

Eurolink remote banking system for individuals

USER MANUAL

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1. SYSTEM DESCRIPTION

EuroLink remote banking system for individuals (hereinafter the “System”) is a modern electronic service that provides access to banking services via the Internet. The System consists of the web version and mobile version and is a complex of hardware and software operated by the Client and Bank to provide Client with the services of remote managing and operating their accounts. The System service is developed with the use of up-to-date means of information protection and encryption: the data transfer is made through a secure SSL connection, the login is carried out by login and password, one-time SMS passwords are used to confirm the operations.

Functions of the System:

- Ruble and foreign currency transfers
- Online shopping payment
- Operations with bank cards
- Purchase and sale of foreign currency
- Tax and penalty payments
- Access to information about accounts, cards, deposits and loans
- Service payments (cellular service, TV, Internet, utilities, etc.)

1.1 Terms and Definitions

PUSH-notification is a message used to transfer information to mobile phones under the iOS and Android OS (using Apple Push Notification Service and Google Cloud Messaging technologies). To receive PUSH-notifications, the Client needs to have the mobile version of the System installed on a mobile device.

Temporary password is a digital code sent via SMS to the Client’s mobile phone on the first login and when unlocking the login. The length of the Temporary password is 8 characters, the validity period is 14 days.

Client is an individual registered in the System. This Manual is personally addressed to the Client with the use of You, Your, etc.

Password is a secret string of characters used to verify that the relevant Login really belongs to the Client. When registering with the System, a Temporary password is sent to the Client’s mobile phone via SMS which is used for the first login, and then the password changing procedure is launched. The further sequence of characters for the new password is determined by the Client independently taking into account the password creation tips and can be used repeatedly. The password length should be at least 6 characters. To create a Password, we advise to read the password creating tips (Security Measures).

One-time password is a digital code sent via SMS/PUSH-notification to the Client’s mobile device. It is used once at a point in time when logging in, as well as when performing financial and other operations through the System. It allows to certify the authorship of the Client, being a handwritten signature analogue. It can be used only for the operation for which it was received. The length of the One-time password is 6 characters, the validity period is 9 minutes.

1.2 Technical requirements for the System

To work with the System, it is enough to have a personal computer (laptop, tablet) with Internet access and a mobile phone for receiving SMS messages containing one-time passwords on the Registered number specified in the Bank Agreement.

The System can work in Internet Explorer, Mozilla Firefox, Google Chrome, Opera, Safari supporting TLS and JavaScript. We recommend to use the latest versions of browsers for fast System operation.

1.3 Login

System access is provided to Clients who concluded a Remote Banking Service Agreement and were registered in the System by the Bank.

To log in, follow the link “EuroLink” on the homepage of the Bank or specify the following address in the address bar of the web browser: <https://elf.faktura.ru/?site=evrofinance>

On the **Login Page** there are fields for entering the Login and Password, as well as a link to the Bank's contact information, the information about the System Security Measures and the news are additionally posted.

Rates	
buy	sell
USD	56.90
EUR	67.00

Login to enter the System is given by the Bank upon the Client's registration in the System. The Temporary Password is sent to the Client by the Bank via SMS to the phone number registered when concluding the Agreement. On the first login, you need to change a Temporary Password for a Permanent Password which will be used later each time when you log in, while a Temporary Password will be cancelled. Then enter your One-time password and press “Continue”.

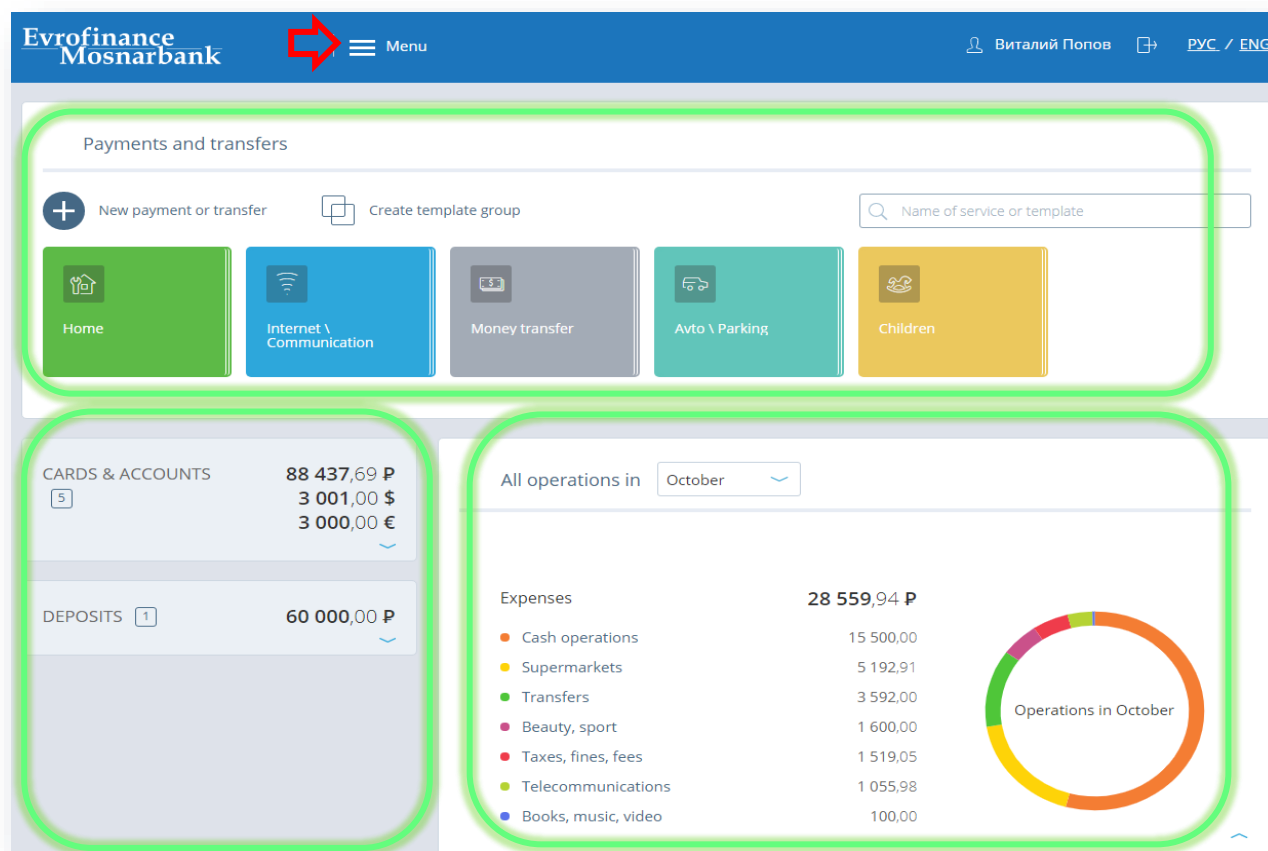
Please note: if the Login/ Password is incorrectly entered 3 consecutive times, the System temporarily blocks the account for 3 minutes. In such a case, the relevant message will be displayed indicating the time remaining until unlock.

After 9 unsuccessful attempts to enter the Login/Password, the account is locked, the screen displays the message “Login is locked. Please contact the Bank to unlock”. In this case, as well as in the case of loss or compromise of the Login, the Client may refer to the Bank office in person for getting a new Login with a corresponding written application.

