

Welcome to DSK Direct!

Contents

[First steps – overview of elements and structure](#)

[Reports – account balance, transactions and statements](#)

[Payments – payments types and file formats](#)

[Payments – signing and ordering of payments](#)

[Packet payment by file upload](#)

[Salary by file upload](#)

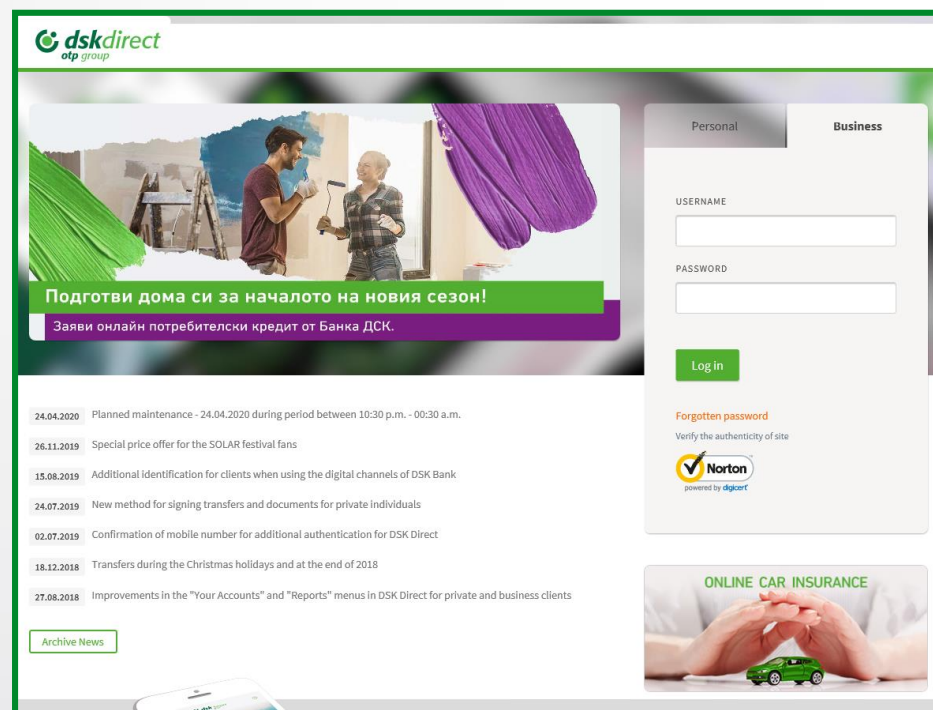
[Salary by list of employees](#)

[Employees – create and manage a list, filters](#)

[Save templates and beneficiaries](#)

[Bill payments – utilities and taxes](#)

[Settings](#)



The screenshot displays the DSK Direct website interface. At the top left is the 'dskdirect' logo with 'otp group' underneath. Below the logo is a banner image of two men in a room, with a green bar containing the text 'Подготви дома си за началото на новия сезон!' and a purple bar below it with 'Заяви онлайн потребителски кредит от Банка ДСК.' To the right of the banner is a login form with tabs for 'Personal' and 'Business'. The form includes fields for 'USERNAME' and 'PASSWORD', a 'Log in' button, and a 'Forgotten password' link. Below the login form is a Norton logo with the text 'Verify the authenticity of site'. At the bottom of the screenshot is a news section with a list of dates and titles, and an 'Archive News' button. To the right of the news section is an advertisement for 'ONLINE CAR INSURANCE' with an image of hands holding a small green car.

First steps

Overview of system elements



- After you log in DSK Direct for the first time, you must **change your password**
- Activate your **signing method** through the Settings menu
- **Customize your screen** to meet your needs

