



## **INTERNET BANKING CUSTOMER USER GUIDE**

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## 1. Introduction

Internet Banking provides Russian Commercial Banks' (RCB) customers with the means to view account balance, create payment requests, transfer funds between own accounts as well as, to send banking related correspondence in a simple and efficient manner.

Information on how to access and use Internet Banking is provided in this customer user guide manual. Help is also provided throughout the Internet banking screens. For example, if the cursor is placed on the field 'Beneficiary Name' then the message 'Enter name of beneficiary' will be displayed.

Every effort has been made to ensure that this manual provides a clear understanding to our customers of how to use Internet Banking. However, if for any reason, a problem is encountered the customer is kindly requested to contact RCB immediately, either by calling 000357 25837300 or via email to [helpdesk@rcbcy.com](mailto:helpdesk@rcbcy.com).

### 1.1 General information before using RCB Internet Banking.

The ownership of the RCB Internet Banking address (<https://ebank.rcbcy.com>) is guaranteed by a professional certification authority, offering, strong encryption and website ownership certification. The RCB Internet Banking site address if clicked upon should verify to the Authorised user that the site belongs to RCB Electronic Banking. **If for whatever reason the ownership certification check fails or you are unsure of how to verify the status of the check, do not use the Internet Banking system and contact RCB** immediately, either by calling **000357 25837300** or via email to [helpdesk@rcbcy.com](mailto:helpdesk@rcbcy.com).

On your first login to IB you will be prompted to change the provided password to one of your own choosing.

The internet can be a dangerous environment if not taken seriously. You should be aware that under no circumstances whatsoever will an employee of the Bank request you to provide your password memorable word or passcode to them. If in doubt, please call the number above.

Common sense principles should apply when using any internet banking tool, most importantly, not giving anyone your login details or leaving them in a place accessible to others, not leaving your computer unattended while logged in to RCB Internet banking and consulting with an IT specialist on how to protect your computer from dangerous software such as virus and Trojans with modern anti virus tools.

**You should also contact RCB** immediately, either by calling **000357 25837300** or via email to [helpdesk@rcbcy.com](mailto:helpdesk@rcbcy.com) if;

1. You believe any of the login details provided to you by the bank have been lost or stolen.
2. You believe any of your accounts have been debited with the amount of any transaction outside your will or wrongly.
3. There is any change in any Authorised User's name, address, telephone number and e-mail address.

In all cases above, the IB helpdesk, which operates from 9am until 5pm Monday to Friday (Local Cyprus time), will assist you in resolving the matter.

## 2. Accessing Internet Banking

To begin working with Internet Banking, start or select 'Internet Explorer' and enter <https://ebank.rcbcy.com> into the address bar. Once the web page has loaded, the banks' sign on web page will appear on your screen

### 2.1 LOGIN Details

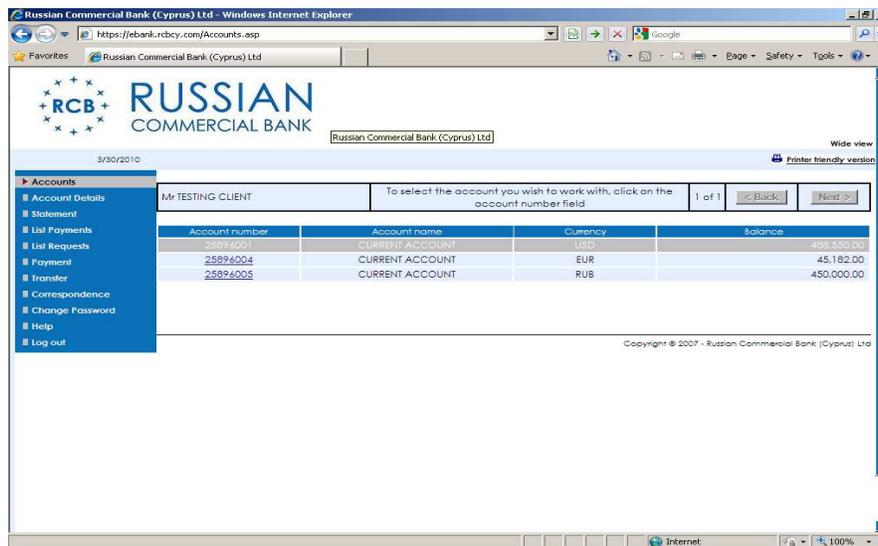
- (a) On the Internet Banking home page, enter your User Name, Password and Memorable Word into the respective fields provided in the top left-hand corner of the screen:

For security reasons you should then enter the requested characters of your '**passcode**'. Use the dropdown button to select the letters from the list provided.

- (b) Click **Log in** to continue, or **Reset** to clear the entered values and begin again.
- (c) Once a security check is performed and your password and codes are validated and accepted, you will be taken to the next screen which you should read and then click 'View Accounts >>' to access the Internet Banking option screen.
- (d) In the event that you enter incorrect password and codes 3 times in a row, your IB account will be blocked and can only be unblocked by calling **000357 25837300** where you will be instructed upon how to proceed.

