

MultiCash Electronic banking system

- ▶ *Description of the electronic system*
- ▶ *MultiCash 3.01 banking system*
- ▶ *Technical conditions for the use of the MultiCash*
- ▶ *Contact Points*

▶ **Electronic banking**

- Uninterrupted access to your account: 24 hours a day, 7 days a week, 365 days a year
- Easy and safe work with your account from the comfort of your office or home
- Communication channels: TCP/IP for data transfer or communication via modem
- Client support centre available

For whom is Electronic banking intended?

- Legal entities

HSBC Bank Kazakhstan offers the following Electronic banking system

- MultiCash 3.01

Description of Electronic banking

Electronic banking is one of the direct banking channels. It provides you with access to your account via a computer and a phone line or Internet. For communication with HSBC Bank Kazakhstan, you can use communication channels TCP/IP as well as an analogue modem. HSBC Bank Kazakhstan offers you the MultiCash 3.01 banking applications as you require. You can make payment transactions or check your account balance/history using these banking applications.

Conditions of Electronic banking

- current account in tenge (local currency) or any foreign currency held with HSBC Bank Kazakhstan
- meeting the technical conditions for using the Electronic banking system
- concluding an agreement (electronic banking services may be provided by the bank in accordance with security procedures determined by internal rules of the bank and the agreement)

more ...

Related information

- See Corporate Tariffs (eng. version)

How to apply for Electronic banking

- call our Payments & Cash Management Department on +7 (727) 250-17-65 or e-mail: armanmereke@hsbc.kz;
- visit one of our branches;

► *MultiCash 3.01 banking system*

The banking system called MultiCash 3.01 is an international Electronic banking system, which has been developed by the Germany-based Omikron company since the mid 1980's. MultiCash 3.01 allows you to control your accounts kept in the Kazakhstan and abroad as well. If you have or plan to incorporate an affiliate or associated company abroad and want to have control over financial flows, we have a solution for you. MultiCash 3.01 allows you to enter, authorize or monitor transactions in your account kept with HSBC Bank Kazakhstan. The version is available in English and Russian and legislatively and technically is fully adapted to the Kazakhstani environment.

Basic functions of the MultiCash 3.01 banking system

Bank transactions

- home payments and collection orders
- foreign payments
- home and foreign payments with future maturity date
- various maturities, accounts and priorities within a single batch
- standing payment orders with automatic setup based on entered instalment schedule
- urgent payments

Other areas of use

- templates for payment orders
- database of business partners
- current exchange list of HSBC Bank Kazakhstan
- bank codes, country code, tax and payment codes
- reports to sent payment files
- automatic communication with the bank

MultiCash 3.01 includes all standard security components:

- individual user access passwords and rights
- communication password
- password to electronic signature (ES)
- optional access times of users
- authorization of payment orders prior to sending to the bank

more ...

The system also contains the Electronic Signature module, which, in addition to defined daily and batch limits, provides the authorization level for approval of payments and working with the company's funds (the limits specify the amount of the payment orders file the user can sign and the amount that cannot be exceeded in a single business day).

In addition, MultiCash 3.01 uses seven categories for assignment of different authorization levels to individual users to work with the company's funds. It also supports so-called remote signing of payments where the payment orders can be authorized from a place different than the place they have been created (e.g. from abroad).

The basic properties of the Electronic Signature module are:

- personal electronic signatures of authorized users
- public and secret key, generated using the RSA encryption algorithm
- electronic signature specimens checked automatically by the system's bank side
- various categories of electronic signatures

Mainly businesses with more extensive payment agendas will surely appreciate the features of MultiCash 3.01 and its Cash Management module.

Installation options

We offer following installation options:

- Standalone PC installation
- Network installation
- Wide-area installation at geographically separated company premises (Distributed Signature)

more ...

► *Technical conditions for the use of the MultiCash*

Minimum hardware requirements:

- CPU Intel Pentium III or comparable compressor of another brand
- at least 128 MB RAM
- at least 100 MB free space on hard disk (depends on the number of installed modules)
- floppy disk drive 3.5%, 1.44 MB
- CD-ROM drive – required for installation
- colour monitor (800 x 600 pixels)
- keyboard
- mouse
- printer (ink jet or laser)

For communication with the analogue modem:

- free serial port (COM1, COM2, ..., COM8); in case of USB modem – free USB port
- analogue modem (minimum baud rate 2,400 bps; standard baud rate 57,600 bps)
- free analogue phone line

For communication via TCP/IP protocol (Internet):

- any connection to Internet
- Target IP address: 193.108.78.121, port 8007 enabled (opened for all outgoing packages)
- TCP/IP through Proxy Server is not supported.

Software requirements:

- Operating system Microsoft Windows 95/98/NT 4.0 (Service pack 6A), Windows 2000/ME/XP
- Adobe Acrobat reader
- TCP/IP protocol
- Installation of MultiCash 3.01 provided by the bank with relevant modules

► *Contact Points*

HSBC Bank Kazakhstan

Payments and Cash Management

Phone: +7 (727) 250-17-65

Fax : +7 (727) 259-69-02 (Attn.: PCM)

Arman MEREKE

PCM Officer

e-mail: armanmereke@hsbc.kz