IPOTEKA BANK

Corporate Internet Banking

USER GUIDE

Version 1.0

May 2026

business.ipotekabank.uz

Contents

1. Introduction

This guide describes how to use the Ipoteka Bank Corporate Internet Banking system. The system is designed for legal entities and individual entrepreneurs to manage banking operations in real time.

System address: business.ipotekabank.uz

System Requirements

- A modern web browser (Google Chrome is recommended)
- A stable internet connection
- Credentials provided by the bank

Key Features

- View account balances and statements
- Create and send payment orders
- Manage cards and card applications
- Foreign currency transfers and currency exchange
- Messaging with the bank
- Loans, deposits, and payroll project

2. Login and Main Page

After authentication, the system opens the main page with an overview of account status and key indicators.

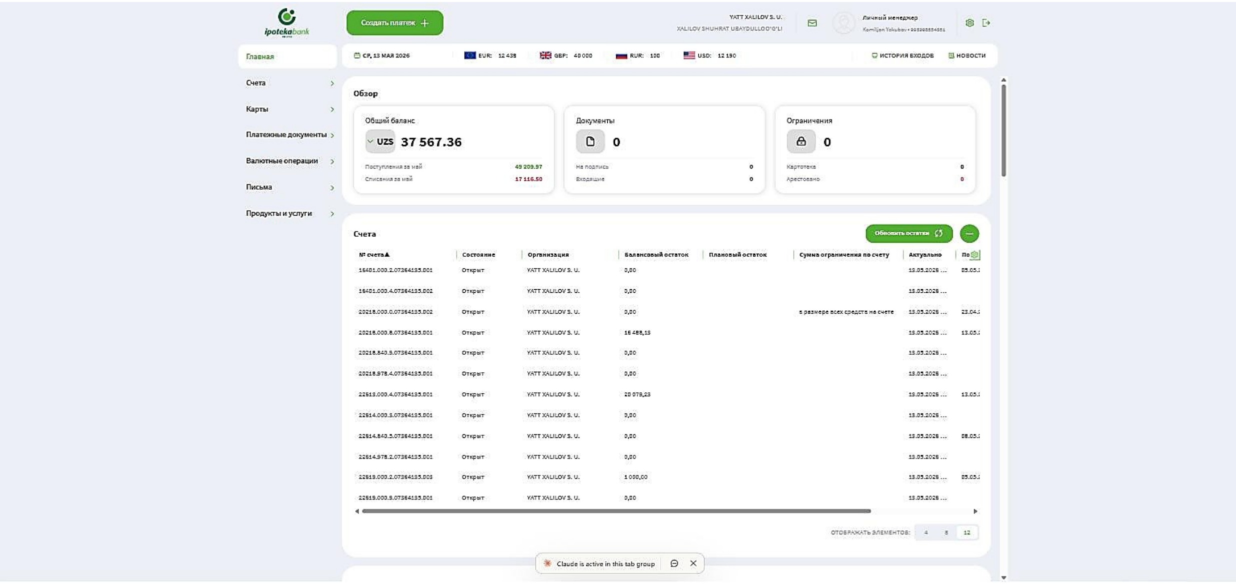

Fig. 1. Main Page — balance overview, document counters and restrictions

Main Page Elements

Element	Description
Total Balance	Total balance across all accounts in the selected currency. Click the arrow to switch currency.
Documents	Number of payment documents awaiting signature and incoming notifications.
Restrictions	Shows active blocks and arrested/blocked amounts.
Accounts (table)	List of all open accounts with current and planned balances.
Create Payment	Quick-access button to create a new payment order.
Login History	Link to view the history of system logins.
Personal Manager	Contact details of your personal manager from the bank.

3. Accounts

The "Accounts" section provides access to information about all organisation accounts, statements, and restrictions.

