<h1 align="center">Instructions for Operation with "SMS-Banking" Information System</h1>

To receive information on accounts, you must send an SMS message in the form:
Request code (space) Bank code (space) Account code
Request code - one of the following combinations (in Latin): O , LI, LO, TI, TO
Bank code – consists of 5 digits, the branch MFO is specified
Account code – 20-digit customer's account.

- To get the **current account balance** you need to send SMS message with code "**O**";

This request shows account balances for the current day at a given time

1. Request code - Latin letter «O»
2. Bank code - consists of 5 digits, specifies the branch MFO where your account is maintained. For this function, the branch code is set by default. Typing of the branch MFO is not required.
3. Account code – mask of your account code (maximum 20 characters).
   - If you type only the balance account, for example 20208%, this means that you will receive a message about the status of all accounts that start with 20208.
   - If you type the last three digits of the account (001 or 002 or 003, etc.), you will receive an SMS - message for the balances of all accounts that have an ending (serial number) corresponding to the typed three digits:
   - You can specify the balance account and the account serial number at the same time in the form 20208%001, then you will receive an SMS message about the balances of accounts that start with 20208 and end with 001
   - You can specify the accounts in full (all 20 characters), then you will receive an SMS message about the balances for one specific account.

It is important!!! When using a mask, do not forget to include the % sign, otherwise the system will not respond to your message!

Example: For request "O" for all accounts, you will receive an SMS message in the form:

Ostatok na chete(ah) (Balance of the account(s))
16401..001 – 0 - sum
20208..001 – 001 – 4 999 43.00 – sum
20208840..003 – 0 – sum □

- To view **the latest incoming transactions on your account**, you must send an SMS message with the code Li;

This request will specify the latest receipts to the account

1. Request code - a set of Latin letters "**Li**"
2. Bank code - consists of 5 digits, specifies the Bank's microfinance organization from which funds are received into the account. If there is no bank code, an SMS message will be sent regarding all receipts to the account.
3. Account code – account code mask (maximum 20 characters).
   - If you type only the balance account, for example 20208%, this means that you will receive a message about the last receipt for all accounts that start with 20208.
   - If you type the last three digits of the account (001 or 002 or 003, etc.), you will receive SMS message about the latest receipts for all accounts that have an ending (serial number) corresponding to the typed three digits:
   - You can specify the balance account and the account serial number at the same time in the form 20208%001, then you will receive an SMS message for accounts that start with 20208 and end with 001.
   - You can specify the account in full (all 20 characters), then you will receive an SMS message for one specific account.

It is important!!! When using a mask, do not forget to include the % sign, otherwise the system will not respond to your message!

Example: For "Li" request, you will receive SMS messages in the form:

20208.001 - 150 000.00 - 01095/20208000504555142002

- To view the **latest outgoing transactions on the account**, you must send an SMS message with the code "**Lo**";

This request shows only those accounts from which the payment was made. And it shows the amount sent, which is the latest at that moment.

1. Request code – a set of Latin letters "**Lo**"
2. Bank code – consists of 5 digits, indicates MFO of the recipient Bank. If there is no bank code, an SMS message will be sent for all amounts sent from the account.
3. Account code – account code mask (maximum 20 characters).
   - If you type only the balance account, for example 20208%, this means that you will receive an SMS message about the amounts sent from all accounts that start with 20208.
   - If you type the last three digits of the account (001 or 002 or 003, etc.) , then an SMS message will be sent for all accounts that have an ending (serial number) corresponding to the typed three digits;
   - You can specify the balance account and the account serial number at the same time in the form 20208%001, then the customer will receive an SMS message for accounts that start with 20208 and end with 001.
   - You can specify the account in full (all 20 characters), then you will receive an SMS message for one specific account.

It is important!!! When using a mask, do not forget to include the % sign, otherwise the system will not respond to your message!

Example: For a customer's "**Lo**" request for all accounts and all banks a message shall be received in the form:

20208.001 - 57.00 – 01095/ 45249000600001095113

- To find out the **list of incoming transactions on the account**, you need to send an SMS message with the "**Ti**" code;

This request shows only those accounts for which there were receipts for the current day at a given time

1. Request code - a set of Latin letters **"Ti"**
2. Bank code - consists of 5 digits, indicates MFO of the sending bank. If there is no bank code, an SMS message will be sent regarding all receipts to the accounts.
3. Account code – account code mask (maximum 20 characters).
   - If you type only the balance account, for example 20208%, this means that you will receive a message about all receipts to all accounts that start with 20208.
   - If you type the last three digits of the account (001 or 002 or 003, etc.), you will receive an SMS message about all receipts for all accounts that have an ending (serial number) corresponding to the typed three digits:
   - You can specify the balance account and the account serial number at the same time in the form 20208%001, then you will receive an SMS message for accounts that start with 20208 and end with 001.
   - You can specify the account in full (all 20 characters), then you will receive an SMS message for one specific account.

It is important!!! When using a mask, do not forget to include the % sign, otherwise the system will not respond to your message!

Example: For "**Ti**" request for all accounts you will receive a message in the form:

Sheta vhodyashie Operacii summa: (incoming accounts. Operation amount)

20208..001 - 3,500,000.00 sum

20208..001 - 57.00 – 01095/ 45249000600001095113

- To find out the **list of outgoing transactions on the account**, you must send an SMS message with the "**To**" code;

This request shows only those accounts from which the payment was made. And it shows all the amounts that were sent for the current day.

1. Request code – "**To**"
2. Bank code – consists of 5 digits, indicates MFO of the recipient Bank. If there is no bank code, an SMS message will be sent for all amounts sent from the account.
3. Account code – account code mask (maximum 20 characters).
   - If you type only the balance account, for example 20208%, this means that you will receive a message about the amounts sent from all accounts that start with 20208.
   - If you type the last three digits of the account (001 or 002 or 003, etc.), you will receive SMS message for all accounts that have an ending (serial number) corresponding to the typed three digits:
   - You can specify the balance account and the account serial number at the same time in the form 20208%001, then you will receive an SMS message for accounts that start with 20208 and end with 001.
   - You can specify the account in full (all 20 characters), then you will receive an SMS message for one specific account.

It is important!!! When using a mask, do not forget to include the % sign, otherwise the system will not respond to your message!

Example: For a "**To**" request for all accounts and all banks you will receive a message in the form:

Sheta ishodashi Operacii summa:

20208..001 - 3,000,500.00 sum

Send all SMS messages to phone number: **1500**
SMS-Banking support by phone: 231-60-57