INTERNATIONAL BANK OF AZERBAIJAN

InternetBank for corporate customers and individual entrepreneurs

USER MANUAL
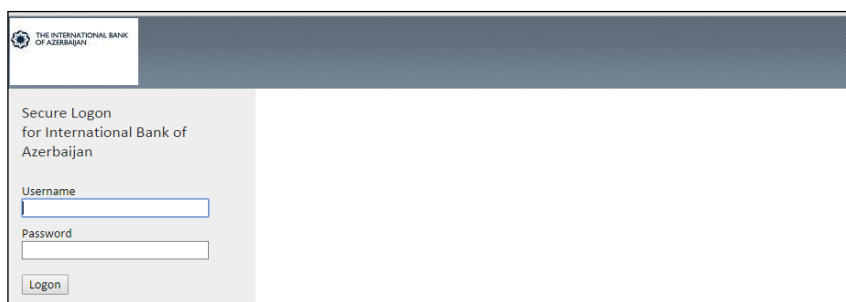
Contents

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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.
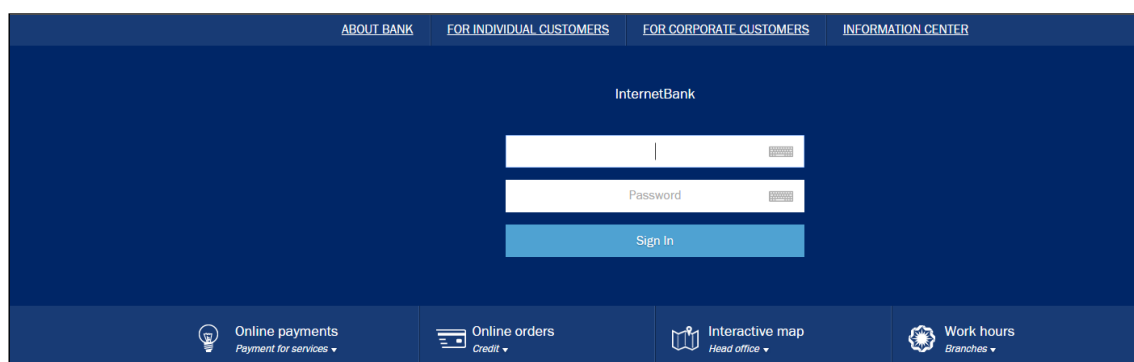
INTERNATIONAL BANK OF AZERBAIJAN

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.
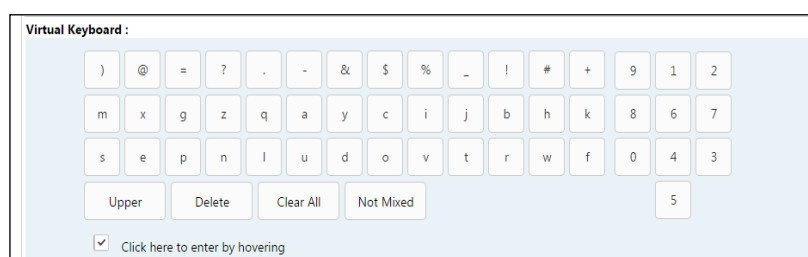
2.6. When entering user name and 2nd level password by default, **"Use Security Keyboard"** option is checked. This option is used to protect your password from being stolen.

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.

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** Sign In . The homepage of the InternetBank will be opened. You may now manage your account.

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| Home | Transaction Activities | Accounts | Payments | Bulk Transactions | Customer Services | Tools | » |

Account Summary

▶ Current and Savings   17,970,999.37 AZN

Account Balances

Find All the balances related to your accounts

Select Customer ▼

Select Account ▼

GO

Recent Activity

⬚ 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

Last Updated on 16:45 PM

Pending for Authorization

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:

- **Enter Old Password**

- **New Password**

- **Confirm New Password**

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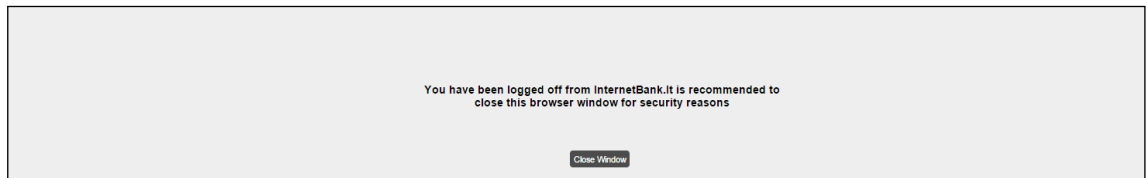
2.16. Click the **Close Window** button. You will be logged off the system.

