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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:
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.
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 \( \times \) 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.
To add a new beneficent click on New in the upper right corner. A screen opens where you have to enter the necessary data:

![Add Beneficiary Screen]

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:

![Beneficiary Successfully Saved]

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
- previous month
- next month
- next year
2 ACCOUNTS

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

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 📰.

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:
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:

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:

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

<table>
<thead>
<tr>
<th>Status</th>
<th>Cardholder</th>
<th>Balance</th>
<th>Minimum Due Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Amount due (ROS): 876.37</td>
<td>0.00 ROS</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.00 ROS</td>
<td>1 000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Credit limit (ROS): 1 000.00</td>
<td>1 000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Instalment credit limit (ROS): 1 000.00</td>
<td>1 000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Available Balance (ROS): 3 757.41</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.00</td>
<td>187.63 ROS</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Credit limit (ROS): 3 000.00</td>
<td>3 000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Instalment credit limit (ROS): 3 000.00</td>
<td>3 000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Available Balance (ROS): 2 500.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Available Balance (ROS): - 4.50</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Available Balance (ROS): 3 322.51</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Available Balance (ROS): 1 151.18</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Available Balance (ROS): 3 500.00</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>
When you position the mouse over any of the rows additional buttons with drop-down menus are displayed.

➢ For credit cards the buttons are:

For debit cards the button is:

### 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:**
- **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:

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

The following window is displayed:

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 repaid in installments.

Otherwise the following message is displayed:
3.2 Not Active

All inactive cards are displayed – debit and credit:

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:

![Deposit Menu](Image)

4.1 Active

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:

<table>
<thead>
<tr>
<th>Account Name</th>
<th>Term</th>
<th>Currency</th>
<th>Balance</th>
<th>Maturity Date</th>
<th>Interest Rate</th>
<th>Accrued Interest</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active money deposit</td>
<td>6 months</td>
<td>EUR</td>
<td>53 700.00</td>
<td>04.01.2012</td>
<td>6.00%</td>
<td>1 041.54</td>
<td>28.11.2011</td>
</tr>
<tr>
<td>Active money deposit</td>
<td>6 months</td>
<td>EUR</td>
<td>15 000.00</td>
<td>11.01.2012</td>
<td>6.00%</td>
<td>277.92</td>
<td>28.11.2011</td>
</tr>
</tbody>
</table>

When pressing the button Payments the following screen will appear, in which the system automatically displays information about the last 10 movements:
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:
4.2 Not Active

All inactive deposits are displayed:

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:

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

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

- 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.
5.1 Installments

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

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:

<table>
<thead>
<tr>
<th>From date:</th>
<th>20.11.2011</th>
<th>To date:</th>
<th>26.12.2011</th>
<th>Total Amount:</th>
<th>IBAN: BG04 HPEF 7111064994040</th>
</tr>
</thead>
<tbody>
<tr>
<td>FuturePayments</td>
<td></td>
<td></td>
<td></td>
<td>AvailableAmount:</td>
<td>-3 BG</td>
</tr>
<tr>
<td>CapitalAmount:</td>
<td>77.29</td>
<td>LegalFeeAmount:</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CurrentOverCapAmount:</td>
<td>8.4</td>
<td>LegalInsuranceCapAmount:</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FutureOverCapAmount:</td>
<td>9</td>
<td>LegalReimbursementAmount:</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date of the first premium:</td>
<td>21.12.2011</td>
<td>LegalTaxAmount:</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium</td>
<td>18.48</td>
<td>OverCapAmount:</td>
<td>76.42</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance amount:</td>
<td>9</td>
<td>OverDedAmount:</td>
<td>421.66</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest amount:</td>
<td>415.95</td>
<td>TotalOverOtherAmount:</td>
<td>0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: The due upcoming insurance payment shows up on all C/A, but will be paid only from one.

5.3 Insurance

Information for the insurance on the loan is displayed:

- 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
- 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

<table>
<thead>
<tr>
<th>Type of registry</th>
<th>Code in registry</th>
<th>Insurance ID</th>
<th>Insurance company</th>
<th>Type of insurance</th>
<th>Contract number</th>
<th>Insurance policy number</th>
<th>Beginning date of insurance</th>
<th>End date of insurance</th>
<th>Insurance premium</th>
<th>Insurance amount</th>
<th>Amount and date of the next payment</th>
<th>Currency</th>
<th>Name and EGN of the owner of insured property</th>
</tr>
</thead>
<tbody>
<tr>
<td>Импопонтнова и Козова</td>
<td>872749</td>
<td>70274</td>
<td>ЗАГ &quot;Армейци&quot;</td>
<td>Кредитно-ипотечна каса</td>
<td>9482053</td>
<td>A000000000637</td>
<td>07.07.2011</td>
<td>06.07.2012</td>
<td>63.63</td>
<td>44 700.00</td>
<td>63.63</td>
<td>06.07.2011</td>
<td>EUR</td>
</tr>
</tbody>
</table>
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!

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 a 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 IBAN 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:

  ![Transfer type screenshot]

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

  ![Type of SWIFT message screenshot]

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
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:
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

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:

![Calendar](image)

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

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

![Details](image)

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).

