PASHA Bank

User Guidelines

on

Internet Banking Service for Individuals

CONTENTS

INTERNET BANKING - NOW NEWER, MORE POWERFUL

Through PASHA Bank's new Internet Banking Service, you will not only save your valuable time by remotely controlling your banking operations, but also will ensure the continuance of your work via new features.

Internet banking service will give you the following advantages:

- Create and approve payments and transfers at any time of day.

- Inspect and control of all bank account information without applying to the Bank.

- Reduce errors that can arise while performing operations, through a number of tools (Bank code verification etc.) provided through Internet Banking.

- Detailed information on your financial obligations before the Bank and keep it continuously under control.

- More quick performance period, compared to paper carriers.

WHAT ARE ADDITIONAL ADVANTAGES OF THE NEW INTERNET BANKING?

- All the information is at your fingertips through the new Widgets.

- The ability to open up to six different operating windows simultaneously.

- Creating periodic payments

- In addition to one time password (OTP), the possibility of making payments through "ASAN" signature

- Currency exchange transaction with standard course

-Providing detailed information on Loans and Deposits

- Ordering debit card without approaching Bank

- Submission of loan application without approaching Bank

HOW TO ACCESS INTERNET BANKING?

To connect to the Internet Banking service, you need to fill out and submit an application form by contacting one of the PASHA Bank Business Centers. The application form should contain the necessary information of both the payment maker and person that approves it, as well as transaction limits of a regular day. The application process must be conducted in accordance with the document that confirms the rights of the signature.

Internet banking service for individuals is available on the following rights:

Information - enables to review your account statements

Making payments – enables to see account statements and collect payment instructions.

Entering currency exchange – enables to see account statements and to collect currency exchanges.

Payments approval - enables to see account statements and approved currency exchanges.

Full authority - enables to see account statements, collect payment orders and currency exchanges, and to approve payment orders and currency exchanges.

LOG IN SYSTEM

To log in the System, you need to enter your user name specified in the application and your user enter password in your mobile phone.

Go to https://ib.pashabank.az, select a system log in method by SMS code for individuals' internet banking service.

After typing the user name and password to log in via SMS, as specified in the application, a new password must be created.
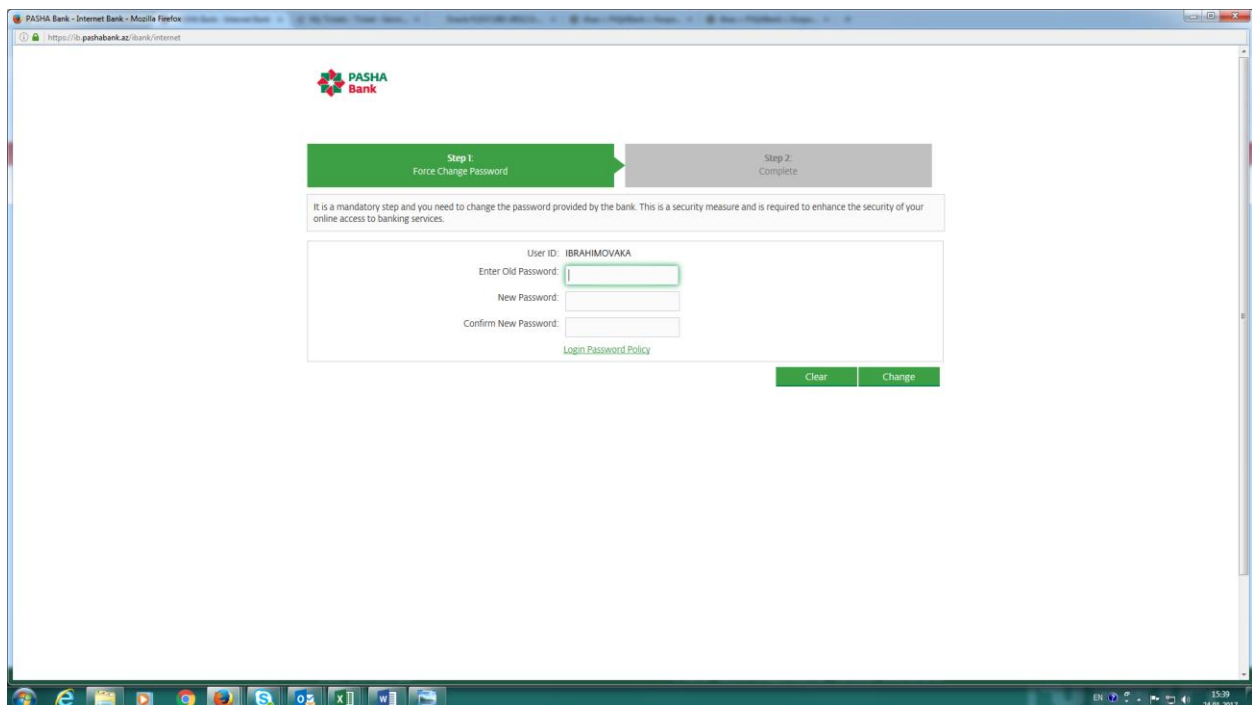
Internet Bank

Login with SMS Code

User Id*:

Password*:

Log in

Forgot Password

E-mail us: customer.care@pashabank.az   Call Center: +99412 496 50 00

In order to enter your new password, read the password policy and create the password according to it.

After changing your password, it's required to re-log in the System for safety rules.

After entering your user name and password, the one-time password (OTP) is sent to your mobile phone number and, which is valid for 3 minutes.

LOG IN THROUGH "ASAN" SIGNATURE

Select the entry through the "ASAN Signature" section in the first entry menu, and enter the ASAN mobile phone number, the 6-digit ID and the PASHA Bank code (password) in the empty lines.

Upon the filling in of the necessary sections and the enter command is submitted, a 4-digit password shall appear in the mobile phone or computer screen, and later by entering the "ASAN PIN 1 number" in the mobile phone number access to the program will be possible.
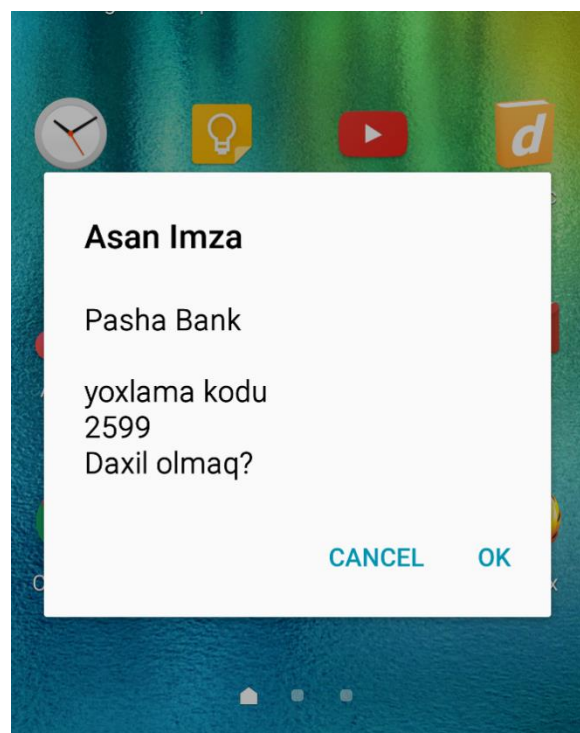
: Bank

za ilə sistemə daxil

İsmarıc

Verification code: 2599
Please compare the verification code shown on the screen with the request code.

Telefon

Asan İmza

Asan İmza nədir?

PAŞA Bank kodu *:   ••••••••••

Daxil olmaq

Asan Imza

Pasha Bank

yoxlama kodu
2599
Daxil olmaq?

CANCEL   OK

In case all the combinations of numbers are entered correctly, you will access Internet Banking.

HOME

You can successfully enter the **Home** page whether through the "ASAN Signature" or one-time password (OTP).

Thus, when you enter in the **Home** page you can get information :

- Brief information about the current status of accounts.
- Information on the user's most recent transactions and their status
- Brief balance information in accounts having access to Customer ID number
- If you have the right to approve, its operations waiting for authorization can be seen.

Information inside a widget can be updated by clicking on each widget, and by clicking , the same widget can appear in a new window in a larger size.

Buttons on the top right corner of the screen:

Based on your last entry time, as well as history of unsuccessful entries is displayed.

    The broadcast information provided to you by the Bank, or private messages are displayed.

    Information on your last entering sessions and their timing are displayed.

    Contact details of PASHA Bank's Contact Center and its branches are displayed.

PASHA Bank's business centers addresses are displayed.

Log out from System.

