



*VTB Bank
(Deutschland) AG*

СВИФТ without SWIFT



VTB Group – Leading Player in Russia

- **Second Largest Universal Bank** with RUB 6,306* bn / EUR 150 bn* in assets and presence across Russia, CIS, Europe and Asia
- Fully Fledged Player with **competitive** and **innovative product range**
- Listing on LSE, MICEX and RTS with 39,06% free-float (12.97% GDRs issued through the Bank of New York Mellon, 26.09% ordinary shares)
- Over **1,800** branches **across Russia, CIS, Europe and Asia**
- Approx. **16 mln active retail and Corporate customers**
- **~10,000 ATMs** (VTB, VTB24, BoM)



Globally connected

VTB Bank (Deutschland) AG

■ Financing

- Bilateral lending
- Borrower's note loans
- Syndication
- Risk participation

■ Payment transactions

- Account management
- Clearing for banks
- Electronic banking (MIP)

■ Trade finance

- Follow-on financing
- Documentary business
(documentary letters of credit and guarantees)
- Post-import loans
- Pre-export loans

■ Treasury

- Foreign exchange
- Money market
- Term deposits

More than 40 years experience as a German specialist bank for German-Russian trade relations, we regard ourselves as "the" bank in this segment.

VTBD E-Banking Solution – MIP VTB

- Is a **Web based** solution by market-leading **German company**
- More than **100 Bank** Clients
- More than **300 Corporate** Clients
- Product is used by VTBA, VTBD, VTBF and other established players



VTBD E-Banking Solution – MIP VTB

VTB Bank (Deutschland) AG

DE EN RU

Services
[Contact Details](#)
[Help / FAQ](#)
[Security Advises](#)

VeriSign Trusted
ÜBERPRÜFEN ▶

Account Overview

- Note: 3 received message(s) has/have not been transferred to the bank for execution. ⚠
- Note: 3 incoming message(s) is/are not marked as processed. ⚠
- Note: 4 received document(s) is/are not marked as read. ⚠

Refresh

Account no.	Description	Customer	Date	Balance	Unbooked balance	Value-dated balance	
019999392	Current account	Test Customer	08.10.2014	1,227,022.00 EUR	1,229,466.67 EUR	1,204,466.67 EUR	
019999418	Current account	Test Customer	08.10.2014	732,180.00 USD	773,680.00 USD	773,680.00 USD	
019999426	pledged deposit account	Test Customer	08.10.2014	200,010.00 USD	200,010.00 USD	200,010.00 USD	
				1,227,022.00 EUR 932,190.00 USD	1,229,466.67 EUR 973,690.00 USD	1,204,466.67 EUR 973,690.00 USD	

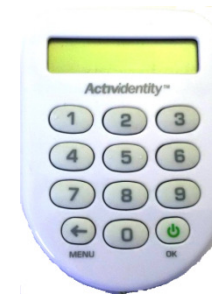
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Imprint

MIP - Multicurrency International Payments

VTBD E-Banking Solution – Security

- **Strong SSL encryption** (2048 Bit) – powered by VeriSign
- High **secure** Second factor **authentication** (Token)
- Regular external **penetration tests**
- Regular internal **Audits**, based on German regulations
- Regular **security patches**
- High **secure file exchange** based on EBICS









VTBD E-Banking Solution – Functional Overview

- True SWIFT format and functionality
(**MT103, MT200, MT202, MT210 , n91, n92, n95, n96, n99**)
- Manual entry or with upload/download function
- **4-eyes Principal** on all actions available
- Document Management (ex. Rate change advises)

Automated transmission of messages from your system to MIP and vice versa.

