

**Smartphone-Banking for corporate clients.
User's Manual**

Kyiv 2019

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1. PRE-SETTING

The Smartphone-Banking module is supported under two mobile operating systems (further – OS) – **iOS and Android**. The module is a separate application, which is downloaded and installed by the client on his mobile device.

To work in the Smartphone-Banking module running **iOS**, the client needs a mobile device (iPhone or iPad) based on **iOS 7.0 and later**. Clicking on the link opens the application page in the **App Store**, where the client can get acquainted with the system requirements and a brief description, as well as download the application and leave a feedback of it.

The installation of the application is similar to other applications running iOS.

To work in the Smartphone-Banking module running **Android**, the client needs a mobile device (smartphone or tablet) based on **Android 4.0.3** and later. Clicking on the link opens the application page in **Google Play**, where the client can get acquainted with the system requirements and a brief description, as well as download the application and leave a feedback of it. The installation of the application is similar to other applications running Android.

2. REGISTRATION IN THE APPLICATION

To work in the Smartphone-Banking module, the client needs to register. Registration consists of two steps:

1. **Pre-registration in the application.** As a result, an account is created for work in the Smartphone-Banking module (**BIFIT ID**). In the process of account registration, a pair of EDS keys is generated, which is used to sign documents of corporate clients, and there is a possibility to send a certificate of EDS public key to the specified e-mail address.

2. **Final registration in the bank branch.** As a result, the bank's employee binds the BIFIT ID to the corporate client's employee.

Pre-registration in the application is performed once at the first launch and consists of the following set of steps:

1. Selection of the servicing bank. In the first step (see Fig. 1), the client has to choose a servicing bank from the list of banks using the PRAVEXBANK BIZ (iBank2UA) system.

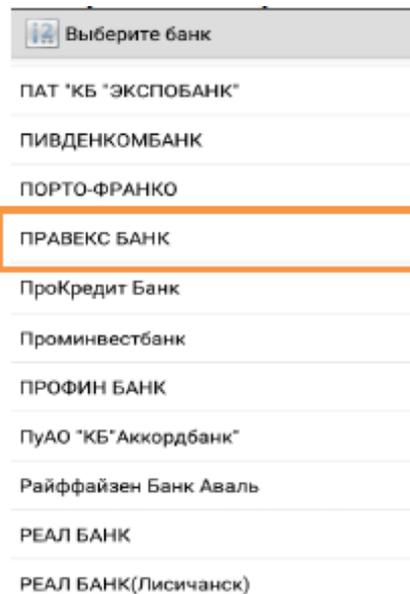


Fig. 1. Selection of the servicing bank

2. Choosing the type of client. On the second step (see Fig. 2) the client should choose the type of client (corporate, private), on behalf of which he will work in the application. This step is displayed only in the application under Android OS.

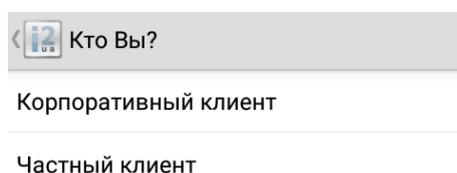


Fig. 2. Selection of the client type

3. The application switches to the account EDS key generation screen (see Fig. 3). To do this, the client has to slide his finger over the screen until the progress bar is full. In the application under iOS, you always switch to this step.

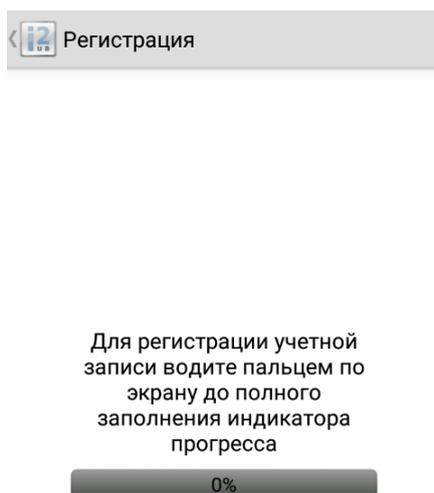


Fig. 3. Generation of account EDS key during registration in the application

4. Set a password to log in to the application. At the fourth step (see Fig. 4), the client needs to set a password to login to the application. Minimum password length is 6 characters.

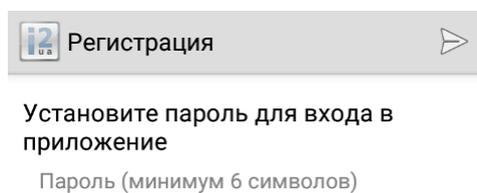


Fig. 4. Setting a password to log in to applications

5. Sending PF certificate of EDS public key. On the fifth step (see Fig. 5) it is necessary for the client to specify the e-mail address to which the file with the printed form of the EDS public key certificate will be sent. In the application under iOS it is also necessary for the client to choose what type of certificate of EDS public key to send. Display of this step is set up by the bank.

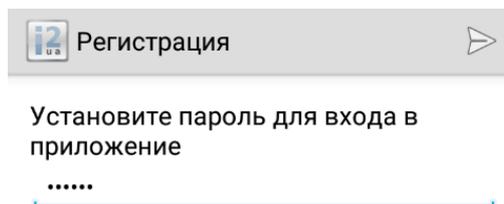


Fig. 5. Setting the e-mail address for sending the PF certificate of the EDS public key

6. Completion of registration. The last step (see Fig. 6) shows the identifier of the created account and the ways of its activation:

- With the help of Internet-Banking – this version of the system is not used.
- By calling the bank. To call the bank, press the **Contact the bank** button.
- By ordering a call. To order a call, press the **Order a call** button, and the application will go to the call order screen (see Fig. 7). To order a call, you need to enter the number of your mobile phone in international format and press the **Send** (iOS) or **Next** (Android) button. As a result, the application will go to the authorization screen and a notification will be sent to the servicing bank. After receiving the notification, an authorized employee of the bank will contact the client at the specified phone number.
- By visiting the bank in person.



Fig. 6. Completion of registration in the application

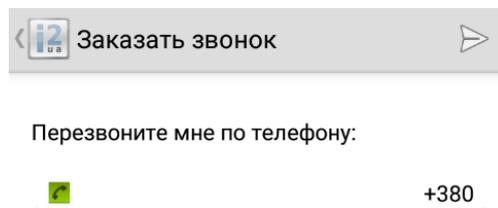
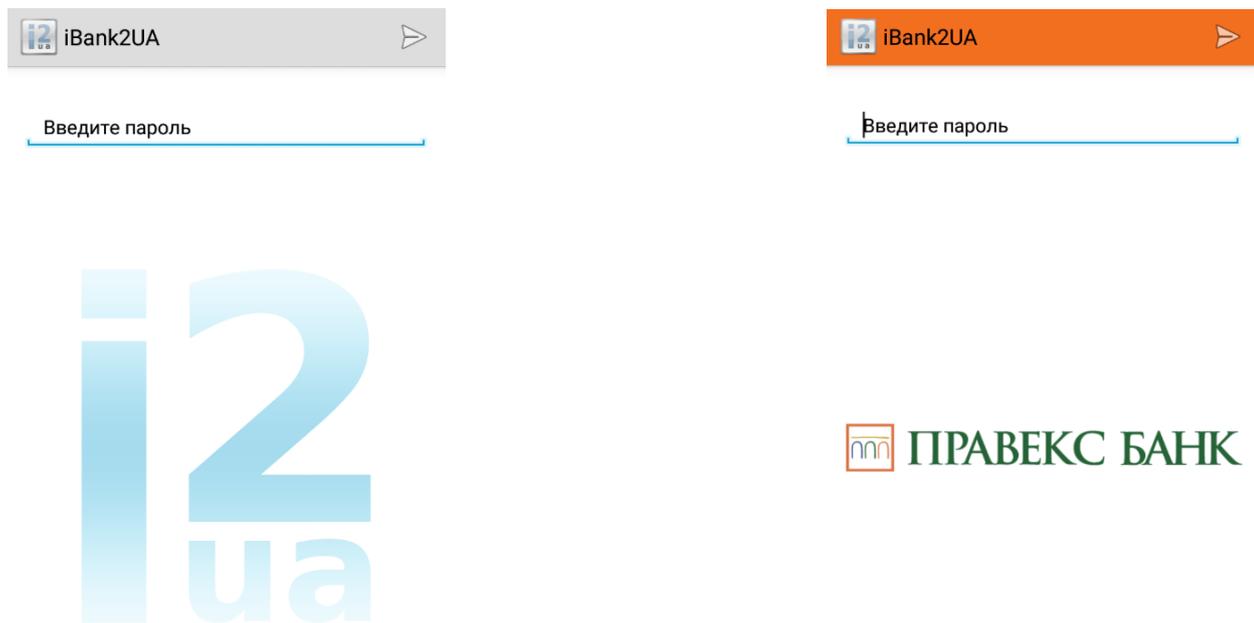


Fig. 7. Call order

When clicking **Done** (iOS) or **Finish** (Android) button, the application goes to the authorization screen (see Fig. 8).



BIFIT ID : 13881106

BIFIT ID : 13881106

a) authorization page before the final registration in the system

b) authorization page after the final registration in the system

Fig. 8. Authorization page

3. APPLICATION LOGIN

If the client has already pre-registered, then after starting the application goes to the authorization screen, where you need to enter the password to the account and press the **Log in** (iOS) or **Next** (Android) button.

If you enter the wrong password more than three times in a row, the account will be blocked. To activate it, contact the technical support department of the servicing bank.

The number of the created account is displayed at the bottom of the authorization screen. Also in the application under iOS the Authorization screen displays the **Addresses, Currency rates, Info** buttons to go to the appropriate sections.

If you successfully log in to the application, you will be taken to the main menu (see Fig. 9).