The following transaction types are available to carry out through PASHA Bank's Internet Banking Service:

➢ **Payments**
- Transfers between own accounts
- Internal transfer (Transfers to other PASHA Bank account)
- Domestic transfers
- Standing instructions
- Cross Border Payment (International Payments)
- Payment to Account

➢ **Currency exchange operations**
- Rated currency exchange operations

➢ **Recurring payments and their review**

➢ **Account information review**
- Current account data review
- Loan accounts review
- Deposit accounts review
- Accounts summary

➢ **Transactions Status**
- Approval pending transactions review
- Established operations review
- Final status review on each type of payment and transaction
- Incomplete (draft) or template payments review

➢ **Card Transactions**
- Cards information
- Card transactions information

➢ **Make different service requests to the Bank through internet banking**
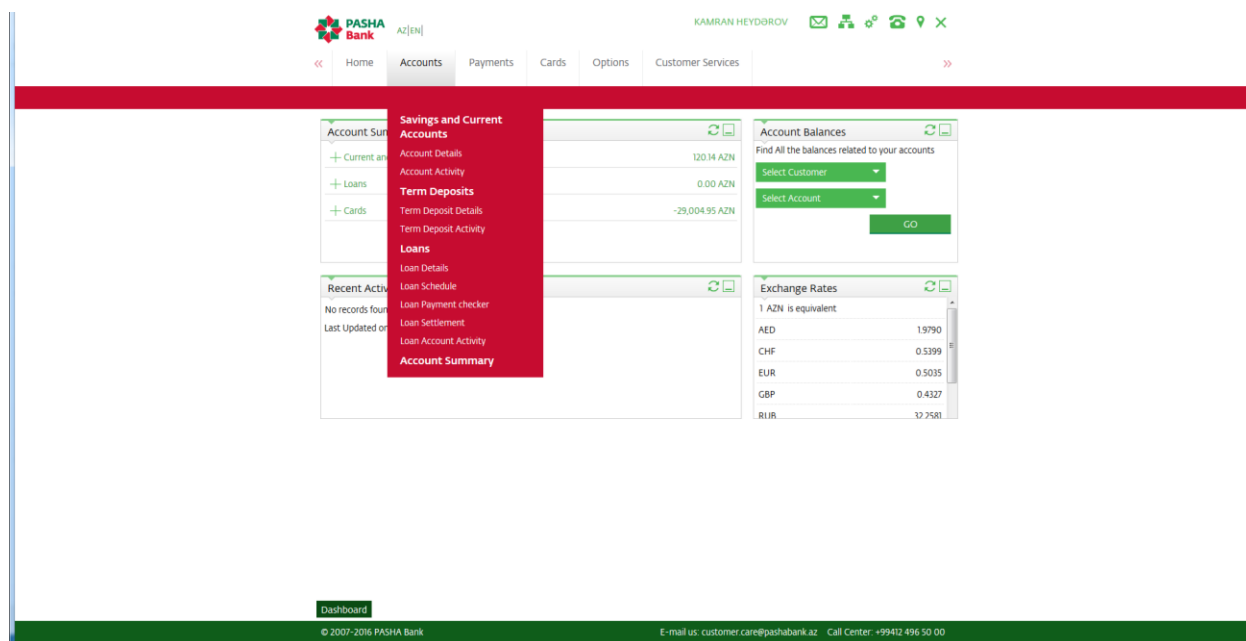- Debit card order
- Loan order

ACCOUNTS

For more information about you accounts, go to **Accounts Menu**:

Where, you can obtain information on:
- General information on accounts
- Accounts excerpts
- Your loan accounts
- Current account balances by viewing account information
- Your term deposits

SAVING AND CURRENT ACCOUNTS

ACCOUNT DETAILS

Through this section, you can see the general information about own accounts. You select the '**account**' from the list and press the '**Submit'** button and see the account details:

Account Details

13-04-2017 10:44:05 GMT +0500

Select Account: AZ52PAHA41010AZNFC0190042172

Submit

Account Details

Name:	Demo user	Opening Date:	29-09-2015
Account Number:	AZ52PAHA41010AZNFC0190042172	Account Status:	Account Enabled
Branch:	Individual Banking Business Centre [008]	Product Name:	Rezident fiziki şəxslərin cari hesabları - milli valyutada
Account Currency:	AZN		

Balances

Current Balance:	0.00	Minimum Balance Required:	0.00
Total Available Balance:	0.00	Overdraft Limit:	0.00

Account Activity

Dashboard   Account Details

You can also obtain information on statements of operations on this page. For this, select the '**Account Activity**'.

ACCOUNT STATEMENTS (TRANSACTIONS HISTORY)

After selecting the account necessary for account statement, as well as deciding over debit (expense) and credit (income) transactions, select the '**Statement'** button:

In the 'total debit' section, amount withdrawn from account at that period, while in the 'overall balance' section, difference between debit and credit are displayed.

In the account statement, to download and print out a statement form on separate operation is possible. This is true only for the payments related to the "Completed" status refers, and transaction number of such payments is displayed as an active transition in the statement:

Account Activity

13-04-2017 11:05:12 GMT +0500

End Date**:	13-04-2017	
Transaction Type*:	Both Debit and Credit Transactions	

Statement

Account Details

Name:	Demo user	Branch:	Individual Banking Business Centre
IBAN Number:	AZ52PAHA41010AZNFC0190042172	Type of Product:	Rezident fiziki şəxslərin cari hesabları - milli valyutada

Transaction shown from 01/04/2016 to 13/04/2017

Total Debit	611.21	Total Credit:	611.21	Total Balance:	0.00	Account Currency:	AZN

Download | Print

Transaction Date	Value Date	Payer/Beneficiary Details	Description	Reference Number	Money out	Money in	Balance
01-01-2017	01-01-2017	-	migration from Banksyst №1 31.12.2016	008cnvc170014290		600.21	600.21
09-01-2017	09-01-2017	AZ52PAHA41010AZNFC0190042172	1	008CNV2170090001	20.00		580.21
10-01-2017	10-01-2017	-	PRINCIPAL Liquidation	008ZTRF170100001	423.72		156.49
10-01-2017	10-01-2017	-	MAIN_INT Liquidation	008ZTRF170100003	156.49		0.00
04-04-2017	04-04-2017	Demo user	TEST	008INT1170940009		11.00	11.00
04-04-2017	04-04-2017	-	PEN_PRIN Liquidation	008ZTRF170940183	11.00		0.00

Records 1 to 6 of 6 | Show Rows 10

Page 1 of 1

Dashboard   **Account Activity**

ÖDƏNİŞ TAPŞIRIĞI NO 005INT1163490004

Müştəri	NEFTCHILAR AVE. 2	İcra tarixi	15-12-2016
Cari hesab	AZ56PAHA40060AZNHC0190010373	təfərrüatlar	TEST FCDB AZE
Qeyd. No/İD kod	6400009651		
Ödəyənin Bankı	Paşa Bank ASC		
Benefisiar	TEST Company LLC	Alıcının hesab nömrəsi	/AZ83PAHA40060AZNHC0190002127
Alıcının bankı	Paşa Bank ASC	Referens nömrəsi	005INT1163490004
Məbləğ	3 AZN	Xidmət haqqı	0 AZN
Məbləğ sözlərlə	uuch manat 00 qepik		
Müştərinin/Müştəri nümayəndəsinin imzası		PAŞA Bank ÖDƏNİLİB	

It's possible to download and print the account statement simultaneously.

Account Activity

Account Number	41010AZNFK0190039417

Transaction Date	Value Date	Payer/Beneficiary Details	Description	Reference Number	Money out	Money in	Balance
01-01-2017	01-01-2017	-	Balances transfer during migration from Banksyst №1 31.12.2016	008cnvc170014322	-	394.55	394.55
05-01-2017	05-01-2017	-	EXD~6304~10	008EXDM170050951	69.00	-	325.55
05-01-2017	05-01-2017	-	EXD~6305~10	008EXDM170050952	2.00	-	323.55
05-01-2017	05-01-2017	-	EXD~6306~10	008EXDM170050953	58.00	-	265.55
05-01-2017	05-01-2017	-	EXD~12164~13	008EXDZ170050030	20.00	-	245.55
05-01-2017	05-01-2017	-	EXD~23980~22	000EXDO170052487	200.00	-	45.55
06-01-2017	06-01-2017	-	EXD~29085~33	008EXDM170060430	1.00	-	44.55
09-01-2017	09-01-2017	-	EXD~53602~81	000EXDO170091781	2.49	-	42.06
10-01-2017	10-01-2017	-	EXD~80443~102	008EXDK170100047	1.59	-	40.47
10-01-2017	10-01-2017	-	EXD~83439~108	000EXDO170100494	13.00	-	27.47
11-01-2017	11-01-2017	-	EXD~85695~116	008EXDM170110007	0.80	-	26.67
11-01-2017	11-01-2017	-	EXD~85696~116	008EXDM170110008	3.00	-	23.67
16-01-2017	16-01-2017	-	EXD~105886~181	000EXDO170160613	20.00	-	3.67
26-01-2017	26-01-2017	-	EXD~181648~321	008EXDM170260131	0.01	-	3.66

Excel statement option (fragment):

TERM DEPOSITS

THE APPOINTMENT OF TERM DEPOSITS

You can find information on term deposits in your accounts in **Term Deposit Details** section**:**

TERM DEPOSIT ACTIVITY

You can view all the changes made on your term deposit in the section **Term Deposit Activity**:

Term Deposit Activity

Term Deposit Activity   13-04-2017 15:47:06 GMT +0500

Type of Term Deposit° : ⦿ Active Term Deposit   ○ Closed Term Deposit

Select Account° :	Select ▼	Transaction Type° : Both Debit and Credit Transactions ▼
Search By° :	Select ▼	
From Date** :	[ ] ▦	To Date** : [ ] ▦
From Amount :	[ ]	To Amount : [ ]
Sort By° :	Value Date ▼	Sort Order° : Descending ▼

° : Dates specified are the value dates.
° : Indicates mandatory field.
** : Indicates mandatory if particular option is enabled.

