

Regulation
on cash operations, storage and transportation of cash and other valuables in credit institutions

1. General provisions

1.1. This Regulation has been developed in accordance with the Laws of the Republic of Azerbaijan ‘on the Central Bank of the Republic of Azerbaijan’ and ‘on Banks’ and determine procedures on cash operations, storage (except for storage of valuables in safe boxes) and transportation of cash and other valuables in credit institutions.

1.2. In case a credit institution does not have positions with the names provided for herein, the powers specified herein are exercised by the employees performing those functions.

1.3. Every credit institution adopts internal rules on cash operations, organization of storage and transportation of cash and other valuables taking into account the requirements herein.

1.4. Credit institutions should comply with the requirements of the Law of the Republic of Azerbaijan ‘on Prevention of legalization of criminally obtained funds and other property and the financing of terrorism’ when conducting cash operations.

2. Definitions

2.1. The definitions used herein bear the following meanings:

2.1.1. evening cash office – the cash office that maintains cash operations on business days after the end of the operational day, and on non-working days without opening a vault within the established work schedule;

2.1.2. automated bank information system (ABIS) – a system for submission of relevant financial, analytical and management information in paper and (or) electronic media, that provides automation of accounting operations in a credit institution;

2.1.3. bundle – a pack of banknotes of 10 (ten) straps (1000 sheets) of the same nominal value;

2.1.4. wrap – a paper strip to band banknote straps;

2.1.5. strap – banknotes of the same nominal value 100 (hundred) sheets banded with wrap;

2.1.6. other valuables – certified securities, payment cards, strict reporting blanks, precious metals, precious stones, jewelry, spare keys to vaults and payment terminals;

2.1.7. operational day – period for servicing customers within a business day, set by credit institutions’ internal procedures;

- 2.1.8. operator - an employee of a credit institution who deals with customers within his/her powers, except for cash operations;
- 2.1.9. operator-cashier – an employee of a credit institution who is engaged in cash operations along with other customer service operations within his/her powers;
- 2.1.10. packaging – counting of banknotes and coins in sheets or numbers respectively, sorting and packaging of banknotes in terms of their nominal values, quality parameters (fit or unfit for circulation);
- 2.1.11. daily cash documents – documents formalized within a day on cash operations maintained in a credit institution;
- 2.1.12. daytime cash office– a cash office where cash operations are conducted during an operational day;
- 2.1.13. special packaging unit – packaging that ensures safe storage and transportation of banknotes in cassettes of payment terminals, special containers and other packaging units, as well as making banknotes unfit for circulation by special means (special paints, chemicals, adhesives, etc.) in case of illegal intrusion attempts;
- 2.1.14. cash transportation – transportation of cash and other valuables from the place of storage to destination;
- 2.1.15. cash collector – credit institution employee, who transfers cash and other valuables;
- 2.1.16. cash operations – total operations on receiving, payout, storage and protection of cash and other valuables, as well as cash operations on currency exchange and money transfers;
- 2.1.17. cash infrastructure – specially equipped place for cash operations, that meets technical and safety requirements;
- 2.1.18. head of the cash office – as one of vault administrators a person responsible for cash operations;
- 2.1.19. cashier – a credit institution employee who maintains cash operations with customers, as well as participates in cash transportation of payment terminals;
- 2.1.20. rubber plate – print form mounted on a vacuum device, with the name of the credit institution and (or) a credit institution unit;
- 2.1.21. a credit institution unit – credit institution’s head office, branch, division;
- 2.1.22. packaging unit – a container, a box, a polyethylene bag, a package, a cassette, an envelope and other lockable facility meant for transportation and storage of cash and other valuables;
- 2.1.23. payment terminal –a device, including ATMs and self-service terminals, that allow to make a payment transaction via payment instruments, including cash and confirm payer’s payment transaction;
- 2.1.24. seal – a non-reusable numbered or a barcode binding facility intended for locking of the areas for operations with cash and other valuables, packaging and storage units;
- 2.1.25. money cheque – a check consisting of a written order to withdraw cash from a customer's bank account;
- 2.1.26. cash vault – a dedicated area in a credit institution used for storage of cash and other valuables not intended for servicing of customers;
- 2.1.27. cash vault administrator – a credit institution employee responsible for cash vault keys, accounting of and operations with cash and other valuables in the cash vault;
- 2.1.28. stamp – a print form that reflects the name of the credit institution and/or credit institution unit, the cash office type (daytime or evening), and the date of operation;

2.2. Other definitions used herein bear the meanings specified in normative acts of legal nature and regulations of the Central Bank of the Republic of Azerbaijan (hereinafter – the Central Bank).

3. Organization and accounting of cash operations

3.1. A cash infrastructure is created in credit institution units to maintain cash operations. The cash infrastructure includes the following areas:

3.1.1. a cash vault for storage of cash and other valuables (hereinafter – jointly valuables);

3.1.2. a pre-vault area;

3.1.3. Daytime (evening) cash office – a space for cash operations with customers;

3.1.4. a space for packaging and recounting of cash;

3.1.5. a space for a customer to count the cash he/she received.

3.2. In case of lack of the pre-vault area specified in sub-item 3.1.2 herein, acceptance of the valuables withdrawn from and brought to the vault is maintained in a daily cash office.

3.3. In case of lack of a separate area specified in sub-item 3.1.4 herein, packaging and recounting of cash is maintained in a daytime (evening) cash office.

3.4. The area of the cash infrastructure is established by the credit institution in accordance with the volume of valuables to be placed there and/or the operations to be conducted in light of the security and technical requirements specified herein.

3.5. According to the 'List of objects protected by public authorities' approved by Resolution 32 of the Cabinet of Ministers of the Republic of Azerbaijan dated 7 February 2008, the banks where cash funds are stored should be protected by a related public institution. Electronic security systems of credit institutions should be integrated to the centralized police security console. The organization, frequency and implementation of inspections related to the operation of these systems are determined by internal rules of the credit institution.

3.6. A credit institution where cash funds are stored should be provided with 24 hour armed guard (except for connection of electronic protection systems to the police security console in non-working hours).

3.7. Areas allocated for cash operations are equipped with surveillance cameras that can capture clear images. Surveillance cameras should record cash operations, employees and customers who perform these operations. Surveillance camera images are stored for at least 6 (six) months.

3.8. The following cash offices may be organized in credit institution units to conduct cash operations: daytime/evening cash offices, currency exchange offices and payment terminals.

3.9. Payment terminals may be installed in administrative buildings of credit institution units and/or outside areas. Payment terminals should recognize security elements of currency they receive.

