

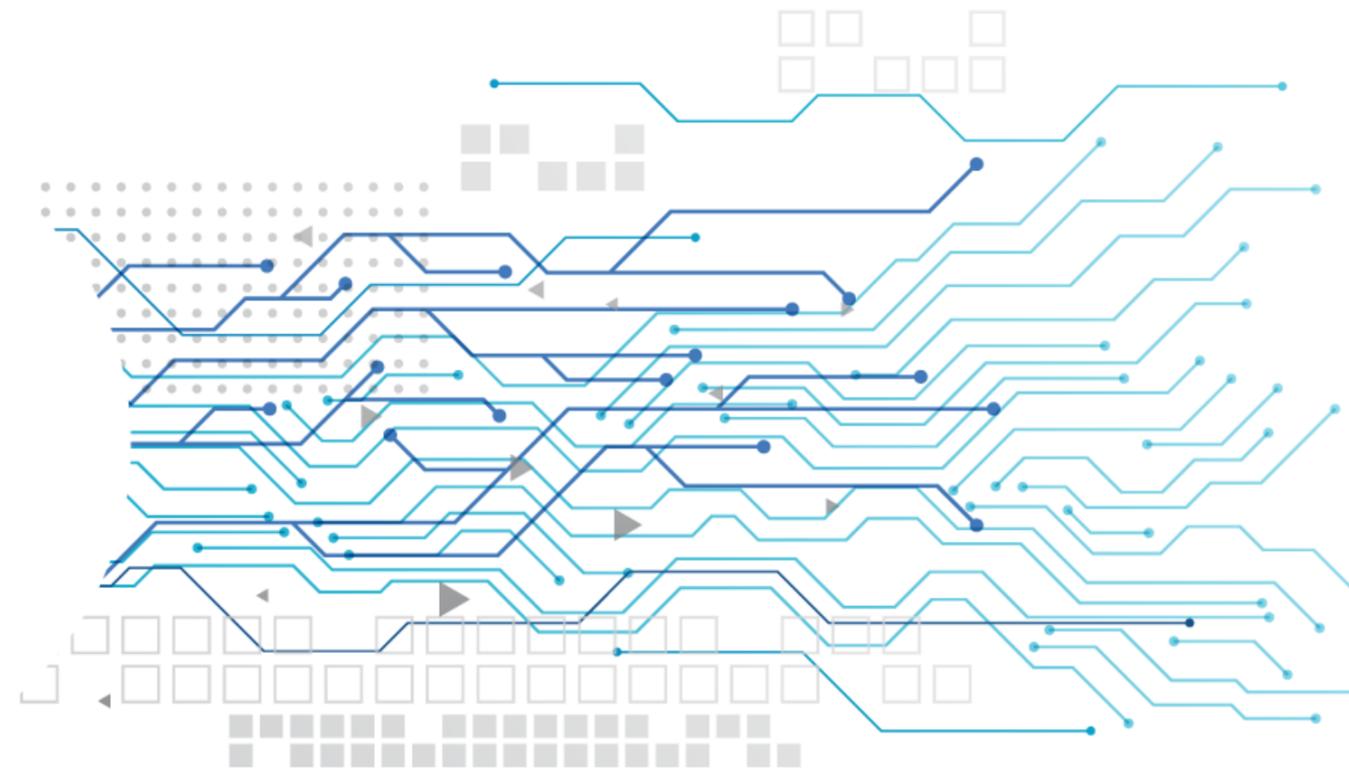
# AMX

**DIGITALIZATION OF SERVICES**

Levon Klekchyan

**October, 2021**

The conversion of written and oral communication to electronic messaging that everyone understands. The outcome of digitalisation is higher process efficiency, lower transaction costs and better control.



## DIFFERENCE BETWEEN DIGITISE AND DIGITALISE

To **digitise** refers to the act of converting a physical document into a digital one. Scanning a paper invoice and creating a PDF document is an example of digitisation.

To **digitalise** is to transform and improve an entire business model using digital processes, e.g. making the decision that all of a company's financial documents be handled and processed digitally.

