



**APPROVED**  
**by Order of the First Deputy**  
**Chairman of the Board**  
**No. 295 dated April 13, 2010**

## **USER MANUAL**

**on installation and operation of "Bank - Client/Internet" System  
of JSC Nordea Bank**

**City of Moscow**  
**2010**

**Внесены изменения:**

1. Приказом Заместителя Председателя Правления № 2025 от 30.12.2011
2. Приказом Первого Заместителя Председателя Правления № 21 от 13.01.2012.

**Ladies and Gentlemen!**

JSC Nordea Bank thanks you for your choice of "Bank-Client/Internet" System, its application enables to increase our interaction and minimize expenses of your entity.

"Bank-Client/Internet" System provides possibility of electronic circulation of documents between your entity and the Bank using Internet. Technologies implemented by the Bank guarantee protection of communication channels and information sent by the System against unauthorized access of third parties.

We hope that application of "Bank-Client/Internet" System improves comfort of your service with JSC Nordea Bank and promote a further strengthening of our collaboration.

**Best regards,**

**JSC Nordea Bank**

Phones of the Bank:

Help Desk: (495) 777 – 34 – 77

Technical Support Service: (495) 777 – 34 – 73

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## 1. Introduction

The present **User Manual on installation and operation of "Bank-Client/Internet" System of JSC Nordea Bank**(hereunder - the Manual) is designed for users of "Bank-Client/Internet" System (hereunder - the System) representing the entities, concluded the **Contract on Service of Clients of JSC Nordea Bank using systems "Bank - Client/Windows" and "Bank - Client/Internet"** (hereunder - the Contract).

You can make a wide range of operations through the System, including the following:

- To send to the Bank and to receive from the Bank payment orders and other documents in electronic form. A set of documents available for you and their format is determined by the Bank and depends on the System functional abilities;
- To receive statements of accounts of your entity with the Bank;
- To have access to the archive of documents, forwarded to the Bank or received from the Bank;
- To obtain information from the Bank billboard;
- To have access to reference books which are constantly renewed, including:
  - The list of banks according to the Bank of Russia;
  - SWIFT reference book;
  - Exchange rates.

Application of "Bank-Client/Internet" System has the following benefits:

- **No necessity in special software on the client part of the System.** For an ordinary work, the Client needs only a standard WEB-browser Microsoft Internet Explorer. At the same time, the work with the System occurs as the work with a usual HTML-page. A client of JSC Nordea Bank can use any computer connected to Internet with the above mentioned browser installed. The work with the program does not depend of the connection type.
- **Constant expansion of the System possibilities and taking into account changes in the legislation.** At expansion of functional possibilities of the System or changes in the legislation of the Russian Federation which require respective adjustments in the System software, an automatic renewal of software is performed at the Client's connection with the Bank through the System; and the Client is able to start the work with the renewed version of the System software without any additional measures.
- **High speed of document circulation.** Application of electronic communication means for circulation of documents between the Client and the Bank allows considerable increase of document circulation speed. Documents sent by the Client are promptly received by the Bank and sent for execution. A large part of documents received by the Bank from the Client can be processed automatically (if generated correctly). At application of traditional forms of information presentation on paper medium, it is impossible to have the same figures of information transfer and processing.
- **Security.** Application of the most advanced developments in information protection in this System gives the full guarantee of security. When you work with the System, you can be sure in confidentiality of information transferred to the Bank and received from the Bank. An elaborated system of delimitation of access rights to information allows you to be sure that your documents are received only by authorized persons. The work technology of JSC Nordea Bank provides signing of documents presented to the Bank on behalf of the Client with necessary number of electronic digital signatures of persons authorized by the Client for signing of the respective documents. Application of electronic digital signature (hereunder - **EDS**) which is an electronic analogue of the manual signature of the Client's authorized person excludes a possibility of such documents transfer by other persons on behalf of this authorized person.

In "Security Issues" section of this Manual, we placed the Bank recommendations on provision of your security in connection with the System application, and we hope that you follow them: fulfillment of these recommendations allow you to provide confidentiality of your commercial information and to prevent an unauthorized access to the System.

## 2. Requirements presented to the Client's software and hardware tools for organization of work under "Bank - Client/Internet" System

To provide a quality work of the System, the Client shall provide the computer equipment according to the following requirements:

Parameters	Requirements presented
<b>1. Computer</b>	
1.1. Processor (minimum)	Pentium III 500
1.2. RAM (minimum/desirable)	256 Mb/ 512 Mb
1.3. Free disc space for installation	Min. 1 Hb
1.4. Free disc space for operation	Min. 500 Mb
1.5. Video system (video adapter VGA, monitor VGA), support of video modes	Min. 800*600, 256 colors
<b>2. Accessories</b>	
2.1. Printer	Printer, compatible with Windows software
2.2. Modem (necessary for using the System "Bank - Client/Windows" by the Client)	Hayes – compatible modem, for Windows environment and supporting protocol minimum V.34. Modem shall be connected to dedicated telephone line (without parallel/shared phones/ faxes). Any Internet line is allowed instead of telephone line.
2.3. CD-ROM drive	Mandatory
2.4. USB-port (Universal Serial Bus)	Mandatory
<b>3. Software</b>	
<p>For correct operation of the System one of the following set of license software shall be installed on the Client's PC:</p> <ul style="list-style-type: none"> <li>▪ Windows 98 SE;</li> <li>▪ Windows NT 4.0 SP6a;</li> <li>▪ Windows ME;</li> <li>▪ Windows 2000 SP4;</li> <li>▪ Windows XP SP2;</li> <li>▪ Windows Vista;</li> <li>▪ Windows 7.</li> </ul> <p>Operation system shall be russified with standard means. For operation of "Bank - Client/Internet" system MS Internet Explorer version 5.5 or higher is required.</p>	

## 3. Preparation for work with the System

One of the "Bank-Client/Internet" System benefits is that it is not necessary to install any special software to the Client's PC.

To start service under the System, the Client shall perform the following actions in the frameworks of the Contract concluded with the Bank:

1. To receive from the Bank the System distributives, and to generate on its basis private keys for each authorized person of the Client, authorized to work with the System (hereunder - the User).

A User with the right to sign documents in the "Bank-Client" System with a first or a second signature, shall be indicated in the card with specimen signatures and seal (blank form No. 0401026 under OKUD) presented by the Client to the Bank for service of its bank accounts.

A User with the right to make any actions in the "Bank-Client/Internet System provided by the System except for signing documents by a first or a second signature (view of statements, preparation of documents, and etc.) shall be indicated as a such in the Application for service using the "Bank-Client" System presented to the Bank at the conclusion of the Contract.

**ATTENTION: if the card with specimen signatures and seal (hereunder - the Card) indicates the persons with the rights of first and second signatures, the Client's documents passed to the Bank by the System shall be signed by the first and the second signatures, and therefore the System users shall be minimum one person with the right of the first signature and one person with the right of second signature.**

**If the Card indicates only persons with the right of the first signature, the Client's documents passed to the Bank by the System shall be signed by the first signature, and therefore the System users shall be minimum one person with the right of the first signature.**

2. To generate private keys for each user in accordance with the User Manual of Key Generation (**Supplement 1** to the present Manual).
3. To save private keys of Users on special electronic information medium ruToken..
4. To pass Statement on key acknowledgement to the Bank for key registration in the System.
5. To provide computer and other equipment according to section "Requirements presented to the Client's software and hardware tools for organization of work under "Bank - Client/Internet" System".

**ATTENTION: The System works only under Microsoft Internet Explorer 5.5 WEB browser or higher (recommended version - 5.5). This browser is distributed by Microsoft free of charge and it is included in the standard delivery set of operation systems Windows. Application of a WEB browser of other companies, for example, Netscape, is not allowed by the System.**

6. To check parameters of works with Internet. You shall mark the following ticks:  
**Internet Options → Advanced → Cookies → Always accept cookies;**  
**Internet Options → Advanced → Java VM.**
7. To perform adjustment of connection with a remote PC and protocol TCP/IP according to the following instructions:

If you use Russian version of Internet Explorer:

1. start Internet Explorer;
2. set an average level of security (menu **Сервис** → paragraph **Свойства обозревателя...** → tab **Безопасность** → zone **Интернет** → security level **Средний**) and tick the following paragraphs in tab **Дополнительно**:
  - SSL 2.0
  - SSL 3.0

If you use English version of Internet Explorer:

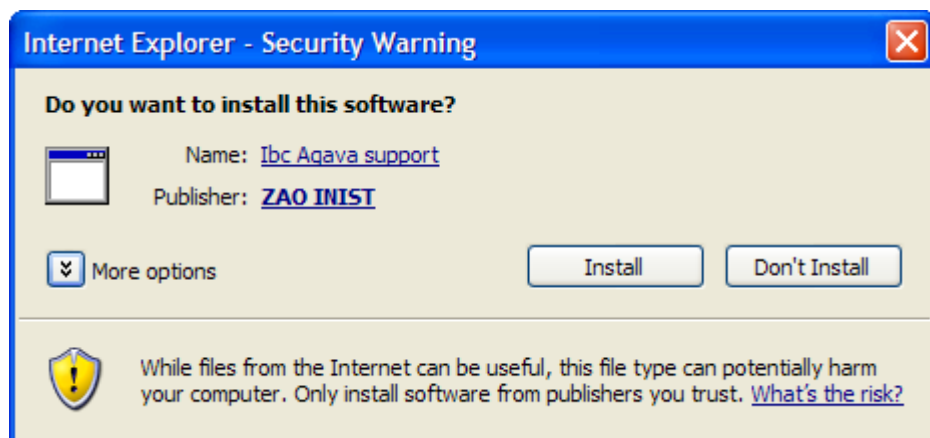
1. start Internet Explorer;
2. set an average level of security (menu **Tools** → paragraph **Internet Options...** → tab **Security** → zone **Internet** → security level **Medium**) and tick the following paragraphs in tab **Advanced**:
  - SSL 2.0
  - SSL 3.0

After successful execution of the above mentioned actions, You can start you interaction with the Bank by the System.

