

2023

Digital banking

INTERNET BANKING MANUAL FOR CORPORATE CLIENTS

POSTBANK

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1. Terms and conditions for using e-Postbank

The service is intended for clients of the Bank - individuals and legal entities who have at least one active banking product. The service allows online users to monitor information about their accounts and products, as well as to make payment transactions.

2. Registration for the service

You can register for Internet banking:

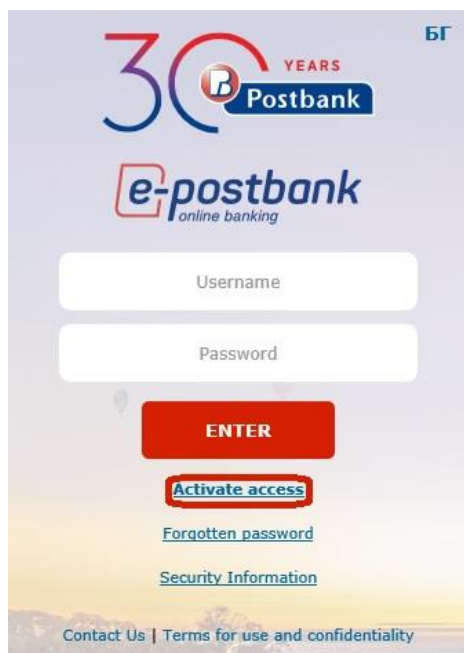
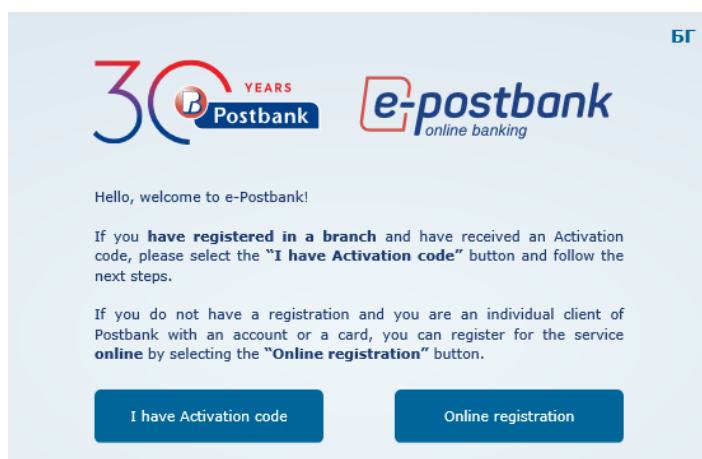
In a branch after filling the necessary documentation. At registration it is necessary both the applicant from the company (legal representative or proxy) and the users who will have access to the system to be present.

When registered in a branch, the user receives an Activation code, which generates username and password for entry in the Internet and mobile banking. More about first log in can be found in the First login section.

3. First login with Activation code

When registering for the Internet banking service in a branch, you will be given a 9-figure activation code.

The activation code has to be entered in the Internet banking page www.e-postbank.bg by selecting the link "Activate access" and "I have Activation code" button.

The screenshot shows the e-postbank login interface. At the top, there is a '30 YEARS Postbank' logo and the 'e-postbank online banking' logo. Below these are two input fields for 'Username' and 'Password'. A red 'ENTER' button is positioned below the password field. Underneath the 'ENTER' button is a red button labeled 'Activate access'. Below this are two links: 'Forgotten password' and 'Security Information'. At the bottom, there are links for 'Contact Us' and 'Terms for use and confidentiality'.The screenshot shows the e-postbank activation page. At the top, there is a '30 YEARS Postbank' logo and the 'e-postbank online banking' logo. Below these is a greeting: 'Hello, welcome to e-Postbank!'. The main text reads: 'If you **have registered in a branch** and have received an Activation code, please select the "I have Activation code" button and follow the next steps.' Below this, it says: 'If you do not have a registration and you are an individual client of Postbank with an account or a card, you can register for the service **online** by selecting the "Online registration" button.' At the bottom, there are two buttons: 'I have Activation code' and 'Online registration'.

Fill in the Activation code, enter the control number and by pressing the "Continue" button, the system generates a username and password which will be send to you.

4. Login to e-Postbank

You can log in to e-Postbank:

- Through the corporate website of the Bank <https://www.postbank.bg/> or
- At the address <https://www.e-postbank.bg/>


IMPORTANT! In order to increase security and in correspondence to the Payment Services Directive (Regulation (EU) 2015/2366), additional identification is needed at the first entry into the internet and mobile banking services and at a certain period thereafter. The identification is done by entering a one-time code, which you receive via SMS/other electronic message or automatic call (available in e-Postbank).

5. Menu “Accounts”

The information about the accounts registered for the service is available in the accounts menu.

Bank Accounts		Balance	Currency	Available balance
Work	BG79BPB179421022700801	0.00	BGN	0.00
Разплащателна сметка 3	BG52BPB179421022700802	336.58	BGN	328.56

Savings		Balance	Currency	Available balance
Депозит	BG23BPB179424422700801	6503.56	EUR	6503.56

The icon  to the left of the account means that you can make a transfer from this account to another of your accounts via **Drag&Drop**.

After holding one of the accounts and placing it on another account, the screen for making a transfer is automatically displayed, and the information in the fields for ordering party and beneficiary, as well as Details of payment, is automatically filled in by the system:

TRANSFER IN BGN BETWEEN OWN ACCOUNTS

☐ Mark payment as important for other users
 Load template

ORDERING PARTY

Разплащателна сметка 3, BG52BPBI79421022700802 (328.56 BGN)

Name * Клиент 28 Сект

BENEFICIARY

Work, BG79BPBI79421022700801 (0.00 BGN)

Amount *

0.00

Currency

BGN

Details of payment *



Transfer between own accounts



Additional information

Show additional options

Continue

You can **edit the account name** from the icon :

Accounts					
Active Open bank accounts Summary					
New account					
Account Name	Edit	IBAN	Balance	Available Balance	Hold Amount
 Work		BG79BPBI79421022700801	0.00 BGN	0.00	3.00

When you click on the icon, a field will appear in which to enter the account name of your choice. After changing the name, to save the changes you have to press the green tick  to the right of the white field. When you press the red , the changes will not be saved.

Account Name	IBAN	Balance	Available Balance	Hold Amount
<input type="text" value="Work"/>  	BG79BPBI79421022700801	0.00 BGN	0.00	3.00

Function buttons in the “Accounts” menu:

Functional buttons for balance, movements and new transfer are located in the context of each account.

Demo		BG36BPBI79421022804201	100.00 BGN	0.00	100.00
ПАКЕТЕН ПРОДУКТ Е- ДИНАМИКА current / active Клиент 60944 Сектор 6000					
<div>Balance Transactions New transfer Statements</div>					

Using the **Balance** button you can check the balance (availability) on an account of your choice for a certain period.

To check it, it is necessary to select a period, number of movements per page and press the Show button.

BALANCE

Advanced search: Demo

☐ Current State
☒ From: 29.04.2021 to: 29.04.2021
 Results per page: 25 **Show**

Save as: HTML DOC PDF XLS

Account: Demo BGN / BG368PBI79421022804201
for period: 29.04.2021 to 29.04.2021

Balance	Total outflows (debit)	Total inflows (credit)	Daily outflows (debit)	Daily inflows (credit)	For date
100.00	8798.64	8898.64	0.00	0.00	29.04.2021

If you want to check for another account, you do not need to return to the main menu. You can change the selected account from the drop-down menu:

BALANCE

Advanced search: Депозит

☒ Current State
☐ From: 28.04.2021 to: 2
 Results per page: 25 **Show**

Save as: HTML DOC PDF XLS

With the **Movements** button you can make a reference for movements on an account of your choice.

Депозит BG238PBI79424422700801 6 503.56 EUR 6 503.56 0.00

СПЕСТОВНА СМЕТКА "МЕГА ПЛЮС" savings / active
Клиент 28 Сектор 5000

Turnovers (EUR) Interest

Available balance 6 503.56 Last paid interest 0.00
 Total outflows (debit) 0.00 Date paid 0.00
 Total inflows (credit) 6 503.56 Interest rate 0.00%
 Daily outflows (debit) 0.00 Accrued interest 0.00
 Daily inflows (credit) 0.00 For date 01.05.2021
 Minimum balance 0.00 Fees
 For date 30.04.2021

Balance Transactions New transfer Statements

Last 10 For today For last week Current month more

30.04.2021 0.00 0.00 0.00

Check

You can check the last 10 movements on the respective account or select More to view the other filtering options - by period, by type of transfer, by amount.

TRANSACTIONS

Advanced search Direct Debits Payments Create request List of responses Разплащателна сметка 3

☐ For the period from 01.04.2019 to 28.04.2021
☒ Last 10
☐ Show with details
 Results per page: 25 **Show**

Order Type *
Outgoing/Incoming *
Amount from to
Beneficiary

Save as: HTML DOC PDF XLS

Account: Разплащателна сметка 3 BGN / BG528PBI79421022700802
Last 10

	Amount	Currency of operation	Amount in BGN	Opening balance (for the day)	Post transaction balance	Status	Type	Transaction type	Value date	Registration date	Accounting date	Processing date	Currency of account	CCY Rate
4186516	44.87	BGN	44.87	291.91	336.58	Completed	Outgoing	Card operation	30.03.2021	31.03.2021	31.03.2021	31.03.2021 14:49:24	BGN	
4068273	5.00	BGN	5.00	291.91	381.45	Completed	Outgoing	Card operation	30.03.2021	31.03.2021	31.03.2021	31.03.2021 10:52:51	BGN	
4022856	200.00	BGN	200.00	291.91	386.45	Completed	Incoming	Intrabank transfer between own accounts	31.03.2021	31.03.2021	31.03.2021	31.03.2021 10:33:46	BGN	
4024480	105.46	BGN	105.46	291.91	186.45	Completed	Outgoing	Credit Card Repayment	31.03.2021	31.03.2021	31.03.2021	31.03.2021 10:33:10	BGN	

The generated report can be saved on your computer in the following formats: HTML, DOC, PDF and XLS. To do this, you must select one of the options:

Save as: HTML DOC PDF XLS

The **Create Request** function allows you to retrieve account statements when the number of movements is very large.

To do this, you need to select a specific account that you want to refer to in the **Accounts** menu. After selecting the **Transactions** button:

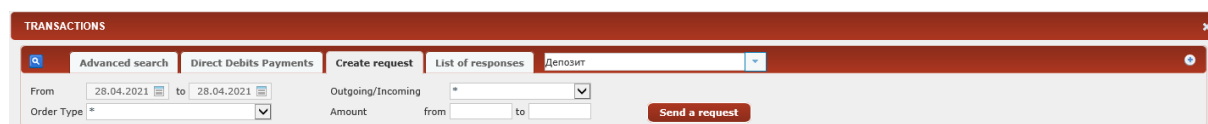


Депозит BG23BPBI79424422700801 6 503.56 EUR 6 503.56 0.00

СПЕСТОВНА СМЕТКА "МЕГА ПЛЮС" savings / active
Клиент 28 Сектор 5000

Balance Transactions New transfer Statements

From here you can request a reference for a period and continue working with other functions. Once the report is prepared, you will receive a system message and you will be able to download it from the **List of responses** tab.

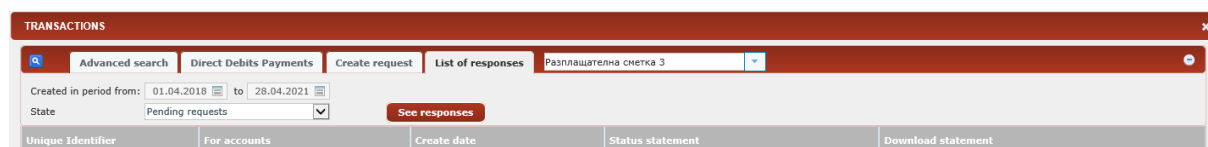


TRANSACTIONS

Advanced search Direct Debits Payments Create request List of responses Депозит

From 28.04.2021 to 28.04.2021 Outgoing/Incoming * Amount from to Send a request

When the report is ready, you can download it from **Request results** tab:



TRANSACTIONS

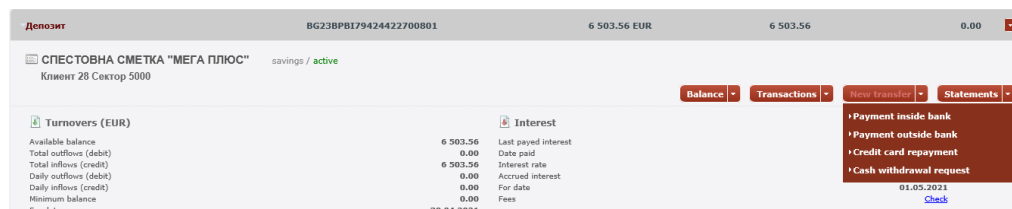
Advanced search Direct Debits Payments Create request List of responses Разплащателна сметка 3

Created in period from: 01.04.2018 to 28.04.2021 State Pending requests See responses

Unique Identifier	For accounts	Create date	Status statement	Download statement
-------------------	--------------	-------------	------------------	--------------------

From the **New transfer** button you can order a transfer from the account of your choice. For this purpose it is necessary to select the type of operation (Transfer in the bank, outside the bank, etc.) and a form for creating a transfer will be displayed on the screen.

More information on making transfers and confirming payment transactions can be found in the "Transfers" section.



Депозит BG23BPBI79424422700801 6 503.56 EUR 6 503.56 0.00

СПЕСТОВНА СМЕТКА "МЕГА ПЛЮС" savings / active
Клиент 28 Сектор 5000

Balance Transactions New transfer Statements

Turnovers (EUR)

Available balance	6 503.56	Interest	
Total outflows (debit)	0.00	Last paid interest	
Total inflows (credit)	6 503.56	Date paid	
Daily outflows (debit)	0.00	Interest rate	
Daily inflows (credit)	0.00	Accrued interest	
Minimum balance	0.00	For date	
For date	30.04.2021	Fees	

Payment inside bank
Payment outside bank
Credit card repayment
Cash withdrawal request
01.05.2021
[Check](#)

The **Statements** button is displayed only if you have requested the service of generating bank statements in a bank branch.



Депозит BG23BPBI79424422700801 6 503.56 EUR 6 503.56 0.00

СПЕСТОВНА СМЕТКА "МЕГА ПЛЮС" savings / active
Клиент 28 Сектор 5000

Balance Transactions New transfer Statements

In case you have requested the service and want to view the statements on your account, you should select the **Statements** button and **set a period**.

To download or view a specific statement, select the **Download file** button.

STATEMENTS							
<div> <div>Search</div> <div>Demo</div> </div>							
<div> <div>From</div> <div>01.01.2021</div> <div>to</div> <div>29.04.2021</div> <div>Show</div> </div>							
Account: Demo BGN / BG368PB179421022804201 for period: 01.01.2021 to 29.04.2021							
Statement number	Year	Type	Balance	Date	Date from	Date to	Download file
3	2021	monthly	102.33	31.03.2021	01.03.2021	31.03.2021	Download file

Opening an account

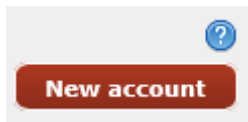
Through the submenu "Account opening" you can request online opening of a current or deposit account. To do this, you need to have rights to open an account online. The rights are granted one time in a branch of the Bank. Granting or changing rights may be requested by a legal representative or proxy of the company.

IMPORTANT! To open a new account online you need to have a **qualified electronic signature**, which you should register in the menu "Security" -> "Certificates" by selecting the button "Register QES".

An important condition for online opening of an account or deposit is that your personal data provided to the Bank is up-to-date. In case you have a change of identity document, address or others, it is necessary to update your data in a branch of the Bank.



To start opening an account, you need to choose "New account" button:



The process of opening a new account goes through:

- Choice of account type
- Currency
- Term (applicable to deposit accounts only)

STEP 1/5 - PARAMETERS

Product type

Currency

Maturity

A qualified electronic signature is required to sign the request.

Save

Next >>

Choice of product:

STEP 2/5 - SELECT PRODUCT

☐ Разплащателна сметка - online

<< Back

Save

Next >>

Read and accept the General terms and conditions and the Bank's Tariff.

STEP 3/5 - ACCEPT CONDITIONS AND TARIFF

РАЗПЛАЩАТЕЛНА СМЕТКА - ONLINE

Product type	Bank Account
Currency	BGN

☐ I/We declare that I/we have read, comprehend and fully accept the Interest rates bulletin and Bank Tariff

☐ I/We declare that I/we have read, comprehend and fully accept the General terms and conditions for opening, maintenance and closure of accounts of Individuals in Eurobank Bulgaria AD.

☐ I/We declare that I/we have read, comprehend and fully accept the General terms and conditions for Internet banking.

<< Back

Next >>

Choice of rights for the newly opened account:

STEP 4/5 - DETAILS

New account doesn't need feeding.

The new account will be added with active rights.

<< Back

Next >>

You can choose the rights on the new account as the rights on which of the other accounts of the company to be:

СТЪПКА 4/5 - ДЕТАЙЛИ
✕

Новата сметка не се нуждае от захранване.

Пренеси права от сметка*

Демо сметка 1, BG58BPP170421422421301
 Демо сметка 2, BG76BPP170421422421301

***Правата на потребителя, които имат по избраната сметка.**

<< Назад
Продължи >>

If on the selected account from which to copy the rights there is a scheme for signing by more than 1 user, then the rules for signing on the new account will be the same.

View and confirm details:

STEP 5/5 - PREVIEW
✕

Bank client	Клиент 28 Сектор 5000
Product type	Bank Account
Currency	BGN
Amount	0
Product	Разплащателна сметка - online
Account for feeding	
Transfer rights from an account	
Account for taxes	

☒ I/We declare that I/we have read, comprehend and fully accept the Interest rates bulletin and Bank Tariff

☒ I/We declare that I/we have read, comprehend and fully accept the General terms and conditions for opening, maintenance and closure of accounts of Individuals in Eurobank Bulgaria AD.

☒ I/We declare that I/we have read, comprehend and fully accept the General terms and conditions for Internet banking.

The requests for opening of accounts are processed within 2 hours for individual clients and within two working days for companies.

<< Back
Submit

After confirmation and signing of the documents, the applications for opening company accounts are processed by the Bank within 2 working days.

Once the account is opened, it is added to your internet banking account.

Contracts for open online accounts can be found in the menu "Accounts" >> submenu "Open bank accounts":

Сметки

Активни

Откритие на сметки

Обобщени справки

Неактивни

от 07.09.2020

до 07.10.2020

Статус

Покажи

Нова сметка

След подписване на документите е необходимо заявката за нова сметка да бъде изпратена.

Номер на заявка - Тип	Статус	Дата на създаване	Създадена от
1008281 - Разплащателна сметка	Неуспешен	07.10.2020 13:59:42	Демо потребител
1008275 - Разплащателна сметка	Одобрена	17.09.2020 13:11:32	Демо потребител
1008273 - Разплащателна сметка	Отказан от Клиент	11.09.2020 09:47:58	Демо потребител
1008272 - Депозит	Отказан от Клиент	11.09.2020 09:45:35	Демо потребител
1008271 - Разплащателна сметка	Одобрена	09.09.2020 17:03:25	Демо потребител

Prev

1

Next

Summary reports

In the Summary tab you can generate a report for balances, movements or ordered transfers to more than one account or to all company accounts at once.

For this purpose it is necessary to choose the type of report, period and accounts, which should include:

MOVEMENTS FOR ALL ACCOUNTS

Select type of the request

☐ Balances report
 ☒ Transactions report
 ☐ Beneficiaries report

Select accounts

☒ All
 ☐ Select

Select period

From 29.04.2021

to 29.04.2021

In menu Summary can be extracted reports for Transactions, Balances and Beneficiaries for all active accounts in Internet banking profile. The reports contain summarized information and can be generated through button Create new request. When the reports are prepared you will be notified with message in menu Messages. The reports can be viewed and downloaded in different file formats.

Send a request

Close

In the Select accounts section you can mark all accounts or select specific accounts to refer to:

Select accounts

Search

☐ All
 ☒ Select

☒

Account

BG36BPBI79421022804201 BGN, BG36BPBI79421022804201

Currency

BGN

Once the report has been prepared, you can view it in the Summary tab. You can also export to text or Excel:

Accounts

Active

Open bank accounts

Summary

From

29.03.2021

to

29.04.2021

Statement type



All

Statement status

All

Search

Create new request

Unique Identifier	For Accounts	Statement Type	Creation Date	Statement Status	Download Statement
1053507	Chosen	Transactions report	29.04.2021 09:53:28	Finished request	<div><div>XML</div><div>XLS</div></div>

6. Customization of home screen

At the top of the main screen is the main menu (widget) bar of the system:



Each of the icons can be moved to the left or right of the screen. This way you can see the information you need on one screen without having to switch between different menus.

