



INTERNATIONAL BANK OF AZERBAIJAN

InternetBank for corporate customers and individual entrepreneurs

USER MANUAL

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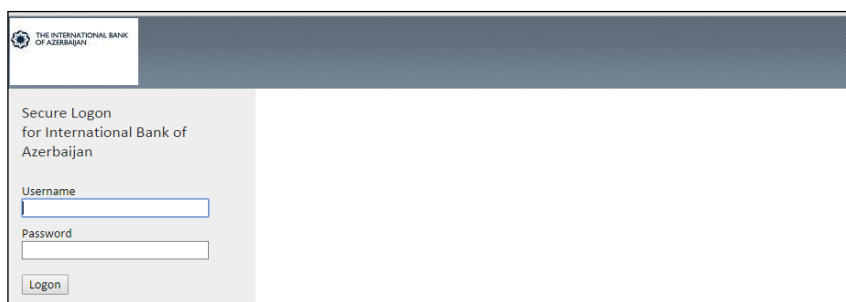


1. Main features of InternetBank

- 1.1. You can make the following operations in InternetBank:
- Generate your account statements
 - View the balances of your accounts online
 - Transfer money between your accounts and to your counterparties in Azerbaijan
 - Currency exchange
 - Transfer money abroad (via SWIFT or transfers in Russian rubles)
 - Pay VAT;
 - View your deposits;
 - View your loans;
 - Make bulk payments to multiple accounts (salary, etc.)
 - Set account preferences
 - View currency exchange rates
- 1.2. Bank reserves the right to enlarge the list of operations which can be made in InternetBank.

2. Register and log in to the InternetBank

- 2.1. To get access to the InternetBank you are provided with (electronic key), 1st level user name and password and 2nd level user name and password.
- 2.2. First, you need to connect the Bank's internal website using 1st level user name and password and one time password generator (electronic key).
- 2.3. Enter <https://access.ibar.az/> in the address bar of your browser. Enter 1st level username in the **Username** field. Enter 1st level password in the **Password** field, then press the button on your electronic key and enter the generated 6 digit one-time-password in the **Password** line after the 1st level password. In total, you should have entered 10 digits in the **Password** line. Click **Logon** button.



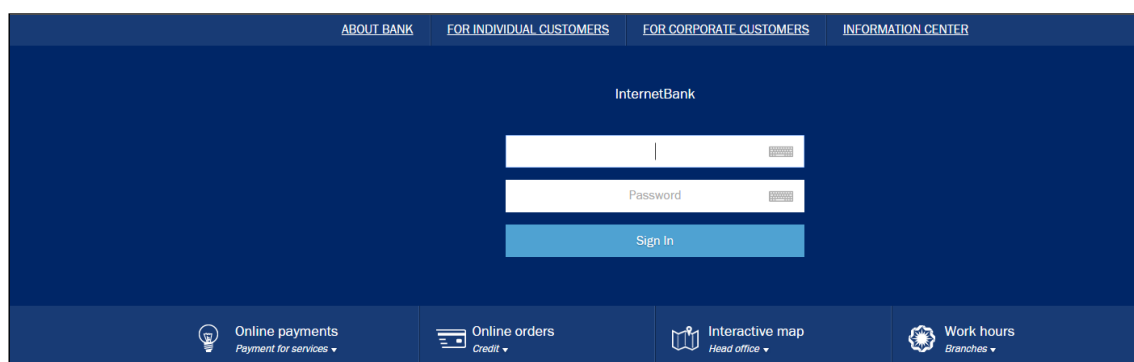
THE INTERNATIONAL BANK OF AZERBAIJAN

Secure Login
for International Bank of Azerbaijan

Username

Password

- 2.4. If your log in is successful, you will be redirected to the main page of InternetBank
- 2.5. Enter 2nd level user name in **User Sign in ID** field and 2nd level password in the **Password** field.



ABOUT BANK FOR INDIVIDUAL CUSTOMERS FOR CORPORATE CUSTOMERS INFORMATION CENTER

InternetBank

Password

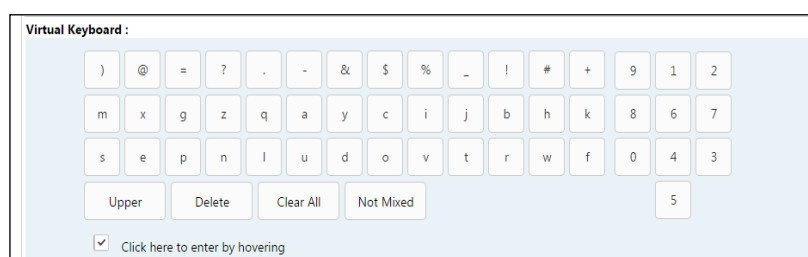
Online payments
Payment for services

Online orders
Credit

Interactive map
Head office

Work hours
Branches

- 2.6. When entering user name and 2nd level password by default, **“Use Security Keyboard”** option is checked. This option is used to protect your password from being stolen.
- 2.7. When **“Use Security Keyboard”** option is checked you should use the keyboard on the screen. Click the necessary keys to enter your password.



Virtual Keyboard :

) @ = ? . - & \$ % _ ! # + 9 1 2

m x g z q a y c i j b h k 8 6 7

s e p n l u d o v t r w f 0 4 3

Upper Delete Clear All Not Mixed 5

☒ Click here to enter by hovering

- 2.8. If the **“Click here to enter by hovering”** option is checked, you can enter your password by hovering on the keys of the keyboard.
- 2.9. If you wish to enter your password by using normal keyboard, uncheck ☒ this option.
- 2.10. After entering 2nd level username and password, click **Sign In** . The homepage of the InternetBank will be opened. You may now manage your account.

Home	Transaction Activities	Accounts	Payments	Bulk Transactions	Customer Services	Tools																												
Account Summary <div> <div>Current and Savings</div> <div>17,970,999.37 AZN</div> </div>				Account Balances <div> <div>Find All the balances related to your accounts</div> <div> <div>Select Customer</div> <div>Select Account</div> <div>GO</div> </div> </div>																														
Recent Activity <table border="1"> <tr> <td>Bulk Mixed Payments</td> <td>156090072024732</td> <td>24-12-2015</td> <td>12.25 AZN</td> <td>Under Process</td> </tr> <tr> <td>Bulk Mixed Payments</td> <td>139058820024720</td> <td>24-12-2015</td> <td>2.23 AZN</td> <td>Under Process</td> </tr> <tr> <td>Bulk Mixed Payments</td> <td>772464621024708</td> <td>24-12-2015</td> <td>33.23 AZN</td> <td>Under Process</td> </tr> <tr> <td>Bulk Mixed Payments</td> <td>626479465024700</td> <td>24-12-2015</td> <td>33.43 AZN</td> <td>Under Process</td> </tr> <tr> <td>Bulk Mixed Payments</td> <td>159983632024683</td> <td>24-12-2015</td> <td>6.54 AZN</td> <td>Under Process</td> </tr> </table> <div>Last Updated on 16:45 PM</div>				Bulk Mixed Payments	156090072024732	24-12-2015	12.25 AZN	Under Process	Bulk Mixed Payments	139058820024720	24-12-2015	2.23 AZN	Under Process	Bulk Mixed Payments	772464621024708	24-12-2015	33.23 AZN	Under Process	Bulk Mixed Payments	626479465024700	24-12-2015	33.43 AZN	Under Process	Bulk Mixed Payments	159983632024683	24-12-2015	6.54 AZN	Under Process	Pending for Authorization <table border="1"> <tr> <td>AZIPS Transfers</td> <td>23-12-2015</td> <td>55,000.00 AZN</td> </tr> </table>			AZIPS Transfers	23-12-2015	55,000.00 AZN
Bulk Mixed Payments	156090072024732	24-12-2015	12.25 AZN	Under Process																														
Bulk Mixed Payments	139058820024720	24-12-2015	2.23 AZN	Under Process																														
Bulk Mixed Payments	772464621024708	24-12-2015	33.23 AZN	Under Process																														
Bulk Mixed Payments	626479465024700	24-12-2015	33.43 AZN	Under Process																														
Bulk Mixed Payments	159983632024683	24-12-2015	6.54 AZN	Under Process																														
AZIPS Transfers	23-12-2015	55,000.00 AZN																																

2.11. You can view the following information on homepage:

- Account Summary
- Account Balances
- Recent Activity
- Pending for Authorization

2.12. User can change password on the upper-right corner of screen.


TEST USER
Current Login : 19-01-2016 16:22:09
Last Login : 19-01-2016 13:52:54
Last Failed Login : 18-01-2016 17:44:37
Change Password

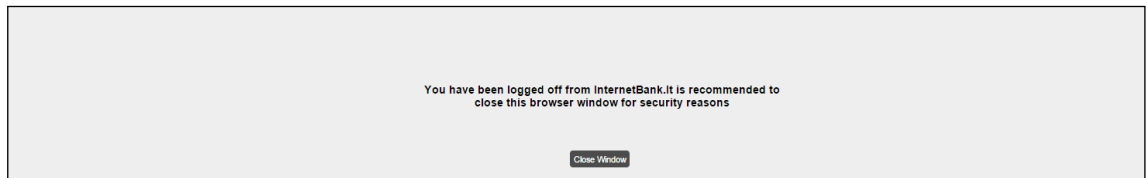
2.13. When you select area **Change Password** will open the following page:

Change Password	19-01-2016 16:28:16 GMT +0400
<div>User ID : PAY3</div> <div>Change Option : Login Password</div> <div>Enter Old Password : <input type="password"/></div> <div>New Password : <input type="password"/></div> <div>Confirm New Password : <input type="password"/></div> <div><input checked="" type="checkbox"/> Use virtual keyboard</div> <div> <div>Policy to be followed</div> <div> <div>Virtual Keyboard :</div> <div> <div> <div>)</div> <div>@</div> <div>=</div> <div>?</div> <div>.</div> <div>-</div> <div>&</div> <div>\$</div> <div>%</div> <div>_</div> <div>!</div> <div>#</div> <div>+</div> <div>9</div> <div>1</div> <div>2</div> </div> <div> <div>m</div> <div>x</div> <div>g</div> <div>z</div> <div>q</div> <div>a</div> <div>y</div> <div>c</div> <div>i</div> <div>j</div> <div>b</div> <div>h</div> <div>k</div> <div>8</div> <div>6</div> <div>7</div> </div> <div> <div>s</div> <div>e</div> <div>p</div> <div>n</div> <div>l</div> <div>u</div> <div>d</div> <div>o</div> <div>v</div> <div>t</div> <div>r</div> <div>w</div> <div>f</div> <div>0</div> <div>4</div> <div>3</div> </div> <div> <div>Upper</div> <div>Delete</div> <div>Clear All</div> <div>Not Mixed</div> <div>5</div> </div> </div> <div><input checked="" type="checkbox"/> Click here to enter by hovering</div> </div> </div>	

- Enter Old Password
- New Password
- Confirm New Password

After filling in the necessary fields press the **Change** button and accept the new password.

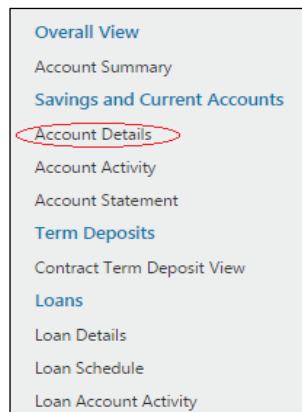
- 2.14. To log out the system click the **Logout**  option that appears on the upper-right corner of the screen.
- 2.15. The system displays **you have been logged off from InternetBank, it is recommended to close this browser window for security reasons** screen.



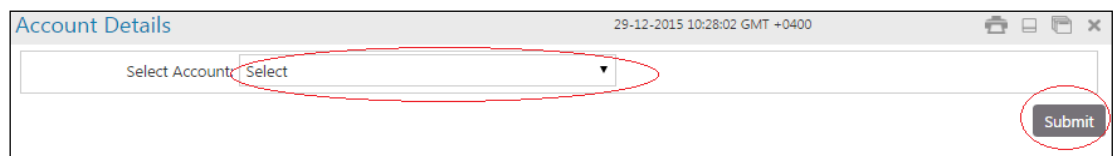
- 2.16. Click the **Close Window** button. You will be logged off the system.

3. View account details.

- 3.1. To view your account details select **Accounts > Account Details** on the main page.



- 3.2. The system displays the **Account Details** screen.



- 3.3. In the **Select Account** field select the account number from the drop-down list for which the details are to be displayed. Click the **Submit** button. The system displays the **Account Details** page with the account details.

