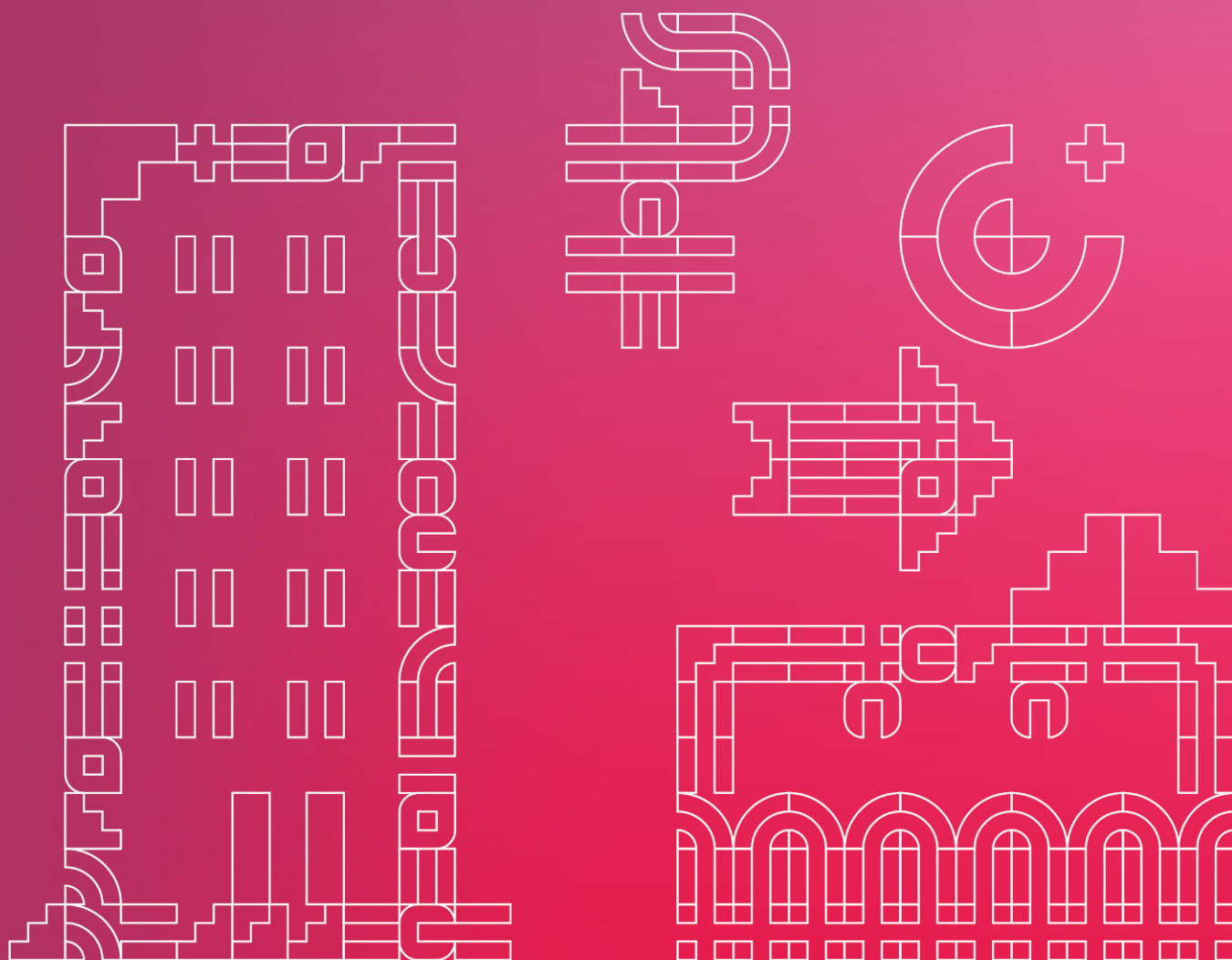




Business

Mobile application for corporate clients

for iOS based devices



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1. Features of the mobile application



Please note that this guide covers the default interface of the Faktura.ru Business mobile application for corporate clients. Interface, available features, as well as any addresses and phone numbers depend on your bank.

Mobile application Faktura.ru Business for corporate clients - legal entities and sole entrepreneurs - provides an easy way to control your accounts and funds, perform financial operations, exchange documents with bank and more.

Mobile application is free and available only in [iTunes store](#).

Main features of the mobile application



Secured authorization using login and password, short access code or fingerprint.



Management of accounts (in rubles and other currencies) and their rate plans. Display and export of account banking information.



Viewing statements for required period and exporting to e-mail, as well as repeating and answering to operations in account statement.



Creation of payment orders, including budget payments, transfers between accounts of same organization, payments to natural and legal entities, as well as utility payments.



Confirmation of payment orders, as well as those created in the Internet banking service, using one-time passwords from SMS- and PUSH-notifications. Tracking statuses of payment orders.



Editing, copying and deletion of payment orders. Option to use templates saved in the Internet banking service.



Management of corporate cards, viewing their balances, statuses and statements, blocking and unblocking.



Management of deposit products (in rubles and other currencies), creation of applications for opening of new deposits.



Management of loan products (in rubles and other currencies), creation of applications for opening and early repayment of loans.



Information about location of offices and ATMs, as well as currency rates.



Exchange of non-payment documents with bank, chat with bank employees, display of special offers from partners of the Service.



Tracking of important dates with accountant calendar.

To start working with the application you require login and password obtained in the bank office.

1.1. Terms and definitions

Internet banking service for corporate clients

The Internet banking service for corporate clients Faktura.ru allows managing bank ruble and foreign currency accounts in real time from any personal computer with stable Internet connection.

Smart key dongle

A smart key dongle is a portable hardware-software device used for information encryption. It is designed to store a signature key, a signature verification certificate and other information. Smart key dongles have protected memory, reading or copying the data stored on the Smart key dongle is impossible.

Login

A login is a unique sequence of letters, numerals and characters that you use to access (to log into) the Service. Your login is always used with your password.

Password

A password is a secret letters and numbers combination used to access the private signature key or login. A password to a signature key is issued by the bank.

One-time password

A one-time password is a password received in a text message (SMS). A text message is sent to the phone number stated in the agreement with the bank. A one-time password substitutes client's signature and is used to confirm client's actions and operations in the Internet banking service.


2. Getting started

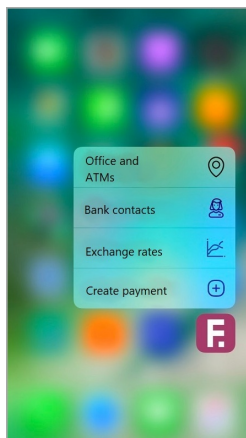
In order to start using the Faktura.ru Business mobile application:

1. Download it from [iTunes store](#).

The link is also available on the login page of the Internet banking service.

2. Launch the installed application by tapping the  icon.

° Tap and hold the  icon to view quick actions. After selecting one of the options in the menu, the corresponding section of the mobile application will automatically open (after authorization if required).



When you first open main sections of the mobile application, a short description of section features will be displayed. You will also be notified about new features after updating the application.

2.1. Compatibility

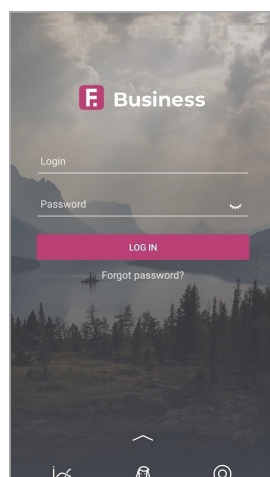
In order to use the mobile application a stable internet connection is required. Minimum version of iOS is 13. You can check the Android OS version in the device settings.

2.2. Changing application language

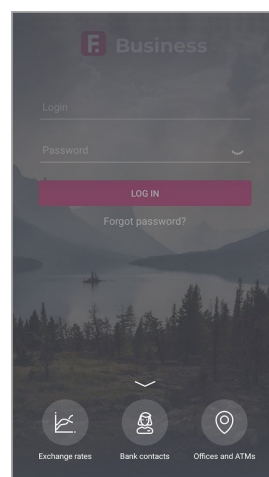
Mobile application is available in Russian and English. In order to change the language of application, change the language of your device. The application language will be set to English if you select any other language.

3. Log in procedure

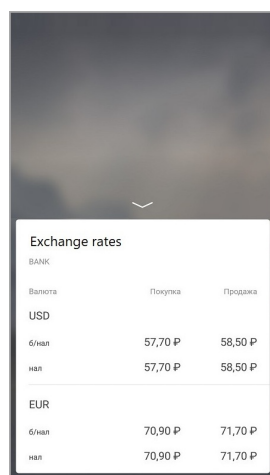
After first login the following features will become available on the login page (by tapping the  icon or sliding up):



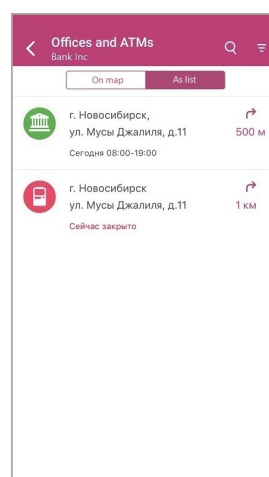
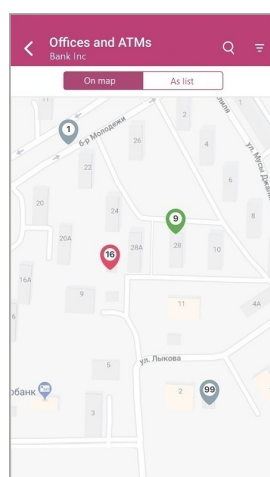
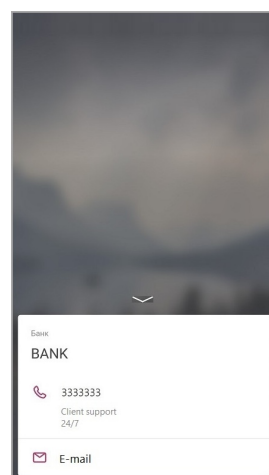
- Display of currency rates.



- Bank contact information.



- Location of bank offices and ATMs on the map.



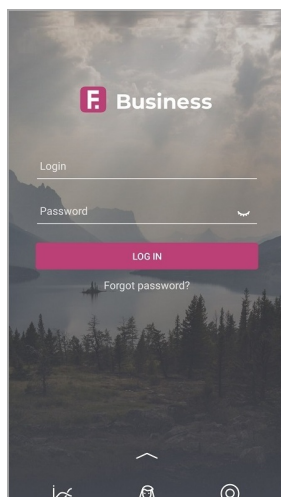
If you require to restore access, tap the «Forgot password?» link and following the instruction. Restore options depend on your bank.

**Please note!**

After 3 (three) failed authorization attempts the login will be temporary blocked (for 3 minutes). If the login is blocked 3 times in a row, it will be permanently blocked.

3.1. Login and password

Enter login and password in the corresponding fields. Please note, that the login field does not require entering «f2b-» part of login.



Tap the «Log In» button. Upon first log in you will be offered to set up the [short access code](#) and you will be redirected to the [main page](#).

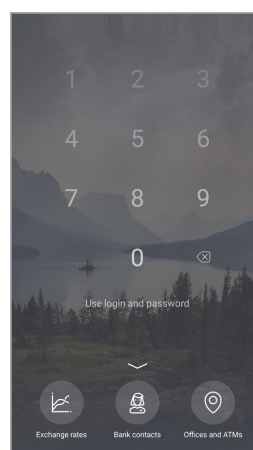
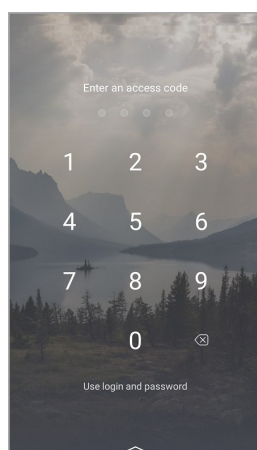
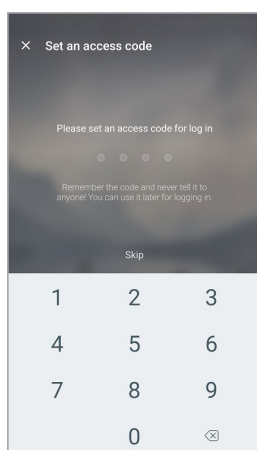
If you have never used login and password, please use the temporary password issued by the bank. When using temporary password you will be asked to enter a new permanent password. The new password must contain 8-25 symbols, letters of both registries and may contain following symbols: @ # \$ % ^ & *.

3.2. Access code

Upon first log into the application you will be offered to set up 4-digit access code to use instead of login and password. Access code can be changed in «[More](#)»→«[Settings](#)»→«[Set an access code](#)».

**Do not share the access code or write it down.****Do not use the PIN of bank card, birth year or simple digit codes such as 1234, 0000, 1111 as quick access code (more recommendation available in «[Security recommendation](#)»).**

After setting up the access code you can use it instead of login and password.



Tap «Skip» to skip setting up the access code.

To use login and password after setting up the access code, tap the «Use login and password» link. In this case the access code will be reset.

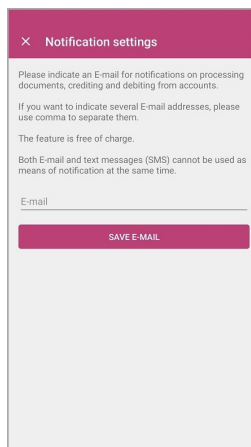
3.3. Touch ID and Face ID

You can active login using Touch ID and Face ID only after [setting up the access code](#). Please note Face ID is available only starting with X series.

