User manual

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 8.0 or iOS version 15.

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

Permissions

The BT Go app needs access to the following:

- photos (so you can upload an invoice);
- phone state and identity (to activate the application)

Activation

I do not have BT24

The details required to access the BT Go application are the login ID and password assigned by the bank.

Steps to activate the app using the web platform and your smartphone:

1. Go to https://goapp.bancatransilvania.ro/app/auth/login;
2. Enter the credentials received from the bank (login ID and password);
3. Generate QR code;
4. Download BT Go from the App Store (for iOS) or Google Play (Play Store) (for Android);
5. Scan the QR code with your mobile phone by pressing the "Scan QR code" button;
6. Enter your password from the web;
7. Depending on the device you own and its settings, either enter the security code you received or it will be filled in automatically;
8. Once the successful message is displayed on both the mobile app and the web platform, you can set your authentication mode in the app (touch/face ID) depending on the biometrics of the phone you are using.

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

Steps to activate the app using your smartphone **ONLY**:

1. Download BT Go from the App Store (for iOS) or Google Play (Play Store) (for Android);
2. Enter the credentials received from the bank (login ID and password);
3. Enter the received security code;

4. Go through the "Privacy Policy" and the "Terms and Conditions";
5. Set the PIN;
6. The successful activation message is displayed.

Note! Messages containing the "security code" are only received if the phone number is from Romania.

I have BT24

The details required to access the BT Go application are the login ID for BT24 and the login password for the web platform of the BT24 app.

Enabling the BT Go app will establish a common login between the two apps, BT Go and BT24. If you change your password in BT24, you will be able to use your new password in BT Go, as well. The same rule applies the other way around: if you change your password in BT Go, the new password will also be valid in BT24.

Steps to activate the app using the web platform and your smartphone:

1. Go to https://goapp.bancatransilvania.ro/app/auth/login;
2. Enter your BT24 credentials (your BT24 login ID and your login password for the BT24 web platform);
3. Generate QR code;
4. Download BT Go from the App Store (for iOS) or Google Play (Play Store) (for Android);
5. Scan the QR code with your mobile phone by pressing the "Scan QR code" button;
6. Enter your password from the web;
7. Depending on the device you own and its settings, either enter the security code you received or it will be filled in automatically;
8. Once the successful message is displayed on both the mobile app and the web platform, you can set your authentication mode in the app (touch/face ID) depending on the biometrics of the phone you are using.

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

Steps to activate the app using your smartphone **ONLY**:

1. Download BT Go from the App Store (for iOS) or Google Play (Play Store) (for Android);
2. Enter your BT24 credentials (your BT24 login ID and your login password for the BT24 web platform);
3. Enter the received security code;
4. Go through the "Privacy Policy" and the "Terms and Conditions";
5. Set the PIN;

6. The successful activation message is displayed.

I have NeoBT

The details required to access the BT Go application are the login ID for NeoBT and the login password for the web platform of the NeoBT app.

Steps to activate the app using the web platform and your smartphone:

1. Go to https://goapp.bancatransilvania.ro/app/auth/login;
2. Enter your NeoBT credentials (NeoBT login ID and the login password for the NeoBT web platform);
3. Generate QR code;
4. Download BT Go from the App Store (for iOS) or Google Play (Play Store) (for Android);
5. Scan the QR code with your mobile phone by pressing the "Scan QR code" button;
6. Enter your password from the web;
7. Depending on the device you own and its settings, either enter the security code you received or it will be filled in automatically;
8. Once the successful message is displayed on both the mobile app and the web platform, you can set your authentication mode in the app (touch/face ID) depending on the biometrics of the phone you are using.

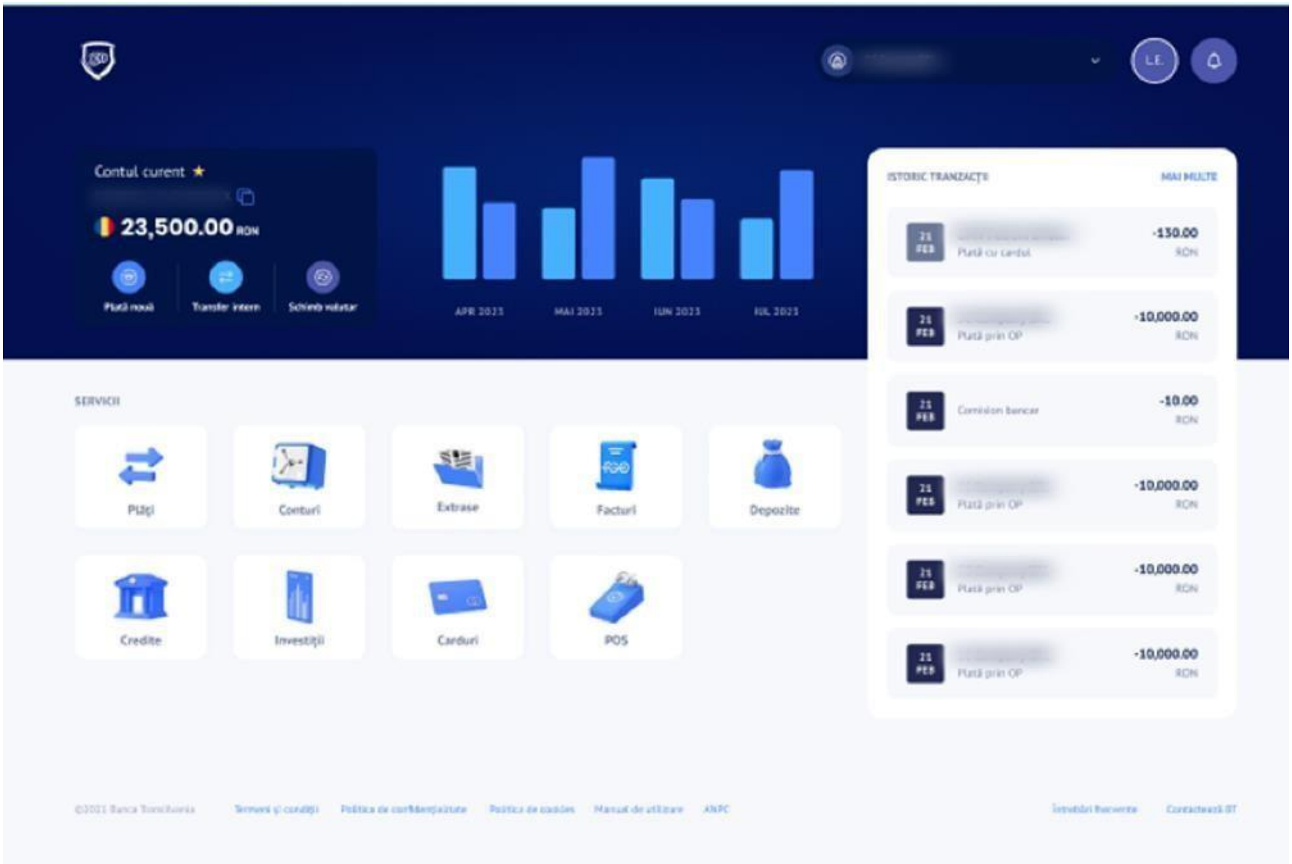
For each login on the web platform, you will need the app activated on your mobile phone.

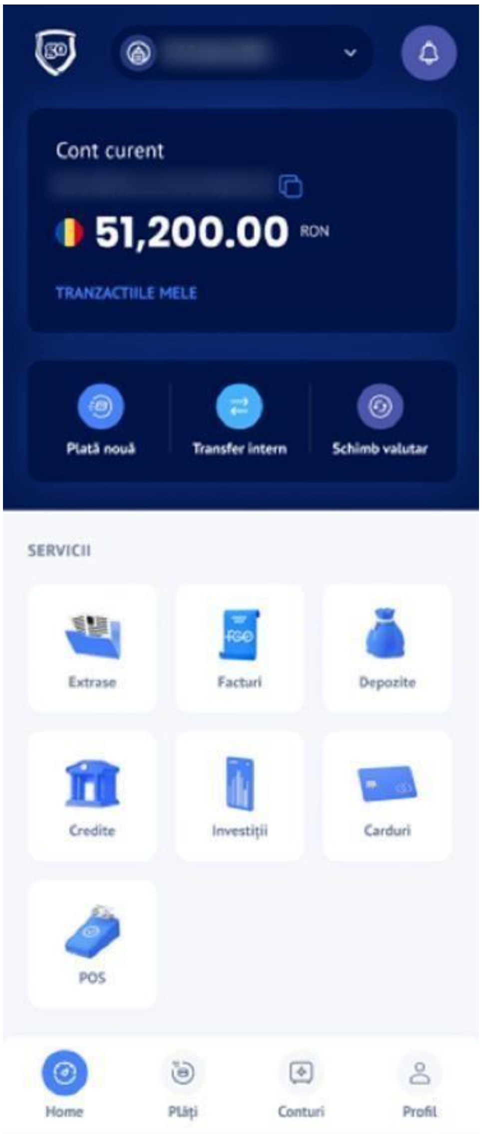
Steps to activate the app using your smartphone **ONLY**:

1. Download BT Go from the App Store (for iOS) or Google Play (Play Store) (for Android);
2. Enter your NeoBT credentials (NeoBT login ID and the login password for the NeoBT web platform);
3. Enter the received security code;
4. Go through the "Privacy Policy" and the "Terms and Conditions";
5. Set the PIN;
6. The successful activation message is displayed.

Note! Messages containing the "security code" are only received if the phone number is from Romania.

Menus and Functionalities





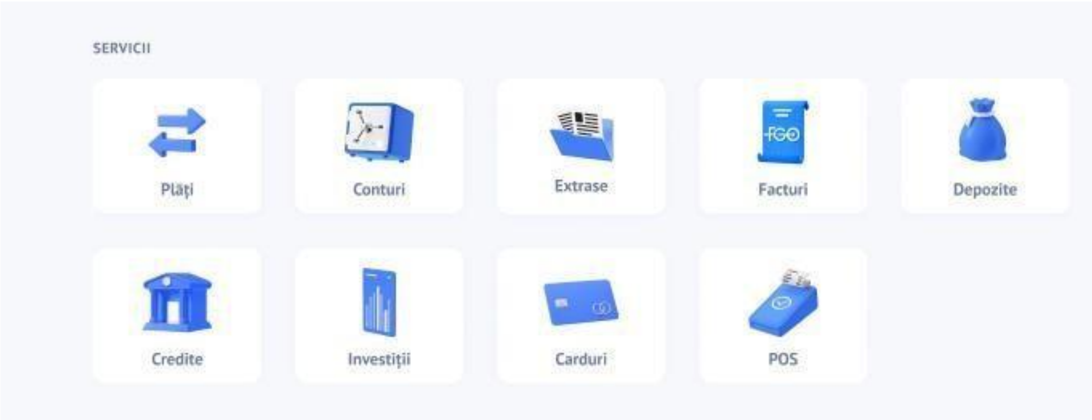
Home - Main Page

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 from the app homepage:

- Current account (Cont curent) = find out the balance of the current account or of the account set as favorite;
- New payment (Plata noua) = initiate a payment to a beneficiary;
- Internal transfer (Transfer intern) = initiate a transfer between your accounts;
- Foreign exchange (Schimba valutar) = initiate foreign exchange operations;
- Total payments and collections from/on the current account/favorite account (Totalul plăților și încasărilor din contul curent/contul favorit) for the last 4 months;
- Notification center (Centru de notificări) = contains the list of notifications you have received.

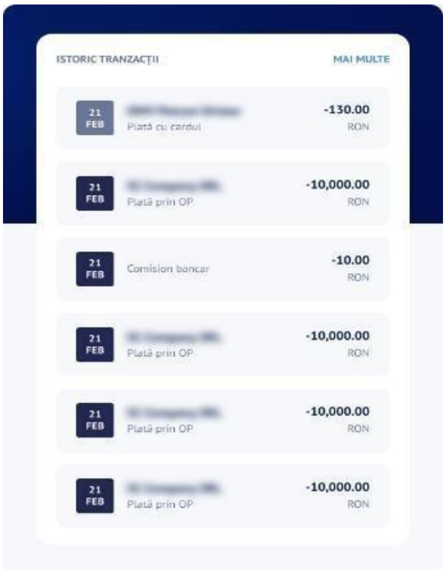
From the **Services (Servicii)** section, you have quick access to:



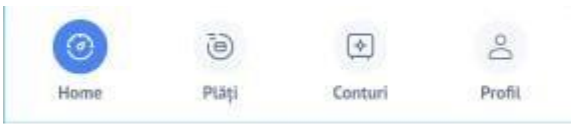
- Payments (Plăți) = you will be redirected to the Payments page;
- Accounts (Conturi) = you will be redirected to your accounts;
- Statements (Extrase) = you will be redirected to your account statements;
- Invoices (Facturi) = you will be redirected to the integration with the FGO platform;
- Deposits (Depozite) = you will be redirected to your deposits and savings accounts;
- Loans (Credite) = you will be redirected to your Loans;
- Investments (Investiții) = you will be redirected to the investment portfolio;
- Cards (Carduri) = you will be redirected to your cards;
- POS(POS) = you will be redirected to the POS/eCommerce solutions you have;

In the "Graphs" section of the web version you can view the status of your transactions, Payments (Plăți) vs. Collections (Încasări) in the last 4 months from the main or favorite current account.

In the “Transaction History” („Istoric tranzacții”)section of the web version, you can quickly view the last 6 transactions you have made, to and from all the accounts available in BT Go.



In the mobile app you have quick access to:

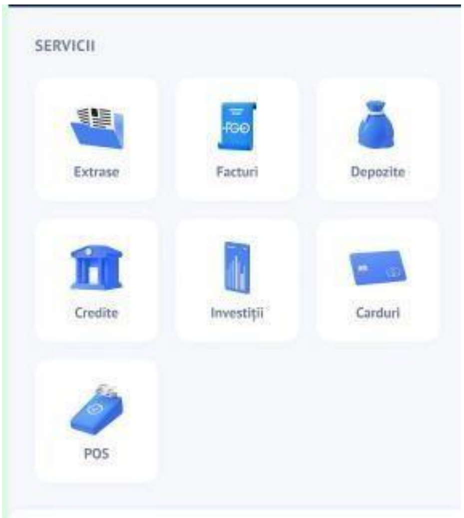


- Home = the main page of the application, regardless of the section/screen you are in (Home / Payments / Accounts / Profile);
- Current account (Cont curent) / My transactions (Tranzacțiile mele) / New payment (Plată nouă) / Internal transfer (Transfer intern) / Foreign exchange (Schimb valutar). In My

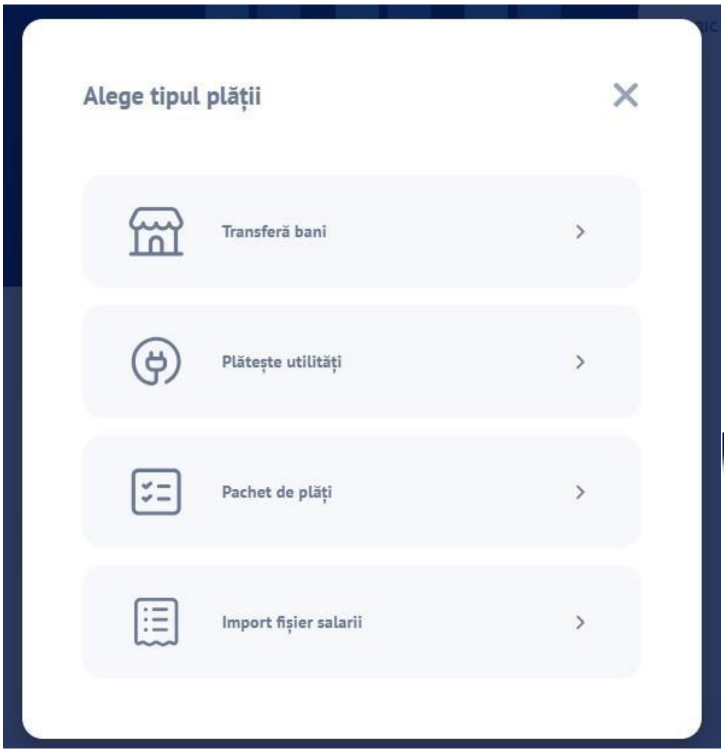
Transactions (Tranzacţiile mele) you are redirected to the transactions section of that account.

- Notification center (Centru de notificări) = contains the list of notifications you have received.

From the **Services** (**Servicii**) section, you have access to Statements (Extrase) / Invoices (Facturi) / Deposits (Depozite)/ Loans (Credite) / Investments (Investiţii)/ Cards (Carduri)/ POS (POS).



New payment (Plată nouă)



○ Money transfer (Transferă bani). 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 to accounts opened with the Treasury;
- payments in RON and FCY to accounts opened with other banks abroad;
- scheduled payments in RON and FCY.

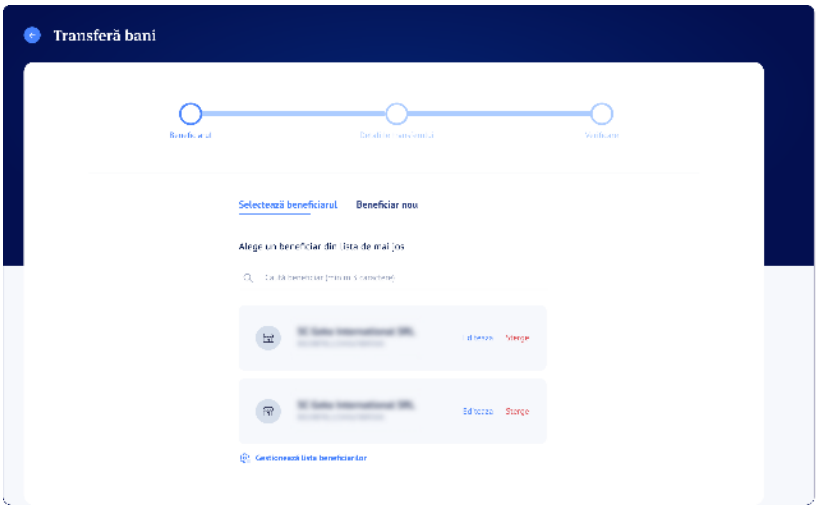
To make a transfer to the State Treasury, select New Beneficiary and then fill in all the fields (Name, IBAN, tick to save the beneficiary). Pressing the Next button will take you to the screen where the following must be filled in: the account from which the payment is made, the amount, the VAT no. or NIN, the description of the transaction and optionally the field Payment reference number.

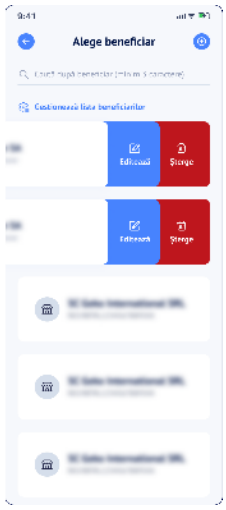
The "instant" option is available only for amounts below RON 50,000, for payments to accounts opened with banks in Romania, which have joined instant payment schemes. These transactions are processed instantaneously.

The "urgent" option is not available for instant payments. This type of payments shall be processed according to the processing hours available here.

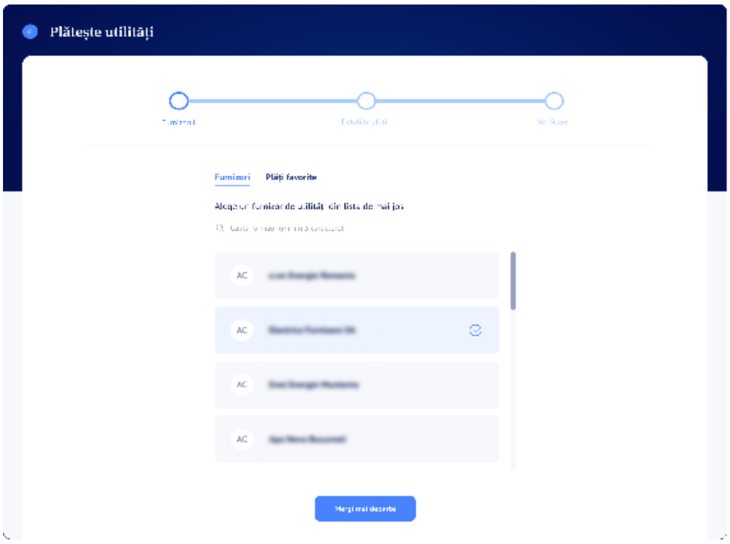
If you want to make an individual payment, but do not want to sign it at the time, you can add it as a 'Transaction to sign'. You can do this from the payment verification screen by clicking the "Add to transactions to sign" („Adaugă la tranzacții de semnat")button. You will then be able to sign the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

Money can be transferred to an existing or a new beneficiary. You have 2 options to manage the list of existing beneficiaries: edit or delete them.





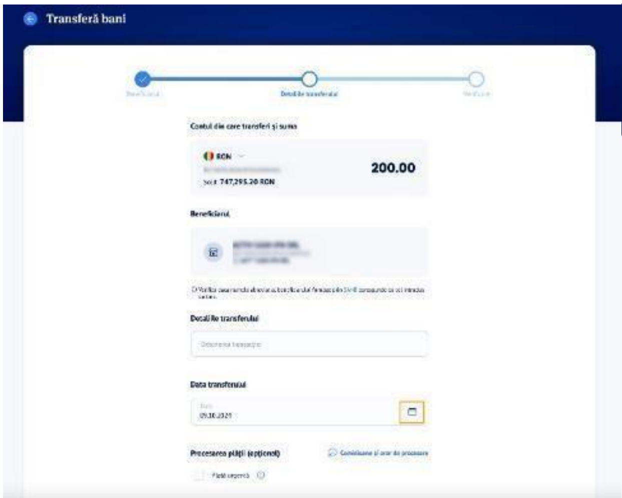
- **Utility payments (Plătește utilități).** Here you can transfer money to a predefined beneficiary (telephony, electricity, gas, TV cable, insurance company, other providers). Depending on the selected beneficiary, the mandatory fields for the identification of the beneficiary shall be displayed.

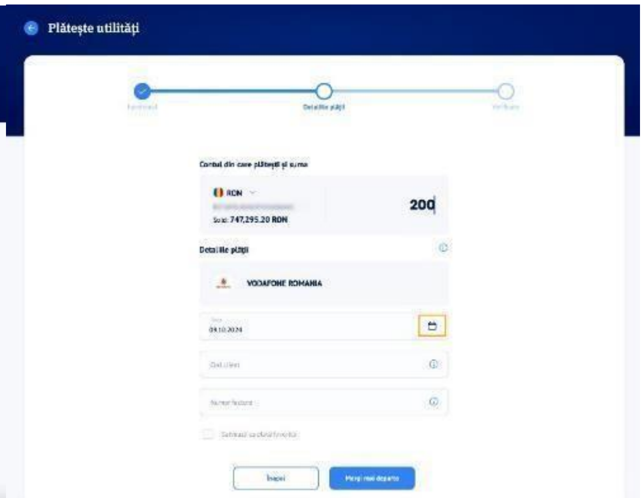


The money transfer or utility payment can be scheduled for a specific date chosen by the user.

Performance of operations

If you want to find out more about this section you can go to: [Transaction Processing Schedule - BT24 (bancatransilvania.ro)]

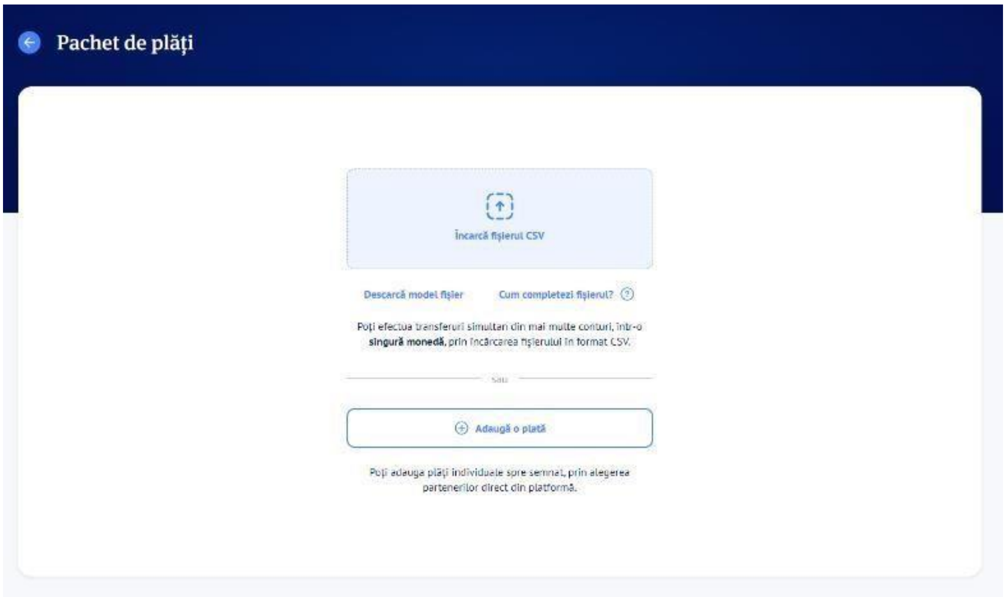




- **Payment package (Pachet de plăți).** You can make transactions simultaneously from multiple accounts (but in one currency) by uploading a CSV file.

The file can contain up to 200 transactions. You can download the template file directly from the Payment Package screen (you will also find fill-in instructions). Once you have uploaded the file, you will find the transactions in the “Transactions to sign” (“Tranzacții de semnat”)screen. From there you can choose the transactions you want to sign and confirm them.

In the mobile app you will only be able to sign and confirm payment packages.



By pressing the “Add a payment” („Adaugă o plată”)button, you can add individual payments to sign (you will be directed to the screen where you can select the partner and then you must fill in the payment details).

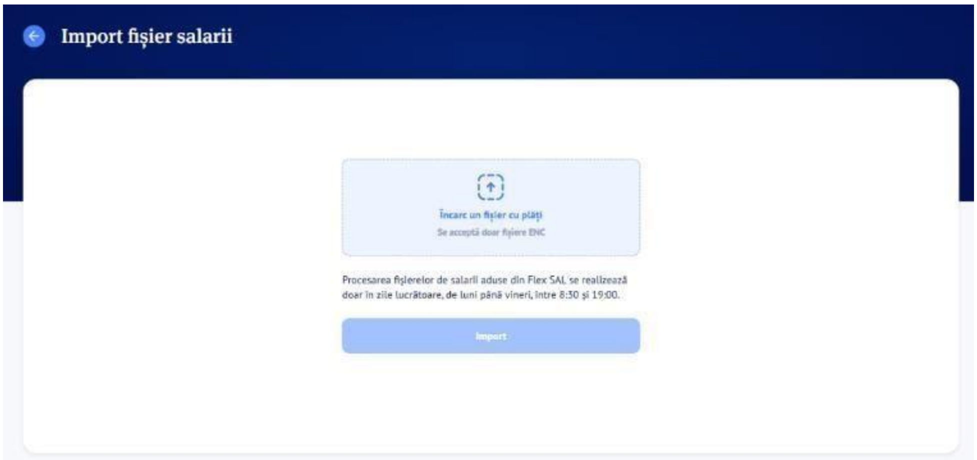
- **Salary payments (Plăți salarii).** This option is the quickest and most convenient way to pay salaries. It is available in the application only if you have concluded a salary agreement with Banca Transilvania.

To import the .enc payroll 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 these hours are not processed.

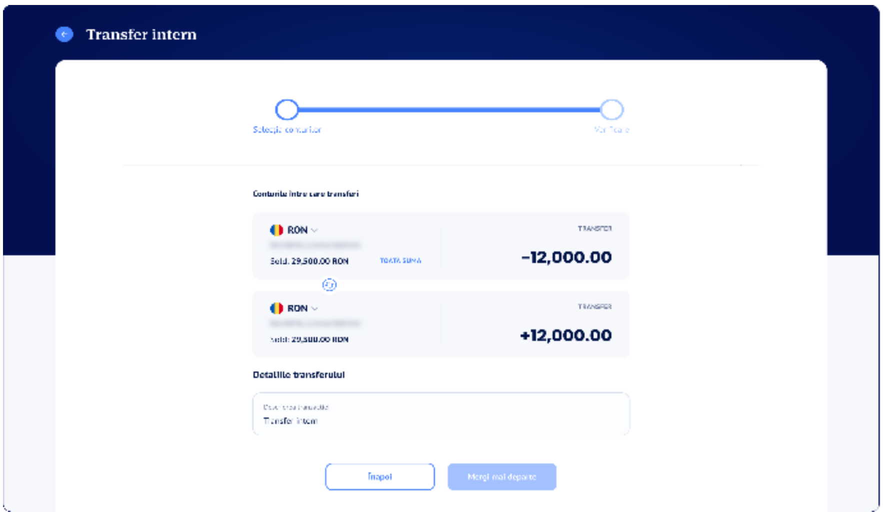
In the mobile app you can just sign and confirm payroll files.