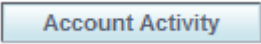
The screenshot shows a web application interface for 'Account Details'. At the top, there is a navigation bar with links: Home, Transaction Activities, Accounts, Payments, Bulk Transactions, Customer Services, and Tools. The page title is 'Account Details' and the timestamp is '29-12-2015 10:33:38 GMT +0400'. A dropdown menu for 'Select Account:' shows '3381101810 xxxxxxxx 350 MATBUAT SHOBESI'. A 'Submit' button is on the right. Below this, the 'Account Details' section lists: Name: xxxxxxxx MAHDUD MASULIYATLI CAMIYY, Opening Date: 20-11-2015, Account Number: 3381101810xxxxxxx 350, Account Status: Account Enabled, Branch: MATBUAT SHOBESI [350], Product Name: Rezident F/ş C/H, and Account Currency: RUB. The 'Balances' section shows: Current Balance: 44591,21, Minimum Balance Required: 0,00, and Total Available Balance: 44591,21. An 'Account Activity' button is at the bottom right.

3.4. You can see the following information on your account on the page:

Name	Displays the name of the account holder.
Opening Date	Displays the account opening date.
Account Number	Displays the account number (IBAN) of the customer.
Account Status	Displays the account status of the account.
Branch Number	Displays the code of the branch where account is being operated.
Product Name	Displays the activity field of account holder.
Account Currency	Displays the base currency of an account.

3.5. In the **Balances** section the following information is displayed:

Current Balance	Displays the current balance of the account. (with the exception of the unauthorized amounts);
Minimum Balance Required	Displays the minimum balance to be maintained in the account
Total Available Balance	Displays the total amount currently in your account (including unauthorized transactions).

3.6. Use  button to see transactions on this account.

3.6.1. System displays account activity page.

3.7. In order to search the transactions you may use several parameters:

3.7.1. **Select account:** select the account (IBAN) from the drop-down list. It displays the current account and the customer IDs under it.

3.7.2. **Search by:** select the search period from the drop-down list:

- **Last' N Transactions;**
- **Today's Transactions;**
- **Yesterday's Transactions;**
- **Last 'n' days;**
- **Previous Month;**
- **Previous Quarter;**
- **Previous 6 Months;**
- **Or Specify Transaction Period.** For this option, select From Date and To Date in the drop-down list. It is the start date and the end date for displaying the transaction history.

3.7.3. **Transaction type:** select the transaction type from the drop-down list:

- **Both debit and Credit Transactions;**
- **Debit Transactions;**
- **Credit Transactions.**

3.8. After selecting the parameters, click the **Submit** button. The system displays the **Account Activity** page with the transactions details.

Account Activity

30-12-2015 16:39:36 GMT +0400

Search By: ☒ Last 'n' Days No of Days: 30

-Or Specify Transaction Period-

☐ From** To**

Transaction Type*: Both Debit and Credit Transactions

Submit

Running balance would be displayed when searched on a date range for both debit and credit transactions only. Running balance will not be displayed when records are sorted.


Transaction shown from 30/11/2015 to 30/12/2015 Opening Balance: 48025,83. Closing Balance: 44235,05. Account Currency: RUB

Download | Print

Transaction Date	Value Date	Description	Reference Number	Debit	Credit	Balance
21-12-2015	21-12-2015	TEST	350JRN153550002	1,00.		48024,83.
21-12-2015	21-12-2015	(VO20200) ACCORDING TO CONTRACT NO. N AZC-IA-2012-11 OT 25.07.13	350OCT4153550004 Print	1933,62.		46091,21.
21-12-2015	21-12-2015	(VO20200) ACCORDING TO CONTRACT NO. N AZC-IA-2012-11 OT 25.07.13	350OCT4153550004 Print	1500,00.		44591,21.
29-12-2015	29-12-2015	ZXCZXCZ	350JRN153630001	5,00.		44586,21.
29-12-2015	29-12-2015	TEST 227 235	350CC01153630001	355,16.		44231,05.
29-12-2015	29-12-2015	TEST	342JRN153630001		4,00.	44235,05.

Records 1 to 6 of 6 | Show Rows 10

Page 1 of 1

3.9. **Pages** section displays the different page links that can be used to navigate to the desired set of records in the transaction list. Click the desired  page link. For example, click 2 to view the transactions on the second page of the list, or click **Last Page** to view the transactions on the last page of the list.

3.10. In the bottom part of the **Account Activity** screen the following information is displayed:

Transaction Date	Displays the transaction date
Value Date	Displays the value date of the transaction.
Reference Number	Displays the reference number for the transaction.
Description	Displays the brief description of the transaction.
Debit	Displays the debit amount of the transaction.
Credit	Displays the credit amount of the transaction.
Balance	Displays the balance amount remains after the transaction.

4. Generate account statements.

4.1. To generate an account statement select **Accounts > Account Statement** on the main page.

Overall View
Account Summary
Savings and Current Accounts
Account Details
Account Activity
Account Statement
Term Deposits
Contract Term Deposit View
Loans
Loan Details
Loan Schedule
Loan Account Activity

- 4.2. The system displays the **Account Statement** screen with the following information:

<<	Home	Transaction Activities	Accounts	Payments	Bulk Transactions	Customer Services	Tools	
Account Statement								08-01-2016 09:17:45 GMT +0400
Choice Of Account: All								
Current and Savings								
Account Number		Description			Currency		Current Balance	
xxxxxxxx-BAKIxxxxxxxxxxxxxxxxx		ACHIQ SAHMDAR						
4001001944xxxxxxxx203 QARADAG FILIALI		Mədənqıxırma sektorunda fəaliyyət göstərən döv. mül. olmayan rezident h/ş c/h mv			AZN		477,740.72	

Current and Savings

Choice of Account

Displays the customer IDs mapped to the user.

Account Number

Displays the account numbers (IBAN) under a particular customer ID. Click the desired account number link to view the corresponding account statements.

Description

Displays the brief description of the account.

Currency

Displays the base currency of the account.

Current Balance

Displays the current balance of the account in the base currency.

- 4.3. Click the required link in the Account Number column to view the corresponding account statements.

Account Number	Description	Currency	Current Balance
xxxxxxxx-BAKIxxxxxxxxxxxxxxxxx	ACHIQ SAHMDAR		
4001001944xxxxxxxx203 QARADAG FILIALI	Mədənqıxırma sektorunda fəaliyyət göstərən döv. mül. olmayan rezident h/ş c/h mv	AZN	477,740.72

- 4.4. The system displays the Account Statement page with the following information:

Account Statement

08-01-2016 09:27:33 GMT +0400

Account Details

Account Number: 4001001944 xxxxxx 203 QARADAG FILIALI Account Type: Current and Savings

Statement Number	Start Date	End Date
203MSOG xxx0000B	14-11-2015	16-11-2015
203MSOG: xxx000D	13-11-2015	13-11-2015
203MSOG:xxxx000H	12-11-2015	12-11-2015
203MSOG15315000E	11-11-2015	11-11-2015

Another Account

- Account Number This field displays the account number (IBAN) for which the account statements are displayed.
- Account Type This field displays the account type.
- Statement Number This column displays the account statement number
- Start Date This column displays the start date of the account statement.
- End Date This column displays the end date of the account statement.

- 4.5. Click the required link in the Statement Number column to view the individual account statement details. The system displays the Account Statement page with the following information:

Account Statement

08-01-2016 09:32:39 GMT +0400

Account Number: 4001001944 203 QARADAG FILIALI Account Type: Current and Savings

Statement Number	Date From(dd-mm-yyyy)	End Date	PDF Format	HTML Format
203MSOG153200008	14-11-2015	16-11-2015		

Account Statement Request Details.

QARADAG FILIALI
Buyil qəsəbəsi, Xanlar küç., 52
AZ 1005, Bakı
Azərbaycan

STATEMENT OF ACCOUNT FOR : 4001001944 203
PERIOD OF STATEMENT : 14-NOV-15 - 16-NOV-15 PAGE : 1
STATEMENT DATE : 17-NOV-15
1700349
BAKİ ACHIQ SAHİDAR
QARADAG RAYONU LOK-BATAN QASABASI
20
EV A
AZ1063
BAKİ XXXXXX ASC
Həndəxanma sektorunda fəaliyyət göstərən döv. Azərbaycan Manat (New ISO Code)
məl. olmayan rezident h/s c/h ev
OPENING BALANCE ON 14-NOV-15 CREDIT 563,318.22

DATE	TXN REF NO	DESCRIPTION	DEBIT	CREDIT
16-NOV-15				
16-NOV-15	2830PER153200016	CHP	50.00	
16-NOV-15	2830PER153200016	XDMKS KOCURME	80,000.00	
16-NOV-15	283CHWL153200021	CWC	5,500.00	
16-NOV-15	283CHWL153200021	COM	27.50	
CLOSING CREDIT BALANCE :			477,748.72	
4 DEBITS :			85,577.50	
0 CREDITS :			0.00	
* = UNAUTH ENTRY / R = REVERSAL				
DATE	TXN REF NO	DESCRIPTION	DEBIT	CREDIT
16-NOV-15				
16-NOV-15	2830PER153200016	CHP	50.00	
16-NOV-15	2830PER153200016	XDMKS KOCURME	80,000.00	
16-NOV-15	283CHWL153200021	CWC	5,500.00	
16-NOV-15	283CHWL153200021	COM	27.50	
CLOSING CREDIT BALANCE :			477,748.72	
4 DEBITS :			85,577.50	
0 CREDITS :			0.00	
* = UNAUTH ENTRY / R = REVERSAL				

- Date – transaction date
- TXN REF No – transaction reference number
- Description – transaction description
- Debit – debit amount
- Credit - credit amount

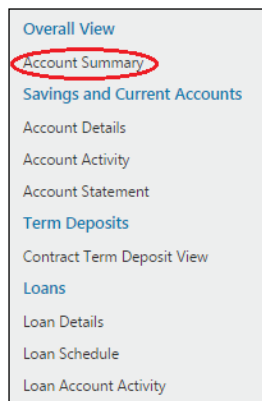
4.6. When you click on the upper-right corner of screen PDF **Format** or **HTML Format** button you can download Account Statement in your computer automatically.

Account Statement			08-01-2016 09:32:39 GMT +0400		
Account Number: 40010019441xxxx 203 QARADAG FILIALI			Account Type: Current and Savings		
Statement Number	Date From(dd-mm-yyyy)	End Date	PDF Format	HTML Format	
203MSOG153200008	14-11-2015	16-11-2015			

4.7. To get back to the the initial Account Statement screen, click the button.

5. View your Account Summary




5.1. To view your Account Summary, i.e. the large view of all your accounts, select **Accounts > Account Summary** in the main screen.



5.2. The system displays the Account Summary screen with the following information:

Account Summary


30-12-2015 16:56:20 GMT +0400



Overview

All Customers ▼

EUR ▼



Current Account & Savings Account

EUR 15,967,614.78

Total Balance: EUR 15,967,614.78

Account Summary

19-01-2016 17:13:56 GMT +0400

Current Account & Savings Account

All Customers

33511018401234567 203

Total Available Balance: USD 0.00

QARADAG FILIALI/1234567 /33511018401234567 203

Statement Download

40010019441234567 203

Total Available Balance: AZN 710,803.79

QARADAG FILIALI/ 1234567 /40010019441234567 203

Statement Download

4011001810 1234567 203

Total Available Balance: RUB 3.84.

QARADAG FILIALI/1234567 /40110018101234567 9203

Statement Download

4011001840 1234567 203

Total Available Balance: USD 536,436.80

QARADAG FILIALI/ 1234567 /40110018401234567 9203

Statement Download

40110019781234567 203

Total Available Balance: EUR 131.71

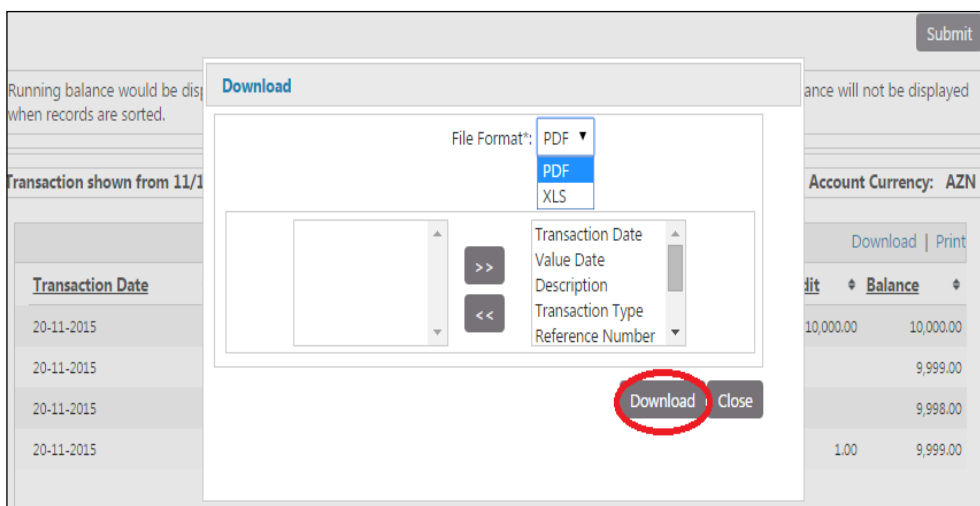
QARADAG FILIALI/ 1234567 /40110019781234567 203

Statement Download

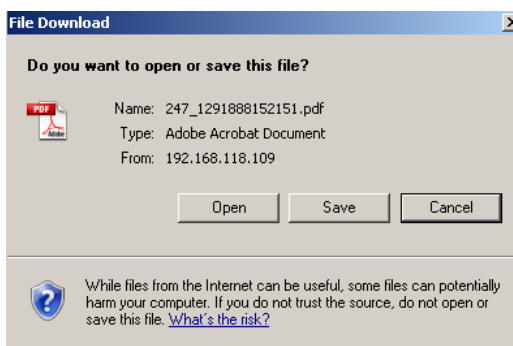
6. Download your transactions to computer.