3. View account details.

3.1. To view your account details select **Accounts > Account Details** on the main page.
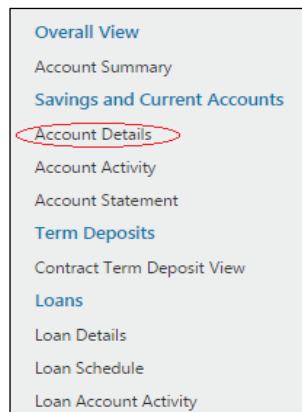
3.2. The system displays the **Account Details** screen.
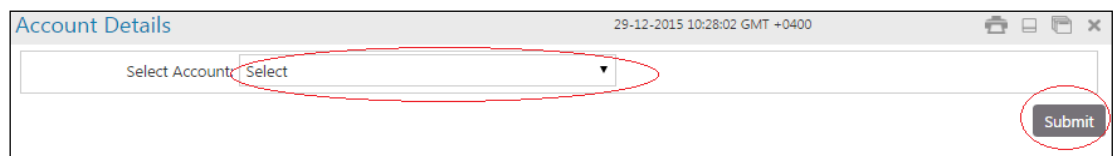
3.3. In the **Select Account** field select the account number from the drop-down list for which the details are to be displayed. Click the Submit button. The system displays the **Account Details** page with the account details.
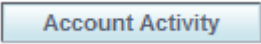
| Home | Transaction Activities | Accounts | Payments | Bulk Transactions | Customer Services | Tools |

Account Details 29-12-2015 10:33:38 GMT +0400

Select Account: 3381101810 xxxxxxx 350 MATBUAT SHOBESI ▼

Submit

Account Details

Name: xxxxxxxx MAHDUD MASULIYATLI CAMIYY
Account Number: 3381101810xxxxxxx 350
Branch: MATBUAT SHOBESI [350]
Account Currency: RUB

Opening Date: 20-11-2015
Account Status: Account Enabled
Product Name: Rezident F/ş C/H

Balances

Current Balance: 44591,21.
Minimum Balance Required: 0,00.
Total Available Balance: 44591,21.

Account Activity

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 Account Activity button to see transactions on this account**.**

3.6.1. System displays account activity page.

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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:

      o   **Both debit and Credit Transactions;**

      o   **Debit Transactions;**

      o   **Credit Transactions**.

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

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| Home | Transaction Activities | Accounts | Payments | Bulk Transactions | Customer Services | Tools |

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		350JRNE153550002	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		350JRNE153630001	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		342JRNE153630001		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.

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

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.

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

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Home	Transaction Activities	Accounts	Payments	Bulk Transactions	Customer Services	Tools

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

Account Details

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

Statement Number	Start Date	End Date
203MSOG xxxx0000B	14-11-2015	16-11-2015
203MSOG: xxxx900D	13-11-2015	13-11-2015
203MSOGxxxxx000H	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:

- 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.

4.7.　To get back to the the initial Account Statement screen, click the [Back] 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.
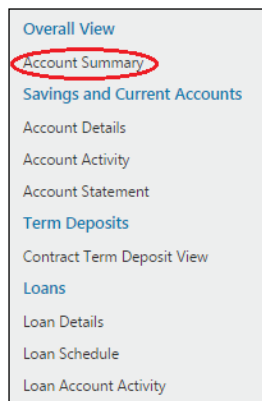
5.2.　The system displays the Account Summary screen with the following information:

Account Summary screen showing accounts:

| Account	Available Balance
3351101840 1234567 203 — QARADAG FILIALI/1234567 /3351101840 1234567 203 — Statement Download	Total Available Balance: USD 0.00
4001001944 1234567 203 — QARADAG FILIALI/: 1234567 /40010019441234567)203 — Statement Download	Total Available Balance: AZN 710,803.79
4011001810 1234567 203 — QARADAG FILIALI/:1234567 /4011001810 1234567 9203 — Statement Download	Total Available Balance: RUB 3,84.
4011001840 1234567)203 — QARADAG FILIALI/ 1234567 /40110018401234567 9203 — Statement Download	Total Available Balance: USD 536,436.80
4011001978 1234567 203 — QARADAG FILIALI/. 1234567 /4011001978 1234567 203 — Statement Download	Total Available Balance: EUR 131.71

