INSTRUCTION FOR CORPORATE INTERNET BANKING USAGE

DEAR USER OF CORPORATE INTERNET BANKING!

This instruction is designed to provide the necessary skills for execution of transactions via Internet Banking System.

Internet banking «View option»

Having chosen Corporate Internet Banking «View Option», you get informative access to your account/s in Demir Bank. Being in any part of the world, you may:

- Check account/s balance and transactions in real time mode;
- Print out statements;
- Create archive and save payment orders and account statements;
- Receive information on exchange rates of Demir Bank for any interested date;
- Subscribe to receipt via e-mail statements balances and official rates of NBKR.

Internet banking «Full option»

Having chosen Internet Banking «Full Option» in addition to informative access to your account/s you will be able to execute the following account transactions via Internet:

- ➢ Foreign exchange;
- ➢ Internal transfers of funds in your accounts - as replenishment of accounts opened in Demir Bank;
- ➢ Internal transfers of funds – from your account to third party accounts opened in Demir Bank;
- ➢ Transfers in national currency via clearing system to third party accounts opened in other commercial banks of Kyrgyzstan.

When obtaining access to CORPORATE INTERNET BANKING, you should determine the number of authorized persons involved in operations execution. To ensure funds safety, the system allows to set several levels of operation/s execution.

There are maximum three levels of authorized persons for transaction/s execution:
1. Maker – authorized person enter all details of transaction.
2. Verifier – authorized person verifies the information entered.
3. Approver - authorized person confirms execution of transaction/s in the system.

You can define two levels of authorization for transaction/s execution (maker and approver).

Each authorized person involved in the process is assigned with unique identification Internet Number and gets from the Bank user name, password and pin-code in a sealed envelope in order to get access to Internet Banking, i.e. maker, verifier and approver (in case these rights are owned by different authorized persons) will enter the system using individual access user name, password and pin-code.

Provision of additional security is obligatory when subscribing to Internet Banking «Full option» (min. 1 E-Token for any level). But, you may purchase E-Token for each level, as well as when subscribing to internet Banking «View option».

E-Token is a device generating password of access to Internet Banking system every time when entering the system.

E-Token usage solves the problem of selection and capture of passwords and thus ensures the security of information resources and makes usage comfortable.

To log in, you should enter the web-site of Demir Bank www.demirbank.kg and choose the appropriate link Corporate clients through the window Internet Banking.

Further, on the first page you should enter user name, on the next page password and pin-code, which you received in the Bank in a sealed envelope.
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After clicking «Enter» button a new window appears «Change password» (in case of absence of E-Token). In case of E-Token availability such window does not appear. In this window, you should re-enter the current password which you received in a sealed envelope and create a new one, considering all the requirements for passwords, listed below.
!!! Please remember your new password, because you will enter this password next time you log in (not applicable when using the E-Token because it will generate a new password every time you log in).
=>
Then, after clicking the «Continue» button you will see the page, where a number of services that you may use, depending on the permissions set by the bank.

For security purposes, every three months system will automatically request password change (not applicable when using E-Token because it will generate a new password every time you log in).

In case of E-token availability: after you enter user name which you received in a sealed envelope in the bank, on the next pagee you should enter the 6-digit password generated by E-Token, after holding the button for 2 seconds and enter 4-digit pin code which you received in a sealed envelope in the bank. The password generated will be active on the display of E-Token only 30 seconds, if you do not have time to write it in cell, and a password has already disappeared from the screen, you should re-click E-Token to generate a new password, which you should enter into the cell.

You will enter E-Token password, generated by E-Token each time you will visiting Internet Banking.

In the case of incorrect entering of user name and/or password through E-Token and/or pin code 4 times, your access to account via Internet will be blocked automatically.

Accounts

For information about account/s balances, you should choose the menu **Accounts => Account information => My Accounts**. To view all transactions for a certain period of time, p/s, select account you want to get information, period and then click «Account History».

Money transfers in national currency

To make money transfer in national currency via clearing system, you should choose the menu **Money Transfer => Transfers in LCY => Clearing Transfer**, and then select the account from which you want to make transfer, click on «Continue», choose the date of transaction and fill in all the proposed fields.

Fields, obligatory for fill in, marked with star*.

Fields of filling:
1. *Beneficiary bank code*: select from a list the BIC of beneficiary bank.
2. *Beneficiary account number*: enter the account number (16 digits).
3. *Beneficiary name*: enter the full name or the name of recipient, depending on the individual or legal entity. (Please do not put the inverted commas and dash at filling this field).
4. *Payment code*: select from the list the code corresponding to the purpose of the payment.
5. *Explanation*: indicate the purpose of the payment, namely: for what payment is made (for example:

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payment for car, pre-payment for fuel, for advertisement, financial aid, etc.). If there is agreement, invoices, contracts and other documents reference to a document is required.

6. *Amount:* indicate the amount in figures.

!!! Attention: While filling payment order fields, please, do not use inverted commas and dash. Otherwise the system will not accept your payment order.

Filling the cells «Save the beneficiary information» makes it possible to save all details of beneficiary into the database.

Instruction of the customer to make clearing payment via Internet Banking system can be sent to the bank within 24 hours, 7 days a week. Instructions of the customer, received by the bank during banking day, from 9:00 a.m. to 11:00 a.m. Bishkek time will be executed by the bank the same day via clearing payment system. Instructions, received by the bank after above-mentioned time and in non-working days will be executed by the Bank the next banking day via clearing system of NBKR.

Levels of transaction execution:

If for this type of transaction there are three levels of execution of payment and different employees are authorized to execute, verify and approve, after all information is entered by maker, the following notice will appear: «Transaction was saved for approval»**.**

After that verifier has to enter to the Internet Banking system using his/her own user name/password/pin code and in "Authorization" menu he/she has to choose "Waiting transactions" submenu and select necessary transaction to be verified.

For completion of the payment Approver should enter Internet Banking using his/her own user name/password/pin-code for Internet Banking access and in "Authorization" menu he/she should choose "Waiting transactions" submenu and select necessary transaction to be approved.

!!! Attention: Transaction/s must be approved before the value date.

In case one authorized person is authorized to make, verify and approve transaction, he/she should enter Internet Banking system using his/her user name/password/pin-code and after entering all required information in "Clearing to an account"

menu, he/she should choose menu "Authorization"/"Waiting transactions" and then make authorization of payment and then approve it (choosing again "Waiting transactions" submenu).

Waiting transactions

In this submenu you may see all uncompleted transactions. You may complete it, choosing the transactions and pressing "Continue" button.

Transaction status

"Transaction status" menu provides information about the status of every transaction for any date.

Book to Book money transfers (Internal transfers)

The menu **Money Transfer => Internal Money Transfers => Transfers between accounts** is used when you open several accounts in Demir Bank in the same currency and you can make transfers from one account to another in the same currency, i.e. replenishment of your accounts in Demir Bank.

Using the menu **Money Transfer => Internal Money Transfers => Transfers to Another Accounts**, you can make transfers in favor of a beneficiary having account in Demir Bank (any branch of Demir Bank).

First you should choose the account from which the funds will be transferred, specify all the necessary details of beneficiary: beneficiary account number (16 digits), payment code, the purpose of payment and amount.

For operation/s execution, p/s, check «Levels of operation».

Foreign Exchange operations

This menu allows executing currency conversion (exchange one currency for another) on your accounts. Choosing menu **Foreign exchange => Foreign Exchange Transactions**, you may buy or sell currency at the exchange rates set by Demir Bank on the day of operation.

After choosing the submenu **Buy Foreign Currency** or **Sell Foreign Currency,** you will be offered with all possible types of currencies and exchange rates valid for the day of transaction. The appropriate accounts should be chosen for debit and replenishment.

!!! P/s, note that for exchange transactions execution the accounts in the appropriate currencies should be opened in the Bank.

For transaction execution, please, check «Levels of operation».

The menu **Foreign Exchange => FX Rates** contains archive information about commercial exchange rates of Demir Bank and official rates of the National Bank of KR.

Beneficiary information

The menu **Money Transfer => Beneficiary Information** allows to edit, save or delete from memory the earlier saved details of payments, as well as create new ones.

Access passwords/ Personal information

The menu **Personal settings => Security Information Changes => Change password** allows to change user name/password/pin-code to Internet banking system, as well as update personal information.