! With a screen width below 1300 px, only the left widget panel is visible. At a width of less than 1024 px, both panels are hidden.

With the widgets you can perform actions without having to open the corresponding menu in the main screen. For example, you can use the **ACCOUNTS** widget to make a transfer between your personal accounts or a transfer from a current account to a credit card (if you have positioned the **CARDS** widgets on the left or right of the screen) using the **Drag&Drop** function.

30 YEARS

Postbank

Accounting date: 25.04.2021

SYSTEM NOTIFICATIONS

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Contact Us

BG

LOGOUT

ACCOUNTS

CARDS

DEPOSITS

LOANS

TRANSFERS

UTILITIES AND TIMES

OFFERS

CURRENCY

MESSAGES

SECURITY

SETTINGS

GET NEW PRODUCT AVAILABLE ONLINE

CARDS

Card	Balance
Mastercard Prepaid	14.01 BGN
Visa Classic	315.28 BGN
Mastercard World	4 131.20 BGN
Mastercard Business	0.00 BGN

Accounts

Active

Open bank accounts

Summary

New account

Account Name	IBAN	Balance	Available Balance	Hold Amount
BG79BPBI79421022700801...	BG79BPBI79421022700801	0.00 BGN	0.00	3.00
BG25BPBI79421022700803...	BG25BPBI79421022700803	14.01 BGN	14.01	0.00
BG52BPBI79421022700802...	BG52BPBI79421022700802	485.22 BGN	315.28	169.94
BG23BPBI79424422700801...	BG23BPBI79424422700801	6 503.56 EUR	6 503.56	0.00
BG36BPBI79421022804201...	BG36BPBI79421022804201	233.98 BGN	133.98	100.00

7. Beneficiaries

In the Beneficiaries menu you can save data of the recipients that you use often. This way, you don't have to enter their data every time, just select one of the saved recipients from the drop-down menu to select the recipient of the transfer.

If you click on **Beneficiaries**, a list of all saved counterparties will appear. From this list you can view, edit or delete existing beneficiaries, as well as add new ones.



To add a new beneficiary, click **New** in the upper right corner. A screen opens where you enter the required data:

CREATE BENEFICIARY

Friendly Name

Name

Payee Address

Country

IBAN

BIC

Branch

Visible for all users

Bulgaria (BG)

Save

After entering the IBAN, the system automatically fills in the **BIC and Bank fields**.

To save press the **Save** button. The following message is displayed:

CREATE BENEFICIARY

Beneficiary successfully saved.

Close

8. Templates

You can create a template of a specific transfer by selecting the Show additional features link:

CURRENCY EXCHANGE ✕

⚠ ☐ Mark payment as important for other users
Load template

ORDERING PARTY

Name *

Currency: BGN
Books buy: 1.000000

BENEFICIARY

Currency: BGN
Books sell: 1.000000

Amount *

Currency

Show additional options
Continue

Saving a transfer as a template is convenient and facilitates your subsequent payments to the same recipient. The template contains all the details of the translation.

CURRENCY EXCHANGE ✕

⚠ ☐ Mark payment as important for other users
Load template

ORDERING PARTY

Name *

Currency: BGN
Books buy: 1.000000

BENEFICIARY

Currency: BGN
Books sell: 1.000000

Amount *

Currency

SAVE PAYMENT AS

☒ **SAVE PAYMENT**

☐ **TEMPLATE**

☐ Visible for all users

☐ **RECURRING PAYMENT**

EXECUTION

☐ Manual confirmation
The recurring payment will be created in status 'pending signature'. You should authorize the payment.
☐ Automatic execution
Payment will be automatically executed on the selected date.

PERIODICITY

☒ Weekly
☐ Monthly on date

SUBSCRIPTION EXPIRATION

☒ Unlimited
☐ Expires on

☐ Visible for all users

EXECUTE AND EXPIRY DATE

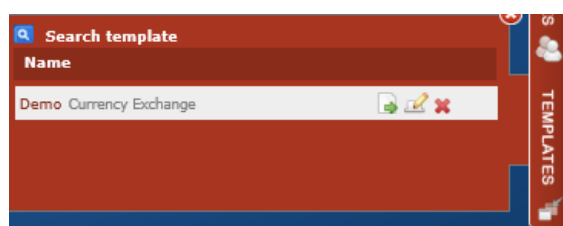
Creation Date
Execution Date
Valid before

If you want all users to the company's accounts to see the sample, it is necessary to check the box **Visible to all users**:

☒ **SAVE PAYMENT**
☒ **TEMPLATE**
 Template name *

☐ Visible for all users

If you click on **Templates**, a list of all saved samples will appear. From this list, you can view, edit, or delete existing samples:




9. Menu "Cards"

From the **"Cards"** menu you can get information about your debit or credit cards. The menu contains information about active and inactive cards (if any). Two submenus are displayed: **Active** (contains information about the active cards). In case you don't have inactive cards, submenu **Inactive** is not visualized. and **Business cards** (contains information about active credit cards). In case you do not have inactive cards, the Inactive submenu is not displayed.



In the **Active** menu information is available about your debit cards registered for the service:

Cards			
<div>Active Not Active Business cards</div>			
Cardholder / Card / Validity / Status	Balance / Limit		Minimum Due Payment
 Mastercard World (CC)	Клиент 304644 Сектор 5000 546667*****9017 Expire on (mm/yy):07/22 Activated	Available credit line: Current balance: Remaining due amount for installments /BGN/: Credit limit /BGN/:	6 121.57 4 131.20 * 0.00 5 000.00
			123.62 BGN

For each of the cards you can see the status, validity, availability, as well as the daily transaction limits. When you position the mouse on one of the cards, an additional button is displayed, when you select it, you can see the card payments.

When positioning the mouse on one of the lines, the **Transactions** button is displayed:

Online депозит без автоматично...		EUR/3 м	0.00	10.03.2020	0.13 %	0.00	10.03.2020	
<div>ОБИКНОВЕН ДЕПОЗИТ</div> <div>Клиент 121930 Сектор 5000</div>								
<div>Детайли</div>								
IBAN		BG038P8179422477596306	Салдо	0				
Личен процент при предсрочно прекратяване		0.00 %	Минимално салдо	100.00				
Сметка за плащане на лихва		BG888P8179421477596301	Дата на откриване	10.12.2019				
Последно капитализирана лихва		0.00	Сума при откриване	1 300.00				
Попълва на		10.03.2020	Брой на извършени автоматични подновявания	0				
Възможност за дописване		Да	Подновяване в	0.00				
Допустима сума за дописване		0.00	Блокирана сума					
Възможност за теглене от главница		Не						

11. Menu "Credits"

From the **Credits** menu you can get information about loans, credit transactions to cards or credit lines registered for the service:


Loans							
Active							
Loan Type	Contract		Currency	Balance	Next Due Payment		
	Number	Date			Amount	Date	
BL65375	BL65375	28.09.2018	BGN	30 000.00	443.66	21.05.2021	
BG MC BUSINESS	BG MC BUSINESS	21.08.2019	BGN	749.67	0.00	---	


*For more information, please see the Future Payment menu

When choosing a specific loan, you can view detailed information about the respective product such as interest rate, term, paid and remaining installments, etc.

Loans

Active

Loan Type	Contract		Currency	Balance	Next Due Payment		
	Number	Date			Amount	Date	
BL65375		BL65375	28.09.2018	BGN	30 000.00	443.66	21.05.2021

 СВВ БИЗНЕС РЕВОЛВИРАЩА ЛИНИЯ ПЛЮС ПРАЙМ

Клиент 60944 Сектор 6000

Payments

Utilization/Repayment

Insurances

Opening Amount	30 000.00 BGN	Next renewal date	28.09.2021
Interest Rate	8.500 %	Balance	30 000.00 BGN
Contract start date	28.09.2018	Date of last payment	21.03.2021
Contract end date	28.09.2022	Date of next payment	21.05.2021
Term of loan	48 months	Amount of next payment	443.66
Available amount	0.00	Overdue amount	20.85
Number of paid installments	30	Days in overdue	0
Number of remaining installments	18	Overdue fees	0.00
		Life insurance	Yes

In case the product is a credit line and allows utilization and repayment through internet banking, in the context of the product itself there is a button Utilization / Repayment:

Loans

Active

Loan Type	Contract		Currency	Balance	Next Due Payment	
	Number	Date			Amount	Date
BL65375	BL65375	28.09.2018	BGN	30 000.00	443.66	21.05.2021

SBV БИЗНЕС РЕВОЛВИРАЩА ЛИНИЯ ПЛЮС ПРАЙМ

Клиент 60944 Сектор 6000

Payments

Utilization/Repayment

Insurances

Opening Amount

Interest Rate

Contract start date

Contract end date

Term of loan

Available amount

Number of paid installments

Number of remaining installments

30 000.00 BGN

8.500 %

28.09.2018

28.09.2022

48 months

0.00

30

18

Next renewal date

Balance

Date of last payment

Date of next payment

Amount of next payment

Overdue amount

Days in overdue

Overdue fees

Life insurance

28.09.2021

30 000.00 BGN

21.03.2021

21.05.2021

443.66

20.85

0

0.00

Yes

IMPORTANT! Utilization of funds from a credit line requires confirmation with an active security tool. You can learn more about the means of confirming payment transactions in the section "Personal security tools".

The utilization of an amount from a credit line is performed on the servicing current account of the loan:

CREDIT LINE UTILIZATION

PAYER

Credit line *

BL65375

Current account

BG36BPBI79421022804201

Bank client

Utilization amount *

0.00

Currency

BGN

Maximum Utilization Amount: 0

Continue

12. Menu "Transfers"

From the **Transfers** menu you can create transfers from your accounts, as well as receive the necessary information about already made payments.

Through e-Postbank you can make transfers between your accounts and to accounts of other recipients.

When choosing the "Transfers" menu, you have the opportunity to create a transfer in leva or other currency within the bank, outside the bank, currency exchange, credit card repayment, make a budget payment, order a mass payments for salaries or to beneficiaries.

Each transfer form contains a section Ordering party, Beneficiary, amount and details of the transfer.

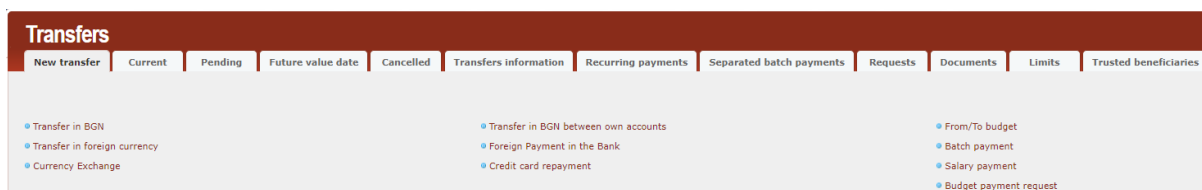
In the Ordering party section section, select the account from which you want to make the transfer from the drop-down menu.

In the Beneficiary section, you can enter the beneficiary's data or select a saved recipient from the drop-down menu (if you have any).

You should fill in the fields: **Amount, Details of payment.**

The minimum amount for making a transfer via e-Postbank is **BGN 0.02**.

After creating a transfer and filling in the necessary details, the transfer should be confirmed (if confirmation is required) and sent for processing.



IMPORTANT! Transfers between own accounts, as well as repayment of obligations on own credit cards do not require additional confirmation.

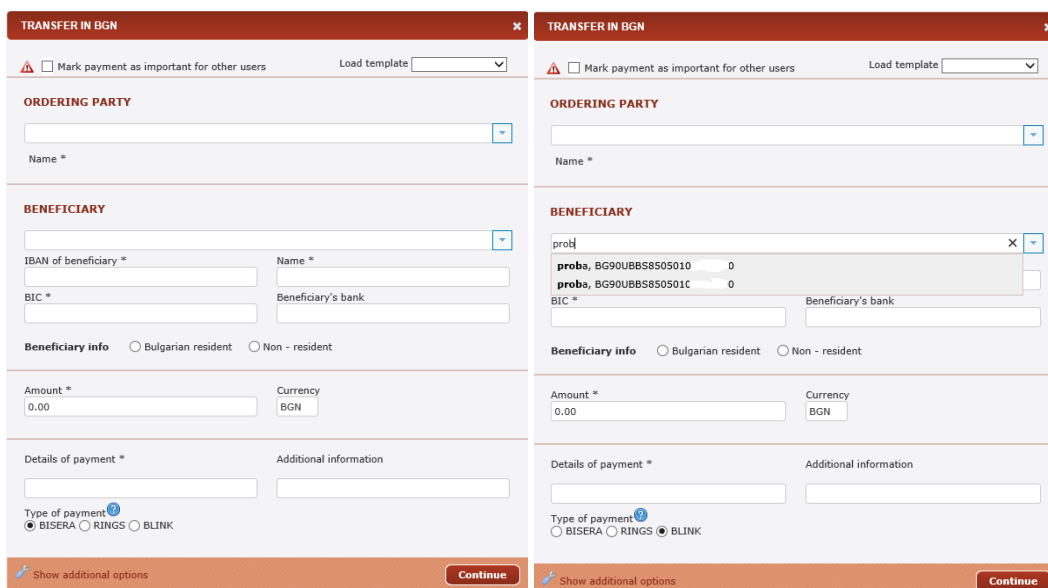
In order to ensure security when making transfers to third parties, it is necessary to use one of the following means, depending on the type of operation:

- Software token m-Token Postbank
- Qualified electronic signature (QES)+ one-time password, received via SMS or Viber

Transfer in BGN

You can make a transfer to a beneficiary within the Bank or to another bank from **Transfer in BGN** button.

The “Ordering party” drop-down menu contains your accounts from which you have the right to order transfers, and the “Beneficiary” drop-down menu contains information about your bank accounts and accounts of saved recipients (Beneficiaries), if you have any.



Fill in the fields: **Amount** and **Details of payment.**

In **Type of payment** you can choose a payment system - BISERA, RINGS or BLINK.

BISERA – this is standard transfer. The payments are being processed within the working day. Transfers, ordered after the deadline described in the Bank's Tariff or during non-working days, are executed on the next working day.

RINGS – this is express transfer. The payments are being processed within 2 hours in a working days. Transfers, ordered after the deadline described in the Bank's Tariff or during non-working days, are executed on the next working day.

BLINK – this is Instant payment. The payments are being processed 24/7. For ordering an instant payment, the Beneficiary's Bank must also support this type of payments.

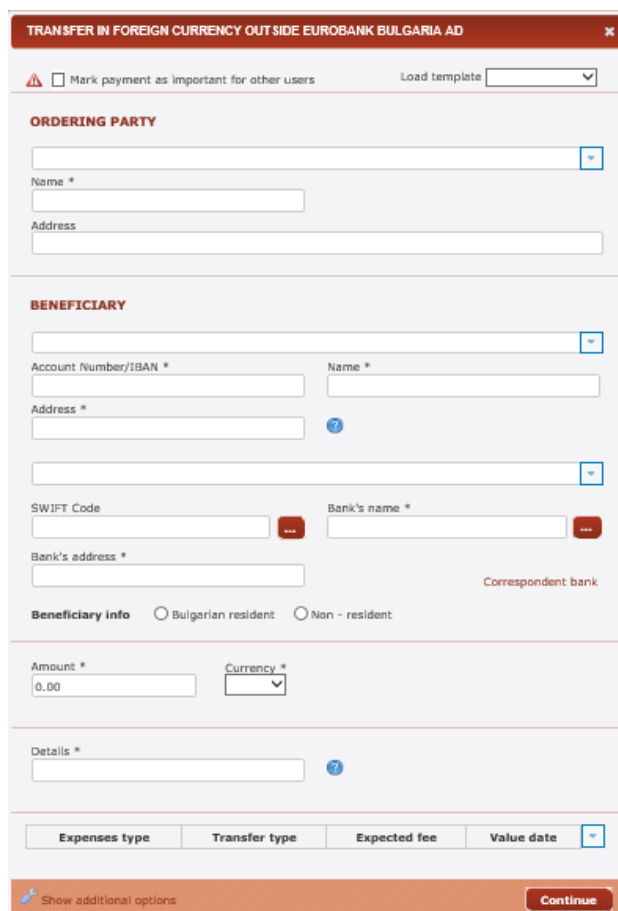
Upon pressing a button Continue a validation of the data in the entered fields is performed and if they do not meet the requirements, the user will be notified what is needed to be changed

For BLINK Instant payments the following must be taken into consideration:

- This type of payments are credit transfers in BGN, which can be ordered from accounts of the ordering party in BGN or EUR;
- The maximum payment amount is BGN 30 000;

Transfers in foreign currency

You can order a currency transfer from the "Transfers" menu by selecting the "Transfers in foreign currency" button. You can make a currency transfer from an account in BGN or from an account in another currency.



In the Ordering party section, select the account from which you want to make the transfer.

IMPORTANT! The information in the currency transfer must be filled in Latin.

The system automatically displays the address you provided. The address field cannot be edited. In case the address is not correct, you should visit the financial center servicing the company and request a correction.

TRANSFER IN FOREIGN CURRENCY OUTSIDE EUROBANK BULGARIA AD ✕

⚠ ☐ Mark payment as important for other users
Load template ▼

ORDERING PARTY

DEMO, BG36BPBI79421022804201 (0.53 BGN)
✕ ▼

IBAN * **BG36BPBI79421022804201**
BIC * **BPBIBGSF**

Name *

CLIENT NAME

Address

BULGARIA SOFIYA P.C. 1000 STR.

In the Beneficiary section, fill in the data of the recipient and his bank or select a recipient from the drop-down menu (if you have saved beneficiaries):

BENEFICIARY

SAMPLE, BG82BPBI79374118416901
▼

Account Number/IBAN *

BG82BPBI79374118416901

Name *

SAMPLE

Address *

SOFIA

?

BULGARIA (BG)
▼

SWIFT Code

BPBIBGSF

Bank's name *

EUROBANK BALGARIYA

Bank's address *

Correspondent bank

Beneficiary info ☒ Bulgarian resident ☐ Non - resident

You must fill in the amount and details of the transfer and choose a currency:

Amount *

0.00

Currency *


▼

Details *

?

Once you have filled in all the data, select the arrow as indicated to visualize the possible execution dates:

Expenses type	Transfer type	Expected fee	Value date
			<input type="button" value="v"/>

 Show additional options

The expenses type and value date depend on the beneficiary's country.


Expenses type	Transfer type	Expected fee	Value date *
Shared - SHA	Standard	0 BGN	28.04.2021

Payment system type: STEP2/DEUT
 * The selected value date will be valid, provided that the payment is sent with present execution date.

After selecting the transfer's value date, you should click the Continue button to proceed to confirm and send the transfer.

Before sending the transfer for processing, you can review the details, as well as information about the exchange rate and the amount of the transfer:

TRANSFER IN FOREIGN CURRENCY OUTSIDE EUROBANK BULGARIA AD

The payment from EOOD (BG36BPBI) to TEST (LT043250053090967123) for 1000 EUR was successfully saved. [See payment document](#) 

- ✓ FC exchange rate¹: 1.9599 EUR/BGN
- ✓ Amount for the ordering party²: 1959.9 BGN
- ✓ Payment fee: 1.2 BGN.
- ✓ Amount for the beneficiary³: 1000 EUR

¹ The exchange rate is valid at the time of payment creation. For payment execution, the current exchange rate of Eurobank Bulgaria at that time will be applied.
² Expected amount based on the current FC exchange rate.
³ The amount does not include fees from the other banks.

In case you do not send the payment immediately, you could sign and send it any time from **Waiting** tab in **Transfers** panel. You could go to it by clicking on **Transfers** button.