Internal transfer (Transfer intern)

By accessing the "Internal transfer" („Transfer intern”) section on the home page, you can transfer money as follows:

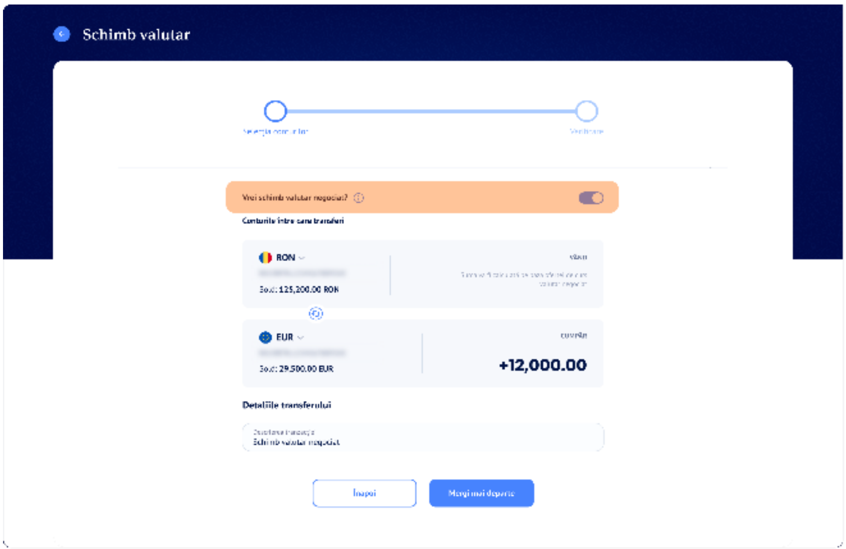
Between your accounts (Între conturile tale), both in RON and in foreign currency. If the source and beneficiary accounts are in different currencies, you will be shown the exchange rate of Banca Transilvania.

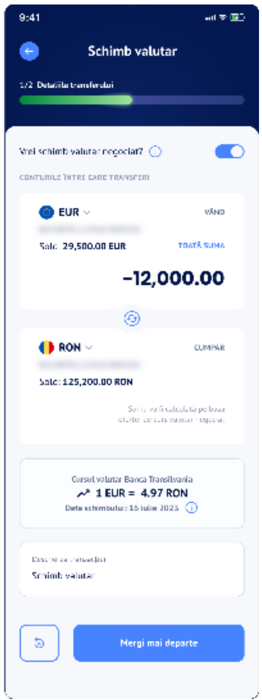


Foreign Exchange (Schimb valutar)

By accessing the “Foreign Exchange" („Schimb valutar”)section from the main page, you can perform currency exchange operations at standard or negotiated rates, as follows:

- The firm rate is automatically generated by the system and is correlated with the transaction data (direction, currencies, amount);
- The negotiated exchange rate is automatically generated by the system (after ticking the "Do you want a negotiated exchange rate?" („Vrei schimb valutar negociat?”) box) 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.





Notification Center (Centru de notificări)

You can access the list of received notifications by clicking on the icon. It contains max. 20 notifications (in order, Unread (Necitite) and then Read (Citite)). If there are more than 20 notifications, scroll down the list to view older notifications.

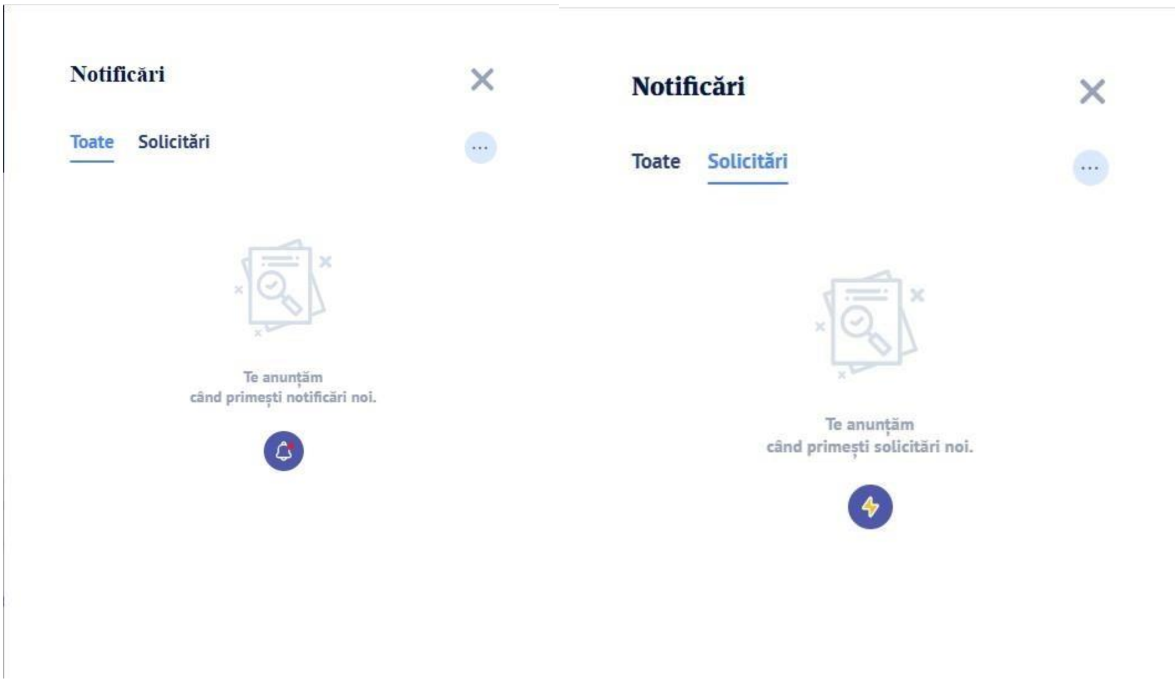
All notifications are also sent to your mobile as push notifications if you have enabled this option.

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, rejected transactions, signing for account opening/closing, reset card PIN, etc.)

If you have no notifications in the two available sections (All (Toate)/ Requests (Solicitări)), generic messages will be displayed:



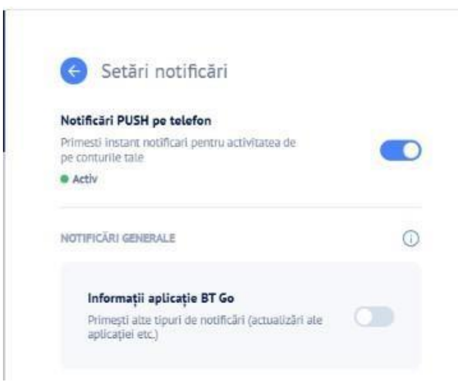
When you receive a notification, you will see a red dot next to the icon and the message *"You have received a notification!"* (*„Ai primit o notificare!”*).

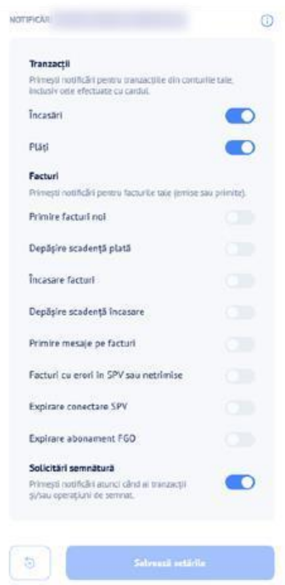
The notification list will contain:

- 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 × ;

- section **Toate**, where you can find all the notifications received (both read and unread);
- section **Solicitări**, where only notifications that require a user action (e.g.: multiple signature for payments, confirmation of negotiated deposit, etc.) are displayed;
- section **...**, where you have three options:

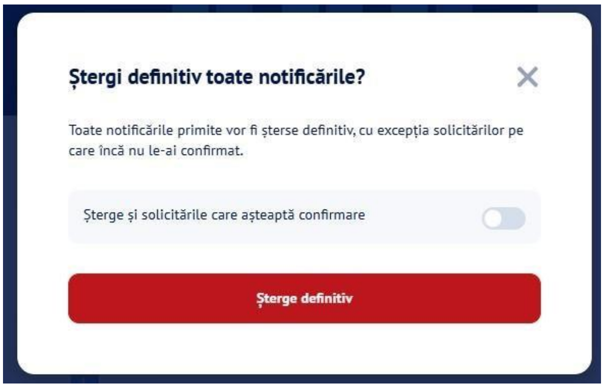
- **Change notification settings** (**Modifică setările notificărilor**) - you can enable/disable the notifications you want to receive, including mobile push notifications.



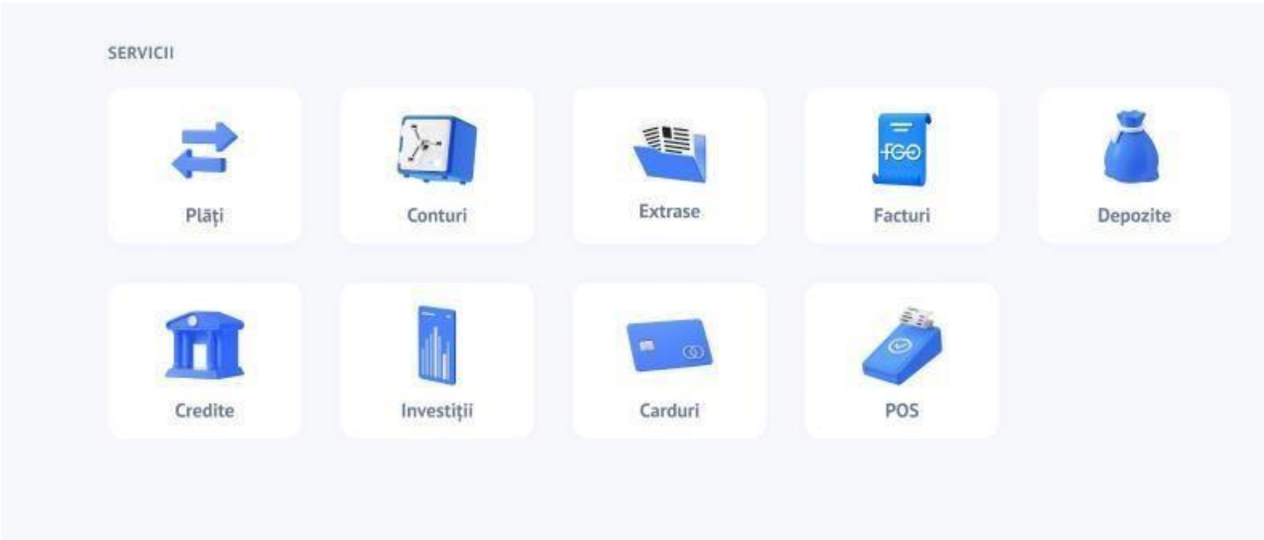


- **Mark all as read** (**Marchează toate ca citite**) - you can mark all notifications as read;
- **Delete all (Șterge toate notificările)** - you can choose one of two options:

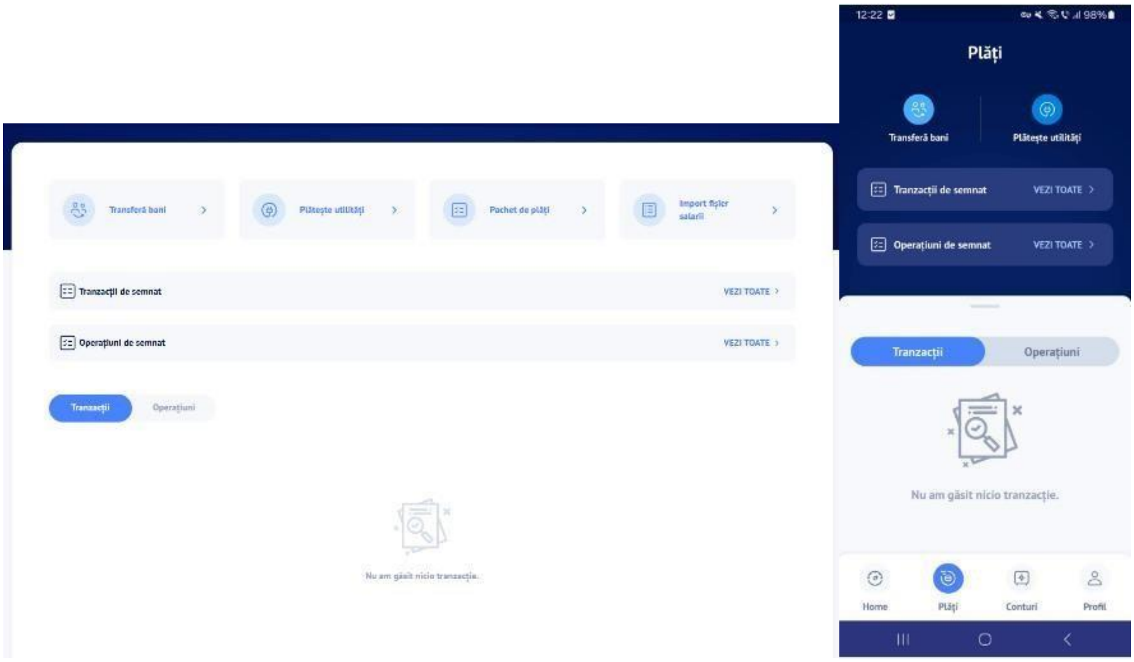
• delete all the existing notifications, but keep requests awaiting confirmation (e.g.: signing payments);
• delete all the existing notifications, including requests awaiting confirmation (e.g. payment signature), by ticking the option "Delete also requests awaiting confirmation".



Services (Servicii)



Payments (Plăți)



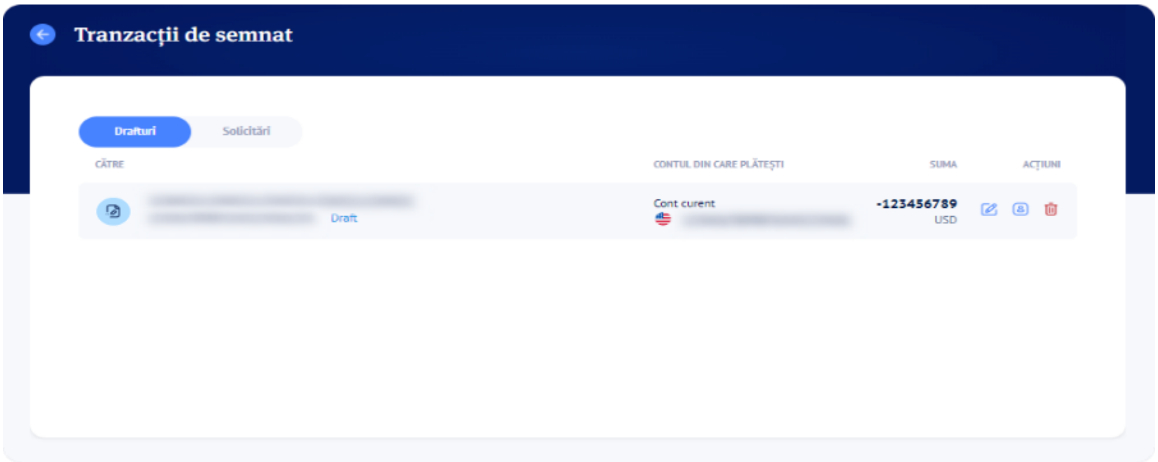
In this section you can view all the transactions and operations and their status. You can initiate transfers or utility payments in the same way as when you access the "New payment" option („Plată nouă").

Here you can also download proof of payment for a processed transaction or import payment packets and payroll files.

Transactions to sign (**Tranzacții de semnat**) - here you find all the initiated but not signed transactions that can be signed later. Here you will also find transactions that require multiple signatures, where the transaction is considered processed only after all the required signatories have confirmed it.

If the transaction requires multiple signatures, the initiator will see it in the "Payments" ("Plăți") menu and the last signatory will see it in the Transaction History of the account from which it was initiated.

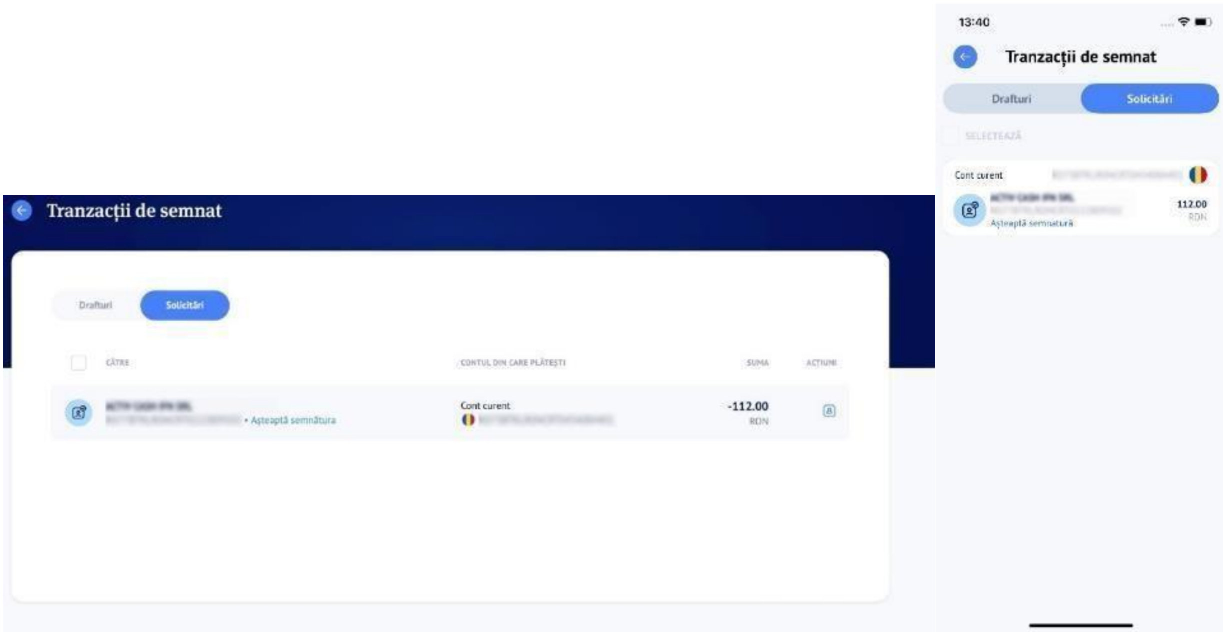
The "Drafts" („Drafturi") tab lists all the transactions initiated by you and the actions available for them (Edit (Editare) / Delete (Ștergere) / Sign (Semnare)).



If you want to sign all the payments in the "Drafts" ("Drafturi") tab, you can select them all by checking the box next to "To" ("Către").

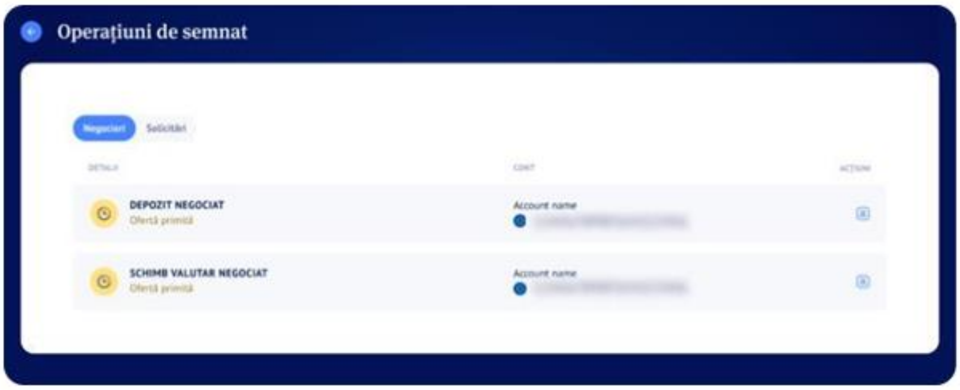
The "Requests" ("Solicitări") tab lists the transactions initiated by another user that require your signature.

Ex: transfers, currency exchange, utility payments.

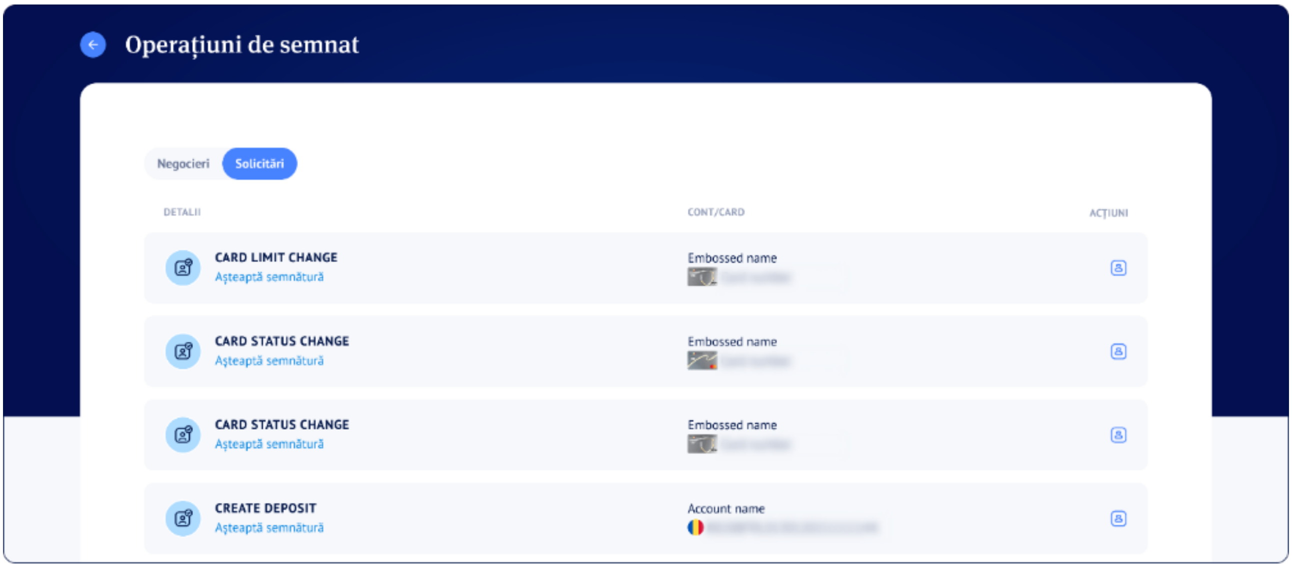


Operations to sign (**Operațiuni de semnat**) - here you find all the initiated but not signed operations that can be signed later on, depending on their validity period. Here you will also find operations that require multiple signatures, where the operation is considered processed only after all the required signatories have confirmed it.

In the "Negotiations" (“Negocieri”) tab you will find a list of all the created requests awaiting a reply from the bank. Ex: negotiated deposit request (depozit negociat), negotiated foreign exchange request (schimb valutar negociat).



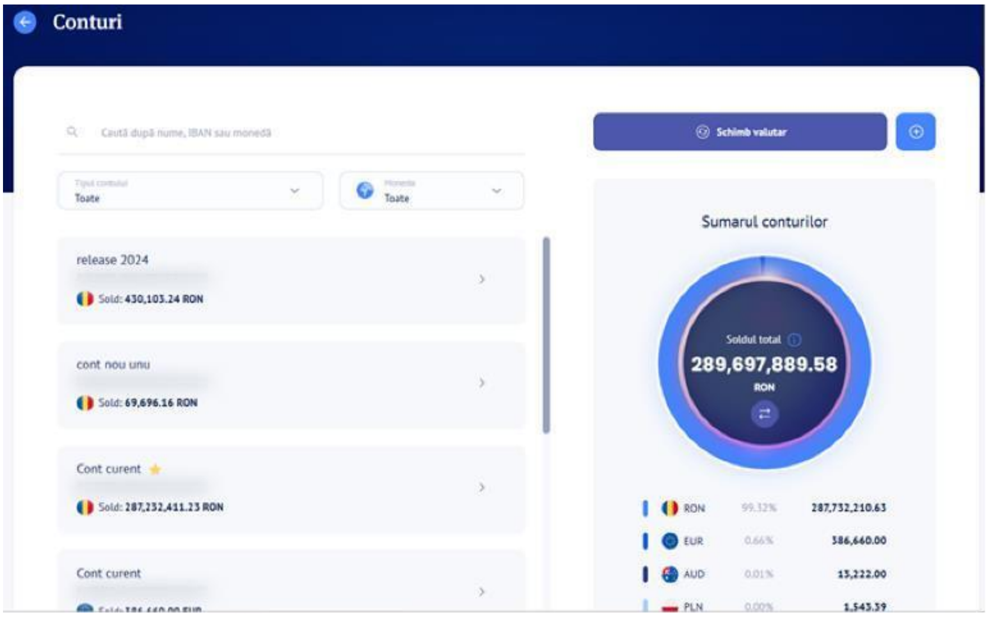
The "Requests" (“Solicitări”) tab lists all the requests created by the user that require signing. Ex: card limit change, classic deposit closing, classic deposit opening, card status change.

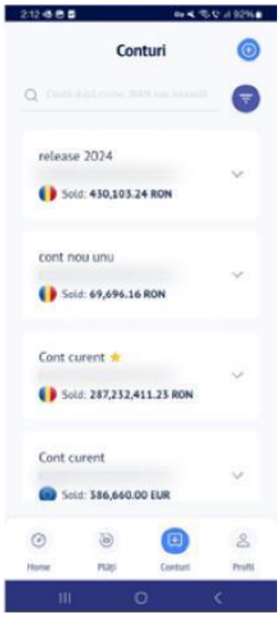


Accounts (Conturi)

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).

By querying each individual account, you can generate the statement in .zip 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 (să închizi un cont curent)**.

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" ("Ne pare rău, nu mai poți deschide conturi în ... . Ai ajuns la numărul maxim de ... conturi").

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

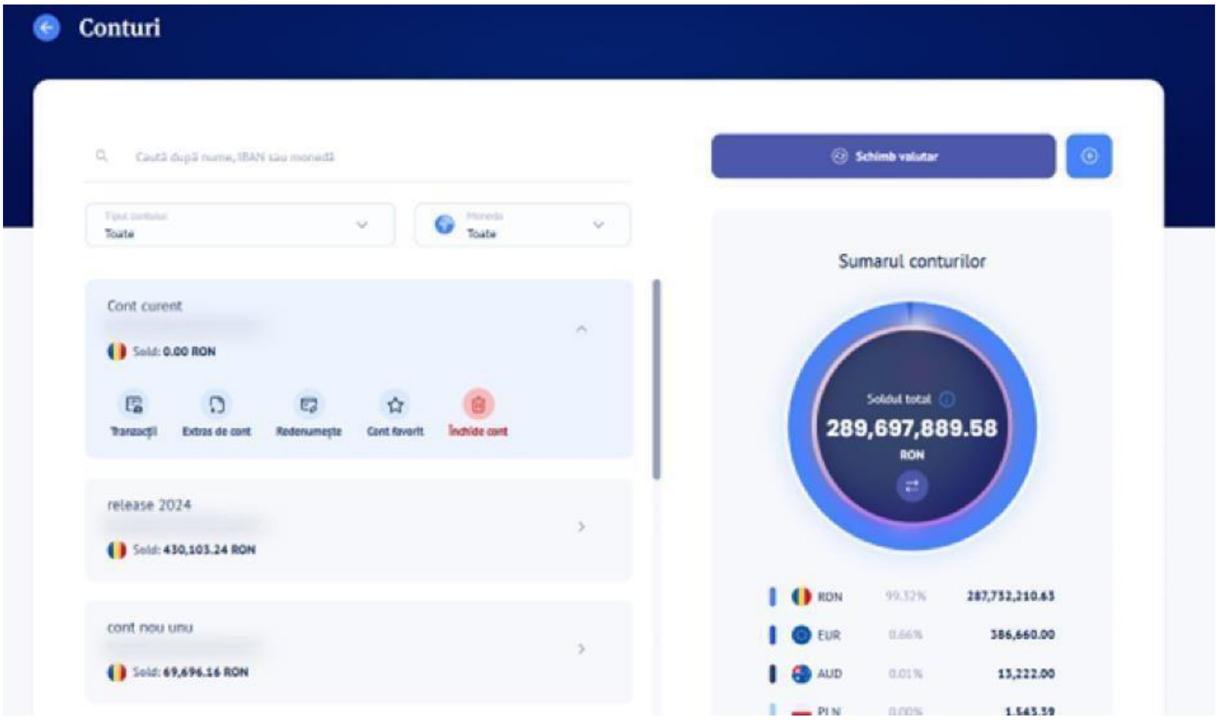
NOK	1
PLN	1
RON	6
SEK	1
USD	3

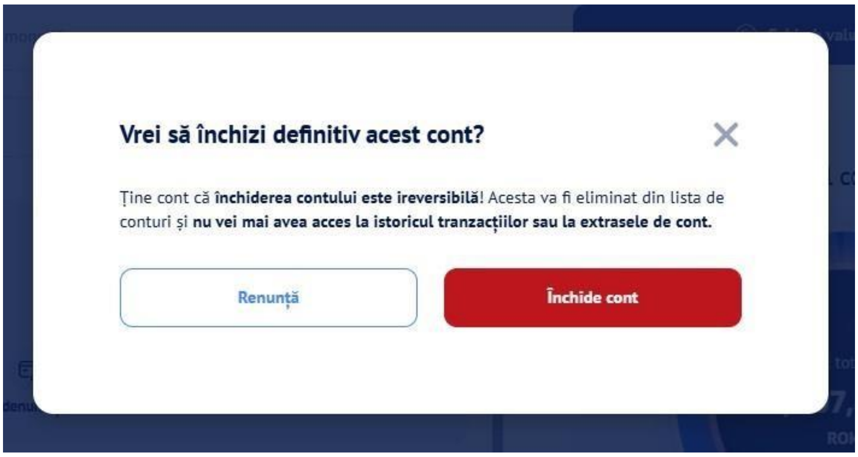
The following actions are also available for each open account:

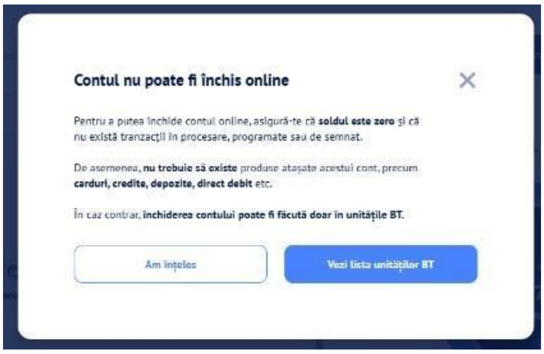
- **Transactions** (**Tranzacții**) = in this area you can view the history of the transactions on a specific type of account, filter them according to your preferences and export them in CSV format (the export can only be done from the web version), close an existing current account, download proof of payment.
- **Rename** (**Redenumește**) = you can predefine a name for each account by clicking this button and renaming the account;
- **Favorite account (Cont favorit)** = you can choose only one favorite account; it will be displayed first in the list of accounts and when you want to make a transfer (to you/to a beneficiary);
- If you are using the mobile app, in addition to the above, you can quickly and easily **send the IBAN** of your accounts.

