


Public

Approved
board decision
JSC "Industrial and Commercial
Bank of China in Almaty"
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**Rules for the provision of electronic banking services to legal entities through the
“Internet banking” system in
JSC “Industrial and Commercial Bank of China in Almaty”**

Almaty, 2022year.


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Chapter 1. General provisions

1. These Rules for the provision of electronic banking services to legal entities through the Internet banking system in the JSC "Industrial and Commercial Bank of China in Almaty" (further referred to as the Rules) regulate relations between the JSC "Industrial and Commercial Bank of China in Almaty" (further - Bank) and legal entities that are users of electronic banking services, describe the procedure for using the Internet banking system for legal entities.

2. Internet banking services for legal entities are provided on the basis of a remote service agreement in the Internet banking system of the JSC "Industrial and Commercial Bank of China in Almaty".

3. Electronic banking services "Internet banking" JSC "Industrial and Commercial Bank of China in Almaty" are provided via the Internet through the web portal www.icbcalmaty.kz JSC "Commercial and Industrial Bank of China in Almaty".

4. These Rules are open information and are published on the Bank's corporate website for review by the Bank's customers.

5. The business owner of the Rules is the Operations Department of the Bank.

6. Terms and definitions used in the Rules:

1) **Bank** - JSC "Industrial and Commercial Bank of China in Almaty";

2) **Internet banking** is an information system of the Bank designed to store, process, search, distribute, transfer and provide information using a hardware and software complex, through which the provision of electronic banking services is provided;

3) **Token** is an electronic encryption device that generates a dynamic cipher;

4) **Dynamic cipher** - a temporary password generated by a token for conducting transactions in the Internet banking system;

5) **Beneficiary** - a legal entity or an individual who is the recipient of funds to which a cash payment is made;

6) **Client** – a legal entity that is a consumer of banking services and has an open current account with the Bank;

7) **Manager** - Internet Banking Manager of the Customer Service Department of the Operations Department;


8) **OD** – Operational Department;

9) **Registration** is the procedure for entering the login and temporary password by the Client into the Internet Banking system to create a new password for subsequent logins to the remote banking system.

10) **Authorized person** – a person specified in a document with samples of signatures and an impression of the Client's seal provided by the Client to the Bank in accordance with the legislation of the Republic of Kazakhstan when opening a Client's bank account/conducting transactions in the Internet Banking system, who has the right to sign and send electronic documents to the Bank on behalf of the Client;

11) **One-time code** is a unique sequence of electronic digital symbols generated by a token and intended for one-time use when providing access to electronic banking services to a client;

12) **Contract** - the contract of remote service in the system "Internet Banking" (for legal

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entities) regulating the rights and obligations of the Client when receiving electronic banking services through the system "Internet banking";

13) ANCA (Accounting number of a currency agreement) is a registration number intended to ensure accounting and reporting on currency transactions assigned by the Bank to the accounting registration of the contract. The ANCA must be obtained before making a payment /money transfer under the contract and/or before moving goods across the border of the Republic of Kazakhstan under the contract.

7. If Client have any questions about Internet banking, the Client can contact the Bank by phone 8(727) 2377080 to the Internet Banking Manager of the Customer Service Department of the Operational Department.

Chapter 2. The procedure for registering the Client in the Internet banking system and procedure for transferring login and token

8. To gain access to the Internet banking system, the Client must open a current account with the Bank in accordance with the Rules for opening, maintaining and closing accounts in the "Industrial and Commercial Bank of China in Almaty, provide the necessary package of documents specified in paragraph 12 of these Rules.

9. The Client fills in and submits to the Internet Banking Manager:

1) Application for connection to the Internet Banking system in the form in accordance with Appendix No. 1 to these Rules (further referred to as the Application):

- in the first part information about the legal entity;
- in the second part, information about the user who will use the Internet banking system;

If the user does not have the right to sign on behalf of the Client, then checks the box "Without the right to sign".

If the user is entered in the signature sample card, then he puts a tick in front of the corresponding column with the right to sign in accordance with the signature sample card.

- in the column "Access right" selects the function that will be performed in the Internet banking system.

The application is signed by the first manager or the person having the right of the first signature of the Client.

All fields in the Application are mandatory.

2) a copy of the identity document of the Internet banking user;


3) power of attorney (in accordance with paragraph 14 of the Rules) for connecting to the Internet banking system in accordance with Appendix No. 9 or in another form provided by the Client;

10. In case of adding new users of the Internet banking system, the Client provides the Bank with:

1) Application for connecting new users to the Internet banking system in the form in accordance with Appendix No.2;

2) copies of identity documents of Internet banking users;

3) power of attorney (in accordance with paragraph 14 of the Rules) for connecting to the

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Internet banking system in accordance with Appendix No. 9 or in another form provided by the Client.

11. The power of attorney is issued for all users of the Internet banking system, with the exception of the first head of the organization and is stored in the Client's file.

12. The right of a second signature is granted on the basis of orders from the heads of clients or documents provided for in Chapter 5, Section 1 of the Civil Code of the Republic of Kazakhstan

13. Depending on the access level, a corresponding power of attorney is issued for the right of the first signature, for the right for the second signature, for the right to form transfers/payments, for the right to view transfers/payments.

The right of the first and second signature is issued in Internet banking in accordance with the document with the Client's signature samples.

14. In the Application for connecting new users to the Internet banking system, all fields are mandatory.

15. The Manager requests from the Client an Application for connecting new users to the Internet Banking system in the form in accordance with Appendix No. 2, an Application for disconnecting from the Internet Banking system in the form in accordance with Appendix No.5.

16. The manager checks the correctness and completeness of filling out applications, powers of attorney, checks the compliance of the right to sign the card with signature samples, as well as the authority of the signatory (s) who have the right to sign on payment documents according to the card with signature samples and on the application, contract, applications, transfer acceptance certificates, as well as the validity period of the powers of attorney, approves the applications (Appendix No. 1 to these Rules, Appendix No. 3 to these Rules, Appendix No. 4 to these Rules), after the Manager of the application is endorsed by the Director of OD. Next, the Manager connects the Client to the Internet banking system.

17. On the day the Client connects to the Internet banking system, the Manager informs the Client via e-mail or telephone.

18. Upon receipt of an envelope with a token / an envelope with an information sheet, the Client provides the Manager with the following documents:


1) The act of acceptance and transfer of the token in the form in accordance with Appendix No. 3 to these Rules. The act of acceptance and transfer of the token is signed by the first manager or the person with the right of first signature and the user.

2) The act of acceptance and transfer of the login, password to enter the system, token activation code in the form in accordance with Appendix No. 4 to these Rules. The act of acceptance and transfer of the login, password to enter the system, token activation code is signed by the first manager or a person with the right of the first signature of the Client and the user.

3) Power of attorney (according to paragraph 21 of the Rules) for receiving an envelope with a token / an envelope with a login, password, activation code.

19. Next, the Manager checks the correctness and completeness of filling out the documents described in paragraph. 16, verifies the signature of the manager or the person with the right of first signature with the signature sample card.

20. If there are no comments, the Manager escorts the Client to the cash desk window to

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receive the token and submits to the Head of the Cashier Customer Service Department the OD the Token Transfer and Acceptance Certificate (Appendix No. 3), power of attorney (according to paragraph 21 of the Rules).

21. The power of attorney to receive an envelope with a token/envelope with an information sheet is issued to the recipient of the envelopes, with the exception of the Client's employee represented by the first manager or the owner of the token/login. The full name, IIN of the token/login user is written in the power of attorney. A power of attorney on behalf of an individual must be notarized.

