

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
- Opening, replenishment and closing of the deposits
- 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 when connecting to the System 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.

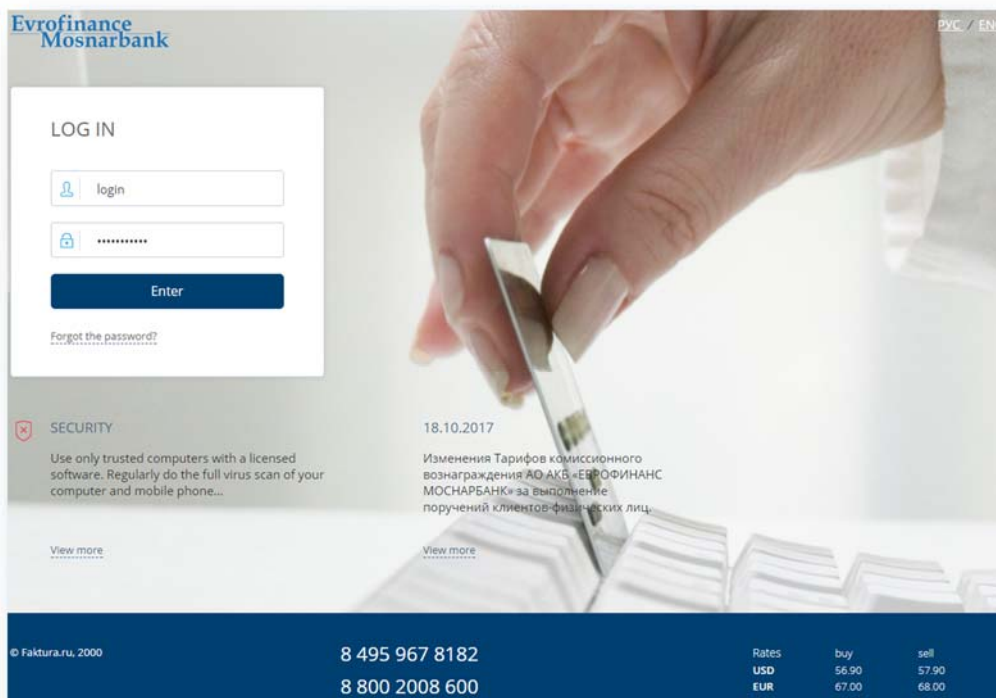
The System can work in Internet Explorer, Mozilla Firefox, Google Chrome, Opera, Safari supporting TLS and JavaScript. We recommend to use the latest versions of browsers for fast System operation.

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.



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.

The screenshot displays the Evrofinance Mosnarbank mobile application interface. At the top, the bank's logo and name are visible, along with a user profile icon and the name 'Виталий Попов'. The main navigation menu is located in the top right corner, offering options for Russian ('РУС') and English ('ENG').

The primary section is titled 'Payments and transfers'. It features two main action buttons: 'New payment or transfer' (indicated by a plus sign) and 'Create template group' (indicated by a document icon). A search bar for 'Name of service or template' is also present. Below these are five category-based tiles: 'Home' (green), 'Internet \ Communication' (blue), 'Money transfer' (grey), 'Auto \ Parking' (teal), and 'Children' (yellow).

The dashboard is divided into several informational blocks:

- CARDS & ACCOUNTS:** Shows a summary of card products and account balances. Current balances are listed as 88 437,69 P, 3 001,00 \$, and 3 000,00 €.
- DEPOSITS:** Displays the number of active deposits (1) and the total balance of 60 000,00 P.
- All operations in October:** A section for tracking expenses, featuring a donut chart and a table. The total expenses for October are 28 559,94 P.

Expense Category	Amount (P)
Cash operations	15 500,00
Supermarkets	5 192,91
Transfers	3 592,00
Beauty, sport	1 600,00
Taxes, fines, fees	1 519,05
Telecommunications	1 055,98
Books, music, video	100,00

- **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.** In a collapsed view, it contains summary information on the number of card products and current accounts. It also shows the amounts of all account balances and Payment limits for all card products of the Client in terms of currencies.
- **«Loans» block** displays the number of Client's loan agreements and the amount and date of the next payment.
- **«Deposits» block.** 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.

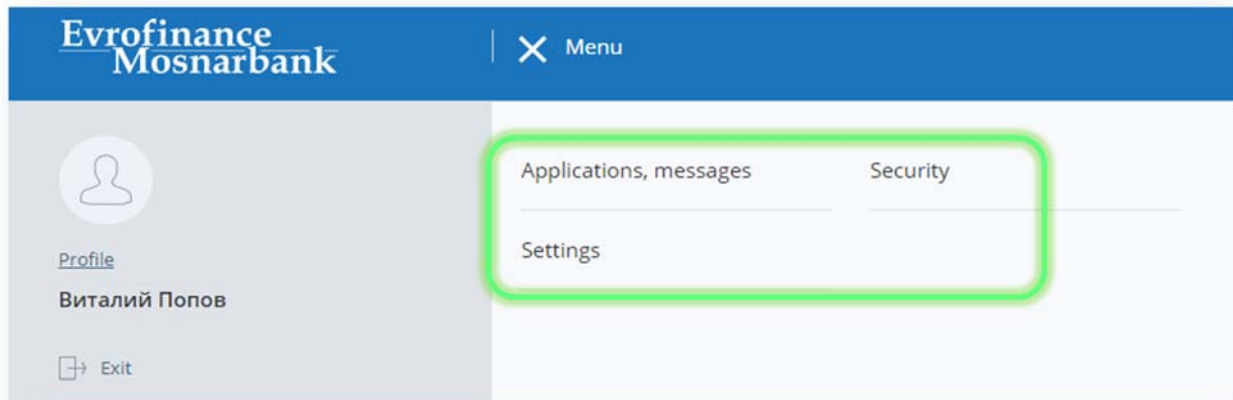
Under the functional blocks, there is a dashboard displaying current exchange rates set by the Bank, technical support phone numbers and brief information on the functional blocks composition.

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

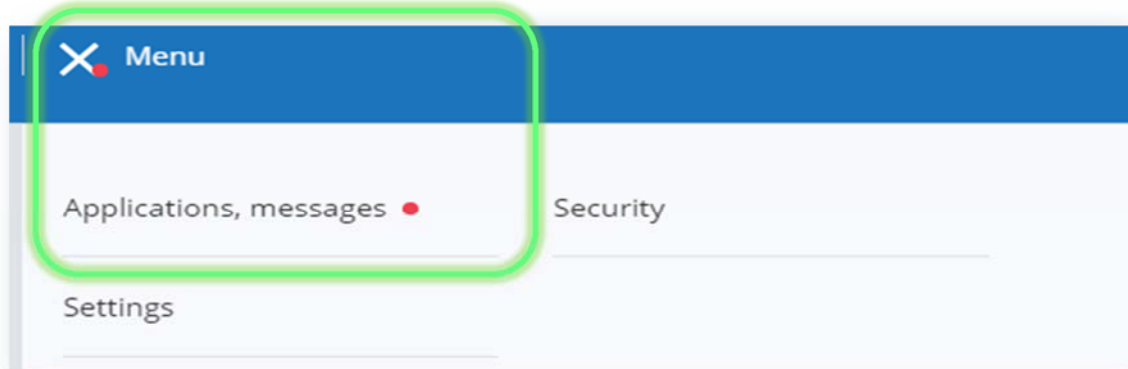
2. MENU

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

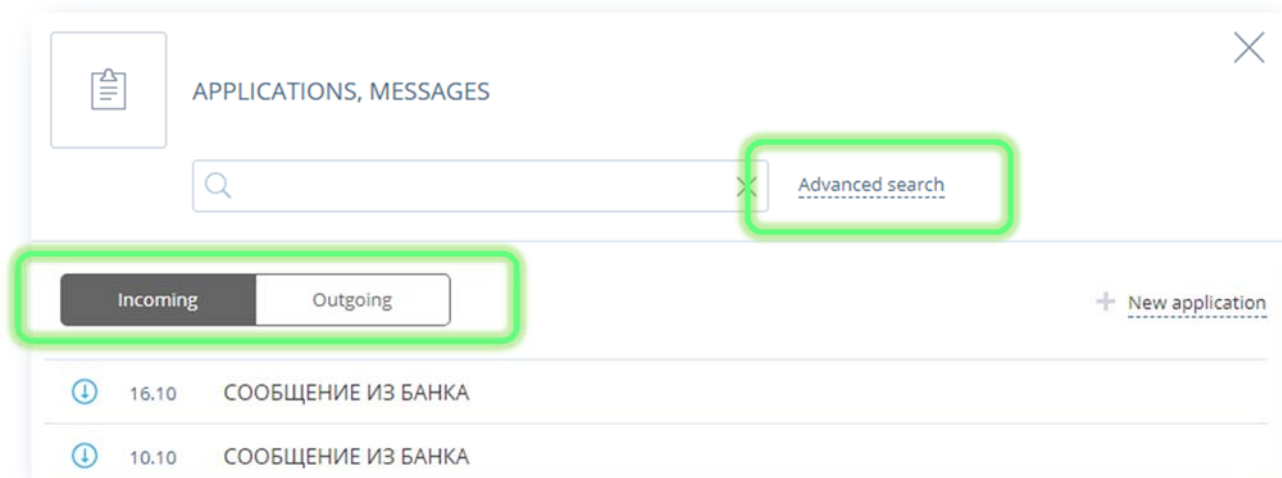


The Menu will be highlighted if you have unread messages from the Bank.