## 2.2 Viewing Information

Once successfully signed on to Internet Banking, the Accounts screen is automatically displayed as pictured below:



The menu on the left hand side of the screen enables you to select one of the following options:

- Accounts
- Account Details
- Statement
- List Payments
- List Requests
- Payment
- Transfer
- Correspondence
- Change Password
- Help
- Log out

A detailed description on how to navigate and use the above options is provided below.

### 2.2.1 Viewing Accounts

The Accounts option provides a list of all your accounts held with the bank and displays the following information:

- Account Number
- Account Name
- Currency
- Balance

## 2.2.2 Printing the Account Summary

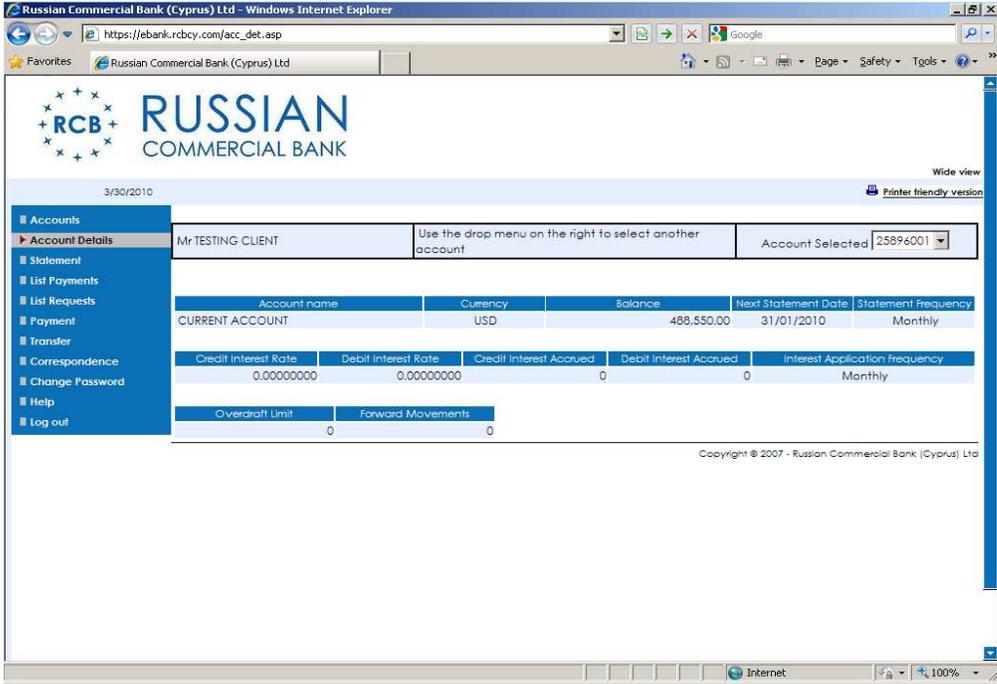
- (a) In the left-hand menu, click Accounts
- (b) Click the  **Printer friendly version** icon, found on the top right of the screen.
- (c) A print-ready version of the account summary opens in a pop-up window. Click the  **Print** icon within the window to send a print command to your default printer.

## 2.3 Account Details

The Account Details option presents details of the account selected, information such as the next statement date, statement frequency, interest application frequency, credit and debit interest applicable to the account, credit/debit interest accrued, overdraft limits and forward movements is available.

### 2.3.1 Viewing Account Details

- (a) In the left-hand menu, click **Account Details**.
- (b) Select the desired account from the **Account Selected** drop-down list, at the top right hand corner of the screen and it will automatically display the details as pictured in the screen shot below.



The screenshot displays the 'Account Details' page for a current account. The account name is 'CURRENT ACCOUNT', the currency is 'USD', and the balance is 488,550.00. The next statement date is 31/01/2010, and the statement frequency is monthly. Interest rates for both credit and debit are 0.00000000, and the interest application frequency is monthly. Overdraft and forward movement limits are both 0.

Account name	Currency	Balance	Next Statement Date	Statement Frequency
CURRENT ACCOUNT	USD	488,550.00	31/01/2010	Monthly

Credit Interest Rate	Debit Interest Rate	Credit Interest Accrued	Debit Interest Accrued	Interest Application frequency
0.00000000	0.00000000	0	0	Monthly

Overdraft Limit	Forward Movements
0	0

Kindly note that account details for deposit or loan accounts will not be provided. Only balances may be viewed from the Accounts screen.

## 2.4 Account Statement

An on-line statement is available providing the ability to view transactions for a given period – for example “for the previous six months.” The option to print or download the statement to an Excel spreadsheet is also available.

