

Corporate Internet Banking User Manual

Version 4
07/03/2022

Contents

1. General Description..... 2

2. Registering to Internet Banking Application..... 3

3. How to connect to the system for the first time 3

4. Home Page..... 5

5. Section “My Accounts” 6

6. Section “My Loans” 7

7. Section “Money Transfer” 7

8. Section “Online Payments” 13

9. Section “POS” 14

10. Section “Settings” 16

11. Closing the Internet Banking Session 19

1. General Description

The purpose of this document is to describe the Internet banking, its functionality and how to work with it.

Internet Banking application of JSC "Isbank Georgia" allows you to remotely manage your own accounts, perform transfers, get information on loans and deposits, pay utility and other service provider payments, anytime.

The corporate Internet banking customer can choose an option from 1 user up to 10 users; depending on the intended security level of the company. In case of 1 user selection; the authorized person may conduct all transactions by his/her own. In case of multiple user selection; the authorities of transactions might be divided as initiator and approver roles. Where the initiator will be able only to register the transaction and the approver will authorize it. The rights of users may also be only the “View” option (balance inquiry, view the statements etc.)

Following operations are able to perform Internet Banking Application:

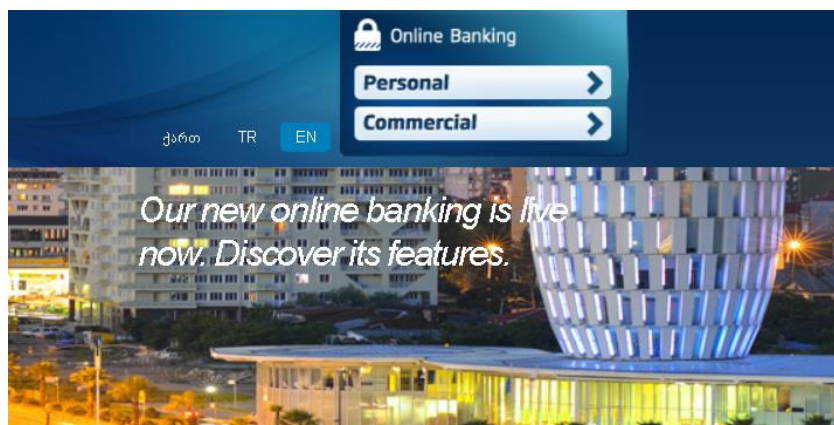
- Get information about your accounts;
- View Account Statement;
- Fulfill money transfers:
 - Within your own accounts/Currency Exchange
 - Within İşbank Georgia accounts (GEL)
 - To İşbank Turkey accounts
 - To Georgian bank accounts (GEL)
 - SWIFT transfers
- Pay utility payments and other service fees (100+ Providers)
- Top up mobile phones
- Get information about your deposits and loans

2. Registering to Internet Banking Application

- 2.1. After signing the application in our branches, temporary PIN will be sent to the defined mobile phone number(s) no later than the next day.
- 2.2. Temporary PIN will be automatically deactivated if not used for 3 days.

3. How to connect to the system for the first time

- 3.1. Visit İşbank Georgia’s webpage www.isbank.ge, select “Commercial Online Banking” and click enter



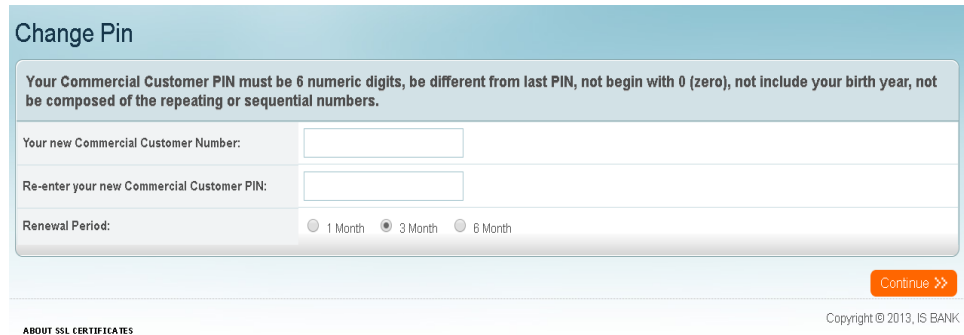
- 3.2. Home page provides you with the security tips and the option of changing the supported languages (GE/EN/TR);

- 3.3. Enter your Commercial Customer Number, User Code (Personal Customer Number), and Corporate PIN (Temporary PIN received on the registered mobile number) in the given fields and click Login button;
- 3.4. A window will appear where you enter “Mobile Approval Code” received on the registered mobile number and click “Enter”;
- 3.5. Mobile approval code consists of 6 numeric numbers only. For Example: 259631

