

2023

# Digital banking

INTERNET BANKING MANUAL FOR INDIVIDUAL 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

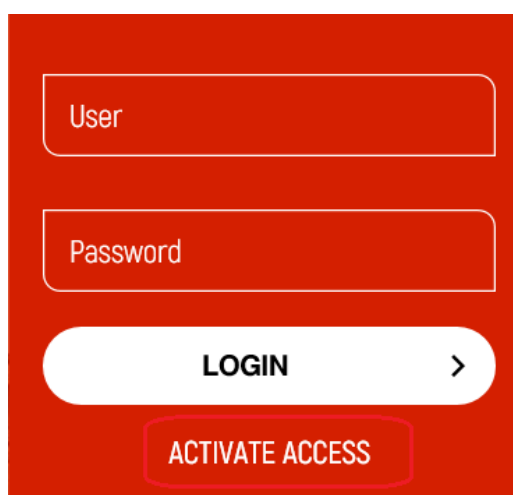
You can register for Internet banking:

- Online (available for individual clients of the Bank, who do not have registration for the service, with at least one bank product).  
When registered online, the user logs in to the system with the email address used to register and the password created by them.
- In a branch after filling the necessary documentation (available for individuals and legal entities).  
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.

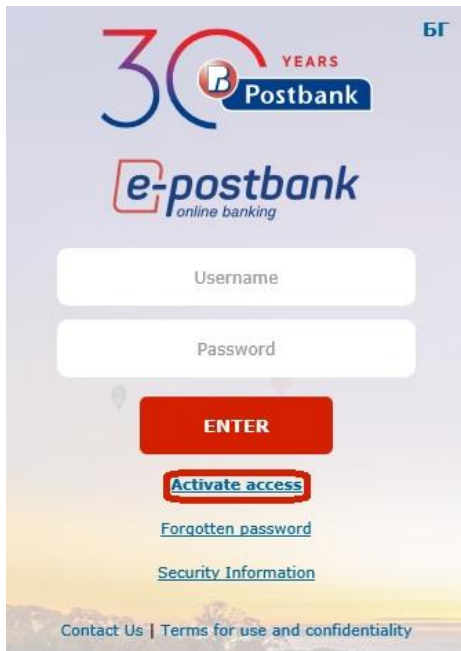
## 3. Online registration

The online registration can be started from the following two options:

- The corporate website of the bank [www.postbank.bg](http://www.postbank.bg) by selecting the link “Activate access” and after that “Online registration”.



- From the Internet banking page page [www.e-postbank.bg](http://www.e-postbank.bg) by selecting the link “Activate access”



30 YEARS Postbank

e-postbank online banking

Username

Password

ENTER

Activate access

[Forgotten password](#)

[Security Information](#)

[Contact Us](#) | [Terms for use and confidentiality](#)



30 YEARS Postbank

e-postbank online banking

Hello, welcome to e-Postbank!

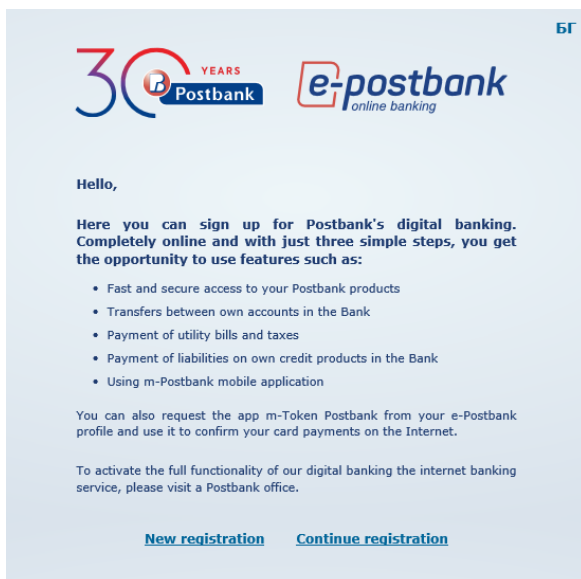
If you **have registered in a branch** and have received an Activation code, please select the **"I have Activation code"** button and follow the next steps.

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.

I have Activation code

Online registration

When selecting the link "Online registration", an initial screen is displayed with brief information about the service and the opportunity for the client to start a new registration or to finish one already started:



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e-postbank online banking

Hello,

Here you can sign up for Postbank's digital banking. Completely online and with just three simple steps, you get the opportunity to use features such as:

- Fast and secure access to your Postbank products
- Transfers between own accounts in the Bank
- Payment of utility bills and taxes
- Payment of liabilities on own credit products in the Bank
- Using m-Postbank mobile application

You can also request the app m-Token Postbank from your e-Postbank profile and use it to confirm your card payments on the Internet.

To activate the full functionality of our digital banking the internet banking service, please visit a Postbank office.

[New registration](#) [Continue registration](#)

In the first step of online registration you need to enter your personal data:

- Three names
- Personal Identification Number
- Email address
- Mobile number

<b>1</b> Registration information	<b>2</b> Confirmation of registration	<b>3</b> Completion of registration
-----------------------------------	---------------------------------------	-------------------------------------

**i** The online registration is a service for individual customers of the bank with an existing product who do not have e-Postbank registration. It is necessary to enter actual data that matches the one already provided to the bank.

Full name

EGN

E-mail

Please re-enter an email

Mobile phone  
  
 (08XX XXX XXX)



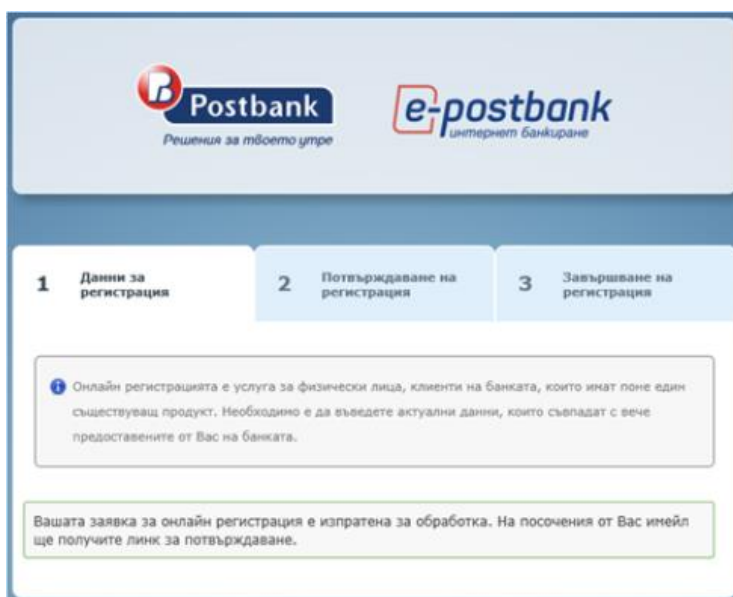
Enter a control number

Confirm

**IMPORTANT:** The entered information must correspond to the **data provided to the Bank**. In case the phone number or e-mail address you enter **does not match those provided to the Bank**, the registration will be unsuccessful.

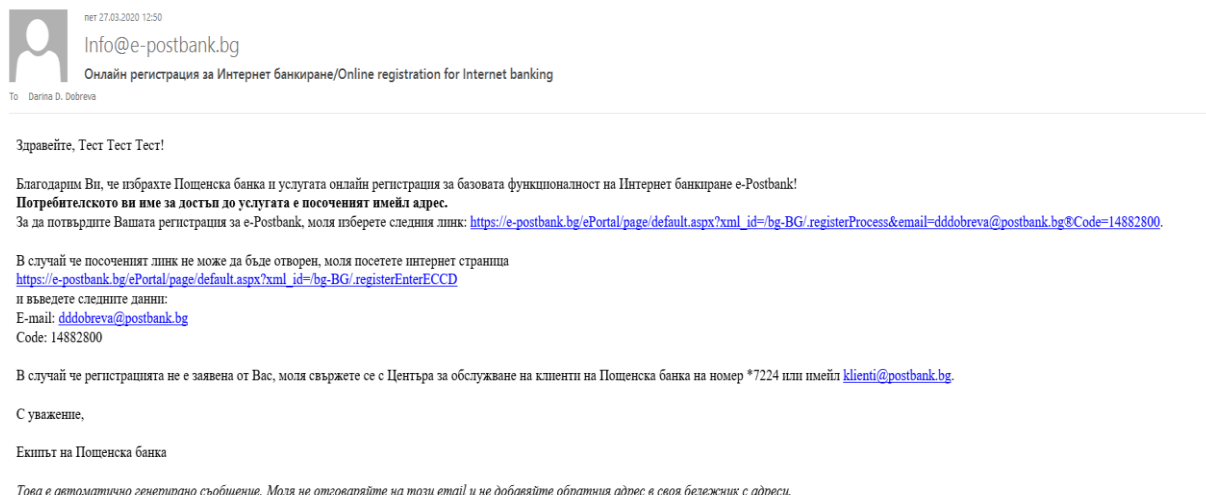
Fill in the registration data and select "Confirm".

After filling in and sending the information, a message is displayed that the request has been sent for processing.

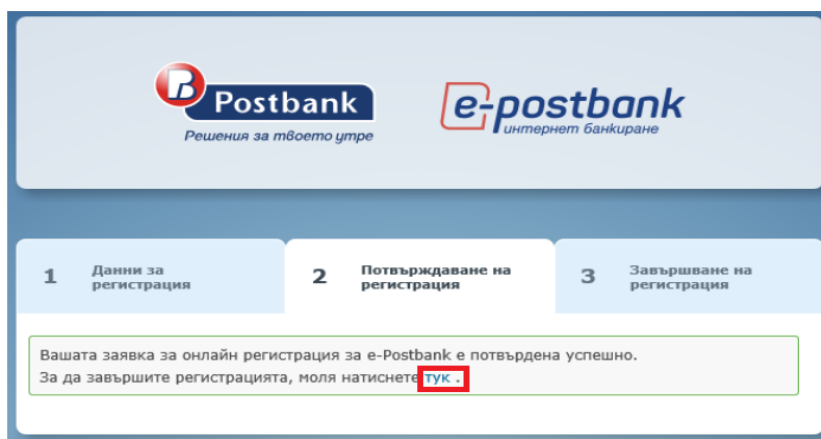


The screenshot shows the e-postbank registration process. At the top, there are logos for Postbank (Решения за твоето утре) and e-postbank (интернет банкиране). Below the logos, there is a progress bar with three steps: 1. Данни за регистрация, 2. Потвърждаване на регистрация, and 3. Завършване на регистрация. Step 2 is currently active. Below the progress bar, there is a message box with an information icon (i) stating: "Онлайн регистрацията е услуга за физически лица, клиенти на банката, които имат поне един съществуващ продукт. Необходимо е да въведете актуални данни, които съпадат с вече предоставените от Вас на банката." Below this message box, there is a green box with the text: "Вашата заявка за онлайн регистрация е изпратена за обработка. На посочения от Вас имейл ще получите линк за потвърждаване."

The system automatically sends you for the requested registration to the e-mail address specified by you. If it is the same as provided to the Bank, you need to click on the link contained in the email to **confirm the registration**:



After clicking on the link, the registration is confirmed and you can proceed to create a password:

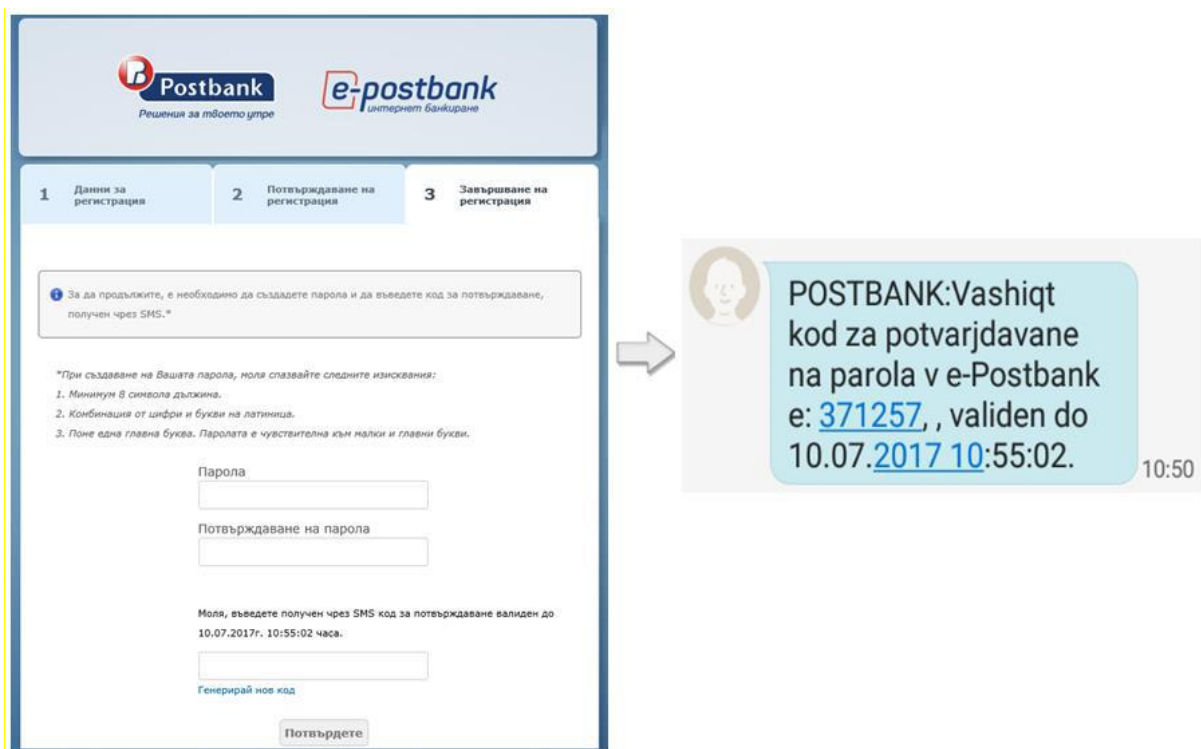


After selecting "here" follows the **last step** in the registration - creating a password. The password is chosen by you and is confirmed by a one-time code received via SMS, sent to a mobile number that you have provided to the Bank.