### 2.4.1 Viewing the Account Statement

- (a) In the left-hand menu, click **Statement**.
- (b) Select the desired account from the **Account Selected** drop-down list, at the top right of the screen.
- (c) Select the date for which you wish to view a statement using the Month, Date and Year drop-down lists:

JAN 19 2008

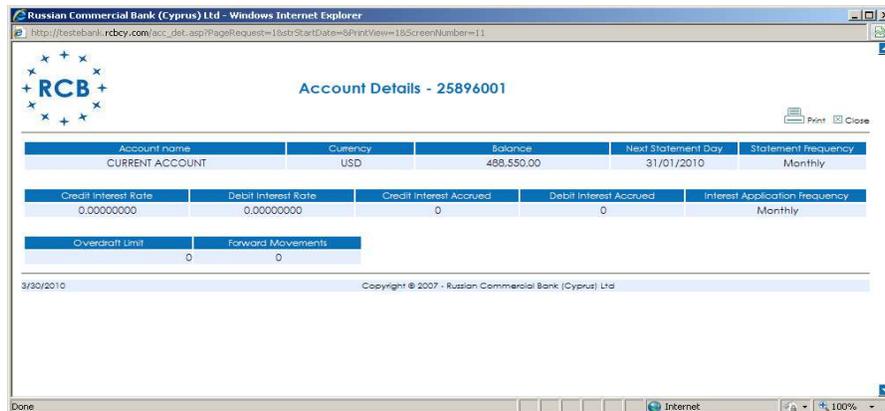
- (d) Click **Refresh** List.  
The following information is displayed:

Date  
Description  
Debit  
Credit  
Balance

Use the ‘Next’ button at the top right hand corner of the screen to view the next page or the ‘Back’ button to return to the previous page.

### 2.4.2 Printing the Account Statement

- (a) Follow the steps under ‘Viewing the Account Statement’.
- (b) Click the  **Printer friendly version** icon, found to the top right of the screen.  
A print-ready version of the account statement opens in a pop-up window as shown below.



Account name	Currency	Balance	Next Statement Day	Statement frequency
CURRENT ACCOUNT	USD	488,550.00	31/01/2010	Monthly
Credit Interest Rate	Debit Interest Rate	Credit Interest Accrued	Debit Interest Accrued	Interest Application frequency
0.00000000	0.00000000	0	0	Monthly
Overdraft Limit	Forward Movements			
0	0			

3/30/2010 Copyright © 2007 - Russian Commercial Bank (Cyprus) Ltd

- (c) Click the  **Print** icon within the window to send a print command to your default printer.  
To return to the Statement screen click on ‘Close’ at the top right hand corner of the screen.

### 2.4.3 Exporting the Account Statement to Excel

- (a) Follow the steps under 'Viewing the Account Statement'.
- (b) Click the **Load Excel** button.

An Excel worksheet is created, containing the **Account Statement** details.

### 3. Payment Summary

The 'List Payments' option enables you to view all payment instructions submitted to the bank for processing during the past six months. This list will show all details of the payments and also the status of the payment request.

#### 3.1 Viewing the Payment List

(a) In the left-hand menu, click **List Payments**

(b) Select the desired date using the Month, Date and Year drop-down lists:

(c) The following information is displayed:

Input Date  
Value Date  
Account Number  
Amount  
Currency  
Beneficiary  
Reference  
Status  
Authorisation Status

Payments that have not been processed show a status of '**New**', those that have been processed show a status of '**Completed**' and payments that have been rejected show a status of '**Declined**'.

#### 3.1.1 Printing the Payment Summary

(a) Follow the steps under 'Viewing the Payment Summary'.

(b) Click the  **Printer friendly version** icon, found to the top right of the screen.  
A print-ready version of the payment summary appears in a pop-up window.

(c) Click the  **Print** icon within the window to send a print command to your default printer.

## 4. Correspondence List

The 'List Requests' option enables you to view all the messages that have been sent to RCB as well as the response received from the bank.

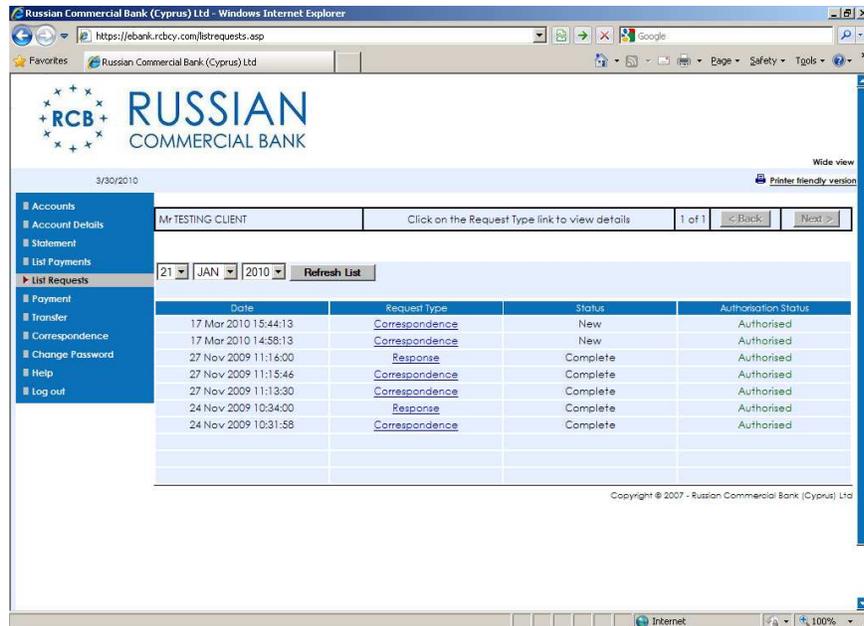
### 4.1 Viewing the Requests List

(a) Click on **List Requests** on the left hand side of the menu.

