



Internet Bank User Guide

iVTB – New internet bank of VTB enables you remotely, 24/7, to manage own accounts, to effectuate transfers, to obtain information on loans and deposits, to repay communal and other service fees, to create payment baskets, to order bank cards and products, to send loan applications to the Bank; by means of the function Drag & Drop simply and fast to implement the intended operation at the home page.

By means of iVTB it is possible to carry out the following:

- To receive information about your card and current accounts
- To receive information about particular accounts and to check balances
- To receive information about summarized balances at your accounts, according to the products
- To receive information on awarded and available bonus points
- To check your summarized assets and liabilities
- To receive statement
- To receive dynamic statement with the function of parameters flexible management
- To trace down details of transaction
- To receive and to print the information about account requisites
- To trace down and to print documents
- To effectuate transfers:
 - Among the own accounts
 - Inside the bank
 - With the acting banks of Georgia (GEL)
 - In foreign currency
- To convert the amount
- To repay household running fees and for other services
- Air time top-up
- To create regular and automatic payment orders
- To create payment baskets and independently to draft contents of each basket
- To create and to use templates
- Air time top-up
- To receive information on your deposits and loans
- To see the loan payments history and schedule
- To fill in the deposit
- To cover the loan
- To receive information on your bank cards
- To block/unblock card
- To know currency exchange rates
- To fill in and send applications to the bank
 - To order card

- To open account
 - To open deposit
 - To send loan application
- To get acquainted with proposals of the bank
 - To get acquainted and to receive customer-tailored proposal
 - To get familiarized with the novelties
 - To carry out correspondence with the bank using iVTB mail box
 - To change account(s) name with the one desired
 - To change password
 - To change you contact information verified with the bank
 - To configure informational SMS notifications receipt parameters, according to the accounts

1. Registration

For registration with the internet bank please visit any branch of JSC “VTB Bank (Georgia)”.

In case of use of VTB Bank Call Service, registration might be arranged remotely:

- By calling hotline of the bank: +995 32 2242424
- From the internet bank authorization page: www.ivtb.ge

In case of registration, you will be assigned iVTB username and password for entering into the internet bank.

If you are registered on VTB Mobile, you are able to access the new internet bank – iVTB without any additional registration, with VTB Mobile username and password.

2. Authorization page

At the authorization page you will be able to do the following:

- To get acquainted with iVTB user guidelines
- To opt for the system language (ქართ. EN. PY.)
- To undergo Online registration
- To restore customers parameters (username and password)

2.1 Online registration

Online registration is possible from the internet bank authorization page: www.ivtb.ge. In order to undergo online registration it is necessary to have the Call Service code.

At the authorization page press the button online registration and follow the instructions.

2.2 Restore of username and password

In case you forget username/password, the parameters might be restored remotely, from the internet bank authorization page: www.ivtb.ge

In case if parameters remote restoration is intended, one shall have the Call Service code.

In order to restore parameters remotely, at the authorization page click the button “Forget username/password?” and follow the instructions.

Parameters might be restored also:

- By visiting any sales point of the bank
- Calling hotline of the bank: +995 32 2242424

2.3 At the authorization page you may familiarize with the user guidelines

2.4 Authorization


In order to undergo authorization, please fill in the given field username, password and single-use code (the code is valid during 1 minute), which will be sent to you mobile phone SIM card number verified with the bank.

Press the button “Enter”.

While first authorization, the system will request to change the password obligatorily.

Change the password with the combination of the desired symbols and figures (the password shall contain at least 8 signs).

While the following authorization, in case of incorrect filling of the password, for the third attempt, your user will be blocked temporarily in the system. The user will be unblocked automatically during 30 minutes.

Unblocking of the blocked user is also possible remotely, by calling the hotline of the bank: +995 32 2242424 

If you desire to enter system without SMS authorization code, on the upper panel of the menu click icon Parameters>>Safety>>Safety Level and mark option “Low safety level” and click Save button.

In order to use iVTB the following browsers are recommended:

Firefox - version 32.0 and above

Google chrome - version 35.0 and above

Internet Explorer - version 9 and above

Opera - version 26.0 and above

3. Home page

Upon successful authorization, you will be redirected to the internet bank home page.

3.1 The following information is given at the home page:

- About last login to the system, indicating date, time, channel and IP address
- List of your current and card accounts and subaccounts, indicating account name, number, currency, balance, overdraft, available and blocked balances.

