

**USER GUIDE TO INTERNET BANKING SYSTEM FOR LEGAL ENTITIES
- BCC BUSINESS 2.0 (WEB)**

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1. GENERAL

BCC Business 2.0 (web) is a new version of the Internet Banking System designed for legal entities, which is available to all users of the BCC Business mobile app.

Terms:

BCC Business 2.0 (web) means an Internet Banking for legal entities.

BCC Business (mobile) means a mobile app for legal entities.

The BCC Business mobile app is available for Android and IOS. The below steps must be taken to work in the system:

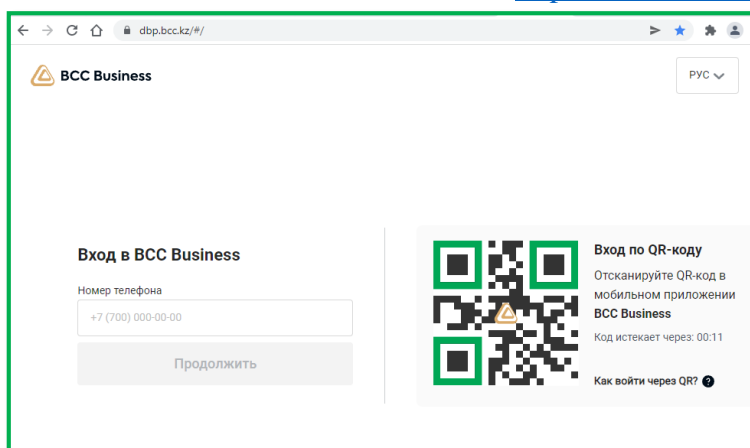
- Install the BCC Business mobile app and select an appropriate input language;
- Enter a phone number (login), account password and click the Login button;
- Set and re-enter a PIN code;
- Set up Touch ID (Android) or Face ID (IOS);
- Select a company;
- Enter an SMS code received and confirm login.

2. LOGGING INTO THE SYSTEM

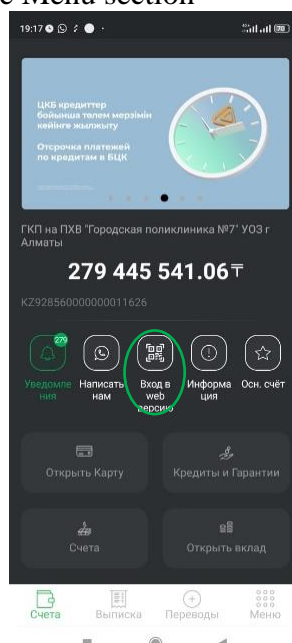
There are two ways to log in:

1) Authorization with QR:

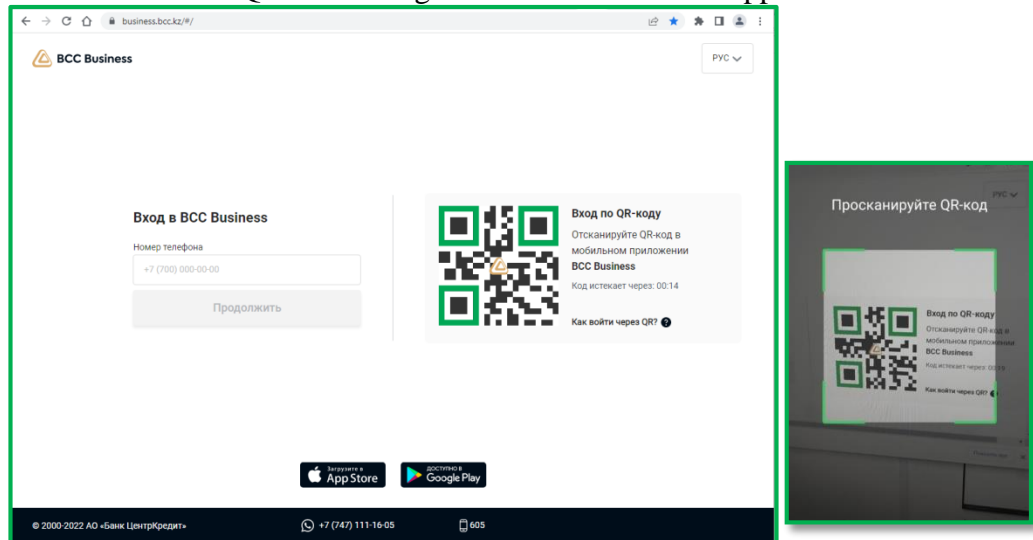
- ✓ Open the web-based version of BCC Business at <https://business.bcc.kz/>



- ✓ Click the **QR** button in the Menu section



- ✓ Scan a QR-code using BCC Business mobile app

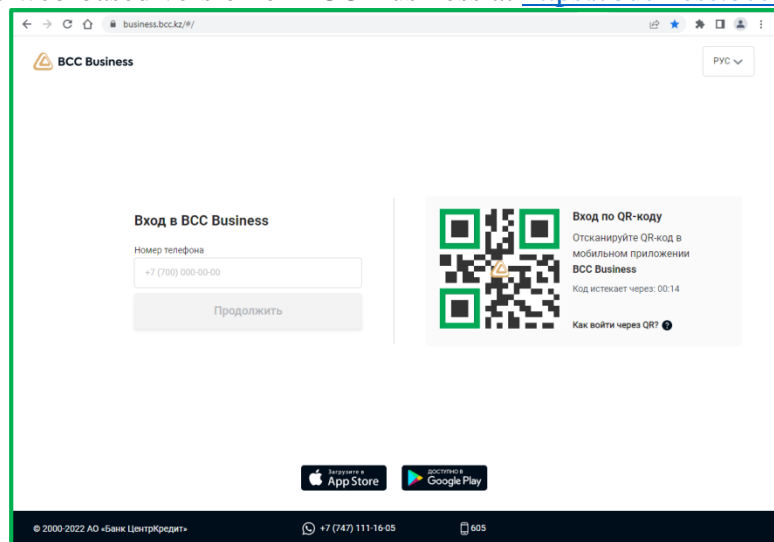


A user automatically switches to the authorized BCC Business (web) area.