3.10. Cash operations with customers are conducted by cashiers and/or operator-cashiers at credit institutions. When cash operations are conducted by an operator-cashier, the customer is not forwarded to the cash office, cash and other valuables are directly delivered to and handed over from him/her. The credit institution sets a limit on cash operations conducted by the operator-cashier taking into account the requirements of Items 8.4-8.6 within the framework of risk management and double control.

3.11. Cashiers (operator-cashiers) are provided with banknote counters, banknote authentication devices, stamps, seals and rubber plates.

3.12. Cashiers (operator-cashiers) should use their own stamps on cardboard covers on banknote straps, packaging units, as well as in the documents drawn up in connection with these operations (except for the documents drawn up on electronic media).

3.13. Cash vault keys, seals, rubber plates and stamps used in cash operations are recorded in off-balance sheet accounts in credit institutions. When keys, rubber plates and stamps are delivered to credit institution staff for use they are removed from off-balance sheet accounts and registered in the 'Book for registration of keys, seals, rubber plates and stamps' (Annex 1). Entries in the book are made by a person who does not deal with valuables determined by the written order of the head of the credit institution's unit. Keys, seals, rubber plates and stamps are given to and taken from employees by signing in the book (except if the book is kept in electronic form). Keys, seals, rubber plates and stamps taken back from employees are re-recorded in off-balance sheet accounts.

3.14. When temporarily leaving the workplace cashiers (operator-cashiers) keep valuables, keys, seals, rubber plates and stamps in a locked safe or in locked cabinets located in the area under surveillance camera control. Regulations on handover, damage to or recovery of the keys to vaults, safes and cabinets in case of loss are regulated by this Regulation and internal rules of the credit institution.

3.15. Cashiers (operator-cashiers) are not allowed to keep their own cash and other valuables in the cash infrastructure or in the area allocated for cash operations with customers.

3.16. Cashiers (operator-cashiers) are provided with signature specimens of employees authorized to sign cash office documents. A designated official controls timely submission, change and destruction of signature specimens under credit institution's internal procedures.

3.17. In credit institution units with one cashier the functions assigned to the cashier and chief cashier by this Regulation are performed by the cashier alone and in this case 'Registration book of cash and other valuables received and delivered' (Annex 2) and 'Report on cash turnover during the day' (Annex 3) are not compiled.

3.18. Handover of cash among the employees who conduct cash operations within the credit institution is maintained as follows:

3.18.1. in bundles – by checking completeness of the bundle, details of the cover, the rubber plate and the number of straps in the bundle according to the inscriptions on the cover;

3.18.2. in packaging units –according to the inscriptions on the cover on the packaging unit, by checking the completeness of the packaging unit, details of the cover and the rubber plate;

3.18.3. in straps – by checking the number of straps;

3.18.4. in open banknotes and coins – counting them by sheets or numbers.

3.19. A full financial responsibility agreement is signed with employees of the credit institution, dealing with cash and other valuables in accordance with the Labor Code of the Republic of Azerbaijan.

3.20. Cash operations conducted during a day are recorded in real-time in on-balance or off-balance sheet accounts, depending on the method of accounting, through accounting entries generated by the ABIS by credit institution employees on the same day. Receiving (payout) documents and reports developed in the ABIS with respect to these operations (hereinafter jointly – cash documents) are formalized by signing by the credit institution employees who conduct those operations after approval in the ABIS in hard and/or soft copies. Cash documents issued in electronic form are provided to customers on paper in accordance with Item 6.4 herein.

3.21. Documents related to cash operations should be collected, reconciled on turnovers and separately filed per day in the 'Daily cash documents' folder at the end of each working day. 'Daily cash documents' are signed by the person of the credit institution unit responsible for the finance and accounting and the chief cashier.

3.22. The ABIS used in the credit institution for electronic documentation of cash operations should meet the requirements set by the Central Bank. The ABIS used in the credit institution should

register cash operations, identify the employees who conduct these operations, the date and time of confirmation, store, archive and report cash operations related data.

3.23. No correction may be made on cash documents.

3.24. Registration books on cash operations may be compiled in hard or soft copy through information systems used by the credit institution. When books are compiled on paper, their pages are filed, numbered, and the number of pages on the back is confirmed by the signature and seal of the authorized official of the institution, who does not deal directly with cash and other valuables.

3.25. The credit institution may change the form of cash documents and books specified herein keeping their requisites.

4. Cash vault

4.1. If at the end of the business day the amount of cash kept in one unit of the credit institution (excluding cash kept in payment terminals installed in the credit institution unit) exceeds AZN200 (two hundred) thousand (including foreign currency equivalent), valuables are stored in cash vault that meet the following technical and security requirements:

4.1.1. the height from the floor up to the inner ceiling not less than 2.7;

4.1.2. reinforced concrete (bricks, stones reinforced with concrete belts) not less than 40 cm thick or other construction materials of any thickness equivalent to that strength (if walls are made of other construction materials, their strength must be confirmed by construction documents or relevant certificates);

4.1.3. the floor must be made of reinforced concrete not less than 60 cm or other construction materials of any thickness equivalent to the strength (if the floor is made of other construction materials, its strength must be confirmed by construction documents or relevant certificates);

4.1.4. no void or basement underneath;

4.1.5. the ceiling of the vault should be isolated;

4.1.6. walls should be completely isolated from credit institution's exterior walls;

4.1.7. should be equipped with fire proof alarm systems;

4.1.8. be closed with two consecutive doors: the first door must be made of iron bars, the second outer door be fireproof and armored, the frame of both doors be welded to the wall's metal structure;

4.1.9. at least one of the surveillance cameras should be directed to the cash vault's entrance to monitor opening and closing of doors;

4.1.10. be equipped with metal racks, cabinets and safes.

Note: the requirements in sub-item 4.1.4 - 4.1.6 herein may not apply in case the floor, walls and ceiling of the cash vault of the credit institution are equipped with vibration sensors to prevent intrusion, as well as with surveillance cameras in surrounding areas.

4.2. Handover of valuables withdrawn from and brought to the cash vault should be provided in the pre-vault area (except for the case specified in Item 3.2 herein). The dimension of the pre-vault area is determined by the credit institution in accordance with the volume of operations to be conducted.

4.3. If at the end of the business day the amount of cash kept in one unit of the credit institution (excluding cash kept in payment terminals installed in the credit institution unit) is AZN200 (two hundred) thousand (including foreign currency equivalent) or less, the valuables may be stored in a separate area equipped with surveillance cameras, in a non-portable and fireproof safe to ensure security. The non-bank credit institution (NBCI) may store valuables not exceeding AZN20 (twenty) thousand (in foreign currency equivalent amount) in a fire-proof safe.

