



User manual
Internet banking for private customers
CRYSTALBANK

Version 2.1.8.X



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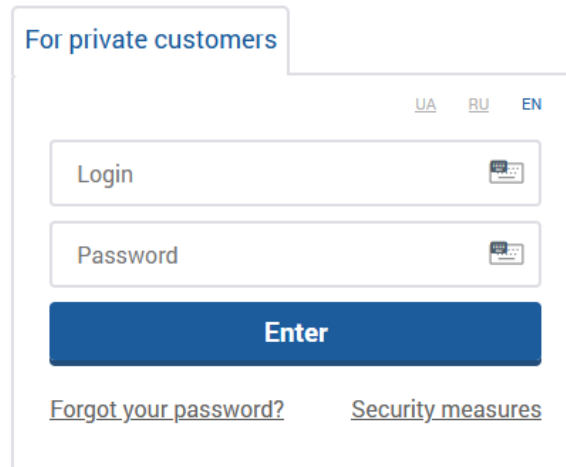
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1. REGISTRATION

Bank customers who are private persons can sign up for online banking system on their own. To perform it, follow the **"Registration"** link sited on the page to login to the system.



For private customers

UA RU EN

Login

Password

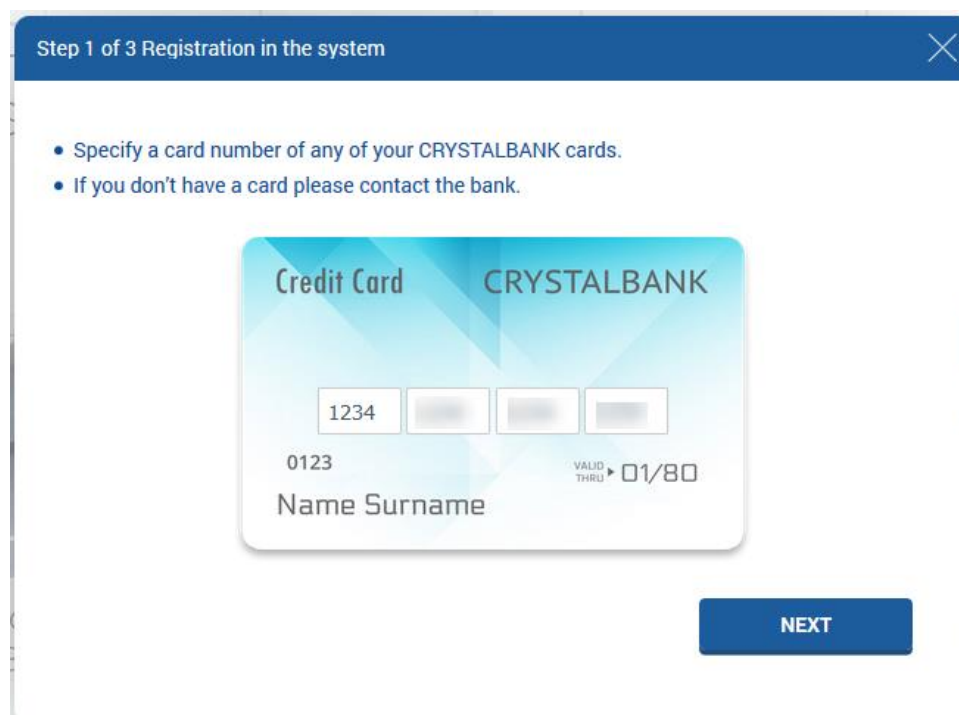
Enter

[Forgot your password?](#) [Security measures](#)

I want to connect

Registration

1. In the opened form you must specify the number of a card you received in the bank. If you don't have a card, contact the bank, please.
2. Click the **"Next"** button.



Step 1 of 3 Registration in the system

- Specify a card number of any of your CRYSTALBANK cards.
- If you don't have a card please contact the bank.

Credit Card CRYSTALBANK

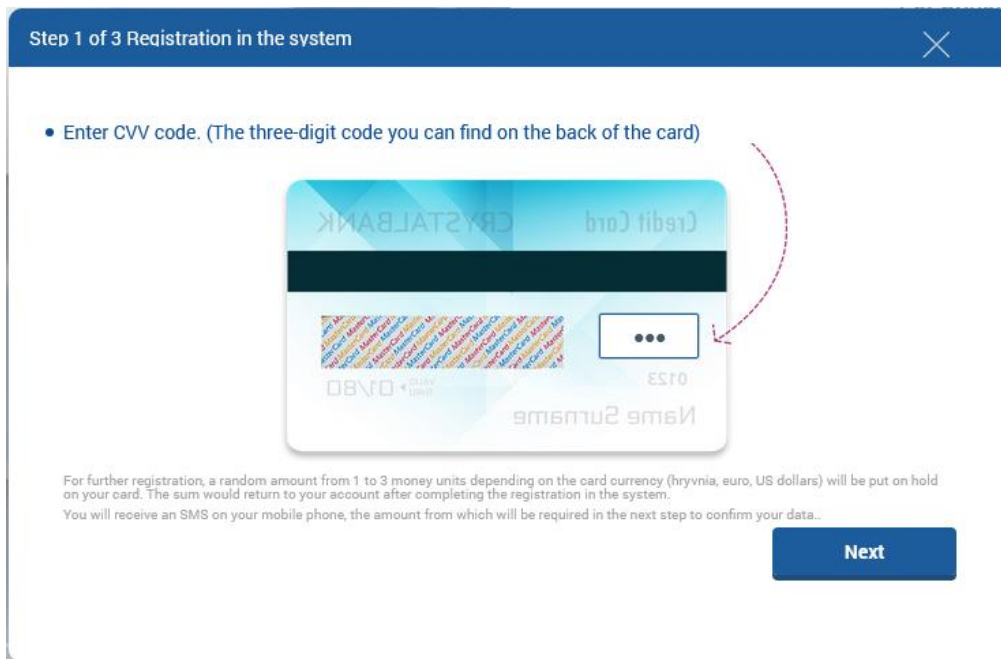
1234

0123 VALID THRU 01/80

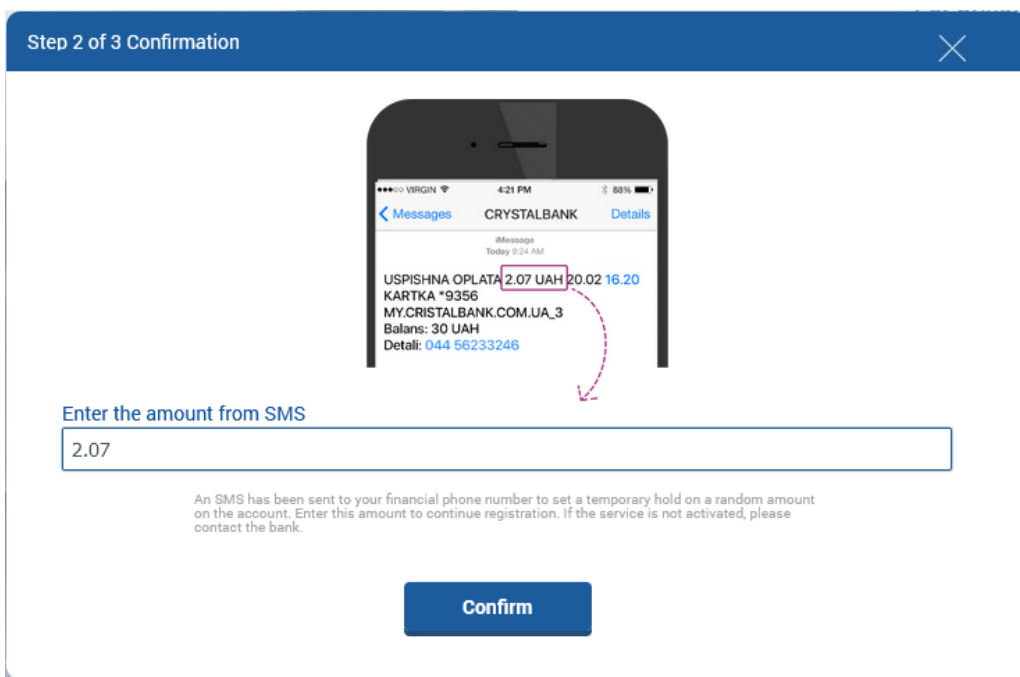
Name Surname

NEXT

3. In the opened form enter your card CVV2 code and click the **"Next"** button.



4. Random amount of funds from 1 to 3 will be withdrawn from your account. An SMS with information about exact amount of funds will be sent to your phone number that you provided the bank earlier. In the opened form enter the amount of funds (in kopecks) that was specified in SMS and click the **"Confirm"** button. If SMS informing is disabled, please contact the bank to find out the required amount of funds. After your registration has been completed, specified amount of funds will be refund to your account.



5. On the next step the system will display your name, surname, middle name, e-mail, and phone number. If the phone number that was provided to the bank earlier is not valid, contact the bank to update your personal details. Please check if your email is displayed correctly and change it if needed.
6. Enter a unique login you will use for signing into the system. Your login must contain at least 6, maximum 30 characters. It is allowed to use letters of the Latin alphabet, numbers, and "_", "@", "-" symbols.

Step 3 of 3 Registration ✕

Last name

First name

Middle name

Cell phone

The number for receiving SMS passwords from internet banking. If the number is outdated, please contact the bank to change the data.

User login

Your login is unique and cannot be changed in the future.

E-mail

Actual e-mail for contacting

7. Click the **"Confirm data"** button. The system will display a notification about accepting your registration request.
8. A message about successful registration in the system will be sent to the phone number that you provided the bank earlier. Also, the SMS will contain a password for the first login to the system.

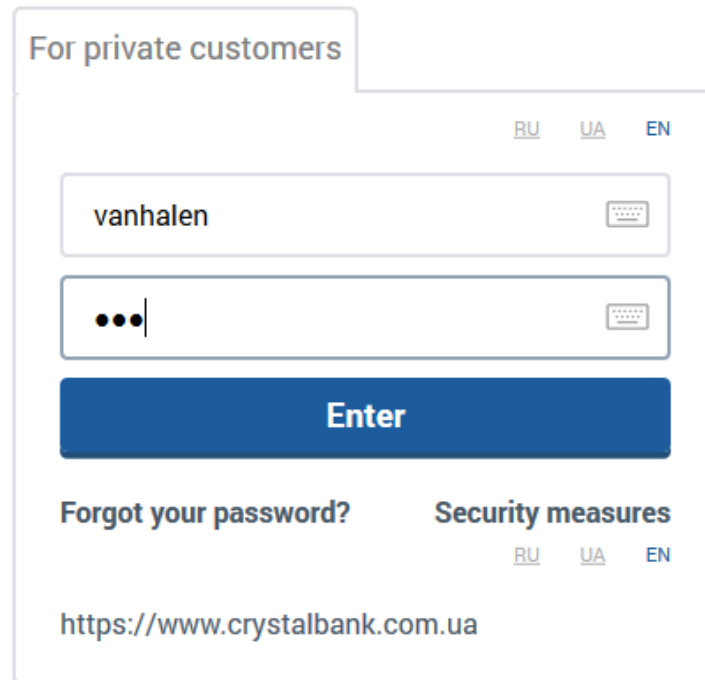
2. LOGIN TO THE SYSTEM

To log in to the system, follow the link to the Internet banking for private customers and login form will be displayed.


Attention! It is recommended to adjust browser settings for correct operating the system (see "[Recommended settings of a browser](#)").

1. Several languages are supported by the system. Select a suitable language of interface:

- **"UA"** – Ukrainian.
- **"RU"** – Russian.
- **"EN"** – English.



The screenshot shows a login form titled "For private customers". At the top right, there are language selection options: "RU", "UA", and "EN". The form contains two input fields: the first is for the login name, with "vanhalen" entered, and the second is for the password, with three dots indicating a masked password. Below the input fields is a large blue button labeled "Enter". Underneath the button are two links: "Forgot your password?" and "Security measures". At the bottom right, there are more language selection options: "RU", "UA", and "EN". The URL "https://www.crystalbank.com.ua" is displayed at the bottom of the form.

2. Enter your login and password to sign in to the system. Also, you can use virtual keyboard. Click the  button and it will be displayed.
3. Click the **"Enter"** button.
4. If you need to enter the code from SMS in order to confirm the login, you will receive an SMS message with the code to your mobile phone number that you indicated in the bank during registration in the system. Enter the code from SMS and click the **"Confirm"** button:

For private customers

RU UA EN

vanhalen

...

Enter the code from SMS

An SMS containing a password has been sent to you phone number. Enter the received password to log in to the system

Resend SMS 40 s

Confirm

Forgot your password? Security measures

RU UA EN

<https://www.crystalbank.com.ua>

The term of SMS code is limited (the setting **"Validity of one-time password from SMS"**, see ["Console settings"](#)). If the code is not accepted by the system or its validity has expired, you can request SMS with a new code (the timer displays when the **"Request SMS"** button will be available).

Attention! The number of failed attempts of login to the system is limited. If you exceed the limit of attempts, the logging in to the system will be blocked. To unblock the access to the system, contact the bank.

On the page of login to the system, you can view the phone number for contacting the bank.

2.1. Password recovery

To recover a password:

5. Click the **"Forgot your password?"** link sited on login form under the fields for entering the login and password.

For private customers

RU UA EN

vanhalen

Password

Enter

Forgot your password? Security measures

RU UA EN

https://www.crystalbank.com.ua

6. On the page for entering your personal details, specify the following:

- Your login in the system;
- The last 4 digits of your card number which is active and not blocked;
- Your date of birth in format DD.MM.YYYY.

Login

vanhalen

Please enter the last 4 digits of your card number

1234

Please enter the date of your birth

01.01.1985

Credit Card CRYSTALBANK

1234 5678 9012 3456

0123

VALID THRU 01/80

Name Surname

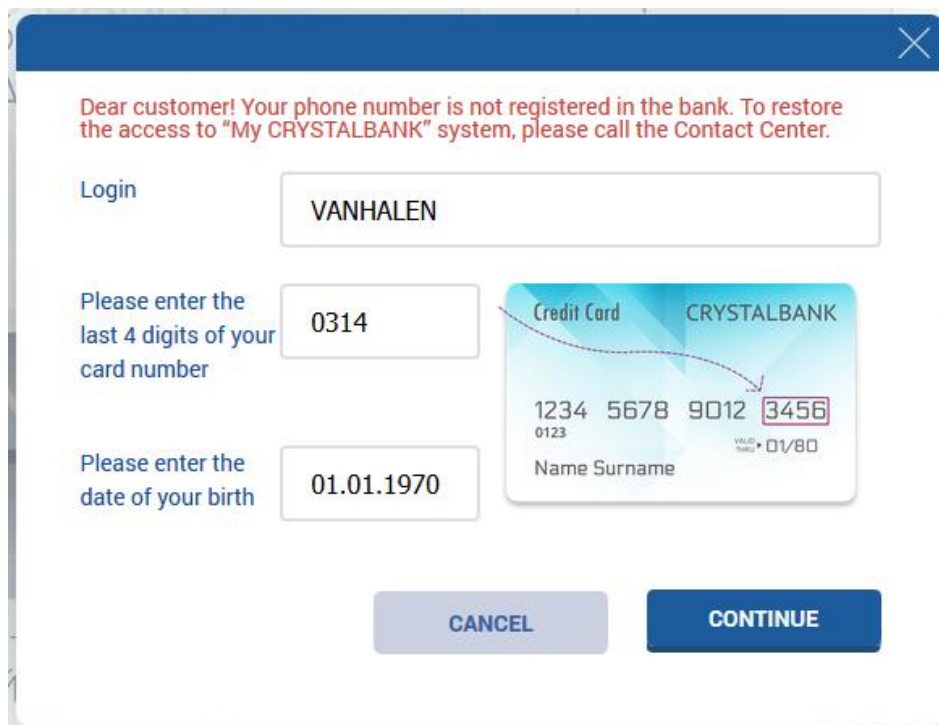
CANCEL CONTINUE

7. Click the **“Continue”** button to send the request to the bank for password changing or the **“Cancel”** button to return to the login page.

Attention! All fields are required to be filled. If at least one field is not filled, the system will display a corresponding message.

If data was entered correctly, an SMS with one-time password will be sent to your phone number, that you provided the bank earlier.

Note. The phone number must be registered in the system. If you don't have any registered phone number, the system will display a message about the necessity of contacting the bank.



Dear customer! Your phone number is not registered in the bank. To restore the access to "My CRYSTALBANK" system, please call the Contact Center.

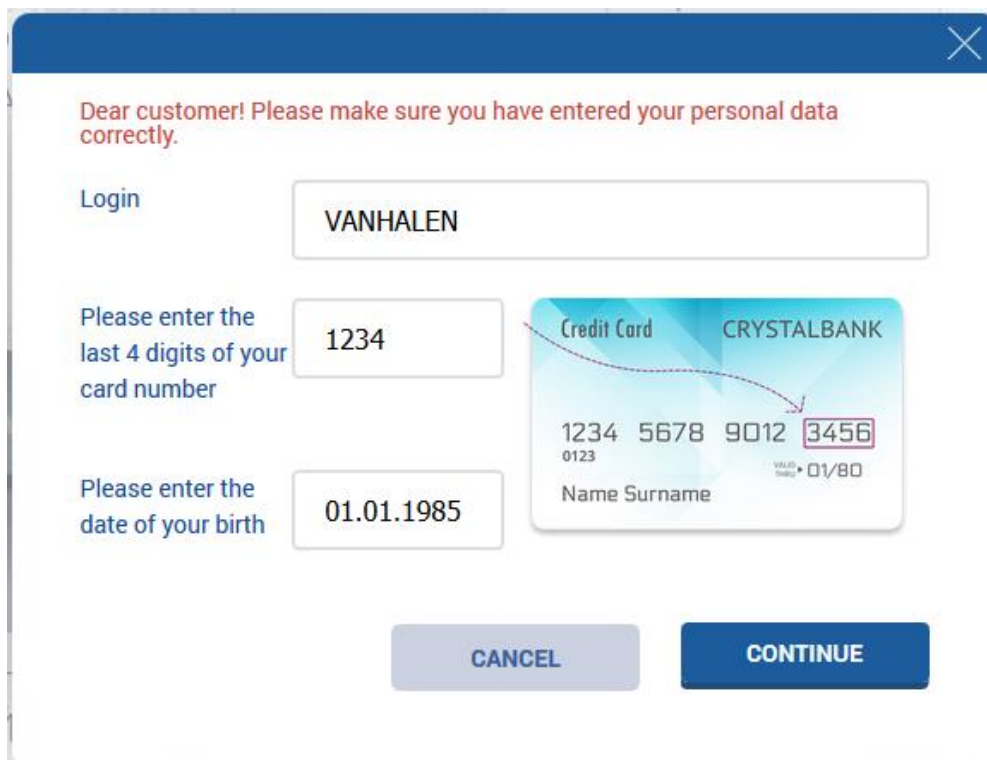
Login

Please enter the last 4 digits of your card number

Please enter the date of your birth

Credit Card CRYSTALBANK
1234 5678 9012 3456
0123
Name Surname
VALID 01/80

If data is entered incorrectly, the system will display the message about necessity of checking personal details that you entered.



