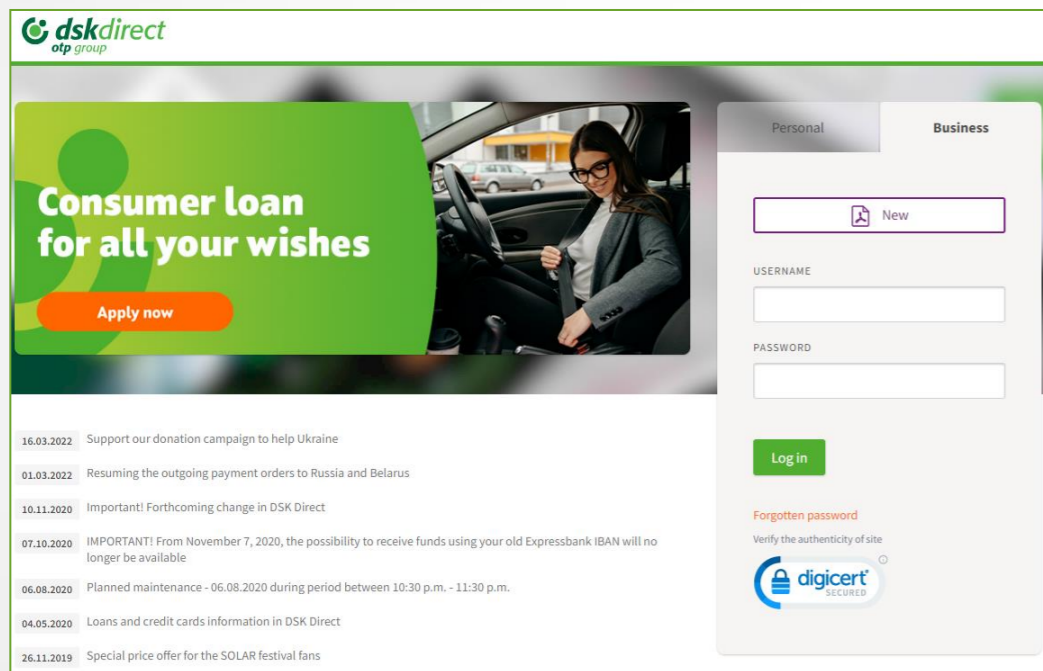


# Welcome to DSK Direct!

## Contents



The screenshot shows the DSK Direct website interface. At the top left is the logo 'dskdirect otp group'. Below it is a green banner with the text 'Consumer loan for all your wishes' and an 'Apply now' button. To the right of the banner is a login form with tabs for 'Personal' and 'Business'. The form includes a 'New' button, 'USERNAME' and 'PASSWORD' input fields, a 'Log in' button, and a 'Forgotten password' link. Below the login form is a 'Verify the authenticity of site' section with a 'digicert SECURED' logo. On the left side of the page, there is a list of news items with dates and titles.

Date	News Item
16.03.2022	Support our donation campaign to help Ukraine
01.03.2022	Resuming the outgoing payment orders to Russia and Belarus
10.11.2020	Important! Forthcoming change in DSK Direct
07.10.2020	IMPORTANT! From November 7, 2020, the possibility to receive funds using your old Expressbank IBAN will no longer be available
06.08.2020	Planned maintenance - 06.08.2020 during period between 10:30 p.m. - 11:30 p.m.
04.05.2020	Loans and credit cards information in DSK Direct
26.11.2019	Special price offer for the SOLAR festival fans

- [First steps – overview of elements and structure](#)
- [Reports – account balance and transactions ; filters and statements; POS Subscription Management; POS reports](#)
- [Payments – payments types and file formats; Single and packet/mass payments; signing and ordering of payments; sorting, calculation and search](#)
- [Packet payment by file upload - description of fields and possible options; Payments over 30 000 BGN](#)
- [Foreign currency payment](#)
- [Direct Debit](#)
- [Salary by file upload](#)
- [Salary by list of employees](#)
- [Employees – create and manage a list, filters](#)
- [Save templates and beneficiaries](#)
- [Loans – Bank Guarantees and Letters of Credit](#)
- [Bill payments – utilities and taxes](#)
- [Current accounts requests](#)
- [Loan request](#)
- [New-loans requests](#)
- [Cards menu](#)
- [Declarations](#)
- [Notifications](#)
- [Settings](#)
- [User rights Menu – Access](#)
- [Change users' data](#)
- [Management of user rights](#)

# 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. Within each menu, specific submenus/sections are displayed.

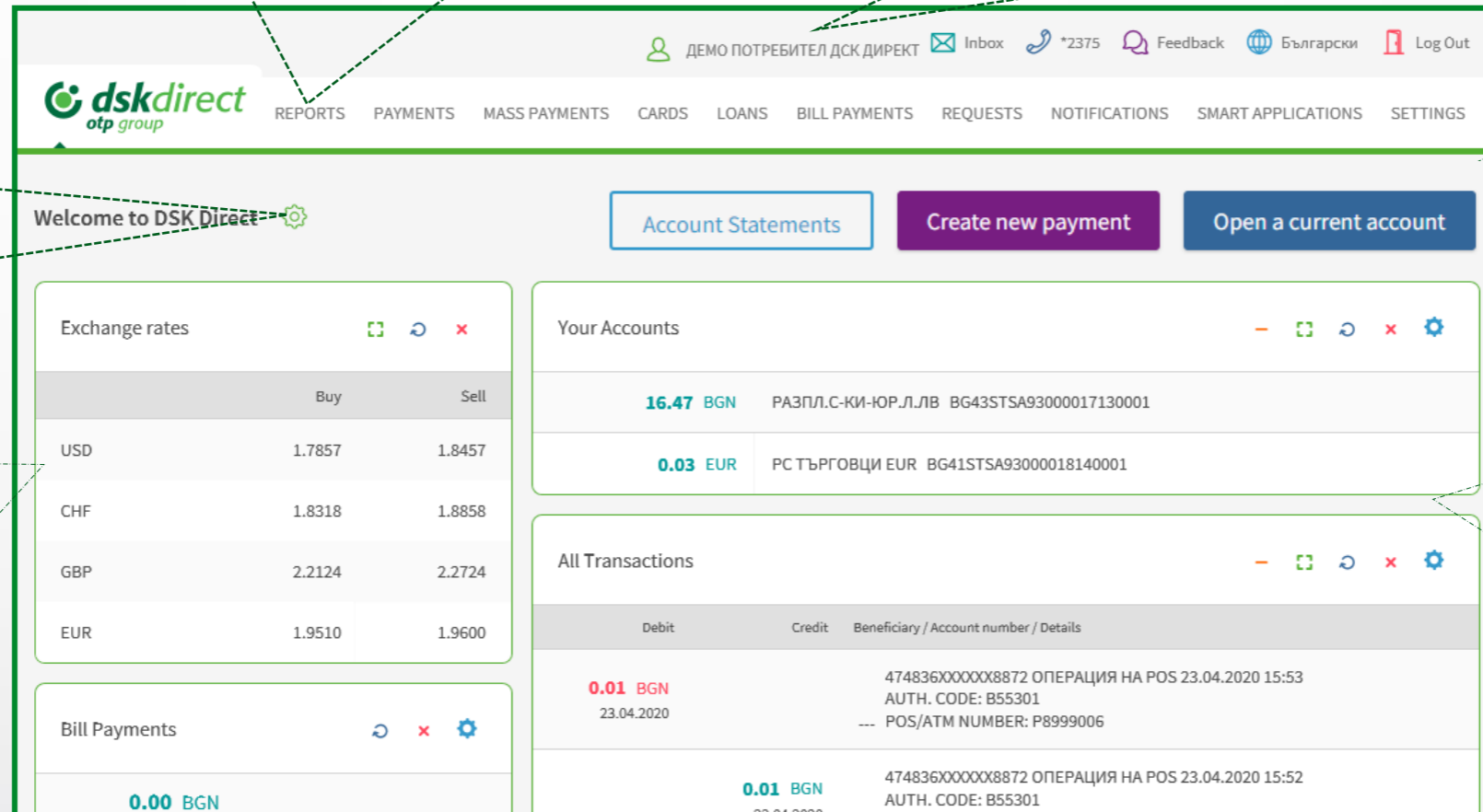
**Information bar** – from here you can see your client number, last login details, your inbox, feedback phone number/form, change language and exit buttons.

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

**Quick links** – quick access certain functionalities of internet banking.

**Widgets** give you access to various sections and functionalities. You can customize the widgets you want to see in each menu.

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



The screenshot shows the DSK Direct interface with the following elements:

- Information Bar:** User profile (ДЕМО ПОТРЕБИТЕЛ ДСК ДИРЕКТ), Inbox, \*2375, Feedback, Български, Log Out.
- Main Panel:**
  - Navigation: dskdirect otp group, REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, BILL PAYMENTS, REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, SETTINGS.
  - Welcome message: Welcome to DSK Direct.
  - Quick links: Account Statements, Create new payment, Open a current account.
  - Exchange rates table:
 

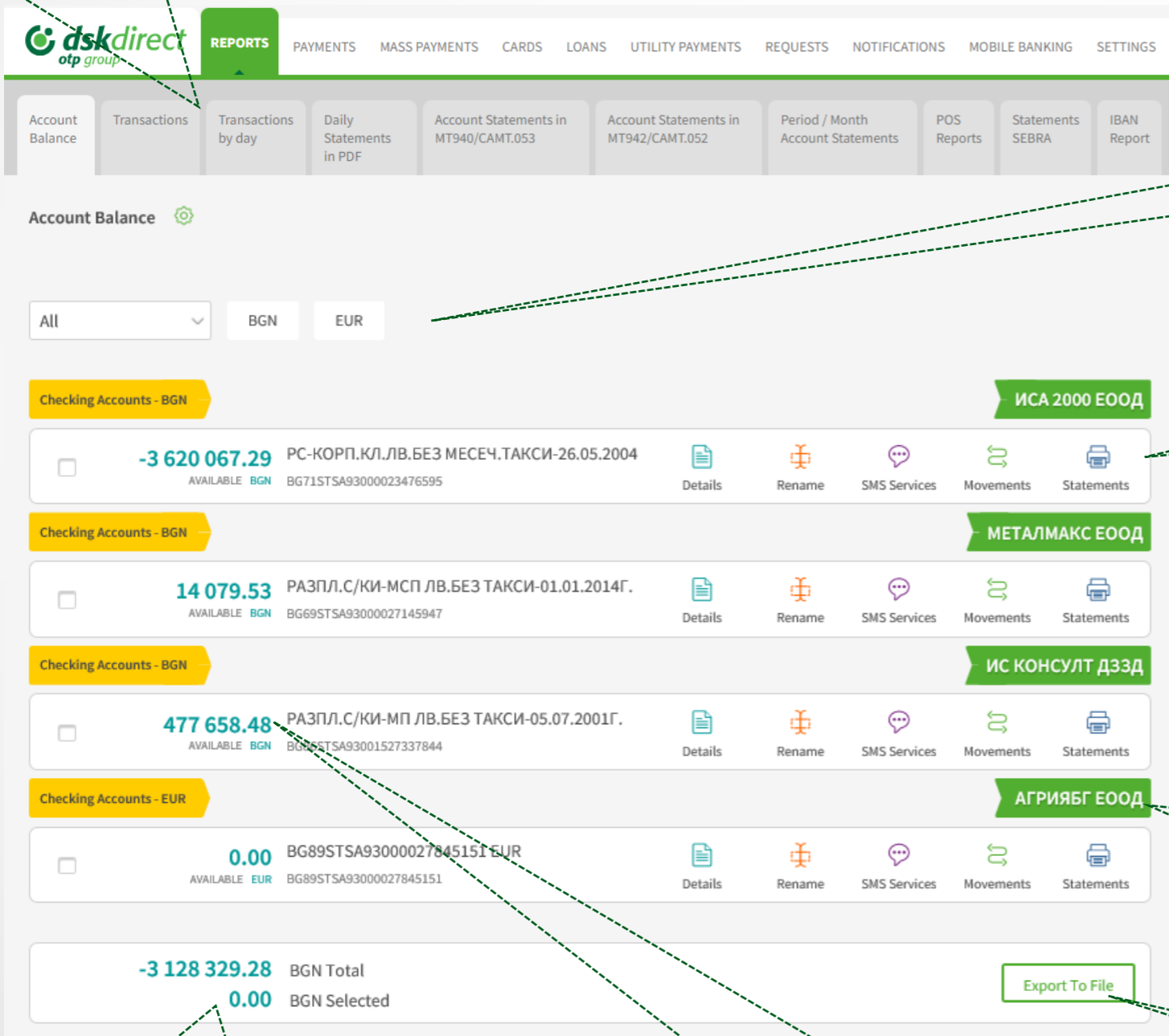
	Buy	Sell
USD	1.7857	1.8457
CHF	1.8318	1.8858
GBP	2.2124	2.2724
EUR	1.9510	1.9600
  - Your Accounts:
    - 16.47 BGN: РАЗПЛ.С-КИ-ЮР.Л/В BG43STSA93000017130001
    - 0.03 EUR: РС ТЪРГОВЦИ EUR BG41STSA93000018140001
  - All Transactions:
 

Debit	Credit	Beneficiary / Account number / Details
0.01 BGN		474836XXXXX8872 ОПЕРАЦИЯ НА POS 23.04.2020 15:53 AUTH. CODE: B55301 --- POS/ATM NUMBER: P8999006
	0.01 BGN	474836XXXXX8872 ОПЕРАЦИЯ НА POS 23.04.2020 15:52 AUTH. CODE: B55301
  - Bill Payments: 0.00 BGN

# Reports

## Account Balance and Transactions

**Menu structure** – each menu in DSK Direct contains thematic sections to access various functionalities.



The screenshot shows the 'REPORTS' section of the DSK Direct interface. At the top, there is a navigation bar with 'REPORTS' highlighted. Below it, a menu lists various report types: Account Balance, Transactions, Transactions by day, Daily Statements in PDF, Account Statements in MT940/CAMT.053, Account Statements in MT942/CAMT.052, Period / Month Account Statements, POS Reports, Statements SEBRA, and IBAN Report. The main content area is titled 'Account Balance' and features a currency filter set to 'All' with options for 'BGN' and 'EUR'. There are four account cards displayed, each with a balance, account name, and a set of quick links (Details, Rename, SMS Services, Movements, Statements). The accounts are: 1) Checking Accounts - BGN, balance -3 620 067.29, account name PC-КОРП.КЛ.ЛВ.БЕЗ МЕСЕЧ.ТАКСИ-26.05.2004, quick links ИСА 2000 ЕООД; 2) Checking Accounts - BGN, balance 14 079.53, account name РАЗПЛ.С/КИ-МСП ЛВ.БЕЗ ТАКСИ-01.01.2014Г., quick links МЕТАЛМАКС ЕООД; 3) Checking Accounts - BGN, balance 477 658.48, account name РАЗПЛ.С/КИ-МП ЛВ.БЕЗ ТАКСИ-05.07.2001Г., quick links ИС КОНСУЛТ ДЗЗД; 4) Checking Accounts - EUR, balance 0.00, account name BG89STSA93000027845151 EUR, quick links АГРИЯБГ ЕООД. At the bottom, there is a summary row showing 'BGN Total' as -3 128 329.28 and 'BGN Selected' as 0.00, along with an 'Export To File' button.

**Reports according to currency** – the buttons next to each account give you quick access to the information you need about each account.

**Quick links** – the buttons next to each account give you quick access to the information you need about each account.

**Authorized clients with BSSON** can access the e-banking of more than one bank client, incl. reports. Above each account you can see the account holder/bank client name.

**BGN Total** – shows the total amount in BGN for all accounts. Tick certain accounts to view their total amount **BGN Selected**.

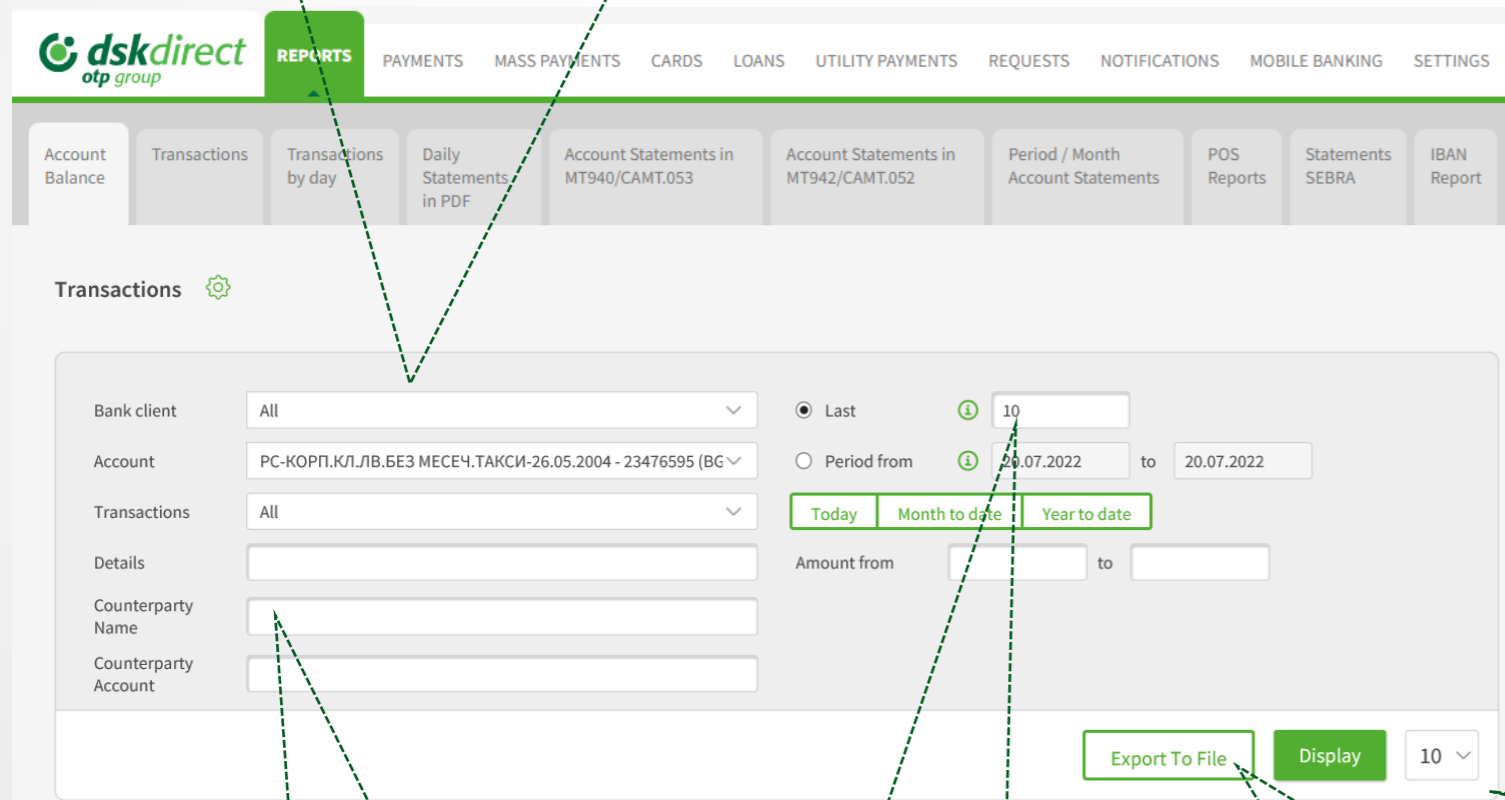
**Amounts** – can be seen only by users with rights "[Information services](#)" for the relevant account.

**Export To File** – export data in different formats (Excel, CSV, XML).

# Reports

## Filters and Statements

**Filter specific bank clients** – at the bottom of the page, the amount of all or specific accounts will be displayed, as well as searching for accounts by currency.



The screenshot shows the dskdirect web interface. The top navigation bar includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'UTILITY PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'MOBILE BANKING', and 'SETTINGS'. Below this is a secondary menu with options like 'Account Balance', 'Transactions', 'Transactions by day', 'Daily Statements in PDF', 'Account Statements in MT940/CAMT.053', 'Account Statements in MT942/CAMT.052', 'Period / Month Account Statements', 'POS Reports', 'Statements SEBRA', and 'IBAN Report'. The main content area is titled 'Transactions' and contains a filter form. The form includes fields for 'Bank client' (set to 'All'), 'Account' (set to 'PC-КОРП.КЛ./ЛВ.БЕЗ МЕСЕЧ.ТАКСИ-26.05.2004 - 23476595 (BG)'), 'Transactions' (set to 'All'), 'Details', 'Counterparty Name', and 'Counterparty Account'. There are also radio buttons for 'Last' (selected) and 'Period from', with a date range from '20.07.2022' to '20.07.2022'. Below these are buttons for 'Today', 'Month to date', and 'Year to date', and an 'Amount from' field. At the bottom right of the form are buttons for 'Export To File', 'Display', and a dropdown menu set to '10'.

**Filter by Counterparty Name and Account**, as well as by Details of payment.

**Search for a certain Amount (from-to)**, and Period of transactions (from-to).

The **"Export To File" button** allows files export in different formats (**Word, Excel, CSV, XML**).

### Sections in the Reports menu:

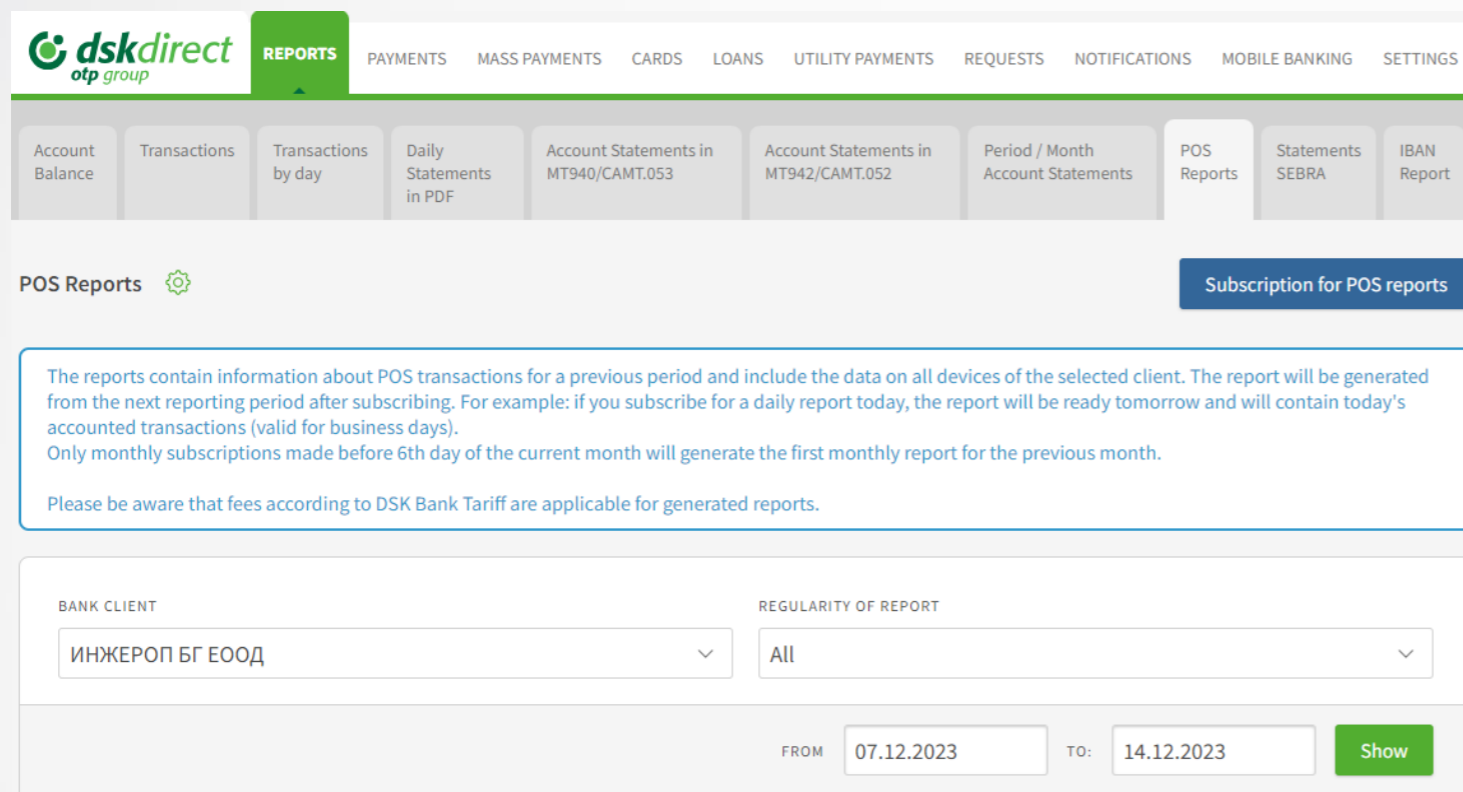
- **"Account balance"** – shows the available balance on company accounts.
- **"Transactions"** – shows all transactions for a period selected by the client.
- **"Daily statements in PDF"** – shows **daily** statements in PDF.
- **"Account Statements in MT940 format"** and **"Account Statements in MT942 format"** show statements in MT940/MT942 format. Ready for import into 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"**

**Display** – change the number of results shown on a page.

**NB! User without right "Information services" cannot see amounts in the accounts. Additional information, [here](#).**

# Reports

## POS Subscription Management



**Subscription for POS reports**

The reports contain information about POS transactions for a previous period and include the data on all devices of the selected client. The report will be generated from the next reporting period after subscribing. For example: if you subscribe for a daily report today, the report will be ready tomorrow and will contain today's accounted transactions (valid for business days). Only monthly subscriptions made before 6th day of the current month will generate the first monthly report for the previous month.

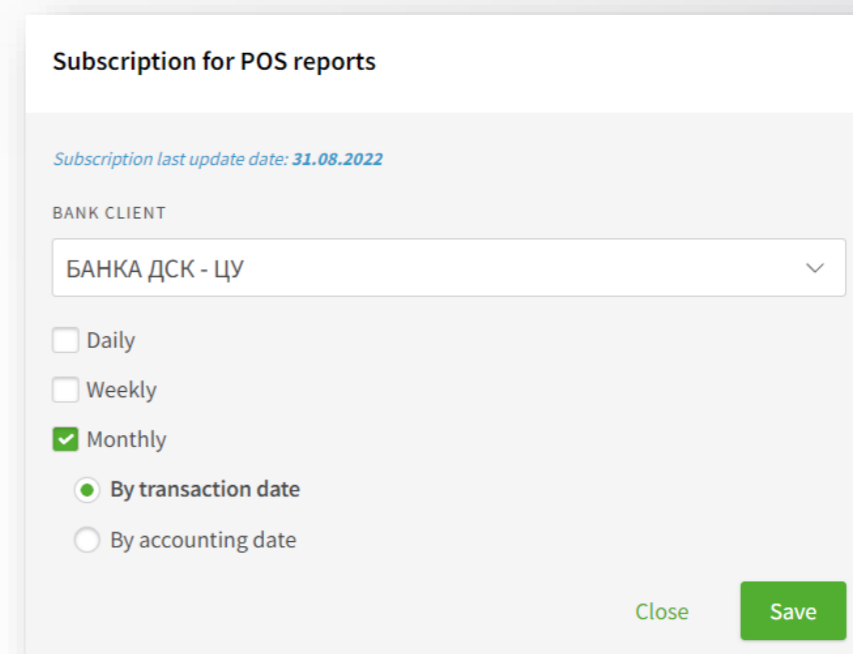
Please be aware that fees according to DSK Bank Tariff are applicable for generated reports.

BANK CLIENT: ИНЖЕРОП БГ ЕООД

REGULARITY OF REPORT: All

FROM: 07.12.2023 TO: 14.12.2023

Show



**Subscription for POS reports**

Subscription last update date: 31.08.2022

BANK CLIENT: БАНКА ДСК - ЦУ

Daily

Weekly

Monthly

By transaction date

By accounting date

Close Save

### ➤ Subscribing

Click the button **Subscription for POS reports** and a window will pop up to select daily, weekly or monthly subscription.

Select one or more options (by ticking the checkboxes), then click **Save**. You can change this at any time.

**NB!** The report will be generated from the next reporting period after subscribing, for example: if you subscribe for a daily report today, the report will be ready tomorrow and will contain today's transactions.

**The monthly reports are 2 types (and are received by the 5<sup>th</sup> day):**

- By transaction date – the report contains the transactions made during the requested month
- By accounting date - the report contains the accounted transactions during the requested month

**NB!** You will receive the first monthly report for the previous month only if subscribed before the 6<sup>th</sup> day of the month.

# Reports

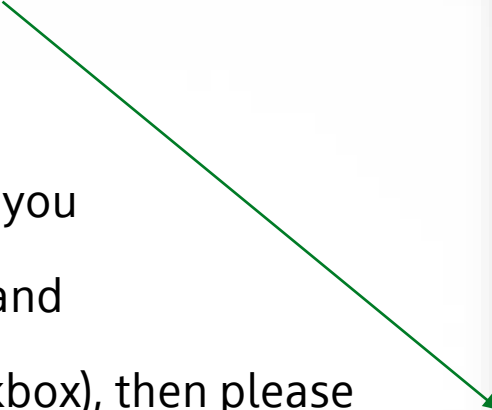
## Unsubscribing for POS reports

### ➤ Unsubscribing

If you want to unsubscribe, untick the relevant checkbox and click **Save**.

### **NB!**

The subscription will be deactivated immediately, i.e. if you subscribed for a certain report on 1<sup>st</sup> day of the month, and decide to unsubscribe on 20<sup>th</sup> (untick the relevant checkbox), then please have in mind that a report for this period (1<sup>st</sup> – 20<sup>th</sup>) will not be generated.



**Subscription for POS reports**

BANK CLIENT

БАНКА ДСК - ЦУ

Daily

Weekly

Monthly

By transaction date

By accounting date

Close Save

\*The fees applicable for all reports are to be found in the Bank Tariff.

# Reports

## POS reports



**REPORTS** PAYMENTS MASS PAYMENTS CARDS LOANS BILL PAYMENTS REQUESTS NOTIFICATIONS SMART APPLICATIONS SETTINGS

Account Balance Transactions Transactions by day Daily Statements in PDF Account Statements in MT940 Account Statements in MT942 Period / Month Account Statements POS Reports Statements SEBRA IBAN Report

POS Reports [Subscription for POS reports](#)

The reports contain information about POS transactions for a previous period and include the data on all devices of the selected client. The report will be generated from the next reporting period after subscribing. For example: if you subscribe for a daily report today, the report will be ready tomorrow and will contain today's accounted transactions (valid for business days).

Please be aware that fees according to DSK Bank Tariff are applicable for generated reports.

BANK CLIENT: БАНКА ДСК - ЦУ REGULARITY OF REPORTS: All

FROM: 01.09.2022 TO: 26.09.2022 [Show](#)

The daily reports files are active for a period of 3 months back in time; the weekly and monthly reports - up to 6 months. The weekly and monthly reports are generated by calendar week and month.

СПРАВКА	ПЕРИОДИЧНОСТ	ДАТА НА ИЗГОТВЯНЕ
121830616_D_2022-09-23_TRN.csv	Дневна	23.09.2022

➤ **Calendar** – If you want to download a report for a specific period of time, use the calendar to define the exact period.

➤ Click **Show**, and all relevant reports will be displayed.

➤ Click the arrow next to the file you wish to download (.CSV).

The fees applicable for all reports are to be found in the Bank Tariff.

When the report is ready, you can download it as a CSV file by clicking the arrow.

