CS Ltd

iFOBS

Interactive Front-Office Banking System

User manual
Web-client

Version 2.1.3.4.

CONTENTS

1. CONNECTION TO THE SYSTEM

Use the following link to connect to the page with logon form:

https://*server_ip_address*:*server_port*/ifobsClient

where:

server_ip_address = server IP address;

server_port   = server port.

Examples:

https://195.162.1.50:7002/ifobsClient

1.1. Language of the system

The system is a multilingual one, so three languages are available for the work in it. The start form of the system connection contains the tabs for the user interface language selection:

- **«Українською» -** the Ukrainian language of the user interface is set;

- **«По-русски»** - the Russian language is set;

- **«In English» -** the English language is set.

On default the language is set by an administrator of a bank, but a user can fix his own language. One can do it in two ways:

1. After the log-in. In the menu ***My iFOBS/Personal settings*** go over the link «Console settings» and select the language you need from the list «User`s interface language» (see «System behavior«). Now you will be able to work in this language in the system regardless of the language, set on the start page;

2. On the start page. If in the personal settings the language of the user interface is not set (the item of the list «Not selected»), then your work in the system will be in the language you select on the start page before every log-in.

Running the system first time a user has to enter his password to login into the system and create a certificate. Use the «**Certificates console**» link to create certificates.

When the bank administrator has authorized your request on setting password and certificate generating you may **login** into system.

«**Useful links**» page contains information about the additional software that needs to be installed on your computer in order to use the system in full-featured way; there are also links to download the specified software.

1.2. The mode of operating the system

Client console can operate in one of the two modes:

- ▪ **"Lite" client** – only password and login are necessary for entering the system. All the documents in the system will be available only in the view mode.

- ▪ **"Secure" client** – in addition the availability of the user private key is necessary for entering the system. If a user has rights for sending documents and operating accounts, all the documents are available in the view and edit mode.

For operating this type of the client console a user is to know the login and password for entering the system, the private key password and to have the set of the following files in the floppy disk:

- ▪ *ca.cer* – the main system certificate;

- ▪ *<USER>.cer* – the user RSA that is the certificate, where <USER> is the user ID;

- ▪ *<USER>.key* – the RSA private key, where <USER> is the user ID;

- ▪ **Login with Author security token -** in this case for logging in the system you should connect the security token "Secure Token" of the Author company, press the link "Login with Author security token", then enter the login, the password and the private key password.

The system main page will appear once when user enters the correct identification and authentication information.

1.3. The system menu

The main system menu contains the following tabs:

- **My iFOBS** – allows to operate with the following units:

- **My iFOBS** – the system main page (see "Current information on accounts state");

- **Generate statement** – generate custom statements for all available client accounts (see. "Accounts statement");

- **Document roll** – used to look over documents created in the bank for each single account;

- **Messages** – allows files and messages exchanging between client and bank;

- **Personal settings** – allows user to change personal settings: «My iFOBS» form content, passwords, statement templates (see "User settings");

- **UAH operations** – allows to use the following units:

- **Entered documents** – work with documents in national currency (see "Documents in national currency ");

- **Document templates** – makes possible to create and use templates of documents in national currency (see "Templates of documents in national currency");

- **Documents information** – allows to look through the booked documents (see "Approved documents");

- **Import of documents** – used to import a batch of documents and sign each document from this set;

- **Currency operations** – allows to work with S.W.I.F.T. orders, orders to sell, buy and exchange currency (see "documents");

- **Credits and deposits** – represents the list of counteragent's credit and deposit deals (see "Bank products");

- **Correspondents** – allows to work with the information about correspondents and payment details of the national and foreign currency payment orders (see "Correspondents and details of payment reference books").

1.4. System referenced data

- There is a link to the reference section containing data about operations, available in the form, in the right top corner of each form. For example, such reference sections as "Console settings", "Counter reset", "Operations history", "Password saving", "Template changing" and others.

1.5. List of allowed symbols

The system provides check of all the document form fields which content is used on applying of digital signatures. The list of symbols allowed for ciphering is specified in the following table:

Category	Symbols
Cyrillic symbols	а б в г д е ё ж з и й к л м н о п р с т у ф х ц ч ш щ ъ ы ь э ю я А Б В Г Д Е Ё Ж З И Й К Л М Н О П Р С Т У Ф Х Ц Ч Ш Щ Ъ Ы Ь Э Ю Я ґ Ґ і І ї Ї є Є
Latin symbols	a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U VW X Y Z
Numbers	0 1 2 3 4 5 6 7 8 9
Other symbols	% / - ? : ; ( ) . , ' + < > | { } [ ] ! ^ ~ ` * " № # $ & = @ _

2. CURRENT INFORMATION ON ACCOUNTS STATE

The information about the current state of accounts is displayed on **«My iFOBS»** page, it's loaded after clicking on ***My iFOBS/My iFOBS*** menu. Closed accounts are shown using strikeout.

My iFOBS	UAH operations	Currency operations	Bank products	Correspondents

My iFOBS   Generate statement   Document roll   Messages   Personal settings

System date: **01 October 2009**   Last login day: **01 October 2009 17 : 28**   User actions

Accounts info

Contragent

Bank	Currency	Account #	Amount	Movement
ООО "ПРАКТИК"				
300004 Банк				
	UAH	206263001108	3,000.00 (A)	14.07.2009
	UAH	206823001108	0.00	
	EUR	260048000108	0.00	
	UAH	260048000108	2,825.00 (P)	14.07.2009
	USD	260048000108	0.00	
	UAH	260513001108	0.00	
	UAH	260843001108	0.00	14.07.2009
	UAH	26101000000108	1,500.00 (P)	14.07.2009
	UAH	26181008000108	0.00	
ООО Радомир				
300003 СиЭс-Банк				
	UAH	206278000505	4,000.00 (A)	13.07.2009
	UAH	206838000505	0.00	
	UAH	260093001505	10,181.46 (P)	16.07.2009
	USD	260093001505	0.00	
	UAH	260543001505	1,000.00 (P)	14.07.2009
	UAH	260873001505	0.00	13.07.2009
	USD	260873001505	0.00	
	UAH	261063001505	3,000.00 (P)	13.07.2009
	UAH	261513001505	4,000.00 (P)	14.07.2009
	UAH	261843001505	21.24 (P)	13.07.2009

Entered documents

UAH docs	0
SWIFT docs	0
Curr. buy orders	0
Curr. sell orders	0
Curr. dist. orders	0
Curr. conv. orders	0

Messages

Incoming	3
Unread	0
Outcoming	3
Create message	

Credits and Deposits

Credit deals	2
Deposit deals	3
Cards	0

My statements

Statement on today
Statement on yesterday
Request of statement

Adjust

Currency rates 01.10.2009

RUB	No data
USD	No data
EUR	No data

Adjust

The main page of the system contains information about the dates of current and the previous user sessions, details about currency rates and numbers of entered documents, messages and existent credit and deposit deals of user dependent counteragents. (see "Operation with documents in national currency", "Bank products").

The icon with the image of the plastic card near the account indicates that the user was given the right for the work with corporate accounts cards. By clicking on the icon one can go to the form containing the list of the cards attached to the given account and the possibility of searching cards by the last name of the owner, card number mask (in the format nnnnnn******nnnn) and status (active, temporary suspended, lost, stolen, cancelled, inactive). On the same page it is possible to create (and then to print) a statement for a card for the period you need (the button 'Statement').

Search cards ❓

Return

Search options

Last name		Status	Not selected	▼	Search
Card mask, format (nnnnnn******nnnn)			******		Clear

Information on card   (account number: 260543001505   amount: 1000.00 UAH)   Statement

Card number	Rest	Expiration date	Owner cards:	Status

The rows of «Entered documents», «Messages» and «Credits and deposits» bars are links to corresponding system pages for working with documents, messages and deals. You also can load the form where you can create messages for the bank using «Create message» link.

The links in «My statement» area allows to generate statements for current and previous trading days ("Statement on today" and "Statement on yesterday" correspondingly) as well as to use one of your created templates to generate a statement (to choose templates that should be in this area, press «Adjust» button). You can also start generating arbitrary statement if you click «Request of statement» link.

The information about the currency rates for the trading day is displayed in the «Currency rate» field. To see the currency rate for another day press the calendar button 🗓 and choose the date. To print the table with the currency rate click on the print button 🖨. To change the set of displayed currency rates click on «Adjust» button.

3. ACCOUNTS STATEMENT

To start generating an account statement, choose *My iFOBS/Generate Statement* menu.

The system forms a list of available accounts taking into consideration user rights so that a user can get a statement on all the available accounts for a date period or single date.

To get a statement:

1. Choose a period or a date from «Specify statement period» list for the statement you want to receive. If the date you need is not in the list of predefined periods and dates you can choose **«On date»** or **«On the period of time»** option to specify the date you need;

2. The «Require date to be entered» checkbox means that you would be compelled to reenter date before generating a statement using the template;

3. Set the options in «Specify statement parameters» area to customize a statement you want to generate:

   a. **"Extended statement "** – mark the checkbox if you want a statement to contain document extra details;

   b. **"Statement with separation by date "** – the checkbox is not available currently;

   c. **"Descending date "** –mark the checkbox if you need to get a statement with descending sort documents;

   d. **"Substitute 0 amounts "** – mark the checkbox if you want to get a statement where 0 amount documents to be shown with a special symbols instead of «0.00;

   e. **"Separate digits "** – mark the checkbox if you want document amounts to be shown with a separator (1 000 000 instead of 1000000);

4. In the account list check accounts you want to be displayed in a statement. **«Nation. Curr.»** (National currency) and **«Currency»** (foreign currency) checkboxes are used to check all the accounts of the selected currency. Press **«Select all accounts»** to choose all the available accounts to be shown in a statement. Press **«Unselect all accounts»** to unmark all accounts checkboxes;

5. Having adjusted statement parameters you can save them as a template to use later. Press **«Save as template»** button to start saving the template, set template name in the **Template name** field and click on **«Save template»** button. By default the template will be saved and will be shown on «My iFOBS» form. If you do not want the template to be shown there, unmark the **«Represent on 'My iFOBS'»** checkbox;

6. To generate a statement with the specified parameters press «**Generate statement**» button.

7. In order to save the statement to a file, choose BOL or XLS format and press «**Save statement into file**» button.

   The statement will be displayed as a PDF document. Acrobat Reader panel allows to save and print document.

4. DOCUMENTS REGISTRY

The section makes possible to get information about all the documents by counteragents' accounts for a definite date as well as for a certain period.

For getting information about documents by accounts it is necessary to:

1. Select the account you need in the accounts column on the left of the form.

2. Select the type of documents (credit or debit ones) and the period (current, previous, current and previous day or month, for the date or for the period).

3. Press the "**Expose"** button.

For printing the document registry press the "**Print**" button.

5. OPERATION WITH DOCUMENTS IN NATIONAL CURRENCY (HRYVNA)

5.1. Documents in national currency

To look through documents, choose **UAH operations/UAH documents** menu.

