Welcome to DSK Direct!

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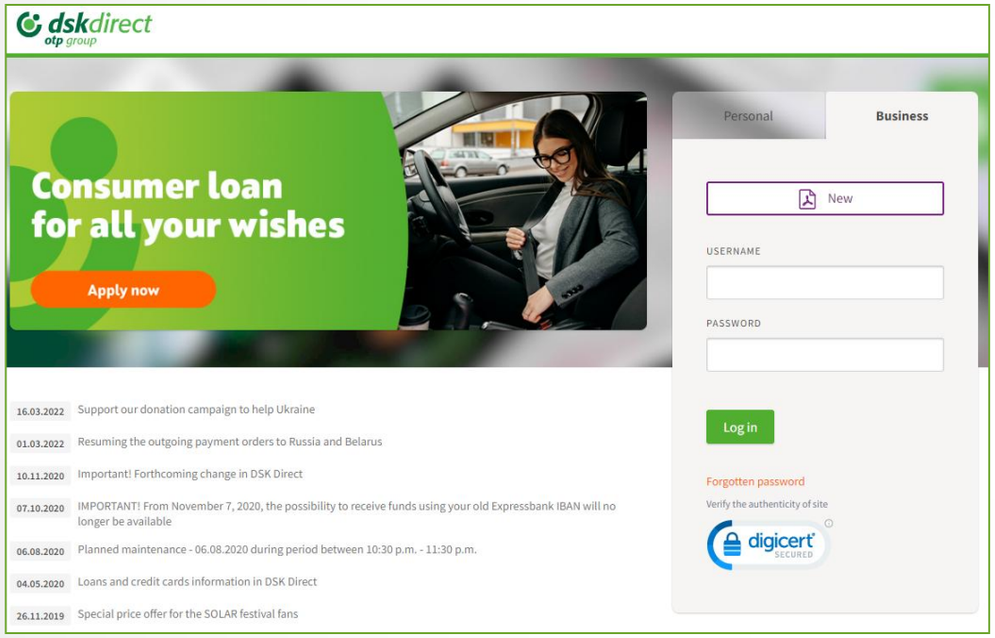

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Last updated on 30.09.2024

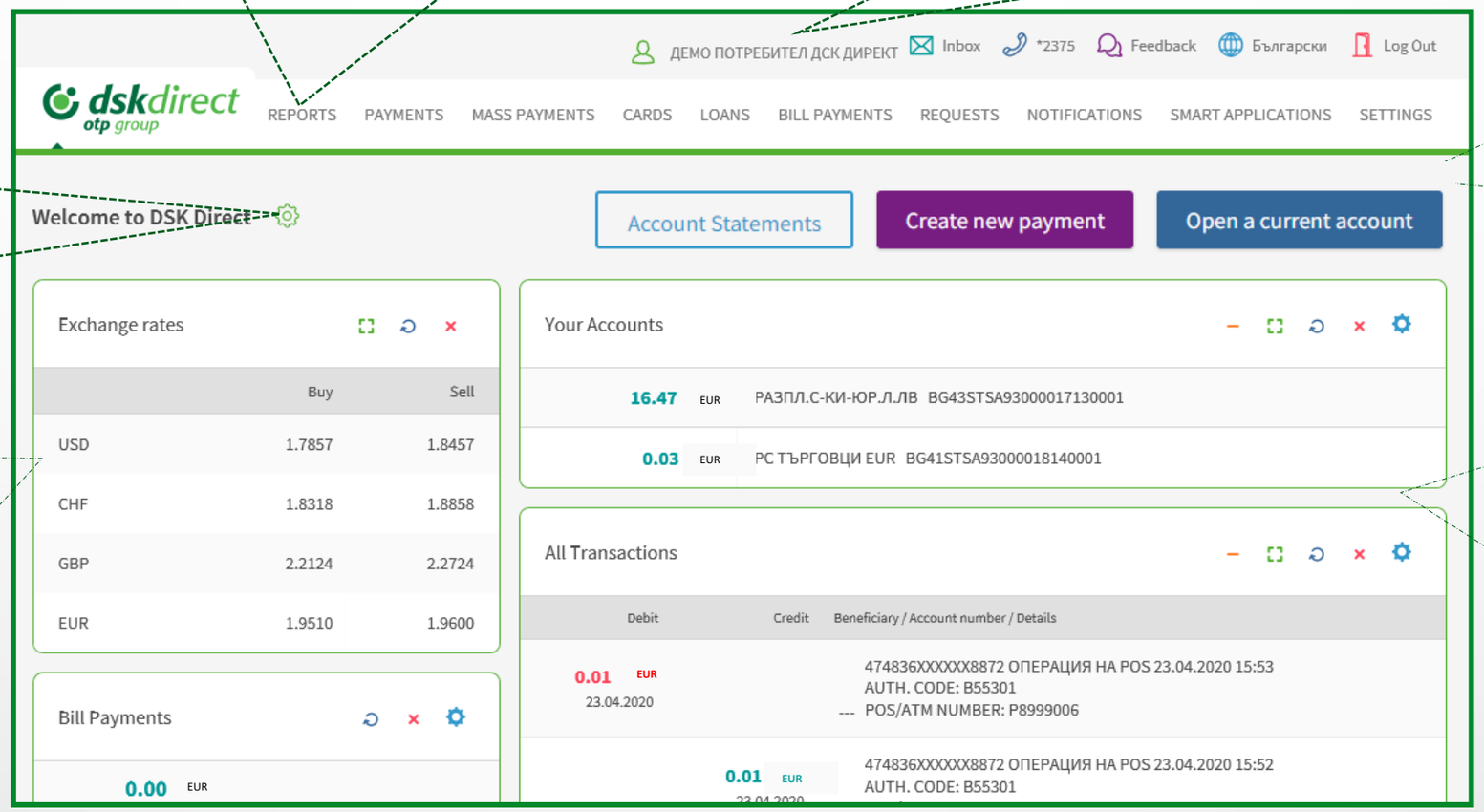
First steps
Overview of system elements

- 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.

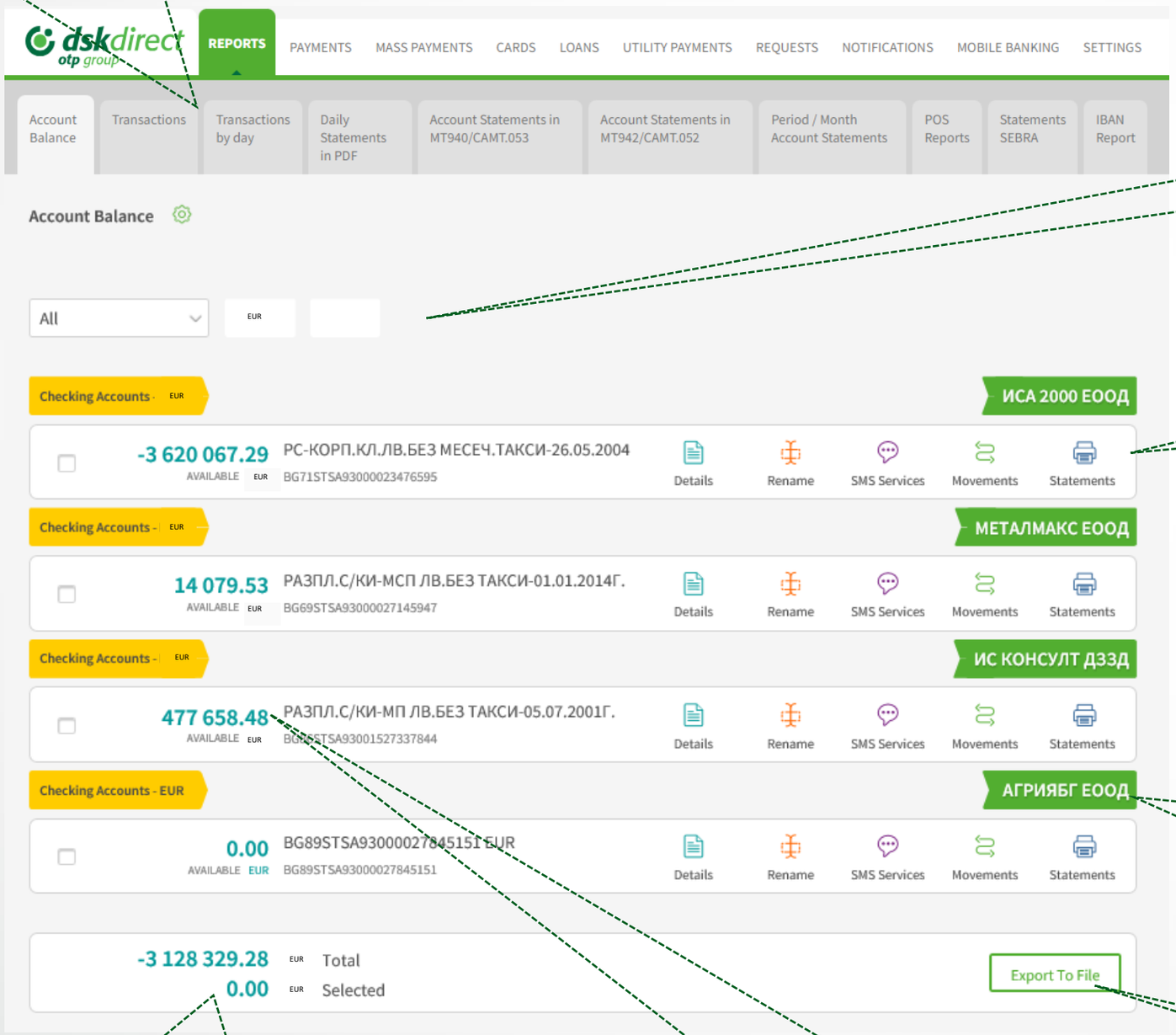
Widgets give you access to various sections and functionalities.
You can customize the widgets you want to see in each menu.

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

Reports

Account Balance and Transactions

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



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.

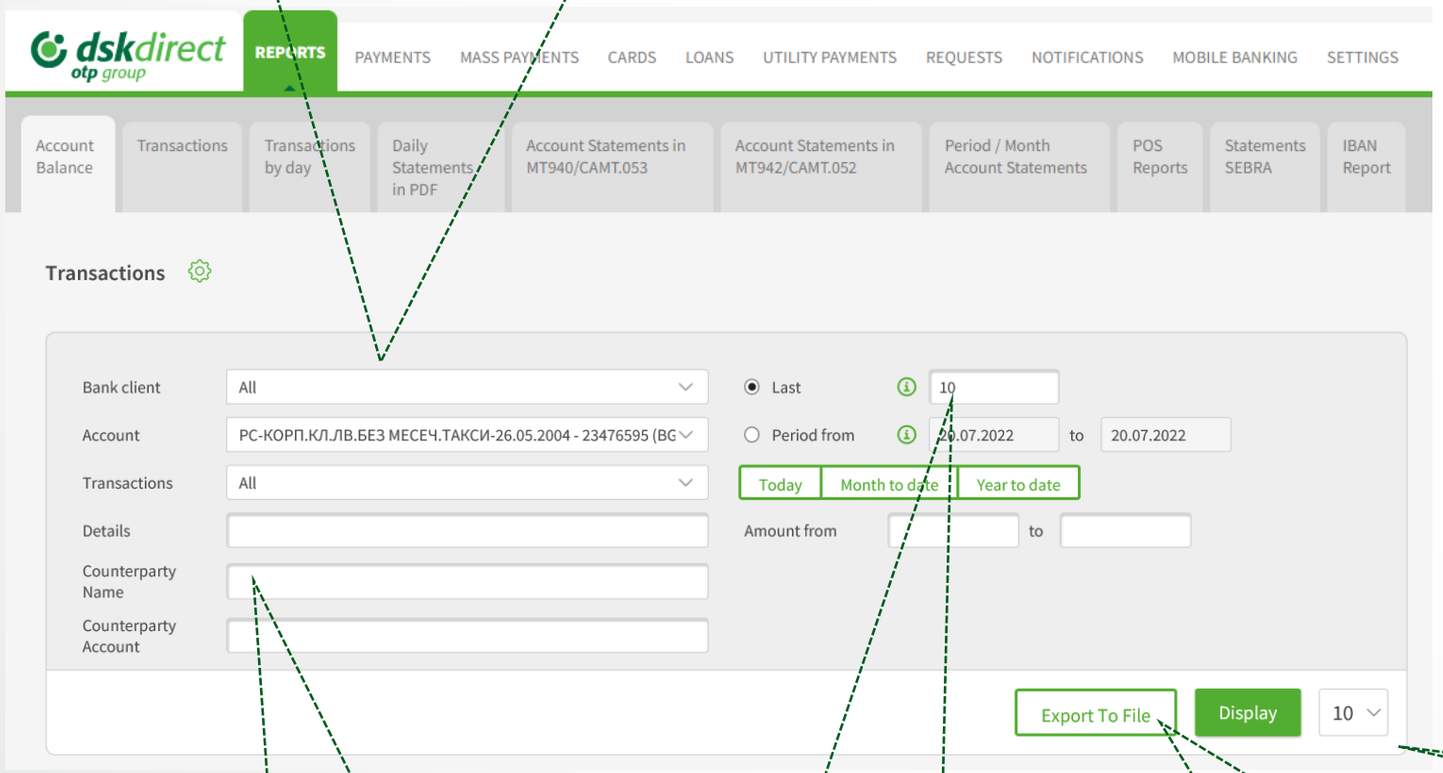
EUR Total – shows the total amount in EUR for all accounts. Tick certain accounts to view their total amount EUR Selected.

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.



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**).

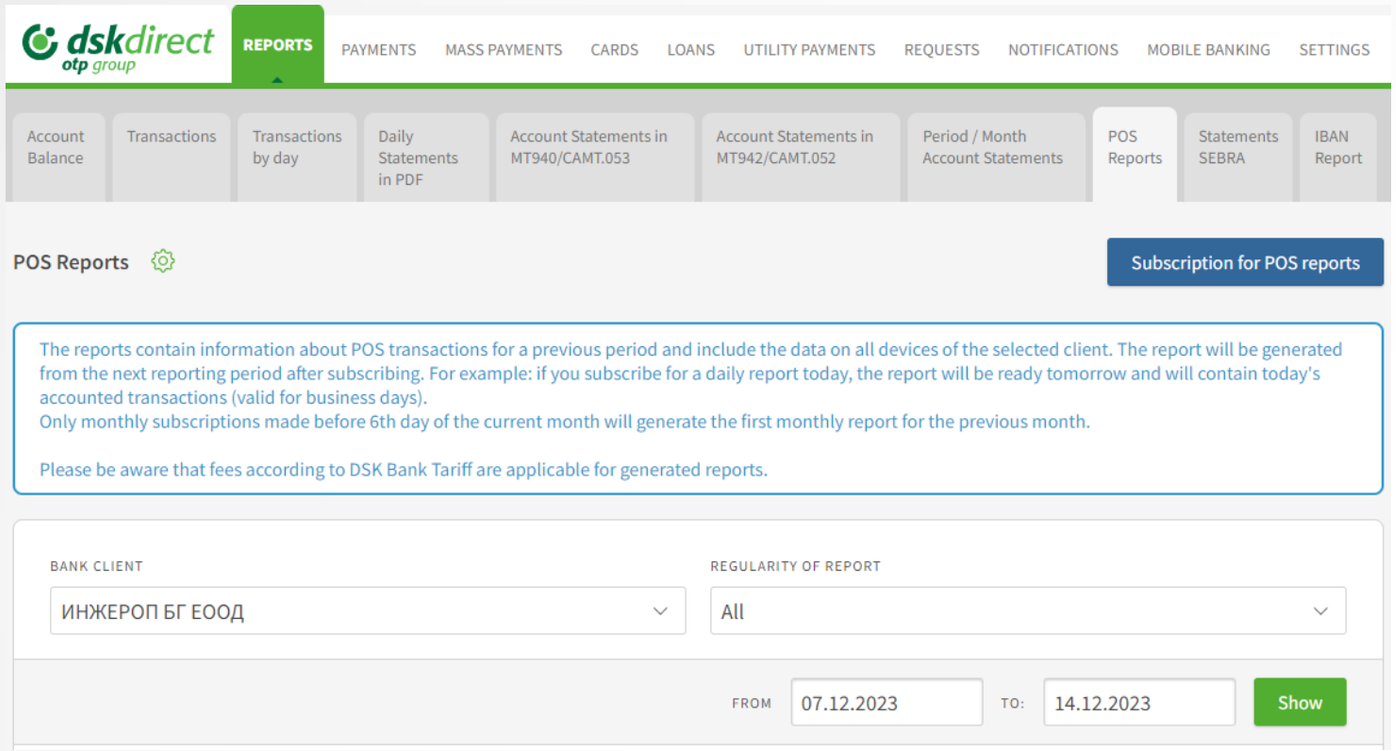
Display – change the number of results shown on a page.

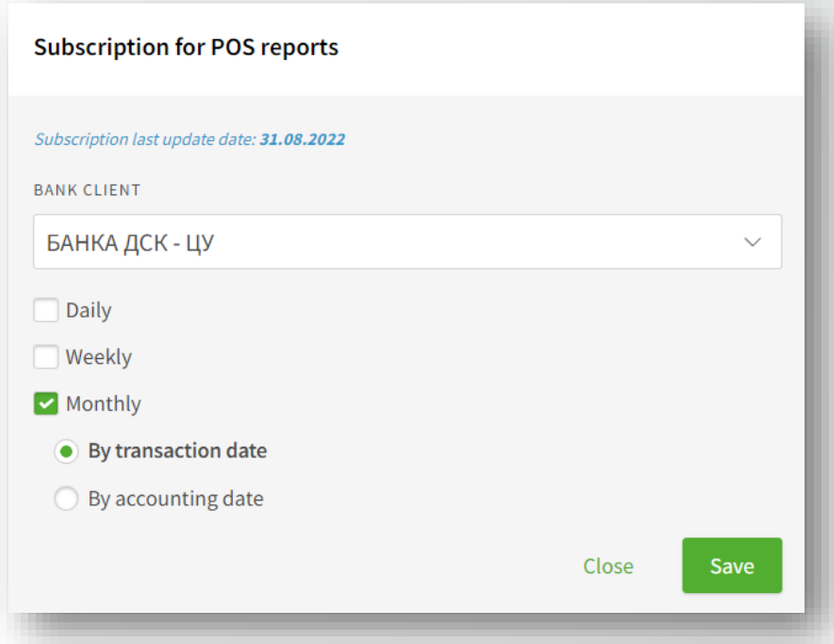
Sections in the Reports menu:

- **"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"**

NB! User without right "Information services" cannot see amounts in the accounts. Additional information, here.

Reports
POS Subscription Management





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):

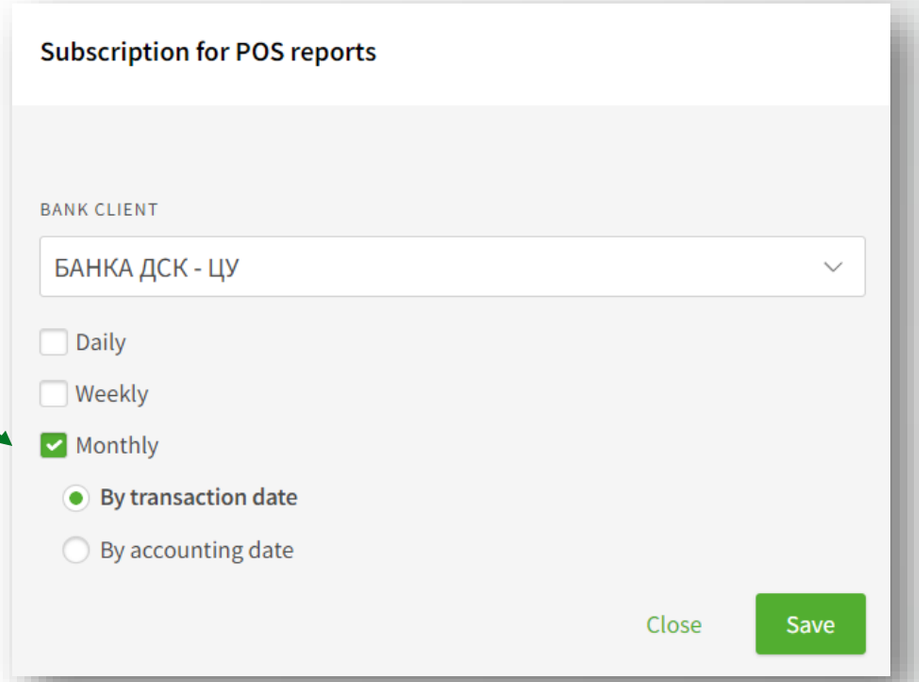
- By transaction date – the report contains the transactions made during the requested month
- By accounting date - the report contains the accounted transactions during the requested month

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.**

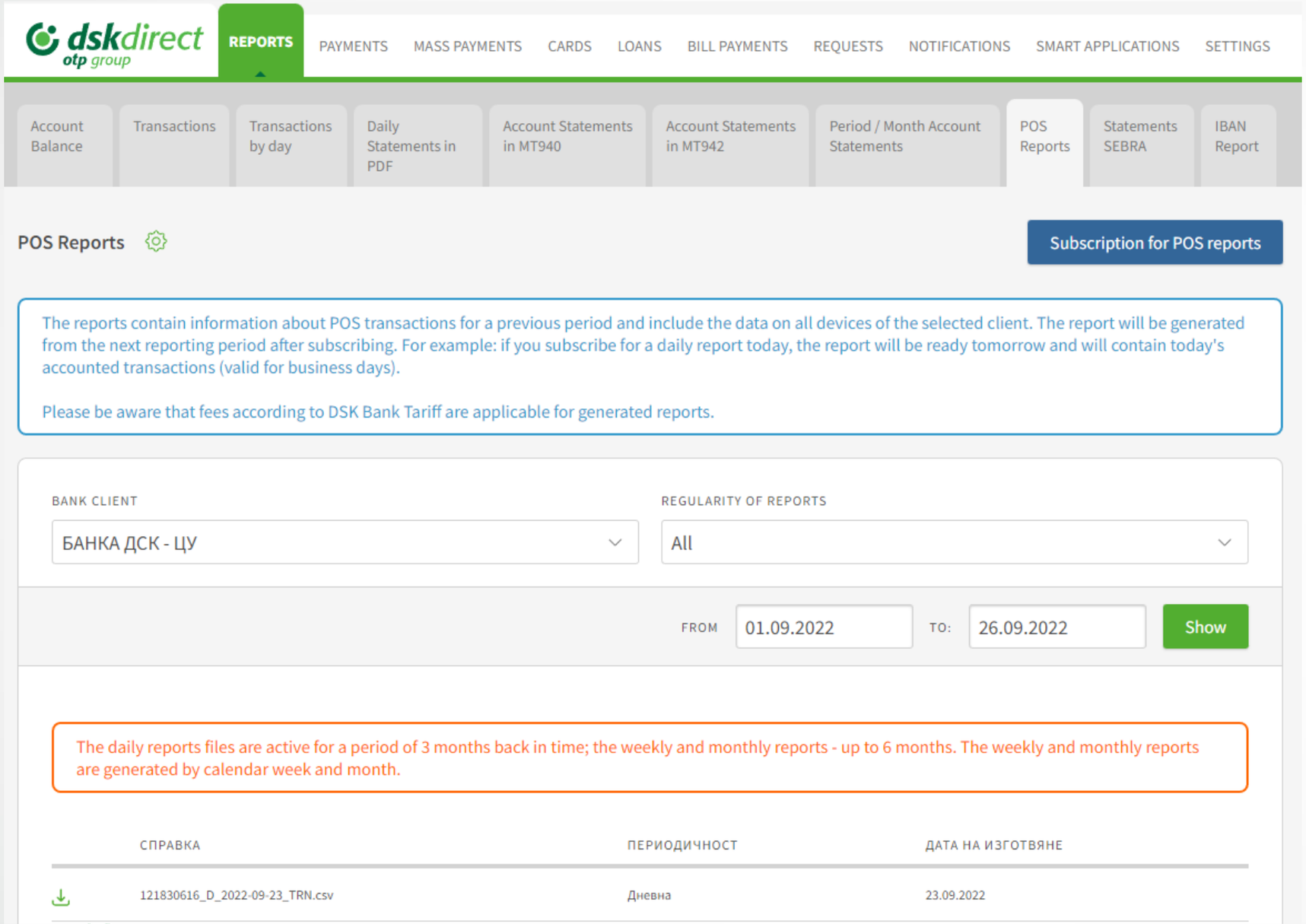


NB!

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.

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

Reports
POS reports



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

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

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

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

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

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

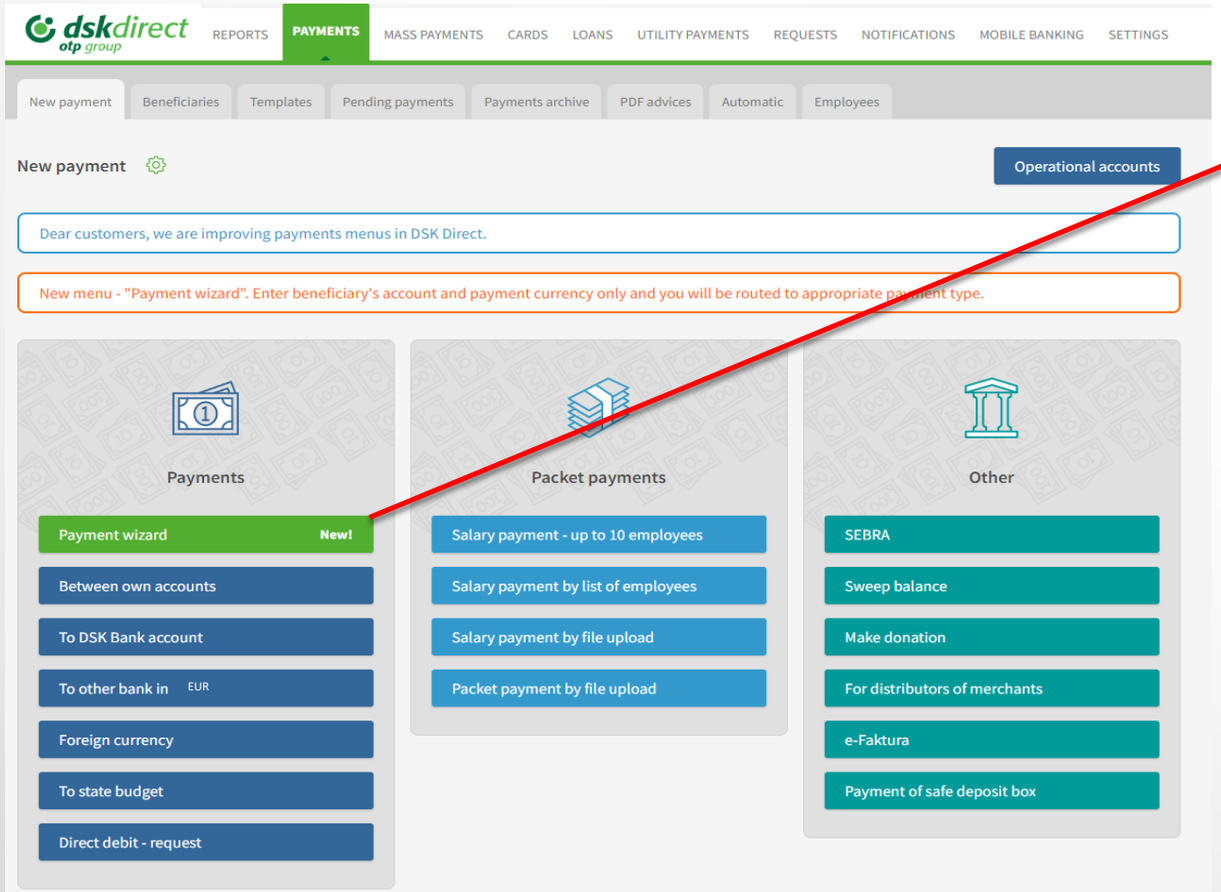
Settings-Time & Language-Region-Additional date, time & regional settings-Region-Additional settings – Decimal symbol.

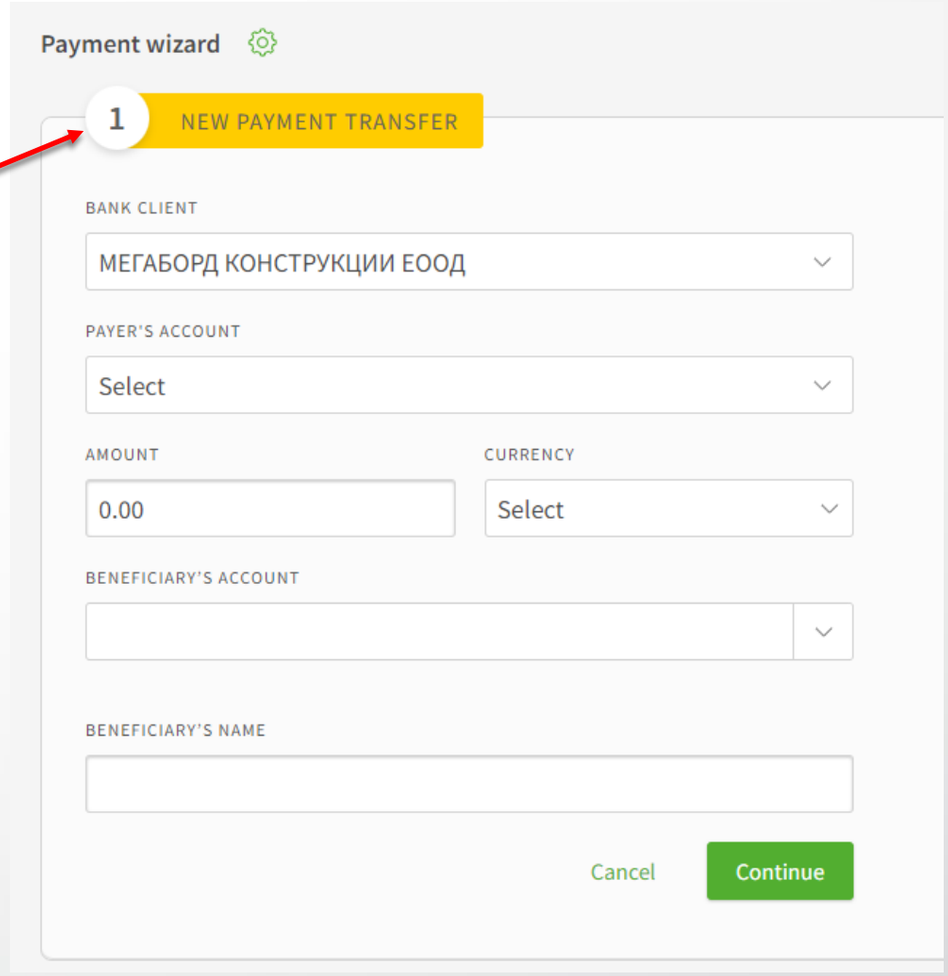
Payments

Payment types and file formats

Access to payment types – divided in 3 groups:

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





Payments

Single and packet/mass payments

Payments:

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

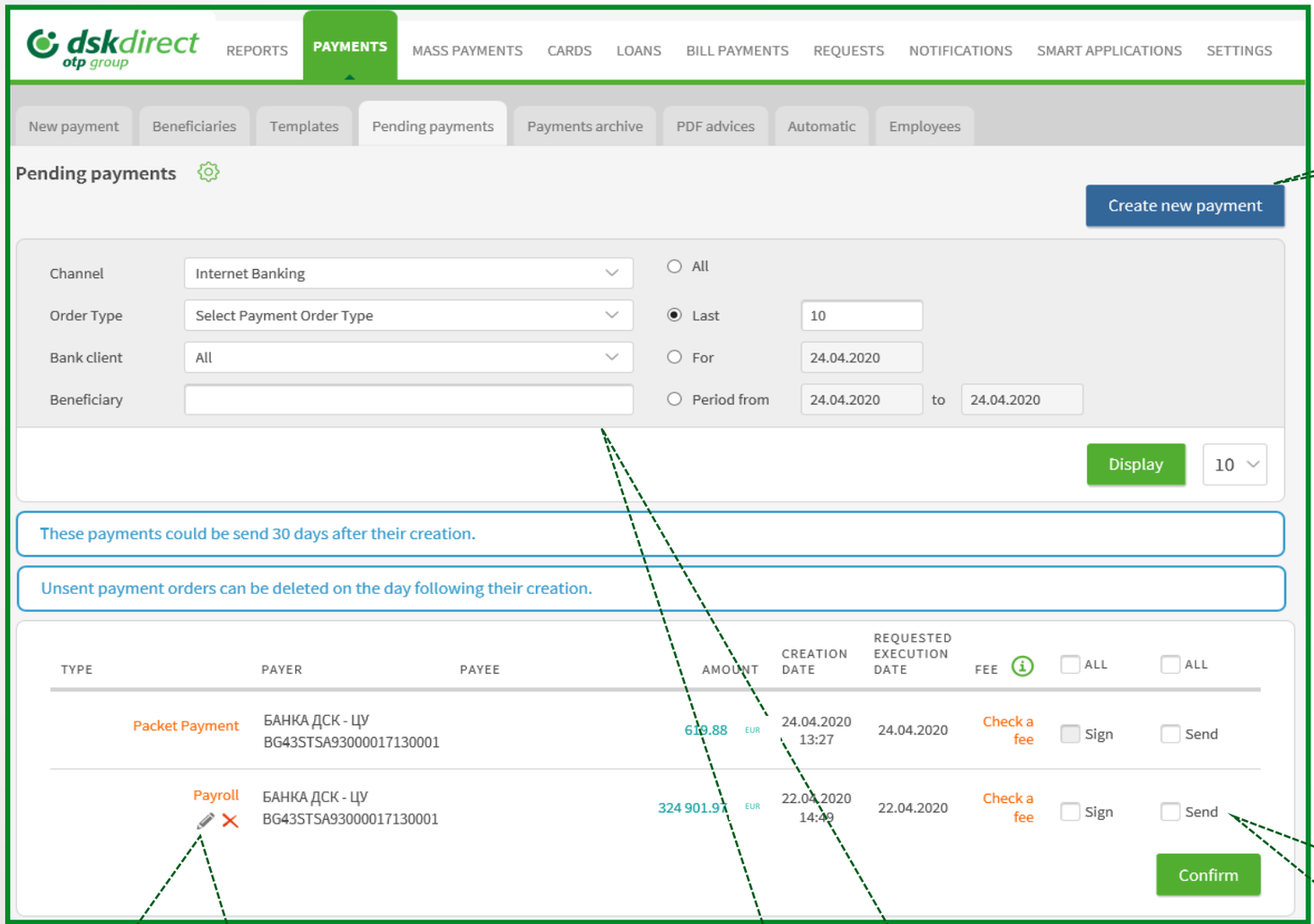
Other:

- 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



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

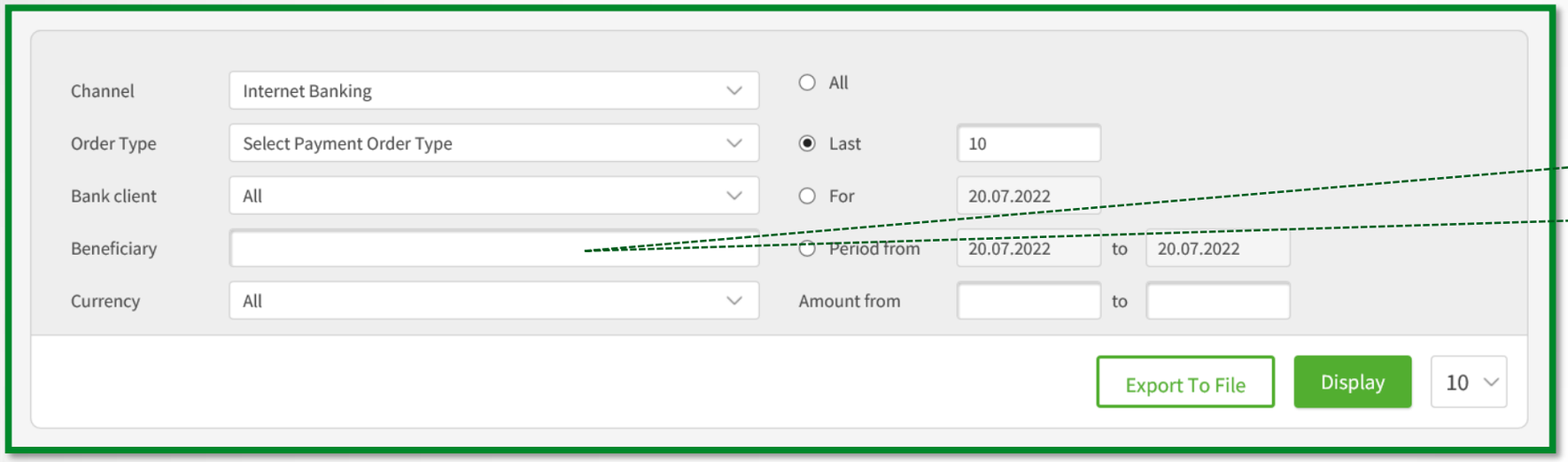
Edit – click here to edit a payment. Also used if a **Declaration of Origin of Funds** must be filled in.
Create like – to create a similar payment if you want to save the current one.