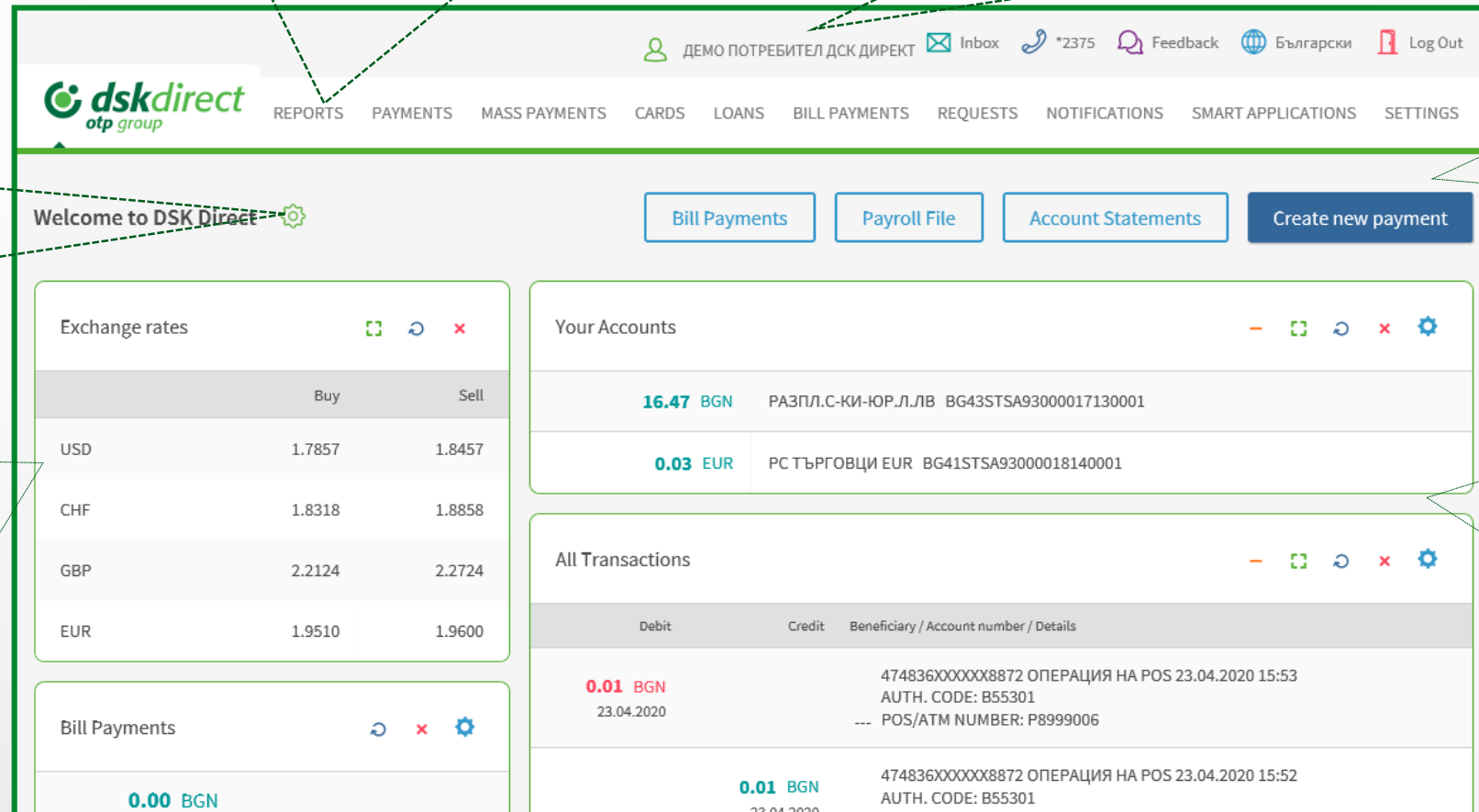
Main panel – from here you can access all the internet banking menus. When you enter a menu, specific submenus/sections are displayed.

Information bar – from here you can see your client number, last login details, your inbox, feedback phone number/form, change language and exit buttons.

Settings – from here you can customize the widgets you see and their positioning for each individual menu.

Quick links – from here you can quickly access certain functionalities of internet banking.

Widgets – from here you can access various sections and functionalities of the internet banking. You can customize the widgets you want to see in each menu.



The screenshot shows the DSK Direct internet banking interface. At the top, there is a header with the DSK Direct logo and navigation menu items: REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, BILL PAYMENTS, REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, and SETTINGS. Below the header, there is a welcome message "Welcome to DSK Direct" and a settings gear icon. To the right of the welcome message are four quick links: "Bill Payments", "Payroll File", "Account Statements", and "Create new payment". The main content area is divided into several widgets. On the left, there is an "Exchange rates" widget with a table showing Buy and Sell rates for USD, CHF, GBP, and EUR. Below it is a "Bill Payments" widget showing a total of 0.00 BGN. On the right, there is a "Your Accounts" widget showing two accounts: "16.47 BGN" for "РАЗПЛ.С-КИ-ЮР.ЛЛВ" and "0.03 EUR" for "РС ТЪРГОВЦИ EUR". Below that is an "All Transactions" widget showing a list of transactions with columns for Debit, Credit, and Beneficiary / Account number / Details. The first transaction is a debit of 0.01 BGN on 23.04.2020 for a POS operation.

Widgets – for quick access to various sections and functionalities of internet banking. You can customize the widgets you want to see in each menu.