- **Worldwide trend**
- **COVID-19**
- **Enable automation**
- **Increase data quality**
- **Collect and structure all that data**
- **Smarter software opportunities**
- **Higher process efficiency**
- **Lower transaction costs**
- **Better control of business operations**

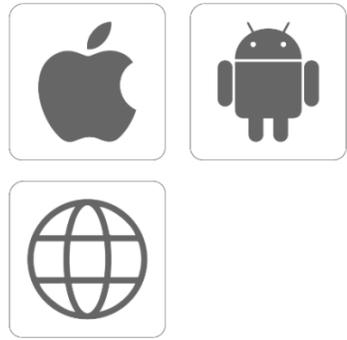


YOUR  
**ONLINE  
DEPOSITORY**



IN  
**ARMENIA**





## Availability

Web platforms,  
iOS and Android



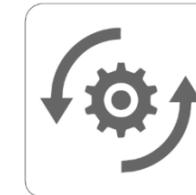
## E-VOTING

Robust provision of vote materials  
**Touch and vote instantly**



## Support

Technical and  
advisory support

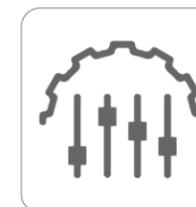


**New version every year**  
Updates of the version



Integrations with  
**DEPEND (Percival software)**

All data is automatically synchronized  
with **DEPEND**.



**Customizable**  
Adjustable to company  
needs and branding



## Security

Advanced security protocol



**User friendly interface**

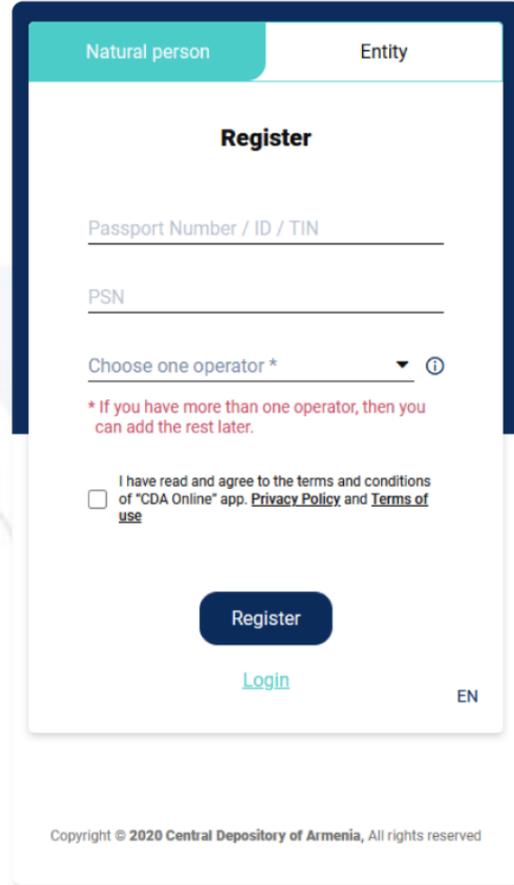
All functions are available in 1 click

If the inserted data matches the database, **CDA Online** application automatically generates a login and sends verification code to the user's e-mail.

Registration to application can be done either as a Natural person or Entity, by completing necessary fields.

Advanced and secure verification

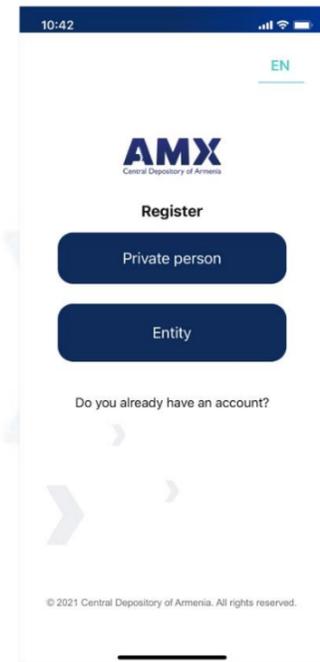
Web



The web registration form for a natural person features a header with 'Natural person' and 'Entity' tabs. The main heading is 'Register'. It includes input fields for 'Passport Number / ID / TIN' and 'PSN', and a dropdown menu for 'Choose one operator \*'. A red note states: '\* If you have more than one operator, then you can add the rest later.' Below this is a checkbox for 'I have read and agree to the terms and conditions of "CDA Online" app. Privacy Policy and Terms of use'. At the bottom, there are 'Register' and 'Login' buttons. The language 'EN' is in the bottom right corner.

