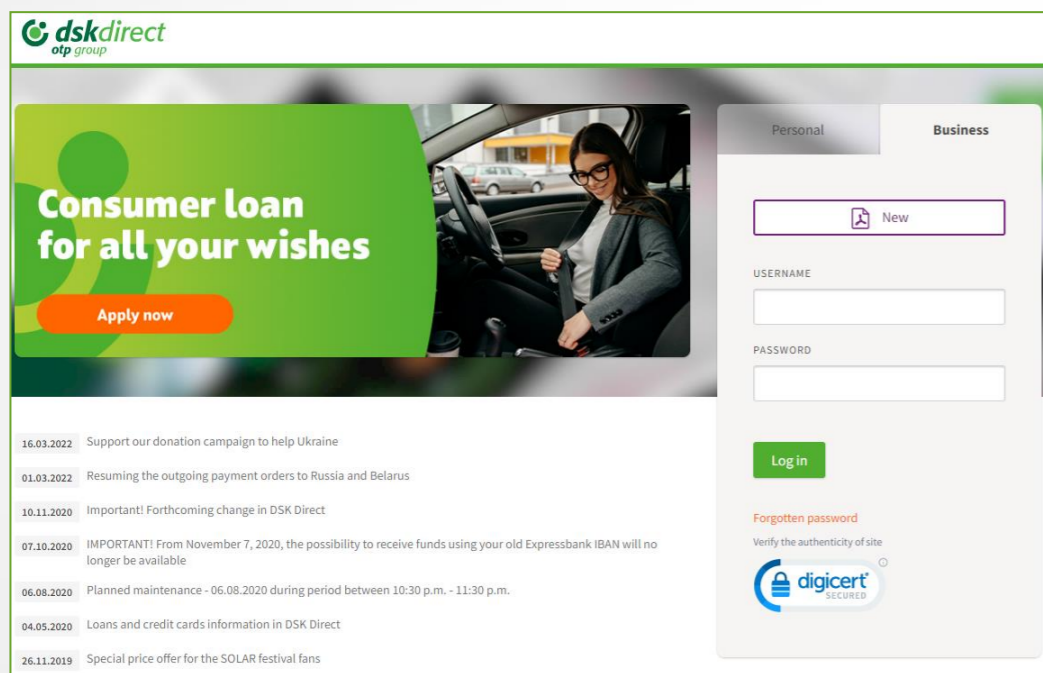


Welcome to DSK Direct!

Contents



The screenshot shows the DSK Direct website interface. At the top left, there is a logo for 'dskdirect otp group'. Below it, there 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 photo of a woman sitting in a car. Below the banner, there is a list of news items with dates and titles. On the right side of the screenshot, there 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, a 'Forgotten password' link, and a 'Verify the authenticity of site' section with a 'digicert SECURED' logo.

dskdirect
otp group

Consumer loan for all your wishes
Apply now

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

Personal Business

New

USERNAME

PASSWORD

Log in

Forgotten password

Verify the authenticity of site

digicert SECURED

- [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.

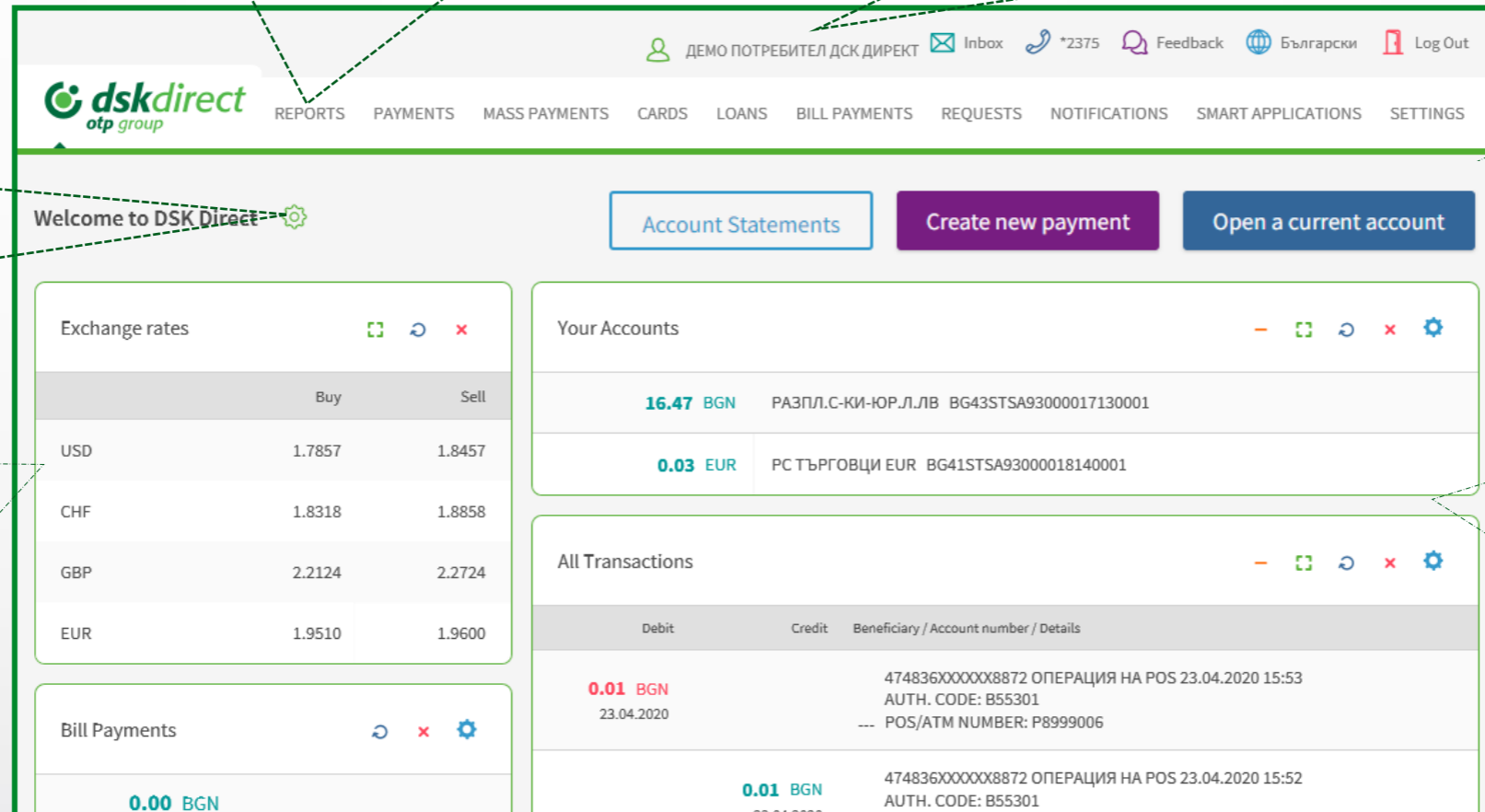
Information bar – from here you can see your client number, last login details, your inbox, feedback phone number/form, change language and exit buttons.

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.



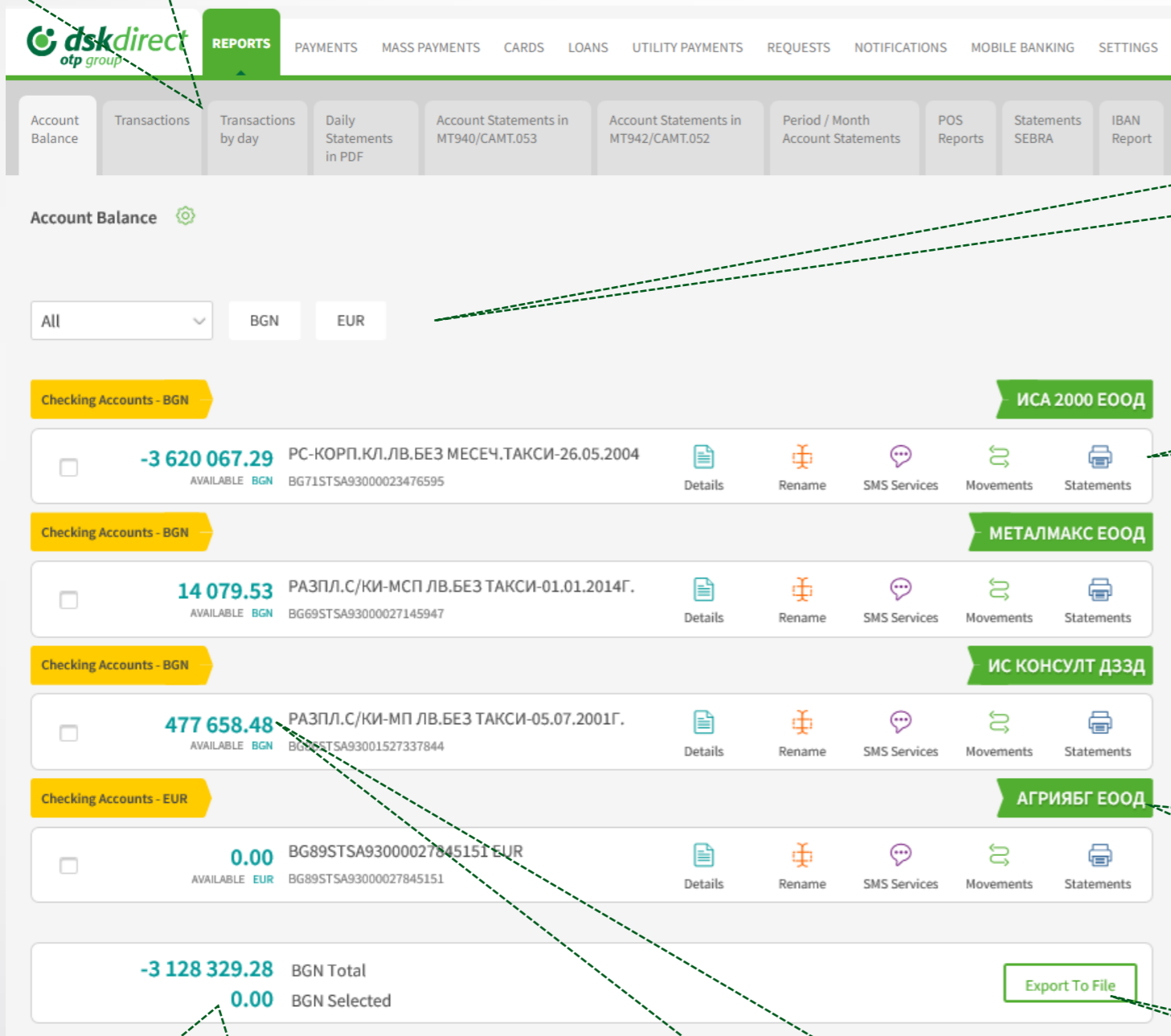
The screenshot shows the DSK Direct interface with the following elements:

- Information Bar:** User profile (ДЕМО ПОТРЕБИТЕЛ ДСК ДИРЕКТ), Inbox, phone number (*2375), Feedback, Language (Български), and Log Out.
- Main Panel:** Navigation menu (REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, BILL PAYMENTS, REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, SETTINGS) and quick links (Account Statements, Create new payment, Open a current account).
- Exchange Rates Widget:** Table showing Buy and Sell rates for USD, CHF, GBP, and EUR.
- Your Accounts Widget:** List of accounts with balances (16.47 BGN, 0.03 EUR) and IBANs.
- All Transactions Widget:** List of transactions with debit/credit amounts and details.
- Bill Payments Widget:** Shows a balance of 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 (All, BGN, EUR) and a list of accounts. Each account entry includes a balance, account name, and several action buttons: Details, Rename, SMS Services, Movements, and Statements. A summary row at the bottom shows 'BGN Total' and 'BGN Selected' amounts, 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**.

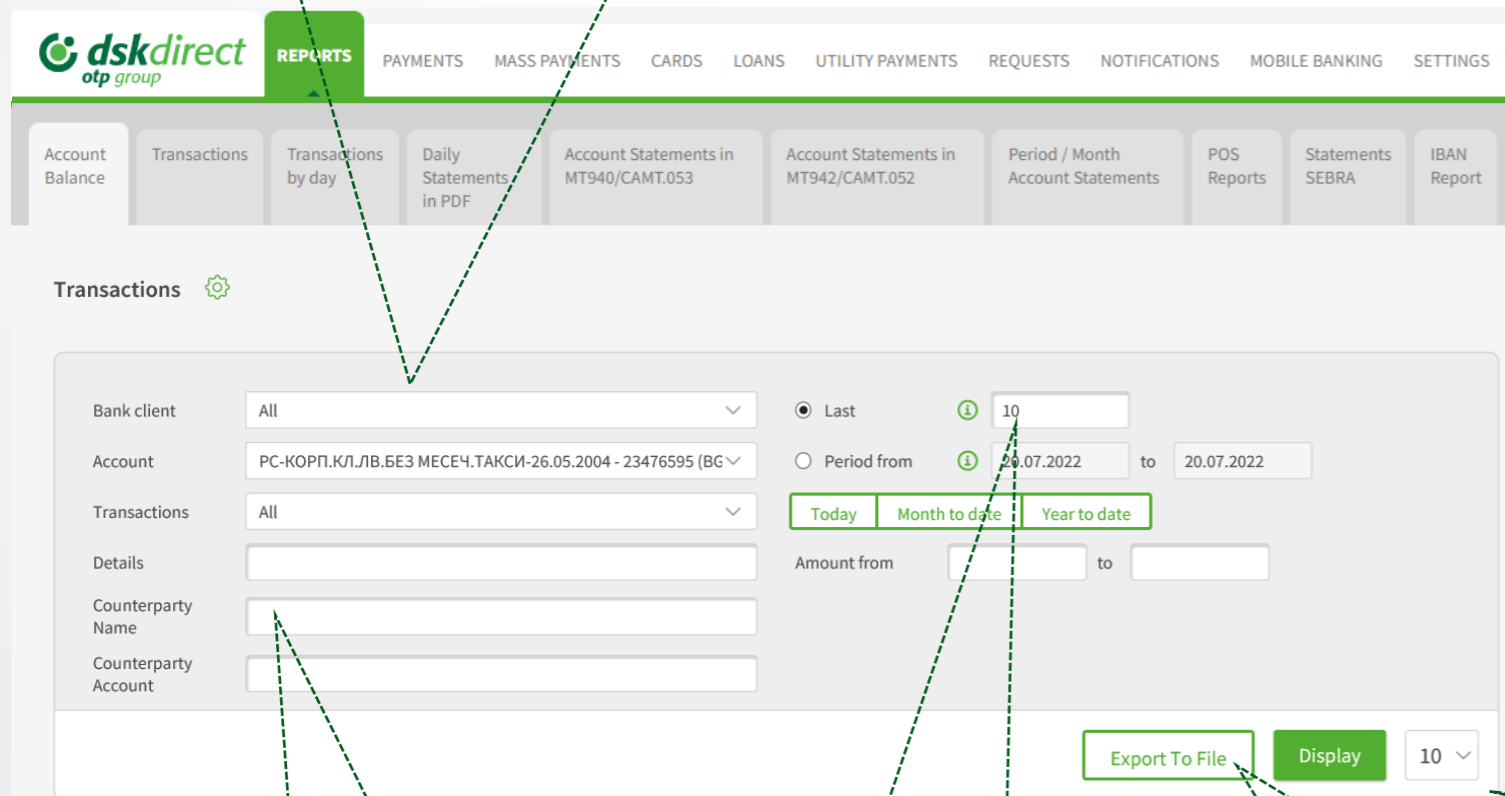
Amounts – can be seen only by users with rights "[Information services](#)" for the relevant account.

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 'REPORTS' menu with various options like 'Account Balance', 'Transactions', 'Daily Statements in PDF', etc. The 'Transactions' section is active, showing a filter form with fields for 'Bank client', 'Account', 'Transactions', 'Details', 'Counterparty Name', and 'Counterparty Account'. There are also radio buttons for 'Last', 'Period from', and 'Amount from' with input fields for values like '10', '20.07.2022', and 'to 20.07.2022'. Buttons for 'Export To File', 'Display', and a dropdown for '10' are visible at the bottom right of the filter form.

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:

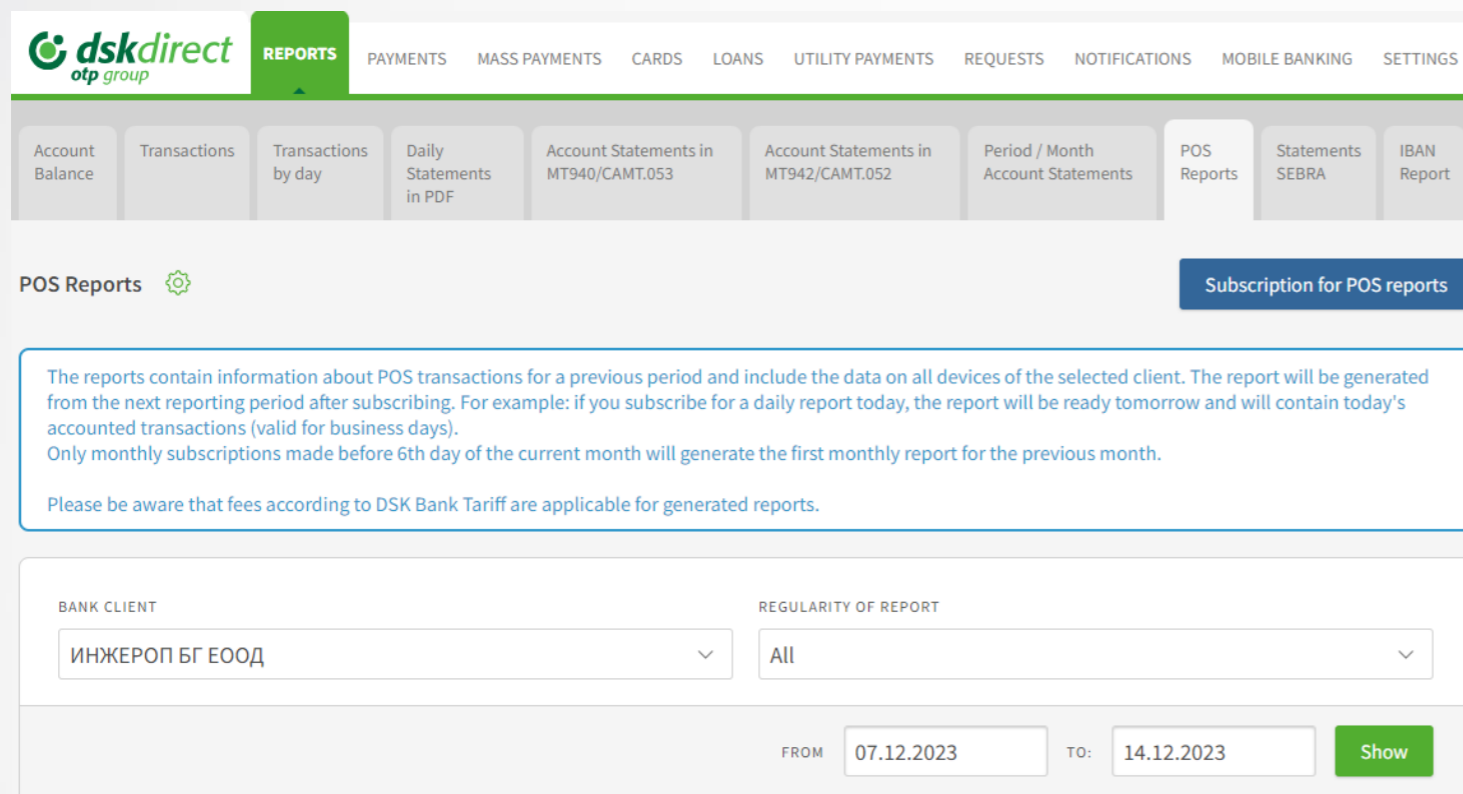
- **"Account balance"** – shows the available balance on company accounts.
- **"Transactions"** – shows all transactions for a period selected by the client.
- **"Daily statements in PDF"** – shows **daily** statements in PDF.
- **"Account Statements in MT940 format"** and **"Account Statements in MT942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

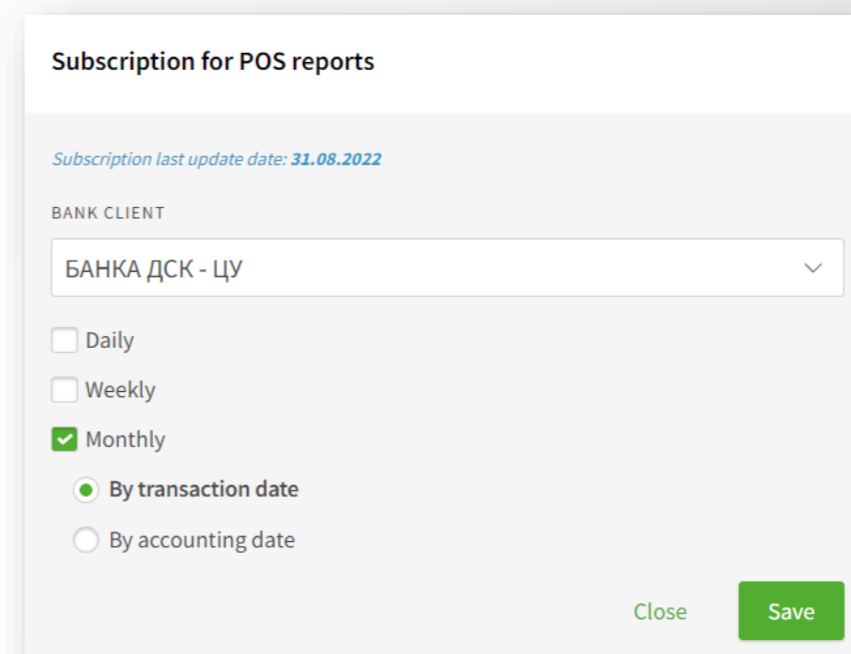
Please be aware that fees according to DSK Bank Tariff are applicable for generated reports.