#### 4. First Login

To start your work with the System, you need to start Microsoft Internet Explorer and connect to the server of JSC Nordea Bank, using standard Internet tools. Then you shall work with standard tools of WEB browser.

**ATTENTION: at first login from a respective computer or at renewals necessary ActiveX components are loaded from the Bank's server and "Security System Warning" appear** (below is an example of such message)



**Depending on the connection speed, this action can take 2 - 3 minutes. Please, wait for this warning and only then proceed. It is necessary to agree with respective suggestions.**

For correct work, you need to set <Medium> level of security in your browser. If you performed all actions, but ActiveX components can not be installed, try to decrease temporary security level to <Below medium> or <Low>; after successful completion of ActiveX installation restore all adjustments (set the security level of your browser to <Medium>).

**ATTENTION: your entity's PC provided for installation of the System software can have restricted rights, and it can prevent you from installation of necessary ActiveX components. In this case you can need assistance of your respective specialist, and you can also contact employees of our Bank - specialists of Technical Support Service (phone: (495) 777 – 34 – 73), which can help you to solve the problem.**

After you receive an access to the Bank's server, it is necessary to go to the System's homepage. The System billboard is located at this page, information available to all persons connected to the Bank server.

Each clause of the menu and possible actions of a user on generation and processing of documents are considered in the following sections.

#### 5. System Services

The main menu of the System consists of the following clauses:

- **Registration.**

Your work with the System shall start from this clause. Here you are required to input information identifying you as the System user, and after registration, you can see the Bank billboard with general notifications available to all System users and private notices designed only for your



entity. Only after registration in the System, the user can see and have access to other clauses of the System.

- **Documents for signing.**

Before sending a document (notification) to the Bank, you need to affix necessary number of electronic digital signatures of users. It is necessary for protection of your documents from falsification and for their execution by the Bank. After affixing necessary EDSs, the document shall be passed to the Bank for execution.

- **Input of documents.**

Selection of these menu clauses gives you an access to the System facilities on work with payment documents in Rubles and foreign currency. You can generate a new document and affix a signature on it, or send it to templates.

- **View of documents.**

In this section you can view current (not archive) documents, i.e. documents, sent to the Bank for the last four calendar days (including today), statements of accounts and notifications from the Bank, as well as request the Bank to send a statement under your account. It is possible to view documents under a stipulated period when indicating necessary parameters.

- **Search of documents.**

Clause “*Search*” allows you to find all documents sent to the Bank (including archive), responding to respective criteria set by you. For example, you can perform a search of documents for a stipulated date or for a random period, search by account number, and etc.

- **Service.**

Selecting this menu clause, you can have access to service properties provided by the System, for example, work with reference books, access to the Bank billboard, creation of templates of high-usage documents, and etc.

- **Exit.**

This clause terminates your working session in the System.

The work with the System is, usually, performed by the Clients according to the following scenario:

- registration and view of the billboard;
- view of your account status, receive of statements from the Bank;
- input of payment orders and other documents;
- signing of generated documents by respective users (taking into account their rights of first or second signature) by affixing EDS. Documents, signed by necessary EDSs of users shall be sent to the Bank for execution;
- if necessary, application of service properties of the System;
- termination of the work session.

This work scenario is not mandatory and can be changed voluntary in accordance with your wishes. The only mandatory action of each user is its registration before starting to work with the System.

## 6. Work with the System

In this section of the Manual the main menu of the System and all its clauses are described in detail. To start your work with the System it is necessary to become familiar with sections **Registration**, **Payment Documents**, **Signing of Documents** and **View of Documents**. You can get familiar with other sections of the main menu of the System step-by-step, as necessary.

The range of services provided by the Bank can change from time to time and differ from the services, described in this Manual. In this case you receive additional information from employees of the Technical Support Service and the Client Department. The Bank will inform you about any changes through the *System Billboard*.

To start the work with the system it is necessary to:

1. start Microsoft Internet Explorer;
2. go to page

<https://ibc.nordea.ru/nordea/eng>  
<https://ibc.spb.nordea.ru/nordea/eng>  
<https://ibc.arhangelsk.nordea.ru/nordea/eng>  
<https://ibc.nordea.ru/volgograd/eng>  
<https://ibc.nordea.ru/ekburg/eng>  
<https://ibc.nordea.ru/nsk/eng>  
<https://ibc.penza.nordea.ru/nordea/eng>  
<https://ibc.rostov.nordea.ru/nordea/eng>  
<https://ibc.samara.nordea.ru/nordea/eng>  
<https://ibc.saratov.nordea.ru/nordea/eng>

JSC Nordea Bank  
St. Petersburg Branch of JSC Nordea Bank  
Arkhangelsk Branch of JSC Nordea Bank  
Volgograd Branch of JSC Nordea Bank  
Yekaterinburg Branch of JSC Nordea Bank  
Novosibirsk Branch of JSC Nordea Bank  
Penza Branch of JSC Nordea Bank  
Rostov Branch of JSC Nordea Bank  
Samara Branch of JSC Nordea Bank  
Saratov Branch of JSC Nordea Bank

3. agree with the program security system warning;
4. select "Registration" from the menu.

If any mistake on the page occurs, please renew it or try to connect the Bank server again.

## 6.1.Registration

Registration is the first action necessary to start the work with the System. Only when you register as a User, you are granted an access to the System facilities.

To register, you need to select "Registration" in the main menu. After that the following window shall appear:



"File with a key" means the information created by you during generation of public and privacy keys. Access to the specified file is protected by Code phrase (password) entered by you during generation of these keys (See the User Manual of Key Generation (**Supplement 1** to the present Manual).

In the field "File path" specify key location (generally it is directory A:\) Having pressed the button to the right of this field, you can search a file using standard Windows tools.

In the field ‘Code phrase’ specify Code phrase protecting the access to file with keys. You should remember the difference between lowercase and capital letters and enter in the language required for information input.

In the field “Privacy keys storage” select **ruToken** as storage

- If storage is selected correctly, the field **Readout device** will be automatically filled in – **Active Co.ru Token**
- In the field **PIN** code enter the PIN code put in during key generation..
- By using **Virtual keyboard** while entering PIN code you enhance security and protect the access to the system Bank-Client from spyware. Put a mark in the window.
- In field Repeat in you can indicate the time in minutes after which the System shall ask you to repeat your registration.

## 6.2.Input of Documents

This clause of the menu allows performing transactions with payment documents in Rubles and in foreign currency and with messages. After selecting this clause, you are offered the following additional menu, consisting of the following items:

- **Payment documents**
  - Payment Order Платежное поручение
  - Sending the list of payment orders
- **Message**
- **Documents in foreign currency**
  - Purchase of foreign currency
  - Transfer of foreign currency
  - Sale of foreign currency
  - Reservation
  - Reports
    - Inpayments in foreign currency
    - Inpayments in Rubles
    - Confirming documents
    - Transfer MT 101
  - Sale of foreign currency from transit account
- **Depository transactions**

After selecting the necessary item, you can generate the required document, send it to "Documents for signing", and then sign it by necessary EDS and send it to the Bank.

*Below we describe the work with documents in **Payment Documents**.*

### 6.2.1. Payment Order

When you select **Payment Order** item in the menu, you are offered to fill in a display form of the payment order. You can store the payment order, which you filled in as a template, or you can pass it to "Documents for signing" item for further signing by necessary EDS and sending to the Bank.

The Bank in accordance with the acting legislation of the Russian Federation stipulates the form of the payment order, and it is unified for all Clients.

For your convenience, the program allows creation of payment order templates, which you can use in your work to minimize time for payment order preparation.

To enter a payment order, it is necessary to go **Input of documents** → **Payment documents** → **Payment order** and to fill in the form presented:

There are buttons **Search bank** near the field for input of payment details for the payer's Bank and the beneficiary's Bank, they allow selection of details from the Bank reference book.

When you press **Select** key located near INN of beneficiary filed, you can select beneficiary's details from the reference book of your counterparties. All details of the beneficiary selected will be automatically inserted to the form fields.

After filling in all fields in the payment order, it is necessary to press **Check** button, to verify all data inserted, and then press **Execute** and **Save**. When you press **Execute** button, you send the document to folder **Documents for signing**. Transfer of this document to the Bank occurs only after all necessary EDSs are affixed to this document by Users.

Button **Save** allows you to create a template based on the data entered in this payment order for its further application in input of new documents.

After sending the document to the Bank (it occurs automatically after signing the document with necessary number of EDS of the respective Users) and its transfer for execution to the Bank officer, a notification system (paragraph 7 of this Manual) responses through the period set by you, and the message on the Bank acceptance of the document is shown on the User's display ("Successfully executed"). If the payment order sent by the Client is drawn up with mistakes, it is not fulfilled by the Bank and the Client shall receive a message on the mistake discovered ("Completed with a mistake").

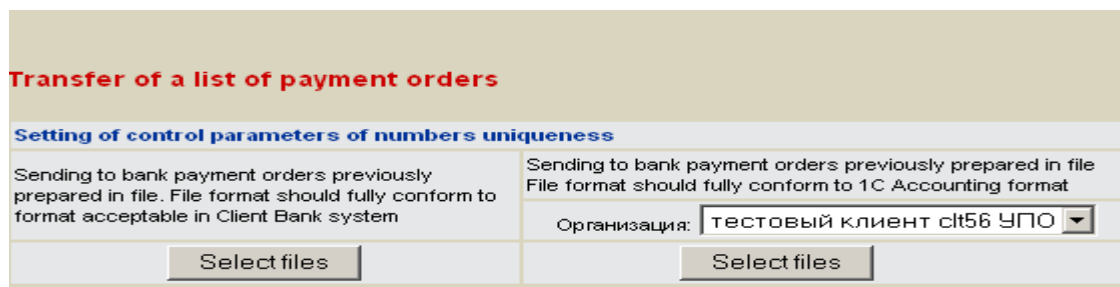
## 6.2.2. Transfer of the list of payment orders

When you select in menu **Transfer of the list of payment orders**, you can send to the Bank a list of payment orders prepared in advance in a separate file. This function is convenient if you need to send several payment orders to the Bank at one time.