22. Upon receipt of the envelope with the token, the Recipient of the envelope with the token signs the Token Acceptance Certificate (Appendix No. 3) in the field "Accepted/Қабылдады" in one copy, which later the Head of the Department of cash customer service of the OD passes to the Manager of Internet Banking. The Token Acceptance and Transfer Certificate (Appendix No. 3) is attached to the Client's dossier.

23. The Head of the Cash Customer Service Department transfers the token to the Client under the signature in the "Ledger of tokens issued to customers" and directs the Client back to the Manager.

24. The Manager gives the Client an envelope with an information sheet.

25. Upon receipt of the envelope with the information sheet, the Recipient of the envelope signs the Acceptance and Transfer Certificate of the login, password for entering the system, token activation code (Appendix No. 4) in the field "Accepted/Қабылдады" in one copy, which remains with the Manager and is subsequently attached to the dossier client.

26. The envelope with the information sheet contains.


- 1) login;
- 2) token activation code;
- 3) company code;
- 4) token number;
- 5) one-time password to log in to the site;
- 6) company name in Russian and English.

A one-time password to log in to the site is used for the initial login to the personal account in the Internet Banking system under your username. After logging in to the personal account, the user must set a new password to log in to the personal account.

Chapter 3. Requirements for installing the Internet banking system and the procedure for logging into the system

27. The Bank provides an opportunity to Client in the Internet Banking system:

- 1) have access to the Client's Bank Accounts connected to the Internet Banking system according to the application;
- 2) maintain an archive of payment documents and bank statements submitted to the Bank;
- 3) make payments and transfers in national and foreign currencies;
- 4) track the current status of accounts and account balances online;
- 5) exchange information with the Bank in a secure mode;

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- 6) submit applications for banking services through the Internet banking system;
- 7) make online conversion.
28. To install the Internet banking system for legal entities, the workstation must meet the following requirements:
 - 1) operating system Windows 7 and higher or macOS X 10.9 and higher;
 - 2) Internet browser Microsoft Edge, Safari 10.9 and higher.
29. To log in:
 - 1) open the browser;
 - 2) enter the address of the Bank's corporate website www.icbcalmaty.kz, then the main menu of the site will appear (Fig.1);




Fig. 1

- 3) in the Internet Banking section, select the option “for legal entities”;
- 4) install the software “icbc_netbank_client_controls_Cor”;
- 5) follow the instructions for installing the software;
- 6) restart the workstation;
- 7) go back to the corporate website of the Bank, select the option “for legal entities”. And in the authorization window that appears, you must enter (Fig.2):

Fig.2

- a) login;

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- б) temporary password;
- в) verification code.

If an incorrect password is repeatedly entered when logging into the Internet Banking system (more than three times), access to the system is automatically blocked. To unlock it, you need to contact the Bank.

- 8) after the first authorization, change the password (Fig.3):



ICBC 中国工商银行 Интернет-банк для корпоративных клиентов **BANKING@HOME**

Изменить пароль авторизации Услуги интернет-банка

Услуги клиента. Это предоставленная Вам информация резервирования управления клиента интернет-банка. Групповая функция пароля.

Оригинальный пароль:

Новый пароль:

Предлагаем ввести смешанный пароль с буквами и цифрами, число которого превышает восемь. Пожалуйста,

Подтверждение нового пароля:

Пожалуйста, введите проверочный код: [Обновить CAPTCHA](#)

Код предприятия:

Напоминание:

1. Так как предварительный входной пароль в нашем Банке Он-лайн является только численным, для обеспечения безопасности Вашего пароля, при первом входе система будет выдавать Изменение пароля. Вход будет разрешен после изменения пароля. Новый набранный пароль должен быть обязательно больше, либо равен шестизначному числу, но меньше, либо равен тридцатизначному числу. Возможна комбинация цифр и символов.

2. Если Вы забыли пароль, необходимо прийти в наше Банковское депозитное отделение для сброса пароля. Затем, с помощью данной функции произвести изменение пароля для повышения безопасности Банка Он-лайн.

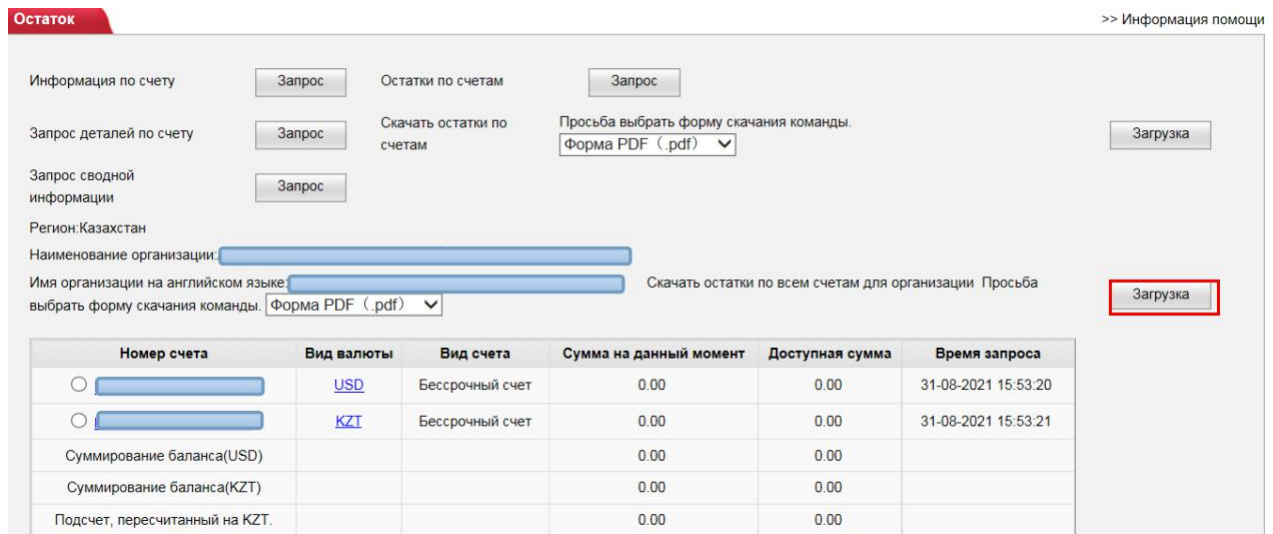
Fig.3

- a) enter a temporary password in the “original password” field;
- б) enter a new password. The new password must consist of at least 8 characters and include numbers and Latin letters;
- в) confirm new password;
- г) enter the verification code;
- д) in the field “Enterprise code” enter the Customer code printed in an envelope issued by the Bank;
- e) enter the dynamic code generated by the Token (see Chapter 14. The procedure for using the token in the Internet Banking system).
- 9) after changing the password, you must log in to your personal account again using the new password. Next, the main page of the Internet Banking system will open.

Chapter 4. View bank accounts

30. When logging into the Internet Banking system on the main page, the Client has the opportunity to view the status of their bank current, savings accounts in the Account - Current Accounts - Balance section.

31. By clicking on the “Download” icon (marked in red), you can download a pdf or excel file with information on current account balances. Viewing current account balances is available in the following currencies: KZT, CNY, USD, EUR, RUB (Fig.4).



