Guide

AMX
Central Depository of Armenia

2023

# User Guide

"Central Depository of Armenia" OJSC
Web and Mobile Application

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# IMPORTANT NOTICE

Upon occurrence of the below mentioned cases (both during the first access to the system and during ongoing use), the "Central Depository of Armenia" OJS Company (hereinafter referred to as "the Central Depository") urges you to immediately report your account operator of the same, and refrain from using the mobile and web applications of the Central Depository:

1. You have not fully read and acknowledged the rules of "Operation and Use of Mobile and Web Applications" of the Central Depository applicable at the time of operation, or
2. You have not fully read and acknowledged this Guide applicable at the time of operation, or
3. In your opinion, the regulations in the above rules or guidelines conflict with your rights, authorities or responsibilities stipulated by law or other legal acts, or
4. In your opinion, there are circumstances that may put you at risk of becoming a victim of electronic fraud, or
5. You are not fully acknowledged with the principles of security of electronic accounts and passwords, or
6. You wish to work with your account operator exclusively in person basis, or
7. The software on your electronic devices is not the latest version offered by the software company, or
8. The Central Depository mobile and web applications on your electronic devices are not the latest version offered by the Central Depository, or
9. The software on your electronic devices operates on "JAILBREAK" principles.

By using the mobile and web applications of the Central Depository, the customer confirms and guarantees that none of the above cases have occurred, and fully acknowledges and confirms that the Central Depository is released from any liability that may arise in the event of the occurrence of the above cases. At the same time, the customer shall be held liable for the damage incurred by the Central Depository if the customer has failed to report the account operator about occurrence of any of the above circumstances and/or continued to use the mobile and web applications of the Central Depository.

Please be informed that the rules and guidelines of the Central Depository are regularly updated and published on the official website of the Central Depository https://cda.am/am.

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# Introduction

The mobile and web applications of the Central Depository of Armenia are aimed at transferring a number of possibilities of using depository services and account management to the online platform. These include viewing of account balance, making transactions, participating in electronic voting, operations on specified account, Dvp-Fop (Internal and External).

The application is free. It is available in Armenian, English and Russian languages. The application can be used by legal entities and individuals who have a securities account opened with any operator.

Website link - https://online.cda.am/

Compatible with the following browsers and updated versions thereof:

Chrome 7+

Safari 12+

Microsoft IE or Edge 18+

Mozilla 68+

Opera 58+

Compatible with the following operational system and updated versions thereof:

Android 7.1+

IOS 10+

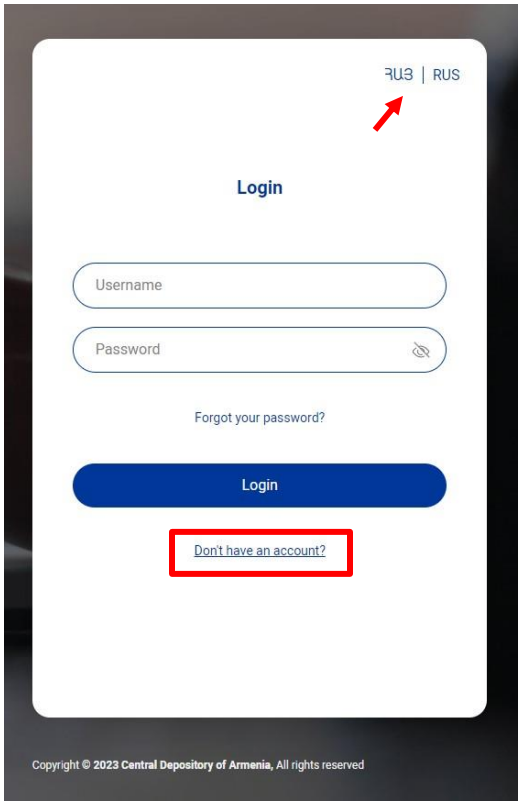
# Section 1. User registration

When accessing the application, there is an option to change the language in the upper right corner of the page. Three languages are available in the application: Armenian, Russian, English. Considering the fact that the information entered in the systems of the Central Depository is mainly in Armenian or English and that the Central Depository is not authorized to translate the entered information, in the cases where Russian data is not available upon selection, the information will be displayed in English.

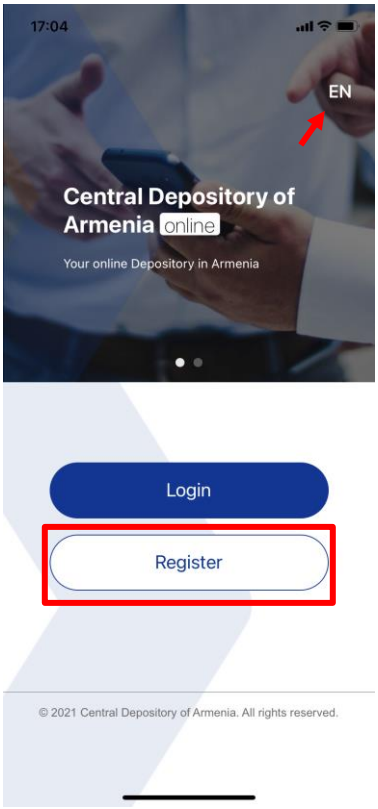
Before registering in the Application, you must ensure that you have provided your account operator with a valid email address that you use. Otherwise, it is necessary to refrain from the usage of the applications.

If you are not yet a registered user, you need to complete the instruction "Don't have an account?" in the web version, or the instruction "Register" in the mobile version.

Web version




Mobile version




Before registration, you should read and understand the "Privacy Policy" and "Terms of Use" of the Central Depository and to confirm the fact of having read and fully acknowledged the

provisions stated therein, by activating the corresponding field. Please contact your operator should you have any questions.

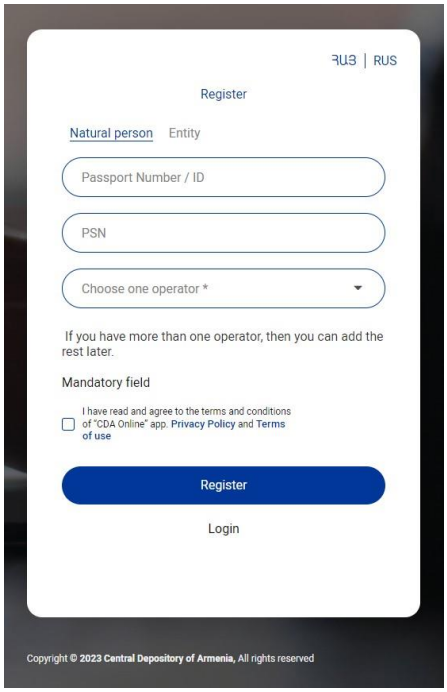
It is necessary to select one of the "Entity" or "Natural person" fields on the registration page.

When registering as a physical person, enter the data of your passport, ID card or public service number (PSN)[1] and select an operator[2] from the drop-down list (if there are more than 1 operators, you can add others after logging into the system).

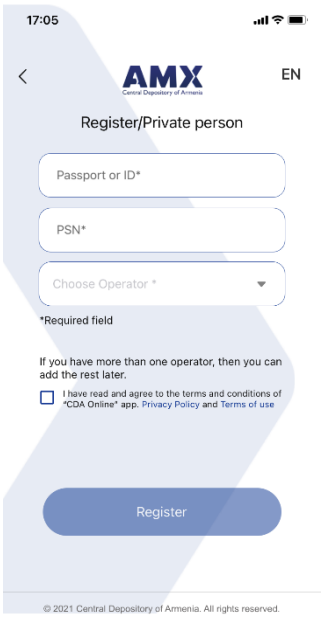
When registering as a legal entity, enter the TIN and select the operator from the drop-down list (if there are more than 1 operator, you can add others after logging into the system).

Register, once completing the respective field to agree to the "Privacy Policy" and "Terms of Use".

Web version




Mobile version




The system will automatically generate a username in the newly opened window, that cannot be changed. It is necessary to set a password that consists of at least 8 characters and contains uppercase, lowercase letters, numbers and symbols. In accordance with the specified requirements, enter the password twice, as well as the six-digit confirmation code sent to the email address registered by the user with the specified operator and after confirming the user's agreement to the

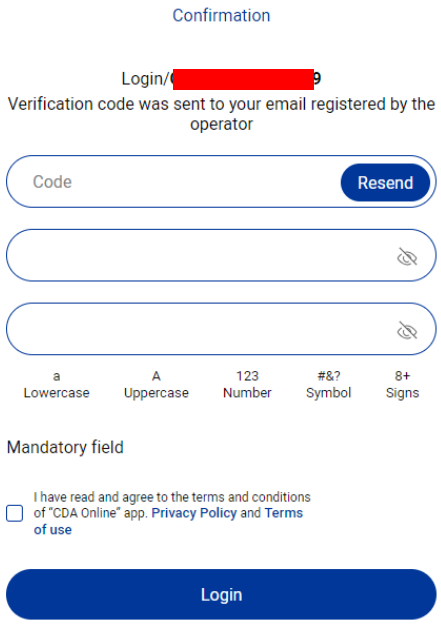
[1] For non-residents, identification is carried out only by passport data

[2] If the given user is suspended by the operator, then the application cannot be registered, and if the suspension occurred after registration, access is not possible.

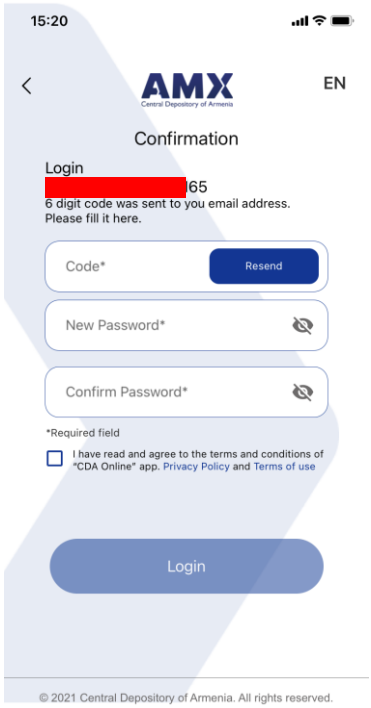
"Privacy Policy" and "Terms of Use" one more time, click the "Login" instruction. After performing the specified actions, the main page of the application will appear.

The verification code is valid for 30 minutes. If for some reason you do not receive the confirmation code on your email address, you can get a new code by clicking the "Resend" button.

Web version




Mobile version

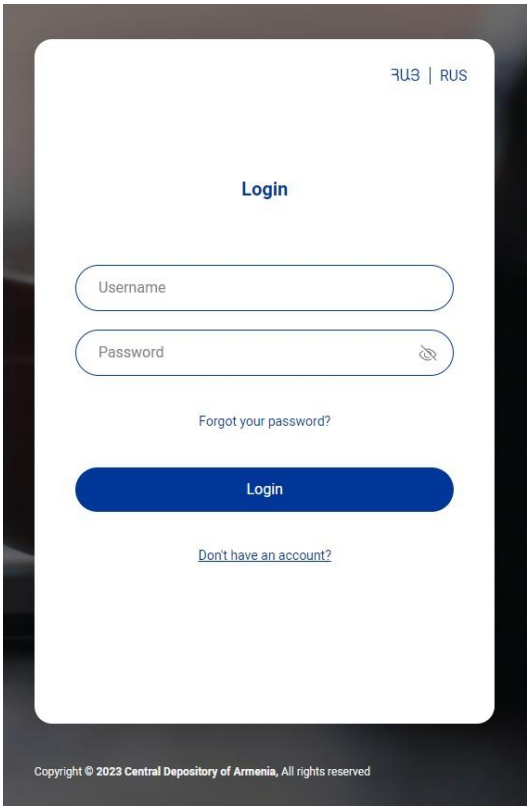



If the registration process remains incomplete for any reason, even if a username has been created, but a password has not been set within the specified period (30 minutes), then it is necessary to go through all the stages of registration again.

