

## Remote Internet Client-Bank for legal persons

### USER'S MANUAL

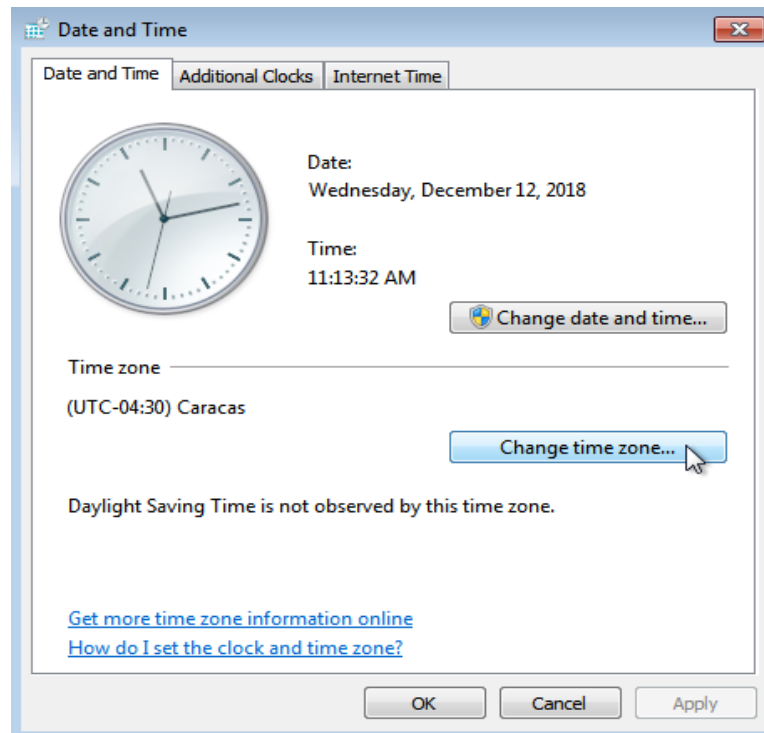
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# 1. Settings necessary to ensure the System's correct work

**Attention!** You may need to have the administrator rights to complete the setup!

1. **Time zone setup** (at the bottom right of your desktop, in the notification bar). Set the correct time zone for your region:

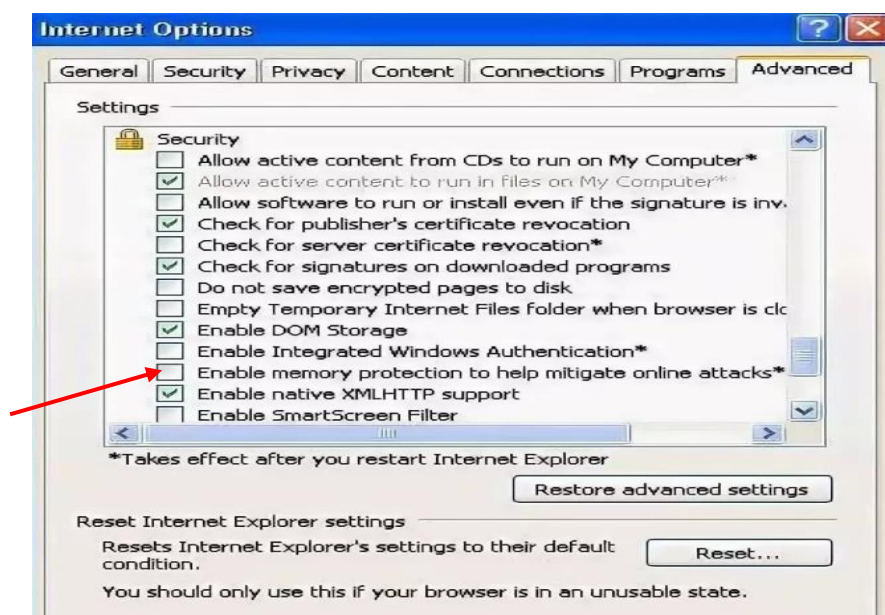


## Setting up IE: Tools – Internet options

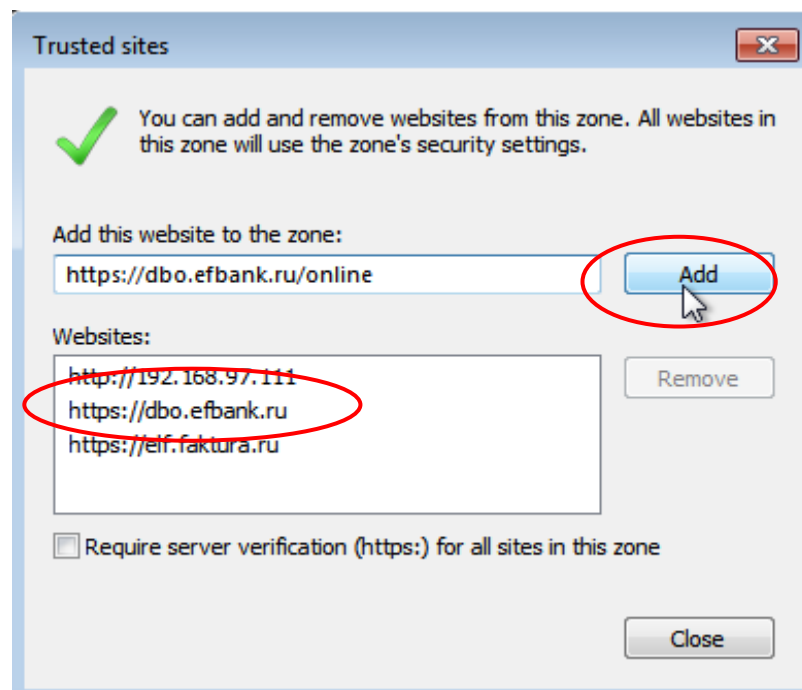
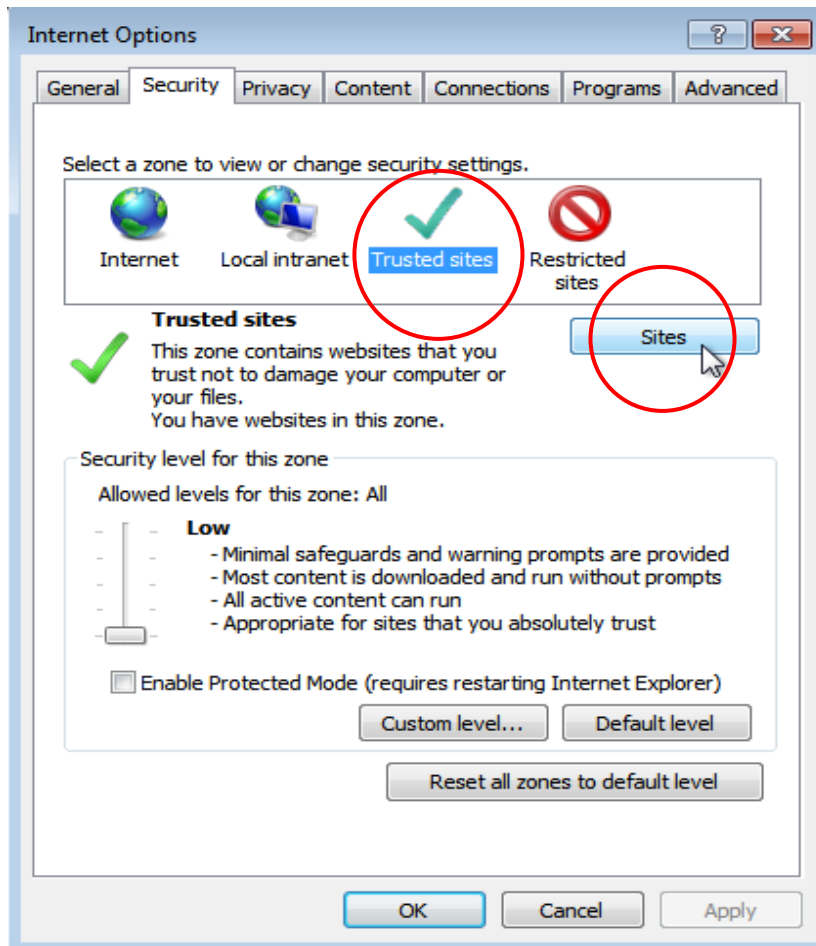
2. **Memory protection** (Only for Internet Explorer 8 or lower!)

With the purpose that nothing prevented the Active X installation, it is necessary to uncheck the “Enable memory protection...” to reduce the risk of hacker attacks.

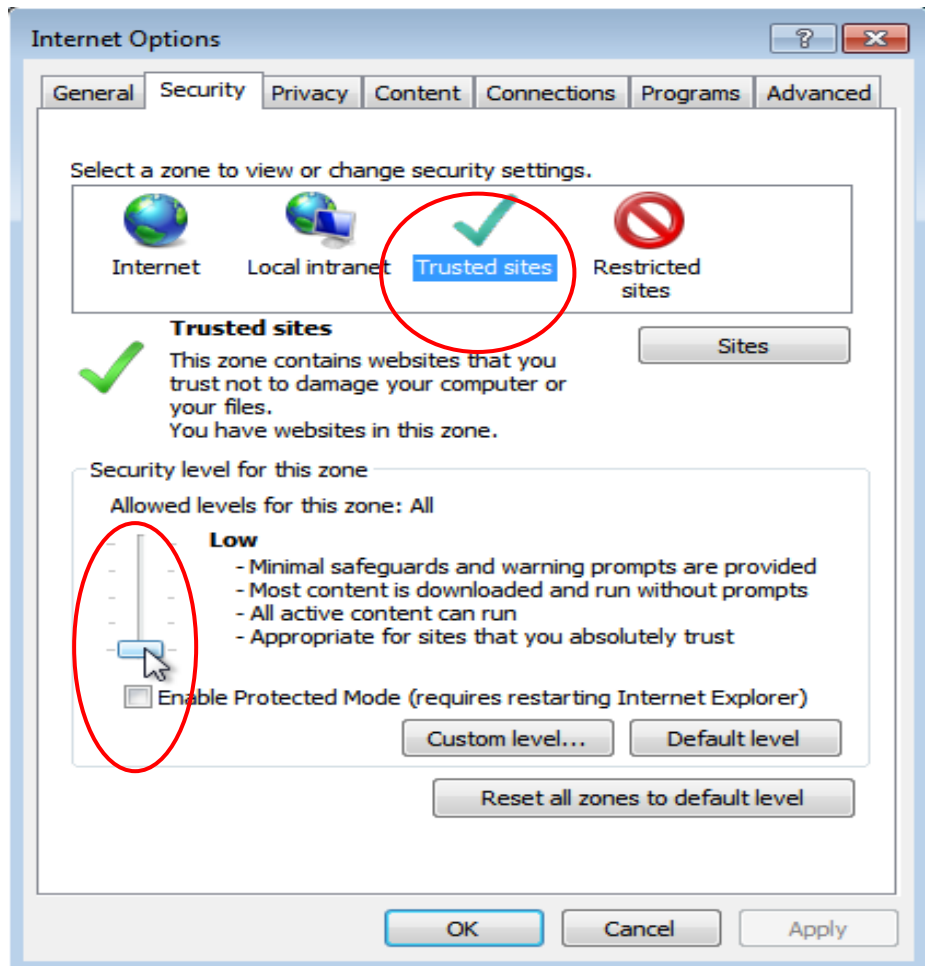
Opening Internet Explorer and going to the Settings: [Tools – Internet options – Advanced](#)



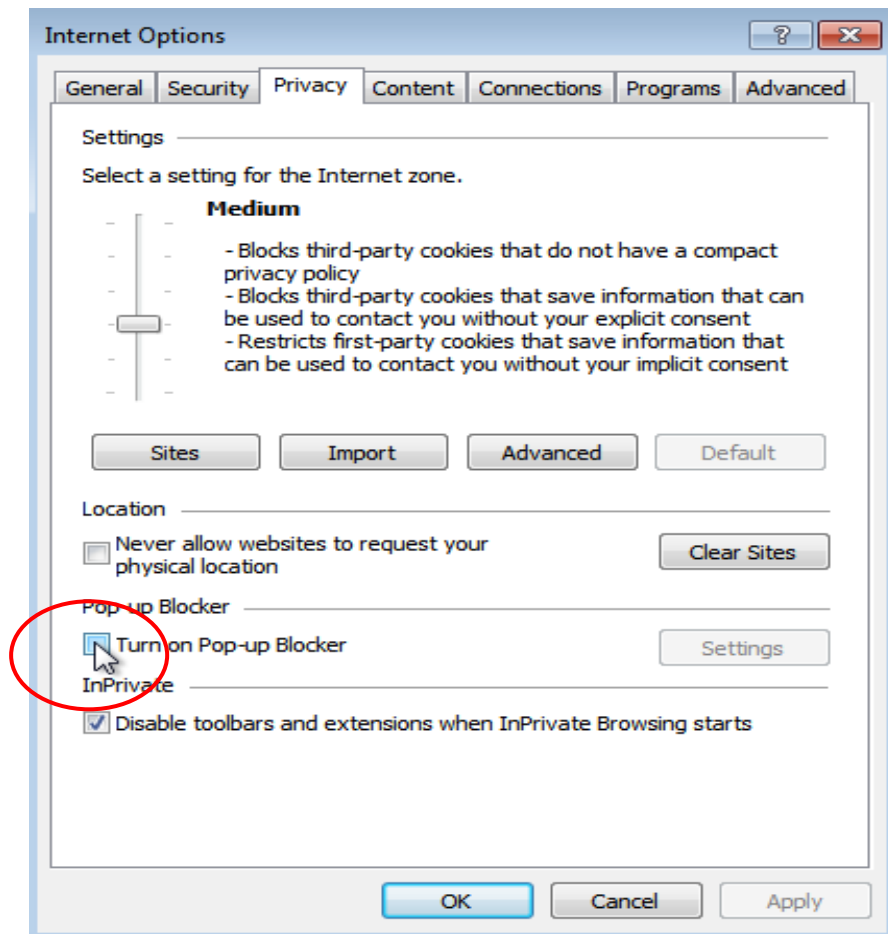
To display the Bank's website and its content properly <https://dbo.efbank.ru> please add it to the **«Trusted sites»**: [Tools – Internet options – Security](#)



