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Appendix 1  
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INFORMATION BULLETIN OF  
AEB MOBILE / AEB ONLINE SYSTEMS OF  
ARMECONOMBANK OJSC

YEREVAN 2023

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## **"AEB Mobile" / "AEB Online" systems**

This information bulletin (hereinafter: Bulletin) defines the procedure of registration, service and other terms in "AEB MOBILE"/"AEB ONLINE" systems by the customers of ARMECONOMBANK OJSC(hereinafter: Bank).

### Section 1. General concepts

#### 1.1. System: "AEB Mobile"/"AEB Online" systems of the Bank.

1.2. "AEB Mobile" system: electronic system for providing services to customers/servicing of the customers without visiting the Bank through the relevant application of mobile devices,

1.3. "AEB Online" system: electronic system for providing services to customers/servicing the customers via the Internet without visiting the Bank.

1.4. Customer: a physical(private entrepreneur) or legal entity, who holds acting account(s) with the Bank,

1.5. User: Customer or a physical entity represented by the client, who shall pass an appropriate process of registration in the System.

1.6. User registration data: login of the user (e-mail address), mobile phone number, one-time passwords, name, surname, date of birth.

1.7. Role of the user in the system —authority entitled to the registered user.

The available roles for PE/LE users in the system are as follows:

-First or Second signatories, who are entitled to approve the transactions, including to give payment orders, make transfers, withdraw amounts from accounts, conclude other transactions, submit applications, as well as make any other actions envisaged by the System. Moreover, if only one user is registered in the System with the role of First and Second signatory, the latter can confirm transactions alone, and if more than one users have been registered in the System with the roles of First and Second signatory, then the transactions must be confirmed by the First and Second signatories.

- Creator, who is not authorized to approve transactions, but can create documents with the aim of confirming by the First and Second signatories,

- Observer, who is not authorized to confirm transactions or create documents, but can view transactions, the accounts.

1.8. Client's identification data: User's registration data, document containing the Customer's public services number(in case of a physical entity(PE)client, and TIN in case of a legal entity(LE)client or a private entrepreneur client (PE) and the customer's card number in appropriate branch on the OD system of the Bank.

1.9. OTP- One-time password-Security code for entering the System("AEB Online"), as well as for Confirming the transactions depending on the amount and type of transactions("AEB Online" and "AEB Mobile");

1.9.1. through an sms- it consists of 4 digits,

1.9.2. user receives the password via the Token device received from the bank, it consists of 7 digits.

## Section 2. Registration of the Client in the system

- 2.1. The customer is registered in the System in the procedure set forth by this section.
  - 2.1.1. The client submits an Application for being registered in Mobile Banking/Online Banking electronic systems of ARMECONOMBANK OJSC.
  - 2.1.2. To use the system, the user selects AEB Online link from [www.aeb.am](http://www.aeb.am) website (in case of “AEB Online” system) in order to use the System, or downloads the “AEB Mobile” mobile application (in case of “AEB Mobile” system).
  - 2.1.3. In the window opened from the AEB Online page, the e-mail address of the user specified in the Application is filled in the Login window opened with the Login link, and in the password field a temporary password sent to e-mail address provided to the Bank is filled in (for LE/PE), after which, upon completion of the User's registration, the latter gets access to the services available for the Customer.
  - 2.1.4. **After downloading the “AEB Mobile” mobile application**, the physical entity customer registers in the system by filling in mobile phone number and the email address mentioned in the application submitted to the Bank and by **the completion of the User’s activation, that is, the administrator of the system identifies the customer and attaches the accounts to the User** after which the user gets an access to the services to be provided to the Customer.
- 2.2 After receiving a temporary password from the bank, the User must change it in case of the first entry,

## Section 3. Operations offered by the system

- 3.1. Bank account**
  - 3.1.1. Account view
  - 3.1.2. Account opening
  - 3.1.3. Account replenishment
  - 3.1.4. Executing transfers from the account
  - 3.1.5. Receipt of account statements
  - 3.1.6. Receipt of a reference regarding the account
  - 3.1.7. Submission of cash withdrawal application
- 3.2. Transfers**
  - 3.2.1. **“Easy” transfer**(stating the phone number or e-mail address of the recipient)(PE)
  - 3.2.2. **Transfers between the customer’s accounts**
  - 3.2.3. Currency exchange
  - 3.2.4. Transfers in the RA, between AMD and foreign currency accounts
  - 3.2.5. Transfer to the card(from bank and card account(card))
  - 3.2.6. International transfers
  - 3.2.7. Receipt of money from countless payment systems to card(current) account via MyTransfer system(PE)
  - 3.2.8. AEB transfer(Countless transfer between the branches of the Bank) (PE)