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 5th 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 6th day of the month.

Reports

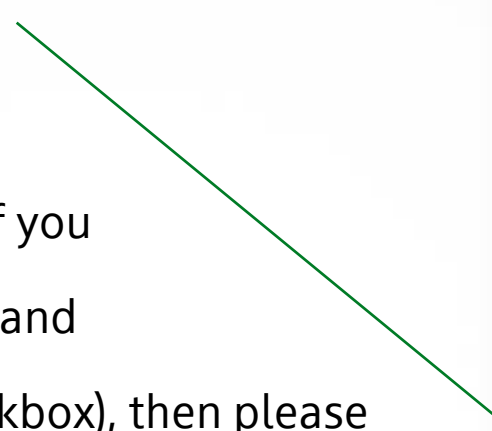
Unsubscribing for POS reports

➤ 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 1st day of the month, and decide to unsubscribe on 20th (untick the relevant checkbox), then please have in mind that a report for this period (1st – 20th) 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



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).

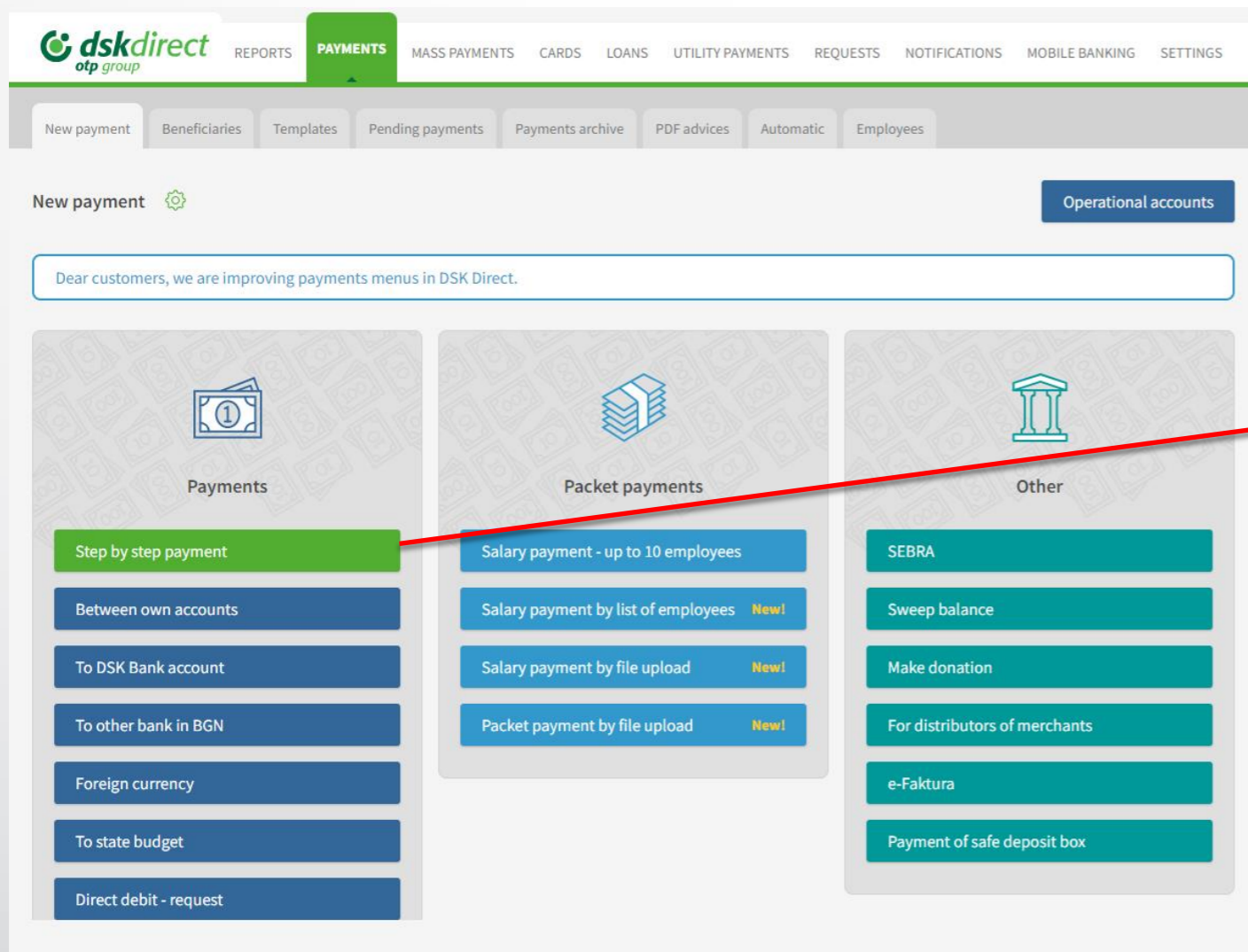
Settings-Time & Language-Region-Additional date, time & regional settings-Region-Additional settings – Decimal symbol.

Payments

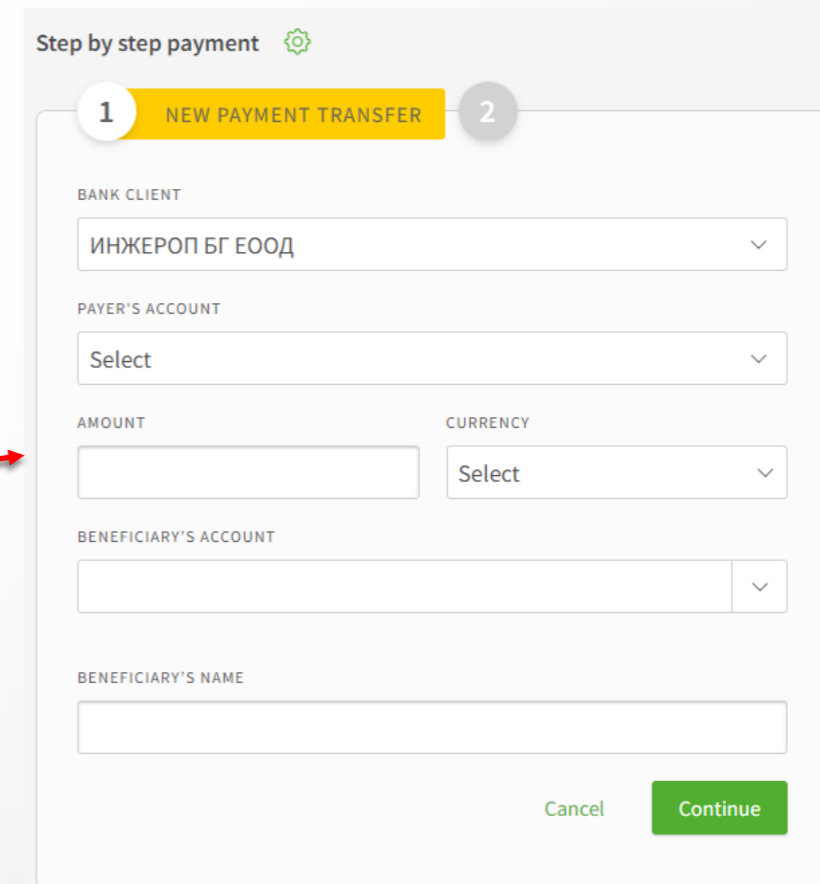
Payment types and file formats

Access to payment types – divided in 3 groups:

- **Payments** – for payments by filling in a form.
 - **Step by step payment** - ordering 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 screenshot shows the 'PAYMENTS' section of the DSK Direct interface. It features a navigation bar with 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'UTILITY PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'MOBILE BANKING', and 'SETTINGS'. Below this is a sub-menu with 'New payment', 'Beneficiaries', 'Templates', 'Pending payments', 'Payments archive', 'PDF advices', 'Automatic', and 'Employees'. A 'New payment' button with a gear icon is visible, along with an 'Operational accounts' button. A message box states: 'Dear customers, we are improving payments menus in DSK Direct.' The main content area is divided into three columns: 'Payments', 'Packet payments', and 'Other'. The 'Payments' column includes 'Step by step payment' (highlighted in green), 'Between own accounts', 'To DSK Bank account', 'To other bank in BGN', 'Foreign currency', 'To state budget', and 'Direct debit - request'. The 'Packet payments' column includes 'Salary payment - up to 10 employees', 'Salary payment by list of employees' (marked 'New!'), 'Salary payment by file upload' (marked 'New!'), and 'Packet payment by file upload' (marked 'New!'). The 'Other' column includes 'SEBRA', 'Sweep balance', 'Make donation', 'For distributors of merchants', 'e-Faktura', and 'Payment of safe deposit box'.



The screenshot shows the 'Step by step payment' form, which is divided into two steps. Step 1 is 'NEW PAYMENT TRANSFER'. The form includes the following fields:

- BANK CLIENT:** A dropdown menu with the selected value 'ИНЖЕРОП БГ ЕООД'.
- PAYER'S ACCOUNT:** A dropdown menu with the selected value 'Select'.
- AMOUNT:** A text input field.
- CURRENCY:** A dropdown menu with the selected value 'Select'.
- BENEFICIARY'S ACCOUNT:** A dropdown menu with the selected value 'Select'.
- BENEFICIARY'S NAME:** A text input field.

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

Payments

Single and packet/mass payments



Payments:

- **Step by step payment** – based on the entered amount and currency of the transfer, accounts of the originator and recipient in the first step, on the second, the corresponding existing form is loaded with the already entered information transferred. On the next step, you will be redirected to the existing form and it remains to fill in a reason, choose through which system to be fulfilled (for example Blink, BISERA, Rings), 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**

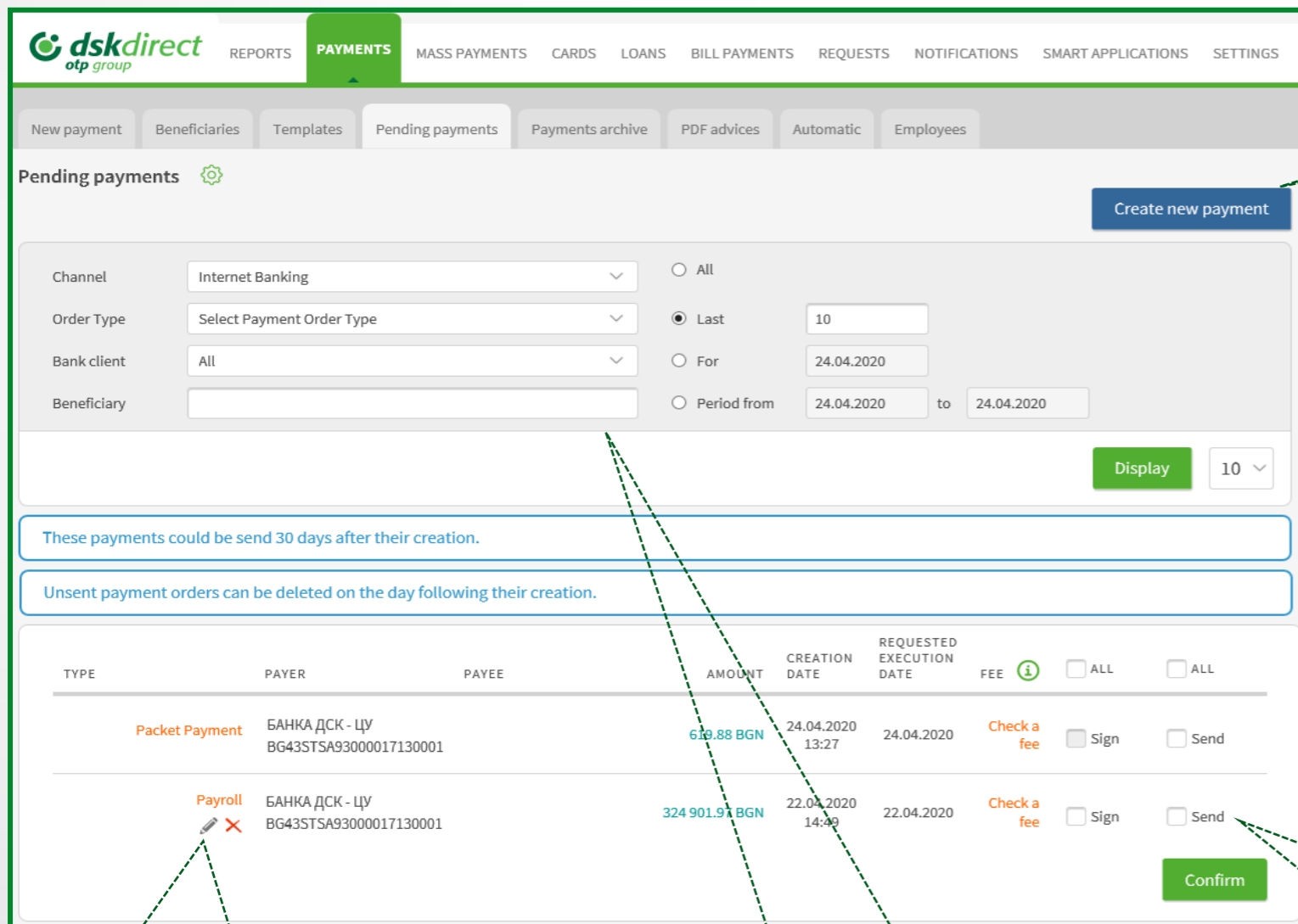
Other:

- 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:

Currency: All

All

Last: 10

For: 20.07.2022

Period from: 20.07.2022 to 20.07.2022

Amount from: to

[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	<input type="checkbox"/> ALL	<input type="checkbox"/> 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	+
T	Payment Order (State Budget Payment)	5,00 BGN	BG36BNB G9661 310 0174 201	BG36BNBG96613100174201	В. ДИМИТРОВ 21.01.2022	+

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

[BGN](#) [EUR](#) [USD](#)

0 SELECTED PAYMENTS, TOTAL AMOUNT 0.00

[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.

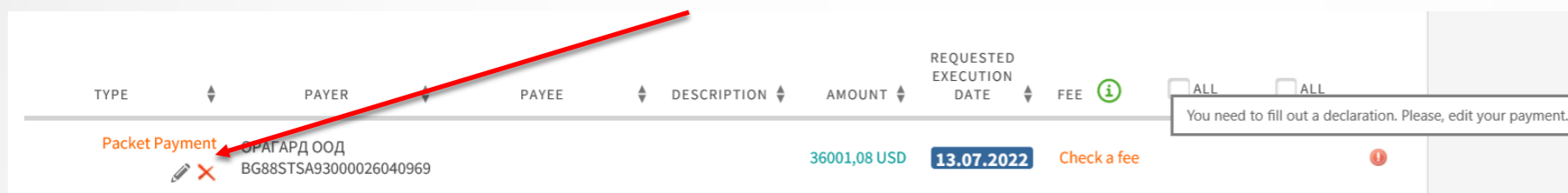
The screenshot shows a web form titled 'Create/Edit' with a 'Create new payment' button in the top right. The form has several sections: 'FILE TO BE SIGNED' with a file selection field; 'File formats description' with a 'FILE ENCODING' dropdown set to 'unicode' and an 'Expand payments' checkbox; 'TYPE OF PAYMENT' with a dropdown menu open showing 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)'; and 'Requested Execution Date' with radio buttons for 'Pay now' (selected) and 'Requested Execution Date'. At the bottom are 'Cancel' and 'Save' buttons.


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.

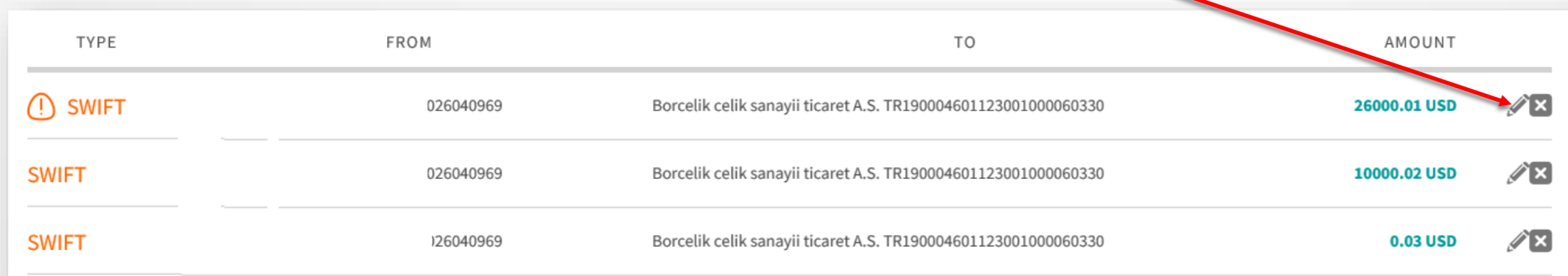
From the Pending payments tab click the pencil icon below the packet payment.







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 Authority , 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 КРЪСТАНОВ**, 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 digita

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

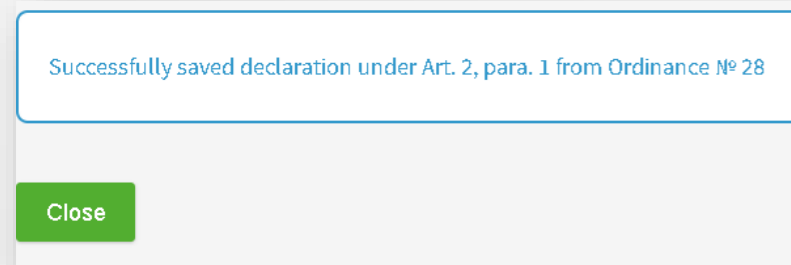
Filling in Declaration under art. 2, para. 1 from Ordinance No. 28

➤ **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.

	SWIFT	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 преведете please transfer
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

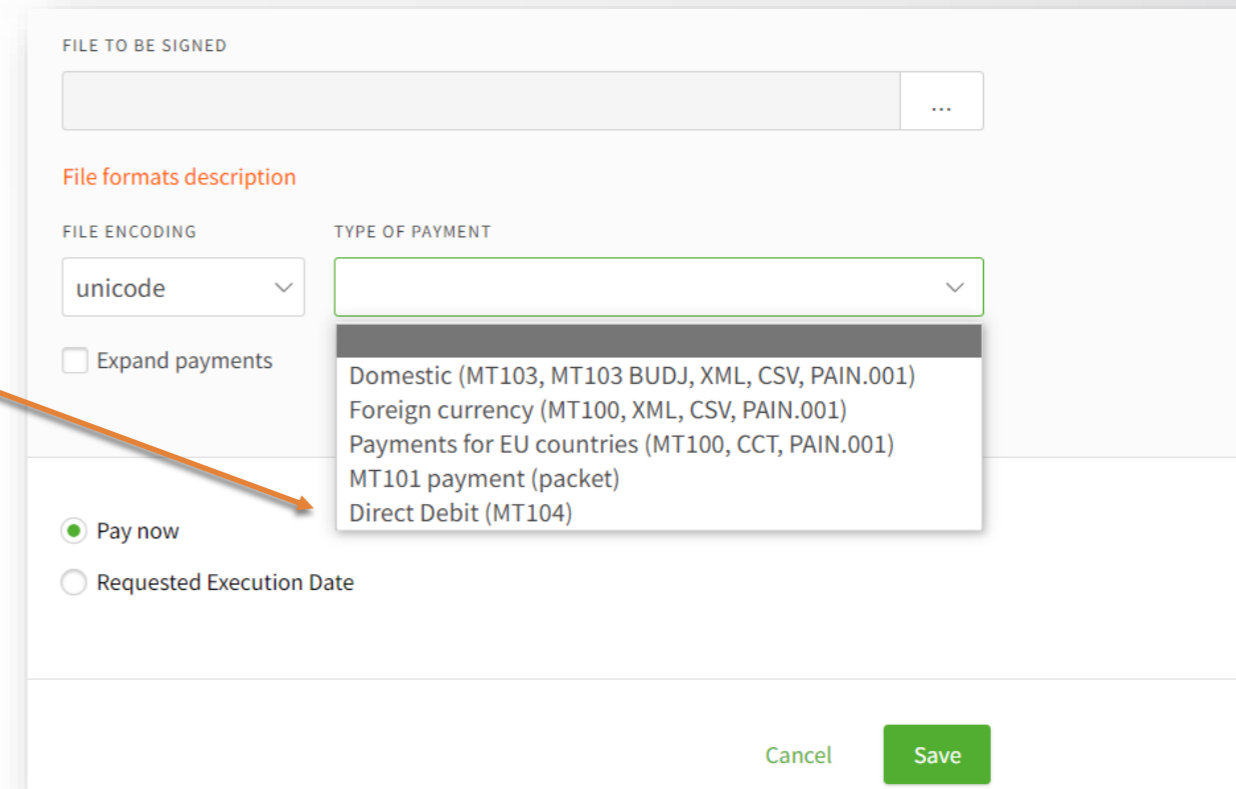
Visible for all authorised persons

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: [Dropdown menu open]

- 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)
- 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.

Create/edit  Create new payment

1 PAYER

FROM ACCOUNT CURRENCY PAYER IBAN

2 FILE OPTIONS

FILE TO BE SIGNED ... FILE FORMAT FILE TYPE

3 ADDITIONAL DETAILS

DETAILS OF PAYMENT

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

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

File format – change the file encoding as needed.