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

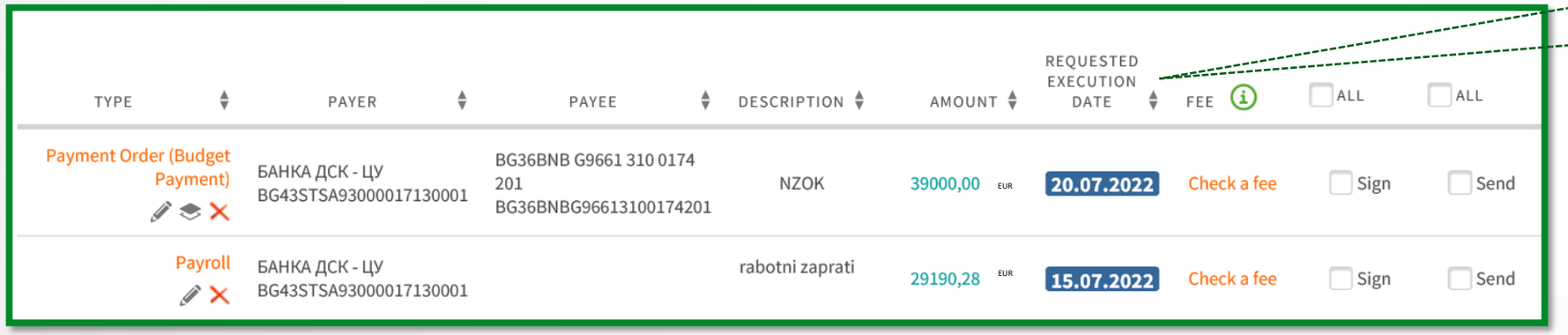
Sign and **Send** - check the boxes of the payment you want to confirm. **To sign/send more than one payment** – check the boxes of each payment you want to send. Regarding users having flexible rights, different payment combinations with Sign/Send can be defined for each account.

Payments

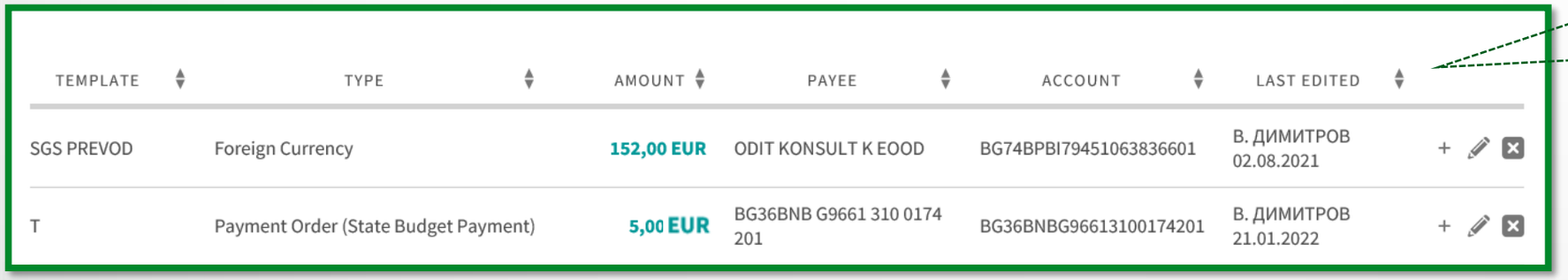
Sorting, calculation and search



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

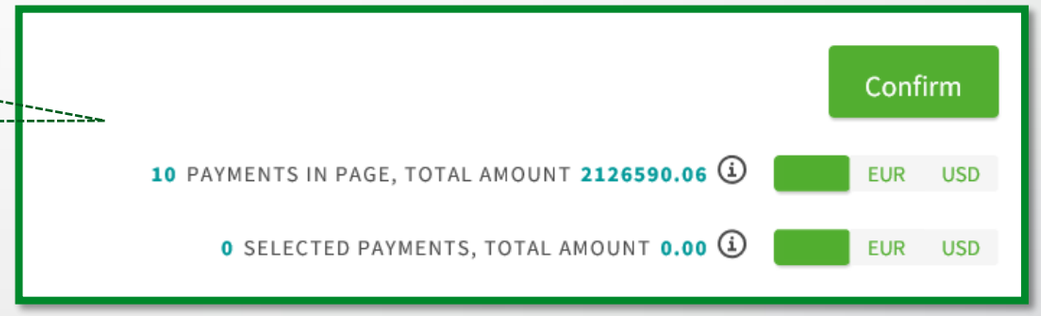


Sorting of payments already created (tab Pending) or sent (tab Archive) according to different criteria – data of creation, execution date, type, amount, payer, payee.



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.

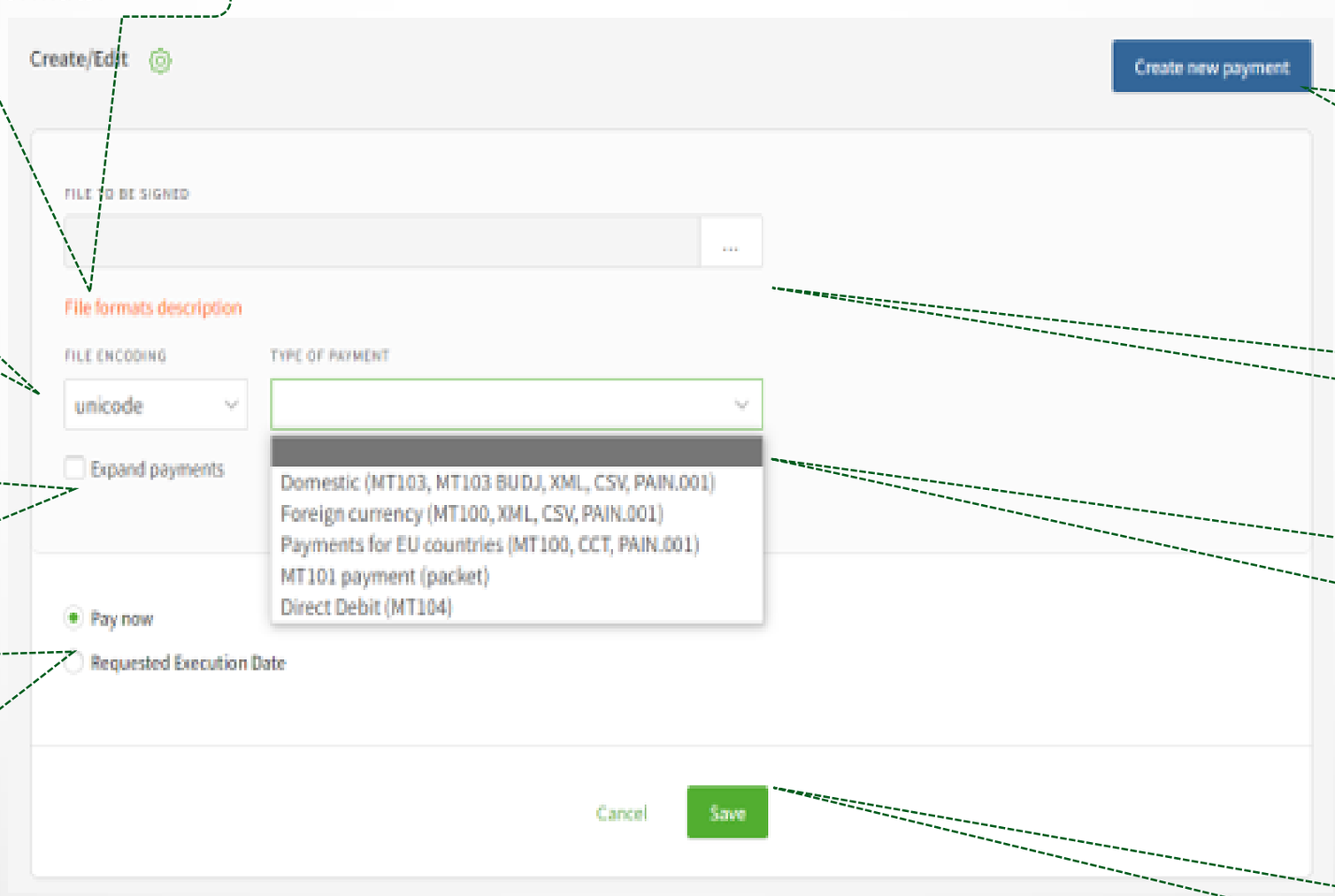


Packet payment by file

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 – 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.

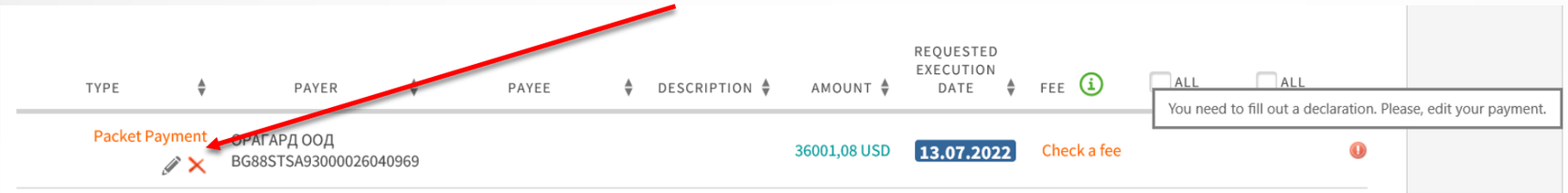
Save – after saving the payment, go to the Pending tab to sign and send it to the Bank.

Packet payment by file

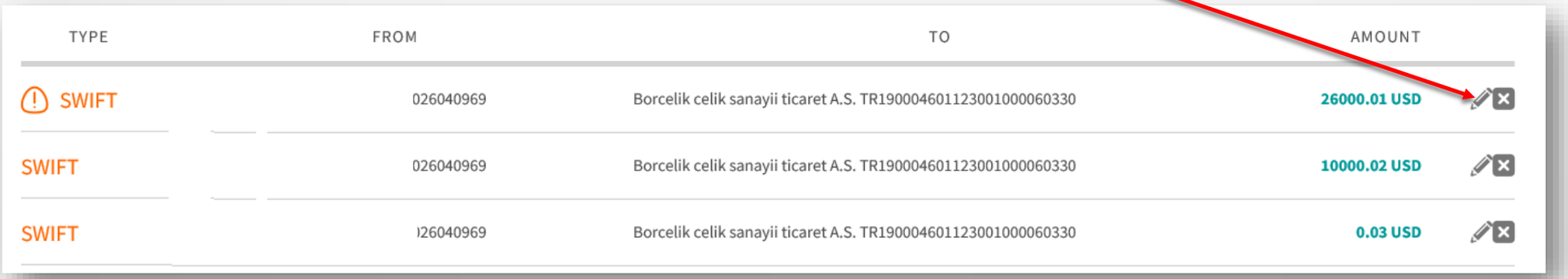
Payments over 30 000 EUR

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

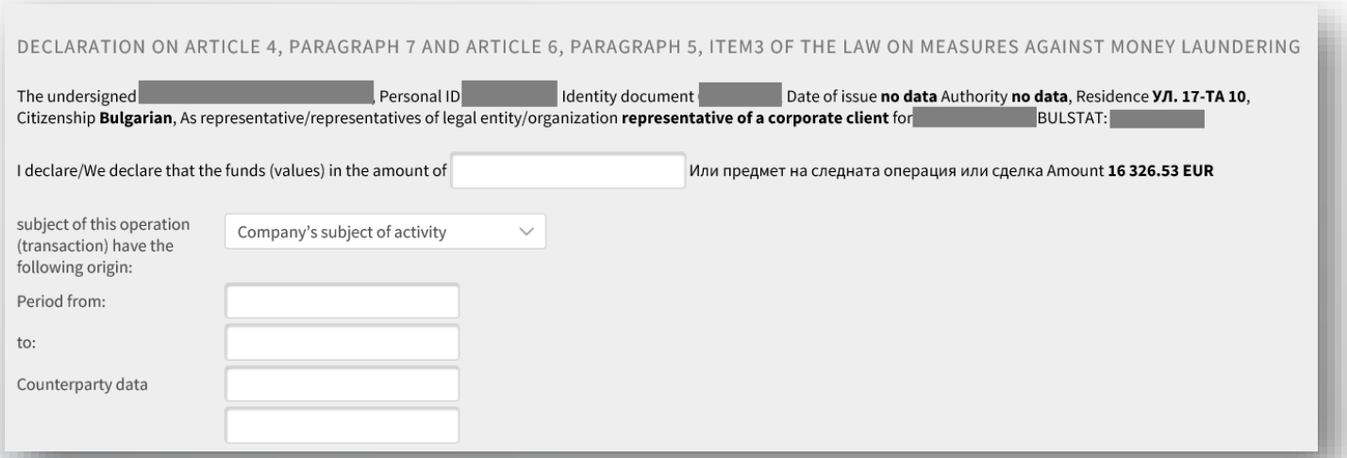
From the Pending payments tab click the pencil icon below the packet payment.



- **Step 2** – All individual payments included in the packet payment will be displayed on screen. For each payment **over** 30 000 EUR 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.



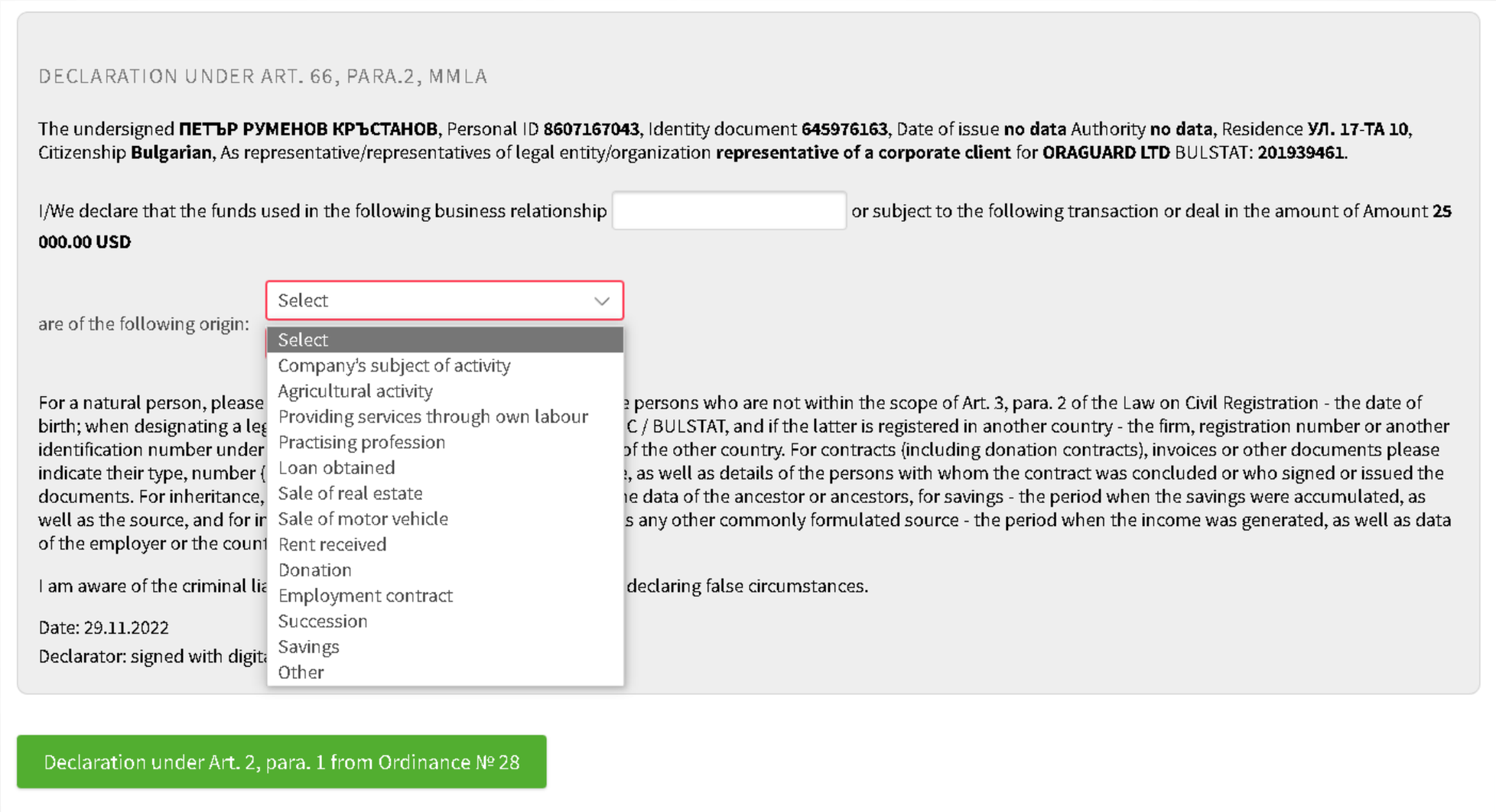
- **Step 3** – Type in the payer and fill in the declaration in order to send the payment.



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.**



- **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

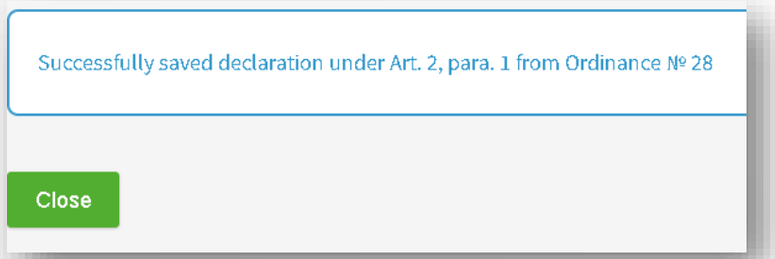
Filling in Declaration under art. 2, para. 1 from Ordinance No. 28

- **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.

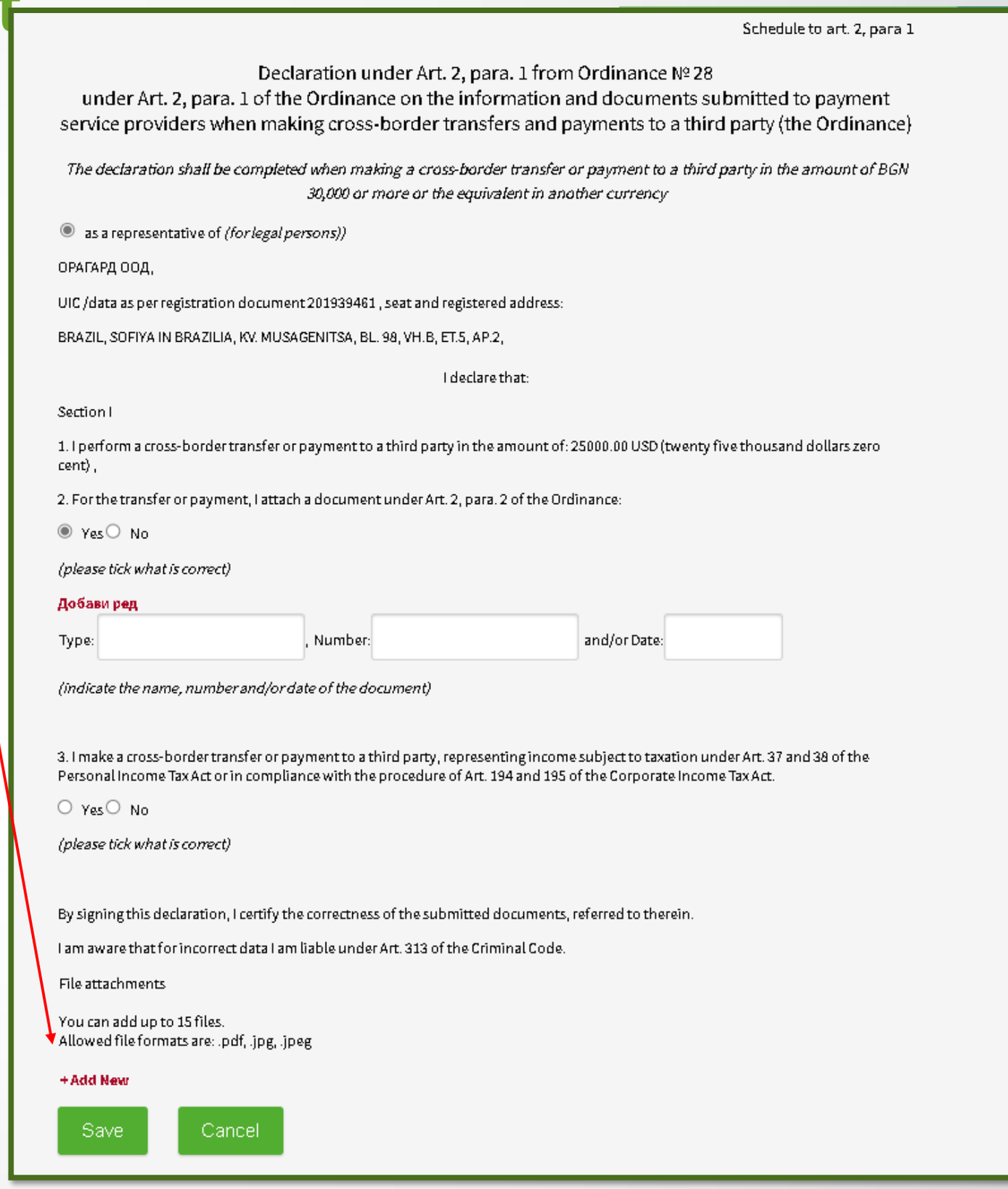
- **Step 4** – When ready, click **Save.**



- **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

Save Cancel

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,

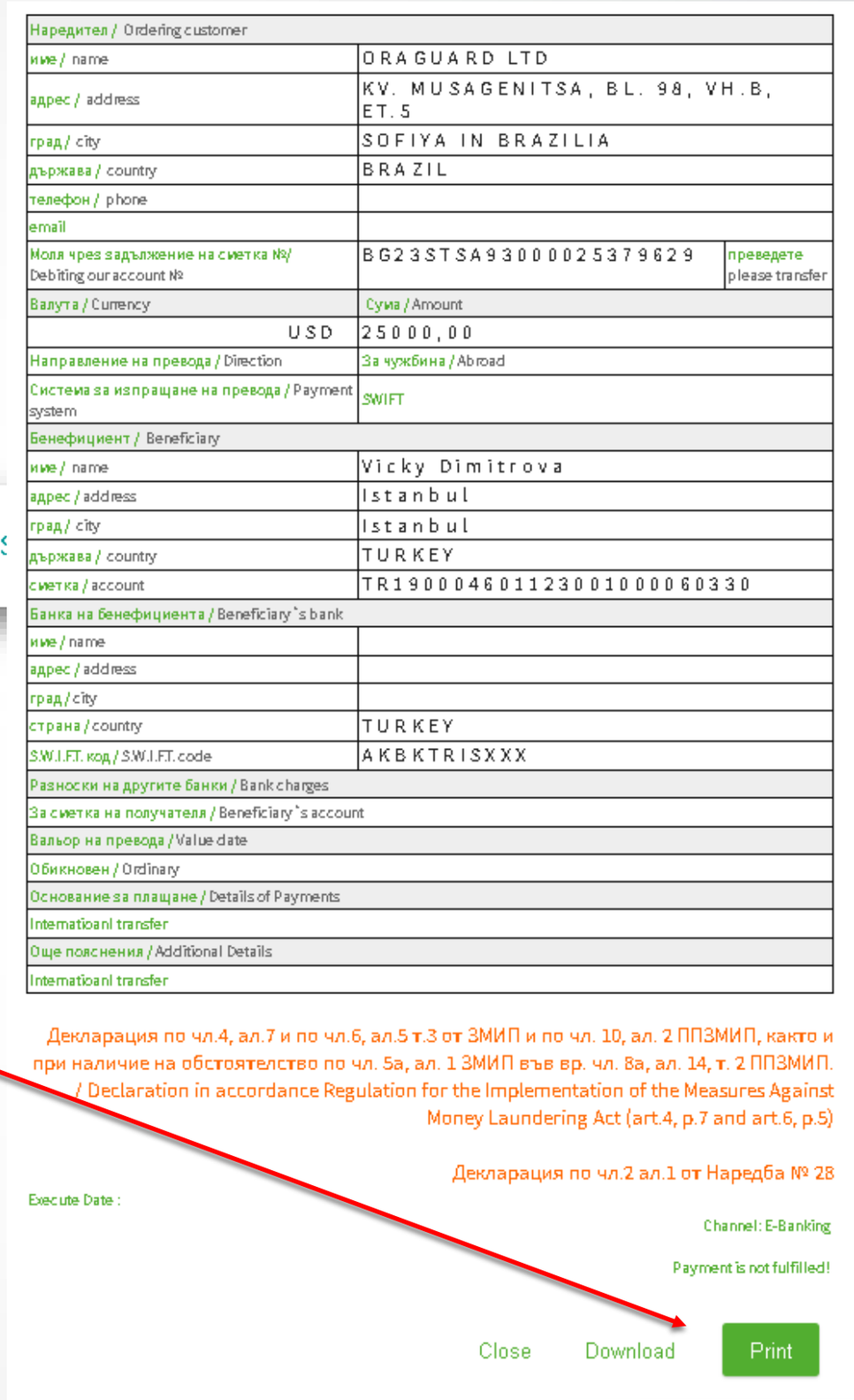
go to the Payments menu > the Pending payments tab.

- Find the transfer and click the pencil icon to edit different fields.

- 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.



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	
S.W.I.F.T. код / S.W.I.F.T. code	AKBKTRISXXX	
Разноски на другите банки / Bank charges		
За сметка на получателя / Beneficiary`s account		
Вальор на превода / Value date		
Обикновен / Ordinary		
Основание за плащане / Details of Payments		
Internatioanl transfer		
Още пояснения / Additional Details		
Internatioanl 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

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.

Direct Debit

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

Fill in the form :

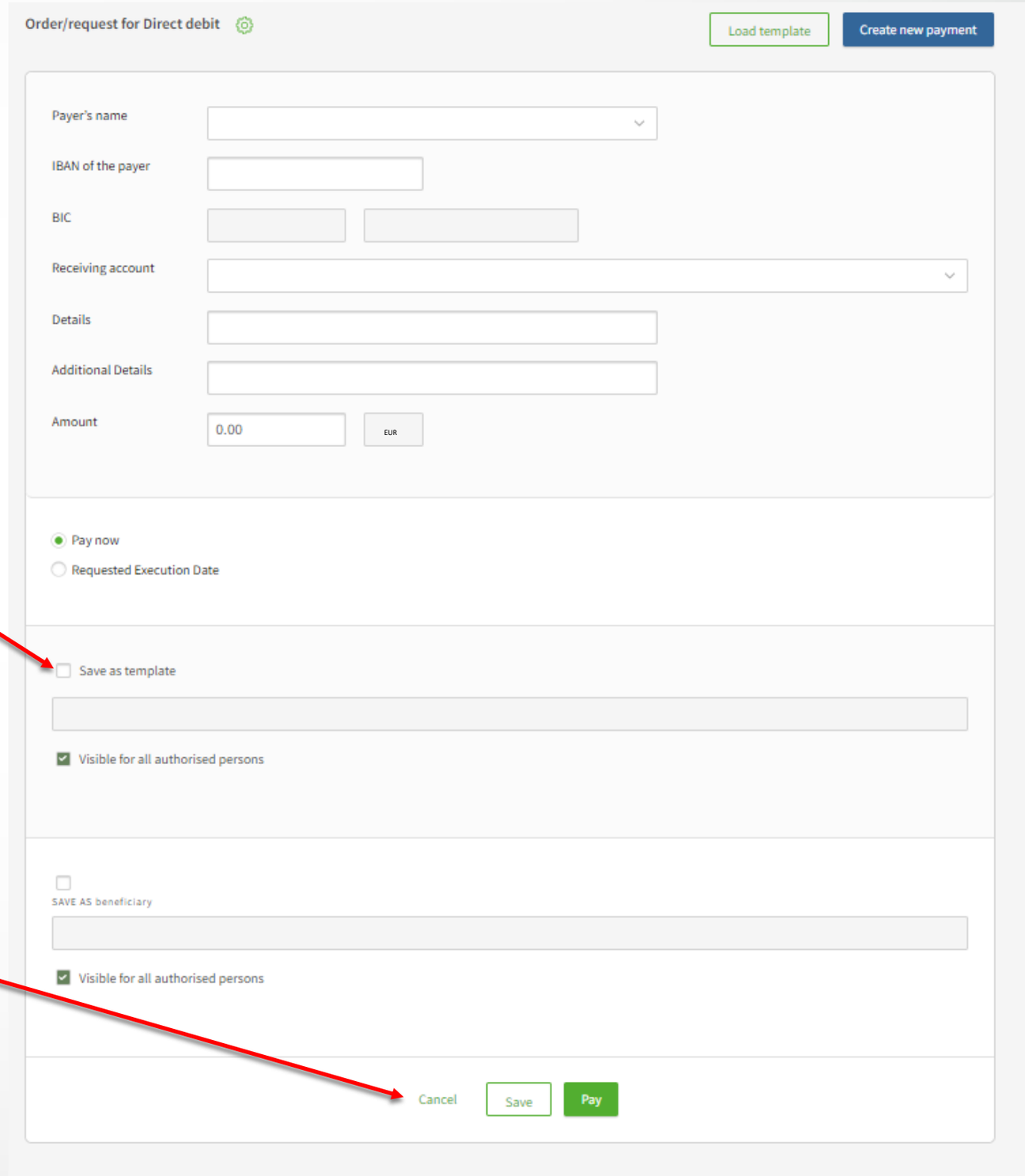
- Payer's Name and IBAN
- Receiving Account
- Details (mandatory field)
- Additional Details (mandatory field)
- Amount

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.

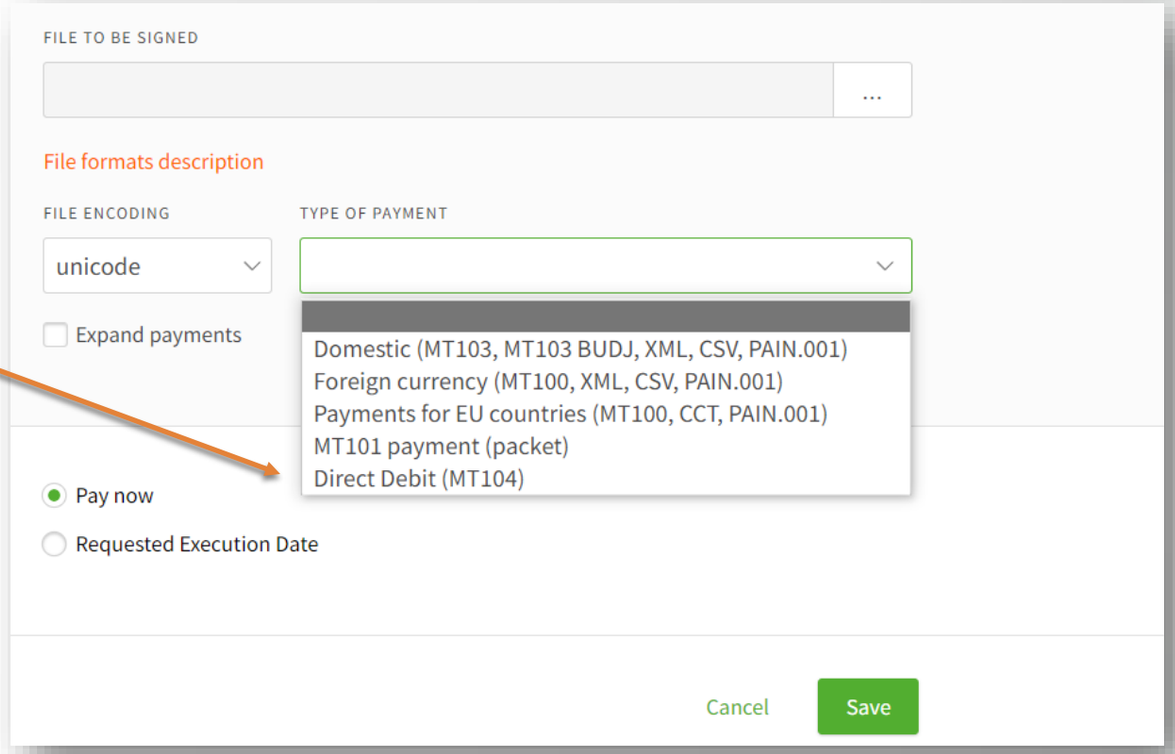


Request for Direct Debit (EUR)

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.