2) Logon with password/login

To log in with a login and password, you should:

- ✓ Go to the web-based version of BCC Business at <https://business.bcc.kz/>



- ✓ Enter a contact phone number.

If the phone number is incorrect, or it is not the main one in the LE/IE's customer data sheet, the following notice will be displayed: "This phone number does not match with the specified company, please contact the Bank manager".

A close-up screenshot of the 'Вход в BCC Business' form. The 'Номер телефона' field contains the text '+7 (701) 111-22-33'. Below the field is a green 'Продолжить' button.

- ✓ Enter the mobile app password and confirm with **Log in** operation.

- ✓ Select the company and perform **Select** operation.
If several companies are linked to the mobile phone number, you will need to select the required one from the list. Once the company is selected, an SMS code will be sent to your mobile phone to confirm logging in to BCC Business.
- ✓ Enter the SMS code received and confirm login using **Confirm** operation.
This code is requested at the first login, and when logging in from the new device.

The user switches to the authorized BCC Business (web) area.

3. HOMEPAGE

The homepage consists of the following windows:

- “**Customer Profile**” contains customer’s personal data;
- “**Advertising Banner**” shows the bank’s relevant loan and deposit products;
- “**Accounts**” displays the customer’s accounts and shows the currency and account balances;
- “**New Payment**” allows to create a payment with and without a register;
- “**Payment Import**” allows to create a payment with importing the 1C, MT100/102 file;
- “**Download an account statement**” allows to download the full account statement in pdf. and xls. formats;
- “**Get a bank statement**” allows to generate five types of bank statements in three languages (Kazakh, Russian, English)
- “**Events**” displays the current status of transfers.

Главная

Переводы

Выписка

Обмен валют

Корреспонденты

Кредиты

376 726 357,05 ₸

На тенговых счетах

Айгул Асен

ГКП на ГКХ Тородская поликлиника №7 УОЗ г Алматы

Стандарт начисления + 0,75%

Депозиты онлайн ашыңыз

Открывайте депозит онлайн

Бизнеске арналған қызметтердің тиімді топтамаларын қосыңыз!

БОНУС ДАМУ

ПОДПИСАЙТЕ ВЫГОДНЫЕ ПАКЕТЫ УСЛУГ

Менің кәсіпорным менің өнімдерім туралы ақпарат

СЫРТҚЫ ЭКОНОМИКАЛЫҚ ҚЫЗМЕТ

ВНЕШНЕЭКОНОМИЧЕСКАЯ ДЕЯТЕЛЬНОСТЬ

Кейінгі қалдырылған ордер

Отложенный ордер

Счета

Текущий **1626

376 726 357,05 ₸

Текущий **8496

0,00 ₸

Новый платеж

Импорт платежей

Скачать выписку

Получить справку

События

Все платежи

Созданные

Ожидает отправки

Отправлено в банк

Исполненные

Ошибочные

Выбрано: 0

На сумму: 0,00 ₸

Обновить список

<input type="checkbox"/>	Дата	№	Контрагент	БИН/ИИН	Назначение	Сумма
<input type="checkbox"/>	26.09.2022	1	TOO Office-Expert.kz	110840005091	В т.ч. НДС 0% Начисленные (исчисленные) и иные обязательства в бюджет 999 ₸	999 ₸

Additional functions for transfers are available in the **Events** section:

- 1) View – to view a transfer;
- 2) Delete – to delete a transfer (available for transfers with “Created” status only);
- 3) Edit – to edit transfer details (available for transfers with “Created” status only);
- 4) Copy – to create a transfer copy with the possibility to edit transfer details;
- 5) Download – to download a payment order in the pdf. format (payment order bearing the Bank’s facsimile is available for transfers with the “Executed” status only, otherwise it is generated without the Bank’s facsimile).
- 6) Print – to print a payment order.

События

Все платежи

Созданные

Ожидает отправки

Отправлено в банк

Исполненные

Ошибочные

Выбрано: 0

На сумму: 0,00 ₸

Обновить список

Отменить одобрение (0)

Одобрить (0)

Удалить (0)

<input type="checkbox"/>	Дата	№	Контрагент	БИН/ИИН	Назначение	Сумма
<input type="checkbox"/>	21.09.2022	3366	TOO Office-Expert.kz	110840005091	В т.ч. НДС 0% Оплата за держатель локтевой, маски медицинские, антисептическое сред-во, ежедневник датированный 3366 ₸	3 366 ₸

Отправитель

Организация

Счет

БИН

ИИН

Получатель

Организация

Счет

КНП

ИИН

Одобрить

В т.ч. НДС 0% За услуги июнь м-ц 2020г., по договору №36 от 01.03.2016г., Без НДС Платежи за

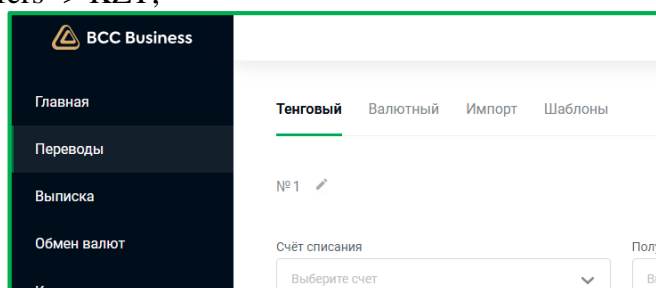
4. TRANSFERS IN KZT

This section is designed to create and send transfers in KZT.