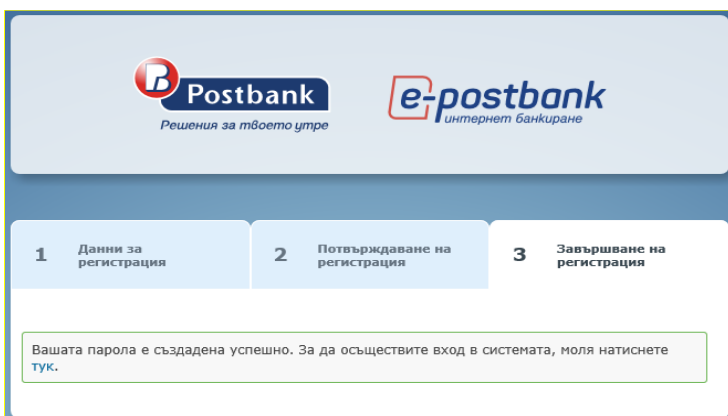
The password must meet the requirements of the Bank, which are described on the screen that is displayed:

- Minimum 8 characters length;
- Combination of numbers and letters in Latin;
- At least one capital letter. The password is case sensitive;

The one-time code contains 6 characters and is valid for 5 minutes. The validity of the code is indicated in the message.



After a successfully created password, a message is displayed that the password has been created and the client can proceed to log in to the system.



After selecting the link [here](#) or reloading the e-Postbank login page, you can log in to the system.

After successful online registration, you have access to the following features:

- Access to all bank accounts and products you have in the Bank;
- Transfers between own accounts;
- Repayment of own liabilities on own credit products in the Bank;
- Payment of **utility bills** by account or card;
- Payment of **tax liabilities** to the municipalities available in ePostbank;
- Receiving and sending **messages** to the Bank (sending is available only through e-Postbank).

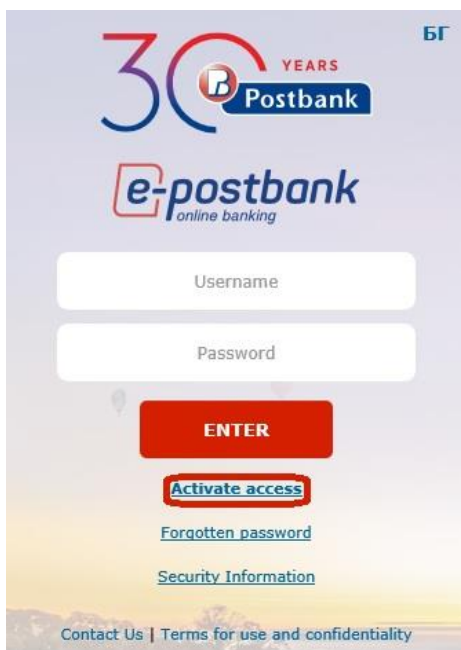
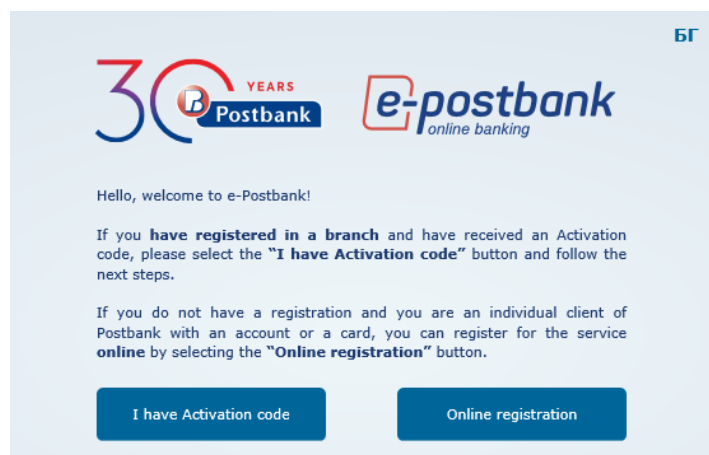


- Information about exchange rate and currency calculator;
- Ability to change the password (the username is the email with which you have registered, the username cannot be changed). The **password** can be changed at any time from the menu **Security -> Change password**.
- Review user sessions;
- Use of m-Postbank mobile application for the listed services;

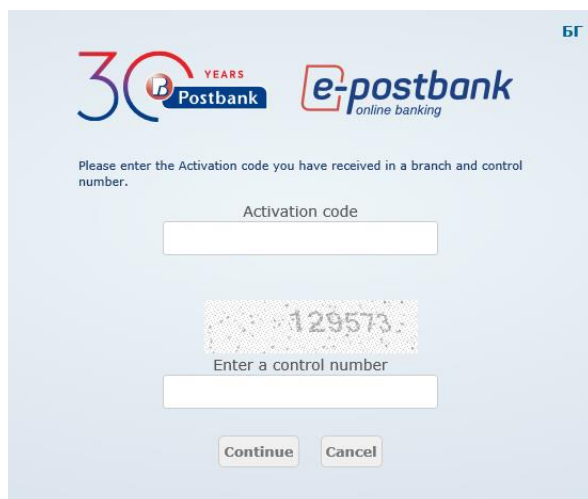
## 4. First login with Activation code

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](http://www.e-postbank.bg) by selecting the link “Activate access” and “I have Activation code” button.

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.



30 YEARS Postbank e-postbank online banking

Please enter the Activation code you have received in a branch and control number.

Activation code

129573

Enter a control number

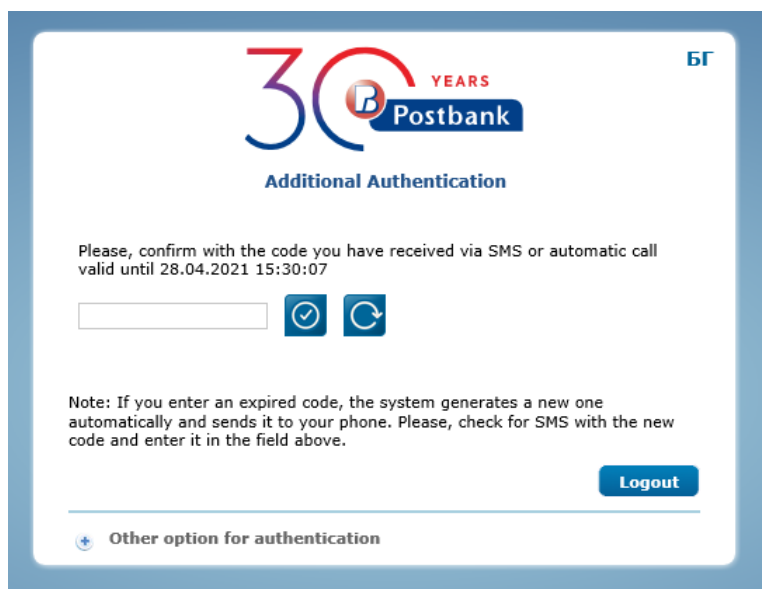
Continue Cancel

## 5. 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 (Viber) or automatic call (available in e-Postbank).



30 YEARS Postbank e-postbank online banking

**Additional Authentication**

Please, confirm with the code you have received via SMS or automatic call valid until 28.04.2021 15:30:07


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.

Logout

+ Other option for authentication

## 6. Menu “Accounts”

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

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**.

Accounts				
Active		Open bank accounts		
				New account
Account name	IBAN	Balance	Available balance	Hold amount
 Demo	BG79BPBI79421022700801	0.00 BGN	0.00	3.00
 Demo 2 	BG52BPBI79421022700802	138.44 BGN	0.00	80.50
 Demo 3	BG23BPBI79424422700801	6 500.30 EUR	6 473.41	0.00

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

Load template

ORDERING PARTY

Разплащателна сметка 3, BG52BPBI79421022700802 (342.47 BGN)

Name \* Клиент 60944 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		
				New account
Account name	Edit	IBAN	Balance	Available balance
 Demo 		BG79BPBI79421022700801	0.00 BGN	0.00
 Demo 2 		BG52BPBI79421022700802	138.44 BGN	0.00
 Demo 3		BG23BPBI79424422700801	6 500.30 EUR	6 473.41

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
Demo	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.

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

Demo

☐ Current State  
☒ From 23.04.2021 to 30.04.2021  
 Results per page: 25

**Account:** Demo BGN / BG79BPBI79421022700801  
**for period:** 23.04.2021 to 30.04.2021  

No records found

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:

Demo 

Demo  
 Demo 2  
 Demo 3

☐ Current State  
☒ From 23.04.2021 to 30.04.2021  
 Results per page: 25

**Account:** Demo BGN / BG79BPBI79421022700801  
**for period:** 23.04.2021 to 30.04.2021  

No records found

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

Account name	IBAN	Balance	Available balance	Hold amount
Demo	BG79BPBI79421022700801	0.00 BGN	0.00	3.00
Demo 2	BG52BPBI79421022700802	138.44 BGN	0.00	80.50

ДК - ПРОГРАМА

Клиент 28 Сектор 5000

current / active

Balance

Transactions

New transfer

Taxes report

Turnovers (BGN)

Available balance	0.00
Total outflows (debit)	3 697.67
Total inflows (credit)	3 836.11
Daily outflows (debit)	2.00
Daily inflows (credit)	52.59
Minimum balance	3.00
For date	12.02.2021

Interest

Last paid interest	
Date paid	
Interest rate	
Accrued interest	
For date	
Fees	

Last 10

For today

Last week

Current month

more

0.00
31.12.2020
0.00%
0.00
13.02.2021
<a href="#">Check</a>

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 | Create request | List of responses | Demo 2

☐ For the period from 30.04.2021 to 30.04.2021  
☒ Last 10  
☐ Show with details Results per page 25

Order Type \*  
 Outgoing/Incoming \*  
 Amount from to  
 Beneficiary

Show

Save as: XML DOC PDF XLS

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:



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.

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 | Create request | List of responses | Demo 2

From 30.04.2021 to 30.04.2021 Outgoing/Incoming \*  
 Order Type \* Amount from to

Send a request

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.

Demo 2 BG52BPBI79421022700802 138.44 BGN 0.00 80.50

ДК - ПРОГРАМА current / active Клиент 28 Сектор 5000

Balance Transactions New transfer Taxes report

Turnovers (BGN)

Available balance	0.00	Last paid interest
Total outflows (debit)	3 697.67	Date paid
Total inflows (credit)	3 836.11	Interest rate
Daily outflows (debit)	2.00	Accrued interest
Daily inflows (credit)	52.59	For date
Minimum balance	3.00	Fees
For date	12.02.2021	

Interest

- Payment inside bank
- Payment outside bank
- Credit card repayment
- Cash withdrawal request
- From/To budget

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

Имя на сметка IBAN Сaldo Разположеност Бюджетна сума

Демо сметка 1 BG09BPBI79421077596301 4 973.06 BGN 4 970.06 3.00

Saldo Движения Нов приход Извлечения

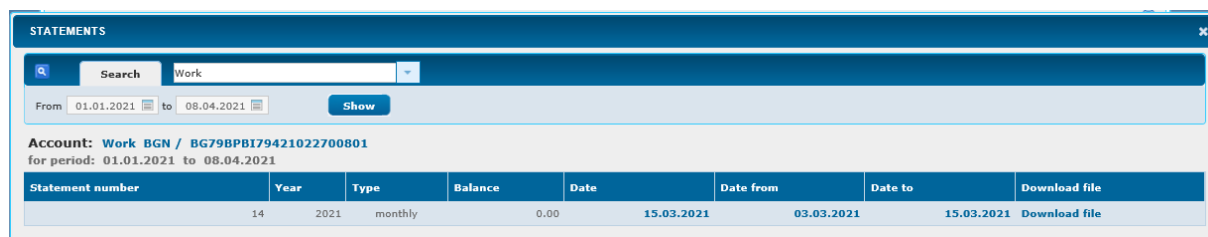
Обороти (BGN)

Разположеност	4 970.06	Последно капитализирана лихва	0.00
Общ оборот - дебит	40 936.39	Датум	31.12.2019
Общ оборот - кредит	45 806.35	Личен процент	0.00%
Дневни оборот - дебит	0.00	Текущ начислена лихва	0.00
Дневни оборот - кредит	0.00	Без данъци	11.07.2020
Минимално saldo	3.00	Такси	

Лични

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.



The screenshot shows the 'STATEMENTS' window with a search bar set to 'Work' and a date range from '01.01.2021' to '08.04.2021'. Below the search bar, it displays 'Account: Work BGN / BG79BPBI79421022700801' for the period '01.01.2021 to 08.04.2021'. A table lists statement details:

Statement number	Year	Type	Balance	Date	Date from	Date to	Download file
14	2021	monthly	0.00	15.03.2021	03.03.2021	15.03.2021	Download file

By selecting the **Taxes report** button, you can view the fees due on a specific account:



The screenshot shows the account overview for 'Demo 2' with IBAN 'BG52BPBI79421022700802'. The balance is '138.44 BGN' and the available balance is '0.00'. The 'Taxes report' button is highlighted.

Account name	IBAN	Balance	Available balance	Hold amount
Demo 2	BG52BPBI79421022700802	138.44 BGN	0.00	80.50


## Opening an account

Through the submenu "Account opening" you can request online opening of a current or deposit account.

