

Regulation
on cash operations, storage and transportation of cash and other valuables *in credit, payment, and
electronic money 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’, ‘on Banks’ and ‘on Payment services and payment systems’ and determines the procedures for cash operations, storage (except for the storage of valuables in safe boxes) and transportation of cash and other valuables in credit, payment and electronic money institutions (hereinafter – the institution), as well as the minimum requirements for cash equipment in use in the institution (money counters, banknote processing and cash-in and cash-out systems).*

1.2. *If the institution does not have positions with the titles mentioned here, the employees exercise the specified powers responsible for those functions.*

1.3. *Every 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. *The Laws of the Republic of Azerbaijan ‘on Prevention of the legalization of criminally obtained property and the financing of terrorism’ and ‘on Targeted financial sanctions’ should be adhered during cash operations in the institution (including those conducted through payment terminals).*

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 working 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. *Operational Information System (OIS) – the information system that tracks and records transactions involving cash and valuables in real-time.*

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 *institutions* internal procedures.

2.1.8. operator - an employee of the *institution* who deals with customers within his/her powers, except for cash operations.

2.1.9. *operator-cashier* – an employee of the institution who performs both cashier and operator functions.

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 the institution.

2.1.12. *daytime cash office* – a cash office where cash operations are conducted during an operational day.

2.1.13. *special transportation medium* – transportation medium that ensures safe storage and transportation of currency in ~~cassettes of payment terminals, special containers, and other packaging units~~, as well as automatically makes currency 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* – the institution's 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. *the institution's unit* – the institution's head office, branch, division, as well as another unit engaged in cash operations and/or transportation.

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* – equipment that allows to make a payment transaction via payment instruments, including cash.

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 account with the institution.

2.1.26. *cash vault* – a dedicated area in the institution used for storage of cash and other valuables not intended for servicing of customers.

2.1.27. *cash vault administrator* – the institution's 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 institution and/or the institution's unit, the cash office type (daytime or evening), and the date of operation.

2.1.29. *cashier-courier* – the courier of the institution responsible for loading and/or unloading payment terminals with cash.

2.1.30. *counting machine* - a device that counts banknotes individually and verifies their authenticity, while also counting metal coins by pieces.

2.1.31. *banknote processing system* – automated equipment that counts currency individually and sorts it in terms of their denomination, authenticity, fitness, and unfitness for circulation

2.2. The definitions the ‘operator bank’ and ‘processing’ used in this Regulation bear the meanings specified in the ‘Regulations on signs of currencies unfit for circulation, their exchange and expertise’ approved by Decision 23/1 of the Management Board of the Central Bank of the Republic of Azerbaijan dated 18 May 2020, and other definitions bear the meanings specified in normative legal acts and other regulations of the Central Bank of the Republic of Azerbaijan (hereinafter – the Central Bank).

2.3. The provisions of this Regulation concerning the authority of the institution’s manager apply only if they do not fall under the authority of the institution’s collegial managing body, as per its internal rules.

3. Organization and accounting of cash operations

3.1. A cash infrastructure is created in the *institution’s* 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 *valuables*.

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 daytime (*evening*) cash office or in another room of the cash infrastructure allocated under the internal rules of the institution.

3.3. In case of lack of a separate area specified in sub-item 3.1.4 herein, *valuables* are packaged and recounted in a daytime (evening) cash office.

3.4. The area of the cash infrastructure is established by the *institution* in accordance with the volume of valuables to be placed there and/or the operations to be conducted considering 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, banks where cash funds are stored should be protected by a related public institution. Electronic security systems of *institutions* should be integrated to the centralized police security console. The organization, frequency and implementation of inspections related to the operation of those systems are determined by *institution’s* internal rules.