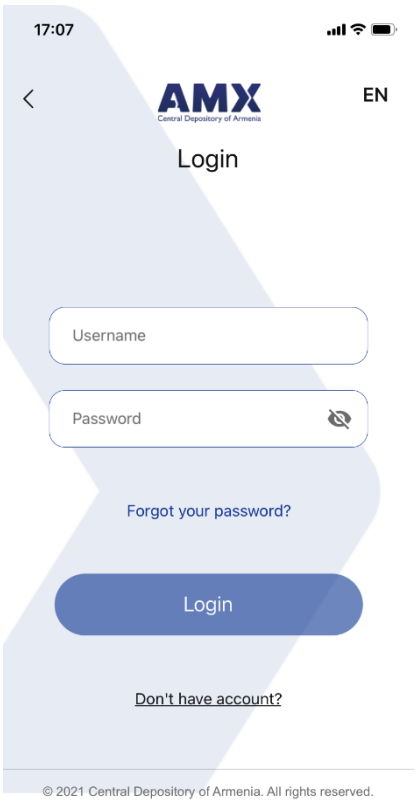
# Section 2. Access

If you are already a registered user, fill in the “Username” and “Password” fields and click the “Login” button.

Web version




Mobile version

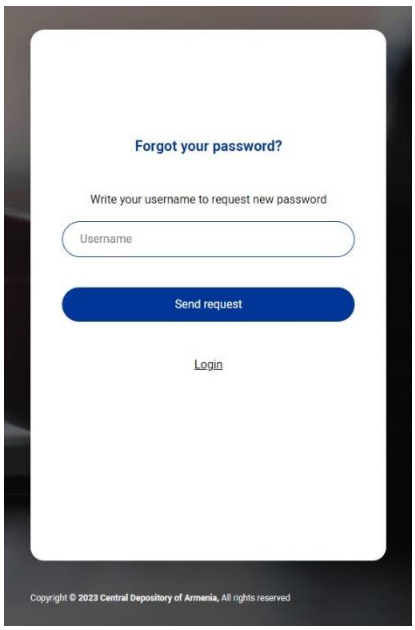


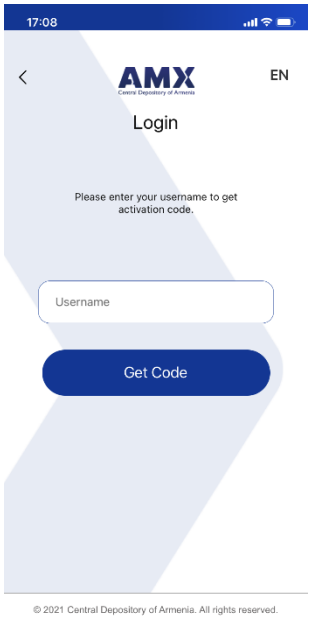

After entering the password incorrectly for 5 times, the account will be blocked. To unblock the account, you should contact your operator.

If you forget your password, you need to click the “Forgot your password?” button, fill in the “Username” field on the page that appears and click the “Get code” button.

Web version

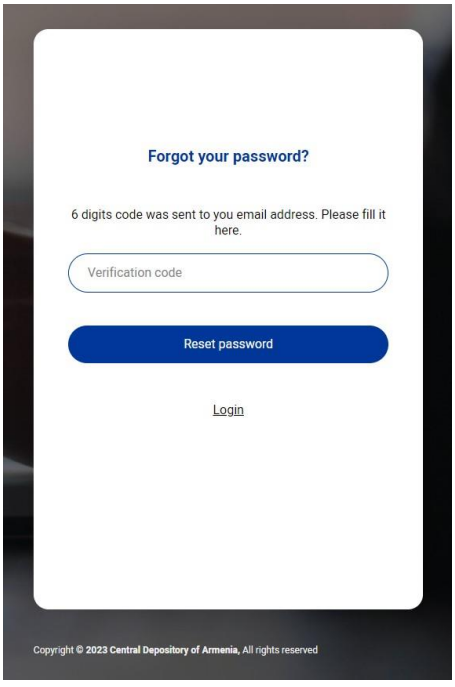
Mobile version



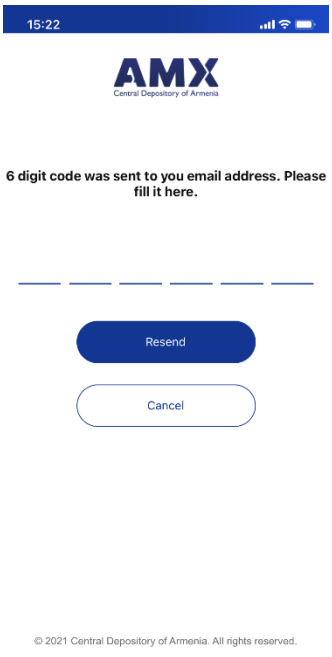




A mail containing temporary verification code will be sent to the e-mail[3], that will be valid for 30 minutes. Enter the received code in the "Verification code" field and click the "Reset password" button (in the case of the mobile version, after entering the code correctly, the page for setting a new password will appear automatically).

Web version



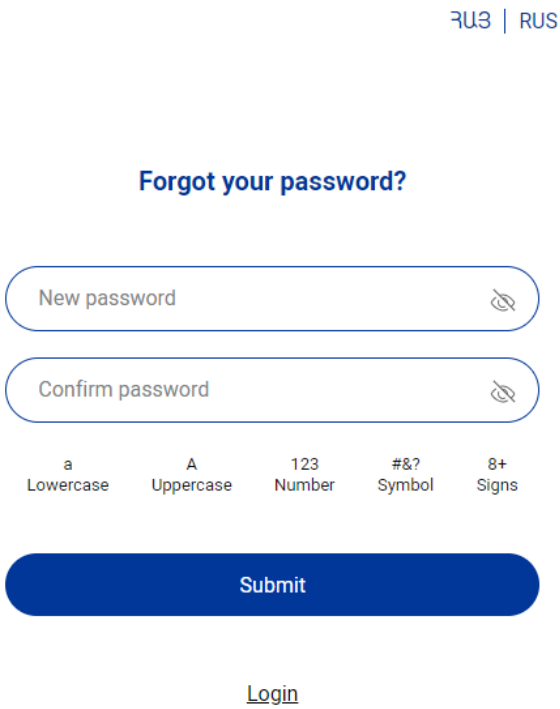

Mobile version



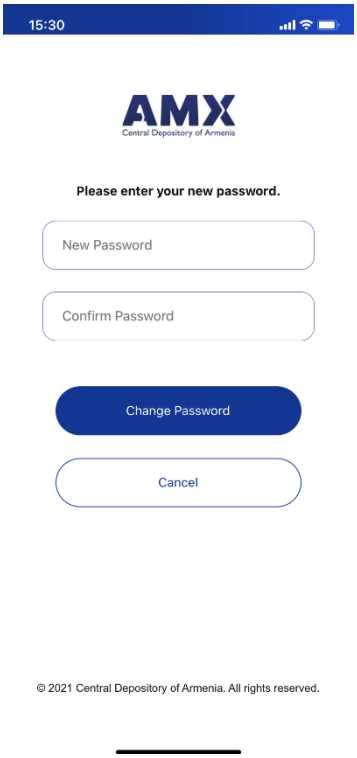

[3] Email address registered with the operator.

In the newly opened window, fill in the new password[4] that you set twice and click the "Confirm"/"Change password" button.

Web version




Mobile version




[4] The password must contain at least 8 characters: uppercase letter, lowercase letter, number and symbol.

# Section 3. Account description

When accessing the web version of the application, you will see the user's name in the upper right corner of the application, and there is also the possibility to change the language. If the user's name is written incorrectly, it is necessary to inform your operator about that. Upon clicking on the user's name, the following list of actions appears;

1. *Personal information*
    - Delete the account
2. *Settings*
    - Change the password
    - Email notifications
3. *Sign out.*

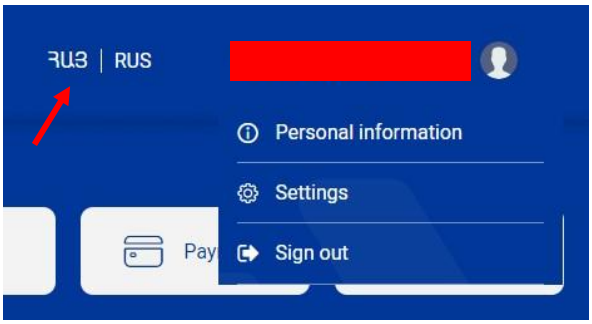
When accessing the mobile version of the application, upon clicking on the user's picture the following list of actions will appear;

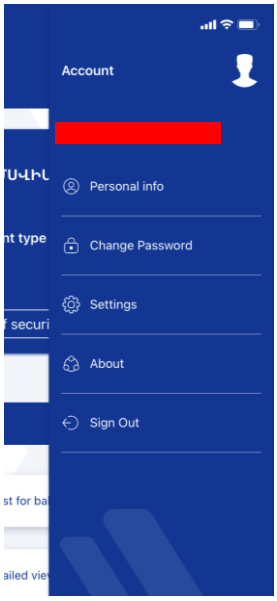
1. *Personal info*
2. *Change the password*
3. *Settings*
    - Activate FaceID[5]/TouchID
    - Activate dark mode
    - Change the application language
    - Notifications
    - Email notification
    - Delete the account
4. *About us*
    - About the Depository
    - About voting
    - News
    - Contact the support center
    - Frequently asked questions
    - Contact
5. *Sign out*

Web version

Mobile version

[5] FaceID is active only for iOS users



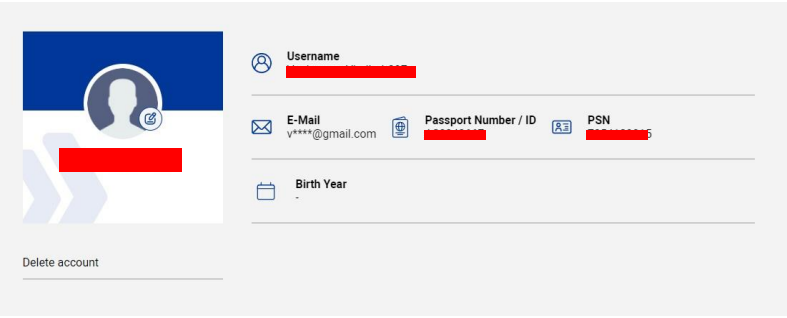




The user cannot make any changes in personal data on his/her own initiative. In case of inconsistencies, the operator of the account should be contacted so that the latter can change/update the data.