**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.

Only individuals who are account holders can open online accounts. Users to individual customers who are not account holders do not have the right to open accounts online.



The screenshot shows the 'Accounts' window with tabs for 'Active' and 'Open bank accounts'. A 'New account' button is visible. A table lists existing accounts:

Account name	IBAN	Balance	Available balance	Hold amount
Demo	BG79BPBI79421022700801	0.00 BGN	0.00	3.00
Demo 2	BG52BPBI79421022700802	138.44 BGN	0.00	80.50
Demo 3	BG23BPBI79424422700801	6 500.30 EUR	6 473.41	0.00

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

РАЗПЛАЩАТЕЛНА СМЕТКА - ONLINE

Product Description

С разплащателна сметка в Пощенска банка ще можете да се възползвате от безкасово плащане на битови сметки, да извършвате безкасови преводи, международна дебитна карта, да получавате работна заплата и други регулярни доходи, бързо, лесно и удобно.

За повече информация посетете [www.postbank.bg](http://www.postbank.bg)

[Документ с информация за таксите](#)

[Речник на термините](#)

<< 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 >>

View and confirm details:

STEP 5/5 - PREVIEW

Bank client Клиент 60931 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.

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":

Номер на заявка - Тип	Статус	Дата на създаване	Създадена от	
1008271 - Разплащателна сметка	Одобрена	09.09.2020 17:03:25	Дено потребител	 Договор за сметка
1008269 - Разплащателна сметка	Одобрена	14.08.2020 15:45:23	Дено потребител	 Договор за сметка

## 7. Customization of home screen

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

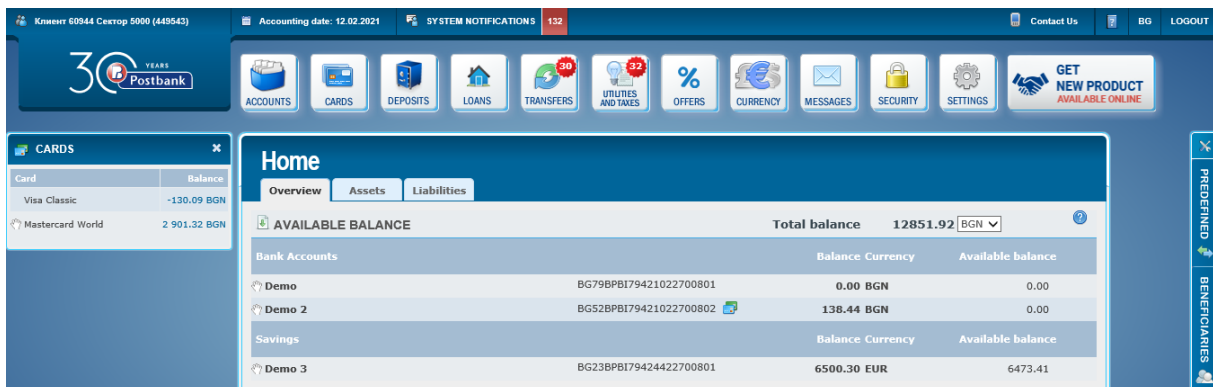




Each of the icons can be moved to the left or right of the screen. This way you can see the information you need on one screen without having to switch between different menus.

! 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.

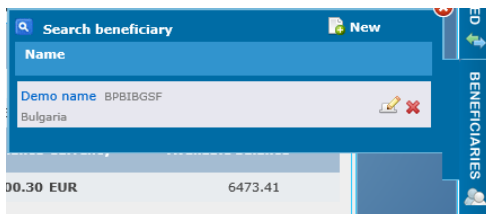
With the widgets you can perform actions without having to open the corresponding menu in the main screen. For example, you can use the **ACCOUNTS** widget to make a transfer between your personal accounts or a transfer from a current account to a credit card (if you have positioned the **CARDS** widgets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



## 8. 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.

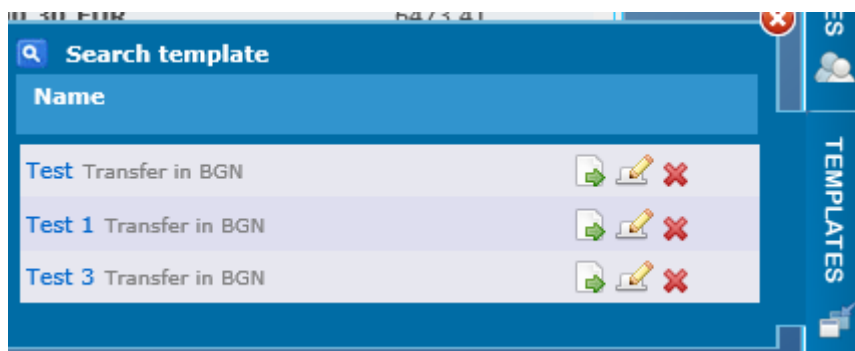
If you click on **Beneficiaries**, a list of all saved counterparties will appear. From this list you can view, edit or delete existing beneficiaries, as well as add new ones.



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



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



## 10. 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) and **Inactive** (contains information about the inactive cards). In case you do not have inactive cards, the Inactive submenu is not displayed.

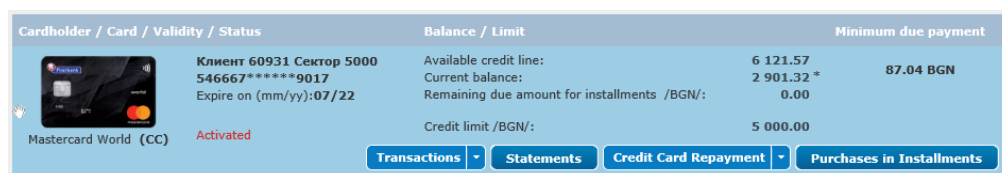


In the "Cards" menu there is information about your debit, credit and prepaid cards (Mastercard Prepaid), registered in the service.

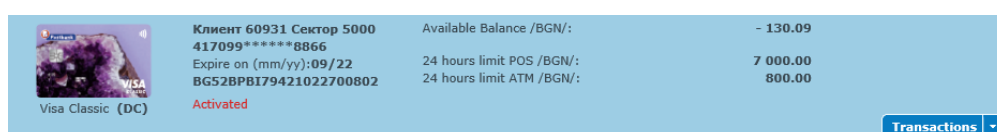
For each of the cards you can see the status, validity, limit and available balance.

When you position your mouse over one of the rows, additional drop-down menu buttons appear, in which you can check credit card transactions and statements and make a card payment.

- Credit cards – when choosing a specific credit card, additional buttons are displayed - **Transactions, Statements, Credit Card repayments** and **Purchases in installment**. By selecting one of the buttons, you can view the relevant information (for example, your credit card statements) or repay the amount due (by selecting the "Credit card repayment" button).



- Debit cards – by selecting the **Transactions** button you can see information about card authorizations and transactions.



## 11. Menu "Deposits"

Information about your deposit accounts registered for the service is available in the **"Deposits"** menu.

In this menu you can find all the necessary information about the deposits you have in the bank - term and currency of the deposit accounts, the movements on the account from the moment of its opening, maturity date, interest rate, etc.

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

Депозити

Активни

Неактивни

Име на сметка	Валута/Срок	Салдо	Дата на падеж	Лихва		Към дата
				Лихвен процент	Начислена лихва	
Online депозит без автомати...	BGN/3 м	100.00	09.10.2020	0.13 %	0.00	09.07.2020

ОБИКНОВЕН ДЕПОЗИТ

Движения

IBAN	BG778PBT79422077596304	Салдо	100
Лихвен процент при предсрочно прекратяване	0.00 %	Минимално салдо	100.00
Сметка за поощение на лихва	BG038PBT79424077596307	Дата на откриване	09.07.2020
Последно капитализирана лихва	0.00	Сума при откриване	100.00
Платена на	09.07.2020	Брой на извършени автоматични подновявания	0
Възможност за доплащане	Да	Подновяване в	0.00
Допустима сума за доплащане	0.00	Блокирана сума	0.00
Възможност за теглене от главница	Не		

## 12. Menu "Credits"




From the **Loans** menu you can get information about your consumer and/or housing loans:




Loans						
Active						
Loan type	Contract		Currency	Balance	Next Due Payment	
	Number	Date			Amount	Date
BL65375	BL65375	28.09.2018	BGN	30 000.00	233.35	21.05.2021
BG MC BUSINESS	BG MC BUSINESS	21.08.2019	BGN	0.00	0.00	---

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

BL65375	BL65375	28.09.2018	BGN	30 000.00	233.35	21.05.2021
SBB БИЗНЕС РЕВОЛВИРАЩА ЛИНИЯ ПЛЮС ПРАЙМ						
Payments Utilization/Repayment Insurances						
Opening Amount	30 000.00 BGN	Balance	30 000.00 BGN			
Interest Rate	8.500 %	Date of last payment	21.04.2021			
Contract start date	28.09.2018	Date of next payment	21.05.2021			
Contract end date	28.09.2022	Amount of next payment	233.35			
Term of loan	48 months	Overdue amount	0.00			
Available amount	0.00	Days in overdue	0			
Number of paid installments	31	Overdue fees	0.00			
Number of remaining installments	17	Life insurance	Yes			

To the right of each product name is an icon that allows you to rename the product:

 - when selecting the rename icon, a field is displayed in which you can enter a name of your choice for the credit product. After changing the name, to save the changes you have to press the green icon  to the right of the white field. When you press the red icon , the changes will not be saved.

Loan   

When selecting the "Repayment plan" button, information about the loan installments is displayed.

Разширено търсене

Погасявания

Дата	Главница	Лихва	Общо	Просрочена главница	Остатъчна главница за погасяване	Статус
07.12.2011	0.00	30.00	30.00		0.00	14 911.93 Действаща
07.02.2012	0.00	30.00	30.00		0.00	14 911.93 Действаща

When selecting the plus (+) in the upper right corner of the screen, options for filtering will be displayed:

Advanced search Loan

☐ All  
☒ Standing  
☐ Overdue  
☐ Repaid  
☐ Partially paid  
☐ Period

from  to  **Show**

When selecting the **Insurance** button, the information about the loan insurance (if any) is displayed, including the start date of the insurance, term, etc.

## 13. 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 the bank, outside the bank, credit card repayment or transfer to the budget.


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.


## Transfers

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


PAYMENT INSIDE BANK


PAYMENT OUTSIDE BANK


CREDIT CARD REPAYMENT


FROM/TO BUDGET

**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

### Internal bank transfers – between own accounts and ot other recipients

You can make internal bank transfer between your own accounts or to another recipient from the "Transfers" menu by selecting the "Payment inside bank" button:

MONEY TRANSFER INSIDE EUROBANK BULGARIA AD

Load template

ORDERING PARTY

BENEFICIARY

Payee IBAN\*

Beneficiary name\*

Amount \*

Currency \*

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:

MONEY TRANSFER INSIDE EUROBANK BULGARIA AD

Load template

ORDERING PARTY

Work, BG798PBI79421022700801 (0.00 BGN)

Депозит, BG238PBI79424422700801 (5654.60 EUR)

Разплащателна сметка 3, BG528PBI79421022700802 (342.47 BGN)

Payee IBAN\*

Beneficiary name\*

Amount \*

Currency \*

Continue

MONEY TRANSFER INSIDE EUROBANK BULGARIA AD

Load template

ORDERING PARTY

BENEFICIARY

Work, BG798PBI79421022700801 (0.00 BGN)

Депозит, BG238PBI79424422700801 (5654.60 EUR)

Разплащателна сметка 3, BG528PBI79421022700802 (342.47 BGN)

Amount \*

Currency \*

Continue

If you make a transfer to another recipient who has an account in the Bank, which you have not added as Beneficiary, you should fill in the account number in the IBAN field of the recipient:

BENEFICIARY

IBAN of beneficiary \*

Name \*

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

## Transfers to other banks

You can make a transfer to another bank from the "Transfers" menu by selecting the "Payment outside bank" button.

Transfers

New transfer

Current

Pending

Future value date

Cancelled

Transfers information


Recurring payments

Requests


Documents

Limits


Trusted beneficiaries




PAYMENT INSIDE BANK



PAYMENT OUTSIDE BANK



CREDIT CARD REPAYMENT



FROM/TO BUDGET

After that Country and currency of the transfer should be selected:

PAYMENT OUTSIDE BANK

BENEFICIARY

Country

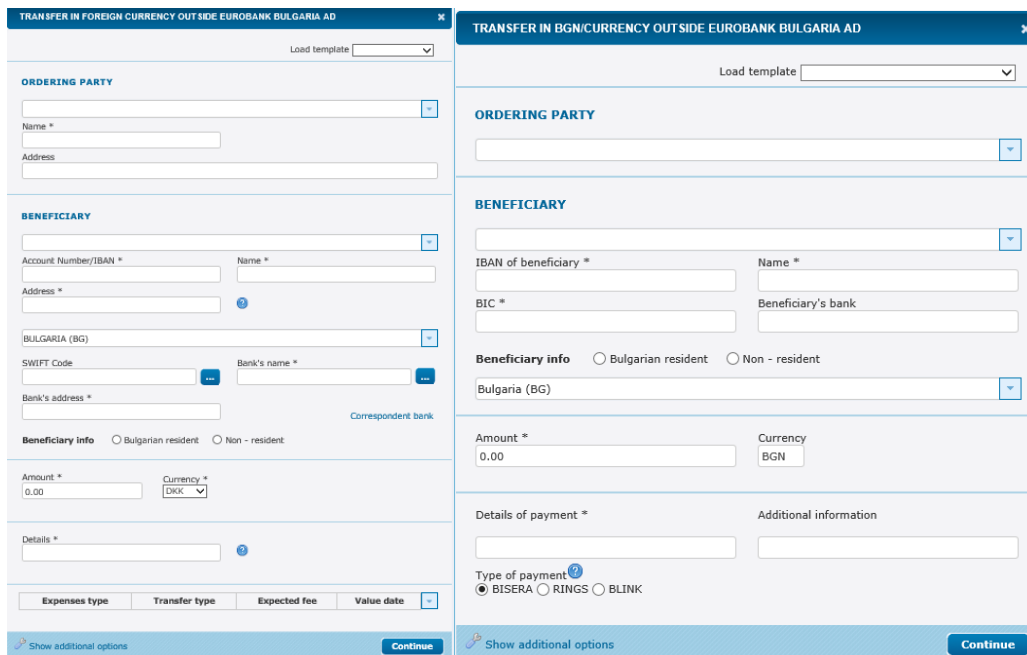
Bulgaria (BG)

Currency \*

BGN

Next

And depending on the selected currency, a form is opened for **transfer in BGN** or for **transfer in foreign currency**:



The transfer forms contain a section Ordering party, Beneficiary, amount and details for the transfer.

