transmit it in real time to your partners.

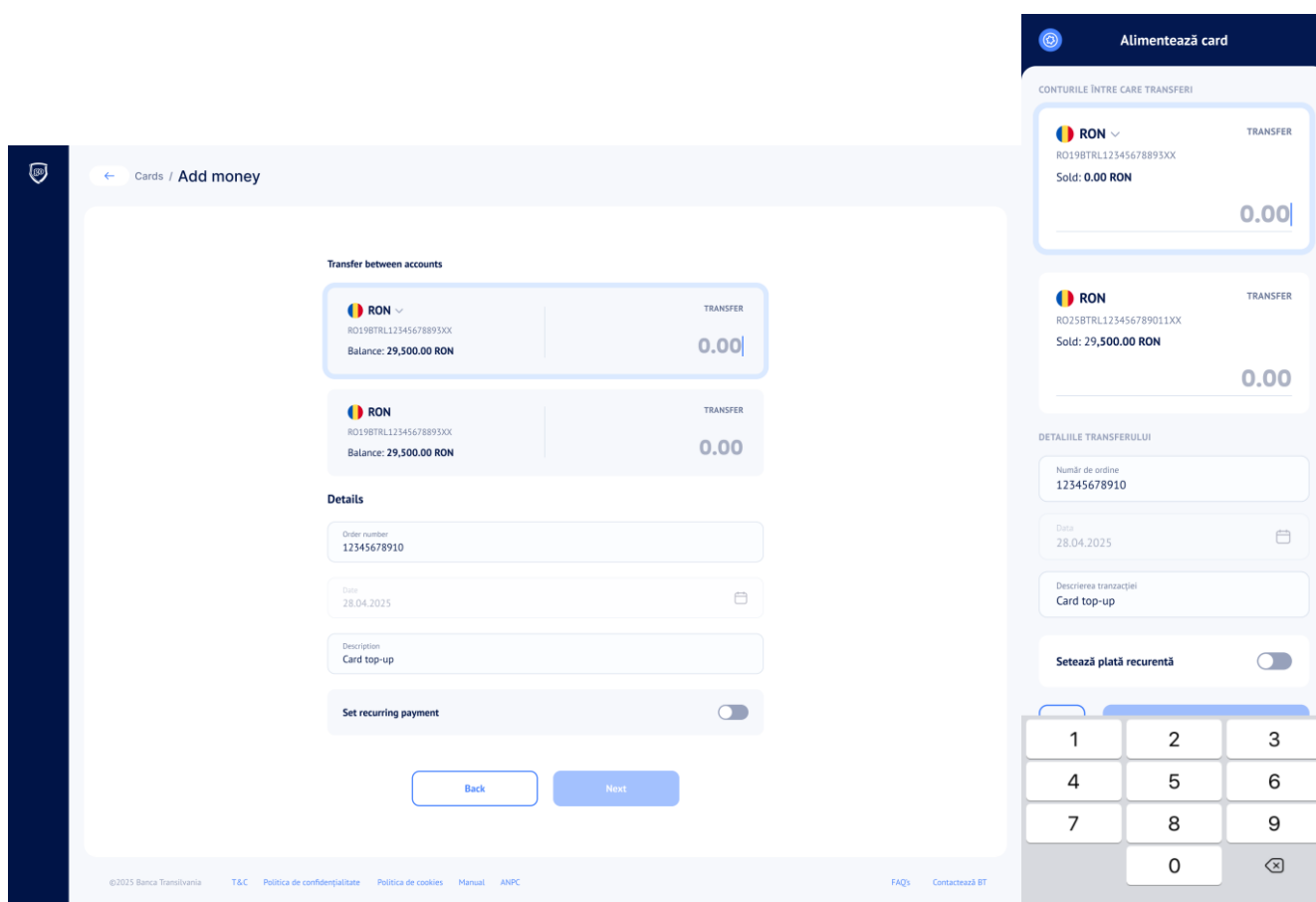
Regardless of the type of card (debit or credit) and if you have at least one current account in the same currency as the card (different from the account attached to the card), the **"Add money"** button will be displayed.

By accessing it, you will be able to initiate the transfer as follows:

- Select the account from which you want to top up the card (it must be different from the beneficiary account and in the same currency);
- Fill in the desired amount;
- Fill in the order number (optional).

You can also set the recurrence for this transaction.

The transfer date and beneficiary account cannot be modified.

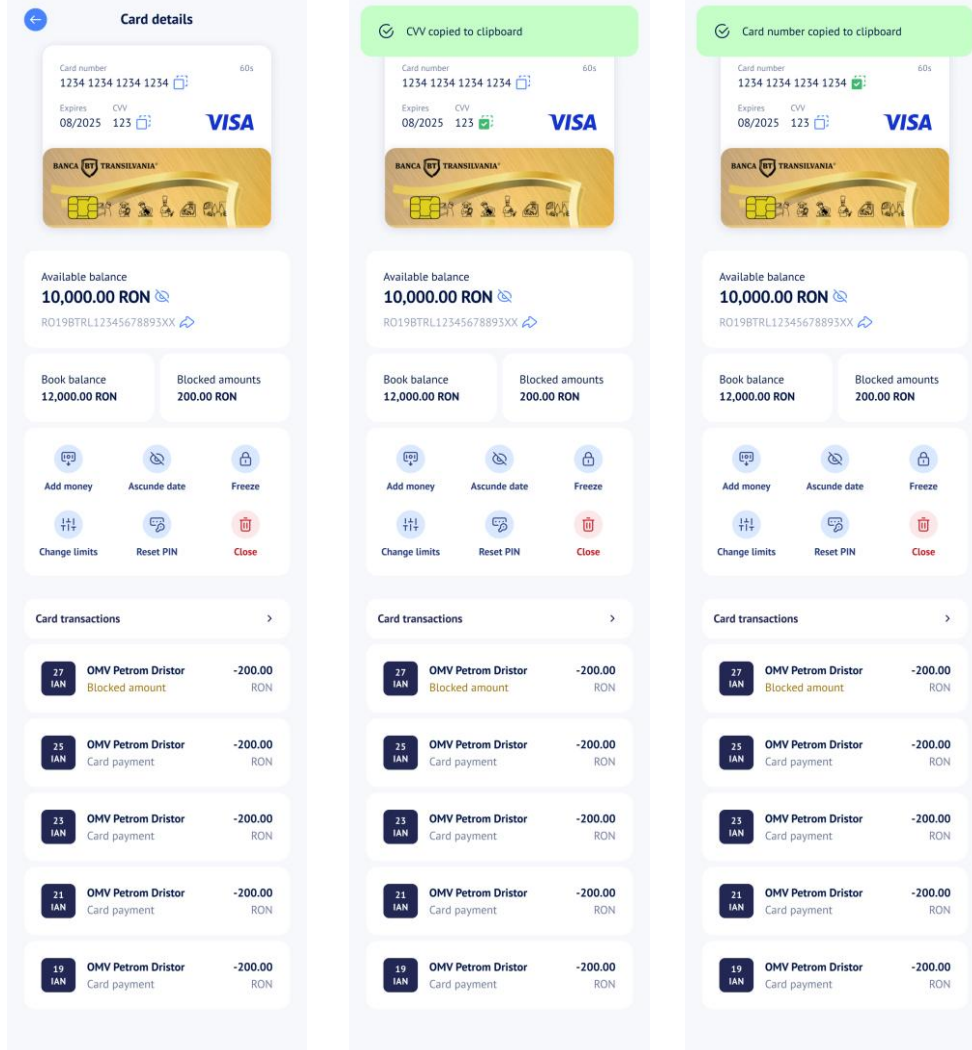


When resetting the PIN of a valid card, the activation code can be sent to the default phone number or another phone number of your choice.

The action requires a signature and can be found in **Payments** menu.

Once the action is completed, the card will need to be activated at the ATM by the cardholder, who will choose a new PIN. Until the activation, the card will no longer be visible in the BT Go app.

From the mobile version of the application, in the "Card details" section, you can copy both the card number and the CVV code.



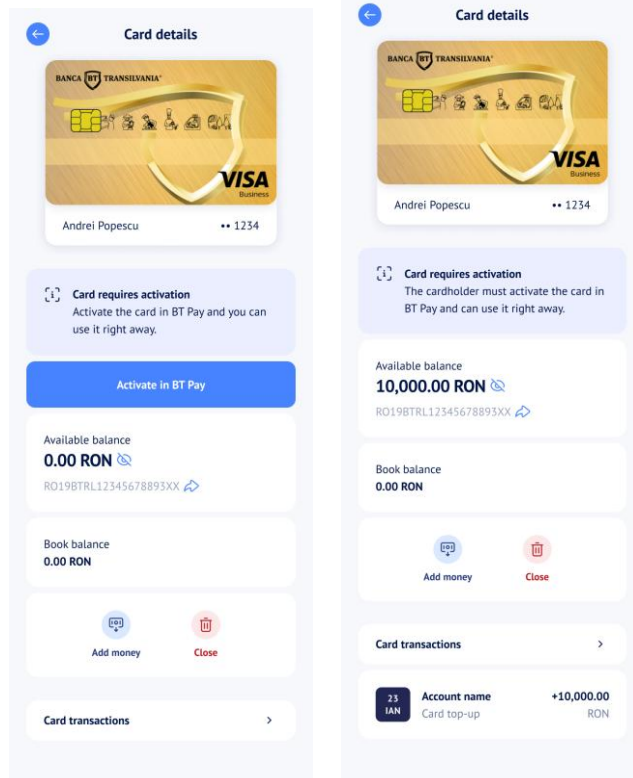
To **issue a new card**, click the “Solicită Card” button and you will be able to choose to issue a card on your company's accounts for yourself or a company employee.

To issue the new card, you will follow the next steps:

- you will fill in the cardholder's details,
- you will select the account linked to the card:
 - o an existing account or a new account, in the case of cards issued for you,
 - o or a new account, in the case of cards issued for your employees
- you will select the BT unit where the card should be delivered,
- you will be able to fee the new card as soon as it is issued or any time afterwards.

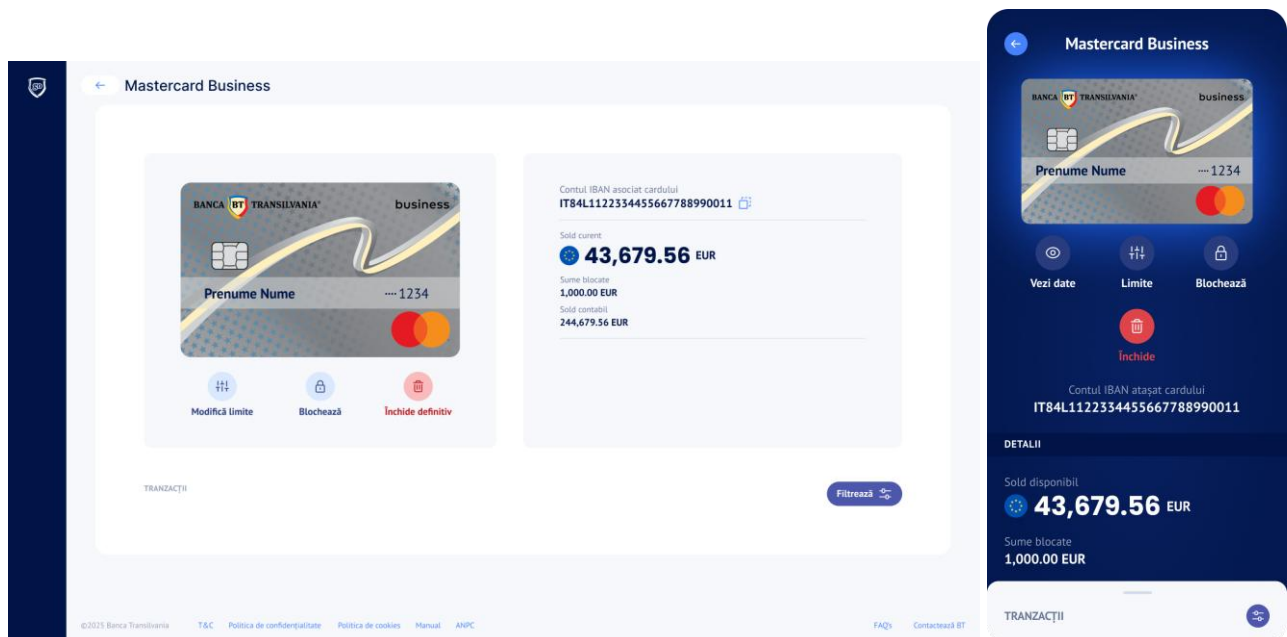
In order to use the card issued from BT Go, it must be activated in advance. In the „Crds details” section you will find messages regarding the activation method:

- “Activate the card in BT Pay and you can use it right now.”
- „The cardholder must activate the card in BT Pay and can use it right now.”



Once activated in BT Pay - an operation that can be performed instantly after issuance from BT Go - it can be used for digital transactions. Only after activation, within 3–5 business days at most, will the card be physically issued and can be picked up from the chosen BT unit.

Note: If you have an account opened at the **BT Italia Branch**, you will not have the **actions to reset card's PIN available from the Cards menu**, or the possibility to automatically fee your cards.



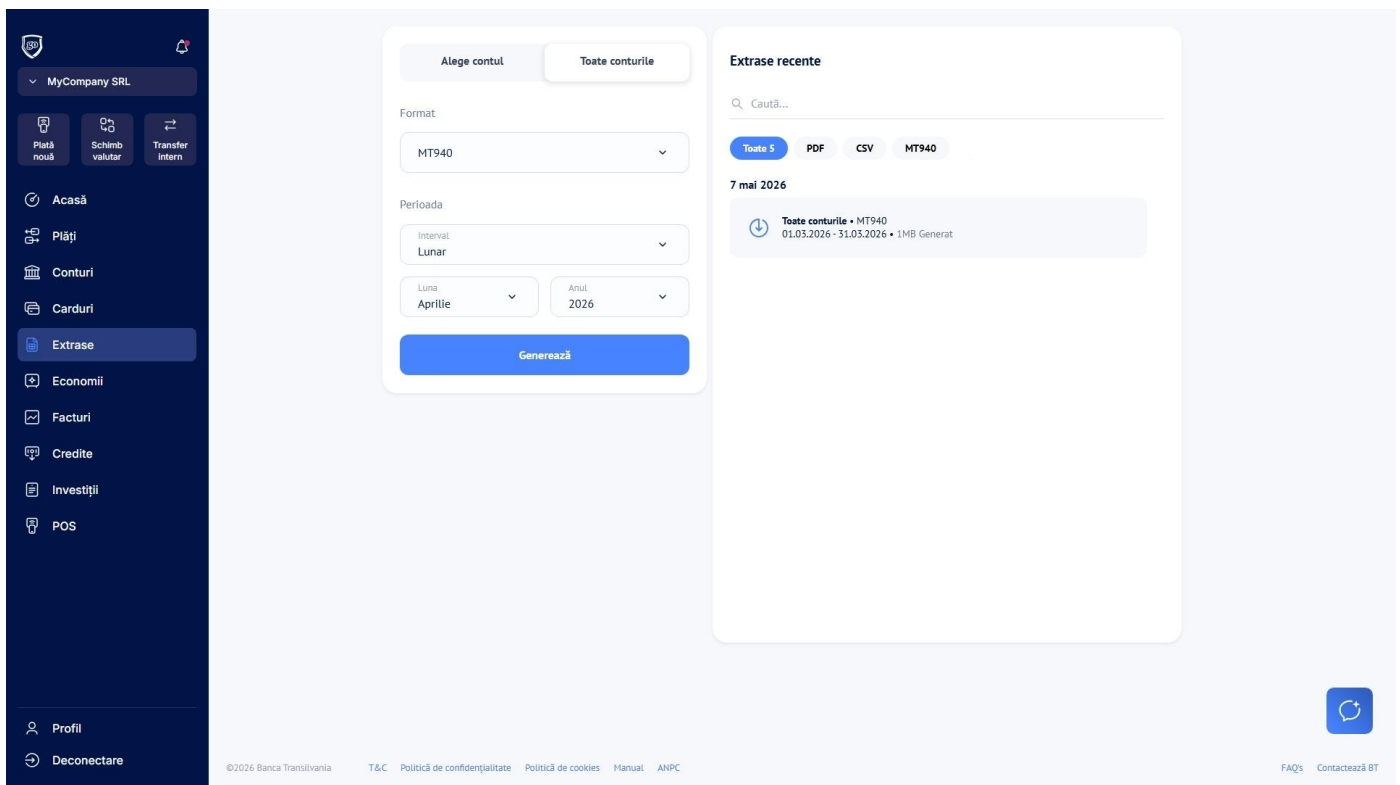


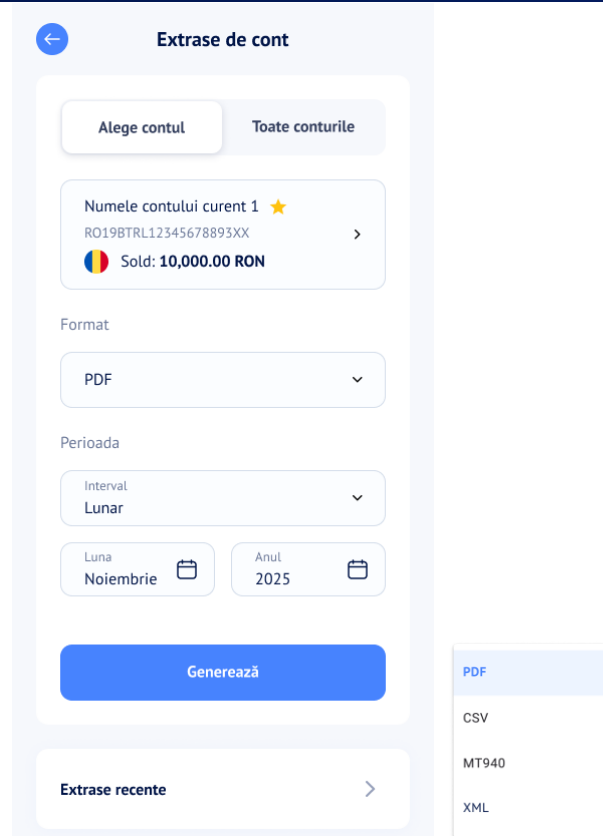
Statements

From this section you can generate and download statements for up to 120 months for active current accounts, term deposits and savings accounts. Statements are available daily, monthly or for customized time periods of up to maximum 30 days, depending on the selected option.

You can download the statements in several formats, depending on your needs: PDF / CSV / MT940 / XML (CAMT053).

Downloading the statements in standardized formats reduces the manual effort, speeds up the reconciliation of accounts and facilitates the integration with your ERP systems. MT940 and XML download functionalities complement the existing PDF and CSV bulk download capabilities.





Statements can be downloaded in two ways:

- For all the accounts (Bulk) - You can download statements for all the eligible accounts by selecting the desired month or time period in PDF, CSV, MT940 or XML format. The download is available for daily, monthly or up to 30-day statements and is recommended when you want to process data for multiple accounts simultaneously.
- Per account (Individual) - You can download statements for a selected account, choosing the period (daily or monthly), in PDF, CSV, MT940 or XML format. You can also generate daily statements for customized, manually selected periods, provided the chosen period does not exceed 30 days.

Savings

If you haven't started saving yet, this section gives you a starting point. There is a simulator to help you explore the different types of classic deposits available with BT Go and see how much you can expect to have when your deposit matures. The information displayed is for information purposes only and does not represent a final offer from the bank.



Începe să economisești cu BT Go!
Poți deschide un depozit la termen sau un cont de economii, direct de aici. Beneficiezi de dobânzi avantajoase în funcție de sumă și tipul de economisire ales.

Simulator de depozit
Folosește simulatorul și află ce sumă ai avea la maturitatea depozitului.

Suma pe care dorești să o depui
RON 2,500.00

Durata depozitului 1 lună

Rata dobânzii 4.20%

Suma la maturitate 2,562.22 RON

Aplică pentru depozit

Savings
Start saving with BT Go!
You can open a term deposit or a savings account directly from here. Enjoy competitive interest rates based on the amount and type of savings you choose.

CHOOSE SAVINGS TYPE

- Savings account
- Classic deposit
- Negotiated deposit

Deposit simulator
Use the simulator to view your estimated maturity amount.

THE AMOUNT YOU WISH TO DEPOSIT

RON 2,500.00

Deposit duration 1 month

Interest rate 4.95%

Maturity amount 123,456,789.00 RON

Apply for a deposit

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If you already have active deposits, here you can view the full list of your deposits - whether classic or negotiated - as well as your savings accounts and the total saved amount in RON.

Caută după nume, sumă sau monedă Filtrează

Cont de economii RON
Rata dobânzii 4.50% • Dobânda acumulată 0.00 RON
Sold: 100,000.00 RON

Depozit clasic 3 luni fara prelungire automata
Rata dobânzii 4.50% • Data maturității 12.12.2026 • Suma la maturitate 12,500.00 RON
Sold: 2,500.00 RON

Depozit clasic 6 luni fara prelungire automata
Rata dobânzii 4.50% • Data maturității 12.12.2026 • Suma la maturitate 12,500.00 EUR
Sold: 10,000.00 EUR

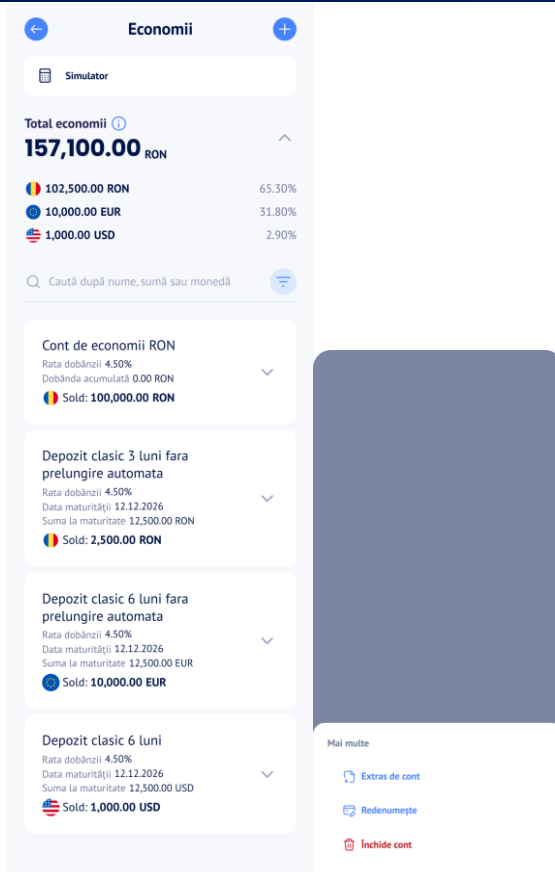
Depozit clasic 6 luni
Rata dobânzii 4.50% • Data maturității 12.12.2026 • Suma la maturitate 12,500.00 USD
Sold: 1,000.00 USD

Total economii 157,100.00 RON

- 102,500.00 RON 65.30%
- 10,000.00 EUR 31.80%
- 1,000.00 USD 2.90%

Simulator de depozit
Folosește simulatorul și află ce sumă ai avea la maturitatea depozitului.

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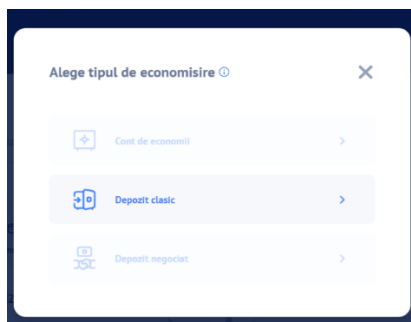


In this section you can also open or close a deposit. The opening/closing actions of a deposit can be influenced by the period in which they are requested - working days and/or time span.

To open a deposit, access the “Apply for deposit” button and then select the deposit type from the list.



Note: If you have an account opened at the **BT Italia Branch**, only the option for the **opening or closing of a classic deposit** will be available in the app.



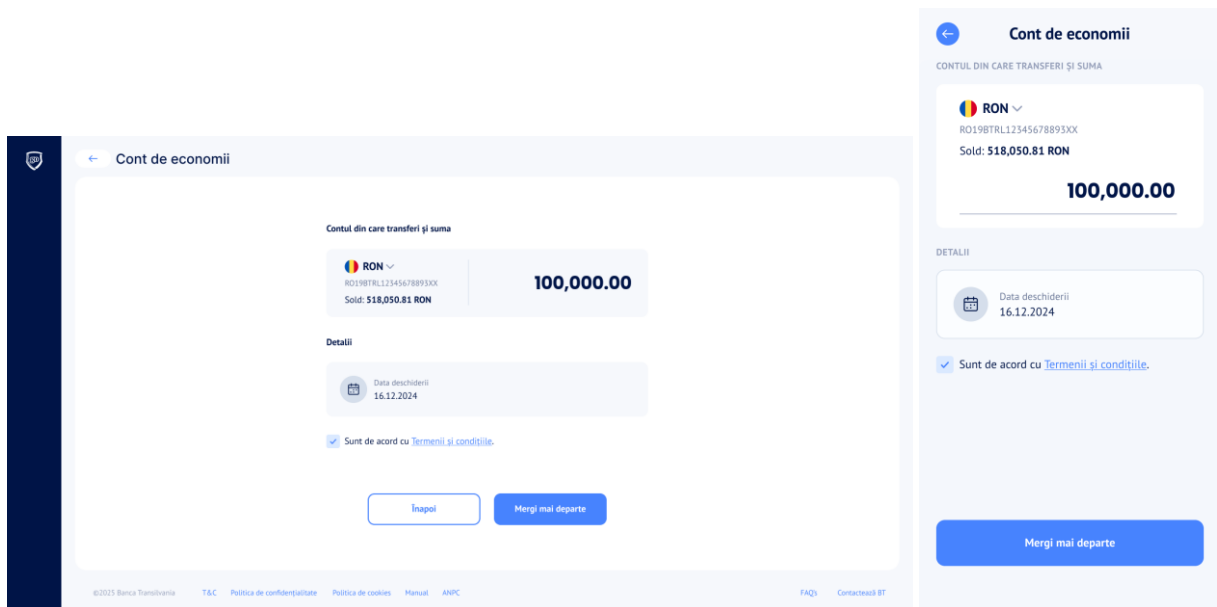


Savings account

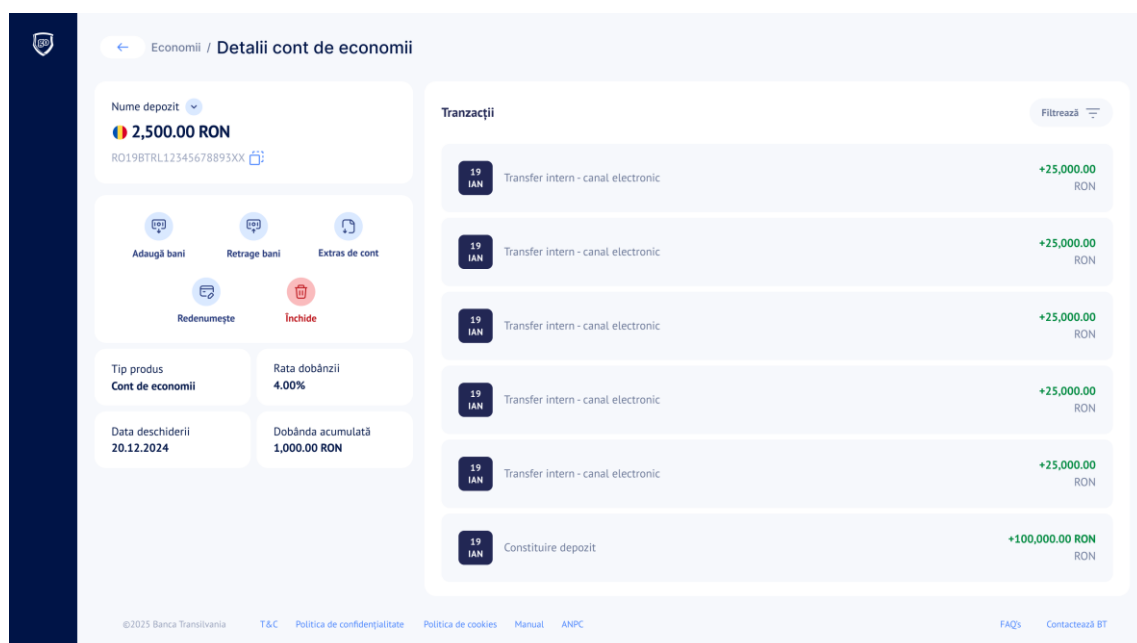
When opening a savings account, it is important to keep the following conditions in mind:

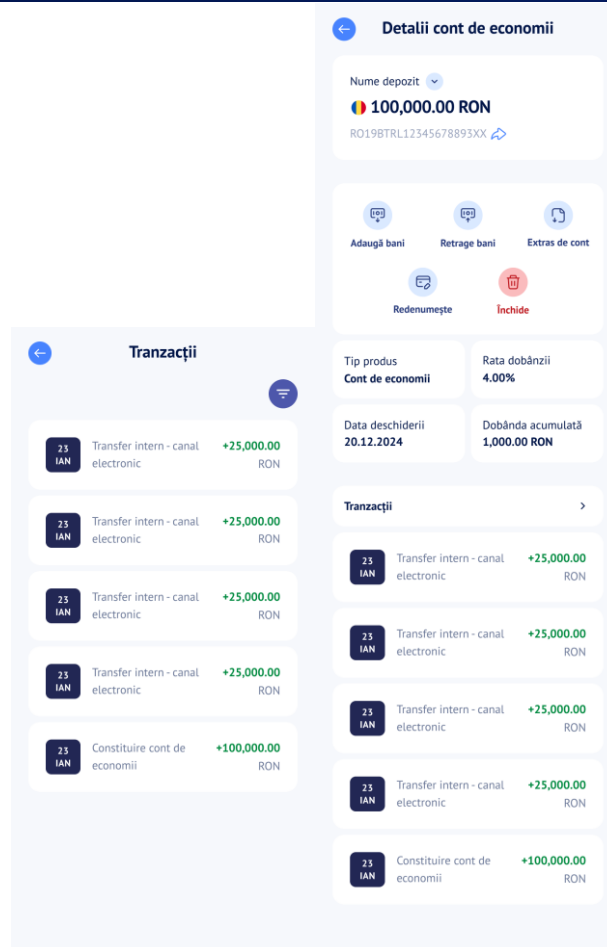
- the savings account is available exclusively in RON;
- the minimum amount required to open it is RON 100,000 for companies and RON 1,000 for NPO.

Please note! These values are subject to change at any time, depending on the bank's decisions.