(b) Select the desired date using the Month, Date and Year drop-down lists:

(c) The following information is displayed as shown on the screen shot below:

Date  
Request Type  
Status  
Authorisation Status



The screenshot shows the Russian Commercial Bank (Cyprus) Ltd. website interface. The page title is "Russian Commercial Bank (Cyprus) Ltd - Windows Internet Explorer". The URL is "https://ebank.rcbcy.com/listrequests.asp". The page displays the bank's logo and a navigation menu on the left. The main content area shows a table of requests for "Mr TESTING CLIENT". The table has columns for Date, Request Type, Status, and Authorisation Status. The table contains several rows of data, including Correspondence and Response messages.

Date	Request Type	Status	Authorisation Status
17 Mar 2010 15:44:13	<a href="#">Correspondence</a>	New	Authorised
17 Mar 2010 14:58:13	<a href="#">Correspondence</a>	New	Authorised
27 Nov 2009 11:16:00	<a href="#">Response</a>	Complete	Authorised
27 Nov 2009 11:16:46	<a href="#">Correspondence</a>	Complete	Authorised
27 Nov 2009 11:13:30	<a href="#">Correspondence</a>	Complete	Authorised
24 Nov 2009 10:34:00	<a href="#">Response</a>	Complete	Authorised
24 Nov 2009 10:31:58	<a href="#">Correspondence</a>	Complete	Authorised

(d) Double click on the message sent (Correspondence) or the message received (Response) to view the details.

## 5. Transactions

### 5.1 Payment Requests

This option enables the user to enter payment requests electronically, ready to be processed by RCB. Payments may be created in any convertible currency even if you do not hold an account in the currency of the payment.

Basic payment information is controlled by mandatory field input ensuring that as a minimum, the amount, value date, beneficiary, receiving bank, and charges fields are completed. Pre-formatted payment templates are available for use.

Automatic validation takes place at the point of input, for the accuracy of value dates (ensuring available working days in each currency), and beneficiary banks (e.g. SWIFT BIC codes, Sort Codes etc). When the payment is processed by the bank, a message is sent confirming that the payment has been made.

#### 5.1.1 Creating a Non Rouble Payment Instruction

(a) From the left-hand menu, click **Payment**. The following screen will be displayed.

The screenshot shows the 'Create Payment Header' page in a Windows Internet Explorer browser. The page title is 'Russian Commercial Bank (Cyprus) Ltd - Windows Internet Explorer'. The URL is 'https://ebank.rcbcy.com/CreatePaymentHeader.asp'. The page features the RCB logo and the text 'RUSSIAN COMMERCIAL BANK'. The date '3/30/2010' is displayed. A navigation menu on the left includes 'Accounts', 'Account Details', 'Statement', 'List Payments', 'List Requests', 'Payment' (highlighted), 'Transfer', 'Correspondence', 'Change Password', 'Help', and 'Log out'. The main content area shows a form for creating a payment. At the top, it says 'Mr TESTING CLIENT' and 'Make a payment from your accounts'. Below this, there is a table with columns 'Account Name', 'Currency', and 'Balance'. The 'From Account' is set to '25896001', and the selected account is 'CURRENT ACCOUNT' with a balance of 'USD 488,550.00'. The 'Payment Currency' is set to 'USD'. The 'Requested Value Date' is '30/03/10'. There are four 'Details of Payment Line' fields. At the bottom, there are 'Clear' and 'Next >' buttons. The footer includes 'Page 1 of 4' and 'Copyright © 2007 - Russian Commercial Bank (Cyprus) Ltd'.