Submit

Dashboard   Term Deposit Activity

You are required to fill in the appropriate boxes:

- Select account;
- Transaction type;
- On different criteria of transactions;
- Set date/end can provide filtering on "N" day and so on.

For this, you can select a deposit account and observe the date of execution and the changes made (decrease or increase) in accordance to term. It's enough to fill in relevant data and press the '**submit**' button.

Loan Details

In this section, you can read the information on loans linked to your accounts in the system:

Through this section, if you want to get more information of any of your credits, you can select the loan and the ▼ button and view the sub-menu:

Loan Account Details

13-04-2017 15:56:24 GMT +0500

90042172-ANAR SULEYMANOV

Account Description - Active Loans	Currency	Outstanding Loan Amount	AZN Equivalent
0084001AZN00196-008 08-Individual Banking Business Centre	AZN	16,832.19	16,832.19
08-Individual Banking Business Centre	AZN	44,576.88	44,576.88
ment cards-008-Individual Banking Business Centre	AZN	0.00	0.00
ment cards-008-Individual Banking Business Centre	USD	0.00	0.00
ment cards-008-Individual Banking Business Centre	USD	0.00	0.00

Loan Details
Loan Account Activity
Loan Payment checker
Loan Settlement
Loan Schedule

		Total for Loan Account (AZN Equivalent)	61,409.07

Account Description - Active Loans	Currency	Outstanding Loan Amount	AZN Equivalent
008COMCAZN00514-Facility commitment cards-008-Individual Banking Business Centre	AZN	0.00	0.00
		Total for Loan Account (AZN Equivalent)	0.00

90060582-TURAL HASANOV

Account Description - Close Loans	Currency	Loan Amount	AZN Equivalent
0084071AZN00390-Staff loan (PB)-008-Individual Banking Business Centre	AZN	0.00	0.00
008COMCAZN00545-Facility commitment cards-008-Individual Banking Business Centre	AZN	0.00	0.00
		Total for Loan Account (AZN Equivalent)	0.00
		Grand Total for All Loan Accounts (AZN Equivalent)	0.00

Dashboard   Loan Details

Based on what is reflected in the sub-menu, you can go to the 'Detailed information on Loan', the 'Information on Loan account', the 'loan payment checker', and the 'loan settlement' and the 'loan repayment schedule', by selecting the appropriate section

DETAILED LOAN INFORMATION

In this section, all conditions on loan account are specified in details.

	Home	Accounts	Payments	Cards	Options	Customer Services	

Loan Account Details 13-04-2017 16:06:25 GMT +0500

Account Details

Customer Id:	90042172	Contract Number:	0084001AZN00196
Loan Tenure:	33 Months 21 Days	Product Name:	Staff loan (PB)
Currency:	AZN	Loan Status:	Active-Regular

Loan Details

Sanctioned Loan Amount:	16,767.03 AZN	Disbursed Loan Amount:	16,767.03 AZN
Opening Date:	12-12-2016	Maturity Date:	01-10-2019
Interest Rate %:	12	Loan Issuing Branch:	008
Amount Paid Till Date:	591.21 AZN	Interest Repayment Frequency:	Monthly
Final Settlement Amount:	19,269.42 AZN	Principal Repayment Frequency:	Monthly

Outstanding Loan Details

Next Installment Date:	10-01-2017	Next Installment Amount:	3.64
Installment Arrears:	1,171.34 AZN	Principal Balance:	16,343.31 AZN
Fees And Charges:	0.00 AZN	Overdue Interests:	11.34 AZN
Loan Outstanding:	16,832.19 AZN	Interest Amount Still to be paid:	477.54 AZN

Loan Activity

Dashboard | Loan Details | Loan Details

THE LOAN PAYMENT SCHEDULE

In this section, you can see your repayment days exactly and download the schedule in various formats:

To do this, you select a loan you deem relevant and receive repayment schedule in accordance with the loan you selected. You can download and print out a payment schedule, here you can select 'Download' and 'Print' buttons.

Loan Schedule

13-04-2017 16:17:19 GMT +0500

Account Details

Customer Id:	90042172	Contract Number:	0084001AZN00196
Loan Tenure:	33 Months 21 Days	Product Name:	Staff loan (PB)
Currency:	AZN	Loan Status:	Active-Regular

Loan Details

Sanctioned Loan Amount:	16,767.03 AZN	Disbursed Loan Amount:	16,767.03 AZN
Opening Date:	12-12-2016	Amount Paid Till Date:	591.21 AZN
Maturity Date:	01-10-2019	Final Settlement Amount:	19,269.42 AZN

Download | Print

Installment No	Due Date	Principal	Interest Amount	Charge Amount	Installment Amount	Unpaid Installment Amount	Status
1	10-01-2017	427.36	156.49	0.00	583.85	3.64	Unpaid
2	10-02-2017	420.45	163.40	0.00	583.85	583.85	Unpaid
3	10-03-2017	424.66	159.19	0.00	583.85	583.85	Unpaid
4	10-04-2017	428.90	154.95	0.00	583.85	583.85	Unpaid
5	10-05-2017	433.19	150.66	0.00	583.85	583.85	Unpaid
6	12-06-2017	427.77	156.08	0.00	583.85	583.85	Unpaid
7	10-07-2017	451.27	132.58	0.00	583.85	583.85	Unpaid
8	10-08-2017	446.32	137.53	0.00	583.85	583.85	Unpaid

Records 1 to 10 of 34

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Back

Dashboard   Loan Schedule

Loan ACCOUNT INFORMATION

In this section, you receive information about operation/payments history of each credit account.

You are required to fill in the appropriate fields.
- On account;
- On debit or credit transaction;
- On different quantitative criteria of transactions;
- Filtration for defined date/final "N" day and so on.

As can be seen from the excerpt, a penalty on the loan, the principal amount has occurred on the dates 24, 12, and, an interest collection on the dates of 24 12.

LEND REPAYMENT:

In this section, you can make payment on your loan commitment. To do this, you select loan you want to repay:

On the next page, you get right to receive general information on the loan and to make payment. For this, you indicate the account of your payment in the 'payment account' section and the amount in the 'amount payable' section. By selecting the '*balance*' button, you can verify whether appropriate amount is available in the account.

After entering data, choose the **Confirm** button.

If there is an error in the data, you should continue by pressing the **Modify** button, if all data is correct, continue with the **Accept** button.

Loan Account Activity

In this section, you can see transaction/payment history of each credit account.

In this section, you will fill in the following information:

- On account;
- On debit or credit transaction;
- On different quantitative criteria of transactions;
- Filtration for defined date/final "N" day and so on.

26-12-2016	26-12-2016	005ZTRF16361016B	PEN_PRIN Liquidation	1,675.27
26-12-2016	26-12-2016	005ZTRF163610169	PRINCIPAL Liquidation	972,738.61
26-12-2016	24-12-2016	005ZTRF163610085	MAIN_INT Liquidation	13,333.33
26-12-2016	24-12-2016	005ZTRF163610083	PRINCIPAL Liquidation	27,261.39
18-11-2016	24-11-2016	005ZTRF1632300BX	MAIN_INT Liquidation	13,333.33

As can be seen from the excerpt, a penalty on the loan, the principal amount has occurred on the dates 26, 12, and, an interest collection on the dates of 24 12.

INTRABANK PAYMENT

PAYMENT WITHIN OWN ACCOUNTS

To make payments within your own accounts, choose from the **Payments** menu the **payment within own accounts** button.