Reports

Account balance, transactions and statements



Menu structure – each menu in DSK Direct contains thematic sections – here you can access various functionalities.

Quick links – through the buttons lined next to each account, you have quick access to the requested account information or service.

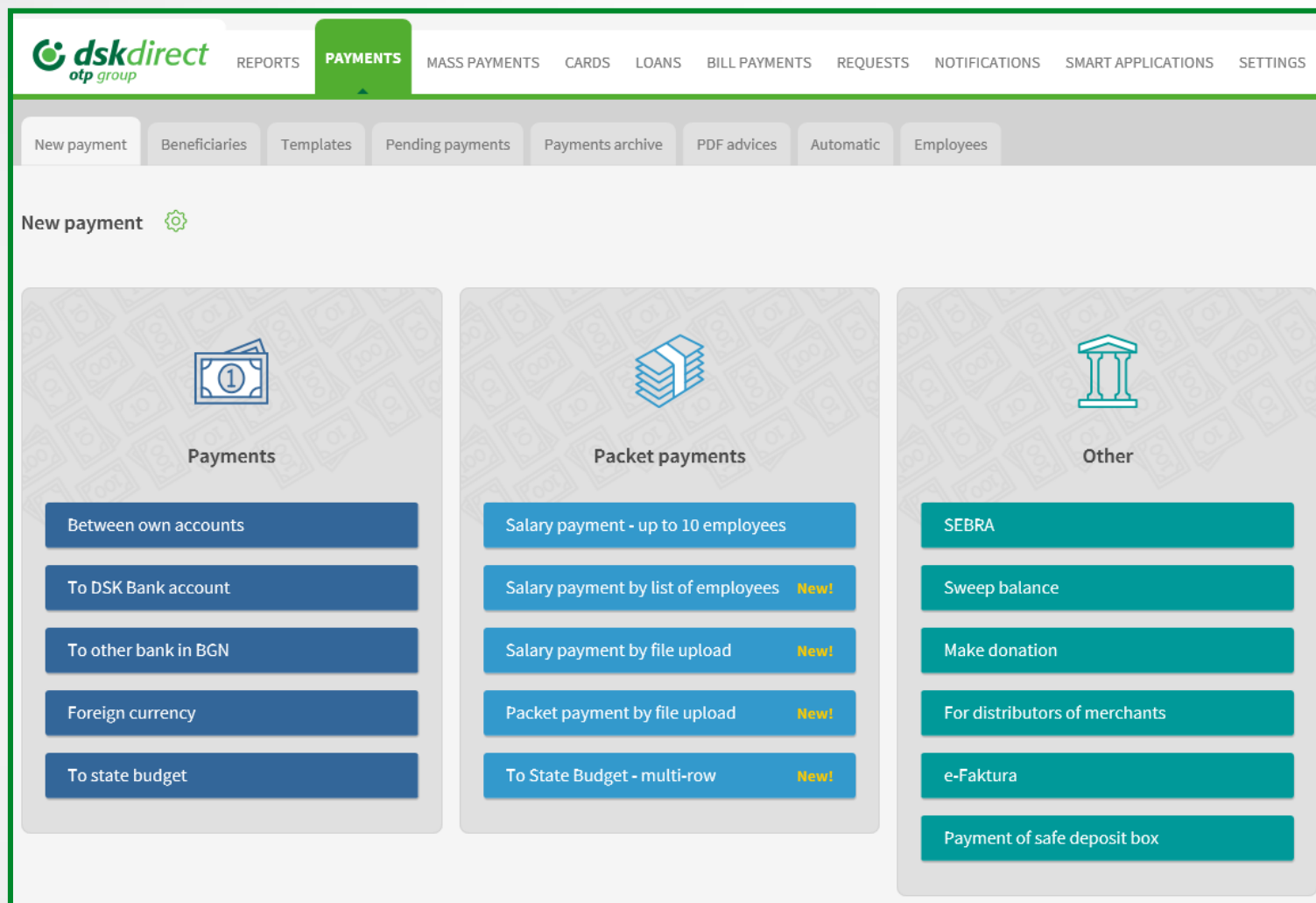
Sections in the Information menu:

- **“Account balance”** – shows the available balance on company accounts.
- **“Transactions”** – shows all transactions for a period selected by the client.
- **“Daily statements in PDF”** – shows **daily** statements in PDF.
- **“Account Statements in MT940 format”** and **„Account Statements in MT942 format”** – show statements in MT940/MT942 format. Ready for import to different accounting systems.
- **“Period / Month Account Statements”** – shows summary statements with an option to select period, specific month or from the beginning of the current month to date.
- **“Statements SEBRA”**.