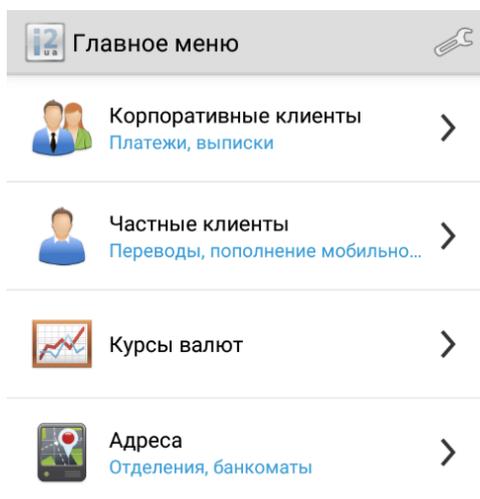


Fig. 9. Main application menu under Android OS

Attention! The client can log in to the application, if his account is not yet registered with the bank. Only the main menu and settings screens will be available to the client. For a full work in the application it is necessary to carry out the final registration and activation of the account in the bank.

The main menu in the iOS application has the following composition:

1. Section "Corporate clients"
2. Section "Private clients"
3. Section "General":
 - Settings.

The main menu in the Android application has the following composition:

1. Section "Corporate clients";
2. Section "Private clients";
3. Section "Currency rates";
4. Section "Addresses".

There is also a button on this screen to go to the application settings.

4. APPLICATION SETTINGS

The application is configured on the Settings screen, which can be accessed by selecting the appropriate main menu item (iOS) or pressing the Settings button on the main menu of the application (Android). The appearance of the screen is shown in Fig. 10.



Fig. 10. Application settings

The following is displayed on Settings screen:

1. BIFIT ID account number;
2. Hexadecimal EDS public key of the account;
3. Button **Change password** (iOS) or **Reset password** (Android). Pressing this button takes the application to the **Change password** screen (see Fig. 11). To change the password for the application login, you need to enter the old and new passwords and press the Save button. If necessary, the client can disable the display of the new password in a disguised form.

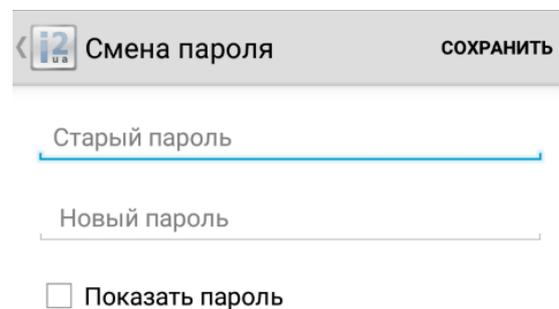


Fig. 11. Password change screen

Attention! The BIFIT ID account will be blocked if you enter an incorrect current password three times in succession.

4. A Push Notification (iOS) or Notification (Android) section, where the client can select the events to send push notifications to the client's mobile device. The following notification events are available:

- About incoming letters;
- About the rejection of the document;
- About new payments to.

Setting up push notifications depends on the type of application:

- In an iOS-based application, you need to enable the corresponding setting to receive push notifications. Selecting **Push Notifications** will take you to the **Notifications** screen (see Fig. 12) to select events for notifications.

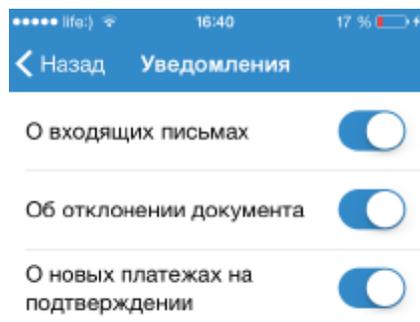


Fig. 12. Selecting events for notifications under iOS

- In the application under Android, the **Settings** screen displays the **Notifications** box, where you can select the events to be notified.

Notification texts are set up by the bank. By default, the notification text displays the subject of the incoming message, the number, the amount and reason for the rejected document, and the amount of the document to be confirmed.

From the received push notification, the client can go to the corresponding list of documents or letters. If the client has not yet been authorized, the client will first switch to the authorization screen.

5. The **Contact the bank** button is displayed if a phone number is specified. Pressing the button dials the specified phone number.

6. **Order a call** button is displayed if an e-mail is specified. Pressing the button takes you to the **Order a call** screen.

7. The **Write to Developer** (iOS) button or **Send an email** (Android) button is displayed only for clients who have already passed the final registration of their BIFIT ID account in the servicing bank. If you press the button, the application goes to the creation of an e-mail where the subject, the address of the recipient and the protocol of the application work are automatically filled in. The text of the letter contains the version of the application and OS, the name of the device and the number of the BIFIT ID account.

Attention! The e-mail will be sent not to the banks serving the client, but to the developer of the application – BIFIT Service LLC

5. CORPORATE CLIENTS

The main work of corporate clients in the application is performed in the section Corporate clients (see Fig. 13). The section contains the following items:

- My Accounts – viewing of the list of the client's accounts, as well as to receive account statements;
- Hryvnia order – management of hryvnia payment orders of the client;
- Recipients – management of the client's directory of recipients;
- At confirmation – management of limits and processing of the documents demanding acceptance;
- My deposits – viewing of the list of the open and closed deposits of the client, reception of statements on deposits, and also replenishment of hryvnia deposits;
- E-mails – management of incoming and outgoing e-mails of the client.

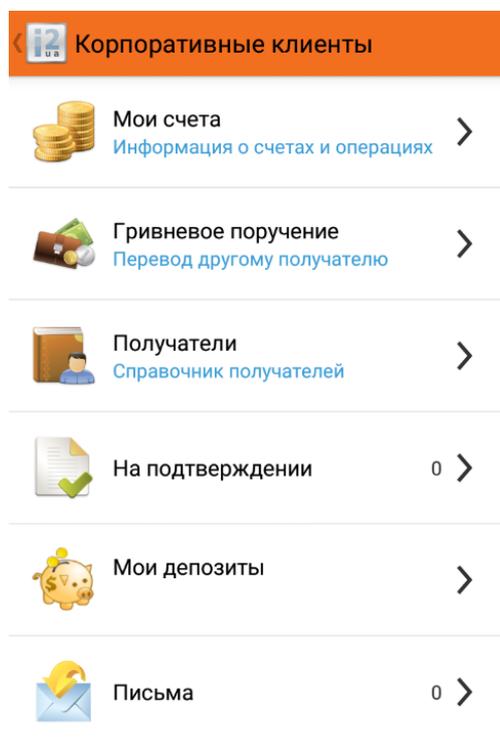


Fig. 13. Corporate Clients section

The **At confirmation** and **E-mails** menu items also show the counter with the total number of documents that need to be accepted and unread incoming e-mails for all corporate clients that are bound to the account, respectively.

MY ACCOUNTS

When selecting the **My accounts** menu item in the **Corporate clients** section, the application goes to the **My accounts** screen (see Fig. 14) with a list of accounts to which an employee of the corporate client has access. For each account, the list displays its number, alias (in the application under iOS, if there is no alias, the account type is the current one), currency and amount of balance.

Account Number	Balance	Currency
26001222148856	0.00	UAH
26007485548758	250.00	UAH
26104874522125	0.00	EUR
26105554853254	9.00	USD
26204848485221	0.00	UAH
26263487121254	23 545.33	UAH

Fig. 14. List of corporate client accounts

Attention! The "Pull to refresh" mechanism is implemented in the application under iOS. To do this, go to the beginning of the list and drag it up.

Account statements

When selecting an account from the list, the application goes to the Statement screen (see Fig. 15), where the following information is displayed:

- Name of the client and the servicing bank (only in the iOS application)
- Statement generation period
- Account number

- Amount of incoming balance at the beginning of the reporting period
- Amounts of turnover for the period of statement generation. The sum with the sign "+" shows the credit turnover, the sum with the sign "-" shows the debit turnover.
- The sum of the outgoing balance at the end of the period of statement generation.
- List of transactions on the selected account for the period of statement generation.

Выписка	день	месяц	период
Выписка за	31.01.12-31.01.14		
Счет	26007486548758		
Входящий остаток	0.00		
Обороты	+400.00/-150.00		
Исходящий остаток	250.00		
<hr/>			
ЗАО "Электротехника"			-150.00
15.01.14			250.00
<hr/>			
ЧП Ключник А.Е.			+400.00
14.01.14			400.00
<hr/>			
ЗАО "Электротехника"			-150.00
14.01.14			0.00

Fig. 15. List of corporate client statements

For each transaction, the list shows the name of the recipient, the time of the transaction, the amount of the transaction and the account balance after the transaction. For credit statements, the transaction amount is displayed in green, for debit statements – in red. If the transaction is informational (i.e. the value date is later than the transaction date), the amount is not highlighted in colour. Besides, information transactions are not included in the account balance calculation.

If there are no transactions for the corresponding date, the corresponding inscription is displayed instead of the list.

In the Smartphone-Banking module, the client can generate a report for the current day, calendar month or any period. By default, the report is generated for the current day.

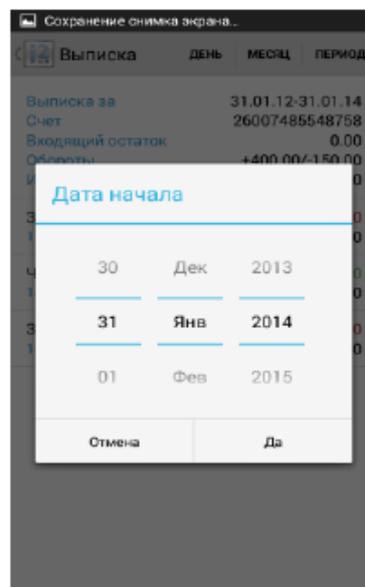
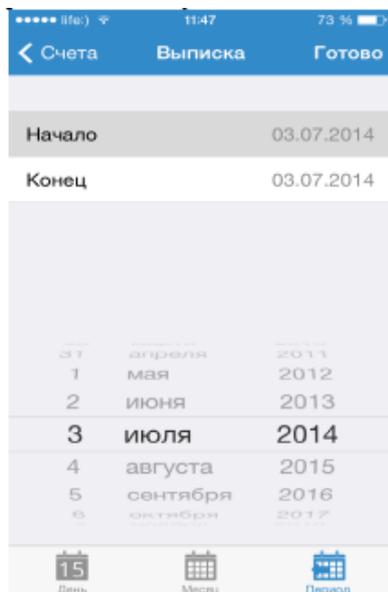
To change the statement generation period, press the corresponding button on the screen (*Day, Month, Period*).