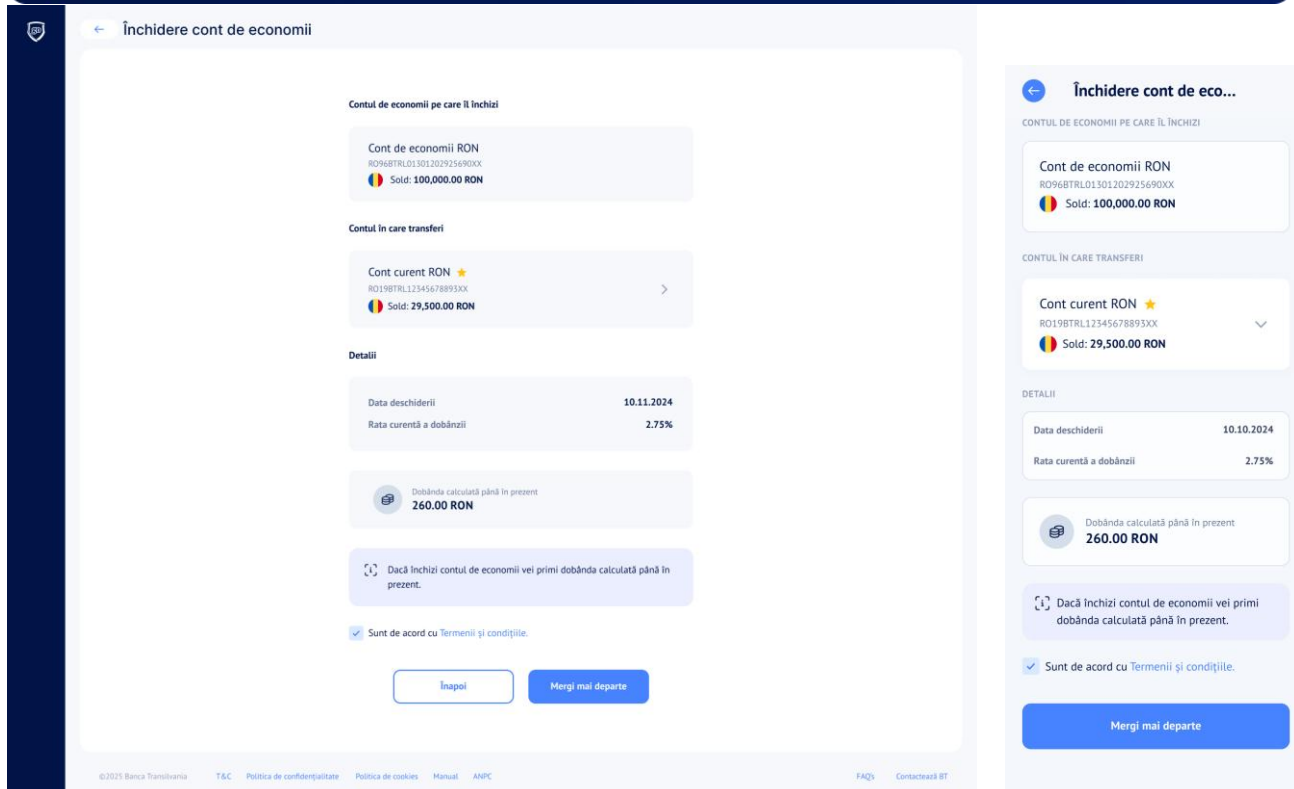


After opening your savings account, you will be able to credit it or withdraw amounts using the dedicated buttons in the platform.





If, following a withdrawal, the balance of your savings account falls below the minimum set-up limit, you will be redirected to the savings account closing process and the entire amount shall be transferred to the account you select. If you want to save the same way, you will need to repeat the process and open a new savings account.



Classic deposits

To open classic deposits you will have to fill in:

- Amount you wish to deposit = there is a minimum amount for each selected currency;
- Deposit period (months) = 1-3-6-12-24-36 months;
- Interest rate = varies depending on the selected period;
- Amount at maturity = deposit amount + accrued interest.

When you set up a classic deposit, you can schedule the day on which the deposit is to be opened. You can do this by clicking on the calendar icon displayed under “Opening date”.

Additionally, you can select the automatic rollover of the deposit, for the same period as when you set up your deposit, at the interest rate applied by the bank at the rollover date.



The screenshot displays the 'Deposit opening' process in two views: a main form and a summary sidebar.

Main Form:

- Source account and amount:** RON account (RO19BTRL12345678893XXX) with a balance of 100,000.00 RON. The deposit amount is 2,500.00 RON.
- Deposit duration:** A slider set to 24 months (options: 1, 3, 6, 12, 24, 36).
- Interest rate:** 4.20%.
- Maturity amount:** 2,562.22 RON.
- Opening date:** 16.01.2026.
- Do you want automatic rollover?** (toggle is off).
- Agreement:** I agree with [Terms and conditions](#).
- Navigation:** Back and Next buttons.

Summary Sidebar:

- Source Account and Amount:** RON account, Balance: 100,000.00 RON, Deposit amount: 2,500.00 RON.
- Deposit duration:** 24 months (slider).
- Interest rate:** 4.20%.
- Maturity amount:** 2,509.04 RON.
- Opening Date:** 16.01.2026.
- Do you want automatic rollover?** (toggle is off).
- Agreement:** I agree with [Terms and conditions](#).
- Next** button.

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Detaliile fiecarui depozit le poti vizualiza, accesand fiecare depozit in parte. Poți descărca extrasele de cont lunare din ultimele 12 luni sau le poți redenumi pentru o organizare mai clară.



The screenshot displays the 'Detalii depozit' (Deposit Details) page. At the top, the deposit amount is 2,500.00 RON. Below this, there are three icons: 'Extras de cont', 'Redenumeste', and 'Lichideaza'. The deposit details are organized into a grid of cards:

- Tip produs: Depozit clasic 6 luni
- Rata dobanzii: 4.00%
- Dobanda acumulata: 35.45 RON
- Suma la maturitate: 27,000.00 RON
- Data constituirii: 20.12.2024
- Data maturitatii: 20.12.2025
- Prelungire automata: Da
- Capitalizare: Da
- Ultima prelungire: 20.12.2025

The 'Tranzactii' (Transactions) section shows a single transaction: '19 IAN Constituire depozit' for +2,500.00 RON. At the bottom of the page, there is a footer with copyright information for Banca Transilvania and links to T&C, Privacy Policy, Cookies Policy, Manual, ANPC, FAQs, and Contact Us.

You also have the option to close (terminate) an existing classic deposit at any time, even at a scheduled date. You can do this by selecting the “Before maturity date” option and clicking the calendar icon displayed under “Deposit closing date”.

Lichidare depozit

Depozitul lichidat

Depozit clasic 6 luni
RO19BTRL12345678893XX
Sold: 3,200.00 RON

Contul in care transferi

Nume cont curent
RO19BTRL12345678893XX
Sold: 12,300.00 RON

Detalii depozit

Data constituirii	30.03.2023
Data ultimei prelungiri	30.09.2023
Data maturității	30.04.2024
Rata dobânzii	6.85%
Prelungire automată	Da
Capitalizare	Da

Dobânda calculată până în prezent
103.60 RON

☛ Dacă lichidezi depozitul înainte de data maturității, renunți la dobânda calculată până în prezent.

Data lichidării depozitului

Acum Înainte de data maturității

Data:

Sunt de acord cu Termenii și condițiile.

Inapoi
Mergi mai departe

Lichidare depozit

DEPOZITUL LICHIDAT

Depozit clasic 6 luni
RO19BTRL12345678893XX
Sold: 3,200.00 RON

CONTUL IN CARE TRANSFERI

Nume cont curent
RO19BTRL12345678893XX
Sold: 12,300.00 RON

DETALIILE DEPOZITULUI

Data constituirii	28.03.2023
Data ultimei prelungiri	30.09.2023
Data maturității	30.04.2024
Rata dobânzii	6.85%
Prelungire automată	Da
Capitalizare	Da

Dobânda calculată până în prezent
103.6 RON

☛ Dacă lichidezi depozitul înainte de data maturității, renunți la dobânda calculată până în prezent.

Sunt de acord cu Termenii și condițiile.

Data lichidării depozitului

Acum Înainte de data maturității

Data:

Mergi mai departe

Renunță

Negotiated deposits

In this section you can open/close a negotiated deposit. If the amount you wish to deposit exceeds RON 100,000/EUR 50,000 /USD 50,000, you can request a negotiated interest rate for your deposit. If you wish to add additional information about the negotiated deposit, you can do so in the “Details” section.



Depozit negociat

Contul din care transferi și suma

RON **3,200.00**

RO19BTRL12345678893XX
Sold: 12,050 RON

Perioada depozitului

Data constituirii: 28.03.2025

Data maturității: 30.09.2025

Durata depozitului: **6 luni**

Detalii (opțional)

Sunt de acord cu **Termenii și condițiile.**

[Înapoi](#) [Mergi mai departe](#)

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Depozit negociat

CONTUL DIN CARE TRANSFERI ȘI SUMA

RON **100,000.00**

RO19BTRL12345678893XX
Sold: 518,050.81 RON

PERIOADA DEPOZITULUI

Data constituirii: 28.03.2025

Data maturității: 30.09.2025

Durata depozitului: **6 luni**

Detalii (opțional)

Sunt de acord cu **Termenii și condițiile.**

[Mergi mai departe](#)

When you close a negotiated deposit, you need to choose the account to which you want the deposit amount to be returned and you will be shown the details of the deposit for checking: deposit tenure, opening date, maturity date, interest rate, automatic rollover Yes/No, and the interest accrued so far.

Lichidare depozit

Depozitul lichidat

Depozit clasic 6 luni

RO19BTRL12345678893XX
Sold: 3,200.00 RON

Contul în care transferi

Nume cont curent

RO19BTRL12345678893XX
Sold: 12,300.00 RON

Detalii depozit

Data constituirii	30.03.2023
Data ultimei prelungiri	30.09.2023
Data maturității	30.04.2024
Rata dobânzii	6.85%
Prelungire automată	Da
Capitalizare	Da

Dobânda calculată până în prezent: **103.60 RON**

Data lichidării depozitului

Acum Înainte de data maturității

Data: 20.11.2025

Sunt de acord cu **Termenii și condițiile.**

[Înapoi](#) [Mergi mai departe](#)

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Lichidare depozit

DEPOZITUL LICHIDAT

Depozit clasic 6 luni

RO19BTRL12345678893XX
Sold: 3,200.00 RON

CONTUL ÎN CARE TRANSFERI

Nume cont curent

RO19BTRL12345678893XX
Sold: 12,300.00 RON

DETALIILE DEPOZITULUI

Data constituirii	28.03.2023
Data ultimei prelungiri	30.09.2023
Data maturității	30.04.2024
Rata dobânzii	6.85%
Prelungire automată	Da
Capitalizare	Da

Dobânda calculată până în prezent: **103.6 RON**

Data lichidării depozitului

Acum Înainte de data maturității

Data: 20.11.2025

Sunt de acord cu **Termenii și condițiile.**

[Mergi mai departe](#)

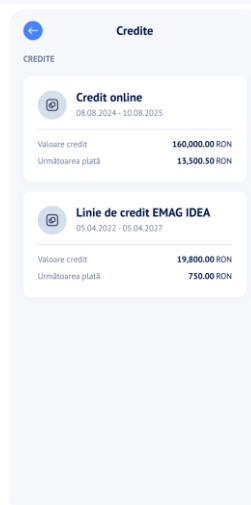
[Renunță](#)



Loans

In this section you can view your active credit lines and loans.

NUME CREDIT	VALOARE CREDIT	UTILIZAT	CREDIT ÎN SOLD	URMĂTOAREA PLATĂ	DATA SCADENTĂ
Credit online 08.08.2024 - 10.08.2025	160,000.00 RON	15,000.00 RON	150,000.00 RON	13,500.50 RON	20.09.2024
Linie de credit EMAG IDEA 05.04.2022 - 05.04.2027	19,800.00 RON	1,575.50 RON	18,224.50 RON	750.00 RON	15.09.2024



By selecting a loan from the list, you will have access to detailed information such as:

- name and number of the loan or credit line
- granted balance, committed balance and available balance
- period, interest type and amount
- transaction history (date, type and amount)
- repayment schedule

From the web version, you can download monthly account statements for the past 12 months and use filters for transactions.



← Credite / Credit de Investiții

140,000.00 RON

Principala de plată: 120,217.00 RON

Rambursează

Tip dobândă: Variabilă

Rată dobândă: 5.6%

Perioadă: 10.04.2024 - 10.04.2038

GRAFIC DE RAMBURSARE

Tip	Valoare (RON)
Dobândă	9,240.00
Principal	8,100.00

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← CREDIT PE TERMEN SCURT - Grafic simplu 002CT30250140501

290,080.00 USD

Principala de plată: 145,040.00 USD

Rambursează

TIPUL DOBÂNDEI: Variabilă

DOBÂNDA: 5.88788%

PERIOADA: 14.01.2025 - 13.07.2025

RATA PRECEDENTA - IUN 2025		RATA URMATOARE - IUN 2025	
Principala	145,040.00 USD	Principala	0.00 USD
Dobanda	664.21 USD	Dobanda	379.55 USD
Comision gestiune	0.00 USD	Comision gestiune	0.00 USD
Total restante	0.00 USD	Total restante	0.00 USD

GRAFIC DE RAMBURSARE

Legend: Dobândă plătită (yellow), Principal plătit (green)

[Istoric tranzacții](#) | [Grafic rambursare](#) | Extras cont | [Filtrați](#)

De la: 02.09.2025 | Până la: 02.10.2025

← Detalii credit

Credit de Investiții
113R6B022060012

150,000.00 RON

Principala de plată: 140,000.00 RON

Rambursează

PERIOADA: 01.04.2024 + 31.03.2028

DOBANDA: 5.6% Dobândă variabilă

RATA URMATOARE - NOI 2025	
Principala	2,555.00 RON
Comision gestiune	50.00 RON
Dobanda	860.50 RON
Total restante	0.00 RON

DIAGRAMA RAMBURSARE

Loan Prepayment

This section is only available if you are the legal representative of the company or if you have admin rights, as per the mandate granted by the legal representative.

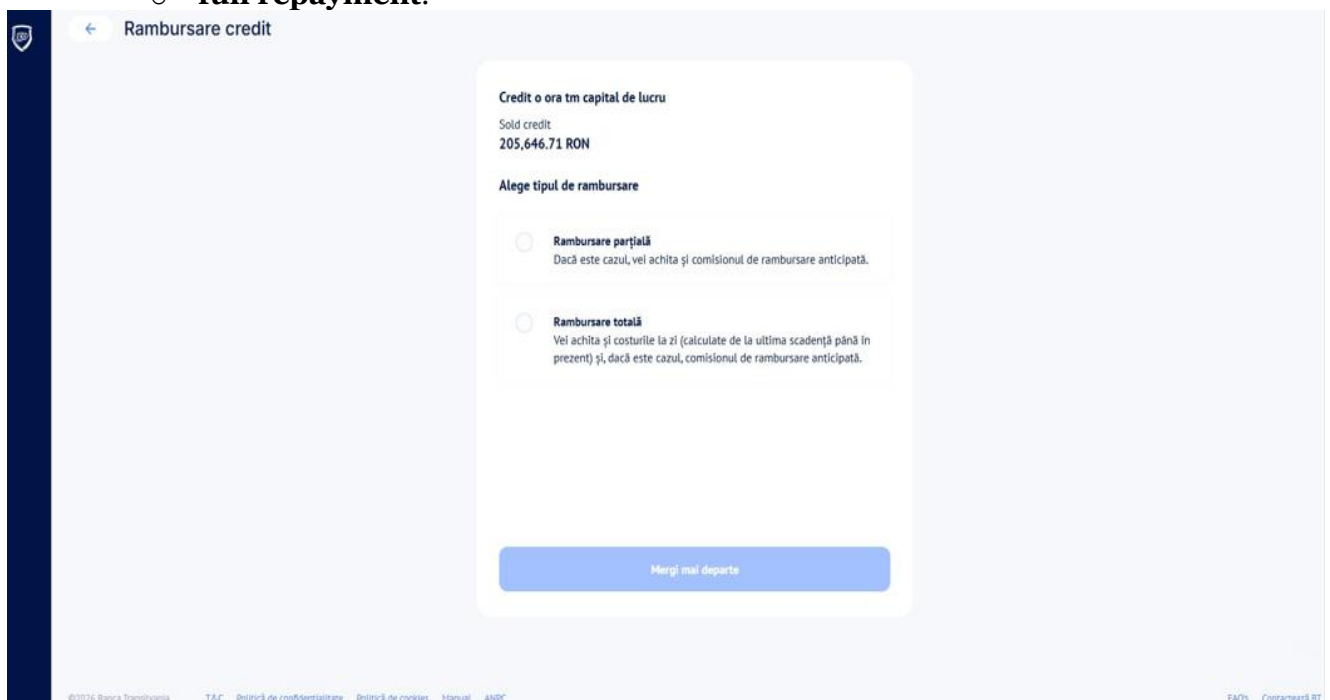
By clicking the **Repay** button you can start the partial or full prepayment process.

This button is only available for certain types of loans and if the following conditions are met:

- you have no overdue payments, deferments or account attachments;
- the request is made on working days between 09:00 and 17:00;
- you have not requested the repayment of the loan in a BT unit, on the same day;
- the funds available on the account related to the loan are sufficient;
- you agree to the Repayment Terms and Conditions.

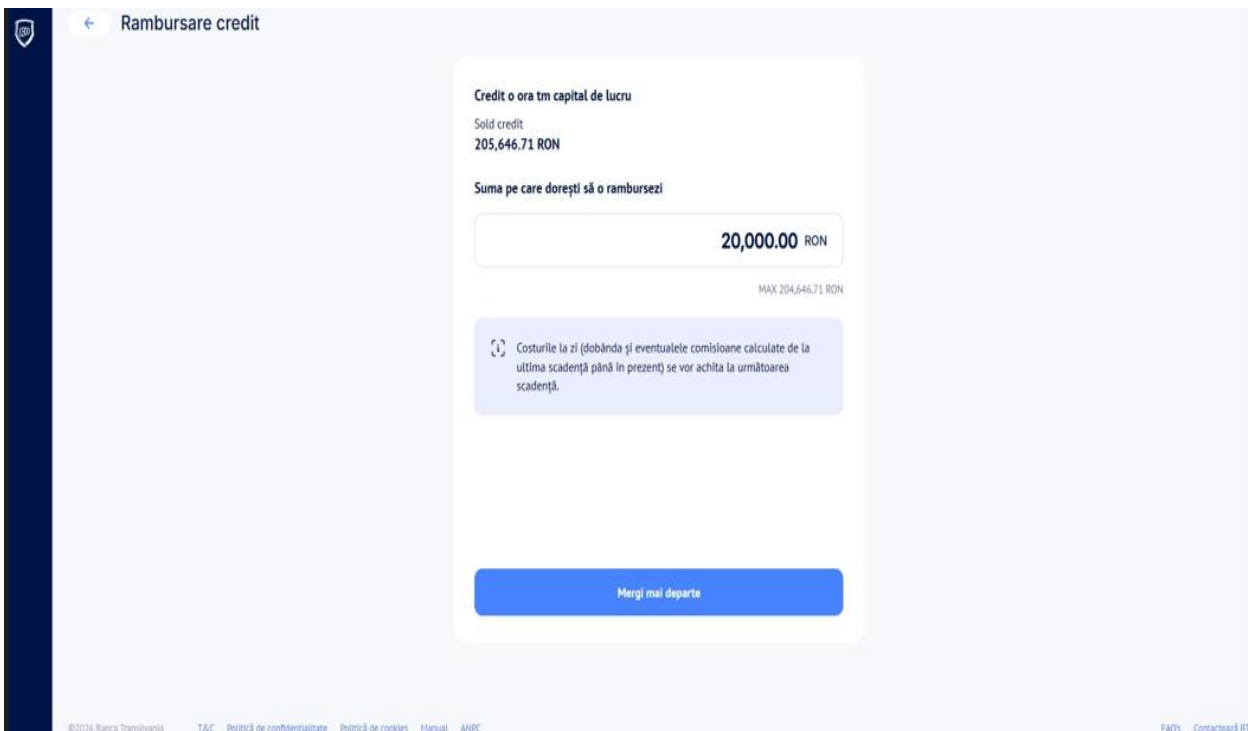
For prepayment, follow these steps:

- Go to the **Loans** section.
- Select the loan you want to repay.
- On the loan details screen, click the **Repay** button.
- Choose the prepayment type, depending on the eligibility:
 - **partial repayment** or
 - **full repayment**.



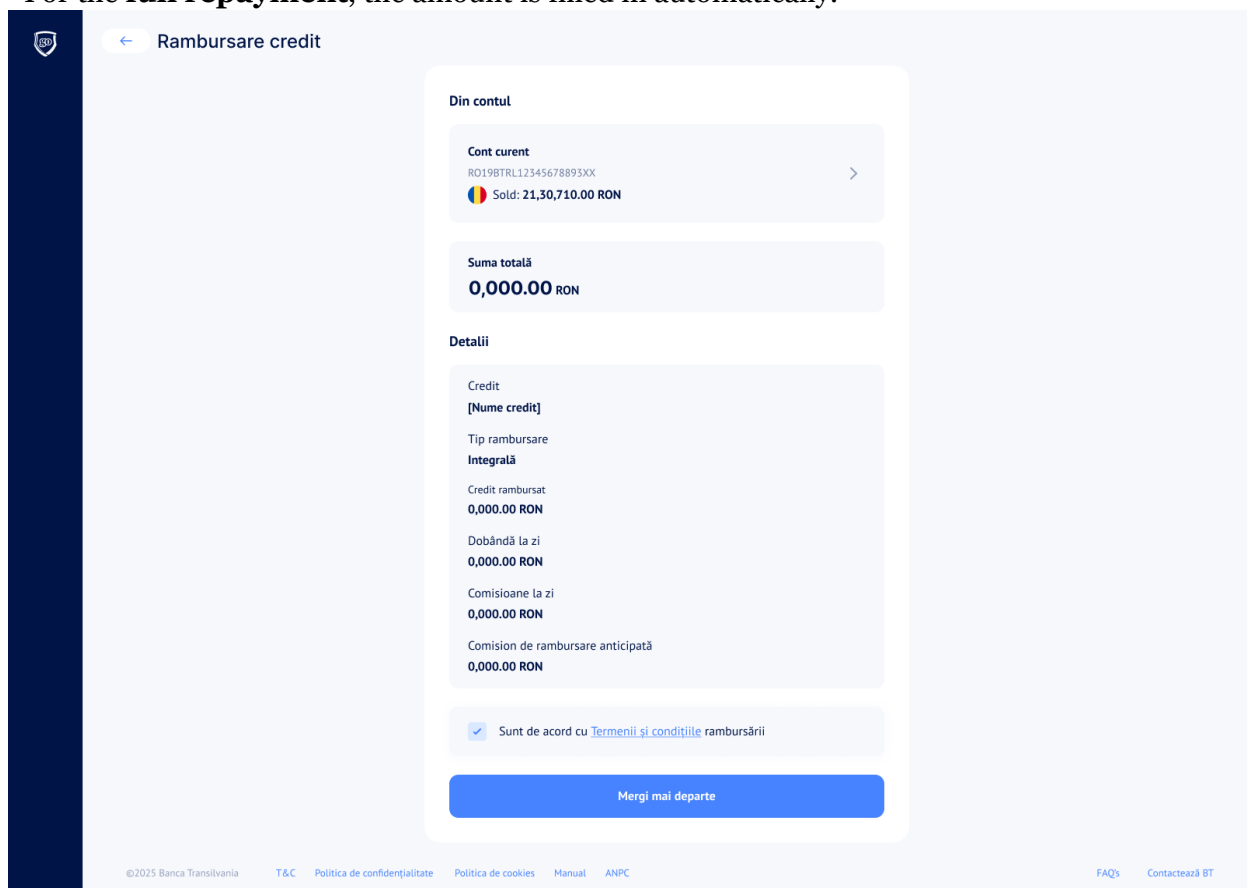


- For the **partial repayment**, enter the amount you wish to repay.





- For the **full repayment**, the amount is filled in automatically.



← Rambursare credit

Din contul

Cont curent
 RO19BTRL12345678893XX >
 Sold: 21,30,710.00 RON

Suma totală
0,000.00 RON

Detalii

Credit
 [Nume credit]

Tip rambursare
Integrală

Credit rambursat
0,000.00 RON

Dobândă la zi
0,000.00 RON

Comisioane la zi
0,000.00 RON

Comision de rambursare anticipată
0,000.00 RON

Sunt de acord cu [Termenii și condițiile](#) rambursării

Mergi mai departe

- If applicable, select how you want to pay the prepayment fee.

← Rambursare credit

Comision de rambursare anticipată
392.16 RON

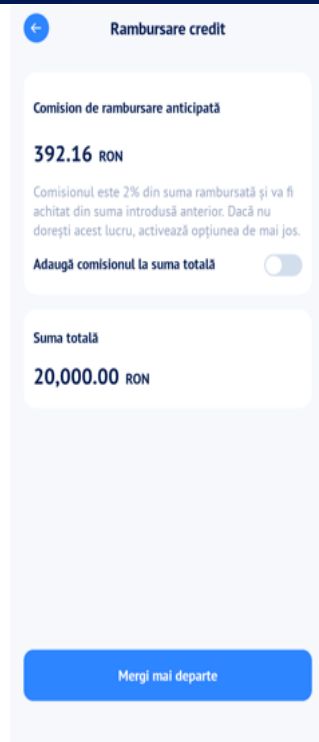
Comisionul este 2% din suma rambursată și va fi achitat din suma introdusă anterior. Dacă nu dorești acest lucru, activează opțiunea de mai jos.

Adaugă comisionul la suma totală

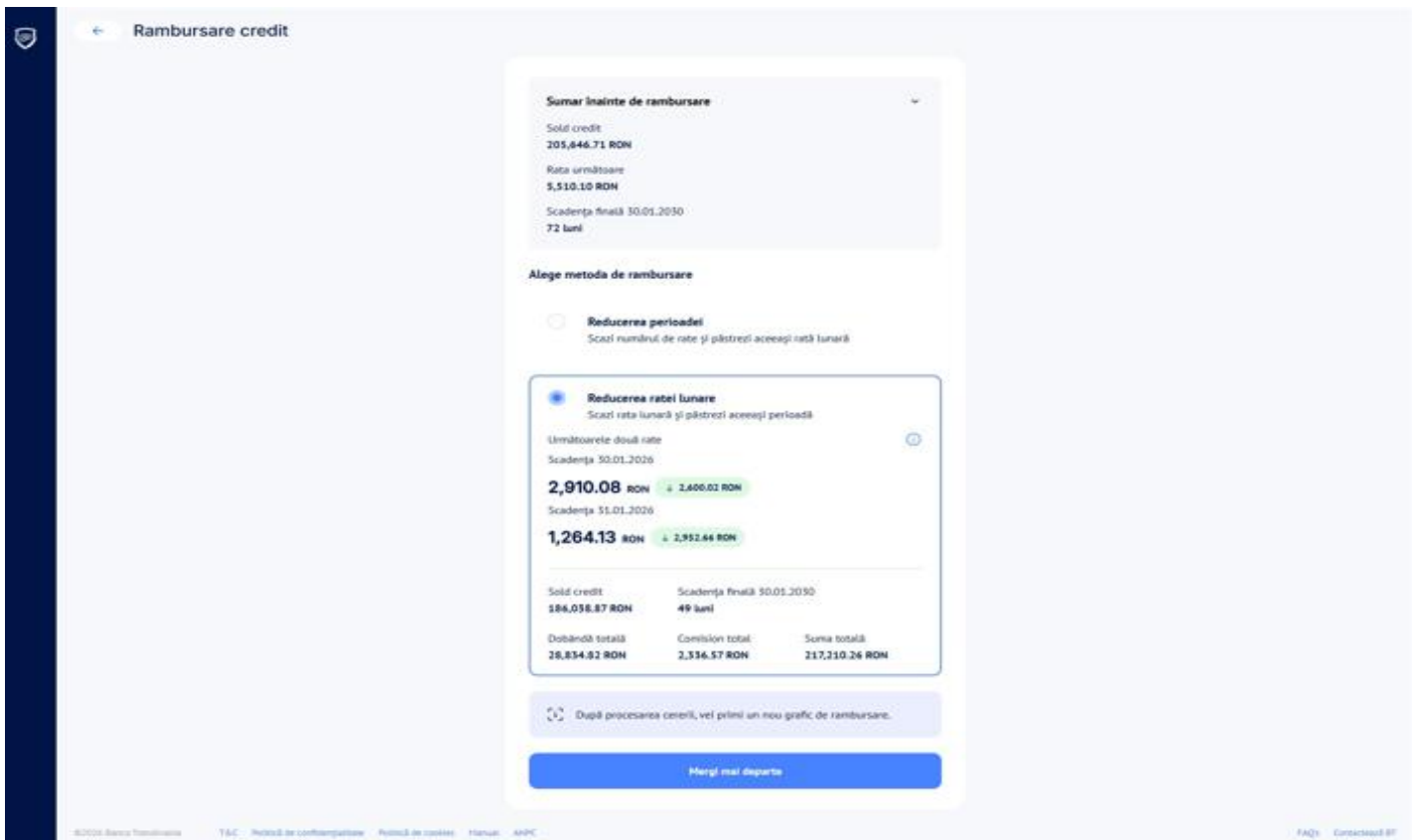
Suma totală
20,000.00 RON

Mergi mai departe

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- For **partial repayment**, select the repayment method:
 - **monthly installment decrease** or





Sumar înainte de rambursare

Sold credit
205,646.71 RON

Rata următoare
5,510.10 RON

Scadența finală 30.01.2030
72 luni

Alege metoda de rambursare

Reducerea perioadei
Scazi numărul de rate și păstrezi aceeași rată lunară

Reducerea ratei lunare
Scazi rata lunară și păstrezi aceeași perioadă

Următoarele două rate

Scadența 30.01.2026
2,910.08 RON ↓ 2,600.02 RON

Scadența 31.01.2026
1,264.13 RON ↓ 2,952.66 RON

Scadența finală 30.01.2030
49 luni

Sold credit
186,058.87 RON

Dobândă totală
28,834.82 RON

Comision total
2,336.57 RON

Suma totală
217,210.26 RON

După procesarea cererii, vei primi un nou grafic de rambursare.

[Mergi mai departe](#)

- loan period decrease.

