

2024

INTERNET BANKING USER MANUAL
CORPORATE AND INDIVIDUAL USERS

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I. GENERAL DESCRIPTION

This manual serves as a quick guide to our Internet Banking platform, designed to help you manage your finances effortlessly. With the Internet Banking application of JSC “Isbank Georgia,” you can remotely and securely manage your accounts, perform transfers, track loans and deposits, and access information on overdrafts anytime, from the comfort of your home or office. Whether for daily transactions or more advanced banking needs, this manual offers clear instructions to help you efficiently navigate and make the most of the platform’s features, ensuring a seamless and secure banking experience.

INDIVIDUAL IB USERS:

Individual Internet Banking allows a single user to manage all their banking needs securely and conveniently. As an individual user, you will have full access to perform transactions, such as transfers, payments, and account management, directly from the platform. You will also have the option to view your account balance, transaction history, and statements at any time. The platform is designed for simplicity and efficiency, giving you complete control over your personal banking while maintaining the highest level of security for your financial data.

CORPORATE IB USERS:

Corporate Internet Banking offers flexible user management, allowing companies to customize access based on their security requirements. Businesses can choose to have a single user or multiple users, each with specific roles and permissions.

- **Single User Option:** The authorized user will have full control over all banking operations, including initiating and approving transactions independently.
- **Multiple User Option:** Companies can assign roles to different users to enhance security. For instance, one user may initiate transactions, while another is responsible for approving them.

This separation of duties ensures better control and oversight. Additionally, users can be granted “View Only” access, allowing them to check balances, view statements, and track transactions without the ability to perform any actions. This structure allows for maximum flexibility and security, enabling businesses to manage their banking needs according to their organizational requirements.

II. INTERNET BAKING PLATFORM FUNCTIONS

1. Check your account Information. You can easily view details of your current and savings accounts, including balances, account numbers, and recent activity.
2. View account statements, access and download your account statements for any period;
3. Check your deposits, get detailed information about your fixed and term deposits;
4. View loan information track your loan status;
5. Perform real-time currency exchange transactions. View exchange rates and convert between currencies directly from your account;
6. Perform Money Transfers:
 - Transfers Between Own Accounts/Currency Exchange
 - Transfers to Someone Else
 - Transfers to Treasury

III. REGISTRATION/ ENTRY INTO THE INTERNET BANKING PALTFORM

After the registration process accomplished, a new user will be provided with the temporary PIN, which will be sent to the specified mobile phone number(s) not later than the next day, following application signature at the bank branch. Temporary PIN will be automatically deactivated if not used for 24 hours.

CONNECTION TO THE SYSTEM FOR THE FIRST TIME

The connection to the entry page of the internet banking could be executed through visiting JSC Isbank Georgia's webpage www.isbank.ge, selection of "Internet Banking" as given in the below figure.

FIGURE 1 TO ENTER IB ON THE WEB PAGE OF THE BANK



INDIVIDUAL USERS

- The entry should be done via username (Customer Number) and password provided by the bank.
- Following that the customer should enter the “confirmation code” which is sent to the registered mobile number.
- The platform gives the option to change the user name once the entry is executed from the menu “PARAMETERS” ➡ **“CHANGE USERNAME OR PASSWORD”**

CORPORATE USERS

- The entry should be done via username (Customer Number) and password provided by the bank.
- Following that the customer should enter the “confirmation code” which is sent to the registered mobile number.
- The platform gives the option to change the user name once the entry is executed from the menu “PARAMETERS” ➡ **“CHANGE USERNAME OR PASSWORD”**

FIGURE 2.1 LOGGING INTO THE IB PLATFORM

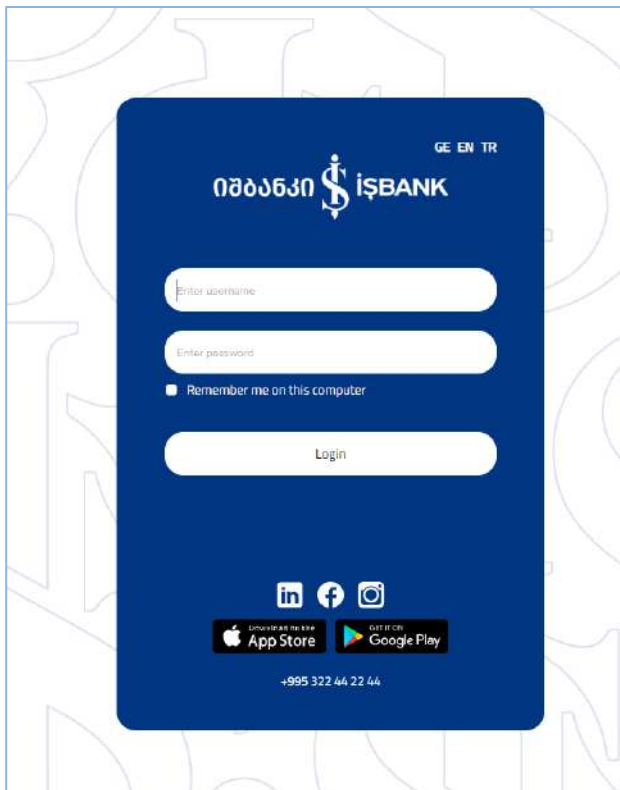
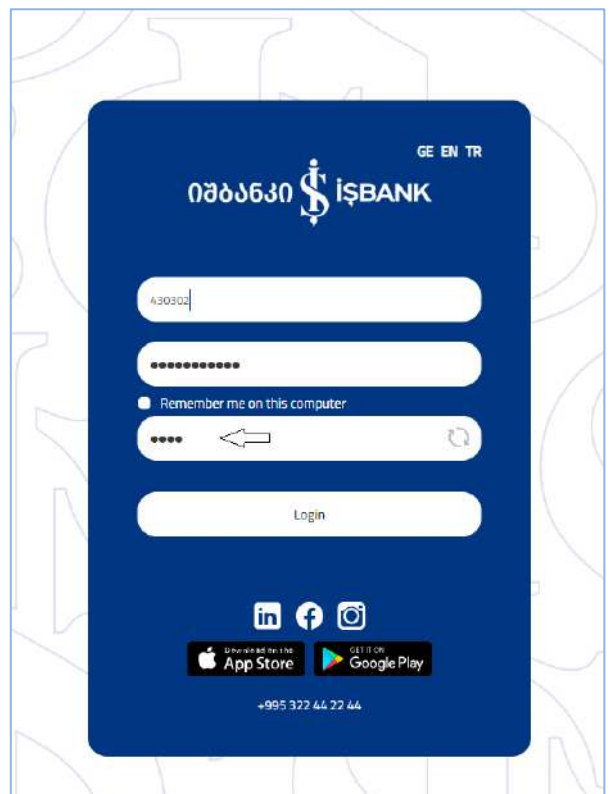


FIGURE 2.2 LOGGING INTO THE IB PLATFORM



- As soon as the entry is executed the user will be asked to change the one time password, which should be done as given via Figure 3.1. If the user doesn't change the temporary password, they won't be able to continue using the platform.

FIGURE 3.1 PASSWORD CHANGE

CHANGE PASSWORD

Current Password:

New Password:

Confirm New Password:

Change password

Save

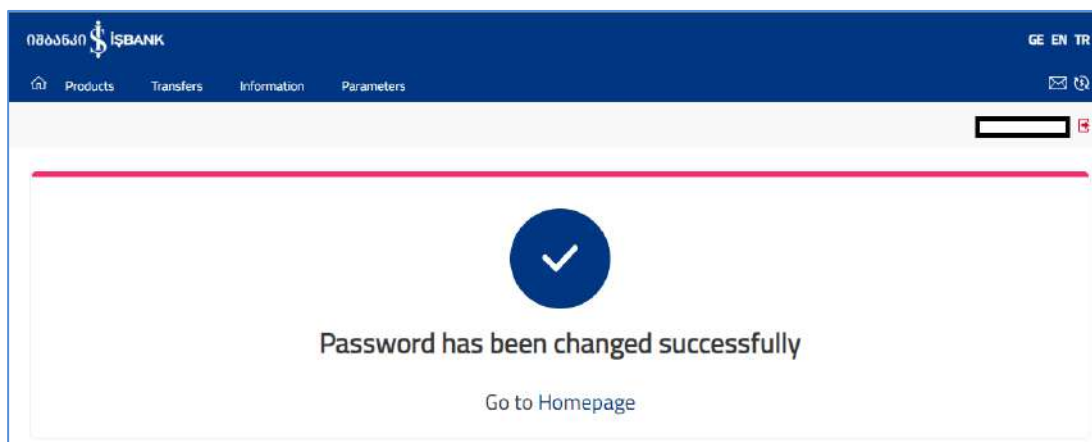
Your new password:

- Is valid for a period of 30 days. After that you will be prompted to change it.
- Should contain minimum 8, maximum 24 symbols and include at least one character from following groups:
 Latin Upper and Lower cases (A to Z)
 Numbers (0 to 9)
 Symbols (!@#%\$^&*())

New password must contain:

- Is valid for a period of 60 days. After that you will be prompted to change it.
- Should contain minimum 8, maximum 24 symbols and include at least one character from following groups:
- Latin Upper and Lower cases (A to Z)
- Numbers (0 to 9)
- Symbols (!@#%\$^&*())

FIGURE 3.2 PASSWORD CHANGED



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

IV. HOME PAGE

The Home Page contains following information:

- Accounts existing in diverse currencies;
- Last Transactions;
- Favorites panel, manageable by the user from the Menu of “Parameters”;
- Official and Bank’s Exchange Rates.

