

Frequently asked questions when using InternetBank

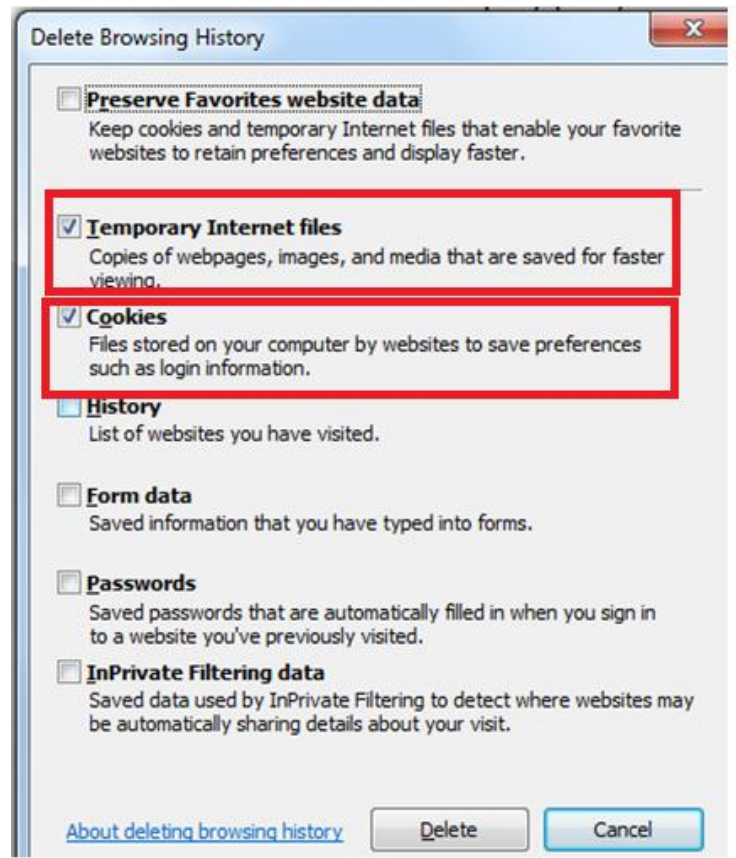
1. Log in Questions

1.1. InternetBank is slow?

For normal operation of the InternetBank system you need to clean up the temporary files of your browser (cookie/cache) – that will help to avoid some errors.

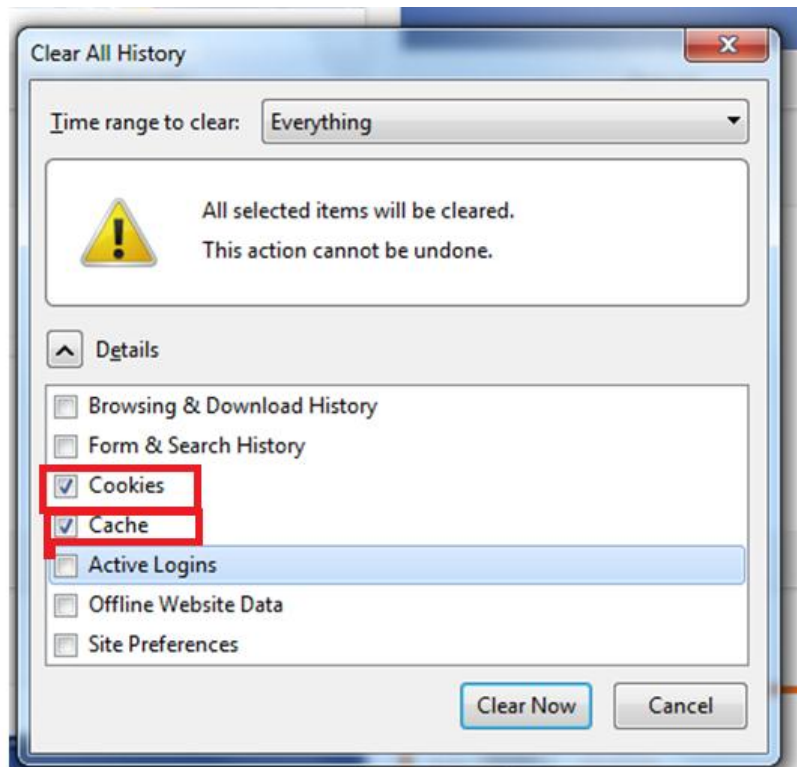
For Internet Explorer:

- Press Ctrl+Shift+Delete
- Open «Delete Browsing History» window
- Choose «Temporary internet file» and «Cookies » then click «Delete»