“Export To File” button – allows export in different formats (Word, Excel, CSV, XML).

Payments

Payment types and file formats



Access to payment types – divided in 3 groups:

- **Payments** – for payments by filling in a form.
- **Packet payments** – for batch/mass transfers through files in various formats, as well as for salaries through files and employee lists. **Supported file formats:**

ZAPDEP, MT100, MT100SEPA, MT101, MT103, MT103BUDJ, XML и CSV

- **Other** – for other specific types of payments.

Payments:

- **Between own accounts** – to transfer funds between own accounts with DSK Bank. Also used for purchase and sale of foreign currency.
- **To DSK Bank account** – to order transfers to accounts with DSK Bank;
- **To other bank in BGN** – to order transfers in BGN to another bank in Bulgaria;
- **Foreign currency** – to order a currency transfer to another bank in Bulgaria or abroad;
- **To state budget** – to order transfers to state budget entities;

Packet payments:

- **Salary payment – up to 10 employees** – to order salary payments to a list of employees, through a single transfer.
- **Salary payment by list of employees** – to order salary payments to a list of employees already added to “Employees” section in “Transfers” menu.
- **Salary payment by file upload** – to order salary payments through a file in **ZAPDEP** format.
- **Packet payment by file upload** – to order batch/mass payments through files in various formats. With flexible batch edit options and various payer accounts in the batch.
- **To State Budget – multi-row** – to order multi-row payments to the state budget.

Other:

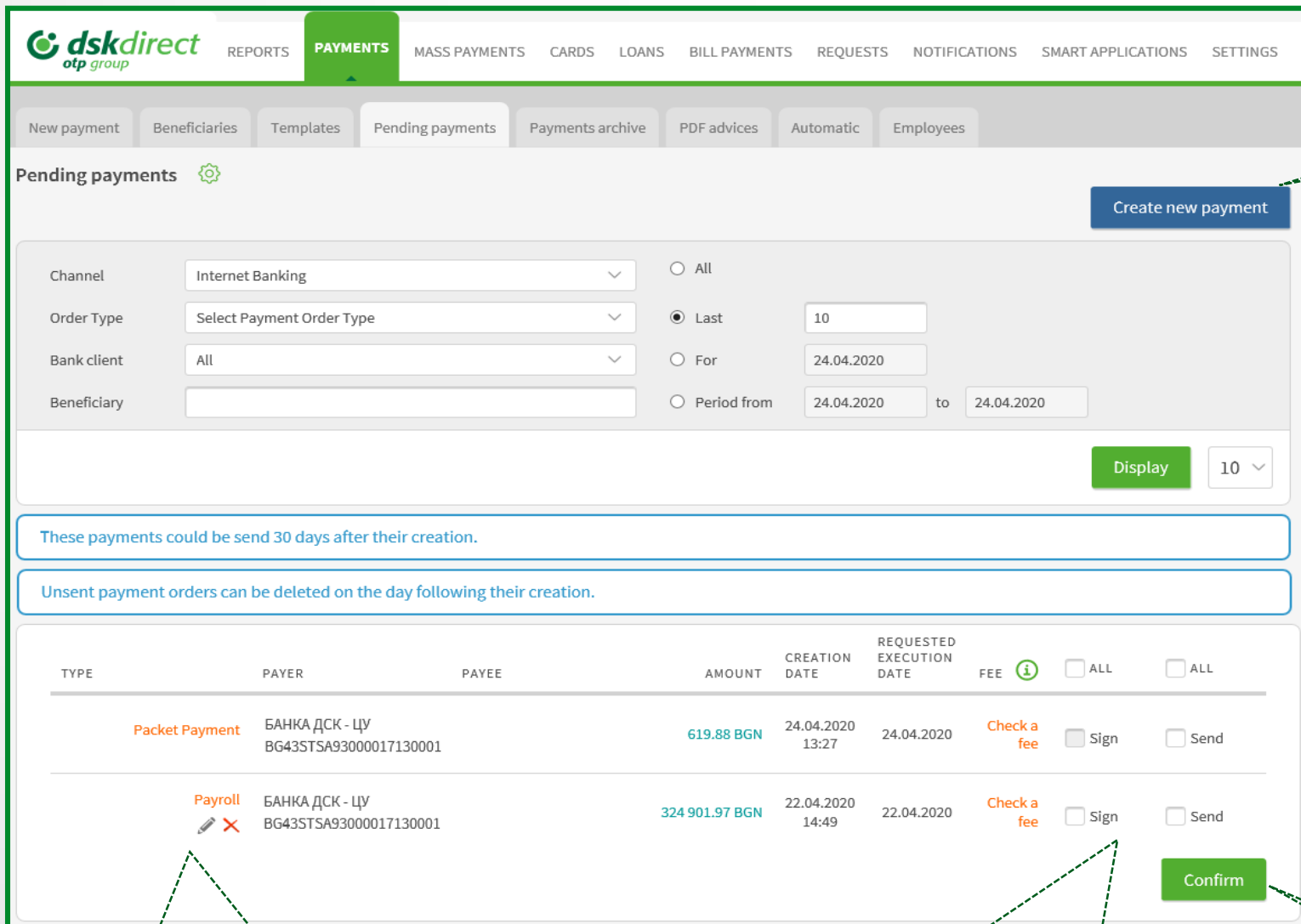
- **For payments through SEBRA, donations, e-Faktura, for merchant distributors and Sweep balance.**