In such a case, the Client is blocked from entering the System until the new Temporary Password is received from the Bank.

1.4 Homepage navigation

After successful authorization, the System Homepage is opened wherein the Client gets access to the main features of the System. All products and services are managed from the Homepage, which consists of three main function blocks and the top panel containing the Menu.



• MENU

The User Menu contains the History of correspondence with the Bank, Client Profile, Security Settings and System Settings. The Client Profile is available in the Menu and by clicking on the Client Name in the upper right corner of the screen. When you click on the “Exit” button, you log out in a safe way.

• “PAYMENTS AND TRANSFERS” block

- “New payment or transfer” button is used for a quick transition to creating a transfer or service payment;
- “Create Template Group” button is used for creating payment templates, including scheduled payments.

• “CARDS AND ACCOUNTS” block

- **Cards and accounts.** In a collapsed view, it contains summary information on the number of card products and current accounts. The amounts of all accounts balances and Payment limits for all card products of the Client in terms of currencies are also displayed.
- **Loans.** The number of Client's loan agreements, the amount and date of the next payment are displayed.
- **Deposits.** In a collapsed view, the number of active Client Deposits and total balance of Deposits are displayed.

• “OPERATIONS HISTORY” block

In the Homepage workspace, the Expense Chart by expense category and the Financial Operations Feed of the Client are displayed.

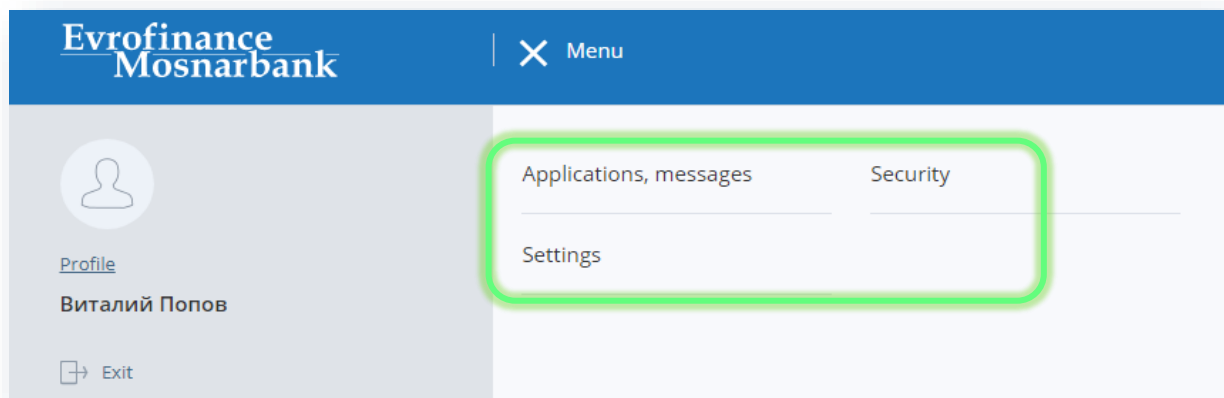
Under the functional blocks, there is a dashboard displaying current exchange rates set by the Bank, technical support phone numbers and brief information on the functional blocks composition.

© Faktura.ru, 2000	8 495 967 8182	User guide	Rates	buy	sell
Email us	8 800 2008 600		USD	56.90	57.90
			EUR	67.00	68.00

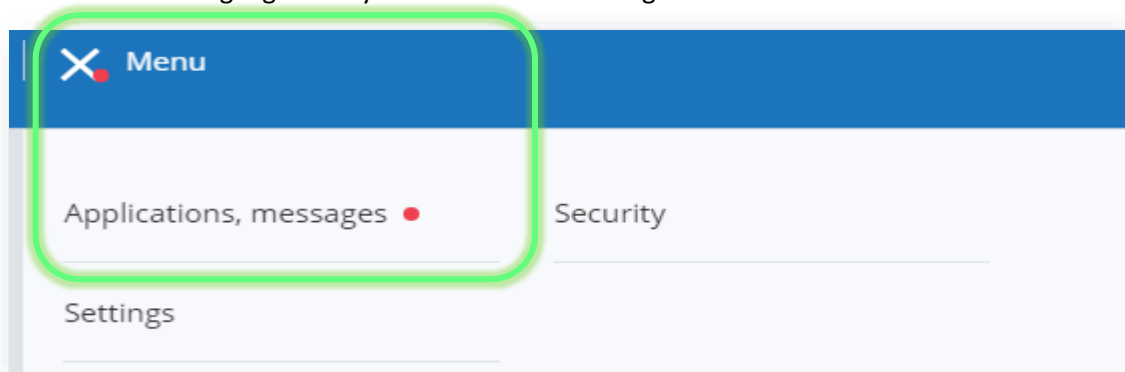
2. MENU

When you click on the **Menu button**, an active area appears with the following sections:

- **Applications, messages**: for correspondence with the bank
- **Security**: for viewing the history of logins
- **Settings**: for setting up the display of closed services (inactive cards, closed deposits, etc.)
- **Profile**: for Client information displaying

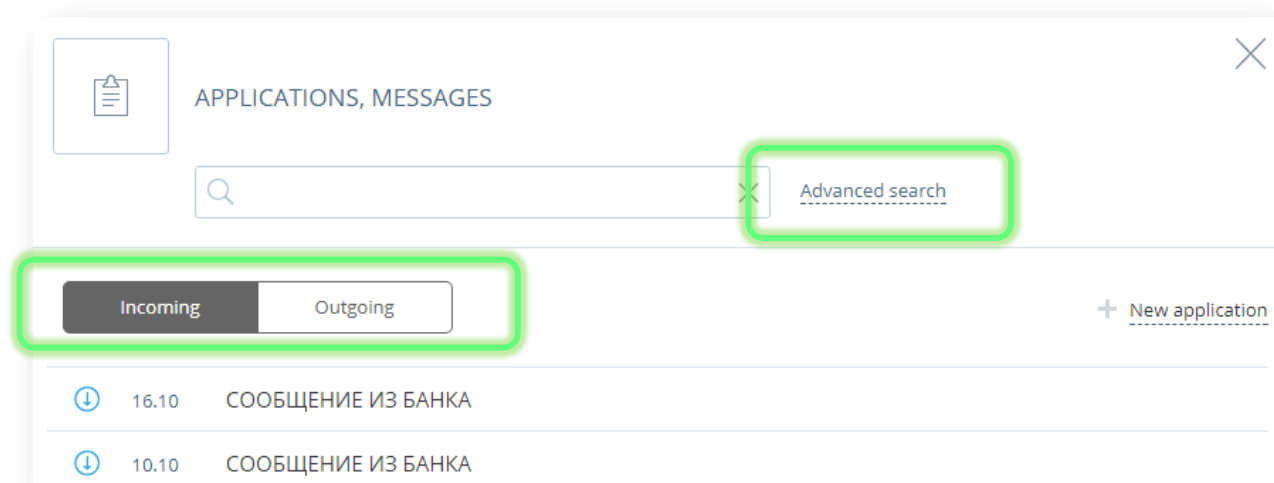


The Menu will be highlighted if you have unread messages from the Bank.