By pressing the **Period** button, the client is provided with the choice of the start and end date of the period. The logic of period selection depends on the type of application:

- In an iOS application, the period is selected on a separate screen (see Fig. 16(a)).

To set it, you should choose the necessary date type (*Start, End*) and use the graphical calendar to choose the date. To form a statement on the selected period, you should press the **Done** button.

- In the Android application, the period selection is performed in a pop-up window (see Fig. 16(b)). Dates are selected in the graphical calendar sequentially – the client first selects the start date of the period, then the end date.



a) iOS

b) Android

Fig. 16. Selecting the period of receipt of statements

Extended information about the transaction

When selecting a transaction from the list, the application goes to the **Transaction** screen (see Fig. 17) with detailed information about the selected transaction.

The information on the **Transaction** screen is grouped into the following blocks:

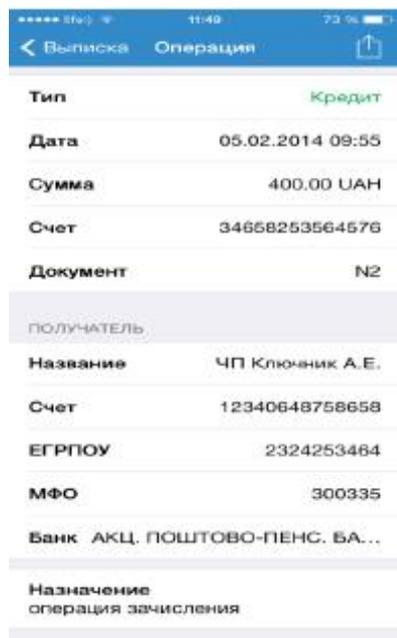
- A block with basic information about a transaction, which includes the type of transaction (Credit, Debit), the date and time of the transaction, the amount of the transaction, the client's account number and the document number.
- Block with the recipient's details, which includes the name, account number, USREOU code, MFO code and the name of the bank where the recipient's account is opened.
- Block Payment reference with the text of the purpose of payment.

When viewing extended information about the information statement, the "Information document" mark is also displayed at the top of the screen.

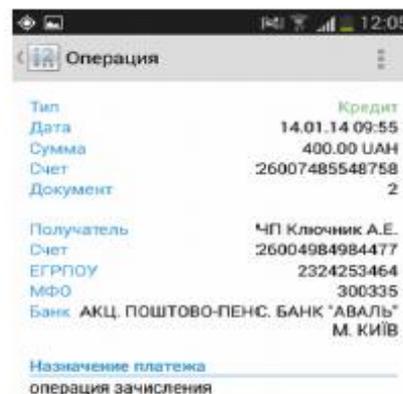
A context menu with the following additional features is available to the client from the Hryvnia statement **Transactions** screen:

- Adding a recipient – adds a recipient from the statement to the list of recipients of the client.
- Copying – creation of a hryvnia payment order based on the debit statement.

This menu item is not available when viewing the client's credit statements. If you select this item, the application goes to the creation of a hryvnia payment order, in which the corresponding details are copied from the statement.



a) iOS



b) Android

Fig. 17. Review of advanced transaction information

HRYVNIA PAYMENT ORDER

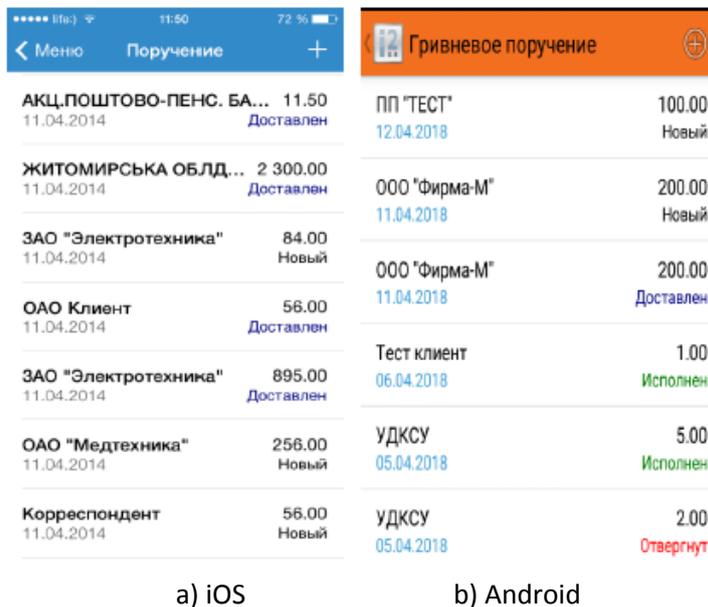
In the Smartphone-Banking module, corporate clients can create only one financial document – a hryvnia payment order. When you select the **Hryvnia payment order** menu item in the Corporate Clients section, the application goes to the **Hryvnia payment order** screen with the list of documents (see Fig. 18). The list contains all the documents created from the account to which the employee of the corporate client working in the application has access.

For each document, the list shows the name of the correspondent, the date of the document, the amount of the document and the status (the statuses of the documents are similar to the statuses of the documents in PRAVEXBANK BIZ).

By default, the last ten documents for each client are displayed in the list.

If not all available documents are displayed in the list, the **Download more...** item is displayed last. Selecting this option additionally displays the previous ten documents in the list.

Attention! The "Pull to refresh" mechanism is implemented in the application under iOS – updating information about documents in the list. To do this, go to the beginning of the list and drag it up.

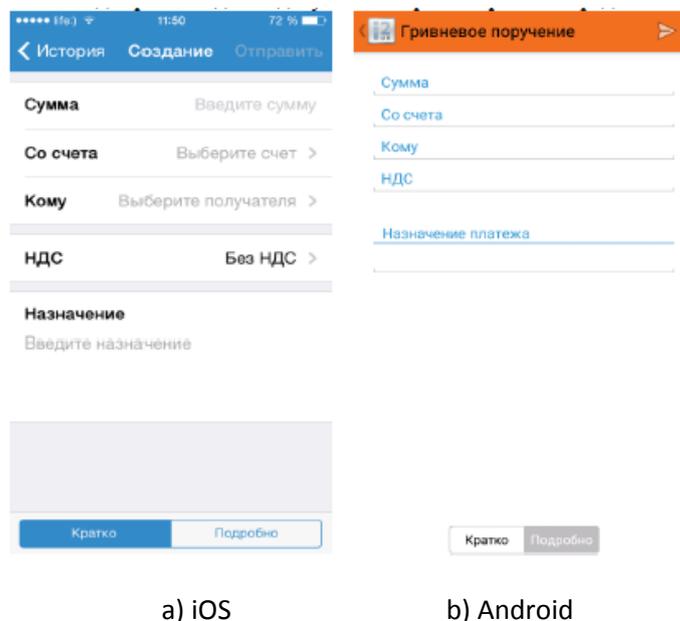


a) iOS b) Android

Fig. 18. List of Hryvnia payment orders

Creation of a new document

To create a new document press the "+" button in the upper right corner of the screen on the **Hryvnia order** screen. As a result, the application will go to the screen of creating a new document. This screen can be in short or extended modes, and the available fields for filling are changed. To switch between the modes, press the **Short** button or the **Extended** button respectively. The appearance of the document creation screen in the short mode is shown on Fig. 19.



a) iOS b) Android

Fig. 19. Creation of a new hryvnia payment order in short mode

Main recommendations for filling in the fields of the document in short mode:

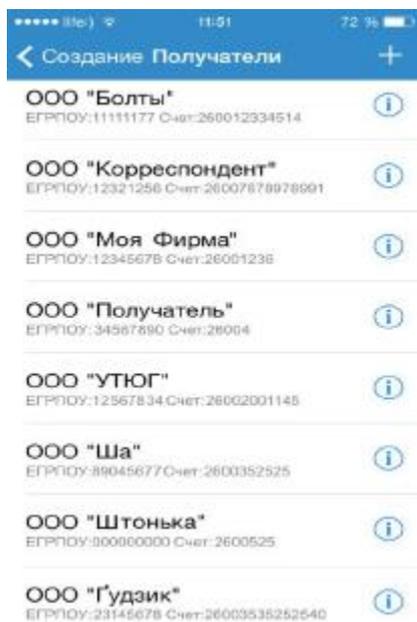
- Enter the payment amount.
- Choose a client account to write off funds. To do this, click on the **From account** field.

Further actions depend on the type of application:

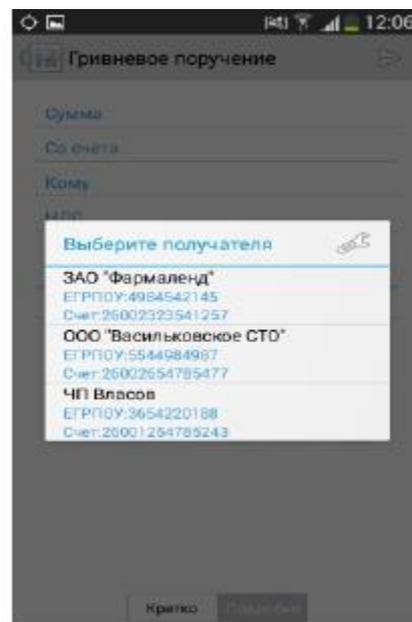
- In the iOS application, you will be taken to the **My accounts** screen with the list of hryvnia accounts of the client. The appearance of the list is similar to the list of accounts of the **My accounts** section.
- In the application under the Android operating system, the account is selected in the pop-up **From account** window with the list of hryvnia accounts of the client. The appearance of the list is similar to the list of accounts of the **My accounts** section.