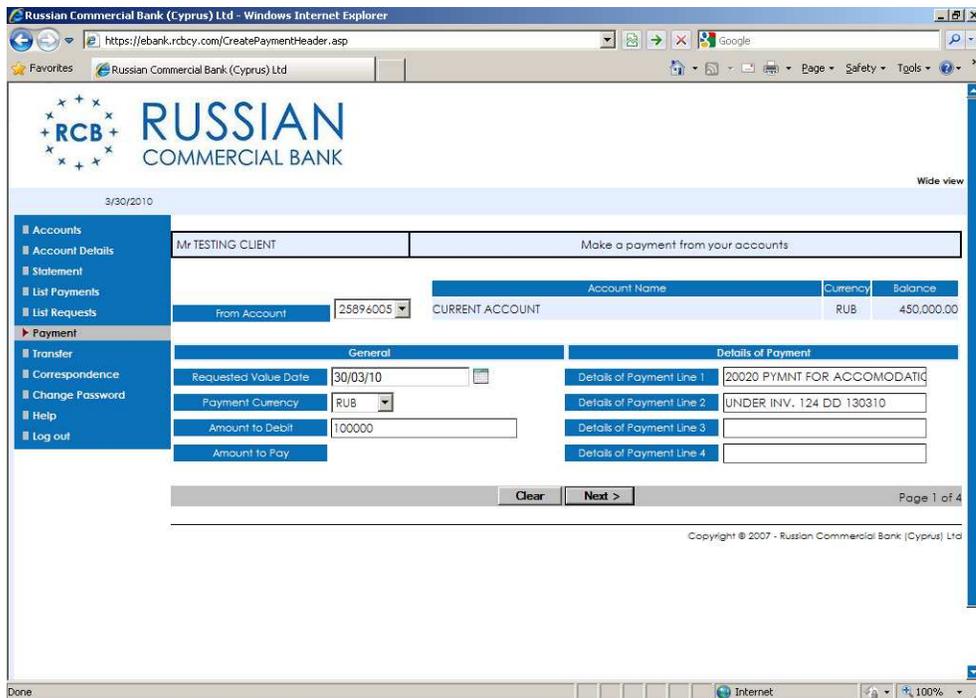
- (b) Select the account from which you wish to make the payment, from the **From Account** drop-down list. The account name currency and balance of the account chosen will be displayed and the 'Payment Currency' field will automatically provide the currency of the account as shown in the above screen shot.
- (c) Enter the amount to be paid to the beneficiary in the 'Amount to Pay' field. If the payment is to be made in a different currency, select the currency from the 'Payment Currency' drop down list. Then either enter the amount your account should be debited in the field 'Amount to Debit' or enter the amount in the currency the beneficiary should receive in the 'Amount to Pay' field.
- (d) Enter the payment details and then click **Next to go to the beneficiary and bank details screen displayed below.**

- (e) Complete the Beneficiary details and enter the SWIFT BIC of the Beneficiary bank in the 'Bank SWIFT BIC' field. Click on the grey box on the right to automatically populate the bank name and address fields. If the SWIFT BIC is not known, enter the name and address of the bank in the relevant fields provided. The system will inform you if you have omitted a mandatory field. Click **Next** to continue.
- (f) The next screen provides the possibility to enter 'Bank to Bank' details such as the beneficiary bank's branch number or name. Click **Next** to proceed to the payment summary screen.
- (g) At the payment summary screen, click **Back** if you wish amend the details of the payment, or **Submit**, to confirm the payment instruction.
- (h) The system displays your transaction reference. You now have the option to enter another payment instruction, or exit the Payments screen.

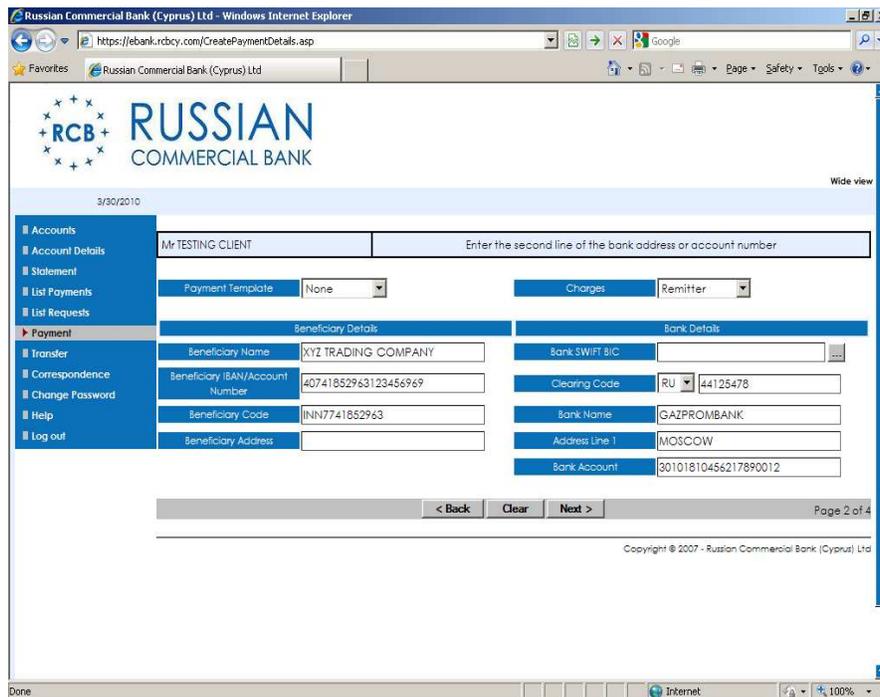
### 5.1.2 Creating a Rouble Payment Instruction

For Straight-Through Processing (STP) purposes, Rouble payments require extra details to be specified in the payment as explained below.