Number ↓	Date	Currency	Account	Cor.bank	Cor.Account	Correspondent	Amount	State
[ ] ok	11.11.2005 ok	[ ] ok	[ ] ok	[ ] ok	[ ] ok	[ ] ok	[ ] ok	All data
666	11.11.2005	UAH	2600401	351715	2600101	rdfrgvtyjuyujbvy	666666.66	Deleted
191	11.11.2005	UAH	26202010	320724	10010002	Каса банку	49.00	Deleted
55	11.11.2005	UAH	2600401	322948	20627300	Торговий Дім Українські макарони-Львів	75.25	Entered
56	11.11.2005	UAH	260040	322948	2062730000	Торговий Дім Українські макарони-Львів	2.00	Entered
54	11.11.2005	UAH	2600401	322948	206273000	Торговий Дім Українські макарони-Львів	4.00	Entered

Entered	- Document successfully entered	**Not all signs**	- Document does not have all signatures
Waits for inc.	- Document awaits for income	**Rejected**	- Document rejected by bank
Declined	- Document declined	**Received**	- Document recieved by bank
Approved	- Document approved by bank	**Deleted**	- Document deleted by user

Each row of the table shown above represents a document and is a link to the page for the document editing (see "Creating and editing a document in national currency"). For documents of this type the form with detailed information is available.

UAH documents ❓

| Create document (UAH) | Two rows view ▾ | | Export | XML format ▾ |

| ≪ | < | Page | 1 | ok | > | ≫ | of 7 | ↻² ✎ | Filter | All data ▾ | Records on page: 5 |

Number ↓	Date	Account	Bank	Contragent	Amount	State
☐ ok	11.11.2005 ok	☐ ok	☐ ok	☐ ok	☐ ok	All data ▾
	Booked date	Cor.Account	Cor.bank	Correspondent		
	☐ ok	☐ ok	☐ ok	☐ ok		
1	11.11.2005	2600101067	351715	Nam_42663	11.00	Received
		2600120545	300023	Nam_104538		
1458	11.11.2005	2600101067	351715	Nam_42663	0.03	Received
		26008051	351652	прове Current document state: Document recieved by bank		
er1	**11.11.2005**	**2600101067**	**351715**	**Nam_42663**	**11.00**	**Approved**
	20.06.2006	**2600120545**	**300023**	**Nam_104538**		
1	11.11.2005	26004010005012	351715	Nam_17732	10.00	Deleted
		6523777	325194	АО Львов Макароны		
70	11.11.2005	26004010005012	351715	Nam_17732	1000000.01	Deleted
		20627300007032	322948	Торговий Дім Українські макарони-Львів		

| ≪ | < | Page | 1 | ok | > | ≫ | of 7 | Records on page: 5 |

Entered	- Document successfully entered	**Not all signs**	- Document does not have all signatures
Waits for inc.	- Document awaits for income	**Rejected**	- Document rejected by bank
Declined	- Document declined	**Received**	- Document recieved by bank
Approved	- Document approved by bank	**Deleted**	- Document deleted by user

As soon as a document passes through the business checks and is added to database, it will become inaccessible for editing (it's possible to view only) for awhile. The table row that represents the document inaccessible for editing is shown in a dark grey color.

If you re-enter the page in a few minutes (it depends on server loading), the document becomes fully accessible. The documents with «Approved» state are shown in the table in a bold style.

You can also export your documents to .xml and .txt files

5.2. Creating and editing a document in national currency

In order to create document, press «**Create document**» button on the form loaded after clicking *UAH operations/ UAH documents* link.

In order to edit a document, click the table row (it's a link) that represents the needed document on the *UAH operations/ UAH documents* form.

Attention! You will be able to edit documents in the state 'Rejected' and then resend them to the bank only in case the system administrator adjusted the appropriate setting (CanSendRejectedDocument) for your client jobsite.

Create a new UAH document ❓

Description of the document parameters

Parameter	mandatory	Description
Document number	+	This is a field to enter document number. The field is filled in automatically when creating a document, but you can set an own number. **Attention!** After sending the document to the bank this field becomes edit protected!
Document date	+	This is a field to enter a document date. The system assigns system date to the field by default but you can change it. **Attention!** The date of document can not be less than or more than current date more than on 10 days.
Amount	+	It's intended to enter a payment amount
Ordering customer	+	This section is intended to input ordering customer details: choose a payer account number in the **Account** field then bank number, name of a payer and description of a selected account will be added automatically.
Beneficiary	+	This section is intended to input beneficiary details: choose a correspondent from correspondents reference book (see "Correspondents of the documents in national currency") clicking on ⬚ button. Choose a correspondent entry on the appeared form and click the table row for the correspondent. The form will be closed and all the beneficiary details will be set to corresponding document fields.

Details of payment	+	This is a field to enter payment details
Payment purpose code	+	The field allows to specify the conditional contracted digital notation of payment purpose. In a falling out list it is necessary to choose the name of operation – and in the field «PP code» will be proposed code of payment purpose (in obedience to the letter of NBU from 26.03.09 №24-112/560).
Budget	N\A	The button allows to add to a document a string of payment details, required for budget payments in accordance with NBU format.
Choose details of payment	N\A	The button allows to assign payment details to a document using entries of payment details reference book. (see "Details of payments for documents in national currency")
VAT	N\A	The button allows to calculate VAT depending on document amount, the calculated VAT will be assigned to payment details field (for example VAT 20% 7.17 grn.)
Save as standard	-	Mark this checkbox to add payment details to the corresponding reference book so that it could be used later while creating a new document.
Value date	-	It's possible to specify the date when the document has to be approved right in this field. This date cannot exceed the date of the document more than for 10 days.
Additional properties	-	It's possible to add extra parameters to a document
Signatures	N\A	The fields contain information about user signed the document (see "Signing of documents")
Priority	-	The field allows to set document priority that is the order of documents processing

Having entered all the mandatory fields, sign the document (you can add up to 3 signs to a document depending on your rights). In order to sign a document, click on **«Sign»** button (see "Signing of documents"). Click on **«Send without sign»** button to send unsigned document to bank.

5.3. Signing of documents

After clicking **«Sign»** button that is on the form where you edit a document the sign area will be shown.

Fill in all the fields, after that click on **«Sign and Submit»** button.

Attention! For the purpose of providing security the quantity of mistaken attempts to enter the password to the private key is counted by the system and in case the limit number is

exceeded, the user will be blocked and the corresponding message will be displayed. Attempts quantity as well as blocking necessity is adjusted in the iFOBS system administrator settings.

Attention! If you changed a key field (the values of those fields are used when signing a document) while editing a document and signed it, then all your signs will be updated, all the other signs will be deleted.

5.3.1.   Signing of a batch of national currency documents

The system allows signing a batch of documents in national currency. If documents have «Not all signs» state then they can be saved one by one or as a whole batch. In order to sign a batch of documents it's necessary to go to a page with a list of documents in national currency, the first column in the list (for documents in «Not all signs» state) contains a checkbox. When you mark the checkboxes (even only one checkbox) then the **«Sign documents (UAH)»** button will be enabled.

	Number ↓	Date	Account	Cor.bank	Cor.Account	Correspondent	Amount	State
		02.10.2006						All data
☑	7	02.10.2006	26004000031513	300012	26002314	ГАРАНТ	54.00	Not all signs
☑	6	02.10.2006	26004000031513	300012	26002314	ГАРАНТ	54.00	Not all signs

When you click on **«Sign documents (UAH)»** button the system will load the page with documents to sign.

The documents are ready to be signed and sent to iFOBS

Document number	Document date	Amount	Ordering customer's account	Beneficiary's account	
7	02.10.2006	54.00	26004000031513	26002314	Sign
6	02.10.2006	54.00	26004000031513	26002314	

Click **«Sign»** button to start signing the documents. The procedure of signing the bundle of documents is equal to signing a single document (see the previous chapter). After you sign and send documents, the system will show the list with documents passed through the business checks and the list with documents that contain errors. It's possible to look through the documents caused the business checks failure. Click on»**(x)**» image to see the list of errors occurred during signing and sending the document.

The documents containing errors

Document number	Document date	Amount	Ordering customer's account	Beneficiary's account	
7	02.10.2006	54.00	26004000031513	26002314	✕
6	02.10.2006	54.00	26004000031513	26002314	✕

If documents were changed successfully the system will load the list of documents successfully updated.

The documents signing ❓

The documents sent to iFOBS					
Document number	Document date	Amount	Ordering customer's account	Beneficiary's account	
7	02.10.2006	54.00	26004000031513	26002314	✔
6	02.10.2006	54.00	26004000031513	26002314	✔

5.4. Import of national currency documents

There is a functional unit intended to import documents within the system. In order to import documents choose ***UAH operations / Documents import*** menu. Specify a local file with the documents you want to import, select format for document import (XML or BOL) and click on **«Import documents»** button.

Before the documents import the system will display a list of documents that can be imported without errors and the list of documents that were not accepted by the bank because of the errors. The documents without errors can be sent to the bank with and/or without signature. The documents with errors can be saved into a file and can be rectified later on and imported again.

Documents import ❓

Documents those can be imported without any errors						
Document number	Document date	Amount	Ordering customer's account	Beneficiary's account		Send without draft
21	05.09.2006	111.00	26004010005012	22227		Sign

Documents those cannot be imported						
Document number	Document date	Amount	Ordering customer's account	Beneficiary's account		Save documents
22	05.09.2003	11.00	26004010005012	22227	❌	

It's possible to look through the documents that caused a failure at acceptance.

Return

Document errors descriptions

The list of document's attributes those are marked as wrong during document verification	
Document attribute	Error description
Document date	The value of a Date field has to be greater than allowed date.

It's possible to learn more about import files format in the document *"Import and Export Formats Description"*.

5.5. Export of national currency documents to a file

The system allows exporting documents in national currency to .xml files. In order to export the documents, click on «**Export**» button.

Select the folder and the file name for the exporting files to be saved and click on **«Save»** button.

Attention! The system exports only the documents that are currently displayed on a page. Therefore before the export create a set of document to be exported using filters.

Attention! Editing and saving of export text files of the form «Entering of documents in national currency» (for the further editing and import) must be executed by the Windows tools only. Otherwise the system will display messages «Invalid file format» at the file import.

5.6. The statement saving in the text file

The subsystem of exporting statements into the text file of the format BOL or XLS has been implemented in the system. In order to go to the form for saving a statement in the file select the menu item *My iFOBS/Generate statement*.

For exporting a statement it is necessary to

1. Select a text format BOL or XLS from the list.

2. Specify the period, a statement to be generated for.

3. Set the check-box "Require date to be entered", if it is necessary.

4. Select the document type from the list (debit, credit ones or all the documents for accounts).

5. Specify the statement parameters.

6. Select accounts for generating a statement.

Press the button "**Save statement into file**".

It's possible to learn more about export files format in the document *"Import and Export Formats Description"*.

5.7. Templates of documents in national currency

It's possible to create documents out of templates, it assumes that all fields except document date are taken from template and assigned to document.

The form used to create a template is similar to the document form, but the value date field is shown as a list of numbers (up to 10). Creating a document from template the value date will be composed as a sum of document date and amount of days given as number for template's value date parameter.

To create a template do the following:

Method 1

While creating a document (see "Creating and editing a document in national currency") mark the **«Save as template»** checkbox.

Method 2

1. Choose *UAH operations / Document templates* menu;
2. Click on **"Create template"** button;
3. Fill in the templates mandatory fields (see "Description of the document parameters");
4. Save template.

Attention! If you want, that a template was available to other users, put a small flag to "Set the template public". If want, that a template was available to you only, take off a small flag.

New template creation ❷

To change a template do the following:

1. Choose *UAH operations / Document templates* menu;
2. Click on a table row that is a link to the entity you need;
3. Change templates parameters;
4. Apply changes.

To create document using a template do the following:

1. Choose *UAH operations / Document templates* menu;
2. Click on a table row that is a link to the entity you need;
3. Click on **«Create document»** button;
4. The system will create a new document and fill in its fields with the values of the template fields. You can sign and send a document to the bank as described in the chapter (see "Signing of documents").

Attention! If you create the new template of document with key parameters, analogical to the parameters of template which already is in a base, then the system automatically will substitute the before created template by new.