Attention! In the application under iOS, when creating a document as a write-off account, the last account selected by the client within this document type is displayed by default.

- Select the recipient of the payment. To do this, press on the **To** field. Further actions depend on the type of application:
 - In the iOS application, switch to the **Recipients** screen with the client's directory of recipients (see Fig. 20(a)). When you press the "+" button in the upper right corner of the screen, the application goes on to create a new recipient. The client can also change the information about the recipient by pressing the "i" button for the desired recipient in the list.
 - In the application under the Android OS, the recipient is selected in the pop-up window Select the recipient (see Fig. 20(b)). When pressing the button in the upper right corner of the window, the application goes to the creation of a new recipient.



a) iOS



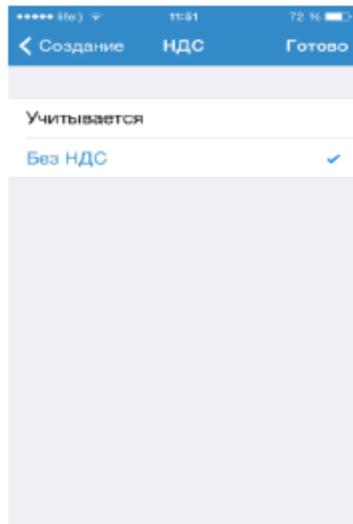
b) Android

Fig. 20. Selection of the recipient when creating a hryvnia payment order

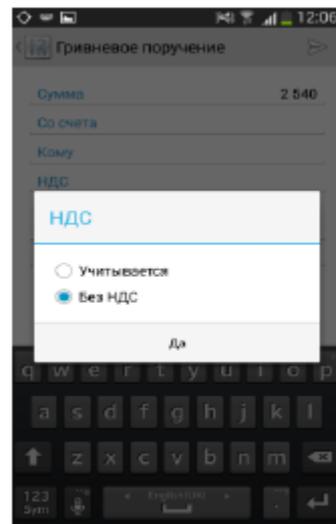
- Enter the payment reference and, if necessary, provide information on VAT collection. In order to automatically calculate VAT and fill in the **Payment reference** field with information on VAT collection, it is necessary to perform the following actions:

1. Click on the VAT field. Further actions depend on the type of application:

- in the application under iOS, the switch to the VAT screen is performed (see Fig. 21(a));
- in the application under Android OS a pop-up window of VAT opens (see Fig. 21(b)).



a) iOS



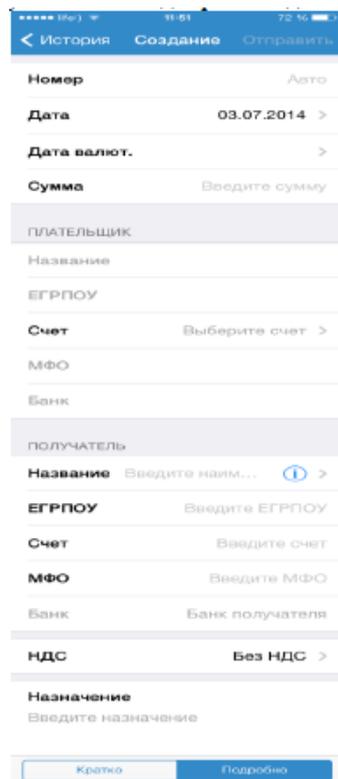
b) Android

Fig. 21. Selection of VAT collection option

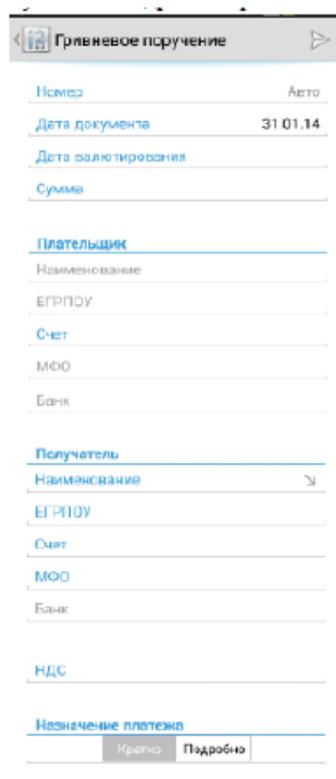
2. Select the option of VAT collection (Including, Without VAT). If you select the **Including** option, the information about the current document amount with the VAT calculated on its basis will be displayed.

3. Click **Done** (iOS) or **Yes** (Android) button.

As a result, information on VAT collection according to the selected option will be added to the payment reference text. The appearance of the document creation screen is shown in Fig. 22.



a) iOS



b) Android

Fig. 22. Creation of a new hryvnia payment order in the extended mode

Basic recommendations for completing the document in extended mode:

- The document number is not filled in when switching to the creation screen. An "Auto" prompt is displayed in this field, which indicates that the number will be automatically set according to the auto-numbering when the document is saved. If necessary, you can specify a specific document number.
- The current date is automatically specified as the date of the document. If necessary, you can change it by clicking on the **Document date** field. Selection of the document date is performed in the same way as selection of the statement generation period.

- If necessary, you can specify the value date. Selection of the value date is performed in the same way as selection of the statement generation period.
- Enter the payment amount.
- Payer's details (name, USREOU code, account number, MFO code and name of the bank where the selected account is opened) are not filled in automatically. All fields of the section except the **Account** field are available only for viewing. Payer's details are automatically filled in based on the selected payer's account. The choice of the payer's account is similar to the choice of the account when creating a document in the short mode.

Attention! In the iOS application, when creating a document, the last invoice selected by the client within this document type is displayed as the default invoice.

- Two methods are used to fill in the recipient's details (name, USREOU code, account number, MFO code and name of the bank where the recipient's account is opened):
 - With the help of the directory of recipients. To do this, press the button of the recipient's choice in the **Name** field of the **Recipient** block. Selection of the recipient from the directory is performed similarly to the selection of the recipient when creating a document in the short mode.
 - Fill in the details of the recipient manually. The name of the bank, where the recipient's account is opened, is not available for change and is automatically filled in after entering the correct MFO code.
- Enter the payment reference, as well as, if necessary, specify the information on VAT collection. The automatic calculation of the VAT amount is supported in the same way as creation of the document in the short mode.

To create a document, press the **Send** (iOS) or **Next** (Android) button.

A warning will appear on the screen asking to confirm the creation or refuse it. After creating the document, you will be taken back to the **Hryvnia payment order** screen.

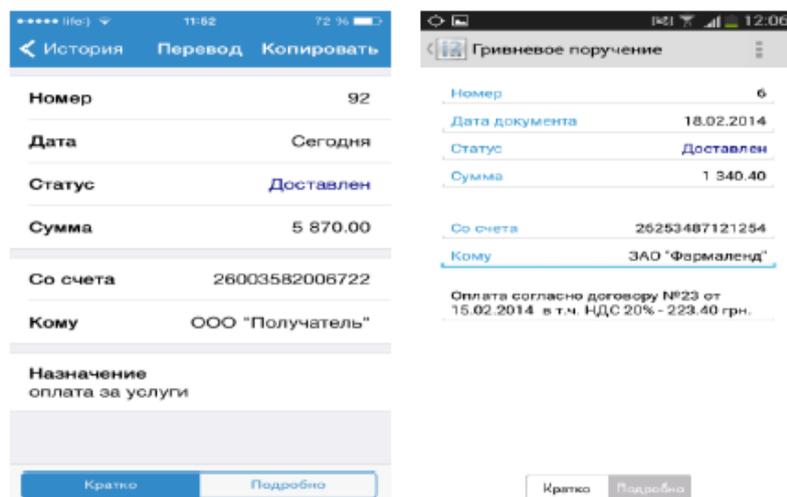
Attention! If a signature group other than the "No" option is specified for the account, it will be automatically signed with the EDS key when creating a new document.

Attention! The Smartphone-Banking module does not support creation of a document with USREOU code of 9 or 10 zeros in favour of the recipient. To create such documents, it is necessary to use the PRAVEXBANK BIZ system for corporate clients.

Document management

If selecting a document in the list, you will be taken to the display screen. The given screen can be in short or extended modes similarly to the screen of creation of the new document (see Fig. 23 and Fig. 24 accordingly).

For documents in statuses *At acceptance* and *Rejected* above details the reason of transfer at acceptance or rejection accordingly is displayed.



a) iOS

b) Android

Fig. 23. Display of Hryvnia payment order in short mode

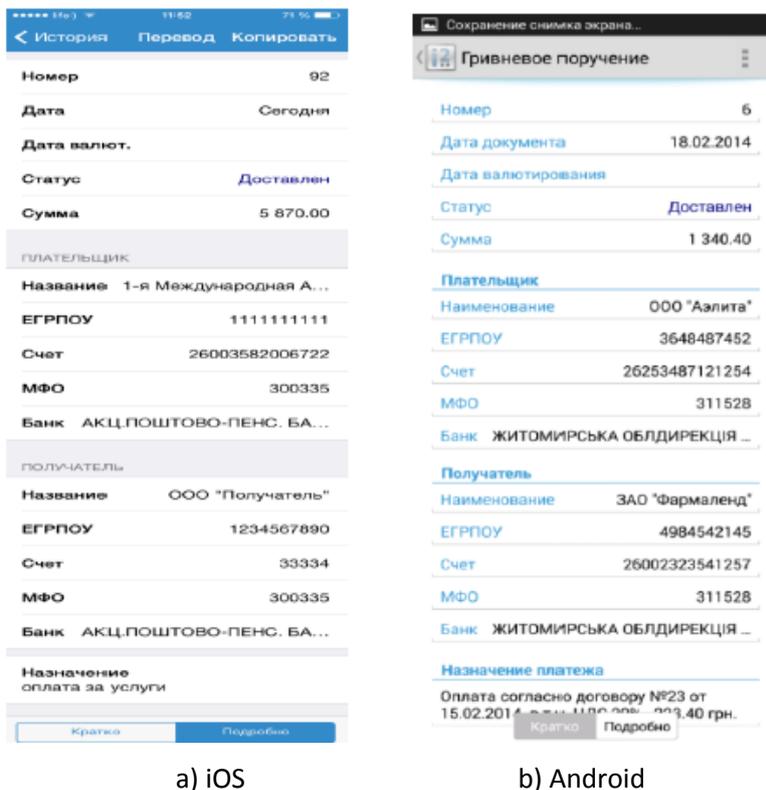


Fig. 24. Display of Hryvnia payment order in the extended mode

A context menu with possible transactions on the current document is available to the client from the document display screen.