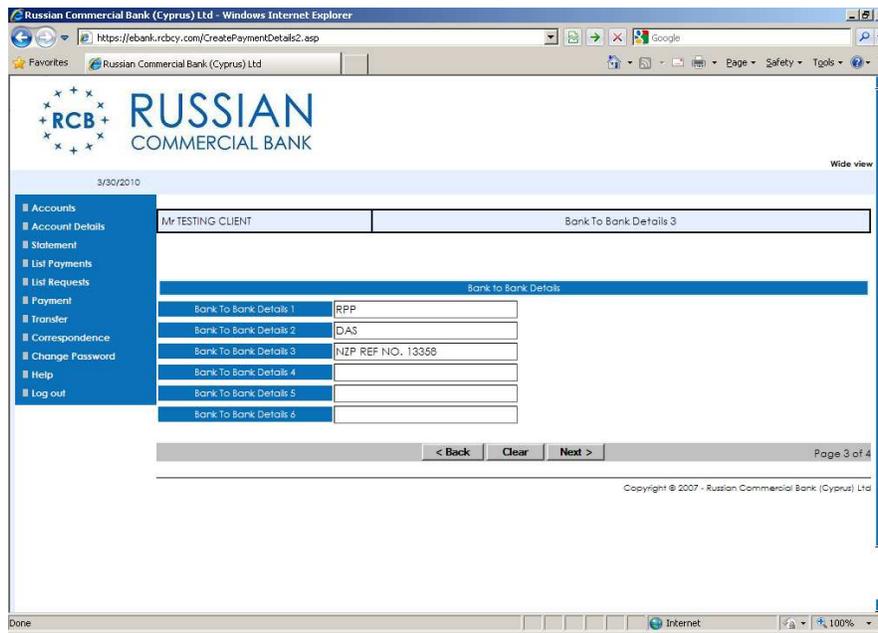
- (a) In the left-hand menu, click **Payment**.
- (b) Select the account out of which you wish to make the payment from the **From Account** drop-down list. The account name, currency and balance of the account chosen, will be displayed and the 'Payment Currency' field will automatically provide the currency of the account.
- (c) If the account you have selected is a Rouble account, enter the RUB amount to be paid to the beneficiary in the 'Amount to Pay' field. If the payment is to be made from a different currency account, then either enter the amount your account should be debited in the field 'Amount to Debit'. Or enter the Rouble amount the beneficiary should receive in the 'Amount to Pay' field.
- (d) Enter the 5 digit VO code at the beginning of the 'Details of Payment Line 1' field followed by the rest of the payment details as shown on the screen shot below.



- (e) Click Next to go to the beneficiary and bank details screen.
- (f) Complete the Beneficiary details by entering the beneficiary name, account number and the 10 digit INN code (if applicable). Select RU from the 'Clearing Code' field and enter the 8 digit code of the beneficiary bank, followed by the name and address of the bank and the account number. Once completed the screen should look similar to the screen shot displayed below.



- (g) In the above screen shot 'Remitter' has been selected for the payment of charges, which is the default option. Use the drop down menu to select SHA if charges are to be shared or select Ben if the charges are to be paid by the beneficiary.
- (h) Click **NEXT** to go to the next screen displayed below which should only be used to enter information in the field NZP. The RPP and DAS codes displayed on the first two lines are only for the bank's use. If there was not enough space to enter all the payment details on the four lines available on the first screen then the remaining details should be continued after the NZP code as shown below.



- (i) Click **Next** after completing the payment for the system to display the payment summary. Click **Back** if you wish amend the payment details, or **Submit** to confirm the payment instruction.
- (j) The system displays your transaction reference. You now have the option to enter another payment instruction, or exit the Payments screen.

### 5.1.3 Creating an Internal Payment Instruction

To create a payment in favour of another RCB customer follow the instructions outlined below.

- (a) In the left-hand menu, click **Payment**.
- (b) Select the account out of which you wish to make the payment, from the **From Account** drop-down list. The account name, currency and balance of the account chosen will be displayed and the 'Payment Currency' field will automatically provide the currency of the account.
- (c) Enter the amount to be paid to the beneficiary in the 'Amount to Pay' field. If the payment is to be made in a different currency, select the currency from the 'Payment Currency' drop down list. Then either enter the amount your account should be debited in the field 'Amount to Debit or enter the amount in the currency the beneficiary should receive in the 'Amount to Pay' field.
- (d) Enter the payment details and then click **Next to go to the beneficiary and bank details screen**.
- (e) Complete the Beneficiary details by entering the beneficiary name and the **8** digit account number in the relevant fields, and then enter the SWIFT BIC of RCB - RCBLCY2I - in the 'Bank SWIFT BIC'

field. Click on the grey box on the right to automatically populate the bank name and address fields as shown below.

