ALPEN BARUCH BANK LIMITED PORT VILLA, VANUATU

E-BANKING INTRODUCTION



Introduction of E-banking system





Alpen Baruch

Alpen Baruch Bank's website: www.alpenbaruch.com

Protection of Online Banking System (Login protection)

- Using SSL for secure data transfer
- No concurrent Logins using Same Username
- Lock profile for 5 incorrect password attempts
- Client can check last login record in system
- Client session timeout protection (logout automatically after system idle in 10 minutes)

Protection of Online Banking System (Password or security code)

- Password and security code (for transaction validation) of customers are generated by System
- System will remind clients that they are required to keep security code in a secure place
- If customers lose their password or security code, please call our toll free customer service hotline, we will block the online banking account and then reset the password or security code of that customer



Security Protection for customers 'usage

- System forced users to change to their own new password after using system automatically generated password in first logon
- The user has to input encrypted Security Key which is used to execute transactions
- Security Key offers a validation, the transaction instruction would be sent out after validated

Protection of Online Banking System (Banking account)

- If customers suspect any unauthorized use of your banking account or any abnormal transactions in the account, please call our toll free customer service hotline, we will follow and handle the case
- If our bank reveals any abnormal transactions in the account, we will inform customers by different ways such as email or SMS



Functions and Features

- Able to send support request message to bank staff
- Check their account balance
- Create or manage Transaction requests (Inward Remittance, Outward Remittance, Transfer between accounts)
- Check transaction status
- Check and print out bank statement





System operating interface

The operating interface in system supports 14 Languages. For example: English, Chinese, Japanese, German, Portuguese, etc.





Online Banking System Usages

Input username and password, then click the button "Login":

Edit View Favorites Tools Help	uh .		. <u>₽+8</u> 0	C Alpen Baruch Bank Ltd
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		CP A	Alpen Baruch	
	English Username:	(Fass?)	Security Tips	
	8077864 Password:	x Feast	 Kangi your online profile siverys updated as to need to reach you. Please remember to keep your username an you heal that your gestreards might have been immediately to protect your account from un unusual temacidion records in your account online banking through public computers. 	o facilitade sontacti in case we d pecaneonti securely stonest. If normpromised, report it withoniced ecolesis. Report eny . Preferably do not access your
	Login New Customer? Resi	ster	 We will not display your personal information any personal tata by replying emails. Beware not open unrequested the attorhuments, insta computer and keep if updated at all times. 	in emails or ask you to confirm a of email phishing scenes and do d enti-virus software in your
	Neclaimer. This is a private computer so	skem and is restricted	to sufficidad users. Attempted or actual unauthorized	use constitutes a prime punishable by



Online Banking System Usages

- A) Changing to your own new password
- **B)** Receive the transaction password (security key)
- C) Check the balance and transaction of bank account
- **D**) Check and print monthly statement
- **E)** Outgoing Wire Transfer (TT remittance)
- F) Send support request message to bank



A) Changing to your own new password

1. Please click "My Profile"

Alpen Baruch	Welcome Ltd.! You have 4 new m	nessage(s). The current time is 05
	Recounts	
Accounts	> Accounts	
Messages 🕨	Accounts	
	Account Creation Date	Account Number
Transfers 🕨 🕨	12/03/2015 03:18 PM	<u>1139820119</u>
Trade Schedule	31/03/2015 09:13 PM	<u>1346662411</u>
	12/03/2015 03:05 PM	<u>1998810891</u> ,
News	12/03/2015 08:15 PM	<u>1956955551</u>
Reports	Loans	
My Drofile	Creation Date	Loan Number
wy Prome	25/03/2015	1040515734