**NB!** Before downloading the report, please make sure your computer setting for the decimal symbol is ' .' (dot).

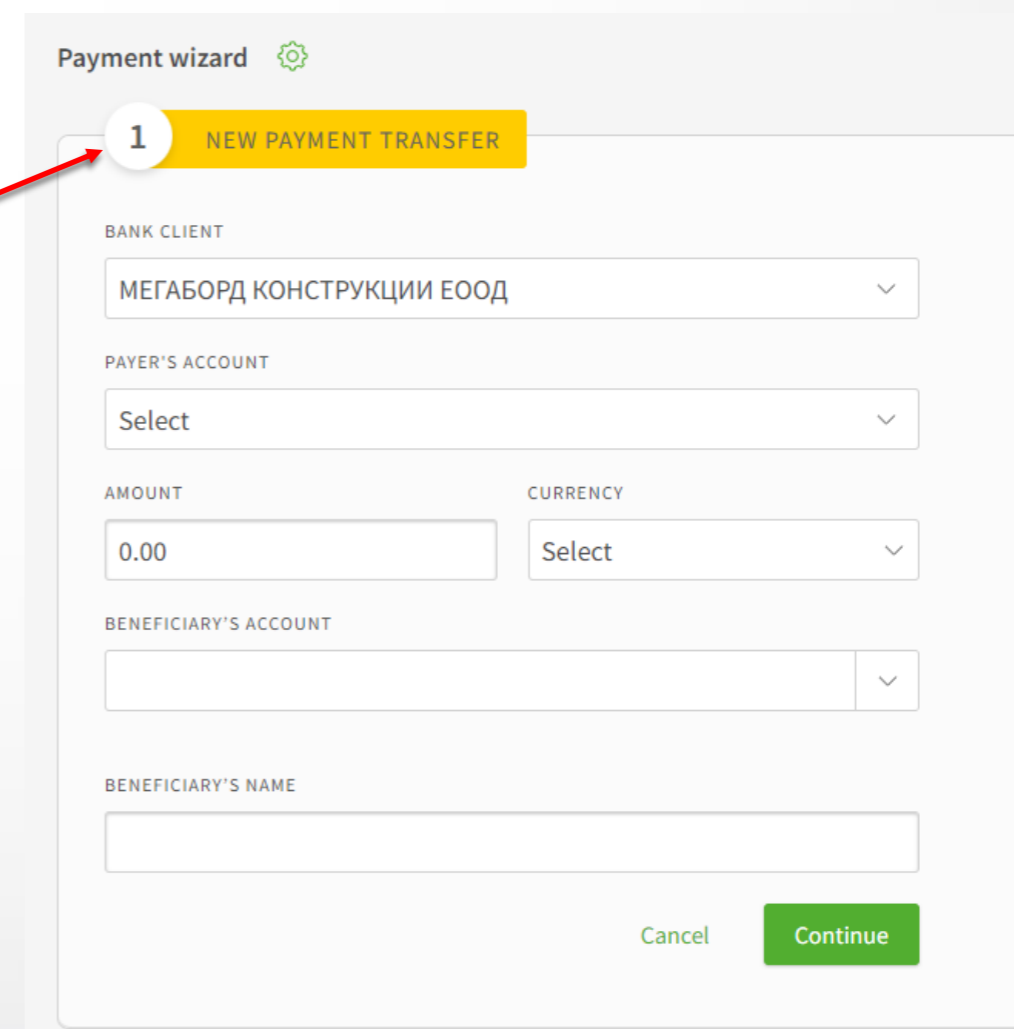
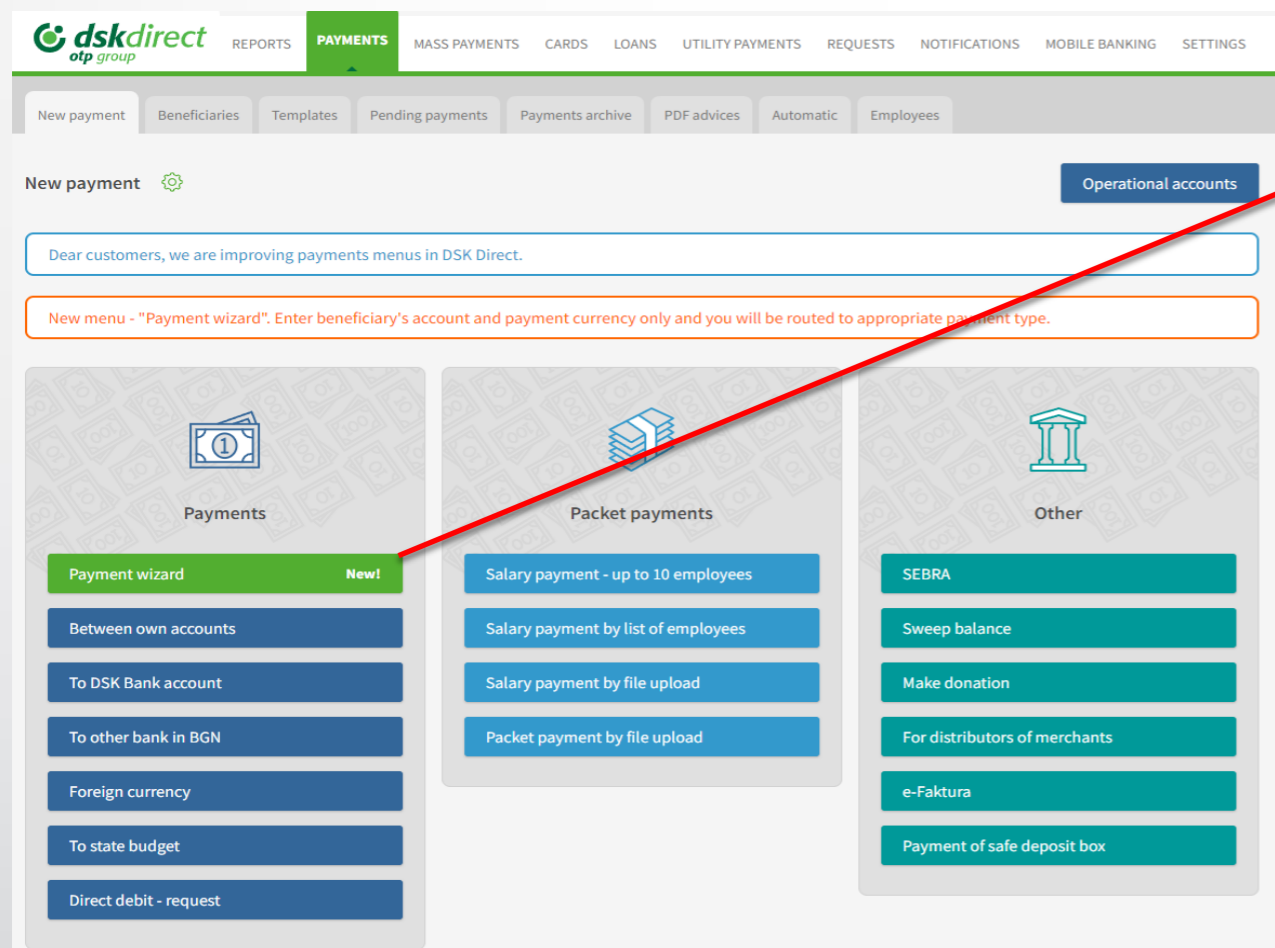
Settings-Time & Language-Region-Additional date, time & regional settings-Region-Additional settings – Decimal symbol.

# Payments

## Payment types and file formats

### Access to payment types – divided in 3 groups:

- **Payments** – for payments by filling in a form.
  - **Payment Wizard** - create a payment without the need to select its type in advance
- **Packet payments** – for batch/mass transfers through files in various formats, as well as for salaries through files and employee lists. **The supported file formats are: ZAPDEP, MT100, MT100SEPA, MT101, MT103, MT103BUDJ, XML, CSV and PAIN.001**
  - **Packet payments by file upload** – there are detailed descriptions about the files allowed for mass payments in BGN and currency (**MT103; MT101; MT100; MT104**)
- **Other** – for other specific types of payments.



The 'Payment wizard' form is titled 'Payment wizard' and 'NEW PAYMENT TRANSFER'. It contains the following fields:

- BANK CLIENT:** Dropdown menu with 'МЕГАБОРД КОНСТРУКЦИИ ЕООД' selected.
- PAYER'S ACCOUNT:** Dropdown menu with 'Select' selected.
- AMOUNT:** Text input field with '0.00' entered.
- CURRENCY:** Dropdown menu with 'Select' selected.
- BENEFICIARY'S ACCOUNT:** Dropdown menu with a downward arrow.
- BENEFICIARY'S NAME:** Text input field.

At the bottom right, there are 'Cancel' and 'Continue' buttons.



# Payments

## Single and packet/mass payments



### Payments:

- **Payment Wizard** – create a payment without the need to select its type in advance. Enter just the beneficiary's account and currency of the transfer. All it remains is to fill in the details and choose the priority, sign it and send it.
- **Between own accounts** – to transfer funds between own accounts with DSK Bank (as of May 2023 you can transfer funds between own accounts without method of signing - SMS or mToken). 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

There is an option for periodic transfer for all single payments.

### 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.
- **Request for Direct Debit**

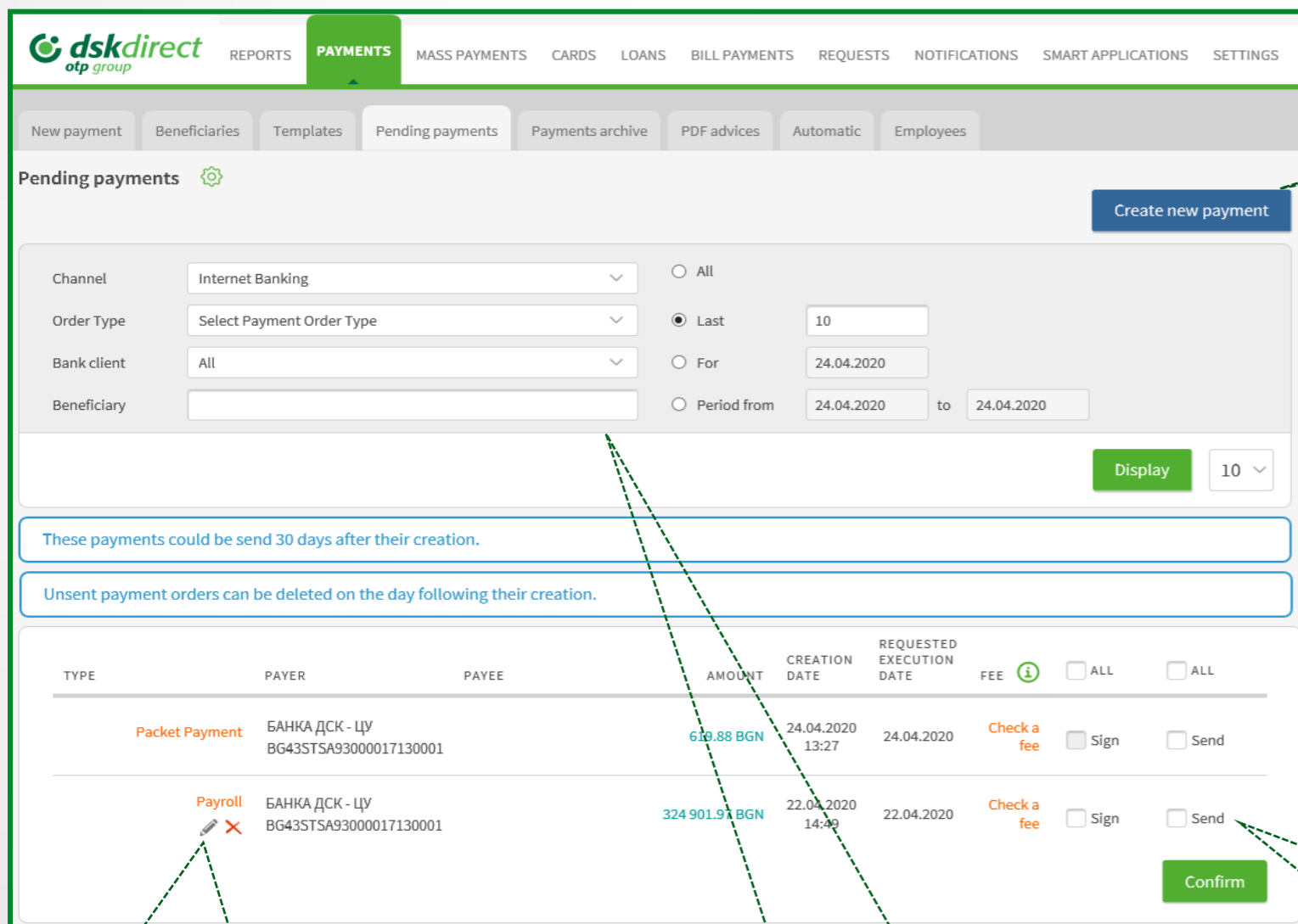
### Other:

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

# Payments

## Signing and sending of payments

- The **pending payments** tab opens by default when you access the **"Payments"** menu
- It is used for **confirmation of payments** – contains all saved payments that are not signed and sent yet
- You can filter by bank client (for **SingleSignOn** users), order type and channel, date and period



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		324901.97 BGN	22.04.2020 14:49	22.04.2020	Check a fee	<input type="checkbox"/> Sign	<input type="checkbox"/> Send

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

### Other sections in the "Payments" menu:

- **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** – click here to edit a payment. Also used if a **Declaration of Origin of Funds** must be filled in.

**Create like** – to create a similar payment if you want to save the current one.

**Filters** to search for amounts, currency and beneficiary of payments already created (tab Pending) and sent (tab Archive).

**Sign and Send** – check the boxes of the payment you want to confirm. **To sign/send more than one payment** – check the boxes of each payment you want to send. Regarding users having flexible rights, different payment combinations with Sign/Send can be defined for each account.

# Payments

## Sorting, calculation and search

Channel: Internet Banking

Order Type: Select Payment Order Type

Bank client: All

Beneficiary: [Empty field]

Currency: All

All  
 Last 10  
 For 20.07.2022  
 Period from 20.07.2022 to 20.07.2022  
 Amount from [Empty] to [Empty]

Export To File Display 10

**Search for information by specific Bank Client** – Payments and Reports menu; search by beneficiary name.

TYPE	PAYER	PAYEE	DESCRIPTION	AMOUNT	REQUESTED EXECUTION DATE	FEE	ALL	ALL
Payment Order (Budget Payment)	БАНКА ДСК - ЦУ BG43STSA93000017130001	BG36BNB G9661 310 0174 201 BG36BNBG96613100174201	NZOK	39000,00 BGN	20.07.2022	Check a fee	<input type="checkbox"/> Sign	<input type="checkbox"/> Send
Payroll	БАНКА ДСК - ЦУ BG43STSA93000017130001		rabotni zaprati	29190,28 BGN	15.07.2022	Check a fee	<input type="checkbox"/> Sign	<input type="checkbox"/> Send

**Sorting** of payments already created (tab Pending) or sent (tab Archive) according to different criteria – data of creation, execution date, type, amount, payer, payee.

TEMPLATE	TYPE	AMOUNT	PAYEE	ACCOUNT	LAST EDITED	
SGS PREVOD	Foreign Currency	152,00 EUR	ODIT KONSULT K EOOD	BG74BPBI79451063836601	В. ДИМИТРОВ 02.08.2021	+ [edit] [delete]
T	Payment Order (State Budget Payment)	5,00 BGN	BG36BNB G9661 310 0174 201	BG36BNBG96613100174201	В. ДИМИТРОВ 21.01.2022	+ [edit] [delete]

**Sorting** of the results under the tabs Templates and Beneficiaries according to different criteria incl. **Details of last editions made** – the user who last edited information and when.

**Calculation:** Displaying the total number and amount of payments in the Pending tab and those already sent (tab Archive). The total number and amount of payments on the page are displayed, with the option to select specific payments.

Confirm

10 PAYMENTS IN PAGE, TOTAL AMOUNT 2126590.06 [info] BGN EUR USD

0 SELECTED PAYMENTS, TOTAL AMOUNT 0.00 [info] BGN EUR USD

# 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

**Description of file formats** – download description of the various file formats.

**File format** – change the file encoding as needed.

**Expand payments** – check the box to split the packet payment into individual payments for greater flexibility of the ordering.

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

Create new payment

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

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

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

**Save** – after saving the payment, go to the Pending tab to sign and send it to the Bank.

The screenshot shows a web form titled 'Create/Edit' with a 'Create new payment' button in the top right. The form is divided into several sections:

- FILE TO BE SIGNED:** A text input field with a file selection icon (three dots) on the right.
- File formats description:** A section header in red text.
- FILE ENCODING:** A dropdown menu currently set to 'unicode'.
- TYPE OF PAYMENT:** A dropdown menu with a list of options: Domestic (MT103, MT103 BUDJ, XML, CSV, PAIN.001), Foreign currency (MT100, XML, CSV, PAIN.001), Payments for EU countries (MT100, CCT, PAIN.001), MT101 payment (packet), and Direct Debit (MT104).
- Expand payments:** An unchecked checkbox.
- Execution options:** Two radio buttons: 'Pay now' (selected) and 'Requested Execution Date'.
- Buttons:** 'Cancel' and 'Save' buttons at the bottom.

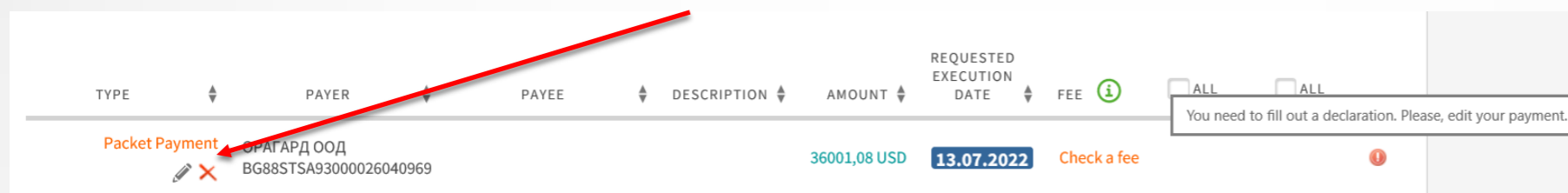
Green dashed callout boxes point to various elements: 'Description of file formats' points to the 'File formats description' header; 'File format' points to the 'FILE ENCODING' dropdown; 'Expand payments' points to the 'Expand payments' checkbox; 'Requested Execution Date' points to the 'Requested Execution Date' radio button; 'Create new payment' points to the blue button in the top right; 'File to be signed' points to the 'FILE TO BE SIGNED' input field; 'Type of payment' points to the 'TYPE OF PAYMENT' dropdown menu; and 'Save' points to the green 'Save' button at the bottom.


# Packet payment by file

## Payments over 30 000 BGN


- **Step 1** – When ordering a payment for an amount equal to or more than 30 000 BGN (or its equivalent in another currency), a **Declaration from the Measures Against Money Laundering Act** must be submitted too.

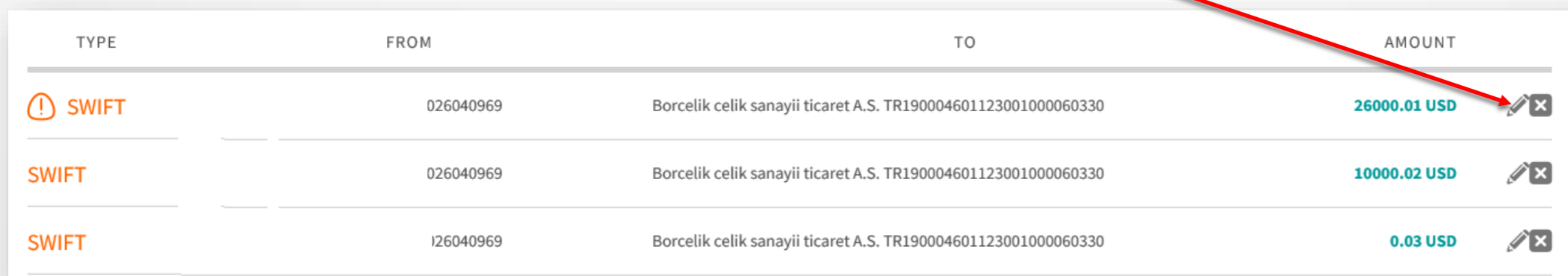
From the Pending payments tab click the pencil icon below the packet payment.





TYPE	PAYER	PAYEE	DESCRIPTION	AMOUNT	REQUESTED EXECUTION DATE	FEE	
Packet Payment	ОРАГАРД ООД	BG88STSA93000026040969		36001,08 USD	13.07.2022	Check a fee	

You need to fill out a declaration. Please, edit your payment.

- **Step 2** – All individual payments included in the packet payment will be displayed on screen. For each payment **over 30 000 BGN** marked with  - you have to fill in the declaration mentioned above. Click the pencil icon next to the payment in order to open the declaration form.



TYPE	FROM	TO	AMOUNT	
 SWIFT	026040969	Borcelik celik sanayii ticaret A.S. TR190004601123001000060330	26000.01 USD	
SWIFT	026040969	Borcelik celik sanayii ticaret A.S. TR190004601123001000060330	10000.02 USD	
SWIFT	026040969	Borcelik celik sanayii ticaret A.S. TR190004601123001000060330	0.03 USD	

- **Step 3** – Type in the payer and fill in the declaration in order to send the payment.

DECLARATION ON ARTICLE 4, PARAGRAPH 7 AND ARTICLE 6, PARAGRAPH 5, ITEM3 OF THE LAW ON MEASURES AGAINST MONEY LAUNDERING

The undersigned , Personal ID  Identity document  Date of issue **no data** Authority **no data**, Residence **УЛ. 17-ТА 10**, Citizenship **Bulgarian**, As representative/representatives of legal entity/organization **representative of a corporate client** for  BULSTAT:

I declare/We declare that the funds (values) in the amount of  Или предмет на следната операция или сделка Amount **16 326.53 EUR**

subject of this operation (transaction) have the following origin:

Period from:

to:

Counterparty data

# Foreign currency payment

Filling in Declaration under article 66, para. 2 from MMLA



- **Step 1** – When making a payment in foreign currency (Payments menu > New payment > Foreign currency), fill in the form details for payer and beneficiary, as well as the fields related to the **Declaration under art. 66** from the **Measures Against Money Laundering Act**.

DECLARATION UNDER ART. 66, PARA.2, MMLA

The undersigned **ПЕТЪР РУМЕНОВ КРЪСТАHOB**, Personal ID **8607167043**, Identity document **645976163**, Date of issue **no data** Authority **no data**, Residence **УЛ. 17-ТА 10**, Citizenship **Bulgarian**, As representative/representatives of legal entity/organization **representative of a corporate client** for **ORAGUARD LTD** BULSTAT: **201939461**.

I/We declare that the funds used in the following business relationship  or subject to the following transaction or deal in the amount of Amount **25 000.00 USD**

are of the following origin:

Select

- Select
- Company's subject of activity
- Agricultural activity
- Providing services through own labour
- Practising profession
- Loan obtained
- Sale of real estate
- Sale of motor vehicle
- Rent received
- Donation
- Employment contract
- Succession
- Savings
- Other

For a natural person, please indicate their type, number (documents. For inheritance, well as the source, and for of the employer or the count

I am aware of the criminal li

Date: 29.11.2022  
Declarator: signed with digit

the persons who are not within the scope of Art. 3, para. 2 of the Law on Civil Registration - the date of C / BULSTAT, and if the latter is registered in another country - the firm, registration number or another of the other country. For contracts (including donation contracts), invoices or other documents please e, as well as details of the persons with whom the contract was concluded or who signed or issued the e data of the ancestor or ancestors, for savings - the period when the savings were accumulated, as s any other commonly formulated source - the period when the income was generated, as well as data

declaring false circumstances.

Declaration under Art. 2, para. 1 from Ordinance № 28

- **Step 2** – You will also see a green button to fill in the **Declaration under art. 2 from Ordinance 28** of the Bulgarian National Bank. Click on it to open the declaration in a new window, see the next slide [/slide 15/](#).

# Foreign currency payment

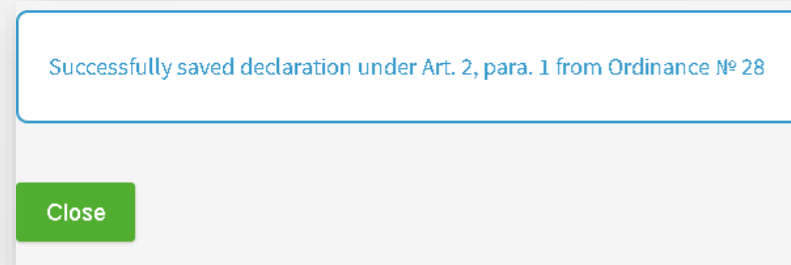
## Filling in Declaration under art. 2, para. 1 from Ordinance No. 28

➤ **Step 3** – Fill in the declaration. You can add new lines and/or files. You can add up to 15 files in these formats:

**.pdf, .jpg, .jpeg**

**NB!** You have to upload a document under items 2 or 2.1 and/or 2.2.

➤ **Step 4** – When ready, click **Save**.



➤ **Step 5** – Return to the payment and select one of the buttons:

- **Save** – save the payment (the Pending Payments tab)

and send it and/or edit later (see slide 16)

- **Pay** – sign and send the payment now

Schedule to art. 2, para 1

Declaration under Art. 2, para. 1 from Ordinance № 28  
under Art. 2, para. 1 of the Ordinance on the information and documents submitted to payment service providers when making cross-border transfers and payments to a third party (the Ordinance)

*The declaration shall be completed when making a cross-border transfer or payment to a third party in the amount of BGN 30,000 or more or the equivalent in another currency*

as a representative of (for legal persons)

ОРАГАРД ООД,  
UIC /data as per registration document 201939461, seat and registered address:  
BRAZIL, SOFIYA IN BRAZILIA, KV. MUSAGENITSA, BL. 98, VH.B, ET.5, AP.2,

I declare that:

Section I

1. I perform a cross-border transfer or payment to a third party in the amount of: 25000.00 USD (twenty five thousand dollars zero cent),

2. For the transfer or payment, I attach a document under Art. 2, para. 2 of the Ordinance:

Yes  No

*(please tick what is correct)*

**Добави ред**

Type: , Number:  and/or Date:

*(indicate the name, number and/or date of the document)*

3. I make a cross-border transfer or payment to a third party, representing income subject to taxation under Art. 37 and 38 of the Personal Income Tax Act or in compliance with the procedure of Art. 194 and 195 of the Corporate Income Tax Act.

Yes  No

*(please tick what is correct)*

By signing this declaration, I certify the correctness of the submitted documents, referred to therein.  
I am aware that for incorrect data I am liable under Art. 313 of the Criminal Code.

File attachments

You can add up to 15 files.  
Allowed file formats are: .pdf, .jpg, .jpeg

**+ Add New**

# Foreign currency payment

Filling in Declaration under art. 2, para. 1, Ordinance No. 28

- If you want to edit the details of the payment or declaration, go to the Payments menu > the Pending payments tab.
- Find the transfer and click the pencil icon to edit different fields.

	<b>SWIFT</b>	ORAGUARD LTD	Vicky Dimitrova	International transfer	25000,00 USD
		BG23STSA93000025379629	TR190004601123001000060330		

- Click on **SWIFT** to take a look at the payment order as well as the declarations you have filled in.

Click the relevant button to **download** or **print it**.

**NB!** When making a packet payment (go to the Payments menu > the Packet payment by file Upload tab) to countries outside the EU, you will have to fill in the declarations for each payment from the packet as described above.

Наредител / Ordering customer	
име / name	ORAGUARD LTD
адрес / address	KV. MUSAGENITSA, BL. 98, VH. B, ET. 5
град / city	SOFIYA IN BRAZILIA
държава / country	BRAZIL
телефон / phone	
email	
Моля чрез задължение на сметка № / Debiting our account №	BG23STSA93000025379629 <span>преведете please transfer</span>
Валута / Currency	Сума / Amount
USD	25000,00
Направление на превода / Direction	За чужбина / Abroad
Система за изпращане на превода / Payment system	SWIFT
Бенефициент / Beneficiary	
име / name	Vicky Dimitrova
адрес / address	Istanbul
град / city	Istanbul
държава / country	TURKEY
сметка / account	TR190004601123001000060330
Банка на бенефициента / Beneficiary's bank	
име / name	
адрес / address	
град / city	
страна / country	TURKEY
SWIFT код / SWIFT code	AKBKTRISXXX
Разноски на другите банки / Bank charges	
За сметка на получателя / Beneficiary's account	
Валор на превода / Value date	
Обикновен / Ordinary	
Основание за плащане / Details of Payments	
International transfer	
Още пояснения / Additional Details	
International transfer	

Декларация по чл.4, ал.7 и по чл.6, ал.5 т.3 от ЗМИП и по чл. 10, ал. 2 ППЗМИП, както и при наличие на обстоятелство по чл. 5а, ал. 1 ЗМИП във вр. чл. 8а, ал. 14, т. 2 ППЗМИП.  
/ Declaration in accordance Regulation for the Implementation of the Measures Against Money Laundering Act (art.4, p.7 and art.6, p.5)

Декларация по чл.2 ал.1 от Наредба № 28

Execute Date :

Channel: E-Banking

Payment is not fulfilled!

Close Download **Print**



# Direct Debit

You can start the request for Direct Debit from the **PAYMENTS** menu > **New payment** > **Direct Debit - Request**.

Fill in the form :


- Payer's Name and IBAN
- Receiving Account
- Details (mandatory field)
- Additional Details (mandatory field)
- Amount

Tick this checkbox if you want to save this order/request for direct debit as a template for future use.

You can cancel, save or send the request for direct debit by clicking the relevant button:

- **Cancel**
- **Save**
- **Pay**

After signing and sending the request for direct debit to the Bank, you can track its status in the Archive tab.

Order/request for Direct debit 

[Load template](#) [Create new payment](#)

Payer's name

IBAN of the payer

BIC

Receiving account

Details

Additional Details

Amount

Pay now  
 Requested Execution Date

Save as template

Visible for all authorised persons

SAVE AS beneficiary

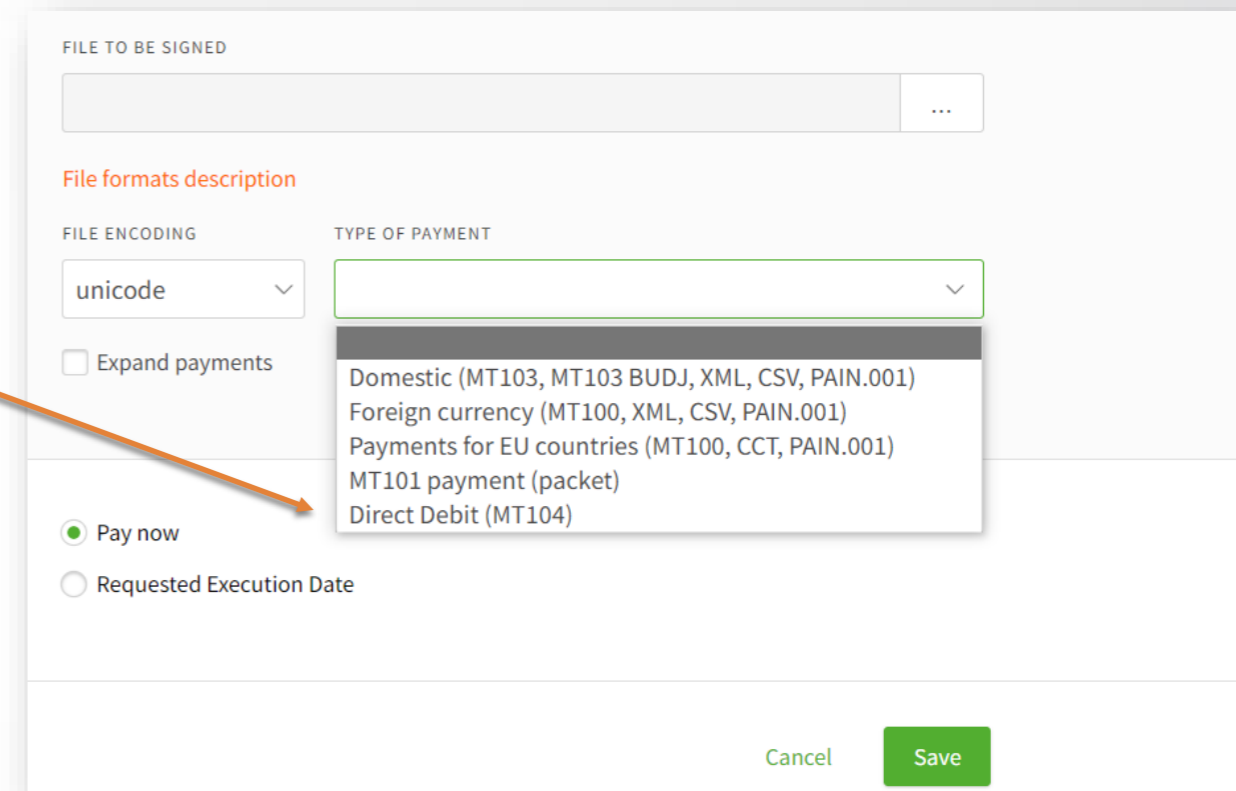
Visible for all authorised persons

# Request for Direct Debit (BGN)

The functionality allows business clients using DSK Direct to make an **online request for Direct Debit** to various payers – contractors.

