User Rights Guide

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Access

- Access to the Settings menu > tab User rights have only **company legal representative(s)** or **only one** additional user who has the specific right **ACCESS MANAGEMENT**.

- Once the user clicks on the settings, a button with direct link to the user guide appears.

- To access the menu there is additional security step – SMS code (send to the registered in the Bank users' mobile number)
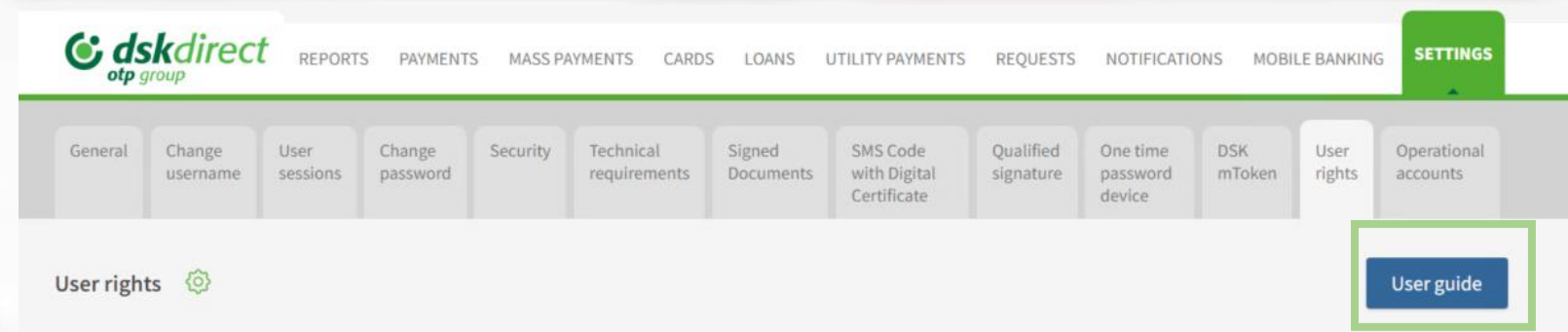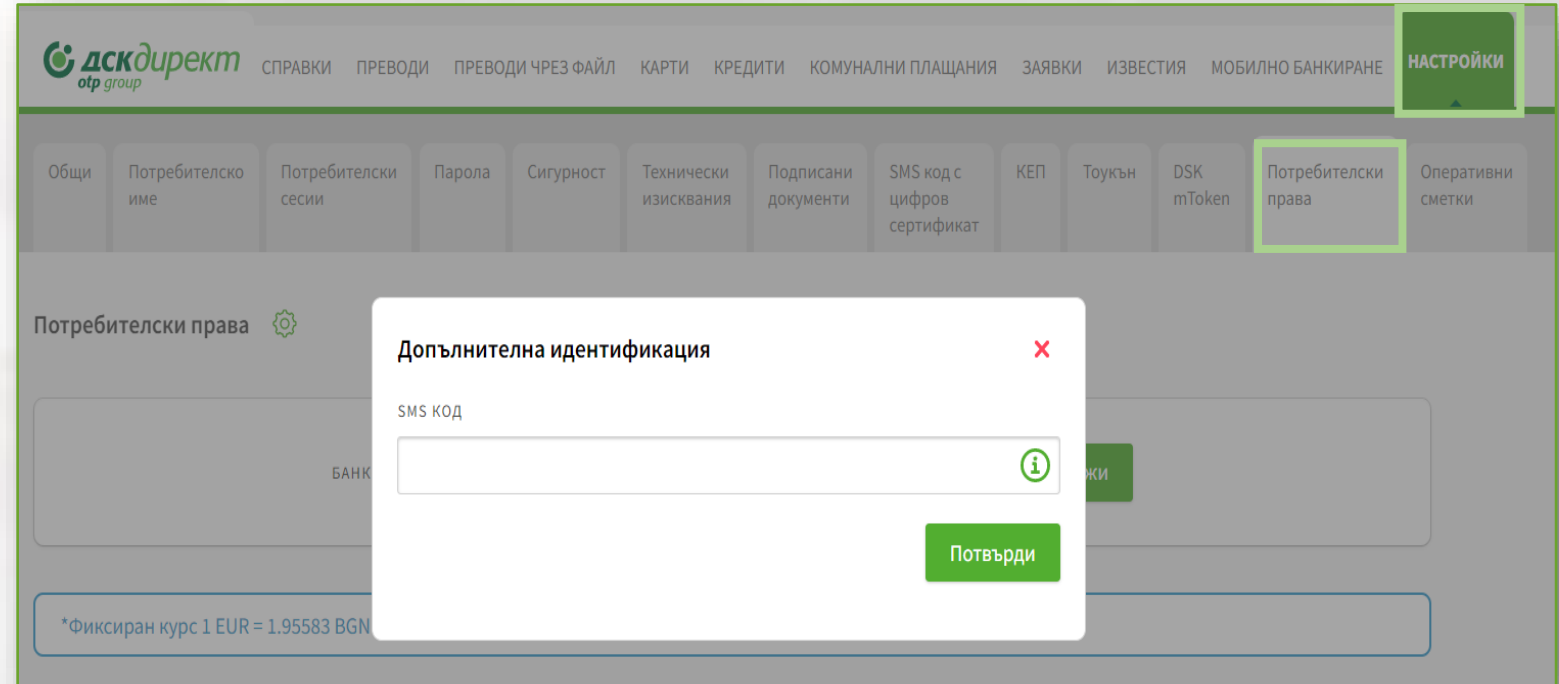
Reference to Standard User Rights

