Log-in guide
BusinessNet

Life is full of ups and downs.
We're there for both.

Welcome to
UniCredit Bank

Welcome!

BusinessNet is a secure web-based application which allows UniCredit Bank's customers to process banking operation in absolute safe conditions from any internet enabled computer, tablet or Smartphone, by using a device called "digipass".

Content:

1.
MAIN ADVANTAGES OF USING BUSINESSNET

Mobility:
You can access BusinessNet from any device (computer, smartphone or tablet) connected to Internet.

Flexibility:
The application does not require prior installation and is available 24 hours a day, seven days a week.

Time Saving:
You avoid trips to the bank's branches and speed up the processing of your transactions.

Money Saving:
Processing fees related to banking operations are lower when using the online system as opposed to the paper-based system.

Security:
Security measures are put in place to ensure secure communication between the user and bank. The SSL protocol with 256-bit encryption is used in conjunction with the authentication based on OTP (one-time password) devices called „digipass" in order to provide maximum security and confidentiality for a safe user-experience from log-in to log-out.

2.
APPLICATION LOG-IN

The authentication in BusinessNet application can be done from the page of our site
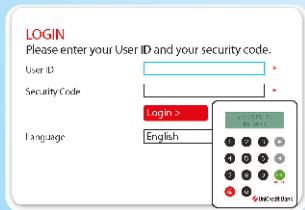
www.unicredit.ro

or access directly the URL address

https://ro.unicreditbanking.net

For easy access, please bookmark this link in your favorite browser.

In order to use the application, you must know the user name (established in the service agreement concluded at the branch) and must possess the security device called digipass that generates security codes if the valid PIN code was entered.

These are required in the authentication window:

The user has the option of switching between Romanian and English language at any point during his online experience.

Attention!!!
The user name field from the log-in window is case-sensitive and the security code generated by the digipass will only be valid for 30 seconds from its generation.

Generating security codes with the digipass

- Press button in order to turn on the device .

- If no PIN code was previously set, the "NEW PIN" message will be displayed on the screen. The user must now set the PIN code and must retype it for confirmation.

- If the "PIN" message is displayed, a PIN code was previously set and the digipass is ready to be used.

- If "FAIL" message is displayed, an "X" number of consecutive incorrect PIN codes were typed in.

- If the PIN code is incorrectly entered 3 consecutive times, the digipass will physically block itself.

- To change the PIN code, the user must first type in the current code and from Settings menu, Change PIN option will be chosen.

- If "LOCK PIN XXXXXXXX" message is displayed, the digipass is physically blocked and can only be unblocked by a bank's employee at your local branch.

Both log in and signature process can be realized with OTP function. The other functions (C/R and eSIGN) are under developing. UniCredit Bank will announce you by sending an electronic message when these new features will be available.

After successful authentication, the timestamp of the last log-in will be displayed on the bottom of the window, as a means of monitoring your access.

REMEMBER!

1.

The digipass device physically blocks itself after entering the PIN code incorrectly 3 consecutive times.
To unblock the device, the user must go to the nearest UniCredit Bank's branch.

2.

If 3 consecutive wrong or expired security codes are entered into the log-in page the user name will automatically block itself. The HelpDesk must be contacted in order to unblock the user name.

3.

The log-in page expires in 15 minutes if no user name or security code is entered.

Attention!!!
Do not write down or keep the PIN code together with the digipass security device. Do not type the PIN code of your digipass or the PIN code of your card as a security code in the log-in window.

3.
FEATURES

BusinessNet Basic
covers the main facilities
of this service.

"**Account information**" menu offers an overview of the accounts opened with our bank by:

- Accessing accounts opened with UniCredit Bank and viewing transactions that have taken place, including those coming from debit / credit cards related to the respective accounts;

- Viewing the term credits with all the related information (credit limits, outstanding balance, approval date, tenors and monthly interests applied);

- Viewing the credit lines with all the related information (approval date, tenors, credit limits, outstanding balance, the current accounts connected to the credit line as well as the interest estimations for the following maturity date);

- Viewing the term deposit accounts;

- Automatic releases of notifications regarding the balance changes or the processing of the operations on the accounts connected to the application.

The "**Payments**" menu allows you to process current account operations:

- Domestic payments (intra or inter-banking, state treasury);
- Foreign currency payments (national as well as cross-border) and foreign exchange transactions, including negotiated rate;
- SEPA payments;
- Transfers between your accounts;
- Salary payments.

Current account operations are facilitated by:

- Possibility of saving beneficiary related information in order to efficiently fill in future payments;
- Possibility of saving templates for domestic and foreign currency payments which will improve efficiency in future transactions;

- Predefined forms for payments directed to certain utility suppliers;
- Debt reimbursement form related to credit cards;
- Programming the payment orders for an automatic future processing by the bank;
- Authorization mandates for DirectDebit payments to different utility suppliers (beneficiaries);
- Creating and cancelling term deposits;
- Real time monitoring of transactions made on UniCredit POS terminals – acquiring module;
- Real time monitoring of debit instruments.

This service is adaptable to your needs:

- Complex signature structures can be set for the approval of banking operations;

- Payments may be restricted only towards public or private partners;

- Specific access rights for each user.

BusinessNet offers direct methods of communication and information by:

- Sending and receiving written messages in relation with UniCredit Bank;

- Information regarding quotations and interests offered by UniCredit Bank and other useful details are provided within the application;

- Download of specific files (for example the statement for account opened at State Treasury);

- Other useful information.

In addition to the Basic package, BusinessNet Professional offers:

Account statements export feature for accounting systems (ERP type) containing all the necessary details for an automatic reconciliation of both incoming and outgoing transfers:

- Account statements export feature in MT940 structured/unstructured format;

- Intraday account statements in MT942 structured/unstructured format;

- Account statements in CSV format, compatible with the Microsoft Excel application;

4.
TECHNICAL REQUIREMENTS

- Statements for accounts opened with other banks (MT940 format);

- Interconectivity with ERP and BusinessNet Connect (full automation of exporting statements and uploading payment files);

- Import and export of beneficiary related information;

- Import and export of payment templates;

- Customized structures for payment support files;

- Encrypted payment files.

- A computer, smartphone or table with internet access;

- Operating System like Microsoft Windows XP, Windows 7, Windows Vista, etc.;

- Internet Explorer 7+/Opera 10+/ Firefox 3+/Chrome 9+/Safari 5+ compatible to SSL protocol with 256 bit encryption key.

5.
TECHNICAL SUPPORT

For assistance, please contact our
HelpDesk department by land line,
from Monday to Sunday at

+40-(0) 21 200 20 20

or by e-mail:

businessnet@unicredit.ro

Important!

Inside the application a User Manual is available guiding you to every step
of the application. Also an interactive help is available on every page
containing information for the specific page; moreover, we offer a
telephone line with dedicated personnel to assist you in any difficulties
encountered when using the application.

Address
Bucharest, Sector 1, Expozitiei 1F

+4 021 200 20 20
Available number from Monday to Sunday

Online
www.unicredit.ro

Facebook
www.facebook.com/UniCreditBankRomania

Life is full of ups and downs.
We're there for both.

Welcome to
🅤 UniCredit Bank