Business Internet Bank

Instruction

Onboarding

Login Page -> Register

Digital onboarding from the Internet bank involves registering a legal entity as a user and opening the first account in the bank system. The product is intended for resident legal entities that have only 1 director, and are registered in the public registry database. They have the following legal forms: Limited Liability Company, Unlimited Partnership, Mixed Company. Only the director can go through onboarding.

The onboarding process consists of 5 pages:

- Identification code - the user must enter the identification code of the company he/she wants to onboard.
- SMS verification - the SMS code is automatically sent to the telephone number the director has registered with the bank.
- Business address - the user is shown the legal address on the screen, where he/she can agree that the business address is the same, or fill in the business address manually.
- Username - the user can choose one of the offered options or enter it manually
- Password - the user creates a password himself/herself.

Online Registration

Login Page -> Register

Online registration is intended for legal entities that are existing clients of the bank, but do not use Business Internet and Mobile Banking, and do not have a digital user. The creation of the first digital user and initiation of the same online registration process is carried out from the same button as the onboarding ("Registration").

Online registration requires going through 5 pages:

- Identification code - the user must enter the identification code of the company he/she wants to onboard.
- SMS verification - the SMS code is automatically sent to the telephone number the director has registered with the bank.
- Liveness Check-the user must take a selfie.
- Username - the user can choose one of the offered options or enter it manually
- Password - the user creates a password himself/herself.

FX Deal

Menu > Currency Rates

On the page you can see both the calculator and old rates, you can also agree on the conversion.

If you want to agree on the conversion, Currency Rates>Agree Conversion, enter more than the minimum amount, the desired rate, click Send, your sent request will be displayed there with the appropriate status, in a few seconds you will receive a response from the bank, the request is processed, if the bank has agreed to your rate, you can convert immediately, however, if the bank has offered you a rate and it is not acceptable, you can send the desired rate again.

If you simply want to convert less than the minimum amount at the current rate, this is also available to you in the same field.

Currency Rates>Rates

You can get information about old rates, information is available on both TBC rates and National Bank rates.

Currency Rates>Currency Calculator - you can calculate the desired currency, accounts are not a prerequisite for using a calculator.