5.8. Approved documents

The «Approved documents» form (*UAH operations / Documents information* menu) display documents which were created and approved in the bank back-office, they are based on documents entered to the iFOBS system by system user.

Documents information ❓

| | Page | 1 | ok | | of 3 | Filter | All data | ▼ | Records on page: 10 |

Number ↓	Date	Data of booking	Account	Cor.bank	Cor.Account	Correspondent	Amount
		11.11.2005 ok	ok	ok	ok	ok	ok
sv-2	11.11.2005	11.11.2005	2600400003	322948	2062730000	Торговий Дім Українські макарони-Львів	75.25
sv-1	11.11.2005	11.11.2005	2600400003	322948	2062730000	Торговий Дім Українські макарони-Львів	120.75
~~sv-1~~	~~11.11.2005~~	~~11.11.2005~~	~~2600400003~~	~~322948~~	~~2062730000~~	~~Торговий Дім Українські макарони-Львів~~	~~120.75~~
~~sv-1~~	~~11.11.2005~~	~~11.11.2005~~	~~2600400003~~	~~322948~~	~~2062730000~~	~~Торговий Дім Українські макарони-Львів~~	~~120.75~~
20303675	11.11.2005	11.11.2005	2600400003	351715	2900600091	Nam_38042	205000.00
20303658	11.11.2005	11.11.2005	2600400003	351715	2900600091	Des_57345	1234760.83
1234110033	11.11.2005	11.11.2005	2600230101	351715	1001801091	Nam_38042	10.21
1234110003	11.11.2005	11.11.2005	2600230101	351715	1001801091	Nam_38042	10.21
er7	11.11.2005	11.11.2005	2600400003	300056	260063851	Nam_98647	11.00
er1	11.11.2005	11.11.2005	2600101067	300023	2600120545	Nam_104538	11.00

| | Page | 1 | ok | | of 3 | Records on page: 10 |

To get detailed information on approved document click on the corresponding row. If the payment is internal, then it's possible to look through credit and debit documents for the current payment.

5.9. The printing of documents in hryvnia

The printing function both for one and for several documents at the same time has been implemented.

For printing one or several documents in hryvnia it is necessary to:

1.   Go to the form the "UAH documents" (**UAH operations/Entered documents** menu).

2.   Set the checkbox(es) corresponding to one or several documents you need in the "**Documents for print**" table section.

3.   Press the "**Print documents**" button in the top part of the form.

4.   Press the "**Print**" button in the preview form which has been opened.

There is another way to print one document:

1. Go to the edit form of the document you need (see "Creating and editing a document in national currency").

2. Press the "**Print**" button at the foot of the form "Editing the document in hryvnia".

3. Press the "**Print**" button in the preview form which has been opened.

6. DOCUMENTS IN A FOREIGN CURRENCY

The principle of operation with currency documents is similar to work with documents in national currency.

The system allows working with the following currency documents:

- Documents in a foreign currency (***Currency operations / Documents in a foreign currency*** menu);

- Currency payment order (***Currency operations / Currency order*** menu);

- Currency buy order (***Currency operations / Currency acquiring*** menu);

- Currency sell order (***Currency operations / Currency sale*** menu);

- Currency conversion (***Currency operations / Currency conversion*** menu);

- Currency distribution (***Currency operations / Currency distribution*** menu);

Pay attention that some currency operation forms (in contrast to documents in national currency) when creating a document may contain fields which values exclude filling in other fields. For instance, when you create a currency conversion document you have to specify whether amount to sell or amount to buy only.

6.1. Documents in a foreign currency

For viewing the list of Documents in a foreign currency select the ***Currency operations / Documents in a foreign currency*** menu. You can look over, create and print currency documents which are used for the transfer of money on currency accounts within the one branch of bank.

Documents in a foreign currency ❓

| Create document | | Print documents | | | | | Export | XML format ▼ | |

| ≪ | ＜ | Page | 1 | ok | ＞ | ≫ | of | 13 | ⟳ | 🧹 | Filter | all data ▼ | | Records on page: 10 |

Number	Date ↓	Account	Cor.bank	Cor.account	Correspondent	Amount	State	Documents for printing
[ ] ok	[ ] ok	[ ] ok	[ ] ok	[ ] ok	[ ] ok	[ ] ok	all data ▼	☐
3	07.09.2010	26209500145	300003	262038000611	Иванова В.И. евро	1.70	Not all signs	☐
1	06.09.2010	260053001202	300004	2620800000006	Васьков Ф. М. (usd)	1.00	Not all signs	☑
2	06.09.2010	26209500145	300003	26206500245	asdfaga	0.10	Not all signs	☑
1	06.09.2010	26209500145	300003	26206500245	26209500445	0.01	Rejected	☐
21	26.05.2010	26209500145	300003	2600030015	балтика (евро)	0.20	Entered	☐
20	26.05.2010	26209500145	300003	2600030015	балтика (евро)	1.00	Not all signs	☐
19	25.05.2010	26209500145	300003	262038000611	Иванова В.И. евро	10.00	Rejected	☐
18	17.05.2010	26209500145	300003	2620100000067	Васьковв Ваня Ваневич (euro)	1.00	Rejected	☐
17	05.05.2010	26209500145	300003	2600030015	балтика (евро)	1.70	Rejected	☐
16	05.05.2010	26209500145	300003	2600030015	балтика (евро)	1.70	Rejected	☐

Each cell which corresponds to a document is a link by means of which one can go to the "Editing a document in a foreign currency" form. The form enables to:

1. Overview the data about the document.

2. Make changes in the data.

3. Go to the form for creating a new document in a foreign currency (the "**Create document**" button).

4. Clear all the fields for entering the data (the "**Clear**" button).

5. Print the document (the "**Print**" button).

6. Clone the document (the "**Clone document**" button).

7. Affix the signature (the "**Sign**" button) or send without a signature (the appropriate button).

8. Cancel editing and return to the list of documents in a foreign currency (the "**Cancel**" button).

For creating a new document in a foreign currency press the "**Create document**" button in the "Documents in a foreign currency" form (the **Currency operations** menu). Fill in the fields for entering the data.

Creating a new document in a foreign currency

The description of the items in the form "Create new SWIFT document"

Item	Requirement	Description
Document number	+	This is a field to enter the number of a document. The number is set automatically after an account has been selected, but one can change it. **Attention!** After sending the document to the bank this field becomes edit protected!
Document date	+	This is a field to enter the date of a document. While creating a document the system assigns the current date to the field by default
Currency	+	Select currency from the drop-down list
Amount	+	This is a field to enter the amount of a document
Payer	+	This is a section to enter the essential elements of a payer. Select **Account** from the drop-down list – and other fields of section will be filled automatically
Recipient	+	This is a section to enter the essential elements of a receiver. In the **Bank** field the code and the name of recipient's bank are filled automatically, the **Country** field is edit protected (as translation is carried out within the one branch). Enter the account number, name and ID code of payment receiver
Payment purpose	+	This is a field to enter the payment purpose (the limit of symbols is 160)
Value date	-	This is a field to enter the value date. The value date can not exceed the

		date of document more than 10 days
Priority	-	The field allows to define the degree of priority of this document at treatment (maximal priority - 100)
Signatures	N\A	These are fields to contain data about the first and the second digital signatures affixed on a document (see "Signing of documents")

Having filled in all the fields of the document, affix your digital signature on it (or two signatures depending on your user rights and rules of accepting documents in the bank). **For affixing a signature on a payment order** in foreign currency press the "**Sign**" button in the form of creating or editing the document in a foreign currency (the order of affixing signatures is identical to the described one in the section "Signing of documents").

If affixing digital signature is not required according to the rules of accepting documents in the bank, one can send an unsigned document to the bank by pressing the "**Send without signature**" button.

After sending a document the system will display the appropriate message, after which one can go to the list for viewing, editing or printing the document in a foreign currency.

6.2. Currency payment orders (SWIFT documents)

In order to overview the SWIFT documents list select the **Currency operations/Currency orders** menu.

Each cell which corresponds to a document is a link by means of which one can go to the "Edit SWIFT document" form. The form enables to:

1. Overview the data about the document.

2. Make changes in the data.

3. Go to the form for creating a new SWIFT document (the "**Create document**" button).

4. Clear all the fields for entering the data (the "**Clear**" button).

5. Print the document (the "**Print**" button).

6. Clone SWIFT document (the "**Clone document**" button).

7. Affix the signature (the "**Sign**" button) or send without a signature (the appropriate button).

8. Cancel editing and return to the SWIFT documents list (the "**Cancel**" button).

Edit SWIFT document

For creating a new currency order press the "**Create document (SWIFT)**" button in the "Currency orders" form (the **Currency operations** menu). Fill in the fields for entering the data.

If you want all the sections of a currency payment document to be displayed as a one-page form, set the "**SWIFT document in the one-page form**" check-box.

Attention! The option of checking the correspondence of the data entered in the fields of a currency payment order to the symbols enabled for S.W.I.F.T.-documents, is activated in the system on default. To switch off this option and enable entering Cyrillic symbols in a currency payment order, in the **Personal settings/Console adjustment** menu set the check-box **"Allow entering of Cyrillic symbols in SWIFT documents"**.

Allowed symbols for SWIFT documents

Category	Symbols
Latin symbols	a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U VW X Y Z
Numbers	0 1 2 3 4 5 6 7 8 9
Other symbols	/ - ? : ( ) . , ' + and also Space and Carriage return { } are allowed, except of the field **Additional information**
Cyrillic symbols (if entering is allowed)	а б в г д е ё ж з и й к л м н о п р с т у ф х ц ч ш щ ъ ы ь э ю я А Б В Г Д Е Ё Ж З И Й К Л М Н О П Р С Т У Ф Х Ц Ч Ш Щ Ъ Ы Ь Э Ю Я і I ї Ї є Є

The description of the items in the form "Create new SWIFT document"

Item	Requirement	Description
MAIN		
Number	+	This is a field to enter the number of a document. The number is set automatically while selecting an account of ordering customer (50), but you can change it if necessary. ***Attention! After sending the document to the bank this field becomes edit protected!***
Date	+	This is a field to enter the date of a document. While creating a document the system assigns the current date to the field by default.
32	+	This is a section to enter the currency, the amount of the payment and urgency (T+0 - today, T+1 - tomorrow,T+2 - the day after tomorrow). Depending on your workstation configurations either all the currencies from the reference-book or only currencies, you have accounts in, are available in the drop-down list. Consult the system administrator concerning the client workstation configurations.
Foundation	–	This is a field to enter the data in the basis of a SWIFT document (the limit of symbols is 140).
Payment purpose	+	This is a field to enter the payment purpose (the limit of symbols is 140). Data can be either entered manually or selected from the list by means of the button ⬚ (see Details of payments for).