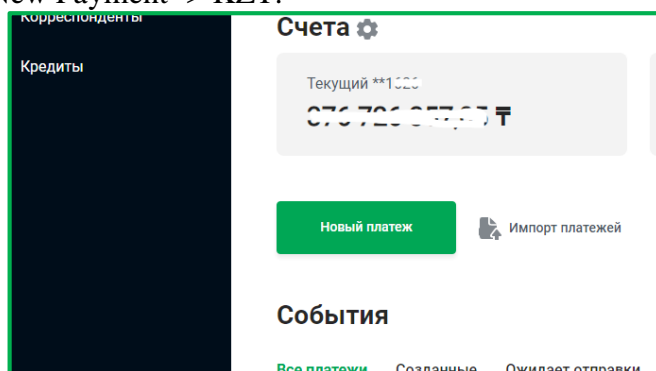
The following actions should be taken to create a transfer in KZT:

1. There are two ways to go to the payment creation form:

- Menu -> Transfers -> KZT;



- Homepage -> New Payment -> KZT.



2. Selection of payment type.

The following types of transfers are available: intrabank transfers, transfers to another bank, and you can select one of the transfer types from the list in the Receiver field:

- *Payments into the budget;*
- *Social payments;*
- *Pension payment;*
- *Voluntary pension payment;*
- *Payroll payments;*
- *Medical fees;*
- *Contributions to Mandatory Social Health Insurance (MSHI);*
- *Standard replenishment of card accounts and corporate card account opened with*

BCC;

- *Replenishment of card account opened with other Banks.*

A screenshot of the BCC Business payment form. The 'Тенговый' (KZT) tab is selected. The form includes fields for 'Счёт списания' (Dropdown), 'Получатель' (Text), 'Сумма' (Text), 'Дата отправки' (Calendar), 'Счёт получателя', 'БИН/ИИН', 'КБЕ', 'КНП' (Dropdown), 'НДС' (Buttons: Без НДС, НДС 0%, НДС 12%), 'Счёт списания комиссии' (Dropdown), 'Подпись' (Text), and 'Главный бухгалтер' (Text). On the right, a sidebar titled 'Избранные' (Selected) lists various payment types: Пенсионный платеж, Медицинские взносы, Платеж в бюджет, Зарплатные платежи, Оплата штрафов, Социальные платежи, Пополнение карт-счетов, открытых в других Банках, Добровольные пенсионные взносы, Отчисления на обязательное социальное медицинское страхование (ОСМС), and Стандартное пополнение карт-счетов и корпоративных карт-счетов открытых в БЦК.

Pursuant to the payment type selected, a respective payment form is created: without a register, with a register (MT102).

The main payment form contains the following fields:

No. – a document number, generated automatically, but has the option of editing;

Account to be debited – the sending customer’s account;

Recipient – the Recipient’s name;

Amount – a payment amount;

Send date – a payment date;

Recipient’s account – the recipient’s account;

BIN/IIN – the recipient’s BIN/IIN;

Beneficiary code consists of two digits, the first digit indicates residency (1- a resident of the Republic of Kazakhstan, 2 – a non-resident of the Republic of Kazakhstan), and the second digit indicates a sector of the economy.

BIC – the Recipient’s Bank BIC (filled out automatically in accordance with the account selected);

PPC – a Payment Purpose Code;

BCC – a Budget Classification Code;

Payment Purpose – a sender indicates the required payment purpose (name, number and date of a document (if any), on the basis of which a non-cash payment and/or money transfer is made, and other details in accordance with the transfer rules). There is a limitation in terms of a number of characters - 482 characters, including description of the PPC;

VAT – a Value Added Tax (to be selected from the following values: 0%, 12%, VAT-free);

Account for fee debiting – an account for debiting a fee (fee debiting account may differ from the account specified in the “Account to be debited” field);

Signature – the authorized person’s full name (primary signature authority);

Chief Accountant – the Chief Accountant’s full name (secondary signature authority).

“Save as template” operation means that the completed payment form will be saved as template (**under development**).

“Create” operation is an operation for payment creation.

“Payment Amount” – total payment amount is displayed.

“Clear fields” is intended for clearing the fields.

“Fines” is a form for searching and paying fines.

If payment with the register is selected, the payment form will contain the following additional fields:

IIN – the Recipient’s IIN;

Date of birth –the Recipient’s date of birth;
Full Name – the Recipient’s surname, first name and patronymic;
Amount – a payment amount;
Period –a period (for pension, social and health insurance payments);
Recipient’s account – the Recipient’s account (for payroll payments and when replenishing card accounts).

Add operation is intended for adding details into the register.
The following operations are available for payment details (Fig.11):

- Edit ()
- Delete ().

Добавить							
№	ФИО	ИНН	Дата рождения	Период	Сумма		
1.	ИВАНОВ ИВАН ИВАНОВИЧ	123456789100	04.04.1963	04.2022	101 ₸		
2.	СТЕПАНОВ СТЕПАН СТЕПАНОВИЧ	878754121210	05.04.1998	04.2022	202 ₸		

Note: when selecting certain types of payments, the recipient’s details may be filled out automatically.