## The main benefits are the following:

- Making a single request/order for Direct Debit as well as exporting bundle/ multi-row request for multiple requests for direct debit from the **menu Payments>Packet payment by file upload**;
- Possibility for Direct Debit order towards payers - as to clients of DSK Bank, as well to payers with accounts at other banks;
- DSK Bank executes the respective interbank payments on Direct Debit requests by crediting directly the client's account with DSK Bank with the relevant amount debiting the payer's account with DSK Bank; and forwards Direct Debit request for payments to payers with accounts at other banks.



FILE TO BE SIGNED

File formats description

FILE ENCODING: unicode

TYPE OF PAYMENT: Direct Debit (MT104)

Pay now  
 Requested Execution Date

Cancel Save

## Other benefits :

- An additional channel for the Business Client for collecting regular receivables from its payers;
- Automatic reconciliation and tracking of receipts through specialized reports which can be integrated and loaded into the client's accounting system /MT940 format/;
- Saving Payers and requests for Direct Debit as templates, to make future requests much easier.

# 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** and **period/month** which the payment refers to

**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.

The screenshot shows a 'Create/edit' form for salary payments. It is divided into three main sections: 1. PAYER, 2. FILE OPTIONS, and 3. ADDITIONAL DETAILS. At the top right, there is a 'Create new payment' button. The 'PAYER' section includes a 'FROM ACCOUNT' dropdown menu, and 'CURRENCY' and 'PAYER IBAN' input fields. The 'FILE OPTIONS' section includes a 'FILE TO BE SIGNED' file selector, a 'FILE FORMAT' dropdown menu (set to 'windows-1251'), and a 'FILE TYPE' dropdown menu (set to 'ZapDep'). The 'ADDITIONAL DETAILS' section includes a 'DETAILS OF PAYMENT' dropdown menu (set to 'ТР.ВЪЗНАГРАЖДЕНИЕ ЗА М 01') and a month selector (set to 'January'). At the bottom, there are 'Cancel' and 'Save' buttons.

**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.

After you have saved the transfer, visit **Pending payments** tab to sign and send it.

# Salary by list of employees

## 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 saving the payment, go to the **Pending payments** tab to sign and send it

New payment Beneficiaries Templates Pending payments Payments archive PDF advices Automatic Employees

Create/edit ⚙️ Create new payment

**1 PAYER**

FROM ACCOUNT  
ОРАГАРД ООД ПАКЕТИ НА МСП EUR - 06.03.2018Г. 26040969 (160560.57 EUR)

TOTAL AMOUNT CURRENCY PAYER IBAN  
0.00 EUR BG88STSA93000026040969

**2 PAYMENTS**

You can load employee data from a file in menu "Payments"/"Employees" -> "File Upload". [Description of a file format](#)

Add payment

Pay now  
 Requested Execution Date

Cancel Save Pay

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

**Add payment** – click to add employees from a list.

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

The **Employees** tab shows the list of company employees.

**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.

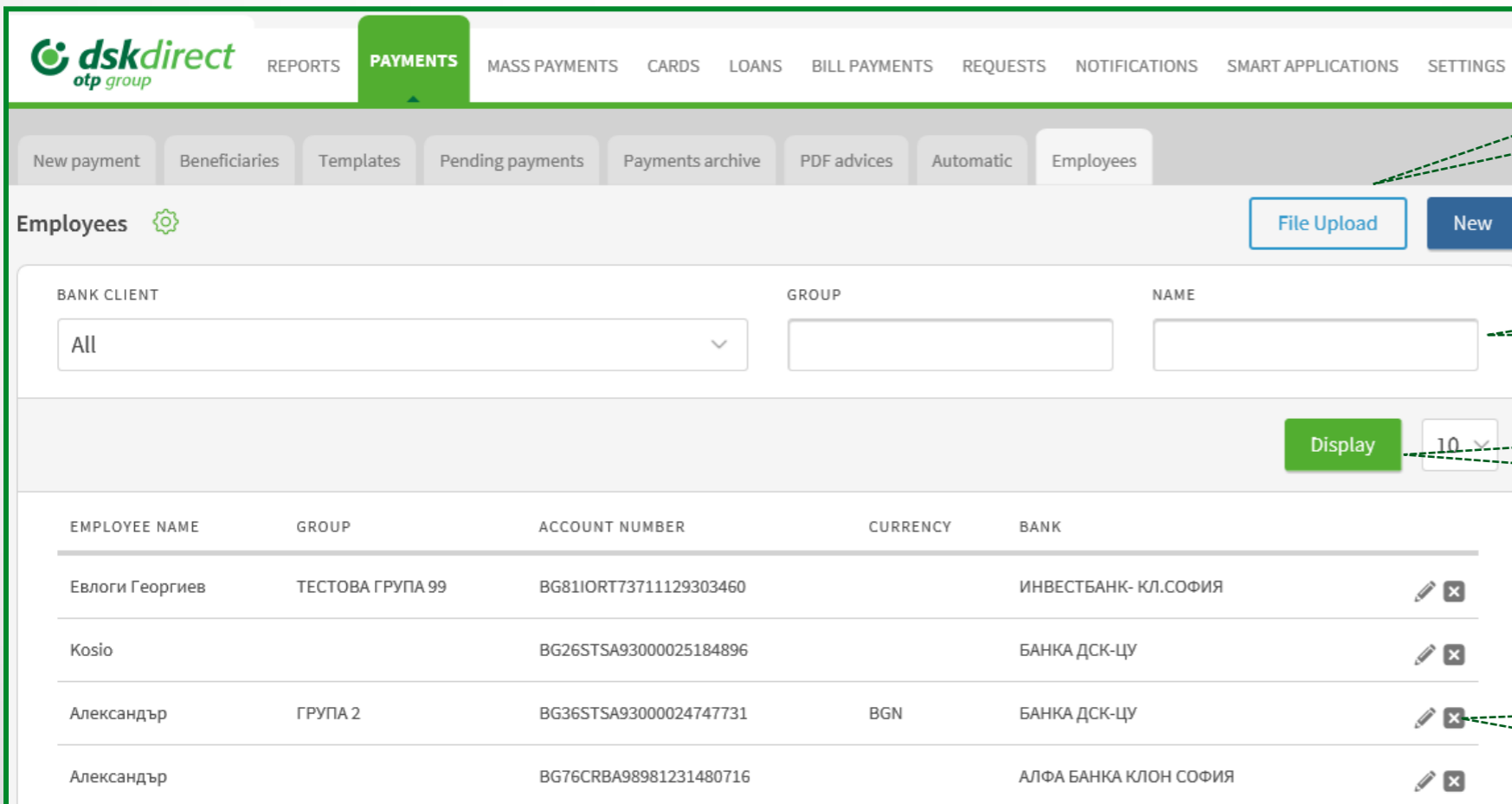
After you have saved the payment, visit **Pending payments** tab to sign and send it.  
**Pay** – for direct sending of a payment.









# 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



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.

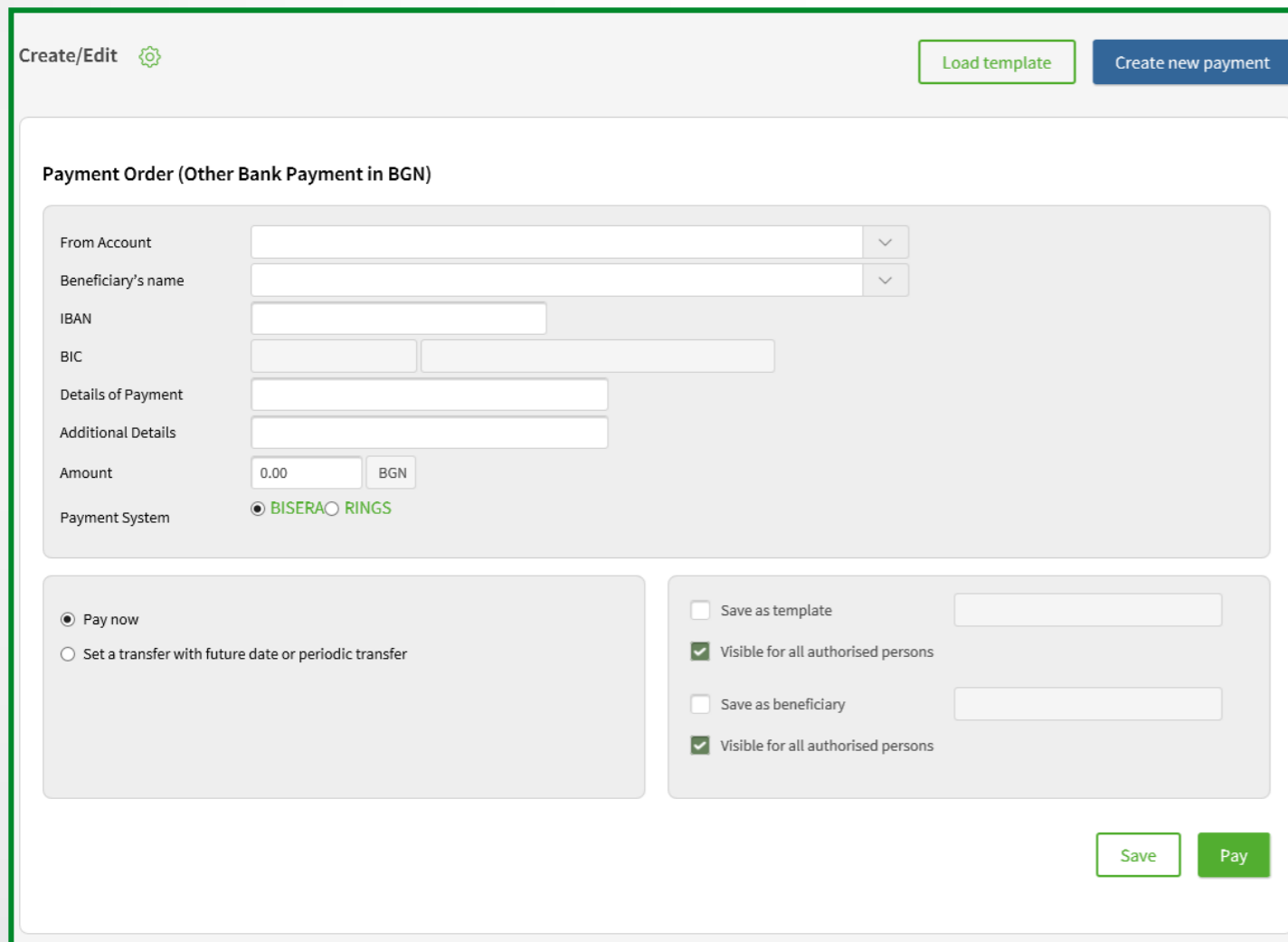
**Filters** – by bank client, group of employees or name of employee

**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 the entire entry.

# Saving 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 the **"Templates"** or **"Beneficiaries"** tabs, menu Payments.



## 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;

**NB!** 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.

# 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 the 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** – payment of selected bills.

The screenshot displays the 'Bill Payments' section of the DSK Direct OTP Group web application. The navigation menu includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'BILL PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. The 'BILL PAYMENTS' tab is active, showing sub-tabs for 'Prepared bill payments', 'Local taxes', 'Payments archive', and 'Bill payments reports'. The main content area is titled 'Bill Payments' and features a 'Register/Pay bill' button. Below this, a yellow banner indicates 'Payments ready to be made'. A table lists four registered utility bills:

Amount	Category	Provider Name	Client Number	Actions
0.00	Net	ИНТЕРНЕТ BGN	3028686499	Edit, Delete
0.00	Вода	СТУДЕНА ВОДА BGN	1005400397	Edit, Delete
155.48	Парно	ТОПЛОСНАБДЯВАНЕ BGN	2100111681	Edit, Delete
0.00	Ток	ЕЛ ЕНЕРГИЯ BGN	310244210972	Edit, Delete

At the bottom left, there is a 'Pay' button. The interface is annotated with callouts explaining various elements:

- 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** – payment of selected bills.
- Other tabs 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.

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

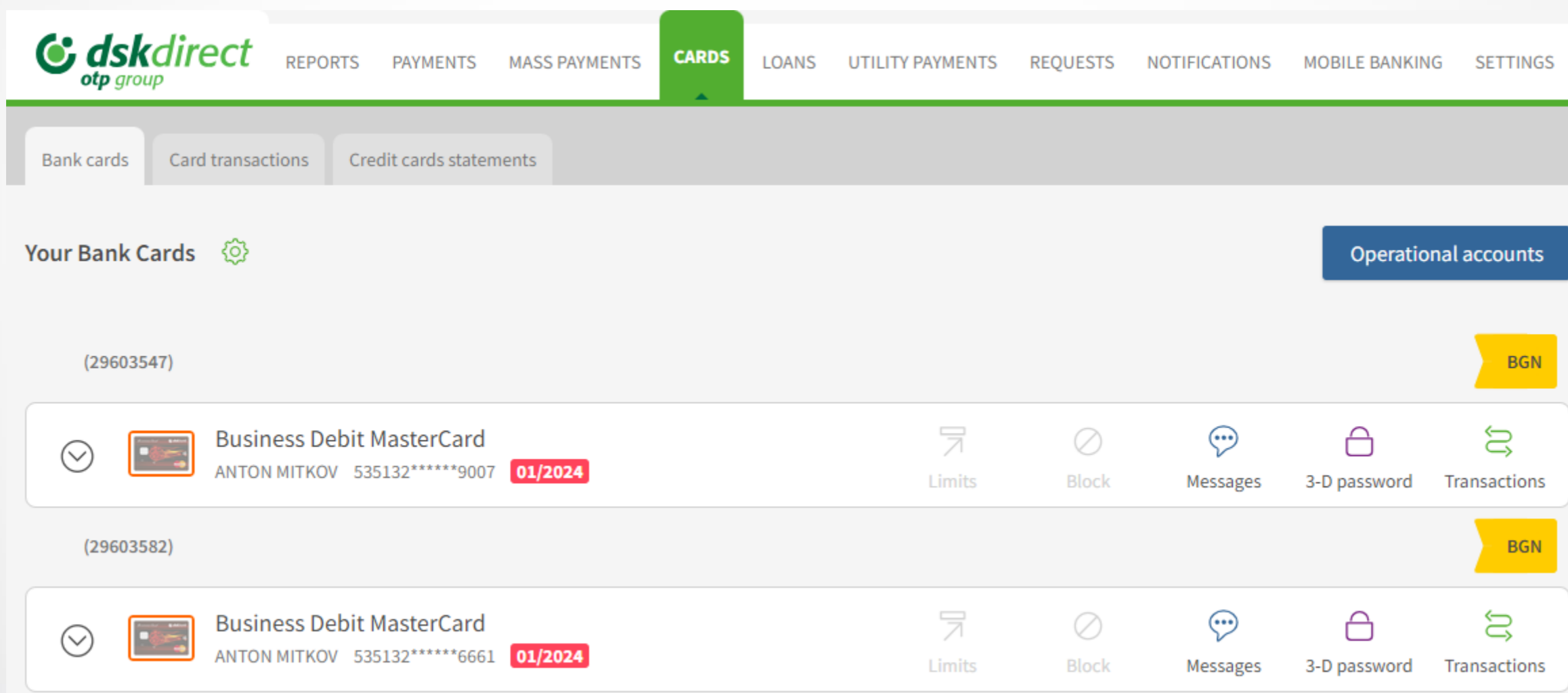
**Register / Pay bill** – to register new utility bill payment forms.

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

# Cards Menu

In **Cards menu** you can:


- manage the company's bank cards
- monitor bank cards' transactions
- generate statements
- Card Deactivation





**dskdirect** otp group






REPORTS PAYMENTS MASS PAYMENTS **CARDS** LOANS UTILITY PAYMENTS REQUESTS NOTIFICATIONS MOBILE BANKING SETTINGS

Bank cards Card transactions Credit cards statements



Your Bank Cards  Operational accounts






(29603547) BGN

  Business Debit MasterCard  
ANTON MITKOV 535132\*\*\*\*\*9007 **01/2024**

 Limits  Block  Messages  3-D password  Transactions

(29603582) BGN

  Business Debit MasterCard  
ANTON MITKOV 535132\*\*\*\*\*6661 **01/2024**

 Limits  Block  Messages  3-D password  Transactions

**NB!** The functionalities are only accessible by a legal representative(s) and/or a user assigned the relevant specific rights, [see here](#).



# Menu Cards: Visibility

The visibility of cards and their respective buttons depending on the role of relevant users (i.e. cards visibility is no linked to accounts rights), as follows:

User	Card visibility in DSK Direct for business clients	Card visibility in DSK Direct for citizens
Holder (business client)	✓ (all buttons are active)	✗
Authorized user (business client)	✓ (all buttons are active)	✗
Cardholder (business client)	✓ (all buttons are active <b>except for</b> Limits and Statements)	✓ (all buttons are active <b>except for</b> Limits and Statements)
Holder (individual)	✗	✓ (all buttons are active)
Cardholder (individual)	✗	✓ (all buttons are active <b>except for</b> Limits and Statements)

## **Business clients:**

- Holder (Legal representative) – Sees all cards issued to their company (regardless of cardholder);
- Authorized user – Sees all cards issued to their company;

**NB!** *In order to see and manage cards, the user(s) has to possess the respective specific right „Debit cards“ / “Credit cards“ ([see here](#)).*

- Cardholder – If he/she has access to DSK Direct, the user sees the cards issued to him/her by the company as holder. If the client uses DSK Direct as an individual he/she sees all cards to which he/she is a cardholder in his/her personal e-banking profile.

## **Individuals:**

- Holder – Sees all cards issued linked to his/her accounts as a holder;
- Cardholder – Sees all cards incl. cards issued to an account of other individuals/business client's account.

# Debit/Credit Card Reissuance

## Step 1

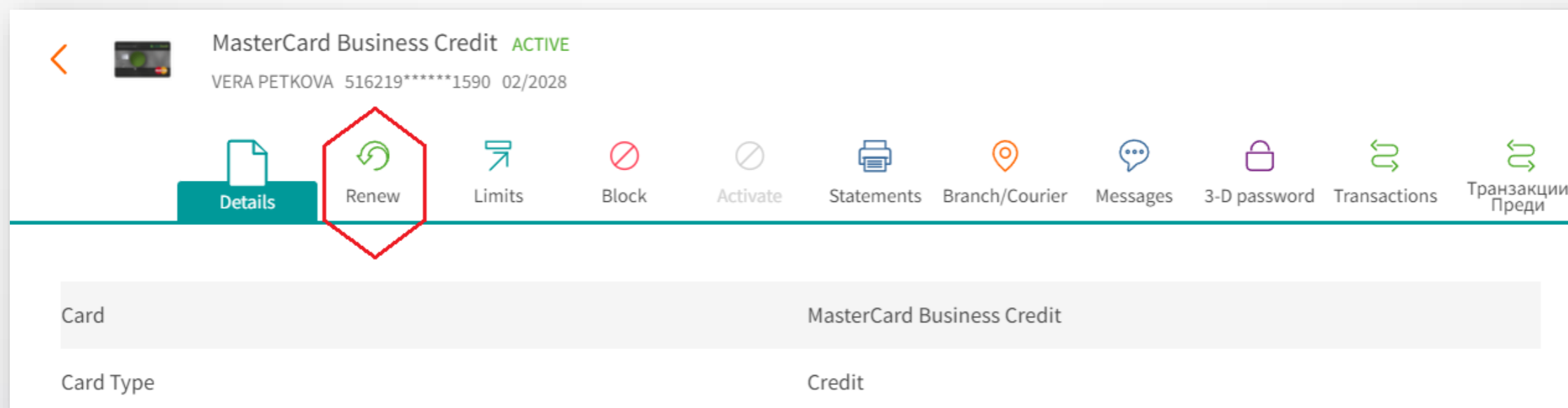
Go to the menu CRADS > tab Bank Card and select the debit/credit card you would like to reissue.

## Step 2

Click Renew icon, see below, and select the branch for card delivery from the dropdown. The request will be sent the Bank.

**NB!** Everybody who is an active user of the e-banking can reissue a card as its cardholder.

Company legal representative(s) or user assigned the specific right DEBIT CARDS or CREDIT CARDS can reissue the cards of any cardholder(s) within the company.



## Step 3

After selecting the branch for card delivery, click the button Send (or Cancel if you do not want to send the request to the Bank). You can see/download the request as a PDF file from the Archive tab.

# Card Deactivation

Банкови карти

Транзакции по карти

Извлечения кредитни карти

Банкови карти 

ТЕСТ СМЕТКА BGN

(BG90STSA93000029599087)

BGN



Business Debit MasterCard

ANTOANETA PETKOVA 535132\*\*\*\*\*9562 09.2028



Лимити



Блокирай



Деактивирай



Известия



3-D парола



Транзакции



Business Debit MasterCard

ANTOANETA PETKOVA 535132\*\*\*\*\*8215 01.2028



Лимити



Блокирай



Деактивирай



Известия



3-D парола



Транзакции



Business Debit MasterCard

ANTOANETA PETKOVA 535132\*\*\*\*\*6484 01.2028



Лимити



Блокирай



Деактивирай



Известия



3-D парола



Транзакции

By clicking on the **"Deactivate"** button, users can permanently deactivate(close) their cards.

# Request to deactivate a debit card

When the user makes a request to deactivate their cards, they will see the following screen.

### Искане за деактивиране на дебитна карта ✕

МОЛЯ, ИМАЙТЕ ПРЕДВИД, ЧЕ СЛЕД ИЗПРАЩАНЕ НА ЗАЯВКАТА, КАРТАТА ЩЕ БЪДЕ ДЕАКТИВИРАНА ПОСТОЯННО, БЕЗ ВЪЗМОЖНОСТ ЗА ПОСЛЕДВАЩО АКТИВИРАНЕ. ПРИ НЕОБХОДИМОСТ ОТ ВРЕМЕННОТО ѝ БЛОКИРАНЕ, ИЗПОЛЗВАЙТЕ БУТОН "БЛОКИРАЙ". ПРИ НЕОБХОДИМОСТ ОТ ДОПЪЛНИТЕЛНА ИНФОРМАЦИЯ, МОЛЯ ДА СЕ СВЪРЖЕТЕ С НАС - 0700 10 375 (ГРАЖДАНИ)/ 0700 33 944 (БИЗНЕС КЛИЕНТИ).

С НАСТОЯЩОТО ИСКАНЕ ЗАЯВЯВАМ, ЧЕ ЖЕЛАЯ ДОЛУПОСОЧЕНАТА БАНКОВА КАРТА ДА БЪДЕ ДЕАКТИВИРАНА. ИЗВЕСТНО МИ Е, ЧЕ НОСЯ ОТГОВОРНОСТ ЗА ВСИЧКИ ИЗВЪРШЕНИ ПРЕДИ ПРЕКРАТЯВАНЕТО НА ДОГОВОРА ОПЕРАЦИИ, СВЪРЗАНИТЕ С ТЯХ ЗАДЪЛЖЕНИЯ, КАКТО И ЗА ВСИЧКИ ДРУГИ ЗАДЪЛЖЕНИЯ, СВЪРЗАНИ С ИЗПОЛЗВАНЕТО И ОБСЛУЖВАНЕТО НА КАРТАТА ПРЕДИ ПРЕКРАТЯВАНЕ НА ДОГОВОРА.

БАНКОВ КЛИЕНТ

ЕИК

ВИД КАРТА

КАРТОДЪРЖАТЕЛ

НОМЕР НА КАРТА

НОМЕР НА СМЕТКА

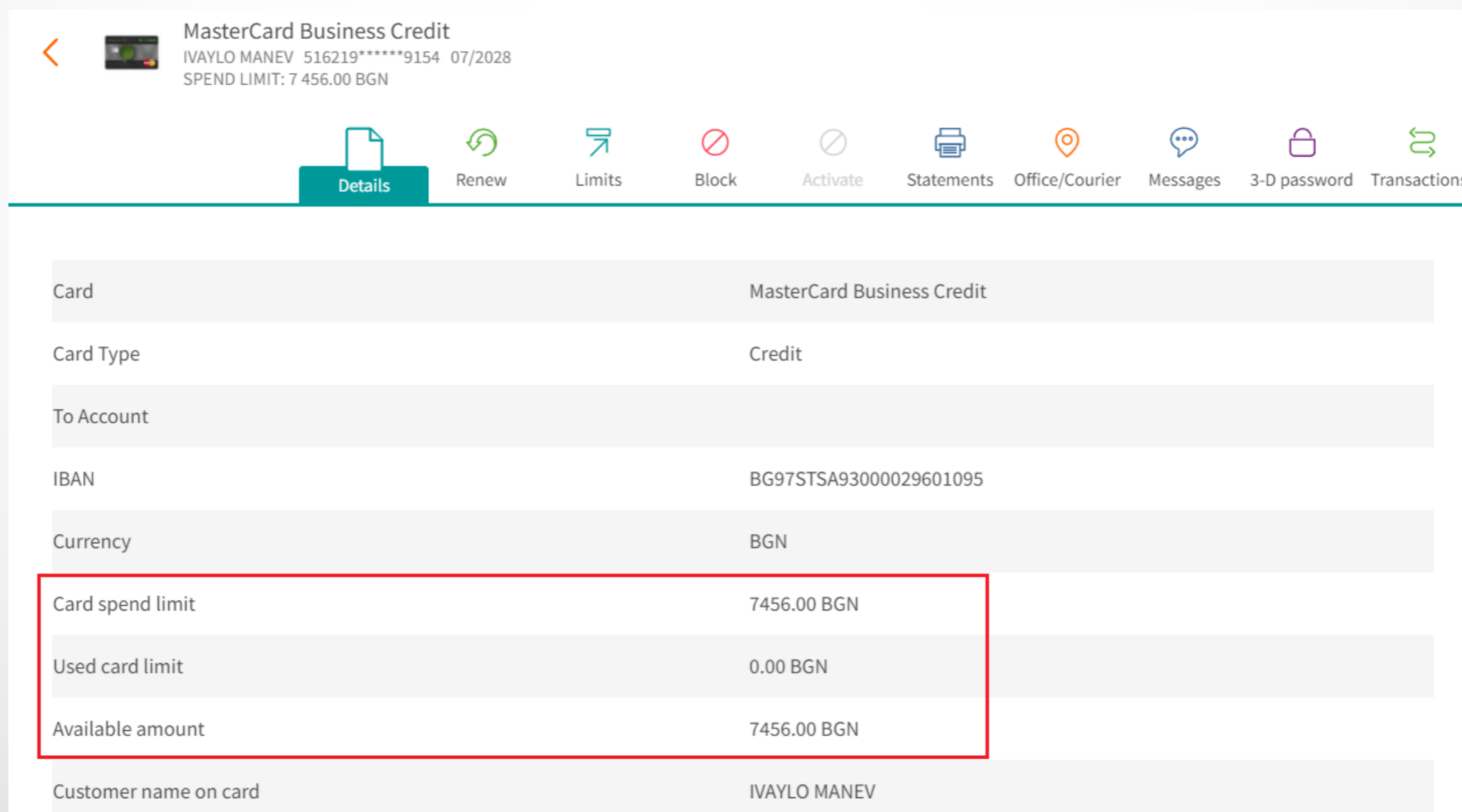
ПРИЧИНИ ЗА ДЕАКТИВИРАНЕ НА КАРТА

# Menu Cards > Details – Spend limits

Go to the CARDS menu > and select **Details** next to the credit card of interest. Then, you will be able to view more details such as:

- Card spend limit
- Used card limit
- Available amount

**New!** Click the **Credit cards statements tab** in order to download the statements for a specific period as PDF files.



MasterCard Business Credit  
IVAYLO MANEV 516219\*\*\*\*\*9154 07/2028  
SPEND LIMIT: 7 456.00 BGN

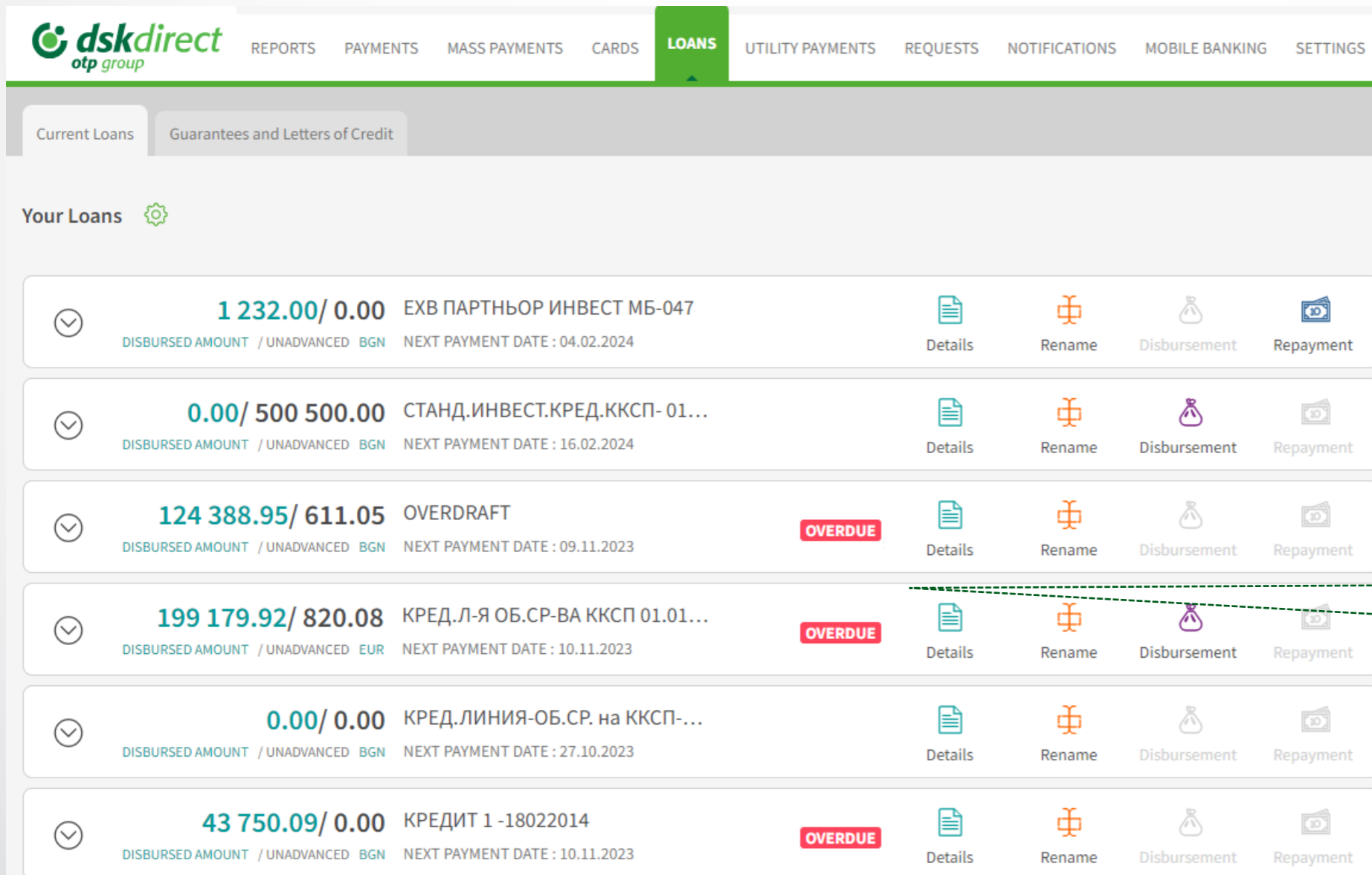
Details Renew Limits Block Activate Statements Office/Courier Messages 3-D password Transactions

Card	MasterCard Business Credit
Card Type	Credit
To Account	
IBAN	BG97STSA93000029601095
Currency	BGN
Card spend limit	7456.00 BGN
Used card limit	0.00 BGN
Available amount	7456.00 BGN
Customer name on card	IVAYLO MANEV

# Loans

In the **LOANS** menu you can view the details of all your loans.