VTBD E-Banking Solution – Your Benefits

- Significantly lower price than SWIFT 
- Runs on completely independent platform and can therefore act as SWIFT back-up 
- No efforts for you, access will be activated after signing MIP VTBD agreement, just login – that's all! 
- Easy creation of STP-Investigation request 
- User-Friendly & self-explanatory 
- In German / English / Russian language 

No own efforts in terms of installation, administration, maintenance, backup, the system is always up-to-date as VTBD cares for you

VTBD E-Banking Solution – Your Benefits

- Validation of payment order before sending
 - SWIFT conform? Yes/No
 - Integrated directories:
 - BIC correct? Yes/No
 - IBAN correct? Yes/No
 - STP-Rules of VTBD compliant? Yes/No
 - Mistakes in payment order? → Warning !
 - Payment order correct? Yes/No



VTBD E-Banking Solution – Your Benefits

For SWIFT participants

- Reduce of risk because of an permanent Backup channel
- Simultaneously use in your daily work (MT103 by SWIFT / MT942 by MIP)
- Immediately available without any influence on your activity with SWIFT
- Saves costs

For non-SWIFT banks*

- Payment activity without any additional SWIFT costs
- 100% based on SWIFT formats (important for your backend system)
- Full STP (Straight Through Processing) possible

* Already 5 Banks are online

VTBD E-Banking Solution – CBIΦT without SWIFT

Secure File Exchange (sfx)

With our new sfx-client we provide a solution, that allows you to easily integrate a fast and secure alternative way to transfer SWIFT Messages without using SWIFT at all!



Full STP (Straight Through Processing)

Facts:

- Very secure (based on EBICS)
- Easy to use
- No additional IT costs

VTBD E-Banking Solution – Contacts

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Thank you!

And have a look at our „Demo Account“ on

<https://mip.vtb.de>

...no risk, but surely well invested time

VTBD E-Banking Solution – Impressions

Create SWIFT message 1. Entry 2. Check & Send 3. Confirmation

Choose the desired message type and enter the appropriate message details.

Message type:

Header

MT202 Message

Transaction Reference Number M 20

Related Reference M 21

Time Indications (M13C) Min occ.: 0 Max occ.: - Created: 0

Amount M 32

Date

Currency and Amount

Ordering Institution O 52a

Sender's Correspondent O 53

Party Identifier / /

Location

Receiver's Correspondent O 54a

Intermediary O 56a

Account With Institution O 57

Party Identifier /

BIC

Beneficiary Institution M 58

Party Identifier /

BIC

Sender to Receiver Information O 72

Save as template

Description

VTBD E-Banking Solution – Impressions

The screenshot displays the VTBD E-Banking Solution interface. At the top, the VTB logo is visible on the left, and language options (DE, EN, RU) are on the right. The main content area is titled 'Incomplete Orders' and includes a filter section for 'Customer' (Test Customer) and 'Status' (All), along with a 'Refresh' button. Below this is a table of orders with columns for State, Date, Type, Beneficiary, Amount, Currency, and Purpose. The table contains three rows: 'partially signed' (08.10.2014, EU standard transfer, SOS Kinderdorf e.V., 20.00 EUR, Charitable donation), 'incomplete' (IZV, ABCD GmbH, 22.33 EUR, Invoice no. 1234), and 'complete' (MT202, INVJRUUM, 344,000.00 USD, MT202-0002 NEW /BNF/SOME INFORMATION //MORE INFORMATION). Action buttons like 'Sign selected', 'Release', 'Reject', 'Delete selected', and 'Reactivate' are located below the table. On the left sidebar, there are navigation links for 'Accounts', 'My Messages (3)', 'Domestic payments', 'Payments orders', 'Swift messages', 'Templates', 'File upload', 'Incomplete Orders (3)', and 'Order History'. On the right, there are 'Services' links: 'Contact Details', 'Help / FAQ', and 'Security Advices', along with a VeriSign Trusted logo.

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Incomplete Orders

You can view the list of partially signed or incomplete orders.

