SUMMARY

This program document contains a user guide for the Client-Bank (WEB) Software System of the Client module (hereinafter referred to as the System) for working with account and the Client's accounts statements. The user guide contains:

- Overview;
- Accounts balances;
- Accounts statements;
- Statement export
- Cash pooling;
- Requests to the automated information system of monetary obligations (AIS EMO);

This program document is developed by Belarusbank.

CONTENTS

1. OVERVIEW

1.1. Intended use of account transactions

"Accounts" menu provides user with an opprtunity to work with accounts held with Belarusbak for the following operations: viewing current balances, requesting and receiving statements with accounts turnovers, viewing account statements for a specified date.

1.2. System Functions while Working with accounts

The program performs the following functions:

1) Requesting and receiving balances for all accounts registered in the Client-Bank (WEB) Software System;

2) Requesting and generating a statement for accounts selected by the user for a specified date or period;

3) Viewing statements for the account selected by the user with the possibility to set options for selection;

4) Viewing balances for all the user's accounts registered in the Client-Bank (WEB) Software System;

2. ACCOUNT TRANSACTIONS

2.1 Logging in the System

1. Launch any web-browser (Opera (64-bit version), Firefox (64-bit version), Chrome, Microsoft Edge and go to https://icb.asb.by/.

2. Enter your name and password to log in to the system and undergo identification and authentication (Fig.1). Working with the system without successful authentication and authorization of a user is impossible. Authentication and authorization of a user are executed at the Data Base Management System (DBMS) level with consideration of access rights to system modules. Logging in is executed using login and password ("Password Entry" bookmark) or using a key ("Key Entry" bookmark).

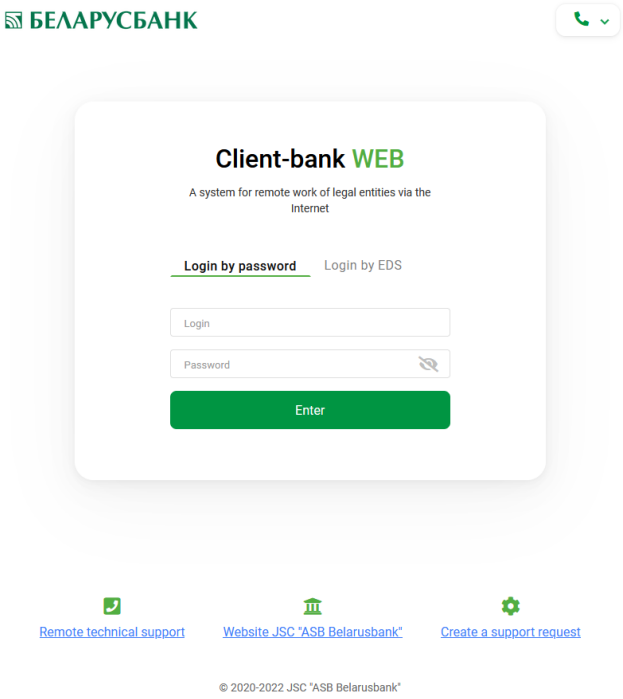


Fig.1 Page for user data input

To prevent unauthorized access to the User's data through the "Client-Bank (WEB)", there is a possibility to enter the password three times when logging in the System, upon which the access is blocked.

For unblocking, the User need to contact the corporate business service of the bank's structural subdivision serving the client and provide an identity document to check that the data in the System is matching the client user data in the System.

Choose the "Accounts" item in the menu of the main form.

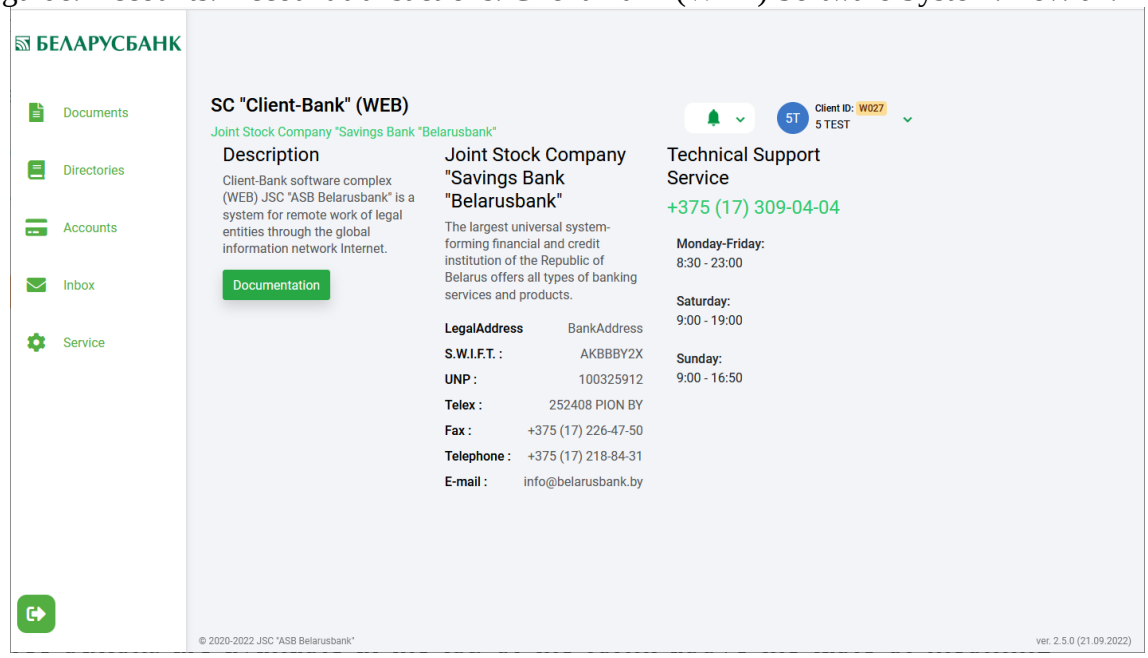


Fig. 2. Main menu of the System page.

2.2. Update balances

1. Select the “Accounts” item in the left part of the form in the menu containing the list of available documents and then select “Operations with accounts” (Fig. 3). The screen will display the user's accounts registered in the the "Client-Bank (WEB)" Software System, taking into consideration the filter by the accounts type selected on the left hand side over the table ("All accounts" filter is set by default). At the bottom on the right under the table, the system shows the number of accounts selected by the specified type, on the left, there is a button for reseting the filter (Fig.3).