Transfers

Currency exchange

You can exchange currency between your accounts from the "Transfers" menu by selecting the "Currency exchange" button. To perform this operation, at least one of the accounts must be in a currency other than BGN:

CURRENCY EXCHANGE

Mark payment as important for other users

Load template

ORDERING PARTY

BG368PBI79421022804201 BGN, BG368PBI79421022804201 (133.98 BGN)

BG528PBI79421022700802 BGN, BG528PBI79421022700802 (315.28 BGN)

BG798PBI79421022700801 BGN, BG798PBI79421022700801 (0.00 BGN)

BG238PBI79424422700801 EUR, BG238PBI79424422700801 (6 503.56 EUR)

BENEFICIARY

Currency: BGN

Books sell: 1.000000

Amount *

0.00

Currency

BGN

Show additional options

Continue

Transfer in BGN between own accounts

You can make a transfer between your own accounts from the **Transfers** menu by selecting the **Transfer in BGN between your own accounts** button:

TRANSFER IN BGN BETWEEN OWN ACCOUNTS

Mark payment as important for other users

Load template

ORDERING PARTY

Name *

BENEFICIARY

Amount *

0.00

Currency

BGN

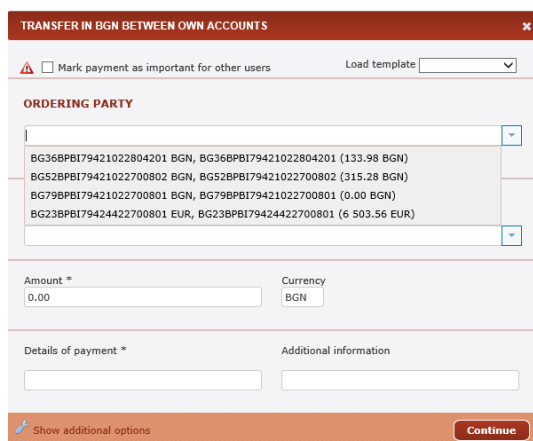
Details of payment *

Additional information

Show additional options

Continue

From the "Ordering party" drop-down menu you can select the account from which you want to make the transfer, and from the "Beneficiary" drop-down menu - the account to which you want to transfer the amount:

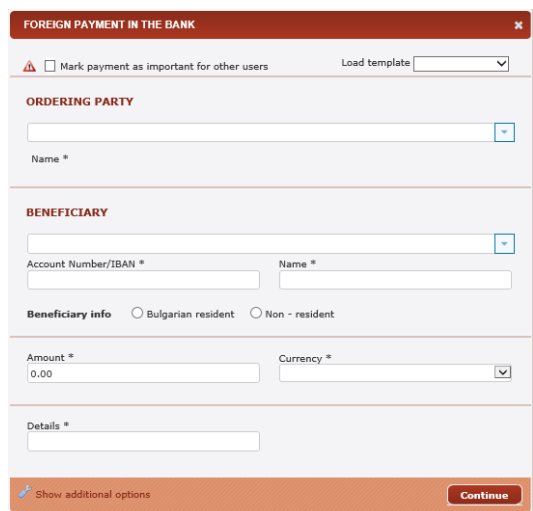


The “Ordering party” drop-down menu contains your accounts from which you have the right to order transfers, and the “Beneficiary” drop-down menu contains information about your bank accounts to which you can make a transfer.

Fill in the fields: **Amount, Reason for payment.**

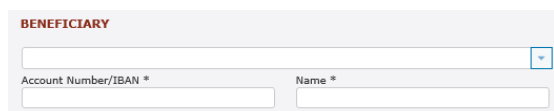
Foreign payment in the Bank

You can make an intrabank currency transfer from the "Transfers" menu by selecting the "Foreign payment in the Bank" button.



From the drop-down menu in the Ordering party section you should select the account from which you want to make a transfer.

In the Beneficiary section you can select the recipient's account (if you have a saved counterparty with an account in the Bank) or enter the recipient's data in the Account number/IBAN field:



From the **Currency** drop-down menu, select the currency of the transfer:

FOREIGN PAYMENT IN THE BANK

☐ Mark payment as important for other users
 Load template ▼

ORDERING PARTY

▼
 Name *

BENEFICIARY

▼
 Account Number/IBAN *

▼
 Name *

Beneficiary info ☐ Bulgarian resident ☐ Non - resident

Amount *
 0.00

Currency *
 AUD
 CAD
 CHF
 CNY
 DKK
 EUR
 GBP
 JPY
 NOK
 PLN
 RON
 RUB
 SEK
 TRY
 USD

Details *

Show additional options

Credit card repayment

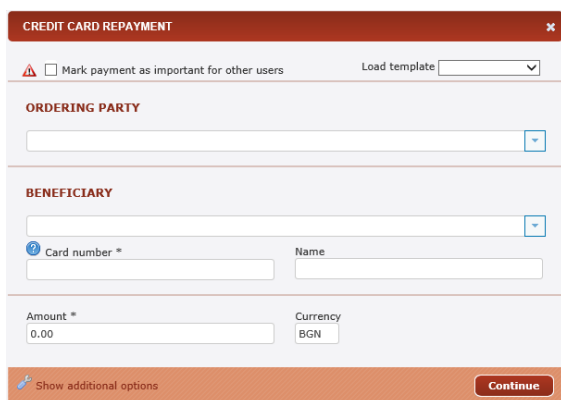
You can make a credit card payment issued by the bank from the menu "Transfers" -> "Credit card repayment":

Transfers

New transfer | Current | Pending | Future value date | Cancelled | Transfers information | Recurring payments | Separated batch payments | Requests | Documents | Limits | Trusted beneficiaries

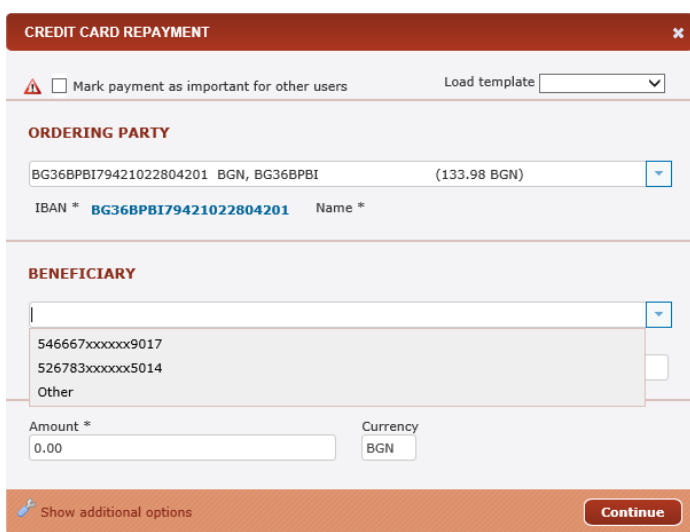
- Transfer in BGN
- Transfer in foreign currency
- Currency Exchange
- Transfer in BGN between own accounts
- Foreign Payment in the Bank
- Credit card repayment
- From/To budget
- Batch payment
- Salary payment
- Budget payment request


In the **ordering party** field, you can use the button ▼ to select the account from which to make the payment. The system offers a choice of your accounts with active rights that are subscribed for use through the service to make transfers.



The system automatically fills in the **IBAN** and **Name** fields;

Important! Credit card payments can only be made from BGN accounts.

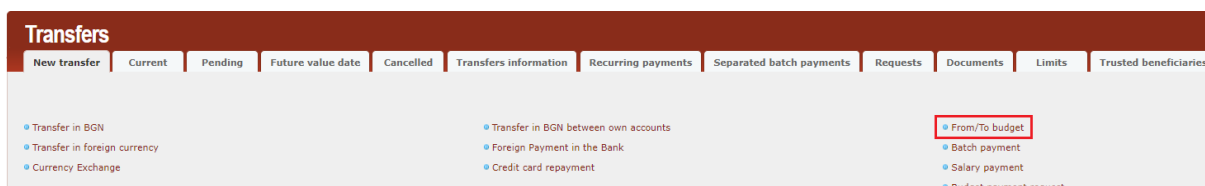



In the beneficiary field, you can use the button  to select the card to which you want to make a payment. The cards added for use in your account are displayed.

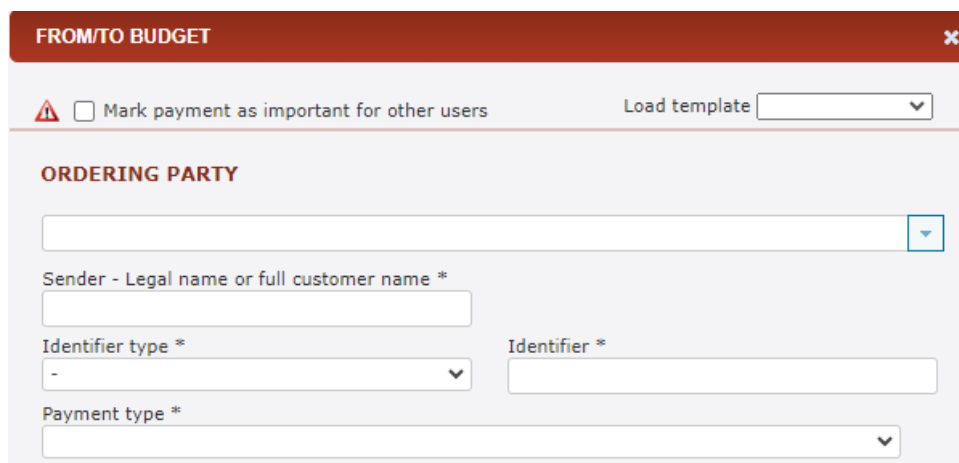
If you select **Other**, the system allows you to manually enter a card number issued by the bank.

Transfer from/to budget

You can make a transfer to the budget from the menu "Transfers" -> "From / To the budget":



In the **Ordering party** section, you can use the button  to select the account from which to make the payment. The system shows all accounts subscribed to the service from which you have the right to make transfers.



The screenshot shows a window titled "FROM/TO BUDGET" with a close button (X). Below the title bar, there is a checkbox labeled "Mark payment as important for other users" and a "Load template" dropdown menu. The main section is titled "ORDERING PARTY" and contains several input fields: a dropdown menu for account selection, a text field for "Sender - Legal name or full customer name *", a dropdown for "Identifier type *" with a value of "-", a text field for "Identifier *", a dropdown for "Payment type *", and a "Payment type *" dropdown menu at the bottom.

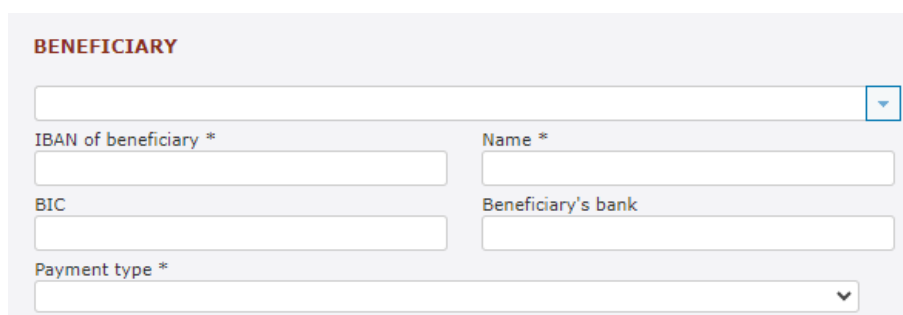
After selecting the account, the system automatically fills in the fields **IBAN**, **Name**, **BIC**, **Bank**, **Sender** and **Identifier type**: **BULSTAT** (if the sender is a company), EGN or Foreign ID;

Payment type – to be filled in when the transfer is ordered from a budget account; For individuals this option is not filled;

In the **Beneficiary** section you should fill in:

IBAN of beneficiary – enter the beneficiary's IBAN manually; after moving to the next field, the system automatically fills in the fields **BIC** and **beneficiary's Bank**;

Name – enter the name of the budget organization;



The screenshot shows the "BENEFICIARY" section with a dropdown menu for account selection. Below it are input fields for "IBAN of beneficiary *", "Name *", "BIC", "Beneficiary's bank", and "Payment type *".

Payment type – Choose from the drop-down menu;

Payment type *

- 441400 - Окончателен годишен (патентен) данък
- 442100 - Данък върху недвижимите имоти
- 442200 - Данък върху наследствата
- 442300 - Данък върху превозните средства
- 442400 - Такси за битови отпадъци
- 442500 - Д-к при придобиване на имущ.по дарения и възм.начин
- 442800 - Туристически данък
- 443400 - Други данъци
- 443700 - Вноски от приходи на общ. предприятия и институции
- 444000 - Нетни приходи от продажби на услугостоки и продукция
- 444100 - Приходи от наеми на имущество
- 444200 - Приходи от наеми на земя
- 444300 - Приходи от лихви по текущи банкови сметки
- 444400 - Приходи от лихви по срочни депозити
- 444800 - Дивидент
- 444900 - Конф. средства и приходи от продажби на конф.вещи
- 445100 - Даренияпомощи и др.безвъзмездно пол.суми от страната
- 445200 - Даренияпомощи и др.безвъзмездно пол.суми от чужбина
- 445500 - Приходи от продажби на дълготрайни материални активи

Amount:

- Amount – enter the amount you need to transfer;
- Currency – for budget transfers the currency is always Bulgarian leva (BGN);

Amount *

Currency *

Details of payment – enter a reason for the transfer;

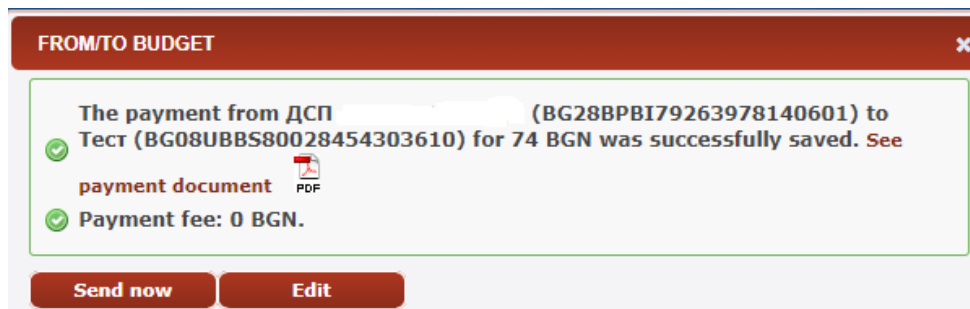
Additional information - not a mandatory field; to be filled in in case of need for additional explanations for the transfer;

Type of payment – select the type of payment from the drop-down menu - BISERA or RINGS; RINGS is selected only for transfers outside the bank;

IMPORTANT!

- ⊙ Upon transferring of amounts to accounts with account type identifier 8x (thirteenth and fourteenth positions of the IBAN), one of the identifiers "BULSTAT ", "EGN" or "Foreign ID" must be filled in.
- ⊙ The "Payment type" field is mandatory for filling in only for transfers of amounts to accounts with account type identifier 84 (thirteenth and fourteenth positions of the IBAN).
- ⊙ The fields "Code in SEBRA/identifier for centralization of the holder" and "Code for centralization" are filled in only in the case of centralization of accounts for stocks, transit accounts or other accounts determined by the Ministry of Finance of budgetary organizations and persons under Art. 156 of the ZPF. In these cases, the "BULSTAT", "EGN" or "Foreign ID" fields, as well as the "Payment type" field, are not filled out.

After filling in the required information, click the **Continue** button. A screen appears containing details of the transfer, as well as information on the fee due.



After creating a transfer, it must be confirmed by one of the means of confirming transfers (software m-Token Postbank or QES + one-time code, received via Viber/SMS) and sent for processing.

Mass payments

With Mass payments service Postbank gives you the opportunity to make simultaneous payments to multiple recipients in Bulgarian currency with only one transaction. This service is available to Postbank's legal entities clients.

Mass payments are a quick and convenient way to send a large number of payments in leva to natural persons or legal entities with only a couple of clicks.

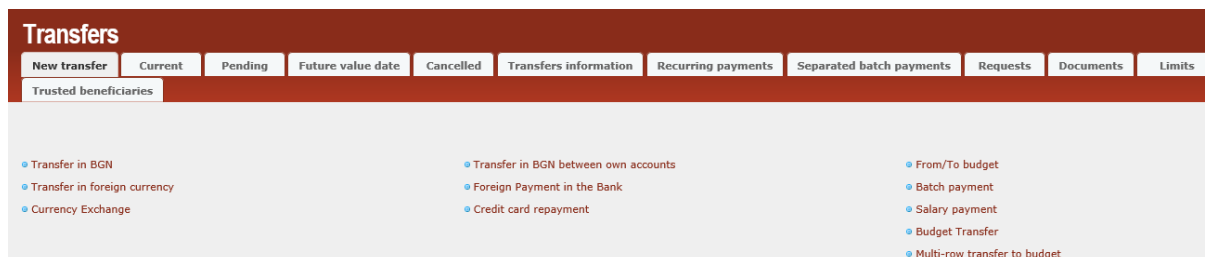
In order to make a mass payment in e-Postbank, you will have to prepare a file in .txt format (blank supplied by the Bank) and upload it to your e-Postbank account.

Payments could be made from your account in Bulgarian leva to other Postbank clients or to other banks in the country.

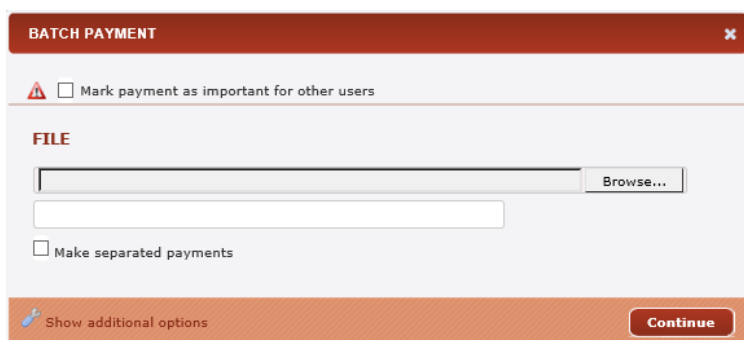
One file can contain both intrabank transfers and transfers to recipients with accounts in another bank.

More details about the structure of the file you can find in the corporate webside of the Bank >> Digital banking >> Internet banking >> Mass Payments or by visiting your servicing branch.

Depending on whether you order payroll transfers or transfers to contractors or to the budget, you should select the **Batch Payment** or **Salary payment** button:



You should select the prepared payment file by selecting Browse and specify where the text file is saved:



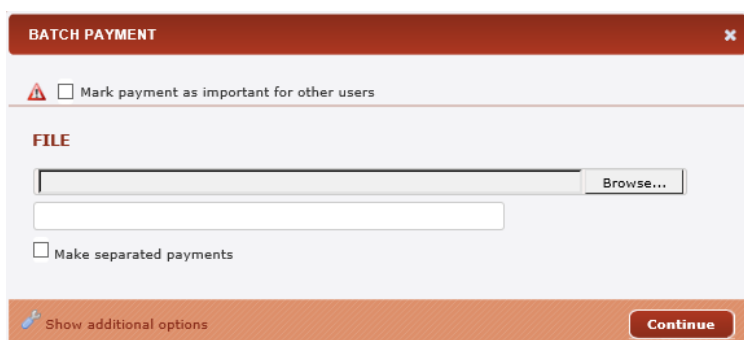
Then select **Continue** and authorize the payment with a personal security tool.

IMPORTANT! To make sure that the payment has been successfully sent for processing, you need to track its status. In case of an error in the file (by format or other) the system will refuse to process the file and an error will be displayed on the screen, which you should correct and reload the file.

For proper billing and payment processing, it is important to import the files from the correct link. If the mass payment is for salaries it is necessary to use the **Salary payment link**.

Split a bulk payment file into single records

When importing a file, you can choose to make separated payments. This will save time for creating a large number of single transactions and by importing one file and dividing it into single records you will create the required number of individual transactions in BGN. To do this, before importing the file, check the **Make separated payments** box:



Budget payment request

This type of transfer is available to users who have a budget account added to their account.

In the **ordering party** section, you can select the payer's code. The system automatically loads the Ordering customer - name and MF number.

BUDGET PAYMENT REQUEST ✕

☐ Mark payment as important for other users

Load template ▼

ORDERING PARTY

0157 011 - ДСП

Ordering Customer

ДСП

MF NUMBER *

0157 011

Payment type *

▼

Payment type - choose from the drop-down menu: This field is required.

Payment type *

▼

403936 - БП ДИАЛИЗА БЪБРЕЧНА НЕДОСТАТЪЧНОСТ
 403946 - БП ДИСПАНСЕРНО НАБЛЮДЕНИЕ ЗЗ
 403956 - БП ЛЕКАРСТВЕНА ТЕРАПИЯ
 403926 - БП РАЗХОДИ ЗА ВАКСИНИ
 5 - Вноски за ДОО ЗО УПФ и др. за сметка на БО
 70 - възмездно финансиране - придобиване на дялове и акции
 403910 - Други здравноос-ни пл-ия за медицинска дейност
 18 - Други разходи
 903905 - За плащане на лек. продукти по Наредба 3 чл. 2 ал.
 1 - Заплати възнаграждения и др. плащания - нетна сума
 403916 - Здравноосигурителни плащания за акушерска помощ
 403911 - Здравноосигурителни плащания за потребителски такси
 403906 - Здравноос-ни пл-ия за болнична помощ
 403903 - Здравноос-ни пл-ия за дентална помощ
 403905 - Здравноос-ни пл-ия за лекарствени средства
 403904 - Здравноос-ни пл-ия за медико -диагностична дейност
 403901 - Здравноос-ни пл-ия за първична извънбол. мед. помощ
 403902 - Здравноос-ни пл-ия за специализирана извънб.мед.помощ
 10 - Издръжка

You should fill in the **Beneficiary** section:

IBAN of beneficiary – enter the recipient's IBAN manually; after moving to the next field the system automatically fills in the fields **BIC** and **Beneficiary's bank**;

Name – enter the name of the budgetary organization ;

BENEFICIARY

▼

IBAN of beneficiary *

Name *

BIC

Beneficiary's bank

Payment type *

▼

Payment type – choose from drop-down menu.