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

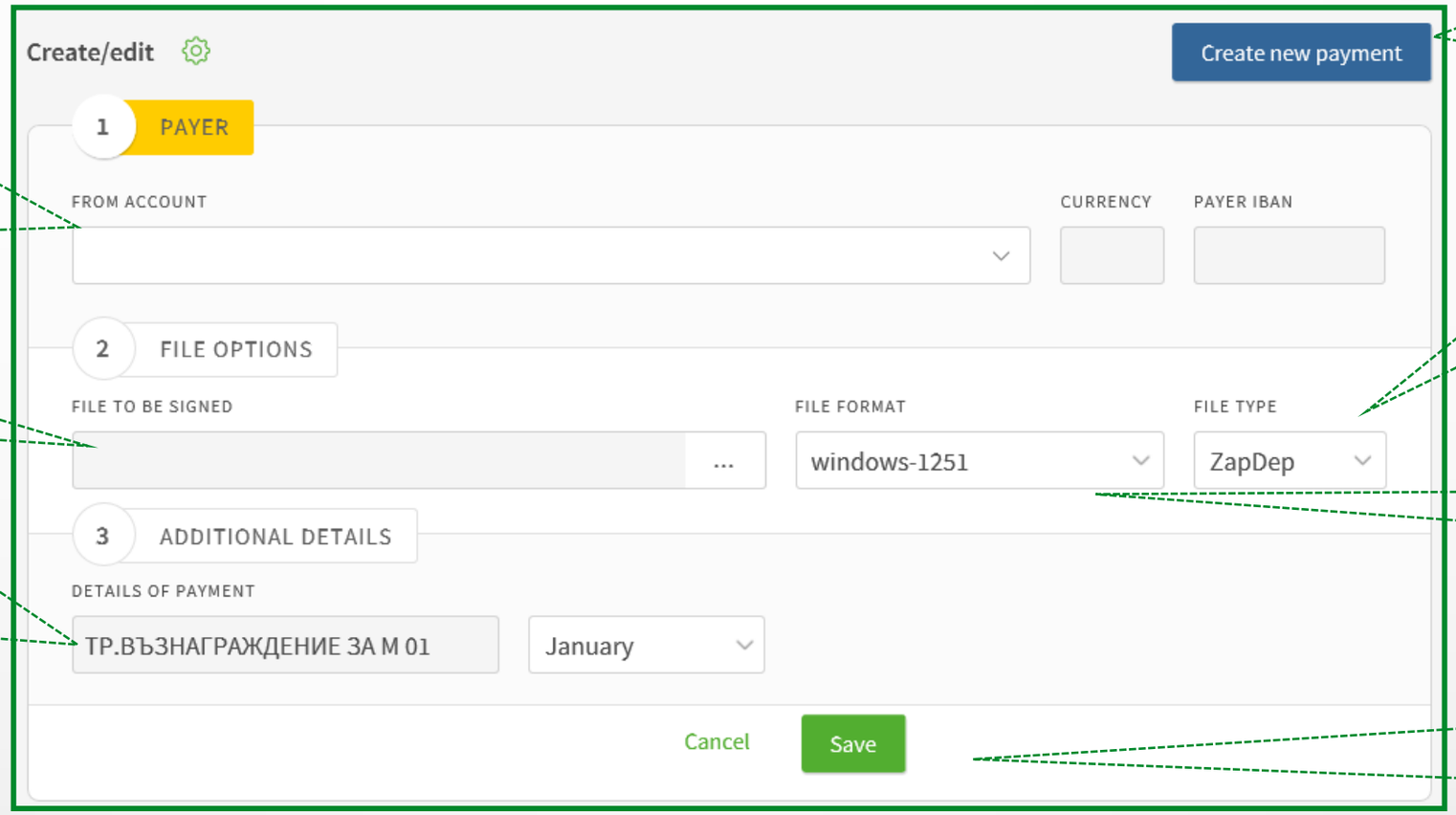
Payment of salaries through ZapDep, CSV, XML file

- 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 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.

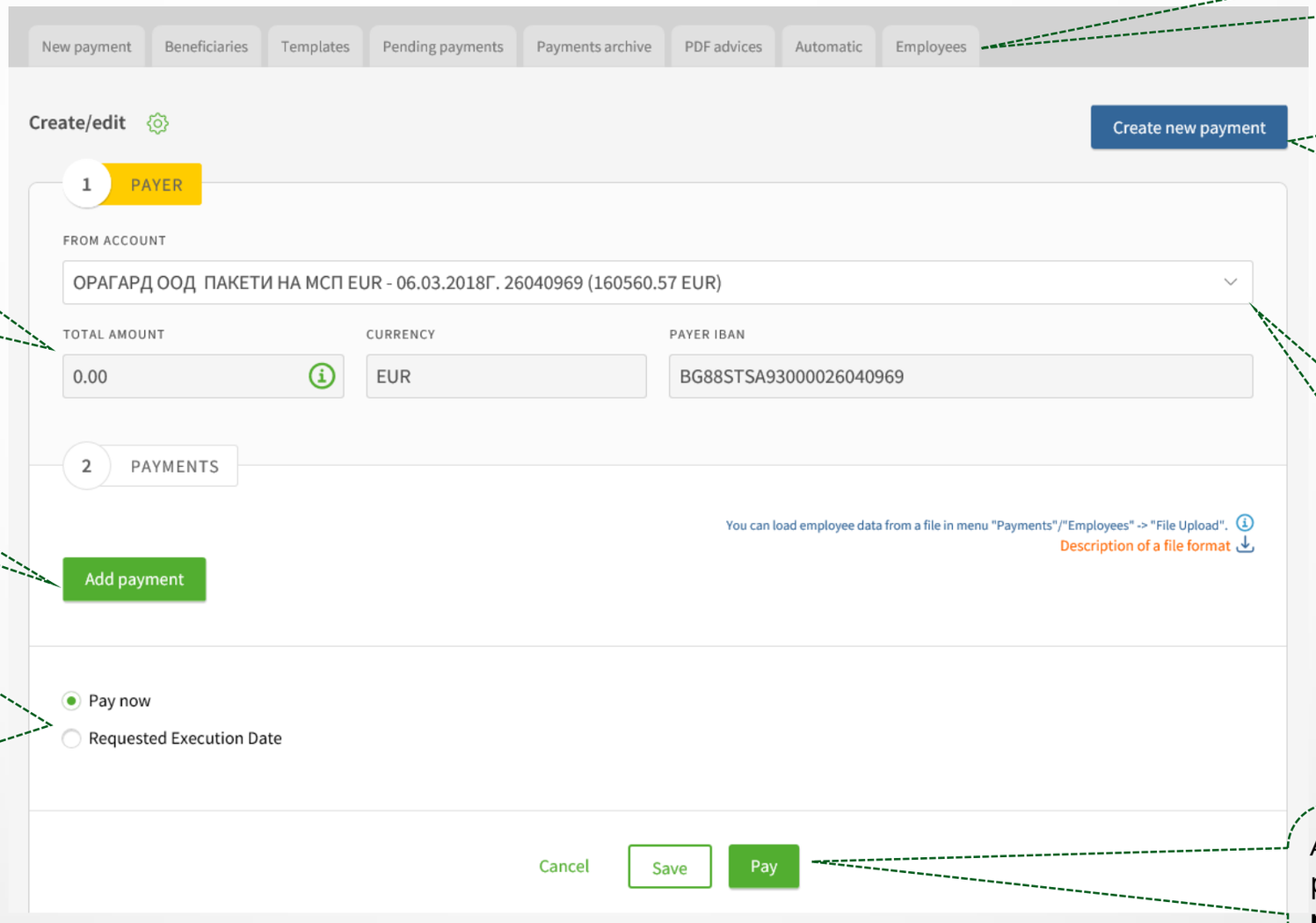
File format – change the file encoding as needed.

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



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

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

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.

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.

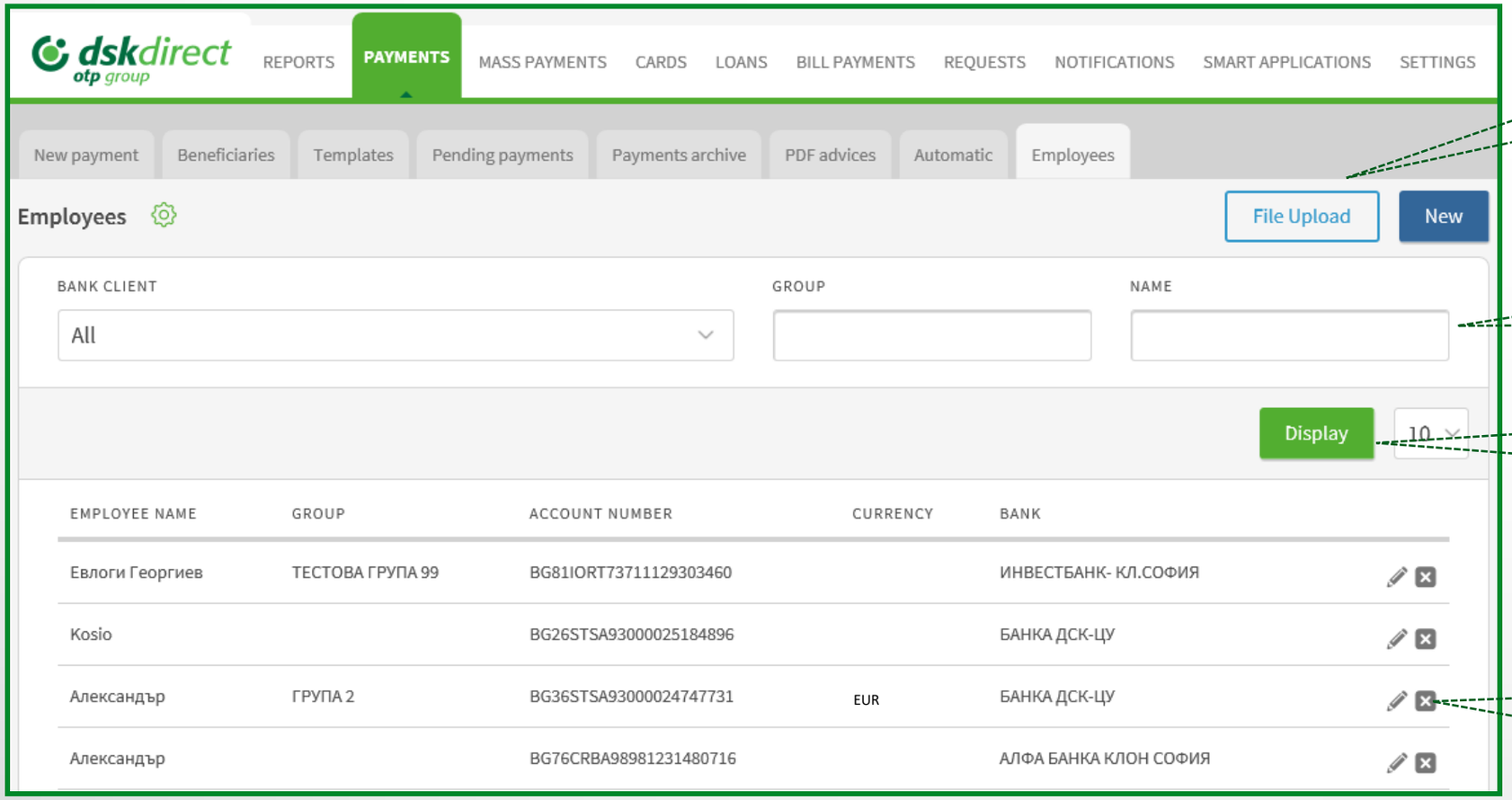
After you have saved the payment, visit **Pending payments** tab to sign and send it.
Pay – for direct sending of a payment.

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



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

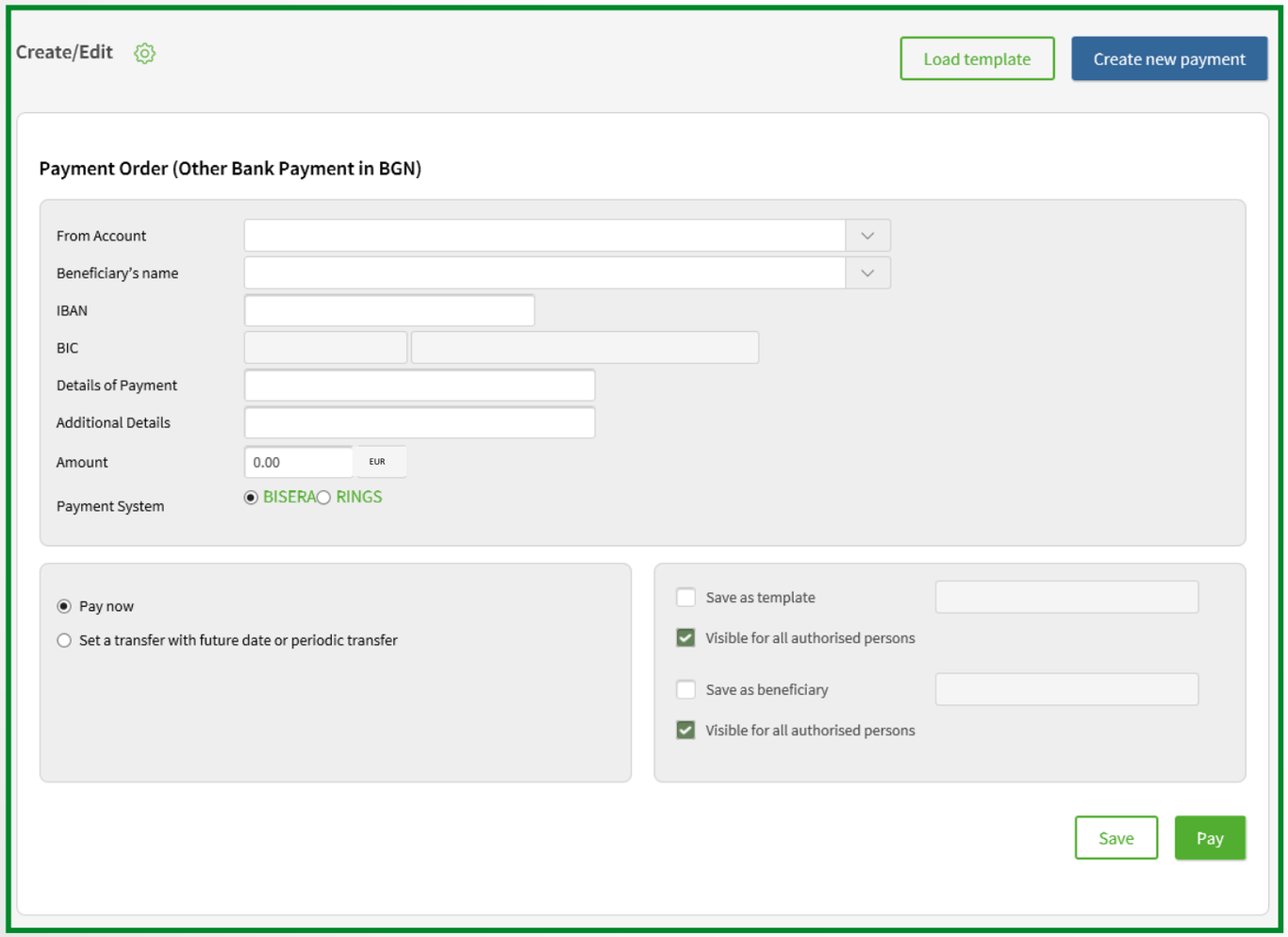
Filters – by bank client, group of employees or name of employee

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.

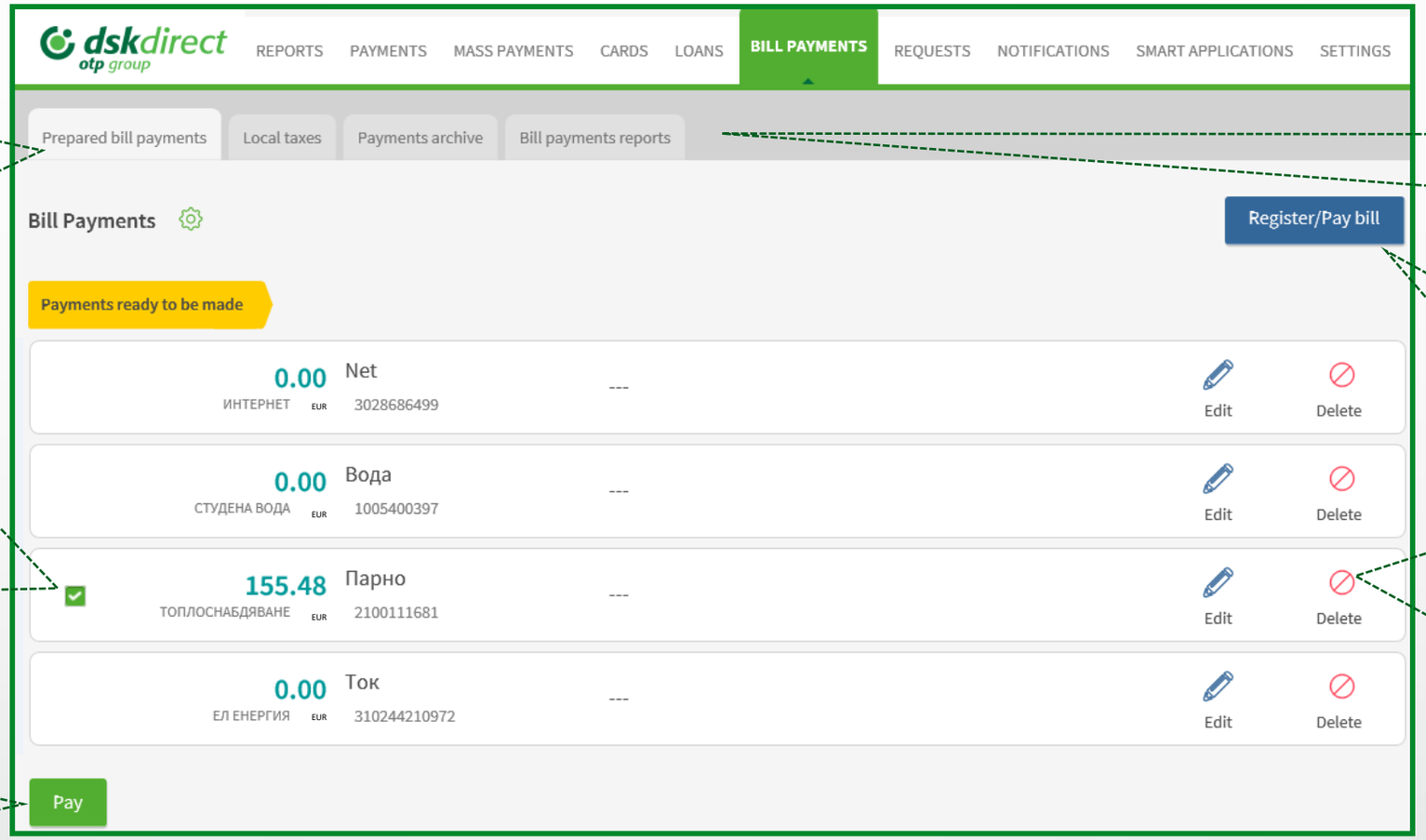
- Register the payment of your **utility bills and local taxes.** For the registration you will need a **subscription/client number** (for utility bills) and **UIC** (for taxes)
- Upon registration, add **name of payment** in order to find it quickly and easily when you review your bills
- Registration 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.



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

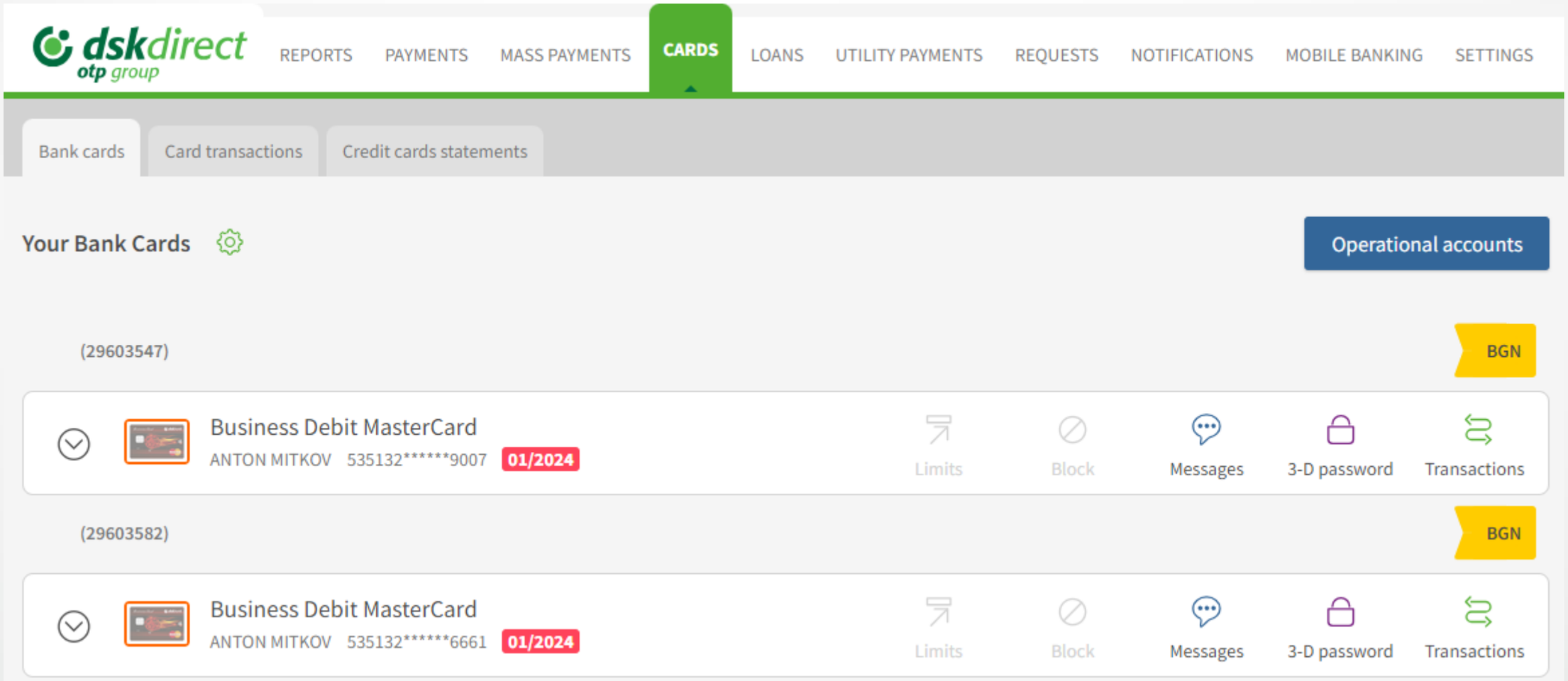
Register / Pay bill – to register new utility bill payment forms.

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

Cards Menu

In **Cards menu** you can:

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



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)	x
Authorized user (business client)	✓ (all buttons are active)	x
Cardholder (business client)	✓ (all buttons are active **except for** Limits and Statements)	✓ (all buttons are active **except for** Limits and Statements)
Holder (individual)	x	✓ (all buttons are active)
Cardholder (individual)	x	✓ (all buttons are active **except for** Limits and Statements)

Business clients:

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

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

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

Individuals:

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

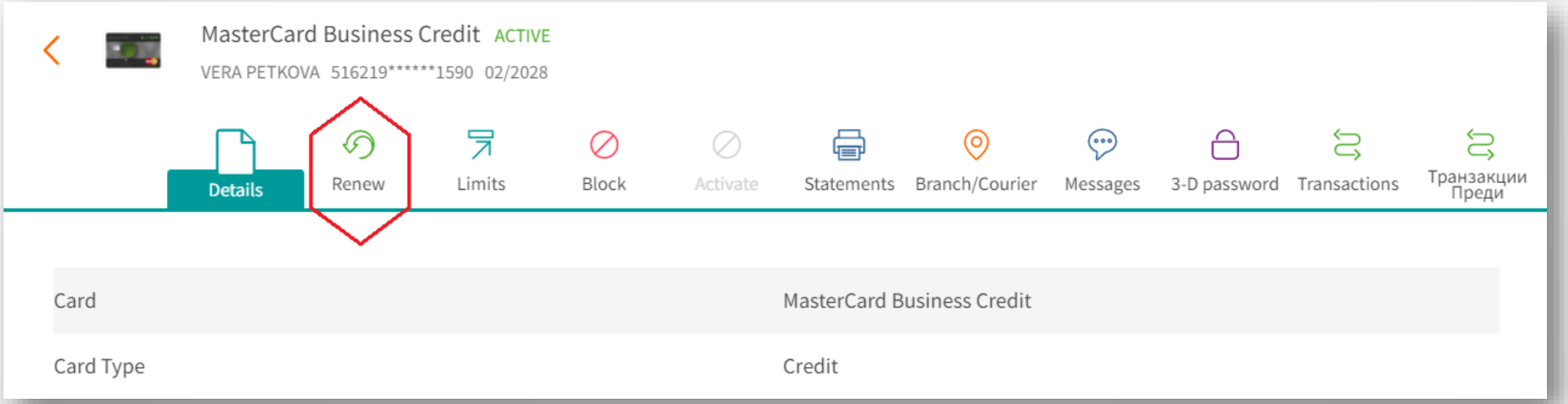
Debit/Credit Card Reissuance

Step 1
Go to the menu CRADS > tab Bank Card and select the debit/credit card you would like to reissue.

Step 2
Click Renew icon, see below, and select the branch for card delivery from the dropdown. The request will be sent the Bank.

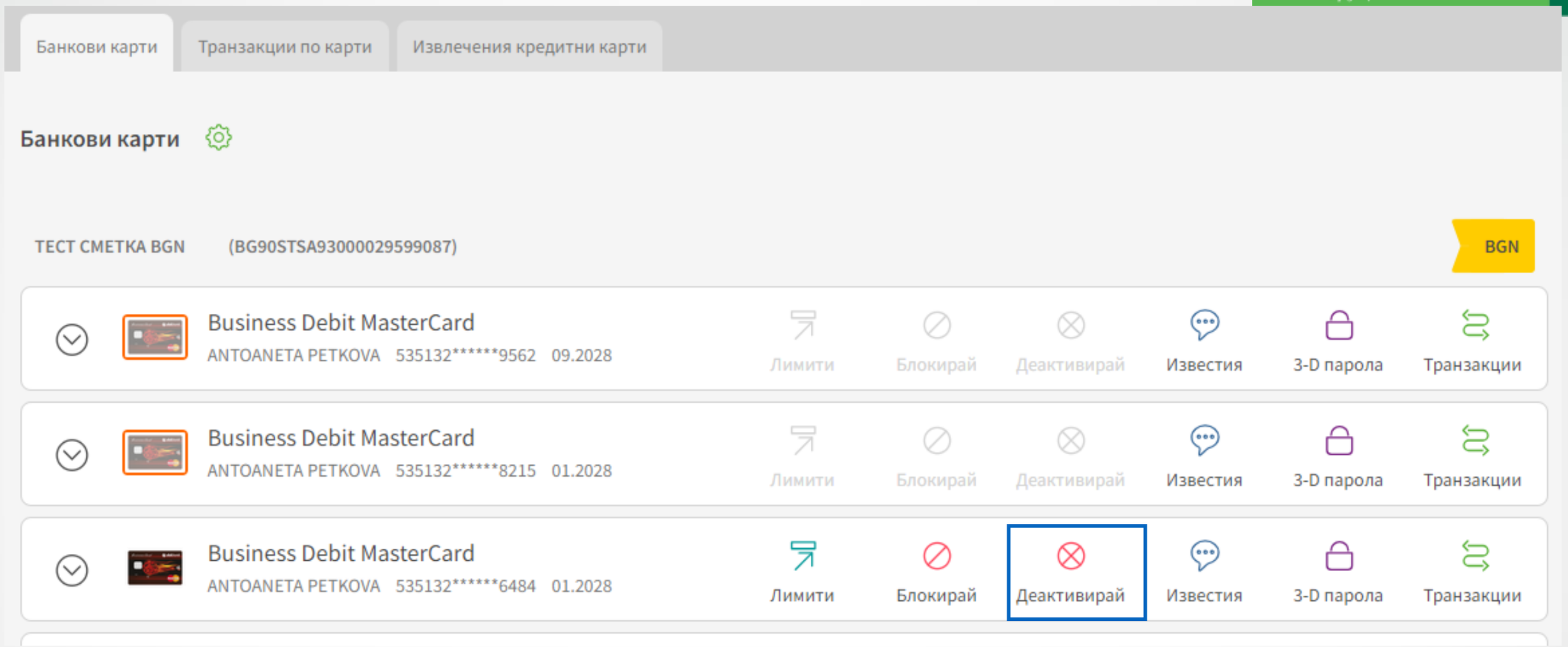
NB! Everybody who is an active user of the e-banking can reissue a card as its cardholder.

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



Step 3
After selecting the branch for card delivery, click the button Send (or Cancel if you do not want to send the request to the Bank).
You can see/download the request as a PDF file from the Archive tab.

Card Deactivation



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

Request to deactivate a debit card

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

Искане за деактивиране на дебитна карта

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

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

БАНКОВ КЛИЕНТ

ЕИК

ВИД КАРТА

КАРТОДЪРЖАТЕЛ

НОМЕР НА КАРТА

НОМЕР НА СМЕТКА

ПРИЧИНИ ЗА ДЕАКТИВИРАНЕ НА КАРТА

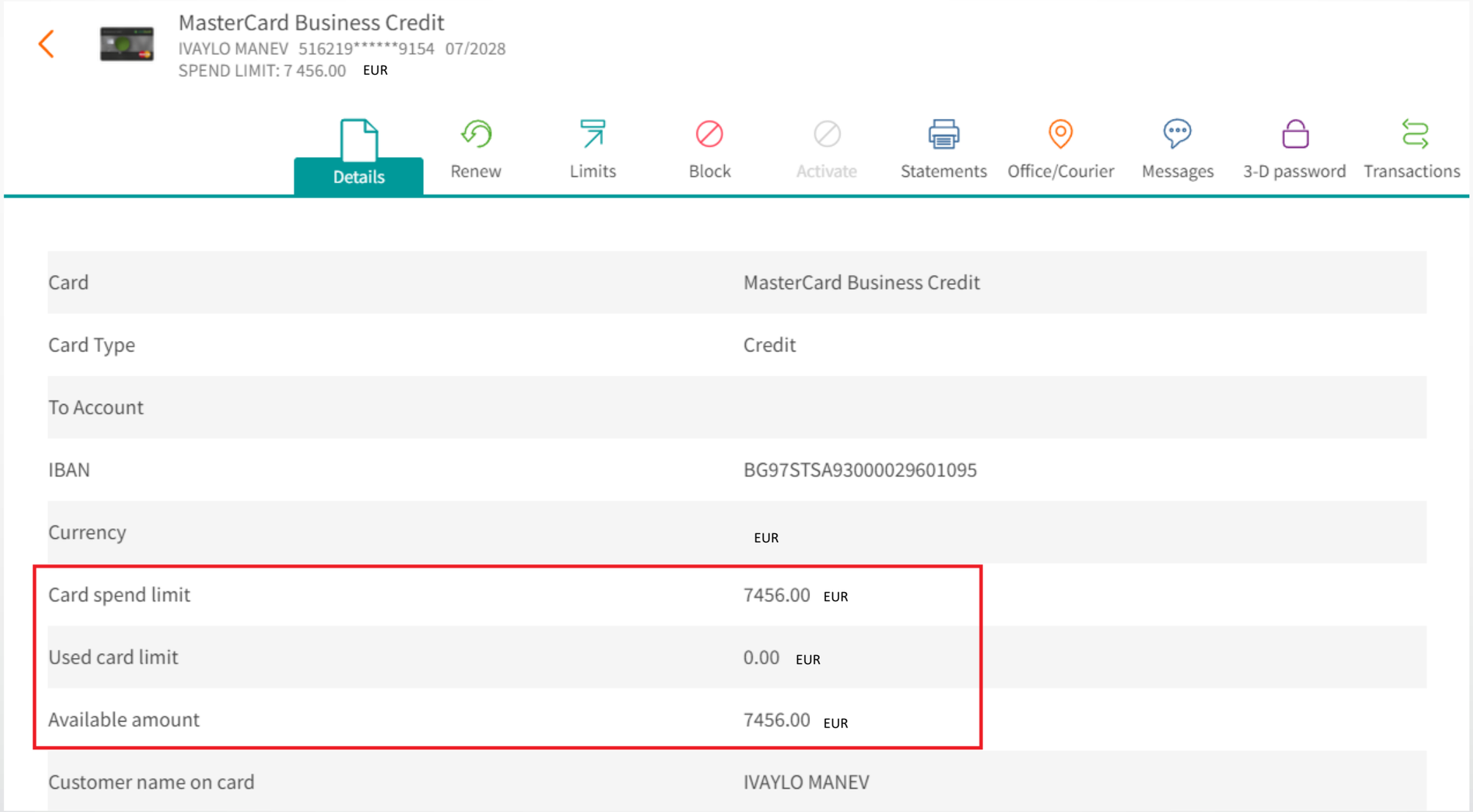
Откажи | Запази | Изпрати

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

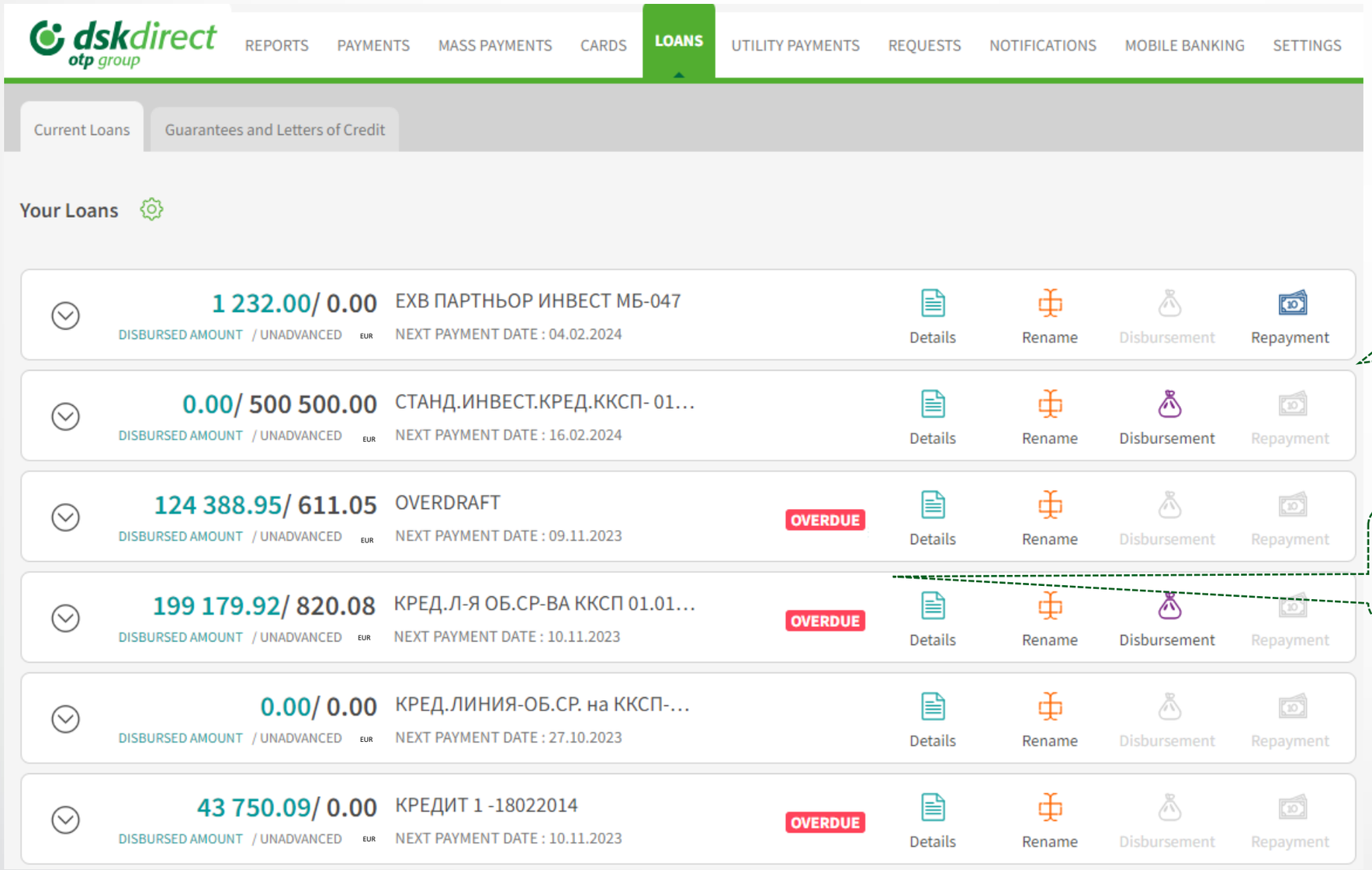
New! Click the **Credit cards statements tab** in order to download the statements for a specific period as PDF files.



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.