In the menu [REQUESTS](#) you can find various loans related requests.



Dropdown	Amount	Loan Name	Status	Details	Rename	Disbursement	Repayment
▼	1 232.00 / 0.00	EXB ПАРТНЬОР ИНВЕСТ МБ-047		Details	Rename	Disbursement	Repayment
▼	0.00 / 500 500.00	СТАНД.ИНВЕСТ.КРЕД.ККСП- 01...		Details	Rename	Disbursement	Repayment
▼	124 388.95 / 611.05	OVERDRAFT	OVERDUE	Details	Rename	Disbursement	Repayment
▼	199 179.92 / 820.08	КРЕД.Л-Я ОБ.СР-ВА ККСП 01.01...	OVERDUE	Details	Rename	Disbursement	Repayment
▼	0.00 / 0.00	КРЕД.ЛИНИЯ-ОБ.СР. на ККСП-...		Details	Rename	Disbursement	Repayment
▼	43 750.09 / 0.00	КРЕДИТ 1 -18022014	OVERDUE	Details	Rename	Disbursement	Repayment

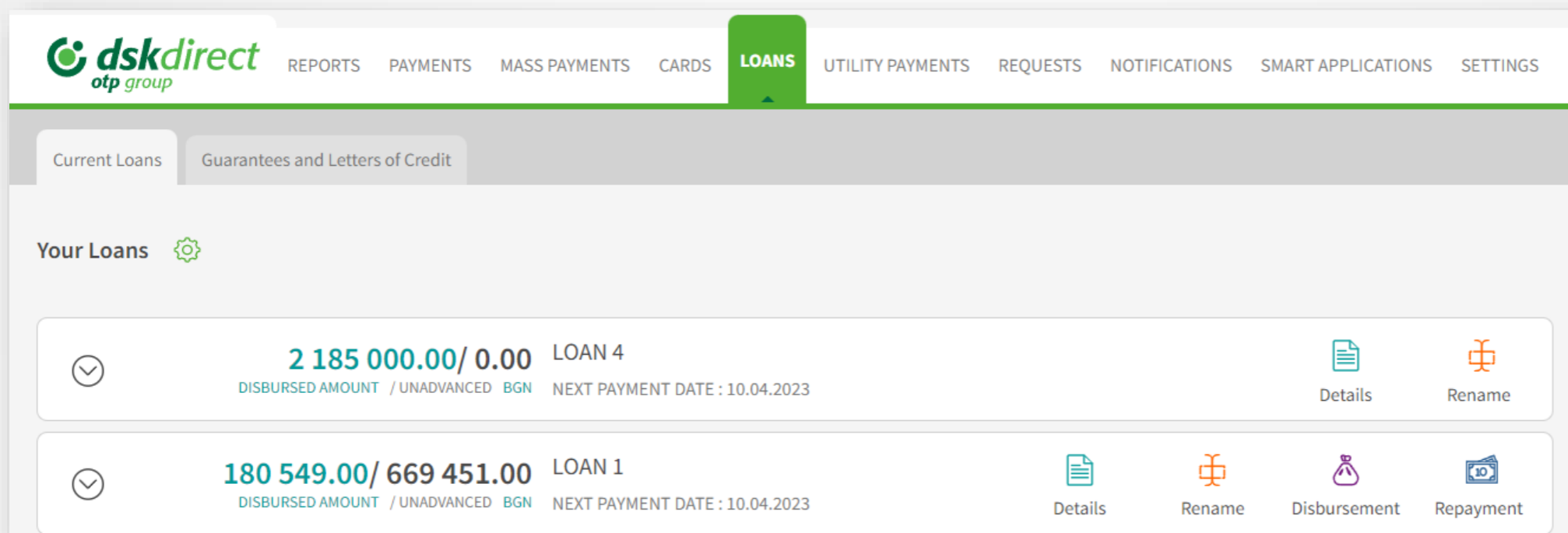
**Useful shortcuts:**  
Details and rename:  
[Disbursement](#) and [repayment](#)

**Notification for overdue loans** – click the Details button for full information

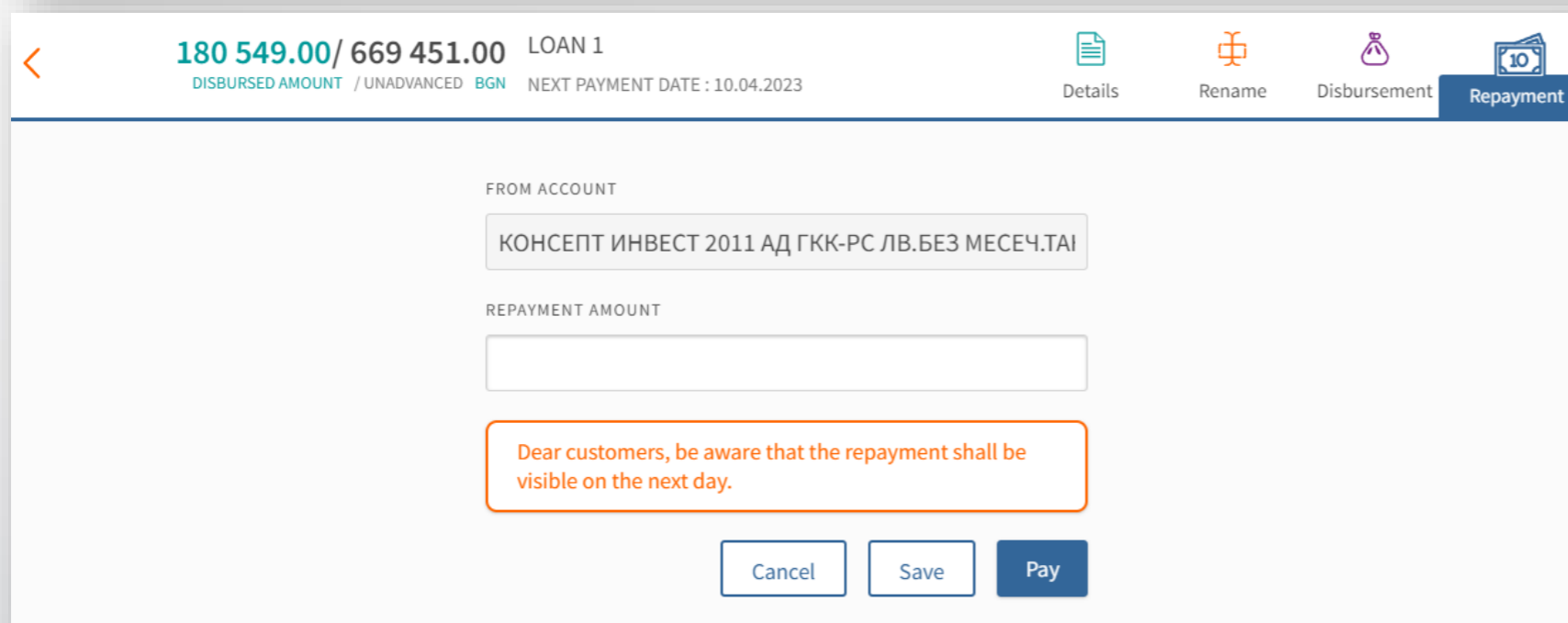
# Loan Repayment

Step 1: From the menu LOANS > **Current Loans**, select the loan you would like to repay.

Step 2: Click the quick button Repayment\* and fill in the amount. Click Pay. The repayment will be visible on the next day.



The screenshot shows the 'LOANS' menu in the DSK Direct interface. The 'Current Loans' tab is active, displaying a list of loans. The first loan, 'LOAN 4', has a disbursed amount of 2,185,000.00 BGN and a next payment date of 10.04.2023. The second loan, 'LOAN 1', has a disbursed amount of 180,549.00 BGN and a next payment date of 10.04.2023. The 'Repayment' button is visible for LOAN 1.



The screenshot shows the 'Repayment' form for 'LOAN 1'. The form includes a 'FROM ACCOUNT' field with the value 'КОНСЕПТ ИНВЕСТ 2011 АД ГКК-РС ЛВ.БЕЗ МЕСЕЧ.ТАИ', a 'REPAYMENT AMOUNT' field, and a 'Pay' button. A warning message states: 'Dear customers, be aware that the repayment shall be visible on the next day.' The 'Pay' button is highlighted in blue.

**\*NB!** The button is missing for overdue loans and loans which cannot be processed via DSK Direct. The user must have active rights for the account used for the loan maintenance.

# Credit Accounts Reports\*

Loans menu > Reports tab



Go to the **Loans menu > tab Reports** to download a report for a selected loan and time period.

Each report can be downloaded as XML, Excel, Word or PDF by clicking the button Export to file.

\* The feature is only available in Bulgarian and if the session is in Bulgarian.

дск директ otp group СПРАВКИ ПРЕВОДИ ПРЕВОДИ ЧРЕЗ ФАЙЛ КАРТИ **КРЕДИТИ** КОМУНАЛНИ ПЛАЩАНИЯ ЗАЯВКИ ИЗВЕСТИЯ СМАРТ ПРИЛОЖЕНИЯ НАСТРОЙКИ

Текущи кредити Справки Гаранции и Акредитиви

Справки и извлечения ⚙️

Банков клиент Всички ▾

Кредитна сметка OVERDRAFT ▾

Вид справка Извлечения по кредитна сметка за период ▾

Извлечения по кредитна сметка за период  
Лихвен процент  
Лихвен лист  
Прогнозно дължимо плащане  
Лихвен лист - просрочени плащания

За период от 21.04.2023 до 21.04.2023

Към дата 21.04.2023

Експорт към файл Покажи

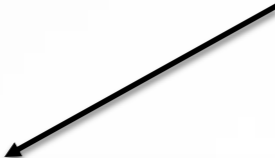


# Credit Accounts Reports

Loans menu > Reports tab



On the right you can take a look at a sample report for a selected time period as well as a credit account statement (Excel):



Дата на договора: 27.10.2014г.							
Годишен лихвен процент към: 21.04.2023г.							
Договорен размер на кредита: 193333.34 BGN							
За редовна главница: 4.798 %							
Краен срок:							
27.10.2023г.							
Дължими такси:							
Остатъчен размер главница към 1.1.2023 г.: 33333.50 BGN							
Остатъчен размер главница към 21.4.2023 г.: 20000.18 BGN							
Погасени суми за периода 1.1.2023 г. - 21.4.2023 г.							
Главница: 8463.17 BGN							
Редовна лихва: 451.80 BGN							
Такси:							
Общ размер: 8914.97 BGN							
Детайлна информация за вашите транзакции:							
Дата	Валюр	Транз.код	Дт/Кт	Основание	Сума	Салдо	Сметка
11.1.2023	11.1.2023	11	КТ	Плащане по заем	3461,94	30000,17	22133203
13.2.2023	13.2.2023	11	КТ	Плащане по заем	3457,73	26666,84	22133203
13.3.2023	13.3.2023	11	КТ	Плащане по заем	1897,35	24870,33	22133203
14.3.2023	14.3.2023	11	КТ	Погасяване на просрочен кредит	1538,10	23333,51	
13.4.2023	13.4.2023	11	КТ	Погасяване на просрочен кредит	3436,48	20000,18	

СПРАВКИ   ПРЕВОДИ   ПРЕВОДИ ЧРЕЗ ФАЙЛ   КАРТИ   **КРЕДИТИ**   КОМУНАЛНИ ПЛАЩАНИЯ   ЗАЯВКИ   ИЗВЕСТИЯ   СМАРТ ПРИЛОЖЕНИЯ

Текущи кредити
Справки
Гаранции и Акредитиви

Справки и извлечения

Банков клиент  ● За период от  до

Кредитна сметка  ○ Към дата

Вид справка

Експорт към файл Покажи

ДАТА НА ДОГОВОРА:

**27.10.2014г.**

ГОДИШЕН ЛИХВЕН ПРОЦЕНТ КЪМ:

**21.04.2023г.**

РАЗРЕШЕН РАЗМЕР НА КРЕДИТА:

**193333.34 BGN**

КРАЕН СРОК:

**27.10.2023г.**

ЗА РЕДОВНА ГЛАВНИЦА:

**4.798 %**

ЛИХВА ЗА ЗАБАВА:

РЕДОВНА ЛИХВА:

**30.65 BGN**

ПРОСРОЧЕНА ГЛАВНИЦА:

НАК. ЛИХВА ЗА ПРОСР. ГЛАВНИЦА:

ОСТАТЪЧЕН РАЗМЕР ГЛАВНИЦА КЪМ 1.1.2023 Г.:

**33333.50 BGN**

ОСТАТЪЧЕН РАЗМЕР ГЛАВНИЦА КЪМ 21.4.2023 Г.:

**20000.18 BGN**

Погасени суми за периода 1.1.2023 г. - 21.4.2023 г.

ГЛАВНИЦА:

**13333.32 BGN**

РЕДОВНА ЛИХВА:

**451.80 BGN**

ТАКСИ:

ОБЩ РАЗМЕР:

**13785.12 BGN**

ЛИХВА ЗА ЗАБАВА:

ПРОСРОЧЕНА ГЛАВНИЦА:

НАКАЗАТЕЛНА ЛИХВА ЗА ПРОСРОЧЕНА ЛИХВА:

НАКАЗАТЕЛНА ЛИХВА ЗА ПРОСР. ГЛАВНИЦА:

Детайлна информация за вашите транзакции:

ДАТА	ВАЛЮР	ТРАНЗ.КОД	ДТ/КТ	ОСНОВАНИЕ	СУМА	САЛДО	СМЕТКА
11.01.2023	11.01.2023	11	КТ	Плащане по заем	<b>30000.17</b>	<b>3461.94</b>	000000022133203
13.02.2023	13.02.2023	11	КТ	Плащане по заем	<b>26666.84</b>	<b>3457.73</b>	000000022133203
13.03.2023	13.03.2023	11	КТ	Плащане по заем	<b>24870.33</b>	<b>1897.35</b>	000000022133203
13.04.2023	13.04.2023	11	КТ	Погасяване на просрочен кредит	<b>20000.18</b>	<b>3436.48</b>	

# Loans

## Bank Guarantees and Letter of Credit

Go to the Guarantees and Letters of Credit tab in the **LOANS** menu.

**The company legal representatives and/or other authorized users** have access to this information.

**Templates** – different bank guarantees templates can be seen.

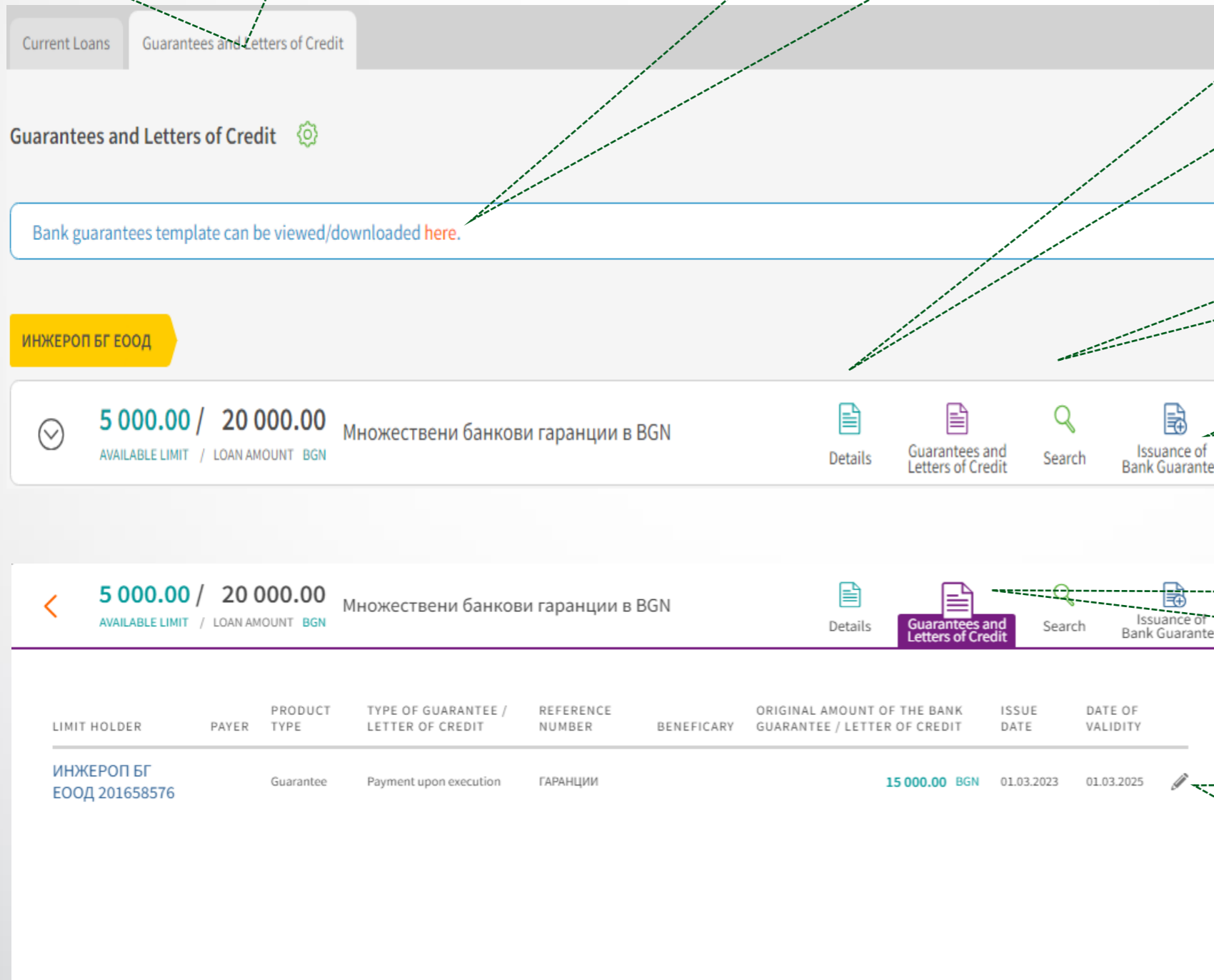
**Details** – provides information about the bank guarantee/letter of credit, account holder, loan amount, free limit, currency, and other details of the contract.

**Search** – filter by guarantee/letter of credit type, period of issuance/from-to/, amount, currency and validity.

**LG Issuance** – click the icon to open the form to issue a bank guarantee, similar to the one accessible from the tab New Request from the REQUESTS menu.

**Guarantees and Letters of Credit** – click it to display information about all guarantees and letters of credit related to a specific account.

**Guarantee (LG) Amendment** – click the pencil icon to open a form to amend a bank guarantee with the option to add a file.

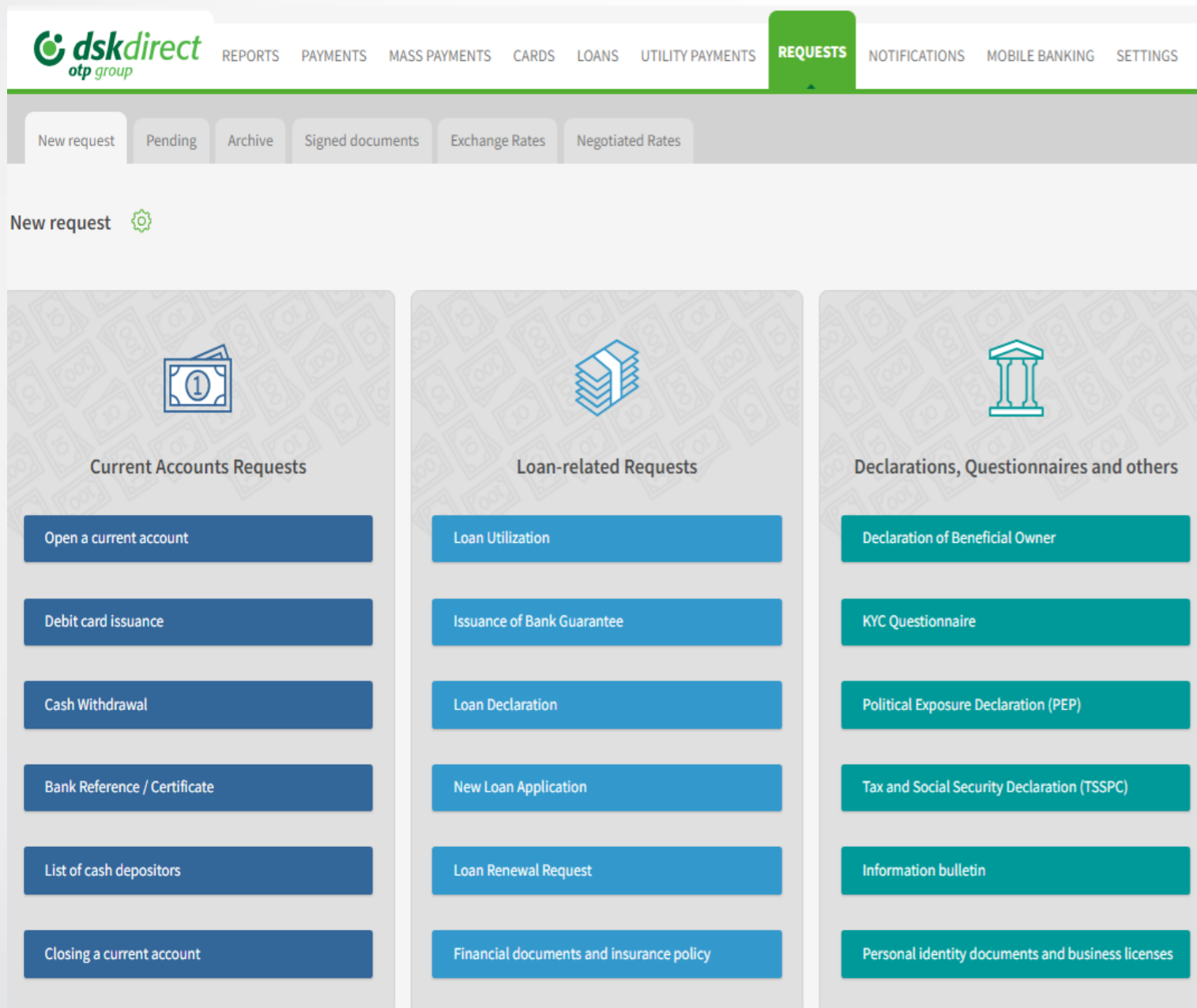


The screenshot shows the 'Guarantees and Letters of Credit' section for the company 'ИНЖЕРОП БГ ЕООД'. At the top, there are tabs for 'Current Loans' and 'Guarantees and Letters of Credit'. Below the tabs, there is a search bar with the text 'Bank guarantees template can be viewed/downloaded here.' and a gear icon. The main content area displays a summary card for 'Множествени банкови гаранции в BGN' with an available limit of 5 000.00 and a loan amount of 20 000.00. Below the summary card, there are four icons: 'Details', 'Guarantees and Letters of Credit', 'Search', and 'Issuance of Bank Guarantee'. The 'Guarantees and Letters of Credit' icon is highlighted. Below the icons, there is a table with the following columns: LIMIT HOLDER, PAYER, PRODUCT TYPE, TYPE OF GUARANTEE / LETTER OF CREDIT, REFERENCE NUMBER, BENEFICARY, ORIGINAL AMOUNT OF THE BANK GUARANTEE / LETTER OF CREDIT, ISSUE DATE, and DATE OF VALIDITY. The table contains one row of data for 'ИНЖЕРОП БГ ЕООД 201658576' with a guarantee type of 'Guarantee', 'Payment upon execution', and an amount of '15 000.00 BGN'.

LIMIT HOLDER	PAYER	PRODUCT TYPE	TYPE OF GUARANTEE / LETTER OF CREDIT	REFERENCE NUMBER	BENEFICARY	ORIGINAL AMOUNT OF THE BANK GUARANTEE / LETTER OF CREDIT	ISSUE DATE	DATE OF VALIDITY
ИНЖЕРОП БГ ЕООД 201658576		Guarantee	Payment upon execution	ГАРАНЦИИ		15 000.00 BGN	01.03.2023	01.03.2025

# Requests

You can submit a new online request from the **menu REQUESTS** > tab New Request.



The screenshot shows the 'dskdirect otp group' logo and navigation menu. The 'REQUESTS' tab is highlighted in green. Below the navigation bar, there are tabs for 'New request', 'Pending', 'Archive', 'Signed documents', 'Exchange Rates', and 'Negotiated Rates'. The 'New request' tab is active, showing a gear icon. The main content area is divided into three columns of request categories:

- Current Accounts Requests** (represented by a banknote icon):
  - Open a current account
  - Debit card issuance
  - Cash Withdrawal
  - Bank Reference / Certificate
  - List of cash depositors
  - Closing a current account
- Loan-related Requests** (represented by a stack of coins icon):
  - Loan Utilization
  - Issuance of Bank Guarantee
  - Loan Declaration
  - New Loan Application
  - Loan Renewal Request
  - Financial documents and insurance policy
- Declarations, Questionnaires and others** (represented by a classical building icon):
  - Declaration of Beneficial Owner
  - KYC Questionnaire
  - Political Exposure Declaration (PEP)
  - Tax and Social Security Declaration (TSSPC)
  - Information bulletin
  - Personal identity documents and business licenses

Click on the request you would like to submit:

- A form to fill in is generated, part of the client's data is filled in automatically
- You can add files
- You can save, send or cancel each request
- Users having a valid method of signing can send requests to the Bank.

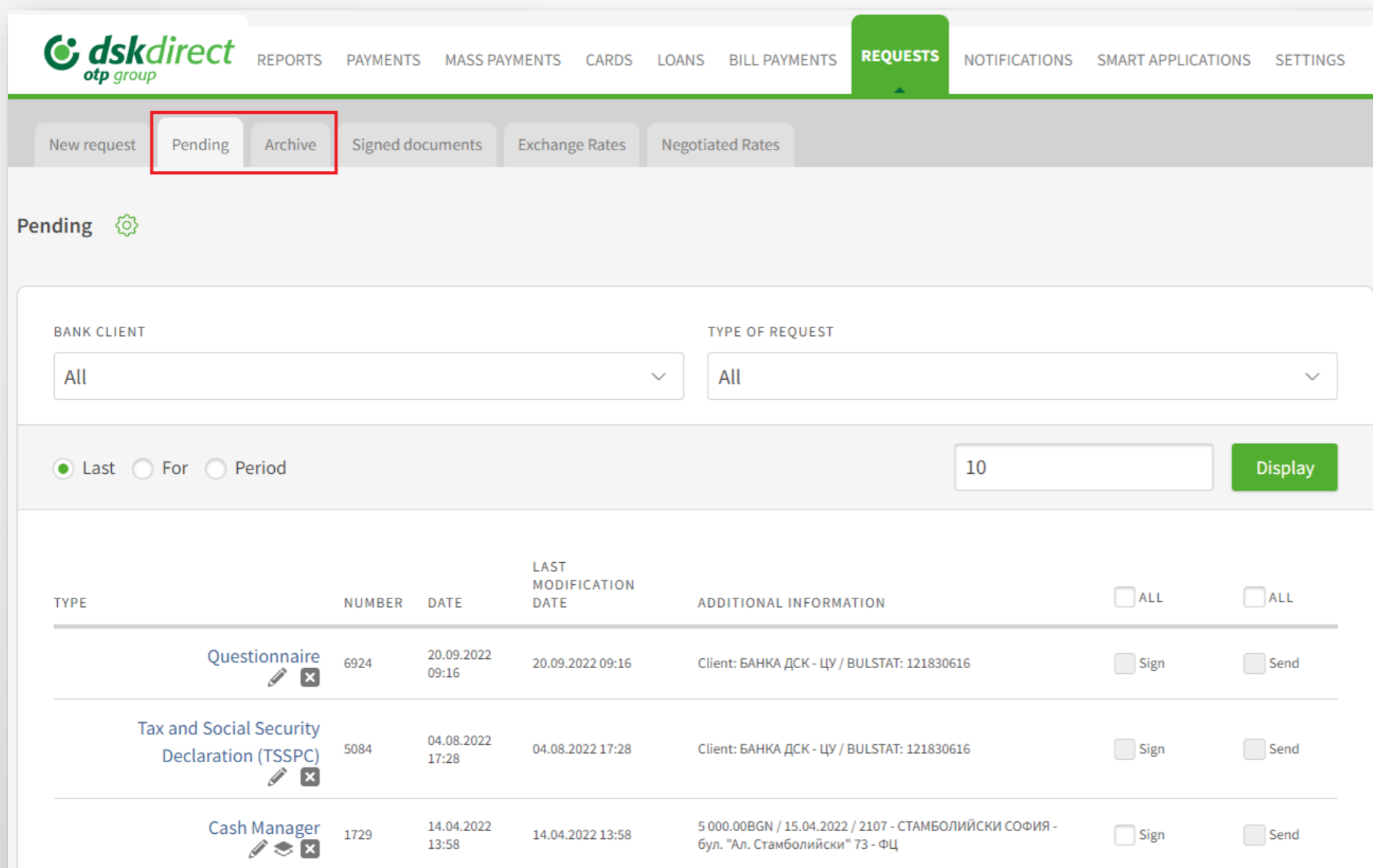
**NB!** Some of the online requests are processed during the Bank official working hours.

# Requests

## The Pending and Archive tabs

**The Pending tab** – Click the small icons to *edit, copy or cancel* requests already saved. From here you can also **sign** a certain n request and **send** it to the Bank.

**The Archive tab** – here you can see all successfully sent requests and their status. Search requests by bank client, type or status.



The screenshot shows the 'dskdirect' web application interface. The 'REQUESTS' tab is active in the top navigation bar. Below it, the 'Pending' tab is selected and highlighted with a red box. The main content area displays a list of pending requests with the following columns: TYPE, NUMBER, DATE, LAST MODIFICATION DATE, and ADDITIONAL INFORMATION. Each request row includes a 'Sign' button and a 'Send' button. The 'Questionnaire' request (number 6924) is the most recent, followed by 'Tax and Social Security Declaration (TSSPC)' (number 5084) and 'Cash Manager' (number 1729).