- 6.1. The **Account Activity** option allows you to view and download the account activity for any of your current accounts. You can define different parameters in order to specify which transactions you need.
- 6.2. To view transaction history, select **Accounts > Account Activity**. The system displays the Account Activity screen. (See chapters 3.6-3.8 of this manual)
- 6.3. To download the account statement to your computer chose download format by clicking **Select Download Format** (options are: Excel format, PDF format). Select the required download format, and click the Download button to download the file.

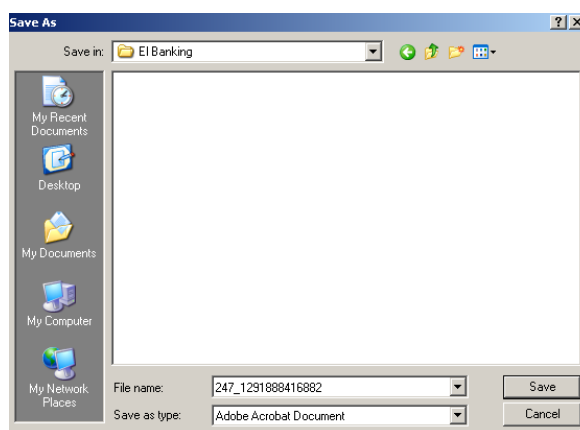
Transaction shown from 11/10/2015 to 20/11/2015							Opening Balance:	0.00	Closing Balance:	6,985.26	Account Currency:	AZN
<div><div>Download</div><div>Print</div></div>												
Transaction Date	Value Date	Description	Reference Number	Debit	Credit	Balance						
20-11-2015	20-11-2015		342JRNE153240001		10,000.00	10,000.00						
20-11-2015	23-11-2015	TEST	342JRNE153240003	1.00		9,999.00						
20-11-2015	23-11-2015	TEST	342JRNE153240004	1.00		9,998.00						
20-11-2015	23-11-2015	TEST	350JRNE153240002		1.00	9,999.00						



- 6.4. The system displays the File Download dialog box. Click the **Open** button to open the file or click the **Save** button to save the file.



- 6.5. The system displays the Save As dialog box. Navigate to the desired location and click the Save button. The system displays the Download complete dialog box when the download is complete.



7. Make own account transfers.

- 7.1. Own account transfer can be done between any accounts owned by the customer. To transfer funds between your accounts, select **Payments** → **Within Bank** on the main page.

Payments	Bulk Transactions
Within Bank	
Payment through own accounts (same currencies)	
Payment through own accounts (exchange)	
Internal Transfer	
Within Country	
VAT payment	
Domestic Funds Transfer	
AZIPS Transfers	
Cross Border	
SWIFT Transfers	
Beneficiary Maintenance	
View Limit Utilization	

7.2. In the “**Within Bank**” menu you can make 3 types of payments:

- **Payment through own accounts (same currencies)**
- **Payment through own accounts (exchange);**
- **Internal Transfers.**

7.3. The system displays the **Own Account Transfer** page. Choose **Existing Beneficiary** (for Beneficiary template creation – see chapter 15 of this manual) or **Make New Payment** option. In case you chose the Existing Beneficiary, information will be populated from the template you have predefined. In case you chose **Make New Payment**, you will need to input the following information manually:

Home	Transaction Activities	Accounts	Payments	Bulk Transactions	Customer Services	Tools
<div> <div>Own Account Transfer</div> <div>18-01-2016 17:53:43 GMT +0400</div> <div> </div> </div>						
<div>Payment To</div> <div> <div>Existing Template <input type="radio"/></div> <div>Make New Payment <input checked="" type="radio"/></div> </div>						
<div>Source Account*: <input type="text" value="Select"/></div> <div>View Balance</div>						
<div>Beneficiary Details</div> <div>Destination Account*: <input type="text" value="Select"/></div>						
<div>Payment Details</div> <div> <div>Transfer Amount*: <input type="text"/></div> <div>Payment Date <input checked="" type="radio"/> 11-01-2016</div> </div>						
<div>Other Details</div> <div> <div>Payment details*: <input type="text"/></div> <div>Template Access Type: <input type="text" value="Select"/></div> </div>						
<div> <div>View Limits</div> <div>Save as Template</div> <div>Initiate</div> </div>						


User Reference Number	Type the user reference number.
Source Account	Select the source account number (IBAN) from the drop-down list.
Destination Account	Select the destination account number (IBAN) from the drop-down list.
Transfer Amount	Type the amount to be transferred.
Payment Details 1,2,3,4	Details of payment

- **Template Access Type:** when creating a template, if you grant access rights only to the person creating this template you can choose **Private**. If you grant access rights to several other users, you can choose **Public**.

7.4. Click the **Initiate** button. The system displays the **Own Account Transfer - Verify** page.

7.5. Press the **Change** button to navigate to the previous screen and make changes or click **Confirm**.

7.6. Systems displays status message:

7.7.  Transaction with reference number 126457349028370 is in Accepted state.

7.8. Click OK. The system displays the new **Own Account Transfer** page.

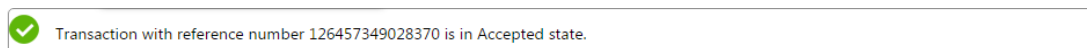
8. Make currency exchange.

- 8.1. For currency exchange use the same menu as for own account transfer (see chapter 7 of this manual).
- 8.2. Chose the account from which you sell the currency in the **Source Account** field.
- 8.3. Choose the account for which you buy the currency in the **Destination Account** field.
- 8.4. You can choose the account from which the fees will be withdrawn in the **Payment Details> Charge Currency** area.



The screenshot shows a 'Payment Details' form. It has two main sections. The first section is 'Charge Currency:' with a dropdown menu currently set to 'AZN'. The second section is 'Payment Date' with a radio button next to 'AZN' and a text input field containing '016'. Below these, there is a 'USD' option.

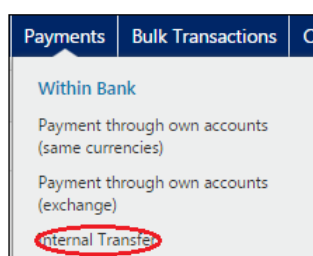
- 8.5. Click the **Initiate** button. The system displays the **Own Account Transfer (exchange) - Verify** page
- 8.6. Click **Change** to navigate to the previous page and make changes or click **Confirm**.
- 8.7. Systems displays status message:



- 8.8. Click OK. The system displays the new **Own Account Transfer (exchange)** page.

9. Make transfers within IBA.

- 9.1. This option enables you to make funds transfer to your counterparties holding accounts in IBA. To make the transfer, select **Payments** → **Within Bank – Internal Transfer** on the main page.



- 9.2. The system displays the **Internal Transfer** page. Choose **Existing Beneficiary** (for Beneficiary template creation – see chapter 15 of this manual) or **Make New Payment** option. In case you chose the Existing Beneficiary, information will be populated from the template you have predefined. In case you chose **Make New Payment**, input the following information manually:



Internal Account Transfer 06-01-2016 10:55:37 GMT +0400

Payment To

Existing Template

Make New Payment ☒

Source Account*: 3450101944XXXXXX350 MATBU... [View Balance](#)

Beneficiary Details

Beneficiary Account*: 34204019440000207207

Beneficiary Account Name*: P/FONDUNA.KOC.-3%

Beneficiary Branch*: 207 (NASIMI FILIALI) ▼

Payment Details

Transfer Amount*: 20

Transfer Currency*: Azerbaijan ▼

Payment Date ☒ 20-11-2015

Other Details

Payment details 1*: p FONDUNA KOCHURMI

Payment details 2:

Payment details 3:

Payment details 4:

Template Access Type: Private ▼

[View Limits](#) [Save as Template](#) [Initiate](#)

User Reference	Type the user reference number.
Source Account	Select the account number (IBAN) which is to be debited for the transaction. Accounts linked to the user will be available in the drop-down list.
Beneficiary Account	Select the beneficiary account number (20 digit)
Beneficiary Account Name	Beneficiary name will be populated automatically by system
Beneficiary branch	Beneficiary branch code will be populated automatically by system
Transfer Amount	Type the amount to be transferred to the destination account
Transfer Currency	Select the currency from the drop-down list
Payment Details 1,2,3,4	Details of payment

- 9.3. Click the **Initiate** button. The system displays the **Internal Account Transfer Verify** screen

Source Account: 3450101944 xxxxxx350 350

Beneficiary Details

Beneficiary Account: 34204019440000207207
Beneficiary Account Name*: P/FONDUNA.KOC.-3
Beneficiary Branch: 207 (NASIMI FILIALI)

Payment Details

Transfer Amount: 20.00 AZN
Payment Date : 23-11-2015

Other Details

Payment details 1: p FONDUNA KOCHURME
Payment details 2:
Payment details 3:
Payment details 4:

Change Confirm

- 9.4. Press the **Change** button to navigate to the previous page and make changes or press **Confirm** button.

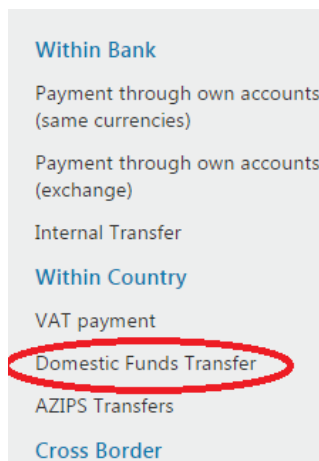
- 9.5. Systems displays status message:

Transaction with reference number 126457349028370 is in Accepted state.

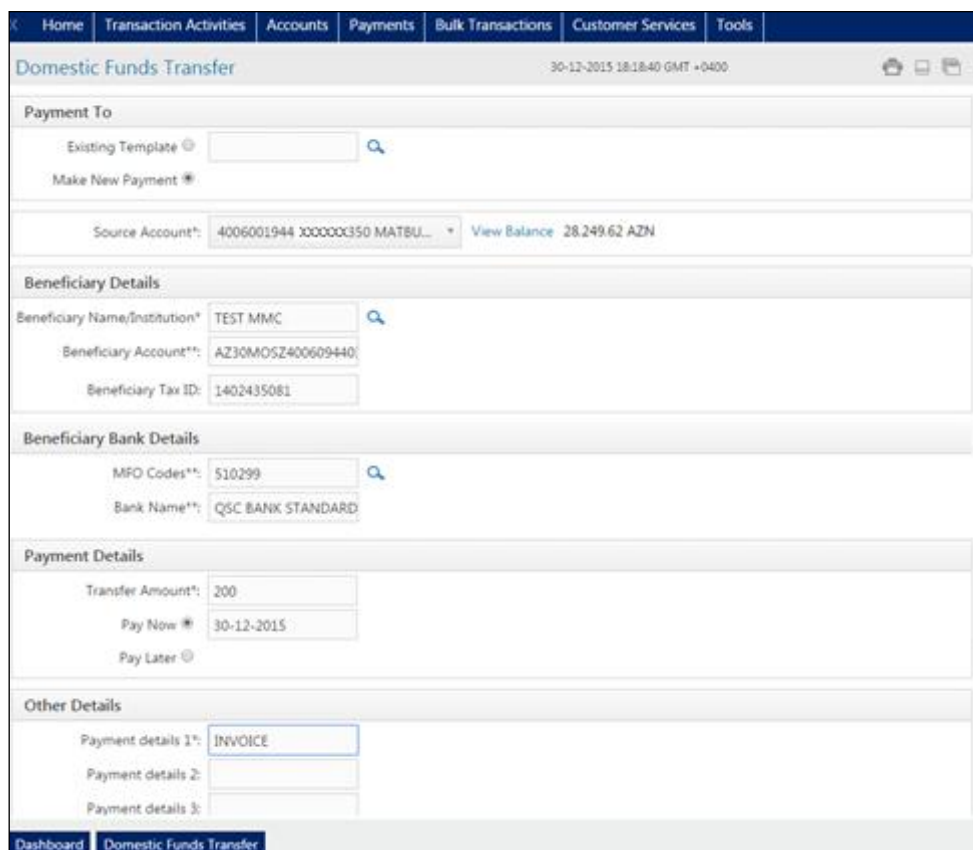
- 9.6. Press the OK button. The system displays the **Internal Transfer** screen.

10. Make domestic funds transfer (XOHKS).

- 10.1. This option allows you to make transfers with amounts less than 40 000 AZN to your counterparties holding account in a local bank other than IBA through the XOHKS local clearing system. To transfer funds select **Payments > Domestic Funds Transfer** on the main screen.




