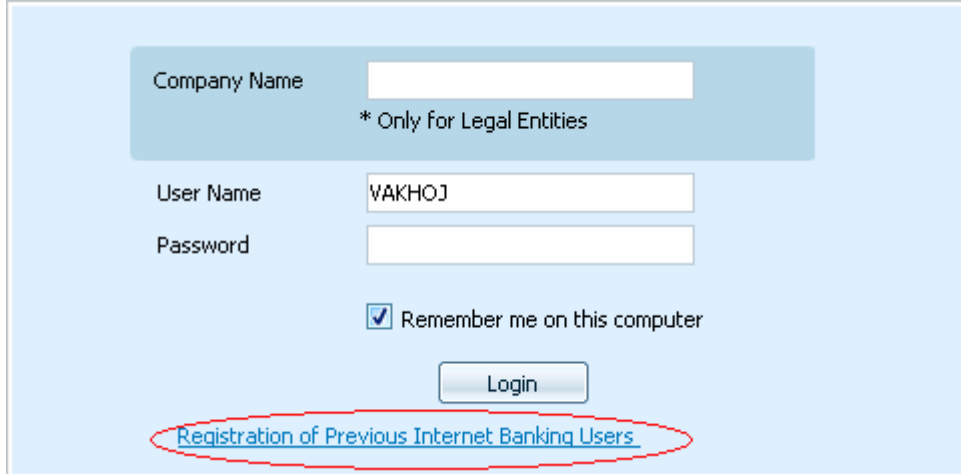


Guide for using updated Internet Banking

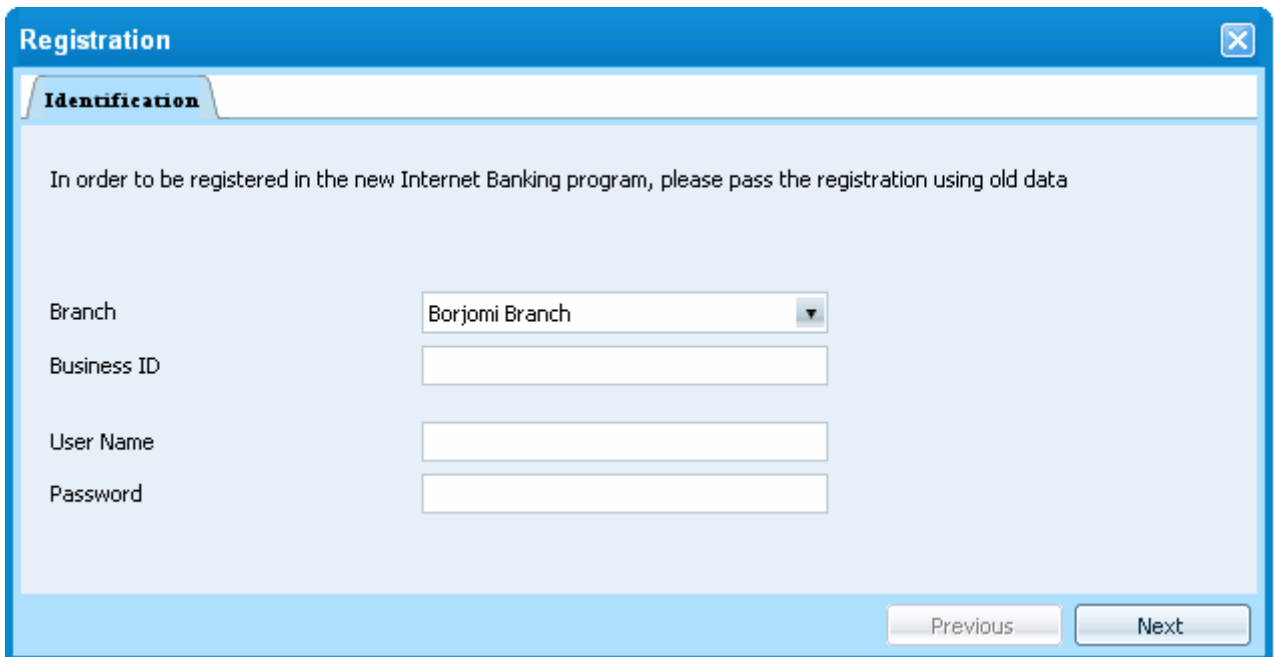
1. Registration of previous Internet Banking users in the updated program