Copyright © 2020 Central Depository of Armenia, All rights reserved

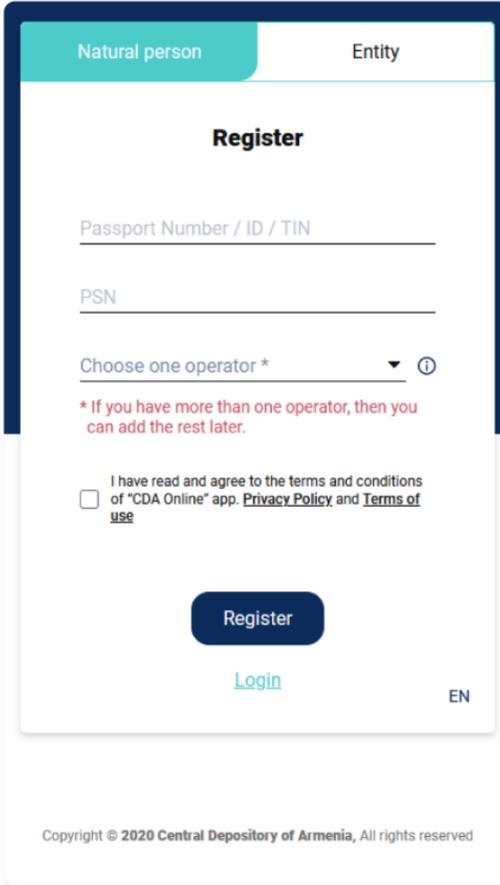
Mobile



The mobile registration form for a natural person displays the AMX logo and a 'Register' heading. It has two large buttons: 'Private person' and 'Entity'. Below these is the question 'Do you already have an account?'. The language 'EN' is in the top right corner.

© 2021 Central Depository of Armenia, All rights reserved.

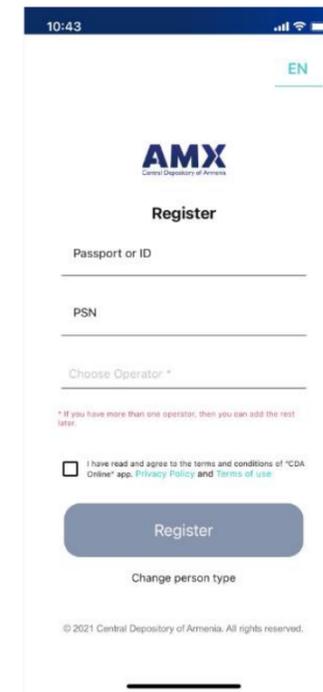
Web



The web registration form for an entity features a header with 'Natural person' and 'Entity' tabs. The main heading is 'Register'. It includes input fields for 'Passport Number / ID / TIN' and 'PSN', and a dropdown menu for 'Choose one operator \*'. A red note states: '\* If you have more than one operator, then you can add the rest later.' Below this is a checkbox for 'I have read and agree to the terms and conditions of "CDA Online" app. Privacy Policy and Terms of use'. At the bottom, there are 'Register' and 'Login' buttons. The language 'EN' is in the bottom right corner.

Copyright © 2020 Central Depository of Armenia, All rights reserved

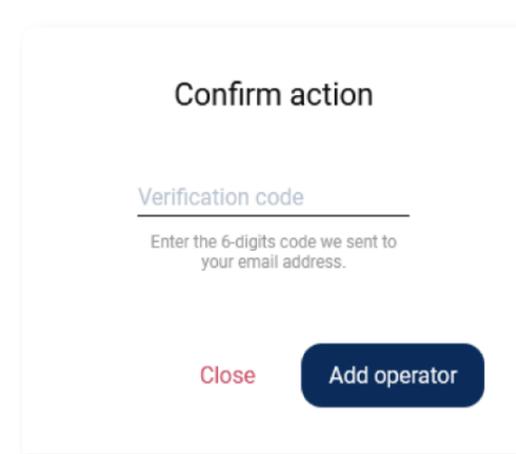
Mobile



The mobile registration form for an entity displays the AMX logo and a 'Register' heading. It has input fields for 'Passport or ID' and 'PSN', and a dropdown menu for 'Choose Operator \*'. A red note states: '\* If you have more than one operator, then you can add the rest later.' Below this is a checkbox for 'I have read and agree to the terms and conditions of "CDA Online" app. Privacy Policy and Terms of use'. At the bottom, there are 'Register' and 'Change person type' buttons. The language 'EN' is in the top right corner.