- 10.2. The system displays the **Domestic Funds Transfer** page. Choose **Existing Beneficiary** (for Beneficiary template creation – see chapter 15 of this manual) or **Make New Payment** option. In case you chose the Existing Beneficiary, information will be populated from the template you have predefined. In case you chose **Make New Payment**, input the following information manually:




10.3. **Beneficiary Details:**

Beneficiary Name Type the beneficiary name in this field.
Beneficiary Type the beneficiary account number (IBAN)
account
Beneficiary Tax ID Type beneficiary tax ID

10.4. **Beneficiary Bank Details:**


In this section select the bank of the beneficiary by clicking  button. When selecting a bank in the MFO Code Type field, all the remaining information will be populated automatically: **MFO Code**, Bank Name, Bank Address and City

When clicking the  button you can either select the bank from the list by scrolling it or search the bank with MFO Code or Bank Name.

10.5. **Payment Details:**

Transfer Amount Type the amount to be transferred from the source account.

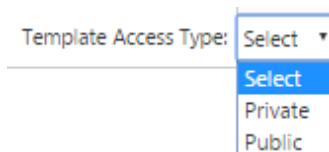
Pay Now Chose to process the transaction immediately.

Pay Later Chose to make the payment on future date and input the desired date in the **Select date**  line

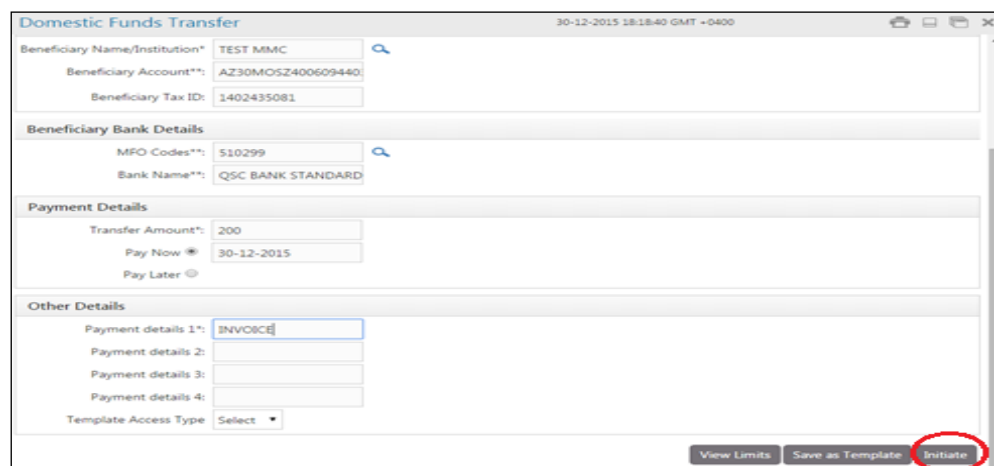


10.6. **Other details** - details of payment (4 lines).

10.7. **Template Access Type:** when creating a template, if you give acces rights only to the person creating this template you can choose **Private**. If you give access rights to several other users, you can choose **Public**.



10.8. Click the **Initiate** button. The system displays the **Domestic Funds Transfer - Verify** page.



10.9. Verify the payment details and press the **Change** button to navigate to the previous screen and make changes or press the **Confirm** button.

10.10. System displays status message. Click the **OK** button. The system displays the new Domestic Funds Transfer Verify page.

Domestic Funds Transfer Verify
30-12-2015 18:23:22 GMT +0400

Source Account: 4006001944 1000000350 35

Beneficiary Details

Beneficiary Name/Institution: TEST MMC

Beneficiary Account: AZ30MOSZ40060944030335483001

Beneficiary Tax ID: 1402435081

Beneficiary Bank Details

MFO Codes: 510299

Bank Name: QSC BANK STANDARD KB 2 sayli sobe

Payment Details

Transfer amount: 200.00

Transfer Currency: Azerbaijan

Pay Now: 05-01-2016

Messages

⚠ Your request will be scheduled for 05/01/2016 as service window is over (GMT Asia/Baku).

Other Details

Payment details 1: INVOICE

Payment details 2:

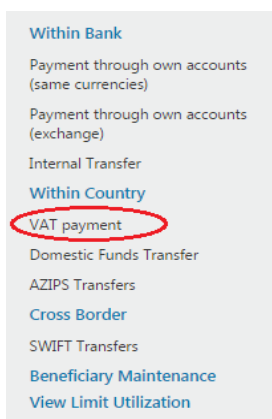
Payment details 3:

Payment details 4:

Change Confirm

11. Make VAT payments (XOHKS)


- 11.1. This option allows you to initiate the VAT payment. To make VAT payment select **Payments > VAT** payments on the main page.



- 11.2. The system displays the **VAT payment** page. Input the following information manually:

VAT payment 01-02-2016 11:42:31 GMT +0400

Payment To

Existing Template 

Make New Payment

Source Account*: [View Balance](#)

Beneficiary Details

Beneficiary Name/Institution*:

Beneficiary Account**:

Beneficiary Tax ID*:

Beneficiary Bank Details

MFO Codes**:

Bank Name**:

Payment Details

Transfer Amount*:

Pay Now ☒

Pay Later ☐

Other Details

Payment Details 1*:

Template Access Type:

[View Limits](#) [Save as Template](#) [Initiate](#)

* Indicates mandatory fields. ** Indicates mandatory if particular option is enabled.

Beneficiary Name	Type the beneficiary name in this field.
Beneficiary Tax ID	Type Beneficiary Tax ID
Source Account	Select the source account number (IBAN) from the drop-down list.
Transfer Amount	Type the amount to be transferred from the source account.
Beneficiary account	The State Treasury's deposit account (automatically filled by system)
Pay Now	Click the Pay Now to process the transaction immediately.
Pay Later	Click the Pay Later to make the payment on future date and input the desired date in the Select date field.
MFO Codes	The bank code of State Treasury Agency (automatically filled by system)

11.3. You can select  button and choose date of payment.

Pay Now <input type="radio"/>	<input type="text"/>	
Pay Later <input type="radio"/>	<input type="text"/>	
<div> <div><</div> <div>Jan</div> <div>></div> <div>2016</div> <div>></div> </div>		

- **Payment Details 1** - Details of payment
- **Template Access Type** - When creating a template, if you give using right only to the person creating this template you can choose **Private**. If you give using right to several other users, you can choose **Public**.

Template Access Type:

Select ▼

Select

Private

Public

VAT payment

30-12-2015 18:31:32 GMT +0400

Payment To

Existing Template

Make New Payment ☐

Source Account*: 3388111944 XXXXXX42 BERDE ...

View Balance 6.995.85 AZN

Beneficiary Details

Beneficiary Name/Institution*: TEST MMC

Beneficiary Account**: AZ48CTRE000000000000

Beneficiary Tax ID*: 1402435081

Beneficiary Bank Details

MFO Codes*: 210027

Bank Name*: DOVLET XEZINEDARLIK

Payment Details

Transfer Amount*: 100

Pay Now ☒ 30-12-2015

Pay Later ☐

Other Details

Payment Details 1*:

Template Access Type: Select ▼

11.4. Press the **Initiate** button. The system displays the –VAT payment page.

VAT payment - Confirm 30-12-2015 18:33:29 GMT +0400

Transaction with reference number 196370110028506 is in Accepted state.

Host Reference Number: 342OPXO153640001

Source Account: 3388111944XXXXX342342

Beneficiary Details

Beneficiary Name/Institution: TEST MMC
Beneficiary Account: AZ48CTRE000000000000000014001
Beneficiary Tax ID: 1402435081

Beneficiary Bank Details

MFO Codes: 210027
Bank Name: DOVLET XEZINEDARLIGI AGENTLYI

Payment Details

Transfer amount: 100.00
Pay Now: 30-12-2015

Other Details

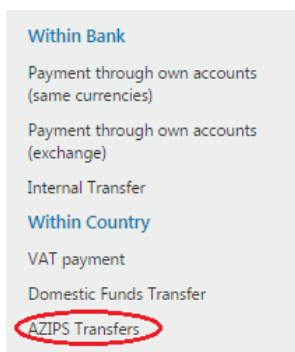
Payment Details 1: EDV 18 FAIZ

OK

11.7. Click the OK button to complete the operation.

12. Make AZIPS transfers.

12.1. This option allows you to make transfers with the amounts exceeding 40 000AZN to your counterparties holding account in a local bank other than IBA through the AZIPS local clearing system. To transfer funds select **Payments > AZIPS transfers** on the main page.



12.2. The system displays the AZIPS Transfer screen. Choose **Existing Beneficiary** (for Beneficiary template creation – see chapter 15 of this manual) or **Make New Payment** option. In case you chose the Existing Beneficiary, information will be populated from the template you have predefined. In case you chose **Make New Payment**, input the following information manually:



12.3. **Beneficiary Details:**

Beneficiary Name Type the beneficiary name in this field.

Beneficiary Type the beneficiary account number (IBAN) in this field.
Account


Beneficiary TAX ID Type the beneficiary TAX ID.

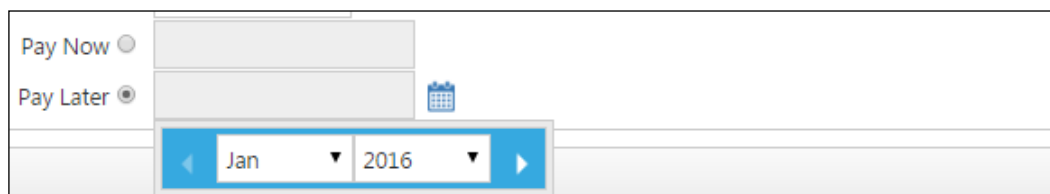
12.4. **Beneficiary Bank Details**

In this section you can select the bank of the beneficiary by clicking  button. When selecting a bank in the MFO Code field, all the remaining information populates automatically: **MFO Code**, Bank Name, Bank Address, City and Country. When clicking the  button you can either select the bank from the list by scrolling it or search the bank in MFO Code or Bank Name.

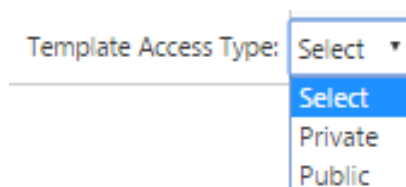
12.5. **Enter Payment Details:**

Transfer Amount Type the amount to be transferred from the source account

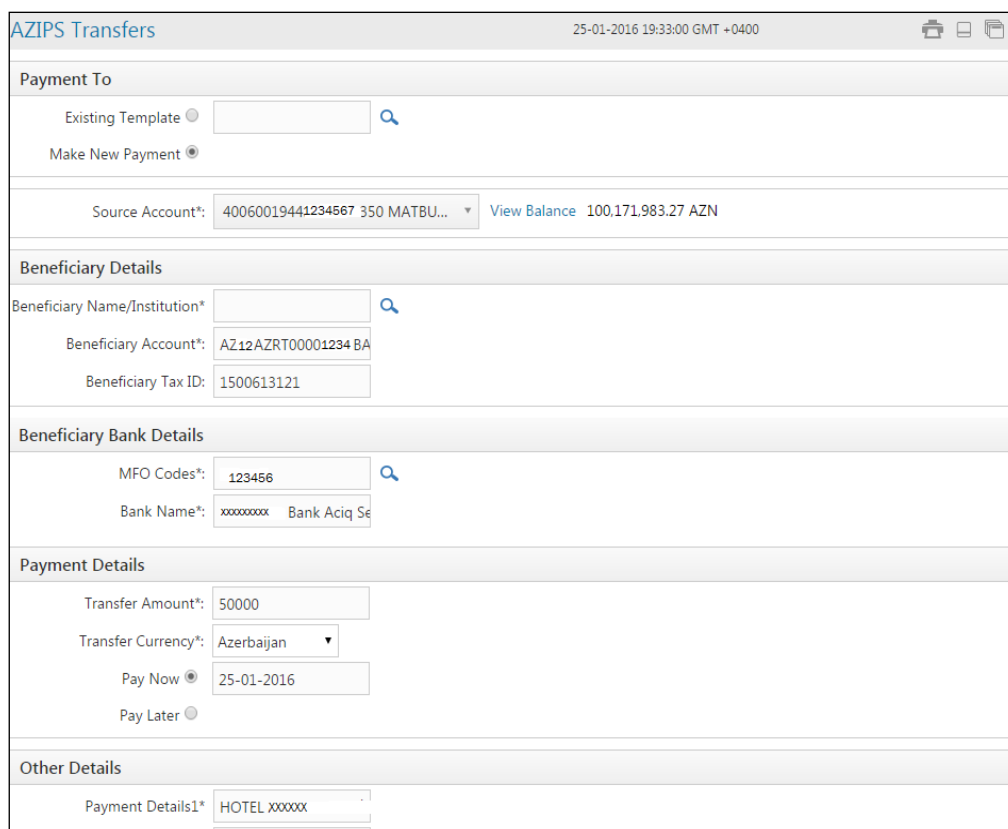
- Pay Now** Click the Pay Now to process the transaction immediately.
The system date is displayed in the adjacent field.
- Pay Later** Click the Pay Later to make the payment on future date.
- Select Date** To input the desired date in the **Select date**  line



- 12.6. **Other details** - Details of payment (4 lines).
- 12.7. **Template Access Type**: when creating a template, if you grant access rights only to the person creating this template you can choose **Private**. If you grant access rights to several other users, you can choose **Public**.