31

Internal Use

Payment type *

- 441400 - Окончателен годишен (патентен) данък
- 442100 - Данък върху недвижимите имоти
- 442200 - Данък върху наследствата
- 442300 - Данък върху превозните средства
- 442400 - Такси за битови отпадъци
- 442500 - Д-к при придобиване на имущ.по дарения и възм.начин
- 442800 - Туристически данък
- 443400 - Други данъци
- 443700 - Вноски от приходи на общ. предприятия и институции
- 444000 - Нетни приходи от продажби на услугостоки и продукция
- 444100 - Приходи от наеми на имущество
- 444200 - Приходи от наеми на земя
- 444300 - Приходи от лихви по текущи банкови сметки
- 444400 - Приходи от лихви по срочни депозити
- 444800 - Дивидент
- 444900 - Конф. средства и приходи от продажби на конф.вещи
- 445100 - Даренияпомощи и др.безвъзмездно пол.суми от страната
- 445200 - Даренияпомощи и др.безвъзмездно пол.суми от чужбина
- 445500 - Приходи от продажби на дълготрайни материални активи

IMPORTANT!

The field "Payment type" is mandatory for filling in only for transfers of amounts to accounts with account type identifier 84 (thirteenth and fourteenth positions of the IBAN).

Amount:

Amount – enter the amount you need to transfer;

Amount *


Currency *

Details of payment/ID of the liable person - for payments to accounts of administrators of public receivables (accounts with identifier for account type 8x), the corresponding identifier must be filled in the field as follows:

- BULSTAT – 9-digit or 13-digit code. With a 9-digit code, positions 10-13 are empty;
- EGN (decimal code), with positions 11 - 13 remaining empty;
- LNC (three-letter identifier and ten-digit code) - in positions 1-3, write the three-letter identifier LNC, and in positions 4-13, fill in the ten-digit code: LNCXXXXXXXXXX;
- in the remaining positions (from position 14 onwards) free text can be filled.

After filling in the required information, press the **Continue** button. A screen appears that contains the document and translation details.

FROM/TO BUDGET

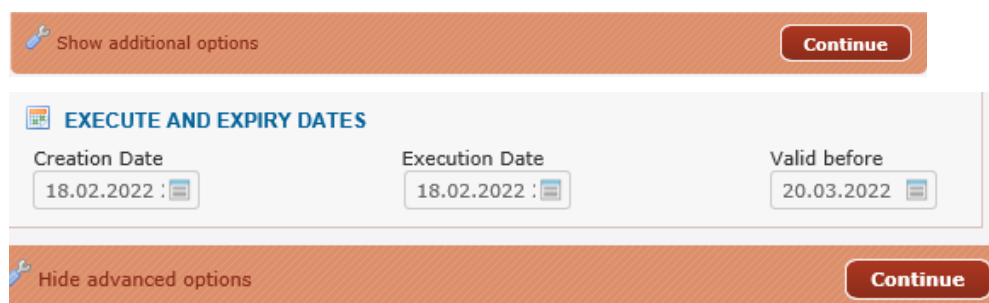
The payment from ДСП, (BG28BPBI79263! . . . 01) to
 Тест (BG08UBBS800284 10) for 74 BGN was successfully saved. See
 payment document 
 Payment fee: 0 BGN.

After creating the transfer, it must be confirmed with one of the transfer confirmation means (software token m-Token Postbank or KEP + code from Viber/SMS) and sent for processing.

Validity of transfers

If you do not send a created transfer immediately, you can sign it and send it at a later stage before the transfer expires in the **Pending** tab of the **Transfers** menu.

Important! The standard validity of the transfers is **30 days**. It can be changed by selecting the "Show additional options" link at the bottom of the translation order form.



In case you do not sign and send the transfer before the expiration date, the transfer period will expire and in that case it needs to be re-created.

Creating a recurring payment with manual confirmation or automatic execution

With this functionality you have the opportunity to create recurring payments, which will be generated automatically at a certain point in time.

Each of the transfers can be saved as a recurring payment, regardless of whether it is in BGN, budget payment, in foreign currency or currency exchange. All you have to do is select the **"Additional options"** link, check the Recurring payment checkbox and select the payment frequency, execution time, execution type (with manual confirmation / automatic execution) and the start date (if you wish for it be different from the date of the execution).

When activating a recurring payment with manual confirmation, the **payment is created by the system automatically** one day before the selected execution date. The payment is created and saved in the "Pending" menu and is waiting for your confirmation and sending for processing.

When activating a recurring payment with automatic execution, the transfer will not only be created automatically, but **will also be executed automatically**. This type of payment requires **one-time confirmation** at the time of creation. Confirmation of payment can be made with a valid security tool.

Confirmation is also required when editing a payment (when editing the payment, the invalid one is archived and a new one is created with the current information).

Creating a recurring payment

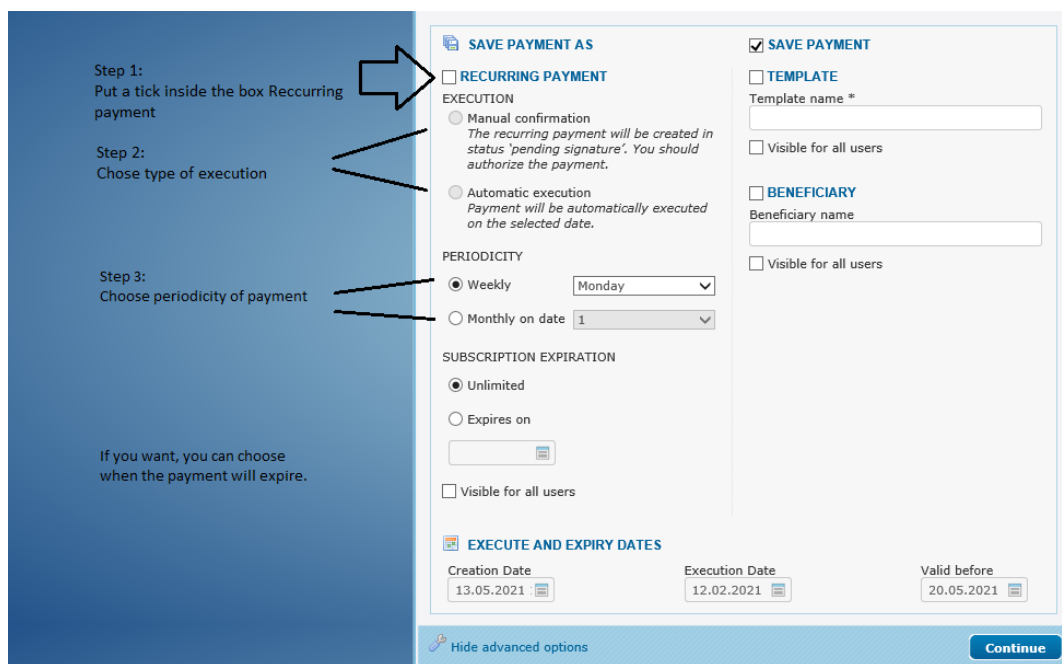
You can create a recurring payment from the "Show additional options" link at the end of the transfer form.



When you open the "Show additional options" form, additional functionalities are displayed, from which you can choose:

- ⦿ Type of execution (Manual confirmation/Automatic execution)
- ⦿ Frequency of execution (Weekly/Mnthly)
- ⦿ Subscription expiration

In the same form are also available options to save a transfer as a Template or a Beneficiary.



The screenshot shows the 'SAVE PAYMENT AS' form with the following sections and options:

- SAVE PAYMENT AS**
 - ☐ **RECURRING PAYMENT**
 - EXECUTION**
 - ☐ **Manual confirmation**
The recurring payment will be created in status 'pending signature'. You should authorize the payment.
 - ☐ **Automatic execution**
Payment will be automatically executed on the selected date.
 - PERIODICITY**
 - ☒ **Weekly** (Monday)
 - ☐ **Monthly on date** (1)
 - SUBSCRIPTION EXPIRATION**
 - ☒ **Unlimited**
 - ☐ **Expires on** (calendar icon)
 - ☐ **Visible for all users**
- EXECUTE AND EXPIRY DATES**
 - Creation Date**: 13.05.2021 (calendar icon)
 - Execution Date**: 12.02.2021 (calendar icon)
 - Valid before**: 20.05.2021 (calendar icon)
- SAVE PAYMENT** (checked)
- ☐ **TEMPLATE**
 - Template name *
 - ☐ **Visible for all users**
- ☐ **BENEFICIARY**
 - Beneficiary name
 - ☐ **Visible for all users**

Annotations on the left side of the form:

- Step 1:** Put a tick inside the box Recurring payment (points to the 'RECURRING PAYMENT' checkbox)
- Step 2:** Chose type of execution (points to the 'EXECUTION' section)
- Step 3:** Choose periodicity of payment (points to the 'PERIODICITY' section)
- If you want, you can choose when the payment will expire.** (points to the 'SUBSCRIPTION EXPIRATION' section)

If you put a tick on the **"Save payment"** checkbox, the payment is saved and created **at the time of creation**.

If you uncheck the box "Save payment", the payment will start directly at the time of your choice - monthly or weekly on the day you specify.

Activate payment

After creating the recurring payment, payments with automatic execution **need to be activated!** In case they are not activated, **their execution will not start**.

To activate the payment you need to have an active payment confirmation method. Find out more in the **"Personal security tools"** section of the document.



До/To	Юробанк България АД	Уникален регистрационен номер/Unique registration number	176127456	
Клоц/Branch	ЮРОБАНК БЪЛГАРИЯ	Дата и час на представяне/Date and hour of submission	27.09.2023 12:31:55	
Платете на – име на получателя / Please pay to – name of the beneficiary	Тест			
IBAN на получателя / IBAN of the beneficiary	BG08UBBS800. 10	BIC на банката на получателя/BIC of the beneficiary bank	UBBSBGSF	
При банка – име на банката на получателя/At bank – name of the bank of beneficiary	UNITED BULGARIAN BANK AD	Вид плащане / Type of payment	442800	
ПЛАТЕЖНО НАРЕЖДАНЕ/ВНОСНА БЕЛЕЖКА за плащане от/към бюджета	PAYMENT ORDER/DEPOSIT SLIP for payment from/to the budget	Вид валута / Type of currency	Сума /Amount	BGN 74.00
Сума с думи / Amount in words				
Основание за плащане / Reason for payment	тест			
Още пояснения / Additional comments				
Задължено лице – наименование на юридическото лице или трите имена на физическото лице	Лице			
Лице	ДСП			
БУЛСТАТ на задълженото лице / BULSTAT of the liable person	1211 21	ЕГН на задълженото лице / UCN of the liable person	ЛНЧ на задълженото лице / UFN of the liable person	
Наредител – наименование на юридическото лице или трите имена на физическото лице / Ordering party – name of the corporate or individual	ДСП			
TRAN на наредителя / TRAN of the ordering party	BG28BPB17926 01	BIC на банката на наредителя / BIC of the bank of the ordering party	BPBIBGSF	
Платежна система / Payment System	БИСЕРА	Такси / Fees	Дата на изпълнение/Date of execution	Вид плащане / Type of payment
			002	26.09.2023

* В документа може да се попълва само един идентификатор: „ЕИК/код по БУЛСТАТ“, „ЕГН“, „ЛНЧ“ или „Код в СЕБРА“/идентификатор за централизация на титуляря“. Only one identifier can be filled in the document: "UIC/BULSTAT code", "EGN", "LNC" or "SEBRA code/identifier for centralization of the holder".

** При превод на суми по сметки с идентификатор за вид сметка 8х (тринадесета и четиринадесета позиция от IBAN) задължително следва да бъде попълнен един от идентификаторите „ЕИК/код по БУЛСТАТ“, „ЕГН“ или „ЛНЧ“. When transferring amounts to accounts with an identifier for the type of account 8x (thirteenth and fourteenth position of IBAN), one of the identifiers "UIC/BULSTAT code", "EGN", or "LNC" must be filled in.

*** Полето "Код за вид плащане" може да се попълва (опционално) само при превод на суми по с/с с идентификатор за вид сметка 84 (тринадесета и четиринадесета позиция от IBAN). The field "Code for type of payment" can be filled in (optionally) only when transferring amounts to accounts with an identifier for the type of account 84 (thirteenth and fourteenth position of IBAN).

**** Полетата "Код в СЕБРА/идентификатор за централизация на титуляря" и "Код за централизация" се попълват само при централизация на сметки за наличности, транзитни сметки или други определени от МФ сметки на бюджетни организации и лица по чл. 156 от ЗПФ. В тези случаи не се попълват полета „ЕИК/код по БУЛСТАТ“, „ЕГН“ или „ЛНЧ“, както и поле "Код за вид плащане". The fields "SEBRA code/identifier for centralization of the holder" and "Code for centralization" are filled in only when centralizing cash accounts, transit accounts or other accounts specified by the MF for budget organizations and persons under Art. 156 of the PFA. In these cases, the fields "UIC/BULSTAT code", "EGN" or "LNC", and field "Code for type of payment", are not filled in.

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After signing and sending of BLINK Instant payment in **Transfers - Current** tab you will be able to see it with status **Check final status**:

Transfers

New transfer

Current

Pending

Future value date

Cancelled

Transfers information

Recurring payments

Separated batch payments

Requests

Limits

Trusted beneficiaries

Amount	Date	Status
35.00 BGN	18.02.2022 17:13	Check final status

144008227 - Transfer in BGN

Ordering party: BG89BPB1794214

Beneficiary: BG20TIBB931010

BIC: BPBIBGS0

BIC: TIBBIBGS0

СЛЕД ЕООД

Елмаз ООД

Create Similar

Add Document

Cancel

You have to click on **Check final status** and automatically the payment status will be actualized – Received in the recipient's account or rejected.

Transfers

New transfer

Current

Pending

Future value date

Cancelled

Transfers information

Recurring payments

Separated batch payments

Requests

Limits

Trusted beneficiaries

	Amount	Date	Status	
	35.00 BGN	18.02.2022 17:13	Received in the recipient's account	
144008227	- Transfer in BGN			<div><div>Create Similar</div><div>Add Document</div><div>Cancel</div></div>
Ordering party:	BG89BPBI794214	1	BIC:BPBIBGSO	СПЕД ЕООД
Beneficiary:	BG20TBIB931010	3	BIC:TBIBBGSO	Елмаз ООД

Pending

Once a payment / transfer has been created, it must be confirmed by the relevant users (with signature rights) and sent for processing. To do this, you need to select the **Transfers** menu - **Pending** tab, where all transfers waiting for signing and sending immediately appear on the screen:

Transfers

New transfer

Current

Pending

Future value date

Cancelled

Transfers information

Recurring payments

Separated batch payments

Requests

Documents

Limits

Trusted beneficiaries

Amount

Date

Status

10.00 BGN

13.05.2021 20:54

Collecting signatures

Create Similar

Add Document

Edit

Cancel

Sign

Send

142722358 - Transfer in BGN

Ordering party: BG36BPBI79421022804201 BIC:BPBIBGSF ГЕКО ИНВЕСТ ЕООД

Beneficiary: BG25BPBI79421022700803 BIC:BPBIBGSF ЯНА ГРИШИНА БОРИСОВА

If during the review you notice that an error was made when entering the document, you can:

- Create similar -
- Edit -
- Cancel -

A transfer can be cancelled when a button appears on the line of the transfer. This is possible with the status "Pending signatures".

In the case of interbank transfers, there is an option to cancel the transfer shortly after it has been sent, but once the transfer has been processed, it cannot be cancelled.

IMPORTANT! Transfers within the bank are made in real time and the payment is executed and cannot be refused.

Press and the following message appears:

CONFIRMATION

Do you confirm payment cancellation?

Yes

No

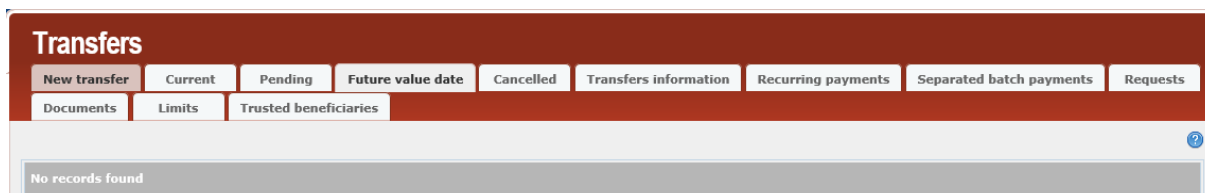
Confirm with the **YES** button.

The message "Payment cancellation request has been successfully sent. Please, check payment status later."



10.00 BGN	13.05.2021 20:54	Collecting signatures	Create Similar	Add Document
142722358 - Transfer in BGN Ordering party: BG36BPBI79421022804201 BIC:BPBIBGSF ГЕКО ИНВЕСТ ЕООД Beneficiary: BG25BPBI79421022700803 BIC:BPBIBGSF ЯНА ГРИШИНА БОРИСОВА Payment cancellation request has been successfully sent. Please, check payment status later.				

Future value date

Through the menu “**Transfers**” - tab **Future value date** the transfers with future execution date are visualized. These transfers must be confirmed and sent when they are created, after that they are saved and visualized in tab Future value date until the date of their execution.

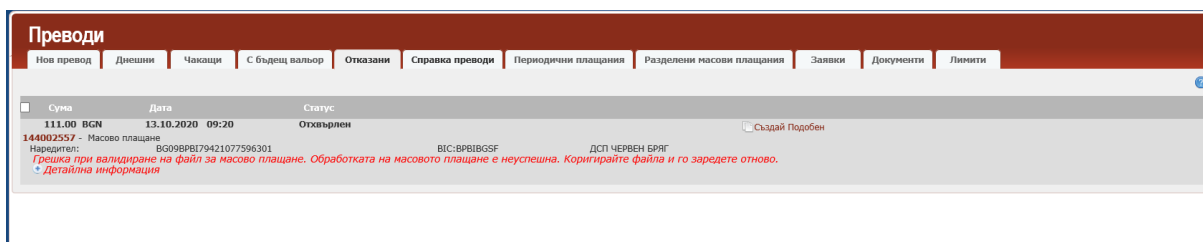


If you click on a transfer's number, you can view the document itself.

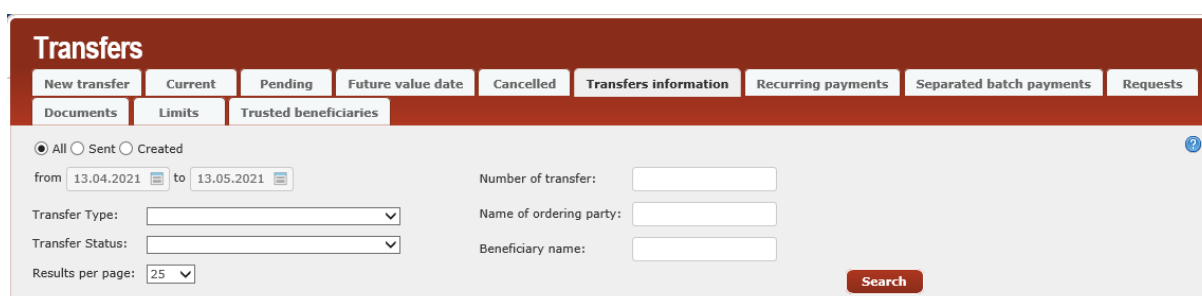
- With button  you can create the same transfer, and you can edit some of the details, if necessary.
- With button  you can cancel the transfer.

Cancelled

From the **Transfers** menu - **Cancelled** tab you can see rejected transfers and the reason why they were not completed successfully.



Transfers information



The system provides the following filters for generating reports:

- **All** – all transfers are displayed;
- **Sent** – only sent transfers are displayed;
- **Created** – only the created transfers are displayed, waiting for signing and sending;
- **For a period of time** – all translations for a selected period of time are displayed;
- **Transfer type** – you can filter the report by setting the type of transfer from the drop-down menu;

- **Transfer Status** - you can filter the report by setting the status of the transfer from the drop-down menu;
- **Number of transfer** – enter the number of the transfer you are looking for;
- **Name of ordering party** – въведете името на поръчителя на превода/ите, който търсите;
- **Beneficiary name** - enter the name of the beneficiary of the transfer (s) you are looking for;
- **Results per page** – from the drop-down menu, select how many transfers you want to display on a page.

After setting the filters you selected, press the button

Search

The result is displayed as follows:

TRANSFERS INFORMATION				
<div> <input type="text"/> Search </div> <div> Save as: </div>				
Number Of Transfer - Type	Amount	Status	Date Of Initiation	Date Of Sending
142722282 - Transfer in BGN	0.5 BGN	Collecting signatures	22.04.2021 10:20:51	
Ordering party:		BG52BPBI79421022700802 BIC:BPBIBGSF		
Beneficiary:		BG23STSA93000023141839 BIC:STSBAGSF		
Description:		test		Create Similar Add Document

When selecting the plus , the filter fields are displayed again.

