User guide.
Internet – Banking for corporate clients

Short guide (version 2.0.15.1)

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Introduction

iBank 2 UA E-Banking system is designed for granting e-banking services by banks to corporate and private clients with the support of all access channels – Internet (online and offline), WAP, SMS, phone (voice, fax, modem). iBank 2 UA system (bundled software) is installed in bank and allows to serve corporate and private clients. The system is successfully used by first-rate multidivisional banks of Ukraine.

iBank 2 UA belongs to secured documents exchange systems. Documents exchange takes place between the client and the bank. Electronic document, sent by the client and received by the bank, is the reason for financial operations carried out by the bank.

Confidentiality is provided by mechanism of data encryption. All digital documents transmitted through Internet in cipher form. Encryption is created according to GOST 28147-89.

Chapter 1

First steps in Client module

Corporate client registration

To work with the iBank 2 UA system client must be registered in the system. Registration process includes client's preliminary registration using AWP **Registrator** via Internet and final registration in bank office.

Preliminary registration process is performed in Java-applet AWP **Registrator**. Downloading link of AWP **Registrator** is available at bank web-site. AWP **Registrator** is designed as a Wizard.

During the registration process user enters information about organization, contact person and business account numbers registered at chosen bank. User specifies number of signatures under the document, that will be required for the bank to accept a document for further consideration.

Client Electronic Digital Signature (EDS) keys — Public and Private — are generated during registration process. Private EDS key is assigned the name and password. Private EDS key is kept at client's side (it is advisable to keep it at portable data medium) in repository file. Public EDS key is preliminarily registered at Application Server. Public EDS key identifier is issued to the client.

At the end of preliminary registration client may print Public EDS key Certificate (or write down Public key identifier), also client may create another one pair of EDS keys without AWP **Registrator** reloading.

Information about newly registered client is saved in the system during term defined by bank (30 days by default).

For *final registration* client must visit bank office with printed Public EDS key Certificate (or a hand-written identifier). Administrator will be able to look up the client's information in the system and complete the registration. After that client may work with the system.

Current work

User's current work is performed at Java-applet AWP **Client**. Downloading link of AWP **Registrator** is available at bank web-site.

Before AWP **Client** starting system performs client authentication. To enter AWP **Client**, specify repository file with EDS keys, select corresponding key and enter key password. If you use proxy-server, specify ip-address and port. After pressing **Login** button it is required to pass proxy-server authentication (it depends on bank settings) — fill in **Login** and **Password** fields in a new window. AWP **Client** interface is illustrated at fig. 1.1.