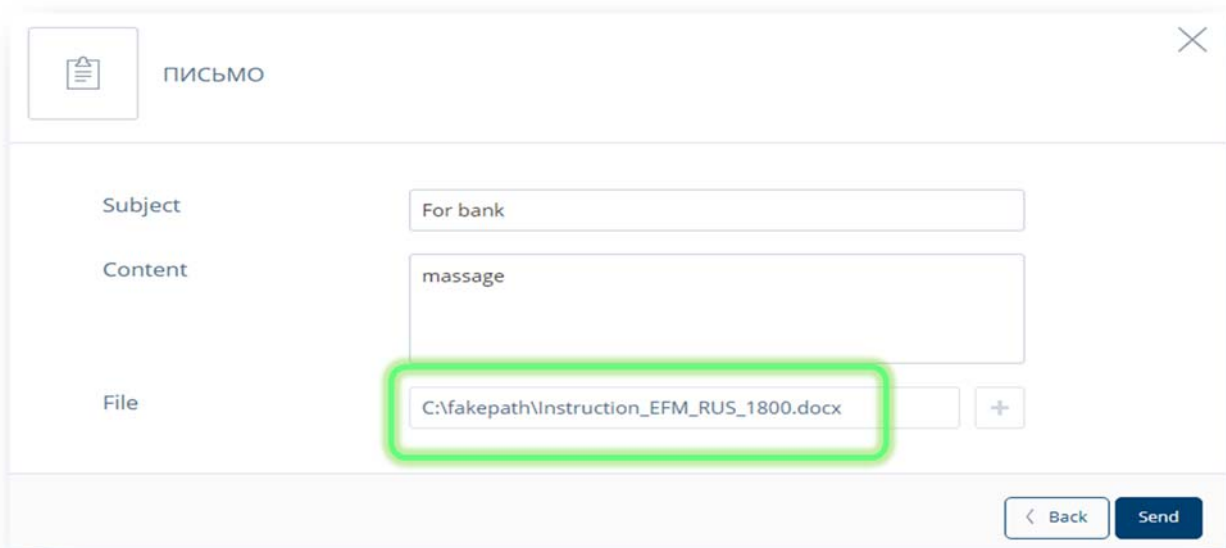


2.1 Applications and messages

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.



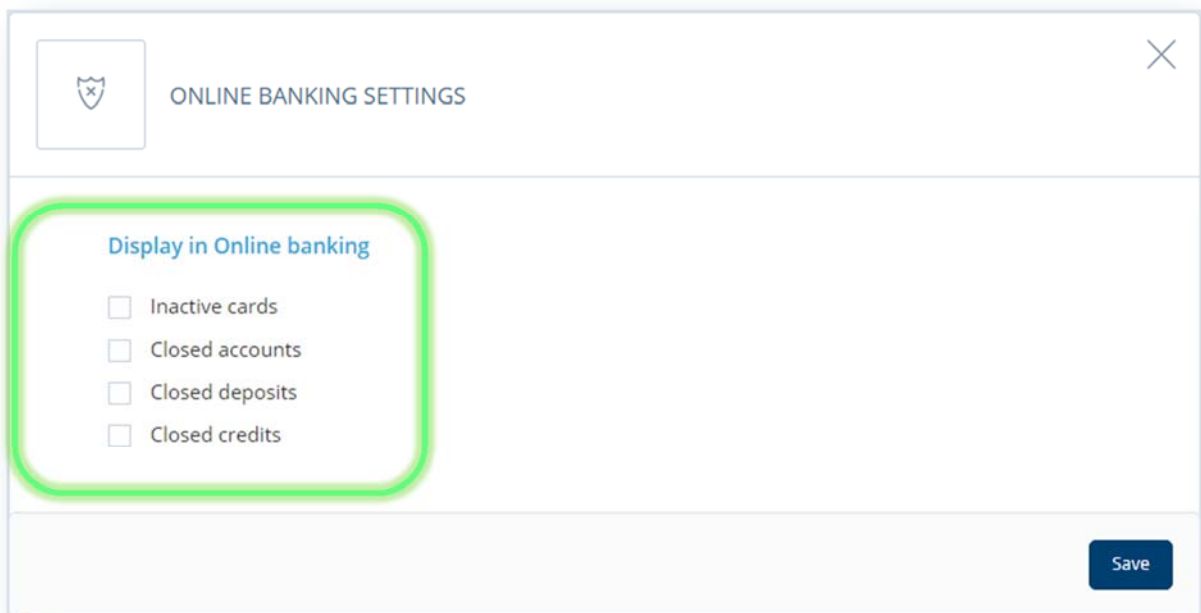
By clicking the “**New application**” link, you can send to the Bank a letter on general issues, as well as a letter with the “Message to the bank” subject to recall a document having “Processed” status or the letter with information for currency control. Attachment size may be up to 2 MB.



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

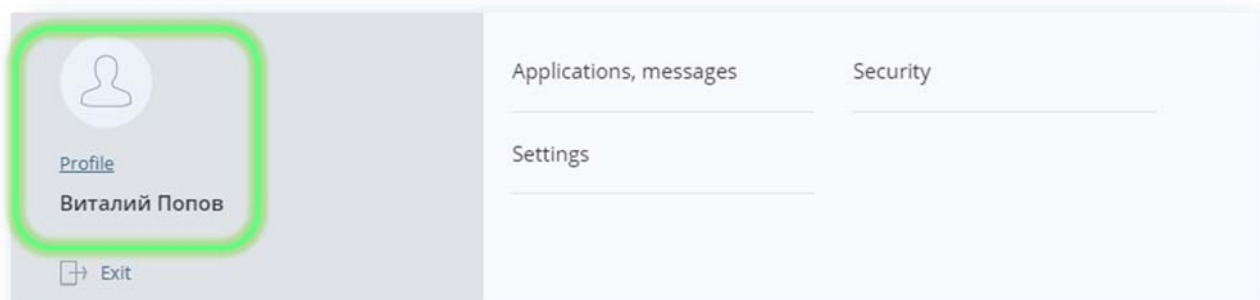
2.2 Settings

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



2.3 Profile

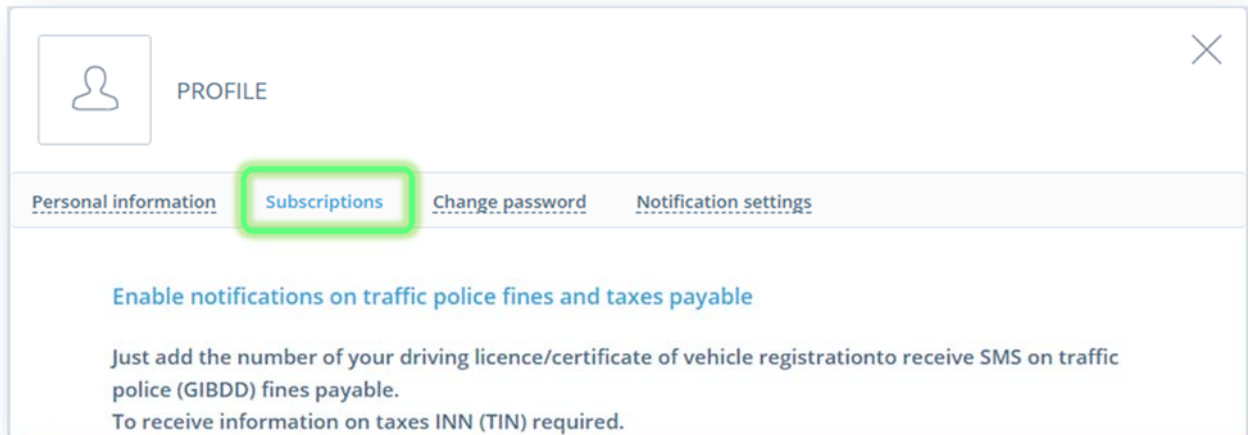
The Client information is available by clicking the "Profile" link. Personal data and contact information are partially hidden for security reasons.



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.

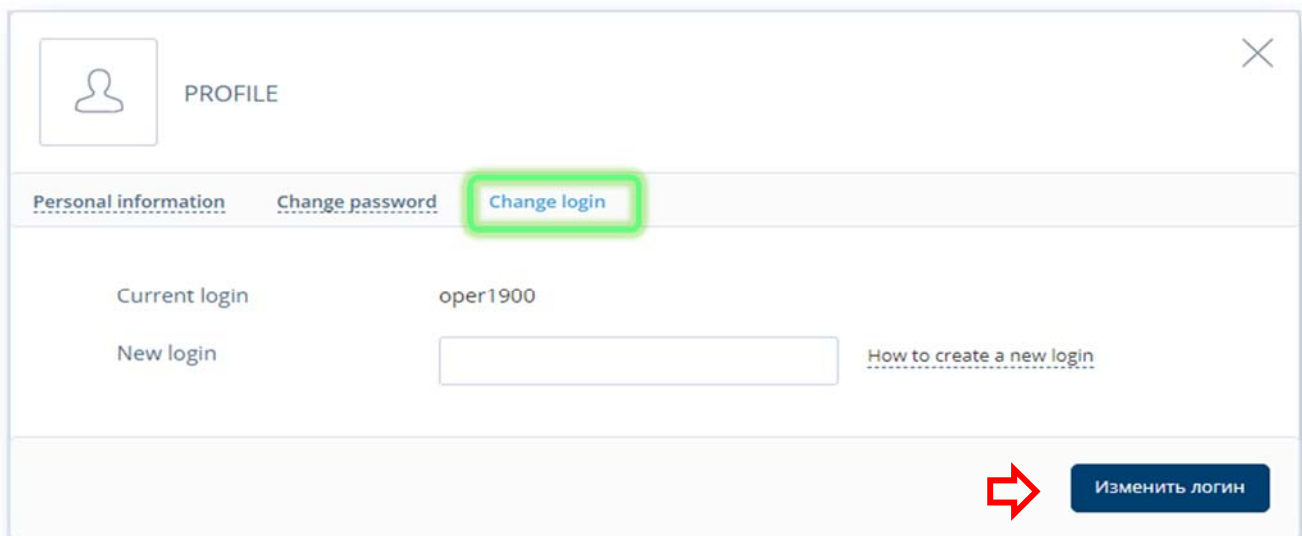
**Note: You can set up the notification service not only for your own fines and debts but also for fines and debts of your relatives by adding their details in the tab.*



The screenshot shows a 'PROFILE' window with a navigation bar containing 'Personal information', 'Subscriptions', 'Change password', and 'Notification settings'. The 'Subscriptions' tab is highlighted with a green box. Below the navigation bar, there is a heading 'Enable notifications on traffic police fines and taxes payable' and a sub-heading 'Just add the number of your driving licence/certificate of vehicle registration to receive SMS on traffic police (GIBDD) fines payable. To receive information on taxes INN (TIN) required.'