The screenshot shows the 'Create Payment Details' page in the Russian Commercial Bank (Cyprus) Ltd online banking system. The page is displayed in a Windows Internet Explorer browser window. The URL is <https://ebank.rcbcy.com/CreatePaymentDetails.asp?Action=4&BankSortCode=6&ClearingCode=BL6&BankSw>. The page features a navigation menu on the left with options like 'Accounts', 'Account Details', 'Statement', 'List Payments', 'List Requests', 'Payment', 'Transfer', 'Correspondence', 'Change Password', 'Help', and 'Log out'. The main content area shows the 'Payment' section with a 'Make a payment from your accounts' button. Below this, there are two columns of input fields: 'Beneficiary Details' and 'Bank Details'. The 'Beneficiary Details' column includes fields for 'Beneficiary Name', 'Beneficiary IBAN/Account Number', 'Beneficiary Address Line 1', and 'Beneficiary Address Line 2'. The 'Bank Details' column includes fields for 'Bank SWIFT BIC', 'Clearing Code', 'Bank Name', 'Address Line 1', and 'Address Line 2'. The 'Bank Name' and 'Address Line 1' fields are populated with 'RUSSIAN COMMERCIAL BANK (CY)' and 'RCBLCY2I' respectively. The 'Address Line 2' field is populated with 'LIMASSOL (LEMESOS)'. The page also shows a date of 3/30/2010, a 'Wide view' option, and a copyright notice at the bottom: 'Copyright © 2007 - Russian Commercial Bank (Cyprus) Ltd'.

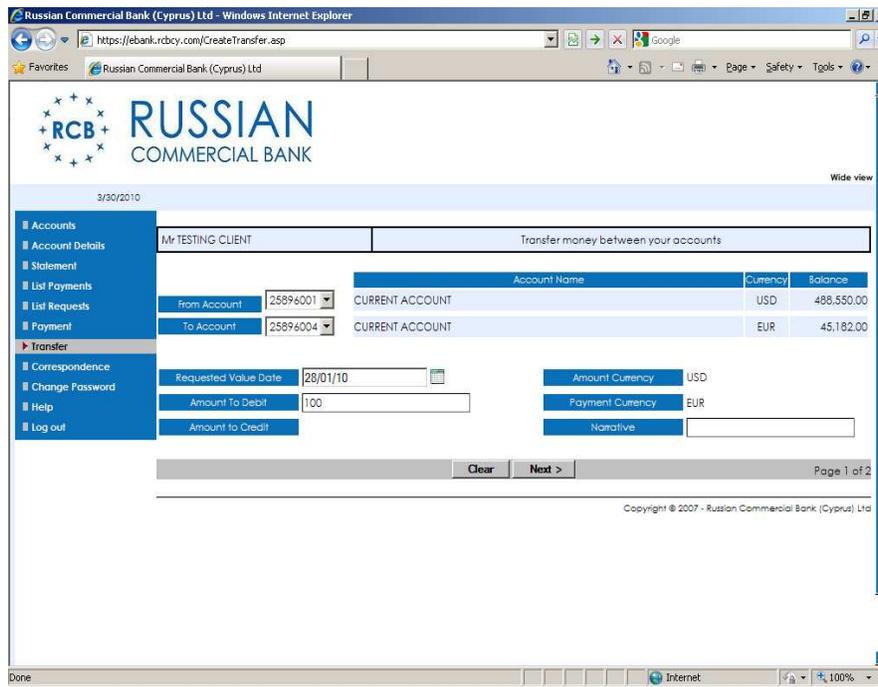
- (f) Click **Next** and then on the following screen click **Next** again to complete the payment.
- (g) The system displays the payment summary. Click **Back** if you wish to amend the payment details, or **Submit** to confirm the payment instruction.
- (h) The transaction reference is displayed and you now have the option to enter another payment instruction by clicking on **Yes** or to exit the Payments screen by clicking on **No**.

## 6. Transfers

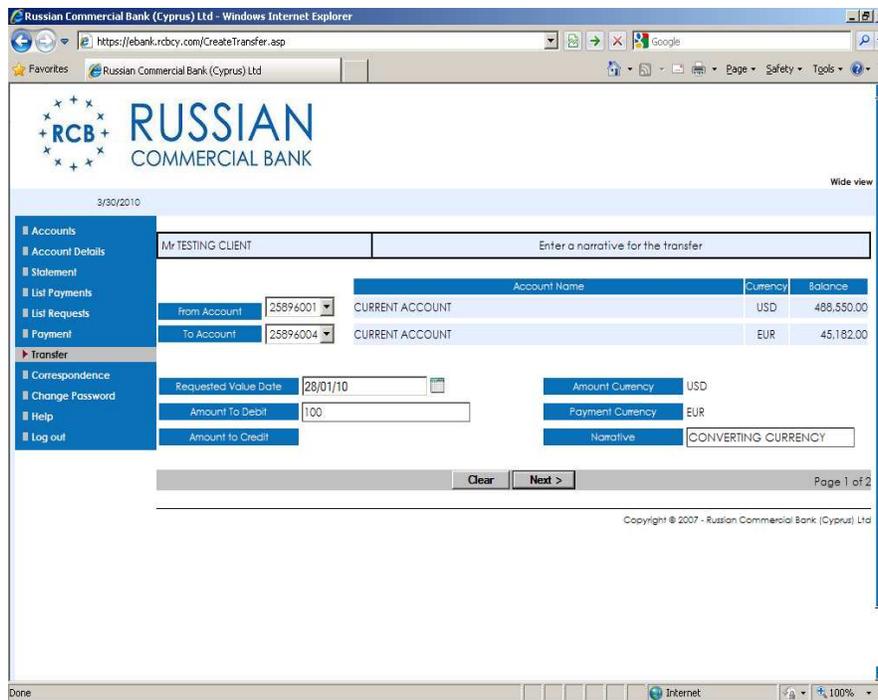
This option provides the possibility to transfer funds between two own accounts held at the bank or to transfer funds between one RCB customer to another RCB customer. Transfers may be made between accounts held in the same currency as well as between accounts held in other currencies.