← Rambursare credit

Sumar înainte de rambursare

Sold credit
205,646.71 RON

Rata următoare
5,510.10 RON

Scadența finală 30.01.2030
72 luni

Alege metoda de rambursare

Reducerea perioadei
Scazi numărul de rate și păstrezi aceeași rată lunară

Scadența finală 30.09.2029
45 luni ↓ 27 luni

Sold credit	Rata următoare 30.01.2026	
186,058.87 RON	3,216.79 RON	
Dobândă totală	Comision total	Suma totală
26,169.71 RON	2,120.54 RON	214,329.12 RON

Reducerea ratei lunare
Scazi rata lunară și păstrezi aceeași perioadă

Sumar înainte de rambursare

Sold credit
205,646.71 RON

Rata următoare
5,510.10 RON

Scadența finală 30.01.2030
72 luni

Alege metoda de rambursare

Reducerea perioadei
Scazi numărul de rate și păstrezi aceeași rată lunară
Scadența finală 30.09.2029
45 luni ↓ 27 luni

Sold credit
186,058.87 RON

Rata următoare 30.01.2026
3,216.79 RON

Dobândă totală
26,169.71 RON

Comision total
2,120.54 RON

Suma totală
214,329.12 RON

Reducerea ratei lunare
Scazi rata lunară și păstrezi aceeași perioadă

După procesarea cererii, vei primi un nou grafic de rambursare.

[Mergi mai departe](#)

- Select the account from where the repaid amount is to be withdrawn and accept the Terms and Conditions;

Selectează contul din care rambursezi

Caută după nume, IBAN sau monedă

- Cont curent Nr.1 ★
RO19BTRL12345678893XX
Sold: 230,710.00 RON
- Cont curent Nr.2
RO19BTRL12345678893XX
Sold: 10,200 RON
- Cont curent Nr.3
RO19BTRL12345678893XX
Sold: 12,400,067.00 RON
- Cont curent Nr.4
RO19BTRL12345678893XX
Sold: 5,000 RON
- Cont curent Nr.5
RO19BTRL12345678893XX
Sold: 1,252.42 RON

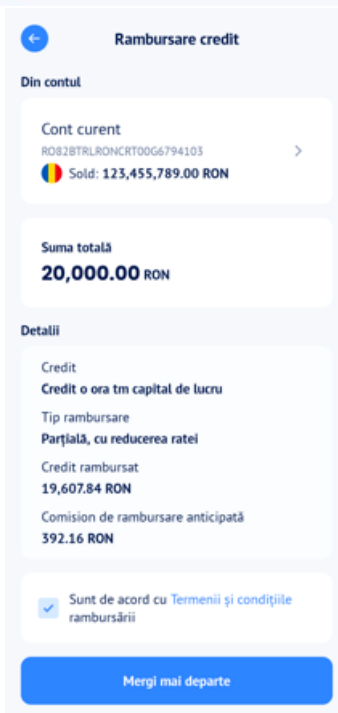
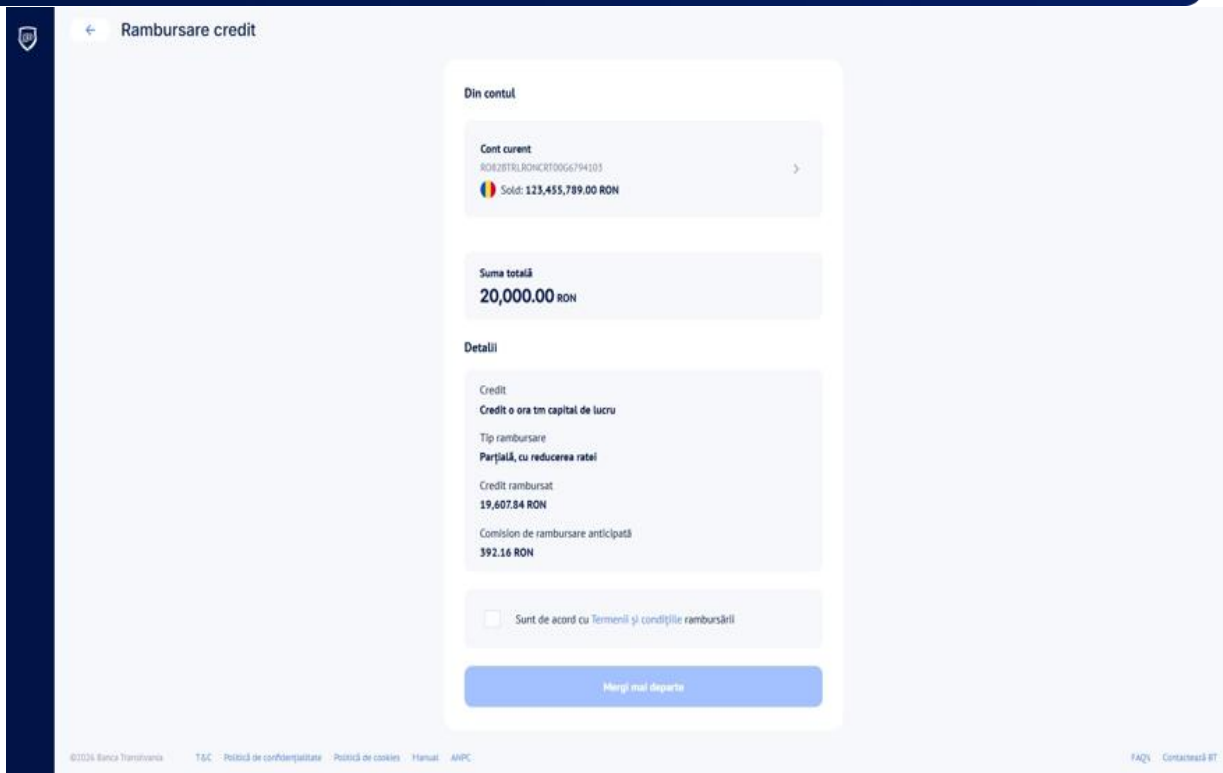
Suma de plată depășește soldul contului

Selectează contul

Caută după nume, IBAN sau monedă

- Cont curent Nr.1 ★
RO19BTRL12345678893XX
Sold: 10,200 RON
- Cont curent Nr.2
RO19BTRL12345678893XX
Sold: 1,252.42 RON
- Cont curent Nr.3
RO19BTRL12345678893XX
Sold: 1,252.42 RON
- Cont curent Nr.4
RO19BTRL12345678893XX
Sold: 1,252.42 RON
- Cont curent Nr.5
RO19BTRL12345678893XX
Sold: 1,252.42 RON

Suma de plată depășește soldul contului



- Check the operation details carefully. Please note that **the prepayment cannot be canceled!**

Rambursare credit

Verifică datele de mai jos.

Suma totală
20,000.00 RON

Din contul

Cont curent
RO82BTRLRONCRT006794101

Detalii

Denumire
Credit o ora tm capital de lucru

Tip rambursare
Parțială, cu reducerea ratei

Credit rambursat
19,607.84 RON

Comision de rambursare anticipată
392.16 RON

Număr referință
90333308

Atenție, rambursarea nu mai poate fi anulată după confirmare.

Înapoi

Mergi la semnare

Verifică datele de mai jos.

Suma totală
20,000.00 RON

Din contul

Cont curent
RO82BTRLRONCRT006794103

Detalii

Denumire
Credit o ora tm capital de lucru

Tip rambursare
Parțială, cu reducerea ratei

Credit rambursat
19,607.84 RON

Comision de rambursare anticipată
392.16 RON

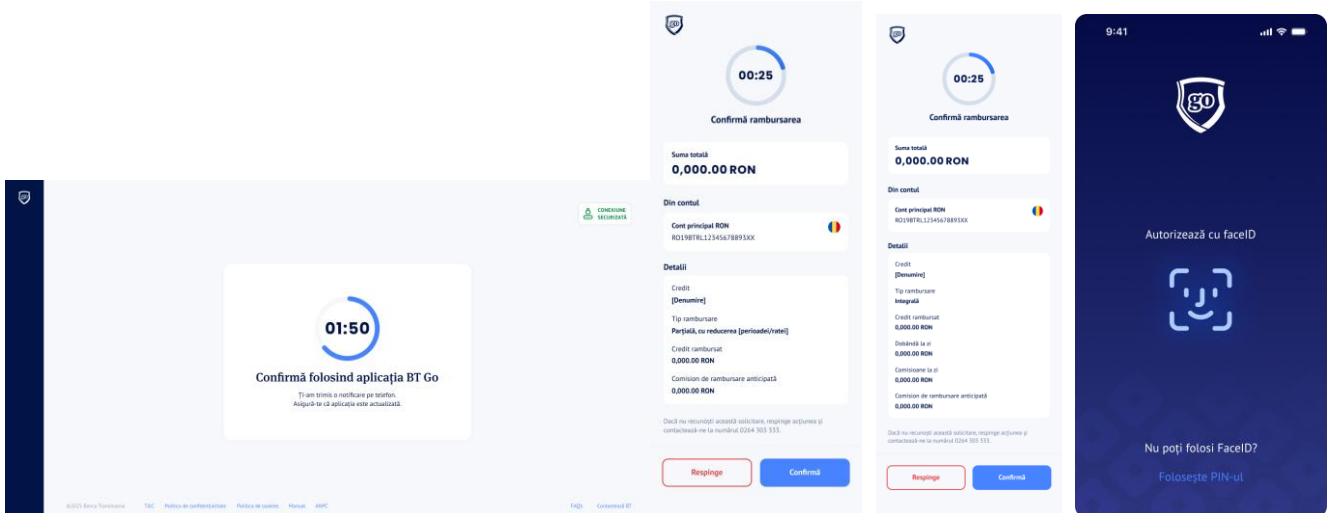
Număr referință
903333855

Atenție, rambursarea nu mai poate fi anulată după confirmare.

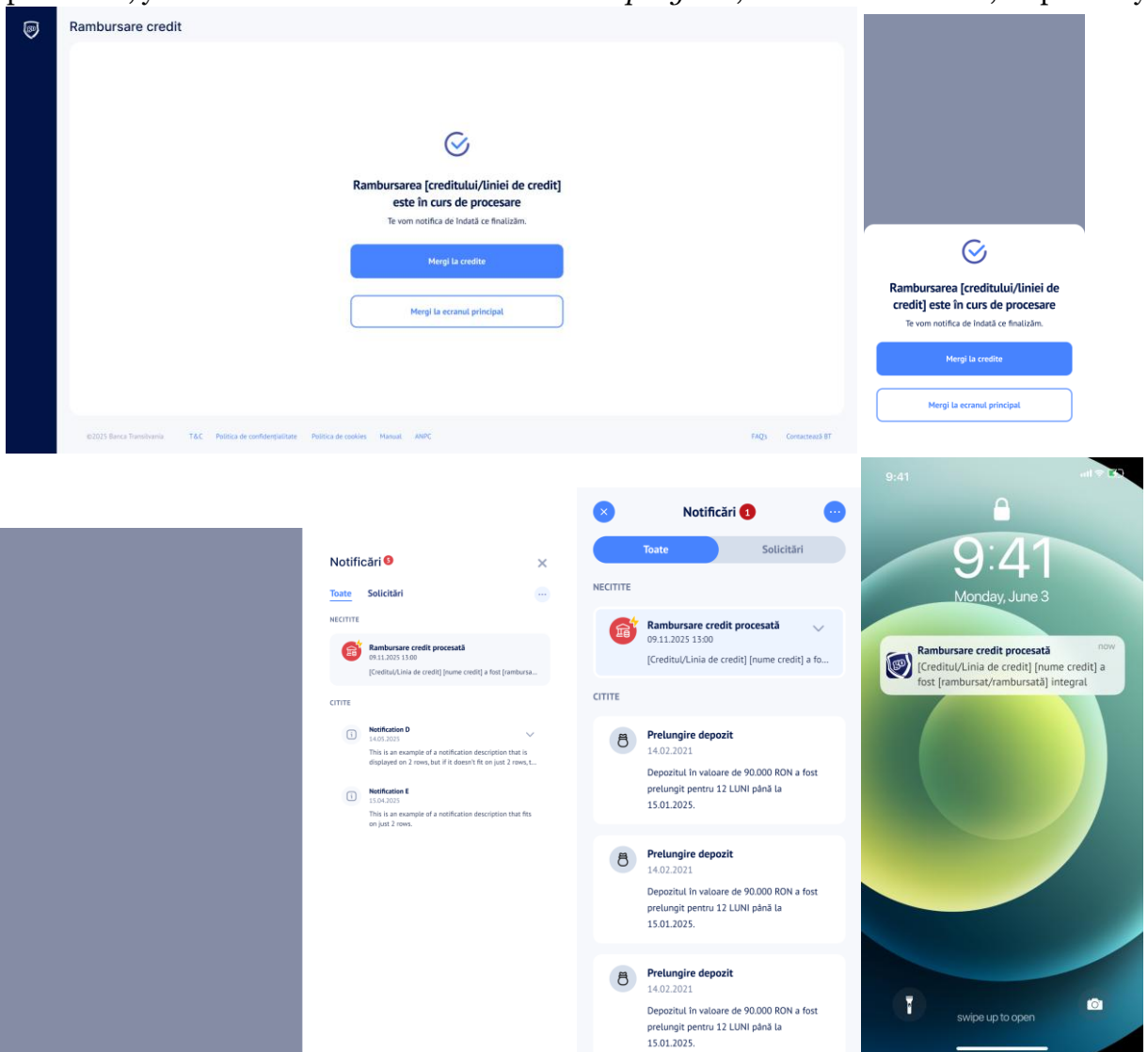
Confirmă

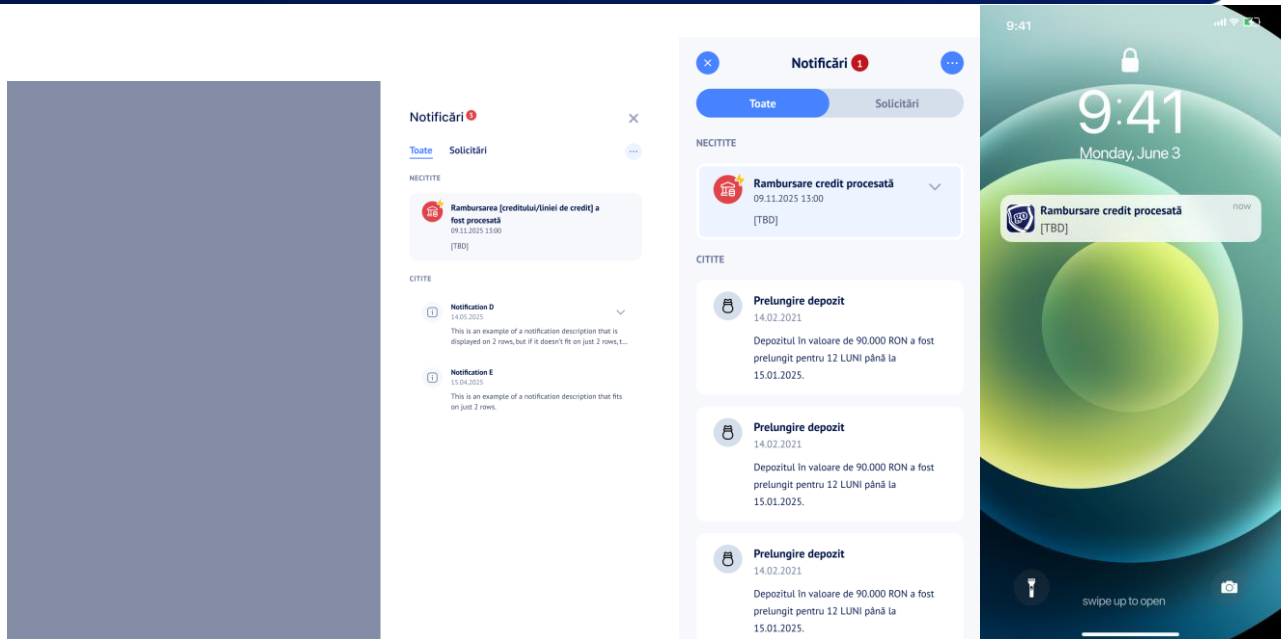
Renunță

- Finally, confirm the transaction using the **BT Go** mobile app.



- Once processed, you will receive a status notification: *In progress*, *Processed* or *Failed*, respectively.



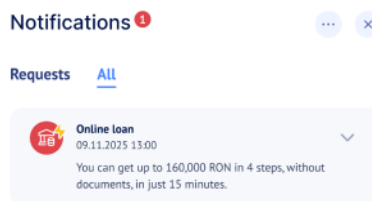


- For a **partial prepayment**, you can generate **the new repayment schedule** from the **Transaction Details** menu after the transaction has been completed.

Note: If you have an account opened at the **BT Italia Branch**, the **loan repayment** option will not be available in the app.

Online Loan

This option is only available to eligible users and can be accessed from the mobile app or the web version. If you are eligible, you will receive a notification or in-app message on the home page or you will have the **"Apply for a Loan"** button in the Loans section.





Contul curent favorit ★
RO19BTRL12345678893XX

51,200.00 RON

Tranzacții recente Mai multe

- 21 FEB OMV Petrom Dristor -130.00 RON
Plată cu cardul
- 21 FEB SC Company SRL +10,000.00 RON
Plată prin OP
- 21 FEB Comision bancar -10.00 RON
- 21 FEB SC Company SRL +10,000.00 RON
Plată prin OP
- 21 FEB SC Company SRL +10,000.00 RON
Plată prin OP

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Vești bune! Poți obține un credit de max. **160,000.00 RON**

Suma finală, acordată în urma analizei BT, poate fi diferită de cea afișată inițial.

[Aplică pentru credit](#)

NUME CREDIT	VALDARE CREDIT	UTILIZAT	CREDIT ÎN SOLD	URMĂTOAREA PLATĂ	DATA SCADENTĂ
Credit online 08.08.2024 - 10.08.2025	160,000.00 RON	15,000.00 RON	150,000.00 RON	13,500.50 RON	20.09.2024
Linie de credit EMAG IDEA 05.04.2022 - 05.04.2027	19,800.00 RON	1,575.50 RON	18,224.50 RON	750.00 RON	15.09.2024

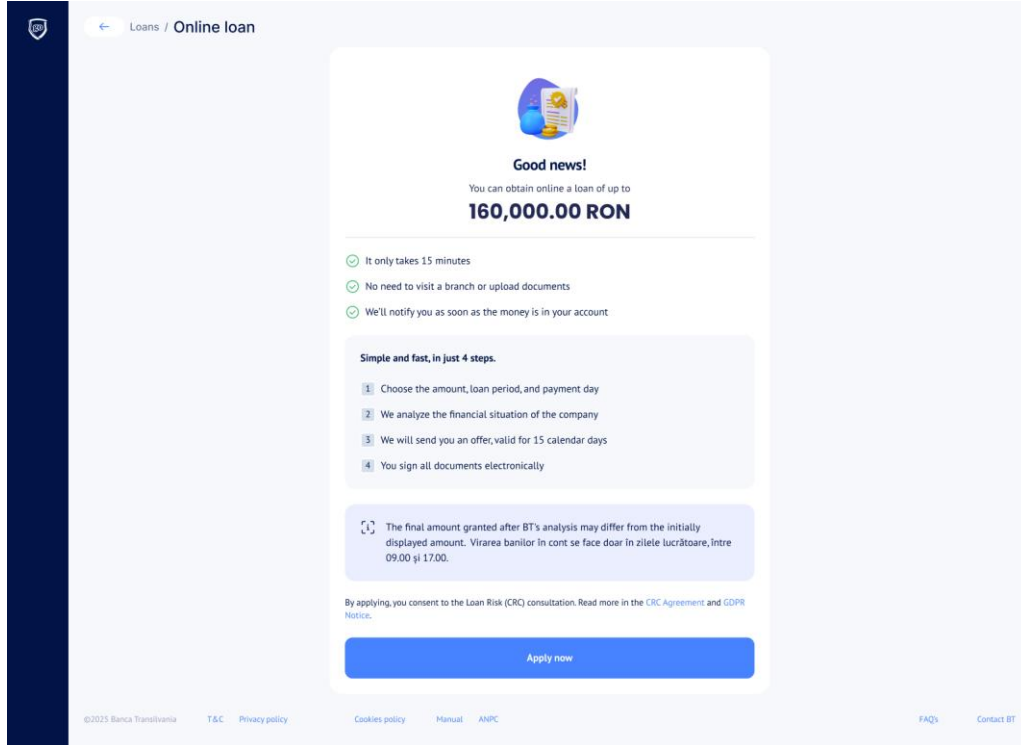
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What you need to know:

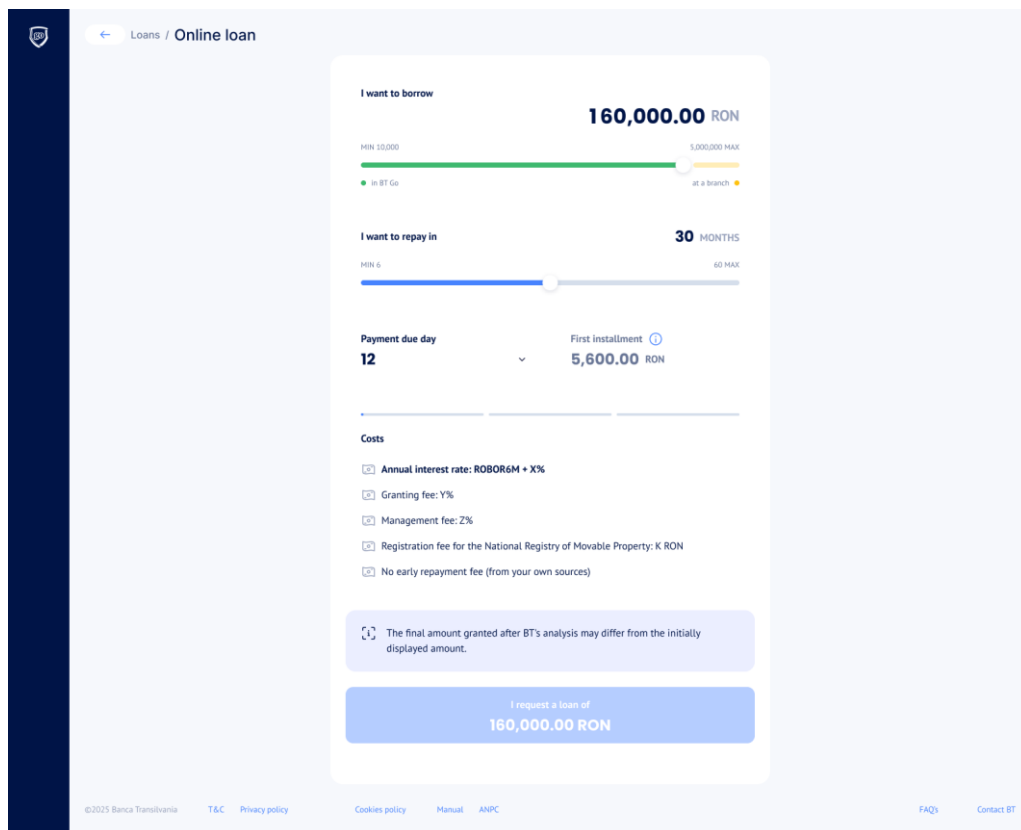
- There is a maximum loan amount that can be taken out online and a minimum/maximum repayment period; the final details are confirmed once you go through the flow.
- The final offer is valid for 15 days.

Once you access the flow, you will be guided step by step through a quick and simple process.

If you choose to continue, you will have access to the following documents: **CRC Consent Form** and **Privacy Notice on the Processing of Personal Data (GDPR)**.



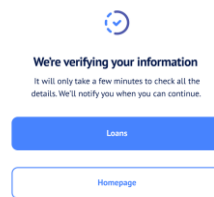
In the next step you choose the amount you want, the repayment period and the day you want to pay the installment.



On the same screen you can view information on costs, benefits and collateral. The "**Apply for a loan in the amount of ...**" button will become active after all the information is automatically provided.

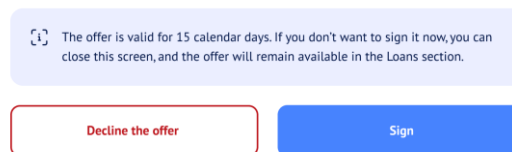


After clicking on the "**Apply for a loan in the amount of ...**", the automatic analysis of the application will start and we will notify you as soon as the analysis process has been completed.

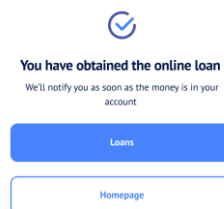


Once you receive the message that the analysis is complete, you will be able to view the final offer in the app.

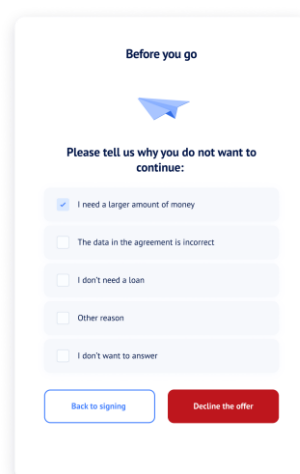
If you accept it, you will be required to sign the related documents to continue the process: *Loan Agreement, Repayment Schedule, CRC Consent Form, General Lending Terms and Conditions, GDPR Information, Terms and Conditions for electronic signature.*



To authorize the signature, you will need your mobile phone. After the signing process is complete, we will display a confirmation message on your screen and you will receive a notification when the money is available. The loan details will be visible in the **Loans** section.



If you choose **not to accept the offer**, please let us know the reason by selecting it from the list below.



Note: If you have an account opened at the **BT Italia Branch**, the **Online Credit** option will not be available in the app.

Investments

This section is only available to some users.

If you do not have access to this section, you will receive an information message explaining the situation and giving clear recommendations on next steps

However, if you have the rights, you can view information about:

- the total value of your investments by currency (RON, EUR, USD);
- details of the portfolio (fund and investment amount);
- other investment funds you can join in any BT unit;
- contact details of the investment fund manager.

MyCompany SRL

Plată nouă Schimb valutar Transfer intern

Acasă
Plăți
Conturi
Carduri
Extrase
Economii
Facturi
Credite
Investiții
POS
Asistent virtual
Profil
Deconectare

Valoarea actuală a investițiilor în RON
1,699.45 RON

Valoarea actuală a investițiilor în EUR
0.00 EUR

Valoarea actuală a investițiilor în USD
0.00 USD

Fondurile mele de investiții la data de 18.03.2026:

BT Clasic
1,234.00 RON

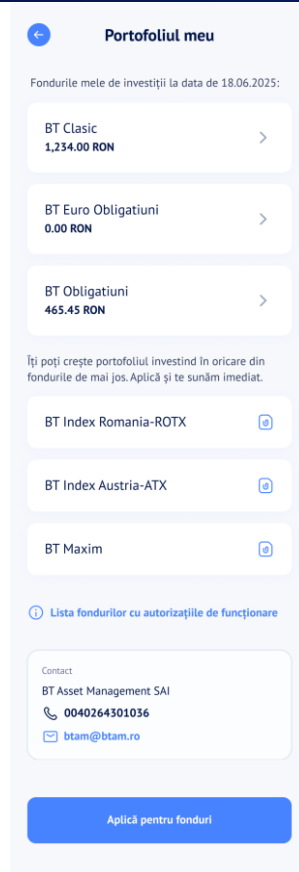
BT Euro Obligatiuni
0.00 RON

BT Obligatiuni
465.45 RON

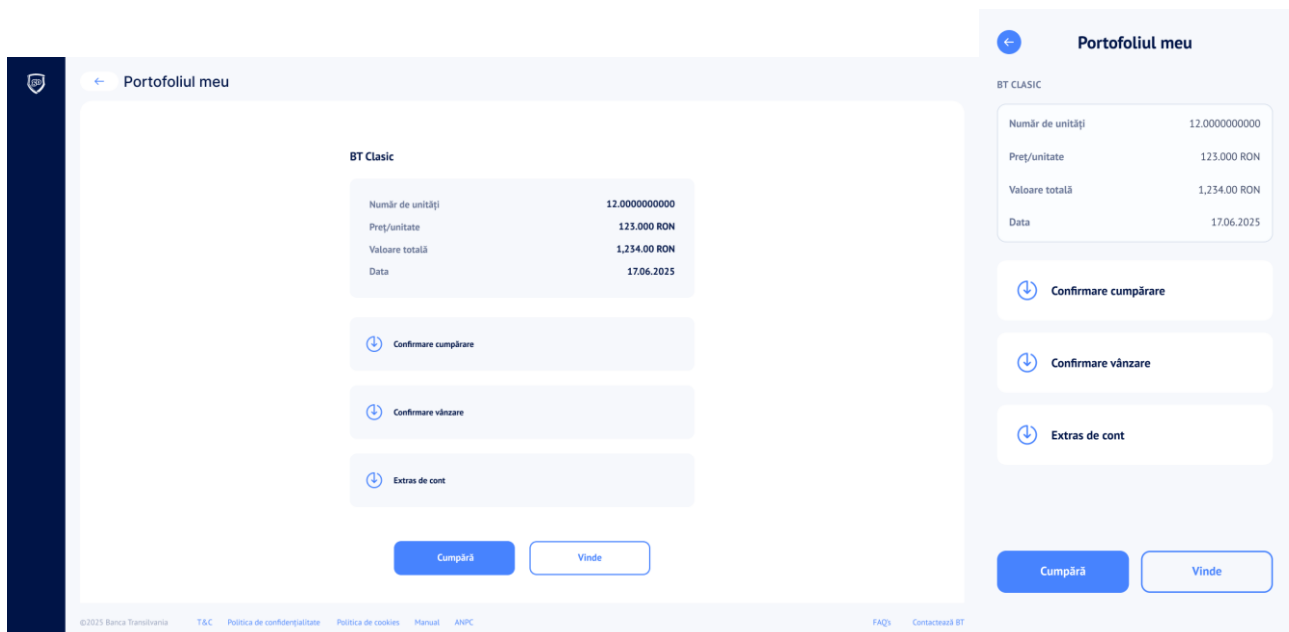
Ți poți crește portofoliul investind în oricare din fondurile de mai jos. Aplică și te sunăm imediat.