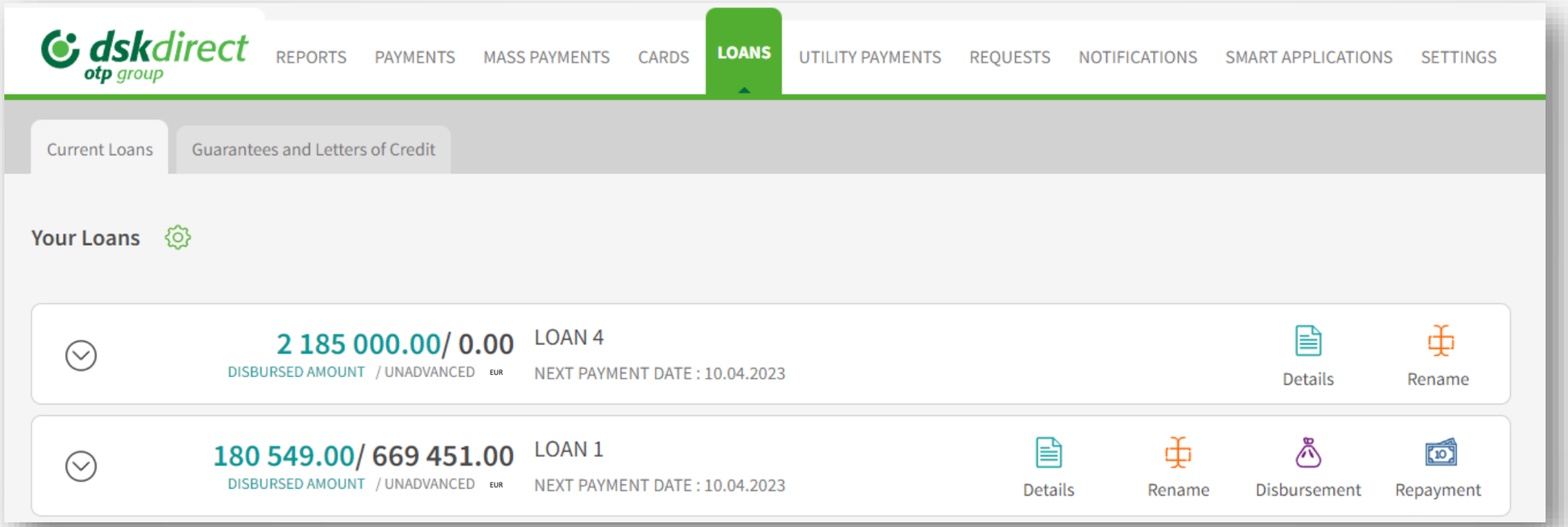
Useful shortcuts:
Details and rename:
Disbursement and repayment

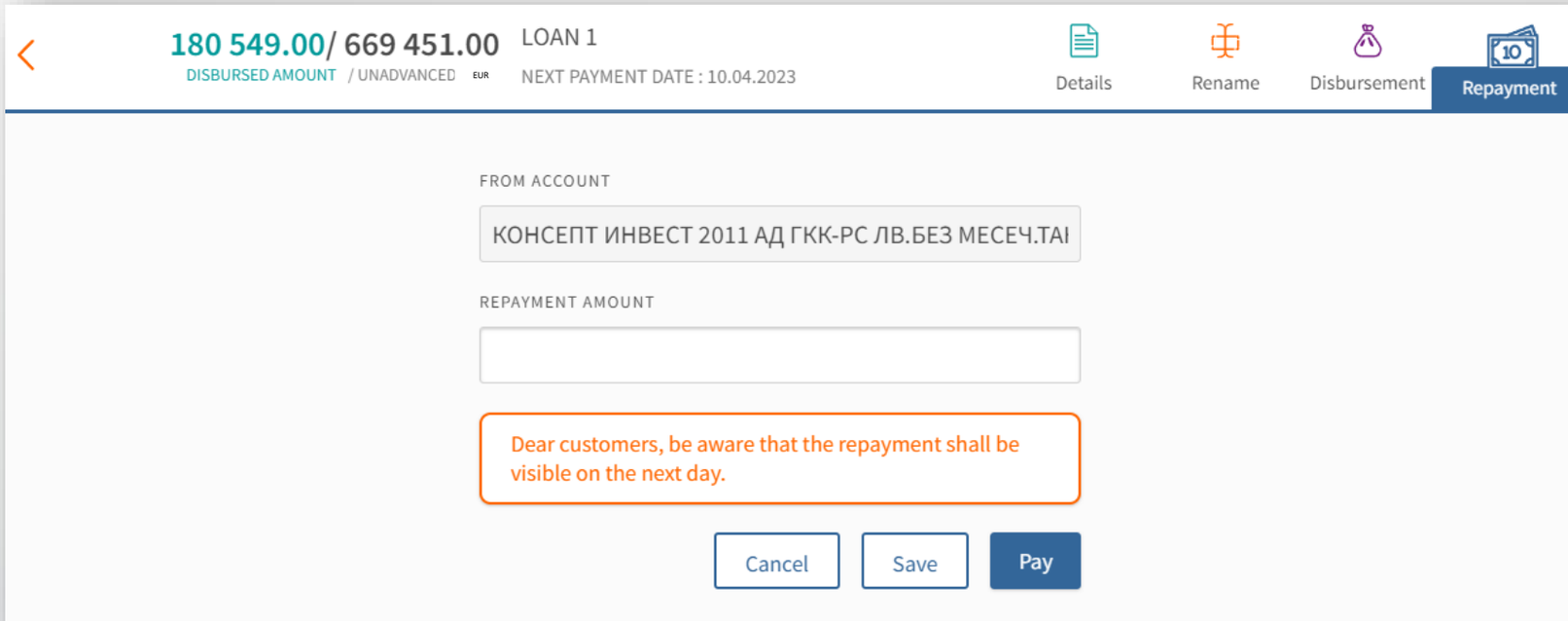
Notification for overdue loans – click the Details button for full information

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.





***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.*

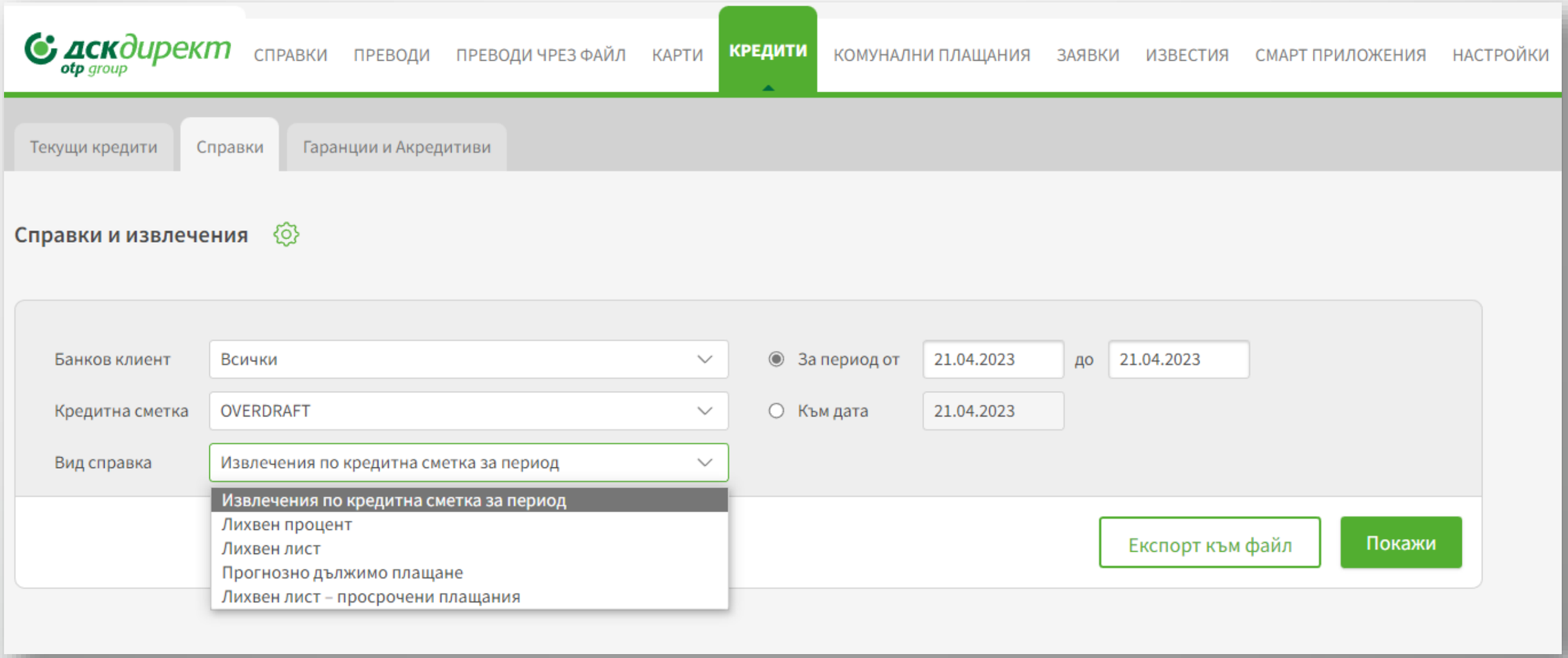
Credit Accounts Reports*

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.*

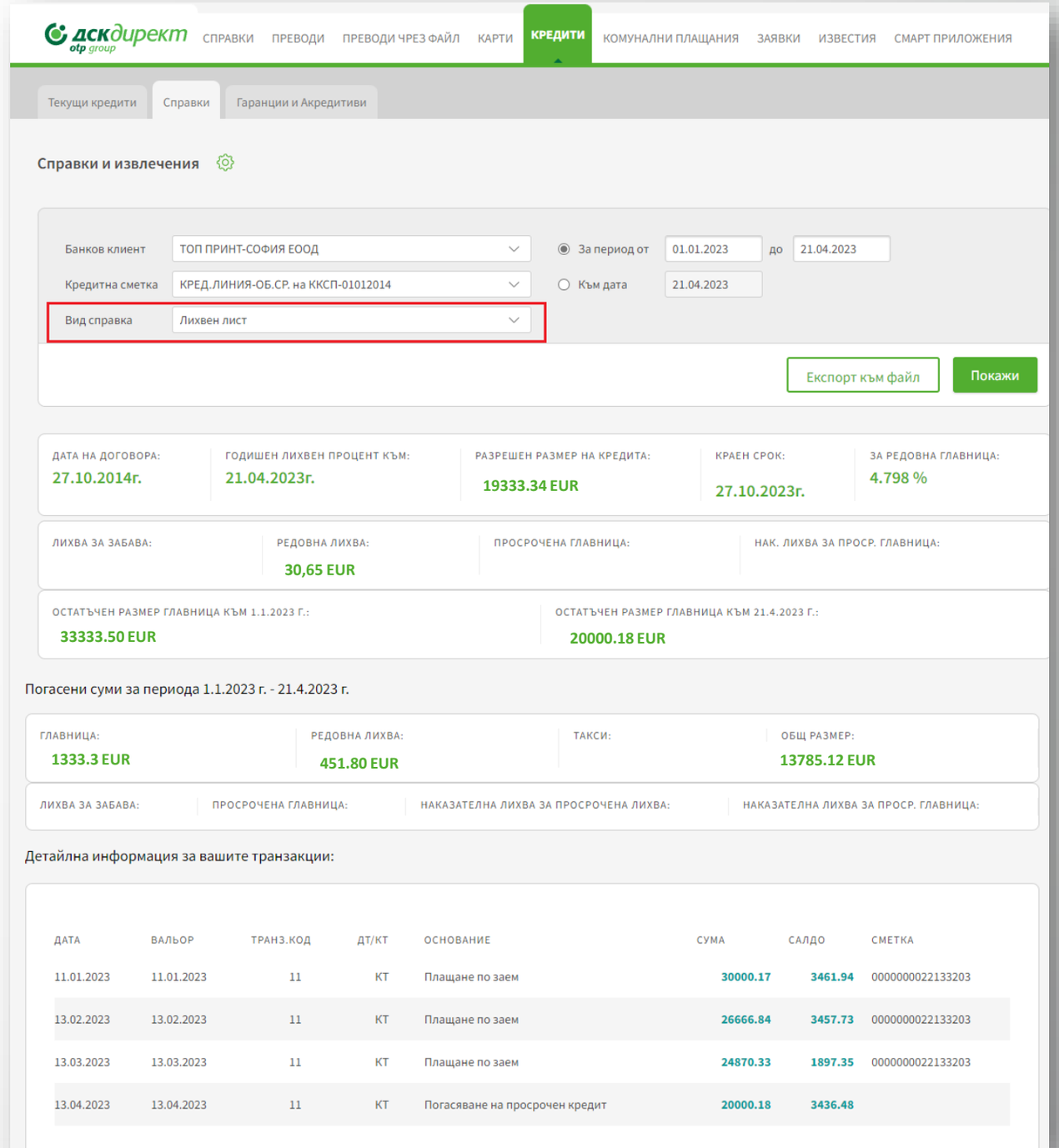


Credit Accounts Reports

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 EUR							
За редовна главница: 4.798 %							
Краен срок:							
27.10.2023г.							
Дължими такси:							
Остатъчен размер главница към 1.1.2023 г.: 33333.50 EUR							
Остатъчен размер главница към 21.4.2023 г.: 20000.18 EUR							
Погасени суми за периода 1.1.2023 г. - 21.4.2023 г.							
Главница: 8463.17 EUR							
Редовна лихва: 451.80 EUR							
Такси:							
Общ размер: 8914.97 EUR							
Детайлна информация за вашите транзакции:							
Дата	Вальор	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	



Loans

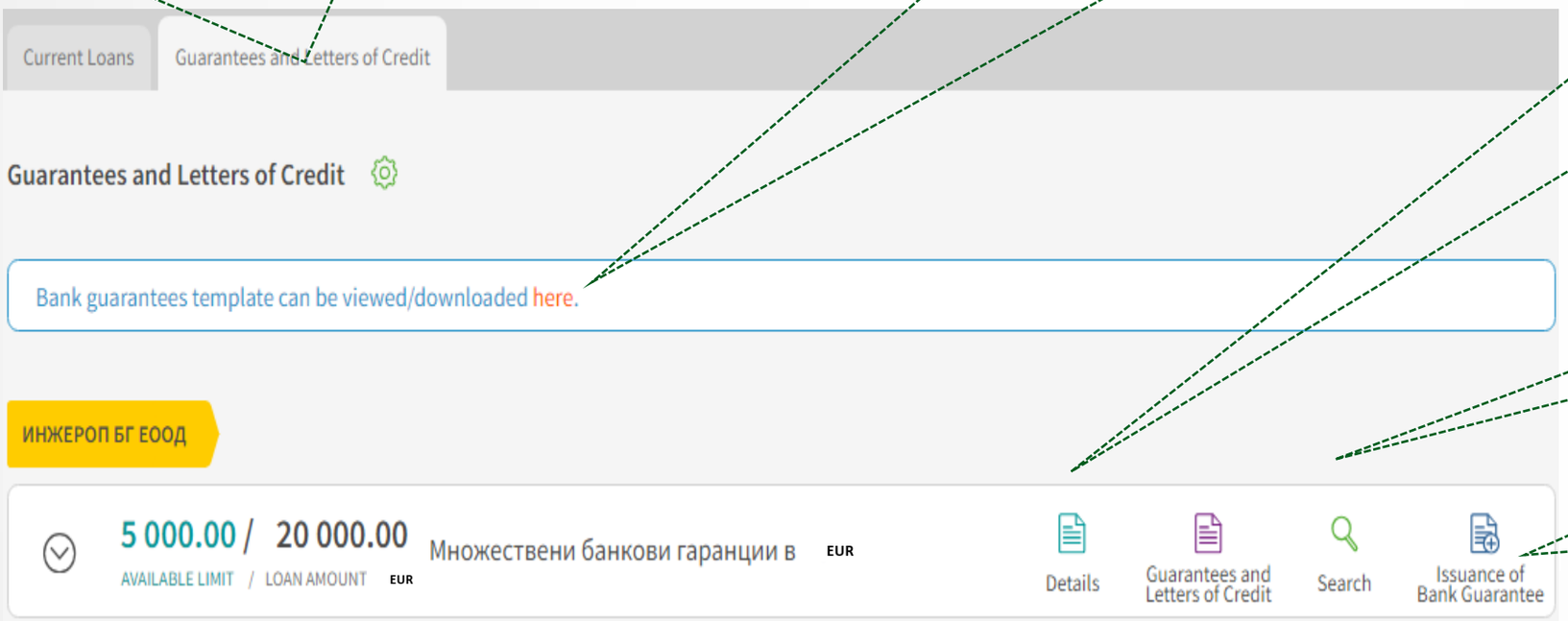
Bank Guarantees and Letter of Credit

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

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

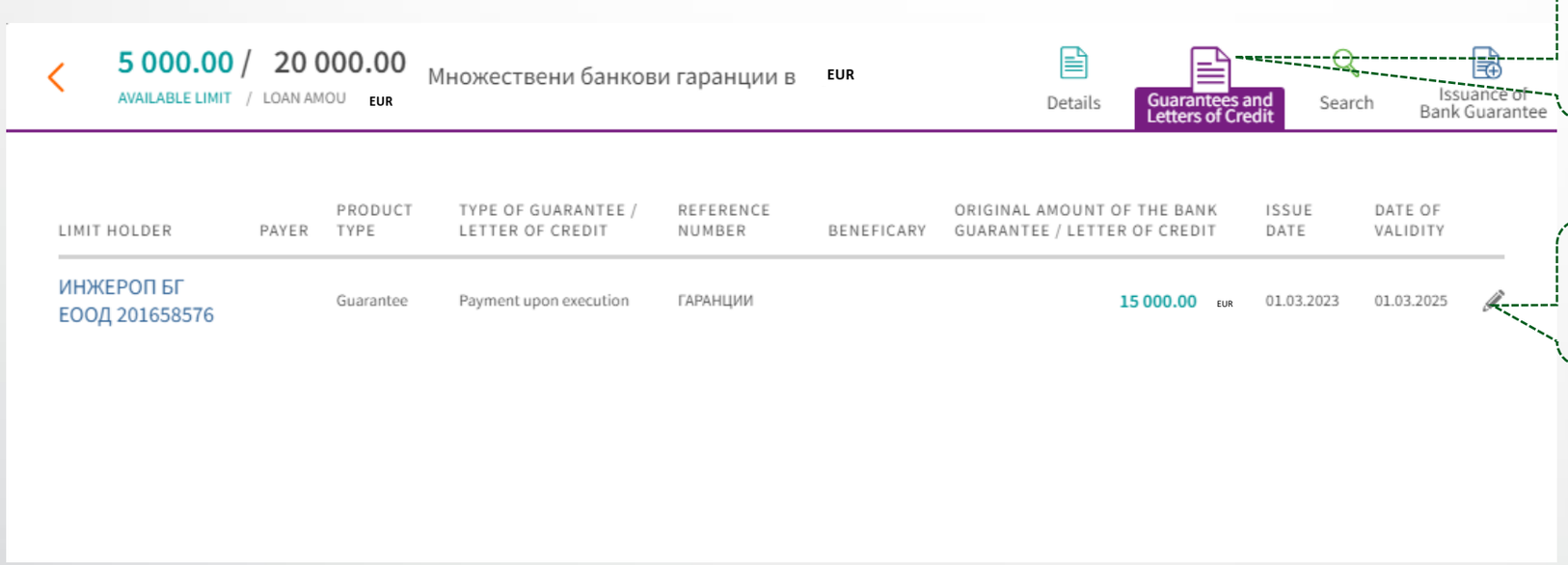
Templates – different bank guarantees templates can be seen.

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



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

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

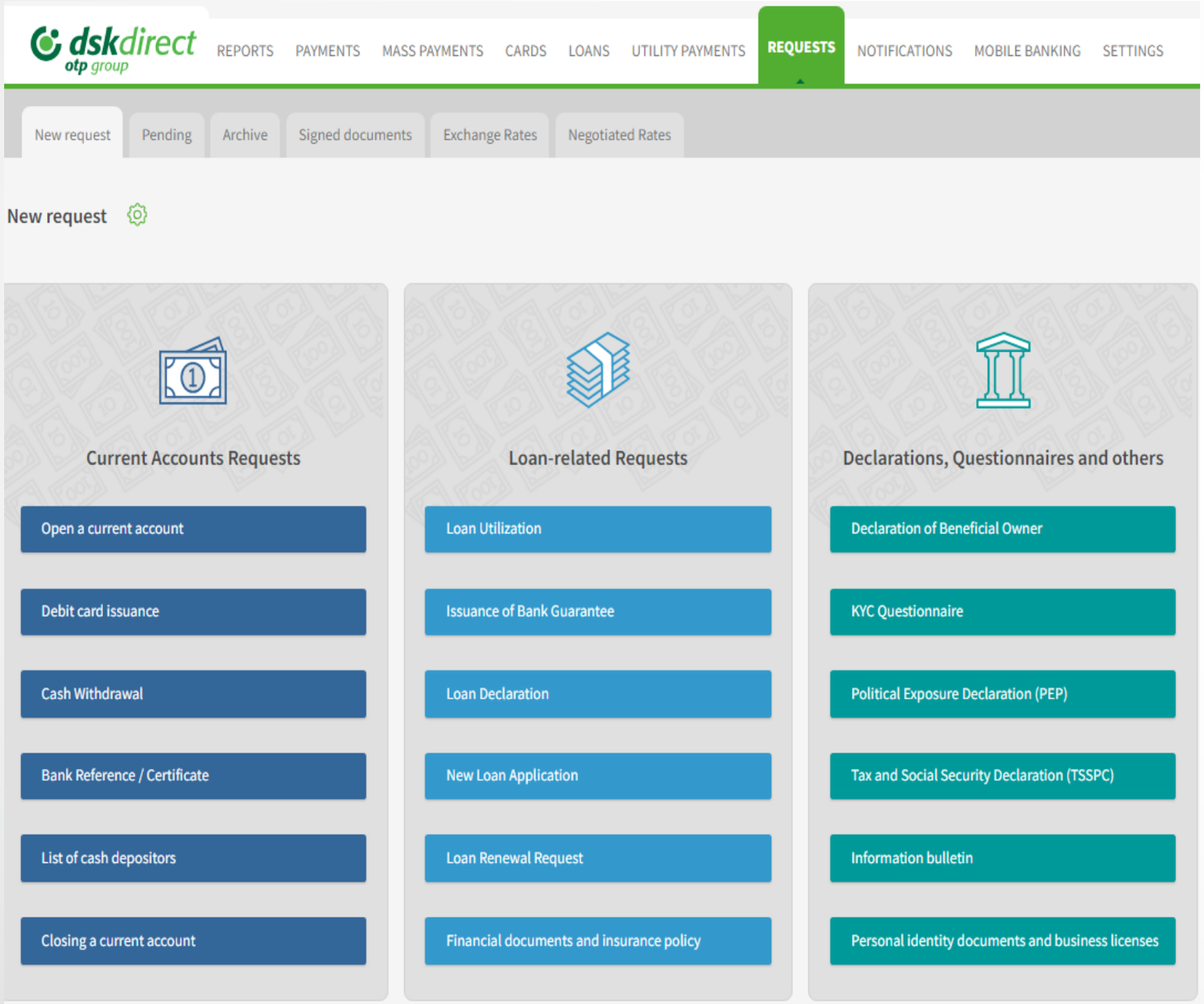


Guarantees and Letters of Credit – click it to display information about all guarantees and letters of credit related to a specific account.

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

Requests

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



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.

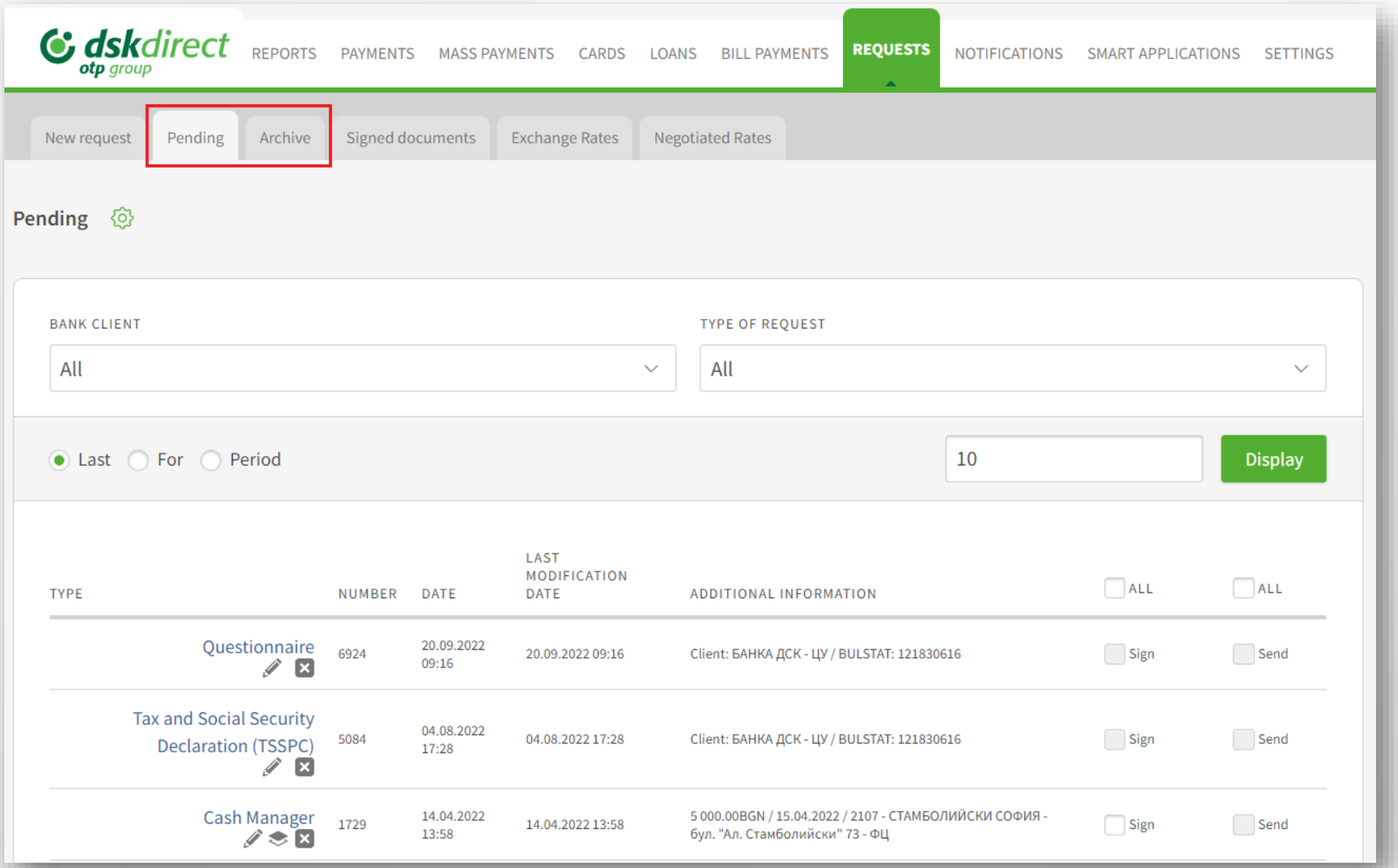
NB! Some of the online requests are processed during the Bank official working hours.

Requests

The Pending and Archive tabs

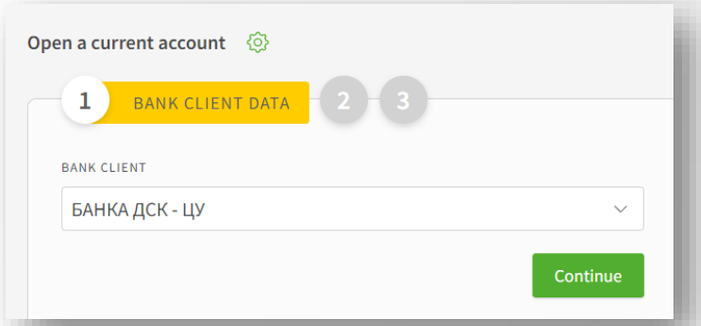
The Pending tab – Click the small icons to *edit, copy or cancel* requests already saved. From here you can also **sign** a certain n request and **send** it to the Bank.

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



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: **USD, EUR, GPB and CHF.**

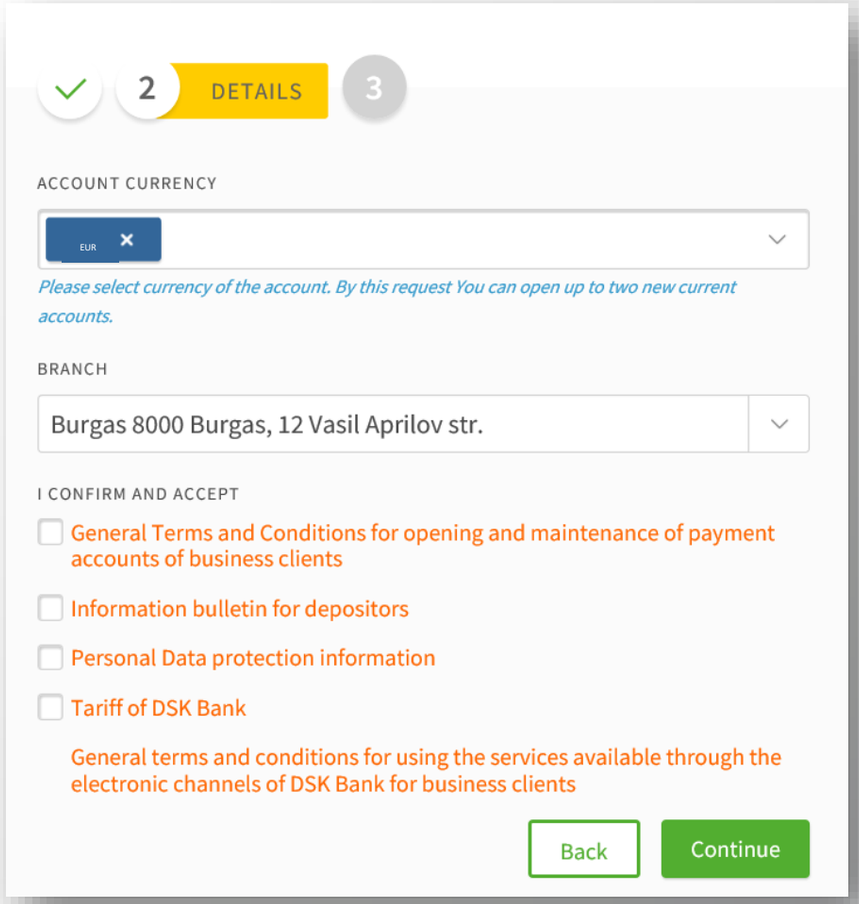


Step 1

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 4 options: **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.



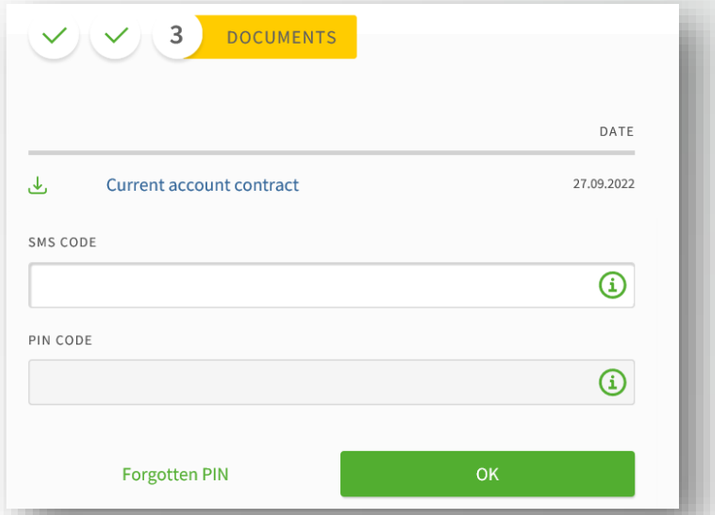
NB! The request can be submitted only for existing DSK Bank clients by the legal company's representative(s) or users who were assigned the specific right ACCOUNTS AND CERTIFICATES, see here.)
Certain kinds of companies (e.g., foreign or with foreigner representatives, with specific way of representation/registration, etc.) can also submit request which will be processed by DSK Bank employee.

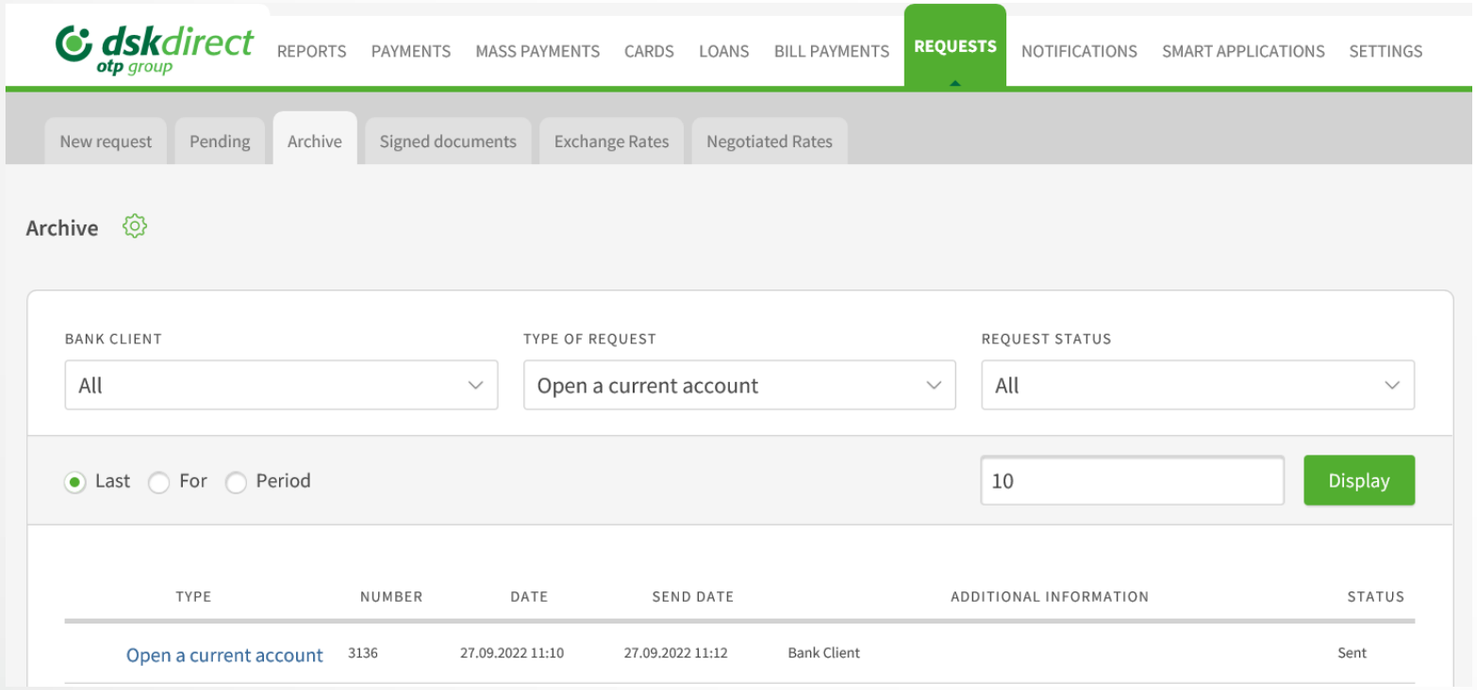
If you are a new client to the Bank and wish to open an account, please visit the bank website: Станете бизнес клиент на Банка ДСК онлайн (dskbank.bg)

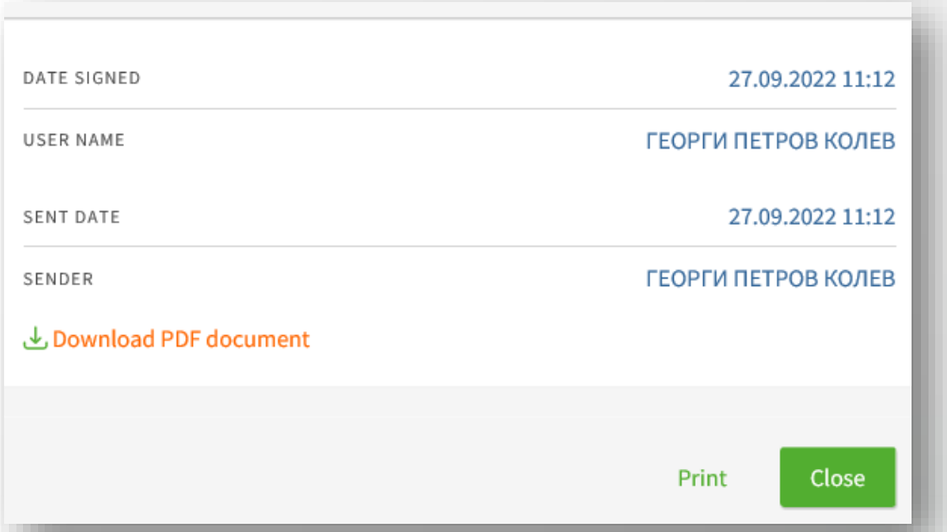
Open a current account

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) of from Archive - find the request, click on it, a window will pop up. At the bottom there is a link Download PDF document.