Payments

Signing and sending of payments



- **Pending payments** section opens by default when you access the “Payments” menu
- Used for **confirmation of payments** – contains all saved payments that are not yet signed and sent
- With filters for bank client (for **SingleSignOn** users), order type and channel, date and period



The screenshot shows the 'Pending payments' section of the dskdirect interface. It includes a navigation bar with 'PAYMENTS' highlighted, and sub-tabs for 'New payment', 'Beneficiaries', 'Templates', 'Pending payments', 'Payments archive', 'PDF advices', 'Automatic', and 'Employees'. The 'Pending payments' sub-tab is active. Below the navigation, there is a 'Create new payment' button. The main area contains filter fields for Channel (Internet Banking), Order Type (Select Payment Order Type), Bank client (All), and Beneficiary. There are also radio buttons for 'All', 'Last' (with a value of 10), 'For' (with a date of 24.04.2020), and 'Period from' (with a range from 24.04.2020 to 24.04.2020). A 'Display' button and a dropdown menu (set to 10) are at the bottom right of the filter area. Below the filters, there are two informational messages: 'These payments could be send 30 days after their creation.' and 'Unsent payment orders can be deleted on the day following their creation.' The main table displays two payment entries:

TYPE	PAYER	PAYEE	AMOUNT	CREATION DATE	REQUESTED EXECUTION DATE	FEE	<input type="checkbox"/> ALL	<input type="checkbox"/> ALL
Packet Payment	БАНКА ДСК - ЦУ BG43STSA93000017130001		619.88 BGN	24.04.2020 13:27	24.04.2020	Check a fee	<input type="checkbox"/> Sign	<input type="checkbox"/> Send
Payroll	БАНКА ДСК - ЦУ BG43STSA93000017130001		324 901.97 BGN	22.04.2020 14:49	22.04.2020	Check a fee	<input type="checkbox"/> Sign	<input type="checkbox"/> Send

At the bottom right of the table, there is a 'Confirm' button.

Create new payment – quick access to a list of payment types to order a new payment.

Other sections in the “Payments” menu:

- **Payments archive** – contains information about the status of all payments sent to the bank.
- **PDF Advices** – provides an option to download a PDF advice for payments ordered.
- **Automatic** – contains information about payments with a future date or recurring payments.
- **Employees** – provides an option to create and manage employee lists.
- **Beneficiaries and Templates** – contain all saved templates and beneficiaries

Edit – a button allowing to make edits to a payment. Used where it is necessary to complete a **Declaration of Origin of Funds**.

Create like – to create a similar payment, if necessary to save the current one.

Sign and Send - check the boxes of the payment you want to confirm. Available **All** option.

To sign/send more than one payment – check the boxes of each payment you want to send.

Confirm – to confirm and/or sign transfers.

Packet payment by file

Description of fields and possible options




- Select a **file to upload**, **type of payment** and **file format**
- Select options – **expand payments**, **requested execution date**
- After saving the payment, visit **Pending payments** section to sign and send it

File format – here you can change the file encoding as needed.

Expand payments – here you can split individual payments from the bulk list to single payments for greater order flexibility.

Requested Execution Date – you can select a (future) date for the bulk payment execution.
Current date is set by default.

Create/Edit  Create new payment

FILE TO BE SIGNED

FILE FORMAT: windows-1251

TYPE OF PAYMENT

- Domestic (MT103, MT103 BUDJ, XML, CSV)
- Foreign currency (MT100, XML, CSV)
- Payments for EU countries (MT100, CCT)
- MT101 payment (packet)

Expand payments

Requested Execution Date

DATE: 24.04.2020

Cancel Save

Create new payment – quick access to a list of payment types – to create a new payment

File to be signed – select the file you wish to upload

Type of payment – select the type according to the type and format of the file you are uploading.