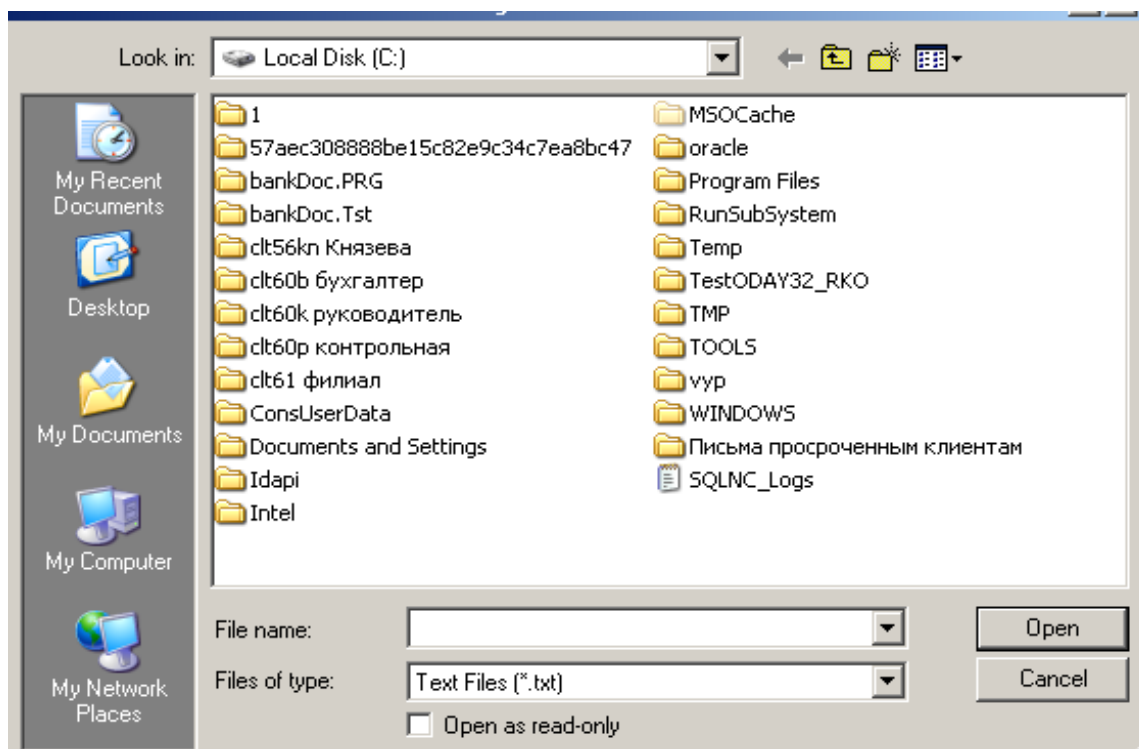
There are two options to generate the list of payment orders:

1. Payment orders are prepared and downloaded to the System "Bank-Client" from 1S: Enterprise software.

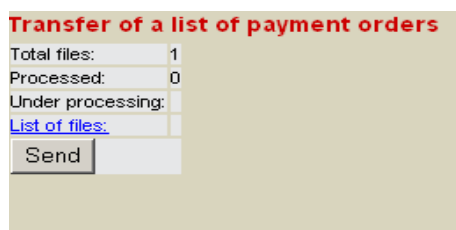
2. Payment orders are prepared using other software and downloaded to the System "bank-Client" in one file. Format of files and payment order shall strictly comply with the format accepted in the System.



Press **Select files** button according to the file format and select the files with payment orders to be sent to the Bank:



After you have selected required files, it is necessary to press **Send** button, and your documents are transferred to folder **Documents for signing**, where you can sign them and send to the Bank for execution:



### 6.2.3. Message

**Message** item in the menu allows to the Client to generate a message and to send it to the Bank. You shall stipulate the subject and enter the text in the respective fields. You can also attach a file to your message. After preparation of a message and pressing button **Execute** located in the bottom of the page, the document will be sent for signing. The message transfer to the Bank occurs only when the required number of Users has affixed their EDS.

### 6.2.4. Documents in foreign currency

Using **Documents in foreign currency** item in the menu, the User can generate payment documents for performance of transactions in foreign currency. Forms of documents are stipulated by the bank and are unified for all Clients.

There are buttons near the form elements, they allow to automate the process of filling up of a document and to use the reference books provided by the System.

The button **Execute** is located in the page bottom, its pressing provides saving of the filled up document for its further sending to signing by necessary number of EDS and sending to the Bank.

After sending the document to the Bank (it occurs automatically after signing the document with necessary number of EDS of the respective Users) and its transfer for execution to the Bank officer, a notification system (paragraph 7 of this Manual) responses through the period set by you, and the message on the Bank acceptance of the document is shown on the User's display ("Successfully executed"). If the payment order sent by the Client is drawn up with mistakes, it is not fulfilled by the Bank and the Client shall receive a message on the mistake discovered ("Completed with a mistake").

Using the System, you can perform the following transactions in foreign currency:

- *Purchase of foreign currency*
- *Transfer of foreign currency*
- *Sale of foreign currency*
- *Application on reservation*
- *Report on foreign currency transactions*
- *Report on Ruble transactions*
- *Report on confirming documents*
- *Sale of foreign currency from transit account*
- *Transfer MT 101*

For convenience in filling up some documents, it is possible to apply reference books of the System, for example, reference book of your accounts with the Bank, reference book of country codes, currency codes, etc.

When you prepare a document of *Transfer of foreign currency* the reference book of bank SWIFT-codes is available, renewed from time to time.

## 6.3. View of Documents

Using **View of documents** in the menu, you can view documents and messages sent to the Bank, cancel (if possible) execution of documents sent earlier, and request the Bank a statement under your accounts. After selection of this item in the menu, you can select necessary actions.

### 6.3.1. View of payment orders in RF Rubles

To view payment orders in RF Rubles, you need to select **View of documents** → **Payment orders** → **Payment orders**. After that, you can see on the display the form, which allows selecting parameters of the viewed documents.

After display, the form is automatically adjusted to show documents for today.

The screenshot shows the Nordea web interface. On the left is a dark blue sidebar with the Nordea logo and a menu with items: Registration, Documents for signing (with sub-items: Payment order, Messages, Cancellation request), Currency documents, and Documents for private. The main content area has a light beige background. At the top left of this area is the text 'TEST' in red and 'Nordea' in white. Below this is a 'Payment order' section with a blue box containing 'You have at the moment' and a table: unread incoming documents (1), documents to be signed (0), and documents sent to the Bank (0). Below the table is a link 'Input new document [Payment order]'. Further down are input fields for 'Show outgoing documents starting from' (with '15/02/2010' entered), 'by blocks of' (with '20' entered), and radio buttons for 'outgoing' (selected) and 'incoming'. At the bottom of this section is a 'Page updating' button.

To change parameters for selection of documents you need to fill the following fields:

- **Show outgoing documents beginning from** – enter in this field the date from which the information shall be shown. Documents received by the Bank before such date are not shown on the display;
- **blocks by** – here you shall indicate the number of documents, shown at the display at one time.

After pressing **Renew page** button, the System makes selection of documents according to the indicated parameters. After that the view page shows the table with information on documents found. There is a button - link in the upper part of the page, which allows you to pass to generation of a new payment order.

The button **Print** located under the list allows printing one or several documents without their view. To do it, you need to place a tick in the left column of the table near the documents, which you wish to print and pass **Print** button.

To view the document, you need to press on its number. After that, you can see the page of document view with the following fields:

- **Answers to the document** – here the answers to the selected document from the Bank are shown.
- **Signatures** – here information on the Users signed the document before its sending to the Bank is shown.
- **Print** – pressing this button allows you to send the document viewed to printer to obtain its paper copy.
- **Copy** – pressing this button transfers all data from the selected document to a new document. The document received in the result of this action can be edited, signed by necessary number of EDS and sent to the Bank for execution.
- **Cancel** – if the document viewed is not executed by the Bank yet, you can cancel its execution by pressing this key.

If the document is not sent from the System to the automated bank system of the Bank (hereunder - the Bank's ABS) at the moment of its cancellation, then the document is cancelled and the User received "Cancelled" message.

If the document at the moment of its cancellation is already sent from the System to the Bank's ABS, the User received "Cancellation requested" message. Later after the document cancellation in the Bank's ABS the User receives "Cancelled" message.

Actions with payment requests are similar to the actions with payment orders.

### 6.3.2.View of payment documents in foreign currencies

For view of payment documents in foreign currency, you need to select **View of documents** → **Documents in foreign currency** in the menu, after that you need to select the item according to the respective type of documents. Then you shall work as with payment documents in RF Rubles.

### 6.3.3.View of messages

When you select **View of documents** → **Messages**, you receive an opportunity to view messages sent to the Bank and received answers. In the field with the search parameters please enter the starting date for information required. Messages received before this date are not reflected in the display. To select the message date in accordance with such date it is necessary to press **Renew page** button.

Activation of **Input of a new document (message)** sign allows you to generate a new message and send it to the Bank.

A table of messages found will be shown in the bottom part of the page. Pressing the message number in the table, you go to the view page, where you can see answers to the respective messages received from the Bank, and the text of you message below.

Then the work with the view page is similar to the above mentioned procedure with payment documents in RF Rubles.