Dear customer! Please make sure you have entered your personal data correctly.

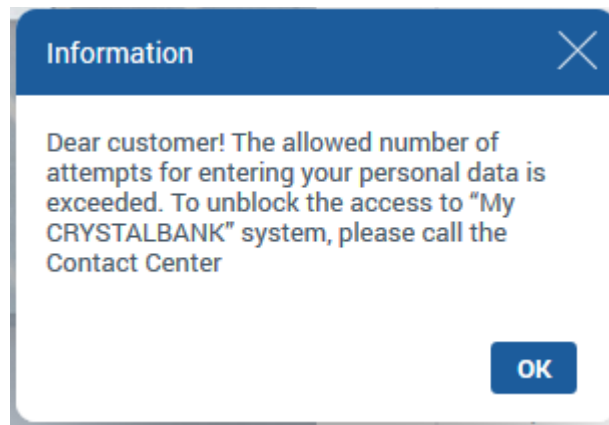
Login

Please enter the last 4 digits of your card number

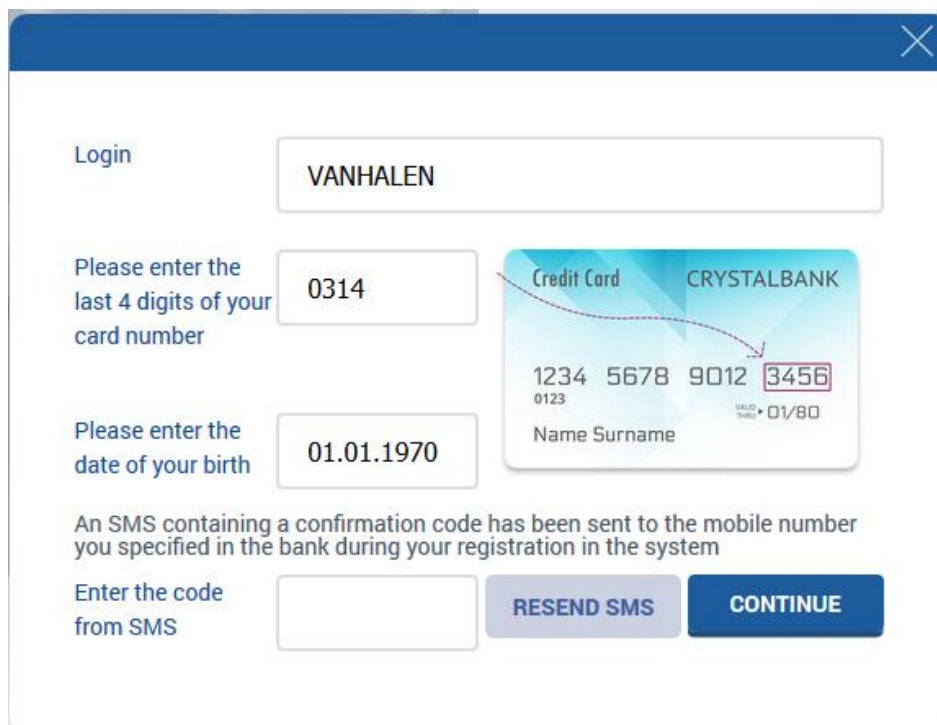
Please enter the date of your birth

Credit Card CRYSTALBANK
1234 5678 9012 3456
0123
Name Surname
VALID 01/80

Attention! The number of failed attempts of entering data is limited. If you exceed the limit of attempts, the logging in to the system will be blocked. To unblock the access to the system, contact the bank.



8. Enter the one-time password in the opened field and click the "**Continue**" button.



Login

VANHALEN

Please enter the last 4 digits of your card number

0314

Please enter the date of your birth

01.01.1970

An SMS containing a confirmation code has been sent to the mobile number you specified in the bank during your registration in the system

Enter the code from SMS

RESEND SMS

CONTINUE

Credit Card CRYSTALBANK

1234 5678 9012 3456

0123

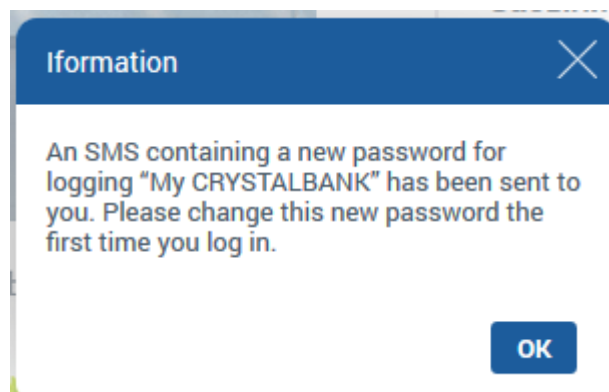
VALID THRU 01/80

Name Surname

9. If the one-time password expires, click the "**Resend SMS**" button.

Attention! The number of failed attempts of entering the one-time password is limited. If you exceed the limit of attempts, the logging in to the system will be blocked. To unblock the access to the system, contact the bank, please.

If you specified the password correctly, the system will display a message about sending an SMS with a new password. Also it will contain information about necessity of changing this password during your first login to the system (see "[Password change](#)").



10. In the login form, enter your login in the **Login** field and the password that was sent via SMS – in the **Password** field (see "Login to the system").

3. GENERAL PRINCIPLES OF OPERATING THE SYSTEM

3.1. Main page of the system

The left side menu contains the following items:






- “Main” – to switch to the main page.
- “Accounts and cards” – to switch to your current and card accounts.
- “Deposits” – to switch to your deposits.
- “Loans” – to switch to the list of your loans.
- “Payments and transfers” – to switch to your payments.
- “Service payments” – to switch to the payments for public utilities and other services.
- “Service ordering” – to switch to the PDF-requests for bank service ordering.


The screenshot shows the main page of the CrystalBank internet banking system. The interface is in Russian. On the left side, there is a navigation menu with the following items: MAIN, ACCOUNTS AND CARDS, DEPOSITS, LOANS, PAYMENTS AND TRANSFERS, SERVICE PAYMENTS, and SERVICE ORDERING. The main area contains several service buttons: DEPOSIT MONEY, PAY FOR THE SERVICE, PAYMENT HISTORY, LIST OF ORDERS, SERVICE PAYMENTS ARCHIVE, STATEMENTS, and CREATE A TRANSFER. At the bottom, there is an 'INFORMATION' section with a 'NEW NOTIFICATION' table and a document titled 'ПЛАН РАБОТЫ НАД ТЕСТ ДИЗАЙНОМ'.

NEW NOTIFICATION		Clear	🗑️
16.05.2018	782 24-JAN-32 E9EB686D735D5EF375943A332528F62E		
16.05.2018	781 24-JAN-32 D77BE90C5DCC04A60CFEC5DC37B85BB3		
View all			

ПЛАН РАБОТЫ НАД ТЕСТ ДИЗАЙНОМ
 План работы над тест дизайном
 - анализ имеющихся проектных артефактов: документация (спецификации, требования, планы), модели, исполняемый код и т.д.
 - написание спецификации по тест дизайну (Test Design Specification)
 - проектирование и создание тестовых случаев (Test Cases)

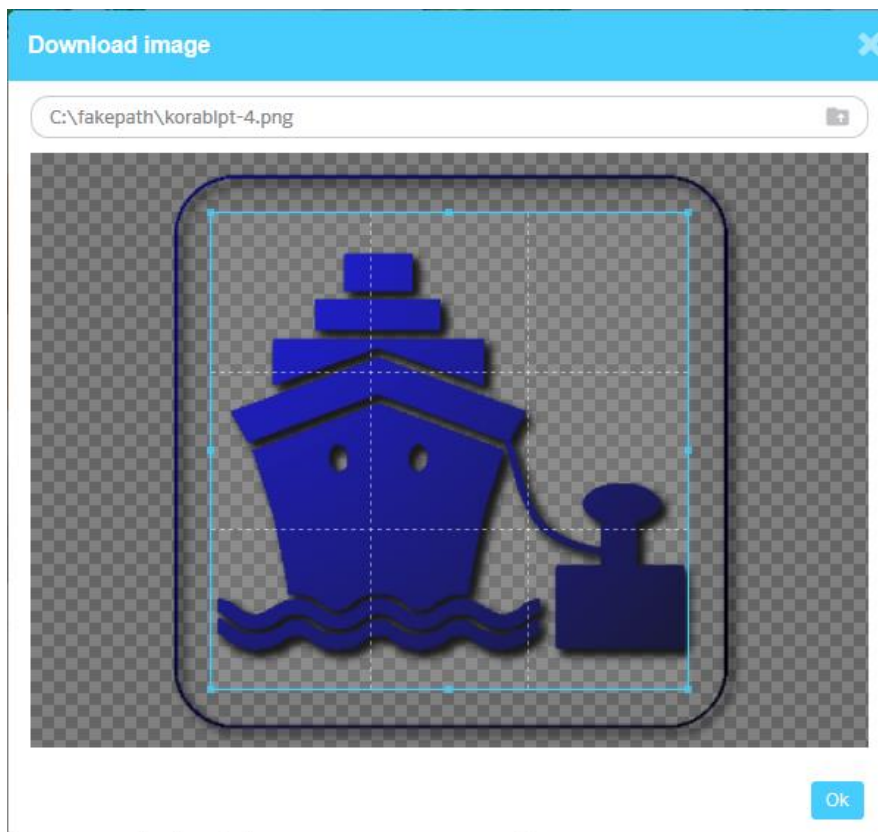
On the main page and on the others as well, the following functions are available:

- “CRYSTALBANK” logo is a link to the main page of Internet banking.
- Time of log out the system.
- “Log out” – a button of log out the system.
- The  button of changing the interface language.
- “Messages”  – a button of exchanging messages with the bank (see “Messages”).
- “Help”  – a button of switching to the system guideline.
- “Settings”  – a button of switching to the system settings (see “Settings”).
- “Regulations”  – a button of switching to the list of regulations (a link to the bank web-site).


- «**Notification**»  – a button of switching to the list of the bank notifications on your cards and regular payments (see [Notification](#), [Bank cards](#), [Regular payments](#)).

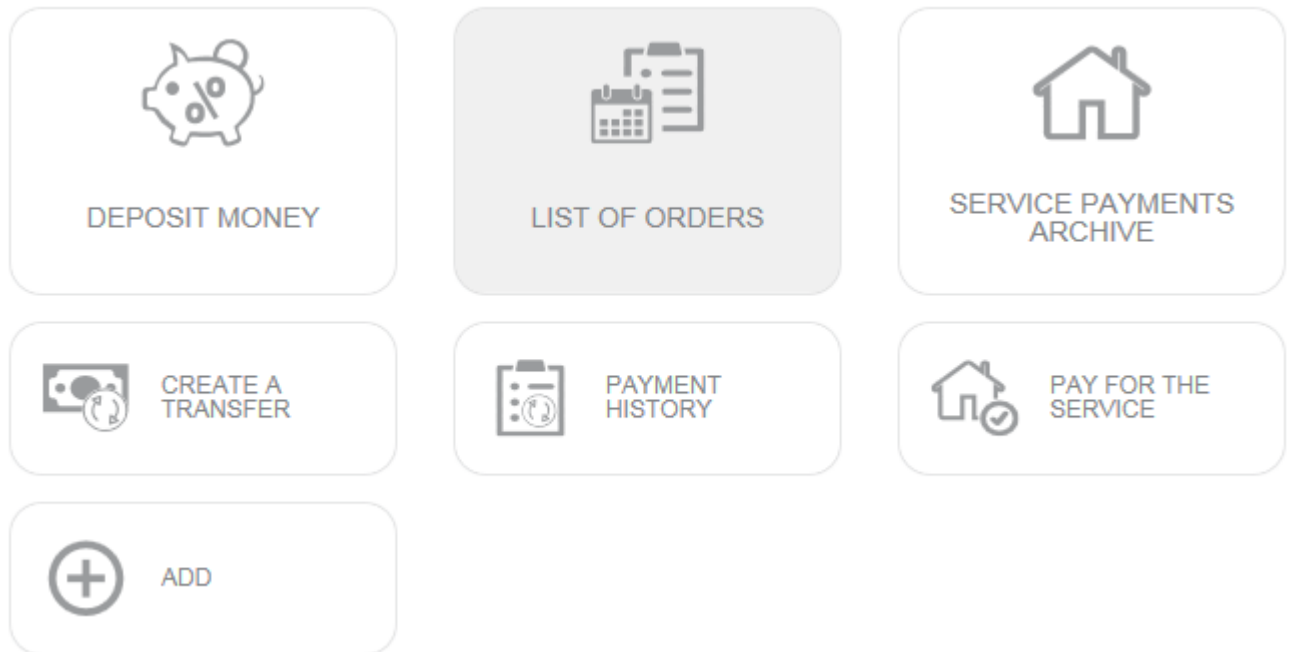
You can adjust your avatar in the system. To perform it, proceed as follows:

- Click the area under the bank logo.
- In the opened form, select a file of the image.
- You can download the whole image or select the part of it.
- Click the **“Ok”** button.



In the center area of the main page, the following items are available:

- Information – section for viewing notifications and news for the bank clients. By clicking the **“View all”** button you can switch to the notification page (see [Notification](#)).
- Main menu of the system – buttons of switching to the system sections. You can:
 - Drag and drop buttons to place them in suitable order.
 - Remove buttons using the  button in the upper-left corner.
 - Add buttons using the **“Add”** button. In the opened form, select required button and click the **“Add”** button.



- **“Information”** – section for viewing the news by bank customers and notifications.
- **“Mobile top-up”** – section for quick top-up your mobile phone account.
 - Select a provider, clicking the corresponding logo.
 - Enter the phone number and click the **“Replenish account”** button.
 - Specify the amount of funds to transfer.
 - Select your current/card account to be debited and click the **“Replenish account”** button.
 - At the next stage, enter a code from the SMS and click the **“Sign”** button (see “Signing of payment documents”), having pointed out the commission before.

- **“Transfer to own account/card”** – section for quick transfer between own accounts.

- Select the number of your current or card account from which you are going to transfer funds.
 - Select the number of your current or card account to which you are going to transfer funds.
 - Specify the amount of funds.
 - Click the **“Transfer”** button.
 - Confirm creating the payment (see “Signing of payment documents”).
- **“Exchange rates”** – section for viewing the exchange rates. To switch to the complete list of exchange rates, click the title of **“Exchange rates”** widget. The “Bank” and “Card” tabs are located in the opened form. In the **“Card”** tab, you can view the exchange rate history by setting the required

date. For adjusting the list of exchange rates you can switch to system settings by clicking the **"Adjust"** button (see "Currency adjusting").

📈 Exchange rates

Bank
Card

Currency	Purchase	Sale
USD	26.35	26.80
EUR	27.30	27.57

See the exchange rate for the date 10.04.2017 📅 Show

Return

3.2. The list of available symbols

The system checks the content of all fields located on the form of the document. The table below contains symbols acceptable for encryption.

Symbol type	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 Г Г І І І І Е 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 V W X Y Z
Numbers	0 1 2 3 4 5 6 7 8 9
Other symbols	! " # \$ % & ' () * + , - . / : ; < = > ? @ [\] ^ _ ` { } ~ Ъ Ѓ , Є „ … † ‡ € % ‰ Љ < Њ К Ў Ц Ѓ ' ' ' ' • - — ™ Љ > Њ К Ў Ц Ѓ Ў Ј Х ! © → ® ° ± μ № j S s

3.3. Signing of payment documents

To confirm the operation of creating the payment document, you need to sign it via SMS code before sending to the bank.

At the last stage of creating the payment document (or performing another operation in the system that requires confirmation), you click the **"Next"** button, at the moment you will receive an SMS message with the code to your mobile phone number that you indicated in the bank during registration in the system.

Check whether details of the payment document were entered correctly, enter the confirmation code from SMS and click the **"Sign"** button:

✔ The document is entered; waiting for SMS confirmation.

Enter the code from SMS

Sign
Resend SMS 86 s

The term of SMS code is limited (the setting **"Validity of one-time password from SMS"**, see "Console settings"). If the code is not accepted by the system or its validity has expired, you can request SMS with a new code (the timer displays when the **"Resend SMS"** button will be available).

Enter the code from SMS

Sign
Resend SMS

3.4. Filter and refreshing data

For easy search of data in the system you can use the following features:

1. **Filter data.** If forms with lists contain filters, you can set the parameters and receive information about desired data type.

To enable the filters, proceed as follows:

- Enter the parameters in the text field and click the **“Enter”** button on your keyboard.

Amount

- Select the value from the dropdown list.

State

ALL DATA ▼


- Enter required date or use a built-in calendar in the field for date and click the **“Enter”** button on your keyboard.

Date

- If the parameter “Apply a filter according to the bank business day” is set, the filter according to the bank business day will be applied automatically in the forms with lists (“Bank branch, which business day is used in table filters by default”, see [“Console settings”](#)).

Also, you can sort data in the tables according to certain fields. To perform it, click the title of the table column.

2. **Refreshing data in tables.** Using the  button (**“Refresh the table data”**) you can refresh data in tables. Herewith the synchronization with bank database is performed.

3. **Moving pages.** Using the toolbar  you can move pages and view the entries (you can adjust the number of entries displayed on one page in the **Settings/Console settings** menu item).

3.5. States of documents

States of documents:

- **Entered** – the document is accepted by the system.
- **Not all signatures** – the document is not signed using the code from SMS.
- **Rejected** – the document is not approved by the bank with specifying the reason for rejection.
- **Postponed** – the document is postponed by the bank (e.g. in case if it is necessary to check any requisites or in case the document cannot be processed in the current business day).
- **Accepted** – the document is accepted by the bank.
- **Approved** – the document is approved in the bank.







- **Under processing** – the document is being processed by the system before sending.


4. FUNCTIONALITY

4.1. Current accounts

You can view the list of your current accounts in the **Accounts and cards** menu item.



The number of current account or its name (if any), amount of funds and currency are displayed in the list.


ACCOUNTS AND CARDS			
	26200500011673	78,633.29 UAH	
	Основной счет	911.41 UAH	
	26205000000297	907.68 UAH	



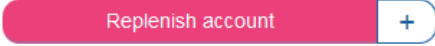
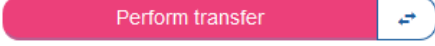


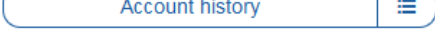
To view the list of approved documents, click the  **“Account history”** button (see [“Account history”](#)).

To receive detailed information about the account, select required entry from the list.

In the opened form, you can:

- Nickname an account for convenient operating – to perform it, click the  button, enter the name and click the  button – **“Save”**.
- Pick up an icon which will be displayed with the account name for better

visibility and easier search – to perform it, click the  button and select the icon from the list.