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: 0.00 ⓘ CURRENCY: EUR PAYER IBAN: 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.

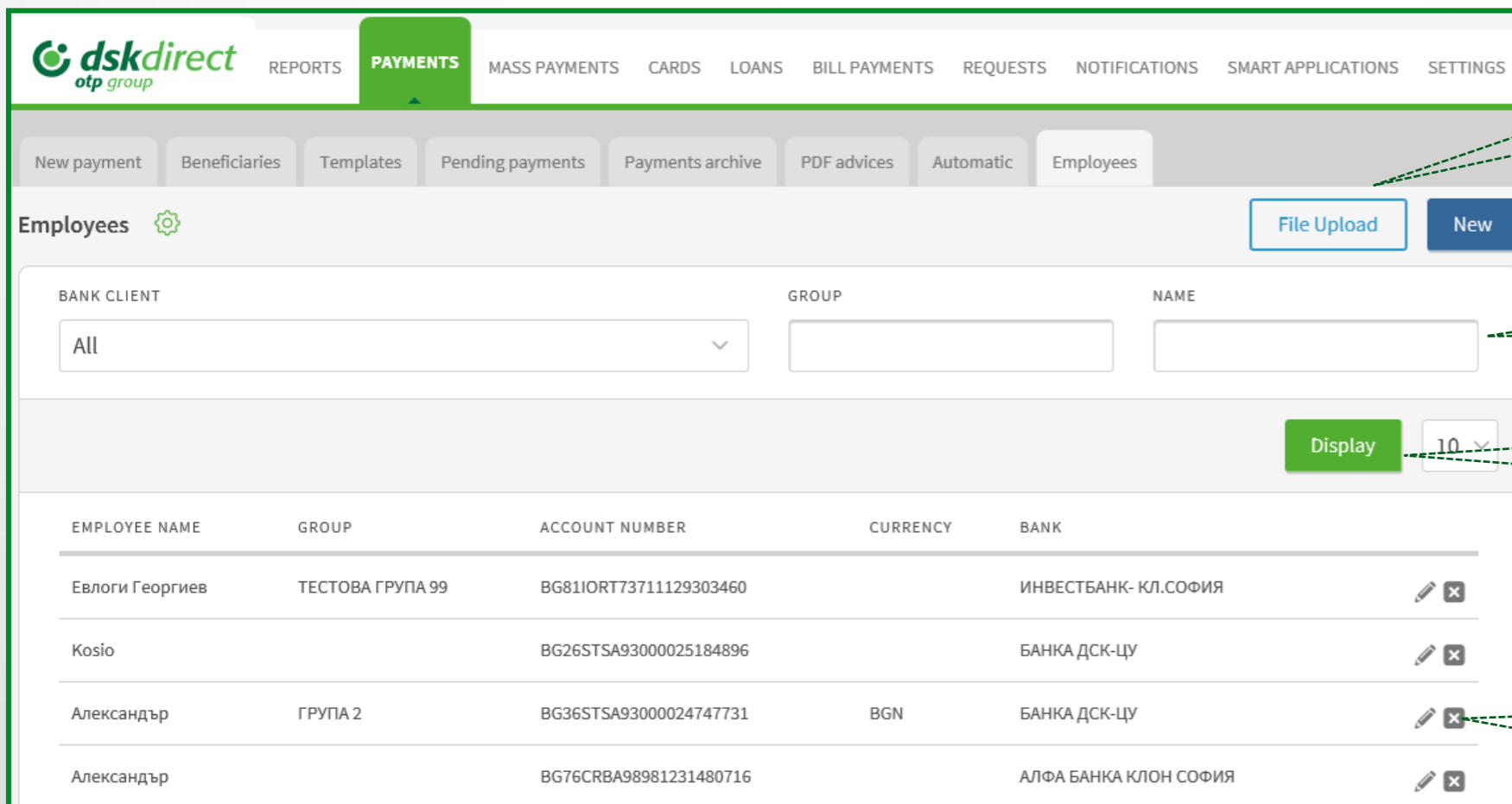
After you have saved the payment, visit **Pending payments** tab to sign and send it.
Pay – for direct sending of a payment.

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



The screenshot shows the 'Employees' management interface. At the top, there's a navigation bar with 'dskdirect otp group' logo and various menu items like 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', etc. Below that, a sub-menu contains 'New payment', 'Beneficiaries', 'Templates', 'Pending payments', 'Payments archive', 'PDF advices', 'Automatic', and 'Employees'. The 'Employees' section is active, showing a 'File Upload' and 'New' button. Below these are filter fields for 'BANK CLIENT' (set to 'All'), 'GROUP', and 'NAME'. A 'Display' button and a dropdown menu (set to '10') are also present. The main area displays a table with columns: EMPLOYEE NAME, GROUP, ACCOUNT NUMBER, CURRENCY, and BANK. The table contains four rows of employee data, each with edit and delete icons.

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.

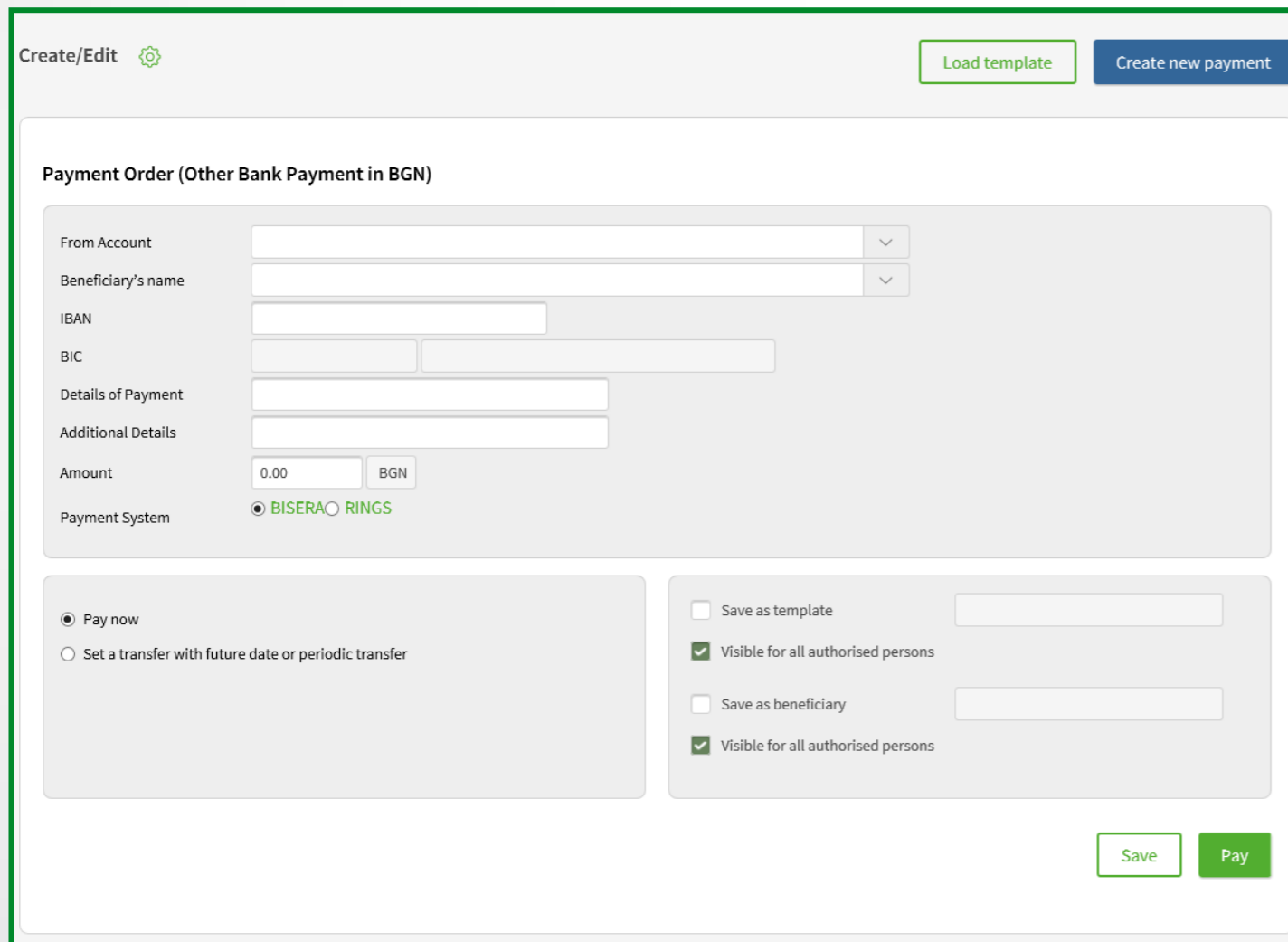
Filters – by bank client, group of employees or name of employee

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 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	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

A 'Pay' button is located at the bottom left of the table. The 'Топлооснабдяване' row has a checked checkbox on the left side.

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

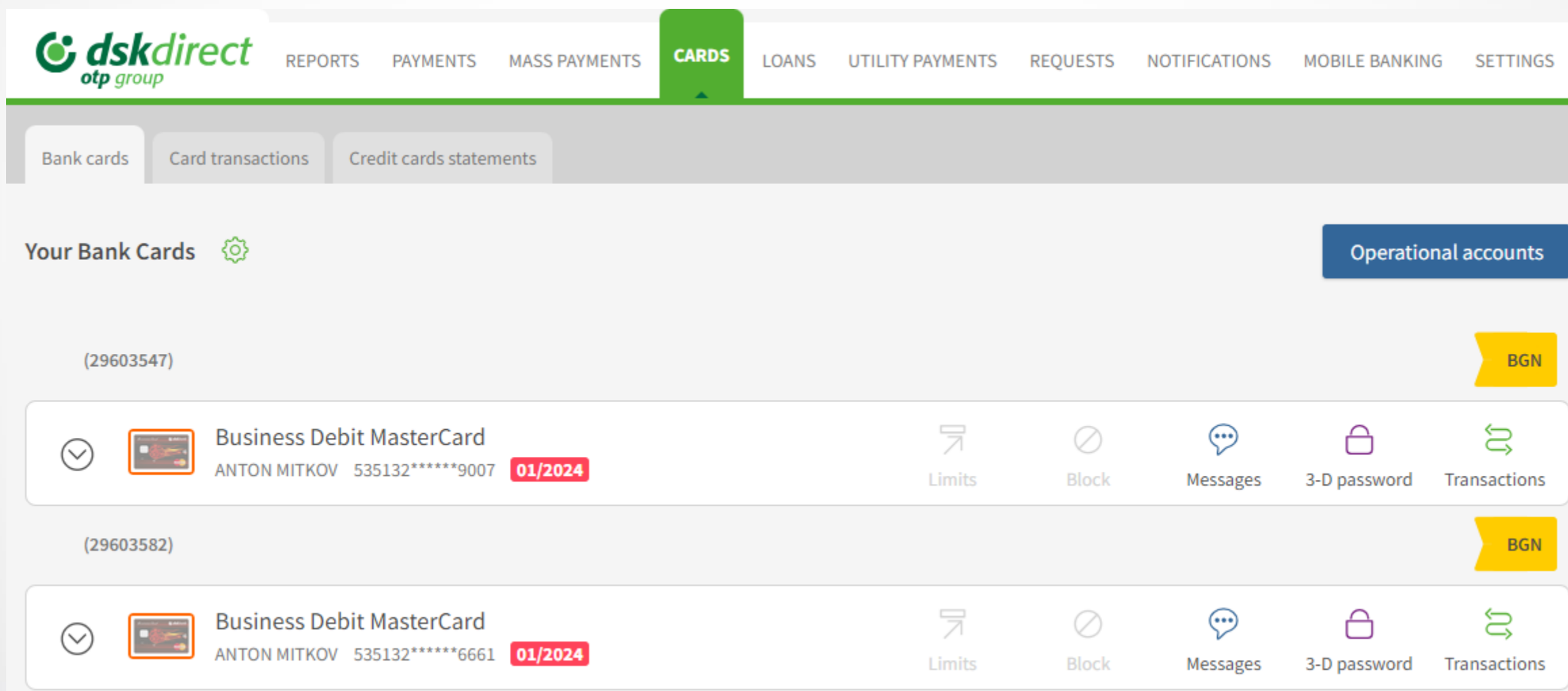
Register / Pay bill – to register new utility bill payment forms.

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



The screenshot shows the 'dskdirect otp group' web interface. The 'CARDS' menu item is highlighted in the top navigation bar. Below the navigation bar, there are three tabs: 'Bank cards', 'Card transactions', and 'Credit cards statements'. The 'Bank cards' tab is active, displaying 'Your Bank Cards' with a settings icon and a blue 'Operational accounts' button. Two cards are listed, both for ANTON MITKOV with an expiry date of 01/2024. Each card has a dropdown arrow, a card image, and a 'BGN' label. Below the card details are icons for 'Limits', 'Block', 'Messages', '3-D password', and 'Transactions'.

Account ID	Card Type	Cardholder Name	Card Number	Expiry Date	Actions
(29603547)	Business Debit MasterCard	ANTON MITKOV	535132*****9007	01/2024	Limits, Block, Messages, 3-D password, Transactions
(29603582)	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 except for Limits and Statements)	✓
Holder (individual)	✗	✓ (all buttons are active)
Cardholder (individual)	✗	✓

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

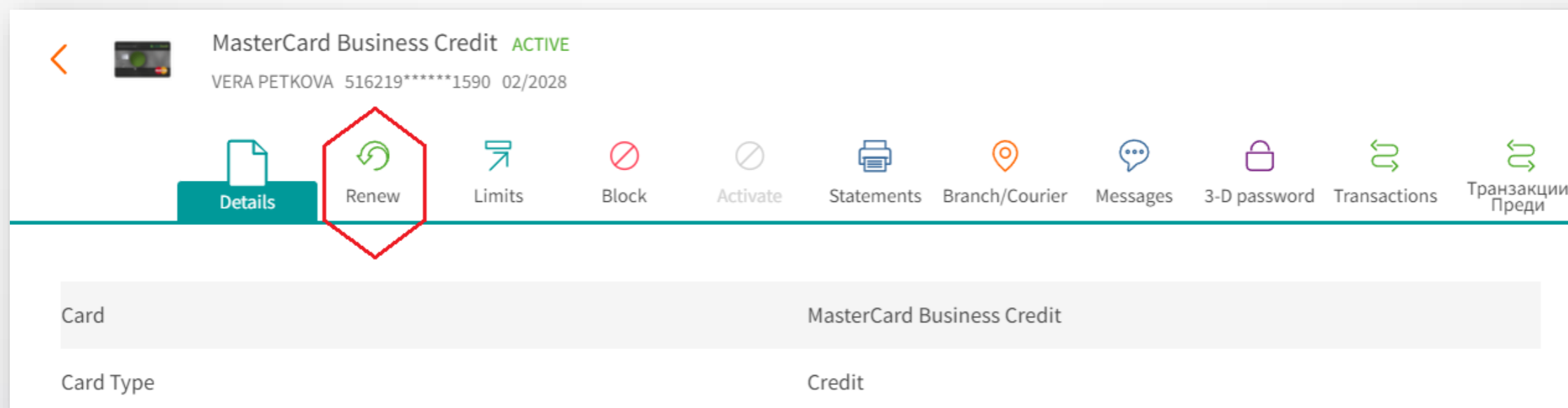
Go to the menu CRADS > tab Bank Card and select the debit/credit card you would like to reissue.

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

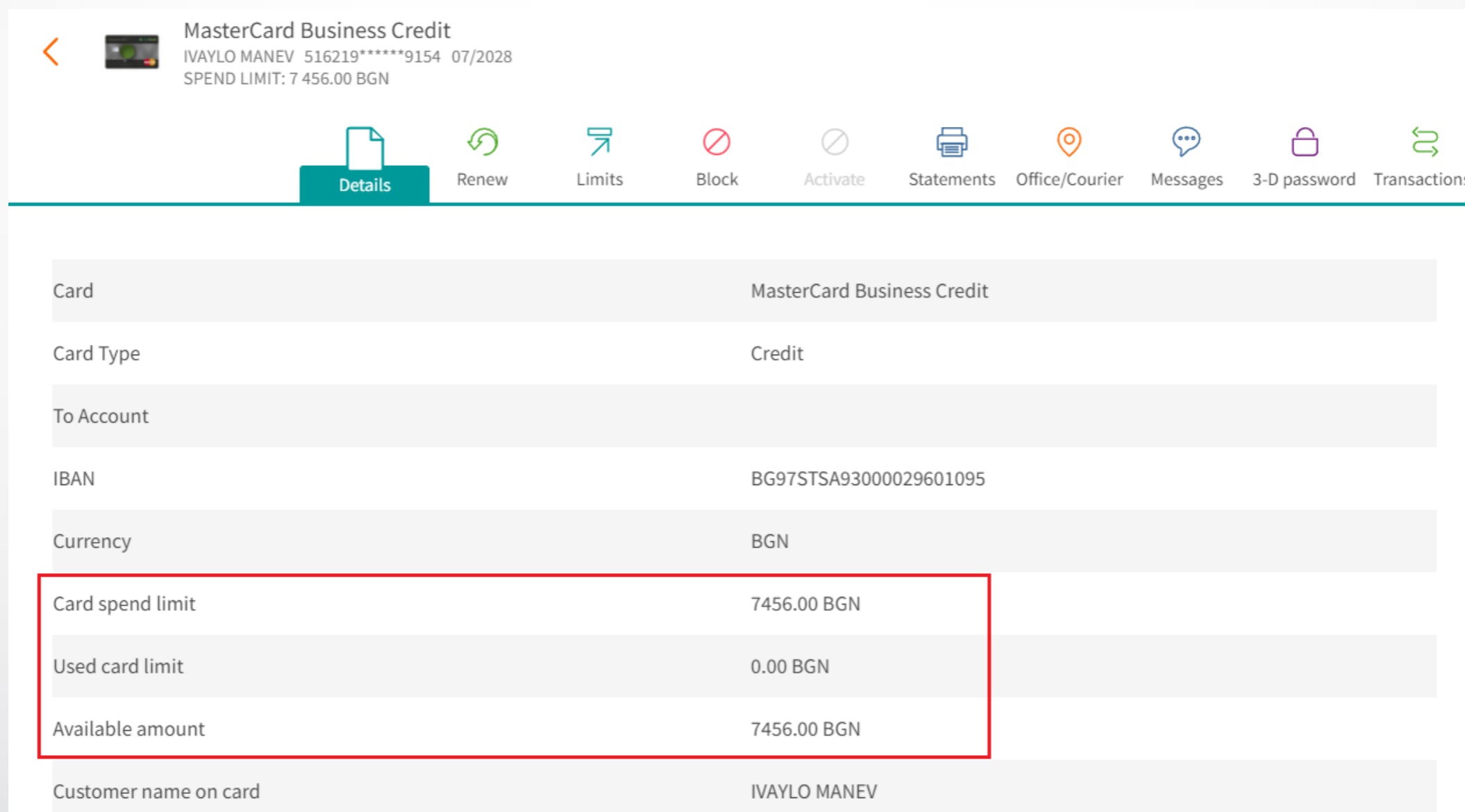
After selecting the branch for card delivery, click the button Send (or Cancel if you do not want to send the request to the Bank). You can see/download the request as a PDF file from the Archive tab.

