1. On what kind of phones can install/ download the application?

The application can be downloaded/ installed on all phones with operating system Android or iOS.

2. How do I download/ install the m-conect?

For Apple devices:

https://itunes.apple.com/ro/app/m-conect/id808108359?mt=8

AppStore:

- direct on the phone, search **m-conect** application
- Select "install"
- then the application will be installed on your device

using iTunes on a PC

- select " iTunes Store" from the menu
- search application **m-conect**
- select "install"

 Connect the mobile phone to your computer and sync it with iTunes

For Android devices from Google PlayStore

https://itunes.apple.com/ro/app/m-conect/id808108359?mt=8

- access Google Play Store
- search application with logo Credit Agricole **m-conect**
- select "OK"
- application will be downloaded and installed on your device

3. How do I activate the m-conect application?

The application is activated by entering the access information: **username, password, unique activation code** (is necessary only for first login and is provided by the bank)

4. When you request a new activation code?

When connecting, you are entitled to three attempts, and if activation fails, you should seek a new bank branch unique activation. Also, in case of lost/stolen/phone change you need a new activation code.

5. What if I blocked access to the app I log in?

Contact the bank in order to obtain a new activation code

6. What if I accidentally deleted the application on your mobile phone?

If you accidentally delete the application from your mobile phone, you have to download it again and follow the activation steps.

7. May I install and use the application on 2 devices?

No, the application can be installed and used only from one device

8. What is the maximum inactivity period of the application?

m-conect application will close automatically after 5 minutes of inactivity, by displaying the message "session expired".

9. What are the functionalities of the application?

- view current accounts, savings accounts, deposits
- foreign exchanges
- payments and foreign currency (intra and inter)
- display of operations performed within last 30 days
- display exchange rates, reference rates and interest on deposits
- geo location of branches/ATMs of the bank

10. What commissions do I pay for the performed transactions?

Charges for transactions initiated by **m-conect** components are identical to those for internet banking service.

For transactions initiated to Credit Agricole accounts, no charge.

11. What are the limits of the amount for the transactions performed through m-conect?

Limits of the amount that can be performed through **m-conect** are identical to those for internet banking service and are set by you in the request service activation.

12. The m-conect application can be installed and accessed on phones with pre-paid card?

Yes, the application can run on pre-paid cards if your service provider offers data traffic (internet) for pre-paid cards or if the device has internet access via wi-fi networks.

13. How long It takes the processing of a transaction initiated by m-conect?

Operations are processed immediately after their confirmation in the following time limits, depending on the type of operation:

- transfer between accounts: 15 minutes
- foreign exchange: 15 minutes
- foreign transfer (intra / inter-bank): 15 minutes
- currency transfer (intra / inter-bank): 15 minutes
- update new beneficiaries created in internet banking: immediate

14. Can I receive/ send notifications for transactions initiated by m-conect?

No, you cannot receive notifications for the operations raised through m-conect

15. May I create new beneficiaries in m-conect?

You cannot create new beneficiaries in **m-conect**. New beneficiaries can be created only from internet banking. A new beneficiary created it is updated immediately.

16. How do I change my password?

Password can be changed in internet banking, the "change password" field. Elements of **m-conect** connection are used for Internet Banking.

17. Are secure the transactions made through the m-conect application?

- application can only be used on the phone where it was originally installed
- payments can only be made to existing beneficiaries, previously created in internet banking

18. I need a token to connect in the application?

For login the token is not required. The credentials required are:

- **username** and **password** assigned to internet banking
- **activation code** necessary at first connection

19. How do I delete / cancel a payment in m-conect

The payment made through m-conect cannot be deleted/ canceled.

20. What are the hours limits for acceptance the operations through m-conect?

Tip operatiune	
Intrabancar	
Transferuri intre conturile proprii (persoane fizice)	
Schimburi valutare	
Constituire/lichidare depozite la termen	
Ordine de plata valuta	
Incasari in lei SENT; ReGIS	
Incasari in valuta* SWIFT	
Interbancar	
Ordine de plata lei, mica valoare	14:30 pentru operatiuni in acee
Interbancar	17:00 pentru operatiuni in urma
Ordine de plata lei, mare valoare/urgente	
Ordine de plata in lei	
Instrumente debit primite la plata de la alte banci (sent)	
Refuzuri	
Ordine de plata valuta	data de valuta aceeasi zi: 13:0
	data de valuta urmatoarea zi lu
	data de valuta doua zile lucrato