CURRENT ACCOUNT DETAILS			
	Name:	Основной счет	
Available cash:		911.41 UAH	
Branch:		Банк 300006	
Account:		2620200000071	
			
			

- Replenish a current account – **“Replenish an account”** button. You will switch to the form **Transfers/ To own account/card** (see [“Transfer between own accounts”](#)).
- Make a transfer from current account – the **“Perform transfer”** button. You will switch to the **Transfers** form (see [“Transfers”](#)).
- Receive a statement by clicking the **“Receive a statement”** button (see [“Account statement”](#)).

- View account details by clicking the **“Account details”** button. You can save or print the details.

ACCOUNT DETAILS	
Recipient account	2620200000071
Recipient code (ID)	1212458754
Recipient's bank	ПАТ «КРИСТАЛБАНК»
Bank code	300006
Payment purpose	Account replenishment. Without VAT.

Return

Save

Print

- Make a request for approved document list – the **“Account history”** button (see [“Account history”](#)).



4.2. Bank cards













You can view the list of your bank cards by selecting the **Accounts and cards** menu item.

The list contains the following information: last 4 digits of your card number (in **7890 format) or the card name (if any), card balance and currency of card account.

Attention! If you want the list to contain active and inactive cards, switch to the settings and enable the **“Show inactive cards”** function (see [“Console settings”](#)).

In the form with the list, you can:

- Refresh the information about the balance by clicking the **“Update the card balance”** button –  (for active cards).
- Switch to the account history by clicking the  button (see [“Account history”](#)).

ACCOUNTS AND CARDS			
	** 0014	60,921.69 UAH	 
	** *002 2		
	** 0097	4,993.25 UAH	 
	** 0189		
	*0 071	0.00 UAH	 
	** 2113	0.00 USD	 

To receive detailed information about the card, select required entry from the list.

CARD ACCOUNT DETAILS

Available cash [^]	544,512.77 UAH	
Own funds:	1389.28 UAH	
Credit limit:	543123.49 UAH	
Available credit funds:	543123.49 UAH	
Used credit funds:	0 UAH	

Product name:	3П acreatorrest3 1283
Period of credit limit:	
Annual loan % rate:	24
Branch:	300009 (300006)
Account:	2625060110000

Replenish account

Perform transfer

Receive a statement

Account details

Account history

CARDS ISSUED TO THE ACCOUNT

14 карта

** 0063 Visa Classic ...



Main

Name:

14 карта

CV2 code check **Enabled** 27.02 18:39 Disable Card state **Active** Block [View blocked amounts](#)

Card limits

02.03 17:26

Transaction name	Quantity	Amount	
Daily limit on cash withdrawals on the card	<input type="text" value="45"/>	<input type="text" value="50"/>	UAH
Daily limit on card payments in points of sales	<input type="text" value="45"/>	<input type="text" value="7"/>	UAH
Total limits	<input type="text" value="90"/>	<input type="text" value="50"/>	UAH

To change the limits for operations performed abroad or/and on the Internet, please use [online order](#) or contact the bank.

Change limit

On the opened page, you can view general information on the card account and perform the following actions:

- View the available funds on the card account using the [^] button and refresh the information about the card balance by clicking button ("**Update the card balance**").
- Replenish card account – "**Replenish account**" button – by switching to the **Transfers/ To own account/card** form (see "[Transfer between own accounts](#)").
- Transfer funds from this account – "**Perform transfer**" button– by switching to the **Transfers** form (see "[Transfers](#)").

- Make a request for receiving the statement by clicking the **“Receive a statement”** button (see [“Account statement”](#)).
- View the account details, save them and print – the **“Account details”** button.

ACCOUNT DETAILS	
Recipient account	2625060110000
Recipient code (ID)	2950312301
Recipient's bank	ПАТ «КРИСТАЛБАНК»
Bank code	300006
Payment purpose	Account replenishment. Without VAT.



Return

Save

Print

- Switch to the approved documents by clicking the **“Account history”** button (see [“Account history”](#)).

In the “Cards issued to the account” section, you can perform the following:

- View card details including the card type – main or additional.
- Nickname the card. To perform it, click the  button – **“Rename”**, enter the name and click the  button – **“Save”**.
- View the information about CVV2 code check (for active card) and enable/disable the CVV2 code checking for the operations in the Internet banking (see [“Information about CVV2 code check”](#)).
- Perform the card blocking – the **“Block”** button (see [“Blocking a card”](#)).
- View the list of operations which were performed on the card account but have not been processed in the bank – the **“View blocked amounts”** button (see [“Blocked amounts on card”](#)).
- View and change your card limits in the “Card limits” section (see [“Card limits”](#)).


4.2.1. Blocked amounts on card

To view the list of operations which were performed on the card account but have not been processed in the bank, click the **“View blocked amounts”** button on the page of viewing detailed information, in the “Card issued to the account” section.

CARDS ISSUED TO THE ACCOUNT

14 карт


** 0063 Visa Classic ...





Main

Name:


14 карта







CV2 code check **Enabled**  27.02 18:39 Disable

Card state **Active** Block

 [View blocked amounts](#)

Card limits  02.03 17:26

Transaction name	Quantity	Amount	
Daily limit on cash withdrawals on the card	<input type="text" value="45"/>	<input type="text" value="50"/>	UAH
Daily limit on card payments in points of sales	<input type="text" value="45"/>	<input type="text" value="7"/>	UAH
Total limits	<input type="text" value="90"/>	<input type="text" value="50"/>	UAH


 To change the limits for operations performed abroad or/and on the Internet, please use [online order](#) or contact the bank.

Change limit

On the opened page, the list of block amounts will be displayed. Also, you can view the specified date and time of transaction, amount and currency of transaction, amount in a currency of account, enterprise name and authorization code. Initial amount and blocked amount can be browsed as well.

4.2.2. Information about CVV2 code check


While you are performing operations using your card details, CVV2* code check is being one of security elements.


Current state of CVV2 code checking is shown in the "CVV code check" line. If you are viewing data for the first time, click the  button. The date and the time of last updating are displayed next to the button.


* CVV2 is a three-digit security code, printed on the card reverse side, in the signature area and is used as an additional protection from card fraud and to perform operations using card details.

CARDS ISSUED TO THE ACCOUNT


14 карта ** 0063 Visa Classic ...

Main Name: 14 карта 

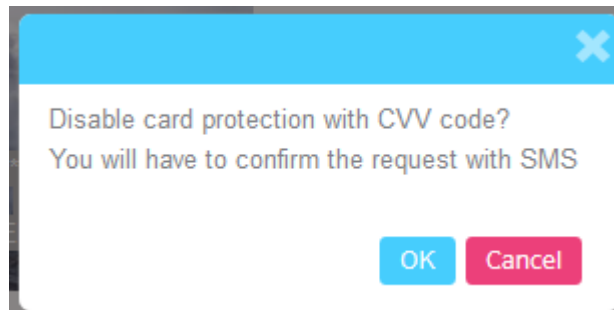


CVV2 code check **Enabled**  27.02 18:39 Disable

Card state **Active** Block

 [View blocked amounts](#)

You can temporary disable CVV2 code checking to perform operations on the Internet using Internet banking. To perform it, move the **"Disable"** button (pay attention that the button is available if the CVV code check is enabled).



Operation of disabling CVV2 code checking requires to be signed (see ["Signing of payment documents"](#)).

Attention! The bank will not be liable for losses related to performing operations with the card when CVV2 code checking was disabled.

After performing operations on the Internet you need to enable the check of the CVV2 code. To perform it, click the area on the left of the switch and confirm your action in the opened window. As a result, CVV2 code checking will be enabled.

4.2.3. Card limits

To secure your payments performed with the card, the bank sets the limit to your daily expenses. This limit restricts the maximum amount of funds and the maximum number of operations according to your card type. But you can control your card expenses on your own as well as view and change the limit to the amount and number of cash withdrawal operations, payments for products and services.

To update information about card limits that is provided by the bank, click the **"Refresh"** button. The date and the time of last updating are displayed next to the button.

You can change the limits on cash withdrawal, purchasing and total limits. To perform it, enter the amount of funds and the number of operations, click the **"Change limit"** button and confirm your action by the signing (see ["Signing of payment documents"](#)). Refreshed card limits apply for the card when you save the changes.

Card limits
🔄 02.03 17:26

Transaction name	Quantity	Amount	
Daily limit on cash withdrawals on the card	45	50	UAH
Daily limit on card payments in points of sales	45	7	UAH
Total limits	90	50	UAH

!
To change the limits for operations performed abroad or/and on the Internet, please use [online order](#) or contact the bank.

Change limit

To change the limits for operations performed abroad or/and on the Internet, use the link to create online order or contact the bank please.

4.2.4. Blocking a card

On the form of viewing detailed information on the card, you can perform blocking the card by moving the **“Block”** switcher.

CARDS ISSUED TO THE ACCOUNT

My card

+

Main
Name:
My card
✎

CVV2 code check 🔄 02.02 17:42

Card state 🔄

Validity period expires 12/20 Re-issue 🔄

Enable

Block

[View blocked amounts](#)

If you need to unlock the card, proceed as follows:

1. On the form of viewing detailed information on the card, move the **“Unlock”** switcher.

CARDS ISSUED TO THE ACCOUNT

VISA ** 5483 Visa ...

+

?

Additional
Name:
✎

Card state 🔄

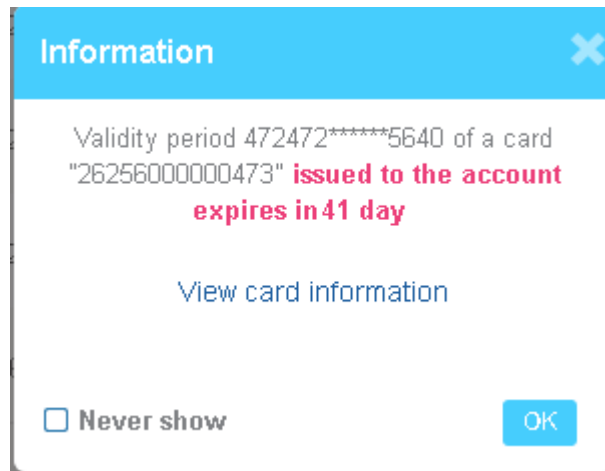
Validity period expires 07/21 Re-issue 🔄

Unlock

2. Sign the request for unlocking the card (see [“Signing of payment documents”](#)).

4.2.5. Reissue a card

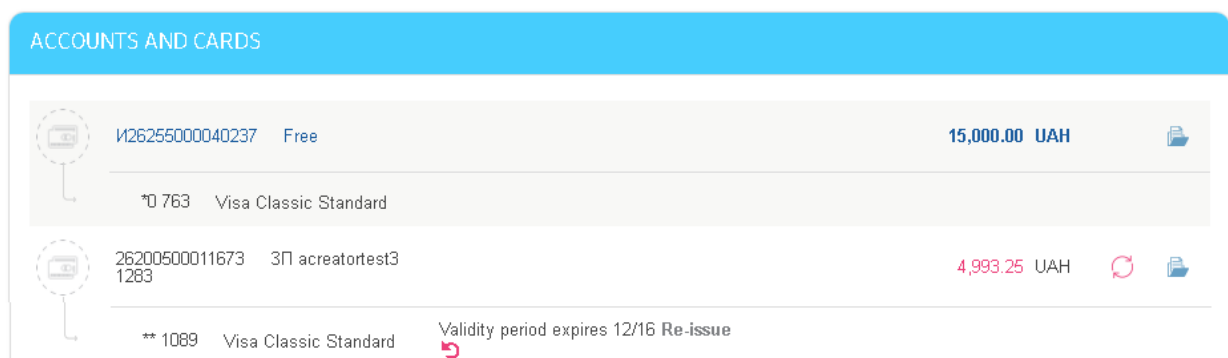
If you have cards that expire, then each time you go to the **Accounts and Cards** section, you will see an information message that your card expires and you need to reissue it. A separate message for each card:



The message displays:

- masked card number;
- name of the account;
- validity period of the card;
- the **"View card information"** link to the detailed card information form, where you can reissue the card;
- the **"OK"** button - the message is closed, but will be displayed at your next login;
- the **"Never show"** checkbox - the message will not appear at your next login.

Besides, there is **"Re-issue"** button in the list of accounts and cards, as well as on the form of detailed card information, which is also a link to the card re-issue form:






If you have cards that are already expired, you'll receive the notification which you can view in the **"Information"** section or on the **"Notification"** page (see [Notification](#)).

To re-issue the card, click the **"View card information"** link in the message window, and then click the **"Re-issue"** button on the detailed card information form (or click the **"Re-issue"** button on the form with the list of cards):


CARDS ISSUED TO THE ACCOUNT

← VISA ** 5566 Visa ... VISA ** 5558 Visa ... VISA ** 5673 Visa ... VISA →

? Additional Name: 


 CVV2 code check **Can not display state CVV-code**  Not updated

Card state **Active** Block

Validity period expires 07/17 **Re-issue** 

Perform step-by-step actions in the "Card reissue" form:

Step 1. Enter the data

Check and, if necessary, change the data required for issuing a new card:

- **Surname and name on the card** – cardholder's name to be printed on the card. By default, the transliterated name and surname of the counterparty from the banking system is displayed. If you want to change the name, check the box **"Write name manually"** and enter a new name and surname.

Attention! In this field you can only enter Latin characters (English layout), the separators "." and "-". The maximum length of the field is 20 characters.

- **Secret word** - password word to the card. By default, the password that you previously assigned for the re-issued card is displayed. If you want to change the value of this field, select the checkbox **"Change password"** and enter the new value.

Attention! In this field you can only enter Cyrillic symbols (Russian or Ukrainian layout), numbers and spaces. The maximum length of the field is 20 characters.

- **Bank branch to receive the card** - by default, the branch address in which you have the card account is substituted in this field. Also, you can select a branch from the drop-down list (if available).
- **Phone number for SMS delivery** - the number of your mobile phone for connection to the SMS informing.
- A checkbox (by default marked) with the text is displayed next to the phone number: **"I accept terms of connection to the SMS informing for the card by clicking the "Next" button"**. The word "terms" is a link to the bank's website, where you can find detailed information about this service.

To proceed to the next step, click the **"Next"** button.

CARD REISSUE

Шаг 1 из 4

1 Enter the data 2 Verify the data 3 Confirm with SMS code 4 Finish

Surname and name on the card: Latin letters only
The max length is 20 characters
 Write name manual

Secret word: Cyrillic characters, numbers and spaces only
The max length is 20 characters
 Change password

Bank branch to receive a card: ▼

Phone number for SMS delivery: +38

I accept terms of connection to the SMS informing [terms](#) for a card by clicking the "Next" button

Step 2. Verify the data

Check all parameters of the re-issued card.

To return to the previous step, click the **"Return"** button.

Next to the **"Sign"** button there is a checkbox (by default marked) with the text: **"I accept issue terms by clicking the "Sign" button"**. The word "terms" is a link to the bank's website, where you can see the terms and tariffs for card products.

To continue click the **"Sign"** button.

CARD REISSUE

Шарг 2 из 4

1
Enter the data

2
Verify the data

3
Confirm with SMS code

4
Finish

Card product name:	MasterCard Standard Debit - пакет послуг «СТАРТ»
Card account number:	26256000000473
Surname and name on the card:	YELYS ABERNATY
Currency product:	UAH
Secret word:	444
Bank branch to receive a card	СіЕс-Банк, м.Київ, вул. Іванова,145 Головне відділення
Phone number for SMS delivery:	+38 (097) 3784658
Issue terms:	<ul style="list-style-type: none"> • 15 хвилин на оформлення не іменної картки • безкоштовний випуск не іменної картки • безкоштовне отримання готівки в банкоматах КРИСТАЛБАНКУ та в межах 10 тис. грн. в місяць в будь-якому банкоматі в Україні • розрахунки за товари, послуги у всіх магазинах України і за кордоном • доступ до грошей 24 години на добу у будь-якій точці світу

I accept issue terms by clicking the [terms](#) "Sign" button

Return
Sign

Step 3. Confirm with SMS code

A message with a verification code will be sent to the mobile phone number specified in Step1. Enter the code in the appropriate field on the form and click the **"Sign"** button.

Attention! The code from SMS has a validity period. If you did not manage to enter the code in time, you can ask for it again - for this click the **"Resend SMS"** button.

Enter the code from SMS

Sign
Resend SMS 84 s
Finish

Step 4. Finish

After the successful signing, a message will appear on the screen that your request for card issuing has been sent to the bank. Also you can see the period of card re-issuing and the branch address where you can get a new card.

Click the **"Finish"** button - you will go to the "Accounts and Cards" form.

CARD REISSUE

✓ The operation has been completed successfully

Шаг 4 из 4

1 Enter the data 2 Verify the data 3 Confirm with SMS code 4 Finish

A request for card issuing has been sent to the bank. Period of card re-issuing – 10 work days
The card will be awaiting in the bank branch СіЕс-Банк, м.Київ, вул. Іванова,145 Головне відділення

Finish

Attention! If for any reason the request for re-issuing a card is denied, you'll receive the notification from the bank (see [Notification](#)).

4.2.6. Order a card

To order a primary or additional card for the account:

1. Go to the **Accounts and Cards** menu and select an account from the list;
2. Click the "+" button on the form with detailed account information, in the "Cards to account" section:

CARD ACCOUNT DETAILS


Available cash	15,000.00 UAH	Replenish account	+
Product name:	Free	Perform transfer	↔
Branch:	300006-2	Receive a statement	📄
Account:	И26255000040237	Account details	📄
		Account history	📄

CARDS ISSUED TO THE ACCOUNT

*0 763 Visa Classic Standard +

? Main Name: [edit icon]

Card state: Cancelled [toggle icon]



3. Select the card type and click the **"Next"** button.

Depending on the type of card you choose, you will need to perform step-by-step actions - see the sections below.

4.2.6.1. Order an additional card to account or card

To order an additional card, select the **"Additional card to account / card"** type, and then select the card account number from the drop-down list:

CARD ORDER

Select card type

Additional card to account / card 26256000000473 UAH

Primary card with new account

Next

Perform step-by-step actions in the "Order a new additional card" form.

Step 1. Select a product

View the card types represented for selection, read the conditions, and then select the type of card and click the **"Next"** button:

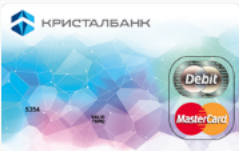
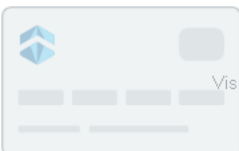
ORDER A NEW ADDITIONAL CARD

Шаг 1 из 5

1 — 2 — 3 — 4 — 5

Select a product — Enter the data — Verify the data — Confirm with SMS code — Finish

SELECT CARD TYPE

Image	Class	Product	Description	Conditions
<input checked="" type="radio"/> 	Debit MasterCard Standard	"Start"	International payment card MasterCard	issue - 200 UAH, reissue - 200 UAH, supplement card - free Details
<input type="radio"/> 	Visa Classic Standard	undefined	undefined	undefined Details

Return
Next

Step 2. Enter the data

Check and, if necessary, change the data required for issuing a new card:

- **Surname and name on the card** – cardholder's name to be printed on the card. By default, the transliterated name and surname of the counterparty from the banking system is displayed. If you want to change the name, check the box **"Write name manually"** and enter a new name and surname.