3.4. Receiving notification via e-mail

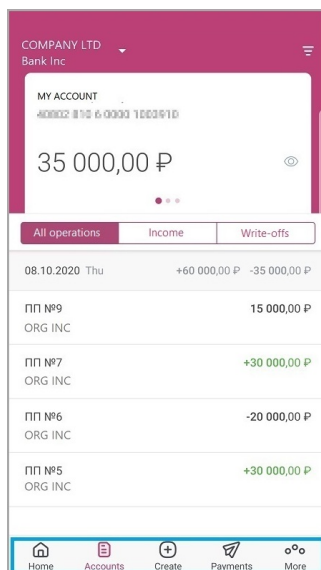
After second log into the application you might be required to indicate you e-mail address to receive the following notifications (instead of SMS-notification):

- Login notifications.
- Notifications about successful document sending.
- Notifications about processed documents.



4. Navigation panel

Use the navigation panel to quickly switch between main sections of the mobile application.



Navigation panel contains the following sections:

- «[Home](#)», where the current overview of accounts balances and transaction history is displayed, as well as important events requiring your attention (pending/urgent documents, etc.). This section is opened upon log into the application.
- «[Accounts](#)», where you can view balances and operations of accounts, as well as perform operations using statement and export it.
- «[Create](#)», where you can create new payment orders and use templates saved in the Internet banking services, as well as create [application and documents](#).
- «[Payments](#)», where you can view processed, returned, awaiting payment orders and drafts.
- «[More](#)», which includes the following features:

«[Products](#)» tab

- [Deposits](#)
- [Loans](#)
- [Corporate cards](#)
- [Marketplace](#)
- [Partner offers](#)

«[Information](#)» tab

- [Applications and documents](#)
- [Contractor check-up](#)
- [Exchange rates](#)
- [Offices and ATMs](#)
- [Bank of Russia Banknotes](#)
- [Bank contacts](#)
- [About app](#)

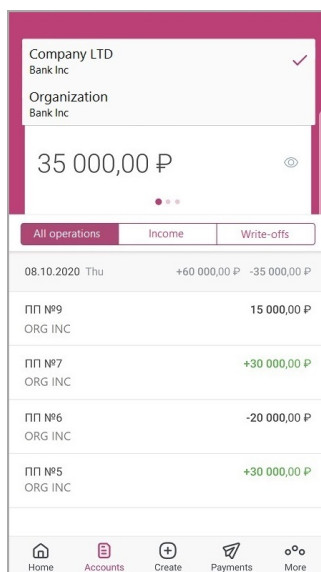
«[Settings](#)» tab

- [Set an access code](#)
- [Rate plans](#)
- [Notifications](#)
- [Log out](#)

5. Select organization


If you are an employee of several organization, you can easily switch between them on most pages on the mobile application.

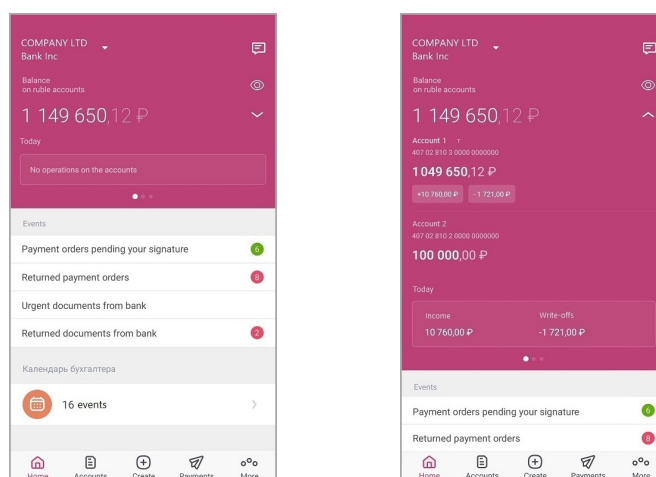
To change the organization, tap its name and select a different organization from the list. All information will be automatically updated. When you log into the application the next time the last selected organization will be saved as default.




6. Home

This section is opened when you log into the mobile application or by tapping «Home» on [navigation panel](#). This section contains:

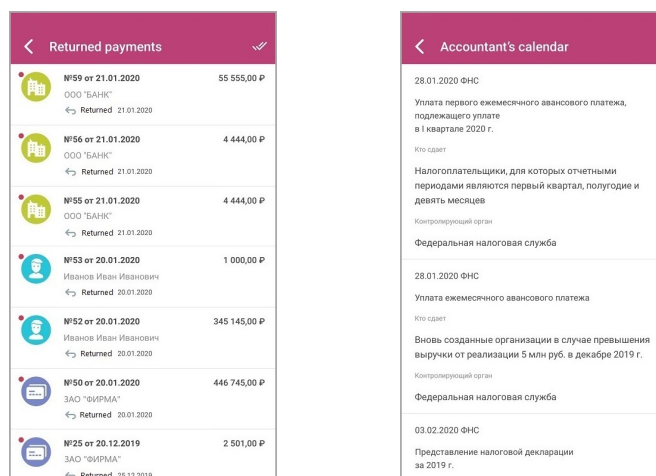
- Information about account balance and recent transaction history. In default view the total balance of accounts as well as total amounts on income write-off are displayed. In expanded view you can view this information separately for each account.
 - If have already logged into the application this day, the displayed transaction history period will be the current day. If this is your first log into the application, the transaction history period will start from your last login.
 - Balance information can be hidden by tapping the  icon (it will also be hidden in «Accounts» section).
 - Swipe left or right on the upper part of screen to switch between accounts with different currencies if they are present.
 - Tap the account to switch to «Accounts» section with account's detailed operations history.



- The «Events» part displays:
 - [Number of payment orders awaiting signature](#)
 - [New returned payment orders](#)
 - [New urgent letters from the bank](#)
 - [New documents from the bank](#)

List of documents can be viewed by tapping the corresponding entry. Tap the  icon to mark all new documents in the list as read.

- The upcoming events from accountants calendar (if it was set up in the Internet banking service).



6.1. «White accounting» service





Please note, that this feature may not be available by default for all banks and/or activated for clients. Please contact your bank to check the availability of this feature.

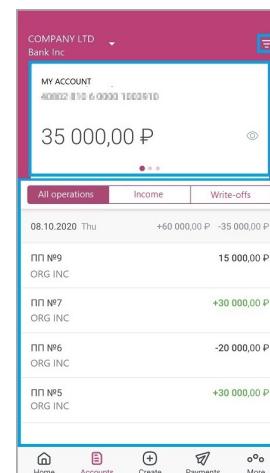
The «White accounting» service monitors the financial activity of your organization in accordance with N 115-FZ federal law. As a result the service displays the risk of blocking of organization's accounts in form of indicators and provides recommendations on how to improve them. Please note that the service analyzes operations made during last 90 days.

7. Accounts


This section is available by tapping «Accounts» on the [navigation panel](#).

The following features are available here:

- [Information](#) about current balance of selected account.
- [Operations history](#) will all incomes and write-off for selected accounts, where you can switch between following tabs:
 - «All operations».
 - «Income».
 - «Write-offs».
- The  icon hides the balance of all accounts of selected organization.
- The  icon opens [operations filter](#).



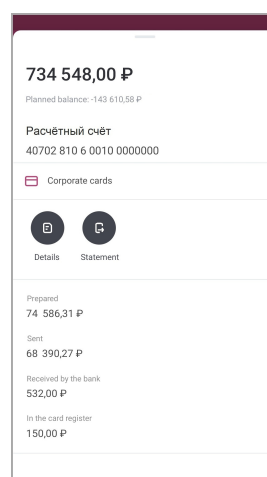
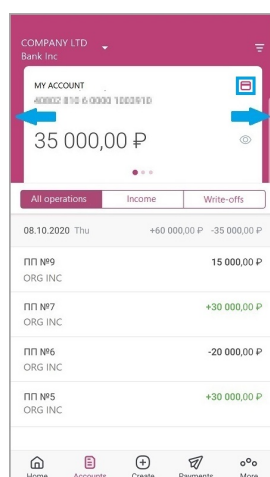
7.1. Account information

By default in the «[Accounts](#)» section you can view account number and current balance. If you have more than one account, swipe right or left to select next account. The  icon means there are [corporate cards](#) connected to this account.

By tapping on the account, you can view the following information:

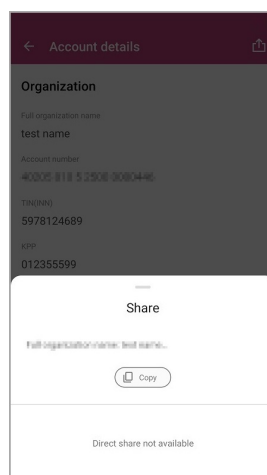
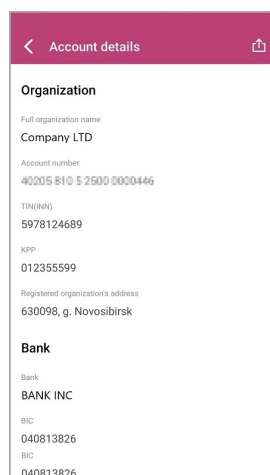
- The «[Corporate cards](#)» button (if the account has linked cards)
- Current balance
- Total amount of prepared documents
- Total amount of sent documents
- Total amount of documents received by the bank
- Total amount of documents in the registry
- Planned balance

By tapping «Additional information» you can view all other information.



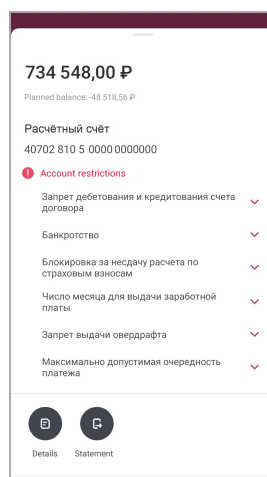
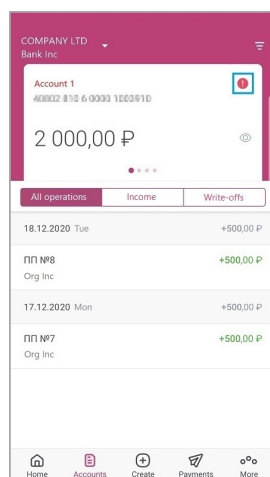
To hide the window swipe down.

Tap «Account details» to view account banking details and optionally export them by tapping the  icon. You can select the desired export method, i.e. e-mail, SMS, etc.



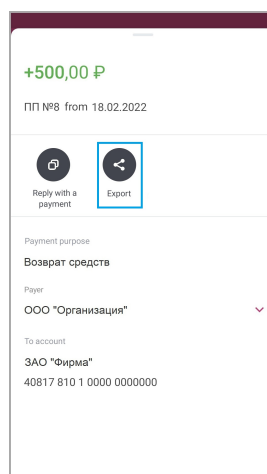
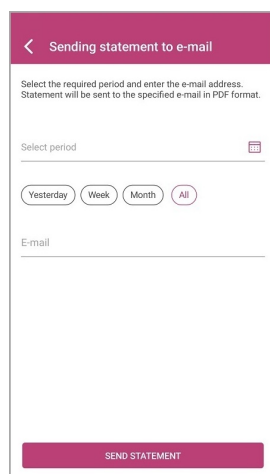
7.2. Account restriction

If the account has active restriction, the corresponding icon will displayed in the «Accounts» section. You can view detailed information about restrictions by tapping the account.



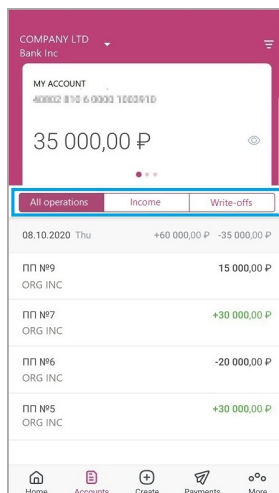
7.3. Statement export

Account statement can be sent to e-mail by tapping the «Send statement to e-mail» button in the window with account information. You can specify the statement period and e-mail address. You can also export statement on single operation by tapping the «Export» button in the window with detailed information about operation.



7.4. Operation history

In the «Account» section the following tabs are available: «All operations», «Income» and «Write-offs». Tap the corresponding tab between them.



- The «All operations» tab contains all operations in all currencies for selected account.
- The «Income» tab contains all income operations in all currencies for selected account.
- The «Write-offs» tab contains all write-off operations in all currencies for selected account.

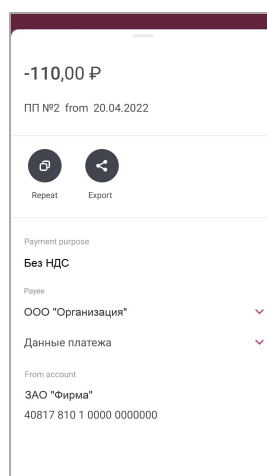
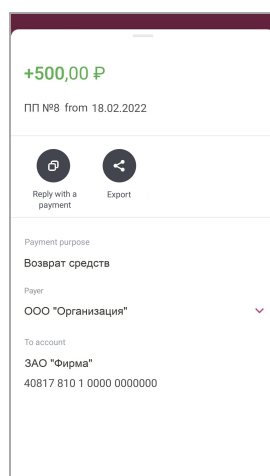
You can view the detailed information of operation by tapping it.

The following information can be displayed for income operation:

- Document number, date and amount.
- Payer information. Tap the entry or the ▼ icon to view more information.
- Credited account.
- Payment purpose.

