



INTERNET BANKING

USER MANUAL



April, 2013

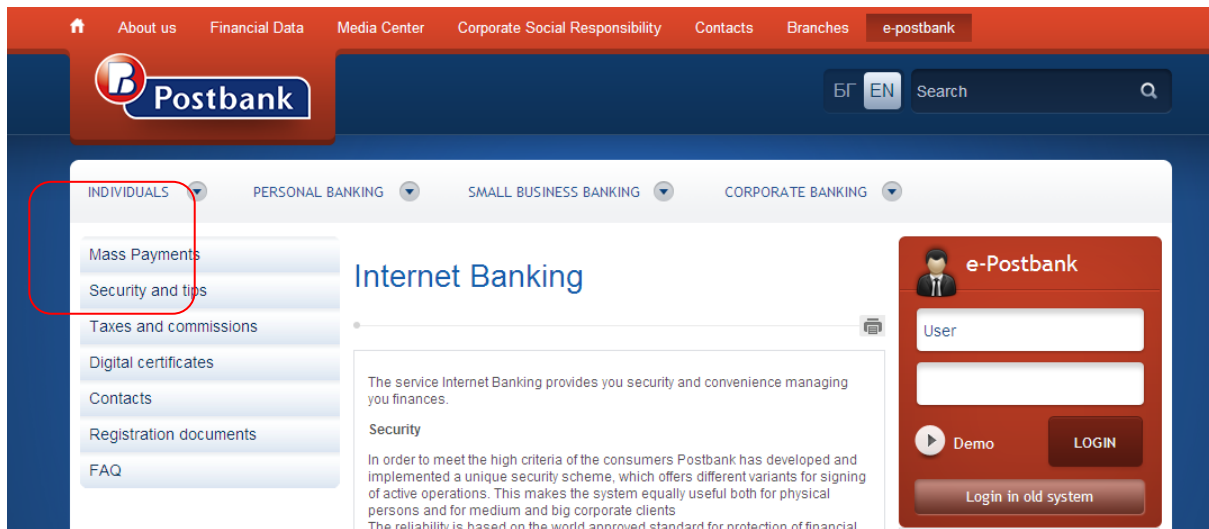
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1 Enter the system

Via Internet Explorer  or Mozilla Firefox  enter the address of Eurobank Bulgaria: <http://www.postbank.bg/>. There are two fields in the right part of the window, where you can enter your Username and Password:



The first time you log in as a user of Internet Banking, after entering your username and password you will get a verification code to your e-mail account, then the system will require the code too. Again you must enter the username and password and also the verification code. Press Enter in order to enter the main screen of Internet Banking. The entering of this verification code is once only!















1.1 Home

The Home screen has three tabs: **Overview**, **Assets** and **Liabilities**:

Home


Overview Assets Liabilities


AVAILABLE BALANCE Total balance 149 319.85 BGN

Bank Accounts		Balance	Currency	Available balance
 Динамика Стандарт	BG19BPBI71151055062901	118.38	BGN	-19 393.35
 Динамика Стандарт	BG13BPBI71151055085901	462.61	BGN	362.61
 Супер Премия RE	BG53BPBI79421069586801	471.25	BGN	3 968.25
 ДК - Програма СЛУЖИТЕЛИ	BG71BPBI79421080178101	29.46	BGN	26.46
 малки ТП	BG57BPBI71151155085901	0.00	USD	-75.00
 Взаимни фондове	BG35BPBI79421469586801	40.00	EUR	40.00
 ЗП Служители	BG17BPBI79421080178103	3.84	BGN	0.84
Deposit		Balance	Currency	Term / Maturity Date
 Депозит Активни пари	BG09BPBI79242465663303	53 700.00	EUR	6 m / 04.01.2012
 Стандартен срочен депозит	BG60BPBI79422469586802	0.00	EUR	6 m / 12.11.2011
 Депозит Активни пари	BG79BPBI79242465663304	15 000.00	EUR	6 m / 11.01.2012
Savings		Balance	Currency	Available balance
 Мера	BG77BPBI79404400959802	0.00	EUR	-67.41
 Супер Мера	BG94BPBI79424469586801	0.00	EUR	0.00
 Мера	BG15BPBI79424480178101	10.00	EUR	10.00
 Мера	BG88BPBI79244065663301	13 771.00	BGN	13 771.00


LIABILITIES

Loans	Balance	Currency	Next Due Payment
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If an account has the icon  on the left side, you can make transfers from this account to one of your other accounts via the **Drag & Drop** function.

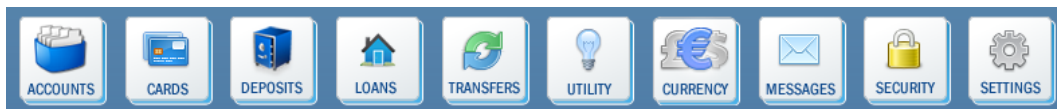
When you grab some account, on the left side of the accounts to which you can make transfers appears the following icon - .

When you drop the account that you have previously grabbed over another account, a wizard for initiating a transaction appears. The information about the ordering party is automatically filled in by the system:

If you have been to some of the other menus, in order to return to the main screen you should press  Home in the upper right corner of the screen.

1.2 Main menus

In the upper part of the screen is positioned the menu bar with the main menus. Their function is to provide brief information on the main screen while performing other actions.



Each widget can be grabbed and dropped at the left or the right side of the screen.


Please note that when the width of the screen is under 1300 px, only the left panel with widgets is visible!
When the width is under 1024 px both panels are hidden!

For example, if you position the widget ACCOUNTS on the left side of the screen, go to the Transfers menu and start entering information about a transfer, the widget ACCOUNTS will provide information about your account balance and you can more easily select the account from which to initiate the transaction.

Name	Balance
BG19BPBI711510550...	-19 393.35 BGN
BG13BPBI711510550...	362.61 BGN
BG53BPBI794210695...	3 968.25 BGN
postbank	26.46 BGN
BG57BPBI711511550...	-75.00 USD
BG77BPBI794044009...	-67.41 EUR
BG35BPBI794214695...	40.00 EUR
BG94BPBI794244695...	0.00 EUR
Saving Account	10.00 EUR
BG17BPBI794210801...	0.84 BGN
BG88BPBI792440656...	13 771.00 BGN

Also, through the Widgets you can perform actions without having to open the corresponding menu in the main screen. For example, through the widget ACCOUNTS you can order transfers between personal accounts or transfer from current account to a credit card (if you position the widget CARDS left or right of the screen) by using Drag & Drop function.

1.3 Log out

In order to log out press  in the upper right corner of the screen. A pop-up window is displayed in which the system asks if you are sure you want to leave the system for online banking of Postbank:

1.4 Predefined payments

From the side bar PREDEFINED you can make direct payments to predefined beneficiaries. Click on the bar to open the following window:

Select the desired recipient and fill in the necessary data. With these transfers proceed in a similar way as to the other transfers. Indicate the date of execution, validity and then confirm.

1.5 Beneficiaries

This function of the system allows the filled in data about the recipient to be stored. Later this data can be automatically loaded into the screen for initiation of a transaction.

If you click on **Beneficiaries** a list of all stored beneficiaries will appear. From this list you can view, edit, or delete the existing contractors, or add new ones.

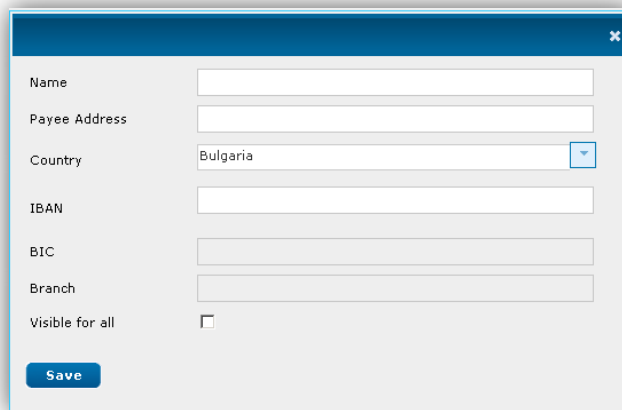


The screenshot shows a 'Search beneficiary' window with a search bar and a 'New' button. Below the search bar is a list of beneficiaries with columns for Name, Amount, Currency, and Balance. The table below the list shows transaction details.

Name	Amount	Currency	Balance
rent			
S/A			

118.38	BGN	-19 393.35
462.61	BGN	362.61
471.25	BGN	3 968.25
29.46	BGN	26.46

To add a new beneficiary click on **New** in the upper right corner. A screen opens where you have to enter the necessary data:

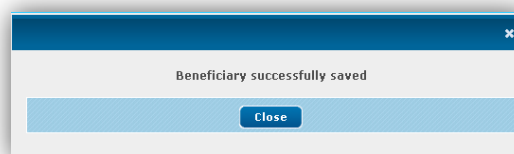


The screenshot shows a 'New beneficiary' form with the following fields:

- Name:
- Payee Address:
- Country:
- IBAN:
- BIC:
- Branch:
- Visible for all:

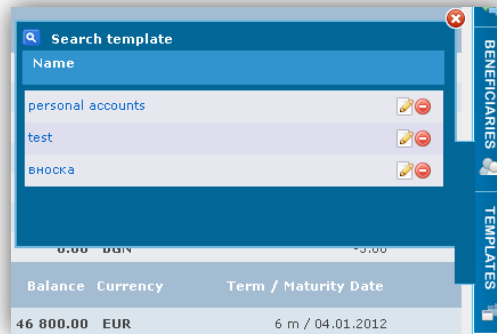
A **Save** button is located at the bottom left of the form.

After entering the account's IBAN, the system automatically fills in the fields **BIC** and **Branch**. Click on button **Save** in order to save the data. The following message appears:



1.6 Templates

If you click on Templates a list with all your saved templates will appear. From this list you can view, edit or delete an existing template.

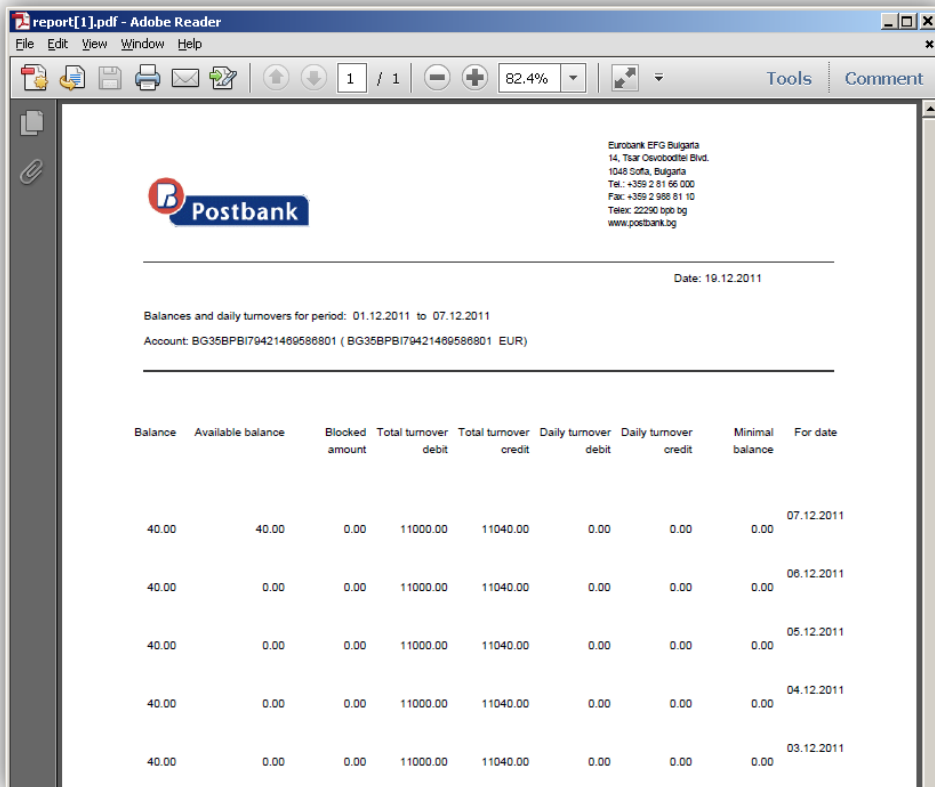


1.7 Export of reports



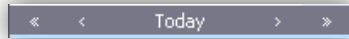
If the following icons are visualized in the upper right corner of the screen, then you can save the given report on your personal computer in one of the formats – XML, DOC, PDF, XLS.

Example for PDF format:



1.8 Using the calendar

By clicking on a date field a calendar shows up and you can enter the date you want:

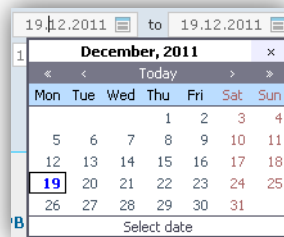


◀ - previous year

▶ - next month

◀ - previous month


▶ - next year



2 ACCOUNTS

From menu Accounts, you can get detailed information about the accounts that are subscribed to the user:

Accounts				
Active				
Account Name	IBAN	Balance	Available Balance	Hold Amount
▶ BG19BPBI71151055062901	BG19BPBI71151055062901	118.38 BGN	- 19 393.35	19 511.73
▶ BG13BPBI71151055085901	BG13BPBI71151055085901	100.00 BGN	0.00	100.00
▶ BG53BPBI79421069586801	BG53BPBI79421069586801	3.00 BGN	3 322.55	3.00
▶ postbank	BG71BPBI79421080178101	534.62 BGN	531.62	3.00
▶ BG57BPBI71151155085901	BG57BPBI71151155085901	0.00 USD	- 75.00	75.00
▶ BG77BPBI79404400959802	BG77BPBI79404400959802	0.00 EUR	0.00	0.00
▶ BG35BPBI79421469586801	BG35BPBI79421469586801	40.00 EUR	40.00	0.00
▶ BG94BPBI79424469586801	BG94BPBI79424469586801	0.00 EUR	0.00	0.00
▶ Saving Account	BG15BPBI79424480178101	0.00 EUR	0.00	0.00
▶ BG17BPBI79421080178103	BG17BPBI79421080178103	0.00 BGN	- 3.00	3.00
▶ BG88BPBI79244065663301	BG88BPBI79244065663301	592.83 BGN	592.83	0.00

When positioning the cursor on a line, additional buttons are displayed: Balance, Transactions and New transfer. Also you can change the name of the account from the icon :

Account Name	IBAN	Balance	Available Balance	Hold Amount
▶ BG19BPBI71151055062901	BG19BPBI71151055062901	118.38 BGN	Balance	9 Transactions
			New transfer	



- If you click on this icon a field in which to change the account's name of your choice will appear. In order to save the changes you must press the green tick right of the white field. By clicking the red "X" changes will not be saved.

▼

✔
✘

By clicking on the row of some of the accounts, details about the account will appear in several sections – **Turnovers, Interest, Hold amount, Last 5 movements:**

BG53BPBI79421069586801 BG53BPBI79421069586801 3.00 BGN 3 322.55 3.00

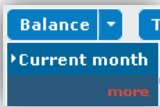
CURRENT ACCOUNT
current / active

Turnovers (BGN)		Interest	
Available balance	3 322.55	Last payed interest	28.18
Total outflows (debit)	43 802.45	Date paid	01.01.2011
Total inflows (credit)	43 805.45	Interest rate	1.00%
Daily outflows (debit)	0.00	Accrued interest	4.36
Daily inflows (credit)	0.00	For date	07.12.2011
Minimum balance	3.00		
For date	07.12.2011		

Hold amount (BGN)			
Date	Reason	Description	Blocked Amount
13.01.2009	Debit cards		0.00

Last 5 movements					
	Amount	Currency	Type	Transaction type	Value date
5001000	24.65	BGN	Debit	Плащане на комунални услуги - INET	06.12.2011
5000998	24.65	BGN	Credit	Усояване на кредит	06.12.2011
7851355	0.20	BGN	Debit	Автоматична такса	26.06.2011
7851353	0.20	BGN	Credit	Усояване на кредит	26.06.2011
7851352	91.91	BGN	Debit	Осчетов. сума от БОРИКА	26.06.2011

2.1 Balance



When the cursor is positioned over the button **Balance** a drop-down list appears, containing two options – **Current month** and **more**.

By clicking directly on **Balance**, a new screen appears, in which the system directly generates report for the current status of the account:

Advanced search

Current State

From 07.12.2011 to 19.12.2011

Results per page: 25

Show

Save as: XML DOC PDF XLS

Account: BG53BPBI79421069586801 BGN / BG53BPBI79421069586801
for period: 07.12.2011 to 07.12.2011

Balance	Available balance	Blocked amount	Total outflows (debit)	Total inflows (credit)	Daily outflows (debit)	Daily inflows (credit)	Minimum balance	For date
3.00	3322.55	3.00	43802.45	43805.45	0.00	0.00	0.00	07.12.2011

<< 1 >>

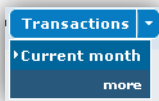
Current month – information from the beginning of the month to the current day is displayed;

more - fields where you can enter the period for the report or choose a specific date are displayed:

- ❑ **For a period** – you can generate a report for a period by your choice.

You can see how to use the calendar by going to [1.2 Using the calendar](#).

2.2 Transactions



By clicking on Transactions a window with the last 10 transactions will appear:

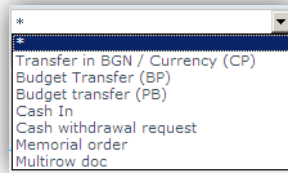
Account: BG13BPBI71151055085901 BGN / BG13BPBI71151055085901

Last 10

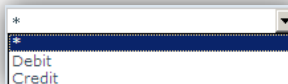
	Amount	Currency	Amount in BGN	Opening balance (for the day)	Post transaction balance	Status	Type	Transaction type	Value date	Registration date	Accounting date	Processing date
6610849	0.23	BGN	0.23	462.61	0.00	Completed	Debit	Automatic fee (Commission)	30.11.2011	30.11.2011	30.11.2011	30.11.2011 03:58:23
6606639	2.43	BGN	2.43	462.61	0.00	Completed	Debit	Automatic fee (Commission)	30.11.2011	30.11.2011	30.11.2011	30.11.2011 03:57:42
3346602	50.00	BGN	50.00	82.00	0.00	Completed	Debit	Automatic fee	22.11.2011	22.11.2011	22.11.2011	22.11.2011 18:24:08
3346601	82.56	BGN	82.56	82.00	0.00	Completed	Debit	Multiline bordereau	22.11.2011	22.11.2011	22.11.2011	22.11.2011 18:23:25
3340444	466.83	BGN	466.83	82.00	0.00	Completed	Debit	Interest accrual	22.11.2011	22.11.2011	22.11.2011	22.11.2011 17:35:53
3337760	9600.44	BGN	9600.44	82.00	0.00	Completed	Debit	Repayment of loan	22.11.2011	22.11.2011	22.11.2011	22.11.2011 17:19:39
3337759	94.46	BGN	94.46	82.00	0.00	Completed	Debit	Repayment of loan	22.11.2011	22.11.2011	22.11.2011	22.11.2011 17:19:39
3337758	305.10	BGN	305.10	82.00	0.00	Completed	Debit	Interest accrual	22.11.2011	22.11.2011	22.11.2011	22.11.2011 17:19:39
3336153	980.00	BGN	980.00	82.00	0.00	Completed	Credit	Cash In	22.11.2011	22.11.2011	22.11.2011	22.11.2011 16:53:52
3332393	10000.00	BGN	10000.00	82.00	0.00	Completed	Credit	Cash In	22.11.2011	22.11.2011	22.11.2011	22.11.2011 16:44:48

At the upper part of the window there are fields for filtering the report:

- **For a period** – you must specify the period of the search;
- **Last** – choose how many results you want to see;
- **Show with details** – check the box if you want the report to be with more details;
- **Results per page** – the possible options are 25, 50, 100 or ALL;
- **Order Type** – choose the type of the transaction you are looking for from the drop-down list:



- **Debit/Credit** – choose whether you are looking for debit or credit transfers:

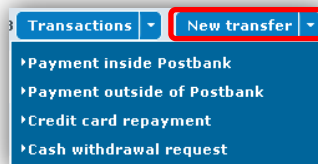


- **Amount from/to** – enter the exact amount or an interval between the amount searched by you;

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:



2.3 New transfer

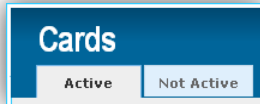


From the drop-down menu, select the type of translation you want to arrange:

- ❖ **Payment inside Postbank** – see [6.1.1](#);
- ❖ **Payment outside Postbank** – see [6.1.2](#);
- ❖ **Credit card repayment** – see [6.1.3](#);
- ❖ **Cash withdrawal request** – see [6.8.3](#);

3 CARDS

From the menu CARDS you can get information about your bank electronic cards. The screen has two sections - Active (the visualized cards are active) and Not Active (the visualized cards are inactive):



The screen provides the following information:


- **Status** – the card's status;
- **Cardholder** – name of the cardholder is visualized;
- **Validity** – month and year of the expiry of the card;
- **Balance** – current availability for DC and a current liability for CC;
- **Limit** – limit for purchases and limit for purchases of installments for CC, 24 hours limit on POS and 24h limit on ATM for DC;
- **Minimum Due Payment** – minimum due payment for each CC;

3.1 Active


Status / Cardholder / Validity	Balance / Limit	Minimum Due Payment
 Клиент 4 Сектор:5000 479000*****7015 Expire on (mm/yy):02/13 Activated	Amount due /BGN/: 826.27 Remaining due amount-inst. purchases /BGN/: 0.00 Credit limit /BGN/: 1 600.00 Instalment credit limit /BGN/: 1 600.00	0.00 BGN
 Клиент 4 Сектор:5000 479000*****3026 Expire on (mm/yy):05/12 Activated	Amount due /BGN/: 3 752.68 Remaining due amount-inst. purchases /BGN/: 0.00 Credit limit /BGN/: 4 000.00 Instalment credit limit /BGN/: 3 000.00	187.63 BGN
 Клиент 4 Сектор:5000 520016*****6376 Expire on (mm/yy):04/16 BG79BPB179401000959804 Activated	Available Balance /BGN/: - 3.00 24 hours limit POS /BGN/: 2 500.00 24 hours limit ATM /BGN/: 0.00	
 Клиент 4 Сектор:5000 479083*****7544 Expire on (mm/yy):12/12 BG63BPB179401000959801 Activated	Available Balance /BGN/: - 4.50 24 hours limit POS /BGN/: 3 500.00 24 hours limit ATM /BGN/: 400.00	
 Клиент 4 Сектор:5000 676089*****2186 Expire on (mm/yy):06/15 BG53BPB179421069586801 Activated	Available Balance /BGN/: 3 322.55 24 hours limit POS /BGN/: 9 000.00 24 hours limit ATM /BGN/: 0.00	
 Клиент 4 Testov 676889*****9787 Expire on (mm/yy):05/14 BG83BPB179401046618602 Activated	Available Balance /BGN/: 1 185.18 24 hours limit POS /BGN/: 3 500.00 24 hours limit ATM /BGN/: 400.00	

When you position the mouse over any of the rows additional buttons with drop-down menus are displayed.

