



# Mobile Application of Clients

Client's Manual

Version 1.6 dated 14 November 2018



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## Update List

| Version | Date     | Description  | Author                                 |
|---------|----------|--|--|
| 1.0     | 29.12.17 | -  | Barsukovskaya G.V.                     |
| 1.1     | 21.03.18 | Update the screenshots according new design  | Barsukovskaya G.V.                     |
| 1.2.    | 11.04.18 | Update:<br>Customer page i.2<br>Operations i.6<br>Exchange i.8<br>Clients profile i.9            | Barsukovskaya G.V.                     |
| 1.3     | 09.07.18 | Updated i.2  | Barsukovskaya G.V.                     |
| 1.4     | 17.07.18 | Update:<br>Renewal of access i.2.2<br>Launch of application i.2.3<br>Type of dentification i.4.1 | Rybolovleva I.V.<br>Barsukovskaya G.V. |
| 1.5     | 18.06.18 | Changes of items   | Barsukovskaya G.V.                     |
| 1.6     | 13.11.18 | Deleted the item "Control Date"<br>Renewed items   | Rybolovleva I.V.                       |
|         | 20.10.18 | Translation to English   | Kochergin S.V.                         |

## Introduction

The Sendy Mobile Application provides the access to the issue and control functions for Electronic Payment Mean (EMP or e-wallet) Sendy, provides the payment facilities, the money transfer service , and the managements of client profile for Sendy Payment System client.

# 1. Installation of Application

Client's Mobile Application can operate on mobile devices under the Android operation system not later 4.4, equipped with camera and access to Internet.

It is necessary to input the "Sendy" string at search field at Google Play storage, and choose the Sendy Application. Then you should touch the "Install" button for installation of application. After the process of installation the Sendy Launch icon shall appear at workplace of device.



The language for application is the same like the interface language of client's device by default.

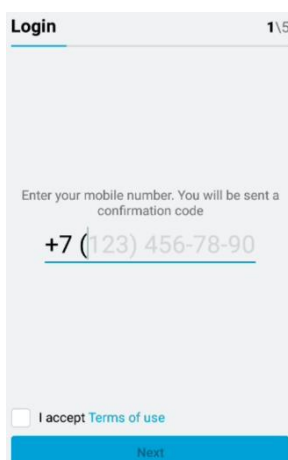
## 2. Authorization

### 2.1. Initial registration

Not depending of the status of client – new or already registered, it is necessary to register the mobile device for usage of payment functions.

At first launch of Sendy application on new client's device, it is necessary:

1. Input the authorization identifier – number of mobile device.

A screenshot of the Sendy application's login screen. At the top, it says "Login" and "1/5". Below that, it prompts the user to "Enter your mobile number. You will be sent a confirmation code". There is a text input field containing "+7 (123) 456-78-90". At the bottom, there is a checkbox labeled "I accept Terms of use" and a blue "Next" button.

2. Read the Service Agreement. It is necessary to choose the reference "Terms of use".

## Mobile Application of Clients. Manual.

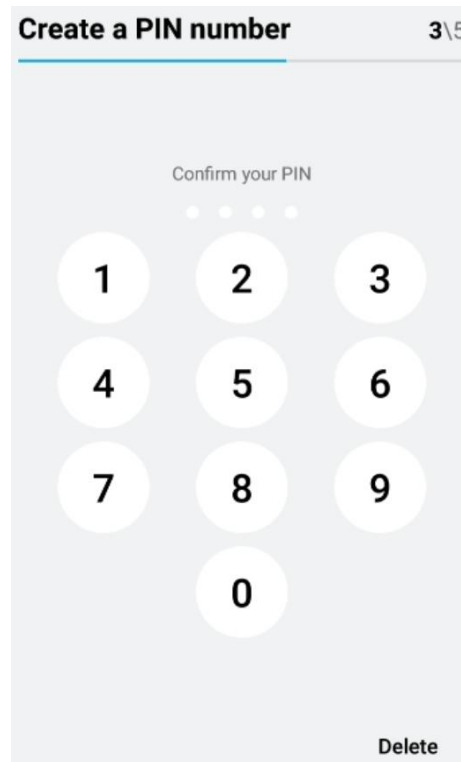
3. Accept the Service Agreement. It is necessary tap the box “I accept the term and conditions of the agreement” and choice the “Next” button.
4. The SMS message with the Check code shall come in to device with inputted number. This Check code is effective during the 5 minutes.
5. Mobile application requires the Check code.

The screenshot shows a screen titled "Enter the code sent via SMS" with a progress indicator "2\5". At the top left is a blue arrow and the word "Back". In the center, it says "Code sent to 7222222222" above a single digit input field containing the number "2". Below the input field, it says "Attempts left: 3". At the bottom is a large blue button labeled "Next".

6. Client shall input the Check code for confirmation and touch the “Next” button.
7. Mobile application shall require the 4-digit personal code ( PIN), which shall be used for login at personal page each launch of mobile application.

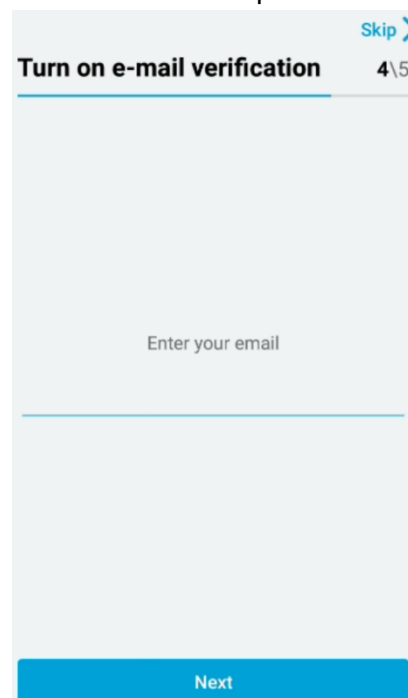
The screenshot shows a screen titled "Create a PIN number" with a progress indicator "3\5". It features a numeric keypad with digits 1 through 9 and 0. Above the keypad are four dots, with the first three filled, indicating the first three digits of the PIN have been entered. At the bottom right is a small "Delete" button.

