

Dear Internet Banking User, this Instruction was created for your familiarization with CJSC “DKIB” service and getting necessary knowledge for Internet Banking access. For your convenient and security we kindly ask you to familiarize with hereby instruction and to follow the introduced rules.

“Internet Banking” view only option is a service of CJSC “DKIB” that will allow to:

1. Have on-line access to your accounts 24 hours per day, 7 days per week.
2. Have full control over flow of funds and account balance.
3. Have secured system of identification and authentication of users, control of integrity and encryption of data based on the modern technologies.

CJSC “DKIB” during registering for the service "Internet Banking" view only "offers you the opportunity to:

- to follow up your flow of funds and account balances
- to look through accomplished Clearing operations
- to watch for Exchange Rates for the certain date
- to look through personal information and to change passwords for access to the system of “ Internet Banking “ view only option
- to send requests to CJSC “DKIB” via e-mail
- to get Account Statements/information of NBKR Exchange Rates

For getting access to the system you need to either directly type in the field of Internet address window <https://online.demirbank.kg> or enter the site www.demirbank.kg and select the appropriate link

After clicking the hyperlink a new window with different options appears, the client should choose the [DKIB Internet Banking View Only - ДКИБ Интернет Банкинг в режиме просмотра](#) option which he had chosen while signing Internet Banking application and agreement at the bank.

Sign In
English Version • Русский вариант

Please click **ENTER** after you have entered the Retail Internet Banking user name, pass code and pin code.

User Name :

Pass Code :

Pin Code * :

ENTER

0	2	4
8	6	9
3	5	1
Clear	7	

Learn more about Online Banking

Clearing, Book To Book Transfers, Foreign Exchange Transactions, Calculators etc...

Demir Kyrgyz International Bank has a full range of banking and financial services, and they are all available to you on-line.

* You should use the Virtual Keyboard while entering your pin code.

After it, you need to type in empty fields those passwords that you’ve received in sealed envelope in CJSC “DKIB”, namely User Name, Pass Code and Pin Code. (The Pin Code should be typed using the Virtual Keyboard).

After clicking on “Enter” button the new window “Change Pass Code” appears. In this window you should again rewrite just the Pass Code from the Envelop and invent a new one, taking into account all the requirements for a password. Request for password’s changing occurs at the first visit of "Internet Banking" system.

Change Pass Code

Please, enter your current and new passwords in the related fields and click **CONTINUE**.

Old Pass Code	<input type="text"/>
New Pass Code	<input type="text"/>
Re-enter Pass Code	<input type="text"/>

- ▶ Your new password should not be the same as any of your previous three passwords.
- ▶ Your new password should not be the same as your current or previous user codes.
- ▶ Your password can be minimum 8 maximum 15 characters.
- ▶ Your password should contain minimum 2 alpha-numeric characters.
- ▶ For your security, we do not recommend the use of names, dates of birth, telephone numbers or other such information for your password or user code, as they are more easily guessed by other people.

CONTINUE

!!! Please obligatorily remember new Pass Code, as you will enter it the next time you log on

After clicking "Continue" button a new page appears, it includes list of services that you can use, as well as date and time of your last login.

Welcome
..... QUICK LAUNCH

- Accounts
- Clearing
- Foreign Exchange
- Personal Profile
- Contact Us

Dear **МАРГАРИТА ИНОКЕНТЬЕВНА ЛЯН**,

Your last login time: 20.07.2010 10:41:24

When you connect to the service "Internet Banking" view only, you will have access to the following information:

"Accounts" menu

For getting information about the balance of your account, you need select the "Your accounts" menu, choose necessary account and click on "Account Review" button.

Accounts

- Your Accounts
- Clearing
- Foreign Exchange
- Personal Profile
- Contact Us

YOUR ACCOUNTS

Please choose one of the accounts seen below and press **ACCOUNT REVIEW** or **ACCOUNT HISTORY** button.

Current Accounts

Account No	Branch Name	Short Name	Balance	Usable Balance

Cash Credits

Account No	Branch Name	Balance	Cumulated Interest	Maturity Date

Currency Code	Total Balance	Total Cumulated Interest

Further relevant information you can find in appeared window "Account Review".

Accounts

- Your Accounts
- Clearing
- Foreign Exchange
- Personal Profile
- Contact Us

Account Review

Press the button **BACK** in order to see other accounts

Account No	
External Account No	
Branch Code	
Currency Code	
Short Name	
Opening Date	
Balance	
Blocking Amount	
Usable Balance	

If you want to look through all made transactions for the certain period of time, you should choose necessary account on the "Your accounts" menu and click "Account History" button.

In appeared "Account History" window should be specified the time period.

Accounts

- Your Accounts
- Clearing
- Foreign Exchange
- Personal Profile
- Contact Us

Account History

Due to Bank's transfer to the new operational system the information on transactions till 04.06.2007 in Internet-Banking is not available. Apologize for inconvenience caused.

Please enter date period and press **INQUIRY** button. You can print receipt by choosing transaction number.

Starting Date: 21 July 2010

Ending Date: 21 July 2010

Money Transaction: Please choose...

"Clearing" menu

You have possibility to look through all completed transactions that have been implemented by the payment Clearing system. To do this you should enter the start date and end date for clearing and click on the button "Inquiry"

Accounts

- Clearing
- Clearing Inquiry
- Foreign Exchange
- Personal Profile
- Contact Us

View Clearing Inquiry

If you know the inquiry number, please enter. In order to inquiry more detailed, please do not enter any value into Inquiry Number field and press **INQUIRY** button after choosing the date info.

Start Date: 21 July 2010

End Date: 21 July 2010

"Exchange Transactions" menu

In this menu you can get information on exchange rates for any day you're interested in.

Currency Rates

Please enter the date that you would like to inquiry for currency rates and press **INQUIRY** button.

Date: 21 July 2010

INQUIRY

Currency rates listed below belong to 21.07.2010

Currency Code	Currency Name	Buy Rate	Sell Rate
USD	US Dollar	46.85	47.25
EUR	Euro	60.04	61.32
GBP	Sterline	71.02	72.68
RUB	Russian Ruble	1.527	1.561
CHF	Frang	44.14	45.23
TRY	New Turkish Lira	30.23	31.24
KZT	Tenge	0.315	0.322

«Personal Profile» menu

Using this menu, you can view personal information, as well as to change all your passwords to "Internet Banking" view only system.

- Accounts
- Clearing
- Foreign Exchange
- Personal Profile**
- Preview Personal Info
- Define User Name
- Change Password
- Change Pin Code
- Contact Us

«Contact us» menu

- 1) You have the opportunity to send a message to the CJSC "DKIB" about interesting question, using "E-mail" menu.

Contact Us

If you have any comment or proposal, please, fill the fields. Do not include in your message confidential information such as your debit card number, PIN, Internet password, etc.

Sender Name:

Your E-Mail Address:

Message:

CONTINUE

- 2) «Menu "E-mail Statements/NBKR Rates" gives you the opportunity to sign up for receiving account statements/NBKR Rates statements every day/week/month, depending on your choice via e-mail.

E-Mail Statement/NBKR Rates

Please, select information you want to get via e-mail on your account.

Account No	Currency	Account Holder														
<table border="0"> <tr> <td>NBKR Rates</td> <td><input type="checkbox"/></td> </tr> <tr> <td>NBKR Rates E-mailing cycle</td> <td>Daily</td> </tr> <tr> <td>Account Statement</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Account Statement E-mailing cycle</td> <td>Daily</td> </tr> <tr> <td>E-Mail Address</td> <td><input type="text"/></td> </tr> <tr> <td>E-Mail Address 2</td> <td><input type="text"/></td> </tr> <tr> <td>E-Mail Address 3</td> <td><input type="text"/></td> </tr> </table>			NBKR Rates	<input type="checkbox"/>	NBKR Rates E-mailing cycle	Daily	Account Statement	<input type="checkbox"/>	Account Statement E-mailing cycle	Daily	E-Mail Address	<input type="text"/>	E-Mail Address 2	<input type="text"/>	E-Mail Address 3	<input type="text"/>
NBKR Rates	<input type="checkbox"/>															
NBKR Rates E-mailing cycle	Daily															
Account Statement	<input type="checkbox"/>															
Account Statement E-mailing cycle	Daily															
E-Mail Address	<input type="text"/>															
E-Mail Address 2	<input type="text"/>															
E-Mail Address 3	<input type="text"/>															

BACK **CONTINUE**

In order to provide additional protection, CJSC “DKIB” offers to use its e-tokens during enter to Internet banking system.



E-token is the special device, which generates the Pass Codes of access to Internet Banking system every time when you enter the system, and also provides identification and authentication of the client.

Connecting to the Internet – banking system, using e-token

Once you enter a **User Name**, the following page will be opened: in proposed fields You need to enter 4-digit **security code E-token** (which you should get with E-token in CJSC “DKIB”), as well as the 6-digit password (which will generate on-screen E-Token after holding it's button for 2 seconds).

This password will be active on the display of the E-Token only 30 seconds, in case you do not have time to enter the field, and the password has disappeared from the display, you must re-click the E-Token to generate a new password, which should be entered to the field.

At each new visit of Internet Banking system, you must enter new E-Token passwords that will be generated by your e-token.

If you enter incorrect E-Token Pass Code more than 3 times, your access to Internet Banking will be locked.

We hope that this instruction will be useful and helpful guidebook while using service “Internet Banking” view only.

We are glad to see you among the users of Internet Banking service!!!

If you have any question please contact us: 610-610 (182, 131)