### 6.3.4.View of statements

Selecting **View of documents** → **List of statements** from the menu, you go to the page where you can view statements under accounts received from the Bank earlier, as well as to create and to send a request on a new statement generation to the Bank.

The button **Print** located under the list allows you to print one or several documents without their preview. To do that you need to place a mark in the left column of the table against the documents, which you wish to print, and press the button **Print**.

To create a new request and send it to the Bank, you need to press **Generate a new request for statement** button, located in the upper part of the page. After that you go to the page of request generation, where you shall enter two dates to determine the period of statement generation, and the number of account for the statement. The number of account shall be selected by you from the list offered. It is possible to request the statement under all accounts of the Client, then you shall select **under all accounts** in **Type of statement generation** line.

After all necessary data are stipulated by you, your request on statement provision shall be sent to the Bank by pressing **Generate request**.

The screenshot shows the 'Create statement request' interface. On the left is a dark blue sidebar with the Nordea logo and a menu containing: Registration, Documents for signing (with sub-items: Payment order, Messages, Cancellation request), Currency documents, Documents for private individuals, Depository transactions, Input of documents (with sub-item: Payment documents), and Payment order. The main area is light beige and contains the following form fields:

From date (in format DD/MM/YYYY)	18/02/2010	...
Before date (in format DD/MM/YYYY)	18/02/2010	...
Mode of statement generation	on a selective basis	
Account numbers - Add	-	
Create request		

This request immediately appears in the table of request and it is marked with **Processing** in the form of sand glasses (it shows that the request for statement is sent to the Bank but the statement is not received yet).

The statement processed by the Bank has **ok** symbol in the left column of the table, when you press to the Bank reference, you can see the statement of your display.

The buttons of documents loading to external files are available in the statement view mode:

- Pressing **Save** button allows you to download the statement to a text file;
- Pressing **Save in 1S format** button, allows you to download the statement to txt file for its later application in 1S program.



### Notes.

To import the statement to 1S it is necessary to go to *service - data exchange – 1S Enterprise – Client-bank* in the menu of 1S. In the tab *Exchange adjustments* indicate: **file name of import transaction under current accounts** – the path to the statement downloaded to the PC, in the **program name – the bank system client** – INIST Bank-client ZAO Inist, **Coding** – Windows. Then go the *Export and Import* tab and press *Load* button.

- Press *Save non-standard* button to download the statement to CSV file (*comma separated values*), the mark for fields separation - “|” (vertical line).

In case of non-standard download the bank statement is exported to the catalogue selected by the user in the form of two files:

- YYYYMMDD.REST - file of account balance;
  - YYYYMMDD.OPER - file of bank transactions,
- where YYYYMMDD – the date of the bank statement.

To exclude any mistakes connected with differences in presentation of data in different systems, the following format of data is determined:

- - all amounts shall be entered in kopecks without digit separators
- - all dates shall be entered in YYYYMMDD format

Format of the file of account balances under the bank statement (YYYYMMDD.REST):

The following fields shall be filled in consecutively:

- statement date
- number of the current account
- account name
- code of the account currency (810 - Rubles, 840 –USD, and etc.)
- incoming balance under the account
- the date of the incoming balance under the account
- amount of debit transaction under the account
- amount of credit transactions under the account
- outgoing balance under the account
- the date of the outgoing balance under the account

Format of the file of bank transactions under the account (YYYYMMDD.OPER):

The following fields shall be filled in consecutively :

- date of the bank statement
- number of the current account
- document date
- document number
- type of transaction
- account of the payer
- name of the payer
- payer's INN
- BIC of the payer's bank
- correspondent account of the payer's bank
- name of the payer's bank
- beneficiary's account
- name of the beneficiary
- INN of the beneficiary
- BIC of the beneficiary's bank
- correspondent account of the beneficiary's bank
- name of the beneficiary's bank

- transaction amount
- code of the transaction currency (810 - Rubles, 840 –USD)
- type of transaction (C – credit, D – debit)
- transaction details

The program provides the possibility of the statement view page-by-page (the page size is according to the display at standard resolution). To apply this function, it is necessary to mark the respective field in the upper part of the page.

### 6.3.5. View of the list of packages

All information transferred by Clients in the System is divided to commands and compiled to packages for transfer to the Bank.

Selecting **View of documents** → **List of packages** in the menu, the System User can see the list of command packages generated by him and by other Users, their contents and results of their execution by the Bank.

To view the contents of a particular package, it is necessary to find it in the table and press to its number. After that the table contents will be available for view.






The filed **Beginning from** located at the page allows setting an interval for the package view.

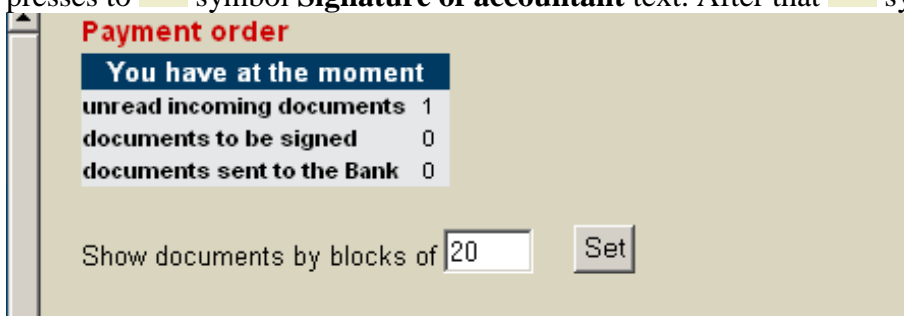
### 6.4. Documents for signing

All documents generated by you for transfer to the Bank for execution are transferred to the respective folders of **Documents for signing** menu. After signing a document with a necessary number of EDS of respective Users, the document is automatically transferred to the Bank for execution.

**ATTENTION: if the Client's card with specimen signatures and seal available at the Bank indicates the persons with the right of first and second signatures, the Client's documents transferred to the Bank by the System shall be signed by the User with the right of the first signature, and the User with the right of the second signature.**

**IF the card with specimen signatures and seal available at the Bank indicates only persons (a person) with the right of the first signature, the Client's documents transferred to the Bank by the System shall be signed by the User with the right of the first signature.**

A signing of a document by a User with the signatory authority shall be perform by the selection of a document for signing (by pressing  symbol against **Signature of director** or **Signature of accountant** text under the respective document depending on the type of the signatory authority of the User). If the User has a right of the first signature, then he presses to  symbol against **Signature of director** text under the respective document, if the User has a right of the second signature then he presses to  symbol **Signature of accountant** text. After that  symbol changes to  symbol.



**Payment order**

**You have at the moment**



- unread incoming documents 1
- documents to be signed 1
- documents sent to the Bank 0

Show documents by blocks of

Date	Quantity	Amount
18/02/2010	1	10000.00

Bank Ref.	Number	Date	Amount	Recipient	Account	Payment details	Signatures
32624950	52	18/02/2010	10000	kjgkfjhg	40702810700000000001	vlkmlvklmlv	✓ First signature

These actions can be made with 1 document, with several documents from the available list, and with all documents simultaneously (it is necessary to press **select all** button and affix the signature in the respective line against **Signature of director** or **Signature of accountant** text).

After performing of these actions, it is necessary to press **Sign** button. All documents marked by  symbol will be signed by the User's EDS, and it is confirmed by darkening of signature in  symbol.

**ATTENTION: The document can be signed by a User with the right of the first signature if there is no User with the right of the second signature and vice versa (the priority of document signing by the User with the right of first and second signatures can be random).**

The document signed by necessary number of EDS of respective Users is automatically transferred to the Bank for execution, and the document is transferred from *Documents for signing* folder to *View of documents* folder.

**Print** button located under the list of documents allows printing one or several documents without their preview. To do that, you need to place the mark in the left column of the table against the documents you wish to print and press **Print** button.

**Delete** button allows deleting one or several documents without their preview. To do that, you need to place the mark in the left column of the table against the documents you wish to delete and press **Delete** button.

## 6.5. Search of documents

**6.5.1. Search of documents** menu allows you to select the documents according to the set parameters among bank documents signed by you and sent to the Bank. It is possible also to view archive documents in this menu. For example, you can view payment orders where some particular payment details are indicated and which were generated for the period indicated by you. To perform the search of documents, you are offered a form with search parameters of selected documents. Its own set of search parameters is provided for each type of documents.

### 6.5.2. Search of payment documents in RF Rubles

When you select **Search of documents** → **Payment orders** menu, you go to the page where you are offered to stipulate search parameters:

In this form, it is possible to fill in a part of fields (input of dates is mandatory), and the search of documents will be performed according to this information.

### **Stipulation of a period**

The period of time for the required information shall be stipulated by dates in format day/month/year (dd/mm/yyyy). There is a button located on the right from the field for convenience of the date stipulation, it allows you to use a calendar.

### **Stipulation of an amount**

In fields **Amount from ... to ...**, You can stipulate the limits for the amount indicated in the payment order, for example, from 500.10 to 1000.20 (at that the payment orders for the amount from 500=10 to 1000=200 Rubles shall be selected). In case when you wish to indicate amounts in whole Rubles, it is possible to indicate without stipulation of .00 symbols (for example, it is possible to indicate from 500 to 1000).

### **Stipulation of a document number**

In **Number** field, you should stipulate the number of the payment order. For example, if you enter digit 9, then all payment orders with number 9 are selected.

### **Stipulation of your counterparty**

In **Counterparty** field, you should enter a text fragment, which shall be contained in the documents searched, in "Beneficiary" line.

### **Stipulation of payment details**

In **Details** field, please enter a text fragment, which shall be contained in the documents searched in "Payment details" line.

In **Type of search** line, you can select the following search options:

- option **under all documents** allows you to search under all documents sent to the Bank irrespective to their current status.
- option **under completed** allows you to search under documents, already executed by the Bank.
- option **Outgoing** allows you to search among the documents sent to the Bank.
- option **Incoming** allows you to search among the documents received from the Bank.
- option **Archive** allows you to search archive documents.