FIGURE 4 HOME SCREEN OF IB

The screenshot displays the home page of the JSC ISBANK GEORGIA mobile application. At the top, a dark blue navigation bar contains icons for 'Products', 'Transfers', 'Information', and 'Parameters', along with a search icon and a notification icon. Below the navigation bar is a large banner with the text 'YOUR NEW DIGITAL EXPERIENCE' in white and pink. The main content area is divided into several sections:

- OFFICIAL RATES:** A table showing exchange rates for USD, EUR, and GBP. The rates are: USD (0.0000, 2.7297), EUR (0.0000, 3.0480), and GBP (0.0000, 3.6551). Below the table is a link for 'EXCHANGE RATES AT BANK'.
- ACCOUNTS:** A section showing a 'TOTAL AVAILABLE: 5,084.19 GEL' balance. Below this are three account entries with their respective balances and currencies: GE0955 (0.00 GEL), GE258 (0.00 TRY), and GE471 (96 USD).
- LAST TRANSACTIONS:** A section showing 'No items exist'.
- FAVORITES:** A section with a pink header and two items: 'Exchange rates' and 'Transfers to treasury'.

V. ACCOUNT STATEMENT

Easily access and manage your account statement through Internet Banking. To see the account statement the user should click to one of the existing accounts reflected on Home Page as given in the below screen "FIGURE 5". Following that the user will be able to see both, account and transactions statement.

FIGURE 5 VIEWING ACCOUNT STATEMENT

ACCOUNTS

CURRENT
GE091500006

AVAILABLE AMOUNT: **503,028.00** GEL

THE INITIAL LIMIT OF OVERDRAFT: **1,500.00** GEL

BALANCE: **501,528.00** GEL

Money Transfer

TRANSACTIONS STATEMENT

ADDITIONAL INFORMATION

Starting balance: 0 GEL

Closing balance: 501528 GEL

DATE RANGE: 14/09/2024 - 21/09/2024 Search

Transaction number	Date	Purpose	Paid in	Paid out	Balance
2833	18/09/2024	Salary	1,529.00		1,529.00
6212	19/09/2024			1.00	1,528.00
5896	20/09/2024	CASH DEPOSIT TO O...	500,000.00		501,528.00

Transactions Number: 10

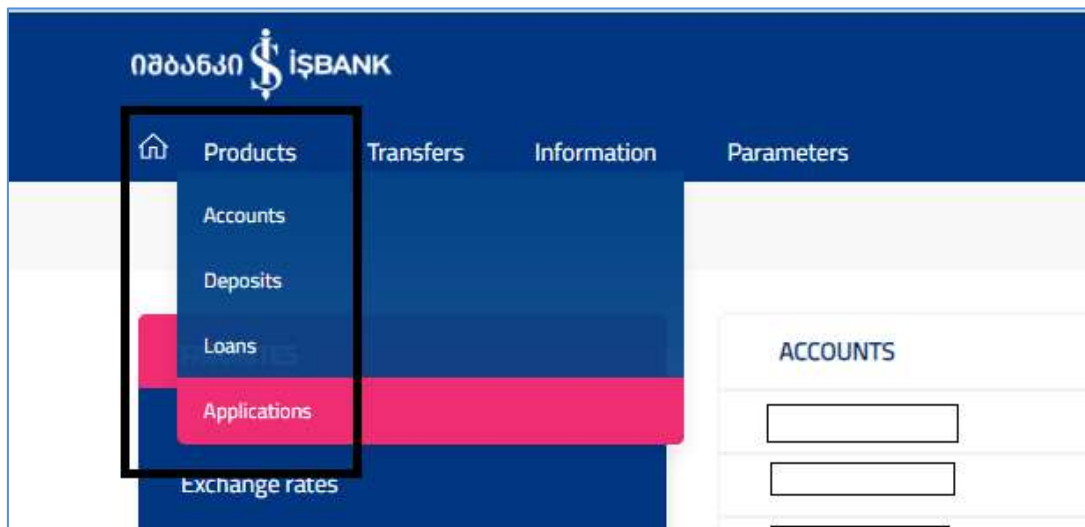
VI. MENU PANEL

In the MENU panel you can find the sections as Products, Transfers, Information, Parameters.

VII. SECTION “PRODUCTS”

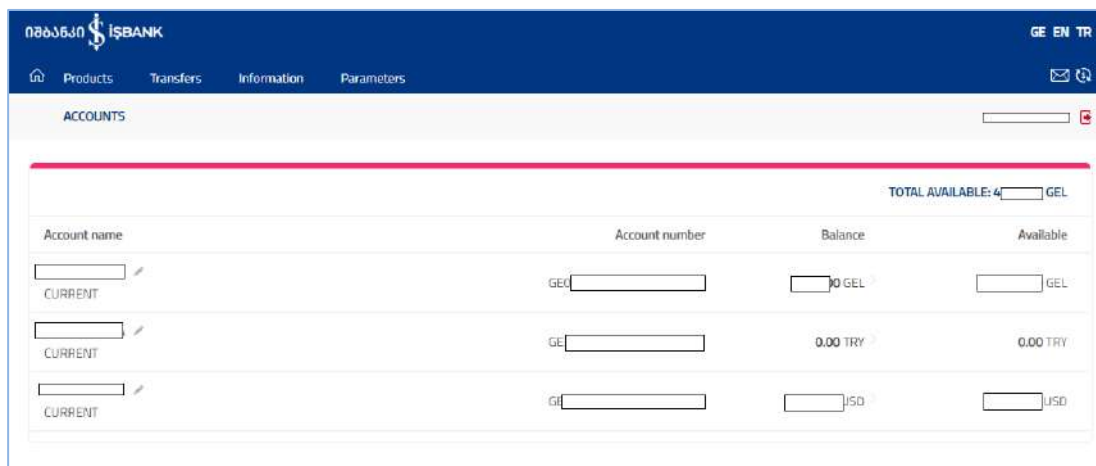
This section includes Accounts, Loans, Deposits and Applications panels.

FIGURE 6 PRODUCTS SECTION



- I. **ACCOUNTS:** This panel allows to view and manage all your bank accounts in one place. Check balances, review recent transactions, and perform account-related actions like setting up new transfers or updating account settings;

FIGURE 6.1 ACCOUNTS PANEL



- II. DEPOSITS: This panel allows to monitor your fixed and term deposits, check interest earned, view maturity dates, and manage renewals or withdrawals;