- 12.8. Click the **Initiate** button.





Payment Details3	
Payment Details4	
Template Access Type	Private ▼
<div>View Limits</div> <div>Save as Template</div> <div>Initiate</div>	

12.9. Verify the payment details and press the **Change** button to navigate to the previous page and make changes or press the **Confirm** button.

AZIPS Transfers Verify		25-01-2016 19:42:20 GMT +0400
Source Account: 4006001944 1234567350		
Beneficiary Details		
Beneficiary Name/Institution: TEST MMC Beneficiary Account: AZ12AZRT12345678 BAK001C0000 9 Beneficiary Tax ID: 15		
Beneficiary Bank Details		
MFO Codes: Bank Name: xxxxxxxxxxxx Bank Acıq Sehmdar Cemiyye		
Payment Details	Messages	
Transfer amount: 50000 Transfer Currency: Azerbaijan Pay Now: 26-01-2016	 <ul style="list-style-type: none"> Your request will be scheduled for 26/01/2016 as service window is over (GMT Asia/Baku). 	
Other Details		
Payment Details1: HOTEL xxxxxxxx Payment Details2: Payment Details3: Payment Details4:		
		<div>Change</div> <div>Confirm</div>

12.10. System displays status message.

Messages 
 <ul style="list-style-type: none"> Your request will be scheduled for 26/01/2016 as service window is over (GMT Asia/Baku).

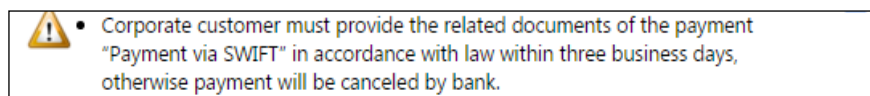
12.11. Click the OK button. The system displays the new AZIPS Transfers page.

13. Make SWIFT Transfers

13.1. In order to make international transfers select **Payments** → **Cross Border - SWIFT transfers** on the main page.

Payments	Bulk Transactions	C
Within Bank		
Payment through own accounts (same currencies)		
Payment through own accounts (exchange)		
Internal Transfer		
Within Country		
VAT payment		
Domestic Funds Transfer		
AZIPS Transfers		
Cross Border		
SWIFT Transfers		

13.2. When you select **SWIFT transfers**, the following warning message appears on the screen.



13.3. In the next screen you can choose **Existing Beneficiary** (for Beneficiary template creation – see chapter 15 of this manual) or **Make New Payment** option. If you choose the Existing Beneficiary, information will be populated from the template you have predefined. If you choose **Make New Payment**, you will input the following information manually.

SWIFT Transfers
19-01-2016 14:36:35 GMT +0400

Payment To

Existing Template

Make New Payment

Source Account*

Select

View Balance

Beneficiary Details

Beneficiary Name*

Account Number:

Beneficiary Additional Details 1:

Beneficiary Additional Details 2:

Beneficiary Additional Details 3:

Beneficiary Bank Details

Enter Beneficiary Bank Details SWIFT

SWIFT Code**:

Bank Name**:

Bank Address**:

City:

Country:

Intermediary Bank Details

SWIFT Code:

Bank Name:

Bank Address:

City:

Country:

Payment Details

Transfer Amount*:

Transfer Currency*:

Pay Now

19-01-2016

Pay Later

Other Details

Payment Details1*:

Select

Payment Details2:

Payment Details3:

Payment Details4:

Sender to Receiver Details 1:

Sender to Receiver Details 2:

Sender to Receiver Details 3:

Sender to Receiver Details 4:

Sender to Receiver Details 5:

Other Details

Correspondence Charges*:

OUR

Template Access Type:

Select

13.4. Beneficiary Details:

Beneficiary Name: Type the beneficiary name in this field.


Beneficiary Account: Type the beneficiary account number (IBAN) in this field.



Beneficiary additional The additional details of beneficiary details 1,2,3:

13.5. Beneficiary Bank Details and Intermediary Bank Details

In this section you can select the bank of the beneficiary and intermediary bank details.

- 13.6. For beneficiary and intermediary bank details you can select  button. When you select a bank, **SWIFT Code, Bank Name, Bank Address, City and Country** populates automatically.

Payment Details – in this section input the following information:

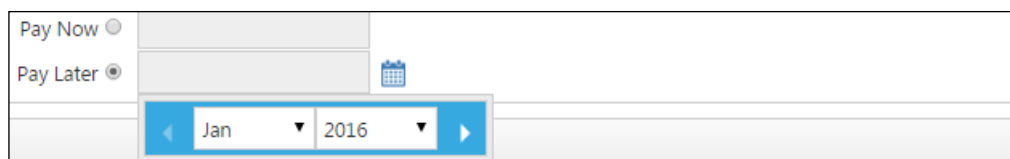
- **Transfer amount** Type the amount to be transferred from the source account.
- **Transfer currency** –automatically will be filled by system

Pay Now Click **Pay Now** to process the transaction immediately.

The system date is displayed in the adjacent field.

Pay Later Click **Pay Later** to make the payment on future date.

Select Date Input the desired date in the **Select date**  line



13.7. Other Details :

Payment Details 1,2,3,4 and **Sender to Receiver Details 1,2,3,4,5** – In these sections you can select details of payment.

When you filling details:

- If you did not fill in all the details of payment in the previous 4 lines, you must enter **/BNF/** symbol in the **Sender to Receiver Details 1.** // symbols should be added at the beginning of other lines and input details.
- If you did not enter receiver bank information in the previous 4 lines, you must enter **/ACC/** symbol in the **Sender to Receiver Details 1.** // symbols should be added at the beginning of other lines and input details.
- **Correspondence Charges** - in this section you can select two option **SHA** and **OUR**.

Correspondence Charges*: SHA ▾
 Template Access Type: OUR ▾
 SHA

SHA—you will pay only our bank commissions.

OUR - you will pay our bank commissions and receiver customer's bank commissions.

13.8. Click the **Initiate** button.

13.9. The system displays the **SWIFT Transfer Verify** page.

SWIFT Transfers Verify
19-01-2016 15:53:03 GMT +0400

Payment To: Make New Payment

Source Account: 4016001978 **12345** 350 350

Beneficiary Details

Beneficiary Name: IPSK LLC
Account Number: 40702978713010010129
Beneficiary Additional Details 1:
Beneficiary Additional Details 2:
Beneficiary Additional Details 3:

Beneficiary Bank Details

SWIFT Code: FAEBRU8VXXX
Bank Name: FAR EASTERN BANK
Bank Address: 27 A VERKHNEPORTOVAYA UL.

City: 690950 VLADIVOSTOK
Country: Russian Federation

Intermediary Bank Details

SWIFT Code:
Bank Name:
Bank Address:

City:
Country:

Payment Details

Transfer Amount: 1
Transfer Currency: Euro
Pay Now: 19-01-2016

Payment Details1: PAYMENT
Payment Details2: TEST
Payment Details3: TEST
Payment Details4: TEST
Sender to Receiver Details 1: //ACC/30301978800010000013
Sender to Receiver Details 2: //
Sender to Receiver Details 3: //
Sender to Receiver Details 4:
Sender to Receiver Details 5:

Other Details

Correspondence Charges: SHA

Change Confirm

13.10. Verify the payment details. Press the **Change** button to make changes or click **Confirm**.

13.11. System displays status message.

✓ Transaction submitted for SWIFT Transfers having reference 959046902011621 has been set to status Initiated

13.12. Press the **OK** button.

14. Make transfers in Russian rubles

- 14.1. In order to make transfers in Russian rubles see chapter 13.1,13.2 and 13.3 of this manual.
- 14.2. When you choose **Source account in Russian rubles**, necessary fields will be activated automatically by the system.

14.3. **Beneficiary Details:**

- **Beneficiary name** – type the beneficiary name in this field;
- **Account number**– type the account number of receiver;
- **Beneficiary Tax ID**
- **Beneficiary KPP Code** – The Reason of Tax Registration (KPP) code, in Russian – “КПП”, is assigned to the taxpayer (the fee payer) – corporate in additional to the Identification Number of the Tax Payer (INN), as a result of their registration in the Tax Authorities of the RF. In accordance with the requirements of the Bank of Russia KPP, if assigned, must be indicated in the

payment instructions to transfer the taxes, fees and other mandatory payments to the budget of the Russian Federation.

- **VO Code** – The VO code indicates the purpose of payment. It consists of two letters and a five-digit number. The VO code must match the payment reason, which must also be specified in the payment order.
- **Beneficiary address** – Address of receiver ;

14.4. **Beneficiary bank details:**

- **Bank Name**;
- **BIC Code** – Bank Identification Code (BIK), in Russian – “БИК”, is a unique code assigned to each participant of Local Clearing system of the Bank of Russia;
- **Account** – account number

14.5. **Intermediary Bank Details and Other Details** - see chapter 13.5, 13.6 and 13.7 of this manual.

14.6. Click **Initiate**.

14.7. The system displays the **SWIFT Transfer Verify** page.

SWIFT Transfers Venty		28-01-2016 15:57:32 GMT+0400
Payment To: Make New Payment		
Source Account: 401600181012345642 342		
Beneficiary Details		
Beneficiary Name: OOO TEST		
Account Number: 40702810355080151341		Beneficiary TAX ID: 7802138630
Beneficiary Additional Details 1:		Beneficiary KPP Code: 781301001
Beneficiary Additional Details 2:		VO Code**: 20200
Beneficiary Additional Details 3:		Beneficiary Address:
Beneficiary Bank Details		
SWIFT Code:		BIC Code**: //RU044030653
Bank Name:		Account**: 30101810500000000653
Bank Address:		Bank Name: SEVERO ZAPADNIY BANK
City:		
Country:		
Intermediary Bank Details		
SWIFT Code:		
Bank Name:		
Bank Address:		
City:		
Country:		
Payment Details		
Transfer Amount: 1000		
Transfer Currency: Russian Ruble		
Pay Now: 29-01-2016		
Payment Details1: PAYMENT		
Payment Details2:		
Payment Details3:		
Payment Details4:		
Sender to Receiver Details 1: /BNF/		
Sender to Receiver Details 2: //		
Sender to Receiver Details 3: //		
Sender to Receiver Details 4: //		
Sender to Receiver Details 5: //		
Other Details		
Correspondence Charges: OUR		
		<input type="button" value="Change"/> <input type="button" value="Confirm"/>

14.8. Click **Change** to navigate to the previous page and make changes or click **Confirm**.

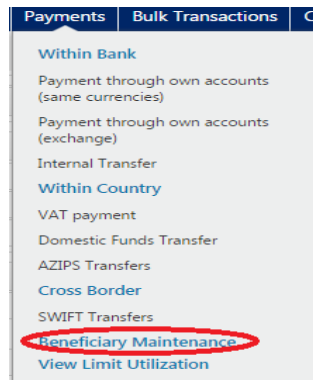
14.9. System displays status message.

☒ Transaction with reference number 151069293013666 is in Accepted state.

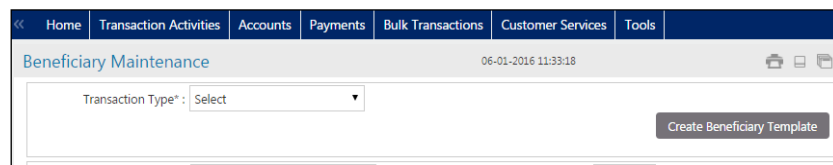
14.10. Click **OK**.

15. Beneficiary maintenance.

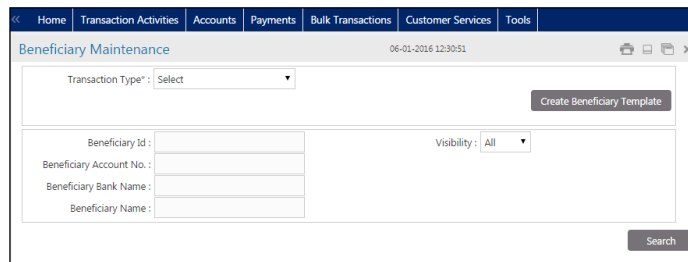
- 15.1. This option allows you to create, modify and delete the beneficiary which may be used as a template. You can add a new beneficiary as a template and then use it for payments that have to be made on a regular basis.
- 15.2. To add a beneficiary and a template select **Payments > Beneficiary Maintenance** on the main page.