BT Index Romania-ROTX

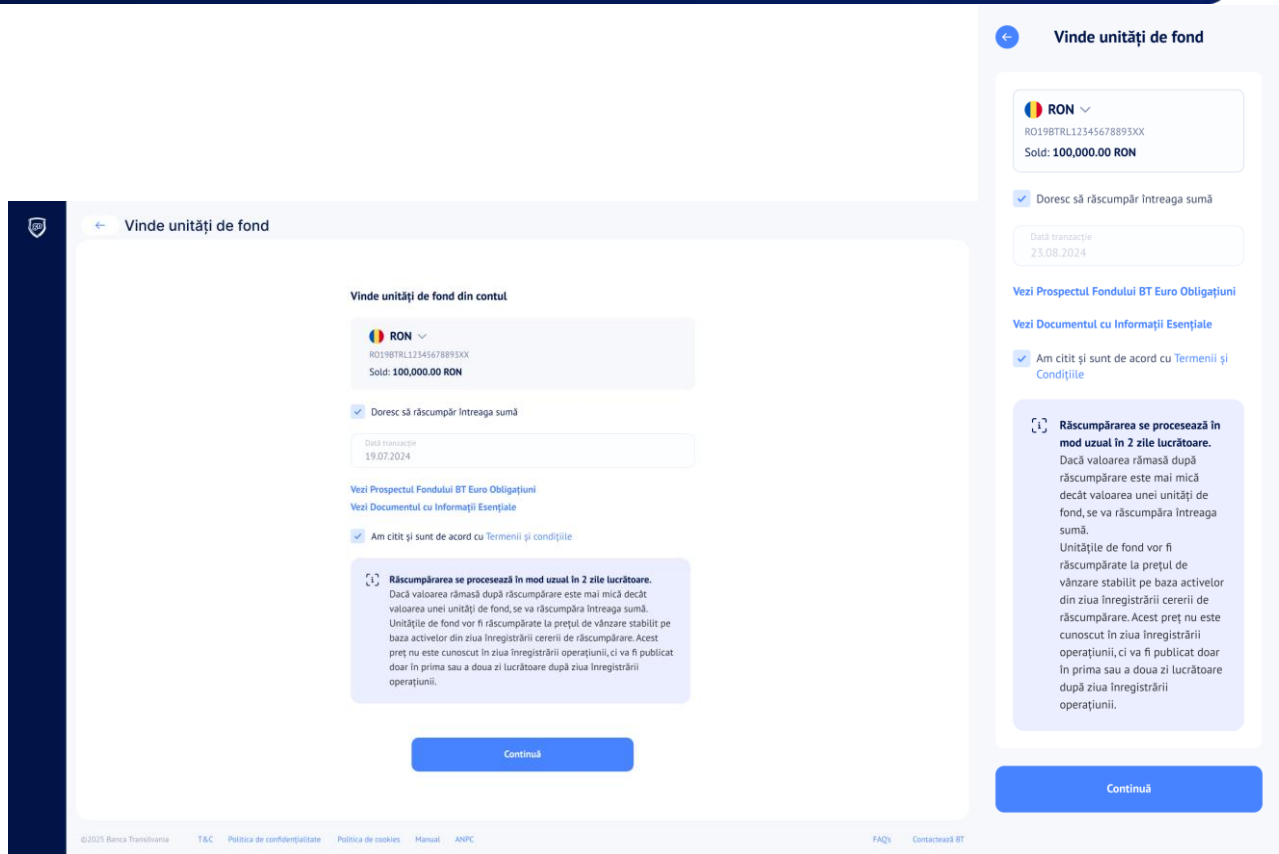
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For investment funds you have already joined, you can trade (buy and sell) fund units.



If you wish to redeem your fund units in full, simply select the appropriate option, refer to the Fund's Prospectus, Key Information Document, as well as the Terms and Conditions, and if you agree to all of the above, you can authorize and complete the transaction.

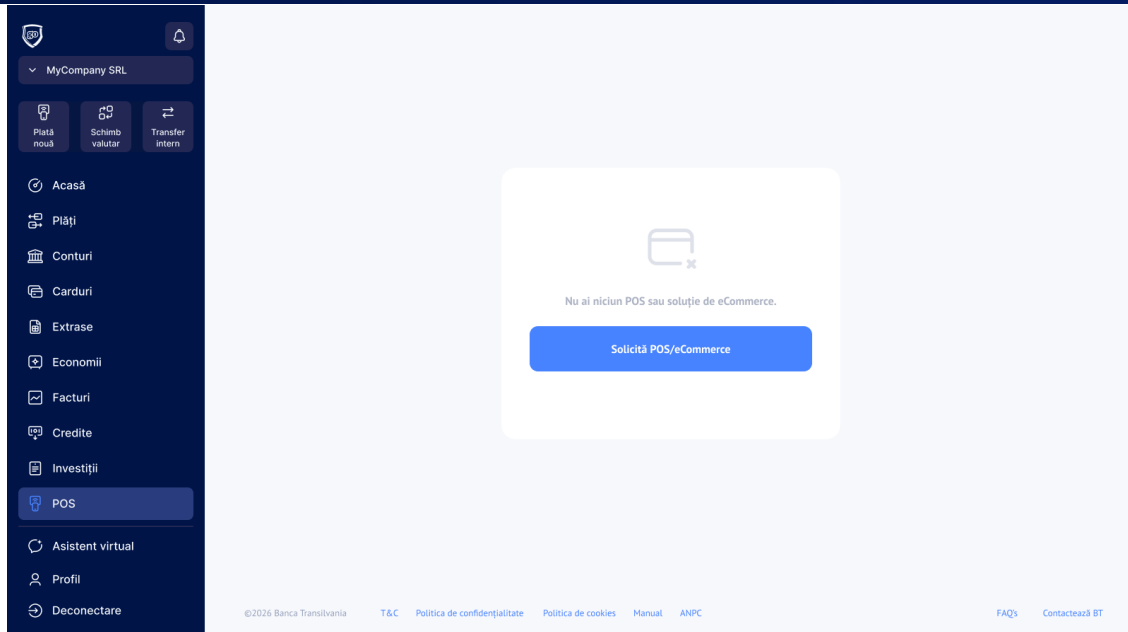


Note: If you have an account opened at the **BT Italia Branch**, the **"Investments"** menu will not be available in the application.

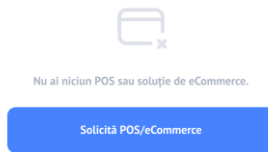
POS

This section is only available if you have admin rights.

If you do not have an active POS solution, you will only see an information message and the option to be directed to BT's [site-https://btepos.ro/](https://btepos.ro/) to select one of the available solutions.



POS



If you have active POS solutions, you have access to different information, divided into several sections:



If you have only one type of POS solution (POS, ePOS, eCommerce).

The dashboard features a dark blue sidebar with navigation options: Acasă, Plăți, Conturi, Carduri, Extrase, Economii, Facturi, Credite, Investiții, POS (highlighted), Asistent virtual, Profil, and Deconectare. The main content area includes a legend for POS, POS App, and eCommerce. A bar chart shows sales for APR 2024, MAI 2024, and IUN. A callout box states: "Este posibil ca ultimele tranzacții să nu fie încă afișate." The total sales for August are 23,500.00 RON. A note explains: "Suma afișată se referă la totalul tranzacțiilor decontate în luna curentă și este posibil ca cele mai recente să nu fie încă incluse." The "TRANZACȚII RECENTE" table lists five transactions from July 17th, each for 2,500.01 RON. The "MENU" section includes links for Terminal ID (1,200,000.00 RON), Locații, and Rapoarte. A "SOLICITĂ TERMINAL NOU" button is also present.

MyCompany SRL

Plată nouă Schimb valutar Transfer intern

Acasă Plăți Conturi Carduri Extrase Economii Facturi Credite Investiții POS Asistent virtual Profil Deconectare

POS POS App eCommerce

APR 2024 MAI 2024 IUN Este posibil ca ultimele tranzacții să nu fie încă afișate.

Total încasări luna august 23,500.00 RON

Suma afișată se referă la totalul tranzacțiilor decontate în luna curentă și este posibil ca cele mai recente să nu fie încă incluse.

TRANZACȚII RECENTE

DATA	TERMINALUL	TIP TRANZACȚIE	LOCAȚIA	SUMA
17 IUL	Terminal ID POS Type	Rate	Location name Address of location	2,500.01 RON
17 IUL	Terminal ID POS Type	Rate	Location name Address of location	2,500.01 RON
17 IUL	Terminal ID POS Type	Rate	Location name Address of location	2,500.01 RON
17 IUL	Terminal ID POS Type	Rate	Location name Address of location	2,500.01 RON
17 IUL	Terminal ID POS Type	Rate	Location name Address of location	2,500.01 RON

MENU

- Terminal ID 1,200,000.00
POS Type Total vânzări RON
- Locații
Locații cu terminale active
- Rapoarte
Rapoarte de activitate

SOLICITĂ TERMINAL NOU

Discută cu un consilier BT pentru a identifica cea mai potrivită soluție de plată pentru compania ta.

Solicită POS/eCommerce

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FAQs Contactează BT

POS

Total încasări luna Iulie

23

PO

Suma afișată se referă la totalul tranzacțiilor decontate în luna curentă și este posibil ca cele mai recente să nu fie încă incluse.

APR 202

Este posibil ca ultimele tranzacții să nu fie încă afișate.

MENIU

- Terminal ID** 1,200,000.00
POS Type Total vânzări RON
- Location**
Address of location
- Rapoarte**
Rapoarte de activitate

SOLICITĂ TERMINAL NOU

Discută cu un consilier BT pentru a identifica cea mai potrivită soluție de plată pentru compania ta.

Este posibil ca ultimele tranzacții să nu fie încă afișate.

TRANZACȚII RECENTE

17 IUL	Terminal ID POS Type	2,500.01 RON
17 IUL	Terminal ID POS Type	2,500.01 RON
17 IUL	Terminal ID POS Type	2,500.01 RON
17 IUL	Terminal ID POS Type	2,500.01 RON
17 IUL	Terminal ID POS Type	2,500.01 RON



If you have several types of POS solutions (POS, ePOS, eCommerce)

The screenshot displays a user interface for managing POS solutions. On the left is a dark sidebar with navigation options: Acasă, Plăți, Conturi, Carduri, Extrase, Economii, Facturi, Credite, Investiții, POS, Asistent virtual, Profil, and Deconectare. The main area features a dashboard with a monthly sales chart, a table of recent transactions, and a menu.

Monthly Sales Chart:

Month	POS	POS App	eCommerce	Total
APR 2024	7,240.00 RON	0.00 RON	0.00 RON	7,240.00 RON
MAI 2024	0.00 RON	0.00 RON	0.00 RON	0.00 RON
IUN 2024	0.00 RON	0.00 RON	0.00 RON	0.00 RON
IUL 2024	0.00 RON	0.00 RON	0.00 RON	0.00 RON

Recent Transactions Table:

DATA	TERMINALUL	TIP TRANZACȚIE	LOCAȚIA	SUMA
17 IUL	Terminal ID POS Type	Rate	Location name Address of location	2,500.01 RON
17 IUL	Terminal ID POS Type	Rate	Location name Address of location	2,500.01 RON
17 IUL	Terminal ID POS Type	Rate	Location name Address of location	2,500.01 RON
17 IUL	Terminal ID POS Type	Rate	Location name Address of location	2,500.01 RON
17 IUL	Terminal ID POS Type	Rate	Location name Address of location	2,500.01 RON

Summary: Total încasări luna august: **23,500.00 RON**

MENU:

- Terminal ID: 1,200,000.00 (POS Type, Total vânzări RON)
- Locații: Locații cu terminale active
- Rapoarte: Rapoarte de activitate

SOLICITĂ TERMINAL NOU: Discută cu un consilier BT pentru a identifica cea mai potrivită soluție de plată pentru compania ta. [Solicită POS/eCommerce](#)

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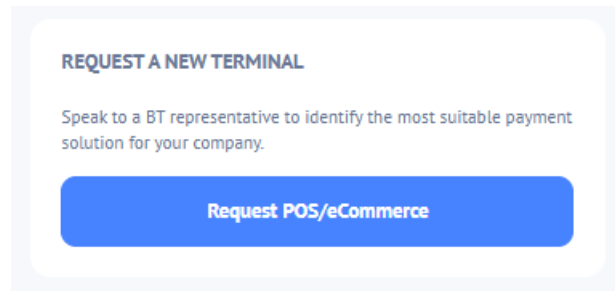
Charts - total cash flow by month for each type of POS for the last 4 months and total transactions settled in the current month

- **Recent transactions** - list of the 5 most recent transactions sorted in descending order by date
- **Menu** - in this screen you will find information according to the subsections below:
 - **Terminals** - directs you to the list of active terminals, for which the terminal ID, POS type, location and total collections are displayed. By accessing each terminal ID you are directed to the **POS Transactions ID**, which contains a list of the most recent transactions sorted in descending order over the last two weeks (maximum 100 - with filters by date, amount, transaction type). The following is displayed for them: transaction settlement date, terminal ID, transaction type (installment, sales, loyalty points, reversals), terminal location, transaction value and currency.
 - **Locations** - see the list with the address of the locations with active terminals, the number of terminals and the total cash flow for the previous day for each location and local currency (equiv. RON). By accessing each location, you are directed to the active terminals for that location only. You can also search by keywords.
 - **Reports** - you are directed to the transactions section (you can view max. 100 - with filters by transaction settlement date, transaction type, amount and currency). You can generate the reports for all the



accounts, POS, terminals and download them in .xlsx or .csv format. In the history, you can view the last 5 generated reports and download them again.

- **Request a new terminal** - you are directed to BT's [website](#) to choose other POS solutions suitable for your business.



Invoices

If you are a company client and a BT Go user, you can enjoy an online invoicing solution, offered by FGO and Banca Transilvania, available 24/7.

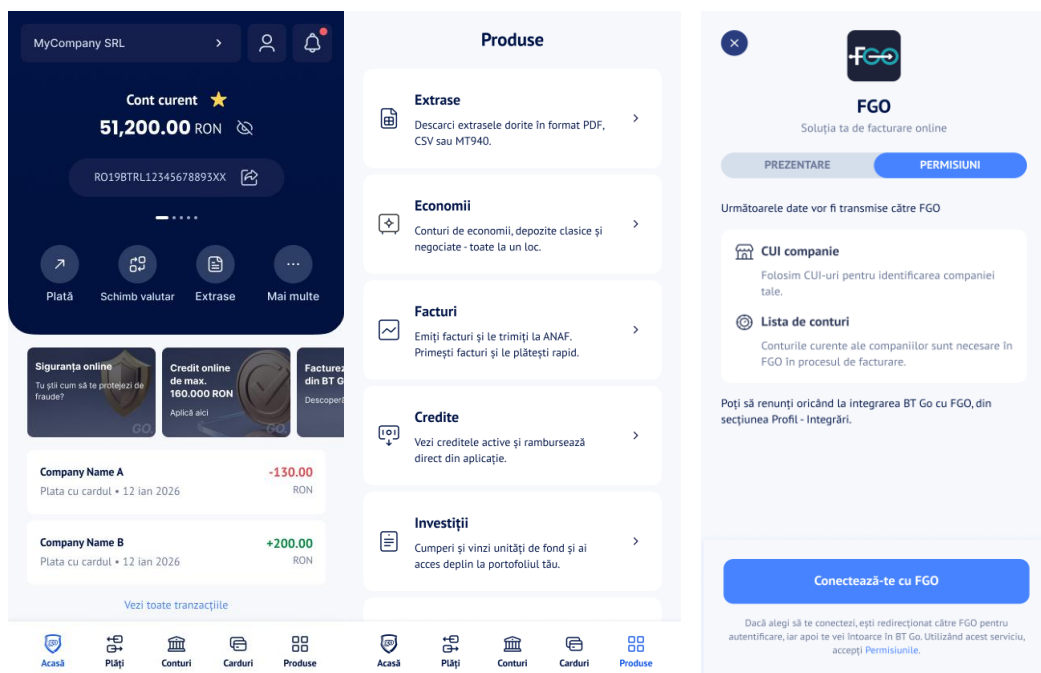
FGO Account (for Invoicing)

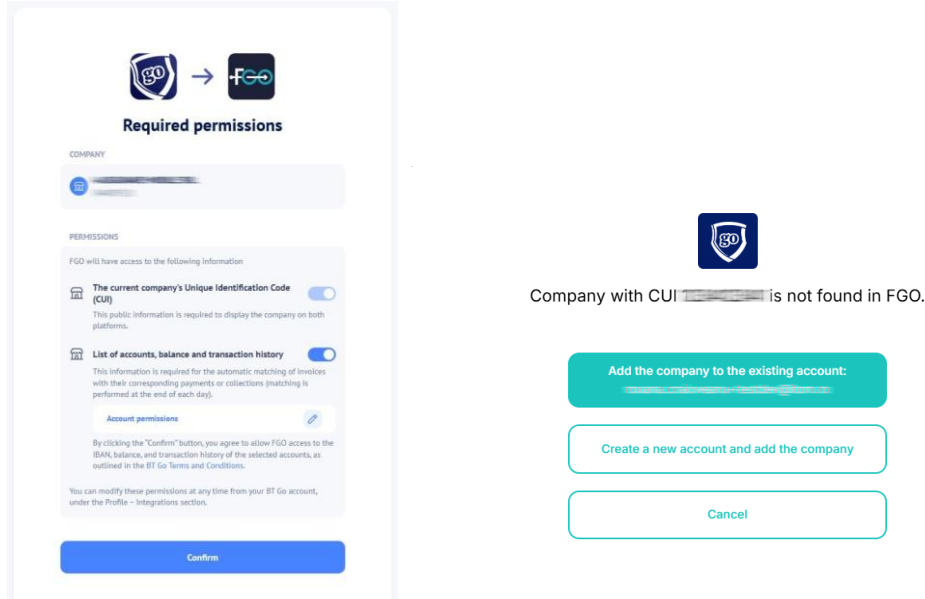
You need to have an active FGO account to be able to issue an invoice via BT Go platform.

Connecting the BT Go Account to the FGO Account

Your FGO account allows you to access the “Invoices” module in BT Go.

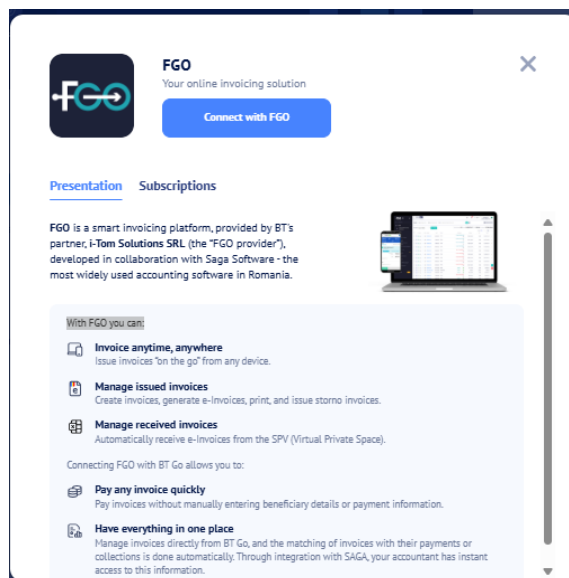
Attention: The account you log in with in BT Go does not allow access to www.FGO.ro. Likewise, you cannot log in to BT Go using your FGO account.



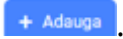


Existing FGO account

If you already have an FGO account, you can log in to the “Invoices” (“Facturi”) section of BT Go - with your email address and the FGO password.



Good to know:

1. You can manage several companies in one FGO account.
2. If your company has multiple users, each person who wants access must be added from FGO platform, in the Settings -> Users section, using button .

Each user must have a unique email address.

Setari - Utilizatori

+ Adauga

+Adauga user api

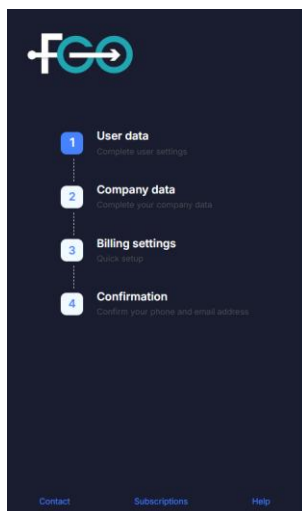
Utilizator (adresa de email)	Nume	Rol	Functie	Status
██████████@gmail.com	Andreea	Administrator	Antreprenor/Patron are acces la toate seriile	Activ
██████████@gmail.com	Roxan ██████████	Administrator	Antreprenor/Patron are acces la toate seriile	Activ

New FGO account

Opening a new FGO account

If you don't have an FGO account, you can create an account directly from the BT Go app, as follows:

1. On the Invoices screen, click the Connect with FGO button;
2. Click the Create new account button;
3. Fill in the required account details, choose a strong password and click the Continue button;
4. Fill in the company details (based on the VAT no., the public company details will be filled in automatically) and then click “Create FGO account” button;
5. Set the series of the issued documents;
6. Confirm your email address and phone number and log in to your account.



You're about to create your FGO account!

As a BT GO client, you get 12 months of free access to the GO eFactura package.

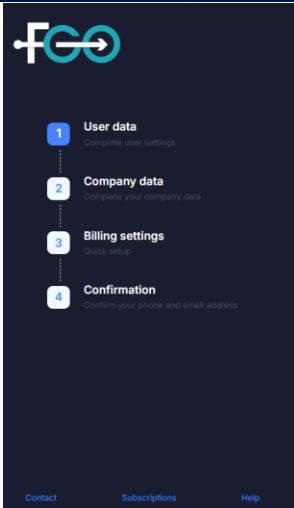
With the GO eFactura package, you get full automation for 250 invoices per year:

- Automatic submission of e-invoices to SPV
- Automatic email delivery to customers

** The subscription price is for informational purposes only and may be subject to change; the current prices are always available on fgo.ro. After the 12-month free period, the GO eFactura package costs only 15 RON/month* + VAT for 250 invoices per year.

Back

Continue



User data

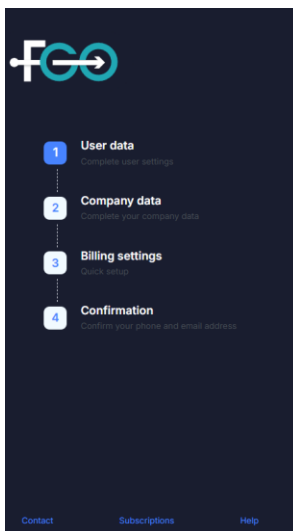
Complete the user account details

Email address (user) *

Email

Back

Continue



User data

Complete the user account details

Email address (user) *

Phone (user) *

Your name *

Email Phone Name

Password *

Confirm password *

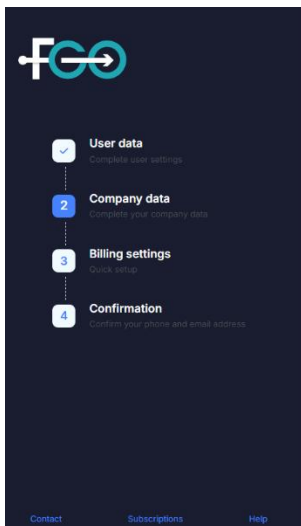
Password Confirm password

I have read and agreed to [Terms and conditions](#) and [Privacy policy](#)

I agree to provide the email address for account creation and for receiving messages related to FGO account management

Back

Continue



Company data

Complete your company data

ID (Company Tax Code) *

VAT payer

Company Name *

Company Name

Your position in the company *

Trade register number

Position in the company

Trade register number

Country *

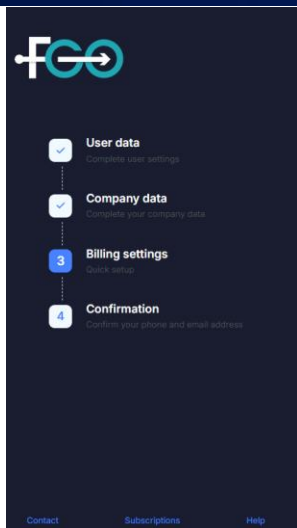
Country

Address *

Address

Back

Continue



Billing settings

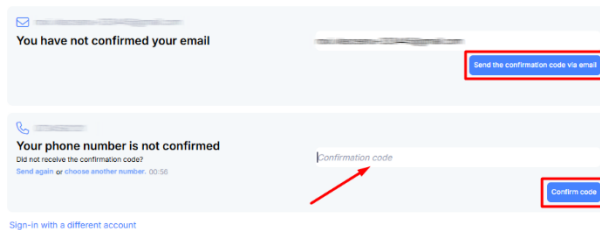
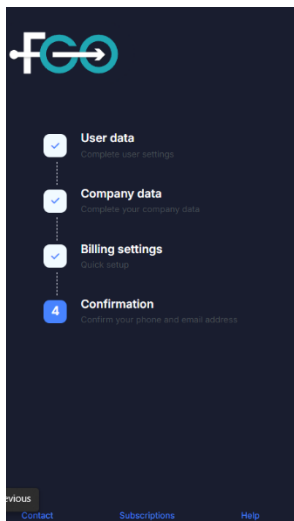
Configure billing settings

Invoice (quick setup)

Series and number - Invoice Add the series and starting number for invoices	INV	0001
Series and number - Proforma Add the series and starting number for proformas	PRO	0001
Series and number - Receipt Add the series and starting number for receipts	CH	0001
Series and number - Notice Add the series and starting number for notices	AVZ	0001

Back

Create FGO account



Account Setup - Series, Logo, SPV

After the registration, the system will automatically redirect you to the "Account Setup" page, accessible from the "Settings" menu. In this screen you can easily add the series and start number for your invoices, choose the logo to appear on your invoices or set up your SPV account for e-invoice transmission.

For more information go to "[Settings - > Account setup](#)" available below.

Subscriptions

Existing accounts in FGO

Any account with an active paid subscription in FGO (GO eFactura, Go Premium, GO Enterprise) can be used in BT Go, subject to the limits of the package/subscription.

Accounts without a paid subscription in FGO do not allow access to the "Invoices" functionality in BT Go.

Newly created accounts from BT Go



Any FGO account created from BT Go will have the GO e-Factura subscription activated. *The first 12 months of use of the GO e-Factura subscription is FREE OF CHARGE for any company that is newly registered in FGO using the FGO account creation functionality in BT Go.*

Attention! *The GO e-Factura package with 12 months free-of-charge use is automatically activated for companies that are newly registered in FGO from BT Go and have not used FGO.*

Invoices - Web Platform

Issue an Invoice

Invoice Data

To add an invoice/proforma/notice document, go to the Issued invoices page and click Add (+) Issue Document (Emite document).

February 2026 ^			Invoiced (RON)	Value excluding VAT: 136.00 RON	Total: 164.56 RON
ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL	ACTIONS	
18 FEB	(P) prof 09 Due date: 18.02.2026	Client Test SRL 123456	121.00 RON		
18 FEB	(F) ZZZ 13 Due date: 20.03.2026	Client Test SRL 123456	-59.77 RON		
18 FEB	(F) ZZZ 12 Due date: 20.03.2026	Client Test SRL 123456	164.56 RON		
17 FEB	(F) ZZZ 14 Due date: 17.02.2026	Client Test SRL 123456	59.77 RON		

January 2026 ^			Invoiced (RON)	Value excluding VAT: 10 345.59 RON	Total: 12 518.17 RON
ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL	ACTIONS	
27 IAN	(F) VLD 110 Due date: 26.02.2026	Client Test SRL 123456	12 100.00 RON		

A window will open, where you must fill in the necessary information: Document Type, Series, Number, Currency, Customer, Item.

DOCUMENT DETAILS

Type: Invoice
Series: VLD
Number: 111
Data of Issue: 26.02.2026
Currency: RON
Due date: 30 days (28.03.2026)
Choose customer
Add description | Invoice options

ARTICLES
Choose article | Document discount
Cancel | Save



The screenshot shows the 'DETALII DOCUMENT' (Document Details) section of the invoice creation interface. It includes several input fields and buttons:

- Tip:** Factură (Invoice)
- Serie:** FF
- Număr:** 005
- Data emiterii:** 04.12.2023
- Monedă:** RON
- Alege client:** A button to select a client.
- Scadență:** 30 de zile (zz.ll.aaaa)
- Buttons:** '+ Aduă descriere' (Add description), 'Opțiuni factură' (Invoice options), '+ Aduă articol' (Add item), 'Discount document', 'Renunță' (Cancel), and 'Salvează' (Save).

At the bottom, there is a footer with copyright information: ©2026 Banca Transilvania, and links for T&C, Politica de confidențialitate, Politica de cookies, Manual, ANPC, FAQs, and Contactează BT.

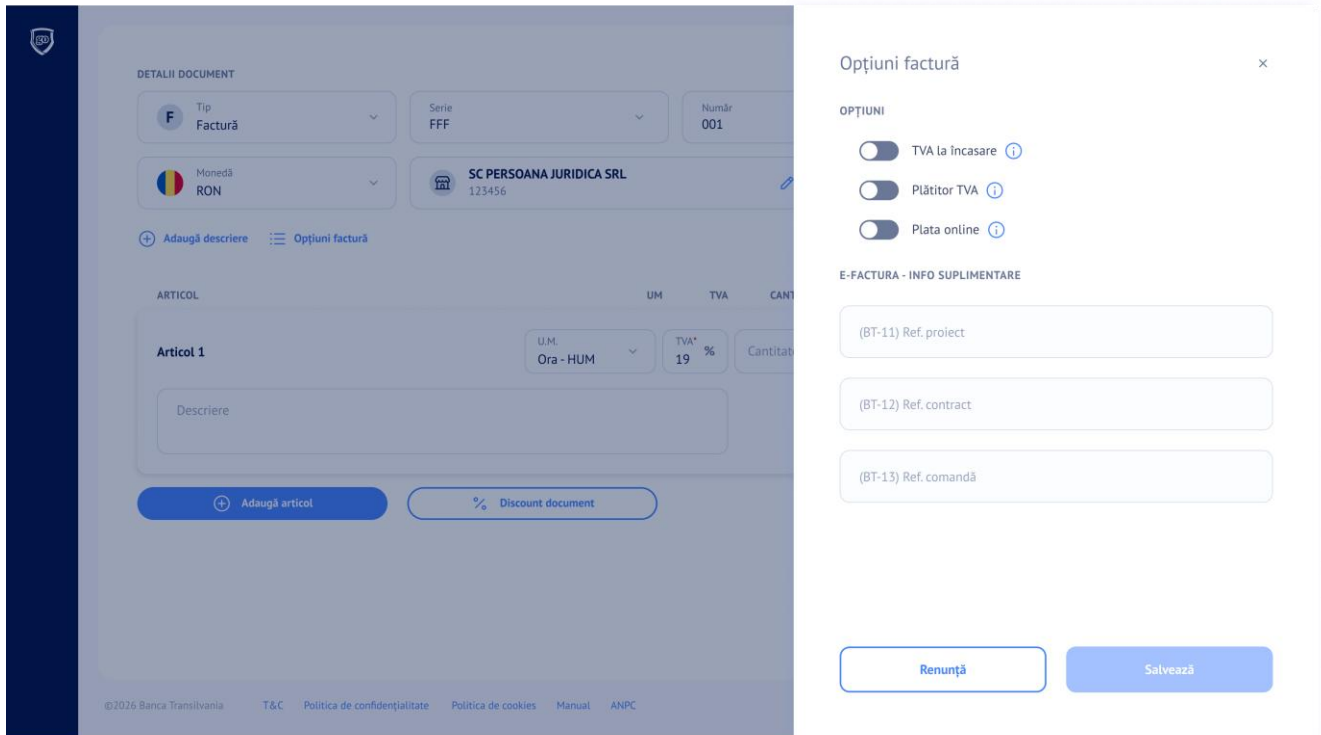
The screenshot shows the 'Adaugă articol' (Add item) modal window. It features a search bar and a list of items:

- Search:** Căutare articol
- Buttons:** '+ Aduă articol' (Add item)
- Item List:**
 - Articol 1: 15.00 RON
 - Articol 2: 20.00 RON
 - Articol 3: 30.00 RON

The background shows the same invoice details form as in the previous screenshot, but it is dimmed to indicate that the modal is active.