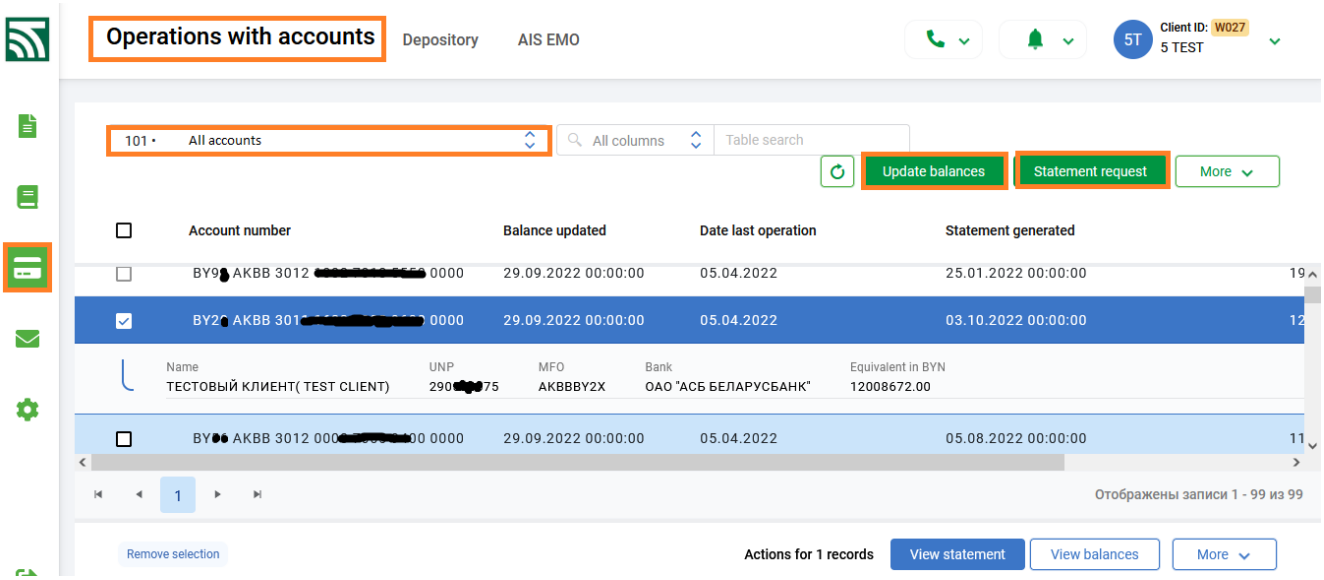


Fig. 3 Window for working with the Client's accounts

3. Press the button Update balances (Fig. 3) to send the request to the server on the right hand side of the form in the menu containing the list of available account transactions. The request for balances is made automatically for all accounts of the System user, there is no need to select the accounts, at the time of the request

processing, the button becomes inactive Update balances. After the accounting system has processed the request and provided information on the balances, the button Update balances becomes again active.

4. Information about the balance is provided in the "Balance" column, the date and time at which the balance has been formed is indicated in the "Balance updated" column. (Fig. 3). All columns in the table are provided with possibility of sorting.

5. To search (set the filter) in the table, select a column from the drop-down list above the table (by default, "All columns" is set) to set the filter and enter a specific value of the filter (search) in the field to the right (Fig. 4).

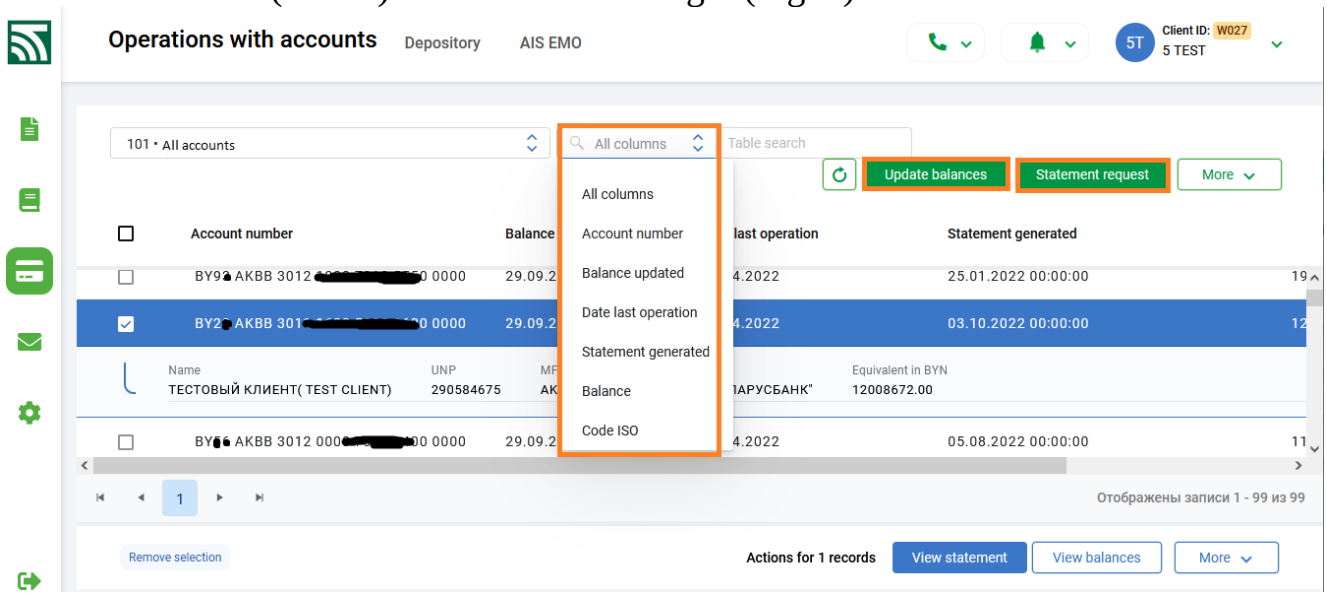


Fig.4 Window for search in the accounts table

6. At the bottom right under the table, shown is the number of accounts selected for a given type, on the left, there is a button to reset the filter.

2.3. Statement request

1. To request an account statement(s), click the left mouse button to select the desired account(s) and click the "Statement request" button.

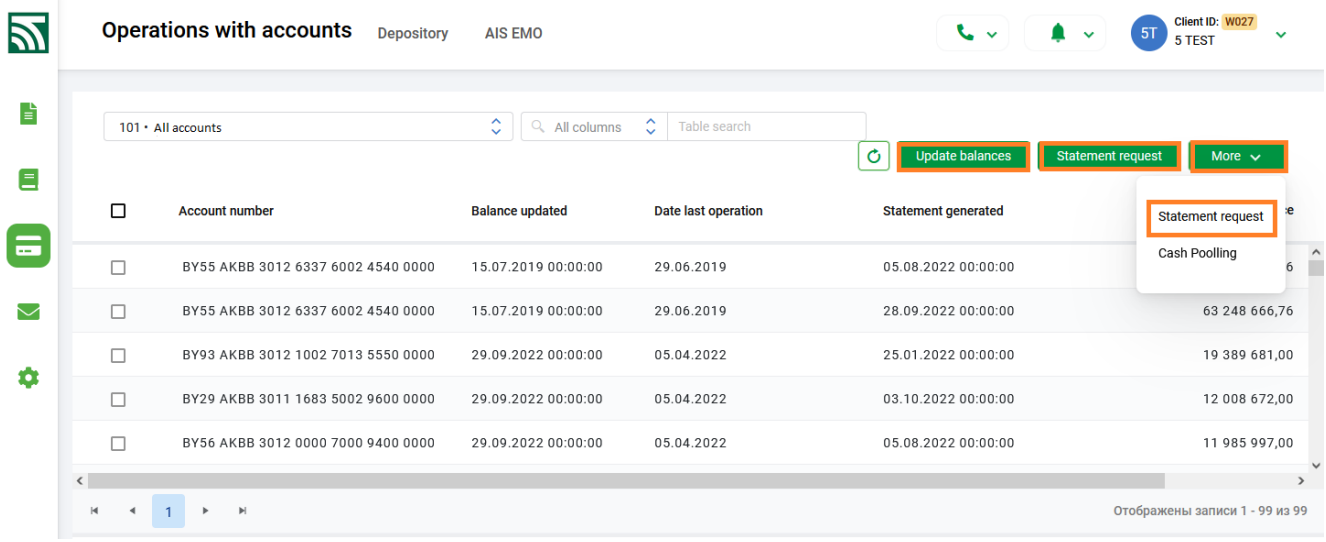


Fig. 5 Window for creating an account statement request

2. To request a statement for several accounts, you can also use the "More" button for group operations (Fig. 6) and select the "Statement Request" operation from the list.