- For credit cards the buttons are:

Status / Cardholder / Validity	Balance / Limit	Minimum Due Payment
 <p>Клиент 4 Сектор:5000 479000*****7015 Expire on (mm/yy):02/13 Activated</p>	<p>Amount due /BGN/: 826.27 Remaining due amount-inst. purchases /BGN/: 0.00 Credit limit /BGN/: 1 600.00</p>	0.00 BGN
<p>Instain Transactions Statements Credit Card Repayment Purchases in Installments</p>		

- For debit cards the button is:

 <p>Клиент 4 Сектор:5000 479083*****7544 Expire on (mm/yy):12/12 BG63BPBI79401000959801 Activated</p>	<p>Available Balance /BGN/: - 4.50 24 hours limit POS /BGN/: 3 500.00 24 hours limit ATM /BGN/: 400.00</p>
<p>Transactions</p>	

3.1.1 Transactions

If you press directly on the button Transactions the following screen will be displayed with information about the transactions for the previous month:

Advanced search
✖

From

to

Card 479000*****7015 BGN
Transactions/Authorizations inquiry for period: 19.11.2011 to 19.12.2011

Transactions History

Date/Hour	Amount	Transaction type	Merchant name
23.11.2011	27.60	Sales Draft VISA - Borica	LIDL Bulgaria EOOD
23.11.2011	2.00	ATM Cash Advance OnUs Fee	
22.11.2011	100.00	Cash Advance VISA PB ATM-DZI	POSTBANK, BRANCH SHISHMAN
20.11.2011	18.74	Sales Draft VISA - Borica	FANTASTICO 27 K2

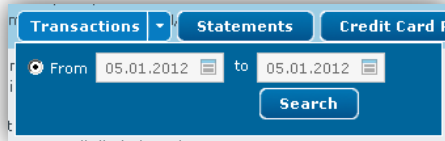
Advanced search:

- **For a period** – you must specify the period of the search; You can see how to use the calendar by going to [1.2 Using the calendar](#).
- **Amount up to** – може да въведете търсена от вас сума за зададения период;

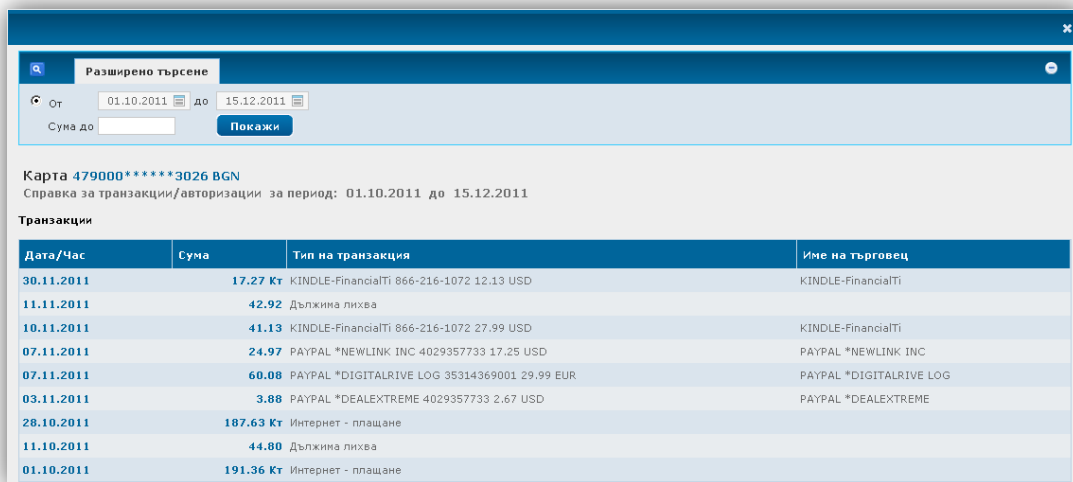
After entering a period (and amount) click on **Show**.

Current month – information about the movements for the current month is visualized;

more - fields from which to select the period for the report are displayed:



Enter the period of the search and press the Search button. The following screen displays:



3.1.2 Statements

The following window is displayed:

Monthly statements Visa Classic 479000*****3026 (BGN)					
Number	Date	Amount	To Date	Minimum due payment	
35376584	11.05.2011	3 873.95	30.05.2011	193.70	
35083483	11.04.2011	3 777.33	29.04.2011	188.87	
34673749	11.03.2011	3 926.94	29.03.2011	196.35	
34477144	11.02.2011	2 651.11	01.03.2011	132.56	
34256360	11.01.2011	2 757.49	31.01.2011	137.88	
34024432	11.12.2010	3 830.10	29.12.2010	191.51	
33752234	11.11.2010	3 962.06	29.11.2010	198.10	
33548707	11.10.2010	3 884.42	29.10.2010	194.22	

Click on the number of a statement to see detailed information about it or to print it:

МЕСЕЧНО ИЗВЛЕЧЕНИЕ
КРЕДИТНА КАРТА VISA

No-в кредитна карта: Минимално плащане:

Дата на извлечението: Краен срок за плащане:

Дата на транзакция	Дата на обработка	Описание на транзакцията	Сума в лева
		Дължима сума за предходния период	3 777.33
14/04/2011	15/04/2011	Интернет - плащане	188.87 Кт
14/04/2011	18/04/2011	PAYPAL *INNO SPHERET, 35314369001(3.99 USD)	5.51
14/04/2011	18/04/2011	PAYPAL *SONOGOPHER, 35314369001(6.11 EUR)	12.21
03/05/2011	09/05/2011	METRO CASH&CARRY BG 2, SOFIA	227.29
11/05/2011	11/05/2011	Дължима лихва	40.48

Център за обслужване на клиенти: 0900 18 444

Плащайте с ещата карта Visa в български търговски обекти и интернет сайтове от 1 април до 31 май 2011 и с всяка ваша покупка участвате автоматично всеки ден за 10 награди по 100 лева, а всяка седмица пътуване до Лондон. Повече на www.postbank.bg

Дължима сума за предходния период	3 777.33
Общо плащания за периода	- 188.87
Общо задължения за периода	+ 285.49
Общо дължима сума	3 873.95

Минимално плащане	193.70
Срок за плащане	12/05/2011 до 30/05/2011

Кредитен лимит	4 000.00
Ограничение за покупки на вноски	3 000.00
Годишна лихва при покупки	13.50%
Годишна лихва при теглене в брой	13.50%

Специални предложения

Еашето месечно извлечение съдържа информация за всички дължими суми (покупки, теглене на пари в брой, начислени такси и лихви), както и извършените погасителни плащания през изтеклия период, които са били регистрирани към датата на издаване на извлечението. Транзакциите, регистрирани след тази дата, се включват в извлечението за следващия период.

[Съдържание на примерно месечно извлечение.](#)

3.1.3 Credit card repayment

The following window is displayed:

Load template

Card number * Name

Amount * Currency

Expires on (mm/yy): 04/16 24 hours limit POS /BGN/

Ordering Party:

Via the drop down menu select the account from which you will order the payment.

The fields IBAN and Name are automatically filled in.

Beneficiary:

Via the drop down menu select the credit card. If you select **Other**, then you must manually enter the card number and name of the cardholder.

After filling in all required fields, click on **Continue**. The following screen displays:

- **Send now** - sends the transfer immediately; following screen appears:

- **Edit** - returns you to the previous screen to edit the payment;
- **Transfers** - in case you do not send the payment immediately, you can sign and send at any time from **Waiting** tab in **Transfers** panel.

3.1.4 Purchases in Installments

Information is displayed if you have purchased some goods in store via POS and the respective purchase will be repayed in installments.





Otherwise the following message is displayed:

Card Instalments: 479000*****7015 (BGN)

No records found

3.2 Not Active

All inactive cards are displayed – debit and credit:

Cards			
Active		Not Active	
Status / Cardholder / Validity	Balance / Limit	Minimum Due Payment	
 Visa Electron Клиент 17 Сектор:5000 479001*****7010 Expire on (mm/yy):08/13 Deactivated	Amount due /BGN/; Remaining due amount-inst. purchases /BGN/; Credit limit /BGN/; Instalment credit limit /BGN/;	0.00 0.00 700.00 200.00	0.00 BGN
 Maestro Клиент 17 Сектор:6000 676889*****3934 Expire on (mm/yy):05/11 BG19BPBI71151055062901 Deactivated	Available Balance /BGN/; 24 hours limit POS /BGN/; 24 hours limit ATM /BGN/;	- 19 393.35 3 000.00 800.00	
 Visa Electron Клиент 17 Сектор:5000 479083*****0417 Expire on (mm/yy):09/11 BG71BPBI79421080178101 Deactivated	Available Balance /BGN/; 24 hours limit POS /BGN/; 24 hours limit ATM /BGN/;	36.46 3 500.00 400.00	
 Visa Electron Клиент 17 Сектор:5000 479083*****0929 Expire on (mm/yy):10/12 BG71BPBI79421080178101 Deactivated	Available Balance /BGN/; 24 hours limit POS /BGN/; 24 hours limit ATM /BGN/;	36.46 3 500.00 400.00	

Contact our Call center in case of lost or stolen card. The phone number is: ☎ 0800 18 000

When positioning the cursor over

When positioning the mouse over a row with a credit card the following buttons are displayed:

Transactions – see 3.1.1;

Statements – see 3.1.2;

Credit Card Repayment - see 3.1.3;

4 DEPOSITS

Menu **Deposits** has two tabs – **Active** and **Not Active**:



4.1 Active

Deposit								
Active Not Active								
Account Name	Term	Currency	Balance	Maturity Date	Intrest Rate	Accrued Interest	Date	
▶ Active money deposit	6 months	EUR	53 700.00	04.01.2012	6.00 %	1 041.54	28.11.2011	
▶ Active money deposit	6 months	EUR	15 000.00	11.01.2012	6.00 %	272.92	28.11.2011	

The screen provides the following information:

- ✓ **Account Name**
- ✓ **Term** – the term of the deposit – 3, 6, 12 months;
- ✓ **Currency** – the currency of the deposit: BGN, EUR, USD;
- ✓ **Balance** – current balance;
- ✓ **Maturity date**
- ✓ **Interest rate**
- ✓ **Accrued interest**
- ✓ **Date** – current date;

When positioning the mouse over one of the rows the button **Payments** will appear:

Account Name	Term	Currency	Balance	Maturity Date	Intrest Rate	Accrued Interest	Date	
▶ Active money deposit	6 months	EUR	53 700.00	04.01.2012	6.00 %	1 041.54	Payments	

When pressing the button **Payments** the following screen will appear, in which the system automatically displays information about the last 10 movements:

Advanced search

From 09.01.2012 to 09.01.2012 Order Type *

Last 10 Debit/Credit *

Show with details Results per page 25 Amount from to

Show

Account: BG79BPBI79242465663304 EUR / BG79BPBI79242465663304
Last 10

No records found

Save as: HTML DOC PDF XLS

The system allows you to filter the statement using the following criteria:

- ✓ **From – to (a period)** - allows generating reports for a specified period of your choice;
- ✓ **Last** – by default the system is set to look for the last 10 movements;
- ✓ **Order type** - by default the system is configured to generate reports for all transactions. In the field **Order type** you can select a particular type of transaction;
- ✓ **Debit/Credit** - by default the system is configured to generate reports for all transactions. In the field **Debit/Credit** you can select a particular type of transaction;
- ✓ **Amount from - to** – you can search by transaction amount;
- ✓ **Show with details** – by default the statement contains basic information about each payment, if you put a tick in the box, the statement will display additional information for each movement;
- ✓ **Results per page** – by default the statement displays 25 results per page, it is possible to change the number of results from the dropdown menu;

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:



If you click on a deposit, detailed information for the deposit will appear:

Deposit							
Active		Not Active					
Account Name	Term	Currency	Balance	Maturity Date	Intrest Rate	Accrued Interest	Date
Active money deposit	6 months	EUR	53 700.00	04.01.2012	6.00 %	1 041.54	28.11.2011
Product name Депозит "Активни пари"							
IBAN BG09BPBI79242465663303		Balance 53700					
Pre-Term closure interest rate	1.50 %	Minimum balance	1 000.00				
Account for interest payment		Opening date	04.07.2011				
Last capitalization of interest	0.00	Opening amount	53 800.00				
Paid on	04.07.2011	Number of previous renewals	0				
Additional deposit option	Yes	Last renew proct	Standard term deposit				
Maximum additional amount	1 000.00	Blocked amount	0.00				
Principal withdrawal option	Yes						

4.2 Not Active

All inactive deposits are displayed:

Deposit							
Active		Not Active					
Account name	Currency/Term	Balance	Maturity date	Iterest		Date	
				Intrest rate	Accrued interest		
Standard term deposit	EUR/6 m	0.00	04.07.2012	4.00 %	30.65	Payments 2	
Standard term deposit	EUR/6 m	0.00	12.11.2011	3.75 %	0.00	23.12.2011	
Standard term deposit	EUR/6 m	0.00	11.07.2012	3.75 %	0.00	11.01.2012	
Standard term deposit	EUR/6 m	0.00	19.07.2012	3.75 %	0.00	19.01.2012	

When positioning the mouse on a line button **Payments** will appear. See section 4.1.

If you click on a desired deposit detailed information regarding the deposit will appear. See section 4.1.

5 LOANS

From the menu **Loans** you can get information about your loan:


Loans							
Loan Type	Contract		Currency	Available Balance	Next Due Payment		
	Number	Date			Amount	Date	
▶ Overdraft	OY15084	16.07.2010	BGN	3 500.00	53.33	20.12.2011	
▶ House	HL48253	07.07.2010	EUR	0.00	117.79	07.12.2011	
▶ 417061 	852/20.07.2005	05.08.2005	BGN	0.00	516.28	21.12.2011	
▶ 558831	BL1877	15.06.2006	BGN	10 022.00	159.67	21.12.2011	
▶ 605004	BL4866	09.02.2007	BGN	270.00	466.82	21.12.2011	
▶ 4249393	FL608917	14.10.2011	BGN	0.00	94.57	14.12.2011	
▶ 4165866 	HL47176	13.04.2010	EUR	0.00	159.12	13.12.2011	



By clicking on any of the rows details of the loan will be shown:

Loans							
Loan Type	Contract		Currency	Available Balance	Next Due Payment		
	Number	Date			Amount	Date	
▼ Overdraft	OY15084	16.07.2010	BGN	3 500.00	53.33	20.12.2011	
Overdraft	3 500.00 BGN	Balance		0.00 BGN			
Interest Rate	12.60 %	Date of last payment		---			
Contract start date	16.07.2010	Date of next payment		20.12.2011			
Contract end date	16.07.2012	Amount of next payment		53.33			
Term of loan	24 months	Overdue amount		0.00			
Available amount	3 500.00	Days in overdue		0			
Number of paid installments	0	Overdue fees		0.00			
Number of remaining installments	1	Life insurance		No			

When positioning the mouse on a line, additional features appear:

▶ **House**  HL4: **Installments** 7. **Future payments** **Insurance** **Collateral insurance** 07.12.2011

 - used to change the name of the loan, if you click on this icon a field in which to enter the name of the loan of your choice will appear. To save the changes you must press the green check on the right side of the field. By clicking the red X changes will not be saved.

▶ House  

5.1 Installments

If you press the button **Installments** or **Standing** the following screen will be displayed:

Date	Principal	Interest	Total amount	Overdue principal amount	Outstanding balance	Status
07.02.2012	73.67	36.73	110.40		14 618.35	Active
07.03.2012	73.85	36.55	110.40		14 544.50	Active
07.04.2012	74.04	36.36	110.40		14 470.46	Active
07.05.2012	74.22	36.18	110.40		14 396.24	Active
07.06.2012	74.41	35.99	110.40		14 321.83	Active
07.07.2012	74.60	35.80	110.40		14 247.23	Active
07.08.2012	74.78	35.62	110.40		14 172.45	Active
07.09.2012	74.97	35.43	110.40		14 097.48	Active
07.10.2012	75.16	35.24	110.40		14 022.32	Active

By pressing the plus (+) in the upper right corner of the screen fields by which you can filter the report will be displayed. Select one of the filters by pressing the radio button to the left:

- All
- Standing
- Overdue
- Repaid
- Period

If you select **more**, fields will be displayed to filter the report without having to open a secondary screen:

5.2 Future payments

Details about the upcoming payments on the selected loan are visualized:

From date:		28.11.2011	ToDate:		28.12.2011	
IBAN:		BG04BPBI71151056090401		Total Amount:		1042.09 BGN
				AvailableAmount:		-3 BGN
FuturePayments			Overdue payments			
CapitalAmount:		77.29	LegalIntAmount:		0	
CurIntOvrdCapAmount:		0.4	LegalTakingsCapAmount:		0	
CurIntRegCapAmount:		0	LegalTakingsExpensesAmount:		0	
DateOlhw:		21.12.2011	LegalTakingsIntAmount:		0	
Fees amount:		18.48	OvrdCapAmount:		76.42	
Insurance amount:		0	OvrdIntAmount:		421.66	
Interest amount:		418.96	TotalLegalTakingsAmount:		0	
Note:	The due upcoming insurance payment shows up on all C/A, but will be paid only from one.			TotalOvrdOtherAmount:	525.81	
Date of payment:		21.12.2011	TotalOvrdPaymentsAmount:		525.81	
PrognosisIntOvrdCapAmount:		1.15	UnpaidFeesAmount:		27.73	
PrognosisIntRegCapAmount:		0	UnpaidInsurancePremiumAmount:		0	
PropertyInsPremiumAmount:		0	UnpaidPropertyInsPremiumAmount:		0	
TotalFutureIntAmount:		20.03				
TotalFuturePaymentsAmount:		516.28				
TotalPaymentsByInterestPlanAmount:		496.25				

5.3 Insurance

Information for the insurance on the loan is displayed:

Loan: House							
Insurance ID	Beginning date of insurance	End date of insurance	State	Paid premiums - count of paid	Overdue non-paid premiums-amount and number	Date and amount of next premium	
25784	07.07.2010	07.07.2025	Активен	16	0	0,00	07.12.2011 7,39
Short name	Име	Personal Number	Insurance premium rate	Insured share of insurance			
<N-TRL> Булград ЖК Пакет Б	Клиент 17 Сектор:5000	6312106412	6,67	100			

- ✓ **Insurance ID**
- ✓ **Beginning date of insurance**
- ✓ **End date of insurance**
- ✓ **State**
- ✓ **Paid premiums – count of paid**
- ✓ **Overdie non-paid premiums – amount and number**
- ✓ **Date and amount of next premium**
- ✓ **Short name** – short name of the insurance package;
- ✓ **Name** – name of the insured;
- ✓ **Personal Number** – personal number of the insured;
- ✓ **Insurance premium rate**
- ✓ **Insured share of insurance**

5.4 Collateral insurance

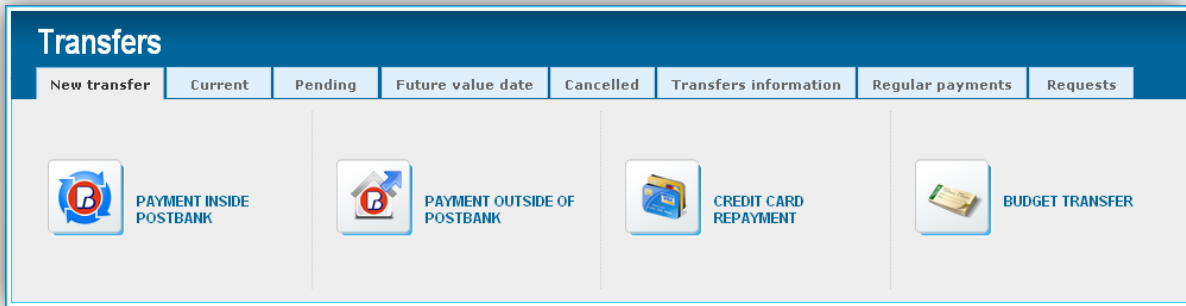
Loan: House													
Type of registry	Code in registry	Insurance ID	Insurance company	Type of insurance	Contract number	Insurance policy number	Beginning date of insurance	End date of insurance	Insurance premium	Insurance amount	Amount and date of the next payment	Currency	Name and EGN of the owner of insured property
Недвижими имоти	872749	70274	ЗАД "Армеец"	М – Жилищни кредити	HL48253	A003H0026637	07.07.2011	06.07.2012	63.83	44 700.00	63.83 06.07.2012	EUR	6312106412

6 TRANSFERS

From menu **Transfers** you can initiate transfers from your accounts and receive necessary information on the payments.