3. Once the payment details are filled out, perform **Create** operation.

Depending on the type of approval configured by the customer, a transfer sending scheme may differ, i.e.:

a) if the approval type is “Without approval”, perform **Send** operation after creating a payment;

b) if the approval type is “1 signature”, perform **Approve** operation after creating a payment, as a result, the transfer status will be “Approved”, where the **Send** operation will be available;

c) if the approval type is “2 signatures”, after creating a payment, an authorized person with signature 1 must perform **Approve** operation, as a result, the transfer status will be “Partially approved”. Then, the authorized person with signature 2 must perform **Approve** operation, as a result, the transfer status will be “Approved”, where the **Send** operation will be available;

As a result of completing **Send** operation, you will be proposed to choose the transfer validation method (*depending on the transfer amount*):

- for transfers in the amount up to KZT 20 million, you will be proposed to choose an SMS or the Electronic Digital Signature of the National Certification Center (the NCC's EDS) as a validation method,
- for transfers in the amount up to KZT 600 million, using the NCC's EDS.

Перевод №28 принят в обработку
На сумму 559 в АО «Банк ЦентрКредит»
Код транзакции: 1234

Отправить перевод
Новый перевод

Выберите способ подписания платежа

SMS код
ЭЦП НУЦ

Заккрыть Подтвердить

СМС код отправлен на указанный номер телефона

Введите СМС-код
1234
Срок действия кода 02:58
Отправить повторно

Заккрыть Подтвердить

Выберите ЭЦП ключ для подписания

Выберите файл
nazvanieFaila.format

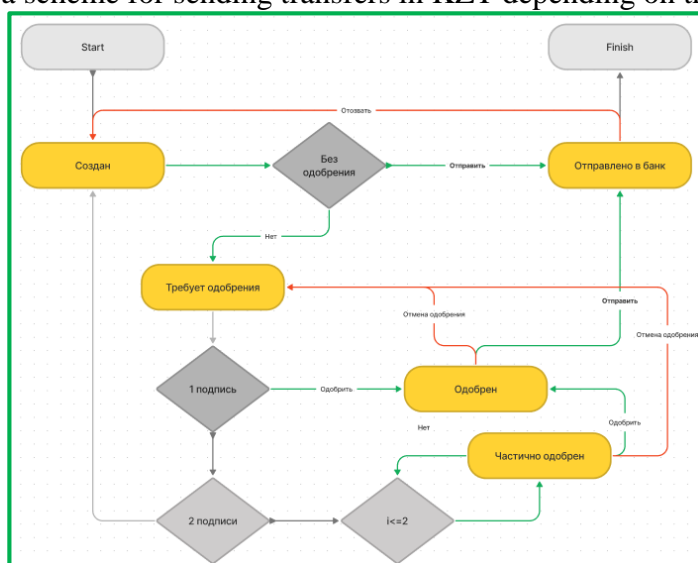
Заккрыть Подтвердить

Thereafter, a notification of successful sending will be displayed, and the transfer's status will change to “Sent to the Bank”.

Transfers in KZT are displayed on the homepage in the event feed broken down by statuses:

События							
Все платежи							
Созданные Ожидает отправки Отправлено в банк Исполненные Ошибочные							
Выбрано: 0		На сумму: 0,00 ₸		Обновить список			
<input type="checkbox"/>	Дата	№	Контрагент	БИН/ИИН	Назначение	Сумма	
<input type="checkbox"/>	26.09.2022	1	ТОО «СМУ-САРЫАЛ»	1108400000000	В т.ч. НДС 0% Начисленные (исчисленные) и иные обязательства в бюджет	999 ₸	
<input type="checkbox"/>	22.09.2022	662	Государственная корпорация "Правительство для граждан"	160440007161	В т.ч. НДС 0% Обязательные пенсионные взносы акппл	241 ₸	
<input type="checkbox"/>	21.09.2022	1500000	ТОО «ПРИМОРСКИЙ (СНП) АНДЫСЫН»	500000000000000	В т.ч. НДС 0% TEST За услуги июнь м-ц 2020г., по договору №36 от 01.03.2016г. Без НДС. Платежи за профессиональные научные и	1 500 000 ₸	

The below is a scheme for sending transfers in KZT depending on the type of approval:



Payment approval and sending operations can also be performed via the BCC Business mobile app.

A created transfer is displayed in the Menu → Web Transactions section for validation/sending.

Transactions are validated:

- in the mobile app

 - transfers in the amount up to KZT 20 million - via SMS,

 - transfers in the amount up to KZT 600 million - Touch ID/Face ID;

- in the web-based app

 - for transfers in the amount up to KZT 20 million, it is proposed to choose an SMS or the NCC's EDS as a validation method,

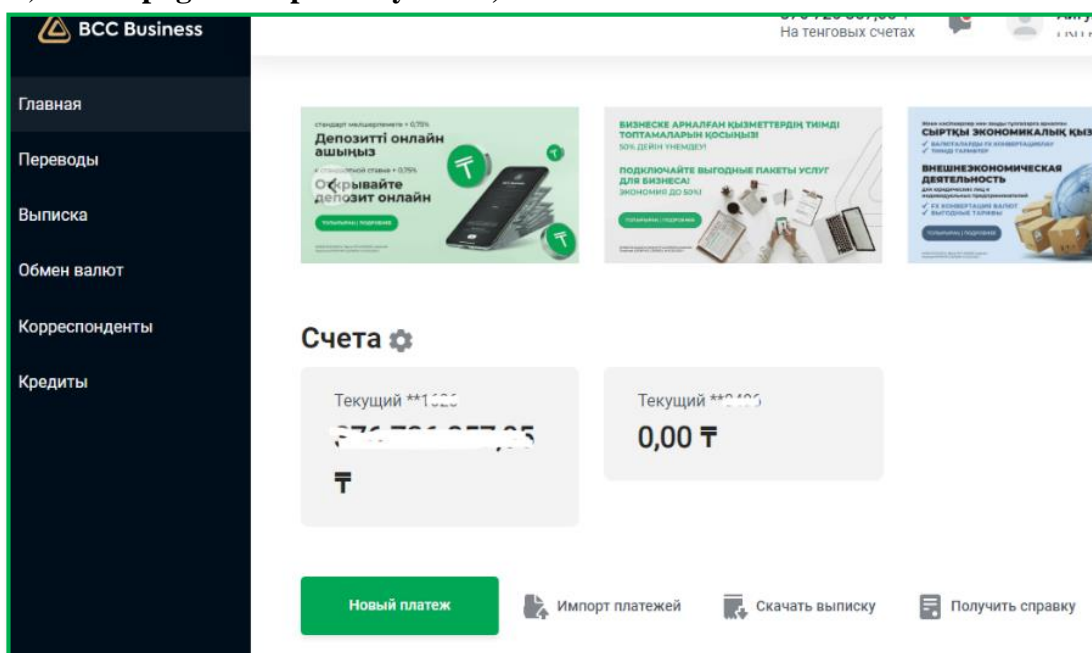
 - for transfers in the amount up to KZT 600 million – using the NCC's EDS.