By clicking on the particular subaccount you will be redirected to the relevant account details

- The sum of the monetary means allocated at the accounts in equivalent and nominal. Calculation of the equivalent of the monetary means allocated at the accounts in various currencies might be carried out by means of the parameters given in the table (currency, rate: VTB/NBG)

3.2 At the upper panel of the home page, the auxiliary menu buttons are given:

- General
- Parameters
- Information about user

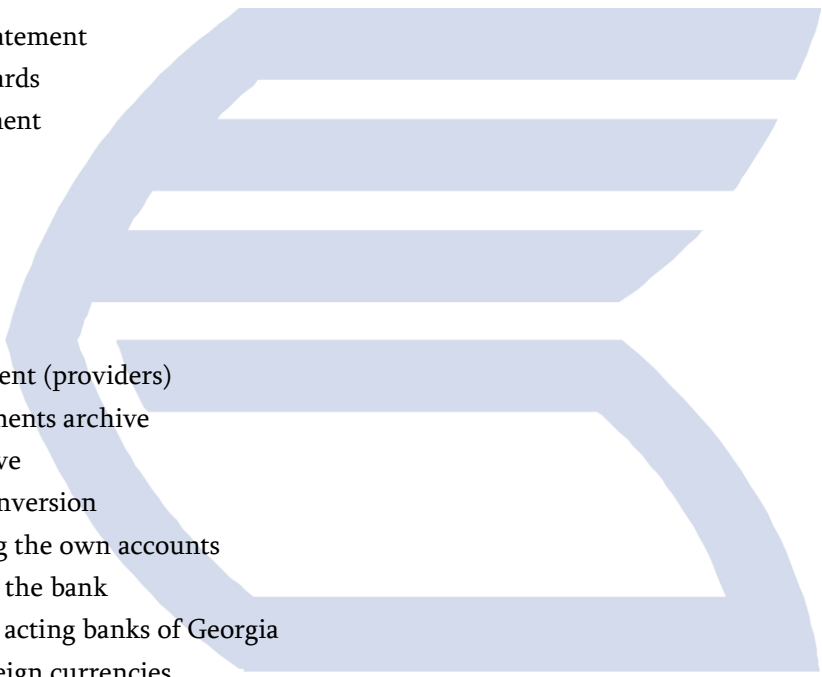
- Proposals
- Novelties
- Mail box
- Change of language
- Help
- Exit

3.3 In the lower panel of the homepage the bank contact information is given, and also the links to the bank web and social networks pages.

4. Side left menu

Left functional menu covers the following blocks and sub-blocks:

- Accounts
 - Statement
 - Consolidated statement
 - Accounts and cards
 - Dynamic statement
 - VTB Bonus
- Deposits
- Loans
- Payments
 - Baskets
 - One-time payment (providers)
 - Automatic payments archive
 - Payments archive
- Transfer and conversion
 - Transfers among the own accounts
 - Transfers inside the bank
 - Transfers to the acting banks of Georgia
 - Transfers in foreign currencies
 - Conversion
 - Transfers archive
 - Templates
 - Regular payments
 - Regular payments archive
- Applications
- Rates
- Drag&Drop block
- Quick links



5. Accounts

In the main left functional menu, in case of “accounts” from the list, the submenu is displayed.

5.1 Statement

In case of pressing on the statement you will be redirected to the page, where the statement filter parameters are given.

It is possible to display the statement on the screen as well as to print and export it in PDF and Excel.

In the statement by clicking on the particular transaction it is possible to open the details of the transaction and to obtain PDF document.

It is also possible to use specific transaction details from statement for the new transfer.

By clicking specific transaction in a statement it is possible to display its details and receive PDF file.

Namely, by clicking specific transaction in the statement the details' window with functional buttons is opened:

“Reply” or “Repeat”.

To use a previous transaction as a template push the button “repeat” and for making counter transfer, push “Reply” button. Corresponding window will open, with recipients banking details already filled in.

5.2 Consolidated statement

You summarized assets and liabilities are given on this page.

5.3 Accounts and cards

Your current and card accounts and subaccounts list is given at the page, indicating the account name, number, currency, balance, and overdraft, available and blocked balances.

By clicking on particular subaccount, you will be redirected to the relevant account details.

