

# English

# Online-banking in Belarus.



**Performed by:  
Shitenok  
Valeria.**

**YOU CAN WASTE TWO HOURS STANDING IN  
A QUEUE  
OR YOU CAN CLICK A MOUSE TWICE  
AND SOLVE ANY PROBLEM EASILY AND  
QUICKLY.**



**BETTER THINK ABOUT HOW YOU  
WILL SPEND YOUR EXTRA FREE  
TIME.**

# Content:



1. When did Online-banking appear?
2. What is Online-banking?
3. Online-banking: the arguments “for”.
4. Online-banking: the arguments “against”.
5. Requirements for running Online-Banking.
6. Types of clients.
7. What are the principles of Online-Banking?
8. Other systems.

# When?

Loading...



*The first online-banking service in United States was introduced in **October 1994**. The service was developed by Stanford Federal Credit Union. The online-banking services are becoming more and more prevalent due to the well-developed systems.*

*In Belarus Online-banking appeared in **2003**. Today in Belarus Online-banking is called as an ideal financial service.*



# What is

?




*This is a system of remote account management via the Internet. Online-banking allows you promptly and easily perform banking transactions without wasting time in lines.*



**With Online-banking, you can:**

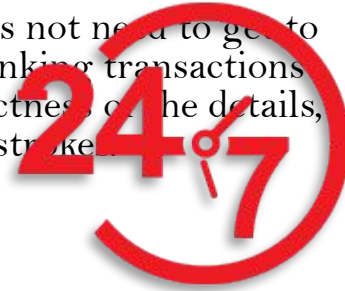


- 
- perform foreign exchange transactions (purchase, sale, exchange currency, but cashless).
  - pay for all sorts of services (utilities, services, mobile operators, Internet service ).
  - **make intra (e.g. pay for banking services) and interbank (settlements with individuals and legal entities serviced by other banks) charges.**
  - provide non-cash payments.
  - receive account statements and other information regarding your account status.
  - check your transactions in any period of time.
  - receive information about the payments that were made online.
  - enjoy a number of additional services, for example subscribe to newspapers and magazines, etc.

# Online-banking: the arguments “for”:

1.

The most obvious advantage of Online-banking - **time savings**. The client does not need to go to the bank, stand in a queue, waste time on the way back - it can carry out banking transactions without leaving your home. Online-banking system usually checks for correctness of the details, which excludes customer error. Payment is done with a few keystrokes.



2.

Online-banking services are available **around the clock seven days a week**, customer to carry out transactions at any time and instantly respond to, say, currency rates. Overall, online banking - is the most effective, to date, an instrument of operations of any bank accounts.

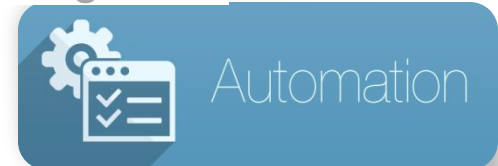
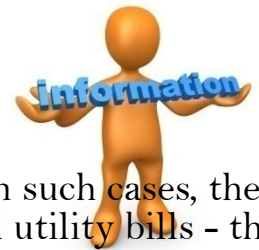


Development of online-banking enables customer is no longer necessary to remain in the bank.



We save  
**YOUR TIME**  
for more  
important  
things.

**time savings**. In such cases, the time spent on bills and utility bills - the





# Online-banking: the arguments “against”.

1.

The Bank actually **transfers the client functions of the teller**. That is, if a customer comes to the Bank with the payment order, enter all the details and making the payment makes the Bank's employee. In systems of online-banking the client will have to master the user interface and **to make payments on their own**.

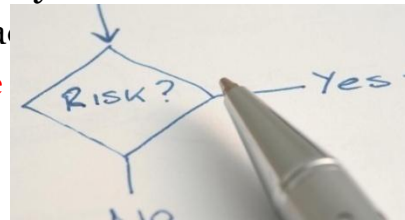
2.

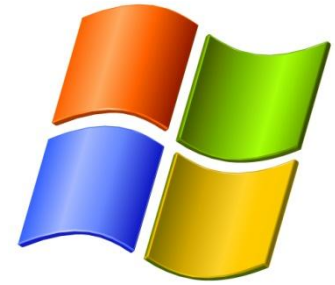
N

*responsibility*



psychologically **ready to give up direct contact with employees of** public opinion surveys showed that customers of virtual banks often individual approach difficulties, problems or just **should call the** **not always respond promptly**.