Balance History

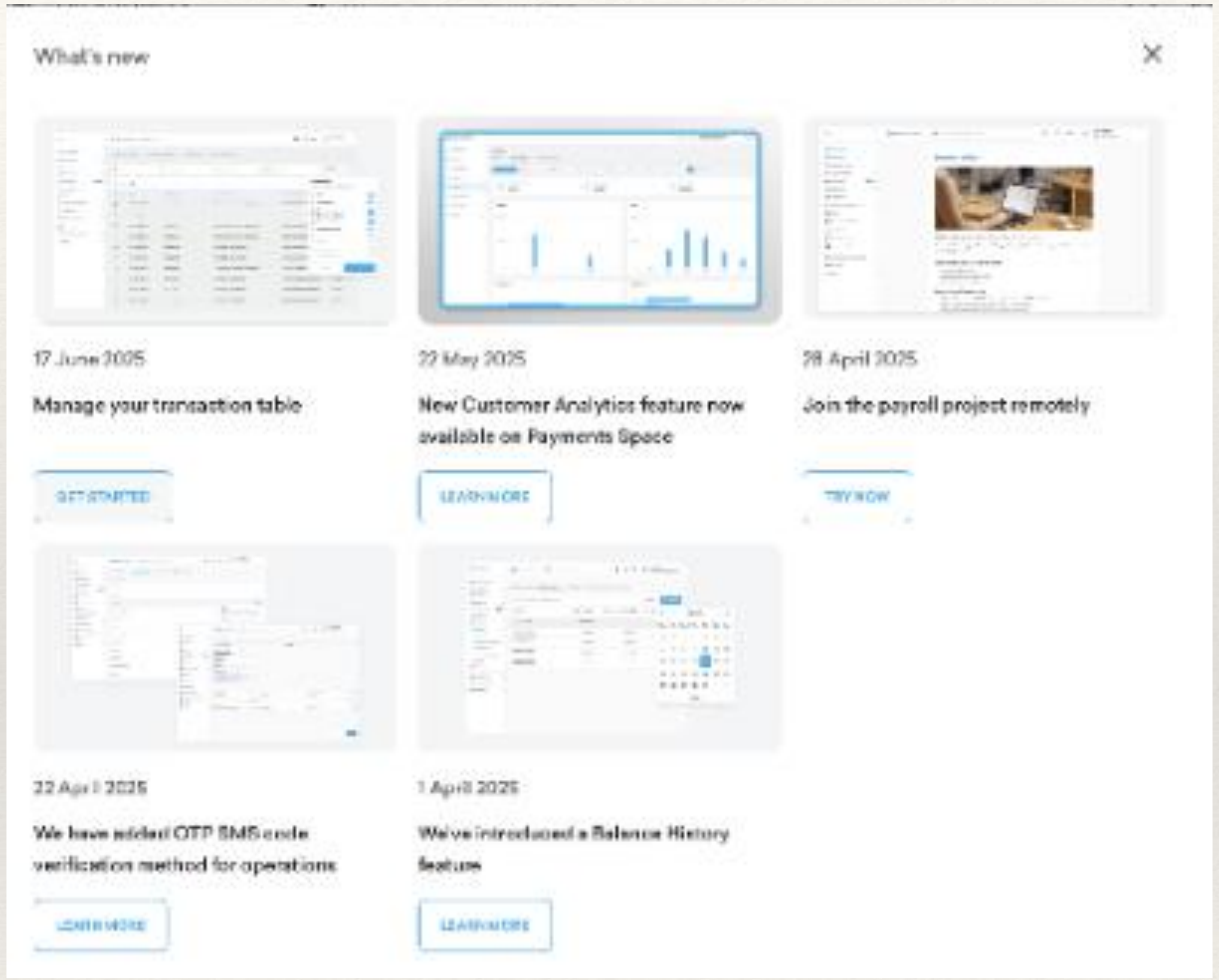
Dashboard > Balance History

Information about the current balance, balance currency and information about equivalent on the selected date in the account view. Search, date change and export to Excel are available.

What’s New

Dashboard > News icon in the top panel

After clicking on the button, a window appears where news cards with visual and textual descriptions are provided. After clicking on each one, you will be taken to the detailed page of a specific news item.



KYC

Menu>Settings>Company Information

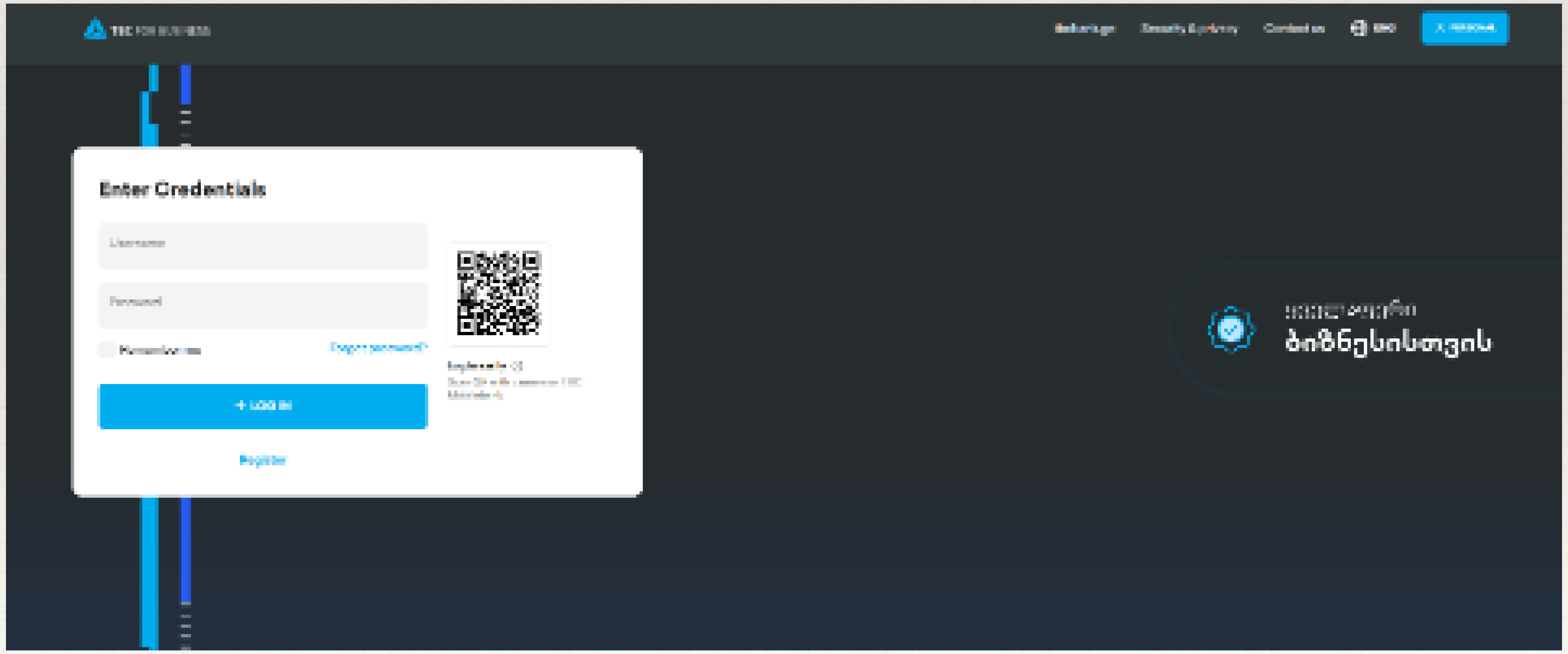
From this page, the user can update their company information.

