

# **Instruction on transaction CASH BY CODE**

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## **ATM cash withdrawal without a card**

### **1. General conditions**

1.1. These conditions determine transaction of transferring funds from card and ATM cash withdrawal without a card.

1.2. Description of service: Cash by Code - transfer of funds from card via ATM/Mobile Banking and receive cash from ATM without a card.

1.3. The service is only available for cards and ATMs, served by Azericard.

1.4. Advantages of the service:

- Send and receive money at any time;
- Sending money via Mobile Banking;
- ATM cash withdrawal without a card and without applying to the Bank;
- Sending money via ATM/Mobile Banking to people who are on long distance and do not have a card.

1.5. One transaction should not be more than 500 AZN / USD, other currencies are not allowed.

1.6. Commission for transaction is charged in accordance with the Bank's tariffs.

1.7. Commission is charged from the sender card account (hereinafter - account) when sending money. If account currency differs from the currency of the transaction extra charge (conversion fee) is applied.

1.8. During the transaction the amount transaction with all charges is blocked. If money is not withdrawn from ATM within 24 hour, the transaction is cancelled. The earlier blocked amount will be available in the next 24 hour.

## 2. Instruction on sending money via ATM

2.1. Insert card in ATM and select language:



2.2. Enter PIN-code



2.3. Select Cash by Code in the main menu



2.4. Select "Send money" in Cash by Code



2.5. Enter mobile number of receiver



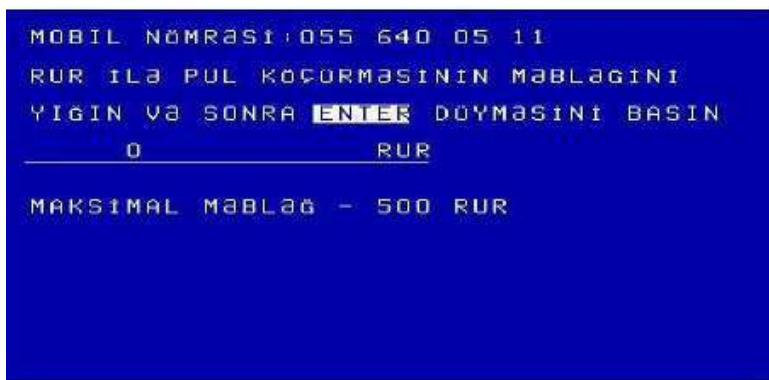
2.6. Re-enter the mobile number



## 2.7. Select currency (only AZN or USD)



## 2.8. Enter the amount



## 2.9. Confirm transaction amount



## 3. Get codes through ATMs and mobile phone

3.1. After sending money the system generates code in 2 parts: the first part is printed on the ATM receipt and kept with the sender. The second part is sent as an SMS message to mobile phone of receiver.

3.2. Further, the sender must notify the recipient the first part of the code. This code is valid for 24 hours.

#### 4. Instruction on sending money via Mobile Banking

4.1. Sending money through Mobile Banking is available only for cards, connected to the Mobile Banking. Sender selects Cash by Code in the Mobile Banking menu.



4.2. Enter transaction currency and amount



#### 4.3. Confirm the transaction



4.4. Thereafter, the one part of the code is displayed on the mobile phone screen. The code is not reversed, it is necessary to remember it; it is valid for 24 hours.



4.5. Money sender must inform receiver about this code.

## 5. ATM cash withdrawal

5.1. Money receiver selects on ATM screen the left top button, and then Cash by Code, then select language



5.2. Enter the code, received from the sender and the code received in SMS. If money was sent via Mobile Banking, the code received from the sender should be entered to ATM.

5.3. Select transaction currency



5.4. Enter the amount and get cash.



5.5. You can withdraw from ATM only currency and amount originally sent.