### 3.3. Payments

#### 3.3.1 Utility (also group)

##### 3.3.1.1 Electricity

##### 3.3.1.2 Gas (rent and service fee)

##### 3.3.1.3 Water

##### 3.3.1.4 Phone ( Team mobile/urban, Ucom, Vivacell Kharabakh Telecom mobile/urban)

##### 3.3.1.5 Internet (Team Hiline,Ucom,Rostelecom, Kharabakh Telecom)

#### 3.3.2 Other payments<sup>8</sup>

##### 3.3.2.1 Property tax (Currently and current year)

##### 3.3.2.2 TP fines (according to the Decision number and License Plate and tech. passport)

##### 3.3.2.3 Scavenging

##### 3.3.2.4 Car parking fine/fee

##### 3.3.2.5 Condominium

##### 3.3.2.6 Intercom/Stroy Master, Armatis/

##### 3.3.2.7 CESA

### 3.4. Payment cards

#### 3.4.1 Card account view

#### 3.4.2 Ordering of card or additional card

#### 3.4.3 Reissue of card

#### 3.4.4 Blocking/unblocking of a card

#### 3.4.5 Change in encashment amount/quantity limits of a card

#### 3.4.6 Card account replenishment

#### 3.4.7 Transfers from a card account

#### 3.4.8 Managing SMS notifications of the card

#### 3.4.9 Receipt of card account statements

#### 3.4.10 Receipt of a reference on card account

#### 3.4.11 Submitting an application on cash withdrawal from the card account

#### 3.4.12 View of card account balance in ArCa

#### 3.4.13 Card closure application

#### 3.4.14 Obtaining a new PIN code

### 3.5. Deposit accounts

#### 3.5.1 Opening of deposit accounts

#### 3.5.2 Replenishments of deposit accounts

#### 3.5.3 Receipt of the interest accrued on the deposit placed on deposit accounts

#### 3.5.4 Withdrawal of deposits placed on deposit accounts

#### 3.5.5 Receipt of statements on deposit accounts

#### 3.5.6 Changing the account of receiving deposit interest

- 3.6 Loans
- 3.6.1 Regular/principal repayments of a loan
- 3.6.2 Receipt of information on loan
- 3.6.3 Receipt of loan account statements
- 3.6.4 Decrease in the credit line limit
- 3.6.5 Provision of online loan(PE)
- 3.6.6 Provision of AEB Guru credit line
- 3.6.7 Repayment of other AEB loan/with Loan code or Agreement number/

- 3.7 Other operations
- 3.7.1 Execution of regular transfers
- 3.7.2 Creation of groups for utility payments and transfers in RA
- 3.7.3 Receipt of statements on pension account
- 3.7.4 Keeping of samples, duplicating documents
- 3.7.5. Currency exchange
- 3.7.6 Attachment of other bank card

- 3.8 Communication with the bank
- 3.8.1 Sending letters, applications and offers to the Bank
- 3.8.2 Receipt of answers, messages, notifications from the bank
- 3.8.3 Application-letter
- 3.8.4. Contact with the bank

#### Section 4. Other terms and requirements

- 4.1. The system allows 6 failed login attempts.  
**In case of more than 5 unsuccessful login attempts the given user's right to access the system will be temporarily blocked.** Should the user enter the correct password 10 minutes later, the access is restored.  
In case of 6 unsuccessful login attempts the access will be blocked.
- 4.2. **The Bank is eligible to block the user's access in case of non-identification** of the customer, as well as in the cases set forth by the general terms of the agreement on the provision of banking services signed with the Customer.
- 4.3. **The customer is eligible to block the user's access to the system or change users by applying to the Bank.**
- 4.4. To carry out operations through the system, the fulfillment and compliance with the requirements defined by **General Terms of the general agreement on the provision of banking services (if the agreement hasn't been signed, the customer is required to sign it or from the moment of the registration in the system, the agreement existing at the Bank is deemed to be signed between the Bank and the customer), and General Terms and Tariffs,** as well as the identification of the Customer are required.
- 4.5. **Customer's authentication in the system is the latter's registration as a User,** after which the customer is given **user's login** and a temporary password, by the use of which the Customer is deemed to be identified.
- 4.6. After the Customer's identification, the performance of any action and/or operation/transaction allowed by the System is considered a transaction actually performed by the Customer and/or on his/her instructions, and the information generated in the system regarding it acquires legal force and significance equivalent to a written document transaction signed by the Customer.

- 4.7. If the User is not the Customer directly, then the User is considered an authorized representative of the Client with the role assigned to the latter in the registration application of the Customer and the operations executed by the latter are deemed to be executed by the Customer (the Customer can terminate this authority by notifying the Bank in written).
- 4.8. The Customer (user) shall keep the secrecy of its passwords, not disclose to the third parties, not to give an opportunity for them to become accessible to other persons and take all possible security measures, and in case of any leakage or similar risk, the customer must change the passwords in the system and contact the Bank to **suspend the Customer's** identification by the use or application thereof.
- 4.9. To verify the Customer's identification, the System may recommend additional security measures (sending a one-time password to the registered phone number through SMS and/or other measures), by the use of which the identification of the person entering the System and/or making transactions and the Customer will be deemed verified.
- 4.10. **The bank undertakes to charge the Customer the commissions defined by the Bank's Tariffs for executing** operations with the System, as well as other fees related to the service of the System by the third parties (SMS fee and /or other).
- 4.11. The bulletin is provided free of charge in paper form at the Customer's request, and is also available at all locations of the Bank's activity (the head office of the Bank and branches).
- 4.12. The Client may get acquainted with other terms of usage of the system through the Internet website of the Bank.
- 4.13. The terms of the Bulletin may have amended after the date of publication of the bulletin,. Which the Client **may clarify by contacting the Bank's means of communication indicated in the Bulletin.**