Login

The page from which you log in to the Business Internet Bank. From the login page you can see: Security and Privacy, Contact Us, Go to the Individual Internet Bank, Change Language, Go to the TBC Bank website.

After entering your username and password, you can tick "Remember" - each time you log in, your username will be filled in.

If you do not remember your password, you can renew it by clicking the button - "Forgot your password?"

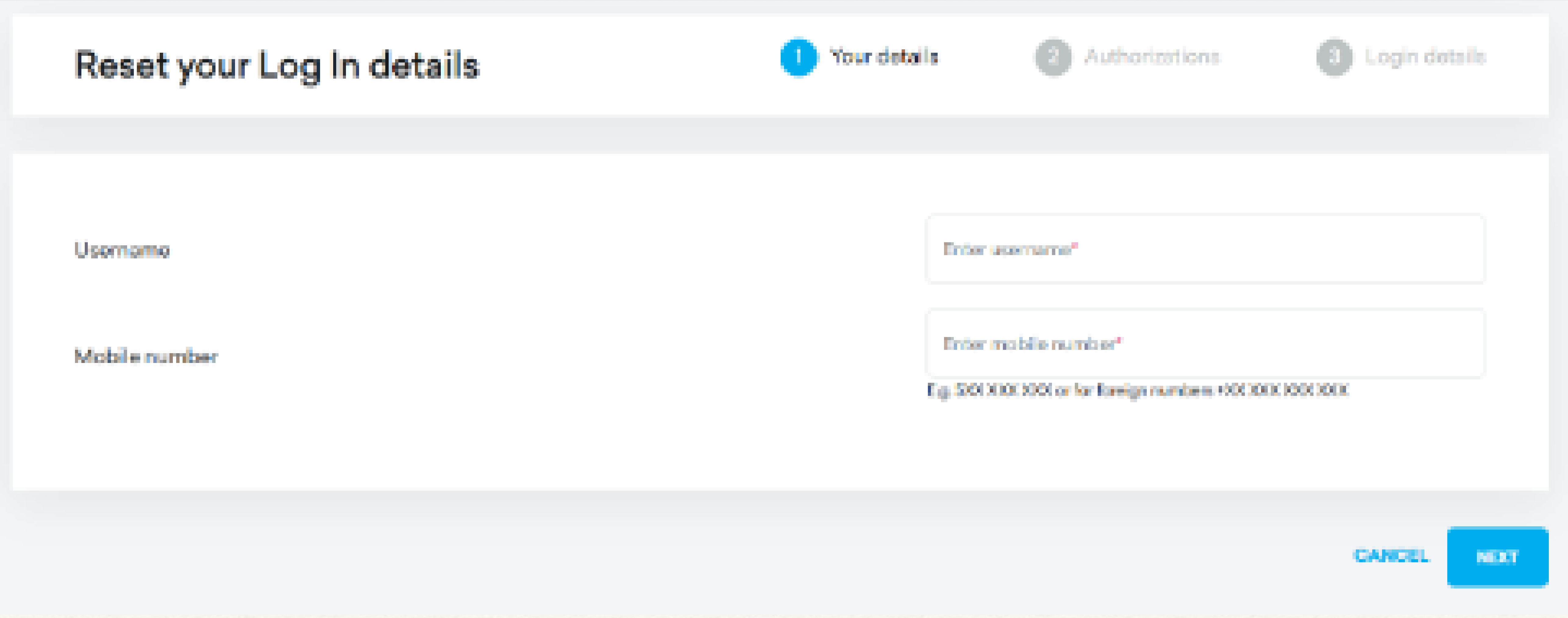


Password Reset

1. Enter the username and mobile number registered to this user and click the button – **Next**

2. Enter the **SMS** code that you receive on your telephone number. If you are a registered user, a field for the DigiPass code will appear, enter this code as well. **Click the Next button**

3. Set a new password



Menu and Home Page

Dashboard,This is the main page from which you can navigate to any page of the Internet Bank. Information is provided on offers, it is possible to manage the page and change its layout, information on exchange rates, accounts and cards, analytics, balance history, recent transactions.