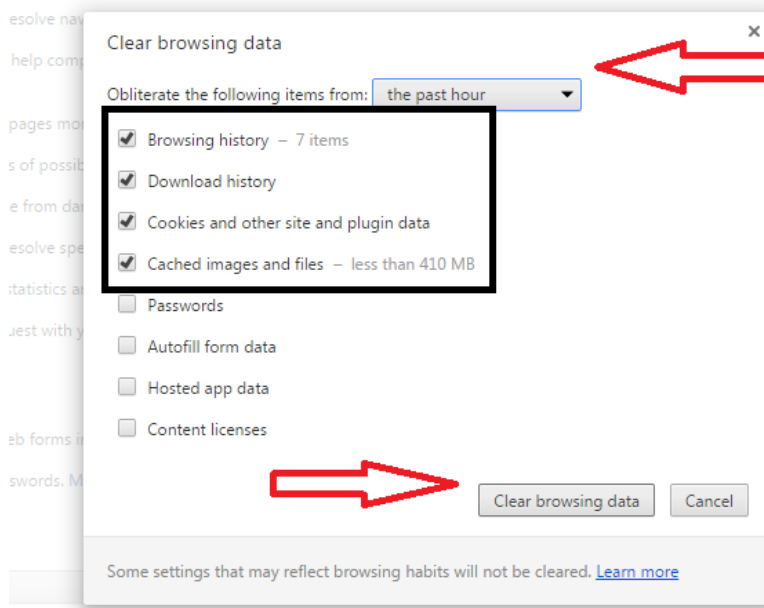
For Mozilla Firefox:

- Press Ctrl+Shift+Delete
- In Open «Clear Last history» window Choose «Everything»
- In «Details» choose «Cookies» and «Cache» then click «Clear Now».



For Google Chrome:

- In the toolbar click 
- When you enter a name and password on the second level, "**Clear History**", inscription appears ,click on «**cookie**».



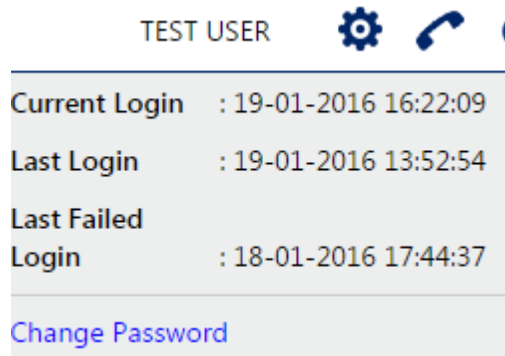
- In opened window choose the period you want to delete.
- Click "Clear History".



1.2. When is it necessary to change the second level password?

The second level password must be changed after 30 calendar days.

1.3. How to change password?

To change the password user should click Log in (TEST USER in example) in the upper right corner of the screen