2.1 Applications and messages

This section contains the history of the correspondence with the Bank. Letters can be found by searching or by viewing the “Incoming” and “Outgoing” sections.



By clicking the “**New application**” link, you can send to the Bank a letter on general issues, as well as a letter with the “Message to the bank” subject to recall a document having “Processed” status or the letter with information for currency control. Attachment size may be up to 2 MB.

ПИСЬМО

Subject: For bank

Content: message

File: C:\fakepath\Instruction_EFM_RUS_1800.docx

< Back Send

Sending messages to the Bank is confirmed by one-time SMS password.

2.2 Settings

In the settings, you can optionally set up the closed services displaying.

ONLINE BANKING SETTINGS

Display in Online banking

- ☐ Inactive cards
- ☐ Closed accounts
- ☐ Closed deposits
- ☐ Closed credits

Save

2.3 Profile

The Client information is available by clicking the “Profile” link. Personal data and contact information are partially hidden for security reasons.

Profile

Викторий Романов

Exit

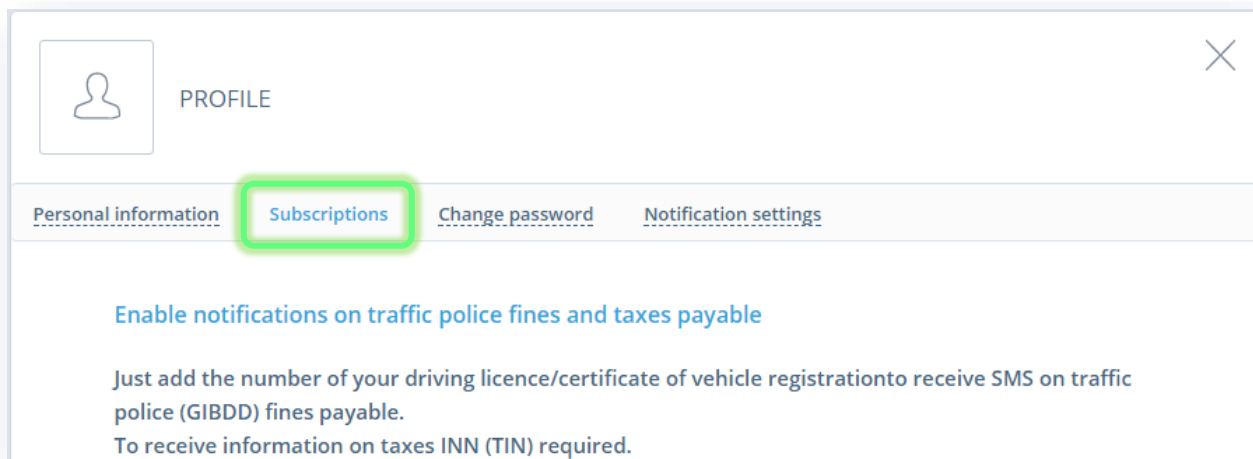
Applications, messages Security

Settings

2.3.1 Subscriptions

The service of “Notification about fines and taxes payable” enables to receive prompt notifications on traffic police (GIBDD) fines payable, taxes payable and debt to the bailiffs.

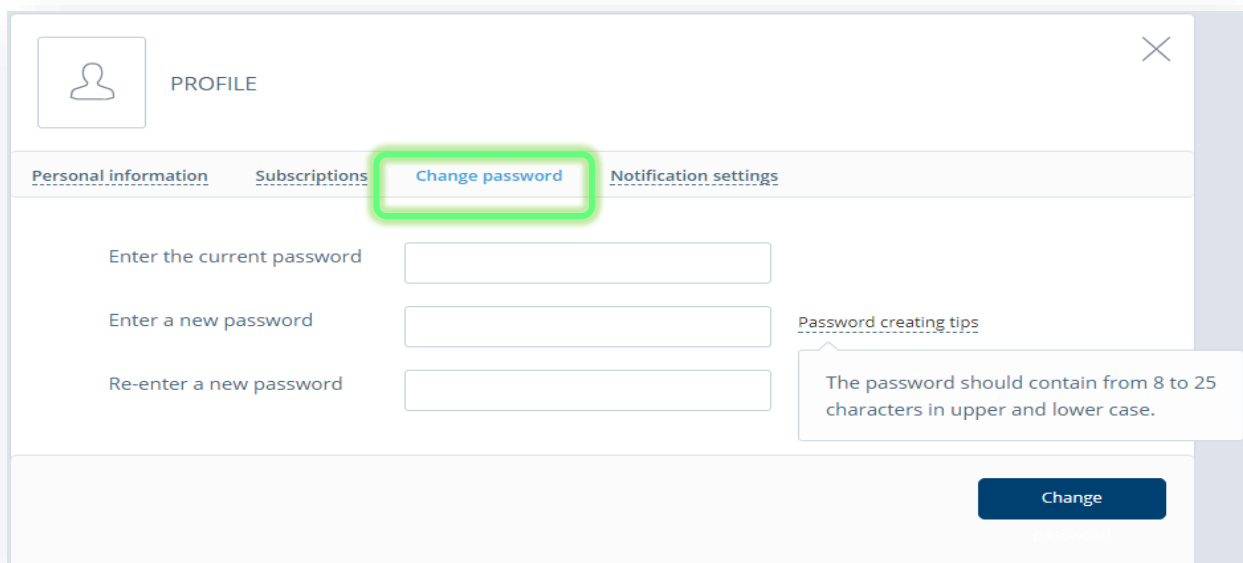
**Note: You can set up the notification service not only for your own fines and debts but also for fines and debts of your relatives by adding their details in the tab.*



The screenshot shows a user profile window with a 'PROFILE' header and a close button. Below the header is a navigation bar with four tabs: 'Personal information', 'Subscriptions' (highlighted with a green box), 'Change password', and 'Notification settings'. The 'Subscriptions' tab content includes the heading 'Enable notifications on traffic police fines and taxes payable', followed by the text 'Just add the number of your driving licence/certificate of vehicle registration to receive SMS on traffic police (GIBDD) fines payable.' and 'To receive information on taxes INN (TIN) required.'

2.3.2 Changing password

To change login password, click the “Change password” link. On the page that opens, fill out the form: enter the old password and enter the new password twice. Click “Change”. When creating a new password, you should follow the password creation tips available on the password change page in the System, as well as in the “Security Measures” section of this Manual.




The screenshot shows the 'Change password' form within the user profile window. The 'Change password' tab is highlighted with a green box. The form contains three input fields: 'Enter the current password', 'Enter a new password', and 'Re-enter a new password'. To the right of the input fields is a 'Password creating tips' section with a callout box stating: 'The password should contain from 8 to 25 characters in upper and lower case.' At the bottom right of the form is a blue 'Change' button.

2.3.3 Notifications

We offer our Clients a comprehensive solution combining different ways of delivering messages via electronic devices: SMS-messages, PUSH-notifications.

PUSH-notifications are short notifications that pop up on the screen of the mobile device on top of other launched programs windows. Such notifications are supported by all popular operating systems of mobile devices. PUSH-notifications can be enabled only by installing the mobile application.



PROFILE

[Personal information](#)
[Subscriptions](#)
[Change password](#)
[Notification settings](#)

Push-notifications

Currently you're receiving SMS.