The generated report can be saved in the appropriate format at your request. To do this, you need to click on one of the icons to save the report in this format.

A window is displayed, through which you can directly open the report using the **Open** button, or first save the report to your computer, using the **Save** button and **specify the place where you want to save the report**.

IMPORTANT! The maximum term for generating a report for the transfers made through e-Postbank is **1 year**. If you want to check information for a successful transaction made for a longer period than the maximum allowed, you can do so through the menu "Accounts" by checking the movements on the account.

Separated batch payments

In the **Separated batch payments** submenu, you can see information about uploaded bulk payment files that you have requested to be split into single records.

Transfers

New transfer

Current

Pending

Future value date

Cancelled

Transfers information

Recurring payments

Separated batch payments

Requests

Documents

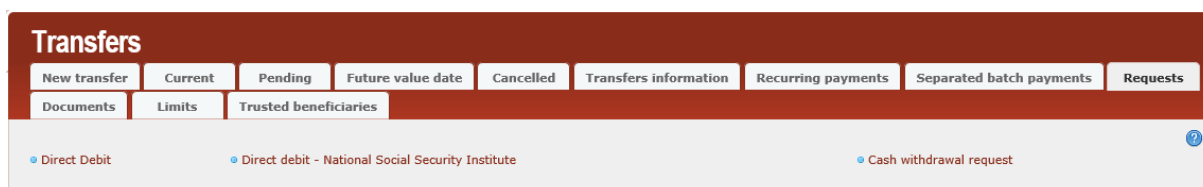
Limits

Trusted beneficiaries

Advanced search

No Records Found



Requests



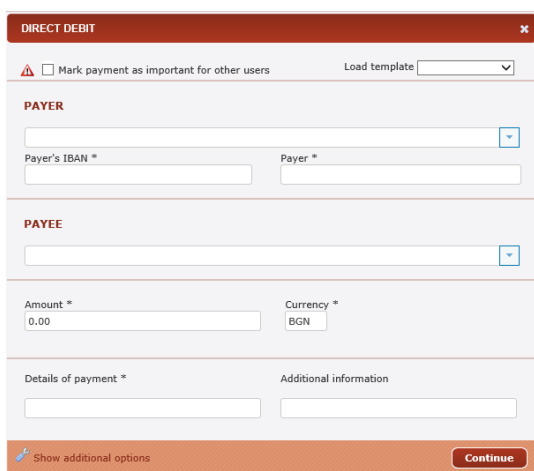
The system offers the following options:

- **Direct debit** - order for immediate collection;
- **Direct debit National Social Security Institute** - order for immediate collection by the National Social Security Institute;
- **Cash withdrawal request** - ordering a request for cash withdrawal;

Direct debit

- In the **payer** field, you can use the button  to select the account **from which** to make the payment;
- Using the button  in the Payee section you can select the account **to which** the payment should be made;
- Fill in the amount of the payment;
- The currency for direct debits is always Bulgarian leva (BGN);
- Enter details of payment.

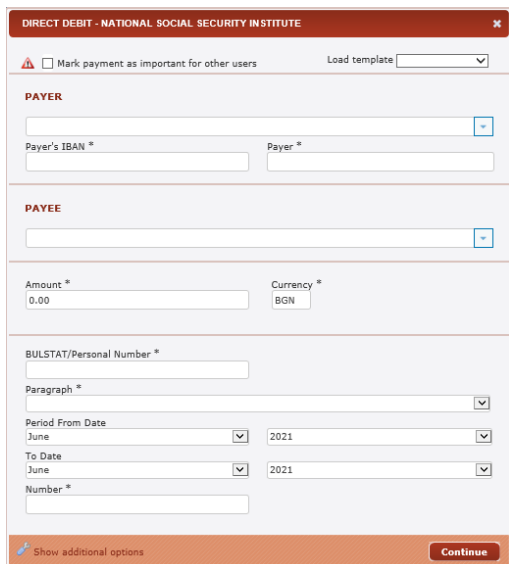
After filling in the required data, click the **Continue** button, confirm and send the payment for execution.



Direct debit National Social Security Institute

The way to fill in the data is as in point 11.12.1 - Direct debit. The difference is that **additional information about the NSSI** must be filled in here:

- **BULSTAT/PIN** – enter BULSTAT/PIN of the obligated person;
- **Paragraph** – select one of the options from the drop-down menu:



- **Period from date – to date** – select the month and year via the drop-down menus;
- **Number**

After filling in all the details, you should continue to confirm and send the form for processing form.

Cash withdrawal request

Important! A cash withdrawal request requires confirmation with a valid security confirmation method:

- Software token m-Token Postbank
- Qualified electronic signature (QES) + one-time code, received via SMS or Viber

The application can be submitted at any time, but in order to be accepted as valid and executed, it must comply with the conditions displayed at the top of the screen.

CASH WITHDRAWAL REQUEST
✕

All requests for cash withdrawals must be submitted as follows:

- For amounts **above 3000 BGN** - one working day in advance until 12 p.m.
- For amounts **above 2000 EUR/USD** and for all other currencies (regardless of the amount)- two working days in advance until 12 p.m.

The applicable fee is according to the [Bank's Tariff](#).

Failure to comply with the conditions specified above, the Bank may refuse to withdraw cash over a certain amount or may pay the amount, if possible, requesting a higher fee, according to the Tariff of the Bank for legal entities.

In case the Cash withdrawal request is submitted in Saturday or Sunday, as well as on public holidays, it will be considered submitted on the first day with standard working hours of the bank.

☐ Mark payment as important for other users

Bank client *

▼

Account *

▼

Financial Center *

▼

Amount *

Currency

Withdrawal date *

Show additional options
Continue

Limits

When registering for the service, a daily limit is set for each account registered for use through e-Postbank.

You can request a change of account limits through the **"Transfers"** menu >> **"Limits"** tab.

Important! Only users who match the bank customer can submit an online request to change limits. The limits on the account of authorized holders (users), which are different from the bank client, may be changed by the Account Holder on an account in a branch of the Bank.

A user with the right to submit an application may request a change in both his own limits and the limits of another user to the same bank customer. In case the request is submitted for another user, it should be confirmed by him, for which he should have the right to submit requests for change of limits.

For higher security, confirmation via SMS/other electronic message or automatic voice call is required when starting the request. The code is sent to the mobile phone provided to the bank:

Transfers

New transfer
Current
Pending
Future value date
Cancelled
Transfers information
Recurring payments
Separated batch payments
Requests
Documents
Limits

Trusted beneficiaries

To request a change of transaction limits, you need to have an active authorization method.

PENDING REQUESTS

No records found

Limit change request

When selecting the link "Limit change request" the system automatically sends a one-time code to the mobile phone registered for the service:

ADDITIONAL CONFIRMATION✕

Please, confirm with the code you have received via SMS or automatic call valid until 13.05.2021 21:22:48

Note: If you enter an expired code, the system generates a new one automatically and sends it to your phone. Please, check for SMS with the new code and enter it in the field above.

[+ Other options for confirmation](#)

In case for some reason you do not receive the code by message, you can select the option "Other options for confirmation" and receive the code by automatic voice call by selecting the button "Call me":

After successfully entering the one-time code, a form opens on the screen with the accounts subscribed for the service and the current limits that have been set.

You need to check the box of the accounts whose limits you want to change.

LIMIT CHANGE REQUEST✕

Bank client

Choose client
▼

Username

Choose authorised person
▼

In case you have access to accounts and products of only one bank customer, he is selected by default.

In the next step, a form opens on the screen with the accounts subscribed for the service and the current limits that have been set.

You need to check the box of the accounts whose limits you want to change.

Then in the field "Document limit" and "Daily limit" write the new value of the limits, which is in the range of the specified permissible values.

It is mandatory to place a comment in the Reason field. Write in free text the reason for the change.

Then you need to check the checkbox for information and select the "Continue" button.

LIMIT CHANGE REQUEST ✕

Bank client
 ЯНА ГРИШИНА БОРИСОВА ▼

Username
 Клиент 9 Сектор 5000 ▼

Enter values between 1 and 300000 for document limit
 Enter values between 1 and 300000 for daily limit

<input type="checkbox"/>	IBAN	Currency	Document limit	Daily limit	Reason for change
<input type="checkbox"/>	BG258PBI79421022700803	BGN	<input type="text" value="5000"/>	<input type="text" value="5000"/>	<div style="text-align: center;">⬆ ⬇ ⬆</div>
<input type="checkbox"/>	BG528PBI79421022700802	BGN	<input type="text" value="500"/>	<input type="text" value="3000"/>	<div style="text-align: center;">⬆ ⬇ ⬆</div>
<input type="checkbox"/>	BG798PBI79421022700801	BGN	<input type="text" value="500"/>	<input type="text" value="3000"/>	<div style="text-align: center;">⬆ ⬇ ⬆</div>
<input type="checkbox"/>	BG238PBI79424422700801	EUR	<input type="text" value="500"/>	<input type="text" value="3000"/>	<div style="text-align: center;">⬆ ⬇ ⬆</div>

If you wish to request a different limit than the specified range, you should visit a bank's branch.

☐ Having signed the current Request, the Applicant (including when applicable – on behalf of the Titleholder) declares that s/he is aware and agrees that in case an increase of the Internet Banking limits has been requested, it shall be valid if and only after its preliminary approval by the competent internal bodies of Eurobank Bulgaria AD (valid for Titleholders individuals and small corporate customers) and shall enter into force after sending the proper notification by Eurobank Bulgaria AD following the regulations of the General Terms and Conditions of Eurobank Bulgaria AD for electronic bank service Internet Banking for individual and corporate customers

In case an increase of the limit for the Internet Banking service has been requested with this change, by signing the Request the Applicant (incl. In the applicable cases - on behalf and at the expense of the Account Holder) declares that he knows that when the limit is increased, in case of misuse and / or unauthorized transaction, damages for larger amounts may occur.

Cancel
Continue

IMPORTANT! The value in the Daily Limit field must be greater than or equal to the value in the Document Limit field.

Account limits are applicable to transactions on third party accounts. There is no restriction on transactions between your accounts.

Sending the application to the Bank requires confirmation with a valid confirmation security method. More information is available in the "Personal Security tools" section.

Documents

In the Documents tab you can attach documents that you need to attach to a specific transactions:

Transfers

New transfer Current Pending Future value date Cancelled Transfers information Recurring payments Separated batch payments Requests Documents Limits

Trusted beneficiaries New Document

from to

Bank client
 ЯНА ГРИШИНА БОРИСОВА ▼

Document type
 декларация/declaration ▼

Search

To do this, select the document type, bank customer (if you have access to accounts and products of more than one bank customer) and select the **New Document** button.

Write a description in the appropriate field and select Browse, then specify the location of the document on your computer and specify it, then select the **Upload file** button:

NEW DOCUMENT

Bank client
"ЯНА ГРИШИНА БОРИСОВА"

Description

Document type
декларация/declaration

Browse...

Warning: Document should be in format .doc, .jpg, .pdf, .docx up to 2mb.

☐ Check if you will use the document to this payment only

*You can attach only documents required in connection to the execution of a specific payment transaction. If there are any documents attached in the system, which are irrelevant to the specific transaction, these shall not be deemed received by the Bank. Apply the standard procedure in order to submit messages, requests, applications, etc.

Required documents for the execution of a payment order:
<https://www.postbank.bg/bg-BG/Individuals/06MoneyTransfer/01BankTransfers/>

Upload document

NEW DOCUMENT

Bank client
"ЯНА ГРИШИНА БОРИСОВА"

Description
test

Document type
декларация/declaration

C:\Users\VBorisova\Desktop\Test.pdf

Browse...

Warning: Document should be in format .doc, .jpg, .pdf, .docx up to 2mb.

☐ Check if you will use the document to this payment only

*You can attach only documents required in connection to the execution of a specific payment transaction. If there are any documents attached in the system, which are irrelevant to the specific transaction, these shall not be deemed received by the Bank. Apply the standard procedure in order to submit messages, requests, applications, etc.

Required documents for the execution of a payment order:
<https://www.postbank.bg/bg-BG/Individuals/06MoneyTransfer/01BankTransfers/>

The file is uploaded successfully

When ordering a payment, you can link the uploaded document to the transaction by selecting the **Add document** link:

Amount	Date	Status
10.00 BGN	13.05.2021 20:59	Cancelled by user
142722358 - Transfer in BGN Ordering party: BG36BPBT BIC:BPBIBGSF Beneficiary: BG25BPBT BIC:BPBIBGSF		

You can select the New Document button and attach a document to the transaction or select Show List and select from already uploaded documents via the Transfers menu >> Documents:

DOCUMENTS ✕

Payment details

Number Of Transfer - Transfer Type	Amount	Transfer Status	Date Of Initiation
142722357 - Transfer in foreign currency	1000 EUR	Събиране на подписи	13.05.2021 18:43:39

Ordering Party: BG36BPBI BPBIBGSF
 Beneficiary: LT043250053090967123 TEST
 Description: fds

Attached documents to this payment

This payment does not have attached documents.

Attach a document to this payment New Document

Choose from the uploaded documents

Liability document date from 13.05.2021 to 13.05.2021 Document type декларация/declaration View list

Trusted beneficiaries

From “**Transfers** menu” – “**Trusted beneficiaries**” tab you can see the created trusted beneficiaries to the clients that you have into the profile or to create a new ones.

The user to Legal entity to be able to create or edit the list of trusted beneficiaries should has a subscription for this made by the legal representative in office of the bank.

Creating of trusted beneficiary:

From **Trusted beneficiaries** tab choose **Create** button:

Transfers

New transfer
Current
Pending
Future value date
Cancelled
Transfers information
Recurring payments
Separated batch payments
Requests
Documents
Limits

Trusted beneficiaries

Bank client Клиент 304644 Сектор 6000 Search

Create

ДОВЕРЕН ПОЛУЧАТЕЛ

За банков клиент: Клиент 60931 Сектор 6000

Зареди от файл

Име *

Тип *

Номер на сметка/карта *

Изтрий

Добави

Списъкът с доверени получатели е видим за всички потребители, които имат право за работа с доверени получатели за съответния банков клиент.

Потвърди

- **Name** – you have to enter the name of the beneficiary.
- **Type** – you have to choose from the drop down menu account number (IBAN) or card number.
- **Account number/Card number** – you have to enter the account number with IBAN or the card number as per choosed in “type”.


The trusted beneficiary will be created if the account number is with valid IBAN or the card number is of valid credit card issued by Postbank.

You should save the trusted beneficiary with **OK** and after that to confirm creating with the software token m-token Postbank:

SOFTWARE TOKEN CONFIRMATION

Confirm trusted beneficiary

Please, confirm the operation in your m-Token Postbank!




Pending m-Token Postbank confirmation ...

+ QR code authorization

Close

SOFTWARE TOKEN CONFIRMATION

Confirm trusted beneficiary


Authentication successful.

Close

You can also create a trusted beneficiary from the payment form from **Show additional options**:

TRANSFER IN BGN

☐ Mark payment as important for other users
 Load template

ORDERING PARTY
 Станико, BG68BPB179401060049 (29726.60 BGN)
 Name * Клиент 304644 Сект

BENEFICIARY
 ЕОРГИЕВ ЕООД, BG12UBBS80021027017
 IBAN of beneficiary * BG12UBBS80021027017
 BIC * UBBSBGSF
 Name *
 Beneficiary's bank ОБЕДИНЕНА БЪЛГАРСКА БАНКА
 Beneficiary info ☒ Bulgarian resident ☐ Non - resident

Amount * 111
 Currency BGN

Details of payment * test
 Type of payment BISERA

Additional information

Show additional options
 Continue

Press the button **Create trusted beneficiary** and confirm the operation with the software token m-Postbank:

SAVE PAYMENT AS

☐ RECURRING PAYMENT
 EXECUTION
☐ Manual confirmation
The recurring payment will be created in status 'pending signature'. You should authorize the payment.
☐ Automatic execution
Payment will be automatically executed on the selected date.
 PERIODICITY
☒ Weekly Monday
☐ Monthly on date 1
 SUBSCRIPTION EXPIRATION
☒ Unlimited
☐ Expires on

☐ Visible for all users

☒ EXECUTE AND EXPIRY DATES
 Creation Date 18.08.2021
 Execution Date 12.02.2021
 Valid before 25.08.2021

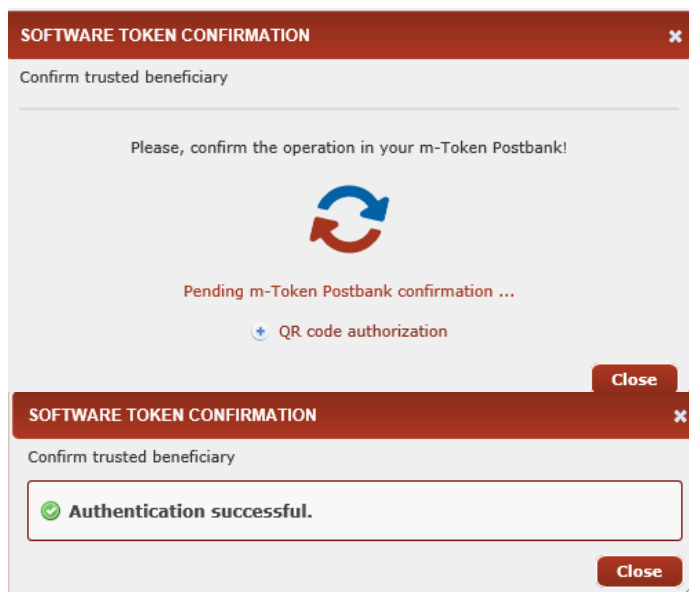
SAVE PAYMENT

☐ TEMPLATE
 Template name *
☐ Visible for all users
☐ BENEFICIARY
 Beneficiary name

☐ Visible for all users
TRUSTED BENEFICIARY
 To create a trusted beneficiary, you need to confirm it with your m-Token Postbank!
 A list of trusted beneficiaries is available from the Transfers menu and is visible to all users who have the right to manage trusted beneficiaries on behalf of the bank client.

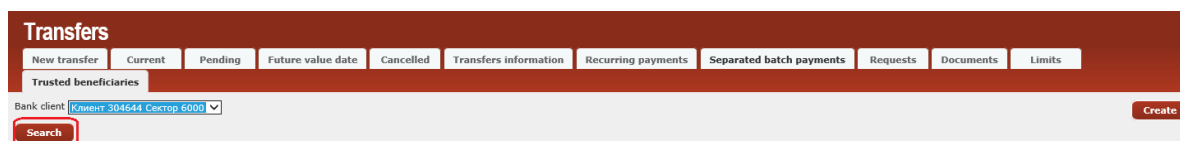
Create trusted beneficiary

Hide advanced options
 Continue

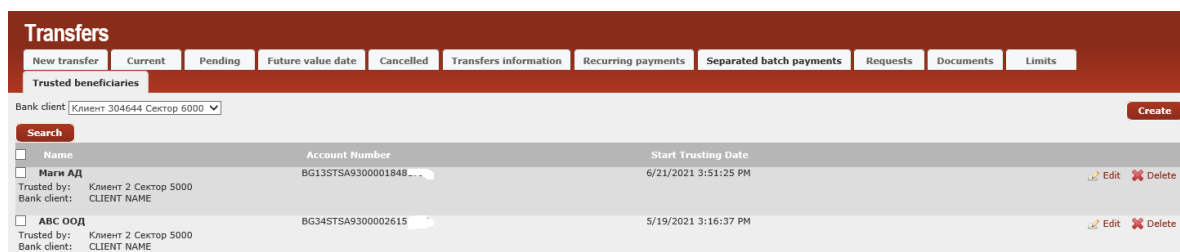


Review of trusted beneficiaries:

To check the created trusted beneficiaries, if you have more than one client in the profile, you have to choose the customer from the drop down menu of **Bank client** and after that **Search** button:



All trusted beneficiaries to the respective bank client will be visualized:



Editing of trusted beneficiary:

You can edit the data of a trusted beneficiary with **Edit**:



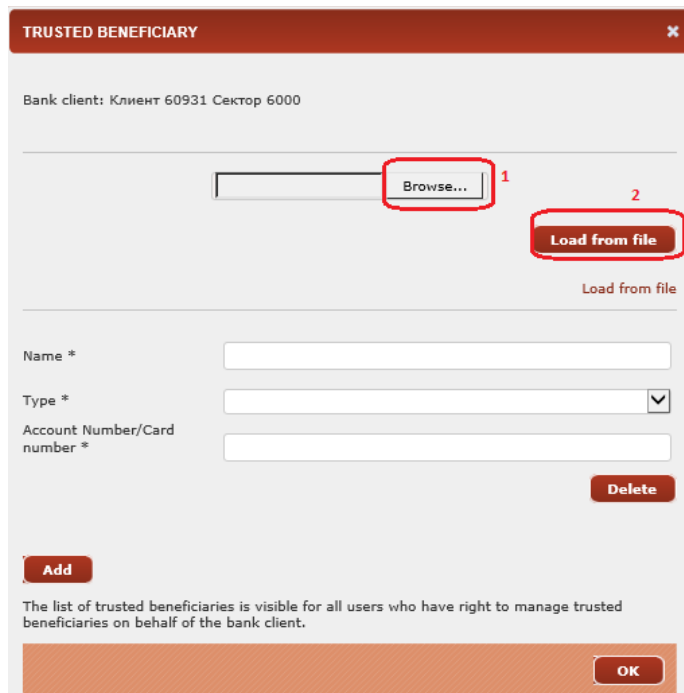
Enter the new data and confirm the changes with the software token m-Token Postbank:

For example:

Iva Ivanova Ivanova;IBAN;BG19UNCR70009123456789

Lora Ivanova Ivanova;IBAN;BG12BPBI79401234567801

To load the information, choose the file from **Browse** and press **Load from file**:



The data of all trusted beneficiaries that will be created will be visualized in the form and press **OK**:

TRUSTED BENEFICIARY

Bank client: Клиент 60931 Сектор 6000

C:\Users\kskabrina\Desktop

Browse...

