Evrofinance Mosnarbank

Remote Bank for Legal Persons
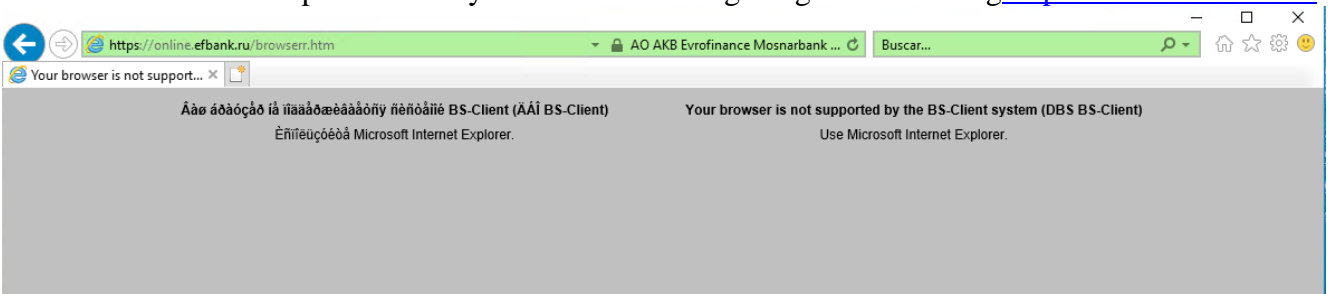
## USER MANUAL

Table of Contents

1. Settings for the System correct operation

**Important!** **You may need administrator rights to perform these settings!**

1. **Compatibility View Options.** Setup is required for modern versions of Internet Explorer 11 and later. It must be performed if you see the following image after entering https://online.efbank.ru/:
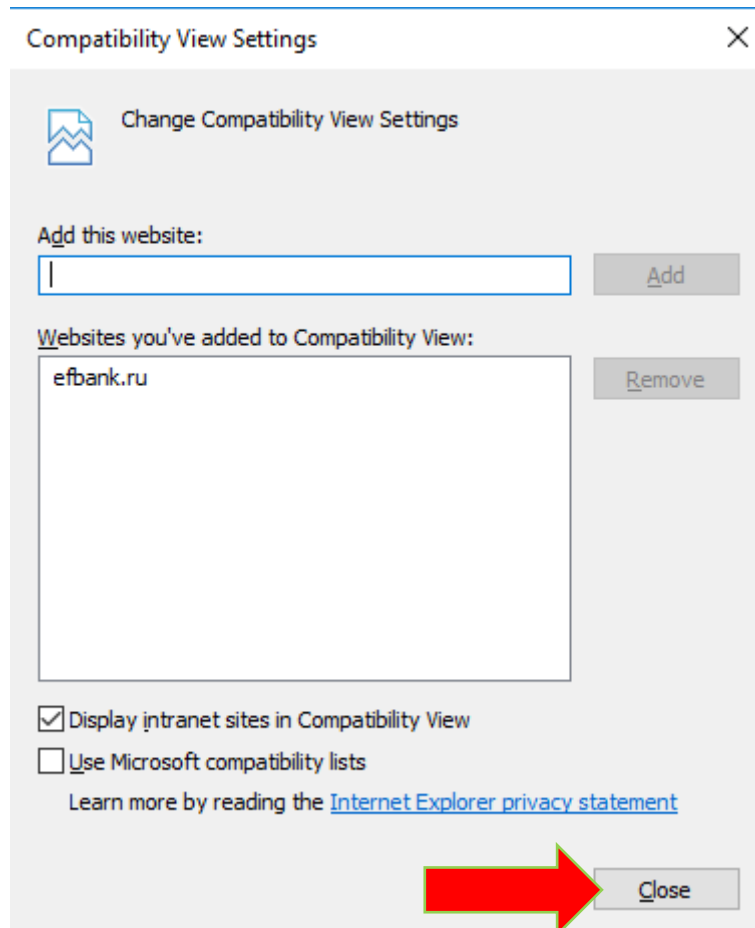

For setup, please, click icon ⚙ in the upper right corner of the browser window.
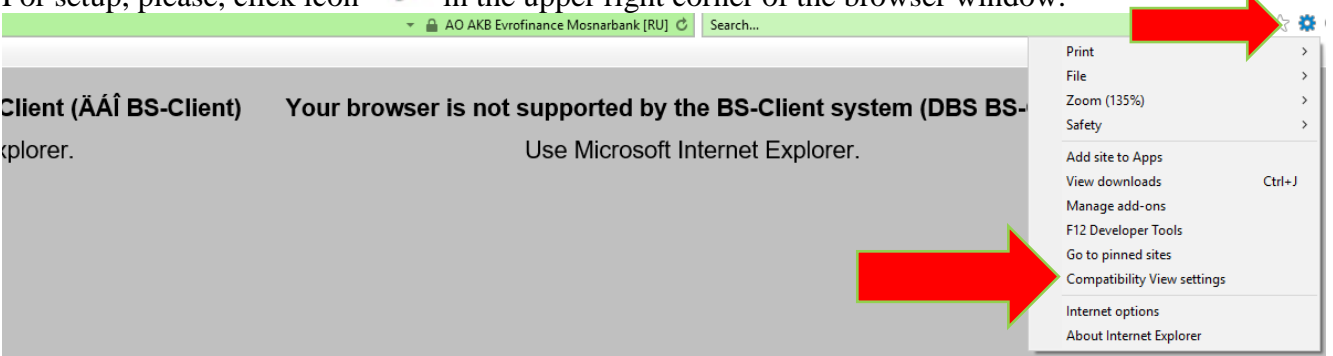
In the opened window, click "Add", and the bank address is to be added to the list of sites opened in the compatibility mode:
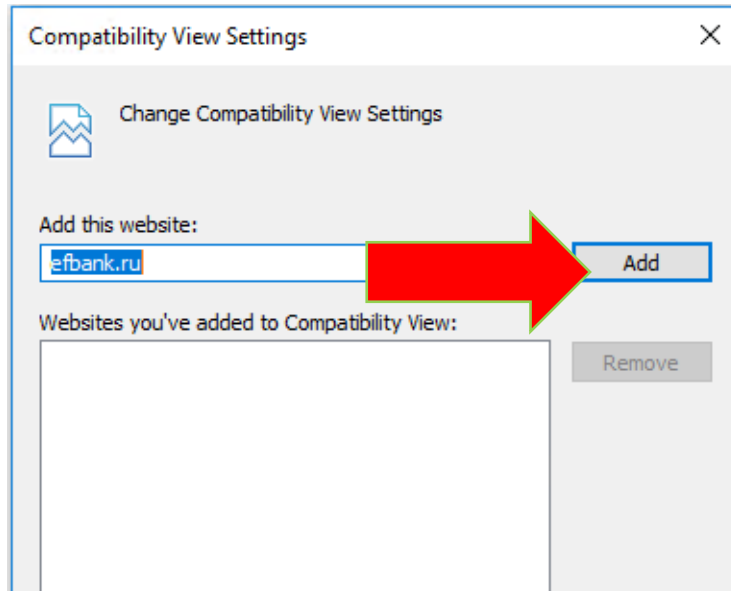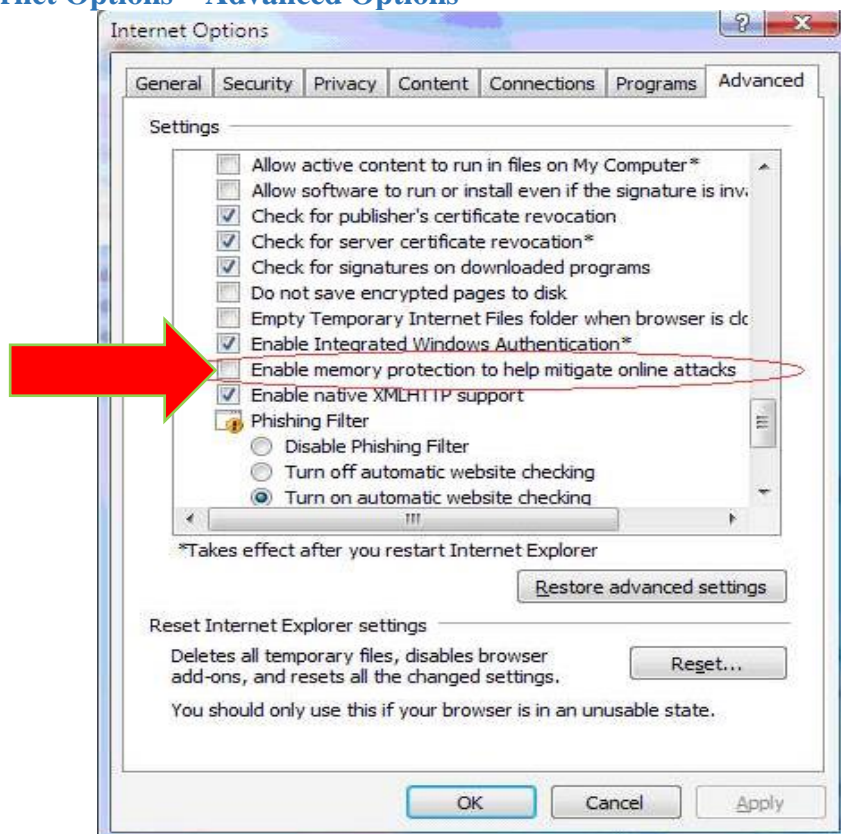

Apply the setup:

2. **Memory Protection** (only for versions of Internet Explorer 8 and below!)
For trouble free installation of ActivX, uncheck "Enable Memory Protection" option to reduce the risk of hacker attacks.
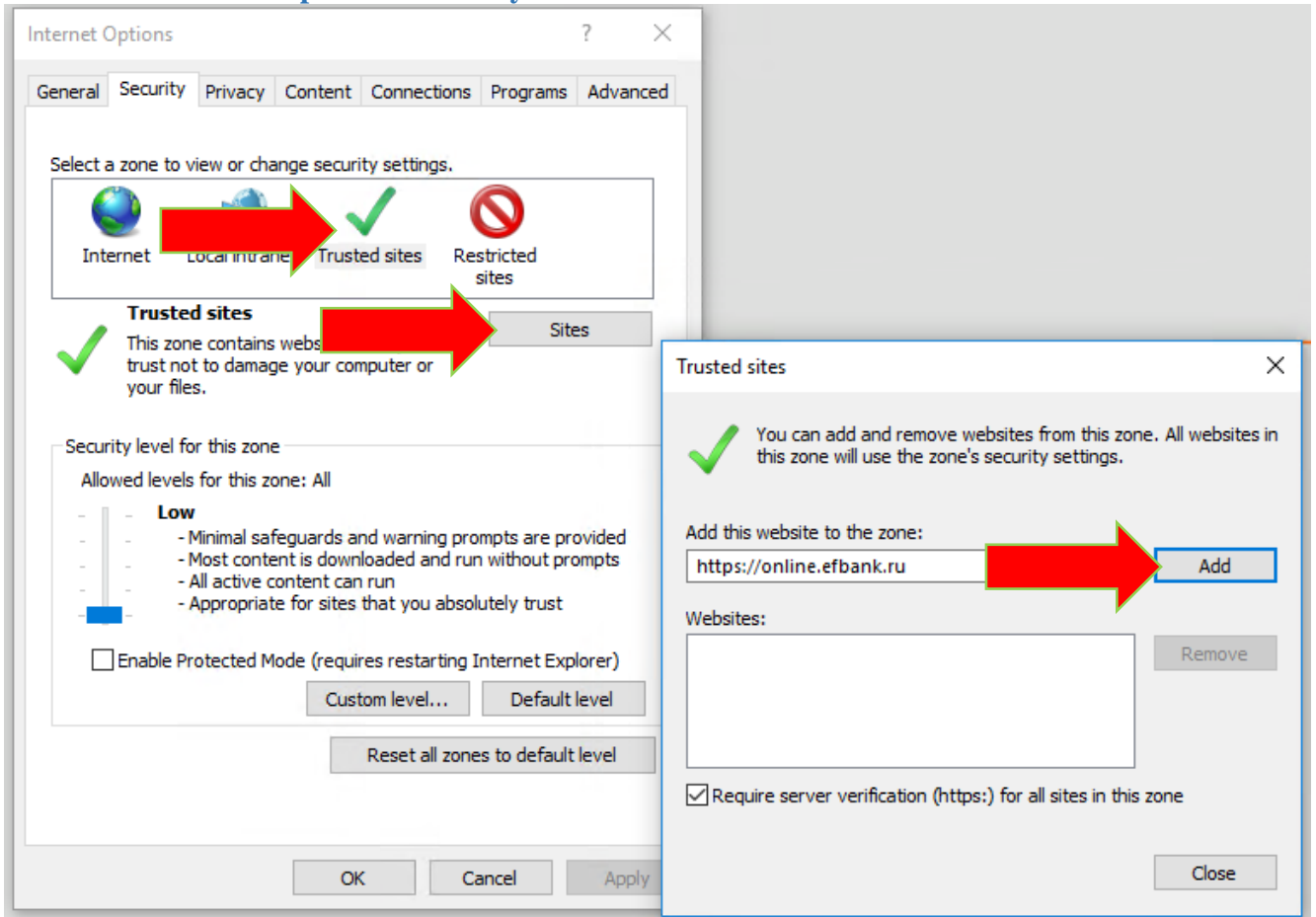Open Internet Explorer and go to settings:
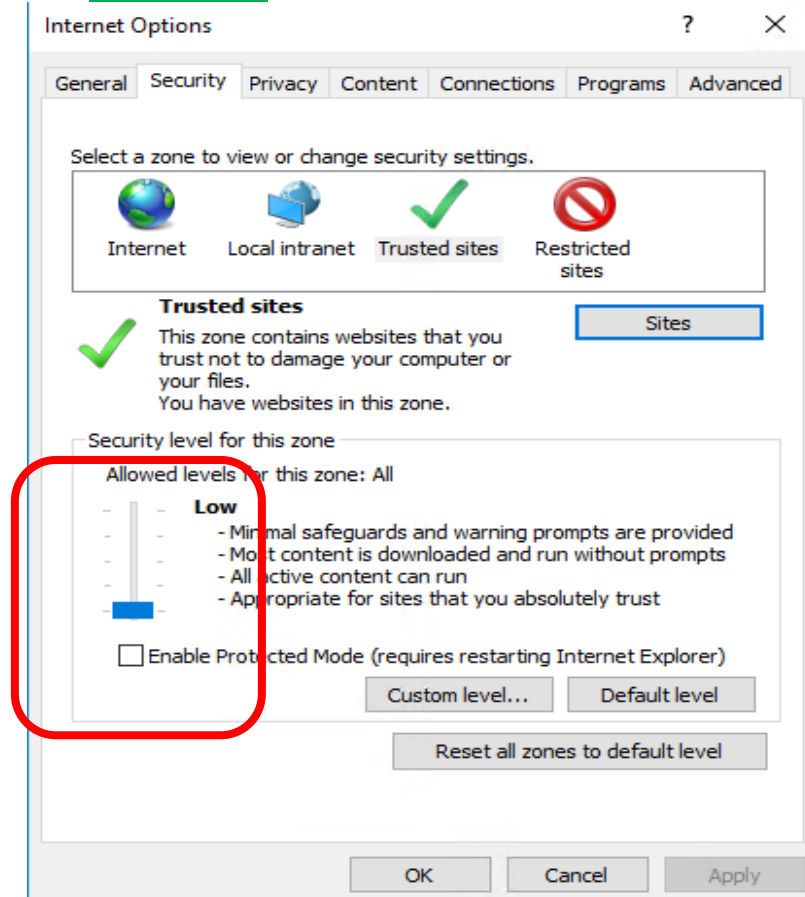**Tools – Internet Options – Advanced Options**