5. PAYMENT IMPORT

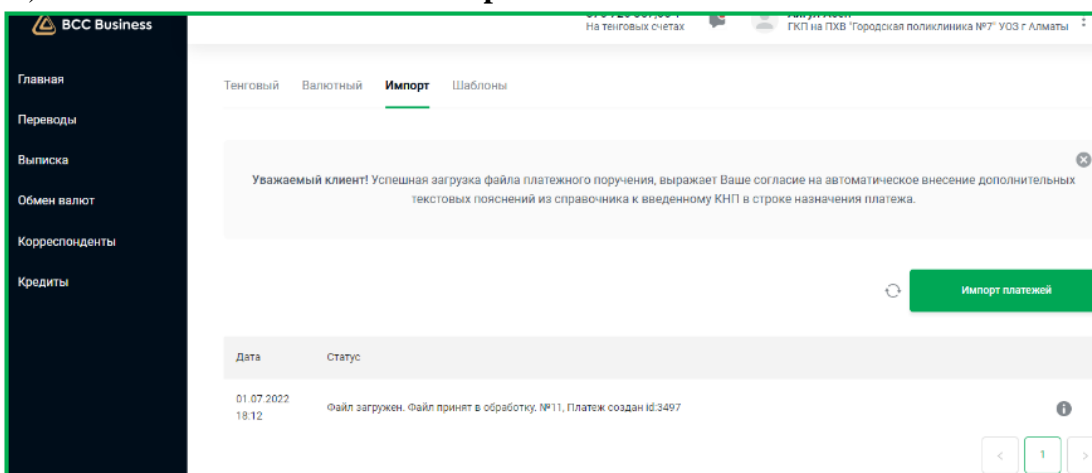
The “Import Payments” is designed for uploading payment documents in MT100, MT102, 1C Exchange formats for further sending to the Bank.

There are two ways to import files:

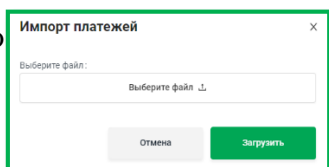
1) **Homepage -> Import Payments;**



2) **Main Menu -> Transfers -> Import.**



To
In



import a file, use the “Import Payments” functional button. the generated form, select a file to be imported and click the **Upload** button.

The import result will be displayed at the bottom of the form with the following details:

Дата	Статус
26.09.2022 16:26	Код: 50 строка: Не соответствует длина строки = ACCOUNT Содерж./опции //I/.....2
01.07.2022 18:12	Файл загружен. Файл принят в обработку. №11, Платеж создан id:3497

- 1) Date means a file import date;
- 2) Status displays a status of the imported payment, whether the file is uploaded or an error has occurred.

After successful import, a payment order will be displayed on the homepage in the event feed for further sending as intended.

События							
Все платежи Созданные Ожидает отправки Отправлено в банк Исполненные Ошибочные							
Выбрано: 0 На сумму: В тенге 0,00 ₸				Обновить список Отменить одобрение (0) Одобрить (0) Удалить (0)			
<input type="checkbox"/>	Дата	№	Контрагент	БИН/ИИН	Назначение	Сумма	
<input type="checkbox"/>	21.09.2022	3366	TOO Office-Expert.kz	110840005091	В т.ч. НДС 0% Оплата за держатель локтевой, маски медицинские, антисептическое сред-во, ежедневник датированный сог.счета №171511 от 30.05.2020г., Без НДС Платежи за товары, за исключением недвижимости и товаров с кодами назначения платежей 711, 712 и 713,	3 366 ₸	
<input type="checkbox"/>	19.09.2022	19	ТОО "ЖК "Авант"	160240022088	В т.ч. НДС 0% За услуги июнь м-ц 2020г., по договору №36 от 01.03.2016г., Без НДС Платежи за	20 000 100 ₸	