FIGURE 6.2 DEPOSITS PANEL

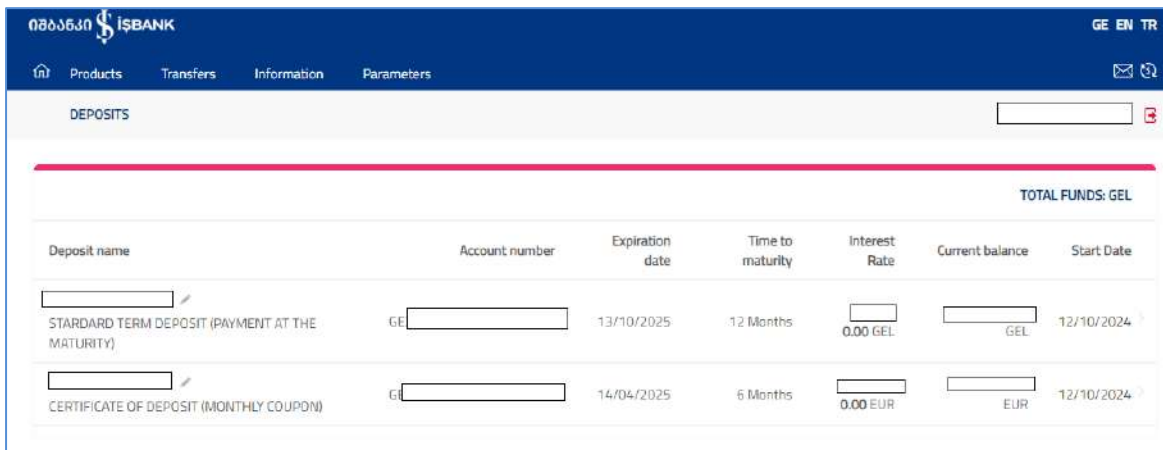
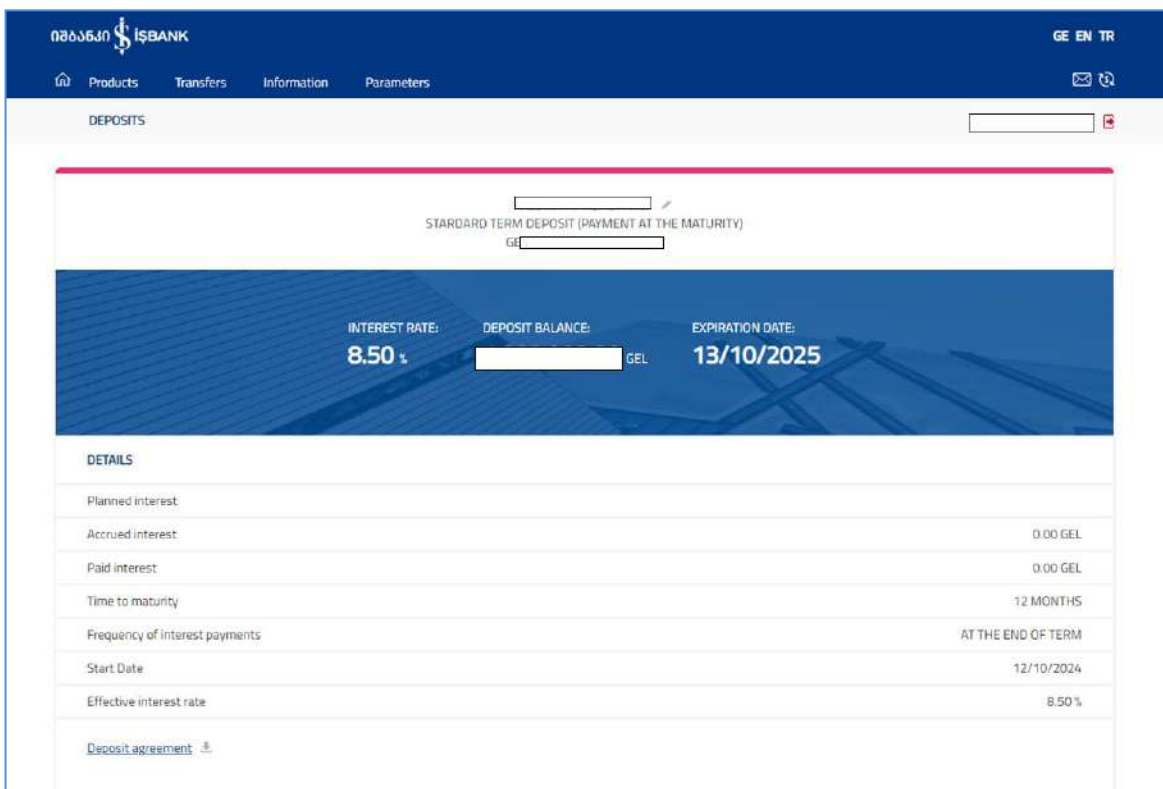
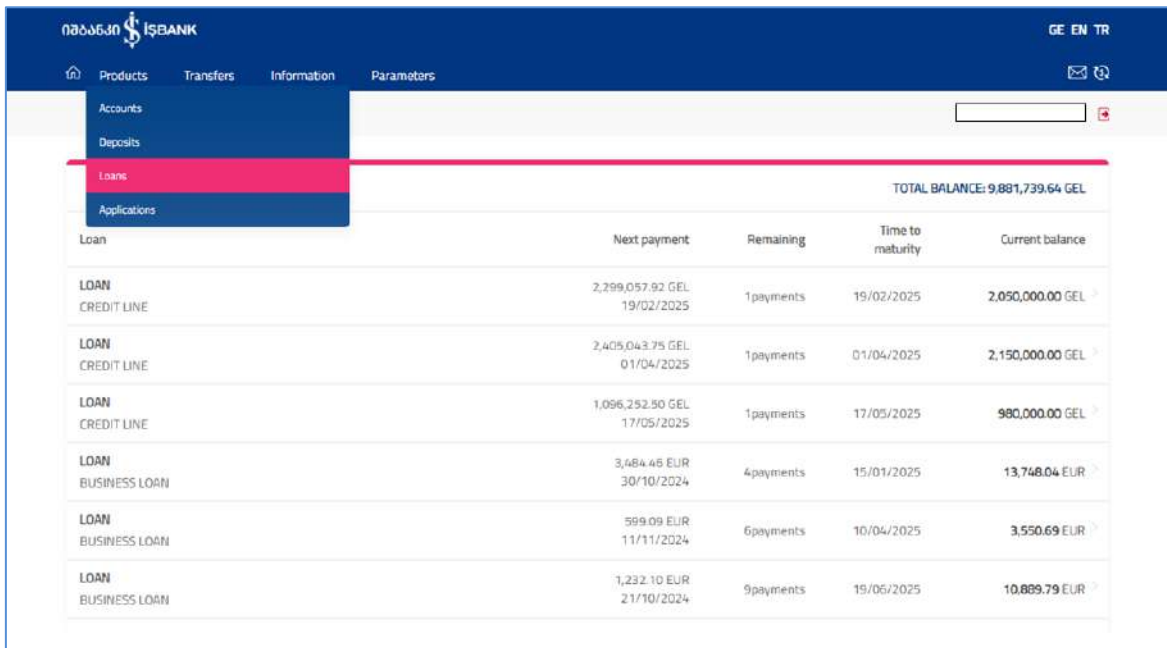


FIGURE 6.2.1 DEPOSITS PANEL



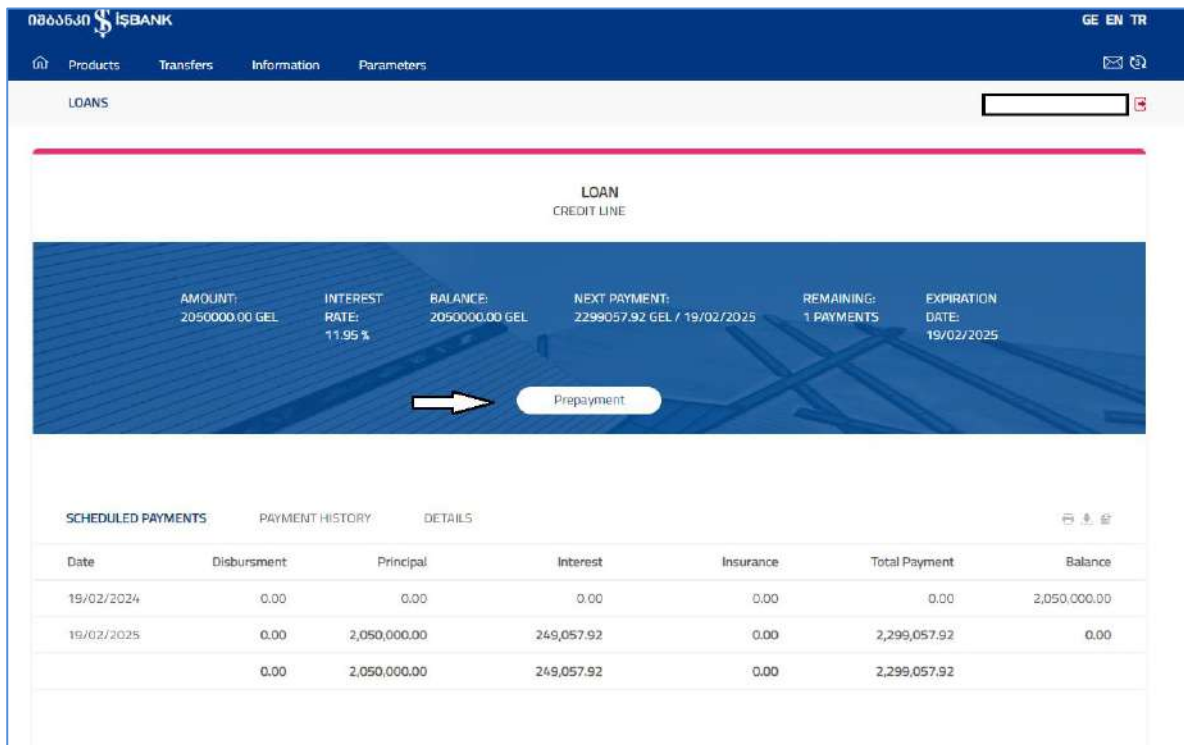
- III. **LOANS:** This panel allows accessing detailed information about your active loans, including remaining balance, payment schedule, interest rates, and loan terms. Panel also gives opportunity to request prepayment of loans.

FIGURE 6.3 LOANS PANEL



In order to request prepayment on any existing loan, choose a certain product and press Prepayment as shown in the below figure:

FIGURE 6.3.1 LOANS PANEL



Through this panel, it is possible to choose prepayment type and calculate the principal amount left after prepayment.