4.4. In case of absence of a cash vaults in the credit institution unit that meets the requirements determined herein, cash is handed over to another unit of the credit institution with the cash vault that meets those requirements. In case of absence of a cash vault of the NBCI that meets the requirements established herein, the cash is handed over to the credit institution that meets those requirements.

4.5. In case only payment terminals are used for cash operations in the credit institution installation of the cash vault or the safe specified in Items 4.1 and 4.3 herein is not required.

5. Cash vault opening and closing

5.1. The cash vault and the safe (hereinafter jointly – the cash vault) specified according to Items 4.1 and 4.3 herein are locked with at least two keys by administrators of the cash vault of the credit institution unit. The keys are distributed among the following cash vault administrators of the credit institution at the decision of the Management Board of the credit institution or an order of the official empowered by the Management Board:

5.1.1. a first key – head of the cash office;

5.1.2. a second key – head of the credit institution (credit institution unit) (the person responsible for overall management) or an official responsible for finance and accounting.

5.2. If there are more than two keys to cash vault doors and additionally an electronic key, a responsible cash vault administrator per key is defined at the decision of the Management Board of the credit institution or an order of the official empowered by the Management Board. At a credit institution with a sole director cash vault administrators responsible for storage of valuables are identified by him/her.

5.3. The cash vault can be opened and closed using modern facilities (electronic key, password, eye, fingerprint scanner and other similar facilities) in light of the requirements herein.

5.4. There should be spare keys to cash vault doors. The spare keys should be placed in a packaging unit, stamped with the credit institution stamp, and handed over to another credit institution unit located near the credit institution in question with a cash vault, the Central Bank or another credit institution for storage.

5.5. If the cash vault administrator fails to discharge his/her duties for some reasons (illness, vacation, business trip, etc.) the key may be given to another employee upon drawing up a relevant act at the decision of the official of the credit institution empowered by the Management Board of the credit institution. At that:

5.5.1. if the cash vault administrator is unable to participate in the handover, in accordance with a written order of the senior official authorized by the Management Board the cash vault key should be taken by employees of the security department of the credit institution from the vault administrator and handed over to the person who will replace him/her and a note is made in the acceptance act on non-participation of the cash vault administrator in the process of handover;

5.5.2. in case of impossibility of handover of the cash vault key from the cash vault administrator, a reserve copy (spare key) of that key is taken from the cash vault the spare key is stored at and handed over to the person who will replace him/her at a written order of the official empowered by the Management Board.

5.6. Except for Item 5.5 herein, the cash vault administrator is prohibited to give the key entrusted to him/her to another cash vault administrator or other persons.

5.7. Cash vault doors should be locked and opened with the keys owned by cash vault administrators. In case of necessity for operations with valuables, cash vault doors may be opened several times during an operational day.

5.8. The following persons may enter the cash vault:

5.8.1. credit institution's cash vault administrators;

5.8.2. employees of the Central Bank due to inspection, internal audit staff of the credit institution and external auditors (during the inspection);

5.8.3. a chair and members of committee created by the credit institution with respect to handover works and verification of valuables in the cash vault (during the inspection).

5.9. Except for the persons specified in Item 5.8 herein, other persons access the cash vault at a written order of the official of the credit institution empowered by the Management Board.

5.10. When the persons specified in sub-items 5.8.2, 5.8.3 and Item 5.9 herein enter the cash vault, they should be accompanied by at least one of the cash vault administrators.

5.11. Prior to opening the cash vault, cash vault administrators inspect doors, locks, seals and stamps (if used) and the areas surrounding the cash vault for intrusion.

5.12. If the fact or attempt to interfere with the cash vault is discovered or suspected, the management of the credit institution and the state body protecting the cash vault is immediately notified. In this case, before the cash vault door is opened, the cash vault administrators draw up an act confirming the fact in the presence of a security officer of the state body.

5.13. After the cash vault door is opened (except for the safe), integrity of its floor, ceiling and walls, as well as the doors and locks of metal racks, cabinets and safes and packaging units are checked. In case of damage, the management of the credit institution and the state body that ensure protection of the cash vault are immediately notified, an act confirming the fact is drawn up and measures are taken in accordance with instructions.

5.14. During the operational day after the cash vault doors are opened, the head of the cash office hands over valuables to cashiers (operator-cashiers) having them sign the 'Registration book of cash and valuables received and paid out' (except when the book is maintained electronically).

5.15. After the operational day is completed, cashiers (operator-cashiers) reconcile the final amount in the 'Report on cash turnover during a day' generated in the ABIS based on all receiving and payout operations with the actual balance.

5.16. In case of discrepancy between the amount of valuables received or paid out and the actual amount in the cash office, missing (extra) funds are transferred to the discrepancy account. An investigation is conducted in accordance with internal rules of the credit institution to determine the fact and the reasons for the difference.

5.17. In case of no-discrepancy, the cashier (operator-cashier) confirms the 'Report on cash turnover during a day' in the ABIS and hands over the cash balance together with cash documents to the head of the cash office by having him/her sign the 'Registration book of cash and other valuables received and delivered' (except when the book is maintained electronically). After the head of the cash office confirms the report(s) in the ABIS he/she confirms the 'General Report on cash turnover during a day' (Annex 4) generated in the ABIS on their basis.

5.18. The 'General report on cash turnover during a day' is forwarded to the official of the credit institution responsible for finance and accounting via the ABIS. The person in question reconciles the final amount of valuables specified in the report with the balance in accounting and in case of no mismatch, confirms the 'General report on cash turnover during a day' in the ABIS. In case of a

mismatch, the 'General report on cash turnover during a day' is sent back to the head of the cash office for elimination of the mismatch.

5.19. Based on the 'General report on cash turnover during a day' the head of the cash office makes a note on cash turnover and balances of local and foreign currency, other valuables in the 'Book of accounting of cash and other valuables stored in the cash vault' (Annex 5) at the end of the operational day and cash vault administrators approve them with their signatures (except when the book is maintained electronically). The book is stored at the cash vault.

5.20. After cash vault doors are closed by cash vault administrators, they are connected to the electronic security system. The cash vault doors are disconnected from the electronic security system prior to opening the following working day. The security unit of the credit institution receives a confirming notice (letter) as an approval of connection to and disconnection from the security system and the notices are stored in the system.