Customer: Test Customer Status: All Refresh

<input type="checkbox"/>	State	Date	Type	Beneficiary	Amount	Currency	Purpose	
<input type="checkbox"/>	partially signed	08.10.2014	EU standard transfer	SOS Kinderdorf e.V.	20.00	EUR	Charitable donation	
<input type="checkbox"/>	incomplete		IZV	ABCD GmbH	22.33	EUR	Invoice no. 1234	
<input type="checkbox"/>	complete		MT202	INVJRUUM	344,000.00	USD	MT202-0002 NEW /BNF/SOME INFORMATION //MORE INFORMATION	

Sign selected Release Reject Delete selected Reactivate


Services: [Contact Details](#), [Help / FAQ](#), [Security Advices](#)

VeriSign Trusted ÜBERPRÜFEN

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VTBD E-Banking Solution – Impressions

Order details
MT202 Message



VTB
VTB Bank (Deutschland) AG

Order status	
Status	complete

SWIFT header	
Sending Institution	OWHBDEF0XXX0
Priority	Normal
User PDE	No

Message details	
Transaction Reference Number 20	MT202-0002
Related Reference 21	NEW
Amount 32A	07.04.2011 USD 34,400,000.00
Sender's Correspondent 53B	/D/0199999418
Account With Institution 57A	CHASUS33 (JPMORGAN CHASE BANK, N.A.)
Beneficiary Institution 58A	INVJRUMM (INVESTTRADEBANK OJSC)
Sender to Receiver Information 72	/BNF/SOME INFORMATION //MORE INFORMATION

All dates and times are *Frankfurt Local Time (GMT +1).

VTBD E-Banking Solution – Impressions

Incoming messages

You can view and administer the incoming SWIFT messages. This data is available for you for 3 months.

Order type: Period: from: to: Reference:

Execution Status: Export status: Minimum amount: Maximum amount: Currency:

<input type="checkbox"/>	Status	OSN	▼▲ Date	Type	Beneficiary	Amount	Currency	Details
<input type="checkbox"/>	✓	-	09.10.2014	MT942				GL110228079035
<input type="checkbox"/>	✓	-	09.10.2014	MT942				GL110228079034
<input type="checkbox"/>	✓	-	09.10.2014	MT202	/0199999418 TESTRUMMXXX	41,500.00	USD	20FFMM2U02567082
<input type="checkbox"/>	✓	-	09.10.2014	MT103	/1234567890 COMPANY LTD STREET KIROV RUSSIA	7,495.00	EUR	10FFMM1U04227642
<input type="checkbox"/>	✓	-	09.10.2014	MT196				VTB 1379-2011
<input type="checkbox"/>	✓	-	09.10.2014	MT942				GL110228079033
<input type="checkbox"/>	✓	-	08.10.2014	MT940				GL1102250030
<input type="checkbox"/>	✓	-	08.10.2014	MT940				GL1102250029
<input type="checkbox"/>	✓	-	08.10.2014	MT940				GL1102250028
<input type="checkbox"/>	✓	-	08.10.2014	MT202	/0199999418 TESTRUMMXXX	250,000.00	USD	20FFMMC200144251
<input type="checkbox"/>	✓	-	08.10.2014	MT103	/12345678901234567890 LASTNAME FIRSTNAME STREET TOWN RUSSIA	3,500.00	EUR	10FFMG1U01122596



Some of the information in this presentation may contain projections or other forward-looking statements regarding future events or the future financial performance of JSC VTB Bank ("VTB") and its subsidiaries (together with VTB, the "Group"). Such forward-looking statements are based on numerous assumptions regarding the Group's present and future business strategies and the environment in which the Group will operate in the future. We caution you that these statements are not guarantees of future performance and involve risks, uncertainties and other important factors that we cannot predict with certainty. Accordingly, our actual outcomes and results may differ materially from what we have expressed or forecasted in the forward-looking statements. These forward-looking statements speak only as at the date of this presentation and are subject to change without notice. We do not intend to update these statements to make them conform with actual results.