1.1 Current Internet Banking users need to go through the identification process according to the previous Internet Banking data:



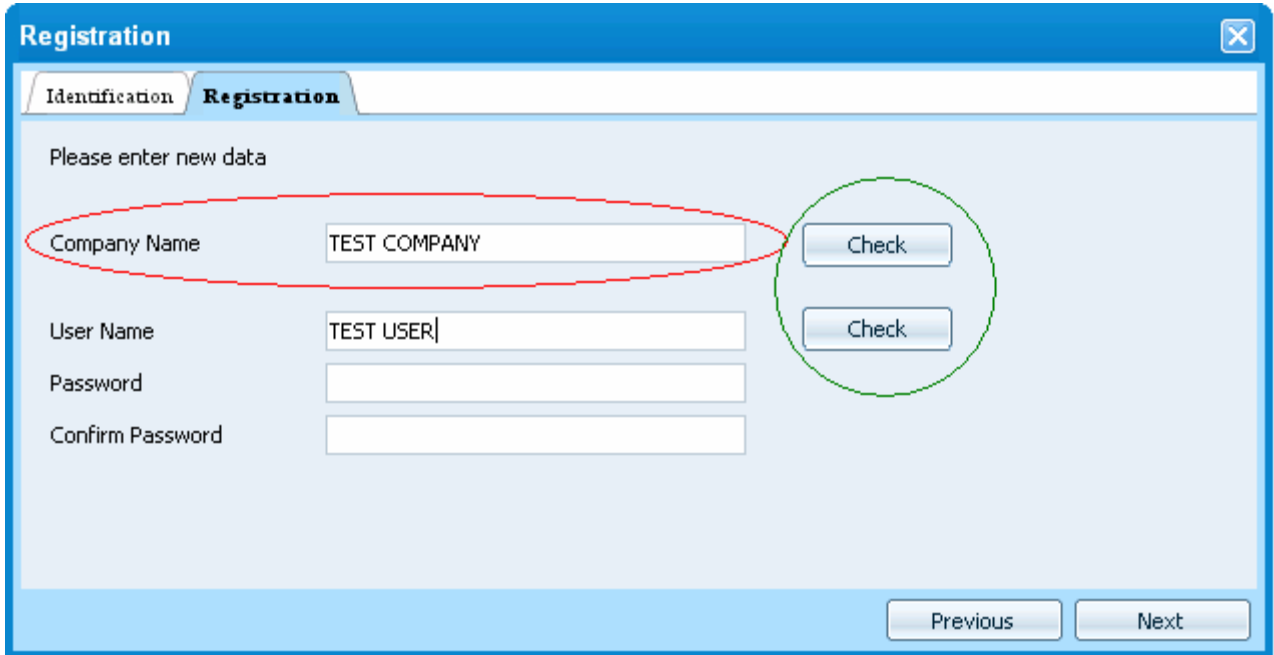
Pic. #1

1.2 For this, choose the link **Registration of Previous Internet Banking Users**, a new window occurs where you register as a user of new Internet Banking with your old data (pic.#2):