3.6. The *institution* where cash funds are stored should be provided with 24-hour armed guard (except for connection of e-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 *institution’s* 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 *institution’s* 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 *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 *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 in cash deposit (payout) documents (except for documents drawn up on electronic carriers), and rubber plates when forming polyethylene bags of bundles and coins. Seals and rubber plates are prepared, used, controlled, and destroyed in accordance with internal rules of the institution.*

3.13. *Keys to cash vaults, rubber plates and seals used in cash operations are recorded in off-balance sheet accounts in the institution. When keys to cash vaults, rubber plates and seals are made available to employees of the institution, they are written off from off-balance sheet accounts and are registered in the 'Registration book of keys to cash vaults, rubber plates and seals' (Annex 1). The registration book is maintained by an official who is not directly involved with valuables, appointed by the executive act of the head of the institution's unit. Keys to cash vaults, rubber plates and seals are issued to and returned by employees upon signing the registration book (unless the book is maintained electronically). Cash vault keys, rubber plates and seals recovered 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. Procedures 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 *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 *institution's* internal procedures.

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

3.18. Cash is handed over among the employees engaged in cash operations within the *institution* 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 *and seals*, by checking the completeness of the packaging unit *and seals*, 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 *institution*, dealing with cash and other valuables in accordance with the Labor Code of the Republic of Azerbaijan.

3.20. *Intraday cash operations are recorded in real-time in on-balance or off-balance sheet through accounting entries generated by the OIS by institution employees on the same day. Deposit (payout) documents*

and reports (hereinafter – cash documents) developed in the OIS with respect to these operations are formalized by signing by the institution employees who conduct those operations after approval in the OIS in hard and/or soft copies and are provided to customers on paper and/or another durable medium.

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 *institution* unit responsible for the finance and accounting and the chief cashier.

3.22. The OIS used in the *institution* for electronic documentation of cash operations should meet the information security requirements set by the Central Bank. The OIS used in the *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. Accounting books on cash operations may be maintained on paper carriers or electronically through information systems used by the *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 stamp. When mistakes are found in books developed on paper media, they are corrected and confirmed with the signatures of the person(s) responsible for keeping the book, indicating the correction date.

3.25. The *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 working day the *total amount of valuables* kept in one unit of the *institution* (excluding cash kept in payment terminals installed in the *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 m.

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 institution's exterior walls.

4.1.7. should be equipped with fireproof alarm systems.

4.1.8. be closed with two consecutive doors: the first door must be made of iron bars, the second outer door must be made of *iron*, 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*, or 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 *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 *institution* in accordance with the volume of operations to be conducted.

4.3. *If at the end of the working day the amount of cash kept in one unit of the institution (excluding cash kept in payment terminals installed in the 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 (welded to the metal structure of the wall or floor, or screwed into the wall or floor of that area) to ensure security. One unit of non-bank credit institutions (NBCI), payment and electronic money institutions may store valuables not exceeding AZN20 (twenty) thousand (in foreign currency equivalent amount) in a fire-proof safe.*

4.4. *In the absence of cash vaults in the institution unit that meets the requirements determined herein, cash is handed over to another unit of the institution with the cash vault that meets those requirements. In the absence of another unit of the institution in the administrative area where the unit is located, which meets the requirements established by this Regulation, the valuables should be handed over to another institution that meets those requirements (by units of the bank, only to another bank that meets the relevant requirements).*

4.5. In case only payment terminals are used for cash operations in the *institution*, the 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 cash vault administrators of the institution unit at the start and close of the operational day. One of the keys is assigned to the head of the cash office of the institution's unit as a cash vault administrator, and the other to the head of the institution or another official authorized by him/her. During the operational day, the cash vault can be opened and closed with the key of the head of the cash office if it is necessary to carry out cash operations in the institution.*

~~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 with the executive act of the head of the institution.*

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

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

5.5. If the cash vault administrator fails to discharge his duties for some reasons (illness, vacation, business trip, etc.), the key is given to another employee upon drawing up an acceptance act by *checking balances of valuables in the cash vault according to the executive act of the head of the institution*. At that:

5.5.1. if the cash vault administrator is unable to participate in the handover, the cash vault key is taken over from the cash vault administrator by the employee(s) of the institution *designated by the executive act of the head of the institution* 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 *an executive decision of the head of the institution*.