An existing current account can be **closed** 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.).



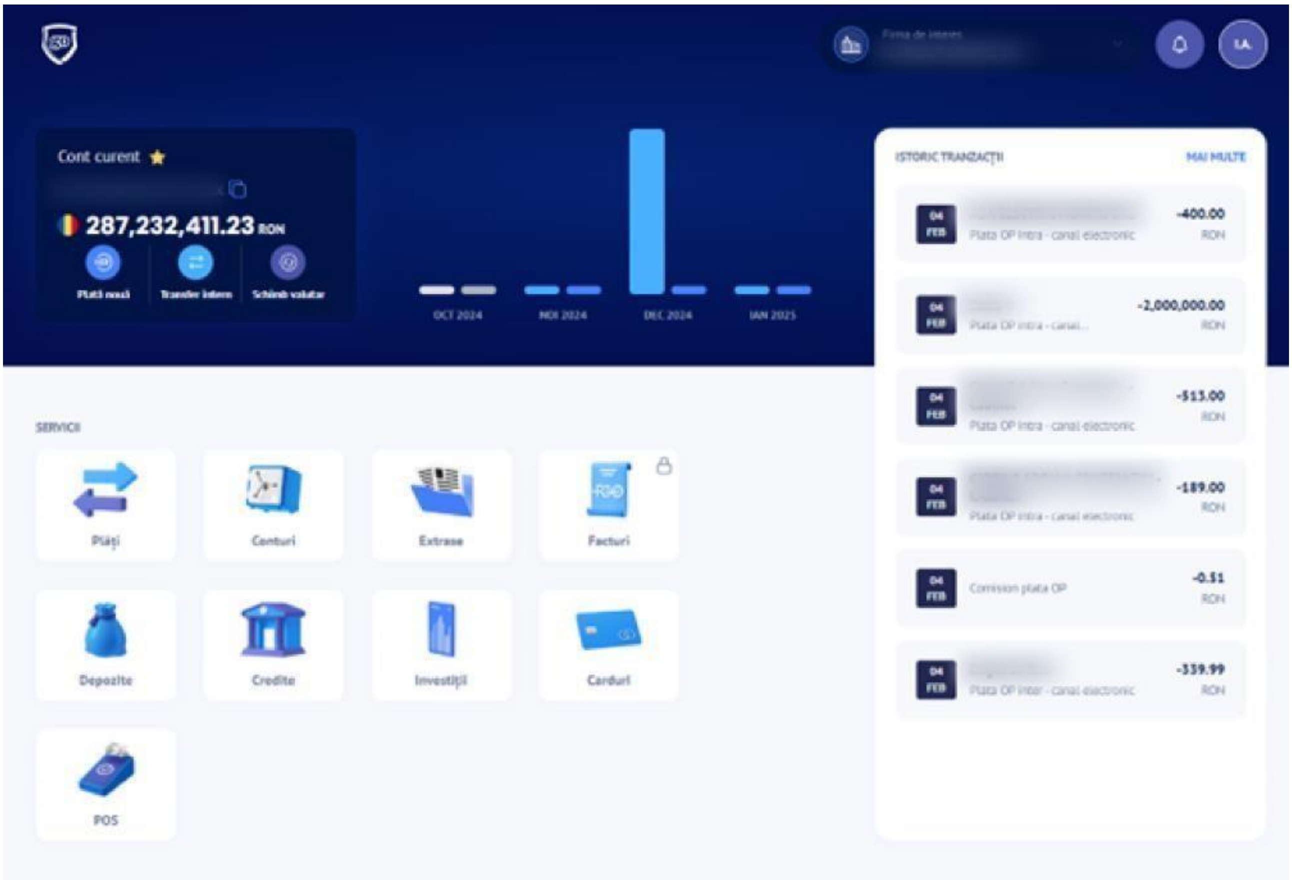




Note: For closed accounts the transaction list is no longer available.

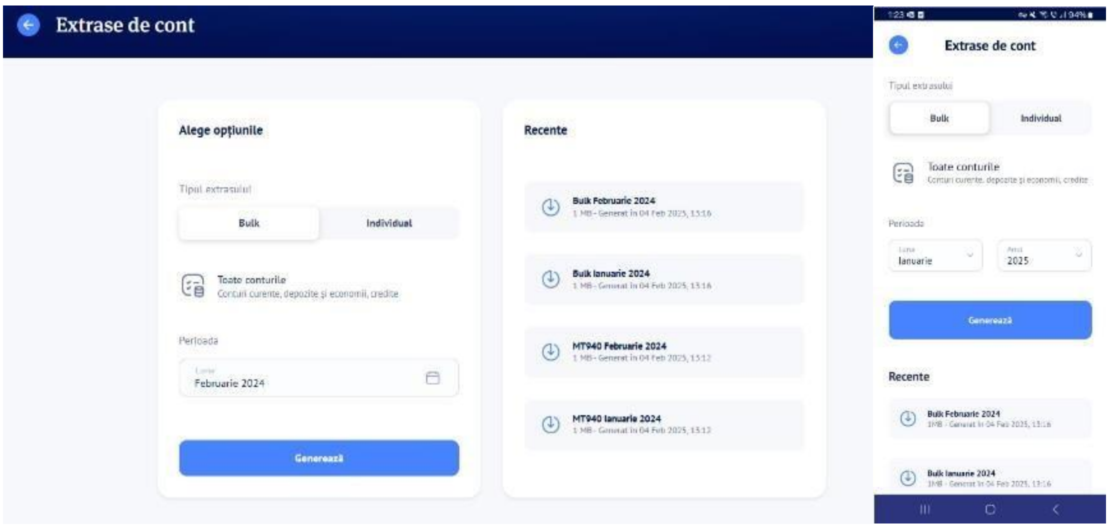
Statements (Extrase)

Here you can generate account statements (up to a max. period of 120 months) in PDF / MT940 format.

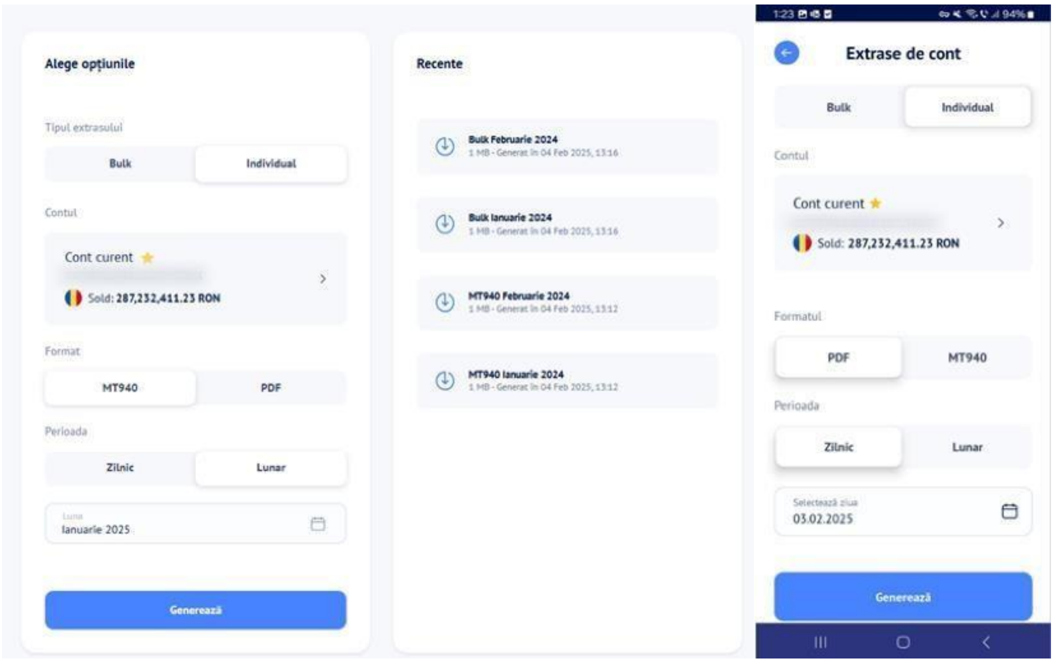


The statements can be downloaded:

- **Bulk** - for all the accounts by selecting the desired month.



- **Individual** - per each account, with the possibility to select the period (Daily / Monthly).



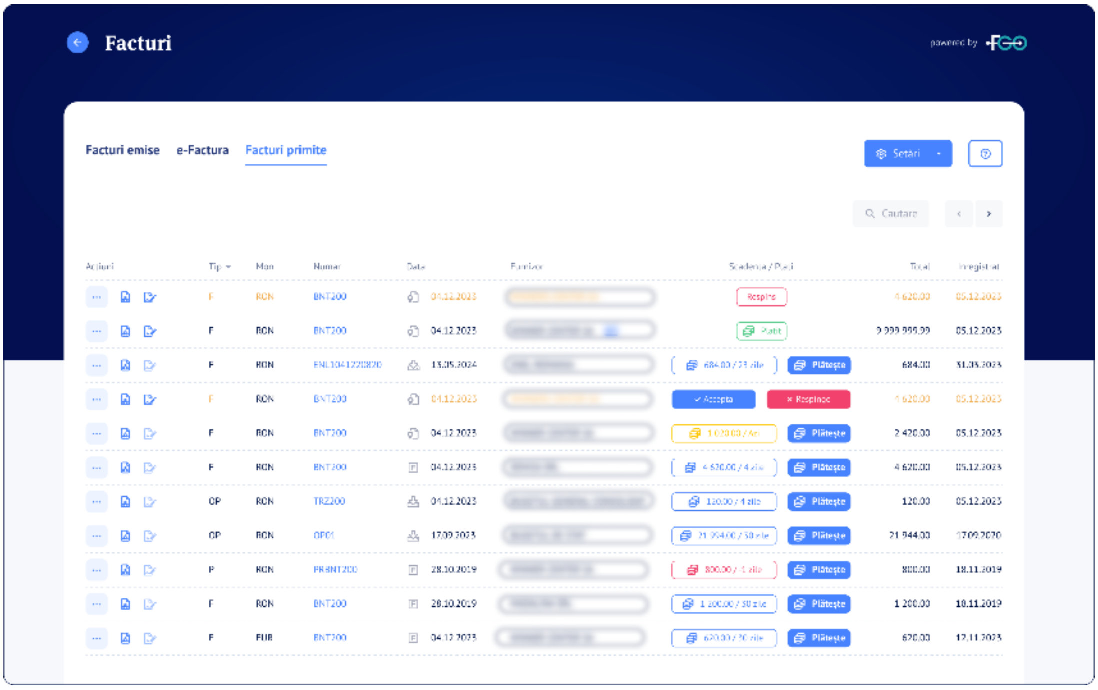
Invoices (Facturi)

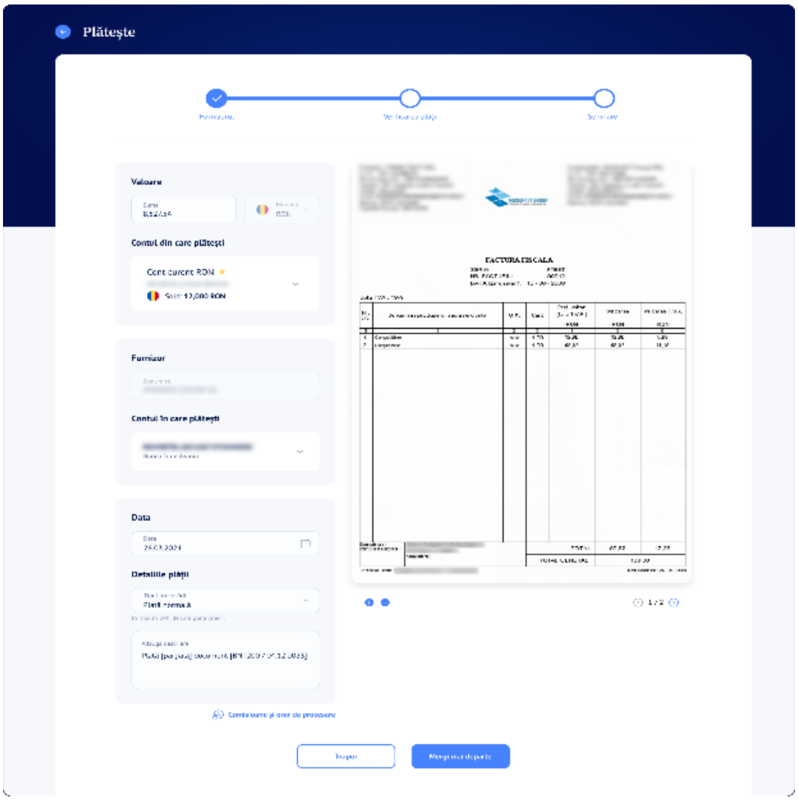
If you are a company client and a BT Go user, you can enjoy an online invoicing solution, offered by FGO and Banca Transilvania, available 24/7.

If you have never used the FGO solution and want to access the Invoices section of BT Go Internet Banking, you will need to create an FGO account. To create your account, follow the steps outlined in the BT Go screens, then go to the "Invoices" ("Facturi")section in the central dashboard of the app. The account can also be created directly on www.FGO.ro.

If you are already using the FGO solution, you will be able to log into FGO via BT Go with the credentials provided by FGO for authentication.

If you are an FGO client, you can quickly pay your received invoices by going to the "Received Invoices" („Facturi primite") section and clicking the "Pay" ("Plătește") button next to the invoice you want to pay from the list. You will be directed to the "Pay" ("Plătește") flow, and then you will find the transaction on the "Payments" ("Plăți") page. At the end of each day, the invoices and their payments/collections will be automatically linked and the invoice status will be updated accordingly. This link and the automatic status change are valid only for clients who choose to share their banking data (IBAN, balance and transaction history) with FGO. More details on granting permissions for accounts for which FGO will have access to the IBAN, balance and transaction history are available in the "Your Profile" („Profilul tău") section.

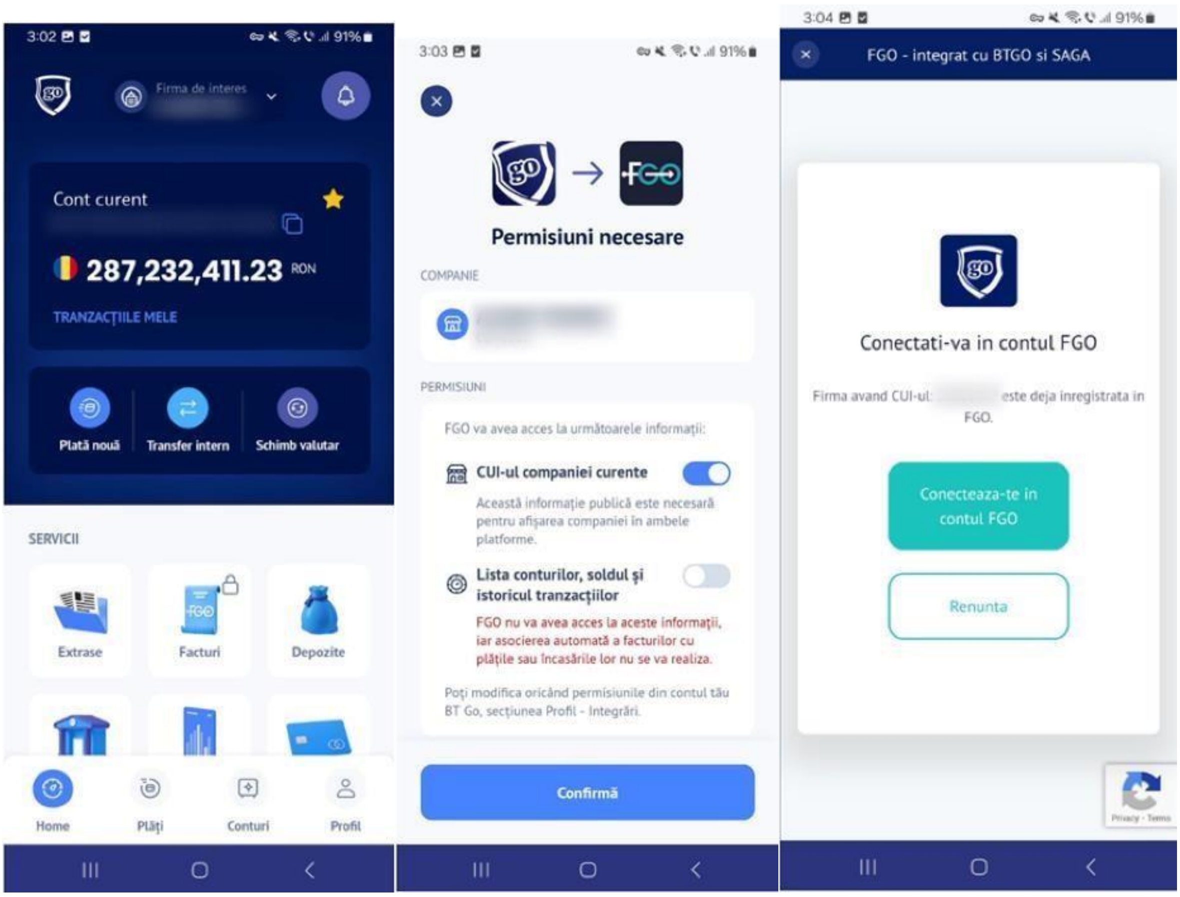




Connecting the BT Go Account to the FGO Account (for Invoicing) (Conectarea contului BT Go la contul FGO (pentru facturare)

You need to have an active FGO account to be able to issue an invoice via BT Go platform. Your FGO account allows you to access the "Invoices" ("Facturi") 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 (Cont FGO existent)

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.

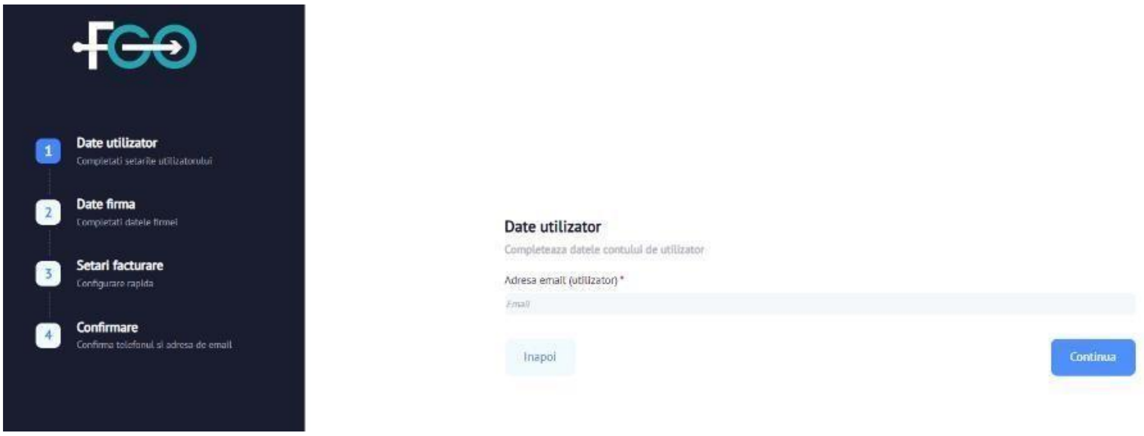
Good to know: you can manage several companies in one FGO account.

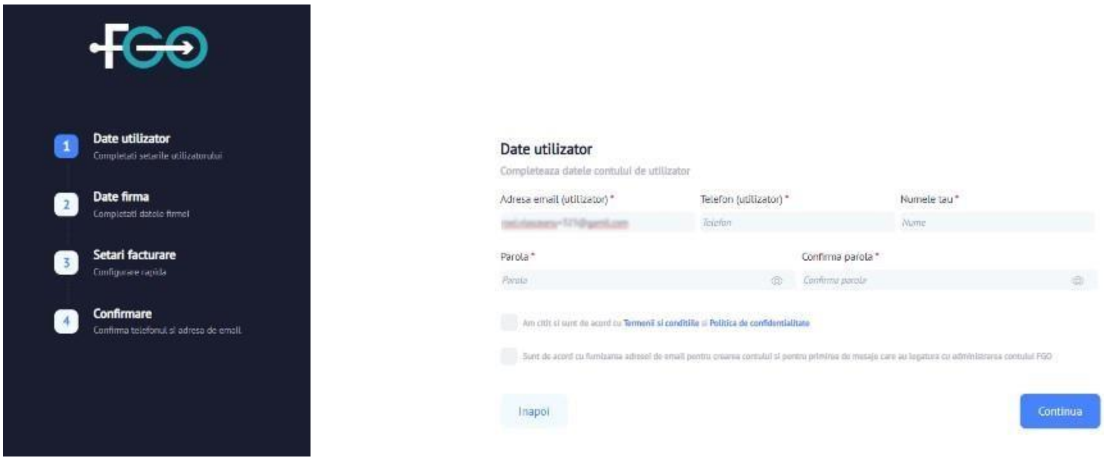
New FGO account (Cont nou FGO)

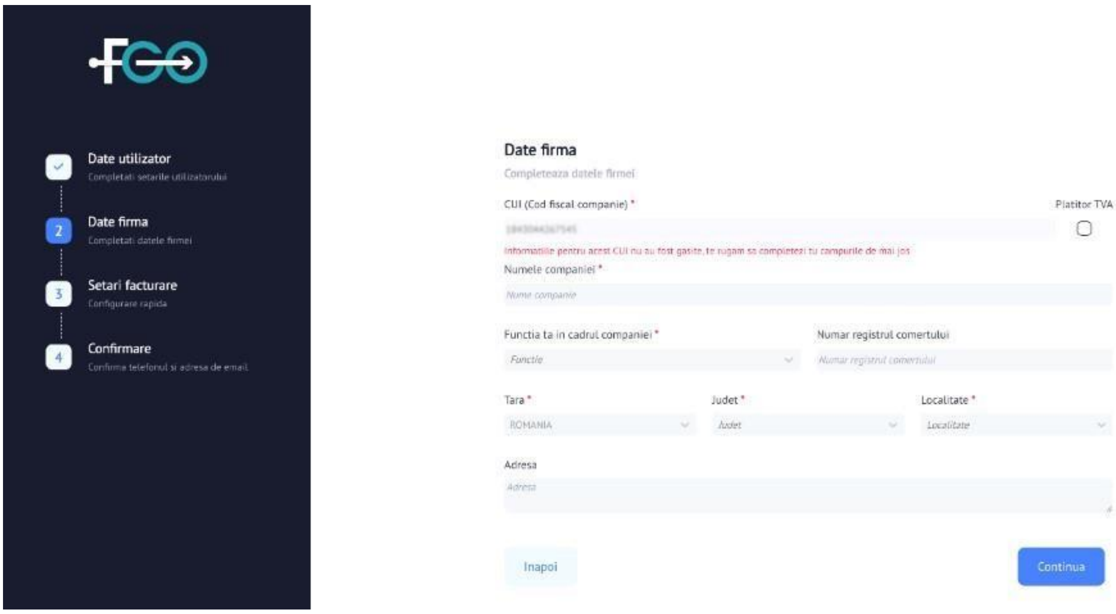
If you don't have an FGO account, you can create an account directly from the BT Go app, as follows:

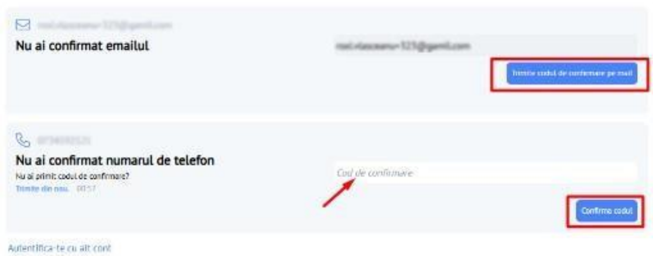
1. On the Invoices screen, click the Connect with FGO (Conectează-te cu FGO) button;
2. Click the Create new account (Creează cont nou) button;
3. Fill in the required account details, choose a strong password and click the Continue (Continuă) button;
4. Fill in the company details (based on the VAT no., the public company details will be filled in automatically) and then click "Create FGO account" ("Creează cont FGO") button;

5. Set the series of the issued documents;
6. Confirm your email address and phone number and log in to your account.









Account Setup - Series, Logo, SPV (Configurare cont – Serie, Logo, SPV)

After the registration, the system will automatically redirect you to the "Account Setup" („Configurare Cont”) page, accessible from the "Settings" (“Setări”) 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" (“Setări - > Configurare cont”) available below.

Subscriptions (Abonamente)

Existing accounts in FGO (Conturi existente în FGO)

Any account with an active paid subscription in FGO (GO eFactura, Go Premium, GO Enterprise, Start, Pro, Premium, Premium, 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" ("Facturi") functionality in BT Go.

Newly created accounts from BT Go (Conturi noi create din 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.*

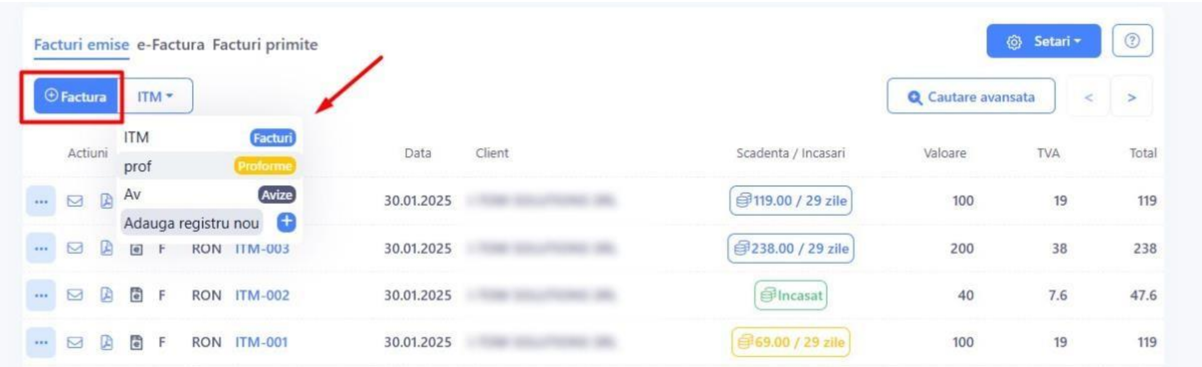
Attention! The GO e-Factura package with 12 months free-of-charge use is automatically activated for companies that are newly registered in FGO from BT Go and have not used FGO.