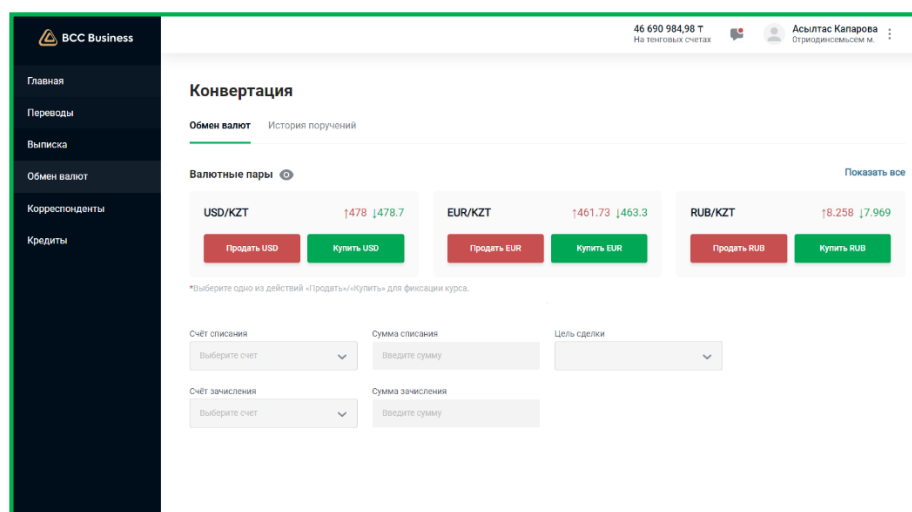
6. ONLINE CURRENCY EXCHANGE

The Online Currency Exchange form is a form, where you can create, edit and send applications for currency exchange (buy and sell foreign currency) and for currency conversion (between foreign currencies).

You can go to this form though the **Homepage -> Currency Exchange**.

Take the following steps to complete online currency exchange:

- 1) Go to the Currency Exchange section



2) Monitor exchange rates for currency pairs:

Конвертация

Обмен валют История поручений

Валютные пары [Показать все](#)

USD/KZT	EUR/KZT	RUB/KZT
1478 1478.7	1461.16 1462.59	18.259 17.966
<button>Продать USD</button> <button>Купить USD</button>	<button>Продать EUR</button> <button>Купить EUR</button>	<button>Продать RUB</button> <button>Купить RUB</button>

*Выберите одно из действий «Продать»/«Купить» для фиксации курса.

Счёт списания: Выберите счёт
Сумма списания: Введите сумму
Цель сделки:
Счёт зачисления: Выберите счёт
Сумма зачисления: Введите сумму

3) Fix a buy/sell exchange rate:

Конвертация

Обмен валют История поручений

Валютные пары

USD/KZT	EUR/KZT	RUB/KZT
478.7 Курс зафиксирован 04:55	1460.96 1462.54	18.26 17.965
<button>Продать EUR</button> <button>Купить EUR</button>	<button>Продать RUB</button> <button>Купить RUB</button>	

*Выберите одно из действий «Продать»/«Купить» для фиксации курса.

Счёт списания: Выберите счёт
Сумма списания: Введите сумму
Цель сделки:
Счёт зачисления: Выберите счёт
Сумма зачисления: Введите сумму

4) Once the exchange rate is fixed, fill out the following fields:

- “**Account to be debited**” - a debit account for debiting the amount.
- “**Debiting amount**” - an amount to be debited from the account specified for debiting.
- “**Transaction Purpose**” – a list of purpose codes to be selected by a customer based on currency exchange.
- “**Account to be credited**” - a credit account for crediting the amount.
- “**Crediting amount**” - an amount to be credited to the customer’s account specified for crediting.

Конвертация

Обмен валют

История поручений

Валютные пары

USD/KZT

↑478 ↓478.7

478.7

Курс зафиксирован 04:48

EUR/KZT

↑461.73 ↓463.3

Продать EUR

Купить EUR

RUB/KZT

↑8.383 ↓7.853

Продать RUB

Купить RUB

*Выберите одно из действий «Продать»/«Купить» для фиксации курса.

Счёт списания

46 690 984,98 ₸

****3933 ✓

Сумма списания

2 393.5 ₸

Цель сделки

Покупка товаров и нематериаль... ✓

Счёт зачисления

7,00 \$

****3773 ✓

Сумма зачисления

5 \$

Отправить

- 5) Perform **Send** operation.
- 6) Successful transaction response:

✓

Принято в обработку

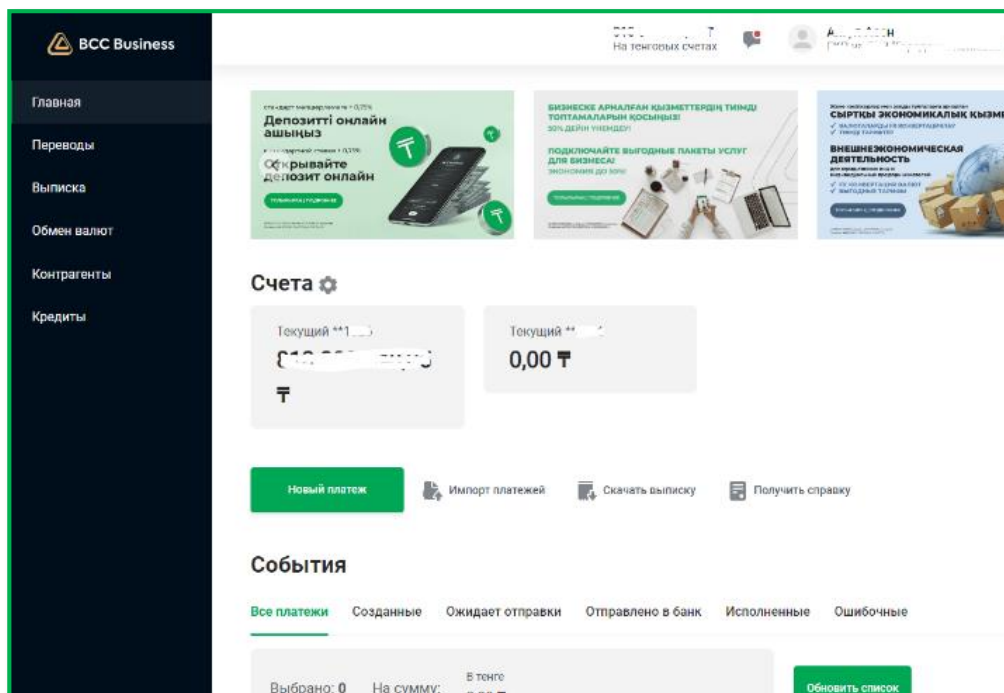
Конвертация валюты, сумма к зачислению 5,00 \$ по курсу 478.7