In this menu is visualized company/companies' data, data for its/their users and their rights in DSK Direct for users with **Standard user rights.**

■ In the drop-down menu are visualized the banking clients you have access to, as a user. Via button **"Export to file'**, a PDF reference can be downloaded for existing users and their rights in DSK Direct.

■ This section contains information about the company and its limits - daily and for a separate operation.

■ The **Users** section provides information about all users with access to DSK Direct to the bank customer and their data, as well as for the type of digital signature they use to sign the payment transfers.

■ You can change the rights and parameters of each user. If you use **standard rights**, you will see only access type information to account – active/combined/passive and the limits of the respective user.

Потребителски права ⚙					
Йоана Петрова	БАНКОВ КЛИЕНТ	ТЕСТ ООД ▾	Експорт към файл	Покажи	

НАИМЕНОВАНИЕ	БУЛСТАТ	ОБЩ ДНЕВЕН ЛИМИТ ЗА ИЗПРАЩАНЕ	ЛИМИТ ЗА ИЗПРАЩАНЕ НА ОПЕРАЦИЯ	
ТЕСТ ООД	20193**61	**Без лимит**	**Без лимит**	Промени лимити

Потребители

ПОТРЕБИТЕЛ	ЕГН	МОБИЛЕН НОМЕР	E-MAIL	ЕЛЕКТРОНЕН ПОДПИС	
Йоана Петрова		+359883****91		Сертификат и еднократен код	✏ ⊠
Дамян Петров		+359888****52	test@abv.bg	Сертификат и еднократен код	✏ ⊠

ОБЩ ДНЕВЕН ЛИМИТ ЗА ИЗПРАЩАНЕ	ЛИМИТ ЗА ИЗПРАЩАНЕ НА ОПЕРАЦИЯ		
Без лимит	**Без лимит**		Промени лимити

СМЕТКА	АКТИВЕН	КОМБИНИРАН	ПАСИВЕН
BG79STSA9300002728****	✓	✕	✕
BG79STSA9300002959****	✓	✕	✕

Редактирай / Добави права по сметка

NB! *When initiating a change of rights for users with current standard rights, a flexible rights form is provided, through which more detailed and specific user rights can be set.*

Reference to Flexible user rights

This menu displays data and parameters for a users **with flexible rights**. The flexible rights give users more detailed account rights and also access to different functionalities available in DSK Direct for Business clients.

- The ☆ indicates that the respective user is a **legal representative** and, in this role, has all the specific rights that can't be removed or changed

- **Flexible rights**, provide users more detailed rights for each account and also information to which payment signing group the account is added. Users included in the respective group are visualized with mouseover the group.

