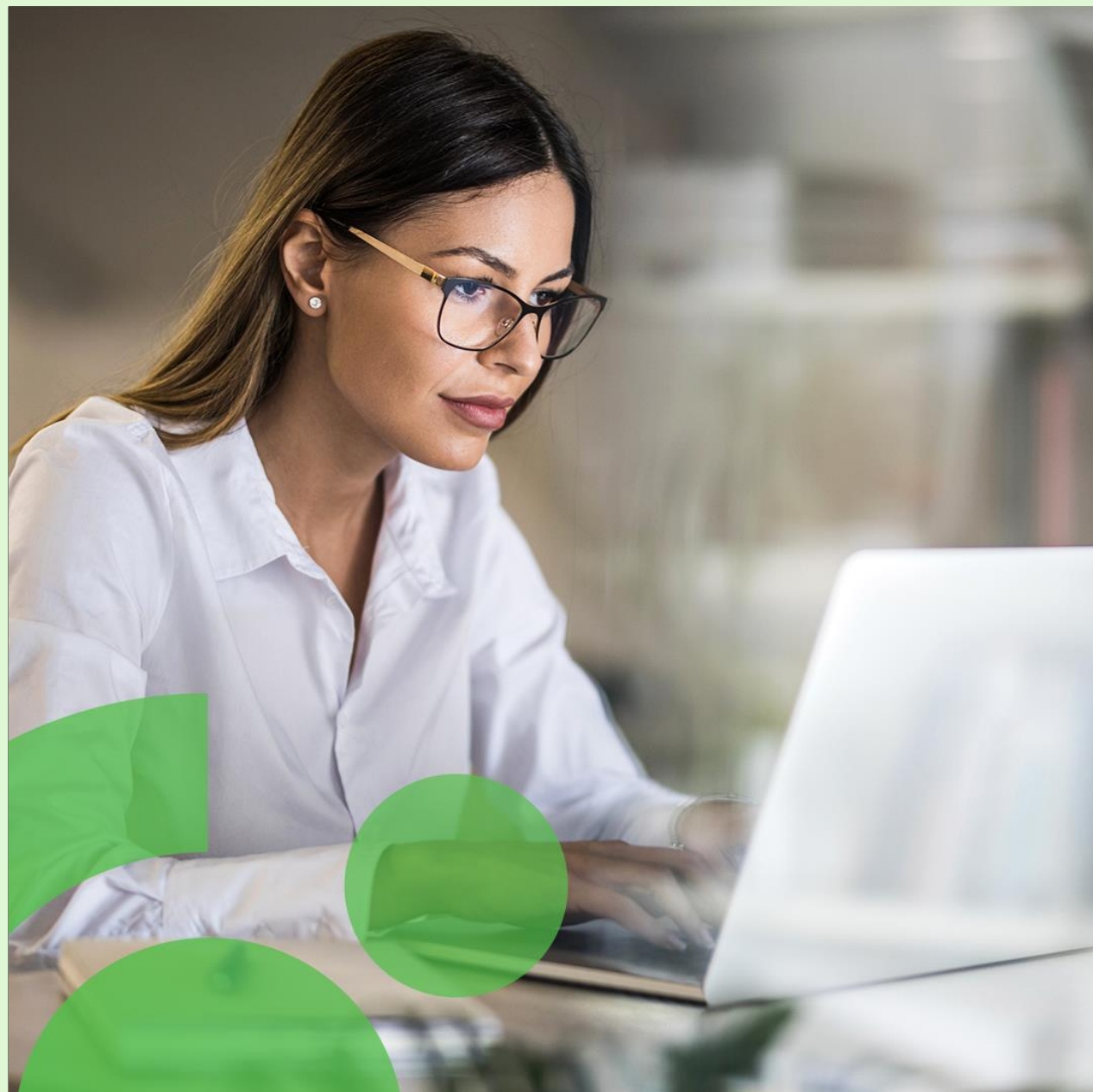


## DSK Direct – Business clients

[www.dskdirect.bg](http://www.dskdirect.bg)



- Open a current account in 5 currencies
- Issue/reissue a debit card
- Issue a bank certificate

- Submit Political Exposure Declaration, Tax and Social Security declaration and other documents
- Create a depositors' list (letter of attorney to deposit funds into the company account)

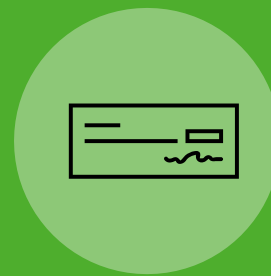
- Submit a loan utilization request
- Tracking fees and overdue amounts with the possibility of online repayment