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:

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 **Cancel**, the following message appears:

![Cancel button on screen]

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:

![Transfers section on screen]

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

- **Cancel selected** - 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**;

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

- **Send selected** - 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 **Sign** 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 \text{Send} 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.

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

- create similar transfer - \text{Create Similar}
- cancel the payment – \text{Cancel}
6.5 Cancelled

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

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 to menu Transfers - tab Cancelled.

6.6 Transfers information

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:

![Type Filter](image)

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

![Status Filter](image)

- **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:

![Results per Page](image)

After setting your filters press **Search**. A screen with the results is displayed:
You can filter the report by pressing or , after which the fields for filtering are displayed:
The reports generated can be stored in the following formats: .xls, .doc, .pdf. 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

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

**Payer:**

- the button **[ ]** 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**;
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;

**AMOUNT:**

- Amount - enter the amount you want to transfer;
- Currency - the currency for the credit 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 for the transfer;

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**
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.

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;

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

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 **Transfers** button.
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.

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:

![Image of confirmation screen for canceling payment]

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

![Image of confirmation message]

- 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.

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

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

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

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

### 7.3 Payments report

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

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

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

The reports generated can be stored in the following formats 

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

- On the left side is visualized information about the payment: Subscription ID, Client, Number and date of 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.

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:

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:

### Currency Exchange Rates for period 06.02.2012 to 06.02.2012

<table>
<thead>
<tr>
<th>Currency</th>
<th>BNB (Bulgarian National Bank)</th>
<th>Online transaction</th>
<th>Cash transaction</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Buy</td>
<td>Sell</td>
<td>Buy</td>
</tr>
<tr>
<td>Units: BGN</td>
<td>1.623100</td>
<td>1.644500</td>
<td>1.605000</td>
</tr>
<tr>
<td>Units: EUR</td>
<td>1.555830</td>
<td>1.549500</td>
<td>1.595900</td>
</tr>
</tbody>
</table>

**8.2 Currency Converter**

Converts currencies according to the BNB fixed rate.

- **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

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.

9 MESSAGES

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

To view the whole message must click on the line of the message:
- mark a message and press the button, if you want it to be marked as read; the read messaged are not in bold letters:

- display only unread messages;

- display the important messages;

Example: If you press the Unread and Critical tab 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.

![Security menu](image)

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:

![Security menu](image)

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

<table>
<thead>
<tr>
<th>Security</th>
<th>Sessions</th>
<th>Last access (IP)</th>
<th>Unsuccessful login</th>
<th>Change user name</th>
<th>Change password</th>
<th>Certificates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certificate in e-postbank</td>
<td>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 <a href="#">here</a>.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Create/Register/Renew certificates

<table>
<thead>
<tr>
<th>Register QES</th>
<th>Start digital certificate issuing</th>
</tr>
</thead>
</table>

Install necessary components.

[Please, download and install this application to automatically configure your browser (if your browser is Internet Explorer).](#)
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.

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> Vieww certificates > Authorities > Import, choose the file, Open, mark all the options and pres “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 the **Certificates** 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 **Export...**. The following window appears:

Click on **Next**. The following window appears:
Confirm with [Submit]. The following window appears:

Click on [Next] in order to proceede. The next screen requires entering a password. It is recommended that the password be at least 6 symbols (Latin characters and figures).
Click on **[Browse]**. A window appears, in which you must specify where and under what name you want to save the certificate. To do this click on **[Next]**.

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

**Certificate Import Wizard**

**File to Import**

Specify the file you want to import.

- **File name:** [ ]
- **Browse...**

Notes: More than one certificate can be stored in a single file in the following formats:

- Personal Information Exchange - PKCS #12 (PKS, P12)
- Cryptographic Message Syntax Standard - PKCS #7 Certificates (P7B)
- Microsoft Signed Certificate Store (SST)

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

Continue by pressing “Next”.

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

![Certificate Import Wizard]

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.

<table>
<thead>
<tr>
<th>Notification Event</th>
<th>SMS notification</th>
<th>E-mail notification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Login</td>
<td>Active</td>
<td>Deactivate</td>
</tr>
<tr>
<td>Create transfer</td>
<td>Not active</td>
<td>Activate</td>
</tr>
<tr>
<td>Sign transfer</td>
<td>Active</td>
<td>Deactivate</td>
</tr>
<tr>
<td>Send transfer</td>
<td>Active</td>
<td>Deactivate</td>
</tr>
<tr>
<td>Rejected transfer</td>
<td>Not active</td>
<td>Activate</td>
</tr>
<tr>
<td>Cancel transfer</td>
<td>Not active</td>
<td>Activate</td>
</tr>
<tr>
<td>Login credential change</td>
<td>Not active</td>
<td>Activate</td>
</tr>
<tr>
<td>Certificate state change</td>
<td>Not active</td>
<td>Activate</td>
</tr>
<tr>
<td>Certificate expiration</td>
<td>Not active</td>
<td>Activate</td>
</tr>
</tbody>
</table>

* 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!

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!