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

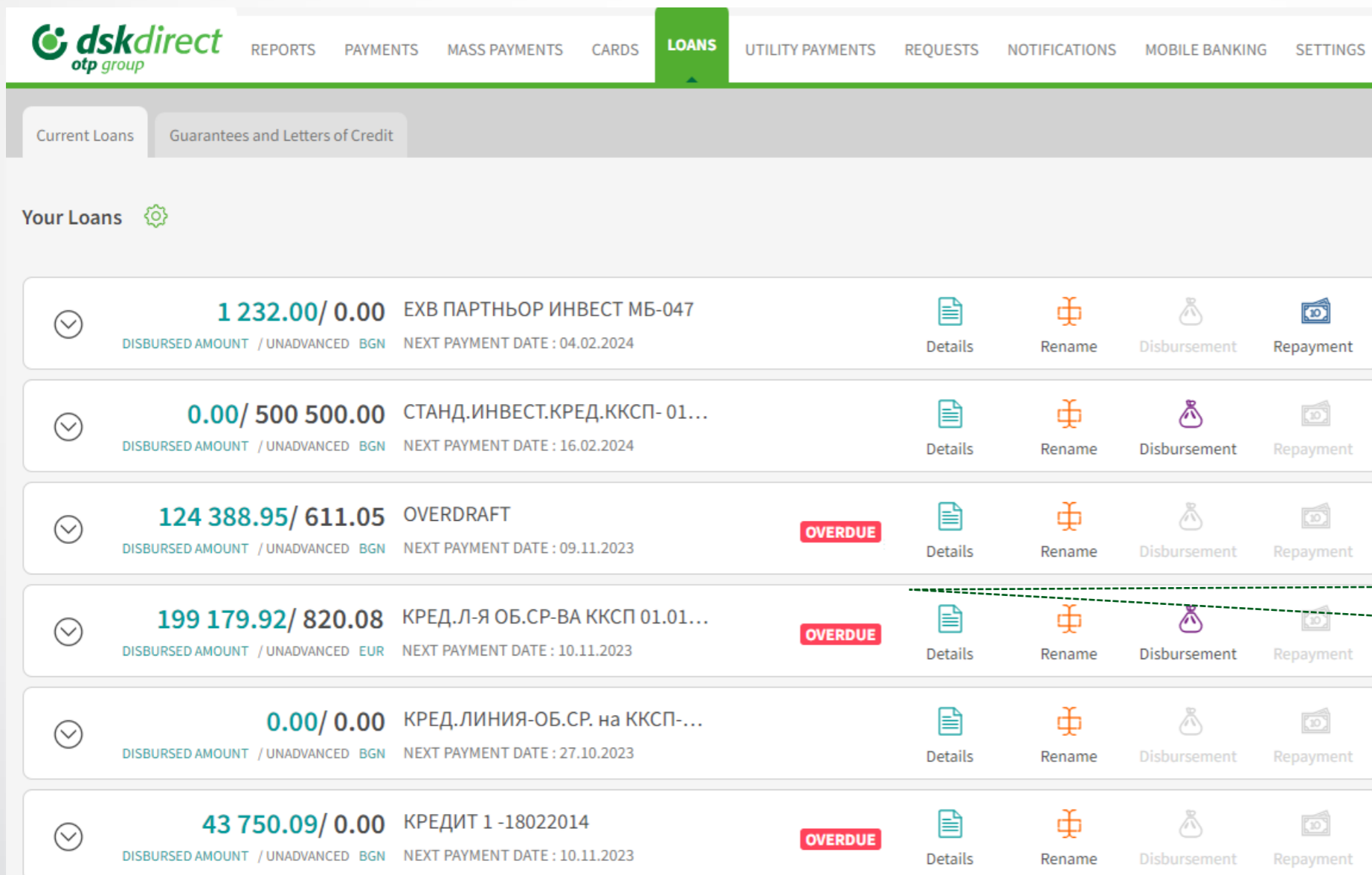
Details Renew Limits Block Activate Statements Office/Courier Messages 3-D password Transactions

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.



























dskdirect otp group

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

Current Loans Guarantees and Letters of Credit

Your Loans 

Dropdown	Amount / Unadvanced	Loan Name	Status	Next Payment Date	Details	Rename	Disbursement	Repayment
▼	1 232.00 / 0.00	EXB ПАРТНЬОР ИНВЕСТ МБ-047		04.02.2024				
▼	0.00 / 500 500.00	СТАНД.ИНВЕСТ.КРЕД.ККСР- 01...		16.02.2024				
▼	124 388.95 / 611.05	OVERDRAFT	OVERDUE	09.11.2023				
▼	199 179.92 / 820.08	КРЕД.Л-Я ОБ.СР-ВА ККСР 01.01...	OVERDUE	10.11.2023				
▼	0.00 / 0.00	КРЕД.ЛИНИЯ-ОБ.СР. на ККСР-...		27.10.2023				
▼	43 750.09 / 0.00	КРЕДИТ 1 -18022014	OVERDUE	10.11.2023				

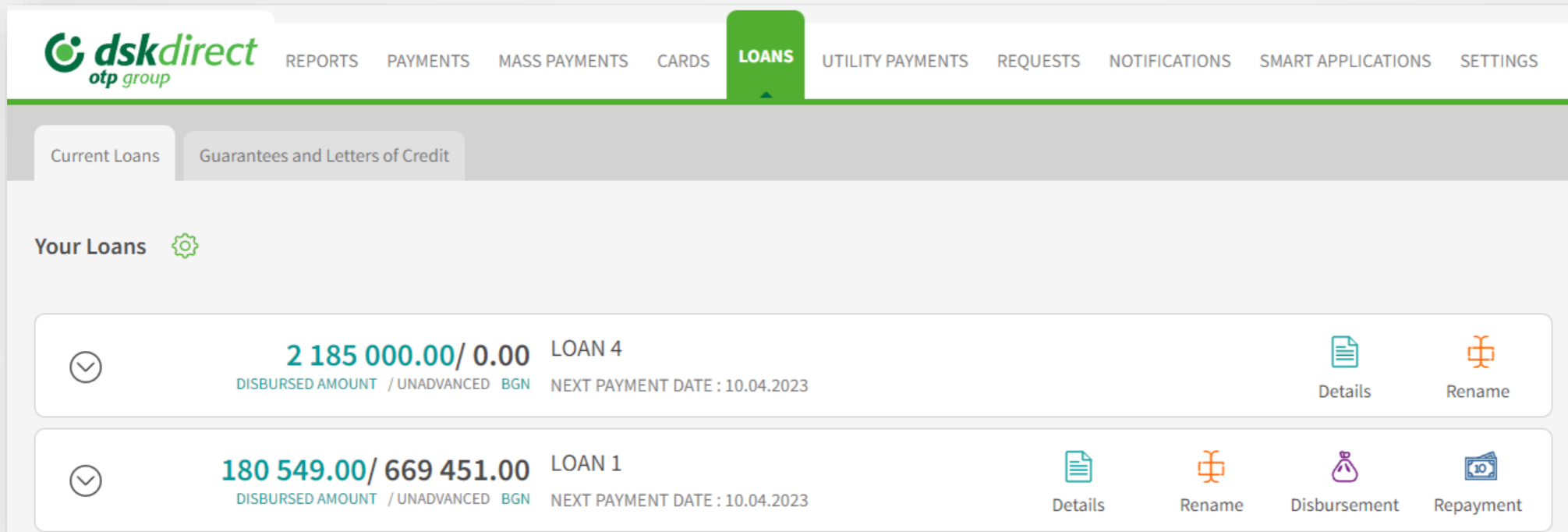
Useful shortcuts:
Details and rename:
[Disbursement](#) and [repayment](#)

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

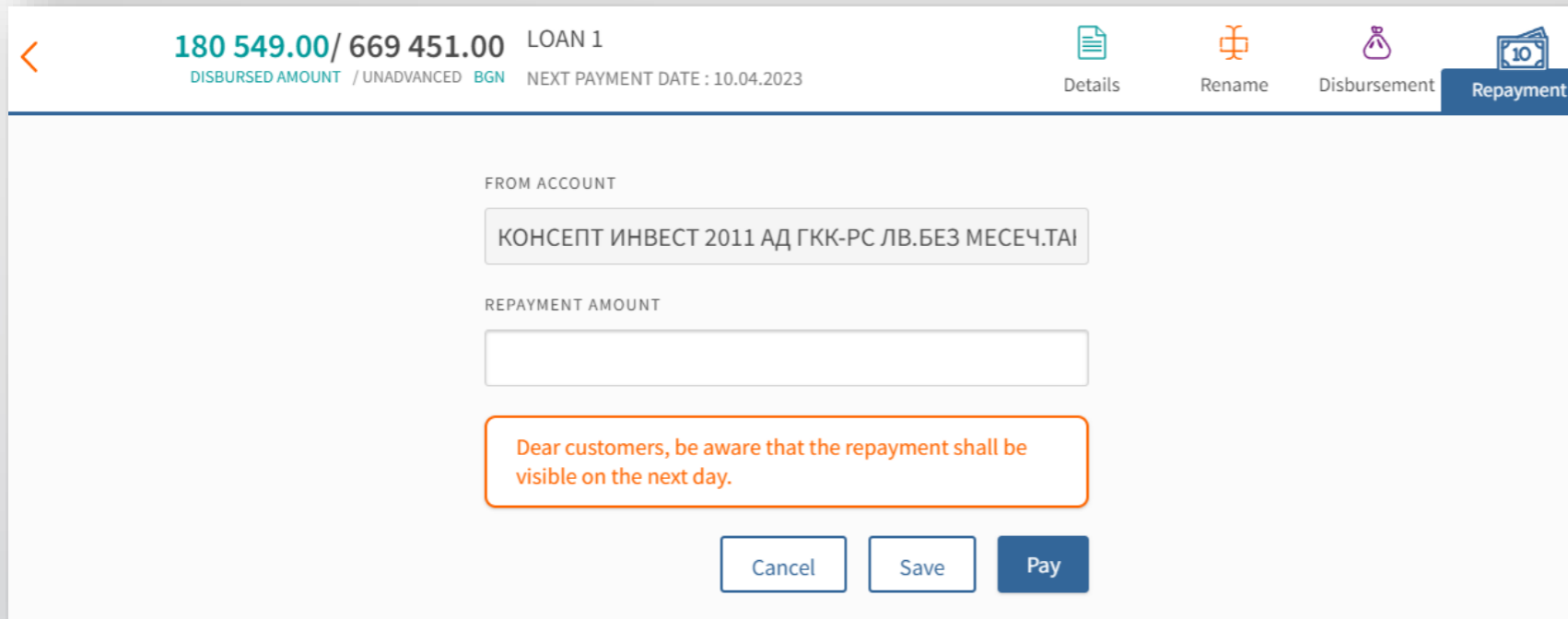
Loan Repayment

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 system. The menu includes options like REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS (highlighted), UTILITY PAYMENTS, REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, and SETTINGS. Under the 'LOANS' menu, there are two tabs: 'Current Loans' and 'Guarantees and Letters of Credit'. The 'Current Loans' tab is active, showing a list of loans under 'Your Loans'. Two loans are visible: 'LOAN 4' with a disbursed amount of 2,185,000.00 BGN and 'LOAN 1' with a disbursed amount of 180,549.00 BGN. Both loans have a next payment date of 10.04.2023. The 'LOAN 1' entry has a 'Repayment' button, which is highlighted in the subsequent screenshot.



The screenshot shows the 'Repayment' form for 'LOAN 1'. The form includes a back arrow, the loan details (180,549.00 / 669,451.00 BGN, NEXT PAYMENT DATE: 10.04.2023), and navigation buttons (Details, Rename, Disbursement, Repayment). The 'FROM ACCOUNT' field is populated with 'КОНСЕПТ ИНВЕСТ 2011 АД ГKK-PC ЛВ.БЕЗ МЕСЕЧ.ТАИ'. The 'REPAYMENT AMOUNT' field is empty. A warning message states: 'Dear customers, be aware that the repayment shall be visible on the next day.' At the bottom, there are three buttons: 'Cancel', 'Save', and 'Pay'.

***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

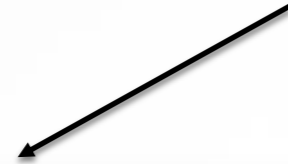
Експорт към файл Покажи

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	

дск директ otp group 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:

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	30000.17	3461.94	000000022133203
13.02.2023	13.02.2023	11	КТ	Плащане по заем	26666.84	3457.73	000000022133203
13.03.2023	13.03.2023	11	КТ	Плащане по заем	24870.33	1897.35	000000022133203
13.04.2023	13.04.2023	11	КТ	Погасяване на просрочен кредит	20000.18	3436.48	

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.

Current Loans | Guarantees and Letters of Credit

Guarantees and Letters of Credit

Bank guarantees template can be viewed/downloaded [here](#).

ИНЖЕРОП БГ ЕООД

5 000.00 / 20 000.00
AVAILABLE LIMIT / LOAN AMOUNT BGN

Множествени банкови гаранции в BGN

Details | Guarantees and Letters of Credit | Search | Issuance of Bank Guarantee

5 000.00 / 20 000.00
AVAILABLE LIMIT / LOAN AMOUNT BGN

Множествени банкови гаранции в BGN

Details | Guarantees and Letters of Credit | Search | Issuance of Bank Guarantee

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

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

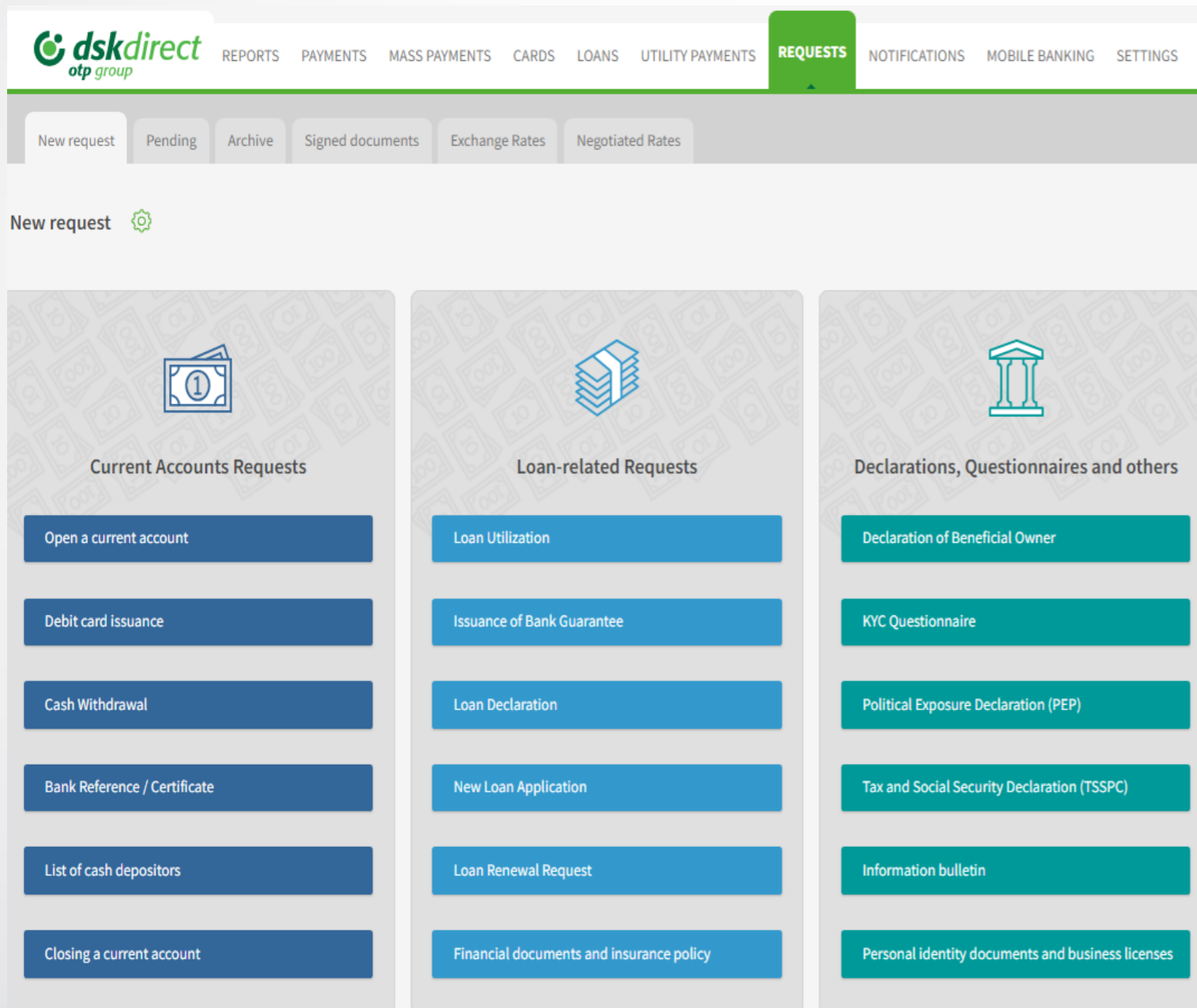
LG Issuance – click the icon to open the form to issue a bank guarantee, similar to the one accessible from the tab New Request from the REQUESTS menu.

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.

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.

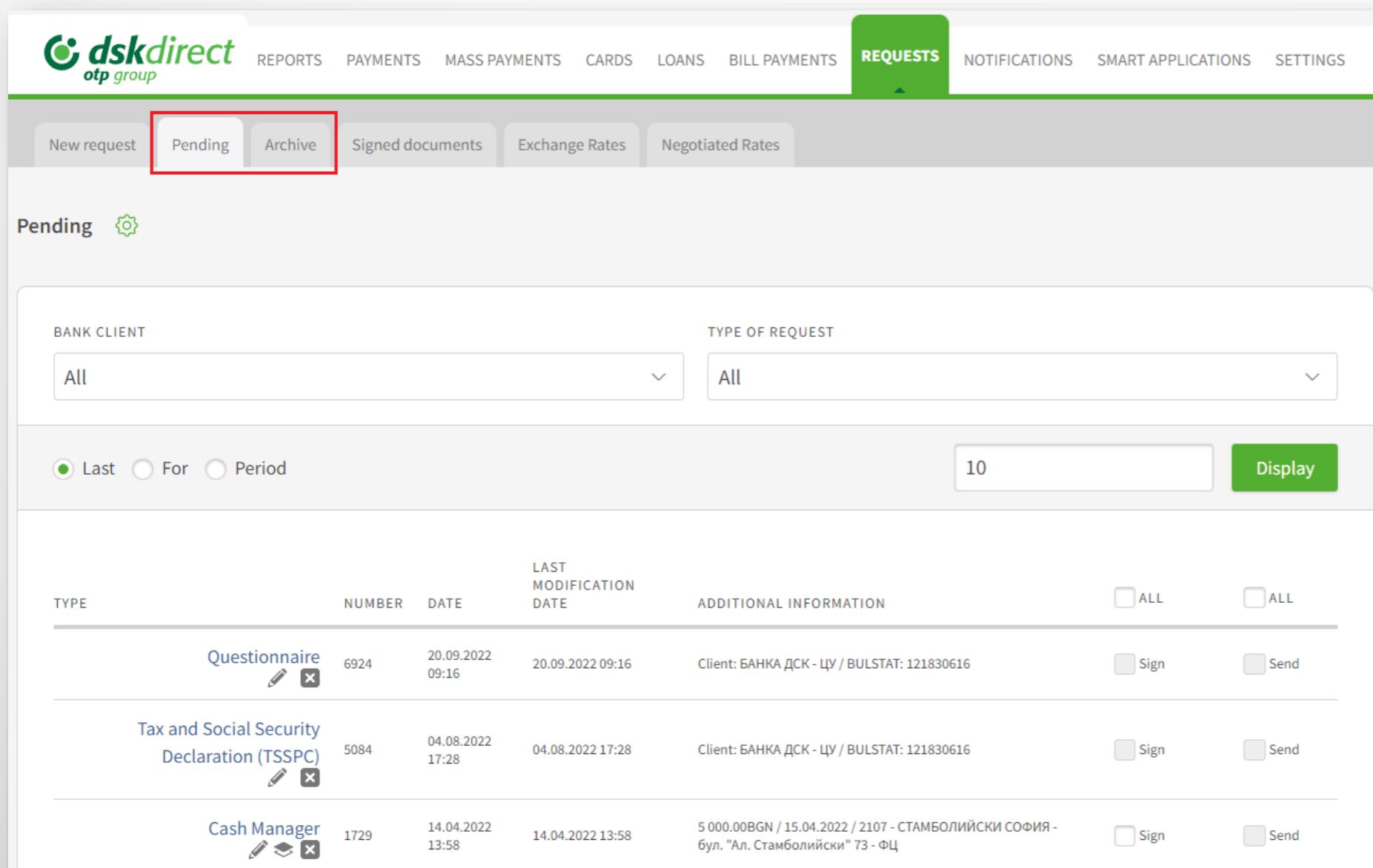
NB! Some of the online requests are processed during the Bank official working hours.

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 search filter for 'Pending' requests. The search criteria are set to 'All' for both 'BANK CLIENT' and 'TYPE OF REQUEST'. The results are sorted by 'Last' (indicated by a radio button). The table below shows three pending requests:

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)

The screenshot shows the 'Open a current account' interface at Step 1, 'BANK CLIENT DATA'. It features a progress bar with three steps, where the first step is active. Below the progress bar, there is a 'BANK CLIENT' dropdown menu with 'БАНКА ДСК - ЦУ' selected. A green 'Continue' button is located at the bottom right.

The screenshot shows the 'Open a current account' interface at Step 2, 'DETAILS'. It features a progress bar with three steps, where the second step is active. Below the progress bar, there is an 'ACCOUNT CURRENCY' dropdown menu with 'BGN' selected. A blue note below the dropdown reads: 'Please select currency of the account. By this request You can open up to two new current accounts.' Below this, there is a 'BRANCH' dropdown menu with 'Burgas 8000 Burgas, 12 Vasil Aprilov str.' selected. Underneath, there is a section titled 'I CONFIRM AND ACCEPT' with four checkboxes: 'General Terms and Conditions for opening and maintenance of payment accounts of business clients', 'Information bulletin for depositors', 'Personal Data protection information', and 'Tariff of DSK Bank'. At the bottom right, there are two buttons: 'Back' and '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 'Archive' tab in the 'REQUESTS' menu. It features a search filter with three dropdowns: 'BANK CLIENT' (All), 'TYPE OF REQUEST' (Open a current account), and 'REQUEST STATUS' (All). Below the filters are radio buttons for 'Last', 'For', and 'Period', and a 'Display' button with a value of '10'. A table below displays the search results:

TYPE	NUMBER	DATE	SEND DATE	ADDITIONAL INFORMATION	STATUS
Open a current account	3136	27.09.2022 11:10	27.09.2022 11:12	Bank Client	Sent

The screenshot shows a 'DOCUMENTS' window with a yellow header. It contains a table with one row: 'Current account contract' with a download icon and the date '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 link [Download PDF document](#) 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 electronic banking, the rights assigned to it are as follows:

1. The legal rep 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 access according to the **current rights they have**, namely:
 - 2.1. Active access to at least one account – they receive **active** access;
 - 2.2. Passive access – they receive **passive** access;
 - 2.3. Access with flexible rights– they receive **passive** access;

If an authorized user(s) would like to receive certain rights to operate with the account, such must be requested via DSK Direct in [User right menu](#) or in an office.

Access to current accounts opened via DSK Direct			
User:	Active Access – full rights	Passive Access	Automatic
1. The legal rep who submitted the request*	✓		✓
2. Authorized user**			✗
3. Legal reps who did not submit the request:			✓
- having passive access		✓	✓
- having active access to at least 1 account	✓		
- Having flexible rights		✓	✓

*In order to change the above rights assigned to legal rep(s), they must fill in a document (Application form for change of access)

** To change the rights of an authorized user(s) an Application form for access/change of access must be filled in.

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.