Side bar: allows you to navigate to the following pages: products, transactions, transfers, payment templates, currency services, offers, applications, analytics, open banking, payment space.

The top panel also provides news, contact center, messaging and information about the user.

Products

Dashboard > Side bar combines product area, information about:

Accounts and Cards

Loans

Guarantees

Payment areas

From this page, you can get information about each product listed if you use these products and have recorded the information.

Accounts and Cards

Settings > Accounts > Manage Accounts

On the Accounts Management page, by checking the check box in the right corner, you can manage the list of accounts that will appear on the main page and in the accounts list.

By checking the star in the **left corner**, you can select your **main account**.

Also, at the bottom of the same page, you have the option to **hide accounts** with zero balance.

By checking this check box, all accounts with no balance will be hidden on the main page and in the accounts list.
To copy an account number, point to the button next to the account number, where "**Copy**" appears. Click and the account will be copied.

Quick Actions - by clicking the appropriate button, you can move to this account statement, make a transfer, or extract account details to a PDF file.

Deposits

Menu > Products > Deposits

On the **home page**, you can see the **total balance of your deposits**. By clicking here, you can view the **list of your deposits**. You can access a specific deposit's **details page** either through the **menu** or by clicking directly on the deposit from the home page. From the details page, you can view **deposit information**, the **statement**, **interest calculation**, and the **interest penalty in case of early termination**

Loans

Menu > Products > Loans

On the Loans List page, you can view the company's current loans and, by clicking on each one, view the details of a specific loan: general information, planned schedule (with the option of exporting to xml, xlsx, csv), payment history (with the option of exporting to xml, xlsx, csv), contract terms (with the option of downloading to PDF).

The user can also calculate the outstanding debt on the loan for the current or future date. The user can withdraw money from a "credit line" type loan digitally, from the Internet bank. The user can also repay the spent amount of the credit line.

Guarantees

Menu > Products > Guarantees

On the Guarantees List page, you can view the company's current Guarantees and, by clicking on each one, view the details of a specific Guarantee. The user can export the list to Excel in the desired format.

Transfers

Menu > Transfers

A list of different types of transfers opens:

- Between your own accounts
- To Someone Else
- To the budget
- Automatic transfers
- Group transfer