Signature of the document

In the PRAVEXBANK BIZ system for corporate clients there is a signature group concept. For each EDS key of a corporate client, the bank's employee sets up a signature group; for each type of document – the number of signature groups to sign the document to be accepted by the bank for processing. For example, if the document has two groups of the signature it is necessary to sign such document by EDS keys of the first and second group of the signature. Up to eight groups of signatures is supported in system, and also "No" signature group at which it is impossible to sign documents. As a rule, two groups of the signature – the director and the chief accountant are used.

To be able to sign documents in the Smartphone-Banking module, a bank employee should set up a group of signatures of the EDS key of the account.

The signature is possible for documents in the *New* or *Signed* statuses. To sign one document, you should open it for viewing and select the **Sign** item of the context menu. Before signing, a warning message will appear on the screen asking you to confirm or reject the signature.

The signature is supported for both one and a group of documents.

To sign a group of documents you should perform the following actions:

1. On the document list screen, highlight the required documents. To do this, tap and hold your finger on the desired document. Tapping your finger again removes the selection of the document in the list.
2. Press the **Sign** button. Before signing, a warning message will appear on the screen asking you to confirm or reject the signature.

After signing the documents, a message with the number of successfully signed documents will appear on the screen.

*Attention! If the client has set up the document confirmation with one-time passwords, the servicing bank can set up the status of the documents requiring confirmation after the signature of all necessary groups of signatures – **Delivered** or **Requires confirmation**. Document confirmation in status **Requires confirmation** using one-time passwords in the Smartphone-Banking module.*

Copying a document

Copying is possible for documents in any status. To copy a document, select **Copy** context menu item. As a result, the application will go to the new document creation screen, where the values of the fields are copied from the original document (except for the fields **Document number** and **Document date**).

Editing a document

Editing is possible for documents in statuses *New, Signed, Requires confirmation, At acceptance, Not accepted, Rejected*

*Attention! Editing documents in the status **Requires confirmation** and **At acceptance** is available if the signature group "1" or "All" is set for the account's EDS key.*

To edit a document, choose the **Edit** context menu item. As a result, the application will go to the document editing screen, where the values of the fields are filled in from the source document. The appearance of the document-editing screen is similar to the screen of creating a new document. To save the changes you have made, press the **Save** (iOS) or **Next** (Android) button.

Document deletion

Deletion is possible for documents in the statuses *New, Signed, Requires confirmation, At acceptance, Not accepted, Rejected*.

*Attention! Deletion of documents in status **Requires confirmation** and **At acceptance** is available if the signature group "1" or "All" is set for the EDS key of the BIFIT ID account.*

To delete one document, you should open it for review and select the **Delete** context menu item. Before deleting, a warning will appear on the screen asking you to confirm or reject the deletion.

Deletion is supported for both one and a group of documents.

To delete a group of documents, perform the following actions:

1. On the document list screen, highlight the required documents. To do this, press and hold your finger on the necessary document. Tapping your finger again removes the selection of the document in the list.
2. Press the **Delete** button. Before deleting a document, a warning will appear on the screen asking you to confirm the deletion or refuse it.

After deleting the documents, a message with the number of successfully deleted documents will appear on the screen.

RECIPIENTS

If selecting the **Recipients** menu item in the **Corporate clients** section, you will be taken to the **Recipients** screen with the list of recipients directory entries (see Fig. 25).

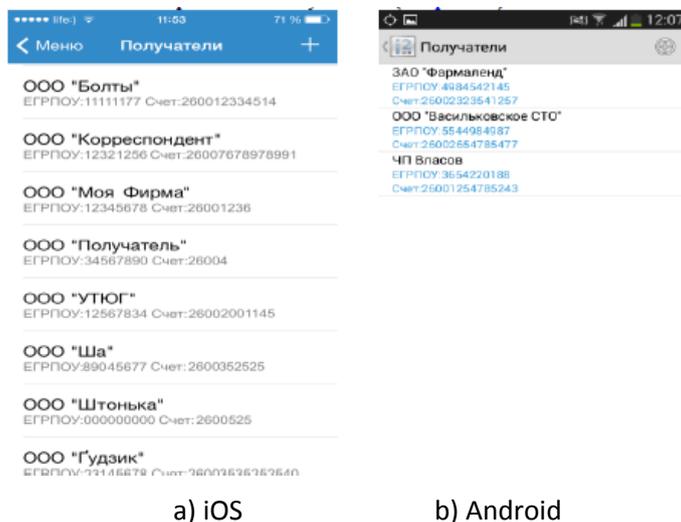


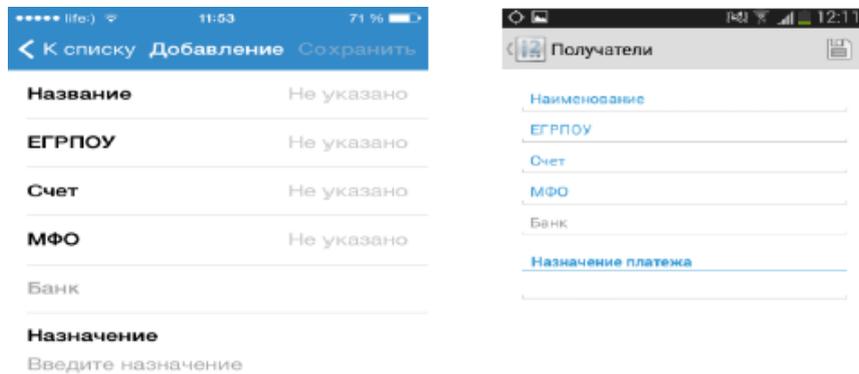
Fig. 25. Directory of corporate client recipients

For each recipient, the list displays its name, USREOU code and account number.

Creating a new recipient

To go to the screen of creating a new recipient (see Fig. 26), press the "+" button in the upper right corner of the **Recipients** screen.

In order to create a new recipient, it is necessary to fill in the fields with the recipient's details (name, USREOU code, account number, MFO code of the bank where the account is opened) and press the **Save** button. Name of the bank where the recipient's account is opened is available only for viewing and filled in automatically when entering the MFO code. It is not necessary to specify the text of the payment reference.



a) iOS

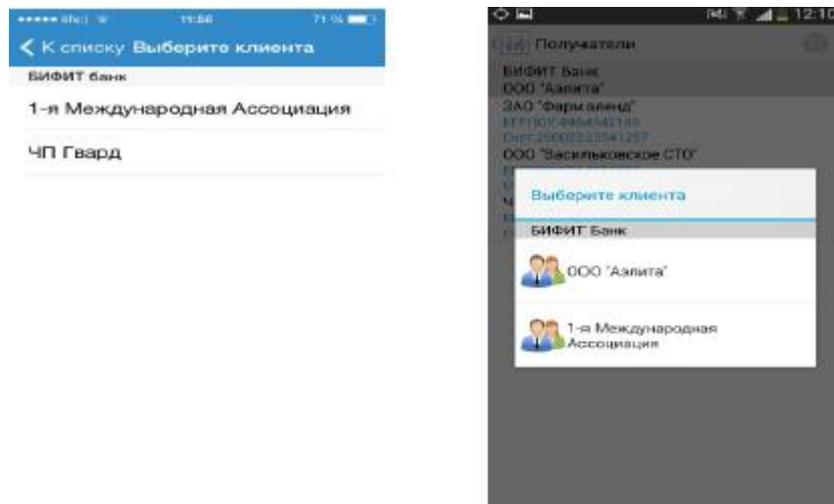
b) Android

Fig. 26. Creating a new recipient

Attention! When a recipient is created, the record is checked for uniqueness in the list of recipients of the selected client.

Recipient management

When a recipient is selected in the list, the application goes to the display screen (see Fig. 27).



a) iOS

b) Android

Fig. 27. Recipient display

To edit the recipient, press the **Edit** button in the upper right corner of the screen. As a result, the application will go to the Edit Recipient screen, where the values of the fields are filled in from the original recipient. The appearance of the Edit Recipient screen is similar to that of creating a new recipient. To save the changes you made, you should press the **Save** (iOS) or **Next** (Android) button.

To delete a recipient, perform the following actions depending on the type of application:

- In the iOS application, select the **Delete** context menu item.
- In an Android application on the recipient list screen, tap and hold your finger on the desired recipient in the list. This will display a window to confirm deletion or reject it.

ACCEPTANCE OF PAYMENTS

The Smartphone-Banking module provides the possibility of additional decision-making on the client's hryvnia payment orders, the amounts of which exceed the specified limits. The scheme of the client's work is as follows: the limits are set in the application, in case of exceeding which additional decision making on the document is required. Later on, when a document is signed by all groups of signatures (or if an account signature group is "All"), if the amount exceeds the limit, the document is transferred not to the *Delivered* status, but to the *At acceptance* status. The final decision on such documents is made in the section **At confirmation**: accept the document, after which it will go to the **Delivered** status, or reject it, after which it will go to the status *Not accepted*.

Attention! The possibility of accepting payments is set up by the bank's employee separately for each employee of the corporate client attached to the account.

Attention! The set limits are applied to all employees of the organization in all modules of the PRAVEXBANK BIZ system, but the acceptance of documents is possible only in the Smartphone-Banking module.