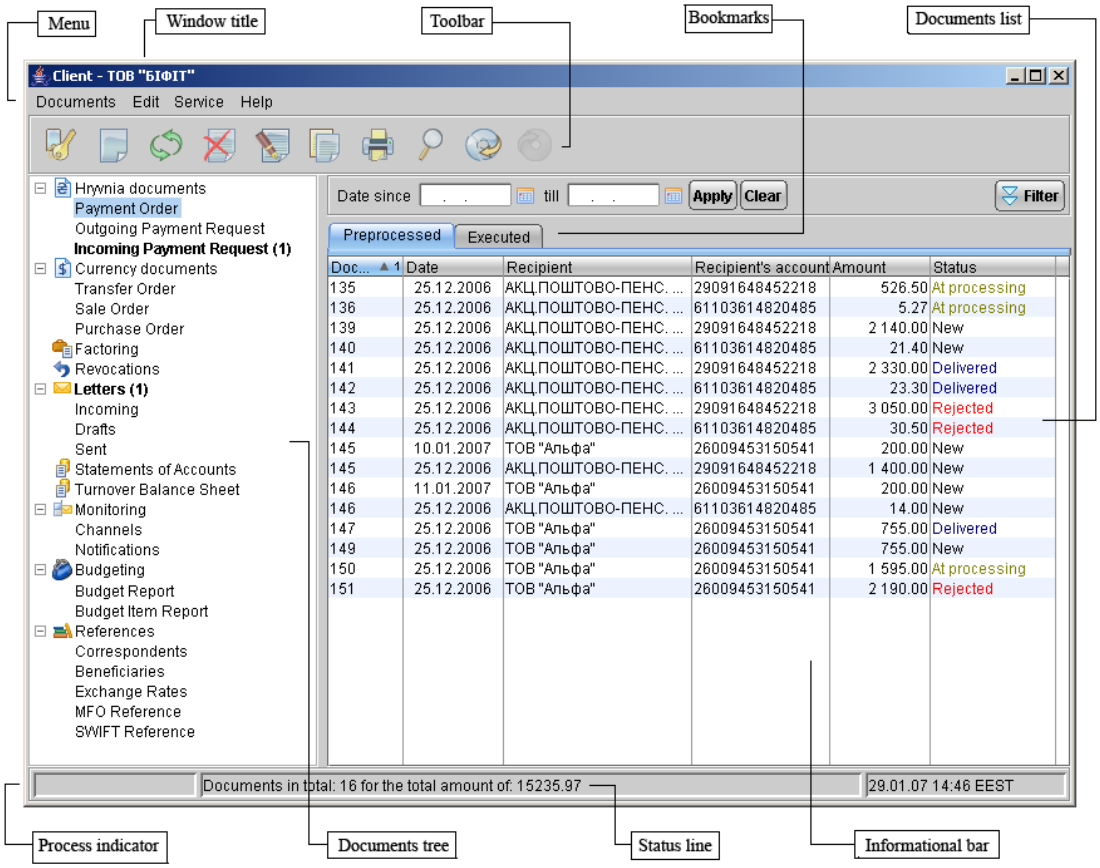


Рис. 1.1. Main window of AWP **Client**

Attention!

During work with the iBank 2 UA system portable data medium that contains Private EDS key must be connected to client's PC

AWP Client interface

The main elements of AWP **Client** are:

1. ***Window title*** — contains application title and name of client's organization.
2. ***Menu*** — contains main commands to work with application.
3. ***Toolbar*** — contains buttons of frequently used commands.
4. ***Documents tree*** — hierarchy of documents, reports and references that are available for user.
5. ***Documents list*** — contains documents list of chosen threadю
6. ***Informational bar*** — illustrates properties of documents: number (ID), date, recipient, recipient's account number, available balance and status of the document in the iBank 2 UA system. It also may contains search and filtration tools (it depends on type of document, report or reference).

Besides just listed interface elements graphical calendar also sholud be marked out. Given calendar can be used for date entering. When the icon is clicked calendar window will pop up, there using control arrows select year and month, then press the appropriate date.

Operations with documents list

The main operations with documents list are:

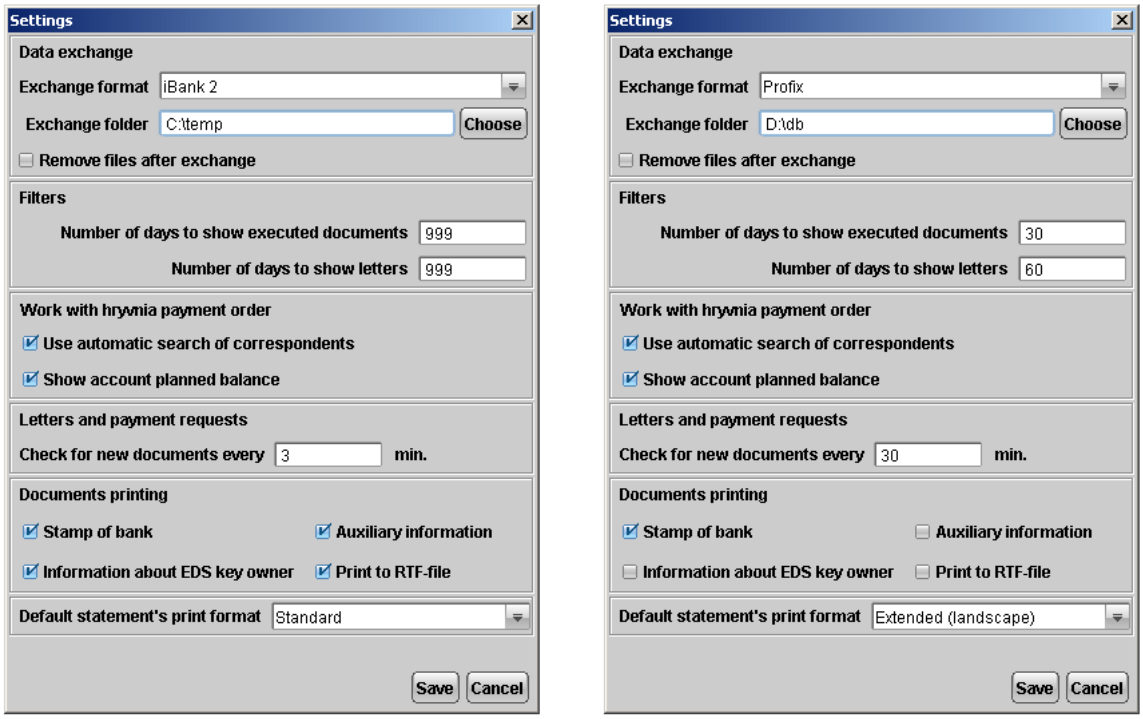
Filter setup. Filter allows to display documents of definite status group and period (defined by user) in the list. For filtration documents by status group select group from **Status** list (any, at execution, at processing, delivered, new, rejected, signed). For filtration documents by period enter data to **Date since** and **till** (enter from keyboard or use graphical calendar), then press **Apply** button. Such filtration type works within specific bookmark only. *Advanced* filter is available in **Payment order** and **Statements of accounts**.

Sorting. To sort documents in the list click left mouse button on table column title. Sort order (increase or decrease) indicated by arrow.

Sorting by group of columns. This method is used at big number of documents, when some of them coincide by some properties. To perform sorting click left mouse button on first column, set up sort order, then press **Ctrl** key and holding it select all needed columns. The iBank 2 UA system provides **Print constructor**. It allows to print documents (registry of documents also) in the same order as it displayed at informational bar.

Modification of columns width and order. That modification performed directly by mouse pointer.

Document search. To search document in the list click **Search** button at toolbar or use menu item **Edit** → **Search**, then in **Search** window specify search parameters. Search is performed by any part of word or phrase.



a) Default settings

b) User settings

Рис. 1.2. **Settings** window

Setting up AWP Client

AWP Client is set in **Settings** window (illustrated at fig. 1.2), which can be reached through menu **Service** → **Settings**.

Settings includes such blocks as:

Data exchange — data import/export settings. Here you can set data exchange format (`iBank 2` or `Profix`) and specify path to source folder (folder that contains import files). That path can be specified using **Choose** button. Also you can activate feature of removing files after exchange here.

Filters — general filter settings. Filter defines number of days to display executed documents and letters. That time space will be used in date fields at **Executed** bookmark. Filter specified in settings affects on all executed documents. You can set up filter for each type of executed documents (see also **AWP Client interface**).

Work with hryvnia payment order

Automatic search of correspondents – automatic search of correspondents during EGRPOU and account number entering. While EGRPOU field is being entering, correspondent is found out from the list automatically (in the case when EGRPOU contains 8 symbols). If EGRPOU contains 10 symbols after entering press **Enter** key. Account number search is similar. If there are some records that meet conditions the system display all of them.

Show account planned balance — this feature allows to display account planned balance deducting amount in documents which use chosen account. Statuses of documents that

affect on planned balance are as follows: ***Delivered***, ***At processing***, ***At execution***. Using of document filter affects on account planned balance. Documents sieved by filter don't participate in planned balance calculation.

Letters and payment requests – setting of interval for new letters and incoming payment requests checking.