VI. Management of accounts remotely**		
Tariffs of services provided through AEB Mobile/ AEB Online systems (Hereinafter System) <sup>1</sup>	Resident	Non-resident and non RA citizen
1. Downloading and maintenance of AEB Mobile Application /PE/	Free of charge	
2. Change of the password of the system	Free of charge	
3. Sending a new password via e-mail	Free of charge	
4. Unblocking the access to AEB Mobile / AEB Online system	Free of charge	
5. Transfer to the card*** <a href="#">tariffs here</a> <sup>2</sup>		
6. Transactions with plastic cards <sup>2</sup> preferential tariffs of services <sup>1</sup>		
6.1 Transfers from the card account to the benefit of the clients of RA banks <sup>5</sup>	Free of charge	
6.2 Card blocking	Free of charge	
6.3 Unblocking of the card blocked by the system	Free of charge	
7. Transfers from bank accounts in USD and EUR to other banks in RA territory/preferential tariff/	0.1% minimum AMD 1000, maximum AMD 10000	
7.1 Transfers from bank accounts in USD and EUR to other banks in RA territory interbank/preferential tariff/	Free of charge	
8. The cost of an SMS sent to confirm notifications	AMD 10	
9. Opening a dram account for a customer not having a current AMD bank account when providing the AEB Mobile system /preferential tariff/	Free of charge	
10. <b>“Online loan” provided to physical entities through AEB Mobile / AEB Online systems</b>	See the Information Bulletin <sup>6</sup>	
11. AEB Transfer/countless transfer / <sup>7</sup>	0.6% minimum AMD 200	
12. Sending the new password of the system through an SMS* message	AMD 10	
13. Service fee		
13.1 Access to AEB online System for LE/PE clients without security code <sup>4</sup>	AMD 1000 monthly	AMD 2000 monthly
13.2 Access to the system upon LE/PE/PE client request with the security code, receipt of the code through the device <sup>3</sup>	Flat fee- AMD 10000 +AMD 1000 monthly	Flat fee-AMD 30000 +AMD 2000 monthly
13.3 Access to the system upon LE/PE/PE client request with the security code, receipt of the code through an SMS message (without a device) <sup>4</sup>	AMD 2000 monthly	AMD 4000 monthly
13.4 <b>Access to the system upon LE/PE/PE customer’s request with a security code, possibility to receive the code both through an SMS and device</b> <sup>3 and 4</sup>	Flat fee- AMD 10000 + AMD 2000 monthly	Flat fee- AMD 30000 + AMD 4000 monthly
14. Fee for the receipt of the security code with each additional device (LE/PE)	Flat fee- AMD 7500	Flat fee- AMD 20000
15. Change of LE/PE/I Device in case of loss (damage) of the device*	Flat fee- AMD 10000	Flat fee-AMD 30000

*	The tariff includes VAT
**	In case of submitting an application for registration in AEB Mobile/AEB Online electronic systems of "ARMECONOMBANK" OJSC, the opening of the above-mentioned account is set free of charge for customers not having a current bank AMD account.
***	except for the amount cards envisaged for pension and other social payments
1	<b>Get acquainted with the Bank's tariffs in "III. TRANSFERS and Information Bulletin of Card account and virtual terminals". All other tariffs are available without preferential terms.</b>
2	To get acquainted with the full tariffs for the provision and service of plastic cards, see "Information Bulletin of card account and virtual terminals".
3	a/in case of providing the device/s/ to the client until the 25th of the reporting month, the fee is charged for one month during the same month, and in case of providing the device/s/ on 25th of the reporting month or later -within the next month for a month b/in case of returning the device/s/ till the 5th working day of the reporting month no tariff is charged for the reporting month.
4	a/ In case of signing the application submitted for the use of service till the 25th of the reporting month, the fee will be charged within the same month for a month. Should the aforementioned application be signed on 25th of the accounting month or later, the fee is charged for a month within the next month. b/ In case of refusal of the service <b>till the 5th working day of the reporting month, the tariff for the accounting month won't be charged.</b>
5	Except for MasterCard ARMEC's GOLD, MasterCard ARMEC's STANDARD and Visa Classic Plus card types. In accordance with "Information Bulletin of card account and virtual terminals".
6	<b>To get acquainted with the tariffs of "Online Loan" provided through AEB Mobile / AEB Online systems, see the Information Bulletin.</b>
7	"AEB TRANSFERS" internal fast money transfer system, which will enable transfers in AMD and USD, EUR, RUR foreign currencies in the network of branches of "HAECONOMBANK" OJSC, without submitting additional data and without charging encashment fee from the customer.
8	The tariffs of other payments as per the tariffs defined by Easy Pay