5.21. In the absence of the electronic security system or in case of technical problems in its use, the cash vault is handed over to the security employee of the state body having him sign in the 'Registration book of cash vault opening and closing' (Annex 6). Cash vault administrators sign the book by mentioning the closing date and time of the doors. The following day the security employee hands over the cash vault to cash vault administrators by signing the book. Cash vault administrators check the surrounding of the cash vault as per Item 5.11 herein and in case of no discrepancy and sign by mentioning the opening date and time of the doors.

5.22. The cash vault is opened on working days in case of necessity for receiving and paying out cash.

5.23. The cash vault is opened on non-working days at the decision of the Management Board of the credit institution or at the order of the official empowered by the Management Board.

5.24. The cash vault in emergency and urgent cases is opened in accordance with internal rules of the credit institution regulating business continuity in emergency situations.

5.25. The doors of the cash vault where operations with valuables are not conducted are opened by cash vault administrators no less than once a month, the cash vault is checked as per Item 5.13 herein and the check results are documented.

5.26. When references specified in Items 5.17 and 5.18 herein are formalized in paper carriers, the references confirmed in the ABIS are printed out, and signed by the employees who confirmed them.

6. Cash operations with customers

6.1. The credit institution may conduct the following cash operations with customers:

6.1.1. receiving valuables from customers to enter them to their bank accounts, as well as other on- and off-balance sheet accounts and paying them out to customers by debiting their accounts;

6.1.2. receiving or paying out cash for execution of payment orders;

6.1.3. change of currency;

6.1.4. selling jubilee and commemorative coins issued to circulation by the Central Bank to customers;

6.1.5. currency exchange operations.

6.2. Credit institution employees should verify authenticity and payment of the face value of cash when receiving, changing and forming cash in accordance with the regulations of the Central Bank governing the signs of unfit, change and expertise of banknotes.

6.3. When conducting cash operations a customer presents an ID card to the credit institution. If related public authorities (institutions) are integrated to the electronic information system, an ID card for cash operations is generated by the credit institution through the system in question.

6.4. When conducting cash operations with customers, credit institution employees who conduct cash operations print out paying (receiving) documents confirmed in the ABIS electronically, have them signed in a relevant order and formalize in paper carriers.

7. Cash receiving operations

7.1. Cash is received from customers to the cash office based upon the 'Cash deposit notification' (Annex 7), and receiving of other valuables upon the 'Other valuables off-balance sheet deposit notification' (Annex 8) (hereinafter jointly – deposit document).

7.2. Creating an appropriate accounting entry the operator develops a deposit document in the ABIS in the name of the person who handed over the valuable, prints it out and signs the order and receipt part of the document. The deposit document contains 1st, last and middle names of the person who hands over the valuable and the requisites of the ID card (if required). At that:

7.2.1. if cash is received, the type and amount of the received currency is indicated in the 'Cash deposit notification' (in figures and words);

7.2.2. other valuables are received based upon an act and the 'Other valuables off-balance sheet deposit notification'. The act includes the description of other valuables received (the type – on precious metals, precious stones, jewelry, total weight and number; on certified securities and strict reporting blanks – the type, the number and registration numbers; on payment cards – the type and number, the card's face value (if any); on reserve keys – the name of the object the key belongs to and the number of keys). Reserve keys, precious metals, stones, and jewelry are packaged, sealed and a cover with requisites is attached on the packaging unit. The cover includes 1st and last names of the person who delivered the packaging unit, 1st and last names of the employee(s) of the credit institution who packaged the unit, their signatures, the date of packaging, the name of the valuable and the number of the seal. Each of the packaging unit(s), as well as certified securities, strict reporting blanks and cards is entered to the 'Other valuables off-balance sheet deposit notification' and recorded as one manat in the off-balance sheet account.

7.3. The customer signs the order and receipt part of the deposit document and the act (when receiving other valuables) and delivers the valuables (packaging units) together with the ID card (except for the case specified in Item 6.3 herein).

7.4. Cash and other valuables (packaging units) received from the person are counted sheet by sheet (piece by piece). The cashier should receive the cash so that the customer can see his/her actions or indicators of the banknote counter.

7.5. The cashier checks whether the date of drawing up the deposit document is indicated, the amount in figures and words is identical, the signature of the operator is compliant with the sample of signature he/she has, the amount entered to the ABIS the same amount specified in the deposit document, it is signed by the customer and reconciles the requisites in the ID card with the information specified in the deposit document, and the amount in the deposit document with the actual amount he/she has received. When other valuables are received, the cashier checks that the act is signed by the customer, reconciles the information specified in the act with the information specified in the deposit document, as well as the details and seals of the covers on the packaging units:

7.5.1. in case of no discrepancy, the cashier signs the notice and receipt section of the deposit document, puts his/her stamp in the receipt section and confirms completion of the deposit operation in the ABIS. The cashier keeps with himself/herself the notice section of the deposit document, as copy of the act (when receiving other valuables) to file to the 'Daily cash documents', and the stamped receipt section is presented to the person who delivers the valuable together with the other copy of the act;

7.5.2. in case of discrepancy, it is eliminated as follows:

7.5.2.1. if the amount falls below the amount shown in the deposit document, the shortfall is paid by the customer, or the actually received cash amount is recorded on the back of the deposit document, signed, stamped and returned to the customer to draw up a new document;

7.5.2.2. if the amount is more than the amount shown in the deposit document, the excess amount is returned to the customer, or if the customer wants to debit the actual amount, the actually received cash amount is recorded on the back of the deposit document, signed, stamped and returned to the customer to draw up a new document;

7.5.2.3. other valuables (packaging units) are returned to the customer to draw up new document(s) (deposit document, act, cover).

7.6. When the operator-cashier discharges the functions of the operator and the cashier, it is him/her who creates and approves an appropriate accounting entry via the ABIS, formalizes and signs deposit documents, as well as receives the valuables from the customer upon checking. At that the 'operator' and 'cashier' signature fields are replaced in the deposit document with the 'operator-cashier' signature field.

7.7. The cash debited by the credit institution is formalized as per Section 10 herein.

7.8. Cash is received from customers via payment terminals using customer identification techniques (except for the case of payment for utilities and other public services for which the subscriber code is issued). Upon completion of the cash receipt operation, the customer is issued a document (receipt) confirming the operation through the payment terminal (if required). The receipt contains the information specified in the normative act regulating the rules of issuance and use of payment cards

8. Payout operations

8.1. Cash is paid out from the cash office based on the 'Cash payout order' (Annex 9) or a Cash cheque' (Annex 11), while other valuables are paid out based on the 'Other valuables off-balance sheet payout order' (Annex 10).