Invoices - Web Platform (Facturi - platforma web)

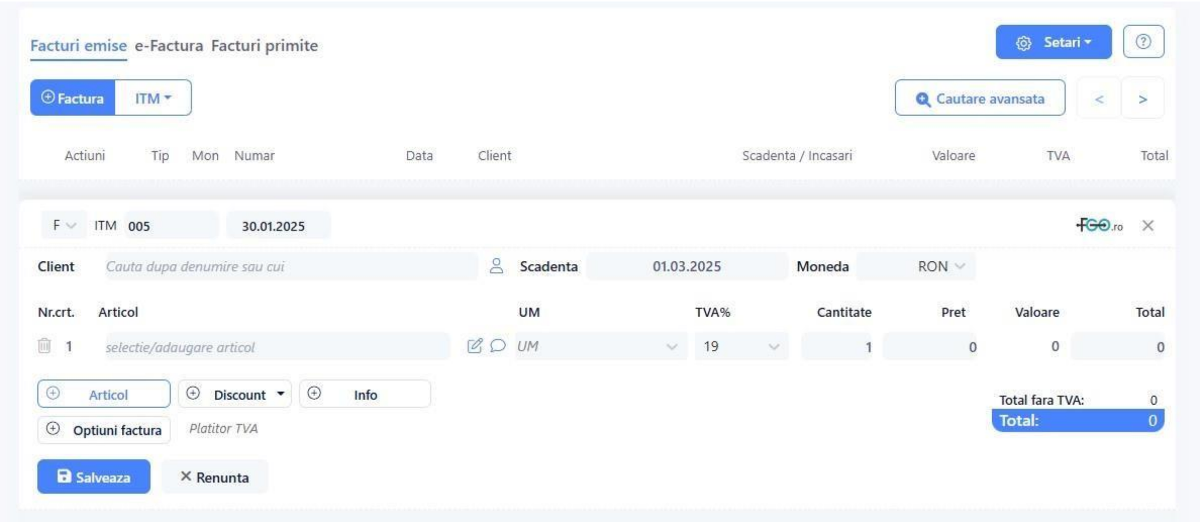
Issue an Invoice (Emiterea unei facturi)

Invoice Data (Date factură)

To add an invoice/proforma/notice document, go to the Issued invoices (Facturi emise) page and click Add (+), previously selecting the series of the type of document you want to issue.



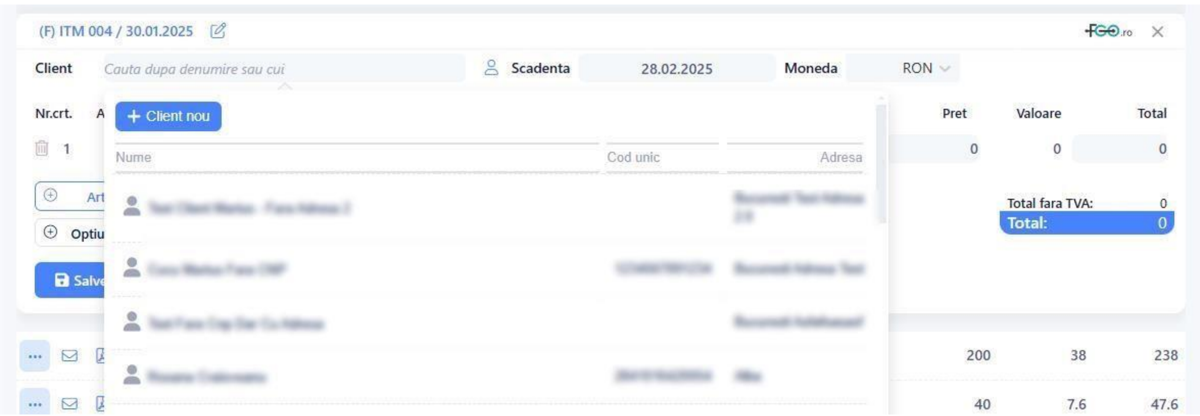
A window will open, where you must fill in the necessary information.



Use the + Info fields to add additional information. Click the + Discount button to add a discount to your total invoice or an item. With the + Invoice options (+ Opțiuni factură) button you can select the VAT on receipt (TVA la încasare) and the tax regime (regimul fiscal) of your company at the time when you issue the invoice.

Add/Select Client (Adăugarea/Alegerea clientului)

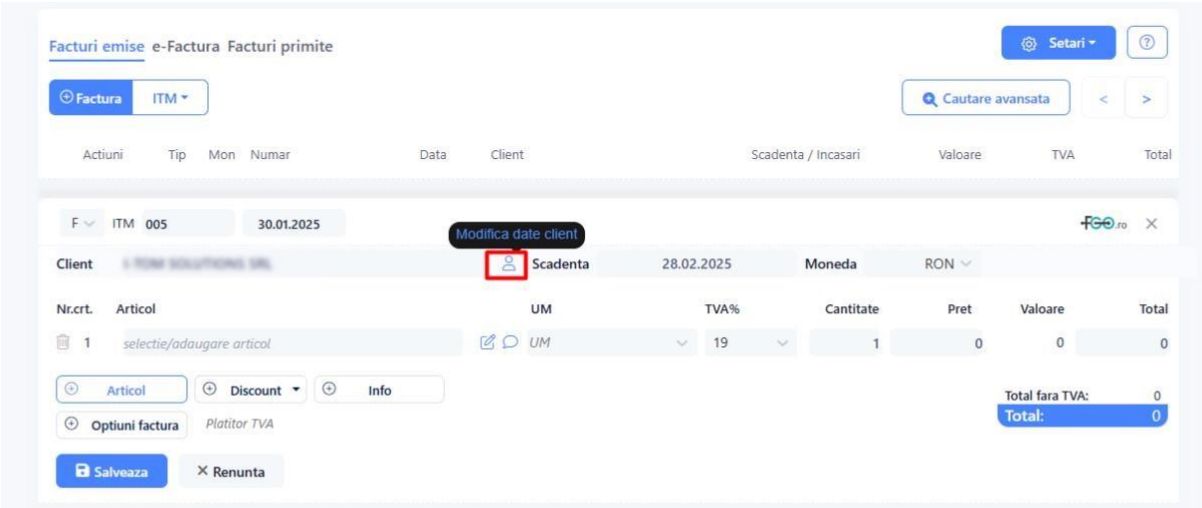
In the "Client" field the system will load some of your clients. To filter, fill in the company name or VAT no. (without RO).



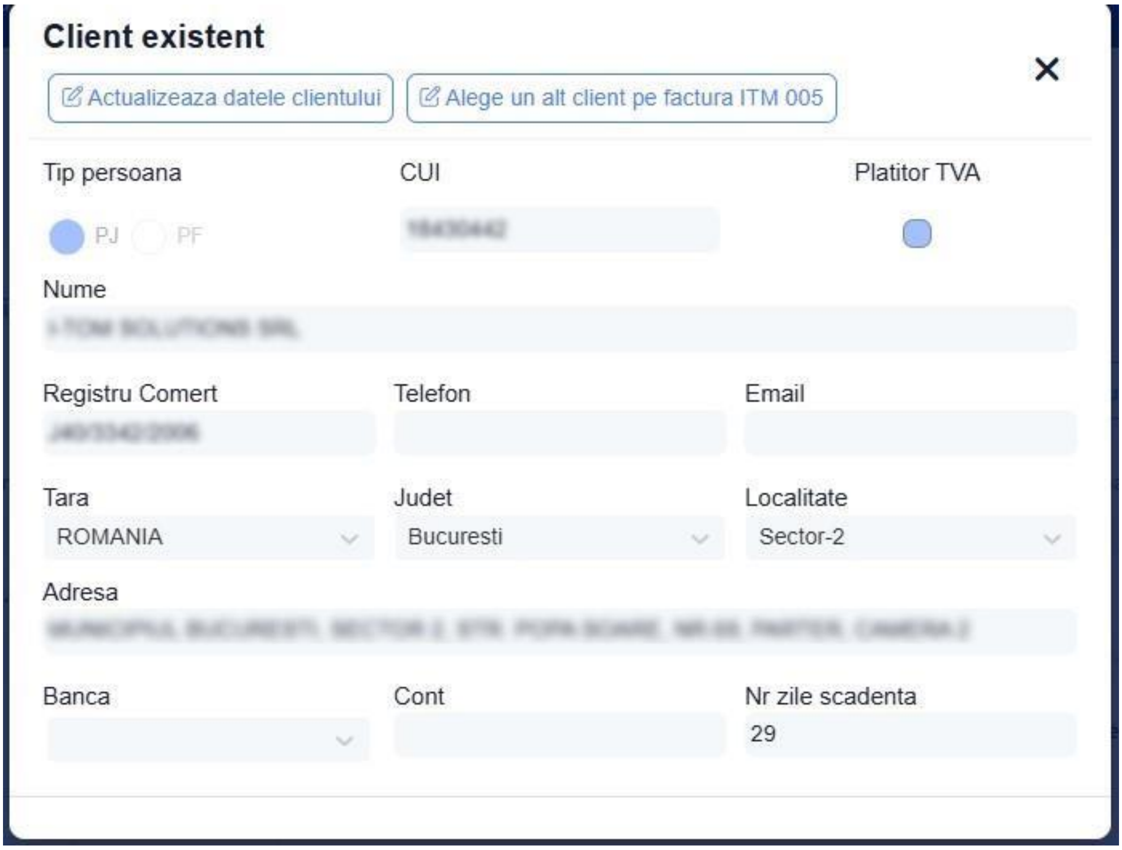
If you are invoicing a legal entity, the system will automatically search and return the company's public data (data registered with the Romanian tax authority (ANAF)). For legal-entity clients retrieved by the system, who are not your company's clients, you have the Add (Adăugare) option available.

If you issue an invoice for a client who is not yet saved in your list, such client will be automatically added to your list of clients.

To view a client's data click the button next to the client's name.



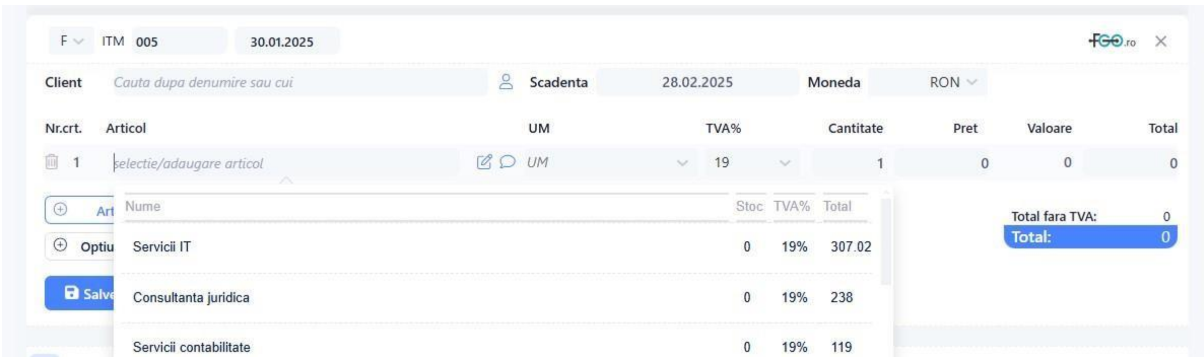
From the screen with the client details, you can update the client’s details or choose a different client for the invoice. The NIN/VAT no. field cannot be edited after saving.



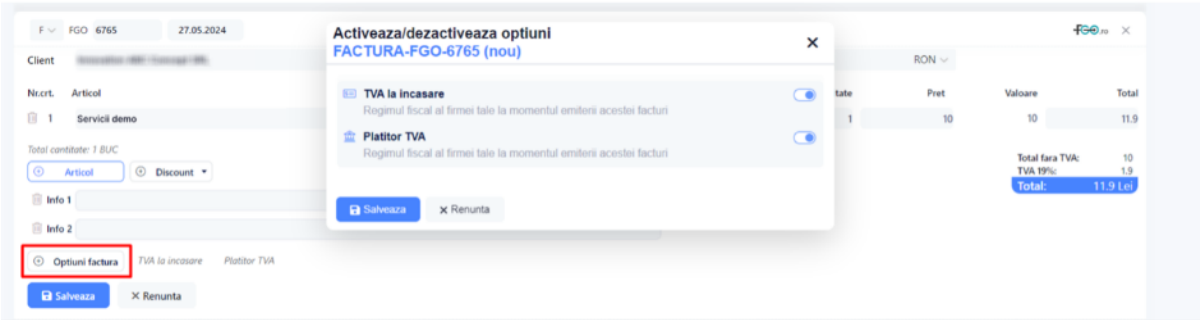
Add/Select Items (Adăugarea/Alegerea articolelor) you Invoice

You can choose from already saved items or you can add new items directly in the invoice; if you want to add a new item, write the name of the item (product, service) you are invoicing in the "item" ("articol") field; the new items you add to that invoice will be automatically saved in the list of items and will appear in the list the next time you issue an invoice.

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



Before saving the invoice, you can set the tax regime of your company, if it has not already been set in the Settings (Setări) → Company data (Date firmă) menu.



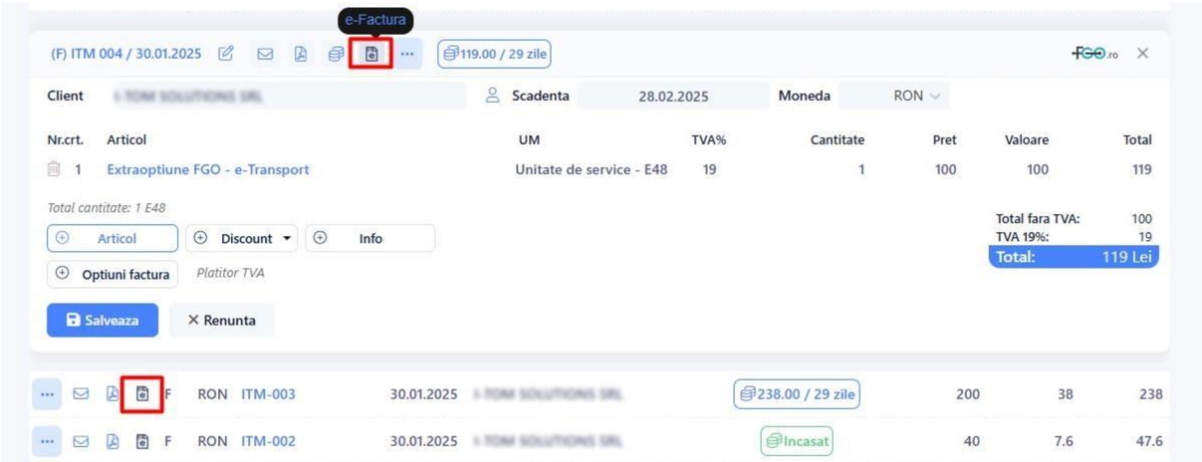
Save and that's all - you have issued your invoice!

Important! Follow the steps above to issue a proforma or an invoice with a different series. Just choose a different series (register series) from the "+Add" („+Adaugă”) button.

Action on Invoice (Acțiuni pe factură)

e-Factura - Send Invoice in SPV (e-Factura - Trimiterea facturii în SPV)

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

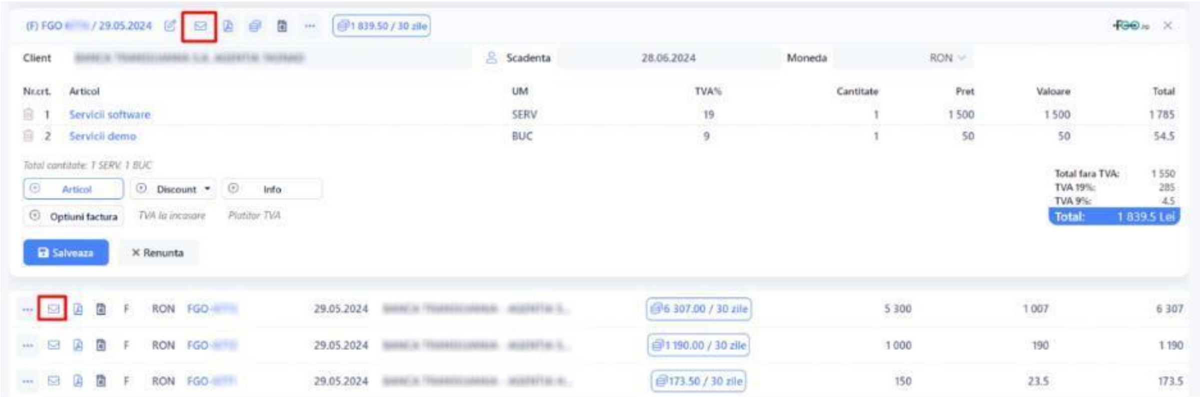


In order to be able to send the e-Factura to ANAF, you first need to connect your SPV account in Settings (Setări).

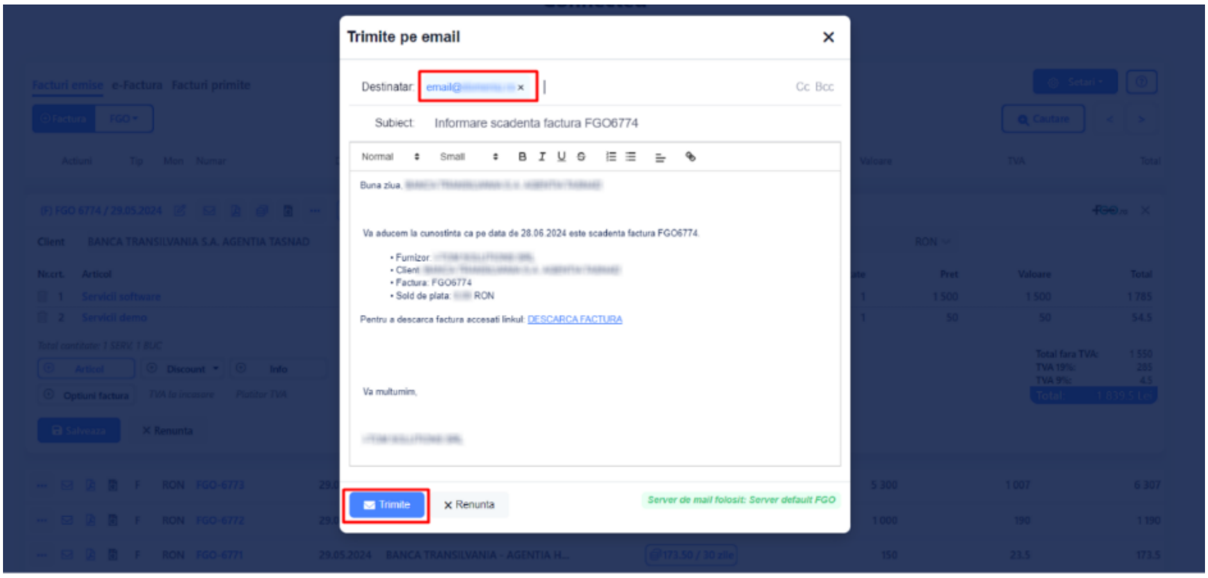
Once the SPV account is connected, you can activate the automatic sending to ANAF, choosing when you want it to be sent: 1, 2, 3 or 4 days after the issue. This way, all the invoices you issue for legal entities will be automatically sent to ANAF according to your settings.

Send Invoice to Client (Trimiterea facturii către 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.



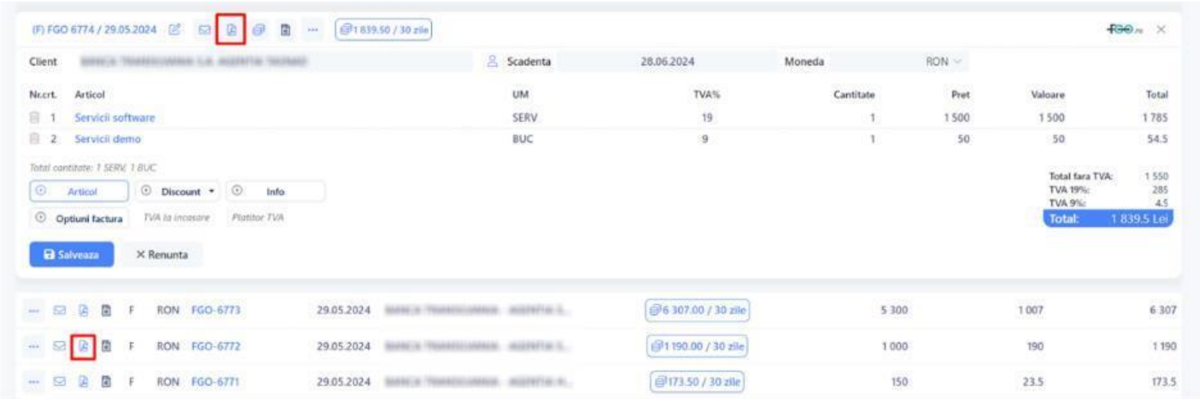
In the open window you can edit the recipient, the message, add cc/bcc recipients. When you are done, click the Send (Trimite) button.

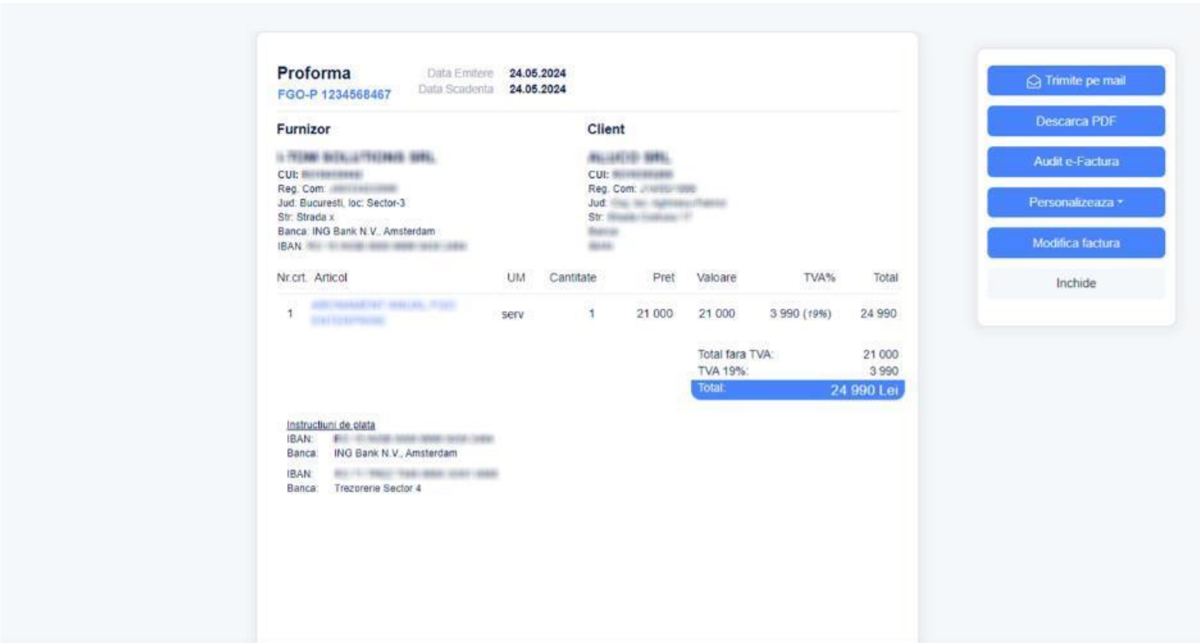


Info: the invoice will be sent to the client via the FGO server. You can set up your own email server - go to the Settings (Setări) - Setup (Configurare) page and go to the Advanced Invoicing(Facturare avansată) section (configurable from FGO) to set up your company's Email.

View the Invoice in A4 (PDF) Format/Printing an Invoice (Vizualizarea facturii în format A4 (PDF)/Tipărirea unei facturi)

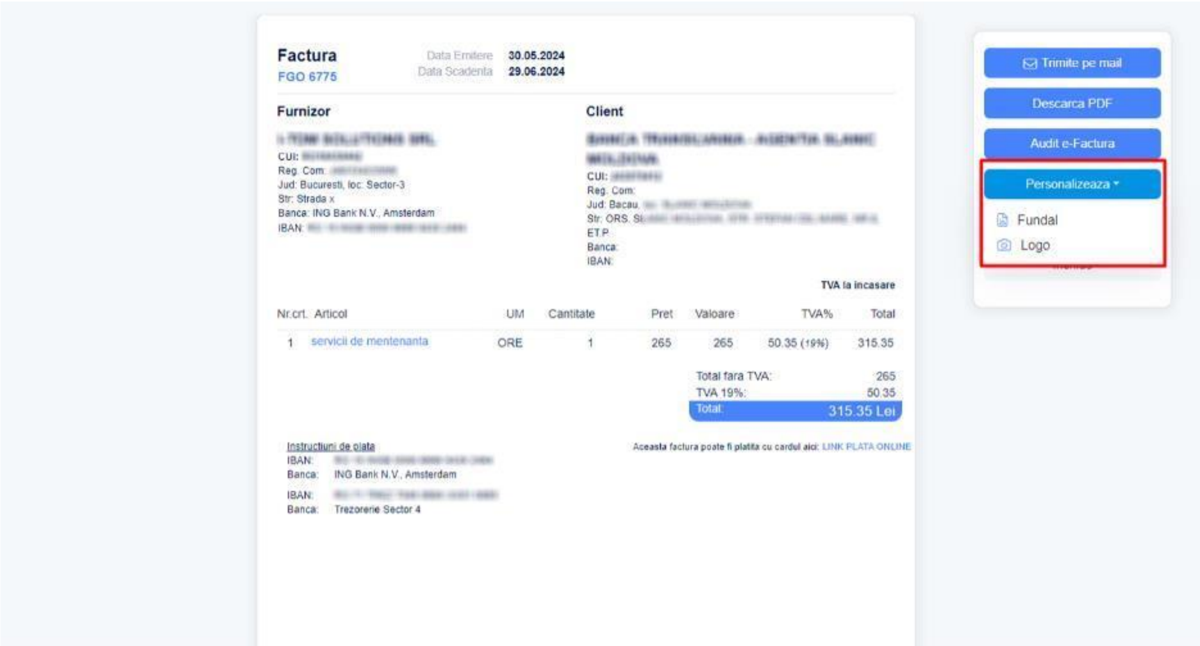
Click the PDF icon next to the invoice to open the view mode. Here you will also find the Download (Descărcare) / Print (Tiparire), PDF Regeneration, e-Factura Audit, Customize (Personalizare) (Background (Fundal), Logo) actions.



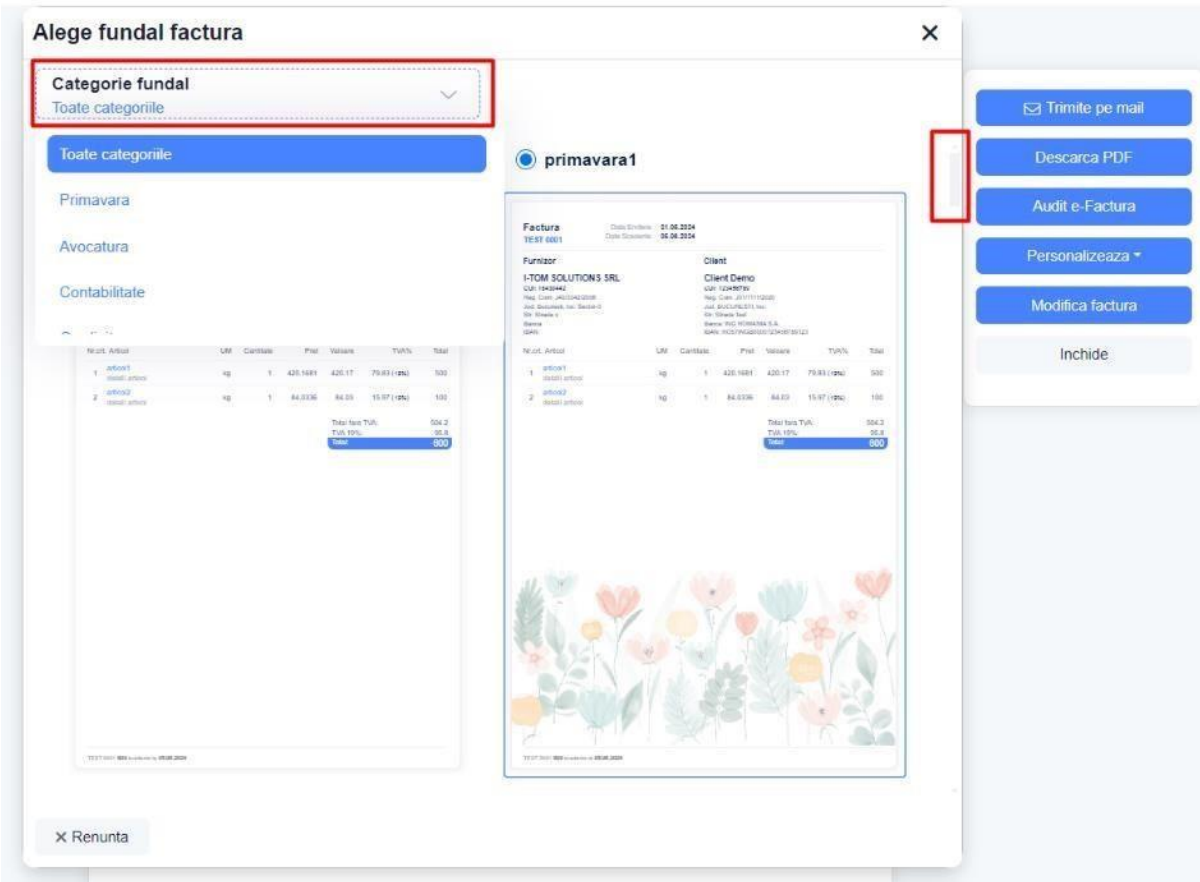


Customize Invoice (Personalizarea facturii)

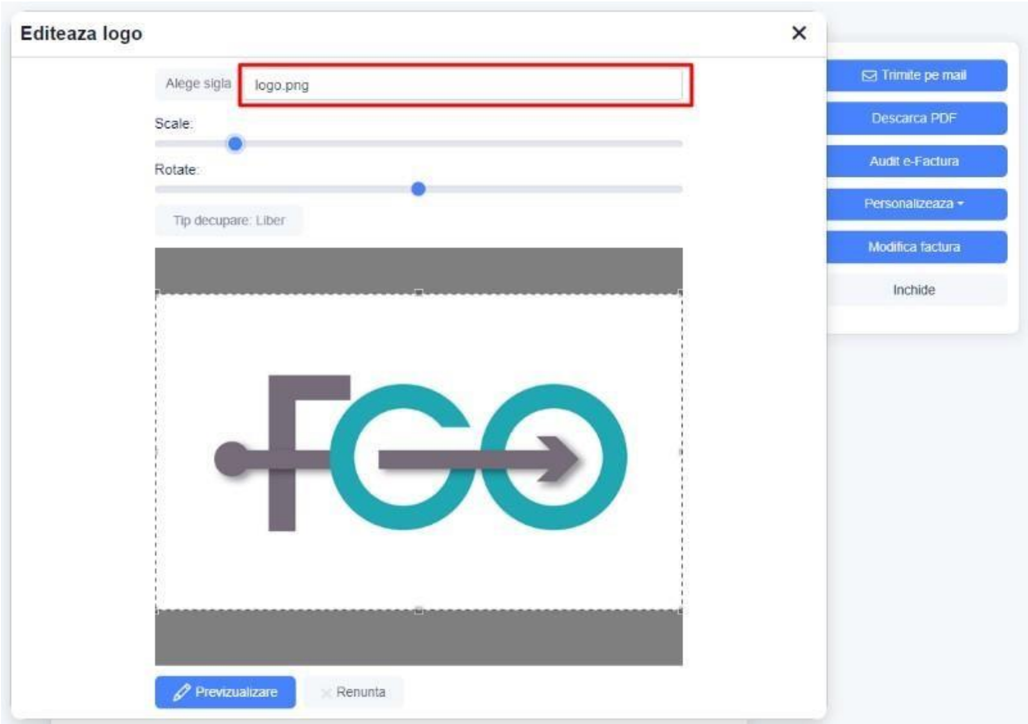
With the Customize (Personalizează) action you can change the background (fundal) and logo for the displayed invoice.