8. Client set up the PIN.
9. Mobile Application requires from Client to input the PIN again.



10. Client shall input the PIN again.

11. Mobile application suggests the double check procedure using the e-mail

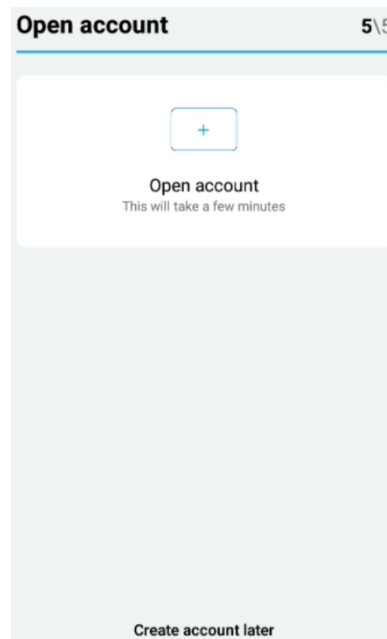


12. Client shall input the e-mail address.

13. The special code shall be sent to the inputted e-mail address, which should be input into mobile application and touch the “Next” button.



14. The mobile application shall suggest to open the EPM account (i.4).



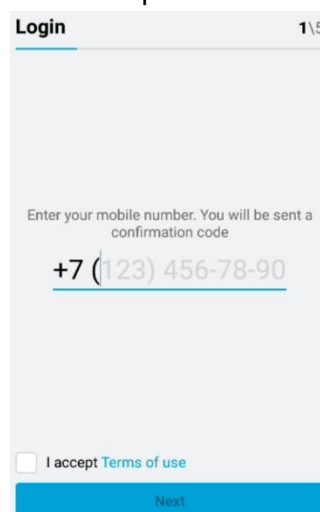
## 2.2. Renewal of access to application

The renewal of access shall be done in cases when:

- Client had forgot the PIN code, inputted at registration. (i. 2.1);
- Client's Mobile application was deleted from mobile device and installed again, so it is necessary to update the connection with existing e-wallets;
- Mobile application has to be installed on new mobile device with the usage of the same mobile phone number, and Customer would like to renew the connection with existing e-wallets.

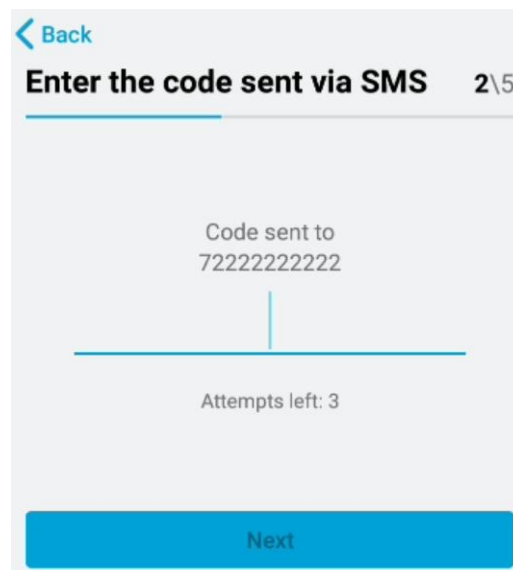
For access renewal it is necessary touch the reference "Install", located on the screen for PIN input (i. 2.3).

1. Input the registration data – number of phone.



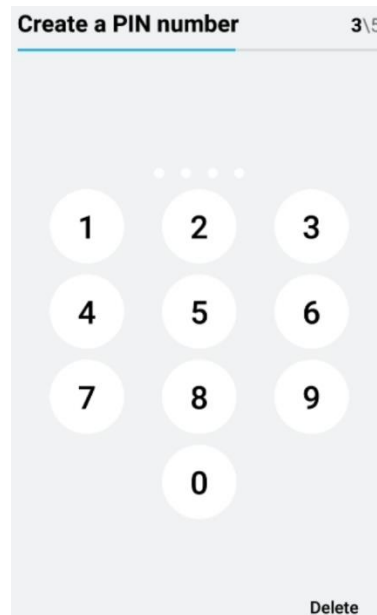
## Mobile Application of Clients. Manual.

2. Read the Service Agreement. It is necessary to choose the reference "Terms of use".
3. Accept the Service Agreement. It is necessary to tap the box "I accept the term and conditions of the agreement" and choose the "Next" button.
4. The SMS message with the Check code shall come in to device with inputted number. This Check code is effective during the 5 minutes.
5. Mobile application requires the Check code.



The screenshot shows a mobile application screen with a light gray background. At the top left, there is a blue arrow pointing left and the word "Back" in blue. Below this, the title "Enter the code sent via SMS" is displayed in bold black text, followed by "2\5" in a smaller font. A horizontal line separates the title from the main content area. In the center, the text "Code sent to 7222222222" is shown in gray. Below this, there is a blue horizontal line with a vertical blue line segment in the middle, indicating a digit input field. Underneath the input field, the text "Attempts left: 3" is displayed in gray. At the bottom of the screen, there is a solid blue button with the word "Next" in white text.

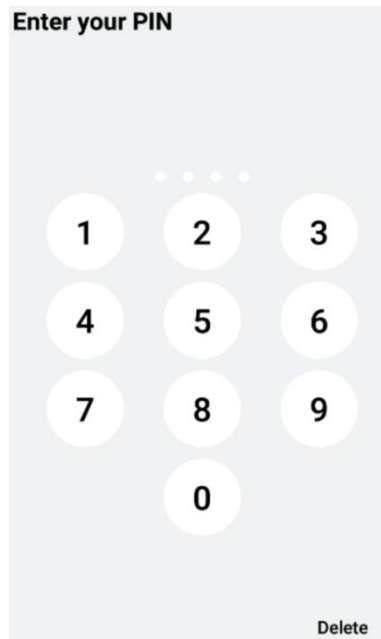
6. Client shall input the Check code for confirmation and touch the "Next" button.
7. Mobile application shall require the 4-digit personal code (PIN), which shall be used for login at personal page each launch of mobile application.



8. Client set up the PIN.
9. Mobile Application requires from Client to input the PIN again.
10. Client shall input the PIN again.
11. If during the initial registration Client inputted the e-mail address for checking procedure (i.2.1), then after PIN setting, it is possible to launch the application. In another case, mobile application will suggest to use e-mail checking procedure (i.2.1, 11 step).

## 2.3. Application launch

Depending onto the security settings ( i.9.5), the input the PIN may be requested every time when launch the application.