- 3.6. If you do not receive the Mobile Approval Code within 900 seconds or missed to enter, you can request for new code by clicking on “Resend” button;

- 3.7. If you are unable to receive the SMS or the account is blocked, please send us an E-mail: support@isbank.ge

- 3.8. If entered username and/or password is wrong, you will be directed to login page. If entered data is correct, you will be directed to **Change PIN** screen where you should set your own password (PIN).
- 3.9. Your new Password shall consist of 6 digits. Only numbers (0-9) are allowed.
- 3.10. The new password should not contain your birth date and should not start with 0;
- 3.11. Select the validity period of the new password: 1 month, 3 months or 6 months and click “Continue”;



Change Pin

Your Commercial Customer PIN must be 6 numeric digits, be different from last PIN, not begin with 0 (zero), not include your birth year, not be composed of the repeating or sequential numbers.

Your new Commercial Customer Number:

Re-enter your new Commercial Customer PIN:

Renewal Period: ☐ 1 Month ☒ 3 Month ☐ 6 Month

[Continue >>](#)

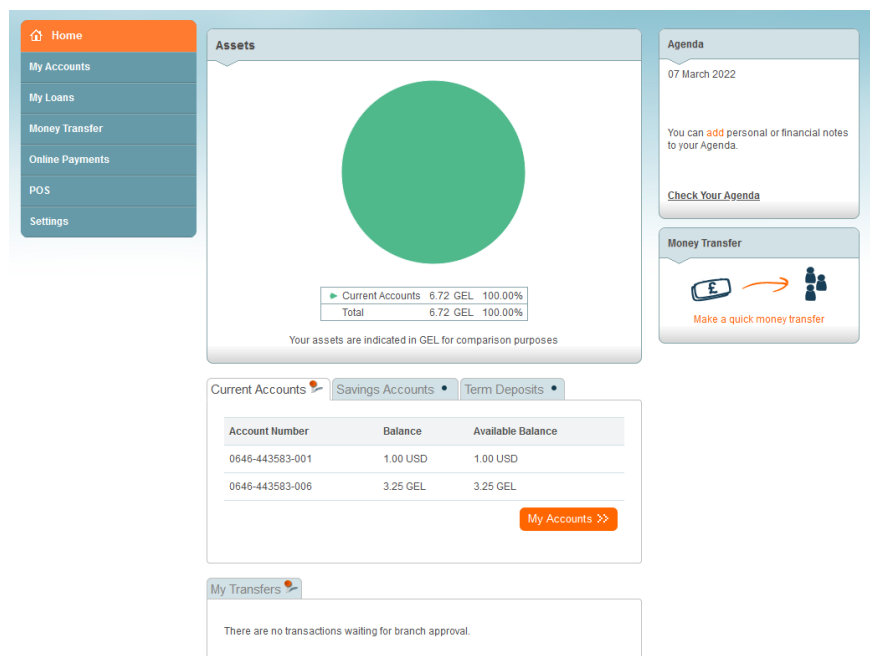
ABOUT SSL CERTIFICATES

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4. Home Page

The Home Page contains information:

- The last visit date and time to the system;
- Sum of your assets, which is the GEL equivalent of your all funds converted according to National Bank of Georgia exchange rate;
- List of your current and deposit accounts showing account numbers and balance.
- An Agenda, that helps you to save your personal and financial records.



Home

My Accounts
My Loans
Money Transfer
Online Payments
POS
Settings

Assets

07 March 2022

You can add personal or financial notes to your Agenda.

[Check Your Agenda](#)

Money Transfer

[Make a quick money transfer](#)

Current Accounts 6.72 GEL 100.00%
Total 6.72 GEL 100.00%

Your assets are indicated in GEL for comparison purposes

Current Accounts Savings Accounts Term Deposits

Account Number	Balance	Available Balance
0646-443583-001	1.00 USD	1.00 USD
0646-443583-006	3.25 GEL	3.25 GEL


[My Accounts >>](#)