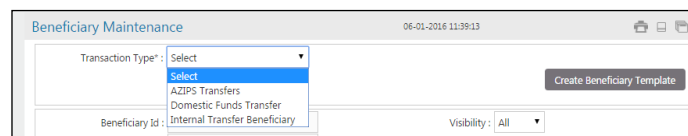
- 15.3. The system displays the **Beneficiary Maintenance** page. Click **Select** button.



- 15.4. Input the following information (for **AZIPS Transfers, Domestic Funds Transfer Internal Transfer Beneficiary**) :



- 15.5. Click **Create Beneficiary Template** button. You can create several templates.



- 15.6. You can enter the following information:
- **Create Beneficiary template.**
 - **Transaction type** - you can choose transaction type from list:
 - o **Internal Transfer Beneficiary;**
 - o **AZIPS Transfers (AZIPS);**

- **Domestic Funds Transfer (XÖHKS).**

15.7. After selecting the type of transfer, you can enter the payment information. (see chapters 7 -12)

The screenshot shows a web application window titled 'Add Beneficiary' with a timestamp of 06-01-2016 11:45:51 GMT +0400. The 'Transaction Type' is set to 'Internal Transfer Beneficiary'. The form contains the following fields: 'Beneficiary Id*', 'Beneficiary Account No.*', 'Beneficiary Account Name*', 'Beneficiary Bank Branch*', and a 'Visibility*' dropdown menu currently set to 'Public'. At the bottom right, there are 'Back' and 'Add' buttons.

The screenshot shows a web application window titled 'Add Beneficiary' with a timestamp of 06-01-2016 11:45:01 GMT +0400. The 'Transaction Type' is set to 'Domestic Funds Transfer'. The form contains the following fields: 'Beneficiary Id*', 'Beneficiary Name/Institution*', 'Beneficiary Tax ID*', and a section titled 'Enter Beneficiary Bank Details' which includes 'Beneficiary Account Number**', 'MFO Codes*', 'Bank Name:', and a 'Visibility*' dropdown menu set to 'Public'. A magnifying glass icon is next to the 'MFO Codes*' field. At the bottom right, there are 'Back' and 'Add' buttons.

The screenshot shows a web application window titled 'Add Beneficiary' with a timestamp of 06-01-2016 11:43:12 GMT +0400. The 'Transaction Type' is set to 'AZIPS Transfers'. The form contains the following fields: 'Beneficiary Id*', 'Beneficiary Name/Institution*', 'Beneficiary Tax ID*', and a section titled 'Enter Beneficiary Bank Details' which includes 'Beneficiary Account Number*', 'MFO Codes*', 'Bank Name:', and a 'Visibility*' dropdown menu set to 'Private'. A magnifying glass icon is next to the 'MFO Codes*' field. At the bottom right, there are 'Back' and 'Add' buttons.

15.8. **Visibility** – In this selection you can grant other users access to work with the template. Select the customer account for making this operation. If you grant access rights only to the person creating beneficiary template chose **Private**. If you grant access rights to several users choose **Public**.

Visibility*: Public ▼
Public
Private


15.9. After entering the entire information click **Add**. The system displays the **Beneficiary Maintenance - Add Beneficiary - Confirm** page. Verify the beneficiary details, click **Change** to navigate to the previous page and make changes or click **Confirm**.

15.10. System displays status message.

15.11. In case you need to make any changes to the template click **Change**. If the information is correct, click **Confirm**.

15.12. Click **OK** to exit the menu.

15.13. To use the template choose the respective option from the **Payments** menu (for example **Domestic Funds Transfer**). Input the following information in the fields:

- Choose **Existing Beneficiary** option and select the relevant beneficiary from the list.
-  Choose relevant payment template from the list.

15.14. System automatically fills in all relevant fields of the payment. To confirm the payment click **Initiate** button.

15.15. When you make new payment, the template can also be created. Before you initiate a payment, click **Save as Template** button.

16. Bulk payments input.

16.1. This option allows you to upload to the system multiple payments in one file.

16.2. You can collect all information about payments in one file and upload them in bulk.

16.3. For this purpose an Excel file containing the following columns should be created:

For XOHKS and AZIPS payments:

- **DM Identification for domestic payments**
- **Customer CIF code** (7 digits)* (example: 3388101944**9111111120**);
- **Transaction date** (8 digits – day/month/ year)* (example: 30112015);
- **Debit account** (20 digits)* choose 20 digits from 28 digits IBAN account (for exp. - AZ62İBAZ**38010019449111111120**)
- **Branch code** (last 3 digits of account number);
- **Transaction currency**
- **Transaction amount**
- **Transaction currency**
- **Technical parameter** (“A” indicator)
- **Beneficiary account number** (IBAN – 28 digits)
- **Beneficiary name** (35 digits)
- **Beneficiary Tax ID** (10 digits). If beneficiary doesn't have a Tax ID, please enter 10 times “0”
- **Beneficiary bank code**
- **Details of payment** (4 lines)
- **Type of payment:** AZIPS or XÖHKS (5 symbols).

16.4. For internal and own account transfers:

- **IN Identification for internal payments;**
- **Customer CİF code** (7 digits)* (example 3388101944**9111111120**);
- **Transaction date** (8 digits – day/month/year)*, example: 30112015;
- **Debit account** (20 digits)* choose 20 digits from 28 digits IBAN account (example: AZ62İBAZ**38010019449111111120**)
- **Debit account branch** (last 3 digits of the account number)

- **Transaction currency**

- **Transaction amount**

- **Transaction currency**

- **Technical parameter (“A” indicator)**

- **Beneficiary account number** (20 digits)

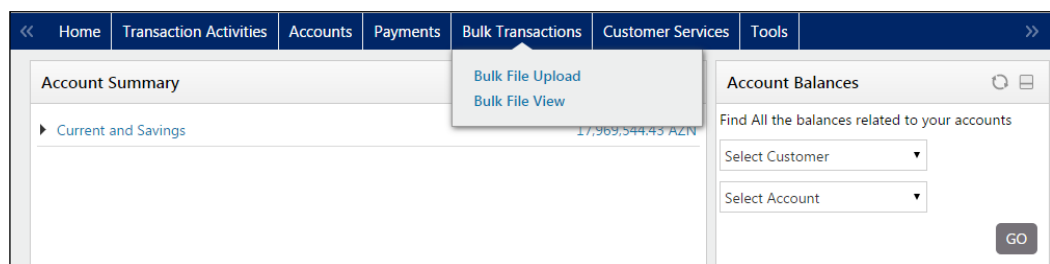
- **Beneficiary branch** (3 digits)

- **Beneficiary account currency**

- **Details of payment** (140 symbols)

16.5. The Excel table should be saved in TXT or CSV format.

16.6. To input the Bulk payment select **Bulk Maintenance – Bulk File Upload**.



16.7. System displays **File upload** screen.

 A screenshot of the 'File Upload' screen. The 'Bulk Identifier' dropdown is set to 'MIXED - MIXED' and is highlighted with a red box and an arrow. The 'Encoding type' is 'UTF-8'. The 'Upload File' field shows a file named 'INTERNAL_NEW.txt'. The 'Upload File Type' is 'CSV'. The 'Initiate' button is highlighted with a red box. A red box also highlights the 'File Upload' title at the top left.

16.8. In the **File Upload** page select the following

Bulk identifier – select "MIXED"

Encoding type used for the upload file - "UTF-8"

Upload file –select the file you want to upload,

Upload file type - select "CSV" format.

16.9. Click **Initiate** button.

16.10. The system displays the File Upload page. Click the OK button to exit from menu.

File Upload

29-12-2015 19:58:36 GMT +0400

You can print/download e-receipt from Bulk File View transaction

File Reference Number: 0007450

File Upload Type: MIXED - MIXED
Encoding type used for the upload file: UTF-8
Upload File: bulk internal 1.csv

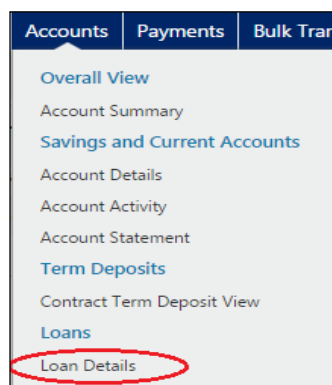
OK

17. Bulk payments authorization

17.1. To authorize the bulk payments see chapter 21.

18. View loan details.

18.1. The **Loan Details** option allows you to view the details of your loan contracts. To view loan details select **Loans > Loan Details**.



18.2. The system displays the **Loan contract Details** page:

Loan Account Details

14-01-2016 09:54:07 GMT +0400

1111111	XXXXX MMC			
Account Description - Active Loans		Currency	Outstanding Loan Amount	AZN Equivalent
216LGCLxxxxxx	-LG CREDIT LINE LCY-216-YASAMAL FILIALI	AZN	186 125.20	186 125.20
Total for Loan Account (AZN Equivalent)			186 125.20	

Customer Id Displays the customer IDs mapped to the user.

Account Number Displays the loan contract reference number

Description Displays the brief description of the loan contract.

Currency Displays the base currency of the loan contract.

Outstanding Displays the current balance of the loan contract

Loan amount

18.3. Click the required account number to view the individual loan contract details. The system displays the **Loan Account Details** page. The page consists of three main parts:

- **Account details** – details of the account linked to the loan contract
- **Loan details** – details of the loan contract.
- **Outstanding loan details** – details of outstanding loan balance.

18.4. **Account Details:**

Customer Id the customer ID's linked to the user.

Contact number the loan reference number

Product Name the loan product name

Currency the base currency of the loan

Loan Status the current status of the loan t.

18.5. **Loan Details:**

Value Date the value date of the loan.

Maturity Date the maturity date of the loan.

Opening Date the opening date of the loan.

Loan Issuing the loan issuing branch.

Branch

Interest Rate	the interest rate of the loan
Principal Repayment Frequency	the payment frequency of the principal amount.
Interest Repayment Frequency	the payment frequency of the interests.

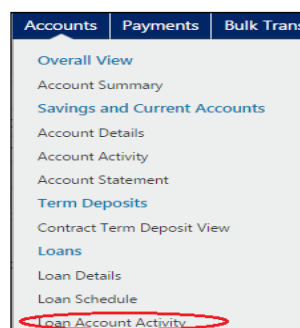
18.6. Outstanding Loan Details :

Principal Balance	the outstanding balance of the loan principal
Overdue Interests	the overdue interests.
Next Installment Date	the next installment date.
Next Installment Amount	the next installment amount.
Outstanding Interest	the cumulated outstanding interests, fees/service charges and installment amount.

18.7. Click the **Back** button. The system displays **main menu** page.

19. Loan account activity.

19.1. This option allows viewing the activity that has occurred in your loan account for a given period. To view Loan account activity, select **Loans > Loan Account Activity**.



19.2. The system displays the **Loan Activity** page where you can select the search parameters:

The screenshot shows a web application window titled "Loan Activity" with a timestamp "14-01-2016 10:37:38 GMT +0400". The window contains several search filters: "Select Account *" with a dropdown menu showing "Select"; "Transaction Type*" with a dropdown menu showing "Both Debit and Credit Transactions"; "Search By*" with a dropdown menu showing "Current Period"; "From Date**" with a calendar icon; "To Date**" with a calendar icon; "Sort By*" with a dropdown menu showing "Value Date"; and "Sort Order*" with a dropdown menu showing "Descending". Below the filters, there are three footnotes: "*Dates specified are the value dates.", "*Indicates mandatory field.", and "**Indicates mandatory if particular option is enabled.". A "Submit" button is located at the bottom right of the window.

Select Account Select the appropriate account from the drop-down list. This is the loan contract reference number for which you will view the activity/statement.

Search By Select the appropriate period to view the account activity.

The options are:

- Current Period
- Previous Period
- Specified Period (If you select this option, you can specify a date range using the **From Date To Date** lines.)

From Date Select the start date of the period to view the account statement, from the calendar. Click the calendar and select the appropriate date. .

To Date Select the end date of the period to view the account statement, from the calendar. Click the calendar and select the appropriate date.

Sort By Select the appropriate type of sorting that you want to have for the statement from this drop-down list. You can sort the statement based on the transaction date, the amount or the value date.

The options are:

- Transaction Date

- Amount
- Value Date

Sort Order

Select the appropriate sort order from the drop-down list.

The options are:

- Ascending
- Descending

19.3. Select the appropriate options from the search screen and click the **Submit** button.

19.4. The system displays the **Loan Activity** page.

The screenshot shows the 'Loan Activity' interface. At the top, there's a header with the title 'Loan Activity' and a timestamp '14-01-2016 11:00:25 GMT +0400'. Below the header is a search section with several dropdown menus and date pickers. The search filters are: 'Select Account: *' (216LGCL143010002 YASAMAL FILIALI), 'Transaction Type: *' (Both Debit and Credit Transactions), 'Search By: *' (Previous Period), 'From Date: **' (13-09-2015), 'To Date: **' (13-01-2016), 'Sort By: *' (Value Date), and 'Sort Order: *' (Ascending). Below the search filters, there are three lines of explanatory text: '*Dates specified are the value dates.', '**Indicates mandatory field.', and '**Indicates mandatory if particular option is enabled.' To the right of the search filters is a 'Submit' button. Below the search filters is a table with two columns: 'Account Number' and 'Account Currency'. The table contains one row: '216LGCL143010002' and 'AZN'. Below the table is a 'Pages : (1) 1' indicator. Below the table is another table with six columns: 'Transaction Date', 'Value Date', 'Transaction Reference No.', 'Description', 'Debit', and 'Credit'. The table contains three rows of transaction data. At the bottom right of the table is a 'Download' button and a '---Select Download Format---' dropdown menu.