The following information can be displayed for write-off operation:

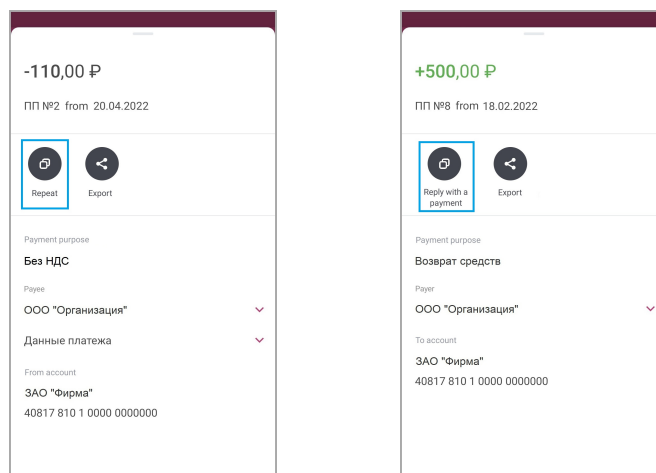
- Document number, date and amount.
- Payee information. Tap the entry or the ▼ icon to view more information.
- Budget payment details if the corresponding details are present. Tap the entry or the ▼ icon to view more information.
- Write-off account.
- Payment purpose.



To hide the window swipe down.


7.4.1. Repeating operations and making a reply payment

To copy an operation from the operations history, tap it to view detailed information and then select «Copy». To make a reply payment, tap the operation to view detailed information and select «Make a reply payment». A payment order creation form will open with partially filled in field based on select operation.

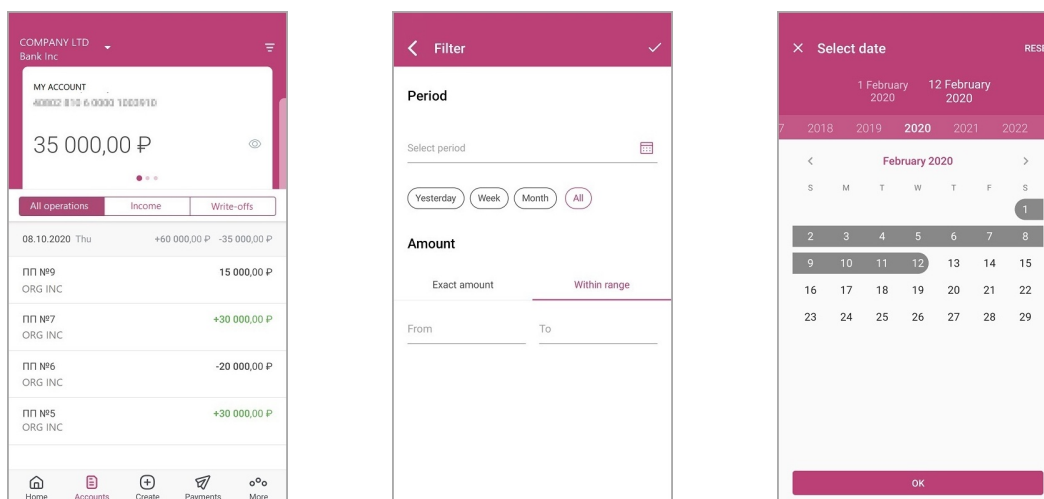


7.5. Operations filter

You can use the filter to quickly find an operation. To open the filter tap the  icon in the upper right corner of the «Accounts» section. The following filter parameters are available:

- Operation history period. Tap the  icon to specify the period.
- Exact operation amount or amount range.

Tap «Apply» to apply the filter.



8. Document creation

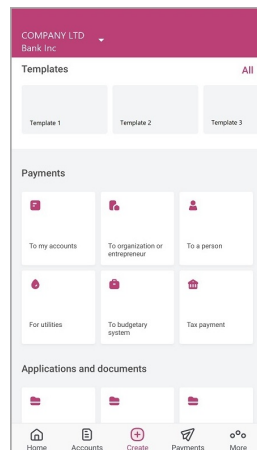
By tapping «Create» on the [navigation panel](#) the following features are available:

Payment orders



Please note that a commission can be charged for making some operations. In this case it will be displayed on operation confirmation screen.

- [Transfer between own accounts](#)
- [Transfer to a person](#)
- [Transfer to organization or entrepreneur](#)
- [Payment for utilities](#)
- [Payment to budget](#)
- [Tax payment](#)



Templates

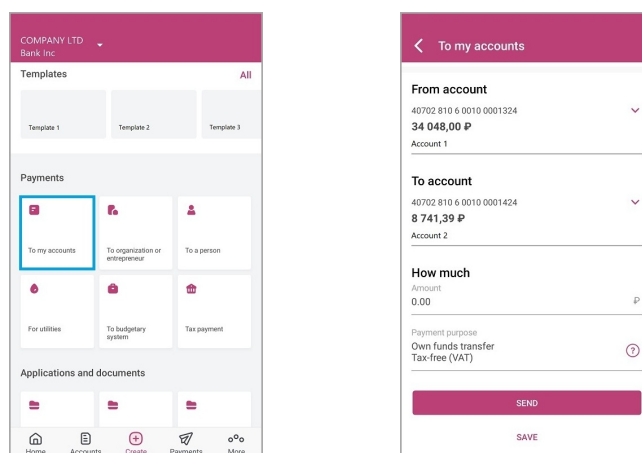
You can create payment order based on [template](#) previously saved in the Internet banking service.

Applications and documents

See «[Applications and documents](#)» for more information.

8.1. Transfer between own accounts

You can transfer funds between own accounts of same organization by tapping «[Create](#)» on the navigation panel and selecting «To my accounts».



Fill in the form. Please note that some fields have hints indicated by the  icon.

- Select write-off account.
- Select account to be credited.
- Specify operation amount.
- Do not edit payment purpose.

To save document without sending it, tap «Save». Saved document will be available on the «To be signed» tab in the «[Payments](#)» sections for further editing or signing/sending to the bank.

Depending on the amount of necessary signatures the document can be signed/sent to the bank (see «[Signing and confirming documents](#)»).

Tap the «Sign»/«Send». Enter one-time password from SMS- or PUSH-notification and tap «Confirm».

Sent document will be available on the «[Awaiting](#)» tab in the «[Payments](#)» section.

8.2. Transfer to organization or entrepreneur

You can transfer funds between to legal entity or sole entrepreneur by tapping «Create» on the navigation panel and selecting «To organization or entrepreneur».

Fill in the form. Please note that some fields have hints indicated by the icon.

- Fill in the «Payee» field, optionally by selecting an entry from contractors registry (start typing in organization's name and select it from available options), depending on the selected contractor you may be required to fill in some fields manually.
 - You can also manually add contractor entry to registry for further quick use.
- Indicate unique payment identifier (UIP).
- Specify operation amount.
- Select VAT value.
- Select write-off account.
- Indicate payment purpose.

You can also enter e-mail and/or phone number which will receive notification about transaction.

To save document without sending it, tap «Save». Saved document will be available on the «To be signed» tab in the «Payments» sections for further editing or signing/sending to the bank.

Depending on the amount of necessary signatures the document can be signed/sent to the bank (see «Signing and confirming documents»).

Tap the «Sign»/«Send». Enter one-time password from SMS- or PUSH-notification and tap «Confirm».

Sent document will be available on the «Awaiting» tab in the «Payments» section.

8.3. Transfer to a person

You can transfer funds between to a person by tapping «Create» on the navigation panel and selecting «To a person».

Fill in the form. Please note that some fields have hints indicated by the icon.

- Fill in the «Payee» field.

- You can also manually add contractor entry to registry for further quick use.
- Specify income type code and recover amount if necessary.
- Specify operation amount.
- Select write-off account.
- Indicate payment purpose.

You can also enter e-mail and/or phone number which will receive notification about transaction.

To save document without sending it, tap «Save». Saved document will be available on the «To be signed» tab in the «Payments» sections for further editing or signing/sending to the bank.

Depending on the amount of necessary signatures the document can be signed/sent to the bank (see «Signing and confirming documents»).

Tap the «Sign»/«Send». Enter one-time password from SMS- or PUSH-notification and tap «Confirm».

Sent document will be available on the «Awaiting» tab in the «Payments» section.

8.4. Payment for utilities

You can make payment for utilities by tapping «Create» on the navigation panel and selecting «For utilities».

Fill in the form. Please note that some fields have hints indicated by the icon.

- Fill in the «Payee» field, optionally by selecting an entry from contractors registry (start typing in organization's name and select it from available options), depending on the selected contractor you may be required to fill in some fields manually.
 - You can also manually add contractor entry to registry for further quick use.
- Indicate unique payment identifier (UIP).
- Fill in the required utilities data:
 - Payment period by tapping the icon and selecting year and month.
 - Payment order ID number.
 - Utilities ID number.
 - Unified personal account.
- Specify operation amount.
- Select VAT value.
- Select write-off account.
- Indicate payment purpose.

You can also enter e-mail and/or phone number which will receive notification about transaction.

To save document without sending it, tap «Save». Saved document will be available on the «To be signed» tab in the «Payments» sections for further editing or signing/sending to the bank.

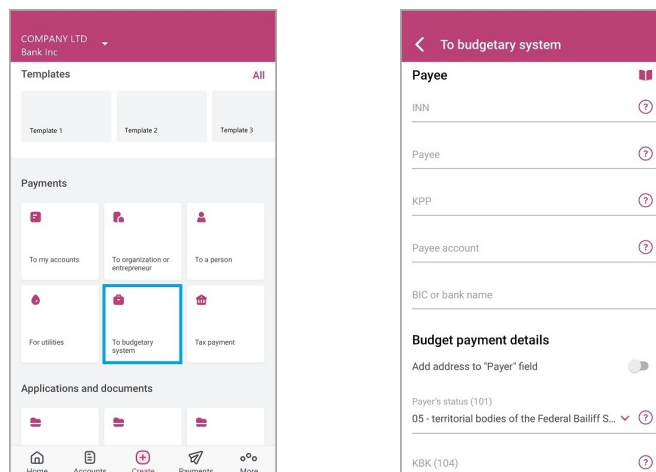
Depending on the amount of necessary signatures the document can be signed/sent to the bank (see «Signing and confirming documents»).

Tap the «Sign»/«Send». Enter one-time password from SMS- or PUSH-notification and tap «Confirm».

Sent document will be available on the «Awaiting» tab in the «Payments» section.

8.5. Payment to budget

You can make payment to budget by tapping «Create» on the navigation panel and selecting «To budgetary system».



Fill in the form. Please note that some fields have hints indicated by the icon.

- Fill in the «Payee» field, optionally by selecting an entry from contractors registry (start typing in organization's name and select it from available options), depending on the selected contractor you may be required to fill in some fields manually.
 - You can also manually add contractor entry to registry for further quick use.
- Fill in the required budget payment data:
 - Payee status.
 - Budget classification code (KBK).
 - Russian National Classification of Municipal Territories (OKTMO).
 - Unique identifier of surcharge (UIN).
 - Document number (payment document identifier, up to 30 symbols).
- Check «Add address to "Payer" field», to add their address to the document.
- Specify operation amount.
- Select VAT value.
- Select write-off account.
- Indicate payment purpose.

You can also enter e-mail and/or phone number which will receive notification about transaction.

To save document without sending it, tap «Save». Saved document will be available on the «To be signed» tab in the «Payments» sections for further editing or signing/sending to the bank.

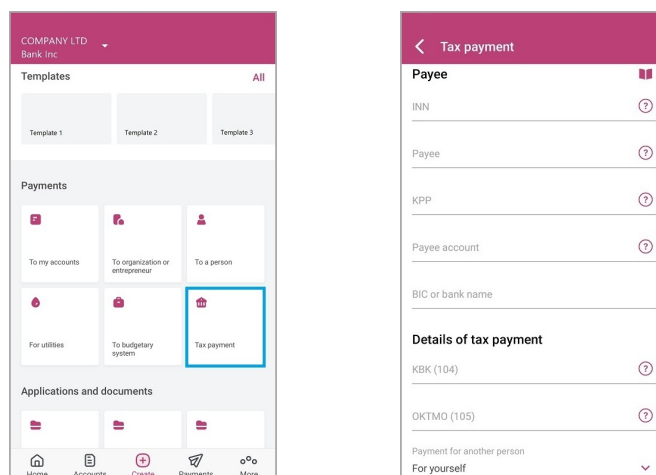
Depending on the amount of necessary signatures the document can be signed/sent to the bank (see «Signing and confirming documents»).

Tap the «Sign»/«Send». Enter one-time password from SMS- or PUSH-notification and tap «Confirm».

Sent document will be available on the «Awaiting» tab in the «Payments» section.

8.6. Tax payment

You can make tax payment by tapping «Create» on the navigation panel and selecting «Tax payment».



Fill in the form. Please note that some fields have hints indicated by the  icon.

- Fill in the «Payee» field, optionally by selecting an entry from contractors registry (start typing in organization's name and select it from available options), depending on the selected contractor you may be required to fill in some fields manually.
 - You can also manually add contractor entry to registry for further quick use.
- Fill in the required tax payment data:
 - Budget classification code (KBK).
 - Russian National Classification of Municipal Territories (OKTMO).
 - Indicate if the payment is made for another person/legal entity. In this case additional information must be specified.
 - Payer's status.
 - Tax period.
 - Document number (payment document identifier, up to 30 symbols).
 - Document date.
 - Unique identifier of surcharge (UIN).
 - Tax payment reason.
- Specify operation amount.
- Select write-off account.
- Indicate payment purpose.

You can also enter e-mail and/or phone number which will receive notification about transaction.

To save document without sending it, tap «Save». Saved document will be available on the «To be signed» tab in the «Payments» sections for further editing or signing/sending to the bank.

Depending on the amount of necessary signatures the document can be signed/sent to the bank (see «[Signing and confirming documents](#)»).

Tap the «Sign»/«Send». Enter one-time password from SMS- or PUSH-notification and tap «Confirm».

Sent document will be available on the «Awaiting» tab in the «Payments» section.











8.7. Templates

You can create payment order based on template previously saved in the Internet banking service by selecting «Create» on the navigation panel and selecting a template. Payment creation form will open with partially filled in fields.

To view all templates swipe left or right or tap «All» to view the list of available templates.