5.3.1 Details of the current account

The following information is given at the current account details page:

- Account type
- Account number
- Opening date
- Currency
- Balance
- Overdraft volume
- Blocked amount
- Available amount

By means of the functional buttons given at the indicated page it is possible to implement the following:

- Denominate/change the name of the account
- Obtain the requisites PDF document
- Display statement on the screen, also print and export in PDF and Excel
- Fill in the application on opening of the account

5.3.2 Card account details

The following information is given at the card account details page:

- Account type
- Account number
- Opening date
- Card type
- Card number last 4 figures
- Currency

- Overdraft volume
- Overdraft interest rate
- Deal daily limit
- ATM cash withdrawal daily limit
- Balance
- Available balance
- Blocked amount (indicating details)

By means of the functional buttons given at the indicated page it is possible to implement the following:

- Denominate/change of the name of the account
- Block/unblock the card
- Obtain the requisites PDF document
- Display statement on the screen, also print and export in PDF and Excel
- Order the card

5.3.3. VTB Bonus

Following information is displayed on the page:

- Accumulated points
- Available points
- Points' equivalent in GEL

Statement on awarded points can be generated.

5.4 Dynamic statement

You may receive the information about credit and debit turnover implemented at your accounts indicating purposes of the particular transactions, according to the particular periods (years, one year, months, and days).

Diagram allocated at the page renders even more obvious the desired information.

The dynamic statement is equipped with the parameters management flexible function.

The diagrams might be switched on/off, indicating period for the information to be admitted.

Information might be filtered pressing the particular data in the statement.

It is also possible to use specific transaction details from dynamic statement for the new transfer.

By clicking specific transaction identifier (located below the date) in a statement it is possible to display window with functional buttons is opened: "Reply" or "Repeat".

To use a previous transaction as a template push the button "Repeat" and for making counter transfer, push "Reply" button. Corresponding transaction window will open, with recipients banking details already filled in.

6. Deposits

In case of selection of the home page left menu insertion – "deposits", you will be redirected to the page, where deposit account number, agreement amount, currency, indicating annual interest profit rate and deposit term.

By means of the functional button allocated along to the account number, you may give the deposit desired name.

By clicking on the particular deposit account you will be redirected to the deposit details page, where the following information is given:

- Deposit account number
- Deposit name (assigned by you)
- Opening date
- Term
- Deposit type

- Agreement amount
- Currency
- Annual interest profit rate
- Service account number
- Accrued profit
- Profit realization periodicity
- Information on condition of prolongation

By means of the functional buttons given on the page it is possible to implement the following:

- Denominate/change the deposit
- Receive the deposit schedule
- Display statement on the screen, print and export in PDF and Excel
- Send application on opening of deposit to the Bank
- Fill in deposit and/or switch on regular payment order (if deposit type foresees the indicated condition)

7. Loans

In case of selection of the home page left menu insertion – “loans”, you will be redirected to the page, where your loans list is given, indicating the following information:

- Loan type
- Amount
- Currency
- Annual interest rate
- Term
- *Repaid interest*
- *Remaining general amount*

By clicking of the particular loan button you will be redirected to the loan details page, where the following information is given:

- Loan type
- Issuing date
- Term
- Credit manager
- Branch
- Agreement amount
- Currency
- Annual interest rate
- Contribution/payment
- Payment date
- Repaid general amount
- Remaining general amount
- Current arrears (indicating details)
- Summarized arrears (indicating details)
- Serving account balance

By means of the functional buttons given at the indicated page it is possible to implement the following:

- Obtain loan schedule, also print and export in PDF
- Display loan payments on the screen, also print and export in PDF
- Send loan application to the bank
- Loan repayment preliminarily

8. Payments

In case of selection of the home page left menu insertion – “payments”, the following submenu will be displayed:

8.1 Baskets

The indicated function enables to create the preferred payment baskets, give names and draft contents of each of them. The baskets render payments implementation quick and comfortable.

8.1.1 Creation of the baskets

By means of the functional button allocated in the upper right corner of the page “create new basket”, you may create the payments basket and give the preferred name (e.g. “my home”, “cottage”).

It is possible to create at most 10 baskets of payments.

8.1.2 Adding of the payment to the basket

Adding of the payments to the basket is possible by clicking of the functional button allocated in the upper right corner of the page – “add payment”.