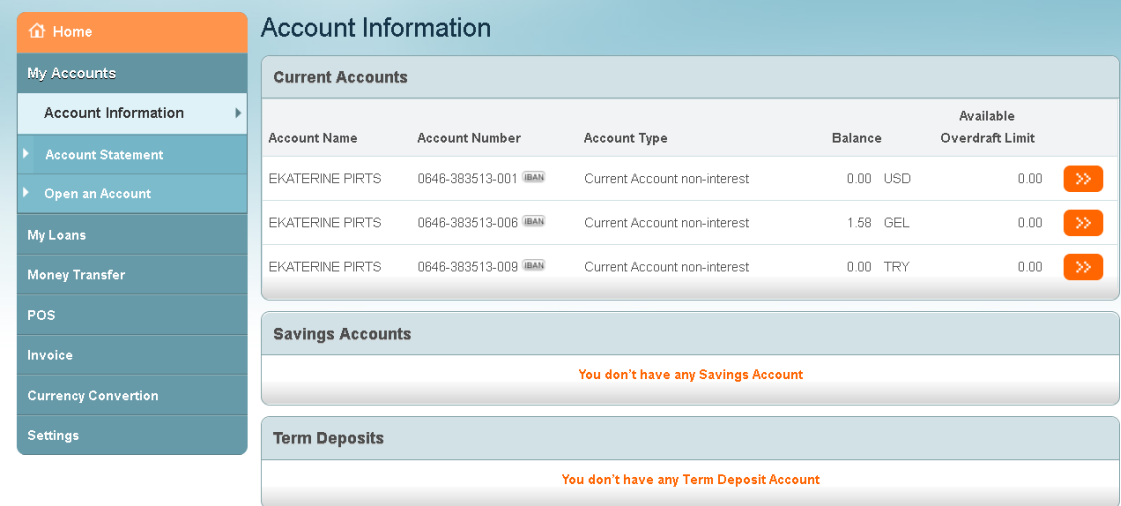
My Transfers

There are no transactions waiting for branch approval.

5. Section “My Accounts”

5.1. Account Information

This page provides you with the information about your current accounts, saving accounts and term deposit accounts. You can easily generate the account statement by clicking the button  along each account.

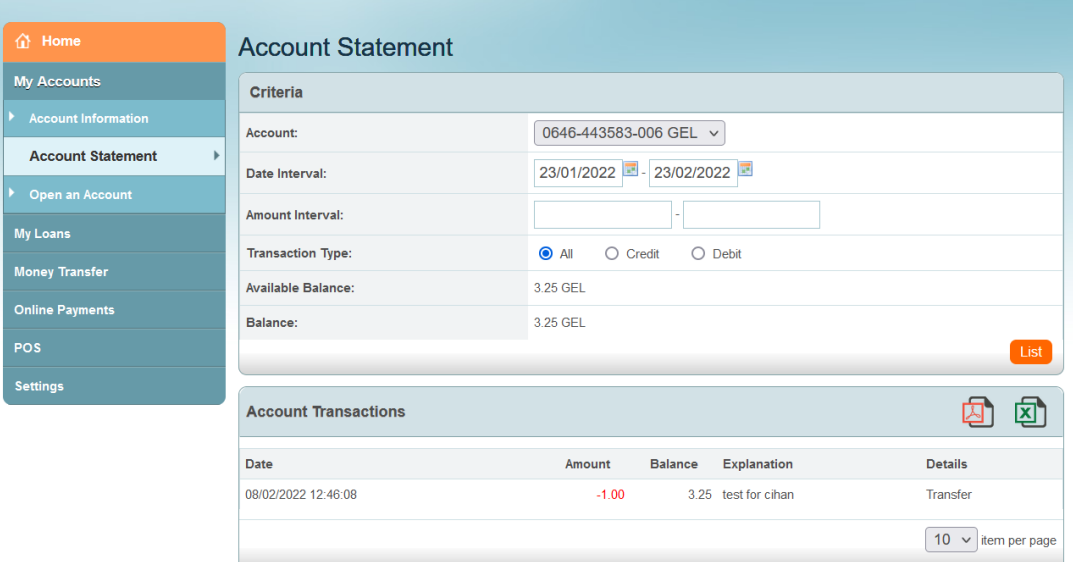


Account Name	Account Number	Account Type	Balance	Available Overdraft Limit
EKATERINE PIRTS	0646-383513-001	Current Account non-interest	0.00 USD	0.00
EKATERINE PIRTS	0646-383513-006	Current Account non-interest	1.58 GEL	0.00
EKATERINE PIRTS	0646-383513-009	Current Account non-interest	0.00 TRY	0.00

5.2. Account Statement

This page allows you to view the statement of each account. Statement can be filtered according to the following parameters: period, amount and transaction type.

- Select the account, period and click 
- It is possible to extract the statement in PDF and Excel formats. Please click relevant buttons.



Date	Amount	Balance	Explanation	Details
08/02/2022 12:46:08	-1.00	3.25	test for cihan	Transfer

6. Section “My Loans”

6.1. Loan Information

Page gives you information and details about your loans, where the following information is given: Loan Number, Loan Type, Remaining principle.

7. Section “Money Transfer”

7.1. Currency Exchange

Page allows you to fulfill currency exchange transactions between your own accounts, with more competitive rates, than in the branch.

- Select the account you want to transfer money from;
- Select the account you want to transfer money to;
- Enter the amount you want to sell or the amount you want to buy and click “Continue”.