Receiver's bank (57)	+	This is a section to enter the essential elements of a receiver's bank (maximal amount of symbols is in the field Bank Acc – 35). The fields of this section can be filled in automatically after filling in the section Beneficiary Customer (59).
Beneficiary Customer(59)	+	This is a section to enter the receiver's essential elements. The fields can be filled in either manually or by means of selecting from the list by pressing the button ⬚⋯ (see Correspondents of documents). After selecting a record from the list the fields of the section are filled automatically. In the field **Account** you can input of International Bank Account Number (IBAN) which can consist of 34 symbols: numbers and letters
Signatures	N\A	These are the fields to contain the data about the first and the second digital signatures affixed on the document (see Signing of documents).
PAYER		
Details of Charges (71)	+	This is a section to enter the data about commission. **Attention!** If you will set value "FULL" in the field **Commission type**, then during signing and dispatch of document in the field 72 (additional information) a value /FULLPAY/ will be automatically filled in. The list of accounts is formed depending on the **Commission currency** you selected. The value of the **Beneficiary`s Country** code field can be filled in automatically after filling in the **Beneficiary Customer** (59) field. For filling in the **Operation code** field you can use the button ⬚⋯ and select the record you need in the **Economical activity type** reference book opened. **Attention!** The field **Commission account** becomes available once you specify an account in the section "Ordering customer (50)"
Intermediary (56)	+	This is a section to enter the essential elements of the bank-correspondent (maximal amount of symbols is in the field Bank Acc – 35). The fields of this section can be filled in automatically after filling in the **Beneficiary Customer** (59) field.
Ordering Customer (50)	+	This is a section to enter the payer's name and address, currency (select from the list) and account (the list of accounts is formed depending on the selected currency).
ADDITIONAL		
Additional information	_	This is a field to enter additional directions concerning a remittance (the limit of symbols is 140).
Sender to Recipient information(72)	_	This is a field to enter sender's messages for the receiver (the limit of symbols is 210). **Attention!** During signing and dispatch of document a value /FULLPAY/ is automatically put in this field, if you set **Commission type** of "FULL".
Payment comment	_	This is a field to enter comments on the payment (the limit of symbols is 160).

Having filled in all the fields of the document, affix your digital signature on it (or two signatures depending on your user rights and rules of accepting documents in the bank). **For affixing a signature on a payment order** in foreign currency press the "**Sign**" button in the form of creating or editing SWIFT document (the order of affixing signatures on a SWIFT document is identical to the described one in the section "Signing of documents").

If affixing digital signature is not required according to the rules of accepting documents in the bank, one can send an unsigned document to the bank by pressing the "**Send without signature**" button.

After sending a document the system will display the appropriate message, after which one can go to the list for viewing, editing or printing a payment order.

Operation with document has been performed successfully. Return to the documents list.

Back to list of documents

6.3. Requests for currency purchase

For viewing the list of requests for purchasing currency select the **Currency operations/Currency acquiring** menu.

Currency acquiring orders

| Create order | Print documents | | Export | XML format ▾ |

| Page | 1 | ok | > | >> | of | 1 | ↻ | 🧽 | Filter | All data | ▾ | | Records on page: 20 |

Number	Date	↓	UAH Account Bank	UAH Account	Account	Amount	Currency	State	Documents for print
	ok		ok	ok	ok	ok	ok	ok	All data ▾	☐
2	06.10.2009		300003	260093001505	260093001505	500.00	USD	Entered	☑
3	06.10.2009		300003	260093001505	260093001505	100.00	USD	Entered	☐
1	13.07.2009		300003	260093001505	260093001505	220.00	USD	Received	☐

| Page | 1 | ok | > | >> | of | 1 | | Records on page: 20 |

Entered	- Document successfully entered	Not all signs	- Document does not have all signatures
Waits for inc.	- Document awaits for income	Rejected	- Document rejected by bank
Declined	- Document declined	Received	- Document recieved by bank
Approved	- Document approved by bank	Deleted	- Document deleted by user

Every cell corresponding to a document is a link by means of which one can go to the "**Edit the currency acquiring order**" form. The form enables to:

1. View request data.

2. Edit data.

3. Go to the form for creating a new request (the "**Create document**" button).

4. Clear all the fields for entering data (the "**Clear**" button).

5. Print the document (the "**Print**" button).

6. Clone the request (the "**Clone document**" button).

7. Affix the signature on the document (the "**Sign**" button) or send without a signature (the appropriate button).

8. Cancel editing and return to the list of requests for purchasing currency (the "**Cancel**" button).

Edit currency acquiring order ❓

For creating a new request for purchasing currency press the "**Create order**" button in the "**Currency acquiring orders**" form (in the "**Operations in foreign currency**" menu). Fill in the fields for entering data.

If you want all the sections of a request to be displayed in the same form, set the check-box "**Currency acquiring order in the one page form**" in the **My *iFOBS/Personal settings/ Console settings*** menu.

The description of the items in the form "Create new currency acquiring order"

Item	Requirement	Description
Number	+	This is a field to enter the number of a request. The number is set automatically after an account has been selected, but one can change it. ***Attention! After sending the document to the bank this field becomes edit protected!***
Order date	+	This is a field to enter the date of creating a request. While creating a request the current date is set in it by the system on default.
Active till	+	The maturity date of a request.
Value	+	This is a field to enter the amount of a request.
Currency	+	Select currency from the drop-down list.
Commission type	+	This is a radio group to select a commission type: Deduct from sum of purchase, Get from our account, Transfer to account in bank.
Com. value	-	This is a field to enter the amount of a commission. ***Attention! The value of this field will be deleted after the "Commission (%)" field is filled in.***
Com. currency	+	Select commission currency from the drop-down list.
Max com. value	+	This is a field to enter the maximum amount of a commission.
Commission (%)	-	This is a field to enter a commission as a percentage of the Amount.

		Attention! The value of this field will be deleted after the "Com. value" field is filled in.
Bank account	-	This is a field to enter the number of a bank account, which a commission will be transferred to.
Rate	+	This is a radio group to select a rate for purchasing currency.
		Attention! Depending on your work-station configuration, set in the bank, the following different variants of values for the radio-button "Rate" can be available for you: Market (or Authorized bank), Fixed, By agreement.
Max rate	+	This is a field to enter the maximum rate for purchasing currency.
Accounts		
Transfer currency	+	This is a radio group to transfer currency: Into our account (if this radio-button is set, the "Cur. account" field is available) and According to pay. order (if this radio-button is set, the fields of the "Pay. order" section become available for filling in)
UAH account	-	This is a section to enter the number of an account in hryvnia, essential elements of the bank, which it was opened in and ID of the account holder. Use the button […] for activating the reference book of banks, select the record you need and the fields will be filled in with the bank essential elements automatically.
Pension fund	+	This is a section to enter data about contributions to the Pension fund: a bank, an account, an ID code, a registration number and name. While filling in the "Bank" field use the button […] for activating the reference book of banks.
Acquiring basis	+	This is a section to enter contacts. By pressing the "**Add contract**" button an additional section for entering data about a contract is opened (the maximum quantity of contracts for entering is 5). By pressing the button […] in the "**Documents**" field one can go to the form for entering documents as a currency purchase reason. The form contains fields for entering the number, date, amount, type of the document (select a type from the list: prepayment, account, act, statement) and buttons for adding, editing and deleting documents in the reason of a purchase. The "**Basis**" field is for entering data about the reason of a purchase (choose from the falling out list of reference book of NBU). The "**Purpose**" field contains the list for selecting the purpose of purchasing currency. By pressing the button […] in the "**Economical activity type**" field the "Operation code" reference book is opened. Select the record you need and the field will be filled in with data from the reference book. In the field the **Commodity group name** needs to be chosen record from the connected reference book. In much the same way - in the field the **B010 bank name**. In the field **Beneficiary country** it is necessary to choose a country from a falling out list. The "**Clear**" button enables to clear the fields of the "Acquiring basis" section. But if there were documents entered as a reason, one is to delete them first and then to clear the fields of the section.
Note	-	This is a section to enter a **note** (the limit of symbols is 254) and a **payment comment** (the limit of symbols is 160).
Signatures	N\A	These are fields to contain data about the first and the second digital signatures affixed on a document (see "Signing of documents")

Having filled in all the fields of the document, affix your digital signature on it (or two signatures depending on your user rights and rules of accepting documents in the bank). **For signing a request for purchasing currency** press the "**Sign**" button in the form of creating or editing a request (the order of affixing signatures is identical to the described one in the section "Signing of documents").

If affixing digital signature is not required according to the rules of accepting documents in the bank, one can send an unsigned document to the bank by pressing the "**Send without signature**" button.

After sending a document the system will display the appropriate message, after which one can go to the list for viewing, editing or printing a request for purchasing currency.

Operation with document has been performed successfully. Return to the documents list.

Back to list of documents

For printing one or several requests for purchasing currency go to the "**Currency acquiring**" form (in the "**Currency operations**" menu). The order of printing is identical to the described one in the section "The printing of documents in hryvnia".

6.4. Requests for currency selling

For viewing the list of requests for selling currency select the **Currency operations/Currency sale** menu.

Currency sale orders

Create order   Print documents   Export   XML format

Page 1 ok of 1   Filter All data   Records on page: 20

Number	Date ↓	Account	Amount	Currency	UAH Account Bank	UAH Account	State	Documents for print
ok	ok	ok	ok	ok	ok	ok	All data	☐
1	06.10.2009	260093001505	100.00	USD	300003	260093001505	Not all signs	☐
3	06.10.2009	260093001505	500.00	USD	300003	260093001505	Not all signs	☐
2	06.10.2009	260093001505	200.00	USD	300003	260093001505	Not all signs	☐

Page 1 ok of 1   Records on page: 20

Entered	- Document successfully entered		Not all signs	- Document does not have all signatures
Waits for inc.	- Document awaits for income		Rejected	- Document rejected by bank
Declined	- Document declined		Received	- Document recieved by bank
Approved	- Document approved by bank		Deleted	- Document deleted by user

Every cell corresponding to a document is a link by means of which one can go to the "**Edit currency trade order**" form. The form enables to:

1. View request data.

2. Edit data.

3. Go to the form for creating a new request (the "**Create document**" button).

4. Clear all the fields for entering data (the "**Clear**" button).

5. Print the document (the "**Print**" button).

6. Clone the request (the "**Clone document**" button).

7. Affix the signature on the document (the "**Sign**" button) or send without a signature (the appropriate button).

8. Cancel editing and return to the list of requests for selling currency (the "**Cancel**" button).

For creating a new request for selling currency press the "**Create order**" button in the "**Currency sale**" form (in the "**Currency operations**" menu). Fill in the fields for entering data.

The description of the items in the form "Create new сurrency trade order"

Item	Requirement	Description
Number	+	This is a field to enter the number of a request. The number is set automatically after an account has been selected, but one can change it. **Attention!** After sending the document to the bank this field becomes edit protected!
Value	+	This is a field to enter the amount of a request.
Currency		This is a field to select currency from the drop-down list.
Cur. account		The field contains the list in which accounts are available depending on the selected currency.
Commission type		This is a radio group to select a commission type: Deduct from sum of sale, Get from our account, Transfer to account in bank.
Rate		This is a radio group to select a rate for currency selling. **Attention**! Depending on your work-station configuration, set in the bank, the following different variants of values for the radio-button "Rate" can be available for you: Market (or Authorized bank), Fixed, By agreement.
Min. rate		This is a field to enter the minimum rate for currency selling.
Com. value		This is a field to enter the amount of a commission.

Commission (%)		This is a field to enter a commission as a percentage of the Amount.
Com. currency		The field contains the list for selecting commission currency.
Commission account		The field contains the list, in which the accounts are available depending on the selected commission currency.
Max. commission value	-	This is a field to enter the maximum amount of a commission.
Bank account		This is a field to enter the number of a bank account.
Order date		This is a field to enter the date of creating a request. While creating a request the current date is set in it by the system on default.
Active till		The maturity date of a request.
Account for UAH transfer		The section contains the fields to enter the essential elements of the bank (one can use the button […] for activating the reference book of banks), the number of an account, ID code, name and payment comment. The limit of symbols in the "**Payment comment**" filed is 160.
Reason for sale		This is a section to enter contacts (the maximum quantity of contracts for entering is 5). The "**Purpose**" field contains the list for selecting the purpose of currency selling. By pressing the button […] in the "**Economical activity type**" field the "Operation code" reference book is opened. Select the record you need and the field will be filled in with data from the reference book. In the field the **Commodity group name** needs to be chosen record from the connected reference book. In much the same way - in the field the **B010 bank name**. In the field **Beneficiary country** it is necessary to choose a country from a falling out list. The "**Clear**" button enables to clear the fields of the "Acquiring basis" section. But if there were documents entered as a reason, one is to delete them first and then to clear the fields of the section.
Signatures	N\A	These are fields to contain data about the first and the second digital signatures affixed on a document (see "Signing of documents")

Having filled in all the fields of the document, affix your digital signature on it (or two signatures depending on your user rights and rules of accepting documents in the bank). **For signing a request for selling currency** press the "**Sign**" button in the form of creating or editing a request (the order of affixing signatures is identical to the described one in the section "Signing of documents").