- **Specific rights** - here you can see to which specific rights group a particular user has access. More information you will find <u>here.</u>

- You see information about the selected method for signing requests and documents, which is **only valid for the Groups Specific rights** (not linked to the payments signing method).The selected method will be applied to all assigned specific rights. More information about the methods of signing see <u>here.</u>

- **Payment signature combinations** - here you will get information on specific combinations for signing between different users and the amounts up to/above which they are valid in case you have more specific requirements and needs.

Request for changing limits on Bank Client Level

Clicking on the **Change limits** button opens a form to fill-in the new limits.

■ After setting the new values, click the Continue button to sign and send the request to the Bank.

■ When setting a total sending limit of the company it is necessary to comply with the limits of the authorized users, if they have any. The limit for sending a single operation, follows to be less than the total limit of the company.

These limits do not apply to the following transfers:

- Between own accounts
- Utility payments
- Local taxes and fees
- Intrabank and interbank periodic or with future value date.

In case of mass payments of salaries the total amount of the included transactions is checked.

NB! *Limit change requests are processed automatically and can be viewed in the Archive tab, Requests menu.*

БАНКОВ КЛИЕНТ ТЕСТ ООД Експорт към файл Покажи

НАИМЕНОВАНИЕ	БУЛСТАТ	ОБЩ ДНЕВЕН ЛИМИТ ЗА ИЗПРАЩАНЕ	ЛИМИТ ЗА ИЗПРАЩАНЕ НА ОПЕРАЦИЯ	
ТЕСТ ООД		Без лимит	Без лимит	Промени лимити

Промяна на дневни лимити за изпращане ✕

ТЕСТ ООД

ОБЩ ДНЕВЕН ЛИМИТ ЗА ИЗПРАЩАНЕ

100 BGN

Лимитът на дружеството, не може да бъде по-малък от лимита на пълномощника.

ЛИМИТ ЗА ИЗПРАЩАНЕ НА ОПЕРАЦИЯ

10000 BGN

Лимитът на операция не може да бъде по-голям от общ дневен лимит

Промяна на дневни лимити за изпращане ✕

ОБЩ ДНЕВЕН ЛИМИТ ЗА ИЗПРАЩАНЕ

BGN

ЛИМИТ ЗА ИЗПРАЩАНЕ НА ОПЕРАЦИЯ

BGN

Откажи Продължи

Change user data/remove user

■ **Change a user's mobile number/ email address / digital signature**
Click the pencil icon 🖉 next to the user whose data you would like to change. A window opens to make the updates:

■ **Remove User**
Click the icon ⊠ next to the user you wish to remove. After removing a user, he/she will not have access to the profile and will not be able to make orders on behalf of your company

■ You can change just one parameter or all of them at once for this user.

NB: If a user whose data you want to change uses joint access (BSSON), the system will not allow you to make a change.
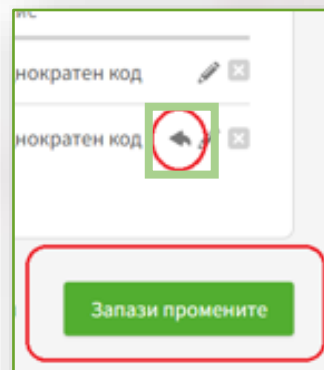
■ You have the option to abandon the changes made, using the arrow at the end of each line or select the button **Save changes.**

■ A user with access to this functionality cannot remove himself.

NB: If the user you are trying to remove is using joint access (BSSON), the system will not allow you to remove him.

Change user rights and user transfer limits

Edit user rights with standard rights

■ For users who currently have **standard rights**, when you click the **Add or edit user rights** button, an edit form will open, which allows for the provision of more specifically defined rights for the user - <u>Flexible rights</u>.

Change user transfer limits

■ Clicking on the **Change limits** button opens a screen for filling in new values for individual limits. For each user, you can set individual limits for sending a payment order. User limits must be <u>less</u> than the company's total limits.

Editing rights and groups in user accounts

Editing rights and payment groups on user accounts. Add new accounts and rights to them. The functionality is only available to a legal representative(s) and/or user with specific right **ACCESS MANAGEMENT**.

- When you press the <u>Add or Edit user rights</u> button, an edit form opens containing a large selection of rights. They will provide more specifically defined rights to the user - **Flexible rights**, regardless of whether the rights were currently standard.

- You have the option to copy rights from another existing user, after which they can be changed according to the current needs.