The background can be selected from a list of more than 20 designs, which you can filter by category (Categorie fundal).



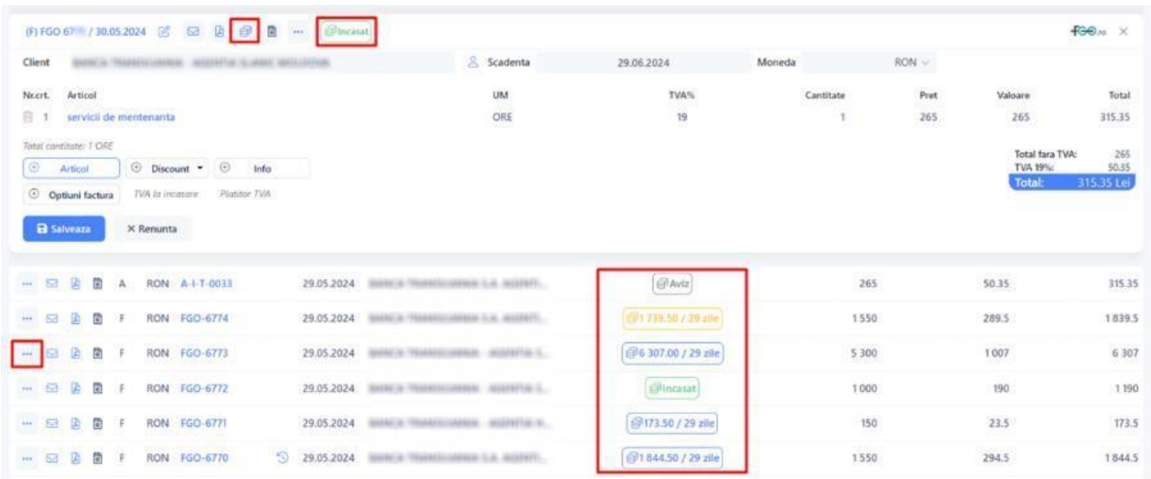
When uploading a logo there are two functions to scale or rotate the uploaded image. After these settings you can preview and save your changes.



Cash an Issued Invoice (Încasarea unei facturi emise)

You can view the collections of issued invoices:

- by clicking on the status in the Due Date (Scadență) / Collections (Încasări) column
- on the 3 dots of the invoice line
- if the invoice is open for editing - click on one of the two options at the top



Status of Issued Invoices (Statusul facturilor emise)

Blue → Not cashed, not overdue

Red → Not cashed, overdue

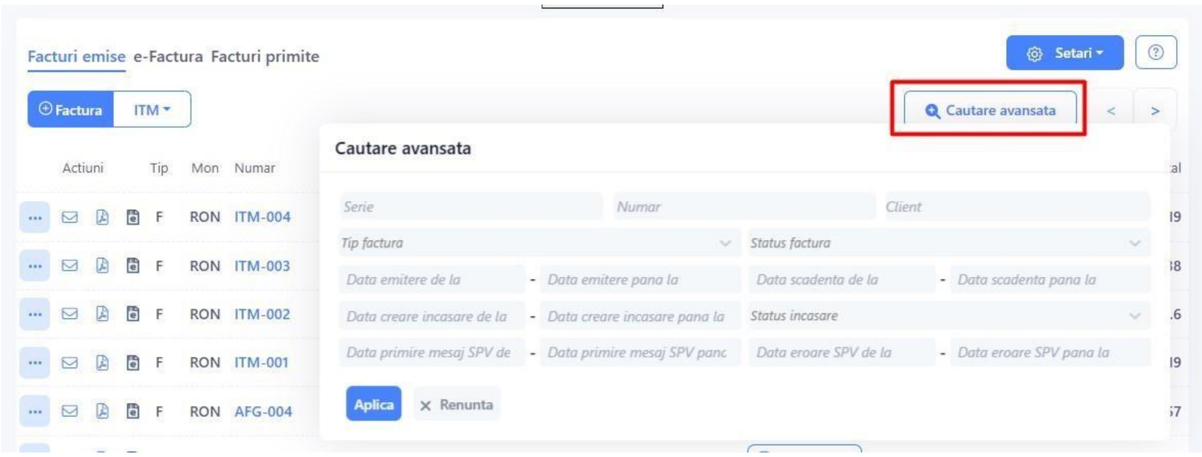
Yellow → Reversed / Reversed or partially cashed

Green → Cashed

Gray → Canceled

Advanced Invoice Search (Căutarea avansată a unei facturi)

In the Invoices (Facturi) screen, click the Advanced Search (Căutare avansată) button. Choose the criteria you want to search by: series, number, client, invoice type, invoice status, issue date, collection date, collection status, SPV message date, etc.

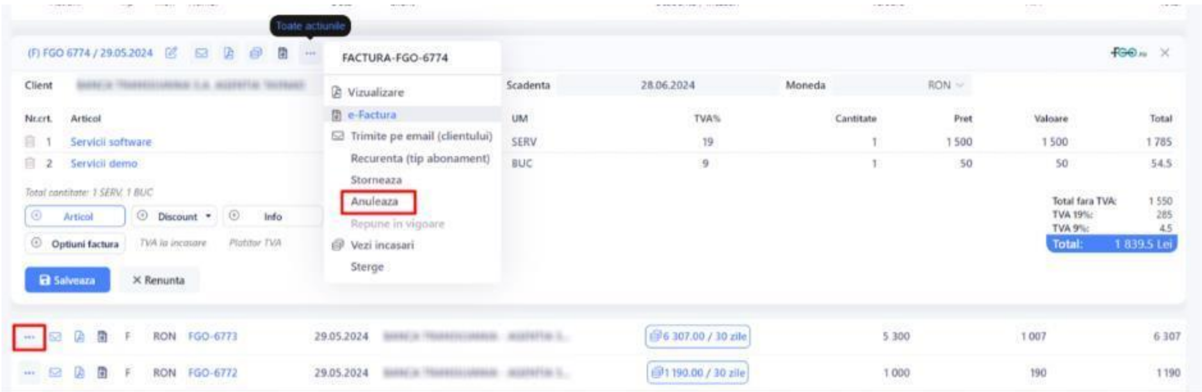


Cancel an Invoice (Anularea unei facturi)

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

.

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



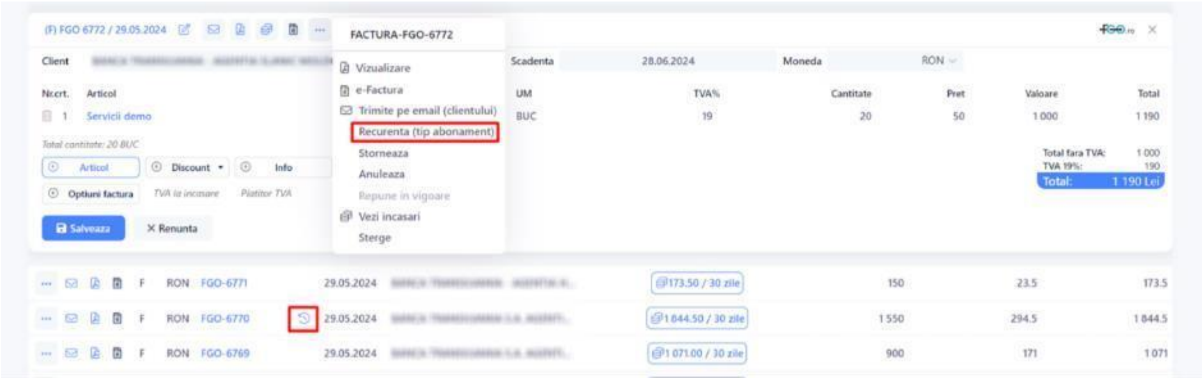
Reinstatement (Repunerea în vigoare)

If you need to reinstate a canceled invoice, click the three dots next to it to open the actions menu, then click “Reinstate” ("Repune în vigoare").

Recurrence (subscription-like) (Recurența (tip abonament))

You can activate the issuing of a recurring invoice directly from the issued invoice. Open the actions menu available on the invoice and select Recurring (subscription-like) (Recurență (tip abonament)). 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.



Reversal (Stornarea)

To reverse an invoice, click the three dots next to it and select “Reverse" (“Stornează”). After the reversal, the old invoice will have the status Reversed (Stornată) and a new Reversal (Storno) 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.

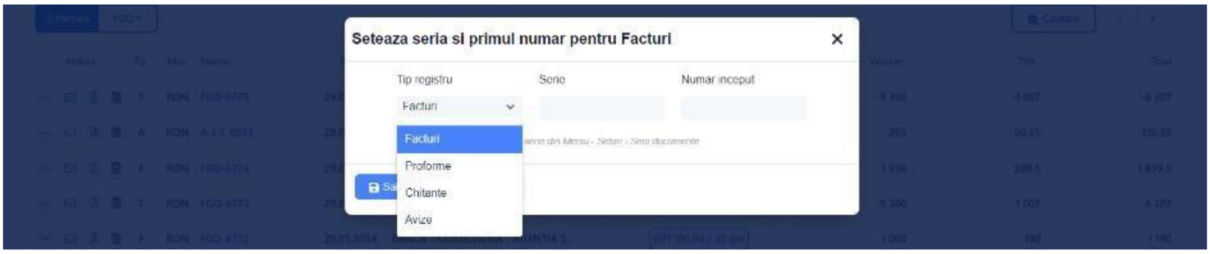
Good to know: Cancellation (Anulare) versus Reversal (Stornare) under Tax Code Article 159: Information in invoices or other documents of tax value can be corrected by:

- Cancellation (Anulare) : if the document issued has not been sent to the client, it can be canceled and a new document can be issued

• Reversal (Stornare): 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 (Serie nouă și emiterea de proforme)

To add a new register of invoices or proformas, on the Invoices (Facturi) screen click on the series selection button, then click "Add new register" ("Adaugă registru nou"). Choose the type of register (invoices/proformas), the series and the first number, then Save (Salvează).



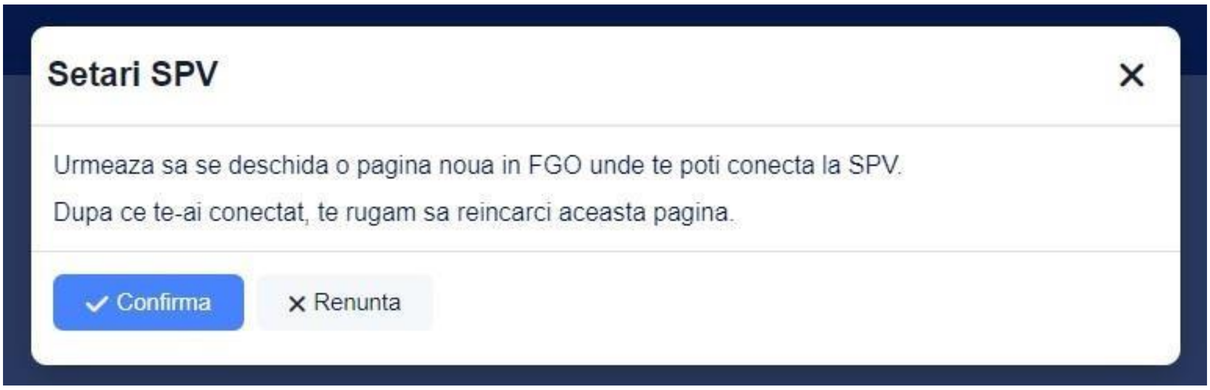
Good to know Type F – Invoice (Facturaa), also includes the following types: reverse charge, exempt with deduction, services and sales under 311/312, non-taxable transactions.

e-Invoice - Setting, Tracking (e-Factura – Setare, urmărire)

Connecting the SPV Account (Conectarea contului SPV)

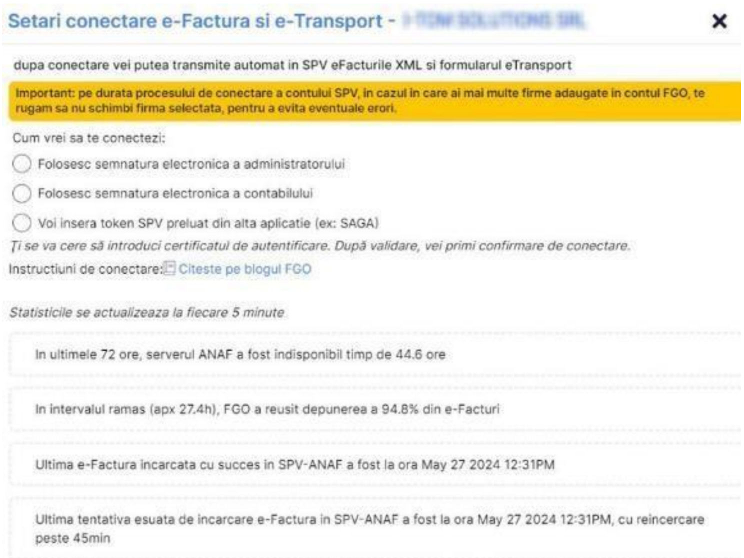
STEP 1 - Go to the Settings (Setări) - Account Setup (Configurare Cont) page. In the e-Factura section (configurable from FGO), click the "Setup" ("Configurează") button next to the e-Factura and e-Transport Connection Settings (Setări conectare e-Factura și e-Transport) option.

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 - Choose the desired digital certificate.

STEP 5 - Enter the token password.

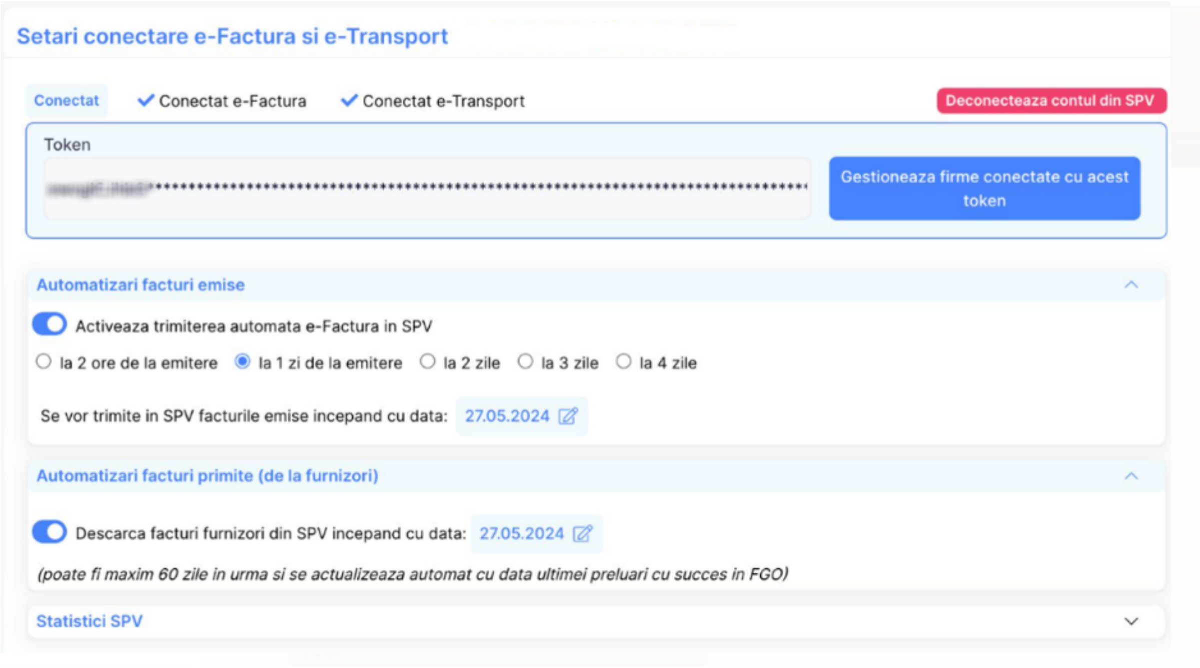
STEP 6 - Enter your PIN code/authorization code in the popup window that appears. You'll be connected in seconds.

STEP 7 - After connection

Issued invoices (Facturi emise): 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 invoices: 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.



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 (Situații de conectare SPV. Semnătura digitală)

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.

e-Invoice tracking (Urmărirea e-Facturilor)

e-Invoice Audit Check (Verificarea auditului e-Facturii)

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.

Tracking the processing status of e-Invoices sent to ANAF (Urmărirea stadiului procesării e-Facturilor trimise către 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_citire_stare_efactura (reply error for e-invoice status reading)
2. efactura:stare=nok (e-invoice status: nok)
3. efactura:stare=în prelucrare (e-invoice status=in processing)
4. efactura:execution_status=0

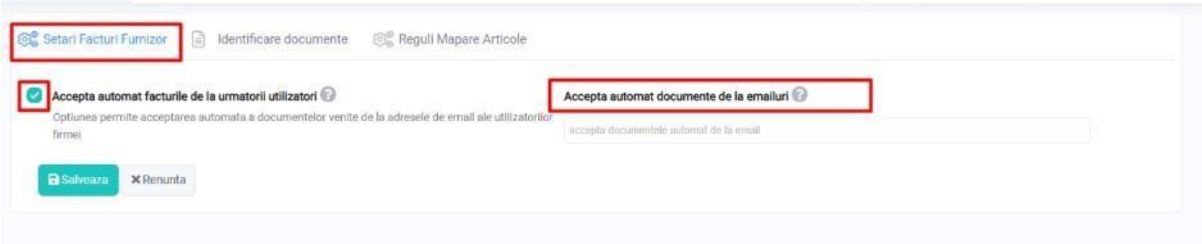
For cases 3 and 4, the FGO tries the connection again, no sooner than 5 minutes, until it succeeds in getting an answer from ANAF that is one of the cases 1 or 2.

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 einvoice to ANAF.

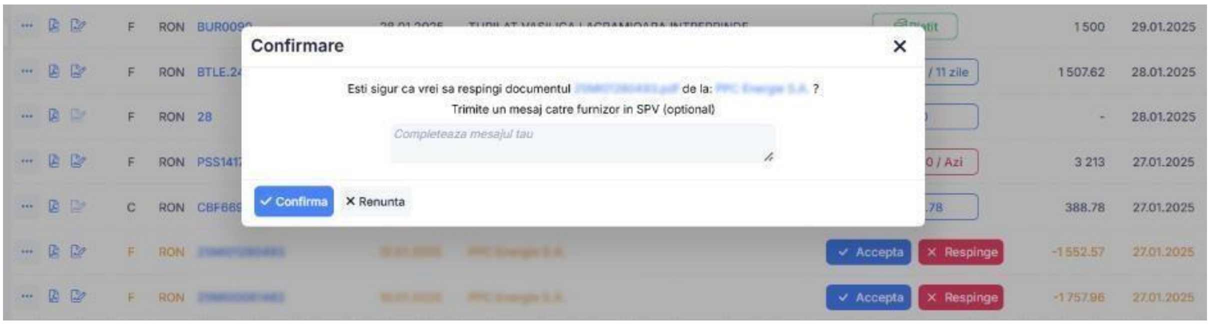
Received invoices (Facturi primite)

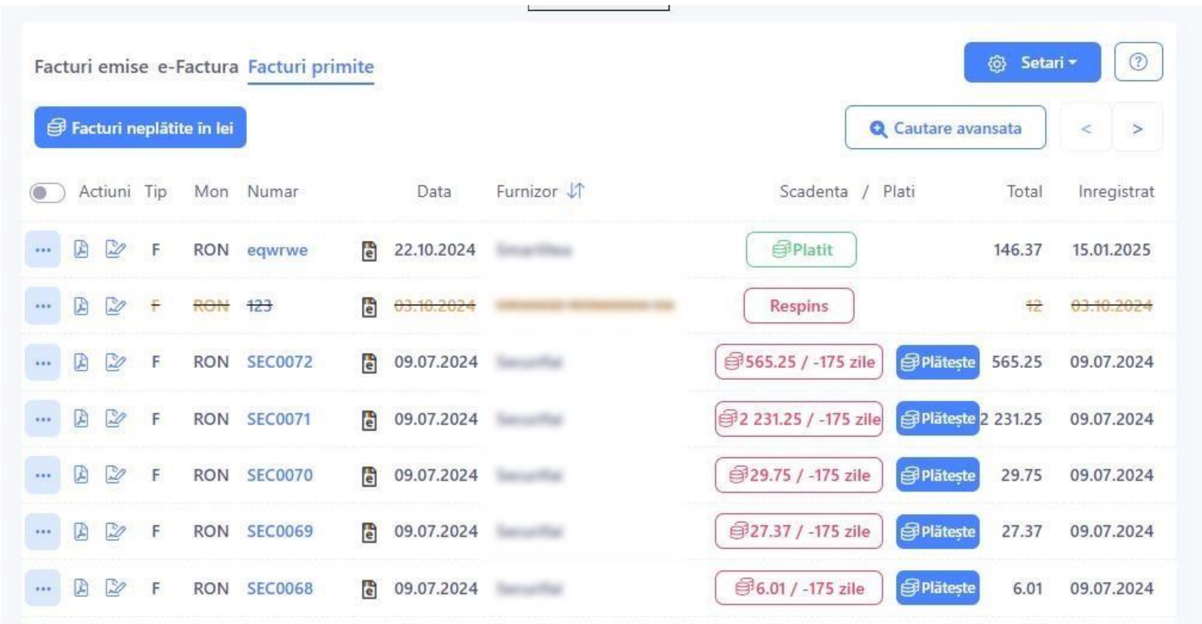
On the Received Invoices (Facturi primite) page you can view all the invoices form suppliers received via SPV, manually added in the Supplier Invoices (Facturi furnizori) menu available in FGO, or sent to [cui]@facturi.fgo.ro. You can find this email address displayed right on the Supplier Invoices (Facturi furnizori) 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 (Setări) → Supplier settings (Setări furnizori).



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

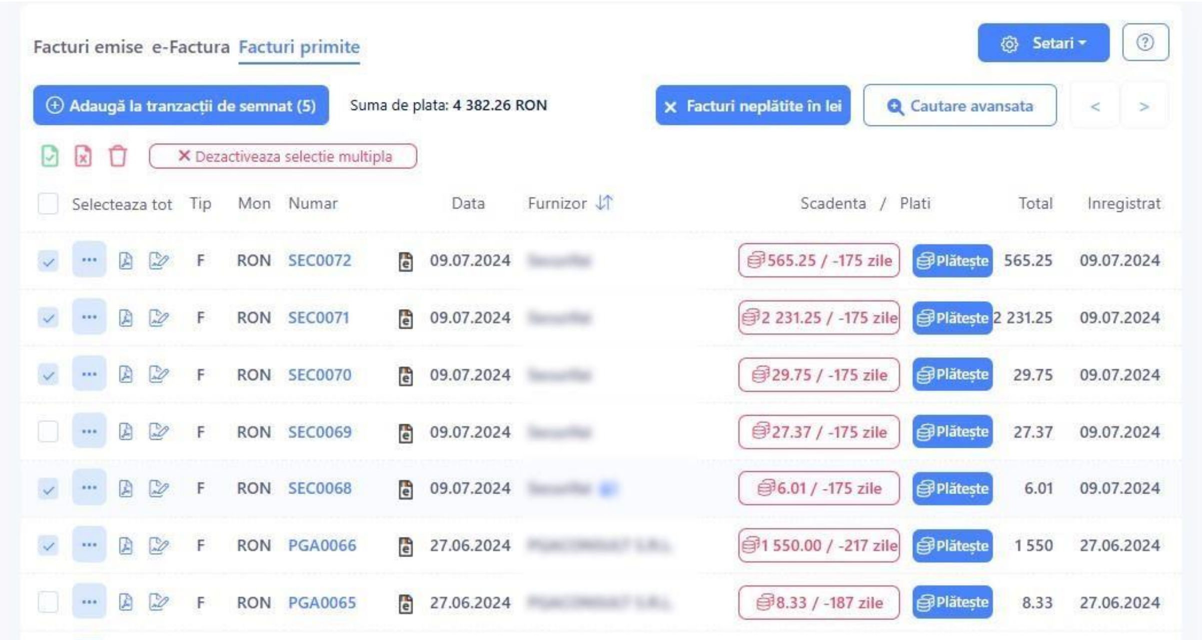
For invoices received via SPV, you will have the possibility to accept or reject them, depending on the case. Only after acceptance will you be able to manage their payment. If you reject them, you can send a message to the supplier in SPV.



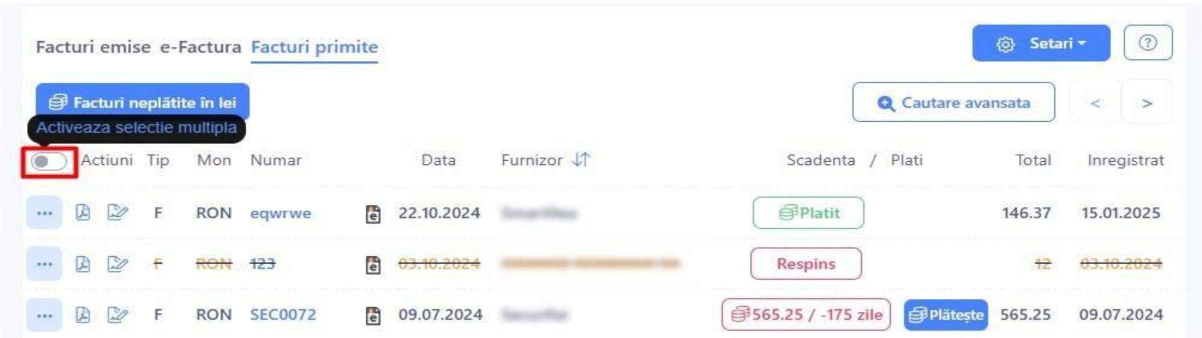


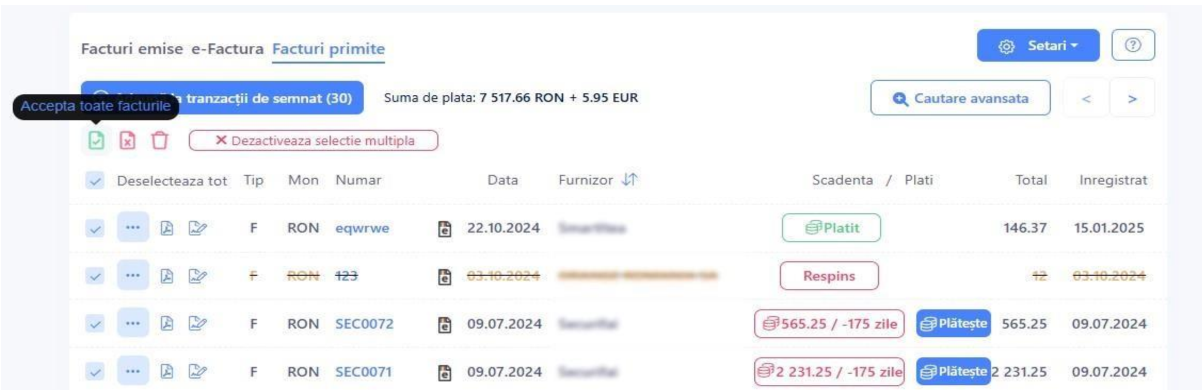
You can mark an invoice as paid or pay it directly from your BT Go account by pressing the "Pay" ("Plătește") button which will take you to the payment page.