In the Ordering party 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 recipient's information or select a saved recipient from the drop-down menu (if you have any).

Fill in the fields: **Amount, Details for 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;

In case of transfers in foreign currency, the data in the transfer form shall be filled in Latin.





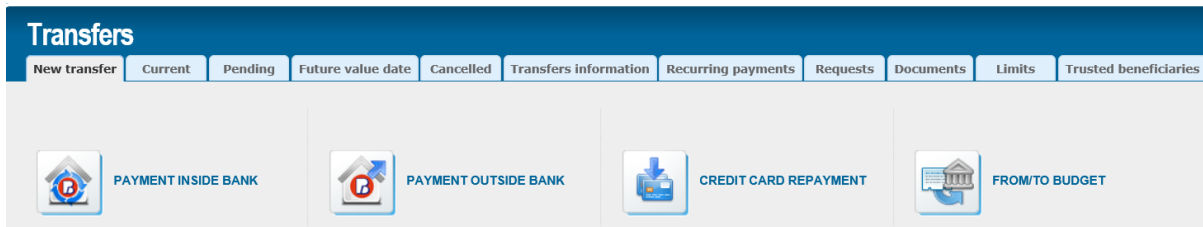
The expenses type and value date should be chosen.


**Important!** 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:

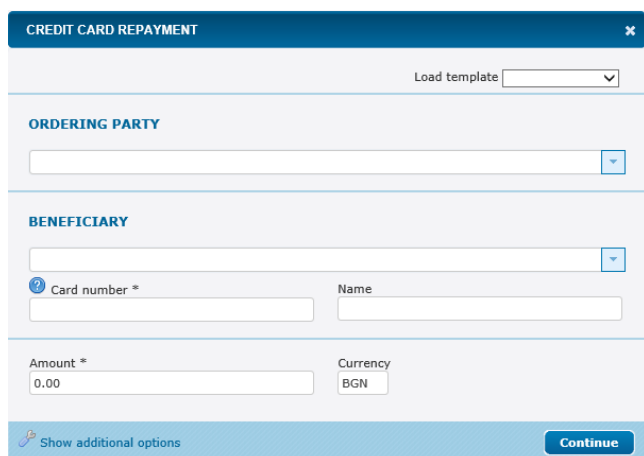
- Software token m-Token Postbank
- Qualified electronic signature (QES) + one-time code, received via SMS or Viber

### Credit card repayment

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

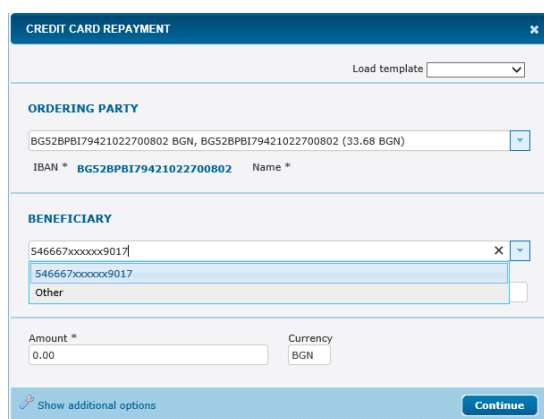



In the **ordering party** field, you can use the button  to select the account from which to make the payment. The system offers a choice of your accounts with active rights that are subscribed for use through the service to make transfers.



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.

**Important!** 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 code, received via SMS or Viber

### Transfer from/to budget

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

Transfers

New transfer

Current

Pending

Future value date

Cancelled

Transfers information


Recurring payments

Requests


Documents

Limits


Trusted beneficiaries




PAYMENT INSIDE BANK




PAYMENT OUTSIDE BANK




CREDIT CARD REPAYMENT




FROM/TO 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.

FROM/TO BUDGET

Load template 

ORDERING PARTY



Sender - Legal name or full customer name \*

Identifier type \*

Identifier \*

Payment type \*

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;

BENEFICIARY



IBAN of beneficiary \*

Name \*

BIC

Beneficiary's bank

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;

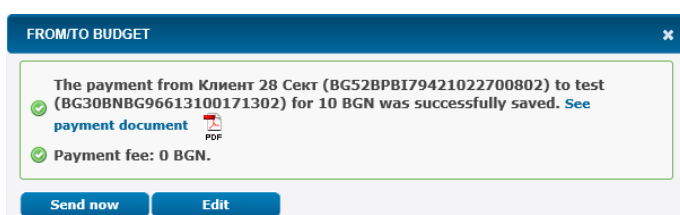
**Additional information** - not a mandatory field; to be filled in in case of need for additional explanations for the transfer;

**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.

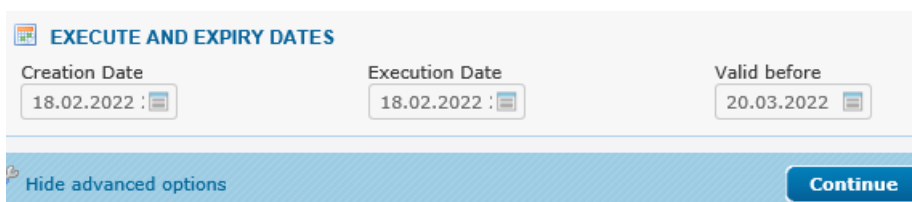
## Validity of transfers

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.



## Create 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

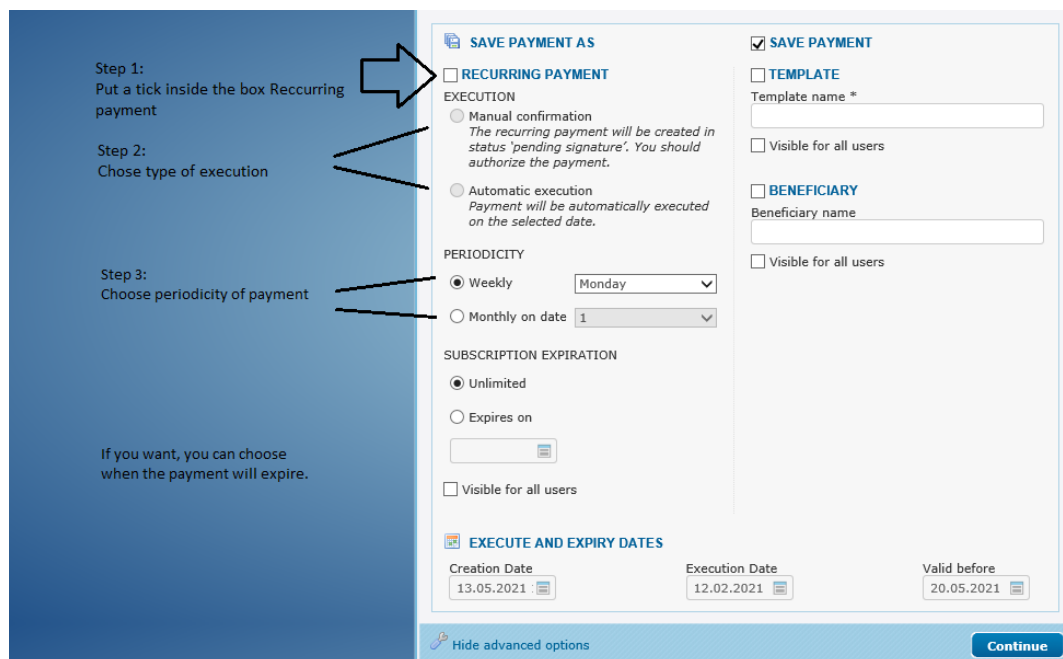
You can create a recurring payment from the "Show additional options" link at the end of the transfer form.



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** (checked checkbox)
- RECURRING PAYMENT** (checkbox, checked)
- 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: [date picker]
- Visible for all users** (checkbox, unchecked)
- TEMPLATE** (checkbox, unchecked)
  - Template name \*: [text input]
- BENEFICIARY** (checkbox, unchecked)
  - Beneficiary name: [text input]
- Visible for all users** (checkbox, unchecked)
- EXECUTE AND EXPIRY DATES**
  - Creation Date: 13.05.2021
  - Execution Date: 12.02.2021
  - Valid before: 20.05.2021
- Annotations:**
  - 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" radio buttons)
  - Step 3: Choose periodicity of payment (points to the "PERIODICITY" radio buttons)
  - If you want, you can choose when the payment will expire. (points to the "SUBSCRIPTION EXPIRATION" radio buttons)

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.

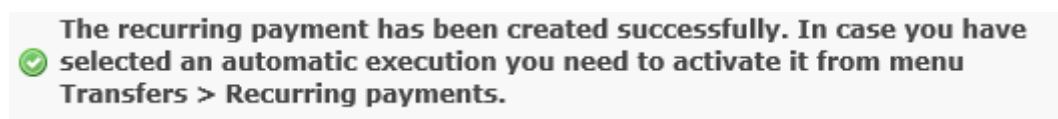
### Activate payment

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. Вижте повече за средствата, които можете да използвате в раздел **"Personal security tools"**.

Activation is completed from the menu "Transfers" >> tab **Recurring payments**.

When creating the payment, a message is displayed on the screen, specifying that the payments with automatic execution must be activated.



When selecting the menu "Transfers" >> **Recurring payments** the following two queues are displayed:

**Pending signature** – these are the created automatic payments that are not signed and activated.

**Current** – payments with manual confirmation or payments with automatic execution that have already been activated.

Transfers							
New transfer	Current	Pending	Future value date	Cancelled	Transfers information	Recurring payments	Requests
Documents							
Limits							
Trusted beneficiaries							
PENDING SIGNATURE							
Transaction type	Amount	Payer	Payee	Details	Periodicity	Execution	
Transfer in BGN	100.00 BGN	Клиент 304644 СЕКТ BG60BPB17940105362	Клиент 9 СЕКТ BG47BPB17940108838	test	Weekly on Thursday	Automatic Unlimited	Edit  Cancel  Sign

After confirming the payment, a confirmation message is displayed on the screen and the **payment becomes active** (and goes into the "Current" queue).

CURRENT							
Transaction type	Amount	Payer	Payee	Details	Periodicity	Execution	Status
Transfer in BGN	100.00 BGN	Клиент 304644 СЕКТ BG60BPB17940105362	КЛИЕНТ 304644 СЕКТ BG47BPB17940108838	test	Weekly on Thursday	Automatic Unlimited	Active  Deactivate  Edit  Cancel

### Current

Once a payment / transfer has been created, it must be confirmed by the relevant users (with given rights) and sent for processing. To do this, you need to go to the **Transfers** menu - **Waiting** or **Current** tab, where all transfers waiting for signing and sending, as well as the already signed and sent or refused ones, immediately appear on the screen.