Documents printing — documents printing settings. Here you can specify additional information to print: stamp of bank, auxiliary information, information about EDS key owner. **Print to RTF-file** feature provide printing to RTF-files and it's available for hryvnia payment order and statement of accounts only. If you have troubles with documents printing, check this feature.

Default statement's print format – this feature allows to set one of four types statement's printing: Standard, Brief, Extended, Extended (landscape). First three types regulate displayed information details in statement's printing form; Extended (landscape) allows to print statements of accounts in extended landscape type.

Types and statuses of documents in the iBank 2 UA system

Types of documents used in the iBank 2 UA system are:

Outgoing documents — financial documents, formed by client with the purpose to charge bank with executing operations according to the document.

Incoming documents — financial documents, addressed to the client.

Revocations – contain affirmations on abolition of delivered (but not processed) documents to the bank.

Statements of accounts and Turnover balance sheets — client's accounts reports formed by the bank on client's demand.

Monitoring — **SMS-Banking** notifications delivery settings.

Budget reports — budget report and budget item report formed by the bank on client's demand.

Exchange rates — allows to get exchange rates on client's demand.

Letters — messages between client and bank. There are incoming messages (from bank to client) and outgoing messages (from client to bank).

References — contains information about bank and correspondent details, currency codes and other useful information. Those references are used for documents filling.

Term status is provided for documents and letters in the iBank 2 UA system. Document status defines level of document executing. Statuses used in the iBank 2 UA system are:

New — for newly created and saved document and for imported from file document. Such document is not considered and executed by bank.

Signed — for signed document that has less number of signatures than needed. After document editing status will be changed to ***New***.

Delivered — for a document, signed by needed number of signatures. That status is a directive to the bank to begin the processing of the document (to execute or reject).

Delivered to client — assigned to incoming documents: incoming letters and incoming payment requests.

At processing — assigned to a document during its unloading into automated bank system (ABS).

At execution — assigned to a document during its accepting for execution.

Executed — assigned to a document during its execution by bank.

Rejected — assigned to a document that hasn't been accepted for execution. When the requested document cannot be executed, it is mandatory that the reason be specified. Document in ***Rejected*** status can be deleted or can be used for creation new document (at that status of the document will change to ***New***).

Deleted — assigned to a document deleted by user. Such documents are not displayed in AWP **Client**.

Basic operations with documents

Main client's work with documents (creation, saving etc.) is performed in **Document Editor** window illustrated at fig. 1.3. **Document Editor** window is activated by double click (or **Enter** key) on chosen document.

Main elements of **Document Editor** window interface are:

- ***Menu*** — main commands to work with document.
- ***Document blank*** — financial document blank. Interface depends on document type.
- ***Toolbar*** — buttons main commands.

Document Editor window has two modes: view mode (all fields are not available for editing) and edit mode (fields are available for editing).

Creating document

Creating of new document is available using following methods:

- Menu item: **Documents** → **New** →**Document type**;
- **New document** button at toolbar;
- Contextual menu item **New** at informational bar of **Preprocessed** bookmark.

Using one of above mentioned methods **Document Editor** window will pop up displaying form of chosen document type. To create document, fill in form fields and save the document. Document is verified by Java-applet and Application Server during saving: all required fields must be correctly filled in. If saving procedure is successful **Document Editor** window mode is changed to view mode, all form fields are not available to edit. Otherwise pop up window displays corresponding error.