Unpaid invoices in RON (Facturi neplătite în lei) - 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.

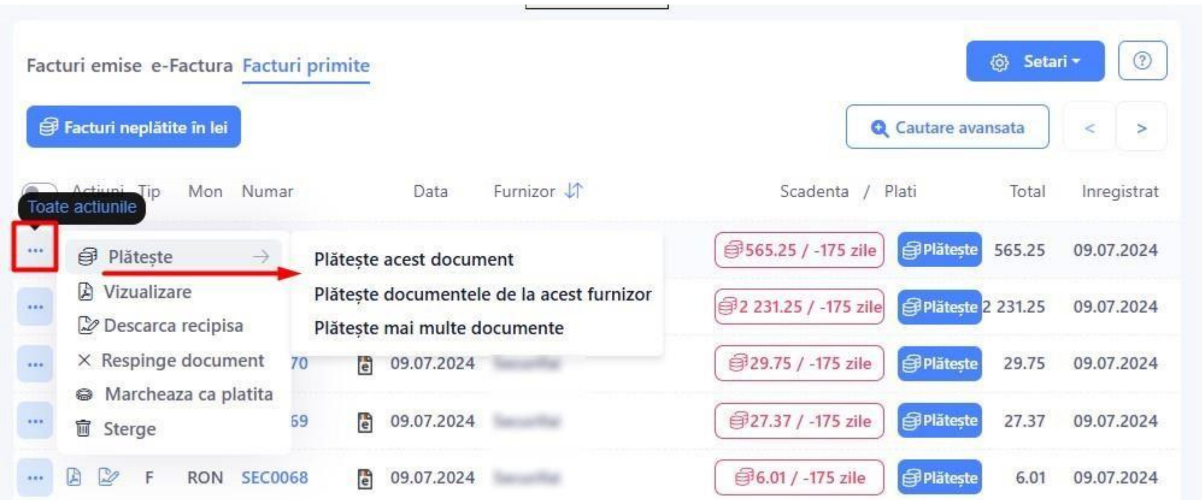


Multiple selection (Selecția multiplă) **-** helps you accept, reject or delete all the invoices in SPV.





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.



If you are working with stocks, to take in stock the products from the invoice received via SPV you will have to access FGO → click on the PDF icon in the supplier invoice line → Manage stocks → and here you can map the items and take them in stock.

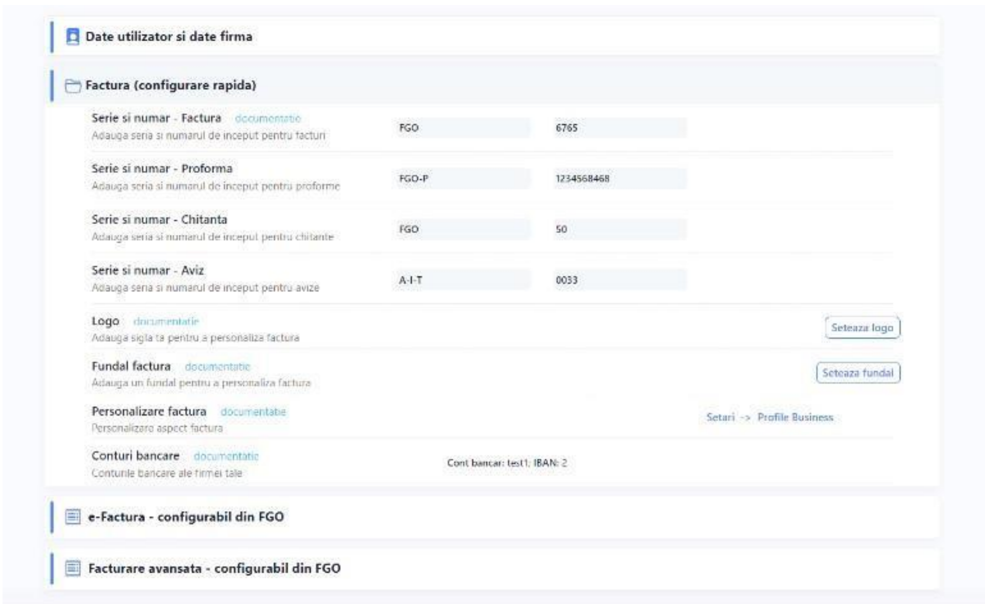
Invoice settings (Setări facturi)

Account setup (Configurare cont)

User and Company Details (Date utilizator şi date firmă)

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

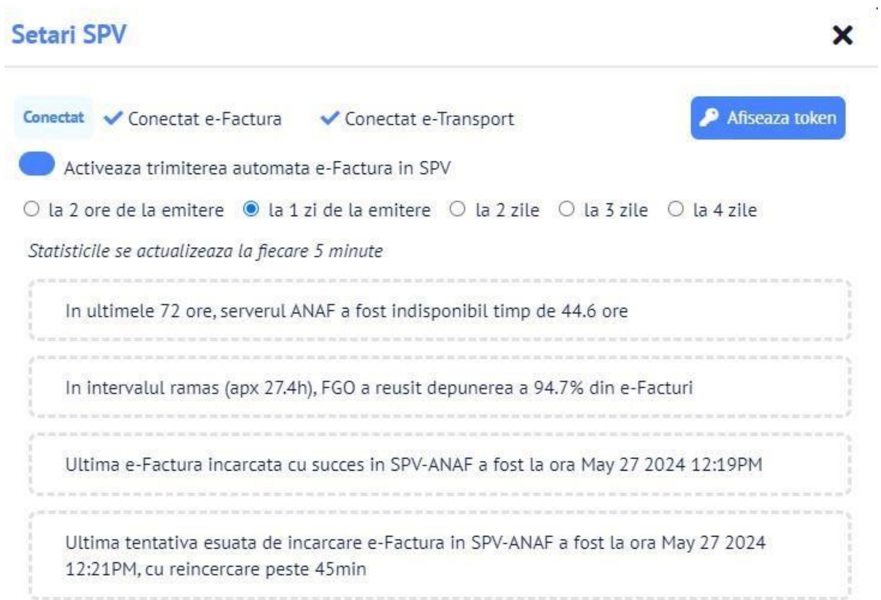
Invoice (Quick Setup) (Factura (configurare rapidă))



You have quick settings related to invoicing, such as setting the invoice (factură) registers, proforma (proformă), receipt (chitanță), notice (aviz), logo and invoice background (fundal pe factură), invoice layout customization (personalizare aspect factură) (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 (e-Factura – configurabil din 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.

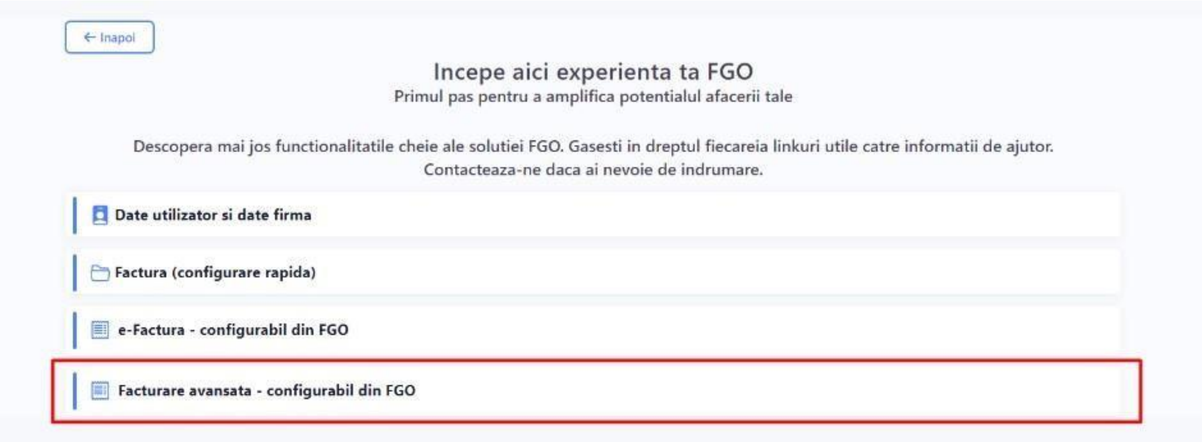


Advanced Invoicing - Configurable from FGO (Facturare avansată – configurabil din FGO)

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

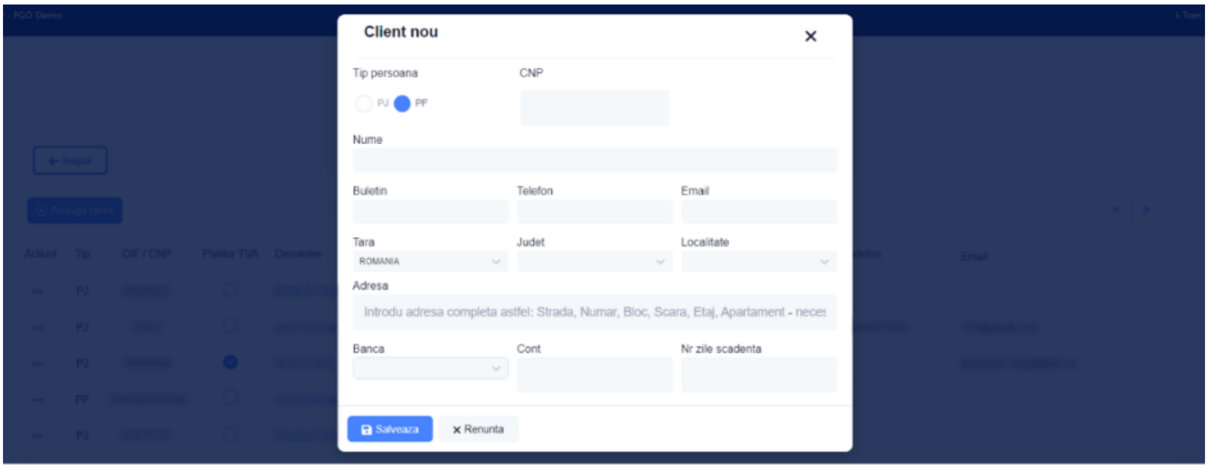


Client list (Listă clienți)

How do you add a new client? (Cum adaugi un client nou?)

In the Settings (Setări) - Clients (Clienți) screen, click the "Add client" ("Adaugă 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.



How to update the information about a client? (Cum să actualizezi informațiile despre un client?)

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

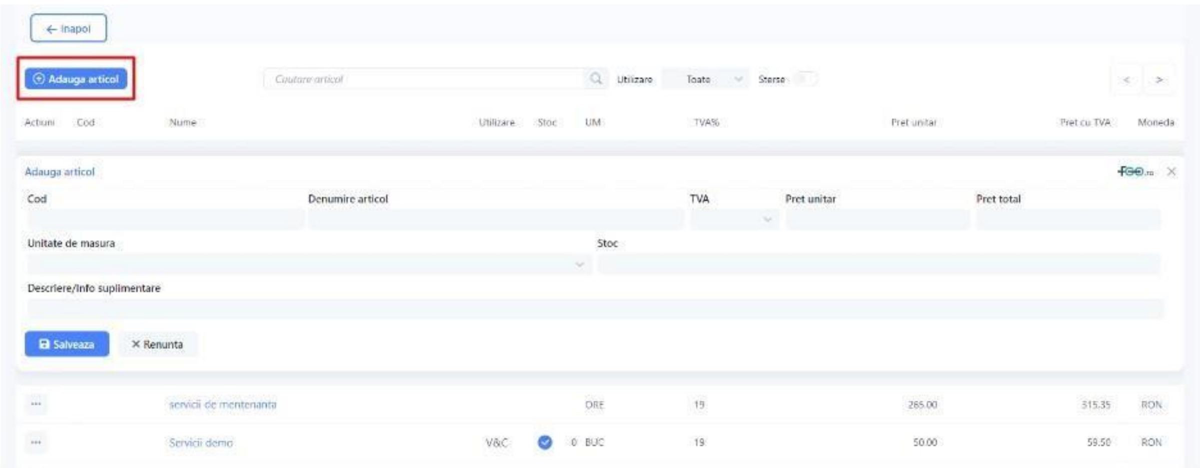
It is important to note that these changes will only be reflected on subsequently issued invoices. The data in previous invoices will not be affected. Also, please note that the VAT no. or NIN cannot be changed.

How to delete a client? (Cum să ștergi un client?)

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

Item list (Listă articole)

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



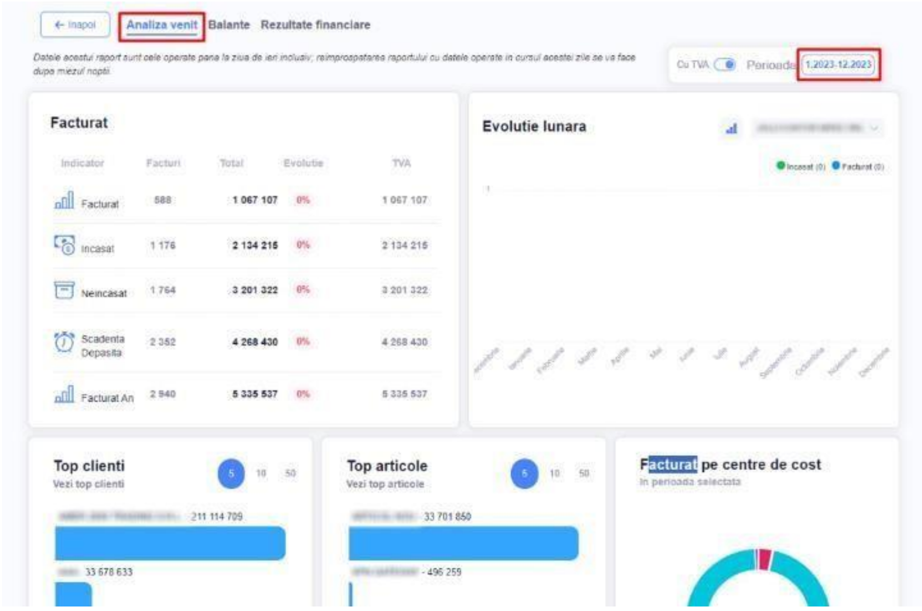
How to delete an item from the list of products and services? (Cum să ștergi un articol din lista de produse și servicii?)

If you want to delete an item, go to the Items (Articole) menu and identify the item you want to remove. Then click on the three dots next to the item and select the "Delete" („Șterge") option.

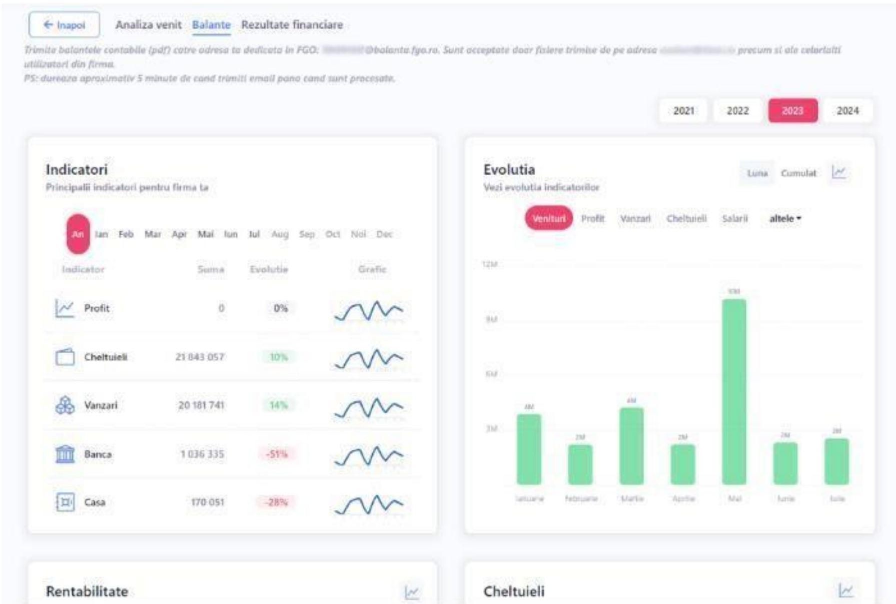
Reports (Rapoarte)

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

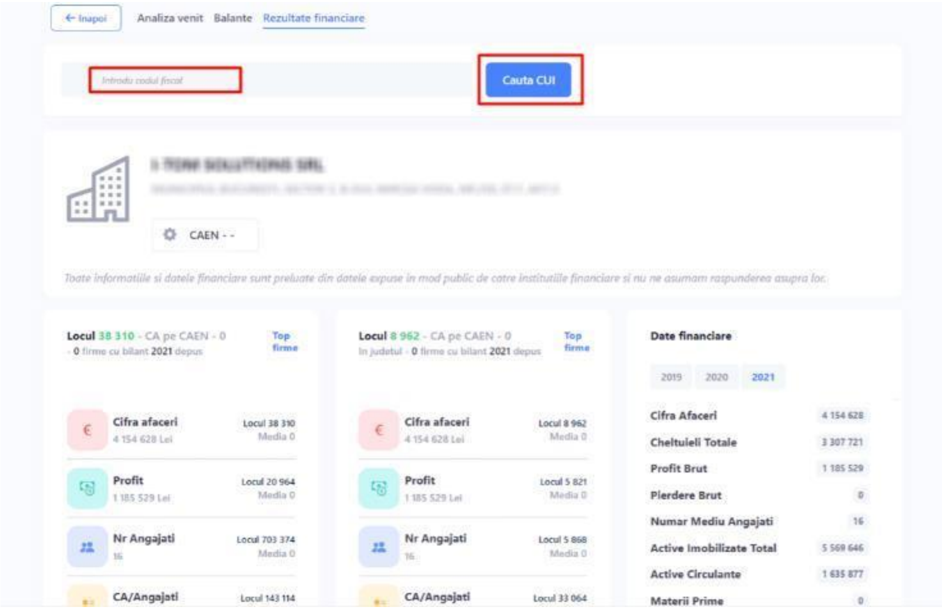
- Revenue analytics (Analiză venit) - analytics are displayed for the selected time interval on issued invoices, monthly trend, a top of clients by invoiced amounts, top invoiced items and a graph with the amount of invoices issued by cost centers.



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



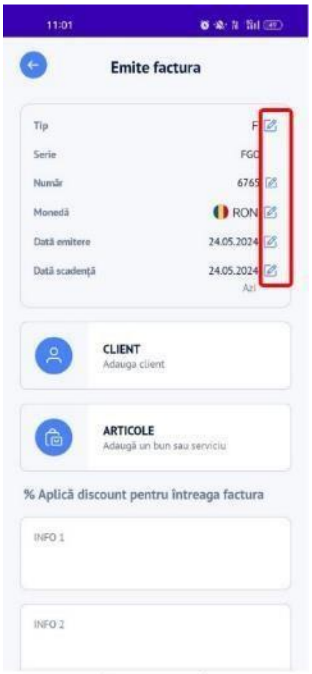
- Financial results (Rezultate financiare) - financial analysis of the company based on public data from ANAF. You can search by the VAT no. of the company.



Invoices - Mobile App (Facturi – aplicația mobilă)

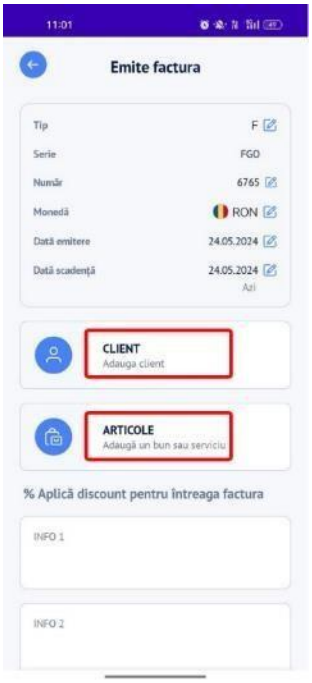
Issue an Invoice (Emiterea unei facturi)

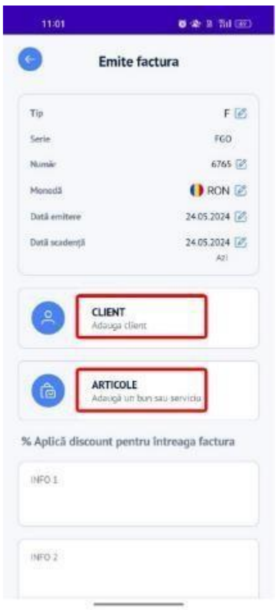
In the Invoices (Facturi) screen, Issued Invoices (Facturi emise) tab, click the  button

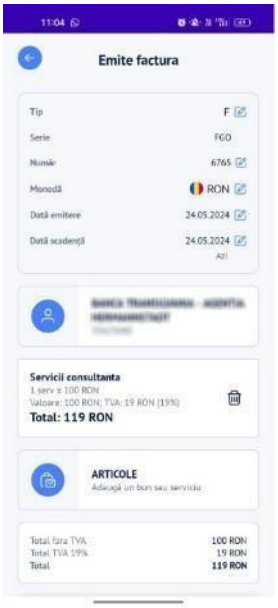


Invoice series, invoice number, currency, date of issue and due date will be filled in automatically. To edit, click the edit icon next to the information you want to change.

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 (Articole) section to add items to your invoice.



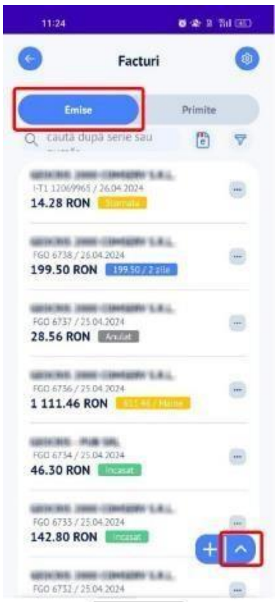




Fill in additional information if needed and click the Save (Salvează) button.

Issue a Proforma or Other Document (Emiterea unei proforme sau alt tip de document)

In the Invoices (Facturi) screen, Issued Invoices (Facturi emise) 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 (Salvează).

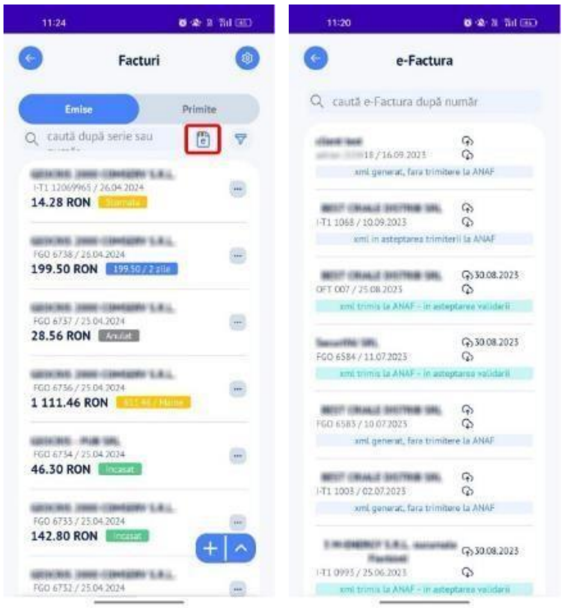


[Change an Already Issued Invoice / Proforma (Modificarea unei facturi / proforme deja emise)]

In the Invoices (Facturi) screen - Issued Invoices (Facturi emise), click on the invoice you want to change. After updating the information, click Save (Salvează).

[e-Factura - List of E-invoices Sent to ANAF (e-Factura – lista e-Facturilor trimise la ANAF)]

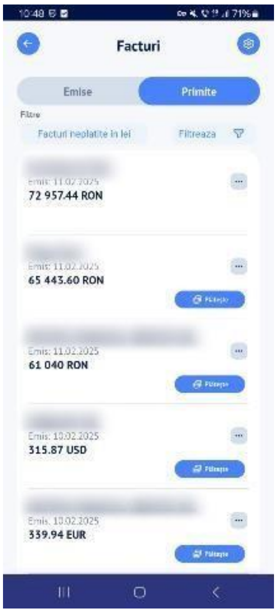
In the Invoices (Facturi) screen, go to the e-Factura tab to see the list of all the e-invoices sent to ANAF. For each e-invoice you can see the status as well as the upload date.



Received Invoices (Facturi primite)

The Invoices (Facturi) screen, Received Invoices (Facturi primite) tab, displays the invoices received from suppliers via efactura. They can be displayed in .pdf format to visualize the information they contain.

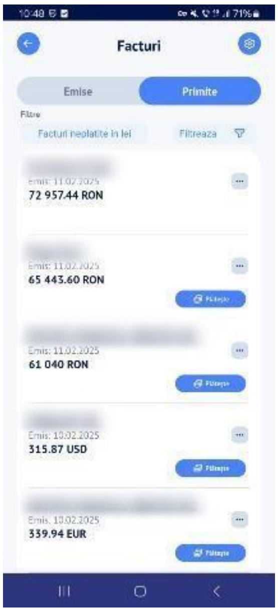
Invoices from suppliers are retrieved from your SPV account if you have your signature linked to your FGO account. This connection can be done in the FGO account, in Settings (Setări) > e-Factura settings (Setări e-Factura), using the digital certificate authorized by ANAF on your company.

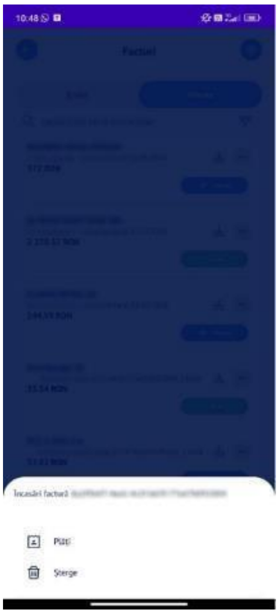


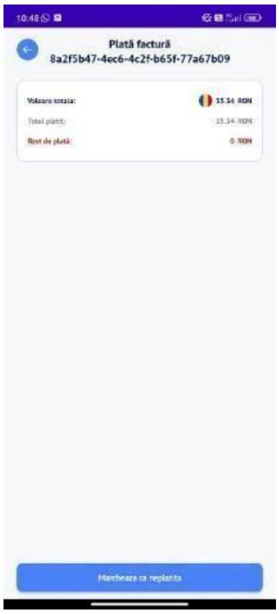
Payment of Received Invoices (Plata facturilor primite)

Going to Invoices (Facturi) → the "Payments" ("Plăți") button you can view the invoice payment. This can be added to the web version by automatically processing payments or manually adding a cash payment. From the BT Go mobile app the invoice can be marked as paid.

They can also be paid directly from the list of invoices received by clicking on the "Pay" ("Plătește") 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.



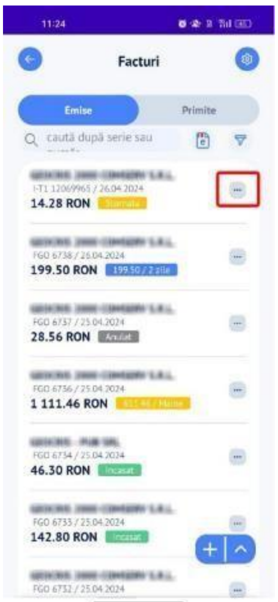




Unpaid invoices in RON (Facturi neplătite în lei) - filters all the unpaid invoices, shows you the total amount due and allows you to select and send up to 5 signed transactions directly to your BT Go account.

Action on Invoice (Acțiuni pe factură)

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.

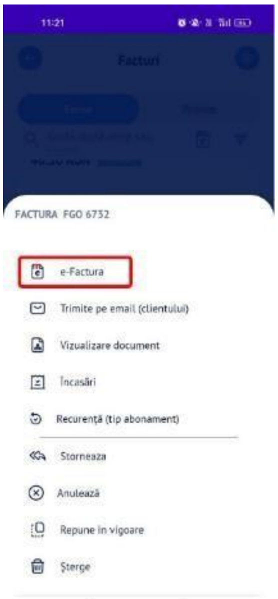


These are the actions available for an invoice:

e-Factura - Send Invoice in SPV (e-Factura - Trimiterea facturii în 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.

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 (Trimiterea facturii către client)

To email an invoice to a client, click the "Send to email" ("'Trimite pe 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 (Setări) - Setup (Configurare) page and go to the Advanced Invoicing section (configurable from FGO) (Facturare avansată (configurabil din FGO)) to set up your company's Email.

