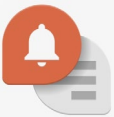# Useful information for your convenience

IDBank

Card currency and card transactions

➢ We open **VISA** and **Mastercard** debit cards in one of four currencies: AMD, USD, EUR, RUB. Cards/accounts are not multi-currency.

➢ All cards of IDBank of the **VISA** and **Mastercard** systems provide the opportunity to freely make payments at physical points of sale around the world, as well as in online stores. Unfortunately, due to temporary restrictions imposed by **VISA** and **Mastercard** , IDBank cards (as well as other foreign banks) of these systems temporarily do not operate on the territory of the Russian Federation.

➢ If you mainly use cards to pay for goods and services in Armenia, we recommend getting a card in AMD. To use IDBank cards outside Armenia, the most optimal for the client in terms of avoiding additional cross-currency costs are:

▪ cards in USD if you make transactions outside Armenia and the EU.

▪ cards in euros, if you make transactions in the EU;

Important! At the moment, **activation** of cards after receiving is possible only through ATMs of Armenian banks (except for VTB Armenia, Unibank, ABB, Ineco and HSBC): insert the card into the ATM ➔ select the "Activate card" function ➔ follow the instructions on the ATM screen.

Card transaction alerts

➢ There are two types of card transaction alerts: SMS and push notifications.

➢ SMS notifications are paid for by the client, while push notifications are absolutely free.

➢ You can easily **configure notification types** and limits for a specific card, starting from which notifications will be received, directly in the **Idram&IDBank** mobile application: "More" ➔ "Notifications" ➔ "IDBank Notifications" ➔ selecting a specific card ➔ setting the type and limit of notifications.

➢ If you have a smartphone with Internet access (3G/4G, Wi-Fi), we recommend that you turn off SMS notifications and leave only push notifications to avoid additional costs. You can turn on SMS notifications again at any time, in particular, for example, if you temporarily do not have access to the Internet in certain situations, but you want to control transactions.

Mobile banking Idram&IDBank

➢ We offer you to use the most popular online banking service in Armenia - **Idram&IDBank**, with more than 1,500,000 users.

➢ Install **Idram&IDBank** mobile application and ask the Bank's client manager at the branch to activate the mobile banking service, or if you are a resident of Armenia, you can activate the mobile bank yourself in a few simple steps:

▪ register by following the step-by-step instructions in the application,

▪ **synchronize** your accounts in the "Banking" section using your social security card and IDBank client code.

➢ **Congratulations!** Now you can fully use Idram&IDBank, the best digital financial ecosystem in Armenia, including: mobile banking, **more than 400 online services**, convenient and profitable **contactless payments** at points of sale (Idram QR code) and online stores (Idram checkout).

➢ For possible questions, you can contact the contact details in the application: "More" ➔ "Feedback" ➔ "IDBank Contacts".

Receiving transfers by phone number

➢ The most convenient way to receive money transfers from other IDBank clients, as well as to receive transfers from Russia from users of the **IDpay** application, is transfers by phone number.

➢ In order to receive transfers in this way, you just need to **link your account (card or current)** to a phone number in the Idram&IDBank mobile application: "Banking" ➔ select a specific account / card and swipe to the left ➔ click "Link mob. number" ➔ enter the number ➔ click "Get code" ➔ confirm the operation by entering the received SMS code.

➢ You can also **send money to other IDBank clients**: "Transfer" ➔ "To IDBank account" ➔ select the beneficiary number, which is linked to his/her IDBank account.

➢ It is also easy **to transfer to Russia from your ruble card** and current accounts to IDpay users: "Transfer" ➔ "To IDpay accounts" ➔ select the number of the recipient who is registered in IDpay➔ enter the amount ➔ click "Transfer" ➔ the funds are already with the recipient.

➢ IDpay is the most profitable and convenient way to **transfer funds from the Russian Federation to the cards of any Armenian banks**. You can transfer to IDBank cards/accounts by phone number and with a minimum commission.