If affixing digital signature is not required according to the rules of accepting documents in the bank, one can send an unsigned document to the bank by pressing the "**Send without signature**" button.

After sending a document the system will display the appropriate message, after which one can go to the list for viewing, editing or printing a request for selling currency.

Operation with document has been performed successfully. Return to the documents list.

Back to list of documents

For printing one or several requests for selling currency go to the "**Currency sale**" form (in the "**Currency operations**" menu). The order of printing is identical to the described one in the section "The printing of documents in hryvnia".

6.5. Requests for currency conversion

For viewing the list of requests for currency conversion select the **Currency operations/Currency conversion** menu.

Request for currency conversion ❓

Create a request   Print documents   Export   XML format ▼

≪ ＜ Page 1 ok ＞ ≫ of 1   ↺² 🧹   Filter all data   ▼   Records on page: 10

Number	Request date ↓	Our account	Sold currency	Bought currency	State	Documents for printing
[ok]	[ok]	[ok]	[ok]	[ok]	all data ▼	☐
5	26.11.2009	260048000108	EUR	USD	Rejected	☐
4	16.11.2009	260048000108	EUR	USD	Rejected	☑
3	06.10.2009	260048000108	EUR	USD	Rejected	☐
2	06.10.2009	260048000108	EUR	USD	Rejected	☐
1	06.10.2009	260048000108	EUR	USD	Rejected	☐

Current document state: Document was rejected by the bank

≪ ＜ Page 1 ok ＞ ≫ of 1   Records on page: 10

Every cell corresponding to a document is a link by means of which one can go to the "**Edit the request for currency conversion**" form. The form enables to:

1. View request data.

2. Edit data.

3. Go to the form for creating a new request (the "**Create document**" button).

4. Clear all the fields for entering data (the "**Clear**" button).

5. Print the document (the "**Print**" button).

6. Clone the request (the "**Clone document**" button).

7. Affix the signature on the document (the "**Sign**" button) or send without a signature (the appropriate button).

8. Cancel editing and return to the list of requests for currency conversion (the "**Cancel**" button).

Editing a currency conversion request ❓

For creating a new request for currency conversion press the "**Create order**" button in the "**Currency conversion**" form (in the "**Currency operations**" menu). Fill in the fields for entering data.

The description of the items in the form "Create a new request for currency conversion"

Item	Requirement	Description
Number	+	This is a field to enter the number of a request. The number is set automatically after an account has been selected, but one can change it. **Attention!** After sending the document to the bank this field becomes edit protected!
Request date	+	This is a field to enter the date of creating a request. While creating a request the current date is set in it by the system on default.
Valid till	+	The maturity date of a request.
Documents	-	By pressing the button [...] one can go to the form for entering documents as a currency conversion reason. The form contains fields for entering the number, date, amount, type of the document (select a type from the list: prepayment, account, act, statement) and buttons for adding, editing and deleting documents in the reason of a conversion.
Purpose	+	This is a field to enter data about the reason of a conversion (the limit of

		symbols is 160).
Comment	+	This is a field to enter a comment on a request (the limit of symbols is 160).
Rate	+	This is a radio group to select a rate for currency conversion.
		Attention! Depending on your work-station configuration, set in the bank, the following different variants of values for the radio-button "Rate" can be available for you: Market (or Authorized bank), Fixed.
Max/Min rate	+	This is a field to enter the maximum rate for currency purchase and minimum rate for currency selling (in hrynvia). Filled in case that the value of course is chosen "Fixed"
Sale	+	The section contains fields for entering data about currency selling, i.e. amount, currency (select from the list), account for writing off (accounts are available in the list depending on the selected currency) and bank account.
		Attention! The field **Amount** will be expected and filled automatically, if you already specified in the amount field in the "Purchase" section and specified the rate.
Purchase	-	The section contains fields for entering data about currency purchase. If the transference "To our account" is selected, one should select the necessary account in foreign currency from the list in the "Account" field. If the transference "According to payment order" is selected, one should enter the payment order number in the "Number" field.
		Attention! The field **Amount** will be expected and filled automatically, if you already specified in the amount field in the "Sale" section and specified the rate.
Commission	+	This is a section to enter data about commission, i.e. percent, amount, currency, accounts for writing off and transferring to,
		Attention! The values of the "Percent" and "Amount" fields are mutually exclusive.
Additional information	-	This is a section to enter additional data, i.e. name, address and contact information.
Signatures	N\A	These are fields to contain data about the first and the second digital signatures affixed on a document (see "Signing of documents")

Having filled in all the fields of the document, affix your digital signature on it (or two signatures depending on your user rights and rules of accepting documents in the bank). **For signing a request for currency conversion** press the "**Sign**" button in the form of creating or editing a request (the order of affixing signatures is identical to the described one in the section "Signing of documents").

If affixing digital signature is not required according to the rules of accepting documents in the bank, one can send an unsigned document to the bank by pressing the "**Send without signature**" button.

After sending a document the system will display the appropriate message, after which one can go to the list for viewing, editing or printing a request for currency conversion.

Operation with document has been performed successfully. Return to the documents list.

Back to list of documents

For printing one or several requests for conversion currency go to the "**Currency conversion**" form (in the "**Currency operations**" menu). The order of printing is identical to the described one in the section "The printing of documents in hryvnia".

6.6. Export of currency documents

In order to provide a compatibility with external systems, the system provides exporting currency documents to .xml and text files.

To export the list of documents displayed in the table, browse the form with currency documents, select an appropriate format in the «Export» section and click on the **«Export»** button.

Select the folder and the file name for the exporting files to be saved and click on **«Save»** button.

Attention! The system exports only the documents that are currently displayed on a page. Therefore before the export create a set of document to be exported using filters.

It's possible to learn more about export files format in the document *"Import and Export Formats Description".*

7. BANK PRODUCTS

The item *Bank Products* contains three subsections:

- Credits;
- Deposits;
- Payrolls.

The functionality of each subsection is described below.

7.1. Credits

In order look through the credit deals choose *Bank products/ Credits* menu.

If you wish all the deals to be in the list, set the check-box **"Show closed credit deals"**. If you wish only valid to be displayed in the table, set off the check-box.

Credits ❓

Show closed credit deals ☑

| | | Page 1 ok | | of 1 | | Filter | all data ▾ | | | Records on page: 10 |

Number of contract ↓	Bank code	Currency	Account	Valid from	Valid till	Current balance	Inter. rate	Near. repay date	Near. repay amount
ok	ok	ok	ok	ok	ok	ok	ok	ok	ok
loan_108	300004	UAH	206263001108	14.07.2009	14.07.2010	3000.00	25	14.08.2009	300.00
line505-TR01	300003	UAH	206278000505	12.07.2009	01.08.2009	4000.00	20	20.07.2009	1000.00

| | | Page 1 ok | | of 1 | | | | | Records on page: 10 |

Each line in the list is a link, which enables to go to the form for viewing detailed data about a credit deal.

Credit deals overview ❓

Counteragent

ООО Радомир

Deal number	Currency	Valid from	Valid till	
line505-TR01	UAH	12.07.2009	01.08.2009	Deal is closed ☐

Interests

Interest account
206838000505

Interest rate
20

Nearest repayment date
01.08.2009

Nearest repayment amount
28.89

Principal debt

Balance
4000.00

Nearest repayment date
20.07.2009

Credit account
206278000505

Nearest repayment amount
1000.00

Fee

Accrued amount

Repaid amount

Penalty

Penalty amount

Total amount of credit repayment

Total amount
1028.89

Return

On this page you can view the detailed data about a credit deal, i.e. the counteragent's name, the deal number, the currency, the validity term, the data about interests and principal debt, fees and the penalty amount, as well as the amount and the date of their nearest repayment.

For returning to the credit deals list press the button **"Return"**.

7.2. Deposits

In order look through the deposit deals choose ***Bank products/ Deposits*** menu.

If you wish all the deals to be in the list, set the check-box **"Show closed deposit deals"**. If you wish only valid to be displayed in the table, set off the check-box.

Deposits ❓

Show closed deposit deals	☑

《 ‹ Page 1 ok › 》 of 1 ↻² 🧹   Filter [all data ▾]   Records on page: 10

Number of contract ↓	Bank code	Currency	Account	Valid from	Valid till	Current balance	Inter. rate
[ ]ok	[ ]ok	[ ]ok	[ ]ok	[ ]ok	[ ]ok	[ ]ok	[ ]ok
MM0505	300003	UAH	261513001505	13.07.2009	13.08.2009	0.00	12
MM00734	300003	UAH	261513001505	14.07.2009	14.10.2010	4000.00	20
MM00713	300003	UAH	261063001505	13.07.2009	13.10.2009	3000.00	12
MM00695	300003	UAH	261513001505	13.07.2009	13.10.2009	5000.00	18
MM00673	300003	UAH	261513001505	12.07.2009	12.10.2009	0.00	18
2121	300004	UAH	26101000000108	19.06.2008	29.07.2009	1500.00	18

《 ‹ Page 1 ok › 》 of 1   Records on page: 10

Each line in the list is a link, which enables to go to the form for viewing detailed data about a deposit deal.

Deposit deals overview ❓↻²

Counteragent			
ООО "ПРАКТИК"			

Deal number	Currency	Valid from	Valid till	
2121	UAH	19.06.2008	29.07.2009	Deal is closed ☐

Interests

Interest account	Interest rate
26181008000108	18
Latest accrual date %	Latest accrual amount

Principal amount

Balance
1,500.00
Deposit account
26101000000108

[Return]   [Deposit operations]   [Deal expected documents]   [Operations archive]

On this page you can view detailed data about a deposit deal: counteragent name, deal number, currency, term of validity, data about deposit interests and principal debt, as well as date and amount of the interest latest accrual.

By means of the buttons cited at the bottom of the form you can go to:

- creating a deposit operation (by means of the button **"Deposit operations"**);
- viewing expected payments for a deal (by means of the button **"Deal expected documents"**);
- viewing the deposit payments archive (by means of the button **"Operations archive"**).

For returning to the list of deposit deals press the button **"Return"**.

7.2.1.   Deposit operations

If you wish to create a new deposit operation do the following:

- specify the operation amount;
- select an operation type from the list (e.g., partial withdrawal);

- if you transfer funds from your deposit account to your bank account, set the check-box "My account" and select an account from the list;
- if you transfer funds to another person's account, set off the check-box and enter the recipient's essential elements manually or use the button for activating the linked reference book.

For sending a document to the bank press the button "Sign", enter the password for the private key and press the button "Sign and send".

After the document is sent to the bank successfully, the message containing the possibility to go to the list of requests entered by you for performing deposit operations will be displayed:

In order to go to the page of "Deposit operation" - press reference " Return to the list of documents" in the message window or simply push the button "Return".

On this page you can view the list of all the requests, you created in the iFOBS system for performing deposit operations. The table makes it possible to view the common data and the state of requests.