Остаток >> Информация помощи

Информация по счету Остатки по счетам

Запрос деталей по счету Скачать остатки по счетам
 Просьба выбрать форму скачивания команды:

Запрос сводной информации

Регион: Казахстан

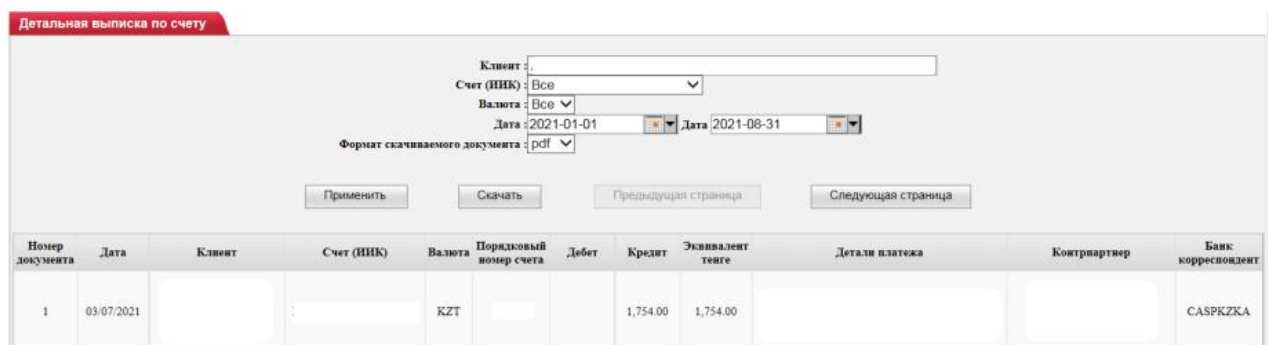
Наименование организации:

Имя организации на английском языке: Скачать остатки по всем счетам для организации: Просьба выбрать форму скачивания команды:

Номер счета	Вид валюты	Вид счета	Сумма на данный момент	Доступная сумма	Время запроса
<input type="radio"/> <input type="text"/>	USD	Бессрочный счет	0.00	0.00	31-08-2021 15:53:20
<input type="radio"/> <input type="text"/>	KZT	Бессрочный счет	0.00	0.00	31-08-2021 15:53:21
Суммирование баланса(USD)			0.00	0.00	
Суммирование баланса(KZT)			0.00	0.00	
Подсчет, пересчитанный на KZT.			0.00	0.00	

Fig.4

32. In the Account - Detailed Statement section, you can download a statement in pdf or excel formats for all accounts attached to the Internet Banking system. The information is displayed if there are movements on the accounts on the selected dates (Fig.5).



Детальная выписка по счету

Клиент:

Счет (ИНК):

Валюта:

Дата: -

Формат скачиваемого документа:

Номер документа	Дата	Клиент	Счет (ИНК)	Валюта	Порядковый номер счета	Дебет	Кредит	Эквивалент тенге	Детали платежа	Контрпартнер	Банк корреспондент
1	03/07/2021			KZT			1,754.00	1,754.00			CASPKZKA

Fig.5


Chapter 5. Procedure for execution of electronic payment documents

33. Transactional (payment) banking services are provided according to electronic documents of Clients, subject to their approval by the Bank. The client uses the forms of electronic documents available in the system.

34. The Client must fill out electronic documents in accordance with the current legislation of the Republic of Kazakhstan, while all responsibility, including possible damage caused for incorrect registration of electronic documents, rests with the Client.

35. Electronic transfers in foreign currency through the Internet banking system, including for the purchase of foreign currency, are accepted by the Bank for execution only if there are documents required to be submitted in accordance with the legislation of the Republic of Kazakhstan on currency regulation and currency control.

36. Confirmation of electronic documents by the Bank, refusal to confirm electronic documents by the Bank, execution of electronic documents is carried out by the Bank in

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accordance with the current legislation of the Republic of Kazakhstan and internal documents of the Bank, including those regulating the relationship between the Bank and the Client on a specific bank account of the Client.

37. Transfers received for processing in the banking system are checked by a responsible employee of the Bank for:

- 1) correct execution, filling in all the necessary details of the payment document, the date of the document;
- 2) the availability of funds on the Client's bank account for the operation, the absence of collection orders, arrests and other restrictions on the bank account;
- 3) other cases provided for by the current legislation of the Republic of Kazakhstan, the Agreement and these Rules.

38. If all the necessary details are filled in correctly, the payment document is executed in the banking system.

39. In case of incorrect filling in the necessary details, a detected error, failure to provide or not fully provide a set of documents, including those provided for by the regulatory acts on countering money laundering and terrorist financing, as well as if there are other grounds, the payment documents are refused with an indication of the reason for such refusal within the period established by law.

40. Customer service is provided during the business day, the duration of which is set by the internal regulatory and/or administrative documents of the Bank and can be changed by the Bank unilaterally.

41. Before providing electronic banking services, the Bank ensures that the Client is provided with information on the amount of the commission charged in monetary terms for the electronic banking services provided, including by posting information about the Bank's tariffs on the Bank's official website - www.icbcalmaty.kz.

42. Payment for the provision of electronic and other banking services, including for conducting banking operations on the Client's bank accounts, is charged by direct debit of the specified account according to the Bank's current tariffs without the Client providing any additional consents, on the basis of the Contract.

43. If it is necessary to make a money transfer, the Client provides a sufficient amount of money on the corresponding current account to make a money transfer and pay a commission fee for the Bank's services in accordance with the Bank's current tariffs.


Chapter 6. Procedure for intra-bank transfer between own accounts

44. The Internet Banking system allows the Client to make transfers between their bank accounts opened in the Bank.

45. To make a transfer in the section "Transfers-Internal transfers-Between your accounts":

In the "Withdrawal Account" column, select the bank account from which the funds will be transferred;

- 1) choose the type of currency;
- 2) in the "entry operation account" column, select the bank account to which the funds will

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be transferred;

- 3) specify the transfer amount, the KNP and the purpose of the payment;
- 4) click "Provide";
- 5) in the window that appears, you need to confirm the operation;
- 6) if the operation is confirmed, an information message about the successful operation will appear (Fig.6).

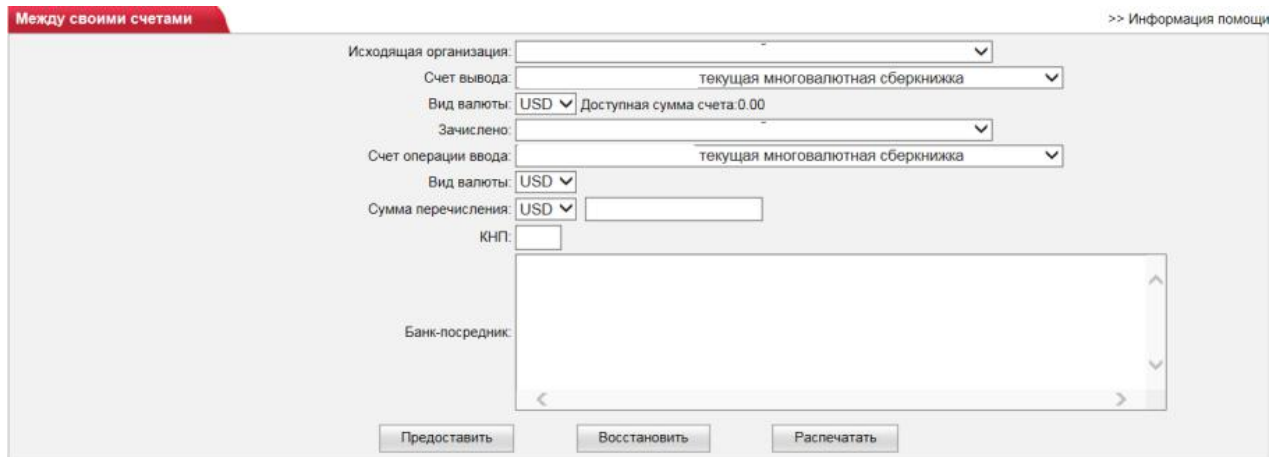


Fig.6

46. If there is a multi-stage confirmation of transfers, the Authorized person must log in to the Internet Banking system with his login. Further in the section "Transfers-Internal transfers-Confirmation of transfers" you need to select the dates and click the "Request" button. Transfers waiting for confirmation will appear at the bottom. It will be necessary to confirm the operation (Fig. 7).