TYPE	NUMBER	DATE	LAST MODIFICATION DATE	ADDITIONAL INFORMATION	<input type="checkbox"/> ALL	<input type="checkbox"/> ALL
Questionnaire	6924	20.09.2022 09:16	20.09.2022 09:16	Client: БАНКА ДСК - ЦУ / BULSTAT: 121830616	<input type="checkbox"/> Sign	<input type="checkbox"/> Send
Tax and Social Security Declaration (TSSPC)	5084	04.08.2022 17:28	04.08.2022 17:28	Client: БАНКА ДСК - ЦУ / BULSTAT: 121830616	<input type="checkbox"/> Sign	<input type="checkbox"/> Send
Cash Manager	1729	14.04.2022 13:58	14.04.2022 13:58	5 000.00BGN / 15.04.2022 / 2107 - СТАМБОЛИЙСКИ СОФИЯ - бул. "Ал. Стамболийски" 73 - ФЦ	<input type="checkbox"/> Sign	<input type="checkbox"/> Send

# Open a current account

Go to the **menu REQUESTS** -> tab New request if you would like to open fully automatically an additional account. You can open up to 2 accounts at a time in the following currencies: **BGN, USD, EUR, GBP and CHF.**

## Step 1

In case you manage multiple bank clients, select the bank client/company for which you wish to open another current account. Click **Continue**.

## Step 2

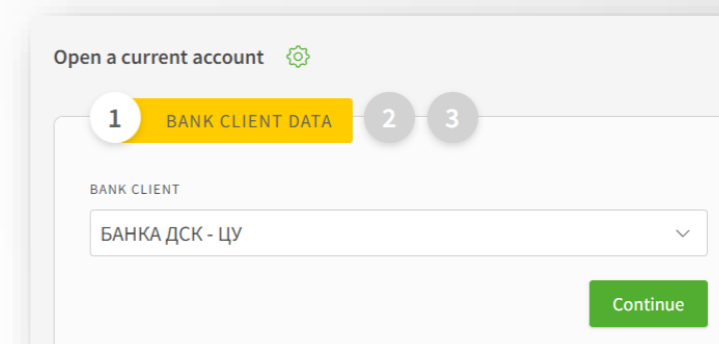
Select the currency out of 5 options: **BGN, EUR, USD, GBP, CHF.**


You can open up to 2 accounts in the same or different currencies. The servicing branch is selected by default. Tick all checkboxes for consent (accepting the Bank's Tariff, General Terms and Conditions, etc.) in order to continue.

**NB!** The request can be submitted only for existing DSK Bank clients by the legal company's representative(s) or users who were assigned the specific right ACCOUNTS AND CERTIFICATES, [see here.](#))

Certain kinds of companies (e.g., foreign or with foreigner representatives, with specific way of representation/registration, etc.) can also submit request which will be processed by DSK Bank employee.

If you are a new client to the Bank and wish to open an account, please visit the bank website: [Станете бизнес клиент на Банка ДСК онлайн \(dskbank.bg\)](http://dskbank.bg)



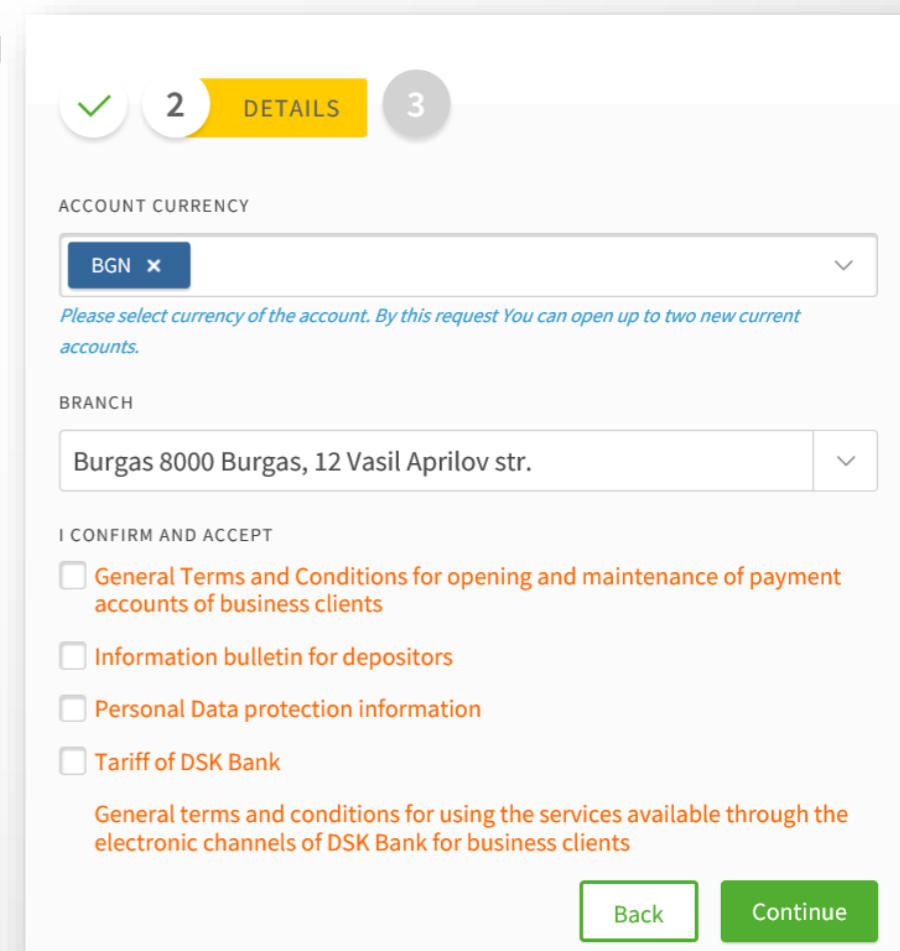
Open a current account 

1 **BANK CLIENT DATA** 2 3

BANK CLIENT

БАНКА ДСК - ЦУ

Continue



✓ 2 **DETAILS** 3

ACCOUNT CURRENCY

BGN x

Please select currency of the account. By this request You can open up to two new current accounts.

BRANCH

Burgas 8000 Burgas, 12 Vasil Aprilov str.

I CONFIRM AND ACCEPT

- General Terms and Conditions for opening and maintenance of payment accounts of business clients
- Information bulletin for depositors
- Personal Data protection information
- Tariff of DSK Bank

General terms and conditions for using the services available through the electronic channels of DSK Bank for business clients

Back Continue

# Open a current account

## Step 3

Before signing the client can download and preview the contract.

After signing the request\*, it will be saved in the tab Archive (menu REQUESTS).

The contract with generated IBAN can be downloaded from the tab Signed Documents (by clicking on the arrow) or from Archive - find the request, click on it, a window will pop up. At the bottom there is a link [Download PDF document](#).

The screenshot shows the 'dskdirect' web application interface. The top navigation bar includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'BILL PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. The 'REQUESTS' menu is active. Below the navigation bar, there are tabs for 'New request', 'Pending', 'Archive', 'Signed documents', 'Exchange Rates', and 'Negotiated Rates'. The 'Archive' tab is selected, and a settings gear icon is visible. The main content area shows a search filter for 'Open a current account' requests. The filter includes 'BANK CLIENT' (All), 'TYPE OF REQUEST' (Open a current account), and 'REQUEST STATUS' (All). There are also radio buttons for 'Last', 'For', and 'Period', and a 'Display' button with a count of '10'. Below the filter is a table with the following data:

TYPE	NUMBER	DATE	SEND DATE	ADDITIONAL INFORMATION	STATUS
<a href="#">Open a current account</a>	3136	27.09.2022 11:10	27.09.2022 11:12	Bank Client	Sent

The screenshot shows a 'DOCUMENTS' window with a yellow header and a '3' indicator. It contains a table with the following data:

	DATE
<a href="#">Current account contract</a>	27.09.2022

Below the table are input fields for 'SMS CODE' and 'PIN CODE', each with an information icon. At the bottom, there are buttons for 'Forgotten PIN' and 'OK'.

The screenshot shows a document details window with the following information:

DATE SIGNED	27.09.2022 11:12
USER NAME	ГЕОРГИ ПЕТРОВ КОЛЕВ
SENT DATE	27.09.2022 11:12
SENDER	ГЕОРГИ ПЕТРОВ КОЛЕВ

At the bottom, there is a 'Download PDF document' link and buttons for 'Print' and 'Close'.

The client can use the new account/accounts immediately\*\* (log off/in is necessary); the account will be listed in the menu **REPORTS > Account Balance**.

\*The request can be signed only by the company legal representative(s) or users who were assigned the specific right **ACCOUNTS AND CERTIFICATES**, [see here](#).

\*\* In some cases, after DSK employee processing

# Assigning rights to current accounts opened via DSK Direct

When opening an additional current account via DSK Direct, the rights assigned to it automatically, **only if** :

- A legal representative is opening the account, **AND**
- He/she is Bulgarian citizen, **AND**
- The company is Bulgarian, **AND**
- He/she can represent it independently.

When all conditions are met, the rights are as follows:

1. The legal representative who has opened the account always receives **an active access** (**Full active rights**), including when the legal representative has passive access or flexible rights to the other company accounts.  
**NB!** *The access to the other accounts of this user does not change.*
2. If there are other legal representatives (who did not take part in the account opening process), they receive they receive **passive** access.

**In all other cases, when the account opening is made by an authorized user with specific rights**, the account is enrolled automatically, and the legal representatives receive **passive** access.

In order to change the above rights assigned, a request must be filled via DSK Direct in [User right menu](#) or in an office.

# Debit Card Issuance

## Step 1 – Fill in the form

From the **menu Requests > New Request**, click the button Debit Card Issuance to open the form. Select card type, design, standard/express issuance, the branch for card delivery, etc.

## Step 2 – Sign the request

After filling in the form, you can preview the contract before signing it. Click Send in order to sent the request to the Bank for processing.

The request is electronically signed on both sides (the Bank and client) and is available for reference under the Archive tab.

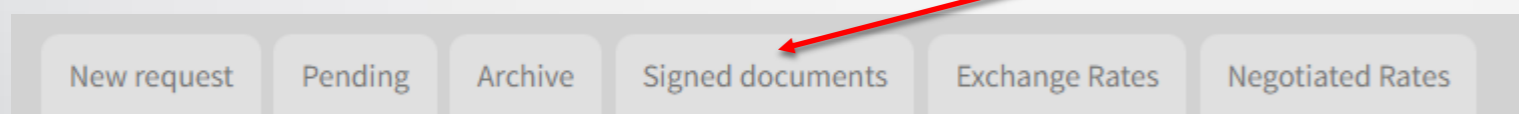
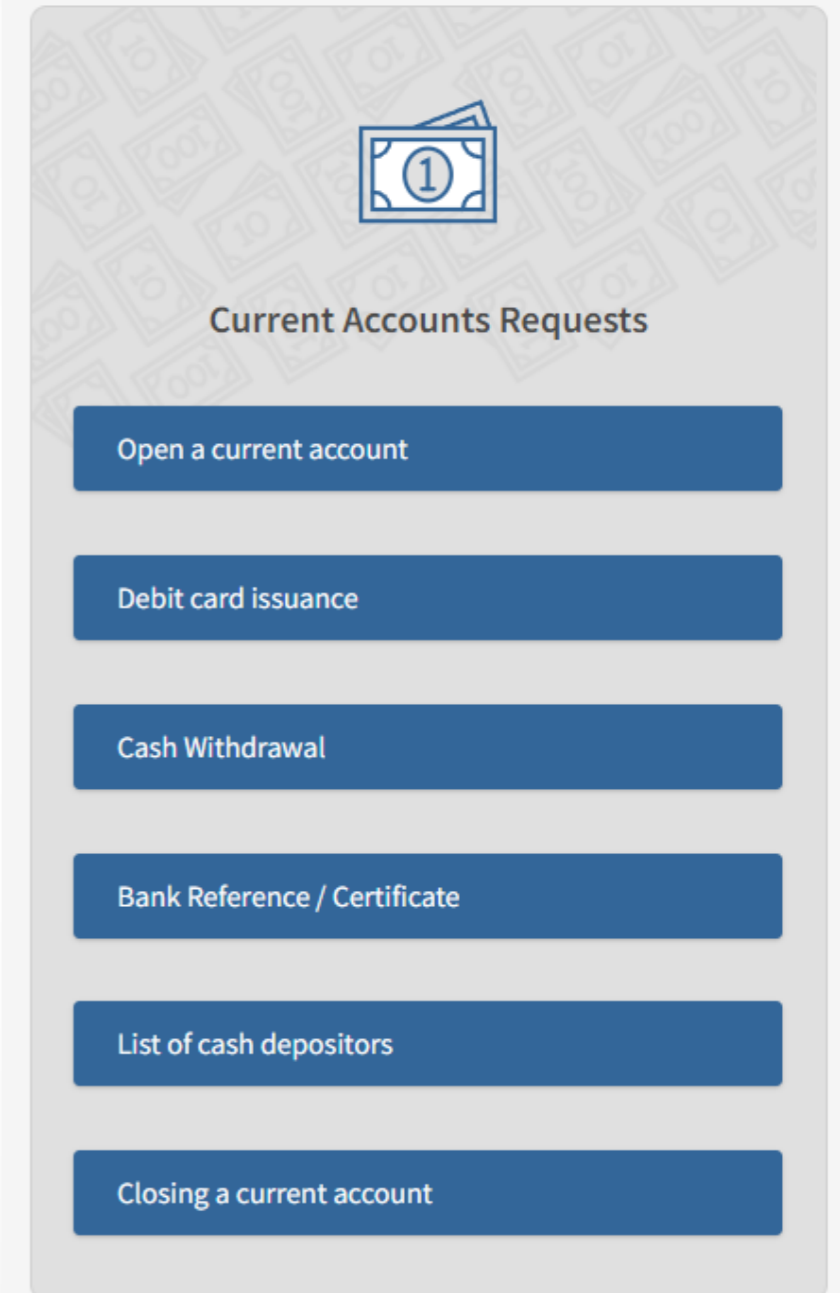
**NB!** The request has to be signed by the company legal representative(s) or a user assigned the specific right DEBIT CARDS, [see here](#).

The cardholder, by default, is the user logged into the e-banking DSK Direct, but can be changed with other individual, who is DSK bank client.

Certain kinds of companies (e.g., foreign or with foreigner representatives, with specific way of representation/registration, etc.) can also submit request which will be processed by DSK Bank employee.

## Step 3 - Agreement

The agreement is available in the Archive tab and Signed Documents.





# Debit Card Issuance – Card Account

## Issuing a debit card with opening an account for e-money (card account)

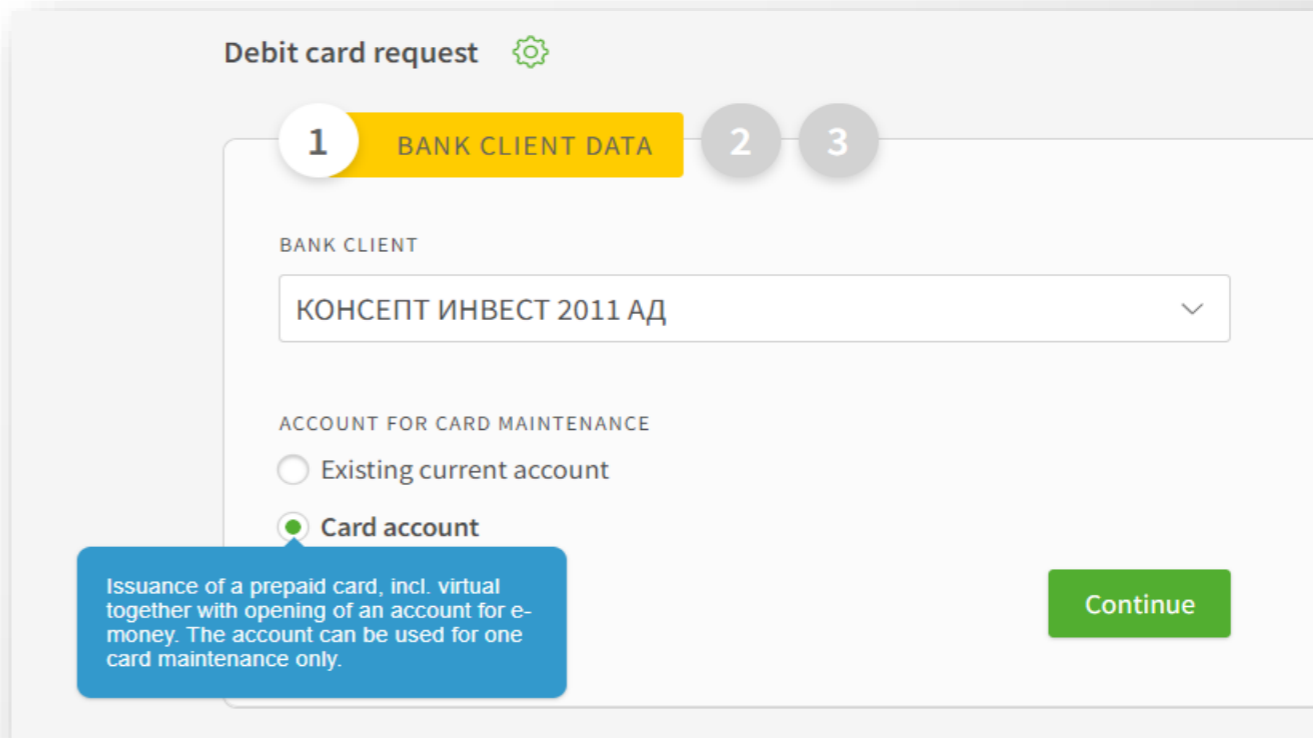
The steps to issue this card are the same as making a request for debit card issuance to an existing current account.


**Only one card can be issued for one e-money account, which could be funded from another active account of the client of his/her choice.**

This product is convenient for clients who want to separate card-related operations from other cash flows in order to have better visibility and more security.

Submitting this request will open a new account of the requested type and will issue a debit card fully automatically\*

After signing the request it will be saved under the Archive tab, menu REQUESTS.



Debit card request 

1 BANK CLIENT DATA 2 3

BANK CLIENT

КОНСЕПТ ИНВЕСТ 2011 АД

ACCOUNT FOR CARD MAINTENANCE

Existing current account

Card account

Issuance of a prepaid card, incl. virtual together with opening of an account for e-money. The account can be used for one card maintenance only.

Continue

\* In some cases, after DSK employee processing

# Cash Withdrawal Request

From the **REQUESTS** menu -> **New request** you can submit a cash withdrawal request for amounts above 2 000 BGN or the equivalent in other currencies.

Fill in the form:

- **Branch** – the branch of DSK Bank where you would like to take the requested amount;
- **Client** – in case you have BSSON access, please select which company you want to withdraw money for;
- **Account** – the account, from which you want the amount to be withdrawn.

By clicking the **Send** button you will submit the request to the Bank for further processing.

**NB!** In case the amount has been requested but not withdrawn you are going to be charged according to the Bank Tariff.

### Cash Withdrawal

BRANCH  
3031 BURGAS - Lazur bl. 152 - Private Banking Center

CLIENT  
DSK BANK

EGN/BULSTAT  
121830616

ACCOUNT

AMOUNT/CURRENCY  
5000 EUR

EXECUTION DATE  
27.04.2022

MOBILE PHONE NUMBER  
+359885505885

Acceptable requests for withdrawal are only those above 2000 BGN/ 1000 EUR or its equivalent in other currencies.  
Cash withdrawal requests with an execution date the following working day are accepted until 14:00h.

According to the Bank Tariff, in case of sent requests, but non-withdrawn amounts, a fee is applied that will be automatically charged from the abovementioned account.

Cancel Send

# Bank Reference/Certificate

You can start the request from the **Menu Requests > New Request**.

## Step 1

Select the bank client, document type and language (Bulgarian or English), as well as the details you would like to be included in the bank certificate by clicking one or more checkboxes.

**You will see the applicable fee for each option when you mouse over it.**

## Step 2

You can save the request (click the button Save) in the Pending tab or send the request to the Bank by clicking the **Send** button.

**NB!** The request can be signed by the company legal representative OR a user who has the specific right **ACCOUNTS AND CERTIFICATES**, [see here](#).

## Step 3

The document is immediately generated and can be downloaded as a PDF file from the menu REQUESTS (the Archive tab) and from the tab Signed Documents.

Bank Reference / Certificate
✕

**BANK CLIENT**

ИПСОС ЕООД

**UIC/BULSTAT**  
130453623

**DOCUMENT TYPE**

Bank Certificate

Bank Reference

**DOCUMENT LANGUAGE**

Bulgarian

English

**DETAILS OF THE REQUESTED INFORMATION**

Since when the relationship with the bank dates \ Date of first account opening of the client

Existing bank accounts

Balance on current account/s

Fee - 36.00 BGN / 18.41 EUR

Credit turnover on the bank accounts

Granted loans, issued bank guarantees

Detailed description of current loan agreements

Detailed description of issued bank guarantees/letters of credit

Existing distrains

**Document template**

**THE DOCUMENT IS ISSUED**

To whom it may concern

Please specify

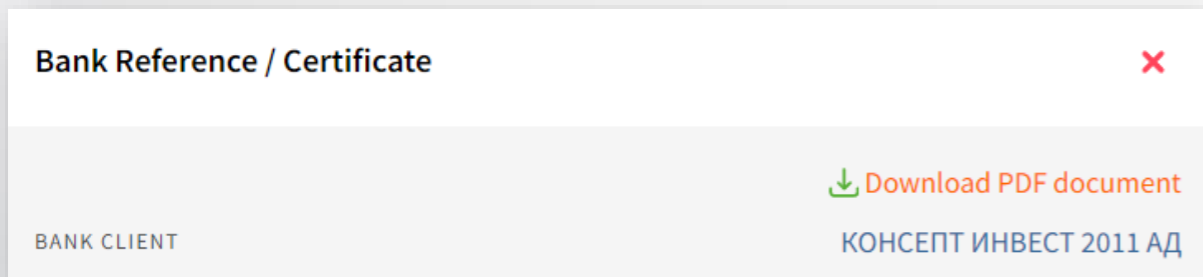
**CLIENT'S ACCOUNT TO BE CHARGED**

Choose

Cancel

Save

Send



*If you wish to preview the document before signing it and sending it to the Bank you can do so by clicking the link Document template.*

# Cash Depositors' List

You can make the request from the menu **Requests > New request > List of cash depositors**.

The request allows you to create/submit lists with authorized users (employees, cashiers, couriers, representatives, etc.) who have the right to deposit funds into the company account (and not be charged as third parties).

**NB!** The request can be created by every user, but it can be signed only by the legal representatives or authorized users who are assigned with the specific right ACCOUNTS AND CERTIFICATES, [see here](#).


You can download the list as a PDF file from the tab Archive, as well as from the tab Signed Documents.

You can save the request in the Pending tab by clicking the button Save.

The most up-to-date list is the last list you sent to the Bank.

Each client can quickly and easily update the latest list – go to tab Archive (menu Requests), select the list and click the icon Copy.

Add or delete employees and resend the list to the Bank.

TYPE	NUMBER	DATE
List of cash depositors 	3550	10.02.2023 15:43

### List of cash depositors ✕

BANK CLIENT

CHOOSE SIGNATORY

---

A list of employees who are authorized to deposit funds on all company accounts

Name <input type="text"/>	PIN <input type="text"/>	City/Village <input type="text" value="All"/>	<input type="button" value="Delete"/>
------------------------------	-----------------------------	--	---------------------------------------

# Closing a current account

You can start the requests from the **menu Requests > New request**.

The request allows users (company legal representatives or users having the specific right ACCOUNTS AND CERTIFICATES) to close an account and select the account to which the balance will be transferred (the account to be closed cannot be the last one of the client).

**NB!** The request can be created by every user, but it can be signed only by the legal representatives or authorized users who are assigned with the specific right **ACCOUNTS AND CERTIFICATES**, [see here](#).

Click the **Save** button to save the request in the Pending tab.

**NB!**

By submitting this request you only express the desire to close one of your current accounts.

The request will **not** automatically close the account – the account will be closed only after the Bank has performed all necessary checks.

### Closing a current account ✕

**BANK CLIENT**

КОНЦЕПТ ИНВЕСТ 2011 АД ▼

**UIC/BULSTAT**

201485313

**ACCOUNT TO BE CLOSED**

Choose ▼

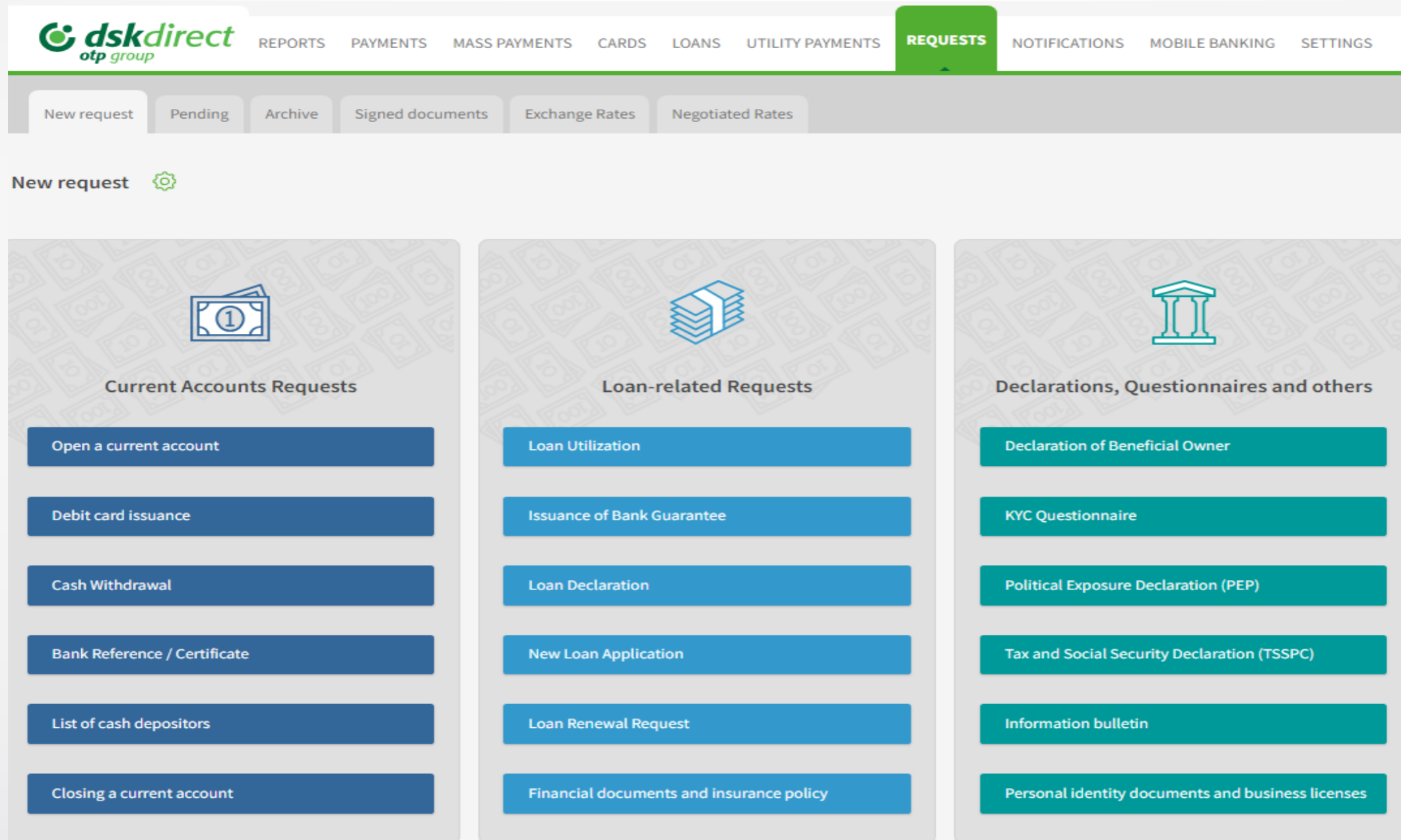
**BALANCE TO BE TRANSFERRED TO**

Choose ▼

Cancel Save Send

# Loan Utilization Request

Go to the menu **REQUESTS > New request > Loan Utilization** to submit a request to utilize a certain amount from an existing loan.



The screenshot displays the DSK Direct web interface. At the top, the navigation menu includes: dskdirect otp group, REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, UTILITY PAYMENTS, **REQUESTS**, NOTIFICATIONS, MOBILE BANKING, and SETTINGS. Below the navigation bar, there are tabs for: New request, Pending, Archive, Signed documents, Exchange Rates, and Negotiated Rates. The 'New request' tab is active, showing a gear icon. The main content area is divided into three columns:

- Current Accounts Requests** (with a banknote icon):
  - Open a current account
  - Debit card issuance
  - Cash Withdrawal
  - Bank Reference / Certificate
  - List of cash depositors
  - Closing a current account
- Loan-related Requests** (with a stack of coins icon):
  - Loan Utilization**
  - Issuance of Bank Guarantee
  - Loan Declaration
  - New Loan Application
  - Loan Renewal Request
  - Financial documents and insurance policy
- Declarations, Questionnaires and others** (with a classical building icon):
  - Declaration of Beneficial Owner
  - KYC Questionnaire
  - Political Exposure Declaration (PEP)
  - Tax and Social Security Declaration (TSSPC)
  - Information bulletin
  - Personal identity documents and business licenses

**NB!** Online Loan Utilization requests can be submitted only by the company legal representative with active access to DSK Direct or users who were assigned the specific right **EXISTING CREDIT FACILITIES**, [see here](#).

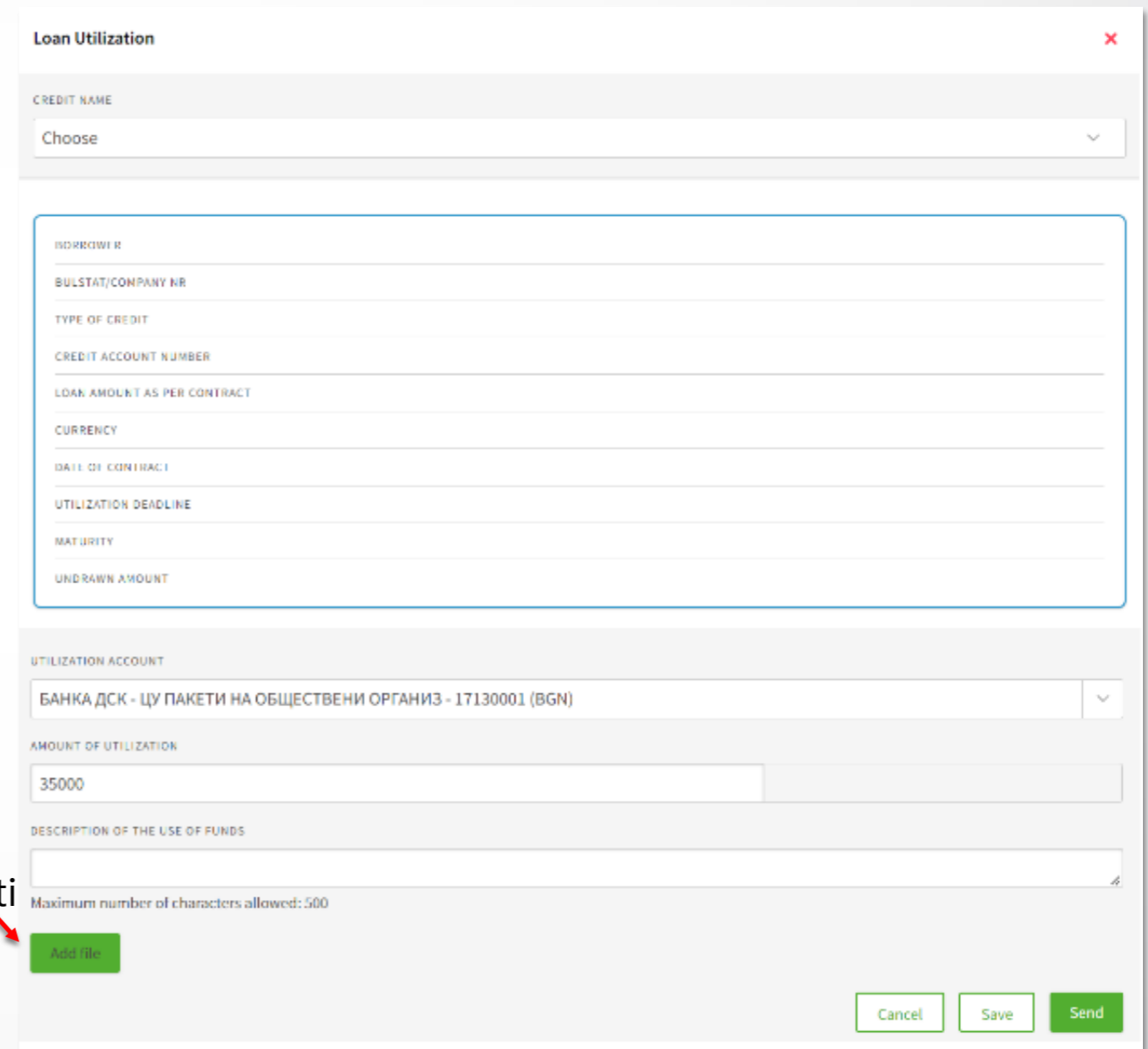
# Loan Utilization Form

- **Credit Name** – select the loan you want to utilize (below you will see the parameters of the specific product)
- **Utilization Account** – select the account you want the money to enter
- **Amount of utilization in the loan currency**
- **Description of the use of funds** – provide details for loans with intended purpose

## The ,Add file' button

Click the button to add up to 10 PDF files, each up to 3 MB (e.g. Documents proof of expenses and/or others related to the execution of special terms for the loan utilization)

\*You can upload more than one invoice in a single file.