Attention! In this field you can only enter Latin characters (English layout), the separators "." and "-". The maximum length of the field is 20 characters.

- **Secret word** - password word to the card. By default, the password that you previously assigned for the re-issued card is displayed. If you want to change the value of this field, select the checkbox **"Change password"** and enter the new value.

Attention! In this field you can only enter Cyrillic symbols (Russian or Ukrainian layout), numbers and spaces. The maximum length of the field is 20 characters.

- **Bank branch to receive the card** - by default, the branch address in which you have the card account is substituted in this field. Also, you can select a branch from the drop-down list (if available).
- **Phone number for SMS delivery** - the number of your mobile phone for connection to the SMS informing.
- A checkbox (by default marked) with the text is displayed next to the phone number: **"I accept terms of connection to the SMS informing for the card by clicking the "Next" button"**. The word "terms" is a link to the bank's website, where you can find detailed information about this service.

To proceed to the next step, click the **"Next"** button.

ORDER A NEW ADDITIONAL CARD

Шаг 2 из 5

1
Select a product

2
Enter the data

3
Verify the data

4
Confirm with SMS code

5
Finish

Surname and name on the card:

ABERNATHY ALICE

Latin letters only
The max length is 20 characters

Write name manual

Secret word:

КНИГА

Cyrillic characters, numbers and spaces only
The max length is 20 characters

Change password

Bank branch to receive a card

СИЭС-БАНК, М.КИЇВ, ВУЛ. ІВАНОВА,145 ГОЛОВНЕ ВІДДІ... ▼

Phone number for SMS delivery:

+38

097

3784658

I accept terms of connection to the SMS informing [terms](#) for a card by clicking the "Next" button

Return

Next

Step 3. Verify the data

Check all parameters of the re-issued card.

To return to the previous step, click the **"Return"** button.

Next to the **"Sign"** button there is a checkbox (by default marked) with the text: **"I accept issue terms by clicking the "Sign" button"**. The word "terms" is a link to the bank's website, where you can see the terms and tariffs for card products.

To continue click the **"Sign"** button.

ORDER A NEW ADDITIONAL CARD

Шаг 3 из 5

1
Select a product

2
Enter the data

3
Verify the data

4
Confirm with SMS code

5
Finish

Card product name:	
Card account number:	26256000000473
Surname and name on the card:	ABERNATHY ALICE
Currency product:	UAH
Secret word:	КНИГА
Bank branch to receive a card	СіЕс-Банк, м.Київ, вул. Іванова,145 Головне відділення
Phone number for SMS delivery:	+38 (097) 3784658
Issue terms:	issue - 200 UAH, reissue - 200 UAH, supplement card - free

I accept issue terms by clicking the [terms](#) "Sign" button

Return
Sign

Step 4. Confirm with SMS code

A message with a verification code will be sent to the mobile phone number specified in Step 1. Enter the code in the appropriate field on the form and click the **"Sign"** button.

Attention! The code from SMS has a validity period. If you did not manage to enter the code in time, you can ask for it again - for this click the **"Resend SMS"** button.

Enter the code from SMS

Sign
Resend SMS 83 s
Finish

Step 5. Finish

After the successful signing, a message will appear on the screen that your request for card issuing has been sent to the bank. Also you can see the period of card issuing and the branch address where you can get a new card.

Click the **"Finish"** button - you will go to the "Accounts and Cards" form.

ORDER A NEW ADDITIONAL CARD

✔ The operation has been completed successfully

Шаг 5 из 5

1
Select a product

2
Enter the data

3
Verify the data

4
Confirm with SMS code

5
Finish

The application for card issue was sent to the bank. The lead time is 10 business days
The card will be awaiting in the bank branch СпЕс-Банк, м.Київ, вул. Іванова,145 Головне відділення

Finish

4.2.6.2. Order a primary card with new account

To order a primary card and open a new card account, select the **"Primary card with new account"** type and click the **"Next"** button.

CARD ORDER

Select card type

Additional card to account / card N/A

Primary card with new account


Next

In the opened form "Ordering a new card" perform step-by-step actions.

Steps to open the primary card are similar to the additional card opening (see "Order an additional card to account or card").

4.3. Account history

In order to view the list of approved documents, proceed as follows:

1. Select **Account and cards/Account history** menu item or click the  button in the list of current and card accounts. Also, you can switch to the account history by clicking the **"Account history"** button on the page with detailed information about an account/card.
2. Specify current or card account for report generating in the field **Account or card**.
3. Select a period for report generation – for whole term or for specified term.
4. Enter payment amounts that must be included in the report.
5. Specify operation type – all operations, outgoing or incoming.
6. If necessary, apply additional filter using the words from payment purpose.
7. Click the **"Generate a report"** button.
8. In the **"Report of account operations"** section, the information about approved documents will be displayed. You can print the report by clicking the **"Print"** button.

ACCOUNT HISTORY

Account or card: 26001000092 | 157,749.48 UAH

For a period Whole term Specified term

Amount from till

Payments search by content of the payment purpose

Operation type ALL OPERATIONS

[Return](#) [Generate a report](#) [Print](#)

ACCOUNT TRANSACTIONS REPORT

Records on page: 9 Page 1 of 2

Date of payment creation ^	Date of payment transaction ^	Amount ^	Payer ^	Recipient ^	Operation type ^	Payment purpose ^
27.07.2015 16:28	04.08.2015 16:52	158000.00 UAH	20634000012	26001000092	Incoming	Надання недовзволненого кредиту (Шестой у. к.), відп до кред. дог. Ticket1-KRED від 21.07.2010
15.02.2017 12:13	15.02.2017 12:30	113.15 UAH	26001000092	2630430050	Outgoing	- Поповнення депозиту, угода 017329 від 20.07.2010
21.09.2010 10:39	21.09.2010 10:39	120.00 UAH	26001000092	2630050485	Outgoing	- Поповнення депозиту, угода 021685 від 24.09.2010
02.03.2017 16:18	02.03.2017 16:19	111.00 UAH	26001000092	2068050021006	Outgoing	Переказ на власний поточний рахунок. Без ПДВ.

9. You can switch to the form with detailed information about the document by clicking the necessary entry in the list.

DOCUMENT NUMBER: 8993112449

Date of payment creation: 02.03.2017, 16:18

Date of payment transaction: 02.03.2017, 16:19

Currency: UAH (Гривня)

Amount: 111.00 UAH

Payer's name: Баб'єв В. Д.

Payer (Bank code/Account/Card): 300006 / 26001000092

Payment purpose: Переказ на власний поточний рахунок. Без ПДВ.

Recipient (Bank code/Account/Card): 300006 / 2068050021006

Operation type: Transfer between own accounts and cards

[Return](#) [Print](#)

10. You can click the **"Print"** button in order to print out the document.

4.4. Account statement

To receive extended statement of account/card, proceed as follows:

1. Select **Accounts and cards/Statements** menu item or click the **"Statements"** button if it is displayed in the main menu. Besides, you can switch to the statement of account/card by clicking the **"Receive a statement"** button on the page with detailed information about the account/card.
2. The "Account statements" form will be opened and you can select from the dropdown list the account or card for generating the statement.

ACCOUNT STATEMENTS

Account or card: COMPLEX TE... | 2620000000196 | 438.67 UAH

STATEMENT PERIOD

By date
 For a period
 From date: 10.05.2019
 Till date: 10.06.2019

STATEMENT PARAMETERS

ALL ACCOUNT DOCUMENTS

Require statement dates.
 Apply the bank signature

Extended statement
 Substitute zero amounts

Statement separated by dates
 Separate digits

Descending dates
 Sort by the posting date

[Return](#) [Receive a statement](#)

3. Select the statement parameters (see the table).
4. Click the **"Receive a statement"** button.
5. The statement for the specified period of date will be displayed.

STATEMENT

Страница: 1 из 2 Автоматически


Виписка за рахунками
за період з 07.09.2010 по 01.09.2016

Сформована 19.10.2016 12:44
користувачем KRUZFIZ


Банк	Банк 300006	АБЕРНАТИ Ф. И		Код банку 300006		
№ рахунка	26200512310005	Дата	07.09.2010 / 20.08.2010	Дебет	Кредит	
Вал.	980/UAH	Вхідний залишок		0,00	293 707,97	
№ з.п.	№ док	Дата	Код банку	№ рахунку	Дебет	Кредит
1	118141105	07.09.2010	300009	26200500011673	0,05	0,00
2	118141108	07.09.2010	300006	292458002	0,08	0,00
3	118141109	07.09.2010	300006	292458002	0,13	0,00
4	118141092	07.09.2010	300006	26205000000189	0,50	0,00
5	118140888	06.09.2010	300009	2625850029090	3,88	0,00
6	118141091	07.09.2010	300006	26203000000062	99,99	0,00
7	118141113	07.09.2010	300003	26254000000129	123,00	0,00
8	4503	07.09.2010	300006	2635250020	567,00	0,00
9	50	07.09.2010	300006	26203000000062	0,00	7,77
Усього оборотів					794,63	7,77
Вихідний залишок					0,00	292 921,11

Регистр документів за дебетом		№ рахунка 26200512310005		980/UAH	Дата	07.09.2010
Док. №	118141105	Дата	07.09.2010	Сума	0,05	
Кореспондент	26200500011673	Еліо Абернати (Umbv09)				Ід.код 2950312309
Банк	300009	Банк 300009				
Призн. платежу	Переказ на власний поточний рахунок.					
Проведений	2016-10-06 11:00:27					
				Сума	0,08	
Док. №	118141108	Дата	07.09.2010			
Кореспондент	292458002	Транзит по розрахункам з МПС VISA				Ід.код 00000000
Банк	300006	Банк 300006				
Призн. платежу	#22036369520001#Переказ на картковий рахунок. Без ПДВ.					
Проведений	2016-09-30 15:00:58					

To download data you received, click the  button.

To print the statement, click the  button.







Statement parameters

Parameter	Description
Parameter for current and card accounts	
Statement period	Select the switch "By date" or "For period" and choose required date/dates using the built-in calendar (the  button)
Parameter for current accounts	
All account documents	Select from the dropdown list the documents that must be included to the statement: debit documents, credit documents or all account documents
Require statement dates	To have date of generating the statement displayed, check the box
Extended statement	To have encrypted data of the documents included to the statement, check the box
Statement separated by dates	To have data grouped according to dates in the statement, check the box
Descending dates	To have data sorted according to the order from the later date to earlier date during generating the statement (i.e. data for the last date of the statement period to be displayed at the beginning of the list), check the box
Apply the bank signature	If you want to apply a facsimile image of the bank stamp and the authorized person signature to the document, check this box
Substitute zero amounts	To have data of accounts with zero amounts excluded from the statement, check the box
Separate digits	To have the digits of amounts displayed with the separator (1 000 000 instead of 1000000), check the box
Sort by the posting date	To have data in the statement sorted according to the date of accepting the documents in descending order, check the box

4.5. Deposits

To start operating your deposits, select the **Deposits** menu item.

If you want to have closed deposit agreements displayed in the statement as well as active ones, enable the **"Show closed deposit agreements"** function in the **Settings/Console settings** menu item (see "[Console settings](#)").

LIST OF DEPOSITS					
 Deposit money		 List of requests			
	Name	Current balance	Valid from	Valid till	Interest rate
	Deposit "УАН Аванс НБУ Ежемесячно"	222.00 UAH	22.09.2010	22.12.2010	10.00%
	Deposit "Депозитний сертифікат"	52.23 UAH	28.04.2010	28.07.2010	10.00%
	Deposit "Депозит до востребования"	10.00 UAH	19.04.2010	29.04.2010	15.00%
	Deposit "ГАЛС"	50.00 UAH	13.04.2010	13.07.2010	25.00%

To view detailed information on deposits, click the line with the required deposit.

DEPOSIT "911 ДО ВОСТРЕБОВАНИЯ НУЛЕВОЙ"



Deposit name:



Agreement number: 022215

Deposit account number: 2630550507

Currency: UAH

Current balance: 17.00

Valid from: 24.09.2010

Valid till:

Deposit term: On demand

Replenishment: Yes

Partial withdrawal: Yes

Agreement is closed: No

Accounts and amounts

Interest rate: 50%

Total amount of interest: 0.00

Total amount of paid interest: 0.00

Next date of % payment: 24.10.2010

Amount of next % payment: 0.68

Schedule of % accrual



Deposit replenishment

Withdrawal

Closing

Transactions

On the page of detailed information on deposit, you can perform the following:

- Nickname the deposit or change the name – to perform it, click the  button, enter the name, and click the  button.
- Make a request for schedule of accrued interest of deposit – the **"Schedule of % accrual"** button (see ["Schedule of accrued interest"](#))
- Switch to the "Deposit operations" form to replenish the deposit – the **"Deposit replenishment"** button (see ["Deposit operations"](#)).
- Perform operations with the deposit – the **"Deposit replenishment"**, **"Withdrawal"** and **"Closing"** buttons (see ["Deposit operations"](#)).
- Switch to the form of request for all deposit operations archive – the **"Transactions"** button (see ["Transactions"](#)).

Depending on the bank settings, you may also see the **"Get contract"** button. By clicking it you can request a deposit agreement printed form. Within a few minutes, the agreement form will be generated and sent to the user's workplace. You can view it in the **Messages** menu item (see ["Messages"](#)).

4.5.1. Schedule of accrued interest

You can view the schedule of accrued interest of each deposit agreement. To perform it, proceed as follows:

1. Click the **"Schedule of % accrual"** button on the form of detailed information on deposit.
2. Select the request period: for whole term or for specified term (to enter the start and ending dates, use the built-in calendar).
3. Click the **"Perform the request"** button.

SCHEDULE OF % ACCRUAL

Deposit: **018061**

For a period: Whole term
 Specified term

Perform the request

No	Payment date	Account	Bank	Payment amount
	Payment term			Currency
	Operation description			
1	02.10.2010	2638550091	Банк 300006	0.99
	Payment for the term from 02.09.2010 till 01.10.2010			EUR
	Возврат %%			
2	02.11.2010	2638550091	Банк 300006	1.06
	Payment for the term from 02.10.2010 till 01.11.2010			EUR
	Возврат %%			

In received statement you can view the list of payment documents which includes the payment date and the account number, bank name, payment amount and currency, operation description.

If you need, you can print data by clicking the **"Print"** button.

4.5.2. Transactions

To view the list of all deposit operations, proceed as follows:

1. Click the **"Transactions"** button on the form with detailed information on deposit.
2. Select the request period: for whole term or for specified term (to enter the start and ending date, use the built-in calendar).
3. Select the statement type from the drop-down list: all payments, deposit replenishment, funds withdrawal, % payment.
4. Click the **"Display a statement"** button.

TRANSACTIONS

«Сберегательный счет РБ (978)»

For a period: Whole term
 Specified term

Statement type: ALL PAYMENTS ▼

Date	Payment type	Payment description	Amount
02.09.2010	Увеличение задолженности	[ГПласт] - Залучення коштів на депозит , угода 018061 від 02.09.2010	125.00 EUR

Return
Print
Display a statement

The statement will contain the date, payment type and description, amount and currency.

To print the statement, click the **"Print"** button.

4.5.3. Deposit operations

Attention! You can perform deposit operations only with active deposits. If the deposit is closed, operations are not available.



To perform deposit operations, proceed as follows:

1. Select the required operation on the form with detailed information on deposit (the **"Deposit replenishment"**, **"Withdrawal"** or **"Closing"** buttons).
2. On the "Deposit operations" form specify the operation required (select the required value from the drop-down list in the **Operation** field).

Attention! The list of available deposit operations depends on conditions of your deposit agreement.

3. Specify account or card, from which funds will be transferred during deposit replenishment or to which funds will be transferred during withdrawal (select the required value from the drop-down list in the **Account or card** field).
4. Enter the amount.

DEPOSIT OPERATIONS

 [Deposit money](#)  [List of requests](#)

Deposit:	UAH 022215 DEPOSIT "911 ДО ВОСТРЕБОВАНИЯ НУЛЕВ... ▼
Operation:	DEPOSIT REPLENISHMENT ▼
Account or card:	2630750088 801,030.00 UAH ▼
Payment:	<input type="text" value="100.00"/> UAH

[Return](#) [Next](#)

5. Click the **"Next"** button.

6. Check whether all fields are filled in correctly. If all details are specified correctly, sign the document (see ["Signing of payment documents"](#)) or switch to the editing the document (the **"Return"** button).

4.5.4. New deposit

To send to the bank a request for depositing money, switch to the **Deposit/Deposit money** menu item.


On the form with the list of deposits, you can filter data according to a currency. Brief description of deposit conditions is displayed for each deposit agreement.



DEPOSIT STORE

UAH
USD
EUR
XAG
XAU
RUB


Choose a currency



UAH Аванс НБУ в Конце срока



Depositing terms:	3 month(s)	
Deposit minimum amount:	Absent	
Replenishment:	Allowed	
Partial withdrawal:	Allowed	
Interest payment:	At the end of term	
Interest rate:	10% annual	


Депозит Растущий



Depositing terms:	3, 5 or 12 month(s)	
Deposit minimum amount:	100 UAH	
Replenishment:	Allowed	
Partial withdrawal:	Allowed	
Interest payment:	Every month	
Interest rate:	till 20% depending on the term	

4.5.4.1. Deposit money

To send to the bank a request for depositing money, proceed as follows:

1. Click the  button.
2. In the opened form, select an account, from which funds will be deposited.
3. Select the deposit type.
4. Specify the deposit term (select from the list of available types).
5. Enter the deposit amount.
6. Select an account for interest accrual (if required).
7. View the deposit parameters by clicking the **"Term review"** button.
8. You can read the terms of the depositing rules and the notice of the private persons deposit guarantee system using the corresponding links. The documents are opened as separate files.
9. Click the **"Next"** button.
10. Check the entered data, sign the document (see "Signing of payment documents") and send it to the bank.

NEW DEPOSIT

Parameters of depositing money

Source account:	262075002339 2,045,713.03 UAH
Deposit type:	UAH АВАНС В ЕЖЕМЕСЯЧНО
Deposit term:	12 MON.
Deposit amount:	1,000.00
The account for %%:	262075002339 2,045,713.03 UAH

Deposit parameters

Deposit type:	UAH Аванс в Ежемесячно
Currency:	UAH
Deposit term:	12 mon.
Interest rate:	20 %
Replenishment:	No
Deposit min. amount:	0.00
Replenishment min. amount:	0.00
Interest payment:	Every month
Payment type:	To an account
Early termination conditions:	20 %
Partial withdrawal:	Yes


By pressing the «Next» button, I confirm that:

1. I accept the terms of the rules
2. I have read and understood the Notice of the private persons deposit guarantee system.

Return Next

After the request for depositing money had been sent to the bank, you can control the request state in the **Deposit/List of request** menu item.