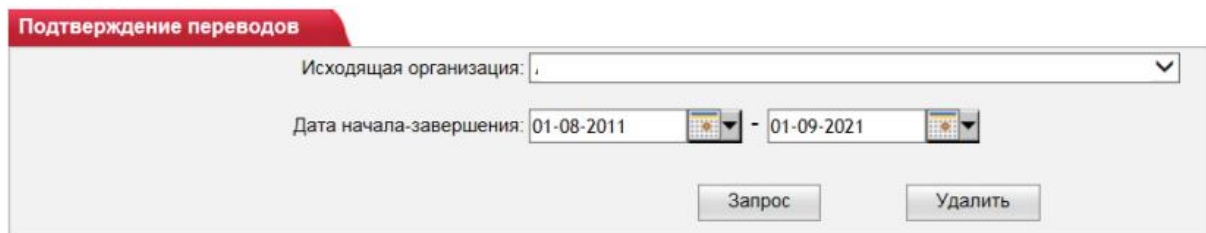
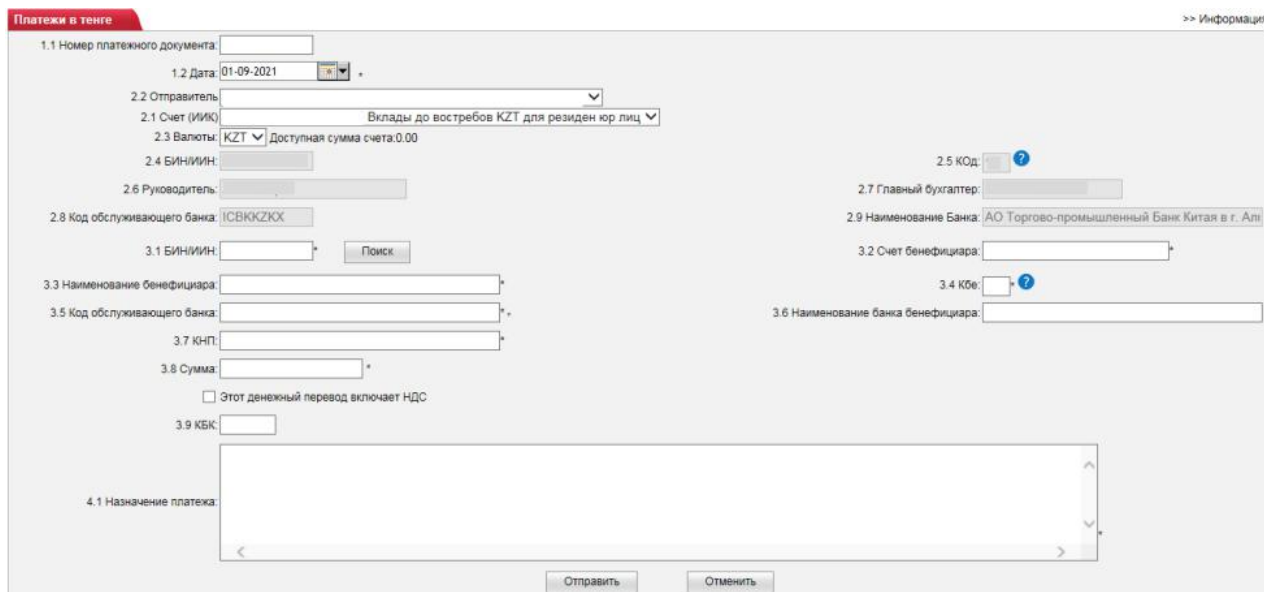


Fig.7

Chapter 7. The procedure for making intra-bank transfers to the account of another Client and inter-bank transfers in national currency

47. Intra-bank transfers to another Client's account and interbank transfers in national currency in MT100 format are carried out in the section "Transfers-Payments-payments in tenge" (Fig.8).



Платежи в тенге

1.1 Номер платежного документа: *

1.2 Дата: 01-09-2021

2.2 Отправитель: *

2.1 Счет (ИИК): Вклады до востребов KZT для резиден юр лиц

2.3 Валюта: KZT Доступная сумма счета: 0.00

2.4 БИН/ИИН: *

2.6 Руководитель: *

2.8 Код обслуживающего банка: ICBCKZKX

3.1 БИН/ИИН: *

3.3 Наименование бенефициара: *

3.5 Код обслуживающего банка: *

3.7 КНП: *

3.8 Сумма: *

Этот денежный перевод включает НДС

3.9 КБК: *

4.1 Назначение платежа: *

2.5 Код: ?

2.7 Главный бухгалтер: *

2.9 Наименование Банка: АО Торгово-промышленный Банк Китая в г. Алм

3.2 Счет бенефициара: *

3.4 Квб: ?

3.6 Наименование банка бенефициара: *

Отправить Отменить

Fig.8

48. All fields marked with an asterisk are required *:

1.1 Payment document number – the document number is entered manually by the Client. If this field is not filled in, the system automatically puts “000”;

1.2 Date – the current date is automatically filled in in this field. You can also choose a future value date for the next 10 calendar days;

2.1 Account (IIC) - the sender's account from which the payment is made;

Fields 2.2-2.9 are filled in automatically;

3.1 BIN/IIN – BIN/IIN of the Beneficiary;

3.2 Beneficiary's account - the beneficiary's account to which the payment is made;

3.3 Beneficiary's name – the name of the recipient to whom the payment is made;

3.4 BC – Beneficiary 's code;

3.5 Service Bank code – Bank identification code;

3.6 Name of the Beneficiary Bank - it is filled in automatically when filling in the field 3.5;

3.7 PDC - is the payment destination code. PDC is selected from the directory;

3.8 Amount – the amount of the payment being made. Then there is the item “This money transfer includes VAT”. In case of payment with VAT, you can select this item;


3.9 BCC - budget classification code;

4.1 Purpose of payment - description of the basis for the payment being made;

49. After filling in all the fields, you must click the "Submit" button.

50. If there is a multi-stage confirmation of the transfer, the Authorized person must log in to the Internet Banking system with his login. Further in the section “Transfers-Payments in tenge-Confirmation of transfers” you need to select a date and click the "Request" button. A list of transfers awaiting confirmation will appear at the bottom. You will need to confirm the operation.

51. In the case of an intrabank transfer, in field 3.3, the name of the beneficiary should be entered in the name of the company corresponding to the Bank's system. The name of the beneficiary can be obtained from the employees of the Bank's Customer Service Department by

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phone number 8 (727) 2377071/2377083.

52. It is also possible to download translations in MT100 format, prepared in the 1C accounting program, in the section "Transfers-Import of KZT payments-Payment order".

53. To pay pension contributions, social contributions, medical insurance, payroll transfers and other payments with a list, it is necessary to import documents in the MT102 format prepared in the 1C accounting program, in the section "Transfers-Import of KZT payments-Salaries/MPC/SD/CSHI".

54. Depending on the purpose of the payment, you need to choose one of two options: "Salary payments" or "Payments to the budget" (Fig.9).

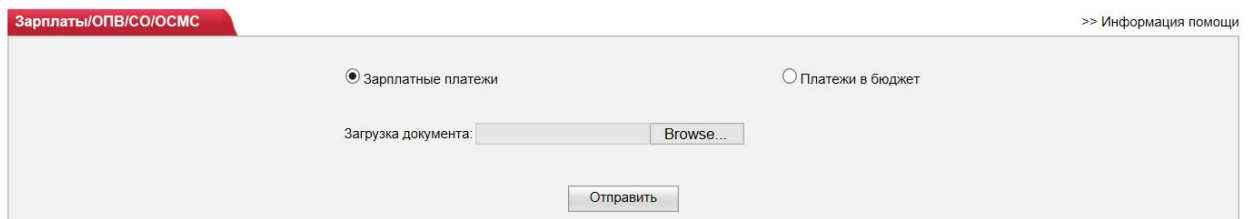


Fig.9

55. To confirm the payment document by the Authorized person of the Client in the MT100/MT102 format, the Authorized person from his login must go to the section "Transfers-Import of KZT payments-Confirmation of payments" (Fig.10).