3. For proper functioning of the Bank's site https://online.efbank.ru, please, add it to **"Trusted sites".**

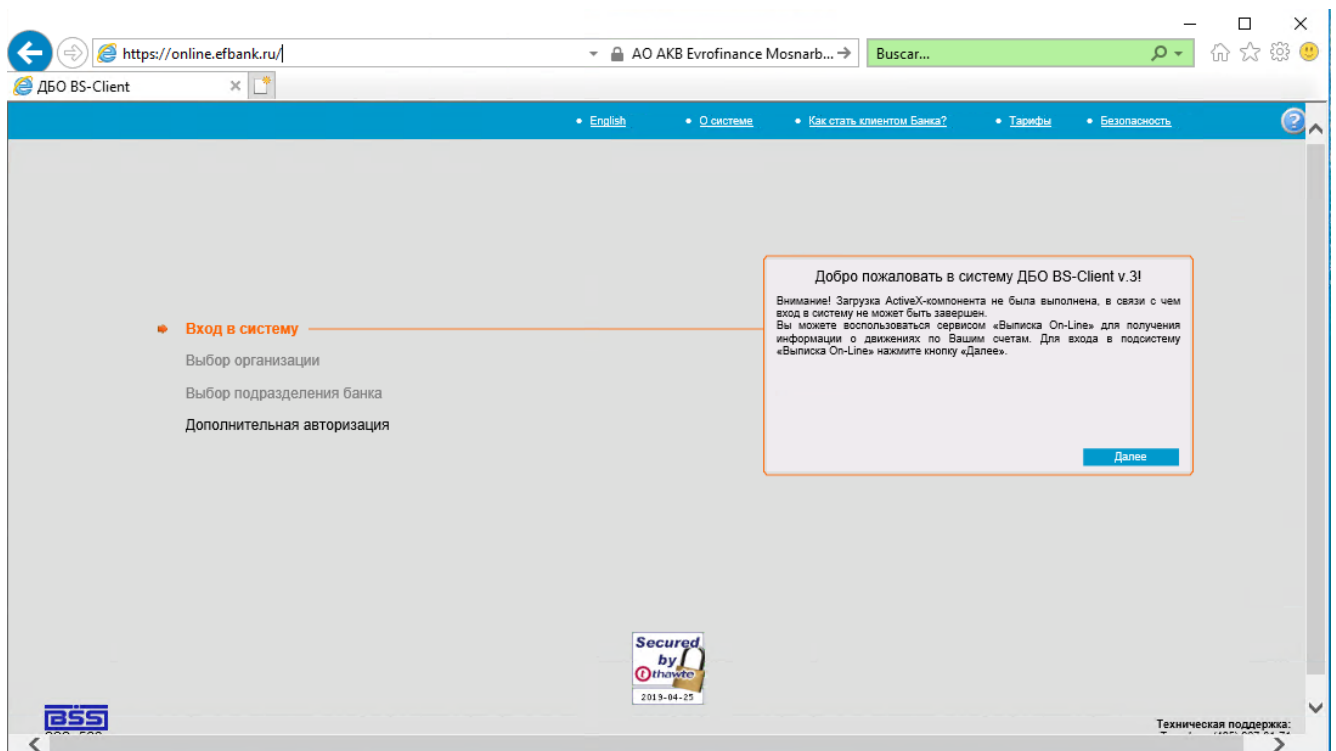**Tools – Internet Options – Security**

4. Then, choose **"Low"** security level for trusted sites:

2. System login

1. To enter the System, write in the address bar of **Internet Explorer**: https://online.efbank.ru/

2. For the first login, you need to install ActiveX components. You may need administrator rights to install these components.
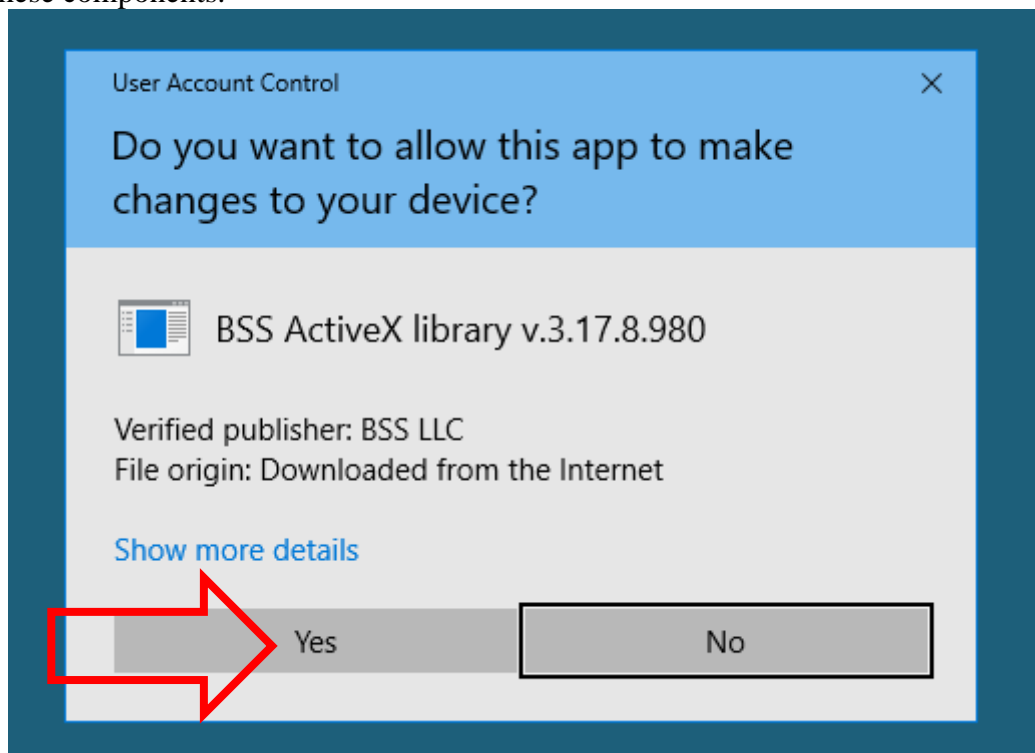
*In case of problems with ActivX components installation, please, perform the **Internet Explorer** settings as described in clause 1 of this Manual or contact your system administrator.*

Install ActiveX components:
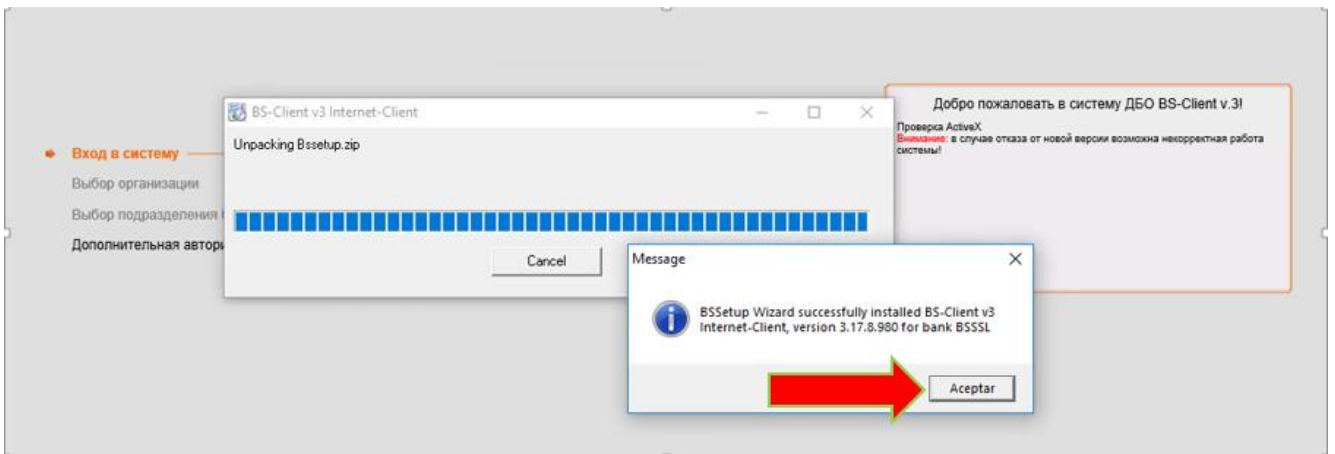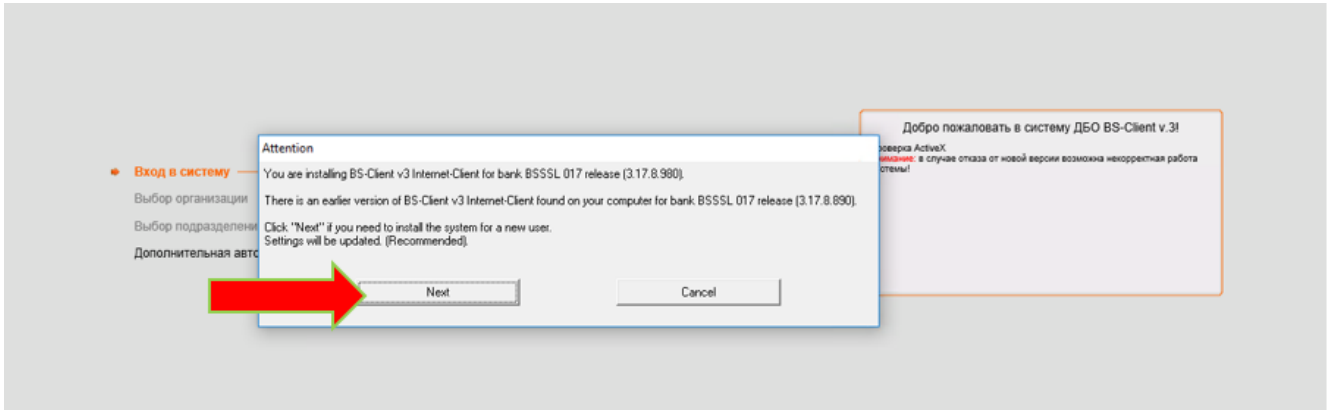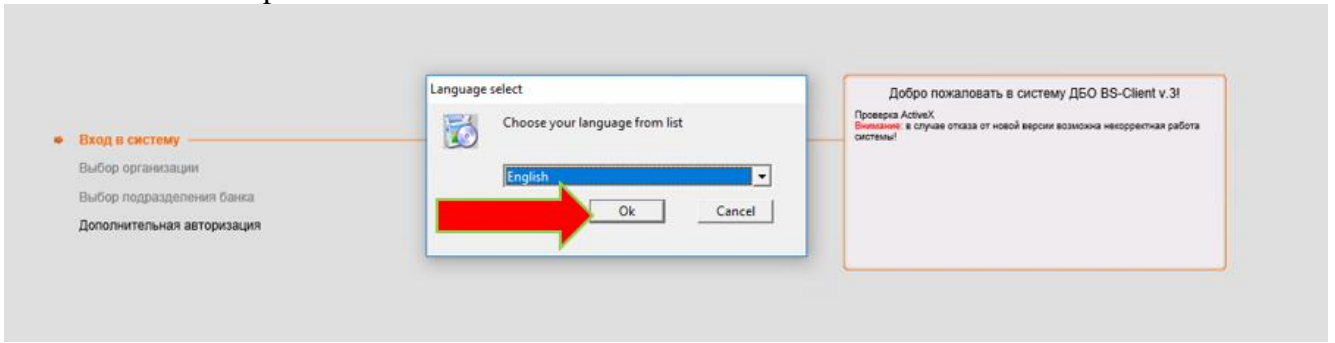
3. Once all the necessary components are installed, a window will pop up prompting you to enter your login and password received from the Bank:
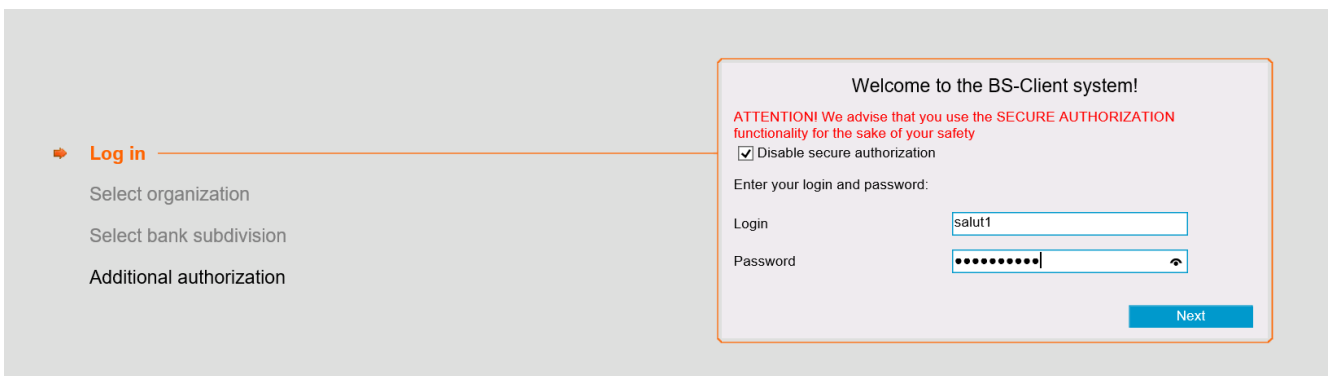
4. After you have successfully logged in for the first time, the System will immediately request to change the password received from the Bank for a new one:

A new password must contain lowercase and uppercase letters and must be at least 8 characters long:

After that, the System will install the remaining ActiveX components and will prompt you to log in to the System again with your new password.
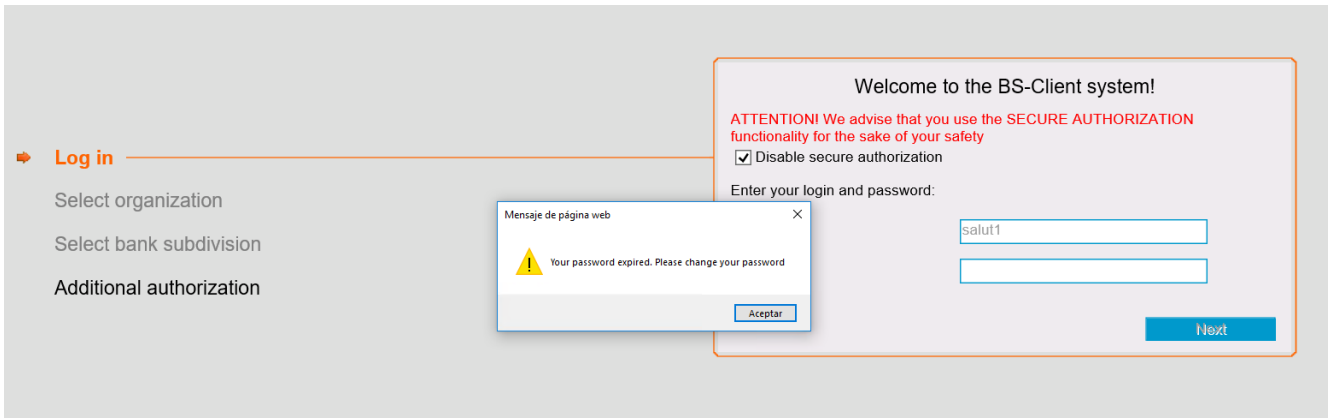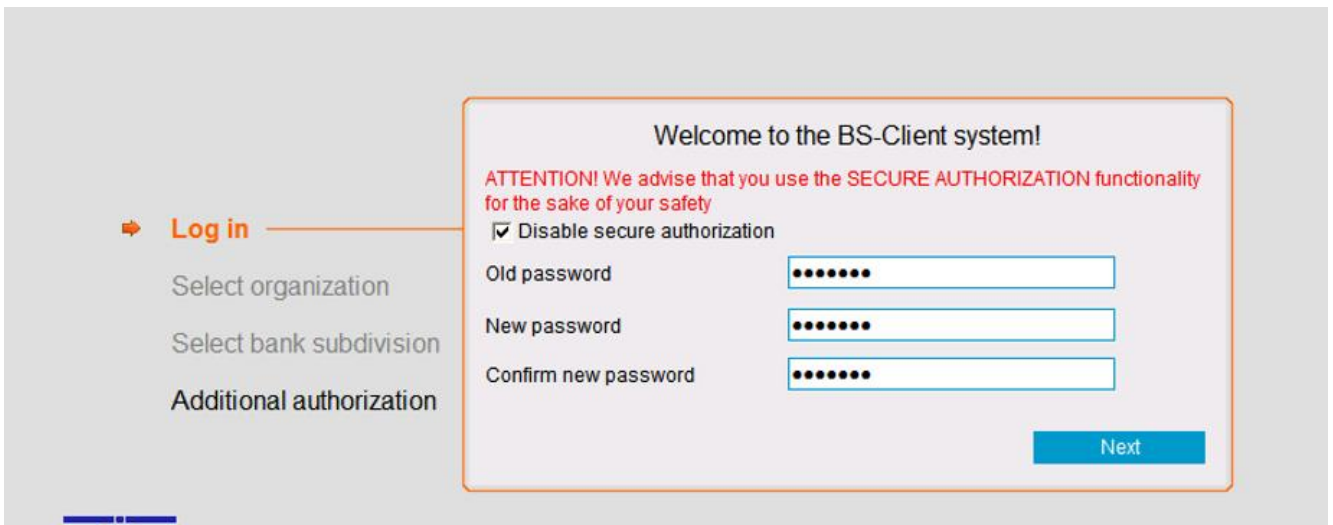
5. Since the System uses dual authorization by login and key, the next step is to indicate the paths for the key carrier.

Insert the USB flash drive received from the Bank and see what letter it was defined by the operating system. **During the entire session of work with the System, the USB flash drive must be in the computer.**

The paths to the keys on your flash drive must be indicated by clicking the link "**here**":
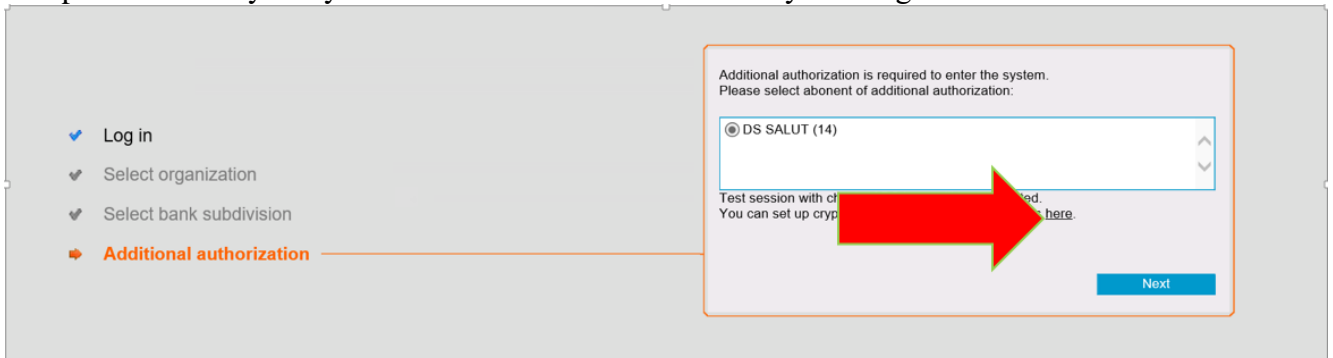
In the Private key file line, click the "Browse" button to go to the USB flash drive and select the file with the extension **.key**. In the Public key file line, click the "Browse" button to go to the USB flash drive and select the file with the extension **.cer**. In all other lines, you can just change the letter in accordance with the letter of your USB- flash drive.

Setup of Key Carriers of DS Abonents

Please select the abonent owning the key carrier you need to re-configure. Modify appropriately.
Make sure that the place to store key carrier parameters is in line with what you need.

Select abonent:

⦿ DS SALUT (14)

Key carrier parameters:

Private key file	F:\14\14.key
Public key file	F:\14\14.cer
Folder for the register of certificates	F:\14\ABONENTS
Folder for Certificate Authorities' certificates	F:\14\ca
Folder for certificate revocation lists	F:\14\crl
RND file	F:\14\@rand

Select where to store its parameters:

⦿ Bank server
◯ Local workstation

OK   CANCEL

6. After that you can successfully get to the System Main page:

The workspace of the Main page displays a list of accounts with current balances. To go to other menu items of documents and directories, use the sections in the left pane:


There are 4 main sections in the left pane: Documents to the bank, Documents from the bank, Directories, and Tools:

3. Key regeneration

For further work in the System in the mode of creating and sending financial documents to the bank, you need to regenerate the process keys received in the Bank.