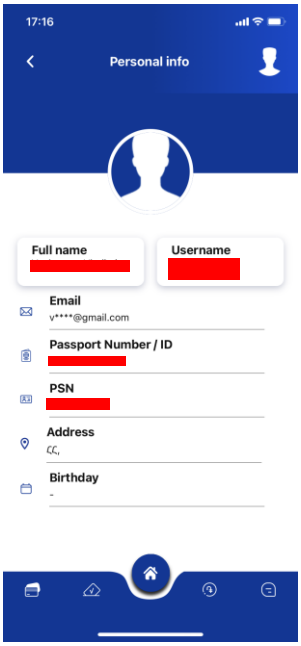
If there is no action in the application for 20 consecutive minutes, the user automatically exits the application and requires a new entry to perform further actions.

## 3.1 Viewing personal data

Web version




Mobile version



When executing the “Delete account[6]“ command in the web version of the application, execute the “Delete account” command again in the window that will appear. After deleting the account, all search engines and devices will automatically log the user out of the CDA Online system.

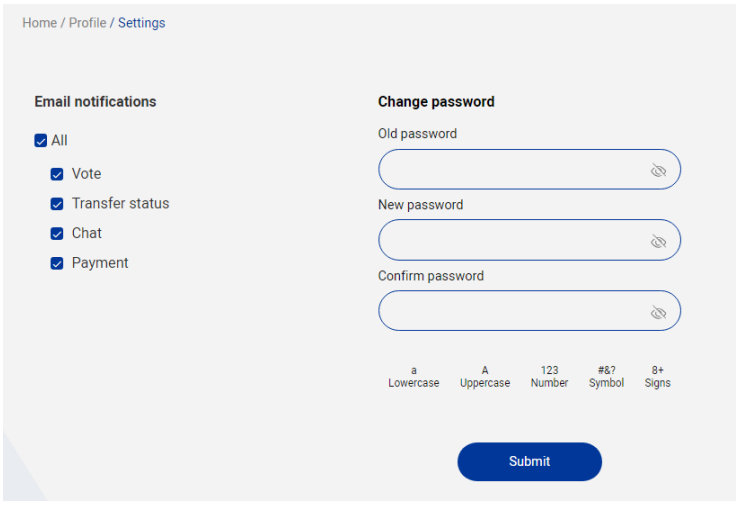
## 3. 2 Settings

In order to change the password, you need to enter the current password in the subsection “Change password”, then enter the new password twice in accordance with the password setting rules[7], and confirm. In the mobile version of the application, you can change the password using the “Change password” command, which opens in the menu of actions, when clicking on the user's picture.

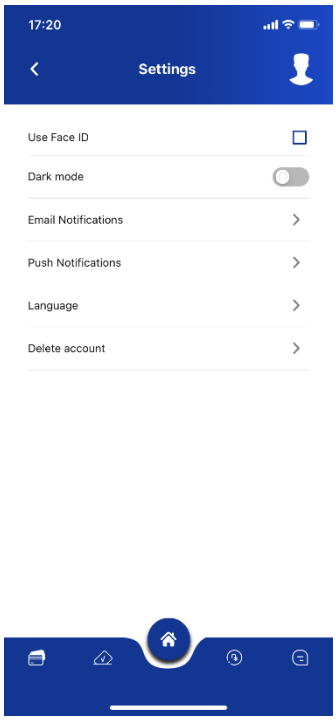
In the “Email notifications”/”Notifications” subsection, you should specify the types of notifications you want to receive at your e-mail address or mobile phone.

In the “Settings” section of the mobile version of the application, depending on the capabilities of the mobile phone and the Online Application, it is possible to activate the FaceID, TouchID and dark mode functions. By activating the corresponding fields, you can also receive notifications on your mobile phone, from the same section you can also change the language of the application (Armenian, English, Russian) and delete the user account from the application.

Web version




Mobile version

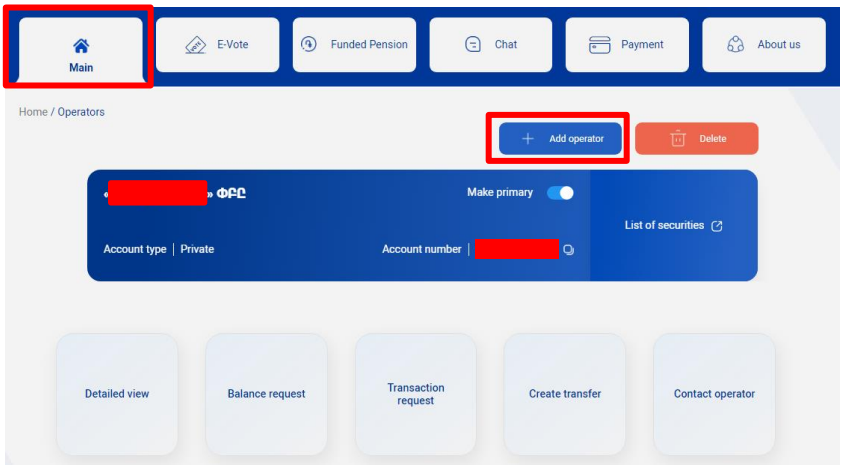



[6] In the mobile version, the "Delete account" command is located in the "Settings" section.
[7] The password must contain at least 8 characters: uppercase letter, lowercase letter, number and symbol.

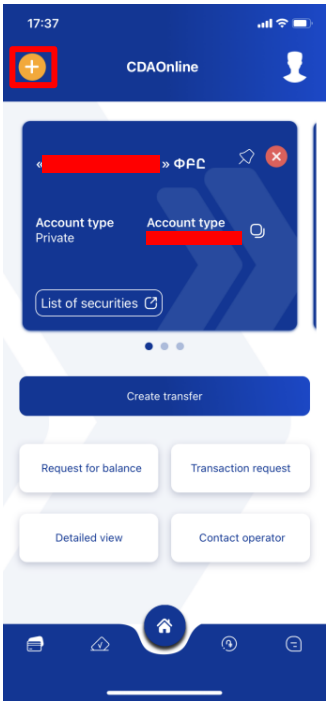
# Section 4. Main page

On the “Main” page you can view the operator that you have selected on the registration page with the corresponding account number.

Web version

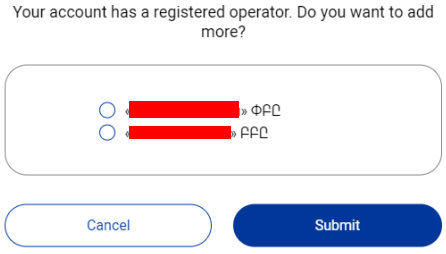



Mobile version

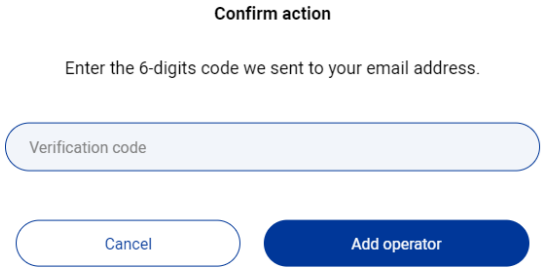



In order to add an operator, it is necessary to perform the “Add operator” command in the web version of the application or the “+” sign in the mobile version of the application. The opened window shows other accounts found in the Depend system with your personal data, which have not yet been added to the application. By choosing the operator, a corresponding addition can be made in the application. In the new window that will appear, you need to enter the six-digit verification code[8] sent to your e-mail address and add the operator.

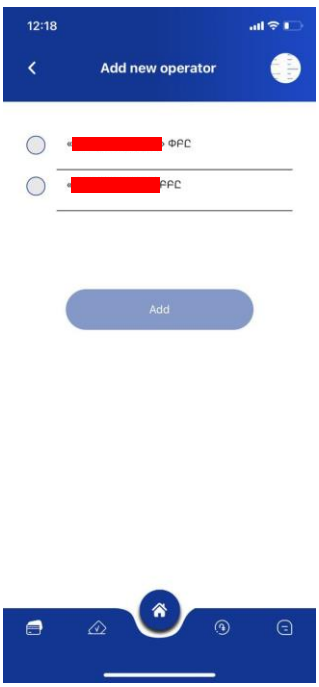
*Web version*

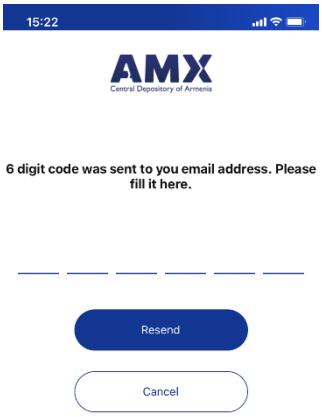



[8] The confirmation code is valid for 30 minutes, upon expiry of the specified period or if for some reason a confirmation code is not sent to the email address, new code is possible to receive by clicking the "Resend" button.




*Mobile version*



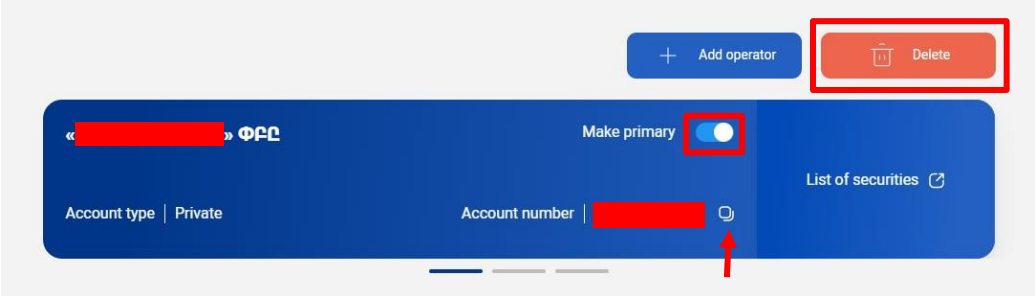
In case there are errors in the data registered with the operator (for example, there is no registered e-mail address), then the field of that operator is not active and cannot be added.

The following actions can be performed on the “Main” page:

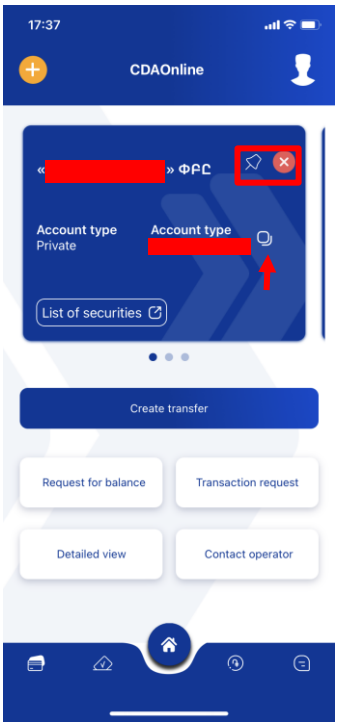
- Use the “copy” symbol to copy the account number of the given operator
- If there is more than one operator, use the “Delete” command or the “X” sign to remove the operator's account from the application[9]
- Give one of the operators the “Main” status by making the respective indication. In this case, when accessing the application, the personal data of the user registered with the given operator is displayed on the main page. This setting is subject to change at any time. The account with the selected status is considered the main account in the terms of the Application, and information not directly related to other accounts will be sent to the email address registered in the main account.