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

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

** In some cases, after DSK employee processing

Assigning rights to current accounts opened via DSK Direct

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

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

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

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

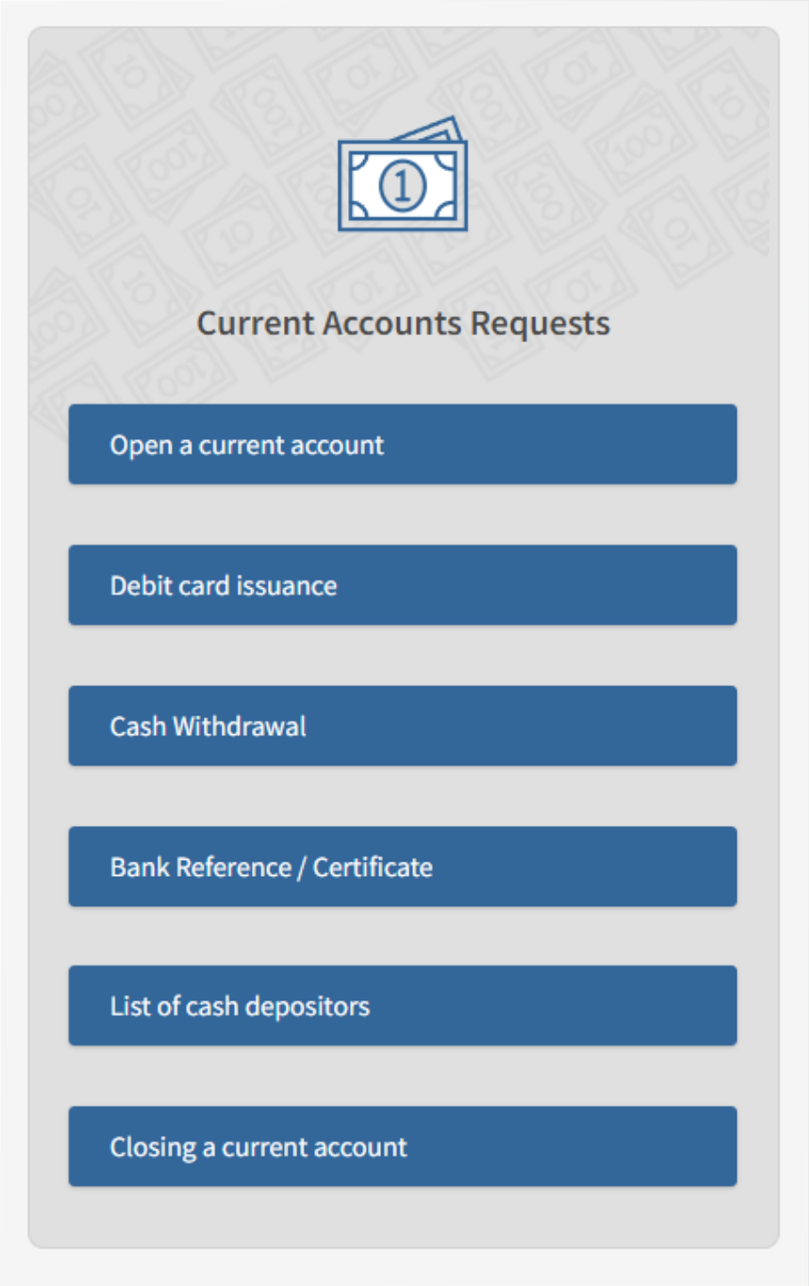
In all other cases, when the account opening is made by an authorized user with specific rights, the account is enrolled automatically, and the legal representatives receive **passive** access.

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

Debit Card Issuance

Step 1 – Fill in the form

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



Step 2 – Sign the request

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

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

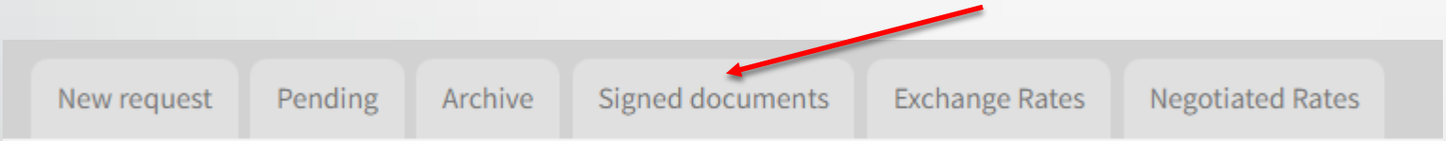
NB! The request has to be signed by the company legal representative(s) or a user assigned the specific right DEBIT CARDS, see here.

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

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

Step 3 - Agreement

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



Debit Card Issuance – Card Account

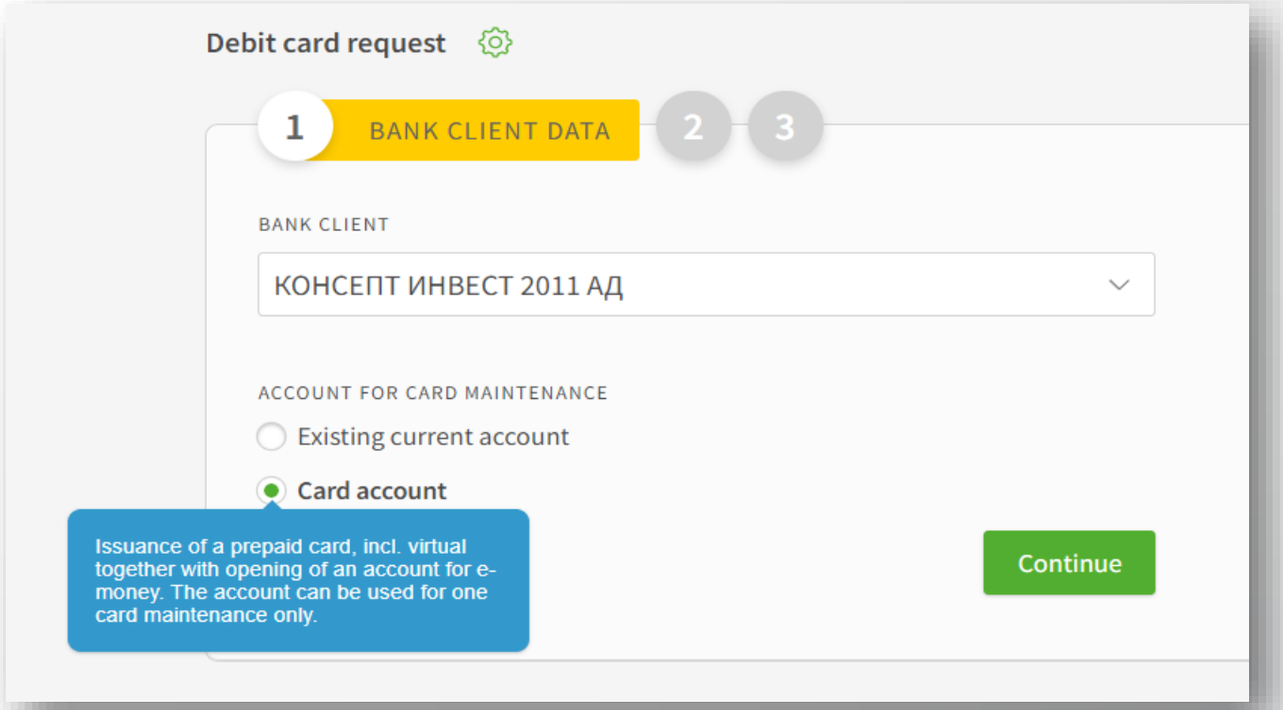
Issuing a debit card with opening an account for e-money (card account)

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

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

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

Submitting this request will open a new account of the requested type and will issue a debit card fully automatically*.
After signing the request it will be saved under the Archive tab, menu REQUESTS.



* In some cases, after DSK employee processing

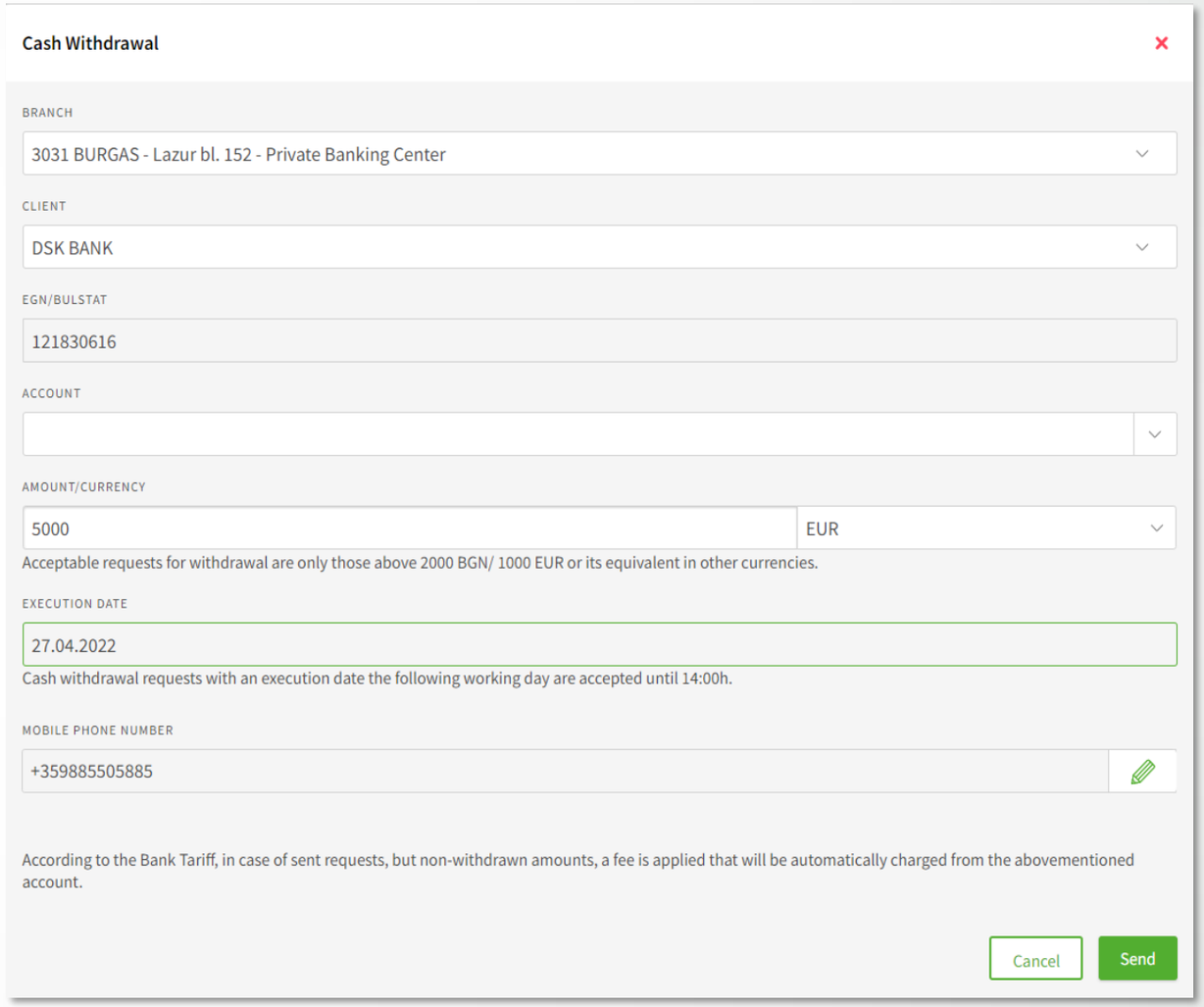
Cash Withdrawal Request

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

<u>Fill in the form:</u>
- **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 **<u>Send</u>** 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.



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.

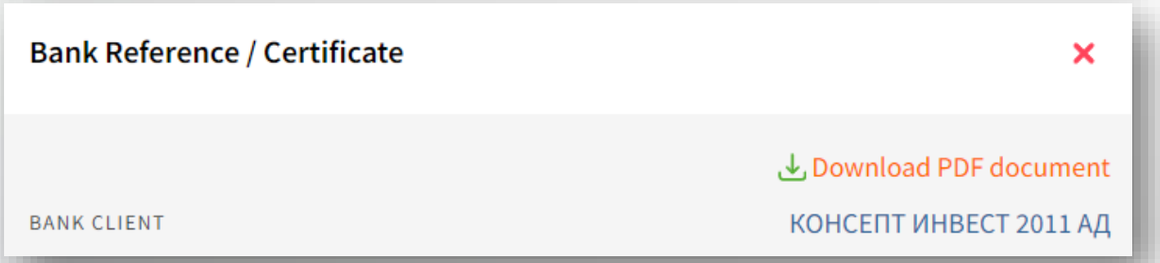
Step 2

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.

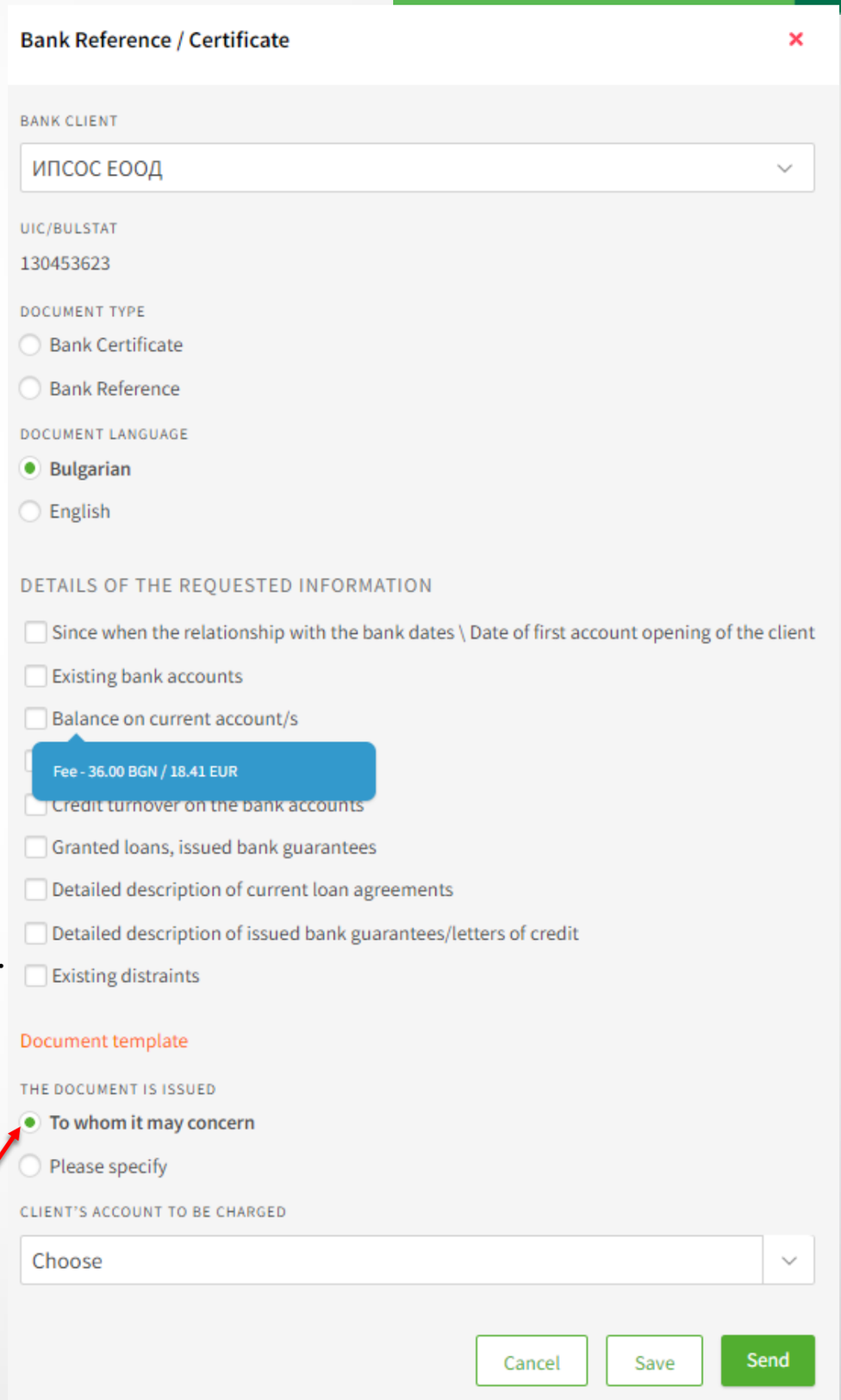
NB! The request can be signed by the company legal representative OR a user who has the specific right **ACCOUNTS AND CERTIFICATES**, see here.

Step 3

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



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).

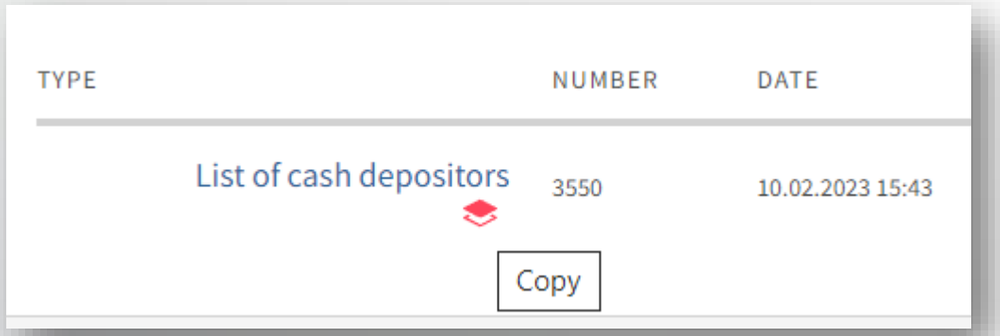
NB! The request can be created by every user, but it can be signed only by the legal representatives or authorized users who are assigned with the specific right ACCOUNTS AND CERTIFICATES, see here.

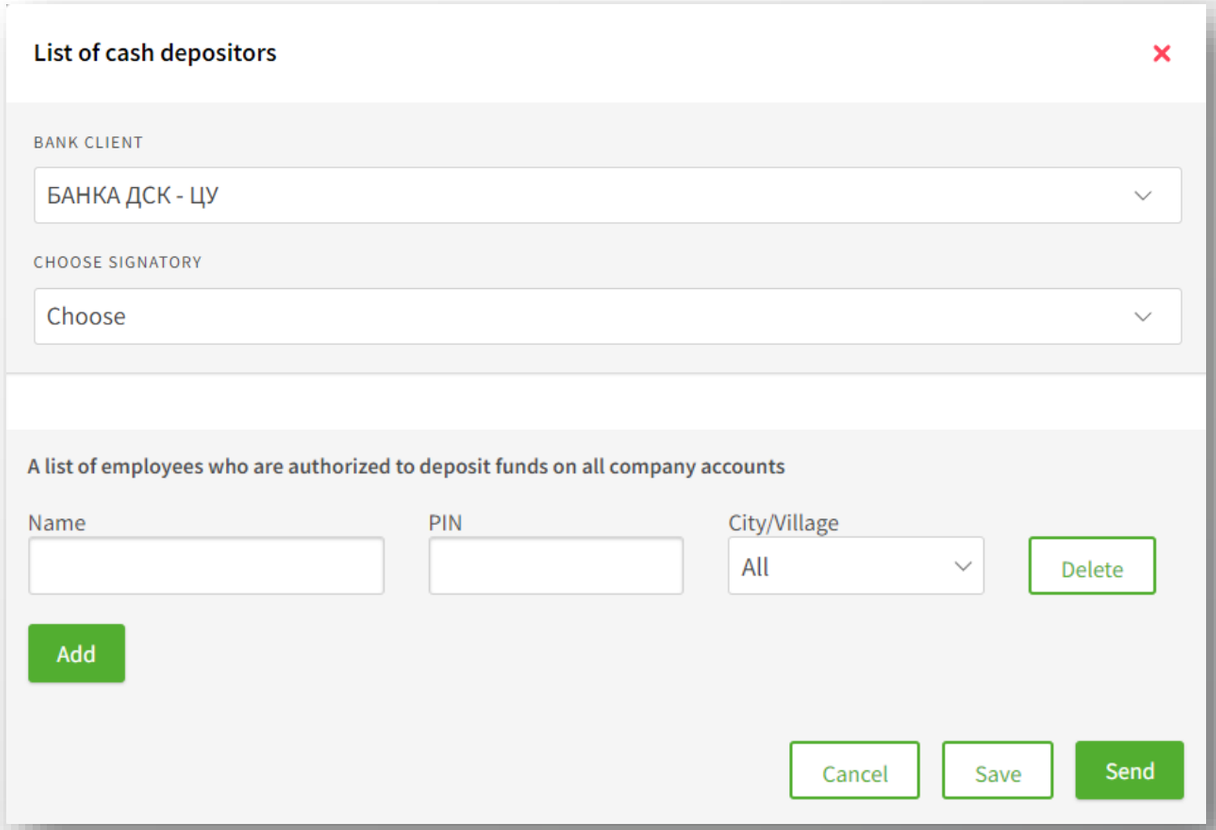
You can download the list as a PDF file from the tab Archive, as well as from the tab Signed Documents.

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.





Closing a current account

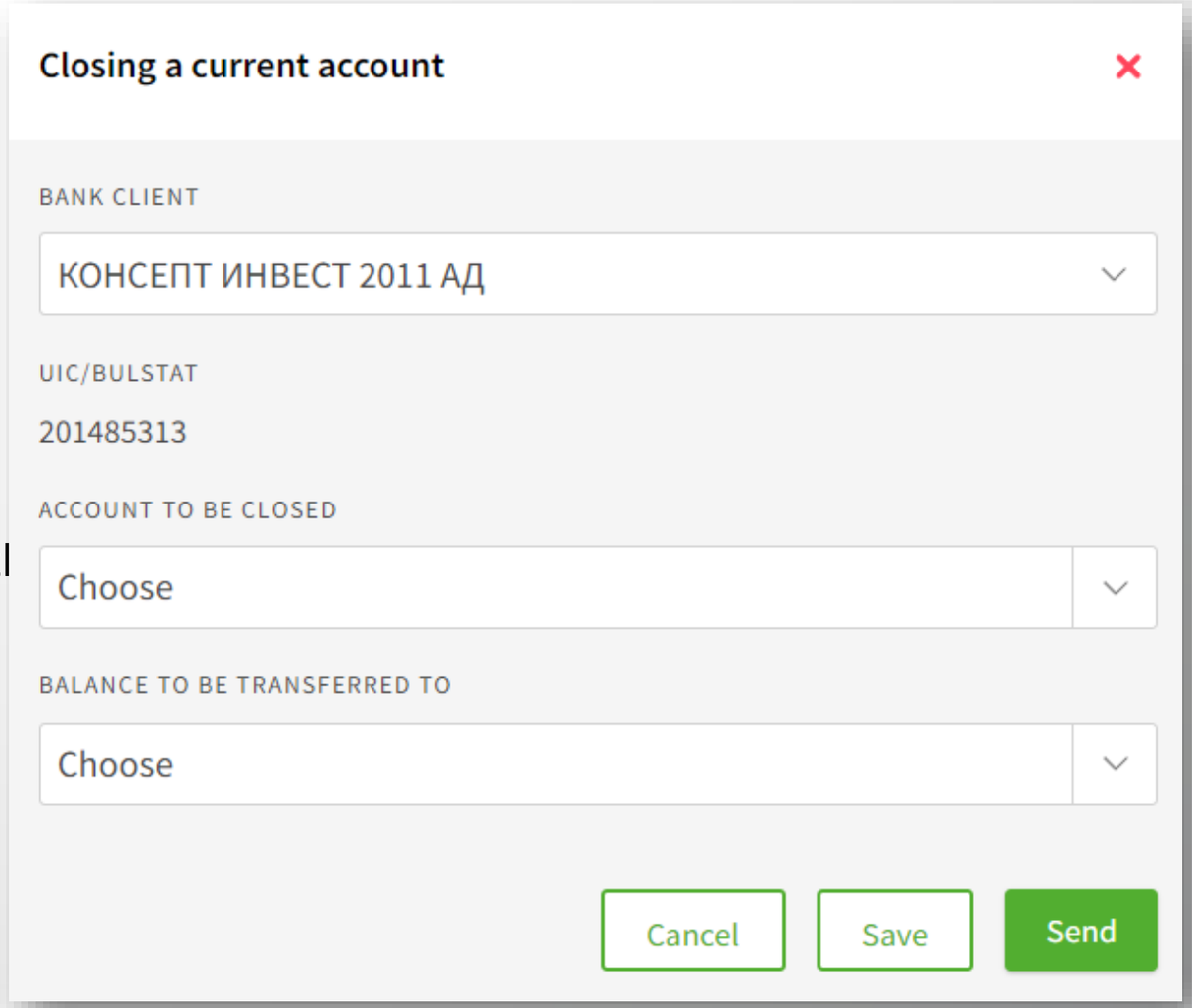
You can start the requests from the **menu Requests > New request.**

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.

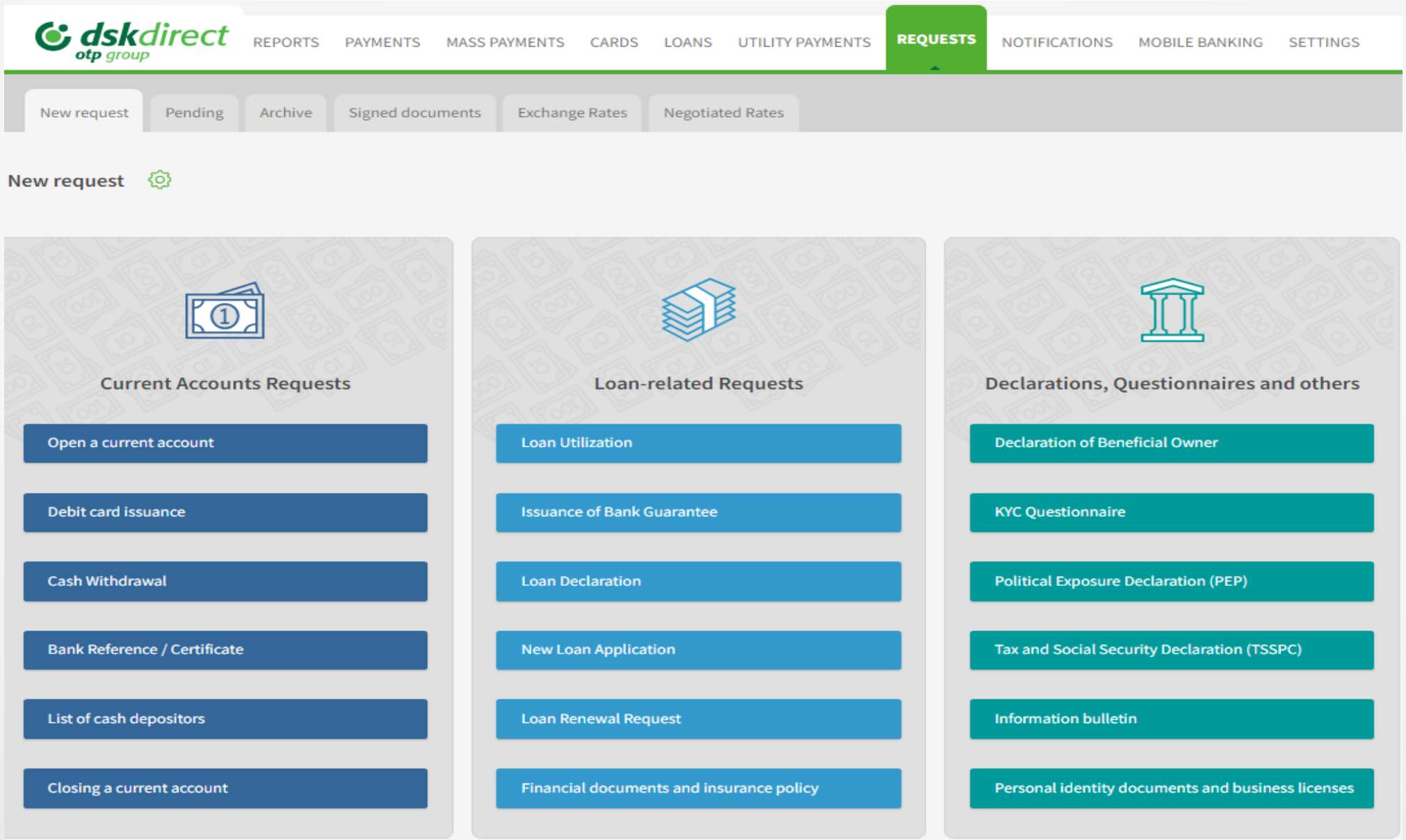
Click the **Save** button to save the request in the Pending tab.

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 checl



Loan Utilization Request

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



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 **EXISITNG CREDIT FACILITIES**, see here.

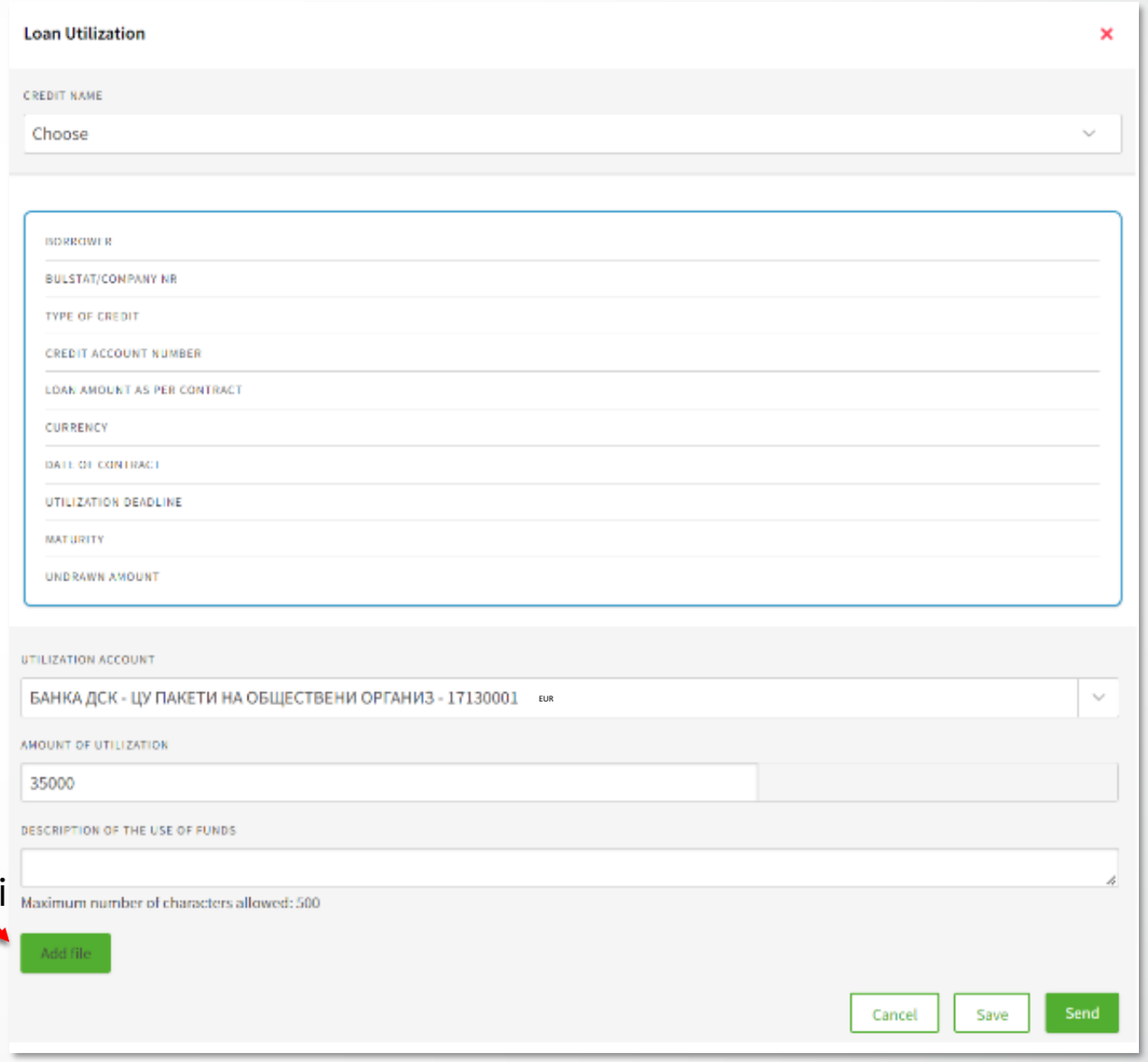
Loan Utilization Form

- 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



<u>The ‚Add file' button</u>

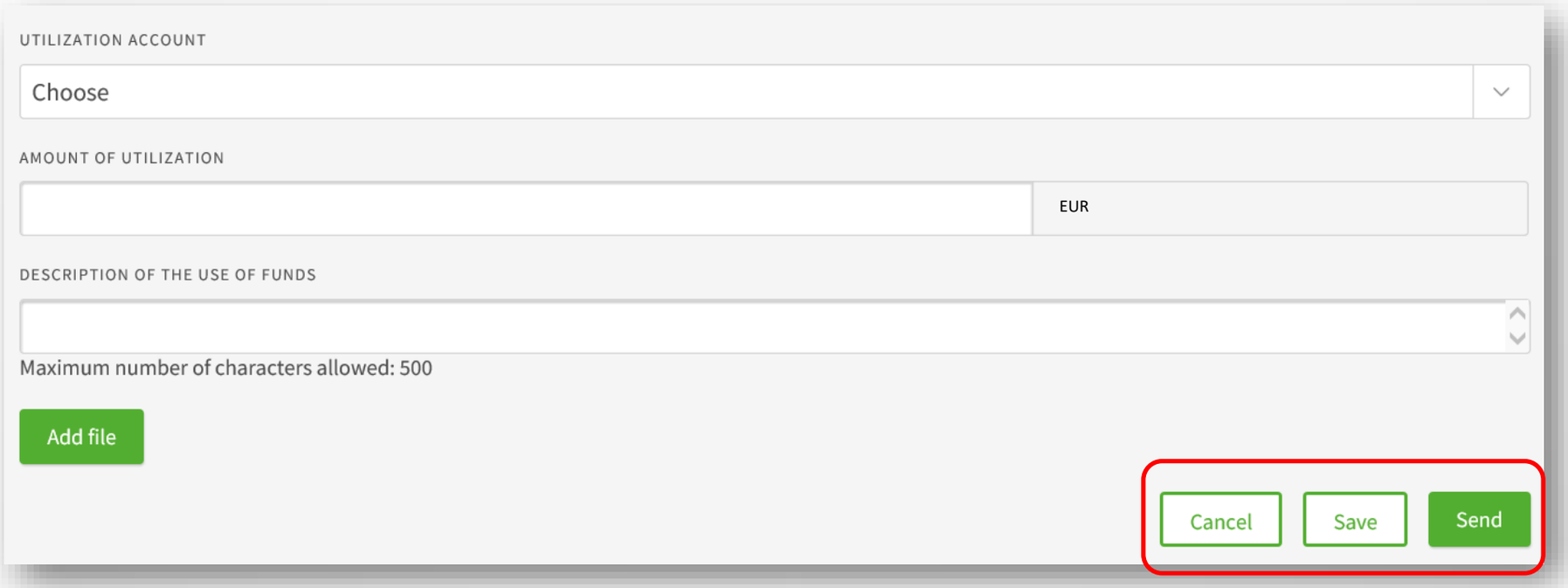
Click the button to add up to 10 PDF files, each up to 3 MB (e.g. Documents proof of expenses and/or others related to the execution of special terms for the loan utilizati

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

Cancel, Save and Send Requests

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

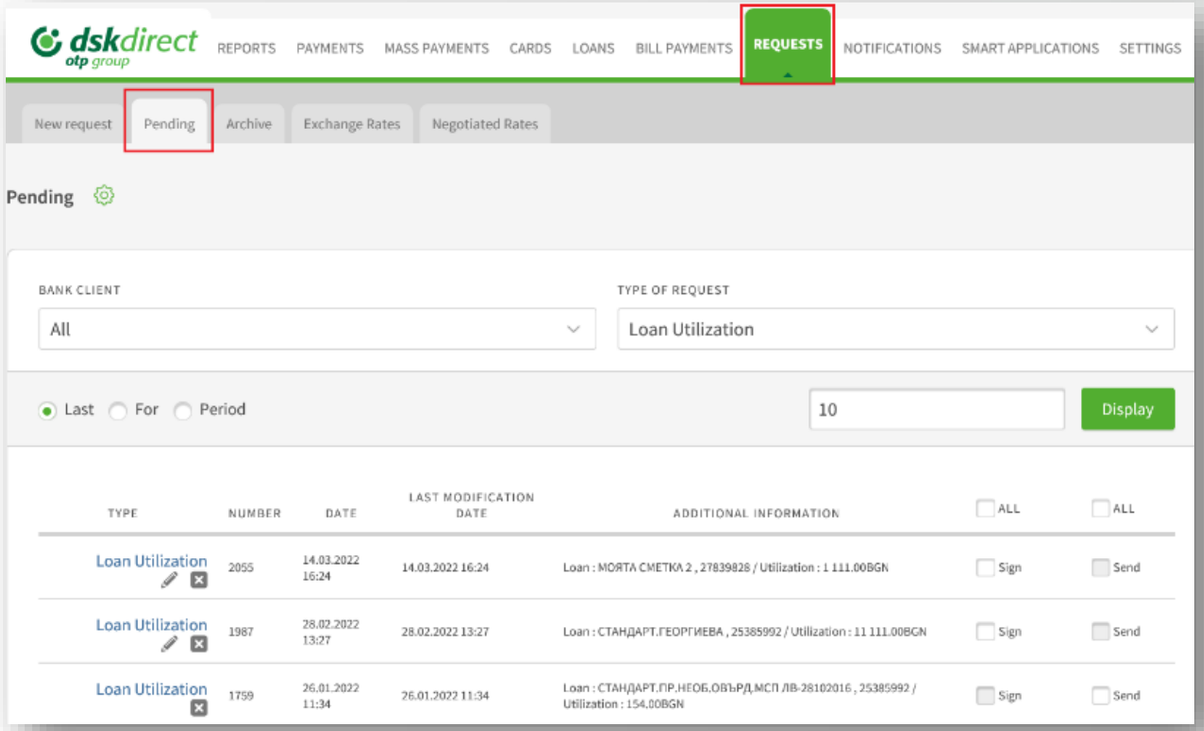
- **Cancel** – cancel the request and go back to the **‚New request' tab**
- **Save** – save the request under the **‚Pending' tab** – the request can be signed later by the company legal representative
- **Send** – send the request to the Bank after signing it with your chosen method of signing.