Transfers

New transfer

Current

Pending

Future value date

Cancelled

Transfers information

Recurring payments

Requests

Documents

Limits

Trusted beneficiaries

Amount

Date

Status

100.00 BGN

17.08.2021 18:42

Successfully sent

144005637

- Transfer in BGN

Ordering party: BG60BPBI7940105362

Beneficiary: BG47BPBI7940108838

BIC:BPBIBGSF

Клиент 304644 Сект

МАН ФУУД ЕООД

10.00 EUR

17.08.2021 17:23

Successfully sent

144005612

- Foreign Payment in the Bank

Ordering party: BG50BPBI7940146004

Beneficiary: BG85BPBI7940145362

BIC:BPBIBGSF

КЛИЕНТ 304644

КЛИЕНТ 304644 СЕКТ

Create Similar

Add Document

Create Similar

Add Document

If you click on the transfer number you can view the document itself and print it out:

До/To	Юробанк България АД	Уникален регистрационен номер/Unique registration number	148944701
Клон/Branch	ЮРОБАНК БЪЛГАРИЯ кл.СОФИЯ	Дата и час на представяне/Date and hour of submission	28.09.2020 15:34:15
Платете на – име на получателя / Please pay to – name of the beneficiary			
НАП			
IBAN на получателя / IBAN of the beneficiary	BG69RZBB91558120002011	BIC на банката на получателя/BIC of the beneficiary bank	RZBBBGSF
При банка – име на банката на получателя/At bank – name of the bank of beneficiary	РАЙФАЙЗЕНБАНК АД СОФИЯ	Вид плащане*** / Type of payment ***	110000
ПЛАТЕЖНО НАРЕЖДАНЕ/ВНОСНА БЕЛЕЖКА		PAYMENT ORDER/DEPOSIT SLIP	Вид валута
за плащане от/към бюджета		for payment from/to the budget	Type of currency
			BGN
Сума с думи / Amount in words		Сума /Amount	2.00
Основание за плащане / Reason for payment		НАП	
Още пояснения / Additional comments			
Вид* и номер на документа, по който се плаща / Type* and number of the payment document		Дата (ддммгггг) на документа / Date (ddmmgggg) of the document	
1.   1		26.05.2015	
Период, за който се плаща / Period for which payment is due			
От дата / From date		До дата / To date	26.05.2015
Задължено лице – наименование на юридическото лице или трите имена на физическото лице			
Liable person – name of the corporate or individual			
И АТА А МИ ВА			
БУЛСТАТ на задълженото лице / BULSTAT of the liable person		ЕГН на задълженото лице / UCN of the liable person	ЛНЧ на задълженото лице / UFN of the liable person
		3	
Наредител – наименование на юридическото лице или трите имена на физическото лице / Ordering party – name of the corporate or individual			
И АТА МИХА А			
IBAN на наредителя / IBAN of the ordering party	BG IBPBI7940 903	BIC на банката на наредителя / BIC of the bank of the ordering party	BPBIBGSF
Платежна система / Payment System	БИСЕРА	Такси** / Fees**	002
		Дата на изпълнение/Date of execution	28.09.2020
		Вид плащане***	Type of payment***
* Вид документ / Type of document		*** Вид плащане / Type of payment	
1 – декларация / declaration;		Попълва се за сметки на администратори на приходи и на Централния бюджет	
2 – ревизионен акт / certificate of audit;		Filled in for accounts of administrators of income and of Central budget	
3 – наказателно постановление / penal decision			
4 – авансова вноса / advance installment			
5 – партиден номер на имот / estate batch number			
6 – постановление за принудително събиране / ordinance for forced collection			
9 – други / other			

отпечатано от e-postbank.bg

Статус : Събиране на подписи

Дата на изпълнение : 28.09.2020

Срок на валидност : 05.10.2020

Приоритет	Дата на подписване	Подписи:	Име на потребител

Затвори

печат

PDF

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

Requests

Documents

Limits

Trusted beneficiaries

Amount

Date

Status

150.00 BGN

18.02.2022 17:19

Check final status

144008228 - Transfer in BGN

Ordering party: BG46BPBI794211\*\*\*\* 2 BIC:BPBIBGS0 ТРАНСПОРТ ЕООД

Beneficiary: BG55STSA930000\*\*\*\* 2 BIC:STSA930000 Получател 2

Create Similar

Add Document

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







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

Search

Save as:


HTML





DOC

PDF

ILS

Number of transfer - Type	Amount	Status	Date of initiation	Date of sending
144003895 - Transfer in BGN	1 BGN	Successfully sent	31.03.2021 16:17:57	31.03.2021 16:18:16
Ordering party:	BG52BPBI79421022700802 BIC:BPBIBGSF Клиент 9 Сект			
Beneficiary:	BG23STSA93000023141839 BIC:STSA93000023141839 Яна Гришина Борисова			
Description:	захранване			
Document Reg. Number: 1553220 Value date: 02.04.2021 Date: 02.04.2021				
<div>Create Similar</div> <div>Add Document</div>				
144003894 - Transfer in BGN	1 BGN	Collecting signatures	31.03.2021 16:16:53	
Ordering party:	BG52BPBI79421022700802 BIC:BPBIBGSF Клиент 9 Сект			
Beneficiary:	BG23STSA93000023141839 BIC:STSA93000023141839 Яна Гришина Борисова			
Description:	захранване			
<div>Create Similar</div> <div>Add Document</div>				

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.

## Requests

**Transfers**



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

Direct Debit
Direct debit National Social Security Institute
Cash withdrawal request

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 levs (BGN);
- Enter details of payment.

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

DIRECT DEBIT

Load template

**PAYER**

Payer's IBAN \*
Payer \*

**PAYEE**

Amount \*
Currency \*

0.00
BGN

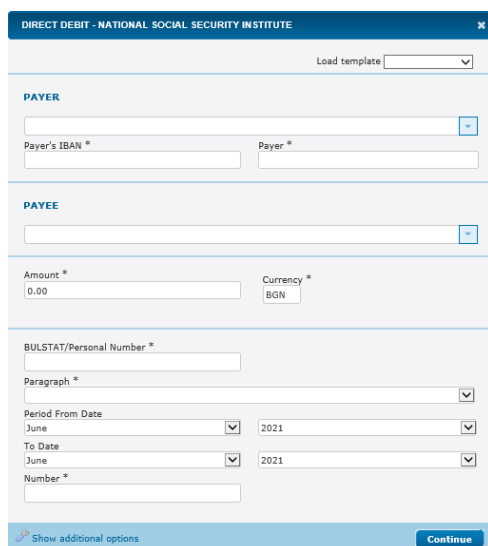
Details of payment \*
Additional information

Show additional options
Continue

## 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 2000 BGN** - one working day in advance until 12 p.m.
- For amounts **above 1000 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 individuals.

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.

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.

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
Requests
Documents
Limits
Trusted beneficiaries

**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 08.04.2021 21:09:35

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":

**ADDITIONAL CONFIRMATION** ✕

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](#)

**Receive a code with an automatic phone call from the Bank**

Press the button "Call me" and we will place an automatic call to your telephone number to tell you the code for additional confirmation.

**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.

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** ✕

Username  
Клиент 60944 Сектор 5000

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

	IBAN	Currency	Document limit	Daily limit	Reason for change
<input type="checkbox"/>	BG52BPBI79421022700802	BGN	<input type="text" value="100000"/>	<input type="text" value="100000"/>	<div style="border: 1px solid #ccc; height: 20px;"></div>
<input type="checkbox"/>	BG79BPBI79421022700801	BGN	<input type="text" value="100000"/>	<input type="text" value="100000"/>	<div style="border: 1px solid #ccc; height: 20px;"></div>
<input type="checkbox"/>	BG23BPBI79424422700801	EUR	<input type="text" value="100000"/>	<input type="text" value="100000"/>	<div style="border: 1px solid #ccc; height: 20px;"></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.

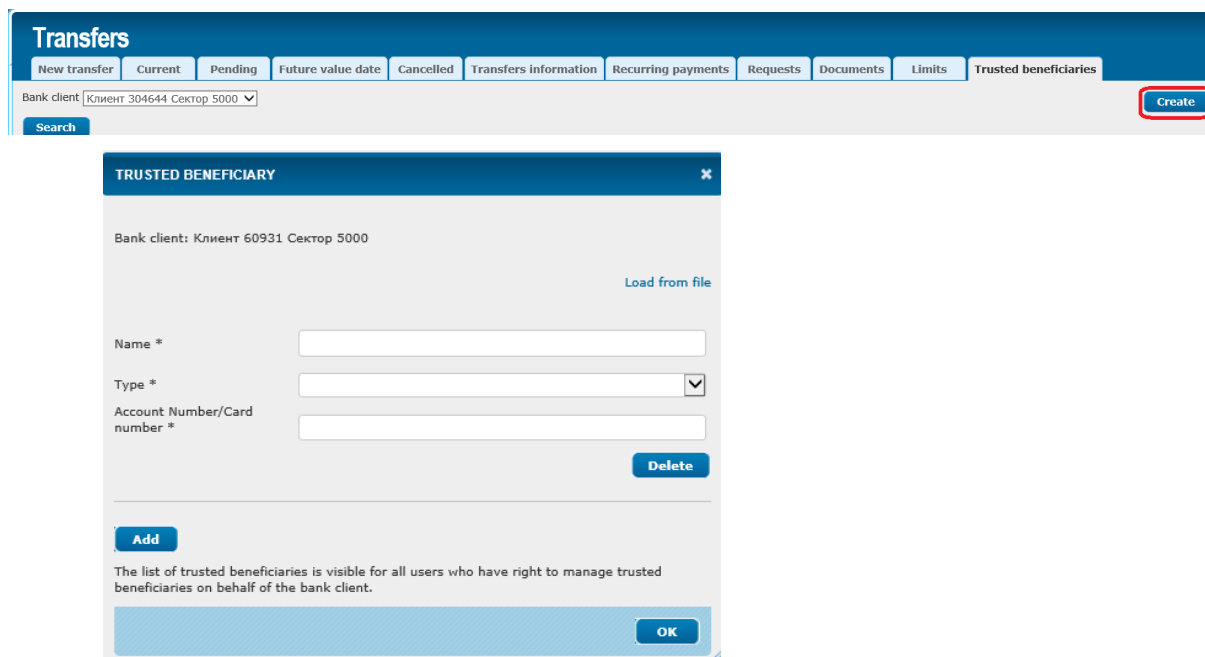
## Trusted beneficiaries

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 an Individual in cases when he match with the Account Holder is able to create or edit trusted beneficiaries without the need for additional subscription for this in a bank office.

### Creating of trusted beneficiary:

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



The screenshot shows the 'Transfers' menu with tabs: New transfer, Current, Pending, Future value date, Cancelled, Transfers information, Recurring payments, Requests, Documents, Limits, and Trusted beneficiaries. The 'Trusted beneficiaries' tab is active. Below the tabs, there is a 'Bank client' dropdown menu showing 'Клиент 304644 Сектор 5000' and a 'Search' button. A red box highlights the 'Create' button in the top right corner.

The modal window titled 'TRUSTED BENEFICIARY' contains the following fields and buttons:

- Bank client: Клиент 60931 Сектор 5000
- Load from file (link)
- Name \* (text input)
- Type \* (dropdown menu)
- Account Number/Card number \* (text input)
- Delete (button)
- Add (button)
- The list of trusted beneficiaries is visible for all users who have right to manage trusted beneficiaries on behalf of the bank client.
- OK (button)

- **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**:

MONEY TRANSFER INSIDE EUROBANK BULGARIA AD

Load template

ORDERING PARTY

картова сметка,

Name: Клиент 304644 Сект

BENEFICIARY

БГ ЕООД. BG30BPBI7940106088

Payee IBAN\* BG30BPBI7940106088

Beneficiary name\* БГ ЕООД

Beneficiary info ☒ Bulgarian resident ☐ Non - resident

Amount \* 300

Currency \* BGN

Details of payment \* test

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 17.08.2021

Execution Date 12.02.2021

Valid before 24.08.2021

[Hide advanced options](#)

☒ **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**

**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:

### Transfers

[New transfer](#)
[Current](#)
[Pending](#)
[Future value date](#)
[Cancelled](#)
[Transfers information](#)
[Recurring payments](#)
[Requests](#)
[Documents](#)
[Limits](#)
[Trusted beneficiaries](#)

Bank client Клиент 304644 Сектор 5000

**Search** Create

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

### Transfers

[New transfer](#)
[Current](#)
[Pending](#)
[Future value date](#)
[Cancelled](#)
[Transfers information](#)
[Recurring payments](#)
[Requests](#)
[Documents](#)
[Limits](#)
[Trusted beneficiaries](#)

Bank client Клиент 304644 Сектор 5000

**Search** Create

Name	Account Number	Start Trusting Date	
<input type="checkbox"/> <b>ET КЕШ</b> Trusted by: Клиент 2 Сектор 5000 Bank client: CLIENT NAME	BG14UNCR9660108434	5/11/2021 2:44:06 PM	<a href="#">Edit</a> <a href="#">Delete</a>
<input type="checkbox"/> <b>Другата фирма</b> Trusted by: Клиент 2 Сектор 5000 Bank client: CLIENT NAME	BG16RZBB9155100790	2/16/2021 4:14:09 PM	<a href="#">Edit</a> <a href="#">Delete</a>

Editing of trusted beneficiary:

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

<b>ATLAS AD</b> Trusted by: Клиент 60931 Сектор 5000 Bank client: CLIENT NAME	BG88BPBT794010348204	8/17/2021 3:24:41 PM	<a href="#">Edit</a> <a href="#">Delete</a>
---	----------------------	----------------------	---

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

TRUSTED BENEFICIARY

Bank client: CLIENT NAME

Name:

ATLAS 21|AD

Type:

Account number (IBAN)

Account Number/Card number:


BG88BPBI794010348204

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.

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

If you want to delete a trusted beneficiary, choose **Delete**:

345 OOD

Trusted by: Клиент 60931 Сектор 5000

Bank client: CLIENT NAME

BG85BPBI817010185321

8/18/2021 6:22:00 PM

Edit

Delete

Please, confirm that you want to delete trusted beneficiary 345 OOD BG85BPBI817010185321

Yes

No

The trusted beneficiaries can be created from file and the requirements are the following:

- The format of the file has to be .txt
- Each row has to contain information about a trusted beneficiary
- The information for a trusted beneficiary is provided in the following sequence separated with ‘;’
  - Name of the trusted beneficiary
  - One of the options IBAN or card number
  - IBAN number or card number

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**:

TRUSTED BENEFICIARY

Bank client: Клиент 60931 Сектор 5000

Browse...

Load from file

Load from file

Name \*

Type \*

Account Number/Card number \*

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

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 5000

C:\Users\kskabrina\Desktop

Browse...

Load from file

Load from file

Name \*

Type \*

Account Number/Card number \*

Delete

Name \*

Type \*

Account Number/Card number \*

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.

## 14. 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**.

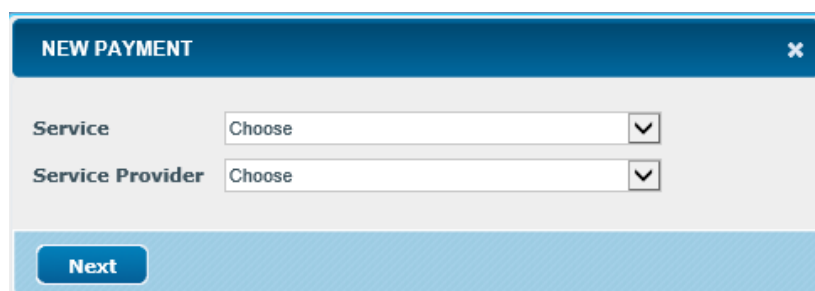
## Utilities

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.