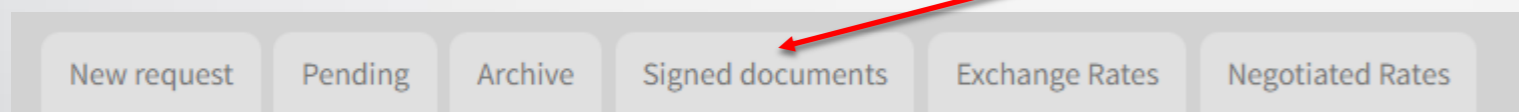
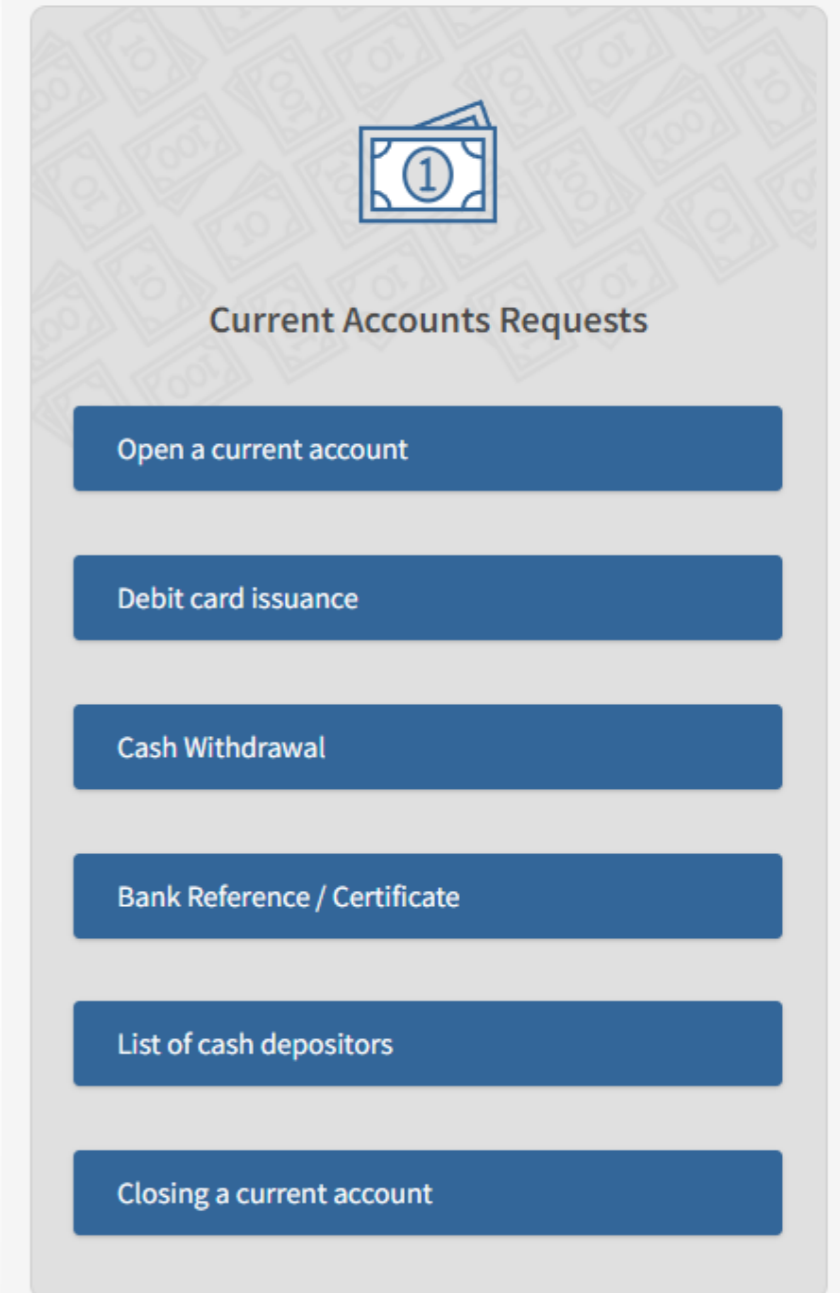
NB! The request has to be signed by the company legal representative(s) or a user assigned the specific right DEBIT CARDS, [see here](#).

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)

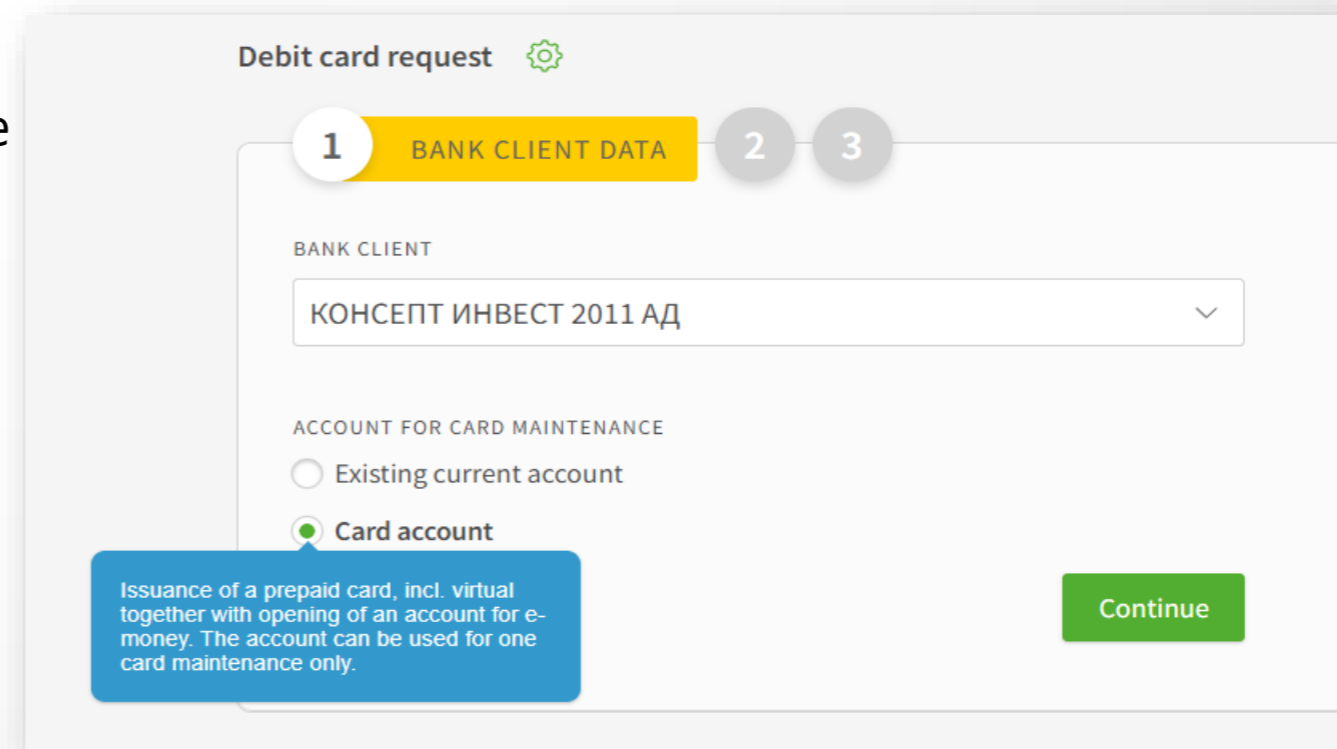
The steps to issue this card are the same as making a request for debit card issuance to an existing current account.

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.



* 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

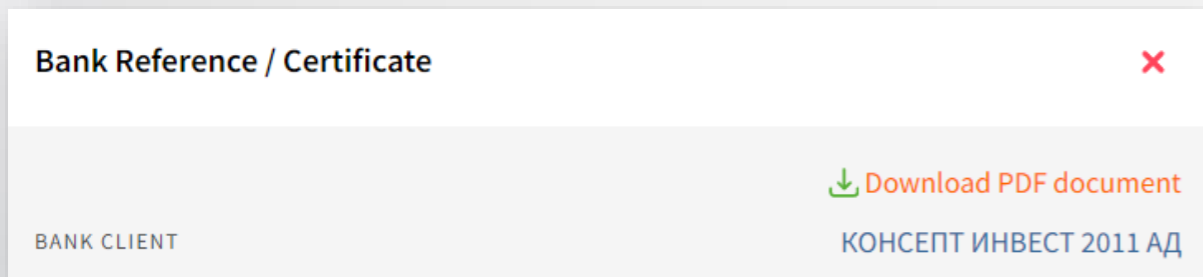
CLIENT'S ACCOUNT TO BE CHARGED

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 ▼

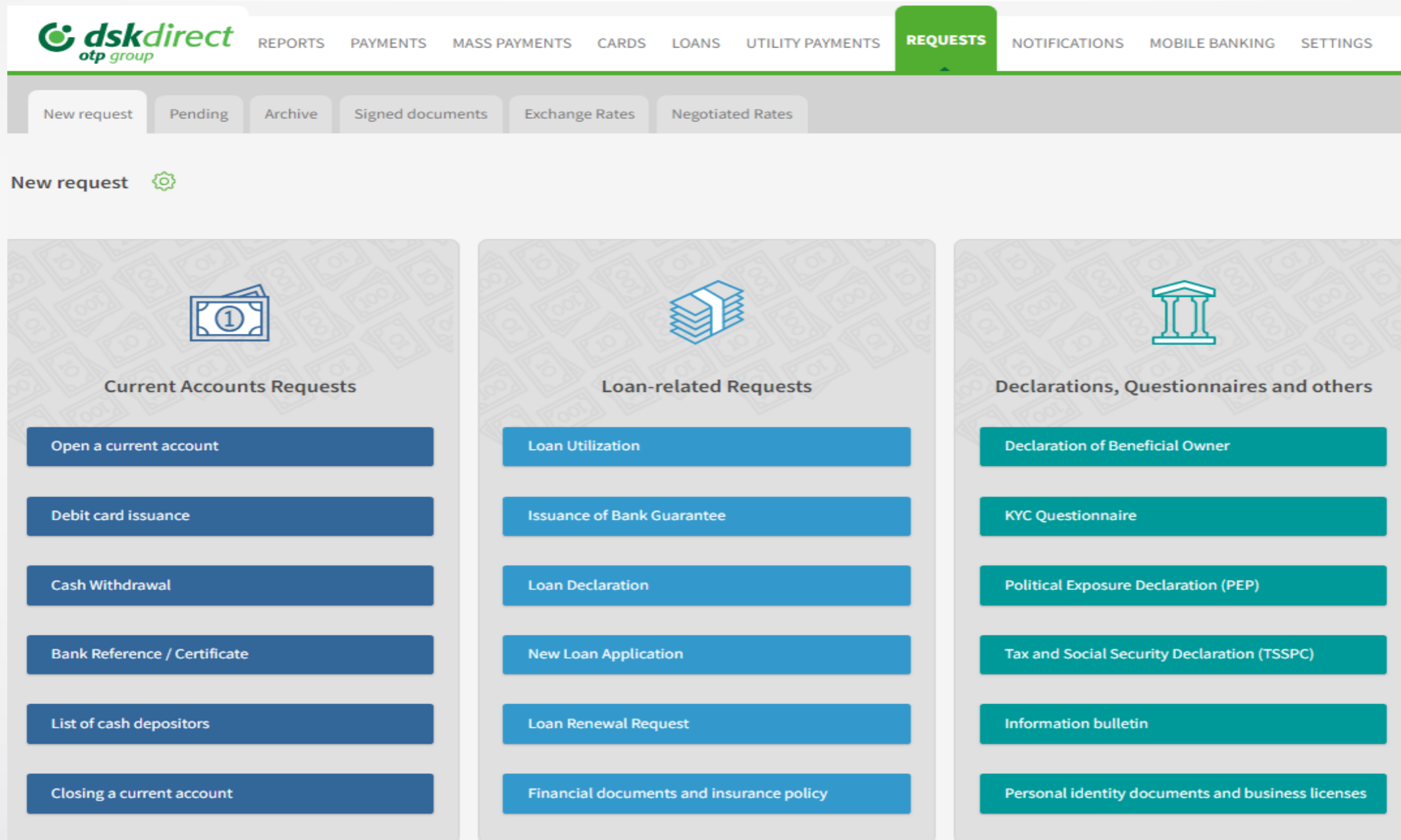
BALANCE TO BE TRANSFERRED TO

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 shows the DSK Direct web portal interface. At the top, there is a navigation menu with the following items: REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, UTILITY PAYMENTS, **REQUESTS** (highlighted in green), NOTIFICATIONS, MOBILE BANKING, and SETTINGS. Below the navigation menu, there is a sub-menu with the following items: New request (selected), Pending, Archive, Signed documents, Exchange Rates, and Negotiated Rates. The main content area is titled 'New request' and features a gear icon. It 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** (highlighted in teal)
 - 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! 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](#).

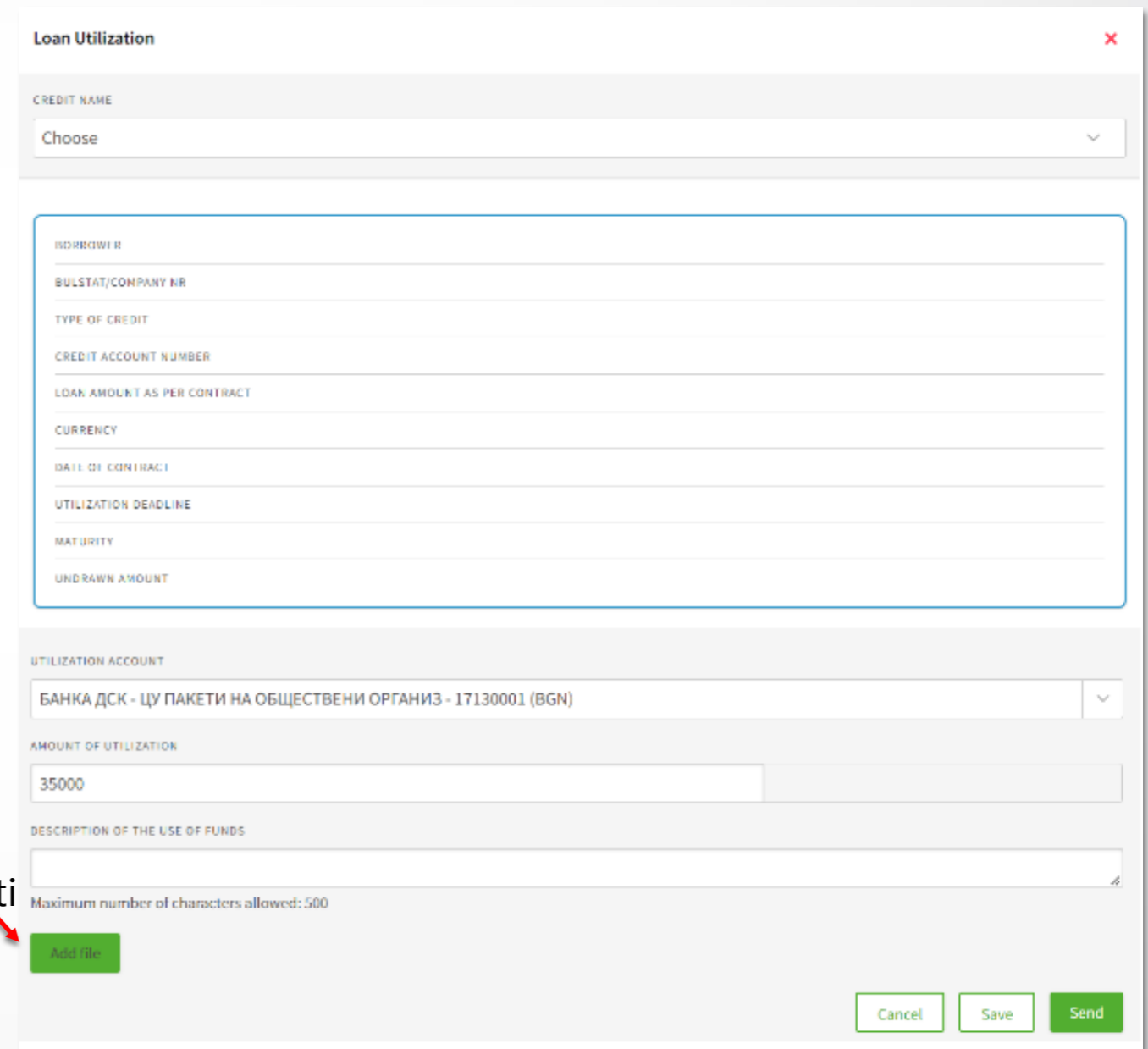
Loan Utilization Form

- **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 NUMBER
 - 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 area with a note "Maximum number of characters allowed: 500".
- Buttons:** "Add file" (green), "Cancel" (white), "Save" (white), and "Send" (green).

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.

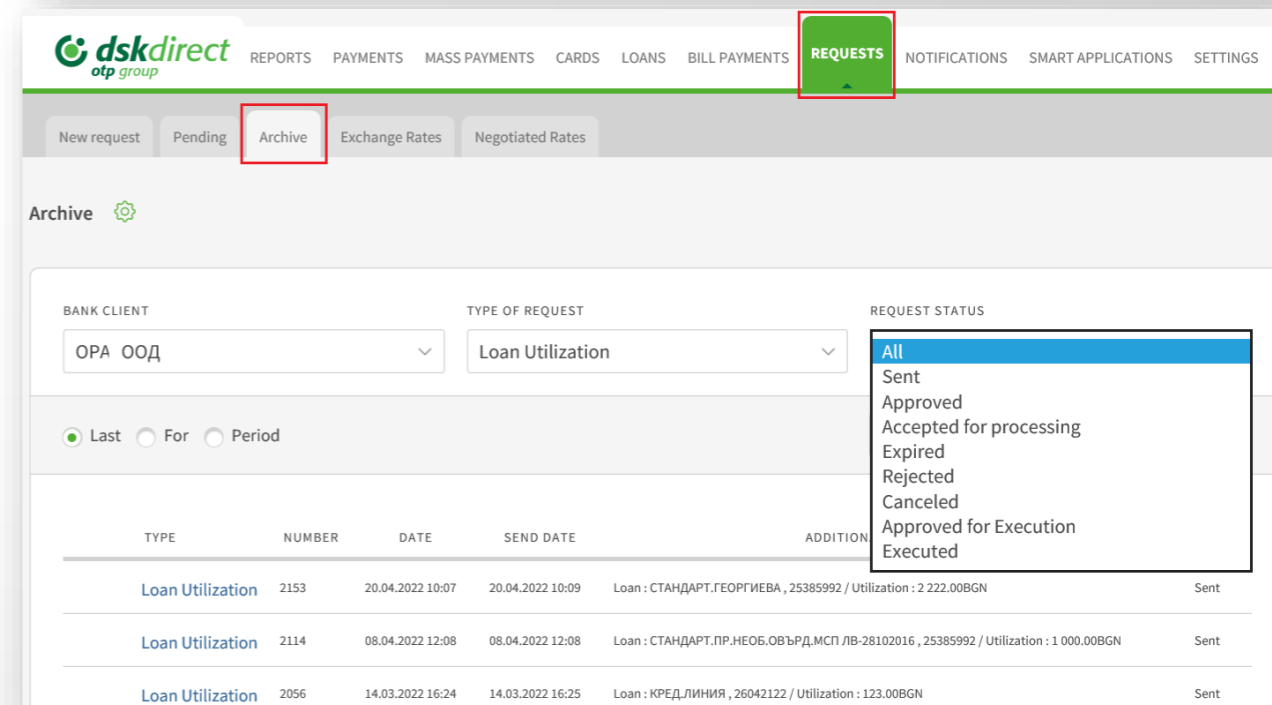
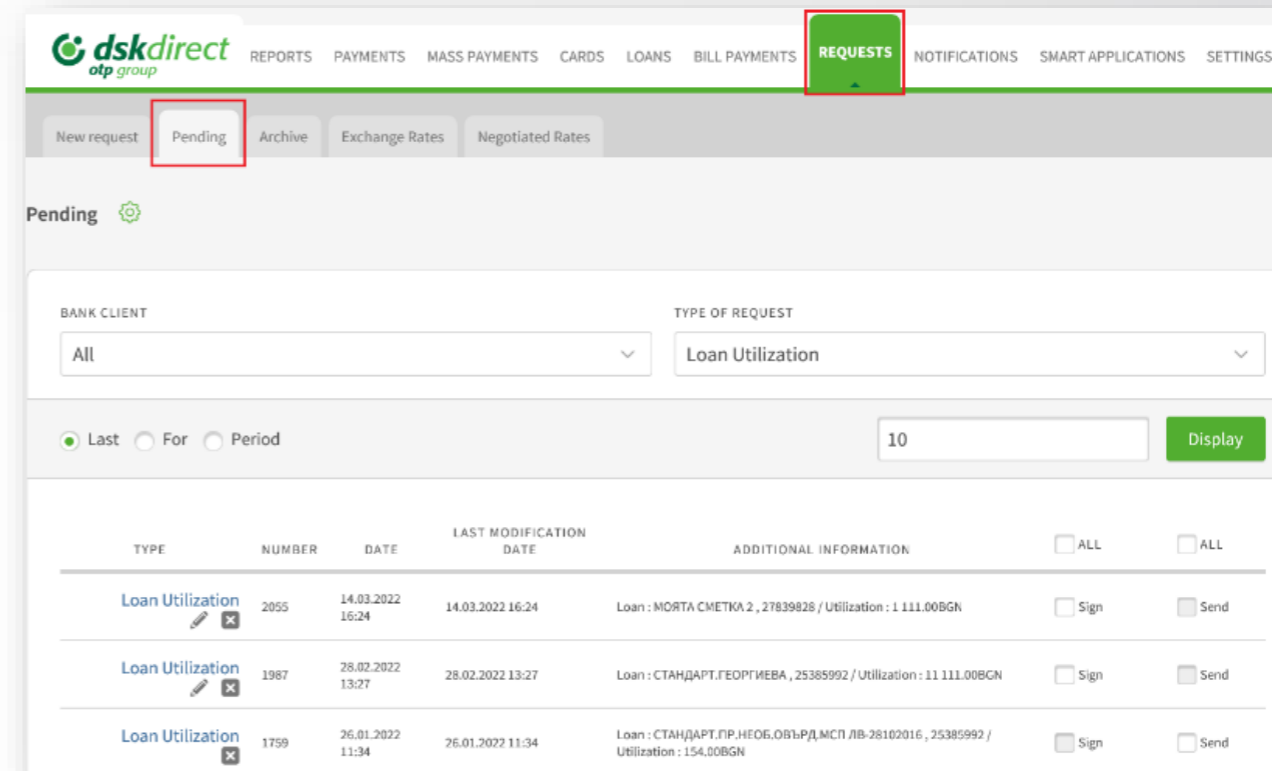
You can choose which requests to be displayed: the last /x/number of requests, requests up to a certain date or for a specific period of time.