Currency Exchange

Select the Account you like to transfer from

Account Name	Account Number	Account Type	Balance	Available Balance	Overdraft Account
Please select an account					
CORPORATE TEST	0646-443583-001	Current Account non-interest	1.00 USD	1.00 USD	
CORPORATE TEST	0646-443583-006	Current Account non-interest	3.25 GEL	3.25 GEL	

Select the Account you like to transfer to

Account Name	Account Number	Account Type	Balance	Available Balance
Please select an account				
CORPORATE TEST	0646-443583-001	Current Account non-interest	1.00 USD	1.00 USD
CORPORATE TEST	0646-443583-006	Current Account non-interest	3.25 GEL	3.25 GEL

Enter The Amount

Amount: .00 ↔ .00

Exchange Rate: .00

[Continue >>](#)

- In the confirmation page, you will see the debit amount, indicative exchange rate and the actual transfer amount. After confirming the details, you will see acknowledgement page with the status of your instruction.

7.2. Inside Isbank Georgia

This page allows you to transfer money between your own accounts or to the third party accounts within the bank. Transfer to third parties is only allowed in GEL.

Please, note that it is allowed to make a transfer from 9:30 AM to 18:00 PM. Bank will not accept transfers made out of this period.

- Choose transaction type: Normal transfer or invoice payment:
 - Normal transfer - when the transfer is made without any documentation
 - Invoice payment – invoice or the contract has to be attached to the transfer by browsing the document from your computer
- Choose the format of the account of the beneficiary: IBAN or account number:
 - If you select IBAN format, the branch code and account number is no longer required

- If you select an account number, you also have to enter the code of the receiver's branch
- c) Enter the amount to be transferred
- The amount doesn't include the fee for the transfer. The fee will separately be deducted from your account.
- d) Select Description "Other" from the list for automatic description or choose "Custom Explanation Entry" and enter your own description manually
- e) Click the "Continue" button

Money Transfer to Isbank Georgia

Your account from which the money will be drawn

Account Name	Account Number	Account Type	Balance	Available Balance	Overdraft Account
CORPORATE TEST	0646-443583-006	Current Account non-interest	3.25 GEL	3.25 GEL	

To make a payment using a saved template, please make your selection from the list below

☐ Use Template Please Select

Account to which the money will be transferred

Transfer Type: ☒ Normal ☐ Invoice Payment

Attach Invoice: Browse

☐ IBAN

☒ Branch Code Please Select

Account Number:

Please specify the amount: .00 GEL

Transaction Type: Other

Description: 0/55

To save the payment as a template, check "Save as new template" and enter a name

☐ Save as a template

Continue >>

- f) The window will appear where you verify the information you have entered;
- g) Click the button "Enter Mobile Approval Code" and enter the code you have received on mobile phone;

In case you have installed Isbank Georgia Mobile Banking application in your phone, you will receive the PIN in the application's "Notifications" inbox. It is not needed to login in Mobile Banking to review the notification.

- h) Click "Submit".

7.3. To Other Banks (GEL)

This page allows you to transfer money to your own or third party's account to Georgian Banks. The transfer is only available in GEL.

Please, note that it is allowed to make a transfer from 9:30 AM to 17:30 PM. Bank will not accept transfers made out of this period.

- a) In case of two GEL accounts, select the account from which you want to transfer money;
- b) If you need to use your overdraft limit, select "Use Overdraft Limit"
- c) Select the recorded template, if needed.
- d) Select type of the transfer – Normal transfer or Treasury Transaction
 - The normal transfer means transferring money to other individual or legal entity accounts. You can also attach invoice or contract, if needed;

- The Treasury transaction means that the transfer will be transferred to the State Treasury;
 - When choosing Treasury Transfer, you must enter the Treasury Code;
 - If you are willing to make a treasury payment on behalf of a third party, select “Tax payment on behalf of others” and fill information about the third party in following fields: "Taxpayer ID (Personal or Identification Number)" and "Name and Surname of a Taxpayer".
- e) Enter amount to be transferred
- The amount does not include the fee for the transfer. The fee will separately be deducted from your account
- f) Select Description from the list for automatic description or enter your own description manually.
- g) The transfer can be saved for a template for future payments;
- h) Click "Continue";
- i) The window will appear where you verify the information you have entered;
- j) Click the button “Enter Mobile Approval Code” and enter the code you have received on mobile phone and click “Submit”

In case you have installed Isbank Georgia Mobile Banking application in your phone, you will receive the PIN in the application’s “Notifications” inbox. It is not needed to login in Mobile Banking to review the notification.