FIGURE 6.3.2 LOANS PANEL

PREPAYMENT

CHOOSE AMOUNT

PREPAY: LOAN: 2210594.72 GEL

FROM ACCOUNT: 90008 - 89072068 51 GEL

PREPAYMENT OPTION:

- I want to decrease term of the loan
- I want to decrease monthly scheduled payment
- Full repayment of the loan

DATE OF PREPAYMENT: 12/10/2024

PREPAYMENT AMOUNT: 100000 Calculate

DISTRIBUTION OF THE PREPAYMENT AMOUNT:

Interest	100000 GEL
Total	100000.00 GEL

PRINCIPAL AMOUNT LEFT AFTER PREPAYMENT: 2050000.00 GEL

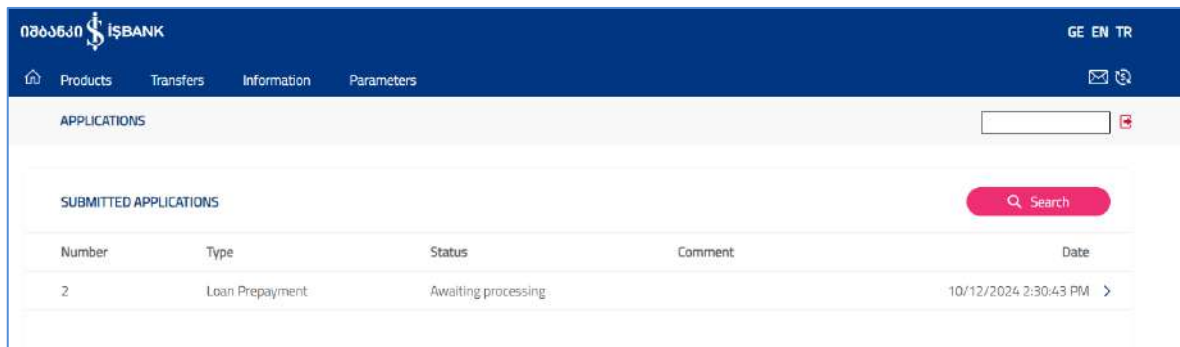
Submit

After pressing the Submit button, requests for prepayment are automatically sent to applications and sent to the bank for further approval.

In the following panel APPLICATIONS, you are able to see the status of all the sent requests.

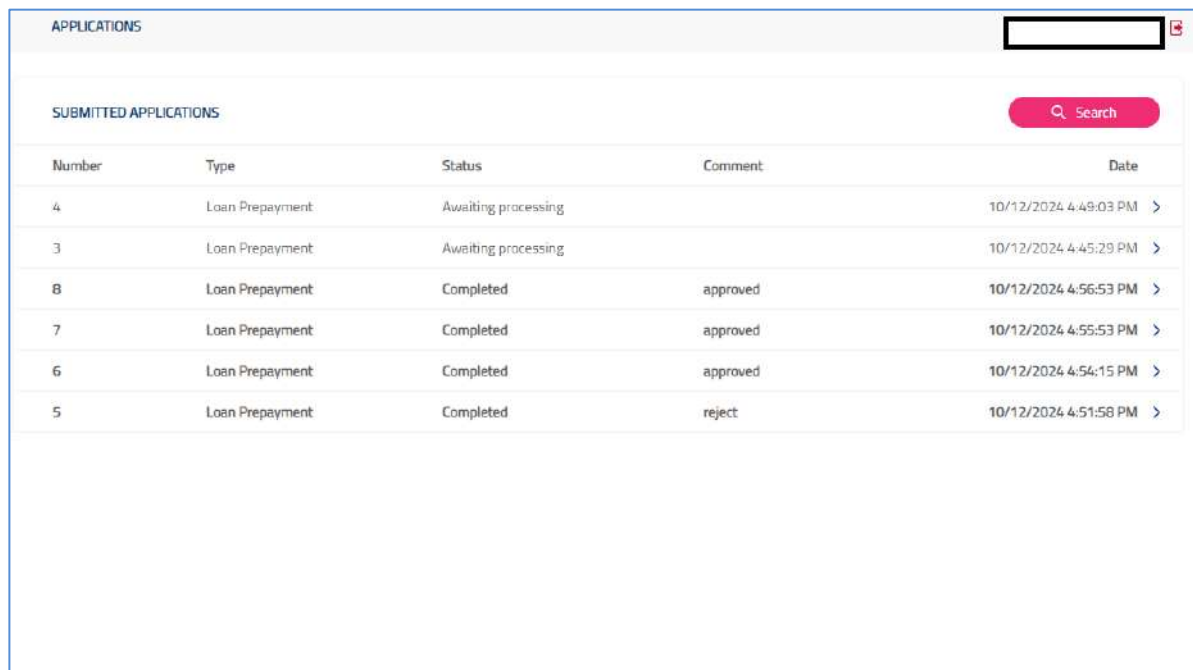
- IV. APPLICATIONS: This panel allows easily track various applications statuses, such as request for a loan prepayment or any other banking products.

FIGURE 6.4 APPLICATIONS PANEL



Upon the bank check, you will be able to see the updated statuses of your applications as given in the below figure.

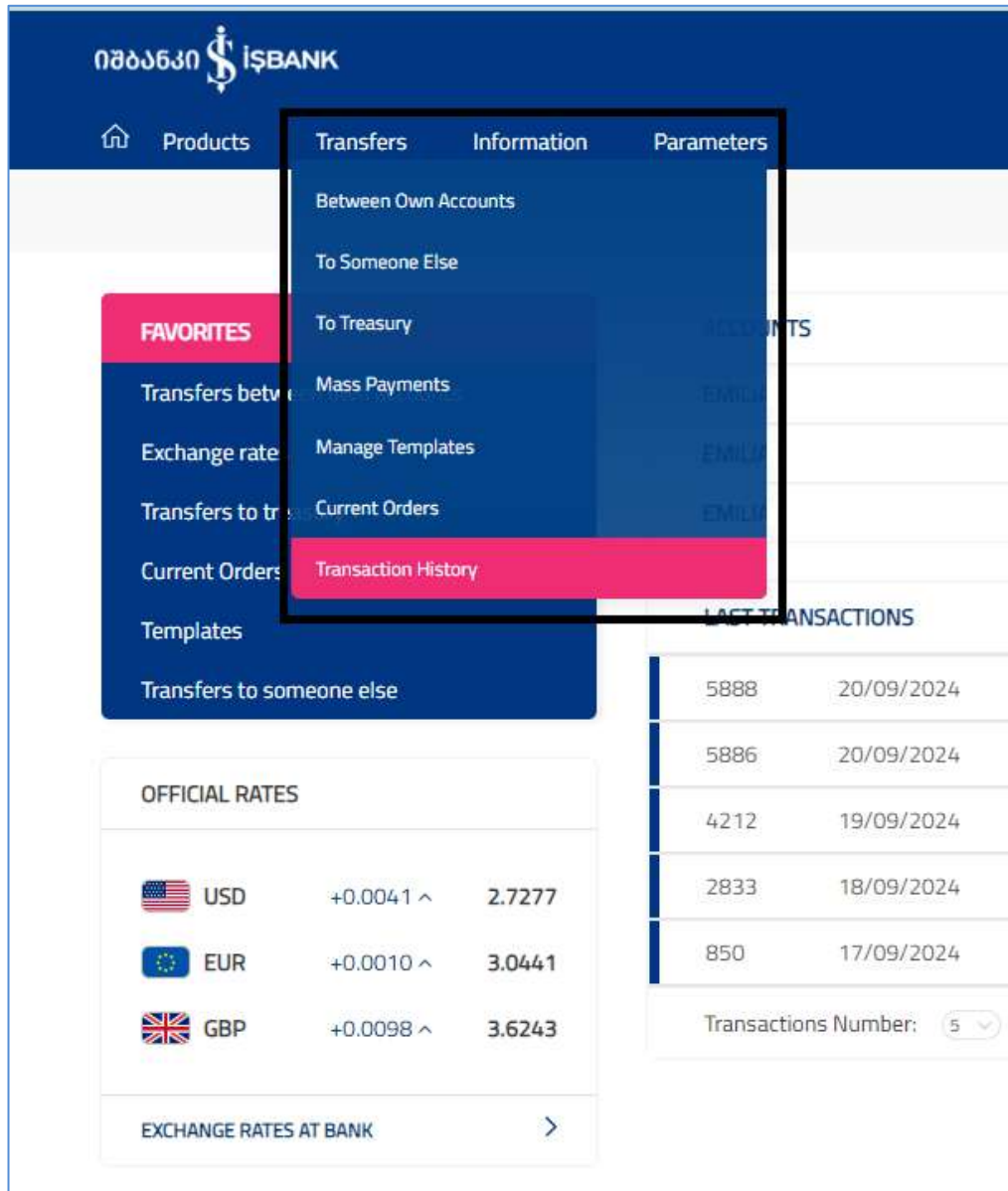
FIGURE 6.4.1 APPLICATIONS PANEL



VIII. SECTION “TRANSFERS”

This section contains transfers Between Own Accounts, To Someone Else, To Treasury, Mass Payments, Manage Templates, Current Orders, and Transactions History.