The following information is given at the particular basket page:

- Basket name
- Creation date
- Number of the payments introduced into the basket
- Provider’s name
 - ID/subscriber’s number
 - Subscriber information
 - Balance/arrears (in the basket the arrears field is always updated)

In order to repay the payments introduced into the basket, tick preferred payment (provider), fill in the payment amount and press the button “calculate”. Each payment commission, ticked payment amounts and commission sum will be displayed on the screen. Press the button “continue”, select payment account (payments can also be made using accumulated bonus points) and press the button “payment”.

The payment(s) status might be seen in the payments archive.

By means of the functional buttons allocated at the basket page it is possible to implement the following:

- Add payment to the basket
- Delete payment from the basket
- Switch on automatic payment order (Direct Debit) towards the particular provider, allocated in the basket
- Changing name to the payment in the basket.

8.2 One-time payment

In the one-time payment block the providers are allocated according to the categories:

- Mobile operators

- Household service
- Internet
- Telephone
- Television
- Parcel post
- State sector
- Other

In order to implement one-time payment, select preferred category and provider.

Select preferred service and introduce identifier (subscriber's number).

In order to check the identifier (subscriber's number) press the button "check". In case of successful completion of check, arrears/balance and subscriber information fields will be filled in automatically.

Fill in payment amount into the relevant field and select account, from which you intend to pay and press the button "next" (payments can also be made using accumulated bonus points).

Before implementation of payment check the introduced information and if agree press the button "payment".


Payment status is indicated in the upper right corner of the page, and at the same time the status change might be checked in the payments archive.


By means of the functional buttons given on the page it is possible to implement the following:

- Go to the payments archive
- Add the indicated payment to the preferred basket
- Create automatic payment order
- Print document
- Open document in PDF
- Add payment to the preferred basket

8.3 Creation of the automatic payment (Direct Debit) order

It is possible to create automatic payment order from the basket as well as while implementation of one-time payment.

In order to create the automatic task from the basket press the button allocated along the provider .

In case of one-time payment, you may go to the automatic payment order creation page by pressing the relevant button allocated at the payments page .

In the document of automatic payment order the following fields will be filled in automatically:

- Selected provider
- Service
- Identifier (subscriber's number).

Indicate in the relevant field:

- Payment maximal amount.

– **What does the payment maximal amount mean?**

Supposing that you created the automatic payment order with the following parameters:

Provider: Telasi

Service: Electricity fee

Subscriber number: 1234567

Maximal amount: 150.00 GEL

Order starting date: 01.03.2015

Order implementation date: 25

The bank on each 25th day of the month will check the arrears in Telasi existing for the subscriber (1234567) indicated in the order and in case of presence of the arrears, implements payment.

E.g.: 25.04.2015 is as the result of the check the subscriber's arrears in Telasi is 200.00 GEL, the bank will transfer 150.00 GEL only (according to the amount limit indicated in the field of maximal amount).

- Order starting date
- Order completion date
- Date of implementation of the payment foreseen by the task
- Please indicate whether you intend to prolong the order term

– **What does the automatic prolongation mean?**

In case of selection of the automatic prolongation, the order implementation and therefor implementation of the payment by the bank as foreseen by the order (or attempt of such implementation) shall not be accomplished on the date indicated by you. Order acting term shall be automatically prolonged for the same term.

Such order might be cancelled from the archive of the automatic payments.

- total debt only

What does it mean - “the payment implementation term – Partially, account total balance”?

Supposing that you created the automatic payment order with the following parameters:

Provider: Telasi

Service: Electricity fee

Subscriber number: 1234567

Maximal amount: 150.00 GEL

Order starting date: 01.03.2015

Automatic prolongation: yes

Order implementation date: 25

Settlement account: GE00VT0000000000XXX

Payment implementation term: Partially, account total balance

In the event, the bank on each 25th day of the month in favor of Telasi will transfer the balance existing upon payment on the account GE00VT0000000000XXX in full, notwithstanding the different existing arrears of the subscriber towards Telasi.

E.g. 25.04.2015 the subscriber's (1234567) arrears is 25.00 GEL, and the balance on the account GE00VT0000000000XXX is 10.00 GEL, the bank shall transfer to Telasi 10.00 GEL.

What does it mean - “the payment implementation term – Total debt only”?