Pending tab
Archive tab

The pending tab

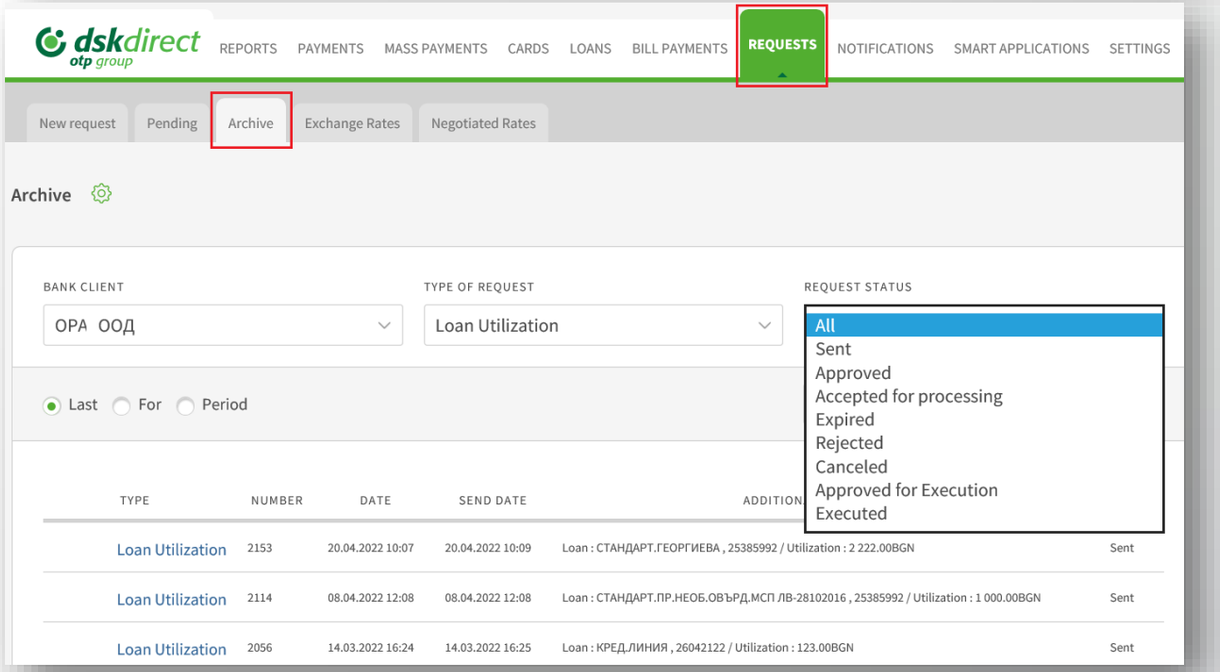
The loan requests not sent are saved under the **Pending tab**.
You can filter the type of request to be displayed on screen from the dropdown TYPE OF REQUEST.
You can choose which requests to be displayed:
the last /x/number of requests, requests up to a certain date or for a specific period of time.
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

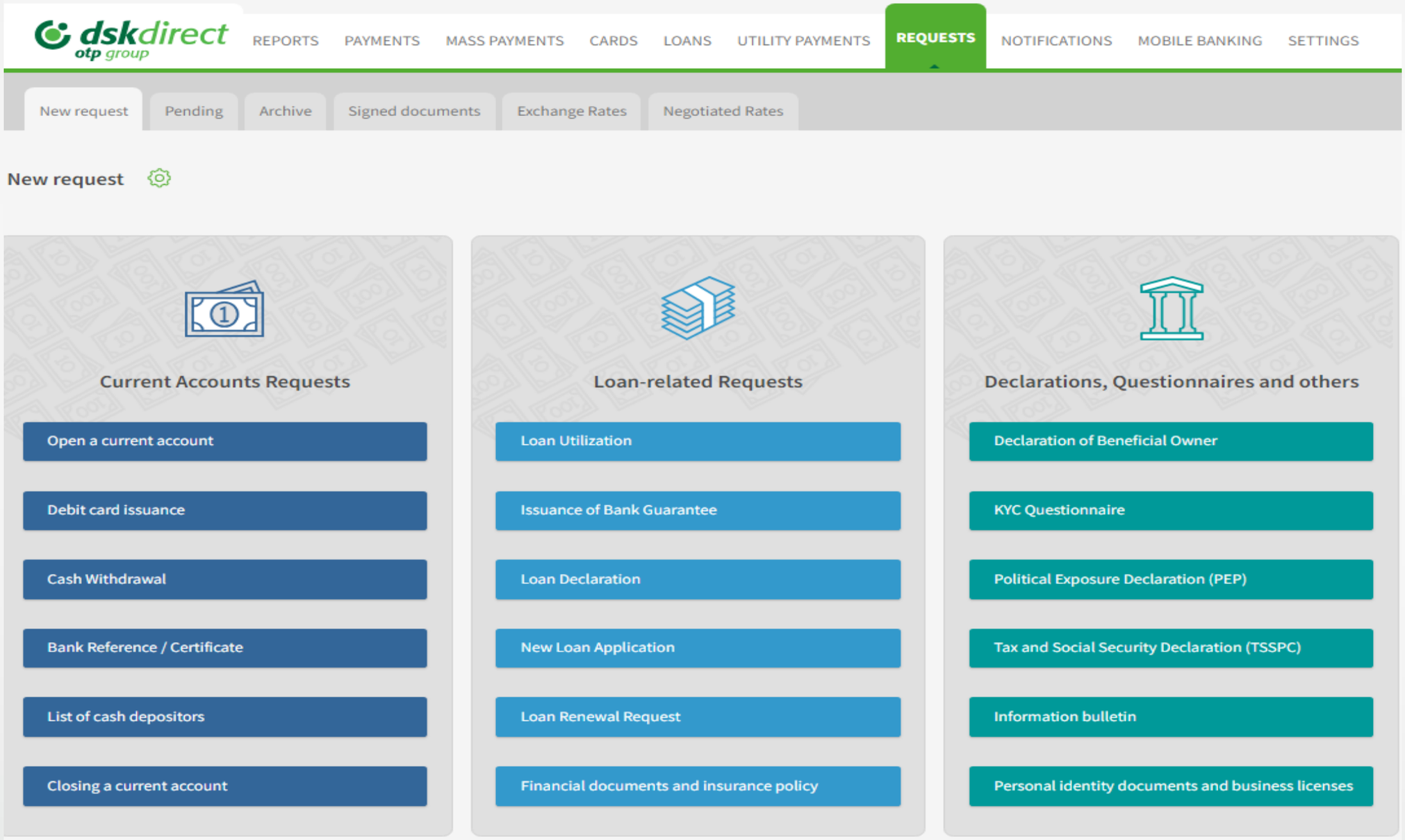
When selecting *TYPE OF REQUEST – Loan Utilization* the following information is displayed:

- 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**



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

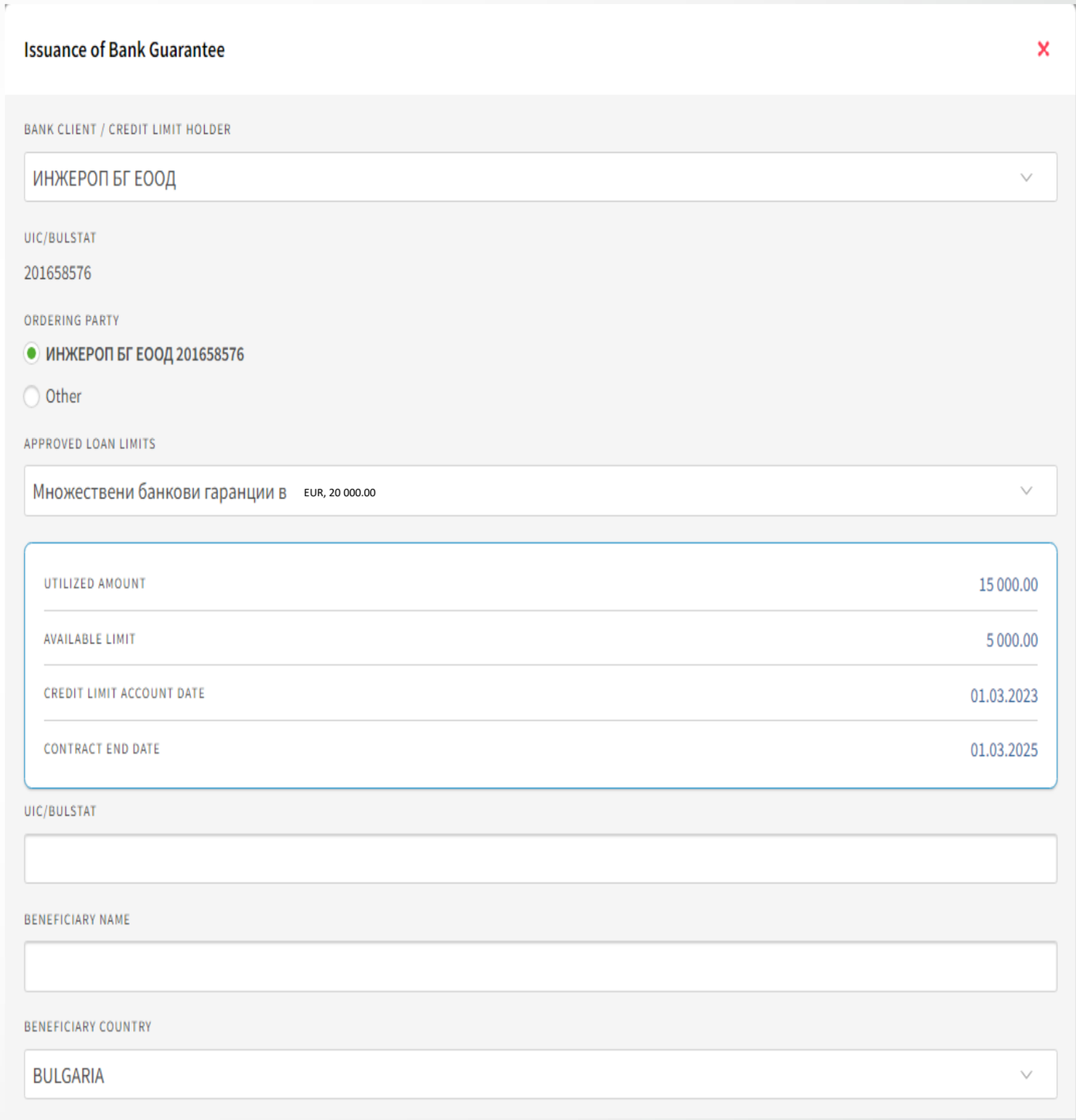
In the **Issuance of Bank Guarantee** form you should fill in the following details:

- **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**



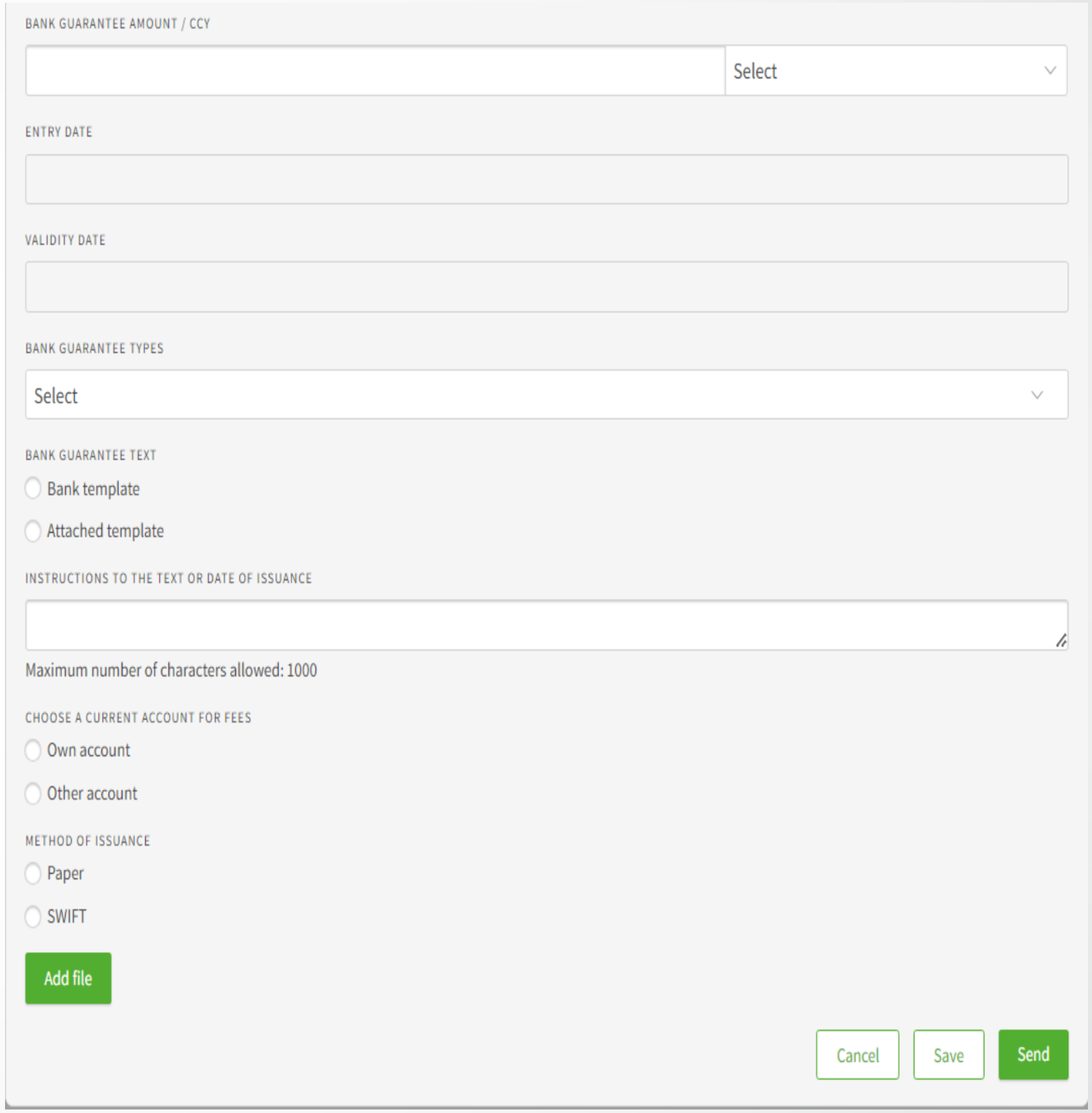
Bank Guarantee Issuance Form

- **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

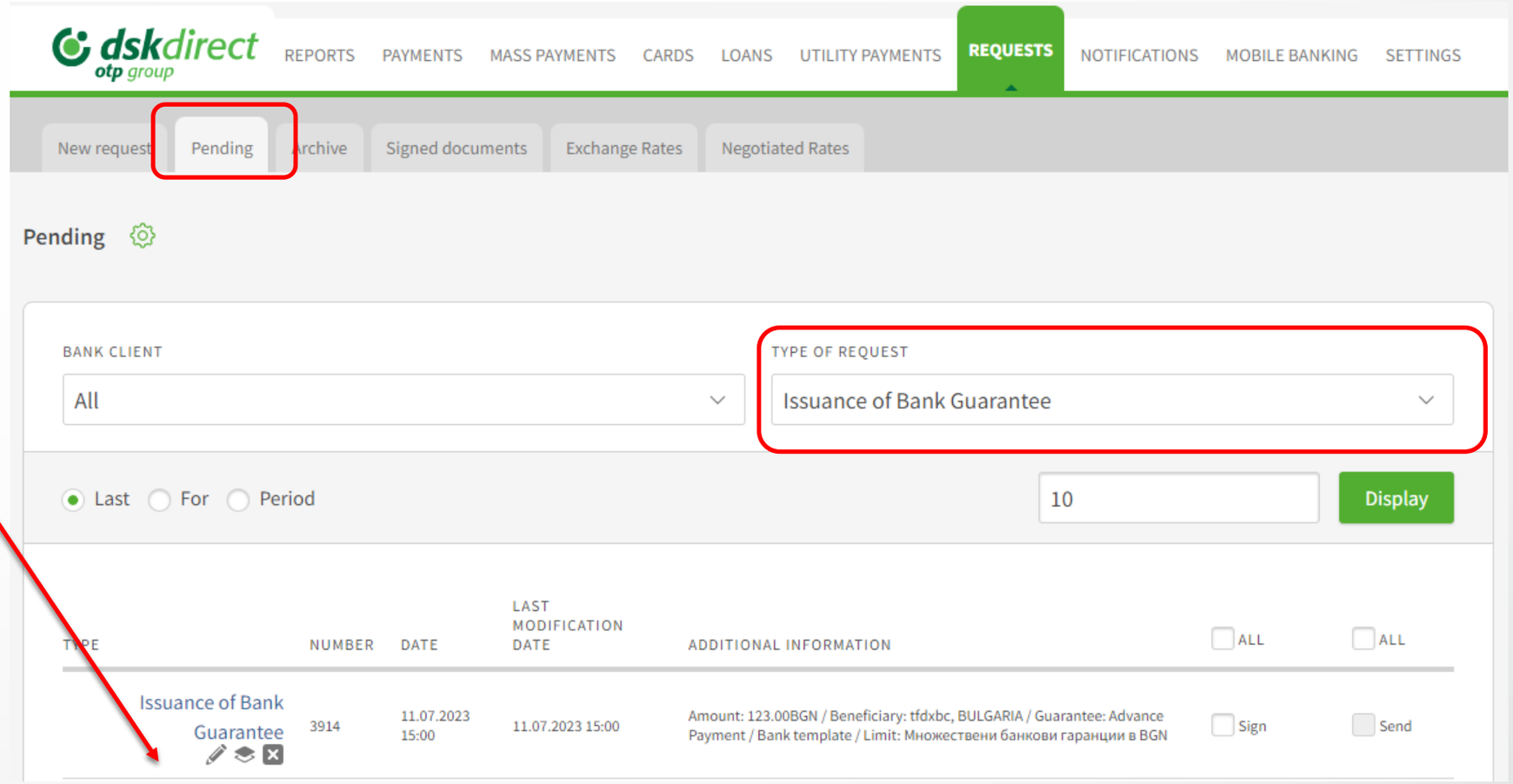


The Pending tab

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.



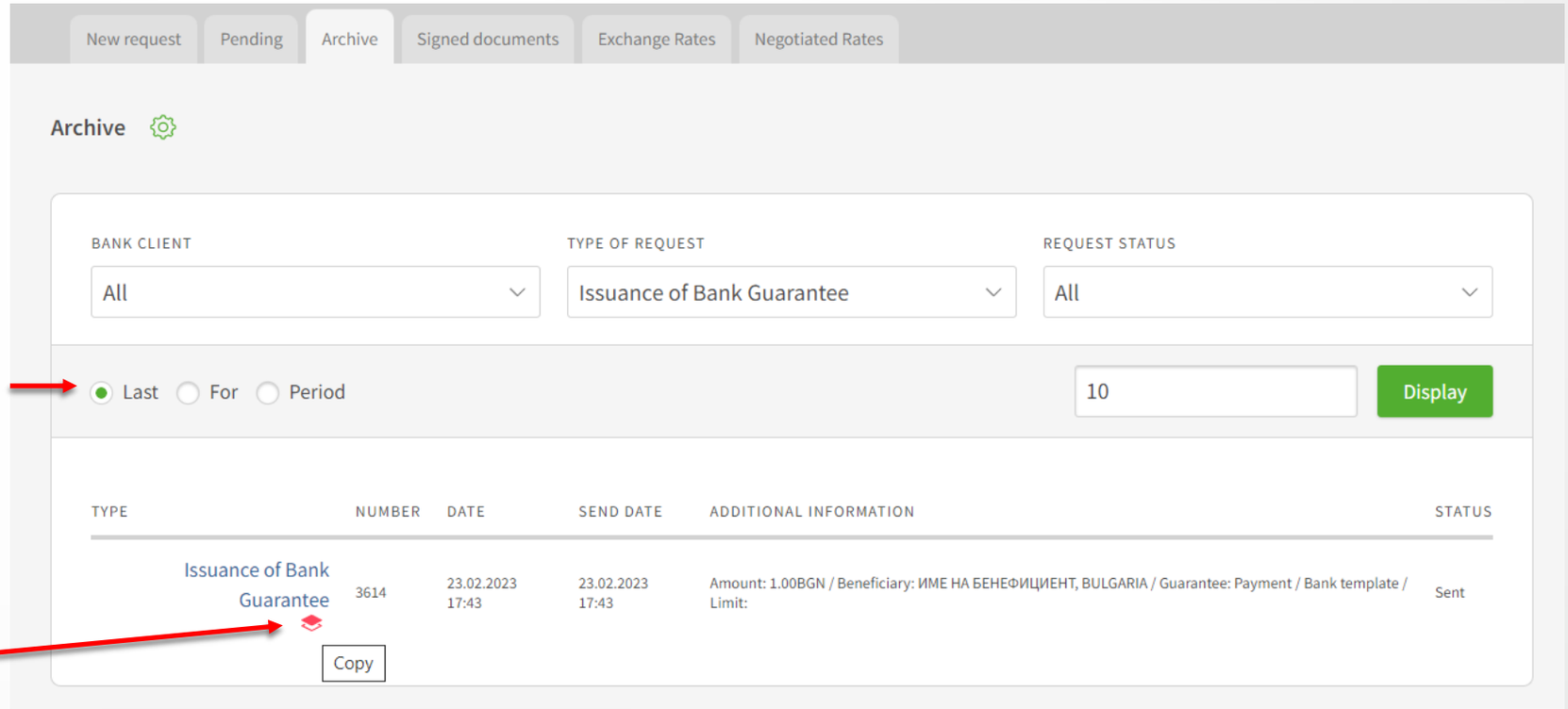
The Archive tab

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.



Bank Guarantee Amendment Form

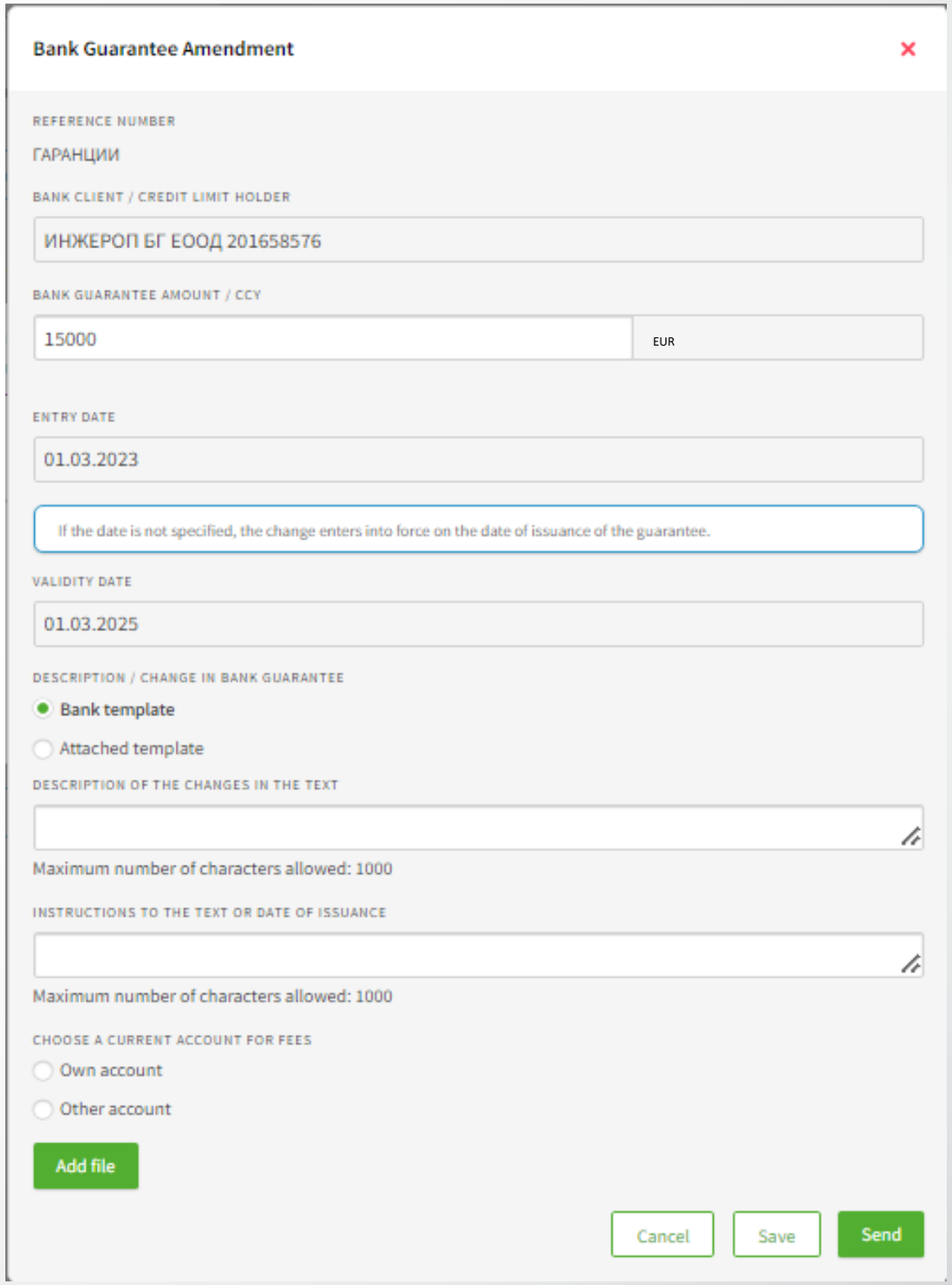
A new window opens to make amendments to a bank guarantee.

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.

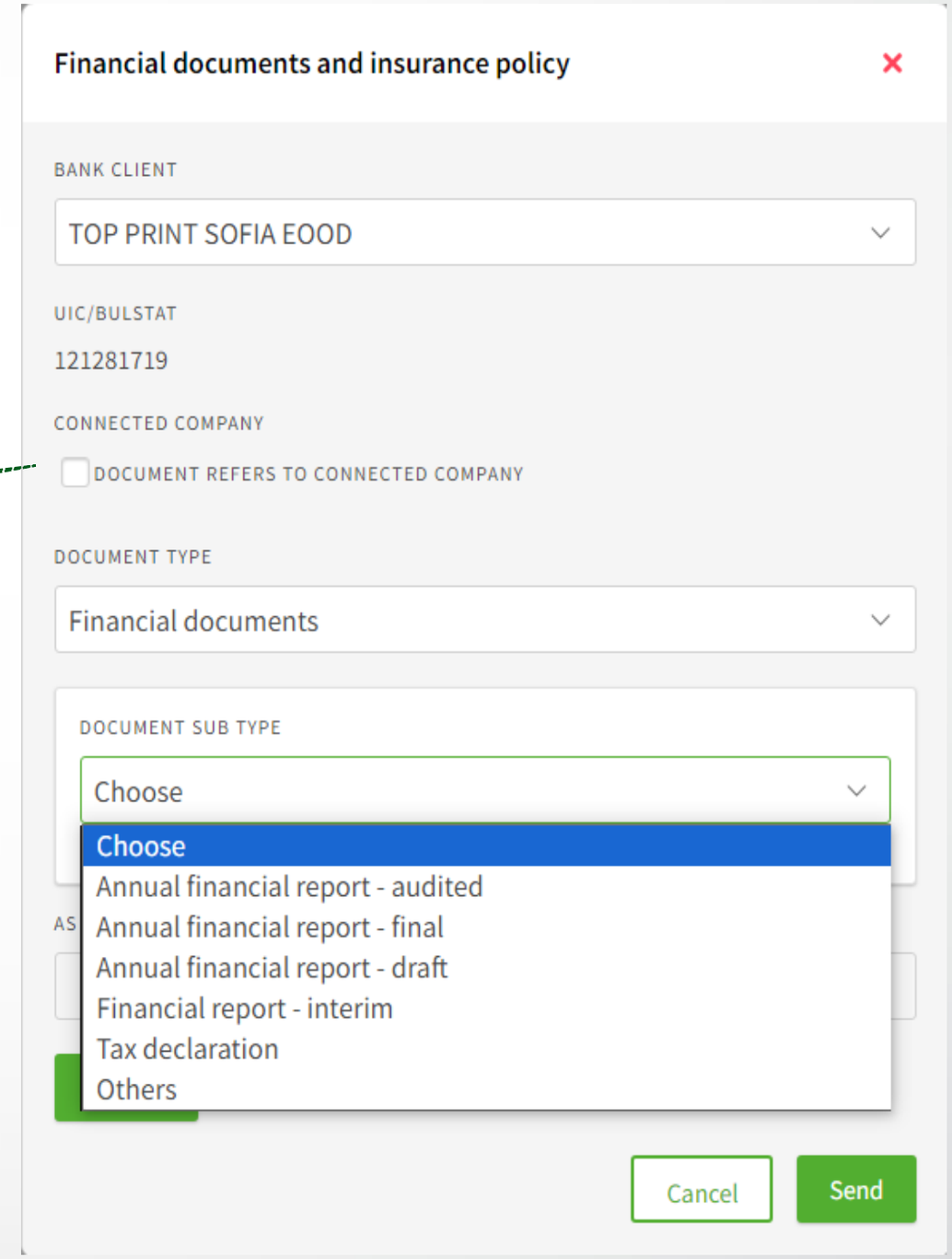


Financial documents and insurance policies

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.

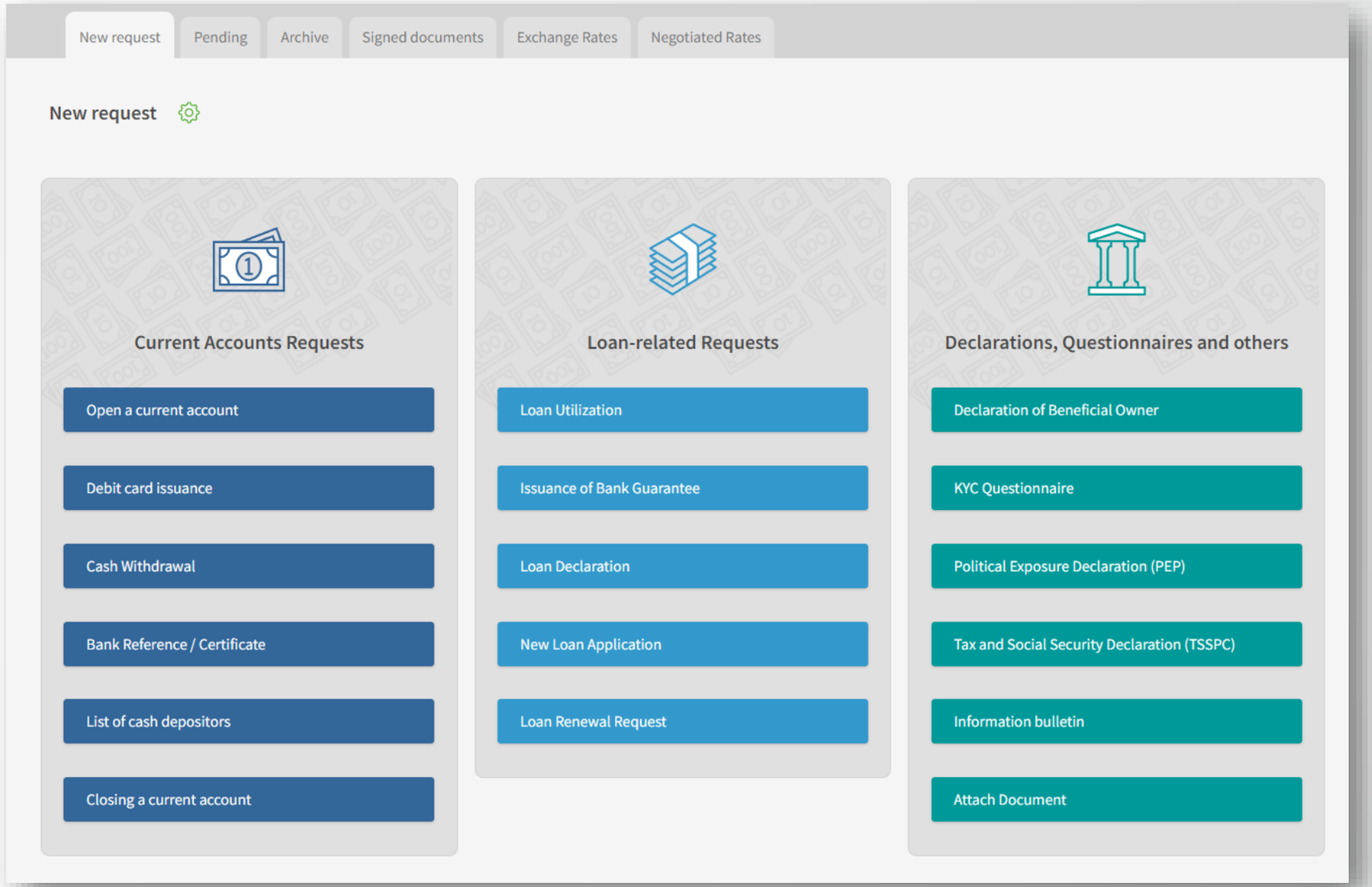


NB! The feature is only available for clients using loans.