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

Download   Print

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

Records 1 to 4 of 4 | Show Rows 10 ▼   Page 1 ▼ of 1

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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.
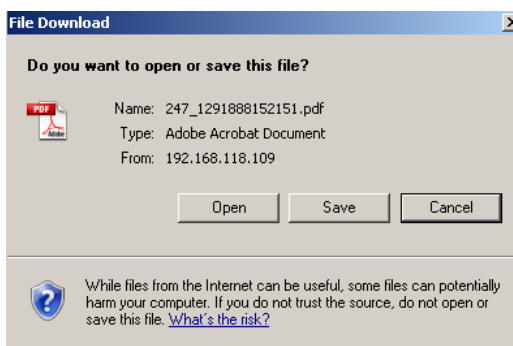
6.5. The system displays the Save As dialog box. Navigate to the desired location and click the Save button. The system displays the Download complete dialog box when the download is complete.
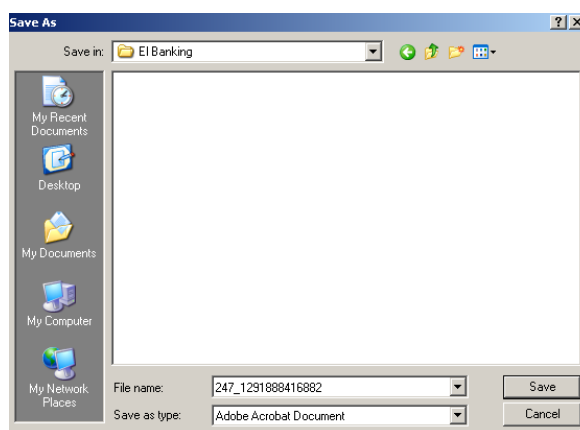
7. Make own account transfers.

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.

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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)**;
- **İnternal 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:

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.

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.

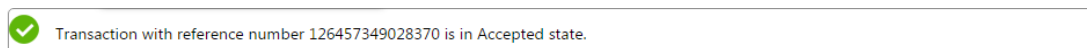8.4. You can choose the account from which the fees will be withdrawn in the **Payment Details> Charge Currency area**.

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 – İnternal Transfer** on the main page.
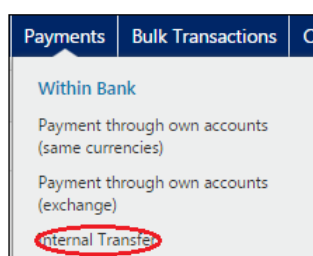
9.2. The system displays the **Internal Transfer** page. Choose **Existing Beneficiary** (for Beneficiary template creation – see chapter 15 of this manual) or **Make New Payment** option. In case you chose the Existing Beneficiary, information will be populated from the template you have predefined. 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*:	3450101944 XXXXXX 350 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

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

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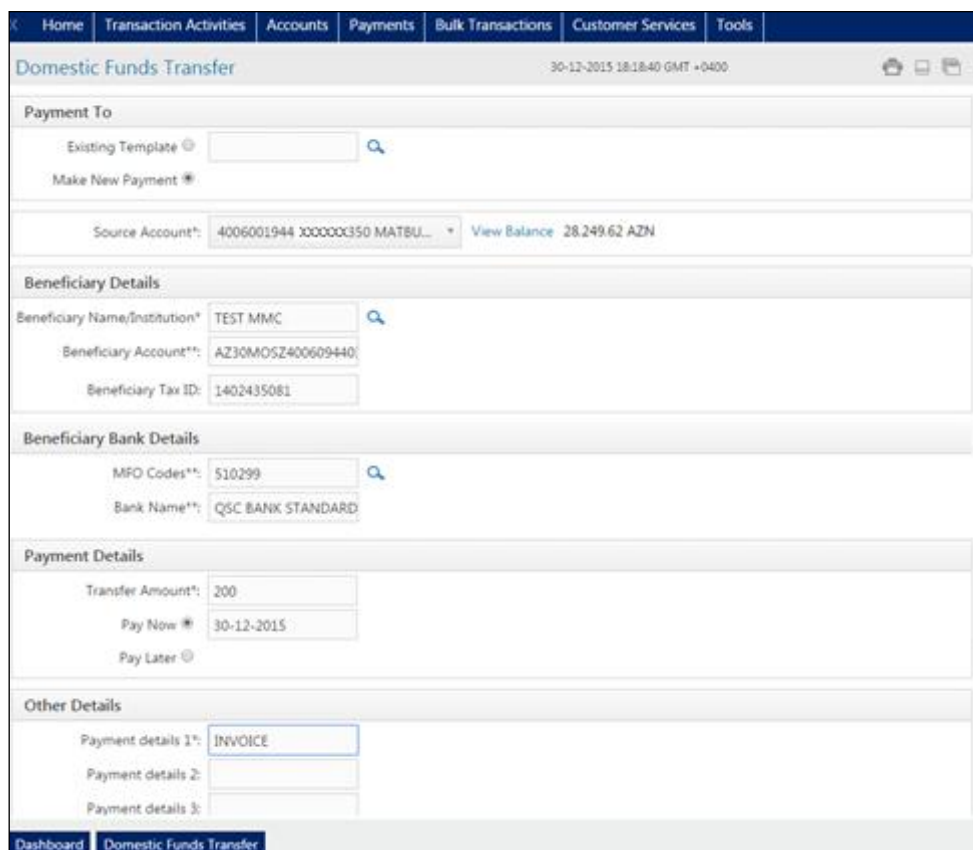
9.6. Press the OK button. The system displays the **Internal Transfer** screen.

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.