In **Status** line, you can indicate the status of documents, which shall be searched.

To start the search procedure taking into account the parameters stipulated, you shall press **Search** button. A table with information on payment orders with stipulated parameters shall appear after such search. The work with the table is performed as in the mode of payment order view.

### 6.5.3. Search of statements under accounts

When you select **Search of documents** → **Statements under accounts** in the menu, you go to the page where you can indicate the search parameters:

The screenshot shows the Nordea website interface for searching statements. On the left is a dark blue navigation menu with the Nordea logo and a list of services: Registration, Documents for signing, Input of documents, Review of documents, Search for documents (with sub-items: Payment order, Statements, Messages, Notification, Cancellation request, Currency documents, Documents for private individuals, Depository transactions), Service (with sub-items: Search bank, Currency rates). The 'Statements' item is highlighted. The main content area is titled 'Statement' and contains a 'Show documents' form. The form has the following fields: 'Date (dd/mm/yyyy) from:' and 'to:' (both with calendar icons), 'Context (fragment)', and 'Bank Reference'. Below these fields is a checkbox labeled 'archive up to 20 on page'. At the bottom of the form are 'Search' and 'Clear' buttons.

In this form, it is possible to fill in a part of fields (input of dates is mandatory), and the search of documents will be performed according to this information.

#### Stipulation of a period

The period of time for the required information shall be stipulated by dates in format day/month/year (dd/mm/yyyy). There is a button located on the right from the field for convenience of the date stipulation, it allows you to use a calendar.

#### Stipulation of the statement text

In **Context (fragment)** field, you can enter a text fragment, which shall be contained in the statement searched.

#### Stipulation of the Bank reference

In **Bank Reference** field, you can enter the Bank reference according to the statement.

When you select **Archive** field, the search of statements will be performed among archive statements.

### Search of payment documents in foreign currencies

When you select **Search of documents** → **Documents in foreign currencies** in the menu, it is possible to search necessary documents under transactions in foreign currencies. For each document a separate form shall be filled in, which determine parameters of the search performed. Each form shall contain a calendar period, currency code, banks details, and other data necessary for your documents.

The principle of search of documents in foreign currencies is similar to the search of payment orders in RF Rubles.

## 6.6. Service

In **Service** menu you can use additional options provided by the System, obtain an access to different reference books, templates, and the billboard.

### 6.6.1. Search of a bank

In **Service** → **Search of a bank** menu, you can check details of any bank according to the reference book of the Bank of Russia.

To perform a search, you need to stipulate the Bank's BIC and its name (a part of its name) in the respective fields of the form offered. After you indicate these data and press **Set** button, you would see information on all banks found in the reference books with the details corresponding to the conditions stipulated by you.

The buttons located above the list of banks are designed for transition to next or previous page of the reference book.

### 6.6.2. Exchange rates

In **Service** → **Exchange rates** menu you can find information on exchange rates fixed by the Bank for the date you prefer.

### 6.6.3. Reference book of clients

In **Service** → **Reference books of clients** menu, you can place information of your counterparties. Application of this information can considerably decrease time costs for generation of settlement documents and decrease risks of mistake in indication of counterparty details. A reference book generated by you is not available to other Clients of the Bank.

When you fill in a payment order, press **Select** button, located near **INN of beneficiary** field, you can select the required beneficiary from the reference book, and beneficiary details will be entered automatically to the fields of the form.

If you enter INN of a beneficiary to the line "INN of beneficiary" and press **Select** button, other details of your counterparty are entered to the respective fields of the form (if your counterparty is available in the reference book of clients).

Information entered to the reference book can be edited or deleted from the book by buttons, located in left columns of the list of your counterparties.


There are fields for search options of your counterparty in the upper part of the window.

### 6.6.4. Templates

In **Service** → **Templates** menu, you can place documents, which you use permanently. Application of templates can considerably decrease time costs for generation of documents and decrease risks of mistakes in payment details. Templates generated by you are not available to other Clients of the Bank.

You can create a template by the following means:

- Press **Enter new template** on the page of **Service** → **Templates** menu, after that fill in and save the form.
- After entering a new payment document at selection of a respective menu item (for example, for payment orders – **Enter of documents** → **Payment documents** → **Payment order**), it is necessary to enter the template code in the **template** position (any digits or symbols at your option) and press **Save** button.
- Select the payment document necessary for template in **View of documents** menu, copy it, pressing **Copy** button, after that enter the template code in the **template** position (any digits or symbols at your option) and press **Save** button.

When you work with templates press  button (*Edit/Execute*), located in the left column of the list, it allows the User to go to the mode of the payment document entering with the filled document from the template on the display.

### 6.6.5. General messages

In **Service** → **General messages** menu you can read any message sent by the Bank to all its Clients. To do that you need to place the cursor on the message and press the left button of the mouse.

### 6.6.6. Personal messages

In **Service** → **Personal messages** menu you can read any message sent by the Bank to your entity. Other Clients of the System do not have any access to these messages. To view information, it is necessary to place the cursor on the message and press the left button of the mouse.

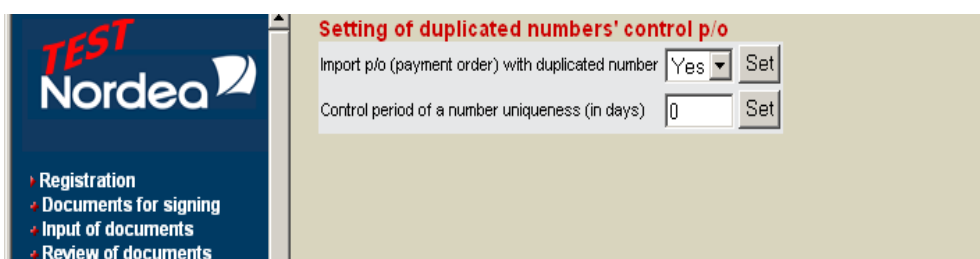
### 6.6.7. Troubleshooting

In **Service** → **Troubleshooting** menu, you can see information on requirements to the software installed on the workstations of the System Users, as well as recommendation of the Bank on elimination of possible problems with the System.

If you have any problems with the System, you can call to the Bank to the Technical Support Service, phone (495) 777-34-73, and the Bank's specialists will help you.

### 6.6.8. Adjustments of the control of duplicated numbers of payment orders

In **Service** → **Settings** → **Settings of duplicated numbers control of p/o** menu, you can create payment orders in RF Rubles with unique numbers.




When you indicate in **Period of the control of the number uniqueness (in days)** field the number of days, you can create documents with unique (not repeating) numbers during such period.

When you import payment documents to the System from other software (for example, 1S program), you can set 2 possible modes of work indicating **yes** or **no** in **Import p/o with duplicating number** of the text. When you indicate **yes** in this text field, the payment orders with numbers matching the available numbers of other payment orders in the System, generated in the respective time, will be imported to the System. When you indicate **no** in this text field, these payment orders will not be imported to the System.


## 7. System of the Client warning

In the course of your work with the System, you can receive from time to time warnings on events occurring in the System with your documents; here is an example below:



- ▶ Registration
- ▶ Documents for signing
- ▶ Input of documents
- ▶ Review of documents
- ▶ Search for documents
- ▶ Service
- ▶ Exit

System operating license owned by  
Открытое акционерное общество  
"Нордеа Банк"  
© 1998-2010 Private Joint-Stock  
Company INIST



2010-02-26

### Information

You have at the moment	About user
unread incoming documents 0	Person: Князева Лариса
documents to be signed 1	Name: тестовый клиент сИ56 УПО
documents sent to the Bank 17	<input type="button" value="Account information"/>

Bank details	
Name: ОАО "НОРДЕА БАНК" Г. МОСКВА	
Address: 125040, Г. МОСКВА, 3-Я УЛ. ЯМСКОГО ПОЛЯ, 19 СТР.1	
Corr account: 30101810900000000990 BIC: 044583990	

### Personal messages

Contents	Entry date
Описание внутреннего формата загрузки платежных поручений.	30/09/2005
Порядок и Сроки представления документов валютного контроля. Новое!	02/06/2009
Порядок и Сроки представления документов валютного контроля. Старое!	04/08/2009
Изменение наименования Банка. Валютный Контроль. Старое.	20/08/2009
Информируем Вас об изменении наименования Банка!	31/08/2009
ORGRESBANK will operate in Russia under a new name!	31/08/2009
Использование нового наименования Банка во внешнеторговых контрактах.	10/09/2009

If necessary, you can set a convenient period of information renewal (on default - the period of information renewal - 20 minutes).

## 8. Security issues

The System security is provided by application of standard protocol SSL in its software for protection of transferred information under open communication channels, and by application of electronic-digital signatures for prevention of document falsification from a User's workstation, and outside.

### Protocol SSL

The protocol SSL is one of the standard solutions for data protection transferred by Internet. Many modern WEB-servers and WEB-browsers have in-built support of this protocol. Application of this protocol allows solving the following tasks:

- WEB-server authentication. This procedure warrants that the system User is connected with a particular server of JSC Nordea Bank with a respective international certificate;
- Generation of a unique session key. An availability of a session key allows protection of data, even if in one particular session (in one communication session) the data protection was violated (its probability tends to zero);
- Transfer of data through Internet in protected form, warranting the data security.

**Electronic identifier ruToken** – personal access device to information resources, full-scale prototype of smart-card in the form of USB pendant Identifier is designed for safe storage and use of keys, certificates, encryption keys and electronic digital signatures

**Electronic digital signature** – electronic document details, designed for protection of such electronic document from falsification, obtained as a result of cryptographic transformation of information using a **private key of electronic digital signature** and allowing to identify the **owner of the signature key certificate**, and to ascertain the absence of any information distortions in the electronic document.