For this purpose, go to the section **Tools – Security – Regenerate Keys Set – Profiles** and create a request for the selected user regeneration. To do so, click the button "Send re-generation request":
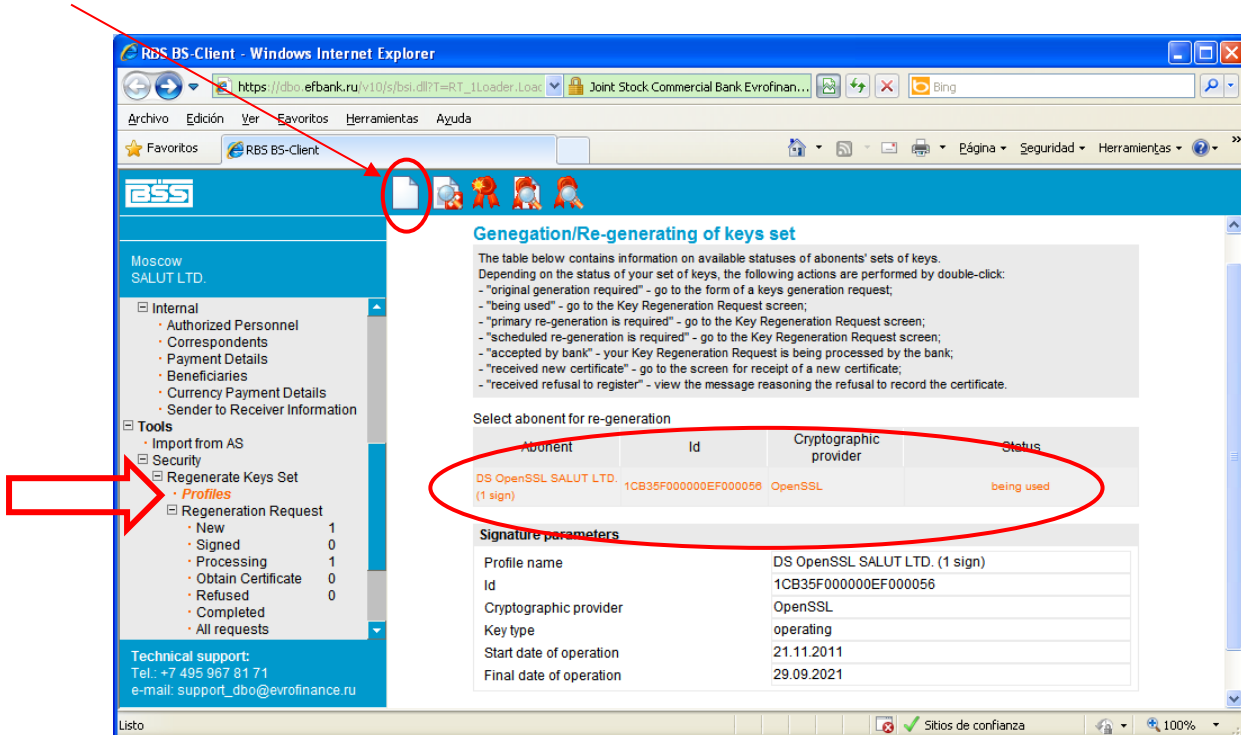
After clicking the **"Send re-generation request"** button, a dialog will pop up prompting you to sign the request to the Bank for a new certificate and estimated time to complete the process. Then, click the "Save" in the top menu:
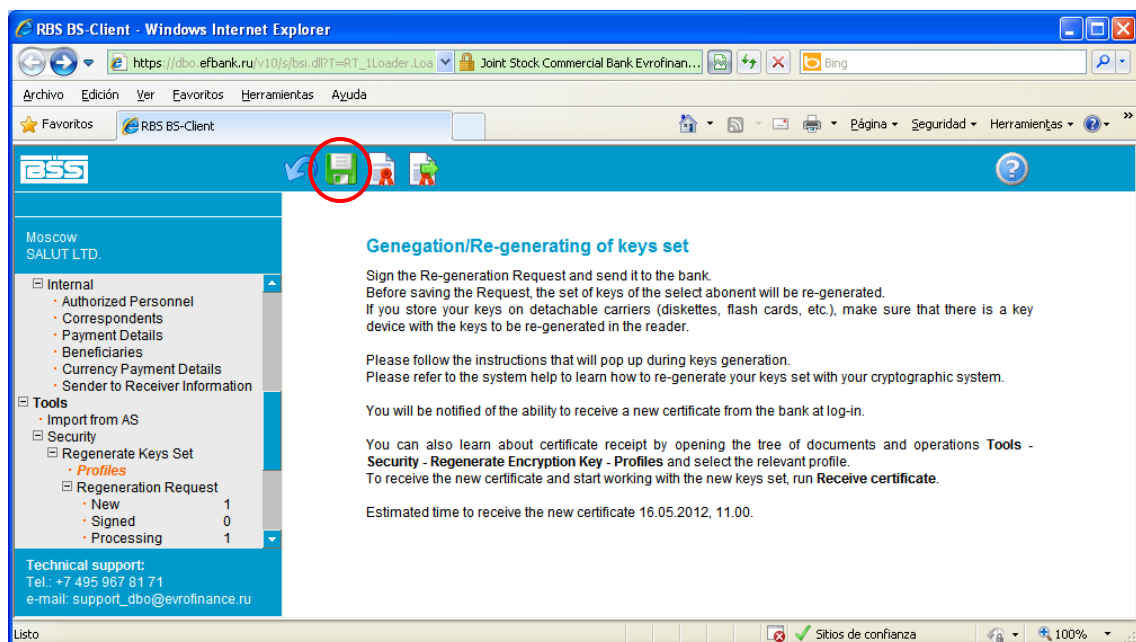
Afterward, a Cover letter in Spanish and English will pop up with an Act of acknowledgement of the open key (certificate for message exchange). Read the cover letter, print out 2 copies of the Act, click the "Print" button, and fill in the Act in accordance with the instructions in the cover letter.

Print

Atención! Información importante!

Estimado cliente!

Para completar el proceso del cambio programado de la clave de trabajo, es necesario antes de que haya vencido la clave de trabajo actual:

1) imprimir el "ACTA de reconocimiento de una clave abierta (certificado) para el intercambio de mensajes" (en adelante – el Acta) en español en 2 copias (ver la segunda y tercera página en anexo);
2) firmar con firma digital y remitir por el sistema Cliente-Banco la Solicitud de creación del Certificado de la Clave de Trabajo en forma electrónica (en adelante – la Re-generation request);
3) Llenar el Acta con los datos del Representante autorizado del Cliente para quien se emitió la clave;
4) Poner la firma del Representante autorizado del Cliente;
5) Poner la firma del Gerente y el sello (cuando haya);
6) Remitir el formato llenado del Acta al Banco en 2 copias;

Attention! Important information!

Dear Customer!

To complete the process of the scheduled change of the operational key, before the valid operational key expires, please, make sure:

1) to print 2 copies of the "ACT of acknowledgement of the open key (certificate) for message exchange" (hereafter referred to as the Act) in English (pages 4 and 5 of the attachment to this message);
2) sign with a digital signature key and send an electronic request for the creation of an Operational key certificate via the Client-Bank system (hereafter referred to as the Re-generation request);
3) fill in the Act with data on the Authorised Client's representative for whom the digital signature key has been issued;
4) to sign the Act by the Authorized representative of the Client;
5) to sign the Act by the Manager and put a seal (if present);
6) provide the Bank with the 2 original copies of the Act;
7) accept the new Operational Key certificate

АКТ
признания открытого ключа (сертификата)
для обмена сообщениями
ACTA
de reconocimiento de una clave abierta (certificado) para el intercambio de mensajes

"_____" _____ 20___ г.   г._____

Настоящим Актом признаётся ключ проверки электронной подписи и открытый ключ шифрования, принадлежащий уполномоченному представителю Клиента;
Esta Acta reconoce la clave de verificación de la firma electrónica y la clave abeirta de encriptación perteneciente al representante autorizado del Cliente: SALUT LTD., Petrova P.P..

Сведения о Клиенте/
Información sobre el Cliente:
1. Наименование: SALUT LTD.
   Nombre
2. Место нахождения: _____
   Sitio
3. Тел./Tel. _____ 4. Факс/Fax _____

Сведения об Уполномоченном представителе Клиента/
Información sobre el Representante autorizado del Cliente:
1. Фамилия, имя, отчество: _____
   Apellido, Nombre, Nombre patronímico
2. Удостоверение личности/паспорт: серия _____ № _____
   Cédula de identidad/pasaporte: serie
выдан "_____" _____ г._____
otorgado

3. Место и дата рождения: _____
   Lugar y fecha de nacimiento
4. Адрес места жительства (регистрации): _____
   Domicilio

5. Гражданство: _____

Now the completed **Regeneration request** shows up in the section NEW, and it must be signed and sent to the Bank. Mark it and click the "Send to bank" button in the top menu:

New Regeneration Requests

Highlight a document in the list to apply operations to it.
Click on the document header you need to sort documents by in order to sort documents in asceding or descending order (fields you can sort by are underlined).
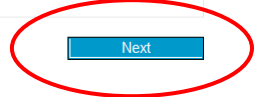
Quantity of documents matching the query: 2. Shown: 1-2

Date	No	UID	Abonent	Status
13.03.2018	20	1CB35F000000EF000053	DS OpenSSL SALUT 15 (2 sign)	new
08.02.2018	19	1CB35F000000EF000056	DS OpenSSL SALUT 14 (single sign)	new

Technical support:
Tel.: +7 495 967 81 71
e-mail: dbo_support@efbank.ru

In the new signature selection window, click the "Sign" button for the respective user:

To view the status of the new certificate request, select the **"Tools" – "Security" – "Regenerate Keys Set" – "Regeneration Request"** item in the left side menu.

Once the new certificate request is processed by the Bank, a message confirming the new certificate receipt from the bank will pop up when you log into the System:
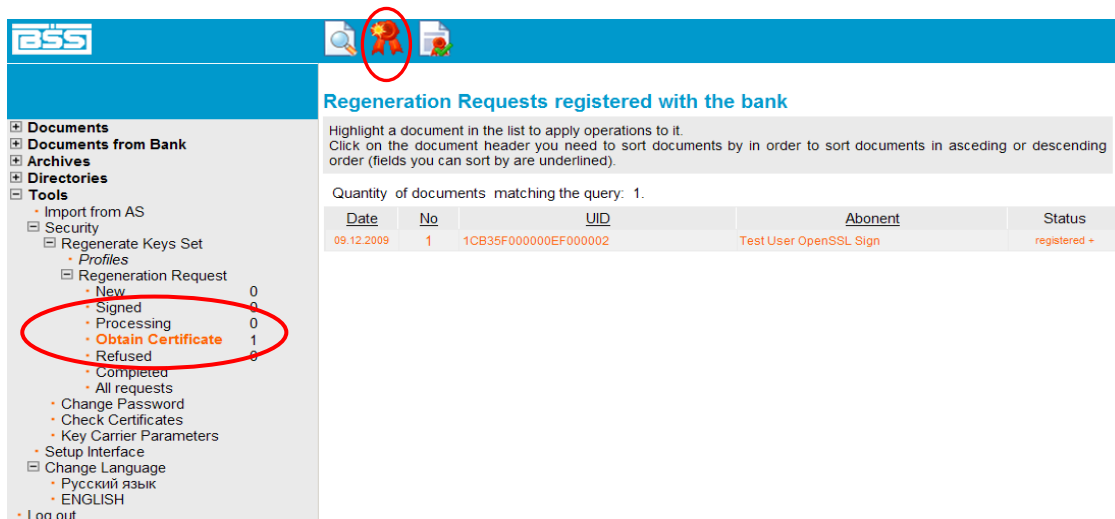

To receive a new certificate you need to:
1. Click the **"Next"** button.
2. In the left side menu, select **"Tools" – "Security" – "Regenerate Keys Set" – "Obtain Certificate"**.
3. Select the user line for regeneration and in the top menu click the **"Obtain certificate"** button:

Click "OK" in the popped up window:
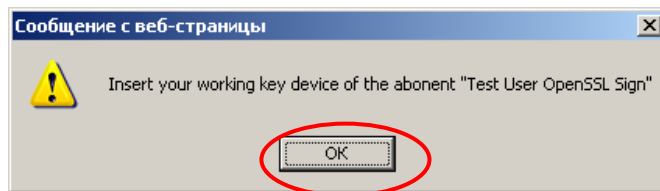
Then click "Continue":
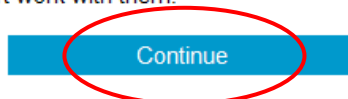
Once the certificate is successfully installed, you will see the following message:

Important!

**Once the regeneration process is successfully completed
make a backup copy of the key carrier!**

4. Currency transfer

To create a new order for currency transfer, in the System main menu select the **Documents – Currency Transfer – Create** item:

Then fill in the document fields starting from the **Main** tab:

Fill in the document fields in the **Additional transfer details** tab:

Using the active buttons you can open the directory of foreign banks:

Using the filter, you can find your bank of interest with all details:

Foreign Banks

Highlight a record in the list to apply operations to it.
Click on the document header you need to sort documents by in order to sort documents in asceding or descending order (fields you can sort by are underlined).

Filter

Name contains:		
Branch name contains:		and ○
BIC SWIFT contains:		or ●

Apply   Cancel

Quantity of records matching the query: 112900. Shown: 1-20.
Pages: 1 2 3 4 5 > ... 5645

Name	Branch	Type of BIC	BIC SWIFT
AL MUZAINI EXCHANGE CO. KSCC		SWIFT	AAACKWKWXXX
ALAWWAL BANK		SWIFT	AAALSARIALK
ALAWWAL BANK		SWIFT	AAALSARICTD
ALAWWAL BANK		SWIFT	AAALSARIJED
ALAWWAL BANK		SWIFT	AAALSARIRYD
ALAWWAL BANK		SWIFT	AAALSARIXXX

If the payment is made through a correspondent bank, additional fields must be filled in the **Additional transfer details** tab:

In the **Additionally** tab specify the purpose of payment, method, and account for charging a commission by the Bank, and the name and contact number of the responsible person:

Once all necessary fields are filled in, save the document:

And then sign and send it to the Bank:

29.04.2019 16:42

MOSCOW
ТестовыйCryProIC

- Main Page
  · All News
- Documents
  ⊞ Payment Order
  ⊞ Orders for currency sale
  ⊞ Orders for currency purchase
  ⊟ Currency Transfer
    · *Create*
    · New   2
    · Signed   0
    · Processing   0
    · Refused   0
    · Completed   0
    · All documents
    · Templates
  ⊞ Free Document
  ⊞ Cancellation Request
- Documents from Bank
  · Statement
  ⊞ Free Bank Document
- Directories
- Tools

New Orders for Currency Transfer

Highlight a document in the list to apply operations to it.
Click on the document header you need to sort documents by in order to sort documents in asceding or descending order (fields y ou can sort by are underlined).

| Filter | ▢ |

Scroller displays information as specified by the filter.

Quantity of documents matching the query: 2. Shown: 1-2

Show field «Bank's message»

Date	No	Ordering customer's a/c	Beneficiary	Amount	Currency	Status
29.04.2019	2	40702840000130001190	TEST RECEIVER	200.00	USD	new
21.03.2019	1	40702840000130001190	TEST RECEIVER	100.00	EUR	new

5. Ruble transfer

To create a new order for ruble transfer, in the System main menu select the **Documents – Payment Order – Create** item:

This is an example of the filled in ruble payment document. It consists of the four main sections, which need to be filled in:

1. Payer

In this section specify the amount and your account number:

						Status: new
No	2	Date 25.04.2019	Payment pattern		0	Status ind.
Payer INN	111111111132	KPP	Amount			100.00
	ТестовыйCryProIC		A/c No	40807.810.1.00130001190		

2. Beneficiary's Bank

In this section specify the digital code of the Beneficiary's bank and click auto-substitution icon , to automatically fill in all other Beneficiary's bank details taken from the directory of foreign banks:

Beneficiary's bank		BIC	044525700
г. Москва		A/c No	30101.810.2.00000000700
АО "РАЙФФАЙЗЕНБАНК"			

3. Beneficiary

Specify the Beneficiary's name, its INN/TIN (Tax Identification Number), KPP/CRR (code of reason for registration), and account number.