Transaction Date	Value Date	Transaction Reference No.	Description	Debit	Credit
30-09-2015	30-09-2015	216ZTRF1527300BT	MAIN_INT Liquidation		722.50
30-10-2015	30-10-2015	216ZTRF1530300HL	MAIN_INT Liquidation		553.92
30-10-2015	30-10-2015	216ZTRF1530300HN	OD_INT Liquidation		168.58

19.5. Loan activity screen displays following information:

Account Number the loan reference number

Account loan contract currency

Currency

Transaction Date the date of the transaction

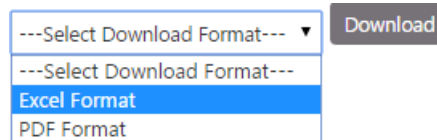
Value Date the date on which the transaction has actually been processed. This date could be different from the transaction date.

Transaction transaction reference number.

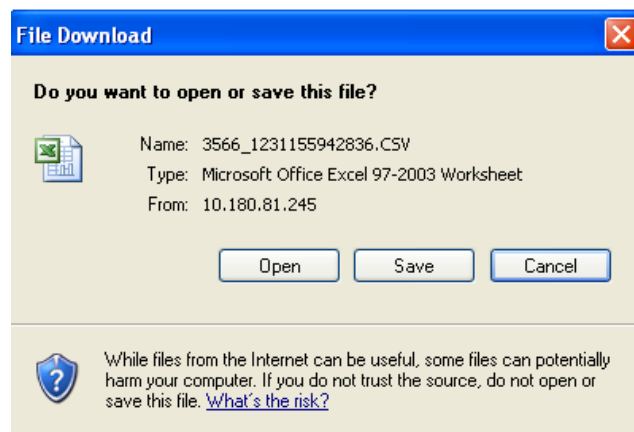
Reference No.

Description	description of the transaction.
Debit	the amount debited from the contract
Credit	the amount credited to the contract
Pages	Click on the numbers to navigate to the appropriate page.

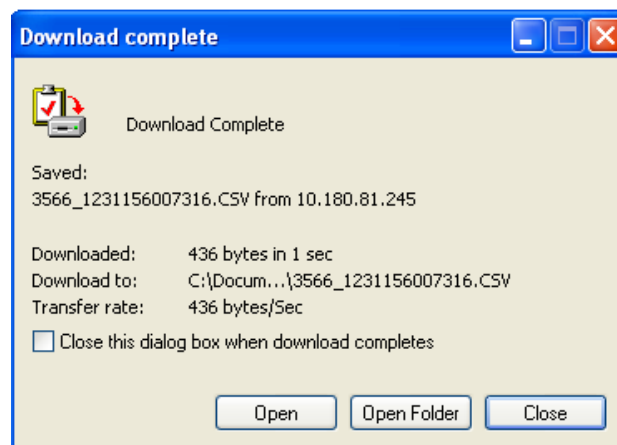
- 19.6. Select the appropriate format to download the activity statement from the drop-down list (Excel Format, PDF Format) and click the **Download** button.



- 19.7. The system displays the **File Download** message box. To open the file click **Open** button.

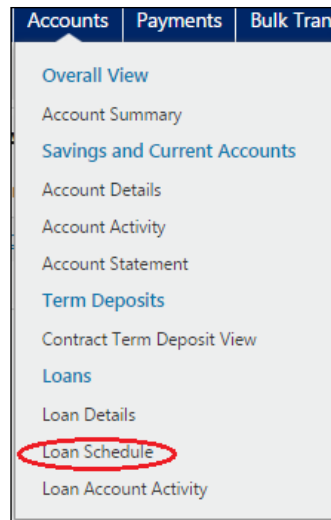


- 19.8. Click the **Save** button to save the file on computer. The system displays the **Save As** dialog box. Specify the name for the file and the location and click on the Save button. Once the download is complete, the system displays the **Download complete** message box.



20. Loan Schedule.

20.1. To view your loan schedule select **Loans > Loan Schedule**.



20.2. The system displays the **Loan Schedule** page.




A screenshot of the 'Loan Schedule' page in a web application. The page title is 'Loan Schedule' and the timestamp is '14-01-2016 11:06:35 GMT +0400'. The page displays account information for 'XXXXXXXX MMC 1111111'. Below this, there is a table with columns: 'Account Description - Active Loans', 'Currency', 'Outstanding Loan Amount', and 'AZN Equivalent'. The table contains one row for '216LGCL111111 2- LG CREDIT LINE LCY-216-YASAMAL FILIALI' with a currency of 'AZN', an outstanding loan amount of '173,881.67', and an AZN equivalent of '173,881.67'. A total row at the bottom shows 'Total for Loan Account (AZN Equivalent)' with a value of '173,881.67'.

Account Description - Active Loans	Currency	Outstanding Loan Amount	AZN Equivalent
216LGCL111111 2- LG CREDIT LINE LCY-216-YASAMAL FILIALI	AZN	173,881.67	173,881.67
Total for Loan Account (AZN Equivalent)			173,881.67

20.3. To view the schedule of a particular account, click on the appropriate link under the Account Number line.

20.4. The system displays the schedule details of the loan in the Loan Schedule page. Opening page consists of two parts.

- **Account details**
- **Loan details**

Home	Transaction Activities	Accounts	Payments	Bulk Transactions	Customer Services	Tools	
Loan Schedule				14-01-2016 11:13:33 GMT +0400		  	
Account Details							
Customer Id: 11111111 Loan Tenure: 12 Months 0 Days Currency: AZN				Contract Number: 216LGCL XXXXXX Product Name: LG CREDIT LINE LCY Loan Status: Active-Regular			
Loan Details							
Sanctioned Loan Amount: 173,400.00 AZN Opening Date: 23-10-2014 Value Date: 23-10-2014				Disbursed Loan Amount: 173,400.00 AZN Maturity Date: 23-10-2015			
Repayment Schedule							
Amount Paid Till Date: 8,838.58 AZN No of Installments: 0 Remaining Installments: 1 Interest Repayment Frequency: Quarterly				Final Settlement Amount: 173,400.00 AZN Installment Paid: 0 Principal Repayment Frequency: One Time Payment			
Download Print							
Installment No	Due Date	Principal	Interest Amount	Charge Amount	Installment Amount	Unpaid Installment Amount	
1	23-01-2015	0.00	2,167.50	0.00	2,167.50	0.00	
2	23-04-2015	0.00	2,167.50	0.00	2,167.50	0.00	
3	23-07-2015	0.00	2,167.50	0.00	2,167.50	0.00	
4	23-10-2015	173,400.00	2,167.50	0.00	175,567.50	173,400.00	

20.4.1. Account details.

Customer ID	7 digit customer ID
Loan tenure	Loan term (months and days)
Contract number	Loan contract reference number
Currency	Loan currency
Product Name	The name of loan product
Loan status	Loan status.

20.4.2. Loan details

Value date	Loan transaction value dates
Opening Date	The opening date of the loan
Disbursed Loan amount	Disbursed loan amount
Maturity date	Loan Maturity date
No of installments	Number of loan payments
Remaining installments	The number of remaining payments
Interest Repayment Frequency	The frequency of interest repayment (monthly, quarterly, etc.).
Principal Repayment	The frequency of principal amount

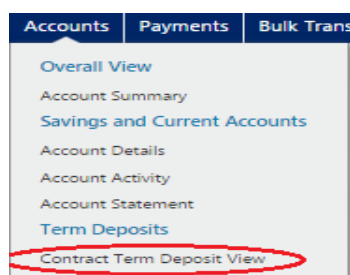


Frequency	repayment (monthly, quarterly, etc.)
Final settlement amount	The final amount to be paid
Installment No	Sequence number of the installment
Due Date	Due date of the next installment.
Principal	The principal part of the installment
Interest Amount	The interest part of the installment
Charge Amount	The charge applied
Installment Amount	The total installment amount
Unpaid installment amount	The total outstanding amount of the installment

20.5. Click **Back** button to return to the previous menu.

21. View term deposit details.

21.1. To view your term deposit, select **Term Deposit – Contract Term Deposit View** on the main page.



21.2. System displays **Contract TD Details** page with the following information

Contract TD Details			
		14-01-2016 11:27:05 GMT +0400	
Customer Id	Contract Number	Currency	Current Balance
111111	216CSLD-xxxxxx	AZN	340,000.00
	216CSFD-xxxxxxx	USD	500,000.00
	216CSFD-xxxxxx	USD	860,000.00
	216CSFD-xxxxxxx	USD	315,000.00

- **Customer ID -7 digits customer ID number**
- **Contract Number** – reference number of term deposit
- **Currency-** term deposit currency
- **Current Balance**-term deposit balance

To view particular deposit contract click on the contract reference number.

21.3. System displays Contract TD details screen.

Contract TD Details	
14-01-2016 11:42:59 GMT +0400	
User Reference Details	
Customer Id: 91111111	Balance: 340,000.00
Contract Number: 216CSLD	Currency: AZN
Deposit Details	
Deposit Branch: YASAMAL FILIALI	Source Account: xxxxxxxxxxxxxxxxxxxxxx
Maturity Date: 15-01-2016	Deposit Term: 365 Days
Deposit Amount: 340,000.00	Outstanding Balance: 340,000.00
Interest Rate % : 5.50	Interest Accrued To Date: 15,843.06
Value Date: 15-01-2015	
Interest Instructions	
Account: xxxxxxxxxxxxxxxxxxxxxx	
Back	

- **Customer ID** – 7-digit number of the customer;
- **Contract Number** –The reference number of deposit;
- **Balance** – The amount of the deposit;
- **Currency** – The currency of deposit;
- **Deposit Branch**- Branch which opened a deposit account;
- **Maturity Date** - The closing date of the deposit;
- **Deposit amount** – The amount of deposit;
- **Interest rate %** - The annual interest rate on deposits;
- **Value date** – The opening date of deposit contract;
- **Source account** - account from which the deposit is opened
- **Deposit Term**
- **Outstanding Balance**
- **Interest Accrued to date**

22. Authorise transactions.

22.1. While subscribing to InternetBank service you should chose the authorization scheme:

22.1.1. **Automatic authorization** –the transactions initiated to be authorized automatically by the initiator. There is no need to involve other users in authorization.

22.1.2. **Non-sequential authorization** - transactions made by one user are to be authorized by other user/users. There are no hierarchical levels among the authorizing users. Example: User A initiated a transaction. Users B and C both have authorization rights. Authorization of the transaction could be done either

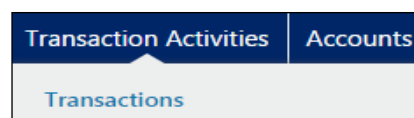
first by user B, then by user C, or first by user C, then by user B. There is no order in which the authorizers should follow each other.

- 22.1.3. **Sequential authorization** - transactions made by one user are to be authorized by other user/users. There are hierarchical levels among the authorizing users. Example: User A initiated a transaction. Users B and C both have authorization rights.

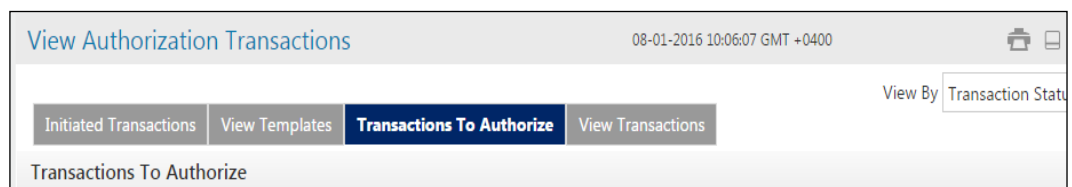
Scenario 1: User B has 1st level of authorization; user C has 2nd level of authorization. In this case, the transaction should be first authorized by user B, then by user C.

Scenario 2: User B has 2nd level of authorization; user C has 1st level of authorization. In this case, the transaction should be first authorized by user C, then by user B.

- 22.2. To authorize the transaction select **Transaction Activities - Transactions** or choose **Pending for Authorization** on the main page.



- 22.3. Select **Transactions to Authorize**. System displays **View Authorization Transactions** screen.



- 22.4. Transactions are grouped by transaction type.

View Authorization Transactions			
08-01-2016 10:06:07 GMT +0400			
View By Transaction Status			
Initiated Transactions	View Templates	Transactions To Authorize	View Transactions
Transactions To Authorize			
Transaction Type	Status	Count	
Payment through own accounts (exchange)	Initiated	1	100.00%

- 22.5. Choose the transaction type from the list.