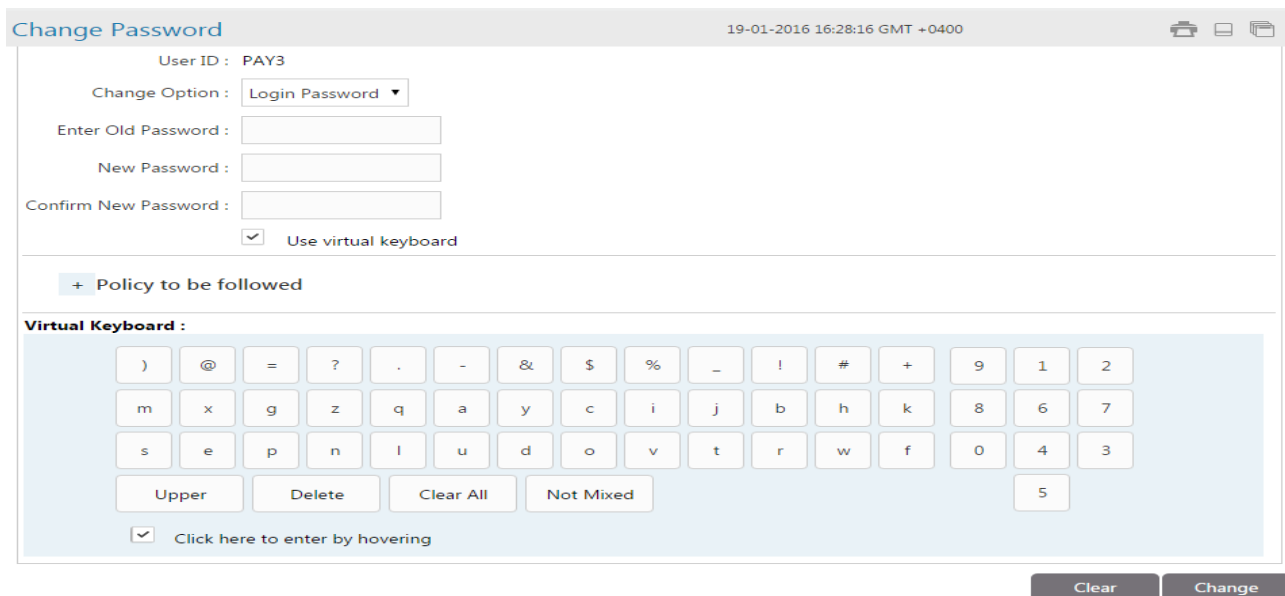


TEST USER  

Current Login	: 19-01-2016 16:22:09
Last Login	: 19-01-2016 13:52:54
Last Failed Login	: 18-01-2016 17:44:37

[Change Password](#)

After selecting “**Change Password**”, the window shown below opens (to cancel the virtual keyboard the user needs to uncheck “Use virtual keyboard”)



Change Password 19-01-2016 16:28:16 GMT +0400

User ID : PAY3

Change Option : Login Password ▾

Enter Old Password :

New Password :

Confirm New Password :

Use virtual keyboard

+ Policy to be followed

Virtual Keyboard :

)	@	=	?	.	-	&	\$	%	_	!	#	+	9	1	2
m	x	g	z	q	a	y	c	i	j	b	h	k	8	6	7
s	e	p	n	l	u	d	o	v	t	r	w	f	0	4	3
Upper	Delete	Clear All	Not Mixed												5

Click here to enter by hovering

Fill in these fields and click **Change**.

1.4. When appears the error “User authentication failed” after you entered username and password at the second level:

- Invalid username
- Username is duplicated
- Incorrect fonts (Azeri or etc.). Applicable only English font.
- The username can't be entered in small letters. When entering a user name, all letters must be capitalized.

1.5. Message “User is locked” appears:

This means that at the second level, the username and password were incorrectly entered 9 times. In this case, you need to send a mail indicating the username to ib@ibar.az.

1.6. What should I do if I forget the password of the second level?

In this case, you need to send a mail indicating the username to ib@ibar.az. The new password will be sent only to the email mentioned in Appendix No. 1, which is the part of the contract for Internet banking.

1.7. When changing a user (if the token is transferred to another user), is it necessary to change the username?

In this case, for the registration of a new user, the customer must fill out and submit to the branch Application N1, which is the part of the contract for Internet banking.

1.8. What should be done if the customer has changed the e-mail address (the previous e-mail address is indicated in the application that is provided together with the contract)?

In this case customer should submit the official request letter to the branch about e-mail changes indicating necessary e-mail address. As per this letter information in the bank will be updated.

2. Questions arising during the operations in the Internet banking system:

2.1. How to check balance?

The balance reflected on the main page in the column **Account Balances**-is the current account balance. In this window **Current Balance**- reflects the balance without incoming amounts that expected to be authorized. **Total Available Balance**- reflects available balance, the amount that could be used.

2.2. The user initiated a payment but the authorizer does not see it:

If the authorizer approves payments in “ **Pending for authorization**” widget, to see new payments authorizer should click refresh .

2.3. The meaning of error **EL-LIAB-LK..Liability table is currently locked by other transaction.Please re-try ?**

This means that the authorization of this operation coincided with another transaction on the same account and as a result, this transaction was returned. This payment should be reinitiated by the user.

2.4. The meaning of error **Leigth of UDF is not proper?**

Usually such a mistake occurs in intra-bank transfers. This means that there is an error in the information of the beneficiary's account (in the name, TAX ID, address, etc.). Such errors can only be corrected by the bank. In this case, the customer should send a mail to ib@ibar.az.

2.5. The meaning of error **Field contains non swift characters ?**

There are symbols that do not match with Latin alphabet in the beneficiary's name or in the payment details.

2.6. **one of the field size is of invalid lenght** error appears in file uploaded using the **Bulk transactions menu**.

This means that there are extra invisible symbols in the file on one line (or several). As per manual, the number of characters on each line is limited and if the limit is exceeded, this error appears. The acceptable number of symbols is indicated in IB manual

2.7. In the file loaded using the **Bulk transactions** menu, an **Either of the Debit Account, Branch or Currency is invalid** error appears in file uploaded using the **Bulk transactions menu**.

