



List of available subsystems and available services of Ardshinbank I-banking system for customers – legal entities and individual entrepreneurs							Effective date: 20.12.2024
Module	Function	Individual entrepreneur			Legal entity		
		Internet banking	Mobile banking	VIP Phone banking	Internet banking	Mobile banking	VIP Phone banking
Transactions	Transaction history	V	V		V	V	
Transactions	Statistics of costs	V	V		V	V	
Transactions	Transfer between my accounts	V	V		V	V	
Transactions	Conversion at a special exchange rate	V	V		V	V	
Transactions	Transfer to Ardshinbank customer	V	V		V	V	
Transactions	Transfer to another bank's card	V	V		V	V	
Transactions	Transfer to another bank's customer	V	V		V	V	
Transactions	Utility bills	V	V		V	V	
Transactions	Group utility bills	V	V		V	V	
Transactions	Transfer to budget	V	V		V	V	
Transactions	RP fine payment		V			V	
Transactions	Insurance	V	V		V	V	
Transactions	Request for receiving fast transfer						
Transactions	Transfer without opening an account	V			V		
Loans	Receiving a loan						
Loans	Repaying my loan						
Loans	Repaying another loan						
Deposit	Opening a deposit	V	V		V	V	
Deposit	Prolonging a deposit	V			V		
Deposit	Replenishing a deposit						
Deposit	Reducing a deposit						
Deposit	Terminating a deposit						
International transfers	Swift	V	V		V	V	
International transfers	RUR	V	V		V	V	
Accounts	Opening an account	V	V		V	V	
Accounts	Closing an account						
Accounts	CBA statement	V	V		V	V	
Accounts	Transaction statistics	V	V		V	V	
Cards	Ordering a digital card						
Cards	Attaching another bank's card						
Cards	Changing card limit	V			V		



Cards	Blocking/unblocking a card	V			V		
		V	V		V	V	
Notices		V	V		V	V	
Exchange rate		V	V		V	V	
Enrollment			V			V	
Communication with the bank		V	V		V	V	
Pension account							
Branches/ATM		V	V		V	V	
Audit		V	V		V	V	
File import	Transactions through file import	V			V		
	Additional checking and approval of transactions (Approval, Cancel, Return)						
Control		V	V		V	V	
Message	Sending a message	V			V		
Possibility of a switch	Switch between different organizations	V	V		V	V	