Click the **(+)Add description** button to add a discount to your total invoice or an item.

Use the **Invoice Options** button to add additional information. You can select VAT on receipt and the tax regime of your company when the invoice is issued, payment link on the invoice, as well as send fields BT-11, BT-12 and BT-13 to SPV-ANAF.



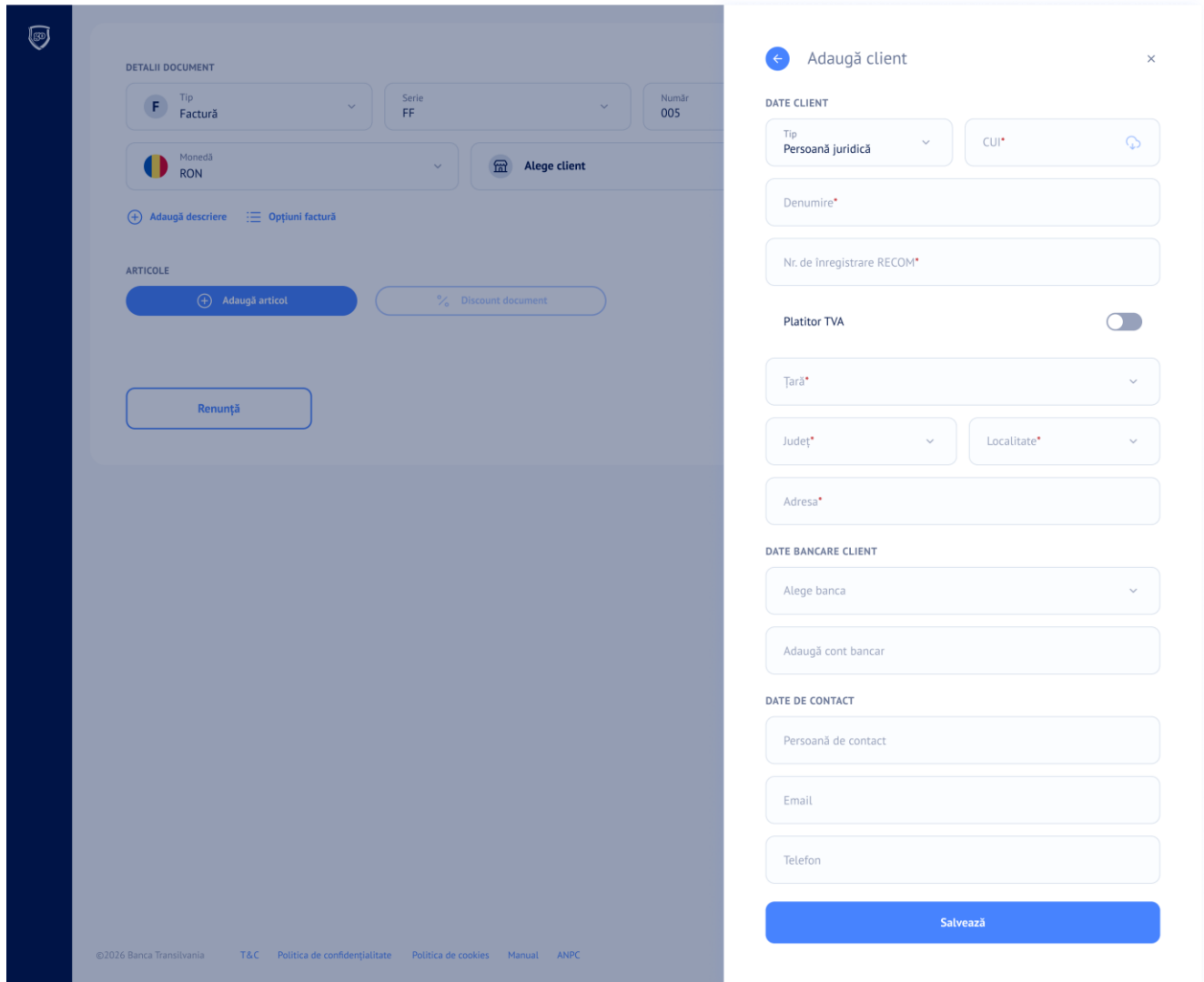
Add/Select Client

In the "Client" field the system will load some of your clients. To filter, fill in the company name or VAT no. (without RO).

Click the **(+)Add client** button to add a new client to your list.

If you are adding a legal entity, the system will search by VAT no. and will automatically fill in the company's public data (data registered with the Romanian tax authority (ANAF)).

Fields marked with * are mandatory.



Add/Select Items you Invoice

You can choose from already saved items or you can add new items; if you want to add a new item, use the **(+)Add item** button from the list of items.

You can fill in the unit price or the price including VAT, and the calculations will be done automatically.

Fields marked with * are mandatory.

Save and that's all - you have issued your invoice!

DETALII DOCUMENT

Tip: Factură

Serie: FF

Număr: 005

Data emiterii: 04.12.2023

Monedă: RON

Alege client

Scadență: 30 de zile (zz.ll.aaaa)

Adaugă descriere | Opțiuni factură

ARTICOLE

Adaugă articol | Discount document

Renunță | Salvează

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Adaugă articol

Căutare articol

Adaugă articol

- Articol 1
15.00 RON
- Articol 2
20.00 RON
- Articol 3
30.00 RON

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Important! Follow the steps above to issue a proforma or an invoice with a different series. Just choose another document type with the "Type" ("Tip") button.

Action on Invoice

e-Factura - Send Invoice in SPV

Click the e-Factura button next to the invoice you want to send to SPV.

← Facturi powered by fco

Facturi emise | Facturi primite

Emite document

Caută după nume client, CUI Filtrează

Mai 2025 Facturat (RON) Valoare fără TVA: 280.00 RON Total: 119.00 RON

EMIS	DOCUMENT / DATA SCADENȚĂ	CLIENT	TOTAL	AȚIUNI
9 MAI	(F) FF 003 scadență: 08.06.2025	Client Test SRL 123456	35.70 RON	
9 MAI	(F) FF 002 scadență: 08.06.2025	Client Test SRL 123456	23.80 RON	
9 MAI	(F) FF 001 scadență: 08.06.2025	Client Test SRL 123456	59.50 RON	

e-Factura - se va genera automat cand descarci sau trimiti catre ANAF ×

✓ Esti conectat la ANAF

Vezi audit e-Factura ▼

Oricare din actiunile de mai jos va genera mai intai e-Factura, daca nu exista deja.
⚠ Aceasta nu va mai putea fi modificata dupa transmiterea la ANAF.

Trimite e-Factura la ANAF Renunta

In order to be able to send the e-Factura to ANAF, you first need to connect your SPV account in Settings (Setări).

Once the SPV account is connected, you can activate the automatic sending to ANAF, choosing when you want it to be sent: 1, 2, 3 or 4 days after the issue. This way, all the invoices you issue for legal entities will be automatically sent to ANAF according to your settings.

Send Invoice to Client

To email an invoice to a client, click the “Send to email” (“Trimite pe email”) button next to the invoice you want to send.

Issued Invoices | Received Invoices

Issue document

Search by customer name, CUI Filter

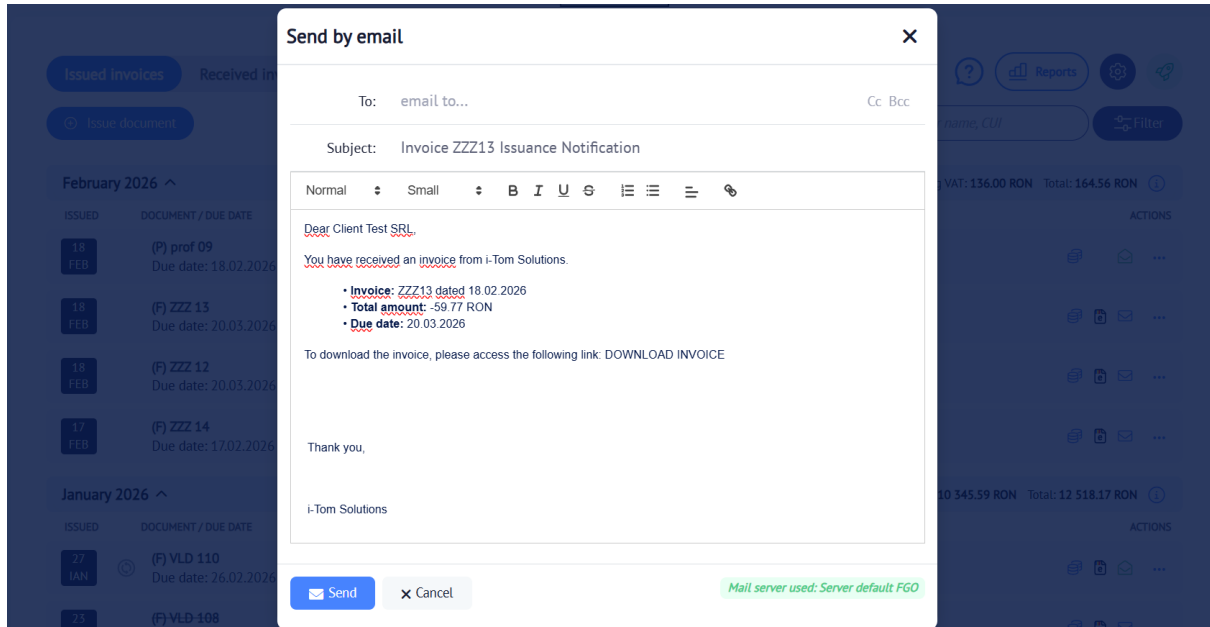
February 2026 Invoiced (RON) Value excluding VAT: 136.00 RON Total: 164.56 RON

ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL	ACTIONS
18 FEB	(P) prof 09 Due date: 18.02.2026	Client Test SRL 123456	121.00 RON	Send by email
18 FEB	(F) ZZZ 13 Due date: 20.03.2026	Client Test SRL 123456	-59.77 RON	
18 FEB	(F) ZZZ 12 Due date: 20.03.2026	Client Test SRL 123456	164.56 RON	
17 FEB	(F) ZZZ 14 Due date: 17.02.2026	Client Test SRL 123456	59.77 RON	

January 2026 Invoiced (RON) Value excluding VAT: 10 345.59 RON Total: 12 518.17 RON

ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL	ACTIONS
27 IAN	(F) VLD 110 Due date: 26.02.2026	Client Test SRL 123456	12 100.00 RON	

In the open window you can edit the recipient, the message, add cc/bcc recipients. When you are done, click the Send (Trimite) button.



Info: the invoice will be sent to the client via the FGO server. You can set up your own email server - go to the Settings (Setări) - Setup (Configurare) page and go to the Advanced Invoicing (Facturare avansată) section (configurable from FGO) to set up your company's Email.

[View the Invoice in A4 \(PDF\) Format/Printing an Invoice](#)

Click the line of the issued invoice to open the view mode. Here you will also find the Send by email (Trimitere pe email), Download PDF (Descarcă PDF), Edit Invoice (Editează Factura), e-Factura Audit (Audit e-Factura), Customize (Personalizează) (Background (Fundal), Logo) actions.

Factura Data of issue **18.02.2026**
ZZZ 13 Due date **20.03.2026**

Supplier

i-Tom Solutions
 CUI: [redacted]
 Reg. Com: [redacted]
 Country: ROMANIA
 County: Bucuresti, Location: Sector-2
 Str: [redacted]
 Bank:
 IBAN:

Client

Client Test SRL
 CUI: RO123456
 Reg. Com:
 Country: ROMANIA
 County: Bucuresti, Location: Sector-2
 Str: Str. Popa Soare 69
 Bank:
 IBAN:

VAT on receipt

Total excluding VAT:	-49.40
VAT 21%:	-10.37
Total:	-59.77 Lei

Send email

Download PDF

Edit invoice

Audit e-Invoice

Personalize ▾

Close

With the Customize action you can change the background (fundal) and logo for the displayed invoice. The background can be selected from a list of more than 20 designs, which you can filter by category.

Choose invoice background ✕

Background category
All categories ▾

Without watermark

Factura Data of issue **26.02.2026**
TEST 0001 Due date **03.03.2026**

Supplier

i-Tom Solutions
 CUI: 1841042
 Reg. Com: RO39342/2004
 Country: Romania, Location: Sector-2
 Str: Popa Soare 69
 Bank:
 IBAN:

Client

Client Demo
 CUI: 123456789
 Reg. Com: RO12345/2004
 Country: Romania, Location: Sector-2
 Str: Strada Test
 Bank: HCF ROMANIA S.A.
 IBAN: RO3719020011444789123

Nr.crt.	Article	UM	Quantity	Price	Value	VAT%	Total
1	articol1 detalii articol	kg	1	420.1691	420.17	79.83 (19%)	500.00
2	articol2 detalii articol	kg	1	84.0356	84.03	15.97 (19%)	100.00
Total excluding VAT:							504.20
VAT 19%:							95.80
Total:							600.00

Christmas 1

Factura Data of issue **26.02.2026**
TEST 0001 Due date **03.03.2026**

Supplier

i-Tom Solutions
 CUI: 1841042
 Reg. Com: RO39342/2004
 Country: Romania, Location: Sector-2
 Str: Popa Soare 69
 Bank:
 IBAN:

Client

Client Demo
 CUI: 123456789
 Reg. Com: RO12345/2004
 Country: Romania, Location: Sector-2
 Str: Strada Test
 Bank: HCF ROMANIA S.A.
 IBAN: RO3719020011444789123

Nr.crt.	Article	UM	Quantity	Price	Value	VAT%	Total
1	articol1 detalii articol	kg	1	420.1691	420.17	79.83 (19%)	500.00
2	articol2 detalii articol	kg	1	84.0356	84.03	15.97 (19%)	100.00
Total excluding VAT:							504.20
VAT 19%:							95.80
Total:							600.00

Send email

Download PDF

Edit invoice

Audit e-Invoice

Personalize ▾

Close

When uploading a logo there are two functions to scale or rotate the uploaded image. After these settings you can preview and save your changes.

110



Cash an Issued Invoice

You can't add collections related to invoices via BT Go. They can be marked as paid, or you can view the collections added from FGO.

You can view the collections of issued invoices:

- by clicking on the penny icon - View collections
- on the 3 dots of the invoice line

Issued invoices		Received invoices		
Issue document		Search by customer name, CUI		Filter
February 2026 ^			Invoiced (RON)	Value excluding VAT: 136.00 RON Total: 164.56 RON
ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL	ACTIONS
18 FEB	(P) prof 09 Due date: 18.02.2026	Client Test SRL 123456	121.00 RON	📄 📧 ⋮
18 FEB	(F) ZZZ 13 Due date: 20.03.2026	Client Test SRL 123456	-59.77 RON	⋮
18 FEB	(F) ZZZ 12 Due date: 20.03.2026	Client Test SRL 123456	164.56 RON	📄 📧 📄 📧 ⋮
17 FEB	(F) ZZZ 14 Due date: 17.02.2026	Client Test SRL 123456	59.77 RON	📄 📧 📄 📧 ⋮
January 2026 ^			Invoiced (RON)	Value excluding VAT: 10 345.59 RON Total: 12 518.17 RON
ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL	ACTIONS
27 IAN	(F) VLD 110 Due date: 26.02.2026	Client Test SRL 123456	12 100.00 RON	📄 📧 📄 📧 ⋮



Issued invoices Received invoices

Issue document

Search by customer name, CUI Filter

February 2026 ^			Invoiced (RON)	Value excluding VAT: 136.00 RON	Total: 164.56 RON	
ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL	ACTIONS		
18 FEB	(P) prof 09 Due date: 18.02.2026	Client Test SRL 123456	121.00 RON	[Icons]		
18 FEB	(F) ZZZ 13 Due date: 20.03.2026	Client Test SRL 123456	-59.77 RON	[Icons]		
18 FEB	(F) ZZZ 12 Due date: 20.03.2026	Client Test SRL 123456	164.56 RON	[Icons]		
17 FEB	(F) ZZZ 14 Due date: 17.02.2026	Client Test SRL 123456	59.77 RON	[Icons]		

January 2026 ^			Invoiced (RON)	Value excluding VAT: 121.00 RON	Total: 405.72 RON	
ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL	ACTIONS		
27 IAN	(F) VLD 110 Due date: 26.02.2026	Client Test SRL 123456	12 100.00 RON	[Icons]		
23 IAN	(F) VLD 108 Due date: 22.02.2026	Client Test SRL 123456	30.25 RON	[Icons]		
14 IAN	(F) VLD 105 Due date: 13.02.2026	Client Test SRL 123456	4 405.72 RON	[Icons]		

OTHER ACTIONS

- View
- Edit
- e-Invoice
- Send by email (to the client)
- Recurrence (subscription type)
- Sterno
- Cancel
- Reinstate
- View encashments
- Delete

Interpreting the collection status of an invoice

- Black** - the due date has not been exceeded
- Red** - the due date has been exceeded
- Green** - Collected
- Stricken through text** - Cancelled

Issued invoices Received invoices

Issue document

Search by customer name, CUI Filter

February 2026 ^			Invoiced (RON)	Value excluding VAT: 136.00 RON	Total: 164.56 RON	
ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL	ACTIONS		
26 FEB	(F) TEST 010 Due date: 28.03.2026	Client Test SRL 123456	123.31 RON	[Icons]		
18 FEB	(P) prof 09 Due date: 18.02.2026	Client Test SRL 123456	121.00 RON	[Icons]		
18 FEB	(F) ZZZ 13 Due date: 20.03.2026	Client Test SRL 123456	-59.77 RON	[Icons]		
18 FEB	(F) ZZZ 12 Due date: 20.03.2026	Client Test SRL 123456	164.56 RON	[Icons]		
17 FEB	(F) ZZZ 14 Due date: 17.02.2026	Client Test SRL 123456	59.77 RON	[Icons]		

Other actions on the invoice

Search for an Invoice

In the Invoices (Facturi) screen, you can use the client search bar to search by name or VAT no., or use the "Filter" option for advanced invoice filters.

- Quick filter (Filtrează rapid)** - e-Invoice with validation error
- uncollected documents

Filter by month/year

Filter by type

Filter by status

Filter by “e-Factura”

The screenshot displays the 'Issued invoices' section of a software interface. At the top, there are tabs for 'Issued invoices' and 'Received invoices', along with a search bar and a 'Filter' button. Below the tabs, a summary for 'February 2026' shows 'Invoiced (RON) Value excluding VAT: 136.00 RON' and 'Total: 164.56 RON'. A table lists five invoices with columns for 'ISSUED', 'DOCUMENT / DUE DATE', 'CLIENT', 'TOTAL', and 'ACTIONS'. The 'ACTIONS' column contains icons for document, email, and a three-dot menu. A sidebar on the right, titled 'Filter', includes a 'QUICK FILTER' section with 'E-Invoice with ANAF error' and 'Uncashed documents', a 'FILTER CLIENTS' search bar, and sections for 'FILTER BY MONTH/YEAR' and 'FILTER BY ISSUE DATE' with 'Apply' and 'Clear filters' buttons.

ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL	ACTIONS
26 FEB	(F) TEST 010 Due date: 28.03.2026	Client Test SRL 123456	123.31 RON	[Document] [Email] [More]
18 FEB	(P) prof 09 Due date: 18.02.2026	Client Test SRL 123456	121.00 RON	[Document] [Email] [More]
18 FEB	(F) ZZZ 13 Due date: 20.03.2026	Client Test SRL 123456	-59.77 RON	[Document] [Email] [More]
18 FEB	(F) ZZZ 12 Due date: 20.03.2026	Client Test SRL 123456	164.56 RON	[Document] [Email] [More]
17 FEB	(F) ZZZ 14 Due date: 17.02.2026	Client Test SRL 123456	59.77 RON	[Document] [Email] [More]

Cancel

To cancel an issued invoice, click the three dots next to the invoice to open the actions menu and select the “Cancel” (“Anulează”) option.

Good to know: You cannot cancel an invoice that has already been recorded in accounting or sent to SPV-ANAF.

The screenshot shows the 'Issued Invoices' section with a sidebar filter. The main table lists invoices for February and January 2026. The filter sidebar includes options for 'E-Invoice with ANAF error', 'Uncashed documents', and search filters for clients, months, and issue dates.

ISSUED	DOCUMENT / DUE DATE	CLIENT
26 FEB	(F) TEST 010 Due date: 28.03.2026	Client Test SRL 123456
18 FEB	(P) prof 09 Due date: 18.02.2026	Client Test SRL 123456
18 FEB	(F) ZZZ 13 Due date: 20.03.2026	Client Test SRL 123456
18 FEB	(F) ZZZ 12 Due date: 20.03.2026	Client Test SRL 123456
17 FEB	(F) ZZZ 14 Due date: 17.02.2026	Client Test SRL 123456

Reinstatement

To reinstate a canceled invoice, click the three dots next to it to open the actions menu, then click “Reinstate”.

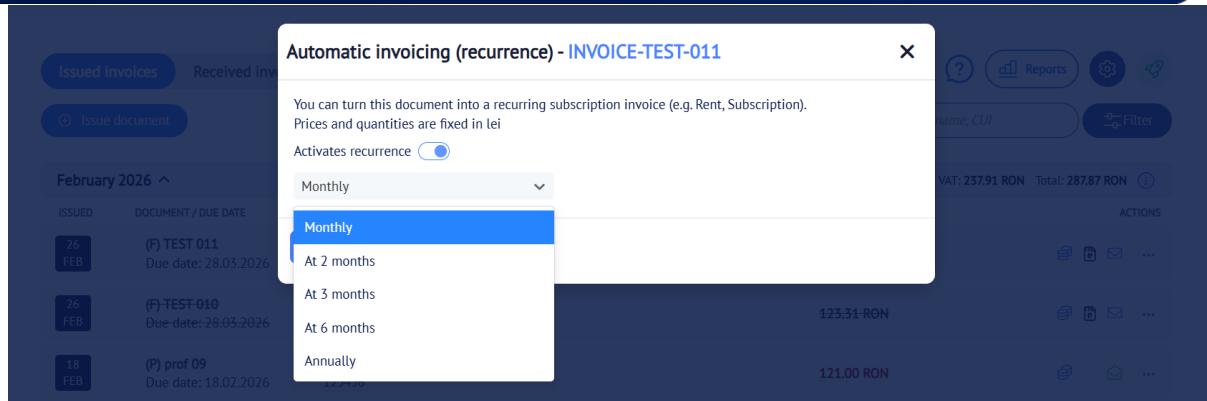
Recurrence (subscription-like)

You can activate the issuing of a recurring invoice directly from the issued invoice. Open the actions menu available on the invoice and select **Set Recurrence**. In the open window, activate the recurrence and select the issue frequency. Once saved, the invoice will be automatically issued according to your settings. Invoices with active recurrence are highlighted by a clock icon displayed on the invoice line.

To stop the recurrence, tap the clock icon and turn it off.

The screenshot shows the 'Issued Invoices' section with a summary bar and a table. An 'All actions' menu is open for the invoice (F) TEST 010, showing options like View, Edit, e-Invoice, Send by email, Recurrence (subscription type), Storno, Cancel, Reinstate, View encashments, and Delete.

ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL
26 FEB	(F) TEST 011 Due date: 28.03.2026	Client Test SRL 123456	123.31 RON
26 FEB	(F) TEST 010 Due date: 28.03.2026	Client Test SRL 123456	123.31 RON
18 FEB	(P) prof 09 Due date: 18.02.2026	Client Test SRL 123456	121.00 RON
18 FEB	(F) ZZZ 13 Due date: 20.03.2026	Client Test SRL 123456	-59.77 RON
18 FEB	(F) ZZZ 12 Due date: 20.03.2026	Client Test SRL 123456	164.56 RON
17 FEB	(F) ZZZ 14 Due date: 17.02.2026	Client Test SRL 123456	59.77 RON



Reversal

To reverse an invoice, click the three dots next to the invoice and select “**Reverse**”. After the reversal, the old invoice will have the status Reversed and a new Reversal invoice with the same but negative value will be automatically added (items from the original invoice with negative value are automatically added). The reversal invoice must include the number and date of the original document, and this information is automatically filled in the additional information field.

ISSUED	DOCUMENT / DUE DATE	CLIENT	TOTAL	ACTIONS
26 FEB	(F) TEST 012 Due date: 28.03.2026	Client Test SRL 123456	-123.31 RON	[Icons]
26 FEB	(F) TEST 011 Due date: 28.03.2026	Client Test SRL 123456	123.31 RON	[Icons]
26 FEB	(F) TEST 010 Due date: 28.03.2026	Client Test SRL 123456	123.31 RON	[Icons]
18 FEB	(P) prof 09 Due date: 18.02.2026	Client Test SRL 123456	121.00 RON	[Icons]
18 FEB	(F) ZZZ 13 Due date: 20.03.2026	Client Test SRL 123456	-59.77 RON	[Icons]
18 FEB	(F) ZZZ 12 Due date: 20.03.2026	Client Test SRL 123456	164.56 RON	[Icons]

Good to know: Cancellation versus Reversal under Tax Code Article 159: Information in invoices or other documents of tax value can be corrected by:

- Cancellation: if the document issued has not been sent to the client, it can be canceled and a new document can be issued
- Reversal: if the document has already been sent to the client, the original document can be reversed and the new document will contain the information, the number and date of the original document, the negative values (with minus sign). You can also enter the new correct values in the reversal invoice or pass them on to a newly issued document.

New series and the Issue of Proformas

To add a new register of invoices or proformas, on the **Issued Invoices** screen click on the **(+)Issue Document** button, select the type of document and then click “Set new series and no.”. Choose a series and a starting number, then Save.

DOCUMENT DETAILS

Type Proforma	Series prof	Number 10	Data of issue 26.02.2026
Currency EUR	prof - Proforma	Choose	Due date 30 days (28.03.2026)

[Add description](#) [Invoice options](#)

[Choose a new series and number](#)

ARTICLES

[Choose article](#) [Document discount](#)

[Cancel](#) [Save](#)

Proforma

Series

Starting number

[Cancel](#) [Save](#)

Good to know: Type F – Invoice (Facturaa), also includes the following types: reverse charge, exempt with deduction, services and sales under 311/312, non-taxable transactions.

e-Invoice - Setting, Tracking Status

Connecting the SPV Account

STEP 1

Go to the Settings (Setări) - Account Setup (Configurare Cont) page. In the e-Factura section (configurable from FGO), click the “Setup” (“Configurează”) button next to the e-Factura and e-Transport Connection Settings (Setări conectare e-Factura și e-Transport) option. Or from the **Issued invoices (Facturi emise)** page click on the e-factura icon next to an issued invoice and you will be redirected to FGO.ro to connect your electronic signature.

[← Back](#)

Start your FGO experience

First step to boost your business potential

Discover below the key functionalities of the FGO solution. You'll find useful links to helpful information under each one. Contact us if you need guidance.

User and company data

Invoice (quick setup)

e-Factura - configurable in FGO

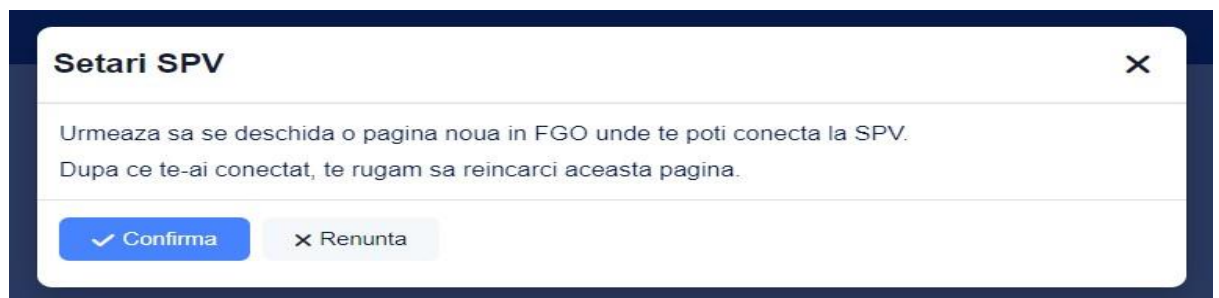
E-Invoice & E-Transport connection settings [documentation](#)
Connect with SPV ANAF and easily solve everything related to e-Invoice

Configured

Advanced invoicing - configurable in FGO

STEP 2

Log in to your FGO account on www.fgo.ro.

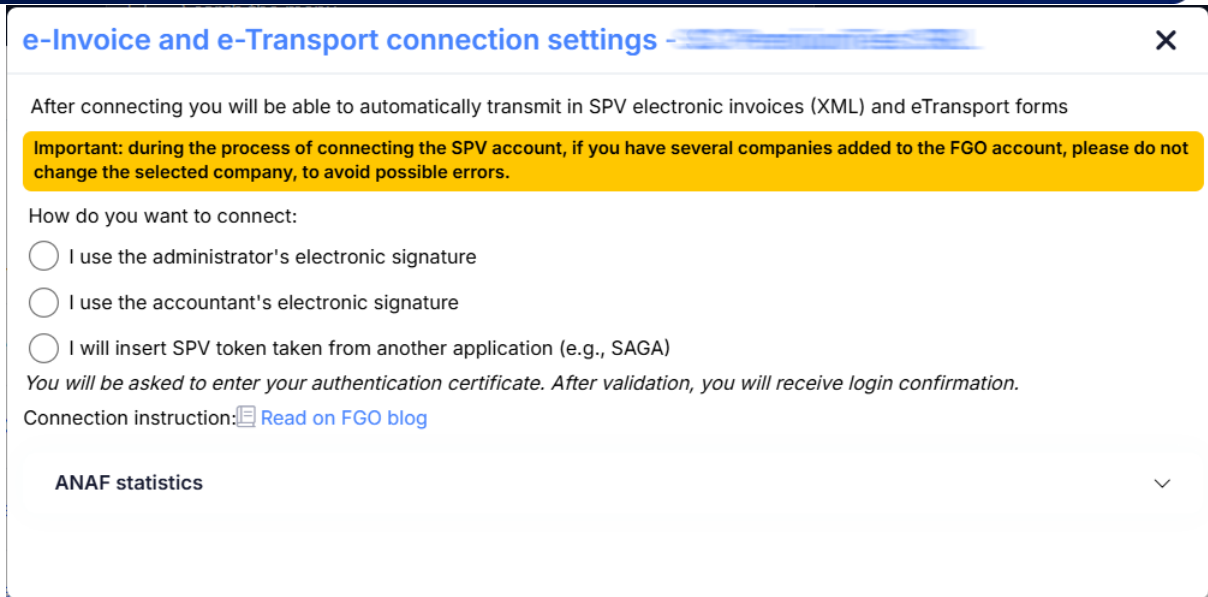


Good to know: The SPV account is connected to FGO from the computer where the electronic signature is installed or from any computer in the case of the virtual token. See all the SPV connection options.