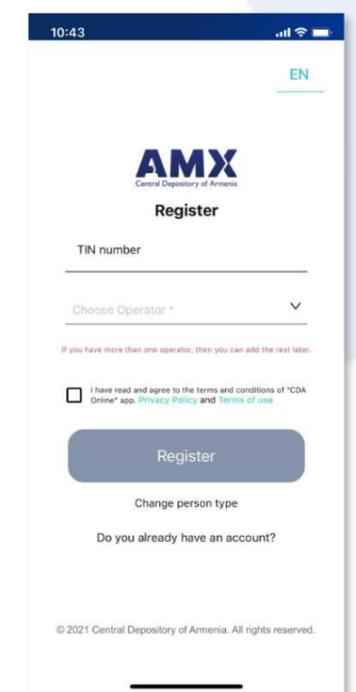
© 2021 Central Depository of Armenia, All rights reserved.

Web



The web verification confirmation screen has a heading 'Confirm action' and a sub-heading 'Verification code'. It contains the text 'Enter the 6-digits code we sent to your email address.' and two buttons: 'Close' and 'Add operator'.

Mobile



The mobile verification confirmation screen displays the AMX logo and a 'Register' heading. It has input fields for 'TIN number' and 'Choose Operator \*'. A red note states: '\* If you have more than one operator, then you can add the rest later.' Below this is a checkbox for 'I have read and agree to the terms and conditions of "CDA Online" app. Privacy Policy and Terms of use'. At the bottom, there are 'Register', 'Change person type', and 'Do you already have an account?' buttons. The language 'EN' is in the top right corner.

© 2021 Central Depository of Armenia, All rights reserved.

All the commissions generated in application can be paid via vPos using bank card or via cash directly to AO.

User can see both pending payments and payment history. | Each Card payment will be verified.

The image displays two views of the AMX Central Depository of Armenia interface. On the left is a mobile app screenshot, and on the right is a desktop web browser view.

**Mobile App View:**

- Header: 3:36, LTE, Payments, Profile icon.
- Navigation: Unpaid, Custody payments (selected), Paid, Custody payments.
- Payment Details 1:
  - Date: 2021-03-31
  - Participant: ACBAB
  - ISIN: AMVRRKS10SU0
  - Amount: 1270.519999
  - Issuer name: «Արարակն» Փակ բաժնետիրական ընկերություն
- Payment Details 2:
  - Date: 2021-04-30
  - Participant: ACBAB
  - ISIN: AMVRRKS10SU0
- Buttons: Pay with card, Pay by cash.
- Bottom Bar: E-voting, Operators, Funded Pension, Chat.

**Web View:**

- Header: AMX Central Depository of Armenia, Home / Payments.
- Navigation: Pending payments (selected), Payments history.
- Text: In this section you can find your unpaid debts. Also using our application, you can choose "card" option and the payment will be charged by using your card's credentials. Otherwise choosing "Cash" option, the payment will be made via Account Operator without using this application payment method.
- Table: Transfers

Action	Commission (AMD)	Date	Transfer type	ISIN	Transaction status	Payment status
✓	6000	2020-12-08	Portfolio	-	-	Pending