Each line in the list is a link, which enables to go to the form for viewing detailed data about an operation.

Deposit operations ❷

Deal №	Date ↓	Bank	Account	Operation	Amount	Currency	State
				all data ▾			all data ▾
2121	17.11.2010	300003	260543001505	Частичное снятие	175.00	UAH	Entered
2121	17.11.2010	300003	260873001505	Частичное снятие	150.00	UAH	Entered
2121	17.11.2010	300003	260873001505	Частичное снятие	150.00	UAH	Entered
2121	27.10.2010	300005	260093001505	Частичное снятие	10.00	UAH	Entered
2121	25.10.2010	300002	2620763424243	Частичное снятие	100.00	UAH	Entered

On this page there is detailed data about a deposit operation: the number, date, state, amount and currency, operation type, deal number, recipient's essential elements (bank, account, name, ID code), payment purpose, as well as the data about digital signatures affixed on the document.

Viewing of deposit operation ❷

Document number	Document date	State	Currency	Amount
53159	27.10.2010	Entered		10.00

Deal number:

Deposit operations: Partial withdrawal

My account: ☐

Choose bank: 300005 [...] Банк

Account: 260093001505   Country: 804 Украина

Name of recipient: ООО Радомир   ID code/USREOU: 30103018

Payment purpose
(There is/are 115 symbol(s) left)
Часткове зняття коштів згідно з угодою № 2121

Signatures
Sign 1: DIR RAD
Sign 2: DIR RAD
Authorization 3: DIR RAD

[Remove]   [Clone document]   [Return]

By means of the buttons cited at the bottom of the form you can:

- delete the current document (by means of the button **"Remove"**);
- clone the document in order to create a new request based on it for performing a deposit operation (by means of the button **"Clone document"**);
- return to the list of deposit operations (by means of the button **"Return"**).

7.2.2. Deal expected documents

For receiving the calendar of interest accrual for the deposit do the following:

1. Press the button "**Deal expected documents**" in the form of **"Deposit deals overview"**.

2. Select the period to be requested: for the whole term or for the definite term (for specifying the start and end dates use the built-in calendar).

3. Press the button "**Perform request**".

In the received statement you can view the list of payments with specified date, account number, bank code and name, payment amount and currency, payment term and operation description.

			Future deal payments ❓
Return			

Deposit:	choose the deal ▼
	⊙ For whole term ○ For definite term
	Perform request

Number b.o	Payment date	Account	Account	Payment amount
		Bank	Bank	Currency
	Payment term			
	Operation description			
1	02.07.2008	26181008000108		5.90
		Банк4		Гривня
	Payment for term from 19.06.2008 till 01.07.2008			
	Возврат %%			
2	03.11.2008	26181008000108		14.75
		Банк4		Гривня
	Payment for term from 02.07.2008 till 31.07.2008			
	Возврат %%			
3	03.11.2008	26181008000108		15.25
		Банк4		Гривня
	Payment for term from 01.08.2008 till 31.08.2008			
	Возврат %%			

7.2.3.   Operations archive

On this page you can require the history of movements for your deposit.

For doing it perform the following:

1. Press the button "**Operations archive**" in the form of **"Deposit deals overview"**.

2. Select the period to be requested: for the whole term or for the definite term (for specifying the start and end dates use the built-in calendar).

3. Specify a statement type (all payments, deposit replenishment, withdrawal, etc.).

4. Press the button "**Perform request**".

The following data will be displayed in the statement: the date, the payment type, description, amount and currency.

			Payment archive ❓
Return			

Deposit:	ММ00713 (UAH) Гривня ▼
	⊙ For whole term ○ For definite term
Payment type:	All payments ▼
	Perform request

Number b.o	Doc #	Payment date	Account	Account	Payment amount
		Operation date	Bank	Bank	Currency
		Payment type			
		Payment description			
1	7303	13.07.2009	260093001505	261063001505	3000.00
		13.07.2009	АТ КБ "СиЭс-Банк"	АТ КБ "СиЭс-Банк"	Гривня
		Увеличение задолженности			
		депозит, сд. № ММ00713, ООО Радомир, 12%, - без ПДВ			

7.3. Payrolls

The possibility of viewing and signing payrolls created in iFOBS Win32-application is implemented in the system.

For viewing the list of payrolls go to the menu **Bank products/ Payrolls**.

My iFOBS	UAH operations	Currency operations	Bank products	Correspondents

Credits   Deposits   Payrolls

Payrolls ❓

| ≪ | < | Page | 1 | ok | > | ≫ | of   2 | ↻² ✎ | Filter | all data | ∨ | Records on page:10 |

Number	Date ↓	Bank code	Account	Amount	Currency	State
[ ] ok	[ ] ok	[ ] ok	[ ] ok	[ ] ok	[ ] ok	all data ∨
4	31.07.2009	300003	260093001505	37.00	UAH	Declined
2	31.07.2009	300003	260093001505	37.00	UAH	Declined
2	21.07.2009	300003	260093001505	13,130.00	UAH	Declined
3	21.07.2009	300003	260093001505	270.00	UAH	Declined
1	21.07.2009	300003	260093001505	5,500.00	UAH	Declined
1	14.07.2009	300003	260093001505	510.00	UAH	Approved
2	14.07.2009	300003	260093001505	260.00	UAH	Approved
6	10.08.2009	300003	260093001505	1,000.00	UAH	Approved
8	10.08.2009	300003	260093001505	25.00	UAH	Approved
7	10.08.2009	300003	260093001505	500.00	UAH	Approved

Every string in the list is a link, by pressing it one can go to the form for viewing data of the payroll such as the number, date, accrual kind, bank code, payer's account, transit account, currency, data about signing and list of employees containing their accounts and accrued amounts.

Viewing payroll ❓

Payroll Number	Date	Value date	Accrual kind		Signs (Signing level: 2)
4	31.07.2009	[ ]	Заработная плата и авансы ∨		Sign 1 DIR_RAD
Enterprise		Bank code	Payer account	Currency	Sign 2 DIR_RAD
ООО Радомир		300003	260093001505 ∨	UAH	
Transit account	260093001505				

Employee	Account	Amount
Ломова Е. С.	262525002504	12.00
Максимова Е. И.	262565002519	15.00
Журавлев Г. Б.	262525001518	10.00
	Total:	37.00

State   [Declined]

[Return]

If a payroll was not signed by means of sings in quantity enough for sending to the bank (the state of the document is "**Not all signs**"), the "**Sign**" button will be active. Press this button and sign the roll in a standard mode of signing documents (having specified the folder with the private key and the password), then press the "**Sign and send**" button. If the operation is

performed successfully, the appropriate message will be displayed and one can go to the list of payrolls.

Operation with document has been performed successfully. Return to the documents list.
Return to list document

8. CORRESPONDENTS AND DETAILS OF PAYMENT REFERENCE BOOKS

For usability the system has special reference books which allow not to enter the same data many times. The data is stored in reference books and can be shifted to corresponding fields of payment document and orders. Such a way of entering data to fields allows creating documents and orders faster and without mistakes when entering requisites of accounts, banks and details of payment.

All the reference books have the same form and same procedure while using them.

You can add, change and delete entries from reference books.

In order to add an entry to the reference book, do the following:

1. Switch to the page of a reference book you need using the menu;
2. Click on «**Add <object>«** button;
3. Fill-in the form with objects requisites;
4. Click on **«Send»** button in order to save and send an entry to the bank**.**

In order to change an entry in the reference book, do the following:

1. Switch to the page of a reference book you need using a menu;
2. Click on a table row that is a link to the entity you need;
3. Change the data;
4. Click on **«Send»** button in order to apply changes.

In order to delete an entry from the directory one should do the following:

1. Switch to the page of a reference book you need using a menu;
2. Click on a table row that is a link to the entity you need;
3. Click on «Delete» button.

8.1. Correspondents of the documents in national currency

Use *Correspondent/Correspondent* menu to start working with correspondent reference book.

The form where you can change the reference book entry contains a list of accounts, correspondent identify codes and information about correspondents banks.

8.2. Correspondents of documents in a foreign currency

Use *Correspondent/ SWIFT Correspondents* menu to start working with correspondent reference book.

The form where you can change an entry of reference book contains: account numbers, name and address of correspondent, amount of payment and information about beneficiary and mediator banks.

SWIFT Correspondents ?

New correspondent

Account ↑	Name and address	BIC (Bank receiver)	BIC (Bank correspondent)
124598884522	Shell Mobile USA	INGBUK	CITIUK33
124598884522	Shell Mobile USA		
656546565465465	hgk jk s sdv ssd sdfs sdf sdf sdf s dfsdfsdfsdf	5454545	46546546546

При выполнении клика на записи о корреспонденте происходит переход на форму ее редактирования.

Для создания новой записи нажмите кнопку **«Добавить корреспондента»** и заполните поля открывшейся формы (см. описание в таблице).

Описание элементов

Название	Описание
Секция «Клиент»	Соответствует секции 59: Beneficiary Customer документа SWIFT. Содержит поля: • счет получателя - максимум 14 знаков, • наименование и адрес - максимум 35 знаков
Секция «Банк получателя»	Соответствует секции 57: Acc. With inst. документа SWIFT. Содержит поля: • BIC-кода банка получателя - макс. 11 знаков, • счет банка (Bank Acc) – макс. 34 знака, • наименование и адрес банка – макс. 35 знаков
Секция «Банк-корреспондент»	Соответствует секции 56: Intermediary документа SWIFT. Содержит поля: • BIC-кода банка-корреспондента - макс. 11 знаков, • счет банка (Bank Acc) – макс. 34 знака, • наименование и адрес банка – макс. 35 знаков

Отменить	Кнопка для возврата к списку корреспондентов SWIFT
Очистить	Кнопка для очистки данных, введенных в поля
Сохранить	Кнопка для сохранения введенной информации

8.3. Details of payments for documents in national currency

Use ***Correspondent/ PP list for nat. curr. operations*** menu to start working with given reference book.

The reference book contains payment details which can be used by default for correspondents of payments. Entering new payment details you have to choose a correspondent. It's possible to add, delete and change entries of reference book as well as change the «details of payment - correspondent» reference.

8.4. Details of payments for documents in a foreign currency

Use ***Correspondent/ PP for curr. operations*** menu to start working with given reference book.

The reference book contains payment details which can be used by default for correspondents of payments. Entering new payment details you have to choose a correspondent. It's possible to add, delete and change entries of reference book as well as change the «details of payment - correspondent» reference.

9. MESSAGES EXCHANGE

9.1. Messages exchange with bank

To start working with internal messages choose ***My iFOBS/Messages*** menu.

The messages exchange is available in few directions: from a client to the bank (Outgoing message) and from the bank to a client (Incoming message).

In the "**Messages**" form there is a list of user's all messages, the functions of creating a message (the "**Create message**" button) and viewing deleted messages are available (the "**Show deleted messages**" button).

A message becomes «Read» even if it was just opened in a browser and stay «Unread» otherwise.

If a message contains an attached file you can save it locally using a link to the file.