Once your SPV account is connected, you will be able to submit both the e-Factura and the e-Transport form.

STEP 3

Select how you want to connect.



STEP 4

A popup window will appear where you can choose the digital certificate you want.

STEP 5

Enter the token password.

STEP 6

Enter your PIN code/authorization code in the popup window that appears. You'll be connected in seconds.

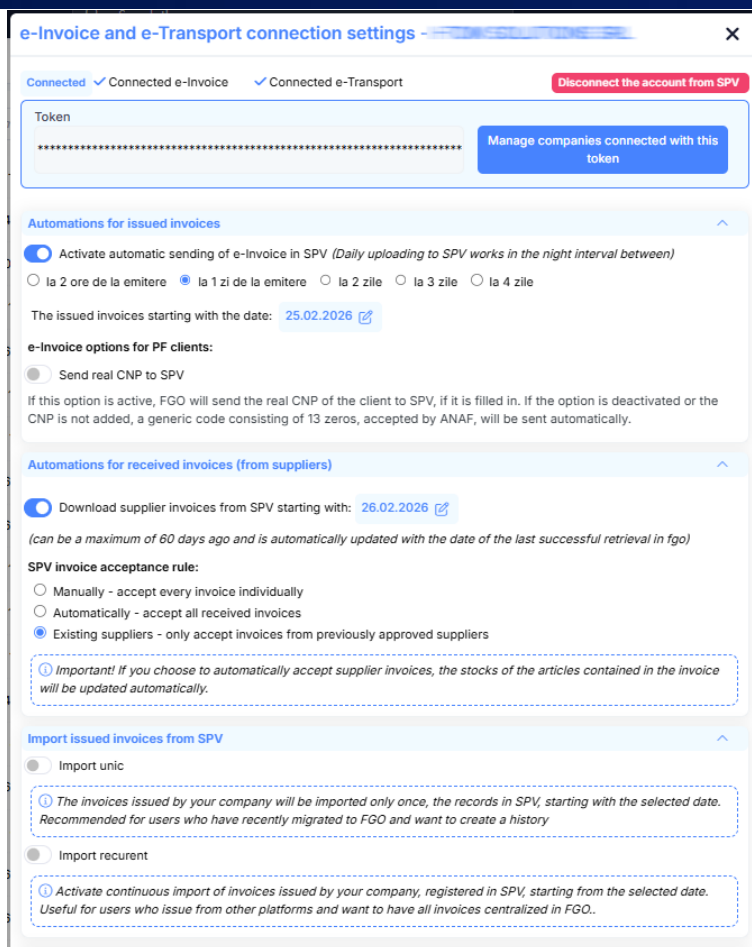
STEP 7 - after connection

Issued invoice automations: activate the automatic sending of e-invoices in SPV, choose how soon after the issue you want them to be sent.

If you want to send invoices issued with an older date to SPV, change the default date to the desired date.

Received invoice automations: you can change the date from which you want e-invoices received from suppliers to be retrieved in the SPV, up to 60 days ago. Here you can set rules for accepting invoices from suppliers.

Import invoices issued from SPV: The import can only be done once and is only recommended if you have recently migrated to FGO and want to retrieve invoices to create a history.



Now you are ready to send your e-invoice to ANAF!

[i] The digital certificate is valid in the FGO for 90 days (it is an additional security measure on behalf of ANAF). FGO will automatically renew the certificate before expiration. Unless ANAF does not allow the automatic renewal at that time, you will reauthorize manually by following the steps above.

SPV Connection Situations Digital signature

I have a digital signature installed on my computer

Log in to your FGO account using the computer on which you have installed your digital signature and follow the instructions for the connection of the SPV account above.

I have a digital signature with virtual token

Log in to your FGO account using any computer. Follow the instructions for the connection of the SPV account presented above.

I have a digital signature installed on my accountant's/someone else's computer

The accountant shall connect the SPV account to FGO, from the computer where the digital signature is installed. You can create a user in FGO for your accountant, to give them access. Once the accountant connects

the SPV account, you can send the e-Invoice (e-Factura) from your FGO account using any other computer/laptop.

I do not have a digital signature

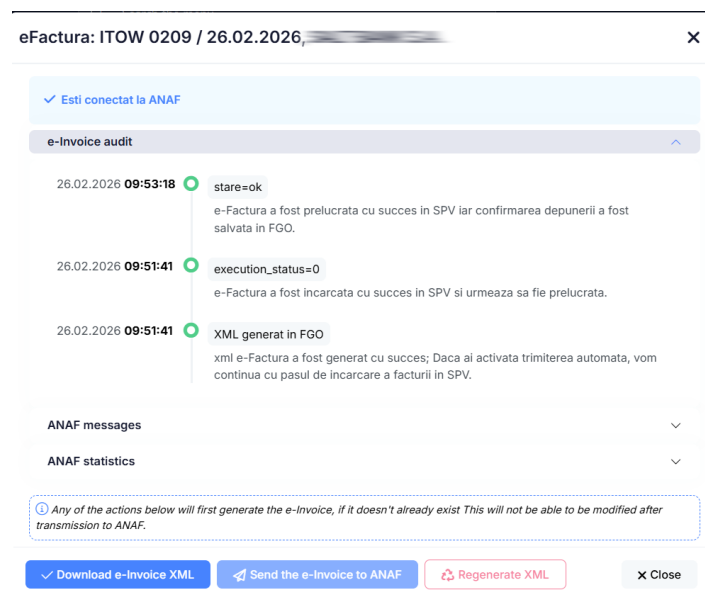
Option 1: obtain the digital certificate from a certification service provider, accredited under Law 455/2001 on electronic signature.

Option 2: with the accountant's consent, the SPV account for your company will be created using the accountant's digital signature; the SPV account will then be connected to FGO with the accountant's signature.

How to check the e-invoice audit

You can view the e-invoice audit from the ANAF submission window, which you can access:

- in the issued invoices screen, click the e-Factura icon next to the invoice you want
- or in the e-Factura screen, click the ... action button on the row of the e-invoice you want, then choose the e-Factura Audit option.



Good to know: When an e-Invoice cannot be uploaded to ANAF, FGO automatically retries the upload for 4 days, every 45 minutes. More precisely, we insist 150 times! Thus, we have a 99% success rate regardless of the temporary unavailability of the ANAF server. In other cases, two clicks will resume the submission process.

If the sending audit shows that the e-Invoice could not be sent to ANAF and either the 4 days from the issue date or the 150 attempts have been exceeded, then you can resend the e-invoice following the initial sending steps.

How to track the processing status of e-invoices sent to ANAF

For e-Invoices sent in SPV, the ANAF server returns a receipt in the form of a unique identifier. This receipt allows FGO to connect to ANAF within the next 60 days and to find out the processing status of the e-invoices. The FGO connects every 5 minutes and, in batches of up to 1000 receipts, attempts to read the processing status.

If ANAF does not consider that there are any processing errors, the returned response is 'efactura:stare=ok' (e-invoice status: OK) and the e-invoice is considered successfully reported to ANAF.

There are cases where ANAF returns an error or information message, as in the examples below:

1. 403_eroare_răspuns_citare_stare_efactura (reply error for e-invoice status reading)
2. efectura:stare=nok (e-invoice status: nok)
3. efectura:stare=în prelucrare (e-invoice status=in processing)
4. efectura:execution_status=0

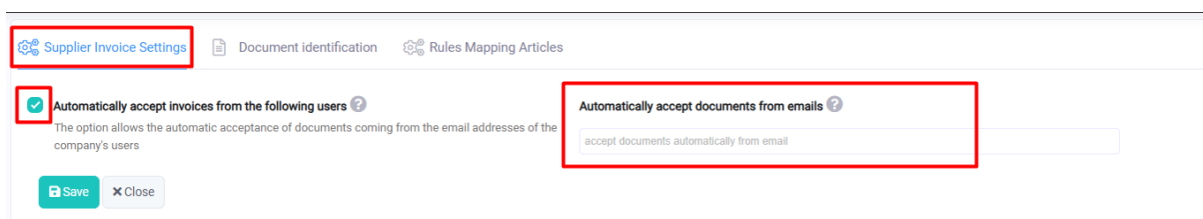
For cases 3 and 4, the FGO tries the connection again, no sooner than 5 minutes, until it succeeds in getting an answer from ANAF that is one of the cases 1 or 2.

Sometimes the answer from ANAF is e.g. in the form: 'E: validări globale SCHEMATRON eroare: ('E: global validations SCHEMATRON error:) BR-RO-100-If the Buyer's Country Code BT-55 is RO and the Buyer's Country Subdivision (BT-54) is RO-B (corresponding to Bucharest Municipality), then the Buyer's City (BT-52) must be coded using the list of codes SECTOR-RO.'

In this case, you need to correct the invoice data from the FGO, adding the country, county and city from the appropriate nomenclature of cities for the county, both for your company as issuer and for your client; after saving the new added information, you need to perform a new action to send the invoice to ANAF.

Incoming invoices - Supplier invoices

On the Received Invoices page you can view all the invoices from suppliers received via SPV, manually added in the Supplier Invoices (Facturi furnizori) menu available in FGO, or sent to [\[CUI\]@facturi.fgo.ro](mailto:[CUI]@facturi.fgo.ro). You can find this email address displayed right on the Supplier Invoices page, in the top bar of the page in your FGO account. In the FGO account you can also set the addresses from which you can send supplier invoices in the section Settings → Supplier settings.



All the files sent to this address are automatically saved in your FGO account for the current month.

For invoices received via SPV, you will have the possibility to **accept** or **reject** them, depending on the case. Only after acceptance will you be able to manage their payment. If you reject them, you can send a message to the supplier in SPV.





Pay supplier invoices

You can mark an invoice as paid or pay it directly from your BT Go account by pressing the “Pay” button which will take you to the payment page.

REGISTERED	DOCUMENT / DUE DATE	SUPPLIER	TOTAL	ACTIONS
26 FEB	(F) 2415 due date: 19.03.2026	---	564 836.47 RON	Pay
26 FEB	(F) COR48 due date: 28.03.2026	---	-500.00 RON	Accept Reject
26 FEB	(F) IAS0159 due date: 28.03.2026	---	3 410.00 RON	Accept Reject
26 FEB	(F) 6542 due date: 30.04.2026	---	12.10 RON	...

Supplier invoice options

Also, by accessing the options next to an invoice, you can select and send for payment this document, all unpaid documents from this supplier, or several documents.

REGISTERED	DOCUMENT / DUE DATE	SUPPLIER	TOTAL	ACTIONS
26 FEB	(F) 2415 due date: 19.03.2026	---	564 836.47 RON	Pay View Mark as paid Delete
26 FEB	(F) COR48 due date: 28.03.2026	---	-500.00 RON	Accept Reject
26 FEB	(F) IAS0159 due date: 28.03.2026	---	3 410.00 RON	Accept Reject
26 FEB	(F) 6542 due date: 30.04.2026	---	12.10 RON	...

Supplier invoice filters

Go to “Filter” (“Filtrează”) for advanced filtering of invoices.

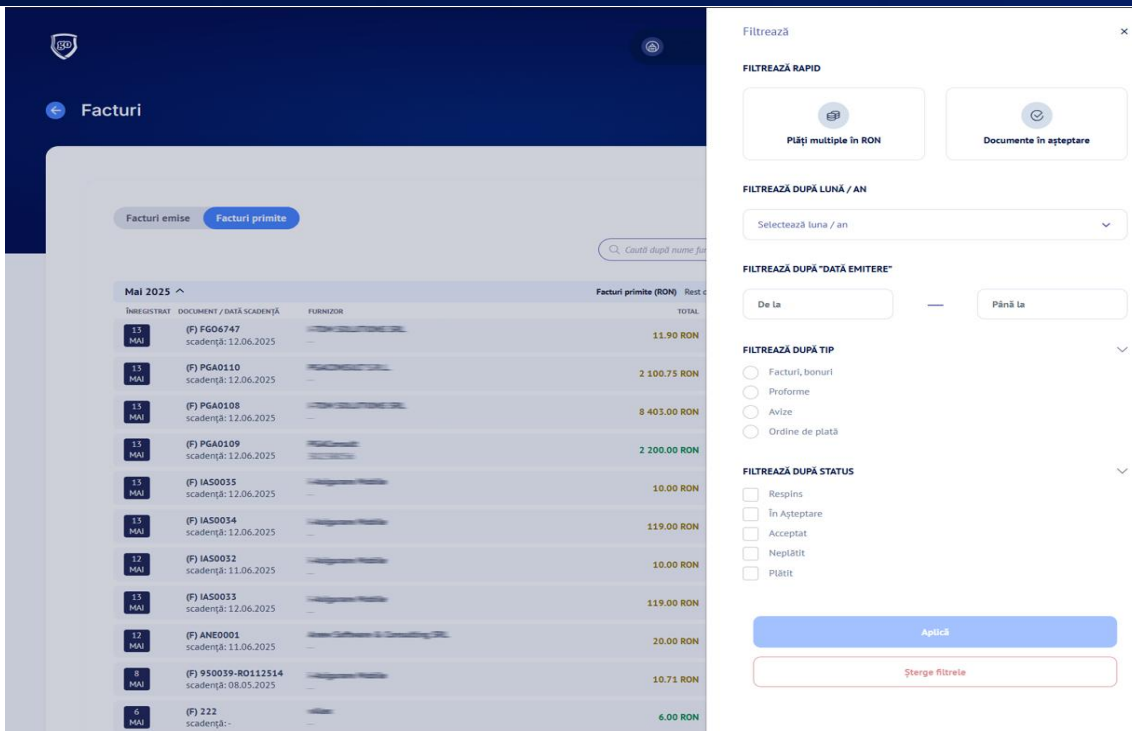
Quick filter - multiple payments in RON
- pending documents

Filter by month/year

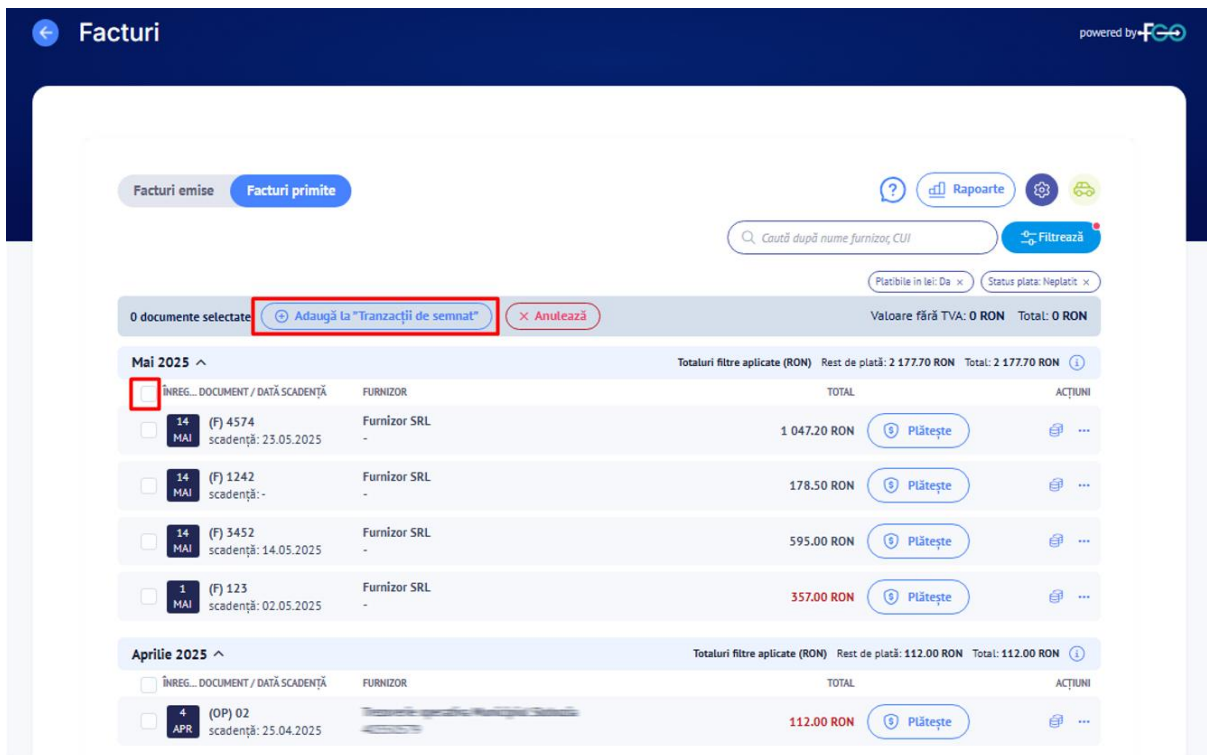
Filter by issue date

Filter by type

Filter by status



Multiple payments in RON - filters all the unpaid invoices, shows you the total amount due and allows you to select and send up to 5 signed transactions directly to your BT Go account.



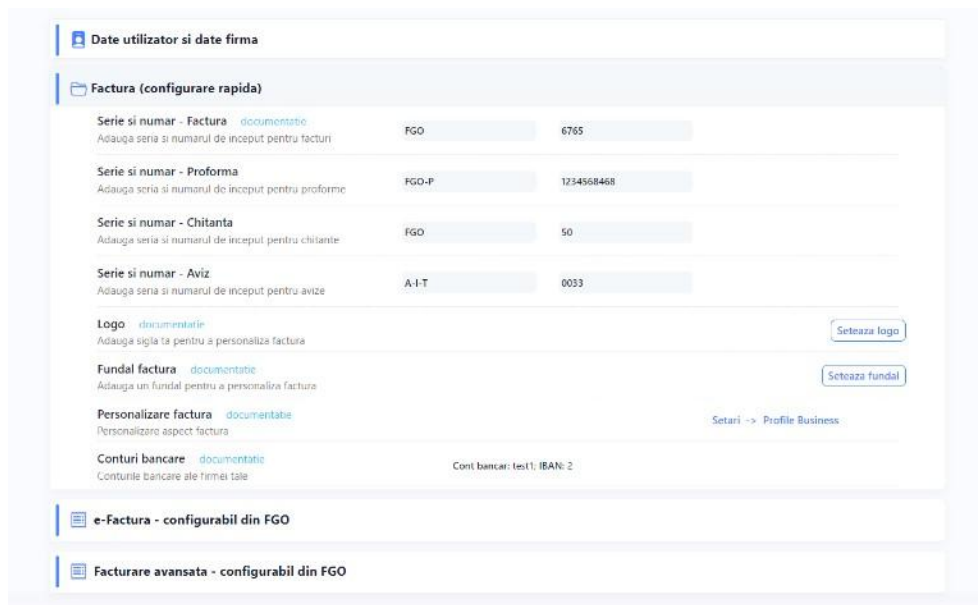
Pending documents (Documente în așteptare) - automatically filters out unaccepted invoices from the SPV-ANAF and helps you manage them quickly: you can accept all the invoices or reject them, directly from the platform.

Settings - Account setup
User and Company Details



Company details - click Settings → Company details (accessible from FGO) to edit the company details.

Invoice (Quick Setup)



You have quick settings related to invoicing, such as setting the invoice registers, proforma, receipt, notice, logo and invoice background, invoice layout customization (available in FGO), as well as the display of bank accounts. The bank accounts are the ones you have in BT Go.

e-Invoice - Configurable from FGO

Once you have connected your FGO account to the SPV_ANAF, in the BT Go app you will be able to enable the automatic sending and set the time interval for the sending of invoices in the SPV by pressing the Setup button.

[← Back](#)

Start your FGO experience

First step to boost your business potential

Discover below the key functionalities of the FGO solution. You'll find useful links to helpful information under each one. Contact us if you need guidance.

User and company data

Company data [documentation](#)
[Settings -> Company data](#)

Invoice (quick setup)

e-Factura - configurable in FGO

Advanced invoicing - configurable in FGO

Advanced Invoicing - Configurable from FGO (Facturare avansată – configurabil din FGO)

Access your FGO account in the FGO.ro platform for advanced settings such as:

- setting the automatic regular invoicing for certain clients
- debiting clients' accounts automatically for recurring invoices
- displaying the payment link on the invoice
- setting the email server
- sending notifications to client emails
- setting up a WhatsApp Business account to send invoices and notifications directly to clients' WhatsApp
- processing bank statements automatically
- bank account balance
- online shop integration
- eMag Marketplace integration
- integration of couriers for AWB issuance
- automatic processing of invoices from suppliers
- SAGA accounting settings.

[← Back](#)

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Company data [documentation](#)
[Settings -> Company data](#)

Invoice (quick setup)

e-Factura - configurable in FGO

Advanced invoicing - configurable in FGO

Settings - Clients

How do you add a new client?

In the Settings - Clients screen, click the "Add client" button. Fill in the information and save. For legal entities, based on the VAT no., the information can be filled in automatically, if publicly available information is found. New clients added directly from the invoice will be saved automatically.

For individual clients, filling in the NIN field is not mandatory. Since the identification by the national identification number (NIN) is optional, FGO handles invoices without transmitting this information in e-Factura, providing an additional level of protection of personal data. FGO automatically replaces the NIN with a generic code accepted by ANAF, ensuring the legal compliance and data security. However, if the option **Send real CNP to SPV** is checked in the eFactura Settings section (configurable from FGO), FGO will send the customer's real NIN, if filled in, to the SPV.

How to update the information about a client?

On the Clients page, click the client you want to edit, make the necessary changes and save.

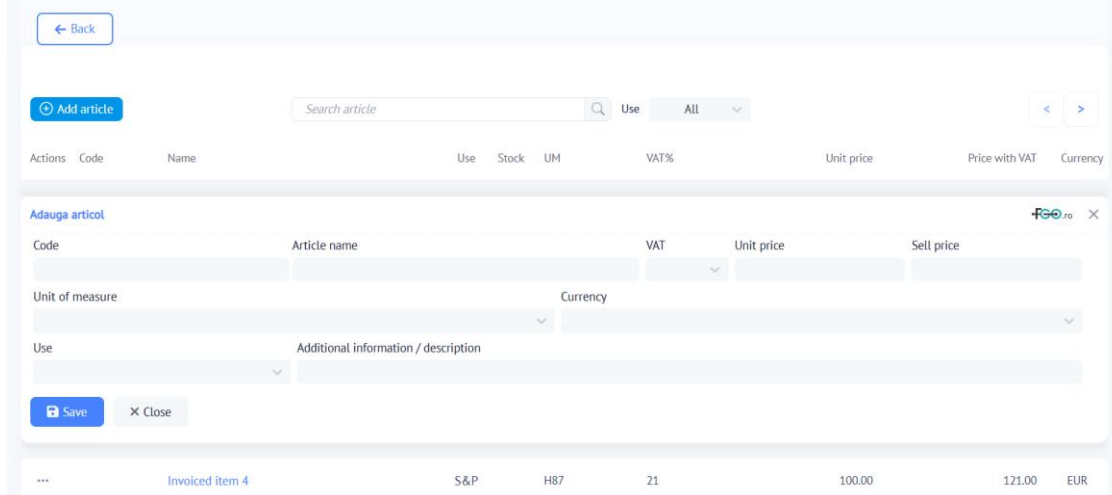
It is important to note that these changes will only be reflected on subsequently issued invoices. The data in previous invoices will not be affected. Also, please note that the VAT no. or NIN cannot be changed.

How to delete a client?

In the Clients screen, click the three dots next to the client, then select the "Delete" option.

Settings - Items

If you want to add items without issuing an invoice, navigate to the "Items" page and click the "Add item" button. Here you will be able to enter the necessary data and save the information.



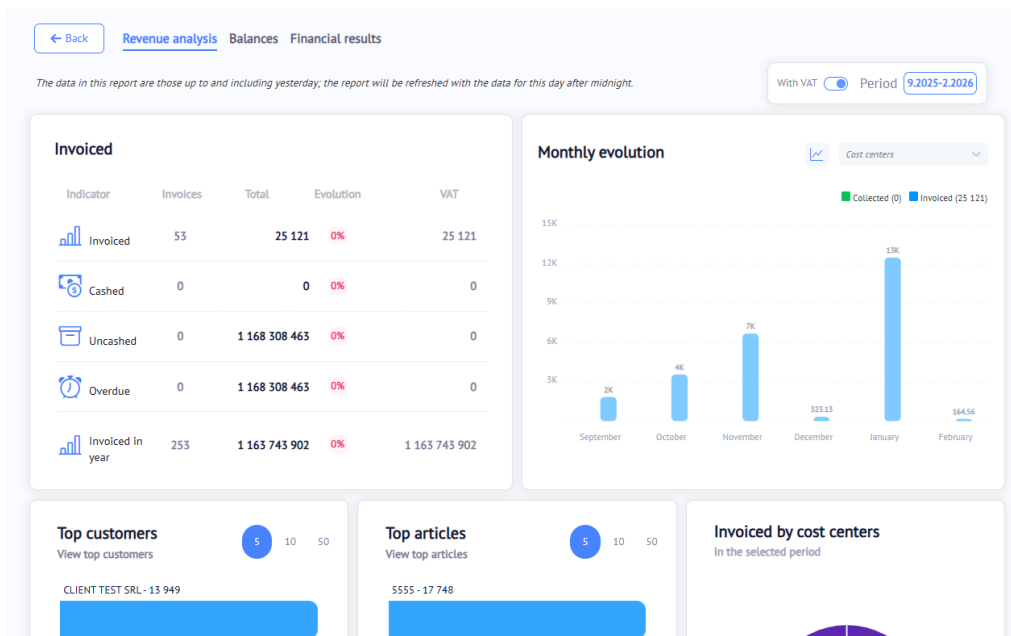
How to delete an item from the list of products and services?

If you want to delete an item, go to Items and click the three dots next to the item you want to delete, then select the "Delete" option.

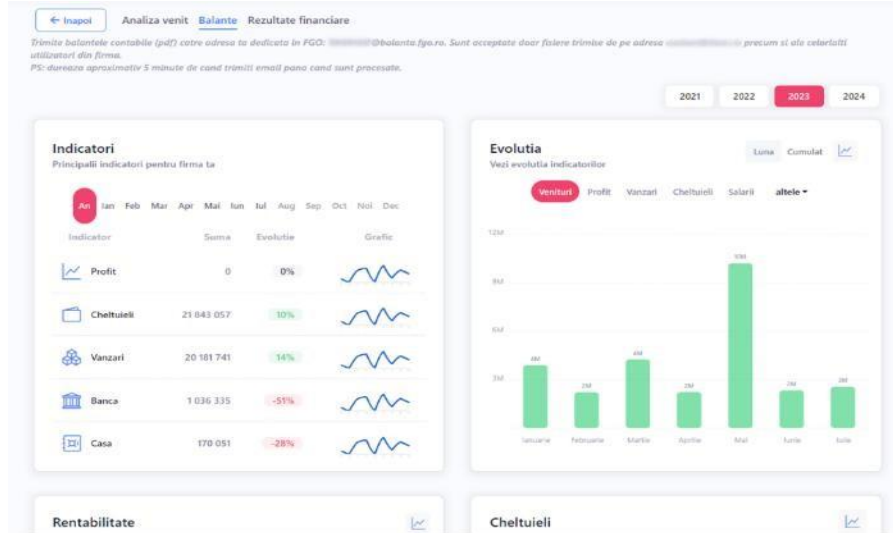
Reports

Go to the Reports (Rapoarte) page in the menu, where you will find the following options:

- Revenue analytics - analytics are displayed for the selected time interval on issued invoices, monthly trend, a top of clients by invoiced amounts, top invoiced items and a graph with the amount of invoices issued by cost centers.



- Balance - graphical interpretation of accounting balances data such as indicators, trends and comparisons.



- Financial results - financial analysis of the company based on public data from ANAF. You can search by the VAT no. of the company.

← Back Revenue analysis Balances Financial results

Enter the tax code Search CUI

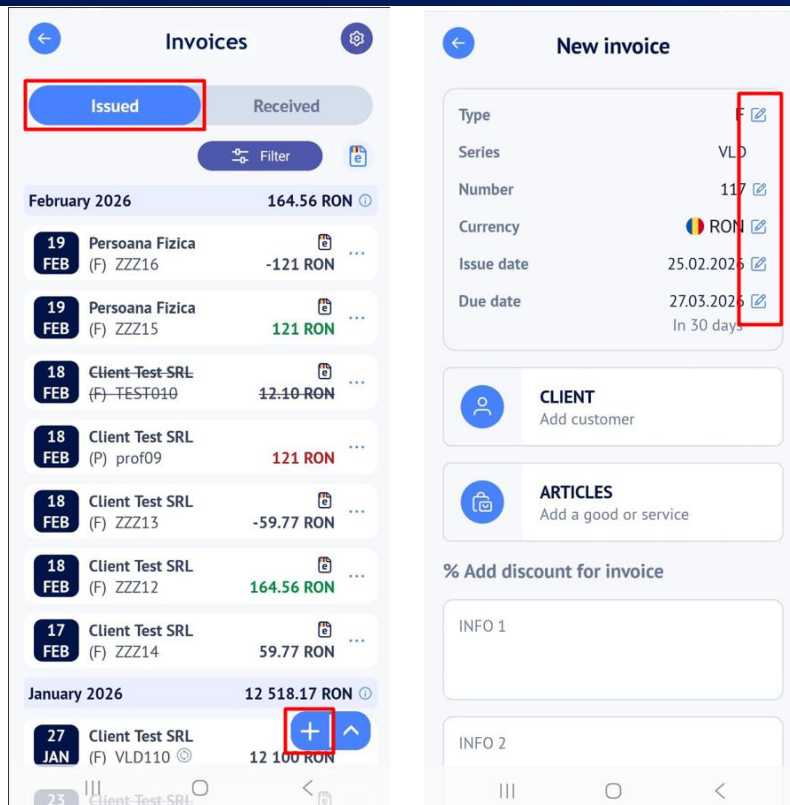
CAEN - 5829 -

All financial information and data is taken from the publicly disclosed data of financial institutions and we take no responsibility for it.