Save – after you save the transfer, visit **Pending payments** section to sign and send it.

Salary by file upload

Payment of salaries through ZapDep, CSV, XML file




- Select the **account** from which the payment will be made
- Select **file to upload, file format** and **type**
- Select **period/month** to which the payment relates

From account – from the drop-down menu, select the account from which the transfer will be made. Currency and payer's IBAN fields will be filled in automatically.

File to be signed – select the file you wish to upload.

Details of payment – from the drop-down menu, select the month to which the payment relates. Grounds for payment will be filled in automatically.

Create/edit  Create new payment

1 PAYER

FROM ACCOUNT CURRENCY PAYER IBAN

2 FILE OPTIONS

FILE TO BE SIGNED ... FILE FORMAT FILE TYPE

3 ADDITIONAL DETAILS

DETAILS OF PAYMENT

Create new payment – quick access to a list of types of transfers – to create a new transfer

File type – select type according to the type and format of the file you are uploading.

File format – change the file encoding as needed.

Save after you save the transfer, visit **Pending payments** section to sign and send it.

Salary by list of employees

Working with a list, filters and payment order




- Select the **account** from which the transfer will be made
- Add employees from an existing list through **Add Payment** button
- After you save the payment, visit **Pending payments** section to sign and send it

Total amount – filled in and updated automatically when you enter an amount for each of already added employees.


Add payment – from here you can add employees from a list.

Requested Execution Date – you can select a (future) date for the batch payment execution.
Current date is set by default.

Create/edit 

1 PAYER

FROM ACCOUNT

TOTAL AMOUNT  CURRENCY PAYER IBAN

2 PAYMENTS

Requested Execution Date

DATE

Create new payment – quick access to a list of payment types – to create a new payment.

From account – from the drop-down menu, select the account from which the payment will be made.

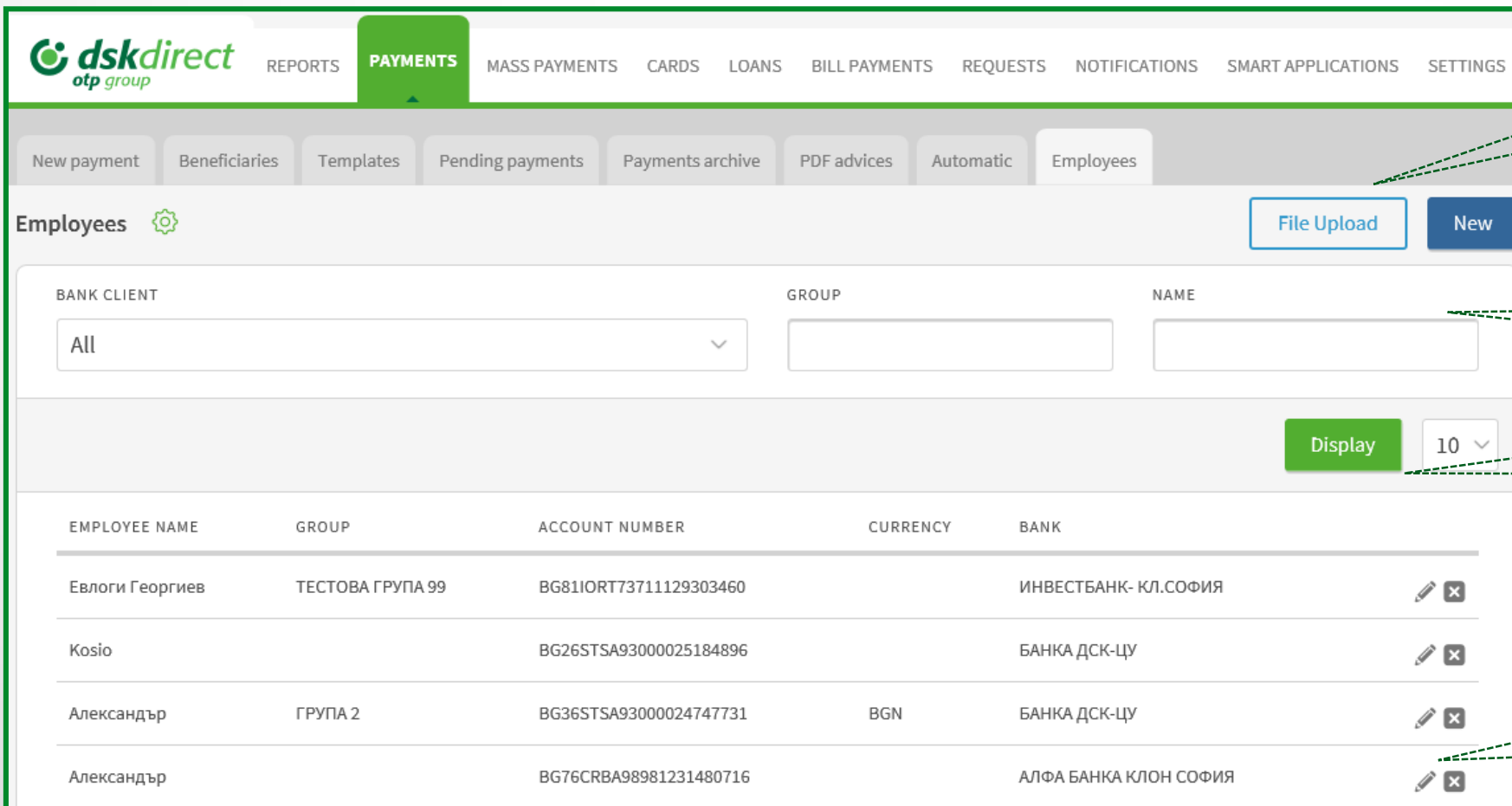
Save after you save the payment, visit **Pending payments** section to sign and send it
Pay – for direct sending of a payment.