5.6. Except for Item 5.5 herein, the cash vault administrator is prohibited to give the key assigned 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. *institution's* cash vault administrators *and cashiers (operator-cashiers) under their control*.

5.8.2. employees of the Central Bank associated with the inspection, internal audit staff of the *institution* and external auditors (during the inspection).

5.8.3. a chair and members of the committee created by the *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 *head of the institution*.

5.9-1. *The persons specified in Items 5.8 and 5.9 of this Regulation are prohibited from entering the cash vault with their outerwear, personal bags, and valuables.*

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 any) and the areas surrounding the cash vault for intrusion.

5.12. If the fact or attempt to intrude the cash vault is discovered or suspected, the management of the *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 *institution* and the public authority 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 signed the 'Registration book of cash and valuables received and paid out' *or upon approval in the OIS (except when the book is maintained electronically)*.

5.15. After the operational day ends, cashiers (operator-cashiers) reconcile the data formed based on all paying and receiving operations in the OIS with *cash documents and the actual balance of valuables*.

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 *institution* to determine the fact and the reasons for the difference.

5.17. *If no discrepancy is identified, the cashier (operator-cashier) hands over the cash balance together with cash documents to the head of the cash office by having them signed the 'Accounting book of received and paid out*

cash and other valuables' or upon approval in the OIS. The head of the cash office approves the 'General Report on intraday cash turnover' (Annex 4) generated in the OIS based on these data.

5.18. The 'General report on intraday cash turnover' is forwarded to the official of the *institution* responsible for finance and accounting via the OIS. He/she 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 intraday cash turnover' in the OIS. In case of a mismatch, the 'General report on intraday cash turnover' is sent back to the head of the cash office through the OIS for elimination of the mismatch.

5.19. Based on the 'General report on intraday cash turnover' the head of the cash office makes a note on cash turnover and balances of local ~~and foreign~~ *foreign currency, foreign currency and 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 *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 signed 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 for receiving and paying out cash, if necessary.

5.23. The cash vault is opened on non-working days *based on the executive act of the head of the institution or internal rules of the institution.*

5.24. The cash vault in emergency and urgent cases is opened in accordance with internal rules of the *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 the reference specified in Item 5.17 of this Regulation is certified on paper carriers, the reference approved in the OIS is printed out and signed by the employees who approved it.*

6. Cash operations with customers

6.1. Banks may conduct the following cash operations with customers:

6.1.1. *cash-in and/or cash-out operations on payment accounts.*

6.1.2. *receiving or paying out cash for execution of payment orders without opening a payment account.*

6.1.3. *change of currency.*

6.1.4. *selling bullion and commemorative coins issued to circulation by the Central Bank.*

6.1.5. *currency exchange operations.*

6.1.6. *other operations with valuables not contradicting the legislation.*

6.1-1. NBCIs, payment and electronic money institutions may conduct cash operations with customers outlined in Item 6.1 of this Regulation, except for sub-items 6.1.3, 6.1.4 and 6.1.5 of this Regulation.

6.1-2. The requirements of this Regulation for cash currency exchange operations conducted in the bank apply unless otherwise specified in the 'Regulation on conditions and requirements for activities of divisions of local banks, as well as on cash currency exchange operations by banks, their branches, and divisions' approved by Decision No 62/2 of the Management Board of the Central Bank dated 20 December 2023.

6.2. When accepting, exchanging, and forming cash, the employee of the institution should check its authenticity and payment of its nominal value in accordance with the 'Regulations on signs of currencies unfit for circulation, their exchange and expertise' approved by Decision No. 23/1 of the Management Board of the Central Bank dated 18 May 2020.