Then, in the section VAT specify value **3** and click auto-substitution icon .
This will add "VAT free" to the purpose of payment.

Beneficiary		A/c No	40807810133333333192
INN 222222222222	KPP		
Beneficiarytest		VAT	0.00 % 3

4. Details of payment

Specify other payment details and always the code of the currency transaction type. It can also be filled in by auto-substitution of the details from our directory; for this purpose, specify the recommended

code and click .

Details of payment	
{VO60081} Test details no vat НДС не облагается	
Type code of curr. transaction	60081

20

This is an example of the filled in document:

The document so completed goes to the section Payment Order – NEW:

There you can sign and send it to the Bank:

6. Free documents to the Bank

Such documents are required to submit to the Bank any additional information or documents outside the scope of the System. Such document is similar to a protected email message.
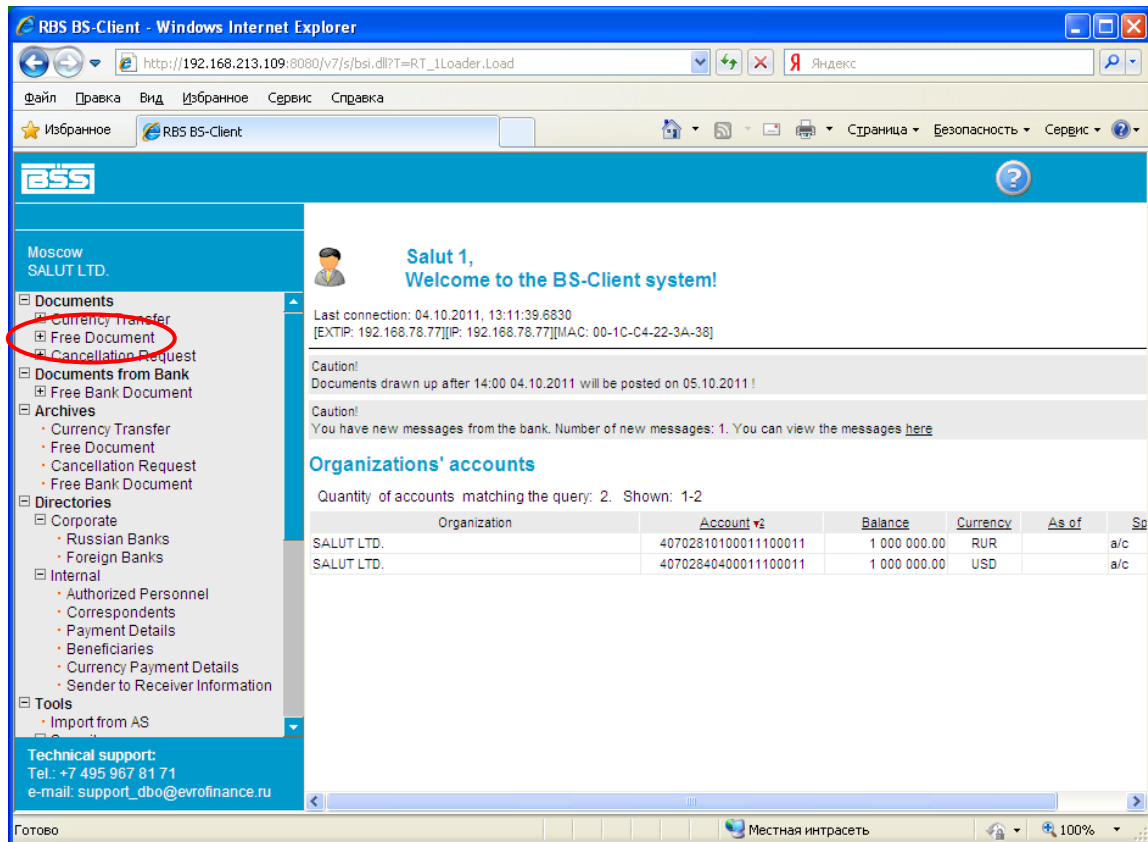
To create a free document, in the System main menu select Documents – Free Documents – Create:
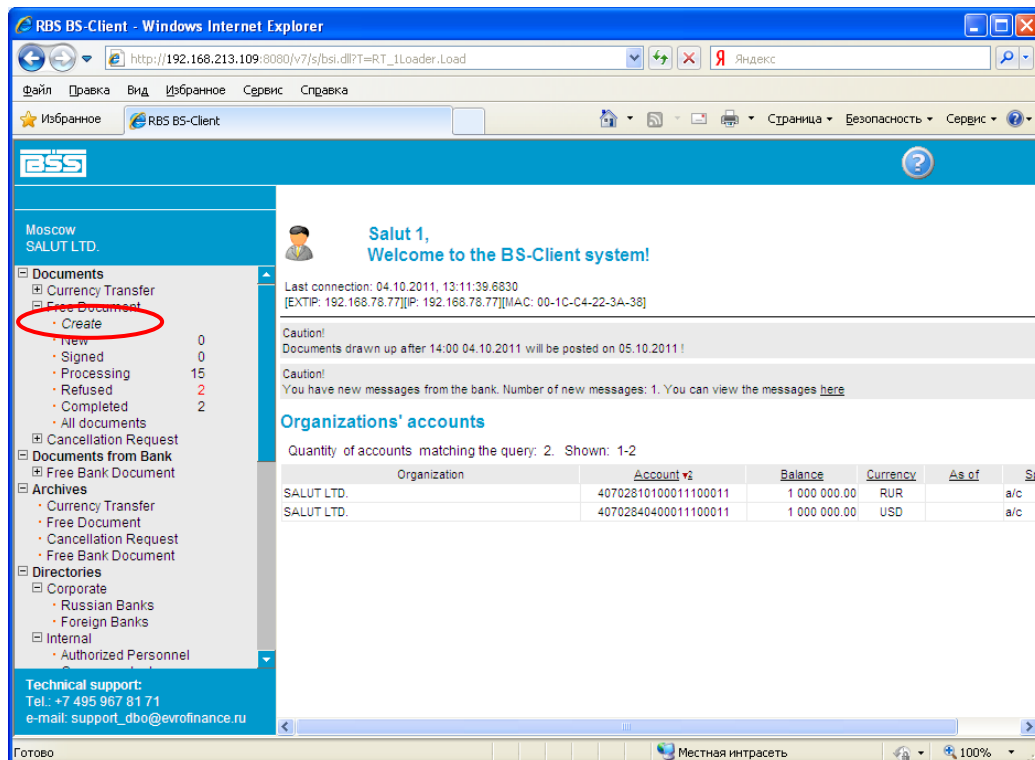
Then fill in the document fields starting from the Document type tab.

If you need to send an attached message to the bank, in the Document Type dropdown menu select File. If this is a plain text message, transfer it to the Letter position.
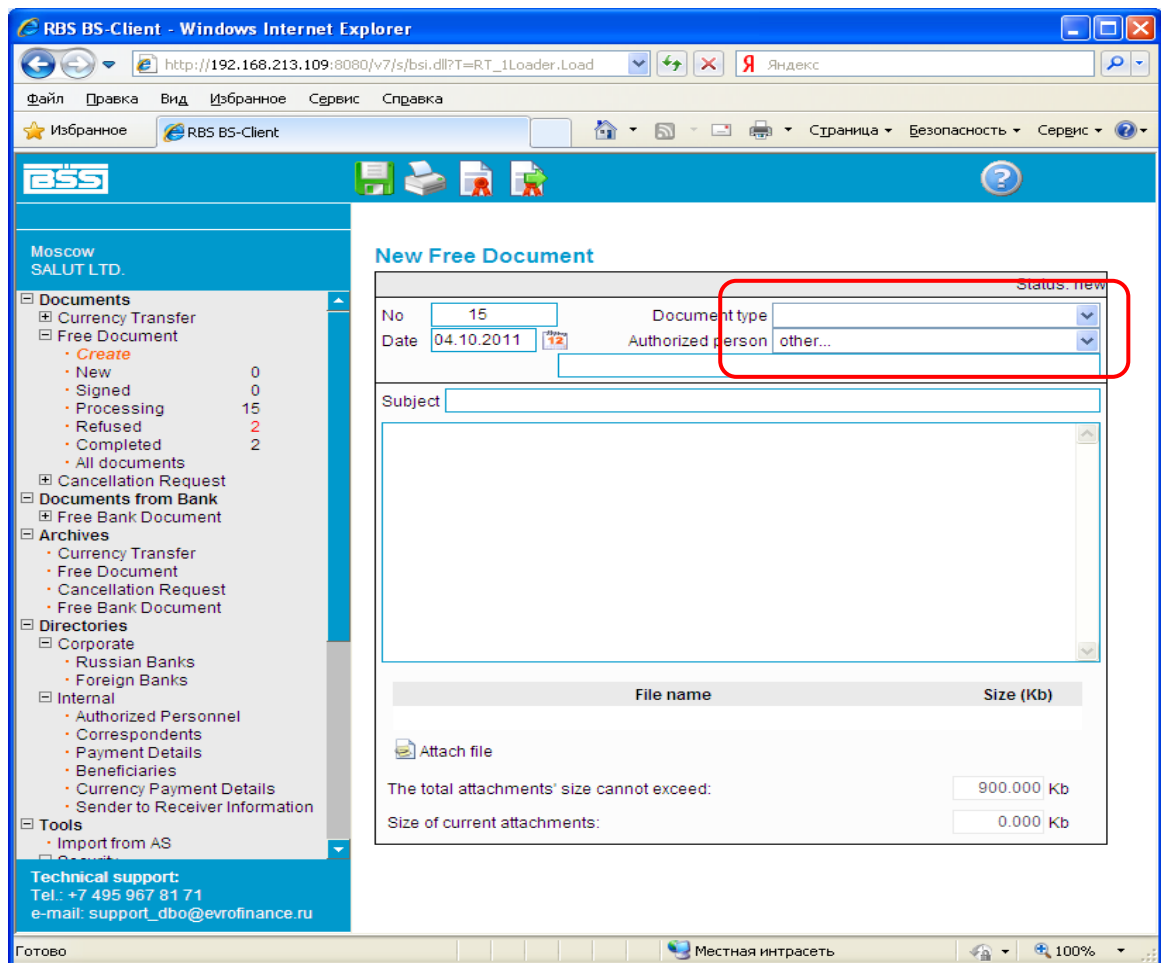
Then specify the name of the person who prepared this document in the Authorized person line:
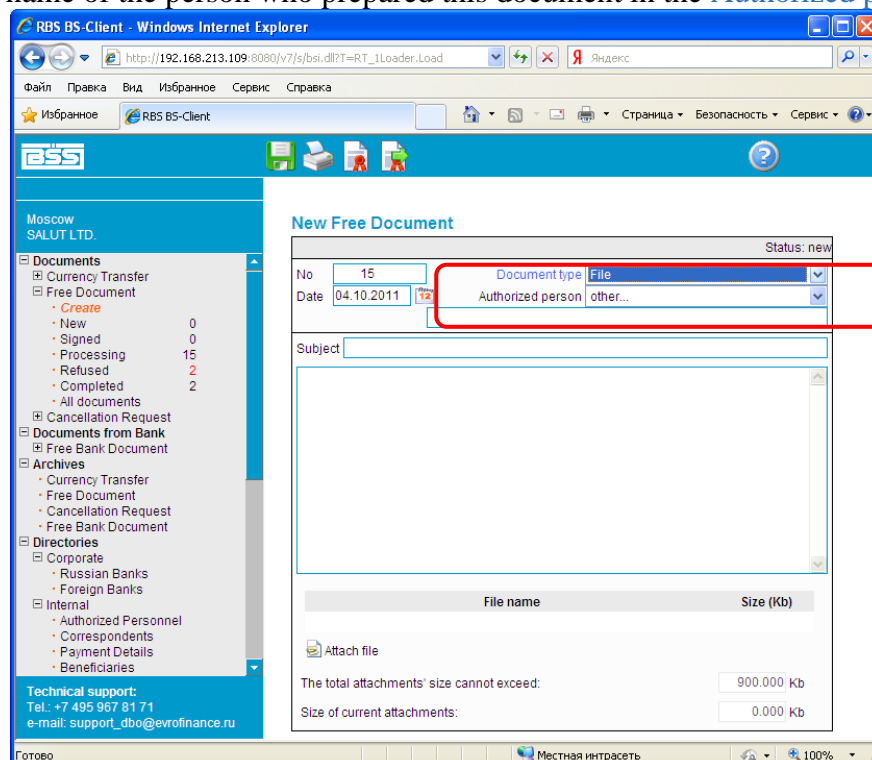
In the field Subject specify the message subject and write the message for the bank operators below:
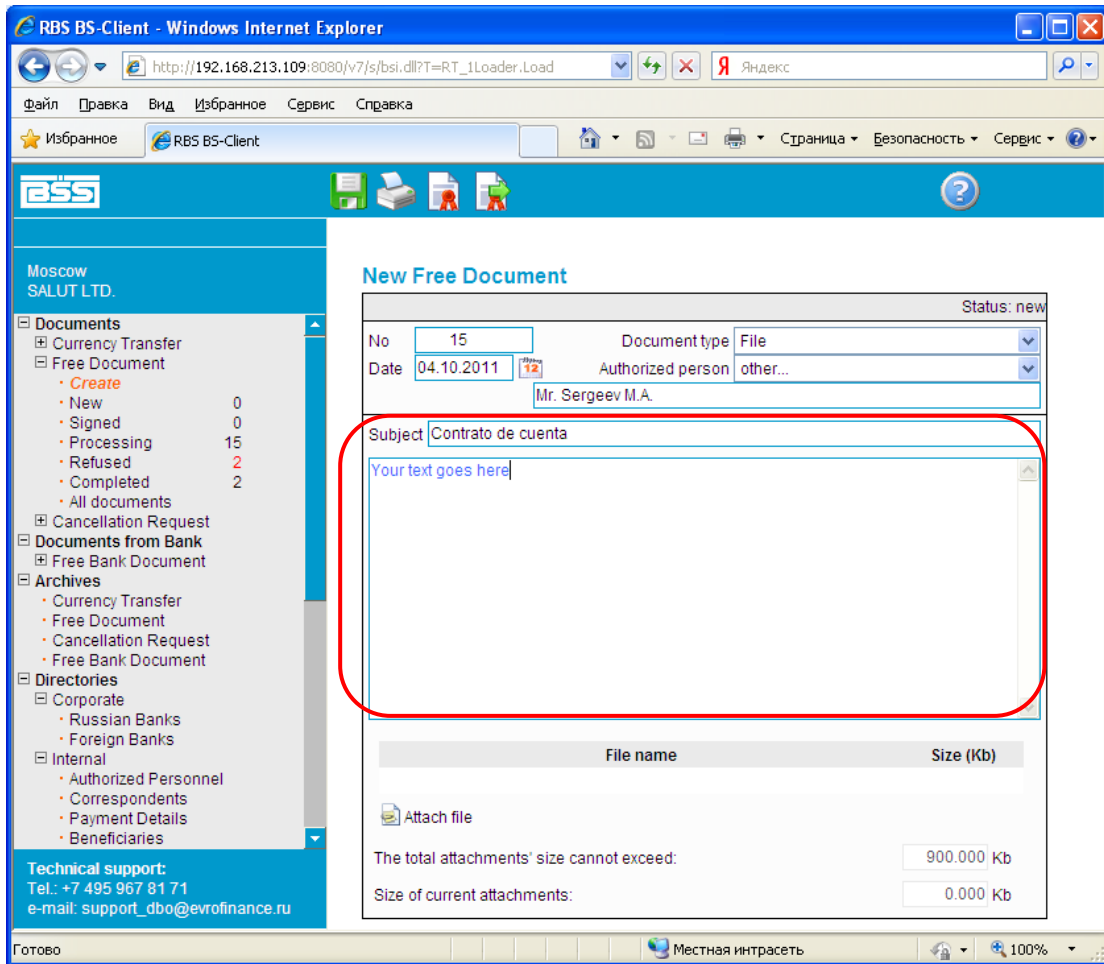
Then you can attach your file: click the button Attach file at the bottom of the message and the field "BROWSE" files and folders will pop up:
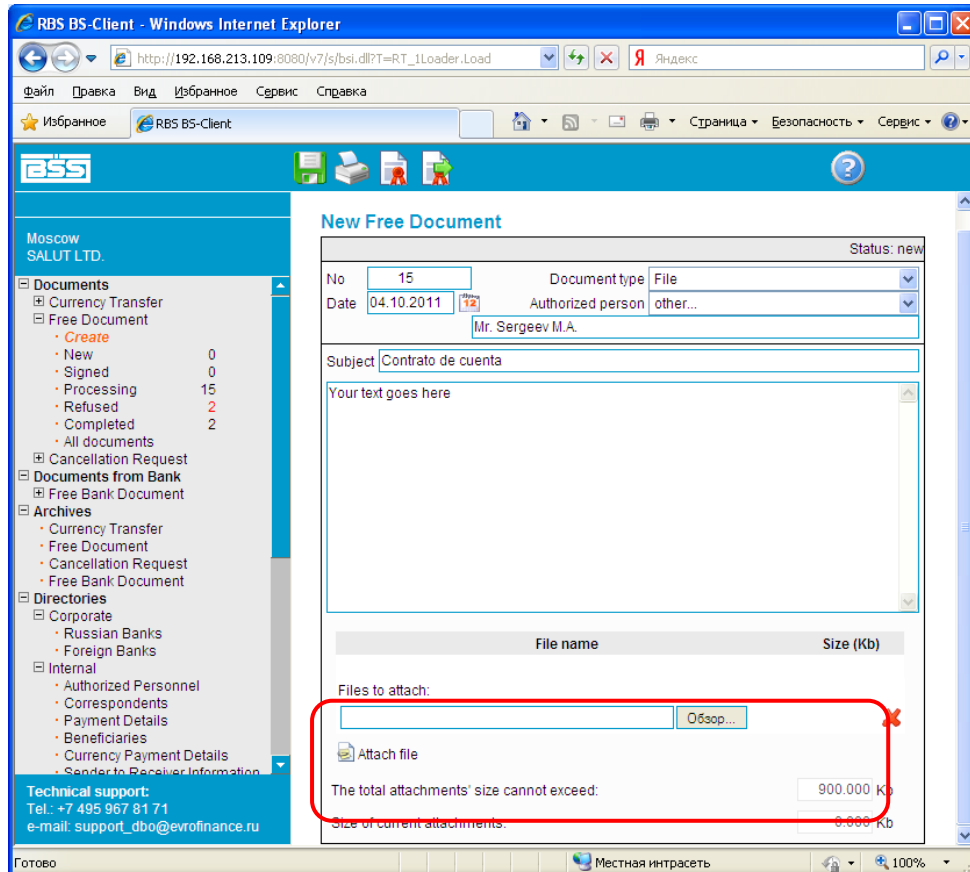
Using "Browse" select your file to be sent to the Bank.