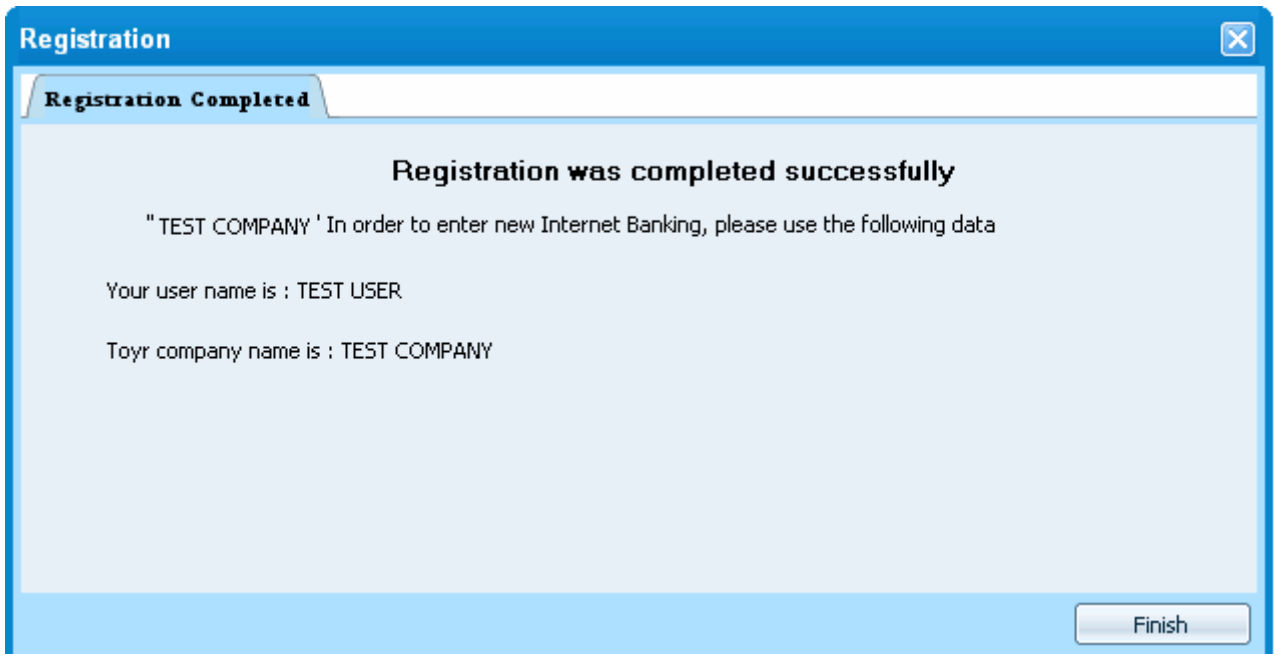
pic. #2

1.3 After successfully going through the identification process, move to the next page (pic.#3), where you need to enter work parameters in the updated Internet Banking. You don't need **Business ID** any more, it is enough for private persons to enter user name and password and for corporate clients, company name, user name and password will be sufficient to log-in.



