

## Manual for Internet Banking service of UniCredit Bank users



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### **Glossary**

**Internet Banking**– the system of electronic banking. It gives you access to your financial information via Internet.

**Customer number** is indicated at the Additional Agreement on Internet Banking. Additional Agreement on Internet Banking can be signed in UniCredit Bank branch. Your Customer number allows you to access Internet Banking system. This number is individual and unchanged during all the period you use Internet Banking, so, please, remember it or write at secure place.

**Initial Password** – password which you will receive after Additional Agreement is signed and which is to be used for the first enter to Internet Banking. Then you can change this password on your own.

**One-time Password** – password of one-time password list, which consists of 50 passwords received by you at UniCredit Bank branch where you signed the additional agreement on Internet Banking. You enter the new (next after used in list) password every time you make money transfer from your account.

### **Start to use Internet Banking**

If you would like to manage your UniCredit Bank banking accounts through the Internet you need to visit one of UniCredit Bank branches and to sign the Additional Agreement on Internet Banking.

Your Customer number (login) is stated at the Additional Agreement on Internet Banking you signed at the branch. Please, pay attention that you have to enter Customer number every time you enter the Internet Banking service.

In order to gain full access to every option of your Internet Banking service, like making money transfers, you will also need the One-Time Passwords (OTP) list, which you can receive at any branch of UniCredit Bank you choose.

To login for the first time please visit [www.unicredit.com.ua](http://www.unicredit.com.ua) and choose Internet Banking from the list of our services or just press on the banner you can see at the left on the main page of the bank's website.



Then enter your Customer Number in the appropriate field and press Next (or Enter button). You can also use virtual keyboard by clicking on the keyboard icon.

### **Log In**

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Welcome to UniCredit on-line

To access the restricted area you have to login using your internet banking identifier and online password.

Customer number:  



Having entered your Customer number you will be transferred to the page where you will need to fill in the field with your Initial Password. Please enter your password carefully taking into account uppercase letters and press Next (or Enter button). You can also use virtual keyboard by clicking on the keyboard icon.

## Log In

Welcome to UniCredit on-line

To access the restricted area you have to login using your internet banking identifier and online password.

Password:  

LOGIN

Change your Initial Password to the personal one you will use for logging in the Internet Banking service.

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### Password Change

Current password	<input type="password"/>
New password	<input type="password"/>
New password (retype)	<input type="password"/>

CANCEL

NEXT

To change your Initial Password to the personal one please enter the Initial Password in the field 'Current Password' and your new password in the field 'New Password' and, please, repeat new password at the field "New password (retype)". Your new password must differ from your old one by at least one character. Number of characters should be between 10 and 16. Your new password should contain at least one latin letter (no other characters will be accepted) and one digit. To submit the password change please click "Next". Otherwise click "Cancel" or "Exit" to log out.

### To unblock Internet Banking service

If your Internet Banking has been blocked, please call our Call Center: 0 8005 0 8005!

There are few possible reasons why your account has been blocked:

- You forgot your password and tried too many times to log in with a wrong one
- Someone knew your Customer Number, but did not know your password and tried to log into your account.

If you did not forget your password and you are sure that nobody else but only you know your Customer Number, please, inform us about this through our Call Center. This information is important for our administrators who will try to figure out who might have tried to break into your account.

Our Call Center operator will ask you some questions to verify you are an owner of the blocked account and to get detailed information of how the account had been blocked.

New Initial Password will be generated and sent to the UniCredit Bank branch you choose. Once you receive the new password you will need to activate your account through the Call Center of UniCredit Bank.

## **Main page**

All your bank products are reflected on this page

For example:

### **Current accounts**

<b>Account</b>	<b>Balance</b>	<b>Available funds</b>
Current account (2620 000 0000 000)	<u>0,00</u> EUR	0,00 EUR
Current account (2620 000 0000 000)	<u>0,00</u> USD	0,00 USD
Current account "For depositors " (2620 000 0000 000)	<u>0,00</u> USD	0,00 USD

### **Debit Card Accounts**

<b>Account</b>	<b>Balance</b>	<b>Available funds</b>
Debit Card Account (2625 000 0000 000)	<u>0,00</u> UAH	<u>0,00</u> UAH
Debit Card Account (2625 000 0000 000)	<u>0,00</u> EUR	0,00 EUR

### **Credit Card Accounts**

<b>Account</b>	<b>Balance</b>	<b>Available funds</b>
Credit Card Account (2625 000 0000 000)	<u>1000,00</u> UAH	<u>500,00</u> UAH