2.3.2 Changing login

In order to change the login to enter the System click “Change login”. On the page that opens, insert the new login and press “Change”. When creating the new login it is recommended to follow the login creation tips on the login change page in the System



The screenshot shows the 'Change login' form within the 'PROFILE' window. The 'Change login' tab is highlighted with a green box. The form contains two rows: 'Current login' with the value 'oper1900' and 'New login' with an empty input field. A link 'How to create a new login' is visible next to the input field. At the bottom right, there is a red arrow pointing to a blue button labeled 'ИЗМЕНИТЬ ЛОГИН'.

Confirm the operation with a one-time password:



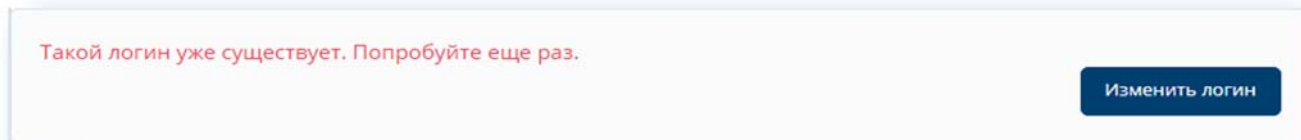
The screenshot shows a confirmation screen with the text: 'A one-time password is sent to the number +7 (9XX) XXX-XX-40. Please enter the password into the corresponding field to verify the operation.' There is a text input field labeled 'Enter password' with a tooltip 'сообщайте.' above it and a timer '9 minutes left' below it. A red arrow points to a blue 'Confirm' button, with a 'Cancel' link below it.

If the change of login has been successful, you will see this message:



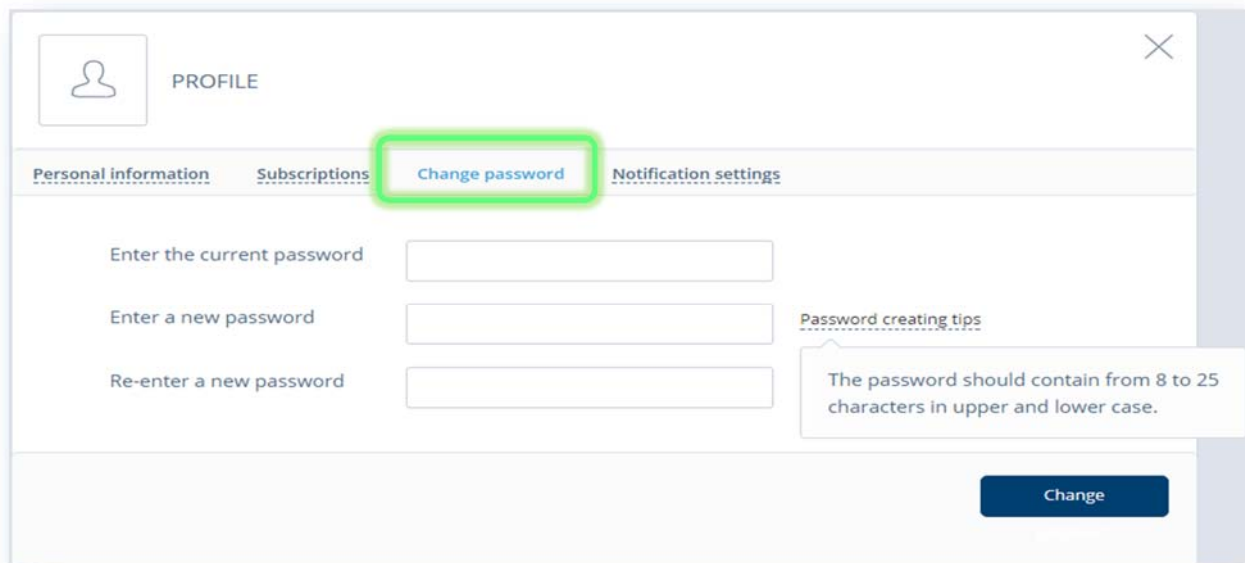
The screenshot shows a success message with a green checkmark icon and the text 'Ваш логин успешно изменен'. A blue 'Close' button is located at the bottom right.

The system will issue a warning if a similar login has already been registered:



2.3.3 Changing password

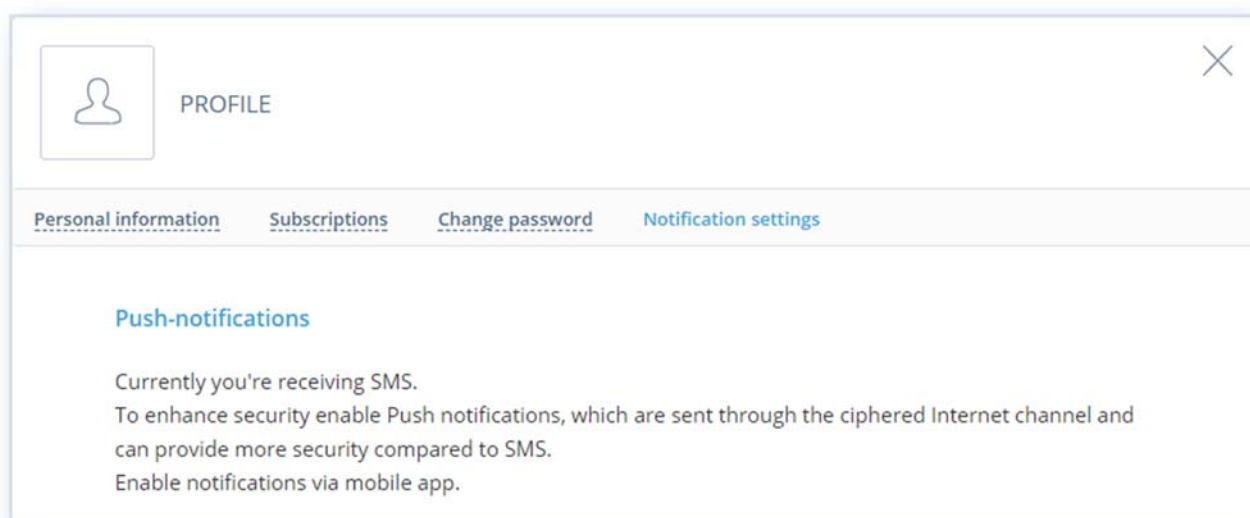
To change login password, click the “Change password” link. On the page that opens, fill out the form: enter the old password and enter the new password twice. Click “Change”. When creating a new password, you should follow the password creation tips available on the password change page in the System,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



2.3.4 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.



3. CARDS AND ACCOUNTS

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.

The screenshot displays the 'CARDS & ACCOUNTS' section. On the left, a list of cards and accounts is shown with their respective balances. A red arrow points to the first Visa card. The right panel provides details for this card, including its balance (32,035.18 P) and status (Active). Below this, a 'Card operations' section shows a date range of 18.09.2017 - 18.10.2017 and a search bar. The operations list includes:

Date	Description	Amount
13 October	KOMUS\MOSCOWRU Books, music, video	- 100,00
	EFMNBATM213194\29.NOVY ARBAT\MOSCOWRU Cash operations	- 7 500,00
	EVROLINK EFMN\I-ARU	+ 7 000,00

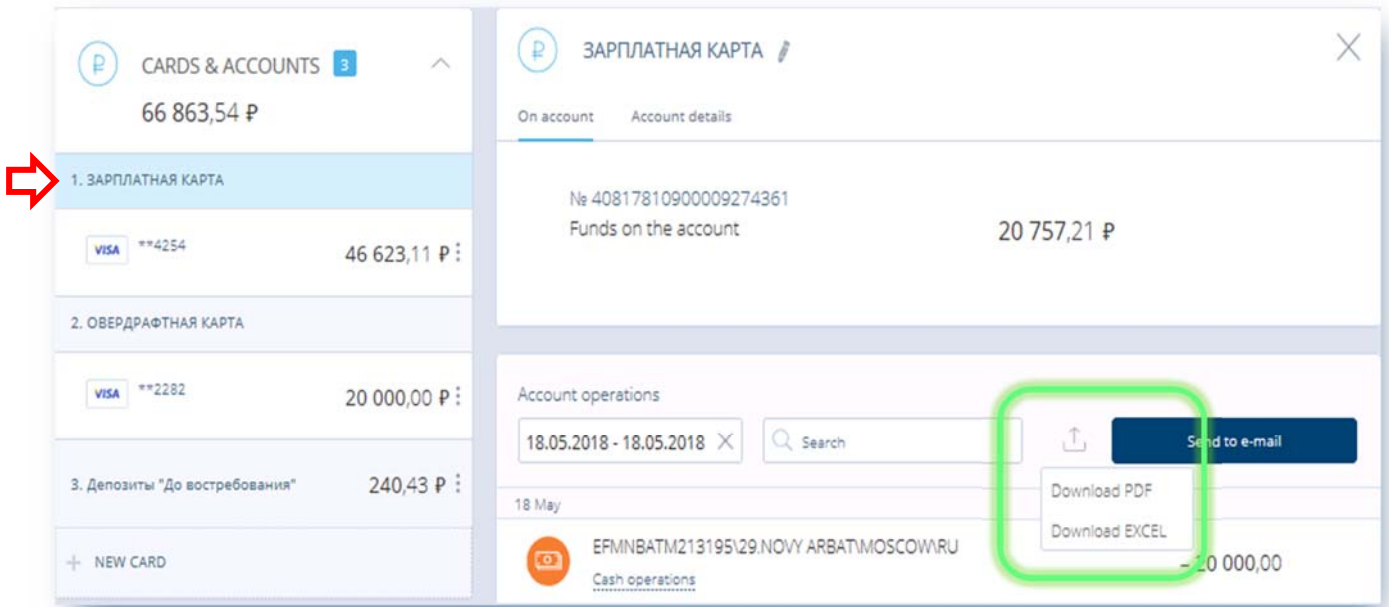
It is also possible to set up the security mode of the card. This service allows Clients to set the **prohibition on/permission for ATM cash withdrawal, transfer to the other bank card, card operations in the Internet and card servicing abroad.**