FIGURE 7 TRANSFERS SECTION



I. TRANSFERS BETWEEN OWN ACCOUNT:

This page allows the user to transfer money between own accounts or make foreign currency operations.

FIGURE 8.1 TRANSFERS BETWEEN OWN ACCOUNTS /CURRENCY EXCHANGE

- ✓ **TEMPLATE:** If you have already created template, you can directly choose it.
- ✓ **FROM:** Please choose account from the list from which you are going to perform the transfer.
- ✓ **TO:** Please choose account from the list to which you are going execute the transfer.

If you are choosing the diverse currencies account to execute the transfer, it will automatically open the currency exchange window given below, from which you should make the exchange and then complete the transfer.

FIGURE 8.2 TRANSFERS BETWEEN OWN ACCOUNTS /CURRENCY EXCHANGE

REMARKS
 On this page you can perform currency exchange with Bank's internet banking exchange rates or with special rates previously agreed with the treasury department of the Bank. Keep in mind that internet banking exchange rates change several times per day and the actual currency exchange operation will be executed with the rate, which is effective at the moment when the transaction is sent to the bank.

- ✓ **TEMPLATE:** If you have already created template, you can directly choose it.
- ✓ **FROM:** Please choose account from the list from which you are going to perform the exchange.
- ✓ **TO:** Please choose account from the list to which you are going execute the exchange.
- ✓ **AMOUNT TO SELL/ AMOUNT TO BUY:** By filling out one of the given fields the second one will reflect amount.
- ✓ **STANDART RATE/ INTERNET BANKING RATE:** Automatically offered rates for the exchange operation.
- ✓ **SPECIAL RATE:** On this page you can perform currency exchange with Bank's internet banking exchange rates or with special rates previously agreed with the treasury department of the Bank. Keep in mind that internet banking exchange rates change several times per day and the actual currency exchange operation will be executed with the rate, which is effective at the moment when the transaction is sent to the bank.

NOTE: In case the user is a second-level authorization owner, the transactions fall to the first-level authorization owner's approval before it goes to the bank approval. Before the mentioned first level authorization is done, the user can see the executed transactions in CURRENT ORDERS.

II. TRANSFERS TO SOMEONE ELSE:

This page allows the user to transfer money to third parties.

Please, note that the transfers executed after 17:30 on working days or on non-working days will be authorized by the Bank of the next working day.

- ✓ Click FROM and choose the account to execute the transaction.

FIGURE 9.1 TRANSFER TO SOMEONE ELSE

The screenshot shows the 'TRANSFER TO SOMEONE ELSE' form in the JSC ISBANK internet banking system. The interface is in Georgian and English. At the top, there is a navigation menu with 'Products', 'Transfers', 'Information', and 'Parameters'. The main form area is titled 'TO SOMEONE ELSE' and includes a search box. Below this, there are three rows of form fields: 'TEMPLATE' with a dropdown menu showing 'Select template', 'FROM' with a dropdown menu showing 'Select an account', and 'DATE' with a dropdown menu showing '06/10/2024'. At the bottom left, there is an 'Attach file(s)' button, and at the bottom right, there is a red 'Submit' button.

FIGURE 9.2 TRANSFER TO SOMEONE ELSE /GEL TRANSFER

The screenshot shows the 'TO SOMEONE ELSE' transfer form in the JSC ISBANK GEORGIA interface. The form is titled 'TO SOMEONE ELSE' and includes the following fields and options:

- TEMPLATE:** Select template (dropdown menu)
- FROM:** [Account selection] 33006 - 292.90 GEL (dropdown menu)
- TO:** Select / add account number (dropdown menu)
- ACCOUNT NUMBER:** Enter account number (text input)
- NAME OF THE RECIPIENT:** Name of the recipient (text input)
- BANK CODE OF THE BENEFICIARY:** Bank code (text input)
- BANK NAME:** Bank Name (text input)
- SAVE AS BENEFICIARY:** (checkbox)
- AMOUNT:** 0.00 GEL (text input)
- DESCRIPTION:** Enter description (text input)
- ADDITIONAL INFO:** i.e. invoice number (text input)
- DATE:** 06/10/2024 (dropdown menu)

Buttons: 'Continue' (rounded rectangle), 'Submit' (red rounded rectangle). There is also an 'Attach file(s)' link at the bottom left.

- ✓ **TEMPLATE:** If you have already created template, you can directly choose it.
- ✓ **FROM:** Please choose account from the list from which you are going to perform the transfer.
- ✓ **TO:** Please fill out the details of the account to which you are going execute the transfer.
- ✓ **ACCOUNT NUMBER:** Indicate the IBAN number of the beneficiary.
- ✓ **NAME OF THE RECIPIENT:** Indicate the name of the recipient.
- ✓ **BANK CODE OF THE BANK:** Please indicate SWIFT or BIC code of the beneficiary's bank.
- ✓ **BANK NAME:** Please enter the beneficiary's bank name.
- ✓ **SAVE AS BENEFICIARY:** If you click the given field then it save beneficiary details in a template.
- ✓ **AMOUNT:** Please enter the amount in this field.
- ✓ **DESCRIPTION:** Please enter the transfer purpose in the given field.
- ✓ **ADDITIONAL INFO:** Please enter the additional info/ invoice number etc...
- ✓ **ATTACHED FILE:** Please attach the document if applicable.

NOTE: In case the user is a second-level authorization owner, the transactions fall to the first-level authorization owner's approval before it goes to the bank approval. Before the mentioned first level authorization is done, the user can see the executed transactions in CURRENT ORDERS.

FIGURE 9.3 TRANSFER TO SOMEONE ELSE /USD TRANSFER

The screenshot shows the 'TO SOMEONE ELSE' transfer form in the JSC ISBANK Georgia interface. The form is structured as follows:

- TO SOMEONE ELSE:** A header section with a dropdown menu.
- TEMPLATE:** A dropdown menu labeled 'Select template'.
- FROM:** A text input field followed by the currency 'GEL'.
- TO:** A dropdown menu labeled 'Select / add account number'.
- ACCOUNT NUMBER:** A text input field labeled 'Enter account number'.
- NAME OF THE RECIPIENT:** A text input field labeled 'Name of the recipient'.
- BANK CODE OF THE BENEFICIARY:** A text input field labeled 'Bank code'.
- BANK NAME:** A text input field labeled 'Bank Name'.
- SAVE AS BENEFICIARY:** A checkbox with a 'Continue' button next to it.
- AMOUNT:** A text input field with '0.00 GEL' displayed.
- DESCRIPTION:** A text input field labeled 'Enter description'.
- ADDITIONAL INFO:** A text input field labeled 'i.e. invoice number'.
- DATE:** A dropdown menu showing '06/10/2024'.
- ATTACH FILE(S):** A link to attach files.
- SUBMIT:** A red button labeled 'Submit'.

- ✓ **ACCOUNT NUMBER:** Indicate the IBAN number of the beneficiary.
- ✓ **NAME OF THE RECIPIENT:** Indicate the name of the recipient.
- ✓ **COUNTRY OF THE BENEFICIARY:** Indicate the country of the money receiver.
- ✓ **ADDRESS OF THE BENEFICIARY:** Indicate the address of the money receiver.
- ✓ **BANK CODE OF THE BANK:** Please indicate SWIFT or BIC code of the beneficiary's bank.
- ✓ **BANK NAME:** Please enter the beneficiary's bank name.
- ✓ **SAVE AS BENEFICIARY:** If you click the given field then it save beneficiary details in a template.
- ✓ **AMOUNT:** Please enter the amount in this field.
- ✓ **DESCRIPTION:** Please enter the transfer purpose in the given field.
- ✓ **DETAILS OF CHARGES:** **OUR tick-** is a secured transfer option, which may apply additional cost.
SHA tick is a non-secured transfer option that does not incur insurance costs.
- ✓ **ATTACHED FILE:** Please attach the document if applicable.

NOTE: In case the user is a second-level authorization owner, the transactions fall to the first-level authorization owner's approval before it goes to the bank approval. Before the mentioned first level authorization is done, the user can see the executed transactions in CURRENT ORDERS.

III. TRANSFERS TO TREASURY:

This panel is used for the purpose of conducting payments of all exiting governmental taxes.