- 22.6. Search for transaction by several parameters.

Search Authorization Transactions 08-01-2016 10:17:42 GMT +0400

Click here to add more search criteria

EBanking Reference No.*:

Other Search Criteria: ☒

Transaction Type*: Payment through own accounts (exchange) Status*: Initiated

Customer: All Account Number:

User Reference Number: Initiator:

Period*: Select

Currency: Select Currency

From Amount: To:

Search

Download | Print

None/All	EBanking Reference No.	Transaction Type	Transaction Status	Created On	Updated On
<input type="checkbox"/>	756828689004329	Payment through own accounts (exchange)	Initiated	08-01-2016 10:05:12 GMT +0400	08-01-2016 10:0

22.7. Use the upside of the screen to begin the search.

22.8. To search transaction by its reference number click **EBanking reference No** button and enter the transaction number in the corresponding field.

EBanking Reference No.*:

22.8.1. Click **Other Search Criteria** to search using parameters in the up side of the page:

Other Search Criteria: ☒

- **Transaction** – select the transaction type
- **Status** – select the transaction status (Initiated, Semi-authorised, All)
- **Period** – select the period (last 1 day, last 6 months, etc) or type precise start date and end date.

22.8.2. Click **Search** to find the transaction.

22.8.3. To authorize the transaction (or several transactions) mark it and click **Authorize**.

Search Authorization Transactions						
14-01-2016 15:35:22 GMT +0400						
Click here to add more search criteria						
Download Print						
None/All	EBanking Reference No.	Transaction Type	Transaction Status	Account Number	Destination Acc	
<input type="checkbox"/>	163911058009100	Payment through own accounts (same currencies)	Initiated	33811018103115676350	3381111810311567	
<input type="checkbox"/>	485709061009096	Payment through own accounts (same currencies)	Initiated	33811018103115676350	3381111810311567	
<input type="checkbox"/>	466743231009087	Payment through own accounts (same currencies)	Initiated	40060019443115676350	3381111944311567	

22.9. To view transaction before authorization, click the relevant transaction.

None/All	EBanking Reference No.	Transaction Type	Transaction Status	Created On	Updated On
<input type="checkbox"/>	756828689004329	Payment through own accounts (exchange)	Initiated	08-01-2016 10:05:12 GMT +0400	08-01-2016 10:05:12 GMT +0400

22.10. System displays **View Pending Authorization Transaction** page.

Reference Number	Transaction Type	Created On	Updated By	Updated On	Status	Version	Value Date	Host Reference Number
756828689004329	Payment through own accounts (exchange)	08-01-2016 10:05:12 GMT +0400	Initiator	08-01-2016 10:05:12 GMT +0400	Initiated (1)	1	23-11-2015	

Host Reference Number:	
Source Account: 3450101944	xxxxxxxx
Source Account Amount: 200	

Beneficiary Details	
Destination Account: 3381101810	xxxxxxxx
Destination Account Amount:	

Payment Details	
Charge Currency: AZN	
Payment Date: 23-11-2015	

Other Details	
Payment details 1: valyuta	
Payment details 2:	
Payment details 3: - sair meqsadlar (VALYUTANIN ALIŞI)	
Template Access Type:	

Note:	
-------	--

Audit Detail					
Authorizer/s	Authorized On	Status	Value Date	Amount	Note
Initiator	08-01-2016 10:05:12 GMT +0400	Initiated (1)	23-Nov-2015	AZN 200.00	

[Back](#)
[Authorize](#)
[Reject](#)
[Send To Modify](#)

22.11. Click **Authorize** button to authorize transaction.

22.12. System displays **Verify Transaction for Authorization** page.

Transactions for Authorization - Verify 08-01-2016 10:46:55 GMT +0400

Audit Detail					
Authorizer/s	Authorized On	Status	Value Date	Amount	Note
Initiator	08-01-2016 10:05:12 GMT +0400	Initiated [1]	23-Nov-2015	AZN 200.00	

Back Authorize

22.13. Click **Back** button to return to previous screen or click **Authorize** to complete authorization. System displays this status message:” **Transaction submitted has been authorized**”

✓ Transaction submitted has been Authorized

22.14. Click **OK** to exit the screen.

22.15. If the transaction is wrong use **Send to modify** button in order to send it to the user for correction.

22.16. On the **Verify Transaction for Send to modify** page press Send to Modify button to confirm sending the transaction to initiator for further modification.

View Pending Authorization Transaction 14-01-2016 14:16:59 GMT +0400

Reference Number	Transaction Type	Created On	Updated By	Updated On	Status	Version	Value Date	Host Reference Number
722788349009038	Payment through own accounts (same currencies)	14-01-2016 14:15:06 GMT +0400	Initiator	14-01-2016 14:15:06 GMT +0400	Initiated [1]	1	14-01-2016	

Source Account: 400600194411111111 350 1111111

Beneficiary Details

Destination Account: 33881119441111111

Payment Details

Transfer Amount: 3.00 AZN
Payment Date : 14-01-2016

Other Details

Payment details: kocurme test

Note:

Audit Detail					
Authorizer/s	Authorized On	Status	Value Date	Amount	Note
Initiator	14-01-2016 14:15:06 GMT +0400	Initiated [1]	14-Jan-2016	AZN 3.00	

Back Authorize Reject **Send To Modify**

22.17. To reject transaction use **Reject** button.

Audit Detail					
Authorizer/s	Authorized On	Status	Value Date	Amount	Note
Initiator	14-01-2016 14:15:06 GMT +0400	Initiated [1]	14-Jan-2016	AZN 3.00	

Back Authorize **Reject** Send To Modify

Note : In case of modification, notes will be ignored.

22.18. To return to the previous screen click **Back** button.

22.19. Authorising user can make the notes in the **Note** field.

23. Modify transactions

23.1. Transactions with status **Rejected to Modify** can be modified or deleted by initiator. To modify or delete transaction select **Transactions - Initiated transactions** on the main page.

23.2. System displays the list of transactions.

23.3. To modify transactions with status Rejected to Modify search for the required transaction using relevant parameters (see chapter 22)

23.4. To delete transaction click **Delete** button, to return to the previous screen click **Back** button, to modify the transaction click **Modify** button.

View Initiated Transactions 18-01-2016 15:20:04 GMT +0400

Number	Type	Authorized On	Status	Value Date	Amount	Note
116072610009697	Internal Transfer	15-01-2016 12:38:51 GMT +0400	Initiator	15-01-2016 12:38:51 GMT +0400	Initiated [1]	1 14-01-2016

Source Account: 33881119441234567342 342

Beneficiary Details

Beneficiary Account: 33881019441234567350

Beneficiary Account Name*: DADASHZADA xxxxxx HACIQUULU

Beneficiary Branch: 350 (MATBUAT SHOBESE)

Payment Details

Transfer Amount: 5.00 AZN

Payment Date : 14-01-2016

Other Details

Payment details 1: Test FCD8 Payment

Payment details 2: Details 2

Payment details 3: Details 3

Payment details 4: Details 4

Template Access Type:

-- The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.

Note:

Audit Detail					
Authorizer/s	Authorized On	Status	Value Date	Amount	Note
Initiator	15-01-2016 12:38:51 GMT +0400	Initiated [1]	14-Jan-2016	AZN 5.00	

Back Copy Transaction **Delete** **Modify**

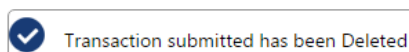
Note : In case of modification, notes will be ignored.

23.5. If **Modify** button is used, after all necessary modifications press the **Submit** button.

- 23.6. Press the **Confirm** button to confirm the modification, or press the **Change** button to add more changes.
- 23.7. After the confirmation of modification the transaction is send back to authorization.
- 23.8. To delete transaction use **Delete** button. System displays **Transactions For Delete - Verify** screen. Click **Delete**.

Transactions for Delete - Verify						
			19-01-2016 16:17:03 GMT +0400			
Reference Number	Transaction Type	Updated By	Updated On	Status	Version	Value Date
824931161011648	Payment through own accounts (exchange)	Auth	19-01-2016 16:11:37 GMT +0400	Rejected for Modify	1	19-Jan-2016

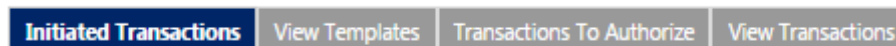
- 23.9. System displays status message.



- 23.10. To exit the menu click OK.

24. View transactions.

- 24.1. This option allows you to view all transactions performed. To view the transactions select **Transactions Activity – Transactions**.



- 24.2. System displays **Initiated transactions** list.

View Initiated Transactions

14-01-2016 18:01:13 GMT +0400

Initiated Transactions

View Templates

Transactions To Authorize

View Transactions

View By Transaction Status

Initiated Transactions

Transaction Type	Status	Count		
Domestic Funds Transfer	Rejected	2	<div></div>	33.33%
Internal Transfer	Rejected	1	<div></div>	16.67%
Payment through own accounts (exchange)	Accepted	1	<div></div>	16.67%
Payment through own accounts (same currencies)	Accepted	2	<div></div>	33.33%

- **Transactions** – transaction type
- **Status** – status of transaction:
 - **Initiated**
 - **Rejected by Authorizer**
 - **Rejected for Modify**
 - **Accepted**

- **Sent to Host**
- **Rejected by Host**
- **Accepted by Host**
- **Semi-Authorized**
- **Count** – count of transactions.

24.3. To find relevant transaction use search parameters. (See chapter 22)

Reference Number	Transaction Type	Created On	Updated By	Updated On	Status	Version	Value Date	Host Reference Number
37063954009838	Domestic Funds Transfer	15-01-2016 13:13:01 GMT +0400	PAY3	15-01-2016 13:13:03 GMT +0400	Accepted [5]	1	14-01-2016	350OPX0160130501
Source Account: 3450101944		350 350						
Beneficiary Details								
Beneficiary Name: TEST BEN								
Beneficiary Account: AZ04ATAZ01200041037000140060								
Beneficiary Tax ID:								
Beneficiary Bank Details								
MFO Codes: 507581								
Bank Name: AtaBank Aciq Sehmdar Cemiyeti								
Payment Details								
Transfer amount: 15.00								
Transfer Currency: Azerbaijan								
Pay Now : 14-01-2016								
Other Details								
Template Access Type:								
Payment details 1: test								
Payment details 2:								
Payment details 3:								
Payment details 4:								
Note:								
Audit Detail								
Authorizer/s	Authorized On	Status	Value Date	Amount	Note			
PAY3	15-01-2016 13:13:03 GMT +0400	Accepted [5]	14-Jan-2016	AZN 15.00				
PAY3	15-01-2016 13:13:03 GMT +0400	Under Process [25]	14-Jan-2016	AZN 15.00				
PAY3	15-01-2016 13:13:01 GMT +0400	Authorized [3]	14-Jan-2016	AZN 15.00				

24.4. To print the transaction click **Print** button.

View Initiated Transactions

18-01-2016 14:45:54 GMT +0400

Print

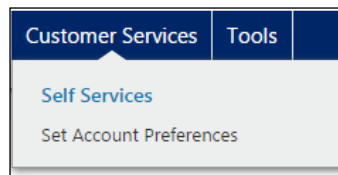
Copy

Close

24.5. Click **Back** to return to the previous menu.

25. Additional services

25.1. **Customer Services – Self Services - Set Account Preferences** – this option allows you set account preferences and set as favorite.



25.2. System displays **Set Account Preferences** screen.

Account No	Account Nickname	Set As Favourite
1234567		
4006001944 1234567 216 216 AZN	<input type="text"/>	<input type="checkbox"/>
4006001944 1234567 350 350 AZN	<input type="text"/>	<input type="checkbox"/>
4016001810 1234567 342 342 RUB	<input type="text"/>	<input type="checkbox"/>
4016001840 1234567 216 216 USD	<input type="text"/>	<input type="checkbox"/>
4016001840 1234567 350 350 USD	<input type="text"/>	<input type="checkbox"/>
4016001978 1234567 216 216 EUR	<input type="text"/>	<input type="checkbox"/>
4016001978 1234567 350 350 EUR	<input type="text"/>	<input type="checkbox"/>
4016011810 1234567 350 350 RUB	<input type="text"/>	<input type="checkbox"/>
4104001944 1234567 216 216 AZN	<input type="text"/>	<input type="checkbox"/>
4104001944 1234567 350 350 AZN	<input type="text"/>	<input type="checkbox"/>
9856101944 1234567 216 216 AZN	<input type="text"/>	<input type="checkbox"/>
9856101944 1234567 350 350 AZN	<input type="text"/>	<input type="checkbox"/>

- **Account No;**
- **Account Nickname;**
- **Set as Favourite.**

25.3. You can choose any name for account in section **Account Nickname**. In **Set as Favorite** section click ☒ button and **Save**.

25.7. The system displays following information:

- **From Currency;**
- **To Currency ;**
- **Cash buy;**
- **Cash sell;**
- **Non-cash buy;**
- **Non –cash sell**