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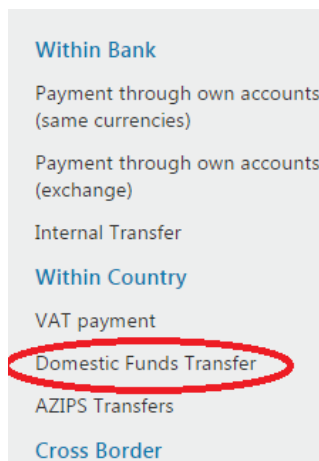
10.2. The system displays the **Domestic Funds Transfer** page. Choose **Existing Beneficiary** (for Beneficiary template creation – see chapter 15 of this manual) or **Make New Payment** option. In case you chose the Existing Beneficiary, information will be populated from the template you have predefined.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

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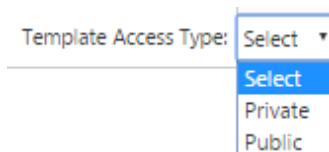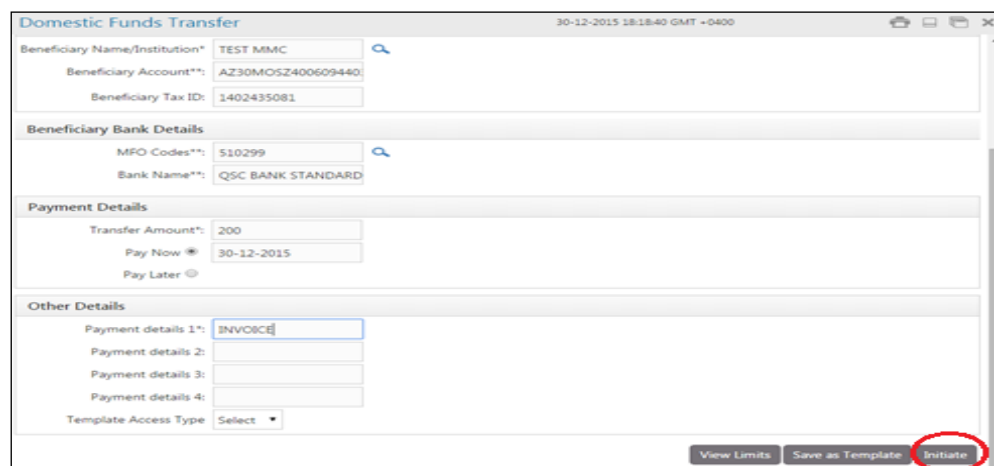|	
Transfer Amount	Type the amount to be transferred from the source account.
Pay Now	Chose to process the transaction immediately.
Pay Later	Chose to make the payment on future date and input the desired date in the **Select date** 📅 line

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 xxxxxx850 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

Messages ✕

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

Transfer amount: 200.00

Transfer Currency: Azerbaijan

Pay Now: 05-01-2016

Other Details

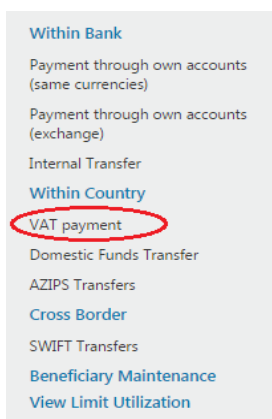Payment details 1: INVOICE

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.

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

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

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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.

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- **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.**

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

11.5. Press the **Change** button to navigate to the previous screen and make changes or press the **Confirm** button.

11.6. System displays status message.

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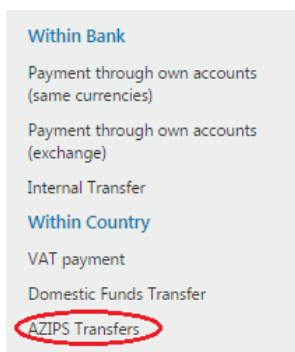
12.2. The system displays the AZIPS Transfer screen. Choose **Existing Beneficiary** (for Beneficiary template creation – see chapter 15 of this manual) or **Make New Payment** option. In case you chose the Existing Beneficiary, information will be populated from the template you have predefined. In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

AZIPS Transfers   05-01-2016 17:23:38 GMT +0400

Payment To

Existing Template ○
Make New Payment ◉

Source Account*: Select ▾   View Balance

Beneficiary Details

Beneficiary Name/Institution*
Beneficiary Account*:
Beneficiary Tax ID:

Beneficiary Bank Details

MFO Codes*:
Bank Name*:

Payment Details

Transfer Amount*:
Transfer Currency*: Azerbaijan ▾
Pay Now ◉ 20-11-2015
Pay Later ○

Other Details

Payment Details1*
Payment Details2
Payment Details3

12.3. ***Beneficiary Details***:

Beneficiary Name   Type the beneficiary name in this field.

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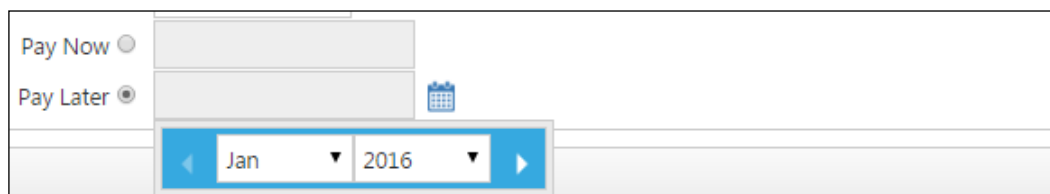
Beneficiary TAX ID   Type the beneficiary TAX ID.

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.
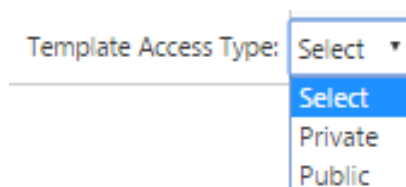
12.5. **Enter Payment Details:**

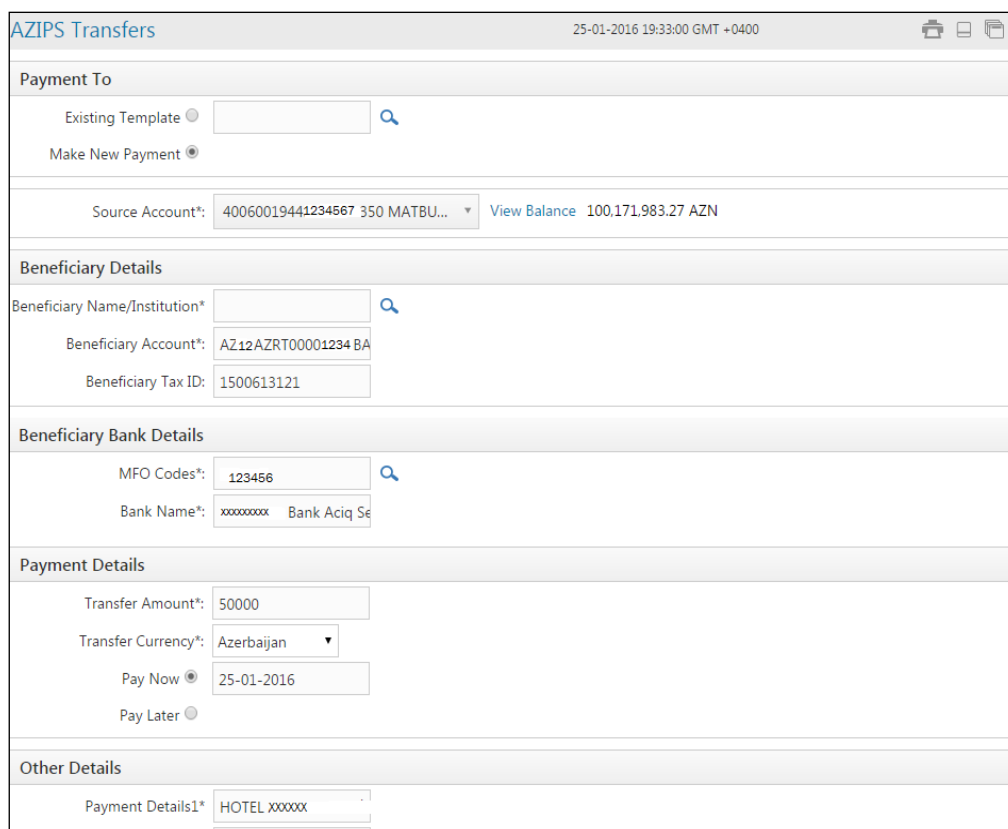Transfer Amount   Type the amount to be transferred from the source account

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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.

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.

12.10. System displays status message.

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.

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

> ⚠ • Corporate customer must provide the related documents of the payment
> "Payment via SWIFT" in accordance with law within three business days,
> otherwise payment will be canceled by bank.
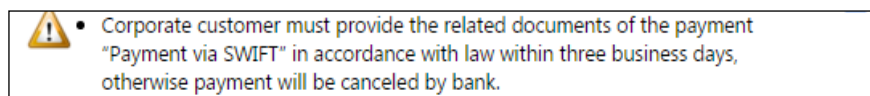
13.3. In the next screen you can choose **Existing Beneficiary** (for Beneficiary template creation – see chapter 15 of this manual) or **Make New Payment** option. If you choose the Existing Beneficiary, information will be populated from the template you have predefined. If you choose **Make New Payment,** 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.