Example:
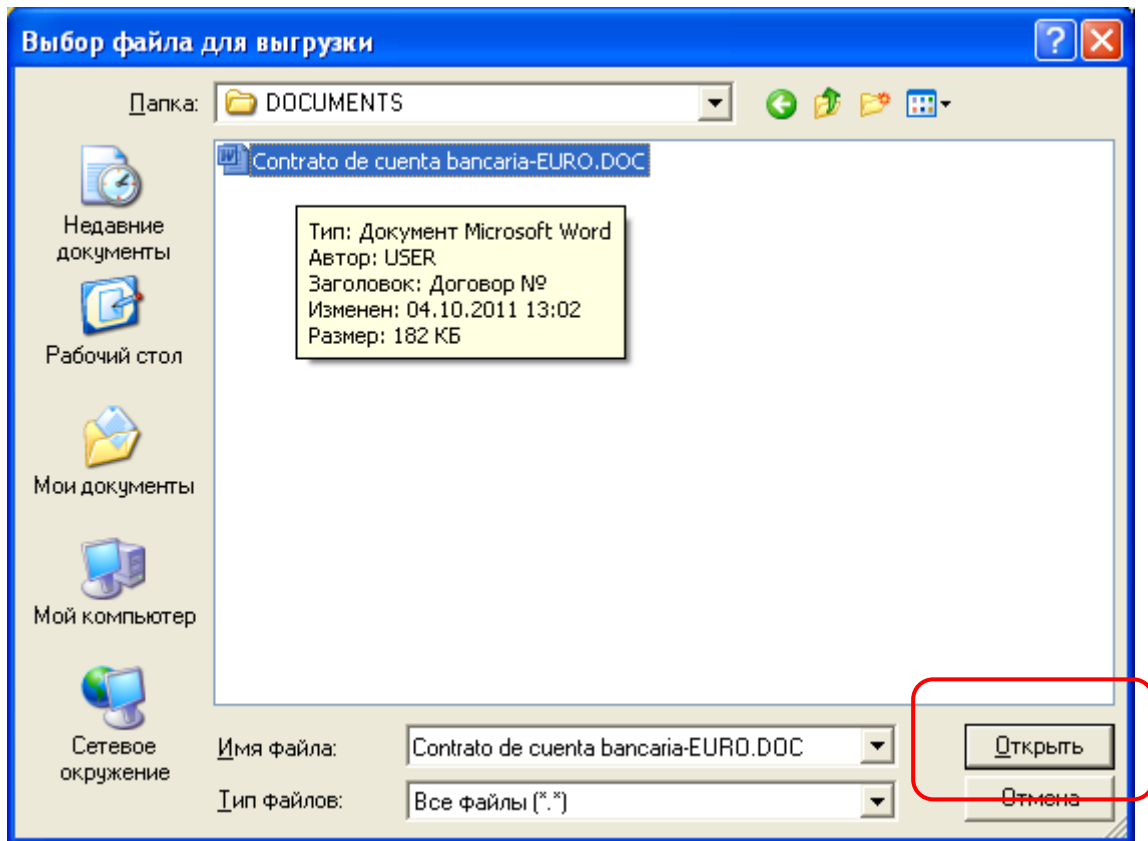
Please note that the attached files may not exceed 900 Kb! If this condition is satisfied, the document can be saved:
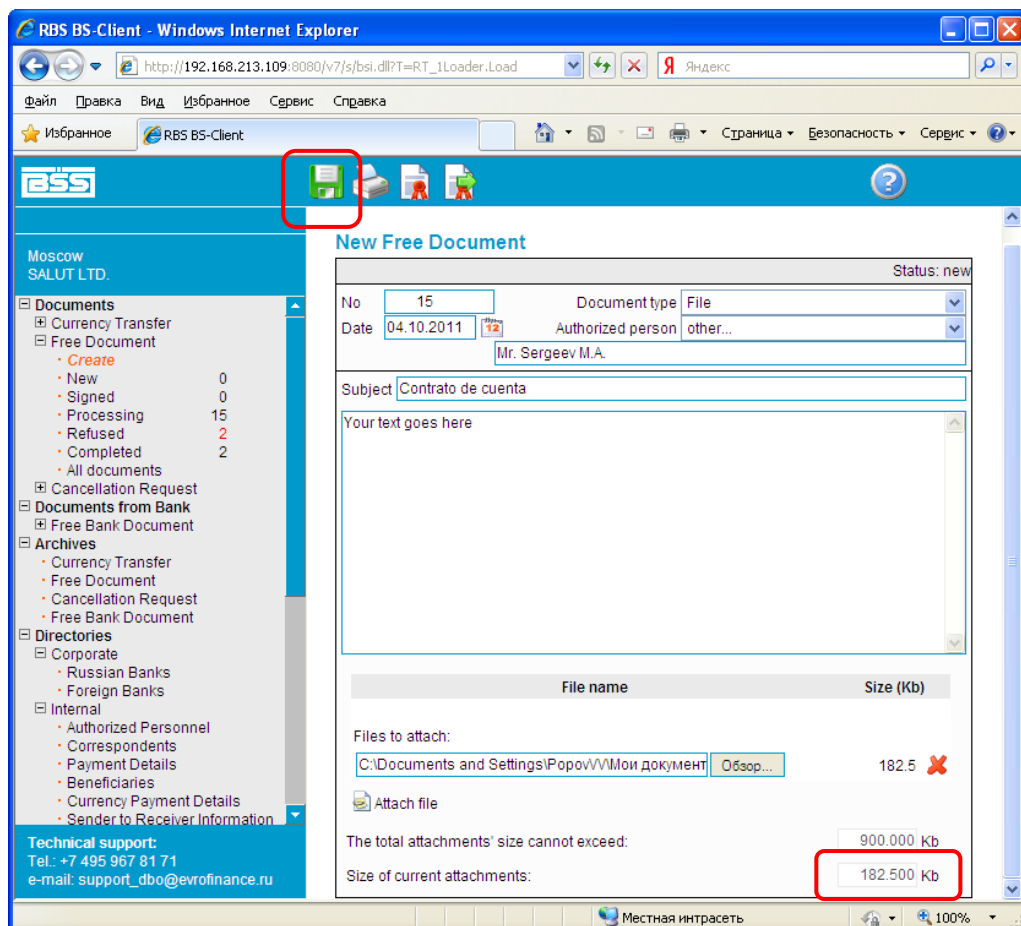
The document has been saved with the status "New":
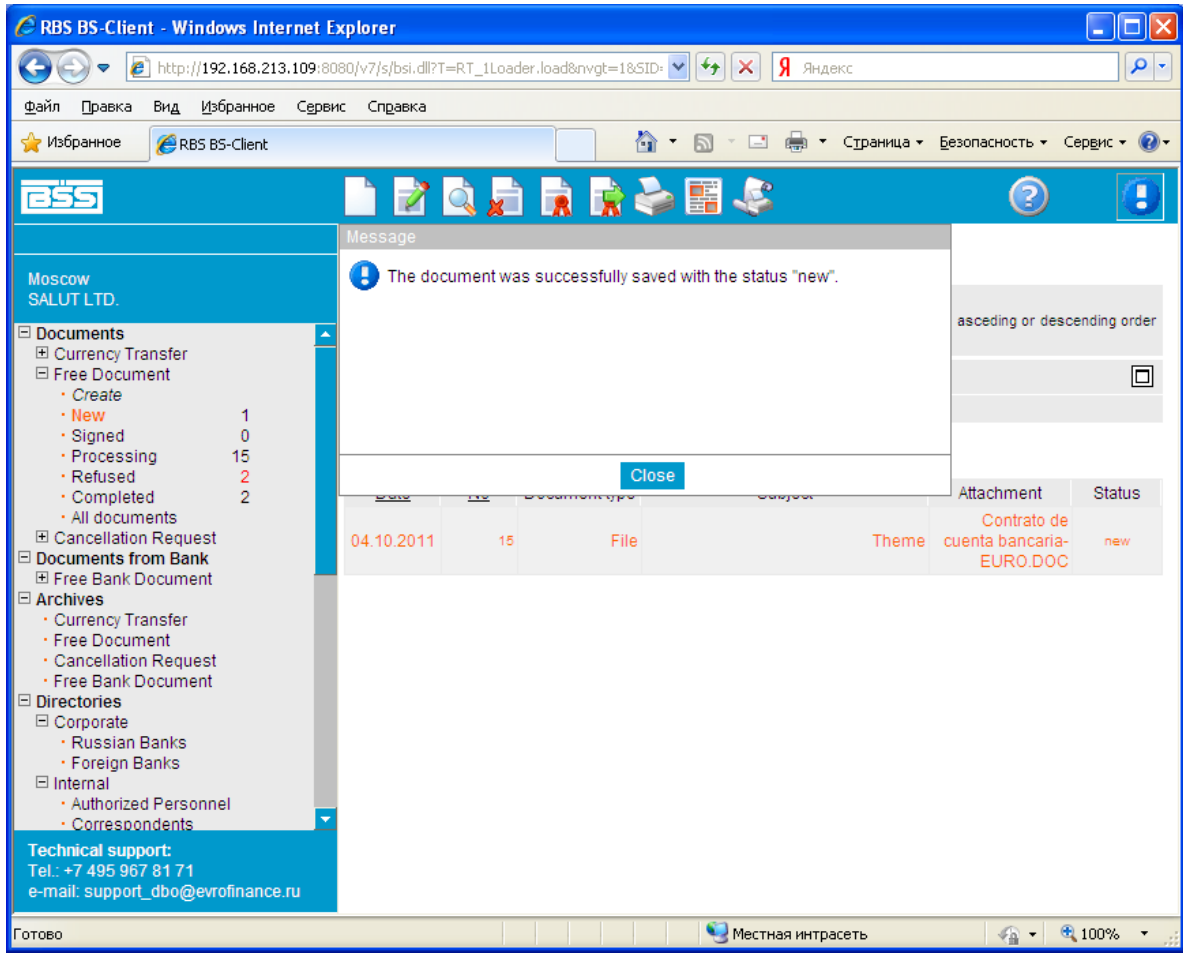
Then it can be signed,
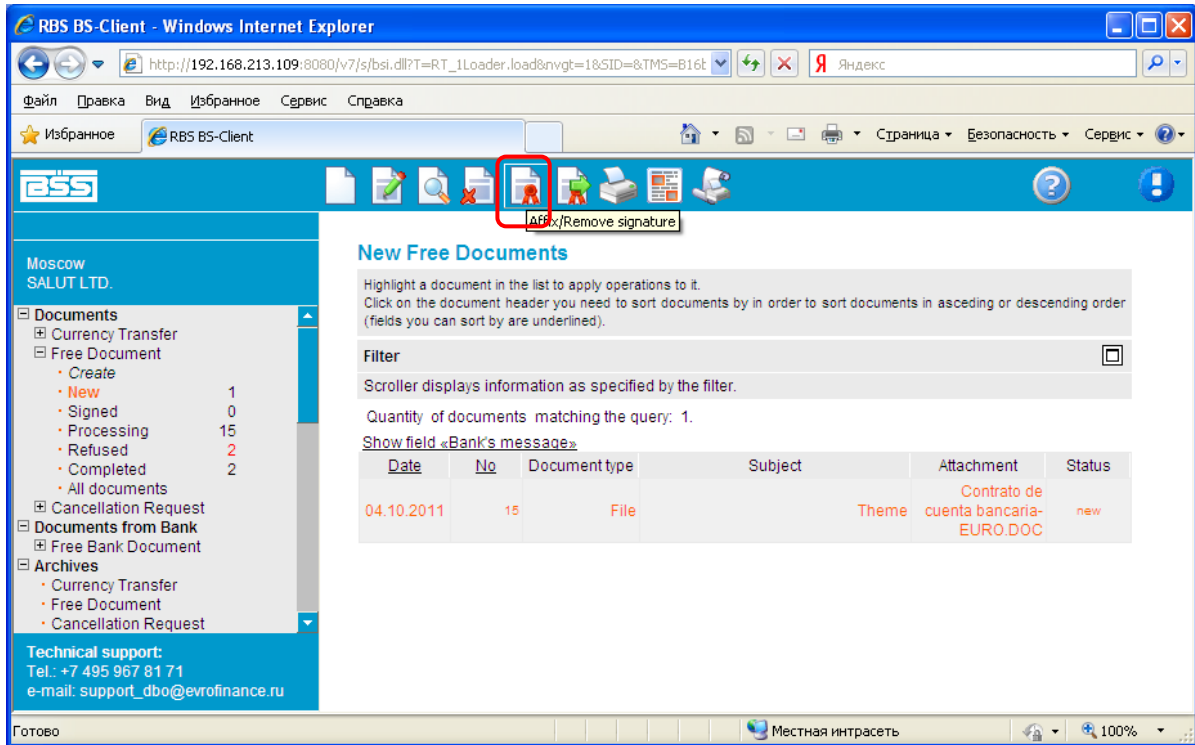
and sent to the Bank:
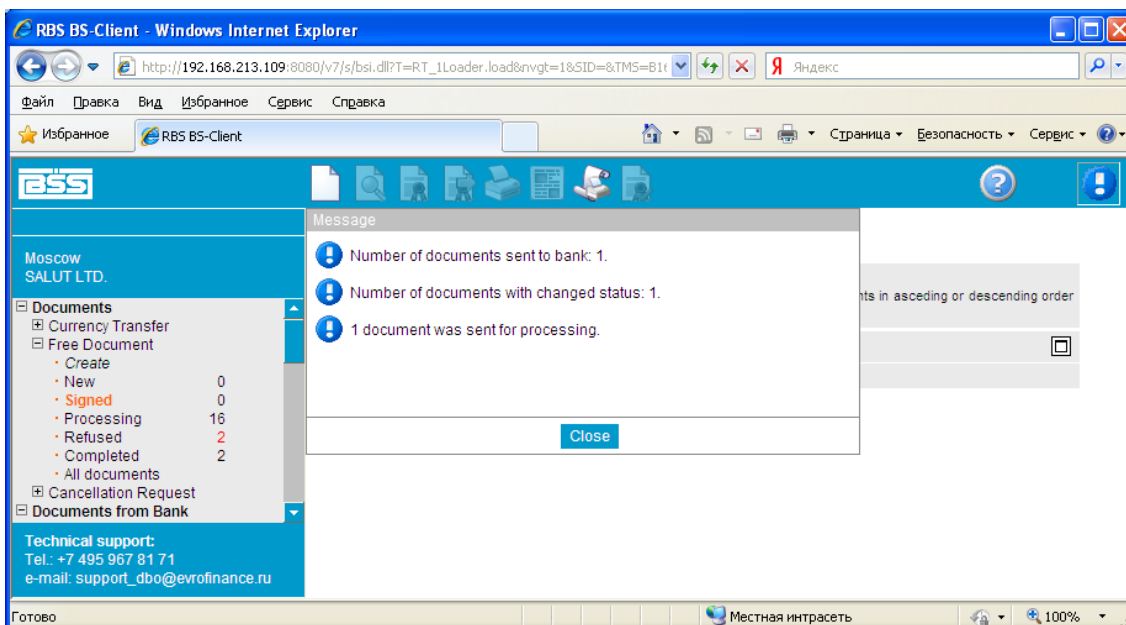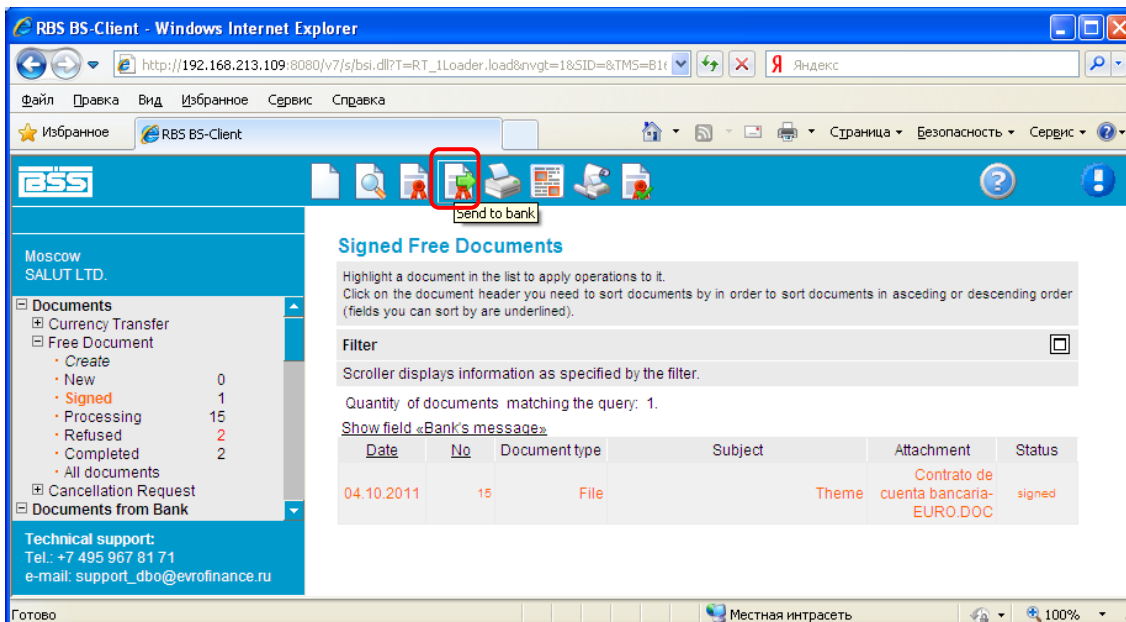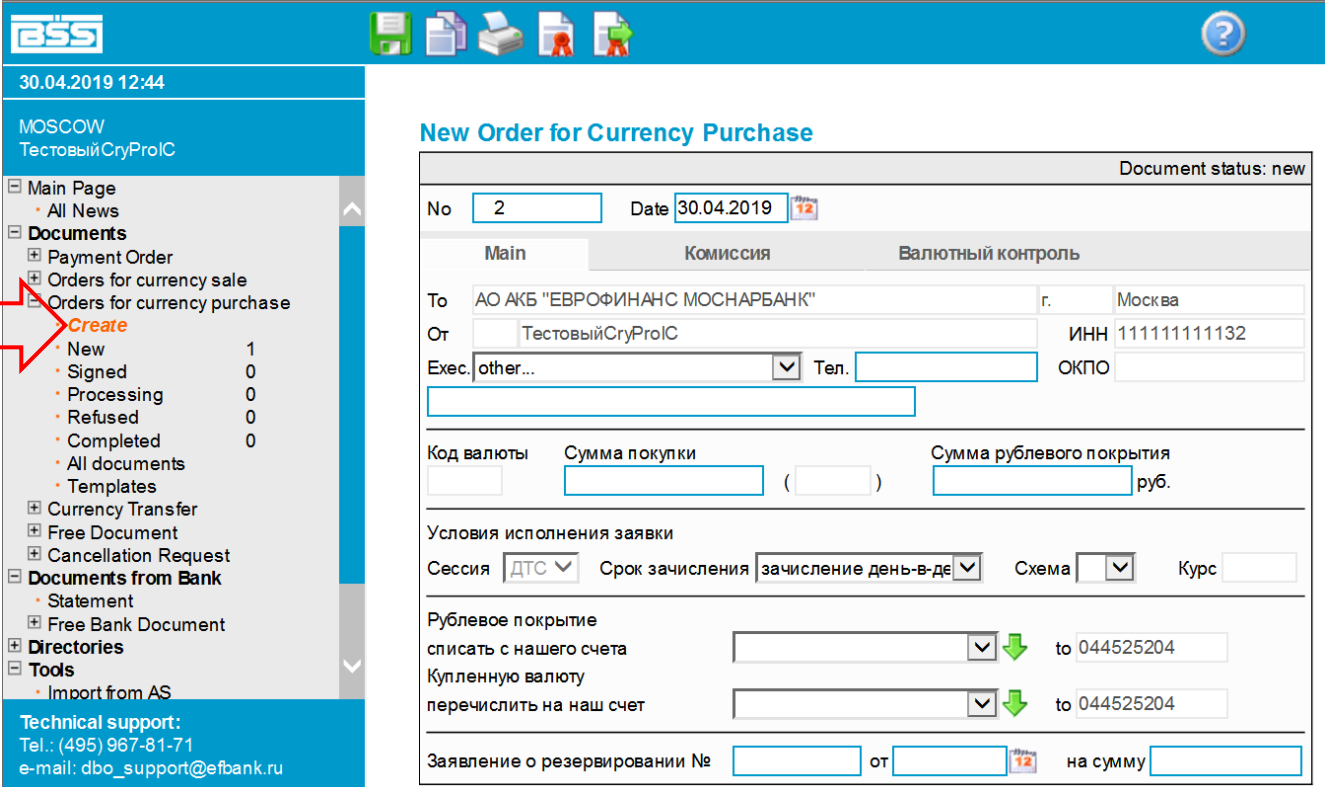
If all actions were correct and the document was received by the Bank, its status will change to "accepted":
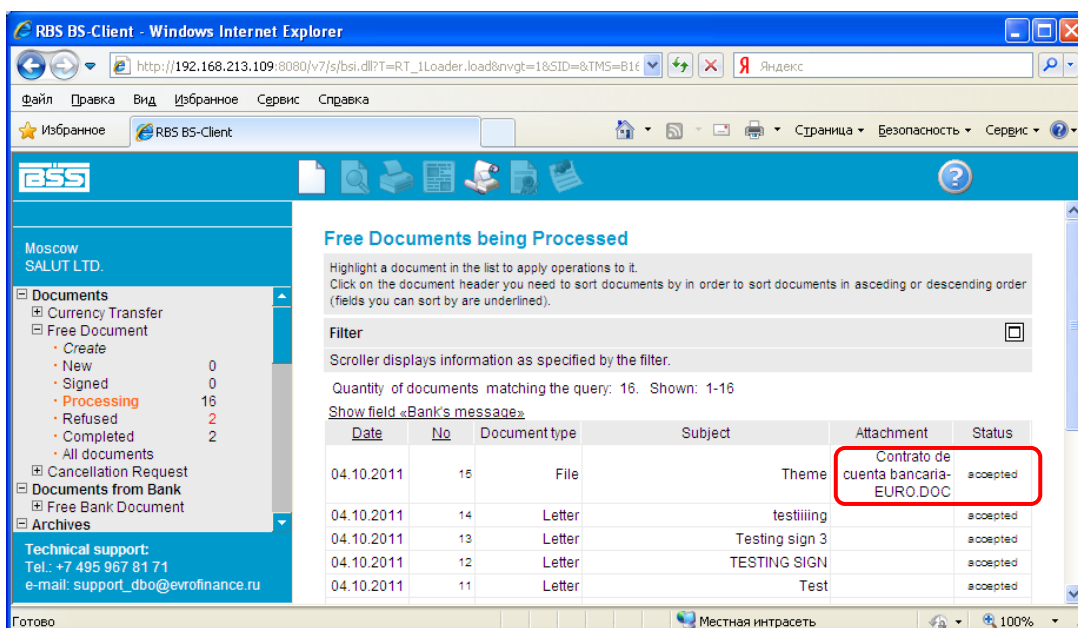
7. Currency purchase