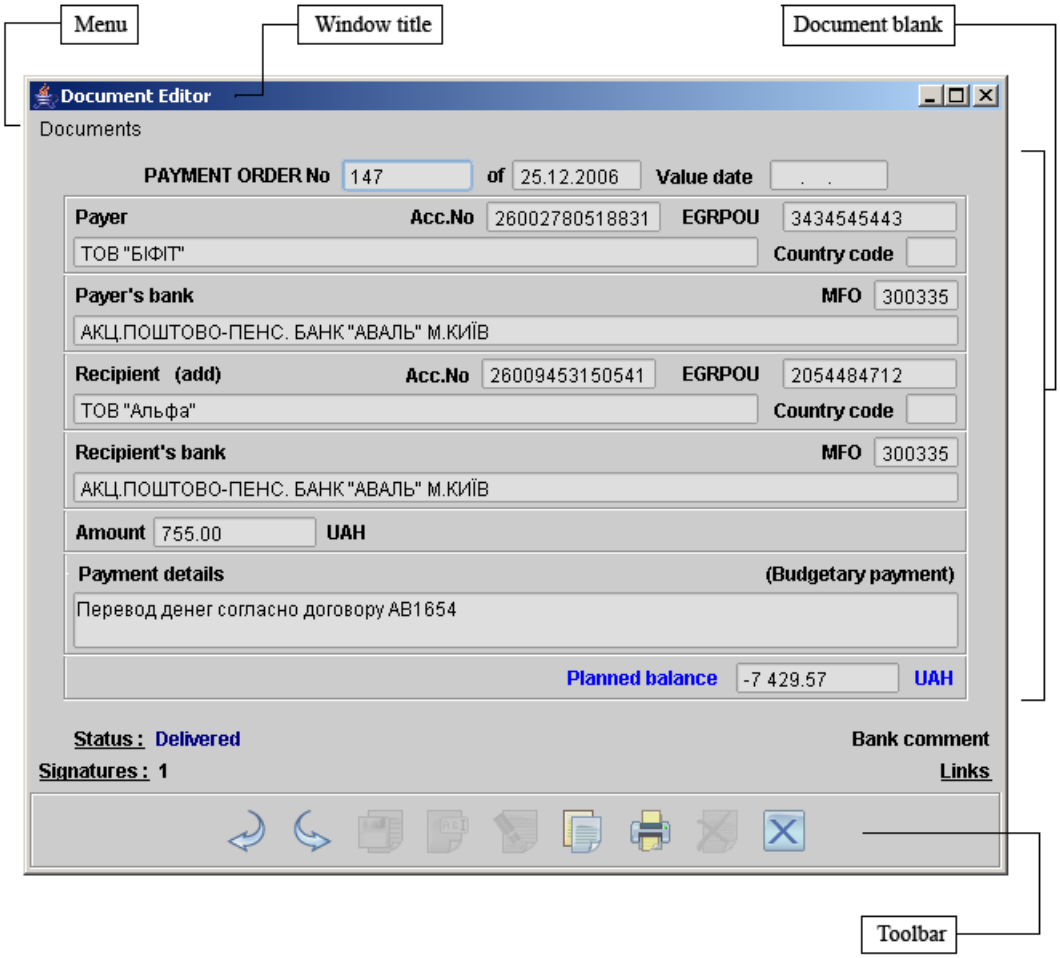


Рис. 1.3. Document Editor (view mode)

New document can be created on the base of existed one. Select existed document in the list and press **Copy** button at toolbar. There is another one method to create new document on the base of existed one: activate **Document Editor** of existed document (containing form of chosen document), press **Copy** button or chose corresponding menu item – as a result **Document Editor** will switch to view mode and system will create new document with fields values of old document.

Editing document

Documents of ***New***, ***Signed*** or ***Rejected***[1] statuses can be edited. To edit document use **Edit** button of **Document Editor** window. If the button is pressed **Document Editor** window mode will be changed to edit.

[1] such documents can be edited if corresponding property is set at bank side

Saving document

To save document press **Save** button or **Ctrl+S** key combination in **Document Editor** window. At that system verifies: filling of all required document fields, account and EGRPOU keying, absence of illegal symbols (symbols of 0 – 31 codes in ASCII table).

Printing document

Document can be printed using: menu item **Documents→Print**, **Print** button at the toolbar, contextual menu, toolbar of **Document Editor** or menu item **Documents→Print** of **Document Editor**.

Preview document

Document preview allows to see document created using the iBank 2 UA system without printing document. **Preview** window is available using: contextual menu in documents list or menu **Documents** of **Document Editor** window. Multipage viewing and document printing are available in **Preview** window.