Supposing that you created the automatic payment order with the following parameters:

Provider: Telasi

Service: Electricity fee

Subscriber number: 1234567

Maximal amount: 150.00 GEL

Order starting date: 01.03.2015

Automatic prolongation: yes

Order implementation date: 25

Settlement account: GE00VT0000000000XXX

Payment implementation term: Total debt only

In the event, the bank on each 25th day of the month in favor of Telasi will transfer the balance existing upon payment on the account GE00VT0000000000XXX in full, notwithstanding the different existing arrears of the subscriber towards Telasi.

E.g. 25.04.2015 the subscriber's (1234567) debt is 25.00 GEL, and the balance on the account GE00VT0000000000XXX is 10.00 GEL, the bank doesn't not make payment.

- Account from which you would like to repay the fees

Click Next. Order status might be tracked in the automatic payments archive.

For the moment of implementation of the payment foreseen by the order, in case of absence of the sufficient balance at the indicated account, the payment shall not be implemented.

8.4 Automatic payments archive

All those orders are given in the automatic payment archive, which are created by means of your internet bank.

By means of the archive you may:

- Track the order status
- Print the document
- Cancel the particular order

8.5 Payments archive

All those payments are given in the payments archive, which are implemented by means of your internet and mobile bank.

By means of the archive you may:

- Track the payment status
- Print the document
- Obtain the payment document in PDF
- Create automatic payment order
- Add the intended payment to the basket

9. Transfer and conversion

By means of iVTB you may:

- Transfer amount:
 - among your own accounts
 - inside the bank
 - to other banks of Georgia (GEL)
 - to other banks (in foreign currencies)
 - to the budget
- Convert amount
- Create transfer regular order
- Create templates

9.1 Transfers

9.1.1 Transfer among the own accounts

If you want to implement transfer among the own accounts click the relevant item of payments.

Fill in the relevant fields at the transfer document page.

Indicate the following:

- Account from which you intend to transfer amount (including VTB Bonus account)
- Account to which you intend to transfer amount
- Transfer amount

And click the button “Next”, confirm the transfer amount, click the button “Next”

Transfer status is shown in the upper right corner of the page, and at the same time the status change might be checked in the payments archive.

By means of the functional buttons given on the page it is possible to implement the following:

- Go to the payments archive
- Save the transfer template
- Create the regular transfer order
- Print the document
- Initiate the new transfer (in such case the transfer data are imported to the new transfer)

While transfer implementation you may apply for the intended template among those already created by you. In such event all the field of transfer automatically shall be filled in according to the template. The fields might be edited as intended.

9.1.2 Transfer inside the bank

If you want to transfer amount to the account of any other person in VTB Bank, press the relevant item of transfers. At the page of the transfer document fill in the relevant fields.

Please indicate the following:

- Account from which you want to transfer account
- Recipients account (in IBAN format), to which you would like to transfer account

Press the button “Check”, if the account number introduced by you is correct, the account holder name and surname (denomination) is indicated on the screen

- Transfer amount
- Purpose

And press the button “Next”, confirm the transfer amount and press the button “**Next**”.

Transfer status is shown in the upper right corner of the page, and at the same time the status change might be checked in the payments archive.

By means of the functional buttons given on the page it is possible to implement the following:

- Go to the payments archive
- Save the transfer template
- Create the regular transfer order
- Print the document
- Initiate the new transfer (in such case the transfer data are imported to the new transfer)

While transfer implementation you may apply for the intended template among those already created by you. In such event all the field of transfer automatically shall be filled in according to the template. The fields might be edited as intended.

9.1.3 Transfer to the other banks (GEL)

If you want to transfer amount to other banks of Georgia, press the relevant item of transfers. Fill in the relevant fields at the page of the transfer document.

Please indicate:

- Account from which you would like to transfer account
- Receiver
- Receiver’s account (in IBAN format), to which you would like to transfer amount

Press the button “Check”, if the number of the account indicated by you is correct, receiver’s bank and receiver’s bank code shall be filled in automatically

- Transfer amount
- Purpose

And press the button “Next, confirm transfers amount, press the button “Next”.

Transfer status is shown in the upper right corner of the page, and at the same time the status change might be checked in the payments archive.