- Order single/packet payments, salary payments, by using various file formats
- Utility payments

### Users' Rights Management:

- Change user's data
- Change company/user's limits
- Remove a user
- Set and change payment rules
- Set and change specific rights

# Daily banking



## Current Account Requests

### Menu Requests

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**You can do the following online via DSK Direct:**

- ✓ Open a current account in BGN, USD, EUR, GBP or CHF
- ✓ Issue a debit card
- ✓ Reissue a debit / credit card
- ✓ Issue a bank reference / certificate
- ✓ Create and submit depositors' list  
(A letter of attorney to deposit funds into company account)

*Moreover, you can also submit a request for account closure – please note that it will be reviewed by a bank employee. Only after all checks are completed, the account will be closed.*



## Submitting declarations and client documents

### Menu Requests

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**DSK Direct allows you to submit the following documents:**

- ✓ Tax and Social Security Declaration (TSSPC)
- ✓ Political Exposure Declaration (PEP)
- ✓ Declaration of Beneficial Owner
- ✓ KYC Questionnaire
- ✓ Information bulletin

*When making payments over 30 000 BGN, you can also fill in online a Declaration of Origin of Funds, as well as Declaration under art. 2 from Ordinance No. 28 when making cross-border transfers and payments to a third party.*

# Daily banking

## Menu Payments

**The Payments menu allows you to:**

- Pay salaries by list of employees or file upload
- Order single and packet payments in BGN or foreign currency by using a wide range of file formats (MT100, MT101, MT103, CSV, XML)
- Make payments between own accounts (for your convenience without the need of signing)
- Manage your depositors' list
- Save beneficiaries and payment templates
- Make transfers to the state budget
- Make a direct debit request
- Currency exchange

## Menu Loans

**The menu Loans allows you to:**

- View loan details (disbursed and unadvanced amounts, date of agreement, overdue amounts, etc.)
- Make loan repayments online (visible the next day)
- Amend bank guarantees

**Visit the menu Requests if you would like to submit:**

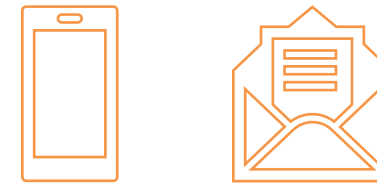
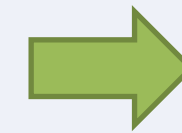
- A loan utilization request
- A new loan application or a loan renewal request
- Loan Declaration
- A request for bank guarantee issuance

# Users' rights Management

## Menu Settings

Authorized users or users who were assigned the specific right **Access Management**\* can make these change online:

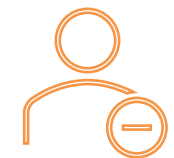
*\*The Access Management specific right can be assigned to **only one more** user.*



Change mobile phone number and email address



Changing method of signature



Removing a user/users




Changing Company/ user's limits



Set and change payment rules



Set and change specific rights

 The specific rights give users access to functionalities such as company legal representatives. Specific rights can be assigned online via DSK Direct or by filling in the relevant document (application form) in DSK Bank branch.

# Specific Rights

## Existing Credit Facilities

- Loan Utilization
- Bank Guarantee Amendment

## Debit Cards

- Debit Card issuance to an existing account or card account
- Debit Card reissuance
- Change limits
- Management - active/block/deactivate

## Accounts and Certificates

- Current Account Opening
- Closing a Current Account request
- Bank Certificate issuance
- Depositors' list

## Employees list Management

- Manage and change list of employees for salaries payment

## New Credit Facilities

- New loan application
- Loan Renewal Request
- Loan declarations
- Bank Guarantee Issuance

## Credit Cards

- Credit Card reissuance
- Change transactional limits
- Management - active/block/deactivate

## Clients Documentation

- Tax and Social Security Declaration (TSSPC)
- Political Exposure Declaration (PEP)
- Declaration of Beneficial Owner
- KYC Questionnaire
- Information bulletin

## Review salary list

- Access to information about all employees and salaries

## Access Management

- Change users' limit
- Change users' data – mobile phone/email address/method of signature/limits
- Remove a user/ user
- User rights management and specific rights



Please visit a bank office and fill in the relevant document (Application form) to request activation of the specific rights.

The application form can be signed with QES. You can select **only** the whole group of rights (not individual rights within the group).

## DSK Direct – Business clients



### Contacts



**Business Clients Call Centre**

[business.support@dskbank.bg](mailto:business.support@dskbank.bg)

phone: 0700 33 944