Deleting document

Documents of ***New***, ***Signed*** и ***Rejected*** statuses can be deleted. To delete document use: contextual menu, ***Delete*** button at toolbar or menu **Documents** of **Document Editor** window.

Document signing

Each document requires definite number of signatures under the document that is set on the iBank 2 UA bank server. That number of signatures is required for the bank to accept a document for consideration.

Corporate client's employees which have signature right, divided into groups of signatures. As a rule, manager and deputy directors belong to first group. Accountant general has second signature right and belongs to second group.

A minimum of electronic signature group number is one; maximum is eight. If document requires more than one number of signatures it must be signed by representatives of one signature group than another. The consecution of signing doesn't matter.

When document is signed by one of employees its status is changed to ***Signed*** (if required number of signatures is more than one). When document is signed by required number of signatures its status is changed to ***Delivered***.

To sign document use: main menu, ***Sign*** button at toolbar, contextual menu, toolbar or **Documents** menu of **Document Editor** window.

Operations with group of documents

Operations with group of documents are performed by using buttons at toolbar or contextual menu items in documents list. Operations with group of documents in AWP **Client** are:

- *printing* marked documents:

- *previewing* marked documents. At that each document will be displayed at single page. Using toolbar of **Preview** window client can flick through the pages.
- *deleting* marked documents. Result of deleting will be displayed at **Documents removal** window. All statuses of chosen documents should allow deletion, otherwise Error for corresponding documents will appear in removal protocol.
- *copying* marked documents[2]. Result of copying will be displayed at **Copying documents** window. If Error is appeared as a result of copying, it means that document hasn't been copied. Double click on corresponding record for reasons clarification.
- *signing* marked documents. Result of signing will be displayed at **Documents signing** window. There are several causes of Error during documents signing: 1) document status doesn't allow to sign document; 2) error of form filling (for example invalid date); 3) document is already signed by the same signature group.

[2]except incoming payment requests, revocations and incoming letters

Chapter 2

Work with documents, reports and references

Using AWP **Client** following documents, reports and references are available for corporate clients:

- Hryvnia documents:
  - Payment Order;
  - Outgoing Payment Request;
  - Incoming Payment Request.
- Currency documents:
  - Transfer Order;
  - Sale Order;
  - Purchase Order.
- Factoring;
- Revocations;
- Incoming and Sent letters;
- Reports:
  - Statements of Accounts;
  - Turnover Balance Sheet.
- Monitoring:
  - Channels;
  - Notifications.
- Budgeting:
  - Budget Report;
  - Budget Item Report.

- References:
  - Correspondents;
  - Beneficiaries;
  - Exchange Rates;
  - MFO Reference;
  - SWIFT Reference.

Work with documents

Outgoing documents are grouped by *categories* (hryvnia documents, currency documents etc.), *kinds* (outgoing and incoming)[1], *types* (payment order, payment request, purchase order etc.), *bookmarks* (**Preprocessed** and **Executed**).
General principle of work with outgoing documents:

- Client creates new document, filling form fields, saves it, signs document with required number of signatures thereby charges bank with document execution. Document is placed to **Preprocessed** bookmark.
- Signed document gets ***Delivered*** status.
- Bank processes document, executes it (or rejects). At that document gets ***Executed*** (or ***Rejected***) status.
- Documents of ***Executed*** status are moved to **Executed** bookmark.

Forms of outgoing documents have following similar fields:

- ***Document title and number***. Number of document is formed automatically during its creation, this field is available to edit. The numbers of documents are not to be repeated within the same calendar year[2].
- ***Date*** — document creation date. This field is filled automatically with current date during document creation. Dates range permitted to documents is set by bank. Date field can contain either today's date, or any date within 15 days from today's date.
- ***Status*** — current document status. This field is a link (for documents of all statuses except ***New***) to **Document history** window, that provides history of document status changes.
- ***Signatures*** — number of signatures under the document. This field is a link (for documents of all statuses except ***New***) to **Information about signatures** window that provides information about document signature time and EDS key owner.
- ***Bank comment*** — comment to a document added by bank operationist. If there is no comment to a document **Bank comment** link isn't active. Comment can be read by clicking on link in **Bank comment** window.