Invoices - Mobile Platform

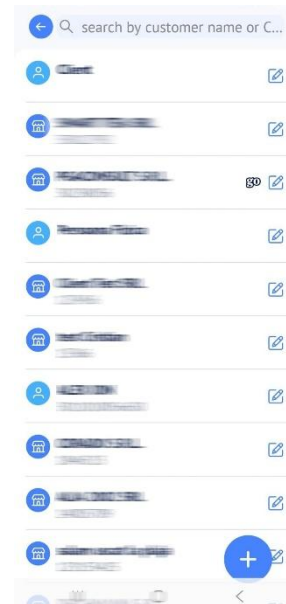
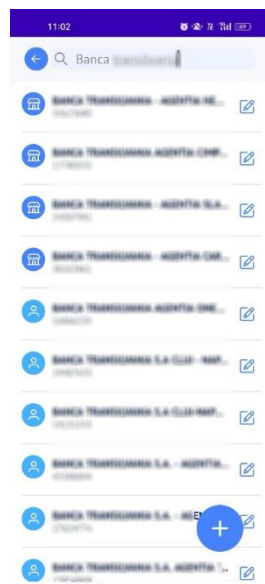
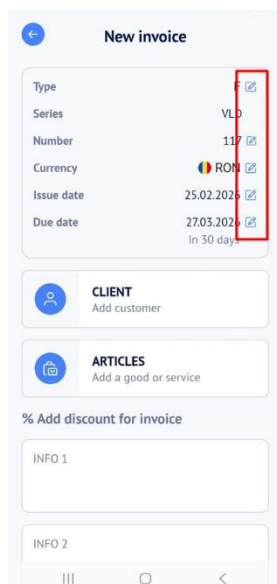
Issue an Invoice

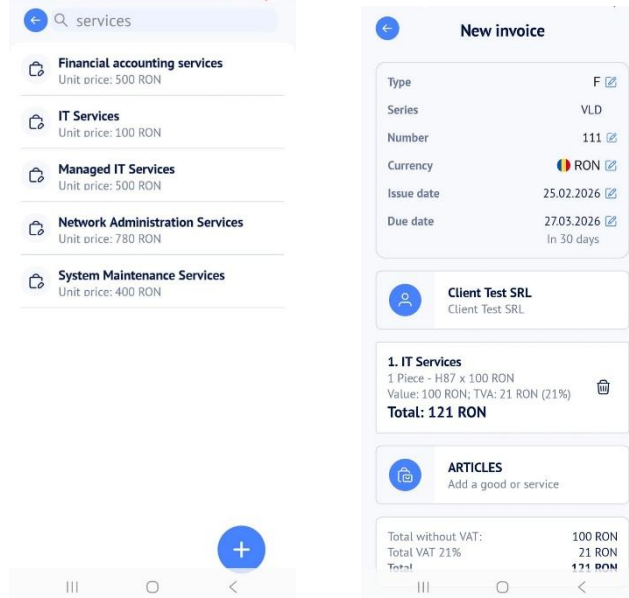
In the **Invoices** screen, **Issued Invoices** tab, click the  button.



Invoice series, invoice number, currency, date of issue and due date will be filled in automatically. To edit, click the edit icon next to the information you want to change.


Click on the **Client** section to select the client. In the open screen you can search for the client by VAT no. or name. Click on the **Items** section to add items to your invoice.

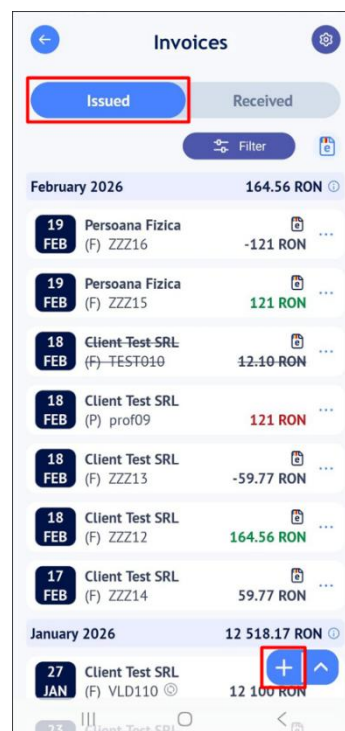




Fill in additional information if needed and click the **Save** button.

Issue a Proforma or Other Document


In the **Invoices** screen, **Issued Invoices** tab, click the  button at the bottom right and choose the type of document you want. Fill in the required information, similar to issuing an invoice, then **Save**.

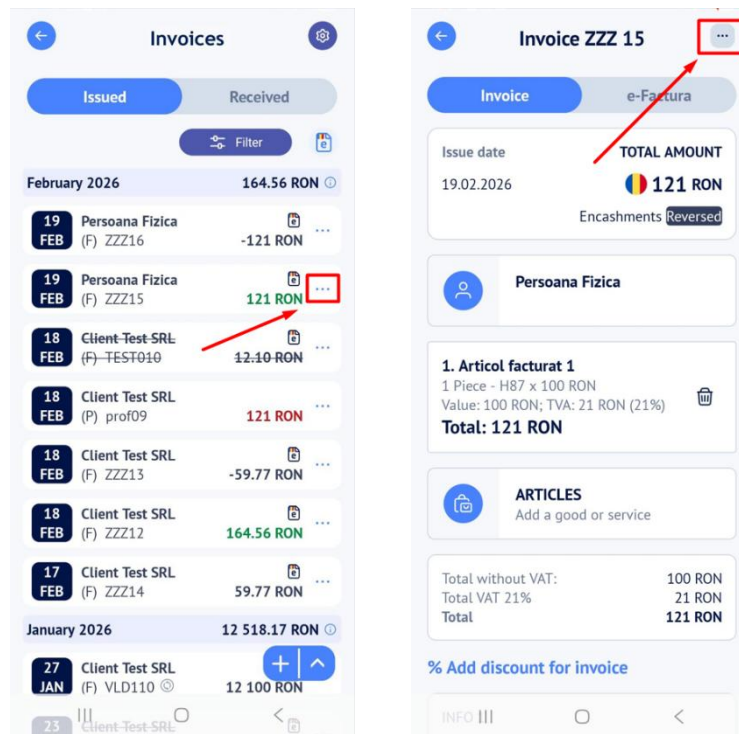


Change an Already Issued Invoice / Proforma

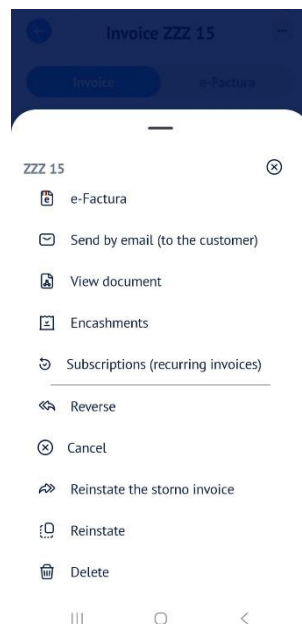
In the **Invoices** screen - **Issued Invoices**, click on the invoice you want to change. After updating the information, click **Save**.

Action on Invoice

To access the menu of actions available for the invoice, click the three-dot icon  either from the list of invoices or after opening an invoice.



These are the actions available for an invoice:

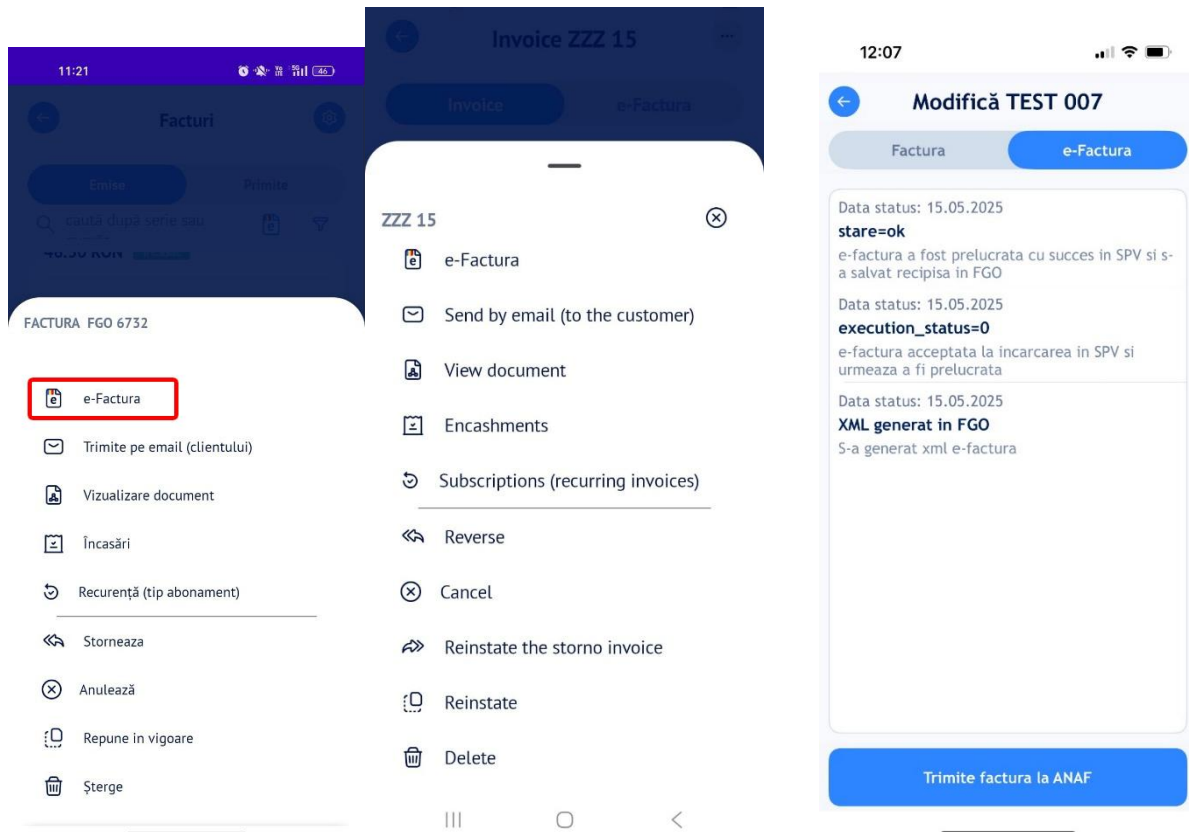


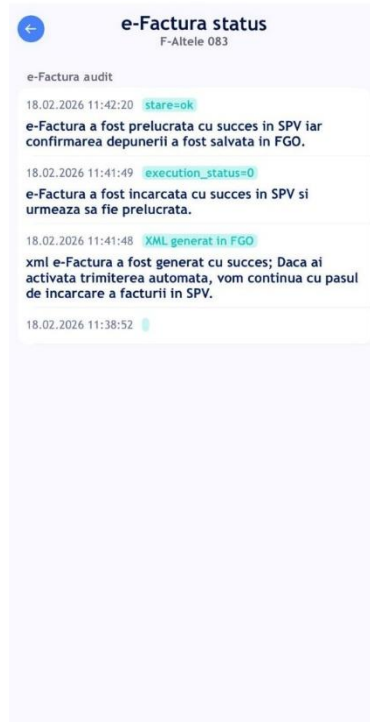
[e-Factura - Send Invoice in SPV](#)



From menu of actions available for the invoice, click the **e-Factura** option. In the screen that will open, you will find the **Send Invoice to ANAF** action. It is important to note that sending e-invoices to ANAF is only possible after you have connected your SPV account in FGO. If the invoice has already been sent to the SPV, you will find its status.

Depending on your settings, this process can be carried out automatically, i.e. FGO will send the e-Invoice to ANAF, without your intervention, for all the invoices you issue to legal entities.

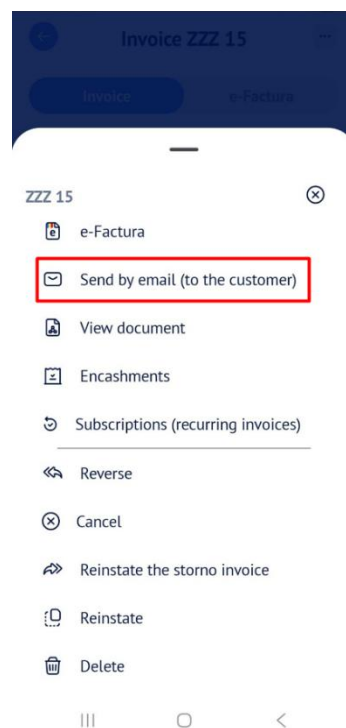




Send Invoice to Client

To email an invoice to a client, click the **“Send to email”** button. In the open window you can edit the recipient, then confirm the sending.

Info: the invoice will be sent to the client via the FGO server. You can set up your own email server - go to the Settings - Setup page and go to the Advanced Invoicing (configurable from FGO) section to set up your company's Email.



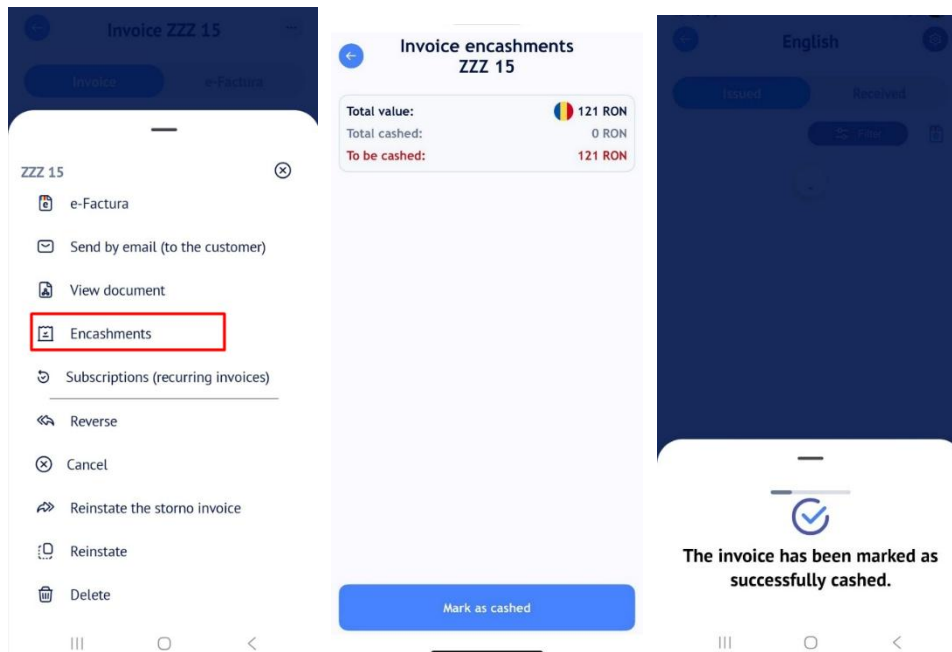
Document View

This action opens the view mode.

Collections

You can see whether an invoice has been cashed in the Invoices screen. Collections can be made from the web version by automatically processing the collections on your bank account or by adding a receipt or fiscal receipt to the invoice.

From the BT Go mobile app the invoice can be marked as cashed.

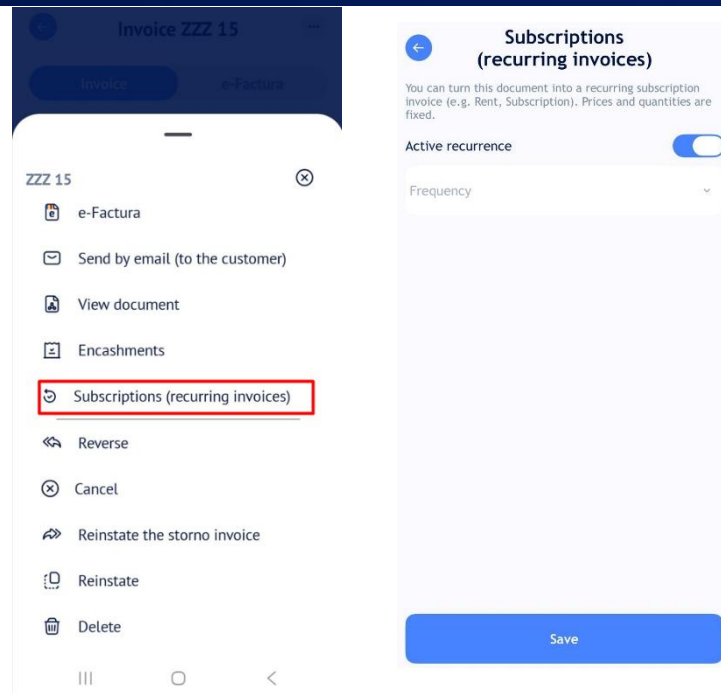


Recurrence (subscription-like)

The recurrence function allows you to set the invoice as a subscription with the frequency you select on the next page.

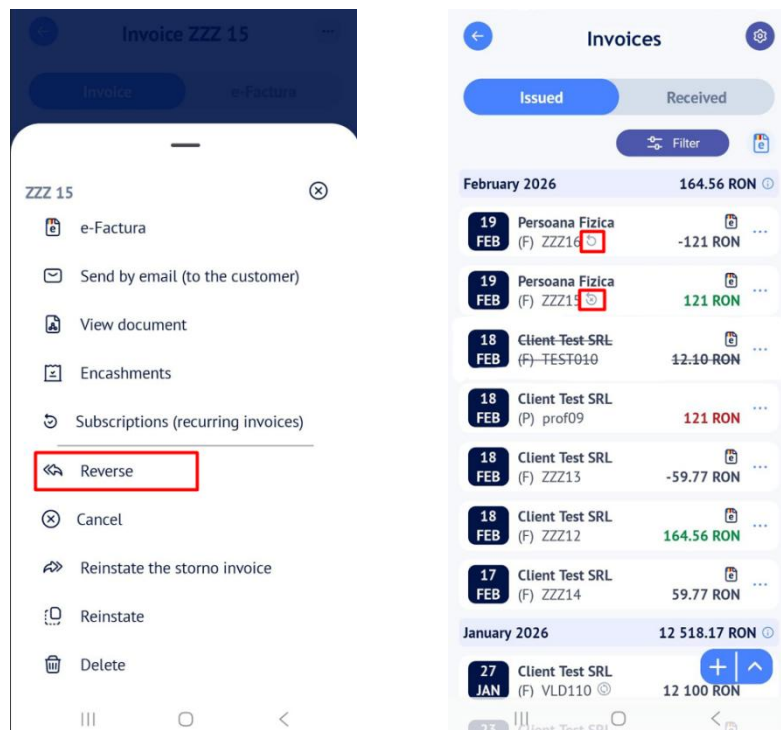
In the open window, activate the recurrence and select the issue frequency. Once saved, the invoice will be automatically issued according to your settings. Invoices with active recurrence are highlighted by a clock icon displayed on the invoice line.

After the recurrence is set, the invoice will be issued with the same data from the current invoice (client, items, amount, etc.) at the selected time interval. If you want the invoice to be issued with other information (price changes, price calculation, currency conversion, information on the invoice such as “for the month of ...” („afereță lunii ...”)), please login to your FGO account to make these settings.



Reversal

To reverse an invoice, use the **Reverse** action. After the reversal, the old invoice will have the status **Reversed** and a new **Reversal** invoice with the same but negative value will be automatically added (items from the original invoice with negative value are automatically added). The **reversal** invoice must include the number and date of the original document, and this information is automatically filled in the **Additional Information** field.



Good to know: Cancellation (Anulare) versus Reversal (Stornare) under Tax Code Article 159:

Information in invoices or other documents of tax value can be corrected by:

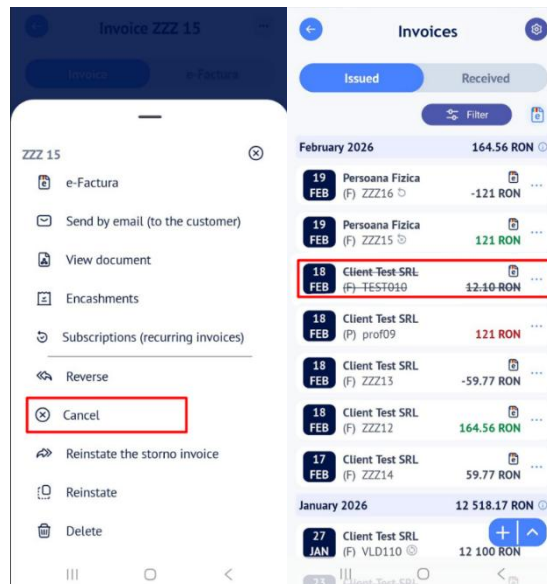
- **Cancellation:** if the issued document **has not been sent to the client/in SPV**, it can be canceled and a new correct document can be issued

- **Reversal:** if the document **has already been sent to the client/in SPV**, the original document can be reversed and the new document will contain the information, the number and date of the original document, the negative values (with minus sign). You can also enter the new correct values in the reversal invoice or pass them on to a newly issued document.

Cancel

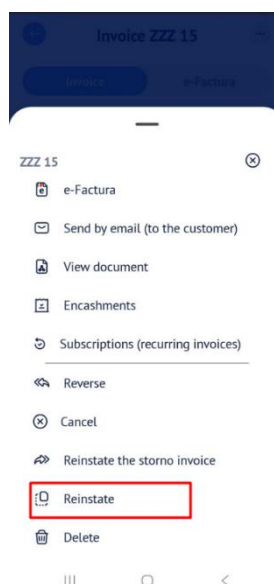
Select **“Cancel”** and confirm.

Good to know: You cannot cancel an invoice that has already been recorded in accounting or sent to SPV-ANAF.



Reinstatement

If you need to reinstate a canceled invoice, use the **"Reinstate"** action and confirm.



Delete

If you need to delete an invoice, use the **Delete** action and confirm.
Good to know: *You cannot delete an invoice that has already been taken into accounting or sent to the SPV-ANAF.*

Advanced filtering of issued invoices

On the Issued Invoices screen, you can use the **Filter** option for advanced filtering by the following criteria:

Series – document series

Number – document number

Client – customer name

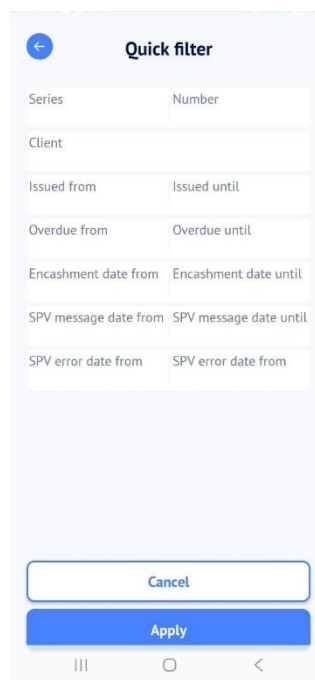
Issue – filters by issue date

Due – filters by due date

Create receipt – filters by receipt date

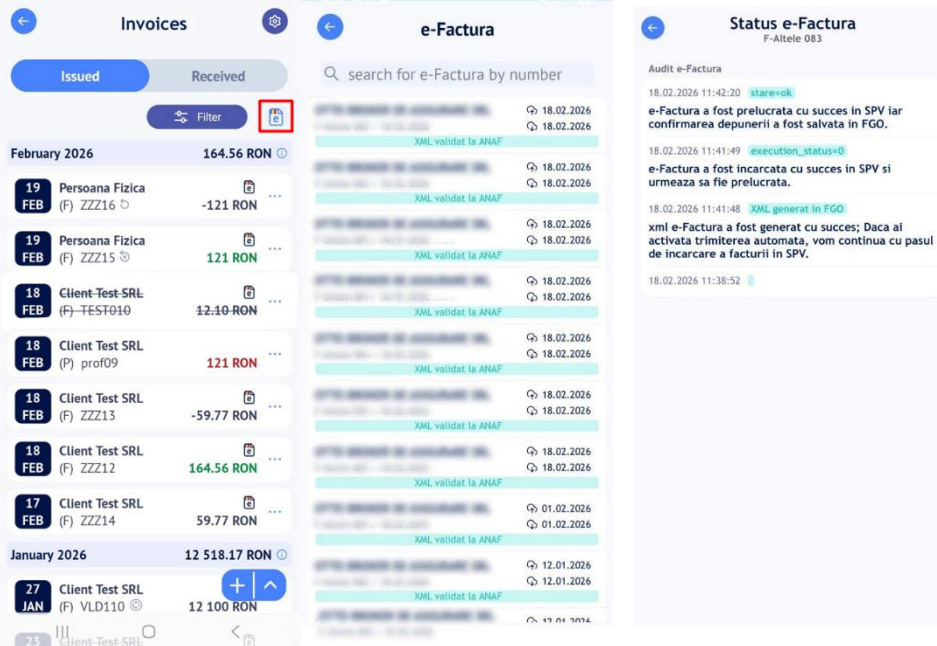
SPV message – filters invoices by the date a message was received via SPV-ANAF

SPV error – filters invoices with SPV error by issue date



e-Factura - List of E-invoices Sent to ANAF

In the Invoices screen, go to the e-Factura symbol to see the list of all the e-invoices sent to ANAF. For each e-invoice you can see the status as well as the upload date.



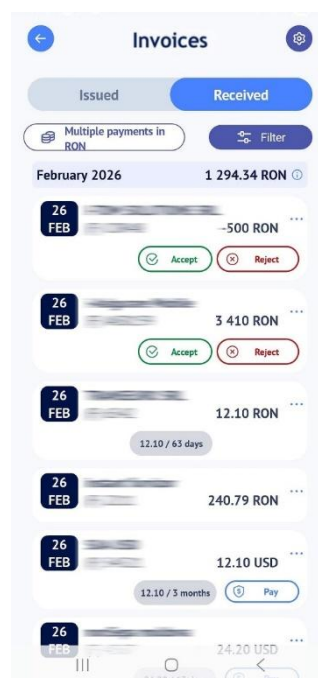
Received Invoices

The **Invoices** screen, **Received Invoices** tab, displays the invoices received from suppliers via e-factura, either manually uploaded or sent by e-mail.

Invoices from suppliers are retrieved from your SPV account if you have your signature linked to your FGO account. This connection can be done in the FGO account (web version), in Settings -> e-Factura settings, using the digital certificate authorized by ANAF on your company.

Accepting invoices from SPV

For invoices received via SPV, you will have the possibility to **accept** or **reject** them, depending on the case. Only after acceptance will you be able to manage their payment.



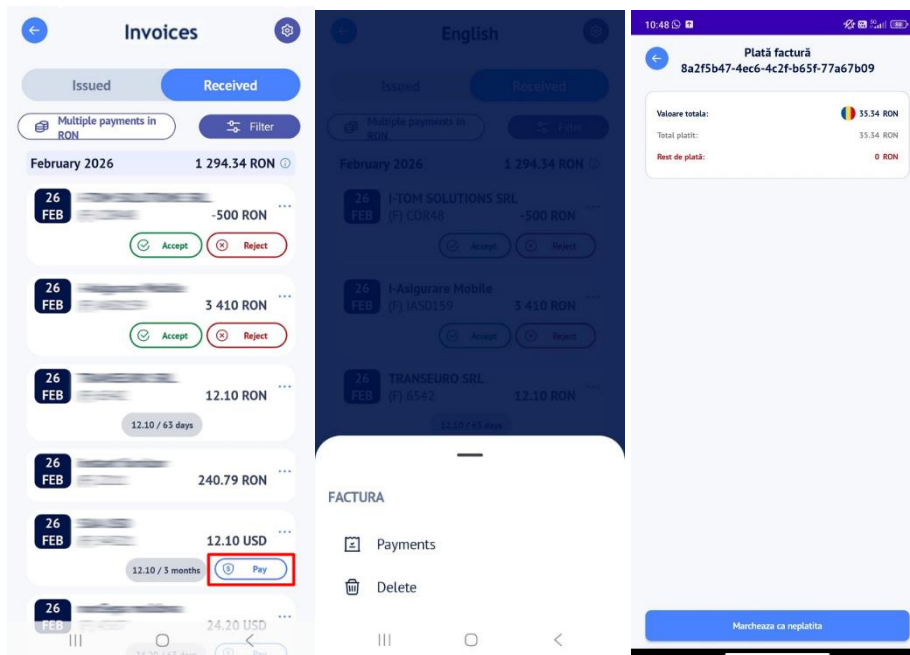
Payment of Received Invoices

Going to Invoices (Facturi), the "Payments" button you can view the details regarding the payment of an invoice. It can be added as follows:

- automatically - by processing payments in the web version;
- manually - by adding a cash payment.

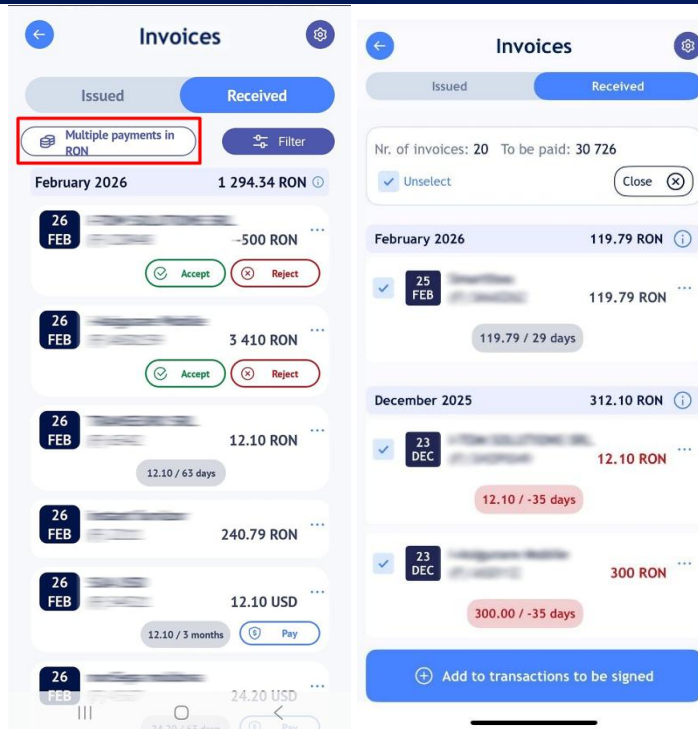
From the BT Go mobile app the invoice can be marked as **paid**.

Invoices can also be paid directly from the list of invoices received by clicking on the "Pay" button. Clicking this button will take you to the payment page with the invoice data (supplier, amount, IBAN) automatically taken into the payment form, and all that is left to do is to sign the payment.



Multiple payments in RON

This option filters all the unpaid RON invoices, shows you the total amount due and allows you to select and send up to 5 signed transactions directly to your BT Go account.



Advanced filtering of received invoices

On the Received Invoices screen, you can use the **Filter** option for advanced filtering by the following criteria:

Payment status - paid or unpaid

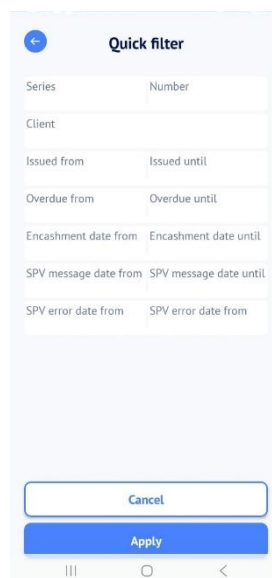
Document number

Supplier - supplier name

Receipt - date of receipt of the invoice from the SPV

Issue - date of issue

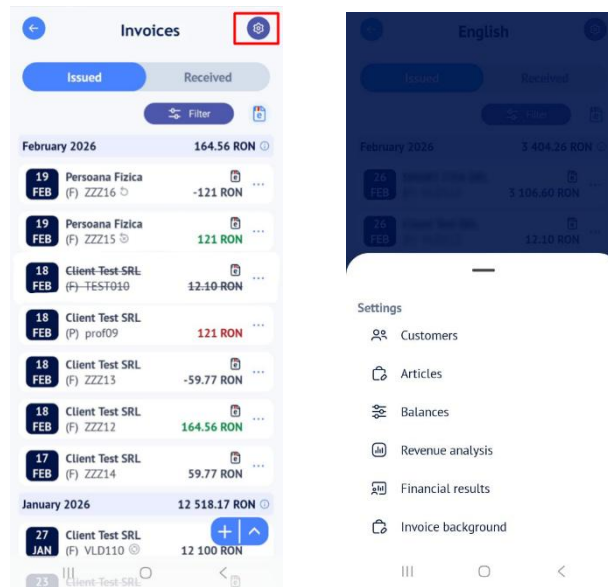
Due date - due date



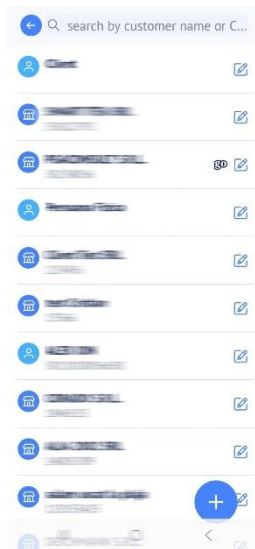
Settings

Tap the cog icon in the top right to access the settings.