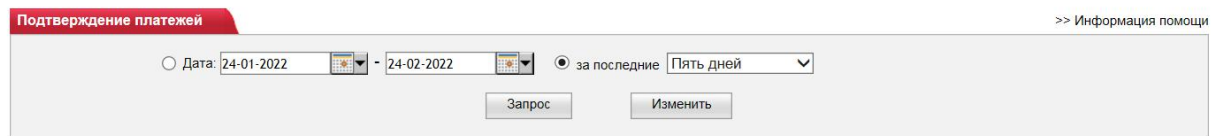

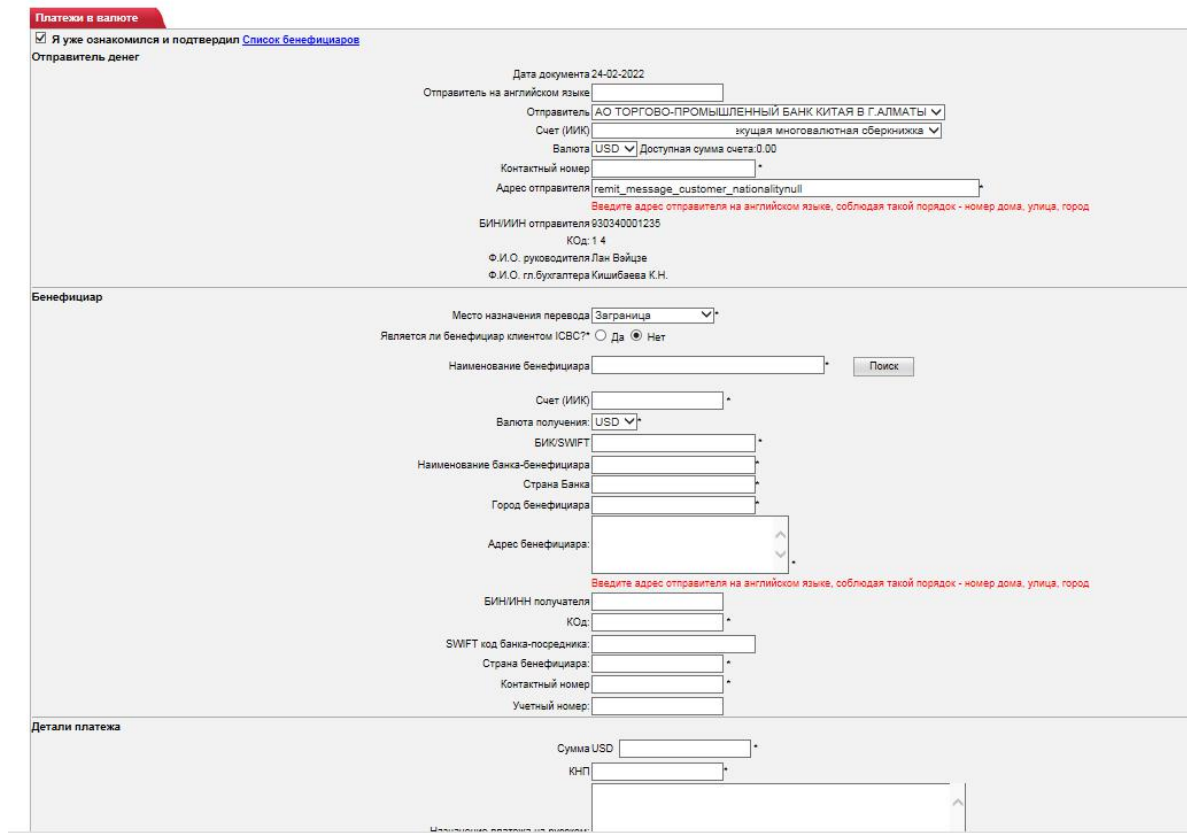


Fig.10

Chapter 8. Procedure for making interbank transfers in foreign currency

56. To create a new payment document in a foreign currency, select "Transfers-Payments-Payments in foreign currency" (Fig.11).

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Платежи в валюте

Я уже ознакомился и подтвердил [Список бенефициаров](#)

Отправитель денег

Дата документа 24-02-2022

Отправитель на английском языке

Отправитель: АО ТОРГОВО-ПРОМЫШЛЕННЫЙ БАНК КИТАЯ В Г. АЛМАТЫ

Счет (ИИК): зкущая многовалютная обсервировка

Валюта: USD Доступная сумма счета: 0.00

Контактный номер

Адрес отправителя: remit_message_customer_nationalitynull

Введите адрес отправителя на английском языке, соблюдая такой порядок - номер дома, улица, город

БИ/ИИН отправителя 830340001235

КОд: 1 4

Ф.И.О. руководителя Лан Вайцре

Ф.И.О. гл.бухгалтера Кишибаева К.Н.

Бенефициар

Место назначения перевода: Заграница

Является ли бенефициар клиентом ICBC? Да Нет

Наименование бенефициара

Счет (ИИК)

Валюта получения: USD

БИК/SWIFT

Наименование банка-бенефициара

Страна Банка

Город бенефициара

Адрес бенефициара:

Введите адрес отправителя на английском языке, соблюдая такой порядок - номер дома, улица, город

БИ/ИИН получателя

КОд:

SWIFT код банка-посредника:

Страна бенефициара:

Контактный номер

Учетный номер:

Детали платежа

Сумма USD

КНП


Fig.11

57. **Attention:** All fields must be filled in English except for the field "Payment purpose in Russian".

58. Fields "Document date", "Sender", "Invoice(ИС)", "Currency", "Sender's Address", "Sender's BIN/IIN", "Code", "Manager's full name", "Accountant's full name", "Receiving currency" are released automatically.

59. The following fields must be filled in manually:

- 1) "Sender in English" - it is necessary to register the name of the legal entity according to the company's charter;
- 2) "Contact number" - the sender's phone number;
- 3) "Transfer destination" - "ABROAD" is selected by default. In case of transfer within Kazakhstan, you should select "WITHIN KAZAKHSTAN";
- 4) "Name of the beneficiary" - it is necessary to register the name of the legal entity according to the company's charter;
- 5) "BIC/SWIFT" - Beneficiary's Bank identification code;
- 6) "Beneficiary's bank name" - comes out automatically when filling in the "BIC/SWIFT" field;
- 7) "Bank country" - goes out automatically when filling in the "BIC/SWIFT" field;
- 8) "Beneficiary's city" - it is necessary to register the beneficiary's location;
- 9) "Beneficiary's address" - it is necessary to register the beneficiary's location in the following order: house number, street, district, city, province, country;

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- 10) "Recipient's BIN/IIN" - filled in if the beneficiary has a BIN/IIN;
- 11) "Code" - Beneficiary's code;
- 12) "Beneficiary's country" - it is necessary to register the country of the beneficiary's location;
- 13) "Contact number" - the beneficiary's phone number;
- 14) "USD amount" - the amount in a foreign currency;
- 15) "PDC" - payment destination code;
- 16) "Appointment in Russian" - it is necessary to register the purpose of payment in the following format: PDC, number, date of the ANCA (if available), number, date of the contract;
- 17) "Appointment in English" - it is necessary to register the purpose of payment in the following format: PDC, number, date of the ANCA (if available), number, date of the contract in English.

60. To confirm the payment document by the Authorized person of the Client in foreign currency, the Authorized person must go to the section "Transfers-Payments-Confirmation payments" from his login (Fig.12).