List of documents to be accepted

When you select the menu item **At confirmation** of the **Corporate clients** section, the application goes to the screen At confirmation (see Fig. 28) with the list of hryvnia payment orders of the client in the status *At acceptance*.

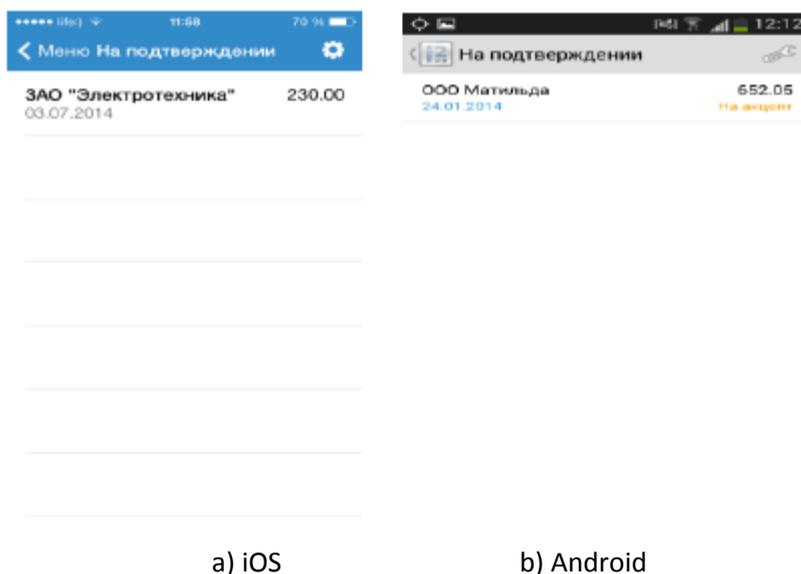


Fig. 28. List of hryvnia payment orders for acceptance

For each document, the list shows the name of the recipient, date and amount of the document.

By default, the last ten documents for each client are displayed in the list.

If not all available documents are displayed in the list, the **Download more...** item is displayed last. Selecting this item additionally displays the previous ten documents in the list.

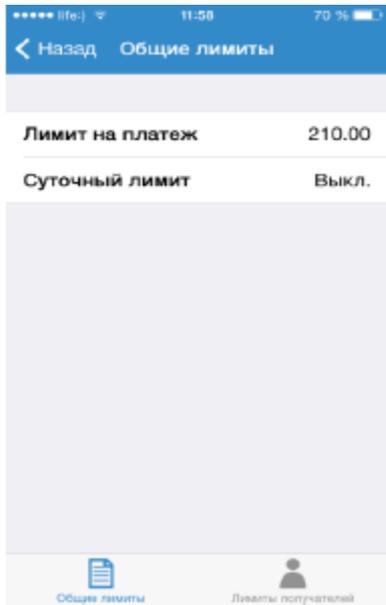
Attention! The application under iOS implements "Pull to refresh" – updating information about documents in the list. To do this, go to the beginning of the list and drag it up.

Setting limits

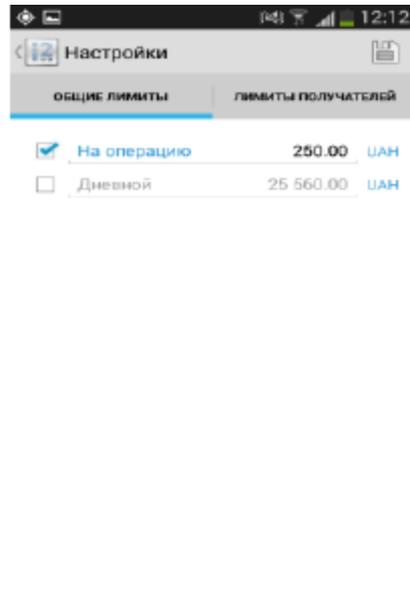
To go to the Limit setting screen, press the button in the upper right corner **At confirmation** screen.

The Limit setting screen contains two tabs for setting different types of limits: *General limits* and *Recipient limits*. By default, the application goes to the setting of General limits.

On the General limits setting screen (see Fig. 29), the client can set up a limit on payment or a daily limit. For each limit, its type, amount and usage mark are displayed (only for Android application). If the limit is not used, the value "Off" (iOS) is displayed instead of the sum or the corresponding mark (Android) is not included.



a) iOS



b) Android

Fig. 29. Setting general limits

The steps to be taken to set general limits depend on the type of application:

- In the iOS application, you need to select the required limit in the list, which will bring the application to the **Limit** screen (see Fig. 30). On this screen you can enable or disable the limit and set the amount.
- In the application under Android operating system the limit setting is performed in the list of general limits: to enable or disable the limit, you should click on the corresponding mark, to set the amount – click on the field with the amount.

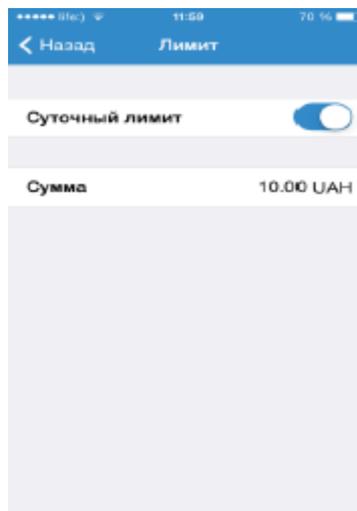
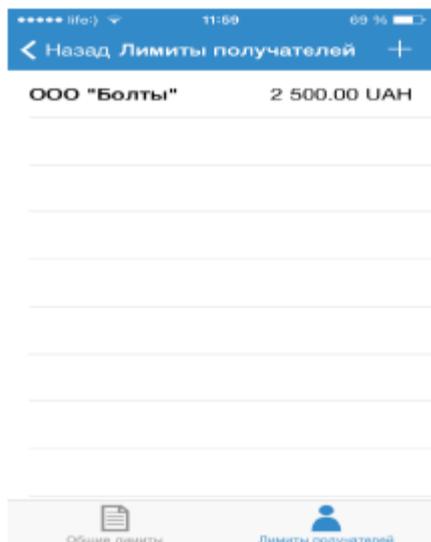
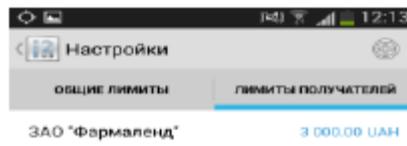


Fig. 30. Setting the general limit in the application under iOS

The Recipient Limits Setup screen (see Fig. 31) displays a list of recipients for whom limits are set. For each recipient, its name and the amount of limit are displayed in the list.



a) iOS



b) Android

Fig. 31. List of recipient limits

In order to add a new recipient limit, press the "+" button in the upper right corner of the screen. As a result, the application will go to the **Limit** screen (see Fig. 32). The recipient's details can be filled in in two ways:

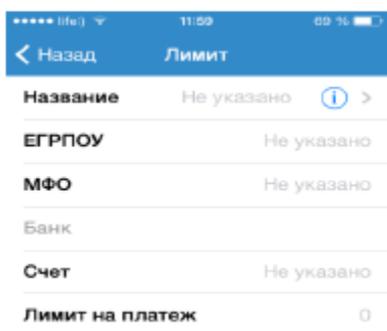
- Choose from the client's directory of recipients. To do it, press the ">" button in the **Name** field. The choice of the recipient from the directory is similar to the choice of the recipient when creating a hryvnia payment order.
- Fill in manually.

Clicking the **Back** (iOS) or **Save** (Android) button adds a recipient limit to the list.

When selecting a recipient limit in the list, the application goes to the **Limit** screen to view and change the limit. To save changes, press the **Back** (iOS) or **Save** (Android) button.

To delete a recipient's limit, perform the following actions depending on the type of application:

- In an application under iOS, press the delete button at the top of the screen.
- In an Android app with a list of recipient limits, tap and hold your finger on the desired limit in the list. A menu will appear on the screen to confirm deletion or reject it.



a) iOS

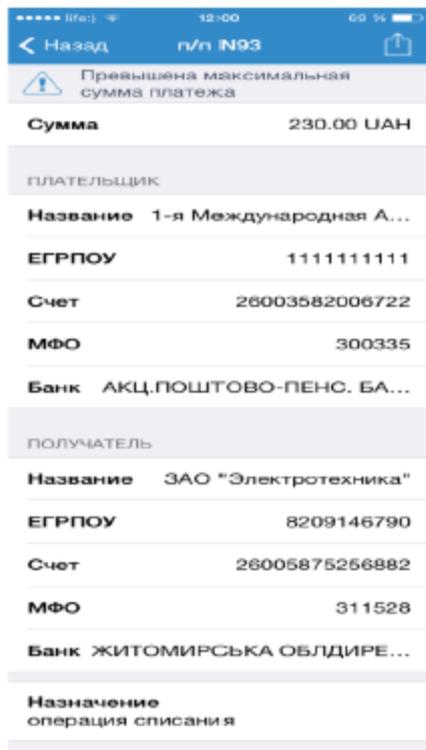


b) Android

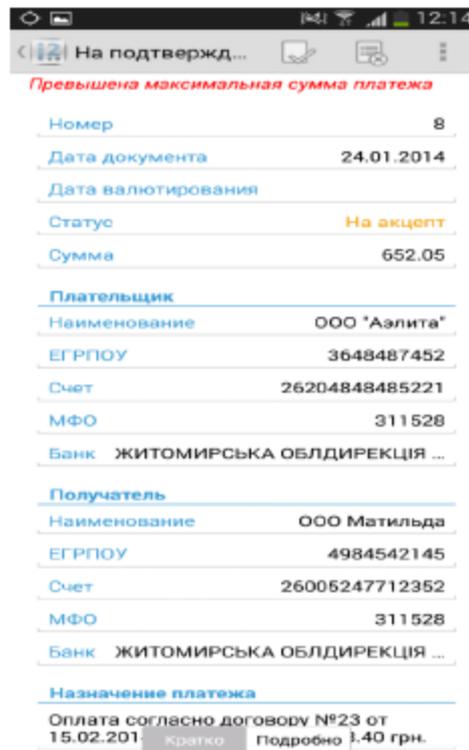
Fig. 32. Creating a new recipient limit

Decisions on documents

When selecting a document on the **At confirmation** screen, the application switches to its displays screen (see Fig. 33).



a) iOS



b) Android

Fig. 33. Display of the hryvnia payment order, which requires acceptance

In an iOS application, the display screen is displayed in detail (except that the number, status, document date and value date are not displayed). In the Android application, document display is available in a short and extended mode, similar to document viewing in the **Hryvnia payment order** section.