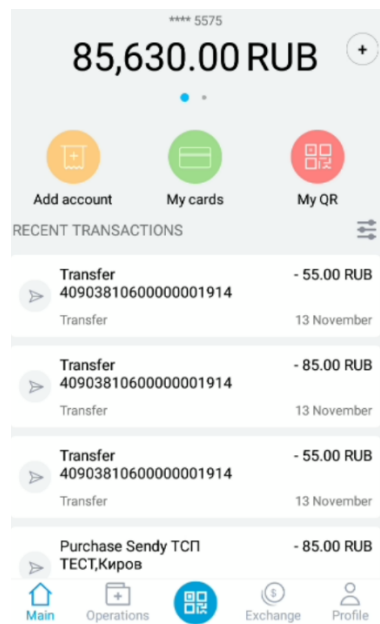


In case of incorrect PIN input the access to application is prohibited.

If PIN was typed incorrectly, the “Erase” reference shall be touched for deleting of last digit.

To renew the access to application when PIN was lost, it is necessary exit from application and repeat the renewal procedure (**i. 2.2**).

### 3. Personal page



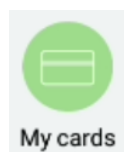
The personal page is shown after the Client's authorization or when the "Main" icon was touched.

Personal page contains the information:

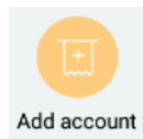
- The balance of EPM account with the name of account currency.
- Few latest transactions with transaction details, amount and date.

The account information for each account, which is linked with phone number of Client, is drawn on the separate tab.

The personal page contains these icons:

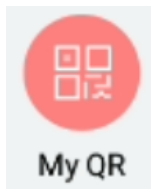


**My Cards** - to review the Card details and balances



Add account

**Add account** – to apply for linking of new EPM account



My QR

My QR – to issue and display the QR code of EPM



**Main** - to return to initial personal page



**Operations** – to require the transfer transactions between own EPM accounts and to another Client's account



Scanner of QR - to scan the external QR code for payments



Exchange of funds to another currency



Profile - to review the accounts and exit from personal page

## 4. Issuing of EPM

### 4.1 Identification types for EPM

The effective legislation of Russian Federation specifies the three levels for EPM (e-wallet) identification, each of them has own restrictions for payment transactions ( Table 4.1).

Table 4.1 – The restrictions for payment transactions following the Federal Law #161-FZ

| Identification type | The data, provided by Client | The effective restrictions for transactions                                   | The identification procedures |
|---------------------|------------------------------|---|-------------------------------|
| Anonym              | Phone number                 | Balance Limit of e-wallet :<br>15 000 RUR.<br>Monthly Limit for transactions: | Set up by default             |

|            |   |   |  |
|------------|---|---|--|
| Simplified | Names, Personal Tax Code and/or Social Security Number, Identification Document details | Balance Limit of e-wallet :<br>60 000 RUR.<br>Monthly Limit for transactions: | Client input the required personal details, and these details were confirmed by State Identification and Authentication register |
| Completed  | Complete list of personal data  | Balance Limit of e-wallet :<br>600 000 RUR.                                   | Client personal details were confirmed by participant Bank with providing of original documents and copied for files             |

Just after issuing of EPM by request of mobile application, the EPM Identification status set up as “Anonym”.

When Client inputs the necessary personal details, the EPM Identification status had be changed to “Simplified”. These required details have be input in mobile application by Client (i. 9.4).

To obtain the “Complete” identification status for his EPM, Client shall visit the Bank location and provide the originals of ID documents.

Additionally to the transactional restrictions by bank legislation, each Bank, which is issuing the EPM for his Clients, can set up the own limits for e-wallet balance, and limits for cash turnover for any operation period ( day, month, etc).

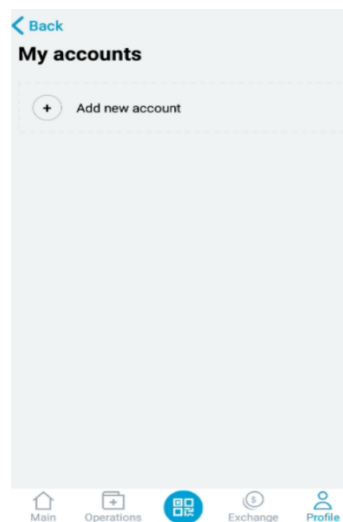
## 4.2 Anonym EPM issuing

Just after registration of EPM, Client have option to open the e-wallet account. New EPM obtains the “Anonym” Identification status (i. 4.1)

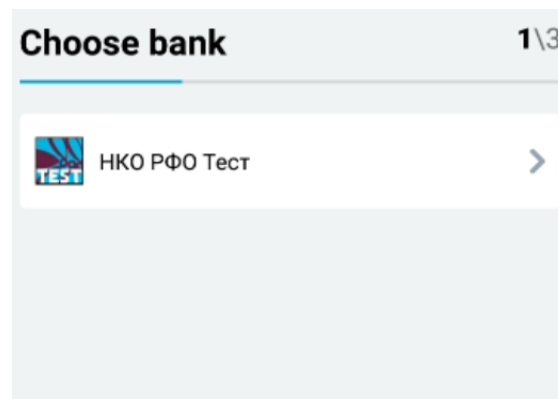
Stages for EPM issuing :

1. Client touch the “Add the account” button in personal page.

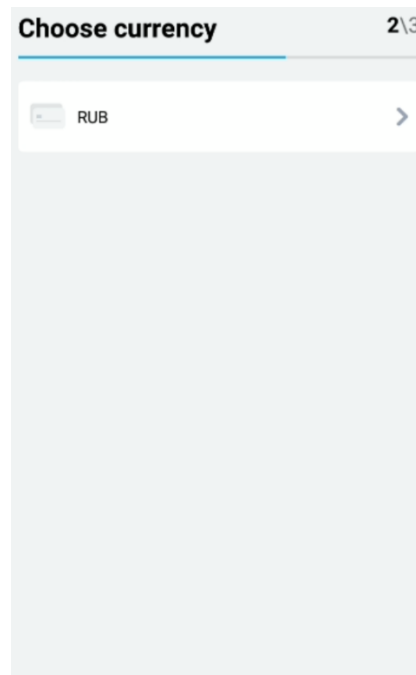




2. Mobile application suggests to choose the Bank-issuer from the list of Sendy bank-participants.



3. Client had choice the bank from the list by touching the name of bank.
4. Mobile application suggests to choose the currency for EPM account.