To enhance security enable Push notifications, which are sent through the ciphered Internet channel and can provide more security compared to SMS.

Enable notifications via mobile app.

3. CARDS AND ACCOUNTS

3.1 Card and account information

The System allows to promptly and at any time receive information on the status of the Client's accounts, bank cards balance, accounts and cards operations history. To do this, use the “**CARDS AND ACCOUNTS**” block.

By clicking on a line with a specific Card number, its hidden number, card status and amount on the card are displayed. Short list of Card operations over the last 30 days (operations mini log) is displayed below, but you can specify another period for displaying the operations log. Contextual search by operations is also available.

CARDS & ACCOUNTS

5

88 437,69 ₺
3 001,00 \$
3 000,00 €

1. Payroll card

VISA **5673

32 035,18 ₺

2. Account card

VISA **9388

0,54 ₺

3. Account

56 401,97 ₺

4. USD

3 001,00 \$

5. EUR

3 000,00 €


+ NEW CARD

XXXXXXXXXXXX5673

Card info

Security

Account details



Amount on card

32 035,18 ₺

Card status


Active

Card operations

18.09.2017 - 18.10.2017

Search


13 October



KOMUS\MOSCOW\RU

Books, music, video


- 100,00



EFMNBATM213194\29.NOVY ARBAT\MOSCOW\RU

Cash operations

- 7 500,00



EVROLINK EFMN\-\RU

+ 7 000,00

It is also possible to set up the security mode of the card. This service allows Clients to set the **prohibition on/permission for ATM cash withdrawal, transfer to the other bank card, card operations in the Internet and card servicing abroad.**

8

XXXXXXXXXXXX5673

Card info

Security

Account details

Security modes

Cash withdrawal from card through ATMs

☒

Вкл

Transfer to card with another bank

☒

Вкл

Operations using card online

☒

Вкл

Card servicing abroad

☒

Вкл

Save permissions

By clicking on the line with the Card or account title, a detailed list of operations on card and other accounts opened with the Bank is displayed for the last 30 days. Here you can also specify another period for displaying the operations log. A detailed operations log can be exported to PDF and EXCEL.

Eurofinance Mosnarbank

Menu

Виталий Попов

РУС / ENG

CARDS & ACCOUNTS

88 437,69 P

3 001,00 \$

3 000,00 €

1. Payroll card

VISA **5673

32 035,18 P

2. Account card

VISA **9388

0,54 P

3. Account

56 401,97 P

4. USD

3 001,00 \$

5. EUR

3 000,00 €

NEW CARD

PAYROLL CARD

On account

Account details

№ 40817810900009025361

Funds on the account

32 035,18 P

Account operations

18.09.2017 - 18.10.2017

Search

PDF

Excel

16 October

AO АКБ "ЕВРОФИНАНС МОСНАРБАНК"/>

Зачисление заработ...

+ 32 000,00

13 October

KOMUS\MOSCOW\RU

Books, music, video

- 100,00

EFMNBATM213194\29.NOVY ARBAT\MOSCOW\RU

Cash operations

- 7 500,00

By clicking on the "Account details" link, the account details and information for replenishment thereof are displayed. You can send via email all account details displaying on the dashboard to yourself or to another person; to do it you should specify the e-mail address in the appropriate field at the bottom of the page and click "Send":

ACCOUNT


On account
Account details

Account details

Number	42301810300009025190
Currency	Российский рубль (810)
Owner	Попов Виталий Владиславович
Opened	25.06.2010
Bank	АО АКБ "ЕВРОФИНАНС МОСНАРБАНК", Г.МОСКВА
BIC	044525204
Corresponding acc.	30101810900000000204
Bank's TIN (INN)	7703115760
Bank's KPP	770401001

E-mail info
Send

Please, have regard to the following: You can change your account titles on your own!

To do this, click on the icon  near the account number. After that, the account title will be available for editing and saving.

Account

On account
Account details

Account details

3.2 Deposit and loan information

The "Deposits" section contains all necessary information on the Client's deposits opened with the bank. The display structure includes the account number, account balance (opening field), deposit interest rate and contract terms. Contract terms contain a set of fields and details of the Term Deposit Contract which can be sent to email. Below is the deposit operations log for a default period of 30 days. You can specify another period for displaying the operations:

CARDS & ACCOUNTS 88 437,69 P
5 3 001,00 \$
3 000,00 €

DEPOSITS 1 60 000,00 P

1. Депозиты 31-90 дней 60 000,00 P
Interest accrual 07.11.17 363,29 P

ДЕПОЗИТЫ 31-90 ДНЕЙ

Deposit details Terms of deposit

Account in RUB 60 000,00 P
№ 42303810900009025080 Поступление % 07.11.2017 363,29 P

Operations on deposit 04.10.2017 - 18.10.2017 Search

In this section you can view detailed information on the deposit opening conditions.

ДЕПОЗИТЫ 31-90 ДНЕЙ

Deposit details Terms of deposit

Deposit terms
Contract with number 09025080 from 04.10.2017
Last modified 04.10.2017

Deposit contract type	Fixed time
Deposit period	34 d
Interest rate	6,5%
Amount of the interest paid	0,00
Account for payment of interest	42301810300009025190
Adding funds	No
Partial withdrawal	No
Amount available for withdrawing	0,00
Deposit amount at the beginning of the contract	60 000,00
Number of future prolongations	0
End date of the deposit	07.11.2017

Deposit details

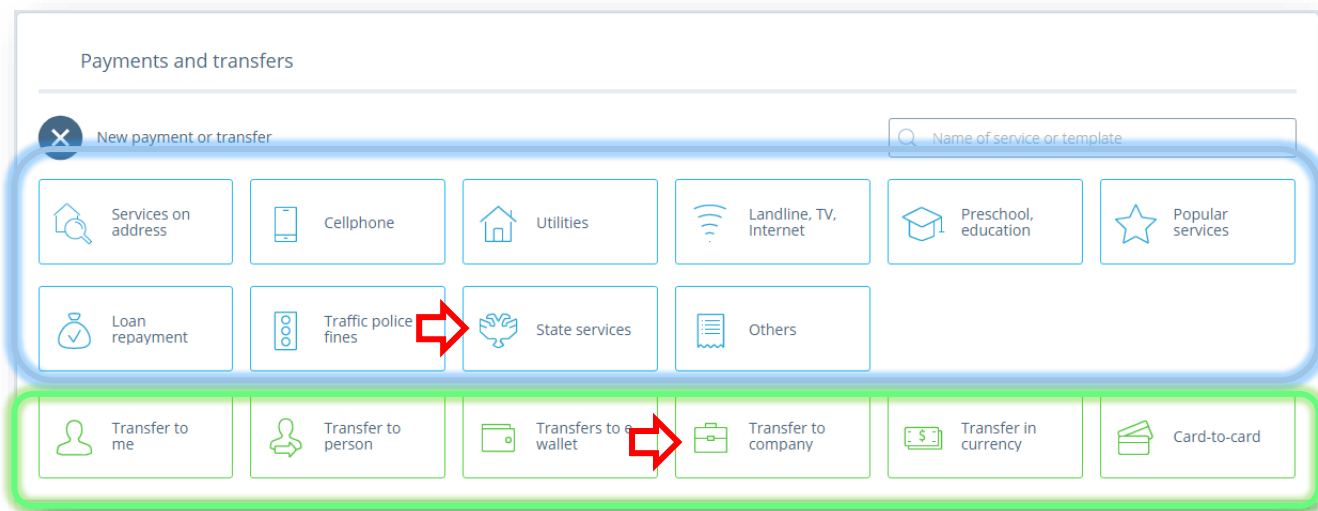
E-mail info Send

The “Loans” section has similar display structure. In this section you can find out the information on the actual debt, monthly payment amount and loan interest rate. The main details of the loan agreement or deposit can be sent to e-mail.