9. Payments

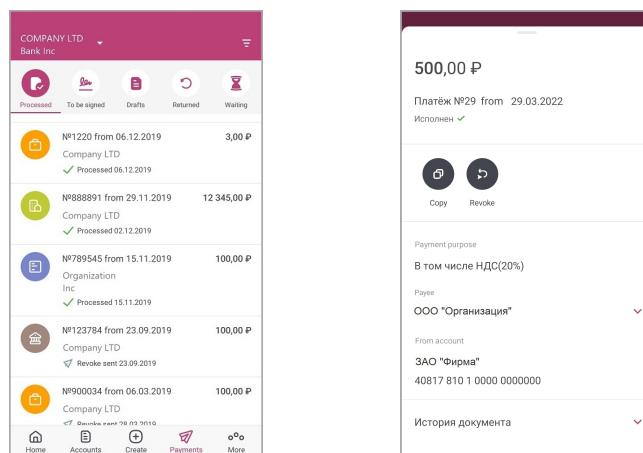
The «Payments» contains all payments orders, including those created in the internet banking service. The section is available by tapping «Payments» on the [navigation panel](#) the following features are available. The section contains the following tabs:

- «**Processed**» – includes payment orders with following statuses:
 - Processed ✓
 - Revoke processed ✓
 - Revoke declined ✗
- «**To be signed**» – includes «Prepared»  payment orders, awaiting signature.
- «**Drafts**» – includes automatically saved partially filled in payment orders.
- «**Returned**» – includes payment orders returned from the bank with «Returned»  status.
- «**Waiting**» – includes payment orders with following statuses:
 - Signed 
 - Sent to the bank 
 - Delivered to the bank 
 - Accepted by the bank 
 - Revoke sent 
 - Deleted 
 - On control 
 - In the registry 



[More information about document statuses.](#)

9.1. Processed payment orders

Payment orders in statuses «Processed», «Revoke sent» and «Revoke processed» are located on the «Processed» tab in the «Payments» section.



By tapping a payment order a window with the following information will open:

- Document number, date and amount.
- [Payment order status history](#). To view the full history tap the  icon.
- Payee details. To view all details tap the  icon.
- Write-off account.
- Payment purpose.

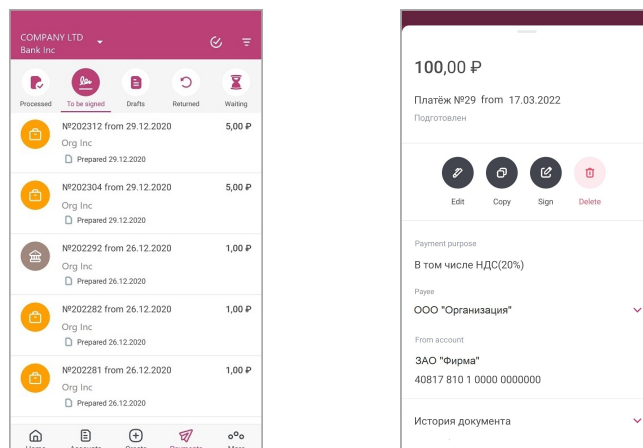
The information window also contains the following operations:

- «**Revoke**» – revoke «Processed» payment order.
- «**Copy**» – create new payment order based on this.

To hide the window swipe down.

9.2. Payment orders awaiting signature

Prepared and awaiting signature payment orders are located on the «Awaiting signature» tab in the «Payments» section.



By tapping a payment order a window with the following information will open:

- Document number, date and amount.
- [Payment order status history](#). To view the full history tap the ▼ icon.
- Payee details. To view all details tap the ▼ icon.
- Write-off account.
- Payment purpose.

The information window also contains the following operations:

- «[Sign](#)» – sign a document which requires more than one signature.
- «[Send](#)» – sent to the bank a document which requires one signature.



Please note, that the difference between current date and document creation date must be less than 10 days. Otherwise signing and sending document to the bank is not available.

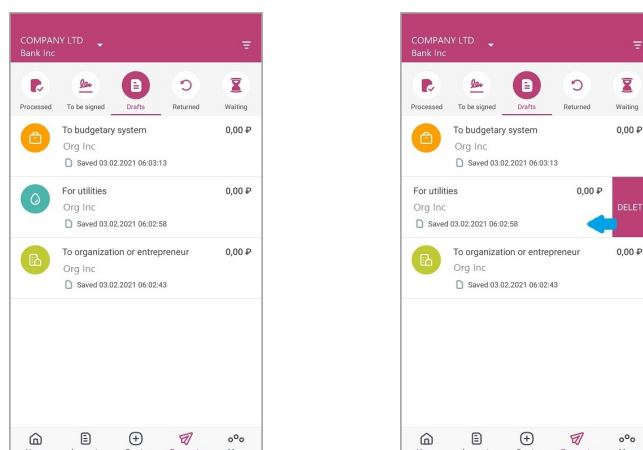
- «[Edit](#)» – edit payment order.
- «[Copy](#)» – create new payment order based on this.
- «[Delete](#)» – delete payment order.

To hide the window swipe down.

You can also [batch sign payment orders](#).

9.3. Templates

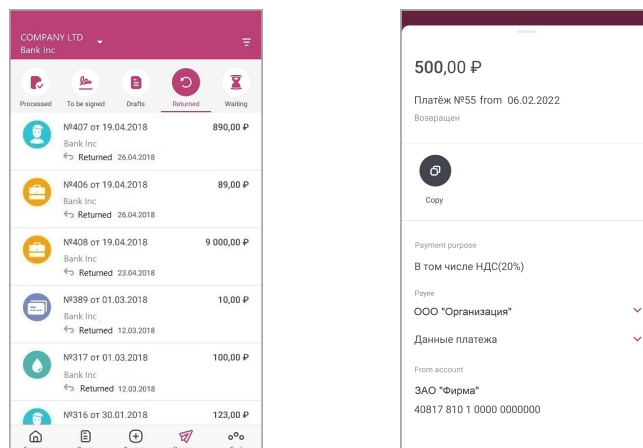
If the payment order (excluding transfer between own accounts) was not signed or saved and the creation form has at least one filled in payee or payment detail, it will be automatically saved on the «Template» tab.



Saved templates are available for editing, saving and signing. To delete template, drag it to the left and tap «Delete».

9.4. Returned payment orders

Payment orders returned by the bank are located on the «Returned» tab in the «Payments» section.



By tapping a payment order a window with the following information will open:

- Document number, date and amount.
- [Payment order status history](#). To view the full history tap the ▼ icon.
- Payee details. To view all details tap the ▼ icon.
- Write-off account.
- Payment purpose.

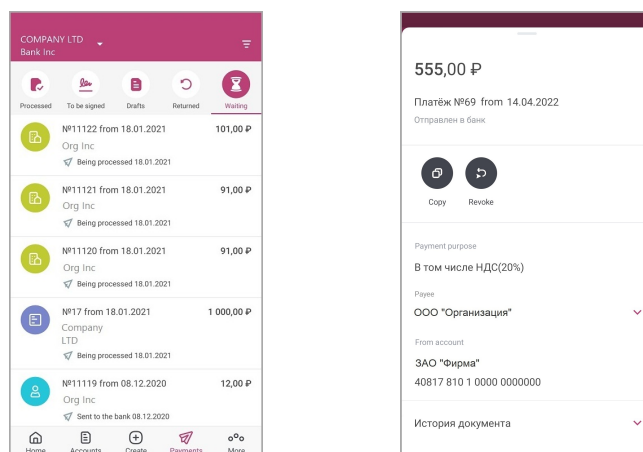
The information window also contains the following operations:

- [«Copy»](#) – create new payment order based on this.

To hide the window swipe down.

9.5. Waiting payment orders

«Signed» payment orders are located on the «Waiting» tab in the «Payments» section.



By tapping a payment order a window with the following information will open:

- Document number, date and amount.
- [Payment order status history](#). To view the full history tap the ▼ icon.
- Payee details. To view all details tap the ▼ icon.
- Write-off account.
- Payment purpose.

The information window also contains the following operations:

- [«Copy»](#) – create new payment order based on this.
- [«Revoke»](#) – revoke «Sent to the bank» payment order.

- «Delete» – delete «Prepared» payment order.

To hide the window swipe down.

9.6. Copying, editing and deletion of payment orders



Please note, that editing is allowed only for payment order with «Prepared» status, deletion is available only for payment orders with «Prepared», «Signed» and «Waiting» statuses. Copying is available regardless of status.

In order to edit or copy a payment order, select it in the list and tap «Edit» or «Copy».

Please note, that when editing you make changes to previously saved document; when copying the original document remains without changes.

In order to delete unnecessary (not yet sent) payment order, select it in the list and tap «Delete».

9.7. Signing and confirming payment orders

Payment order has to be signed before sending it to the bank. The mobile application allows to sign payment orders in rubles, created both in the application and in the Internet banking service.

In order to sign a payment order, select it from the list. A window with detailed payment order information will open. Tap «Sign»/«Send» in the opened window.

- The «Send» button is displayed when the payment order requires only one signature. After entering the one-time password from SMS- or PUSH-notification, payment order will be signed and sent to the bank.
- The «Sign» button is displayed when the payment order requires more than one signature.

The amount of required signatures and corresponding signature rights are set up in advance by the bank. The mobile application supports various signature types: 1st, 2nd, supporting signature (signing documents of sub-companies by the parent company). The order of signatures is irrelevant.



If a commission is charged for the operation, it will be displayed on the confirmation screen. The sent payment order will be available on the «Waiting» tab in the «Payments» section with «Sent to the bank» status.

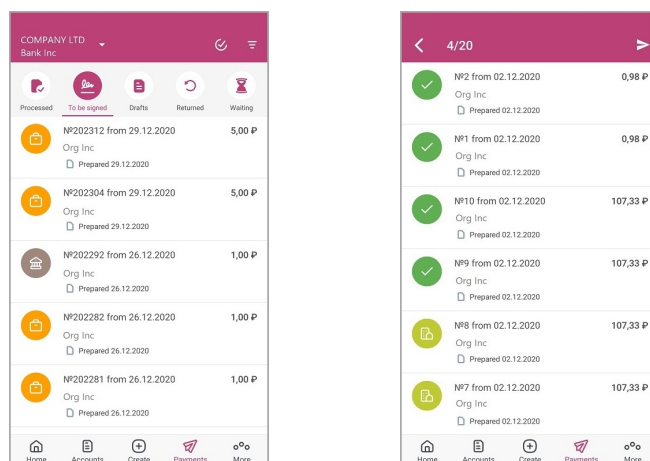
9.8. Batch signing



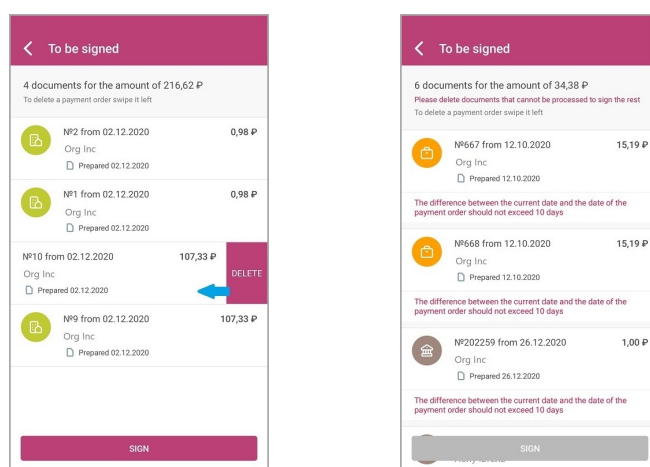
Please note, the difference between current date and payment order creation date cannot be more than 10 days. Otherwise document signing and sending without changing the date is not available.

You can sign multiple payment orders at once on the «Awaiting signature» tab in the «Payments» section.

In order to do this tap the  icon in the upper right corner. The selection order will activate. Select required payment order and tap the  icon in the upper right corner.



The next screen contains the list of selected documents. To delete a document, drag in to the left and select «Delete». If the list contains documents that cannot be signed, the corresponding message will be displayed.



Tap «Sign» for batch document signing. After entering one-time password from SMS- or PUSH-notification, the documents will be signed and sent to the bank.

9.9. Status history of payment orders

You can keep track of status history of a payment order by tapping the status in the payment order detailed information window.

The status history shows all statuses that the document had with date and time (Moscow time GMT+3).

Payment purpose
В том числе НДС(20%)

Payee
ООО "Организация" ✓

From account
ЗАО "Фирма"
40817 810 1 0000 0000000

История документа ^

- ✓ Processed 20.05.2021 17:50
Иванов Иван Иванович
- ✓ Sent to the bank 19.05.2021 09:42
Иванов Иван Иванович
- ✍ Signed 19.05.2021 09:42
Иванов Иван Иванович
- Prepared 19.05.2021 09:42
Иванов Иван Иванович

Possible statuses include:



Please note that availability of certain statuses depends on your bank.

- Prepared □ – not yet signed document.
- Signed ✍ – document is signed with one signature but more are required.
- Sent to the bank ↗ – document sent but not yet received by the bank.
- Delivered to the bank ↗ – document is physically delivered to the bank.
- Accepted by the bank ↗ – document is received by the bank.
- Processed ✓ – the bank has processed the document.
- Returned ↶ – the bank has returned the document with error or message.
- Deleted ↶ – the bank has deleted the document and provided deletion reason.
- On control ⌚ – the bank has sent the document for additional verification.
- In the registry □ – not enough funds in account to process the document.
- Revoke sent ↗ – revocation request was sent.
- Revoke processed ✓ – document successfully revoked.
- Revoke declined ✗ – revocation request was declined.

9.10. Revoking payment order

You can request revocation for payment orders with statuses «Sent to the bank» ↗, «Delivered to the bank» ↗, «Accepted by the bank» ↗ and «Processed» ✓. In order to send revocation request, select payment order in the list, tap «Revoke» and specify revocation reason.