61. For security reasons, each time transfers/payment orders are confirmed in the Internet Banking system, a dynamic cipher generated by the Token must be entered (see Chapter 13).

> > Переводы > Платежи > Подтверждение платежей

Подтверждение платежа
>> Информация помощи

Наименование организации: АО ТОРГОВО-ПРОМЫШЛЕННЫЙ БАНК КИТАЯ В Г.АЛМАТЫ ▾

Дата начала-завершения: 25-01-2022 [📅] - 25-02-2022 [📅]

Fig.12

Chapter 9. Viewing sent payment orders/transfers

62. Generated payment orders/transfers can be printed at any time in the section "Transfers-Request for payment commands".

63. Next, select the desired payment order/transfer and click on the "Print" button (Fig.13).

>> Переводы > Запрос о командах платежа

Запрос о командах платежа
>> Информация помощи

Тип операции Переводы Платежи Массовые платежи Платежи в тенге Платежи MT102

Отправитель: АО ТОРГОВО-ПРОМЫШЛЕННЫЙ БАНК КИТАЯ В Г. АЛМАТЫ

Время начала: 25-01-2022 - 25-02-2022

Статус обработки: Обработка Успешно Не удалось

Диапазон суммы: _____ - _____

Наименование бенефициара: _____

Счет бенефициара: _____

swiftcode Банка-бенефициара: _____

У вас могут быть другие типы Запрос о командах платежа

Выбрать все/убрать	Тип	Номер поручения	ID Создающего платежа	Время создания платежа	Счет отправителя	Банк-бенефициар	Счет бенефициара	Сумма платежа	Статус
<input type="checkbox"/>	Платежи в тенге		ICBC1.c.0109	08-02-2022		АО "KASPI BANK"		KZT 100.00	Ждите полномочий
							Сумма перевода в общем	KZT 100.00	

Fig.13

64. It is also possible to delete/cancel payment orders/transfers before signing by an Authorized Person.

65. To delete/cancel payment orders/transfers, select the required document and click on "Delete".

66. To delete imported payment orders in MT100/MT102 formats, click on the "Order number" and open the required document. Then select the required document and click on "Delete".

67. To resend payment orders/transfers, select the required document and click on "Copy".

68. There is no way to delete or copy conversion applications in the Internet Banking system.

Chapter 10. Statuses of transfers/payment orders in the Internet Banking system

69. The statuses of payment documents in national and foreign currencies can be viewed in the section "Transfers-Request for payment commands" (Fig.14).

>> Переводы > Запрос о командах платежа

Запрос о командах платежа
>> Информация помощи

Тип операции Переводы Платежи Массовые платежи Платежи в тенге Платежи MT102

Отправитель: АО ТОРГОВО-ПРОМЫШЛЕННЫЙ БАНК КИТАЯ В Г. АЛМАТЫ

Время начала: 25-01-2022 - 25-02-2022

Статус обработки: Обработка Успешно Не удалось

Диапазон суммы: _____ - _____

Наименование бенефициара: _____

Счет бенефициара: _____

swiftcode Банка-бенефициара: _____

У вас могут быть другие типы Запрос о командах платежа

Выбрать все/убрать	Тип	Номер поручения	ID Создающего платежа	Время создания платежа	Счет отправителя	Банк-бенефициар	Счет бенефициара	Сумма платежа	Статус
<input type="checkbox"/>	Платежи в тенге		ICBC1.c.0109	08-02-2022		АО "KASPI BANK"		KZT 100.00	Ждите полномочий
							Сумма перевода в общем	KZT 100.00	


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Fig.14

The Bank processes the information - the document is received and accepted for execution by the Bank;

The Bank refused - the document was received, but not accepted for execution (does not comply with the rules of paperwork or execution of the document in the Bank is impossible);

Wait for the authority - the document is waiting for confirmation by the Authorized person of the Client with the right to sign. The authorized person may confirm the document within 10 (ten) calendar days;

The order was refused permission - the document was refused by an Authorized person of the Client with the right to sign;

The translation operation was successful - the document was processed;

Document deleted - the document was sent to the Bank, but was deleted before being signed by an Authorized Person;

70. When sending imported documents in MT100 format, to clarify the status of each payment order, Client need to click on the "Order number", which is displayed in your personal account in the "Payments-Request for payment commands" section.

Chapter 11. The procedure for making the conversion in the Internet banking system

71. To perform the conversion operation, go to the section "Conversion-Application for conversion" (Fig.15).

72. The exchange rate on the date of submitting the Application for conversion is automatically displayed in the Internet Banking system when choosing the currency of sale, the currency of purchase and the amount. You can also check the exchange rate additionally with an employee of the Department of Currency Control of the OD Bank by phone number 8(727) 2377071/2377083.

>> Конвертация > Заявление на конвертацию

Заявление на конвертацию
>> Информация помощи

Валюта продажи:

Наименование:

Счет регистрации:

Валюта покупки:

Наименование:

Счет регистрации:

КНП:

Наименование лимита:

Категория курса:

Курс:

Денежная сумма: Сумма продажи Сумма покупки

Тип операции:

Цель операции:

Назначение платежа:


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Fig.15

73. To confirm the application for conversion, the Authorized person must go to the section “Conversion-Confirmation of conversions” from his login (Fig.16).




Fig.16

Chapter 12. The procedure for sending documents to the Bank via the Internet Banking system

74. You can send documents (certificates, requests, contracts, applications, etc.) through the Internet banking system in the section “Services-Import of documents-Import of applications”.

75. The size of the imported document should not exceed 5 MB. The acceptable format of the imported document is pdf, doc, zip, rar, txt, jpeg, 7z. The name of the document should not exceed 50 characters (Fig. 17).

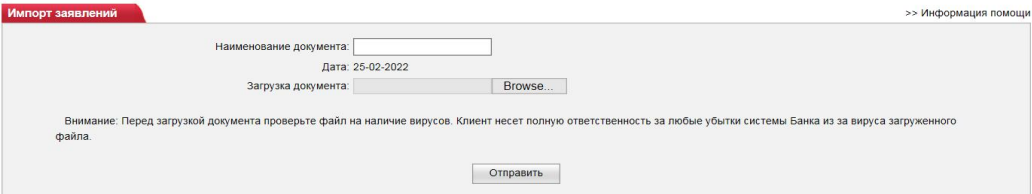


Fig.17

76. To confirm the imported document, the Authorized person of the Client from his login must go to the section “Services-Import of documents-Confirmation of documents” (Fig.18).

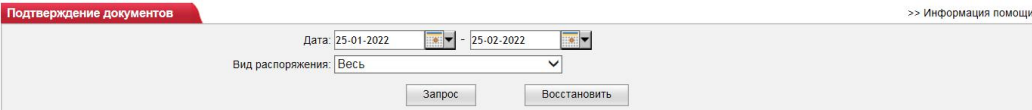



Fig.18

Chapter 13. The process of logging out of the Internet Banking system

77. To log out of the Internet Banking system, click on the “Log Out” button in the upper right corner.

78. At the end of each session of work with the system, it is necessary to perform a regular

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logout according to paragraph 58 of these Rules.

79. For security purposes, the system provides a function to disable the current Client session in the system. Disconnection of the Client's current session in the system means refusal to provide electronic banking services in case of prolonged (more than 5 (five) minutes) absence of active actions of the Client in the system (failure to perform any operations and actions, etc.).

Chapter 14. The procedure for using the token in the Internet banking system

Paragraph 1 Token activation procedure

80. To receive a token with an activation code, after opening access to the Internet Banking system, the Client must contact the Bank with a valid identity card and a power of attorney (if necessary) to receive a token and an envelope with an activation code to work in the Internet Banking system.