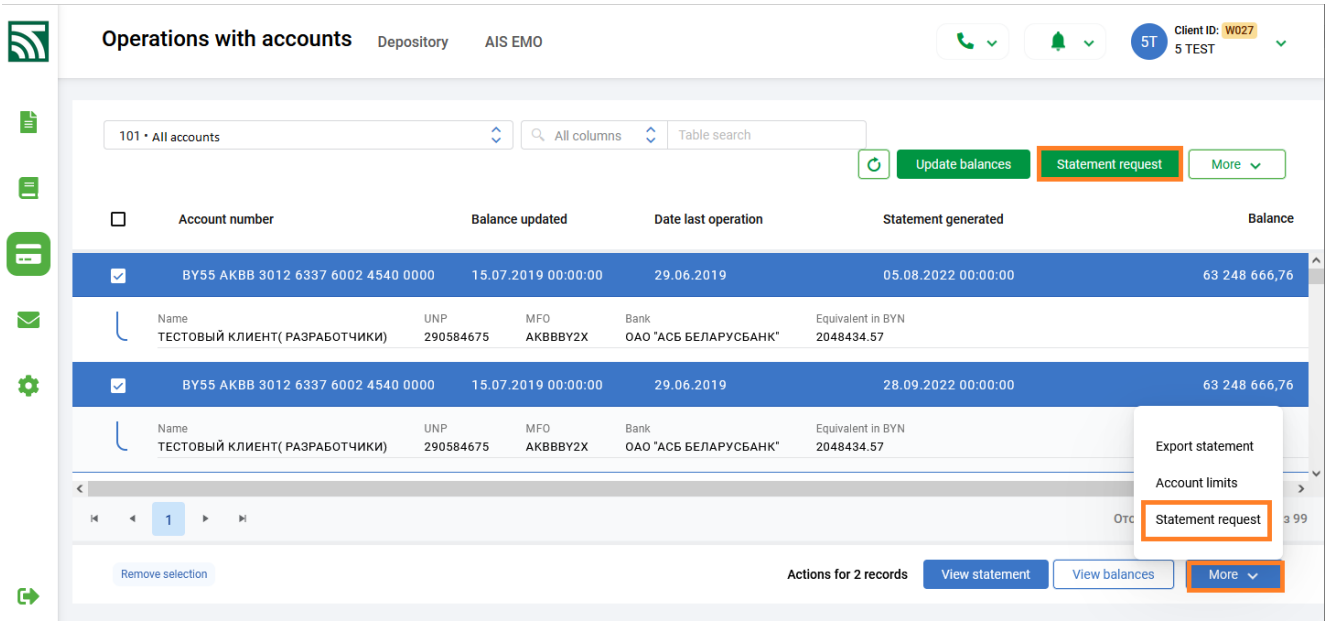


Fig. 6 Window for creating a statement request for the selected accounts.

3. Next, in the opened window, you need to specify the date or period for which you need to get a statement by clicking the left mouse button on the day/period field, then select the necessary dates from the calendar (Fig.7) and click the "Request" button (Fig.8), a message about sending the request will display on the screen (Fig.8). By default, the period equal to the current day is set (Fig. 7). The period for requesting an account statement is limited to one year.

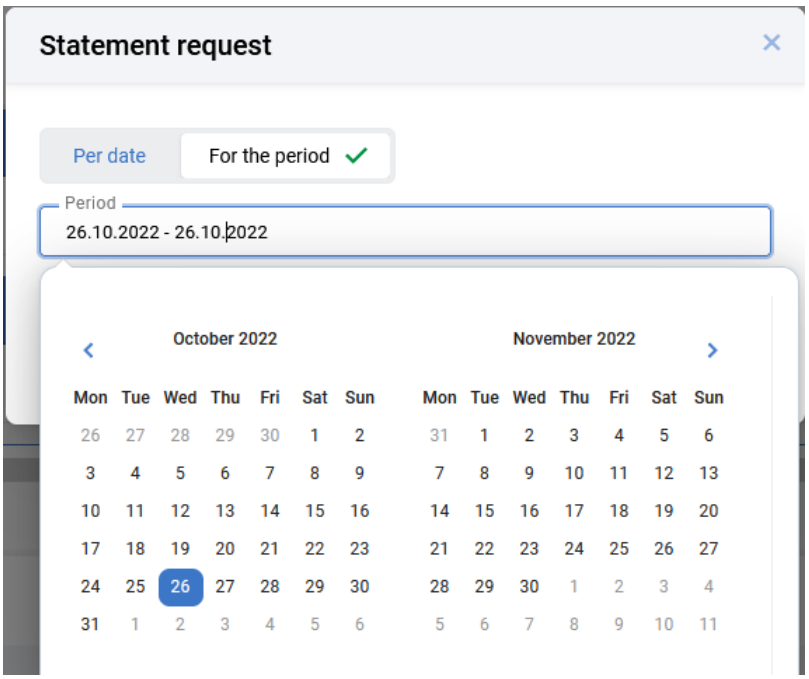


Fig 7 Window for selecting the period for the statement formation

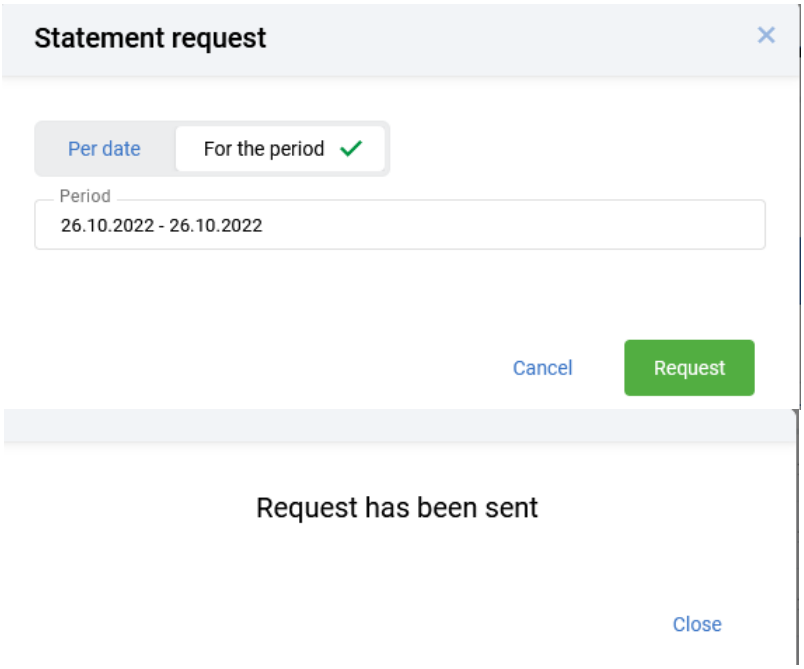


Fig.8 Windows when creating a statement request

2.4. Viewing the statement

1. To view the account statement, select the required account, or select several accounts and click "View the statement" (Fig. 9), the statement is generated for all selected accounts for the period specified by the user (Fig.10). Additional conditions and necessary filters, as well as the format of the external representation of the statement (HTML, PDF, WORD, EXCEL) shall be specified by the user himself (Fig.10).