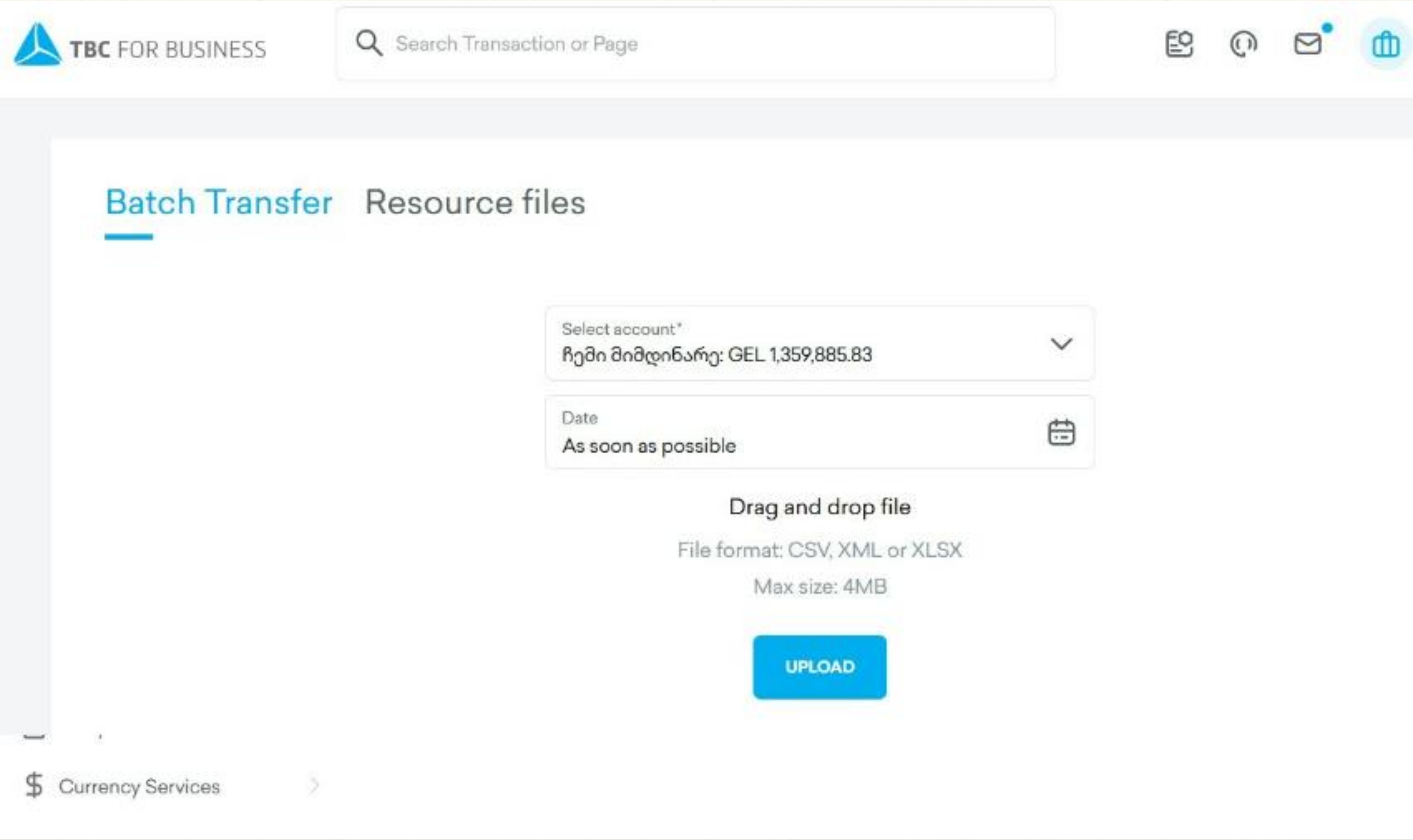
Uploading Group Files

Menu > Transfers > Group

the group transfer dashboard opens, where you can see a dropdown from which account you want to transfer and a calendar for selecting the transfer date.

It is automatically filled with the status "As soon as processed". It is also possible to select a transfer with a future date.

By clicking on the "Upload" button, the appropriate file is selected, which must be in CSV, XML or XLSX format only.