By means of the functional buttons given on the page it is possible to implement the following:

- Go to the payments archive
- Save the transfer template
- Create the regular transfer order
- Print the document
- Initiate the new transfer (in such case the transfer data are imported to the new transfer)

While transfer implementation you may apply for the intended template among those already created by you. In such event all the field of transfer automatically shall be filled in according to the template. The fields might be edited as intended.

9.1.4 Transfer to budget

In order to transfer the amount to the state treasury select “Transfer to other bank (GEL)” and fill in the field:

- Account, from which you want to transfer amount
- In case of transfer in favor of other person
 - Taxpayer personal or identification number
 - Taxpayer name
- Transfer amount
- Treasury code

Press the button “Check”, in case of correct introduction of the code, the following fields shall be filled in automatically:

Receiver name

- Receiver account
- Receiver bank
- Receiver name
- Transfer purpose field

And press the button “Next”, confirm the transfer amount and press the button “Next”.

Transfer status is shown in the upper right corner of the page, and at the same time the status change might be checked in the payments archive.

By means of the functional buttons given on the page it is possible to implement the following:

- Go to the payments archive
- Save the transfer template
- Create the regular transfer order

- Print the document
- Initiate the new transfer (in such case the transfer data are imported to the new transfer)

While transfer implementation you may apply for the intended template among those already created by you. In such event all the field of transfer automatically shall be filled in according to the template. The fields might be edited as intended.

9.1.6 Transfer to other bank in foreign currency

In order to transfer amount in foreign currency select “Transfer to other bank (foreign currency)” and in the open window fill in the obligatory fields and press the button “Next”, confirm the transfer amount and press the button “Next”.

Transfer status is shown in the upper right corner of the page, and at the same time the status change might be checked in the payments archive.

By means of the functional buttons given on the page it is possible to implement the following:

- Go to the payments archive
- Save the transfer template
- Create the regular transfer order
- Print the document
- Initiate the new transfer (in such case the transfer data are imported to the new transfer)

While transfer implementation you may apply for the intended template among those already created by you. In such event all the field of transfer automatically shall be filled in according to the template. The fields might be edited as intended.

9.2 Conversion

In order to convert amount select the submenu item “Conversion”. Indicate the following in the open window:

- Currency to sell and relevant account
- Currency to purchase and relevant account
- Amount and press the button calculate

The program will automatically show conversion rate and calculate the amount to purchase/sell.

If you agree press the button “Next”, check the document and press the button “Conversion”.

Conversion operation status is shown in the upper right corner of the page, and at the same time the status change might be checked in the payments archive.

At the page by means of the functional button the document might be printed.

9.3 Regular order

9.3.1 Creation of new order

If you have to transfer amount periodically, regular transfer order will help you to avoid filling in requisites of the receiver while implementation of transfers. You can do that remotely ordering the bank. Select the item regular order in Internet Bank >>Create new order, indicate transfer type and fill in receiver requisites. Indicate starting and completion dates of the order. Verify whether you want to prolong the order term automatically.

– **What does automatic prolongation mean?**

In case of selection of automatic prolongation, the order and therefore implementation of transfer by the bank (or attempt of transfer) as foreseen due to the order will not be accomplished on the date indicated by you. The order term shall be automatically prolonged for the same term.
Such order might be cancelled from the regular orders archive.

Indicate transfer amount (If the field – “[Transfer of the available amount in full](#)” is selected, the bank on the dates defined by the order will transfer the total available amount to the indicated requisites.

The amount might be verified in foreign currency according to the bank commercial rate or the one by National Bank of Georgia.

– **What does the amount in currency mean?**

Supposing you pay on monthly basis particular service fee. The price is set in foreign currency, and the payment shall be carried out in GEL.

E.g. On 25th day of each month you shall pay insurance service fee in amount of 50.00 USD, equivalent in GEL.

You may order the bank on 25th of each month to transfer 50USD, equivalent in GEL to the relevant requisites.

At the same time, you shall indicated in the order that the bank shall implement conversion of 50 USD according to the commercial rate acting at the bank or the one by National Bank of Georgia on the day of transfer.

[If while implementation of the payment foreseen by the order, there is no sufficient balance at the indicated account the payment will fail.](#)

9.3.2 Regular orders archive

All those tasks are given in the regular orders archive, which you created via Internet Bank

The following might be done from the archive:

- See the order status
- Create new order
- Cancel particular order

9.4 Templates

At the page of template the list of your templates is given by means of which you may draw new transfer document.