4.5.4.2. Deposit calculator

To read more about deposit conditions and to receive the calculation of deposit profitability, switch to deposit calculator by clicking the  button in deposit section.

DEPOSIT CALCULATOR

SELECT DEPOSITING CONDITIONS

Deposit	ДЕПОЗИТ РАСТУЩИЙ	UAH
Deposit amount	from 100.00 <div style="width: 20%; background-color: #00AEEF; border-radius: 5px;"></div>	100
Deposit term	<div style="width: 80%; background-color: #00AEEF; border-radius: 5px;"></div>	Months 12



Interest rate, annual:	18.5 %
Amount On the maturity date:	100 UAH
Total amount of accrued interest:	19.2 UAH
Accrued interest per month:	1.54 UAH

Return Deposit money

In the "Deposit calculator" form, you can proceed as follows:

- Select deposit name from the list.
- Select deposit currency from the list.
- Enter or select deposit amount using the moving slider.
- Select deposit term using the moving slider.




Calculation results will be displayed at the bottom of the form. To deposit money according to set parameters, click the **"Deposit money"** button, then the "New deposit" form will be displayed (see "New deposit").

The **"Return"** button enables you to return to the deposit store.

Pay attention that you can select deposit currency in which you do not have current accounts and view deposit conditions and profitability in this currency.

4.5.4.3. List of request for depositing money

To view the list of created requests for depositing money, select the **Deposit/List of requests** menu item or click the **"List of requests"** button on the "List of deposits" form.

LIST OF REQUESTS							
Records on page: 50							
Page 1 of 12							
Name	Date	Deposit term	Interest rate	Account	Amount	State	
 Депозит Растущий	11.10.2016 15:51:31	380 days	18.5%	9898 91** **** 0055	500 UAH	Accepted	
 Депозит Растущий	11.10.2016 15:47:23	380 days	18.5%	9898 91** **** 0055	5000 UAH	Rejected	
 Депозит Растущий	11.10.2016 15:43:50	380 days	18.5%	262050031231	500 UAH	Entered	

Each record of the list is a link to the form of viewing detailed information on the request (click the required entry).

NEW DEPOSIT	
Request for depositing money	
Date:	24.09.2010
Deposit amount:	130.00 (EUR)
Deposit name:	Депозит EUR
Deposit term:	3 mon.
% rate:	12 %
Interest payment:	Every month
Capitalization:	No
Money will be deposited from account:	26201510060000
Account of deposit payment:	26201510060000
Account of interest payment:	26201510060000

Return Print

You can print documents by clicking on the **"Print"** button. The document in the "Approved" status will be printed with a facsimile image of the bank stamp and the signature of the authorized person.



You can return to the list of request by clicking the **"Return"** button. Requests in the "Not all signatures" state can be signed.

4.6. Loans



To view the list of your loans, select the **Loans** menu item.

If you want to have all loan agreements (active and closed) included to the list, enable **"Show closed loan agreements"** function (see ["Console settings"](#)).

Each record is a link to the form of extended information on the loan.



LIST OF LOANS				
	Name	Agreement number	Current balance	Currency
	Кредит	5689-2620	0.00	UAH
	На технику	524163	18,998.35	UAH

To view the detailed information on the loan, click the line with the required loan.

DATA ABOUT LOANS	
Loan name: 	Phone 
Counteragent:	Чумаченко Д. Ю.
Agreement amount of the loan:	157800.00
Loan type:	Значения по умолчанию
Number of contract:	Ticket2-KRED
Currency:	USD
Date of contract:	23.07.2010
Expiration date:	31.08.2015
Loan accounts and %% amounts	
Interest rate:	18%
Nearest repayment date:	01.10.2010
Nearest repayment amount:	2334.58
Overdue amount:	0.00
Principal debt	
Current balance:	157800.00
Correspondent Account No:	26003000090
Nearest repayment date:	31.08.2015
Nearest repayment amount:	157800.00
Overdue amount:	0.00
Commissions	
Nearest repayment amount:	0.00
Overdue amount:	0.00
Penalty	
Including penalties:	0.00

[Return](#)
[Payment schedule](#)
[Loan repayment](#)
[Transactions](#)

On the "Loan" page, you can perform the following:

- Nickname the loan or change the name – to perform it, click the  button, enter the name and click the  button.
- Switch to the form of request for loan repayment schedule (the **"Payment schedule"** button).
- Switch to the repayment operation of an active loan (the **"Loan repayment"** button).
- Switch to the form of request for transactions archive (the **"Transaction"** button).

4.6.1. Payment schedule

You can view loan repayment schedule of each loan agreement. To perform it, click the **"Payment schedule"** button on the form of viewing detailed information on the loan.

The form will display the following data: schedule of repayment dates, debt amount at the date of repayment, interest amount at each stage of loan repayment, commission and payment amount at each stage of repayment, expected balance on each date of repayment, payment status.

PAYMENT SCHEDULE							
Loan agreement:				Ticket2-KRED			
No	Repayment date	Debt amount	% amount	Commission	Payment amount	Balance	Payment status
1	01.08.2010	0.00	700.37	0.00	700.37	157800.00	Не выполнен
2	01.08.2010	0.00	700.37	0.00	700.37	157800.00	Не выполнен
3	01.09.2010	0.00	2412.39	0.00	2412.39	157800.00	Не выполнен

You can print received data by clicking the **"Print"** button.

4.6.2. Transactions archive

You can view the archive of approved payments for the whole term or for specified period. To view the loan payments archive, proceed as follows:

1. In the form of viewing detailed information on the loan, click the **"Transactions"** button.
2. If you need to receive payments archive for the whole period, mark the **"Whole term"** radio button. If you need to receive payments archive for a specified period, mark the **"Specified period"** radio button.
3. Select a statement type: all payments, main debt repayment, interest repayment, commission and penalty.
4. Click the **"Display a statement"** button.

The table will be displayed at the bottom of the window. It will contain the list of loan payments that meet the specified conditions.

TRANSACTIONS			
Number of contract:		ARCH1	
For a period:		<input checked="" type="radio"/> Whole term <input type="radio"/> Specified term	
Statement type:		<input type="text" value="ALL PAYMENTS"/>	
Date	Payment type	Payment description	Amount
28.04.2010	main debt repayment	Повернення кредиту (Шестой к. к.), кред. дог. ARCH1 від 28.04.2010	2000.99 UAH
29.06.2010	main debt repayment	Повернення кредиту (Шестой у. к.), кред. дог. ARCH1 від 28.04.2010	2.10 UAH
<input type="button" value="Return"/> <input type="button" value="Print"/> <input type="button" value="Display a statement"/>			

To return to the list of loans, click the **"Return"** button.

You can print received data by clicking the **"Print"** button.

4.6.3. Loan repayment

Attention! You can perform a repayment operation with an active loan only. If the loan agreement is closed, operations with it are not available.

To perform a repayment operation:

1. Click the **"Loan repayment"** button on the form of detailed information on the loan.

LOAN REPAYMENT

Loan agreement:	<input style="width: 90%; border: 1px solid #ccc;" type="text" value="UAH ARCH1 CREDIT ИМЯ КРЕДИТ 1"/>
From account:	<input style="width: 90%; border: 1px solid #ccc;" type="text" value="СЧЕТ ДЛЯ П... 26200000000043 83,483.70 UAH"/>
Through corr. account:	206282620
Payment:	<input style="width: 60%; border: 1px solid #ccc;" type="text" value="1,100.00"/> UAH

Return

Next

2. The agreement number which you selected from the list initially is filled in the **Loan agreement** field on default. But you can change the agreement number by selecting another one.
3. In the **From account** field, select an account which will be debited.
4. Enter an amount for loan repayment in the **Payment** field.
5. Click the **"Next"** button.
6. Check whether you filled in data correctly and sign the document (see ["Signing of payment documents"](#)).

You can view the information about loan payments on the "Operation archive" form (see ["Transactions archive"](#)).

4.7. Transfers

To make a transfer, select the **Payments and transfers** menu item.

In the opened form, select current or card account, from which you will transfer funds. The list of transfers will be displayed depending on the account type.

Using the system you can make the following types of transfers from your accounts:

- Transfer funds from one own account to another own account in the bank (operations are available for your accounts in national and foreign currency, see ["Transfer between own accounts"](#)).
- Transfer funds from own account to account of another bank customer (see ["Transfer within the bank"](#)).
- Transfer funds to the account of another bank customer (see ["Transfer to the card of another bank customer"](#)).
- Transfer funds from own account which is opened in the bank to account which is opened in another bank of Ukraine (see ["Transfer within Ukraine"](#)).

4.7.1. Transfer between own accounts

To create and send to the bank a request for funds transfer between own accounts, proceed as follows:

1. Select a transfer type – To own account/card.
2. In the opened section in the **To account** field, you can select your account to which funds will be transferred.

TRANSFERS

Transfer from account or card: TEST ANDRO... | 2620650013 | 4,686.72 UAH

TRANSACTION TYPE

To own account/card To account of another Crystalbank customer To the card of Crystalbank customer To another bank within Ukraine

To account: HELLO | 26200500011673 | 78,207.51 UAH

Amount: 100.00 UAH

Cancel Next

3. Specify an amount (using point as a separator, for example: 50.00).
4. Click the **"Next"** button.
5. On the next page, you can check whether the details are filled in correctly. If data has mistakes, click the **"Return"** button and correct them, if data has none – sign the document (see ["Signing of payment documents"](#)).
6. If the document has been sent to the bank successfully, a corresponding message will be displayed.

4.7.2. Transfer within the bank


To create and send to the bank a request for funds transfer from own account to account of another bank customer, proceed as follows:

1. Select a transaction type – To account of another Crystalbank customer.


TRANSFERS

Transfer from account or card
26001000092 | 157,525.48 UAH


TRANSACTION TYPE




To own account/card



To account of another Crystalbank customer



To the card of Crystalbank customer



To another bank within Ukraine

Recipient's account number:

Beneficiary name:

ID code/USREOU of recipient:

Amount: UAH

Payment purpose:

Symbols left: 160 VAT

Cancel
Next

Dear Customers! Pay your attention please to the need of more precise filling the «Payment purpose», which enables the recipient to identify your payment correctly. If there are no special requirements from the recipient, please specify, if possible, the following required information in the payment purpose: - name, ID code of the payer (for the payment of taxes and fees); - type of services which are paid; - contract details (number, contract date); - VAT included or excluding VAT.

ATTENTION! It is prohibited to use a current account of a private person for transactions connected with business activity (NBU Board Resolution #492, dated 12 November 2003).

ATTENTION! It is prohibited to transfer funds from accounts in national currency of resident private persons to accounts of non-resident private persons, excluding accounts of non-resident-investors.

2. Enter the details of transfer recipient:

- Enter the recipient's account number.
- Specify the beneficiary name.
- Enter the ID code (if recipient is a private customer) or USREOU (if recipient is a corporate customer) in the **ID code/USREOU** field.

3. Specify an amount (using point as a separator, for example: 50.00).

4. Enter a payment purpose (up to 160 symbols). Use the **"VAT"** button for automatic calculation of value-added tax. You can choose one of standard templates: "VAT 20%", "VAT included 20%", "without VAT".

5. Click the **"Next"** button.

6. On the next page, you can check whether the details are filled in correctly. If data has mistakes, click the **"Return"** button and correct them, if data has none – sign the document (see ["Signing of payment documents"](#)).

7. If the document has been sent to the bank successfully, a corresponding message will be displayed.

4.7.3. Transfer to the card of another bank customer

To transfer funds, proceed as follows:

1. Select the transfer type – To the card of Crystalbank customer.

The screenshot shows the 'TRANSFERS' section of the internet banking interface. At the top, there's a header 'TRANSFERS' and a sub-header 'Transfer from account or card' with a balance of 26001000092 | 157,525.48 UAH. Below this, the 'TRANSACTION TYPE' section offers four options: 'To own account/card', 'To account of another Crystalbank customer', 'To the card of Crystalbank customer' (which is selected), and 'To another bank within Ukraine'. The selected option leads to a form with the following fields: 'To card' (four input boxes, each containing '1234'), 'Amount' (input field with '600.50' and 'UAH' label), and 'Payment purpose' (input field with 'Переказ між картами без ПДВ'). Below the payment purpose field, there is a 'Symbols left: 141' indicator and a 'VAT' button. At the bottom of the form, there are 'Cancel' and 'Next' buttons.

2. In the **To card** field, you can enter the 16-digit card number of another bank customer (4 digits in each field).
3. Enter the transfer amount.
4. In the **Payment purpose** field, the information will be specified automatically but you can add it (up to 160 symbols). Use the **"VAT"** button for automatic calculation of value-added tax. You can choose one of standard templates: "VAT 20%", "VAT included 20%", "without VAT".
5. Click the **"Next"** button.
6. The system will check the card number you entered. If the card number is specified incorrectly, an error message will be displayed.
7. If checking has been finished successfully, on the next page you can control whether the details are entered correctly. If data has mistakes, click the **"Return"** button and correct them, if data has none – sign the document (see ["Signing of payment documents"](#)).
8. If the document has been sent to the bank successfully, a corresponding message will be displayed.

You can print transfer data by clicking the **"Print"** button.

4.7.4. Transfer within Ukraine


To create and send to the bank a request for funds transfer from own account to account which is opened in the another bank of Ukraine, proceed as follows:

1. Select a transfer type – To another bank within Ukraine.


TRANSFERS

Transfer from account or card
26001000092 | 157,525.48 UAH


TRANSACTION TYPE




To own account/card



To account of another Crystalbank customer



To the card of Crystalbank customer



To another bank within Ukraine

Choose a recipient: ...

Recipient's bank/branch code: ...

Recipient's account number:

Beneficiary name:

ID code/USREOU of recipient:

Amount: UAH

Payment purpose:

Symbols left: 160 VAT

Cancel
Next

Dear Customers! Pay your attention please to the need of more precise filling the «Payment purpose», which enables the recipient to identify your payment correctly. If there are no special requirements from the recipient, please specify, if possible, the following required information in the payment purpose: - name, ID code of the payer (for the payment of taxes and fees); - type of services which are paid; - contract details (number, contract date); - VAT included or excluding VAT.

ATTENTION! It is prohibited to use a current account of a private person for transactions connected with business activity (NBU Board Resolution #492, dated 12 November 2003).

ATTENTION! It is prohibited to transfer funds from accounts in national currency of resident private persons to accounts of non-resident private persons, excluding accounts of non-resident-investors.

2. Enter the details of transfer recipient:

- Fill in the details of recipient's bank by clicking the «...» button in the **Bank code** line. Then the reference book of banks of Ukraine will be opened; you can select the required bank using the search according to the bank ID or bank name (enter the value to the find bar).
- Enter the recipient's account number.
- Specify the beneficiary name.
- Enter the ID code (if recipient is a private customer) or USREOU (if recipient is a corporate customer) in the **ID code/USREOU** field.

Data about recipients of your transfers is imported to special reference book. If you need, you can use this reference book (using the «...» button in the **Choose a recipient** line). Select the required recipient of transfer and data will be entered automatically.











3. Specify an amount (using a point as a separator, for example: 50.00).

4. Enter a payment purpose (up to 160 symbols). Use the **"VAT"** button for automatic calculation of value-added tax. You can choose one of standard templates: "VAT 20%", "VAT included 20%", "without VAT".
5. Click the **"Next"** button.
6. On the next page, you can check whether the details are filled in correctly. If data has mistakes, click the **"Return"** button and correct them, if data has none – sign the document (see ["Signing of payment documents"](#)).
7. If the document has been sent to the bank successfully, a corresponding message will be displayed.

4.7.5. Templates of transfers

The system enables creating documents on the basis of templates. The values from template fill in the fields of the document that you are creating.

To view the list of templates, select **Payments and Transfers** menu item and switch to the "Transfer templates" tab.

Template name ^	Payer ^	Recipient ^	Amount ^	
4444	2068050021006	20686000026	0.55 UAH	 
54654	262080021237	26200000000021	54654654 UAH	 
5486456	262080021237	21121212222222	56 UAH	 
745545	262080021237	35465468764213	55 UAH	 
no YKP	260080021006	26254000000129	123 UAH	 

Add

You can filter, sort and refresh data on the form with the list of templates (see ["Filter and refreshing data"](#)).

To edit a template, click the  button in the line of required template.

To delete a template, click the  button in the line of required template.

Each line in the list is a link to a form of creating a payment on the basis of required template.

To create a template, proceed as follows:


1. You can click the **"Add"** button on the form with the list of templates on the "Transfer templates" tab.
2. Specify the template name, account, transfer type, fill in the template fields with the required values.
3. Click the **"Save the template"** button.

PAYMENT TEMPLATES


Template name

Transfer from account or card: 1005-TEST | 26200512310005 | 292,921.11 UAH ▼


TRANSACTION TYPE




To own account/card



To account of another Crystalbank customer



To the card of Crystalbank customer



To another bank within Ukraine

To account: СЧЕТ ДЛЯ П... | 26200000000043 | 83,483.70 UAH ▼

Amount: UAH

Save the template

Besides, you can save created transfer as a template on the form of viewing detailed information on transfer (see "[List of transfers](#)").

4.7.6. List of transfers

To view the list of all made transfers and their states, select the **Payments and transfers/Payment history** menu item or click the **"Payment history"** button (if any) in the main menu.

The list of all funds transfer documents will be displayed.

PAYMENT HISTORY

Records on page: 50
⏪ ⏩ Page 1 ⏪ ⏩ of 102 🔄

Date of payment creation	Date of the last change	Payer	Bank code	Recipient	Amount	Payment purpose	State
<input type="text" value="12.10.2016 11:32:04"/>	<input type="text" value="12.10.2016 11:32:14"/>	<input type="text" value="26200512310005"/>	<input type="text" value="300006"/>	<input type="text" value="26200500011673"/>	<input type="text" value="99 UAH"/>	<input type="text" value="556"/>	ALL DATA ▼ Rejected
<input type="text" value="12.10.2016 11:22:41"/>	<input type="text" value="12.10.2016 11:22:53"/>	<input type="text" value="26200500011673"/>	<input type="text" value="300009"/>	<input type="text" value="26255500011673"/>	<input type="text" value="200 UAH"/>	<input type="text" value="rrr"/>	Not all signatures
<input type="text" value="12.10.2016 11:13:31"/>	<input type="text" value="12.10.2016 11:13:44"/>	<input type="text" value="2620000000675"/>	<input type="text" value="300009"/>	<input type="text" value="26255500011673"/>	<input type="text" value="150 UAH"/>	<input type="text" value=":lll:"/>	Not all signatures
<input type="text" value="12.10.2016 11:12:14"/>	<input type="text" value="12.10.2016 11:12:24"/>	<input type="text" value="2620000000675"/>	<input type="text" value="300009"/>	<input type="text" value="26255500011673"/>	<input type="text" value="99 UAH"/>	<input type="text" value="Плата за згідно з . без ПДВ"/>	Not all signatures

On this form, you can view the state of document processing in the bank.

You can filter, sort and refresh data in the form with the list of the documents (see "[Filter and refreshing data](#)").