The screenshot shows the 'Security' settings for a card. The 'Security modes' section is highlighted with a green rounded rectangle. The settings are as follows:

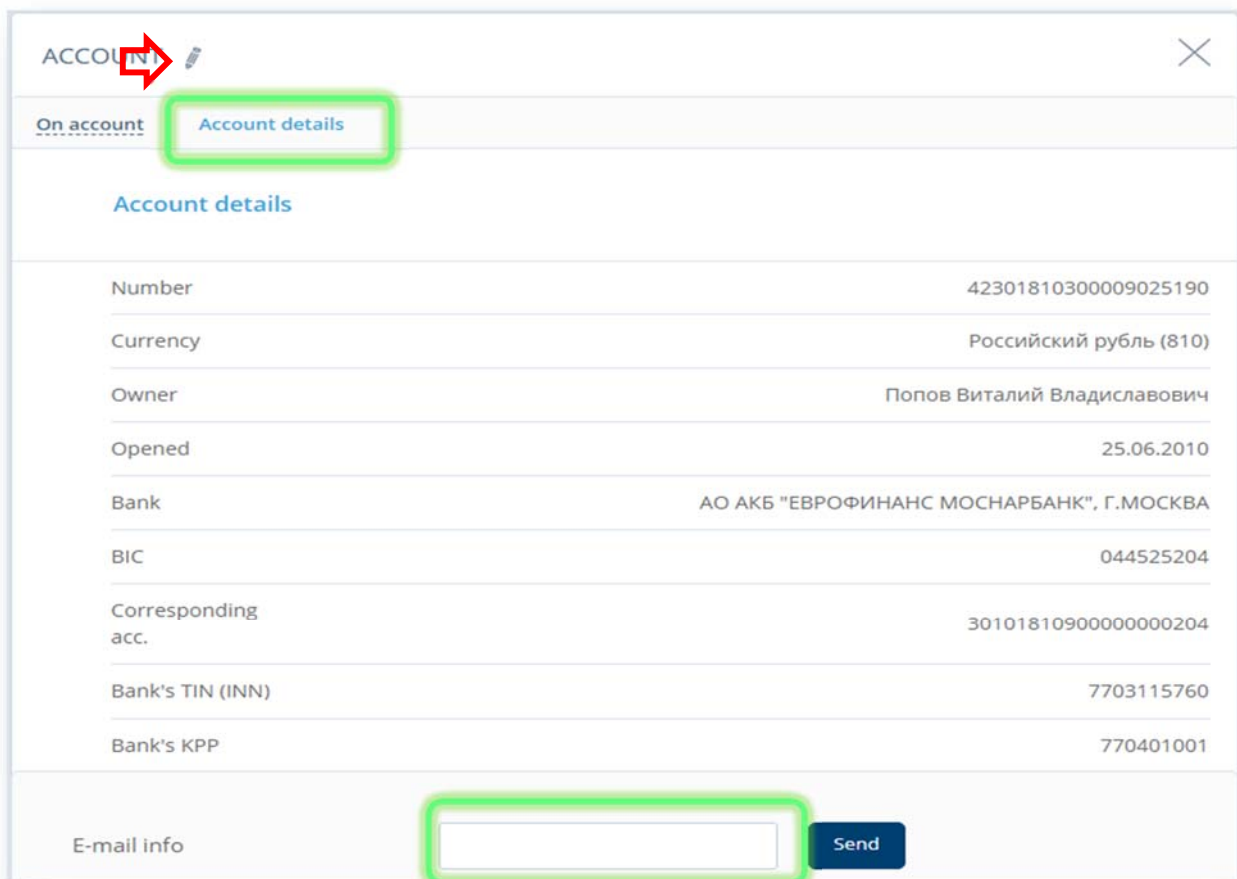
Security mode	Toggle	Label
Cash withdrawal from card through ATMs	<input checked="" type="checkbox"/>	Вкл
Transfer to card with another bank	<input checked="" type="checkbox"/>	Вкл
Operations using card online	<input checked="" type="checkbox"/>	Вкл
Card servicing abroad	<input checked="" type="checkbox"/>	Вкл

A 'Save permissions' button is located at the bottom right of the settings area.


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.

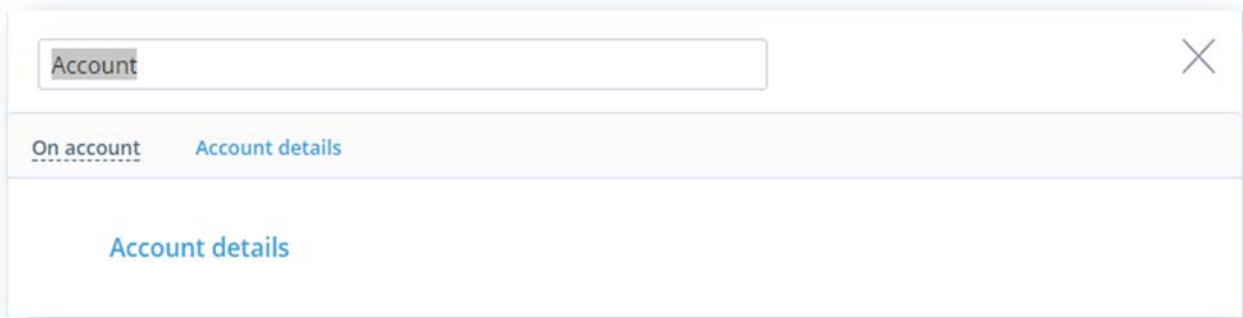


By clicking on the “Account details” link, the account details and information for replenishment thereof are displayed. You can send via email all account details displaying on the dashboard to yourself or to another person; to do it you should specify the e-mail address in the appropriate field at the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



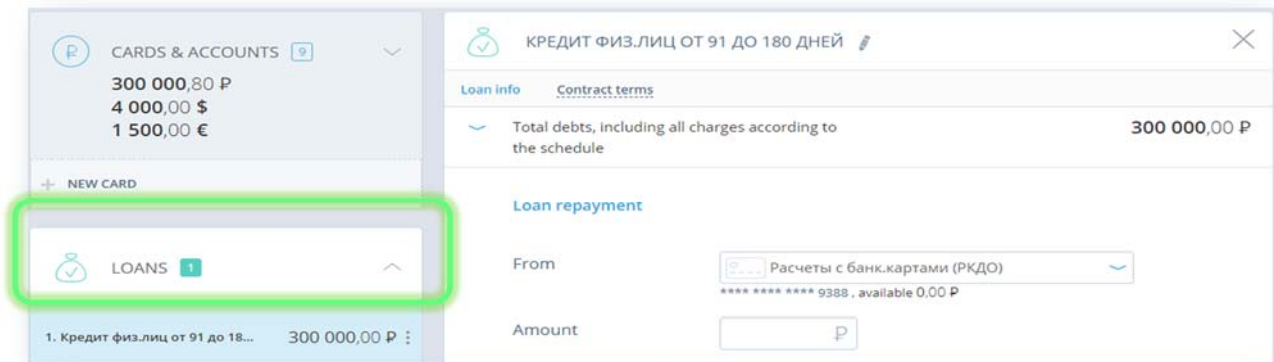
Please, have regard to the following: You can change your account titles on your own!