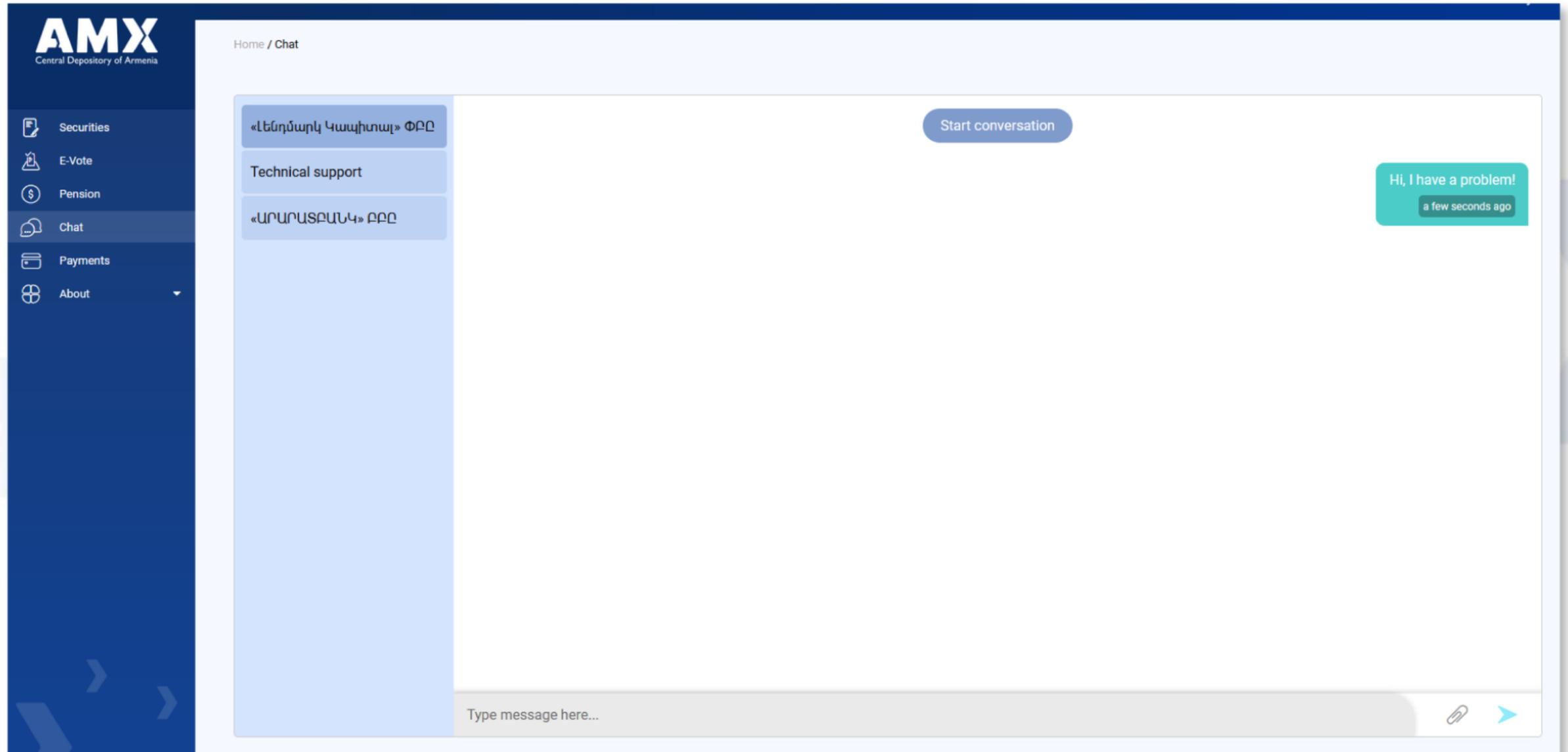
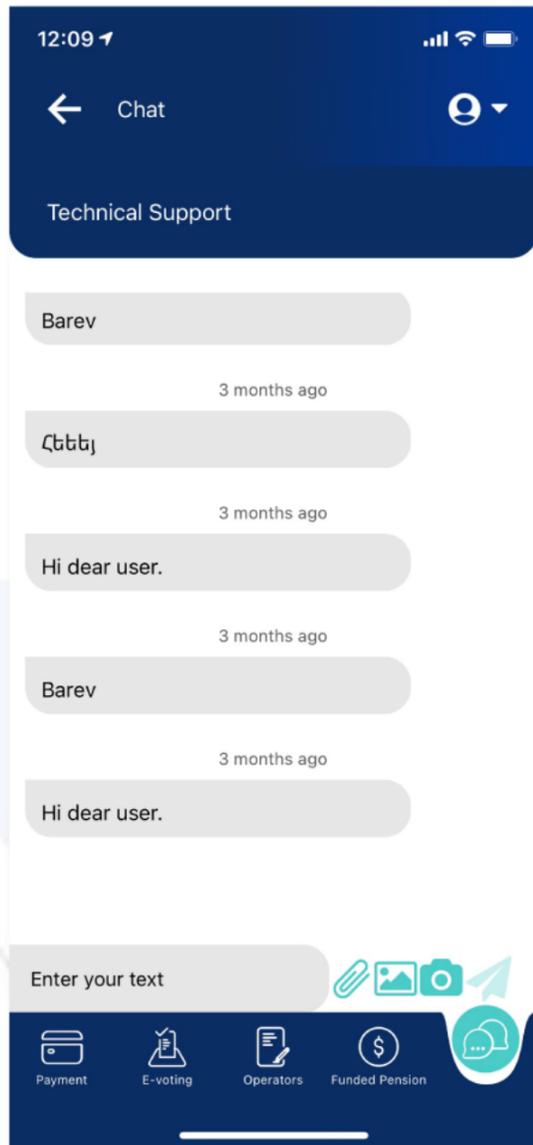
Choose payment method ⓘ

Card  Cash

Total cost: 6000 AMD

Reset Continue

# Chat with Technical Support and AO



# ➤ Pension Account Balance and Transactions

Using PSN number of User application, the app automatically shows the information about Retirement account balance and last 10 transactions.