If you want to select the existing template payment and continue the payment, choose the **Existing template**, while in case you want to make a new payment, you need to select the **Make new Payment** button.

After choosing the **Make new Payment** option, you should select **Source Account**, from which the amount will be tranferred. You can verify if there's appropriate amount in the account, by selecting the *Balance* button.

The **Destination account** is provided by the system by selecting among the accounts eligible for transferring.

From the **Payment Details** section, you shoul indicate the **Transfer Amount** and **Payment Date/Pay Periodically**. **Payment Date** is appointed to the day of transaction automatically by the system.

Be choosing the **Pay periodically**, available transaction can be made automatically through the end of the deadline determined in accordance with your desire. For this, the **First Execution Date**, the **Expiry Date** and the **Payment Frequency** should be determined.

In the **Other Information** section, the **Payment Details** is noted, which describes the purpose of payment.In addition, to save the prepared new payment as a template and use during next payments is possible. For this, the **type of template** is selected and saved in the memory.

Before making the transfer, you have an opportunity to view limits, save as a draft, and add it as a template. By entering the **Limits** section, you can view the number and amounts of your daily transactions and control limits that you can use within the day.

In the **Limits** section, you can see the applicable limits, use of limits within the day (in connection with transactions and amounts) and limits use analytics.

Selecting the **Save as Draft** can be used to save payments that are incomplete or haven't been made due to another reason. When selecting the **Save as Draft** button, **Save in Memory** window will open. There you can save the payment by mentioning the draft's name.

If the payments in the same format are made regularly, the payment can be **Saved as a Template**. Here, it's possible by selecting one of the payments from the list of templates available to make the payment rapidly with making slight changes without filling in all the data again. For this, by choosing a template type for a new payment (Private, Public) as a template you need to select the **Add as Template** button. Here, **Save in Memory** window opens. By selecting the **Template's Name**, the opportunity arises to save the new payment and use it in the future.

By selecting the **Initiate** button, you can see all the details of the operation on the screen. If there is an error in the data, you should continue by pressing the Change button, if all data is correct, continue with the **Confirm** button.

When the **Confirm** selection is made, an OTP code is sent for confirmation to the mobile phone. By typing the OTP code in the empty box and by selecting the **Submit** button, the operation is considered completed.

Payment within own accounts - Verify

Please enter OTP code: Resend OTP

Back   Submit

EXCHANGE OF CURRENCY

You should select **'Currency Exchange '** from the **Payments** menu for currency exchange. In case, if you want to continue with the exchange of currency through selection of template payment, select **Template,** while performing new transaction of currency exchange, select **Make New Payment** button.

Payment To	
Existing Template ○	[ ] 🔍
Make New Payment ◉	

Source account and **Destination account** from the list of available accounts. The Payment and Destination accounts should not be in the same currency. Fill in the fields either source account or Destination accounts (*both fields shouldn't be filled in*). To check the availability of appropriate amount in the account, select **View Balance**.

Source Account*:	Select ▼	View Balance
Source Account Amount*:	[ ]	
Beneficiary Details		
Destination Account*:	Select ▼	
Destination Account Amount*:	[ ]	

From the sections of **Payment Assignment** and **Other Info**, insert data on **Payment date, Payment assignment and Commission account**. Payment date is set by default as the date of transaction. Furthermore, it is possible to save the new payment as a template to use it for the next payments. For this, select **Template type** and thus save the payment.

Other Details	
Payment details*:	[ ]
Commission Account*:	Select ▼

Prior to the realization of transfer, you will have options to see limits, save as draft and add as template. You can enter to **Limits** section and see the number and amount of your daily transactions and control limits to be used within a day.

View Limits	Save as Draft	Save as Template	Initiate

It is possible to see the limits applied, daily limit (on transaction and amount) and analytics of limit use, in **Limits** section.

Transaction:	Payment through own accounts (exchange)
From Date:	14-04-2017
To Date:	14-04-2017

Limits applicable to me

	Initiation Limit		Daily Authorization Limit	
	Minimum Transaction Limit	Maximum Transaction Limit	Number of Transactions	Daily Limit
User Level Limits	AZN 0.01	AZN 999,999,999.00	999	AZN 999,999,999.00

Limits Utilization in the given date range - User Level Limits

Date	Number of Transactions	Daily Limit
14-04-2017	0	AZN 0.00

Analytical View Of Limits Utilization (My Authorization Limits)

Close

You can select **Save as Draft** button, and thus save payment which hasn't been completed or hasn't been made because of any reason. When you select the **Save as Draft** button, **Save** dialog box will be opened. It is possible to enter the name of draft and save payment.

When the same type of payments is made regularly, it is possible to save payment **as a Template.** In this case you can select one of the payments from the list of available templates, and make payment within short period of time with a few changes and without refilling of all data. For this, you should select **Template type (Special, for All)** and then click to "Add as Template" button. In thic case, **Save dialog box** will be opened. You can save new payment by entering **Template name** and use in future.

The user can see all transaction details in screen by selecting **Initiate** button. If there is any error in data, you should select **Change** button. If all information is correct, you should select **Confirm** button to continue.

Currency Exchange - Verify   14-04-2017 11:58:44 GMT +0500

Source Account:	41020USDFK0190042172 008 90042172

Beneficiary Details

Destination Account:	41010AZNFK0190042172 008 90042172

Payment Details

Transfer Amount:	1.00 AZN
Debit Amount:	0.61 USD
Credit Amount:	1.00 AZN
Exchange Rate:	1.650000
Commission Amount:	0.00 USD
Payment Date :	10-04-2017
Charge Currency:	USD

Other Details

Payment details:	test
Commission Account:	41020USDFK0190042172 008 90042172

[Change] [Confirm]

When the **Confirm** selection is made, an OTP code is sent for confirmation to the mobile phone. By typing the OTP code in the empty box and by selecting the **Submit** button, the operation is considered completed.

Currency Exchange - Verify

Please enter OTP code:		Resend OTP

[Back] [Submit]

INTERNAL TRANSFER

You should select **Internal Transfer** from **Payments** menu for making internal transfers. To continue the transfer transaction by selecting the existing template payment, select **Existing Template,** while for the compilation of new payment select **Make New Payment**.

If you want to create new transfer, then click **Make New Payment** button.

Once **Make New Payment** is selected, **Source account** will be opened. You can check the availability or non-availability of relevant amount in account by clicking to *View Balance* button.

It is enough to enter the **Beneficiary account** in the Beneficiary Details, then all fields will be filled in automatically by the system.

It is important to specify **Transfer Amount** in the Payment assignment section. **Transfer currency** will be automatically selected by the system according to the Payment account. **Payment date** will be automatically set by the system for the date of transaction made.

Payment Details

Transfer Amount*:	[ ]
Transfer Currency*:	Select ▼
Payment Date ◉	
Pay Periodically ○	

It is possible to make the existing transaction automatically until the last date set according to your request, by selecting **Pay Periodically**. For this, **First Execution date, Expiry Date** and **Payment Frequency** should be defined.

Periodic Payment Details

Payment Frequency*:	Select ▼
First Execution Date*:	[ ] 🗓
Expiry Date*:	[ ] 🗓

Select ▼
Select
Bi-Monthly
Daily
Fortnightly
Half-Yearly
Monthly
Quarterly
Weekly
Yearly

Payment assignment is specified in **Other Details** section. In addition to that, it is possible to save the newly developed template for internal transfer and use during the next transfers. For this, **Template type** is selected and payment is saved.

Other Details

Payment details 1*:	[ ]
Payment details 2:	[ ]
Payment details 3:	[ ]
Payment details 4:	[ ]

Prior to the processingof transfer, you will have options to see limits, save as draft and add as template. You can enter **Limits** section and see the number and amount of your daily transactions and control limits to be used within a day.

View Limits	Save as Draft	Save as Template	Initiate

It is possible to see the applied limits, daily limit (on transaction and amount) and analytics of limit use, in **Limits** section.

	Transaction:	Internal Account Transfer		
	From Date:	14-04-2017		
	To Date:	14-04-2017		

⊟ Limits applicable to me

	Initiation Limit		Daily Authorization Limit	
	Minimum Transaction Limit	Maximum Transaction Limit	Number of Transactions	Daily Limit
User Level Limits	AZN 0.01	AZN 999,999,999.00	999	AZN 999,999,999.00

⊟ Limits Utilization in the given date range - User Level Limits

Date	Number of Transactions	Daily Limit
14-04-2017	0	AZN 0.00

⊟ Analytical View Of Limits Utilization (My Authorization Limits)

You can select **Save as Draft** button, and thus save payment which hasn't been completed or hasn't been made because of any reason. When you select the **Save as Draft** button, **Save** dialog box will be opened. It is possible to enter the name of draft and save payment.