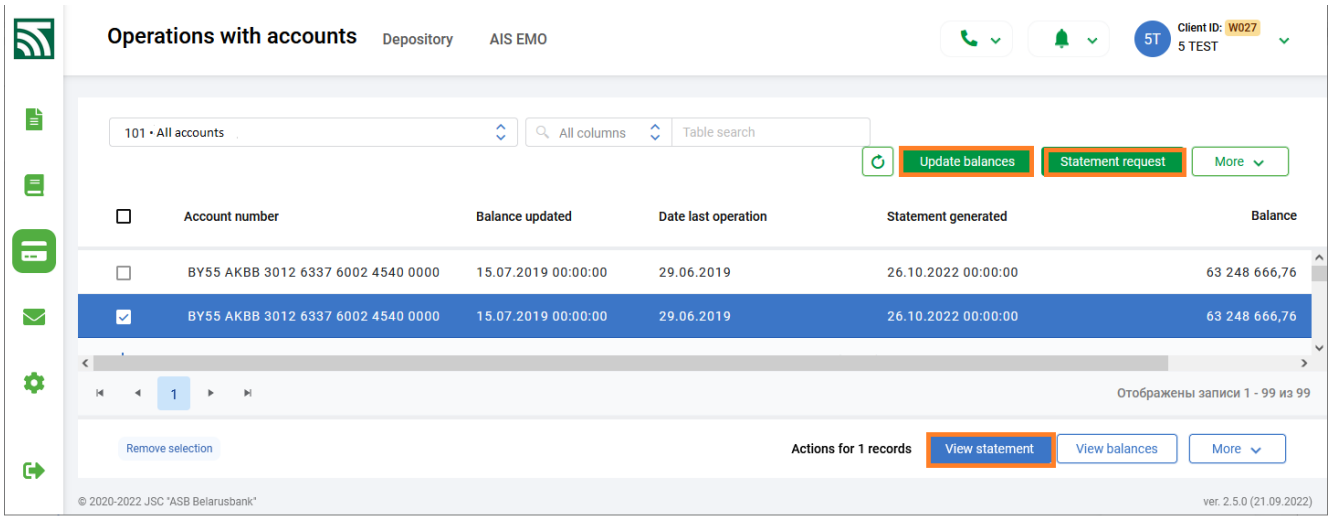


Fig. 9 Window for viewing statement(s).

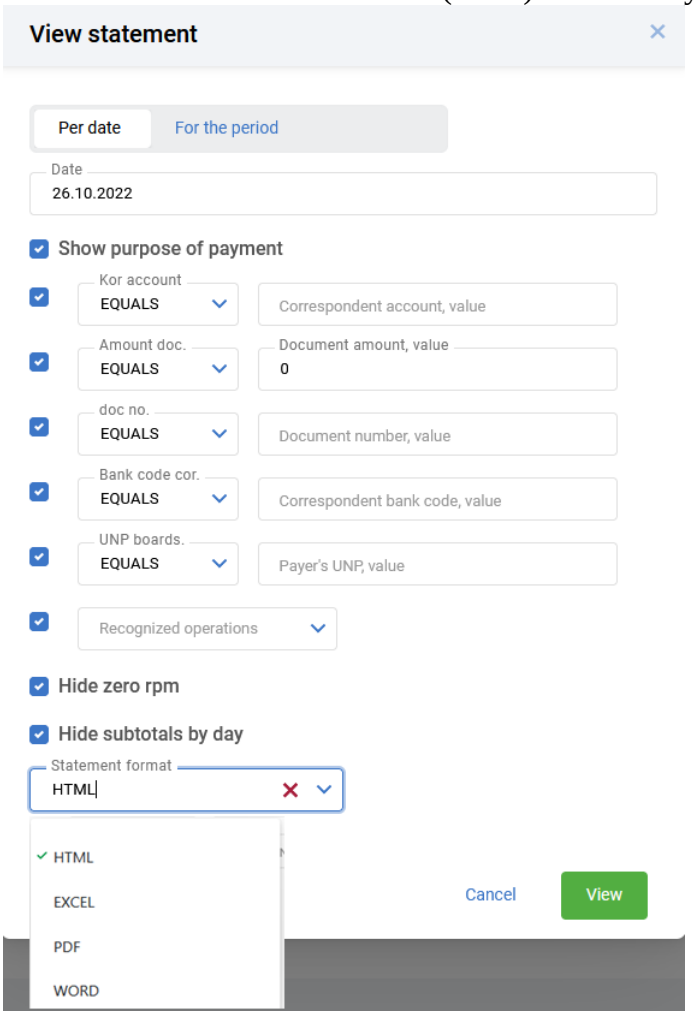


Fig. 10 Window for setting details for viewing account statement.

2. Additional conditions and necessary filters as well as external representation format of the statement (HTML, PDF, WORD, EXCEL) shall be specified by the user himself in the window of statement viewing (Fig. 10) and activated check box for specific fields. After setting all the conditions and clicking the "View" button (for a non-HTML statement format), a button will appear in the window Save/Open File to confirm opening or saving the statement file (Fig.11), after which an external representation of the statement will be generated in a separate window.

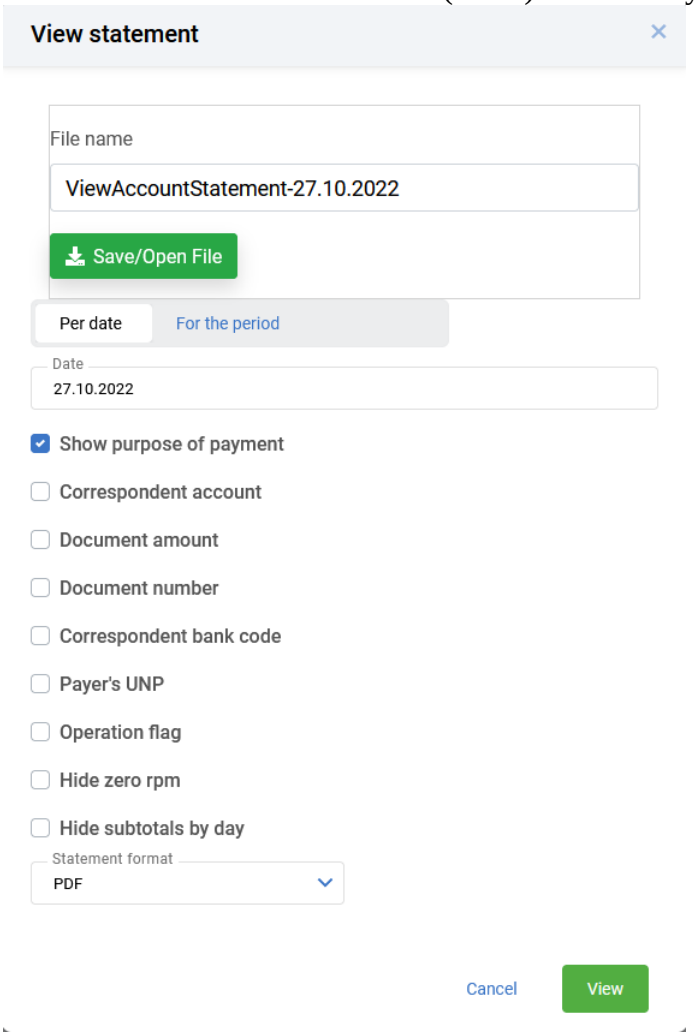


Fig. 11 Window for saving a file of personal account statement.