Each line in the list is a link to the form of viewing the detailed information on the document.

PAYMENT HISTORY → TRANSFERS BETWEEN OWN ACCOUNTS

<p>Document current state: Rejected</p> <p>Rejection reason: Счет 26200500011673 не найден в Банке 300006</p> <p>DOCUMENT</p> <p>Number: 118141149</p> <p>Date: 07.09.2010</p> <p>PAYER:</p> <p>Bank code: 300006 / Банк 300006</p> <p>Account: 26200512310005</p> <p>TRANSACTION DETAILS</p> <p>Amount: 99.00 UAH</p>	<p>RECIPIENT:</p> <p>Bank code: 300006 / Банк 300006</p> <p>Account: 26200500011673</p> <p>Payment purpose: 556</p>
---	--

Return
Print
Save as a template
Clone the document

In the form of viewing detailed information on the document, you can perform the following depending on its state:

- Print the document by clicking the **"Print"** button.
- Save transfer details as a template by clicking the **"Save as a template"** button.
- Sign the document if it is required (see ["Signing of payment documents"](#)).
- Create a document copy by clicking the **"Clone the document"** button.

4.8. Regular payments

The system allows creating regular payments in national and foreign currencies.

You can view and create the orders in the **Payments and transfers** menu item, on the **"Regular payments"** tab.





The list of created orders displays on the page.

By default, only active orders are displayed in the list ("Entered" and "Accepted" states). To see the full list of orders, including postponed, rejected and closed, use the switch **"Display all"**.

Transfer templates		Regular payments						Display all <input type="checkbox"/>		
+ Add										
Name ^	Date from ^	Date till ^	Status ^	Periodicity ^	Next payment date ^	Amount ^				
1.21	24.09.2010	22.02.2023	Accepted	Week	12.06.2019	1.21 UAH				
Test notification	24.09.2010	Пропорчено 28.02.2019	Accepted	Week	-	100.00 UAH				
NEW_TEST_PAYMENTORDER	26.04.2010	Пропорчено 26.09.2015	Entered	Daily	-	5.35 UAH				
CARD-to-CARD	30.07.2015	Пропорчено 05.08.2015	Entered	Daily	-	1.73 UAH				
sfsfs	01.03.2010	Пропорчено 31.07.2015	Entered	Daily	-	3.00 USD				

Add

Depending on status of the order, various buttons are available for performing operations with regular orders:

-  button - the "Fulfill" operation - create the regular payment based on this order (see more "[Fulfill regular payment](#)");
-  button - the "Edit" operation - go to the "Edit regular order" form (see more "[Edit regular payment](#)");
-  button - the "Payment log" operation - go to the order execution log (see more "[Payment log](#)");
-  button - the "Cancel an order" operation - cancel or close the current order (see more "[Cancel/close an order](#)").

You can filter, sort and refresh data on the form with the list of orders (see "[Filter and refreshing data](#)").

Each line of the list is a link by which you can go to the form of editing a regular order (see "[Edit regular payment](#)").

4.8.1. New regular payment

To create a new order for a regular payment, proceed as follows:

1. Click the "**Add**" button on the form with the list of orders.
2. In the opened form, select a current or card account, from which you will transfer funds for regular payment.
3. Select a transfer type and, depending on the type, enter the payment details (more details about different types of transfers see "[Transfers](#)").

Pay attention: If you select a currency account, only the type of transfer "To own account/ card" will be available. In this case, the beneficiary's account will be available for selection only in the same currency as the sender's account.

4. Enter the name of the order.
5. Enter the amount of the regular payment.
6. In the **Validity period of regular payment** field, specify start date and end date of the order.
7. In the **Periodicity** field, select the value from the dropdown list (week, month or quarter) and mark the date in the calendar.


Pay attention: If the payment falls on weekends or holidays, it will be performed on the previous business day of the bank. A payment, which is scheduled for 29th, 30th or 31st of the month, will be executed on the last day of the month if the month does not contain such dates.

8. Enter the number of attempts, days. In this case, "1" will mean that the payment must be executed only on the specified date.
9. Click the "**Next**" button.


NEW REGULAR PAYMENT

Transfer from account or card
UKUK | 262050031231 | 31,380.49 UAH


TRANSACTION TYPE




To own account/card



To account of another Crystalbank customer



To the card of Crystalbank customer



To another bank within Ukraine

Name:

To account:

Amount UAH

Validity period of regular payment from till

Periodicity

Day of the month


In case of failure repeat days

Back
Next

On the next page, check the correctness of the order details. If the data is correct, confirm it by entering the SMS code:

REGULAR PAYMENT

✔ The document is entered; waiting for SMS confirmation.
[New transfer](#)

<p>Number: 27335</p> <p>Date: 9/24/10</p> <p>Bank code: 300006 / Банк 300006</p> <p>Account: 262050031231</p> <p>Amount: 222.00 (UAH)</p>		<p>Bank code: 300006 / Банк 300006</p> <p>Account: 26205000000297</p> <p>Name: To card</p> <p>From date: 4/29/19</p> <p>Till date: 4/9/25</p> <p>Periodicity: Month</p> <p>The first payment date: 29.04.2019</p> <p>Number of attempts, days: 5</p> <p>Payment purpose: Переказ на власний поточний рахунок. Без ПДВ.</p>
---	---	--

Enter the code from SMS


Sign
Resend SMS 53 s

After confirmation, the order becomes "Entered". The system will generate payment documents based on this order and send them to the bank.

After a new order creation, in case of its successful or unsuccessful performing, you'll receive a notification which you can view in the "Information" section or on the "Notification" page (see [Notification](#)).

4.8.2. Fulfill regular payment

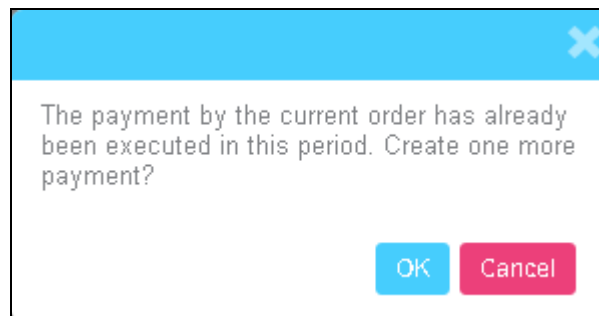
The "Fulfill" operation is available for "Accepted" and "Postponed" orders.

To create the regular payment based on this order click the  button on the form with the list of orders.

During this operation, the system uses the regular order as a template and creates the appropriate type of payment. At the same time, such checks are carried out:

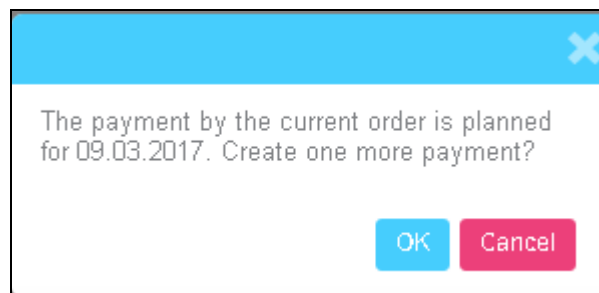
1. If the payment by the current order has already been executed in this period (week, month or quarter).

If a payment has already been created in this period, a message will appear on the screen:



Click "**OK**" button to continue or "**Cancel**" to cancel the operation.

If a payment has not yet been created in this period, a message will appear on the screen:




Click "**OK**" button to continue or "**Cancel**" to cancel the operation.

2. If the payment by the current order is in the queue for execution.

If the order is in the execution queue, a corresponding message appears on the screen.

4.8.3. Edit regular payment


Editing operation is available for "Entered", "Not all signatures" and "Accepted" orders.

To edit the regular order go to the form with the list of orders. Each line of the list is a link by which you can go to the form of editing a regular order. Follow the link or click the  button.


EDIT REGULAR PAYMENT

Transfer from account or card: 26001000092 | UAH | 157,677.48


TRANSACTION TYPE




To own account/card



To account of another Crystalbank customer



To the card of Crystalbank customer



To another bank within Ukraine

Name:

To account:

Amount: UAH

Validity period of regular payment from till


Periodicity: Mon Tues Wed Thurs Fri Sat Sun

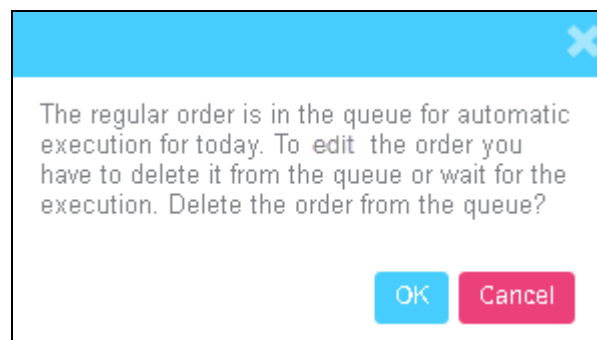
In case of failure repeat days

Back
Next

During editing, you can change all order parameters. The changes must be confirmed by entering the SMS code, as well as while creating a new order.

Pay attention: While editing “Accepted” orders the system actually creates a new order, and the old one changes into the “Closed” state. On the form of editing such an order, a warning will be displayed: “History of operations based on this order is available in archive. New order and operations log will be created according to your changes”.


Also, when you click the  button for the “Accepted” order, the check is carried out, if the payment by the current order is in the queue for execution. If the order is in the execution queue, a message appears on the screen:

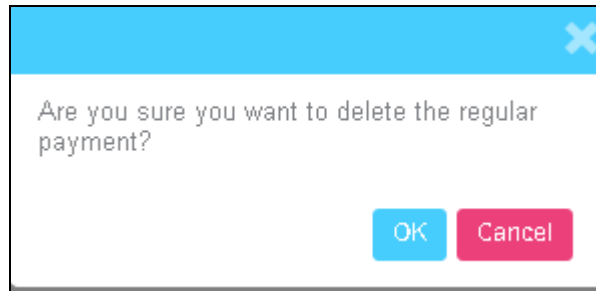


Click “OK” button to continue or “Cancel” to cancel the operation.

4.8.4. Cancel/close an order

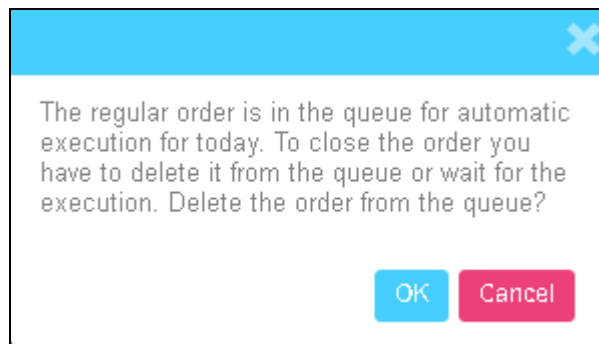
The “Cancel an order” operation is available for “Entered”, “Not all signatures”, “Accepted” and “Postponed” orders.

To cancel the order click the  button on the form with the list of orders, and then click the **“OK”** button in the dialogue window:



During operation of canceling the order, the system checks whether this order is not in the queue for execution.

If the order is in the execution queue, a message will appear on the screen:



Click **“OK”** button to continue or **“Cancel”** to cancel the operation.

4.8.5. Payment log

To view the order execution log click the  button on the form with the list of orders.

A list of attempts (successful and unsuccessful) for performing a regular payment is displayed on the action log form. For each attempt you can find out the payment time, the state and result (reasons for non-payment):

ACTION LOG			
Payment time	State	Result	Document
09.03.2017 11:40:02	Technical error	Ошибка, код: 100 Детальная информация: java.lang.RuntimeException: [BCSTORAGE] CardNo from request...	The document has not been created
06.03.2017 00:30:26	Success		Go
03.03.2017 00:30:35	Success		Go
03.03.2017 00:30:34	Success		Go
01.03.2017 16:04:01	Success		Go
01.03.2017 12:20:02	Success		Go

[Return](#)

For successfully executed payments, it is possible to click on the link and go to the form for viewing the created payment document:

PAYMENT HISTORY → TRANSFERS BETWEEN OWN ACCOUNTS

<p>Document current state: Entered</p> <p>DOCUMENT</p> <p>Number: 118141545</p> <p>Date: 24.09.2010</p> <p>PAYER:</p> <p>Bank code: 300006 / Банк 300006</p> <p>Account: 26205000000297</p> <p>TRANSACTION DETAILS</p> <p>Amount: 11.00 UAH</p> <p>Commission: 1.00 UAH (Details)</p>		<p>RECIPIENT:</p> <p>Recipient name: КАРАСЬ Ю. І.</p> <p>Bank code: 300006 / Банк 300006</p> <p>Account: 2620150410001</p> <p>Payment purpose: Переказ на власний поточний рахунок. Без ПДВ.</p>
--	--	---

Return
Print
Save as a template
Clone the document

4.9. Service payments

In the **Service payments** menu item, you can pay for public facilities and other services:

- create payments for service providers (see "[Service payments creating](#)");
- create templates and then make payments based on these templates (see "[Creating templates and service payments based on templates](#)");
- pay bills from service providers based on the details of your templates (see "[Payment of bills received from service providers](#)").

4.9.1. Service payments creating

To pay for services, proceed as follows:

1. Switch to the **Service payments** menu item.
2. Select a region for bills payment.

SERVICE PAYMENTS

Select City/Region

KHARKIV REG. ▼

Search by name

Enter at least three characters please

FleshCheck

Горо

ЦАПay

Днепропетровская область

Изипей


Киев

Портмоне - 20

3. Select a group of service provider and then select a company-provider. If the list is too long, you can enter several characters in the **Search** field and select a company from the list.

4. Enter the main parameters (different for each provider) and click the **"Next"** button.

PUBLIC UTILITIES / КИЇВЕНЕРГО (ЕЛЕКТРОПОСТАЧАННЯ)


 Fee is 0.5%, but not less than 1 UAH

Client account

Return Next

5. In the opened form, the following information can be displayed: payment details and debt amount (depending on provider).

BILL PAYMENT

 Fee is 0.5%, but not less than 1 UAH

For September, 2016 ▼

Client account

Postal address

Counters

Counters	Tariff	Previous	Current	Subsidy	Debt	Use overpay/ pay debt	Amount
Електропостачання	<input type="text" value="3.2600"/>	<input type="text" value="12"/>	<input type="text" value="12"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>

Make payment from the account/card ▼

Amount

Return Next

6. If the service type requires, enter a tariff, counters data in the **Previous** and **Current** fields.
7. Specify the payment amount (in UAH).
8. In the **Make payment from the account/card** field, select from the drop-down list of your current and card accounts an account which will be debited. Then click the **"Next"** button.
9. In the opened form, check the payment details, sign the document (see "[Signing of payment documents](#)") and send it to the bank.

After the signed document has been sent to the bank, you can control the state of its processing and view the full list of sent documents on the "Service payments archive" form (see "[Service payments archive](#)").


4.9.2. Creating templates and service payments based on templates

When you pay for services, you can create templates and then make payments based on these templates.

Saving a template based on payment

1. If you have at least one service payment for the provider, switch to the **Service payments/Service payments archive** menu item.
2. Find the payment in the list, go to the form of its viewing and click the **"Save as a template"** button:

BILL PAYMENT



Мобильные операторы/Киевстар (по номеру тел)

Rejection reason	Rejected in the external system
Enter phone number	0679512625
Make payment from the account/card	26200500011673
Payed	51.00
Fee	8.00

[Return](#) [Print](#) [Save as a template](#)

After saving, the template is placed in the list on "List of templates for service payment" form and in the future you will be able to create payments based on it.

Create a new template

1. Switch to the **Service payments** menu item. At the bottom of the form, in the "Templates" section, is a list of previously created templates.

SERVICE PAYMENTS

Select City/Region: ALL REGIONS Search by name:

FlashChequeUniversal - 21	GERC - 21	IPay - 21
PORTMONE - 21	Изи пей - 21	МБК - 21
Черкасы и область		

BILLS PAYABLE

Templates Regular

	Кіівстар пополнение киевстар	472472*****1651	<input type="button" value="Repay"/>
	Херсоноблэнерго- Херсонский,Белозерский РЭСы Херсоноблэнерго 0017011	262050031231	<input type="button" value="Repay"/>

- To create a new template, click the **"Add"** button.
- Select a group of service providers and then select a company-provider similar to the service payment creating (see ["Service payments creating"](#)).
- In the form that opens, enter the template name, personal account or other payment attributes (depending on the provider), select your account or card from the list. Click the **"Save"** button.

ХЕРСОНОБЛЭНЕРГО / ХЕРСОНОБЛЭНЕРГО- ХЕРСОНСКИЙ, БЕЛОЗЕРСКИЙ РЭСЫ

Template name:

Client account:

Make payment from the account/card:

After saving, the template is placed in the list on "List of templates for service payment" form and in the future you will be able to create payments based on it.

Create a service payment by template

- To create a payment by template, switch to the **Service payments** menu item, find the template in the list below and click the **"Repay"** button:

SERVICE PAYMENTS

Select City/Region: ALL REGIONS ▼ Search by name: Enter at least three characters please

FlashChequeUniversal - 21	GERC - 21	IPay - 21
PORTMONE - 21	Изи пей - 21	МБК - 21
Черкаassy и область		

BILLS PAYABLE

Templates Regular

Add

	Кіівстар пополнение киевстар	472472*****1651	
	Херсоноблэнерго- Херсонский,Белозерский РЭСы Херсоноблэнерго 0017011	262050031231	

2. In the opened form, enter the required details and confirm the payment.
For more information, see ["Service payments creating"](#).

Edit and delete templates

1. Select the **Service payments** menu item.
2. In the "Service payment templates" section click the **"All services payment templates"** link. The list of created templates for service payment documents will be displayed.

LIST OF TEMPLATES FOR SERVICE PAYMENT

Records on page: 45 Page 1 of 1

Template name	Services	Service provider	Account	
Мобільний Київстар	Мобільний зв'язок	Київстар - укр	9898 91** **** 0014	
Рабочий шаблон МТС	Мобільний зв'язок	МТС УКРАЇНА	26200500011673	
ШАБЛОН	Комунальні платежі	Комунальні платежі (Київ)	26200500011673	

3. To edit the template, switch to the mode of viewing detailed information by clicking the button, make required changes, and click the **"Save"** button.
4. If you wish to delete a template, click the button opposite the required template in the list.

4.9.3. Payment of bills received from service providers

When you create templates for service payments, the system verifies the possibility of receiving bills from the service provider specified in your template.

If bill from the provider exists, the template is displayed in the section "Bills payable" (menu **Service payments**).

To pay the bill, proceed as follows:

1. Click the **"Repay"** button opposite the required template in the list.

SERVICE PAYMENTS

Select City/Region KHARKIV REG. Search by name Enter at least three characters please

FreshCheck Г етс UA Pay

Днепропетровская область Изя пей Киев


Портмоне -20

BILLS PAYABLE

In the form that appears, the payment details and the debt amount can be displayed (depending on provider).