8.2. Individuals, including private entrepreneurs who have a note on absence of a stamp on a signature and seal sample formalized on the account pay out cash on the basis of the 'Cash payout order', while legal entities and private entrepreneurs whose seal is mentioned on the signature and seal sample sheet formalized on the account on the basis of the cash cheque.

8.3. When cash payout operations are based upon the 'Cash payout order', or "Other valuables off-balance sheet payout order' (hereinafter jointly – payout document), the operator checks availability of sufficient funds in the customer account for conduction of the transaction, creates, prints out and signs an appropriate accounting entry in the ABIS in the name of the person who receives the valuable. The payout document includes 1st, last, middle names, ID card requisites of the person who received the valuable. At that:

8.3.1. if cash is paid out, the type and amount of the currency (in figures and words) paid out is indicated in the 'Cash payout order';

8.3.2. other valuables are handed over to the customer based upon the act and 'Other valuables off-balance sheet payout order'. The act includes the description of other valuables handed over (precious metals and stones; on jewelry – type, total weight and number; on certified securities and strict reporting blanks – the type, quantity and registration numbers; on payment cards – the type and number, card's face value (if any); on reserve keys – the name of the object the key belongs to and the number of keys or requisites and the number of packaging units they are placed in (when valuables are handed over in packaging units). Each of the packaging unit(s), as well as certified securities, strict reporting blanks and cards is recorded in the 'Other valuables off-balance sheet payout order' as one manat and are removed from the off-balance sheet account.

8.4. The operator prints out and signs the payout document and the act (when paying out other valuables) and presents to the responsible person of the credit institution who discharges the supervisory function determined with internal rules of the credit institution (hereinafter – supervisor).

8.5. The supervisor verifies the payout document across all requisites, in case of discrepancy he/she returns it to the operator together with the act to develop a new document. In case of no discrepancy, the supervisor signs the payout document and the act and presents them to the operator, who in his/her turn presents to the customer.

8.6. As part of the operational risk management to ensure an effective control over payout operations at the credit institution the head of the credit institution unit or another authorized official of the credit institution may act as a supervisor on the payout document that exceeds the limit set and act the payout document (act).

8.7. The customer presents a payout document and an act (when paying out other valuables) together with an ID card (except for the case specified in Item 6.3 herein).

8.8. The cashier checks whether the date of development is indicated in the payout document, whether the amount in figures and words is identical, whether signatures of officials who signed the documents is compliant with the signature samples he/she has, an correctness of the amount included in the ABIS with the amount specified in the payout document and reconciles requisites in the ID card with those on the payout document. When other valuables are paid out, the cashier reconciles the data in the act with those in the payout document, as well as requisites on the packaging unit(s) and the seal:

8.8.1. in case of no discrepancy, the cashier prepares the amount or other valuables specified in the payout document, signs the act and both parts of the payout document, stamps the second part, confirms completion of the payout operation in the ABIS and hands over the valuable to the related person. After receiving the valuable the person who receives the item signs the payout document and the act. The cashier keeps the first part of the payout document, a copy of the act (when handing over other valuables) to file to the 'Daily cash documents' and presents the second stamp part of the document and the other copy of the act to the person who receives the valuable;

8.8.2. in case of discrepancy, the document(s) (payout document, act) are returned to the operator to draw up again.

8.9. Cash is paid out via a cash cheque in the following order:

8.9.1. the customer fills in the cheque, after 1st, last and middle names, ID card and other required information is noted, the cheque is signed and stamped by the person(s) with the first and second (if any) signature authority;

8.9.2. the person who receives cash via the cheque presents it to the operator;

8.9.3. the operator checks whether there are sufficient funds in the customer account for the operation, the check is properly filled in and compliance of signatures and the seal of the persons with the first and second signature authority with the signature and seal samples he/she has, creates a

relevant cheque-based accounting entry in the ABIS, returns the control mark of the cash cheque in the right corner of the cheque, signs the main part of the check and presents to the supervisor;

8.9.4. the supervisor checks the main part of the cheque across all requisites, in case of discrepancy returns to the operator to draw up a new document. In case of no discrepancy, the supervisor signs the main part of the cash cheque and presents to the operator and the latter presents it to the cashier;

8.9.5. the person who receives money, presents the cheque's control mark and his/her ID card to the cashier. The cashier checks the cheque data, compliance of signatures of officials with the sample of signatures he/she has, reconciles ID card of the person who receives cash with the information in the cheque:

8.9.5.1. in case of no discrepancy, the cashier signs the check gluing the control part of the cheque (control mark) to the appropriate place on it, confirms completion of the cash transaction in the ABIS and gives the cash to the person receiving it. The recipient signs the receipt after receiving the cash;

8.9.5.2. in case of discrepancy, the cashier returns the main part of the cheque to the supervisor, the supervisor to the operator, and the latter to the person who receives cash to draw up a new document.

8.10. When the operator-cashier discharges functions of the operator and the cashier in the credit institution, he/she creates and approves related accounting entry in the ABIS, formalizes and signs payout documents, as well as hands over valuables to the customer. At that the 'operator' and 'cashier' signature fields are replaced in the payout document and the cheque with the 'operator-cashier' signature panel.

8.11. Payout operations using payment cards or other payment instruments through POS-terminals installed in the credit institution are conducted with the use of customer identification techniques. After the operation is completed the cashier (operator-cashier) presents POS-terminal receipt and a cash payout order to the customer.

8.12. Management of risks on cash payout operations through payment terminals, including application of limits on the operation(s) is regulated by credit institution's internal rules.

8.13. During cash payout operations the customer should receive currency fit for circulation packaged by the credit institution under the regulations of the Central Bank on governing unfitness of currency for circulation, change and expertise and/or the currency packaged by the Central Bank.

8.14. The customer may count the cash he/she received from the cashier (operator-cashier) with the participation of the credit institution employee at the customer service unit or the space allocated in the cash infrastructure for the purpose as per sub-item 3.1.5 herein. In case discrepancy is found during counting, an act is drawn up in two copies and signed by the person who received the money and the credit institution employee. One copy of the document is presented to the person who received the cash, the cashier (operator-cashier) keeps the other copy with him/herself. At that the shortfall is paid by the cashier (operator-cashier) to the person who receives the cash, while excess money is returned by the customer to the cashier (operator-cashier).

8.15. Any claim of a customer on the amount of money who received cash after leaving a credit institution is not accepted. Related information is displaced in the customer service unit or the cash infrastructure in the place visible for customers.

8.16. Cash is paid out to customers with payment cards or other payment instruments via payment terminals by customer's using customer identification techniques. After the cash payout operation is done, a customer is provided with a document (receipt) confirming operation via the payment terminal (if required). The receipt includes the information determined in the regulation governing procedures for the issue and usage of payment cards.