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Beneficiary additional   The additional details of beneficiary

details 1,2,3:

13.5. Beneficiary Bank Details and İntermediary 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:
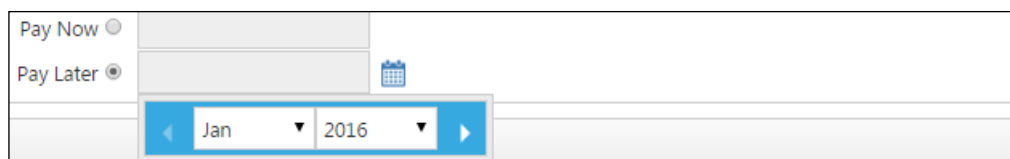
- **Transfer amount**   Type the amount to be transferred from the source account.

- **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**.

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.

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 İD**
-   **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. *İntermediary 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.

Payment To: Make New Payment

Source Account: 4016001810**123456**42 342

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

[Change] [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**.

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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.
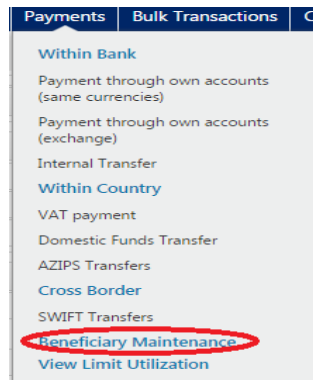
15.3. The system displays the **Beneficiary Maintenance** page. Click **Select** button.
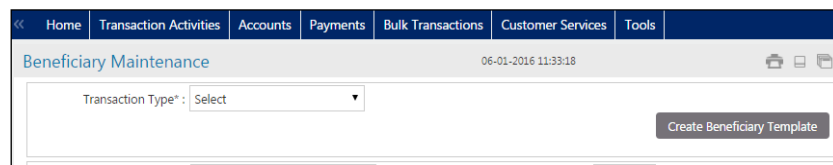
15.4. Input the following information (for **AZİPS Transfers, Domestic Funds Transfer İnternal Transfer Beneficiary)** :
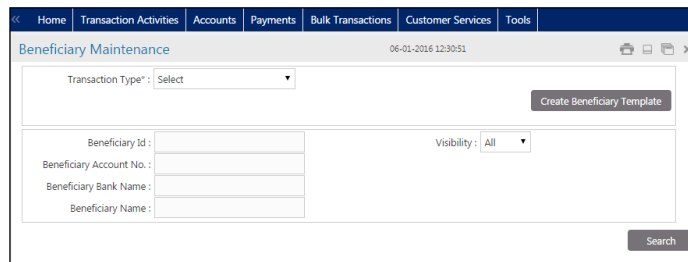
15.5. Click **Create Beneficiary Template** button**.** You can create several templates**.**
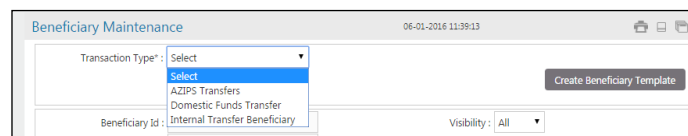
15.6. You can enter the following information:

- **Create Beneficiary template**.
- **Transaction type** - you can choose transaction type from list:
  - **İnternal Transfer Beneficiary**;
  - **AZİPS Transfers** (AZİPS);

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

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

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.**

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 AZİPS payments:

- **DM Identification for domestic payments**
- **Customer CIF code** (7 digits)* (example: 3388101944**9111111**120);
- **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);
- <mark>**Transaction currency**</mark>
- **Transaction amount**
- <mark>**Transaction currency**</mark>
- **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:** AZİPS or XÖHKS (5 symbols).

16.4. For internal and own account transfers:

- **IN Identification for internal payments**;
- **Customer CİF code** (7 digits)* (example 3388101944**9111111**120);
- **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)**
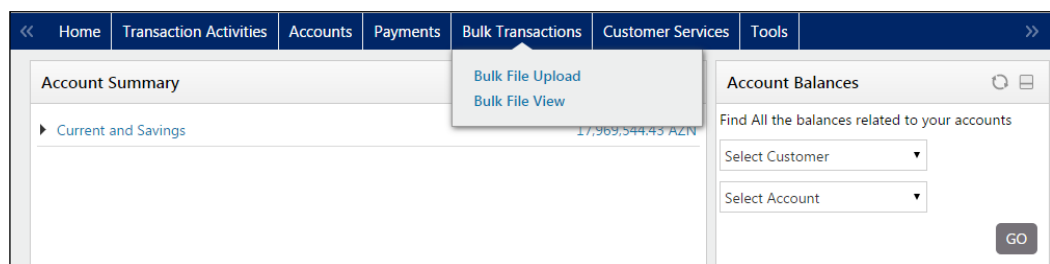- **Beneficiary account number** (20 digits)
- **Beneficiary branch** (3 digits)
- **Beneficiary account currency**
- **Details of payment** (140 symbols)

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.