This means that the user does not have the rights to perform such transactions or the downloaded file is saved in the wrong format (the format should be UDF-8).

2.8. When you enter the menu **Bulk Payments** an error **BTID not mapped to the customer** appears

This error appears when the **Bulk Payments** menu is not activated. To activate this option, you need to submit an official request letter to the bank.

2.9. When loading a file in the Bulk Payments menu, ***There are no accounts available for this function or The transaction is not allowed*** error appears

This means that the account number required to perform this transaction is not connected to Internet banking service or no given rights.

In this case you need to contact the bank with the Application. If the application was submitted, you must send a mail to ib@ibar.az .

2.9. ***This request cannot be processed currently. Please try again after sometime*** error appears when loading a payment file using Bulk Transaction menu.

In this case the customer should send a mail to ib@ibar.az .

2.10. ***IBAN is incorrect error appears*** when initiating the payments in Domestic funds transfer, AZIPS transfer, SWIFT transfers menu

This means that beneficiary's IBAN is invalid. You can check the IBAN on <https://www.iban.com/> .

2.11. Why can't I see the created template?

When creating a template, there are two templates types: **Private; Public**. If no selection is made, the template will not be saved. It should be noted that when **Private** is selected, the access to this template will only have the user that created it, and when **Public** is selected, all users will have the access to this template (users who have access to the accounts of the company).

2.12. How to delete created template?

For these reasons user should use **Transaction Activity – View template menu**. In this menu users see all the created templates. To view a payment template or delete it the user should click on the Template in the Status column,. In the open window, in the EBanking Reference No column, select the desired template and delete it by clicking on Delete button on the right bottom corner of the screen.



The screenshot shows the 'View Templates' page in the bank's EBanking system. The navigation menu includes 'Home', 'Transaction Activities', 'Accounts', 'Payments', 'Bulk Transactions', 'Customer Services', 'Tools', and 'User Manual'. The 'Transaction Activities' menu item is highlighted. Below the navigation, there are tabs for 'Initiated Transactions', 'View Templates', 'Transactions To Authorize', and 'View Transactions'. The 'View Templates' tab is active. A table displays the following data:

Transaction Type	Status	Count	Percentage
AZIPS Transfers	Template	6	15.38%
Domestic Funds Transfer	Template	14	35.90%

EBanking Reference No.	Transaction Type	Transaction Status	Created On	Updated On	Cre
266544622036882	AZIPS Transfers	Template	06-05-2016 21:52:16 GMT +0400	06-05-2016 21:52:16 GMT +0400	BAG
431659418036838	AZIPS Transfers	Template	06-05-2016 20:01:11 GMT +0400	06-05-2016 20:01:11 GMT +0400	BAG
112919130036759	AZIPS Transfers	Template	06-05-2016 18:59:28 GMT +0400	06-05-2016 18:59:28 GMT +0400	BAG

Authorizer/s	Authorized On	Status	Value Date	Amount	Note
BAGXANNOV	06-05-2016 21:52:16 GMT +0400	Template [19]		AZN 1.00	

Note : In case of modification, notes will be ignored.

Buttons: Back, Delete, Initiate

2.13. How to check if the translation has passed in the downloaded file?

You should enter **Bulk Transactions - Bulk File View** . To find the downloaded file in **Bulk Transaction Identifier – File Reference Number** and click on it. It's possible to check the status of each transaction.

2.14. The user initiated a payment, but the authorizer does not see it.

If the user approves the payments in **Pending for authorization widget on Home page**, to see new payments user should click on **Refresh** (🔄).

2.15. Needed amount is reflected in account balance, but payments could not be executed?

Account Balances	
Current Balance	1,532.06 AZN
Total Available Balance	1,532.06 AZN
Minimum Balance	

in this case the user should pay attention to the amounts reflected in **Current Balance and Total Available Balance** . This means, that **Current Balance and Total Available Balance** can be different. In

Current Balance is reflected the balance with amounts waiting for authorization. In **Total Available Balance**, is reflected the available amount, the amount that can be used by user.

2.16. Where to see last transactions?

Last performed transactions can be seen in **Recent Activity widget** on the main page. And in **Transaction Activities** menu.

2.17 How to perform transfers to the budget?

Transfers to Budget are performed **only in (except VAT) Domestic funds transfer**. In payment details (payment details- 4 fields) in the first field should be indicated **Büdcə səviyyəsinin kodu (one digit)**, in the second field-only **Büdcə təsnifatı ödənişlərinin kodları (6 digits)**. In fields 3,4 additional information can be added.