2. Please click the button "Modify"

essages 🕨	Internal Message Notifica	ition:	When a Transfer from Another L	Jser is Received
	E-mail Notification:		When an Internal Message is Re	ceived
ransfers 💦 🕨 🕨	E-mail Notification:		When Login Attempt Fails	
	E-mail Notification:		When Funds are Added to my A	ccount
ade Schedule >	Regional Settings			
ews	Language:		English	
	Numbers Format:		100,000.00	
eports 👂	Date Format:		DD/MM/YYYY	
	Hour Format:		12H	
y Profile	Access Log Last login			
onout	Date / Time:			
Jyour	IP Address:		223.255.172.171	
			View All	
	Documents			
	File Name	Date Uploaded	Expiration Date	File Size
	AML FORM.pdf	2015-05-07		116.53 KB
	FATCA W-8.pdf	2015-05-18	2015-07-01	315.39 KB
	FATCA W-9.pdf	2015-05-18	2015-07-01	116.53 KB
	KYC FORM.pdf	2015-05-07		315.39 KB
				Modify



A) Changing to your own new password

3. Please tick the checkbox "Modify Password", input the "Old Password", "New Password" and "Confirm New Password" (minimum 8 digits with characters)

Accounts	Profile Details
	Profile Settings
Messages >	Username:
Transfers 🕠	Modity Password
	Old Password:
Trade Schedule	New Password:
News	Confirm New Password:

4. Please click the button "save"





A) Changing to your own new password

5. After changed the password, "The profile has been updated" message will be appeared



6. Please use new changed password in next login





B) Receive the transaction password (security key)

1. Please click "Message" and then select "Received Messages" 2. Please click the link "Security Key"







B) Receive the transaction password (security key)

3. Please memorize this highlighted transaction password (security key), it is used as password for all instructions request in online system





C)Check the balance and transaction of bank account

1. After login, please click the button "Accounts", then all the accounts will be displayed in the right pane

	Accounts Messages		Accounts	oui	nts								
	Transfers		Account Creation Date	<u>Ac</u> Nu	<u>count</u> mber	<u>Accour</u> Type	<u>nt</u>	Currency	<u>Desc</u>	<u>ription</u>	Availabl Balanc	e e	Current Balance
	Trade Schedule	۶.	21/04/2015 01:54 PM	<u>12</u>	17404123	call dep	osit	USD	<u>Edit</u>		3,000.0	0	3,000.00
	News		Card Acco	unts									
-	1015		Association Da	te	Card Numb	er	Card	Account	Туре	Curren	cy <u>Descri</u>	ption	<u>Status</u>
	Reports	۶.	21/04/2015 01:55	PM	<u>123456789</u>	0123	Debit	t card		USD	<u>Edit</u>		Active
<u>.</u>	My Profile		Loans										
	Langut		Creation Date	<u>Loan</u> Numi	ber Tv	an pe	Curr	rency De	escriptio	n	Total Cost of Loar	F	Due Pavment

2. Please click the specific account number to read the transaction details

	Accounts Messages	•	Accounts	ounts							
	Transfers	•	Account Creation Date	<u>Account</u> Number		<u>locount</u> <u>ype</u>	<u>Currency</u>	<u>Descr</u>	<u>iption</u>	Available Balance	Current Balance
	Trade Schedule		21/04/2015 01:54 PM	1217404	4 <u>123</u> c	all deposit	USD	<u>Edit</u>		3,000.00	3,000.00
	News		Card Accou	nts							
			Association Dat	e <u>Car</u>	d Number	Card	I Account 1	<u>ype</u>	Currency	Description	<u>Status</u>
	Reports	×	21/04/2015 01:55 F	M <u>123</u>	45678901	<u>23</u> Debi	t card		USD	<u>Edit</u>	Active
<u>.</u>	My Profile		Loans								
_	Lonout		Creation Date	<u>.oan</u> lumber	Loan Type	<u>Cur</u>	rency De	scriptio	n Tota	al Cost of Loan	Due Pavment



C)Check the balance and transaction of bank account

3. The list of transaction details of this account number will be displayed

		iotal pending tra	Total pending transactions:						
		Last recorded to	ansaction:	21/04/2015 02:03 PM					
	Accounts	Transaction	s						
	Messages 🕨	<u>Date / Time</u>	Transaction ID	Transaction Description	Debit	Credit	Available Balance	<u>Status</u>	
	Transfers 🕨	21/04/2015 01:54 PM	<u>69</u>	New Account		0.00	0.00	Executed	
ê	Trade Schedule 🕨	21/04/2015 01:57 PM	<u>70</u>	NEW BALANCE		10,000.00	10,000.00	Executed	
	News	21/04/2015 02:05 PM	<u>73</u>	Card Funding - Debit card	2,000.00		8,000.00	Executed	
	Reports 🕨	21/04/2015 02:05 PM	<u>71</u>	Card Funding - Debit card	5,000.00		3,000.00	Executed	
	My Profile					Show rows	10 1/1	• •	