2.5. Balances viewing

1. To view the account balances, click “View the balances” (Fig. 12). After that, a window will appear on the screen to select the format for displaying information about the balances (Fig.12).

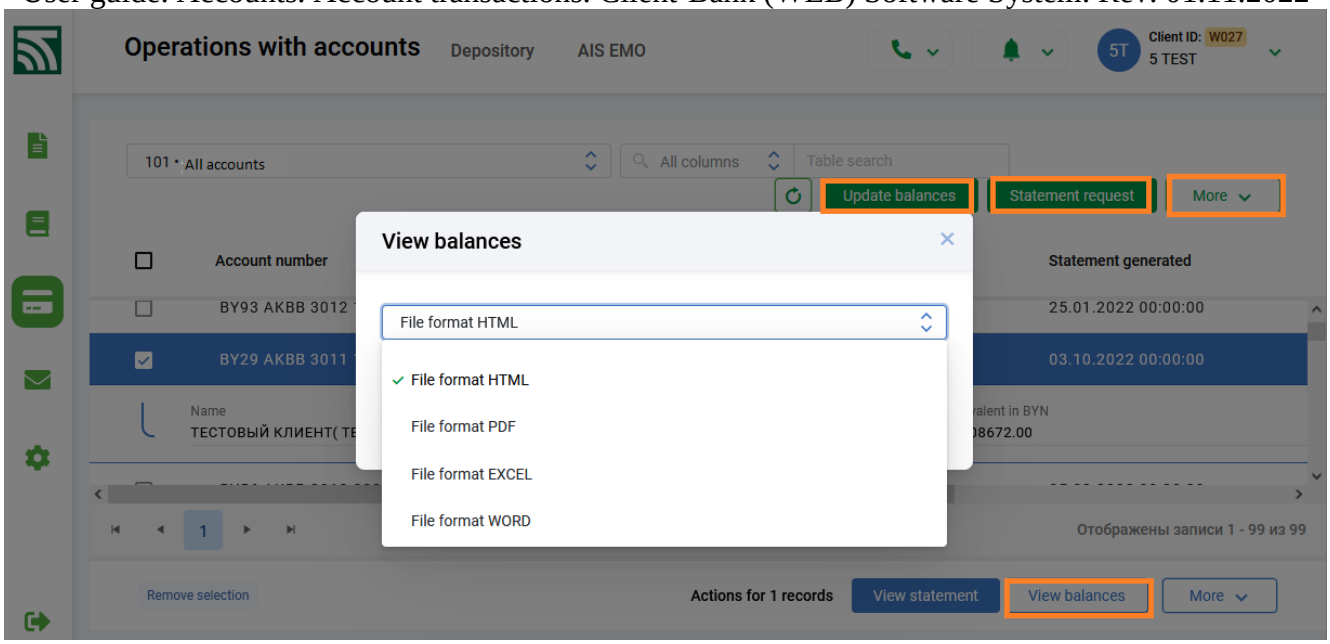


Fig. 12 View account balances.

2. When clicking the "View" button (for non-HTML formats), a window opens and the user is prompted by the button Save/Open File to select an action with the generated balances file, when selecting "Open with..", a separate tab will display the result of the request with balances for all accounts, which can be viewed or printed.

2.6. Statement exporting

1. To export an account statement and (or) exchange rates, you need to select the necessary accounts and click the “Export statement” button (Fig. 13). If the account is not selected in the list, the statement exporting will be performed for the account on which the cursor is placed in the list of user accounts.

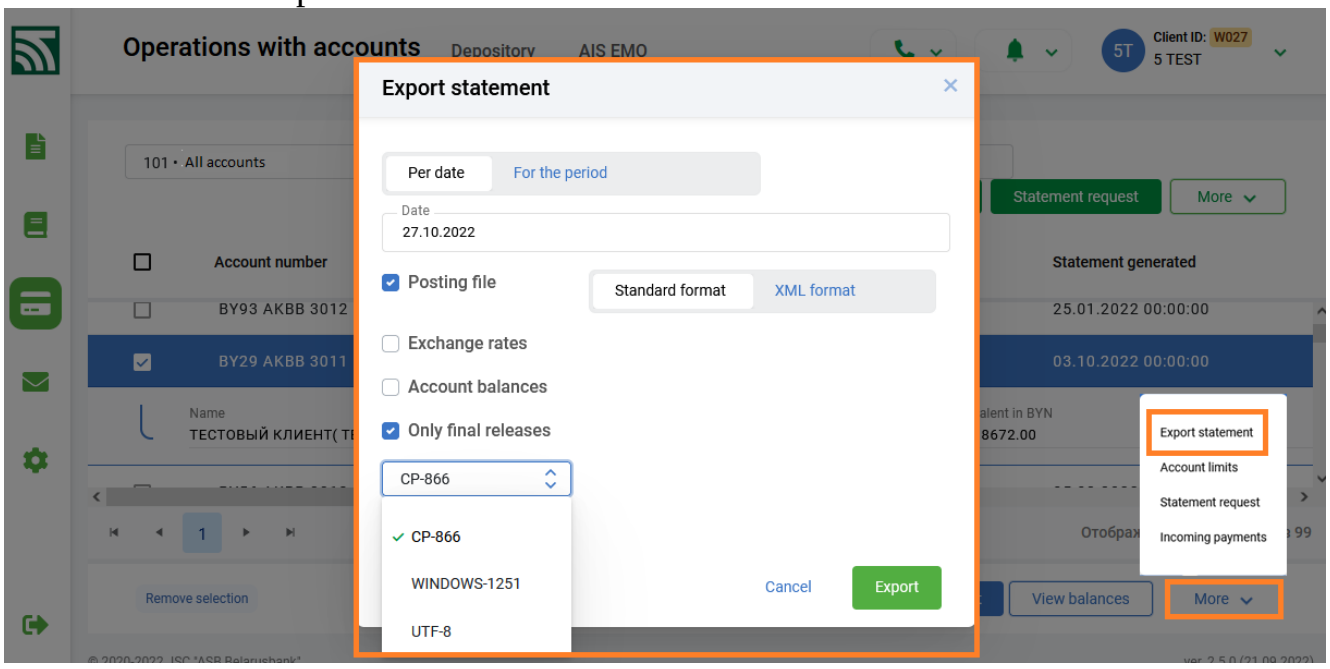


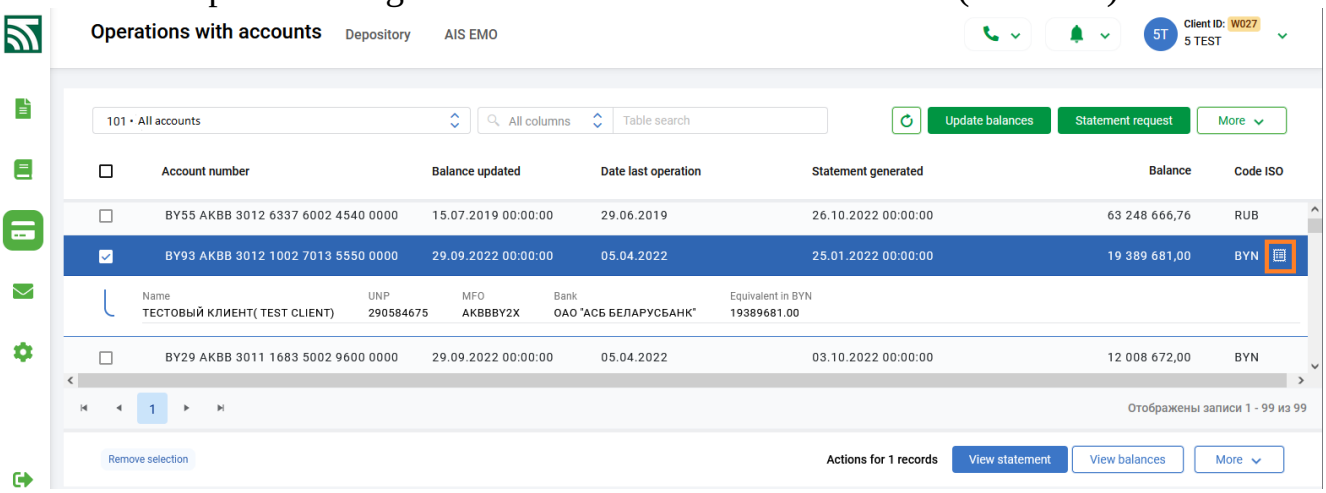
Fig. 13 Accounts statement exporting.