Above the fields of the document, the text of the reason of the document transition to the status *At acceptance* is displayed:

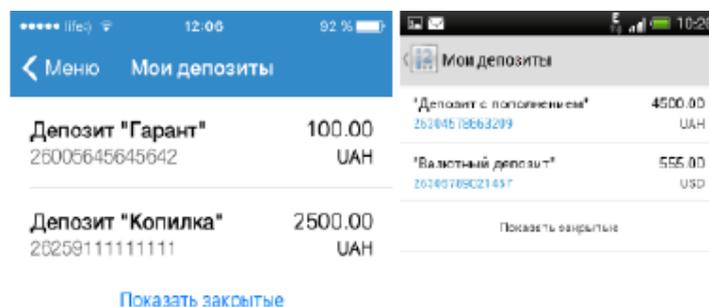
- Maximum payment amount is exceeded – if the payment limit is exceeded;
- The daily payment limit is exceeded – when the daily limit is exceeded;
- Recipient's limit is exceeded – if the recipient's limit is exceeded.

To confirm the document, choose the option **Accept** of the context menu (iOS) or press the button **Accept** (Android). As a result, the application will return to the list of documents to be accepted, and a message about successful decision making on the document will appear on the screen. At the same time, the document will go to the *Delivered* status. To reject the document, select the item **Reject** of the context menu (iOS) or press the **Reject** (Android) button. As a result, the application will return to the list of documents to be accepted, and a message will appear on the screen that the decision on the document was made successfully. At the same time, the document will go to the status of *Not accepted*.

The documents, on which the decision was made, are displayed in the list of documents on the **Hryvnia payment order** screen and are not in the list of documents for acceptance.

MY DEPOSITS

When selecting the **My deposits** menu item in the **Corporate Clients** section, the application goes to the **My deposits** screen with the list of client deposits (see Fig. 34).



a) iOS

b) Android

Fig. 34. List of client deposits

For each deposit, the list shows the name of the deposit, deposit account number, as well as the amount and currency of the deposit.

If the corporate client has only open or closed deposits, the list shows respectively open or closed deposits of the client. If there are simultaneously opened and closed deposits, the list shows the client's open deposits, and the last one displays the item **Show closed** deposits. Selecting this item additionally displays the client's closed deposits in the list.

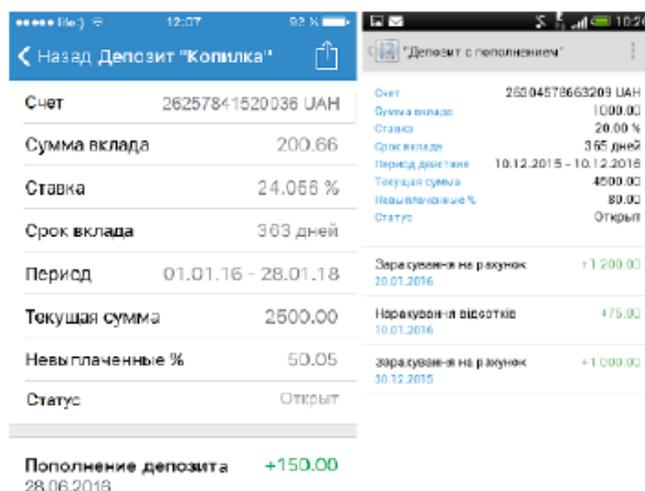
Extended deposit information and statements

When a deposit is selected from the list, the application goes to the extended deposit information screen (see Fig. 35), where the following information is displayed:

- Deposit account number.
- Amount of the deposit agreement.
- Interest rate on the deposit.
- Deposit validity period in days.
- Deposit agreement validity period.
- Current deposit amount.
- Amount of unpaid interest on the deposit.
- Status of the deposit.
- List of deposit transactions for the period <Date of deposit opening> – <Current date>.

For each transaction the list the payment reference, date and amount are displayed. Debit transactions are displayed in green, write-offs in red.

If there are no deposit transactions, the corresponding notification is displayed.



a) iOS

b) Android

Fig. 35. Extended deposit information

Deposit replenishment

To switch to **Deposit replenishment**, press the **Replenish** button (iOS) or select the **Replenish** (Android) context menu item on the extended deposit information screen. The replenishment is available only for open hryvnia deposits. The appearance of the Deposit replenishment screen is shown in Fig. 36.

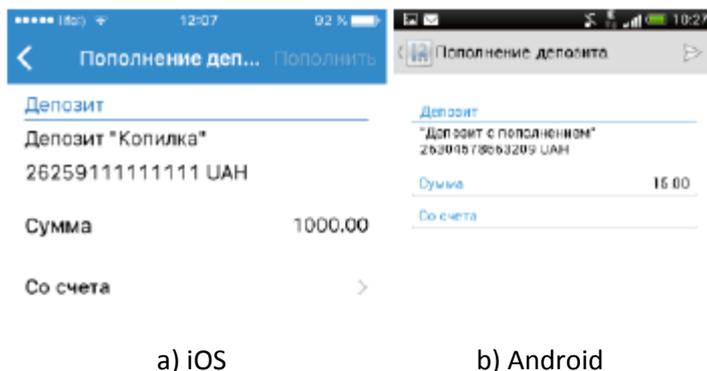


Fig. 36. Deposit replenishment

To recharge the deposit, you need to specify the replenishment amount, choose a write-off account and press the **Replenish** button (iOS) or click **Next** (Android). A warning message will appear on the screen asking you to confirm the deposit or refuse it.

By default, the replenishment amount equal to the minimum deposit replenishment amount is indicated, and this value cannot be less than this amount. Otherwise, an error message is displayed. The account selection is similar to the account selection when creating the hryvnia payment order.

After the successful deposit replenishment, you will be transferred to the **Corporate clients** section.

E-MAILS

When selecting the **E-mails** menu item in the **Corporate clients** section, the application goes to the **E-mails** screen. This screen contains two tabs:

1. Incoming – contains the list of incoming messages of the client (see Fig. 37). Unread e-mails are displayed in bold font.
2. Outgoing – contains the list of drafts and sent messages of the client (see Fig. 38).

For each message, its subject and date are displayed in the list. The status is also displayed for outgoing e-mails.

Attention! The "Pull to refresh" mechanism is implemented in the iOS application – updating the information about e-mails in the list. To do this, go to the beginning of the list and drag it up.

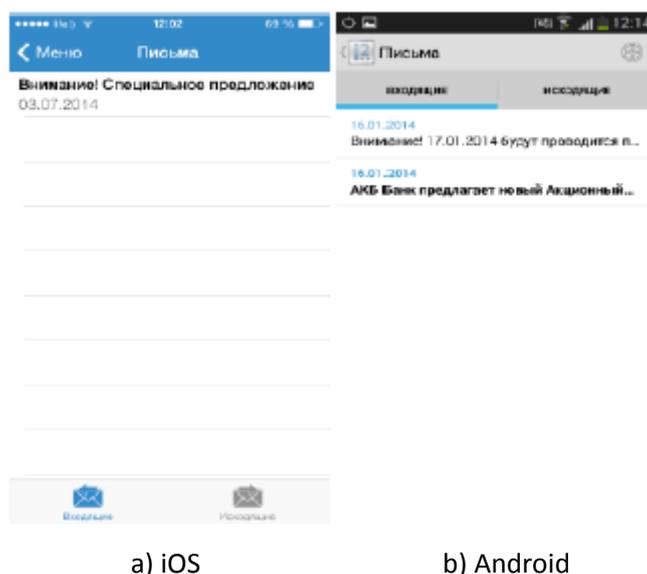
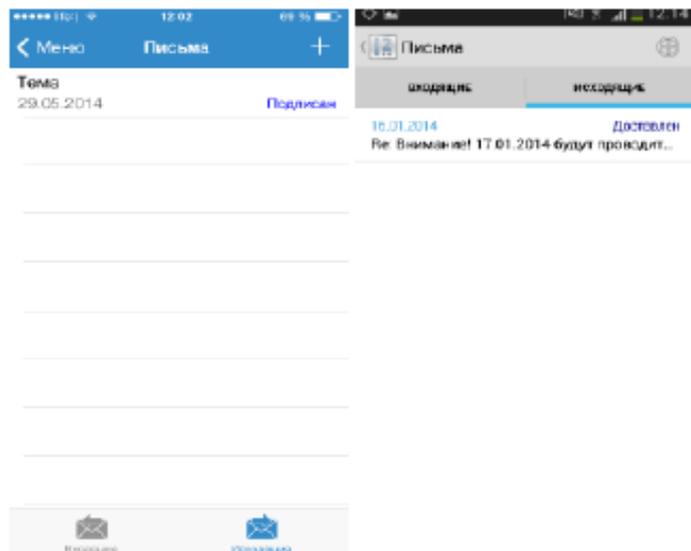


Fig. 37. List of incoming e-mails of the client



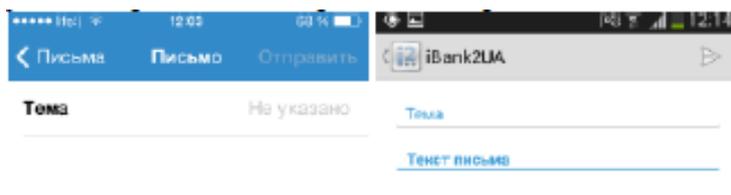
a) iOS

b) Android

Fig. 38. List of outgoing emails of the client

Creating an e-mail

To create a new e-mail, press the "+" button in the upper right corner of the **E-mails** screen on the **Outgoing** tab. As a result, the application will go to the screen of creating a new e-mail (see Fig. 39).



a) iOS

b) Android

Fig. 39. Creating a new e-mail

To create an e-mail, enter the subject and text of the e-mail. If a client is served in several banks or the employees of different corporate clients are bound to the account at the same time, the **From** field with the sender's name is displayed. When creating a message for the first time, the first client in the list is automatically specified as the sender, while the next time – the client selected the previous time. To choose the sender, press the **From** field. The selection of the sender is performed in the same way as that of the client when creating a new recipient.