The screenshot shows a web form titled "Loan Utilization" with a close button (X) in the top right corner. The form is divided into several sections:

- CREDIT NAME:** A dropdown menu with "Choose" selected.
- DETAILS:** A large text area containing the following fields:
  - ID/KOVIK R
  - BULSTAT/COMPANY NR
  - TYPE OF CREDIT
  - CREDIT ACCOUNT NUMBER
  - LOAN AMOUNT AS PER CONTRACT
  - CURRENCY
  - DATE OF CONTRACT
  - UTILIZATION DEADLINE
  - MATURITY
  - UNDRAWN AMOUNT
- UTILIZATION ACCOUNT:** A dropdown menu with "БАНКА ДСК - ЦУ ПАКЕТИ НА ОБЩЕСТВЕНИ ОРГАНИЗ - 17130001 (BGN)" selected.
- AMOUNT OF UTILIZATION:** A text input field containing "35000".
- DESCRIPTION OF THE USE OF FUNDS:** A text input field with a note "Maximum number of characters allowed: 500".
- Buttons:** A green "Add file" button is located below the description field. At the bottom right, there are three buttons: "Cancel", "Save", and "Send".

# Cancel, Save and Send Requests

After filling in the details you can (click the relevant button):

- **Cancel** – cancel the request and go back to the **„New request‘ tab**
- **Save** – save the request under the **„Pending‘ tab** – the request can be signed later by the company legal representative
- **Send** – send the request to the Bank after signing it with your chosen method of signing.

UTILIZATION ACCOUNT

Choose

AMOUNT OF UTILIZATION

BGN

DESCRIPTION OF THE USE OF FUNDS

Maximum number of characters allowed: 500

Add file

Cancel Save Send



# Pending tab

# Archive tab

## The pending tab

The loan requests not sent are saved under the **Pending tab**. You can filter the type of request to be displayed on screen from the dropdown TYPE OF REQUEST.

You can choose which requests to be displayed: the last /x/number of requests, requests up to a certain date or for a specific period of time.

Sign the request with your chosen signature method /SMS and PIN code or mToken/. Then tick the Sign checkbox to send the request to the Bank.

## The Archive tab

When selecting *TYPE OF REQUEST – Loan Utilization* the following information is displayed:

- A list with sent requests
- Request number
- Date of submission
- Send Date
- Status of each request

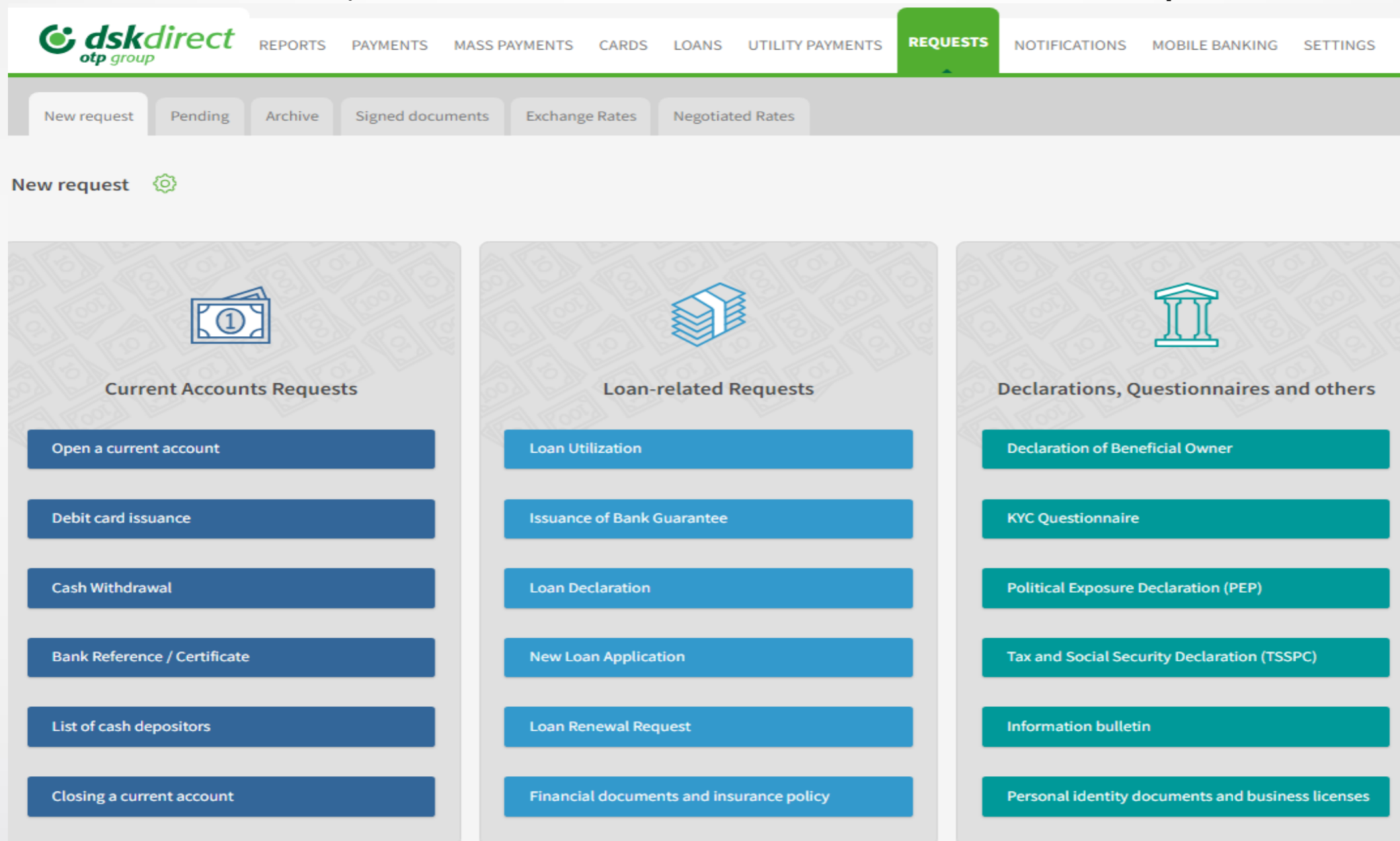
TYPE	NUMBER	DATE	LAST MODIFICATION DATE	ADDITIONAL INFORMATION	ALL	ALL
Loan Utilization	2055	14.03.2022 16:24	14.03.2022 16:24	Loan : МОРТА СМЕТКА 2 , 27839828 / Utilization : 1 111.00BGN	<input type="checkbox"/> Sign	<input type="checkbox"/> Send
Loan Utilization	1987	28.02.2022 13:27	28.02.2022 13:27	Loan : СТАНДАРТ.ГЕОРГИЕВА , 25385992 / Utilization : 11 111.00BGN	<input type="checkbox"/> Sign	<input type="checkbox"/> Send
Loan Utilization	1759	26.01.2022 11:34	26.01.2022 11:34	Loan : СТАНДАРТ.ПР.НЕОБ.ОВЪРД.МСП ЛВ-28102016 , 25385992 / Utilization : 154.00BGN	<input type="checkbox"/> Sign	<input type="checkbox"/> Send

TYPE	NUMBER	DATE	SEND DATE	ADDITION	STATUS
Loan Utilization	2153	20.04.2022 10:07	20.04.2022 10:09	Loan : СТАНДАРТ.ГЕОРГИЕВА , 25385992 / Utilization : 2 222.00BGN	Sent
Loan Utilization	2114	08.04.2022 12:08	08.04.2022 12:08	Loan : СТАНДАРТ.ПР.НЕОБ.ОВЪРД.МСП ЛВ-28102016 , 25385992 / Utilization : 1 000.00BGN	Sent
Loan Utilization	2056	14.03.2022 16:24	14.03.2022 16:25	Loan : КРЕД.ЛИНИЯ , 26042122 / Utilization : 123.00BGN	Sent

# Bank Guarantee Issuance

# Bank Guarantee Amendment

Bank Guarantee Issuance requests can be submitted via the **REQUESTS** menu -> **New Request**



The screenshot displays the DSK Direct web interface. At the top, the navigation menu includes: dskdirect otp group, REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, UTILITY PAYMENTS, **REQUESTS**, NOTIFICATIONS, MOBILE BANKING, and SETTINGS. Below the navigation menu, there is a sub-menu for 'New request' with options: New request, Pending, Archive, Signed documents, Exchange Rates, and Negotiated Rates. The main content area is titled 'New request' with a gear icon. It is divided into three columns:

- Current Accounts Requests** (represented by a banknote icon):
  - Open a current account
  - Debit card issuance
  - Cash Withdrawal
  - Bank Reference / Certificate
  - List of cash depositors
  - Closing a current account
- Loan-related Requests** (represented by a stack of money icon):
  - Loan Utilization
  - Issuance of Bank Guarantee
  - Loan Declaration
  - New Loan Application
  - Loan Renewal Request
  - Financial documents and insurance policy
- Declarations, Questionnaires and others** (represented by a classical building icon):
  - Declaration of Beneficial Owner
  - KYC Questionnaire
  - Political Exposure Declaration (PEP)
  - Tax and Social Security Declaration (TSSPC)
  - Information bulletin
  - Personal identity documents and business licenses

**NB!** These requests can be submitted by company legal representatives with an active access to DSK Direct or users assigned the specific right **NEW CREDIT FACILITIES** (Bank Guarantee Issuance) and **EXISTING CREDIT FACILITIES** (Bank Guarantee Amendment), [see here](#).

# Bank Guarantee Issuance Form



In the **Issuance of Bank Guarantee** form you should fill in the following details:

## - Bank Client

## - Ordering Party

In case you have BSSON, select 'Other' and type in the company name and BULSTAT.

## - Approved Loan Limits

From the dropdown menu, select which existing limit you want to issue the new bank guarantee from.

## - Beneficiary information

### Issuance of Bank Guarantee ✕

BANK CLIENT / CREDIT LIMIT HOLDER

ИНЖЕРОП БГ ЕООД

UIC/BULSTAT

201658576

ORDERING PARTY

ИНЖЕРОП БГ ЕООД 201658576

Other

APPROVED LOAN LIMITS

Множествени банкови гаранции в BGN, 20 000.00

UTILIZED AMOUNT	15 000.00
AVAILABLE LIMIT	5 000.00
CREDIT LIMIT ACCOUNT DATE	01.03.2023
CONTRACT END DATE	01.03.2025

UIC/BULSTAT

BENEFICIARY NAME

BENEFICIARY COUNTRY

BULGARIA

# Bank Guarantee Issuance Form

- **LG specifics – type, currency, amount and dates;**

- **Bank Guarantee Text – bank template or attached template**

*The document must be a PDF file up to 3 MB.*

- **Choose a current account from which the fees will be Collected**

- **Method of issuance – On paper or via SWIFT**

BANK GUARANTEE AMOUNT / CCY

Select ▼

ENTRY DATE

VALIDITY DATE

BANK GUARANTEE TYPES

Select ▼

BANK GUARANTEE TEXT

Bank template

Attached template

INSTRUCTIONS TO THE TEXT OR DATE OF ISSUANCE

Maximum number of characters allowed: 1000

CHOOSE A CURRENT ACCOUNT FOR FEES

Own account

Other account

METHOD OF ISSUANCE

Paper

SWIFT

# The Pending tab

Go to the **REQUESTS** menu -> the **Pending tab** to view all requests that have been created but not sent to the Bank.

You can also sign and send a certain request from this tab, too.

Moreover, you can click the small icons under a specific request in order to:

- edit,
- copy or
- cancel a request.

The screenshot shows the 'dskdirect' web interface. The top navigation bar includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'UTILITY PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'MOBILE BANKING', and 'SETTINGS'. The 'REQUESTS' menu is active, and the 'Pending' tab is selected. Below the navigation bar, there are filters for 'New request', 'Pending', 'Archive', 'Signed documents', 'Exchange Rates', and 'Negotiated Rates'. The 'Pending' tab is highlighted. Below the filters, there are two dropdown menus: 'BANK CLIENT' (set to 'All') and 'TYPE OF REQUEST' (set to 'Issuance of Bank Guarantee'). Below these are radio buttons for 'Last', 'For', and 'Period', a text input field with '10', and a 'Display' button. Below the filters is a table with the following columns: TYPE, NUMBER, DATE, LAST MODIFICATION DATE, and ADDITIONAL INFORMATION. The table contains one row with the following data: TYPE: Issuance of Bank Guarantee, NUMBER: 3914, DATE: 11.07.2023 15:00, LAST MODIFICATION DATE: 11.07.2023 15:00, and ADDITIONAL INFORMATION: Amount: 123.00BGN / Beneficiary: tfdxbc, BULGARIA / Guarantee: Advance Payment / Bank template / Limit: Множествени банкови гаранции в BGN. Below the table, there are checkboxes for 'ALL' and 'ALL' in the first two columns, and checkboxes for 'Sign' and 'Send' in the last two columns. A red arrow points from the text 'cancel a request.' to the 'X' icon in the table row for 'Issuance of Bank Guarantee'.

TYPE	NUMBER	DATE	LAST MODIFICATION DATE	ADDITIONAL INFORMATION	<input type="checkbox"/> ALL	<input type="checkbox"/> ALL
Issuance of Bank Guarantee	3914	11.07.2023 15:00	11.07.2023 15:00	Amount: 123.00BGN / Beneficiary: tfdxbc, BULGARIA / Guarantee: Advance Payment / Bank template / Limit: Множествени банкови гаранции в BGN	<input type="checkbox"/> Sign	<input type="checkbox"/> Send

# The Archive tab

All requests that have been signed and sent to the Bank are available under the Archive tab.

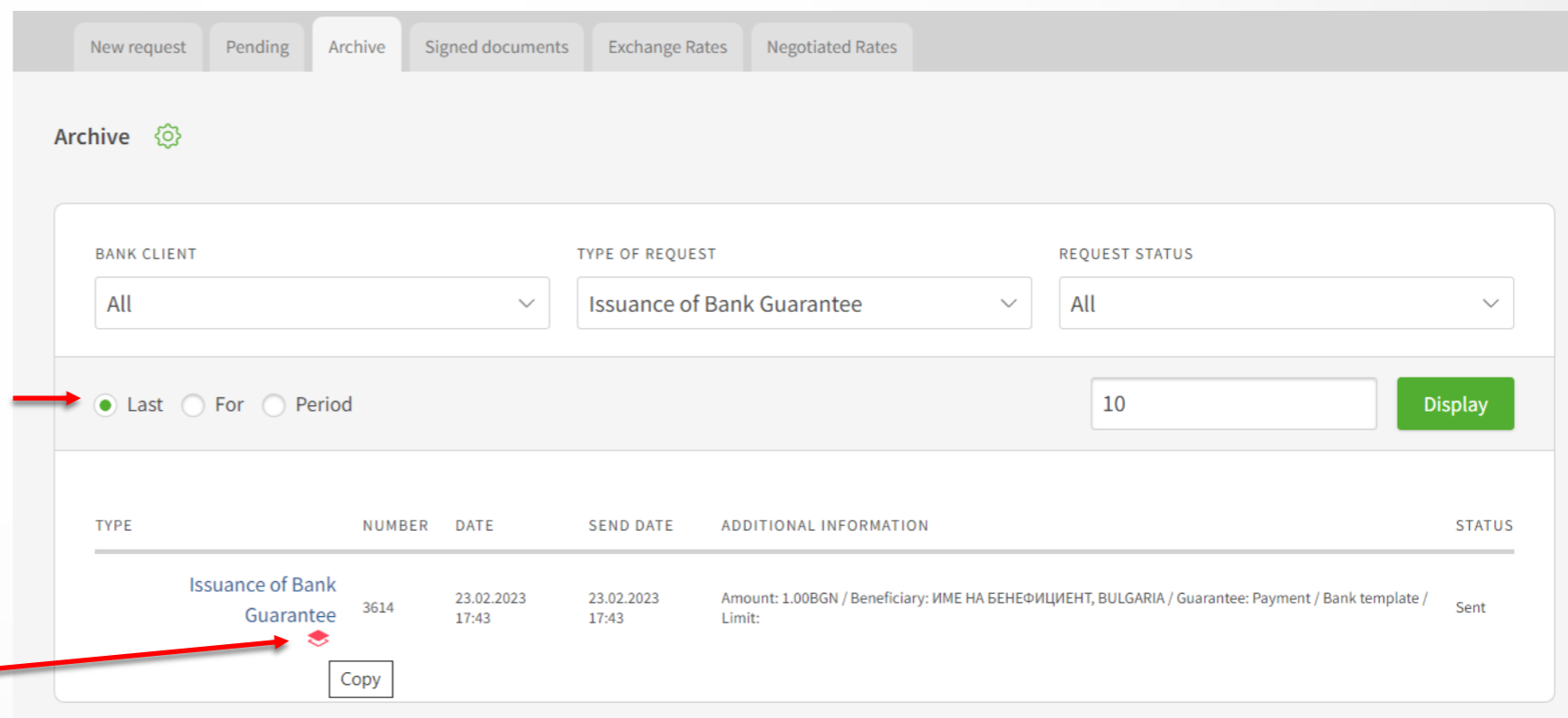
Select *Issuance of Bank Guarantee* from the TYPE OF REQUEST dropdown menu to view the following:

- All requests for Issuance of Bank Guarantee
- Number of the request
- Date of creating the request
- Send Date
- Status of the request

You can select which requests to view:

- the last /x/ number of requests
- all requests up to a certain date or
- requests sent within a specific period of time.

To make a similar request, click Copy.



TYPE	NUMBER	DATE	SEND DATE	ADDITIONAL INFORMATION	STATUS
Issuance of Bank Guarantee	3614	23.02.2023 17:43	23.02.2023 17:43	Amount: 1.00BGN / Beneficiary: ИМЕ НА БЕНЕФИЦИЕНТ, BULGARIA / Guarantee: Payment / Bank template / Limit:	Sent

# Bank Guarantee Amendment Form



A new window opens to make amendments to a bank guarantee.

The details you can edit are the following:

- Bank Guarantee Amount
- Validity Date – click to open a calendar and select another date
- Bank Guarantee Text – select between:  
*Bank Template or Attached Template*

Choose a current account from which the fees will be collected.

After making the changes you can finalize the request by clicking on:

- Cancel – cancelled requests are not saved
- Save – the request is saved in the ‚Pending‘ tab
- Send – the request is sent to the Bank

All Bank Guarantees requests which have been signed and sent are available under the Archive tab in the REQUESTS menu.

The screenshot shows a web form titled "Bank Guarantee Amendment" with a close button (X) in the top right corner. The form contains several sections:

- REFERENCE NUMBER / ГАРАНЦИИ:** A text input field containing "ИНЖЕРОП БГ ЕООД 201658576".
- BANK CLIENT / CREDIT LIMIT HOLDER:** A text input field containing "ИНЖЕРОП БГ ЕООД 201658576".
- BANK GUARANTEE AMOUNT / CCY:** A table with two columns. The first column contains "15000" and the second column contains "BGN".
- ENTRY DATE:** A text input field containing "01.03.2023". Below it is a blue-bordered box with the text: "If the date is not specified, the change enters into force on the date of issuance of the guarantee."
- VALIDITY DATE:** A text input field containing "01.03.2025".
- DESCRIPTION / CHANGE IN BANK GUARANTEE:** Radio buttons for "Bank template" (selected) and "Attached template".
- DESCRIPTION OF THE CHANGES IN THE TEXT:** A text input field with a character limit of 1000.
- INSTRUCTIONS TO THE TEXT OR DATE OF ISSUANCE:** A text input field with a character limit of 1000.
- CHOOSE A CURRENT ACCOUNT FOR FEES:** Radio buttons for "Own account" and "Other account".

At the bottom of the form, there is a green "Add file" button and three buttons: "Cancel", "Save", and "Send".

# Financial documents and insurance policies

Requests for financial documents and insurance policies upload in **REQUESTS -> New request.**

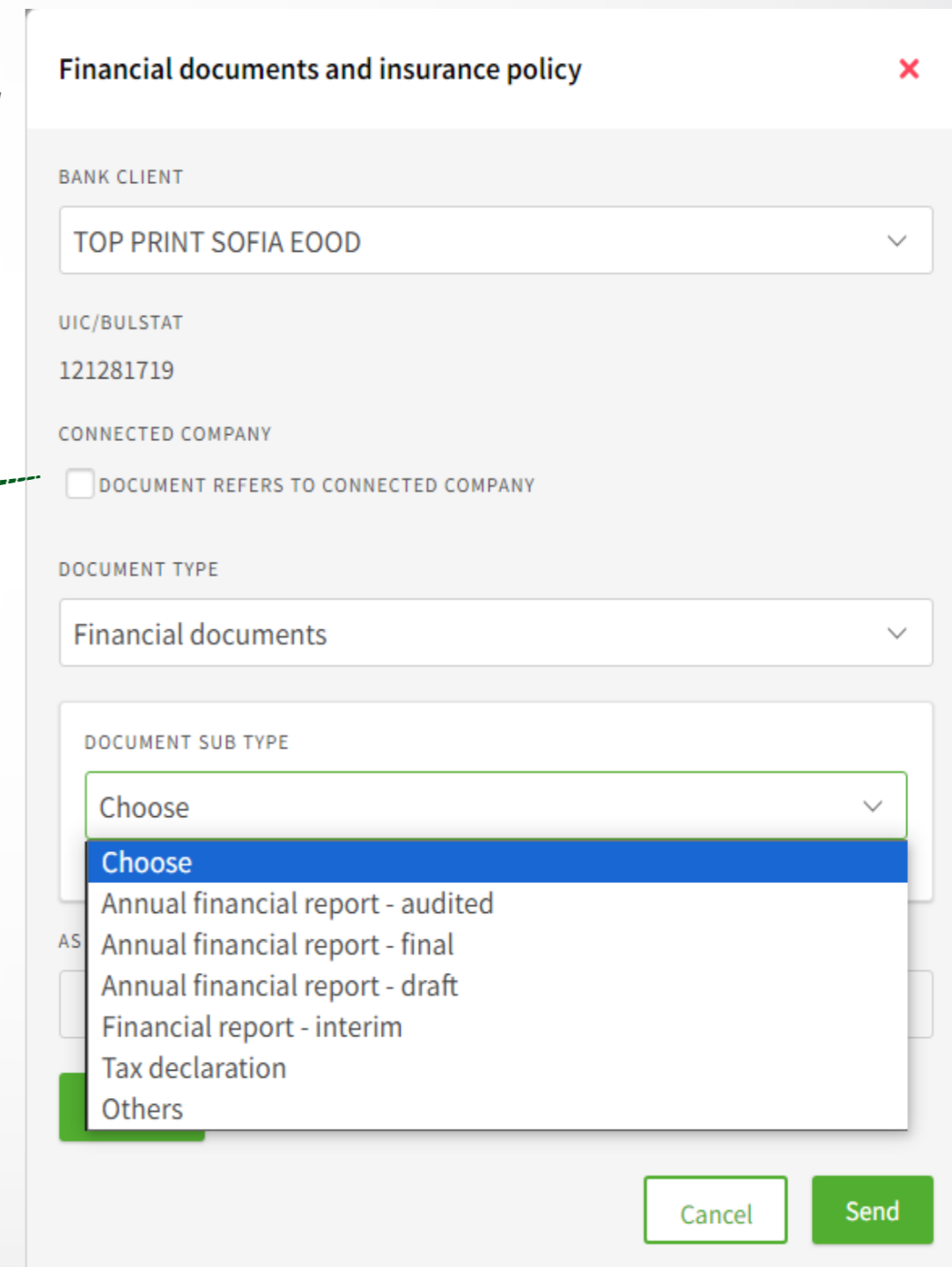
**Different types of financial documents, tax declarations and insurance policies, incl. proofs of payment for insurance premiums is available.**

*Possible document's formats are:*

*pdf, jpg, jpeg, png, doc, xls, docx, xlsx, bmp, tiff, less than 10 MB.*

**Documents upload is possible for the bank client or for other connected company.**

**NB!** The feature is only available for clients using loans.



The screenshot shows a web form titled "Financial documents and insurance policy" with a red close button in the top right corner. The form contains several sections:

- BANK CLIENT:** A dropdown menu with "TOP PRINT SOFIA EOOD" selected.
- UIC/BULSTAT:** A text field containing "121281719".
- CONNECTED COMPANY:** A checkbox labeled "DOCUMENT REFERS TO CONNECTED COMPANY" which is currently unchecked.
- DOCUMENT TYPE:** A dropdown menu with "Financial documents" selected.
- DOCUMENT SUB TYPE:** A dropdown menu with "Choose" selected. A list of options is visible below it:
  - Choose
  - Annual financial report - audited
  - Annual financial report - final
  - Annual financial report - draft
  - Financial report - interim
  - Tax declaration
  - Others

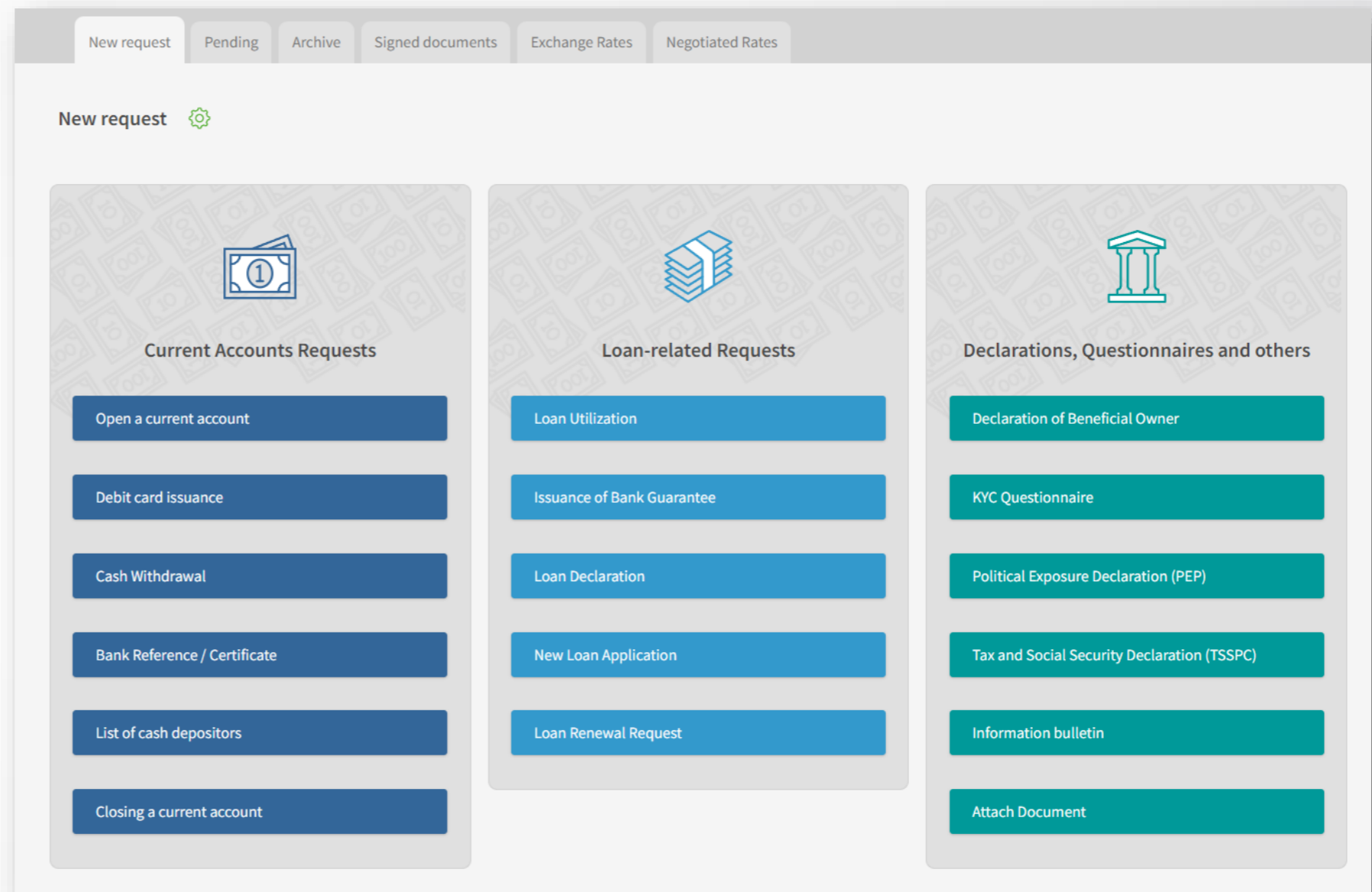
At the bottom right of the form, there are two buttons: "Cancel" and "Send".



# Other loan-related requests

## New Loan Application

- ❖ Loan Renewal Request
- ❖ Loan Declaration



\*The requests can be signed by the company legal representatives or user(s) who was/were assigned the specific right **NEW CREDIT FACILITIES**, [see here](#).

**NB!** Currently these are **not** available to budget organization, financial institutions and micro businesses.

# New Loan Application

## Loan Renewal Request

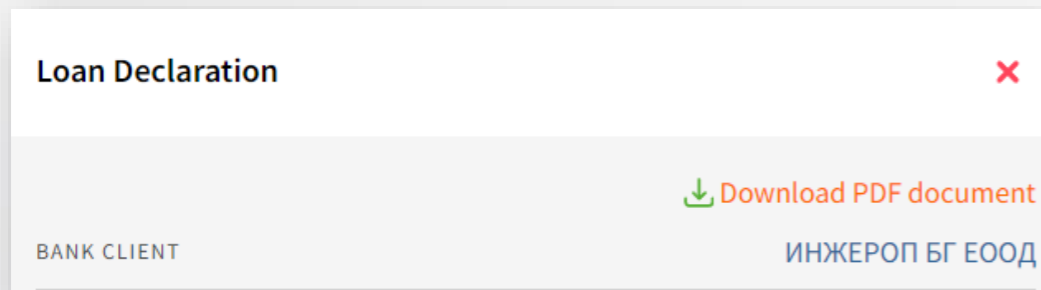
Clients' data are automatically filled in; fill in manually the details of the loan. In addition, you should submit a Loan Declaration, too.