In order to find the templates easily you may filter templates according to name and/or transfer type.

9.5 Transfers archive

All those transfers are given in the transfers archive, which are carried out by you via Internet Bank.

In order to find the intended transfer easily, you may filter the transfers according to transfer type, amount or period.

The following might be done from the archive:

- See details of the particular transfer
- Initiate new transfer (in such case transfer data shall be imported to new transfer)
- Save transfer as template

- Print the document (WORD, PDF)

10. Applications

Now you can remotely without referring to the bank fill in and send applications to the bank for loan as well as deposit products.

Select the product application, fill in the relevant fields and follow the instructions.

The status of your application might be seen in applications archive.

11. Currency rates

At the main page you may see currency commercial exchange rates of JSC “VTB Bank (Georgia)” towards GEL.

In order to see the other currency rates press the button “rates in other currencies”.

At the page various currency commercial (JSC “VTB Bank (Georgia)”) and National Bank rates are given towards GEL.

Here you may use currency conversion calculator also.

12. DRAG & DROP

By means of the function Drag & Drop simply and quickly you may implement the intended operation at the homepage.

With the mouse drag the intended operation to the homepage and drop it at any place.

Working is much easier and more comfortable with this function, various operations might be carried out and products and accounts might be seen not leaving the homepage.

13. Upper auxiliary menu

By means of the relevant buttons of the auxiliary menu allocated at the upper panel of the homepage the following might be done:

- Familiarize with the bank proposals
- Familiarize with and receive/confirm special offers particularly destined for you
- Get news
- Change account(s) name
- Change username with combination of desired symbols and digits – (it is recommended to include both symbols and digits in username).
- Change Internet bank password (password shall be of at least 8 symbols, permissible symbols and digits: A-Z.a-z, 0-9)
- Change safety level for authentication during entry into the system
- Change your contact information verified at the bank
- Configure informational SMS notifications receipt parameters according to the accounts
- See the history of entries into the system
- Hold correspondence with the bank by means of the mailbox

13.1 Mailbox

By means of the mailbox allocated on the upper panel you may hold correspondence with the bank. The block includes the following submenus:

- Received messages
- Sent messages
- New messages

13.2 Received messages

In the received messages the list of the received messages is given. Unread message in the list is bolded, and at the relevant button of the upper panel of the main menu number of unread messages is given in red.

Messages in the list are sorted according to dates. The following information is given in the list:

- Message receive date
- Message topic
- Message textual part

By means of the relevant button in the upper right corner of messages list you may choose new message.

In the messages list by clicking on the particular message you will be redirected to the page where the full text is given.

Message might have attached file, opened by clicking the relevant button.

By means of the button – “Reply” you may reply to particular message.

13.3 Sent messages

List of sent messages is given on the page.

Messages in the list are sorted according to dates. The following information is given in the list:

- Message send date
- Message topic
- Message textual part

By means of the relevant button in the upper right corner of messages list you may choose new message.

In the messages list by clicking on the particular message you will be redirected to the page where the full text is given.

Message might have attached file, opened by clicking the relevant button.

13.4 New message

While writing new message indicate addressee group: Back Office/ Cards, message topic, fill in the text and click the button “Send”.

Once the message is sent, you will be automatically redirected to the page of sent messages list.

14. Sign out

If you want to finish working with Internet Bank, for the purpose of security by all means press the button “Sign out”.

At the same time be advised that in case of inactivity during 10 minutes in the system, the session expires.

15. Security

With the purpose to secure your accounts, before logging into the internet bank, make sure you are at the following internet page: www.ivtb.ge. That might be controlled by clicking the lock allocated at the browser or at the upper left corner of the page, where you will get the information about security certificates;

Do not leave computer/device uncontrolled, if authorized with the internet bank;

Do not disclose your username and password to other persons;

Do not keep confidential information (username, password and authorization code in computer, internet or mobile phone in the files not protected with the password;

Do not send confidential information via email. The bank will never demand such information via email; if you receive email with any such demand, immediately call the number +995 32 224 24 24, notify us regarding the indicated and delete the mail;

Upon completion of the work with the internet bank, with the purpose of security sign out by all means;

At the same time, be advised that in case of inactivity at the internet bank for 10 minutes, the session expires.