3. Then, it is necessary to set up the security level for trusted sites as «Low» and disable the **Protected Mode**:

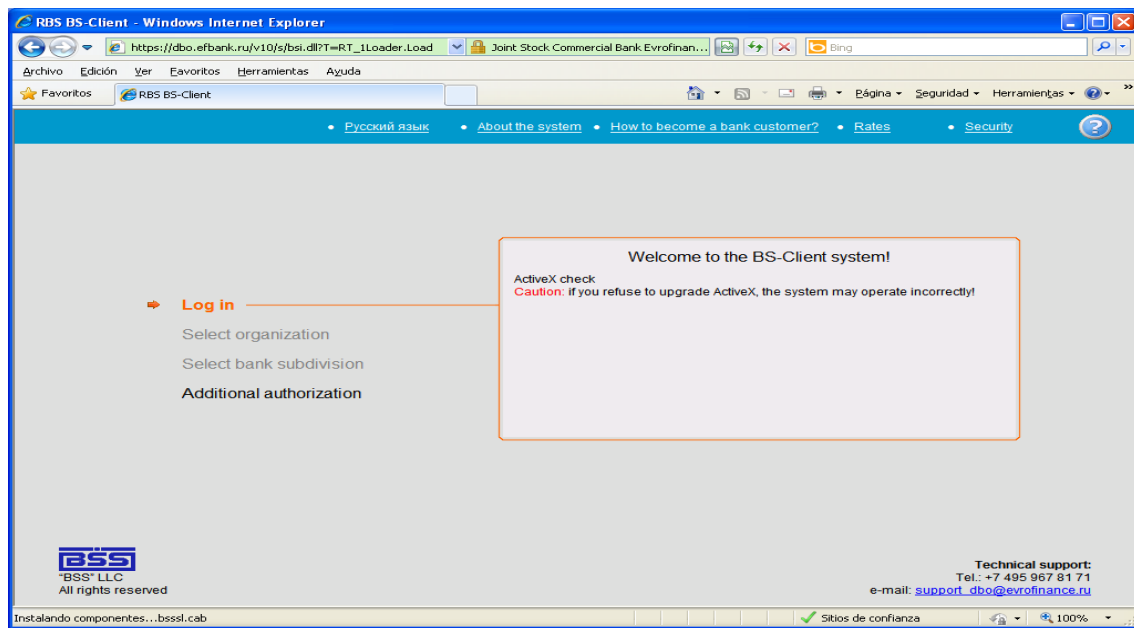


4. Turning off the pop-up blocker in **Tools – Internet Options – Privacy**:

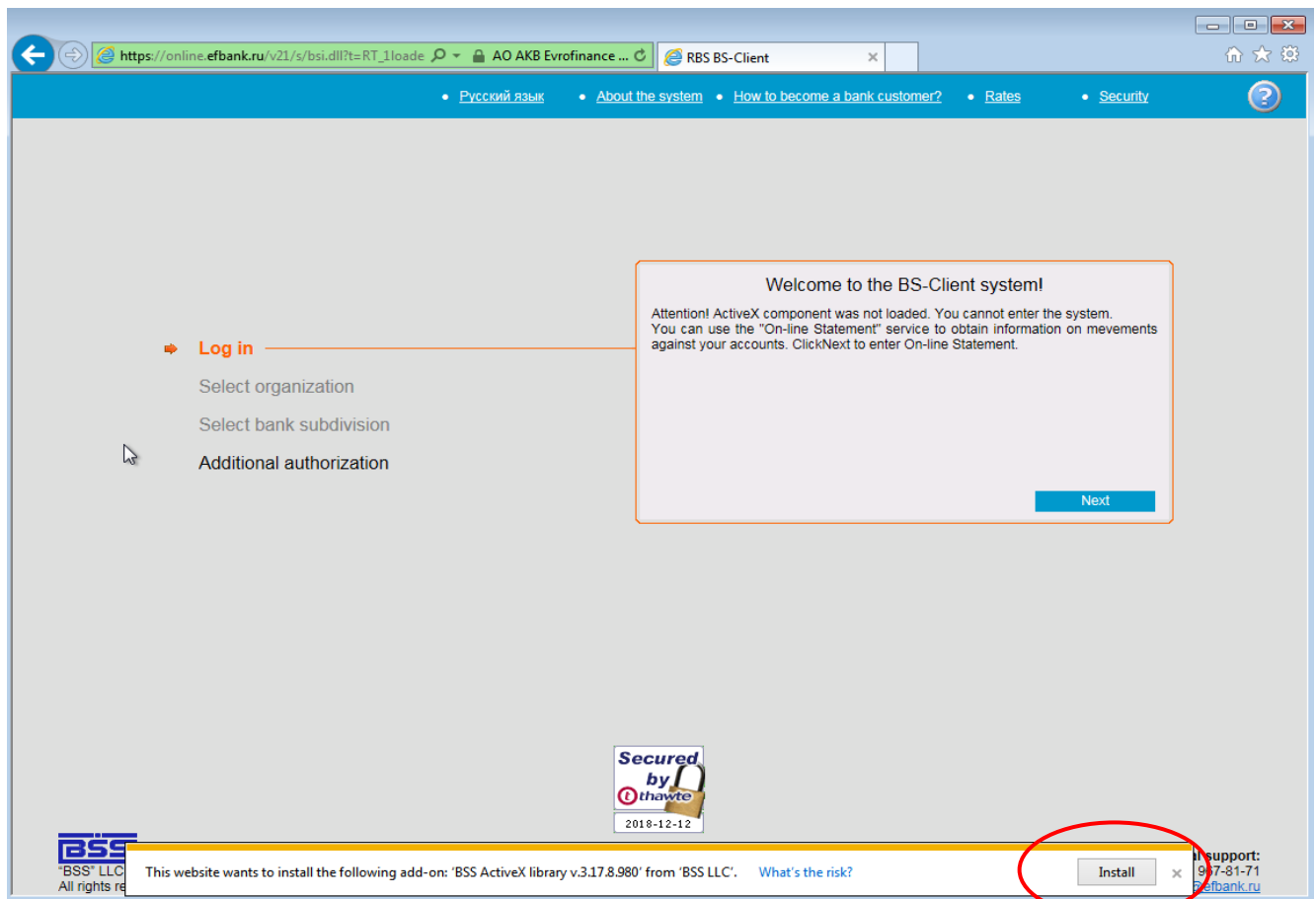


## 2. Entering the System

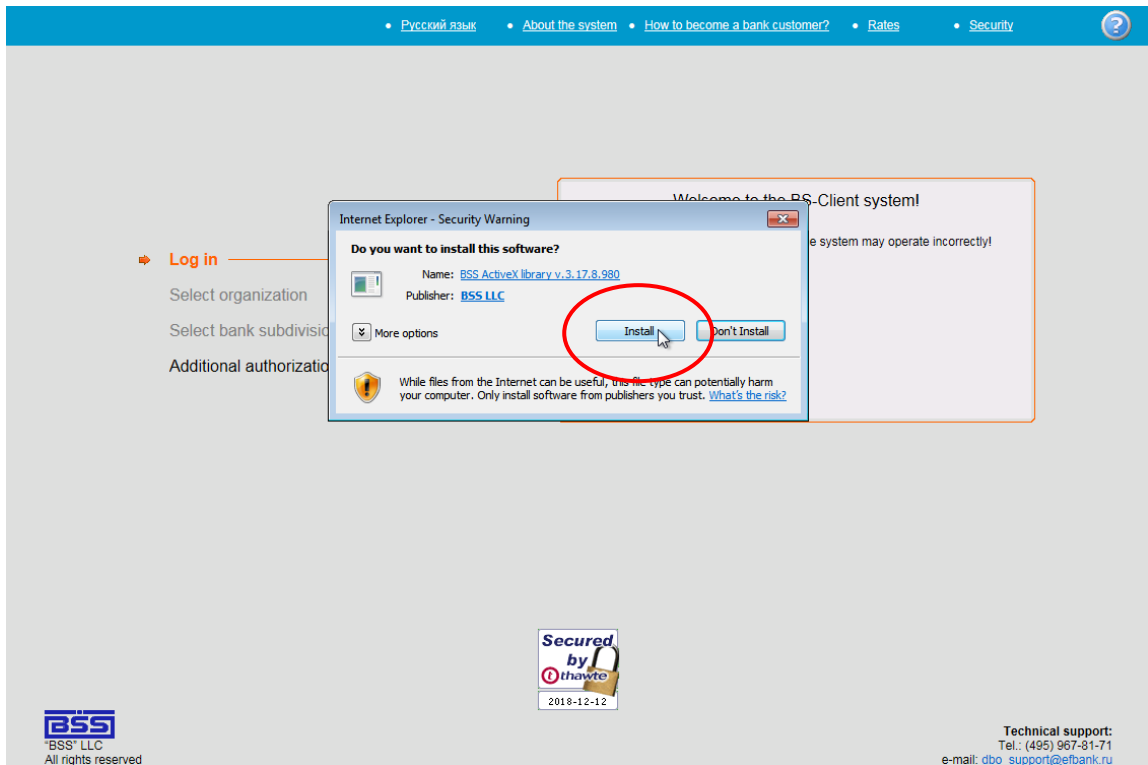
1. To enter the System please write in the **Internet Explorer's** address bar: <https://dbo.efbank.ru/online>



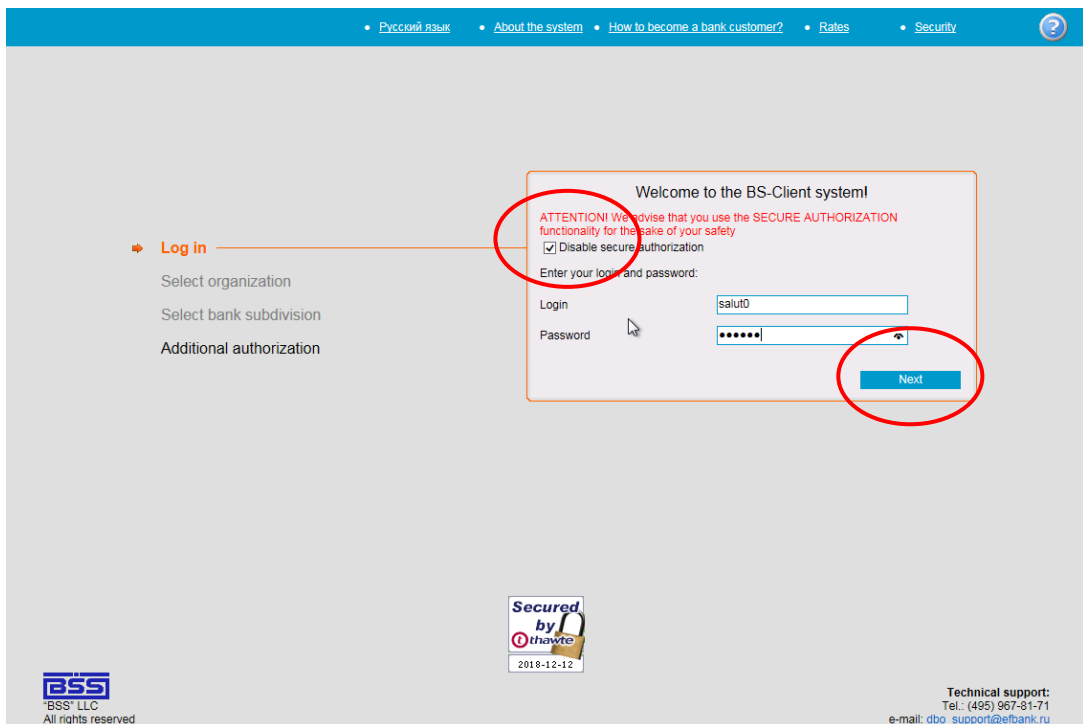
2. Upon your first login the Active X components' installation is required. To install these components, you may need to have the **administrator rights**.



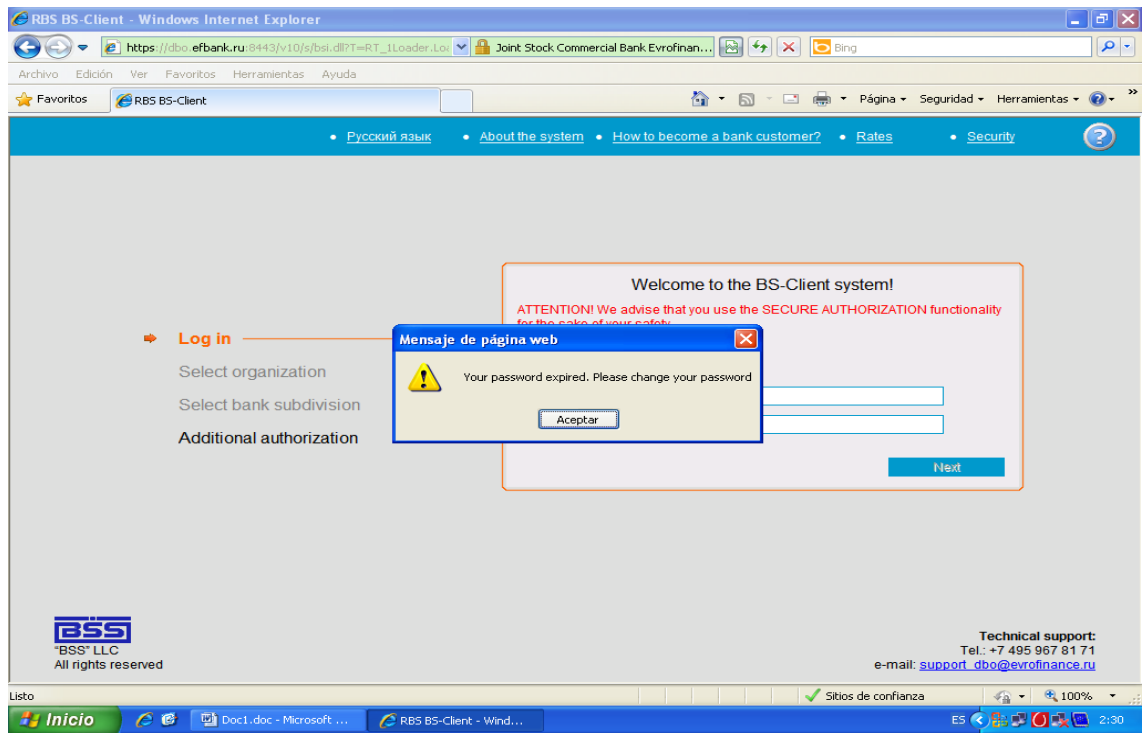
If any difficulties in the Active X elements' installation, please set up **Internet Explorer** according to the described in numeral 1 of this manual or consult your Company's system administrator.  
Installing Active X elements:



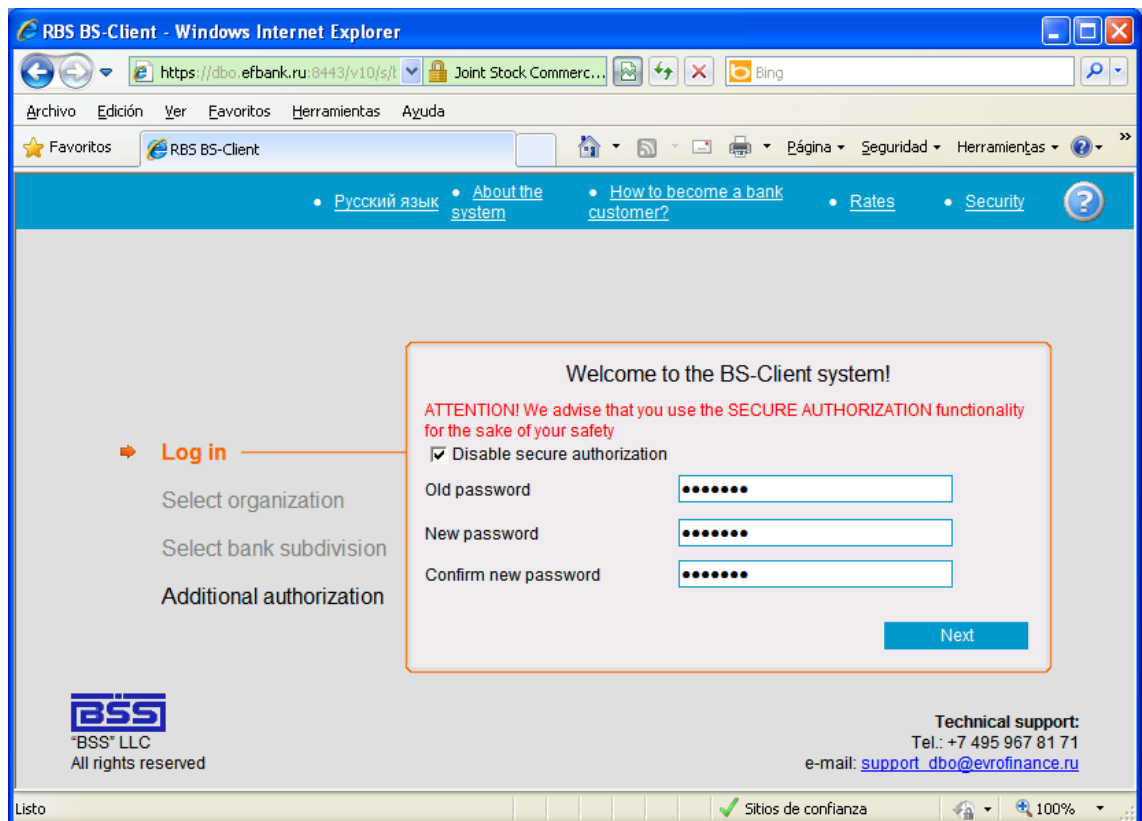
3. After installation of all necessary components a window appears inviting you to enter login and password received from the Bank:



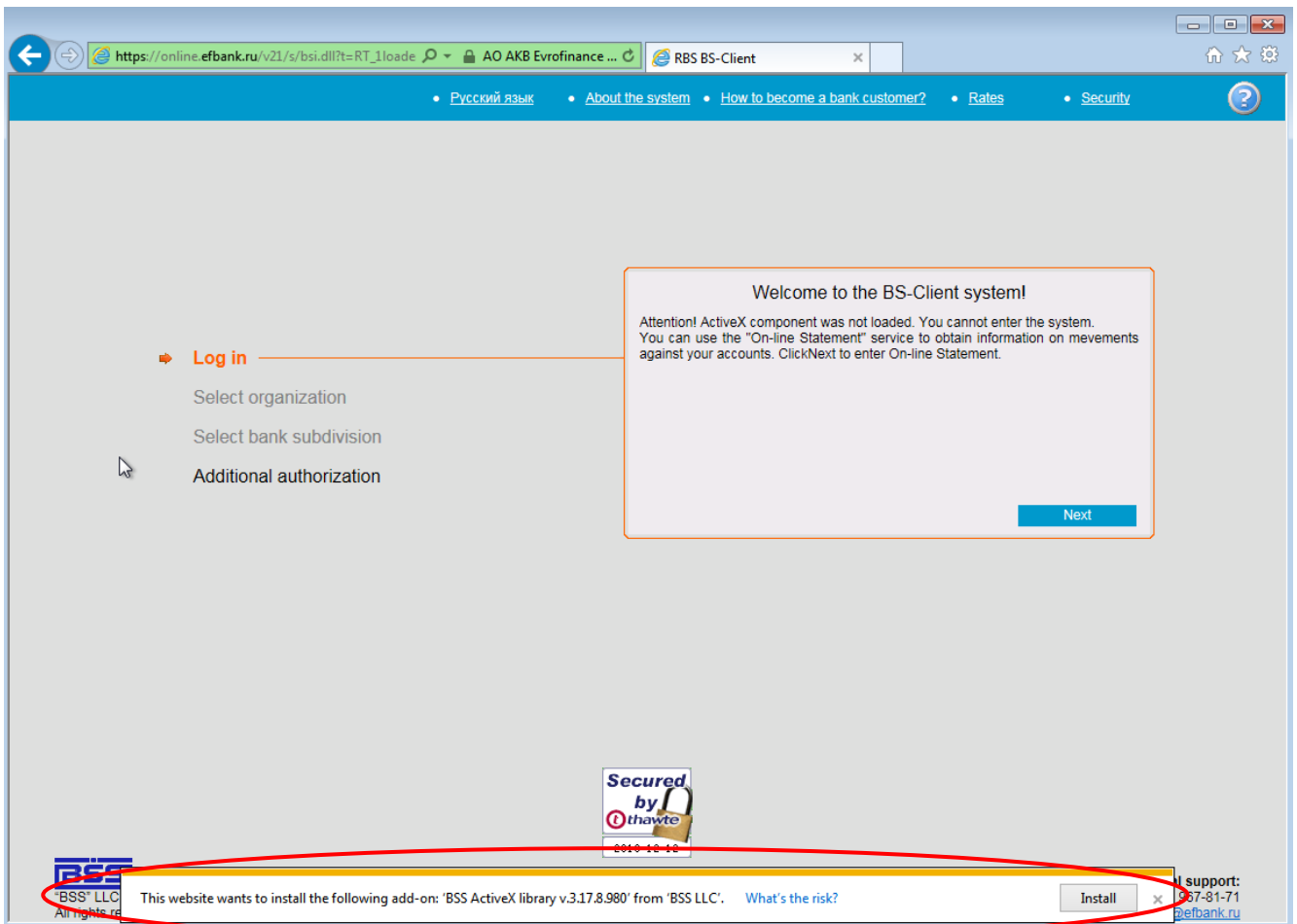
4. Upon your first successful login the System will immediately require you to change the password received from the Bank:



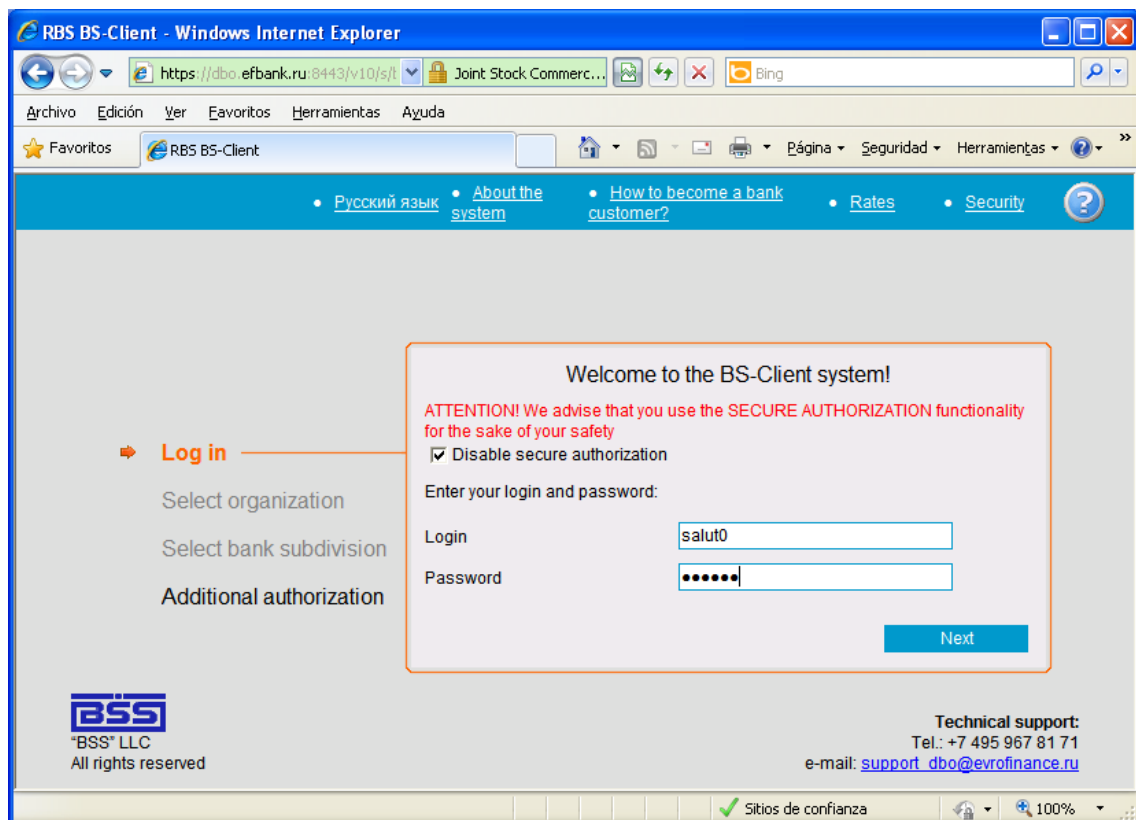
New password must contain from 6 to 10 symbols:



Then the System shall install the remaining Active X components:



5. Now you can enter the System with your new individual password:

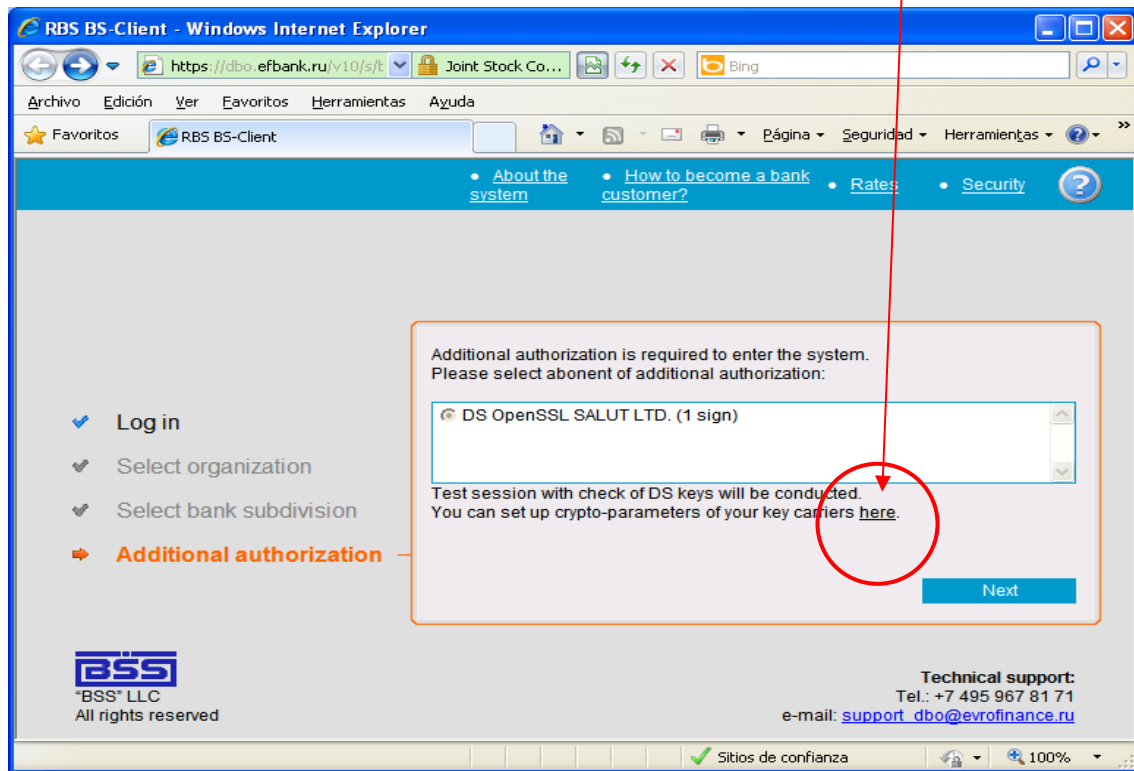


6. On the next step it is necessary to write paths for key carrier.

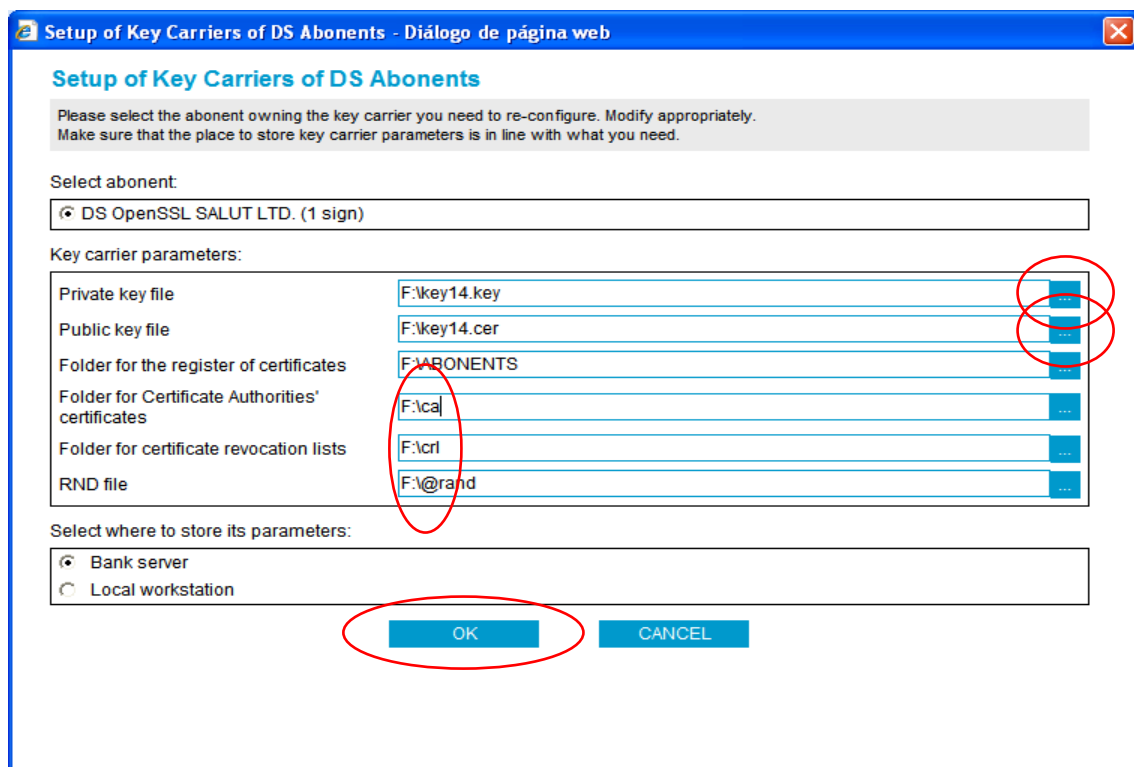


Insert the USB drive received from the Bank and see the symbol, under which the drive appears in the System. **The USB drive must be inserted during all the work session.**

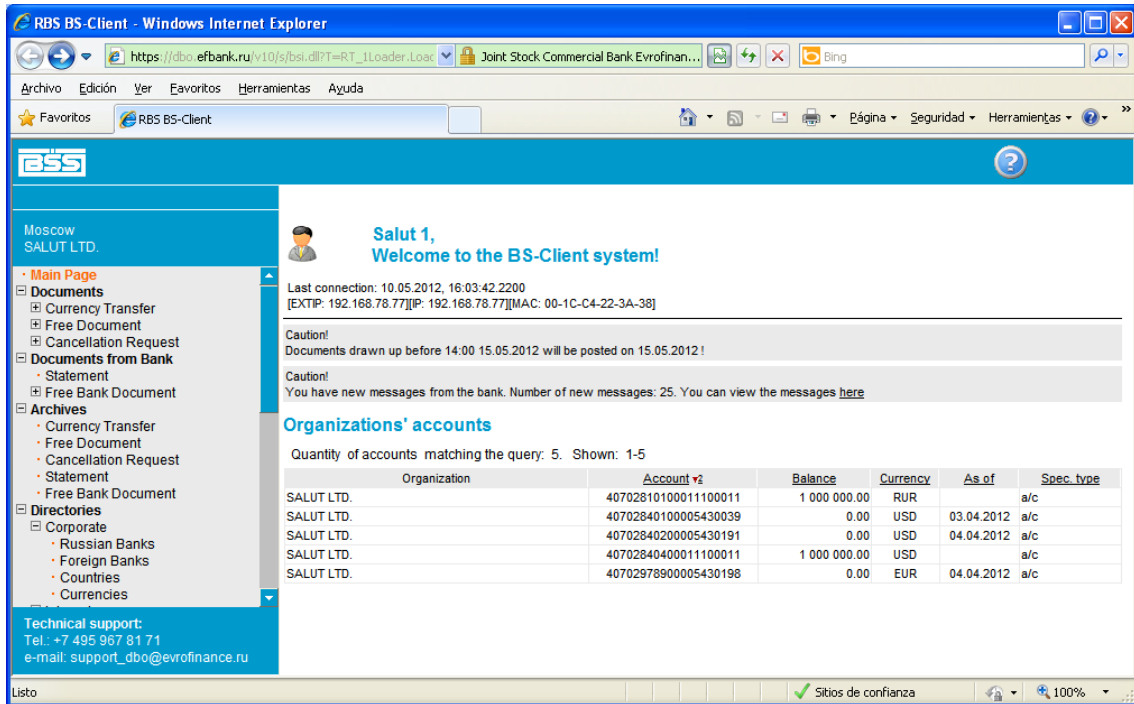
You should specify paths to the keys on your pen drive through «[here](#)»:



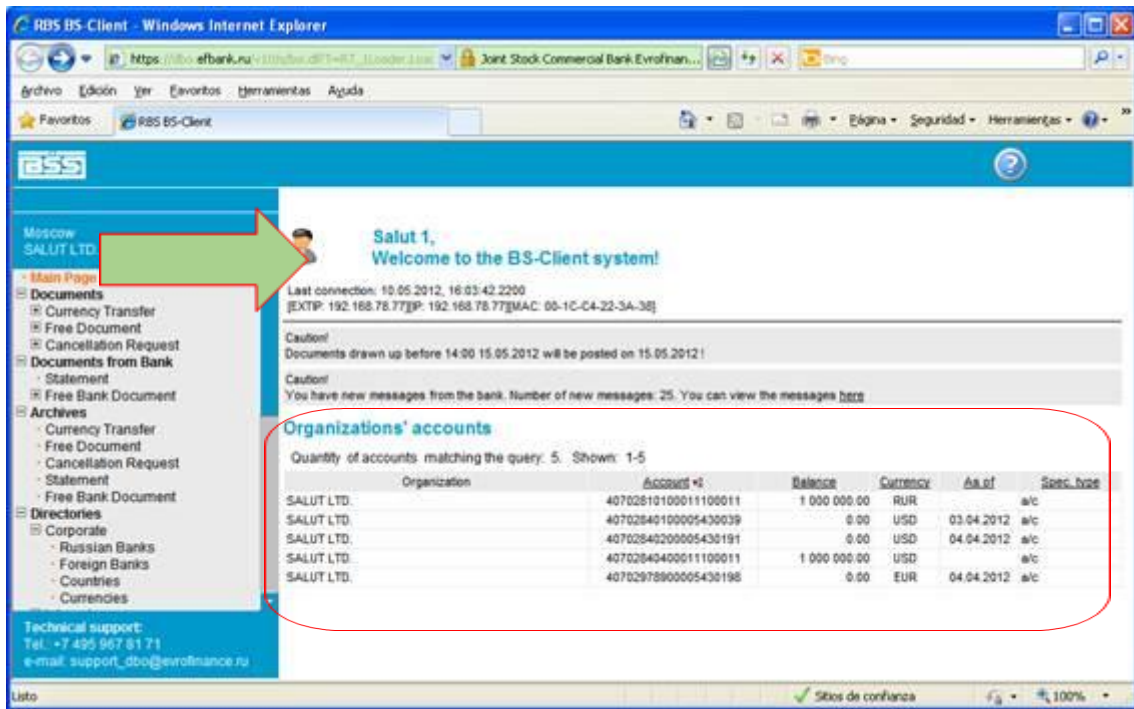
In the line [Private key file](#), through pressing the button “Review” enter the USB drive and select file with [.key extension](#). In the line [Public key file](#), through pressing the button “Review”, enter the USB drive and select file with [.cer extension](#). In the remaining lines you should only change the symbol according to your USB drive symbol.



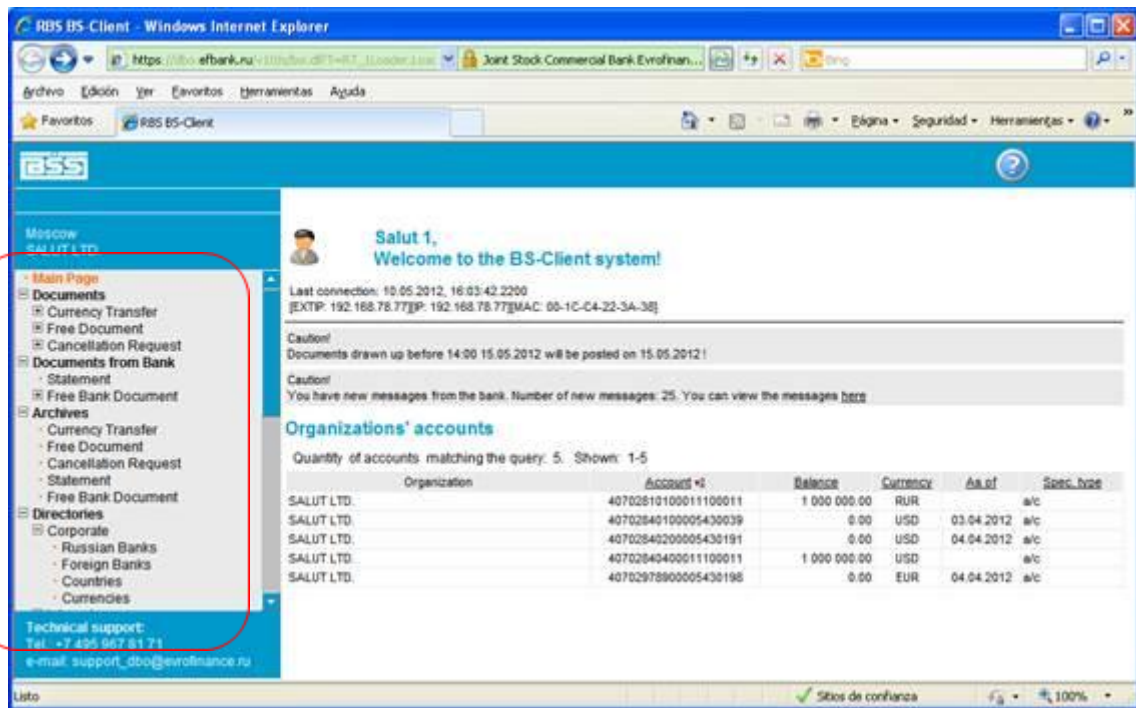
7. Then you can successfully access the main page of the System:



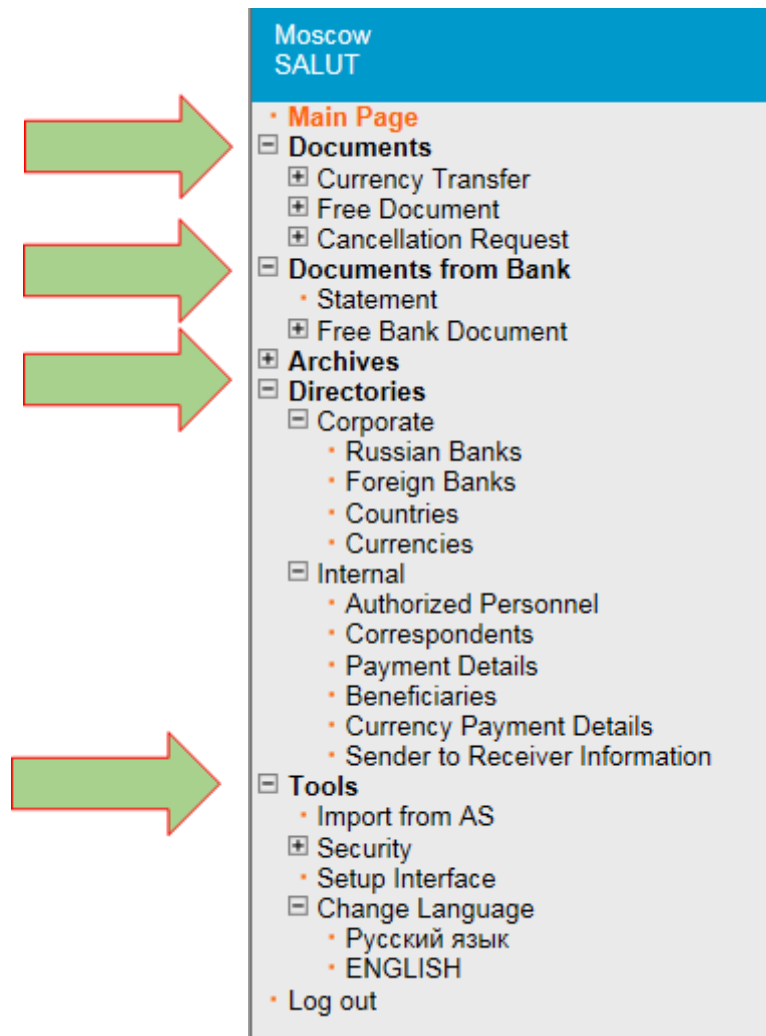
In the Main page's workspace, you will find the account list and actualized balances:



To move to other menu items, documents and directories, please use sections in the left bar:



There are 4 main sections in the left bar: Documents, Documents from Bank, Archives and Directories, and Tools:

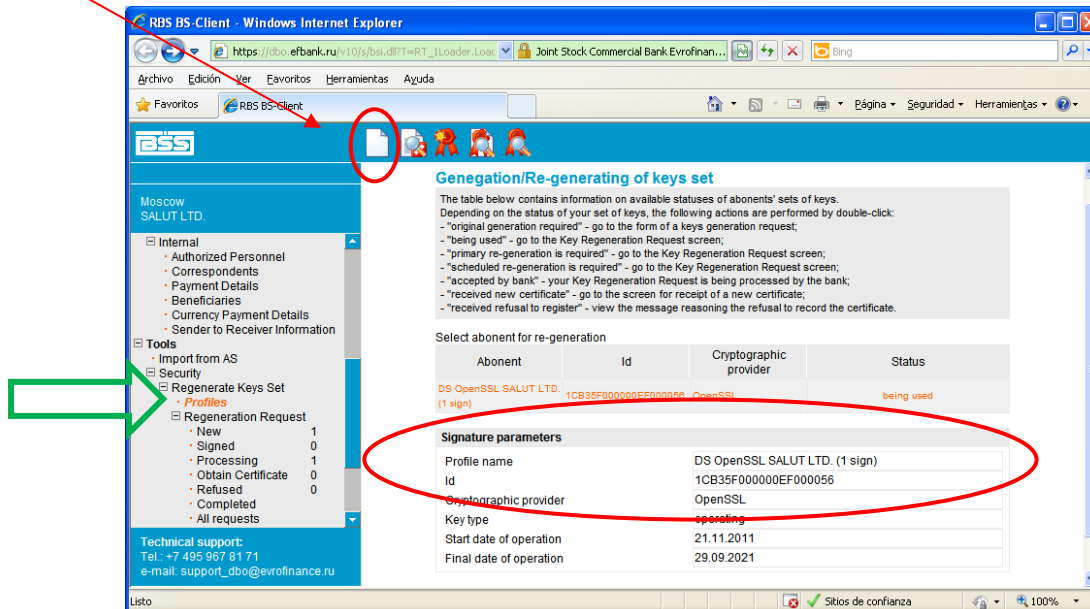


### 3. Key re-regeneration

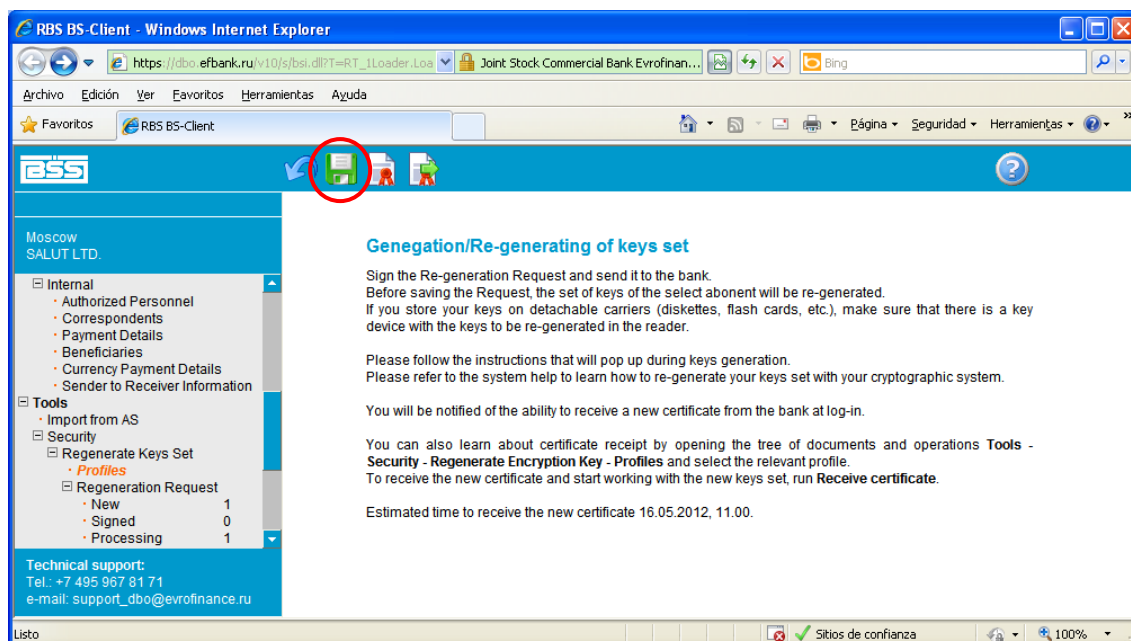
To continue your work in the System with the purpose to create and send financial documents to the Bank, you have to re-regenerate technological keys received from the Bank.

**Attention! You should start and finish this process on the same computer!**

Going to the section **Tools – Security – Regenerate Keys Set – Profiles** and creating request to re-regenerate the selected abonent. To make this, please press the button **"Send re-generation request"**:



Once the button **"Send re-generation request"** is pressed, a dialogue will appear, offering you to subscribe the request for new certificate and estimated ending time sent to the Bank. You should press the button **"Save"** in the top menu:



Then a cover letter in Spanish and English will appear on the screen, followed by the Open Key Recognition Act (certificate for message exchange). You should consult the letter's text, print two copies of the Act, pressing the button **"Print"**, and then formalize this Act according to the instructions set out in the Cover letter.

**Print**

**Atención! Información importante!**

**Estimado cliente!**

Para completar el proceso del cambio programado de la clave de trabajo, es necesario antes de que haya vencido la clave de trabajo actual:

- 1) imprimir el "ACTA de reconocimiento de una clave abierta (certificado) para el intercambio de mensajes" (en adelante – el Acta) en español en 2 copias (ver la segunda y tercera página en anexo);
- 2) firmar con firma digital y remitir por el sistema Cliente-Banco la Solicitud de creación del Certificado de la Clave de Trabajo en forma electrónica (en adelante – la Re-generation request);
- 3) Llenar el Acta con los datos del Representante autorizado del Cliente para quien se emitió la clave;
- 4) Poner la firma del Representante autorizado del Cliente;
- 5) Poner la firma del Gerente y el sello (cuando haya);
- 6) Remitir el formato llenado del Acta al Banco en 2 copias;

**Attention! Important information!**

**Dear Customer!**

To complete the process of the scheduled change of the operational key, before the valid operational key expires, please, make sure:

- 1) to print 2 copies of the "ACT of acknowledgement of the open key (certificate) for message exchange" (hereafter referred to as the Act) in English (pages 4 and 5 of the attachment to this message);
- 2) sign with a digital signature key and send an electronic request for the creation of an Operational key certificate via the Client-Bank system (hereafter referred to as the Re-generation request);
- 3) fill in the Act with data on the Authorized Client's representative for whom the digital signature key has been issued;
- 4) to sign the Act by the Authorized representative of the Client;
- 5) to sign the Act by the Manager and put a seal (if present);
- 6) provide the Bank with the 2 original copies of the Act;
- 7) accept the new Operational Key certificate

**ACTA**  
принятия открытого ключа (сертификата)  
для обмена сообщениями  
**ACTA**  
de reconocimiento de una clave abierta (certificado) para el intercambio de mensajes

" \_\_\_\_ " \_\_\_\_ 20 \_\_\_\_ r. \_\_\_\_ г. \_\_\_\_

Nастоящим Актом признаётся ключ проверки электронной подписи и открытый ключ шифрования, принадлежащий уполномоченному представителю Клиента.  
Esta Acta reconoce la clave de verificación de la firma electrónica y la clave abierta de encriptación perteneciente al representante autorizado del Cliente: SALUT LTD., Petrova P.P.

**Сведения о Клиенте/  
Información sobre el Cliente:**  
1. Наименование: SALUT LTD.  
Nombre  
2. Место нахождения: \_\_\_\_\_  
Site  
3. Тел./Tel. \_\_\_\_\_ 4. Факс/Fax \_\_\_\_\_

**Сведения об Уполномоченном представителе Клиента/  
Información sobre el Representante autorizado del Cliente:**  
1. Фамилия, имя, отчество: \_\_\_\_\_  
Apellido, Nombre, Nombre patrimonial  
2. Удостоверение личности/паспорт: серия \_\_\_\_\_ № \_\_\_\_\_  
Cédula de identidad/pasaporte: serie \_\_\_\_\_  
выдан " \_\_\_\_ " \_\_\_\_ г. \_\_\_\_\_  
otorgado  
3. Место и дата рождения: \_\_\_\_\_  
Lugar y fecha de nacimiento  
4. Адрес места жительства (регистрации): \_\_\_\_\_  
Domicilio  
5. Гражданство: \_\_\_\_\_

Now the request **Regeneration request** appears in the section **NEW**, you should sign it and send to the Bank. To this effect please mark it and press the button **"Send to bank"** in the top menu:

**New Regeneration Requests**

Highlight a document in the list to apply operations to it.  
Click on the document header you need to sort documents by in order to sort documents in ascending or descending order (fields you can sort by are underlined).

Quantity of documents matching the query: 2. Shown: 1-2

Date	No	UID	Abonent	Status
13.03.2018	20	1CB35F000000EF000053	DS OpenSSL SALUT 15 (2 sign)	new
08.02.2018	19	1CB35F000000EF000056	DS OpenSSL SALUT 14 (single sign)	new

Pressing the button **"Sign"** in the appeared window of signature selection against the corresponding abonent:

**Sign**

- Affix (Remove) Signature 1 -

Test User OpenSSL Sign **Sign**

Close

To consult the request status, you should select **"Tools" – "Security" – "Regenerate Keys Set" – "Regeneration Request"** in the left menu.

### Regeneration Requests being processed

Highlight a document in the list to apply operations to it.  
Click on the document header you need to sort documents by in order to sort documents in ascending or descending order (fields you can sort by are underlined).

Quantity of documents matching the query: 1.

<u>Date</u>	<u>No</u>	<u>UID</u>	<u>Abonent</u>	<u>Status</u>
09.12.2009	1	1CB35F000000EF000002	Test User OpenSSL Sign	accepted

Once the request is processed by the Bank, a message will appear signaling you that the new certificate has been received from the Bank:

### Re-generating of keys set

Attention!  
You have DS abonents with profiles of critical status.  
You can perform operations with a profile from the system interface. Open a relevant item in the tree of documents and operations **Tools - Security - Regenerate Encryption Key - Profiles** and select the required profile.

Abonent	Id	Cryptographic provider	Status
Test User OpenSSL Sign	1CB35F000000EF000002	OpenSSL	received new certificate

Next

To obtain new certificate you should:

1. Press the button **"Next"**.
2. Select **"Tools" – "Security" – "Regenerate Keys Set" – "Obtain Certificate"** in the left menu.
3. Select the abonent row for re-regeneration and press the button **"Receive certificate"** in the top menu:

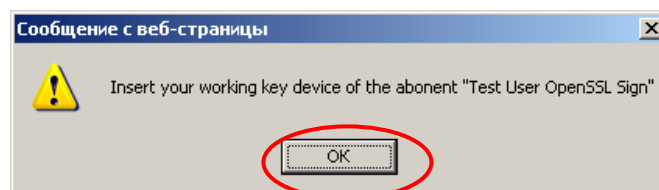
**Regeneration Requests registered with the bank**

Highlight a document in the list to apply operations to it.  
Click on the document header you need to sort documents by in order to sort documents in ascending or descending order (fields you can sort by are underlined).

Quantity of documents matching the query: 1.

<u>Date</u>	<u>No</u>	<u>UID</u>	<u>Abonent</u>	<u>Status</u>
09.12.2009	1	1CB35F000000EF000002	Test User OpenSSL Sign	registered +

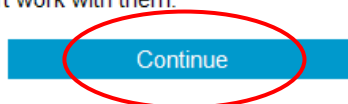
Press the button "OK" in the appeared window:



Then press the button **"Continue"**:

## Re-generating of keys set

New certificate was received from bank for abonent "Test User OpenSSL Sign". Click 'Continue' to complete generation of the new keys set and to start work with them.



После удачной установки сертификата Вы увидите следующее сообщение Once the certificate is successfully installed, you will see the following message:

## Re-generating of keys set

From now on you will work with your new keys set.

## **Attention!**

**After successfully finishing the re-regeneration process, make a reserve copy of the key carrier!**

## 4. Currency transfer

To create new currency transfer please select **Documents – Currency Transfer – Create** in the main menu:

The screenshot shows the 'New Order for Currency Transfer' form in the RBS B5-Client web interface. The form is titled 'New Order for Currency Transfer' and has a status of 'new'. The document number is 21, the date is 19.08.2011, and the priority is Normal. The form is divided into several tabs: Main, Transfer details, Payment details, Currency control, Paid taxes, and Agreements with bank. The 'Main' tab is currently selected. The form contains the following fields:

- 50: Ordering customer:** SALUT LTD, INN, Account (40702.840.4.00011100011), Country code (643), Address.
- 32A:** Code of curr. to debit (840), Amount of debit (USD), Code of curr. of transfer (840), Amount of transfer (USD), MultiCurrency transfer (checkbox), Cross rate (bank's rate).
- Please debit conversion commission to a/c:** 044525204.
- 59: Beneficiary customer:** A/c or IBAN code, Country code, Locality, Address.

Then you should consecutively fill the document fields, starting from the **Main** tab:

The screenshot shows the 'New Order for Currency Transfer' form in the RBS B5-Client web interface, with the 'Main' tab selected. The form is filled with the following data:

- Document No:** 21
- Date:** 19.08.2011
- Priority:** Normal
- 50: Ordering customer:** SALUT LTD, INN, Account (40702.840.4.00011100011), Country code (643), Address.
- 32A:** Code of curr. to debit (840), Amount of debit (25000.00 USD), Code of curr. of transfer (840), Amount of transfer (25000.00 USD), MultiCurrency transfer (checkbox), Cross rate (bank's rate).
- Please debit conversion commission to a/c:** 044525204.
- 59: Beneficiary customer:** ECOM AGROINDUSTRIAL CORP.LTD., A/c or IBAN code (NL43RBOS2222222222), Country code, Locality (Pully), Address (Avenue Guillemin 16 Case Postale 64 CH-1009).



If the payment currency and account currency are different, you should use the checkbox **MultiCurrency transfer** and put the necessary currency code. You could also specify the payment amount in the currency of payment. You should specify an account for conversion fee's charge:

**New Order for Currency Transfer** Status: new

No: 21 Date: 19.08.2011 Priority: Normal

Main	Transfer details	Payment details	Currency control	Paid taxes	Agreements with bank
<b>50: Ordering customer</b>					
SALUT LTD					
INN					
OKPO					
Account: 40702.840.4.00011100011					
Country code: 643 Locality:					
Address:					
<b>32A:</b>					
Code of curr. to debit	Amount of debit	USD	<input checked="" type="checkbox"/> MultiCurrency transfer	Code of curr. of transfer	Amount of transfer
640				978	20000.00 EUR
Please debit conversion commission to a/c: 40702.840.4.00011100011 with 044525204					
<b>59: Beneficiary customer</b>					
ECOM AGROINDUSTRIAL CORP. LTD.					
A/c or IBAN code: NL43RBOS222222222					
Country code: Locality: Pully					
Address: Avenue Guillemin 16 Case Postale 64 CH-1009					

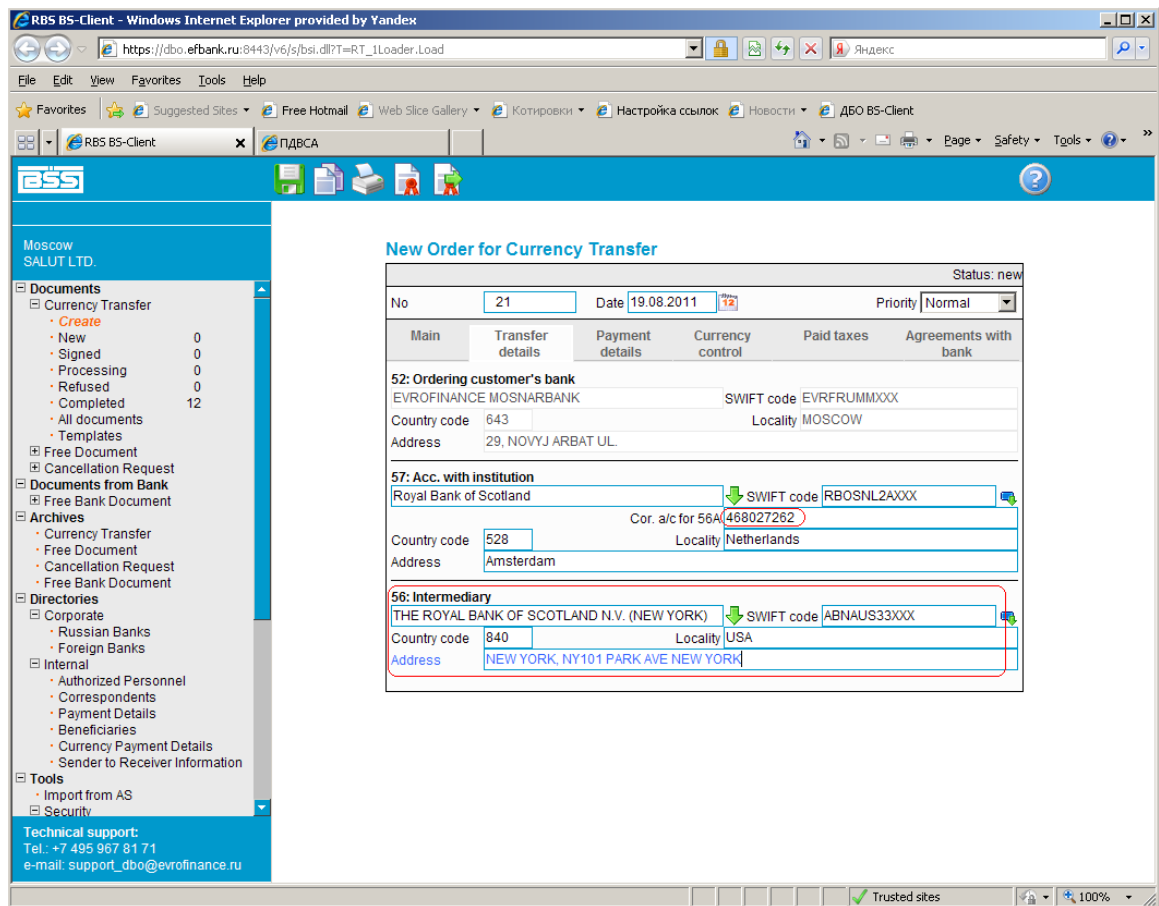
Filling the document fields on the **Transfer details** tab:

**New Order for Currency Transfer** Status: new

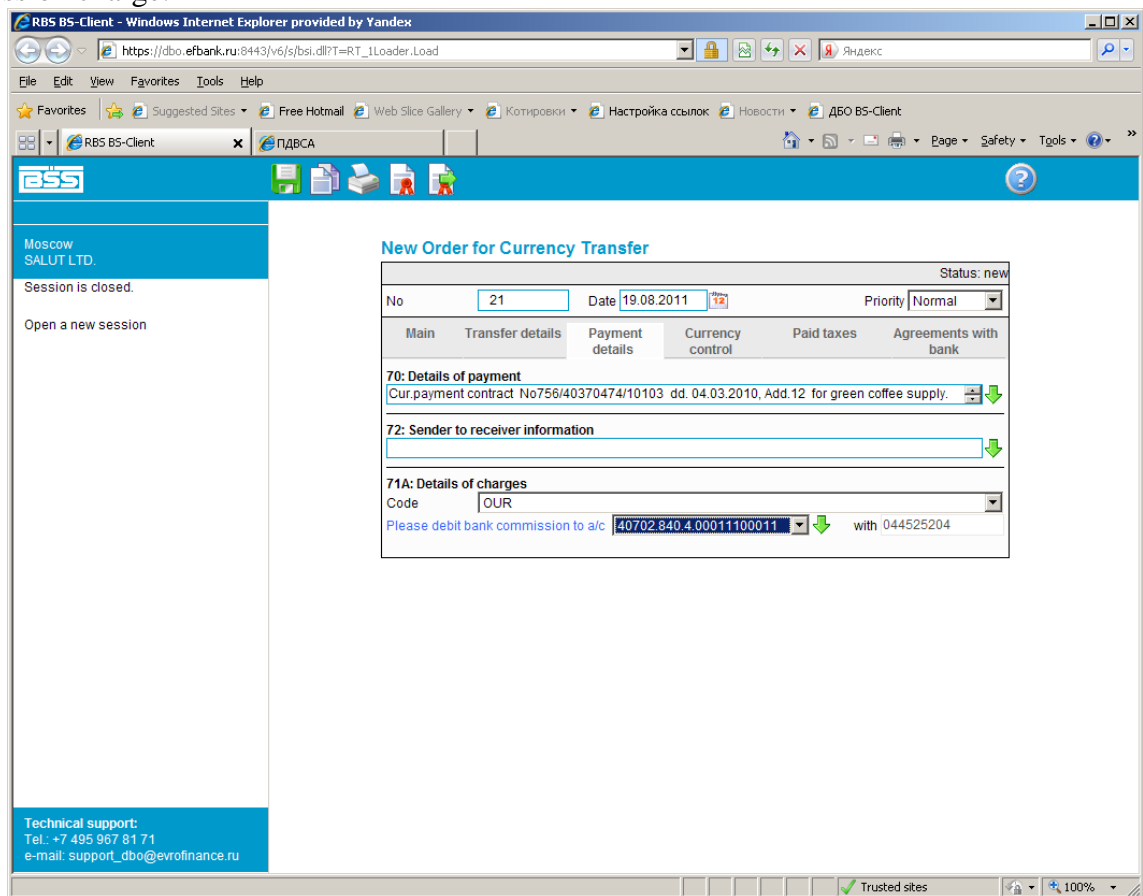
No: 21 Date: 19.08.2011 Priority: Normal

Main	Transfer details	Payment details	Currency control	Paid taxes	Agreements with bank
<b>52: Ordering customer's bank</b>					
EVROFINANCE MOSNARBANK					
SWIFT code: EVFRUMMXXX					
Country code: 643 Locality: MOSCOW					
Address: 29, NOWJ ARBAT UL.					
<b>57: Acc. with institution</b>					
Royal Bank of Scotland					
SWIFT code: RBOSNL2AXXX					
Cor. a/c for 56A					
Country code: 528 Locality: Netherlands					
Address: Amsterdam					
<b>56: Intermediary</b>					
Country code: Locality:					
Address:					

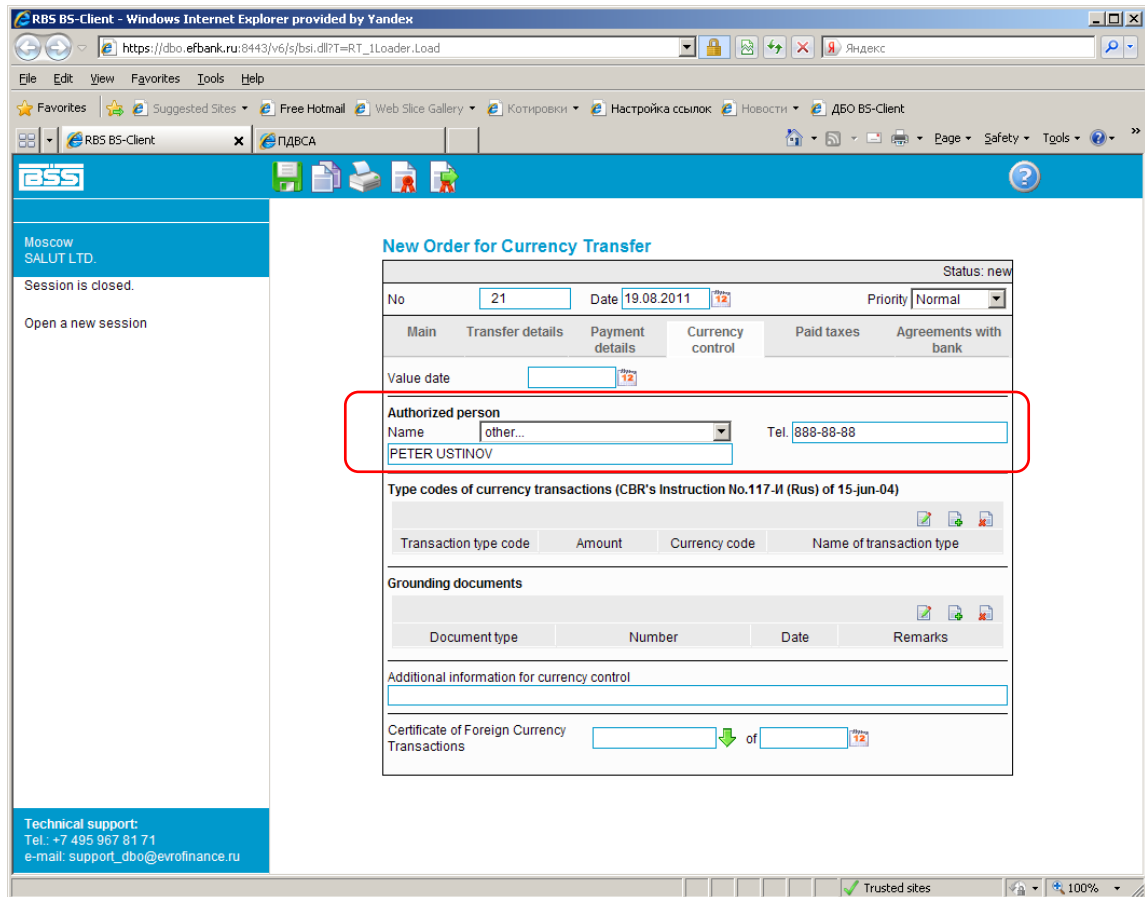
If the payment should be channeled through the correspondent bank, please fill the corresponding fields:



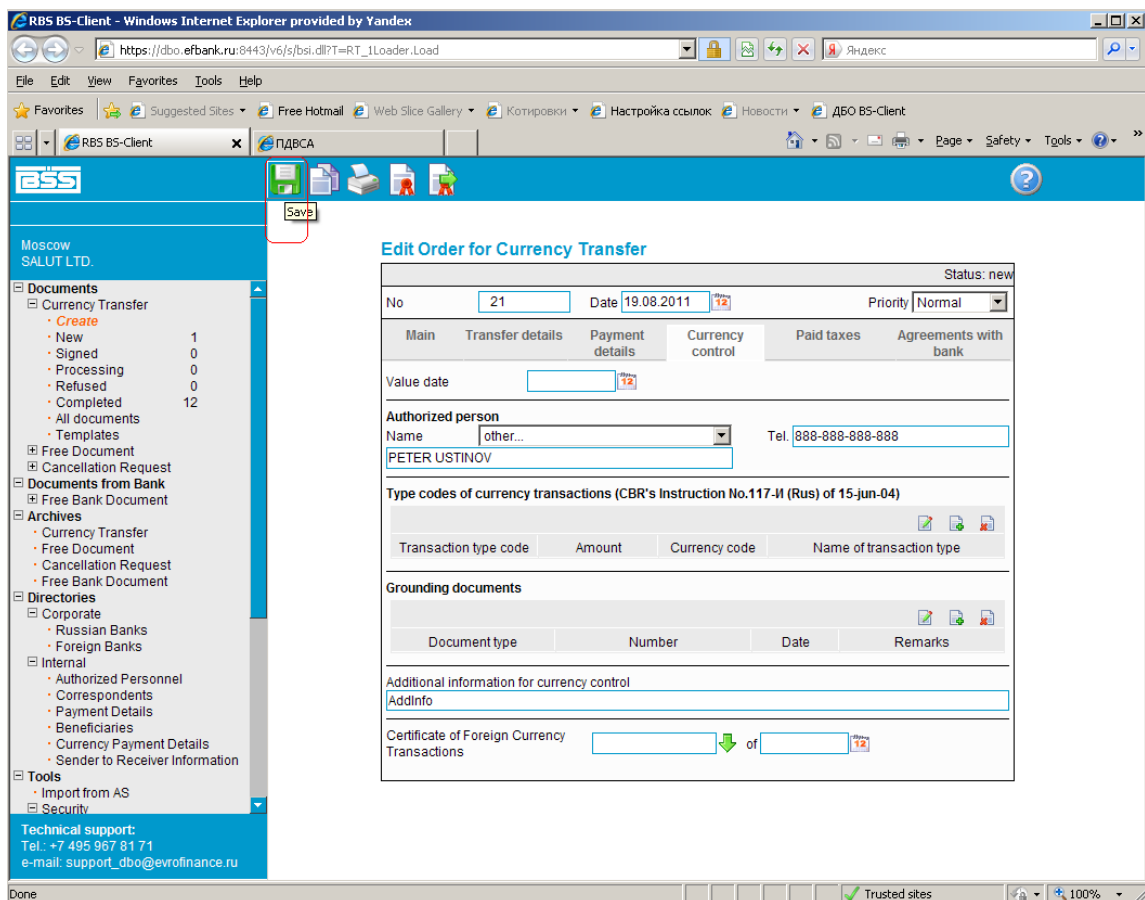
On the tab **Payment details** you should specify the payment destination, mode and account for the commission charge:

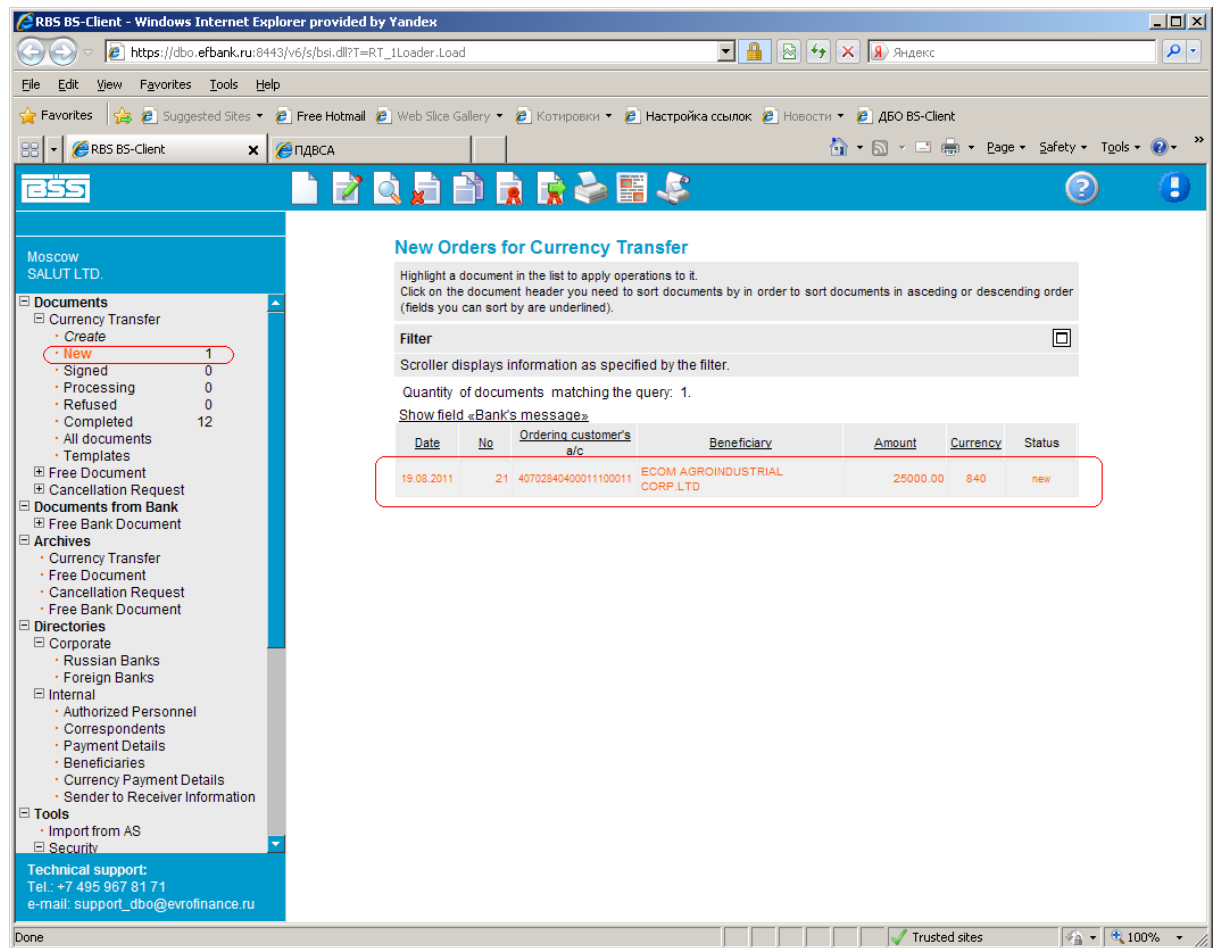
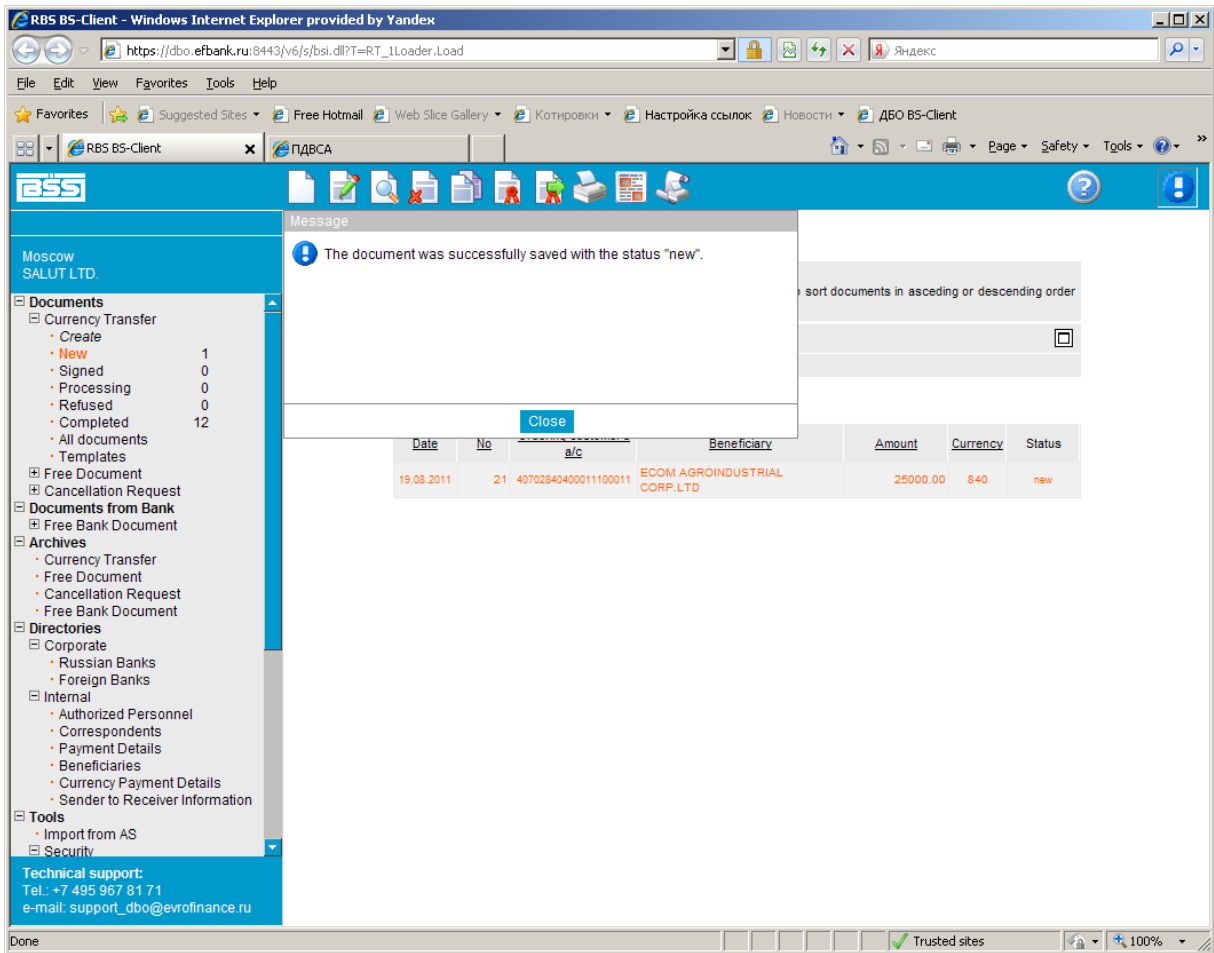