~~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. During cash operations with customers, receiving (paying) documents, electronically approved in the OIS by employees of the institution conducting cash operations, are formalized in accordance with Item 3.20 of this Regulation and presented to the customer.

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 OIS in the name of the person who handed over the valuable, prints it out and signs the order and receipt part of the document (*considering the requirements of Item 3.20 of this Regulation*). 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 numbers and letters).

7.2.2. other valuables are received based upon the ~~act and~~ 'Other valuables off-balance sheet deposit notification' *for payment cards – the type and number, the face value of the card (if any)*. The 'Other valuables off-balance sheet deposit notification' includes the description of other valuables received (the type – on precious metals, precious stones, jewelry, total weight, and number; on physical 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 *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 physical *securities and* strict reporting blanks ~~and cards~~ are 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)~~ to the cashier.

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 verifies that the deposit document includes the date of issue, and that the amount in both numbers and words is consistent, the operator's signature matches the sample signature, the amount entered in the OIS corresponds to the amount stated in the deposit document and the document is signed by the customer, and when an ID card is required, compares relevant details with the information in the deposit document, and also ensures that the amount indicated in the deposit document matches the actual amount received. When other valuables are received, the cashier verifies that the details of covers and seals on the valuables align with the information specified in the deposit document:*

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 OIS. The cashier keeps with himself/herself the notice section of the deposit document to file to the 'Daily cash documents' and the stamped receipt section is presented to the person who delivers the valuable.*

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 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 received 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, ~~æt~~, cover).*

7.6. *When the operator-cashier discharges the functions of the operator and the cashier in the institution, it is him/her who creates and approves an appropriate accounting entry via the OIS, 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 bank is formalized as per Section 10 herein.*

7.8. *After receiving cash from customers through payment terminals, the customer is provided with the information specified in Article 17 of the Law of the Republic of Azerbaijan 'on Payment services and payment systems' on paper or other durable media.*

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 OIS in the name of the person who receives the valuable (*considering the requirements of Item 3.20 of this Regulation*). 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 '*Other valuables off-balance sheet payout order*' 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 physical *securities and* 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 it to the customer.

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

8.7. *The customer presents a payout document to the cashier. During payout operations the customer is identified based on an identity document or information in public information resources, considering Item 11.12 of this Regulation.*

8.8. *The cashier verifies that the date of issue is present on the payout document, that the amount in figures matches the amount in words, that signatures of authorized persons on documents match those with sample signatures that the amount entered in the OIS corresponds with the amount stated in the payout document and reconciles the ID card number and/or personal identification number (PIN) with the information on the payout document. When other valuables are paid out, the cashier reconciles the details of the covers and seals on those valuables with the information specified in the payout document.*

8.8.1. *if no inconsistency is found, the cashier prepares the amount or other valuables mentioned in the payout document, signs both parts of the payout document and hands the valuable to the recipient, confirming the completion of the payout transaction in the OIS. After accepting the valuable, the recipient signs the payout document. The first part of the payout document remains with the cashier to be added to the 'Daily cash documents,' and the second part, which is stamped, is presented to the recipient of the valuables.*

8.8.2. in case of discrepancy, the *payout document* is returned to the operator for redevelopment.

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 *institution's 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 *OIS*, 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 payee presents the cheque's control mark and his/her ID card to the cashier. The cashier verifies the cheque data, compliance of signatures of officials with the sample of signatures he/she has, *verifies the payee based on his/her ID card or the information in public information resources and reconciles the ID card number and/or the PIN with the information on 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 *OIS* 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 *institution*, he/she creates and approves related accounting entry in the *OIS*, 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. *When conducting cash payout operations, the currency fit for circulation processed by banks in accordance with the 'Regulations on signs of currencies unfit for circulation, their exchange and expertise' approved by Decision No. 23/1 of the Management Board of the Central Bank dated 18 May 2020, the currency fit for circulation formed by the Central Bank or operator banks may be issued to re-circulation.*

8.14. The customer may count the cash he/she received from the cashier (operator-cashier) with the participation of the *institution* employee at the customer service unit or the space allocated in the cash infrastructure 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 payee and the *institution* employee. One copy of the document is presented to the payee, the cashier (operator-cashier) keeps the other copy with him/herself. At that the shortfall is paid by the cashier (operator-cashier) to the payee, while excess money is returned by the customer to the cashier (operator-cashier).

8.15. After leaving the institution, any appeal by the payee regarding the amount of the payment transaction is considered in accordance with the Law of the Republic of Azerbaijan 'on Protection of consumer rights' and the institution's internal rules. If, as a result of the measures taken (such as reviewing surveillance camera footage, additional verification measures, etc.), it is determined that the customer's request is justified, the missing amount is provided to him/her.

8.16. Cash is disbursed to customers through payment terminals (withdrawals) using methods applied for customer identification through payment cards or other payment instruments. After the completion of the transaction via the POS terminal, the cashier (operator-cashier) provides the customer with the POS terminal receipt and the cash payout order, for withdrawal transactions conducted through other payment terminals, the information specified in Article 17 of the Law of the Republic of Azerbaijan 'on Payment services and payment systems' is provided on paper or another durable medium.

9. Evening cash office

9.1. When evening cash offices are established within the institution, their operating hours, the types, and limits of cash transactions, and persons responsible for such transactions are determined according to institution's internal rules. Cash operations performed at evening cash offices are recorded in the OIS 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) 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 the institution's internal procedures.

9.3. After the working hours of the evening cash office, the cashier and the supervisor reconcile the actual amount with the amounts specified in deposit and payout orders. Cash balances and related cash documents are then stored in the safe of the evening cash office. The safe is locked with two keys, one held by the cashier and the other by the supervisor.

9.4. On the next working day, the safe is opened by the cashier and supervisor of the evening cash office, and the valuables are handed over to the head of the cash desk by having him/her signed the 'Accounting book of received and paid out cash and other valuables' or confirming it in the OIS. The cash documents of the evening cash office are filed to the 'Daily cash documents.'

10. Cash recounting and packaging

10.1. Cash received in the bank's cash office in the national currency is sorted by denomination and by fitness or unfitness for circulation. A bank that lacks sorting capabilities may transfer the currency to the Central Bank or operator banks for processing. Banks must hand over banknotes unfit for circulation to the Central Bank.

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. Institutions, that lack vacuum equipment, may package banknotes as a bundle, binding them crosswise with a rope.

10.4. The top cover contains the name of the bank or its branch that formed the package, the denomination and total amount of money, the date of wrapping, as well as initial letters of packaging person's first, middle and last names, and his/her signature.

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 *bank name, denomination and amount of cash, the wrapping date, first name and initial letters of last and middle names of the packaging person, and his/her signature*. 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 *bank* 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 *bank*.

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

10.11. *NBCIs, payment and electronic money institutions recount and package cash in accordance with their internal rules.*

11. Work with payment terminals

11.1. The *institution* sets limits on the cash loaded to the safe of the terminal depending on the level of protection and the need to ensure uninterrupted operation per terminal (*except for POS-terminals*).

11.2. *NBCIs, payment and electronic money institutions may load to payment terminals only currency fit for circulation they processed in automated equipment in accordance with the 'Regulations on signs of currencies unfit for circulation, their exchange and expertise' approved by Decision 23/1 of the Management Board of the Central Bank dated 18 May 2020. If NBCIs, payment and electronic money institutions lack automated processing equipment, they may load to payment terminals only currency fit for circulation packaged by banks, the Central Bank or operator-banks. Bank may load to payment terminals currency fit for circulation packaged by the Central Bank or operator banks along with the currency fit for circulation they process in automated equipment. Cashiers or cashier-couriers 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 or cashier-couriers.*

11.3. Payment terminals located in administrative building of the *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 as specified in their operation (maintenance) manual. 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 *institution* providing collection services to that terminal, and the next loading is carried out after the payment terminal is operational.