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

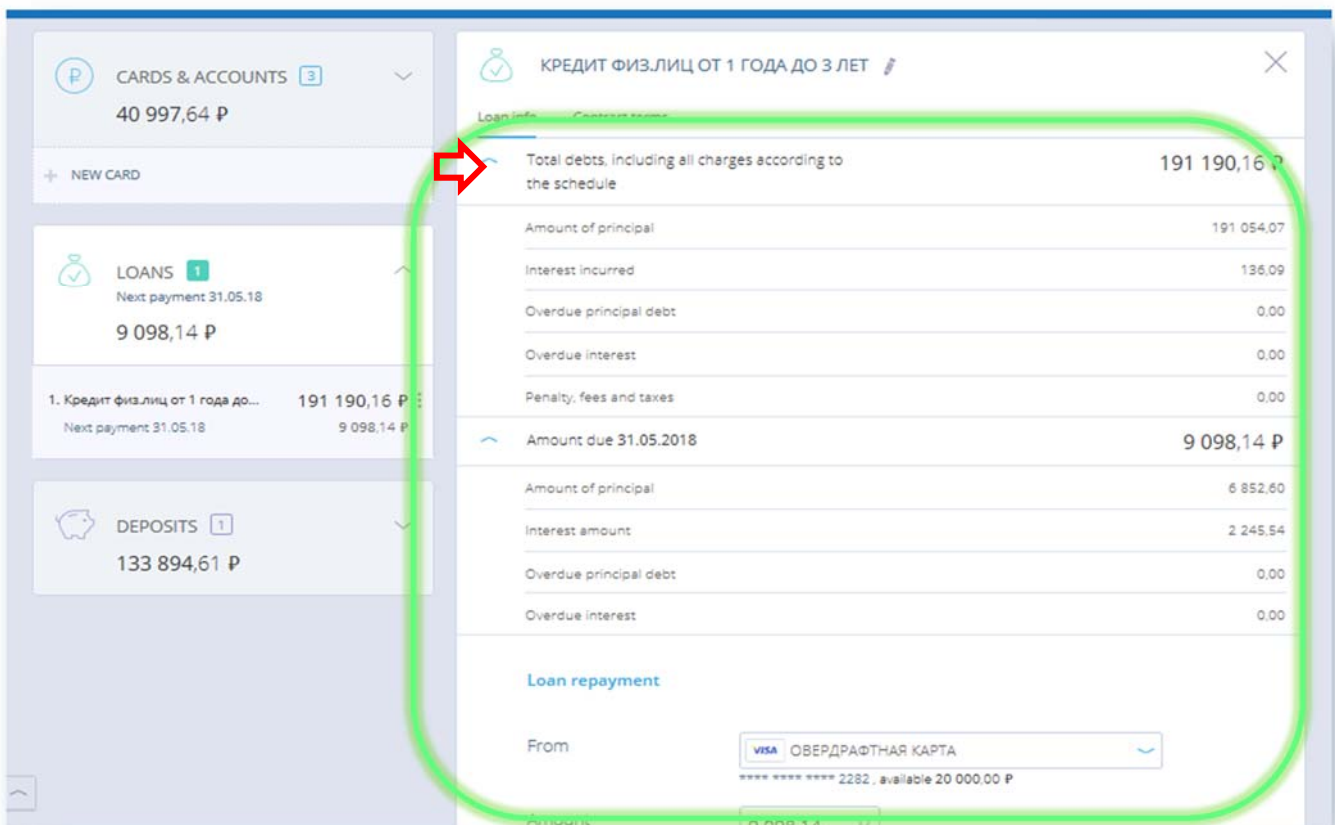


4. LOANS

When clicking the section «Loans», the list of loans is displayed including the sum of the credit agreement, the sum and the date of the upcoming loan payment:



When clicking the field «Total debts» and «Amount due», the detailed information on the debt and the payment composition is displayed:



When clicking the link «Contract terms», the following contract details are displayed: number, date of the contract, the sum of the loan, the loan interest rate, the amount of the monthly payment, etc. You can resend all the details and parameters of the loan contract to your email address. It is also possible to change the loan names similarly to the names of accounts:

КРЕДИТ ФИЗ.ЛИЦ ОТ 91 ДО 180 ДНЕЙ

Loan info **Contract terms**

Contract terms
Contract with number ТЕСТ №1 from 27.03.2018
Last modified 27.03.2018

Scheduled date of withdrawal	24.09.2018
Loan amount/overdraft limit	300 000,00 P
Interest rate (per annum)	10%
Account for loan repayment	42301810300009025190

Реквизиты счета для пополнения

Send to e-mail

5. DEPOSITS

The section «Deposits» contains all the necessary information about the deposits that the Client maintains with the bank. The displayed data includes the account number, the account balance (an extensible field), the interest rate and the contract terms. The contract terms comprise a range of fields and details according to the fixed-term deposit agreement, which can be resent to your email. The record of operations with the deposit for a default period of 30 days appears below. You can modify the period of the operations to be displayed.

КАРТЫ И СЧЕТА

0,80 P
4 000,00 \$
1 500,00 €

ДЕПОЗИТЫ 1-3 ГОДА

Deposit details **Terms of deposit** Applications Close deposit

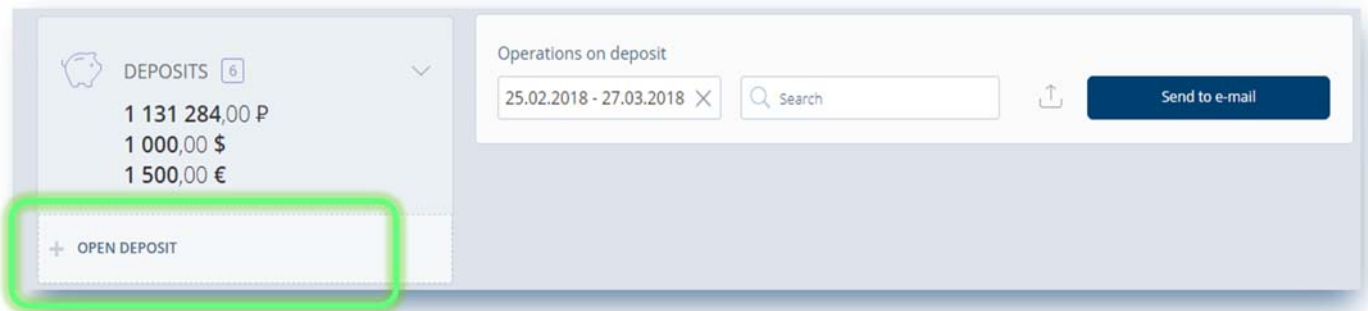
Account in RUB **1 000 050,00 P**
№ 42306810700009025481 Поступление % 21.01.2019 87 983,85 P

Operations on deposit


25.02.2018 - 27.03.2018 Search Send to e-mail

5.1 Opening of the deposit

In order to open a new deposit, click the link «+Open deposit» in the section «Deposits»:



A form to select a deposit based on specific parameters will appear. A list of all the deposits available through the System appears below. A short toolbox to select a certain deposit based on specific parameters (sum, currency, and period) is displayed by default.

 OPEN DEPOSIT

I'd like to deposit P \$ €

Period

[Advanced search](#) Clear Select

All deposits

АО АКБ "ЕВРОФИНАНС МОСНАРБАНК"

Currency	Max. rate	Period(d.)	Min. amount	Payment of interest	Adding funds	Withdrawal
Вклад "Классический" (01 мес)						
USD	1.00%	31	1 000,00	в конце срока	-	-
EUR	0.03%	31	1 000,00	в конце срока	-	-
RUB	7.00%	31	30 000,00	в конце срока	-	-

When clicking on the “Advanced search” link, an additional filter will appear which allows to select additional parameters of the deposit (the account to credit the interest on the deposit, possibility to replenish or automatically prolong the deposit):

OPEN DEPOSIT
✕

I'd like to deposit ₺ \$ €

Period

It is important

Payment of interest

on deposit (capitalization) on another account

Deposit replenishment option

Automatic prolongation

Hide
Clear
Select

Using the filter, define the parameters of the deposit and click “Select”. The deposits that meet the established parameters will appear below.

I'd like to deposit ₺ \$ €

Period

It is important

Payment of interest

on deposit (capitalization) on another account

Deposit replenishment option

Automatic prolongation

Hide
Clear
➔
Select

Подходящие вклады

АО АКБ "ЕВРОФИНАНС МОСНАРБАНК"

Currency	Max. rate	Period(d.)	Min. amount	Payment of interest	Adding funds	Withdrawal
Вклад "Классический" (12 мес)						
USD	2.05%	366	1 000,00	в конце срока	-	-
EUR	0.25%	366	1 000,00	в конце срока	-	-
RUB	8.15%	366	30 000,00	в конце срока	-	-


If you click on a deposit, the description of terms of this deposit will appear and the button “Complete application” is made accessible:

Deposit terms


\$

Deposit period (days)	366
from 0-00 to 99 999-99	1.60%
from 100 000-00	2.05%

Deposit amount	from 1 000,00 \$
Deposit period	366 days
Payment of interest	on another account or on deposit account (at option)
Period of interest payment	в конце срока
Adding funds	No
Partial withdrawal	No
Auto renewal at the end of the period	Enabled

 [See more terms](#)

If you click on the “Complete application” button, the deposit application will appear. It is necessary to check or amend the parameters of the desirable deposit, choose the account to debit the funds and affirm your agreement with the Tariffs and conditions of the Bank. As a result, the button “Complete application” will become accessible.


ВКЛАД "КЛАССИЧЕСКИЙ" (12 МЕС)
✕

Application for deposit opening

I'd like to deposit \$


Period 366 days

Rate 1.60%

Payment of interest to deposit (capitalization) to another account


Debit the account

42301840900009025191 , available 4 000,00 \$

 Acceptance of the Bank's terms and conditions for funds placement

< Back
Open deposit

Confirm the operation with a one-time password. Meanwhile, the application to open the deposit will be automatically sent to the Bank. The field on the right reflects the history of all the Client's applications for deposit indicating their status.


ВКЛАД "ПОПОЛНЯЕМЫЙ" (12 МЕС)
✕

✓ Заявление успешно отправлено в банк

Состояние обработки можно увидеть на странице [открытия вкладов](#)

Закреть

История заявлений

23.03

Заявление на открытие вклада "Вклад "Пополняемый" (12 мес)" №5 от 23.03.2018

🌀 В обработке

19.01

Заявление на открытие вклада "Депозит с выплатой процентов в конце срока (12 мес)" №4 от 19.01.2018

✓ Вклад открыт

You can also see the status of the application on the page of opening of deposits. When clicking a certain application, its printable form will appear.