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:

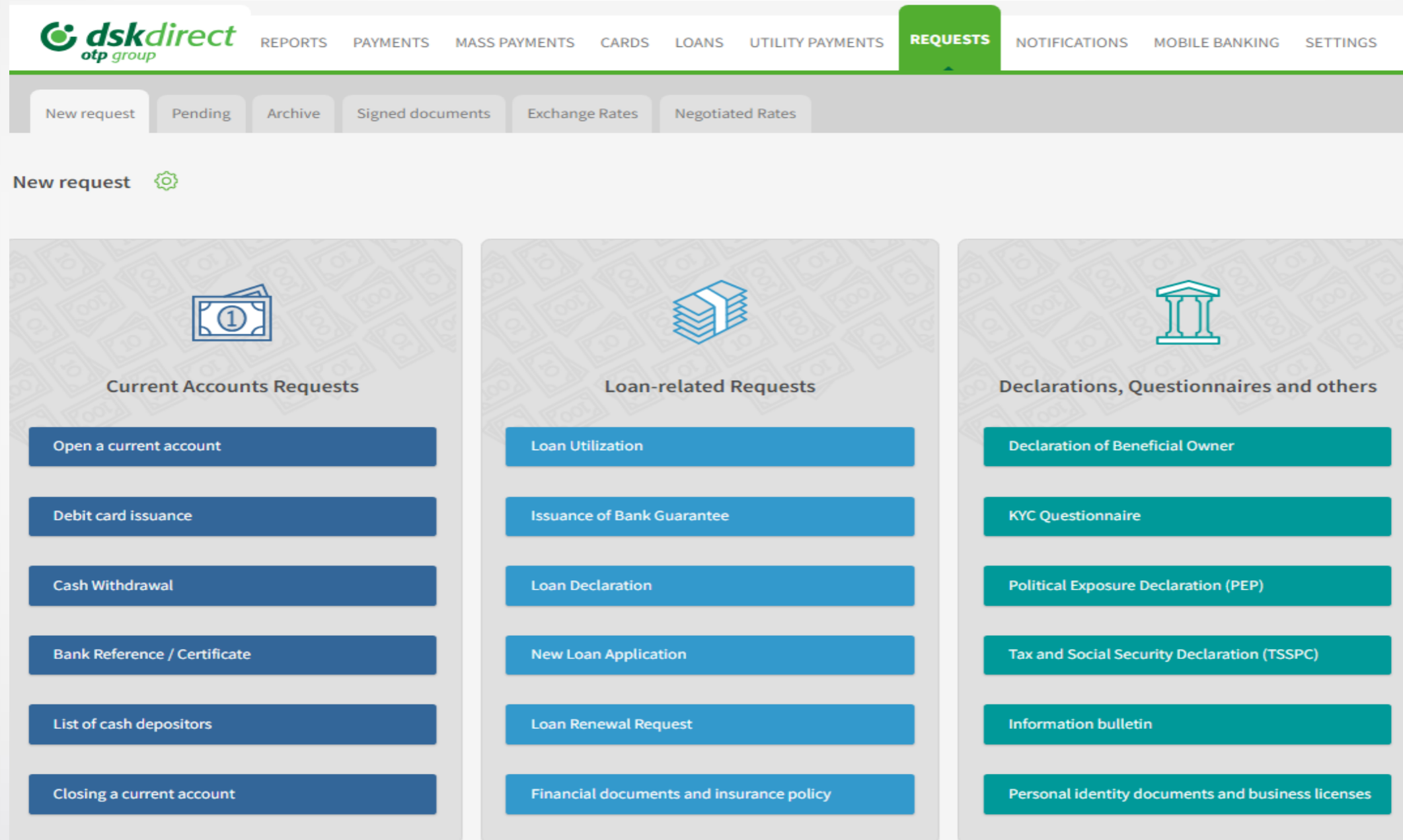
- A list with sent requests
- Request number
- Date of submission
- Send Date
- Status of each request



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** (highlighted), 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

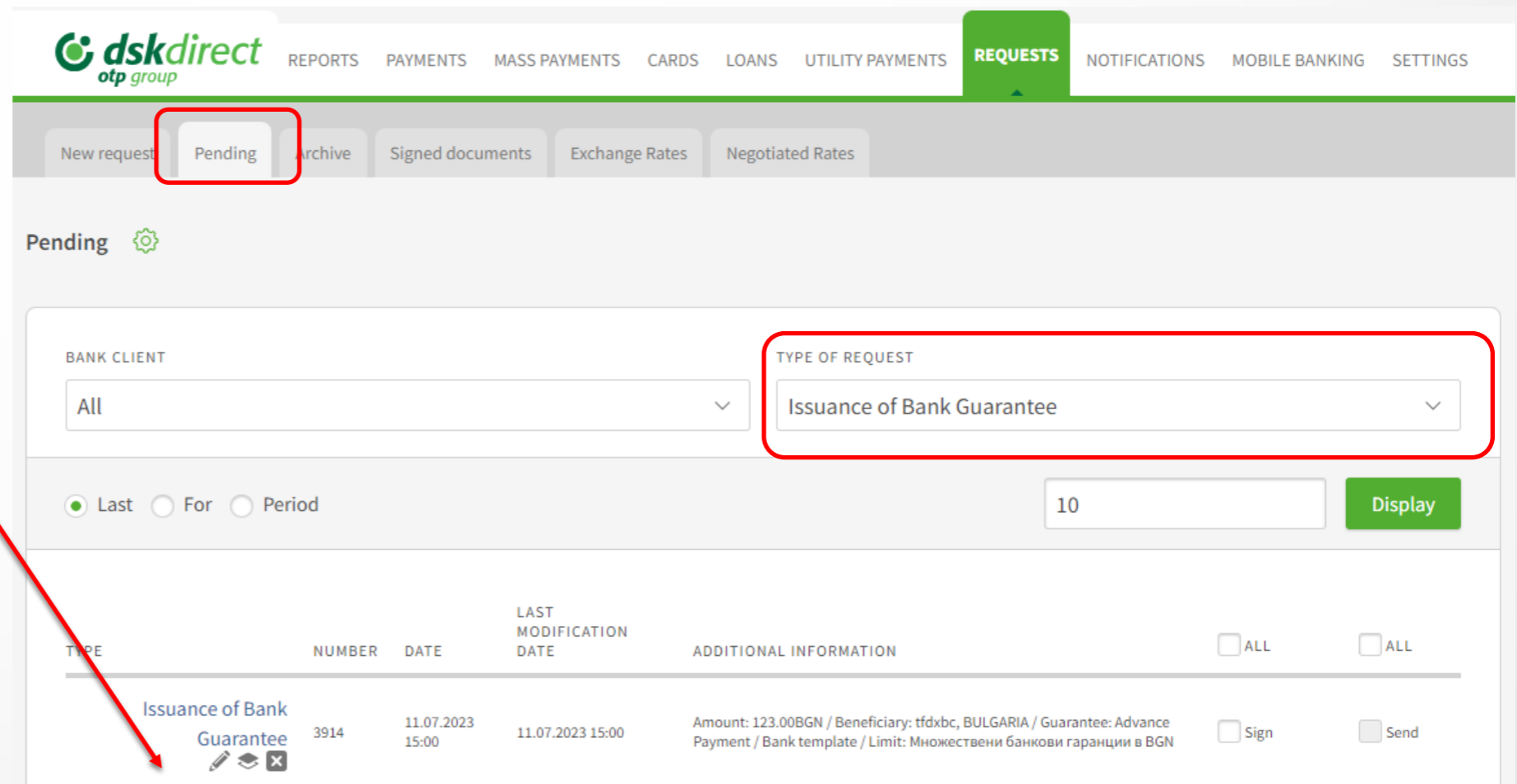
The Pending tab

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 several tabs: 'New request', 'Pending', 'Archive', 'Signed documents', 'Exchange Rates', and 'Negotiated Rates'. The 'Pending' tab is highlighted. The main content area shows a 'Pending' section with a gear icon. 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. A table lists the requests with columns: 'TYPE', 'NUMBER', 'DATE', 'LAST MODIFICATION DATE', 'ADDITIONAL INFORMATION', and checkboxes for 'ALL', 'Sign', and 'Send'. The first row shows a request of type 'Issuance of Bank Guarantee' with number 3914, date 11.07.2023 15:00, and last modification date 11.07.2023 15:00. The additional information is 'Amount: 123.00BGN / Beneficiary: tfdxbc, BULGARIA / Guarantee: Advance Payment / Bank template / Limit: Множествени банкови гаранции в BGN'. Small icons for edit, copy, and cancel are visible under the request name.

The Archive tab

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

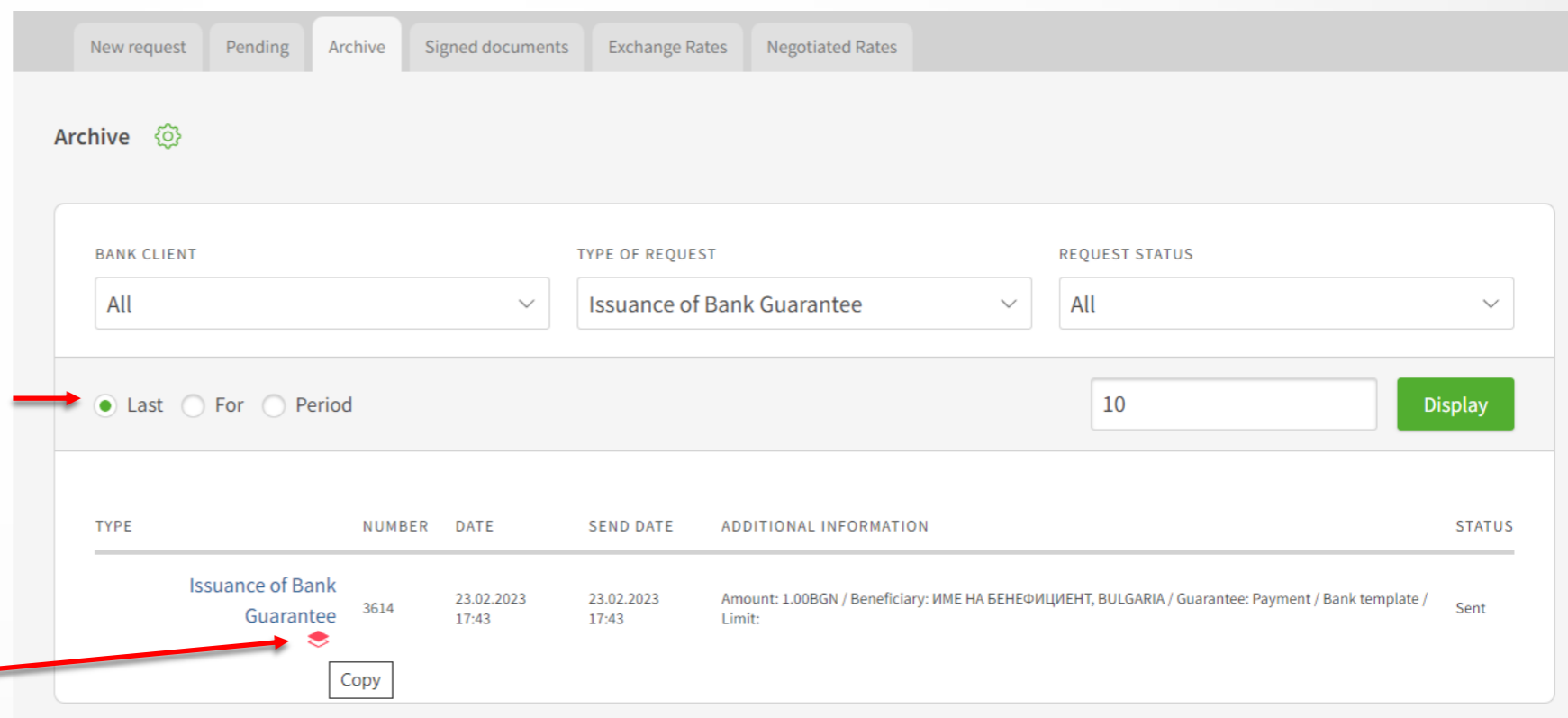
Select *Issuance of Bank Guarantee* from the TYPE OF REQUEST dropdown menu to view the following:

- 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.

A screenshot of the 'Bank Guarantee Amendment' form. The form is titled 'Bank Guarantee Amendment' and has a close button (X) in the top right corner. It contains several sections: 'REFERENCE NUMBER' (ГARANЦИИ) with a text input field containing 'ИНЖЕРОП БГ ЕООД 201658576'; 'BANK CLIENT / CREDIT LIMIT HOLDER' with a text input field containing '15000' and a dropdown menu set to 'BGN'; 'ENTRY DATE' with a text input field containing '01.03.2023' and a note: 'If the date is not specified, the change enters into force on the date of issuance of the guarantee.'; 'VALIDITY DATE' with a text input field containing '01.03.2025'; 'DESCRIPTION / CHANGE IN BANK GUARANTEE' with radio buttons for 'Bank template' (selected) and 'Attached template'; 'DESCRIPTION OF THE CHANGES IN THE TEXT' with a text input field and a note: 'Maximum number of characters allowed: 1000'; 'INSTRUCTIONS TO THE TEXT OR DATE OF ISSUANCE' with a text input field and a note: 'Maximum number of characters allowed: 1000'; 'CHOOSE A CURRENT ACCOUNT FOR FEES' with radio buttons for 'Own account' and 'Other account'; and an 'Add file' button. At the bottom right, there are three buttons: 'Cancel', 'Save', and 'Send'.

Financial documents and insurance policies

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

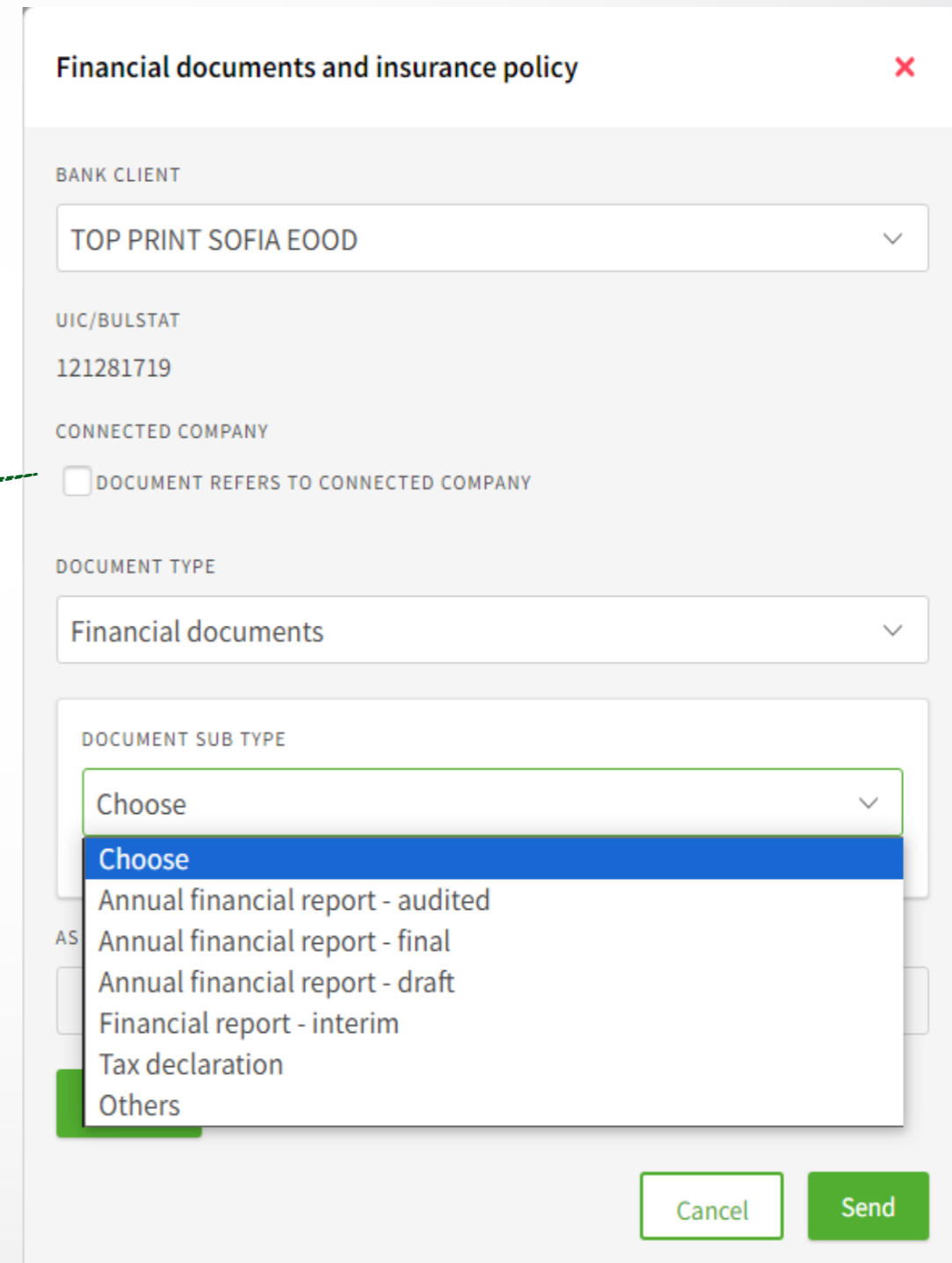
Different types of financial documents, tax declarations and insurance policies, incl. proofs of payment for insurance premiums is available.