500,00 ₽

Платёж №29 from 29.03.2022
Исполнен ✓

Copy Revoke

Payment purpose
В том числе НДС(20%)

Payee
ООО "Организация" ✓

From account
ЗАО "Фирма"
40817 810 1 0000 0000000

История документа ✓

Платёжное поручение №1192
от 18.11.2018

1131,31 ₽

✓ Исполнен 18.11.2018 15:15

Revoke document

Reason for revoking

CANCEL REVOKE

Назначение платежа
Перевод собственных средств.
Без налога (НДС)

Копировать

Отозвать

After sending the revocation request, the document will assume «Revoke sent» ↗ status. In case the request was successful, the status will change to «Revoke processed» ✓. If the request was not successful, the status will change to «Revoke declined» ✗.

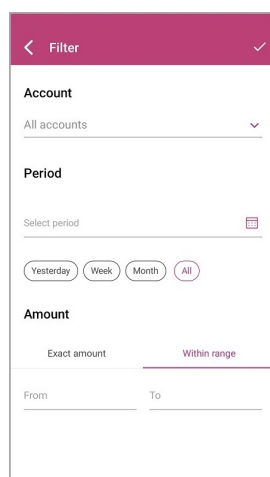
9.11. Payment orders filter

You can use filter to quickly find a payment order in the list. To open the filter tap the  icon in the upper right corner in the «Payments» section.

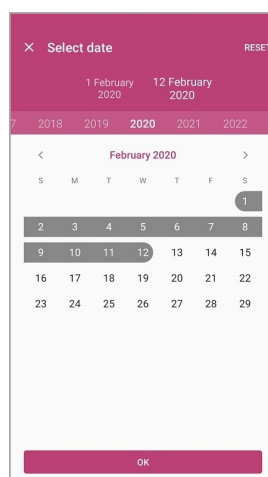
Filter settings include:

- Accounts
- Period
- Exact amount or amount range

Tap «Apply» to apply the filter.



The screenshot shows the 'Filter' screen with three main sections: 'Account', 'Period', and 'Amount'. The 'Account' section has a dropdown menu currently set to 'All accounts'. The 'Period' section has a 'Select period' label and a calendar icon, with four buttons below: 'Yesterday', 'Week', 'Month', and 'All'. The 'Amount' section has two tabs: 'Exact amount' and 'Within range' (which is selected). Below the tabs are two input fields labeled 'From' and 'To'.

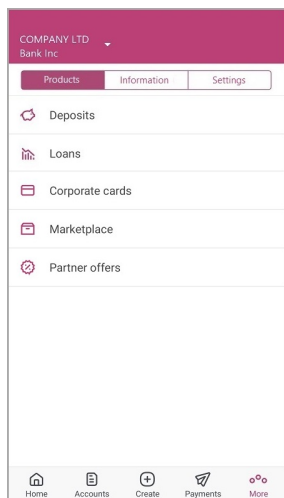


The screenshot shows the 'Select date' screen. At the top, it displays '1 February 2020' and '12 February 2020' with a 'RESET' button. Below is a year selector showing '2020' selected. A calendar for February 2020 is displayed with days of the week (S, M, T, W, T, F, S) and dates (1-29). The date '12' is selected. At the bottom is an 'OK' button.

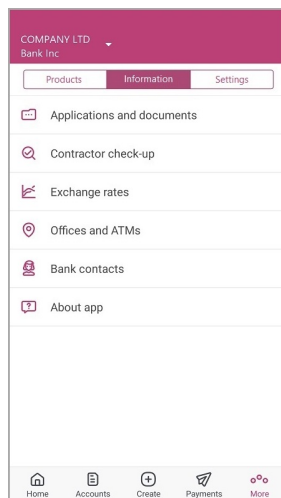
10. More

The section is available by selecting «More» on the [navigation panel](#). The section includes the following tabs:

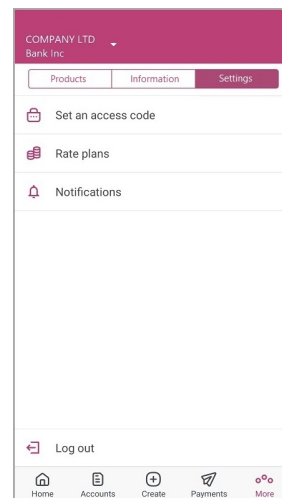
«Products»



«Information»



«Settings»



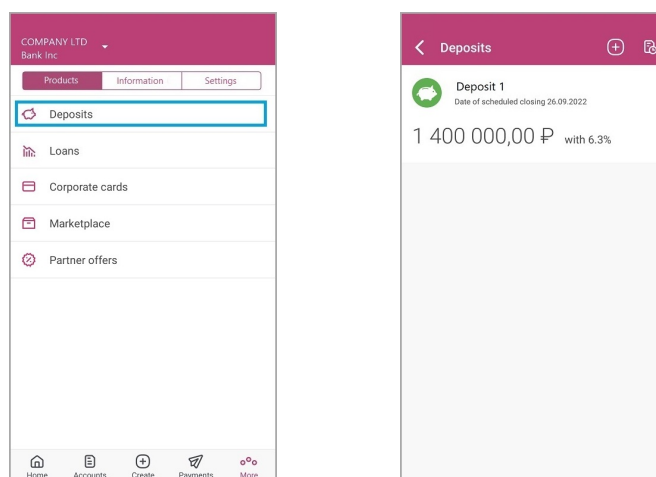
10.1. Products

On the «Products» tab you can:

- [View deposits and send corresponding applications](#)
- [View loans and send corresponding applications](#)
- [View information about corporate cards, including status, balances, statements](#)
- [View and activate products and services](#)
- [View special offers from partners](#)

10.1.1. Deposits

The «Deposits» section displays all (including closed) deposits.



10.1.1.1. Deposits information

Tap a deposit to open the window with detailed information. The upper part contains deposit amount and interest amount. The bottom part can contain the following information:

- Deposit account
- Interest rate
- Credit amount
- Available withdrawal amount
- Initial amount
- Interest paid
- Account for payment of interest
- Maximum balance
- Withholding tax

1 400 000,00 P

Депозит
№ 8230 from 26.04.2020

Terms of Deposit

Amount of interest at the next payment
1 400,00 P к 26.02.2022

Deposit account
40802 810 5 0000 0000000

Interest rate
6.3%

Available withdrawal amount
1 400 000,00 P

Initial amount
1 400 000,00 P

In case of multi-currency deposit, the window will include several tabs corresponding to number of currencies. To hide the window swipe down.

Tap the «Terms of deposit» to open the page with detailed deposit terms, containing the following information:

- Bank name
- Bank RCBIC
- Bank correspondent account
- Number and date of contract
- Deposit currency
- Period of interest payment
- Expiration time (in days)
- Deposit replenishment period
- Number of future prolongations
- Date of last prolongation
- Conversion mode (for multi-currency deposits)
- Date of last payout
- Date of contract expiration

< Terms of Deposit

Bank
Bank Inc

BIC
044579694

Bank corr. account
30101 810 5 0000 0000694

Contract
№ 8230/0/003/2019 from 26.04.2019

Deposit currency
Российский рубль (RUR)

Period for payment of the interest
В конце срока

Expiration time (in days)
30

Number of future prolongations
0

Date of the last payout
26.09.2019

Date of contract expiration

10.1.1.2. Deposit applications

The option to create and send an application for new deposit can be available by tapping the icon.

< Deposits

Deposit 1
Date of scheduled closing 26.09.2022

1 400 000,00 P with 6.3%

< New document

Deposit application

Сумма депозита

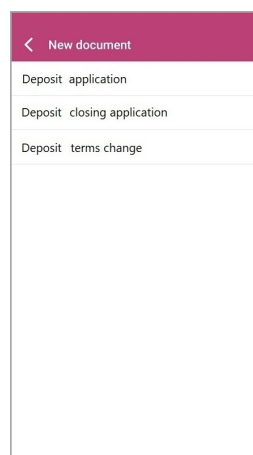
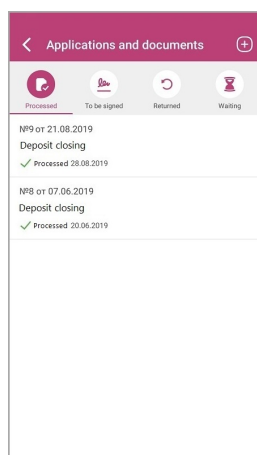
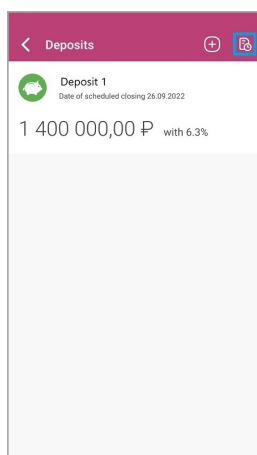
Валюта депозита
Выберите значение

Срок депозита

ОТПРАВИТЬ

СОХРАНИТЬ

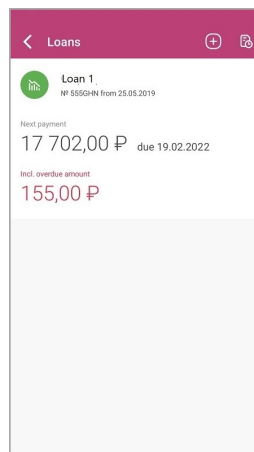
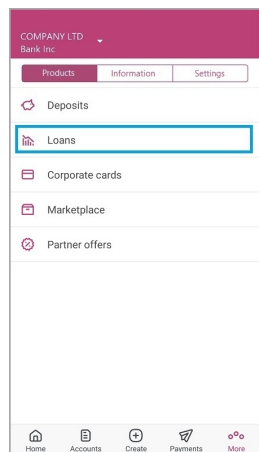
By tapping the icon you can view the page with sent and received applications. Here you can tap the icon to create other documents and applications regarding deposits.



See «[Creation of applications and documents](#)» for more information.

10.1.2. Loans

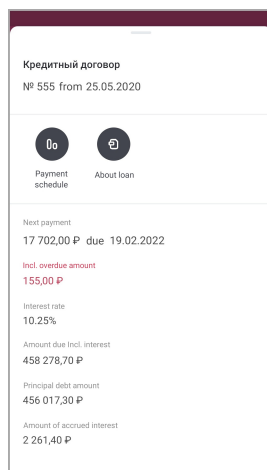
The «Loans» section displays all (including closed) loans.



10.1.2.1. Loans information

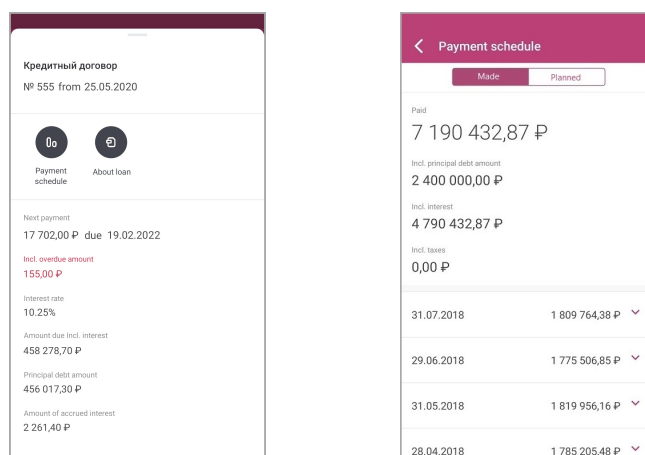
Tap a loan to open the window with detailed information. The upper part contains amount of date of next payment. The bottom part can contain the following information:

- Overdue amount.
- Interest rate.
- Amount due including interest.
- Principal debt amount.
- Amount of accrued interest.



In case of multi-currency loan, the window will include several tabs corresponding to number of currencies. To hide the window swipe down.

Tap the «Payment schedule» to view dates and amounts of planned payments.



Tap the «Loan information» to open the page with detailed loan terms, containing the following information (and more):

Terms of loan agreement

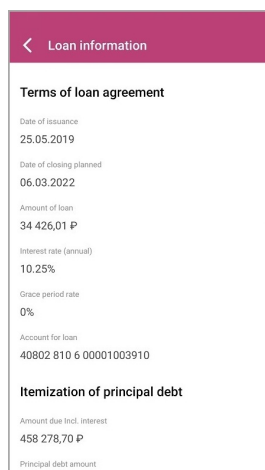
- Loan purpose.
- Date of issuance.
- Date of closing planned.
- Amount of loan.
- Interest rate (annual).
- Grace period rate.
- Account for loan.

Itemization of principal debt

- Amount due including interest.
- Principal debt amount.
- Amount of accrued interest.
- Outstanding amount of principal.
- Amount of overdue interest.
- Interest for current accrual period.

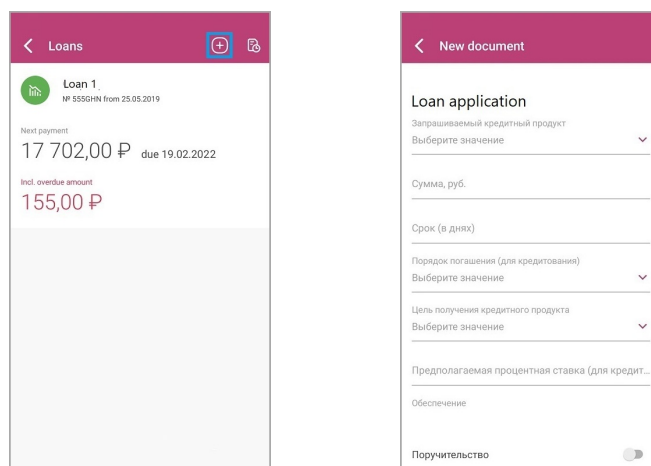
Itemization of current debt



- Amount of current debt to the date of next planned repayment.
- Date of planned repayment.
- Principal debt amount.
- Amount of overdue interest.