- You can change a payment group for signing at account level by choosing **only** from the existing ones in the drop-down menu.

- You can add an account for which the selected user does not have DSK Direct rights via the <u>Add new account</u> button.

- You can add the necessary rights to selected accounts from the list of accounts without rights, as well as to choose a payment group for them from the already existing ones, visible in the drop-down menu at the end of the row of each account.

Adding Payment Rules for accounts that don't have

Users can add payment rules for accounts that currently don't have them (combinations when signing). This can be done through copying rules from accounts that already have them or manually typing them.

29599292	Без ограничения	1 подпис от Разрешени
29603650	Без ограничения	1 подпис от Разрешени
29618991	Без ограничения	1 подпис от Разрешени
29621963	Без ограничения	1 подпис от Разрешени
29625504	Без ограничения	1 подпис от Разрешени

Сметки без зададени платежни правила

BG79STSA9300002728****	Добави права и платежни правила	✏
BG79STSA9300002728****	BGN	✏
BG79STSA9300002728****	BGN	✏
BG79STSA9300002728****	BGN	✏
BG79STSA9300002728****	CHF	✏
BG79STSA9300002728****	CHF	✏
BG79STSA9300002728****	BGN	✏
BG79STSA9300002728****	BGN	✏
BG79STSA9300002728****	BGN	✏
BG79STSA9300002728****	BGN	✏
BG79STSA9300002728****	BGN	✏

To add payment rules for account that currently don't have rules, please click the pencil to edit

Adding Payment Rules for accounts that don't have

■ To copy payment rules for accounts , select "Copy payment rules ".

■ A drop-down menu will appear, which gives the ability for the user to select the account they want to copy the payment rules from.

■ Press Continue to finish the process

Сметки без платежни правила   ✕

◉ Копирай платежни правила и права
○ Задай платежни правила

BG79STSA9300002728****   ⌄

ДИАПАЗОН СУМА   ПЛАТЕЖНИ КОМБИНАЦИИ

Без ограничения   1 подпис от Разрешени

                                    Отказвам   Продължи

Сметки без платежни правила   ✕

◉ Копирай платежни правила и права
○ Задай платежни правила

Изберете   ⌄

                            Отказвам   Продължи

Adding Payment Rules –free text

- When you select the option "**Set payment rules**", a description box appears, allowing users to describe the rules in free text.

- To Save the changes please click on the "**Save Changes** " button.

Сметки без платежни правила   ✕

○ Копирай платежни правила и права

◉ Задай платежни правила

КОМБИНАЦИИ ЗА ПОДПИСВАНЕ ПРИ УПРАЖНЯВАНЕ НА ПРАВА ПО СМЕТКИ

SSSSSSSSS

Отказвам   Продължи

Откажи всички промени   Запази промените

Adding Payment Rules

■ After the changes are made , the edited account will be highlighted

Сметки без зададени платежни правила

BG79STSA9300002728****	BGN	Добави права и платежни правила ✏ ☒
BG79STSA9300002728****	GBP	
BG79STSA9300002728****	USD	
BG79STSA9300002728****	BGN	
	BGN	

Assigning specific rights and signing them

- Editing of specific rights and setting the type of signing of the requests and documents that are included in them. The functionality is only accessible by a legal representative(s) and/or a user with specific rights **ACCESS MANAGEMENT**.

- When you click the button <u>Add or Edit user rights</u>, a form for editing flexible rights opens, and bellow are listed the <u>different groups of specific rights</u> with the option to choose which one to give to the specific user. You can find more information about them <u>here.</u>

- The changes are saved after clicking the <u>Continue</u> button. These steps are repeated for each user whose specific rights need to be changed.

- In request overview, the signature method valid for specific rights is visualized. In cases where there is no explicitly stated method of signing (or the regulatory authority does not require it) - users can sign independently.