На главную

7. ACCOUNT STATEMENT

This section is designed to allow generating an account statement by certain parameters.
There are two ways to generate an account statement:

- 1) **Main menu -> Account Statement;**
- 2) **Homepage -> Download an account statement.**



To generate an account statement, take the following steps:

- Set a period;
- Select an account from the list;
- Select type of transaction (incoming/outgoing);
- Select type of payment (payment types);
- “Extended account statement” identifier.

To return to the original state, click the **Clear fields** button.

Once the parameters are set, the system will automatically display the account statement with the following details: payment date and number, counterparty’s name, BIN/IIN, BIC, payment purpose, payment amount.

Выписка						
Поиск по ключевым словам...			За период		01.09.2022	23.09.2024
Тип операции	Тип платежа	Счёт	Расширенная выписка			
Все оп...	Все платежи	160440007161	Очистить поля			
Приход	Расход	Остаток на начало периода	Остаток на конец периода		Скачать выписку	
4,000,000,000.00 ₸	1,000,000,000.00 ₸	5,000,000,000.00 ₸	4,000,000,000.00 ₸			
Дата	№	Контрагент	БИН/ИИН	БИК	Назначение	Сумма
20.09.2022	240	НАО "Государственная корпорация "Правительство для граждан"	160440007161	GCVPKZ2A	В т.ч. НДС 0% 10% обязательные пенсионные взносы за Июнь 2020 г. Обязательные...	- 240,00 ₸
20.09.2022	773	НАО "Государственная корпорация	160440007161	GCVPKZ2A	В т.ч. НДС 0% 10% обязательные пенсионные взносы за	- 241,00 ₸

The **Download Statement** functional button allows downloading an account statement in .xls and .pdf formats.

PDF – an account statement is generated in the PDF electronic document format bearing the Bank’s facsimile seal, and is non-editable.

XLS - an account statement is generated in the Microsoft Excel document format, without the Bank’s facsimile seal.

The benefit of working with BCC Business (web)-generated statements is that you can search by keywords and payment types.

8. OBTAINING A BANK STATEMENT

A required bank statement can be generated via – **Main Menu -> Get a bank statement.**

The following bank statements are available for selection:

- Bank Statement of Account Availability;
- Bank Statement of Account Balances;
- Bank Statement of Account Turnovers;
- Bank Statement of Daily Turnovers;
- Bank Statement on the List 2.

To generate a bank statement, the following steps should be taken:

1. Select a bank statement from the drop-down list;

2. Select a language (Kazakh/ Russian/ English);
3. Select an account from the drop-down list;
4. Indicate a signatory;
5. Click the **Get a bank statement** button.

The bank statement will be generated in the .pdf format.

9. CORRESPONDENTS

The “Correspondents” section is an additional form, where the customer’s correspondents are saved with the following information: Name, BIN/IIN, Account Number, BIC, Bank Name.

Наименование	БИН/ИИН	Номер счета	БИК	Наименование банка
ТОО Рос Прокат	020840001169	KZ38856002203KZ00A K4	KCJBKZKX	АО "Банк ЦентрКредит"
Қанапиянова		KZ3488602241030682		ПБ АО "Банк Урал"

This form contains two tabs: in KZT, in foreign currency.

At the top of the form, you can search for a correspondent by keywords.

It is possible to make the following operations:

- 1) “Add a new correspondent” is completed using the New Correspondent functional button.
- 2) “Edit details” is designed to change the correspondent’s details.
- 3) “Copy” is designed to create a correspondent by copying the existing correspondent with making additional changes. Please note that there is verification of the uniqueness by account number.
- 4) “Delete” is designed to delete a correspondent and is performed using the "Delete" functional button.

There is the possibility to create a transfer in KZT via “Correspondents” section. The following steps should be taken:

- 1) Go to “Correspondents” section (in KZT), select the required correspondent in the directory and open it for viewing (*a single mouse click*).
- 2) Perform **New Payment** operation () located in the correspondent details.

- 4) **Application Number** – generated automatically in the context of one company, non-editable.
- 5) **Currency** – selection of a current account currency from the drop-down list.

Once the application details are filled in, perform **Open an account** operation.

Depending on the type of approval configured by the customer, the application submission scheme may differ, i.e.:

a) if the approval type is “Without Approval” –**Send to the Bank** operation must be performed after creating an application;

b) if the approval type is “1 signature” - perform **Approve** operation after creating a payment, as a result, the application status will be “Approved”, where the **Send to the Bank** operation will be made available;

c) if the approval type is “2 signatures”- after creating a application, the authorized person with 1 signature must perform **Approve** operation, as a result, the application status will be “Partially approved”. Then, the authorized person with 2 signature must perform **Approve** operation, as a result, the application status will be “Approved”, where the **Send to the Bank** operation will be made available;

As a result of completing **Send to the Bank** operation, a window for selecting the EDS key will be displayed:

Applications are displayed in “Menu -> Applications -> History” with the following parameters:

Заявления

Все заявления История

За период 16.11.2022 - 16.11.2022 Период

Дата	№	Вид заявления	Валюта	Статус
16.11.2022	49	Открытие текущего счета	KZT	Одобрено

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- 1) **Date** – application creation date;
- 2) **No.** – application number;
- 3) **Application Type** – type of application (in this case, the type “Current account opening” will be indicated);
- 4) **Currency** – current account currency;
- 5) **Status** – application processing status.

Entries are filtered by application date:

For the period:

- **Date from;**
- **Date to;**
- **Period** – for a week/for a month;

The following statuses are used when processing the applications:

- 1) Created (CREATED);
- 2) Approved (APPROVED);
- 3) Partially Approved (APPROVED_HALF);
- 4) Sent (SENDED);
- 5) Account opened (EXECUTED);
- 6) Deleted (DELETED);
- 7) Error (ERROR, an error cause is to be in).

11. ONLINE DEPOSIT OPENING

This section is intended to create an application for online deposit opening.

You can reach out the deposit opening application form via “Menu -> Deposits”, and perform “**Open a deposit**” operation.

BCC Business

Главная
Переводы
Выписка
Обмен валют
Корреспонденты
Заявления
Кредиты
Факторинг
Депозиты

Депозиты

Открыть депозит

За период: 30.11.2022 - 02.12.2022

Дата	№	Счет списания	Валюта	Тип заявления	Статус	Сумма
НЕТ ДАННЫХ						

The main payment form contains the following fields:

- 1) **Application Number** – generated automatically in the context of one company, non-editable.
 - 2) **Account to be debited** – number of a current account to debit an amount;
 - 3) **Account to be refunded** – number of a current account to refund an amount;
 - 4) **Currency** – selection of a current account currency from the drop-down list.
 - 5) **Deposit Type** – selection of a type of deposit from the list of existing deposit types.
 - deposit amount: depending on the deposit type selected, the deposit amount is indicated (including the minimum amount);
 - deposit period: selection of the deposit term from available ones, depending on the deposit type selected.
- Minimum account balance*
Threshold amount
Interest Rate (annual)
Compound interest
Number of days
Special interest rate
Effective interest rate (annual)
- 6) **Deposit Calculator** – calculates the amount of interest depending on the conditions of the deposit type selected.

Депозитный калькулятор ×

Сумма	Ставка	Ставка ГЭС
100 000,00 ₸	12.25%	12.8%
Период	Капитализация	
3 м.	в конце срока	

Месяц	Сумма вознаграждения	Остаток
1	1 006,85 ₸	100 000,00 ₸
2	1 006,85 ₸	100 000,00 ₸
3	1 006,85 ₸	103 020,55 ₸

< 1 >

Итого: **3 020,55 ₸**

Заккрыть

- 7) **CEO** – Authorized person's full name (First signature).
- 8) **Chief Accountant** – Chief Accountant's full name (Second signature).
- 9) **Amount** – deposit amount.

← Назад

Открытие депозита

Счёт списания: 200 000 388,20 ₸ ••4263

Счёт пополнения: 200 000 388,20 ₸ ••4263

Дата: 02.12.2022

Валюта: KZT

Вид вклада: Накопительный плюс (для бизнес-клиентов) (100тыс. KZT, 5тыс. USD, 2тыс. EUR)

100 000 ₸

В месяцах: 36 В днях

Мин. неснижаемый остаток: 100 000,00 ₸

Пороговая сумма: 0,00 ₸

Ставка вознаграждения (год.): 7.5%

Капитализация: ежемесячно

Количество дней: 365

Размер спец. ставки вознаграждения: 0%

Эффективная ставка вознаграждения (год.): 7.8%

☒ Частичные изъятия ☒ Дополнительные взносы

Руководитель: 1двачетырешольно о.

Главный бухгалтер: Не предусмотрен

Сумма: 100 000,00 ₸

Создать

Депозитный калькулятор

Once the application details are filled in, perform **Create** operation.

Depending on the type of approval configured by the customer, the application submission scheme may differ, i.e.:

a) if the approval type is “Without Approval” – **Send to the Bank** operation must be performed after creating an application;

b) if the approval type is “1 signature” - perform **Approve** operation after creating a payment, as a result, the application status will be “Approved”, where the **Send to the Bank** operation will be made available;

c) if the approval type is “2 signatures”- after creating a application, the authorized person with 1 signature must perform **Approve** operation, as a result, the application status will be “Partially approved”. Then, the authorized person with 2nd signature must perform **Approve** operation, as a result, the application status will be “Approved”, where the **Send to the Bank** operation will be made available;

As a result of completing **Send to the Bank** operation, a window for selecting the EDS key will be displayed:

Формирование ЭЦП в формате XML

Подпись данных

Тип хранилища: Персональный компьютер

Путь к хранилищу: C:\Program Files\Microsoft Office\Office12\MSOFFS8255_8af5049de...

Введите пароль на хранилище ключей: [password field]

Открыть Отмена

Applications are displayed in “Menu -> Applications -> History” with the following parameters:

- 1) **Date** – application creation date;
- 2) **Account to be debited** – an account for debiting a deposit amount;
- 3) **Currency** – deposit currency;
- 4) **Application Type** – application type name;
- 5) **Status** – application status;

6) **Amount** – deposit amount.

Entries are filtered by 'For the period' parameter (date from, date to).

Депозиты						
Открыть депозит						
За период: 10.12.2022 - 12.12.2022						
Дата	№	Счёт списания	Валюта	Тип заявления	Статус	Сумма
12.11.2022		12345678901234567890	KZT	Открытие депозита	Одобен	100 002,50 ₸
12.11.2022		12345678901234567890	KZT	Открытие депозита	Отправлен	100 002,00 ₸
12.11.2022		12345678901234567890	KZT	Открытие депозита	Создан	100 002,50 ₸

To view if deposit opening is successful, you should open the application details in the History, where the registered Contract information will be displayed: Contract Number, Account Number.