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# Remote servicing

To increase a degree of quality of settlement service, its reliability and efficiency "Aloqabank" offers to the clients a modern system of electronic banking such as "Bank-client". "Bank-Client" system is based on a principle of the removed interaction of the Client with Bank and allows to conduct work with invoices opened in "Aloqabank", irrespective of a site and territorial remoteness of the Client.

## **"Bank-client" system possesses following advantages:**

- economy of staff working hours;
- increase of payments reliability;
- simplification of documents handling process;
- quick information reception on operations under the invoice;
- access to bank information base.

## **"Bank-client" system allows clients:**

- to exchange with Bank soum and currency payment documents;
- to exchange with Bank documents in a free format;
- to buy and sell resources in a foreign currency;
- not to pay special attention to automation;
- to supervise movement of money resources on bank invoices.

## **Scheme of electronic document circulation of "Bank-client" system looks like:**

- Client transfers the electronic documents created and signed by means of the special software (payment assignments, applications to transfer and so on) to Bank,
- Bank employee processes these documents (checks correctness of filling and validity of digital signatures, checks the document),
- Client receives results of primary processing of the document from the Bank (information on reception by Bank to processing or return with the instruction of the reason of return),
- Bank employee generates the electronic document with an extract under the invoice of the Client and signs it daily after end of operational day,
- Client receives the document with an extract under the invoices in the morning of the following day after day of reception of the document by Bank.
- Individual approach to each Client allows to receive the finished solution completely answering to specificity of work of the Client, to his current and perspective requirements, and also inquiries of the Client.

## **"Bank-client" system saves time and expenses of the Client because:**

- system provides the control of conformity to instructions of the Central Bank of Uzbekistan, the directory of banks, directories of the Client;
- all necessary directories are basis updated regularly;
- at input of the sum to the payment document the Client uses service functions by calculation of the VAT, recalculation of the sum from currency into soum in view of interests for converting;
- client receives documents from Bank with a mark about their processing by the employee of Bank, or with the note why documents are not accepted to processing. The client always has an opportunity to eliminate lacks;

- Exchange of documents between Bank and Client is carried out at each session of communication, at once in both parties, i.e. from the Client to Bank and from Bank to the Client. Client works as the removed user on a server of Bank. Interaction takes place by means of the central server of system.

**The uniform server of remote bank service provides:**

- uniform rules of Clients documents processing;
- uniform mechanisms of integration, constant integration and compatibility of systems at change of versions is regulated by long-term agreements between Bank and Client;
- a centralized data storage;
- support of cryptosafety means;
- high efficiency and reliability, including due to own system of loading distribution.