

1. DIGITAL CERTIFICATE AUTHENTICATION

1.a. Technical requirements

- Connection to the Internet
- PC with Windows (X / NT / 2000 / Milenium / XP / Vista/ 7) Operation System
- Internet Explorer Browser, **at least the 5.5 version / Cipher Strenght: 128 bit** (including Service Pack 2). You can find out the browser's version by selecting **Internet Explorer / Help / About**, in front of the field "Version". The installed service pack is shown in the "Update Versions" field: for version IE 5.5, this field must show "SP2". For downloading a newer IE version from the Internet you can use this link <http://www.microsoft.com/windows/ie/default.asp>.

1.b. Connection to Internet Banking

➤ Step 1: Installing the digital certificate

- Access the page www.internetbanking.ro
- Click on the "**Request a Certificate**" button (option available in the left box).
- A new window will open, please read the information in this window and then click on the "**OK**" button.
- Enter the information about the client and the user (**Client** Name and **User** Name – exactly as they are written in the confidential envelope, as well as the PIN code) and then click on the "**OK**" button.
- Answer with "OK" / "YES" at any message that appears.
- In the next page, if the information were correctly filled in, a link for installing the digital certificate will appear. After accessing this link, a message will appear confirming the successful digital certificate installation.
- For Windows Vista or Windows 7 users, a new page will appear: it is required first to save and install the CA certificate.
- After installing a digital certificate, you will close all the Internet Explorer pages (to have a total Refresh in the page and to select the digital certificate).

The digital certificate allows a safe connection (all the information between your computer and our server is encrypted). This certificate is available for one year since the date it has been activated.

➤ Step 2: Using the Internet Banking Application

- Access the page www.internetbanking.ro
- Click on "**Login with certificate**" option (available in the left box, after you have selected the English flag).
- It will open a new window where you select the certificate (if you installed several), then you will enter here the **Login name** and the **Password** from the confidential envelope received from the bank. If the new window doesn't appear, it means that a "Pop-Up Stopper" program is activated (for example: Yahoo Toolbar, Google Toolbar etc). You must select "**Always allow pop-up from this site**".
 - If the **Login Name** and the **Password** were correctly filled in, then when you click on the "**Login**" button, you will see your identification information (name, surname, address, fiscal code etc) at the top of the page.
 - Once you have entered the application, the first thing to do is to change your password from the menu "**Configuration – Change password**". The new password must have at least 8 characters.

1.c. Settings for the Internet Explorer browser

- Enter the browser's menu **TOOLS - Internet Options – General – Settings**: activate "**Every visit to the page**".
- Enter the browser's menu **TOOLS - Internet Options – Security – Custom Level**: in the menu **Scripting – Active Scripting**, activate "**Enable**".
- Enter the browser's menu **TOOLS – Internet Options – Advanced**, in the menu **Security** activate:
 - **Check for publisher's certificate revocation**
 - **Check for server certificate revocation**
 - **Do not save encrypted pages to disk**
 - **Enable profile assistant**
 - **Use SSL 2.0**

LIBRA INTERNET BANK S.A.

- Use SSL 3.0
- Warn about invalid site certificates
- Warn if changing between secure and not secure mode
- Warn if forms submittal is being redirected

1.d. Troubleshooting

➤ When using the [Internet Banking](#) platform, there might appear messages such as: **"You are not authorized to view this page sau Eroare 403 - Forbidden - Acces denied"** or **"The page cannot be displayed"**. This error appears when there are problems with the certificate. Steps to follow:

0. Check out if there is a valid connection to the internet.

1. The digital certificate wasn't installed. Solution: you will install the digital certificate, by following the actions described in these instructions, at *point 1.b – step 1*.

2. You have tried to access the Internet Banking for two or more accounts. Solution: you will close all the Internet Explorer pages and then you will choose the digital certificate for which you wish to access the application.

3. If step 1 or step 2 didn't fix the problem - solution: you will install again the digital certificate. You will enter the browser's menu at **TOOLS - Internet Options – Content - Certificates** to view all the existing certificates. You will delete the wrong certificate (**REMOVE**) and then you will install a new digital certificate.

IMPORTANT: Each time you install a certificate, or when on the same computer there are more certificates installed, you will close all the Internet Explorer pages before selecting the certificate for the right user.

- If the window that enables you to fill in the **Login Name** and **Password** doesn't appear:
 - You will deactivate Pop-Up Stopper and activate **"Allow pop-up from this site"**.
- When requesting a certificate, there might appear a message such as: **"Scripting must be enable. This web site requires that scripting be enabled in your browser. Please enable scripting and try your last action again"**.
 - Each page must be completely loaded until the **DONE** message appears in the down left side of the Internet Explorer page.
- For an optimal connection to the application, it is indicated that you enter **TOOLS – Internet Options – General and Delete Files** (you will activate **"Delete all offline content"**) and **Delete Cookies**.

2. SMS AUTHENTICATION

2.a. Technical requirements

- Connection to the Internet
- PC with Windows (X / NT / 2000 / Milenium / XP / Vista / 7) Operation System, Linux, Mac OS
- Browsers: Internet Explorer, Firefox Mozilla, Google Chrome, Opera sand Safari

2.b. Using the Internet Banking Application

➤ Steps to follow:

- Access the page www.internetbanking.ro
- Click on **"Login with SMS"** option (available in the left box, after you have selected the English flag).
- It will open a new window. You will enter here the **Login name (ID utilizator)** and the **Password** and click on the **"Login"** button.
- If the entered information is correct, a new page will be displayed where you fill in the security code received via SMS, different per session.
- You will receive an SMS message at the mobile number declared to the Bank, containing a security code. You must verify if the first 2 numbers from the login page coincide with the first 2 numbers in the received SMS, then you will fill in the rest of the code into the dedicated field and click on the **"Login"** button.
- If the login data were correctly filled in, you will be able to see your identification data (name, surname, address etc.)
- Once you have entered the application, the first thing to do is to change your password from the **"Configuration"** menu, **"Change password"** option. The new password must be at least 8 characters long.

LIBRA INTERNET BANK S.A.