When the same kind of payments is made regularly, it is possible to save payment **as a Template.** In this case you can select one of the payments from the list of available templates, and make payment within short period of time with a few changes and without refilling of all data. For this, you should select **Template type (Special, for All)** and then click to "Add as Template" button. In this case, **Save dialog box** will be opened. You can save **Template name** and use in future.

.

The user can see all transaction details in screen by selecting **Initiate** button. If there is any mistake in data, you should select **Change** button. If all information is correct, you should select **Confirm** button to continue.

When you select **Confirm ,** OTP code will be sent to your mobil phone for approval. Enter OTP code to the empty field and select **Submit** button, so the transaction will be completed.

DOMESTIC PAYMENTS

If you want to implement domestic transfers within country, select **Domestic payments** from **Payments** menu. To continue the payment transaction by selecting the existing template payment, select **Existing Template**, while for the compilation of new payment select **Make New Payment**.

The urgency of the transfer is noted in **Payment type.** When you select **Source account,** you can check the availability or non-availability of relevant money in account, by selecting *View Balance* button.

In the Beneficiary Details section, the fields like **Beneficiary name/Institutions**, **Beneficiary account** (client account) and **Beneficiary Tax ID** are required to be filled in. **Check TAX ID** order can be selected to verify the Tax ID and identify the holder.

You can search for previously established or saved Beneficiary information by clicking to **Search** (🔍) button and fill in automatically all empty fields by the Beneficiary information saved. See **Beneficiary Information** in **Settings** menu at User Guideliness)

You can automatically select Bank details according to the search criteria by clicking **Search** (🔍) button on **MFO Code** field of the section on **Beneficiary Bank details**.

Beneficiary Bank Details

MFO Codes**:

Bank Name**:

You can fill in either **Bank code, or name or SWIFT Code** and make search. It is enough to click **Select Bank** button, when the relevant bank information is found.

Transfer amount and **Pay Now/Pay Periodically** are entered from **Payment Details**. Payment date is automatically set by the sytem for transaction date.

Payment Details

Transfer Amount*:

Pay Now ⦿ 16-10-2017

Pay Periodically ⦾

It is possible to make the existing transaction automatically until the last date set according to your request, by selecting **Pay Periodically**. For this, **First execution date, Expiry date** and **Payment Frequency** should be defined.

Periodic Payment Details

Payment Frequency*: Select

First Execution Date*:

Expiry Date*:

Select
Select
Bi-Monthly
Daily
Fortnightly
Half-Yearly
Monthly
Quarterly
Weekly
Yearly

The transaction assignment is defined in **Other Details,** you should define the purpose of payment in **Payment Details 1**

Commission account is selected from the **Other info** section according to the account. In addition, it is possible to save newly developed payment as the template to use during the next payments. For this, **Template type** is selected and payment is saved.

Prior to the implementation of transfer, you can review your limits, save it as draft or add as template. You can enter **Limits** section and learn the number and amount of your daily transactions, and control limits to be used within a day.

It is possible to see the limits applied, daily limit (on transaction and payment) and analytics of limit use, in **Limits** section.

You can select **Save as Draft** button, and thus save payment which hasn't been completed or hasn't been made because of any reason. When you select the **Save as Draft** button, **Save** dialog box will be opened. It is possible to enter the name of draft and save payment.

When the same type of payments is made regularly, it is possible to save payment **as a Template.** In this case you can select one of the payments from the list of available templates, and make payment within short period of time with a few changes and without refilling of all data. For this, you should select **Template type (Special, for All)** and then click to "Add as Template" button. In thic case, **Save dialog box** will be opened. You can save new payment by entering **Template name** and use in future.

The user can see all transaction details in screen by selecting **Initiate** button. If there is any mistake in data, you should select **Change** button. If all information is correct, you should select **Confirm** button to continue.

When you select **Approve,** OTP code will be sent to your mobil phone for approval. Enter OTP code to the empty field and select **Submit** button, so the transaction will be finished.

Internal Account Transfer Verify

Please enter OTP code: | Resend OTP

Back   Submit

RECURRENT (PERIODIC) PAYMENTS

Within Internet Banking, it is possible to make periodic (recurrent) payments like domestic, interacccount, internal and budget/tax payments. Periodic payments can be implemented:

- Monthly
- Weekly
- Daily
- Every other day
- Every other month.

During the creation of payment, select it as recurrent and set the period for it. First payment period should be a business day.

If during the payment date, the funds are not available in the account, then the system attempts to send this payment within the next 3 business days. In case of failure in these next 3 days, then the periodic payment considered for that period is not made, but the other next payments still wait for their turn.

To see the recurrent payments, select sub-menu **Review Recurrent Payments** from the **Payments** menu. It is possible to make search from the Review Recurrent Payments menu, by using filters like **Source account, First execution date from, First execution date to, Reference No** and **Frequency Type**.

Standing Instruction View		14-04-2017 12:29:16 GMT +0500
Source Account* :	Select ▼	View Balance
First Execution Date From :		First Execution Date To :
Reference No :		Frequency Type : Select ▼
° Mandatory Fields		Submit

Once relevant data are filled in filters, select **Submit**. The system submits the following data.

Standing Instruction View		14-04-2017 12:33:26 GMT +0500
Source Account* :	AZ20PAHA41020USDFC0190042172 ▼	View Balance
First Execution Date From :	01-01-2017	First Execution Date To :
Reference No :		Frequency Type : Monthly ▼
° Mandatory Fields		Submit

005WIAZ163410002	Active	AZN 123.00	40060AZNHC01XXXXXXXX	Bridge Plaza Business Centre	08-12-2016
005WIIN163490001	Active	AZN 100.00	40060AZNHC01XXXXXXXX	Bridge Plaza Business Centre	16-12-2016

It is possible to get more detailed information on recurrent payment by selecting **Reference No** in the filters. To go back select **Back** and/or to print data select **Print (🖨)**.

Cross Border payments

For international payments you should click **Cross Border payments** button from **Payments** menu in order to make international payments. If you want to choose existing template payment and continue your payment, then select **Existing Template**. If you want to make new payment, then click to **Make New Payment** button.

When you select **Source account,** you can check the availability or non-availability of relevant money in account, by selecting *View Balance* button.

Beneficiary Name, **Account number** and **Beneficiary Additional Details** are filled in the section of Beneficiary Information.

You can search for previously established or saved Beneficiary information by clicking **Search** (🔍) button and fill in automatically all empty fields by the Beneficiary information saved. See *Beneficiary Information* in *Settings* menu at User Guidelines

)

Information about the **SWIFT code, Bank name, Bank address, City and Country** should be indicated in Beneficiary bank requisities section. You can searh bank information by using **Search** (🔍) button from the SWIFT code field.

It is possible to use Bank name or SWIFT code for search. When you select search button, system presents the list of available banks. And when you click **Select Bank**, other sections are completed automatically by the system.

It isn't mandatory to fill the section of **Intermediary Bank** information**.** If you fill the information on Correspondent Bank, then **SWIFT code, Bank name, Bank address, City and Country** information is entered. The user can search bank information by using **Search** (🔍) button in SWIFT code field.

It is possible to use Bank name or Swift code for search. When you select search button, system presents the list of available banks. And when you click **Select Bank**, other sections are completed automatically by the system.

If more than one Bank department appear in result of the search made with one Swift code, then user should add XXX to the end of SWIFT code.

User completes information about the **Transfer Amount, Transfer currency** and **Pay Now** in **Payment Details** section. **Transfer currency** is automatically set in accordance with the currency of payment account currency selected. **Payment date** is automatically set by the sytem for transaction date.

Payment Details is selected from **Other Detais** section according to the list provided by the system. Additional information about the assignment is entered to the other fields of **Payment Details1** .

Comission account is selected from the **Other Details section** according to the account. In addition, it is possible to save newly developed payment as the template to use during the next payments. For this, **Template type** is selected and payment is saved.

Prior to the implementation of transfer, you can review your limits, save it as draft or add as template. You can enter to the **Limits** section and learn the number and amount of daily transactions, and control limits to be used within a day.

It is possible to see the limits applied, daily limit (on transaction and payment) and analytics of limit use, in **Limits** section.

You can select **Save as Draft** button, and thus save payment which hasn't been completed or hasn't been made because of any reason. When you select the **Save as Draft** button, **Save** dialog box will be opened. It is possible to enter the name of draft and save payment.

When the same type of payments is made regularly, it is possible to save payment **as a Template.** In this case you can select one of the payments from the list of available templates, and make payment within short period of time with a few changes and without refilling of all data. For this, you should select **Template type (Special, for All)** and then click to "Add as Template" button. In this case, **Save dialog box** will be opened. You can save new payment by entering **Template name** and use in future.