FIGURE 10.1 TRANSFER TO TREASURY

The screenshot shows the 'TO TREASURY' form in the ISBANK interface. The form includes the following fields and options:

- TO TREASURY:** A search bar with a red 'X' icon.
- TEMPLATE:** A dropdown menu with the text 'Select template'.
- FROM:** A text input field containing '390 GEL'.
- PAY TAX FOR SOMEBODY ELSE:** An unchecked radio button.
- TREASURY CODE:** A search bar with a magnifying glass icon and the text 'Search tax payment'. A dropdown menu is open, showing 'Add new tax payment' and 'No results found'.
- AMOUNT:** A text input field.
- DESCRIPTION:** A text input field.
- ADDITIONAL INFO:** A text input field with the placeholder 'i.e. Invoice number'.
- Submit:** A red button at the bottom right.

The user should click the TREASURY CODE tick and write down the code by themselves or assemble the code by ticking the ASSEMBLE CODE.

FIGURE 10.2 TRANSFER TO TREASURY

The screenshot shows the 'TO TREASURY' form in the ISBANK interface, with the 'TREASURY CODE' section expanded. The form includes the following fields and options:

- TO TREASURY:** A search bar with a red 'X' icon.
- TEMPLATE:** A dropdown menu with the text 'Select template'.
- FROM:** A text input field containing '3006 - 292.90 GEL'.
- PAY TAX FOR SOMEBODY ELSE:** An unchecked radio button.
- TREASURY CODE:** A dropdown menu with the text 'Select / add treasury code'.
- TREASURY CODE:** A radio button that is checked, with the text 'Enter code' next to it.
- ASSEMBLE CODE:** An unchecked radio button.
- SAVE TREASURY CODE AS TEMPLATE:** An unchecked radio button with a 'Continue' button next to it.
- AMOUNT:** A text input field containing '0.00 GEL'.
- DESCRIPTION:** A text input field with the placeholder 'Enter description'.
- ADDITIONAL INFO:** A text input field with the placeholder 'i.e. Invoice number'.
- Submit:** A red button at the bottom right.

IV. MASS PAYMENTS:

This panel is for the usage of the corporate users only. It is used for the execution of mass transfers as salaries, etc. Transfer type gives the user the option of choosing the mass payment details as follows:

FIGURE 11.1 MASS PSYMENTS

The screenshot shows the 'MASS PAYMENTS' interface with the following elements:

- Header: JSC ISBANK logo and 'GE EN TR' language selector.
- Navigation: Products, Transfers, Information, Parameters.
- Form Fields:
 - TRANSFER TYPE: Three radio button options:
 - TRANSFER IN GEL AND FOREIGN CURRENCY WITHIN THE BANK
 - TRANSFER IN GEL TO OTHER BANKS
 - TRANSFER IN FOREIGN CURRENCY TO OTHER BANKS
 - FROM: A dropdown menu with the text 'Select an account'.
 - FILE UPLOAD: An 'Upload' button.

- ✓ Transfer in GEL and Foreign Currency within the bank
- ✓ transfer in GEL to other banks
- ✓ transfer in Foreign Currency to other banks

FROM: choose account from which you want to make the transfer.

Each transfer type form can be downloaded from the right download button. Afterwards, the filled-out form should be attached via FILE upload.

FIGURE 11.2 MASS PSYMENTS

The screenshot shows the 'MASS PAYMENTS' interface with the following elements:

- Header: JSC ISBANK logo and 'GE EN TR' language selector.
- Navigation: Products, Transfers, Information, Parameters.
- Form Fields:
 - TRANSFER TYPE: Three radio button options:
 - TRANSFER IN GEL AND FOREIGN CURRENCY WITHIN THE BANK
 - TRANSFER IN GEL TO OTHER BANKS
 - TRANSFER IN FOREIGN CURRENCY TO OTHER BANKS
 - FROM: A dropdown menu showing '300008 - 272086.94 GEL'.
 - FILE UPLOAD: An 'Upload' button and a file name 'OrderImportTemplate (4).xlsx'.
- Table of Beneficiary Accounts:

Beneficiary Account	Beneficiary Name	Beneficiary Bank And Swift Code	Description	Execution Date	Amount And Currency	Status
GEL [input] 301	[input]	JSC Terabank TEBAGE22	private	01/01/1970	500 GEL	Pending
GEL [input] 30	[input]	JSC Terabank TEBAGE22	private	01/01/1970	200 GEL	Pending
- Indicative total amount: 700 GEL.
- Submit button.

As the last step, the user should press submit to the file being uploaded. As soon as the file is successfully uploaded, the transactions are being directed to Transactions MENU-CURRENT ORDERS.

FIGURE 11.3 MASS PSYMENTS/CURRENT ORDERS PART

08006500 ISBANK GE EN TR

Products Transfers Information Parameters

CURRENT ORDERS

ACCOUNT:

DATE RANGE: From: 29/09/2024 To: 06/10/2024

AMOUNT RANGE: From: 0.00 To: 0.00

TYPE: All

CURRENCY: All

STATUS: All

IMPORT TYPE: All

See all Created by me Needs my authorization Needs last authorization by me

Clear filters Search

Transaction number	Date	Purpose	Amount	Account	Status
<input type="checkbox"/> 11	06/10/2024	Transfer to Other Bank in National Currency	200.00 GEL	GE [] 08	Added >
<input type="checkbox"/> 10	06/10/2024	Transfer to Other Bank in National Currency	500.00 GEL	GE [] 08	Added >

Transactions: 10 Cancel

The CURRENT ORDERS menu gives the user the possibility to one more time check the executed transactions, tick them, and finally authorize. Only after the final authorization, the mass transaction goes to the bank's approval.

NOTE: In case the user is a second-level authorization owner, the transactions fall to the first-level authorization owner's approval before it goes to the bank approval. Before the mentioned first level authorization is done, the user can see the executed transactions in CURRENT ORDERS.

V. MANAGE TEMPLATE

The Manage template panel allows the user to create, edit, and save transaction templates for quick and easy future use. These templates can be used for frequently performed transactions, such as transferring funds, making scheduled payments etc..

FIGURE 12.1 MANAGE TEMPLATE

FIGURE 12.2 MANAGE TEMPLATE /CREATE TEMPLATE

VI. CURRENT ORDERS

In this panel, the user can easily reach all the orders and view their status as following:

FIGURE 13.1 CURRENT ORDER

The screenshot shows the 'CURRENT ORDERS' section of the ISBANK interface. It includes a navigation menu with 'Products', 'Transfers', 'Information', and 'Parameters'. The main area contains a search bar and a list of filters: ACCOUNT, DATE RANGE (From: 29/09/2024, To: 06/10/2024), AMOUNT RANGE (From: 0.00, To: 0.00), TYPE, CURRENCY, STATUS, and IMPORT TYPE. There are radio buttons for 'See all', 'Created by me', 'Needs my authorization', and 'Needs last authorization by me'. Below the filters are 'Clear filters' and 'Search' buttons. The transaction list has columns for Transaction number, Date, Purpose, Amount, Account, and Status. The visible transactions are:

Transaction number	Date	Purpose	Amount	Account	Status
13	06/10/2024	Transfer to Own Accounts/Currency Exchange	100.00 GEL	GE[]08	Added
12	06/10/2024	Transfer to Other Bank in Foreign Currency	25.00 USD	GE[]01	Added
11	06/10/2024	Transfer to Other Bank in National Currency	200.00 GEL	GE[]08	Received By Bank
10	06/10/2024	Transfer to Other Bank in National Currency	500.00 GEL	GE[]08	Received By Bank

At the bottom, there is a 'Transactions: 10' dropdown and 'Cancel' and 'Search' buttons.

ADDED - the transaction is done by the user and awaiting further authorization.
RECEIVED BY BANK- the transaction is sent to the banks approval.

FIGURE 13.2 CURRENT ORDER/AUTHORIZATION

The screenshot shows the 'CURRENT ORDERS' section of the ISBANK interface, filtered for 'Needs my authorization'. It includes the same navigation menu and filters as Figure 13.1. The radio buttons for 'Needs my authorization' and 'Needs last authorization by me' are selected. Below the filters are 'Select All', 'Clear filters', and 'Search' buttons. The transaction list has columns for Transaction number, Date, Purpose, Amount, Account, and Status. The visible transactions are:

Transaction number	Date	Purpose	Amount	Account	Status
68	12/10/2024	Transfer to Other Bank in National Currency	20,000.00 GEL	GE[]	Added
49	12/10/2024	Transfer Within Bank	10.00 EUR	GE[]	Added

At the bottom, there is a 'Transactions: 10' dropdown and 'Cancel' and 'Authorize' buttons.

Important to note that the CURRENT ORDERS panel also reflects the transactions or performed exchanges when they are conducted by a second-level authorization owner. Thus, the first-level authorization owner can check and approve the operations before they go to bank approval.

The FIGURE 13.2 CURRENT ORDER/AUTHORIZATION gives the mentioned action, where the first-level authorization owner can filter via "Needs my authorization" and authorizes the "Added" operations.