6.1 New transfer


You must first select the type of payment. The system offers the following options:

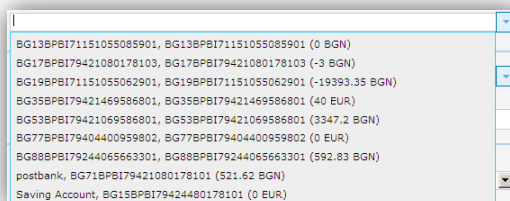



6.1.1 Payment inside Postbank

No certificate is required for transfers between own accounts!

The screenshot shows a form titled 'MONEY TRANSFER INSIDE EUROBANK EFG BULGARIA AD'. On the left side, there are three main sections: 'ORDERING PARTY', 'BENEFICIARY', and 'AMOUNT'. The 'ORDERING PARTY' section has a dropdown menu. The 'BENEFICIARY' section has a dropdown menu, a 'Payee IBAN*' field, and a 'Beneficiary name*' field. The 'AMOUNT' section has an 'Amount *' field (with '0.00' entered) and a 'Currency *' dropdown menu. At the bottom right, there is a 'Continue' button. A 'Load template' dropdown is also visible at the top right of the form area.

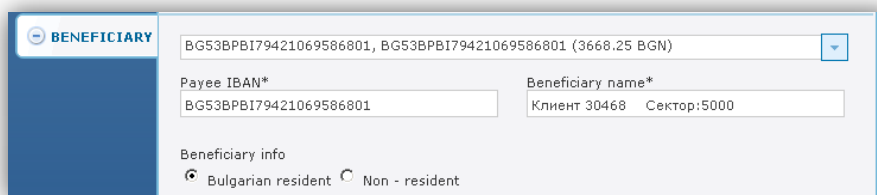
In section **Ordering Party**, via the button  you can select the account from which to make the payment. The system offers all appropriate for the type of transfer accounts of the subscriber that are indicated for use via the Internet banking.



In the section **Beneficiary**, via the button  you can select the account to which the payment will be made. The system automatically offers all the accounts of the subscriber that are indicated for use via Internet banking and the additionally entered from the user beneficiaries. Once you select one of the accounts the system automatically fills in the data below – Payee IBAN and Beneficiary name.

If you want to make a payment to new account you must manually enter data in the fields IBAN and Name.

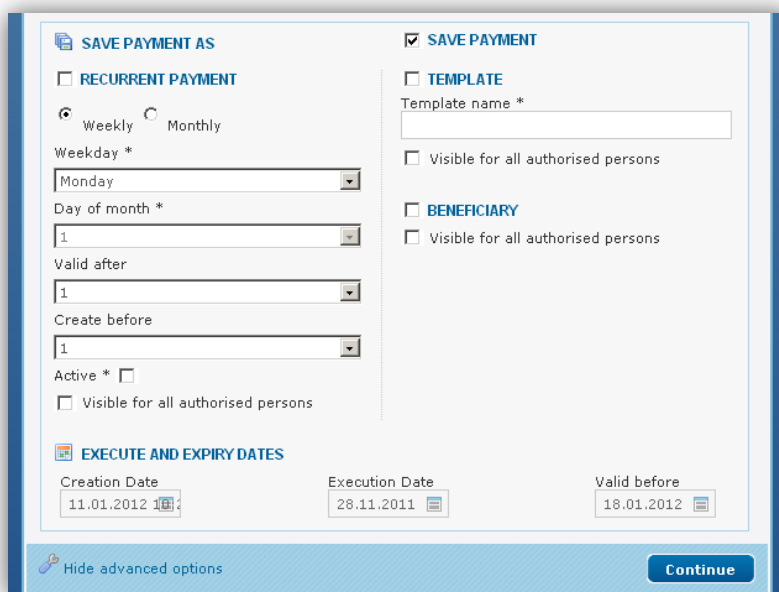
After entering/selecting the account of the beneficiary, the system displays additional fields for the recipient and you must choose whether the recipient is a Bulgarian citizen or foreign citizen via the radio buttons.



In section **Amount** fill in the fields: **Amount** and **Currency**.

In section **Details** fill in the fields **Details of payment** and **Additional information** (optional).

If you click on **Show additional options**, the system provides the following options:



- **Create a template**

This feature of the system allows a document to be saved as a template and used in the future.

For this purpose, after completing the payment order you must:

1. Mark the check-box **TEMPLATE**

2. Enter a name for the template

Save by pressing the **Save** button.

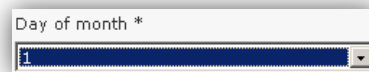
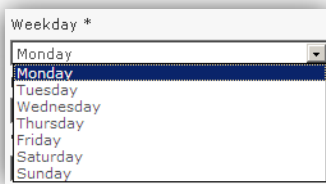
- **Create a recurrent payment**

Via this function the system will automatically generate a payment in a particular recurring point in time. To do so, mark the box **RECURRENT PAYMENT** , then you must determine the period of the payment. The system offers two options:



In the field Weekday - choose a day on which the payment will be made.

In the field Day of month - choose a date on which the payment will be made.



- here you specify how many days after the specified date of execution the generated regular payments will be maintained in the system;



- Here you specify how many days before the date set for the payment, it will be generated in the system.

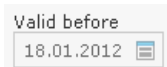
Place a marker in the box **Active *** . Otherwise, the regular payments will exist in the list of regular payments, but will not be activated (created) on that date.

Save with the **Save** button.

- **Execution date and validity date**



- In this field indicate the date on which you wish the payment to be executed;



- In this field indicate the final date by which the payment will be maintained in the system, as waiting to be signed and sent to the bank accounting system.

- **Saving the beneficiary**

This feature allows the entered in the payment data about the beneficiary to be saved.

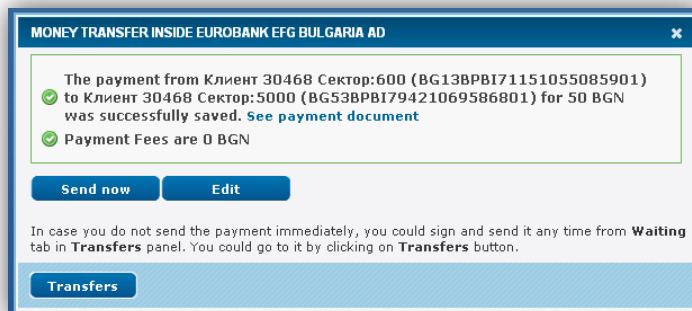
To do so, mark the box **BENEFICIARY** . Save with the **Save** button.

Later the data can be automatically loaded into the screen for payments. To do so, click the button in section **Beneficiary** - a list opens with the stored beneficiaries.

- **Visible for all authorised persons**

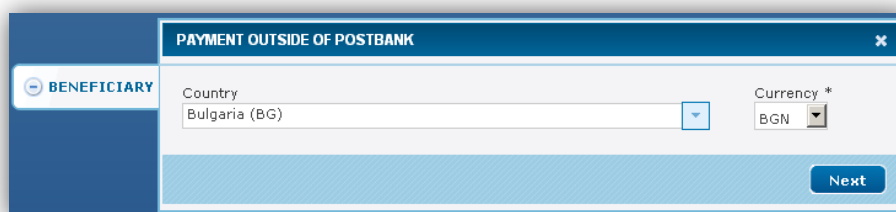
This feature allows the stored data to be visible for all users of the given subscriber.


After pressing the **Continue** button the following screen is displayed:



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

6.1.2 Payment outside of Postbank



Press  to open the drop-down menu from which to select the country to which the transfer will be initiated.

Select a currency from the drop-down menu on the right:




Click on the button **Next**.

❖ **Transfer in BGN currency outside Eurobank Bulgaria AD**

The following screen displays:

Ordering Party:

- Via the button  You can select the account from which to make the payment. The system offers all (without frozen and deposit) accounts of the subscribers, that have been indicated for use via Internet banking.
- The system automatically fills in the fields IBAN and Name.

Beneficiary:


- IBAN of beneficiary - enter the IBAN of the beneficiary; the system automatically fills in the fields **BIC** and **Beneficiary's bank**;
- Name - enter the beneficiary's name;
- Beneficiary info - choose one of the two options: **Bulgarian resident** or **non-resident**;

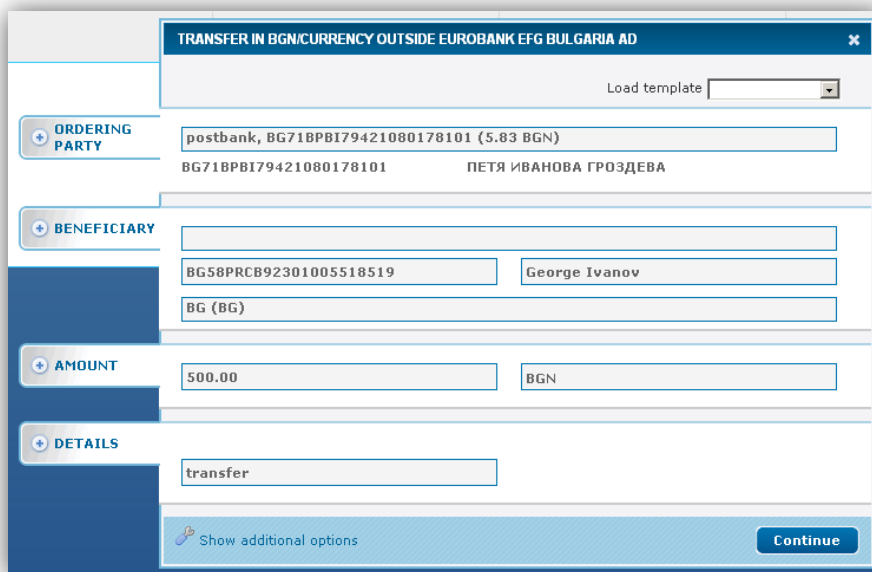
AMOUNT:

- Amount - enter the amount you want to transfer;
- Currency - the currency for credit payments is always Bulgarian Leva (BGN);

DETAILS:

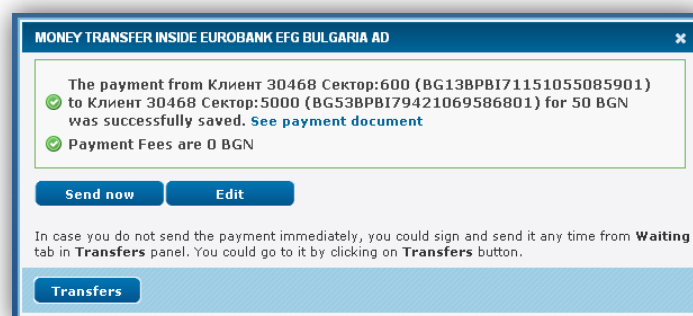
- Details of payment - enter the reason for the transfer;
- Additional information - not a mandatory field, fill in case of need for further clarification of the transfer;
- Type of payment - choose from the dropdown menu the type of payment - BISERA or RINGS;

The window is divided into four sections: **Ordering party, Beneficiary, Amount** and **Details**. Each of them can be minimized by pressing the minus sign . Here is how the window looks like when all of the information needed for transaction is entered and the four parts are minimized:




By clicking on **Show additional options** a screen with additional options opens - see section [6.1.1](#).

After entering the necessary information click the button **Continue**. The following window appears:



❖ Transfer in foreign currency outside Eurobank Bulgaria AD

Ordering party:

- Via the button  You can select the account from which to make the payment. The system offers all (without frozen and deposit) accounts of the subscribers, that have been indicated for use via Internet banking.
- The system automatically fills in the fields **IBAN**, **BIC**, **name**, **Address** (Latin) and **Personal Identification Number / BULSTAT number / Foreign ID**;
- The field **Telephone** is not mandatory but is recommended to be filled in;

Beneficiary:

- Account number / IBAN - enter manually the IABN of the recipient or select from the drop down menu; after moving to the next field the system automatically fills in the fields **Account**

number/IBAN(if you have selected the beneficiary from the drop down menu), **Name, Address, SWIFT code** and **Bank's name**;

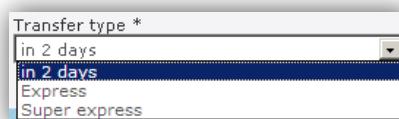
- Name - enter the recipient's name in Latin;
- Address - enter the address of the recipient in Latin;
- Bank's address - enter the address of the recipient in Latin;
- Beneficiary info - choose one of the two options: **Bulgarian resident** or **non-resident**;

AMOUNT:

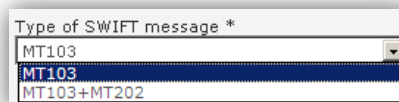
- Amount - enter the amount you want to transfer;
- Currency - choose the currency from the drop-down menu;
- Charges option/Expenses of - in this case there is only one option - **shared SHA**;

DETAILS:

- Details - enter reason for the transfer the Latin;
- Transfer type - select from the dropdown menu:



- Type of SWIFT message - select from the dropdown menu:



The ordering customer of a foreign currency transfer may choose to use one of the following two options of SWIFT messages:

- 1) **MT 103** – this is the standard message which is used when sending a foreign currency transfer. It contains a notification to the bank of the beneficiary for ordered transfer. The advantage of this option is that the expenses which the ordering party has to pay are known in advance.
- 2) **MT 103 + MT 202** – with this combination of messages MT 103 is sent directly to the beneficiary's bank and MT 202 – to the correspondent bank. MT 103 contains a notification to the bank of the beneficiary for an ordered transfer, i.e. right after its receipt, the bank of the beneficiary can inform the beneficiary of the transfer or directly credit his/her account. MT 202 contains information for payment between bank institutions.

The advantages of the MT 103 + MT 202 option are:

- The transfer is executed faster, i.e. the information for the transfer is immediately received by the beneficiary's bank.

- According to the policy of the beneficiary's bank, the beneficiary account can be immediately credited with the amount of the transfer.

The disadvantages of the MT 103 + MT 202 option are:

- The information for the commissions of the bank of the beneficiary for received foreign currency transfer is not known in advance. In case they are higher than the usual ones and the transfer is with charges of type OUR, the ordering customer shall have to additionally pay the difference up to the commission of the bank of the beneficiary.
- For using this option, the customer pays an additional commission according to the Tariff of the Bank.

The usage of MT 103 + MT 202 message combination is recommended in case of ordered foreign currency transfers to an account with another Bulgarian bank.

By pressing **Display additional functions** additional functions are displayed - see section [6.1.1](#).

After completing the necessary information click the **Save** button.

❖ **Transfer in foreign currency outside Bulgaria**

TRANSFER IN FOREIGN CURRENCY OUTSIDE EUROBANK EFG BULGARIA AD

Load template [v]

ORDERING PARTY

Name * [] Address []

Personal Identification Number/BULSTAT number/Foreign ID * [] Telephone []

BENEFICIARY

Account Number/IBAN * [] Name * []

Address * [] [?]

DENMARK (DK) [v]

SWIFT Code [] [] Bank's name * [] []

Bank's address * [] Correspondent bank

Beneficiary info

Bulgarian resident Non - resident

AMOUNT

Amount * [0.00] Currency * [EUR] Charges option / Expenses of * [Our - OUR]

DETAILS

Details * [] [?]

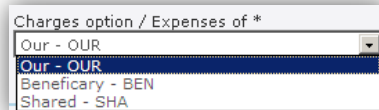
Transfer type * [in 2 days] Type of SWIFT message * [MT103]

[Show additional options](#) **Continue**

The entering of the data for the transfer is as in section [6.1.2](#).


The differences are as follows:

- It is necessary to enter the SWIFT code in order the system to load the fields Bank name and address of the bank;
- Select for whom will be the charges/expenses:




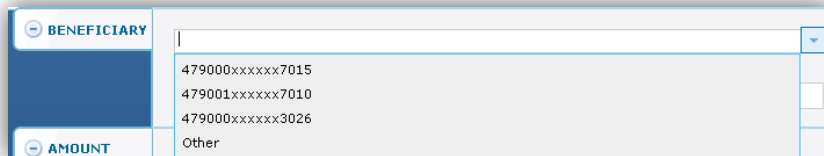
6.1.3 Credit card repayment

Ordering party:

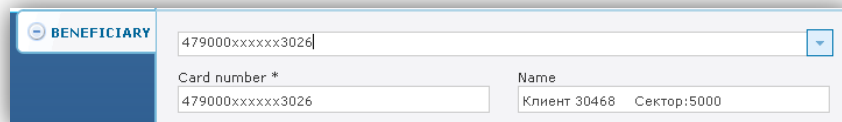
- via the button  You can select the account from which to make the payment. The system offers all (without frozen and deposit) accounts of the subscribers, that have been indicated for use via Internet banking.
- The system automatically fills in the fields **IBAN** and **Name**;

Beneficiary:

- via the button  You can select the card for which you want to make repayment. If you choose **Other**, the system allows you to manually enter the card number:

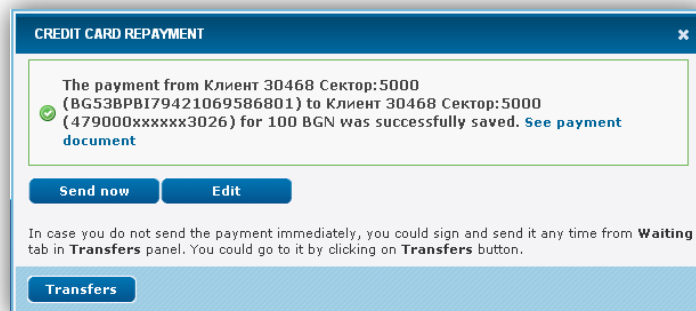


- The system automatically fills in the fields **Card number** and **Name**:


AMOUNT:


- Amount - enter the amount you want to transfer;

After completing the necessary information click the **Continue** button. The following window displays:



You can view and print the document by clicking on **See payment document**. The following window displays:


Credit card repayment



До/To	Юробанк И Еф Джи България АД		Уникален регистрационен номер/Unique registration number	900002779
Клон/Branch			Дата и час на представяне/Date and hour of submission	03.02.2012 12:12:05
Адрес/Address			Подпис на наредителя / Signature of the ordering party	
Платете на – име на получателя / Please pay to – name of the beneficiary Клиент 30468 Сектор:5000				
Карта на получателя / Beneficiary Credit Card 479000xxxxxx3026				
ПРЕВОДНО НАРЕЖДАНЕ Платене задължение кредитна карта	PAYMENT ORDER Credit card payment	Вид валута / Currency BGN	Сума / Amount	100.00
Основание за превод – информация за получателя / Reason for payment – information for the beneficiary Платене задължение кредитна карта / Credit card payment				
Наредител – име / Ordering party – name Клиент 30468 Сектор:500				
IBAN на наредителя / IBAN of the ordering party BG53BPBI79421069586801		BIC на банката на наредителя / BIC of the bank of the ordering party		
Дата на изпълнение/Date of execution 27.01.2012				
* 1 – за сметка на наредителя; 2 – споделени (стандарт за местни преводи); 3 – за сметка на получателя Такси: 1 – орг; 2 – share (standard for local payments); 3 – beneficiary * Fee:				

printed by e-postbank.bg

Execute Date : **27.01.2012** Expiry Date : **10.02.2012**

Signatures:						
Priority	Date signed	User name	E-Mail	Phone	Fax	Mobile
<input type="button" value="Close"/>  print						

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


6.1.4 Budget transfer

The screenshot shows the 'BUDGET TRANSFER' form with the following sections and fields:


- ACCOUNTS:** Includes a 'Load template' dropdown and an account selection dropdown.
- ORDERING PARTY:**
 - Sender - Legal name or full customer name (text input)
 - BULSTAT number (text input)
 - Personal Identification Number (text input)
 - Radio buttons for 'Bulgarian resident' (selected) and 'Non - resident'.
 - Payment type * (dropdown menu)
- BENEFICIARY:**
 - IBAN of beneficiary * (text input)
 - Name * (text input)
 - BIC (text input)
 - Beneficiary's bank (text input)
 - Payment type * (dropdown menu)
- AMOUNT:**
 - Amount * (text input, value: 0.00)
 - Currency * (text input, value: BGN)
- DETAILS:**
 - Details of payment * (text input)
 - Additional information (text input)
 - Type of payment (dropdown menu, value: BISERA)
 - Fees (text input, value: 002)
 - Document type * (dropdown menu, value: 1 - Declaration)
 - Payment related documents (list numbers) * (text input)
 - Document date * (text input)
 - Payment period * (text input)
 - to * (text input)

At the bottom, there is a 'Show additional options' link and a 'Continue' button.