11.11. *The institution's internal rules regulate the counting, accounting, registration of banknotes loaded into and unloaded from the payment terminal, and other matters related to the organization of work with payment terminals.*

11.12. *The risk management on cash-in/cash-out operations through payment terminals, including the application of limits on conducted transaction(s) is regulated by Item 11.1 of this Regulation and the requirements of the 'Regulation on customer due diligence during wire transfers' approved by Decision 09/1 of the Management Board of the Central Bank dated 22 February 2023.*

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 bank 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 the bank's team of *collectors with no less than two collectors and/or a cashier-courier*. 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 concluded 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 an armed guard of the state security bodies based on an agreement concluded with the state security bodies.

12.8-1. Considering the volume of valuables to be transported, the cash collection route, and potential risks that may arise during collection, bank's internal rules should specify the requirements for the number of armed cash collectors or armed guards (in banks without an armed cash collection service).

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. global positioning system (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 and/or *another official designated by 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. *If the collection is ordered by a credit institution, its representative may be involved to the collection team.*

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, valuables 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.

12.19. *Collection of valuables by air, water, and rail transport is carried out according to bank's internal rules and in compliance with the requirements of this Regulation.*

12.20. *The amount of cash to be transported by payment and electronic money institutions, the transportation route, potential risks during transportation, and other matters related to the security of the currency to be transported should be regulated by their internal rules and be complied with during transportation.*

13. Audits

13.1. The *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 *institution*, the accounting data are reconciled with actual balances of valuables, at least *twice a year*. Frequency, rules, and other conditions of these reconciliations are determined by internal rules of the *institution*, taking into account the requirements of this Regulation.

13.3. *Reconciliation checks can be conducted by employees of the institution who are not directly involved in operations with valuables, the institution's internal audit service, or external auditors.*

13.4. Audits should be carried out during a working 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 *OIS* 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 *institution* unit, the date of commencement and completion of the audit, the balance of valuables in the *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.

14. Minimum requirements for cash equipment

14.1. *The cash equipment used by the institution (banknote counters, cash processing and cash-in/cash-out systems) should have the following technical characteristics and sensors that allow setting the parameters:*

14.1.1. *Banknote counters should have:*

14.1.1.1. *dimensions, thickness, denomination, design, and visual description of banknotes.*

14.1.1.2. *the security elements of banknotes under infrared light.*

14.1.1.3. *the security elements of banknotes under ultraviolet light.*

14.1.1.4. *magnetic features of banknotes.*

14.1.1.5. *at least 2 outlet (1 main + 1 rejection) pockets.*

14.1.2. *Banknote processing systems should have:*

14.1.2.1. *the parameters specified in sub-items 14.1.1.1-14.1.1.4 of this Regulation.*

14.1.2.2. *signs of fitness for circulation determined by the 'Regulations on signs of currencies unfit for circulation, their exchange and expertise' approved by Decision 23/1 of the Management Board of the Central Bank dated 18 May 2020.*

14.1.2.3. *at least 2 outlet (1 main + 1 rejection) pockets.*

14.1.3. *Other cash-in/cash-out systems should have:*

14.1.3.1. *dimensions, design, visual description, and denomination of banknotes.*

14.1.3.2. *the security elements of banknotes under ultraviolet light.*

14.1.3.3. *magnetic features of banknotes.*

14.1.4. *Coin counters and sorters:*

14.1.4.1. *the diameter and thickness of coins.*

14.2. *If there is a deviation of up to 5% during the quality processing of banknote processing equipment (i.e., up to 5% unfit banknotes are processed as fit, and up to 5% fit banknotes are processed as unfit), the equipment is considered serviceable.*

to the 'Regulation on cash operations, storage and transportation of cash and other valuables in credit, payment, and electronic money institutions'