### **Term Deposits**

You have no term deposits

### **Current accounts**

<b>Account</b>	<b>Balance</b>	<b>Available funds</b>
Mobile deposit account (2620 000 0000000)	25 000,00 UAH	25 000,00 UAH

### **Deposits with autopayment**

You have no term deposits

### **Personal Loans**

You have no personal loans

## Car Loans

You have no car loans

## Mortgage Loans

Account	Сума кредиту	Залишок суми кредиту
My mortgage	250 000,00 UAH	25 000,00 UAH

## Checking accounts

Information of all your accounts is reflected in this section

### Current Accounts

Account	Balance	Available funds
Current account (2620 000 0000 000)	<u>0,00</u> EUR	0,00 EUR
Current account (2620 000 0000 000)	<u>0,00</u> USD	0,00 USD
Current account "For depositors" (2620 000 0000 000)	<u>0,00</u> USD	0,00 USD

### Debit Card Accounts

Account	Balance	Available funds
Debit Card Account (2625 000 0000 000)	<u>0,00</u> UAH	<u>0,00</u> UAH
Debit Card Account (2625 000 0000 000)	<u>0,00</u> EUR	0,00 EUR

### Credit Card Accounts

Account	Balance	Available funds
Credit Card Account (2625 000 0000 000)	<u>1000,00</u> UAH	<u>500,00</u> UAH

Every account has set of options:

Account information
Operation history
Operation executed
Pending operations
Pending holds
Statements
Maintenance

Operation executed – operation is already executed and money written off from the account

Pending operations – transactions are created by you but not executed yet, money are still available on your account.

Pending holds – transactions are already executed and the money are not available, but are not withdrawn yet.

Statements – the archive of account statements.

Maintenance – you can name your account according to your own wish (the name of your account is visible only to you).

## **Money transfers**

There is option Money transfers for Debit accounts in hryvnas.

- Money transfers
  - Predefined
  - One-time

In case you want to make money transfer once - please, choose **One-time transfer**

### **Submit transfer**

<b>Receiver account</b>	<input type="text"/>
<b>Receiver bank MFO Code</b>	<input type="text"/>
<b>Receiver type</b>	<input type="radio"/> Private <input type="radio"/> Company
<b>Receiver name</b>	<input type="text"/>
<b>Receiver TaxID/OKPO</b>	<input type="text"/>
<b>Resident</b>	<input type="radio"/> Yes <input type="radio"/> No
<b>Transfer description</b>	<input type="text"/>
<b>Own description</b>	<input type="text"/>
<b>Transfer date</b>	<input type="text"/>
<b>Transfer amount</b>	<input type="text"/> UAH
<b>Available funds</b>	<input type="text"/> UAH

Column Transfer description – please, choose correct transfer description from drop-down list.

Column Own description – please, indicate the following information:

- 1) Goods/services you are going to pay for – required;
- 2) Number and date of the document according to which transfer is made (№ of invoice/Agreement of “\_” \_\_\_\_ \_\_\_\_);
- 3) Period during which such operation will be carried out – indicate if necessary;
- 4) Additional information (payer name, TIN, special code required by the remittee) – indicate if necessary.

For example:

Transfer description: payment under invoice

Own description: №1 of 01.10.2010 for building materials, payer – I.I. Tymoshchuk.

*Pay attention that all payment order columns have to be filled in Ukrainian.*

Enter, please, receiver requisites and confirm the transfer by one-time password of active one-time password list.

If you are going to make regular transfers, the most convenient way – to create predefined transfer.

### New predefined transfer

Operation type	Money transfer
Operation name	<input type="text"/>
Operation description	<input type="text"/>
IVR Number	Not available via IVR
Sender account	2625 <input type="text"/>
Sender name	<input type="text"/>
Receiver account	<input type="text"/>
Receiver bank MFO code	<input type="text"/>
Receiver type	<input type="radio"/> private <input type="radio"/> company
Receiver name	<input type="text"/>
Receiver TaxID/OKPO	<input type="text"/>
Resident	<input type="radio"/> Yes <input type="radio"/> No
Amount	<input type="text"/> UAH

Operation name – it is predefined transfer name. You may name it according to your own desire and it's visible only for you.

IVR Number column can be not filled, this option is developing and not active yet.