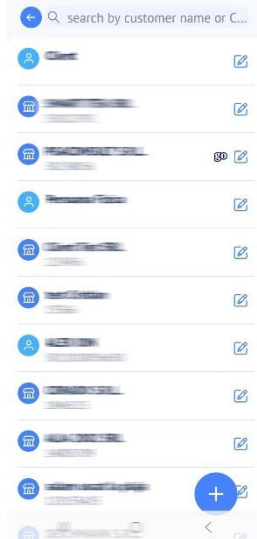
These are the settings available in the app:



Clients: you can view, add, delete, edit clients.

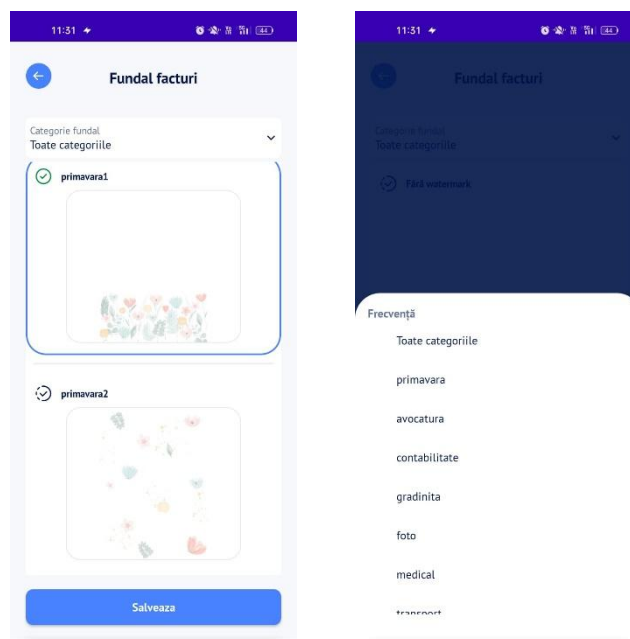


Items: you can view, add, delete, edit items.



Invoice background

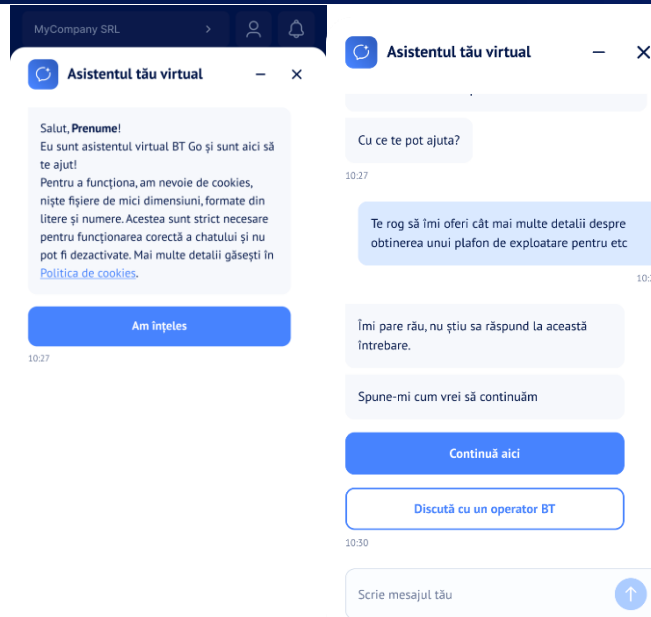
You can choose your invoice background from the many options available, which you can also filter by category:



Virtual Assistant

With the Virtual Assistant in BT Go, you can quickly find out about the features available in the app and contact BT representatives for real-time help, explanations or inquiries. The assistant is always on hand with quick answers to make your BT Go experience as simple and enjoyable as possible.

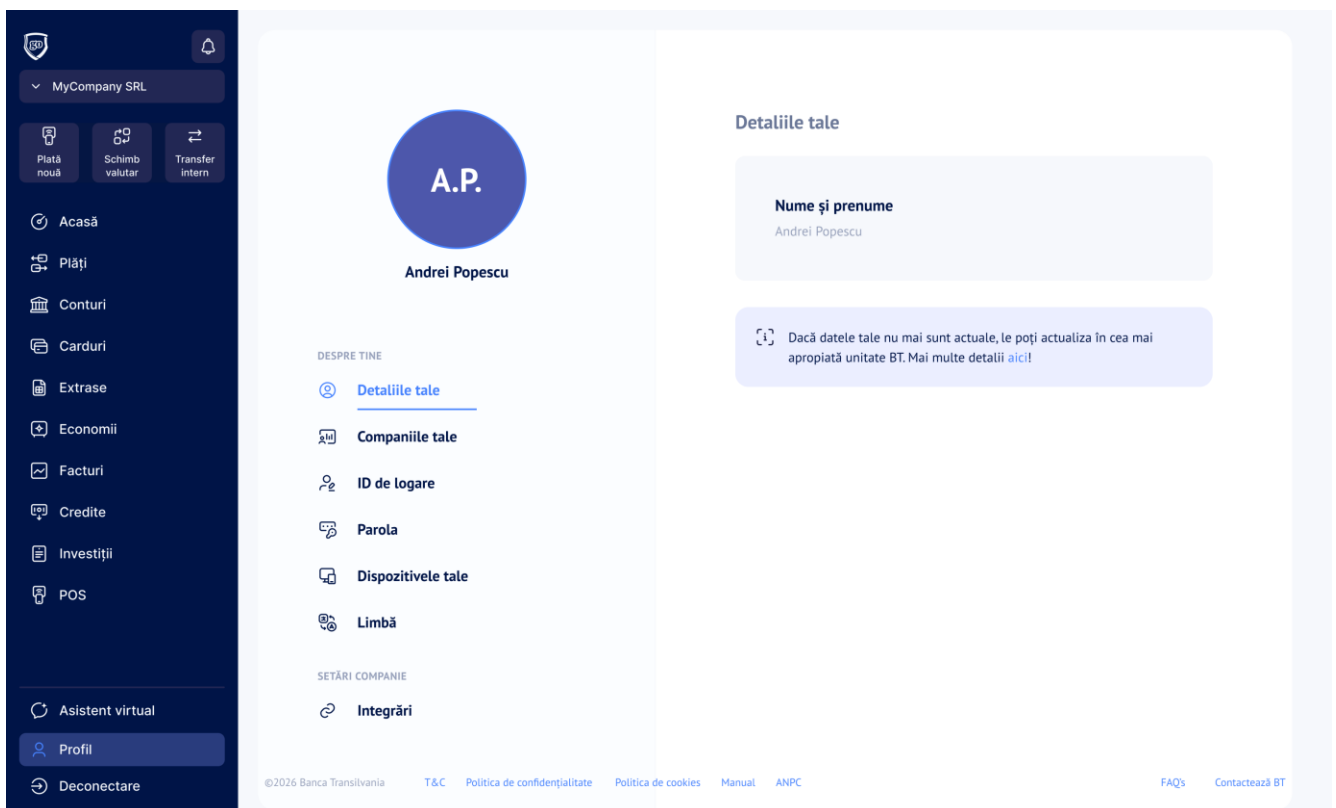
For everything to work seamlessly, we use cookies. In your first interaction, you need to confirm the Cookie Policy by ticking the "I understand" option.



Profile

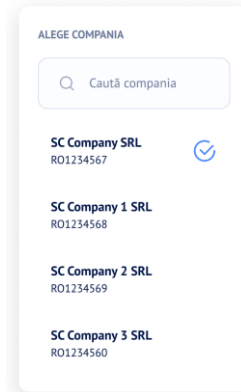
In this section, you can manage everything related to your BT Go account, both on the web platform and the mobile app, as follows:



- **in the web platform you have access to:**






Your details: in this section you can view your personal information managed within the BT Go app.

Your companies: in this section you can see a list of the companies you manage through BT Go.



When you activate the BT Go app for a new company, it will be automatically visible in the list, without your intervention, marked with a green circle . This new company will remain as a notification with an icon  until you access it, but for no more than 30 days.

The list of companies contains:

- company set as favorite ;
- new company ;
- the other companies in alphabetical order, including the one you are logged in to .

You can also search the list for a company by entering at least three characters of its name.

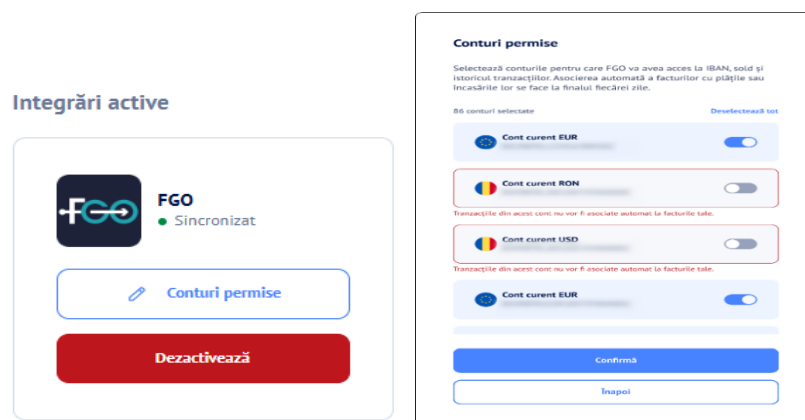
When you deactivate the BT Go app for an existing company, it will no longer be visible in the list.

Login ID: in this section you can check your login ID, in case you need to log in to the web platform.

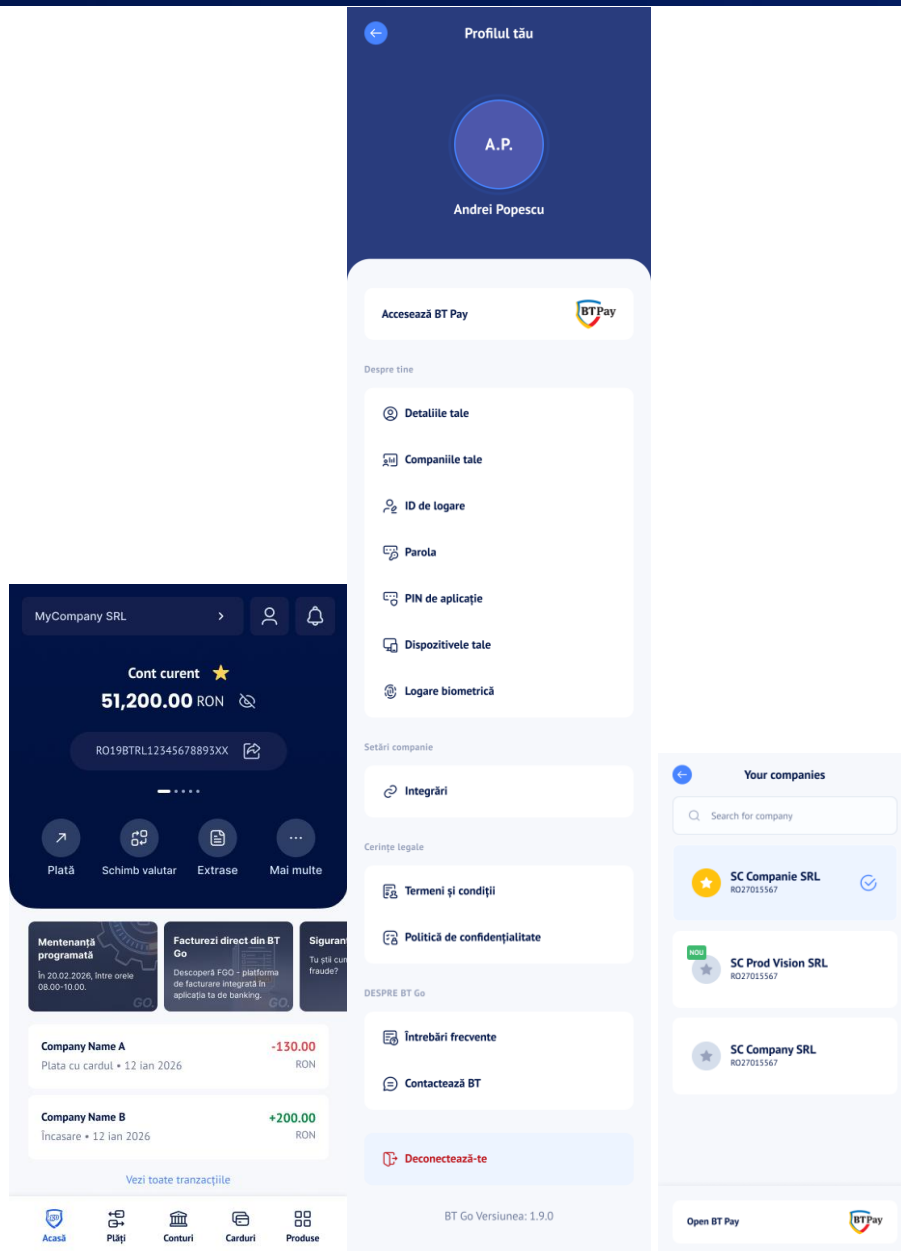
Password: This is where you can change the password set for your BT Go account.

Your devices: in this section you can view the devices you have been and are currently logged in to with the BT Go app.

Integrations: in this section you can view the integration with FGO and its status (available/active), as well as the permissions for the accounts for which FGO can access the IBAN, balance and transaction history.



- in the mobile app, using the appropriate button , you have access to:



Access BT Pay: from this section, you can instantly switch from the BT Go business app to your personal BT Pay banking app.

You will find the same button under “Profile” → “Your Companies.”

If you have BT Pay installed on your phone, you will be automatically redirected to the app after logging in (PIN or biometric data).

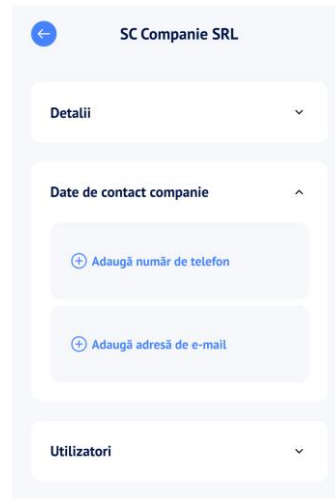
If you do not have BT Pay installed, you will be directed to the App Store/Google Play/App Gallery to install it.

Your details: in this section you can view your personal information managed within the BT Go app, and if your details are not updated, clicking on the link will take you to the update of your details.

Your companies: in this section you can see a list of the companies you manage through BT Go.

By going to each company, you can view their information, contact details and list of users. If you are the legal representative, you can update your company contact details. This includes adding or changing your main

phone number and main e-mail address, as well as the ability to add, edit or delete a secondary phone, a landline phone and up to four additional e-mail addresses. Changes are validated using verification codes sent via SMS to the phone number, and for the email address, an informational email will be sent to its owner regarding its addition in BT Go.



Login ID: in this section you can check your login ID, in case you need to log in to the web platform.

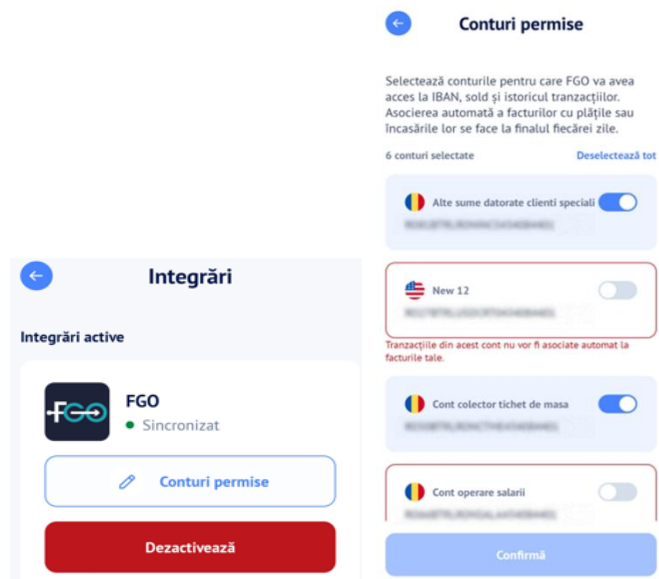
Password: in this section you will be informed that you can only change your password from the Web version.

App PIN: in this section you can set a different PIN to access/unlock your mobile app.

Your devices: in this section you can view the devices you were logged into with the BT Go app and the time related to each device.

Biometric log in : in this section you will be able to enable/disable the biometric unlocking method of the mobile app.

Integrations: in this section you can view the integration with FGO and its status (available/active), as well as the permissions for the accounts for which FGO can access the IBAN, balance and transaction history.



Terms and conditions: in this section you will find the terms of use for BT Go.



Privacy policy: in this section you will find the privacy policy employed by BT for the use of BT Go.

Frequently asked questions: from this section you will be redirected to the intreb.bancatransilvania.ro page to find answers to possible questions as easily as possible.

Contact BT: in this section you can find all the ways to contact us.

Logout: By tapping this button, both on the web platform and in the BT Go mobile app (in the **Profile** section), you can sign out from the BT Go app.

BT Italia Users

If you are a BT Go user and have **your accounts opened with the BT Italia branch**, you have access to a number of useful features, including:

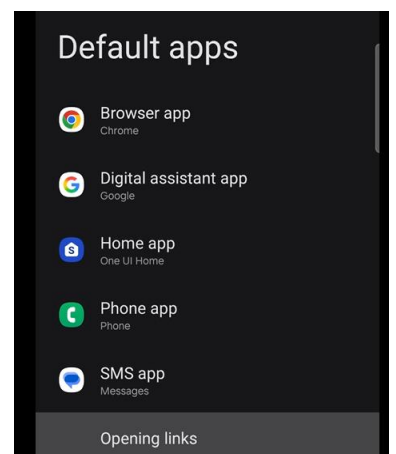
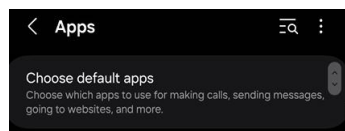
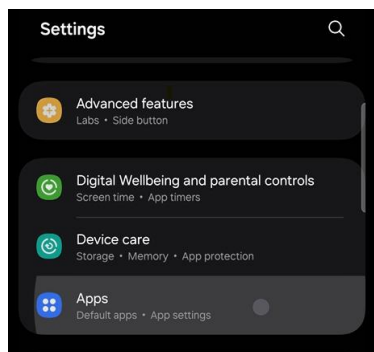
- view current account balances, transactions and statements;
- view cards and related transactions;
- transfers between own accounts and instant transfers in EUR;
- foreign exchange;
- deposit opening and closing.

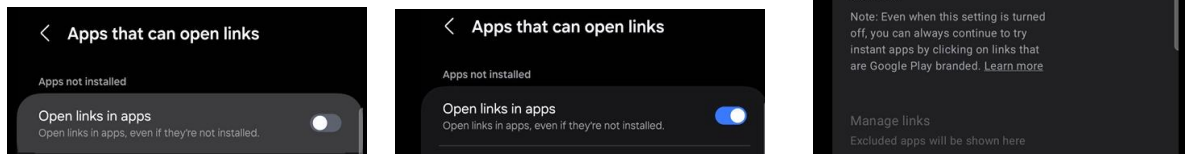
In this document you will find details about the **functionalities available** in the app, depending on the app **sections you have access to**, in the form of **Notes**. They are relevant because some options may be limited or unavailable.

Open banking PSD2

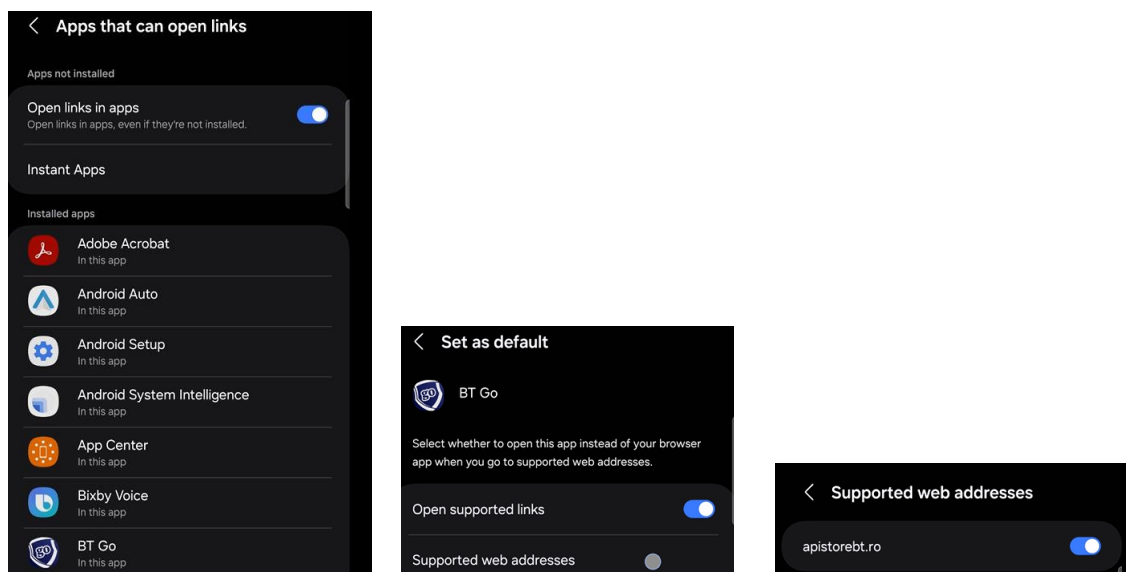
If you have an **Android** device, before using this solution, you must select the following options:

1. Setări (Settings)
2. Aplicații (Apps / Applications)
3. Alegere aplicații implicite (Choose default apps)
4. Tap pe Deschidere link-uri in aplicatii (Open links in app)
5. Deschiderea link-urilor (Opening links)





6. Alege aplicația **BT Go**
7. Deschidere link-uri acceptate (Open supported links)
8. Tap pe Adrese web (Supported web addresses - apistorebt.ro)

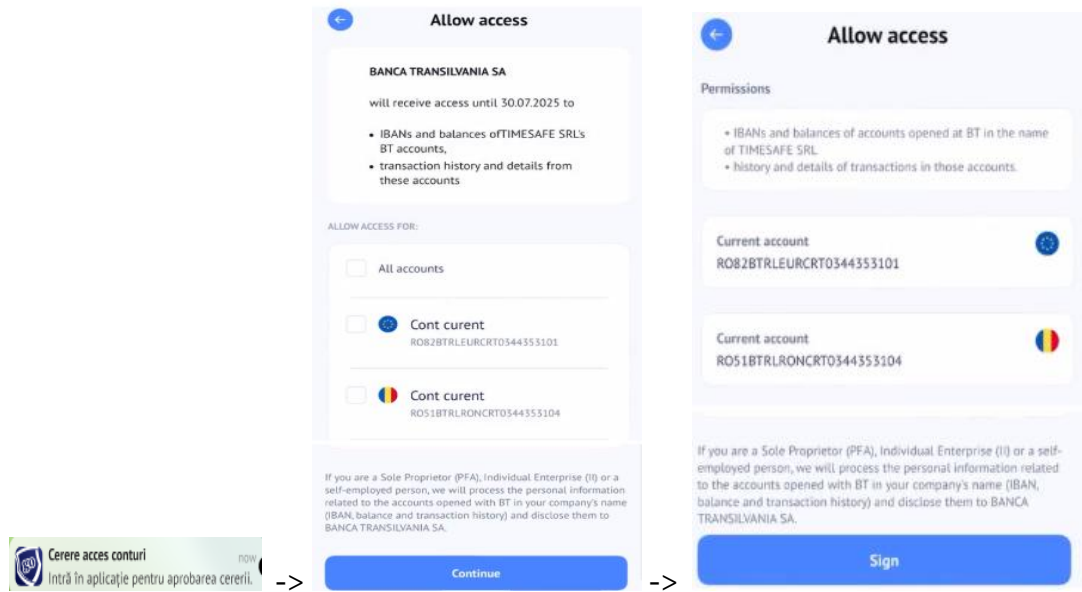


9. Click și adaugă link-uri (Add your link that you need).

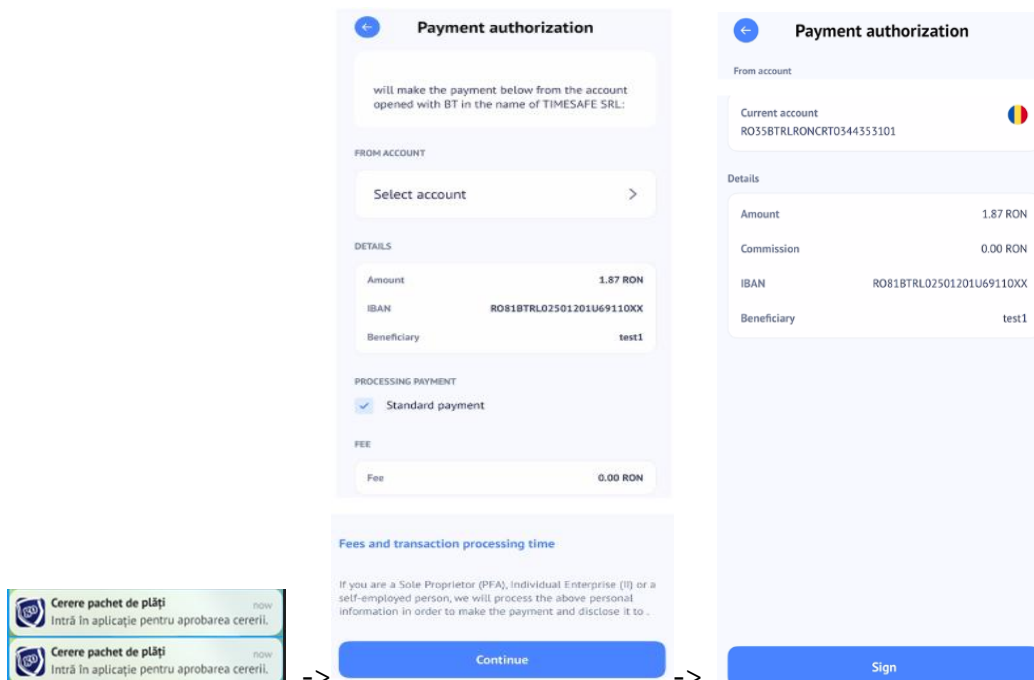
From the BT Go app you can authorize:

- approval view accounts - This option gives you access to the IBAN, balance and transaction history of your company's accounts with Banca Transilvania which are visible in BT Go.

If you have more than one company, you will need to give access to each account separately. The transaction must be authorized from the Payments section.

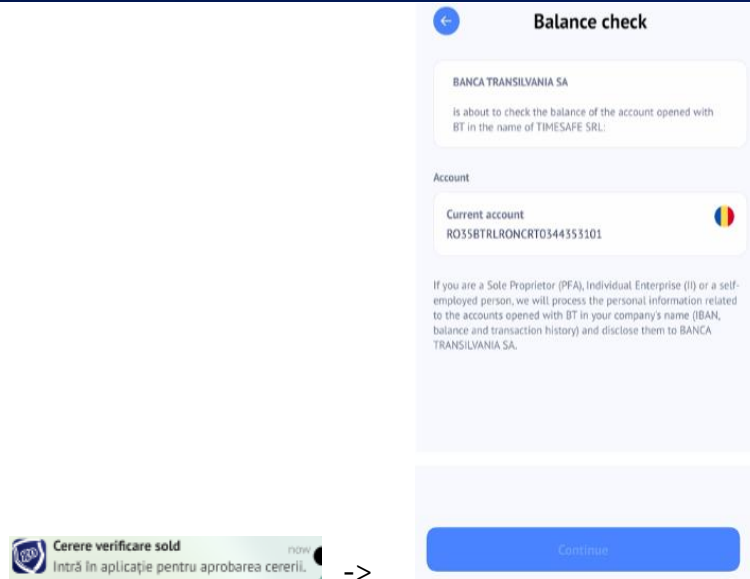


- payment approval - you approve payment requests after first selecting the account from which the payment or the payment package is to be made. The transaction must be authorized from the Payments section.



- balance verification approval - this option allows you to approve the balance verification of your company accounts opened with Banca Transilvania and visible in BT Go.

If you have more than one company, you will need to log in to each account for which you want to approve the balance verification. The transaction must be authorized from the Payments section.



Accessibility features in BT Go for users with special needs

The **BT Go mobile banking app** is developed to be accessible to all users.

Some screens are now optimized to work correctly with screen-reading assistive technologies such as VoiceOver (iOS) and TalkBack (Android).

These optimizations include:

- labeling essential interface elements for correct recognition by the screen reader.
- logical order of content for clear navigation.
- support for screen reader gestures in optimized areas.

We are constantly working on extending the accessibility support throughout the application, so that gradually all the functionalities will comply with the accessibility standards in the field.

We are regularly updating the app to improve compatibility with assistive technologies, and accessible functionality will be expanded over time.

Here are some tips for you:

- enable accessibility features in your device settings (VoiceOver on iOS / TalkBack on Android)
- use the latest version of the app for best results.

English version of the application

This feature gives you access to an English version of the application, whether you are logged in or not.



Although some sections are not yet fully translated, we are constantly working to add them as soon as possible.

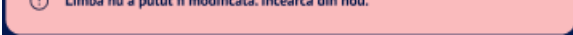
- **If you are logged** into the app (both web and mobile), go to **Profile** menu, then click on the Limbă / Language button. From there, you can select the language you want to use - English or Romanian. Wait a few moments for the app to update with the new language.

 Română

 Engleză

- **If you are not logged into the web application**, then click the  /  button available on the main screen. You'll be able to make the same language change quickly and easily.

- **If you are not logged into the mobile app**, then click the  or  button available on the home screen.

If you get an error message like , please try again.

On your mobile, the app keeps the language you have chosen and uses it every time you open the app, so that messages always appear in the correct language.

On the web, the language automatically adjusts upon the first read out of the preferences saved in your account.