9. Evening cash office

9.1. Evening cash offices may be established in credit institution units at the decision of the Management Board of the credit institution or the order of the official empowered by the Management Board. Credit institution's internal rules determine business hours of evening cash offices, types of and limits on cash operations conducted in evening cash offices, persons responsible for these operations. Cash operations conducted in the evening cash office are entered to the ABIS on the next working day.

9.2. The evening cash office is provided with a separate safe for storage of valuables. The safe should be locked with minimum two keys. Handing over (receiving) of mechanical keys, as well as storage of codes (passwords) of electronic keys by the employees responsible for cash operations in the evening cash office (a cashier and a supervisor) is conducted under credit institution's internal procedures.

9.3. After the business hour of the evening cash office is over, the cashier and the supervisor reconcile the actual amount with the amount specified in deposit and payout orders and develop a 'Report on cash turnover over a day' reflecting cash balances. The report is signed both by the cashier and the supervisor. Cash balances and related cash documents are stored in the safe of the evening cash office. The safe is locked with two keys owned by the cashier and the supervisor.

9.4. On the following working day the safe is unlocked by the cashier and supervisor of the evening cash office and the valuables are handed over to the head of the cash office by having him sign the 'BOOK of accounting of received and paid out cash and other valuables' (except when the book is maintained electronically). Cash documents of the evening cash office are filed to the 'Daily cash documents' together with the 'Report on cash turnover over a day'.

10. Cash packaging and recounting

10.1. Cash received in national currency by the cash office of the credit institution is sorted in terms of denomination, whether is fit or unfit.

10.2. Sorted 100 bills of the same denomination are piled with their face upward and wrapped with a paper band widthwise.

10.3. Every 10 straps of cash are bundled, provided with top and bottom carton cover and shrink wrapped. Credit institutions, that lack vacuum equipment, may package banknotes as a bundle, binding them crosswise with a rope.

10.4. The top cover contains the credit institution name, nominal value, amount of cash, the wrapping date, as well as packaging person's 1st, middle and last names, his/her signature and seal.

10.5. Wraps and bundles of unfit currency straps are stamped or written 'Unfit'.

10.6. Counted and sorted coins are packaged in plastic bags in the following number:

10.6.1. 1 and 3 gapik coins – 2 000 pieces;

10.6.2. 5, 10 and 20 gapik coins – 1 000 pieces;

10.6.3. 50 gapik coins – 500 pieces.

10.7. Plastic bags containing coins are provided with a carton cover with the information as per Item 10.4 herein.

10.8. If not possible to form full bundles or packaging units, banknotes (coins) of the same or various denominations are formed as partial bundles (packaging units). The word 'Collected' is indicated on partial bundles (packaging units) of various denomination banknotes (coins). The top cover

of every partial bundle (packaging unit) should contain the credit institution name, nominal value and amount of cash, the wrapping date, 1st, last and middle names of the cash forming person, his/her signature and seal. The top cover of the collected bundle (packaging unit) also includes the number and amount of currency per denomination.

10.9. In case of discrepancy detected during the recounting of the cash packaged at the credit institution an 'Act on discrepancies detected during recounting' (Annex 12) is compiled and signed by the employees who were present at recounting. The amount of discrepancy is transferred to the discrepancy account. An investigation is conducted on the fact detected and to identify the reasons for the difference under internal procedures of the credit institution.

10.10. Foreign currency denominated cash is packaged and recounted as per internal procedures of the credit institution.

11. Work with payment terminals

11.1. The credit institution sets the limit of the cash loaded to the safe of the terminal depending on the level of protection and the need to ensure uninterrupted operation per terminal.

11.2. Cash is loaded to and (or) unloaded from payment terminals in accordance with this Regulation and internal procedures of the credit institution. Cashiers should be personally involved in the process of collection of payment terminals. At that cash is loaded to and (or) unloaded from payment terminals by cashiers.

11.3. Payment terminals located in administrative building of the credit institution unit are loaded with cash and (or) unloaded without involving the cash transportation service with the participation of the unit's cashier (operator-cashier), head of the cash office, security staff or the representative of the security body available at the unit.

11.4. The cash to be loaded to, as well as to be withdrawn from the payment terminal is counted in the cash infrastructure of the credit institution that provides cash transportation to that terminal.

11.5. The cash to be loaded to the payment terminal is handed over in packaging units (sealed cassettes, bags) or openly by the head of the cash office to the cashier who will collect the payment terminal based on the cash disbursement order. The cashier participating in the collection receives cash from the cashier based on the requisites and seal numbers of the packaging units or by counting them openly, places them in the packaging units and closes them.

11.6. After the money is delivered to the destination, the cashier participating in the collection prints a receipt for the cash balance at the payment terminal, removes the packaging units, loads the new packaging units into the payment terminal and enters the denomination and number of banknotes in the terminal control module. After entering the information, the receipt is printed indicating the number of the payment terminal, the date and time of the loading operation and the amount of cash in the installed packaging units. After the payment terminal is loaded, it is activated. In this case, the information on the change of packaging units is transferred to the management system of payment terminals, and the loaded money is transferred to the balance account of the payment terminal

11.7. Cash withdrawn from the payment terminal is counted in the credit organization under the control of the cashier, compliance with the amount indicated on the receipt withdrawn from the payment terminal is checked, the act on cash count and 'cash receipt order' are printed out. The act is signed by the cashier who counts money, the employee who supervises the counting of money and the head of the cash office, and the balance of cash is handed over to the cashier.

11.8. If a discrepancy is found between the actual balance of cash withdrawn from the payment terminal and the balance indicated on the receipt, an appropriate note on the discrepancy made in the act. The act is submitted to the head of the unit of the credit institution providing collection services to the terminal or to the head of the department in charge of finance and accounting and is signed by him. The amount of the discrepancy is transferred to the discrepancy account. An investigation is carried out in accordance with the internal procedures of the credit institution to determine the facts and the reasons for the difference

11.9. The amount of cash withdrawn from the payment terminal is deducted from the balance account of the payment terminal based on 'Deposit notification' and entered into the cash office's account. Cash disbursement order, receipts issued from the payment terminal, 'cash receipt order' and the act are attached with the 'Daily cash documents'.

11.10 Maintenance of payment terminals is provided in the manner specified in the document on their operation (maintenance). If trouble shooting in the payment terminal (including the replacement of obsolete and depleted materials) does not require opening of the safe of the terminal, the fault is eliminated without collection. When the technical troubleshooting requires the opening of the safe of the payment terminal, the terminal is emptied, the cash is handed over to the credit institution providing collection services to that terminal, and the next loading is carried out after the payment terminal is operational.