Ordering party:

- via the button  You can select the account from which to make the payment. The system offers all (without frozen and deposit) accounts of the subscribers, that have been indicated for use via Internet banking.
- The system automatically fills in the fields **IBAN, Name, BIC, Bank Sender, BULSTAT** (if the liable party is a company) or **PIN**;
- Beneficiary info - choose one of the two options: **Bulgarian resident** or **non-resident**;
- **Payment type** - you must choose one of the options from the drop down list if the transfer is ordered from a budget account;

Beneficiary:

- via the button  you can select the account to which the payment will be made. The system automatically offers all the accounts of the subscriber that are indicated for use via Internet banking and the additionally entered from the user beneficiaries. Once you select one of the accounts the system automatically fills in the data below;
- **Name** - enter the name of budget organization;
- Beneficiary info - choose one of the two options: **Bulgarian resident** or **non-resident**;
- **Payment type** - you must choose one of the options from the drop down list;

AMOUNT:

- Amount - enter the amount you want to transfer;
- Currency - the currency for Budget payments is always Bulgarian Lev (BGN);

DETAILS:

- Details of payment - enter the reason for the transfer;
- Additional information - not a mandatory field, fill in in case of need for further clarification;

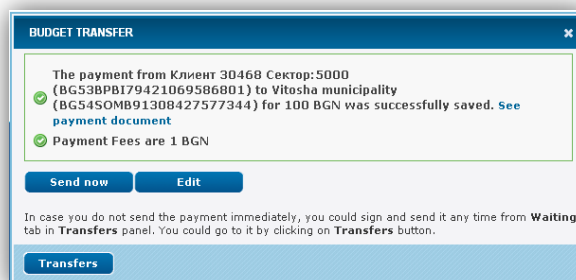
- Type of payment - choose from the dropdown menu the type of payment - BISERA or RINGS; RINGS is chosen for interbank transfers;
- Document Type - select from the dropdown list;
- Payment related documents (list numbers) - enter the number of the document;
- Document Date - enter the date when the document was created; click in the box to display the calendar via which to enter the date:



- Payment period - click in the box to display the calendar and select the dates;

DETAILS	Details of payment *	Additional information
	budget payment	
	Type of payment BISERA	Fees 002
	Document type * 9 - Others	
	Payment related documents (list numbers) * 2189406	Document date * 03.02.2012
	Payment period * 01.03.2012	to * 30.04.2012

After entering the necessary information click the **Continue** button. The following window displays:



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

6.2 Current

Once a payment/transfer is created, it must be signed by the users (with signature rights) and sent to the banking system. To do so, enter the menu **Transfers** - tab **Waiting** or **Current**, where on the screen immediately appear all pending transfers that need to be signed and sent (in tab Waiting), and the one that have already been signed and sent or canceled (in tab Current).

Transfers								
New transfer	Current	Pending	Future value date	Cancelled	Transfers information	Regular payments	Requests	
Amount	Date	Status						
<input type="checkbox"/> 100.00 BGN	03.02.2012 12:20	Collecting signatures						
900002780 - Budget transfer								
Ordering party: BG53BPBI79421069586801 BIC:BPBIBGSF Клиент 30468 Сектор:5000								
Beneficiary: BG54SOMB91308427577344 BIC:SOMBBGSF Vitosha municipality								
<input type="checkbox"/> 100.00 BGN	03.02.2012 12:12	Could be sent						
900002779 - Credit card repayment								
Ordering party: Клиент 30468 Сектор:5000								
Beneficiary: 479000xxxxxx3026 Клиент 30468 Сектор:5000								
Total transfer amount: 0.00 BGN								

If you click on the number of a transfer you can view the document.

6.3 Pending

Once a payment/transfer has been created, it must be signed by the user/s (with signature rights) and sent to the banking system. To do so, enter the menu **Transfers** - **Waiting** tab, where on the screen immediately appear all transfers that need to be signed and sent:

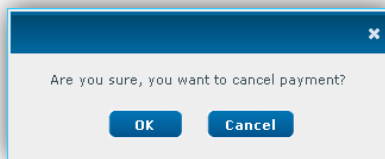
Transfers								
New transfer	Current	Pending	Future value date	Cancelled	Transfers information	Regular payments	Requests	
Amount	Date	Status						
<input type="checkbox"/> 100.00 BGN	03.02.2012 12:20	Collecting signatures						
900002780 - Budget transfer								
Ordering party: BG53BPBI79421069586801 BIC:BPBIBGSF Клиент 30468 Сектор:5000								
Beneficiary: BG54SOMB91308427577344 BIC:SOMBBGSF Vitosha municipality								
<input type="checkbox"/> 100.00 BGN	03.02.2012 12:12	Could be sent						
900002779 - Credit card repayment								
Ordering party: Клиент 30468 Сектор:5000								
Beneficiary: 479000xxxxxx3026 Клиент 30468 Сектор:5000								
Total transfer amount: 0.00 BGN								

You can:

- create similar transfer -
- edit the transfer if you notice that a mistake was made when entering the data –
- cancel the payment –

A transfer can be deleted or cancelled if there is a button on the row of the transfer. This is possible in status "Collecting signatures". After a transfer is "successfully sent", the icon disappears.

Press , the following message appears:

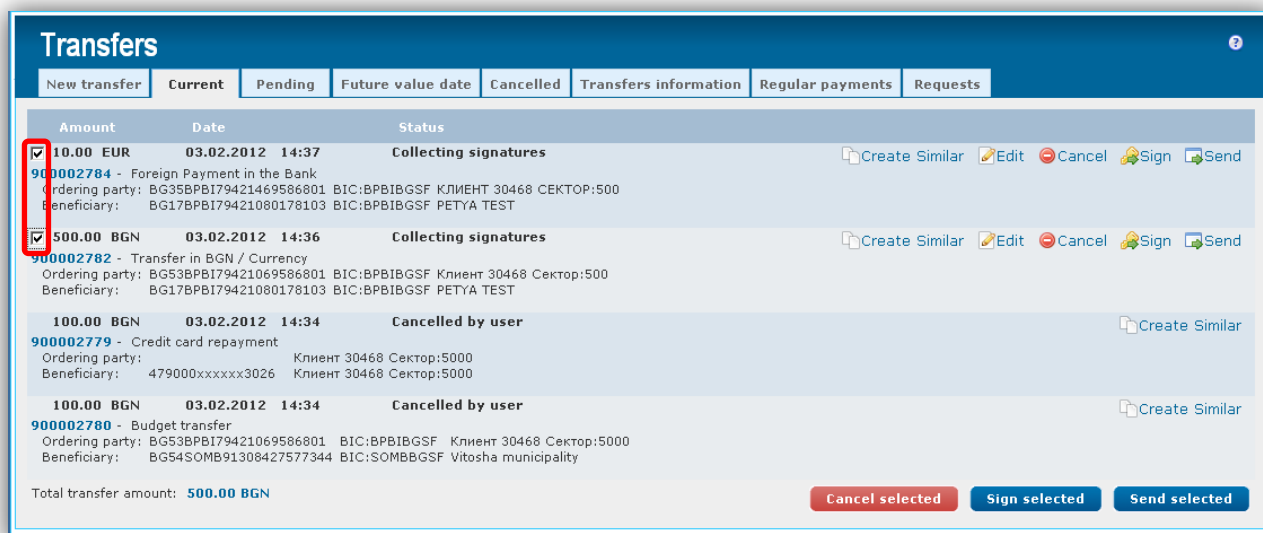


You have two options – to confirm press OK, otherwise press Cancel.

On the row of the transfer appears the following message - **Payment was successfully cancelled.**

Signature:


- the system allows you to sign and send **several translations at once**. To do so, mark the transfers:





The screenshot shows the 'Transfers' page with a table of transactions. Two transfers are selected with checkboxes. At the bottom, there are three buttons: 'Cancel selected', 'Sign selected', and 'Send selected'.


Amount	Date	Status	
<input checked="" type="checkbox"/> 10.00 EUR	03.02.2012 14:37	Collecting signatures	
900002784 - Foreign Payment in the Bank Ordering party: BG35BPBI79421469586801 BIC:BPBIBGSF Клиент 30468 Сектор:500 Beneficiary: BG17BPBI79421080178103 BIC:BPBIBGSF PETYA TEST			
<input checked="" type="checkbox"/> 500.00 BGN	03.02.2012 14:36	Collecting signatures	
900002782 - Transfer in BGN / Currency Ordering party: BG53BPBI79421069586801 BIC:BPBIBGSF Клиент 30468 Сектор:500 Beneficiary: BG17BPBI79421080178103 BIC:BPBIBGSF PETYA TEST			
100.00 BGN	03.02.2012 14:34	Cancelled by user	
900002779 - Credit card repayment Ordering party: Клиент 30468 Сектор:5000 Beneficiary: 479000xxxxxx3026 Клиент 30468 Сектор:5000			
100.00 BGN	03.02.2012 14:34	Cancelled by user	
900002780 - Budget transfer Ordering party: BG53BPBI79421069586801 BIC:BPBIBGSF Клиент 30468 Сектор:5000 Beneficiary: BG54SOMB91308427577344 BIC:SOMBGGSF Vitoshka municipality			
Total transfer amount: 500.00 BGN			

at the bottom of the screen are visualized the following buttons:

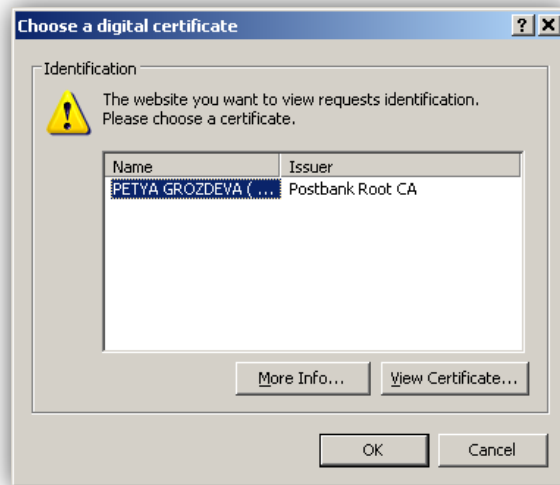
 - Press the button to cancel the selected transfers; a message appears asking "Are you sure, you want to cancel the payment?". If you confirm with OK, a message will appear on the rows of the transfers: **Payment was successfully cancelled**;

 - Click to sign the marked transfers at once; a message appears on the rows of the transfers: The payment was successfully signed;

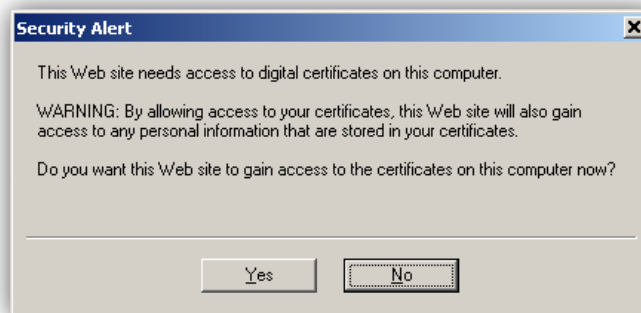
 - Press the button to send the selected and already signed transfers; a message appears on the rows of the transfers: The payment was successfully sent;

- press  in order to sign a transfer of your choice;

A screen in which you must select the certificate for the current subscriber appears. Select the certificate and click on **OK**:

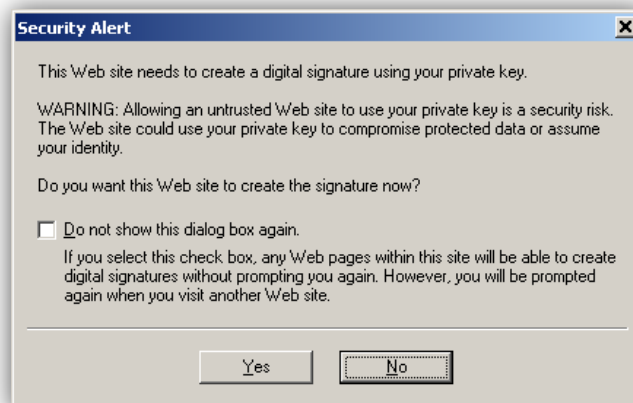


A system message displays, asking you to confirm the using of your certificate for signing of the transfer.



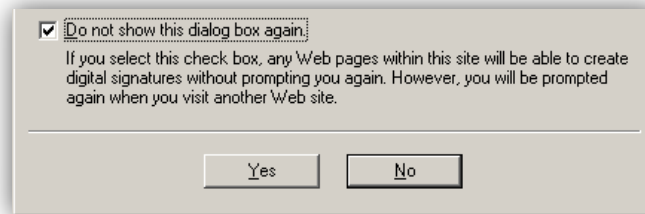
Confirm with **YES**.


A system message, that requires you to confirm the creation of your electronic signature to sign the transfer, is displayed:



Confirm with **YES**.

If in future you do not want the second screen for confirmation of the creation of your electronic signature to appear, you can mark the box - as shown in the screen below:





- press  to send the transfer for processing. A message appears, informing that the transfer has been signed and sent successfully.

6.4 Future value date

In the **Transfers** menu - tab **with a future value** all future payments are displayed. These are transfers for which is set a future date for processing. These transfers must be signed and sent after their creation in order to be displayed in tab **Future payments**.

Преводи							
Нов превод	Днешни	Чакащи	С бъдещ вальор	Отказани	Справка преводи	Регулярни плащания	Заявки
Сума	Дата	Статус					
<input type="checkbox"/> 10.00 BGN	08.12.2011 15:42	Чака дата за изпълнение	<input type="button" value="Създай"/> <input type="button" value="Подобен"/> <input type="button" value="Откажи"/>				
900001527 - Обмен на валута							
Платец: BG71BPBI79421080178101 BIC:BPBIBG5F PETYA TEST							
Получател: BG15BPBI79424480178101 BIC:BPBIBG5F PETYA TEST							
<input type="checkbox"/> 10.00 EUR	08.12.2011 15:39	Чака дата за изпълнение	<input type="button" value="Създай"/> <input type="button" value="Подобен"/> <input type="button" value="Откажи"/>				
900001526 - Обмен на валута							
Платец: BG71BPBI79421080178101 BIC:BPBIBG5F PETYA TEST							
Получател: BG15BPBI79424480178101 BIC:BPBIBG5F PETYA TEST							
<input type="checkbox"/> 200.00 BGN	06.12.2011 13:51	Чака дата за изпълнение	<input type="button" value="Създай"/> <input type="button" value="Подобен"/> <input type="button" value="Откажи"/>				
900001484 - Превод в лева / валута							
Платец: BG53BPBI79421069586801 BIC:BPBIBG5F Клиент 30468 Сектор:500							
Получател: BG17BPBI79421080178103 BIC:BPBIBG5F PETYA TEST							

If you click on a number of a transfer you can view the document.

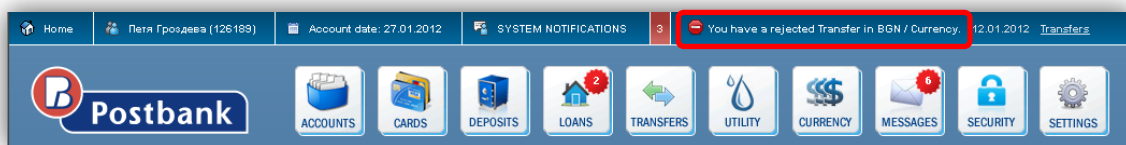
- create similar transfer -  Create Similar
- cancel the payment -  Cancel

6.5 Cancelled

From the **Transfers** menu - tab **Cancelled** you can view your cancelled payments and the reason for rejection.

Преводи			
Нов превод	Днешни	Чакащи	С бъдещ вальор
			Отказани
			Справка преводи
			Регулярни плащания
			Заявки
Сума	Дата	Статус	
100.00 BGN	07.12.2011 16:06	Отхвърлен	
900001501 - Директен дебит			
Платец:	BG15BPBI79424480178101	BIC:BPBIBGSF	S/A
Получател:	BG71BPBI79421080178101	BIC:BPBIBGSF	PETYA TEST
<i>Валутата на сметката на получателя се различава от валутата на сметката на наредителя (-100076) Error -100076 while filling out document from eBank. Incorrect orderer and beneficiary account currency;</i>			

If any of your transfers is rejected by the system in the top bar of the screen a message from the system is displayed:



On the right side of the date there is a link [Transfers](#) to menu **Transfers** - tab **Cancelled**.

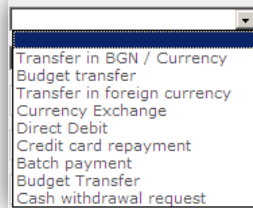
6.6 Transfers information

Transfers	
New transfer	Current
	Pending
	Future value date
	Cancelled
	Transfers information
	Regular payments
	Requests
<input checked="" type="radio"/> All <input type="radio"/> Sent <input type="radio"/> Created	
from	03.02.2012 to 03.02.2012
Transfer Type:	<input type="text"/>
Transfer Status:	<input type="text"/>
Number of transfer:	<input type="text"/>
Name of ordering party:	<input type="text"/>
Beneficiary name:	<input type="text"/>
Results per page:	5
<input type="button" value="Search"/>	

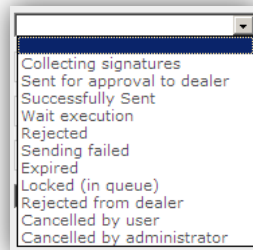
The system provides the following filters to generate reports:

- **All** - all transfers are displayed;
- **Sent** - only sent transfers are displayed;
- **Created** - only created orders, waiting to be signed and sent, are displayed;

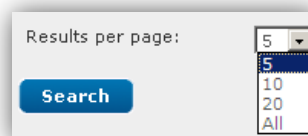
- **For a period of time** - all transactions for a desired period of time are displayed;
- **Type** - you can filter the report by specifying the type of the payment from the drop-down menu:



- **Status** - can filter the report by setting the status of the payment from the drop-down menu:



- **Transaction number** - enter the number of the transaction you are looking for;
- **Guarantor's name** - enter the name of the guarantor of the transfer/s that are looking for;
- **Beneficiary's name** - enter the name of the recipient of the transfer/s that you are looking for;
- **Number of results per page** - from the dropdown menu, select how many transactions to be displayed per page:




After setting your filters press . A screen with the results is displayed:

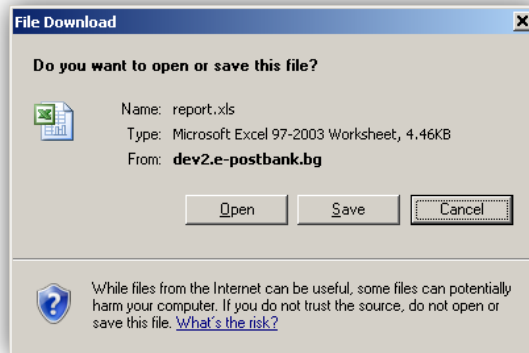
Number of transfer - Type	Amount	Status	Date of initiation	Date of sending
900002770 - Budget transfer	100 BGN	Successfully Sent	17.01.2012 14:50:54	20.01.2012 13:16:06
Ordering party: BG53BPBI79421069586801 BIC:BPBIBGSF Клиент 30468 Сектор:5000 Beneficiary: BG54SOMB91308427577344 BIC:SOMBBGSF Vitosha municipality Description: efsdfs Document Reg. Number: 5043497 Value date: 11.01.2012 Date: 11.01.2012				
900002769 - Credit card repayment	10 BGN	Successfully Sent	17.01.2012 14:26:48	20.01.2012 13:16:06
Ordering party: Клиент 30468 Сектор:5000 Beneficiary: 479000xxxxxx7015 Demo Customer 6 Description: Document Reg. Number: 5043503 Value date: 11.01.2012 Date: 11.01.2012				
900002736 - Credit card repayment	100 BGN	Successfully Sent	06.01.2012 16:30:46	06.01.2012 16:33:06
Ordering party: Клиент 30468 Сектор:5000 Beneficiary: 479000xxxxxx7015 Demo Customer 6 Description: Document Reg. Number: 5201760 Value date: 28.11.2011 Date: 28.11.2011				

You can filter the report by pressing **Transfers Information** or , after which the fields for filtering are displayed:

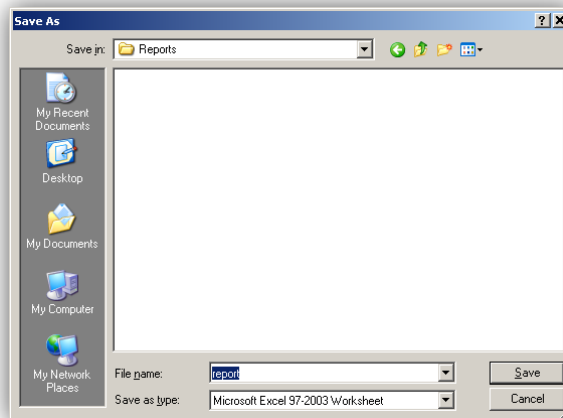
Number of transfer - Type	Amount	Status	Date of initiation	Date of sending
900002770 - Budget transfer	100 BGN	Successfully Sent	17.01.2012 14:50:54	20.01.2012 13:16:06
Ordering party: BG53BPBI79421069586801 BIC:BPBIBGSF Клиент 30468 Сектор:5000 Beneficiary: BG54SOMB91308427577344 BIC:SOMBBGSF Vitosha municipality Description: efsdfs Document Reg. Number: 5043497 Value date: 11.01.2012 Date: 11.01.2012				
900002769 - Credit card repayment	10 BGN	Successfully Sent	17.01.2012 14:26:48	20.01.2012 13:16:06
Ordering party: Клиент 30468 Сектор:5000 Beneficiary: 479000xxxxxx7015 Demo Customer 6 Description: Document Reg. Number: 5043503 Value date: 11.01.2012 Date: 11.01.2012				
900002736 - Credit card repayment	100 BGN	Successfully Sent	06.01.2012 16:30:46	06.01.2012 16:33:06
Ordering party: Клиент 30468 Сектор:5000 Beneficiary: Description: Document Reg. Number: Value date: Date:				

The reports generated can be stored in the following formats . Click on a chosen icon to save the report in the respective format.

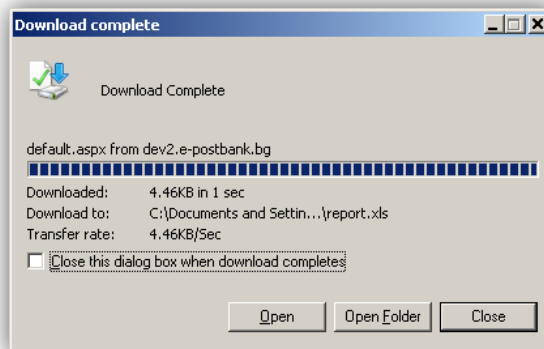
A window through which you can directly open the report by pressing **Open**, or first save it in your computer by pressing **Save**, is displayed:



By clicking on **Save** a screen through which you can specify where to save the file is displayed:



The system automatically sets the name of the file **report** - you can change it if needed. Press on **Save**. A screen informing you that the file transfer is complete is displayed.



Press **Open** to open the report.

6.7 Requests

Transfers

New transfer | Current | Pending | Future value date | Cancelled | Transfers information | Regular payments | **Requests**

• Direct Debit • Direct debit National Social Security Institute • Cash withdrawal request

The system offers the following options:

- ❖ **Direct Debit** - direct debit orders;
- ❖ **NSSI Direct Debit** - debit orders from NSSI;
- ❖ **Request for Cash withdrawal** - make a cash withdrawal request;

6.7.1 Direct Debit

DIRECT DEBIT [X]

Load template [v]

PAYER

[v] Payer's IBAN * Payer *

PAYEE

[v]

AMOUNT

Amount * Currency * Fees

0.00 BGN 002

DETAILS

Details of payment * Additional information

[v] [v]


Show additional options **Continue**

Payer:

- the button [v] You can select the account from which to make the payment. The system offers all accounts of the subscriber, from which it is possible to arrange a direct debit.
- The system automatically fills in the fields **IBAN, Payer, BIC, Bank**;

PAYER	Ivan, BG78BPBI79224016147601
Payer's IBAN *	Payer *
BG78BPBI79224016147601	Ivan
BIC *	Bank
BPBIBGSF	БПБ-БЛАГОЕВГРАД

Payee:

- Via the button  You can select the account to which the payment will be made. The system offers all accounts of the subscriber that are indicated for use via Internet banking.
- The system automatically fills in the fields **IBAN of the beneficiary, Beneficiary Name, BIC, Beneficiary's bank;**

PAYEE	postbank, BG71BPBI79421080178101 (-15.99 BGN)
IBAN of beneficiary *	Beneficiary Name *
BG71BPBI79421080178101	PETYA TEST
BIC	Beneficiary's bank
BPBIBGSF	БПБ-СОФИЯ ОКРЪГ

AMOUNT:

- Amount - enter the amount you want to transfer;
- Currency - the currency for the credit payments is always Bulgarian Lev (BGN);

AMOUNT	Amount *	Currency *	Fees
	100.00	BGN	002

DETAILS:

- Details of payment - enter the reason for the transfer;
- Additional information - not a mandatory field, fill in in case of need for further clarification for the transfer;

DETAILS	Details of payment *	Additional information
	direct debit	

After completing the required data press **Continue**. The following window displays:

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

6.7.2 Direct Debit National Social Security Institute

The way to fill in the data is as in section 6.8.1 - Direct Debit. The difference is that here must be filled in additional **information for NSSI**:

- **BULSTAT / PIN** - enter BULSTAT / PIN of the liable party;
- **Paragraph** - select one option from the dropdown menu;
- **Period from date - to date** - select month and year using the dropdown menus;
- **Number**

INFORMATION FOR NSSI	BULSTAT/Personal Number *	3255847864
	Paragraph *	420407 - Парични обезщетения поради професионална болест по чл. 56 от КЗО
	Period From Date	March 2012
	To Date	March 2012
	Number *	45686

The next steps are as in section 6.8.1.

6.7.3 Cash Withdrawal Request

Request for cash withdrawals shall be submitted one business day in advance not later than 12.00 p.m. for amount over 2000 BGN and over USD/ EUR 1000 and two business days in advance not later than 12.00 p.m. for other currencies irrespectively of the amount.

CASH WITHDRAWAL REQUEST	
ORDERING PARTY	<input type="text"/>
BENEFICIARY	<input type="text"/>
	Name * <input type="text"/> Financial Center * <input type="text"/>
AMOUNT	Amount * <input type="text"/> Currency <input type="text"/> Withdrawal date * <input type="text"/>
Request for cash withdrawals shall be submitted one business day in advance not later than 12.00 p.m. for amount over 2000 BGN and over USD/ EUR 1000 and two business days in advance not later than 12.00 p.m. for other currencies irrespectively of the amount.	
<input type="button" value="Show additional options"/> <input type="button" value="Continue"/>	

Ordering party:

- Via the button You can select the account from which to make the payment. The system offers all (without frozen and deposit) accounts of the subscriber that are indicated for use via Internet banking.
- The system automatically fills in the fields **IBAN of the beneficiary, Name, BIC, Bank**;

Beneficiary:

- Via the button You can select the recipient, after which the system automatically fills the **Name** ; this is not mandatory;
- by clicking on a drop-down menu opens from which you can choose the financial center, where you will make the withdrawal.

AMOUNT:

- **Amount** - fill in the amount you wish to withdraw;

- **Currency** - the system automatically fills it in, depending on the account from which you have chosen to make the withdraw;
- **Date of withdrawal** - by default the current date is entered, click on the box to open the calendar by which to set different date of the withdrawal;

CASH WITHDRAWAL REQUEST

ORDERING PARTY

BG53BPBI79421069586801, BG53BPBI79421069586801 (3883.19 BGN)

IBAN of **BG53BPBI79421069586801** Name * **Клиент 30468 Сектор:5000**
 BIC * **BPBIBGSF** Bank **БПБ-СОФИЯ ОКРЪГ**

BENEFICIARY

Петя Гроздева

Name * Петя Гроздева Financial Center * FTs Sofiya Lozenets

AMOUNT

Amount * 3000.00 Currency BGN Withdrawal date * 07.02.2012

Request for cash withdrawals shall be submitted one business day in advance not later than 12.00 p.m. for amount over 2000 BGN and over USD/ EUR 1000 and two business days in advance not later than 12.00 p.m. for other currencies irrespectively of the amount.

Show additional options Continue

After entering the necessary information click on **Continue** .The following message displays:

CASH WITHDRAWAL REQUEST

✔ Your payment for 3000 BGN was successfully saved. See payment document

Send now Edit

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

Transfers

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

7 UTILITIES

Enables you to register your utility bills and make the payments in convenient time.

7.1 Current payments


The menu provides information on the registered subscriber numbers.

Pay	Payment name	Pay by	Amount	Notes	Type	Subscriber number
	electricity		0.00	BGN	Electricity	2000000035
<input type="checkbox"/>	electricity villa	03.02.2012	39.40	BGN	Electricity	300044444802
<input type="checkbox"/>	electricity 2	03.02.2012	39.40	BGN	Electricity	300044444802
<input type="checkbox"/>	mobile phone	03.02.2012	80.14	BGN	Mobile phone bill	003187431

There is a check-box at the left side on the rows with waiting payments.




- click on the icon if you want to edit the data for the utility payment; the following screen appears:

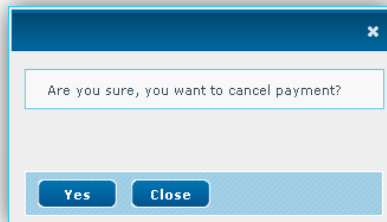
- **Select Account** – via the button  you can choose the account from which the payment to be made. The system offers all (except frozen and deposit) BGN accounts of the subscriber that have been indicated for use via Internet banking.
- **Subscriber number** - Enter the digits of your subscriber number and press the Check, the system will check whether the subscriber's number is correct;
- **Payment name** - enter a meaningful name for you.

After making your desired changes click on:

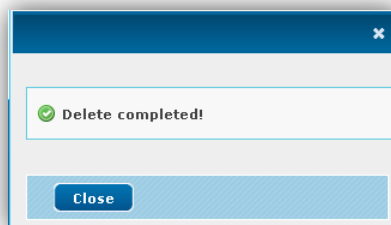
1. **Save** – to save the changes;
2. **Pay now** – to make the payment without saving the changes;

3. Save and pay now – save the changes and make the payment;

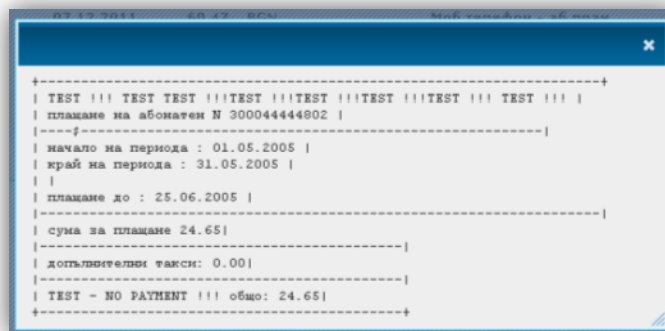
 - click the icon if you want to delete the payment; a screen appears in which the system asks if you are sure you want to cancel the payment:



Confirm by pressing **Yes** or cancel by pressing **Close**. If you select **Yes**, you will see the following message:

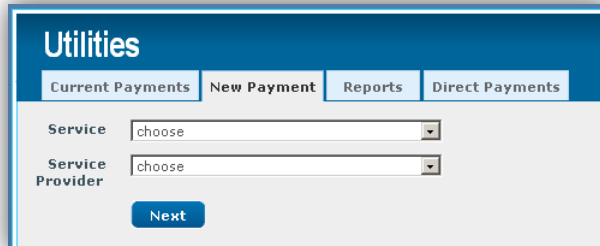


Details - a screen, which has detailed information on the current payment, is displayed – beginning of period, end of period, amount to be paid, additional fees, etc.:



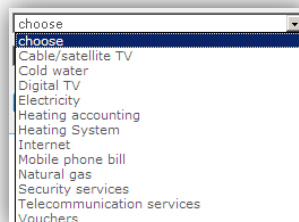
7.2 New payment - utilities

From the tab **New payment** you can register a new utility payment.



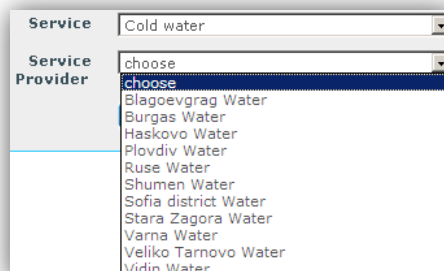
The screenshot shows a web interface titled "Utilities" with four tabs: "Current Payments", "New Payment", "Reports", and "Direct Payments". The "New Payment" tab is active. Below the tabs, there are two dropdown menus. The first is labeled "Service" and has "choose" selected. The second is labeled "Service Provider" and also has "choose" selected. Below these fields is a blue "Next" button.

- **Service** – choose from the drop down list:




The screenshot shows a dropdown list for the "Service" field. The list is open, showing the following options: "choose", "Cable/satellite TV", "Cold water", "Digital TV", "Electricity", "Heating accounting", "Heating System", "Internet", "Mobile phone bill", "Natural gas", "Security services", "Telecommunication services", and "Vouchers".

- **Supplier** – choose from the drop down list; only the suppliers for the chosen service are displayed:



The screenshot shows a dropdown list for the "Service Provider" field. The "Service" field above it is set to "Cold water". The "Service Provider" list is open, showing the following options: "choose", "Blagoevrag Water", "Burgas Water", "Haskovo Water", "Plovdiv Water", "Ruse Water", "Shumen Water", "Sofia district Water", "Stara Zagora Water", "Varna Water", "Veliko Tarnovo Water", and "Vidin Water".

After choosing the service and the supplier press on Continue. The following screen displays:

- **Select account** – via the button  you can choose the account from which the payment to be made. The system offers all (except frozen and deposit) BGN accounts of the subscriber that have been indicated for use via Internet banking;
- **For subscriber number** – enter your subscriber number consecutively and press Check, the system automatically checks whether the number is correct and gives information on the current payment:

- **Name of payment** - enter a meaningful name to you, such as "electricity";

After completing the necessary information click on:

After making your desired changes click on:

1. **Save** – to save the changes;
2. **Pay now** – to make the payment without saving the changes;
3. **Save and pay now** – save the changes and make the payment; the following screen displays:

Payer	Payee	Amount	Creation date
Клиент 30468 Сектор:5000 BG53BPBI79421069586801	ВИК ЕООД София - област А6.N. 3123585	66.04 BGN	03.02.2012 17:02:31

Submit Close

By pressing **Submit** the system informs that the payment was successfully sent:

Payer	Payee
Клиент 30468 Сектор:5000 BG53BPBI79421069586801	ВИК ЕООД София - област А6.N. 3123585

The payment was successfully sent

Click the **Close** button. The system automatically takes you to the tab **Current** payments.

7.3 Payments report

Utilities

- Current Payments
- New Payment
- Reports**
- Direct Payments

Paid Rejected

from 03.02.2012 to 03.02.2012

Results per page: 5

Show

You can generate reports for Paid or Declined payments. By default is selected Paid:

Paid Rejected

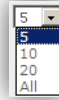
Select the period for the report. By clicking in the fields from/to a calendar, via which to select the dates, displays:

03.02.2012 to 03.02.2012

February, 2012						
Mon	Tue	Wed	Thu	Fri	Sat	Sun
			1	2	3	4
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29				

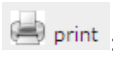
Select date

Number of results – select from the drop down menu how many results you want to appear on the screen:



After setting the parameters for the report press **Show**. The following screen displays:

Number of Payment - Type	Amount	Status	Creation date	Sending date
900002790 - Utilities	66.04 BGN	Successfully Sent	03.02.2012 17:02:31	03.02.2012 17:03:18
Ordering party:	BG53BPBI79421069586801	BIC:BPBIBGSF	Клиент 30468 Сектор:5000	Beneficiary: ВИК ЕООД София - област
Description:	Аб.Н. 3123585		Document Reg. Number: 3739656	Value date: 27.01.2012 Date: 27.01.2012

Click on the number of the payment to display the document; it can be printed by clicking on  print :

Postbank

Уникален регистрационен номер/Unique registration number: **900001508**

Дата и час на представяне/Date and hour of submission: **07.12.2011 17:32:57**

Доставчик / Provider: **ЧЕЗ Електро България**

КОМУНАЛНО ПЛАЩАНЕ	UTILITY PAYMENT	Вид валута / Currency	Сума / Amount
		BGN	24.65

Детайли / Details: **Аб.Н. 30004444802**

Наредител – име / Ordering party – name: **Клиент 30468 Сектор:500**





IBAN на наредителя / IBAN of the ordering party: **BG53BPBI79421069586801**

BIC на банката на наредителя / BIC of the bank of the ordering party: **BPBIBGSF**

Дата на изпълнение/Date of execution: **06.12.2011**

printed by e-postbank.bg

Close print

The reports generated can be stored in the following formats     . Click on a chosen icon to save the report in the respective format.

The next steps are as in section 6.6.

7.4 Direct payments

From menu UTILITIES, tab **Direct debit- utility payments** you can get information about the registered direct debit payments. These are payments for electricity, water and others for which the subscriber has given consent in the office of the bank to be paid automatically.

Utilities			
Current Payments	New Payment	Reports	Direct Payments
Beneficiary	Subscription ID	Client	Unpaid
ЧЕЗ Електро България	300062247369	ПАВЕЛ СТАВРЕВ	0.00
Топлофикация София	127334	ГАЛИНА ЧЕРВЕНЯКОВА	0.00
БТК АД	12392809001	ГАЛИНА ЧЕРВЕНЯКОВА	23.81
Софийска вода АД	1064507	ГАЛИНА ИВАН.ЧЕРВЕНЯКОВА	0.00
ЧЕЗ Електро България	300062246379	АСАНСАНСЬОР НАДЕЖДА 1 126-А	0.00
ЧЕЗ Електро България	300062333283	СТЪЛБИ НАДЕЖДА 1 126-А	0.00

If you click on the highlighted line you can get information on the last payment - amount, date and status:

Beneficiary	Subscription ID	Client	Unpaid			
ЧЕЗ Електро България	300062247369	ПАВЕЛ СТАВРЕВ	0.00			
Consent		Last Date				
Subscription ID	300062247369	Client's account	BG36BPBI79401000959802			
Client	ПАВЕЛ СТАВРЕВ	Last payment	16.01.2012			
Number and date of consent	2869 15.10.2001	Amount	34.33			
Active	Yes	Document Number	8103228			
Limit	100.00	Taxes	No			
Payments						
Amount	Status	Date of payment	Document Number	Invoice Number	Date	Date Registration
34.33	Payed	16.01.2012	8103228		---	10.01.2012

- On the left side is visualized information about the payment: Subscription ID, Client, Number and date of the consent, Active, Limit;
- On the right side is visualized information about the last payment: Client's account, Last payment, Amount, Document number, Taxes;

8 CURRENCY

You can get information about the quotations of foreign currencies (BNB fixings, buying and selling rates of Eurobank EFG BULGARIA).

8.1 Exchange rates

In the central part of the screen is displayed information about all currencies EUROBANK BULGARIA quoted on the current date.





Currency								
Currency Exchange Rates Currency convertor								
From		03.02.2012		to		03.02.2012		
Selected Currency		Main Currencies		All Currencies		Show		
Currency	Units	BNB (Bulgarian National Bank)	Online Transaction		Cash Transaction		Date	
			Buy	Sell	Buy	Sell		
<input checked="" type="radio"/> CHF	1	1.619330	0.000000	0.000000	0.000000	0.000000	27.01.2012	
<input type="radio"/> EUR	1	1.955830	1.955000	1.955990	1.955000	1.955990	27.01.2012	
<input type="radio"/> GBP	1	2.337130	0.000000	0.000000	0.000000	0.000000	27.01.2012	
<input type="radio"/> SEK	10	2.198400	0.000000	0.000000	0.000000	0.000000	27.01.2012	
<input type="radio"/> USD	1	1.487890	0.000000	0.000000	0.000000	0.000000	27.01.2012	

Through fields **From - to** you can retrieve more detailed reports:

- **Selected currency** - information about a particular type of currency;
- **Main currencies** – information about the main currencies;
- **All currencies** – information about all types of currency.

Press **Show**. A reference that gives information about the exchange rates of foreign currencies (BNB fixings, buying and selling rates of Eurobank EFG BULGARIA) for a specified period of time is displayed:

Currency Exchange Rates for period 06.02.2012 to 06.02.2012							
Currency	BNB (Bulgarian National Bank)	Online transaction		Cash transaction		For date	
		Buy	Sell	Buy	Sell		
Units: 1CHF	1.623100	1.606500	1.647500	1.606500	1.647500	06.02.2012	
Units: 1EUR	1.955830	1.949500	1.959900	1.949500	1.959900	06.02.2012	
Units: 1GBP	2.350190	2.317100	2.393800	2.317100	2.393800	06.02.2012	
Units: 10SEK	2.210480	2.192600	2.259400	2.192600	2.259400	06.02.2012	
Units: 1USD	1.486190	1.472500	1.517300	1.472500	1.517300	06.02.2012	

The reports generated can be stored in the following formats     . Click on a chosen icon to save the report in the respective format.

The next steps are as in **section 6.6**.

Pressing the plus (+) or **Advanced search** at the upper part of the screen. Fields, through which you can filter the report without going back to the previous screen, will be displayed:

The screenshot shows an 'Advanced search' window with the following details:

- From: 06.02.2012 to 06.02.2012
- Selected Currency: CHF (radio button selected)
- Main Currencies (radio button selected)
- All Currencies (radio button unselected)
- Show button
- Save as: HTML, DOC, PDF, XLS, Print icon

Currency Exchange Rates for period 06.02.2012 to 06.02.2012

Currency	BNB (Bulgarian National Bank)	Online transaction		Cash transaction		For date
		Buy	Sell	Buy	Sell	
Units: 1CHF	1.623100	1.606500	1.647500	1.606500	1.647500	06.02.2012
Units: 1EUR	1.955830	1.949500	1.959900	1.949500	1.959900	06.02.2012

8.2 Currency Converter

Converts currencies according to the BNB fixed rate.

The screenshot shows the 'Currency Converter' interface with the following fields and buttons:

- For date: 06.02.2012
- from: BGN
- Buy rate to BGN: [input field]
- Amount: [input field]
- to: BGN
- Sell rate to BGN: [input field]
- Calculate button
- Result: 0.000000

- **For date** – select a date for the conversion;
- Select the respective currencies;
- **Amount** – enter the amount to be converted;
- Confirm by pressing **Calculate**.

The converted amount appears in the field **Result**.

8.3 Preferential rates

Currency

Currency Exchange Rates | Currency convertor | **Preferential rates**

From 24.04.2013 to 24.04.2013

Selected Currency Main Currencies All Currencies **Show**

Currency	Units	BNB	Online transaction		Cash transaction		Date	Pref. rate
			Buy	Sell	Buy	Sell		
<input checked="" type="radio"/> CHF	1	1.600650	1.575300	1.616300	1.575300	1.616300	24.04.2013	
<input type="radio"/> EUR	1	1.955830	1.949500	1.959900	1.949500	1.959900	24.04.2013	✓
<input type="radio"/> GBP	1	2.296520	2.252900	2.327400	2.252900	2.327400	24.04.2013	
<input type="radio"/> SEK	10	2.276180	2.219100	2.309600	2.219100	2.309600	24.04.2013	
<input type="radio"/> USD	1	1.505640	1.481900	1.527000	1.481900	1.527000	24.04.2013	

In e-Banking there is preferential rate for euro currency. This preferential rate is valid from 8:30a.m to 17:30p.m for amounts above 5000 EUR.

Currency

Currency Exchange Rates | Currency convertor | **Preferential rates**

From 24.04.2013 to 24.04.2013

Selected Currency Main Currencies All Currencies **Show**

Currency	Units	Buy	Online transaction		Stand. rate	Date	Valid until	Threshold	State
			Stand. rate	Sell					
<input checked="" type="radio"/> EUR	1	1.951000	1.949500	1.959000	1.959900	24.04.2013	17:30	5 000.00	Active

9 MESSAGES

Messages from the administrators of the system appear in menu **Messages**.

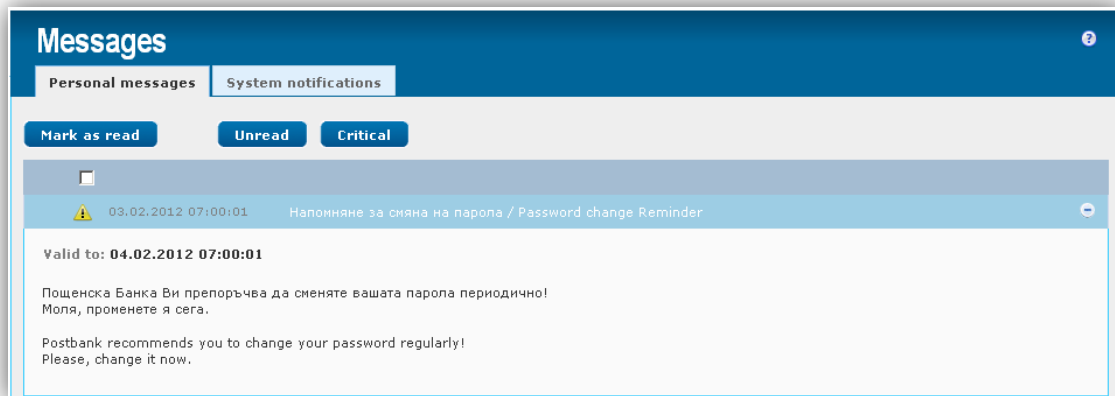
Messages

Personal messages | System notifications

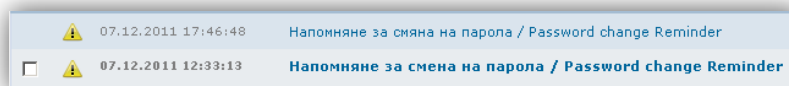
Mark as read **Unread** **Critical**

	03.02.2012 07:00:01	Напомняне за смяна на парола / Password change Reminder	+
	02.02.2012 07:00:01	Напомняне за смяна на парола / Password change Reminder	+
	01.02.2012 07:00:01	Напомняне за смяна на парола / Password change Reminder	+
	05.01.2012 12:18:59		+
	05.01.2012 12:11:30		+

To view the whole message must click on the line of the message:



Mark as read - mark a message and press the button, if you want it to be marked as read; the read messages are not in bold letters:



Unread - display only unread messages;

Critical - display the important messages;

Example: If you press **Unread** and **Critical** the system will display only unread and important messages.

❖ From tab **System Notifications** you can get updates about all received messages:

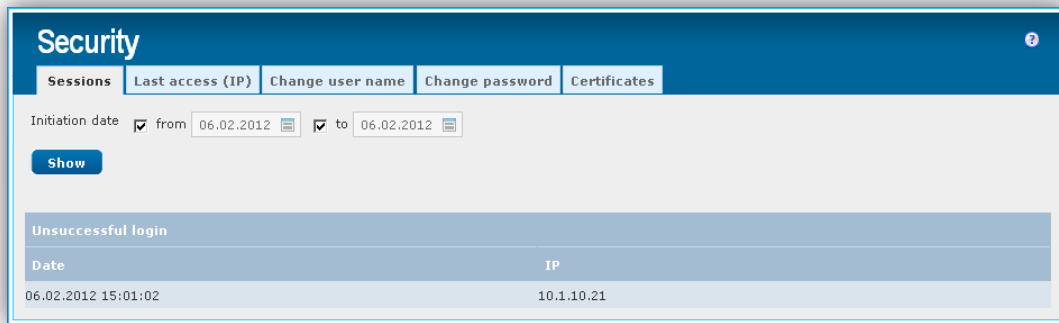
- Date and time of receipt;
- If you click on **More** the system will redirect you to tab **Messages**.

10 SECURITY

10.1 Sessions

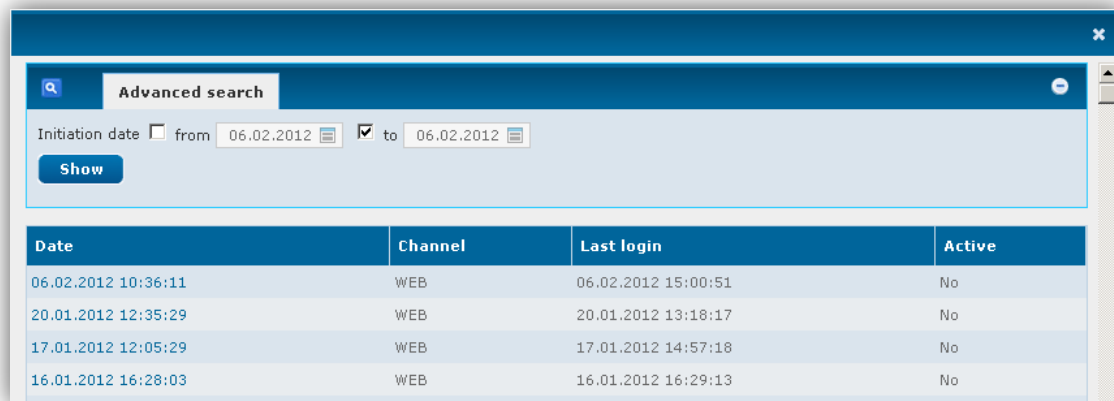
From this screen you can view all your sessions in the application.

On the main screen are displayed the unsuccessful login attempts – if you have entered the wrong password.



Date of creation - you can set the period of the report by entering dates in fields **from - to**;

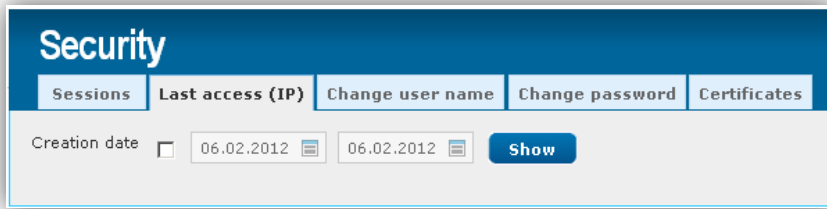
Press button **Show**:



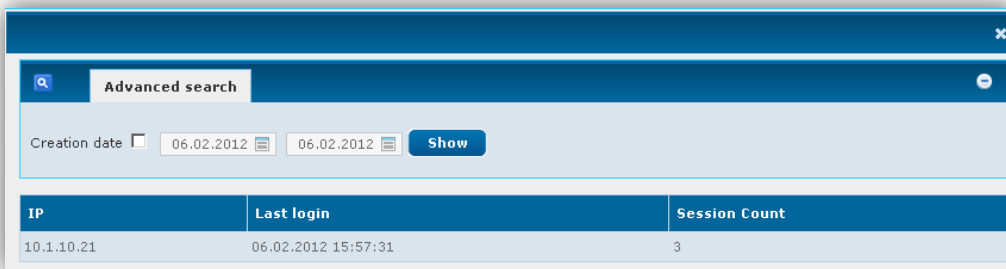
Pressing the plus (+) or **Advanced search**, fields through which you can filter the search, without going back to the previous screen, will be displayed.

10.2 Last access (IP)

From tab **Last access (IP)** you can browse the last IP address from which you accessed the application and how many sessions you have had from each address.



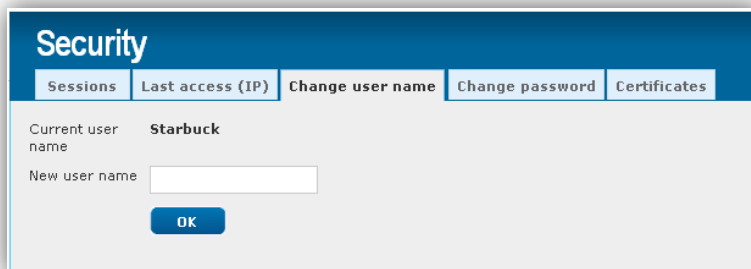
Creation date – you can set the period of the report by entering dates in the fields;
Click **Show** to generate the report.



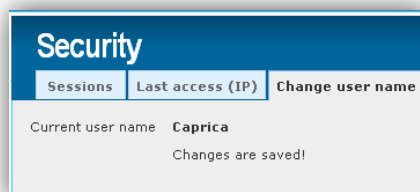
Pressing the plus (+) or **Advanced search**, fields through which you can filter the search, without going back to the previous screen, will be displayed.

10.3 Change Username

You can change your username from the Security menu, tab Change user name.

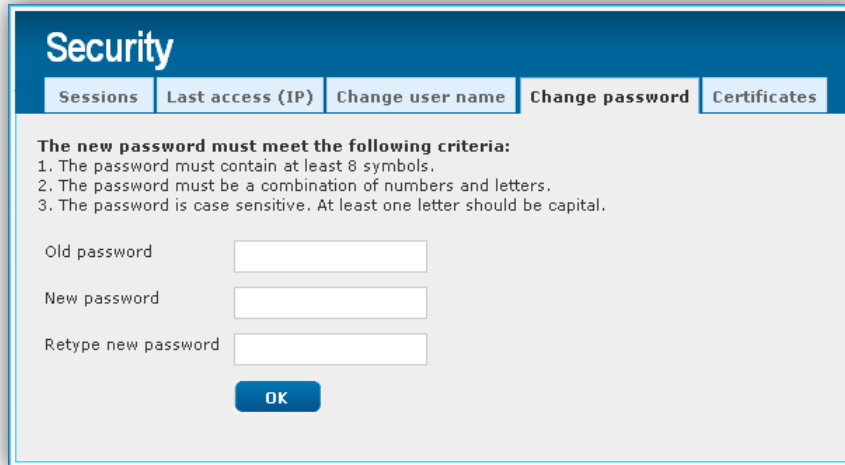


Enter your desired username in the box **New user name** and click **OK**.



10.4 Change password

In the **Security** menu, tab **Change Password**, you can change your current password.

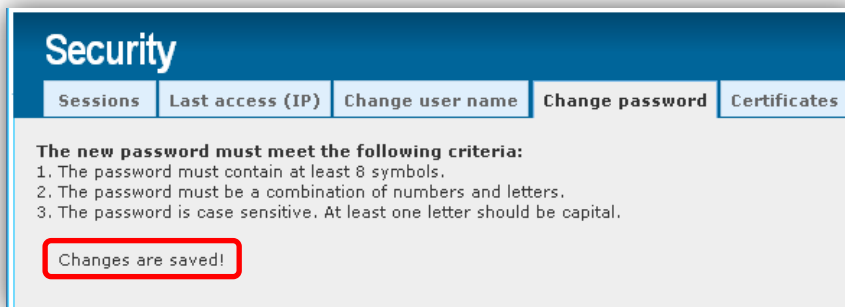


The screenshot shows the 'Security' menu with the 'Change password' tab selected. Below the menu, there are three criteria for the new password: 1. The password must contain at least 8 symbols. 2. The password must be a combination of numbers and letters. 3. The password is case sensitive. At least one letter should be capital. Below the criteria, there are three input fields: 'Old password', 'New password', and 'Retype new password'. An 'OK' button is located below the input fields.

The new password must meet the following criteria:

1. The password must contain at least 8 symbols.
2. The password must be a combination of numbers and letters.
3. The password is case sensitive. At least one letter should be capital.

After a successful password change the following message is displayed:



The screenshot shows the 'Security' menu with the 'Change password' tab selected. Below the menu, there are three criteria for the new password: 1. The password must contain at least 8 symbols. 2. The password must be a combination of numbers and letters. 3. The password is case sensitive. At least one letter should be capital. Below the criteria, there is a red-bordered box containing the text 'Changes are saved!'.

10.5 Certificates

10.5.1 Qualified electronic signature (QES)

1. Install QES and the appertaining software on your computer, pursuant to the issuer's instructions;
2. Registering your QES in e-Postbank.bg – go to menu Security, tab Certificates and choose "Register QES", after that, select the certificate from list of certificates, Enter PIN and 'Register'.

Registering QES in e-Postbank.bg can be done as a one-off, for the period of its validity.

You can use it on more than one computer after you have installed it pursuant to the issuer's instructions.

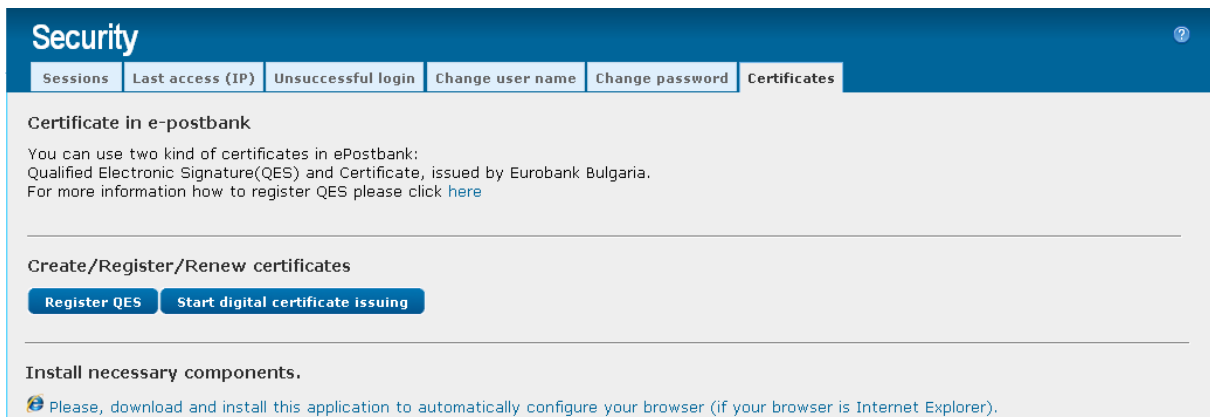
To stop the use of your QES in e-Postbank you are required to complete and register with a Bank branch a request for certificate deletion.

IMPORTANT!

- ❖ Successful registration of QES in e-Postbank.bg cancels the hitherto used digital certificate. We recommend that you also delete it from your browser as the Bank will not accept payments signed with it.
- ❖ Upon certificate renewal or replacement, all signed but unprocessed payment orders (having a forthcoming execution date or an "Awaiting execution" status") will be cancelled. It is necessary to reorder and re-sign them.

10.5.2 Digital Certificates issued by Postbank

Start digital certificate issuing



The screenshot shows a web interface with a blue header titled "Security". Below the header is a navigation menu with tabs: Sessions, Last access (IP), Unsuccessful login, Change user name, Change password, and Certificates. The Certificates tab is active. The main content area is titled "Certificate in e-postbank" and contains the following text: "You can use two kind of certificates in ePostbank: Qualified Electronic Signature(QES) and Certificate, issued by Eurobank Bulgaria. For more information how to register QES please click [here](#)". Below this text is a section titled "Create/Register/Renew certificates" with two buttons: "Register QES" and "Start digital certificate issuing". At the bottom, there is a section titled "Install necessary components." with a small icon and the text: "Please, download and install this application to automatically configure your browser (if your browser is Internet Explorer)."

CERTIFICATE ADVISOR

Software certificate issuing

1 Technical Requirements Check ? 2 Request ? 3 Installation ? 4 Check ?

Your operating system is: **Windows XP**

Your browser is :

- Internet Explorer / (MS Windows XP)**
- Internet Explorer / (MS Windows Vista, MS Windows 7, MS Windows 8)**
- Mozilla / Mozilla Firefox**
- Unsupported browser - you cannot continue with the advisor, using this browser.**

Software certificate installation on Mac is supported only in Mozilla.
If your operating system is lower than Windows XP, you will not be able to use Internet Explorer with e-postbank. In this case it is necessary to use Mozilla Firefox.

Download CA

[Root certificate](#)
[Intermediate certificate](#)

Microsoft components check for compatibility with e-postbank

Component	Status	Description
CAPICOM	✓ Installed	Not applicable to Mozilla / Mozilla Firefox. This component is used for creating a digital signature on transfers by using your electronic certificate. It is not included in the basic Windows installation and probably should be installed additionally.
XEnroll	✓ Installed	Not applicable to Mozilla / Mozilla Firefox. This component is necessary for requesting a software certificate for Windows 2000/XP. It is a part of the operating system and most probably has been installed on your computer.

Next >>

1. The system makes a check about the browser and the operating system that you are using and automatically selects the right one.
 - **The digital certificate can be requested and installed successfully on Internet Explorer and Mozilla Firefox**

Continue the certificate issuing with Next

- If necessary, you will be prompted to install an application for automated set up of your browser. You have the ability to accept or decline
- Include the code for the activation of the certificate which was sent on your mobile phone

Proceed with

Next

CERTIFICATE ADVISOR

Software certificate issuing

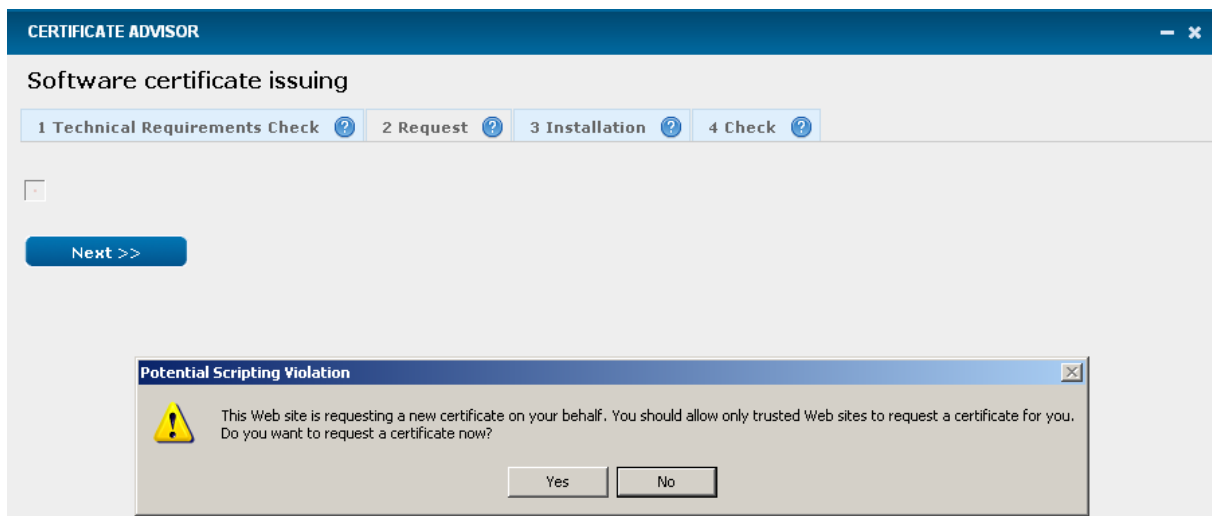
1 Technical Requirements Check ? 2 Request ? 3 Installation ? 4 Check ?

Enter code, sent by SMS on 18.07.2013 and valid to 16:27:59

Note: If you enter an expired OTP, the system generates a new one automatically and sends it to your phone. Please, check for SMS with the new OTP and enter it in the field above. For more information, please, contact our Call Center by dialing 0700 18 555!

Next >>

2. Sending the request:



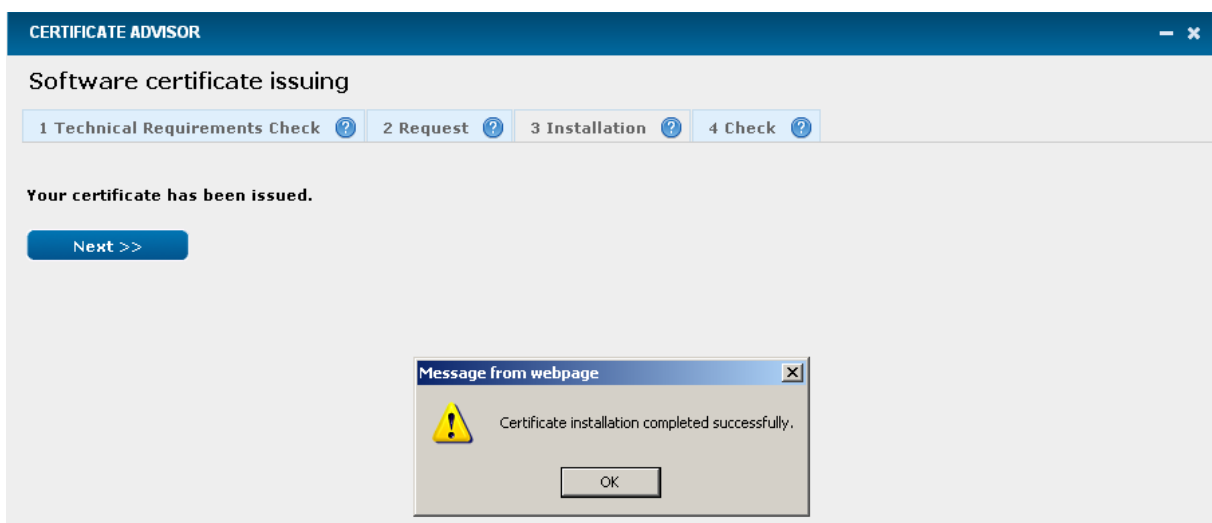
Confirm the request for digital certificate with “Yes”, after that you will receive a message that the request was sent:



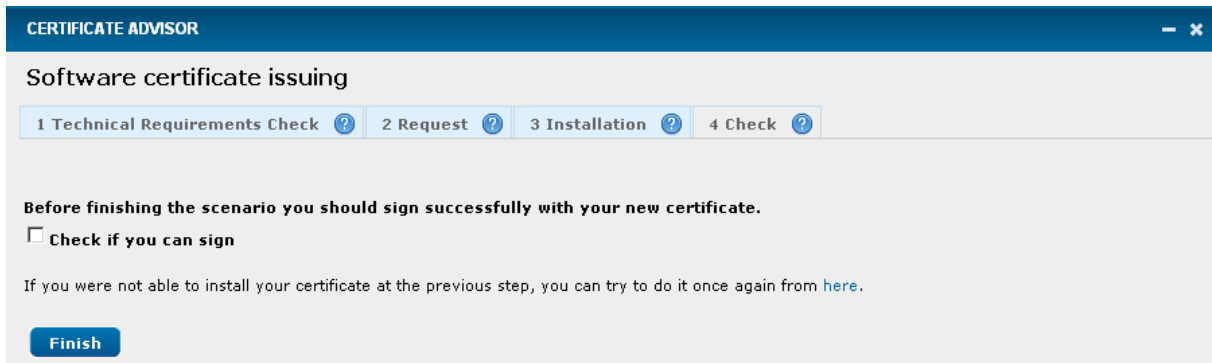
Continue the process with Next.

3. Installing a certificate:

Confirm the installation with “Yes” and you will receive the following message for successful installation.



If you want to check if you can sign a payment successfully:



- Select the option “Check if you can sign”:
- Select the certificate and confirm the signing, after that a message will appear prompting you about successful/not successful signing.

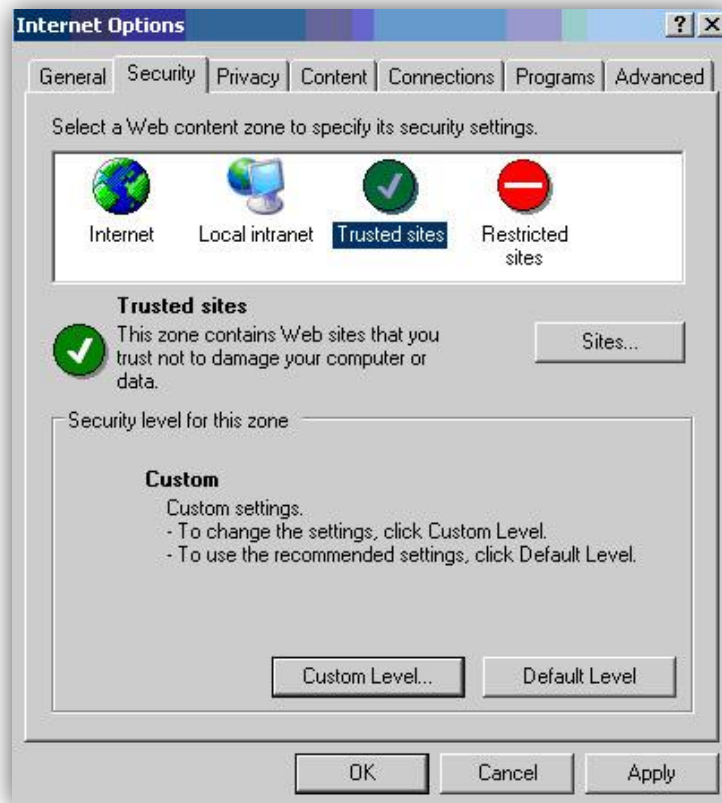


- ❖ **Certificate issuing and installation takes place from the same computer, user and browser!**
- ❖ **It is necessary to restart the browser in order to activate the certificate!**

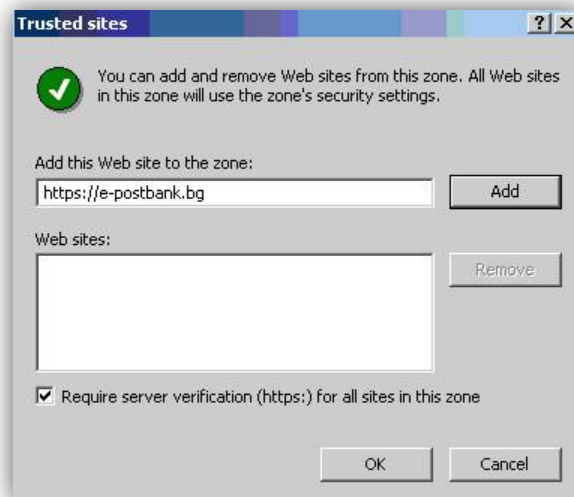
10.5.3 Settings for IE certificates

In the case of request, installation, and use of digital certificate the Internet Explorer browser uses a special module - ActiveX control. In order to work with certificates in e-postbank it is necessary to authorize execution of ActiveX control. The settings required for your browser to work with ActiveX controls are the following:

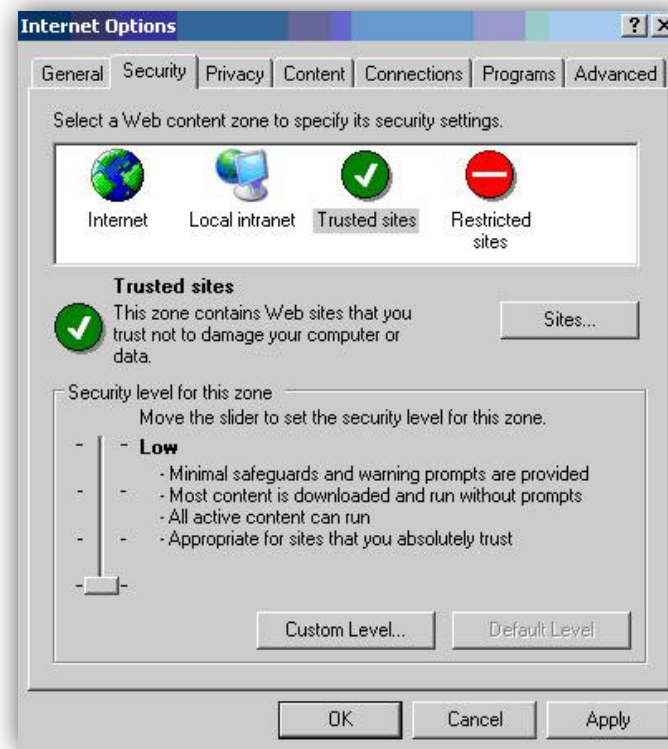
Start Internet Explorer and choose Tools – Internet options – Security – Trusted sites – Sites:



Write down <https://e-postbank.bg>, mark "Require Server verification (https :) for all sites in this zone", press "Add" button and then press "OK".



Press the "Default Level" button or "Reset all zones to default level" depending on the version of your browser and drag the slider to Low Level. Press the "Apply" button and then press "OK".



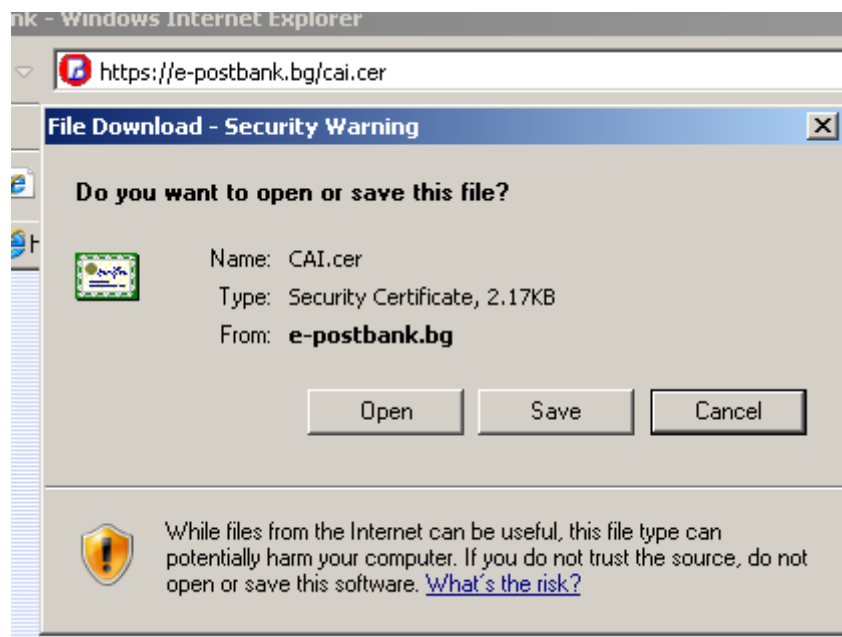
You will need to restart your browser!

10.5.4 How to install Postbank Root CA - Internet Explorer browser

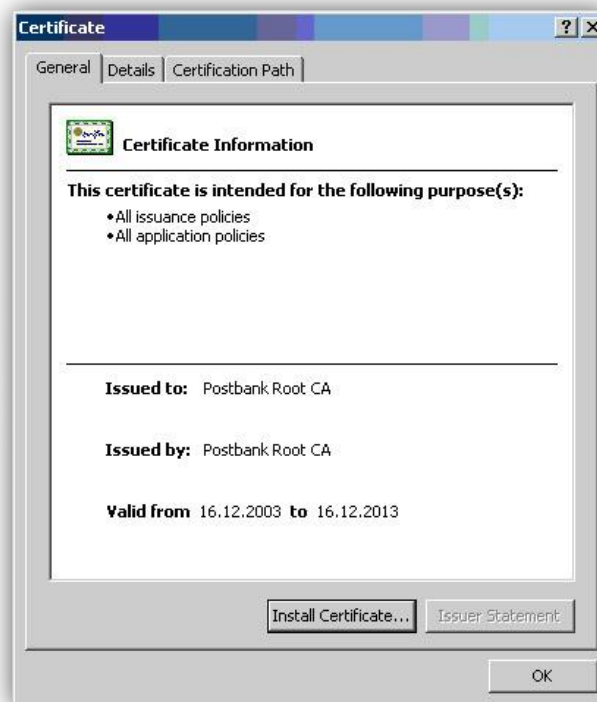
It is necessary to install **Postbank Root CA** in order to use Postbank digital certificate.

Please click on the following link (<https://e-postbank.bg/CAI.cer>).

Press **Open**:



Press **Install Certificate...**:



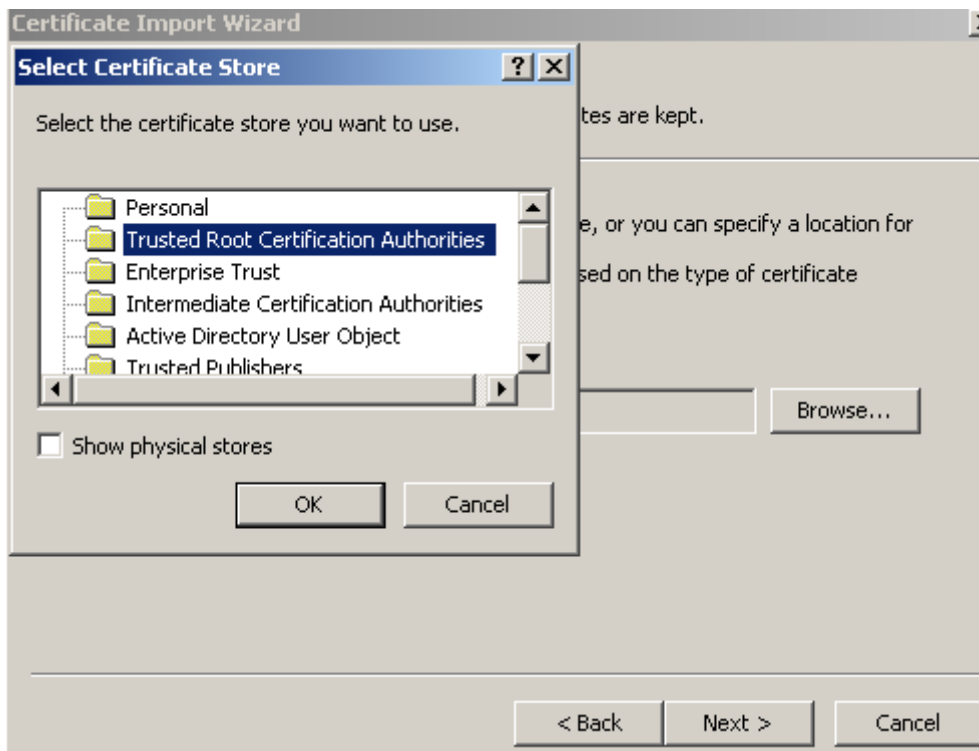
Press **Next**:



Choose **Place all certificates in the following store** and press **Browse**:



Attention! Choose – **Trusted Root Certification Authorities** and Press the **OK**.



Finally, press **Next** and then **Finish**.

10.5.5 Installation of ActiveX control Capicom from Microsoft

Attention! Valid only for Internet Explorer!

Problems with using a signing certificate are usually associated with installing Microsoft's ActiveX control „capicom.dll“. It serves to create a digital signature of payment orders by using your digital certificate.

The „capicom.dll“ version used and required for e-postbank is 2.1.0.2.

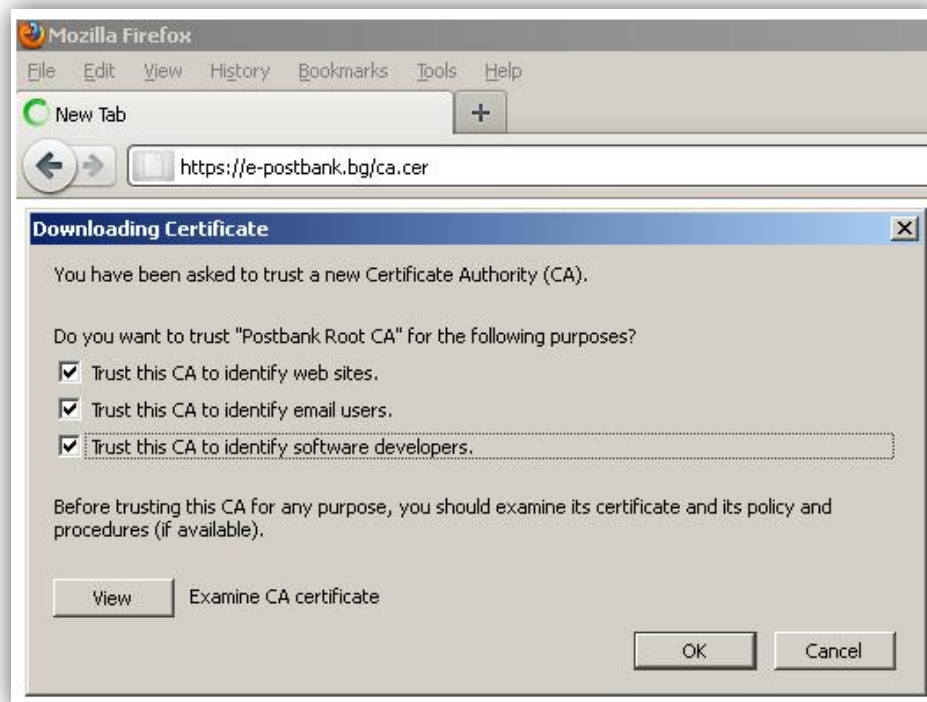
Important! If the „capicom.dll“ version used by you is lower than 2.1.0.2, please, upgrade it from [Microsoft site](#).

10.5.6 How to install Postbank Root CA - Firefox browser

It is necessary to install Postbank Root CA in order to use Postbank digital certificate.

Please click on the following link (<https://e-postbank.bg/CAI.cer>).

In its opening please choose all the options as shown below and press **OK**:



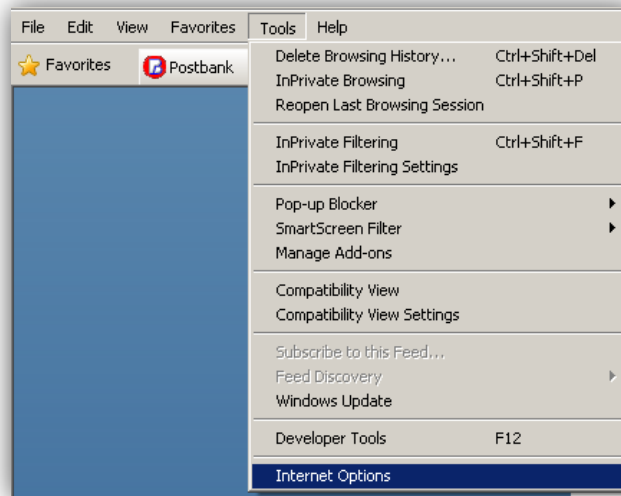
Another way for installation – save the file (<https://e-postbank.bg/CAI.cer>) in your computer.

Choose **Tools > Options > Advanced > Encryption > View certificates > Authorities > Import**, choose the file, Open, mark all the options and press "OK".

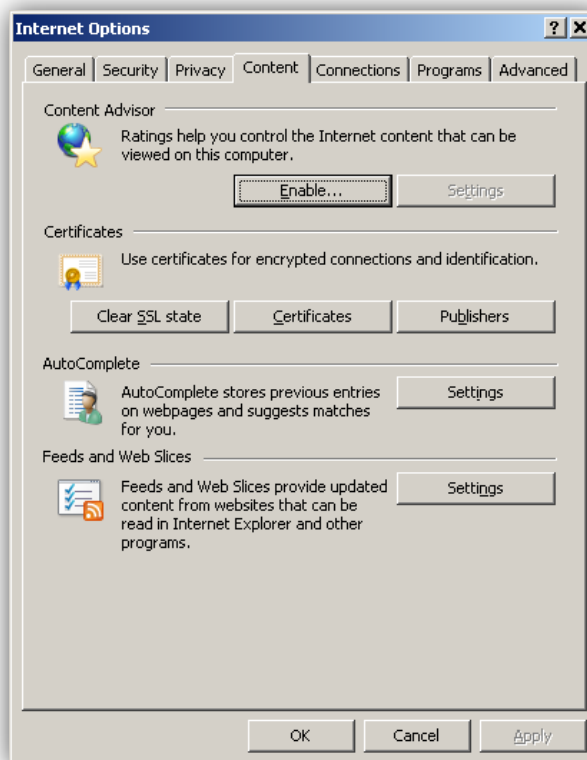
10.5.7 How to store/save the certificate on movable carrier

You may have to make payments when you are on vacation, on a business trip and on other occasions when you are far away from your PC. To do this you have to carry with you the certificate for access to the e-banking.

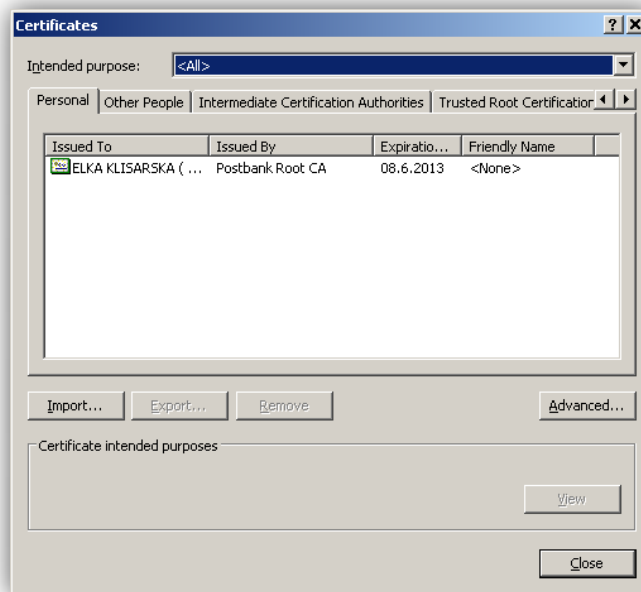
For viewing your certificate you have to enter in Tools / Internet Options:




Click on the **Content** tab:




Click on button . The stored/saved certificates appear on the screen:




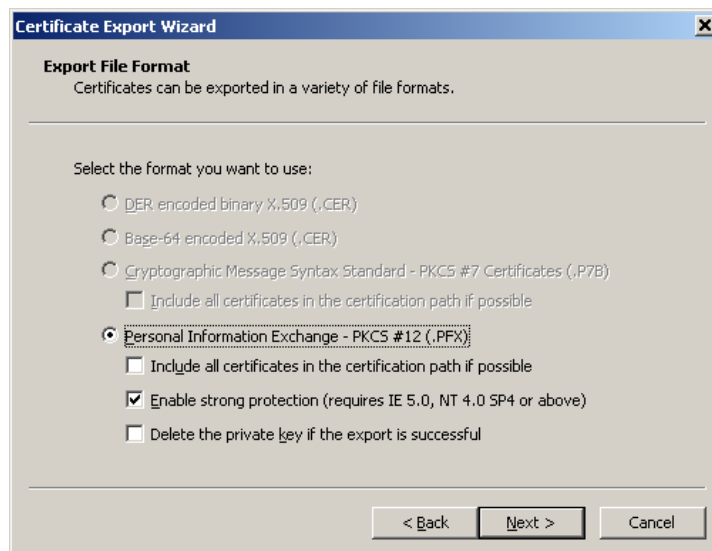
Mark the certificate, which you would like to store/save on a movable carrier and press . The following window appears:




Click on . The following window appears:



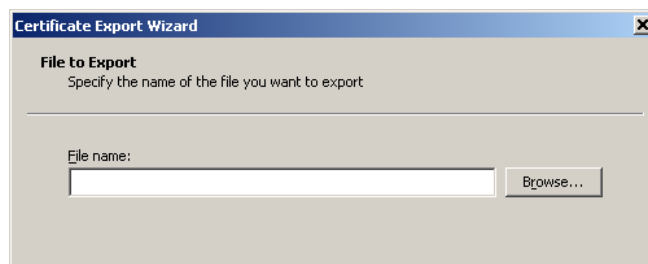
Confirm with . The following window appears:



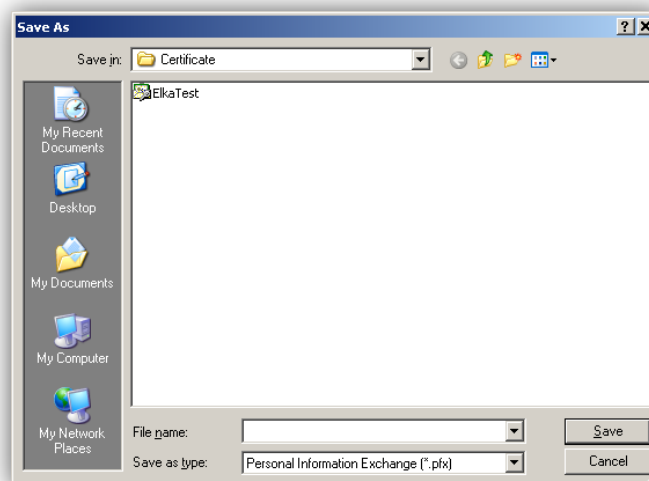
Click on  in order to proceed. The next screen requires entering a password. It is recommended that the password be at least 6 symbols (Latin characters and figures).



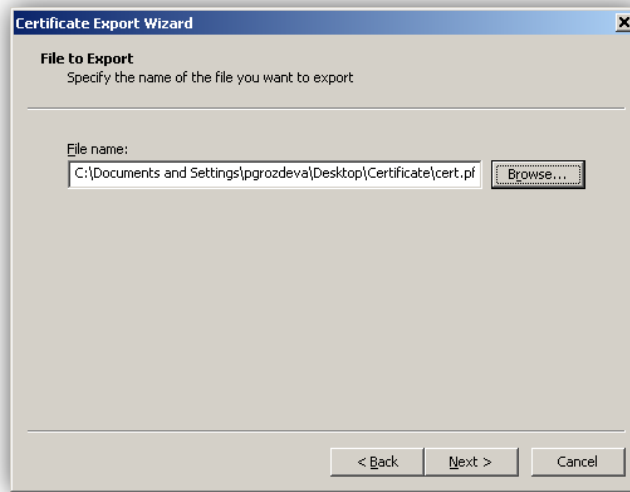
Click on **Next >**. A window appears, in which you must specify where and under what name you want to save the certificate. To do this click on **Browse...**.




You have to select the respective disc device in field **Save in**. In the field **File name** – write down the name of the certificate.




Click on **SAVE** to activate the saving. The next screen contains the device, in which the certificate will be saved and its name.



Click on  in order to continue. The next screen gives information about the copy of the certificate.



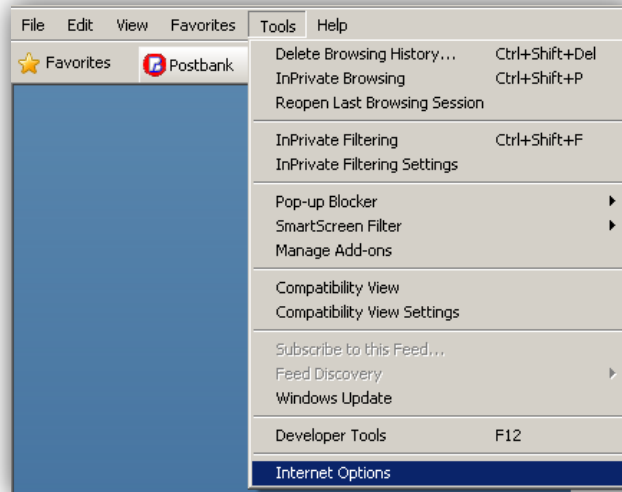
Confirm with  in order to finalize the saving operation. A message appears, informing you that your certificate was installed successfully:



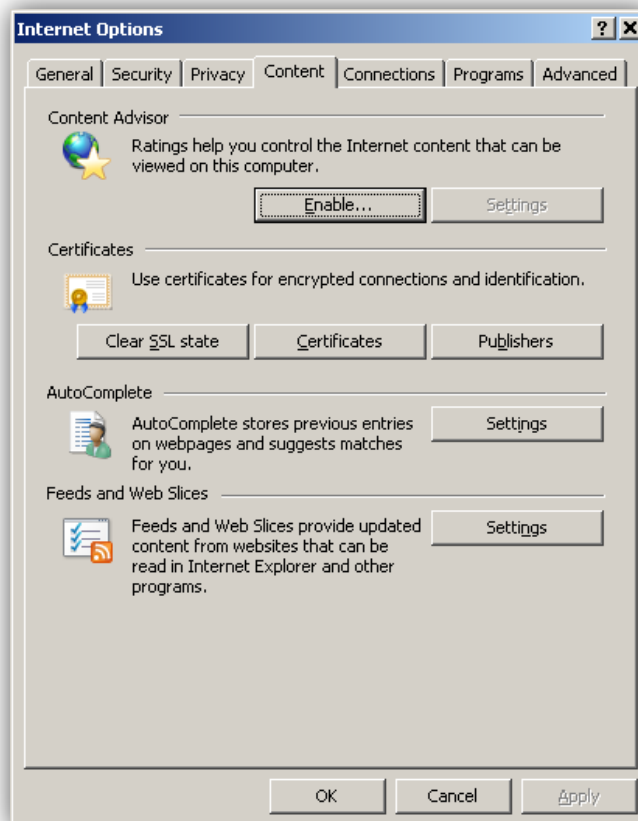
It is important that you read the section for saving of certificates on movable carriers carefully. If you erase your certificate by mistake you will have to apply for another certificate by going to some of the Bank's branches.

10.5.8 How to transfer the certificate from movable carrier into the computer

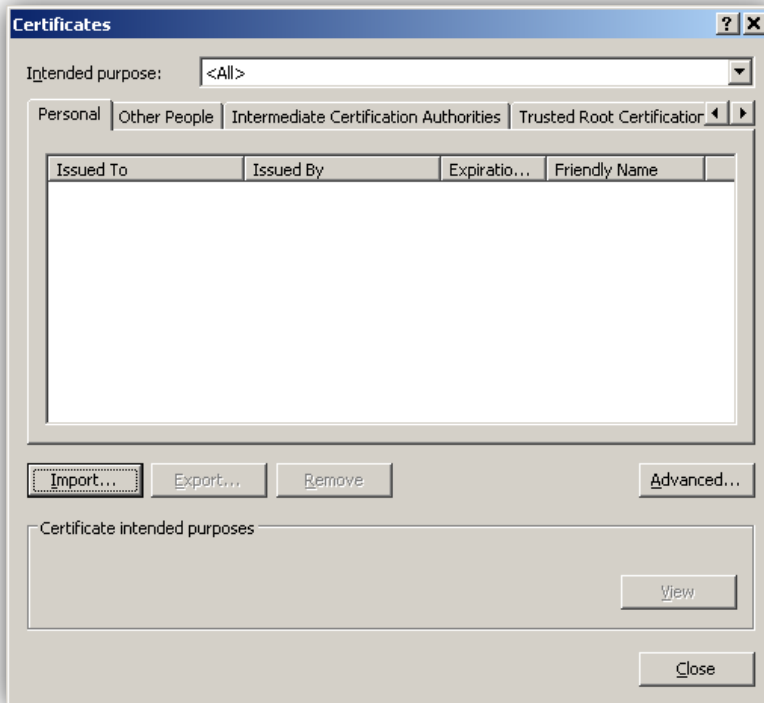
You have to enter Tools / Internet Options in order to check what certificates are stored/saved in the PC:



In the window that appears, click on tab **Content**:



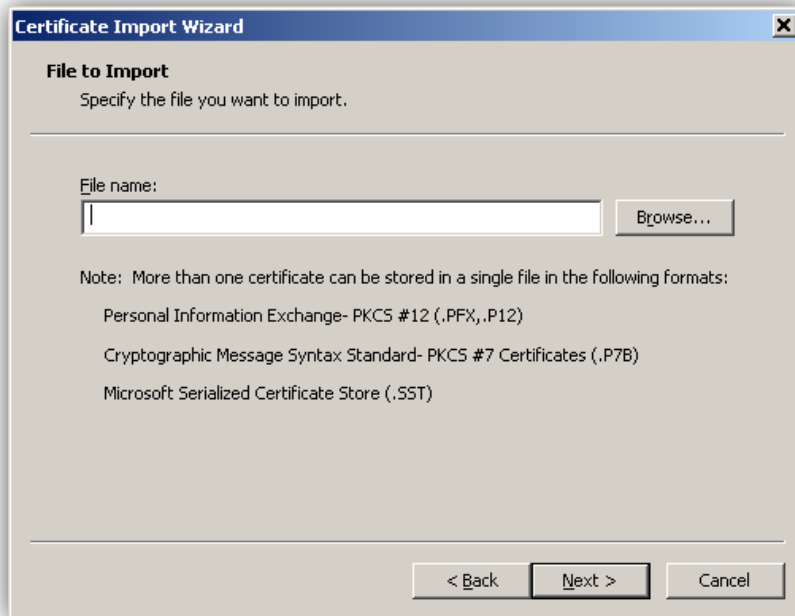
Click on **Certificates**. A window showing all the certificates that have been stored/saved in the respective computer appears:



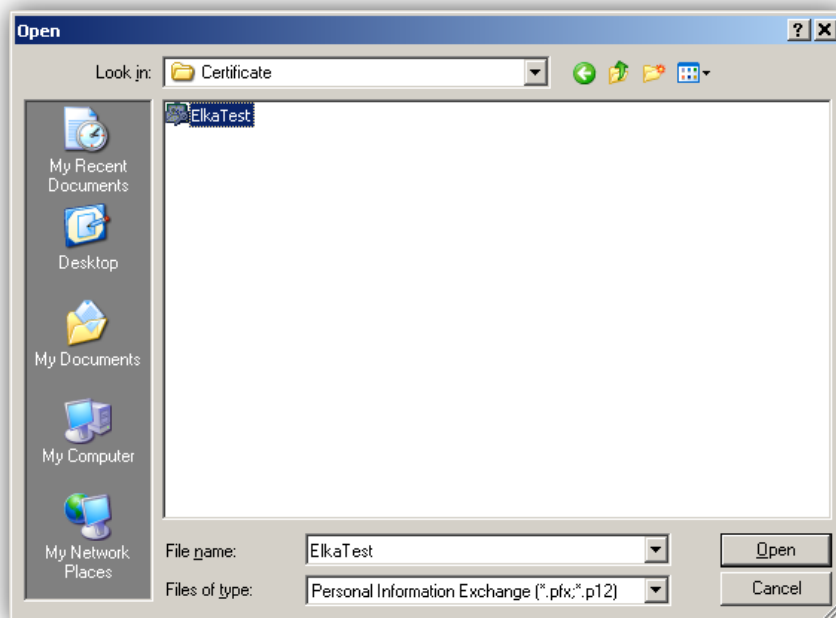
If the user wants to import the certificate into the browser from movable carrier click on **Import...**. The following window appears:



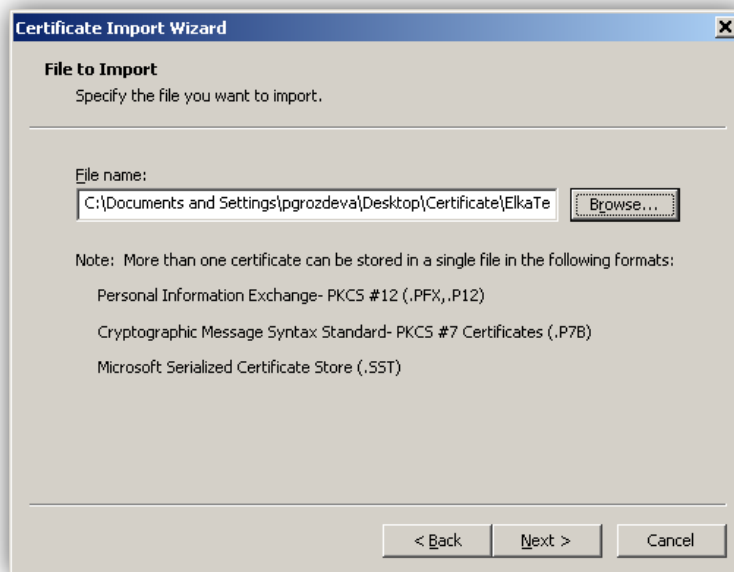
Click on **Next >**. A window, in which you have to specify the file name and the device from which you will import the certificate, appears:



Click on **Browse...**. A window in which you have to specify the device appears. Select your certificate and press **Open**.




The system shows the path to the file and the name of the certificate. Press **Next >**.

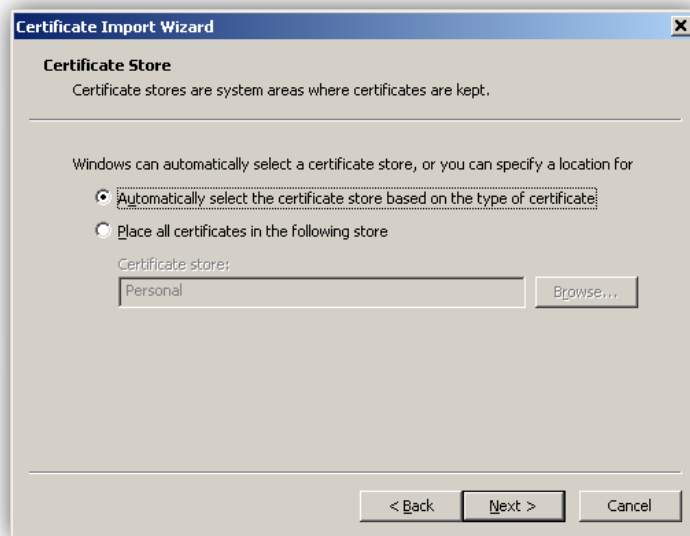



In the “**Password**” have to enter the set password from the certificate export process:

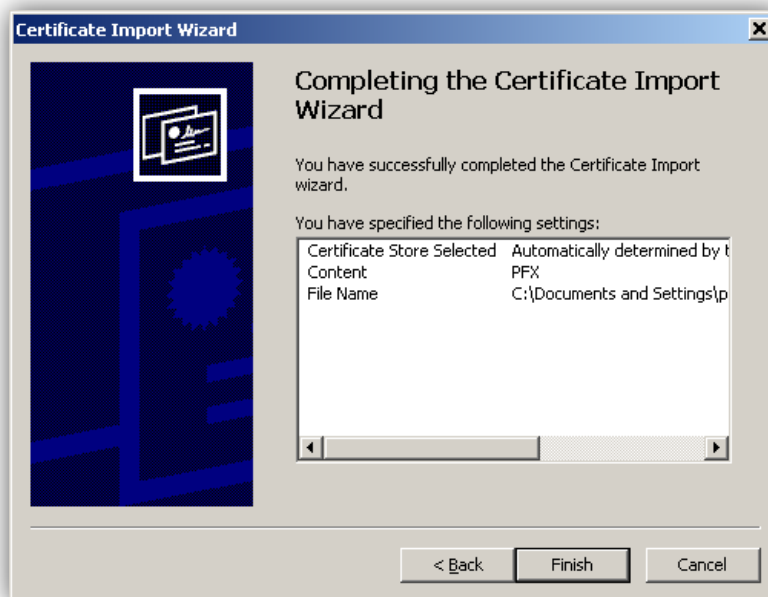



Continue by pressing .

A window opens, in which is specified where will be stored your certificate. By default, it is marked the first option - do not change it, your certificate will automatically be stored in the standard storage location.



Click on . The next screen gives information about the copy of the certificate.




Confirm by pressing . The next window shows that medium level of protection has been installed automatically.



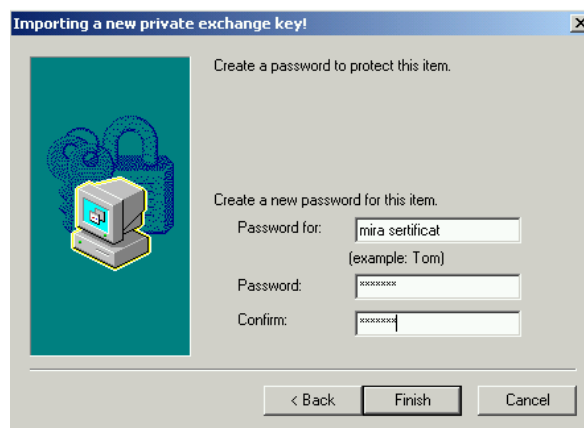
It is advisable that you change it to high by clicking on **Set Security Level**. The opened window shows that you can change the level of protection of your certificate. The system automatically offers Medium level. Mark the first option – High – level of protection as shown on the next screen:




Click on . The window that appears required the following information:

- **Password for:** the name of the file, under which your certificate has been stored/saved.
- **Password:** password of the certificate.
- **Confirm:** re-enter the password.

It is recommended that the password contain at least 6 symbols (Latin characters and figures).



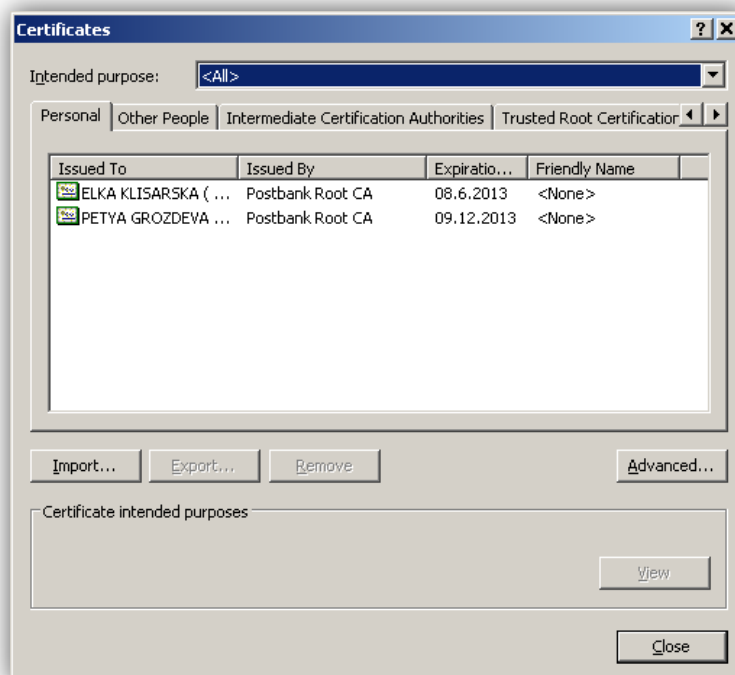
Click on . The following window appears:



Confirm by pressing **OK**. The message that appears shows that your certificate has been transferred successfully:



Click on **OK**. Your certificate appears in the respective window.



11 SETTINGS

11.1 Notifications

You can activate the notifications at any time.

Please note that disabling them can only be done using a qualified electronic signature QES or visiting a branch of the bank.

Settings

Notifications
Widgets settings
Preferences

You can activate notifications at anytime. Please take into consideration that deactivation can only take place through Qualified Universal Electronic Signature (UES) or if you visit a Bank branch.

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

Notification Event	SMS notification	E-mail notification
Login	* Active Deactivate	Not active Activate
Create transfer	Not active Activate	Not active Activate
Sign transfer	Not active Activate	Not active Activate
Send transfer	Active Deactivate	Not active Activate
Rejected transfer	Not active Activate	Not active Activate
Cancel transfer	Not active Activate	Not active Activate
Login credential change	Not active Activate	Not active Activate
Certificate state change	Not active Activate	Not active Activate
Certificate expiration	Not active Activate	Not active Activate

* You will receive login notification, provided that you have not logged in from a subnet IP address during the last 60 days.

11.2 Widgets settings

Please take into consideration that at window width less than 1300 px only the left widgets panel is visible!

At width less than 1024 px both panels are hidden!

Settings

Notifications
Widgets settings
Preferences

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

Accounts

←
→

Cards
Currency
Utility payments
Transfers
Deposit
Loans
Personal messages
Sessions

→
←

Save

To move one of the Widgets from the central bar, you should mark it and press the appropriate arrow (left or right) wherever you want to move the selected widget.

After you've made the changes, click on **Save**. Your changes will be visible after page reload!