On the tab **Currency control** you should specify the person responsible and his telephone:

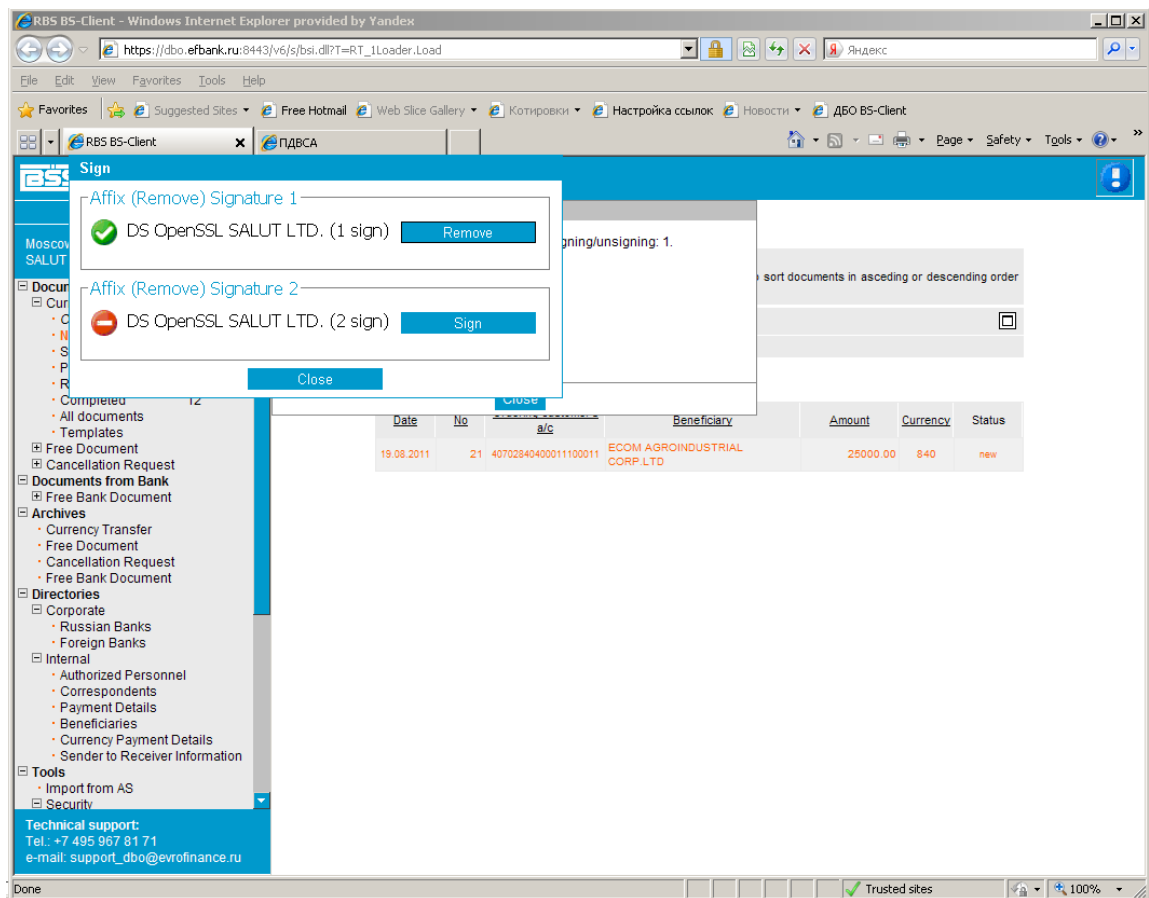
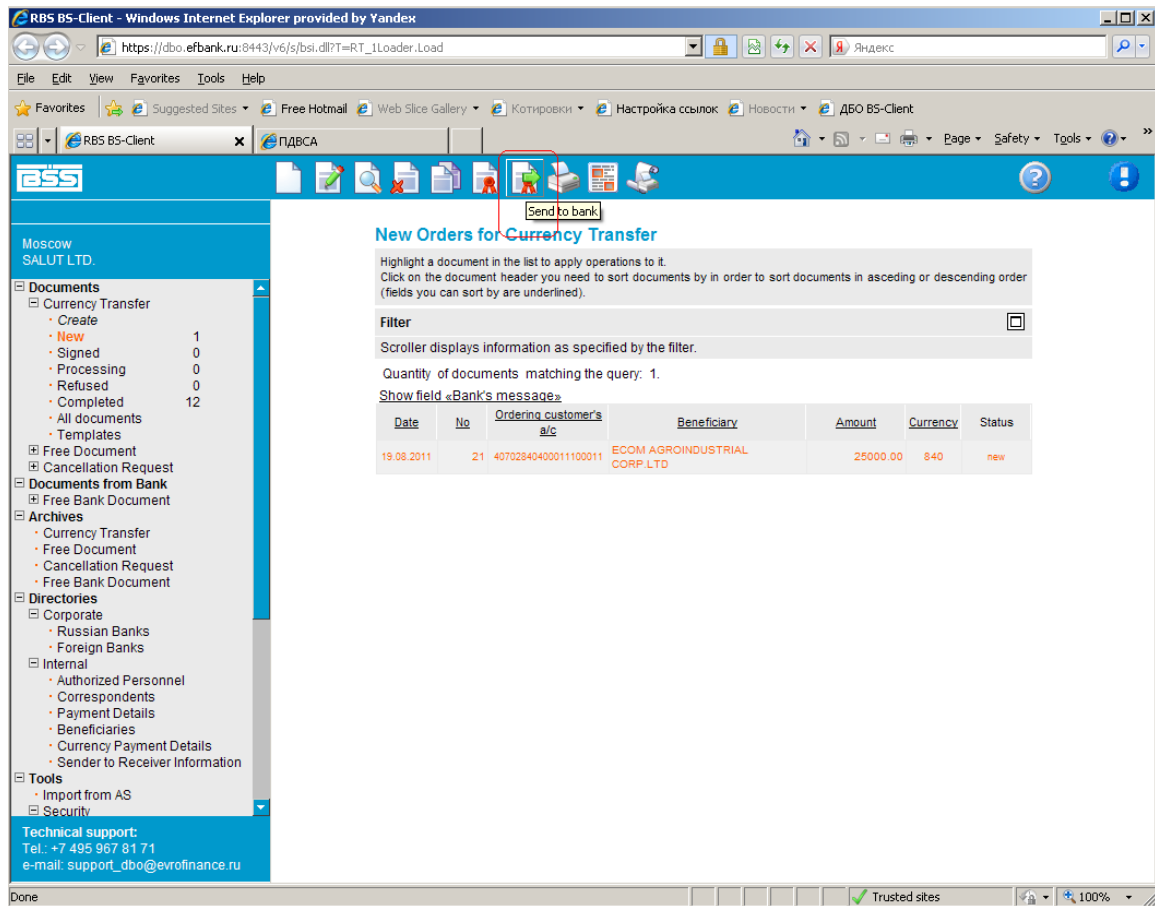


Then you can save the document:



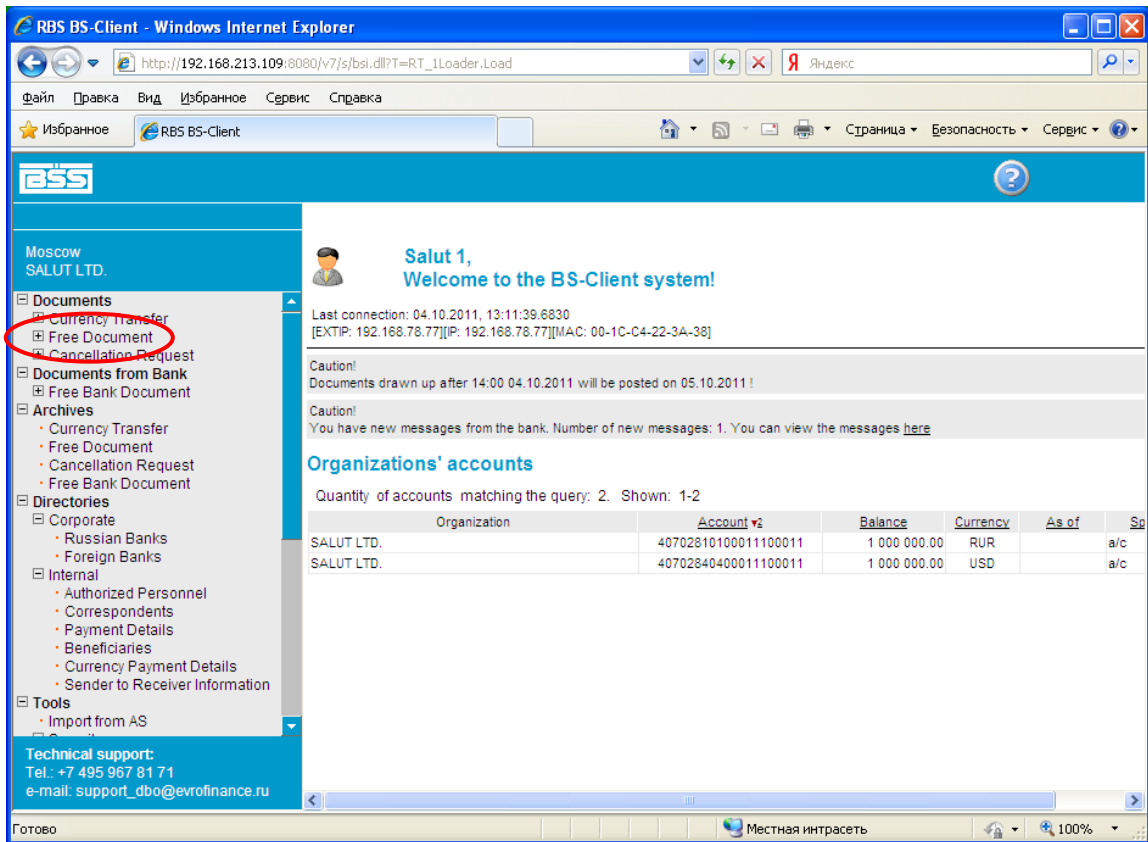


And then please sign the document and send it to the Bank:

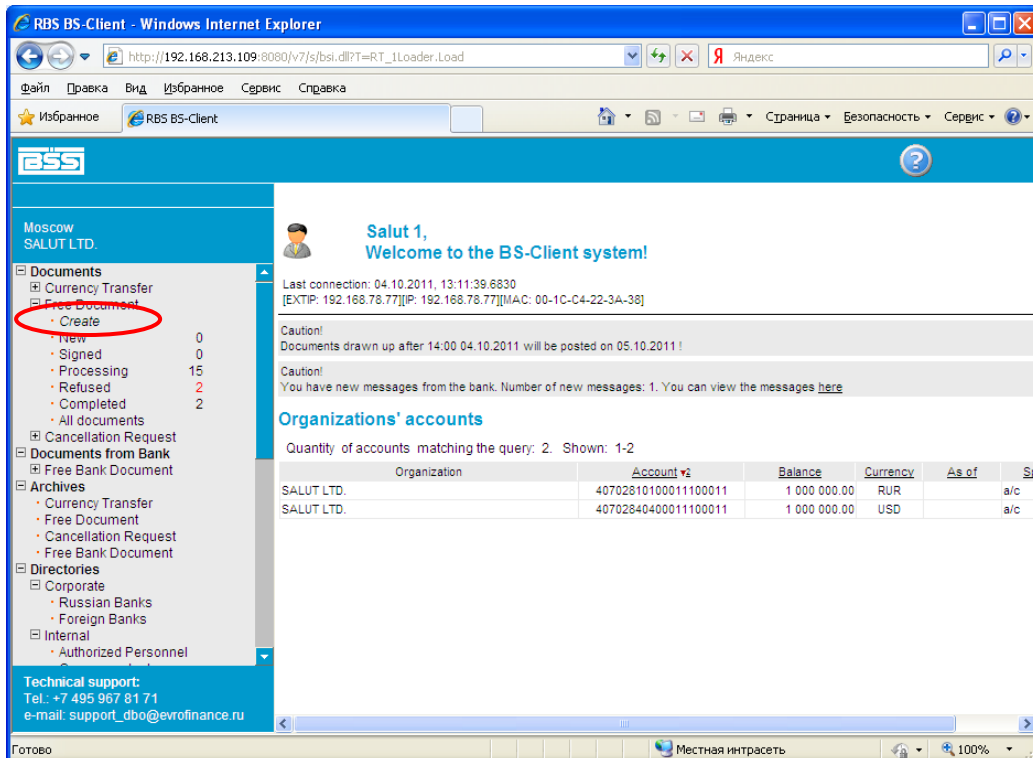


## 5. Message to the Bank

This sort of documents seems necessary to allow you to send any kind of information not provided by the System to the Bank. This document is equivalent to the protected email message.