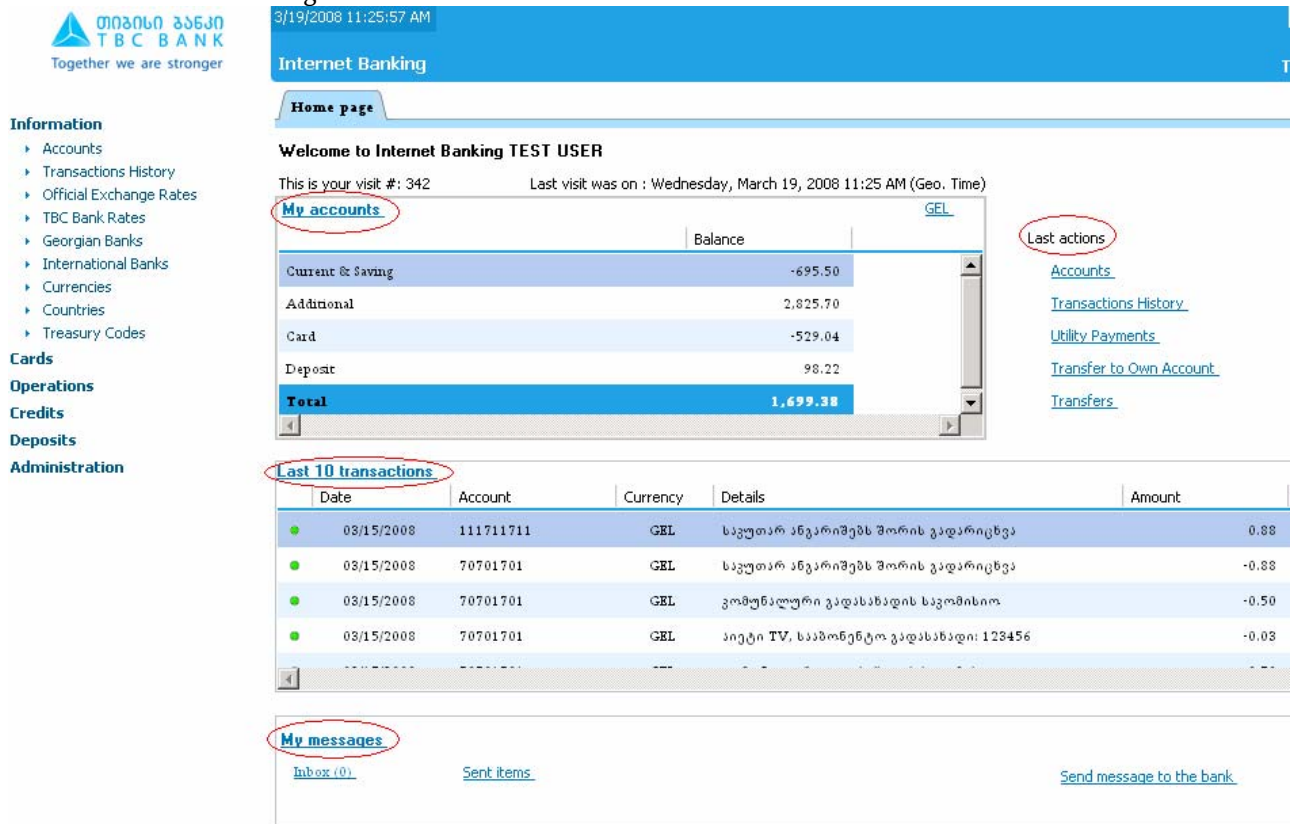
Pic #3

- 1.4 The field **Company Name** occurs and respectively, it is only filled by corporate clients.
- 1.5 User name is printed in the field **User Name** by private as well as corporate clients. There is a button **Check** next to the field, by clicking it, it is possible to verify whether the name is already taken by other user or company.
- 1.6 If other client or company is already registered under your desirable User Name, you can choose these data and select the name that is unique and not taken by any other client.
- 1.7 If you registration completed successfully, you get a message on the screen (Pic. #4). After which, you need to enter newly registered data in the respective fields.



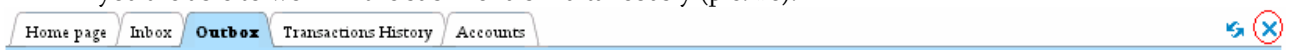
Pic. #4

- 2.1 The arrangement of the menu has changed in the program, the menu is located on the right hand side of the screen instead of upper panel (pic. #5).
- 2.2 It is a two-step menu. Internal menu opens after clicking the general title. The menu stays open until you click on the title again.