12. Transportation of valuables

12.1. A bank establishes a cash transportation service to transport valuables (except for payment cards), including cash loading and unloading of payment terminals.

12.2. A credit institution with no transportation service may transport valuables via another bank with a transportation service on a contractual basis. At that the Central Bank is informed within 3 (three) days after the agreement is signed. An NBCI may transport AZN20 (twenty) thousand and below (or equivalent in a foreign currency) without using banks' transportation services.

12.3. Valuables are transported by a team of collectors with no less than two collectors. One leader is appointed from among the collection team.

12.4. The work related to transportation of valuables by the bank, with a transportation service, is organized based on bank's internal procedures and the agreement concluded between the bank and the customer, taking into account the requirements herein.

12.5. Bank's internal procedures should stipulate at least the following:

12.5.1. handover of valuables during their transportation;

12.5.2. safety of valuables during their transportation

12.5.3. storage and delivery of weapons and ammunition in the bank with an armed collection service;

12.5.4. responsibility for transportation of valuables.

12.6. Conditions of agreements entered into between customers and the bank to provide transportation of bank customer owned valuables should provide for at least:

12.6.1. schedule of transportation of valuables;

12.6.2. rules for receiving and handing over of valuables during transportation;

12.6.3. service fee (if any);

12.6.4. responsibilities of parties.

12.7. In a bank with an armed collection service, at least one member of the collection team should be provided with service weapons and ammunition in accordance with the Law of the Republic of Azerbaijan 'on Service and Civil Weapons'.

12.8. In a bank that does not have an armed collection service, the collection team should be accompanied by at least one armed guard of the state security bodies on the basis of an agreement concluded with the state security bodies.

12.9. In accordance with the Labor Code of the Republic of Azerbaijan and normative legal acts adopted in line with it, collectors should submit a medical certificate at the time of employment and undergo periodic medical examinations.

12.10. The team of collectors should be equipped at least with the following technical facilities:

12.10.1. an armed vehicle;

12.10.2. a bullet-proof vest;

12.10.3. a mobile communication facility.

12.11. Vehicles used in transportation of valuables are equipped at least with the following:

12.11.1. GPS;

12.11.2. alarm, flashing lights;

12.11.3. first aid kits equipped with appropriate medical supplies;

12.11.4. surveillance cameras;

12.11.5. fire extinguishers.

12.12. The head of the transportation service should ensure that the devices and equipment specified in Item 12.11 herein are in working condition.

12.13. Armored vehicles used in transportation of valuables are kept under the constant control of collectors to ensure security during receiving and handing over valuables.

12.14. The transportation route is determined by the head of the collection service and (or) the security unit of the bank.

12.15. During the transportation of valuables, the collection team is prohibited to deviate from the established route and schedule, stop in non-specified places (except when the deviation or stop occurs for reasons beyond the control of the team), as well as carry outsiders in the armored vehicle (including the customer ordering collection) and other loads.

12.16. If an armored vehicle breaks down during the collection of valuables or another event occurs that impedes the collection, the bank management should be notified immediately, the valuables should be protected and measures be taken in accordance with the condition to deliver them to their destination.

12.17. Issues of acquisition, storage, accounting, carrying and use of service weapons and ammunition in a bank with an armed collection service are regulated by the Law of the Republic of Azerbaijan 'on service and civil weapons' and normative legal acts adopted in accordance with it

12.18. When banknotes are transported in special packaging units, the bank may not use armored vehicles, armed collection or security services.

13. Audits

13.1. The credit institution's internal audit should check compliance of cash operations in the credit institution with this Regulation, as well as their internal rules and procedures at least once a year.

13.2. To confirm accuracy of accounting of valuables in each unit of the credit institution, the accounting data are reconciled with actual balances of valuables, at least once a quarter. Frequency,

rules and other conditions of these reconciliations are determined by internal rules of the credit institution, taking into account the requirements of this Regulation.

13.3. Checks for reconciliation are carried out by responsible employees of the audited unit of the credit institution who do not deal directly with cash and other valuables. These reconciliations may also be provided by the credit institution's internal audit service and the external audit.

13.4. Audits should be carried out during a business day and not interfere with the progress of transactions with valuables in the credit institution unit.

13.5. The audit is carried out by comparing the actual balance of all valuables in the credit institution's unit with the balances, registration books and other accounting information reflected in the ABIS as of the same date and checking their compliance.

13.6. Findings of audits are formalized in an act. The act contains information on the name of the credit institution unit, the date of commencement and completion of the audit, the balance of valuables in the credit institution unit on the date of commencement of the audit, compliance of the balance of valuables with accounting data, as well as information on revealed shortcomings.

13.7. The audit report is signed by the employees conducting and participating in the audit, and the management of the credit institution takes appropriate measures to eliminate the shortcomings revealed during the audit.

Annex 2
to Regulations on cash operations,
storage and transportation of cash and
other valuables in credit institutions

(the name of the credit institution and its structural unit)

Registration book of cash and other valuables received and delivered

(Last, 1st, middle names)

Receiving			
Date	Type of valuable	Who paid out (Last, 1st, middle names)	Amount in figures
Total over a day:			

Payout				
Type of valuable	Who received (Last, 1st, middle names)	Amount n figures	Amount in words	Signature of the receiving person
Total over a day:				

Annex 4
to Regulations on cash operations,
storage and transportation of cash and
other valuables in credit institutions

_____ (the name of the credit institution and its structural unit)

' ___ ' _____ 20__

GENERAL REPORT
on cash turnover during a day

Type of valuable	Turnover during a day		Number of documents
	Amount received	Amount paid out	
Azerbaijani manat (AZN)			
US dollar (USD)			
Euro (EUR)			
Pound (GBP)			
Russian ruble (RUB)			
Precious metals			
Strict reporting blanks			
Payment cards			
Other			

Head of the cash office: _____
(signature)

_____ (last, 1st, middle names)

Verified by accounting office:

Person responsible for finance and accounting

(signature)

_____ (last, 1st, middle names)

Annex 5
the Regulation on cash operations, storage,
and transportation of cash and other
valuables in credit institutions

(the name of the credit institution and its structural unit)

BOOK
of accounting of cash and other valuables stored in the cash vault

Account name	Account №	Balance as of _____	Balance as of _____
		amount (in figures)	amount (in figures)
Cash office (in manat): Receiving _____ Payout _____ Balance _____ Cash office (in foreign currency): Receiving _____ Payout _____ Balance _____			
Name of off-balance sheet accounts: Strict reporting blanks _____ Other valuables and documents _____			
Cash vault administrators: _____ (last, 1st, middle names and position) _____ (last, 1st, middle names and position)		Signatures	Signatures

Balance as of _____	Balance as of _____	Account №	Account name
amount (in figures)	amount (in figures)		
			Cash office (in manat):
			_____ Receiving
			_____ Payout
			_____ Balance
			Cash office (in foreign currency):
			_____ Receiving
			_____ Payout
			_____ Balance
			Name of off-balance sheet accounts:
			Strict reporting blanks _____
			Other valuables and documents _____
			Cash vault administrators:

			(last, 1st, middle names and position)

			(last, 1st, middle names and position)
Signatures	Signatures		

(the name of the credit institution and its structural unit)

Registration book
of cash vault opening and closing

Date	1st, last names, positions and signatures of the persons who open and close the cash vault	Opening and closing time of the cash vault				1st and last names and signatures of the security person receiving the the cash vault for safekeeping*
		Opening		Closing		
		Hour and minute	Signature	Hour and minute	Signature	

Note: *- when the cash vault at the credit institution is opened or closed without the participation of the security person, this field is skipped.

(the name of the credit institution and its structural unit)

CONFIRMATION NOTE

.....pages have been stapled, numbered and sealed in this book

(the number of pages in letters)

Cash deposit notification

Order №		Date	
From	Amount		
Customer	Account	TIN	
Credit institution	Code	TIN	
Amount (in words)			
Purpose of payment			
Document submitted			
Signatures:			
The person handing over the money			
_____	Cashier _____	Operator _____	

Receipt №		Date	
From	Amount		
Customer	Account	TIN	
Credit institution	Code	TIN	
Amount (in words)			
Purpose of payment			
Document submitted			
Signatures:			
The person handing over the money			
_____	Cashier _____	Operator _____	
Note: Where an operator-cashier discharges functions of the operator and cashier the fields 'Operator' and 'Cashier' are removed from the deposit order and replaced with the signature field 'Operator-Cashier'.			

Annex 8 the Regulation on cash operations,
storage, and transportation of cash and
other valuables in credit institutions

Other valuables off-balance sheet deposit notification

Order №		Date	
From	Amount		
Customer	Account	TIN	
Credit institution	Code	TIN	
Description of the valuable			
Purpose of payment			
Document submitted			
Signatures:			
The person handing over the valuable			
_____	Cashier _____	Operator _____	

Receipt №		Date	
From	Amount		
Customer	Account	TIN	
Credit institution	Code	TIN	
Description of the valuable			
Purpose of payment			
Document submitted			
Signatures:			
The person handing over the valuable			
_____	Cashier _____	Operator _____	
Note: Where an operator-cashier discharges functions of the operator and cashier the fields 'Operator' and 'Cashier' are removed from the deposit order and replaced with the signature field 'Operator-Cashier'.			

Annex 9 to the Regulation on cash operations,
storage, and transportation of cash and other
valuables in credit institutions

	Cash payout order №	Date
Receiving person	Amount	
Customer	Account	TIN
Credit institution	Code	TIN
Amount (in words)		
Payment purpose		
Document submitted		
I received the amount specified in the order _____		
Signatures:		
Operator _____	Supervisor _____	Cashier _____
	Cash payout order №	Date
Receiving person	Amount	
Customer	Account	TIN
Credit institution	Code	TIN
Amount (in words)		
Payment purpose		
Document submitted		
I received the amount specified in the order _____		
Signatures:		
Operator _____	Supervisor _____	Cashier _____
Note: Where an operator-cashier discharges functions of the operator and cashier the fields 'Operator' and 'Cashier' are removed from the deposit order and replaced with the signature field 'Operator-Cashier'.		

Annex 10 to the Regulation on cash operations,
storage, and transportation of cash and
other valuables in credit institutions

Other valuables off-balance sheet payout order №			Date
Receiving person	Amount		
Customer	Account	TIN	
Credit institution	Code	TIN	
Description of the valuable			
Payment purpose			
Document submitted			
I received the valuable specified in the order _____			
Signatures:			
Operator _____	Supervisor _____	Cashier _____	
Other valuables off-balance sheet payout order №			Date
Receiving person	Amount		
Customer	Account	TIN	
Credit institution	Code	TIN	
Description of the valuable			
Payment purpose			
Document submitted			
I received the valuable specified in the order _____			
Signatures:			
Operator _____	Supervisor _____	Cashier _____	
Note: Where an operator-cashier discharges functions of the operator and cashier the fields 'Operator' and 'Cashier' are removed from the deposit order and replaced with the signature field 'Operator-Cashier.			

	Payment purpose	Amount
Signatures		

I received the amount specified in cheque _____
(signature)

Notes on the recipient's ID card:

Produced: _____ Series: ____ No _____
(document name)

Issued: _____ '___' _____ 20__ .
(name of institution)

Place of issue: _____

'___' _____ 20__

Bank staff sign here after the recipient ID card verified

Cash office receiving, Cash order

No _____

'___' _____ 20__

Accountant

(signature)

'Verified'

'To be paid'

'Paid'

Operator

Supervisor

Cashier

Note: Where an operator-cashier discharges functions of the operator and cashier the fields 'Operator' and 'Cashier' are removed from the deposit order and replaced with the signature field 'Operator-Cashier'.

(the name of the credit institution and its structural unit)

ACT
on discrepancies revealed during cash counting

No _____ '____' _____ 20__

This act has been drawn up _____

(name of the credit institution and and its structural unit)

because, when cash was counted by _____

(1st, middle and last names of the employee taking part in recounting)

at the cash office on that date there was detected in the bundle (packaging unit) counted and wrapped
by _____

(name of the credit institution)

cashier _____

(1st, middle and last names)

excess (shortage, nonredeemable, counterfeit) cash amounting to _____ AZN (USD, EUR)

(in figures and words)

denomination _____ series No _____.

The excess (shortage, nonredeemable, counterfeit) money detected was recounted

again with the participation of _____

(1st, middle and last names of the second employee taking part in recounting)

hereby confirming that _____ AZN was excess

(in figures and words)

(shortage, nonredeemable, counterfeit).

1st, middle and last names, positions and signatures of recounting persons.

1st, middle and last names and signatures of persons participating in recounting

The act is annexed with:

1. Bundles top and bottom coverings;
2. Wraps of all packages (in full);
3. Polyethylene wrap with the rubber plate track.

Note: Wraps should be in full even if they are torn.