(The name of the *institution* and its ~~structural~~ unit)

"__" _____ 20__ il

GENERAL REPORT
on intraday cash turnover

| The type of valuable | Daily turnover | | 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, first, middle names)

Verified by accounting office:

Person responsible for finance and accounting

(signature)

(last, first, middle names)

Annex 5
to the 'Regulation on cash operations, storage and
transportation of cash and other valuables
in credit, payment and electronic money institutions'

(The name of the *institution* and its ~~structural~~ unit)

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

| Account name | Account number | Balance as of _____ | Balance as of _____ |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|---------------------|---------------------|
| | | amount (in numbers) | amount (in numbers) |
| Cash office (in manat): Receiving _____ Payout _____ Balance _____ Cash office (in foreign currency): Receiving _____ Payout _____ Balance _____ | | | |
| | | | |
| | | | |
| | | | |
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| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Name of off-balance sheet accounts: | | | |
| Strict reporting blanks _____ | | | |
| Other valuables and documents _____ | | | |
| | | | |
| | | | |
| Cash vault administrators: _____ (Last, first, <i>middle</i> names and position) | | Signatures | Signatures |
| _____ (last, first, <i>middle</i> names and position) | | | |

| Balance as of _____ | Balance as of _____ | Account number | Account name |
|------------------------|------------------------|-------------------|-------------------------------------------------|
| amount (in numbers) | amount (in numbers) | | |
| | | | 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, first, <i>middle</i> names and position) |
| | | | _____ |
| | | | (Last, first, <i>middle</i> names and position) |
| Signatures | Signatures | | |

(The name of the *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 cash vault for safekeeping * |
|------|---------------------------------------------------------------------------------------------|--------------------------------------------|-----------|-----------------|-----------|-----------------------------------------------------------------------------------------------------|
| | | Opening | | Closing | | |
| | | Hour and minute | Signature | Hour and minute | Signature | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

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

(The name of the *institution* and its ~~structural~~ unit)

CONFIRMATION NOTE

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

(The number of pages in letters)

(The position, first and last names and signature of the official of the *institution*)

« » _____ 20 .

Cash deposit notification

| Notification № | | Date | |
|-------------------------------------------|---------------|----------------|--|
| | | | |
| From | Amount | | |
| Customer | Account | TIN | |
| <i>Institution</i> | Code | TIN | |
| Amount (in words) | | | |
| Purpose of payment | | | |
| Document submitted (<i>if required</i>) | | | |
| Signatures: | | | |
| Who paid out _____ | Cashier _____ | Operator _____ | |

| Receipt № | | Date | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------------|--|
| | | | |
| From | Amount | | |
| Customer | Account | TIN | |
| <i>Institution</i> | Code | TIN | |
| Amount (in words) | | | |
| Purpose of payment | | | |
| Document submitted (<i>if required</i>) | | | |
| Signatures: | | | |
| Who paid out _____ | Cashier _____ | Operator _____ | |
| <p>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'.</p> | | | |

Other valuables off-balance sheet deposit notification

| Notification № | | Date | |
|--------------------------------------------------------------------------|---------|------|--|
| | | | |
| From | Amount | | |
| Customer | Account | TIN | |
| <i>Institution</i> | Code | TIN | |
| Description of the valuable | | | |
| Purpose of payment | | | |
| Document submitted (<i>if required</i>) | | | |
| Signatures: Who handed over _____ Cashier _____ Operator _____ | | | |

| Receipt № | | Date | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|------|--|
| | | | |
| From | Amount | | |
| Customer | Account | TIN | |
| <i>Institution</i> | Code | TIN | |
| Description of the valuable | | | |
| Purpose of payment | | | |
| Document submitted (<i>if required</i>) | | | |
| Signatures: Who handed over _____ 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, payment, and electronic money institutions'

| | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|------|
| | Cash payout order № | Date |
| Payee | Amount | |
| Customer | Account | TIN |
| <i>Institution</i> | Code | TIN |
| Amount (in words) | | |
| Payout purpose | | |
| <i>ID card number and/or PIN</i> | | |
| I received the amount specified in the order _____ | | |
| Signatures: | | |
| Operator _____ Supervisor _____ Cashier _____ | | |
| | Cash payout order № | Date |
| Payee | Amount | |
| Customer | Account | TIN |
| <i>Institution</i> | Code | TIN |
| Amount (in words) | | |
| Payout purpose | | |
| <i>ID card number and/or PIN</i> | | |
| 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'. | | |

| | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|---------------|
| Other valuables off-balance sheet payout order № | | Date |
| Payee | Amount | |
| Customer | Account | TIN |
| <i>Institution</i> | Code | TIN |
| Description of the valuable | | |
| Payout purpose | | |
| <i>ID card number and/or PIN</i> | | |
| I received the valuable specified in the order _____ | | |
| Signatures: | | |
| Operator _____ | Supervisor _____ | Cashier _____ |
| Other valuables off-balance sheet payout order № | | Date |
| Payee | Amount | |
| Customer | Account | TIN |
| <i>Institution</i> | Code | TIN |
| Description of the valuable | | |
| Payout purpose | | |
| <i>ID card number and/or PIN</i> | | |
| 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. | | |

CASH CHEQUE

Obverse

| | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| <p>Counterfoil</p> <p>____ № ____ (series)</p> <p>_____ (Amount and currency)</p> <p>“ __ ” _____ 20__ .</p> <p>CHEQUE IS ISSUED _____ (to)</p> <p>Signatures</p> <p>_____ first</p> <p>_____ second</p> <p>I RECEIVED CHEQUE</p> <p>“ __ ” _____ 20__ .</p> <p>_____ (signature)</p> | Cheque validity | <p>_____ (Cheque user)</p> <p>_____ (Account №) (TIN)</p> <p>CHEQUE ____ № ____ _____ (series) (amount and currency)</p> <p>____ “ __ ” _____ 20__ . (Place of issue)</p> <p>_____ (Bank name)</p> <p>Bank requisites: Pay: _____ C/a (to)</p> <p>Code</p> <p>TIN</p> <p>S.W.I.F.T. _____ Address (Amount in words)</p> <p>_____ Signatures: 1. 2.</p> <p>Stamp</p> | <p>____ № ____ (series)</p> <p>Cash-control mark</p> <p>Control mark place</p> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|

| | Payout purpose | Amount |
|------------|----------------|--------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Signatures | | |

I received the amount specified in cheque _____
 (signature)

Details of the payee's ID card:

Document number _____ and/or PIN _____

“ ___ ” _____ 20__

“Verified”

“Pay”

“Paid”

Operator

Supervisor

Cashier

Bank staff sign here after the payee ID card verified

Cash Office receiving,
 Cash order No _____

“ ___ ” _____ 20__

Accountant

 (signature)

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 *bank* and its ~~structural~~ unit)

ACT
on discrepancies revealed during cash counting

№ _____ " ____ " _____ 20__

This act has been drawn up _____
(Name of the bank and its unit)

because, when cash was counted by _____
(1st, middle and last names and position of the 1st employee taking part in recounting)

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

by the cashier _____ of _____
(last, first, middle names) (name of the bank and its unit)

on _____
(Day, month, year)

excess (shortage, nonredeemable, counterfeit) cash amounting to _____ AZN (USD, EUR)
(In figures and words)

denomination _____ series No _____.

The wrap (packaging unit) with excess (shortage, nonredeemable, counterfeit) money detected was
recounted with the participation of _____
(1st, middle and last names and position of the 2nd employee taking part in recounting)

hereby confirming that _____ AZN (USD, EUR, etc.) was excess (shortage,
(In figures and words)
nonredeemable, counterfeit).

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

The act is attached with:

1. Bundle's or packaging unit's top carton 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.