Load from file

Load from file

Name *

Iva Ivanova Ivanova

Type *

Account number (IBAN)

Account Number/Card number *

BG19UNCR70009123456789

Delete

Name *

Lora Ivanova Ivanova

Type *

Account number (IBAN)

Account Number/Card number *

BG12BPBI79401234567801

Delete

Add

The list of trusted beneficiaries is visible for all users who have right to manage trusted beneficiaries on behalf of the bank client.

OK

Confirm creating of the trusted beneficiaries with the software token m-Token Postbank.

13. Menu “Utilities and taxes”

In the menu "Utilities and taxes" you can pay your bills for various utilities, divided into categories.

Payments are made from **accounts in BGN** or from **credit cards in BGN**.

Important! Additional identification is required via the m-Token Postbank software token or confirmation with a one-time code (sent to a mobile number registered for the service) when performing the following operations:

- ⊙ **Creating/editing** a subscription for payment of utility bills;
- ⊙ In case of **one-time payment** of a utility bill, without creating a subscription;
- ⊙ When paying **taxes and fees**.

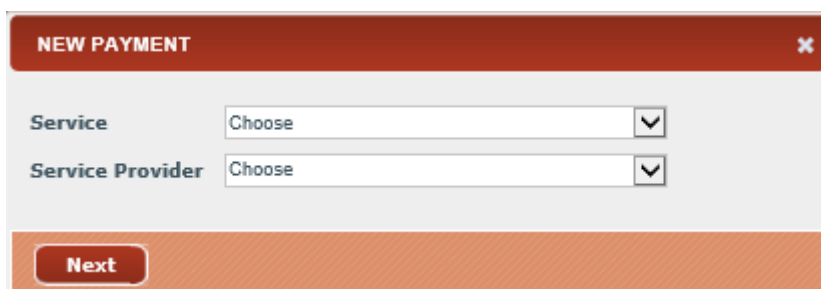
Utilities

The "**Utilities**" tab contains information about the subscriber numbers registered for payment, as well as the possibility to make a new payment without a subscription from the "New payment" button.

You can make payments as one-time payments, as well as create a subscription that stores information about the selected service provider and subscriber number.


To make a payment, select the "New payment" button.

You should select a service and provider:

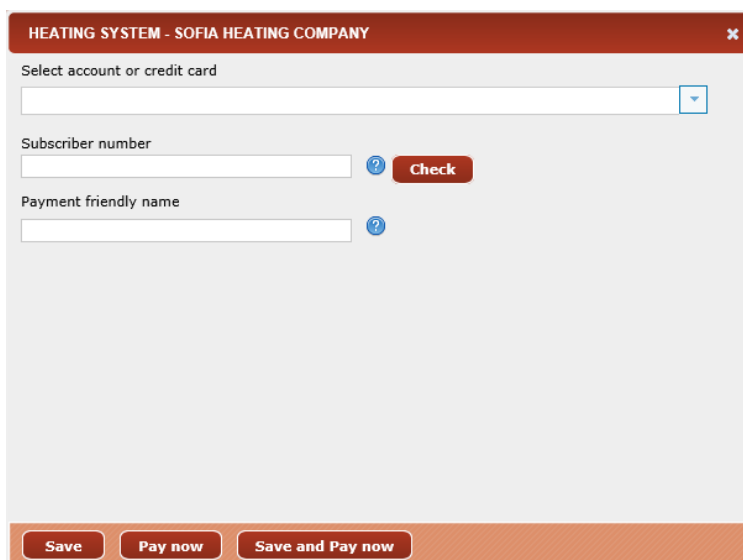


The dialog box titled "NEW PAYMENT" has a close button (X) in the top right corner. It contains two dropdown menus: "Service" and "Service Provider", both with "Choose" as the selected option. At the bottom, there is a "Next" button.

Once you have selected a service and provider, you should:

- **Select account or credit card** - with the button  you can select an account or credit card from which to make the payment. The system offers all (excluding frozen and deposit) BGN accounts of the user, which are indicated for use through the service;
- **Subscriber number** – enter your subscriber number and press the **Check** button; The system checks if there is a current obligation for this number.
- **Payment friendly name** – Enter name of the subscription;

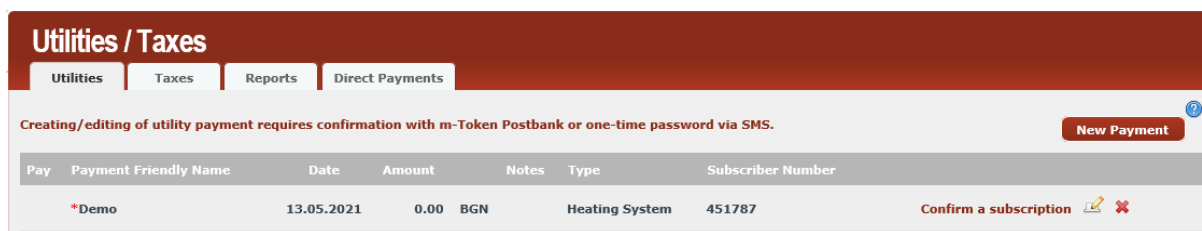
After filling in the required information, press one of the following buttons:



The dialog box titled "HEATING SYSTEM - SOFIA HEATING COMPANY" has a close button (X) in the top right corner. It contains three input fields: "Select account or credit card" (with a dropdown arrow), "Subscriber number" (with a "Check" button), and "Payment friendly name" (with a question mark icon). At the bottom, there are three buttons: "Save", "Pay now", and "Save and Pay now".


1. **Save** – ONLY saves the payment; you can see it in the Utilities menu, confirm it and send it for execution from there;
2. **Pay now** – payment is made right away without being saved;
3. **Save and Pay now** – the payment is recorded and sent for execution;

When creating subscriptions, they need to be **confirmed once** by selecting the **"Confirm a subscription"** button.



Confirmation is performed via the m-Token Postbank software token or via a one-time code sent to the user's mobile number.

Subscriptions with a pending payment amount have a check box on the left. To pay a pending bill, you must check the checkbox on the respective line and click the **Pay** button.

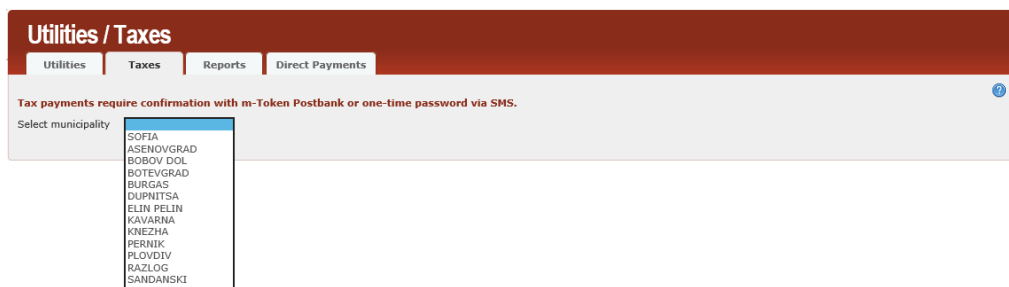
 - click the icon if you want to edit the data for the respective service; a screen appears in which you can edit the subscription;

Tax payments

Through the menu "Utilities and taxes", tab Taxes you can check and pay your tax liabilities to the municipalities that appear in the list:

Payments are made from **accounts in BGN** or from **credit cards in BGN**.

Important! Additional identification is required via the m-Token Postbank software token or confirmation with a one-time code (sent to a mobile number registered for the service) for every tax payment.



The steps for paying taxes are:

- Choose municipality
- Entering a PIN (to pay your own taxes you need to enter your own PIN; to check and pay taxes to third parties you need to enter a PIN or UIC in combination with a batch number or car registration number).
- Choose payment obligation:

Utilities / Taxes

Utilities Taxes Reports Direct Payments

Tax payments require confirmation with m-Token Postbank or one-time password via SMS.

Select municipality: SOFIA

Personal Number/BULSTAT/Foreign ID:

Search

Review of your liabilities

Owner: Personal Number/BULSTAT/Foreign ID :

Lot Number / Car Registration Number	Municipality	Property Address
CB	МЛАДОСТ	

Co-owners liabilities

▼ Current year Total amount: 140.66 BGN

Tax type	Liability period	Installment number	End date	Amount	Interest due
Transport vehicle tax	2021	2	01.11.2021	70.33 BGN	0.00 BGN
Transport vehicle tax	2021	1	30.06.2021	70.33 BGN	0.00 BGN

Proceed to payment Selected liabilities total amount: 0.00 BGN

IMPORTANT! Payment of debts is made in chronological order. You cannot pay debts from the current year if there are unpaid debts from previous years.

➔ Choosing an account in BGN or a credit card from which to pay the amount

TAXES

Select account or credit card *

Pay now **Cancel**

Liability period	Installment number	End date	Amount
2021	1	30.06.2021	70.33 BGN

BG36BPBI79421022804201 BGN, BG36BPBI79421022804201 (133.98 BGN)
 BG52BPBI79421022700802 BGN, BG52BPBI79421022700802 (315.28 BGN)
 BG79BPBI79421022700801 BGN, BG79BPBI79421022700801 (0.00 BGN)
 546667xxxxxx9017
 526783xxxxxx5014

➔ Confirmation with a software token m-Token Postbank or one-time code sent via SMS/another electronic message to your mobile number.

Reports

In the Report tab you can make a reference for the paid utility bills or taxes.

You need to select the **type of payment** from the drop-down menu (utilities or taxes), also the period to report and select the **Show** button:

Utilities / Taxes

Utilities Taxes Reports Direct Payments

☒ Paid ☐ Rejected

from: 01.04.2021 to: 26.04.2021

Transfer Type: Utility Payments

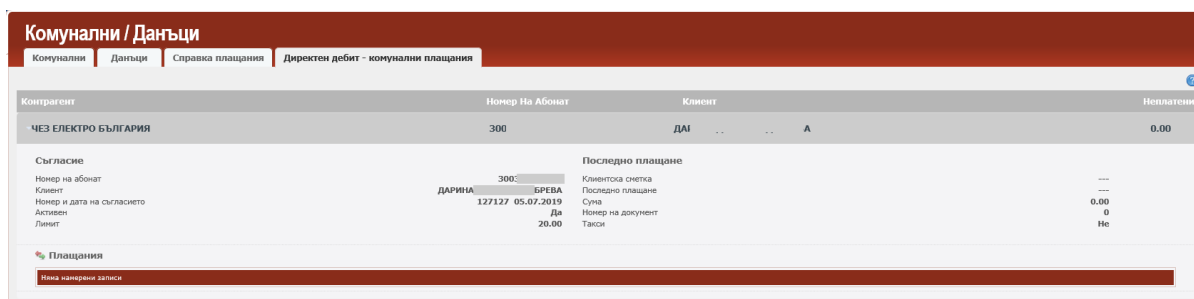
Results per page: 25

Show

Direct debit – utility bills

From the **Utilities and Taxes** menu, **Direct payments** tab, you can get information about the active consents for automatic payment of bills through the “Universal Payer” service. These are the subscriptions for payment of a bill for electricity, water and others, for which you have filled in an agreement in the bank's office to be automatically paid by account or credit card.

In the additional details for the consent you can see when it has been activated, subscriber number, last payment, etc.

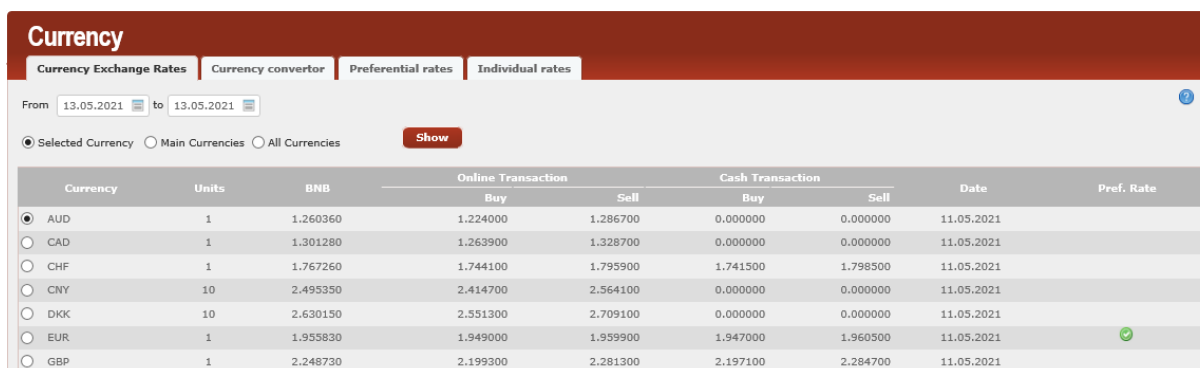


14. Menu “Offers”

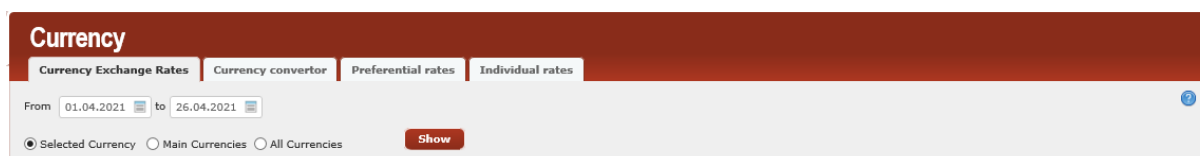
In the "Offers" menu you can find information about offers for products or new services addressed to you.

15. Menu “Currency”

From the **Currency** menu you can get information about foreign currencies (BNB fixing and trade rates EURO BANK BULGARIA AD).



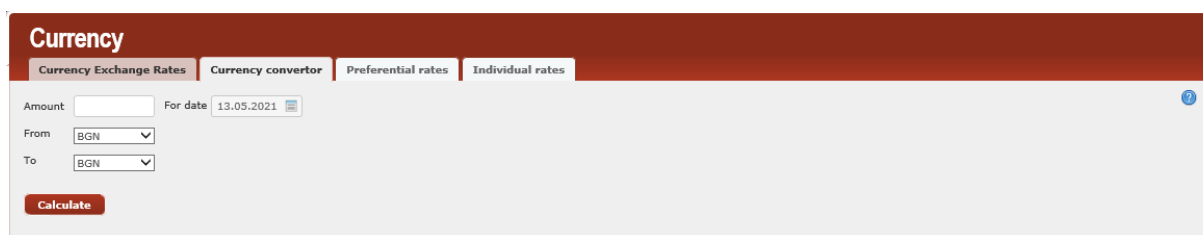
If you want to check exchange rates to a previous period, you can select a date from the filter and select the **Show** button:



The generated report can be saved in one of the available formats

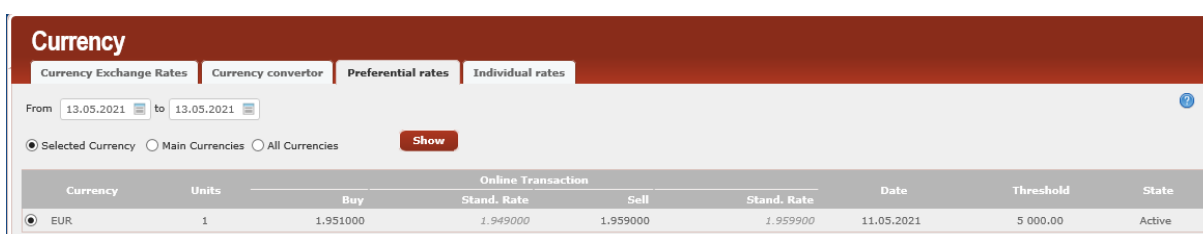


With the Currency convertor you can make calculations for the equivalence of one type of currency to another. A trading rate for non-cash transactions is used for the calculations.



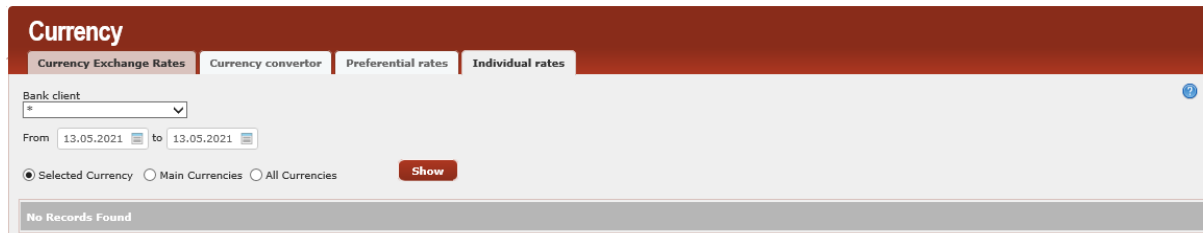
Information on the preferential exchange rate for the euro currency is available in the **Preferential rates** tab.

The rate is automatically applied to transfers worth more than 5,000 euros.

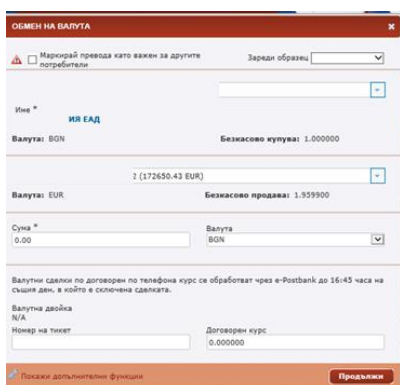


Currency	Units	Buy	Stand. Rate	Sell	Stand. Rate	Date	Threshold	State
EUR	1	1.951000	1.949000	1.959000	1.959900	11.05.2021	5 000.00	Active

The **Individual rates** tab displays information only if you have individual rates for transfers in EUR agreed with the Bank. In case you do not have agreed individual courses, this menu does not contain information.



In case you have a contract for receiving an exchange rate by phone (for currencies other than euros), after receiving an exchange rate in a conversation with an employee of the Bank, you should directly enter the exchange rate in the additional fields displayed in the payment order. The additional fields for writing the exchange rate and order number are displayed only if you have a contract for receiving exchange rates by phone:

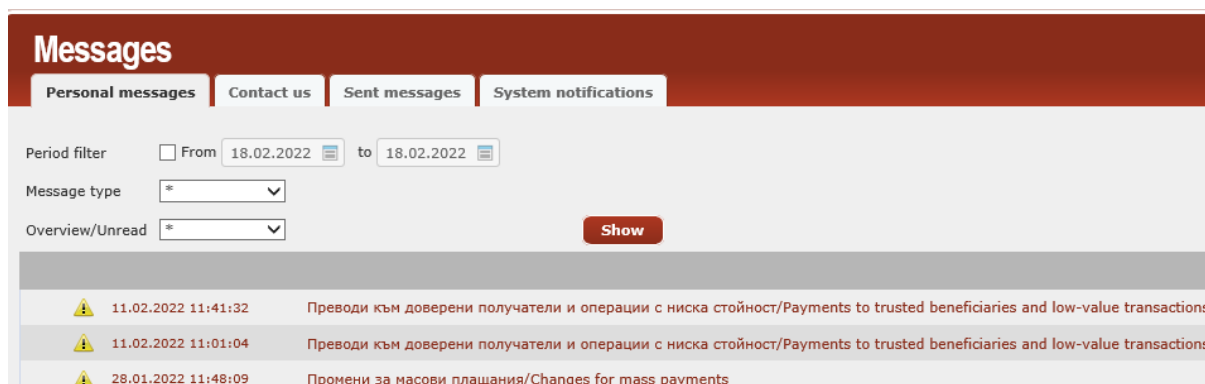


16. Menu “Messages”

There are 4 separate submenus in the Message menu.