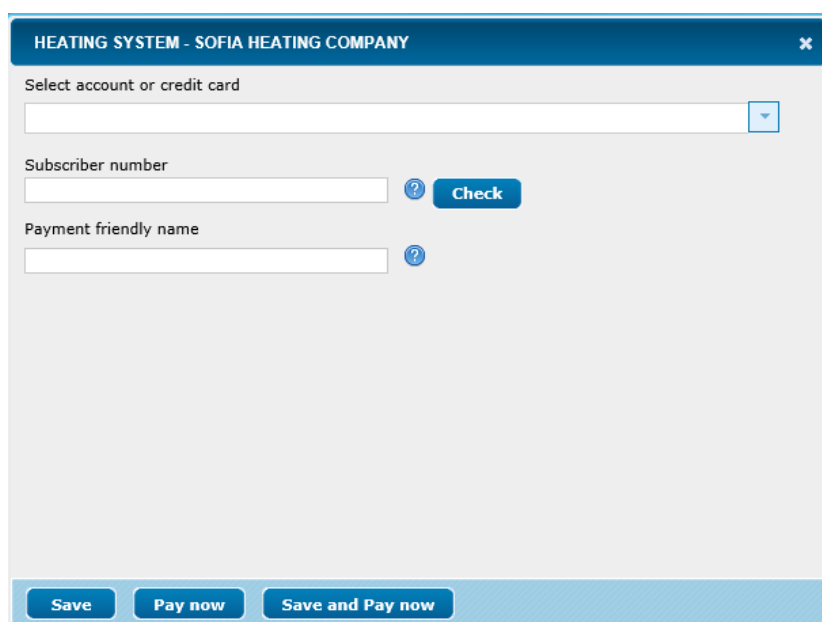
You should select a service and provider:



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

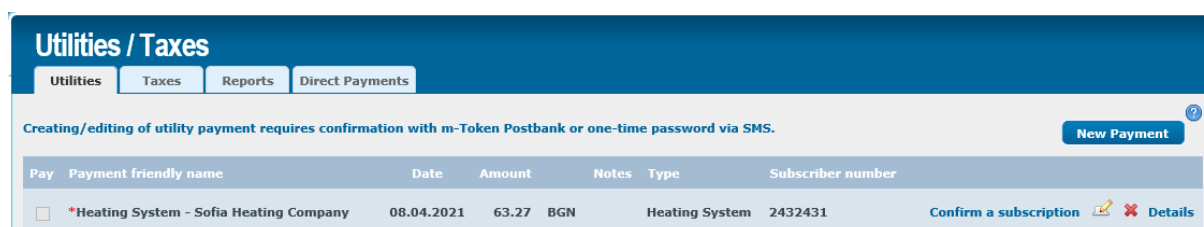
- **Select account or credit card** - with the button  you can select an account or credit card from which to make the payment. The system offers all (excluding frozen and deposit) BGN accounts of the user, which are indicated for use through the service;
- **Subscriber number** – enter your subscriber 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:



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.



Pay	Payment friendly name	Date	Amount	Notes	Type	Subscriber number	
<input type="checkbox"/>	*Heating System - Sofia Heating Company	08.04.2021	63.27	BGN	Heating System	2432431	<a href="#">Confirm a subscription</a>   <a href="#">Details</a>

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.

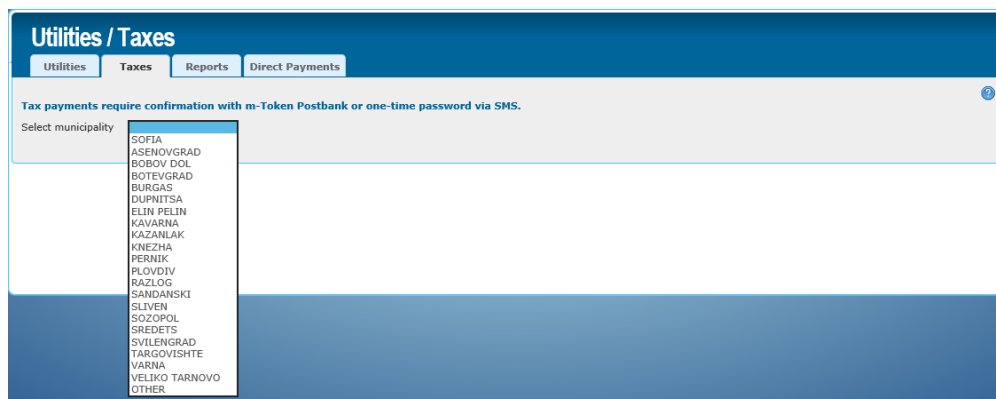
-  - click the icon if you want to edit the data for the respective service; a screen appears in which you can edit the subscription;

## 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**.

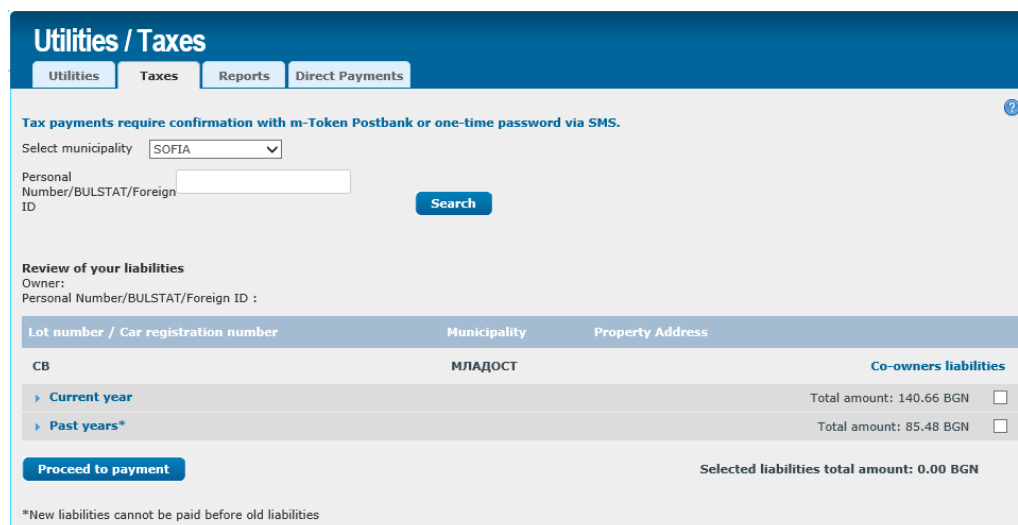
**Important!** Additional identification is required via the m-Token Postbank software token or confirmation with a one-time code (sent to a mobile number registered for the service) for every tax payment.



The screenshot shows the 'Utilities / Taxes' section with tabs for Utilities, Taxes, Reports, and Direct Payments. A message states: 'Tax payments require confirmation with m-Token Postbank or one-time password via SMS.' Below this, there is a 'Select municipality' dropdown menu. The dropdown is open, showing a list of municipalities: SOFIA, ASENNOVGRAD, BOBOV DOL, BOTEVGRAD, BURGAS, DUBNITSKA, ELIN PELIN, KAVARNA, KAZANLAK, KNEZHA, PERNIK, PLOVDIV, RAZLOG, SANDANSKI, SILVEN, SOZOPOL, SREDETS, SVILENGRAD, TARGOVISHTA, VARNIA, VELIKO TARNOVO, and OTHER.

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:



The screenshot shows the 'Utilities / Taxes' section with tabs for Utilities, Taxes, Reports, and Direct Payments. A message states: 'Tax payments require confirmation with m-Token Postbank or one-time password via SMS.' Below this, there is a 'Select municipality' dropdown menu set to 'SOFIA'. There is a text input field for 'Personal Number/BULSTAT/Foreign ID' and a 'Search' button. Below this is the 'Review of your liabilities' section. It shows 'Owner: Personal Number/BULSTAT/Foreign ID :'. There is a table with columns: 'Lot number / Car registration number', 'Municipality', and 'Property Address'. The table has one row with 'CB' in the first column and 'МЛАДОСТ' in the second column. To the right of the table is a 'Co-owners liabilities' section. It has two rows: 'Current year' with 'Total amount: 140.66 BGN' and 'Past years\*' with 'Total amount: 85.48 BGN'. There are checkboxes next to each total amount. At the bottom, there is a 'Proceed to payment' button and a message: 'Selected liabilities total amount: 0.00 BGN'. A footnote at the bottom left states: '\*New liabilities cannot be paid before old liabilities'.

**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 \*

Demo 2, BG528PBI79421022700802 (0.00 BGN)

Demo, BG79BPBI79421022700801 (0.00 BGN)

546667xxxxxx9017

Payment number

End date

Amount

72137203217

Transport vehicle tax

2020

2

02.11.2020

85.48 BGN

Pay now

Cancel

- ➔ 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:

Комунални / Данъци

Комунални

Данъци

Справка плащания

Директен дебит - комунални плащания

Платени

Отплащени

от

23.08.2020

до

23.09.2020

Тип:

Данъци

Брой резултати на страница:

25

Покажи

## 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.

Комунални / Данъци

Комунални

Данъци

Справка плащания

Директен дебит - комунални плащания

Контрагент

Номер на абонат

Конект

Изплатени

ЧЕЗ ЕЛЕКТРО БЪЛГАРИЯ

30030826

ДА

БРЕВА

0.00

Съгласие

Номер на абонат

Конект

Номер и дата на съгласието

Активен

Линейт

300308

БРЕВА

127127 05.07.2019

ДА

20.00

Последно плащане

Конектната сметка

Последно плащане

Сума

Номер на документ

Такси

—

—

0.00

0

На

Плащания

Нова справка записи



## 15. Menu “Documents”

All users of the e-Postbank service, for whom the condition that the user's TIN matches the bank client's TIN, have the opportunity to access their documents, electronically signed on the e-Sign Pad in the banks's branch .

Thus, customers who have concluded an agreement for electronic signing with the bank and sign documents electronically in a branch of the bank, will be able to see the documents signed by them in the "Documents" menu.



After logging in to e-Postbank, when accessing the "Documents" menu, additional confirmation will be requested from the user via m-Token Postbank (if one is activated) or via a one-time code received via Viber/SMS. The confirmation is valid for the entire session, i.e. until the client logs off.

For the convenience of the users' various search of filters are available:

- Number of last signed -10, 25 or 50.
- For period and document type/document subtype.

All types of electronically signed documents, intended for the customer are visualized - contracts, payment documents for completed transfers, bank cards, insurances, periodic payments, subscriptions and others.



Users will be able to download the electronically signed document via the "Download" button in “.pdf” format:

Document type	Document subtype	Document date	Account number/card	
Payment documents	Payment from/to the budget	21.09.2023	BG30BPB179401070493002	<a href="#">Download</a>

## 16. Menu “Offers”

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

## 17. Menu “Currency”

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

Currency

Currency Exchange Rates

Currency convertor

Preferential rates

From

13.05.2021

to

26.04.2021

Selected Currency

Main Currencies

All Currencies

Show

Currency	Units	BNB	Online transaction		Cash transaction		Date	Pref. rate
			Buy	Sell	Buy	Sell		
<div><div></div><div>AUD</div></div>	1	1.248460	1.218600	1.281100	0.000000	0.000000	07.02.2021	
<div><div></div><div>AUD</div></div>	1	1.248460	1.207500	1.295100	0.000000	0.000000	07.02.2021	
<div><div></div><div>CAD</div></div>	1	1.268540	1.272600	1.337800	0.000000	0.000000	07.02.2021	
<div><div></div><div>CAD</div></div>	1	1.268540	1.236400	1.299800	0.000000	0.000000	07.02.2021	
<div><div></div><div>CAD</div></div>	1	1.268540	1.232300	1.308500	0.000000	0.000000	07.02.2021	
<div><div></div><div>CHF</div></div>	1	1.810450	1.711000	1.754500	1.708500	1.756500	07.02.2021	
<div><div></div><div>CHF</div></div>	1	1.810450	1.786000	1.837800	1.783400	1.840400	07.02.2021	

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

### Currency

Currency Exchange Rates
Currency convertor
Preferential rates

From 13.05.2021 to 26.04.2021

☒ Selected Currency
☐ Main Currencies
☐ All Currencies

Show

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.