[9] In case of one operator only, the "Delete" command is not active

*Web version*




*Mobile version*



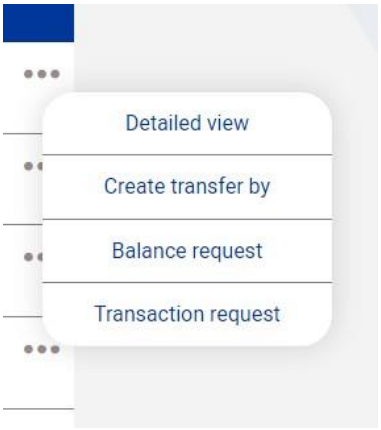

When clicking the "List of securities" button on the "Main" page of the application, the list of securities with the given account number will appear, where you can see the name of the issuer, the International Securities Identification Number (ISIN), the type, volume, nominal value, information on whether the security is frozen or not, as well as whether voting is held for the given security or not.[10]

The following options are available under Actions button:

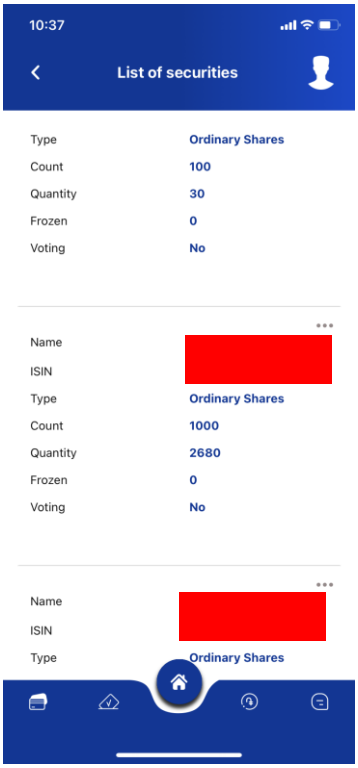
- Detailed view
- Create transfer by[11]
- Balance request[12]
- Transaction request[13]

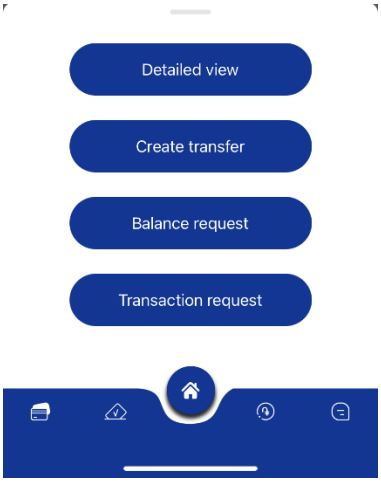
[10] For the web version, if the attached image is red, then there is no voting available, if it is green, there is an available voting.
[11] See more details in subsections 4.4 of the guide
[12] See more details in subsections 4.2 of the guide

*Web version*




*Mobile version*




[13] See more details in subsections 4.3 of the guide

**Actions**

Detailed view - detailed view of the operator data

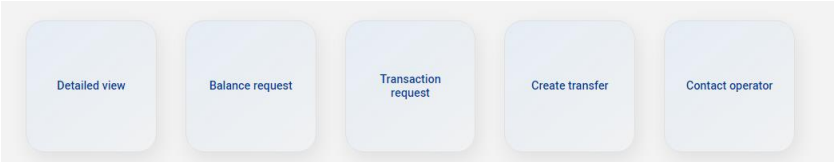
Balance request - request for the funds balance

Transaction request - request for the transaction history

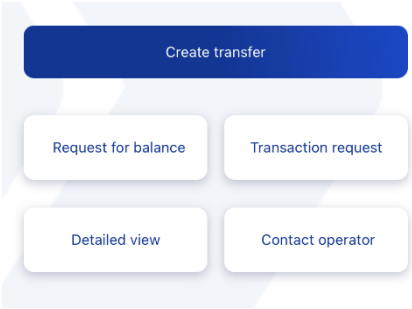
Create transfer - creating a new transaction

Contact operator - send a message to the operator

*Web version*




*Mobile version*




## 4.1 Detailed view

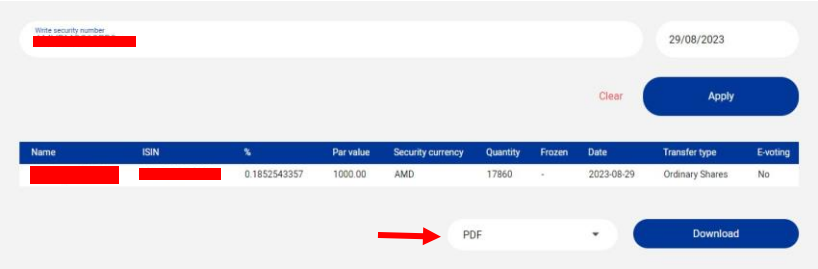
In this field you have the opportunity to see the following data about the operator:

- Name;
- Address;
- Phone number;
- Website;
- Email address.

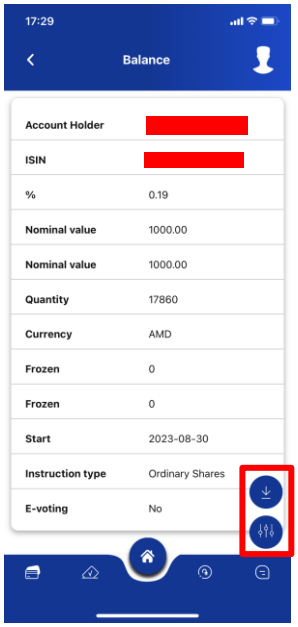
## 4.2 Balance request

When making a balance request, you see the list of available funds with the given operator, which you can download in your preferred version (PDF, Excel) or send it to your e-mail address. There is also a time-frame filter, which allows you to see the account balance as of any day within the previous 3 years, as well as a security filter, where you fill in the security number.

*Web version*



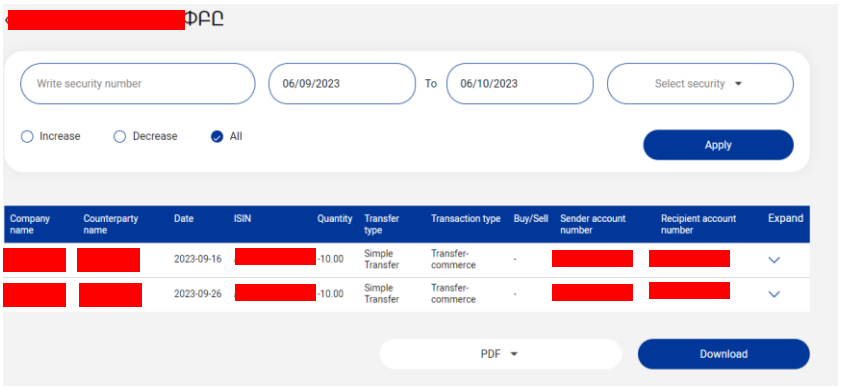

*Mobile version*



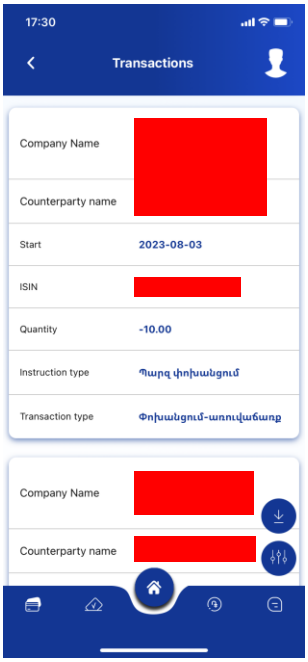

## 4.3 Transaction request

In this section, you can see the list of transactions made with the given account, which can be downloaded in any of the PDF or Excel versions or can be sent to your e-mail address. There is also a time frame filter that allows you to see the list of transactions made on the given account in the selected time interval, a security filter for transactions made with the specified security, as well as a filter for increasing or decreasing funds.

*Web version*




*Mobile version*

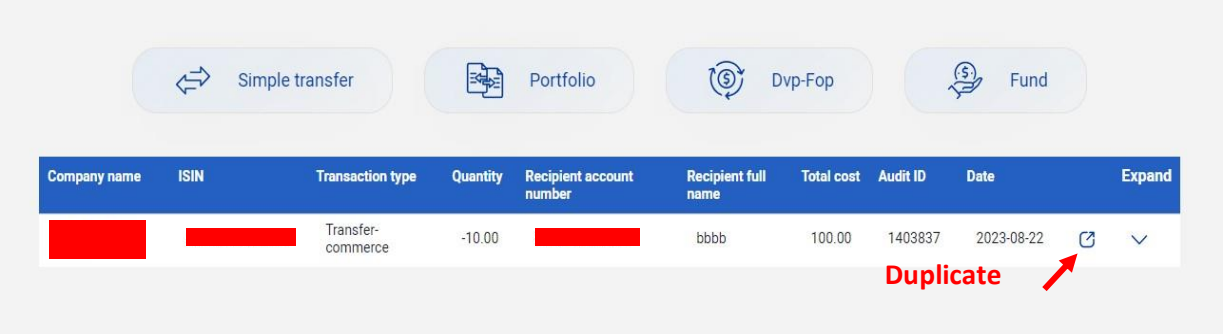


## 4.4 Create transfer[14]

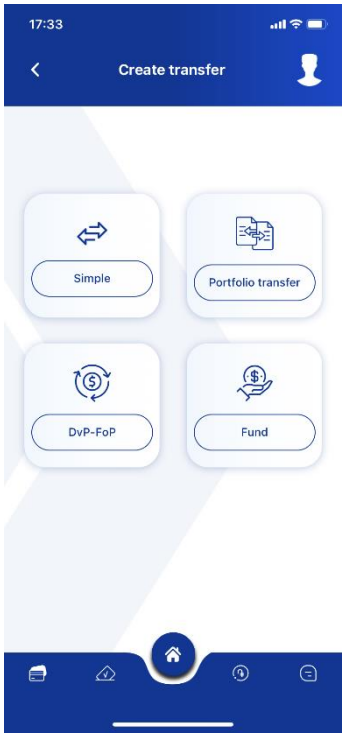
Before selecting the preferred transfer type, the web version of this section shows the transfers already made. When you click the button of the copy instruction, the transaction in the given line is copied and the data is automatically filled in the new field that opens and you only need to calculate the commission and confirm the transaction. After entering the six digit confirmation code sent to the email address, the transaction will move to the payment stage[15].

For the mobile version of the application, you need to select the type of transfer you want to make.

*Web version*




*Mobile version*




[14] The content of the fields to be filled in when transferring is the same in the mobile and web versions.
[15] You can see the description of how to make a payment in section 8

### 4.4.1 "Free Delivery" or "Simple" Transfer

This operation involves the transfer of securities (including securities serviced through a foreign custodian, such as Eurobonds) from one account to another without the approval or consent of the receiving party. In case of this transfer, it is necessary to fill in the following data:

The account number of the Sender- is the account number of the given account, which is filled in automatically

ISIN - the International Securities Identification Number, selected from the drop-down list of securities available in the given account

The name of the Recipient - the recipient's name, surname and patronymic are indicated

The account number of the Recipient - the recipient's account number is indicated

Type of transfer - the type of transaction is selected from the list (transfer of government bonds, transfer-donation, etc.)