	ПРЕГЛЕД СПИСЪК ЗАПЛАТИ	УПРАВЛЕНИЕ НА СЛУЖИТЕЛИ	СМЕТКИ И УДОСТОВЕРЕНИЯ	ТЕКУЩИ КРЕДИТНИ ПРОДУКТИ	НОВИ КРЕДИТНИ ПРОДУКТИ	КРЕДИТНИ КАРТИ	ДЕБИТНИ КАРТИ	ПОДПИСВАНЕ НА ДОКУМЕНТИ	УПРАВЛЕНИЕ НА ДОСТЪПИ
Специфични права	☐	☑	☐	☑	☐	☑	☑	☐	☐

Отказвам   Премахни всички права   **Продължи**

	ПРЕГЛЕД СПИСЪК ЗАПЛАТИ	УПРАВЛЕНИЕ НА СЛУЖИТЕЛИ	СМЕТКИ И УДОСТОВЕРЕНИЯ	ТЕКУЩИ КРЕДИТНИ ПРОДУКТИ	НОВИ КРЕДИТНИ ПРОДУКТИ	КРЕДИТНИ КАРТИ	ДЕБИТНИ КАРТИ	ПОДПИСВАНЕ НА ДОКУМЕНТИ	УПРАВЛЕНИЕ НА ДОСТЪПИ
Специфични права	⊗	⊘	⊗	⊘	⊗	⊘	⊘	⊗	⊗

	САМОСТОЯТЕЛНО	КОМБИНИРАНО	ОГРАНИЧЕНО
Подписване на заявки и документи	⊘	⊗	⊗

Редактирай / Добави права по сметка

- **The ways to sign specific rights are as follows:**

  1. **Independently** – the user signs alone

  2. **Combined** - the user signs together with any other person having the corresponding specific right

  3. **Limited** – users get access to the requests included in the specific rights, but do not have the right to sign them (e.g. when you want to limit the user to only create requests, or there is a regulatory act or constitutive document of the client that requires a specific way of representation) .

Подписване и изпращане на заявка за промени на права

- След като сте извършили необходимите корекции по правата на избрания потребител и се уверите, че те отразяват текущите Ви нужди, натиснете бутон **Продължи,** който ще ви върне в основното меню. Действието се повтаря за всеки потребител, чийто права желаете да промените.

- След извършените промени по правата на потребителите, е необходимо да се върнете в горната част на менюто и с бутон **Запази промените** да потвърдите заявените промени.

- Можете да свалите/прегледате документа с отразените в него промени.

- Натиснете бутона Потвърди и проследете статуса на вашата заявка в Меню Заявки, таб Архив.

- След потвърждение, се отваря нов екран за изпращане и подписване.

NB! Заявките за промяна на права се обработват от банков служител в рамките на следващия работен ден.

Specific Rights

■ Specific rights are applicable to bank customers with **flexible rights**. Their purpose is to give users access to a predefined group of functionalities, incl. signing of related documents, which is not tied to payment rights and accounts. Through them, the **proxies acquire rights analogous to those of the legal representatives**, for certain functionalities.

| SPECIFIC RIGHTS GROUPS	INCLUDES THE FOLLOWING ONLINE REQUESTS SUBMITTED VIA DSK DIRECT
NEW CREDIT FACILITIES	● New Loan Application ● Loan Renewal Request ● Loan Declaration ● Issuing a new bank guarantee (under current loan agreements)
ACCOUNTS AND CERTIFICATES	● Open a current account (in local and/ore foreign currency) ● Closing Account request ● Requesting and receiving bank references and certificates (in Bulgarian and in English) ● Depositors' List (Power of attorney for depositing money)
CREDIT CARDS	● Reissuance of credit cards (if lost or stolen) – click the quick button Renew next to each card (Select only the bank office for delivery) ● Change transactional limits ● Activate, deactivate, block and reissue credit cards
DEBIT CARDS	● Issue debit cards to an existing account or card account – select card type and design, standard or express issuance and submit the request; ● Automatic generation of agreement (available under the tabs Archive and Signed documents) ● Change limits and office for delivery; ● Activate, deactivate, block and reissue debit cards ● Reissuance of debit cards (if lost or stolen) - click the quick button Renew next to each card ● Select only the bank office for delivery ●
CLIENTS DOCUMENTATION	● Declaration of Beneficial Owner ● Tax and Social Security Declaration (TSSPC) ● Political Exposure Declaration (PEP) ● KYC Questionnaire ● Information Bulletin
EXISTING CREDIT FACILITIES	● Loan Utilization Request ● Request for bank guarantee amendment (under current loan agreements)
ACCESS MANAGEMENT *Legal representatives or another user **(only one)** who was assigned the right.*	● Changing daily transfer limits for the bank client ● Change users' data – mobile phone/email address/method of signature/limits ● Removing a user ● User rights management and specific rights
REVIEW SALARY LIST	● Access to information about all employees and salaries
EMPLOYEES LIST MANAGEMENT	● Manage and change list of employees for salaries payment

Tab Pending Requests

In this menu you will find all saved requests that have not been sent to the Bank for processing. From the Request Type drop-down menu, you can filter by type of the requests you want to see for the relevant period. To sign a specific request, you need to tick the **Sign** checkbox and then **Submit** to send to the Bank for processing.

In case you are signing in combination with another person, only one of the options will be active:

■ Sign, no option to send - second signature is expected

■ In case your signature is the second one, the "**Send**" checkbox will become active and you will be able to send it.

■ If both "**Sign**" and "**Submit**" options are inactive, it means that you are not allowed to sign this type of request.

■ Signing requests containing only changes to user data and limits is done with your current signing method /SMS and PIN code or mToken/.

■ Requests that contain a change of rights on accounts and specific rights are signed with a one-time QES (Qualified electronic signature), specially issued for the purpose of the request by Certification Services Company.
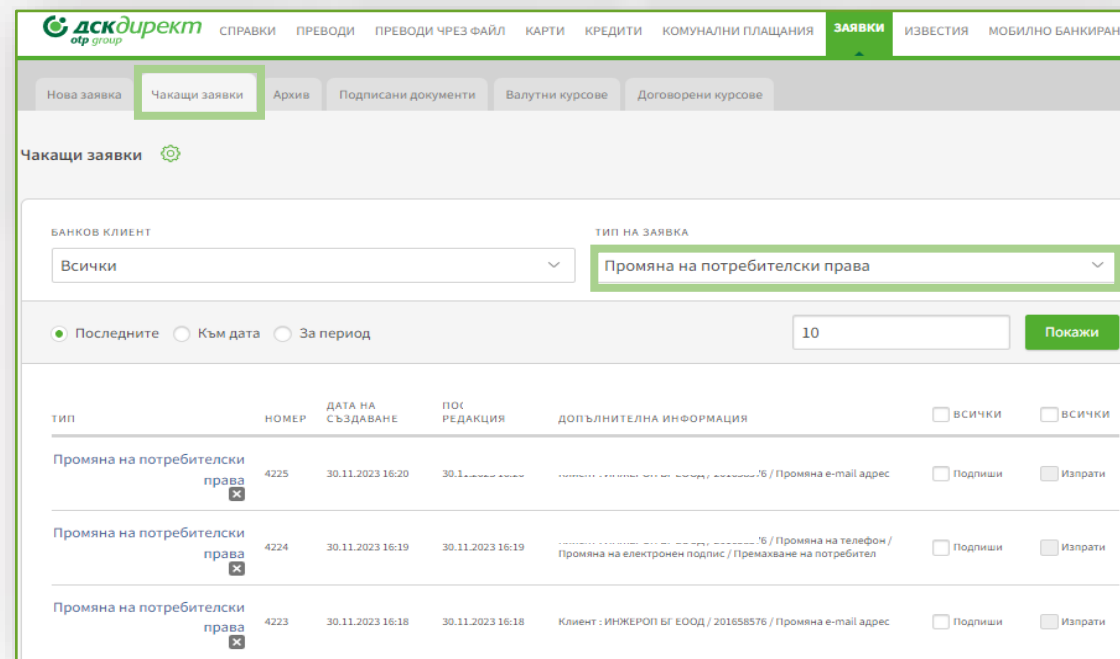
Tab Archive

In this menu you can see all requests signed and sent to the Bank for processing, as well as to track their status.
Statuses:

■ "**Sent for processing**" - not a final status, i.e., the request is under processing.

■ "**Completed**" - is a final status, which means that the changes you requested have already been implemented.

■ "**Rejected**" - if any request is in this status, you can contact your Relationship manager to find out the reason for the rejection.

Contact Us

In case of difficulties or if you have any enquiries, please contact DSK Bank call center for business clients:

Phone. 0700 33 944

E-mail: business.support@dskbank.bg