### Currency

Currency Exchange Rates
Currency convertor
Preferential rates

Amount  For date 26.04.2021

From BGN

To BGN

Calculate

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

Currency Exchange Rates

Currency converter

Preferential rates

From

13.05.2021

to

26.04.2021

Selected Currency

Main Currencies

All Currencies

Show

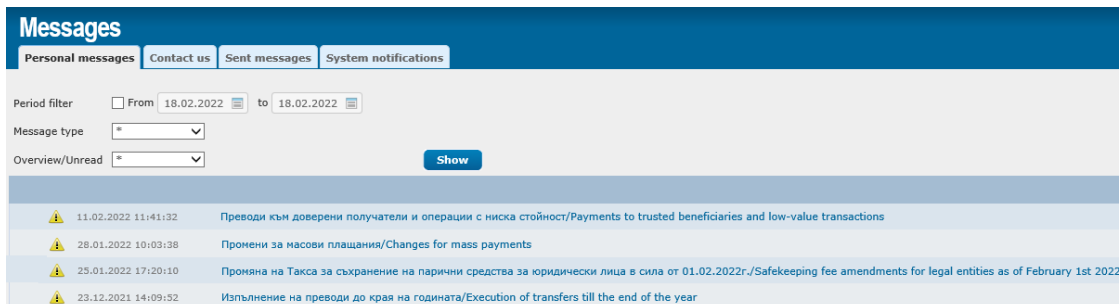
Currency	Units	Online transaction				Date	Threshold	State
		Buy	Stand. rate	Sell	Stand. rate			
<div><div></div></div> EUR	1	1.951000	1.949000	1.959000	1.959900	07.02.2021	5 000.00	Active
<div><div></div></div> EUR	1	1.951000	1.949000	1.959000	1.959900	07.02.2021	5 000.00	Active
<div><div></div></div> EUR	1	1.951000	1.949000	1.959000	1.959900	07.02.2021	5 000.00	Active

## 18. 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

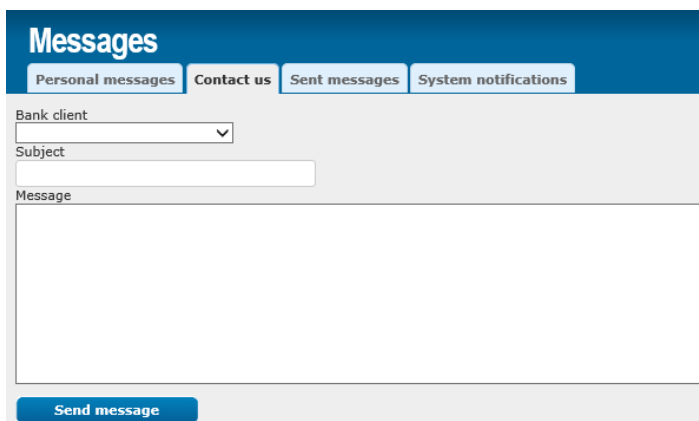
Message type \*

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
28.01.2022 10:03:38	Промени за масови плащания/Changes for mass payments
25.01.2022 17:20:10	Промяна на Такса за съхранение на парични средства за юридически лица в сила от 01.02.2022г./Safekeeping fee amendments for legal entities as of February 1st 2022.
23.12.2021 14:09:52	Изпълнение на преводи до края на годината/Execution of transfers till the end of the year

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

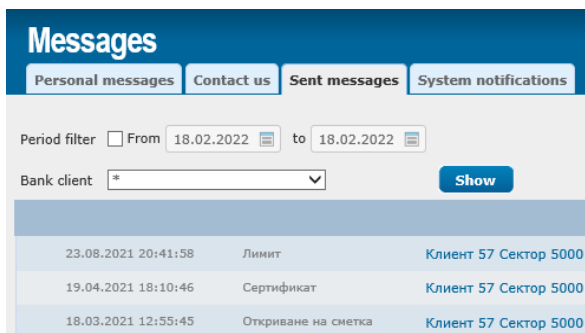
Bank client \*

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 18.02.2022 to 18.02.2022

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 18.02.2022 to 18.02.2022

Notification type: \*

**System notifications**

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

## 19. 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 17.08.2021 to 17.08.2021

**SESSIONS**

Advanced search

Date	Channel	Last login	Active
22.04.2021 12:32:31	WEB	22.04.2021 12:57:12	No
21.04.2021 14:16:44	WEB	21.04.2021 15:12:45	No
21.04.2021 14:16:17	WEB	21.04.2021 14:16:17	No
21.04.2021 08:24:36	WEB	21.04.2021 08:30:43	No
20.04.2021 17:21:07	WEB	20.04.2021 17:31:43	No
19.04.2021 16:28:44	WEB	19.04.2021 17:13:40	No
19.04.2021 12:13:50	WEB	19.04.2021 12:15:51	No
17.04.2021 00:43:30	WEB	17.04.2021 00:46:57	No
16.04.2021 19:22:33	Mobile	16.04.2021 19:28:02	No
16.04.2021 19:19:36	Mobile	16.04.2021 19:19:59	No
16.04.2021 19:19:28	Mobile	16.04.2021 19:19:28	No
16.04.2021 19:19:20	Mobile	16.04.2021 19:19:20	No
16.04.2021 19:08:16	Mobile	16.04.2021 19:09:55	No
16.04.2021 19:07:42	Mobile	16.04.2021 19:08:12	No
16.04.2021 19:06:45	Mobile	16.04.2021 19:07:34	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](#)
[Change username](#)
[Change password](#)
[QES](#)
[Token management](#)

Creation date from  to  [Show](#)

IP ADDRESSES		
<input type="text"/> Advanced search		
IP	Last login	Session Count
10.1.10.42	22.04.2021 12:57:12	41

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

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

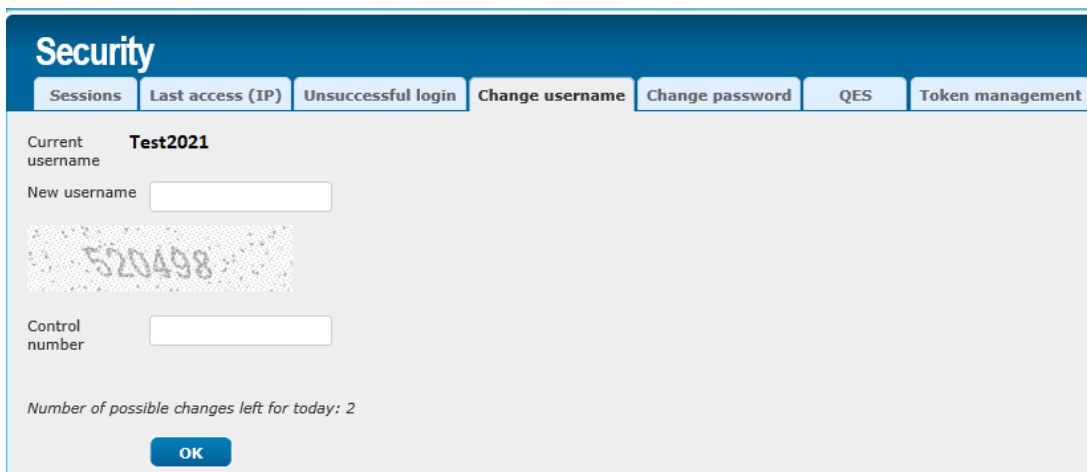
Date	IP
13.08.2021 12:16:09	10.1.10.41
13.08.2021 12:15:56	10.1.10.41
13.08.2021 09:54:27	10.0.96.166

In the **Change username** tab, you can change your current username.

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.

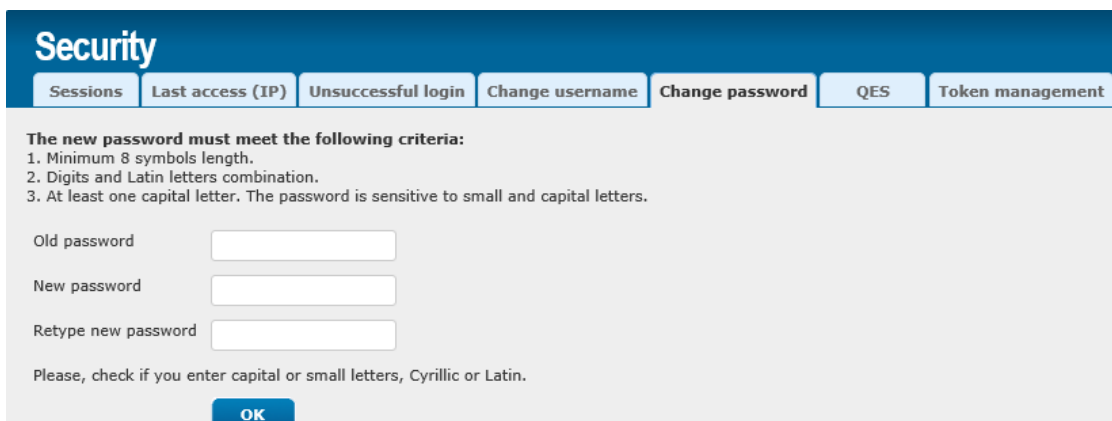


In the **Change password** tab you can change your login password.

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



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

## 20. 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:**

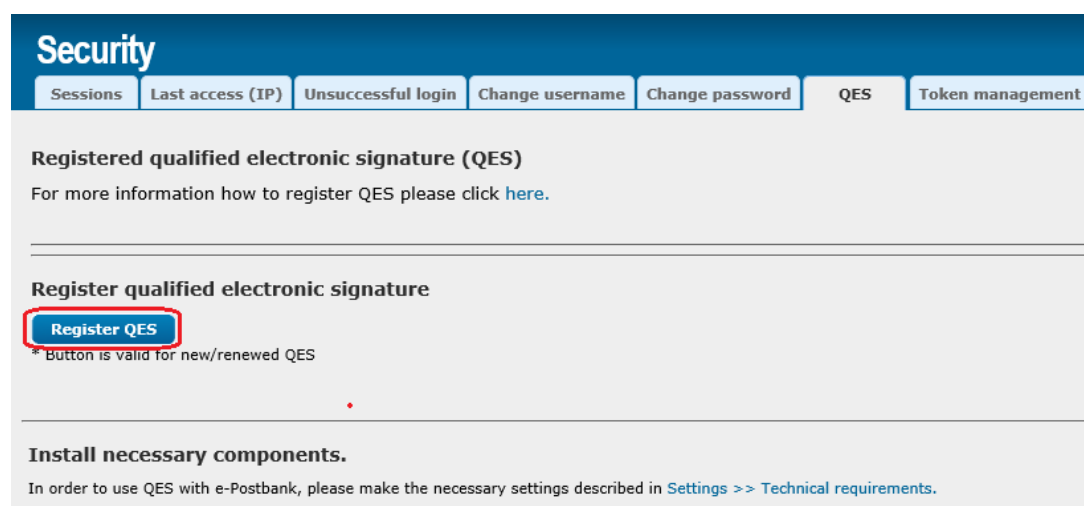
- Third party transfers
- Payment to third party credit card
- Submitting a request for limit change
- Request for cash withdrawal
- Signing documents for online account opening (documents can be signed only with a valid QES - qualified electronic signature)
- Recurring payments with automatic execution
- Creating and editing a subscription for utility bills payments
- Tax payments
- Utility bills payment without subscription

**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:



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).

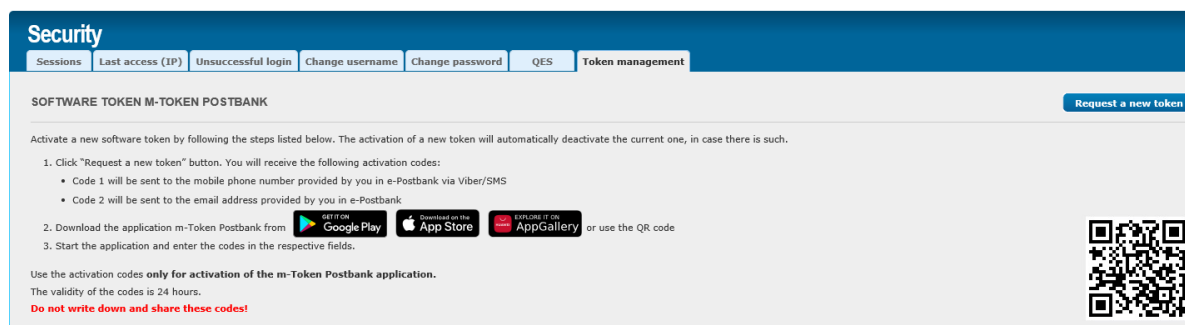
To order transfers via e-Postbank and m-Postbank and to confirm the operations that require additional confirmation, you only need a smartphone with Android (4.4.4+) or iOS (8.0+) operating system.

**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**:



**Security**

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

**SOFTWARE TOKEN M-TOKEN POSTBANK** [Request a new token](#)

Activate a new software token by following the steps listed below. The activation of a new token will automatically deactivate the current one, in case there is such.

- Click "Request a new token" button. You will receive the following activation codes:
  - Code 1 will be sent to the mobile phone number provided by you in e-Postbank via Viber/SMS
  - Code 2 will be sent to the email address provided by you in e-Postbank
- Download the application m-Token Postbank from [Google Play](#), [App Store](#), [AppGallery](#) or use the QR code
- Start the application and enter the codes in the respective fields.