### 6.1 Transferring Funds Between Own Accounts

- (a) From the left hand menu, click **Transfer**. The following screen is displayed.



- (b) Select the accounts from the drop down lists of the **From Account** and the **To Account** fields. The account name currency and balance of the accounts selected are automatically displayed.
- (c) Either enter the amount the account should be debited in the '**Amount to Debit**' field or enter the amount the account should be credited in the '**Amount to Credit**' field. The field that is left blank will disappear from the screen as shown on the screen shot below.



- (d) Enter a description and click on **Next** to display the Account Transfer conditions and then press **OK**.

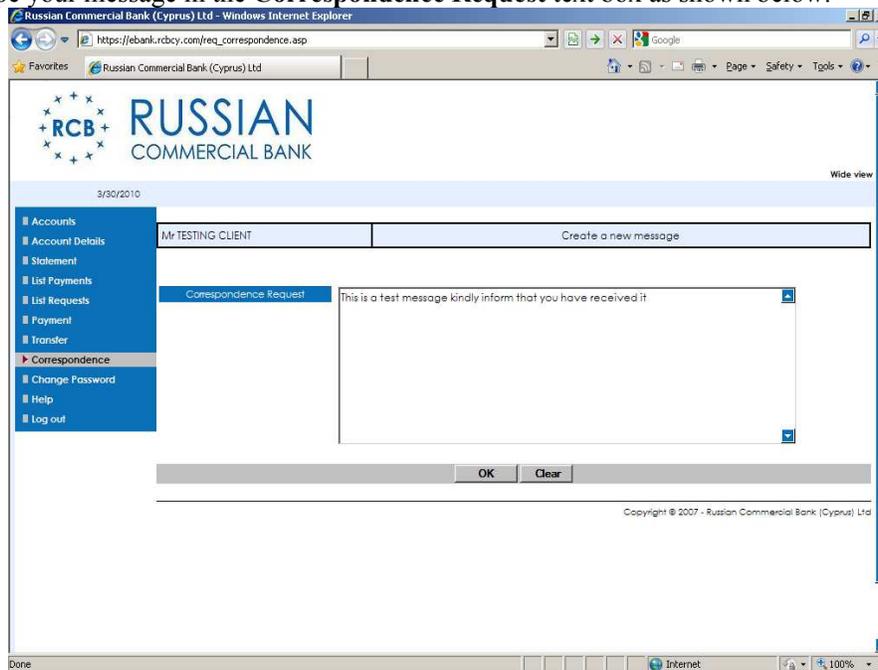
- (e) The system displays the transaction reference and provides you with the possibility of creating another transfer by pressing **Yes** or to exit by pressing **NO**.

## 7. Correspondence

The user can use this option to generate a free-format message to the bank in the form of a secure email. The bank will send a free-format response message back to the user, again in the form of a secure e-mail providing at the same time, the status of the message which can either be 'in progress', 'processed' or 'rejected'.

### 7.1 Submitting a Message

- (a) In the left-hand menu, click **Correspondence**.
- (b) Type your message in the **Correspondence Request** text box as shown below.



- (c) Click **OK** to send the message to the bank, or **Clear** to delete the entered text and start over.

## 8. Change Password

Selecting this option allows you to change your login password. It is recommended to change your password on a regular basis to reduce the risk of a security breach.

### 8.1 Changing your Password

- (a) In the left-hand menu, click **Change Password**.
- (b) Type the **Current Password**.
- (c) Type the new password in the **Replacement** field.
- (d) Re-type the new password in the **Confirm Replacement** field.
- (e) Click **OK** to change your password, **Clear** to start again or **Back** to exit this option without changing your password.

## 9. Help

If problems are encountered with Internet Banking or you require information on how to complete a payment, transfer etc., click on **Help**. You will be provided with the telephone number of the helpdesk which you may call or you may send an email to the bank by clicking on the email address to report the problem.

## 10. Logging Out

To Log out of Internet Banking:

- (a) Click on **Log Out** on the left hand side of the menu.
- (b) Confirm your action by selecting **Yes** to Log Out or **No** to return to the previous screen.
- (c) In the event of more than 5 minutes of inactivity, the IB system will log you out of your account automatically