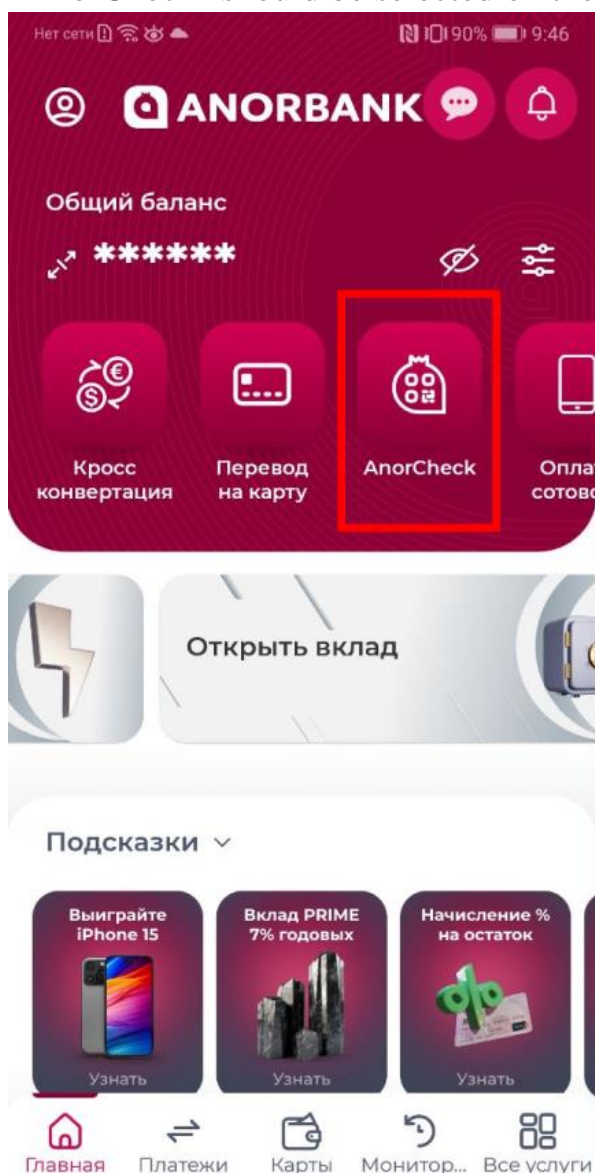


## Instructions for using the option "AnorCheck"

"AnorCheck is a service in which information about a plastic card is encrypted in a QR code and barcode.

The product will allow the user to pay for goods and services without presenting a bank card, only with the help of a smartphone.

In order to make a payment by means of a QR code or a card barcode, the option "AnorCheck" should be selected on the main screen:



The user will be taken to a page that displays the generated QR code and barcode for each card added to the mobile app:



The user has to select the necessary card for payment and show the smartphone screen to the cashier or bring it to the scanner.

When the smartphone screen is scanned, the amount payable is debited from the owner's card.

The "AnorCheck" option is applicable for those merchants with which the Bank has a cash solution integration.

This option is available in Android 1.4.1 and IOS 1.4.0 (1) versions of the mobile application. At the same time, an Android-based smartphone must have operating

system version 5.0 or higher or an IOS-based smartphone with version 13.0 or higher.