5. Client had choice the currency by touching.
6. The Service agreement ( Public offer) text had appear on the screen.

**Agreement** 3\3

Приложение № 1 К Приказу № 2/2 от  
09.01.2018 г.

**ПУБЛИЧНАЯ ОФЕРТА**

**ОБ ИСПОЛЬЗОВАНИИ ЭЛЕКТРОННОГО  
СРЕДСТВА ПЛАТЕЖА Sendy ПРИ  
ОСУЩЕСТВЛЕНИИ ПЕРЕВОДОВ  
ЭЛЕКТРОННЫХ ДЕНЕЖНЫХ СРЕДСТВ**

**1. Общие положения**

1.1. Настоящая oferta (далее - Oferta)  
содержит все существенные условия  
заключения Договора об осуществлении  
переводов электронных денежных средств с  
использованием электронного средства  
платежа Sendy (далее по тексту Договор).

1.2. Совершение указанных в настоящей

☐ I accept the terms and conditions of the  
agreement

Create account

7. Client had to read the text and check on the box "I agree with Offer conditions".
8. Client had touch the "Create the account" button.
9. Mobile application shall notify about the successful issuing of request form.



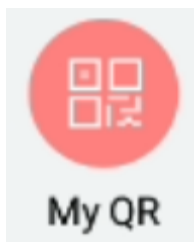
Completed

10. Client shall touch the “Completed” button.

After the registering of EPM account, the account details will be shown in the Client's list of accounts. The new account will have the “Anonym” identification status. (i. 4.1)

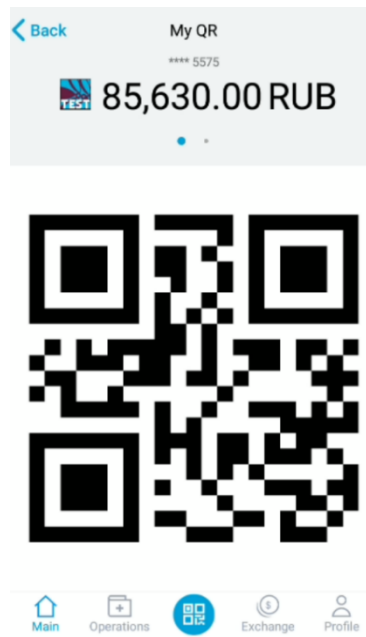
## 5. Issuing of EPM's QR-code

To issue the QR-code for Client's EPM it is necessary touch “My QR” button at Personal page. (i. 3).



My QR icon

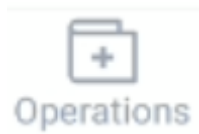
The issued QR-code will be shown at the screen.



If Client has few EPM, each of QR-codes will be shown on different tabs.

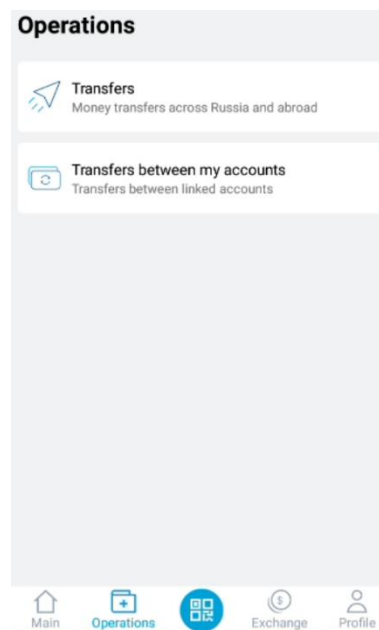
Also you can look at EPM QR-code at “My accounts” page (i.9.1). You should touch onto the necessary account on “My accounts” page (i.9.1), which information should be shown, and then touch the “My QR” button (i.9.1.4).

## 6. Operations



Operations button

After touch the “Operations” button at personal page (i.3), the page with available transactions should be shown.



If Client has few EPM, each of QR-codes will be shown on different tabs.

## 6.1 Service directory

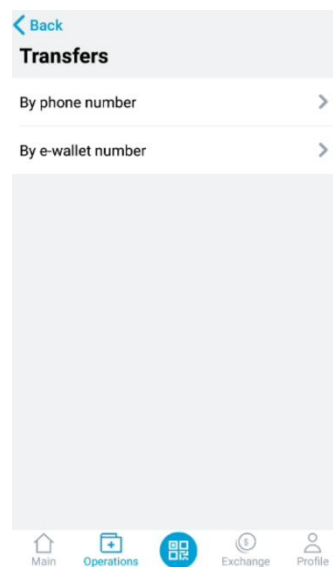
After touch of “Services Directory” the choice of payment services will be available at “Transactions” page (i. 6).

The list of payment services depends of the implementation country and can be empty.

## 6.2 Funds transfers across Russia and abroad

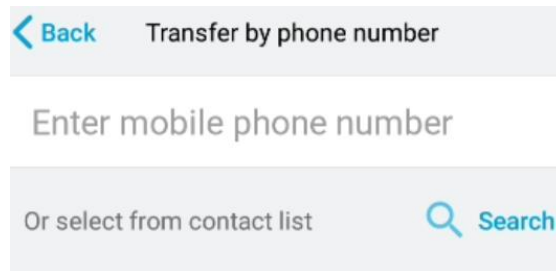
You should touch the “Transfers” button at “Operations” page (i.6) for sending funds transfers across Russia and abroad.

After this you should choice the designation way for funds transfer : by phone number or by EPM ( account) number.

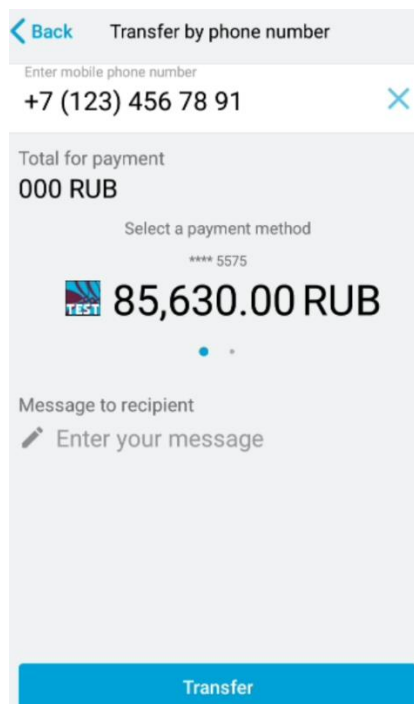


### 6.2.1. Funds transfer by phone number

There is the feature of application for usage of the phone number as designation for funds transfer. The recipient also should own the installed and registered Sendy mobile application.