81. Before the first use token must be activated. To enable the token, the Client must press and hold the "⏻" button on the token. After activation, the token automatically starts the activation process, waiting for the activation code to be entered (Fig.19). Next, the Client needs to enter a 12-digit code to complete the activation.

82. The 12-digit activation code is printed on the Bank's letterhead issued by a Bank employee after linking the token to the client's current account.

83. The activation code must be entered correctly. If the activation code is entered incorrectly, press any key to return and reactivate.



Fig. 19

84. After successfully entering the activation code, you need to set a password for the token. You should enter a password consisting of 6 digits twice, following the example of Fig. 20 and Fig. 21 to complete the password setting.

85. Passwords must be identical. If you enter non-identical passwords, you must press any key to return and repeat the process described in paragraphs 79. and 82. of these Rules.



Fig. 20




Fig21

Paragraph 2 The procedure for obtaining a dynamic cipher

86. To obtain a dynamic cipher, the Client must enable the token and enter the password (Fig.22) to enter the standby mode (Fig. 23).

87. If the entered password is incorrect, the number of incorrectly entered passwords will appear on the screen (Fig. 24). To return, you need to press any key and re-enter the password. If

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the number of incorrectly entered passwords reaches the limit (6 times) set by the system, the token will be blocked.

88. The procedure for unlocking the token is specified in Paragraph 3 of these Rules.



Fig. 22



Fig. 23



Fig. 24

89. During initial authorization, when attaching documents via the "Services" tab, when attaching MT100, MT102 transfers in txt format, the Client, after entering the password, presses the green "OK" button and enters the numbers that appear in the Internet Banking system in the line "Please enter a dynamic cipher" (Fig. 25).

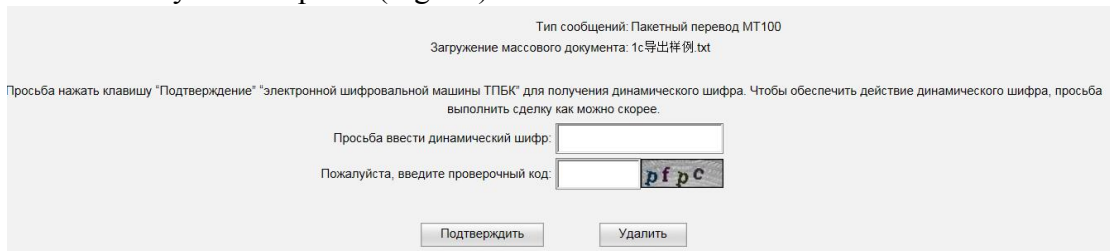


Fig. 25

90. When conducting intrabank transfers between own accounts, conversion, interbank transfers in national and foreign currencies, the Client should enter the numbers shown in the line "Please enter in the electronic encryption machine TPBC" in the Internet banking system and press the green button on the token "OK" (Fig. 26).

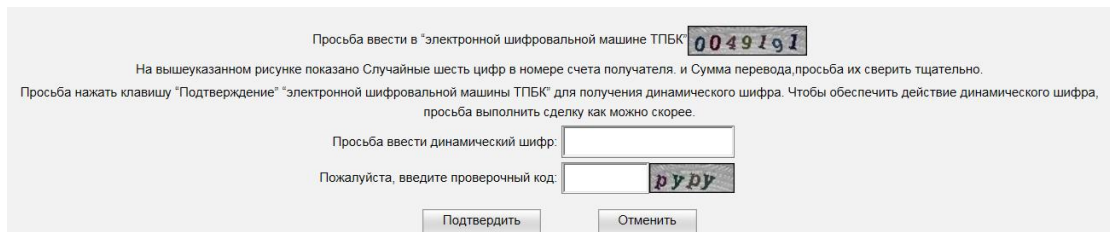


Fig. 26

91. After clicking "Confirm", a dynamic cipher is displayed, which consists of 6 digits (Fig. 27).




Fig. 27

92. When changing the token password, turn on the token, enter the password and hold the "OK" key to enter the password change mode. After the PIN field appears, you must enter a password consisting of 6 (six) digits twice.

93. The token is disabled if it is not used for a long time .

94. The token is disabled by pressing the "⏻" button.

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Paragraph 3 The procedure for unlocking the token

95. If the dynamic cipher is entered incorrectly more than three times in the Internet Banking system during operations, the token will be blocked for the next 24 hours. At the expiration of the specified period, the token is automatically unblocked.

96. If the password is entered incorrectly more than six times, the token will be blocked, and the unlock code will appear on the screen. (Fig. 28).



Fig. 28

97. To unlock the token, the Client must contact the Bank and submit an Application in accordance with Appendix No. 6 to the Rules and specify the unlock request code. Within an hour, the manager will unlock the token and give the Client an envelope with the token activation code.

Paragraph 4 Token Replacement procedure

98. The client can make a token replacement in the following cases:

1) In case of expiration of the token. The expiration date is indicated on the back panel of the token. A month before the expiration date, the Client will receive a notification about the imminent expiration of the token with each authorization to the personal account in the Internet Banking system.

2) When the battery is low. In this case, a warning will appear on the token screen-the battery icon in the upper left corner (Fig. 29).

3) In case of token loss. The Client must immediately contact the Bank.

4) In case of malfunction or damage to the token.




Fig. 29

99. To replace the token, the Client must provide the manager with an Application in the form according to Appendix No. 6 to the Rules and an Act of acceptance and transfer of the token with an activation code in the form according to Appendix No. 3, an information sheet in the form according to Appendix No. 4 to the Rules. The token will be replaced within one business day.

Chapter 15. Conditions for refusal to execute payment documents in the System

100. The Bank has the right to refuse to execute payment documents provided through the system in cases provided for by the legislation of the Republic of Kazakhstan, including, but not limited to;

1) upon detection of an unauthorized payment, as well as in cases of identification and confirmation of substantiated facts of the illegality of receiving money transferred in favor of the

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beneficiary in the system;

2) if the sender of the money does not provide the amount of money necessary and available for making a payment and (or) transfer, including fees provided for by the Bank's tariffs;

3) inconsistencies of the documents provided by the Client in accordance with the requirements established by the current legislation of the Republic of Kazakhstan;

4) in cases provided for by the current legislation of the Republic of Kazakhstan on countering the legalization (laundering) of proceeds from crime and the financing of terrorism, including: in case the Client fails to submit documents and information necessary for the Bank to implement the current legislation of the Republic of Kazakhstan and internal documents of the Bank in terms of countering the legalization (laundering) of proceeds from crime, and the financing of terrorism, as well as in the case of, if the participants of the operation are in the lists listed below or are related/affiliated with the persons specified in:

a) the list of organizations and persons associated with the financing of terrorism and extremism; international sanctions lists;

б) sanctions lists of individual states;

в) lists of special/prohibited categories of clients of individual states;

5) in cases of violation by the Client of the terms of the Agreement concluded between the Bank and the Client;

6) in other cases stipulated by the current legislation of the Republic of Kazakhstan, the Agreement and these Rules.

101. Refusal to execute a payment order is carried out within one business day on the day of receipt of the payment order with an indication of the reason for the refusal.

Chapter 16. Suspension/termination of the provision of electronic banking services

102. The Bank suspends or terminates the provision of electronic banking services to the Client in the following cases:

1) violation by the Client of the procedure and conditions for obtaining electronic banking services provided for in the Contract;

2) on the basis of an application in the form according to Appendix No. 5 of the Client on disconnection from Electronic Banking services;


3) amendment of the terms of the Agreement in accordance with the legislation of the Republic of Kazakhstan in which the provision of electronic banking services is terminated or suspended unilaterally;

4) non-compliance with the Bank's internal regulatory rules or the Client's refusal to provide updated information and/or documents for maintaining the Client's dossier;

5) malfunctions of technical means ensuring the provision of electronic banking services and carrying out technical work on the Bank's Internet resource;

6) on other grounds provided for by the laws on banks and banking activities, on payments and payment systems, on countering the legalization (laundering) of proceeds from crime and the financing of terrorism, the Civil Code of the Republic of Kazakhstan (Special Part) of December 27, 1994 and the Agreement.