To create a new order for currency purchase, go to **Documents – Orders for currency purchase – Create**:

Then fill in the marked fields in the three main sections.

Section MAIN:
1. Responsible performer
2. Phone
3. Purchased amount
4. Credit time
5. Purchase method (select Method 1, Method 2 or Method 3).
6. Rate (to be filled in only for method 2. The rate shall be approved with the Financial Department of the Bank)
7. Account for transfer of the transaction price in rubles
8. Account for crediting the purchased currency.

New Order for Currency Purchase

	Document status: new

No	2	Date	30.04.2019

Main	Комиссия	Валютный контроль

To АО АКБ "ЕВРОФИНАНС МОСНАРБАНК" г. Москва

От ТестовыйCryProIC ИНН 111111111132

Exec. other... ₂Тел (495) 967-81-71 ОКПО

Popov V.V.

Код валюты | Сумма покупки | Сумма рублевого покрытия

840 | 200.00 (USD) | руб.

Условия исполнения заявки

Сессия ДТС | Срок зачисления зачисление день-в-де | Схема 1 | Курс

Рублевое покрытие
списать с нашего счета 40807810100130001190 to 044525204

Купленную валюту
перечислить на наш счет 40702840000130001190 to 044525204

Заявление о резервировании № от на сумму

Section COMMISSION:
9. Account for commission debiting

New Order for Currency Purchase

	Document status: new

No	2	Date	30.04.2019

Main	**Комиссия**	Валютный контроль

Комиссию списать с нашего счета 40702810700130001190

In some cases, you may need to fill in the fields in the section Currency Control.

New Order for Currency Purchase

			Document status: new
No	2	Date 30.04.2019 📅	

Main	Комиссия	Валютный контроль

Код вал. операции
[   ]

Справки о вал. операциях № [   ] ⬇ от [   ] 📅

Дополнительная информация
[   ]

Then you may try to save the document.

Edit Order for Currency Purchase

			Document status: new
No	2	Date 30.04.2019 📅	

Main	Комиссия	Валютный контроль

To	АО АКБ "ЕВРОФИНАНС МОСНАРБАНК"	г.	Москва
От	ТестовыйCryProIC	ИНН	111111111132
Exec.	other... ▾ Тел. (495) 967-81-71	ОКПО	

Popov V.V.

Код валюты	Сумма покупки		Сумма рублевого покрытия	
840	200.00	(USD)		руб.

If all the marked fields are filled in correctly, the System will show that the document has been successfully saved or show the document field that has not been filled in.

Message

ⓘ The document was successfully saved with the status "new".

... asceding or descending order

🔲

Close

Date	No	Currency	Amount of currency	Amount in rubles	A/c to be debited	A/c to credit to	Status
30.04.2019	2	USD	200.00		40807810100130001190	40702840000130001190	new
30.04.2019	1	USD	200.00		40807810100130001190	40702840000130001190	new

The successfully saved document will show up in the section NEW, from where it can be sent to the Bank:

New Orders for Currency Purchase

Highlight a document in the list to apply operations to it.
Click on the document header you need to sort documents by in order to sort documents in asceding or descending order (fields you can sort by are underlined).

Filter	☐

Scroller displays information as specified by the filter.

Quantity of documents matching the query: 2. Shown: 1-2

Show field «Bank's message»

Date	No	Currency	Amount of currency	Amount in rubles	A/c to be debited	A/c to credit to	Status
30.04.2019	2	USD	200.00		40807810100130001190	40702840000130001190	new
30.04.2019	1	USD	200.00		40807810100130001190	40702840000130001190	new

8. Currency sale

To create a new order for currency sale, go to section **Documents – Orders for currency sale – Create:**

Then fill in the marked fields in the three main sections.

Section MAIN:
1. Responsible performer
2. Phone
3. Sale amount
4. Credit time
5. Sale method (select Method 1, Method 2 or Method 3).
6. Rate (to be filled in only for method 2. The rate shall be approved with the Financial Department of the Bank)
7. Account for debiting the sold currency
8. Account for crediting the ruble revenue.
- When the button "In our Bank" is marked, you need to specify the ruble account in our bank.
- When the button "In another Bank" is marked, you need to specify the bank details to transfer the ruble amount.

New Order for Currency Sale

					Document status: new

| No | 1 | Date | 30.04.2019 | 🗓 | |

Main	**Комиссия**	**Валютный контроль**

To	АО АКБ "ЕВРОФИНАНС МОСНАРБАНК"		г.	Москва
От	ТестовыйCryProIC		ИНН	111111111132
Exec.	other... ▾	②Тел. (495) 967-81-71	ОКПО	

① Popov V.V.

Код валюты продажи — 840
Сумма валютного покрытия — ③ 200.00 (USD)

Условия исполнения заявки

Сессия ДТС ▾ Срок зачисления ④ зачисление день-в-де▾ ⑤ Схема 1 ▾ ⑥ Курс ___

Валюту для продажи
списать с нашего счета ⑦ 40702840000130001190 ▾ ⬇ to 044525204

Средства в рублях
перечислить на наш счет ⦿ в нашем банке ◯ в другом банке
⑧ 40702810700130001190 ▾ ⬇ to 044525204

Section COMMISSION:
9. Account for commission debiting

New Order for Currency Sale

					Document status: new

| No | 1 | Date | 30.04.2019 | 🗓 | |

Main	**Комиссия**	**Валютный контроль**

Комиссию	⑨ списать с нашего счета ▾	40702810700130001190 ▾ ⬇

In some cases, you may need to fill in the fields in the section Currency Control.

Edit Order for Currency Sale

Document status: new

No [1]   Date [30.04.2019] 📅

| Main | Комиссия | Валютный контроль |

Код вал. операции [   ] [   ]

Справки о вал. операциях № [   ] ⬇ от [   ] 📅

Дополнительная информация
[   ]

💾 📄 🖨 📄 📄   ❓

New Order for Currency Sale

Document status: new

No [1]   Date [30.04.2019] 📅

| Main | Комиссия | Валютный контроль |

To АО АКБ "ЕВРОФИНАНС МОСНАРБАНК"   г. Москва
От   ТестовыйCryProIC   ИНН 111111111132
Exec. [other...   ▼] Тел. [   ] ОКПО [   ]
[   ]

Код валюты продажи   Сумма валютного покрытия
[   ]   [   ] ([   ])

If all the marked fields are filled in correctly, the System will show that the document has been successfully saved or show the document field that has not been filled in. The successfully saved document will show up in the section NEW, from where it can be sent to the Bank:

BSS 📄 ✏ 🔍 ❌ 📄 📄 📄 📄 🖨 📋 🔧 ✅   ❓

30.04.2019 12:30

MOSCOW
ТестовыйCryProIC

- Main Page
  - All News
- Documents
  - Payment Order
  - Orders for currency sale
    - *Create
    - **New**   1
    - Signed   0
    - Processing   0
    - Refused   0
    - Completed   0
    - All documents
    - Templates
  - Orders for currency purchase

New Orders for Currency Sale

Highlight a document in the list to apply operations to it.
Click on the document header you need to sort documents by in order to sort documents in asceding or descending order (fields you can sort by are underlined).

Filter   ▫

Scroller displays information as specified by the filter.

Quantity of documents matching the query: 1.
Show field «Bank's message»

Date	No	Currency	Amount of currency	A/c to be debited	A/c to credit to	Status
30.04.2019	1	USD	200.00	40702840000130001190	40807810100130001190	new

34

9. Account statements

Account balances are shown on the **Main page:**

The section **Free messages from the Bank** contains information letters from the Bank and account statements:

The account statements are received as attached files, a separate attached document is generated for each account:

The document can be saved at the local PC and opened in any text editor:

```
03889301.txt — Блокнот
Файл  Правка  Формат  Вид  Справка
=========================================================================================================
Evrofinance Mosnarbank            29 Novy Arbat, Moscow,121099,Rus    Tel.: +7 495 967 8182      Fax: +7 495 967 8133
                                  STATEMENT OF ACCOUNT            4000 03889301    DATE: 02/02/2018 - 02/02/2018
Client: BANCO DE VENEZUELA, S.A. BANCO UNIVERSAL                                                           Curren
=========================================================================================================
  Refer.  |  Value  | Doc. |    Corresponding    |            D e s c r i p t i o n            |    D e b i t s    |    C r e d i
          |  date   | Code |       account       |                                             |                   |
========+=======+=====+=========+===========================================+==================+========
  *** Balance carried forward on the date of the latest transaction 13/04/2017            |            0.00 |
  *** Balance brought forward 02/02/2018                              |                   |            0.00 |
========+=======+=====+=========+===========================================+==================+========
  *** Total movements 02/02/2018 - 02/02/2018      |                                      |            0.00 |
========+=======+=====+=========+===========================================+==================+========
  *** Balance carried forward 02/02/2018           |                                      |            0.00 |
=========================================================================================================
E - Document received through electronic payment means via the distance banking service system.
                        IF NO DISCREPANCIES ARE REPORTED WITHIN 10 DAYS
                     THE BALANCE OF YOUR ACCOUNT WILL BE CONSIDERED AS CONFIRMED.
```

10. Request for document cancellation

This document type is generated in the section **Documents – Cancellation Request** and id designed to cancel all outgoing documents except Free Document.
Free Document is the only document type that is cancelled by generating another Free Document with a proper content the message body.

When preparing a Cancellation Request you need to fill in three document fields:

The field Document type is filled in by selecting a type of the cancelled document from the suggested pop-up list:

Then, in the field Document No, through the green arrow we go to the list of documents to be cancelled.

New Cancellation Request

			Status: new
No	1	Date	30.04.2019 📅

Document type Orders for currency transfer ▼

Document No [____] ⬇️ → **Document date** [____]

Main document fields

[blank field area]

Cover letter

Test

In the Cover letter field, you can briefly describe the reason for cancellation.

If all the marked fields are filled in correctly, the System will show that the document has been successfully saved or show the document field that has not been filled in. The successfully saved document will show up in the NEW section, from where it can be sent to the bank.