D) Check and print monthly statement

1. Please select "Report", "Specific Account – Statement"



2. Please select "Account", "Start Date", "End Date", and then click the button "Generate"

🤚 Reports		
> <u>Reports</u> > Customize Report Customize Report		
Select Account:	Coloct Account 1217404123	Account Type: Currency:
Select Date Range:	Start	End 30 v / 09 v / 2015 21 Generate Cancel



D) Check and print monthly statement

3. If you would like to print out the monthly statement, please click the button "Print", then please click the button "Done"

eports 🥜								
> <u>Reports</u> > Customize Report							Export	to Excel 🔄 Print
Account Statement		•		0				
Account Owner	Account Number	Acco	ount Type	Currency	Des	cription		Balance
	1217404123	call d	leposit	USD				3,890.00 USD
Date / Time	Transaction ID	Transaction Description				Debit	Credit	Balance
01/09/2015		OPENING BALANCE						3,000.00
07/09/2015 02:48 PM	81	Incoming Wire Transfer - HSBC I	HK - Chan Tai Man				1,000.00	4,000.00
07/09/2015 02:48 PM	85	Transfer Fee: Inward Remittance	Fee 30.00 USD			30.00		3,970.00
07/09/2015 03:04 PM	87	Incoming Wire Transfer - HSBC H	HK - BILLY JEANS				100,000.00	103,970.00
07/09/2015 03:04 PM	88	Transfer Fee: Inward Remittance	e Fee 30.00 USD			30.00		103,940.00
07/09/2015 03:08 PM	90	Outgoing Wire Transfer - BILLY J	JEANS			100,000.00		3,940.00
07/09/2015 03:08 PM	91	Transfer Fee: Outward Remittand	ce Fee USD 50.00			50.00		3,890.00
30/09/2015		CLOSING BALANCE						3,890.00
							Show rows: 10 ¥ 1 /	1 Done



E) Local Transfer (for Accounts within Alpen Baruch Bank)

1. Please select "Transfer" → "Transfer to Other User"



2. Please select the "Debit from Account", Input "Payee Name" (Remember First Name followed by Last Name), "Payee Account Number", "Amount", "Description" (If Required) and Security Key

	📷 Transfer	s	
Accounts	> <u>Transfers</u> > Transfer to Oth	er User	
Messages 🕟	Transfer to Other U	ser	
	Template Manager		
Transfers	Template:	Blank 🔻 🔞 Load Delete	
Trade Schedule	Debit from Account		
	Account Number:	Select Account 🔻	Account Type: Available Balance:
	Credit to Account		
Reports	Payee Name:		
	Payee Account Number:		
My Prolife	Transfer Details		
🔶 Logout	Amount to Transfer:	* Use only	decimal point separator
	Description:		
	Transfer Fee:	T	
	Security Key:	1234	5678900
	Template Manager		
	Template Name:	<u> </u>	Save Template Now
			Continue Cancel



F) Outgoing wire transfer (TT remittance)

1. Please select "Transfer" → "Outgoing Wire Transfer"



2. Please select the "Debit from Account", "Currency", input the "Amount" and Transaction password "Security Key" and details information of Intermediary Bank (if any)

Accounts	💼 Transfe	ers
	> <u>Transfers</u> > Outgoing Wi	re Transfer Request
Messages >	Outgoing Wire Tr	ransfer Request / Wire Transfer Instructions - MT103+
	Template Manager	
Transfers	Template:	Blank V 🛞 Load Delete
Trade Schedule)	Transaction Details	
News	Debit from Account:	1217404123 V Account Type: call deposit Available Balance: 1,000.00 USD
Reports	Currency:	
A My Profile	Amount:	1000 USD 🥢
	Transfer Fee:	
🔶 Logout	Security Key:	•••••••• 1 2 3 4 5 6 7 8 9 0 🔞
	SWIFT Field 56A (Inte	ermediary Bank) 👩
	SWIFT / BIC:	
	Name:	
	Address:	
	Location:	
	Country:	
	NCS Number:	<u> </u>
	ABA / RTN:	
	Account Number / IBAN:	
	SWIFT Field 57a (Ber	neficiary Bank) 👩



F) Outgoing wire transfer (TT remittance)

3. Please input details information of Beneficiary Bank, Beneficiary customer, Reference message and then click the button "Continue

	Messages	ABA / RTN:	•		
a	Transfers	Account Number / IBAN:			
		SWIFT Field 57a (Ben	eficiary Bank) 🕢		
÷	Trade Schedule 🕨	SWIFT / BIC:			
	News	Name:	HSBC HK		
		Address:	1 Queen Road Central		
	Reports >	Location:	Hong Kong Island		
2	My Profile	Country:			
	Land	NCS Number:			
~	Logout	ABA / RTN:	Q		
		SWIFT Field 59 (Bene	ficiary Customer) 🕢		
		Name:	Chan Tai Man		
		Address:	Flat B, Tai Man Building, Kwun Tong		
		Account Number / IBAN:	123456789		
		SWIFT Field 70 (Inform	nation) ₍₎		
		Reference Message:	Invoice #123456 × 🤢		
		Template Manager			
		Template Name:		Save Template	Now
				Continue	incel

IMPORTANT NOTE: If the security key is incorrect, the message will be appeared as below, please input the correct security key again

		📷 Transfe	rs			
Z	Accounts					🛕 The security key is invalid.
	Messages)	> Transfers > Outgoing Wire	e Transfer Request			
		Outgoing Wire Tra	insfer Request / Wire Transfer In	structions - MT103+		
	Transfers •	Template Manager				
	Trade Schedule	Template:	Blank V 😣 Load Delete)		
		Transaction Details				
	News	Debit from Account:	1217404123 ¥	Account Ty	pe: call	
	Reports 🕨			deposit Available B 1,000.00 U	alance: 3D	
٩.	Me Drofile	Currency:	USD V			
-	my rivine	Amount	1000 USD 🤅)		
-	Logout	Transfer Fee:	V ()			
		Security Key:	•••••• 1 2 3	4 5 6 7 4	900	



F) Outgoing wire transfer (TT remittance)

4. Please attach file (if any) of beneficiary bank information provided and click the button "SUBMIT"

📷 Transfers	\$
> <u>Transfers</u> > <u>Outgoing Wire Tr</u>	ransfer Request > Outgoing Wire Transfer Request Confirmation
Outgoing Wire Trans	fer Request Confirmation / Wire Transfer Instructions - MT103+
Transaction Details	
Debit from Account:	1217404123
Transfer Fee Selected:	USD
SWIFT Field 32A (Curren	cy, Amount)
Amount:	USD 1,000.00
SWIFT Field 57a (Benefic	ciary Bank)
Name:	HSBC HK
Address:	1 Queen Road Central
Location:	Hong Kong Island
SWIFT Field 59 (Benefici	ary Customer)
Name:	Chan Tai Man
Address:	Flat B, Tai Man Building, Kwun Tong
Account Number:	123456789
SWIFT Field 70 (Informat	lion)
Reference Message:	Invoice #123456
Supporting Documont	
Supporting Document	
Attach File:	Browse Only PDF and JPG files can be attached. Max Size: 4.77 MB
Submit Back	

5. The message "The transaction has been requested" appeared

💼 Transfers	3	
_		4. The transaction has been requested.
Transfers > Outgoing Wire Tr	ansfer Request > Outgoing Wire Transfer Request Confirmation	
Outgoing Wire Trans	fer Request Confirmation / Wire Transfer Instruction	- MT103+
Transaction Details		
Debit from Account:	1217404123	
Transfer Fee Selected:	USD	
SWIFT Field 32A (Curren	cy, Amount)	
Amount:	USD 1,000.00	
SWIFT Field 57a (Benefic	ciary Bank)	
Name:	HSBC HK	
Address:	1 Queen Road Central	
Location:	Hong Kong Island	
SWIFT Field 59 (Benefici	ary Customer)	
Name:	Chan Tai Man	
Address:	Flat B, Tai Man Building, Kwun Tong	
Account Number:	123456789	
SWIFT Field 70 (Informat	ion)	
Reference Message:	Invoice #123456	
		Print Done



G) Send support request message to bank

1. Please click "Message" and then select "New Message"



2. Please select "Subject", input "Message content" and then click the button "Send"

	M	lessages	
Accounts	> Messages > Ne	ew Message	
Messages 🕨	New Me	ssage	
Transfers	To:	Administrator	
Trade Schedule)	Subject Message:	Other The remittance is urgent, please reply me whether it can be executed on day after tomorrow, thanks!	^
News			
Reports >			\checkmark
🦺 My Profile			Send Cancel
Logout			



G) Send support request message to bank

3. The message "The transaction has been sent" appeared

<mark> Messages</mark>			
	4	The message has been sent.	
> Messages			
Recent Messages			
Date / Time ▼	From	Subject	<u>Status</u>
02/10/2015 04:25 PM	administrator	Other	Read



H) Changing your user interface language

1. Please click "My Profile"

Alpen Baruch	Welcome Ltd.! You have 4 new me	essage(s). The current time is 05.
Accounts	Recounts	
Messages 🕨	Accounts	
Transfers	Account Creation Date	Account Number
	31/03/2015 09:13 PM	<u>1346662411</u>
	12/03/2015 03:05 PM	<u>1998810891</u>
News	12/03/2015 08:15 PM	<u>1956955551</u>
Reports	Loans	
My Profile	25/03/2015	Loan Number 1040515734

2. Please click the button "Modify"

lessages 🕨	Internal Message Notifica	ition:	When a Transfer from Another U	Jser is Received
	E-mail Notification:		When an Internal Message is Re	ceived
ransfers 💦 🕨 🕨	E-mail Notification:		When Login Attempt Fails	
	E-mail Notification:		When Funds are Added to my A	ccount
rade Schedule >	Regional Settings			
lews	Language:		English	
	Numbers Format:		100,000.00	
leports 👂 🖡	Date Format:		DD/MM/YYYY	
	Hour Format:		12H	
ly Profile	Access Log Last login			
onout	Date / Time:			
oyour	IP Address:		223.255.172.171	
			View All	
	Documents			
	File Name	Date Uploaded	Expiration Date	File Size
	AML FORM.pdf	2015-05-07		116.53 KB
	FATCA W-8.pdf	2015-05-18	2015-07-01	315.39 KB
	FATCA W-9.pdf	2015-05-18	2015-07-01	116.53 KB
	KYC FORM.pdf	2015-05-07		315.39 KB
				Modify



H) Changing your user interface language

3. Please choose from the dropbox for Language to choose the required language.



4. Please click the button "save"







1. I have lost my Security Key, how do I reset the Key?

Please go to <u>http://www.alpenbaruch.com/en/</u> and look under "Downloads" then choose to download "Internet Banking Service Request Form" then email the form to <u>cs@alpenbaruch.com</u>

* Email: cs@alpenbaruch.com

		(1) Re-issue User ID of internet banking 重发网上银行之用户名称
Alpen Baruch Alpen Baruch S.I.P. Building Top Fl	nk Limited loor, Rue Pasteur, Port Vila, Vanuatu. Postal: P.O. Box 143	Re-issue User ID of internet banking
		重发网上银行之用户名称
INTERNET BANKING SERVICE REQUEST FORM	L I I I I I I I I I I I I I I I I I I I	
网上银行服务申请表		Collection Method 領取方式:
		Send User ID for Internet Banking by SMS 以短讯方式传发登入名
To: Alpen Baruch Bank Limited		
Attn: Customer Services Department		(2) Re-issue PIN of internet banking 重发网上银行之登入密码
致瑞泰银行有限公司		Re-issue PIN of internet banking
收件者:客户服务部		重发网上银行之登入密码
Date 日期:	(DD 日/MM 月/YY 年)	
Customer Name 客户姓名:		Collection Method 領取方式:
Login User ID 登入名称:		Send a new PIN for Internet Banking by SMS 以短讯方式传发登入
Bank Account Number 银行帐户号码:		
Mobile Phone Number 手机号码:		(3) Re-issue security code for online transaction of internet bankin
*This field must not be empty. 必须填写		Re-issue security code for online transaction of internet banking
Correspondence address 通讯地址:		重发网上银行之在裁交易的保安编码
		Collection Method 領取方式:
		To be displayed in internet banking message 将显示于网路银行的评





1. I have lost my User ID, how do I reset the User ID?

Please go to <u>http://www.alpenbaruch.com/en/</u> and look under "Downloads" then choose to download "Internet Banking Service Request Form" then email the form to <u>cs@alpenbaruch.com</u>

* Email: cs@alpenbaruch.com

Alpen Baruch	Alpen Baruch Bank Limited S.I.P. Building Top Floor, Rue Pasteur, Port Vila, Vanuatu. Postal: P.O. Box 143
NTERNET BANKING SERVICE 网上银行服务申请表	REQUEST FORM
io: Alpen Baruch Bank Limited Attn: Customer Services Department 皮瑞泰银行有限公司 女件者: 客户服务部	
Date 日期:	(DD 日/MM 月/YY 年)
Customer Name 客户姓名:	
Login User ID 登入名称:	
Bank Account Number 银行帐户号码:	
Mobile Phone Number 手机号码:	
*This field must not be empty. 必须填写	
Correspondence address 通讯地址:	



Re-issue User ID of inter	net banking	
重发网上银行之用户名:		
Collection Method 領取方	K: OLT SOF AT	
Send User ID for Internet Ba	nking by SMS 以短讯方式传发登入名称至上述之手机号码	
2) Re-issue PIN of internet	banking 重发网上银行之登入密码	
□ Re-issue PIN of interne	t banking	
重发网上银行之登入密	4	
	-	
Collection Method 領取方	ž.:	
	-	
Send a new PIN for Internet	Banking by SMS 以短讯方式传发登入密码至上述之手机号码	
Send a new PIN for Internet 3) Re-issue security code fo □ Re-issue security code fo 重发网上银行之在截支	Banking by SMS 以短讯方式传发登入密码至上述之手机号码 r online transaction of internet banking 重发网上银行之在线交易的保安编码 or online transaction of internet banking 易的保安编码	
Send a new PIN for Internet 3) Re-issue security code fo □ Re-issue security code fo 重发网上银行之在截支 Collection Method 領取方:	Banking by SMS 以短讯方式传发登入密码至上述之手机号码 r online transaction of internet banking 重发网上银行之在微交易的保安编码 or online transaction of internet banking 易的保安编码 式:	
Send a new PIN for Internet 3) Re-issue security code fo □ Re-issue security code fo 重发网上银行之在模文 Collection Method 領取方 To be displayed in internet b	Banking by SMS 以短讯方式传发登入密码至上述之手机号码 r online transaction of internet banking 重发网上银行之在线交易的保安编码 or online transaction of internet banking 易的保安编码 或: anking message 将显示于网路银行的讯息匣内	



1. I have lost my PIN for my Internet Banking login, how do I reset the PIN?

Please go to <u>http://www.alpenbaruch.com/en/</u> and look under "Downloads" then choose to download "Internet Banking Service Request Form" then email the form to <u>cs@alpenbaruch.com</u>

Alpen Baruch	Alpen Baruch Bank Limited S.I.P. Building Top Floor, Rue Pasteur, Port Vila, Vanuatu. Postal: P.O. Box 143
NTERNET BANKING SERVICE] 网上银行服务申请表	REQUEST FORM
「o: Alpen Baruch Bank Limited Attn: Customer Services Department 发瑞泰银行有限公司 女件者: 客户服务部	
Date 日期:	(DD 日/MM 月/YY 年)
Customer Name 客户姓名:	
Login User ID 登入名称:	
Bank Account Number 银行帐户号码:	
Mobile Phone Number 手机号码:	
*This field must not be empty. 必须填写	
Correspondence address 通讯地址:	







