Guide for using the Interactive Voice Response-Dual Tone Multi Frequency (IVR – DTMF) service

1. **Presentation** Interactive Voice Response - Dual Tone Multi Frequency (IVR - DTMF) is a remote interaction solution, based on a modern technology, available to both customers and potential customers, which facilitates access to support services for individual customers through a phone call. The access to these services is achieved through automatic processes (called self-services), available 24 hours a day, 7 days a week, initiated by the telephone, which do not require interaction with a customer support representative. The functionalities are accessed through the interactive platform, which allows individual customers to obtain information/perform operations by using the keys of the mobile device. If the customer does not identify the reasons for the call to the bank in the menus, these being other than the respective self-services, the customer has the option to request a direct transfer to the customer support representatives.

2. **Interactive platform operations**
   For faster and easier communication, we inform you that in the First Bank Call Center you will find new functions. Thus, we provide you with an interactive autoresponder platform, with the following selections available:

   1. **Debit Card Menu**
      1.1. Temporary blocking of debit card
      1.2. Available balance
      1.3. Last 5 transactions (mini-statement)
      1.4. Initial debit card activation
      1.5. Daily trading limit change
   2. **Credit Card Menu**
      2.1. Available balance
      2.2. Payment amount and due date
   3. **Current Accounts Menu**
      3.1. Available balance
   4. **Loans Menu**
      4.1. Monthly payment and due date

3. **User identification and authentication**
   During the interactions with the virtual operator, in order to access information/execute specific operations that are the subject of the self-services, the process of customer identification and/or authentication takes place.

   The identification process *takes place by requesting and validating the card number (debit/credit) or the CNP.*

The authentication process, with the purpose of accessing a self-service, takes place after the successful identification of the client and is carried out by sending a unique code via SMS, to the client's mobile phone, declared and set in the Bank's records, following as upon receipt, the customer to validate it by using the mobile phone keys, entering the 6 digits of the received OTP code.

4. What you can achieve with the help of the self-services

A. Debit card:

1. **Temporary debit card blocking –** identification is done by typing either the card number or the CNP. If more than one card is identified, the last 4 digits of the card are requested. Authentication is a mandatory process and is performed as previously described.

2. **Debit card available balance** – identification is performed by typing either the card number or the CNP. If more than one card is identified, the last 4 digits of the card are requested. Authentication is a mandatory process and is performed as previously described.

3. **The last 5 debit card transactions** – identification is performed by typing either the card number or the CNP. If more than one card is identified, the last 4 digits of the card are requested. Authentication is a mandatory process and is performed as previously described.

4. **Debit card activation**- identification is performed by typing either the card number or the CNP. If more than one card is identified, the last 4 digits of the card are requested. Afterwards, the CVV is also requested. Authentication is a mandatory process and is performed as previously described.

5. **Changing the daily debit card transaction limit**- identification is performed by typing either the card number or the CNP. If more than one card is identified, the last 4 digits of the card are requested. Authentication is a mandatory process and is performed as previously described.

B. Credit card:

1. **Available credit card balance** – identification is performed by typing either the card number or the CNP. Authentication is a mandatory process and is performed as previously described.

2. **Information regarding the payment amount and credit card due date** - identification is performed by typing either the card number or the CNP. Authentication is a mandatory process and is performed as previously described.

C. Current Accounts Menu:

1. **Available current account balance** - identification is carried out by typing either the card number or the CNP. If more than one card is identified, the last 4 digits of the card are requested. Authentication is a mandatory process and is performed as previously described.

D. Loans Menu:

1. **Current payment amount and payment due date** - identification is performed by entering the CNP. Authentication is a mandatory process and is performed as previously described.
   *The amount of the installment does not include any outstanding payments!

5. **How can you use the services of the new platform?**
   Calling the number 0800.801.802 from the national telephone networks or 021.303.69.69 call able from any network in Romania or abroad.