Money Transfer to Georgia Banks

From Account

Account Name	Account Number	Account Type	Balance	Available Balance	Overdraft Account
CORPORATE TEST	0646-443583-006	Current Account non-interest	3.25 GEL	3.25 GEL	

To make a payment using a saved template, please make your selection from the list below

☐ Use Template Please Select

To Account

Transfer Type: ☒ Normal ☐ Treasury Transfer

Treasury Code:

Attach Invoice: Browse

Recipient ID:

Recipient Name Surname:

IBAN:

Amount: .00 GEL

Transaction Type: Other

Description: 0/55

To save the payment as a template, check "Save as new template" and enter a name

☐ Save as a template

Continue >>

7.4. To Isbank Turkey

This page allows you to transfer money to your own or third party account in Isbank Turkey.

- a) Select the account which you want to transfer money from;
- b) Choose transaction type: Normal transfer or invoice payment:
- Normal transfer - when the transfer is made without any documentation.
 - Invoice payment – invoice or the contract has to be attached to the transfer by browsing the document from your computer

- c) Choose the format of the account of the beneficiary: IBAN or account number:
 - If you select IBAN format, the branch code and account number is no longer required
 - If you select an account number, you also have to enter the code of the receiver's branch.
- d) Enter the amount
 - The amount doesn't include the fee for the transfer. The fee will separately be deducted from your account.
- e) Select Description "Other" from the list for automatic description or choose "Custom Explanation Entry" and enter your own description manually.
- f) Click the "Continue" button
- g) The window will appear where you will verify the information you have entered once again and click the button "Enter Mobile Approval Code" and enter the code you have received on mobile phone;

In case you have installed Isbank Georgia Mobile Banking application in your phone, you will receive the PIN in the application's "Notifications" inbox. It is not needed to login in Mobile Banking to review the notification.

- h) Click "Submit"

Money Transfer to Isbank Turkey

Your account from which the money will be drawn

Account Name	Account Number	Account Type	Balance	Available Balance	Overdraft Account
CORPORATE TEST	0646-443583-001	Current Account non-interest	1.00 USD	1.00 USD	

To make a payment using a saved template, please make your selection from the list below

☐ Use Template Please Select

Account to which the money will be transferred

Transfer Type: ☒ Normal Transfer ☐ Invoice Payment

Attach Invoice: Browse

☐ IBAN

☒ Branch Code

Account Number

Amount .00 USD

Transaction Type: Other

Description 0/55

To save the payment as a template, check "Save as new template" and enter a name

☐ Save as a template

Continue >>

7.5. To Other Banks (FX) SWIFT

- Select the account from which the money should be sent;
- Select the country where the money should be sent;
- Select “Invoice Payment”;
- Write first three letters of receiver Bank SWIFT in Bank/Swift Code field and select the code from the list provided;

If code will not be chosen from the list, the “Value Date” field below will be inactive;

- Attach the invoice or agreement from the computer;
- Write IBAN, receiver name and receiver address
- Indicate the amount which should be sent;
- Select the value date, on which the receiver should receive the amount – The next working day should be chosen if the payment is registered after 17:00;
- Select the type of charges:
 - **Guaranteed:** The Receiver gets the full amount. No commissions will be charged by intermediary Bank(s).
 - **Non-Guaranteed:** The Receiver will receive the amount transferred, minus the intermediary Bank(s) charges.
- Write the Explanation. For example: *Cost of goods. Invoice N16102018*
- Select the checkbox, accepting the terms of SWIFT transfers;
- Click “Continue”.

Please note: All fields of “SWIFT Foreign Currency Transfer's” screen and the attached document should only contain following symbols: . , -

Swift (Foreign Currency Transfer)

Account Name	Account Number	Account Type	Balance	Available Balance	Overdraft Account
CORPORATE TEST	0046-443583-001	Current Account non-interest	1.00 USD	1.00 USD	

To make a payment using a saved template, please make your selection from the list below

☐ Use Template Please Select

Recipient Country: TURKEY (TR)

Transfer Type: ☒ Normal ☐ Invoice Payment

Attach an Invoice/Agreement: Browse

Recipient Bank Code:

☒ IBAN

☐ Recipient Account Number:

Recipient Name:

Recipient Address:

Amount: .00 USD

Value Date:

Details of Charges: Guaranteed

Description:

☐ I have read and do accept the warnings and the written obligation about foreign currency money transfer within and beyond of Georgia banks