**Certified system of cryptographic protection Agava-S.** The system complies with the state standards: GOST 28147-89, GOST R34.10-94, GOST R34.11-94, GOST R34.10-2001 and the requirements of Federal Agency for Government Communications and Information.

## USER MANUAL On Key Generation (used system of cryptographic protection – Agava)

To enable work with the System **each User** should generate and confirm his keys in the Bank which is performed in three stages:

1. Preparation of User's generation tools;
2. Generation of public and privacy keys by each User;
3. Confirmation of keys in the Bank.

The envelope submitted to you contains the identifier RuToken and personal registration information which should be specified during key generation process..

**Electronic identifier ruToken** – personal access device to information resources, full-scale prototype of smart-card in the form of USB pendant Identifier is designed for safe storage and use of keys, certificates, encryption keys and electronic digital signatures. Certificate of Conformance No. SF/124-0999 of Federal Security Service of Russia.

Key generation should be carried out on computer with the printer switched on, because in the process of key generation it will be necessary to print out Confirmation Certificate of Key Generation.

Step by step actions of User are given below:

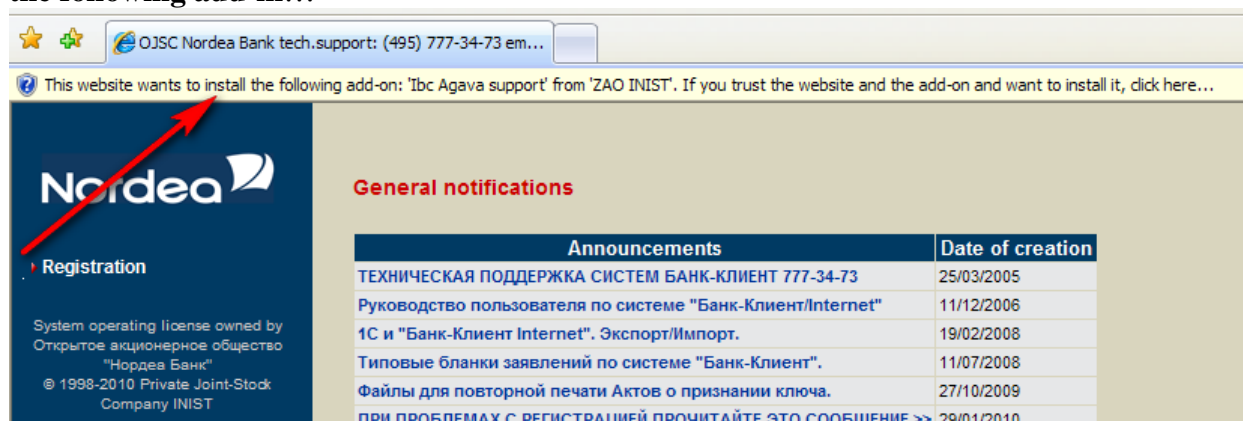
### 1. Installation of RuToken electronic identifier

**WARNING:** Your organization can impose restrictions on a computer where the System's software is supposed to be installed, which could hamper in installation of a driver for RuToken and the element of ActiveX. In this case your expert's assistance will be required.

#### Step 1

For correct work of Bank-Client on your computer you should upload elements of Active X from the web-site. To do that you should go to the Bank-Client system page to reference - <https://ibc.nordea.ru/nordea/ibc>.

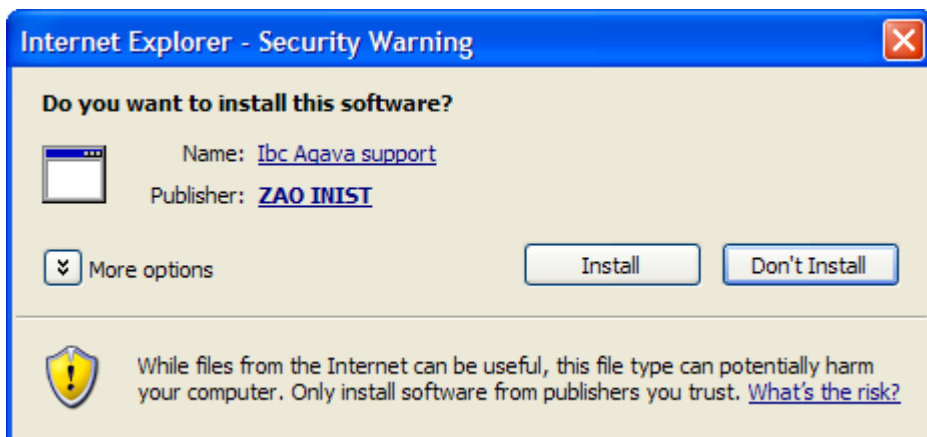
Upon the first entry at the top of a page you will see the message – **This node is attempting to install the following add-in...**



The screenshot shows a web browser window with a security warning at the top: "This website wants to install the following add-on: 'Ibc Agava support' from 'ZAO INIST'. If you trust the website and the add-on and want to install it, click here...". Below the warning is the Nordea website interface. On the left is a blue sidebar with the Nordea logo and a "Registration" link. On the right, under "General notifications", there is a table with two columns: "Announcements" and "Date of creation".

Announcements	Date of creation
ТЕХНИЧЕСКАЯ ПОДДЕРЖКА СИСТЕМ БАНК-КЛИЕНТ 777-34-73	25/03/2005
Руководство пользователя по системе "Банк-Клиент/Internet"	11/12/2006
1С и "Банк-Клиент Internet". Экспорт/Импорт.	19/02/2008
Типовые бланки заявлений по системе "Банк-Клиент".	11/07/2008
Файлы для повторной печати Актов о признании ключа.	27/10/2009
ПРИ ПРОБЛЕМАХ С РЕГИСТРАЦИЕЙ ПРОЧИТАЙТЕ ЭТО СООБЩЕНИЕ >>	29/01/2010

You should require to press this message and select out of the shortcut menu bar – **To install**. In the window you should press – To install..



## Step 2.

Then it is necessary to install a driver for RuToken identifier

On the main page of the Bank-Client system (<https://ibc.nordea.ru/nordea/ibc>) it is necessary to start

load a driver for RuToken. To do that you should press **драйвер**

**Nordea**

Registration

System operating license owned by  
Открытое акционерное общество  
"Нордеа Банк"  
© 1998-2010 Private Joint-Stock  
Company INIST

### General notifications

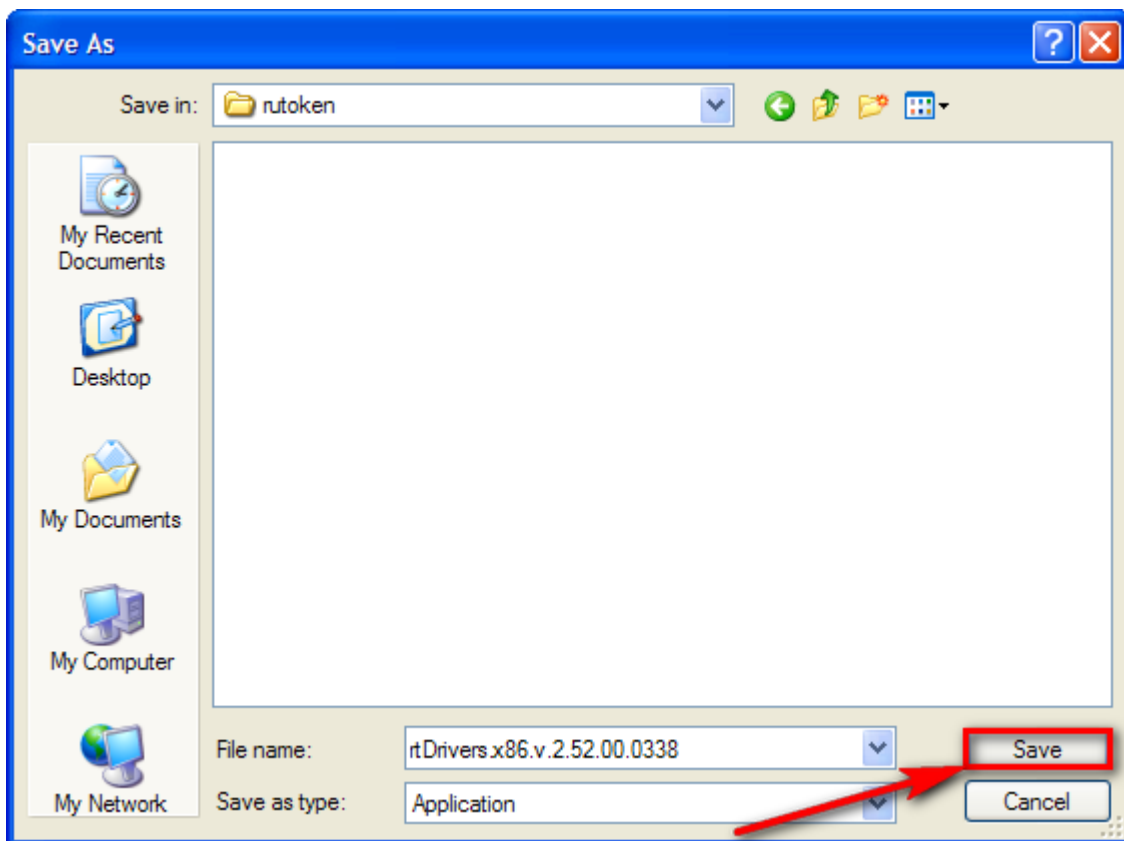
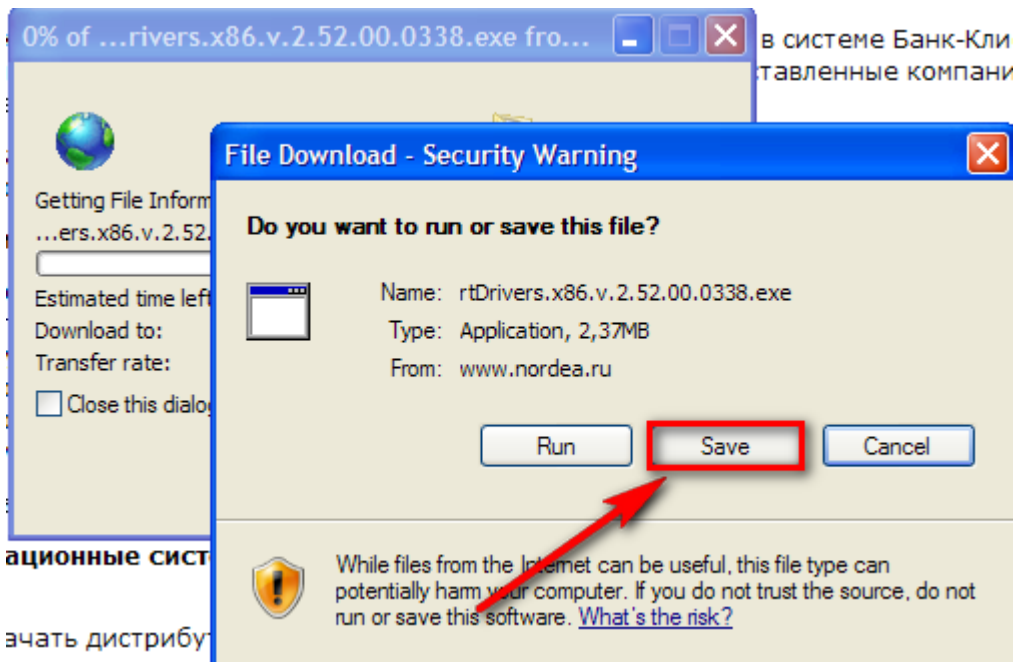
Announcements	Date of creation
ТЕХНИЧЕСКАЯ ПОДДЕРЖКА СИСТЕМ БАНК-КЛИЕНТ 777-34-73	25/03/2005
Руководство пользователя по системе "Банк-Клиент/Internet"	11/12/2006
1С и "Банк-Клиент Internet". Экспорт/Импорт.	19/02/2008
Типовые бланки заявлений по системе "Банк-Клиент".	11/07/2008
Файлы для повторной печати Актов о признании ключа.	27/10/2009
ПРИ ПРОБЛЕМАХ С РЕГИСТРАЦИЕЙ ПРОЧИТАЙТЕ ЭТО СООБЩЕНИЕ >>	29/01/2010
>> Изменение окна входа в систему "Банк-Клиент" <<	29/01/2010
### ВНИМАНИЕ!!! ОТВЕТЫ НА ЧАСТО ЗАДАВАЕМЫЕ ВОПРОСЫ! ###	16/02/2010
-- Если окно регистрации не открывается /--	28/02/2010