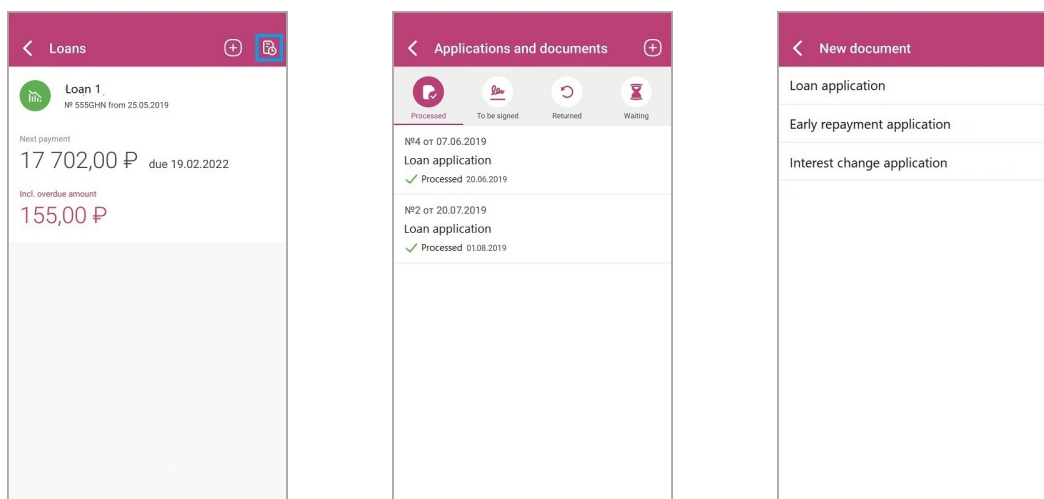


10.1.2.2. Loan applications

The option to create and send an application for new loan can be available by tapping the  icon.



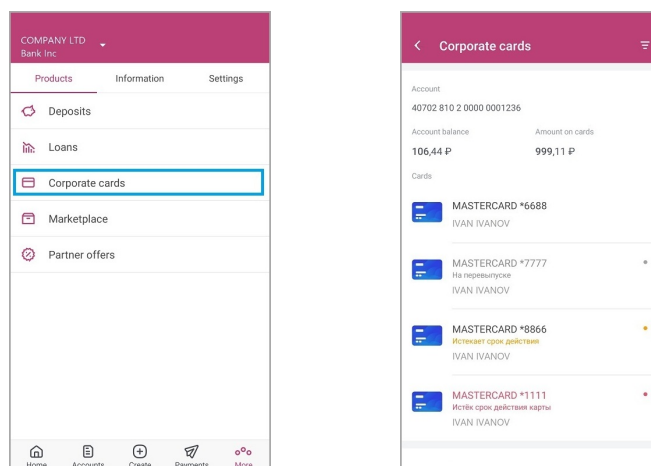
By tapping the  icon you can view the page with sent and received applications. Here you can tap the  icon to create other documents and applications regarding loans.



See «[Creation of applications and documents](#)» for more information.

10.1.3. Corporate cards

The «Corporate cards» section includes the list of corporate cards divided by accounts, as well their statuses, balances and statements.

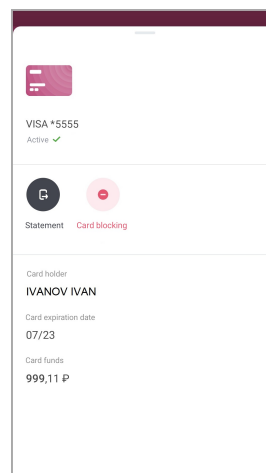


You can also use filter to quickly find required corporate card using a list of parameters.

10.1.3.1. Corporate card information

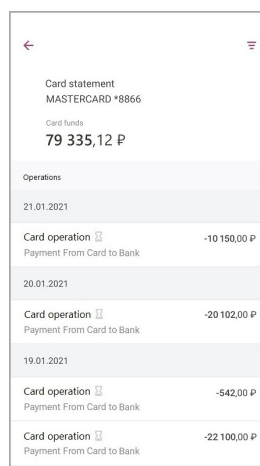
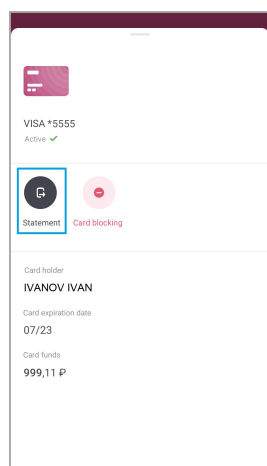
Tap a corporate card to view the window with detailed information. It can contain the following information:

- Card name and status
- Button to view [card statement](#)
- Card holder name
- Card validity period
- Card balance
- Button to [block/unblock card](#)



10.1.3.2. Corporate card statement

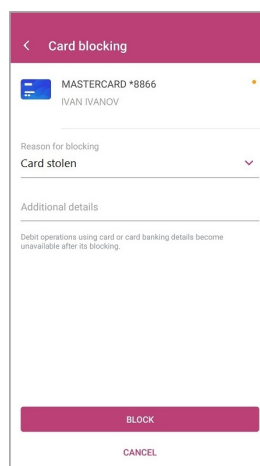
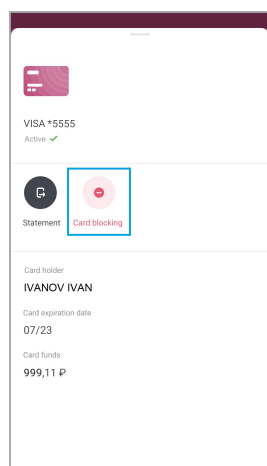
Tap the «Card statement» button in the detailed information window to open corporate card statement. The statement contains information about dates, amounts and statuses of operations.



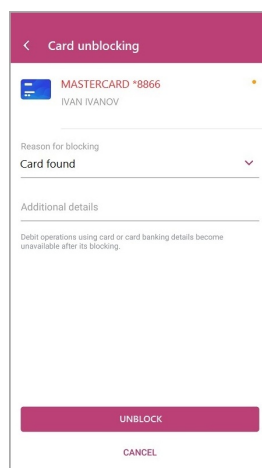
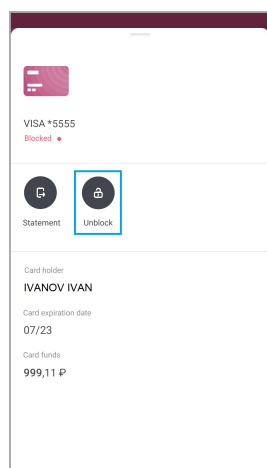
You can also use filter to quickly find required operations using a list of parameters.

10.1.3.3. Corporate cards blocking

Tap the «Block» button in the detailed information window to block the card. Specify the reason for blocking and additional information if required and tap the «Block» button.



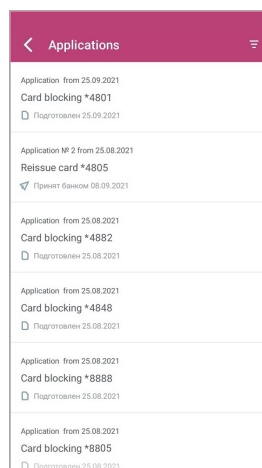
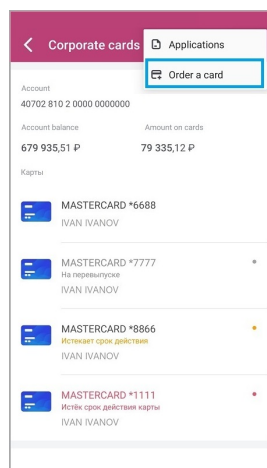
Blocked corporate cards can be unblocked the same way.



10.1.3.4. Order corporate card

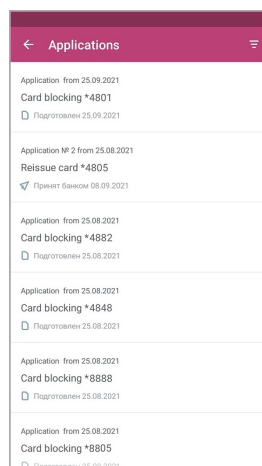
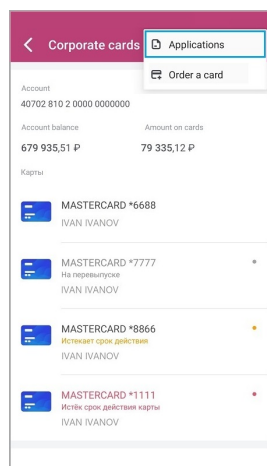
Click the  to open the form for ordering new card. The following options can be available:

- Embossed/unembossed card
- Open new account/use existing
- Select card product
- Select delivery method and address
- Receive SMS when card is ready



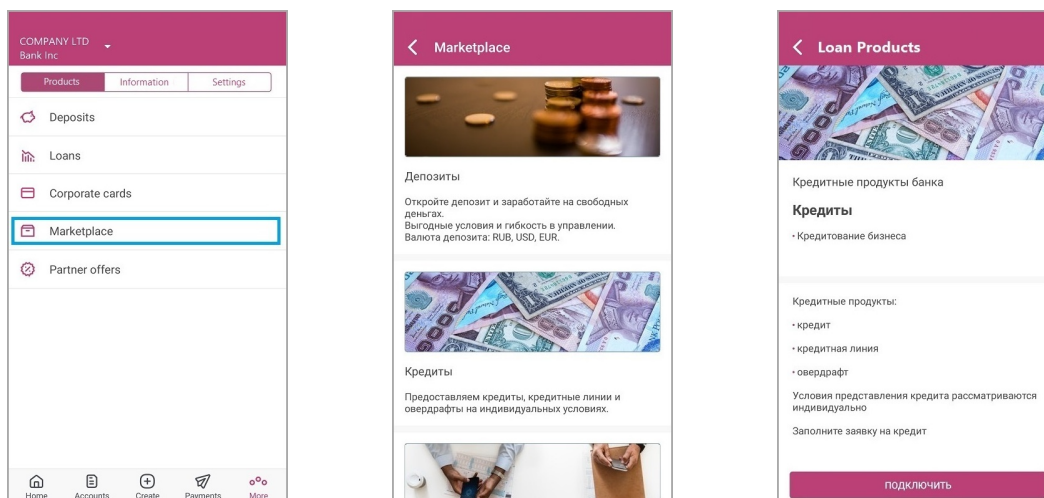
10.1.3.5. Corporate card applications

Click the  icon to view all applications sent in the Internet banking service or mobile application.



10.1.4. Marketplace

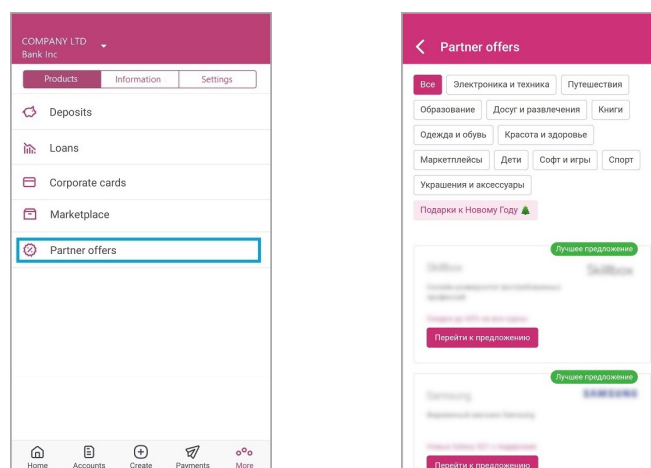
The «Marketplace» section allows to view and activate (some) of products and services provided by the bank.



Every card in this section represents a category of products/services or product/service itself. By tapping the card you can the page with detailed information about product or service, which can include web-link or activation request option.

10.1.5. Partner offers

The «Partner offers» allows to view special offers from the Faktura.ru partners, view their terms and contact information.



10.2. Information

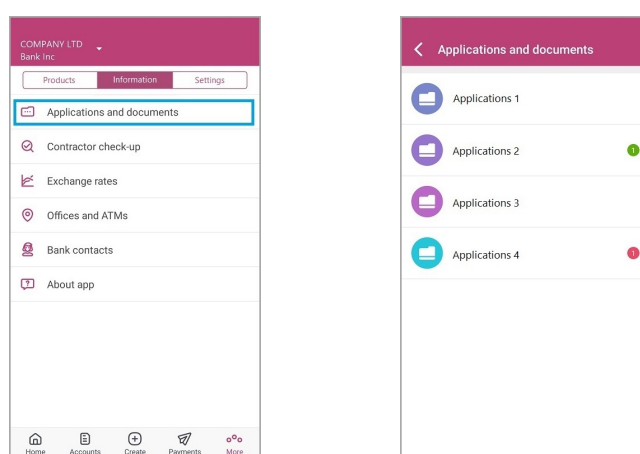
On the «Information» tab you can:

- [Send and receive applications and documents](#)
- [Check up contractor](#)
- [View exchange rates](#)
- [Find offices and ATMs on the map](#)
- [Use «Bank of Russia Banknotes» app](#)
- [View bank contact and initiate chat](#)
- [View app information](#)

10.2.1. Applications and documents

This section allows you to exchange non-payment documents with the bank. For your convenience the section includes thematic subsections for documents of same type. Names and number of subsections, including available document types depend on your bank.

Each subsection also shown the number of unread documents. Red color indicates urgent documents.