To save the payment as a template, check “Save as new template” and enter a name

☐ Save as a template

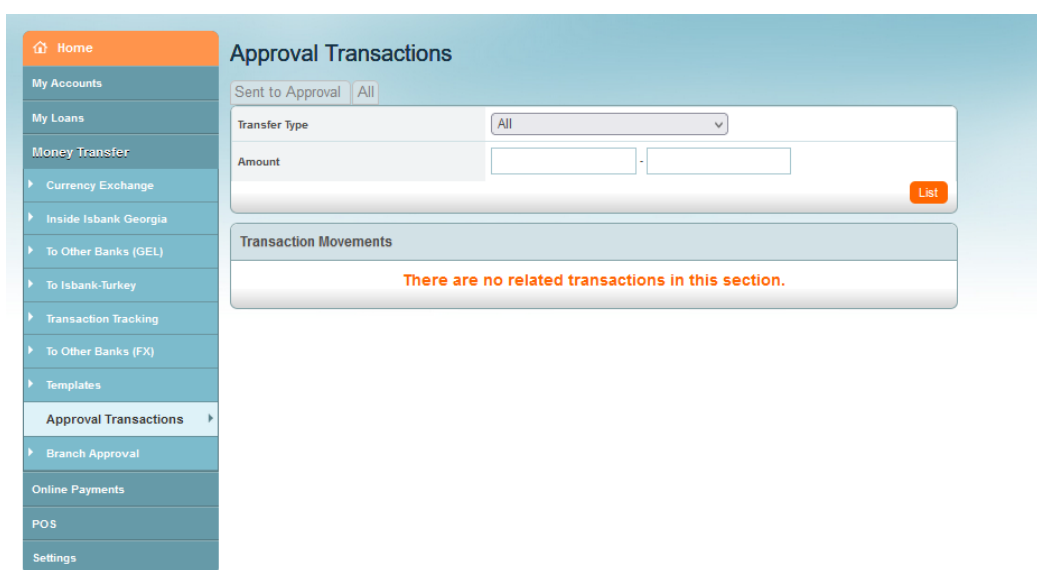
Continue >>

In case you have installed Isbank Georgia Mobile Banking application in your phone, you will receive the PIN in the application's "Notifications" inbox. It is not needed to login in Mobile Banking to review the notification.

7.6. Approval Transactions

This page is used in case the company has registered two or more users for Internet Banking and defined maker-checker mechanism.

- Sent to Approval – The transaction is sent to the second approver (if Any)
- All – review all transactions
- Transfer in GEL must be confirmed before 17:30, otherwise the transfer will be canceled;
- Same day value date transactions should be approved until 17:15, otherwise transaction is deleted.
- Future value date transactions should be approved until next business day 17:15, otherwise transaction is deleted.



7.7. Branch Approval

Transfers, (except the transfers between own accounts) which exceed 1,500 GEL, are sent to the branch to be verified and approved. This page allows you to check the status of your transfers and review the history. Transfers can be filtered by transaction date, transaction type, amount and status.

Transactions at Branch Approval

Criteria

Transaction Date: 20/02/2022 - 07/03/2022

Transfer Type: All

Amount: -

Status: All

Transaction Movements

There are no related transactions in this section.

7.8. Transaction Tracking

From this screen all type of transactions can be viewed and printed receipts.
Select the date, choose relevant transaction and click “receipt”.

Transaction Tracking

Criteria

Transaction Date: 01/12/2021 - 07/03/2022

Transfer Type: All

Amount: -

Status: All

Transaction Movements

Request Date	Transfer Type	Amount	Beneficiary Account	Status
08/02/2022 10:57:04	Transfer to Isbank Georgia Branches	1.00 GEL	0646378631006	Successful

Sender Account: 0646443583006 Beneficiary Name: LILIA DZHABARLY

Fee + Tax: 0.00 GEL Amount: 1.00 GEL

Explanation: test for cihan TransferTime: 08/02/2022 10:57:04

Receipt

10 item per page

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8. Section “Online Payments”

Under this section, you can find the service of Online Utility and other Payments:

- Select the city, in which you would like to make a payment
- Select the Category from the below mentioned:
 - Utility Payments
 - Telephone / Internet / Television
 - Shipping and Post

- Insurance and Pension
 - Microfinance organizations
 - Education
 - Public Services
 - Other
- c) Select the Provider company, for which service you are paying
 - d) Select the Service
 - e) Enter the Subscriber number and click “Verify”. If the Customer Information is correct Enter the amount and click “Continue”
 - f) Review details and submit the payment.

Online Utility Payment

Select an account the money will be drawn FROM

Account Name	Account Number	Account Type	Balance	Available Balance	Overdraft Account
✓ EKATERINE		Current Account non-interest	0.18 GEL	0.18 GEL	

To make a payment using a saved template, please make your selection from the list below

☐ Use Template Please Select

Please enter the invoice details

City : All

Category : Please Select

Provider : Please Select

Service : Please Select

Subscriber number : Verify

To save the payment as a template, check “Save as new template” and enter a name

☐ Save as a template

Continue>>

9. Section “POS”

This page allows you to follow transactions on “Point of Sales Terminal – POS”. This is an electronic device which is used in the execution of sales, credit or cash payment vouchers on the basis of the card and identity information on the magnetic strip or chip on the Card.