When all requisites are filled, it is necessary to save the predefined transfer by one-time password inputting. The list of predefined transfers is displayed in Predefined transfers **section**

#### Predefined transfers list

	Transfer name	Receiver name	Receiver account	IVR	Action
1	Sports club	Sport OJSC	2600 000 0000000	Not available via IVR	<a href="#">execute</a> <a href="#">modify</a> <a href="#">delete</a>
2	Garden	Ivanov Ivan	2600 000 0000000	Not available via IVR	<a href="#">execute</a> <a href="#">modify</a> <a href="#">delete</a>

To execute predefined transfer choose execute option. There is no need to enter one-time password in such case.

There are no columns "Own description" and "**Transfer amount**" during predefined transfer creation. These columns will be available when you choose execute option.

## Savings accounts

Information about your deposits is reflected in this section

### Term Deposits

You have no term deposits

### Mobile Deposits

Account	Balance	Available funds
<u>Mobile deposit account</u> (2620 000 0000000)	<u>25 500,00 UAH</u>	<u>25 500,00 UAH</u>
<u>Mobile deposit account</u> (2620 000 0000000)	400,00 USD	400,00 USD

### Deposits with autopayment

You have no term deposits

### Mobile Deposit Account Details

Account name	Mobile account
Account number	2620 000 0000000
Owner	Ivanov Ivan
Account balance	25 500,00 UAH
Available funds	25 500,00 UAH
Interest rate	14 %

## Loans

You can see information about your loans, make advanced repayment on loans and to change schedule of payments in this section

For example:

### Loan Details

Name	My loan
Agreement number	M20-260000000000007
Associated account	2625 000 0000000
Funds available on associated account	15 000,00 UAH
Loan amount	300 000,00 UAH

<b>Remaining amount</b>	250 000,00 UAH
<b>Remaining installments</b>	100
<b>Next installment amount</b>	2 000,00 UAH
<b>Next installment date</b>	2011/01/11

In the column Remaining amount reflects the balance of the loan principal and accrued interests as of the current date.

### Early Repayment

<b>City</b>	м.Київ
<b>Branch</b>	02140, м.Київ, вул.Гришка, 6
<b>To be repaid amount (partial)</b>	<input checked="" type="radio"/> Decrease loan term <input type="radio"/> Decrease loan installment

**NEXT**

### Cards

You can notice here next information: name embossed on card, card number, card type and status in Cards section.

#### Debit Cards

Name on card	Number	Card type	Status
IVAN IVANOV	<u>5157 0000 0000 0000</u>	White Card	Active
IVAN IVANOV	<u>5157 0000 0000 0000</u>	Instant Card	This card is blocked

#### Credit Cards

Name on card	Number	Card type	Status
IVAN IVANOV	<u>5127 0000 0000 0000</u>	Gold Card	Active

### Customer

You can check the actuality of contact information left to the Bank in this section

#### Customer Data

<b>Name</b>	Ivanov Ivan
<b>Marketing contacts allowed</b>	Yes
<b>Juridical address</b>	Вул. Весела, 1
<b>Zip code</b>	40 000
<b>City</b>	м. Щасливе
<b>Actual address</b>	Вул. Весела 1
<b>Zip code</b>	40 000

City	Щасливе
Phone - home	
Phone – work	000 000 00
Phone - mobile	+380000000000
E-mail	Ivanov@mail.ua
SMS service enabled	Yes
Statement delivery method	E-mail

## Security

To order new List of One-time passwords, please visit **Security section – One-time passwords** and select option New

- Security

### **One-time passwords**

To change password

Login history

### **One-Time Passwords**

№	List number	List status	Request date	Activation date	Closure date	Action
1	10000	New	2010/08/18			<a href="#">activate</a> <a href="#">delete</a>
2	10001	Active	2009/07/06	2009/10/16		<a href="#">delete</a>
3	10002	Closed	2008/01/14	2008/10/31	2009/10/02	

**НОВИЙ**

If you want to change password of Internet Banking access, please choose option

**To change password**\_at the **Security** section.

You can change your password as often as you wish or consider necessary. For Security we advise you to do it at least once every 2 months.

### Password Change

Current password	<input type="password"/>
New password	<input type="password"/>
New password (retype)	<input type="password"/>

CANCEL

NEXT

## Demo version of Internet Banking

You can learn Internet Banking functionality in demo version  
<https://online.unicreditbank.com.ua/>



## Contacts

If you have any questions or suggestions on **Internet Banking** service, please, call Client Service 0 8005 0 8005 or write a message to [Helpon-line@unicredit.com.ua](mailto:Helpon-line@unicredit.com.ua) mailbox.

Thank you!

*Sincerely,*

*UniCredit Bank*