To do the funds transfer to phone number you need touch the necessary button on “Transfers” page (i. 6.2). The new page for filling of phone number or for choice of phone numbers from your Smartphone contact list.



You should fill in this page :

1. In “Total for payment” field – fill the transfer amount.
2. In “Select a payment method” field – choice the e-wallet account as a source of funds ( if Client has few e-wallets).
3. In “Message to recipient” field – enter the text message/ The length of message is not exceed 20 symbols, but it can be empty.

You can touch the “Transfer” button after filling the form. If transfer transaction was successful, you will got the confirmation screen:





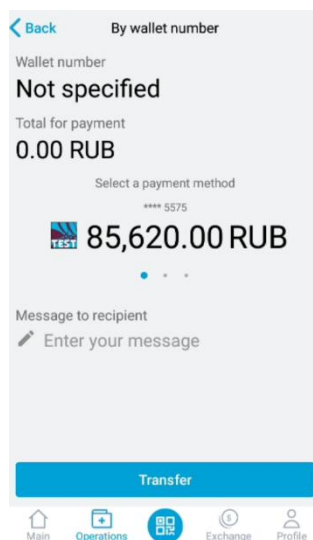
If transfer transaction was unsuccessful, you will get the information screen with the reason of failure.

## 6.2.2. Funds transfer by EPM number.

To do the funds transfer to known EPM, you need touch the necessary button on "Transfers" page (i. 6.2).

The new page:

After this you should fill the transfer amount and touch the "Send" button.



You should fill in this page :

1. In "Wallet number" field – fill the wallet number of recipient.
2. In "Total for payment" field – fill the transfer amount.
3. In "Select a payment method" – choice the e-wallet account as a source of funds ( if Client has few e-wallets).
4. In "Message to recipient" – enter the text message/ The length of message is not exceed 20 symbols, but it can be empty.

You can touch the "Transfer" button after filling the form. If transfer transaction was successful, you will got the confirmation screen:



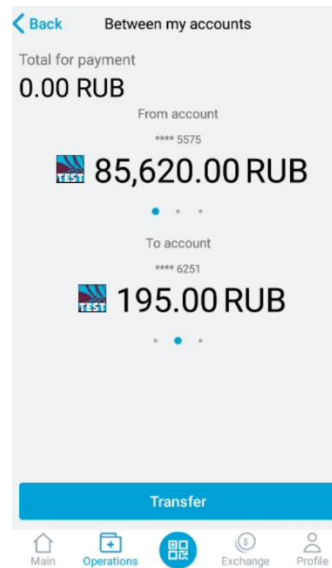
Completed

If transfer transaction was unsuccessful, you will got the information screen with the reason of failure.

### 6.3. Funds transfers between own accounts

It is necessary touch the "Transfers between my account" at "Transactions" page (i. 6) for fund transfers between own accounts.

After this you will see the page for filling of details.



It is necessary to fill the fields:

- Fill the Transfer amount;
- “From account” -choice the source account;
- “To account” – choice the designation account.

You can touch the “Transfer” button after filling the form. If transfer transaction was successful, you will get the confirmation screen:



If transfer transaction was unsuccessful, you will get the information screen with the reason of failure.

## 6.4. The Bank wire transfer abroad and within Russia

You should choose the “Bank wire transfer” at “Transactions” page (n. 6) for bank wire transfer.

You should fill the necessary account (Name of account, Number of Account) and bank details ( Name of bank, BIC number, etc). For transactions to EU countries, it is necessary fill the IBAN number of recipient account.

This payment service screen depends of the implementation country and can be empty.

## 7. The purchase payments for goods and services

The payments for goods and services purchases is available in online and offline modes. The online payments requires the Internet connection for Client device at the payment transaction moment. The offline payments can be done in absence of Internet connection.

### 7.1. Online payments

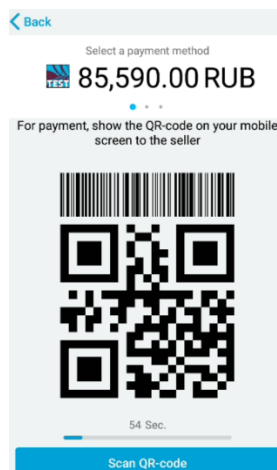
It is necessary for purchase payments for goods and services in online mode:

1. Touch the “QR Scanner” button on personal page (i. 3).

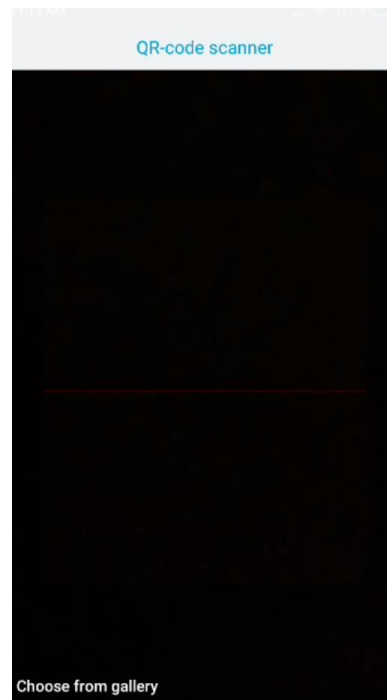


- QR Scanner button

2. Choice the e-wallet as funds source in the “Select a payment method” field ( if Client has few e-wallets).



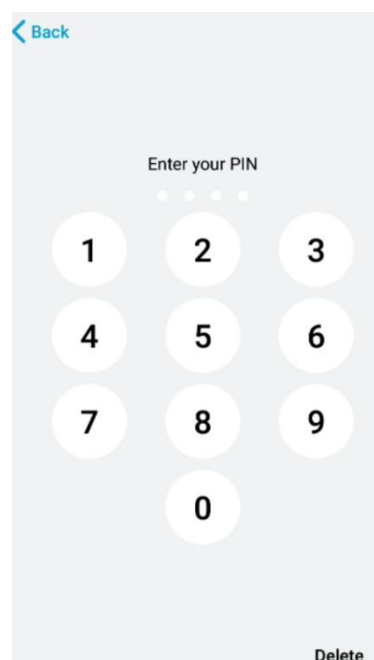
3. Touch the “Scan QR-code” button. The scanner page will be open – for scanning the QR-code of just issued invoice, or the static QR-code of merchant, or choose the QR-code from smartphone gallery. It is necessary touch “Choose from gallery” button for access to gallery.