Create message		Show deleted messages				Messages ❓

«	‹	Page	1	ok	›	»	of 1	↻² 🧽	Filter	All data ▾		Records on page: 20

Date ↓	Message type	Sender	Subject	Read by Bank	State
[ ] ok	All data ▾	[ ] ok	[ ] ok	All data ▾	All data ▾
11.08.2009	Исх. сообщ.	DIR_RAD	помогите!	Не прочитано	Error
11.08.2009	Исх. сообщ.	DIR_RAD	ошибка	Не прочитано	Error
04.08.2009	Исх. сообщ.	DIR_RAD	кредит	Прочитано	Sent to Б2
24.07.2009	Вх. сообщ.	CREATOR	FFFF	Прочитано	Received from Б2
21.07.2009	Вх. сообщ.	CREATOR	q	Прочитано	Received from Б2
21.07.2009	Вх. сообщ.	CREATOR	rrrrrrrrrrrrrrrrrrr	Прочитано	Received from Б2
13.07.2009	Вх. сообщ.	CREATOR	кредит	Прочитано	Received from Б2

«	‹	Page	1	ok	›	»	of 1		Records on page: 20

9.2. Messages creating and sending to the bank

In order to create and send a message, do the following:

1. Click on «Create message» button;

2. Choose a bank branch to be the recipient of the message;

3. Enter subject and text of the message to the corresponding fields;

4. Press **«Add»** button if you need to add attachment to the message. Use **«Browse»** button to specify file to be attached;

Attention! The amount of attaches is not limited, but the total size of attached files can't exceed 1Mb. It's important not to attach files with the equal names to the message at once.

5. You can sign **(«Sign»** button) a message before sending it to bank, also it's possible to send a unsigned message **(«Send unsigned»**).

| Return |

New message ❓

Message

Subject [   ]

Message text [   ]

Bank
Not selected ▼

Signs

Sign 1 [   ]

Sign 2 [   ]

Attachment | Add |

| Cancel | | Clear | | Send without draft | | Sign |

9.3. Messages from an administrator

On the page ***My iFOBS/Messages from an administrator*** you can view a list of messages from the iFOBS administrator. For searching the message you need in the table use filters and sorting.

For deleting a message or several ones at once set check-boxes opposite them and press the button "Remove".

For reading a message select it from the list and you will go to the page "Messages overview".

Messages from an administrator ❓

| Remove |

| « | ‹ | Page | 1 | ok | › | » | of 1 | ↻² 🖋 | Filter | all data ▼ | Records on page:10 |

Date	↓	Subject	Reading confirmation	Remove
[ ] ok		[ ] ok	all data ▼	☐
17.03.2011		олдощдж	Read	☐
17.03.2011		надька 3	Unread	☐
17.03.2011		надька2	Unread	☐
11.03.2011		Для RRUSER1	Unread	☐
10.03.2011		тема от админа наденькино сообщение	Unread	☐
14.08.2009		for testuser3	Read	☑
14.08.2009		11075	Read	☐
14.08.2009		bnm	Read	☐

On the page "Message viewing" you can read a message from the iFOBS administrator, see the date of sending and the state of reading.

For deleting a message press the button **"Delete"**.

For returning to the list of messages press the button **"Return"**.

Message viewing

Date
14.08.2009

State of reading
Read

Bank branch
АТ КБ "СиЭс-Банк"

Message

Subject
for testuser3

Message text
message for testuser3

Return   Remove

10. SYSTEM SETTINGS

10.1. User settings

10.1.1. System behavior

To set the system behavior, choose **My iFOBS/Personal settings** and click on «Console settings» link.

1. In the field **«Records number on one page**» specify an amount of rows for any all the system tables (it should be no less than 5 and no more than 50)**;**

2. In the field **«Automatic logging off time, when an user is inactive»** specify the amount of minutes after which the user will have to re-enter the system**;**

3. In the field «**Bank branch, its trading day used at table filters by default»** specify the bank the trading day of which will be used as a current day for the application**;**

4. If you need to enter Russian and Ukrainian symbols to be valid symbols for currency payment orders, mark the check box **«Allow to enter cyrillic symbols to SWIFT documents»;**

5. If you want currency payment orders to be displayed on one page, put the checkmark «**SWIFT document in the one-page form**»;

6. If you want currency purchase requests to be displayed on one-page form, put the checkmark «**Currency purchase request in the one-page form**»;

7. If you want currency sell requests to be displayed on one-page form, put the checkmark «**Currency sell request in the one-page form**»;

8. The option «**Use reference book of the purposes for payments without binding to reference book**» deactivates connection with the reference book of correspondents at creation of currency acquiring orders;

9. If you want to change/save user interface language settings in your profile, please choose a language from the **«User interface language»** list. Thus the language chosen by you will be by default set at every system login, regardless of what language you will choose on a starting page;

10. For the planned balance displaying on «My iFOBS» form, mark the check box «**Show planed balance on 'My iFOBS**»;

11. For the balance a limit to displaying on «My iFOBS» form, mark the check box **«Show balance with limit on 'My iFOBS'»;**

12. «**Specify amount of day before certificate expiration, when the system has to start notifying**» specify the amount of days till the certificate expiration when the system starts to inform a user that the certificates should be updated;

13. If you want the list of credits to be represented active deals only, put the checkmark «**Show active credit deals only**»;

14. If you want the list of deposits to be represented active deals only, put the checkmark «**Show active deposit deals only**»;

15. If you want the color of account type corresponded to account status on «My iFOBS» form, mark the check box **«Show the coloring of status accounts»**.

16. Press **«Save» button** to apply settings**.**

10.1.2.   Counters reset

The system makes the automatic numbering of documents for each counteragent. If you need to reset counters for new trading day, choose *My iFOBS/ Personal settings* menu and choose the «Counters reset» link. On the form you can select document types and counteragents for whose accounts you want to reset counters.

10.1.3.   Adjusting of accounts

For easy using you can specify a particular alias for an account, that will be displayed with that account number. For example, "Current account in the national currency", "My deposit account", "Loan", etc.

For specifying particular aliases for accounts select the menu item *Personal settings/ Account setting*.

7. Enter a particular alias for the account you need in the field **Alias**;

8. If you wish data about the account to be displayed in the form "My accounts", set the check-box.

Press the button '"**Save**".

10.1.4.   Operation logs

The system fixes 10 latest user actions. To look through the operation list choose the bookmark **My iFOBS/ Personal settings** menu and click «Action log» link. You can get detailed information about operations on documents and messages (create/delete/change), view the details of certificate regeneration and logging into procedures.

10.1.5.   Currency adjusting

To set the list of currencies and their rates displayed in «My iFOBS» form select **My iFOBS/ Personal settings** menu and click «Currency adjusting» link.

1. Select currencies you want to be shown on «My iFOBS» from the base list and shift them to the list of currencies displayed in the form using **">"** button.

2. Press **«Save»** button.

In order to adjust the set of extract templates you want to be displayed in the system start page select **My iFOBS/ Personal settings** menu and click «Statement templates adjusting».

1. Choose the template you want to be displayed in «My iFOBS» from «Statement templates» dropdown box.

2. Set the **"Represent on "My iFOBS"** checkbox.

3. Press «Save» button.

10.1.6.   Statement templates adjusting

For adjusting the set of statement templates displayed in the system start page select *My iFOBS/ Personal settings* menu and click "Statement templates adjusting" link.

4.   In the field "Statement templates" select a template which you want to be accessible from "**My iFOBS**" form.

5.   Set "Represent on "**My iFOBS**" checkbox.

6.   Press "**Save template**" button.

10.1.7.   The reference book of business days

The reference book contains the list of branches the accounts of which are available for this user. In the menu "**Console settings**" it is possible to select the branch which business day will be used in the filters of tables on default.

Bank ID	Bank description	Current working day	Previous working day
300003	СиЭс-Банк	24.07.2009	23.07.2009
300004	Банк	24.07.2009	23.07.2009

10.1.8.   Changing the system password

If you want to change the system password, choose *My iFOBS/ Personal settings* menu and click **"**Change password**"** link then.

1. Enter your actual password to "**Current password"** field;

2. Enter new password to "**New password"** and "**Retype new password"** fields;

Attention! The system requires passwords to be unique for every user of this workstation during all the time of the system work, to contain Latin letters, numerals and only such possible symbols: ! @ # $ % * ( ) _ - +

All other symbols, a blank and Russian letters are ignored.

3. Press the **"Apply"** button.

For changing the private key password, select the *My iFOBS/ Personal settings* menu and then press the "Change private key pass" link.

1.   Enter your private key password in the "**Current private key pass phrase**" field.

2.   Enter a new password in the "**New pass phrase**" and the "**Retype new pass phrase**" fields.

3.   In the "**Choose the drive**" field enter the disk in which the private key file is. If it is the disk A (a disk drive), make sure the floppy disk with keys and certificates is in it.

For sending a request for a new user certificate to the bank, select the *My iFOBS/ Personal settings* menu and then press the "**Change certificate**" link.

Certificate changing

1.   Follow the step-by-step directive cited in the page.

2.   Having filled in all the fields and entered all the parameters of a certificate, press the "**Send**" button.

10.1.9.   Profile parameters

For adjusting profile parameters select the ***Personal settings/* Profile parameters** menu.

- ▪ *E-mail 1* – a contact e-mail address for message exchanging with the bank.

- ▪ *E-mail 2* – a standby contact e-mail address for message exchanging with the bank.

- ▪ *Direct e-mail* – an e-mail address which information about the account, system notifications from the bank, etc will be sent to.

- ▪ *SMS direct mail* – a mobile communication operator e-mail which system notifications about this account will be sent to. They are in the condensed format suitable for mobile phones.

- ▪ *Format of the reports* – a field for selecting a format of reports to be received. The following formats are available HTM, PDF, RTF, TXT, XLS.

Attention! The availability of rights for direct mailing of notifications and reports as well as for reports format selecting is specified by the system administrator.

10.2.   Recommended settings of the Internet Explorer browser

10.2.1.   Caching

In the Internet Explorer browser there is a function of storing web-pages copies, images and media files in temp folders (i.e. caching) in order to speed up further attempts of viewing them. For getting updated versions of pages while operating the iFOBS, it is necessary to set off caching.

For it do the following:

1. Select the menu item ***Tools/Internet Options…*** in the browser toolbar.
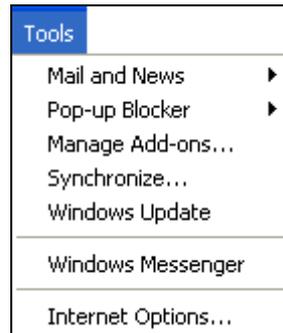
2. In the tab "General" go to the section of temporary files managing and press the button "**Settings…**".
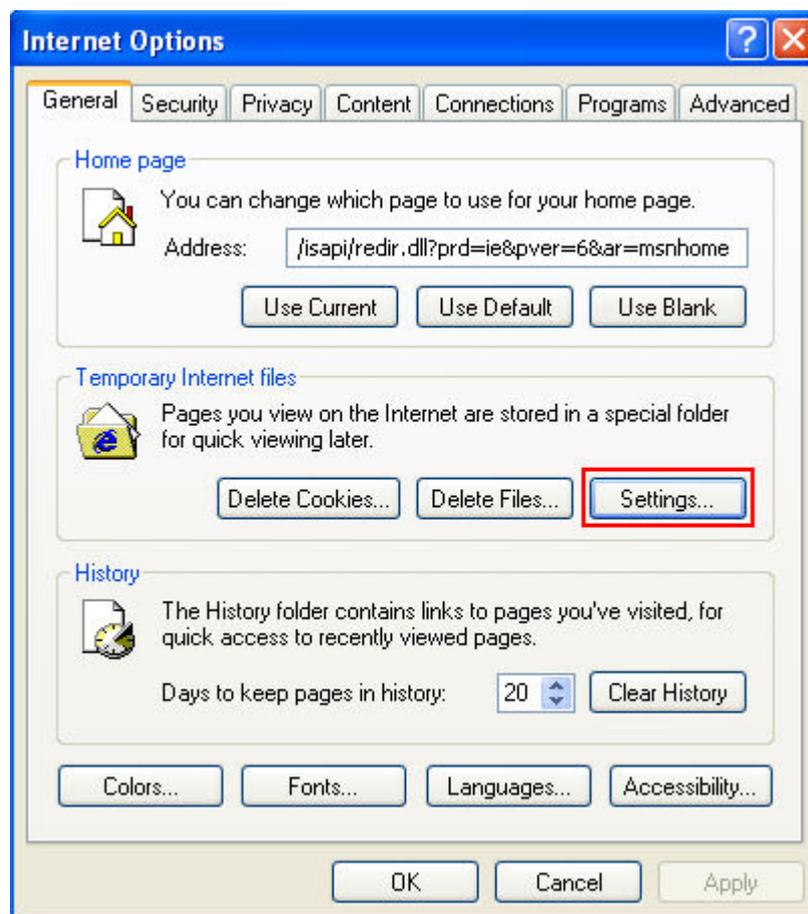
3. For the radio button "Check for newer versions of stored pages" set the value "**Every visit to the page**".
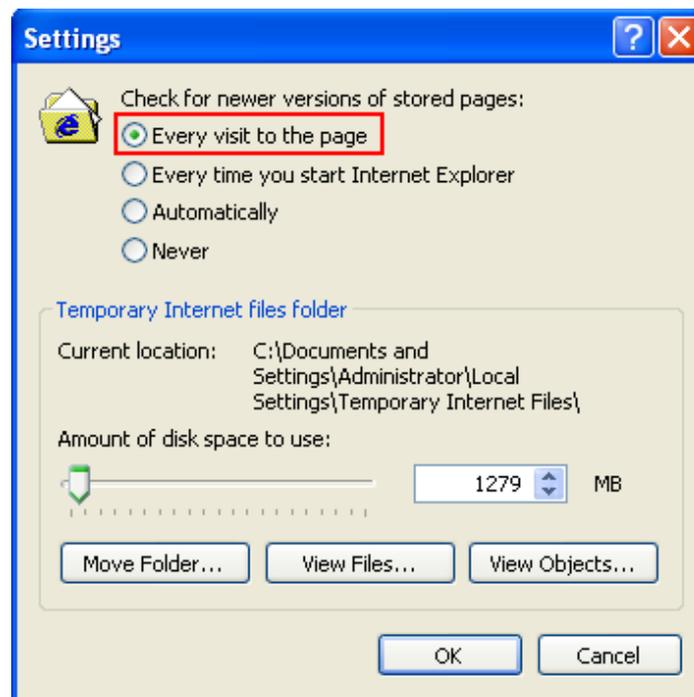
10.2.2.   Security

For the sake of security the Internet browser tests web-pages content for dangerous items. For bubble helps, banners and other web-pages content to be available while operating the iFOBS, it is necessary to add the web-site you use for connecting to the iFOBS to trusted sites and reduce the security level for it.

For it do the following:

1. Select the menu item **Tools/Internet Options…** in the browser toolbar.

2. In the tab "Security" go to the section "Trusted sites" and press the button "**Sites…**".
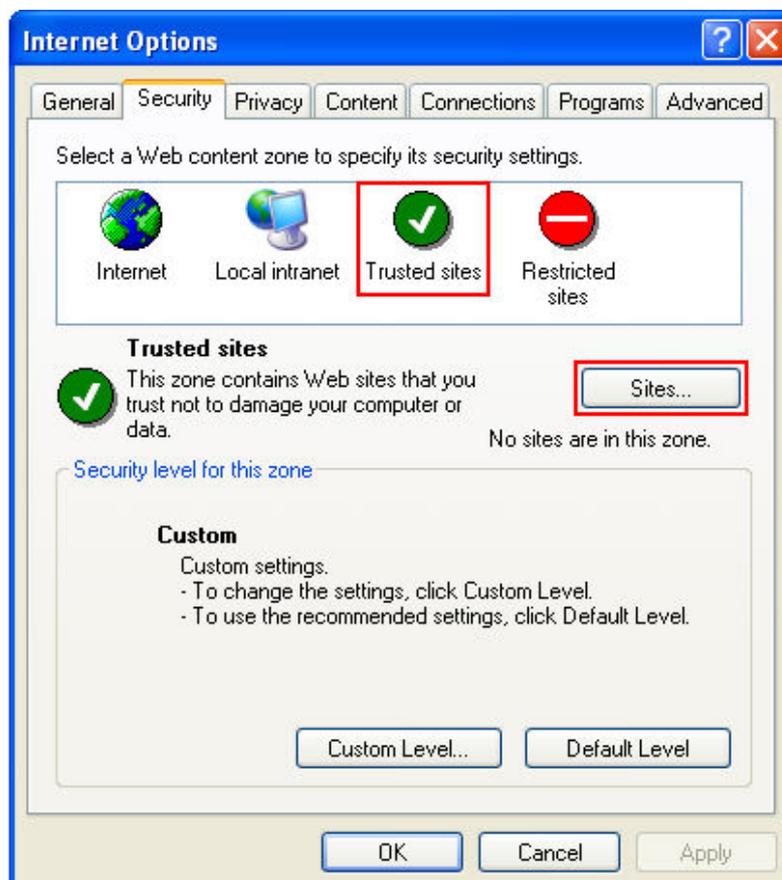
3. Add the iFOBS web-site to the zone of trusted sites (press the button "**Add**").
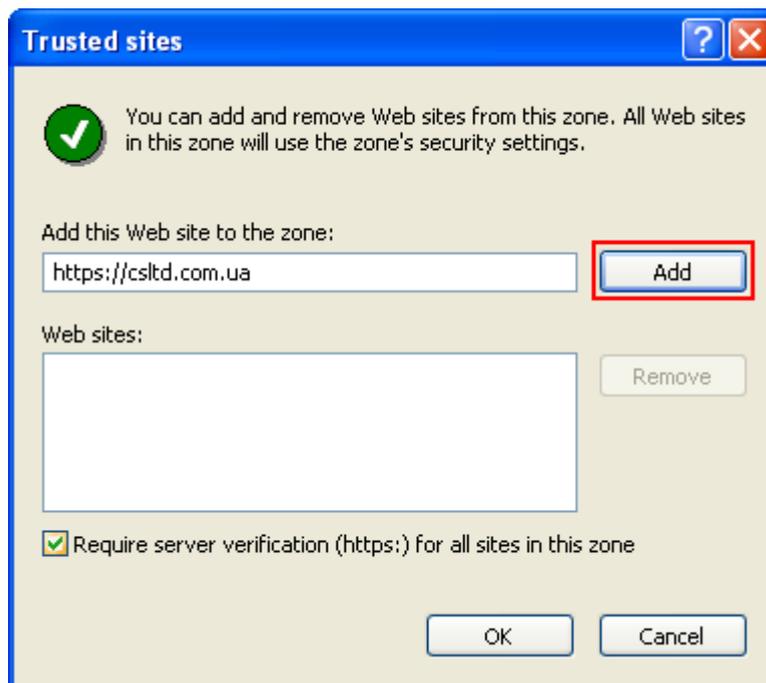
4. In the tab "Security" go to the setting of a security level for the zone and move the slider to the bottom of the scale. If the scale is not displayed, press the button "**Default Level**" and then reduce the security level.

Attention! The view and name of some settings can differ depending on the Internet Explorer version.

11. SYSTEM SAFETY INFORMATION

In order to prevent outliers' access to the confidential information of the IFOBS system, and to viewing of data transfer and modification, the system uses a multilevel architecture of security, which includes:

- obligatory authorization and authentication of users;
- logging of all users actions in the system;
- data exchange only through standardized interfaces;
- safety of data link on basis of SSL v3.0;
- digital signing of documents with usage of asymmetric algorithms;
- digital signing of client's informational requests with usage of asymmetric algorithms;
- control of access rights for system objects.
-

Every IFOBS system user is a guarantor and component of security system and he must observe the rules:

- Never tell anyone your login and password;
- Save your personal certificate and private key on external media device (diskette, flash memories etc.);
- Do not save external media device with your personal certificate and key together login and passwords;
- Do not entrust outliers your personal certificate and private key for documents signing «on behalf of»;
- Use the button «Exit» to finish the session;
- Do not forget to retrieve the external media device as soon as you finish operation with the IFOBS system;
- Follow other bank recommendations as for providing of security and integrity of information at operation with IFOBS system.
-

Additional information about IFOBS system security:

- Providing of security at operation through the Internet;
- User rights.

Never tell anyone your password and login

The IFOBS system identifies a user by his login, system password, private key, and private key password. To avoid the illegal access to your confidential information never tell anyone your essentials for system entering.

The Bank provides each user with:

- Login – a user name;
- Password – a password for entering to the system;
- Private key password;
- External media device which contains the primary certificate and private key.

At the first entering with these essentials the IFOBS system automatically initiates the process of new certificate and private key creation. Also, it is recommended to change the system password.

In the sequel, after expiration of certificate and private key the IFOBS system constantly notifies about generation of new ones.

The IFOBS system saves all attempts of the system password change and selection.

Save your personal certificate and private key on external media device (diskette, flash drive etc.)

The bank provides the client with primary certificates and keys on the external media device (diskette, flash drive etc.).

Saving of the information on the external devices provides not only safety of your confidential information in the IFOBS system but also provides safety of certificates and private keys in case of equipment errors of your computer.

At generation/regeneration of working certificate and private key it is required to enter the path to the device from which primary data has been taken.

Do not keep the external media device with your private certificate and key together with login and password

Do not keep the external media device with your private certificate and key together with login and passwords. In case of loss, this information may be used by outliers for their private profits.

Do not entrust outliers your personal certificate and private key for documents signing «on behalf of»

One of the IFOBS system functions at document signing is «**Sign on behalf of...**». The function makes it possible to save your time for document preparation for sending it to the bank. Do not entrust other system users to carry out this operation on behalf of your name – always enter your login and password without assistance, and also connect the external media device with your private certificate and key by yourself. After finishing the operation do not forget your external media device in the computer of another user.

Use the button «Exit» to finish the session

If you deflect your attention away from the computer without finishing the session, outliers can profit by the occasion…

Do not forget to retrieve the external media device as soon as you finish the operation with the IFOBS system

Do not forget to retrieve the external media device as soon as you finish operation with the IFOBS system – this information may be used by outliers, it can be irretrievably lost or damaged at the time of other programs operation.

Follow other bank recommendations as for providing of security and integrity of information at operation with IFOBS system

The developers do not recommend working with the IFOBS system in:

- Internet cafes and other places of the kind where there is no guarantee that user actions are not followed by outliers;

- in the places with video surveillance equipment which makes it possible get the information about user passwords;

- if you are not sure in safety of the program software (viruses, special programs sending user passwords to outliers etc.).

Providing of security at operation through the Internet

The security of data exchange at operation through the Internet is assured by accurate mutual authentication of data exchange participants.

The client application sends to the server a connection request which is signed with the digital signature of the user; after that the crypto-safety libraries form required private parameters and keys and confirm connection establishment. So, every connection has its unique parameters and makes it possible to identify data exchange participants definitely.

The data exchange can be started only after establishment of cryptographic connection between units «Client» and «Server». All the data exchange between client and system server, including sending of client's authentic authorities (passwords) for registration and access to the data and operation, is performed in encrypted way. The operation of data encryption/decryption is provided by crypto-safety libraries and performed on application level at the time of data preparation for sending to the bank.

User rights

Depending on operation mode specified in the agreement of connection and support of the IFOBS system clients, the user can have full or limited access to the IFOBS system menu, accounts, rights to perform operations or to view operations only.

Also, limitations of user rights can be discussed, for example, the user can have the right for documents preparation but not for signing them.

To change the provided rights, contact the bank administrator.