The value of each security - the price of a security unit is indicated (if available)

Number of securities - the number/nominal volume of securities to be transferred is indicated

Total Value - the product of the value of each security and the number of securities

Currency – to be selected from the drop down list of currencies

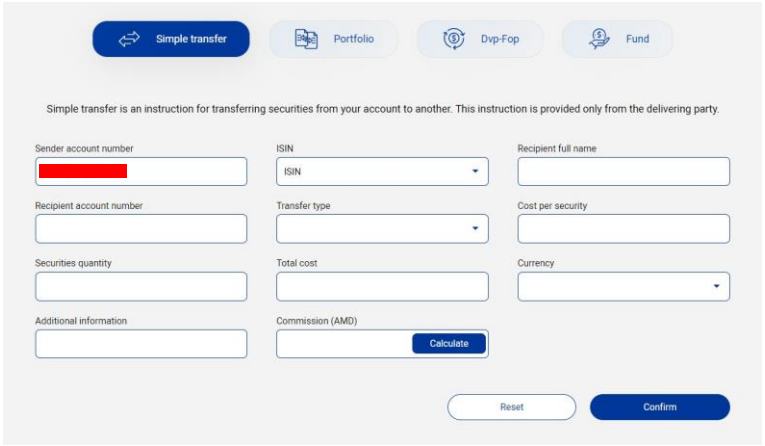
Additional information - additional information about the transfer (description of the grounds for the transfer, date of the contract, etc.) is to be indicated

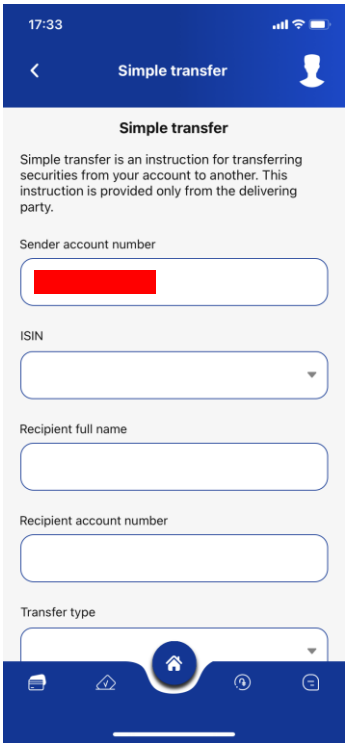
Commission - the commission[16] is automatically calculated using the "Calculate" command.

After performing the above actions, execute the "Confirm" command, and then fill in the six-digit verification code sent to the email address in the window that will appear. After successfully completing the operations, a payment is created in the "Payments" section, from where it is necessary to make the commission payment.

*Web version* *Mobile version*

[16] If any data is changed after calculating the commission, then the latter shall be deleted. The command "Calculate" must be executed again.




### 4.4.2 Transfer of portfolio

The necessary data during portfolio transfer are as follows:

*The account number* of the Sender– is the account number of the given account, which is filled in automatically

Select the operator – if you have more than one operators that you have added to the application, the drop-down list shows the operators and you should select the operator to the account of which you want the transfer to be made[17]

The account of the Recipient – is filled in automatically after selecting an operator

Commission –commission is calculated automatically

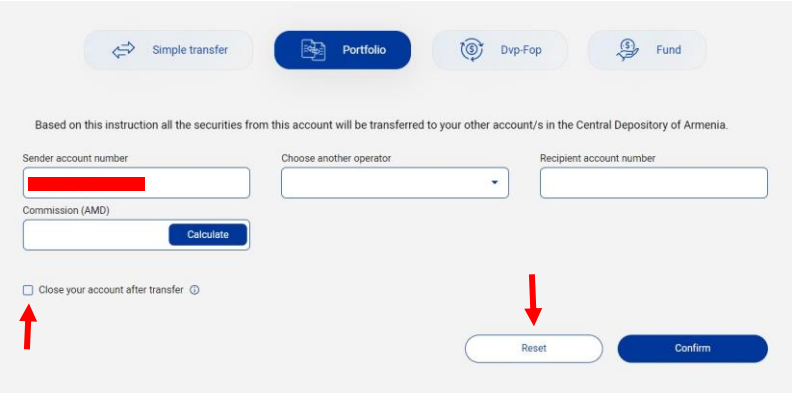
After performing the above actions, execute the "Confirm" command, and then fill in the six-digit verification code sent to the email address in the window that will appear. After successfully completing the actions, a payment is created in the "Payments" section, from where it is necessary to make the payment[18].

On this page, there is also an opportunity to close the account of the sending operator after the transfer, by making the appropriate indication. The operator closes the account within 5 working days.

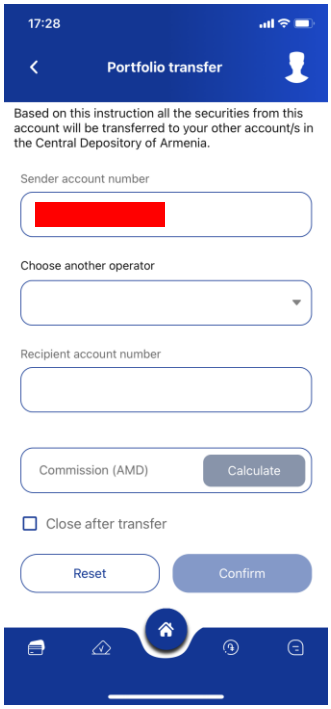
If the command "Reset" is executed, the filled in fields are deleted.

[17] If there is no operator in the drop-down list, to whose account the transfer is made, then select the "Other" option and manually fill in the "The account of the Recipient" field.
[18] See section 8

*Web version*




*Mobile version*




### 4.4.3 Dvp-Fop transfers

Delivery versus Payment (DVP) is the most common payment transaction where the transaction is settled against payment. In case of these types of transactions, it is necessary to match the securities of the counterparty, but also it is necessary to ensure that the buyer of the securities provides the means of payment in order for the transaction to be considered completed.

***Internal***

During the Free of payment (FoP) transfer, the following information must be filled in:

*The account number* of the Sender– is the account number of the given account, which is filled in automatically

Buy/Sell - "Buy" is selected when buying a security, "Sell" is selected when selling

International Securities Identification Number (ISIN) - indicates the security to be purchased or sold from the drop-down list

The name of the Recipient - the recipient's name, surname and patronymic are indicated

The account number of the Recipient - the recipient's account number is indicated

Transaction Type – Dvp or Fop transfer, select from the drop down list

Transfer type – the type of transfer is selected from the drop-down list

Number of securities – the number of securities to be purchased or sold is indicated

Currency – when making a Dvp transfer, you also need to specify the respective currency from the drop-down list

Total value – indicates the total amount

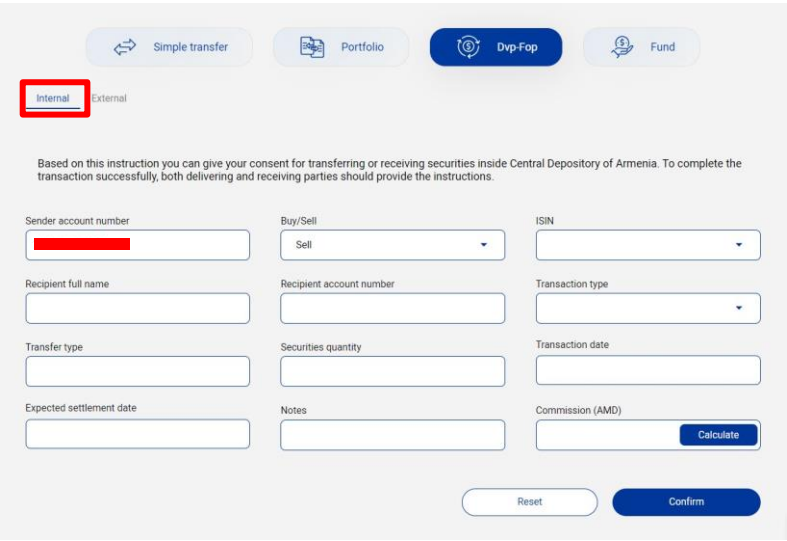
Date of the transaction – the date of conclusion of the transaction is indicated

Final settlement date – indicates the expected final settlement date

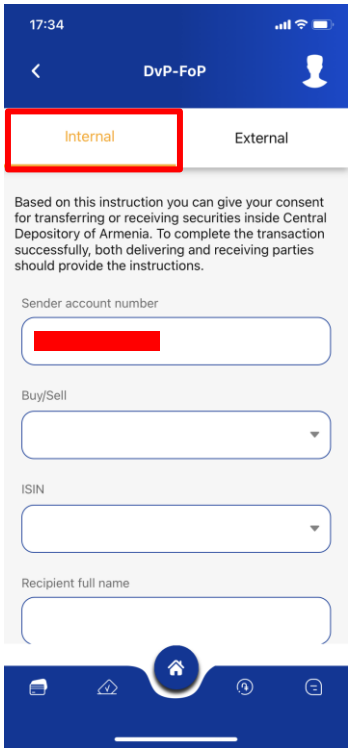
Notes - indicates additional information about the transfer (description of the grounds for the transfer, date of the contract, etc.)

Commission - the commission is automatically calculated using the "Calculate" command.

*Web version*




*Mobile version*




After performing the above actions, execute the "Confirm" command, and then fill in the six-digit verification code sent to the email address in the window that will appear. After successfully completing the operations, a payment is created in the "Payments" section, from where it is necessary to make the commission payment[19].

***External***

[19] See section 8

The following information must be filled in during a FoP transfer of securities held at a foreign custodian:

*The account number* of the Sender– is the account number of the given account, which is filled in automatically

Buy/Sell - "Buy" is selected when buying a security, "Sell" is selected when selling

*International Securities Identification Number (ISIN)* - in case of sale, the corresponding security is selected from the drop-down list, and in case of purchase, it is filled in by the user

The name of the Recipient - the recipient's name or title is indicated

The account number of the Recipient - the securities account number of the receiving party is indicated

Transaction Type – Dvp or Fop transfer, select from the drop down list

Number of securities – the number of securities to be purchased or sold is indicated

*Currency* – when making a DvP transfer, you must also specify the respective currency from the drop-down list

*Total Value* – the total amount is specified during DvP transfer

Date of the transaction – the date of conclusion of the transaction is indicated

Final settlement date – indicates the expected final settlement date

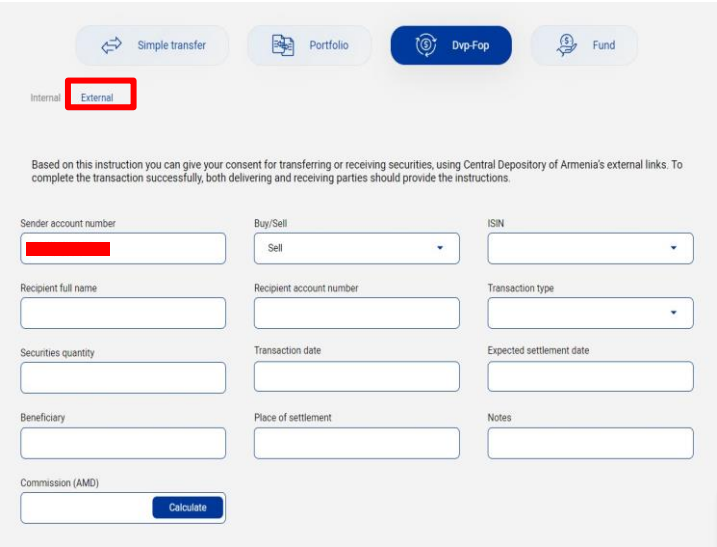
*Beneficiary* - the name or title of the beneficiary is indicated

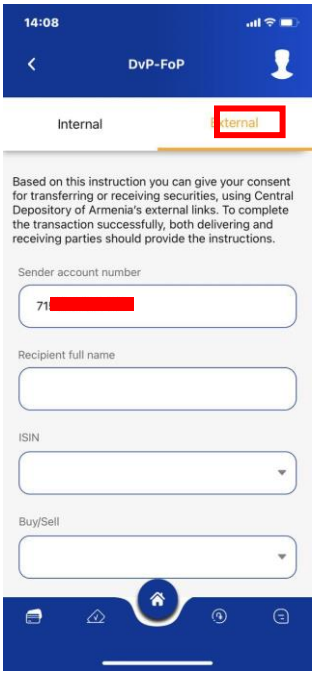
*Place of the final settlement* - BIC code is indicated

Notes - indicates additional information about the transfer (description of the grounds for the transfer, date of the contract, etc.)