2. If necessary, enter counters data or edit the values in the fields **Make payment from the account/card** and **Amount**.
3. Click the **"Next"** button.

BILL PAYMENT



Киев/ГИВЦ Киев ▼

sum

username

address

Идентификатор квартиры (ID)

Начисления

name	Subsidy	Debt	accrualAmount	Amount
УТРИМАННЯ БУДИНКІВ ТА ПРИБУД. ТЕРИТОРІЙ	<input type="text" value="0.00"/>	<input type="text" value="-398.54"/>	<input type="text" value="191.25"/>	<input type="text" value="191.25"/>

Счетчики

Counters	Tariff	Previous	Current	Difference	Amount
ЦЕНТРАЛІЗОВАНЕ ВОДОВІДВЕДЕННЯ ГАРЯЧОЇ ВОДИ ЛІЧИЛЬНИК	<input type="text" value="7.3560"/>	<input type="text" value="726"/>	<input type="text" value="730.00"/>	<input type="text" value="4.00"/>	<input type="text" value="29.42"/>
ЦЕНТРАЛІЗОВАНЕ ПОСТАЧАННЯ ХОЛОДНОЇ ВОДИ ТА ВОДОВІДВЕДЕННЯ ЛІЧИЛЬНИК	<input type="text" value="15.7920"/>	<input type="text" value="1314"/>	<input type="text" value="1320.00"/>	<input type="text" value="6.00"/>	<input type="text" value="94.75"/>

Make payment from the account/card

Amount

Return Next

4. In the opened form, check the payment details, sign the document (see "[Signing of payment documents](#)") and send it to the bank.

After the signed document has been sent to the bank, you can control the state of its processing and view the full list of sent documents on the "Service payments archive" form (see "[Service payments archive](#)").

4.9.4. Service payments archive

In the **Service payments/Payment history** menu item, you can view the list of created payments which are being processed in the bank.

PAYMENT HISTORY

Records on page: 5 Page 1 of 80

Date	Service provider	Account	Amount	Commission	Status
07.06.2018	Киевстар (по номеру тел.)	2620200000084	10.00	0.00	Entered
31.05.2018	Киевстар (по номеру тел.)	2620200000084	10.00	0.00	Entered
26.05.2018	ПЛОЦ (центр. водопостачання та водовідведення)	2620000000183	25.93	10.00	Rejected
24.05.2018	Киевстар (по номеру тел.)	2620200000084	10.00	0.00	Entered
17.05.2018	Киевстар (по номеру тел.)	2620200000084	10.00	0.00	Entered


Each line in the list is a link to the form of viewing detailed information on required payment.

You can print the document in «Approved» state by clicking the «**Print**» button.

In addition, you can print a document in «Approved» state with an applied facsimile image of the bank stamp and a signature of an authorized person. To do this, check the «**Apply the bank signature**» box and click the «**Print**» button.

You can save the document as a template by clicking the «**Save as a template**» button on the form with the detailed information on the payment.

BILL PAYMENT



Мобильные операторы/Киевстар (по номеру тел)

Document current state	Approved
Enter phone number	0679512625
Make payment from the account/card	26200500011673
Payed	51.00
Fee	8.00

Apply the bank signature

Return
Print
Save as a template

4.10. Regular service payments

The system allows creating regular service payments to the providers supporting this type of payments. For example, bills without the counters data.

You can enter the details of payment and specify the periodicity of its execution. With the periodicity you specify, payments will be generated automatically and sent to the bank for execution.


See "[Creating the orders for regular service payments](#)".

4.10.1. Creating the orders for regular service payments

You can create a regular order for the service payments in two ways:

1. Check the box "**Make the payment regular**" when creating a payment to the service provider (see "[Service payments creating](#)"):

BILL PAYMENT

 Комісія 2%, не менше 1.5 грн
 Номер телефону вказується без коду +380 Швидкість поповнення - протягом кількох хвилин цілодобово. Зверніть увагу! Компанія Київстар не надає рахунки для системи Portmone.com. Після введення і збереження Ваших реквізитів поповнити рахунок Київстар можна через меню "Поточні рахунки та баланси/Поповнити баланс в компаніях".

The account is created automatically ▼

Phone number (without + 380)

Make payment from the account/card

Amount

Make the payment regular


Return Next


2. On the "Service payments" form (the menu item **Service payments**) go to the "Regular" tab and click the "Add" button.


SERVICE PAYMENTS


Select City/Region


Search by name



FlashChequeUniversal



GERC



Pay



PORTMONE


UA PAY



Збір коштів


Изилпей


MEK


Покупки в Інтернет

BILLS PAYABLE



Херсоноблэнерго-Херсонский, Белозерский РЭСы
0017011

















262005001339

Repay

Templates

Regular


+ Add
Display all

Name ^	Supplier of services ^	Date from ^	Date till ^	Status ^	Periodicity ^	Next payment date ^	Amount ^	
Kyivstar		02.05.2018	04.12.2018	Entered	Month	10.05.2018	50.00 UAH	  
Київстар		02.05.2018	04.12.2018	Entered	Month	10.05.2018	50.00 UAH	  
17 киевстар		29.04.2010	31.07.2018	Entered	Month	26.04.2018	17.00 UAH	  
Київстар (по номеру)		29.04.2010	31.07.2018	Entered	Month	26.05.2018	13.00 UAH	  

Select the provider from the list, enter payment details (see "[Service payments creating](#)") and check the box "**Make the payment regular**".

Pay attention, that option "Make the payment regular" will be available only for bills from providers supporting this type of payments.

BILL PAYMENT

 **КІЇВСТАР** Комісія 2%, не менше 1.5 грн

Номер телефону вказується без коду +380 Швидкість поповнення - протягом кількох хвилин цілодобово. Зверніть увагу! Компанія Київстар не надає рахунки для системи Portmone.com. Після введення і збереження Ваших реквізитів поповнити рахунок Київстар можна через меню "Поточні рахунки та баланси/Поповнити баланс в компаніях".

The account is created automatically ▼

Phone number (without + 380)



Make payment from the account/card

Amount


Make the payment regular

Regular payment name

Maximum payment amount

Validity period of regular payment from  till 

Periodicity

Day of the month 

In case of failure repeat days

If you check "**Make the payment regular**" box, the regular payment details will be displayed. Fill in the fields:

3. Enter the name of the order in the **Regular payment name** field.
4. You can specify the maximum amount to be paid in the **Maximum payment amount** field. If the bill amount from the service provider (including commission) is more than the amount specified in this field, then the regular payment will not be executed.
5. Specify the start date and the end date in the **Validity period of regular payment** field.
6. Select a value from the list (monthly or weekly) in the **Periodicity** field, and specify the day of payment execution.

Pay attention: If the payment falls on weekends or holidays, it will be performed on the next business day. A payment, which is scheduled for 29th, 30th or 31st of the month, will be executed on the last day of the month if the month does not contain such dates.

7. In the **In case of failure repeat** field enter the number of days (attempts) to send a payment, if it is not performed on the specified date for some reason, for example, due to insufficient funds on the account. Possible values are from 1 to 3, while "1" means the payment must be executed on the specified date.
8. Click the "**Next**" button.

REGULAR PAYMENT

✓ The document is entered, receipts to the account are expected.
[New transfer](#)

<table> <tr><td>Number:</td><td>1002</td></tr> <tr><td>Date:</td><td>29.04.2010</td></tr> <tr><td>Bank code:</td><td>300006</td></tr> <tr><td>Account:</td><td>262070061113</td></tr> </table> <p>TRANSACTION DETAILS</p> <table> <tr><td>Phone number:</td><td>679512625</td></tr> <tr><td>Amount:</td><td style="background-color: #E91E63; color: white; border-radius: 10px; padding: 2px 10px;">50.00 (UAH)</td></tr> <tr><td>feeAmount:</td><td>0.50</td></tr> </table>	Number:	1002	Date:	29.04.2010	Bank code:	300006	Account:	262070061113	Phone number:	679512625	Amount:	50.00 (UAH)	feeAmount:	0.50		<table> <tr><td>Provider:</td><td>Kyivstar</td></tr> <tr><td>Name:</td><td>Kyivstar</td></tr> <tr><td>From date:</td><td>02.05.2018</td></tr> <tr><td>Till date:</td><td>04.12.2018</td></tr> <tr><td>Periodicity:</td><td>Month</td></tr> <tr><td>The first payment date:</td><td>10.05.2018</td></tr> <tr><td>The number of attempts to send the payment if it was not performed at the specified date for any reason (e.g., not sufficient funds on the account):</td><td>3</td></tr> </table>	Provider:	Kyivstar	Name:	Kyivstar	From date:	02.05.2018	Till date:	04.12.2018	Periodicity:	Month	The first payment date:	10.05.2018	The number of attempts to send the payment if it was not performed at the specified date for any reason (e.g., not sufficient funds on the account):	3
Number:	1002																													
Date:	29.04.2010																													
Bank code:	300006																													
Account:	262070061113																													
Phone number:	679512625																													
Amount:	50.00 (UAH)																													
feeAmount:	0.50																													
Provider:	Kyivstar																													
Name:	Kyivstar																													
From date:	02.05.2018																													
Till date:	04.12.2018																													
Periodicity:	Month																													
The first payment date:	10.05.2018																													
The number of attempts to send the payment if it was not performed at the specified date for any reason (e.g., not sufficient funds on the account):	3																													

Enter the code from SMS:
Sign
Resend SMS

On the next page, check the correctness of the order details. If the data is correct, confirm it by entering the SMS code.

After confirmation, the order becomes "Entered".

The system processes orders with the periodicity you specify.

Pay attention: If payment parameters are changed by the provider (for example, the details of the bill), as well as when the maximum amount of payment is exceeded, order will not be executed. The error record is displayed in the order execution log – see "[Payment orders execution log](#)", and the SMS-message is sent to the user.

4.10.2. List of orders

To view the list of orders for regular service payments, select the menu item **Service payments** and switch the "**Regular**" tab.

The list of created orders will be displayed.

By default, only active orders are displayed in the list ("Entered"). To see a complete list of orders, including rejected and overdue, switch the "**Display all**".

SERVICE PAYMENTS

Select City/Region: ALL REGIONS ▼ Search by name: Enter at least three characters please

FlashChequeUniversal
 GERC
 Pay-доп група
 PORTMONE
 UAPAY
 Збір коштів
 Изг пей
 МБК
 Покупки в интернет

BILLS PAYABLE

Херсоноблэнерго-Херсонский,Белозерский РЭСы 262005001339 Repay
 0017011

Templates Regular + Add Display all

Name ^	Supplier of services ^	Date from ^	Date till ^	Status ^	Periodicity ^	Next payment date ^	Amount ^	
Kyivstar	КИЇВСТАР	02.05.2018	04.12.2018	Entered	Month	10.05.2018	50.00 UAH	
Київстар	КИЇВСТАР	02.05.2018	04.12.2018	Entered	Month	10.05.2018	50.00 UAH	
Київстар (по номеру)	КРИСТАЛБАНК	29.04.2010	30.06.2018	Rejected	Month	26.05.2018	17.00 UAH	
17 київстар	КИЇВСТАР	29.04.2010	31.07.2018	Entered	Month	26.04.2018	17.00 UAH	

Depending on status of the order, various buttons are available for performing operations with regular orders:


- button – the “Edit” operation – go to the order editing form (see more [“Edit order for regular service payments”](#));
- button – the “Payment log” operation – go to the order execution log (see more [“Payment orders execution log”](#));
- button – the “Cancel an order” operation – cancel or close the current order (see more [“Cancel/close an order”](#)).

You can filter, sort and refresh data on the form with the list of orders (see [“Filter and refreshing data”](#)).


Each line of the list is a link by which you can go to the form of editing a regular order (see [“Edit order for regular service payments”](#)).

4.10.3. Edit order for regular service payments

Editing operation is available for “Entered” and “Not all signatures” orders.

To edit the regular order go to the form with the list of orders for regular service orders (select the menu item **Service payments** and switch the **“Regular”** tab). Each line of the list is a link by which you can go to the form of editing a regular order. Follow the link or click the  button.

BILL PAYMENT

 **КІЇВСТАР** Комісія 2%, не менше 1.5 грн

Номер телефону вказується без коду +380 Швидкість поповнення - протягом кількох хвилин цілодобово. Зверніть увагу! Компанія Київстар не надає рахунки для системи Portmone.com. Після введення і збереження Ваших реквізитів поповнити рахунок Київстар можна через меню "Поточні рахунки та баланси/Поповнити баланс в компаніях".

The account is created automatically ▼

Phone number (without + 380)

feeAmount



Make payment from the account/card

Amount


Make the payment regular

Regular payment name

Maximum payment amount

Validity period of regular payment from  till 

Periodicity

Day of the month 


In case of failure repeat days

Return Next

During editing, you can change all order parameters, except bill attributes and commission amount. The changes must be confirmed by entering the SMS code, as well as while creating a new order.

Pay attention: While editing orders, on the basis of which a regular payment was created, the system actually creates a new order, and the old one changes into the “Closed” state.

4.10.4. Payment orders execution log

To view the order execution log select the menu item **Service payments**, switch the **“Regular”** tab and click the  button.


A list of attempts (successful and unsuccessful) for performing a regular payment is displayed on the action log form. For each attempt you can find out the payment time, the state and result:

ACTION LOG			
Payment time	State	Result	Document
27.04.2018 11:45:10	Success	Document successfully created	Go
26.04.2018 11:45:05	Success	Document successfully created	Go

[Return](#)

For unsuccessful attempts, a description of the error will be displayed. For successfully executed payments, it is possible to click on the link and go to the form for viewing the created payment document:

BILL PAYMENT



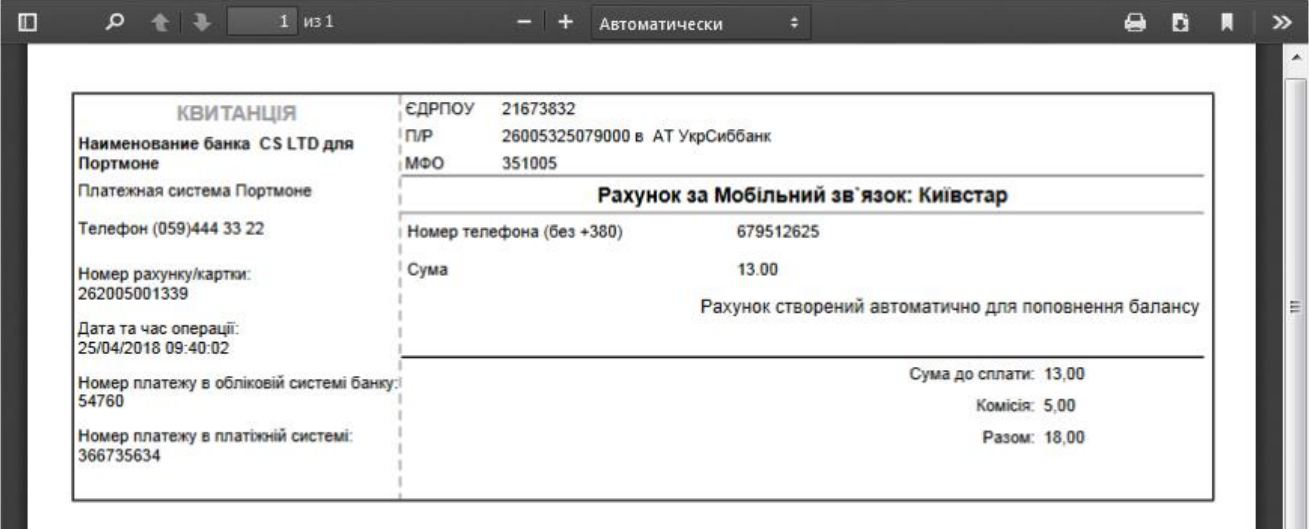
The account is created automatically

Document current state	Approved
Phone number (without + 380)	0562230012
Make payment from the account/card	262005001339
Amount	14.00
feeAmount	5.00

[Return](#) [Print](#)

To print the payment, click the **"Print"** button on the bill payment view form, and then the button with the printer image on the payment view form.

Print payment ✕



The screenshot shows a receipt titled "КВИТАНЦІЯ" (Receipt) for a payment made to "Портмоне" (Portmone). The bank is "CS LTD". The receipt includes the following information:

- Наименование банка: CS LTD для Портмоне
- Платежная система: Портмоне
- Телефон: (059)444 33 22
- Номер рахунку/картки: 262005001339
- Дата та час операції: 25/04/2018 09:40:02
- Номер платежу в обліковій системі банку: 54760
- Номер платежу в платіжній системі: 366735634

Additional details from the receipt:

- ЄДРПОУ: 21673832
- П/Р: 26005325079000 в АТ УкрСиббанк
- МФО: 351005
- Рахунок за Мобільний зв'язок: Київстар
- Номер телефона (без +380): 679512625
- Сума: 13.00
- Рахунок створений автоматично для поповнення балансу
- Сума до сплати: 13,00
- Комісія: 5,00
- Разом: 18,00

4.11. Service ordering

In the **Service ordering** menu item you can create requests for different banking services, such as safe reservation, card limits changing, SMS-banking, etc.

4.11.1. Order a service


To order a service, proceed as follows:

1. Switch to the **Service payments** menu item, select a service and fill in the fields of the opened request form:

SERVICE ORDERING

▶ SMS-BANKING

▼ OVERDRAFT



ПАТ «КРИСТАЛБАНК»

Шурик Т. Н.

(ПІБ власника рахунку)

Паспорт: серія, № EM123852

ІПН 3005296749

Контактний номер телефону: 9340733

ПАТ «КРИСТАЛБАНК»

Шурик Т. Н.

(ПІБ власника рахунку)

Паспорт: серія, № EM123852

ІПН 3005296749

Контактний номер телефону: 9340733

З А Я В А

про відкриття ліміту овердрафту за поточним рахунком

Прошу відкрити ліміт овердрафту за поточним рахунком № _____

у сумі _____ гривень.

Я, надаю дозвіл ПАТ «КРИСТАЛБАНК» на доступ до своєї кредитної історії, збір, зберігання, використання та поширення через Бюро кредитних історій інформації щодо себе (в тому числі інформації, яка міститься в державних реєстрах та інших базах публічного користування) в порядку, визначеному Законом України «Про організацію формування та обліку кредитних історій».

Сплату процентів і погашення овердрафту гарантую в строки передбачені умовами Кредитного договору. Отримуючи кредит у вигляді овердрафту у сумі до 50 000 грн. вважаю кредитний договір дрібно побутовим правочином та підтверджую, що дію у інтересах моєї сім'ї. Цєю заявою одночасно доручаю Банку звертатися до будь-якої особи (осіб), органу, тощо, відомому або невідомому мені, які можуть сприяти в прийнятті кінцевого рішення про надання мені кредиту.

Після підписання заявка буде відправлена до банку. Заявки опрацьовуються у робочі дні з 9-00 до 17-00. Термін опрацювання заявки від 1 до 5 робочих днів.

24.04.2017

Шурик Т. Н.