Payments

- Utilities
- Mobile Top-Up
- Fines
- Automatic Payments

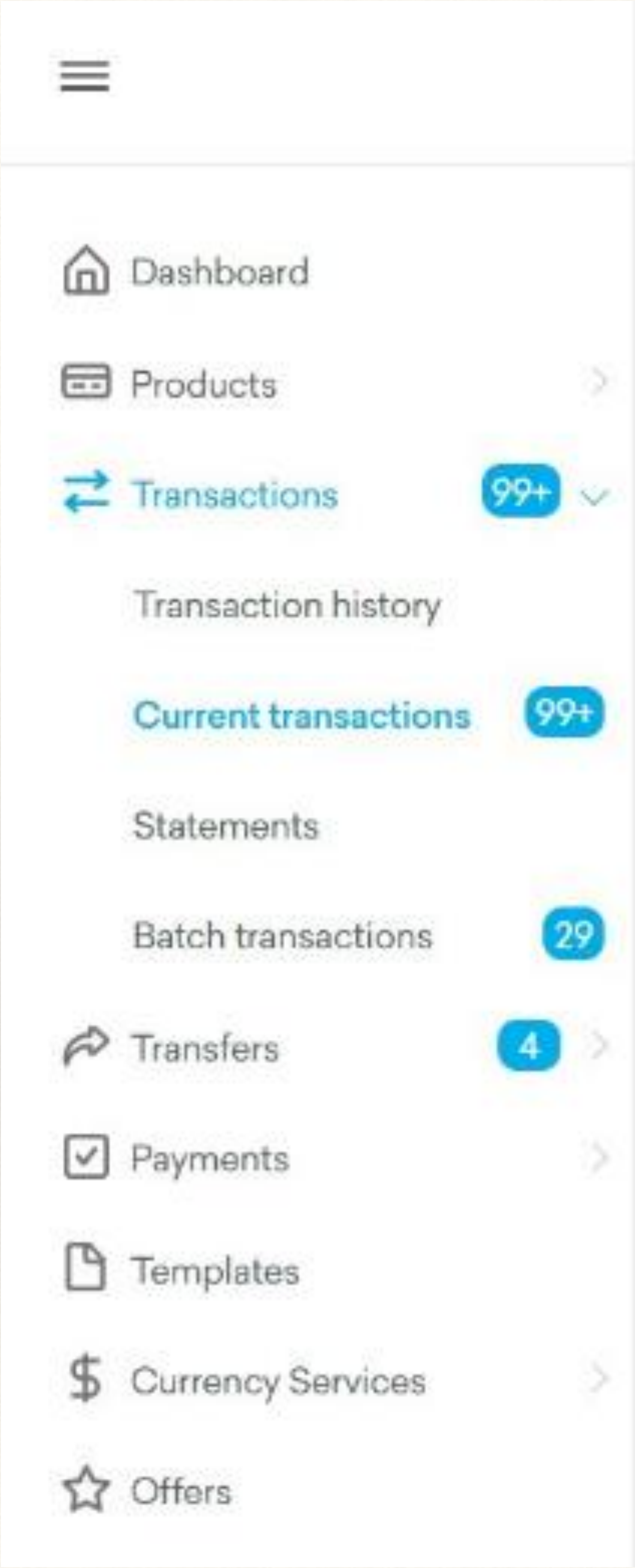
Payments

Menu > Payments

In this section, you can view **utility payments**, **mobile top-ups**, and **fine payments**. The **automatic payments** feature is also available here. If you don’t sign the tasks immediately, the created transactions will move to **Pending Tasks** with the status **“Pending Authorization.”**

Transactions

- History
- Tasks
- Statement
- Batch Transactions



Transaction History

Menu > Transactions > Transaction History

provides information about transactions with the option to select different types of filters and export.

It is possible to edit the columns of the page and select the desired 3 to 6 filter columns, as well as sort them in the desired order.

Transaction History Filters

At the top of the transaction history, there are quick filters:

Search – here you can enter the recipient, account number, or description, and only the relevant transactions will appear.

Account – select which account’s transactions you want to view.

Saved Filters – you can save frequently used filters so you don’t have to set them up again.

If you want to filter with more parameters, click the “Filters” button.

If the filter you create is one you use often, you can check “Save Filter”, give it a name, and use it later.

To apply the filters, click the “Apply Filter” button. You can modify or delete filters by clicking the corresponding buttons. If you want to remove multiple filters, click the next to each filter.

Statement

Menu > Transactions > Statement

When moving to the statement page, in the calendar, 1 month is marked in the filter.

On the statement page, you can select a specific account for which you want to receive information by selecting the appropriate format. There are also date and status filters. When selecting the desired filters, you must click the "Filter" button to view the information.

The appropriate formats will be activated and you will be able to download the file. Information on transactions will also be loaded directly to the page. It should be noted that if you want a statement from several accounts (a maximum of 5 accounts can be marked), you will be able to download information only by file. When selecting several accounts, the transactions will not be loaded on the page and you will see.