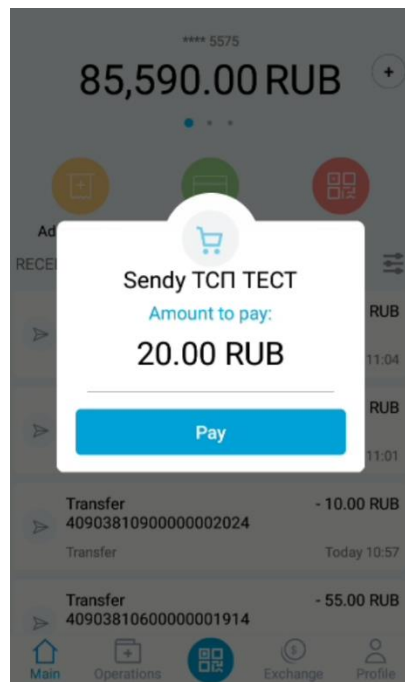
4. Client has scan the QR-code for payment.
5. The request for confirmation for payment confirmation depends of the purchase amount.

If amount is less or equal 2000 RUR, the confirmation is not mandatory. The Client will receive the only Push-notification about the payment transaction.

If amount is over 2000 RUR, the mobile application will require the Client's confirmation by PIN input.



6. Mobile application shows Client the purchase amount in the account currency. The Client should touch "Pay" button. The Client will receive the Push-notification about the payment transaction.



## 7.2. Offline payments

The purchase payment in offline mode shall be done if Client's device has no the Internet access or Merchant's QR-code have the mark about the necessity to use the offline mode not depending of the Internet connection for Client's device.

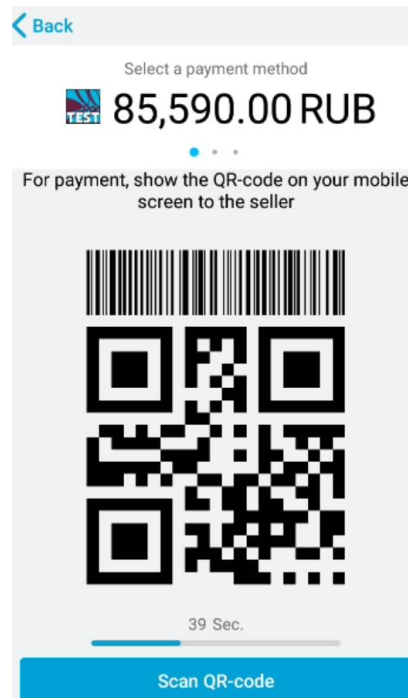
### 7.2.1. Client's device has no the Internet connection.

1. Touch the "QR Scanner" button on personal page (i. 3).



- QR Scanner button

2. Choice the e-wallet as funds source in the "Select a payment method" field ( if Client has few e-wallets).



3. Client should show to merchant cashier the device's screen with the QR-code and Bar-code.
4. Merchant cashier has scan these codes from Client screen.
5. Client will obtain the Push-notification about the purchase payment just after the device will got the Internet connection.

***Attention! If purchase amount exceed 2000 RUR, the purchase transactions is prohibited without the Internet connection.***

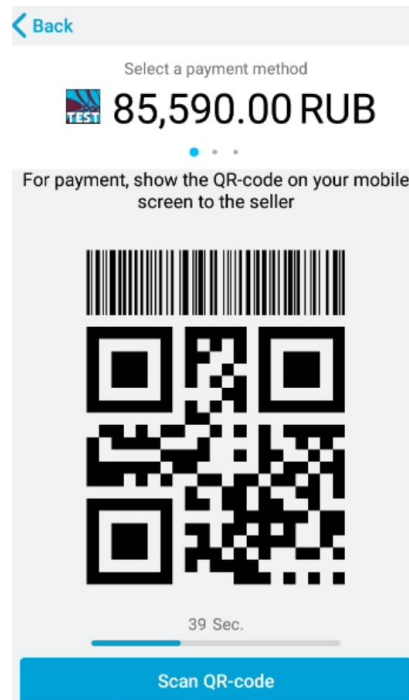
#### 7.2.2. Client's device has the Internet connection.

1. Touch the "QR Scanner" button on personal page (i. 3).



- QR Scanner button

2. Choice the e-wallet as funds source in the "Select a payment method" field ( if Client has few e-wallets).



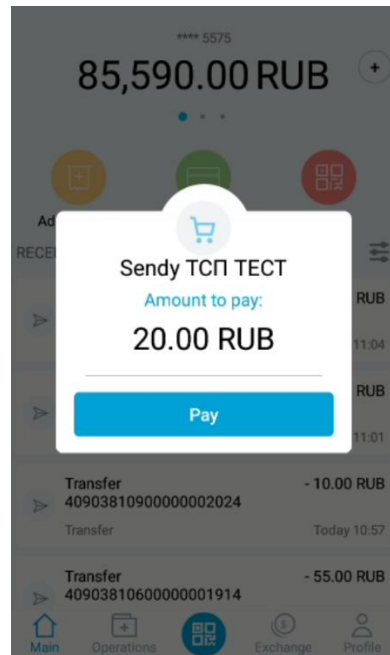
3. Client should show to merchant cashier the device's screen with the QR-code and Bar-code.
4. Merchant cashier has scan these codes from Client screen.
5. The request for confirmation for payment confirmation depends of the purchase amount.

If amount is less or equal 2000 RUR, the confirmation is not mandatory. The Client will receive the only Push-notification about the payment transaction.

If amount is over 2000 RUR, the mobile application will require the Client's confirmation by PIN input.

7. Mobile application shows Client the purchase amount in the account currency. The Client should touch "Pay" button. The Client will receive the Push-notification about the payment transaction.





## 8.Exchange

For the exchange transaction of funds to another currency , it is necessary touch “Exchange” button at personal page (i. 3).