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:

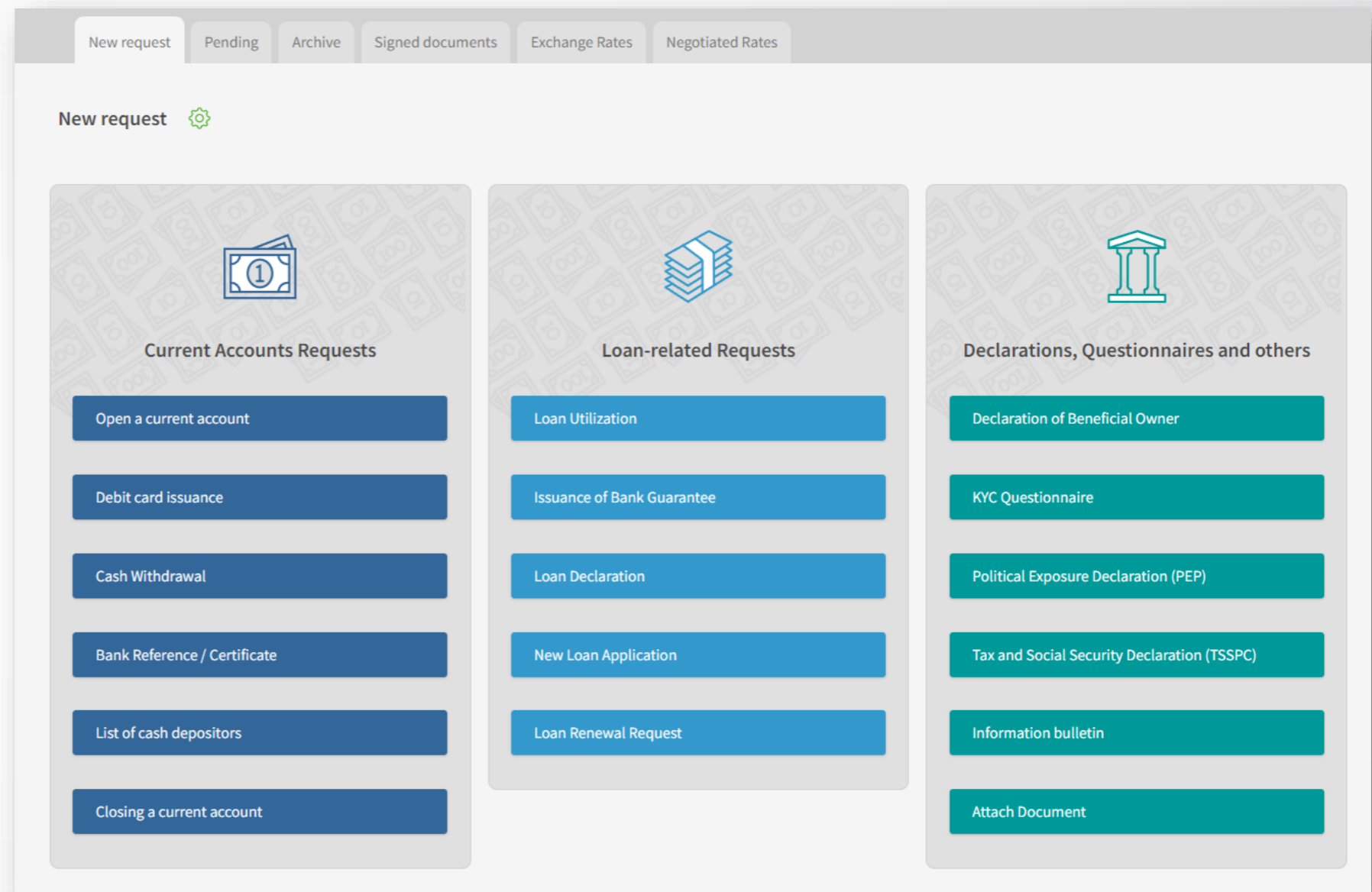
- BANK CLIENT:** A dropdown menu with "TOP PRINT SOFIA EOOD" selected.
- UIC/BULSTAT:** A text field containing "121281719".
- CONNECTED COMPANY:** A checkbox labeled "DOCUMENT REFERS TO CONNECTED COMPANY" which is currently unchecked.
- DOCUMENT TYPE:** A dropdown menu with "Financial documents" selected.
- 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

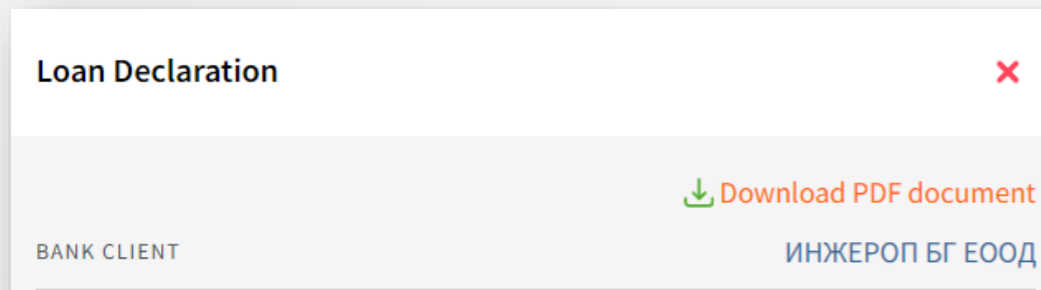
Clients' data are automatically filled in; fill in manually the details of the loan. In addition, you should submit a Loan Declaration, too.

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.



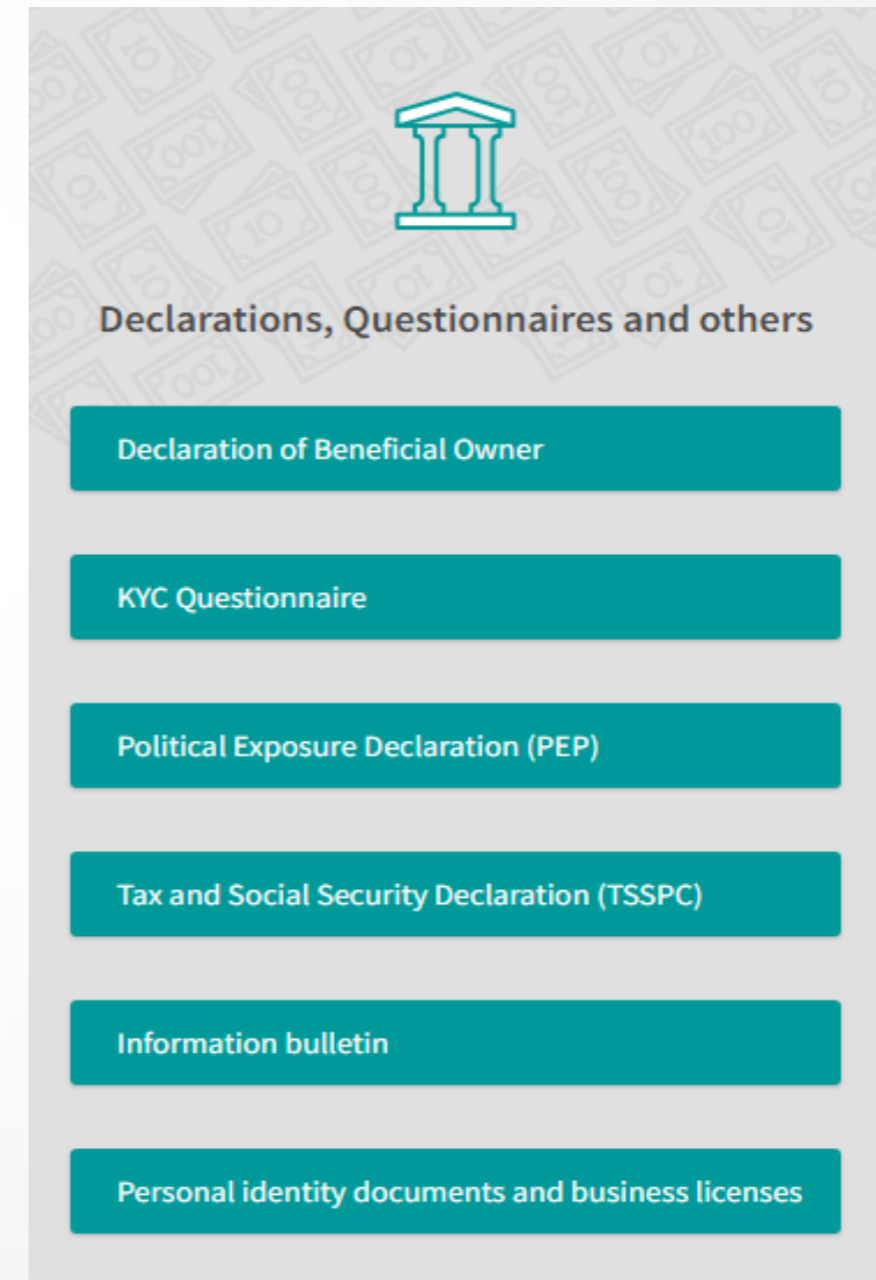
The screenshot shows a "New Loan Application" form with the following sections:

- BANK CLIENT:** Dropdown menu with "ИНЖЕРОП БГ ЕООД" selected.
- CHOOSE DECLARATION SIGNATORY:** Radio button for "СТАЛИН ПЕТРОВ ИВАНОВ (INDEPENDENTLY)".
- LEGAL ENTITY:** Fields for "UIC/BULSTAT" (201658576) and "HEAD OFFICE ADDRESS" (България, СОФИЯ, 1463, София, УЛ.КНЯЗ БОРИС I 38, ЕТ. 2).
- PERSON FOR CONTACT:** Empty text field.
- Условия, при които кредитоискателят желае да му бъде предоставен кредит:** Section with three dropdown menus:
 - РАЗМЕР НА КРЕДИТА / ВАЛУТА: "Choose"
 - ВИД СПОРЕД ЦЕЛТА: "Choose"
 - ВИД СПОРЕД НАЧИНА НА УСВОЯВАНЕ И ПОГАСЯВАНЕ: "Choose"
- ОБЕЗПЕЧЕНИЯ:** List of checkboxes:
 - 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:** Input field with "BGN" selected.
- Radio buttons:**
 - 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" button.
- Message box:** "За успешна обработка на Искане за кредит е необходимо допълнително да попълните и изпратите към Банката и Декларация по кредити."
- Buttons:** "Cancel", "Save", and "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



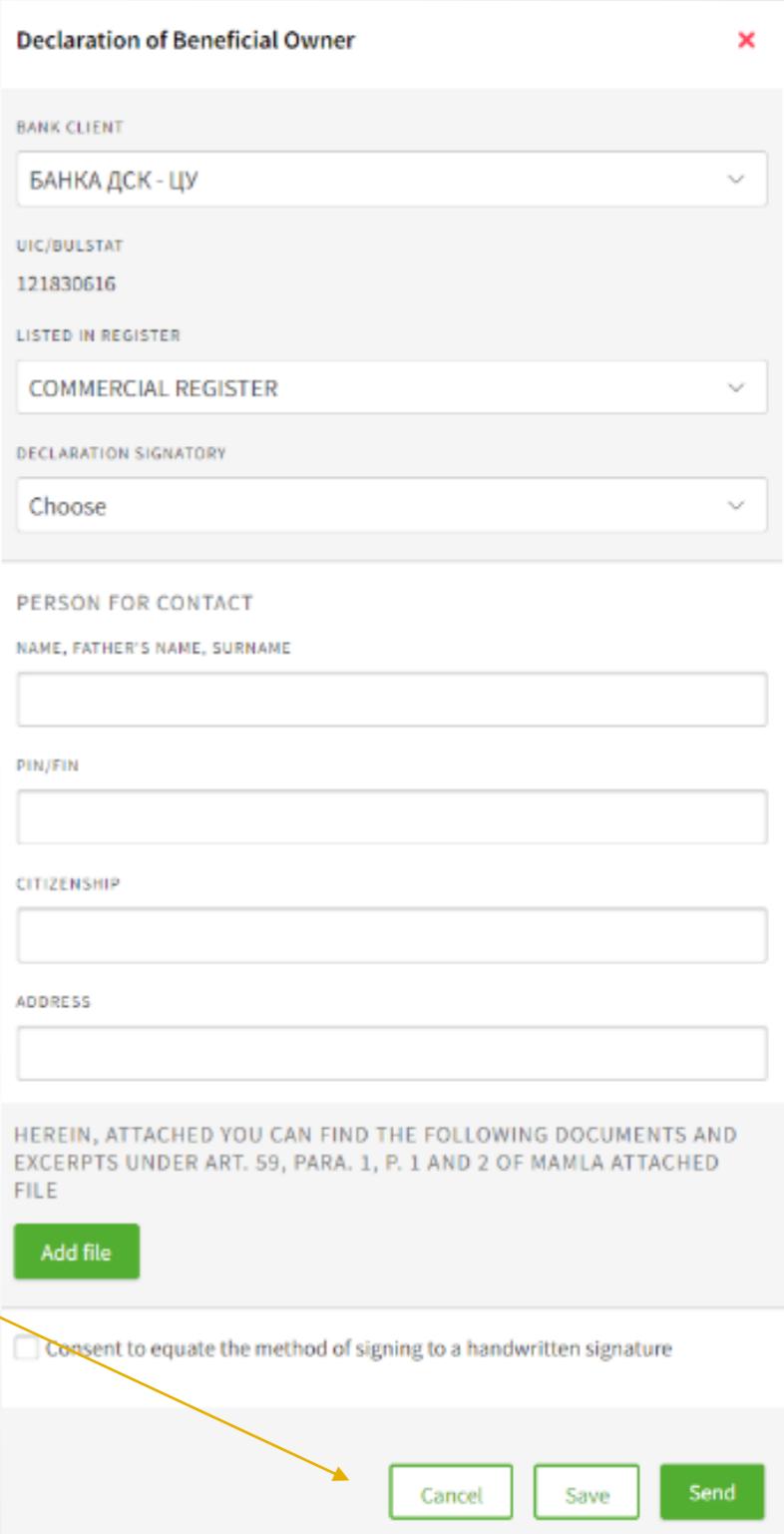
Declaration of Beneficial Owner

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 [X]

BANK CLIENT
BANKA ДСК - ЦУ

UIC/BULSTAT
121830616

LISTED IN REGISTER
COMMERCIAL REGISTER

DECLARATION SIGNATORY
Choose

PERSON FOR CONTACT

NAME, FATHER'S NAME, SURNAME
[Text Field]

PIN/FIN
[Text Field]

CITIZENSHIP
[Text Field]

ADDRESS
[Text Field]

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

Add file

Consent to equate the method of signing to a handwritten signature

Cancel Save Send

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

OPA 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.

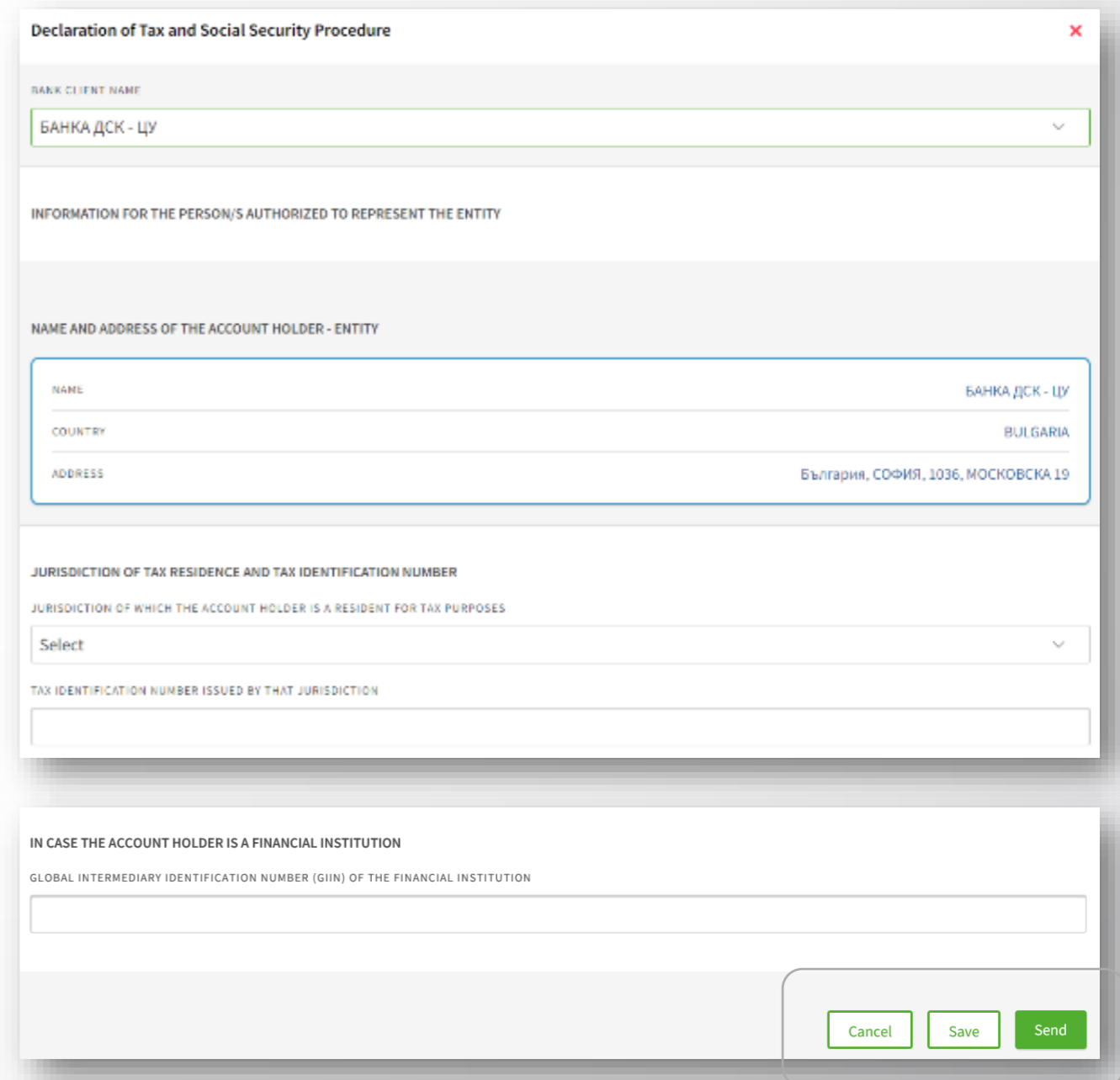
Then, fill in the form:

- 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

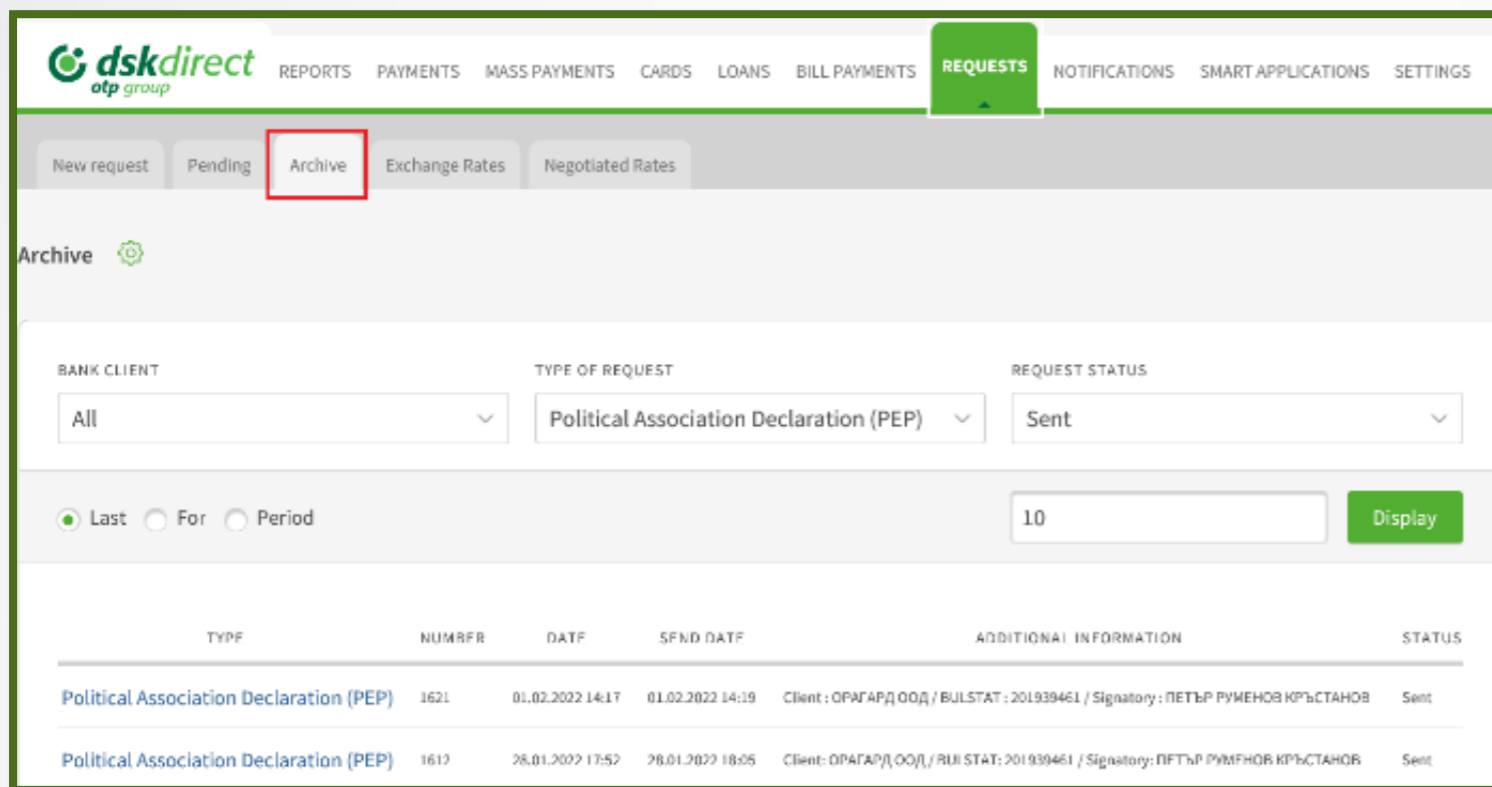
All declarations that have been sent are available under the Archive tab.



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".