The statement has 5 types of export options - PDF, Excel, XML, CSV, MT940

Pending Tasks

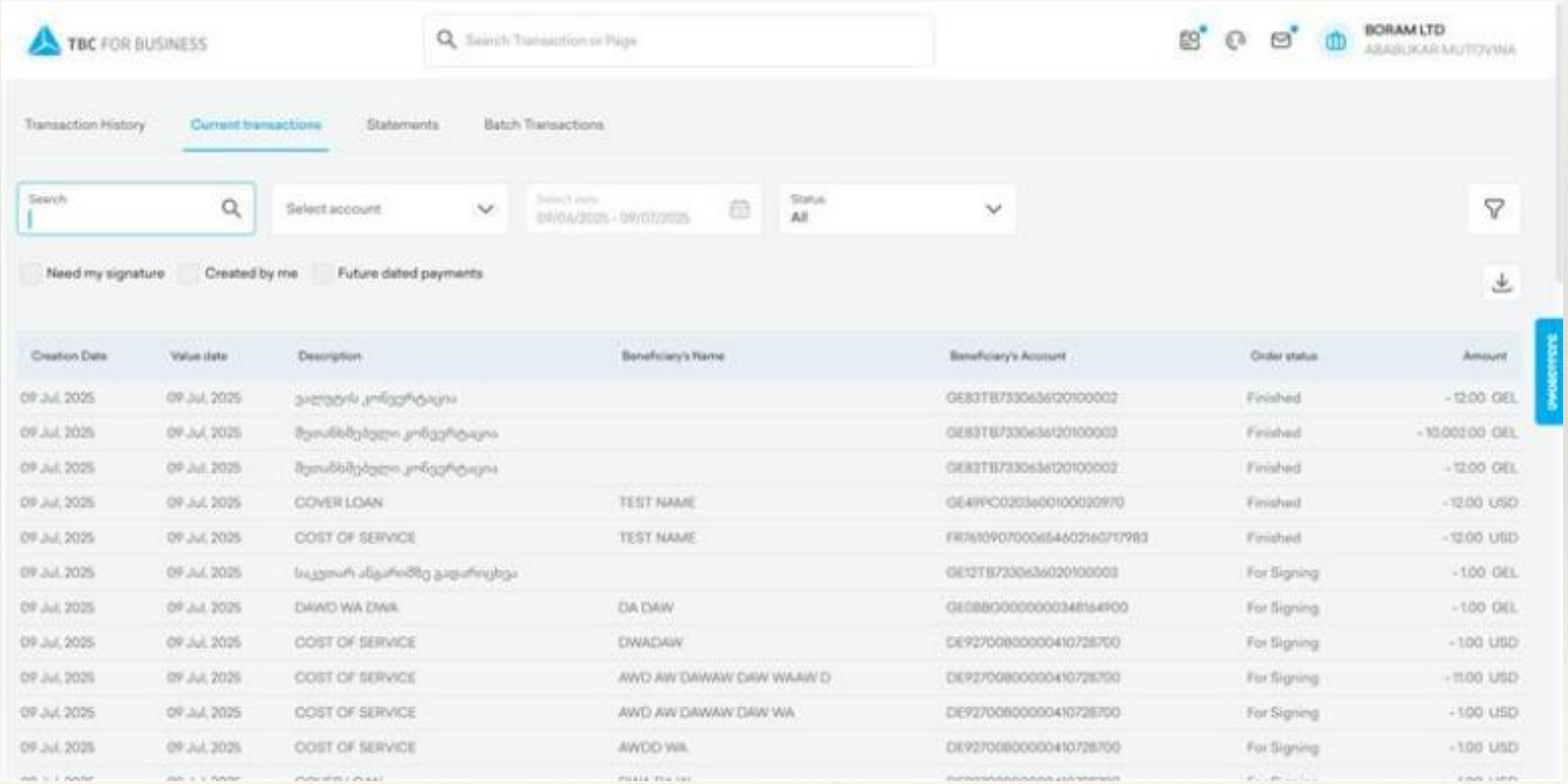
Menu > Transactions > Pending

Provides information about completed transfers by various statuses.

This page allows you to import a list of orders, filter by various components, and also has a calendar filter and search field.