Please, have regard to the following: You can change the deposits and loans titles similarly to changing the accounts titles.

4. PAYMENTS AND TRANSFERS

The System offers Clients not only a range of information services, but also a possibility of fast service payment and money transfers. To do this, use the “**PAYMENTS AND TRANSFERS**” block. Functionally it can be divided into two main sections: payments from the Federal System “City” – centralized system of automated collection and processing of payments (hereinafter the “FSC”) – the groups of these operations are marked **in blue**, and standard banking operations of funds transfer (marked **in green**).

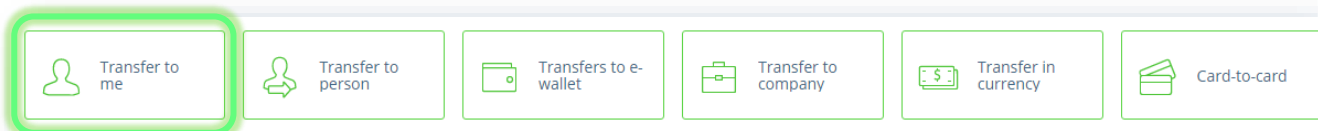


FSC

When paying for any operation from FSC, the funds are debited from the plastic card and the operation is conducted through the Processing Center and is not subject to recall. All operations from FSC section are conducted with a commission payment to FSC which is called Information and Technology Services (ITS). An exception is a set of operations from “State services” section → “Payments to the treasury according to payment details”, such transfer is carried out by the Bank according to the established tariffs.

If you cannot find a provider whom you want to pay among the FSC clients, or if you don’t want to pay for ITS, payment can be made according to bank details using the operation from **green section**. Let's consider in more detail the set of main bank transfers according to payment details.

4.1 Own funds transfer



“Transfer to me” form contains the tabs “Within Bank” and “To account with another Bank” and can be used for:


- 1) transferring funds between own cards and accounts within bank and different options are also available: [card-to-card](#)\[account-to-card](#)\[account-to-account](#)

- 2) foreign exchange transactions by transferring to yourself with a conversion (purchase, sale). The amount of purchased currency is calculated automatically in accordance with current bank rate

Transfer to

Within bank | to acc. with another bank

From: **VISA** Payroll card
**** * 5673, available 32 035,18 ₺


To:  USD
42301840900009025191, available 3 001,00 \$

Amount: 20000.00 ₺ | 345.42 \$
По курсу 57,90 ₺ за 1,00 \$

3) own funds transfer to one's own account opened with another bank

From: Account
42301810300009025190, available 56 401,97 ₺

To: 40601810245253000002

Bank:  БИК 044525502: "БАНК "МБА-МОСКВА" ООО, Г.МОСКВА

Payment purpose: Enter purpose of the transfer

Amount: 1000.00 ₺

Expenditure category: Transfers

Please, have regard to the following: The form for entering BIC/Bank name contains Bank Directory. The Directory is updated on a daily basis and contains current BIC codes of the Banks. For convenience, when entering the BIC or Bank name, the directory is automatically searched.

4.2 Internal ruble transfer by phone number

It is possible to make transfers within the bank not only by account number, but also by mobile phone number of the Russian mobile communication operators. The operation is available if the Payer and Payee are connected to the EuroLink System.

Transfer to me | **Transfer to person** | Transfers to e-wallet | Transfer to company | Transfer in currency | Card-to-card

Similarly to the "Transfer by card number", the client chooses the account to be debited and instead of the payee account number indicates the payee mobile number. The System verifies the phone numbers in the files of clients who are individuals. After the number is found, the form will display the name of the payee in the format of "Ivan Ivanovich I."

Transfer to

☒ Within bank ☐ to acc. with another bank

☒ On mobile number ☐ On account number

From: Account card
40817810300009025356 , available 0,54 P

Payee cellphone: +7 (917) 530-11-22 ✓

Payee: Денис Дмитриевич С.

Message to Payee: Maximum 20 characters

Amount: 1000.00 P

Expenditure category: Transfers

If the same phone number is specified in the files of different clients, a message will be displayed indicating that it is impossible to transfer by this number.

Please, have regard to the following: for security purposes, data entry in the “Phone number” field is blocked after 20 failed entry attempts. The function is then locked for 3 hours.

An SMS message with the result of the operation performed will be sent to the payee. After completing the transfer, this operation will have the option of viewing the Payment order, in which the payee account is specified and the purpose of payment is the following: “Transfer by phone number. Tax free (VAT)”.

4.3 External ruble transfer

It can be used for most bank transfers based on known payment details, such as invoice payment, service payment, tax and customs payments. Commission for such type of payment is charged according to the bank tariffs: <http://www.evrofinance.ru/eng/individuals/pagee/page679/>

Transfer to me | Transfer to person | Transfers to e-wallet | **Transfer to company** | Transfer in currency | Card-to-card

An external ruble transfer or transfer to the company according to payment details additionally contains the Taxpayer Identification Number (INN) and Tax Registration Reason Code (KPP) fields to be filled in case of transfers to legal entities or a set of “tax fields” in the case of transfer to the treasury of the Russian Federation.

Here is an example of filling such a transfer based on the payment for parking services:

Transfer to

To legal entity

to the Budget

Customs payments

Choose the account to be debited and specify main payment details of the beneficiary:

- account to be credited
- BIC of Beneficiary Bank
- beneficiary name
- purpose of payment

From	<div>Account</div> <div>42301810300009025190 , available 56 401,97 ₺</div>
To	<div>40702810200000000000000190</div>
Name	<div>Test Company</div>
INN (TIN)	<div>213131313211</div>
KPP	<div>312312312</div>
Bank	<div>БИК 044525502: "БАНК "МБА-МОСКВА" ООО, Г.МОСКВА</div>

The form for entering BIC/Bank name contains Bank Directory.

Transfer for payment of utilities <input type="radio"/> Yes <input checked="" type="radio"/> No	
UIP	<div></div> <div>Please enter UIP (Unique payment identifier) of 25 characters. If data is unavailable, please leave the field empty</div>
VAT	<div>Indicate: tax-free (VAT)</div>
Purpose of payment	<div>Payment for test operation</div>

Then specify the amount to be transferred.




Amount	<div>1000.00 ₺</div>
Expenditure category	<div>Transfers</div>

If similar payments are made by you on a regular basis, we recommend you to save it as a template and include it in the individual templates group for quick access.