Underlined fields of **Document Editor** window are links to associate windows. For example, accounts number fields, as a rule are links that activate list of client's accounts.

[1] Incoming documents in iBank 2 UA system are incoming letters and incoming payment requests.
[2] Number originality period depends on settings at bank side or client's parameter

Work with hryvnia payment order

The iBank 2 UA system version 2.0.15 and higher provides corporate budgeting service. Leading holding company is able to create and regulate budgets of ancillary corporate clients. If hryvnia payment order is created within the bounds of active budget on budget account in that case **Consumption article** field is added to document form.

Work with incoming payment request

Incoming payment request is a document sent by bank to a client in which client's covenantee ask to pay some services or to execute financial obligations. Incoming payment request has ***Delivered to client*** status. To accept incoming payment request press **Accept** button. As a result hryvnia payment order will be created on the base of incoming payment request that contains essential elements of recipient. That feature simplifies creation of payment order.

Delivered documents revocation

If a document that contains incorrect data or an error has been sent to a bank, but document hasn't been unloaded to bank ABS yet, client can revoke it. To revoke a document click on it by right mouse button and choose **Revocation** menu item. It's required to specify revocation reason. When a document is saved it will be placed to **Revocations** thread – **Preprocessed** bookmark.

Using templates when documents filling

To simplify document filling procedure as a rule templates are used. Templates are created by user and kept in client's references: **Correspondents** and **Beneficiaries**. References contain hryvnia and currency essential elements of recipients, recipients' bank essential elements and payment details. References data are added and edited by user.

If you want to use reference template during document form filling, activate required reference by clicking on such links as: **Recipient**, **Payer** and **Beneficiary** (it depends on document type).
When needed record has been chosen, record parameters are displayed at corresponding document fields (those fields are available to edit).

Work with reports

Work with statements of accounts

Using **Statements of accounts** report user can get detailed information about flow of funds on account during chosen time period. To get statement of account select **Statements of accounts** thread, then choose bank, account and specify time period (enter from keyboard or use graphical calendar by clicking on icon near text field) and then press **Statement** button.

Client can get detailed information about single operation (transaction) in **Transaction information** window, that is activated by double left mouse button click on chosen transaction. Detailed transaction information can be printed using **Print** button of **Transaction information** window[3].

Client can perform such operations with statement of account as:

- *export to file* (menu **Documents** →**Export**, ***Export*** button or item **Export** of contextual menu);

[3] such feature is available for hryvnia transactions only

- *print* (**Documents →Print**, ***Print*** button or using contextual menu);
- *preview*;
- *copy* to hryvnia payment order[4].

Exported files have `csv` (in `iBank 2` format) or `dbf` (in `Profix` format) extensions. Those files are saved in data exchange folder by default (if that folder is specified in AWP settings).

`Profix` format provides **statements of accounts export only**, other import/export operations are no available in this format.

Registry of documents preview and printing are available for statements of accounts and hryvnia payment order from contextual menu. Statements of accounts can be printed and previewed in special detailed form: *standard, brief, extended, extended (landscape)*.

Work with turnover balance sheet

Turnover balance sheet report is used to provide less detailed information about flow of funds on account. To get turnover balance sheet select thread of the same name in documents tree, choose required bank, account and time period (enter from keyboard or use graphical calendar), then press **Generate** button.

Client can perform such operations with turnover balance sheet as:

- *export to file* (menu **Documents →Export**, ***Export*** button or item **Export** of contextual menu);
- *print* (**Documents →Print**, ***Print*** button or using contextual menu);
- *preview*.

Double click on **Turnover balance sheet** report switches to **Statements of accounts** report with the same forming conditions.