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

Bulk identifier – select "MİXED"

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.
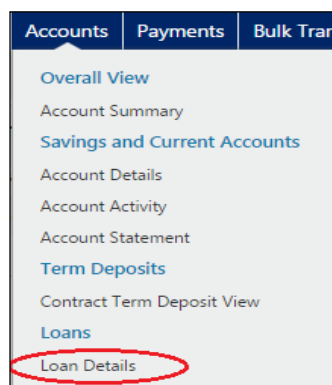
17. Bulk payments authorization

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:

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
Loan amount Displays the current balance of the loan contract

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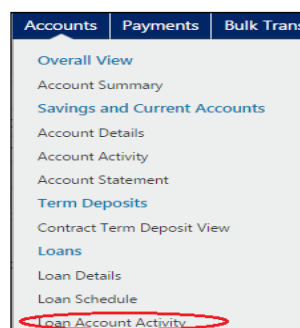
19.2. The system displays the **Loan Activity** page where you can select the search parameters:

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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.

19.5. Loan activity screen displays following information:

Account Number   the loan reference number

Account Currency   loan contract 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 Reference No.   transaction reference number.

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 Fo rmat,PDF Format) and click the **Download** button.
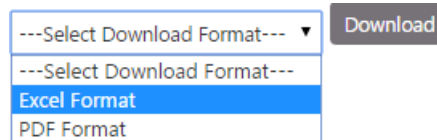
19.7. The system displays the **File Download** message box. To open the file click **Open** button.
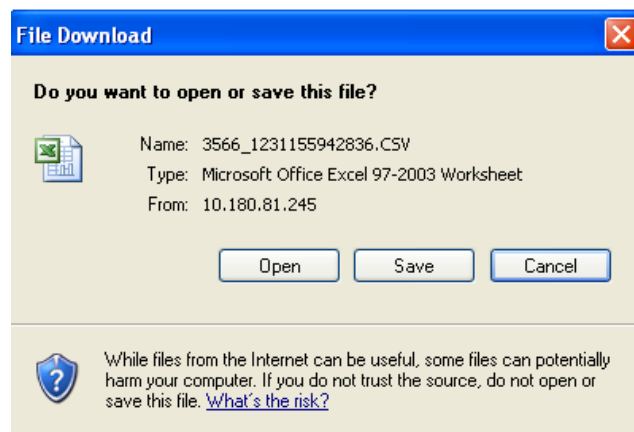
19.8. Click the **Save** button to save the file on computer. The system displays the **Save As** dialog box. Specify the name for the file and the location and click on the Save button. Once the download is complete, the system displays the **Download complete** message box.
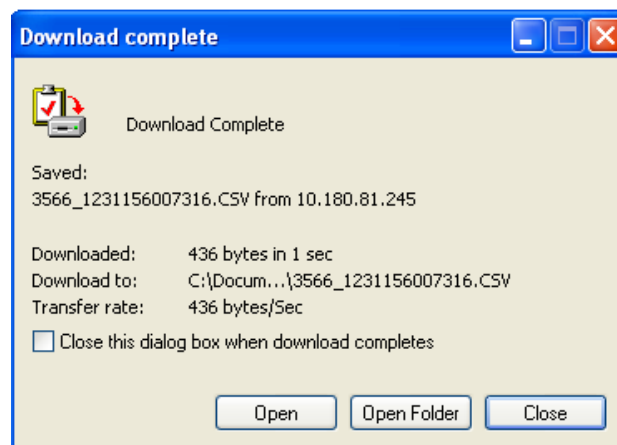
20. Loan Schedule.

20.1. To view your loan schedule select **Loans > Loan Schedule.**
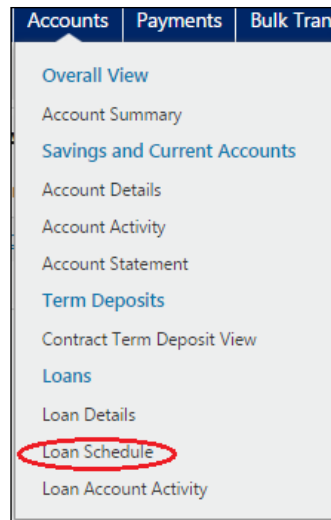
20.2. The system displays the **Loan Schedule** page.

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**

⊟ **Account Details**

Customer Id: 1111111   Contract Number: 216LGCL XXXXXX
Loan Tenure: 12 Months 0 Days   Product Name: LG CREDIT LINE LCY
Currency: AZN   Loan Status: Active-Regular

⊟ **Loan Details**

Sanctioned Loan Amount: 173,400.00 AZN   Disbursed Loan Amount: 173,400.00 AZN
Opening Date: 23-10-2014   Maturity Date: 23-10-2015
Value Date: 23-10-2014

Repayment Schedule

Amount Paid Till Date: 8,838.58 AZN   Final Settlement Amount: 173,400.00 AZN
No of Instalments: 0   Installment Paid: 0
Remaining Installments: 1
Interest Repayment Frequency: Quarterly   Principal Repayment Frequency: One Time Payment