103. In case of suspension or termination of the provision of electronic banking services on

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the grounds provided for in subparagraph 1) and 3) of paragraph 100 of these Rules, the Bank notifies the Customer: according to subparagraph 1) – orally with subsequent written notification, according to subparagraph 3) – in electronic form by posting a message on the Bank's website or on the Internet-banking, no later than 30 minutes before their suspension/termination.

104. When the reasons that led to the suspension of the Client's right to receive electronic banking services are eliminated, the Bank resumes the provision of electronic banking services with subsequent notification of the client in the manner prescribed by the Agreement. The resumption of electronic banking services is carried out with the simultaneous provision of access to the system. Internet banking.

105. The Bank has the right to block the Client's access to the Internet Banking system in the event of a debt in payment of the commission fee until the debt is fully repaid. The suspension of the provision of services does not entail the cancellation of the payment of the commission. The commission stops accruing only after termination of the Agreement. In the event of closing a bank account, including on the grounds established by the legislation of the Republic of Kazakhstan, the Bank has the right to terminate the Agreement with the Client, subject to the restrictions established by the current legislation.

106. The Client has the right to terminate the Agreement at any time by submitting a written application to the Bank.

Chapter 17. Security measures, procedure for protection and settlement of issues on unauthorized payments in the Internet banking system

107. The provision of electronic banking services by the Bank is carried out in accordance with the Information Security Policy of the Bank, the Agreement and these Rules.

108. When the Client applies to the information system to receive electronic banking services, the Bank ensures:

1) registration of actions for obtaining electronic banking services by customers in electronic journals without the possibility of changing the data entered in them, including both successful and unsuccessful ones, starting from an attempt to establish a connection, indicating the time of the transactions. The storage period for electronic journal information is at least 2 (two) months;


2) operation of software designed for automatic monitoring, detection and blocking in the information system of unauthorized operations or actions aimed at creating conditions for unauthorized operations;

3) “client-server” architecture, which allows, if the user’s workplace is disabled or an intruder gains unauthorized access to it, not to affect the operation of the server part of the system, and if the application server fails, not to affect the state of the system data;

4) backup and archiving of data with the possibility of their subsequent recovery;

5) security of the Bank's IT infrastructure and protected information, in accordance with the legislation of the Republic of Kazakhstan.

When providing electronic banking services, the transmitted data related to banking secrecy and (or) the information and communication network are encrypted for their transmission from personal computers, telephones, electronic terminals and other devices to the final system for

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processing transmitted data.

109. The authenticity of the provision of electronic banking services is established as a result of the implementation by the Client of the security measures provided for by the Agreement concluded between the Bank and the Client and these Rules.

110. It is not allowed for an authorized person of the Client to use a token belonging to another authorized person of the Client.

111. If unauthorized access or attempts of such access to information constituting banking secrecy, its unauthorized change, unauthorized payment or money transfer and other unauthorized actions arising from the provision of payment services by the Bank during remote banking services are detected, the Bank shall notify the Client of this no later than the following working day after their discovery by sending such notifications via electronic communication channels.

112. In case of detection of unauthorized actions, the Bank immediately takes all necessary measures to eliminate their consequences and prevent their occurrence in the future.

113. The Bank may provide additional conditions necessary for the provision of electronic banking services performed in the system in order to increase the level of security against unauthorized transactions or actions, prevent fraudulent and other malicious actions, and cybersecurity threats, prevent the disclosure of confidential information, or other illegal actions..

114. If the Client detects the fact of making an unauthorized payment (operation or action) in the system, the Client shall notify the Bank in writing of this no later than one day on which such payment was discovered, attaching objective evidence confirming the unauthorized payment (operation or action).

115. The Bank considers the Client's request on unauthorized payment and other issues related to ensuring the confidentiality, integrity and availability of information when working in the system.

116. The Client is not entitled to disclose to third parties the login and password for entering the system, as well as transfer the token to third parties. The login, password to enter the system, as well as the token must be stored in conditions that exclude access to them by unauthorized persons. If you suspect a compromise, you must immediately notify the Bank to block the account.


117. The Bank is not responsible for errors made by the Client when filling out documents and indicating incorrect phone numbers, details when using Internet banking.

118. The Bank is not responsible if information about accounts, Login, Password or operations performed by the Client becomes known to other persons as a result of listening, intercepting data, hacking the operating system of the device, actions / inaction of the Client and his authorized persons.

119. The client is responsible for all operations carried out in the Internet banking system.

Chapter 18. Final provisions

120. All disputes arising between the Bank and the Client regarding the opening, maintenance, closing of bank accounts, and not regulated by these Rules, are resolved in the manner prescribed by the legislation of the Republic of Kazakhstan.

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121. These Rules are subject to approval by the Management Board of the Bank.

122. The Rules must be reviewed by the business owner for relevance, taking into account changes in the activities of the Bank and in the legislation of the Republic of Kazakhstan on an annual basis. Amendments and/or additions to these Rules or cancellation of their actions (loss of their force) are carried out in accordance with the internal regulatory documents of the Bank.

123. The Compliance Control Department and the Legal Department, in accordance with the internal distribution of legislation monitoring, are responsible for the timely provision of amendments and additions to the legislation of the Republic of Kazakhstan and regulatory acts of the regulator to the attention of the interested divisions/bodies of the Bank.

124. The business owner of the document is responsible for initiating changes to these Rules in accordance with the updated requirements of the regulatory legal acts of the regulator and the legislation of the Republic of Kazakhstan.

125. The business owner of these Rules, within 10 (ten) working days from the date of approval and (or) introduction of amendments and additions to them, brings to the employees of the involved divisions of the Bank the requirements and norms of these Rules for the areas of activity assigned to him by means of a presentation (training) with conducting subsequent testing (for the required categories of IRD, if necessary).

126. The Management Board of the Bank ensures, and the Compliance Control Department monitors, the familiarization of Bank employees with the requirements of the Bank's Internal Revenue Service, regulating the procedure for the provision of services by the bank and conducting operations in the financial market;


127. In the event of a change in the name and/or functionality of any of the divisions specified in these Rules, the rights and obligations of the reorganized division automatically .

128. Bank employees who use the Rules in the course of their activities, as well as their managers, are responsible for non-fulfillment or improper fulfillment of the requirements of these Rules, including disclosure (leakage) of information containing commercial, banking, official and other legally protected secrets to third parties in accordance with the legislation of the Republic of Kazakhstan.

129. The Bank's employees are responsible for compliance with the information security requirements adopted by the Bank, as well as their managers, are personally responsible for ensuring information security in the divisions headed by them and ensure that employees are familiar with the Bank's internal regulatory documents containing information security requirements.

130. In case of non-compliance of these Rules with the requirements of the legislation of the Republic of Kazakhstan, in view of the updates that have arisen affecting the requirements for the content of these Rules, as well as in the part not regulated by these Rules, the Bank is guided by the current legislation of the Republic of Kazakhstan.

131. From the date of approval of these Rules, the "Instructions for using Internet Banking (for legal entities)" shall be deemed invalid" approved by the Management Board of the Bank (Protocol No. 5 dated 19.02.2019). Also, consider the approved GNI "Instructions for the use of the Token of TPBC JSC in Almaty", approved by the Board of the Bank (Protocol No. 13 of 22.07.2014).

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