Work with budgeting reports

The iBank 2 UA system provides two types of budgeting reports: budget report and budget item report. Budget report provides detailed information about budget in tote. Budget item report provides information about time history of specific expense item of budget.

Letters

The iBank 2 UA system provides work with incoming letters (from bank to client) and outgoing (from client to bank). Letters in documents tree are grouped by such threads as:

- ***Incoming*** — letters of ***Delivered to client*** status, sent by bank to client.
- ***Drafts*** — letters of ***New***, ***Rejected*** or ***Signed*** status, formed by client addressed to bank.
- ***Sent*** — letters of ***Delivered***, ***At execution*** и ***Executed*** sent by client to bank.

[4] debit statement can be copied only

Incoming letters may contain attached files that are available by **Files** link. To save file use **Receive** button of **Files** window. Detailed information about letter is available in **Document Editor** window, that is activated by double clicking (or using **Enter** key) on selected letter.

Outgoing letters may be used for sending orders and affirmations to bank (it depends on bank agreement).

To create *new letter* use button at toolbar, contextual menu, menu **Documents**. You can also reply to incoming letter and create new letter on the base of existed one.
Link **Files** activates **Files** window, where user can attach files to a letter. Maximum size of attached files is set by bank. Letter and attached files is a single whole, so if you sign letter it means you sign letter with all attached files.

Exchange rates getting

To get exchange rates, select **Exchange Rates** thread, choose currency, specify time period (enter from keyboard or use graphical calendar) then press **Receive** button. User can perform such actions with received exchange rates as:

- *export to file* (menu **Documents** →**Export**, ***Export*** button or using contextual menu);
- *print* (menu **Documents** →**Print**, ***Print*** button or using contextual menu);
- *preview* (menu **Documents** →**Preview** or using contextual menu).

Monitoring

Monitoring thread provides user with settings of AWP **SMS-Banking** channels and notifications.

Channels settings

To set messages delivery channel of AWP **SMS-Banking**, select **Channels** thread, press **New document** button of toolbar (or use corresponding contextual menu item), then in new window specify channel type (SMS or e-mail), mobile phone number or e-mail (it depends on chosen channel type), channel title. If your mobile phone doesn't support Cyrillic, check **transliteration** item. Then save settings by pressing **Save** button.
Channels list is rendered at informational bar. Newly created channel is active by default, it can be temporarily turned off using contextual menu (it can be later activated using the same contextual menu item).

Notifications settings

Notifications thread provides settings of notifications delivery types and conditions. Press **New document** button at toolbar to run install Wizard. On Step 1 specify delivery channel and event for notifications receiving:

- document rejection;
- incoming bank letters;
- funds transfer;

- logged on to system;
- statement of account;
- current balance.

Depending on chosen event specify additional information on Step 2 then save settings by pressing **Save** button. Installed notifications list is displayed at informational bar. Notification can be temporarily turned off and turned on later using contextual menu.

References

The iBank 2 UA system references contain information about essential elements of banks and correspondents, currency codes and other useful information. Use the iBank 2 UA system references when documents filling in the same way as templates. The iBank 2 UA system references are divided into two groups: 1) system references; 2) user's references.

System references

System references are controlled and updated by the bank (MFO reference, SWIFT reference, exchange rates, etc.).
System references are used to simplify document form filling (for example, entering bank MFO other bank essential elements will be filled in automatically by the system in accordance with reference data).

User's references

User's references are formed and used by user:

- **Correspondents** reference contains hryvnia essential elements of correspondents, correspondents' banks and payment details. This reference is used when hryvnia documents filling.
- **Beneficiaries** reference contains currency essential elements of correspondents, correspondents' banks. This reference is used when currency documents filling.

Just as system references (except exchange rates), user's references are used as a templates to simplify documents forms filling. Work with user's references records (adding, editing, deleting) is similarly to work with main outgoing documents.
Records of user's references can be added when editing hryvnia and currency documents. To add new record from document, fill in form fields and press **(add)**. As a result recipient's essential elements will be added to reference.