The Messages sent by the Bank to the users are available in the Personal messages tab;

To see the whole message you need to click on the message title:



Messages

Personal messages | Contact us | Sent messages | System notifications

Period filter ☐ From 18.02.2022 to 18.02.2022

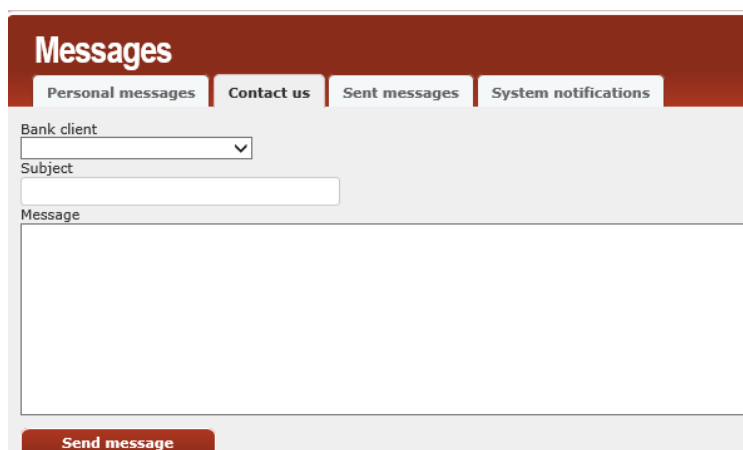
Message type

Overview/Unread **Show**

⚠	11.02.2022 11:41:32	Преводи към доверени получатели и операции с ниска стойност/Payments to trusted beneficiaries and low-value transactions
⚠	11.02.2022 11:01:04	Преводи към доверени получатели и операции с ниска стойност/Payments to trusted beneficiaries and low-value transactions
⚠	28.01.2022 11:48:09	Промени за масови плащания/Changes for mass payments

In the **Contact us** submenu, you can send a text message to the bank.

An employee of the bank will contact you by e-mail and telephone after checking the question addressed by you:



Messages

Personal messages | **Contact us** | Sent messages | System notifications

Bank client

Subject

Message

Send message

In the **Sent messages** submenu you can view the messages sent by you to the Bank.

Messages

[Personal messages](#)
[Contact us](#)
[Sent messages](#)
[System notifications](#)

Period filter ☐ From to

Bank client [Show](#)

23.08.2021 20:41:58	Лимит	Клиент 57 Сектор 5000
19.04.2021 18:10:46	Сертификат	Клиент 57 Сектор 5000
18.03.2021 12:55:45	Откриване на сметка	Клиент 57 Сектор 5000

In the last **System notifications** submenu you can view the automatic messages sent to you - messages for rejected transfer, for a processed request for change of limits, for a new obligation for a subscription for utilities and others.




Messages

[Personal messages](#)
[Contact us](#)
[Sent messages](#)
[System notifications](#)

Period filter ☐ From to

Notification type [Show](#)

System Notifications

	16.02.2022 09:54:29	You have a rejected Transfer in BGN	Transfers
	14.02.2022 18:43:19	You have new utility payment 14.02.2022 from provider A1 for 52.76	Utility payment
	14.02.2022 18:43:11	You have new utility payment 14.02.2022 from provider A1 for 26.62	Utility payment

17. Menu “Security”



The **Security** menu contains several submenus in which you can view your sessions, change your username, etc.

In the **Sessions** tab you can check the login information in the digital channels. After selecting the reference period it is necessary to select the **Show** button:

Security

[Sessions](#)
[Last access \(IP\)](#)
[Unsuccessful login](#)
[Change username](#)
[Change password](#)
[QES](#)
[Token management](#)

Initiation date from to [Show](#)

SESSIONS			
<div>  <input type="text" value="Advanced search"/>  </div>			
Date	Channel	Last login	Active
22.04.2021 10:09:24	WEB	22.04.2021 10:44:55	No

In the **Last access (IP)** tab you can check the login information in the digital channels. After selecting the reference period it is necessary to select the **Show** button:

Security

Sessions

Last access (IP)

Unsuccessful login

Creation date from

01.04.2021

to

26.04.2021

IP ADDRESSES

Advanced search

IP	Last login	Session Count
10.1.10.42	22.04.2021 10:44:55	1

In the **Unsuccessful login** tab, you can check information about failed login attempts in the digital channels. Attempts may have failed due to an incorrect username or password or another reason.

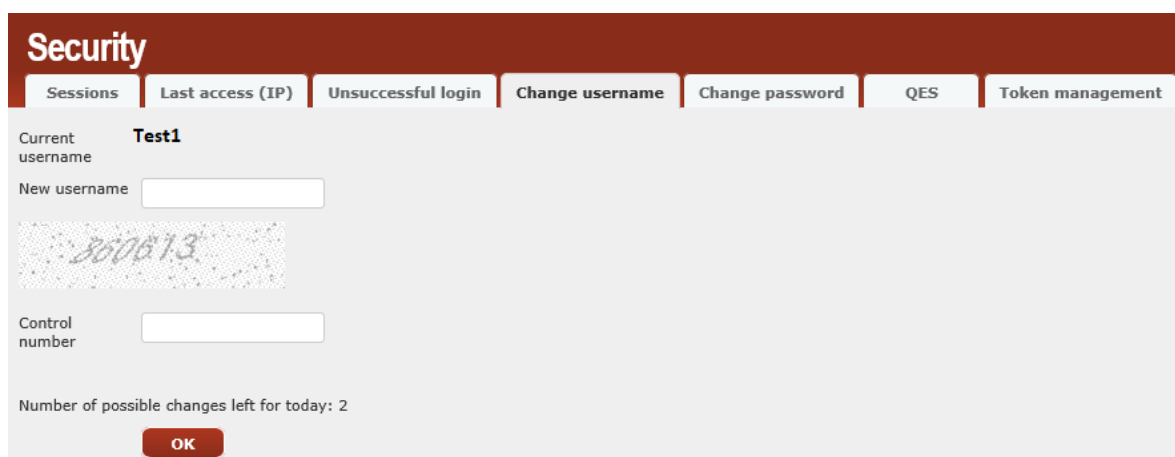
Security	
<div> <div>Sessions</div> <div>Last access (IP)</div> <div>Unsuccessful login</div> <div>Change username</div> <div>Change password</div> <div>QES</div> <div>Token management</div> </div>	
Date	IP
13.08.2021 12:16:09	10.1.10.41
13.08.2021 12:15:56	10.1.10.41
13.08.2021 09:54:27	10.0.96.166

In the **Unsuccessful login** tab, you can check information about failed login attempts in the digital channels. Attempts may have failed due to an incorrect username or password or another reason.

You can make up to 3 changes a day.

The screen displays the name you are currently using, a field for entering a new username and a control number.

Enter the username you want in the New username field and click the OK button.




Security

Sessions | Last access (IP) | Unsuccessful login | **Change username** | Change password | QES | Token management

Current username: **Test1**

New username:



Control number:

Number of possible changes left for today: 2

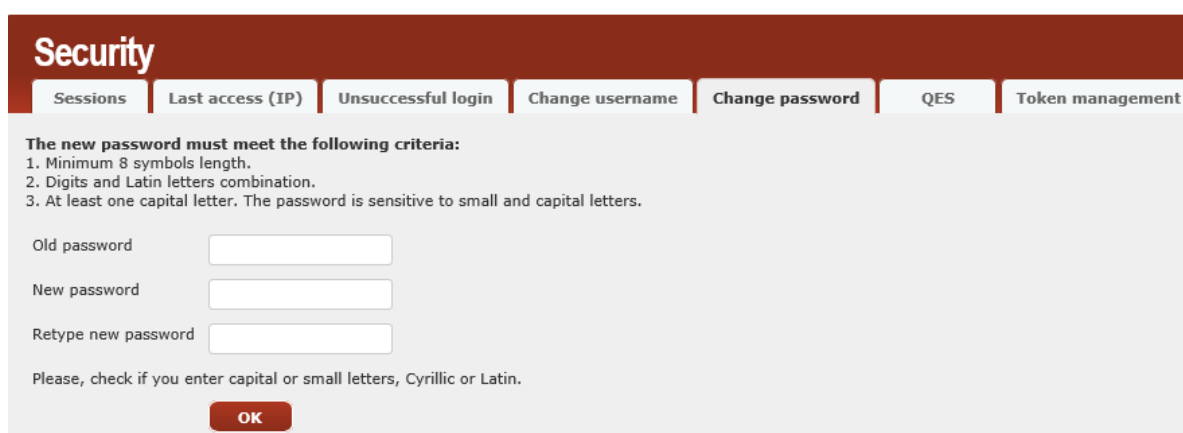
OK

In the **Change password** tab you can change your login password.

To change your login password, you must enter your current password and the newly selected password that meets the requirements displayed on the screen.

For added security, the login password should:

- Contain minimum 8 symbols
- Be a combination of digits and latin letters
- Contain at least one capital letter



Security

Sessions | Last access (IP) | Unsuccessful login | Change username | **Change password** | QES | Token management

The new password must meet the following criteria:

1. Minimum 8 symbols length.
2. Digits and Latin letters combination.
3. At least one capital letter. The password is sensitive to small and capital letters.

Old password:

New password:

Retype new password:

Please, check if you enter capital or small letters, Cyrillic or Latin.

OK

After a successful password change, a confirmation of a successful change is displayed.

18. Personal security tools

Transfers between own accounts, as well as repayment of obligations on own credit cards do not require confirmation.

In order to ensure security when making transfers to third parties, it is necessary to use one of the following means, depending on the type of operation:

- Software token m-Token Postbank
- Qualified electronic signature (QES)+ one-time password, received by SMS or Viber

The following operations require confirmation:

Third party transfers

Payment to third party credit card

Submitting a request for limit change

Request for cash withdrawal

Signing documents for online account opening (documents can be signed only with a valid QES - qualified electronic signature)

Recurring payments with automatic execution

Creating and editing a subscription for utility bills payments

Tax payments

Utility bills payment without subscription

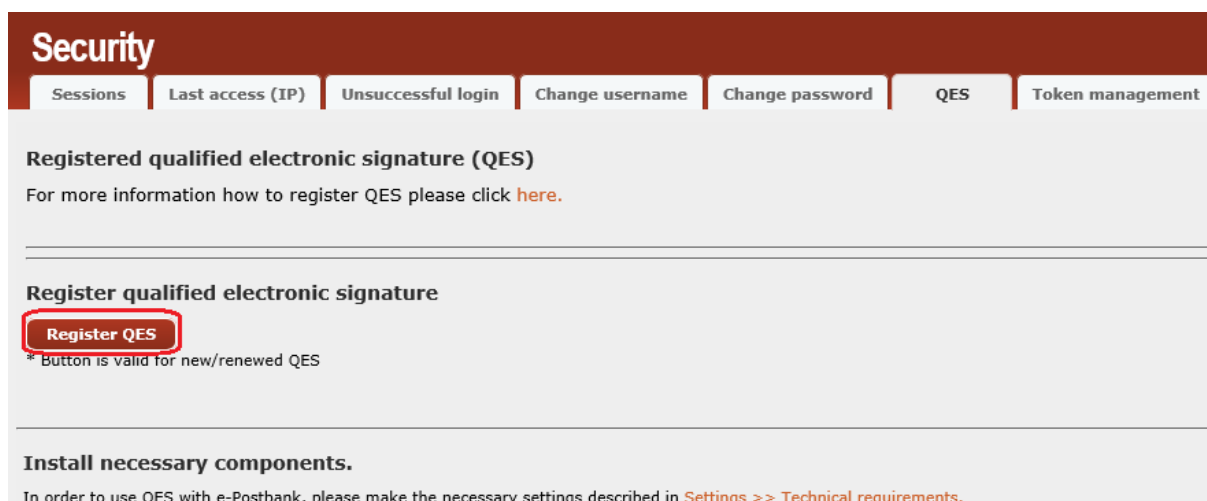
Credit line utilization

Installing a Qualified Electronic Signature

You can install a valid qualified electronic signature issued by a Bulgarian certification service provider. Information on licensed certification service providers can be found on the Communications Regulation Commission's website.

To install your Qualified Electronic Signature (QES) you need to:

1. Install the accompanying software on your computer according to the instructions of the issuer of the electronic signature;
2. Then you need to select the **Register QES** button in the **Security menu >> QES tab** in e-Postbank:



Security

Sessions | Last access (IP) | Unsuccessful login | Change username | Change password | **QES** | Token management

Registered qualified electronic signature (QES)
For more information how to register QES please click [here](#).

Register qualified electronic signature

Register QES

* Button is valid for new/renewed QES

Install necessary components.
In order to use QES with e-Postbank, please make the necessary settings described in [Settings >> Technical requirements](#).

Registration of QES in e-Postbank.bg is done once, for the period of its validity.

You can use it on more than one computer after installing it according to the publisher's instructions.

To stop the use of your QES in e-Postbank it is necessary to fill in and register in a bank branch an application for rejection of a certificate.

IMPORTANT!

- You may have a registered QES and an active software token. In this case, the registered QES will only serve to sign documents for online account opening.
- Upon renewal or replacement of a certificate, all signed but unprocessed payment orders (with a future execution date or with the status "Pending Execution") will be rejected. They need to be ordered and re-signed. This condition is not valid if the payment transactions are signed with the m-Token Postbank software token.

Software token m-Token Postbank

In order to increase the security of online payments through e-Postbank and m-Postbank, we implemented a tool for payment confirmation.

m-Token Postbank is a mobile application used for payment authorization in a secure and easy way. m-Token Postbank performs two-factor authentication of the user and creates, which meets the regulatory requirements imposed by the updated Payment Service Directive (PSD2).

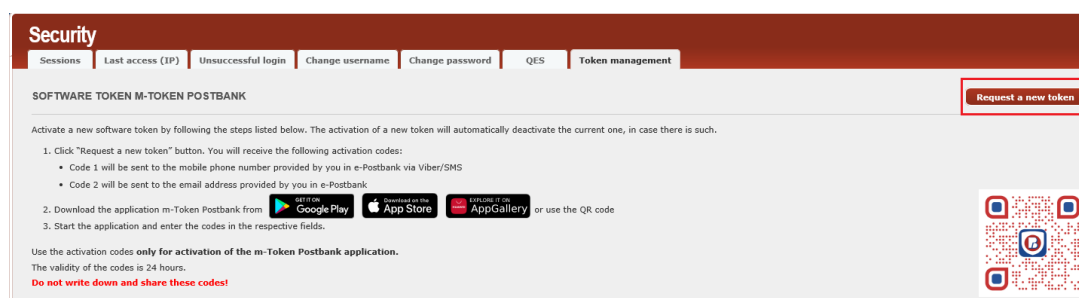
To order transfers via e-Postbank and m-Postbank and to confirm the operations that require additional confirmation, you only need a smartphone with Android (5.1+) or iOS (11.0+) operating system.

IMPORTANT! After activating m-Token every third-party payment should be confirmed with the application.

How to activate software token m-Token Postbank:

Install the free **m-Token Postbank** mobile app from the [App Store](#), [Google Play](#) or [App Gallery](#).

Request a software token through your e-Postbank account from the **Security menu >> Token Management >> Request a new token:**



TOKEN REQUEST

The Software token is a mobile application used for payment authorization.

Transfers between own accounts do not require authorization.

The software token could be used also for online card payments to merchants which support Mastercard Identity Check and Visa Secure. More information is available [here](#).

*By activating a new software token, your current authentication tool will be deactivated!

Every authorized user could have only one active software token, which will be used for payment authorization in all his/her profiles (in case there is more than one).

Request

When you select the **Request** button, you will receive two activation codes - via message and e-mail, sent respectively to a mobile number and to the e-mail address provided by you to the bank.

The screen displays partially masked email and phone to which the codes have been sent:

TOKEN REQUEST

Activation code 1 has been sent as an SMS to the phone number 0899***308.

I have not received an SMS. Send new SMS.

You can receive the activation code 1 by automatic voice call. Click "Call me" button and you will receive an automatic call.

Call me

Activation code 2 has been sent to the provided by you e-mail yana****@*****.com.

I have not received the email. Send a new one.

To activate m-Token Postbank, start the application on your mobile device and enter the activation codes in the respective fields.

Close

Once you have received the codes, you should activate the token.

Launch the m-Token Postbank application on your mobile device and enter the two received codes in the appropriate fields:

16:28 Token activation Ok

Code 1

Code 2

[Scan QR code](#)

[How to get codes](#)

1	2	3
4	5	6
7	8	9
	0	

16:28 Token activation Ok

Code 1

97515278

Code 2

28509581

[Scan QR code](#)

[How to get codes](#)

1	2	3
4	5	6
7	8	9
	0	

Set a 6-digit PIN to access the application.

16:29 Cancel Token activation Ok

Create PIN

PIN code should contain six digits.

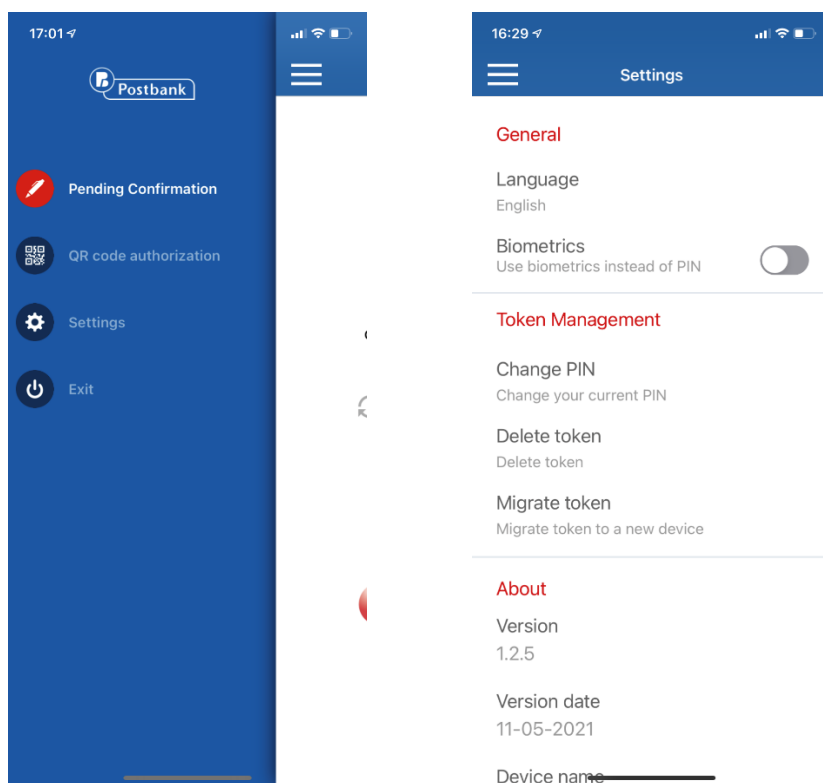
1	2	3
4	5	6
7	8	9
	0	

16:29 < Back Token activation Ok

Confirm PIN

1	2	3
4	5	6
7	8	9
	0	

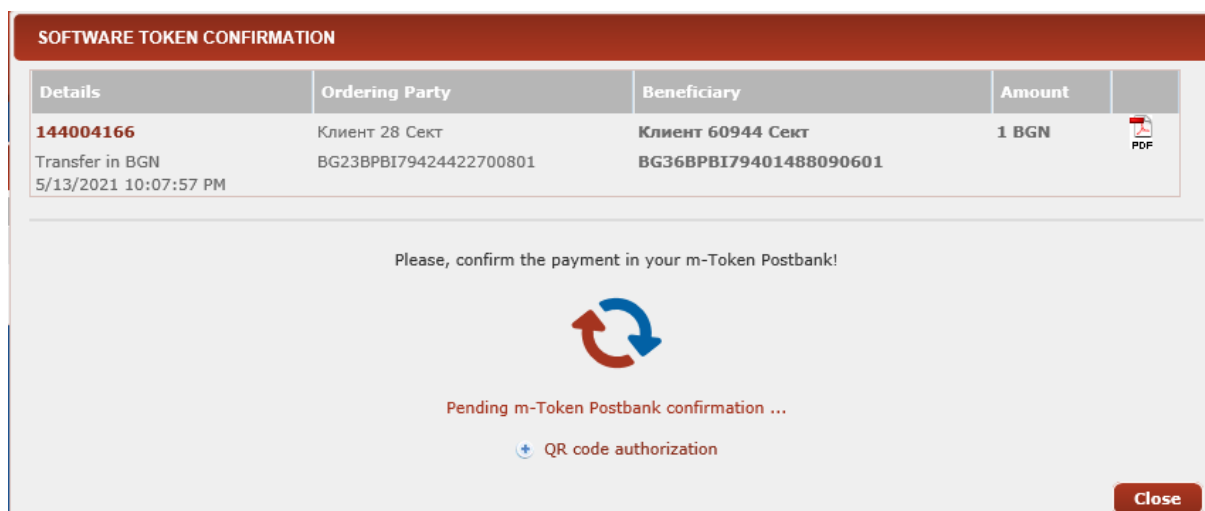
After creating a PIN to access the application, you can activate a biometric login from the Settings menu:



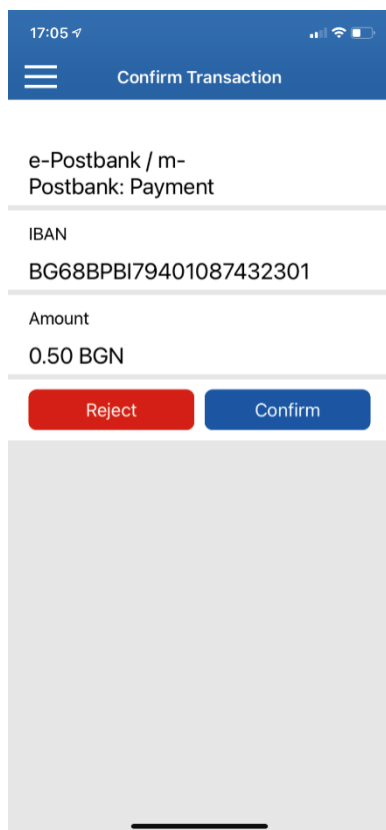
Confirming operations with m-Token Postbank:

Confirmation of operations with m-Token Postbank is performed by one of the following 3 methods:

Push notification - for each operation you will receive a push notification that you need to click on.