The user can see all transaction details in screen by selecting **Initiate** button. If there is any mistake in data, you should select **Change** button. If all information is correct, you should select **Approve** button to continue.

When you select **Approve,** OTP code will be sent to your mobil phone for approval. Enter OTP code to the empty field and select **Submit** button, so the transaction will finish.

CARDS

CARD Summary

You should select **Card Summary** in Card menu of management panel in order to see information about cards. You will see the list of your cards in the screen. It is possible to get more detailed information about **Card Account and Balance** by entering your card account number. For this, you can select Card account Number and get more detailed information about that card.

It is also possible to see information on card account and balance in other accounts by changing account number. You should click to **Submit** button after selecting an account.

You can change data about card from Card Information section. For this, you should press to **Change** button from the column of Card Status according to card account number. In this case, system will present the list of available card actions. You should select the relevant option, and click to **Submit** button.

Change Risk Level

15-10-2017 16:42:20 GMT +0400

Card Number :	418249UCPASB2774
Current Risk Level :	F
Risk Level Description :	Description
New Risk Level :	Select

Select
A
B
F

Submit

After checking accuracy of all data at view sreen, you can click **Submit** button and continue. When you select **Submit,** OTP code will be sent to your mobil phone for approval. Enter OTP code to the empty field and select **Submit** button, so the transaction will be finished.

Internal Account Transfer Verify
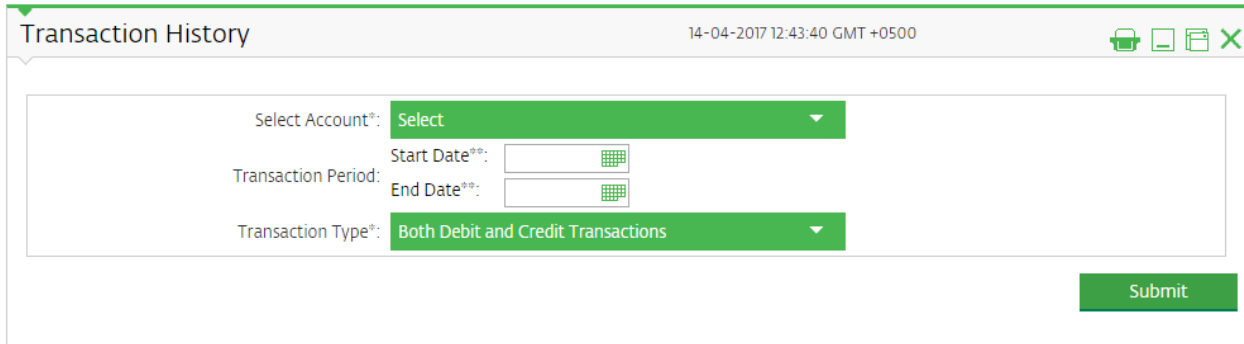
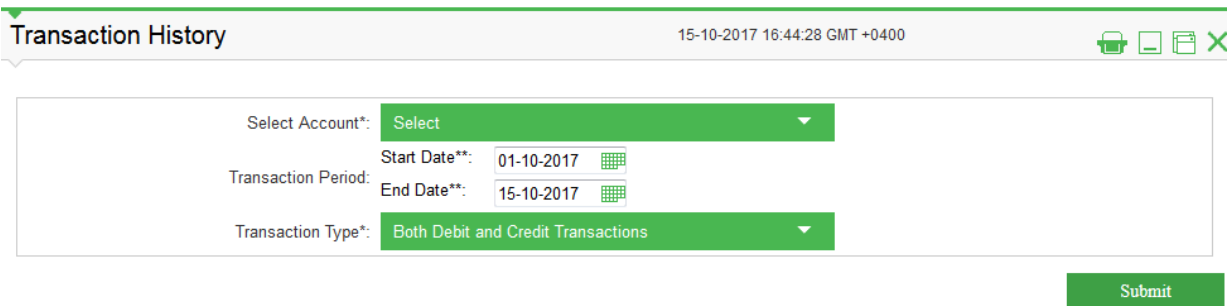Please enter OTP code: Resend OTP

Back   Submit

TRANSACTION HISTORY

You should select **Transaction History** from **Card** menu of management panel in order to see the history of transactions on card.
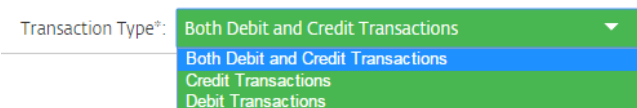

The user selects one of the card accounts and sets **start and end date** in accordance with the calendar.

You should click **Submit** button after selecting **Transaction type**.

System presents the list of all transactions made by card on the dates mentioned by the user. It is possible to download and print the report by clicking **Download** and **Print** buttons.

Transaction History
15-10-2017 16:46:43 GMT +0400

Select Account*: AZ27PAHA41010AZNFK0190039417

Transaction Period:
Start Date**: 01-10-2017
End Date**: 15-10-2017

Transaction Type*: Both Debit and Credit Transactions

Submit

Transactions are shown from 01-10-2017 to 15-10-2017
Card Account Number: AZ27PAHA41010AZNFK0190039417
Account Currency: AZN

Download | Print

Transaction Date	Posting Date	Description	Transaction Amount	Amount in Account Currency	Transaction Fee	Card Number	Reference Number
29-09-2017	02-10-2017	PASHA ATM H2H HEAD OFFICE	40.00 AZN	40.00 AZN	0.00 AZN	418249UCPASB2774	747230072750000039627892
30-09-2017	02-10-2017	PBMB Azercell SimSim	5.00 AZN	5.00 AZN	0.00 AZN	418249UCPASB2774	740998972750000774089217
03-10-2017	03-10-2017	PBMB Azercell SimSim	3.00 AZN	3.00 AZN	0.00 AZN	418249UCPASB2774	740998972760000774601010
12-10-2017	13-10-2017	PBMB Azercell SimSim	1.00 AZN	1.00 AZN	0.00 AZN	418249UCPASB2774	740998972860000780456654

Records 1 to 4 of 4

Page 1 of 1

Dashboard | Card Summary | Change Risk Level | Transaction History

OPTIONS
DISCOUNTS ON ACCOUNT ARE AVAILABLE

You can change the naming of Current and Deposit accounts, Loans, Term Deposits and Cards available in Internet Banking section in section **"Set Account Preferences"** at **Settings.**

For changing this, you should select the product to be changed and enter desired name to the section of **Account name,** then mark **note as "requested"** and click to **Submit** button.

If you want to cancel these names, you should mark **To cancel account name** and click to **Save** button.

BENEFICIARY INFORMATION

You should access **Beneficiary Maintenance** section from **Settings** in management panel to search existing Beneficiaries and add regularly used Beneficiary information to the system. There are options to add new Beneficiaries (1) and search available Beneficiaries (2) from the page opened.

You should firstly select **Transaction type** from the list and select **Exemplary for Beneficiary** in order to add new Beneficiary.

Information about the new Beneficiary are included (ID, NAME, TAX ID) within the page of add Beneficiary.

You can automatically select Bank details according to the search criteria by clicking **Search** (🔍) button on **Bank Code** field of the section on **Beneficiary Bank details**.

You can fill in either Bank code, or name or SWIFT Code and make search. It is enough to click **Select Bank** button, when the relevant bank information is found.

After filling in all mandatory fields, select **Public** from the field of To **Show** and click to **Add** if you want to grant right to the other users of system to see newly developed Beneficiary information. If you want the newly established Beneficiary information to be seen only by the developer of Beneficiary, then select **Private** and click to **Add** button.

After checking mentioned information in view screen, the user clicks **Confirm** button.

When the Beneficiary is added successfully, system reflects approval message on the screen.

Beneficiary created successfully.

After making all transactions, user can search Beneficiary data saved during the payments made within the country by clicking **Search** (🔍) button and fill in automatically all empty fields with the Beneficiary data saved.

In order to search available Beneficiary from the section of **Beneficiary Information**, **Transaction type** should be selected, one or more fields about Beneficiary should be filled in and search should be made.

Beneficiary Id :	TEST1
Beneficiary Account No. :	
Beneficiary Bank Name :	
Beneficiary Name :	

Back   Search

In this case, all Beneficiary information will be reflected on the screen.

	Beneficiary Id	⬍	Beneficiary Name	⬍	Beneficiary Account Number	⬍	Beneficiary Branch	⬍	Beneficiary Email
☐	TEST1		AFAQ AGAYEVA		AZ74PAHA41010AZNFC0190039739		006		

The user can obtain more detailed information by selecting Beneficiary ID.