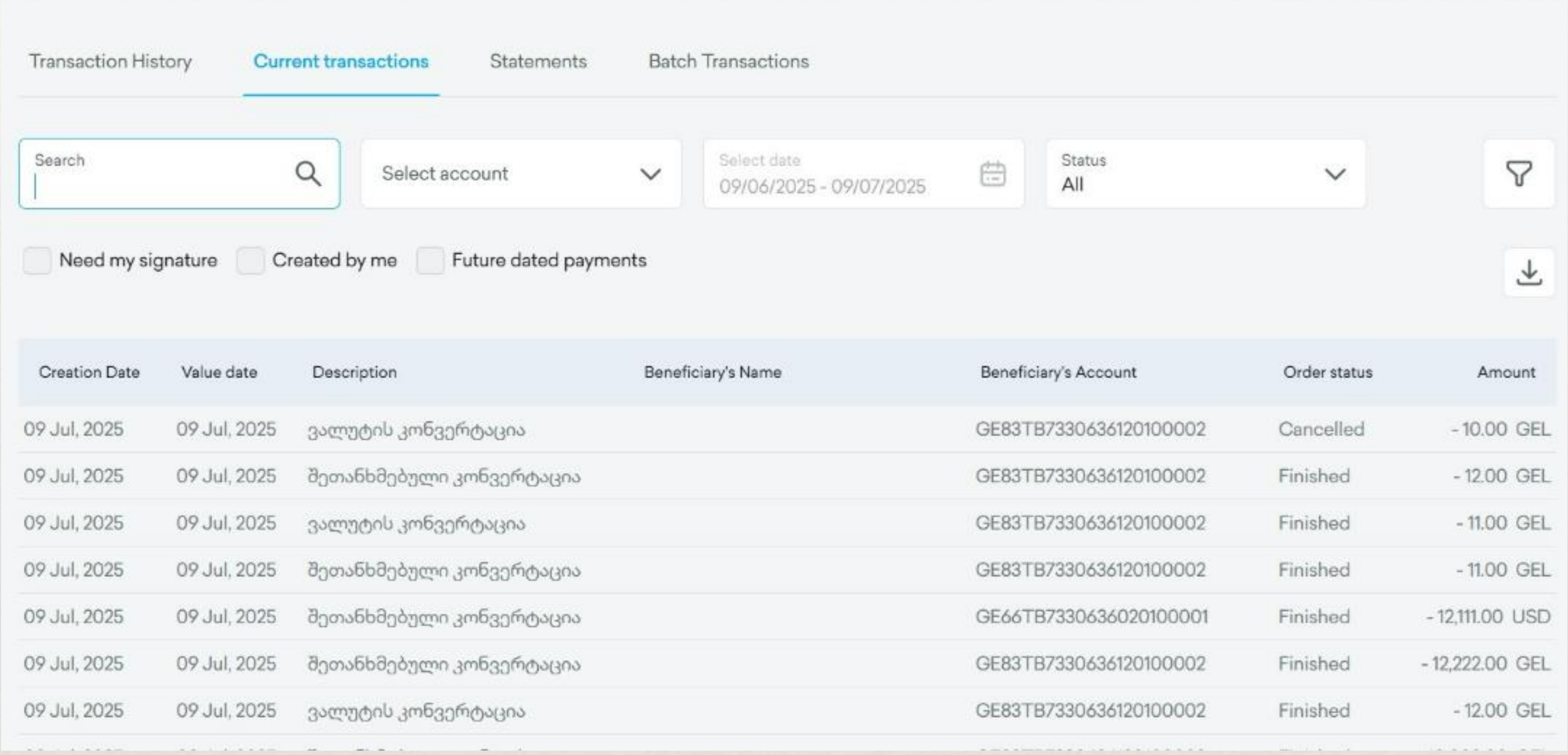
Pending Tasks – Requiring signature

Your Signature Required: information about created transfers with the status "To be Authorized" is provided only. It is possible to import, search, filter the list of orders. It is also possible to mark orders and authorize the desired number at once.



Transaction Details

Opens the dashboard of current orders, where you can see the orders uploaded so far with all their statuses. Select any order by double-clicking on it. A popup opens with filled-in information (document number, date, amount, purpose, etc.).



Group Transactions

Menu > Transactions > Group

The group transfer dashboard opens, where you can see all the tasks uploaded so far with all their statuses.

There is also a search and filter here. You can filter by status, date or account. On the right, there is a filter button that opens a more detailed filtering page.

Below the filter, you will see the "Requires my authorization" checkbox, by clicking on which only orders awaiting authorization will appear. In the right corner, there is an "Upload" button.

Templates

Menu > Templates

A list of old templates opens. Each template has a change, delete, transfer button. There is also a search field and a filter. Filtering is possible both by template type and currency. Here we also have a button to create a new template, which has two options: recipient and budget transfer. For the recipient, we add a new template, and for the budget transfer, we add a budget template.

Exchange Rates

Menu > Exchange Rates

You can use all the features related to rates: Conversion Agreement, Rates, Currency Calculator

Currency Rates > Agree Conversion

You can request conversion at the desired rate, request the rate in one space, wait for the bank, see the status of the request, if desired, "negotiate" the rate offered by the bank and then convert immediately.
If you simply want to convert less than the minimum amount at the current rate, this is also available to you in the same field.

Currency Rates > Rates

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Currency Rates > Currency Calculator

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Offers

Menu > Offers > Current

Information is provided about offers, such as pre-approved loans, different types of offers, etc.

Settinngs

Dashboard > Side Bar > Settings

Consists of three pages where you can manage your login details, change language, manage accounts, cards, and KYC.

User Management

Menu > Company Management > User Management

Admin user can create new non-subscriber users, edit existing ones,delete, update password, block or unblock.

Menu > Company Management > Roles

From this page, it is possible to add new roles, delete or edit existing ones.

Menu > Company Management > Signing Rules

On this page, it is possible to view the existing signing rules.

Menu > Company Management > Changes

On this page, it is possible to view the history of changes made by the admin

Profile Linking

Business and individual users can be connected from the Business Internet Bank. To do this, you need to log in to your business user account and click the “Add personal profile” button in the profiles area.

Your own individual user will appear. After connecting, you will log in to both the business and individual Internet/Mobile Banks with your personal Internet Bank username and password.

You can connect as many business profiles to your personal account/user as you wish. You will only need to remember one username and password, after which moving between different business user accounts is easy and fast. Just drop down the profiles area and select another business account.

You can also select a favorite profile by marking it with a star, which you will automatically log into each time you log in.