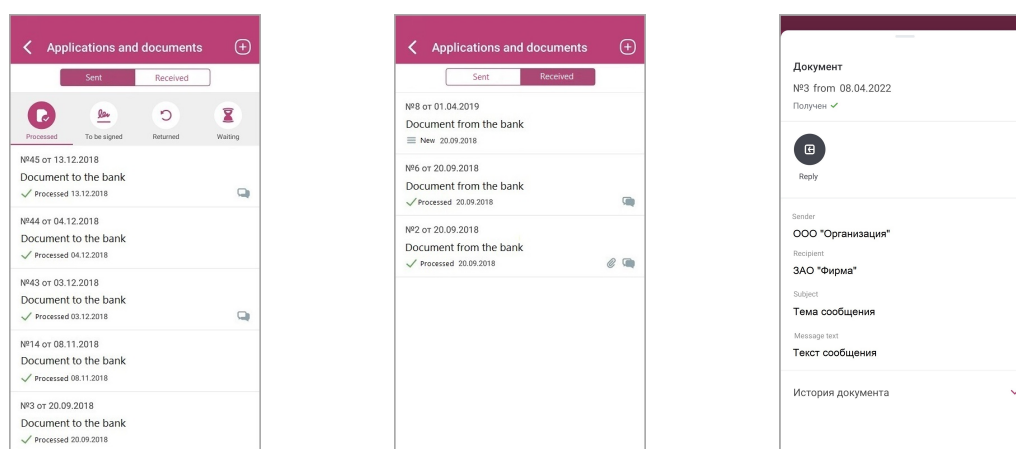


10.2.1.1. Viewing documents

Each subsection can include two tabs:

- «[To bank](#)» - your sent documents.
- «[From bank](#)» - documents received from the bank.

If a document has a and/or icons next to it, the window with detailed information includes option to view initial/response documents and/or files to download.



10.2.1.2. Documents to bank

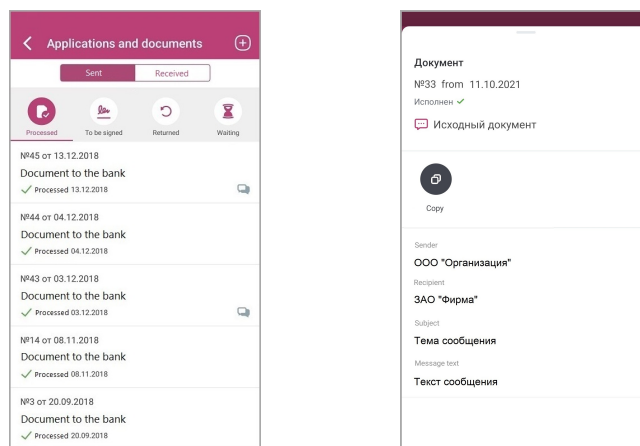
You created documents are divided into 4 tabs:

- «[Processed](#)»

- «To be signed»
- «Returned»
- «Waiting»

10.2.1.2.1. Processed documents

This tab contains documents with «Processed» status.



By tapping a document, a window with detailed information will open, including:

- Name, number and date of document.
- [Document status history](#). Tap the status to view the full history.
- Initial document. Tap it view the document.
- Response documents. Tap it to view the documents.
- Sender
- Recipient
- Other fields depend on document type.

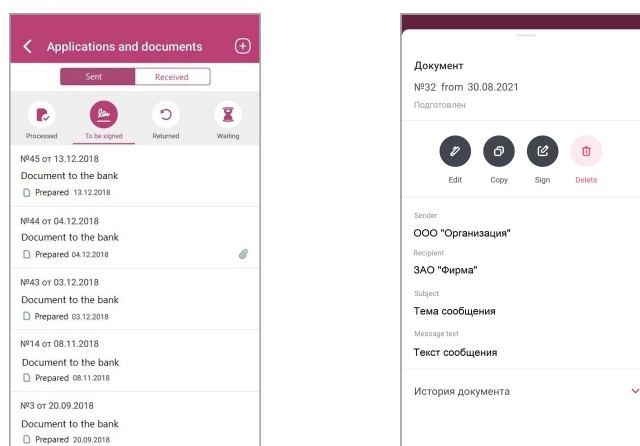
Here you can also perform the following actions:

- «[Copy](#)» – create new document based on the current one.

To hide the window swipe down.

10.2.1.2.2. Document awaiting signature

This tab contains prepared and awaiting signature documents.



By tapping a document, a window with detailed information will open, including:

- Name, number and date of document.
- [Document status history](#). Tap the status to view the full history.
- Initial document. Tap it view the document.
- Response documents. Tap it to view the documents.

- Sender
- Recipient
- Other fields depend on document type.

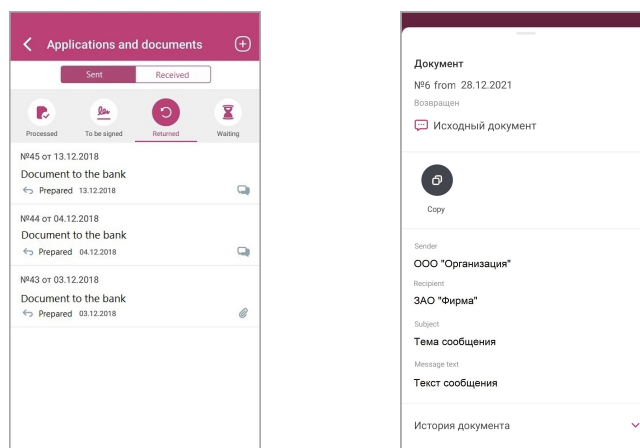
Here you can also perform the following actions:

- «[Edit](#)» – edit the document.
- «[Copy](#)» – create new document based on the current one.
- «[Send](#)» – send the document to the bank if it require only one signature.
- «[Delete](#)» – delete the document.

To hide the window swipe down.

10.2.1.2.3. Returned documents

This tab contains returned documents.



By tapping a document, a window with detailed information will open, including:

- Name, number and date of document.
- [Document status history](#). Tap the status to view the full history.
- Initial document. Tap it view the document.
- Response documents. Tap it to view the documents.
- Sender
- Recipient
- Other fields depend on document type.

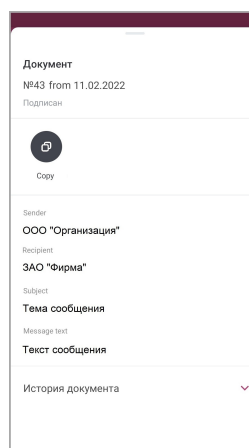
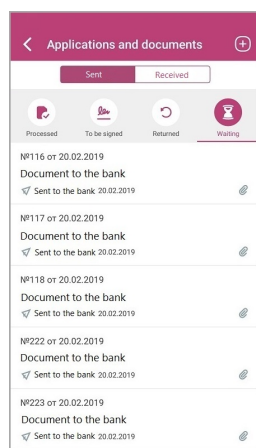
Here you can also perform the following actions:

- «[Copy](#)» – create new document based on the current one.

To hide the window swipe down.

10.2.1.2.4. Waiting documents

This tab contains documents with «Signed» (requiring more than one signature) and «Sent to the bank» status.



By tapping a document, a window with detailed information will open, including:

- Name, number and date of document.
- [Document status history](#). Tap the status to view the full history.
- Initial document. Tap it view the document.
- Response documents. Tap it to view the documents.
- Sender
- Recipient
- Other fields depend on document type.

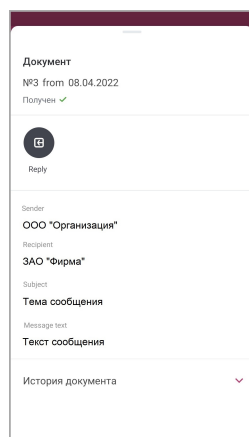
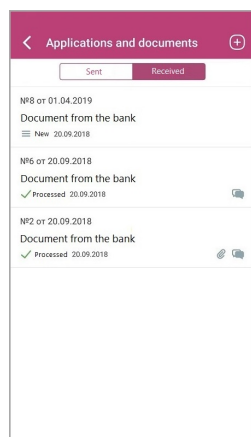
Here you can also perform the following actions:

- [«Copy»](#) – create new document based on the current one.

To hide the window swipe down.

10.2.1.3. Documents from bank

The tab contains documents received from the bank.



By tapping a document, a window with detailed information will open, including:

- Name, number and date of document.
- [Document status history](#). Tap the status to view the full history.
- Initial document. Tap it view the document.
- Response documents. Tap it to view the documents.
- Sender
- Recipient
- Other fields depend on document type.

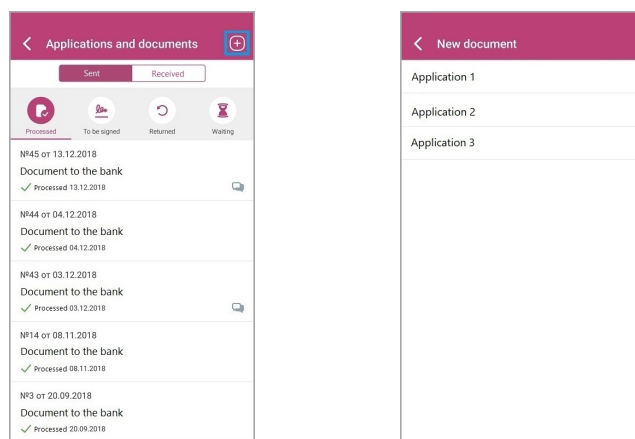
Here you can also perform the following actions:

- [«Answer»](#) – create response document.

To hide the window swipe down.

10.2.1.4. Creating documents





You can create new documents by tapping the  icon. The list of documents available for creation will open.



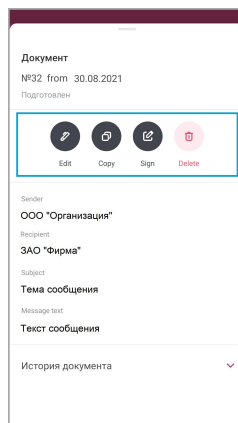
1. Select a document from the list.
2. Document creation form will open. Fields on the form depend on the document type.
3. Tap «Send» to send the document to the bank. Tap «Save» to save the document for further editing. The document will be available on the «To the bank» → «Awaiting signature» tab in «Prepared» status.

10.2.1.5. Copying, editing and deletion of documents

Copying is available for documents with following statuses:

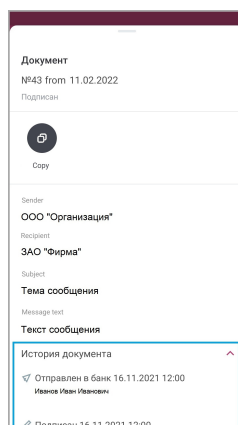
- Processed 
- Prepared 
- Returned 
- Sent to the bank 

Editing and deletion is available for documents with «Prepared» status .



10.2.1.6. Document status history

You can keep track of status history of a payment order by tapping the status in the payment order detailed information window.



The status history shows all statuses that the document had with date and time (Moscow time GMT+3).

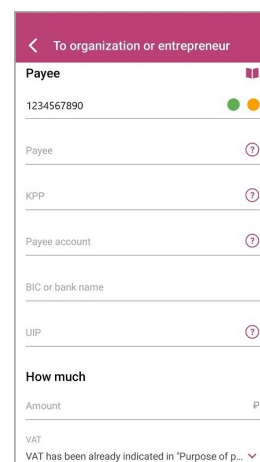
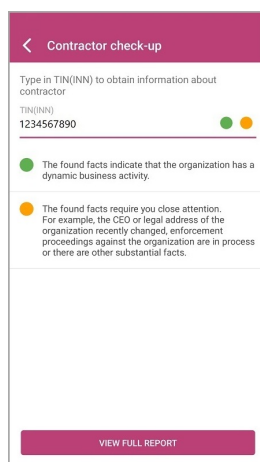
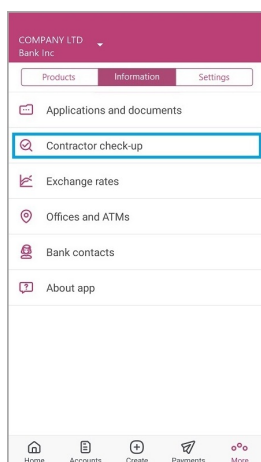
Possible statuses include:

- New – new document from the bank.
- Prepared – not yet signed document.
- Sent to the bank – document sent but not yet received by the bank.
- Processed – the bank has processed the document.
- Returned – the bank has returned the document with error or message.

10.2.2. Contractor check-up

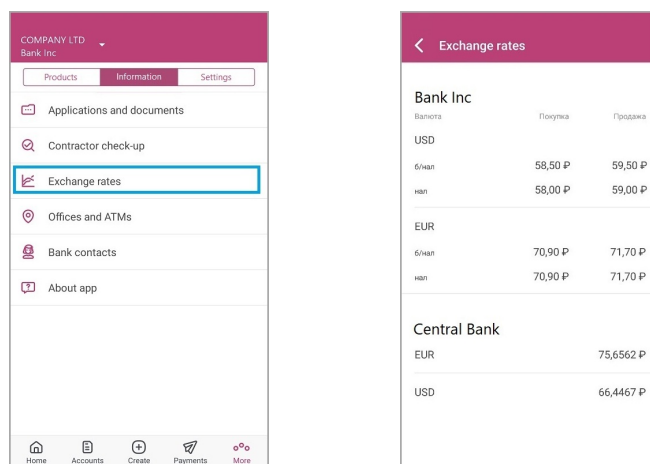
This section allows to check contractors for reliability with the use of «kontur.focus» service by typing its TIN (INN). The check-up is also performed automatically when you fill in the TIN (INN) field in payment order creation forms.

Analysis results are formed into express-repost. Categories of contractor reliability are indicated by colors. You can also view full report in external web browser.