Transaction Type:	Internal Transfer Beneficiary
Beneficiary Id:	TEST1
Beneficiary Bank Branch:	Port Baku Business Centre
Beneficiary Account Name:	AFAQ AGAYEVA
Beneficiary Account No.:	AZ74PAHA41010AZNFC0190039739

7 Also, user can remove or change Beneficiary information by selecting the field (☑) and using buttons specified in the down and right corner of the page.

Delete   Modify

MAILBOX

It is required to enter to **Mailbox** sub-section from **Settings** section of management panel in order to create the messages, to view the messages created, and control the messages sent to the user.

The user can send new message to the Bank by clicking **Create message** button. For this, user should firstly select the message subject from the list.

As a next step, user fills in message field. It is possible to attach a file to the message.

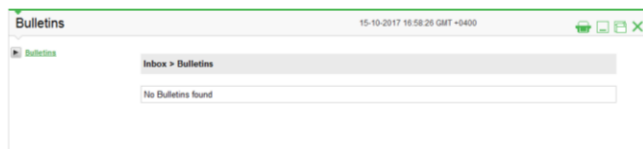For this, it is required to click **Attachment** button, add file from the opened page and press to **Attach** button. If it is required to attach more than one file, **Add Others** button should be clicked and new file should be added and Attach again transaction should be done. **Done** button should be clicked after attaching files.

After completing all steps, **Send** button is clicked and message is sent to the Bank. After that, system shows the unique code of message on the screen.

If the user wants to view the message sent by himself, he enters to the section of Messages Sent (1). He can view the basic information about the messages sent to the Bank and review the text of message by activating one of subjects (2).

1.

Messajın EN-si ⇕	Mövzu ⇕	Kimə ⇕	Müştərinin İD-si ⇕	Göndərilib ⇕	Qüvvədə o
812984221122283	Beynəlxalq ödənişlər	Mühasibatlıq Şöbəsi	90010373	28-12-2016 15:55:26	28-05-2017
211709102122207	eKommers (elektrom ticarət)	Mühasibatlıq Şöbəsi	90010373	28-12-2016 15:49:31	28-05-2017
154585848106347 📎	Bankdaxili ödənişlər	Mühasibatlıq Şöbəsi	90010373	21-12-2016 12:14:14	21-05-2017
124869498093616	Ölkədaxili ödənişlər	Mühasibatlıq Şöbəsi	90037140	14-12-2016 12:55:15	14-05-2017

Göndərən:	PERSON07 MANN		Tarix:	28-12-2016 15:49:31
Mövzu:	eKommers (elektrom ticarət)	Qüvvədə olma müddəti sona çatır:		28-05-2017 15:49:31
Müştəri:	90010373			

TEST TEST TEST

2.

The user can check the mails received both by using **Inbox** button available in top and left of the page (1), and by entering to **Received mail** section from **Mailbox** menu (2).

1.

Bildirişlər

Bülletenlər	Məktublar¹

| Beynəlxalq ödənişlər... | Dec 28 |
| Beynəlxalq ödənişlər... | Dec 28 |

Lütfən taymeri seç

📁 Daxil olan poçt
   ▶ Qarşılıqlı yazışma
   ▶ Bülletenlər

2.

By entering to **Bulletin**, the user can review information-message sent by Bank. It is required to activate the subjects in order to get acquaintance with the text of messages.

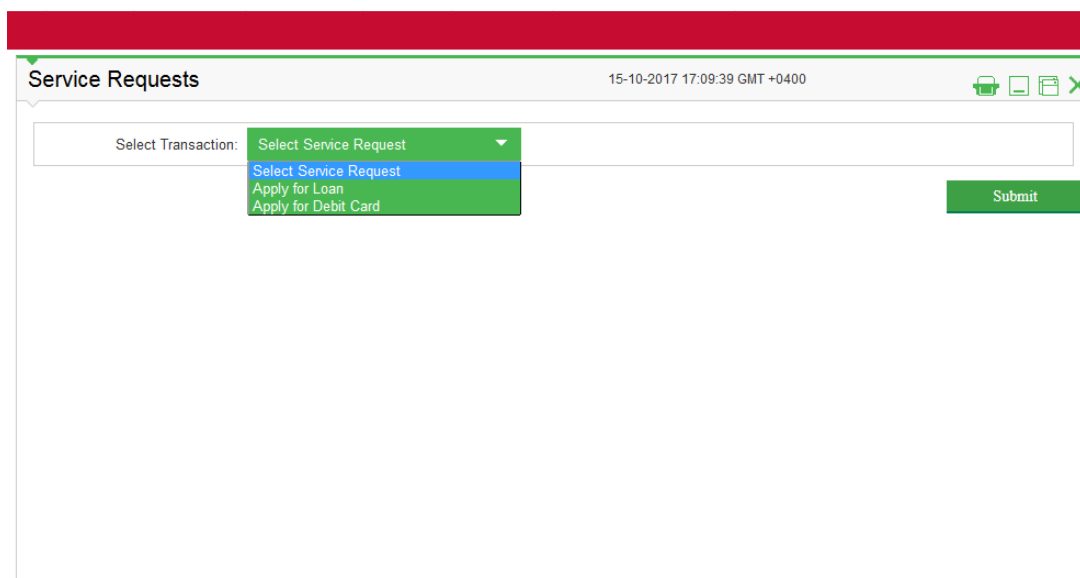| Daxil olan poçt > Bülletenlər				
Mövzu ⇕	Alınıb ⇕	Qüvvədə olma müddəti sona çatır ⇕	Messajın EN-si ⇕	Göndərən ⇕
Test bullet	25-10-2016 00:00:00	01-01-2017 23:59:59	615	Bank Admin.
TEST	31-08-2016 00:00:00	05-01-2017 23:59:59	417	Bank Admin.

By entering to the **Reciprocal Correspondence** section, it is possible to see correspondences conducted on the basis of messages written to Bank. It is possible to activate the subjects here, and read the text of correspondences.

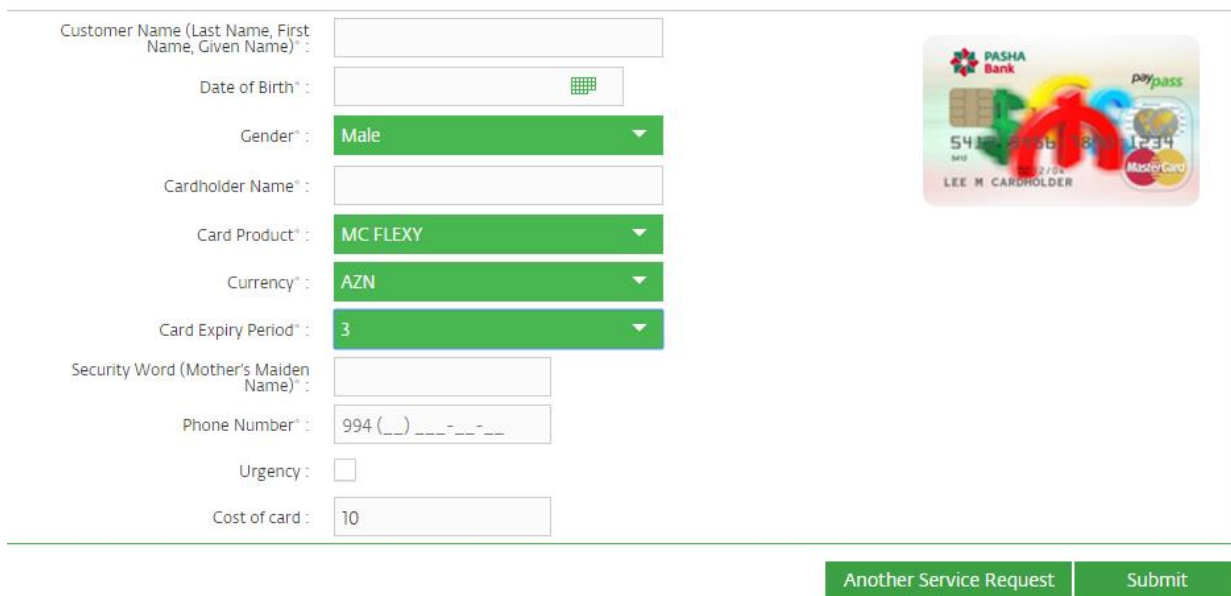| Daxil olan poçt > Qarşılıqlı əlaqələr				
Messajın EN-si ⇕	Mövzu ⇕	Müştərinin İD-si ⇕	Alınıb ⇕	Qüvvədə olma müddəti sona çatır
812984221122283	Beynəlxalq ödənişlər	90010373	28-12-2016 16:14:07	28-04-2017 16:14:07
812984221122283	Beynəlxalq ödənişlər	90010373	28-12-2016 15:56:03	28-04-2017 15:56:03

NEW SERVICE REQUEST

In this section, you can **Apply a debit** and **Apply for Loan**. To do this, choose the product you want and press the **Submit** button.