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

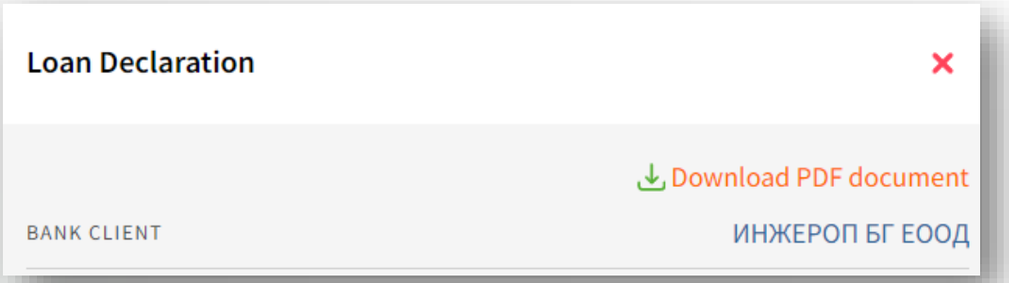
Clients' data are automatically filled in; fill in manually the details of the loan. In addition, you should submit a Loan Declaration, too.

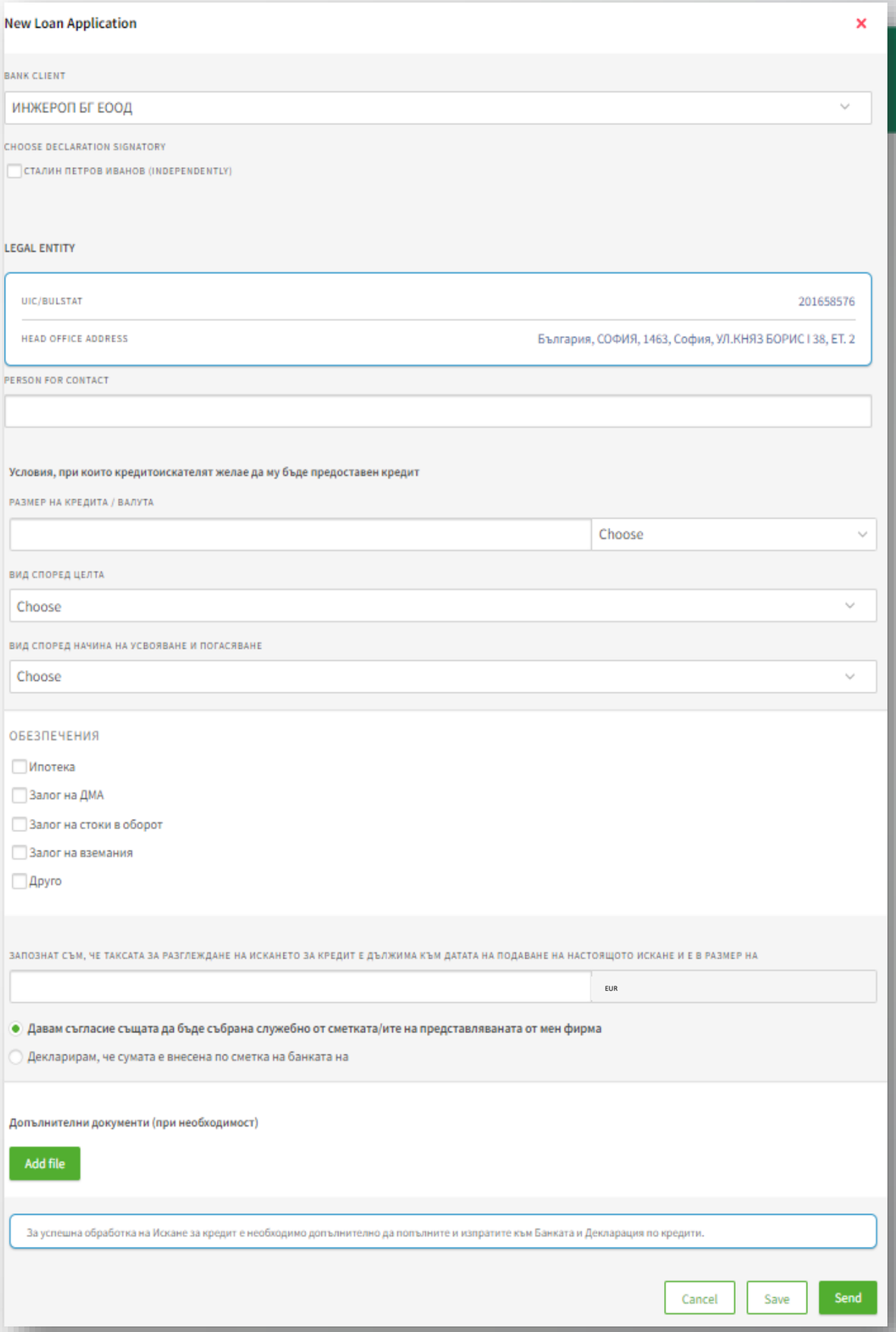
The loan renewal request is identical to the new loan request.

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.





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

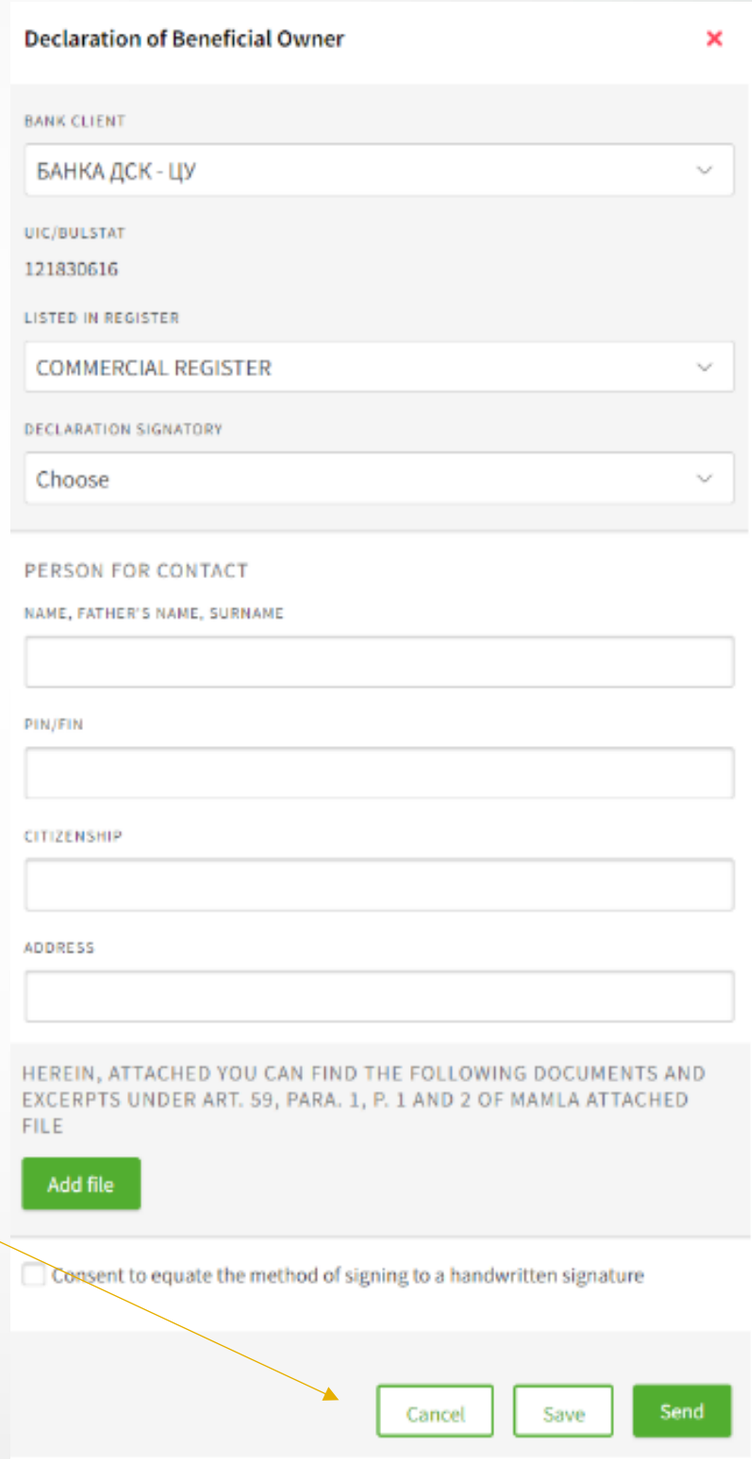
-Declaration Signatory – choose the person who is authorized to sign documents online (the legal representative of the company)

-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

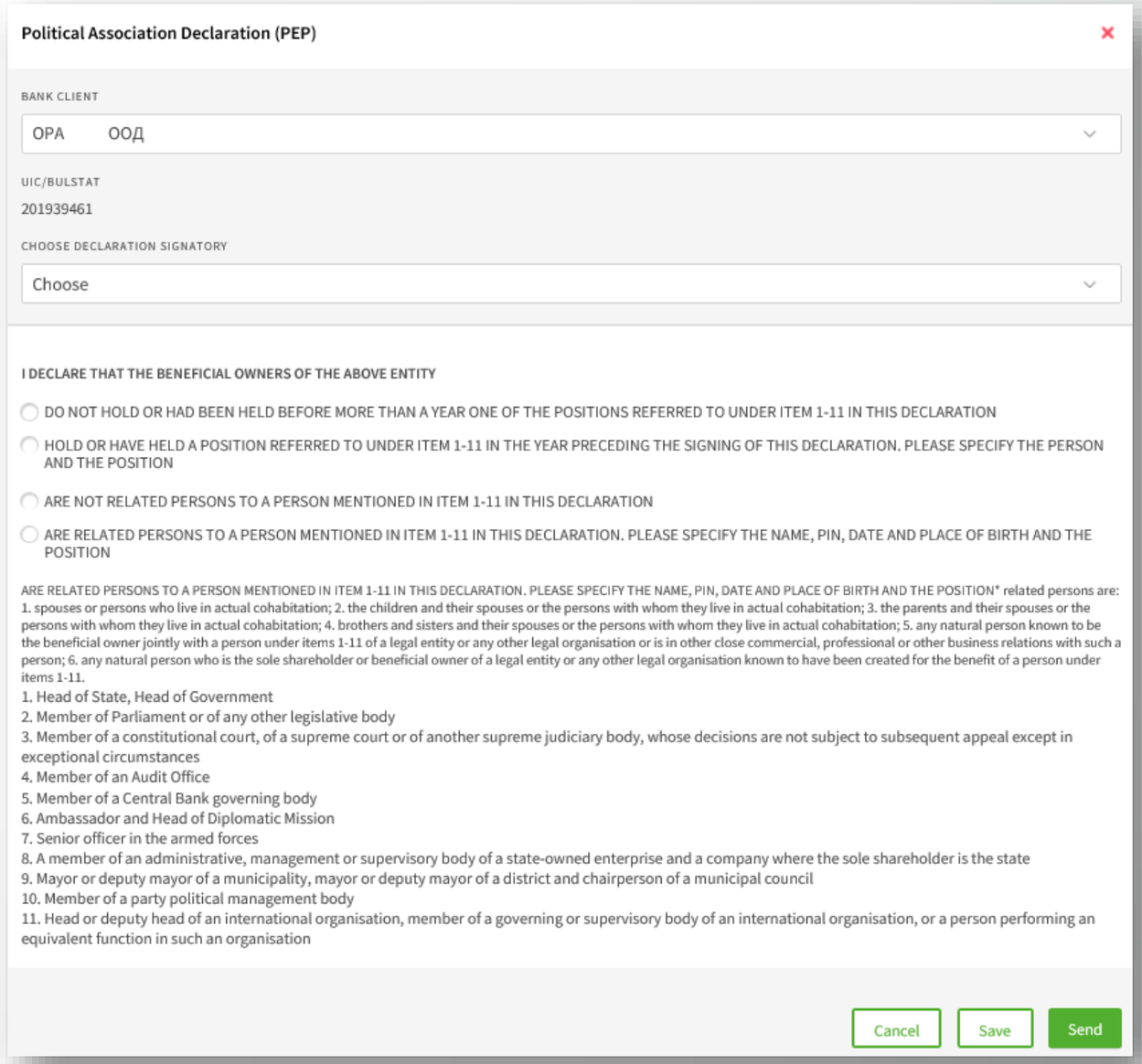


Political Association Declaration (PEP)

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

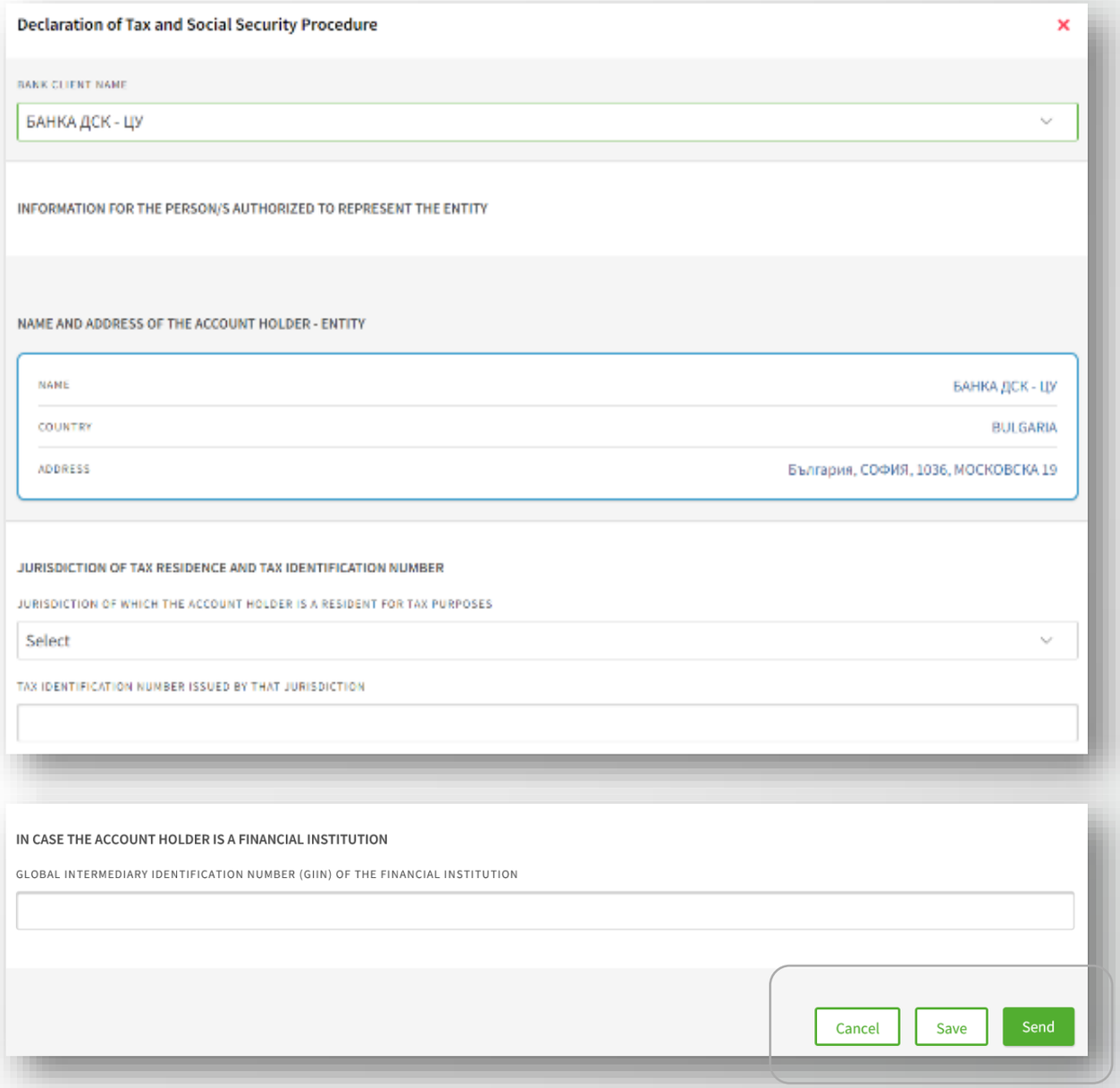


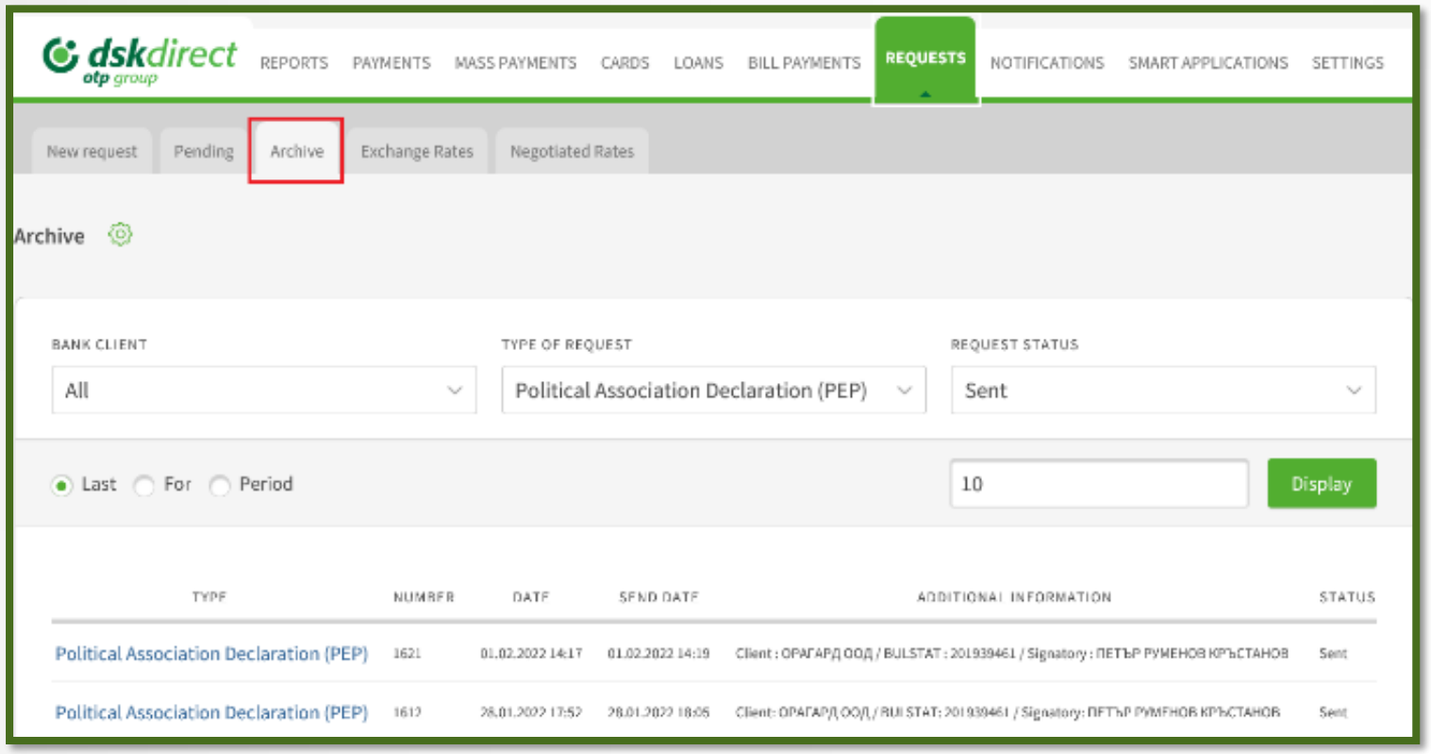
Tax and Social Security Declaration (TSSPC)

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.



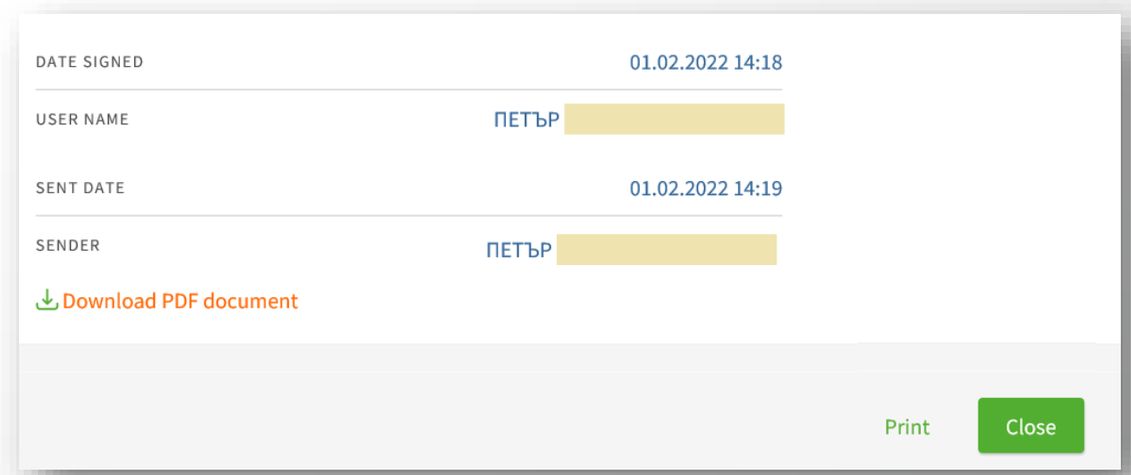


All requests already sent are available in the REQUESTS menu > the Archive tab.

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.



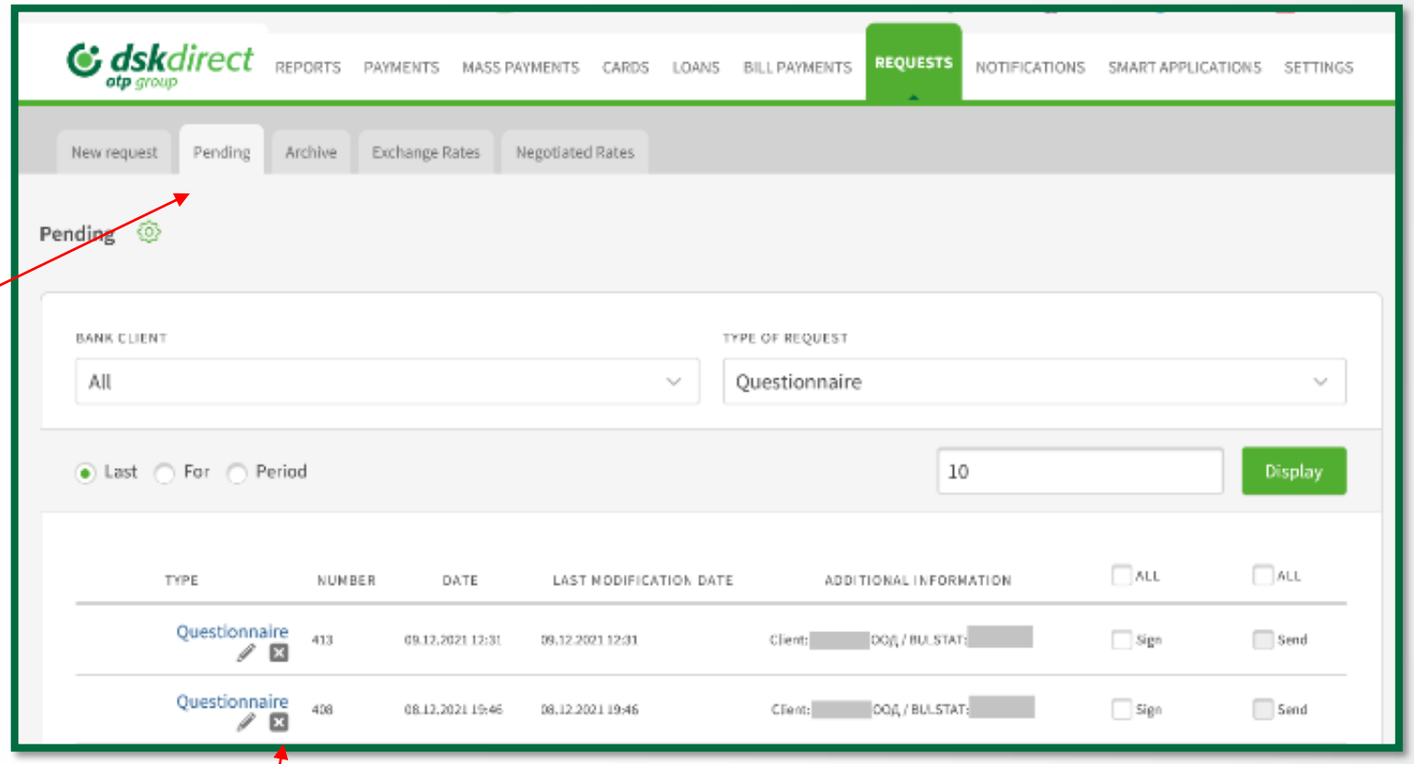
KYC Questionnaire

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.

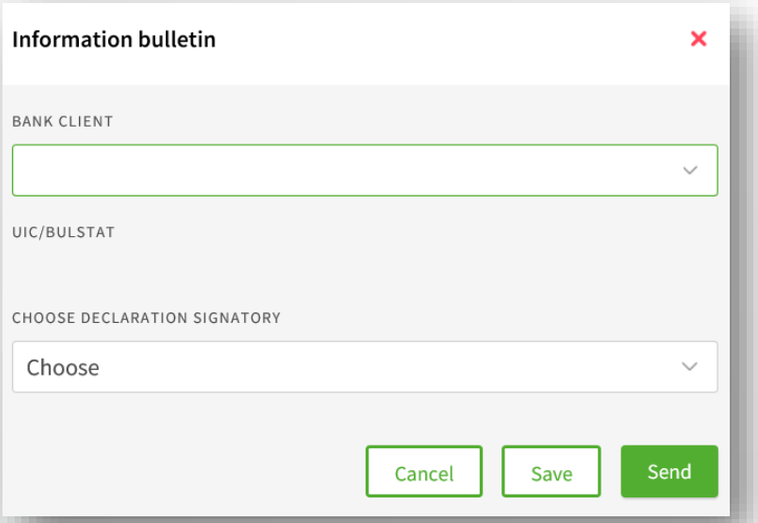
NB!
You can declare changes in the circumstances online without visiting a branch.
Uploading latest identity card document is also possible.

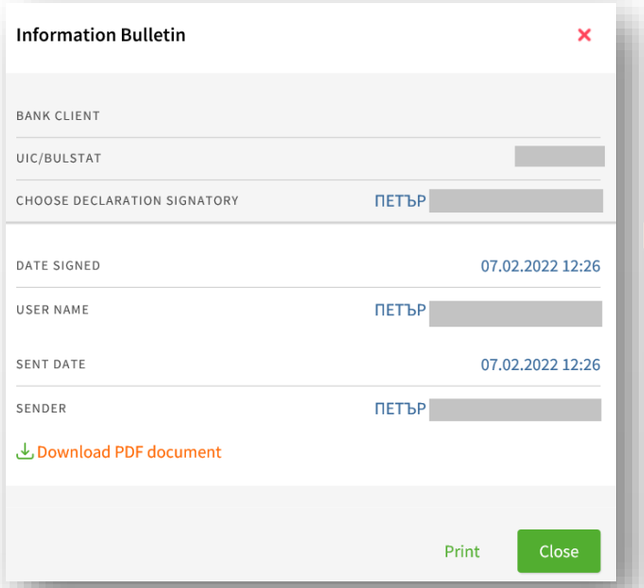
Information Bulletin (for depositors)

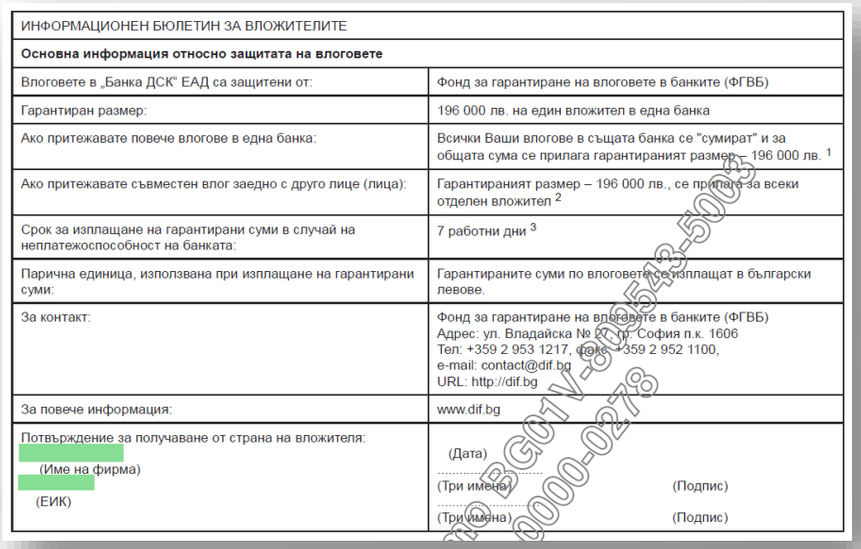
After logging into DSK Direct go to the REQUESTS menu > New request > Information Bulletin.

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 № 27, 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: (Име на фирма) (ЕИК)	(Дата) ..... (Три имена) (Подпис) ..... (Три имена) (Подпис)

BG01V-0TB543-5003
0000-0278

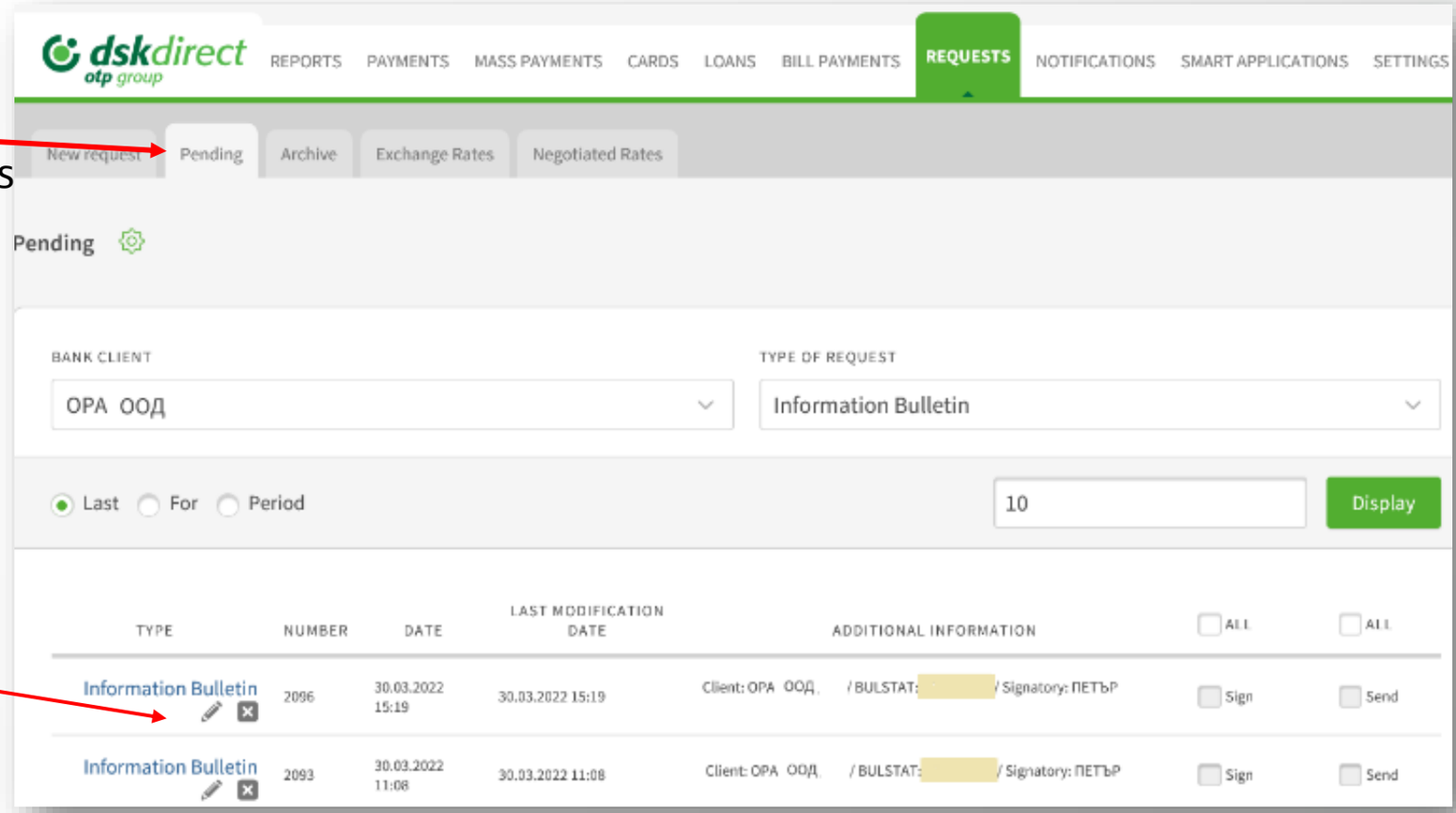
Information Bulletin (for depositors)

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.