10.2.3. Exchange rates

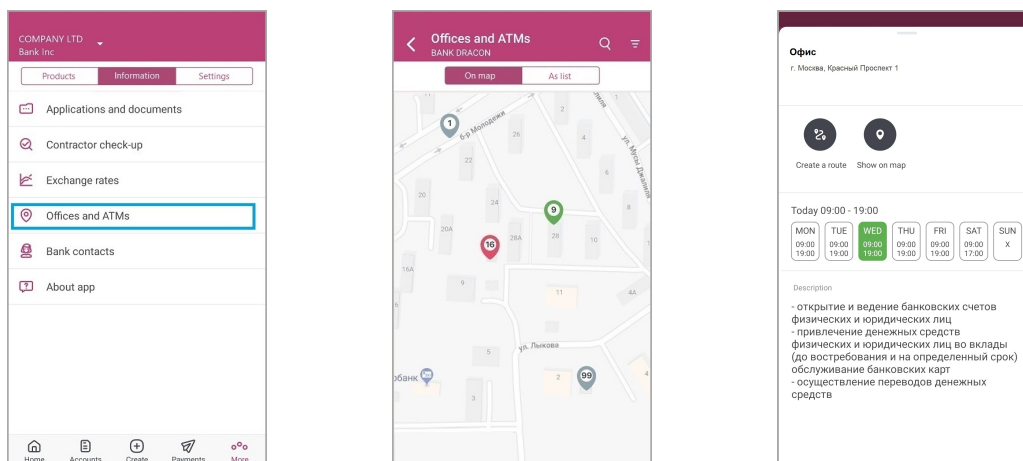
The «Exchange rates» section displays exchange rates of Central Bank of the Russian Federation and your bank.



10.2.4. Offices and ATMs

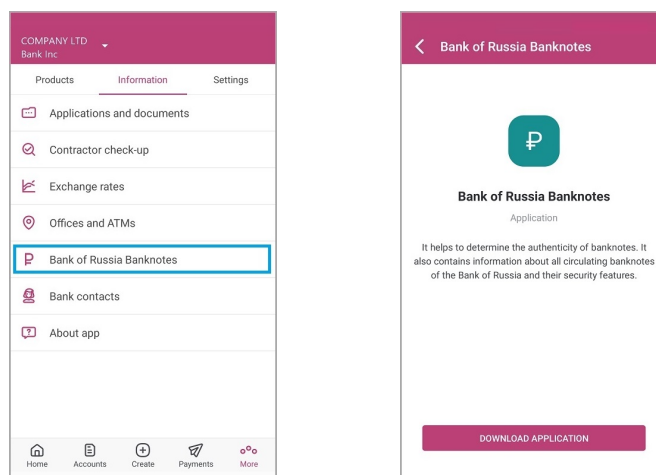
The «Offices and ATMs» section allows to:

- Find nearest bank offices and ATMs on the map relative to your location or view them as a list.
- View their work hours.
- Use search or filter.



10.2.5. Bank of Russia Banknotes

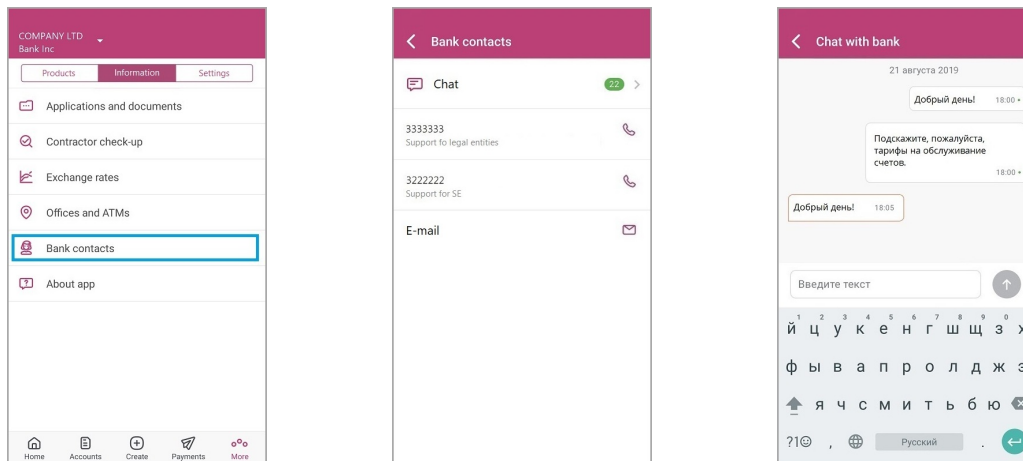
In the «Bank of Russia Banknotes» section you can download the corresponding application. The application contains information about all banknotes issued by the Bank of Russia, their security marks, etc.



10.2.6. Bank contacts

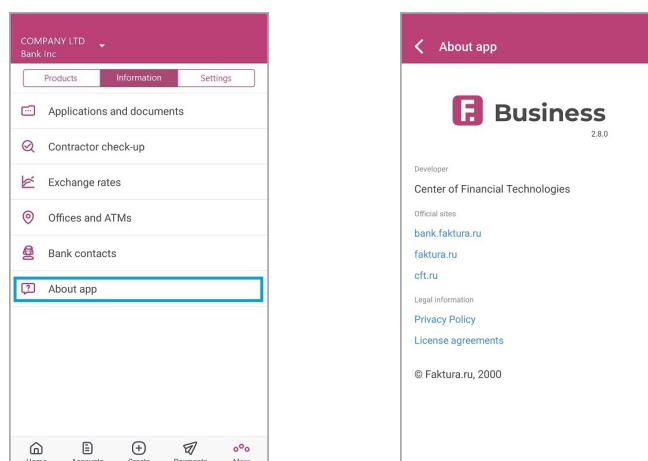
The «Bank contacts» section allows to:

- View bank contact information. Tap the phone number to initiate call.
- Send e-mail to the bank. External mail app will open with pre-filled in bank e-mail address.
- Start chat with bank employee.



10.2.7. About app

Here you can find the information about mobile application version and other legal information.



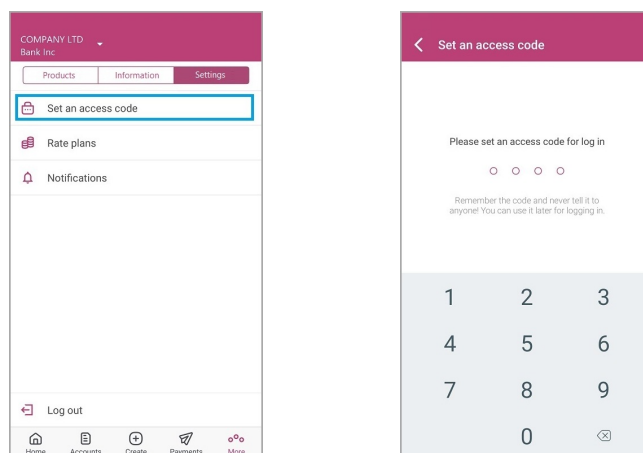
10.3. Settings

On the «Settings» tab you can:

- [Set an access code](#)
- [View and activate/change rate plans](#)
- [Select method of notifications delivery](#)
- Log out

10.3.1. Login using access code

In the «Set an access code» section you can set up a 4-digit access code to use instead of login and password.

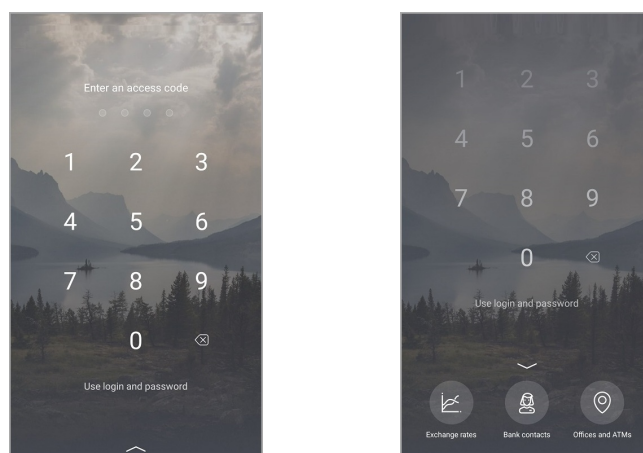


Do not share the access code or write it down.



Do not use the PIN of bank card, birth year or simple digit codes such as 1234, 0000, 1111 as quick access code (more recommendation available in [«Security recommendation»](#)).

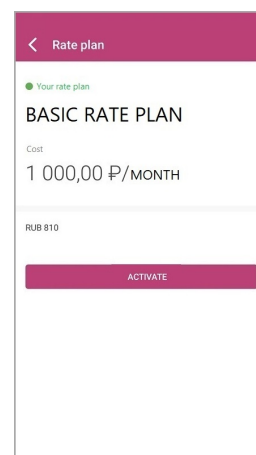
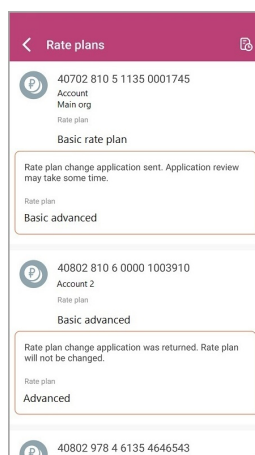
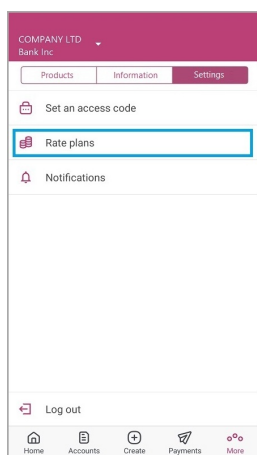
Please note that the access code is eligible for current device and any new device will require new access code. After setting up the access code you can automatically use Touch ID or Face ID to log in.



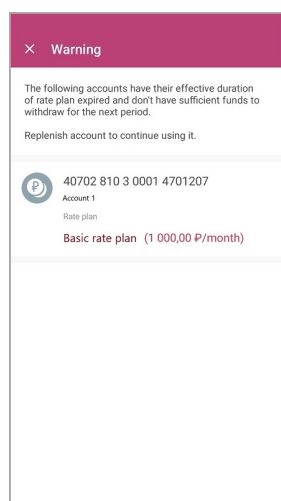
To use login and password after setting up the access code, tap the «Use login and password» link. In this case the access code will be reset.

10.3.2. Rate plans


In the «Rate plans» you can view all accounts and selected rate plans.

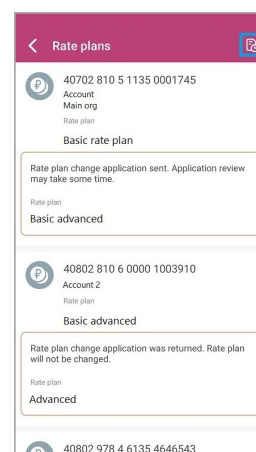
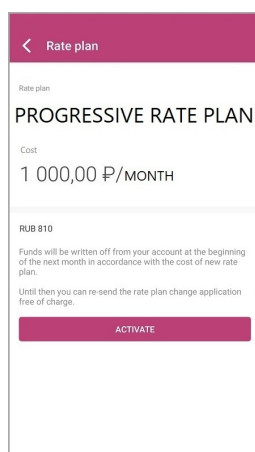
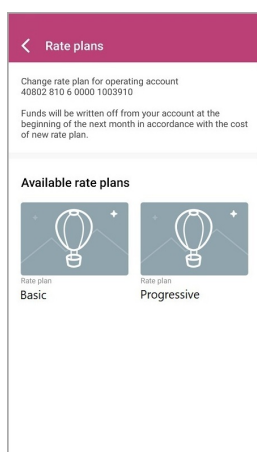


If one or more of your accounts has expired rate plan, the corresponding message will be displayed upon log in.




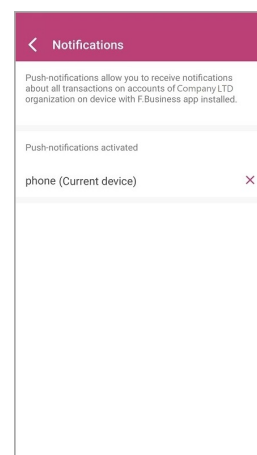
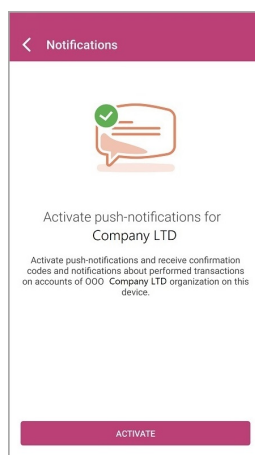
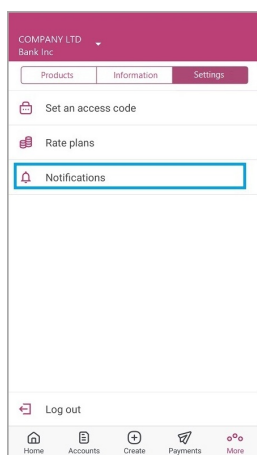
10.3.2.1. Rate plan applications

You can send applications for activation and change of rate plans if you have corresponding rights. You can view application history by tapping the  icon.



10.3.3. Notifications

In the «Notifications» section you can change the way one-time password for confirmation of operations are delivered - via SMS- or PUSH-notification. To activate PUSH-notifications tap «Activate» and enter one-time password. To disable PUSH-notifications tap the  icon next to your device name.



You may also be offered to activate PUSH-notifications upon log in.

11. Operation limits

To prevent fraudulent activities and ensure additional security of your funds, there is a system of daily limits for transactions made using the mobile application.

The limits apply to all payments made using all accounts of one organization, do not depend on the employee who performs them and are calculated for a calendar day according to the **Moscow time (GMT + 3)**. Payments and transfers with a future date are assumed as payment for indicated dates.



If your payment has exceeded the limit amount, try using a different payment channel, for example, perform an operation in the Internet banking service by logging in with a Certificate. To find out or change the amount of the limit, contact the bank

12. Security recommendations

When using the Faktura.ru Business mobile application, it is recommended:

- Installing the application only from ([iTunes store](#)).
- Setting up the access code.
- Install and update antivirus applications.
- Always log out of application.
- Never keep login and password as well as access code on mobile device or anywhere else.
- Never share login and password as well as access code with anyone.
- Never answer e-mails, incoming calls, SMS messages or any other requests of one-time passwords.
- Immediately contact the bank if your mobile device is lost or stolen.