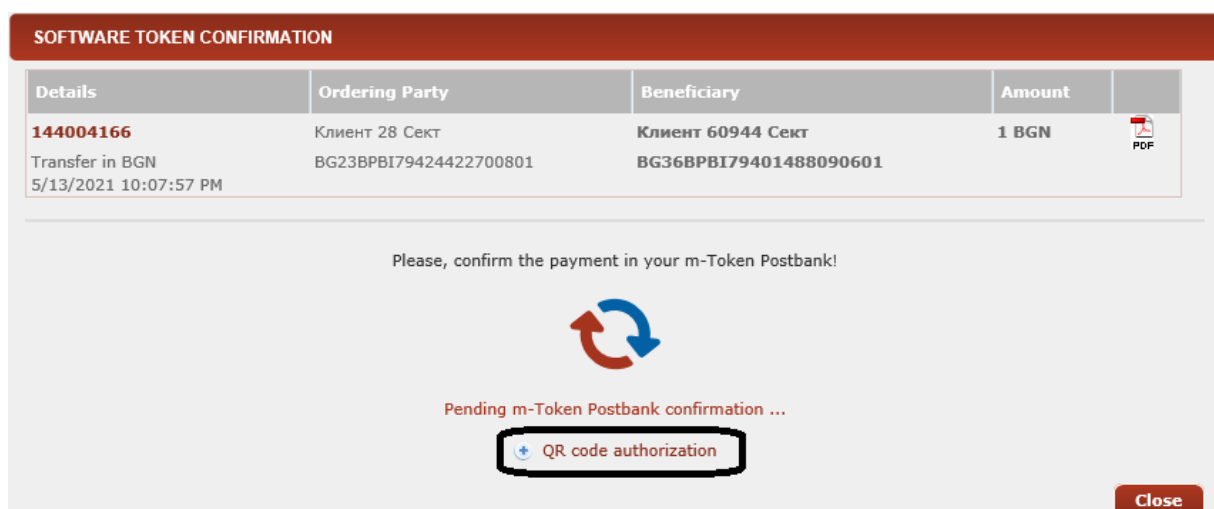
Then you need to enter the PIN to access the application and view the details of the operation that awaits confirmation:



After reviewing the amount and account of the recipient, you can approve or reject the transaction.


Confirmation with QR code:

After creating the transfer in e-Postbank, you can choose Confirmation with QR code:




A code is displayed on the screen:

SOFTWARE TOKEN CONFIRMATION

Details	Ordering Party	Beneficiary	Amount	
144004166 Transfer in BGN 5/13/2021 10:07:57 PM	Клиент 28 Сект BG23BPBI79424422700801	Клиент 60944 Сект BG36BPBI79401488090601	1 BGN	


Please, confirm the payment in your m-Token Postbank!



Pending m-Token Postbank confirmation ...

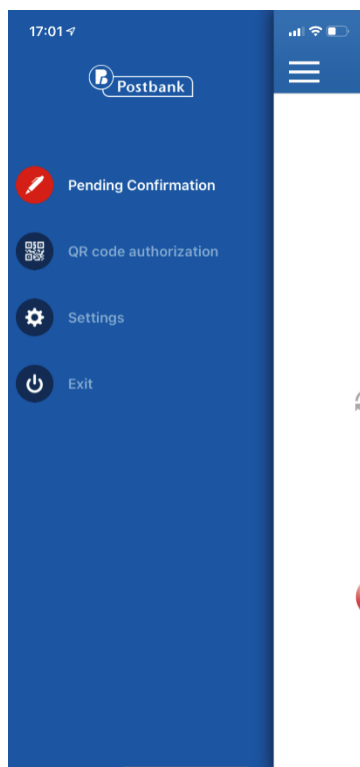
QR code authorization

You can also authorize your transaction with QR code. Select menu "QR code" in m-Token Postbank app and scan the QR code.



Close

You can scan the code by logging in to the m-Token Postbank application and select **QR code authorization**:

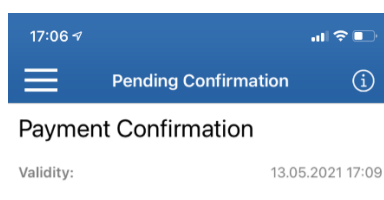
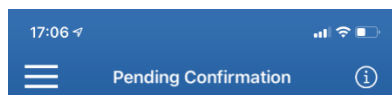


Confirmation after login in the application

You can also confirm the operations that are waiting for confirmation from the main screen of the application after login.

There is a list of operations that you can review and confirm.

Important! Operations wait for confirmation only for a few minutes. After their expiration, you need to select the Sign button from your e-Postbank account in order to be able to sign them again.



There are no pending
confirmation operations

Swipe down to refresh



19. Menu “Settings”

The **Settings** menu contains several submenus in which you can make the settings described below.

In the **Notifications** tab you can activate notifications by e-mail or by short message, which is sent to your mobile number registered for the service:

Settings

- Notifications
- Widgets settings
- Preferences
- Reports - settings
- Technical requirements

You can activate notifications at any time. Please note that deactivation can only take place by confirmation via Qualified Electronic Signature (QES), software token (m-Token Postbank) or a visit to a Bank branch.

Notification language: Bulgarian [Change to English](#)

Notification Event	Viber/SMS Notification	E-Mail Notification
System:		
Login	* Active	Not active Activate
Login credential change	Not active Activate	Not active Activate
Transactional:		
Rejected transfer	Not active Activate	Not active Activate
Pending obligation for Taxes	Not active Activate	Not active Activate

[Show additional notifications](#)

You will receive a notification in case you log in from an IP address (subnet) which you have not used for login for more than 60 days.

You need to select the notification you want to activate and select the **Activate** link.

Important! The login notification from an IP address from which you have not accessed the system within 60 days is enabled by default for all users and cannot be turned off.

Deactivating notifications requires confirmation with a valid security confirmation tool!

In the **Widgets settings** tab, you can set widgets to display in the sidebars. This way you can see the information from several menus on one screen:

Settings

- Notifications
- Widgets settings
- Preferences
- Reports - settings
- Technical requirements

Please have in mind that at window width less than 1300 px only the left widgets panel is visible. At width less than 1024 px both panels are hidden.

←

→

Cards
Accounts
Currency
Utility payments
Transfers
Deposit
Loans
Personal messages
Sessions

→

←

[Save](#)

30 YEARS Postbank

Accounting date: 26.04.2021

SYSTEM NOTIFICATIONS 102

Contact Us BG LOGOUT

ACCOUNTS

CARDS

DEPOSITS

LOANS

TRANSFERS

UTILITIES AND TAXES

OFFERS

CURRENCY

MESSAGES

SECURITY

SETTINGS

GET NEW PRODUCT AVAILABLE ONLINE

CARDS

Card	Balance
Mastercard Prepaid	14.01 BGN
Visa Classic	315.28 BGN
Mastercard World	4 131.20 BGN
Mastercard Business	0.00 BGN

ACCOUNTS

Name	Available balance
BG798PB17942102270080...	0.00 BGN
BG258PB17942102270080...	14.01 BGN
BG528PB17942102270080...	315.28 BGN
BG238PB17942442270080...	6 503.56 EUR
BG368PB17942102280420...	133.98 BGN

Home

Overview Available Balance Liabilities

AVAILABLE BALANCE

		Total balance	13 453.07	BGN
Bank Accounts				
BG798PB179421022700801 BGN	BG798PB179421022700801	0.00	BGN	0.00
BG258PB179421022700803 BGN	BG258PB179421022700803	14.01	BGN	14.01
BG528PB179421022700802 BGN	BG528PB179421022700802	485.22	BGN	315.28
BG368PB179421022804201 BGN	BG368PB179421022804201	233.98	BGN	133.98
Savings				
BG238PB179424422700801 EUR	BG238PB179424422700801	6 503.56	EUR	6 503.56
LIABILITIES				
Loans				
		Balance	Currency	Next Due Payment

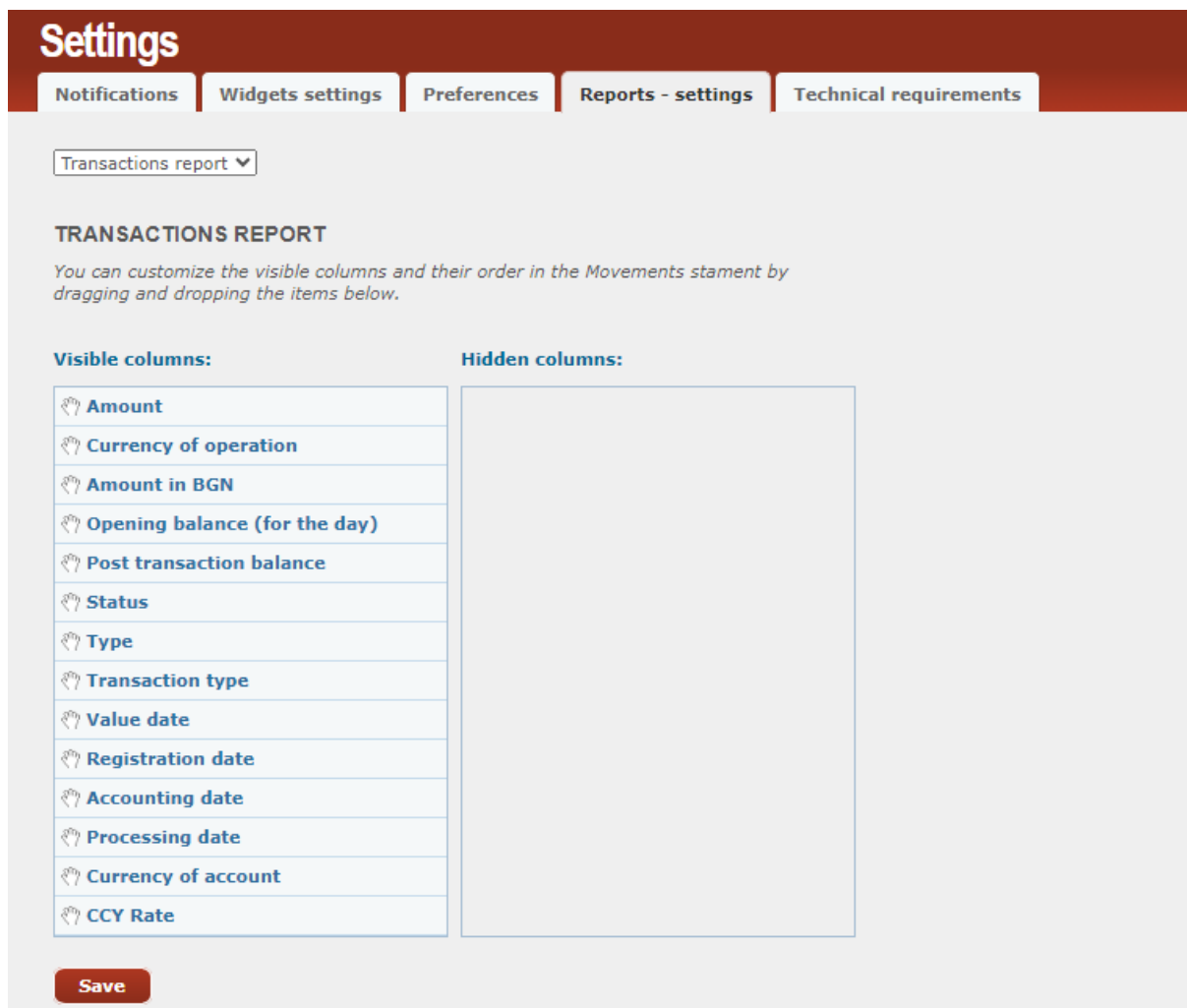
TRANSFERS

Transfer Type	Amount
Transfer in foreign currency	1 000.00
Currency Exchange	10.00
Transfer in BGN	1.00
Transfer in BGN	0.50

Note! With a screen width below 1300 px, only the left widget panel is visible. At a width of less than 1024 px, both panels are hidden.

In the **Reports - settings** tab you can make a setting for the visible columns in the reports on account movements (respectively in the export of reports).

Select which columns you do not want to be visible and move them to the **Hidden columns** box by dragging and dropping them, then select **Save**.



Settings

- Notifications
- Widgets settings
- Preferences
- Reports - settings**
- Technical requirements

Transactions report ▼

TRANSACTIONS REPORT

You can customize the visible columns and their order in the Movements statement by dragging and dropping the items below.

Visible columns:

- Amount
- Currency of operation
- Amount in BGN
- Opening balance (for the day)
- Post transaction balance
- Status
- Type
- Transaction type
- Value date
- Registration date
- Accounting date
- Processing date
- Currency of account
- CCY Rate

Hidden columns:

Save

In the **Technical Requirements** tab, information is available about the required computer and browser settings if you use Qualified Electronic Signature (QES).

When confirming transactions with the software token m-Token Postbank, there are no restrictions on the browser used.

20. Online recovery of forgotten password

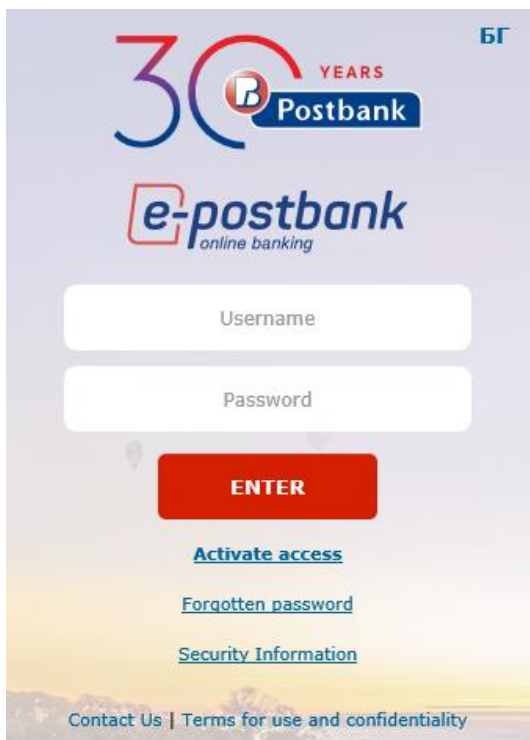
You have the opportunity to reissue your password for access to Internet banking completely free of charge and without visiting a branch of the Bank, if you do not remember it.

If you forget your username, you need to visit a Bank's branch and get issued new Activation code to receive new username and password.

Steps in the process of recovering a forgotten password:

Step 1 – Entering data

You need to select the **Forgotten password** link from the e-Postbank home screen:



In the next step, select the link **here** to proceed to online password recovery:



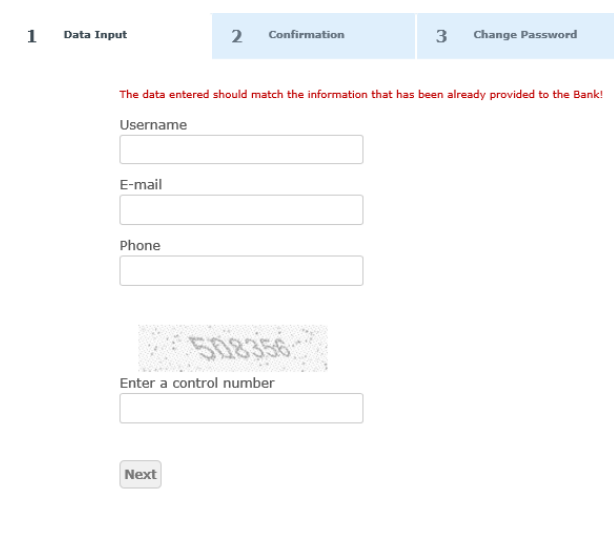
The login page features the 30th anniversary logo (30 YEARS Postbank) and the e-postbank online banking logo. It includes input fields for 'Username' and 'Password', a red 'ENTER' button, and links for 'Activate access' and 'Forgotten password'. A message box states: 'You can request a new password online [here](#) or in a Bank's branch.' Below this is a link for 'Security Information' and footer links for 'Contact Us' and 'Terms for use and confidentiality'.

Fill in the following information:

- e-Postbank login username
- email address
- mobile number

The specified data must correspond to the information provided by you for the service!

To complete the online password change process, you need to have access to the email and phone number provided during registration.



The confirmation step shows a progress bar with three stages: '1 Data Input', '2 Confirmation' (active), and '3 Change Password'. A red warning message states: 'The data entered should match the information that has been already provided to the Bank!'. Below this are input fields for 'Username', 'E-mail', and 'Phone'. A CAPTCHA image shows the number '508356'. Below the CAPTCHA is a field labeled 'Enter a control number'. At the bottom is a 'Next' button.

Step 2 – Confirmation

After filling in the data and selecting the **Continue** button, the system automatically sends a confirmation link to your email address:

1 Data Input

2 Confirmation

3 Change Password

You will receive a confirmation link at your email.

You need to check your email inbox and confirm the change link:

Dear 741017477,

To confirm a password change, please click on the following link: https://e-postbank.bg/ePortal/page/default.aspx?xml_id=/en-US/.forgottenPasswordProcess&email=yana.brsv@gmail.com&Code=13014973.

If you have a problem to open a link, please follow this page and enter your email address and the code in order to proceed https://e-postbank.bg/ePortal/page/default.aspx?xml_id=/en-US/.forgottenPasswordEnterECCD and fill the following two values
ID: yana.brsv@gmail.com

Code: 13014973

Sincerely,

Postbank team

After clicking on the link, a page opens in which you need to enter your email address and the code you received by email:

1 Data Input

2 Confirmation

3 Change Password

 Please enter the confirmation code received via e-mail in order to continue registration.

E-mail

Code

Confirm

After entering the data and confirmation follows the creating of a new password.

Step 3 – Creating a new password

In this step, you should choose your new password.

The system automatically sends a **one-time code via SMS/another electronic message (Viber)**, which must be entered in the corresponding field on the screen, fill in the new password and select the **Confirm** button.

1 Data Input
2 Confirmation
3 Change Password

To continue it is necessary to set a password and to enter the confirmation code received through sms.*

Please follow the listed requirements to set your password:

1. Minimum 8 symbols length.
2. Digits and Latin letters combination.
3. At least one capital letter. The password is sensitive to small and capital letters.

Password

Confirmation of password

SMS confirmation code

Please confirm with the code received via SMS valid until 13.05.2021 17:51:34h.

Note: If you enter an expired code, the system generates a new one automatically and sends it to your phone. Please, check for SMS with the new code and enter it in the field above.

[Receive a code with an automatic phone call from the Bank](#)

In case you have not received the SMS/Viber message, you have two options - to **request a new code via SMS/another electronic message** or to request to **receive a code by voice call**.

Step 4 – If a new password is successfully created, you should log in to the Internet banking system with a username and the newly chosen password.

1 Data Input
2 Confirmation
3 Change Password

Your password is successfully set. To login the system, please click [here](#).

21. Menu “Get new product”

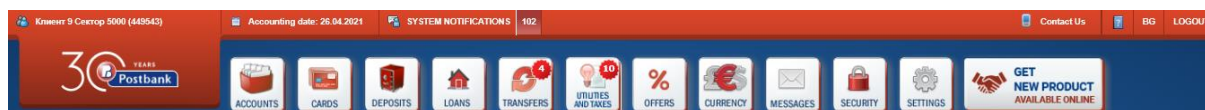
When you select the Get new product button, e-Postbank will redirect you to the corporate website of Postbank, where you can fill in a loan or credit card application, insurance, current and savings account.

You have the opportunity to fill in a short form for a credit product by specifying the amount and term and contact details or loan application, where you can fill in all the necessary data.



22. Logging out

After you finish working with the system, you can end the session by selecting the **Exit** button, which is located in the upper right corner of the screen.



A message is displayed for confirmation that you want to log out of the system:

