2023

Digital banking

INTERNET BANKING MANUAL FOR INDIVIDUAL CLIENTS

POSTBANK

Internal Use

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Internal Use

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

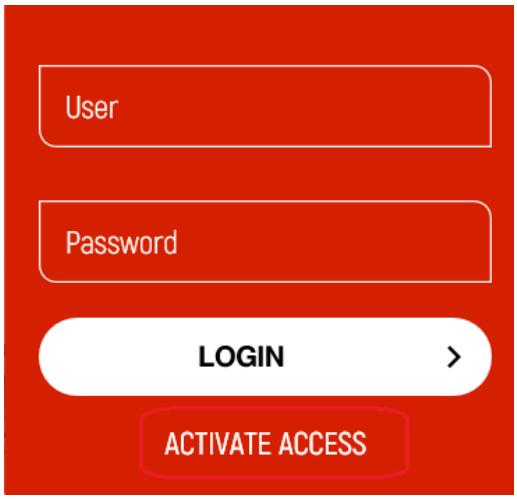
You can register for Internet banking:

- 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

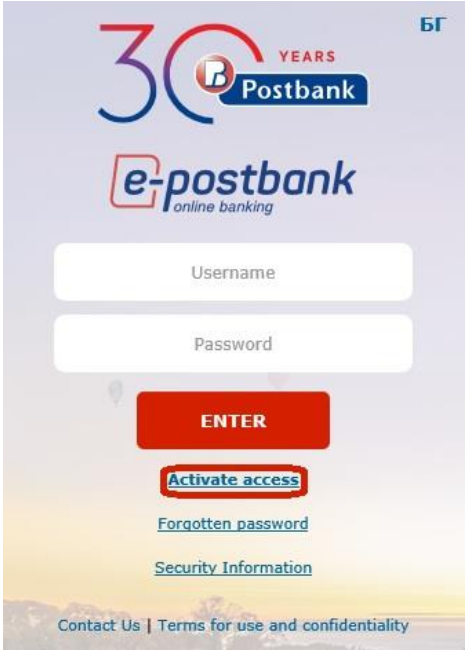
The online registration can be started from the following two options:

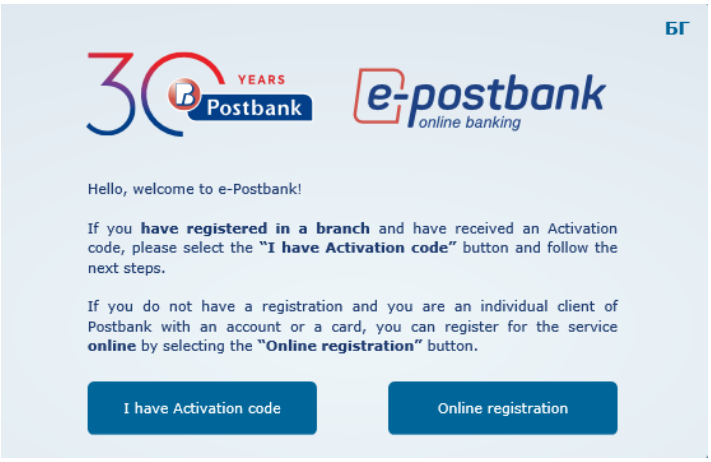
- The corporate website of the bank **www.postbank.bg** by selecting the link "Activate access" and after that "Online registration".



- From the Internet banking page page **www.e-postbank.bg** by selecting the link "Activate access"

Internal Use





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:

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

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

Internal Use

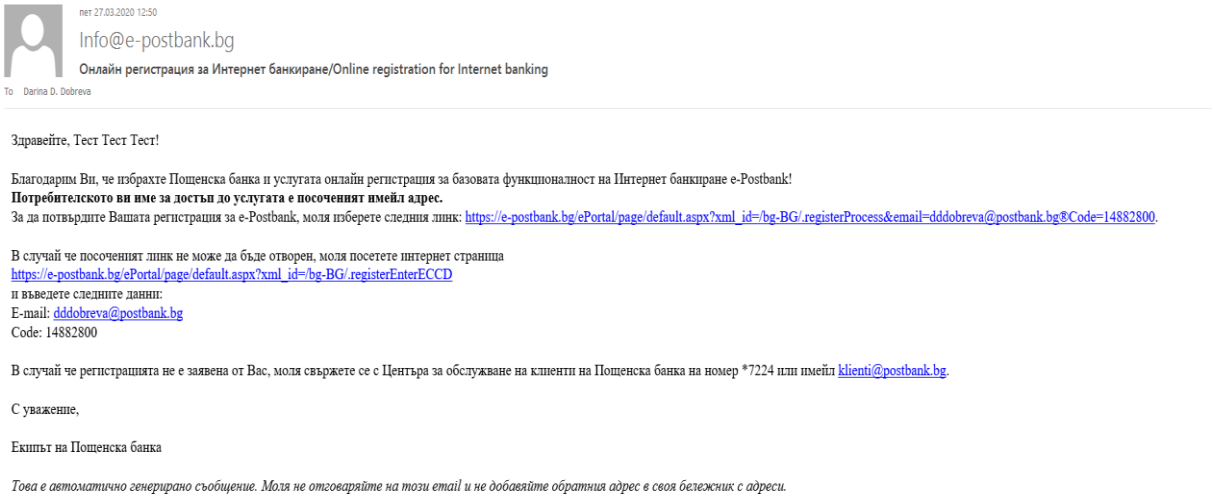
IMPORTANT: The entered information must correspond to the **data provided to the Bank**. In case the phone number or e-mail address you enter **does not match those provided to the Bank, the registration will be unsuccessful**.

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.

Internal Use

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**:



пет 27.03.2020 12:50

Info@e-postbank.bg

Онлайн регистрация за Интернет банкиране/Online registration for Internet banking

To Darina D. Dobreva

Здравейте, Тест Тест Тест!

Благодарим Ви, че избрахте Пощенска банка и услугата онлайн регистрация за базовата функционалност на Интернет банкиране e-Postbank!
Потребителското ви име за достъп до услугата е посоченият имейл адрес.
За да потвърдите Вашата регистрация за e-Postbank, моля изберете следния линк: https://e-postbank.bg/ePortal/page/default.aspx?xml_id=/bg-BG/.registerProcess&email=dddobreva@postbank.bg®Code=14882800.

В случай че посоченият линк не може да бъде отворен, моля посетете интернет страница
https://e-postbank.bg/ePortal/page/default.aspx?xml_id=/bg-BG/.registerEnterECCD
и въведете следните данни:
E-mail: dddobreva@postbank.bg
Code: 14882800

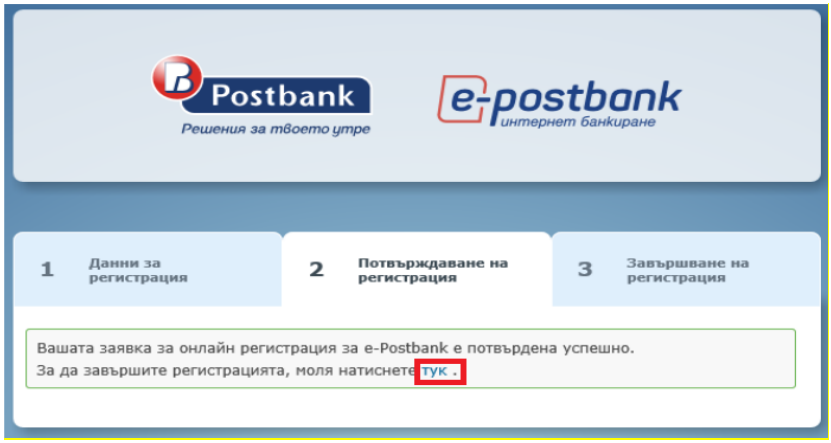
В случай че регистрацията не е заявена от Вас, моля свържете се с Центъра за обслужване на клиенти на Пощенска банка на номер *7224 или имейл klienti@postbank.bg.

С уважение,

Екипът на Пощенска банка

Това е автоматично генерирано съобщение. Моля не отговаряйте на този email и не добавяйте обратния адрес в своя бележник с адреси.

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



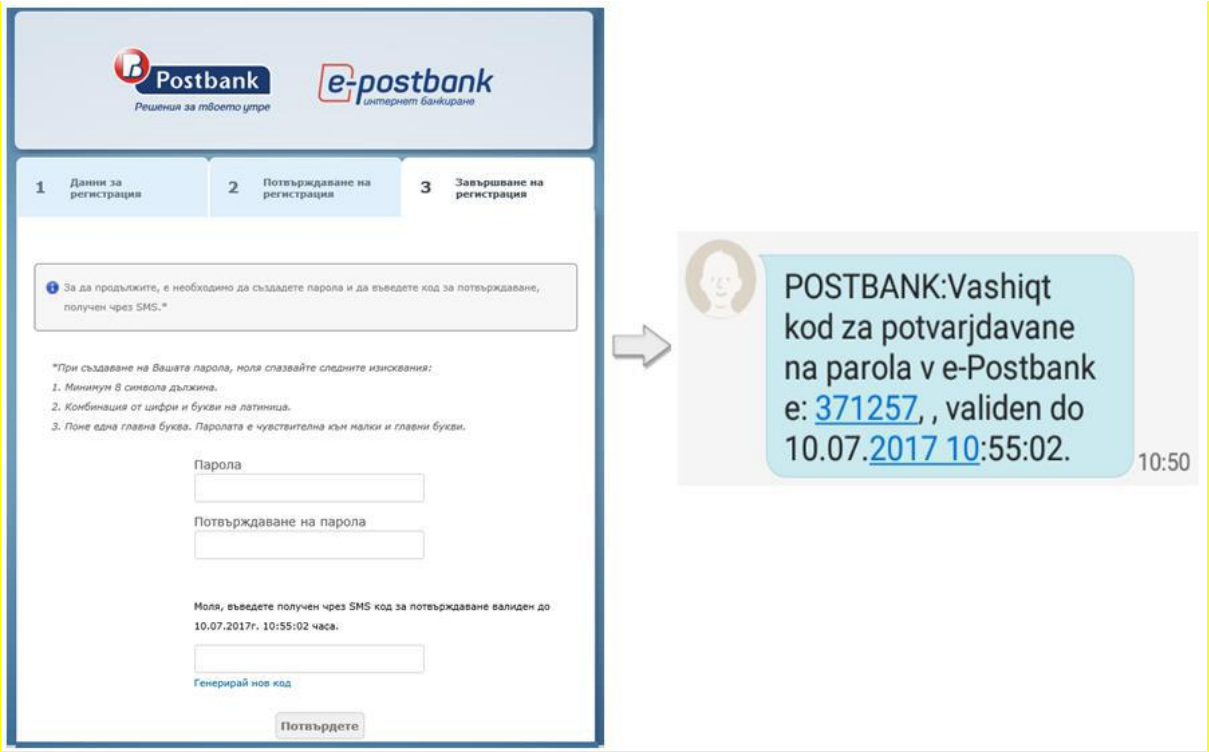
After selecting "here" follows the **last step** in the registration - creating a password. The password is chosen by you and is confirmed by a one-time code received via SMS, sent to a mobile number that you have provided to the Bank.

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

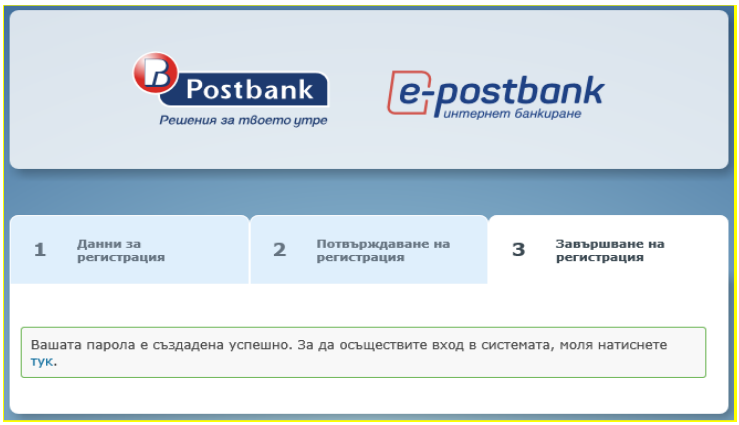
- Minimum 8 characters lenght;
- Combination of numbers and letters in Latin;
- At least one capital letter. The password is case sensitive;

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

Internal Use



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).

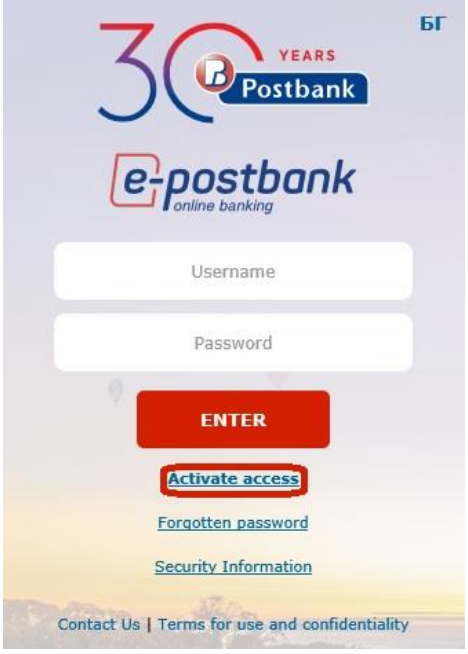
Internal Use

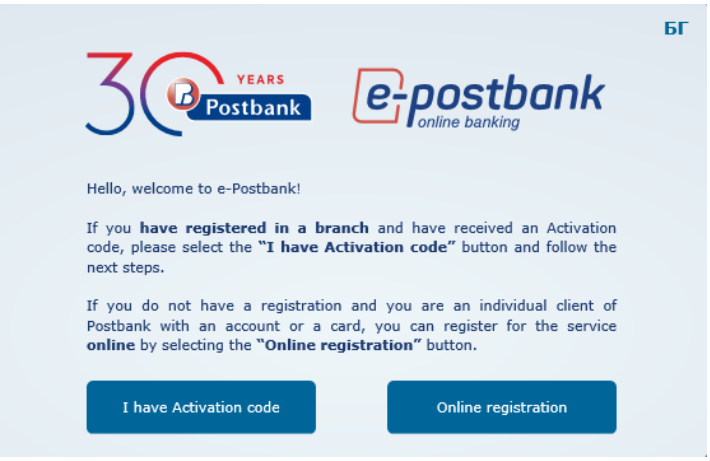
- Information about exchange rate and currency calculator;
- Ability to change the password (the username is the email with which you have registered, the username cannot be changed). The **password** can be changed at any time from the menu **Security -> Change password**.
- Review user sessions;
-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

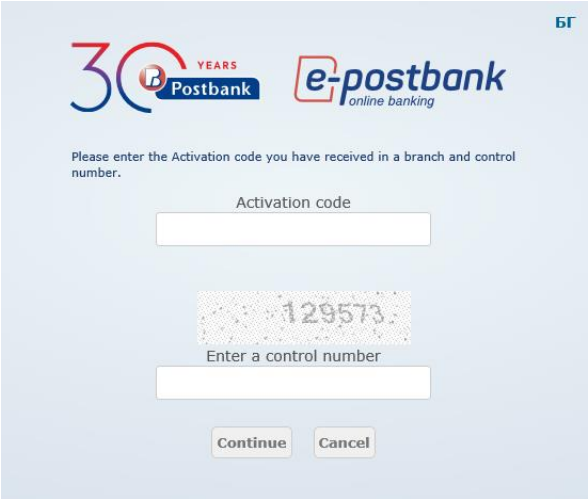
The activation code has to be entered in the Internet banking page **www.e-postbank.bg** by selecting the link "Activate access" and "I have Activation code" button.





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.

Internal Use

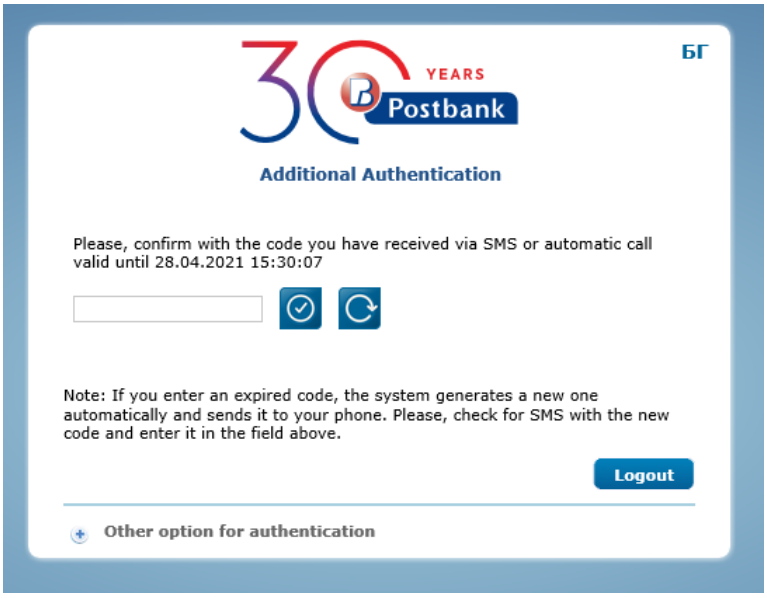


5. Login to e-Postbank

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).



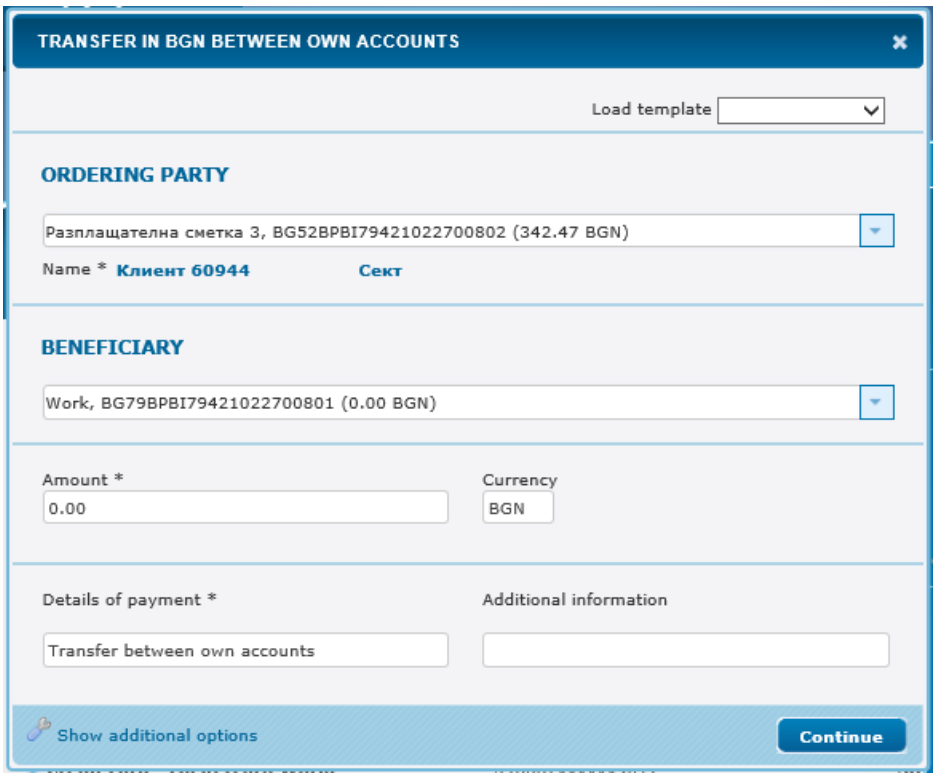
6. Menu "Accounts"

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

Internal Use

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

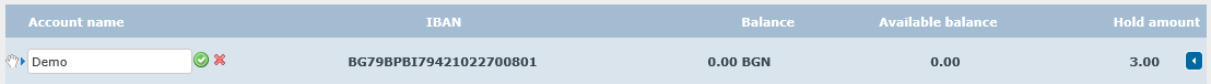
After holding one of the accounts and placing it on another account, the screen for making a transfer is automatically displayed, and the information in the fields for ordering party and beneficiary, as well as Details of payment, is automatically filled in by the system:



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

Internal Use

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.

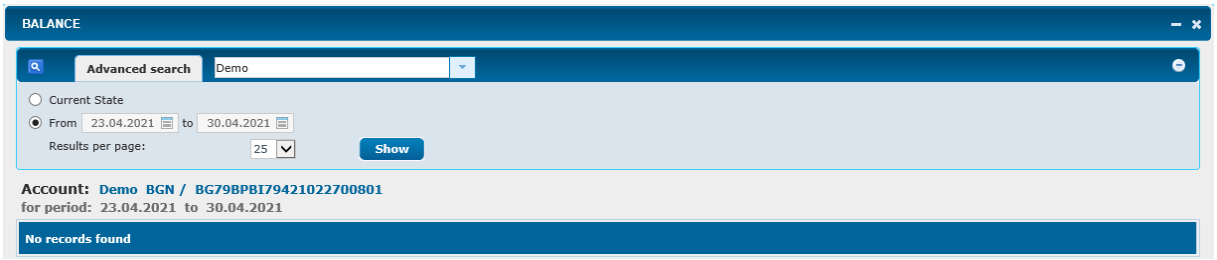


Function buttons in the "Accounts" menu:

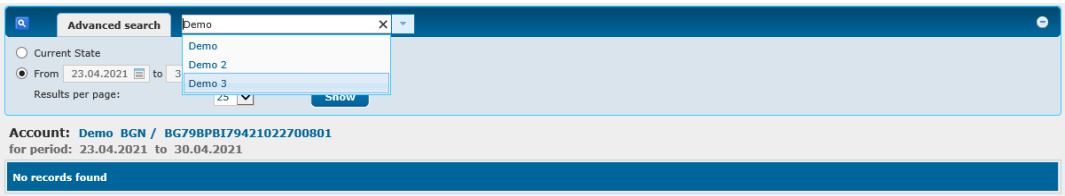
Functional buttons for balance, movements and new transfer are located in the context of each account.

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

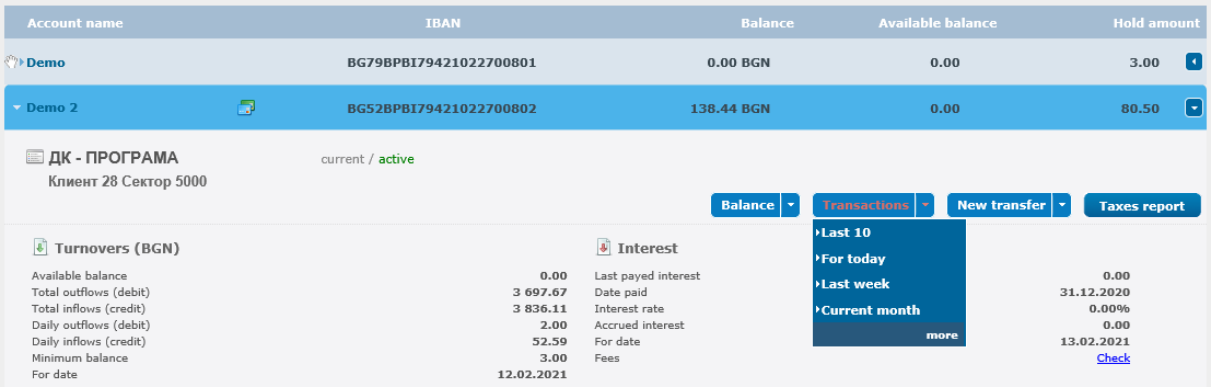
To check it, it is necessary to select a period, number of movements per page and press the Show button.



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:

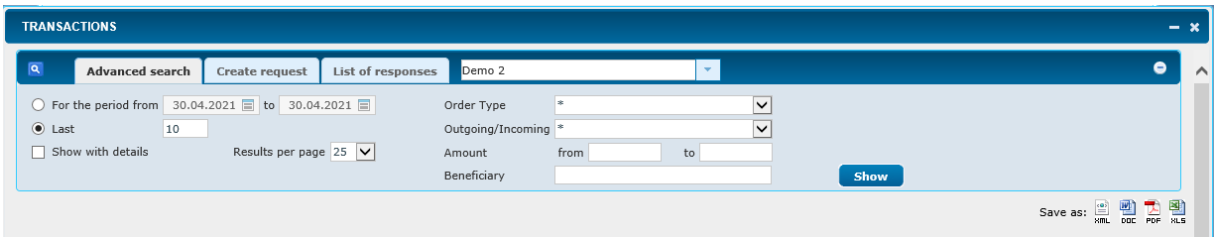


With the **Movements** button you can make a reference for movements on an account of your choice.



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.

Internal Use

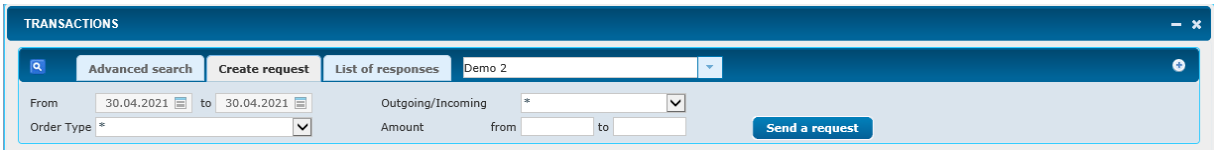


The generated report can be saved on your computer in the following formats: HTML, DOC, PDF and XLS. To do this, you must select one of the options:

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

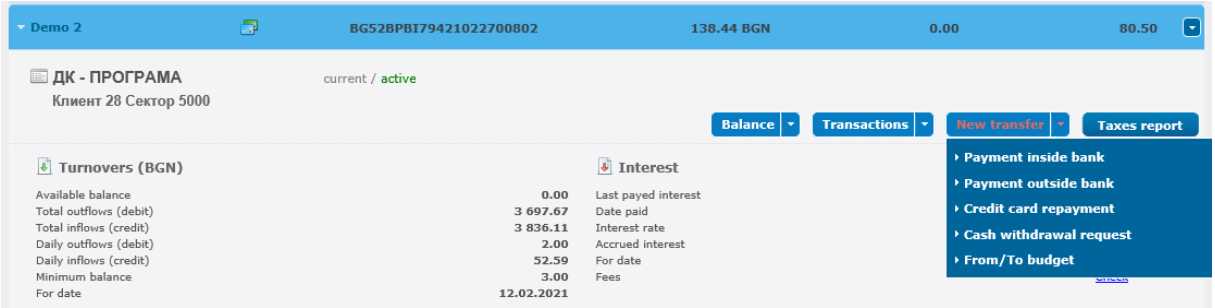
To do this, you need to select a specific account that you want to refer to in the **Accounts** menu. After selecting the **Transactions** button.

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.

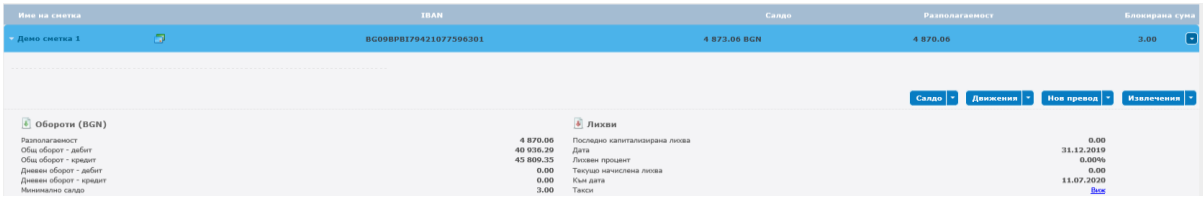


From the **New transfer** button you can order a transfer from the account of your choice. For this purpose it is necessary to select the type of operation (Transfer in the bank, outside the bank, etc.) and a form for creating a transfer will be displayed on the screen.

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



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



Internal Use

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.

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

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.

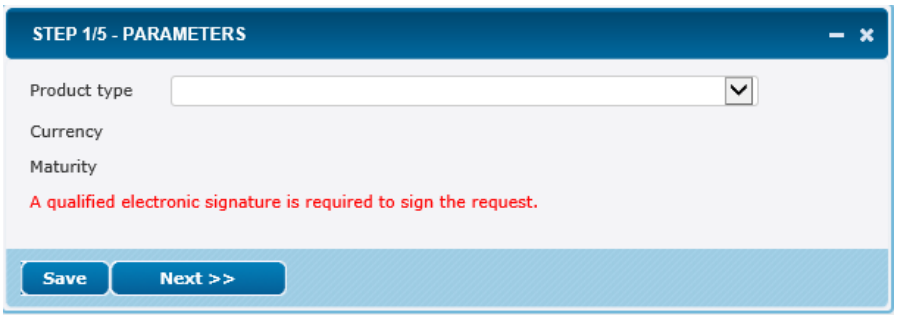
Only individuals who are account holders can open online accounts. Users to individual customers who are not account holders do not have the right to open accounts online.

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

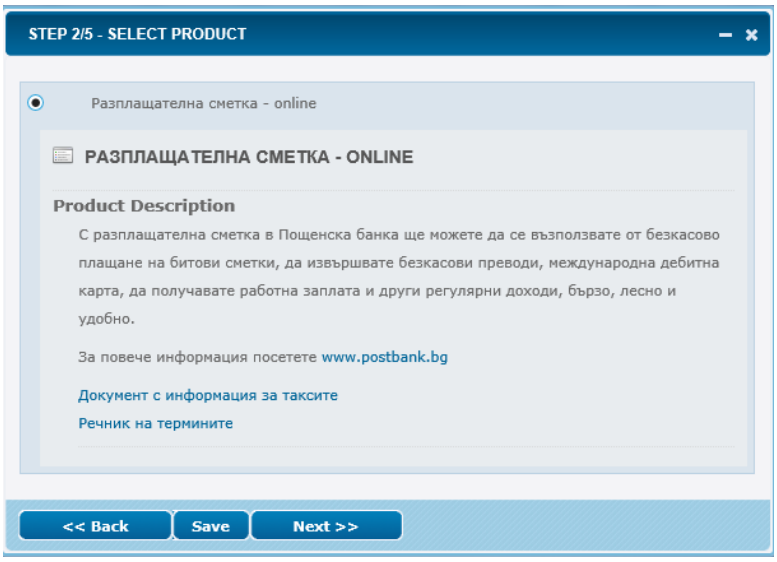
The process of opening a new account goes through:

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

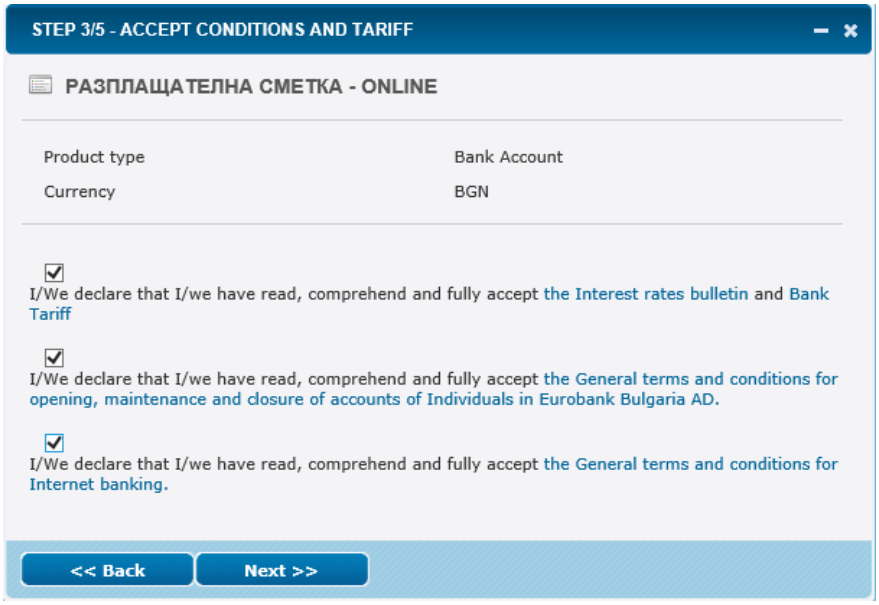
Internal Use



Choice of product:



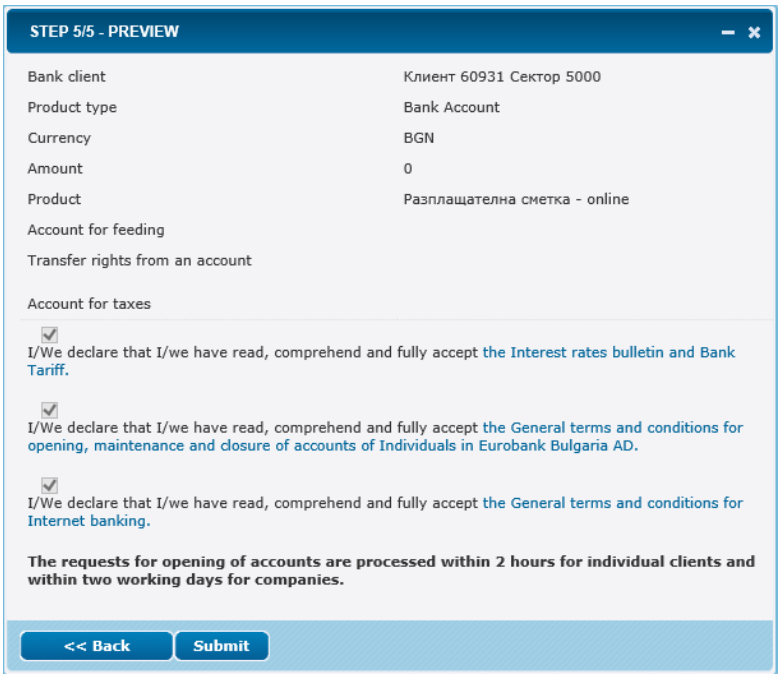
Read and accept the General terms and conditions and the Bank's Tariff.



Internal Use

Choice of rights for the newly opened account:

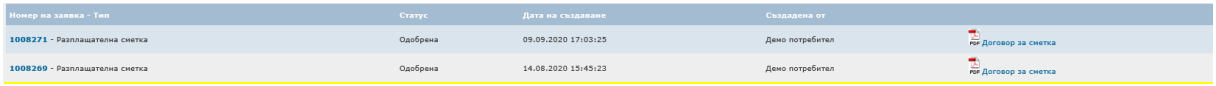
View and confirm details:



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	Демо потребител	Договор за сметка
1008269 - Разплащателна сметка	Одобрена	14.08.2020 15:45:23	Демо потребител	Договор за сметка

7. Customization of home screen

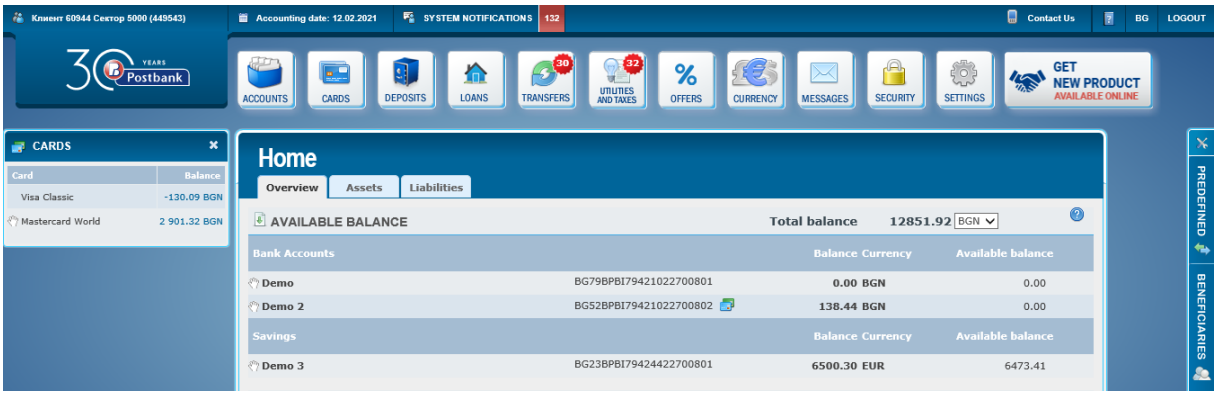
At the top of the main screen is the main menu (widget) bar of the system:

Internal Use

Each of the icons can be moves 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.

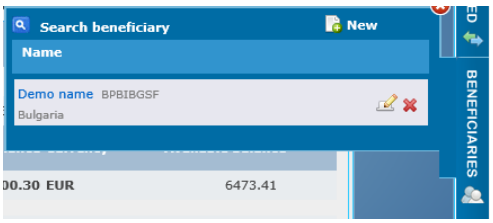
With the widgets you can perform actions without having to open the corresponding menu in the main screen. For example, you can use the **ACCOUNTS** widget to make a transfer between your personal accounts or a transfer from a current account to a credit card (if you have positioned the **CARDS** widgets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



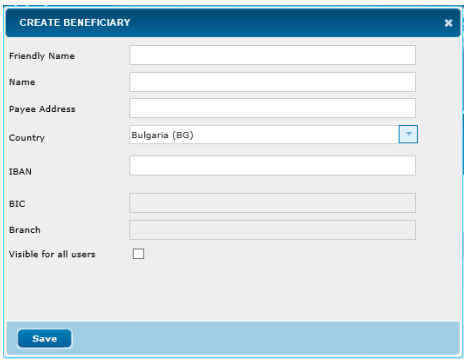
8. Beneficiaries

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.



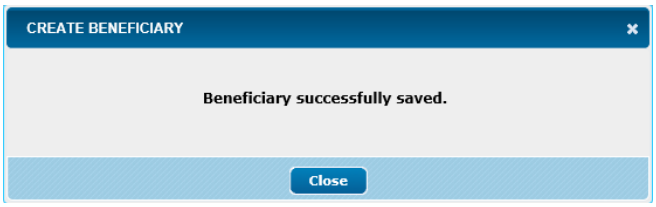
To add a new beneficiary, click **New** in the upper right corner. A screen opens where you enter the required data:



Internal Use

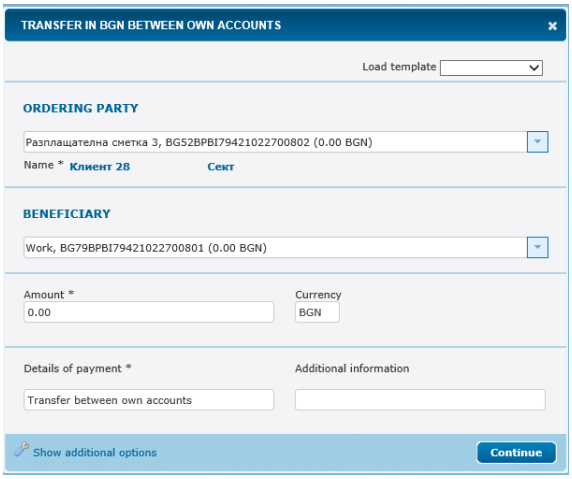
After entering the IBAN, the system automatically fills in the **BIC and Bank fields**.

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



9. Templates

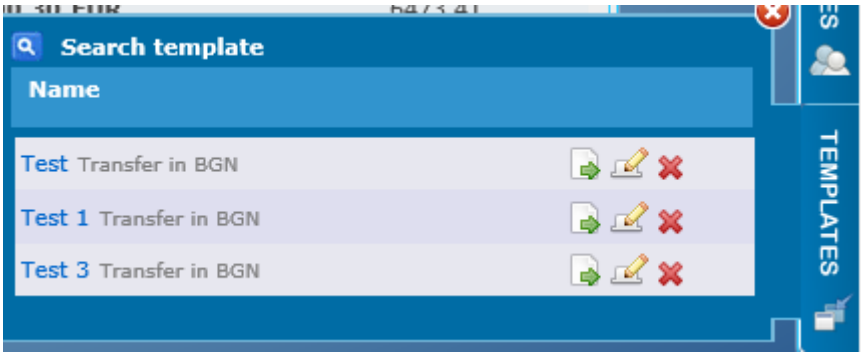
You can create a template of a specific transfer by selecting the Show additional features link:



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

Internal Use

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"

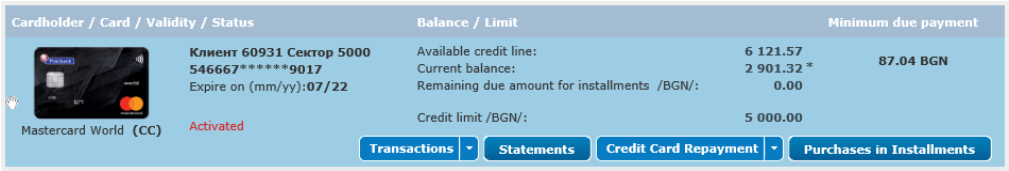
From the **"Cards"** menu you can get information about your debit or credit cards. The menu contains information about active and inactive cards (if any). Two submenus are displayed: **Active** (contains information about the active cards) and **Inactive** (contains information about the inactive cards). 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.

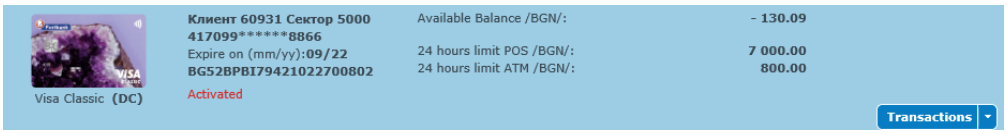
For each of the cards you can see the status, validity, limit and available balance.

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.



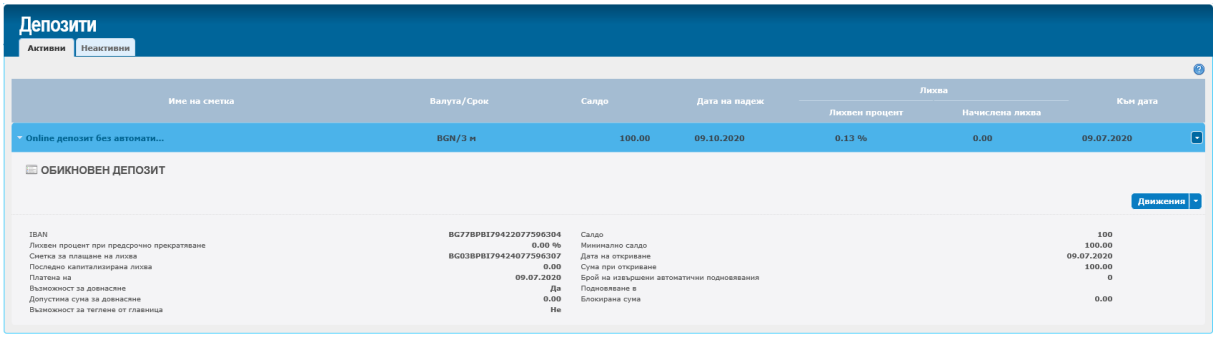
Internal Use

11. Menu “Deposits”

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

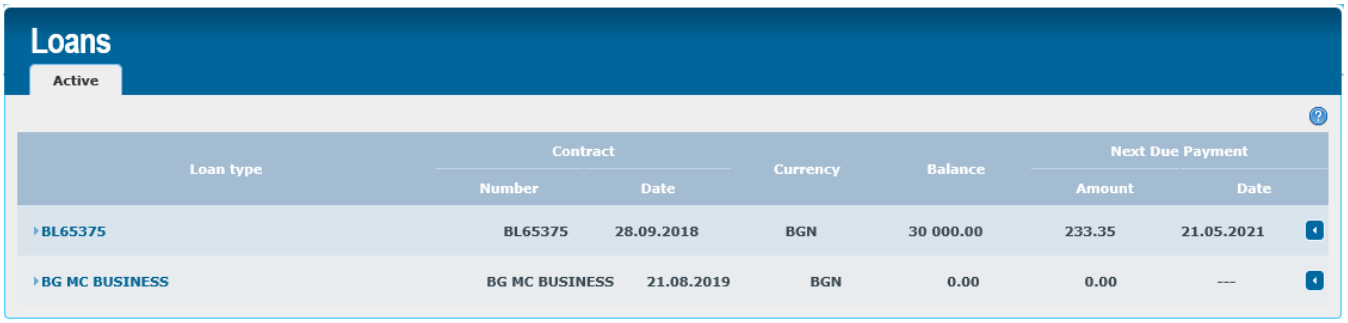
In this menu you can find all the necessary information about the deposits you have in the bank - term and currency of the deposit accounts, the movements on the account from the moment of its opening, maturity date, interest rate, etc.

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



12. Menu “Credits”

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



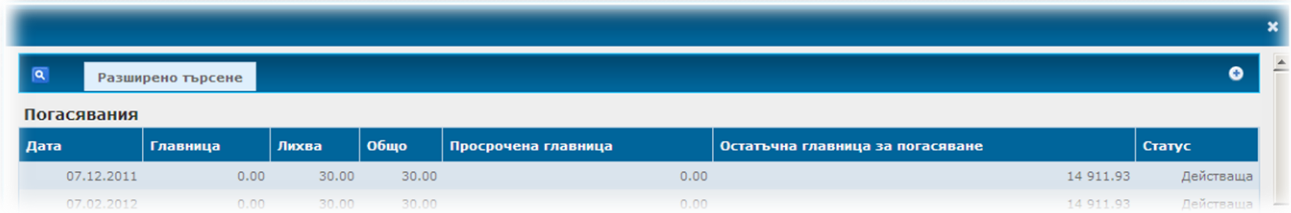
When choosing a specific loan, you can view detailed information about the respective product such as interest rate, term, paid and remaining installments, etc.

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

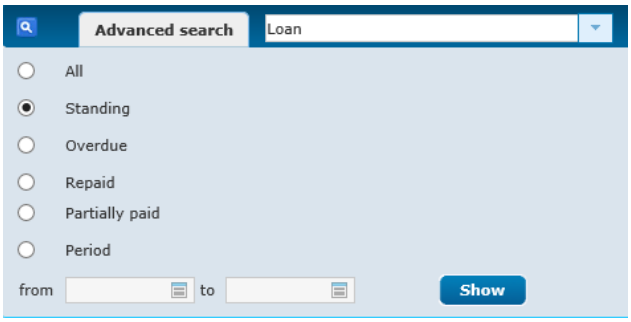
Internal Use

- 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.

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



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



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.

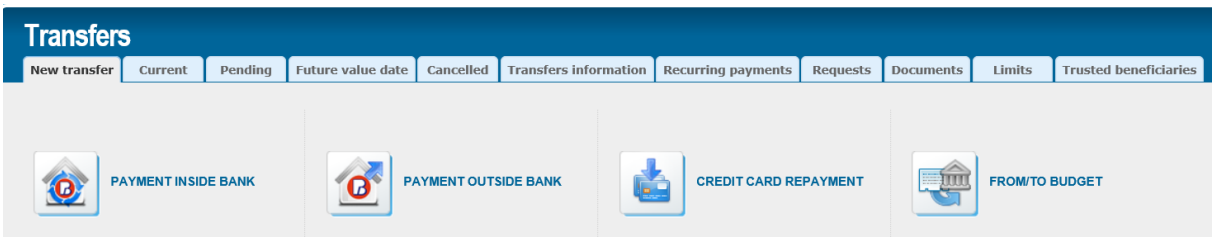
Through e-Postbank you can make transfers between your accounts and to accounts of other recipients.

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.

Internal Use



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

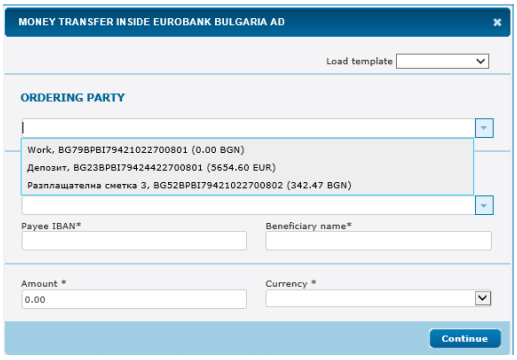
In order to ensure security when making transfers to third parties, it is necessary to use one of the following means, depending on the type of operation:

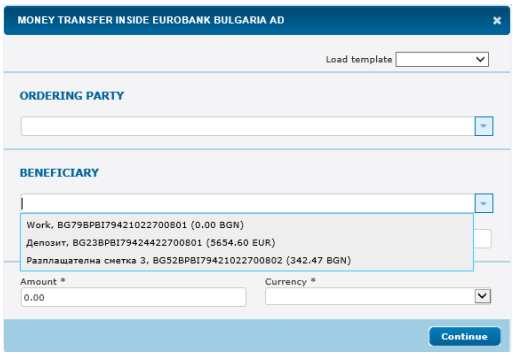
- Software token m-Token Postbank
- Qualified electronic signature (QES)+ one-time password, received via SMS or Viber

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:

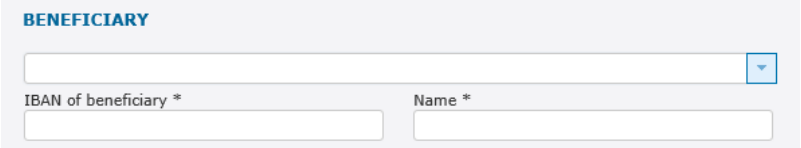
From the "Ordering party" drop-down menu you can select the account from which you want to make the transfer, and from the "Beneficiary" drop-down menu - the account to which you want to transfer the amount:





Internal Use

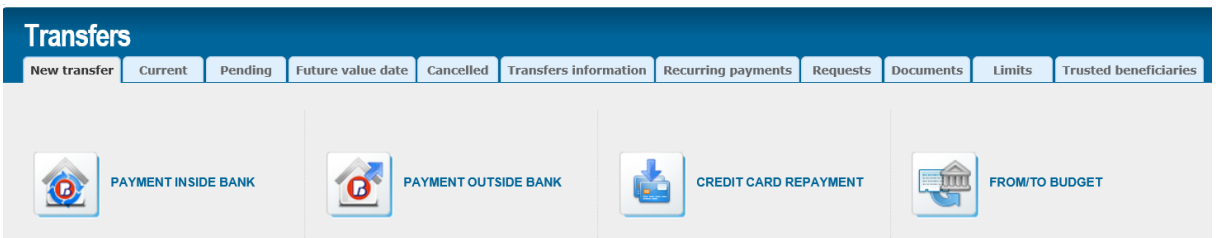
If you make a transfer to another recipient who has an account in the Bank, which you have not added as Beneficiary, you should fill in the account number in the IBAN field of the recipient:



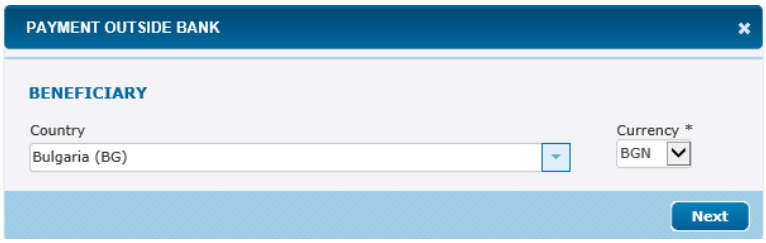
Fill in the fields: **Amount, Reason for payment**.

Transfers to other banks

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

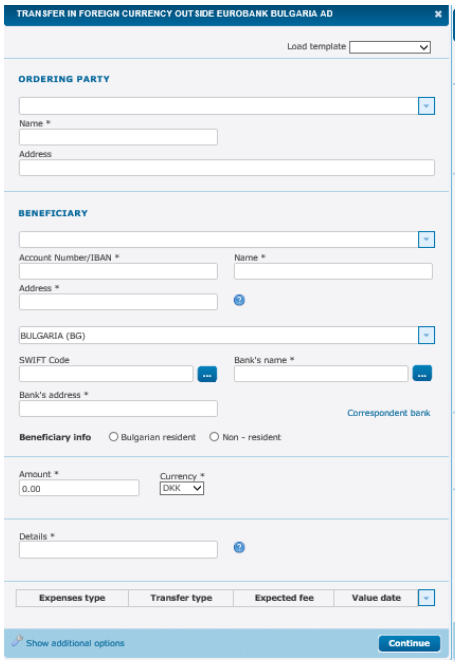


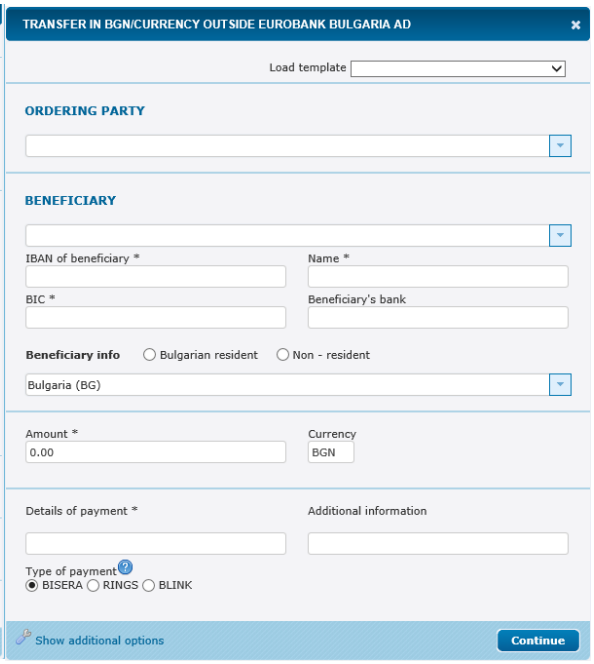
After that Country and currency of the transfer should be selected:



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

Internal Use





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.

Internal Use

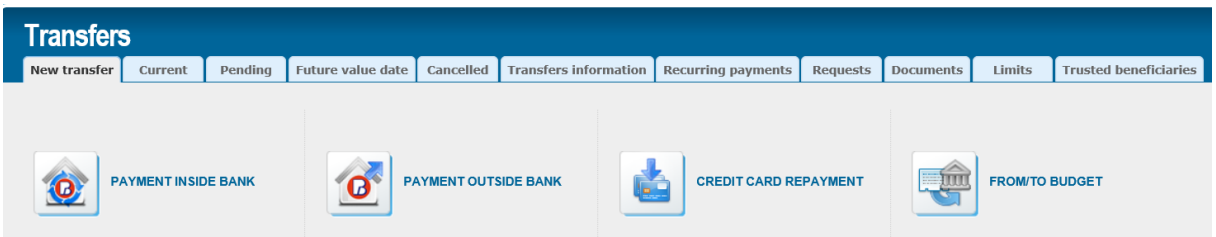
The exprenses type and value date should be chosen.

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

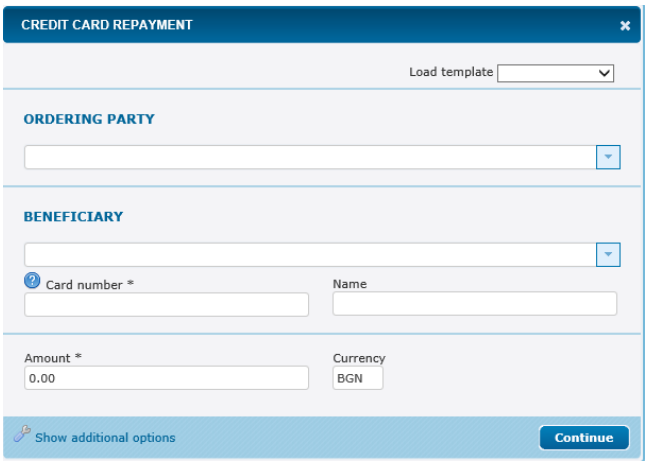
Credit card repayment

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



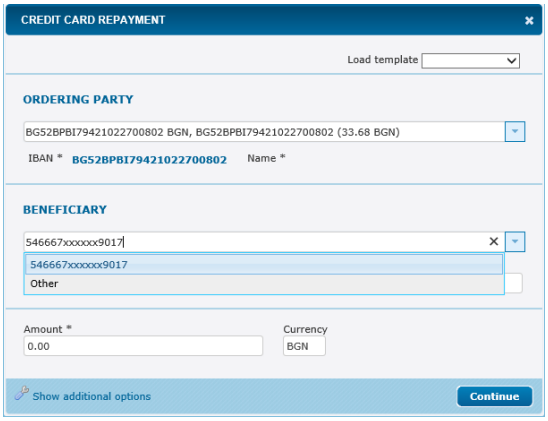
In the **ordering party** field, you can use the button to select the account from which to make the payment. The system offers a choice of your accounts with active rights that are subscribed for use through the service to make transfers.

Internal Use



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.

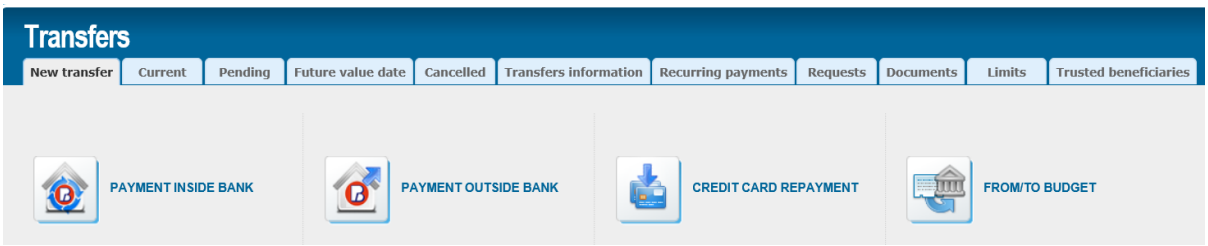
Important! In order to ensure security when making transfers to third parties, it is necessary to use one of the following means, depending on the type of operation:

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

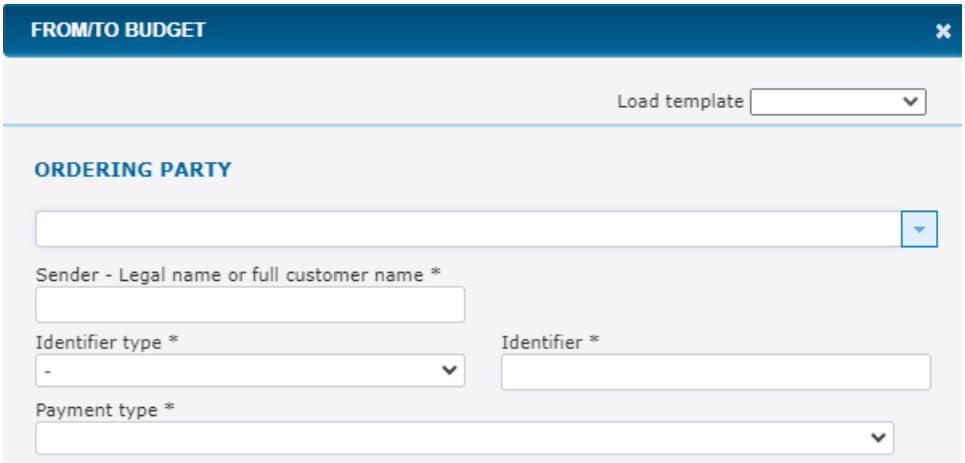
Transfer from/to budget

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

Internal Use



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.



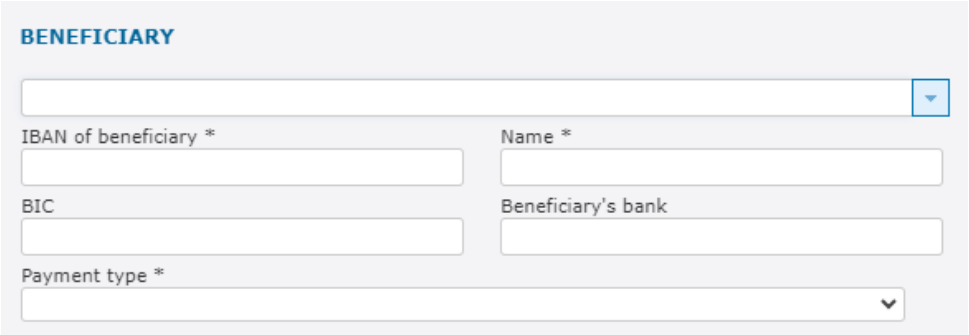
After selecting the account, the system automatically fills in the fields **IBAN, Name, BIC, Bank, Sender and Identifier type: BULSTAT** (if the sender is a company), EGN or Foreign ID;

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:

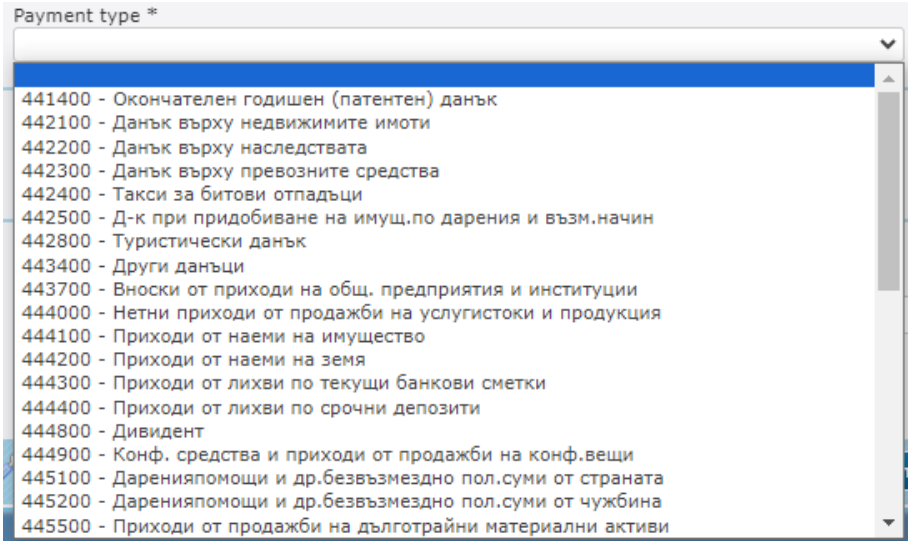
IBAN of beneficiary – enter the beneficiary's IBAN manually; after moving to the next field, the system automatically fills in the fields **BIC** and **beneficiary's Bank**;

Name – enter the name of the budget organization;



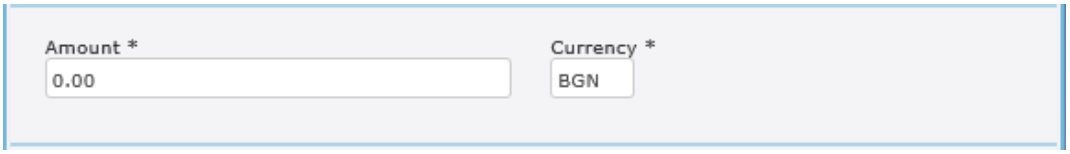
Internal Use

Payment type – Choose from the drop-down menu;



Amout:

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



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;

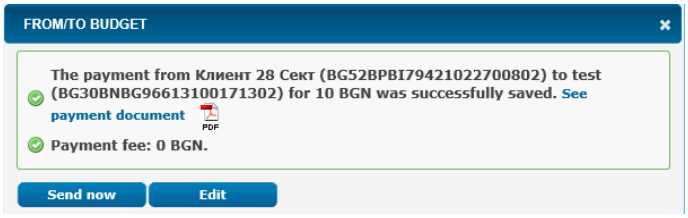
Type of payment – select the type of payment from the drop-down menu - BISERA or RINGS; RINGS is selected only for transfers outside the bank;

Internal Use

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.



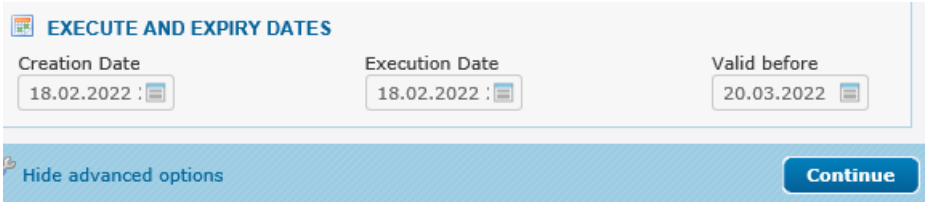
After creating a transfer, it must be confirmed by one of the means of confirming transfers (software m-Token Postbank or QES + one-time code, received via Viber/SMS) and sent for processing.

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.

Internal Use

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).

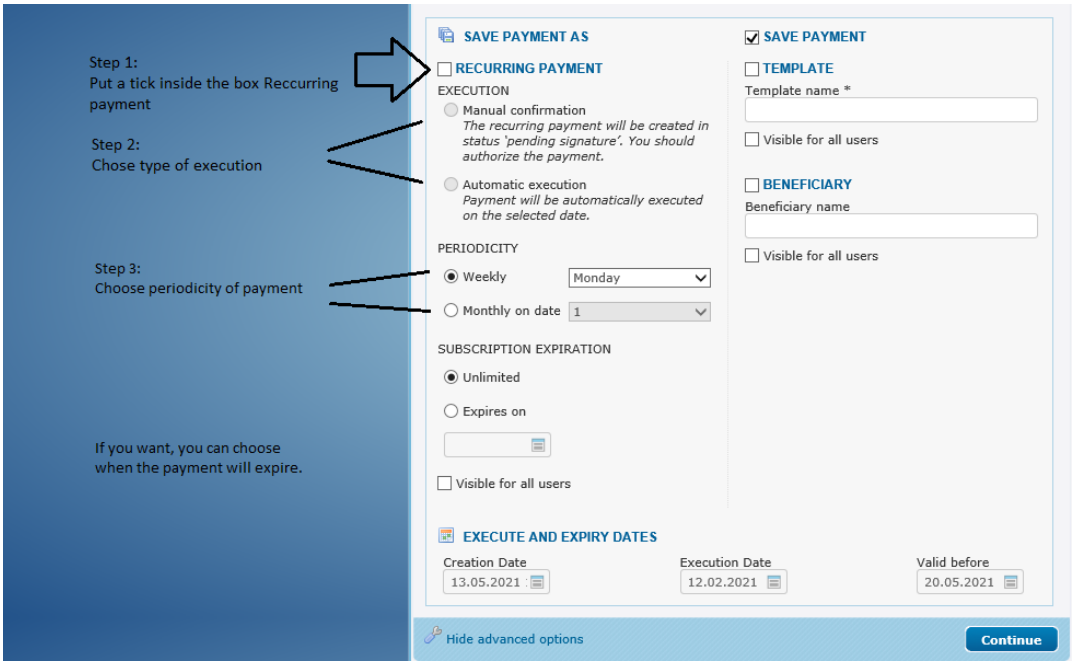
Creating a recurring payment

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.



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

Internal Use

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.

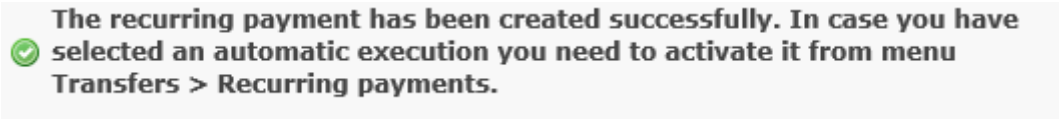
Activate payment

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**.

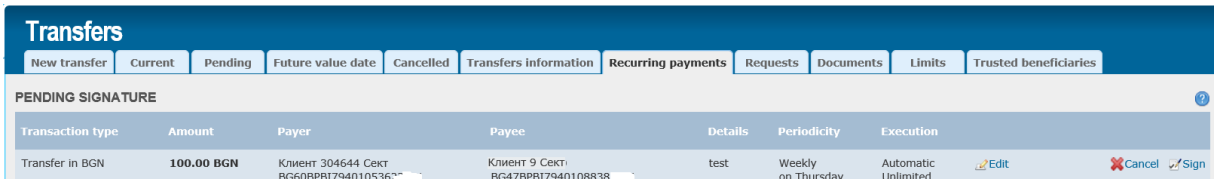
When creating the payment, a message is displayed on the screen, specifying that the payments with automatic execution must be activated.



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.

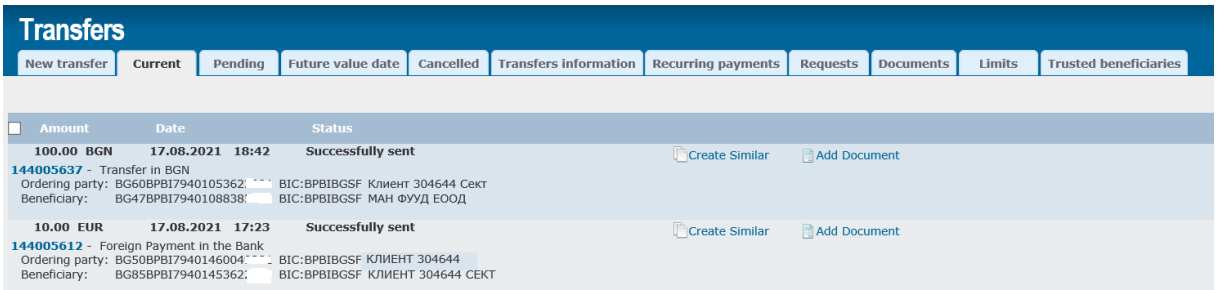


After confirming the payment, a confirmation message is displayed on the screen and the **payment becomes active** (and goes into the "Current" queue).

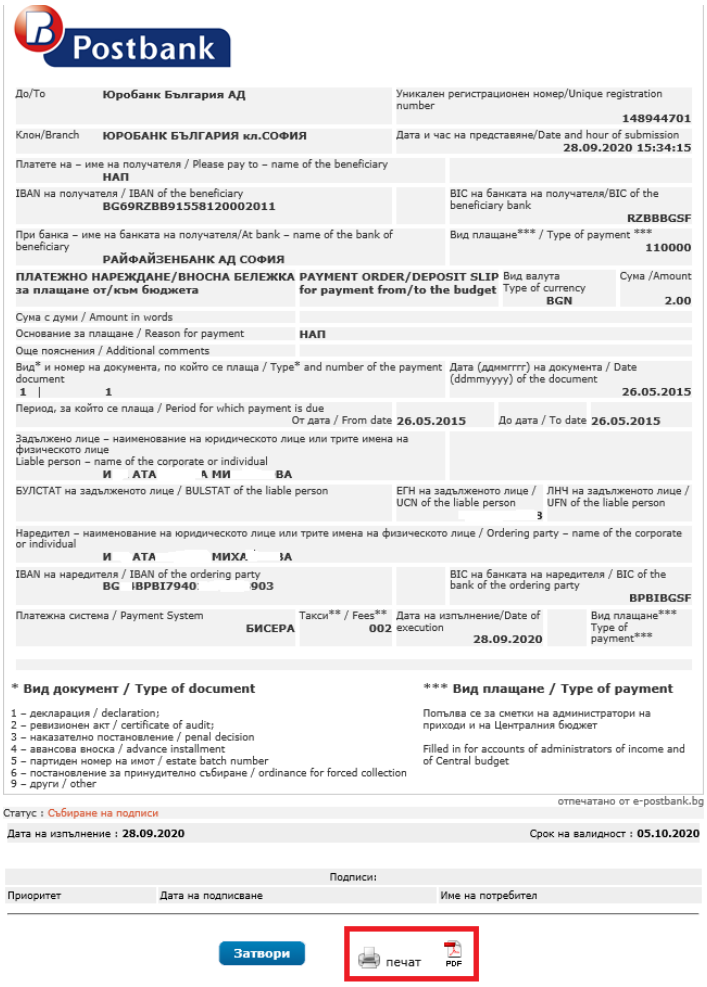
Current

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.

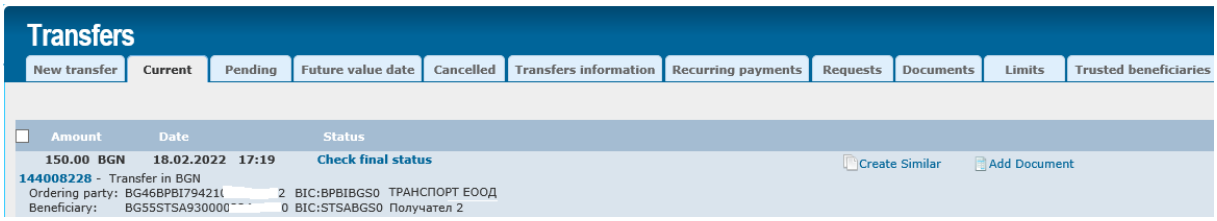
Internal Use



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

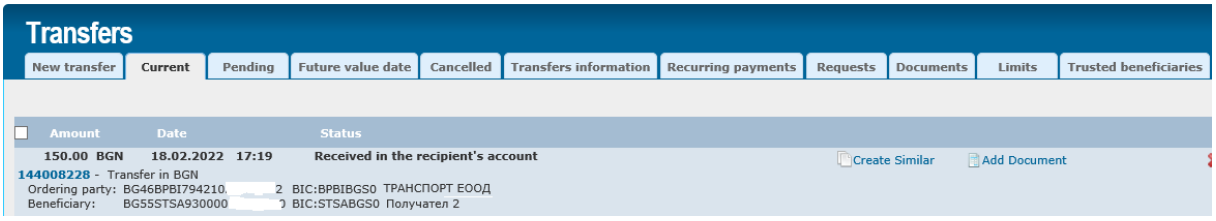


After signing and sending of BLINK Instant payment in **Transfers** - **Current** tab you will be able to see it with status **Check final status**:



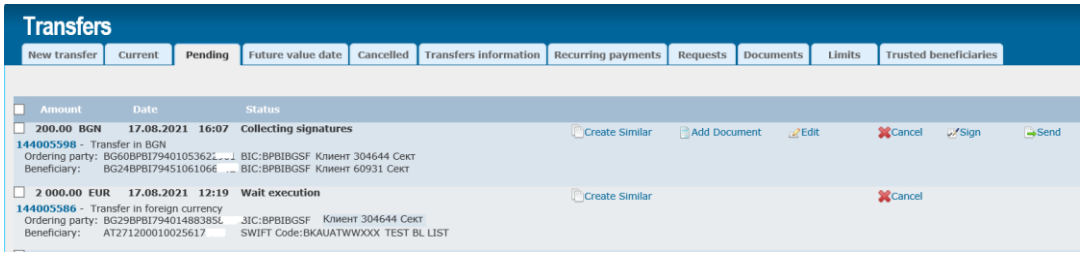
You have to click on **Check final status** and automatically the payment status will be actualized – Received in the recipient's account or rejected.

Internal Use



Pending

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



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

- Create similar -

- Edit –

- Cancel –

A transfer can be cancelled when a button

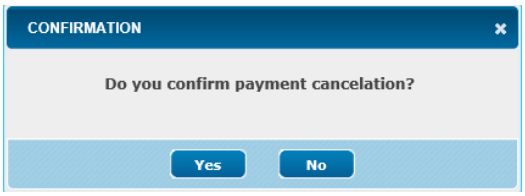
appears on the line of the transfer. This is possible with the status "Pending signatures".

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

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

Press

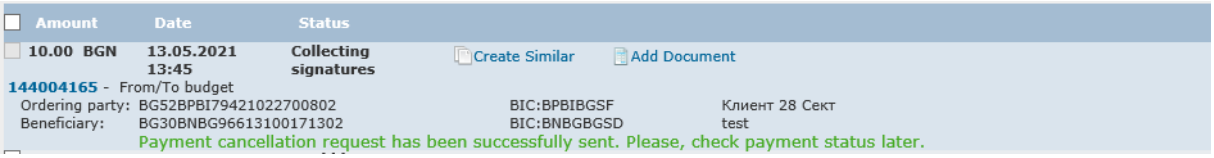
and the following message appears:



Confirm with the **YES** button.

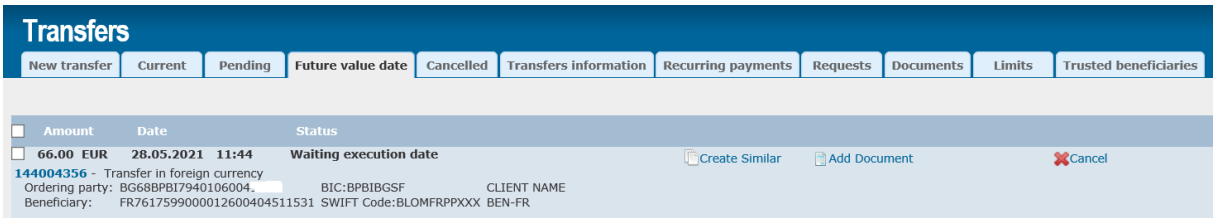
The message "**Payment cancellation request has been successfully sent. Please, chaeck payment status later.**"

Internal Use



Future value date

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

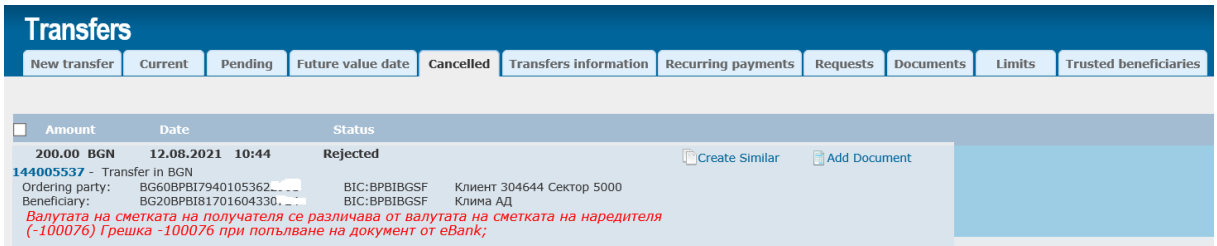


If you click on a transfer's number, you can view the document itself.

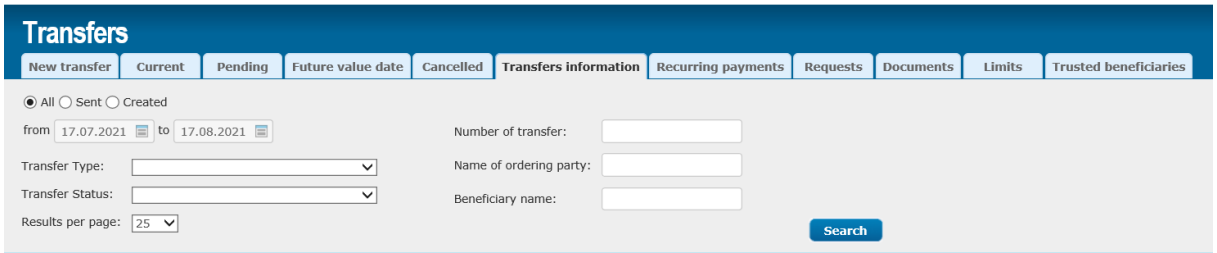
- With button Create Similar you can create the same transfer, and you can edit some of the details, if necessary.
- With button Cancel you can cancel the transfer.

Cancelled

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



Transfers information



Internal Use

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:

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

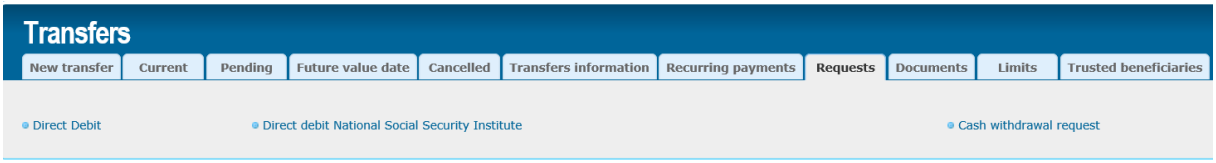
The generated report can be saved in the appropriate format XML DOC PDF XLS at your request. To do this, you need to click on one of the icons to save the report in this format.

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.

Internal Use

Requests



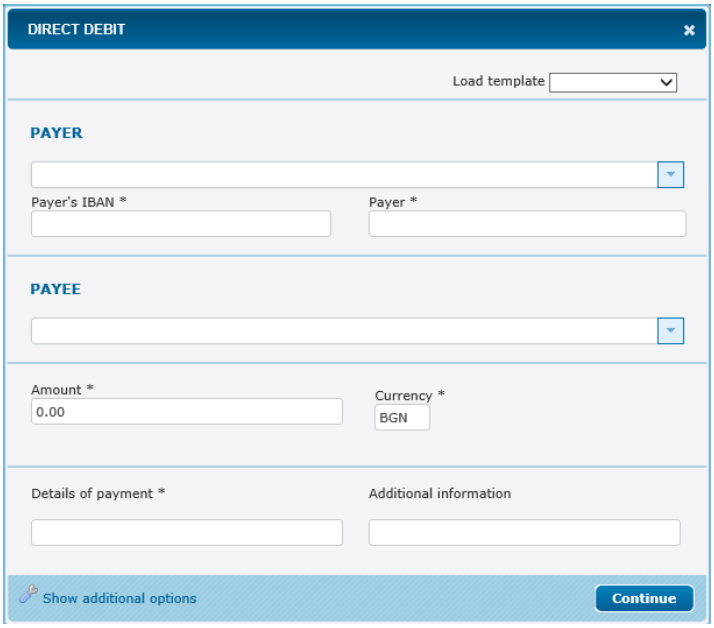
The system offers the following options:

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

Direct debit

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

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

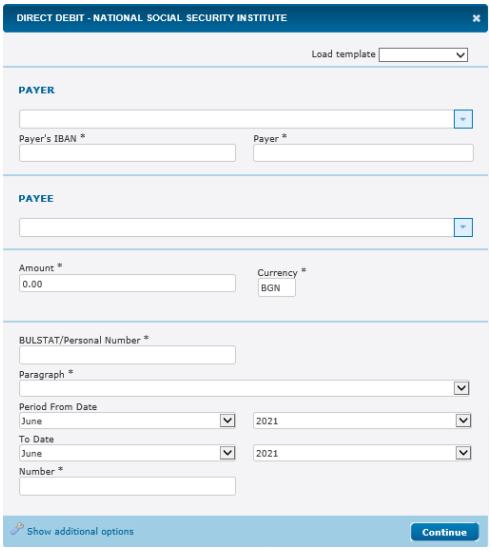


Internal Use

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.

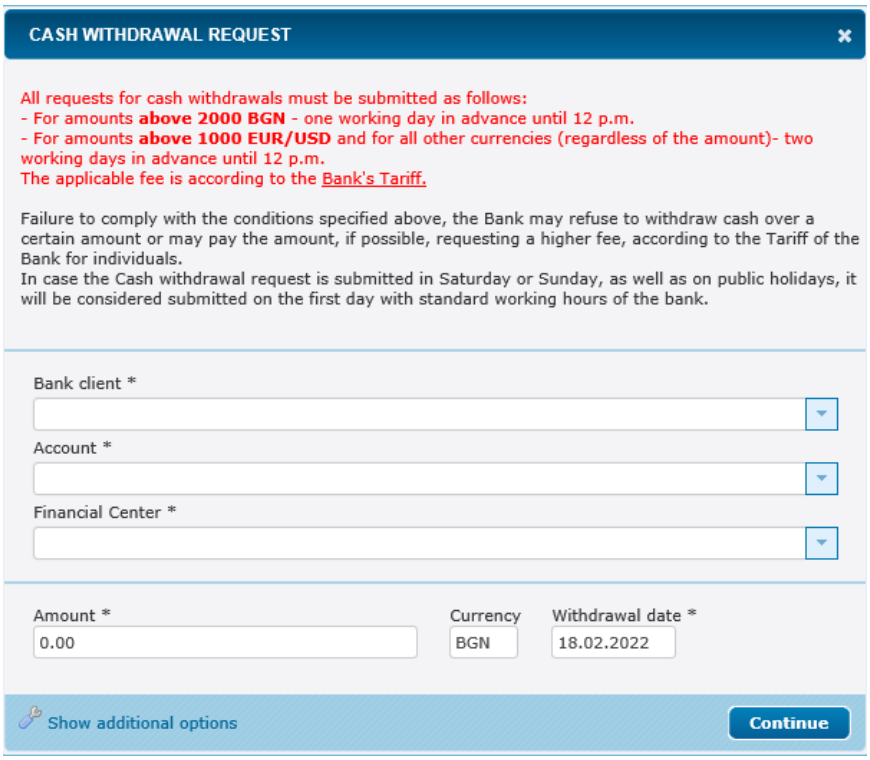
Cash withdrawal request

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.

Internal Use



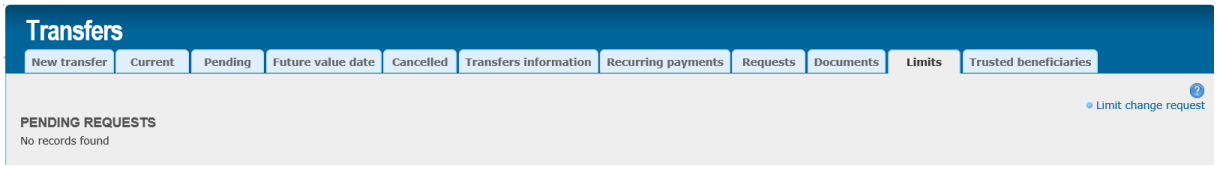
Limits

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.

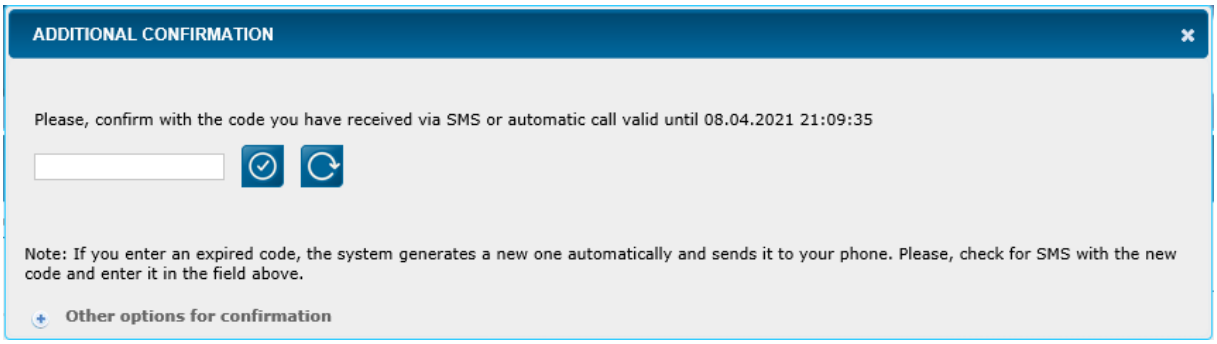
Important! Only users who match the bank customer can submit an online request to change limits. The limits on the account of authorized holders (users), which are different from the bank client, may be changed by the Account Holder on an account in a branch of the Bank.

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:

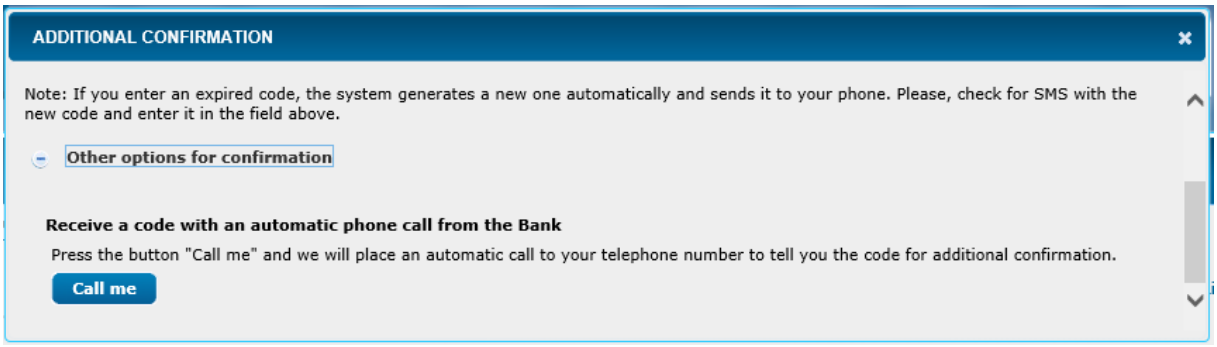


When selecting the link "Limit change request" the system automatically sends a one-time code to the mobile phone registered for the service:

Internal Use



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



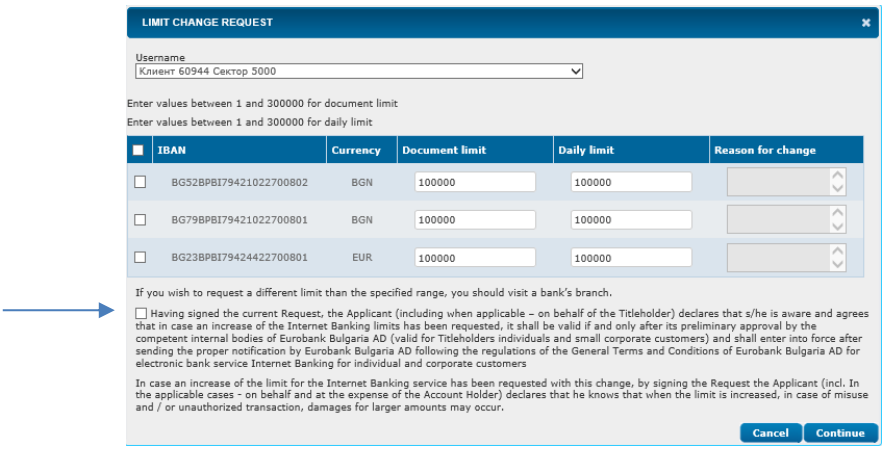
After successfully entering the one-time code, a form opens on the screen with the accounts subscribed for the service and the current limits that have been set.

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

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.



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

Internal Use

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.

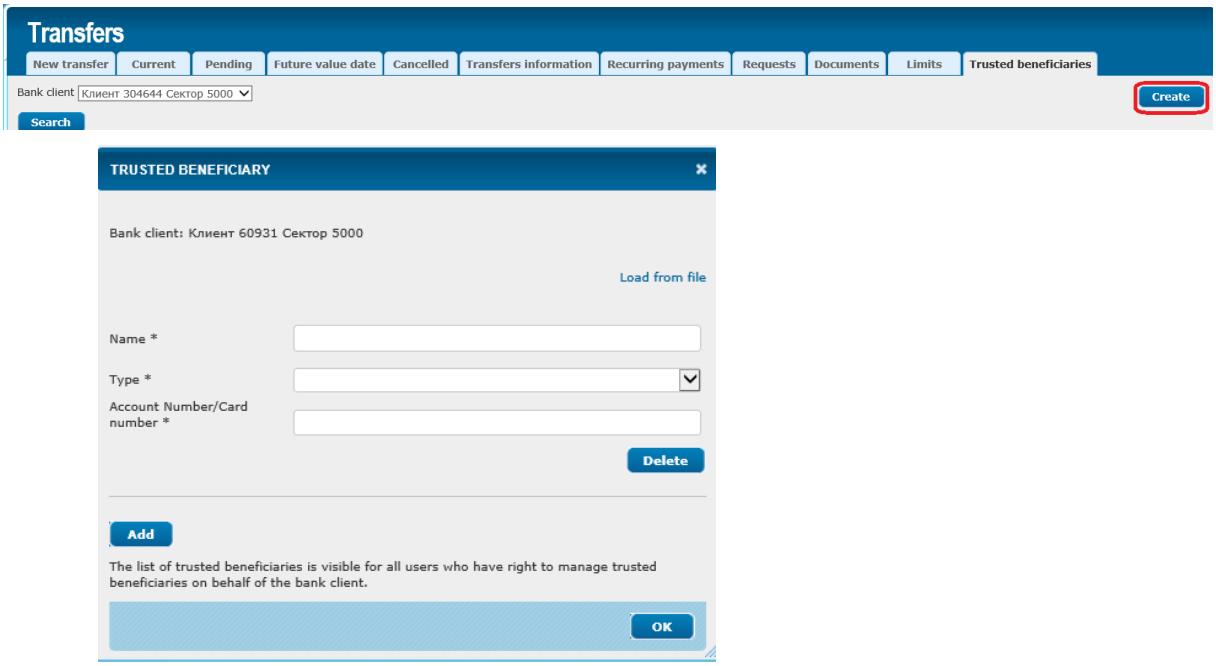
Trusted beneficiaries

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.

<u>Creating of trusted beneficiary:</u>

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

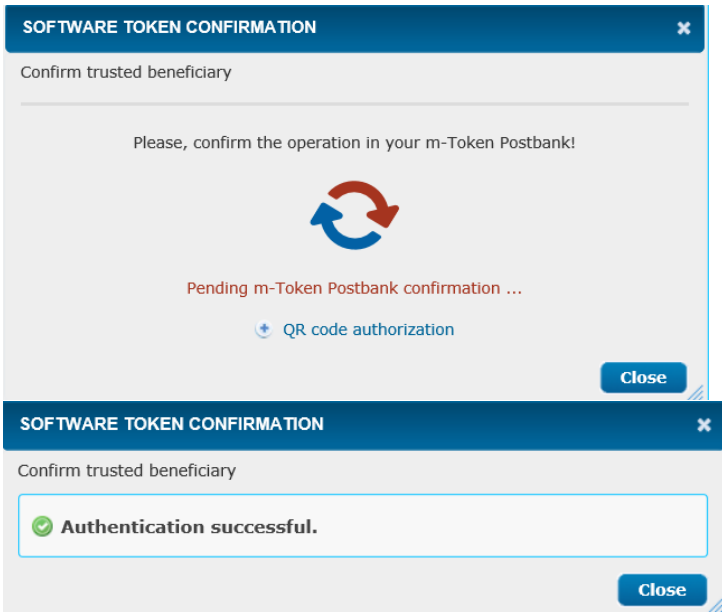


- **Name** – you have to enter the name of the beneficiary.
- **Type –** you have to choose from the drop down menu account number (IBAN) or card number.
- **Account number/Card number** – you have to enter the account number with IBAN or the card number as per choosed in "type".

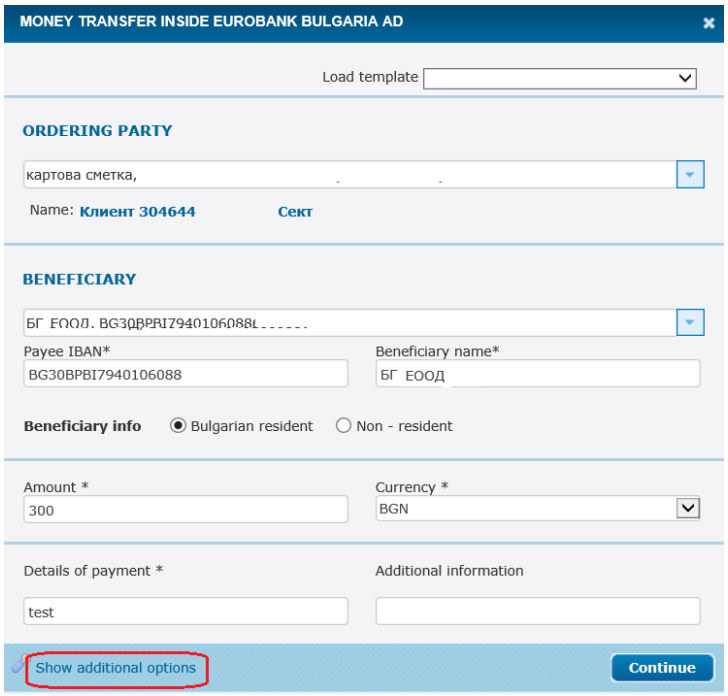
The trusted beneficiary will be created if the account number is with valid IBAN or the card number is of valid credit card issued by Postbank.

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

Internal Use

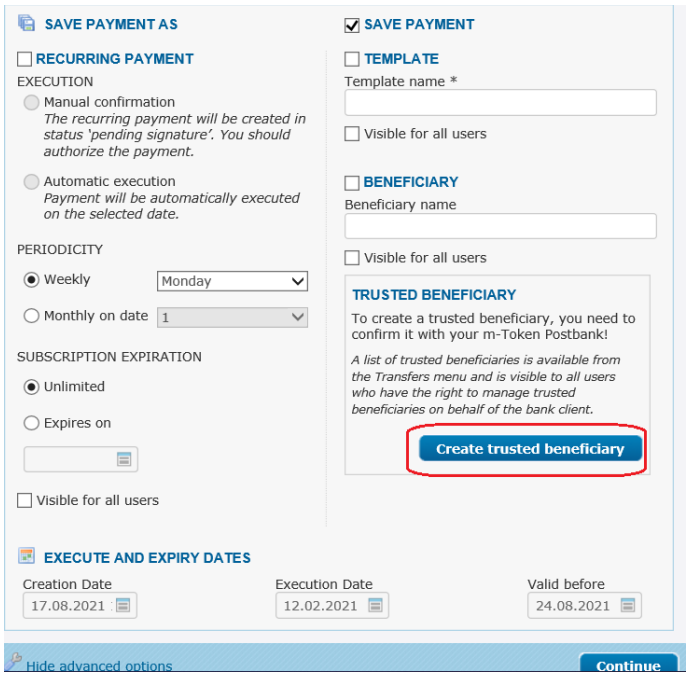


You can also create a trusted beneficiary from the payment form from **Show additional options**:



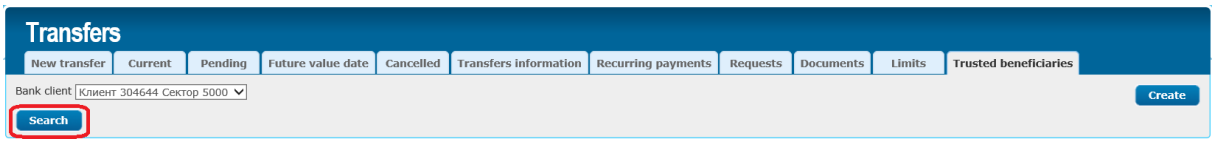
Press the button **Create trusted beneficiary** and confirm the operation with the software token m-Postbank:

Internal Use

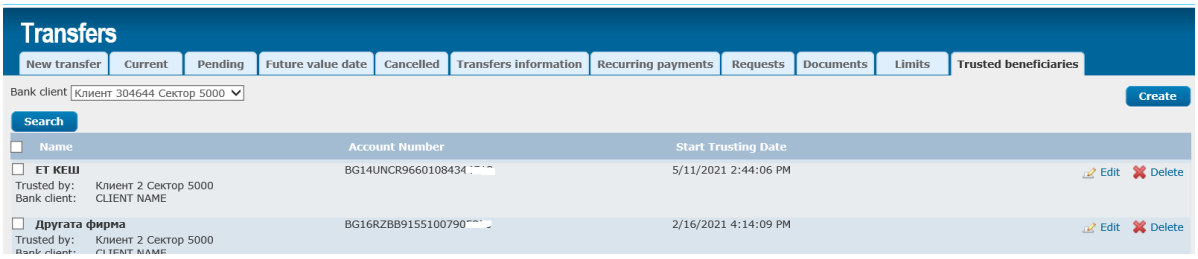


Review of trusted beneficiaries:

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



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

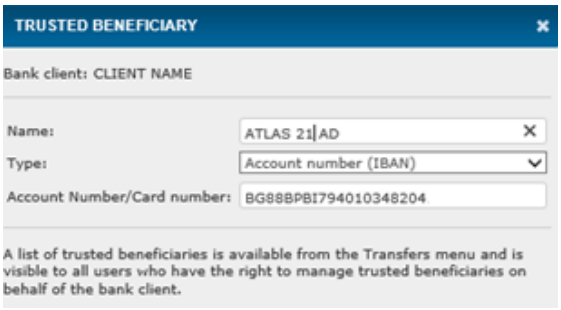


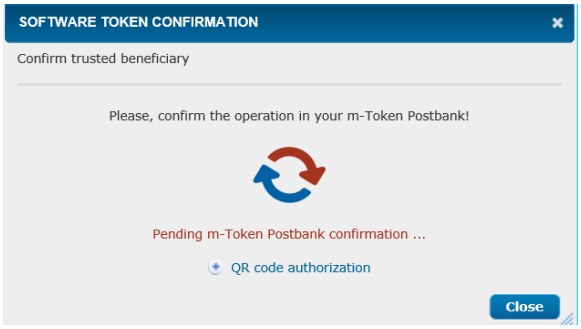
Editing of trusted beneficiary:

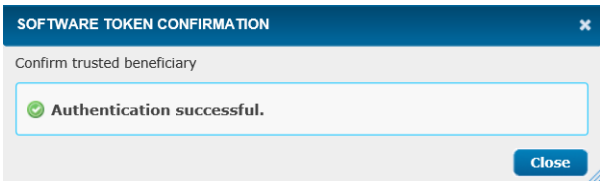
You can edit the data of a trusted beneficiary with **Edit**:

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

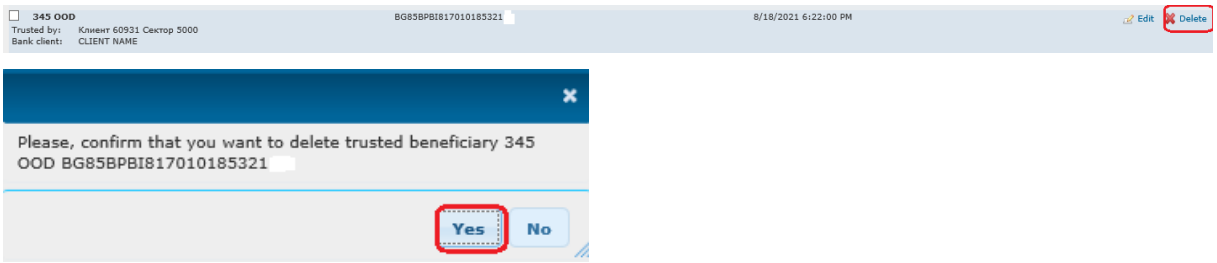
Internal Use







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



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

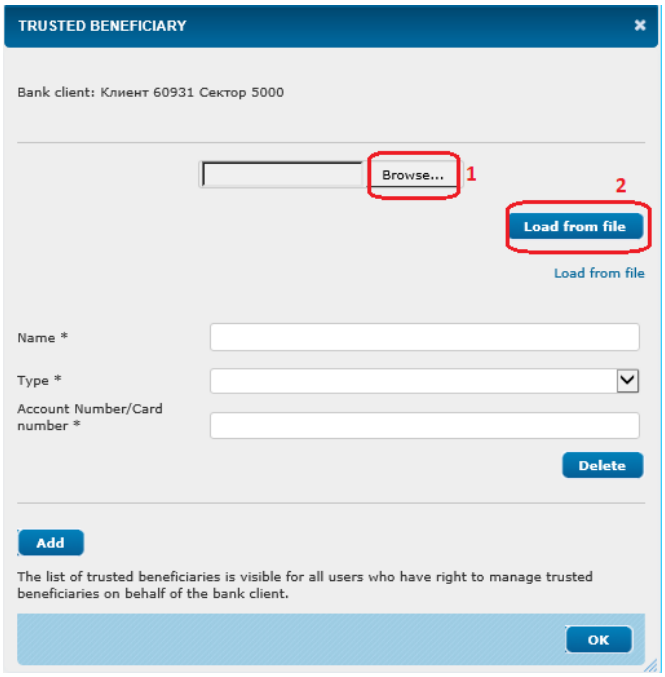
- The format of the file has to be .txt
- Each row has to contain information about a trusted beneficiary
- The information for a trusted beneficiary is provided in the following sequence separated with ';'
  - Name of the trusted beneficiary
  - One of the options IBAN or card number
  - IBAN number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

For example:

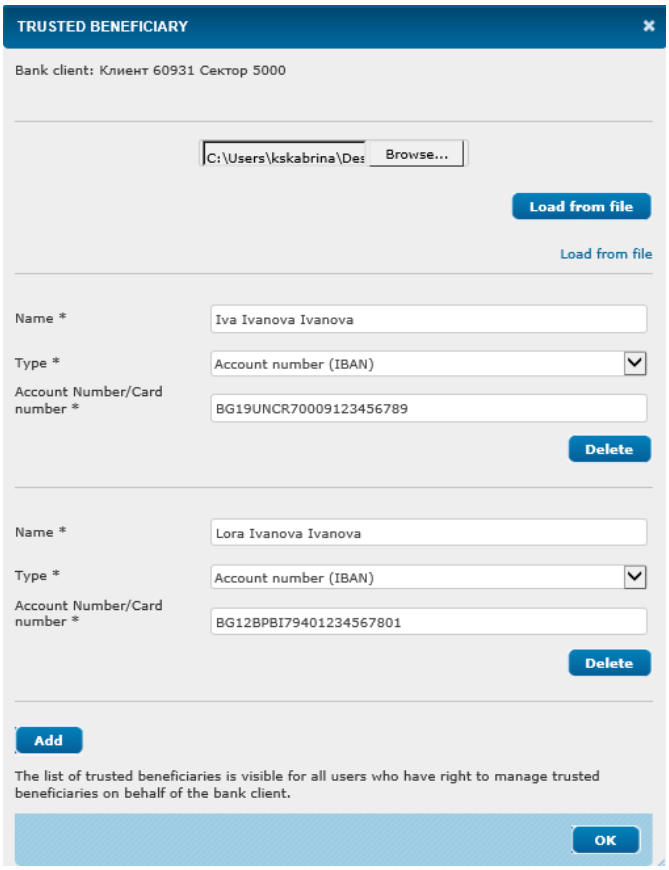
Iva Ivanova Ivanova;IBAN;BG19UNCR70009123456789
Lora Ivanova Ivanova;IBAN;BG12BPBI79401234567801

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

Internal Use



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



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

14. Menu “Utilities and taxes”

Internal Use

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**.

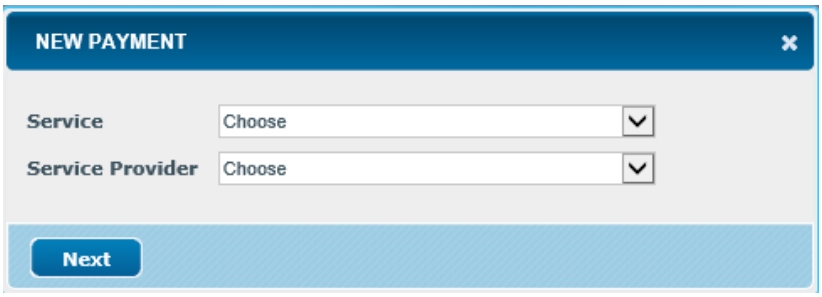
Utilities

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:



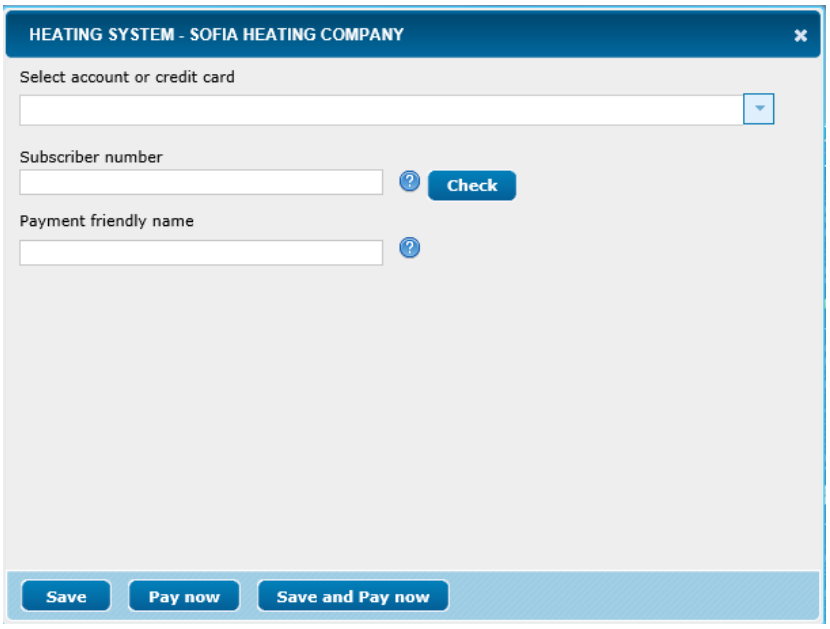
Once you have selected a service and provider, you should:

- **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;

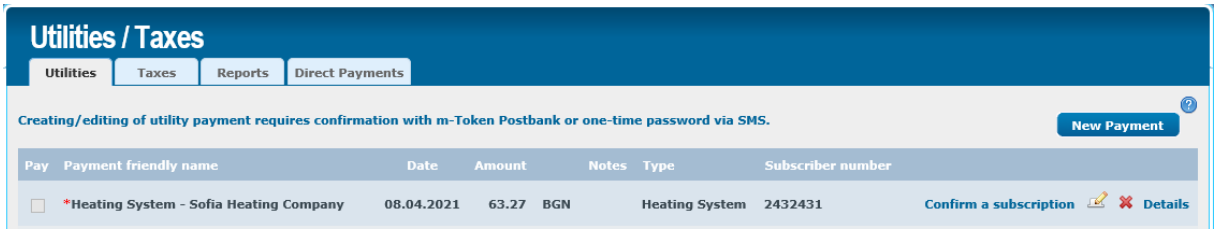
After filling in the required information, press one of the following buttons:

Internal Use



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

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



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

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

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

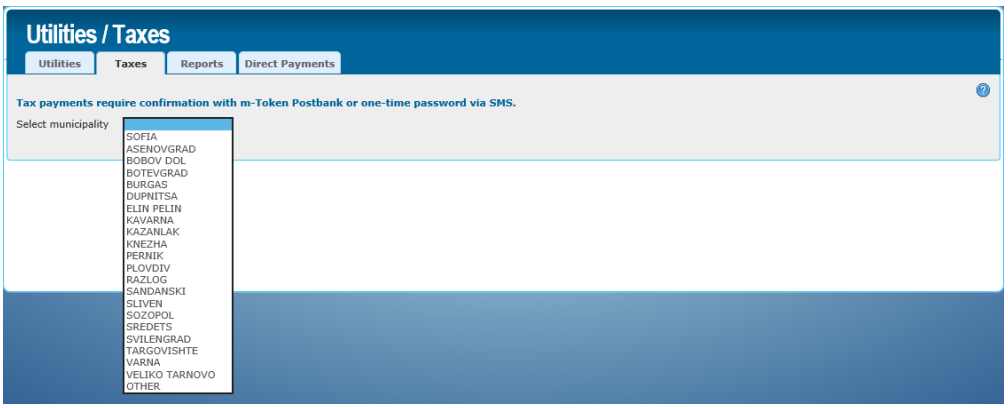
Tax payments

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

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

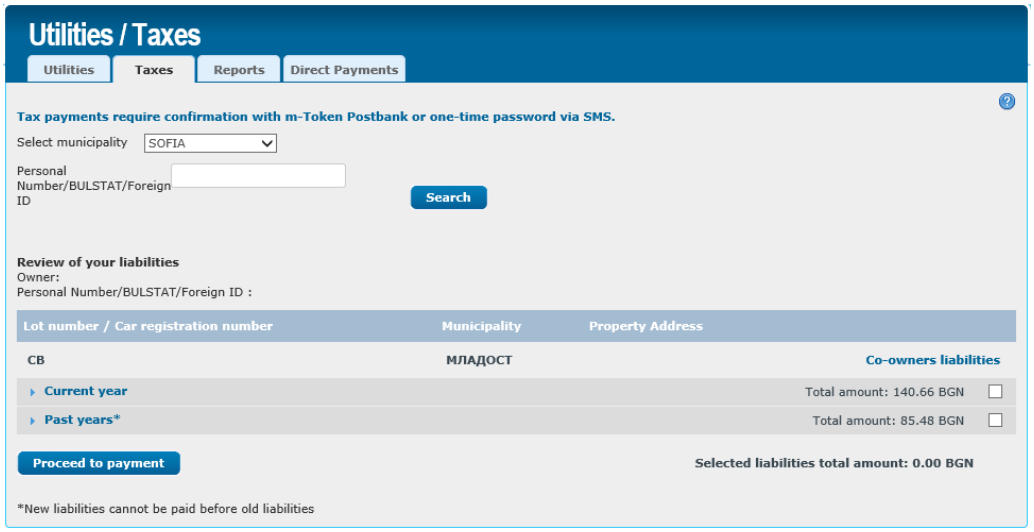
Internal Use

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



The steps for paying taxes are:

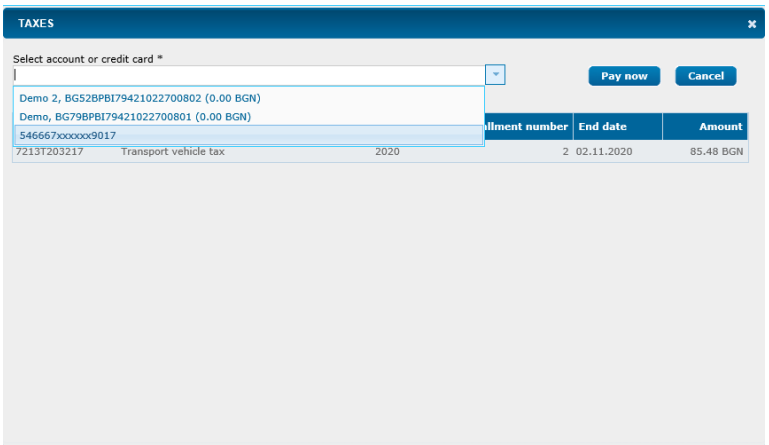
- Choose municipality
- Entering a PIN (to pay your own taxes you need to enter your own PIN; to check and pay taxes to third parties you need to enter a PIN or UIC in combination with a batch number or car registration number).
- Choose payment obligation:



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

Internal Use

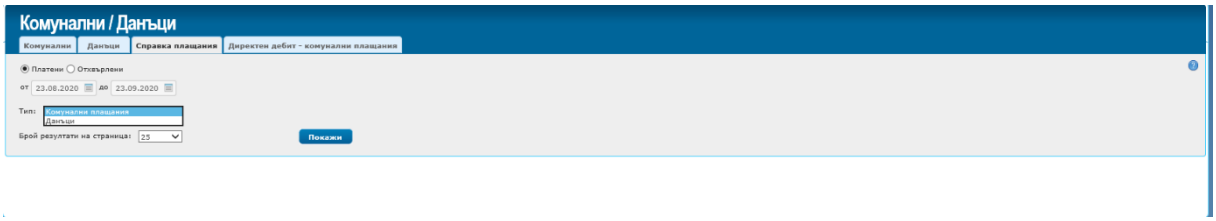


- Confirmation with a software token m-Token Postbank or one-time code sent via SMS/another electronic message to your mobile number.

Reports

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

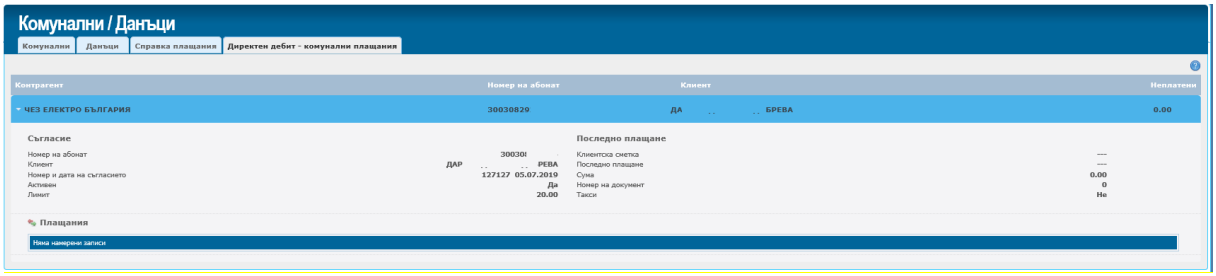
You need to select the **type of payment** from the drop-down menu (utilities or taxes), also the period to report and select the **Show** button:



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.



Internal Use

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:

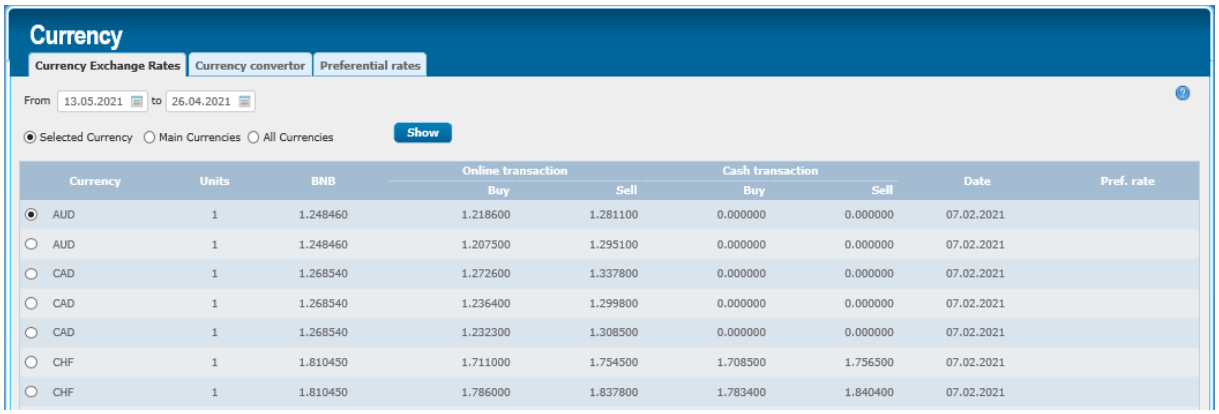
16. Menu “Offers”

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

17. Menu “Currency”

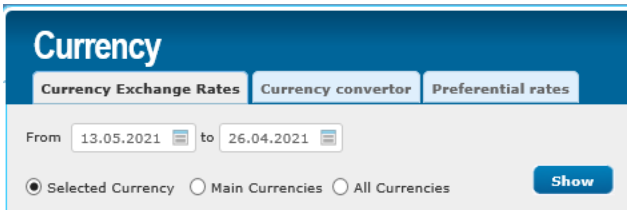
From the **Currency** menu you can get information about foreign currencies (BNB fixing and trade rates EUROBANK BULGARIA AD).

Internal Use



Currency	Units	BNB	Online transaction Buy	Online transaction Sell	Cash transaction Buy	Cash transaction Sell	Date	Pref. rate
AUD	1	1.248460	1.218600	1.281100	0.000000	0.000000	07.02.2021	
AUD	1	1.248460	1.207500	1.295100	0.000000	0.000000	07.02.2021	
CAD	1	1.268540	1.272600	1.337800	0.000000	0.000000	07.02.2021	
CAD	1	1.268540	1.236400	1.299800	0.000000	0.000000	07.02.2021	
CAD	1	1.268540	1.232300	1.308500	0.000000	0.000000	07.02.2021	
CHF	1	1.810450	1.711000	1.754500	1.708500	1.756500	07.02.2021	
CHF	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:

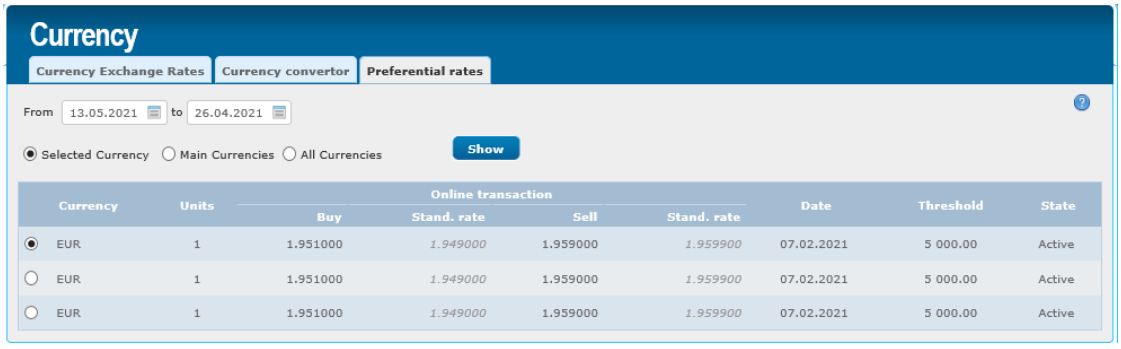


The generated report can be saved in one of the available formats

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

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

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



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

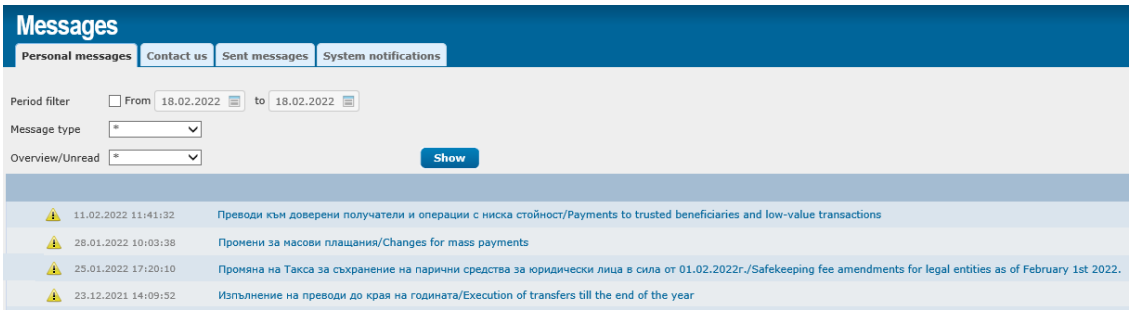
Internal Use

18. Menu“Messages”

There are 4 separate submenus in the Message menu.

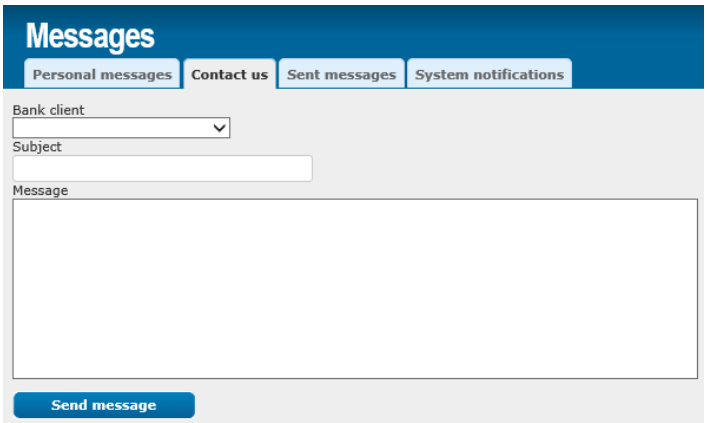
The Messages sent by the Bank to the users are available in the Personal messages tab;

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

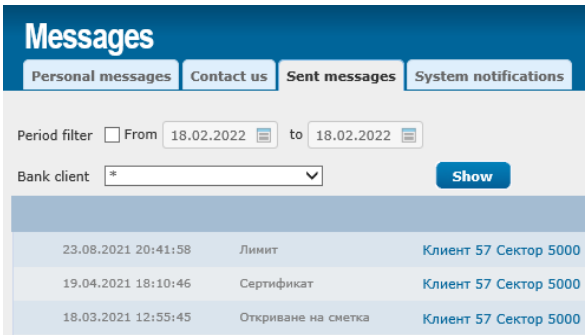


In the **Contact us** submenu, you can send a text message to the bank.

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



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



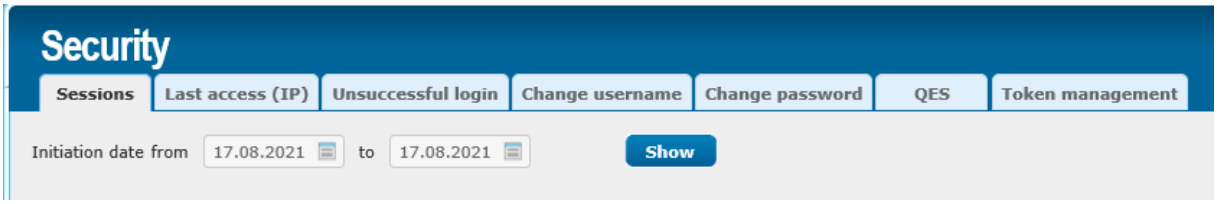
In the last **System notifications** submenu you can view the automatic messages sent to you - messages for rejected transfer, for a processed request for change of limits, for a new obligation for a subscription for utilities and others.

Internal Use

19. Menu "Security"

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

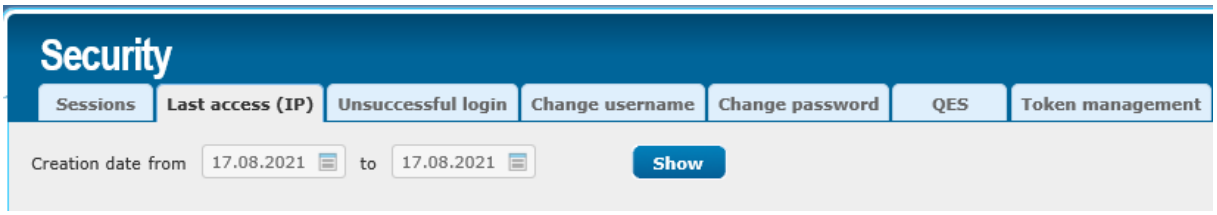
In the **Sessions** tab you can check the login information in the digital channels. After selecting the reference period it is necessary to select the **Show** button:

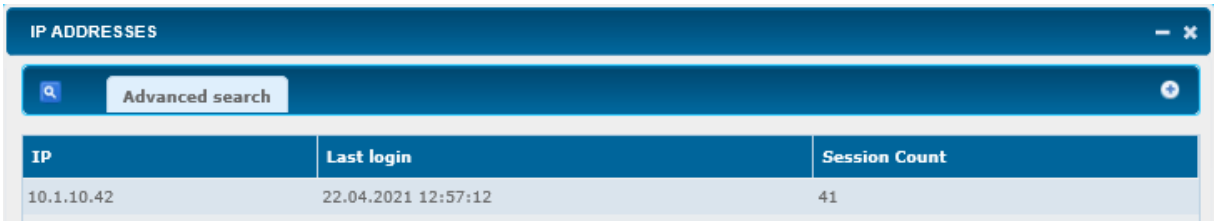


Date	Channel	Last login	Active
22.04.2021 12:32:31	WEB	22.04.2021 12:57:12	No
21.04.2021 14:16:44	WEB	21.04.2021 15:12:45	No
21.04.2021 14:16:17	WEB	21.04.2021 14:16:17	No
21.04.2021 08:24:36	WEB	21.04.2021 08:30:43	No
20.04.2021 17:21:07	WEB	20.04.2021 17:31:43	No
19.04.2021 16:28:44	WEB	19.04.2021 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

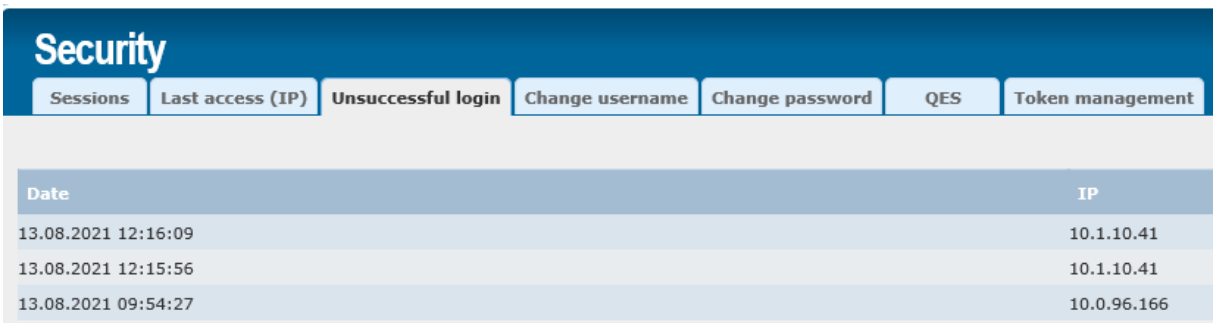
In the **Last access (IP)** tab you can check the login information in the digital channels. After selecting the reference period it is necessary to select the **Show** button:

Internal Use





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.



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.

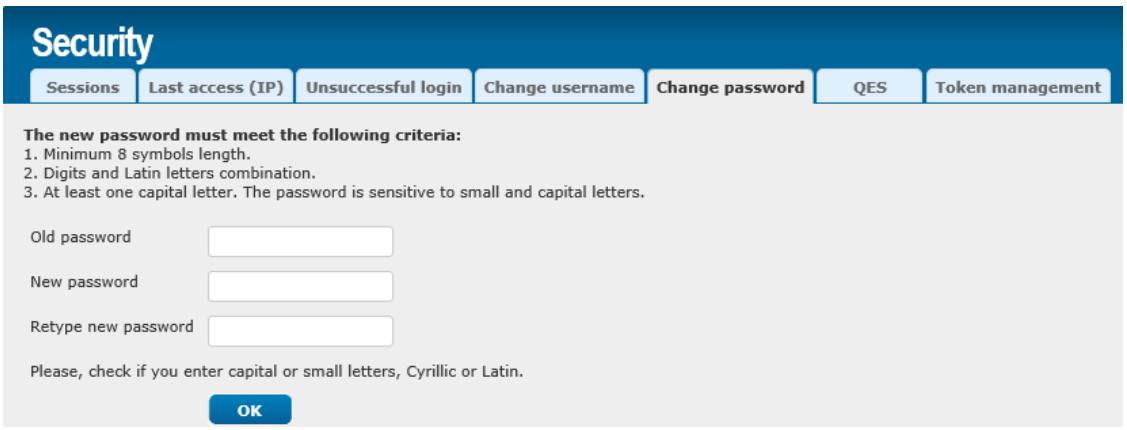
Internal Use

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 digitis 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:

Internal Use

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

The following operations require confirmation:

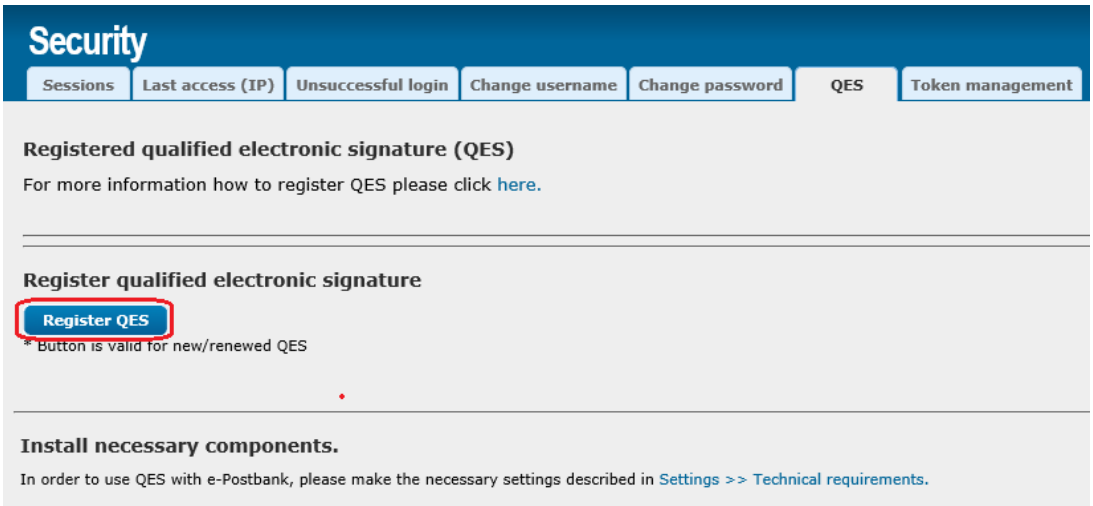
- Third party transfers
- Payment to third party credit card
- Submitting a request for limit change
- Request for cash withdrawal
- Signing documents for online account opening (documents can be signed only with a valid QES - qualified electronic signature)
- Recurring payments with automatic execution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

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.

Internal Use

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).

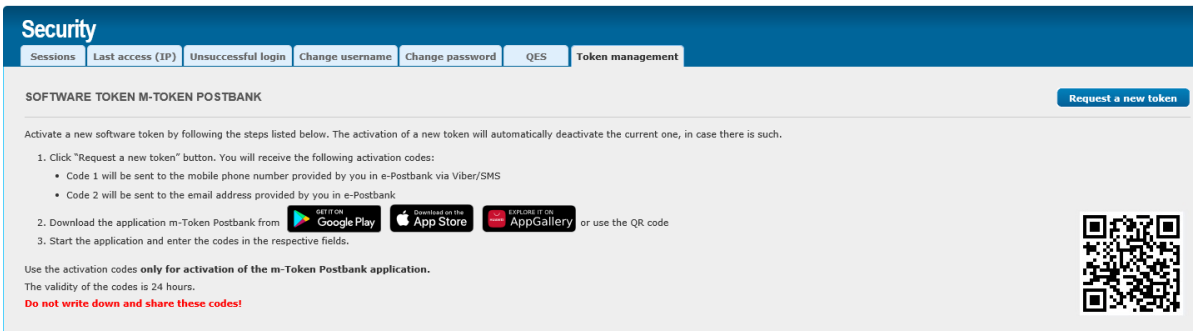
To order transfers via e-Postbank and m-Postbank and to confirm the operations that require additional confirmation, you only need a smartphone with Android (4.4.4+) or iOS (8.0+) operating system.

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

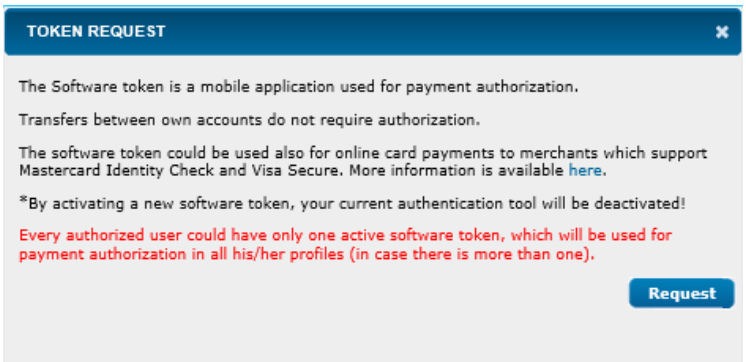
How to activate software token m-Token Postbank:

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**:

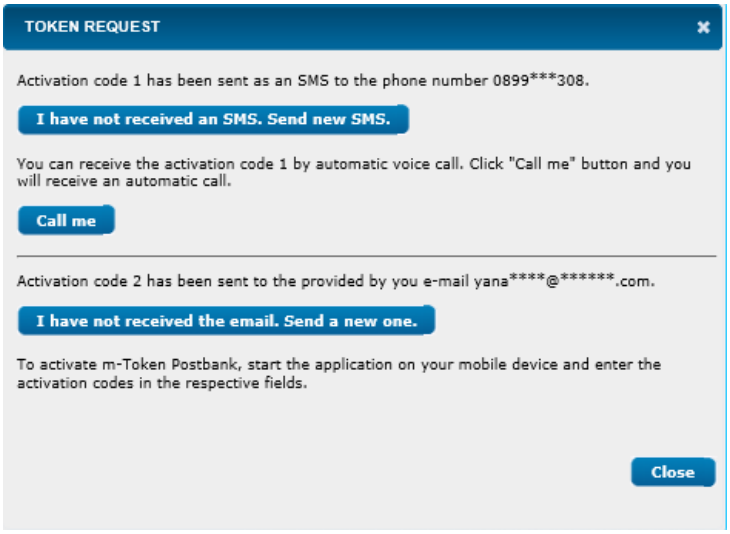


Internal Use



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.

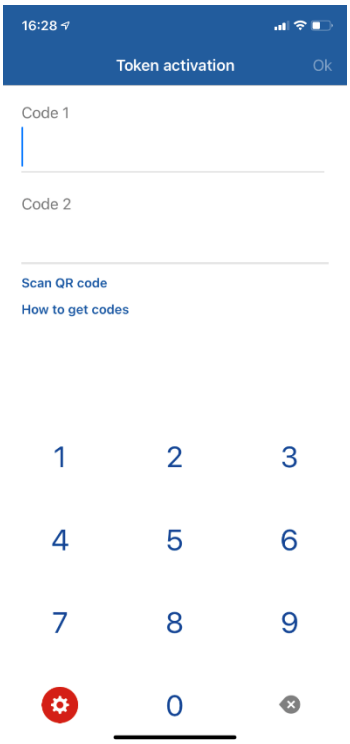
The screen displays partially masked email and phone to which the codes have been sent:

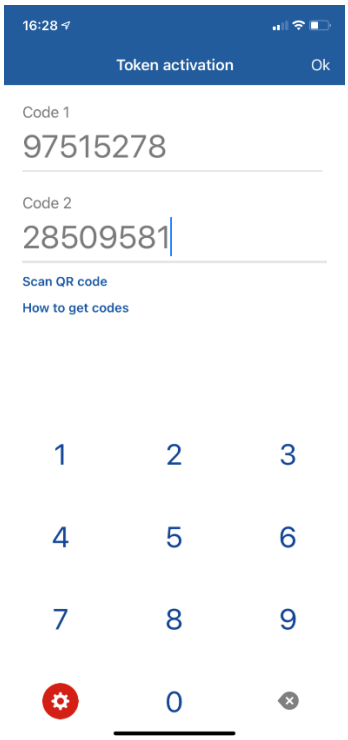


Once you have received the codes, you should activate the token.

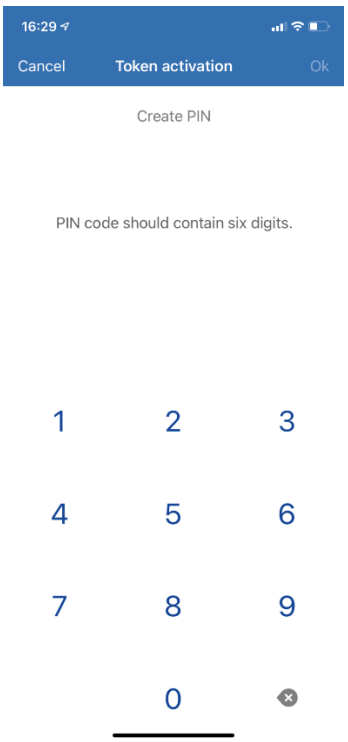
Launch the m-Token Postbank application on your mobile device and enter the two received codes in the appropriate fields:

Internal Use



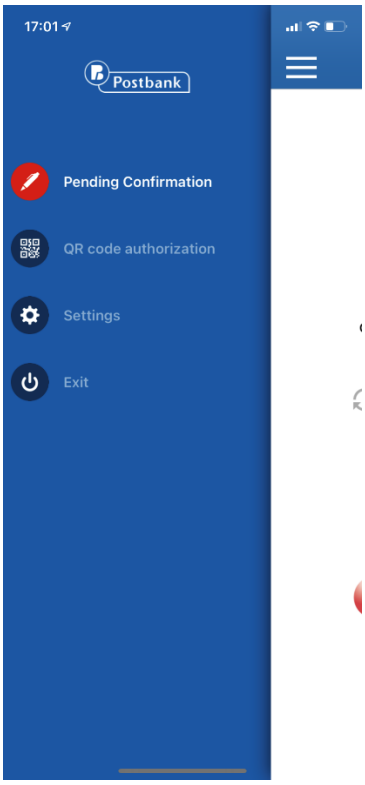


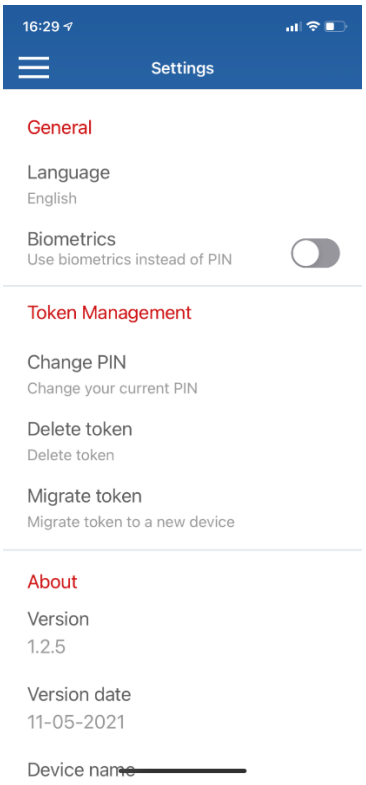
Set a 6-digit PIN to access the application.



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

Internal Use

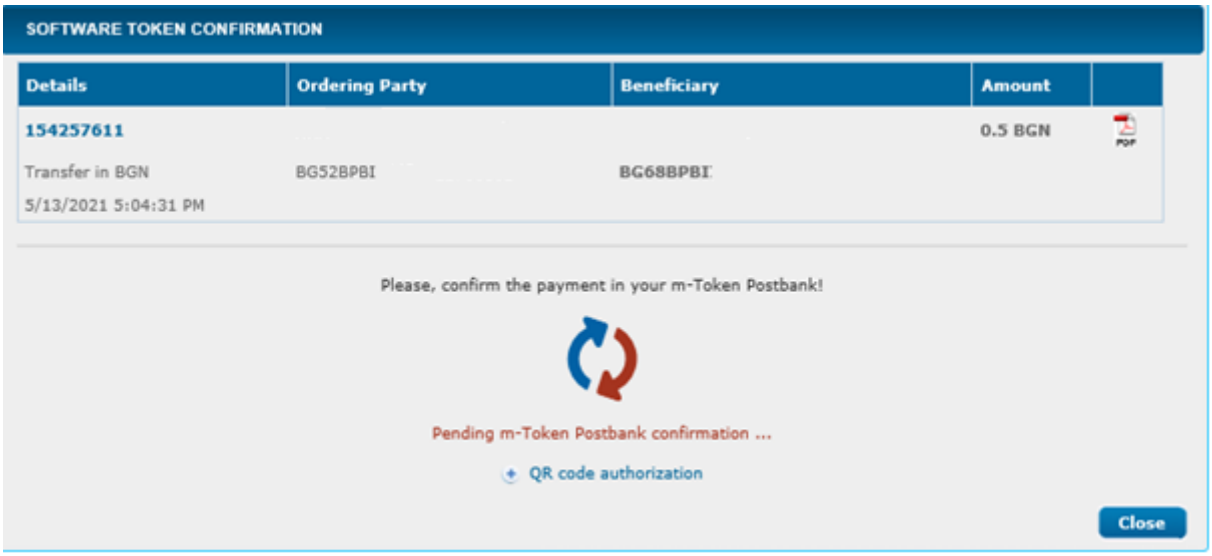




Confirming operations with m-Token Postbank:

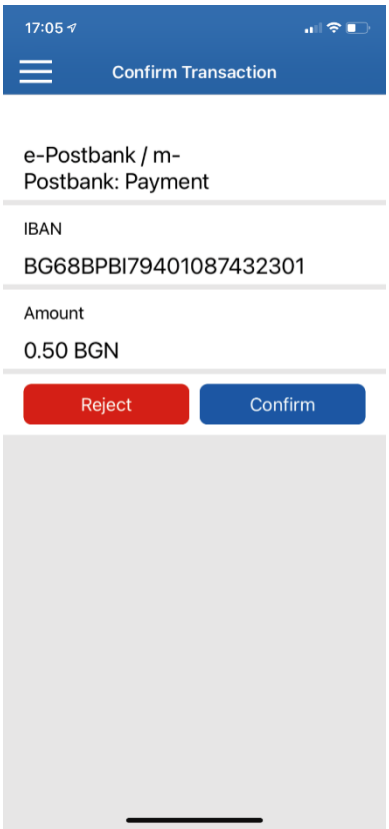
Confirmation of operations with m-Token Postbank is performed by one of the following 3 methods:

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:

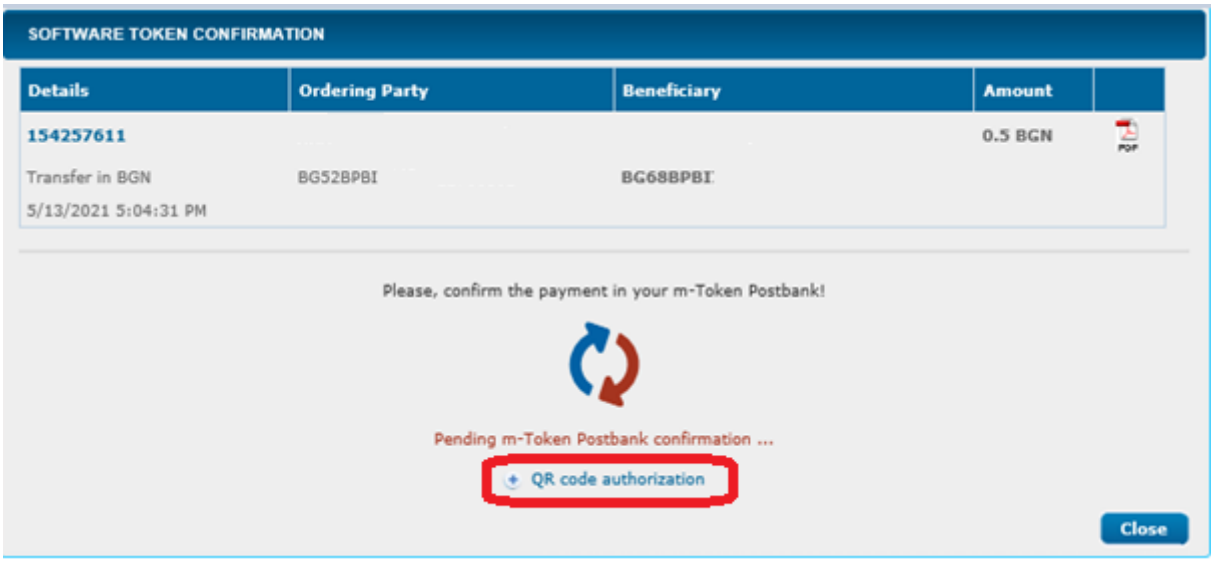
Internal Use



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

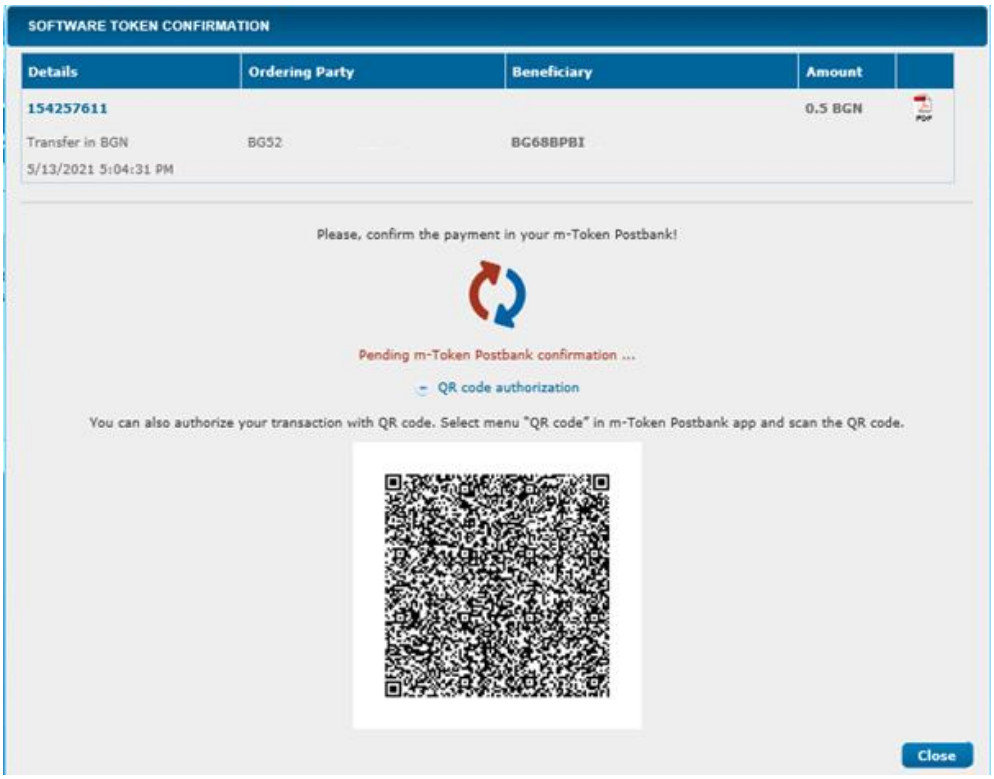
Confirmation with QR code:

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

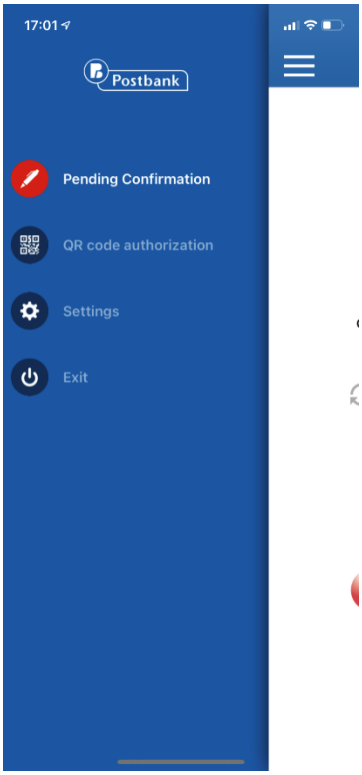


A code is displayed on the screen:

Internal Use



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



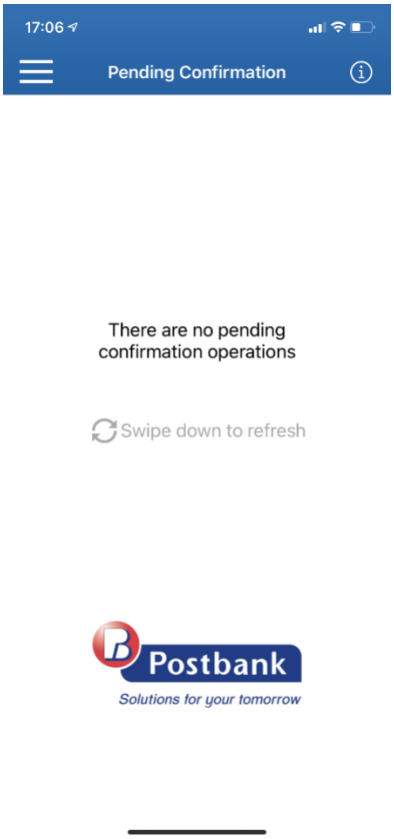
Confirmation after login in the application

Internal Use

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.