2. Next, you need to fill in the required details for the generation of an external file (Fig. 13). You need to specify the period of the request, select the possibility of the "Postings File" exporting. If necessary, select "Exchange rates" and (or) "Account balances", as well as specify the encoding of the files and click the "Export" button. When setting a date, data will be generated for the specified day. When setting a period, the statement will be generated in terms of accounts for each day of the period in ascending order. With the “Exchange rates” option is selected, the exchange rates for the period will be uploaded to a single file with data on all currencies for each day of the period in ascending order by date. When the “Account balances” option is selected, account balances will be uploaded to a single file with data in terms of accounts for each day of the period in ascending order by date. When the “Final statement only” option is set, there will be no data for days for which there is only a “preliminary statement” in the statement export file, as well as in the account balances file (with the “Account Balances” option selected). After successful processing of the request to generate data with postings of the selected accounts, the program will offer to either open or save the file on the user's computer .

The formats of external export files can be found in Appendix 1 (text format).

2.6. Incoming payments (attachment to the statement)

1. To view incoming payments (attachment to the statement), click the icon on a specific account  (Fig. 14). In the new opened window upon selecting one or all documents, the "View document" button appears, by clicking this button on the screen in the browser window, an external representation of the selected document(s) opens, which can be printed using the standard browser functionalities (CTRL+P).



14. Window for working with incoming payment documents on the account

1.6. Cash pooling

1. This service is intended for the redistribution (accumulation) of funds from the accounts of the Client's Subdivisions to the Client's account (Master Account) or

directly to the account of a third party (Beneficiary). Prior to execution of this operation, it is necessary to update the balances on all accounts in order to obtain up-to-date information at the time of filling in the data on the “Cash pooling” service.

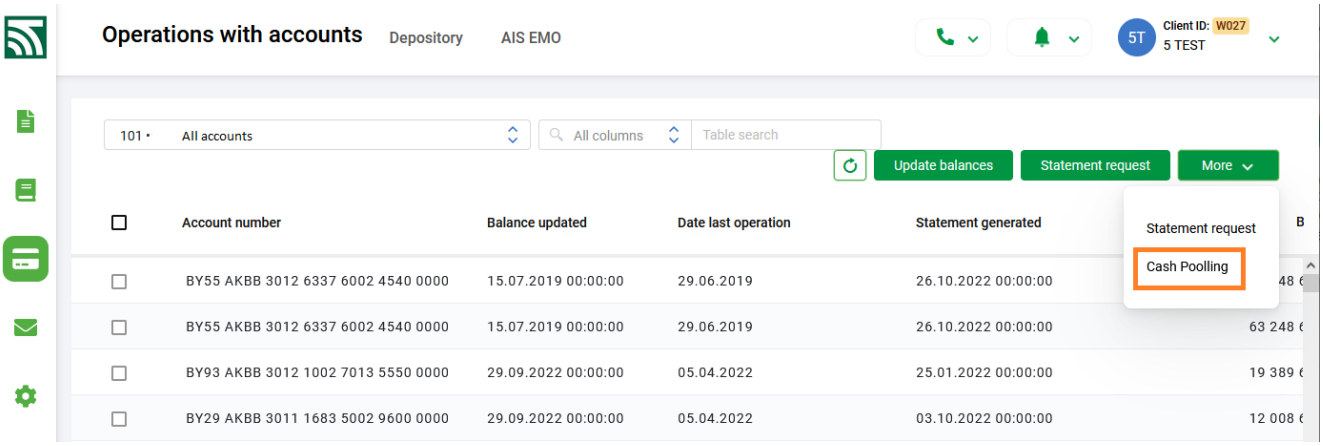


Fig. 15 The “Cash pooling” for performing the operation of redistribution (accumulation) of funds.

2. When clicking the “Cash pooling” button (Fig. 15), an input window opens (Fig.16), in which you need to select the option of redistributing funds and fill in some mandatory fields intended for automatic generation of electronic payment instructions of the Client. Depending on the final recipient of the funds (the place of transfer of the redistributed funds), two options are possible:

- With crediting to the Master account (the account is specified by the Client when concluding the contract for the provision of “Cash pooling” services);
- With crediting to the account of a third party (beneficiary).

Depending on the accumulated amount, the following options are possible:

- Full write-off funds from the accounts of Subdivisions, i.e. transfer of funds in full (default option);
- Transfer of funds from the accounts of Subdivisions in the specified amounts (for each of the accounts) specified by the Client;
- Transfer of funds from the accounts of Subdivisions in percentage terms to the account balance (for each of the accounts) specified by the Client.

3. Initially, before determining the amounts to be debited, it is necessary to select the type of crediting (to the Master account or to the account of a third party) and choose one of the options for transferring amounts from the accounts of Subdivisions (full debiting, in the specified amounts or in percentage terms).
4. Next, for the option of crediting to the Master account, it is necessary to specify the account for crediting (by default, displayed is the account set in the Client's card as the Master account). The client has the opportunity to select any other account from the offered list of the Client's accounts. The list contains a list of all the Client's accounts in the national currency, except for the accounts of Subdivisions that cannot be used as a Master Account.
5. Any change in the parameters described above re-reads the list with the accounts of the Client and its Subdivisions (a table with accounts and balances in the "Payer" block of the input window) for debiting funds.