Employees

Create and manage a list, filters

Here you can access and manage the existing list of employees.

- Add employees by **filling in a form** or **uploading a file**
- You can select **Bank client** and **Group** – for convenience when you transfer salaries to selected entries of the list
- The functionality for transfer of **Salaries by list of employees** is available in **New payment** section











Employees 

File Upload **New**

BANK CLIENT: All
GROUP:
NAME:

Display 10

EMPLOYEE NAME	GROUP	ACCOUNT NUMBER	CURRENCY	BANK	
Евлоги Георгиев	ТЕСТОВА ГРУПА 99	BG81IORT73711129303460		ИНВЕСТБАНК- КЛ.СОФИЯ	 
Kosio		BG26STSA93000025184896		БАНКА ДСК-ЦУ	 
Александър	ГРУПА 2	BG36STSA93000024747731	BGN	БАНКА ДСК-ЦУ	 
Александър		BG76CRBA98981231480716		АЛФА БАНКА КЛОН СОФИЯ	 

File upload / New – to add employees by file or by filling in a form.

Filters – by bank client, group of employees or name of employee

Display – select the number of entries you wish to see on a screen and click Show to preview them.

Edit / Delete – from here you can edit employee data or delete an entire entry.

Save templates and beneficiaries



- In case of recurring payment to the same recipient, for your convenience you can save the **beneficiary** and/or **template**.
- Saved templates are available in “**Templates**” or “**Beneficiaries**” sections.

How to save a template / beneficiary?


- Fill in payment details;
- Before executing the transfer, select “**Save as template / beneficiary**”;
- Check the box and enter name for the template/beneficiary to be saved;
- **Important note:** The template will be saved after the payment is ordered!

How to use a saved form?

- Through “**Templates**” sub-menu or
- Upon selecting a new payment, select “**Load template**” button.
- If needed, you can change the account from which the payment is made, the amount and grounds.
- Edits to a saved form require security confirmation.

How to use a saved recipient?

- Upon selection of a new payment, a list of all saved beneficiaries is available in the **Beneficiary’s name** field.

Create/Edit  Load template Create new payment

Payment Order (Other Bank Payment in BGN)

From Account

Beneficiary's name

IBAN

BIC

Details of Payment

Additional Details

Amount BGN

Payment System BISERA RINGS

Pay now
 Set a transfer with future date or periodic transfer

Save as template

Visible for all authorised persons

Save as beneficiary

Visible for all authorised persons

Save Pay

Bill payments

For utility services and taxes

From here you can access the registered utility bills and register new ones.

- Register the payment of your **utility bills and local taxes**
- For registration you will need a **subscription/client number** (for utility bills) and **UIC** (for taxes)
- Upon registration, add **name of payment** in order to find it quickly and easily when you review your bills
- Registration of **automatic payments/direct debits** on utility bills is possible **ONLY in a bank branch**

Prepared bill payments – from here you can access the obligations on your registered utility bills.

For each registered utility bill, **if there is a new obligation – its amount and a checkbox will be displayed**. Mark the bills you wish to pay and click “Pay”.

Pay – for payment of selected bills.