☰

ПРОСМОТР ДОКУМЕНТА

✕

✓ Processed

ЗАЯВЛЕНИЕ НА ОТКРЫТИЕ СРОЧНОГО БАНКОВСКОГО ВКЛАДА

Вкладчик:

Порядок выплаты процентов:	<i>в конце срока</i>
Капитализация процентов:	<i>Проценты капитализируются</i>
Автоматическая пролонгация:	<i>Предусмотрена</i>
Валюта:	<i>RUB</i>
Сумма:	<i>100000-00</i>
Процентная ставка:	<i>5.5000% годовых</i>
Счет для выплаты процентов:	<i>42305810300009025390</i>
Счет для возврата Вклада:	<i>42301810300009025190</i>
Пополнение вклада:	<i>Дополнительные взносы принимаются в размере от 30000-00 RUB</i>
Востребование части вклада:	<i>Расходные операции не предусмотрены</i>
Размер неснижаемого остатка:	
Условия досрочного расторжения договора:	<i>По ставке счета до востребования</i>

Подписав настоящее Заявление, я понимаю и соглашаюсь с тем, что:

1. Информация, изложенная в Заявлении и предоставленная Банку, является полной, точной и достоверной во всех отношениях. Я не возражаю против проверки и перепроверки в любое время Банком или его уполномоченными лицами представленной в Заявлении информации.
2. Настоящим Заявлением я подтверждаю присоединение к действующим Общим условиям обслуживания физических лиц в АО АКБ "ЕВРОФИНАНС МОСНАРБАНК" (далее – Общие условия) и Тарифам в порядке, предусмотренным ст. 428 ГК РФ. Я подтверждаю, что ознакомлен(а), прочитал(а) и полностью согласен(на) с Общими условиями и Тарифами, обязуюсь их неукоснительно исполнять.
3. Я подтверждаю, что ознакомлен(а), прочитал(а) и полностью согласен(на) с условиями предоставления дистанционного банковского обслуживания и руководством пользователя соответствующих компонентов системы дистанционного банковского обслуживания.
4. Подтверждаю, что предоставленные мною документы для заключения Договора действительны на момент передачи их в Банк.
5. Я обязуюсь своевременно уведомлять Банк о любых изменениях в информации, предоставленной мною в Банк.

Номер Договора банковского вклада	09025390
Открыт Счет по вкладу в Российский рубль	42305810300009025390

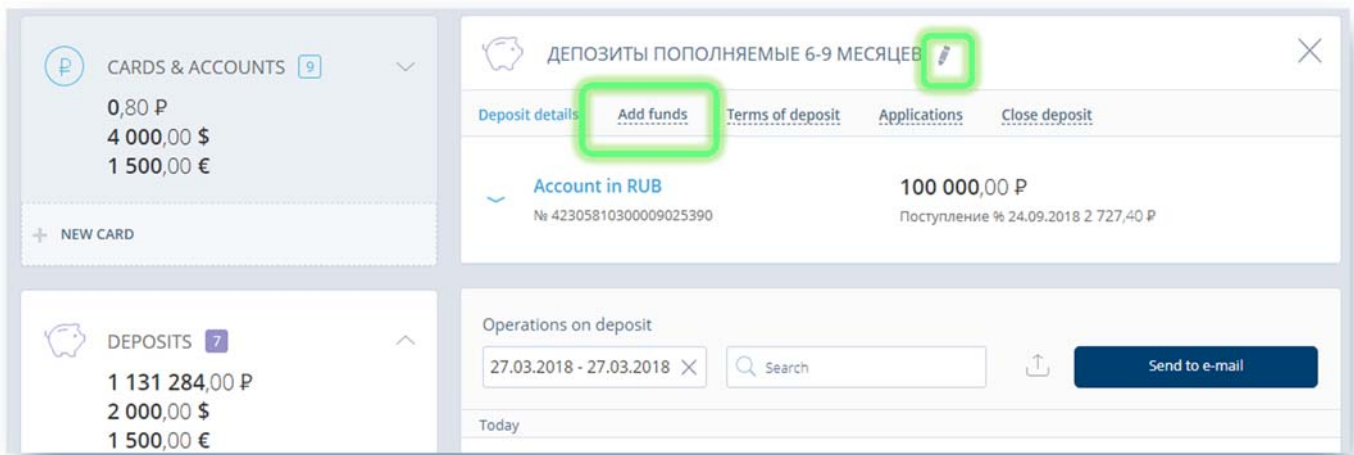
🖨️
📤

Send to e-mail

⏪ Назад

5.2 Replenishment of deposit

After you open a deposit, the operations provided for in the contract will be made accessible. It will be possible to change the deposit names, similarly to the names of accounts and loans. If the contract terms provide for replenishment, you will see a corresponding tab:



By clicking «Add funds», a form will open which allows you to replenish the deposit from the accounts/cards that the Client maintains with the Bank. In order to replenish the deposit, indicate the account to debit the funds, the amount to replenish, then click on “Send” and confirm the operation with a one-time password:

The screenshot shows the 'Add funds' form for replenishing a deposit. The title is 'ДЕПОЗИТЫ ПОПОЛНЯЕМЫЕ 6-9 МЕСЯЦЕВ'. The form is titled 'Replenishment of funds on the deposit'. It has five tabs: 'Deposit details', 'Add funds', 'Terms of deposit', 'Applications', and 'Close deposit'. The 'Add funds' tab is active. The form contains the following fields:

- 'From': A dropdown menu showing 'Расчеты с банк.картами (РКДО)' with a card icon and the number '**** * 9388 , available 0,00 P'.
- 'To': A dropdown menu showing 'Депозиты физических лиц 181д.-1г.' with the account number '42305810300009025390 , available 100 000,00 P'.
- 'Amount': A text input field containing '2 000.00 P'.
- 'Save as template': A toggle switch that is currently turned off, with the text 'Save the template for a quick payment in the future.'
- At the bottom right, there are two buttons: 'Save without payment' (with a red arrow pointing to it) and 'Send'.

If the amount of the replenishment is lower than the amount established by the Deposit terms, the System will issue a respective warning:

[Save as template](#)

Save the template for a quick payment in the future.


⚠ The indicated amount to be credited is less than the minimal amount to be added to the deposit 30000-00 RUB

5.3 Closing the deposit


If necessary, you can close the deposit ahead of time. In this case the system will issue a warning that the account closing date has not arrived yet, and in case of early closing a decrease in the interest rate and the final amount due are possible.

The screenshot shows a banking interface with a sidebar on the left and a main content area on the right. The sidebar includes sections for 'CARDS & ACCOUNTS' and 'DEPOSITS'. The 'DEPOSITS' section lists two deposit types: '1. Депозиты 1-3 года' and '2. Депозиты пополняемые 6-9 месяцев'. A red arrow points to the second deposit type. The main content area shows the 'Close deposit' option highlighted in a green box. Below this, there is a warning message in a red box: 'Attention: The closing date has not occurred yet. In case of early repayment the interest rate and the total amount for reimbursement may be decreased.'

In order to close a deposit, choose an account to credit, click on «Close deposit» and confirm your operation with a one-time password. As a result, an application to close the deposit will be formed and sent to the Bank.


ДЕПОЗИТЫ 31-90 ДНЕЙ
✕


[Deposit details](#)
[Terms of deposit](#)
[Applications](#)
[Close deposit](#)


Заявление на закрытие вклада №4

✓
Application successfully sent to the bank
Close

The status of processing you may monitor in the section [Applications](#)

You can check the status of the application in the «Applications» section. When clicking on a certain application, its printable form will appear:


ПРОСМОТР ДОКУМЕНТА
✕

☀
Delivered to bank

ЗАЯВЛЕНИЕ О ЗАКРЫТИИ СРОЧНОГО БАНКОВСКОГО ВКЛАДА

Данные о Вкладчике
 ФИО вкладчика: Попов Виталий Владиславович



Данные о расторгаемом Договоре
 Настоящим Заявлением прошу расторгнуть Договор банковского вклада «Депозиты 31-90 дней» № 09025080 от 19.02.2018 г. Счет(а) по вкладу № 42303810900009025080
 прошу закрыть не позднее дня возврата мне остатка денежных средств.
 Остаток денежных средств на Счете № 42303810900009025080 по вкладу прошу перечислить на счет, открытый в АО АКБ "ЕВРОФИНАНС МОСНАРБАНК", БИК 044525204, Г.МОСКВА УЛНОВЫЙ АРБАТ,29 , на мое имя, счет(а): № 42301810300009025190
 Комиссионное вознаграждение по совершению операций прошу удержать из суммы остатка денежных средств на счете № 42303810900009025080
 С условиями расторжения договора банковского вклада «Депозиты 31-90 дней» и Тарифами Банка ознакомлен(а), прочитал(а) и согласен(а).
27.03.2018

(подпись Вкладчика/Представителя)

ОТМЕТКИ БАНКА

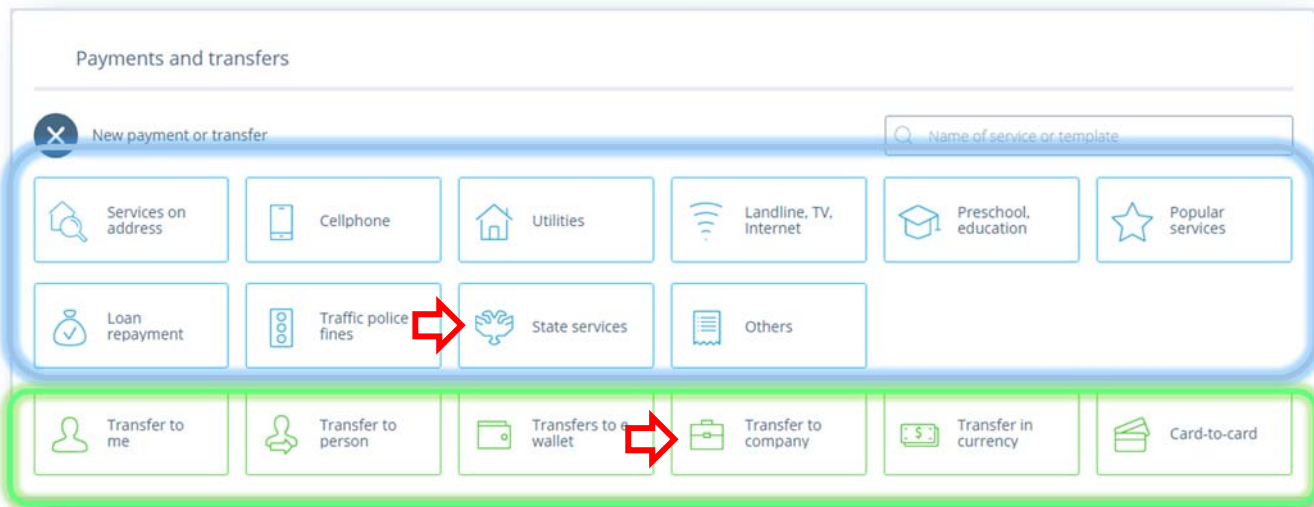
Заявление подписано в моём присутствии. Паспортные данные проверены _____ « ____ » _____ г.