Cancel
Sign (SMS)

Please note, the fields containing your personal information (full name, passport number, identification code, telephone number) are filled in automatically. In the fields to enter account or card numbers the lists of your accounts and cards are available. When filling in the date field, you can use the built-in calendar.

2. After filling in the fields, please, sign the request (see "[Signing of payment documents](#)") and send it to the bank.

After the signed request has been sent to the bank, you can control the state of its processing and view the full list of sent requests on the "[List of requests](#)" form (see "[List of requests](#)").

4.11.2. List of requests


In the **Service ordering** menu item, on the "List of requests" form, you can view the list of created requests which are being processed in the bank.

By default, in the list are displayed requests for the last month. To see the full list of requests, activate the "**Display all**" switcher.

LIST OF REQUESTS					Display all <input type="checkbox"/>
Date	Request type	State	State date	Comment	
24.04.2017	SMS-banking	Entered	24.04.2017		
24.04.2017	Overdraft	Entered	24.04.2017		
14.03.2017	Safe ordering	Deleted	14.03.2017		
13.04.2017	SMS-banking	Rejected	13.04.2017		
13.04.2017	Limits changing	Entered	13.04.2017		

Each line in the list is a link to the form of viewing detailed information about service order. You can print the request by clicking the **"Print"** button.

VIEW A REQUEST


КРИСТАЛБАНК

ПАТ "КРИСТАЛБАНК"

Шурик Т. Н.
(ПІБ власника рахунку)

Паспорт: серія, № EM123852

ІПН 3005296749

Контактний номер телефону: 9340733

ЗАПИТ
на резервування сейфа

Прошу підтвердити наявність вільного індивідуального сейфа на відділенні № 1 м. Київ, Мечникова, 4/1 Відділення №1

Розмір

від 75*290 до 100*290

від 100*450 до 250*290

від 300*290 до 300*450

і при наявності зарезервувати сейф з 04.04.2017 по 03.04.2017


Після підписання заявка буде відправлена до банку. Заявки опрацьовуються у робочі дні з 9-00 до 17-00. Термін опрацювання заявки 1-2 робочі дні.

12.04.2017 Шурик Т. Н.

Return
Print

To return to the list of requests click the **"Return"** button.


4.12. Settings

The **Settings** menu item (the  button) enables switching to the following settings:

- Console settings.

- [Profile parameters](#).
- [Currency adjusting](#).
- [Password change](#).
- [Action log](#).

4.12.1. Console settings

To adjust the system, click the  button (“**Settings**”) and select the **Console settings** menu item.

1. In the **Record number on one page** field, you can specify the number of records, which will be displayed on one page of any system table.
2. In the **Automatic log off, when the user is inactive (in minutes)** field, you can specify the time period after which the system will log off the bank server and require the repeated logging-in, if there were no user’s actions for the specified period of time in the system.
3. In the **Validity of one-time password from SMS (in minutes)** field, you can specify a time period after which a password that was sent to your phone number becomes invalid.
4. Select a bank branch, whose business day will be used in table filters on default in order to filter information in the tables with the lists according to the business day of the bank.
5. If you wish the system to notify you about the expiration of the certificate, specify the number of days before expiration, when the system is to start notification (“**Specify how many days before the certificate expiration the system starts displaying alerts**”).
6. If you wish the system to notify you about the expiration of the login password, specify the number of days before expiration, when the system is to start notification (“**Specify how many days before the expiration of the login password the alert appears**”).
7. If you wish not only valid deals, but closed ones to be displayed in the list of loan agreement as well, set the checkbox “**Show closed loan agreements**”.
8. If you wish not only valid deals, but closed ones to be displayed in the list of deposit agreement as well, set the checkbox “**Show closed deposit agreements**”.
9. Set the checkbox “**Show closed cards**”, if you wish both active (valid, blocked, suspended) and cancelled cards to be displayed.
10. Set the checkbox “**Filter the reference book of correspondents according to the bank code of a payer account**”, if you want the reference book of correspondents to display the list of your correspondents of other banks for transactions within Ukraine (your bank correspondents are excluded).

To apply the settings, click the “**Save**” button.

4.12.2. Profile parameters

To adjust profile parameters, click the  button and select the **Profile parameters** menu item.

PROFILE PARAMETERS

Mobile phone

Country code Number

The bank will use this mobile phone number for contacting you. The format of number recording: a country code (380 – Ukraine) + a code of mobile operator and contact telephone number, e.g. 308 501234567

E-mail for alerts

E-mail 2

Here you can specify e-mail addresses by means of which the bank can contact you.


The form contains the following profile parameters:



1. **Mobile phone numbers.**
2. **E-mail for alerts** – your e-mail for bank mailing.
3. **E-mail 2** – your contact E-mail for exchanging messages with the bank.
4. **Report format** is for selecting the format of received reports. The following formats are available: HTM, PDF, RTF, TXT, XLS.

Click the **“Save”** button.

If it is required to enter the code for parameters change confirmation, you will receive an SMS with the code. The SMS with the code will be sent to your phone number that you provided to the bank during registration in the system. Enter the received code in the field, click the **“Save”** button for applying the settings.

4.12.3. Currency adjusting

To adjust the list of currencies displayed in the main page, click the  button (**“Settings”**) and select the **Currency adjusting** menu item.

From the currencies full list you can select the currencies you wish to view in the main page of the system and shift them to the list of displayed currencies by clicking the  button. If you wish to delete the currency from the list of chosen currencies, click the  button.

Note. A customer can not remove the currency from the list if:

- he has at least one account in this currency;
- the bank has set this currency as the default currency for displaying to all users.

ADJUSTING THE CURRENCY LIST

Not display

- ADP Андорська песета
- AMD Вірменський драм
- AUD Австралійський долар
- BGL Лев (Болгарія)
- BRL Бразильський ріал
- CHF Швейцарський франк
- EGP Єгипетський фунт
- GBP Фунт стерлінгів
- GEL Ларі
- HKD Долар Гонконгу
- INR Індійська рупія
- KZT Тенге (Казахстан)
- LTL Литовський літ
- MDL Молдовський лей
- MNT Туврик (Монголія)

→

←

Display on the main page of the system

- BYR Білоруський рубль
- CZK Чеська крона
- EUR Євро

The page is used to adjust the list of currencies to be shown in the **'Exchange rates'** window on the main page of the system. In order to add a currency to the list, choose one or several currencies in the left area (only the currencies whose rates for the current day are available are displayed there) and click the **'>'** button, as a result the currencies names will be shifted to the list of displayed currencies (right area). Then click the **'Save'** button.


The amount of currencies on **'My accounts'** cannot exceed 20.

To delete currencies from the list shift them from the list of displayed currencies by the same method (using the **'<'** button) to the list of all available currencies and click the **'Save'** button afterwards. The currencies in which you have accounts, cannot be deleted from the list.

Save

To apply the settings, click the **"Save"** button.

4.12.4. Password change

To change your password for logging in to the system, click the  button (**"Settings"**) and select the **Password change** menu item.

PASSWORD CHANGE

Current password

New password

Re-enter the new password

The form is used to change a login password. To change the password enter your current password, enter a new password and confirm it, after this press the **'Save'** button

Save

To change the password, proceed as follows:

1. Enter your current password for logging in to the system in the **Current password** field.
2. Enter your new password in the **New password** and **Re-enter the new password** fields.
3. Click the **"Save"** button.











Attention! Passwords of each user of the certain working place must be unique during the whole period of operating the system. They must consist of Latin letters of both cases, numbers and following symbols: ! @ # \$ % * () _ - + = |.

All other characters, the space and Cyrillic letters will be ignored.

4.12.5. Action log

A user's 10 latest actions are fixed in the system. You can see data about the operations of documents and messages creating, deleting and editing, data about logging in the system, etc.

For this select the menu item **Settings/Action log**.

ACTION LOG						
No	Date	Result	Client application	Operation	Type	
1	17 October 2016 16:11	Successfully	iFOBS Web		System login	
2	17 October 2016 15:48	Successfully	iFOBS Web		System login	
3	17 October 2016 15:41	Successfully	iFOBS Web		System login	
4	17 October 2016 15:35	Successfully	iFOBS Web		System login	
5	17 October 2016 15:18	Successfully	iFOBS Web		System login	
6	17 October 2016 15:00	Successfully	iFOBS Web		System login	
7	17 October 2016 13:53	Successfully	iFOBS Web		System login	
8	17 October 2016 13:47	Successfully	iFOBS Web		System login	
9	17 October 2016 13:34	Successfully	iFOBS Web		System login	
10	17 October 2016 13:10	Error	iFOBS Web	Creation	Deposit money	

Operation details

Document creating and change, password change and certificate regeneration, message creating

4.12.6. Limits


To view the limits on payments and transfers in the Internet banking system, switch to the **Settings/Limits** menu item.


In the opened page, you can read about the limits restricted the amount of transactions to the bank customer cards and accounts as well as to card and account of customer from another bank within Ukraine.

Besides, bank limits (the "Bank" column) and your account limits if they are set (the "User" column) are displayed in the page. If both bank limits and user limits are set, the system operates according to user limits during operation performing.






To set the limits of your account, please, contact the bank over the phone, specified at this system section.




4.13. Messages

To view the messages received from and sent to the bank using the client-bank system, click the  button ("Messages").

A digit in the top-right corner of the  button shows the number of new incoming messages.

MESSAGE LIST

Records on page: 15


 Page 1


 of 7 

Date	Message type	Subject	State of reading
	ALL DATA 		ALL DATA 
20.02.2017	Incoming	Our new loan propositions	Unread
20.02.2017	Incoming	System safety information	Read
20.02.2017	Outgoing	Deposit	Unread


Create a message

The list of messages contains general information: date, message type (incoming or outgoing), message subject, state of reading.

On the form, you can filter data to receive information about the required category of messages by configure filter parameters.

To view detailed information, click the line with the required message.

VIEW MESSAGES

Bank branch:	300009
Subject:	New deposit
Message text:	I want to open a new deposit. Call me, please, +380951234567
Message type:	Outgoing
Date:	20.02.2017
State of reading:	Unread
State:	Not all signatures
Attachment:	 Passport.doc

Return

Remove

On the form of viewing data, you can perform the following:

- View the extended information about a message.
- Open a file attached to a message (click the file name).
- Delete the message (click the "**Remove**" button).
- Return to the List of messages (click the "**Return**" button).

4.13.1. Create a message

To create a message, proceed as follows:

1. Click the **"Create a message"** button on the form with the list of messages.
2. In the **Bank branch** field, you can select a bank branch for sending a message.

MESSAGE

Bank branch: ▼

Subject:

Message text:

I want to open a deposit. Call me, please,
+380951234567

There is/are 1944

Delete

Attach a file
Clear


Return
Send


3. Specify the message subject.
4. Enter the message text.
5. To attach a file to a message, click the **"Attach a file"** button. If you need to attach more than one file, click the **"Attach a file"** button repeatedly.
6. Click **"Browse..."** button in the field for selecting a file and switch to the directory of files that might be attached. If you need to remove attached file, click the **"Delete"** button.

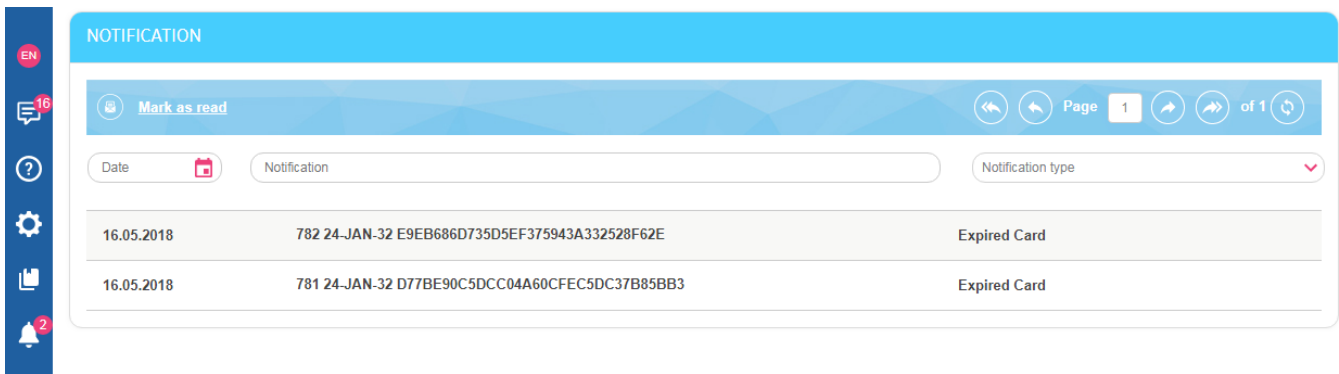
Attention! Your message can not contain files with the same names.

7. If you need to clean message fields, click the **"Clear"** button.
8. To send your message to the bank, click the **"Send"** button.
9. To go back to the List of messages page, click the **"Return"** button.

4.14. Notification

You can view new notifications on your cards and regular payments on the main page in the **"Information"** section. For viewing all received notification, press the  button (**"Notification"**) or the **"View all"** button in the **"Information"** section.

You can see the indicator of new notifications number located above the button .



The screenshot displays the 'NOTIFICATION' section of the internet banking interface. It features a blue header with the title 'NOTIFICATION'. Below the header is a 'Mark as read' button and a 'Page 1 of 1' indicator. The main content area contains a table with two columns: 'Date' and 'Notification'. The first row shows the date '16.05.2018' and the notification text '782 24-JAN-32 E9EB686D735D5EF375943A332528F62E', with the notification type 'Expired Card'. The second row shows the date '16.05.2018' and the notification text '781 24-JAN-32 D77BE90C5DCC04A60CFEC5DC37B85BB3', also with the notification type 'Expired Card'. The interface includes a sidebar with various icons and a search bar.

Date	Notification	Notification type
16.05.2018	782 24-JAN-32 E9EB686D735D5EF375943A332528F62E	Expired Card
16.05.2018	781 24-JAN-32 D77BE90C5DCC04A60CFEC5DC37B85BB3	Expired Card

You can see the following information in the list of notifications: date, notification text, notification type ("Expired Card", "Card reissuing rejected", "Regular payments, application approved", "Regular payments, application rejected").

On the form, you can filter data to receive information about the required category of notifications by configure filter parameters.

After viewing the notification. It can be marked as read by clicking on the  ("Mark as read") button.

5. HARDWARE AND SOFTWARE REQUIREMENTS TO OPERATING THE SYSTEM

Hardware requirements	
Parameter	Value
Processor (CPU)	AMD, Intel
CPU Clock speed	1.2 GHz +
RAM	1024 Mb +
HDD	80 GB
Software requirements	
Operating system	Other software
Windows Vista/7/8	Microsoft Internet Explorer 10+
MacOS 10.7.X+	Firefox 27+
Linux	Chrome 35+
iOS 7.1+	JRE 1.6+
Android 4.1+	

6. RECOMMENDED PLATFORMS

The target platform for working with the Web version of the system is a personal computer or laptop with a standard processor architecture (x86) and a screen width no less than 1000 pixels (with an aspect ratio of 4:3).

That is why we do not recommend to run the applications on platforms which differ from the standard one (for example, mobile phones or tablets) to avoid interface elements incorrect displaying or failures connected with the platform restrictions, which may interfere with the normal run of the application.

7. RECOMMENDED SETTINGS OF A BROWSER

For operation with the web version of the system we recommend to use one of the following Internet browsers:

- Internet Explorer;
- Firefox (can not be used for operation in standard mode because the browser does not support java applets);
- Safari (can not be used for operation in standard mode because the browser does not support java applets);
- Chrome (can not be used for operation in standard mode because the browser does not support java applets).

Before you start working with the system you should adjust some settings of the browser you are using. The location and name of the user settings depend on the browser type. For more detailed descriptions of the recommended settings please refer to the help files and manuals for your browser.

7.1. Caching

The browser stores copies of web pages, images and media files in temporary folders (i.e. caches) in order to speed up further attempts to view them. For getting updated versions of pages while operating the system, it is necessary to disable caching in the settings of your browser. The procedure depends on the browser you are using.

7.2. Security

For the sake of security the Internet browser checks web pages content for dangerous items. For bubble helps, banners and web pages other content to be available while operating the system, you have to configure the security settings in your browser.

To perform it, do the following in the security settings:

1. Add URL of web-site which you use for connecting to the system to the zone of trusted sites;
2. In the setting of the security level, set the minimum level for the trusted sites (this setting may be necessary according to the security requirements of your browser).

7.3. Deleting cookies

The cookies are small text files with the help of which web sites recognize your browser. They contain the information about user preferences (for example, language selection) and user credentials.

To ensure safety of the system we recommend deleting cookies from time to time. You can delete these files in the user settings of your browser.

7.4. Display of web application page

If you have any problems with logging in to the web application (for example, the login page is not displayed) one of the possible reasons might be the disabled Java support in the browser. To enable the Java support, refer to the user manual of your browser.

Before the first login we recommend to clear the Java cache, by deleting temporary files with the help of the Java control panel.

To avoid possible errors with display of web application pages in the **Internet Explorer**, we recommend:

1. Enable the "**Display mixed content**" option in the browser security settings (Tools / Internet Options / Security / Internet Zone icon/ Custom Level / in the Display mixed content option set "Enable");
2. Disable the "**Compatibility View setting**" (the name can be different depending on the Internet Explorer version). To perform this, go to **Tools/Compatibility View** Settings. In the "Websites you've added to Compatibility View", delete the address of the web application, and uncheck "Display all websites in Compatibility View".

7.5. Adjusting documents printing

For adjusting correct document printing in the page settings of the browser set 5 mm (or 0) as the value for the right and left margins and save the settings.

8. System safety information

In order to prevent outliers' access to the confidential information of the system, and to data viewing, transferring and modifying, 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 the basis of SSL v3.0;
- digital signing of documents with usage of asymmetric algorithms;
- control of access rights for system objects.

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

- Never tell anyone your login and password;
- Use the **"Exit"** button to finish the session;
- Follow other bank recommendations as for providing of security and integrity of information at operation with the system.

Never tell anyone your password and login

The system identifies a user by his login and system password. To avoid the illegal access to your confidential information never tell anyone your essentials for logging in the system.

The bank provides each user with:

- Login – a user name,
- Password – a password for logging in the system.

For the sake of security at first logging in the system recommend changing the password for login to the system.

The system saves all the attempts to change and try the system password.

Use the "Exit" button to finish the session

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

Follow other bank recommendations as for providing of security of your information at operation with the system

The developers do not recommend operate the system in:

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

The security of data exchange while operating via the Internet is assured by accurate mutual authentication of data exchange participants.

The data exchange can be started only after adjustment of cryptographic connection between units "Client" and "Server". All the data exchange between system client and server, including

sending of client's authentic authorities (passwords) for registration and access to data and operation, is performed in encrypted way. The operations of data encryption/decryption are provided by crypto-safety libraries and performed on the application level while data is being prepared for sending to the bank.

User rights

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

User rights can be limited, for example a user can prepare documents, but he does not have a right to sign them.

To make changes to user rights, you have to contact the administrator of the system in the bank.