VII. TRANSACTIONS HISTORY

The transactions history panel provides the user with a comprehensive view of all your past account transactions and allows you to filter them based on diverse criteria.

FIGURE 14 TRANSACTION HISTORY

The screenshot displays the 'TRANSACTION HISTORY' interface. At the top, there is a search bar and a 'Close Filter' button. Below this, several filter criteria are listed: ACCOUNT (All Accounts), DATE RANGE (From: 29/09/2024, To: 07/10/2024), AMOUNT RANGE (From: 0.00, To: 0.00), CONTAINS TEXT IN DESCRIPTION (Enter description), CURRENCY (All), ACCOUNT / IBAN (Enter account / iban), and TRANSACTION NUMBER (Enter transaction number). At the bottom of the filter section are 'Clear filters' and 'Search' buttons. Below the filters is a table with the following data:

Transaction number	Date	Purpose	Account number	Amount
2859	07/10/2024	RTGS Commission Fee	GE [] 08	-1.00 GEL
2858	07/10/2024	private	GE [] 08	-200.00 GEL
2857	07/10/2024	RTGS Commission Fee	GE [] 08	-1.00 GEL
2856	07/10/2024	private	GE [] 08	-500.00 GEL

At the bottom of the table, there is a legend for 'Transactions Number' with '10' items, and a status indicator showing 'Finished' (blue) and 'Pending' (pink).

CRITERIA: account, date range, amount range, currency, transaction number, etc.

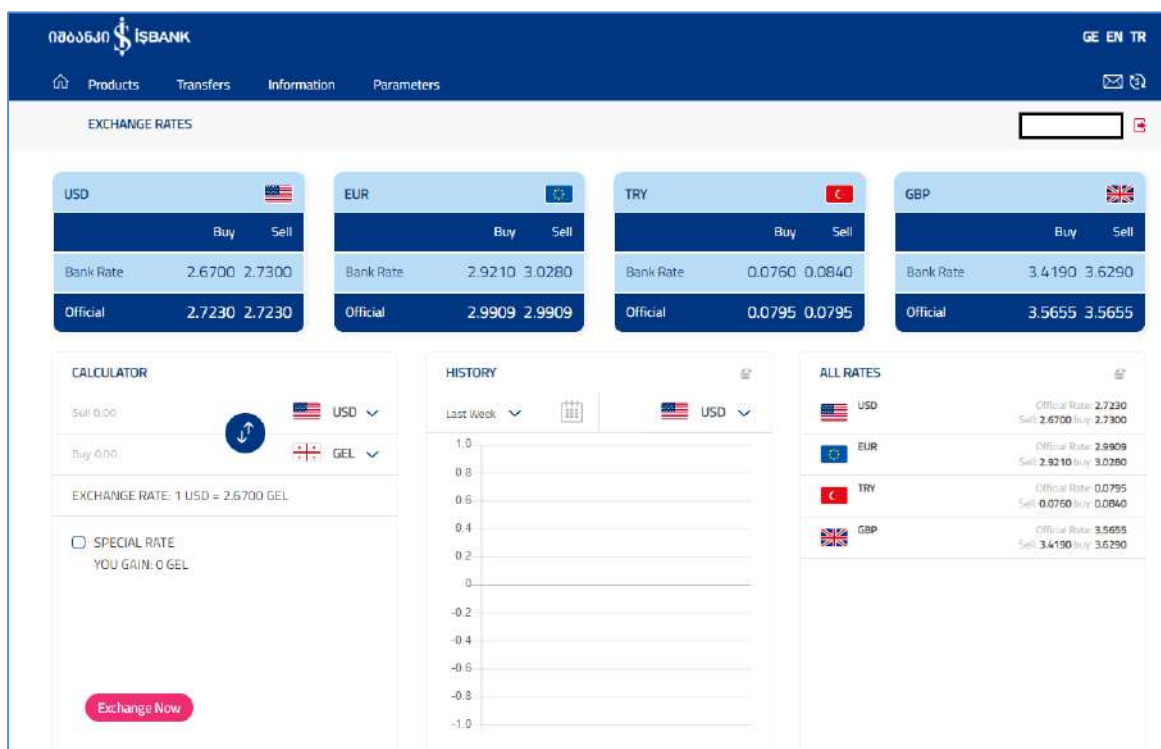
Finished transactions are reflected in blue and the pending ones in pink color as per the given screen below.

IX. SECTION "INFORMATION"

This section contains Exchange Rates, Bank's Directory, and Bank's Branches.

1. Exchange rates are given in USD, EUR, TRY, GBP currencies.

FIGURE 15 CURRENCY EXCHANGE PANEL



2. The bank's directory panel allows the user to view the bank codes for both Georgian and Foreign Banks.

FIGURE 16.1 BANK CODES. FOREIGN BANKS

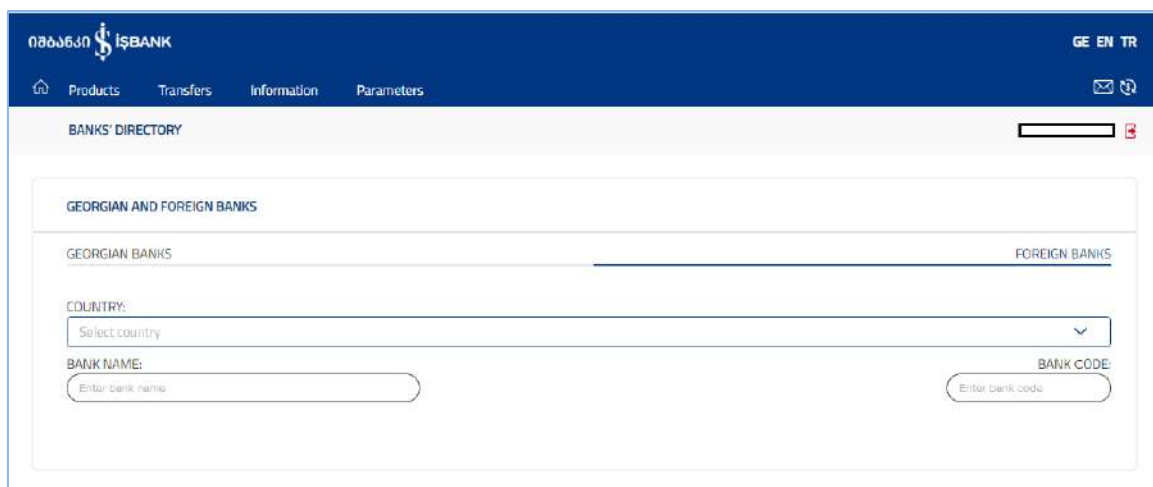
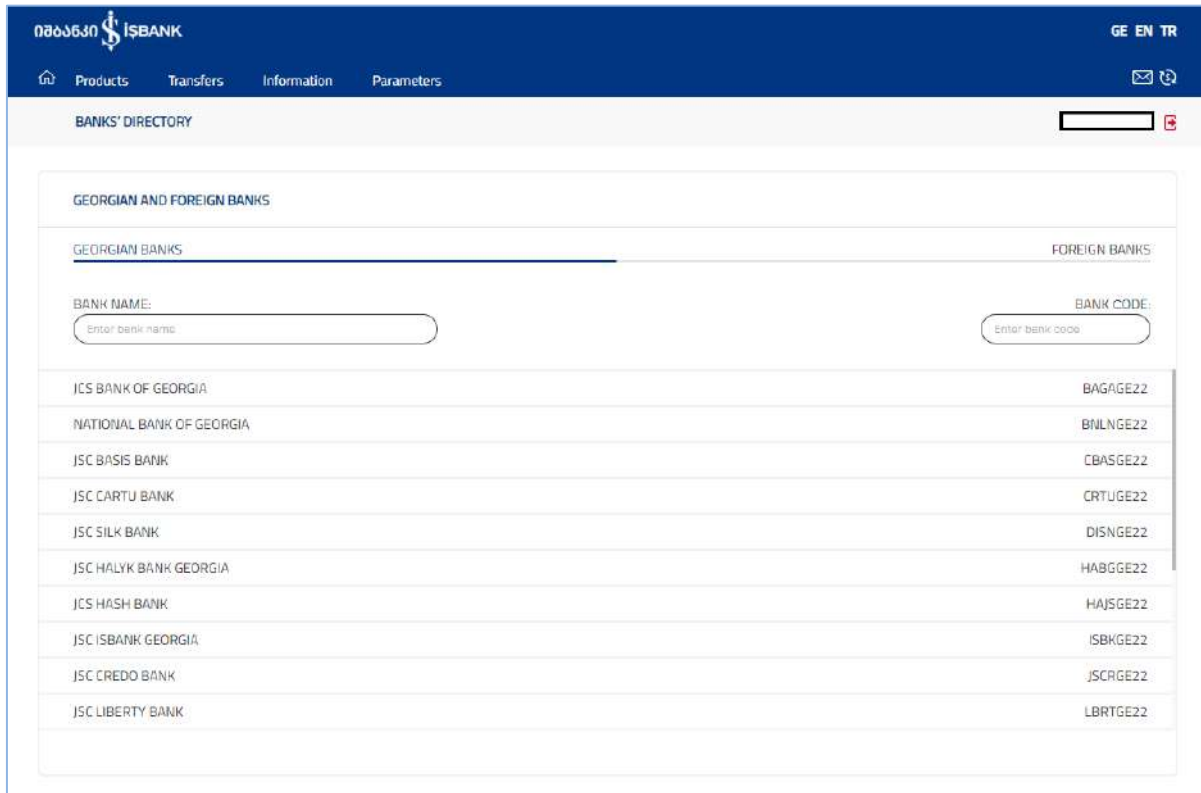
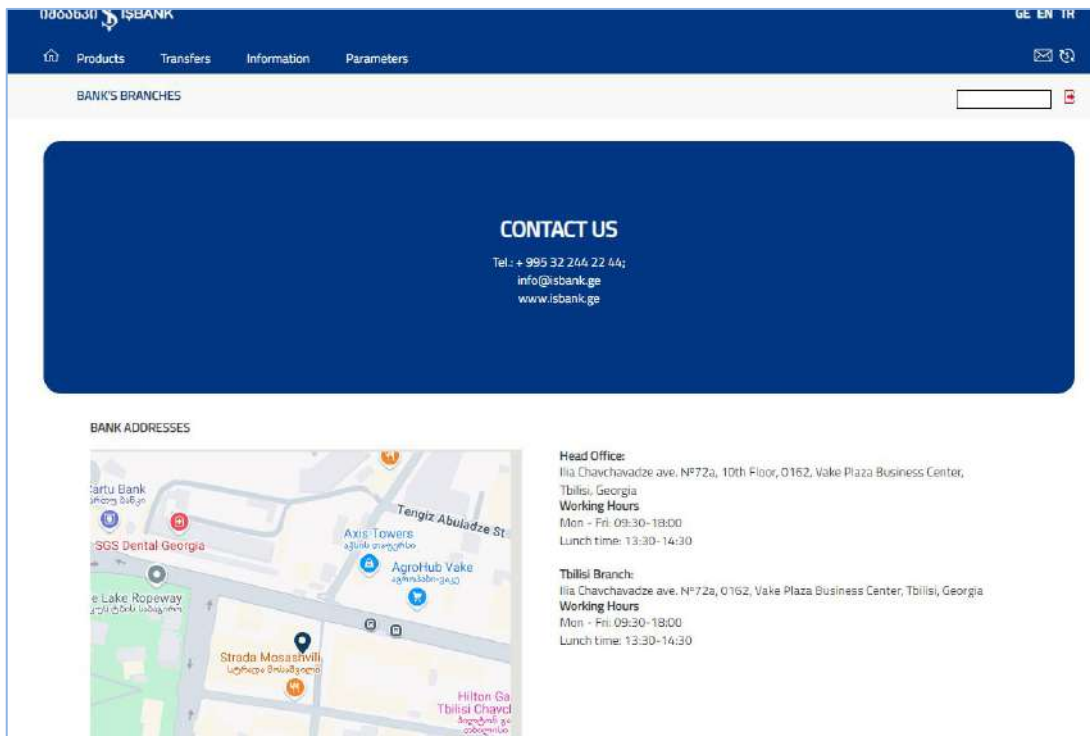