Amount	Provider	Client Number	Actions
0.00	ИНТЕРНЕТ BGN	3028686499	Edit Delete
0.00	СТУДЕНА ВОДА BGN	1005400397	Edit Delete
155.48	ТОПЛОСНАБДЯВАНЕ BGN	2100111681	Edit Delete
0.00	ЕЛ ЕНЕРГИЯ BGN	310244210972	Edit Delete

Other sections in the menu – for payment of local taxes, payments archive and reports with an export to file option.

Register / Pay bill – to register new utility bill payment forms.

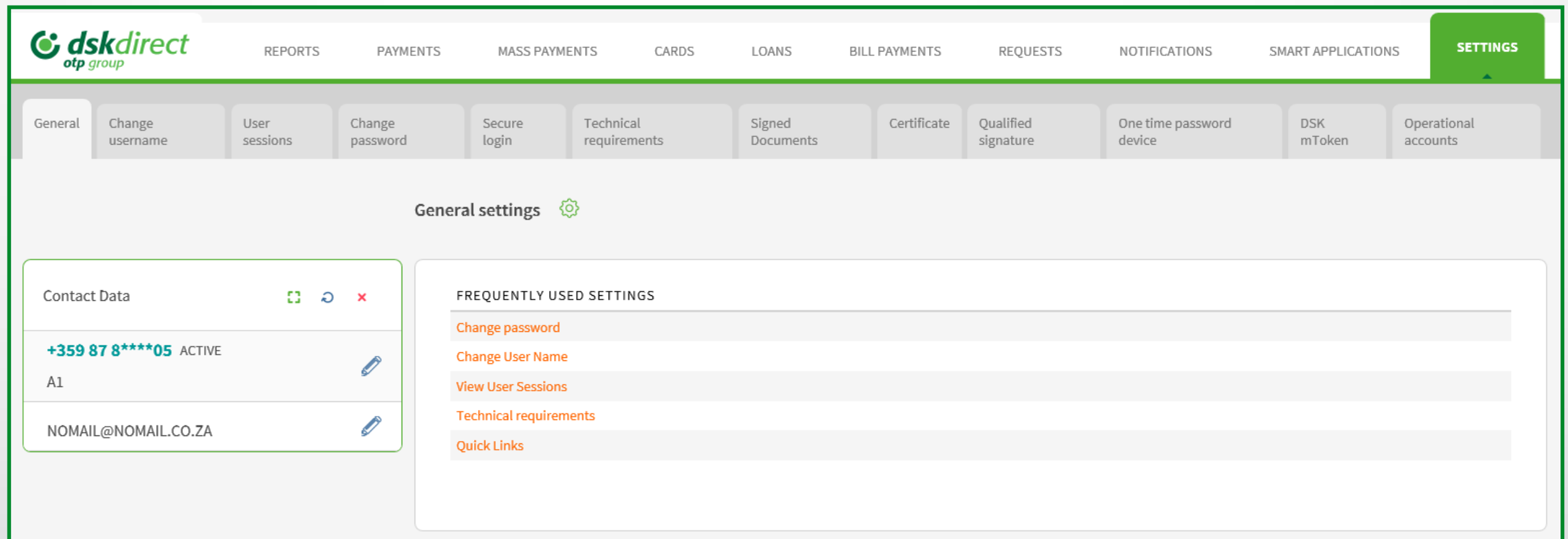
Edit / Delete – from here you can edit any registered bill – change a provider, client number or entirely delete the subscription.

Settings



In the Settings menu you can:

- Change **Username** and **Password**
- Activate your selected **Signing method**
- Select the accounts (out of those registered with DSK Direct) to be displayed as **Operating Accounts**
- Control the DSK Direct access security level from **Secure login**
- Review information about **User sessions**, **Signed Documents** and **Technical requirements**



The screenshot shows the DSK Direct user interface. At the top, there is a navigation bar with the DSK Direct logo and several menu items: REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, BILL PAYMENTS, REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, and a highlighted SETTINGS button. Below the navigation bar, there is a sub-menu with various settings categories: General, Change username, User sessions, Change password, Secure login, Technical requirements, Signed Documents, Certificate, Qualified signature, One time password device, DSK mToken, and Operational accounts. The 'General settings' section is currently active, showing a 'Contact Data' panel on the left with fields for phone number (+359 87 8****05), account type (A1), and email (NOMAIL@NOMAIL.CO.ZA). On the right, there is a 'FREQUENTLY USED SETTINGS' section with links for 'Change password', 'Change User Name', 'View User Sessions', 'Technical requirements', and 'Quick Links'.