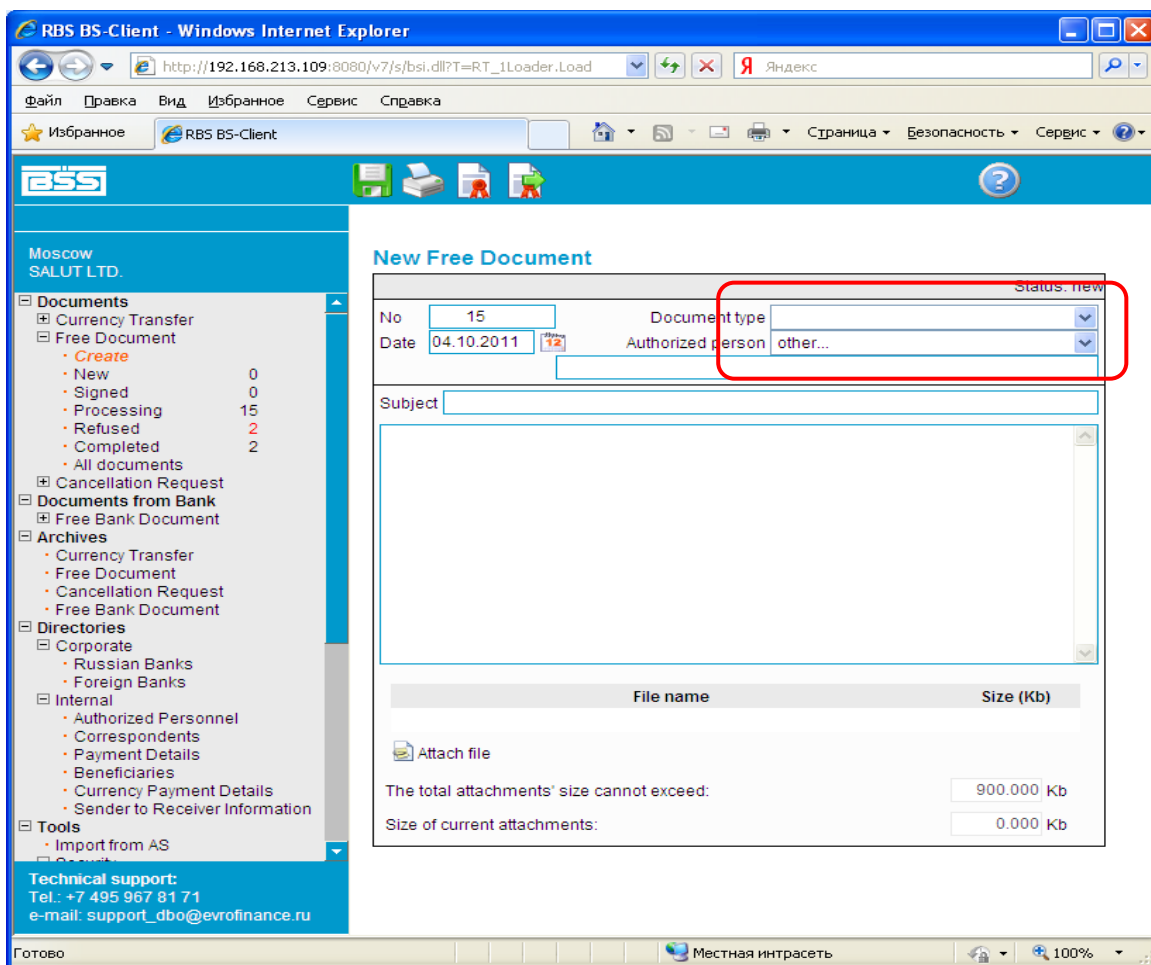


To create the message you should select **Documents – Free Documents – Create** in the main menu:

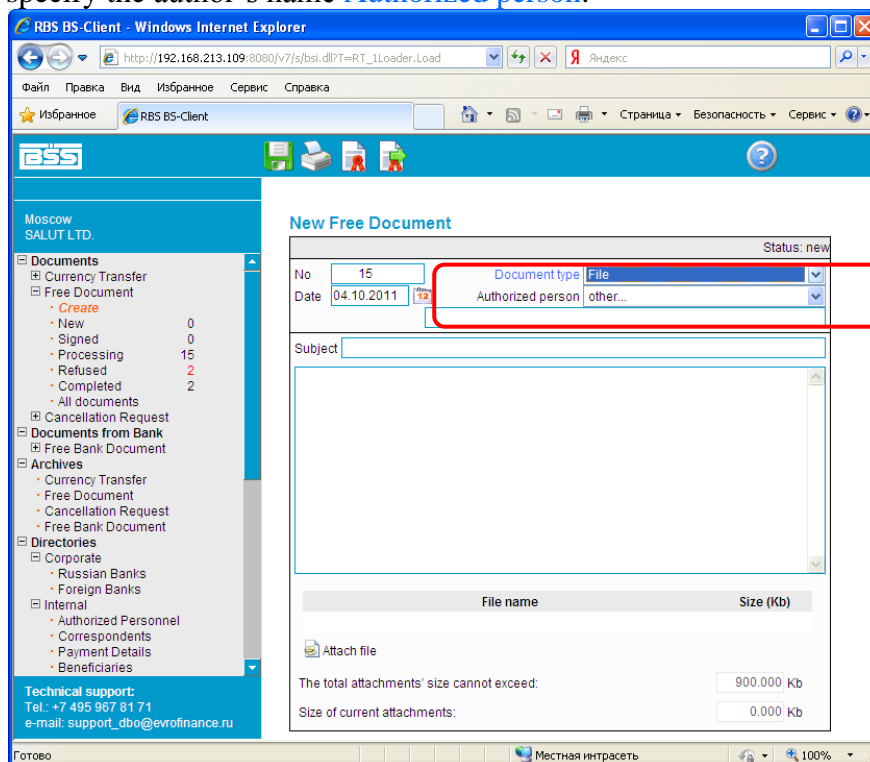


Then please fill the document fields starting from **Document type** tab.

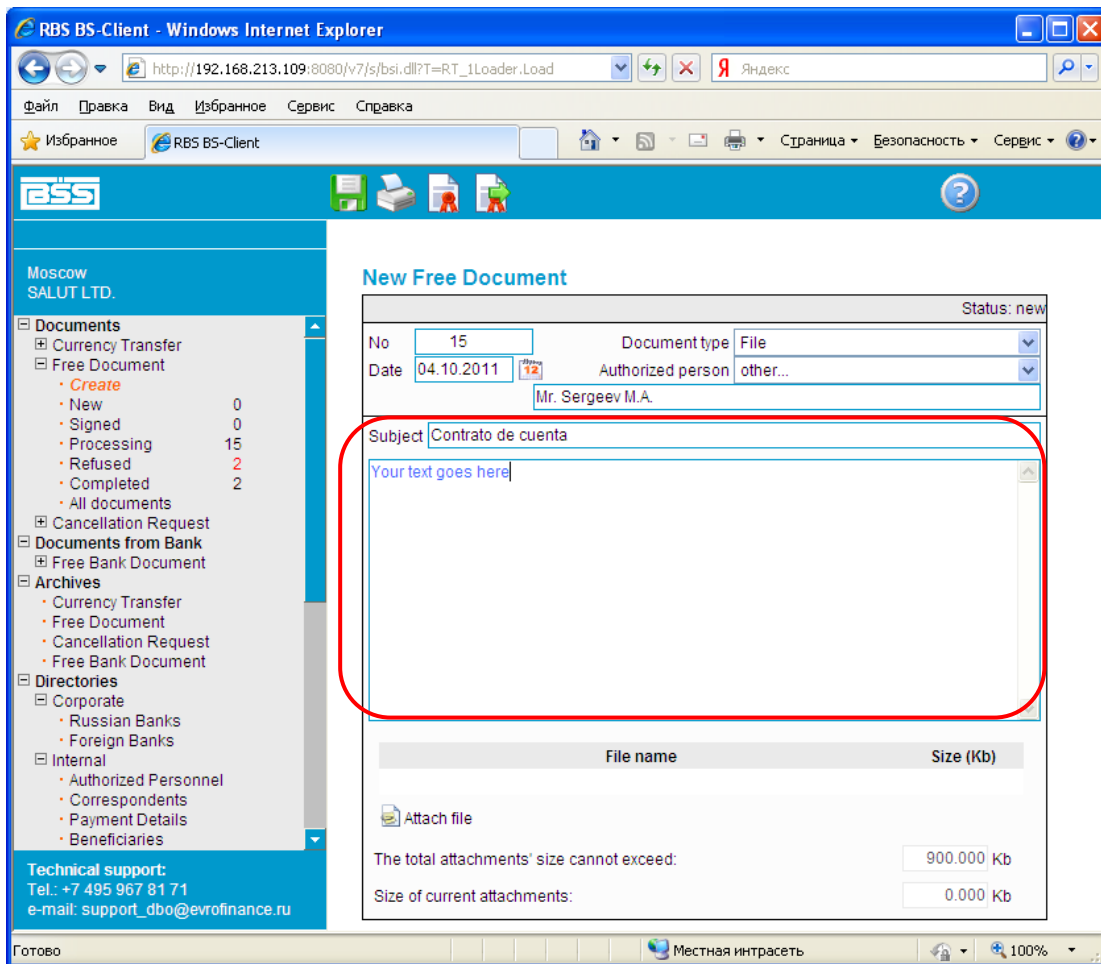
If you need to send an enclosed message to the Bank, please select File into the **Document Type** dropdown menu. If it should be a standard letter, please select **Letter**.



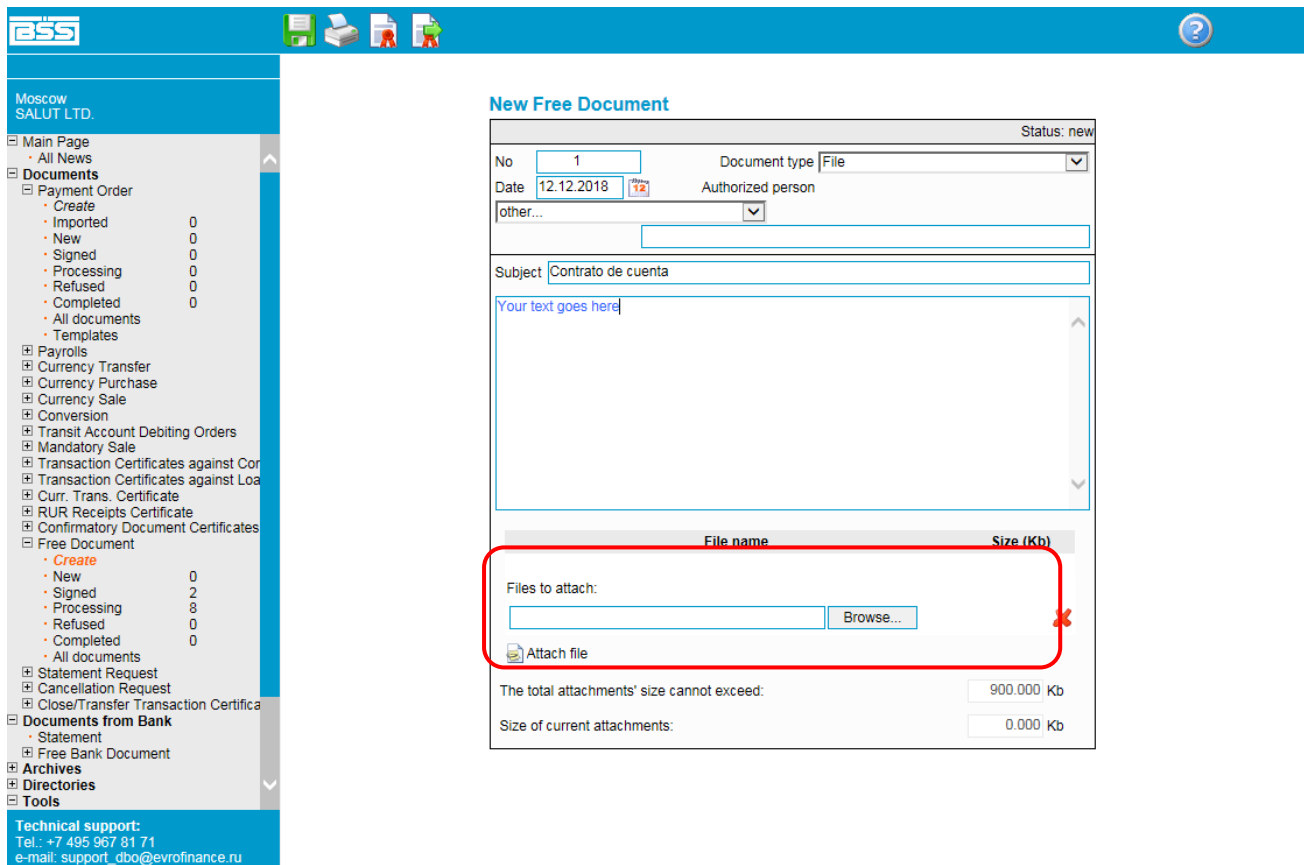
Then you should specify the author's name **Authorized person**:



In the field **Subject** you should specify the message subject and write the message for the Bank's employees below:



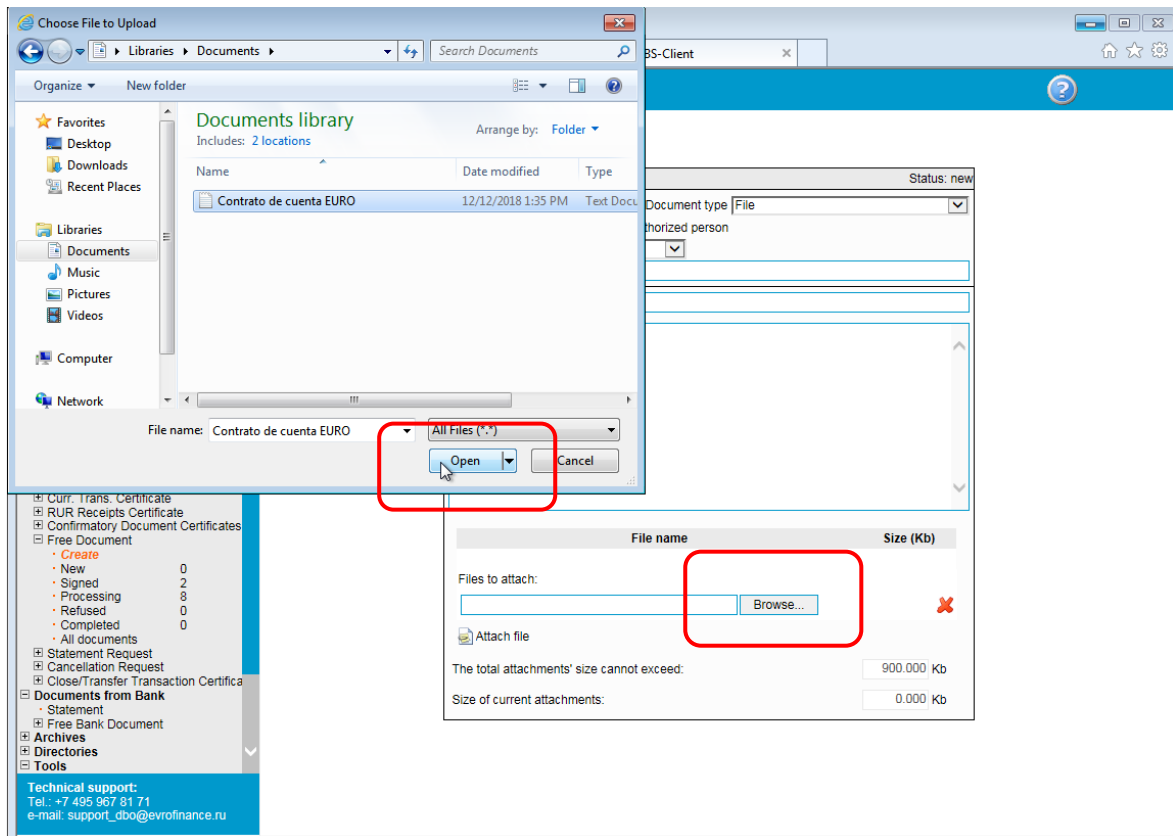
Now you can attach the file: the **Attach file** button at the message's bottom, after pressing it, the field «**REVIEW**» of files and folders appears:



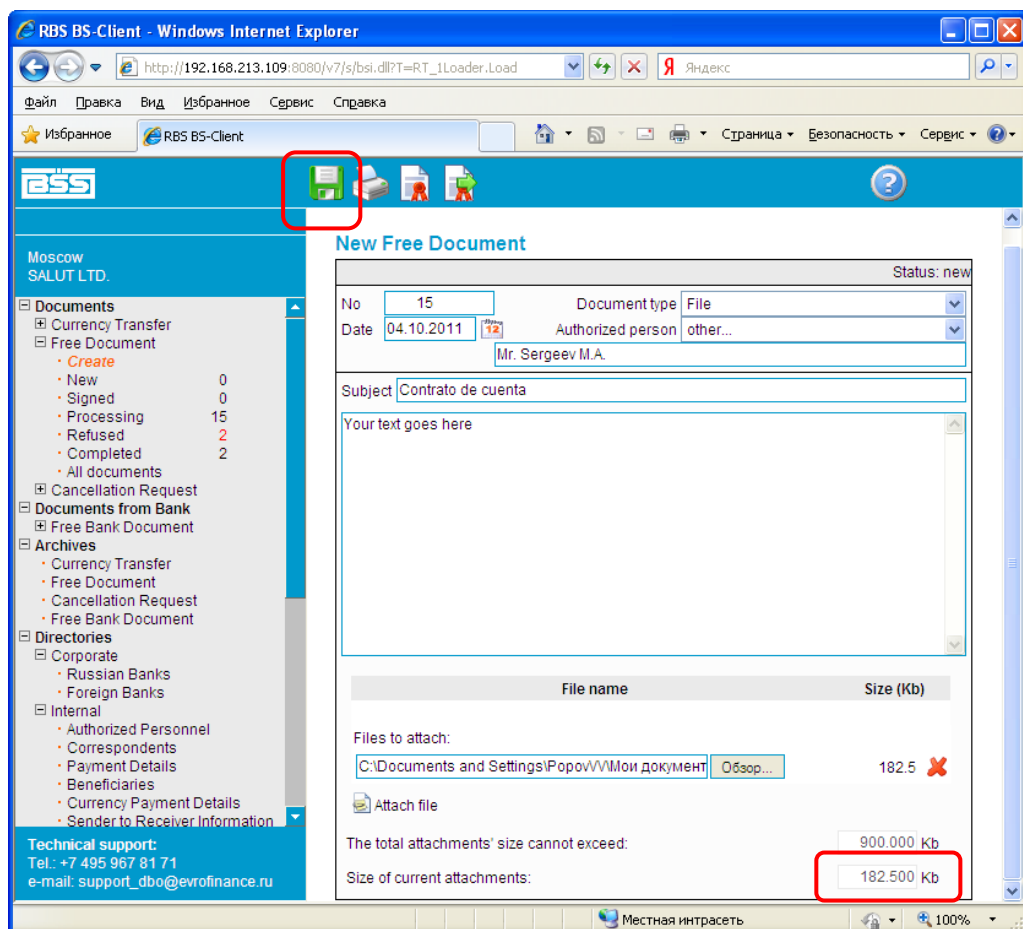
Through the «**review**» button you can select the file you'd like to send.