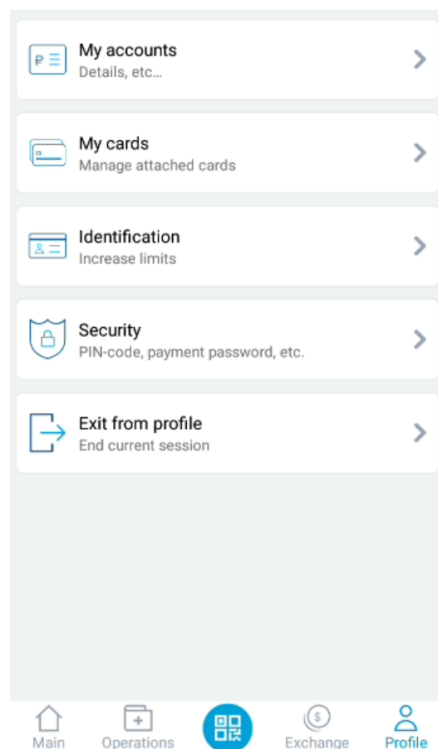
“Exchange” button

## 9.Client profile

For access to Client profile it is necessary touch the “Profile” button at personal page (i. 3). Then the page with available functions shall be open.

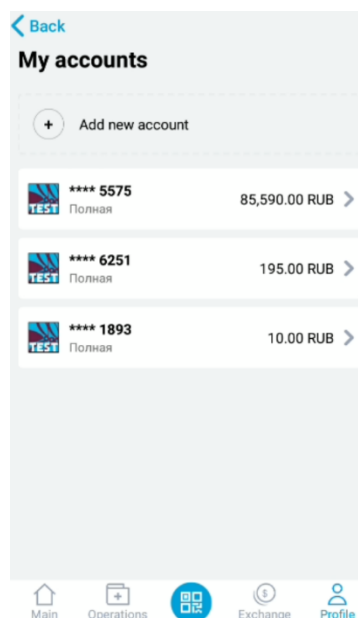


“Profile” button



## 9.1. My accounts

The following page will be open at “Profile” section (i. 9) after touch of “My accounts” button :



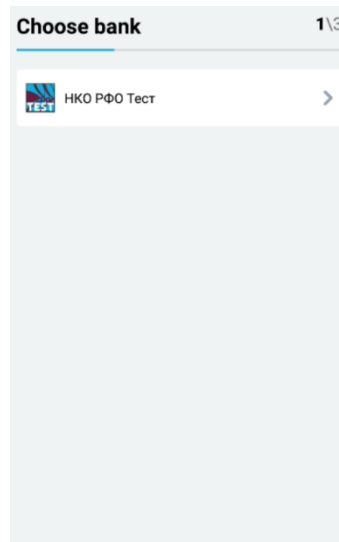
You can add the new account or review the information for existing account in new page.

To add the new account you should touch “Add new account” button at “My accounts”

page .

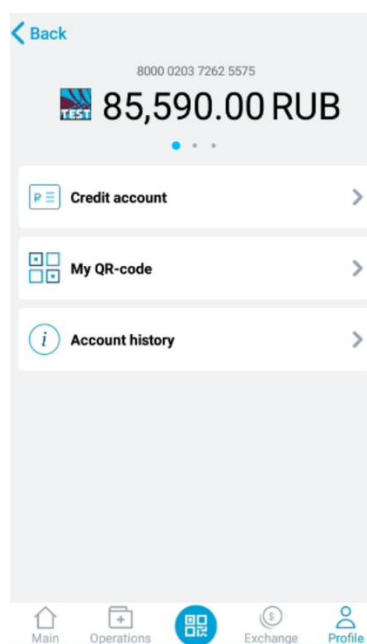
### 9.1.1. Add new Account

To add the new account you should touch “Add new account” button at “My accounts” (i.9.1). The stages of this process are described at i.4.2 .



### 9.1.2. Review of account

To review the account details you should touch the line with chosen account at “My accounts” (i.9.1).

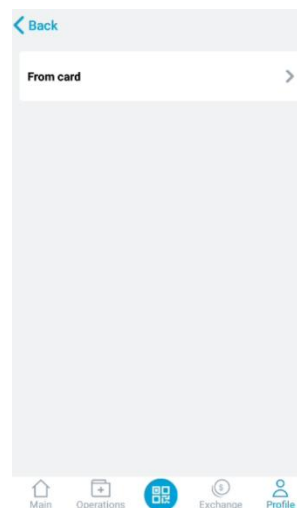


At this page you have few options :

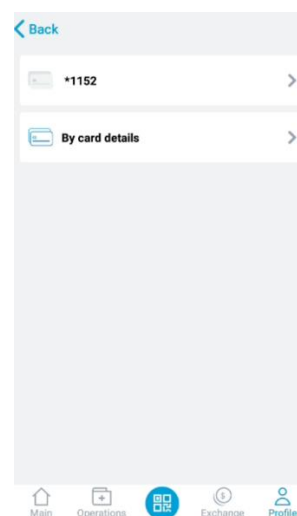
- Credit the account by funds, from the card or by cash
- Review the details of this account
- Show the QR-code linked to this account

### 9.1.3. Credit of account

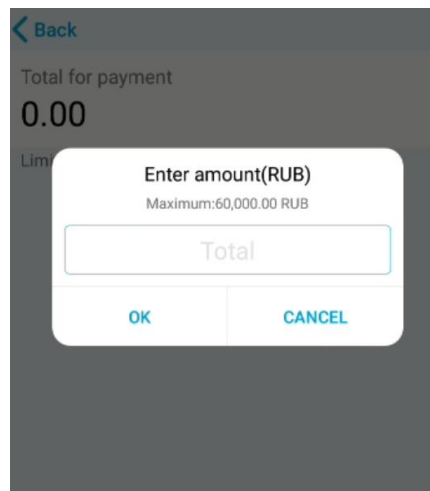
To credit ( replenish) the account with funds, you should touch the “Credit account” button at “Review the accounts” page. At this page you should choice the way for credit of account – by card, issued by any bank, or by cash. The options list depend on the country of implementation.



You need choice “From card” option and choice the already used card from the list or input the details of new card by touch “By card details” line.