Commission - the commission is automatically calculated using the "Calculate" command.

*Web version* *Mobile version*




After performing the above actions, execute the "Confirm" command, and then fill in the six-digit verification code sent to the email address in the window that will appear. After successfully completing the operations, a payment is created in the "Payments" section, from where it is necessary to make the commission payment.

### 4.4.4 Fund transfer

When making a fund transfer, you need to fill in the following information:

*The account number* of the Sender– is the account number of the given account, which is filled in automatically

Buy - you need to select "Buy" or "Sell" from the drop-down list, after which the field "The account number of the Recipient" is automatically filled

ISIN - International Securities Identification Number, is selected from the drop-down list of securities available in the given account

The name of the Recipient - the recipient's name, surname and patronymic are indicated

The account number of the Recipient - the recipient's account number is indicated automatically

*Transaction Type* – is automatically indicated as a DvP transfer

*Transfer type* - the type of transfer is selected from the list

*Number of securities* - is automatically filled in case of purchase, but not in case of sale

*Currency* - automatically filled in as AMD

Total value – indicates the amount of the fund to be transferred

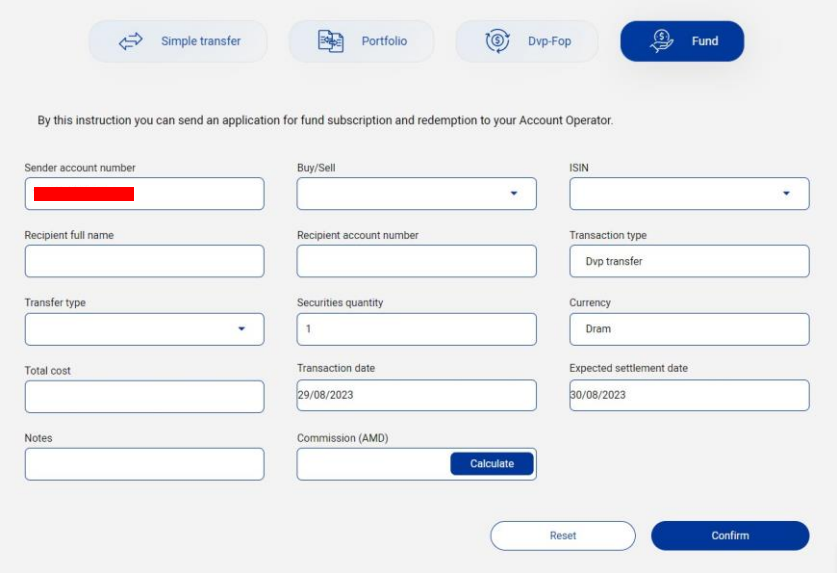
Date of the transaction – the date of conclusion of the transaction, which is indicated automatically

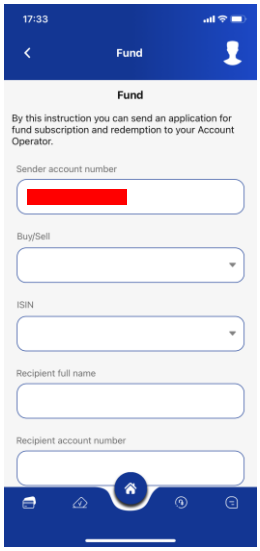
Final settlement date - is the business day following the transaction execution date, which is filled in automatically

Notes - indicates additional information about the transfer (description of the grounds for the transfer, date of the contract, etc.)

Commission - the commission is automatically calculated using the "Calculate" command.

*Web version* *Mobile version*



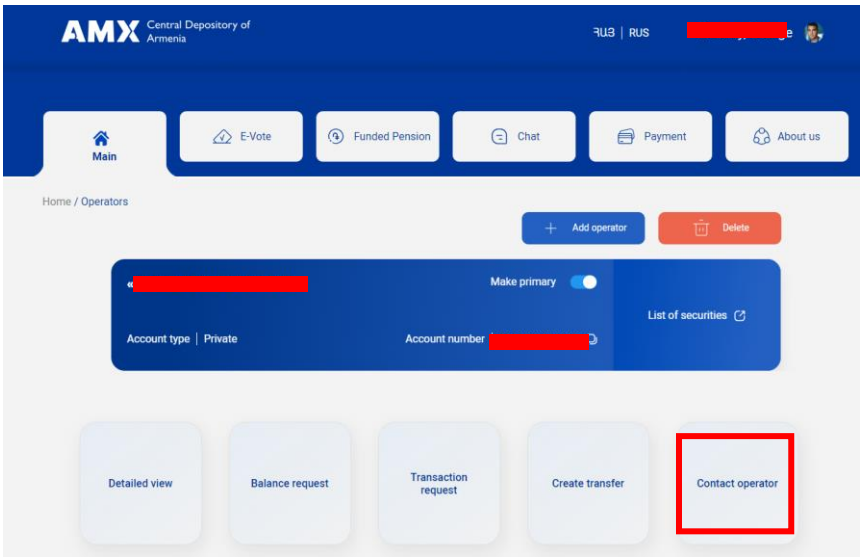

After performing the above actions, execute the "Confirm" command, and then fill in the six-digit verification code sent to the email address in the window that will appear. After successfully completing the operations, a payment is created in the "Payments" section[20], from where it is necessary to make the commission payment.

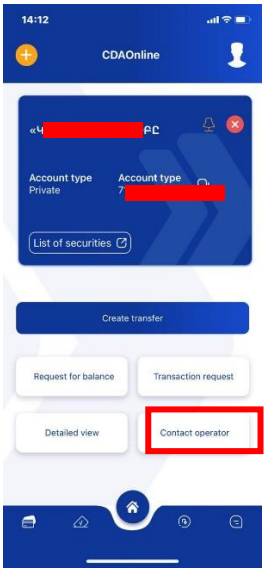
## 4.5 Contact the operator

Moves the user to the "Chat" section, where it is possible to send messages and files to the operator, as well as receive their responses.

*Web version* *Mobile version*

[20] See section 8

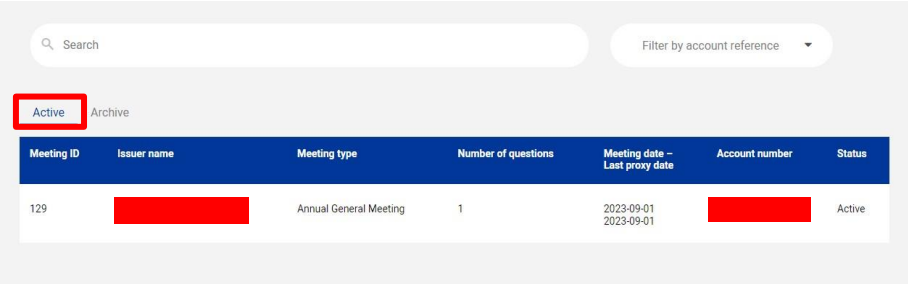

AMX Central Depository of Armenia
RUS
Main
E-Vote
Funded Pension
Chat
Payment
About us
Home / Operators
Add operator
Delete
Make primary
List of securities
Account type | Private
Account number
Detailed view
Balance request
Transaction request
Create transfer
Contact operator


14:12
CDAOnline
Account type
Private
Account type
List of securities
Create transfer
Request for balance
Transaction request
Detailed view
Contact operator

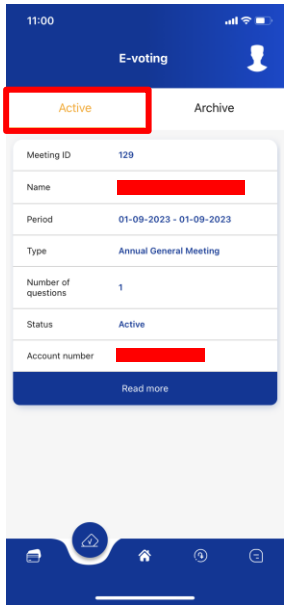
# Section 5. Voting

The application provides an opportunity to participate in the voting organized by the secretary through electronic voting. In the e-voting section, you can see "Active" - the votings that are still in progress at the moment, and "Archive" - the votings that have already been completed.

*Web version*




*Mobile version*




In the "Active" and "Archive" voting subsections, you can see the followings:

- Meeting ID
- The name of the issuer
- The type of the meeting, which can be as follows:
  - *Annual General Meeting*
  - *Extraordinary general meeting*
  - *Ordinary general meeting*
  - *Court*
  - *Other*
- Number of items subject to voting
- Date of the meeting/Date of the last amendment (when creating the vote, the secretary may allow to change the result of the vote before the end of the voting period)
- Account number
- Status
  - *Logged in - the voting has not started yet*
  - *Active – the voting has started and participants can vote*
  - *Completed – the voting has already ended*

When you click on the line subject to voting, the list of items subject to vote appear. Each item consists of the following points:

- Title
- Description
- Item ID
- ISIN
- Number of voting securities
- Meeting type:

  *Extraordinary*

  *Special*

  *Ordinary*

  *Other*

- Voting type:

  *Open*

  *Closed*

- The voting refers to:

  *Accounts*

  *Directors*

  *Liquidation*

  *Reward*

  *Other*

- The voting was presented by:

  *Shareholders*

  *Board*

  *Management*

- Vote type:

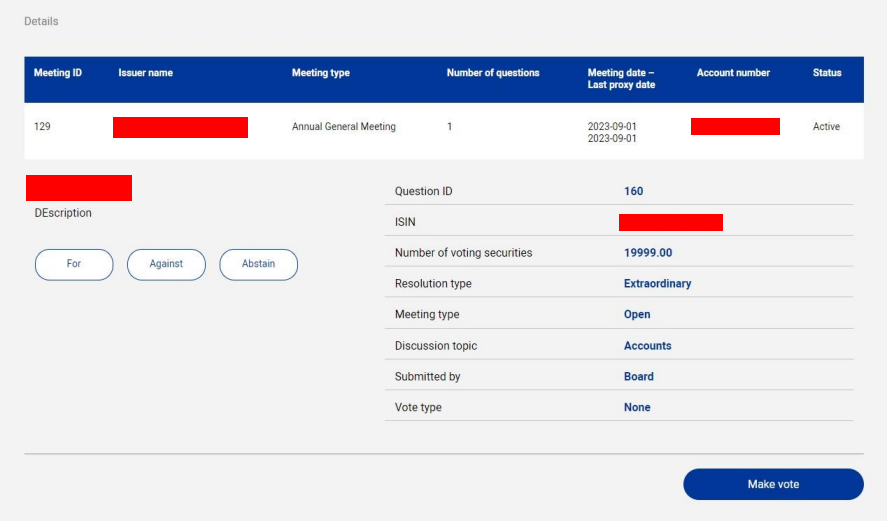
  *In favor*

  *Against*

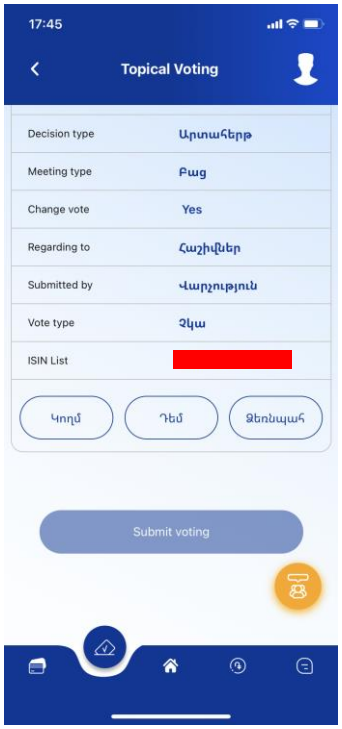
  *Abstain*

- Documents, if available

*Web version*




*Mobile version*



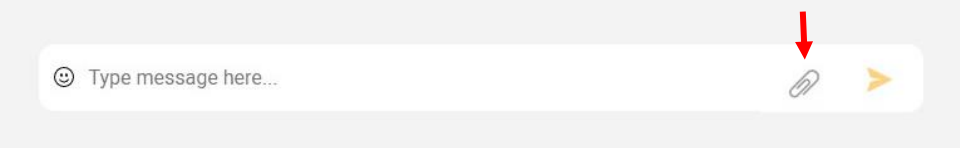

You should vote for each item subject to voting separately by clicking on the "Vote" button. You should choose one of the options from the drop-down list, or if you are still not sure about your choice, you can close the window without voting and get back to the question later.

Depending on the selection of the proposed options, the value of the "Vote type" line changes accordingly to In favour/Against/Abstain.

After voting on all the items subject to discussion, you should click the "Make vote" button and your voting will be considered completed[21].

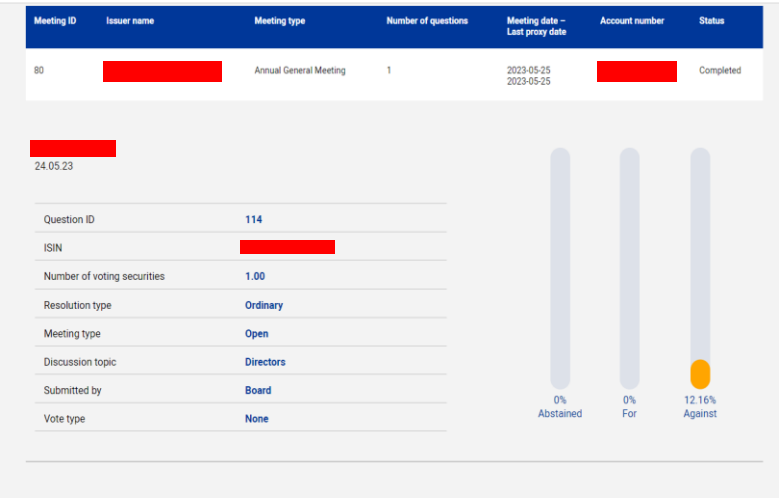
The secretary can also enable the participants of voting to send messages within the framework of the items subject to voting, as well as to attach files to the sent message.

[21] If, when creating the vote, the secretary allowed to change the voting results before the end of the voting period, then you can change the voting options you specified during that period.

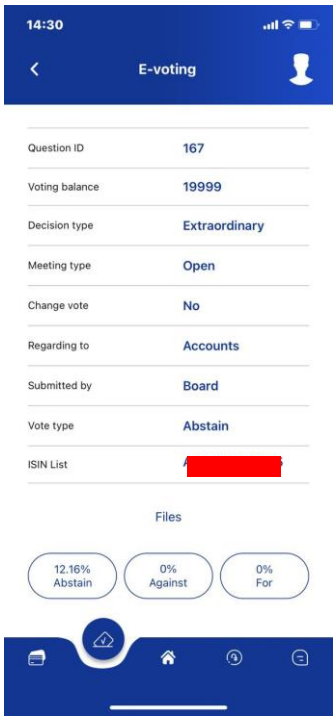



After the voting is over, it is moved to the "Archive" section. When you click on each line, the list of voting items appears, where you have the opportunity to see the voting results expressed in percentages, and the messages written during the voting.

*Web version*




*Mobile version*



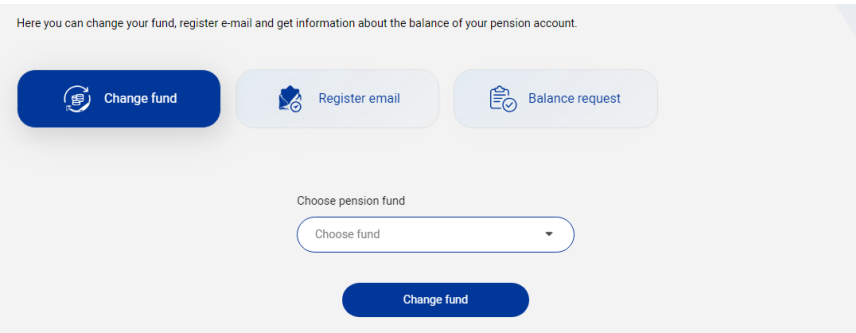
# Section 6. Pension statement

If you are a participant of the cumulative pension system, the following actions can be performed in the “Cumulative pension” section:

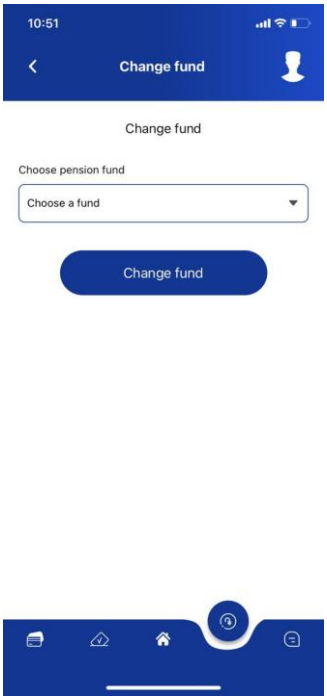
- Change fund
- Register email
- Balance request

When executing the “Change fund” command, the application allows you to select a different fund.

*Web version*

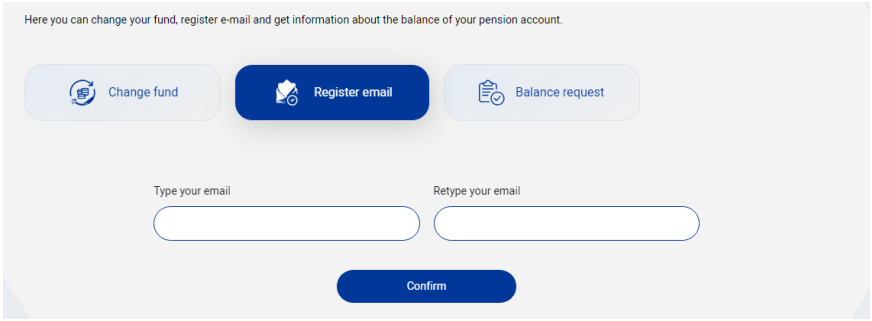


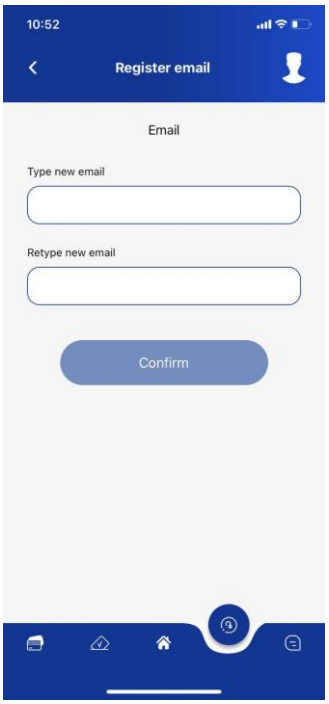

*Mobile version*




When performing the “Register email” command, it is necessary to enter the email address at which you wish to receive your pension account statements.

*Web version* *Mobile version*



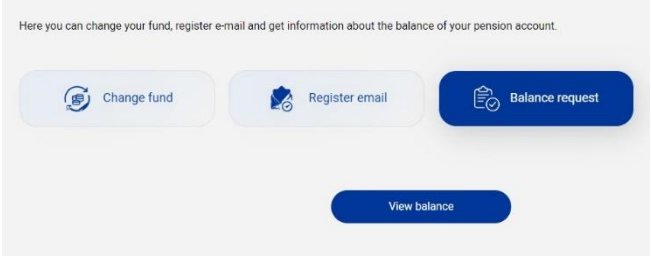



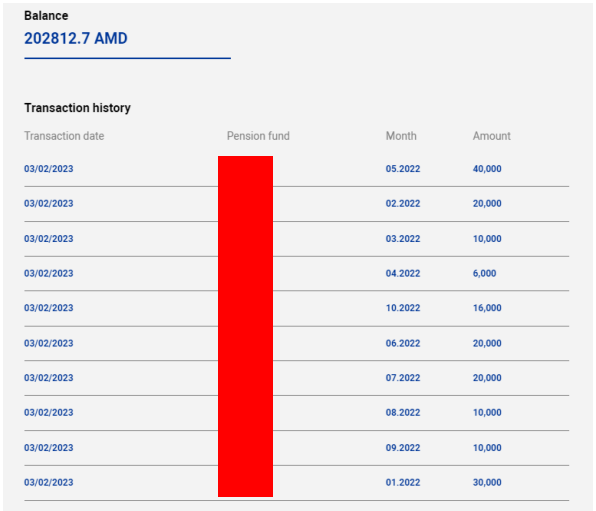

When executing the "Balance request" command, if the data is correct, it displays the balance of the pension account at the time of the request and the most recent ten transfers.

At the top of the table you can see the currency and balance accumulated in the pension account.

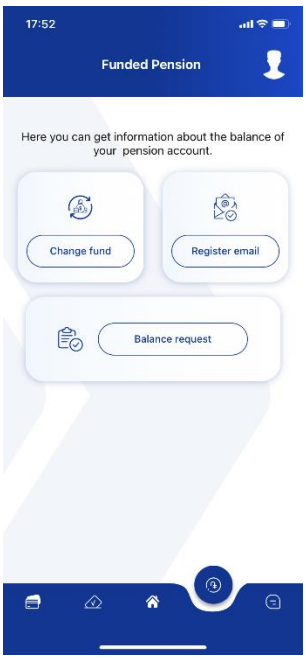
In the list, you can see the date of the most recent ten transfers, the pension fund, the period for which the transfer was made and the amount transferred (sum of transfers by the employer and the state during the specified period).

