USER'S GUIDE TO TELEBANK. MD SYSTEM

In order to possess the information about balance, account statement and payment details is necessary to select the option "Accounts". On the screen will appear a table with all accounts that are available in **Telebank.md** system, account balance value and the date related on the last request.

 In order to have access to the information regarding account balance is necessary to select the account you are interested in, pushing the right mouse key on the number of the account. If you want to view balance from all your accounts is necessary to select all after which push the key "refresh"

 • In order to have the information as regards account statement is necessary to use the menu statements. Select the account you are interested and the period, system will present the information that will include the information regarding transaction date, transaction type (debit/credit), transaction details.

 • In order to have the information as regards payment details is necessary to use "extended statement" menu. Select the account and the period you are interested. System will present the statement, where will be included information about the document number, transaction date, debit/credit sum, payer/beneficiary payment details

 • Payment service (menu "Payments") include (at this moment) presenting to the Bank payment orders as regards card account replenishment, currency buying/selling.

 • The process of fulfillment and presenting to the bank of payment orders is divided in two stages:

 Orders introduction

 • Authorization and sending orders to the bank for execution

 • At the first stage introduce in the corresponding blank all data necessary for execution of the order by the bank (sum, date, account number, beneficiary information etc). After you introduced all data regarding payment, verify if they are correct and save payment order. System will verify the correctness of payment order, if there are no mistakes will place the payment order for authorization, after which you can complete another one. In the case when system finds some mistakes in payment order it will return the document for adjustments. Payment orders for authorization are valid only during the respective working day.

 • At the second stage after completion of payment orders you have to authorize and transmit them to the bank for execution.

 • Accessing "Authorization" regime you'll see your completed payment orders but unauthorized yet (before authorization you have the possibility to verify their content, and at necessity to clear them). From this list select those payment orders that you want to send for execution, fill in the key (password) that you will find in information "Card with unique keys" and then confirm sending by selecting "Execute" button

  After the payments orders were sent You have the possibility to follow their execution by the

bank in menu "Authorization"/"Payment state". In this menu you have the possibility at which execution stage is your payment order.

In the process of payment order execution there are the following stages:

• Document is received - stage when document is authorized by the Client and received by the Bank for examination.

• Sent for execution - stage when the document is sent for execution after was verified upon the filled data by the Telebank's operator.

• Executed - stage when the document is executed

• Rejected - case when the document is rejected

Testing regime of Telebank.md system
Testing regime of **Telebank.md** system allows you to view all the functionality of the real System.
All data used in the testing regime are fictitious, static and do not belong to any of
Telebank.md Clients
On each page of the main menu are given explanations for any transaction
In order to leave testing regime is necessary to select "Home" button from the superior menu.

On the registration form is necessary to introduce Registration number and PIN-code.