If you select **Apply a debit**, fill in the appropriate fields and press the **Submit** button. If you want to get the card immediately, you tick the field.

In case you want to change request, select the **Another Service Request** button.

If you're sure of the accuracy of the data, select the **Submit** button, for making changes to the data, select the **Another Service Request** button.

To order credit, select the **Apply for Loan** and press the **Submit** button.

If you want to change the request, select the **Another Service Request** button.

Employment history in current job (months) :	
Product :	Pasha Group ▼
Amount :	1000
Currency :	AZN ▼
Duration of loan (months) :	24
Nett salary (AZN) :	1500
Agreement to the processing of personal data in the CRC and etc. :	☐
Phone Number :	994 (__) ___ - __ - __

Another Service Request   Submit

USING LIMIT

By selecting **Use the Limit** from the **Settings** Menu in the Control Panel, the existing and used limits of transactions can be viewed.

View Utilized Limits   14-04-2017 13:08:20 GMT +0500

Transactions:	Cross Border payments ▼
From Date:	
To Date:	

Continue

If you have the right to access to several users data, while viewing the limit, only the limit data of the **Main** (**Primary**) person will be reflected on the screen. On this page, you can view the imposed limits, use of limits throughout the day (regarding the transaction and amount), and the analytics of limits use.

View Utilized Limits

14-04-2017 13:08:20 GMT +0500

	Transaction:	Internal Transfer
	From Date:	01-01-2016
	To Date:	14-04-2017

Limits applicable to me

	Initiation Limit		Daily Authorization Limit	
	Minimum Transaction Limit	Maximum Transaction Limit	Number of Transactions	Daily Limit
User Level Limits	AZN 0.01	AZN 999,999,999.00	999	AZN 999,999,999.00

Limits Utilization in the given date range - User Level Limits

Date	Number of Transactions	Daily Limit
30-03-2017	4	AZN 40.00
14-04-2017	1	AZN 1.00

Analytical View Of Limits Utilization (My Authorization Limits)

Amount in AZN		No. of Transactions	
879999999		879	
659999999		659	
440000000		440	
220000000		220	
0	40.00 1.00	0	4 1
	30-03 14-04		30-03 14-04
	Date Range		Date Range

Back

Information of other accounts limits can be obtained from **Payments** menu by pressing the **Limits** Button at the bottom of the page in the transaction perocess.

Limitlər	Qaralama kimi qeyd etmək	Şablon kimi əlavə etmək	İcra etmək

THE RIGHT TO LOAN CALCULATOR

In this section, the amount of the payment is calculated in accordance with the terms noted by you:

SURVEY ON EXCHANGE RATE

In this section, you can view the Bank's daily exchange rates:

Exchange Rate Inquiry   14-04-2017 13:11:17 GMT +0500

From Currency	To Currency	Cash Buy	Cash Sell	Non-Cash Buy	Non-Cash Sell
DOLLAR (1 USD)	MANAT (AZN)	1.6500	1.7090	1.6500	1.7070
EURO (1 EUR)	MANAT (AZN)	1.7535	1.8290	1.7535	1.8250
POUND STERLING (1 GBP)	MANAT (AZN)	2.0535	2.1600	2.0535	2.1500
RUSSIAN RUBLE (1 RUB)	MANAT (AZN)	0.0287	0.0302	0.0290	0.0301
UAE DIRHAM (1 AED)	MANAT (AZN)	0.4484	0.4676	0.4484	0.4666
SWISS FRANC (1 CHF)	MANAT (AZN)	1.6389	1.7094	1.6389	1.7057
TURKISH LIRA (1 TRY)	MANAT (AZN)	0.4411	0.4601	0.4411	0.4590

CUSTOMER SERVICES
CHANGE USER ID

You enter in the **Customer services** section, and go to the **CHANGE USER ID** section. You'll see the **current user's identification number**, and your current Internet Banking name. To change the user ID, enter the new system ID in the **Define a new user ID section**. The **User ID Policy** reflects all the terms of new users at a glance.

Then, you enter safety signs and press the **Submit** button.

TRANSACTIONS SECTION

All types of transactions you have created, including those pending the approval and other operations within the scope of the Internet banking services, will be provided through the **Transactions Menu**.

If you have launched any transaction as a user, you can find the data on its status in the "Started Operations" section.

Statuses of each type of transactions are marked separately in the "Started Operations" section. Transaction types include:

- The payment of own accounts
- Intra Bank Transfer
- Domestic Payments
- Tax/budget Payments
- International Payments
- Mass (Mixed) Payments
- Currency exchange

At the same time, the following concerning non-transfer services are reflected:

- The inclusion of the beneficiary for the customer
- Debit card requests.
- Loan request

While looking at made payments later, the following status concerning them can be viewed:

- **Created** - payment has been made by person who created this, but no one has approved it yet.
- **Permitted** - person who validated the payment has given permission.
- **Accepted** - payment have already gone through all the approvals via internet banking and the bank has taken to implement it.
- **Transaction underway** - the approved payment is currently being processed by the Bank.
- **Denied by the authorizing person** - the approving person refused to pay.
- **Rejected** - the payment is rejected by the bank for any reason.
- **Semi-approved** – if the established payment has been approved by several users, this status will appear until full confirmations are collected.
- **Completed** - payment has been approved in full and has been processed and executed through the banking system.

Through the Transactions menu, approval history of payments can be seen via entering into each payment:

Note:					

Audit Detail

Authorizer/s	Authorized On	Status	Value Date	Amount	Note
ALLAHYAR	14-04-2017 11:45:18	Accepted [5]	11-Apr-2017	USD 1.00	
ALLAHYAR	14-04-2017 11:45:18	Under Process [25]	11-Apr-2017	USD 1.00	
ALLAHYAR	14-04-2017 11:45:14	Authorized [3]	11-Apr-2017	USD 1.00	

Back   Copy Transaction

Within the Operations menu, pending operations can be filtered based on both their status and the transaction currency. Choice can be made between the transaction status and currency in the "Sorting" part at the right corner of the screen:

View Initiated Transactions

14-04-2017 15:21:13 GMT +0500

View By **Transaction Currency** ▼

Initiated Transactions	View Templates/Drafts

Initiated Transactions

Transaction Type	Amount	Currency	Count
Apply for Debit Card	N.A	N.A	1
Internal Transfer	41.00	AZN	5
Payment within own accounts	294.00	AZN	7
	2.00	USD	2

Note : Currency is not displayed for the transactions which are currency Independent. Click "View" to see details.

By clicking on each type of operation, it will be possible to see the total amount per type of operation, and the individual payments, as well as the status of operations in the same currency can be downloaded in Excel, PDF, HTML or RTF format.

Search Initiated Transactions

14-04-2017 15:21:42 GMT +0500

▼ Click here to add more search criteria

Download | Print

None/All	EBanking Reference No.	Transaction Type	Transaction Status	Created On	Updated On	Created By	Updated By	Version	State Bit	User Reference No.
☐	192665587107654	Internal Transfer	Accepted	14-04-2017 12:22:23	14-04-2017 12:22:25	ALLAHYAR	ALLAHYAR	1	0	1926655871
☐	308057231104978	Internal Transfer	Accepted	30-03-2017 16:35:28	30-03-2017 16:35:30	ALLAHYAR	ALLAHYAR	1	0	3080572311
☐	579869370104959	Internal Transfer	Accepted	30-03-2017 16:32:55	30-03-2017 16:32:57	ALLAHYAR	ALLAHYAR	1	0	5798693701
☐	112597020104940	Internal Transfer	Accepted	30-03-2017 13:50:43	30-03-2017 13:50:46	ALLAHYAR	ALLAHYAR	1	0	1125970201(
☐	196750795104874	Internal Transfer	Accepted	30-03-2017 13:15:36	30-03-2017 13:15:40	ALLAHYAR	ALLAHYAR	1	0	1967507951

Records 1 to 5 of 5

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Note : 🔗 Indicates Linked References.

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The user can generate file by adding the desired columns from left to right.

Within transactions pending approval, the user sees the list of payments that are pending his/her permission or to be approved with other users:

The transaction can be confirmed or rejected by clicking on its status.

If several transactions are selected, 1 OTP password is entered for the approval process.

At the same time, the data pending approval are displayed at the right-hand corner of your homepage screen. Information on the 2 menu is the same.

The other part provided through the Operations section contains the information about the templates. Templates established for each type of payment are reflected in this part of the menu.

By clicking the status of each template, information of its contents can be obtained.