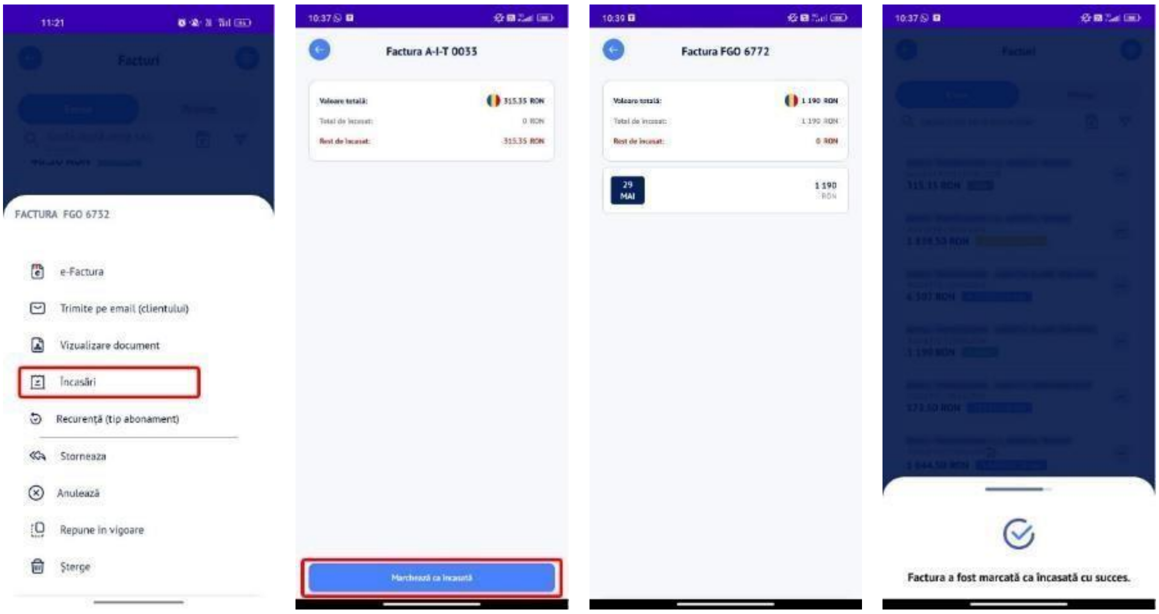
Document View (Vizualizare document)

This action opens the view mode.

Collections (Încasări)

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.

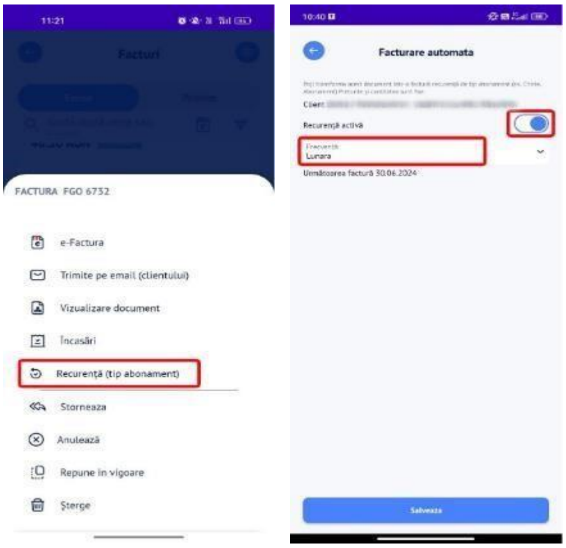


Recurrence (Recurența)

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

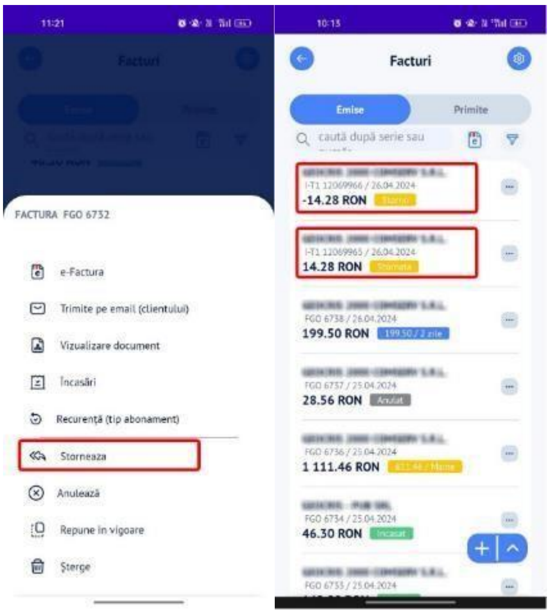
In the open window, activate the recurrence and select the issue frequency. Once saved, the invoice will be automatically issued according to your settings. Invoices with active recurrence are highlighted by a clock icon displayed on the invoice line.

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 ..." („aferentă lunii ...”)), please login to your FGO account to make these settings.



Reversal (Stornarea)

To reverse an invoice, use the Reverse (Stornează) action. After the reversal, the old invoice will have the status Reversed (Stornata) and a new Reversal (Storno) 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 (Anulare): if the document issued has not been sent to the client, it can be canceled and a new document can be issued

- Reversal (Stornare): 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.

Cancel (Anularea)

Select "Cancel" ("Anulează")and confirm.

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

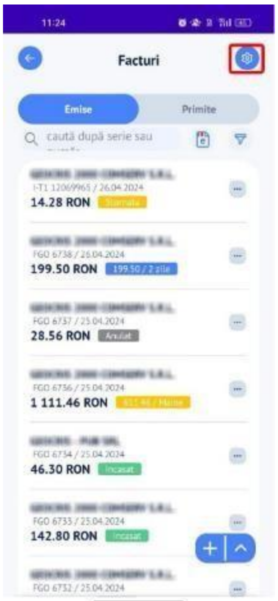
Reinstatement (Repunerea în vigoare)

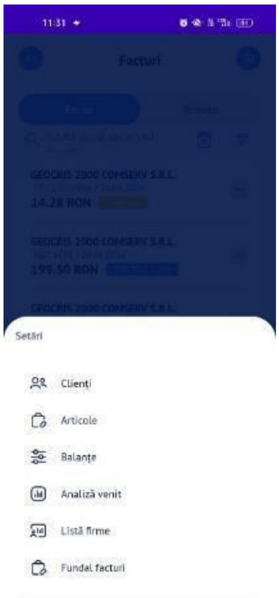
If you need to reinstate a canceled invoice, use the "Reinstate" ("Repune în vigoare") action and confirm.

Settings (Setări)

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

These are the settings available in the app:



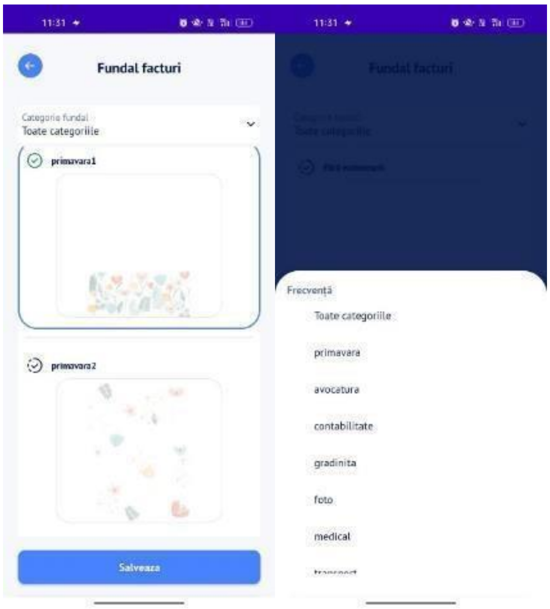


Clients (Clienți): you can view, add, delete, edit clients.

Items (Articole): you can view, add, delete, edit items.

Invoice background (Fundal facturi)

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



Deposits (Depozite)

In this section you can view your deposits and savings accounts. You can download their monthly statements for the last 12 months and rename them.

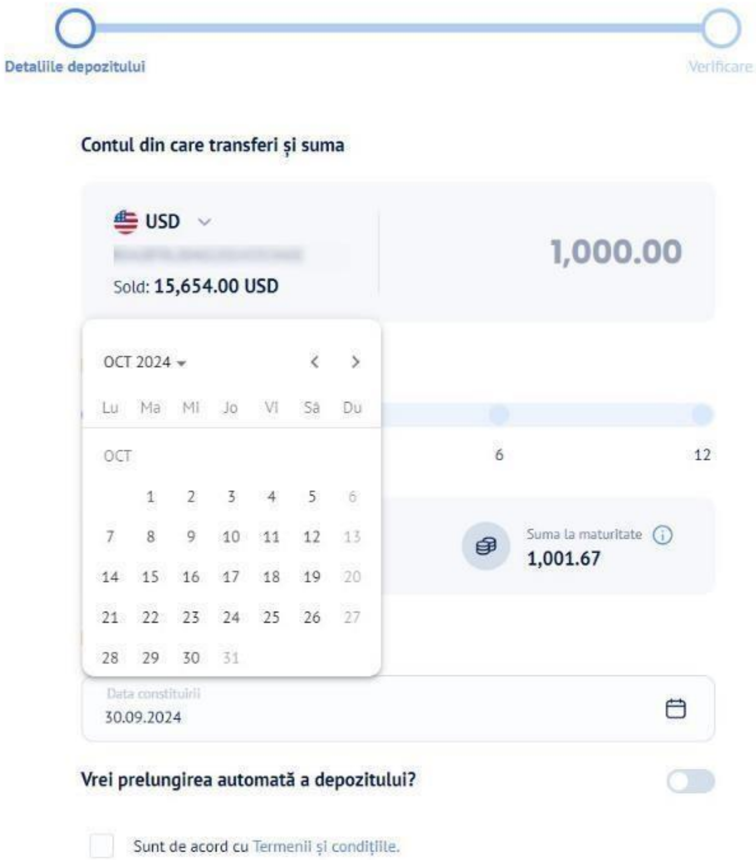
Classic deposits (Depozite clasice)

In this section you can open or close a deposit. When you open a classic deposit, you can simulate different types of deposits, and the presented figures are for information purposes only and do not represent the final offer of BT.

You will have to fill in:

- Amount (Suma) you wish to deposit = there is a minimum amount for each selected currency;
- Deposit period (Durata depozitului) (months) = 1-3-6-12 months;
- Interest rate (Rata dobânzii) = varies depending on the selected period;
- Amount at maturity (Suma la maturitate) = deposit amount (suma depozitului) + accrued interest (dobânda cumulată).

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" („Data constituirii").

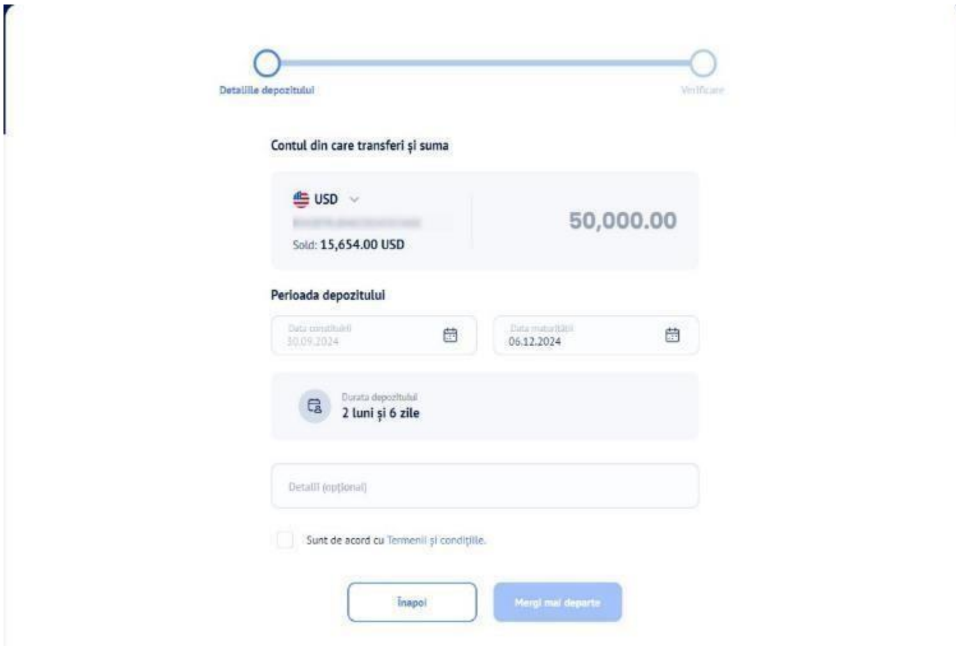


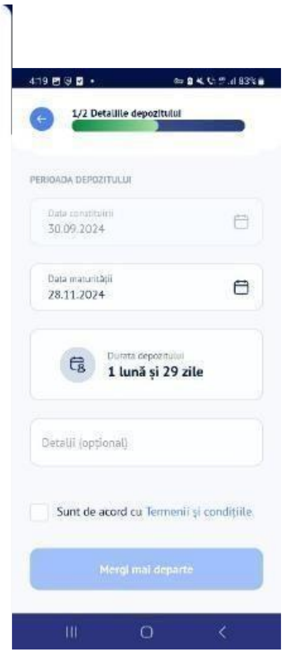
You also have the option to close (terminate) an existing deposit at a scheduled date. You can do this by selecting the “Before maturity date” („Înainte de data maturității”) option and clicking the calendar icon displayed under “Deposit closing date” („Data lichidării depozitului”).

Negotiated deposits (Depozite negociate)

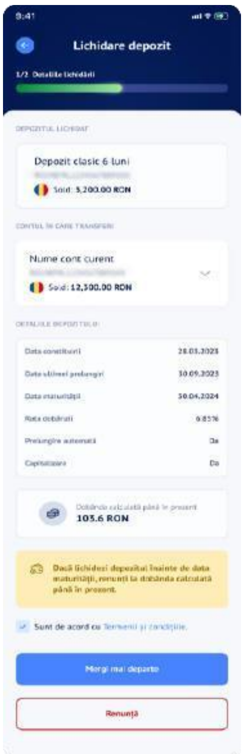
In this section you can open/close a negotiated deposit. If the amount you wish to deposit exceeds RON 100,000/EUR 50,000 /USD 50,000, you can request a quotation for a negotiated deposit.

If you wish to add additional information about the negotiated deposit, you can do so in the “Transfer details” („Detaliile transferului”) section.





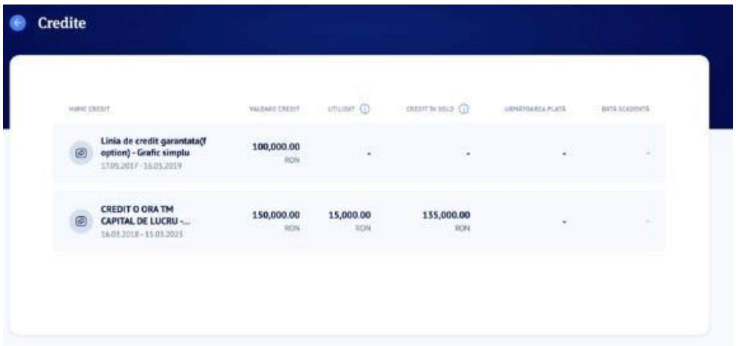
When you close a deposit, you need to choose the account to which you want the deposit amount to be returned and you will be shown the details of the deposit: deposit tenure, opening date, maturity date, interest rate, automatic rollover Yes/No, and the interest accrued so far.



The opening/closing actions of a deposit can be influenced by the period in which they are requested - working days and/or time span.

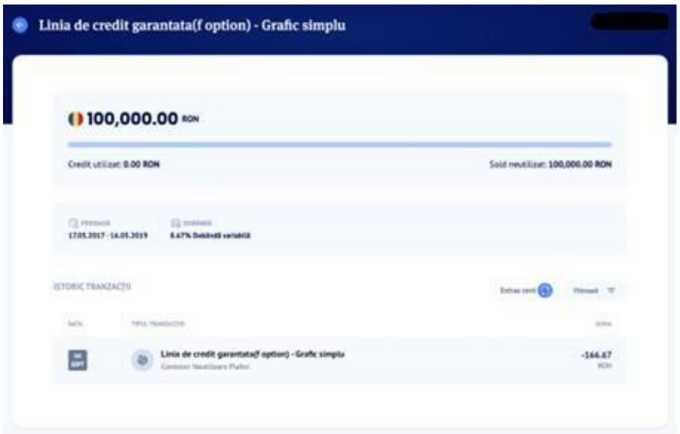
Loans (Credite)

In this section you can view your credit lines and loans. You can download their monthly statements for the last 12 months.



Credit line (Linie de credit)

In this section you can view the credit lines. The name of the credit line, credit line number, outstanding amount, committed amount, uncommitted amount, period, interest rate, transaction history are displayed. You can download their monthly statements for the last 12 months. You can filter transactions.



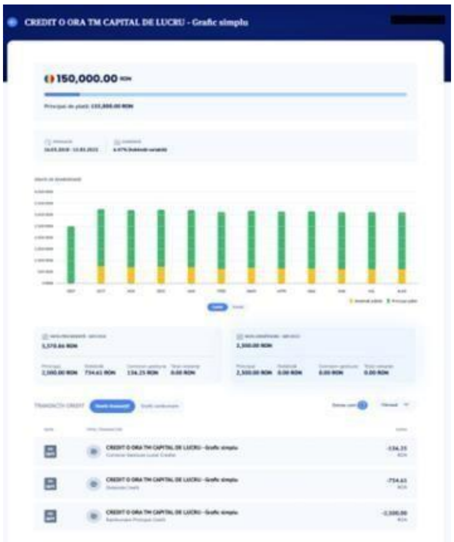
Credit (Credit)

In this section you can view the granted loan. It displays the name of the loan, loan number, outstanding loan amount, principal to be paid, period, interest rate, repayment schedule (monthly/annual).

You can also view:

- the previous / next installment (Principal/ Interest/ Management fee/ Total overdue amounts).
- loan transactions (transaction history/repayment schedule): you can view the transaction date, transaction type and amount.

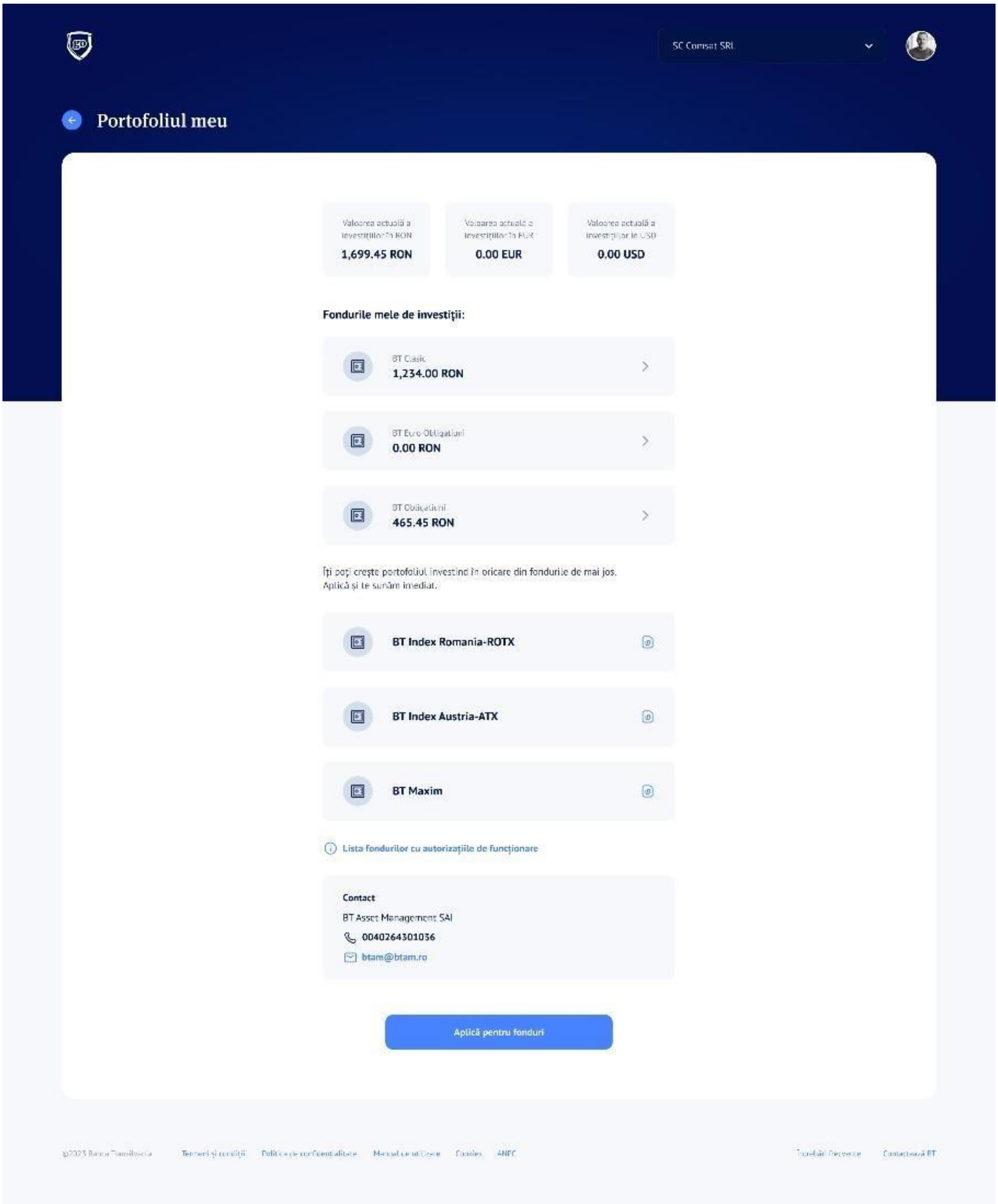
You can download their monthly statements for the last 12 months. You can filter transactions.



Investments (Investiții)

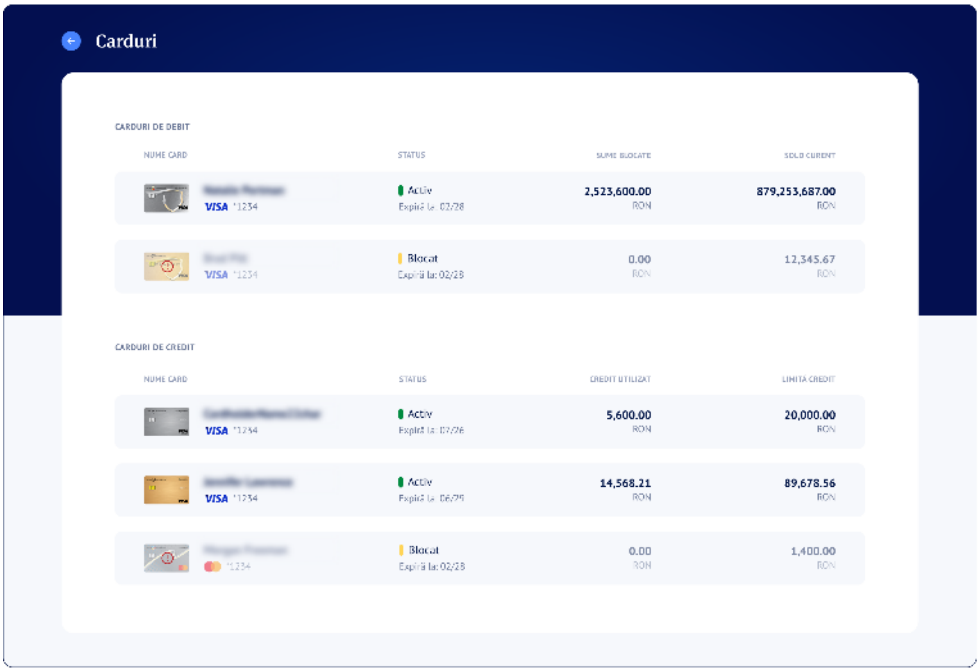
This section is only available if you have admin rights. You can view information about:

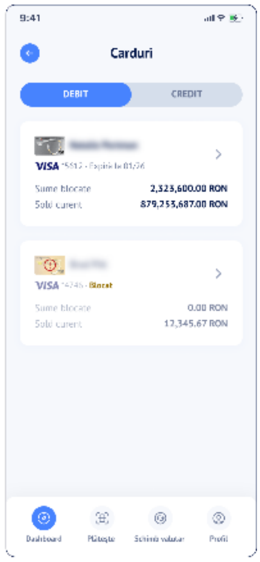
- The total value of your investments by currency (RON, EUR, USD);
- Details of the portfolio (fund and investment amount);
- Other investment funds you can apply for;
- Contact details of the investment fund manager.



Cards (Carduri)

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:





Debit card (Card de debit)

- Current balance (Sold curent) = the amount available for trading;
- Blocked amounts (Sume blocate) = amounts pending settlement;
- Book balance (Sold contabil) = Current balance (Sold curent) + Blocked amounts (Sume blocate);
- Transactions (Tranzacții) = carried out transactions;
- Card status (Status card) = Active (Activ) / Expired (Expirat) / Locked (Blocat) / Closed (Închis).
- Actions: Web – Limits (Limite) / Lock (Blochează)/ Reset PIN (Resetează PIN) / Close permanently (Închide definitiv)
  Mobile - View Data (Vezi date) / Limits (Limite) / Block (Blochează)/ Reset PIN (Resetează PIN) / Close (Închide)

Credit Card (Card de credit)

- Committed amount (Credit utilizat) = the amount used out of the credit amount;
- Credit limit (Limita de credit) = total amount of loan;
- Minimum turnover to be performed (Obligație minimă de efectuat) = minimum amount to be paid;

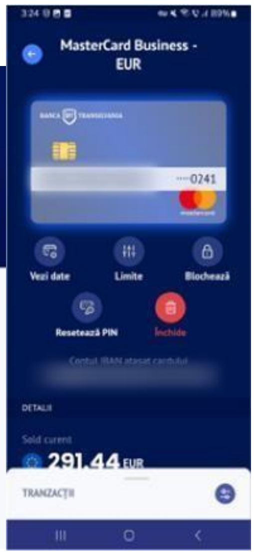
- Minimum outstanding turnover (Obligație minimă neefectuată) = outstanding amount;
- Current balance (Sold curent) = the amount available for trading;
- Blocked amounts (Sume blocate) = amounts pending settlement;
- Book balance (Sold contabil) = Current balance (Sold curent) + Blocked amounts (Sume blocate);
- Loyalty points (Puncte de loialitate) = points accumulated by the cardholder under the Star program mechanism;
- Transactions (Tranzacții) = carried out transactions;
- Card status (Status card) = Active (Activ) / Expired (Expirat) / Locked (Blocat) / Closed (Închis).
- Actions: Web - Limits (Limite) / Lock (Blochează) / Reset PIN (Resetează PIN)/ Close permanently (Închide definitiv)
  Mobile - View data (Vezi date) / Limits (Limite) / Lock (Blochează) / Reset PIN (Resetează PIN) / Close (Închide)

Also in this section, on the mobile version, you can view the details of a card, change its limits, block or unblock it, close it permanently or reset its PIN.

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 (Plăți) - Transactions to Sign (Tranzacții de semnat).

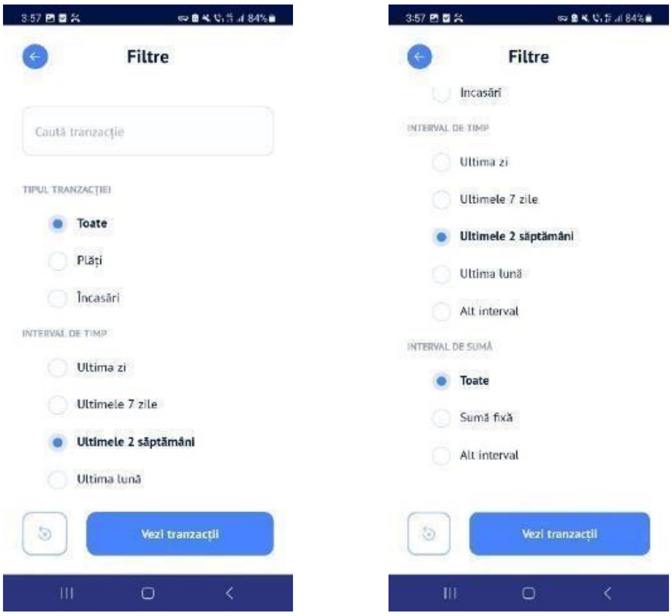
Once the action is completed, the card will need to be activated at the ATM by the cardholder, who will choose a new PIN. Until the activation, the card will no longer be visible in the BT Go app.