The screenshot shows the AMX Central Depository of Armenia website interface. The user is logged in as Klekchyan Levon. The page title is "Home / Pension". The account balance is 334,425.9 AMD, with a request date of 08/12/2020 10:20:00. The currency is AMD. Below this, a table lists the last 10 transactions.

Transaction date	Pension fund	Period	Sum
21/10/2019 14:26:44	BLCON	12.2018	1,510
21/10/2019 14:26:44	BLCON	11.2018	4,150
10/10/2019 12:47:41	BLCON	09.2019	6,020
10/10/2019 12:47:41	BLCON	06.2019	9,020
10/10/2019 12:47:41	BLCON	2019	70,350
10/10/2019 12:47:41	BLCON	2016	10,015
10/10/2019 12:47:41	BLCON	2017	12,000
10/10/2019 12:47:41	BLCON	07.2019	21,150
10/10/2019 12:47:41	BLCON	08.2019	3,510
10/10/2019 12:47:41	BLCON	2018	8,000

After signing agreement for E-voting services CDA opens account for Issuers secretary in Application.

There is also an opportunity to open user in view mode.

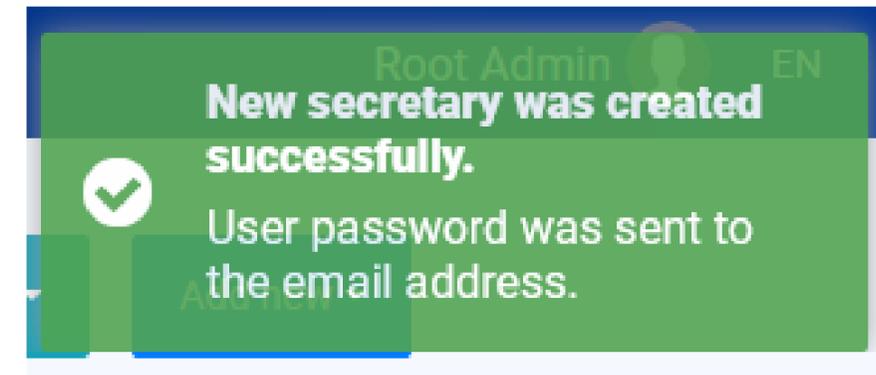
### Fill secretary information

Full name	Username
Company name	TIN
Issuer code	Address:
Phone number ⓘ	Company phone ⓘ
E-Mail	
Additional information	

Viewer

[Choose picture](#)

[Cancel](#) [Add](#)



# Create New Voting & New Question for Voting

User can add new voting anytime by filling necessary information.

**Add new voting**

Type  Subject

Creation date: 08/12/2020 Start date  Record date

Last voting date  End date   Allow chat

Click here to write the purpose of the meeting

Questions

+

Cancel Submit

In each question Secretary can add different information, attach files and give options for changing votes.

Question: Balance approval

Type: Ordinary

Regarding to: Accounts

Who suggested?: Management

mti\_resref

Open

Close

Attach files

CBL DvP flow.pd...

Available choices

For Against Abstain

Allow changing vote during active period

Cancel Add question

# E-voting Ready to Submit

### Add new voting

Type: Annual General Meeting... Subject: Financial reports approval

Creation date: 08/12/2020 Start date: 08/12/2020 Record date: 07/12/2020

Last voting date: 15/12/2020 End date: 15/12/2020  Allow chat

Dear Colleagues,  
In this meeting we will approve fin reports.....