9.1. POS Transactions

Merchant List

Business ID	Doing Business As	Commercial Title	Checking Account	Details
661411694	EKATERINE	RESTAURANT - AGMASHNEBELI	646-383513	>>

Continue>>

By clicking the “Details” button you will be transferred to the where you are able to review the history of all the transactions on your POS. Filtering them by the “Transaction Date” and “Release Date”.

[Home](#)
[My Accounts](#)
[My Loans](#)
[Money Transfer](#)
[Online Payments](#)
[POS](#)
[POS Transactions](#)
[Blocked Account Information](#)
[Settings](#)

POS Transactions

Selected Business

Business ID: 661411694 - Merchant

Commercial Title:

Checking Account: 646-383513

Filter

Date Type: ☒ Transaction Date ☐ Release Date

Date: 01/02/2018 - 28/02/2018

List

Transaction List

Total of Transactions

Merchant ID	Release Date	Tran. Type	Tran. Kind	Currency Unit	Number	Gross Amt.	Tot. Deduct. Amt.	Net Amt.	Details
661411694	08/02/2018	C	Satis	GEL	1	119.9		118.1	
661411694	08/02/2018	C	Satis	GEL	1	49.5		48.78	

By the “details” button, you can review details on each transaction:

Detail

Selected Business

Merchant ID	Date	Tran. Type	Transaction Kind	Tran. Amt.	Net Amt.	Currency Unit
661411694	08/02/2018	Satis	PESIN YD KART	119.9	118.1	GEL

Merchant Information:

Number of Installments: 1

Discount Amount: 0.00

Installment Number: 0

Commercial Title :

Installment Amount: 0.00

Doing Business As :

Terminal ID: SODRSY01

POS Transaction Number: 44

Sequence Number: 1

Authorisation Code: 657229

Sequence Name: BÖLÜM 1

Card Number: *** 2934

End of Day Date: 08/02/2018

Merchant Commision Rate: 1.50 %

Transaction Date: 08/02/2018

Merchant Commision Amount: -1.80

Transaction Time: 23:09:06

Service Commision Rate: 0.00 %

Transaction Tpye: Satis

Service Commision Amount: 0.00

9.2. Blocked Account Information

Page allows you to review blocked account transactions.

Blocked Account Transactions

Select the merchant which you like to view its blocked account transactions.

Account:

FX Rate:

Term:

*Transactions of the last 12 months can be viewed.

[Inquiry](#)

BLOCKED NET AMOUNT AS OF TODAY

Advance and Accrued Receivables with Installments	Not Accrued Receivables with Installments	Total Credit Balance
0.00 GEL	0.00 GEL	0.00 GEL

GEL account transactions of the merchant numbered 661411694 for March 2018 term:

There is no transaction for the selected merchant, currency and term.

10. Section “Settings”

10.1. PIN Change

Allows you to change your PIN anytime you want. Please, consider that the new PIN must consist of 6 numeric digits. It should be different from last six PINs.

Change PIN

Your Customer PIN must be 6 numeric digits, be different from last PIN, not begin with 0 (zero), not include your birth year, not be composed of the repeating or sequential numbers.

Enter Your New Customer PIN:

Re-enter Your New Customer PIN:

Select The Validity Period Of Your PIN: ☐ 1 Month ☒ 3 Months ☐ 6 Months

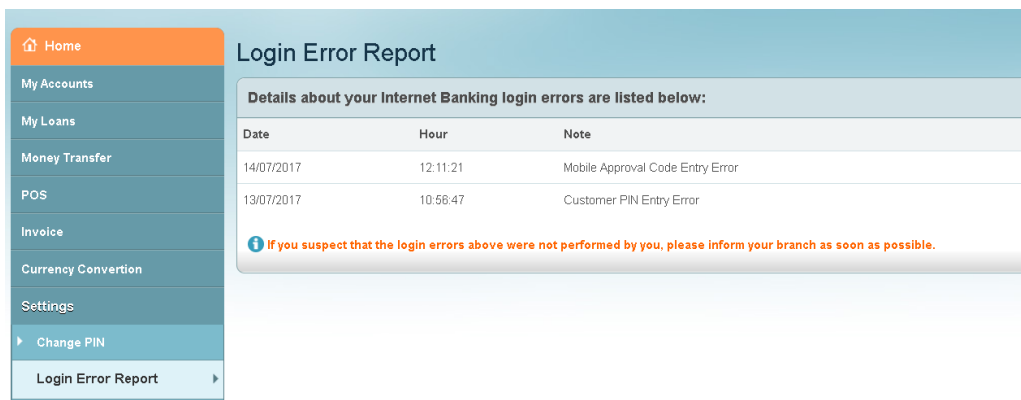
Enter Your Current Customer PIN:

[Send >>](#)

10.2. Login Error Report

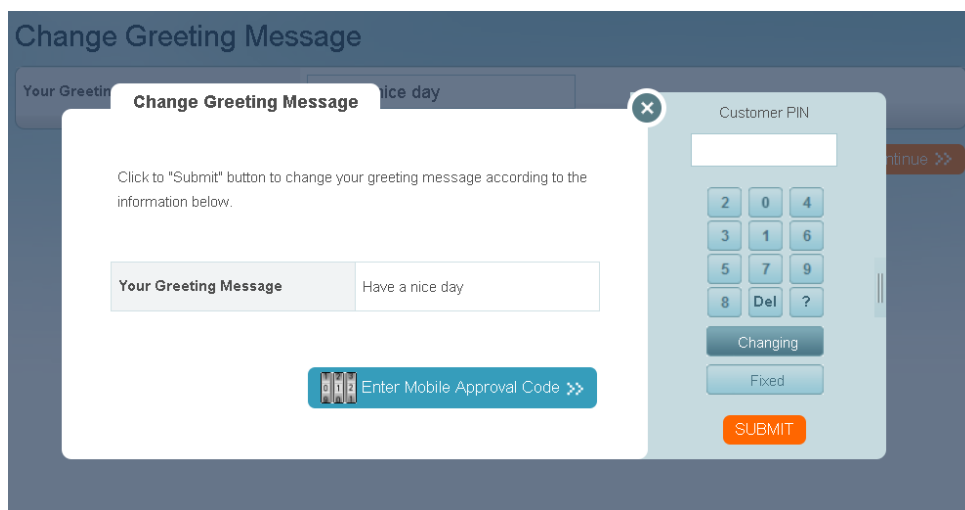
Here you will find information about the unsuccessful entry history in your Internet bank system, where each unsuccessful entry date, time, and explanation (reason) is given. This feature helps you better control system security.

If you suspect that the login errors above were not performed by you, please inform your branch as soon as possible.

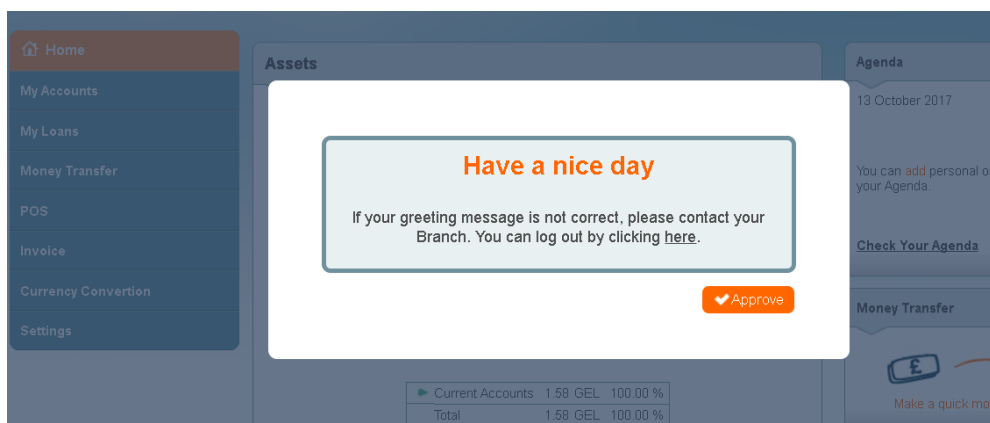


10.3. Change Greeting Message

- You can set your own greeting message, which will protect your Internet Banking account from fake websites and the fraud.



- Every time you enter the application, you have to “Approve” the greeting message, you have selected.
- Do not proceed with transactions in case the greeting message will not appear.



10.4. Update Company Information

You are able to add new numbers and Email addresses of your company (It is not related with numbers where Mobile Approval code is sent. It can only be changed in branches)

10.5. Update User Information

Internet Banking user is allowed update information on the own account.

10.6. Company Settings

Review Internet banking account and transaction authorities on your corporate account

1 General Information

2 Account Authorities

3 Transaction Authorities

383513 - EKATERINE PIRTSKHALAVA SP

Hide All

Current Accounts - 3 Account

	View	Execute Transaction
0646-383513-006 (GEL)	<input type="radio"/>	<input checked="" type="radio"/>
0646-383513-001 (USD)	<input type="radio"/>	<input checked="" type="radio"/>
0646-383513-009 (TRY)	<input type="radio"/>	<input checked="" type="radio"/>

Term Deposits

You don't have any Term Deposit Account

Saving Accounts

You don't have any Savings Account

Back

Continue

10.7. User Settings

Review Internet Banking definitions on the user.

11. Closing the Internet Banking Session

The session shall always be closed with

Logout

 button.