The loan renewal request is identical to the new loan request.

### Loan Declaration

After filling in and signing the declaration, it is available in the Archive tab and can be download as a PDF file, see below.

**NB!** The loan declaration and the new loan request must be approved by the relevant Bank department.



### New Loan Application ✕

**BANK CLIENT**  
ИНЖЕРОП БГ ЕООД

**CHOOSE DECLARATION SIGNATORY**  
 СТАЛИН ПЕТРОВ ИВАНОВ (INDEPENDENTLY)

**LEGAL ENTITY**

UIC/BULSTAT: 201658576  
HEAD OFFICE ADDRESS: България, СОФИЯ, 1463, София, УЛ.КНЯЗ БОРИС I 38, ЕТ. 2

**PERSON FOR CONTACT**  
[Empty field]

Условия, при които кредитоискателят желае да му бъде предоставен кредит

РАЗМЕР НА КРЕДИТА / ВАЛУТА  
[Empty field] Choose

ВИД СПОРЕД ЦЕЛТА  
Choose

ВИД СПОРЕД НАЧИНА НА УСВОЯВАНЕ И ПОГАСЯВАНЕ  
Choose

**ОБЕЗПЕЧЕНИЯ**

- Ипотeka
- Залог на ДМА
- Залог на стоки в оборот
- Залог на вземания
- Друго

ЗАПОЗНАТ СЪМ, ЧЕ ТАКСАТА ЗА РАЗГЛЕЖДАНЕ НА ИСКАНЕТО ЗА КРЕДИТ Е ДЪЛЖИМА КЪМ ДАТАТА НА ПОДАВАНЕ НА НАСТОЯЩОТО ИСКАНЕ И Е В РАЗМЕР НА  
[Empty field] BGN

Давам съгласие същата да бъде събрана служебно от сметката/ите на представляваната от мен фирма  
 Декларирам, че сумата е внесена по сметка на банката на

Допълнителни документи (при необходимост)  
Add file

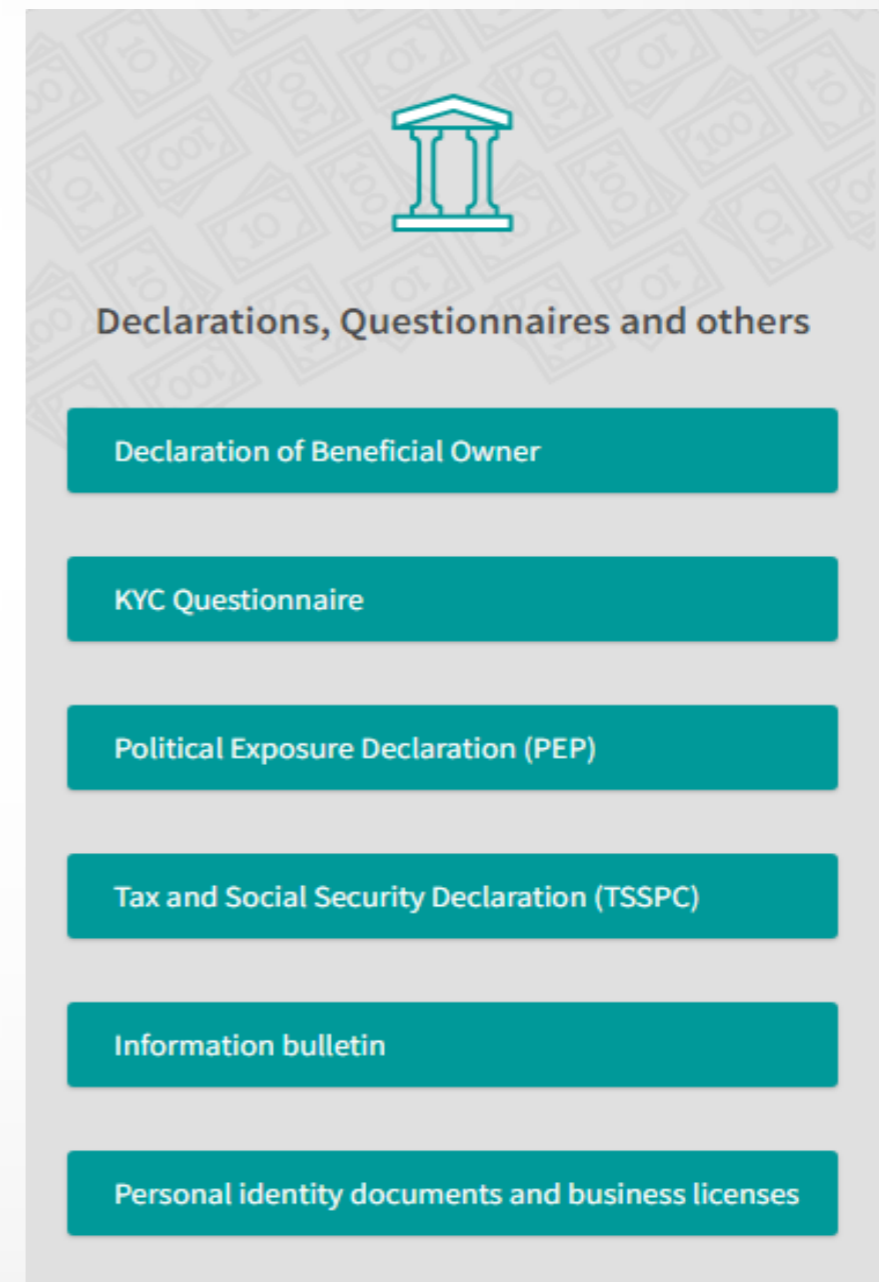
За успешна обработка на Искане за кредит е необходимо допълнително да попълните и изпратите към Банката и Декларация по кредити.

Cancel Save Send

# Updating client documents

The client documents accessible in DSK Direct are to be found under the **REQUESTS -> New request:**

- ❖ Declaration of Beneficial Owner
- ❖ KYC Questionnaire
- ❖ Political Exposure Declaration (PEP)
- ❖ Tax and Social Security Declaration (TSSPC)
- ❖ Information bulletin
- ❖ Attach personal identity documents and business licenses



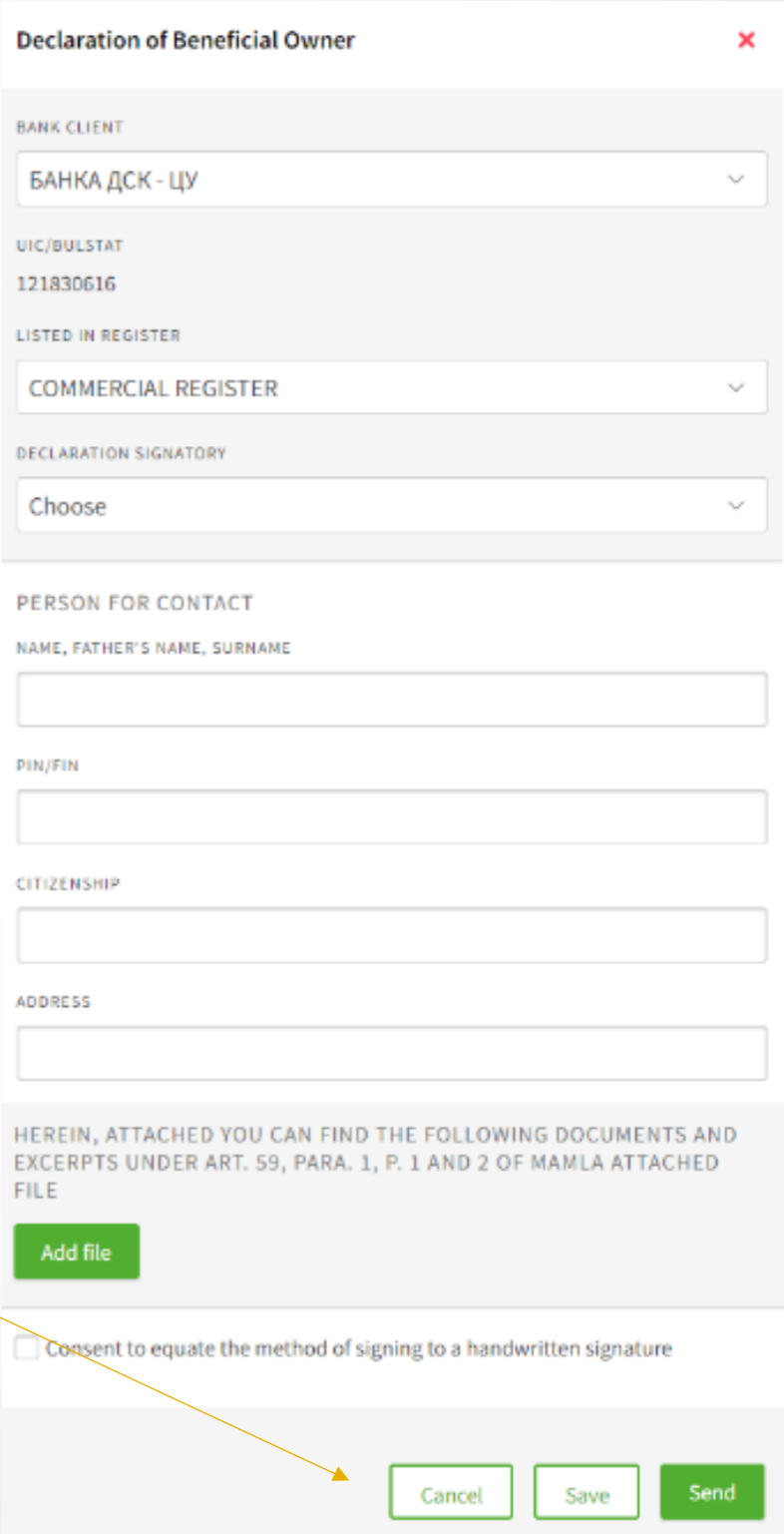
# Declaration of Beneficial Owner

Go to the REQUESTS menu > New request, select **Declaration of Beneficial Owner** and fill in the form:

- Bank Client
- UIC/BULSTAT
- Listed in Register – Commercial Register, BULSTAT Register, Other
- Declaration Signatory – choose the person who is authorized to sign documents online (the legal representative of the company)
- Person for contact
- Add file – you can upload a PDF file up to 3 MB

After filling in the details you can finalize the request by clicking on:

- Cancel – cancelled requests are not saved
- Save – the request is saved in the Pending tab
- Send – the request is sent to the Bank



**Declaration of Beneficial Owner** ✕

**BANK CLIENT**  
BANKA ДСК - ЦУ

**UIC/BULSTAT**  
121830616

**LISTED IN REGISTER**  
COMMERCIAL REGISTER

**DECLARATION SIGNATORY**  
Choose

**PERSON FOR CONTACT**

**NAME, FATHER'S NAME, SURNAME**

**PIN/FIN**

**CITIZENSHIP**

**ADDRESS**

HEREIN, ATTACHED YOU CAN FIND THE FOLLOWING DOCUMENTS AND EXCERPTS UNDER ART. 59, PARA. 1, P. 1 AND 2 OF MAMLA ATTACHED FILE

Consent to equate the method of signing to a handwritten signature

# Political Association Declaration (PEP)

Go to the REQUESTS > the New request tab, click on the **Political Association Declaration** and fill in the form:

- Bank Client
- Declaration Signatory – select the person who is authorized to sign documents online.

**NB!** In case that the beneficial owner(s) has held a position or is related to a person mentioned in item 1-11, new fields will pop up:

- Name
- PIN /Personal Identification Number/
- Date of Birth and Position

After filling in the details, you can finalize the request:

- Cancel – cancelled requests are not saved
- Save – the request is saved in the Pending tab
- Send – the request is sent to the Bank

**Political Association Declaration (PEP)**
✕

BANK CLIENT

ОПА    ООД
▼

UIC/BULSTAT

201939461

CHOOSE DECLARATION SIGNATORY

Choose
▼

I DECLARE THAT THE BENEFICIAL OWNERS OF THE ABOVE ENTITY

DO NOT HOLD OR HAD BEEN HELD BEFORE MORE THAN A YEAR ONE OF THE POSITIONS REFERRED TO UNDER ITEM 1-11 IN THIS DECLARATION

HOLD OR HAVE HELD A POSITION REFERRED TO UNDER ITEM 1-11 IN THE YEAR PRECEDING THE SIGNING OF THIS DECLARATION. PLEASE SPECIFY THE PERSON AND THE POSITION

ARE NOT RELATED PERSONS TO A PERSON MENTIONED IN ITEM 1-11 IN THIS DECLARATION

ARE RELATED PERSONS TO A PERSON MENTIONED IN ITEM 1-11 IN THIS DECLARATION. PLEASE SPECIFY THE NAME, PIN, DATE AND PLACE OF BIRTH AND THE POSITION

ARE RELATED PERSONS TO A PERSON MENTIONED IN ITEM 1-11 IN THIS DECLARATION. PLEASE SPECIFY THE NAME, PIN, DATE AND PLACE OF BIRTH AND THE POSITION\* related persons are:

1. spouses or persons who live in actual cohabitation; 2. the children and their spouses or the persons with whom they live in actual cohabitation; 3. the parents and their spouses or the persons with whom they live in actual cohabitation; 4. brothers and sisters and their spouses or the persons with whom they live in actual cohabitation; 5. any natural person known to be the beneficial owner jointly with a person under items 1-11 of a legal entity or any other legal organisation or is in other close commercial, professional or other business relations with such a person; 6. any natural person who is the sole shareholder or beneficial owner of a legal entity or any other legal organisation known to have been created for the benefit of a person under items 1-11.
1. Head of State, Head of Government
2. Member of Parliament or of any other legislative body
3. Member of a constitutional court, of a supreme court or of another supreme judiciary body, whose decisions are not subject to subsequent appeal except in exceptional circumstances
4. Member of an Audit Office
5. Member of a Central Bank governing body
6. Ambassador and Head of Diplomatic Mission
7. Senior officer in the armed forces
8. A member of an administrative, management or supervisory body of a state-owned enterprise and a company where the sole shareholder is the state
9. Mayor or deputy mayor of a municipality, mayor or deputy mayor of a district and chairperson of a municipal council
10. Member of a party political management body
11. Head or deputy head of an international organisation, member of a governing or supervisory body of an international organisation, or a person performing an equivalent function in such an organisation

Cancel

Save

Send

# Tax and Social Security Declaration (TSSPC)

Select TSSPC declaration from the **REQUESTS** menu > the **New request** tab.

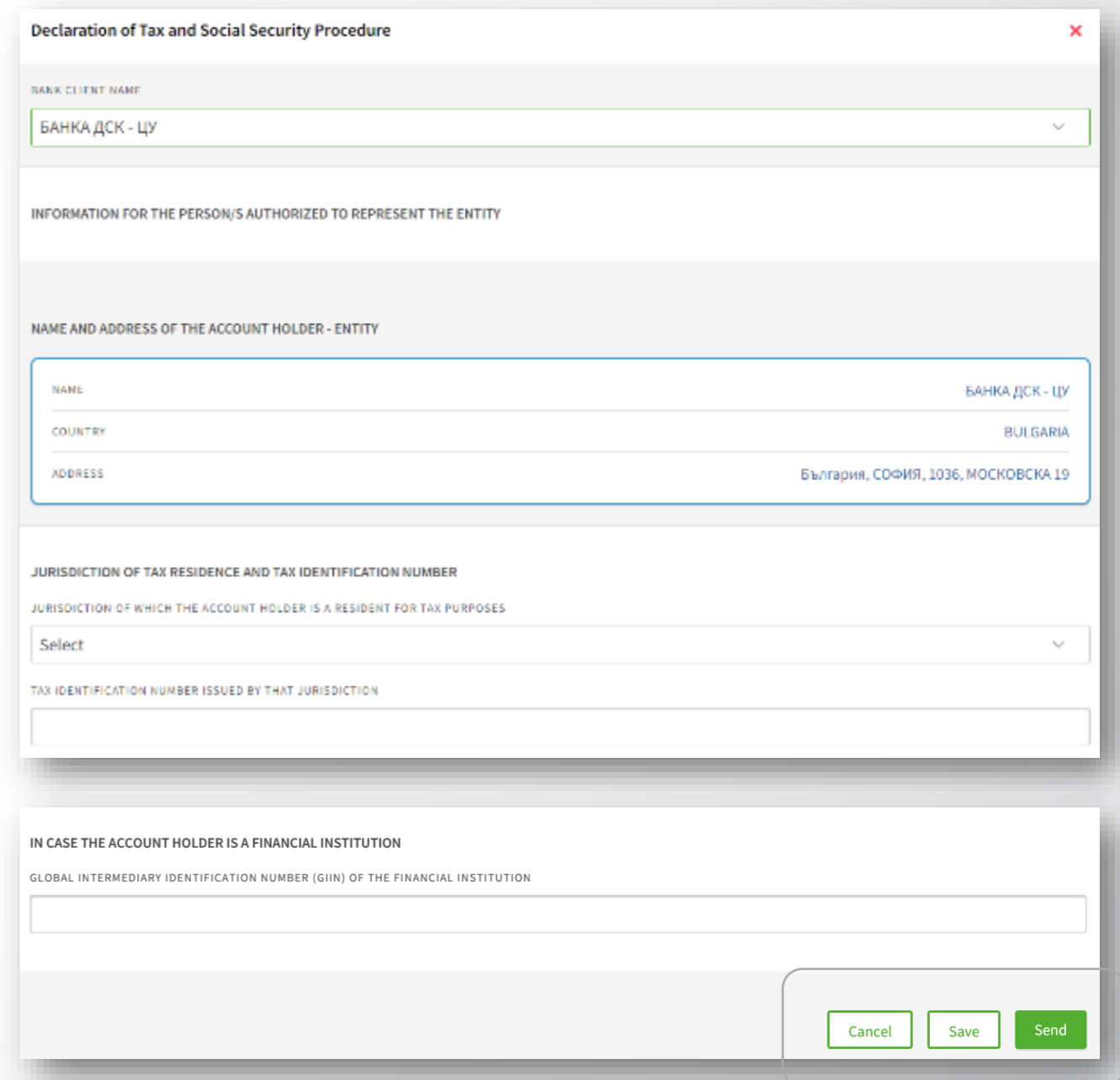
Then, fill in the form:

- Bank Client Name
- Jurisdiction of tax residence
- Tax Identification Number
- Type of Entity – please select

After filling in the form, you can finalize the request by clicking on one of the buttons:

- **Cancel** – the cancelled request is not saved
- **Save** – the request is saved in the ‚Pending‘ tab
- **Send** – the request is sent to the Bank

All declarations that have been sent are available under the Archive tab.



The screenshot shows a web form titled "Declaration of Tax and Social Security Procedure". The form is divided into several sections:

- BANK CLIENT NAME:** A dropdown menu with "БАНКА ДСК - ЦУ" selected.
- INFORMATION FOR THE PERSON/S AUTHORIZED TO REPRESENT THE ENTITY:** A section for entering details of the authorized person.
- NAME AND ADDRESS OF THE ACCOUNT HOLDER - ENTITY:** A section with three input fields: "NAME" (filled with "БАНКА ДСК - ЦУ"), "COUNTRY" (filled with "BULGARIA"), and "ADDRESS" (filled with "България, СОФИЯ, 1036, МОСКОВСКА 19").
- JURISDICTION OF TAX RESIDENCE AND TAX IDENTIFICATION NUMBER:** A section with a dropdown menu for "JURISDICTION OF WHICH THE ACCOUNT HOLDER IS A RESIDENT FOR TAX PURPOSES" (set to "Select") and an input field for "TAX IDENTIFICATION NUMBER ISSUED BY THAT JURISDICTION".
- IN CASE THE ACCOUNT HOLDER IS A FINANCIAL INSTITUTION:** An input field for "GLOBAL INTERMEDIARY IDENTIFICATION NUMBER (GIIN) OF THE FINANCIAL INSTITUTION".

At the bottom right, there are three buttons: "Cancel", "Save", and "Send".

Archive

BANK CLIENT: All

TYPE OF REQUEST: Political Association Declaration (PEP)

REQUEST STATUS: Sent

Display: 10

TYPE	NUMBR	DATE	SEND DATE	ADDITIONAL INFORMATION	STATUS
Political Association Declaration (PEP)	1621	01.02.2022 14:17	01.02.2022 14:19	Client: ОРАГАРД ООД / BULSTAT: 201939461 / Signatory: ПЕТЪР РУМЕНОВ КРЪСТАНОВ	Sent
Political Association Declaration (PEP)	1612	28.01.2022 13:52	28.01.2022 18:05	Client: ОРАГАРД ООД / BULSTAT: 201939461 / Signatory: ПЕТЪР РУМЕНОВ КРЪСТАНОВ	Sent

All requests already sent are available in the REQUESTS menu > the Archive tab.

You can select a specific type of declaration from the TYPE OF REQUEST dropdown menu.

Click on a specific declaration in order to display it on screen.

Go to the bottom to download the document as a PDF file.

DATE SIGNED: 01.02.2022 14:18

USER NAME: ПЕТЪР

SENT DATE: 01.02.2022 14:19

SENDER: ПЕТЪР

[Download PDF document](#)

Print Close

# KYC Questionnaire

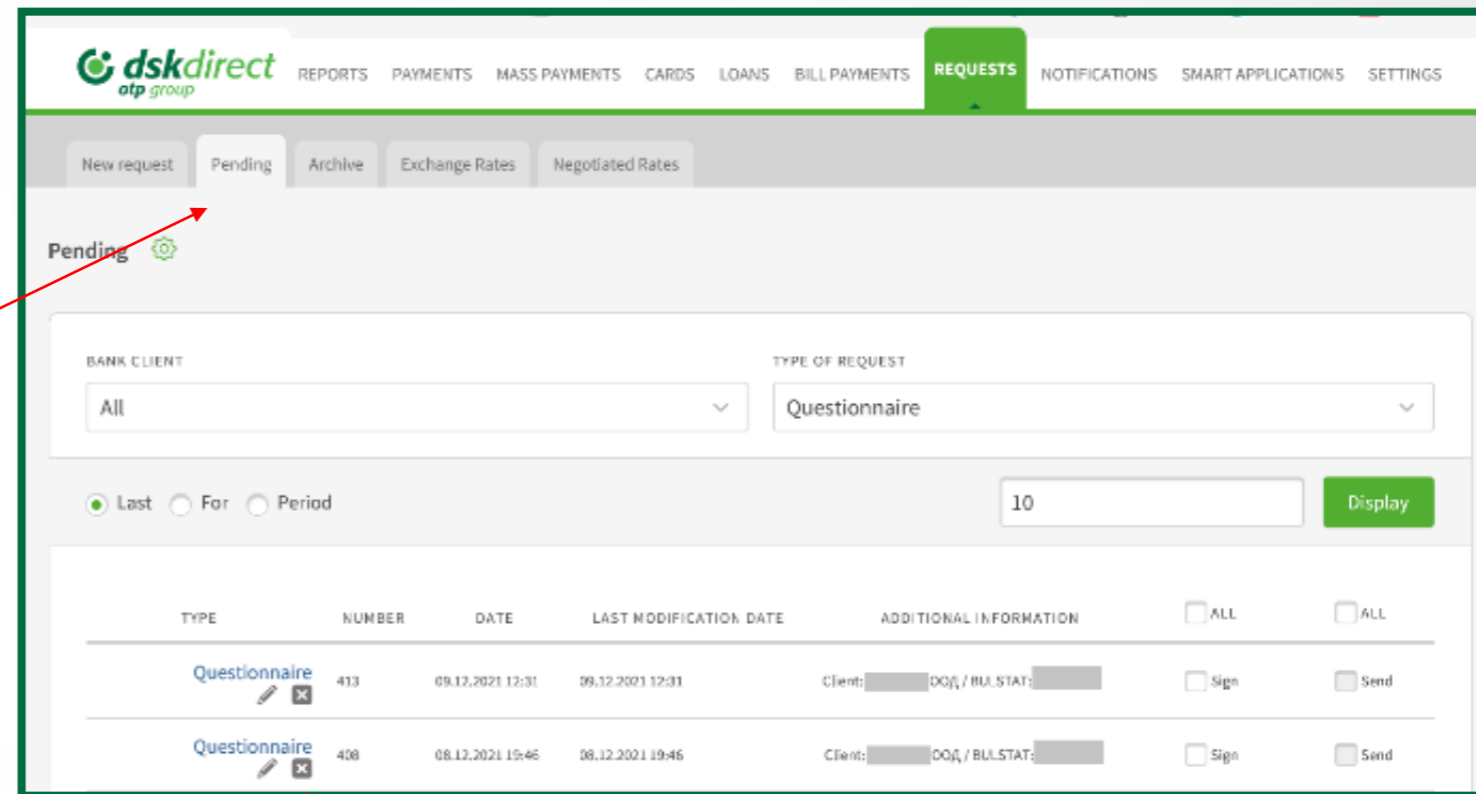
After logging in DSK Direct, go to REQUESTS > the New request tab > Questionnaire.

Then fill in the form and click one of the buttons:

- **Save** - in order to save the questionnaire in the Pending tab
- **Send** - in order to send the questionnaire to the Bank

Tab ,Pending' – find a questionnaire here.  
Edit or delete it if you want.

Tab ,Archive' – find a questionnaire here to view it  
and/or download it as a PDF file.



Click the pencil icon in order to edit the questionnaire. Click the /x/ in order to delete it.

**NB!**  
*You can declare changes in the circumstances online without visiting a branch.  
Uploading latest identity card document is also possible.*



# Information Bulletin (for depositors)

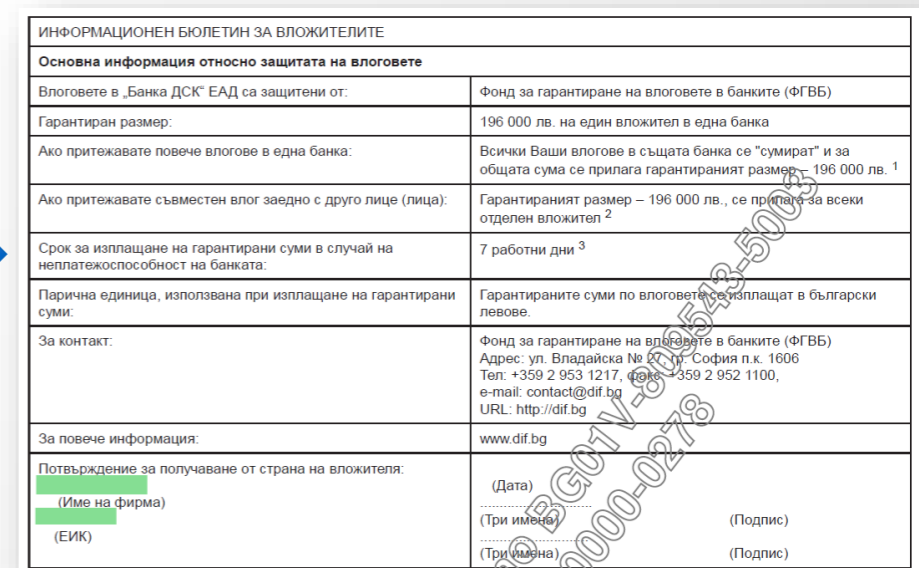
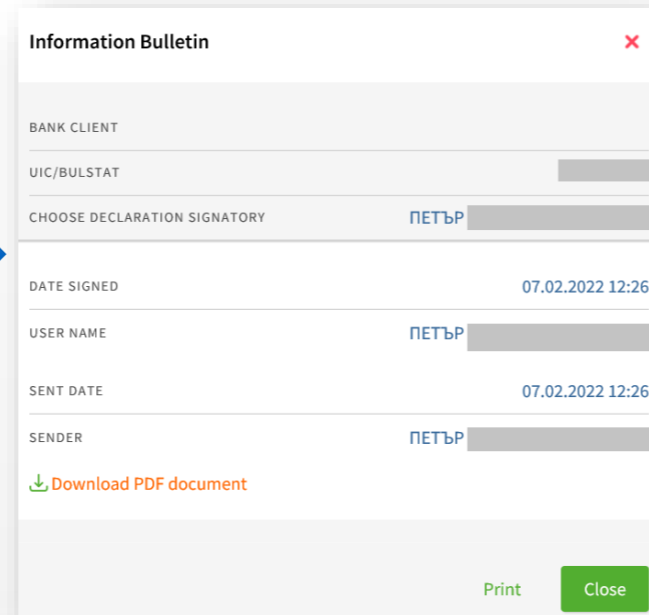
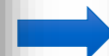
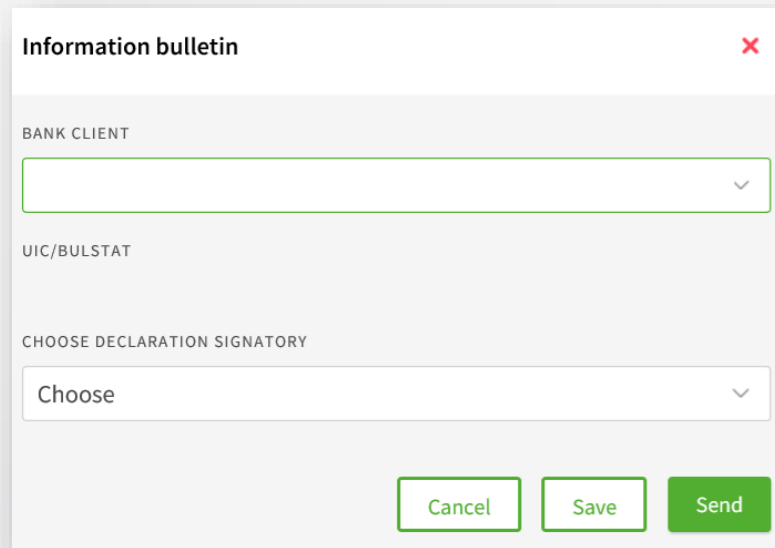
After logging into DSK Direct go to the REQUESTS menu > New request > Information Bulletin.

1. Choose the bank client for whom you would like to sign the document.

Finalize the request by clicking **Send**.

By signing the bulletin you declare that you are familiar with DSK Bank official information about deposits.

2. From the Archive tab you can select a specific bulletin, print it or download it as a PDF file.



ИНФОРМАЦИОНЕН БЮЛЕТИН ЗА ВЛОЖИТЕЛИТЕ	
<b>Основна информация относно защитата на влоговете</b>	
Влоговете в „Банка ДСК“ ЕАД са защитени от:	Фонд за гарантиране на влоговете в банките (ФГВБ)
Гарантиран размер:	196 000 лв. на един вложител в една банка
Ако притежавате повече влогове в една банка:	Всички Ваши влогове в същата банка се „сумират“ и за общата сума се прилага гарантираният размер – 196 000 лв. <sup>1</sup>
Ако притежавате съвместен влог заедно с друго лице (лица):	Гарантираният размер – 196 000 лв., се прилага за всеки отделен вложител <sup>2</sup>
Срок за изплащане на гарантирани суми в случай на неплатежоспособност на банката:	7 работни дни <sup>3</sup>
Парична единица, използвана при изплащане на гарантирани суми:	Гарантираните суми по влоговете се изплащат в български левове.
За контакт:	Фонд за гарантиране на влоговете в банките (ФГВБ) Адрес: ул. Владайска № 92, гр. София п.к. 1606 Тел: +359 2 953 1217, факс: +359 2 952 1100, e-mail: contact@dif.bg URL: http://dif.bg
За повече информация:	www.dif.bg
Потвърждение за получаване от страна на вложителя:	
(Дата)	(Дата)
(Име на фирма)	(Три имена) (Подпис)
(ЕИК)	(Три имена) (Подпис)

# Information Bulletin (for depositors)

The Pending tab:

Here you can edit or delete Information Bulletins

The Archive tab:

Here you view and/or download the bulletin as a PDF file.