_____ (фамилия и инициалы уполномоченного лица Банка/Агента) _____ (подпись уполномоченного лица Банка/Агента)



Send to e-mail
< Назад

6. 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).

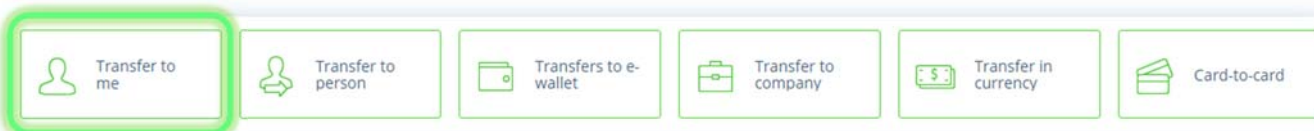


FSC

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.

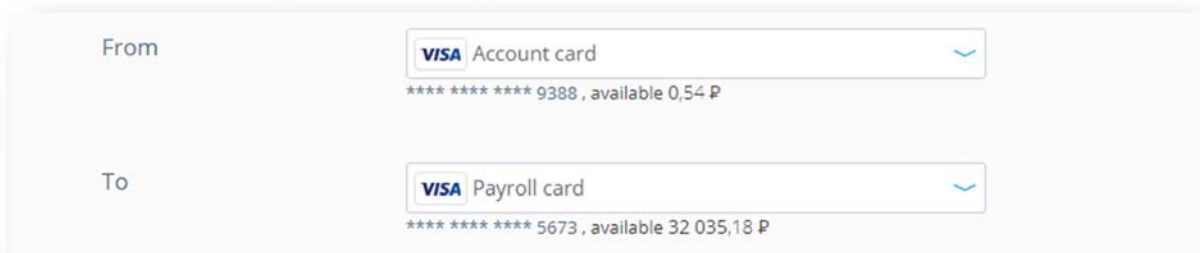
If you cannot find a provider whom you want to pay among the FSC clients, or if you don't want to pay for ITS, payment can be made according to bank details using the operation from **green section**. Let's consider in more detail the set of main bank transfers according to payment details.

6.1 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:
**** * 5673 , available 32 035,18 ₺

To:
42301840900009025191 , available 3 001,00 \$

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

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

From:
42301810300009025190 , available 56 401,97 ₺

To:

Bank:

Payment purpose:

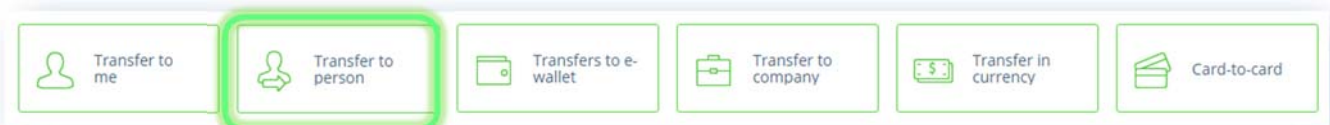
Amount: ₺

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.

6.2 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.



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)”.

6.3 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 options:

- 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	<input type="text" value="Account"/>
	42301810300009025190 , available 56 401,97 ₺
To	<input type="text" value="40702810200000000000000190"/>
Name	<input type="text" value="Test Company"/>
INN (TIN)	<input type="text" value="213131313211"/>
KPP	<input type="text" value="312312312"/>
Bank	<input "мба-москва"="" type="text" value="БИК 044525502: " банк="" г.москва"="" ооо,=""/>

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	<input type="text"/> <small>Please enter UIP (Unique payment identifier) of 25 characters. If data is unavailable, please leave the field empty</small>
VAT	<input type="text" value="Indicate: tax-free (VAT)"/>
Purpose of payment	<input type="text" value="Payment for test operation"/>

Then specify the amount to be transferred.



Amount	<input type="text" value="1000.00"/>	₺
Expenditure category	<input type="text" value="Transfers"/>	

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".

6.4 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

End repeating

Next payment

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.

6.5 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.

Transfer to me

Transfer to person

Transfers to e-wallet

Transfer to company

Transfer in currency


Card-to-card

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:

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:

Account:

Address:


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

Bank:

Clearing code:

Correspondent acc.:

Address:

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

Bank

Clearing code


Correspondent acc.

Address

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

File 

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

Account to be debited
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.

6.6 Card-to-Card transfer

When choosing a "Card-to-Card" transfer

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

To

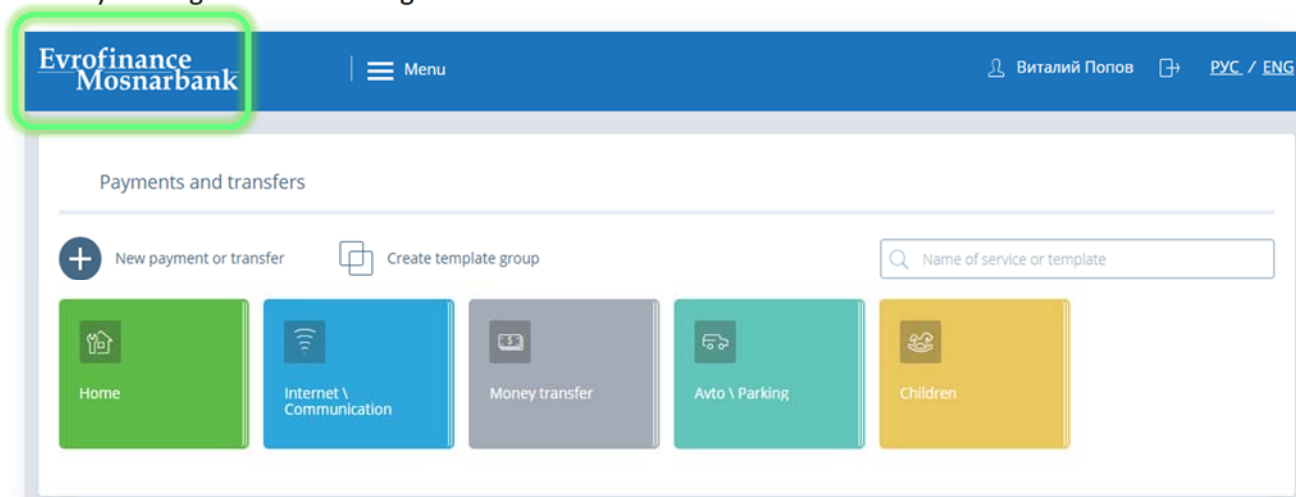
Amount

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.

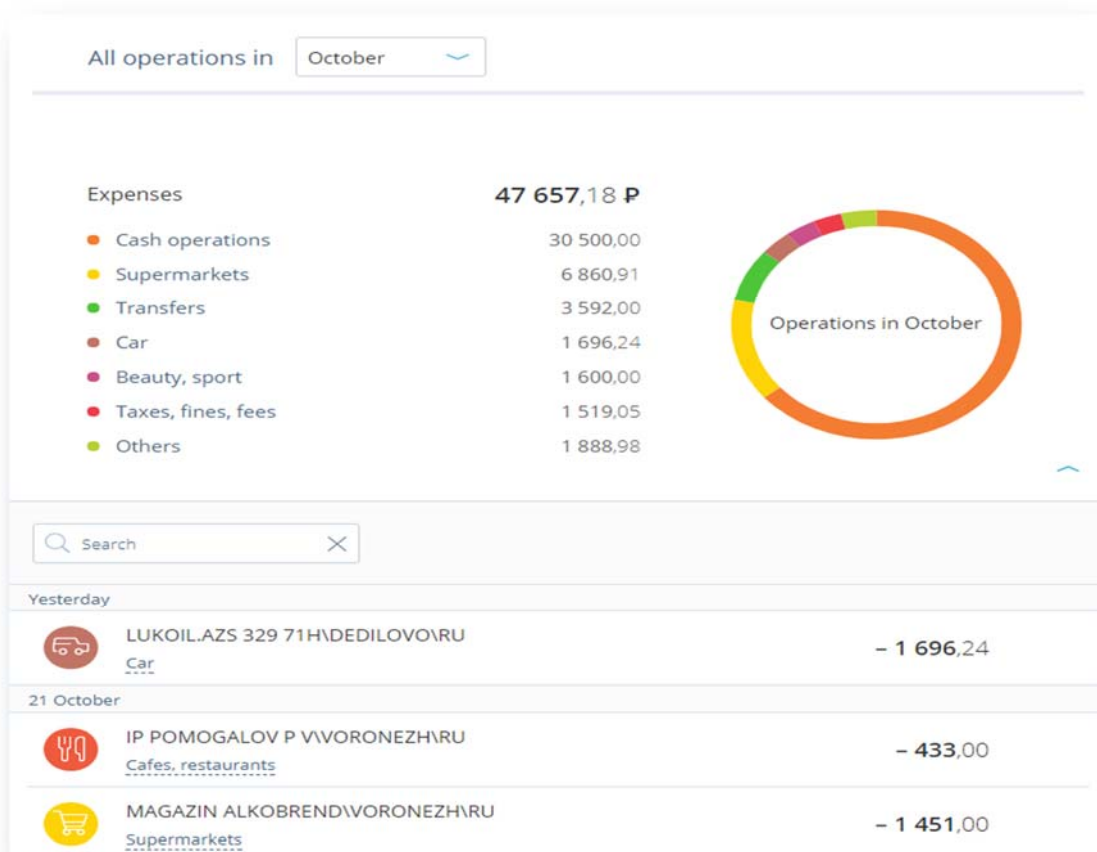
7. OPERATIONS FEED

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.