2.18. how should be input beneficiary's account number in internal transfers?

In internal transfers it's enough to indicate beneficiary's account number. That is, instead of the IBAN account, customer needs to enter a 20-digit account (for example, you need to enter the last 20 digits of the 28-digit IBAN account AZ62İBAZ33881019449123456120). Other data will appear automatically.

2.19. How to initiate ruble payments?

Ruble payments should be initiated in menu **SWIFT transfer**. To initiate this payment, user needs to select a ruble account in the **Source account** field, the system will automatically open the required fields for payment in Russian rubles.

2.20. Can I download a salary file at any time of day?

A salary file can be downloaded during the working hours from 08:00 to 17:00.

2.21. Which payments can be performed in Bulk Payments?

In **Bulk Payments** menu users can perform intra-bank payments, payments inside the country and transfers to the budget.

2.22. What file format should I use to download salary files and Bulk Payments?

When downloading salary files and Bulk Payments, you should use the csv and txt formats. The samples of these formats you can download from <https://www.ibar.az/az/corporate/e-banking/corporate-internet-banking/#user-manuals>. It's recommended to use

Notepad++ to find mistakes in downloaded file. You can upload it from (<https://notepad-plus-plus.org/>).

2.23. The transaction passes without the authorization confirmation:

The reason for this may be incorrect data in the Application. In this case, you need to contact your branch (the request may be unofficial).

2.24 Can the authorizer make changes in the initiated payment?

The payment can be modified only by the user who initiated it. The authorizer can either send the payment back to the user (**Send to Modify**), either confirm it (**Authorize**), or reject it (**Reject**). In the case of **Send To Modify**, in the Note column, authorizer can indicate the reasons of sending back the payment. The user, after making changes in the payment, can send it back for authorization.

Note:

Audit Detail					
Authorizer/s	Authorized On	Status	Value Date	Amount	Note
Initiator	08-01-2016 10:05:12 GMT +0400	Initiated (1)	23-Nov-2015	AZN 200.00	

Buttons: Back, Authorize, Reject, Send To Modify

2.25. Steps of creating a template

There are two ways to create a template:

- Payments -> Beneficiary maintenance (detailed information in User's Manual ,chapter 15)

Navigation: Home, Transaction Activities, Accounts, Payments, Bulk Transactions, Customer Services, Tools, User Manual

Account Summary: Current and Savings

Recent Activity:

- Domestic Funds Tran
- Internal Transfer 3327939049
- Internal Transfer Beneficiary 163804584990301 01-08-2017

Payments Menu:

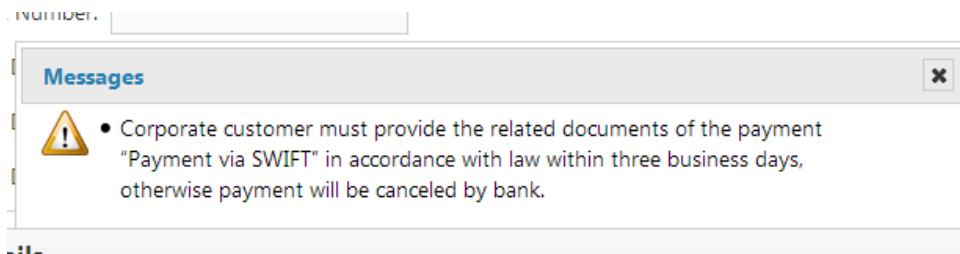
- Within Bank
 - Payment through own accounts (same currencies)
 - Payment through own accounts (exchange)
 - Internal Transfer
- Within Country
 - VAT payment
 - Domestic Funds Transfer
 - AZIPS Transfers
- Cross Border
 - SWIFT Transfers
- Beneficiary Maintenance
- View Limit Utilization

Account Balances: Find All the balances related to your accounts. Select Customer, Select Account, GO

Pending for Authorization: No Records Found. No Record found.

- you can create a template while initiating a payment clicking on the "Save as template" button. The template will reflect all payment information. When creating a template, you should always select a template type in the Template type field. Otherwise, the template will not be saved. In the Transaction Activities Transactions View Templates menu, you can view the created templates.

2.26. When initiating international transfers (SWIFT) below mentioned message appears:



This means that when executing international payments, residents and non-residents must submit to the bank the originals of documents confirming payment as per Legislation. Otherwise, the payment will not be executed by the bank.