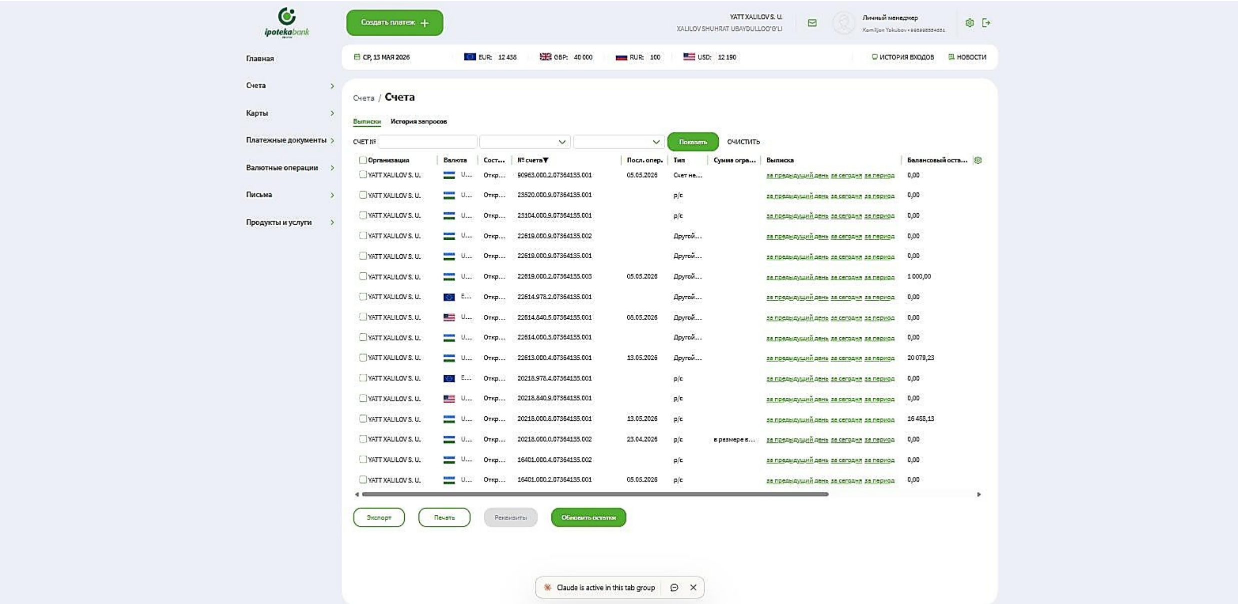

Fig. 2. "Accounts" section — view all accounts with balances and option to request a statement

Accounts Sub-sections

- Account Information — list of accounts with balances, option to export statements
- Statements — request a statement for a period or for a specific account
- MT940 Statements — statements in SWIFT MT940 format
- Statement Request History — history of previously requested statements
- Card Index — documents in the card index for accounts
- Account Restrictions — arrests and collection orders

Viewing a Statement

To get a statement for an account:

1. Go to Accounts > Account Information
2. In the row of the required account, click the link "for previous day", "for today", or "for period"
3. To download, click the "Export" or "Print" button

4. Cards

The "Cards" section allows you to manage corporate bank cards, view transactions, and submit applications.