**ATTENTION** If errors occur while operating the system, we recommend to see the page [Solving problems](#) in the menu *Service*.

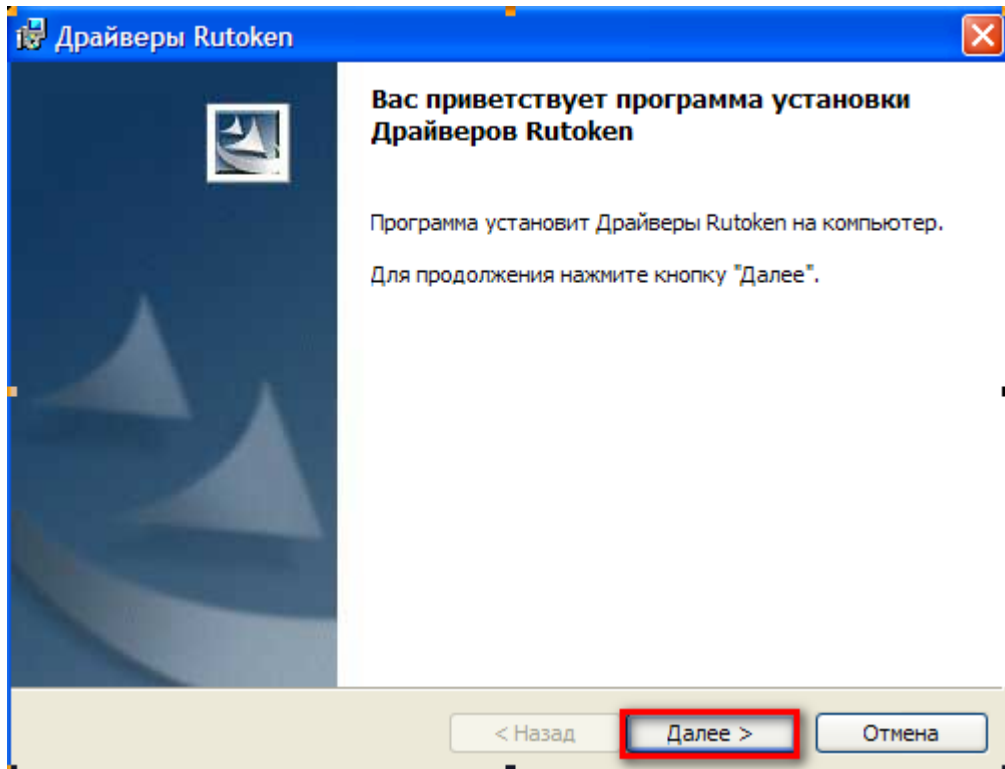
**For clients who have received electronic ID Rutoken to generate keys:**

**ATTENTION** Before generating keys, install the driver for electronic ID RuToken.  
[Go to page for load drivers>>](#)

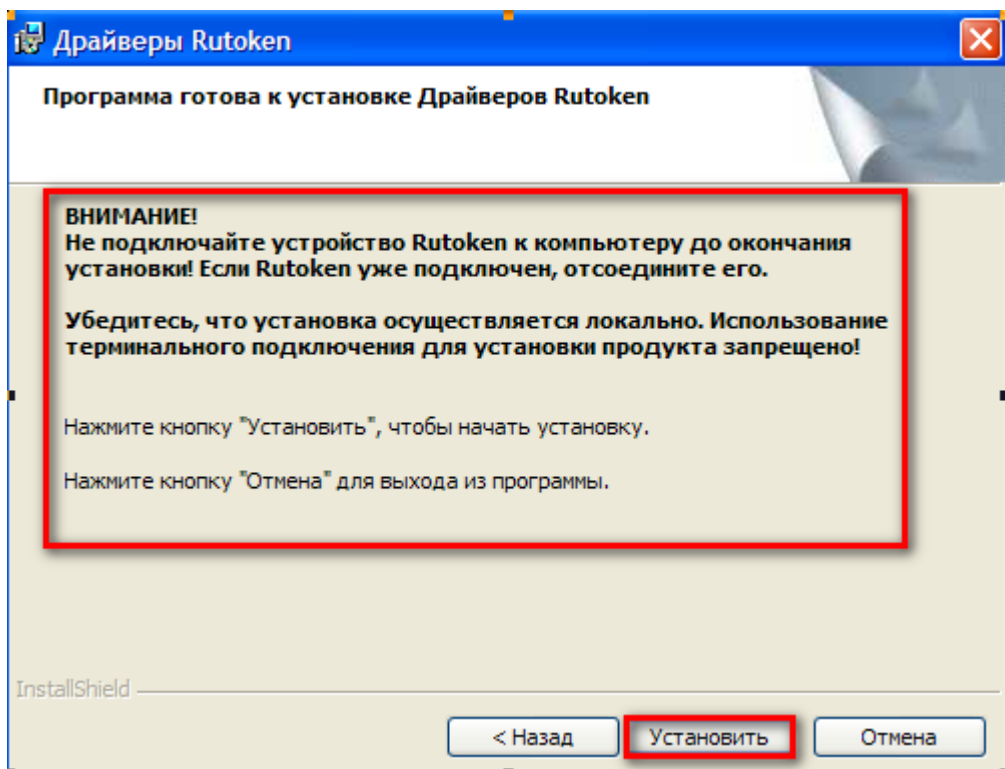
In the appeared window press the button **Save** and specify the path to the catalogue where it is necessary to save a file for the subsequent installation.

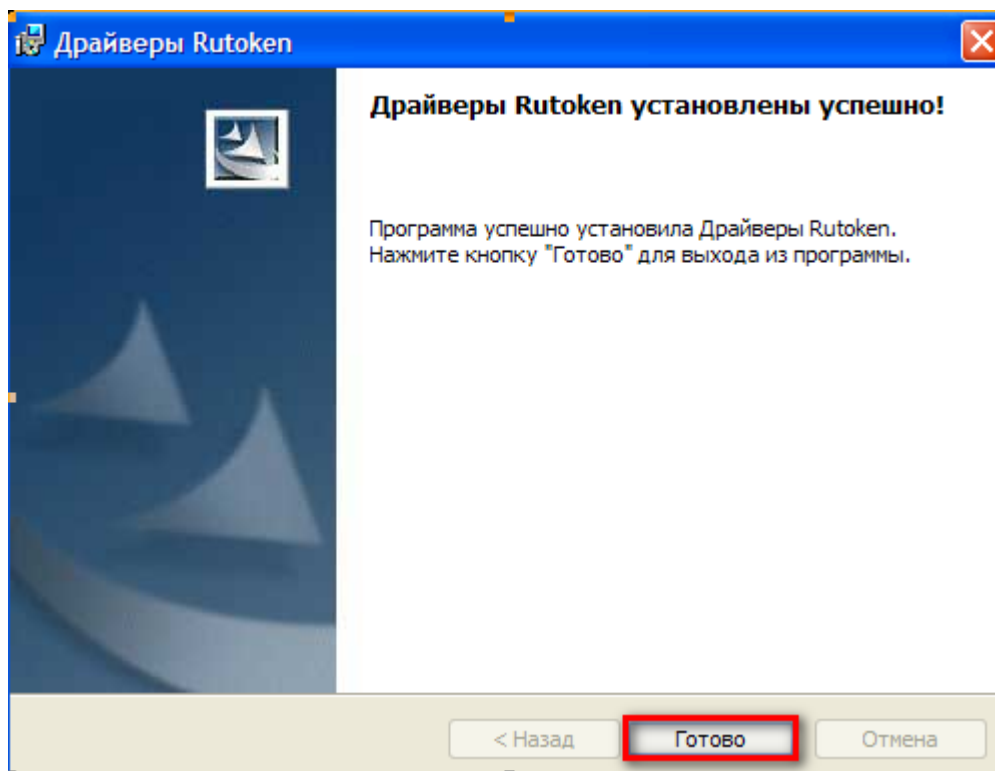


Then it is necessary to unzip the downloaded archive **rtDrivers.x86.rar** into the current catalogue and startup the file **rtDrivers.x86**. The Master Installation of Rutoken driver will start up. In the appeared window press the button **Next**.