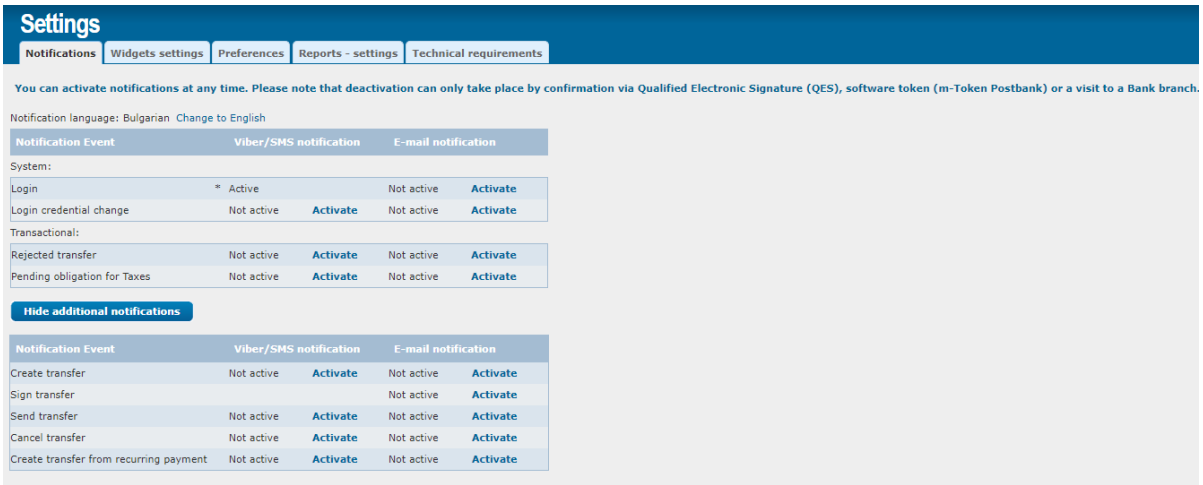


21. Menu "Settings"

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:

Internal Use

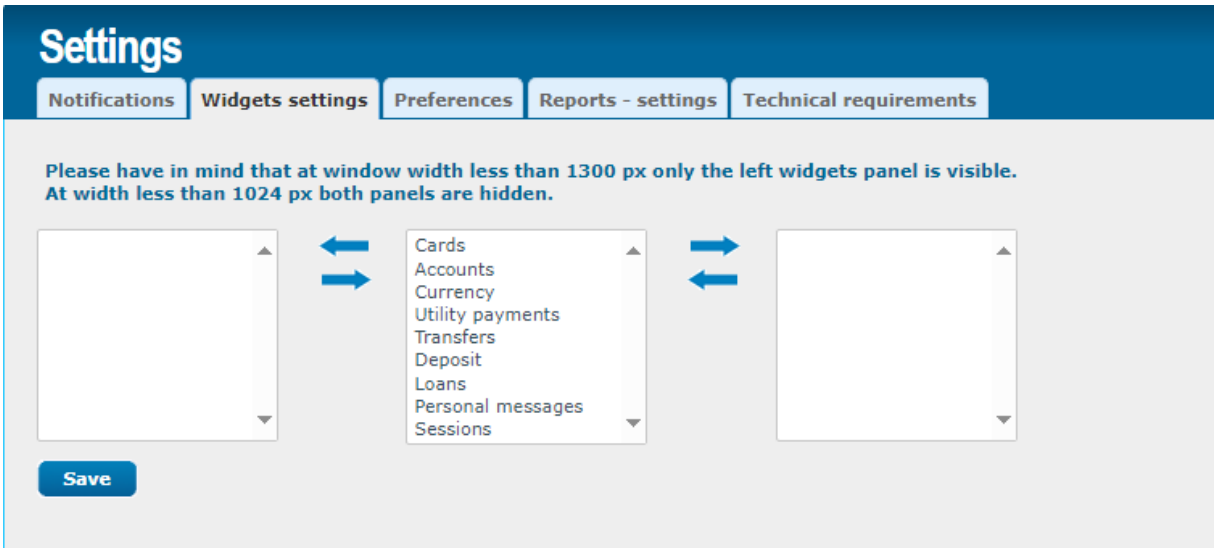


You need to select the notification you want to activate and select the **Activate** link.

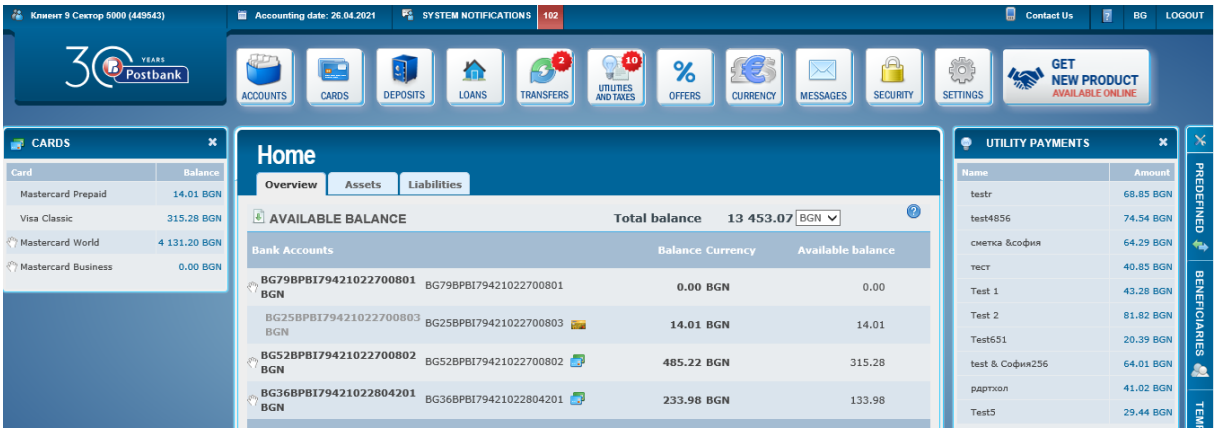
Important! The login notification from an IP address from which you have not accessed the system within 60 days is enabled by default for all users and cannot be turned off.

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:



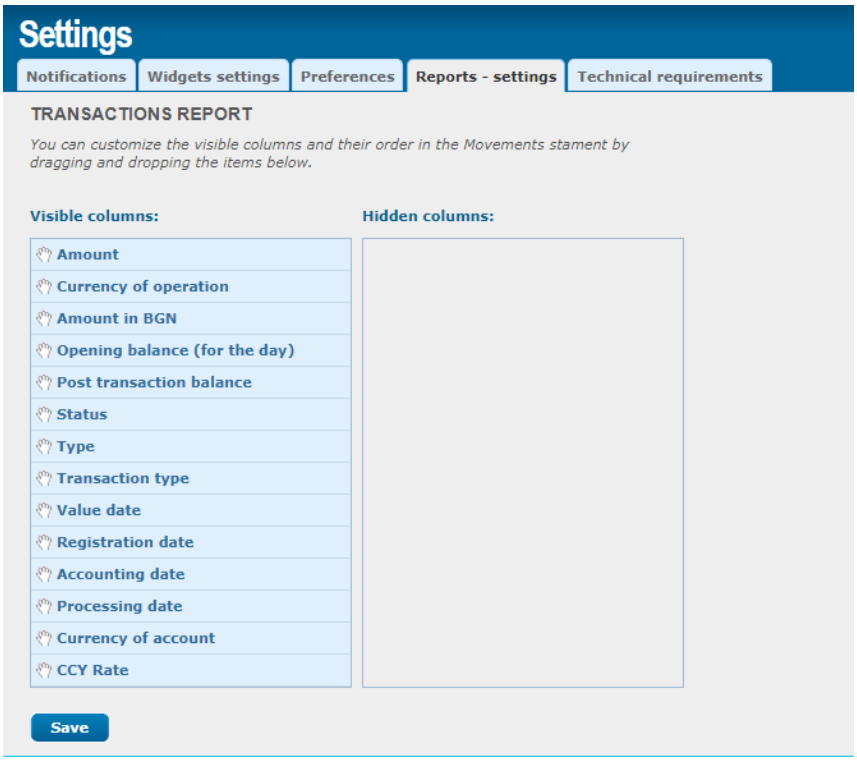
Internal Use



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 column**s box by dragging and dropping them, then select **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.

Internal Use

22. Online recovery of forgotten password

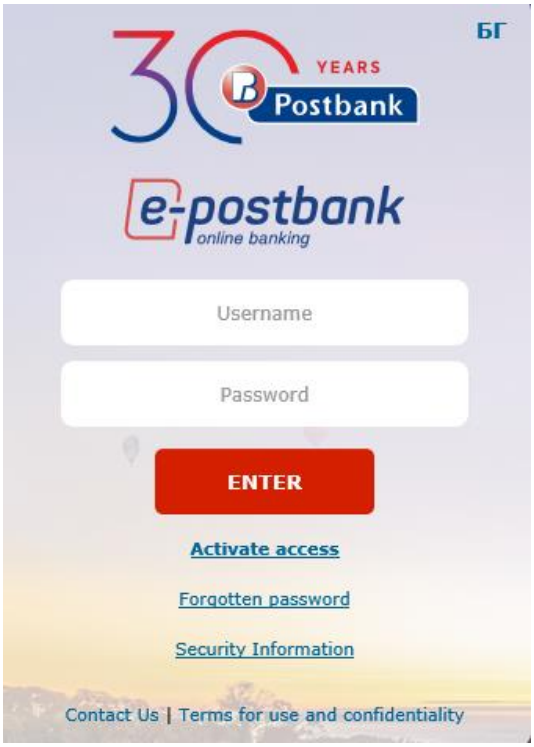
You have the opportunity to reissue your password for access to Internet banking completely free of charge and without visiting a branch of the Bank, if you do not remember it.

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:

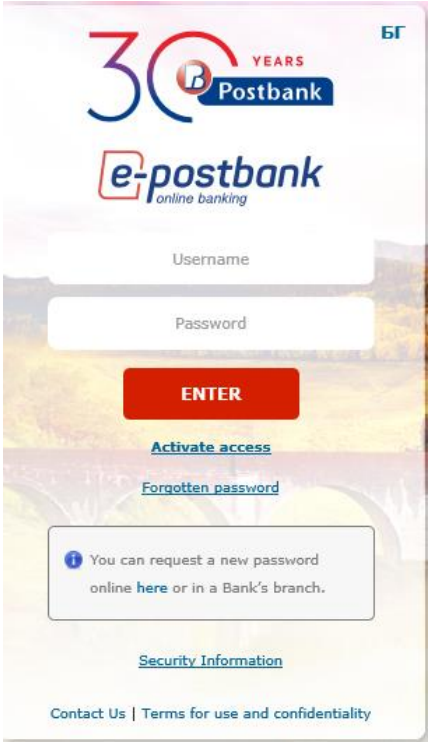
Step 1 – Entering data

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:

Internal Use

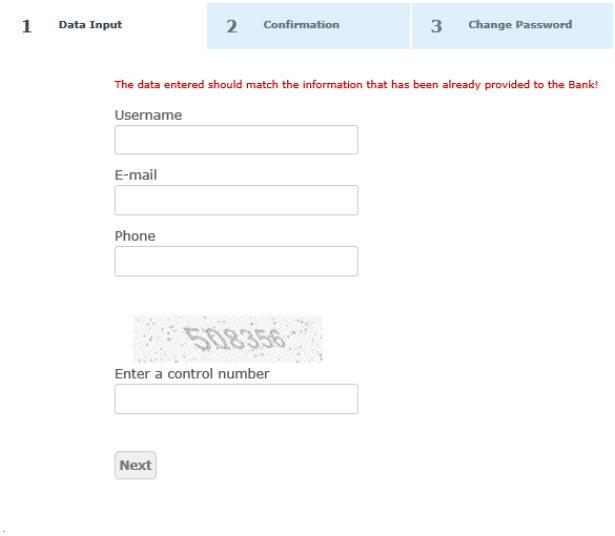


Fill in the following information:

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

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

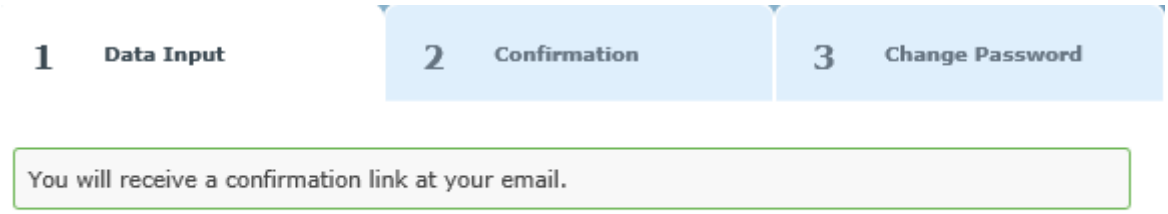
To complete the online password change process, you need to have access to the email and phone number provided during registration.



Internal Use

Step 2 – Confirmation

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



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

Dear 741017477,

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

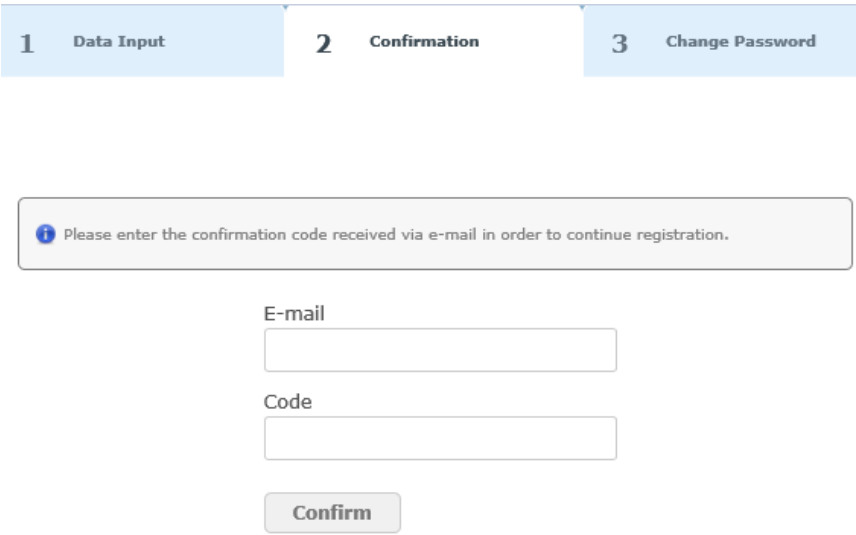
If you have a problem to open a link, please follow this page and enter your email address and the code in order to proceed
https://e-postbank.bg/ePortal/page/default.aspx?xml_id=/en-US/.forgottenPasswordEnterECCD
and fill the following two values
ID: yana.brsv@gmail.com

Code: 13014973

Sincerely,

Postbank team

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



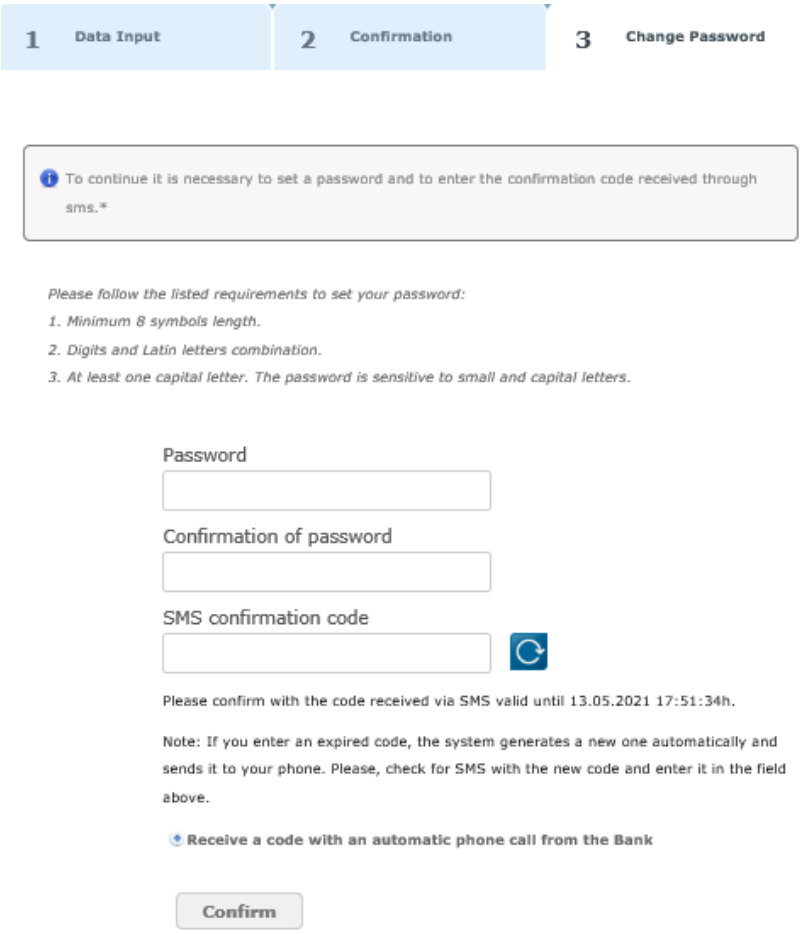
After entering the data and confirmation follows the creating of a new password.

Step 3 – Creating a new password

Internal Use

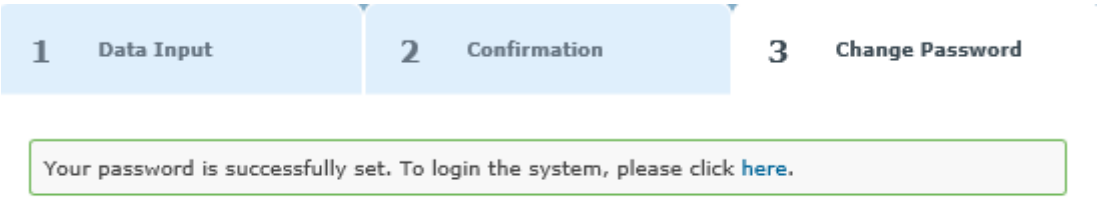
In this step, you should choose your new password.

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.



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.



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.

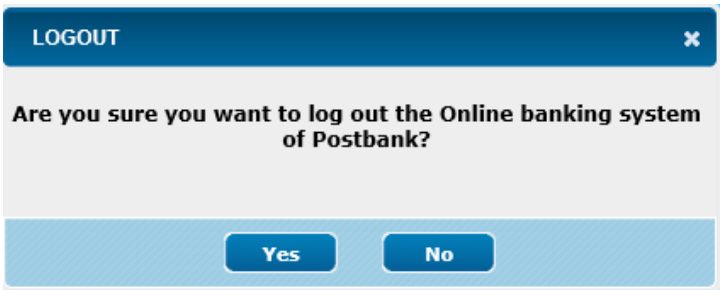
Internal Use

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:



Internal Use