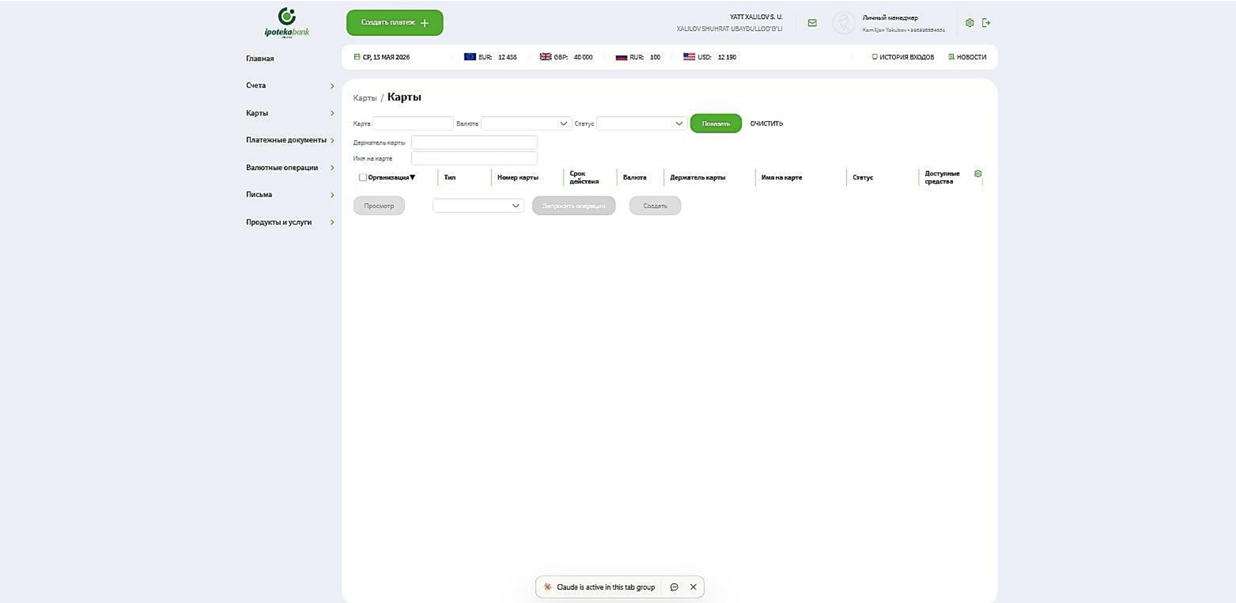

Fig. 3. "Cards" section — list of corporate cards with filtering

Available Card Operations

- Card Information — view active cards, balances, and statuses
- Card Transactions — transaction history for the selected card
- Card Issuance Application — application for a new corporate card
- Set/Change Limits — manage daily and spending limits
- Block/Unblock Card — temporarily suspend card usage
- Card Reissuance — replace a card due to expiry or loss
- Enable International Operations — activate international card usage

Creating a Card Application

4. Go to Cards > Card Issuance Application
5. Click the "Create" button
6. Fill in the cardholder details and the linked account
7. Click "Sign and Send"

5. Payment Documents

The main section for processing payments in the national currency. Contains all created payment orders with history and statuses.

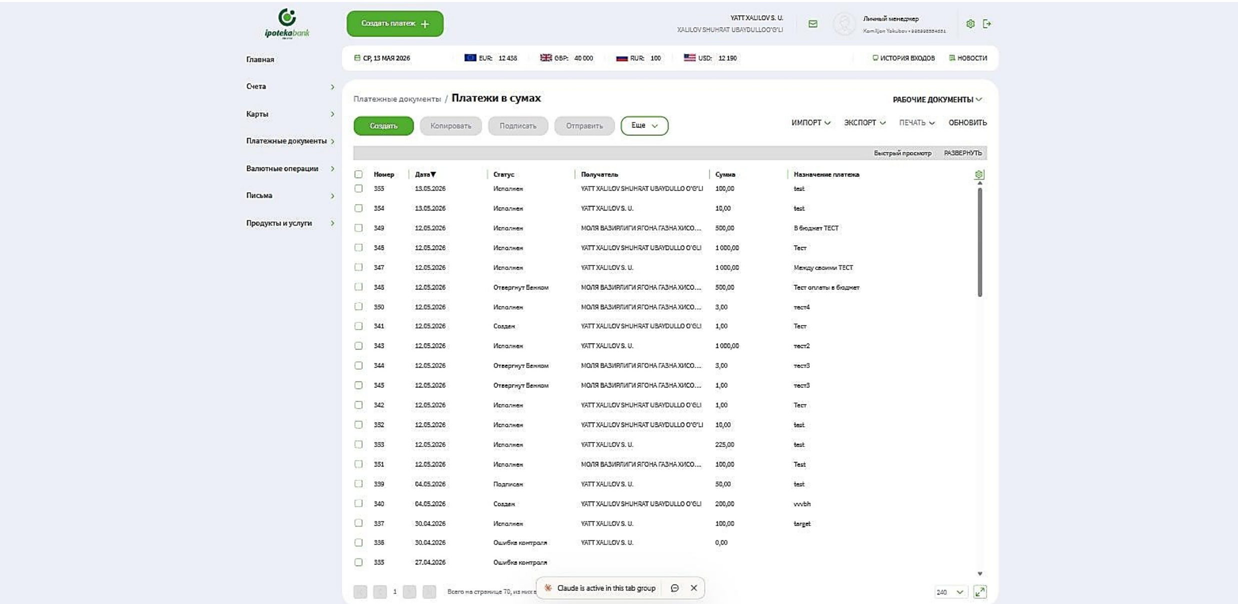

Fig. 4. Payment Documents — list of payment orders in UZS

Types of Payment Documents

- UZS Payments — standard payment orders in UZS
- Bulk Payments — sending multiple payments simultaneously
- Outgoing Payment Claims — claims to counterparties
- Incoming Payment Claims — processing claims from other parties
- Acceptance/Rejection Statement — manage acceptance of incoming claims
- Service Payment Orders — payment of utility and service bills

Payment Order Statuses

Status	Meaning
Created	Document created, not yet signed
Signed	Document signed, awaiting submission to the bank
Sent	Submitted to the bank for processing
Completed	Payment processed successfully
Rejected by Bank	Bank rejected the document — check the details
Control Error	Validation error in the document data

6. Creating a Payment Order

To create a new payment order, click the "Create Payment" button at the top of the screen or the "Create" button in the Payment Documents section.

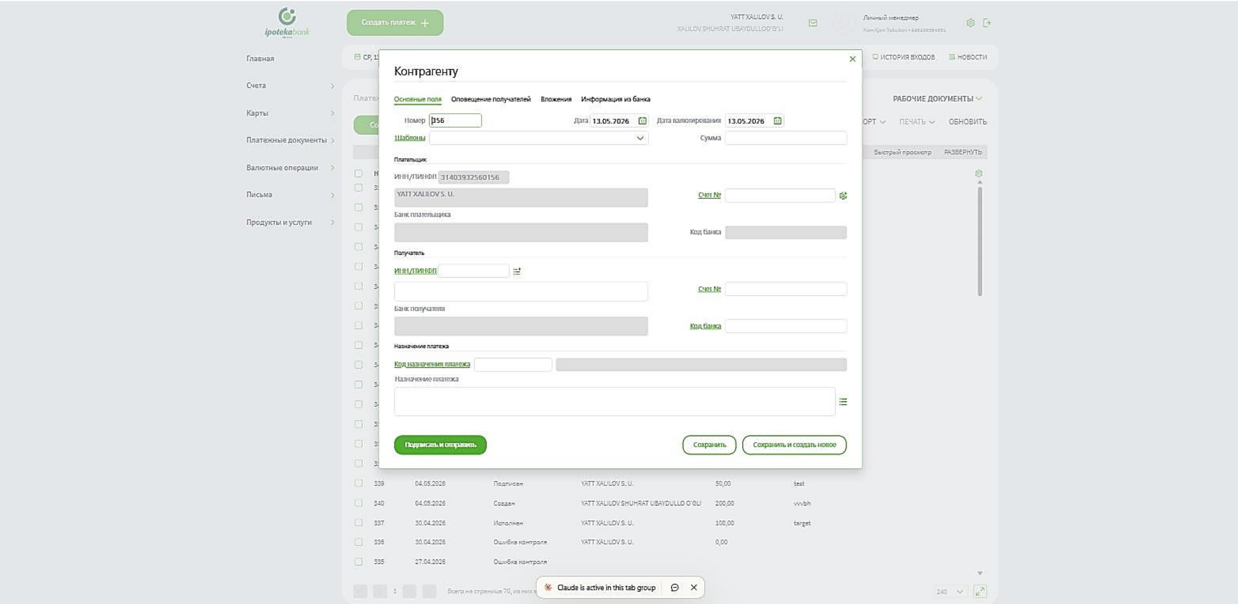

Fig. 5. Payment creation form — payment to counterparty

Payment Types

- Payment to Counterparty — transfer to the account of another organisation or individual
- Transfer Between Own Accounts — internal movement of funds
- Budget Payment — payment of taxes and fees
- Budget Revenue Payment — targeted budget payments

Steps to Create a Payment to Counterparty

8. Click "Create Payment" > "Payment to Counterparty"
9. The form opens. The "Main Fields" tab is active by default
10. The document number is assigned automatically; the date can be changed
11. In the "Payer" field, your organisation's data is filled in automatically
12. Select the debit account by clicking "Account No." in the Payer block
13. In the "Recipient" section, enter the counterparty's TIN/PINFL
14. The system will automatically populate the name and account when the TIN is entered
15. Enter the payment amount
16. Fill in the "Payment Purpose Code" and "Payment Purpose"
17. Click "Sign and Send" for immediate submission or "Save" to send later

Using Templates

For recurring payments, create a template: fill in the form and click "Save as Template". Next time, select the template from the "Templates" drop-down list and all fields will be filled in automatically.

7. Foreign Exchange Operations

Section for conducting operations in foreign currency: international transfers, currency exchange, and management of foreign trade contracts.

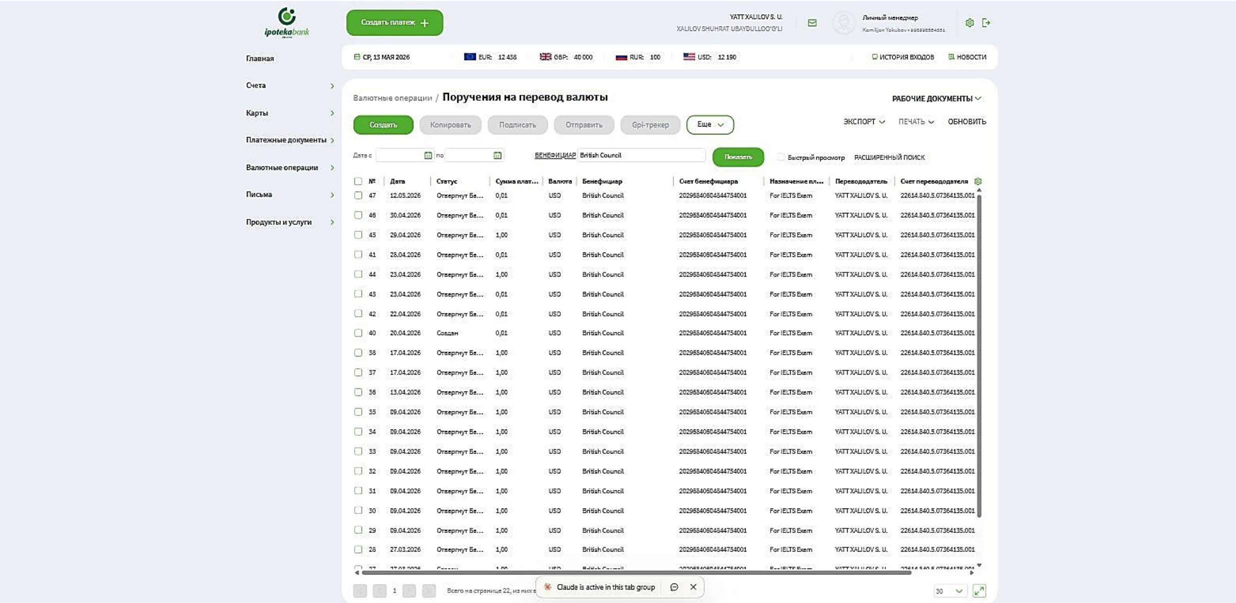

Fig. 6. Currency transfer orders — history of international transfers

Foreign Exchange Sub-sections

- Currency Transfer — orders for international currency transfers (SWIFT)
- Currency Exchange — applications to buy/sell foreign currency
- Foreign Trade Contracts — registration and management of foreign trade (FEA) contracts

Creating a Currency Transfer

18. Go to Foreign Exchange Operations > Currency Transfer
19. Click the "Create" button
20. Fill in the beneficiary (recipient) details
21. Specify the recipient bank (SWIFT/BIC code)
22. Enter the transfer amount and currency
23. Specify the payment purpose and contract (if applicable)
24. Click "Sign and Send"
25. To track the transfer, use the "GPI Tracker" function

8. Messages

Section for secure messaging with the bank: submitting applications, requests, and receiving official notifications.

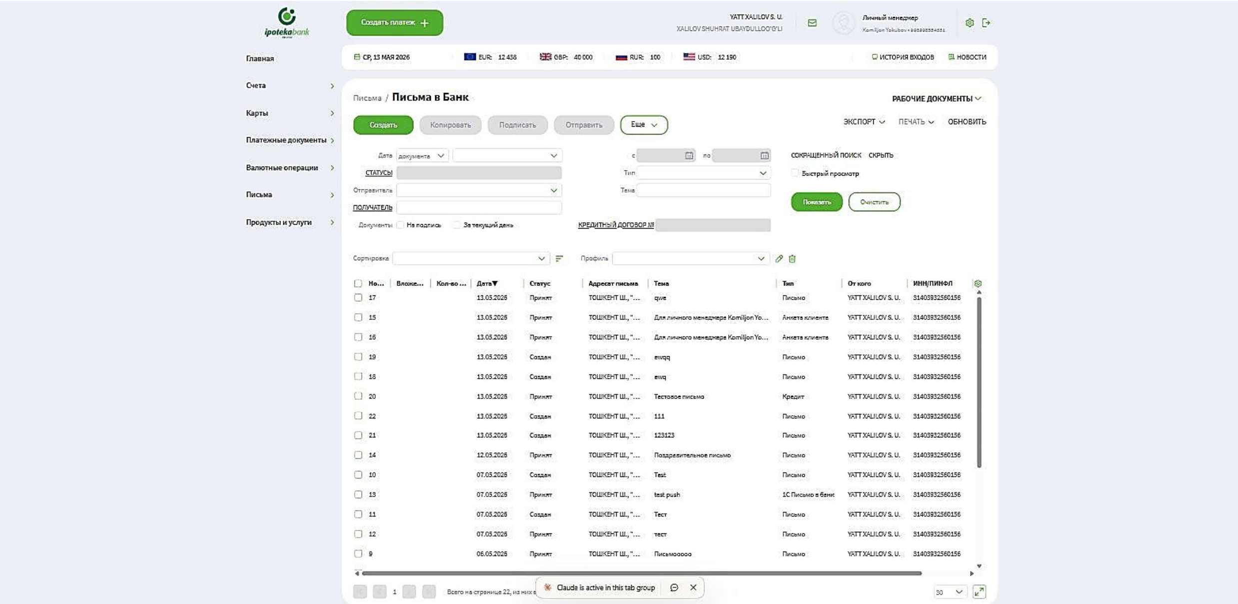

Fig. 7. "Messages" section — correspondence with the bank

Message Types

- To Bank — outgoing messages: applications, requests, enquiries
- From Bank — incoming messages: notifications, replies, official documents

Creating a Message to the Bank

26. Go to Messages > To Bank
27. Click the "Create" button
28. Select the message type (Letter, Client Questionnaire, 1C Letter to Bank, etc.)
29. Specify the subject and addressee
30. Enter the message text
31. Attach documents if necessary
32. Click "Sign and Send"

Bank replies will appear in the Messages > From Bank section. A notification will also be sent when a reply arrives.

9. Products and Services

This section provides access to banking products and services: payroll project, loans, deposits, acquiring, electronic office, and document recall requests.

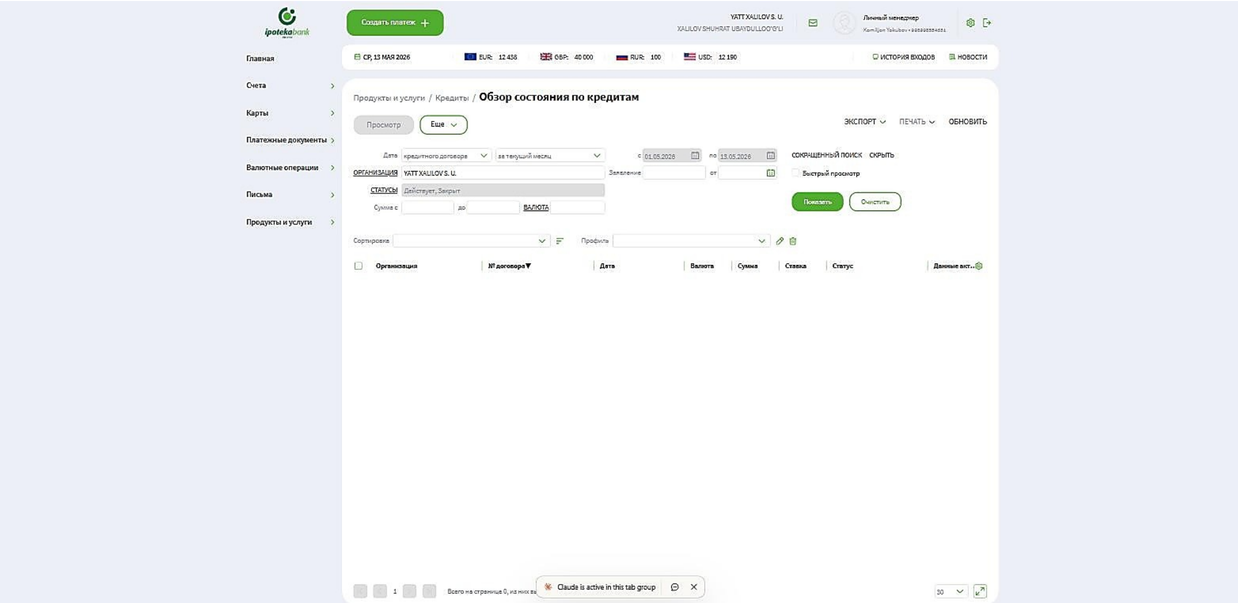

Fig. 8. Products and Services section — overview of loan agreements

9.1 Payroll Project

The "Payroll Project" section is designed for paying salaries to company employees via bank cards. Payroll statements are created and submitted here, and employee registers are managed.

Sub-sections:

- Payroll Statement — create, sign, and send payroll statements
- Enrollment Registers — adding new employees to the payroll project
- Detachment Registers — removing employees from the payroll project
- Employees — view and manage the list of employees linked to cards

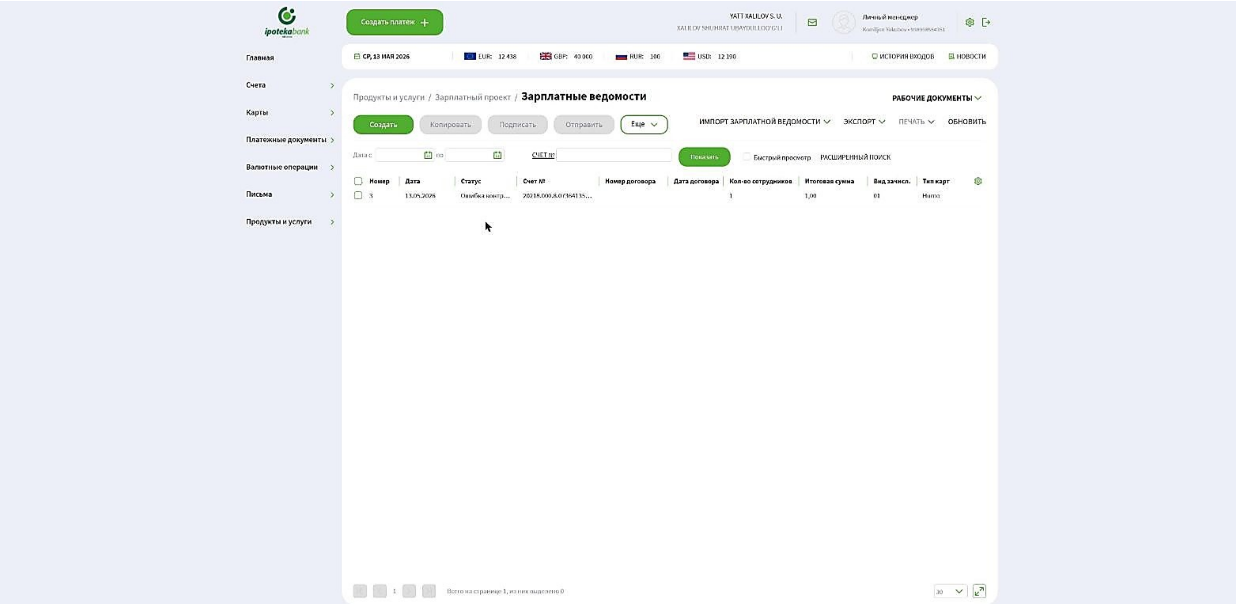

Fig. 9a. Payroll Project — list of payroll statements

To create a new statement, click the "Create" button, fill in the required fields, and sign it. After signing, the statement is automatically sent to the bank for processing.

9.2 Loans

The "Loans" section allows you to view information on the company's active loan agreements and submit applications directly from the system.

Sub-sections:

- Loan Status Overview — list of active and closed loan agreements with amount, rate, currency, and status
- Loan Applications — submit new loan applications
- Early Repayment Applications — submit applications for partial or full early repayment

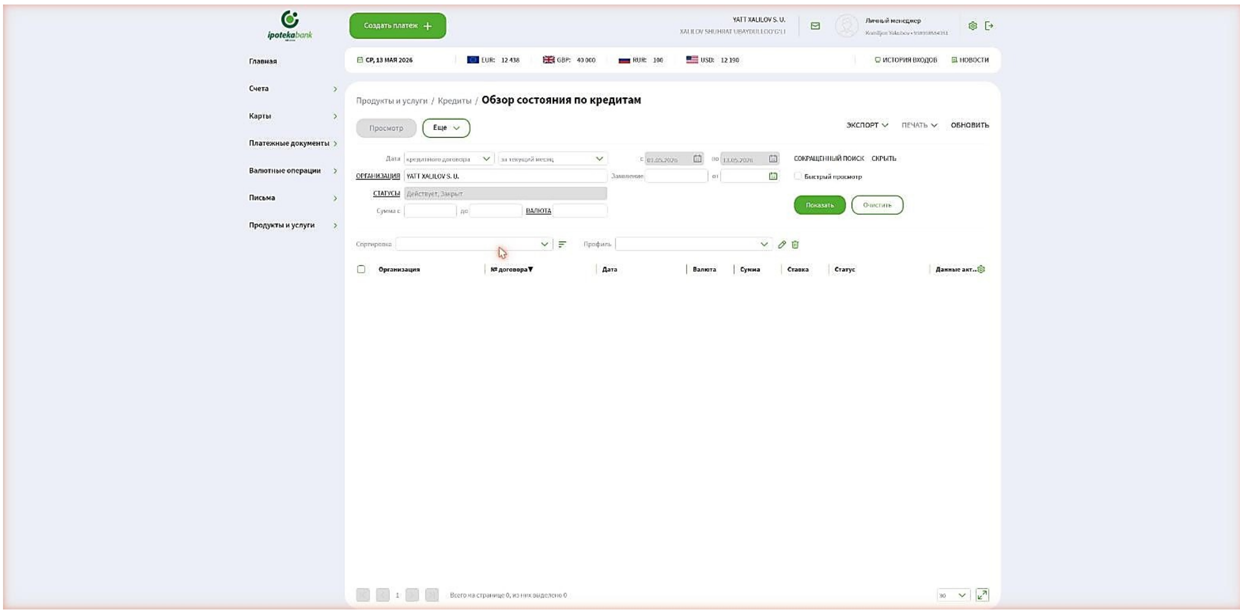

Fig. 9b. Loans — overview of loan agreement statuses

The table displays: organisation, agreement number, date, currency, amount, interest rate, and current status. Click "View" to see details for a specific agreement. Filtering is available by status (Active / Closed), agreement date, and amount.