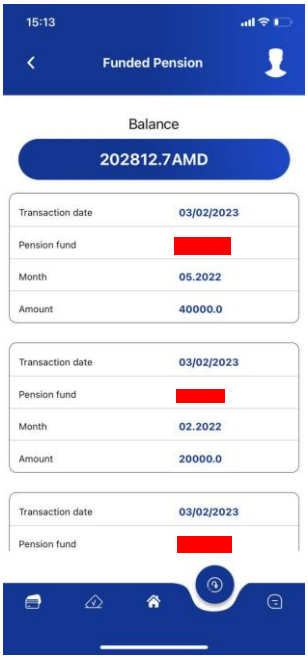
*Web version*




*Mobile version*

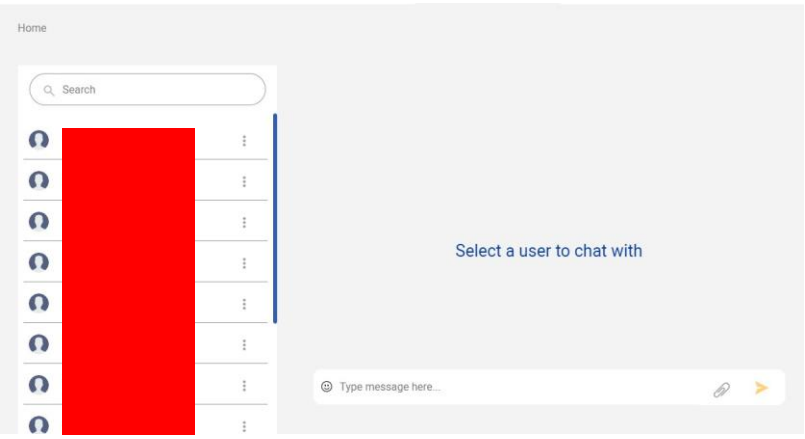

17:52
Funded Pension
Here you can get information about the balance of your pension account.
Change fund
Register email
Balance request


15:13
Funded Pension
Balance
202812.7AMD
Transaction date 03/02/2023
Pension fund [redacted]
Month 05.2022
Amount 40000.0
Transaction date 03/02/2023
Pension fund [redacted]
Month 02.2022
Amount 20000.0
Transaction date 03/02/2023
Pension fund [redacted]

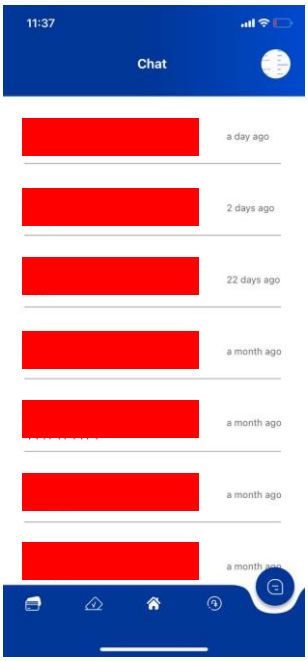
# Section 7. Chat

Messages can be sent both at the “Contact the operator” section on the “Main” page and from the “Chat”. This section shows your correspondence with the technical support specialist, the operators, as well as the correspondence made during electronic voting.

*Web version*




*Mobile version*

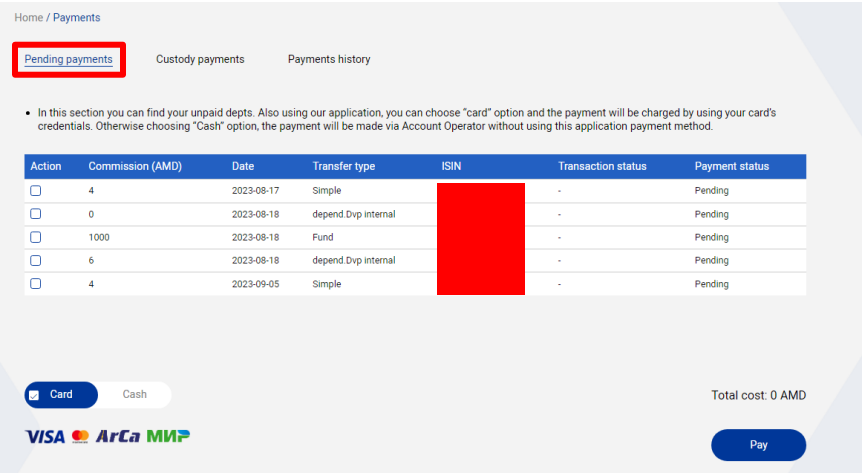


# Section 8. Payments

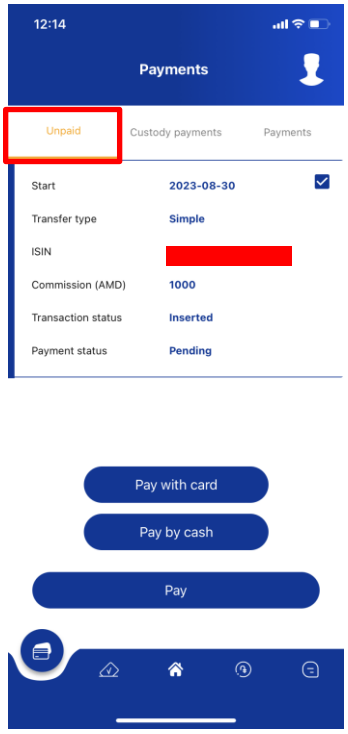
The full list of commissions generated for transfers can be seen here. There are three sections available in the Payments section:

- Pending Payments/Unpaid - commissions generated but not yet paid
- Custody payments - a fee generated automatically each month
- Payment history/Payments - already paid fees

*Web version*




*Mobile version*



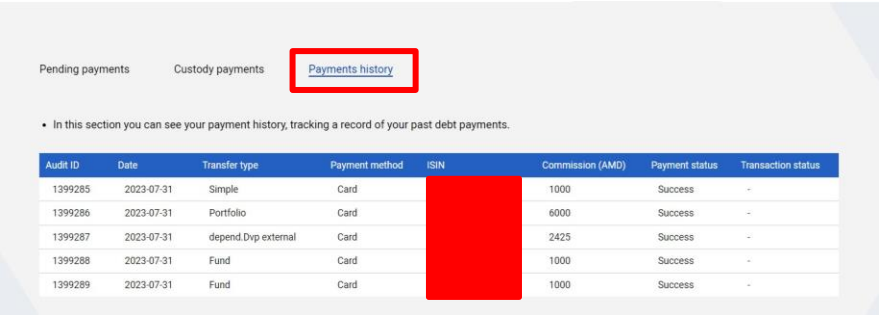

Payments can be made both in cash and non-cash methods, specifying all at once or separately. After indicating the lines to be paid at the moment, you can see the amount to be paid in the "Total cost" line, after which you should choose one of the payment options "Card" or "Cash" and execute the "Pay" instruction.

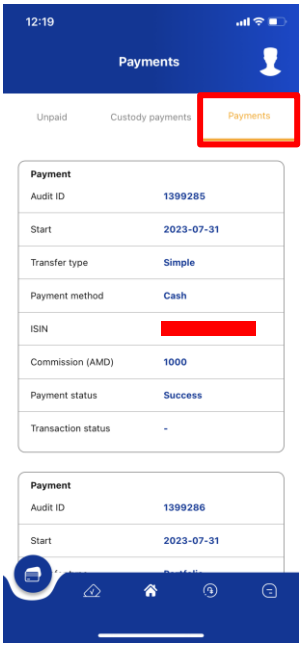
If you have selected "Cash" as the payment option, then the "Payment Status" changes from "In Progress" to "Awaiting AO". In this case, you make the payment with your operator, after which it will be moved to the "Payment history" section, changing the payment status to "Paid". It is also possible to cancel this payment through the operator. In this case, it will also be moved to the "Payment history" section, turning to the payment status "Cancelled".

When paying by card, you should fill the six-digit confirmation code sent to your email address in the opened field, after which you should fill in the card data in the opened field and

confirm the transaction. After successful payment, the given payment is moved to the “Payment History” section.

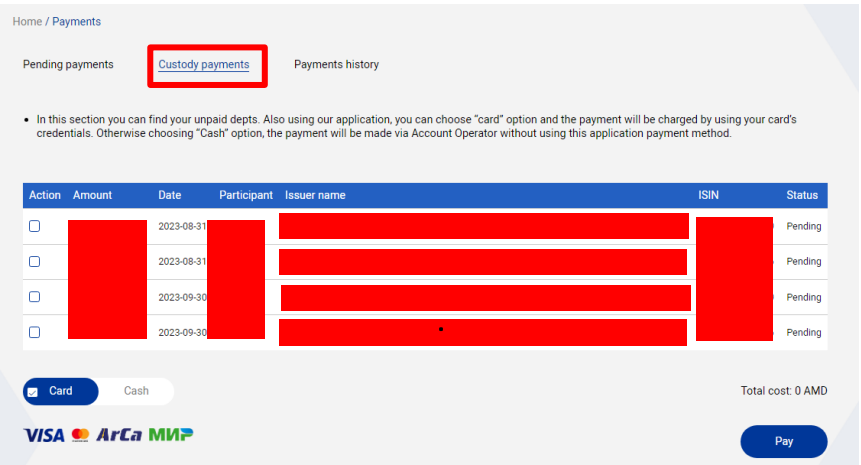
*Web version* *Mobile version*

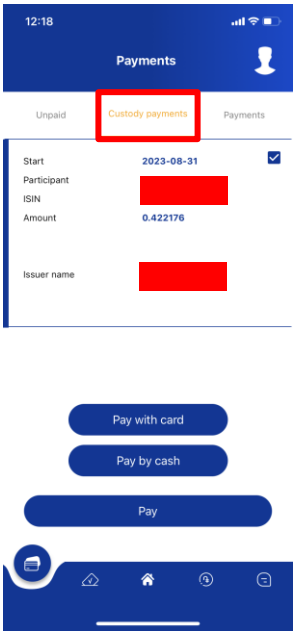



Every month, on the payment date specified in the contract, in the “Custodial Fee” section, a custodial fee is generated, which is subject to payment using any of the above-mentioned options.

*Web version* *Mobile version*



# Section 9. About us

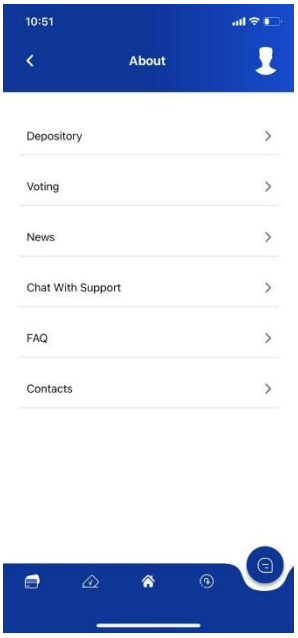
Under the "Depository" subsection, you can find brief information about the Central Depository of Armenia.

The subsection "Voting" presents the nature of electronic voting, the voting procedure, and the procedure to participate in the voting as a participant.

In the "News" section, the latest news about the securities market is regularly posted.

The "Frequently Asked Questions" subsection contains the main questions asked about the Depository.

In the subsection "Contact" the location of the Central Depository of Armenia on the map, telephone number, fax and email address are available.

*Web version*

*Mobile version*