To save the e-mail, press the **Send** (iOS) or **Next** (Android) button.

Before saving the e-mail, the application will display a warning message with a request to confirm saving the e-mail or reject it.

Similar to saving a new hryvnia payment order, when saving a new e-mail, its signing with the EDS key is automatically performed.

E-mail management

When a message is selected in the list, the application goes to the display screen (see Fig. 40), where its date, status, subject and text are displayed.

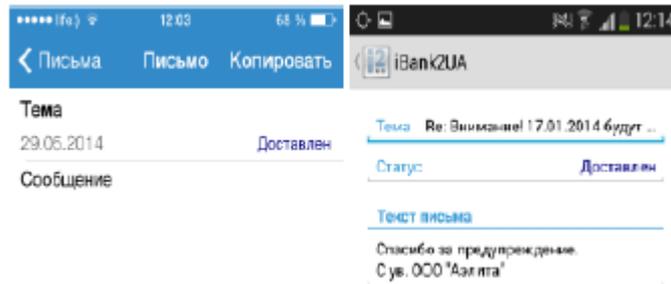
When viewing outgoing e-mails, the client can access the context menu with the following transactions on the selected e-mail:

- **Sign.** To be able to sign outgoing e-mails, a bank employee should specify the group of account signatures. The signature is possible for outgoing e-mails in the *New* or *Signed* statuses. A warning will appear on the screen before the signature with a request to confirm or refuse the signature.

- Copy. Copying is possible for outgoing e-mails in any statuses. As a result of copying, the application will go to the screen of creating an e-mail, where the values of the fields will be copied from the original e-mail.
- Edit. It is possible to edit outgoing e-mails in the *New* or *Signed* status (except for e-mails signed with the senior signature group key). As a result, the application will go to the e-mail editing screen, where the values of the fields are filled in from the original e-mail. The appearance of the e-mail editing screen is similar to the screen of creating a new e-mail. To save the changes you have made, press the **Save** (iOS) or **Next** (Android) button.
- Delete. It is possible to delete outgoing e-mails in the *New* or *Signed* status (except for e-mails signed with the key of the senior signature group). Before deletion, a warning will appear on the screen asking you to confirm or decline the deletion.

When viewing incoming e-mails, the client can only reply to an e-mail. To do it, press the **Reply** button. As a result, the application will go to the screen of creating an e-mail, where the subject of the e-mail will be formed as "RE: <theme of the original e-mail>".

The application supports the display of attached files. The list of files attached to the e-mail is displayed while viewing the incoming e-mail; the icon of the attachment presence is displayed in the list of incoming e-mails. The attachment is opened by one of the programs installed on the client's mobile device. If the necessary programs are absent, the corresponding message will appear on the screen when trying to open the attachment.



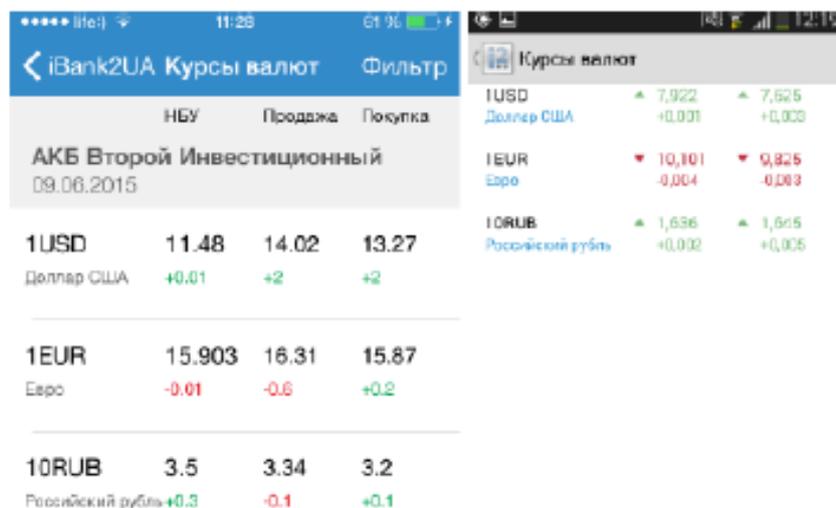
a) iOS

b) Android

Fig. 40. E-mail review

EXCHANGE RATES

To view the bank exchange rates, press the **Currency rates** button on the authorization screen (iOS) or select the main menu item **Currency rates** (Android). As a result, the application will go to the **Currency rates** screen with the list of bank currency rates (see Fig. 41).



a) iOS

b) Android

Fig. 41. Currency rates

Depending on the type of application, the logic of working with currency rates differs:

- The following currencies are displayed in the iOS application by default: USD, EUR, RUB, XAU (gold). For each rate, the list displays: name, face value, three-digit currency code, current value of the NBU rate, the rate of sale and purchase of currency in the bank, as well as the rate change. If the exchange rate value has increased, the value of the change is displayed in green font, if it has decreased – in red font.
- The application under Android OS displays currency rates of all banks serving the client for the following currencies: USD, EUR, RUB, XAU (gold). For each rate, the following information is displayed in the list: name, nominal value, three-digit currency code, current value of buying and selling rates in the bank, as well as the value of rate change. If the buy or sell rate has increased, such rate is displayed in green font and with the corresponding icon, if it has decreased – with red font and the corresponding icon.

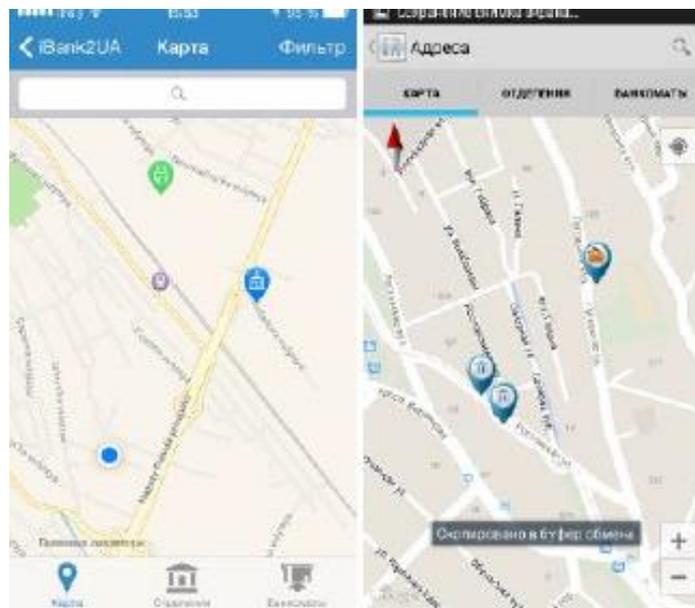
ADDRESSES

In the Smartphone-Banking module, clients can view and search for branches and ATMs on the map.

When clicking the **Addresses** button on the authorization page (iOS) or when you select the **Addresses** (Android) main menu item, the application goes to the screen with a map showing the current location of the client, as well as the nearest branches and ATMs (see Fig. 42).

By default, the map shows the bank's branches and ATMs.

Attention! To use the map, you need to turn on the geolocation service in your mobile device.



a) iOS

b) Android

Fig. 42. Map screen

On the map screen, you can search for a branch or ATM at its address. To do this, click on the search field, enter the address and select the necessary branch or ATM from the list of found ones.

From the card, the client can view detailed information about the branch or ATM. To do this, select them on the map. Further reaction depends on the type of application:

- A pop-up window with brief information appears on the map in the iOS application. From this window, the client can press the "i" button, as a result of which it will switch to the screen of **Branches** or **ATMs** with detailed information about the selected branch or ATM respectively.
- Pop-up information about the selected branch or ATM appears on the map in the application under Android OS.

When clicking on the **Branch** tab, the application goes to the screen containing the list of the nearest bank branches within a radius of 5 km.

The client can filter the list by entering the required condition in the search field (in the Android application, the corresponding button on the screen should be pressed to open the search window). Also, the application under iOS displays the **Filter** button to filter the list of branches by banks. By pressing the **Filter** button, you will be taken to the **Select bank** screen which appearance and logic are similar to the bank selection screen on the **Card** tab.

A branch can be selected in the list. Further reaction depends on the type of application:

- In the iOS application, you will be taken to the **Branches** screen with detailed information about the selected branch. The client can view the location of the branch on the map by clicking the button **On map**.
- In the application under Android, you will be taken to a map showing the location of the branch and its details.

When clicking on the **ATMs** tab, the application goes to the screen containing the list of the nearest ATMs within a radius of 5 km.

The client can filter the list by entering the required condition in the search field (in the Android application, to open the search window, press the corresponding button on the screen). Also, the application under iOS displays the **Filter** button to filter the list of ATMs by banks. By pressing the **Filter** button, you will be taken to the **Select bank** screen which appearance and logic are similar to the bank selection screen on the **Card** tab.

The ATM can be chosen in the list. Further reaction depends on the type of application:

- In the iOS application, you will be taken to the ATM screen with detailed information about the selected ATM. The client can view the location of the ATM on the map by clicking the **On map** button.
- In the Android application, you will be taken to a map showing the location and details of the ATM.