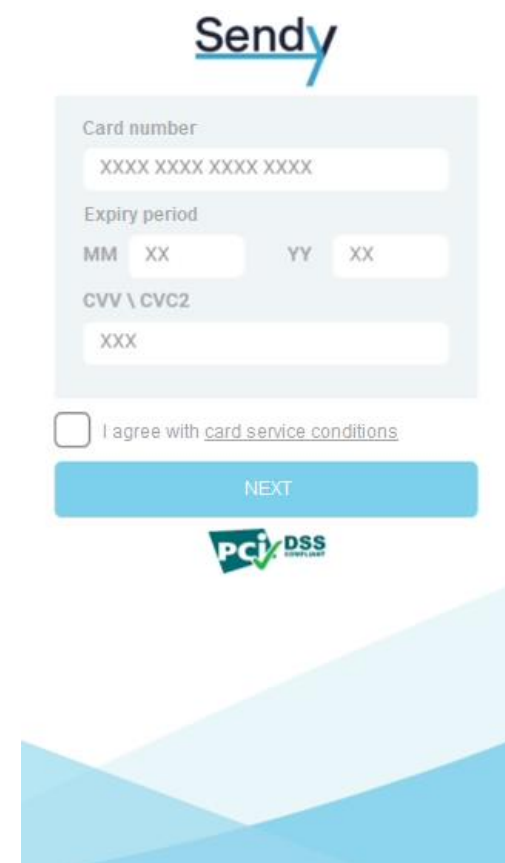


If you choice to use the new card, You need to input the funds amount for credit and touch “OK” button.



You need to input the details of payment card, which is source of funds :

- Number of card (16 digits)
- Expiry period (4 digits)
- CVV2 code ( 3 digits -on the back side of card)
- Cardholder names ( as printed on card)
- If you plan use this card in future, mark the “Save the card details”
- Mark the “I agree with card service conditions” box.



The image shows a mobile app interface for card registration. At the top is the Sendy logo. Below it is a form with the following fields: "Card number" with a placeholder "XXXX XXXX XXXX XXXX", "Expiry period" with two dropdowns for "MM" and "YY", each with "XX" as a placeholder, and "CVV \ CVC2" with a placeholder "XXX". Below the form is a checkbox labeled "I agree with [card service conditions](#)". At the bottom of the form is a blue button labeled "NEXT". Below the button is a PCI DSS logo. The background of the app is light blue with abstract geometric shapes.

After filling of this form you need touch the “Next” button.

#### 9.1.4. My QR code

To open the QR-code linked for this account, you should touch the “My QR-code” button at “Review the accounts” page. You can use this QR-code to credit this account with funds from another e-wallet.



### 9.1.5. Account history

To read the account details and the transaction list for this account, you should touch the “Account history” button at “Review the accounts” page. You can use the number of your e-mallet, which can be used for funds transfer transaction by EPM number (i.6.2.2).

## 9.2. My cards

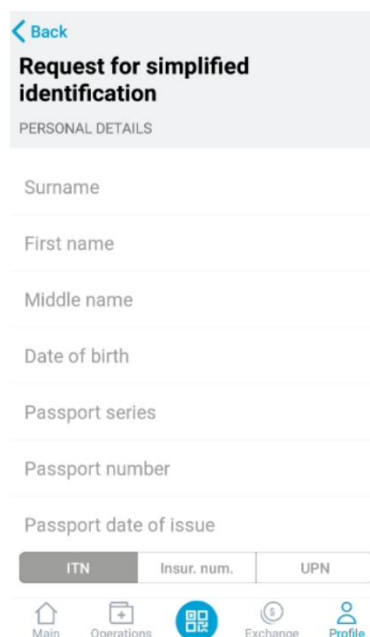
If you touch the “My cards” button at “Profile” page (i. 9) , the page shall be open for control of linked cards.

## 9.3. Map

If you touch the “Map” button (i. 9) at “Profile” page, the page shall be open which contains the map with the locations for cash-out or e-wallet replenish. The “Map” page can be switched off depending on the country of implementation and availability of geomap databases.

## 9.4. Identification

If you touch the “Identification” button at “Profile” page (i. 9) , the page shall be open with the list of Client’s account. You can fill personal details and request for simplified identification (i. 4.1). You need touch the choices account and open the page with the fields for mandatory filling.



[< Back](#)  
**Request for simplified identification**  
 PERSONAL DETAILS

Surname  
 First name  
 Middle name  
 Date of birth  
 Passport series  
 Passport number  
 Passport date of issue

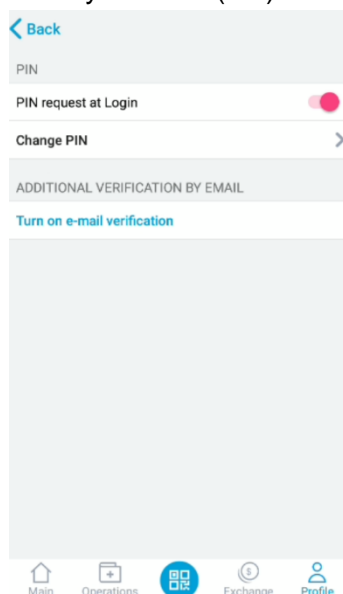
ITN   Insur. num.   UPN

Main   Operations   Exchange   Profile

After the correct filling you should touch the “Next” button.

## 9.5. Security

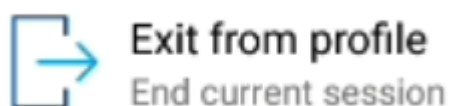
If you touch the “Security” button (i. 9) at “Profile” page, the page shall be shown :



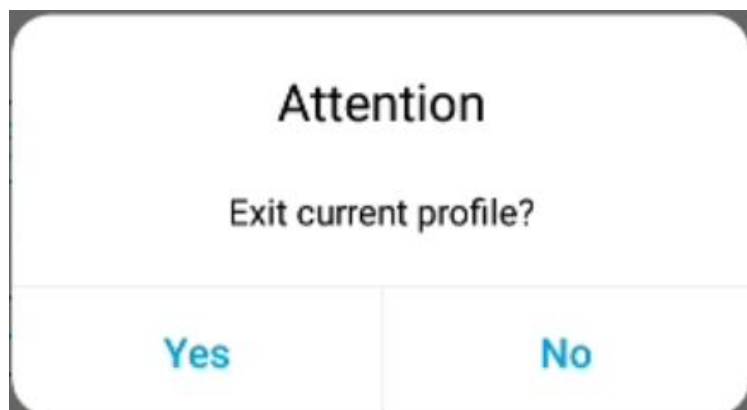
In this page you can fill the additional data for security of payments.

## 9.6. Exit from Profile section

For exit from Profile section, you need touch the “Exit from profile” button at Profile page. The data in mobile application will be cleaned and you will move to Registration page (i. 2.1).



Mobile application will require confirmation for exit.



After Exit from Profile, Client shall confirm the initial registration and had be moved to



Registration page (i.2.1).