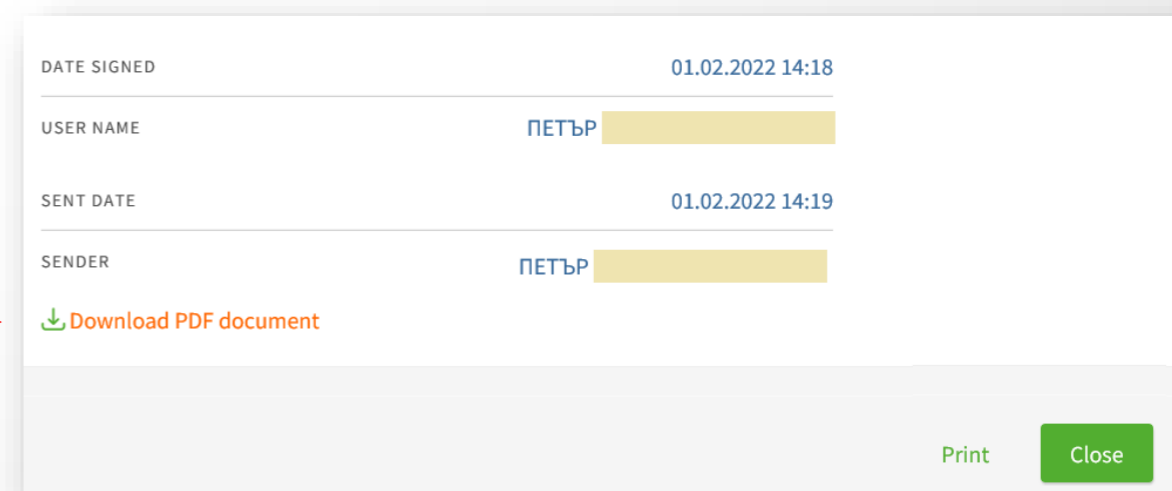
TYPE	NUMBR	DATE	SEND DATE	ADDITIONAL INFORMATION	STATUS
Political Association Declaration (PEP)	1621	01.02.2022 14:17	01.02.2022 14:19	Client: ОРАГАРД ООД / BULSTAT: 201939461 / Signatory: ПЕТЪР РУМЕНОВ КРЪСТАНОВ	Sent
Political Association Declaration (PEP)	1612	28.01.2022 13:52	28.01.2022 18:05	Client: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

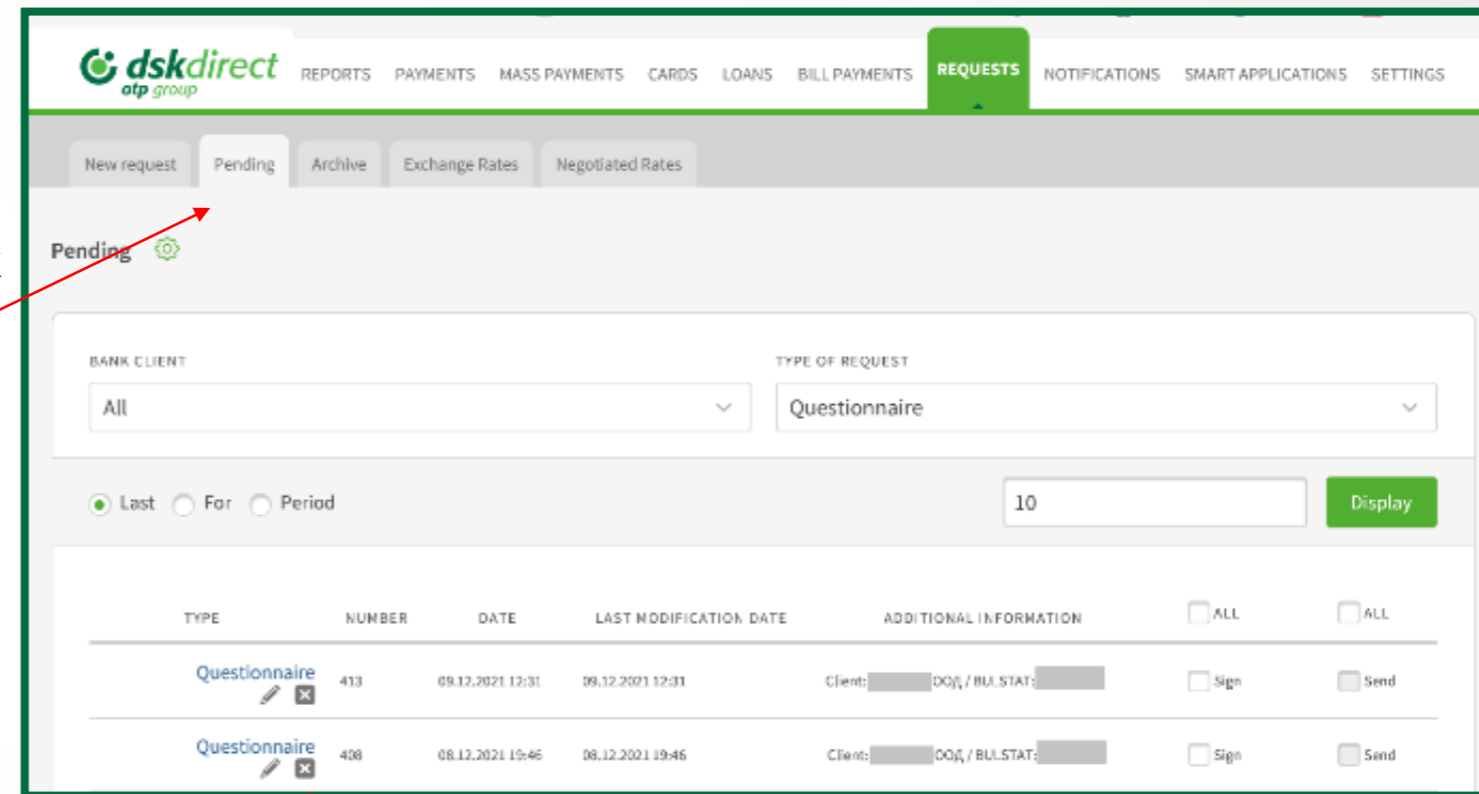
After logging in DSK Direct, go to REQUESTS > the New request tab > Questionnaire.

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)

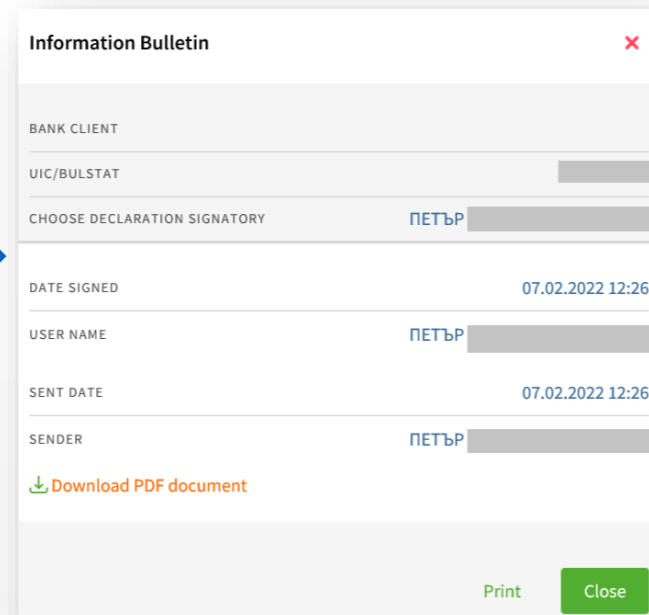
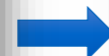
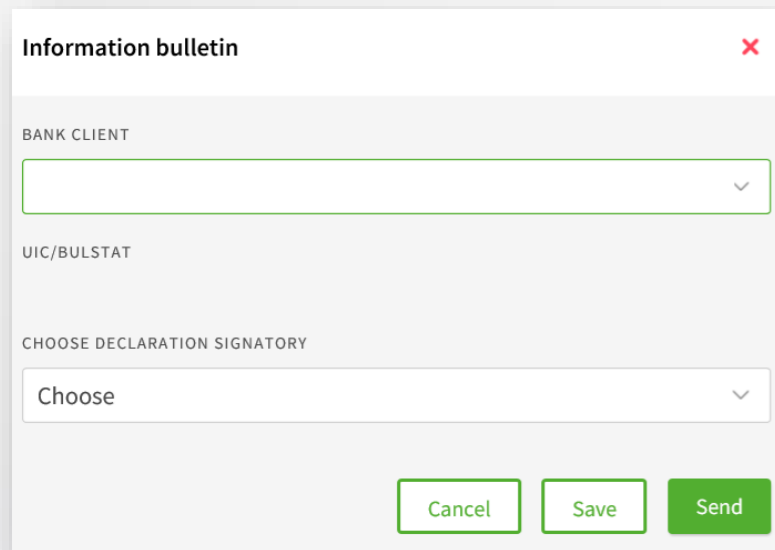
After logging into DSK Direct go to the REQUESTS menu > New request > Information Bulletin.

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	
Основна информация относно защитата на влоговете	
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. ¹
Ако притежавате съвместен влог заедно с друго лице (лица):	Гарантираният размер – 196 000 лв., се прилага за всеки отделен вложител ²
Срок за изплащане на гарантирани суми в случай на неплатежоспособност на банката:	7 работни дни ³
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' web application interface. The top navigation bar includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'BILL PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. The 'REQUESTS' tab is active. Below the navigation bar, there are tabs for 'New request', 'Pending', 'Archive', 'Exchange Rates', and 'Negotiated Rates'. The 'Pending' tab is selected. The main content area shows a search filter for 'BANK CLIENT' (OPA ООД) and 'TYPE OF REQUEST' (Information Bulletin). There are radio buttons for 'Last', 'For', and 'Period' selection, and a 'Display' button. A table lists the pending information bulletins with columns for TYPE, NUMBER, DATE, LAST MODIFICATION DATE, and ADDITIONAL INFORMATION. Two bulletins are shown: one with number 2096 and one with number 2093. Each row has a pencil icon for editing and a cross icon for deletion. The 'Additional Information' column contains details like 'Client: OPA ООД', 'BULSTAT', and 'Signatory: ПЕТЪР'.

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: / 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: / 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

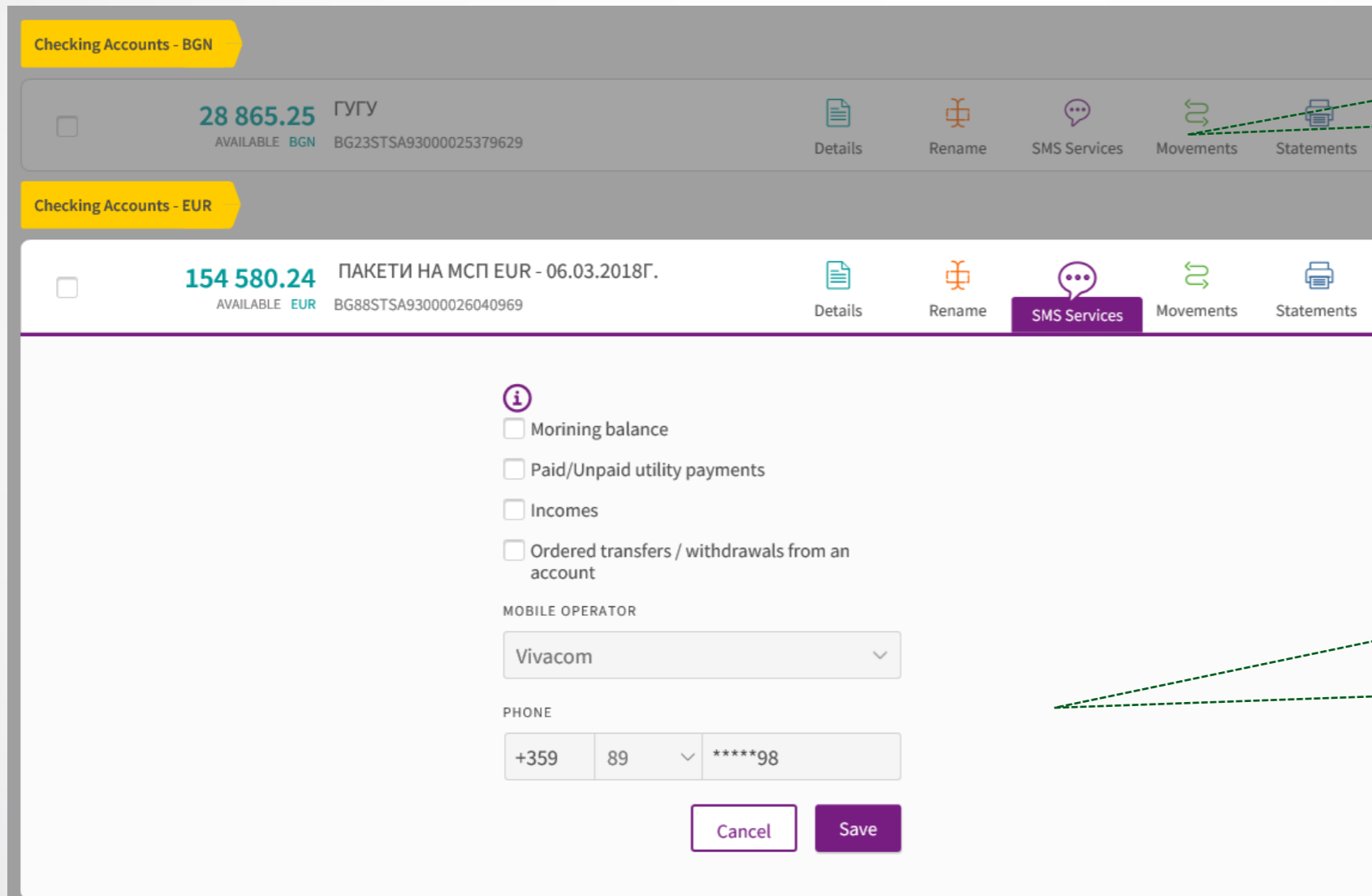
KIND OF DOCUMENT
Choose ▼

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.



The screenshot shows the 'Checking Accounts - EUR' section. The account balance is 154 580.24 EUR. The account name is 'ПАКЕТИ НА МСП EUR - 06.03.2018Г.'. The account number is BG88STSA93000026040969. The 'SMS Services' icon is highlighted in purple. Below the account information, there is a list of notification options with checkboxes:

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

Below the list, there is a 'MOBILE OPERATOR' dropdown menu set to 'Vivacom'. Below that, there is a 'PHONE' field with a dropdown menu set to '+359 89' and a text input field containing '*****98'. At the bottom, there are 'Cancel' and 'Save' buttons.

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

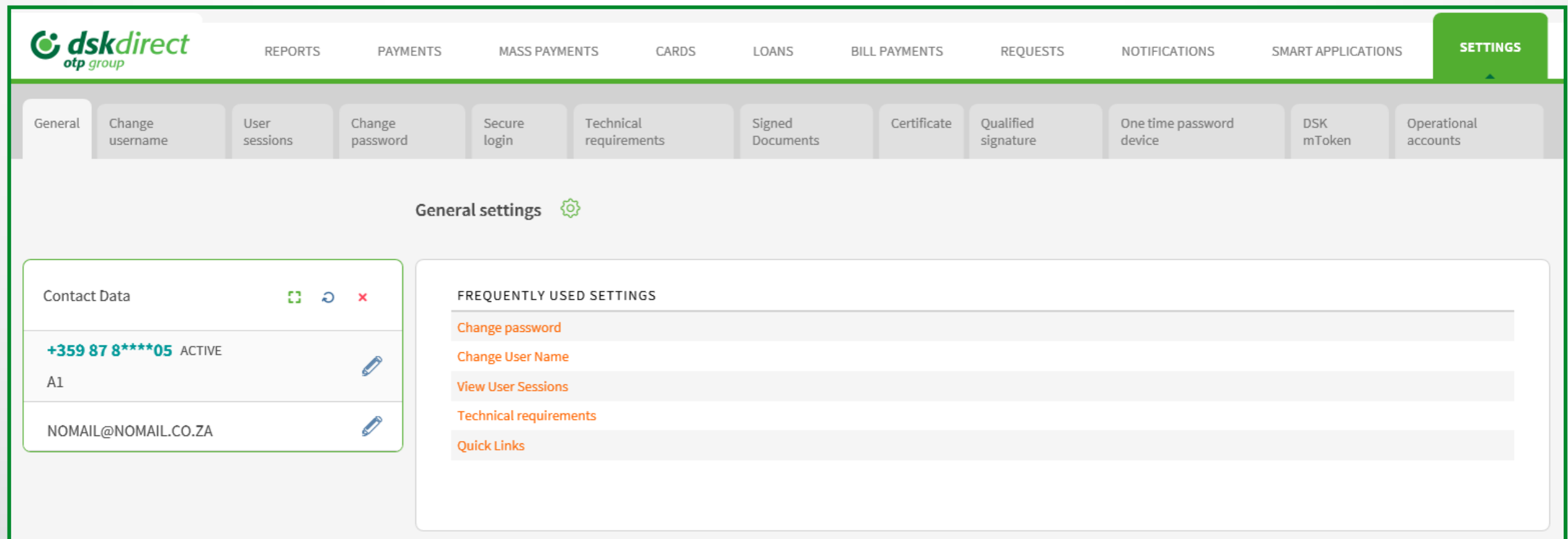
Select all or some **options for notifications**.

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: "+359 87 8****05 ACTIVE" with an edit icon, "A1" with an edit icon, and "NOMAIL@NOMAIL.CO.ZA" with an edit icon. On the right, there is a "FREQUENTLY USED SETTINGS" section with links for: "Change password", "Change User Name", "View User Sessions", "Technical requirements", and "Quick Links".

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 shows the dskdirect otp group interface. At the top, there is a navigation bar with various menu items: REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, UTILITY PAYMENTS, REQUESTS, NOTIFICATIONS, MOBILE BANKING, and a highlighted **SETTINGS** button. Below this is a secondary menu with options like 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** (highlighted), and Operational accounts. The main content area is titled "User rights" with a gear icon. A modal dialog titled "Additional authentication" is open, featuring a red close button (X), a label "SMS CODE", an input field with an information icon (i), and an "OK" button. In the background, a "BANK CLIENT" dropdown menu is visible with the value "ИНЖЕРОП БГ ЕООД". A note at the bottom left states "*Fixed rate 1 EUR = 1.95583 BGN".

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

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

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 МАНЕВ	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

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

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	Change user data  
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**.



[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	Remove user 
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.

NB! Requests to change an email address, e-signature method and user removal are processed automatically and are visible in the Archive tab, Requests menu. The request for mobile phone change is executed after approval by a bank employee.

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

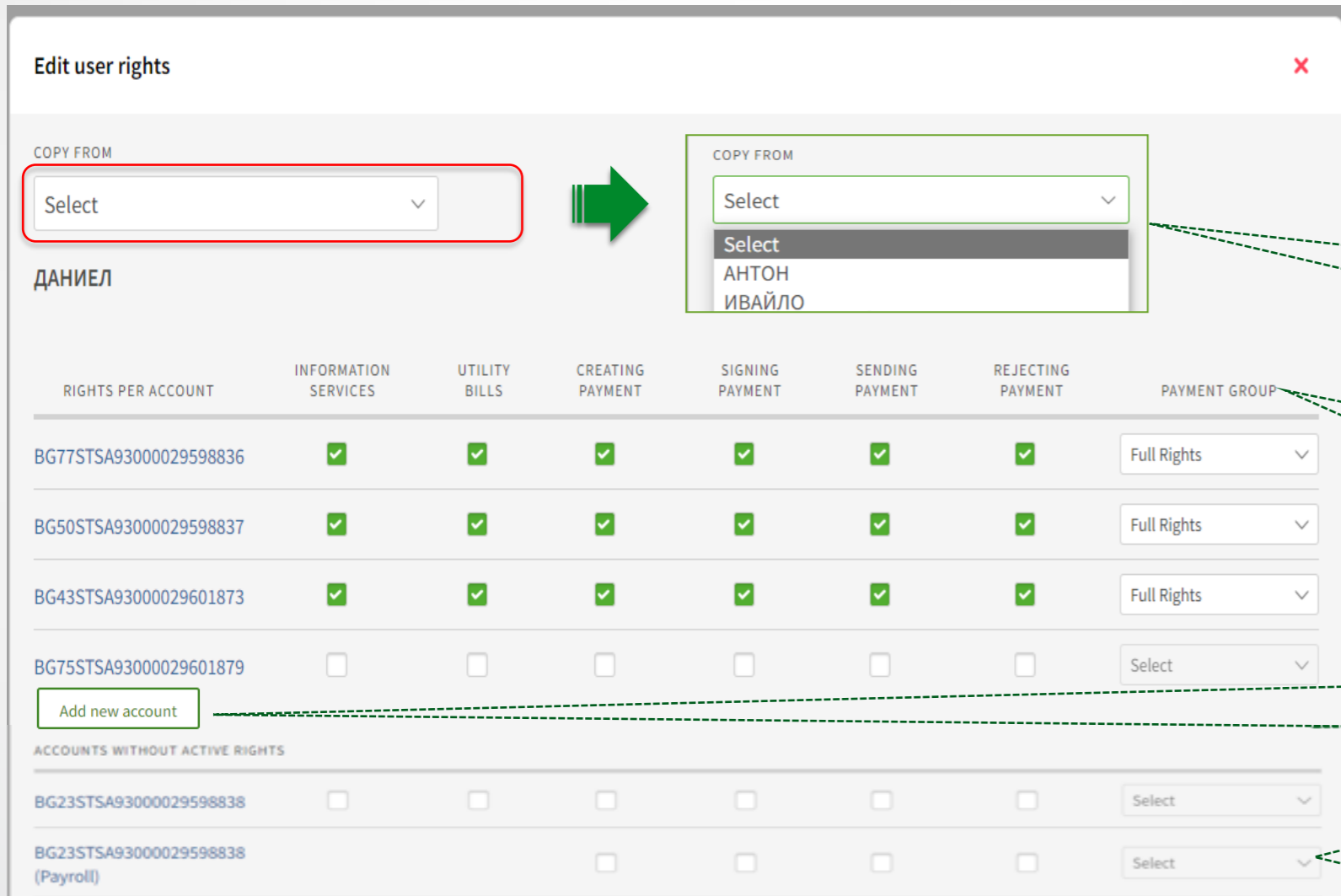
Limit per operation cannot be greater than daily limit

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**.



Edit user rights

COPY FROM: Select

ДАНИЕЛ

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
Add new account							
ACCOUNTS WITHOUT ACTIVE RIGHTS							
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.

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"/>						
Add or edit user rights									

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

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.

Navigation: New request, **Pending**, Archive, Signed documents, Exchange Rates, Negotiated Rates

Filters: BANK CLIENT: All, TYPE OF REQUEST: Request for user rights

Options: Last (selected), For, Period, 10, Display

TYPE	NUMBER	DATE	LAST MODIFICATION DATE	ADDITIONAL INFORMATION	ALL	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

Buttons: Confirm

Navigation: New request, Pending, **Archive**, Signed documents, Exchange Rates, Negotiated Rates

Filters: BANK CLIENT: All, TYPE OF REQUEST: Request for user rights, REQUEST STATUS: All

Options: Last (selected), For, Period, 10, Display

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