### Questions

Balance approval | Cash flow approval | Equity change report approval | +

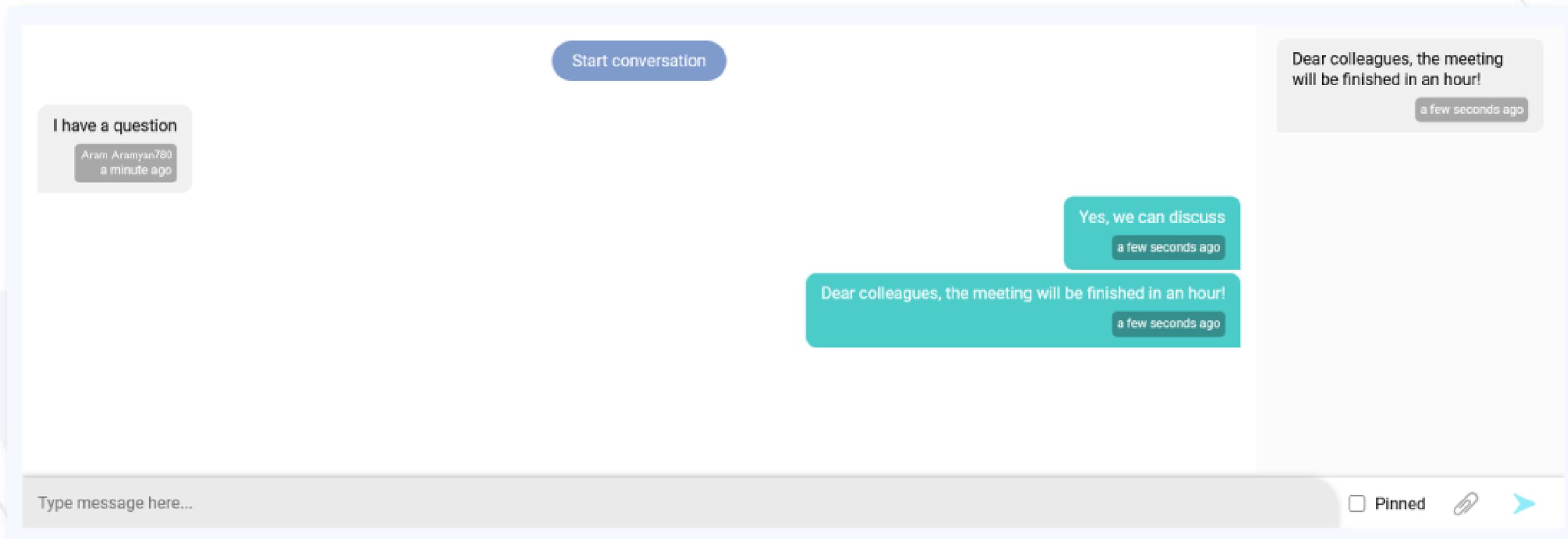
Cancel Submit

a.adamyan EN

✓ Voting was created successfully.

Create voting

**Application gives opportunity to users and secretary to discuss questions in forum.**



**Secretary also can pin important messages, so they will not disappear in message flow.**

User can change the vote before meeting completion if such opportunity has been given by secretary.

Web

**Balance approval**  
Dear Shareholders.....

Question ID	1
ISIN list	AMVRRKS10SU0
Voting balance	4.00
Resolution type	Ordinary
Open / Close	Open
Regarding to	Directors
Submitted by	Management
Vote type	FOR

[CBL DvP flow.pdf](#)

[Change vote](#)

Mobile

12:08

← Topical Voting

illum ipsum internos vero et laudantium nobis nam suscipit tempora. Ut minima commodi qui dolorem Quis eos tempori...

Question ID	11
Voting balance	21
Decision type	Extraordinary
Meeting type	Open
Change vote	Yes
Regarding to	Directors
Submitted by	Board
Vote type	None
ISIN List	AMASEVS10ER3

[See the files](#) [Vote](#)

**Lorem ipsum 2**  
Lorem ipsum dolor sit amet. Et q... aut iusto reprehenderit ex obcaecau...

Payment Operators Funded Pension Chat

Web

**Cash flow approval**  
Dear Shareholders.....

Question ID	2
ISIN list	AMVRRKS10SU0
Voting balance	4.00
Resolution type	Extraordinary
Open / Close	Close
Regarding to	Accounts
Submitted by	Board
Vote type	AGAINST

[Change vote](#)

Mobile

12:08

← Topical Voting

illum ipsum internos vero et laudantium nobis nam suscipit tempora. Ut minima commodi qui dolorem Quis eos tempori...