Warning: **Important! Do not connect Rutoken device to computer before the end of installation. If it is connected disconnect it.**





Having assured that the above-mentioned recommendations are fulfilled – press the button **To Install**. After the end of installation the system will display the window informing on successful completion of the procedure. In the appeared window you should press the button **Ready**.

After driver installation connect the identifier to USB port. In system tray you will see messages confirming successful installation of Rutoken.. After the identifier is connected, a light-emitting diode (LED) will be on, it is the sign that Rutoken is correctly recognized by the operating system and is ready to work.

## 2. Generation of public and privacy keys

### Step 3.

To create your privacy and public keys go to **Key generator** located on the main page of the Bank-Client system (<https://ibc.nordea.ru/nordea/ibc>).

**Nordea**

Registration

System operating license owned by  
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**General notifications**

Announcements	Date of creation
ТЕХНИЧЕСКАЯ ПОДДЕРЖКА СИСТЕМ БАНК-КЛИЕНТ 777-34-73	25/03/2005
Руководство пользователя по системе "Банк-Клиент/Internet"	11/12/2006
1С и "Банк-Клиент Internet". Экспорт/Импорт.	19/02/2008
Типовые бланки заявлений по системе "Банк-Клиент".	11/07/2008
Файлы для повторной печати Актов о признании ключа.	27/10/2009
ПРИ ПРОБЛЕМАХ С РЕГИСТРАЦИЕЙ ПРОЧИТАЙТЕ ЭТО СООБЩЕНИЕ >>	29/01/2010
>> Изменение окна входа в систему "Банк-Клиент" <<	29/01/2010
### ВНИМАНИЕ!!! ОТВЕТЫ НА ЧАСТО ЗАДАВАЕМЫЕ ВОПРОСЫ! ###	16/02/2010
-\ Если окно регистрации не открывается /--	28/02/2010

**ATTENTION** If errors occur while operating the system, we recommend to see the page [Solving problems](#) in the menu *Service*.

**For clients who have received electronic ID Rutoken to generate keys:**

**ATTENTION** Before generating keys, install the driver for electronic ID RuToken.  
[Go to page for load drivers>>](#)

Key generating

Take your personal envelope (the name of your organization and your name are printed on it), received in the Bank. Open it, enter your details into relevant fields of key generator. Press the button **Enter**.

OJSC Nordea Bank tech.support: (495) 777-34-73 em...

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**Data for key generating**

Code of client: cl1000

Code of user: cl1000r

Surname: Surname

Name: Name

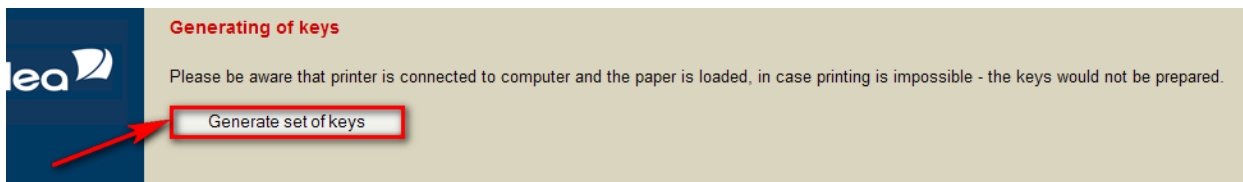
Middle name: Middle name

Enter Help

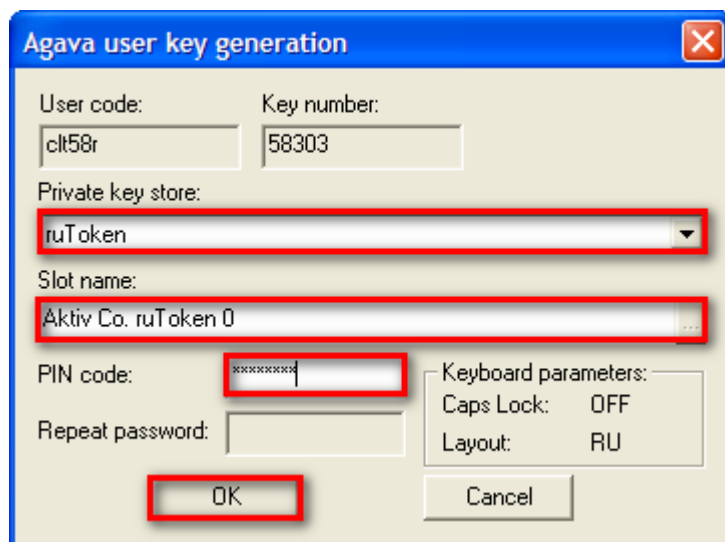
Connect the printer to computer and check if there is paper in it.

Connect your personal identifier Rutoken which was submitted to you in the envelope with personal data. Check if LED is on, it is the sign that Rutoken is correctly recognized by the operating system and is ready to work.

Then go to the window **Key Generation** and press the button **Generate set of keys**.



The window **Generation of Agava key** will appear.



- In the field **Privacy keys storage** select **Rutoken**. If there is no such title, it means that no drivers for Rutoken are installed. Go to **Step 2** – load, install and repeat the process of key generation.
- In the field **Readout device** the value **Aktiv Co. ru Token 0** will appear, if privacy key storage is successfully identified. Otherwise, it is necessary to check whether Rutoken identifier is connected to computer and LED is on.
- In the field **PIN code** enter standard PIN code given by the manufacturer – **12345678**.
- After pressing the button **Ok** you will be proposed to replace a standard PIN code by your code. Change a PIN code.

You should enter a set of digits and/or letters which will collectively make private information (password) and will be used for work in the System.

If wrong PIN code for Rutoken is entered 15 times, it will be blocked.

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**ATTENTION! Always use complex password (which is difficult to guess). While giving passwords use only Roman symbols of lower and upper case and digits (for example, Lp6g9f2ous). User's privacy key is encoded by code phrase. If you require to change a code phrase, you should apply to the Bank to receive a new primary key.**

---

After you pressed the button **Ok** the window Print will appear. You should print Acts in two copies.

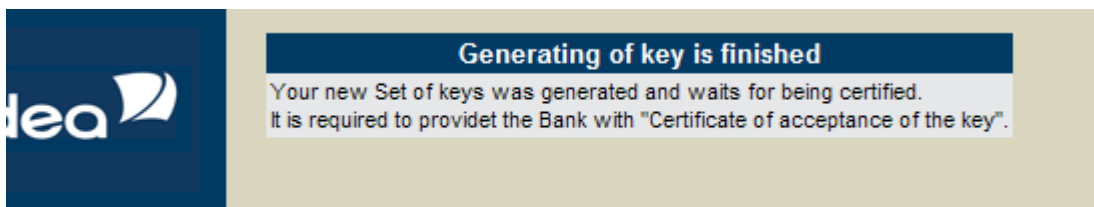
---

**ATTENTION! Your Rutoken became a key one.**



- a. You should keep Rutoken in place where unauthorized stealing is impossible;
- b. avoid leaving it in USB-port, when you leave a computer
- c. you should not transfer your personal Rutoken to the third parties, including employees of your organization.

After Act on key confirmation is printed, message on successful generation will appear.



### 3. Confirmation of key generation in the Bank

Your set of keys has been successfully generated. Act on key confirmation printed after its generation will confirm key generation. If Act on key confirmation is not printed, read paragraph **Act Reprinting**. This document in two copies should be submitted to the Bank for your registration as a participant of Bank-Client system (two copies should be signed by you and stamped by the seal of your organization).

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#### **ATTENTION!**

- You will not be able to use services of Client-Bank system without registration of Acts on key confirmation by the Bank
- You will be able to change a forgotten PIN code to your personal Rutoken, having applied to a servicing Bank Branch and submitted an Application on formatting of RuToken with the following resoration of a standard PIN code.

#### **Act Reprinting**

If an Act was not confirmed by the Bank for any reasons and the key was not registered in the Bank-Client system, to reprint acts, you should go to **Key generator** located on the main page of Bank-Client system , (<https://ibc.nordea.ru/nordea/ibc>).

Enter your personal data (see personal envelope) into relevant fields of key generator. Press the button **Enter**.

**TEST**  
**Nordea**

- ▶ Registration
- ▶ Documents for signing
- ▶ Input of documents
- ▶ Review of documents
- ▶ Search for documents
- Service
  - ▶ Search bank
  - ▶ Currency rates
  - ▶ Accounts
  - ▶ Directory of clients
  - ▶ **Document templates**
  - ▶ General notifications

**Data for key generating**

Code of client

Code of user

Surname

Name

Middle name

The window with the button **Print of certificate of the key** will appear. Then the window Print will appear.