7.1 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:

Сотовый - МТС
Telecommunications

01.02.18 19:03 (Moscow time) [Sent to bank](#) → [Processed](#)

Operating account: № 02.02.18

Card xxxxxxxxxxxx4254

Payment purpose Оплата Сотовый - МТС #615# тел.9162735108, док 12672372268 Без налога (НДС).

Код авторизации: 723610

Просмотр чека

Download PDF

[Send to e-mail](#)

Списание средств по операциям с пластиковыми картами - 200,00

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



06.10.17 22:40 (Moscow time)

Sent to bank → Delivered to bank → Accepted → Processed

Operating account: № 09.10.17
Account СЧЕТ - 42301810300009025190
Operation amount 1 600,00
Payee Автономная некоммерческая организация "ФИЗКУЛЬТУРНО-СПОРТИВНЫЙ КЛУБ "АКВАНТ"
Payee's account 40703810938060073103, in bank ПАО СБЕРБАНК
Payee's TIN (INN) 7724300876
Payment purpose Организация и проведение физкультурно-оздоровительной деятельности за ОКТЯБРЬ 2017г, учащийся Попова Ксения. Без налога (НДС).

Processed



Send to e-mail

Организация и проведение физкультурно-оздоровительной деятельности за ОКТЯБРЬ 2017г, учащийся Попова Ксения. Без налога (НДС).

- 1 600,00



<u>06.10.2017</u>		<u>09.10.2017</u>		0401060	
Поступ. в банк плат.		Списано со сч. плат.			
ПЛАТЕЖНОЕ ПОРУЧЕНИЕ N 6			<u>06.10.2017</u>	Дата	Вид платежа
Сумма прописью	Одна тысяча шестьсот рублей 00 копеек				
<u>ИНН</u>	<u>КПП</u>	Сумма	1 600-00		
Попов Виталий Владиславович		Сч. N	42301810300009025190		
<u>Плательщик</u>		БИК	044525204		
АО АКБ "ЕВРОФИНАНС МОСНАРБАНК" Г.МОСКВА		Сч. N	30101810900000000204		
<u>Банк плательщика</u>		БИК	044525225		
ПАО СБЕРБАНК Г.МОСКВА		Сч. N	30101810400000000225		
<u>Банк получателя</u>		Сч. N	40703810938060073103		
<u>ИНН 7724300876</u>	<u>КПП</u>	Сч. N	40703810938060073103		
Автономная некоммерческая организация "ФИЗКУЛЬТУРНО-СПОРТИВНЫЙ КЛУБ "АКВАНТ"		Вид оп.	01	Срок плат.	
<u>Получатель</u>		Наз. пл.		Очер. плат.	5
		Код		Рез. поле	

Организация и проведение физкультурно-оздоровительной деятельности за ОКТЯБРЬ 2017г, учащийся Попова Ксения. Без налога (НДС).

Назначение платежа

Подпись

Отметки банка

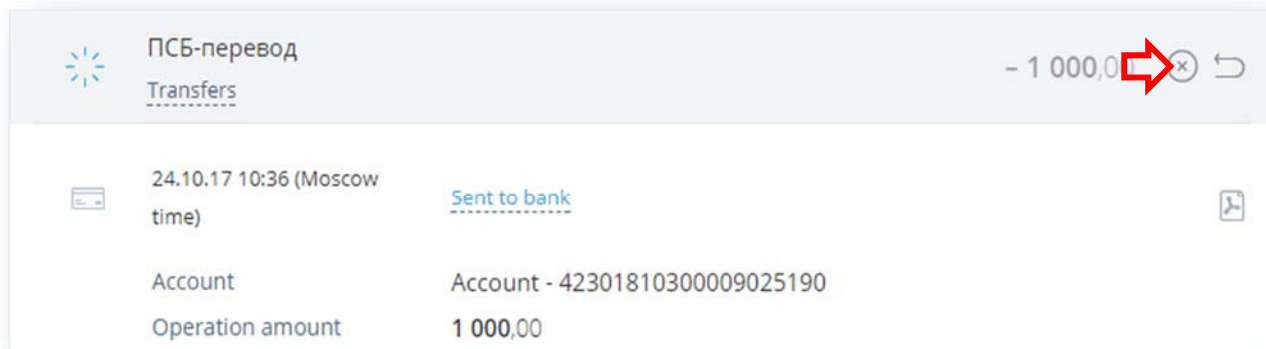
М.П.

АО АКБ "ЕВРОФИНАНС
МОСНАРБАНК"
БИК 044525204

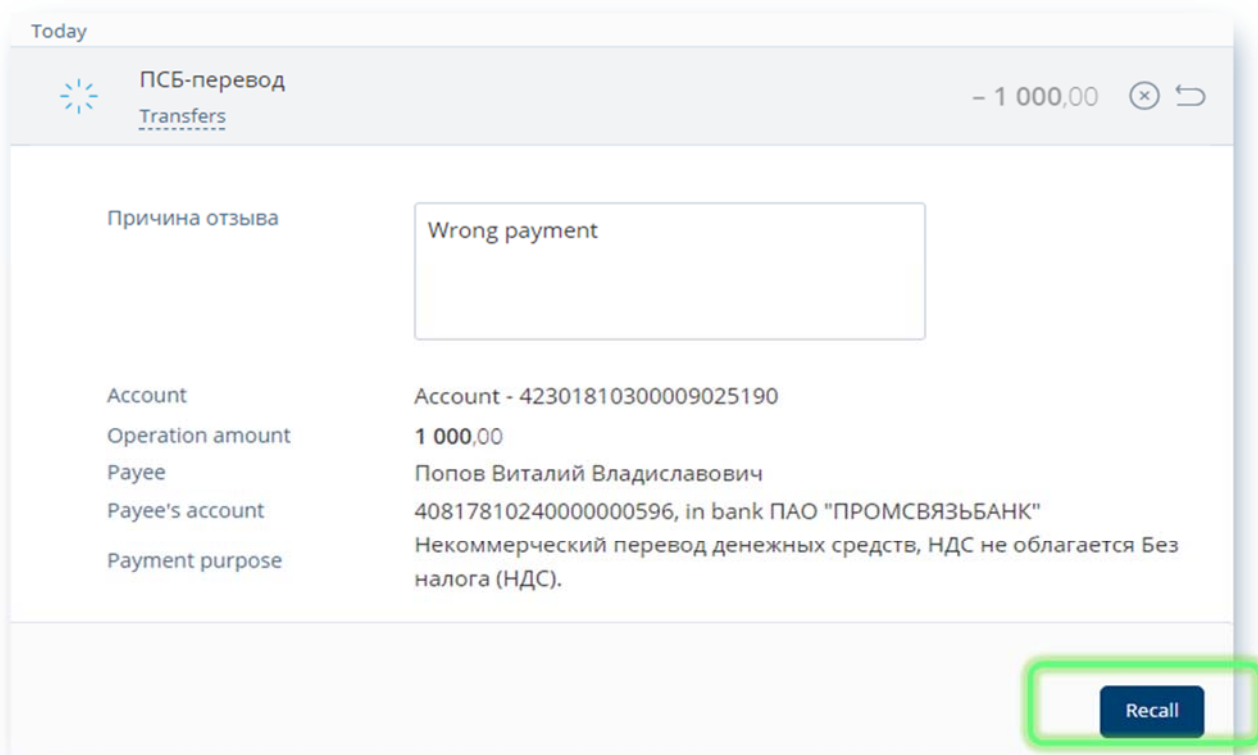
09 окт 2017
ИСПОЛНЕНО

7.2 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.

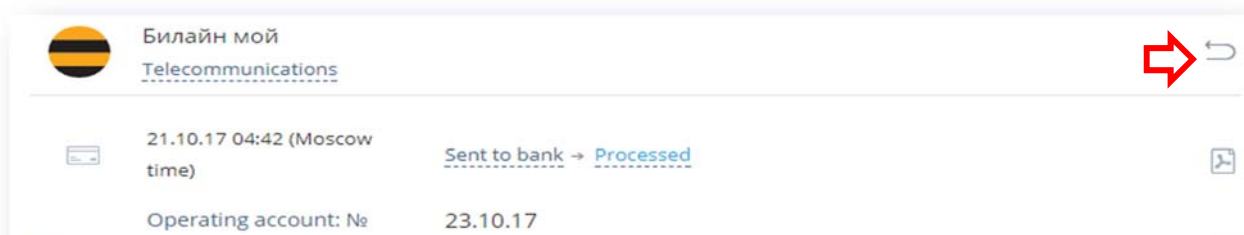


You can specify the reason for recalling the document. For recalling, the standard procedure of confirming the operation by one-time SMS password will be required.



7.3 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.



8. SECURITY MEASURES

8.1 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.

8.2 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.

8.3 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.