Pic. #5

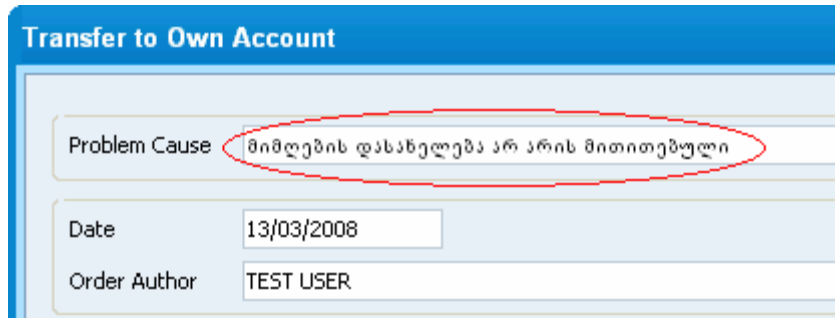
- 2.3 The starting page consists of 4 blocks:
 - 2.3.1 **My accounts** –summarized information about current and saving, card and term deposit accounts according to the existing balance (card accounts show only current balance and not available sum). The title of the block "*My accounts*" is a link which opens *the page of accounts*.
 - 2.3.2 **Last 10 transactions** – last 10 transactions made on your accounts are seen according to the dates. The name of the block *Last 10 transactions* is a link to the page of *Transactions History*.
 - 2.3.3 **My messages** – the block consists of 3 links: "Inbox" (shows how many unread messages you have), "*sent Messages*" and "*Send message to the bank*". Each link opens respective page. The link "*Send message to the bank*" directly opens the window for sending message.
 - 2.3.4 **Last actions** – in this block, most frequently used links of 5 sub-menus are automatically bookmarked. In this way, you will be able to enter you preferable sub-menu without opening the main menu.
- 2.4 In the working process, 5 pages opened by you are bookmarked in the upper panel of the screen, hence you are able to work in the sub-menu simultaneously (pic. #6):



pic. #6

- 2.5 If you don't need any of the bookmarked pages, close it by **X** button.
- 2.6 Sub-menus located in the menu **Information** enables you to get information about your accounts, completed operations, currency exchange rates etc.

- ❖ **Accounts** - Information about current, saving and card accounts. Here you can get statements from a particular account (sum really available on the card is not shown in this menu).
 - ❖ **Transactions History** – this menu shows all transactions made on your account (old as well as current transactions). You can filter operations by various parameters.
 - ❖ **Official Exchange Rates** - official exchange rate for Georgian Lari (GEL) against various currencies asserted by National Bank of Georgia . You can filter occurred information by dates and various currencies.
 - ❖ **TBC Bank Rates** – current exchange rates of the TBC Bank in the given moment.
 - ❖ **Georgian Banks** – list of banks operating in Georgia including their branches.
 - ❖ **International Banks** – list of international banks, their branches and SWIFT codes.
 - ❖ **Currencies** – Information about all foreign currencies.
 - ❖ **Countries** – information about countries and their codes.
 - ❖ **Treasury Codes** – information about current treasury codes of Georgia.
- 2.7 **Cards** menu gives you information about the available balance on your active cards:
- ❖ **Card List** – it shows the list of all of your active cards, available amount as well as summarized blocked amounts .
- 2.8 **Operations** menu enables you to make various types of operations on your accounts:
- ❖ **Transfers to Own Account** – this sub-menu helps you make operations among your own accounts, transfer and convert.
 - ❖ **Utility Payments** – this sub-menu enables you to make utility payments to the listed communal companies.
 - ❖ **Purchase Mobile Deposit** – you can fill mobile telephone balance for you or any other person according to the listed indexes. At this stage it is possible to fill the telephone balance for Magti and Geocell subscribers
 - ❖ **Treasury Transfers** – it is possible to make tax payments to the budget.
 - ❖ **Transfers (new)** – this sub-menu opens a window where you choose the following operations: transfers within TBC Bank branches (GEL, foreign currency); transfers to other bank's (national currency); transfer to other bank's (foreign currency).
 - ❖ **Partners (new)** - you can bookmark your partner's bank details and use your bookmarked data while making the next transfer.
 - ❖ **Templates (new)** - the new systems enables you to remember not only your partner's bank details, but all the details of the particular transfer. At the next transfer to the same company, you will only have to fill the field of sum.
 - ❖ **Current Orders (new)** - all operations made by you fall in the list of current tasks, apart from mobile balance filling. These operations go through the bank's operation day program only after this process.
 - 2.8.1 Orders have 4 statuses:
 - ❖ **Sending in Process** - this status is given to the tasks that are going through the banks operation day program.
 - ❖ **Received by the Bank** – the order went through the bank's operation day program.
 - ❖ **Rejected by the Bank** – The order failed to go through the bank's operation day program.
 - ❖ **Orders to Authorize** – this status is granted to the documents of corporate clients, when a task made by one user needs authorization of another user.
 - 2.8.2 If order receives the status "Rejected by the Bank", it is possible to see the document by clicking "View" , where the reason for rejection is indicated (pic.#7):