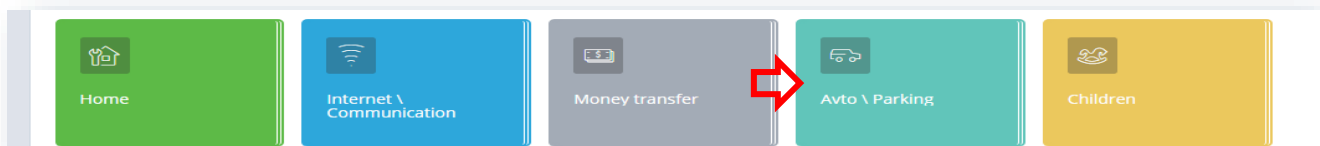
Save the payment in "My payments and transfers" On

Save the template for a quick payment in the future.

Title of transfer


Choose a group for the template   Avto \ Parking 

Payment templates are always in the Main Menu:



All operations are confirmed with one-time SMS passwords, before receiving such a password the System displays information on the amount of transfer and commission.

Commission will be charged for the transfer.
Transfer amount 1 000-00 p. | Commission 50-00 p.
Total 1 050-00 p.

 Back Get password

You cannot change the transfer details and amount, if there is a notice of the commission. If you need to correct the transfer data, click "Back".

4.4 Repeating payment

When performing certain operations in the System, you can set up the Schedule thereof (recurring payment). The schedule is set up at the time of payment/transfer creation or when editing an existing operation template. You can set up a payment frequency on a daily, weekly, monthly basis:

Регулярный платеж

Переводите деньги и оплачивайте услуги автоматически тогда, когда это нужно.

[Delete template](#) Edit settings Send

The schedule set by the Client is stored in the System and the System will automatically generate a payment document and send it to the bank on the fixed date (at the preset time - 12-00 MSK).

Repeating payment

On

Transfer your money and pay for services automatically when you need it.

Month

▼

Day of month

1	2	3	4	5	6	7	8
9	10	11	12	13	14	15	16
17	18	19	20	21	22	23	24
25	26	27	28	29	30	31	

Start repeating

13.11.17

End repeating

13.12.17

Next payment

13 November 2017

13 December 2017

SMS confirmation is not required to generate payment on the scheduled date, since the Client has previously confirmed a template creation and recurring payment setting by SMS password.

In order to cancel a Scheduled Payment, you should open the schedule template in edit mode and put it into the Off position.

Repeating payment

off

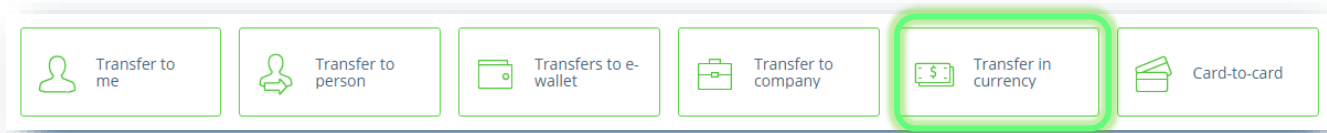
Transfer your money and pay for services automatically when you need it.

Saving the schedule template settings shall be confirmed with one-time SMS password.

If a Scheduled Payment has not been executed by the Bank for any reason (e.g., on the scheduled date for the payment, the Client did not have sufficient funds on the account from which the recurring payment is made), the Client will receive an SMS-message about the rejected transfer. Subsequent payments will be sent by the System to the Bank according to the schedule.

4.5 Foreign currency transfer

The form is intended for the transfer of funds in foreign currency to an individual or a legal entity on the basis of known payment details.




In the “Payer” section it is enough to choose your foreign currency account. You can choose only your current foreign currency accounts.

The account currency must match the transfer currency. You will not be able to specify USD as the transfer currency and a card account in EUR as the account to be debited. The “Bank Name” field is automatically filled with the name of the Sending Bank and the “Address” field - with the Client’s registered address.

Payer 50

Full name: Попов Виталий Владиславович

Account:  EUR
42301978600009025198 , available 3 000,00 €

Bank name: EVROFINANCE MOSNARBANK, RUSSIAN FEDERATION, 121099 MOSCOW, SWIFT EVRFRUMM

Address: RUSSIA MOSCOW
Street Cheluskina 10


In the “Payee” section it is necessary to fill in the fields “Name”, “Account”, “Payee address”, “SWIFT” (the system verifies the correctness of filling the Bank international code and automatically fills in the Bank name and address), “Clearing code” (optional - this code is used in national payment systems of the United States, Great Britain, Germany when making transfers in the national currencies of these countries to banks located on the territory of these countries) and “Correspondent account”. Bank’s SWIFT/BIC entry field contains the directory of SWIFT codes of Banks, when entering the code, the System will automatically offer options from the directory.

Payee 59

Name: CITIZEN C.Z.

Account: CZ6027000000002105673121

Address: CZECHIA PRAGUE
street 2/2

Bank's SWIFT/BIC:  BACXCZPP
БИК для переводов внутри банка, SWIFT для переводов в другой банк

Bank: UNICREDIT BANK CZECH REPUBLIC AND SLOVAKIA, A

Clearing code:

Correspondent acc.:

Address: CZECHIA PRAGUE
CZECHIA, 14092 PRAGUE

“Intermediary bank” section is only filled in if the Payer Bank does not have direct correspondent relations with the Payee Bank. You just enter the SWIFT code, the other fields are filled in automatically.

☒ Transfer will be processed via Intermediary bank

Intermediary bank 56

Bank's SWIFT/BIC

NARNRUMM

БИК для переводов внутри банка, SWIFT для переводов в другой банк

Bank

JSC NATIONAL RESERVE BANK

Clearing code

Correspondent acc.

Address

РОССИЯ

MOSCOW

RUSSIAN FEDERATION, 117036 MOSCOW

Fill in the transfer details without fail! In some cases, at the request of Foreign Exchange Control, you will have to attach a copy of the supporting documents to the transfer.

You can enter data into the form both in Latin and Russian letters. In the latter case, such transfer details will be automatically transliterated.

Transfer details 70

Purpose of payment

Purpose of payment text

Purpose of payment text

File

C:\fakepath\Instruction_EFM_RUS_OLD.docx



☒ Transliterate transfer details

In the "Any transfer expenses bears" field, the "Payer" is always displayed by default.

The account from which the expenses are to be debited may differ from the transfer currency. Transfer commission will be charged off this account.

Any transfer expenses
bears 71A

Payer



Account to be debited

Account



42301810300009025190 , available 56 401,97 P

If similar payments are made by you on a regular basis, we recommend you to save a payment as a template and include it in the individual templates group for quick access.

Amount of transfer EUR



Expenditure category [Set a category of expenses](#)

Save the payment in "My payments and transfers" ☒ On

Save the template for a quick payment in the future.

Title of transfer

Choose a group for the template

 Money transfer 


Foreign currency transfer is generally confirmed by one-time SMS password.


Commission will be charged off the account
42301810300009025190
Transfer amount 100-00 EUR | Commission 600-00 p.


Please, have regard to the following: under the currency legislation, the Bank reserves the right to additionally request documents for transfer confirmation. For example, you may be requested to send via the System a scan of the contract under which you pay for services or scan of an education invoice.