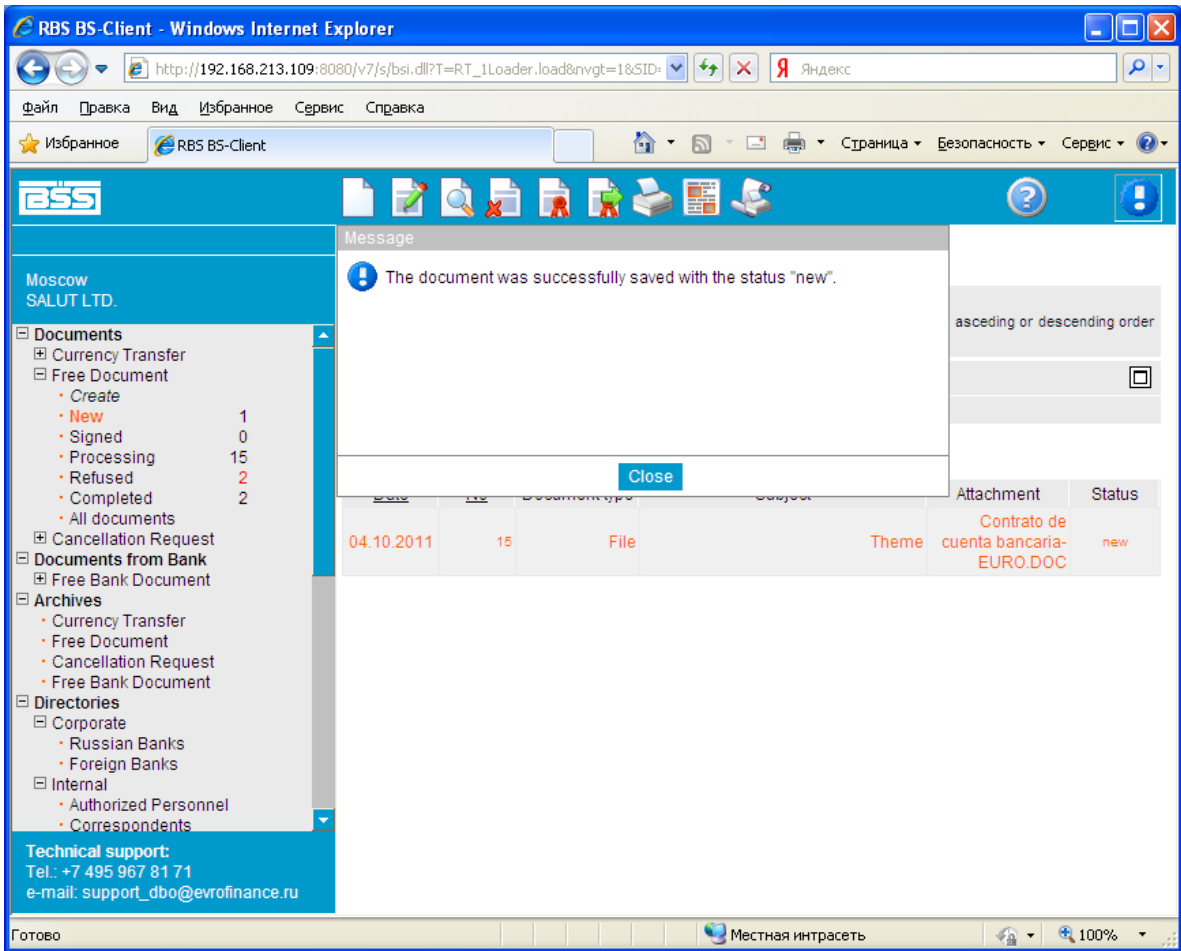
For example:



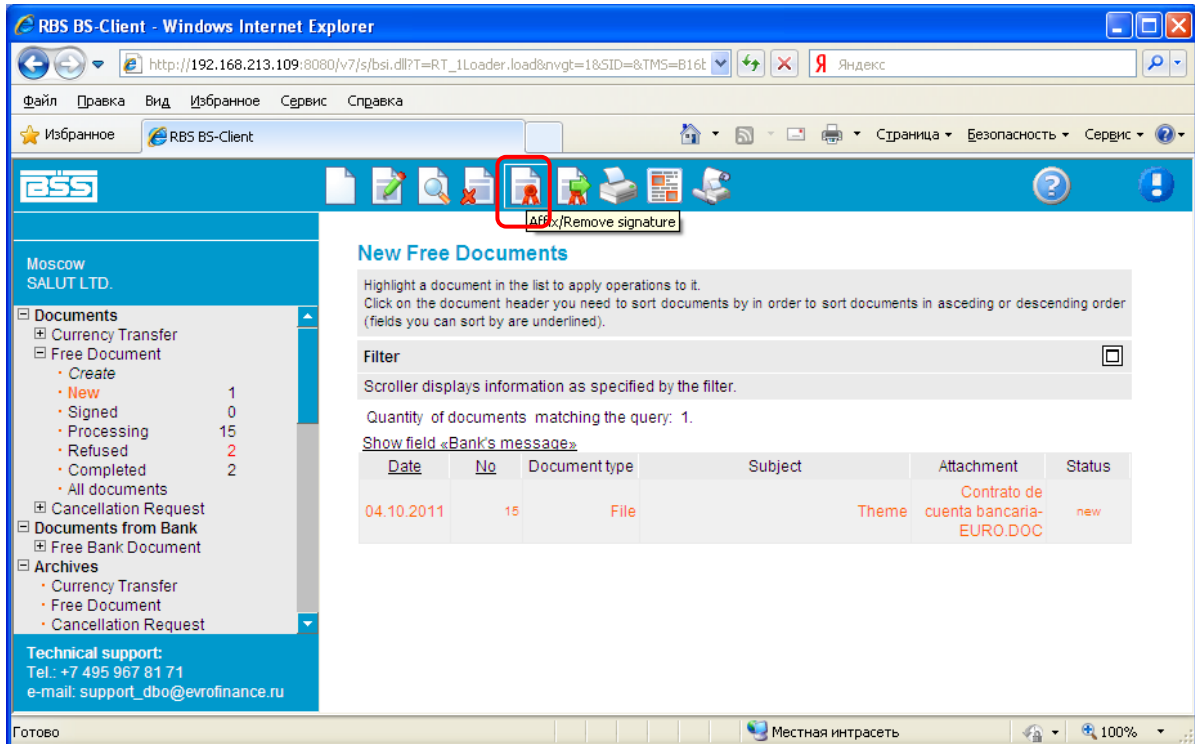
We draw your attention to the fact that the total amount of attached files should not exceed 900 Kb! If this condition is met, you can save the document:



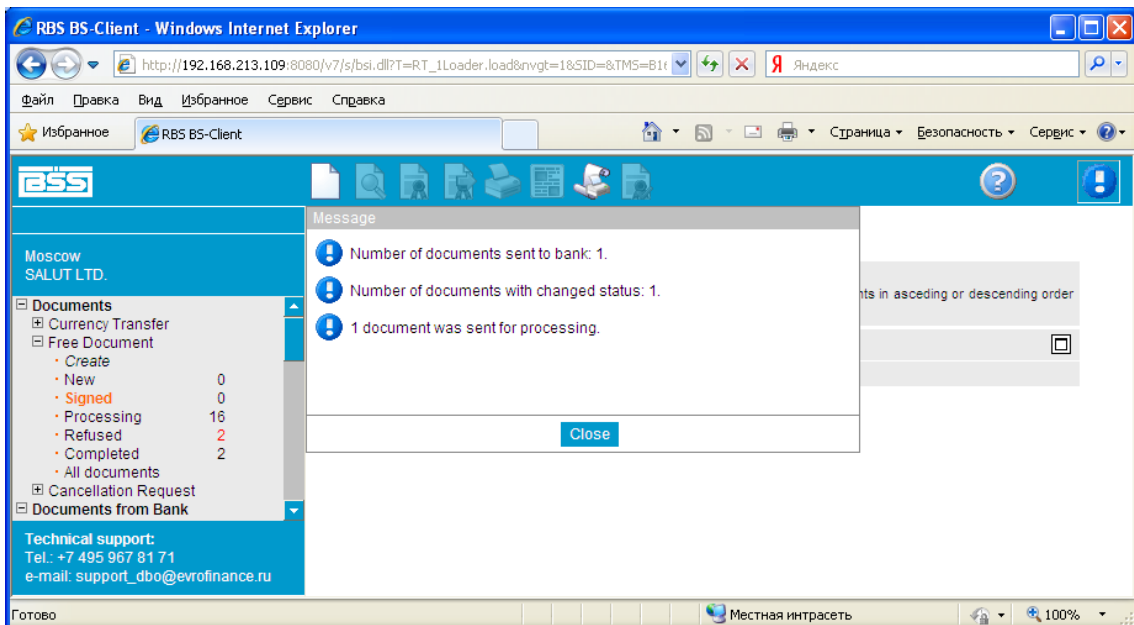
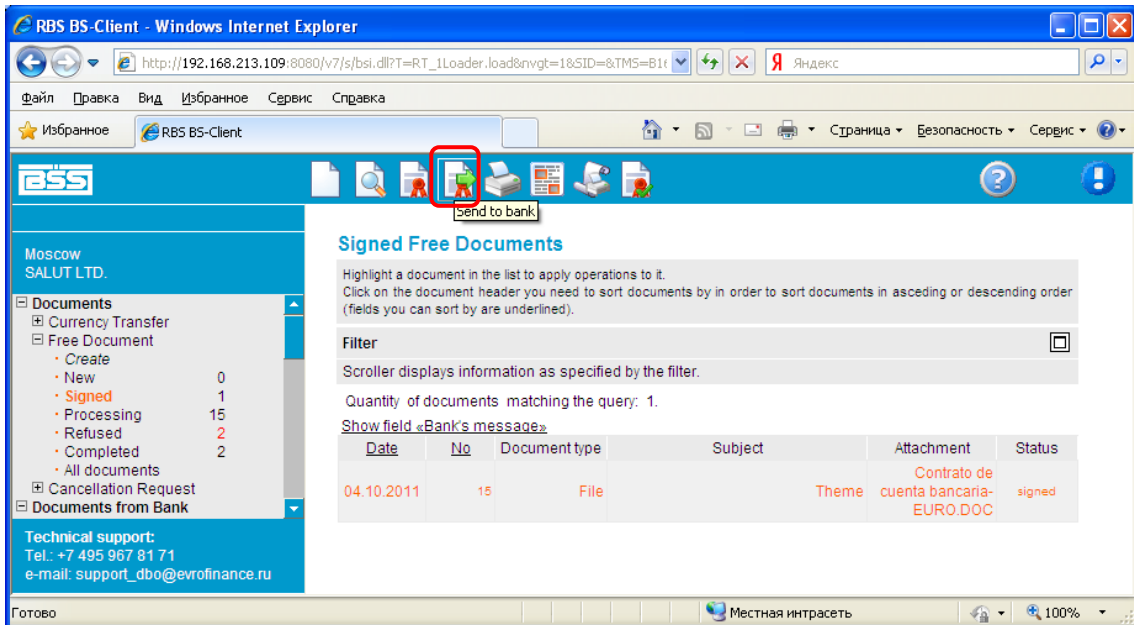
The document is saved with the «NEW» status:



Now you can sign it,



and send to the Bank:



If all actions are done correctly and the document reaches the Bank, its status will change to «accepted»:

RBS BS-Client - Windows Internet Explorer

http://192.168.213.109:8080/v7/s/bsi.dll?T=RT\_1Loader.load&nvgt=1&SID=&TMS=B1f

Яндекс

Файл Правка Вид Избранное Сервис Справка

Избранное RBS BS-Client

Страница Безопасность Сервис

**RBS**

Moscow  
SALUT LTD.

Documents

- Documents
  - Currency Transfer
  - Free Document
    - Create
    - New 0
    - Signed 0
    - Processing 16
    - Refused 2
    - Completed 2
    - All documents
  - Cancellation Request
  - Documents from Bank
  - Free Bank Document
  - Archives

Technical support:  
Tel.: +7 495 967 81 71  
e-mail: support\_dbo@evrofinance.ru

### Free Documents being Processed

Highlight a document in the list to apply operations to it.  
Click on the document header you need to sort documents by in order to sort documents in ascending or descending order (fields you can sort by are underlined).

Filter

Scroller displays information as specified by the filter.

Quantity of documents matching the query: 16. Shown: 1-16

[Show field «Bank's message»](#)

<u>Date</u>	<u>No</u>	Document type	Subject	Attachment	Status
04.10.2011	15	File	Theme	Contrato de cuenta bancaria- EURO.DOC	accepted
04.10.2011	14	Letter	testiing		accepted
04.10.2011	13	Letter	Testing sign 3		accepted
04.10.2011	12	Letter	TESTING SIGN		accepted
04.10.2011	11	Letter	Test		accepted

Готово

Местная интрасеть

100%

## 6. Account statements

The account balance is displayed on the **Main page**:

The screenshot shows the main page of the BSS BS-Client system. The left sidebar contains a navigation menu with categories like Documents, Archives, and Directories. The main content area displays a welcome message and a table titled "Organizations' accounts".

Organization	Account n°	Balance	Currency	As of	Spec. type
SALUT	40702810100011100011	1 000 000.00	RUR		alc
TEST	40702810700000000001				
SALUT	40702840100005430039	0.00	USD	03.04.2012	alc
SALUT	40702840200005430191	0.00	USD	04.04.2012	alc
SALUT	40702840400011100011	1 000 000.00	USD		alc
TEST	40702878600000000001		EUR		alc
SALUT	40702878900005430198	0.00	EUR	04.04.2012	alc

In the section **Messages from Bank** you can find information letters from the Bank and all account statements:

The screenshot shows the "New Free Bank Documents" section. The left sidebar has a red box around the "Documents from Bank" category, which shows a count of 45. The main content area displays a filter section and a table of documents.

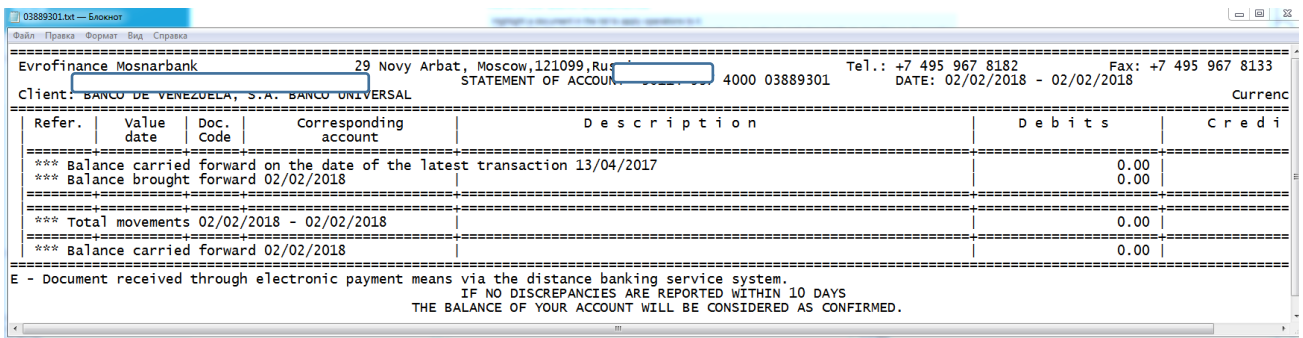
Date	No	Document type	Subject	Attachment	Status
03.02.2018	172	Message	03889301	03889301.txt	processed
03.02.2018	171	Message	03889302	03889302.txt	processed
03.02.2018	170	Message	03889190	03889190.txt	processed
03.02.2018	169	Message	03889111	03889111.txt	processed
03.02.2018	168	Message	03889198	03889198.txt	processed
03.02.2018	167	Message	03889191	03889191.txt	processed
02.02.2018	159		test		processed
02.02.2018	156		Modificacion de las Tarifas	Modificacion de las Tarifas de las comisiones de Eurofinance Mosnarbank por la ejecucion de las ordenes de los bancos correspondientes.doc	processed

Statements come as enclosed files, a separate enclosed document is elaborated for each account:

The screenshot shows a "Free Bank Document" window. It displays document details and a table of file names.

File name	Size
03889302.txt	2.929

You can save the document in your local computer and use any text redactor to see it:



The image shows a screenshot of a text editor window displaying a banking statement. The window title is "03889301.txt - Блокнот". The document content includes bank details for Evrofinance Mosnarbank, a client name "BANCO DE VENEZUELA, S.A. BANCO UNIVERSAL", and a table with columns for "Refer.", "Value date", "Doc. Code", "Corresponding account", "Description", "Debits", and "Credi". The table contains four rows of summary data, all showing a value of 0.00. Below the table, there is a disclaimer in Russian and English regarding electronic payments and a 10-day reporting period.

Evrofinance Mosnarbank 29 Novy Arbat, Moscow, 121099, Russia Tel.: +7 495 967 8182 Fax: +7 495 967 8133  
Client: BANCO DE VENEZUELA, S.A. BANCO UNIVERSAL STATEMENT OF ACCOUNT 4000 03889301 DATE: 02/02/2018 - 02/02/2018 Currenc

Refer.	Value date	Doc. Code	Corresponding account	Description	Debits	Credi
***	Balance carried forward			on the date of the latest transaction 13/04/2017	0.00	
***	Balance brought forward			02/02/2018	0.00	
***	Total movements			02/02/2018 - 02/02/2018	0.00	
***	Balance carried forward			02/02/2018	0.00	

E - Document received through electronic payment means via the distance banking service system.  
IF NO DISCREPANCIES ARE REPORTED WITHIN 10 DAYS  
THE BALANCE OF YOUR ACCOUNT WILL BE CONSIDERED AS CONFIRMED.