Use the activation codes **only for activation of the m-Token Postbank application**.  
The validity of the codes is 24 hours.  
**Do not write down and share these codes!**



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	

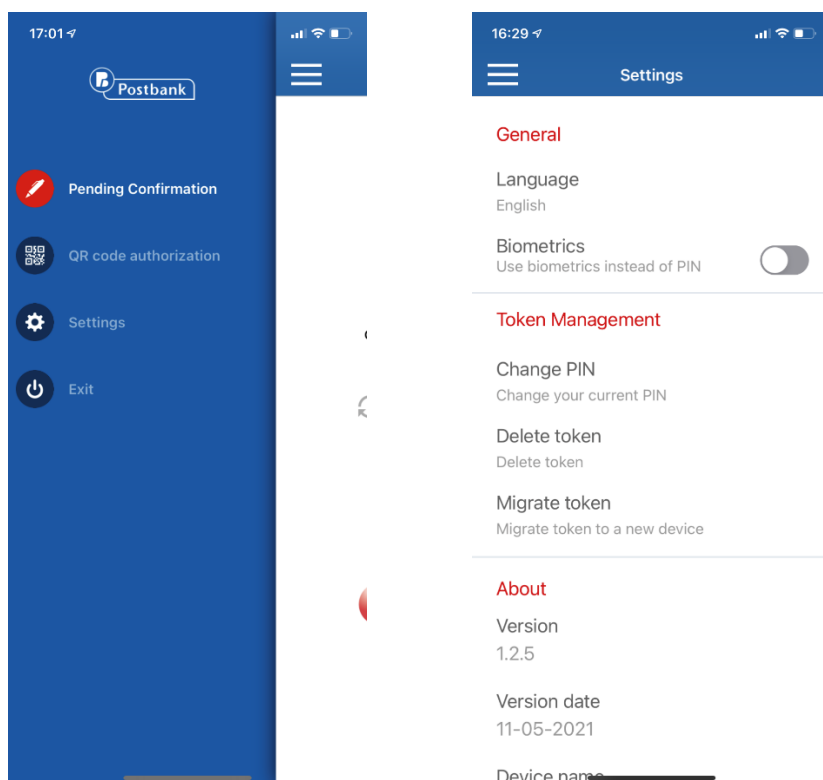
16:29 < Back Token activation Ok

Confirm PIN

\*\*\*\*\*

1	2	3
4	5	6
7	8	9
	0	

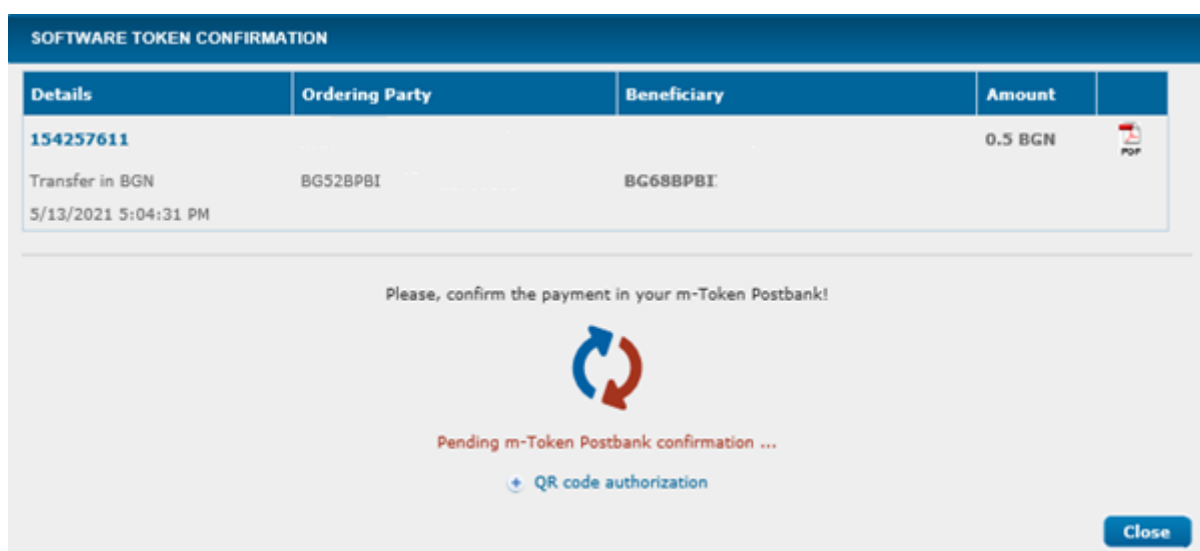
After creating a PIN to access the application, you can activate a biometric login from the Settings menu:



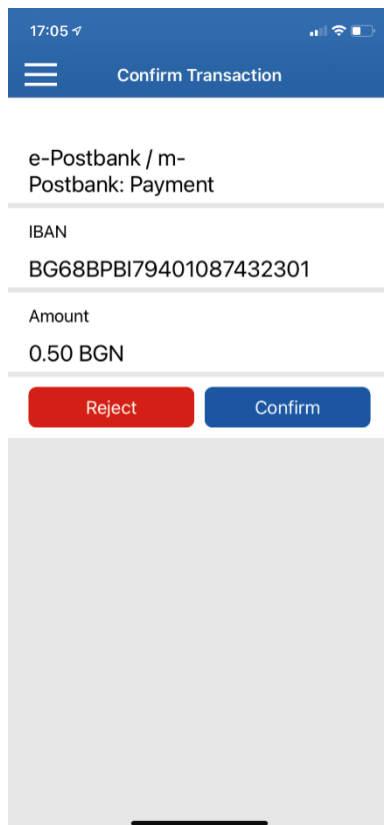
### Confirming operations with m-Token Postbank:

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.



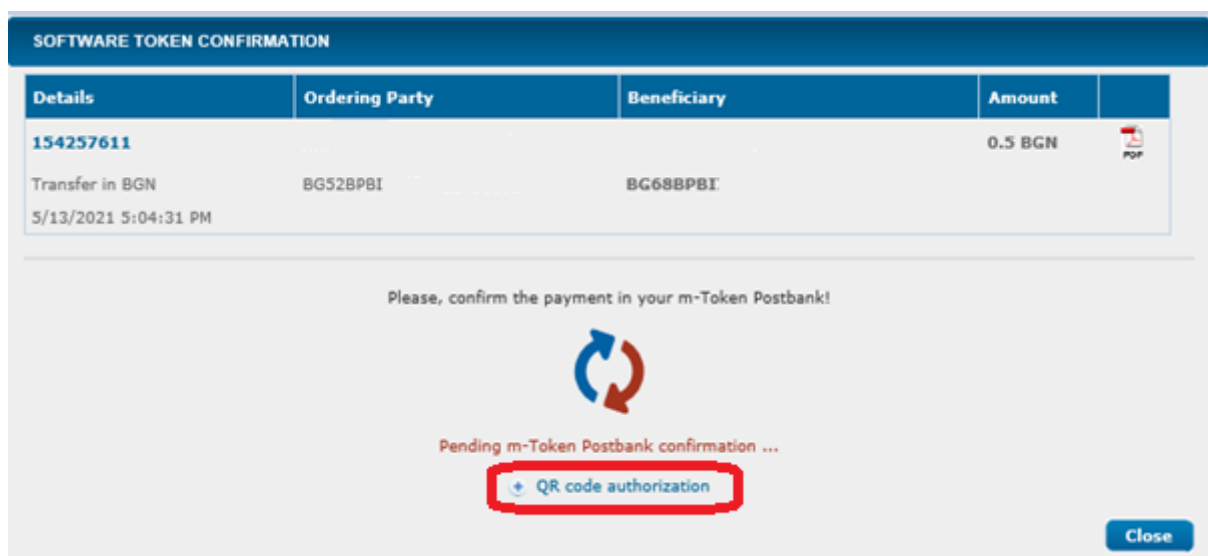
Then you need to enter the PIN to access the application and view the details of the operation that awaits confirmation:




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	
154257611			0.5 BGN	
Transfer in BGN	BG52	BG68BPBI		
5/13/2021 5:04:31 PM				

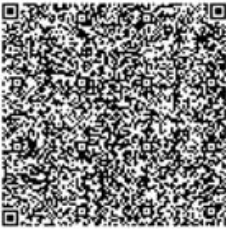
Please, confirm the payment in your m-Token Postbank!



Pending m-Token Postbank confirmation ...

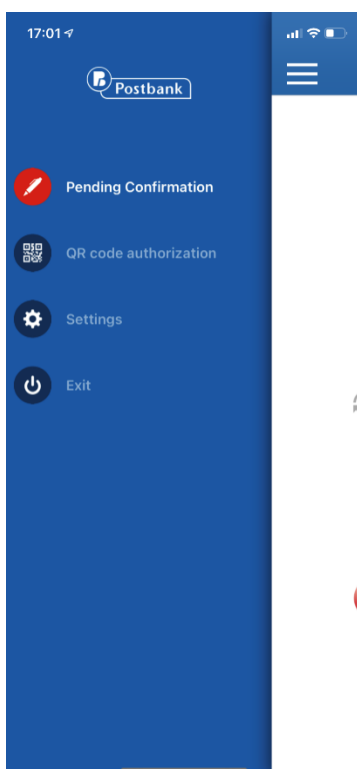
[QR code authorization](#)

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**:

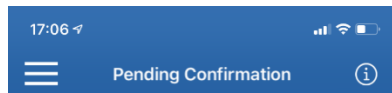


**Confirmation after login in the application**

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



## 21. 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
<b>System:</b>		
Login	* Active	Not active <a href="#">Activate</a>
Login credential change	Not active <a href="#">Activate</a>	Not active <a href="#">Activate</a>
<b>Transactional:</b>		
Rejected transfer	Not active <a href="#">Activate</a>	Not active <a href="#">Activate</a>
Pending obligation for Taxes	Not active <a href="#">Activate</a>	Not active <a href="#">Activate</a>

[Hide additional notifications](#)

Notification Event	Viber/SMS notification	E-mail notification
Create transfer	Not active <a href="#">Activate</a>	Not active <a href="#">Activate</a>
Sign transfer	Not active <a href="#">Activate</a>	Not active <a href="#">Activate</a>
Send transfer	Not active <a href="#">Activate</a>	Not active <a href="#">Activate</a>
Cancel transfer	Not active <a href="#">Activate</a>	Not active <a href="#">Activate</a>
Create transfer from recurring payment	Not active <a href="#">Activate</a>	Not active <a href="#">Activate</a>

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](#)

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

Total balance		13 453.07 BGN	
Bank Accounts	Balance	Currency	Available balance
BG79BPBI79421022700801 BGN	BG79BPBI79421022700801	0.00 BGN	0.00
BG25BPBI79421022700803 BGN	BG25BPBI79421022700803	14.01 BGN	14.01
BG52BPBI79421022700802 BGN	BG52BPBI79421022700802	485.22 BGN	315.28
BG36BPBI79421022804201 BGN	BG36BPBI79421022804201	233.98 BGN	133.98

Name	Amount
testr	68.85 BGN
test4856	74.54 BGN
сметка София	64.29 BGN
тест	40.85 BGN
Test 1	43.28 BGN
Test 2	81.82 BGN
Test651	20.39 BGN
test & София256	64.01 BGN
паркинг	41.02 BGN
Test5	29.44 BGN

**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**

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.



## 22. Online recovery of forgotten password

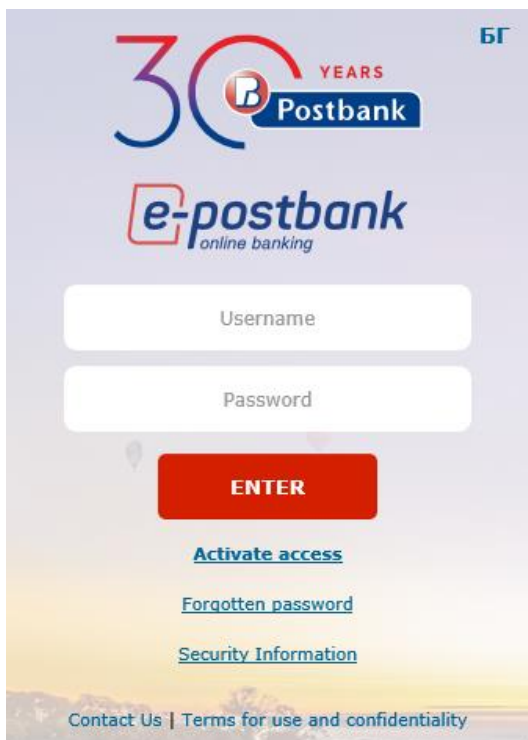
You have the opportunity to reissue your password for access to Internet banking completely free of charge and without visiting a branch of the Bank, if you do not remember it.

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:



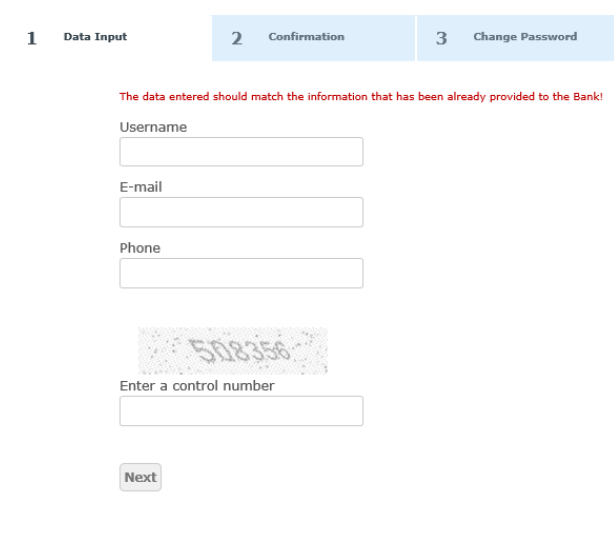
The login screen features the 30th anniversary logo (30 YEARS Postbank) and the e-postbank online banking logo. It includes input fields for 'Username' and 'Password', a red 'ENTER' button, and links for 'Activate access' and 'Forgotten password'. A message box states: 'You can request a new password 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 form is titled '1 Data Input' and includes a progress bar with steps: '1 Data Input', '2 Confirmation', and '3 Change Password'. A red warning message states: 'The data entered should match the information that has been already provided to the Bank!'. The form contains input fields for 'Username', 'E-mail', and 'Phone'. Below these is a CAPTCHA image showing the number '508358' and a label 'Enter a control number' with an input field. A 'Next' button is at the bottom.

## Step 2 – Confirmation

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

<b>1</b> Data Input	<b>2</b> Confirmation	<b>3</b> 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](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](https://e-postbank.bg/ePortal/page/default.aspx?xml_id=/en-US/.forgottenPasswordEnterECCD) and fill the following two values  
ID: [yana.brsv@gmail.com](mailto: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:

<b>1</b> Data Input	<b>2</b> Confirmation	<b>3</b> Change Password
---------------------	-----------------------	--------------------------

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

E-mail

Code


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](#).

## 23. 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.

## 24. 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:

