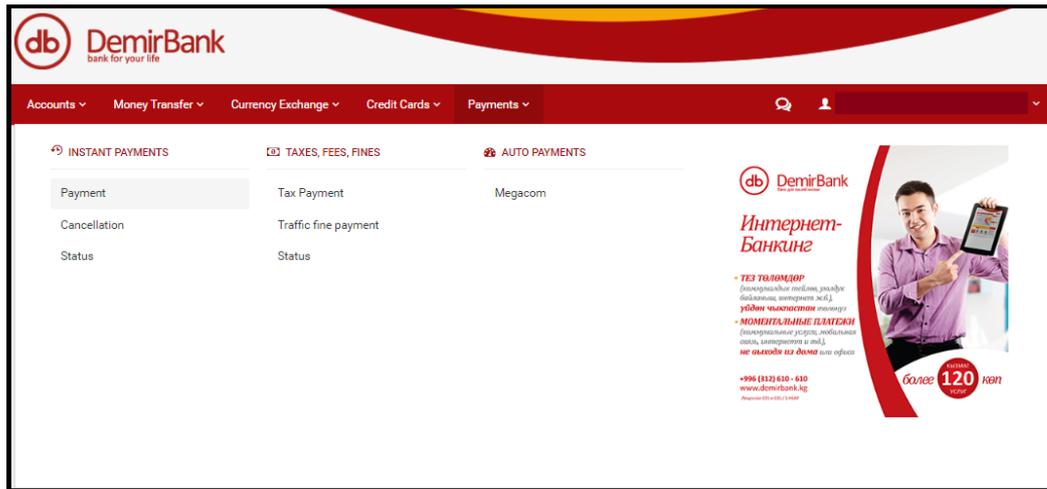


The example of payment for mobile service

1) Choose option “Instant payments” in menu “Payments”.



2) Choose the “Select Payee” if you have made payment to this recipient. If it is the first payment, choose the type of service and the name of the service/company in pop-up menu. Enter your phone number/personal account number, amount of the payment and payment description. Then choose “Next”;

The screenshot shows the 'Instant Payment' form on the DemirBank website. The form is divided into three steps: 1. Service (Select Service), 2. Account (Select Account), and 3. Check Data (Final check of data to be sent). The 'Service' step is active, and the form contains the following fields:

- Select payee: Please, select..
- Service type: Mobile services
- Service: MEGACOM - Alfa Telecom company
- Phone number: 996555 (dropdown) 555 555
- Amount: 50 KGS
- Description: Balance

At the bottom of the form, there are 'Previous' and 'Next' buttons. On the right side, there is an 'Assistant' section with a 'Select Service' warning and a 'Commissions' table:

Payment Amount	Commission
All	5 KGS

3) Then choose the number of account in the national currency which will be debited and choose “Next”.

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Instant Payment

Assistant

i Select account
Select account which will be debited

1 Service Select Service

2 Account Select Account

3 Check Data Final check of data to be sent

Account No	Branch	Balance	Available Balance
138418	010 ДКИБ-Главный	5,602.35 KGS	5,602.35 KGS

Previous Next

4) In the next field you can check all information added before. If the information is correct, choose “Finish”.
If you would like to change something, choose “Previous”

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Instant Payment

Assistant

i Check Data
Please, check data entered, check data carefully before pressing finish.

1 Service Select Service

2 Account Select Account

3 Check Data Final check of data to be sent

Title	Value
Account No	138418
Service name	MEGACOM - Alfa Telecom company
Service number / Phone number	996555 555 555
Amount	50 KGS
Commission	5 KGS
Paid amount	45 KGS
Description	Balance

Save for future use Description

Previous Finish

5) Make sure that payment is complete.

Instant Payment

Transaction completed successfully.
Please, use *Extra Options* menu for more options.

Title	Value
Account	
Service name	MEGACOM - Alfa Telecom company
Service number / Phone number	996550
Amount	50 KGS
Commission	5 KGS
Paid amount	45 KGS
Description	Balance

Extra Options

- Send email
- Print
By clicking here you can print the transaction details

The example of complete payment declining

- 1) To decline the complete payment you should follow the term of payment declining review. The amount of the payment or its part should not be used by another recipient. In the case of declined payment, the amount of payment is returned back on account of customer.
- 2) Choose "Cancellation" option in the "Instant payments" menu.
- 3) Choose the payment you would like to decline and choose "Next".

Instant Payment

1 Payment Select Payment

2 Check Data Final check of data to be sent

Payment Number	Service name	Phone no	Service no	Amount	Date	Description
<input checked="" type="radio"/> 355937	MEGACOM	996550 - 348534		45 KGS		Balance

Assistant

i Please, choose payment
Choose the payment which you want to cancel. Be informed that commission will not be refunded.

Previous Next

- 4) In the next field you can confirm the cancellation of payment or return to the previous page.

The screenshot shows the DemirBank Instant Payment interface. At the top, there is a navigation bar with options: Accounts, Money Transfer, Currency Exchange, Credit Cards, and Payments. The main content area is titled "Instant Payment" and features a progress bar with two steps: "Payment" (Select Payment) and "Check Data" (Final check of data to be sent). Below the progress bar is a table with the following data:

Title	Value
Payment Number	
Service name	MEGACOM
Service number / Phone number	
Phone no	996550 -
Amount	45
Date	
Description	Balance

At the bottom right of the table, there are two buttons: "Previous" and "Finish".

5) In the next field make sure that payment is accepted to cancellation.

Checking of the payment state

It is recommended to check the state of your payment after a while. There are five states of the payments:

- 1) Enrolled
- 2) Approved for enrollment - the payment is processed
- 3) Cancelled
- 4) Approved for cancellation – the payment is processed
- 5) Has not canceled

To check the state, please, choose the "Status" option in "Instant Payments" menu. Then you should choose service and time frame for payment/ payment cancellation and choose the option "Inquiry".

The screenshot shows the DemirBank Instant Payment interface with the "Inquiry" form. The navigation bar is the same as in the previous screenshot. The main content area is titled "Instant Payment" and contains the following form fields:

- Service type: Please, choose... (dropdown menu)
- Service: Please, choose... (dropdown menu)
- Date: 28/02/2017 (calendar icon)
- Date: 28/02/2017 (calendar icon)

At the bottom right of the form, there is a blue "Inquiry" button. On the right side of the interface, there is an "Assistant" section with a "Check status" icon and the text: "Here you can check statuses of payments, you can filter them with service and date range."