- **Computer, laptop or mobile phone.**

- **Internet browser.**

- **Internet access.**

- **Basic requirements to run the system**

- **"Online-Bank":**

- **Cryptographic software "Vista" or "XP".**

- **The carrier with cryptographic protection of information on the type of drive Flash Drive (A token, Rainbow ikey1000, Retaken, Aladin eToken).**



**the card of the bank and your registration in this**



IT'S  
INTERE  
STING!  
Market  
research  
showed  
that  
RUSSIA  
N  
BANKS  
prefer  
to work  
with  
"thin"  
clients,  
and  
Belarusi  
an  
banks  
are  
working  
mainly  
with  
"thick"  
clients.

# Types of clients.

"Fat" client(additional software is installed) .

Bankers install on a client computer a special program that creates a user-friendly interface and provides remote access to the customer's bank account. As a rule, "fat" clients can connect to the credit institution as a modem or via the Internet.

"Thin" clients(no software is installed). The system operates in the on-line via the Internet, access to their information the client receives the right on the bank's website. If they are mobile they are more convenient. They can actually use any particular PC and bank account in the world.



# The principles of operation of Internet banking.



## Three schemes of Internet banking:

popular



# Other systems.



**WebPay** – the first and, for now, the only official system of accepting payments using plastic cards (MasterCard and Visa). It was created in 2009 with the support of "Priorbank". Through this bank performs all transactions with the help of your credit card.

**WebMoney Transfer** – the largest in the world online electronic payment system (which allows you to exchange real money on the electronic and then pay these electronic money on Internet sites) made on the basis of electronic purses, began operations in November 1998. The owner and administrator of the system is the company WM Transfer Ltd.,. Software development and technical support are managed by CJSC "Computing Forces".



**WEBPAY**

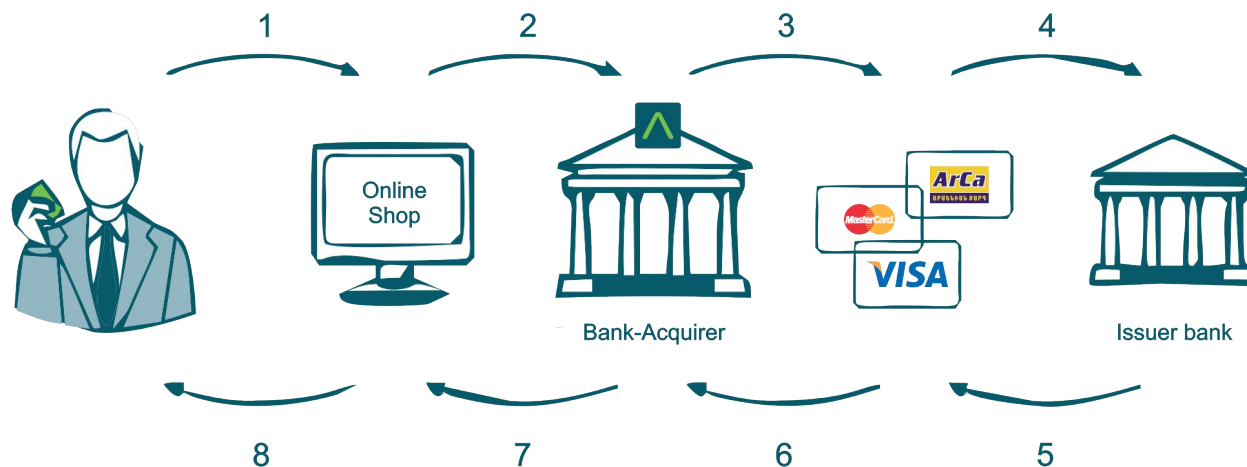


# ACQUIRING.

**Acquiring** - is the bank's activities, which includes payments to the enterprises of trade (service) on transactions made using the card, as well as cash withdrawal card holders who are not customers of the bank.

**Acquiring Internet** - a service of payment for goods and services on the Internet using the bank plastic cards.

## SCHEME INTERNET ACQUIRING:



Thank you for attention!