4.6 Card-to-Card transfer


When choosing a "Card-to-Card" transfer


 Transfer to me

 Transfer to person


 Transfers to e-wallet

 Transfer to company

 Transfer in currency

 Card-to-card

a window is opened with a form for transfer between plastic Cards issued by Russian issuing banks. In this section, you can make transfers between the Cards both within the Bank and between the Cards of other banks:


 CARD-TO-CARD

From


xxxxxxxxxxxx9388

**** 9388

To

Полосатый 

**** 2343



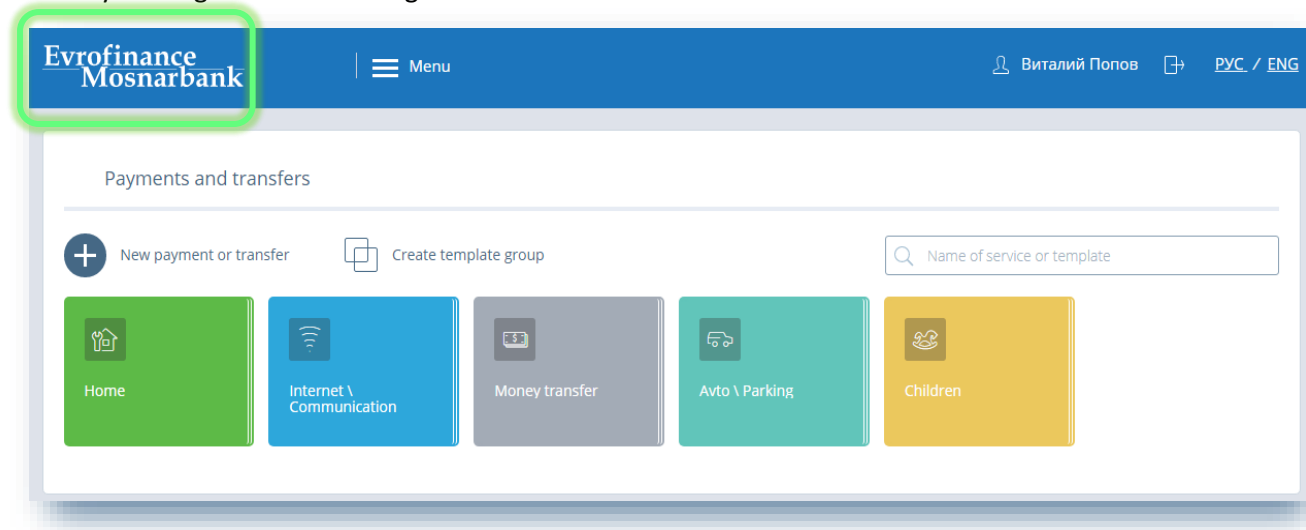
Amount

By clicking on the arrow, you can choose the Cards issued by the Bank; by clicking on the “Plus” button, you can add a Card issued by another Bank. To do this, you should enter and save the name of the Card issued by another Bank, its number and CVV.

Then you should enter the amount and click the “Transfer” button. By clicking this button, the Client agrees with the Terms and Conditions of the operator company that provides this service. The card-to-card-transfer operation is generally confirmed by one-time SMS password.

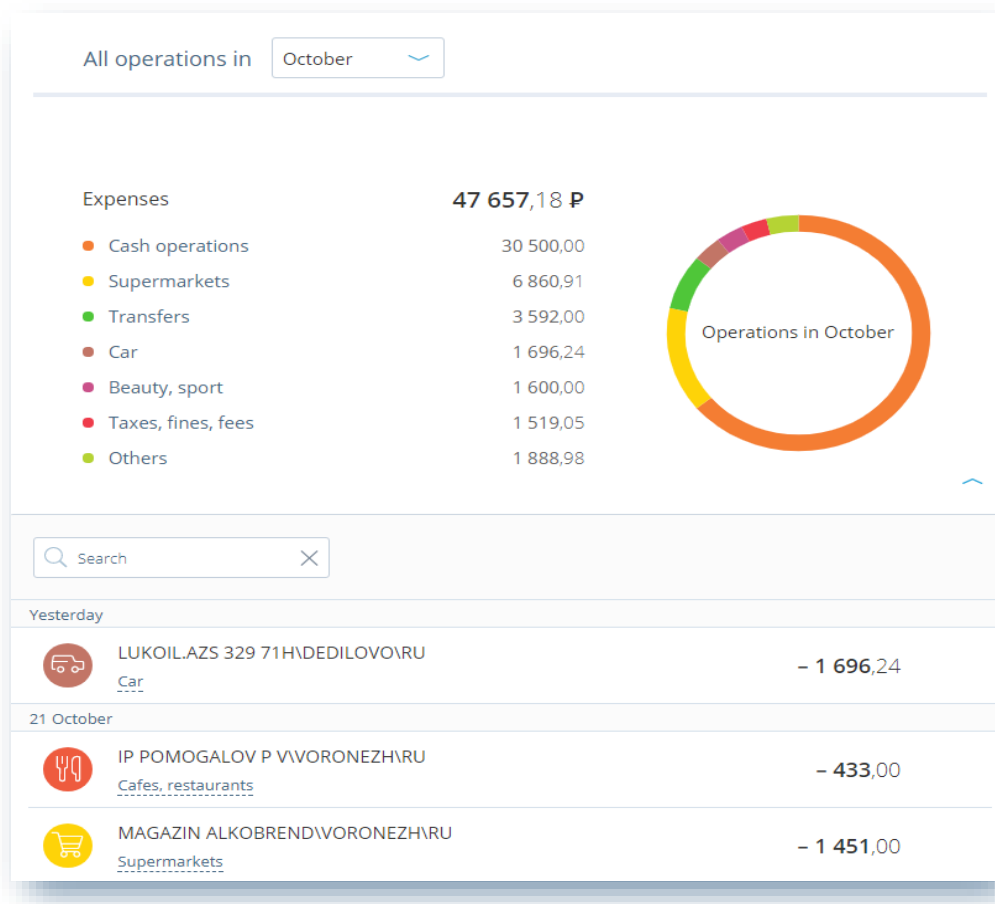
5. OPERATIONS FEED

On the Homepage, the Client Financial Operations Feed is displayed. You can go to the Homepage from any menu by clicking on the Bank’s logo.



5.1 Operations history

In the Operations Feed, all Client's financial operations performed by the Client through the System and Mobile application, the lines of statements of Client’s accounts and cards, operations of replenishment and withdrawal of deposits, etc. are displayed for the selected period. The operations performed are of expenditure category (for example, Education, Food Stores, Entertainment, Telecommunications, Utilities, Transfers, etc.). In accordance with these categories, the Expense Chart is built:



By clicking on the operation, you can view the history of its statuses, date and time of processing by the Bank, the debited account. For completed payments, you can print a supporting document, for example, when you pay for services in the FSC section, a receipt is displayed:

Билайн мой
Telecommunications

21.10.17 04:42 (Moscow time) Sent to bank → Processed

Operating account: № 23.10.17
Card xxxxxxxxxxxx5673
Payment purpose Оплата Билайн #508# тел.9032011740, док 11633264516 Без налога (НДС).