Download | Print

Installment No	Due Date	Principal	Interest Amount	Charge Amount	Installment Amount	Unpaid Installment Amount	S
1	23-01-2015	0.00	2,167.50	0.00	2,167.50	0.00	P
2	23-04-2015	0.00	2,167.50	0.00	2,167.50	0.00	P
3	23-07-2015	0.00	2,167.50	0.00	2,167.50	0.00	P
4	23-10-2015	173,400.00	2,167.50	0.00	175,567.50	173,400.00	U

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
İnterest Repayment Frequency	The frequency of interest repayment (monthly, quarterly, etc.).
Principal Repayment	The frequency of principal amount

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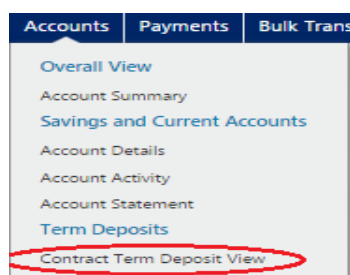
21.2. System displays **Contract TD Details** page with the following information

- **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.

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- **Customer İD** – 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;

- **İnterest 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**

- **İnterest 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

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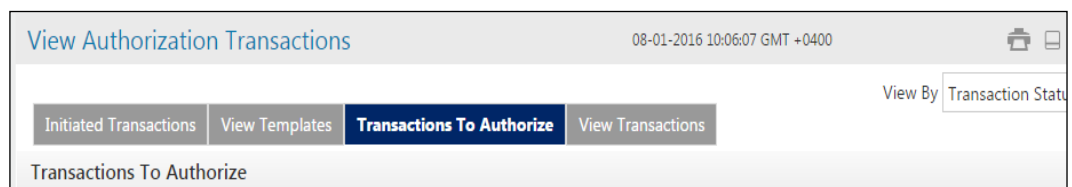
> **Scenario 1**: User B has 1st level of authorization; user C has 2nd level of authorization. In this case, the transaction should be first authorized by user B, then by user C.

> **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.

Transaction Activities	Accounts
Transactions	
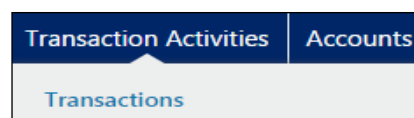
22.3. Select **Transactions to Authorize.** System displays **View Authorization Transactions** screen.

View Authorization Transactions   08-01-2016 10:06:07 GMT +0400

| Initiated Transactions | View Templates | **Transactions To Authorize** | View Transactions |

View By | Transaction Statu

Transactions To Authorize

22.4. Transactions are grouped by transaction type.

View Authorization Transactions   08-01-2016 10:06:07 GMT +0400

| Initiated Transactions | View Templates | **Transactions To Authorize** | View Transactions |

View By | Transaction Status

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.

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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.

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

- **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 transactions0 mark it and click **Authorize**.

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

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

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: 4006001944 11111111 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.

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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 - İnitiated 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.

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.

✓ Transaction submitted has been Deleted
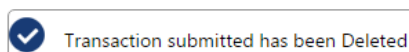
23.10. To exit the menu click OK.

24. View transactions.

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

Initiated Transactions	View Templates	Transactions To Authorize	View Transactions
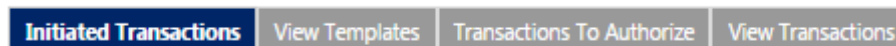
24.2. System displays **Initiated transactions** list.

View Initiated Transactions		14-01-2016 18:01:13 GMT +0400	

View By Transaction Status ▼

Initiated Transactions	View Templates	Transactions To Authorize	View Transactions

Initiated Transactions

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

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

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- **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	350OPXO160130501

Source Account: 3450101944   350 350

Beneficiary Details

Beneficiary Name: TE$ST BEN

Beneficiary Account: AZ04ATAZ01200041037000140060

Beneficiary Tax ID:

Beneficiary Bank Details

MFO Codes: 507581

Bank Name: AtaBank Aciq Sehmdar Cemiyyeti

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	

Bac

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

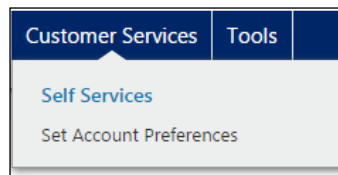View Initiated Transactions   18-01-2016 14:45:54 GMT +0400

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

25. Additional services

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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**.

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

25.4. System displays status message.

25.5. When you make a new payment you can choose favorite account from list easily after this operation.

25.6. **Tools – Exchange Rate İnquiry –** this option allows you to view the daily exchange rates. Click upper-right corner on screen for this operation.

![International Bank of Azerbaijan logo]

25.7. The system displays following information:
- **From Currency**;
- **To Currency** ;
- **Cash buy**;
- **Cash sell**;
- **Non-cash buy**;
- **Non –cash sell**