[For](#)

[Against](#)

[Abstain](#)

**Lorem ipsum 2**  
Lorem ipsum dolor sit amet. Et q... aut iusto reprehenderit ex obcaecau...

Payment Operators Funded Pension Chat

Web

**Equity change report approval**  
Dear Shareholders,.....

Question ID	3
ISIN list	AMVRRKS10SU0
Voting balance	4.00
Resolution type	Special
Open / Close	Open
Regarding to	Liquidation
Submitted by	Board
Vote type	ABSTAIN

Mobile

12:11

← Topical Voting

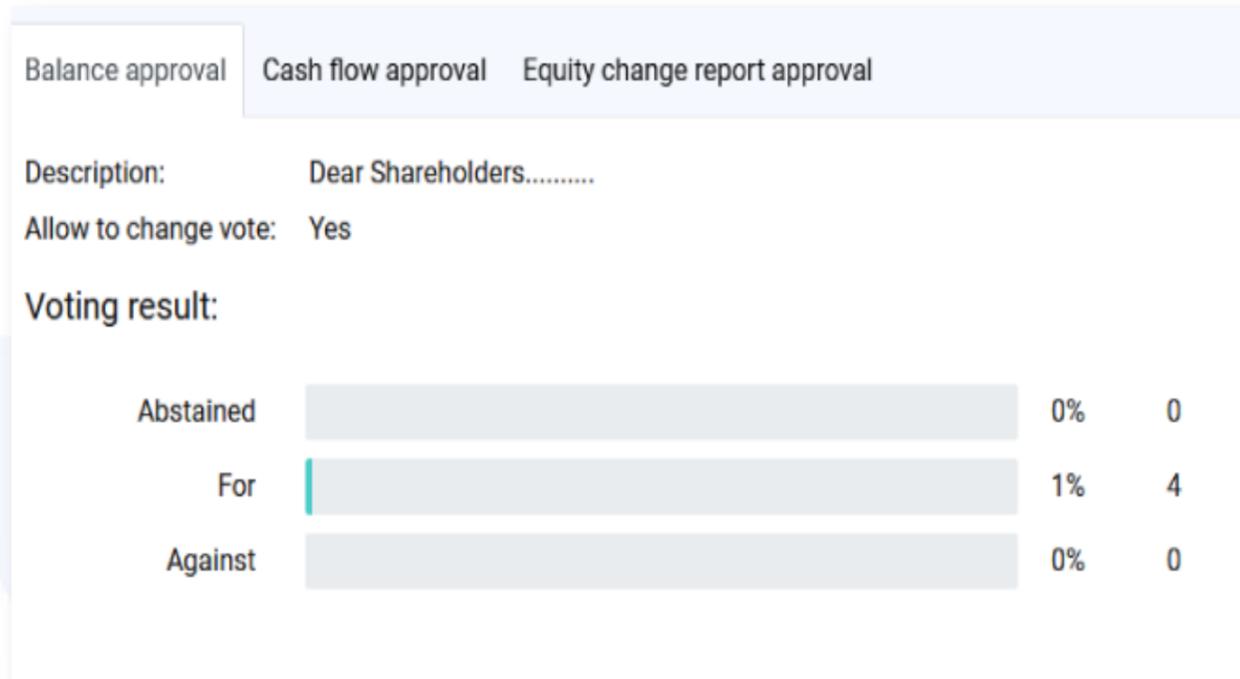
Non quaerat deserunt aut iure nobis quo accusantium? Eum autem dolorem sit illum ipsum internos vero et laudantium nobis nam suscipit tempora. Ut minima commodi qui dolorem Quis eos tempori...

Question ID	11
Voting balance	21
Decision type	Extraordinary
Meeting type	Open
Change vote	Yes
Regarding to	Directors
Submitted by	Board
Vote type	Against
ISIN List	AMASEVS10ER3

[See the files](#) [Vote](#)

Payment Operators Funded Pension Chat

After completion of meeting Secretary will receive the information about electronic voting.



Users receive e-mail with information about their votes.

	Նկարագրություն	Թույլ տալ քվեի փոփոխել	Չեղնակահ	Կողմ	Դեմ
Հարց 1	Dear Shareholders.....	Այո	0	4	0
Հարց 2	Dear Shareholders.....	Այո	0	0	4
Հարց 3	Dear Shareholders,.....	Ոչ	4	0	0

	Description	Allow change in vote	Abstained	For	Against
Question 1	Dear Shareholders.....	Yes	0	4	0
Question 2	Dear Shareholders.....	Yes	0	0	4
Question 3	Dear Shareholders,.....	No	4	0	0

	Описание	Разрешить изменение голосования	Воздержавшийся	За	Против
Вопрос	Dear				

- **Online account opening**
- **New opportunities for issuers**
- **API protocols**
- **New features from the market**



**Thank you!**

**Levon Klekchyan**

Chief Depository Services Officer

Direct: +374 60 615555 ext. 125 | Cell: +374 77 168 394

Email: [levon.klekchyan@amx.am](mailto:levon.klekchyan@amx.am)