Click the pencil icon to edit the bulletin.

Click the cross /x/ if you want to delete it.

The screenshot shows the 'dskdirect otp group' interface. The top navigation bar includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'BILL PAYMENTS', 'REQUESTS' (highlighted), 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. Below this, there are tabs for 'New request', 'Pending', 'Archive', 'Exchange Rates', and 'Negotiated Rates'. The 'Pending' tab is active, showing a 'Pending' header with a gear icon. Below the header are two dropdown menus: 'BANK CLIENT' (set to 'OPA ООД') and 'TYPE OF REQUEST' (set to 'Information Bulletin'). There are radio buttons for 'Last', 'For', and 'Period', with 'Last' selected. A 'Display' button is next to a '10' value in a text box. Below this is a table with columns: 'TYPE', 'NUMBER', 'DATE', 'LAST MODIFICATION DATE', 'ADDITIONAL INFORMATION', and two 'All' checkboxes. The table contains two rows of 'Information Bulletin' entries. The first row has number 2096, date 30.03.2022 15:19, and last modification 30.03.2022 15:19. The second row has number 2093, date 30.03.2022 11:08, and last modification 30.03.2022 11:08. Both rows have 'Client: OPA ООД' and 'Signatory: ПЕТЪР'. The first row has a pencil icon and a cross icon. The second row has a cross icon. There are 'Sign' and 'Send' buttons for each row.

TYPE	NUMBER	DATE	LAST MODIFICATION DATE	ADDITIONAL INFORMATION	<input type="checkbox"/> All	<input type="checkbox"/> All
Information Bulletin	2096	30.03.2022 15:19	30.03.2022 15:19	Client: OPA ООД, / BULSTAT: [redacted] / Signatory: ПЕТЪР	<input type="checkbox"/> Sign	<input type="checkbox"/> Send
Information Bulletin	2093	30.03.2022 11:08	30.03.2022 11:08	Client: OPA ООД, / BULSTAT: [redacted] / Signatory: ПЕТЪР	<input type="checkbox"/> Sign	<input type="checkbox"/> Send

# Attach personal documents and business licenses request

Go to REQUESTS > New Request > and click **Attach personal documents and business licenses** in order to submit a new ID card as well as a document for legal activity/license.

The attached file must be up to 3 MB in one of the following formats:  
**.pdf, .jpg, .jpeg or .png**

After signing and sending the request to the Bank, it has to be approved by a bank specialist. Once approved, your data will be updated.

You can always view the request and its status under the Archive tab (menu Requests).

### Personal identity documents and business licenses ✕

BANK CLIENT  
TOP PRINT SOFIA EOOD ▼

UIC/BULSTAT  
121281719

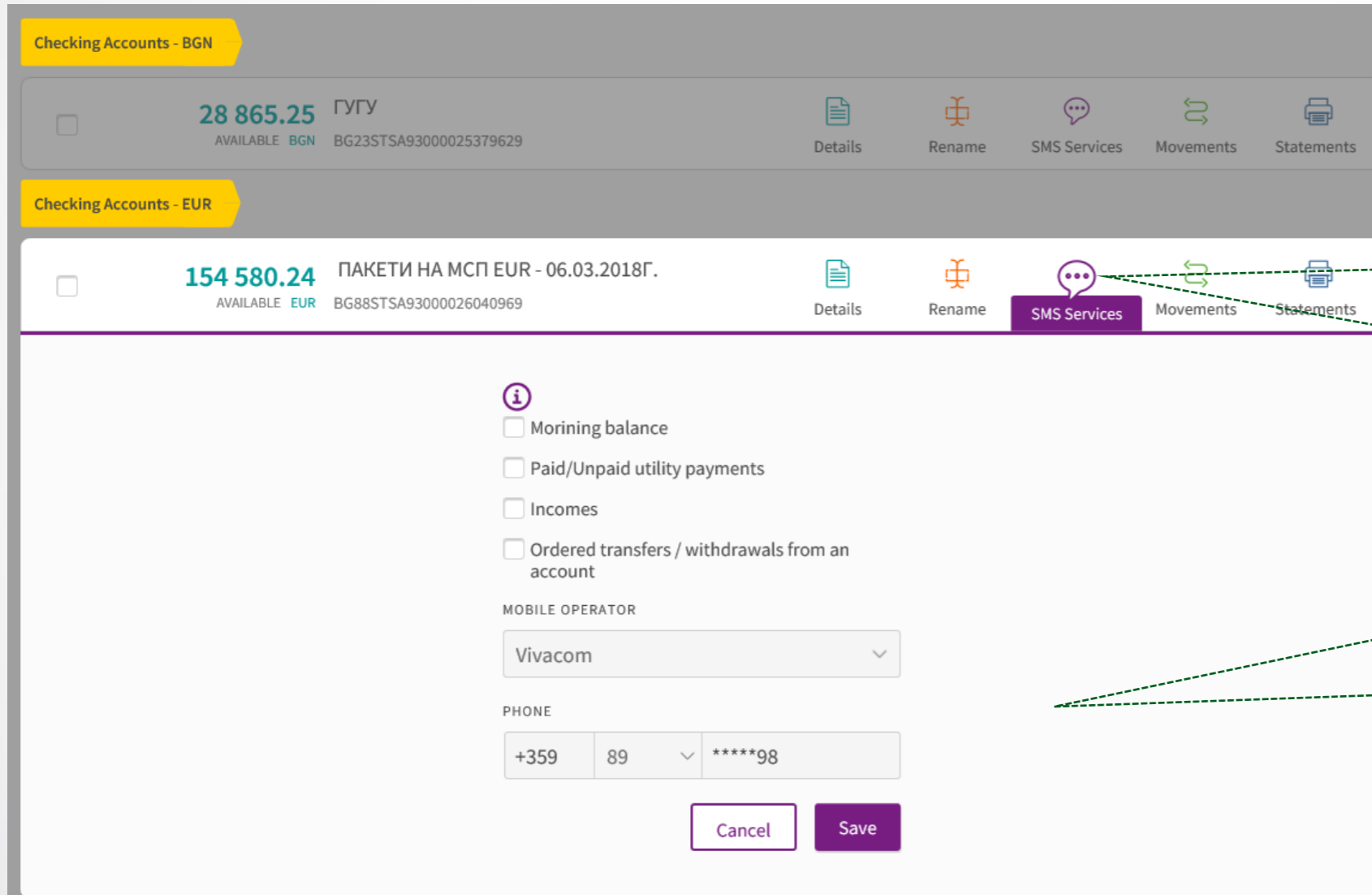
KIND OF DOCUMENT  
Choose ▼

DOCUMENT NUMBER

VALIDITY DATE  
 Validity date  
 Unlimited

# Notifications

You can manage the settings of notifications for each account from the Notifications and the **Reports menu** > the Account Balance tab.



Checking Accounts - BGN

28 865.25 ГУГУ  
AVAILABLE BGN BG23STSA93000025379629

Details Rename SMS Services Movements Statements

Checking Accounts - EUR

154 580.24 ПАКЕТИ НА МСП EUR - 06.03.2018Г.  
AVAILABLE EUR BG88STSA93000026040969

Details Rename SMS Services Movements Statements

**i**

- Moringing balance
- Paid/Unpaid utility payments
- Incomes
- Ordered transfers / withdrawals from an account

MOBILE OPERATOR

Vivacom

PHONE

+359 89 \*\*\*\*\*98

Cancel Save

REPORTS MENU > Account Balance – click the SMS Services icon to select the type of notifications you want to receive.

**N.B.** The service is not available for users without specific right "Information services"

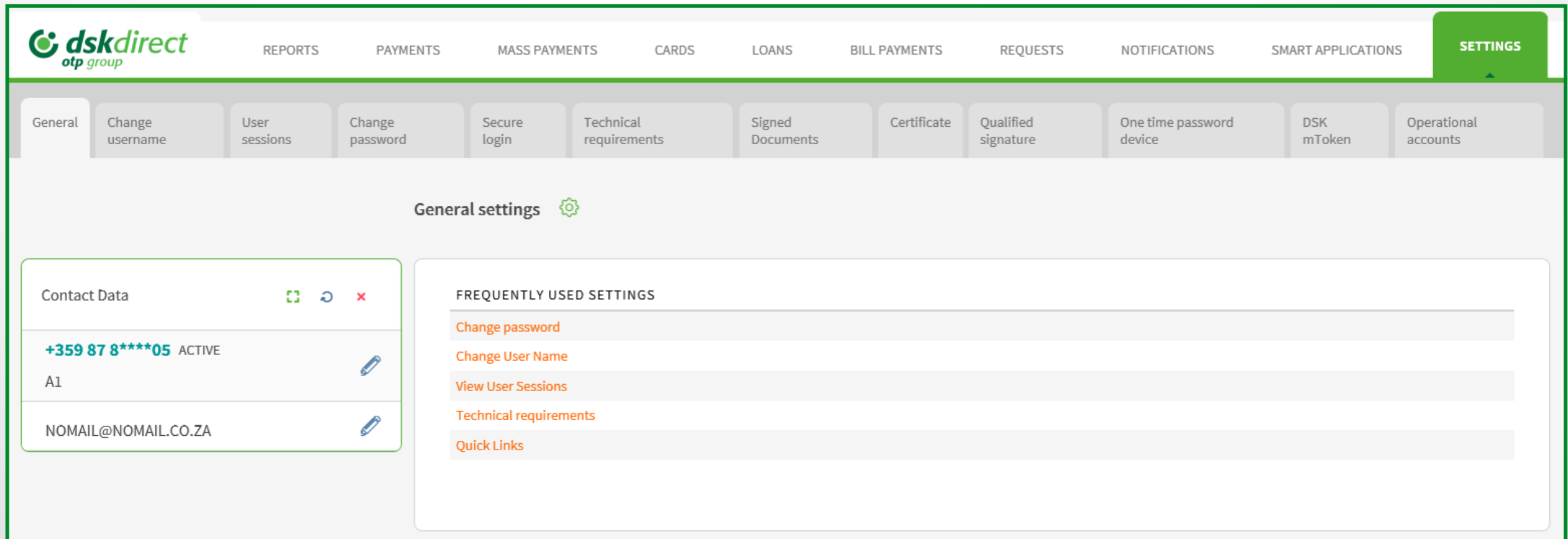
Select all or some **options for notifications.**

Moreover, you can change/save the **mobile phone number** receiving notifications

# 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 **Operational 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 is a sub-menu with buttons for: 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 main content area is titled "General settings" with a gear icon. On the left, there is a "Contact Data" section with a refresh, refresh, and close icon. It lists three items: a phone number "+359 87 8\*\*\*\*05" with the status "ACTIVE", the name "A1", and the email "NOMAIL@NOMAIL.CO.ZA". On the right, there is a "FREQUENTLY USED SETTINGS" section with four links: "Change password", "Change User Name", "View User Sessions", "Technical requirements", and "Quick Links".

# User rights Menu – Access

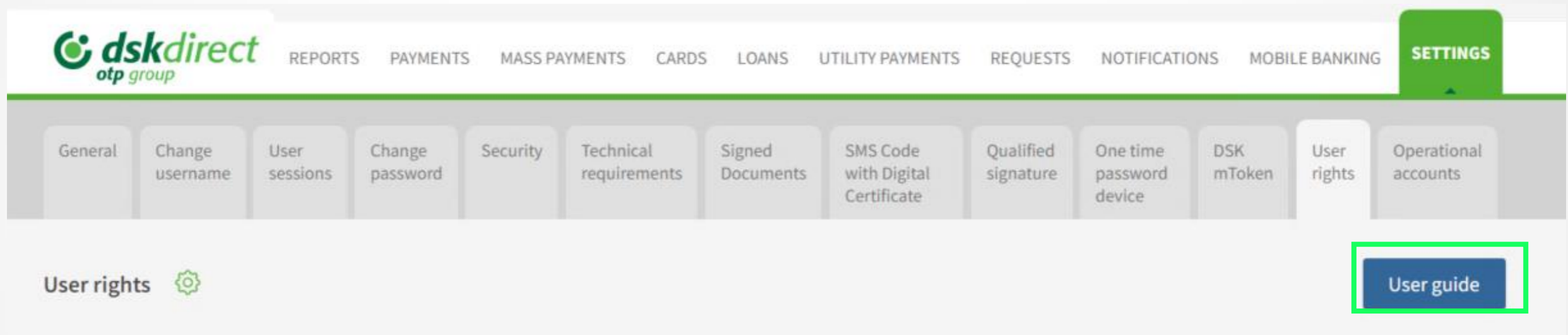
Access to the Settings menu > tab User rights have only **company legal representative(s)** or **only one** additional user who has the specific right **ACCESS MANAGEMENT**.

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

The screenshot displays the dskdirect user interface. At the top, the navigation menu includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'UTILITY PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'MOBILE BANKING', and 'SETTINGS'. The 'SETTINGS' menu item is highlighted with a red box. Below the navigation menu, a row of sub-menus is visible, including 'General', 'Change username', 'User sessions', 'Change password', 'Security', 'Technical requirements', 'Signed Documents', 'SMS Code with Digital Certificate', 'Qualified signature', 'One time password device', 'DSK mToken', 'User rights', and 'Operational accounts'. The 'User rights' sub-menu is highlighted with a red box. The main content area shows the 'User rights' section with a gear icon. A modal dialog box titled 'Additional authentication' is overlaid on the screen, featuring a close button (X), a label 'SMS CODE', an input field, an information icon (i), and an 'OK' button. The background content is dimmed.

# User rights Menu – Access


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



The screenshot shows the 'dskdirect otp group' settings interface. The top navigation bar includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'UTILITY PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'MOBILE BANKING', and 'SETTINGS'. Below this, a row of settings categories is displayed: 'General', 'Change username', 'User sessions', 'Change password', 'Security', 'Technical requirements', 'Signed Documents', 'SMS Code with Digital Certificate', 'Qualified signature', 'One time password device', 'DSK mToken', 'User rights', and 'Operational accounts'. The 'User rights' category is selected and highlighted. Below the 'User rights' category, there is a 'User rights' label with a gear icon. A blue button labeled 'User guide' is positioned to the right of the 'User rights' label and is highlighted with a red border.

# 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**.

User rights 

BANK CLIENT: ТЕСТ ООД Export to file View

COMPANY: ТЕСТ ООД | BULSTAT: 20193\*\*61 | DAILY LIMIT: Without limit | LIMIT PER OPERATION: Without limit Change limits

**Users**

USER	PIN	MOBILE PHONE NUMBER	E-MAIL	DIGITAL SIGNATURE
АНТОН НИКОЛАЕВ	9712306684	+359888****16	test1@dskbank.bg	Certificate and one-time code  
ИВАЙЛО ИВАНОВ МАИФР	4003256689	+359888****32	test23421@abv.bg	Certificate and one-time code  







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.

**ДАНИЕЛ КРЪСТЕВ |**

DAILY LIMIT: 3 001.00 BGN | LIMIT PER OPERATION: 3 000.00 BGN Change limits

ACCOUNT	ACTIVE	COMBINED	PASSIVE
BG79STSA9300002728****			
BG79STSA9300002959****			

Add or edit user rights

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.

**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.

ИВАЙЛО ИВАНОВ МАНЕВ ☆



DAILY LIMIT  
100 000.00 BGN

LIMIT PER OPERATION  
100 000.00 BGN

Change limits

RIGHTS PER ACCOUNT	INFORMATION SERVICES	UTILITY BILLS	CREATING PAYMENT	SIGNING PAYMENT	SENDING PAYMENT	REJECTING PAYMENT	PAYMENT GROUP
BG53STSA93001525860158	✓	✓	✓	✓	✓	✓	Full Rights
BG71STSA93001528161935	✓	✗	✓	✓	✓	✓	Full Rights

Specific rights	REVIEW SALARY LIST	EMPLOYEES LIST MANAGEMENT	ACCOUNTS AND CERTIFICATES	EXISTING CREDIT FACILITIES	NEW CREDIT FACILITIES	CREDIT CARDS	DEBIT CARDS	CLIENT'S DOCUMENTATION	ACCESS MANAGEMENT
	✓	✓	✓	✓	✓	✓	✓	✓	✓

	INDEPENDENTLY	IN COMBINATION	LIMITED
Signing requests and documents	✓	✗	✗

## Payment signature combinations

IBAN	AMOUNT	PAYMENT SIGNATURE COMBINATIONS
BG77STSA93000029598836	No restrictions	1 signature from Full Rights
BG50STSA93000029598837	No restrictions	1 signature from Full Rights

This sign ☆ 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 [here](#).

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 [here](#).

**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

## 1. Changing transfer limits on Bank client level

Clicking on the [Change limits](#) button opens a form to fill-in the new limits.

User rights

BANK CLIENT TEST OOD

COMPANY	BULSTAT	DAILY LIMIT	LIMIT PER OPERATION	<input type="button" value="Change limits"/>
TEST OOD	20193**61	Without limit	Without limit	

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.

Change daily transfer limits

TEST OOD

DAILY LIMIT

BGN

The company limit cannot be less that the company representative limit.

LIMIT PER OPERATION

BGN

The company limit cannot be less that the company representative limit.

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.

Change daily transfer limits

TEST OOD

DAILY LIMIT

BGN

LIMIT PER OPERATION


BGN





After setting the new values, click the [Continue](#) button to sign and send the request to the Bank.

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

# Change users data/ Remove a user

## 2. 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:

USER	PIN	MOBILE PHONE NUMBER	E-MAIL	DIGITAL SIGNATURE
АНТОН НИКОЛАЕВ МИТКОВ		+359888****16	test1@dskbank.bg	<a href="#">Change user data</a>  
ИВАЙЛО ИВАНОВ МАНЕВ		+359888****32	test23421@abv.bg	Certificate and one-time code  

### Change user data

АНТОН НИКОЛАЕВ МИТКОВ

MOBILE OPERATOR  
Yettel

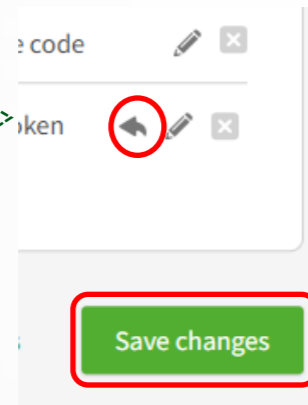
MOBILE NUMBER  
+359 88 8722916

E-MAIL  
test1@dskbank.bg

E-SIGNATURE  
Certificate and one-time code


[Cancel](#) [Continue](#)




You have the option to abandon the changes made, using the arrow at the end of each line or select the button **Save changes**.



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.

## 3. 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.

USER	PIN	MOBILE PHONE NUMBER	E-MAIL	DIGITAL SIGNATURE
АНТОН НИКОЛАЕВ МИТКОВ		+359888****16	test1@dskbank.bg	<a href="#">Remove user</a> 
ИВАЙЛО ИВАНОВ МАНЕВ		+359888****32	test23421@abv.bg	Certificate and one-time code  

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

## 4. Change Standard user rights

ДАНИЕЛ

DAILY LIMIT  
3 001.00 BGN

LIMIT PER OPERATION  
3 000.00 BGN

Change limits

ACCOUNT

	ACTIVE	COMBINED	PASSIVE
BG79STSA93000027281276	✓	✗	✗
BG51STSA93000029598625	✓	✗	✗

Add or edit user 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 - [Flexible rights](#).

## 5. Change user transfer limits

Change transfer limits

АНТОН НИКОЛАЕВ МИТКОВ

DAILY LIMIT

2800 BGN

LIMIT PER OPERATION

6000 BGN

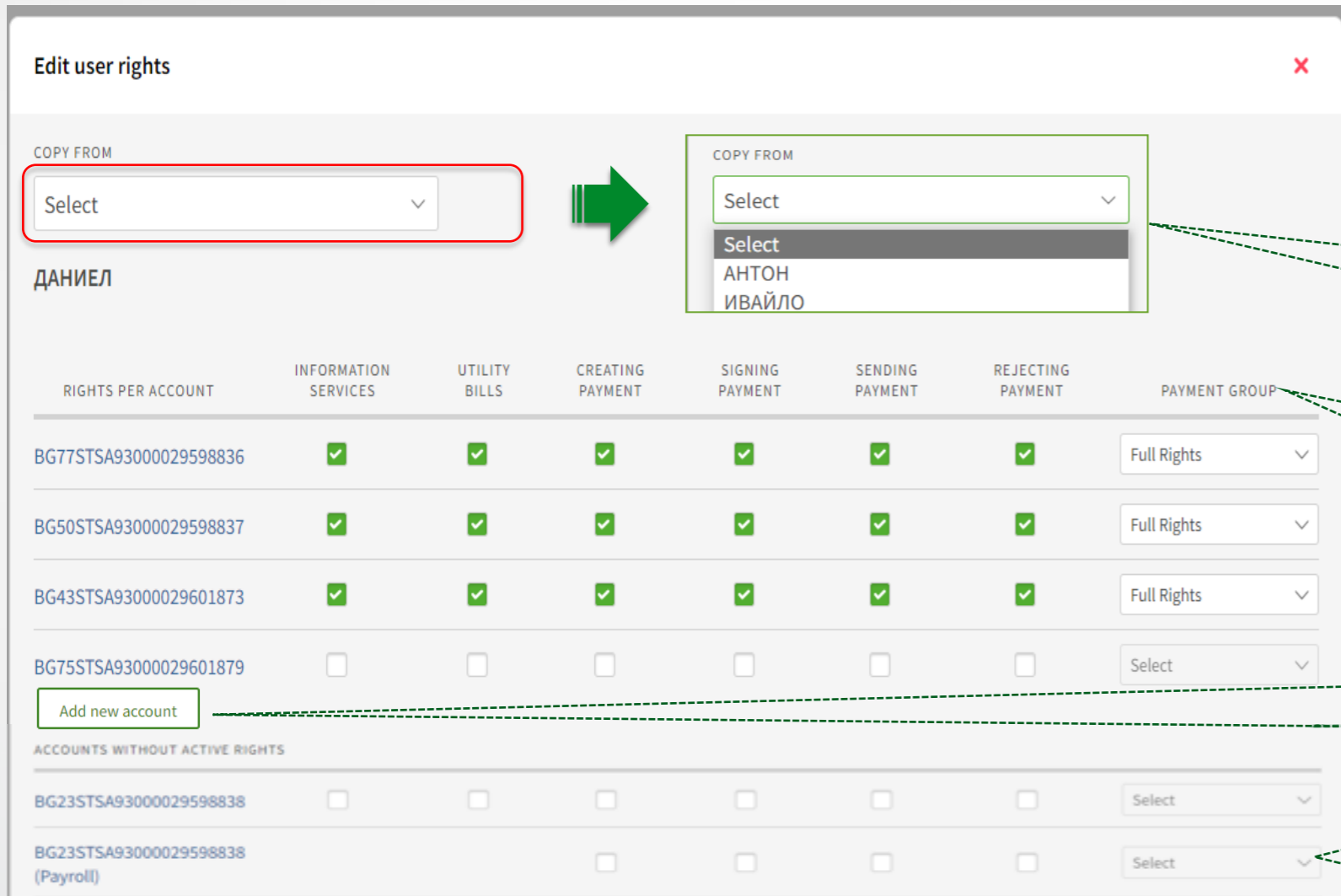
Limit per operation cannot be greater than daily limit

Cancel Continue

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 less than the company's total limits.

# Editing rights and groups on user accounts

**6. 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**.



RIGHTS PER ACCOUNT	INFORMATION SERVICES	UTILITY BILLS	CREATING PAYMENT	SIGNING PAYMENT	SENDING PAYMENT	REJECTING PAYMENT	PAYMENT GROUP
BG77STSA93000029598836	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Full Rights
BG50STSA93000029598837	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Full Rights
BG43STSA93000029601873	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Full Rights
BG75STSA93000029601879	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Select
<b>ACCOUNTS WITHOUT ACTIVE RIGHTS</b>							
BG23STSA93000029598838	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Select
BG23STSA93000029598838 (Payroll)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Select

When you press the [Add or Edit user rights](#) 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 [Add new account](#) 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 them

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.

ackl... x | Add new User DSK Direct - Miro x | Електронно банкиране ДСК Ди... x | +  
38.135:8811/Page/default.aspx?user\_id=12002041&session\_id=db862743589111ef9128005056bb0d71wTYjnA1xPJMQRXrunb7P6Lk96-r18GGju9PDQyfwal9PsU1UzYsoaj8WhTiyjXxEqkSXS8zcDd...

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

BG73STSA93000029600460		Добави права и платежни правила
BG74STSA93000029600539	BGN	
BG54STSA93000029601093	BGN	
BG78STSA93000029601146	BGN	
BG43STSA93000029601194	CHF	
BG86STSA93000029601196	CHF	
BG40STSA93000029601345	BGN	
BG14STSA93000029601425	BGN	
BG57STSA93000029601427	BGN	
BG40STSA93000029601539	BGN	
BG83STSA93000029601541	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 them

Сметки без платежни правила ✕

Копирай платежни правила и права  
 Задай платежни правила

Изберете ▾

Сметки без платежни правила ✕

Копирай платежни правила и права  
 Задай платежни правила

BG02STSA93000029600380 ▾

ДИАПАЗОН СУМА ПЛАТЕЖНИ КОМБИНАЦИИ

Без ограничения 1 подпис от Разрешени

- 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.

# Adding payment rules for accounts that don't have them – free style text

### Сметки без платежни правила ✕

Копирай платежни правила и права

Задай платежни правила

КОМБИНАЦИИ ЗА ПОДПИСВАНЕ ПРИ УПРАЖНЯВАНЕ НА ПРАВА ПО СМЕТКИ

SSSSSSSS

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

Откажи всички промени

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



# Adding Payment Rules

## Сметки без зададени платежни правила

BG02STSA9300002213325	BGN	Добави прави и платежни правила 
BG37STSA93000029599944	GBP	
BG10STSA93000029599945	USD	
BG84STSA93000029621699	BGN	
BG73STSA93000029621703	BGN	

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

# Assign specific rights and sign them

7. 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**.

	REVIEW SALARY LIST	EMPLOYEES LIST MANAGEMENT	ACCOUNTS AND CERTIFICATES	EXISTING CREDIT FACILITIES	NEW CREDIT FACILITIES	CREDIT CARDS	DEBIT CARDS	CLIENT'S DOCUMENTATION	ACCESS MANAGEMENT
Specific rights	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			Discard		Clear all rights		Continue		

When you click the button [Add or Edit user rights](#), a form for editing flexible rights opens, and below are listed the different groups of specific rights with the option to choose which one to give to the specific user. You can find more information about them [here](#).

The changes are saved after clicking the [Continue](#) 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.

	REVIEW SALARY LIST	EMPLOYEES LIST MANAGEMENT	ACCOUNTS AND CERTIFICATES	EXISTING CREDIT FACILITIES	NEW CREDIT FACILITIES	CREDIT CARDS	DEBIT CARDS	CLIENT'S DOCUMENTATION	ACCESS MANAGEMENT
Specific rights	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	INDEPENDENTLY	IN COMBINATION	LIMITED						
Signing requests and documents	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
<a href="#">Add or edit user rights</a>									

## The ways to sign specific rights are as follows:

- **Independently** – the user signs alone;
- **Combined** - the user signs together with any other person having the corresponding specific right;
- **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).

# Sign and submit a request for user rights changes

**Edit user rights**

COPY FROM  
Select

МАРГАРИТА ЙОРДАНОВА ЯНЕВА-РУСЧЕВА

RIGHTS PER ACCOUNT	INFORMATION SERVICES	UTILITY BILLS	CREATING PAYMENT	SIGNING PAYMENT	SENDING PAYMENT	REJECTING PAYMENT	PAYMENT GROUP
BG30STSA93000015048324	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Full Rights
BG62STSA93000029598718	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Select
BG08STSA93000029598720	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Full Rights

Add new account


REVIEW SALARY LIST	EMPLOYEES LIST MANAGEMENT	ACCOUNTS AND CERTIFICATES	EXISTING CREDIT FACILITIES	NEW CREDIT FACILITIES	CREDIT CARDS	DEBIT CARDS	CLIENT'S DOCUMENTATION	ACCESS MANAGEMENT
Specific rights	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	INDEPENDENTLY	IN COMBINATION	LIMITED					
Signing requests and documents	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					

Discard Clear all rights **Continue**

After you have made the necessary adjustments to the rights of the selected user and ensure that they reflect your current needs, press the **Continue** button, which will return you to the main menu. The action is repeated for each user whose rights you want to change.

After confirmation, a new screen for sending and signing opens.

**Send**

TYPE	NUMBER	DATE
 Request for user rights	4274	19.12.2023

SMS CODE

PIN CODE

Forgotten PIN **OK**

You can download/view the document with the changes reflected in it before signing.

After the changes made to user rights, it is necessary to return to the top of the menu and confirm the requested changes with the **Save changes** button



Cancel all changes **Save changes**

**АНТОН**

DAILY LIMIT  
2 800.00 BGN

LIMIT PER OPERATION  
600.00 BGN

Change limits

RIGHTS PER ACCOUNT	INFORMATION SERVICES	UTILITY BILLS	CREATING PAYMENT	SIGNING PAYMENT	SENDING PAYMENT	REJECTING PAYMENT	PAYMENT GROUP
BG53STSA93001525860158	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	 Restricted
BG71STSA93001528161935	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	 Full Rights

Click the **Confirm** button and track the status of your request in the Requests Menu, Archive tab.

**NB!** User rights change requests are processed by a bank employee within the next business day.

# 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
<b>NEW CREDIT FACILITIES</b>	New Loan Application Loan Renewal Request Loan Declaration Issuing a new bank guarantee (under current loan agreements)
<b>ACCOUNTS AND CERTIFICATES</b>	Open a current account (in local and/or 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)
<b>CREDIT CARDS</b>	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
<b>DEBIT CARDS</b>	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)
<b>CLIENTS DOCUMENTATION</b>	Declaration of Beneficial Owner Tax and Social Security Declaration (TSSPC) Political Exposure Declaration (PEP) KYC Questionnaire Information Bulletin
<b>EXISTING CREDIT FACILITIES</b>	Loan Utilization Request Request for bank guarantee amendment (under current loan agreements)
<b>ACCESS MANAGEMENT</b> Legal representatives or another user <b>(only one)</b> 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
<b>REVIEW SALARY LIST</b>	Access to information about all employees and salaries
<b>EMPLOYEES LIST MANAGEMENT</b>	Manage and change list of employees for salaries payment

# Requests Menu

## Tab Pending request

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.

TYPE	NUMBER	DATE	LAST MODIFICATION DATE	ADDITIONAL INFORMATION	<input type="checkbox"/> ALL	<input type="checkbox"/> ALL
Request for user rights	4275	19.12.2023 14:51	19.12.2023 14:51	Client : ИНЖЕРОП БГ ЕООД / 201658576 / Change users rights	<input type="checkbox"/> Sign	<input type="checkbox"/> Send

TYPE	NUMBER	DATE	SEND DATE	ADDITIONAL INFORMATION	STATUS
Request for user rights	4275	19.12.2023 14:51		Client : ИНЖЕРОП БГ ЕООД / 201658576 / Change users rights	Deleted
Request for user rights	4274	19.12.2023 14:18		Client : ИНЖЕРОП БГ ЕООД / 201658576 / Change users rights	Deleted
Request for user rights	4210	27.11.2023 09:12	27.11.2023 09:12	Client : ИНЖЕРОП БГ ЕООД / 201658576 / Change users rights	Rejected

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