9.3 Deposits

The "Deposits" section displays all the company's deposit agreements and provides tools to manage them through the internet banking system.

Sub-sections:

- Deposit Status Overview — list of active deposit agreements with amount, term, and status
- Deposit Applications — submit an application to open a new deposit
- Deposit Withdrawal Applications — submit an application for early withdrawal of funds
- Deposit Top-up Applications — top up an existing deposit
- Deposit Extension Applications — extend the term of a deposit agreement

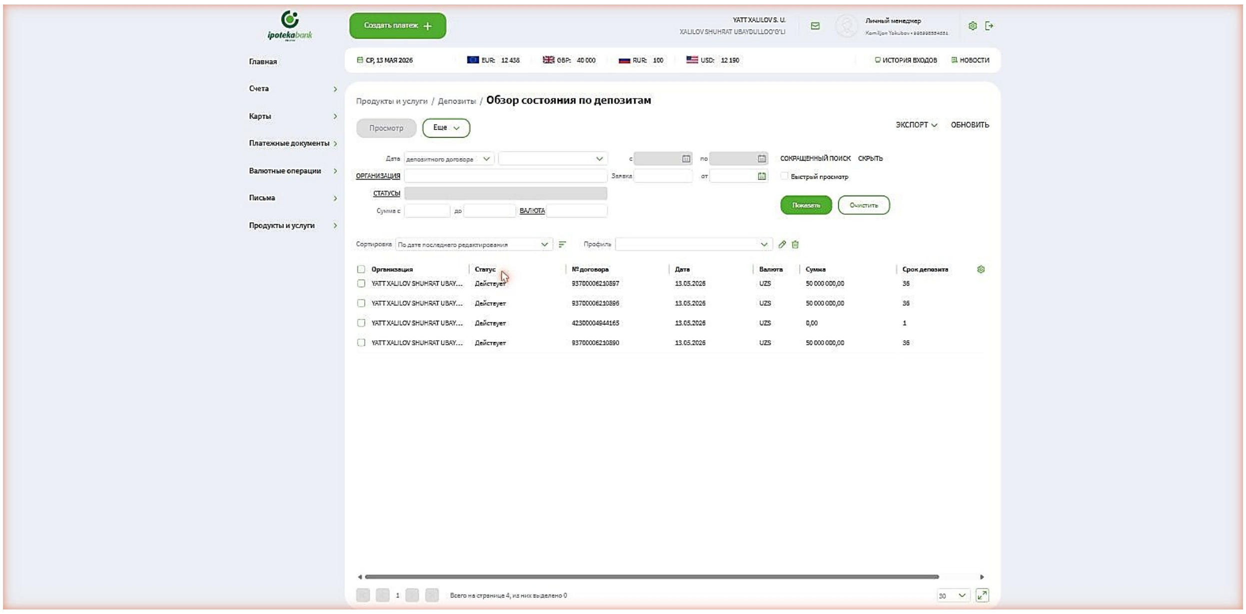

Fig. 9c. Deposits — overview of active deposit agreements

The table shows: organisation, status, agreement number, date, currency, amount, and deposit term (in months). Select the required agreement and click "View" for detailed information on accruals.

9.4 Other Services

Section	Description
Acquiring	Reports on merchant and internet acquiring, POS terminal and online payment turnover
Electronic Office	Remote account opening and document submission without visiting a bank branch
Document Recall Requests	Applications for the return (recall) of previously submitted payment documents

10. Settings and Security

Password Change and Access Management

33. In the upper right corner, click the settings icon (gear icon)
34. Select the required profile settings section
35. To change your password, select the corresponding menu item

Security Recommendations

- Never share your login and password with third parties
- Use strong passwords of at least 8 characters
- Always log out using the logout button (logout icon in the upper right corner)
- Do not use the system on public Wi-Fi networks without a VPN
- If you notice any suspicious activity, contact the bank immediately

Support Contacts

If you encounter technical issues or have questions about the system, please contact:

- Via your personal manager (contact in the upper right corner of the system)
- Via the Messages > To Bank section — create a message with the subject "Technical Support"
- By calling the Ipoteka Bank hotline

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