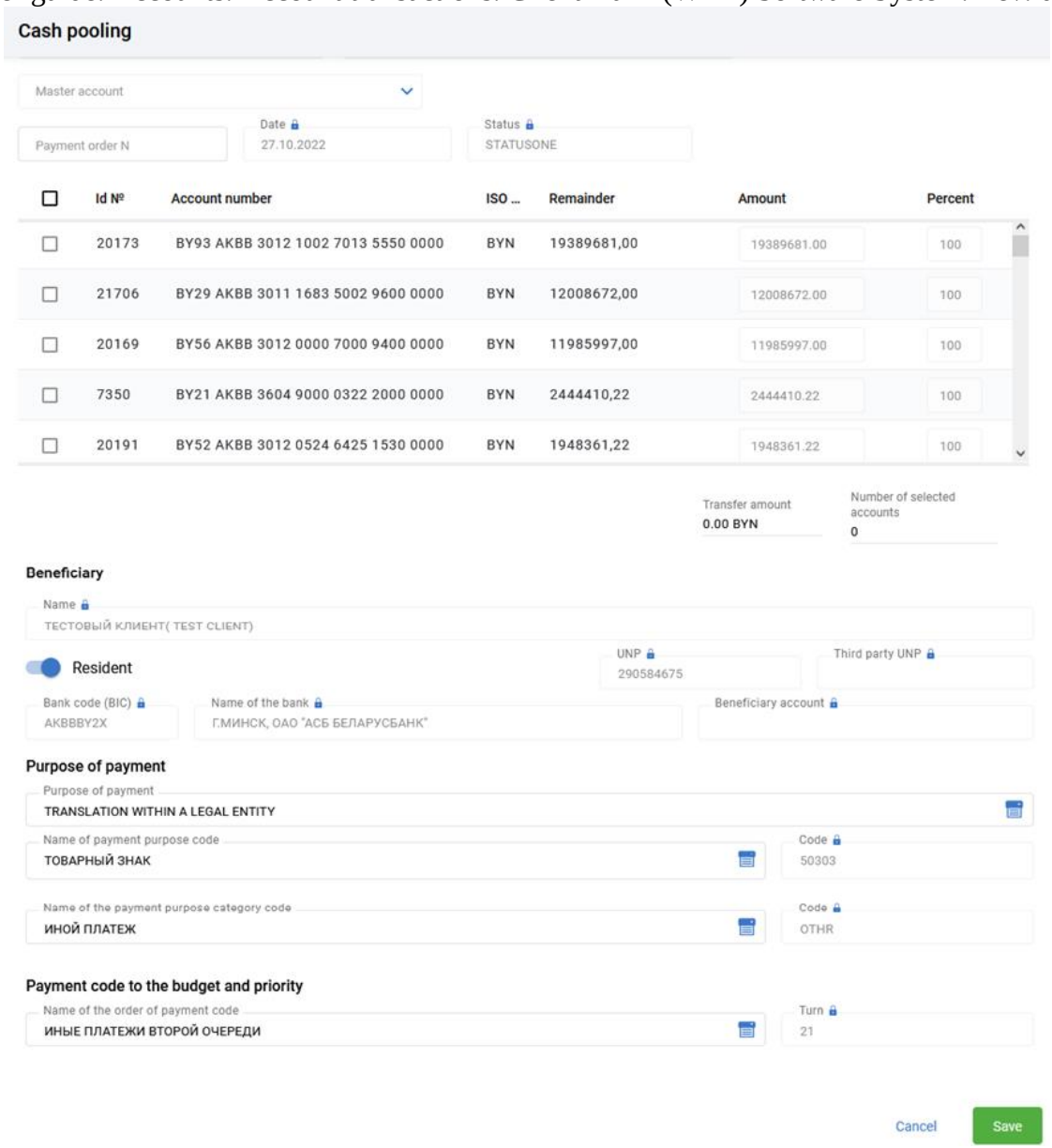


Fig. 16 Input window for generating payment instructions for the “Cash pooling” service.

6. Next, in the list of accounts of the Client and its Subdivisions, it is necessary to select the accounts from which funds will be debited and specify the payment order number. If the fields required for the generation of payment instructions in the input window are not filled in or are incorrectly filled in, the program will warn about this with an information message and a red frame around the incorrectly filled in field.
7. When filling in data for the “Cash pooling” service with the option of transferring funds from accounts in the specified amounts in the list of accounts of the Client and its Subdivisions, the “Transfer Amount” fields become opened for editing, and the "% of the amount" fields become closed for making changes.
8. When filling in the data for the “Cash pooling” service using the option of transferring funds from accounts in percentage terms in the list of accounts of the Client and its Subdivisions, the “Transfer amount” fields become closed for editing, and the “% of the amount” fields become opened for making changes.

9. When crediting funds to the account of a third party (beneficiary), in the input window, the Client must select the accounts from which the funds will be debited and fill in the fields required for the generation of payment instructions. The data in the input fields can be filled in either manually using an interactive help, or using directories .
10. After filling in all the necessary fields, you need to click the “Exit” button to generate automatically payment instructions, depending on the number of selected accounts to be debited. If the operation is successful, the program will display a message with information about the successful completion and the order of further Client's actions.

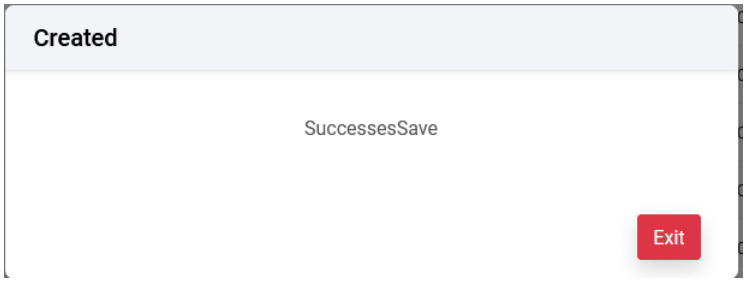


Fig. 17 A message about the successful execution of the “Cache pooling" operation.

11. To send payment instructions generated by the “Cash pooling” service for execution to the bank, it is necessary to open the “Payment orders in national currency” “In progress” item in the “Documents” main menu. The documents generated for the “Cash pooling” service will appear on the screen in the list with payment orders. These documents (with the “Cache pooling” business process identifier specified in the “Current Status” column) must be selected and signed with the Client's electronic key (the “Sign document” button).
12. The signed documents must be selected and sent to the bank for execution by clicking the “Send to the bank" button. After successful completion of this operation, the documents will receive the “Sent to the bank” status and will be available to the bank's employees for execution.

1.7. Requests to AIS EMO

In the "AIS EMO requests" menu, there is an option for sending request to AIS EMO for information on the Payer's monetary obligations. You need to click the "Create" button and select the required type of request and fill it in (Fig.18).

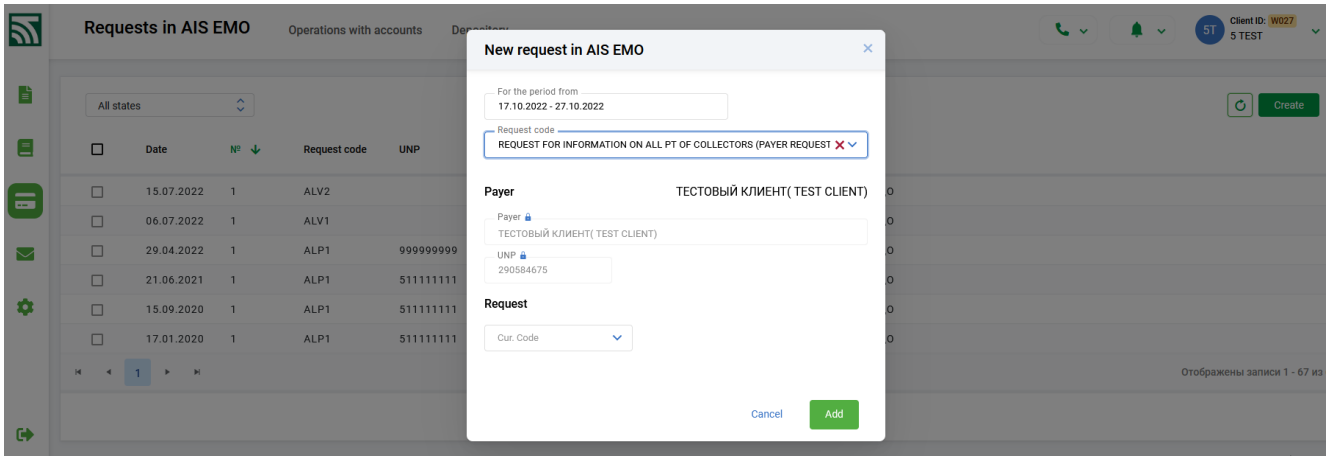


Fig. 18 Generating a request to AIS EMO

By clicking the "Add" button, a request is created and automatically sent to the AIS EMO. After receiving a response from AIS EMO, the status of the request will change to "Response received" – at the same time, by clicking the "View" button, a statement provided by AIS EMO opens for viewing .

