

GUIDE On credit repayments via Telcell payment terminals

Payment is made by touching sensor screen with hand. It's very easy. You just need to follow text instructions on the sensor screen. First of all,

- press ***“Payment of services”*** button,
- choose ***“The Banks and the Credit Organizations”***,
- then ***“Norvik Credit”***
- Enter 8 figures of your Agreement number, your passport number and press ***“Forward”***.
- Then you will see these options on the screen:

“Grand total for next debt”

“Amount of commission”

“Grand total for next redemption”

“Grand total”

“Grand total for next debt” is the sum you have to repay during the next month; ***“Amount of commission”*** is Telcell's commission for the service provided, ***“Grand total for next redemption”***- the amount due to repay during current month, ***“Grand total”*** the whole amount of your dept.

Attention. If you want detailed information on your payments, you may press ***“Detailed information”*** button. After you made sure that the information on the screen is correct, press ***“Forward”*** button and take your receipt.

Advantages of the system

Example 1: If ***“Grand total for next redemption”*** is 10600 AMD, and you have inserted 11000 AMD into banknote holder then the 400 drams left will automatically repay part of next month's debt.

If this is your last payment, and you repay the whole amount you owe to Norvik UCO, then you get two receipts instead of one. First one confirms the fact that you don't owe anything to Norvik UCO; in the second one there will be 18-digit Pin Code. You will be able to use the amount left and transfer it to the account of another operator, such as VivaCell (or any other operator). In this case, you may enter you cellular phone number and follow the instructions. When you see ***“Use PIN-code”*** press on it and enter 18-digit PIN code. The amount will be transferred to your Cellular phone's account and terminal will give you the receipt.

Attention. You can use your PIN-code only on the terminal which has given you the receipt with 18-digit PIN-code. PIN-code doesn't have an expiration date.

Example 2: If ***“Grand total for next redemption”*** is 15000 AMD, and you have inserted 15000 AMD into banknote holder, then the system will collect commission fee first, and the amount left will repay your debt. In this case, you will have an outstanding loan and your repayment schedule will be disrupted.

Dear Users, if you have any questions related to the usage of the TelCell payment terminals, please do not hesitate to call 010219707.

Thank You!!!