Transfer to Own Account	
Problem Cause	მიმღების დასახელება არ არის მითითებული
Date	13/03/2008
Order Author	TEST USER

Pic. #7

- 2.8.3 The order with the status **Sending in Process** takes only a couple of seconds, practically, after falling in this menu, the order immediately tries to go through the bank and changes status (either **Received by the Bank** or **Rejected by the Bank**).
- 2.8.4 The order with a status **Received by the Bank** stays in the list of current orders for 7 calendar days, after which the information moves to the **Orders History** located in the sub-menu.
- 2.8.5 The order with the status **Rejected by the Bank** is kept in the list of current orders for 7 calendar days and is automatically deleted.
- 2.8.6 The order with the status **Orders to Authorize** is kept in the list of current orders for 7 calendar days and if it is not authorized by that time, it is automatically deleted.
- 2.8.7 Filling of mobile balance is immediately reflected in the bank program, it is possible to check them in the sub-menu **Transactions History** on the next working day.
- ❖ **Orders History (new)** – any operation made by you or the bank falls in the Orders History apart and mobile balance payments. Information moves to archive in a week after completion of operations.
3. **Digipass**
- 3.1 Digipass is an equipment for generating one-off code to make transactions by Internet Banking safely.
- 3.2 New Internet Banking will enable you to make unlimited transactions not only among your own accounts but also to the accounts of other clients within TBC Bank system as well as to any other bank. Upon completion of these operations, the program requests code generated by Digipass.
- 3.3 Digipass is available at any service branch at a cost of 10 GEL.
- 3.4 Some of the operations can be made without Digipass, such as:
- ❖ Transfers to Own Account
 - ❖ Utility Payments
 - ❖ Purchase Mobile Deposit (only in case of private persons)
 - ❖ Treasury Transfers
4. **Internet Bank packages**
- 4.1 There are three various levels to register in the internet banking:
- ❖ **Minimal package** – only the right to view. No right to make transactions.
 - ❖ **Standard package** – Right to view and make all operations that can be made without Digipass. If you make transactions to the accounts of other clients or companies not very often, then this is the package for you.
 - ❖ **Full package** – standard package+ all operations that be made by Digipass. This package is needed by the majority of corporate clients who transfer money to the accounts of other clients or companies in Georgia or abroad.
5. **Internet Banking fees**
6. Service fee for private persons:

Private person	Minimal and Standard package		Full package	
	Holder of a tariff package	Non-holder of a tariff package	Holder of a tariff package	Non-holder of a tariff package
Registration	Free	10 GEL	Free	10 GEL
Quarterly	Free	5 GEL	Free	5 GEL
Fee of Digipass issuing/loosing/damaging/ renewal	N/A		10 GEL	

5.1 Service fee for corporate clients:

Corporate client	Minimal and Standard package	Full package
Registration	20 GEL	20 GEL
Monthly	-	10 GEL (per user)
Quarterly	10 GEL (per user)	-
Fee of Digipass issuing/loosing/damaging/ renewal	N/A	20 GEL