ANNEX 1

DESCRIPTION OF A STATEMENT IN THE STANDARD TEXT FORMAT

The procedure for uploading a statement in a standard text format generates up to four files. The statement files are generated in the directory specified by the user and receive the following names: DDMMYYYY.XXX, where DDMMYYYY is a statement date (takes values "00000000" if the unloading is for a specific period), XXX is a file extension taking the following values:

***.OUT** – postings file (all transactions on all accounts for the date specified in the file name);

***.RST** – account balances file (outgoing balances for all accounts on the date specified in the file name);

***.RAT** – file of exchange rates (unified rates of the National Bank of the Republic of Belarus for all currencies set in the bank on the date specified in the file name);

***.VBA** – off-balance sheet account statement file.

The information is output in a line into text files (1 line – 1 operation, 1 balance, 1 rate), the number of characters output is indicated in the "Dimensions" column. Field separators are not used. The text encoding is selected by the user.

The structures of text files are shown in Tables 1-4.

Table 1 – Postings file structure (*.OUT)

No. Ser. No.	Field name	Position	Length	Note
1	2	3	4	5
1	Transaction date	1	10	DD.MM.YYYY format
2	Document number	11	6	The document number with a length of more than 6 characters is output from position 696 (see line No. 19 of this table)
3	Client's account	17	13	The client's account number, valid until 01.07.2017, is displayed. The client's account number in IBAN format is output from position 888 (see line No. 24 of this table)
4	Correspondent's MFO (sort code)	30	9	A digital bank identification code valid until 01.07.2017 is displayed. Since 01.07.2017, the characters "999999999" are output, the bank identification code is output from position 876 (see line No. 23 of this table)
5	Correspondent's account	39	13	The correspondent's account number, valid until 01.07.2017, is displayed. Since 01.07.2017, the characters "9999999999999" are displayed, the account number in IBAN format or the account of a non-resident client is displayed from position 832 (see line No. 21 of this table)
6	Debit amount	52	15	2 decimal places 0.00 - if credit transaction
7	Credit amount	67	15	2 decimal places 0.00 - if debit transaction
8	Transaction type	82	3	zero-extended on the left

9	Correspondent's account name	85	36	
10	Currency code	121	3	
11	ISO currency code	124	3	
12	Currency rate	127	12	Format before 01.07.2016 – "0000000.0000" Format after 01.07.2016 – "000.00000000"
13	Payment purpose	139	390	
14	Code of Payment into the Budget	529	5	Zero-extended on the left
15	Correspondent's UNP	534	12	
16	Revaluation Debit turnover	546	15	2 decimal places If absent, zeros are not displayed
17	Revaluation Credit turnover	561	15	2 decimal places If absent, zeros are not displayed
18	Payment purpose (continued)	576	120	
19	Document number	696	16	16-character document number
20	Correspondent's name	712	120	
21	Correspondent's account number in IBAN format or in a foreign bank	832	35	
22	UNP of a third person	867	9	
23	Bank identification code	876	12	
24	Client's account number in IBAN format	888	35	

Table 2 – Balances file structure (*.RST)

No. Ser. No.	**Field name**	**Position**	**Length**	**Note**
1	**2**	**3**	**4**	**5**
1	Date	1	10	DD.MM.YYYY format
2	Client's account	11	13	The client's account number valid until 01.07.2017 is displayed.
3	Currency code	24	3	
4	ISO currency code	27	3	
5	Outgoing balance	30	20	2 decimal places
6	Client's account number in IBAN format	50	35	

Table 3 – Structure of the exchange rate file (*.RAT)

No. Ser. No.	**Field name**	**Position**	**Length**	**Note**
1	**2**	**3**	**4**	**5**
1	Date	1	10	DD.MM.YYYY format
2	Currency code	11	3	
3	ISO currency code	14	3	
4	Currency rate	17	12	Format before 01.07.2016 – "0000000.0000" Format after 01.07.2016 – "000.00000000"

Table 4 – Structure of the off-balance sheet statements file (*.VBA)

No. Ser. No.	Field name	Position	Length	Note
1	**2**	**3**	**4**	**5**
Balance line				
1	Identifier		1	=R-balance
2	Card file number		5	
3	Client's account		13	
4	Date		10	DD.MM.YYYY format
5	Balance		20	
Request line:				
6	Identifier		1	= T-request
7	Card file No.		5	
8	Client's account		13	
9	Date		10	
10	Amount		20	
11	PR No.		5	
12	Correspondent bank code		9	3 digits, extended up to 9 zeros on the left
13	Correspondent's account		13	
14	PR No.		8	

ANNEX 2

DESCRIPTION OF STATEMENT IN STANDARD XML FORMAT

The statement is uploaded into an XML file in the encoding chosen by the user, which is placed in the directory specified by the user.

Uploaded to the file is the following information:

1) incoming and outgoing balances, turnover on balance sheet accounts;

2) transactions on balance sheet accounts;

3) balances on off-balance sheet accounts (card files) to balance sheet accounts at the time of uploading the statement.

The list of data tags in the statement file of XML format is shown in Table 5.

Table 5 – List of data tag labels in an XML statement file

Data tag name	Level	Tag label	Subtag	Note
1	2	3	4	5
Root element	1	TURN		
Account statement element	2	ACCOUNTINFO		
Account number	3	ACCOUNT		
Currency code	3	CURRENCY	Iso	ISO Code
			Code	Digital code
			Rate	Currency rate
Account name	3	NAME		
Statement type	3	TYPETURN		
Formation period	3	PERIOD		
Account opening balance	3	INREST	nominal	Nominal amount
			equivalent	Equivalent amount
Account closing balance	3	OUTREST	nominal	Nominal amount
			equivalent	Equivalent amount
Account debit turnover	3	TURNDEB	nominal	Nominal amount
			equivalent	Equivalent amount
Credit turnover	3	TURNKRE	nominal	Nominal amount
			equivalent	Equivalent amount
Card file balances	3	CARDRESTS	card1	Account balance 99812
			card2	Account balance 99814
Date of last account transaction	3	LASTOPER		
Date and time of statement formation in the bank	3	TIMETURN	date	Date
			time	Time
Date and time of statement formation for downloading	3	TIMEMAKE	date	Date
			time	Time
Information on transactions	3	OPERINFO		
Transaction	4	OPER		
Unique transaction ID	5	OPERUID		
Document number	5	DOCN		

Correspondent's bank code	5	MFOKORR		
Correspondent's account number	5	ACCKORR		
Correspondent's name	5	NAMEKORR		
Correspondent's UNP	5	UNPKORR		
Transaction amount	5	SUMOPER	nd	Nominal debit amount
			nk	Nominal credit amount
			ed	Equivalent debit amount
			ek	Equivalent credit amount
Payment purpose	5	DETPAY		
Transaction currency rate	5	RATEINFO	code	Transaction currency code
			rate	Transaction currency rate
Code of payment to the budget	5	TAX		
Transaction type	5	VO		
Actual payer's UNP	5	UNP3		