Card transactions can be filtered by:

- Transaction type (Tipul tranzacției);

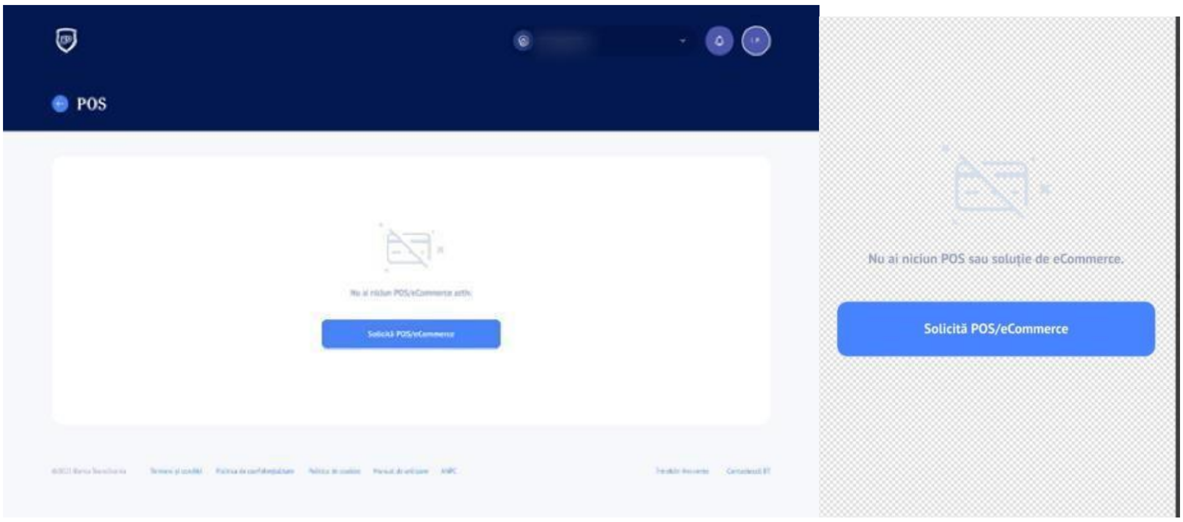
- Time interval (Intervalul de timp);
- Amount range (Intervalul de sumă);
- Transaction description (Descrierea tranzacției).



POS

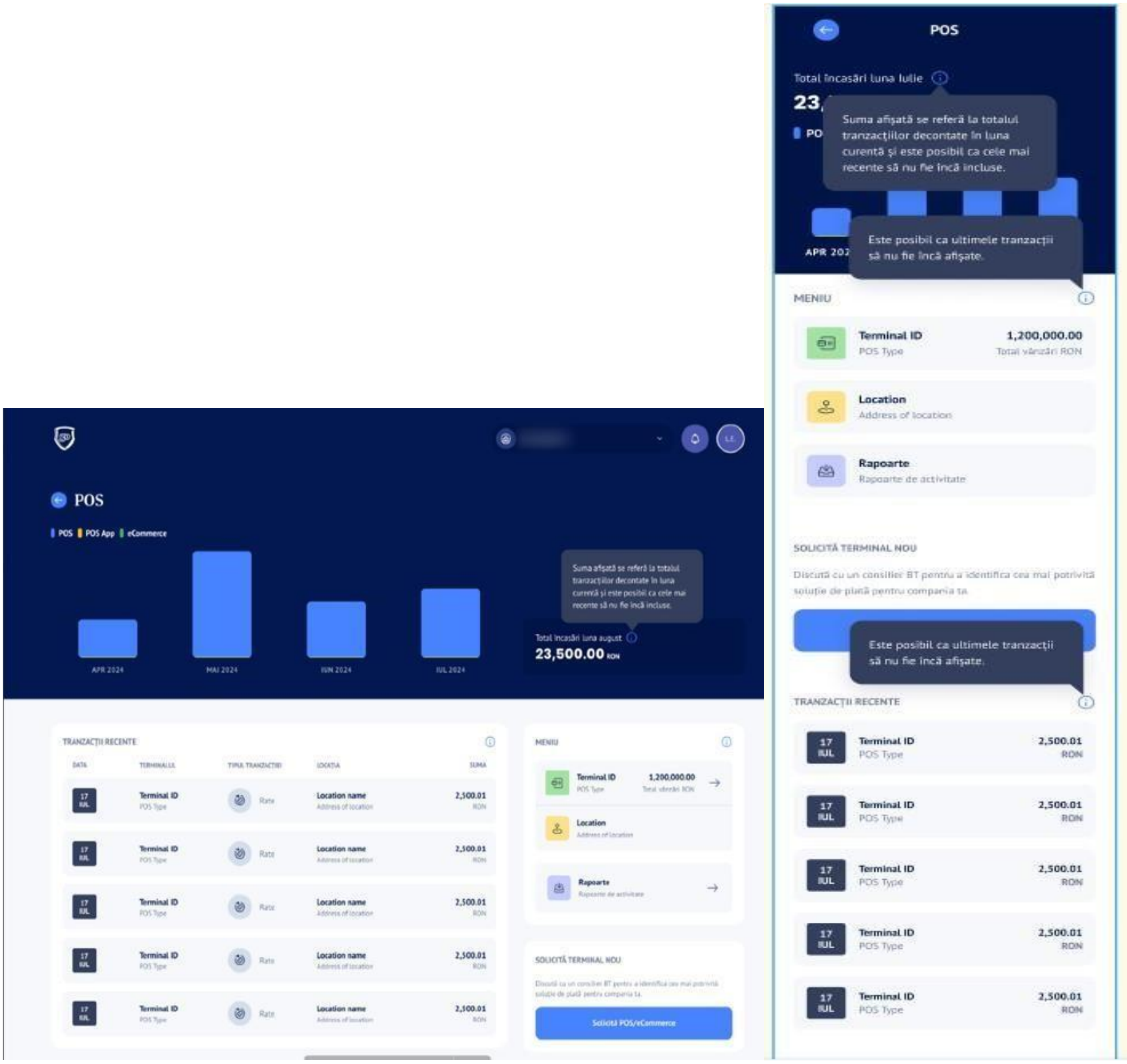
This section is only available if you have admin rights.

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 website to select one of the available solutions.

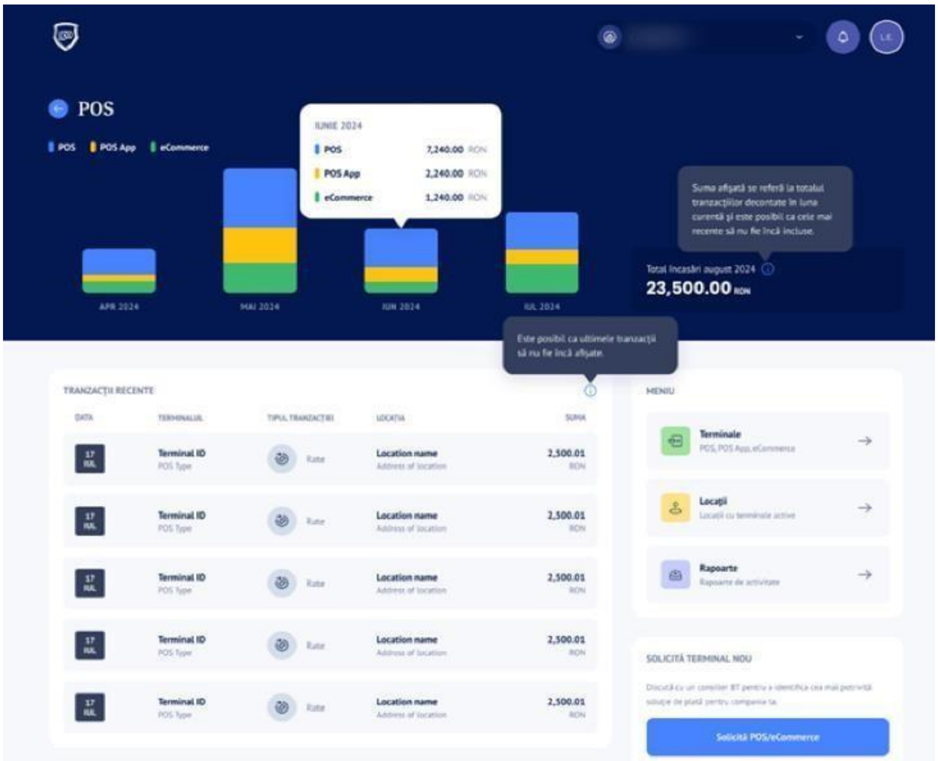


If you have active POS solutions, you have access to different information, divided into several sections:

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



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



- **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 (Tranzacții recente)** - 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:
  - **Terminal ID** - 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 (Tranzacții POS 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.

- **Location** (**Locație**) - 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 (Rapoarte)** - 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 reports and download them in .xlsx or .csv format (e.g..: Sales by POS & location). In the history, you can view the last 5 generated reports and download them again.

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

Your profile (Profilul tău)

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

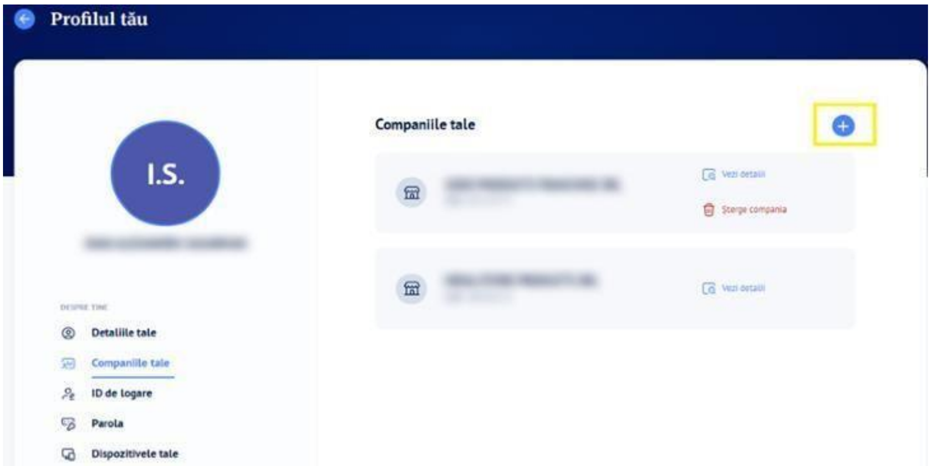
In the web platform you have access to:

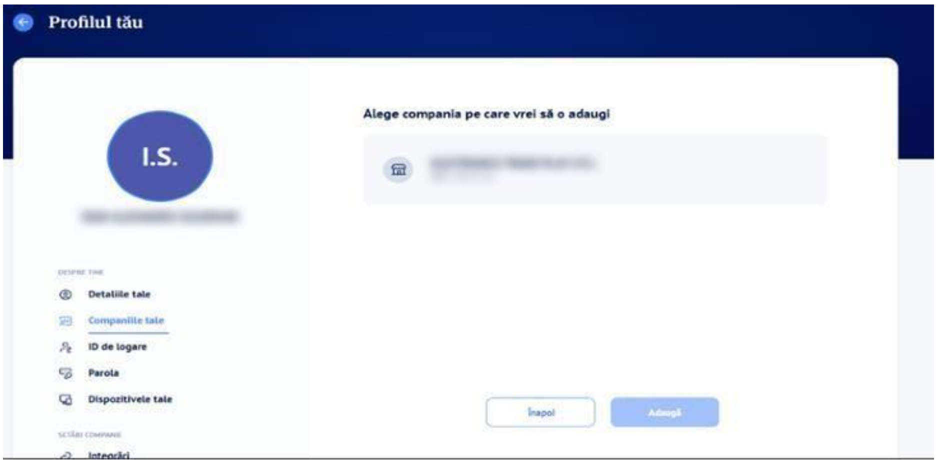
Your details (Detaliile tale): in this section you can view your personal information managed within the BT Go app, and if your details are not updated, clicking on the link will take you to instructions on how to update your details.

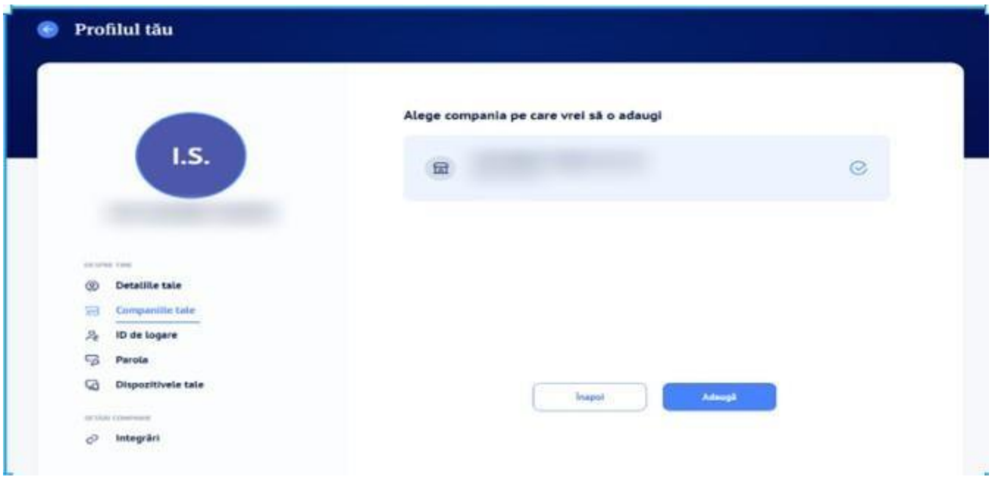
Your companies (Companiile tale): in this section you can see a list of the companies you manage through BT Go.

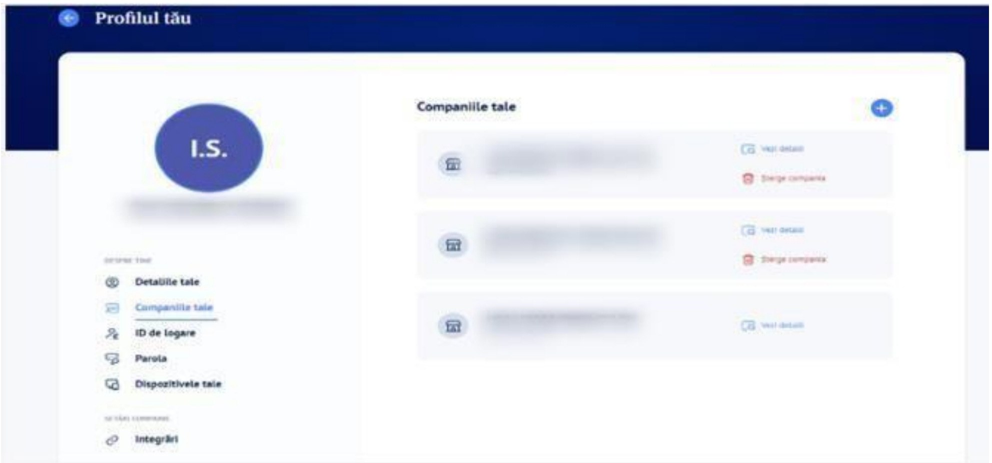
You can add or remove from the list the companies you have access to on this platform.

To add a company, please go to the menu Your Profile (Profilul tău) -> Your Companies (Companiile tale) -> click on the button -> Select the company you want to add -> Add (Adaugă).

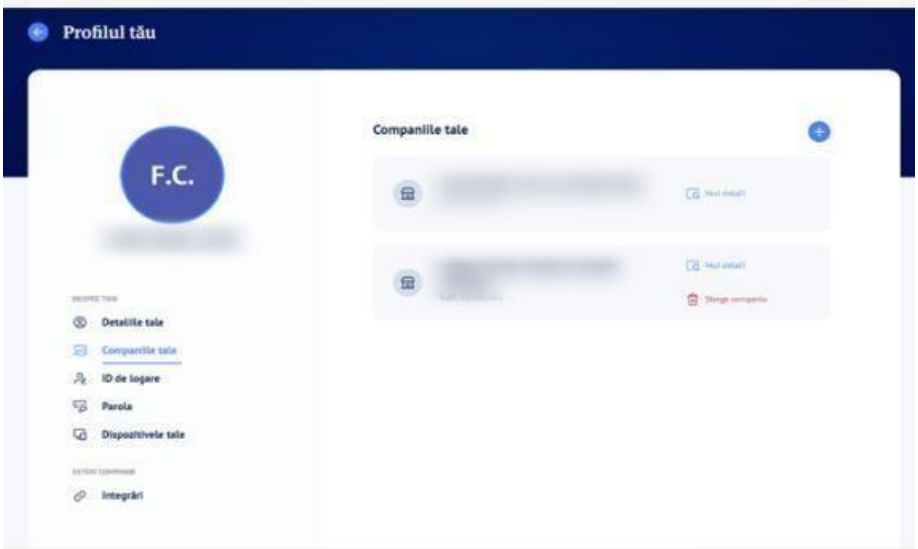








To delete a company, please go to Your profile (Profilul tău) -> Your companies (Companiile tale) -> Click on the company you want to remove from the list -> Delete company (Șterge compania).

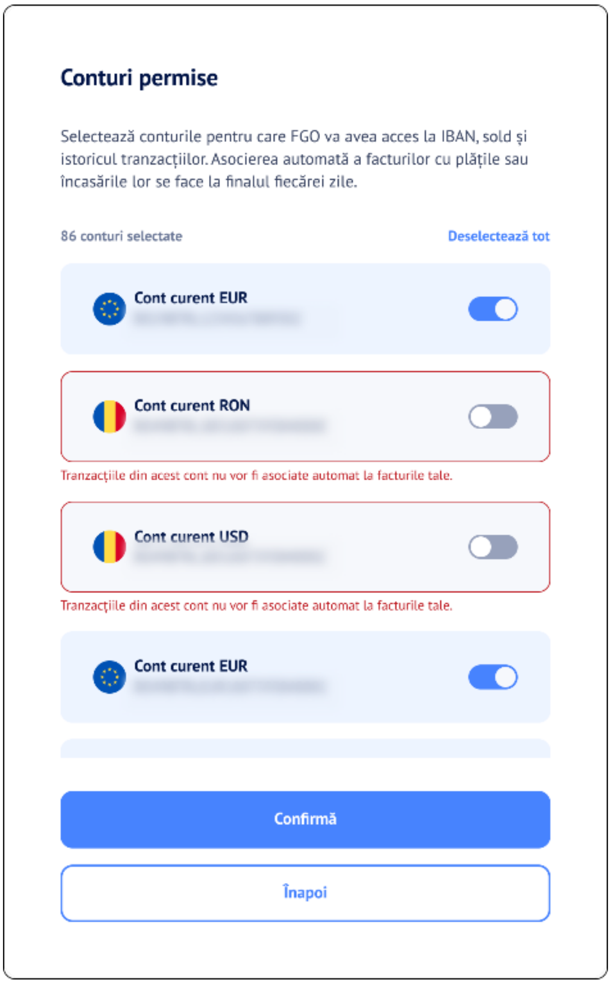


Login ID (ID de logare): in this section you can check your login ID, in case you need to log in to the web platform.

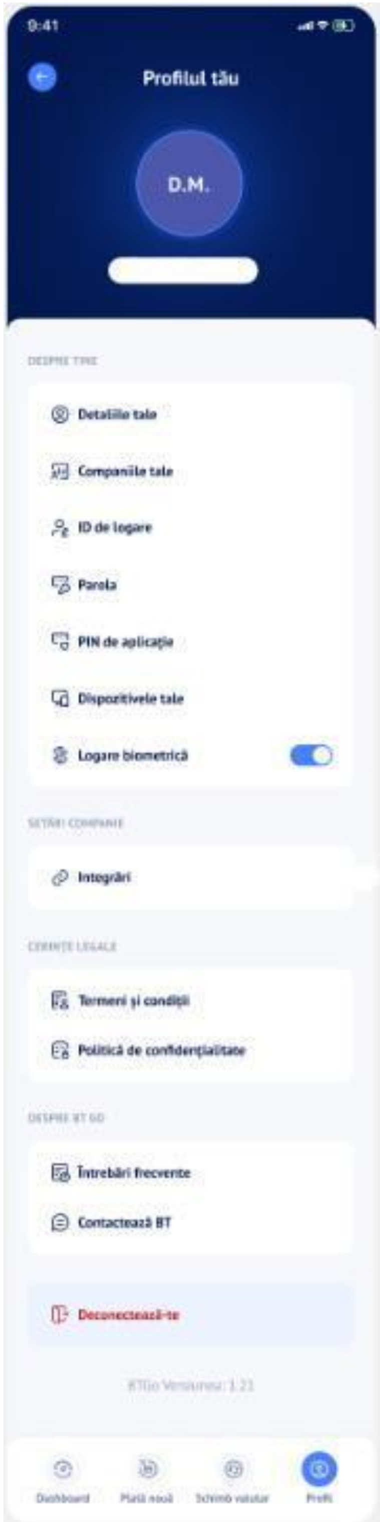
Password (Parola): This is where you can change the password set for your BT Go account.

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

Integrations (Integrări): 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.



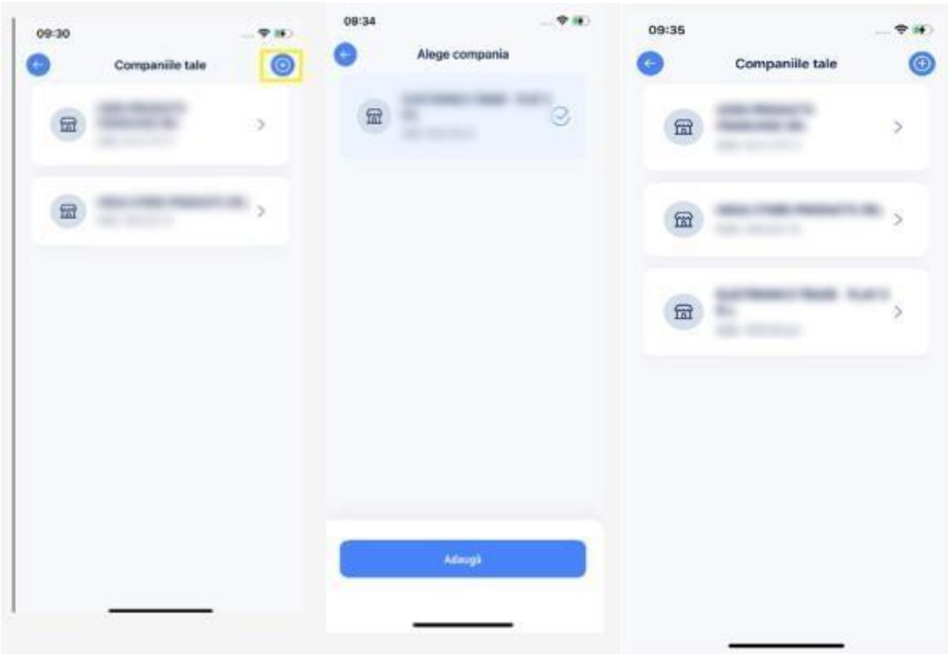
In the mobile app you have access to:



Your details (Detaliile tale): 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 (Companiile tale): in this section you can see a list of the companies you manage through BT Go.

To add a company, please go to the menu Your Profile (Profilul tău) -> Your Companies (Companiile tale) -> tap on the button -> Select the company you want to add -> Add (Adaugă).



To delete a company, please go to Your profile (Profilul tău) -> Your companies (Companiile tale)-> Click on the company you want to remove from the list -> Delete company (Șterge compania).

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

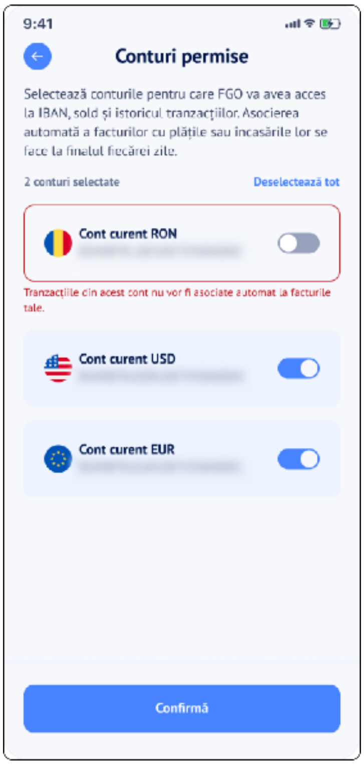
Password (Parola): in this section you will be informed that you can only change your password from the Web version.

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

Your devices (Dispozitivele tale): 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 (Logare biometrică): in this section you will be able to enable/disable the biometric unlocking method of the mobile app.

Integrations (Integrări): 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 (Termeni și condiții): in this section you will find the terms of use for BT Go.

Privacy policy (Politica de confidențialitate): in this section you will find the privacy policy employed by BT for the use of BT Go.

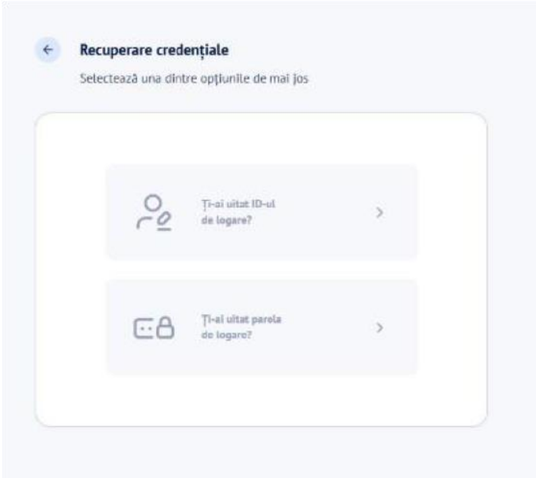
Frequently asked questions (Întrebări frecvente): from this section you will be redirected to the intreb.bancatransilvania.ro page to find answers to possible questions as easily as possible.

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

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

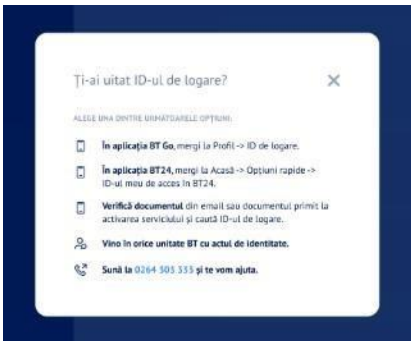
Recover credentials (Recuperare credențiale)

If you **forgot** your **login ID (ID-ul de logare) or password (parola)** in the *Can't login?* (*Nu te poți loga?*) section of the web login page, you should follow the steps listed for each situation:



• Forgot your login ID (Ți-ai uitat ID-ul de logare)

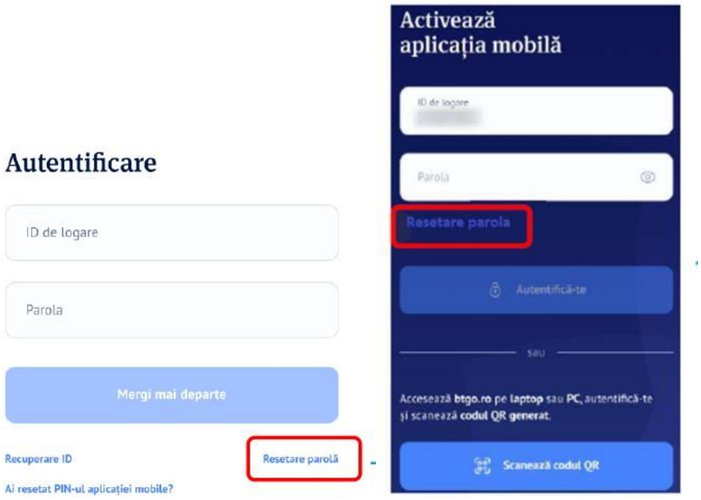
If you have forgotten your login ID, all you need to do is go to the BT Go mobile app, Profile (Profil) - Login ID (ID de logare). If you do not have the BT Go mobile app activated, you can check in the BT24 app, go to Home (Acasă) -> Quick Options (Opțiuni rapide) -> My BT24 Access ID (ID-ul meu de acces în BT24). You can also check the document in your e-mail or the document you received when activating the service. You can visit us in any BT unit. Please bring your ID, or you can contact us at the displayed number.



• Forgot your login password (Ți-ai uitat parola de logare)

If you cannot remember the password you initially set, you can generate a new password.

Access the **Reset password (Resetare parola)** button from the web or mobile platform:

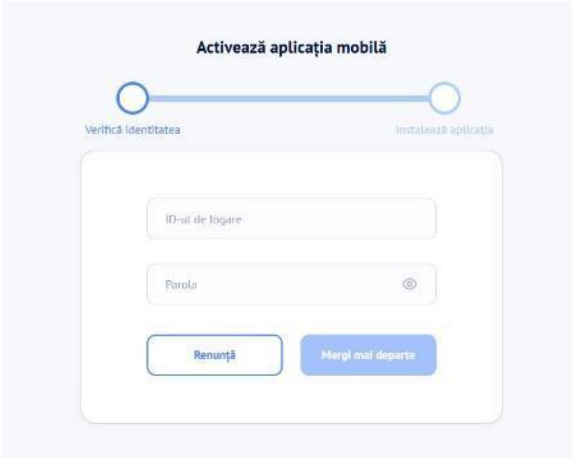


and you will be redirected to the Ino chatbot.

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 go through the BT Pay or liveness (if you don't have BT Pay active) identity confirmation flow and you will receive a temporary password with which you can set up your new password.

Mobile app activation (Activare aplicație mobilă)

If you want to activate the app on a different phone or you do not remember the PIN code set to unlock the mobile app, all you need to do is enter your credentials to generate a new QR code in the webpage by going to Ai resetat PIN-ul aplicatiei mobile? in the LOGIN page, and then follow the steps in the app.



Or from the mobile app go to 

"Reset PIN" („Resetează PIN”) and then "Reset app" („Resetează aplicația”),

and then you can reactivate the app using the "Activate app” („Activează aplicația”) option.