Дата операции : 21/10/2017 08:42:37 (НСК)
Квитанция : 11633264516
Услуга : 508-Сотовый - Билайн (б/н)
Л/С : +7 (9XX) XXX-XX-40
Адрес :
Номер телефона +7 (9XX) XXX-XX-40
№ в системе BeePayXP 9099015884
Call-центр 88002005575
Сумма платежа : 300.00
Сумма комиссии: 0.00
Сумма пени : 0.00
Общая сумма : 300.00

Благодарим, что воспользовались услугами Системы Город
www.kvartplata.ru, 8-800-200-12-24
Инф. центр Билайн: 8 800 700 0611

Print

For bank payments, you can form a copy of payment document marked by the Bank as processed:

Transfer to my account

↶

09.10.17 11:35 (Moscow time)

Operating account: № 09.10.17

Account Account - 42301810300009025190

Operation amount 3 500,00

To card xxxxxxxxxxxx5673

Код авторизации: 666321

[Sent to bank](#) → [Delivered to bank](#) → [Accepted](#) → [Partially processed](#) → [Processed](#)

– 3 500,00

09.10.2017		0401060	
Поступ. в банк плат.	Списано со сч. плат.		
ПЛАТЕЖНОЕ ПОРУЧЕНИЕ N 7		09.10.2017	□
		Дата	Вид платежа
Сумма прописью	Три тысячи пятисот рублей 00 копеек		
ИНН	КПП	Сумма	3 500-00
Попов Виталий Владиславович		Сч. N	42301810300009025190
Платательщик		БИК	044525204
АО АКБ "ЕВРОФИНАНС МОСНАРБАНК" Г.МОСКВА		Сч. N	30101810900000000204
Банк плательщика		БИК	044525204
АО АКБ "ЕВРОФИНАНС МОСНАРБАНК" Г.МОСКВА		Сч. N	30101810900000000204
Банк получателя		Сч. N	40817810900009025361
ИНН	КПП	Сч. N	
Попов Виталий Владиславович		Вид оп.	01
		Наз. пл.	Очер. плат. 5
		Код	Рез. поле
Получатель			
Перевод собственных средств. Без налога (НДС).			
Назначение платежа			
Подписи		Отметки банка	
М.П.		АО АКБ "ЕВРОФИНАНС МОСНАРБАНК" БИК 044525204 09 окт 2017 ИСПОЛНЕНО	

5.2 Recalling a document

This action is not available if the document in the System has the “Processed” status as well as for documents created via the “Service Payment” section through the FSC.

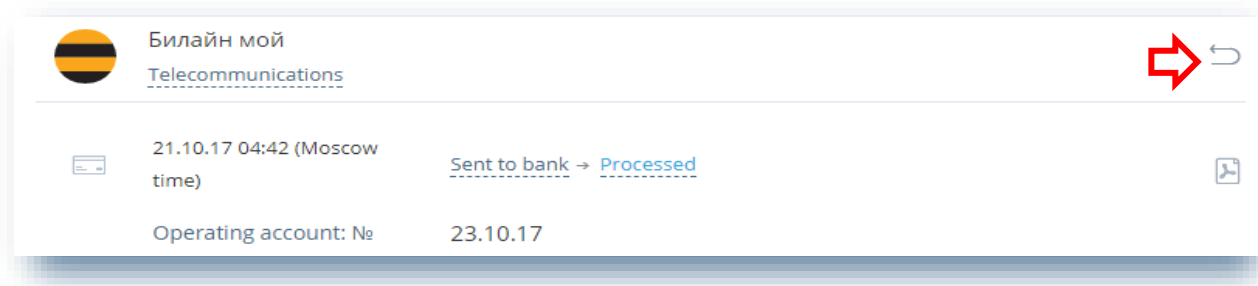
The screenshot shows the top part of a document interface. At the top, there's a header bar with a sun icon, the text 'ПСБ-перевод' and 'Transfers', and a balance of '- 1 000,00' with a red arrow pointing to a close button. Below this, a card displays the date and time '24.10.17 10:36 (Moscow time)' and a link 'Sent to bank'. Further down, it lists 'Account - 42301810300009025190' and 'Operation amount 1 000,00'.

You can specify the reason for recalling the document. For recalling, the standard procedure of confirming the operation by one-time SMS password will be required.

This screenshot shows the same document interface but with a recall form open. The header is identical. The main area contains a form with the label 'Причина отзыва' (Reason for recall) and a text input field containing 'Wrong payment'. Below this, the document details are repeated: 'Account - 42301810300009025190', 'Operation amount 1 000,00', 'Payee Попов Виталий Владиславович', 'Payee's account 40817810240000000596, in bank ПАО "ПРОМСВЯЗЬБАНК"', and 'Payment purpose Некоммерческий перевод денежных средств, НДС не облагается Без налога (НДС)'. At the bottom right, a blue 'Recall' button is highlighted with a green rectangle.

5.3 Repeating a document

By clicking the button, a filled form of previous payment/transfer is opened. The Client needs to make sure that the fields are filled accurately, if necessary, correct the amount/debited account/ purpose of payment and confirm the sending with a one-time SMS password.



6. SECURITY MEASURES

6.1 Security Measures during system operation

We offer our users not only a wide range of remote banking services, but also guarantee the confidentiality and security of data transfer when working in the System.

The main security measures are available on the Login Page:



If you find out that your Password or one-time password or mobile device number are compromised or if you suspect a compromise upon detection of fraudulent transactions in the System, immediately notify the Bank, act in accordance with the Terms and Conditions of remote banking service for individuals using the EuroLink system.

The security of the System is ensured by the following protection components:

- ✓ Cryptographic protocol for encryption of information when exchanging data between the client and the System;
- ✓ Temporarily blocking after three times entering the wrong login/password;
- ✓ In case of **entering the wrong Permanent Password nine times**, the login can be unlocked only if you personally contact the Bank;
- ✓ Restriction on the idle time in the system set at **15 minutes** in order to avoid the use of the System by third parties;
- ✓ The need to confirm any operations in the System with a one-time password.

Also you can regularly check your last entries to the System.

6.2 Password creating tips

Correctly created password for entering the System is one of the most important obstacles to intruders. Create password taking into account the following tips:

- the password length should be at least 8 characters;

- the password must contain uppercase and lowercase letters, numbers and special characters (@, #, \$, %, <, ^, &, *)

What is a weak password?

A **weak password** is a password that can be guessed or detected by dictionary/dictionaries search method for the time acceptable for intruders.

The weak passwords include the following passwords:

- passwords containing the entry name (login) in one form or another;
- passwords containing personal information, for example, dates of birth, phone numbers, names of pets, names of children, etc.
- computer terminology words, for example, operating system commands, names of equipment, programs, etc.;
- double words: stopstop, passpass and others;
- passwords based on common keyboard sequences: qwerty, 12345, qaz;
- any of the above, typed in transliteration;
- any of the above, supplemented by the numbers;
- any of the above, typed in reverse order;
- any of the above, typed in uppercase.

Moreover, it is not recommended to use passwords based on known numerical combinations: 911, 314159, 2718.

6.3 Password management

In addition to using strong Passwords, we also strongly recommend:

- ✓ Change your Passwords at least once every three months;
- ✓ Do not use the same Passwords.

For Windows *users*: do not place a check mark in the “*Remember password*” field. Do this only if you are absolutely sure that no one will use your personal electronic device without you. It is better to type a username and Password each time you log in.