FIGURE 16.2 BANK CODES. GEORGIAN BANKS



3. The bank's branches panel gives the address as well as the working hour's information.

FIGURE 16.3 BANKS BRANCHES



X. SECTION “PARAMETERS”

Change Username and Password Panel.

FIGURE 18 CHANGE USERNAME

0800530 ISBANK GE EN TR

Products Transfers Information Parameters

EMILIA ALIEVA

Change Username

Change password

CHANGE USERNAME

New Username:

Enter new username

Current Password:

Enter current password

Save

Your new username:

- Must contain min. 5 characters;
- Uppercase Latin letters (A to Z);
- In addition, the following characters can be used: numbers (0-9), symbols: - _ @ .

Your new username:

- Must contain min. 5 characters;
- Uppercase Latin letters (A to Z);
- In addition, the following characters can be used: numbers (0-9), symbols: - _ @ .

Panel Manage Favorites allows the use to order the fast menus to be reflected on the main page.

FIGURE 19 MANAGE FAVORITES

0800530 ISBANK GE EN TR

Products Transfers Information Parameters

MANAGE FAVORITES

Exchange rates

Transfers to treasury

Current Orders

Templates

Transfers to someone else

Transfers between own accounts/Currency Exchange

XI. MESSAGE PANEL

The panel enables the user(s) to easily communicate with the bank via the IB platform. For that, the customer should select the “Messages” button on the right corner of the page. After clicking on it, a plus button appears in the new message field, where customers should fill out mandatory fields and, in addition, can attach files and send them for the bank’s review.

FIGURE 20.1 MESSAGE



FIGURE 20.2 NEW MESSAGE

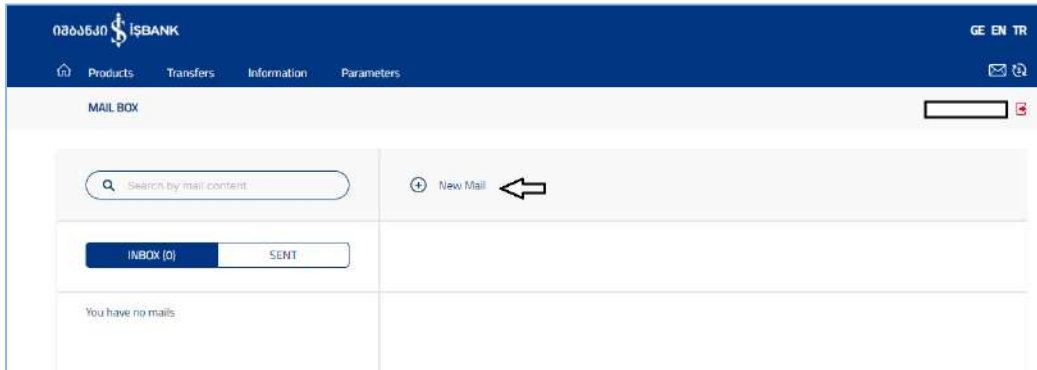
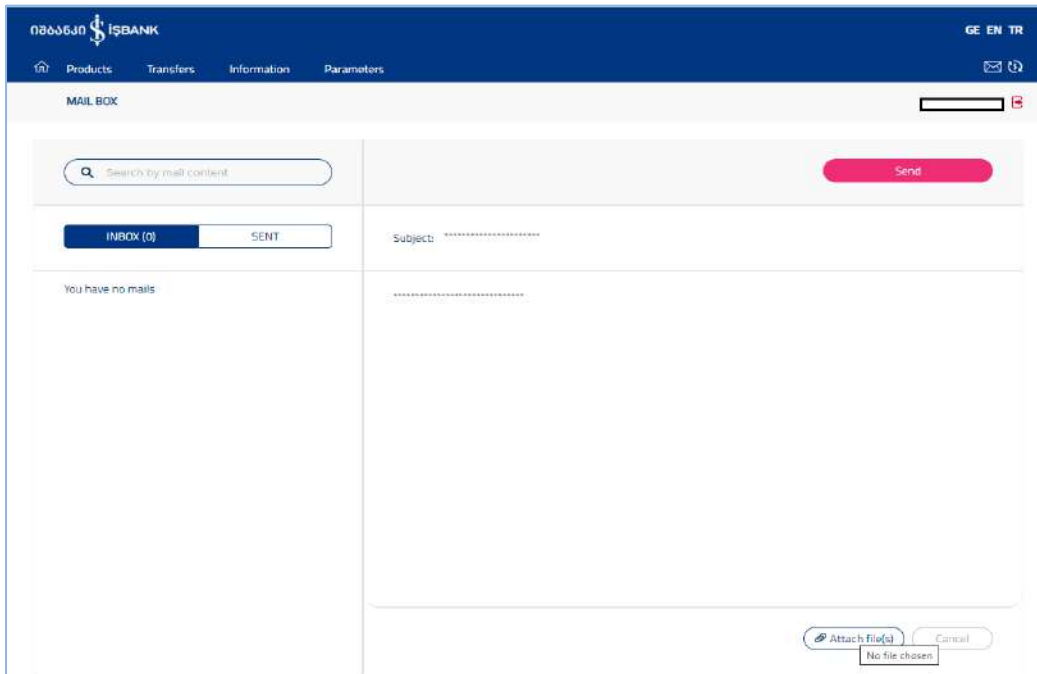


FIGURE 20.3 MESSAGE /MANDATORY FIELDS



XII. CLOSING THE INTERNET BANKING SESSION

The session shall always be closed with LOGOUT button.