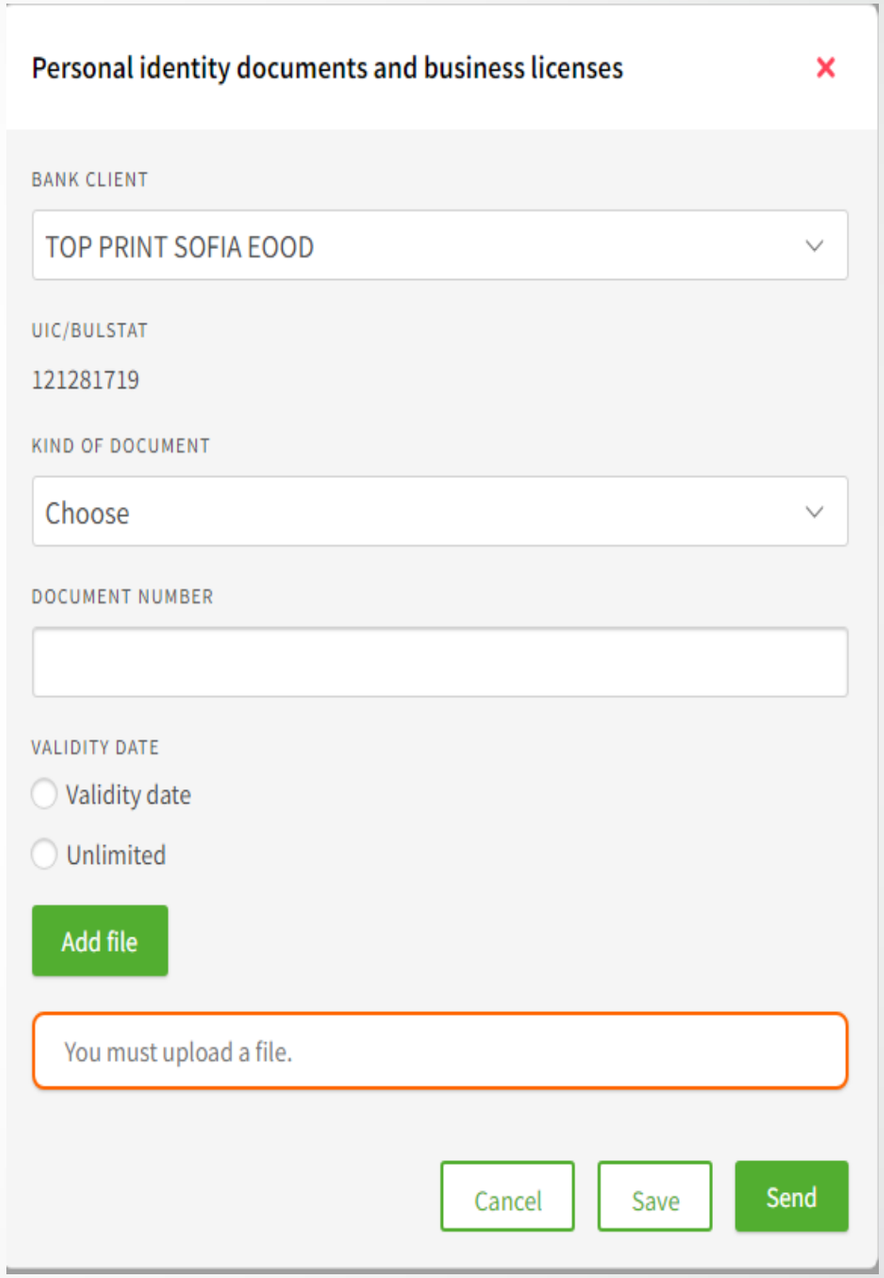
Attach personal documents and business licenses request

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

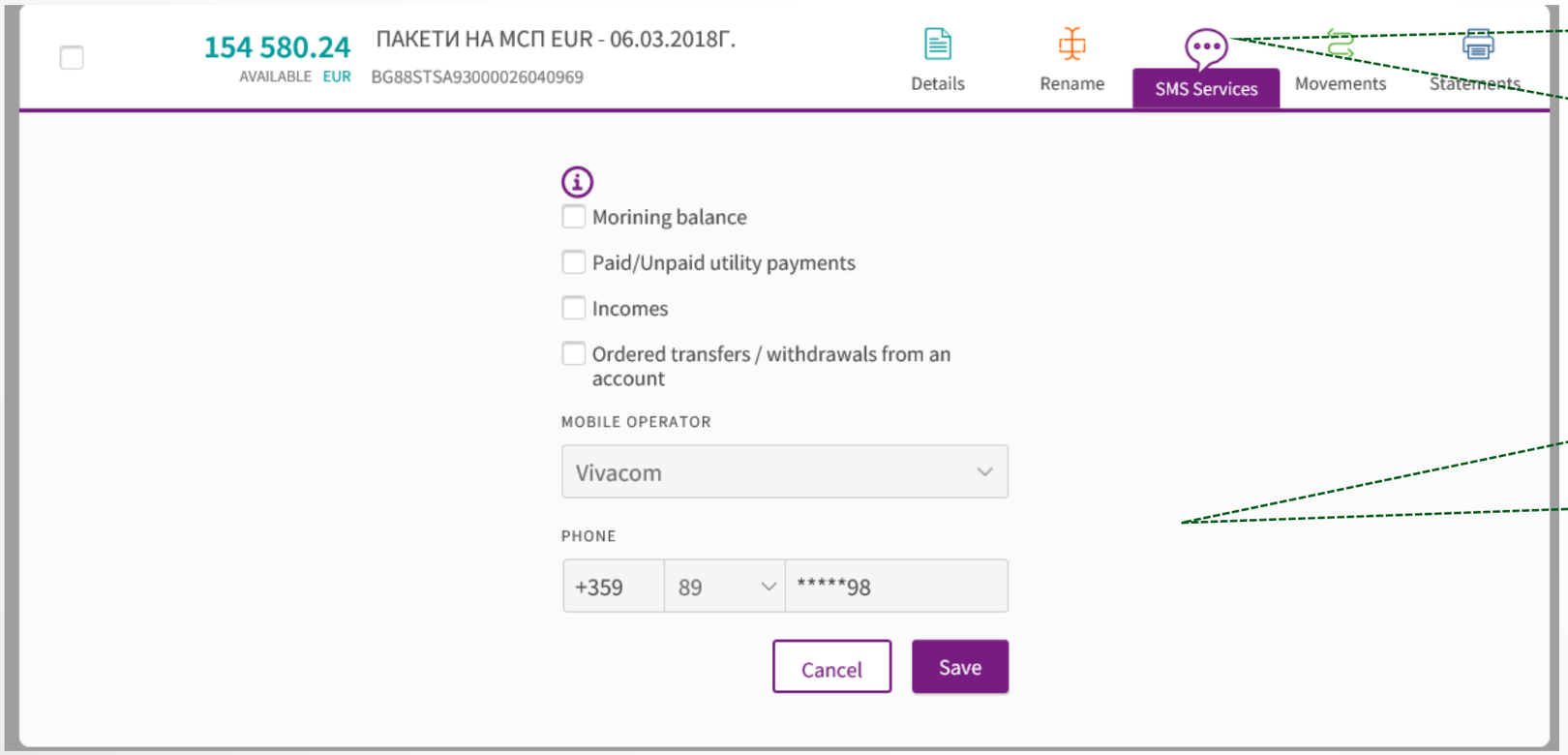
After signing and sending the request to the Bank, it has to be approved by a bank specialist. Once approved, your data will be updated.

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



Notifications

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



REPORTS MENU > Account Balance – click the SMS Services icon to select the type of notifications you want to receive.
N.B. The service is not available for users without specific right "Information services"

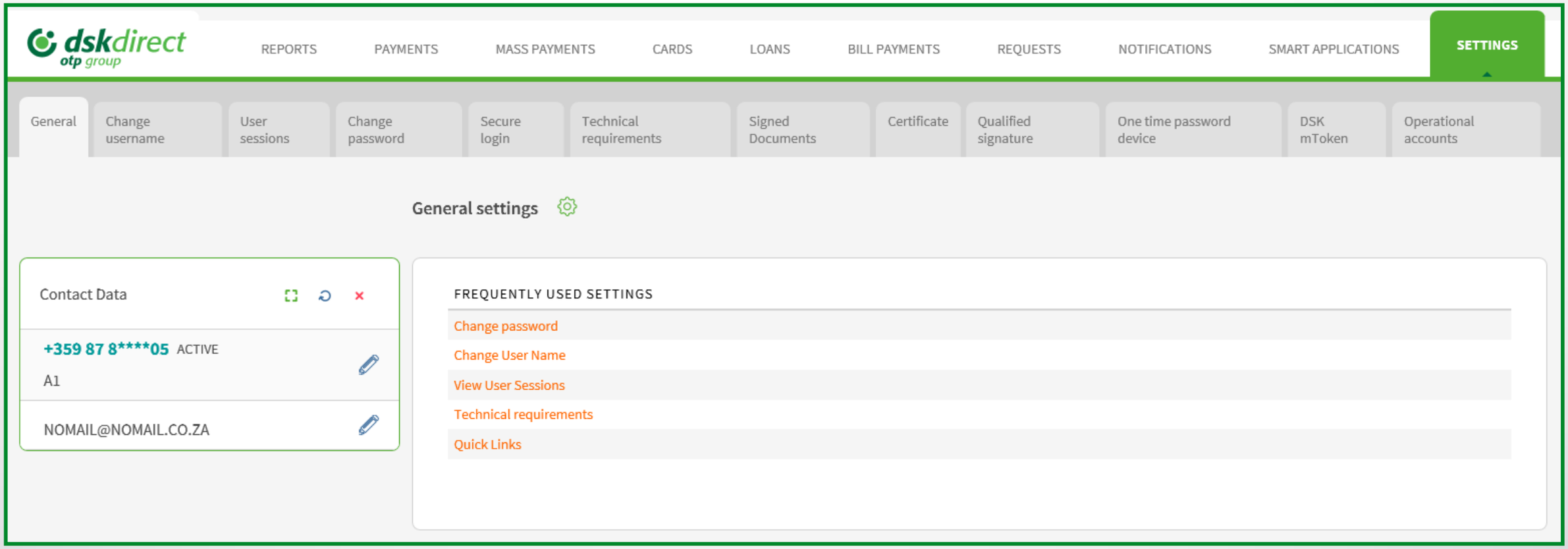
Select all or some **options for notifications.**

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

Settings

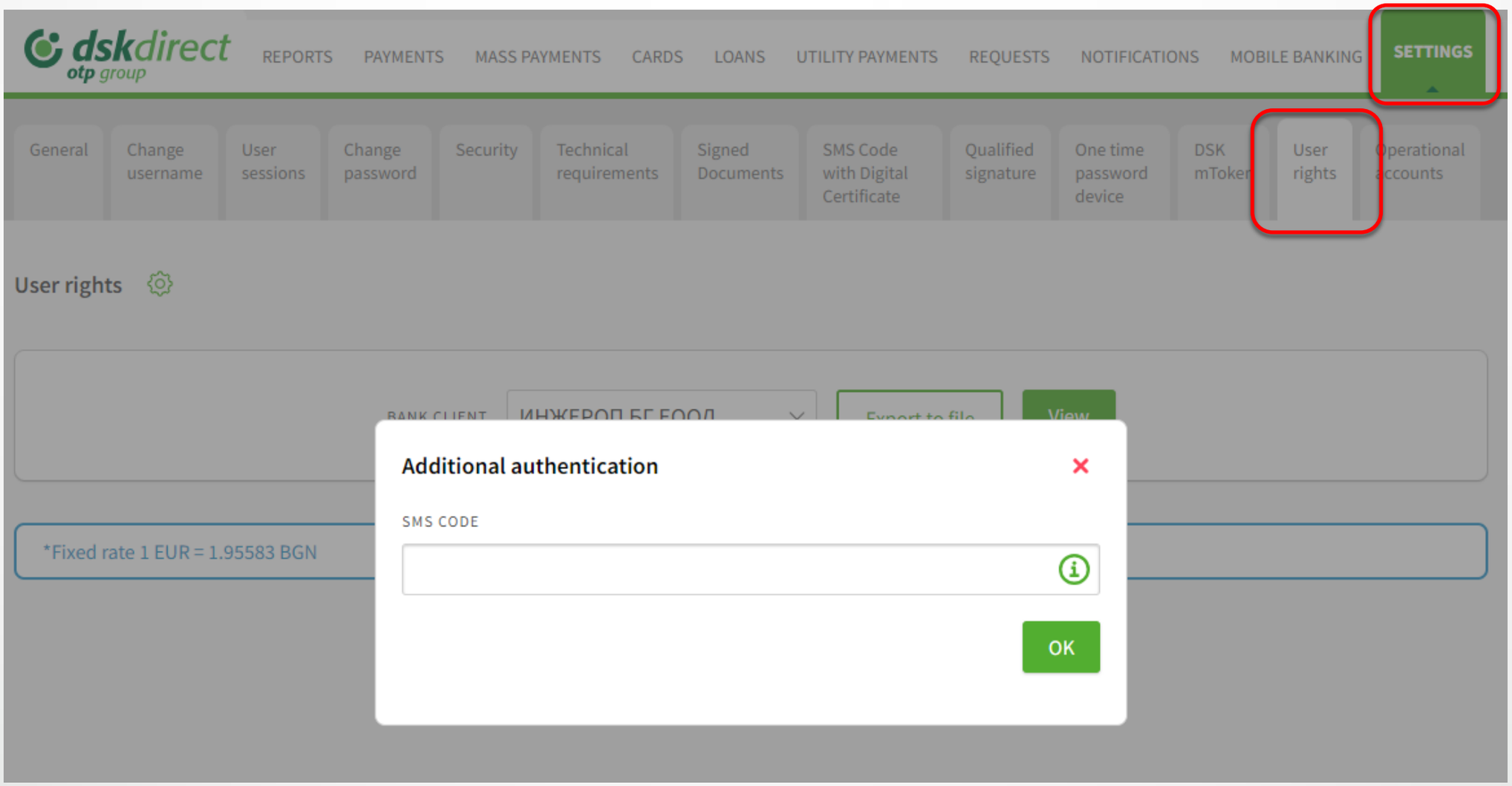
In the Settings menu you can:

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



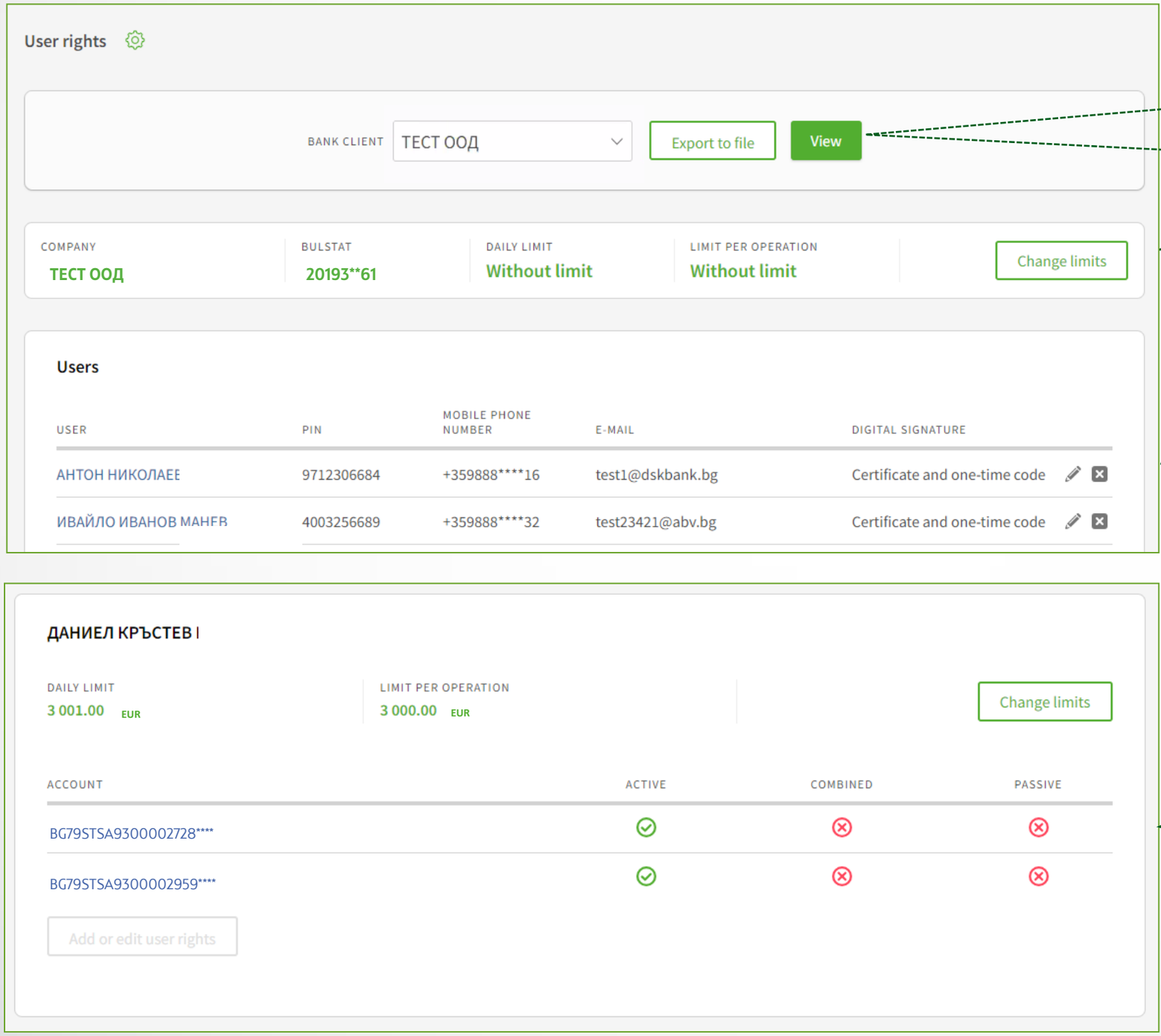
User rights Menu – Access

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)



Reference to Standard user rights

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



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

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

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

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

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	LIMIT PER OPERATION
100 000.00 EUR	100 000.00 EUR

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

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

	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.

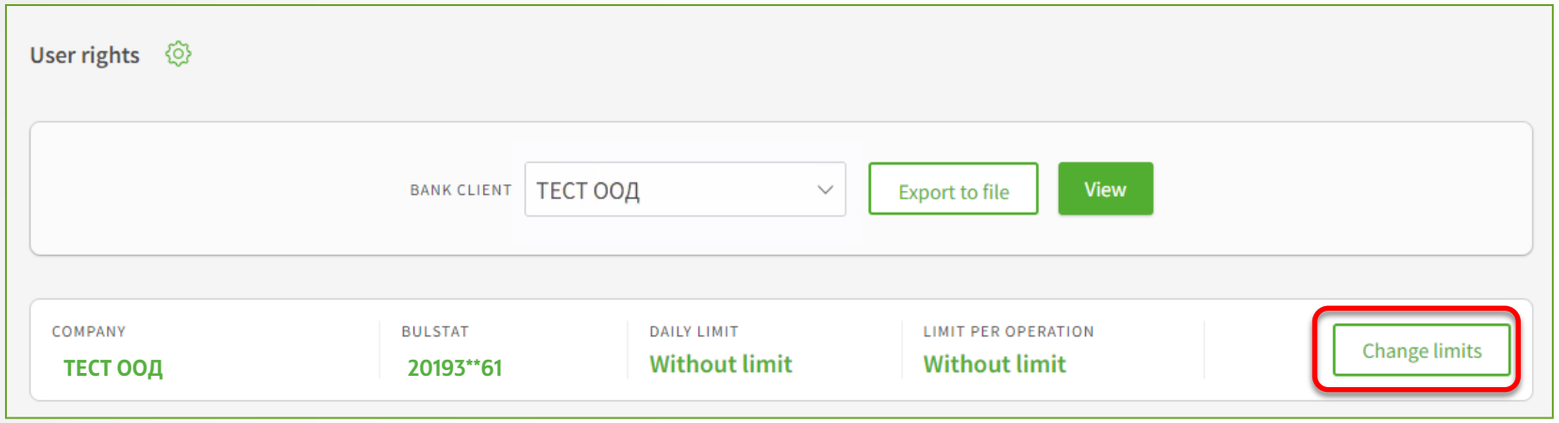
You see information about the selected method for signing requests and documents, which is **only valid for the Groups Specific rights** (not linked to the payments signing method).The selected method will be applied to all assigned specific rights. More information about the methods of signing see here.

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

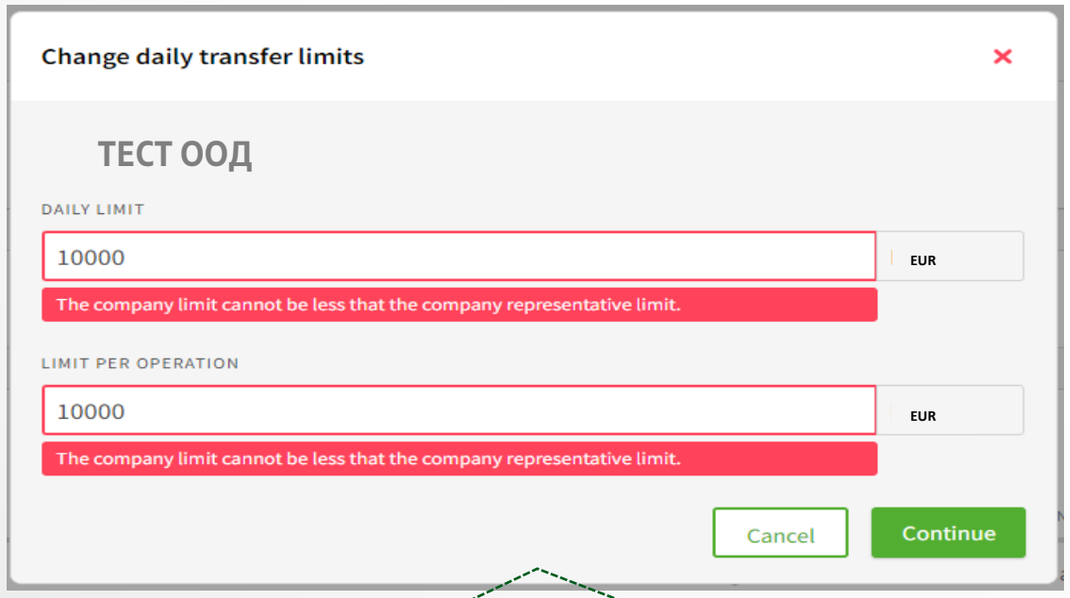
1. Changing transfer limits on Bank client level

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

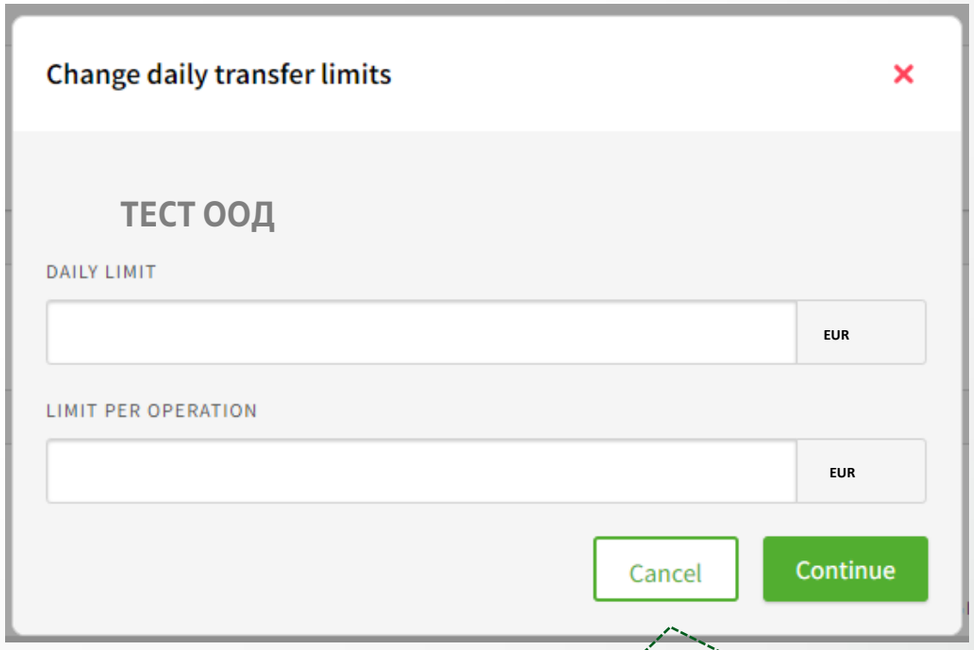


These limits do not apply to the following transfers:
- Between own accounts
- Utility payments
- Local taxes and fees
- Intrabank and interbank periodic or with future value date.

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



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.



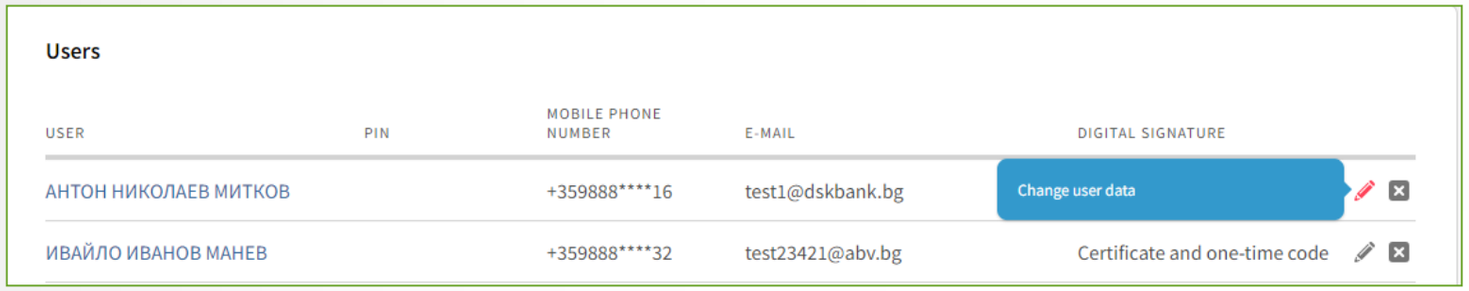
After setting the new values, click the Continue button to sign and send the request to the Bank.

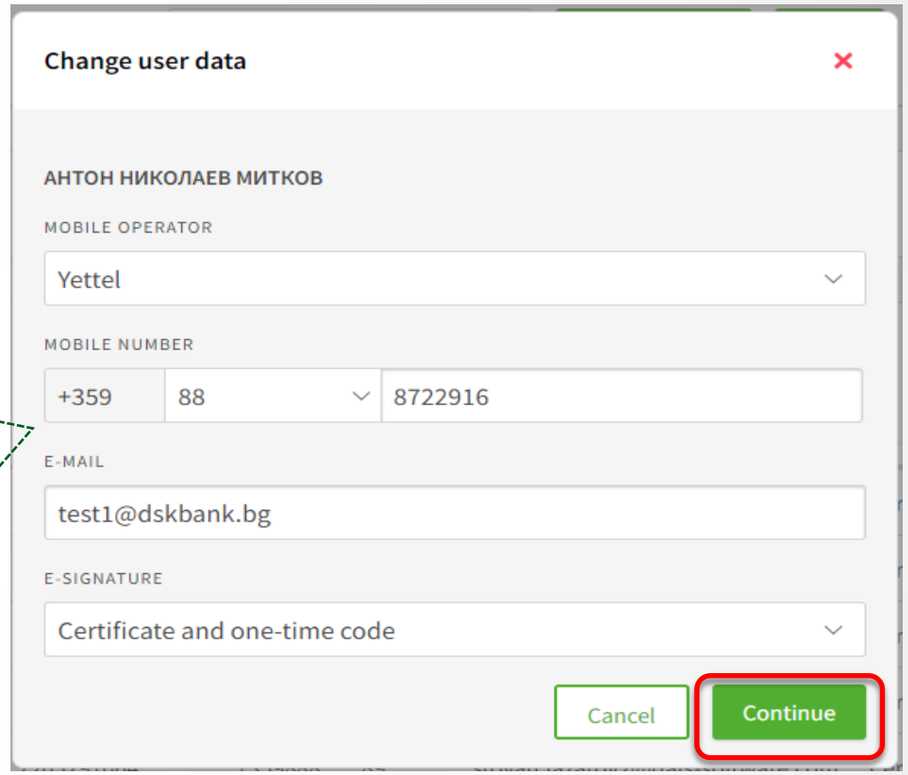
NB! *Limit change requests are processed automatically and can be viewed in the Archive tab, Requests menu.*

Change users data/ Remove a user

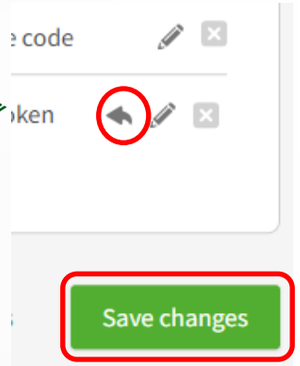
2. Change a user's mobile number/ email address / digital signature

Click the pencil icon next to the user whose data you would like to change. A window opens to make the updates:





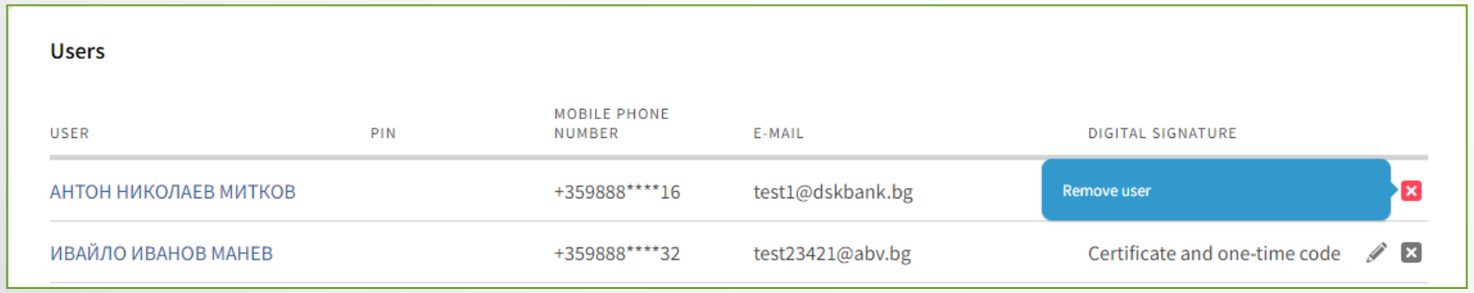
You have the option to abandon the changes made, using the arrow at the end of each line or select the button **Save changes.**



You can change just one parameter or all of them at once for this user.
NB: If a user whose data you want to change uses joint access (BSSON), the system will not allow you to make a change.

3. Remove user

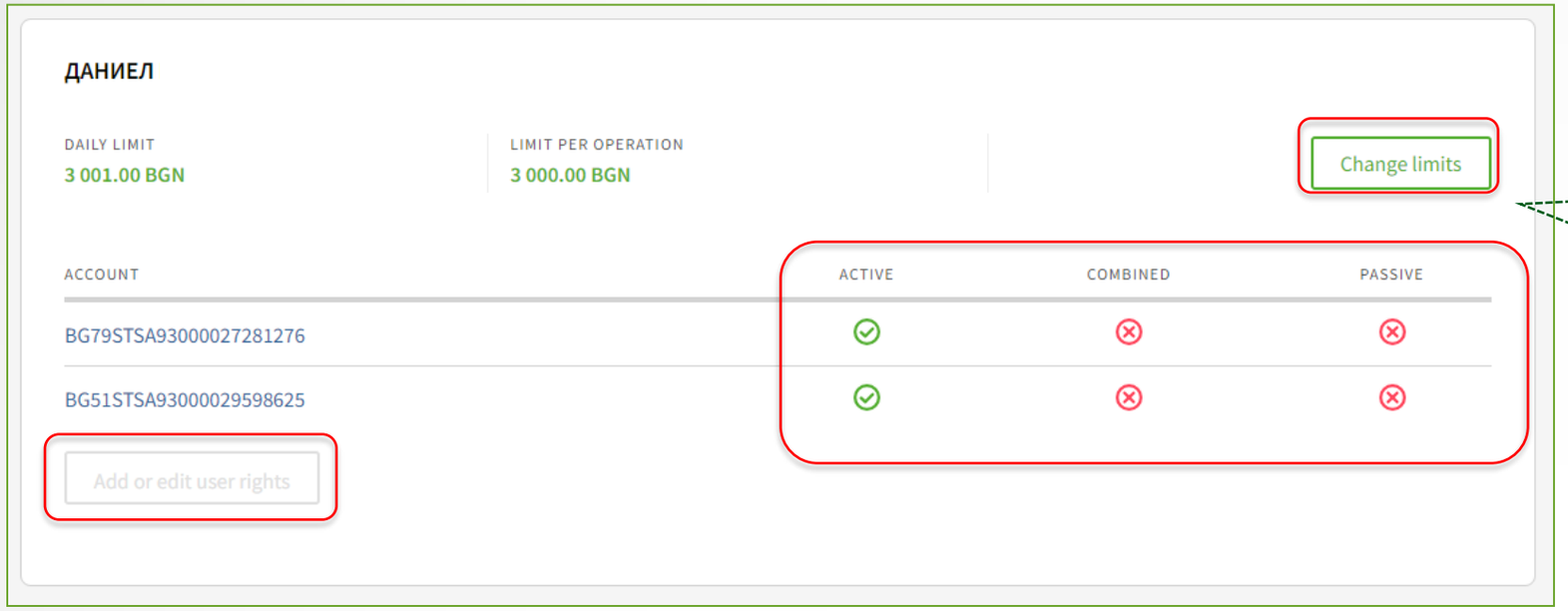
Click the icon next to the user you wish to remove. After removing a user, he/she will not have access to the profile and will not be able to make orders on behalf of your company.



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

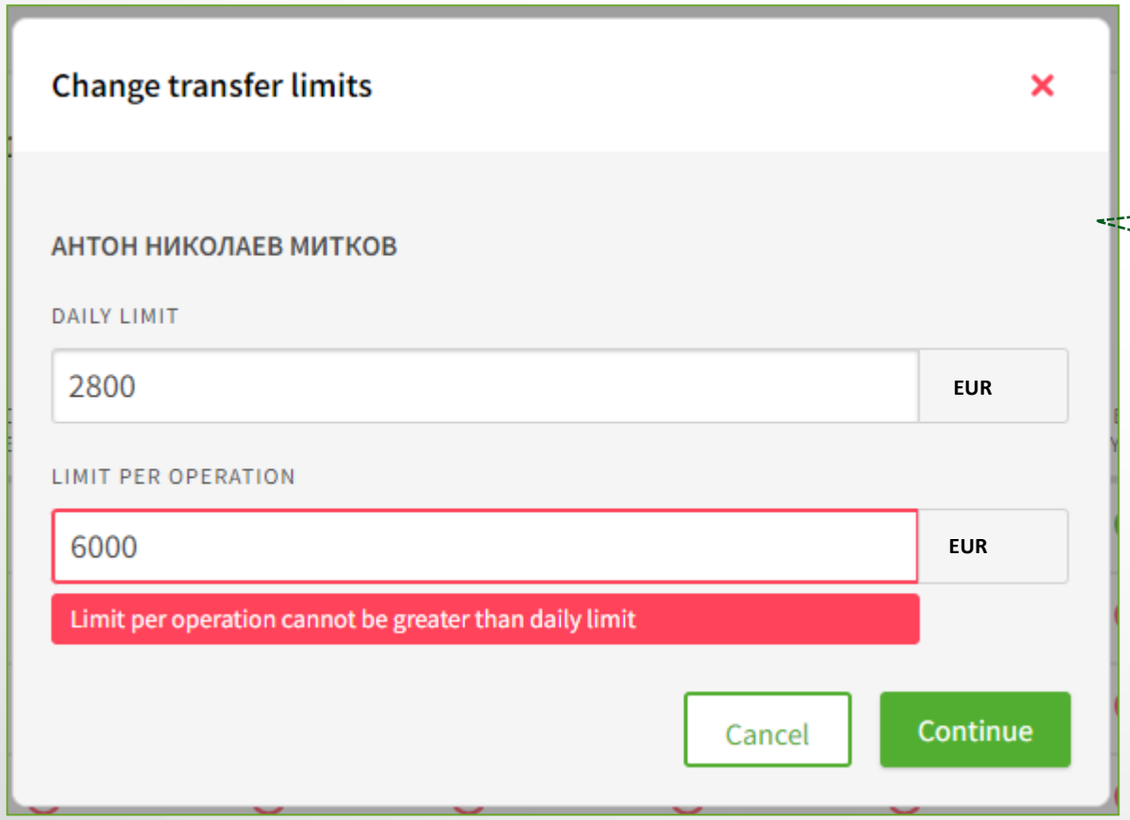
Change user rights and user transfer limits

4. Change Standard user rights



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.

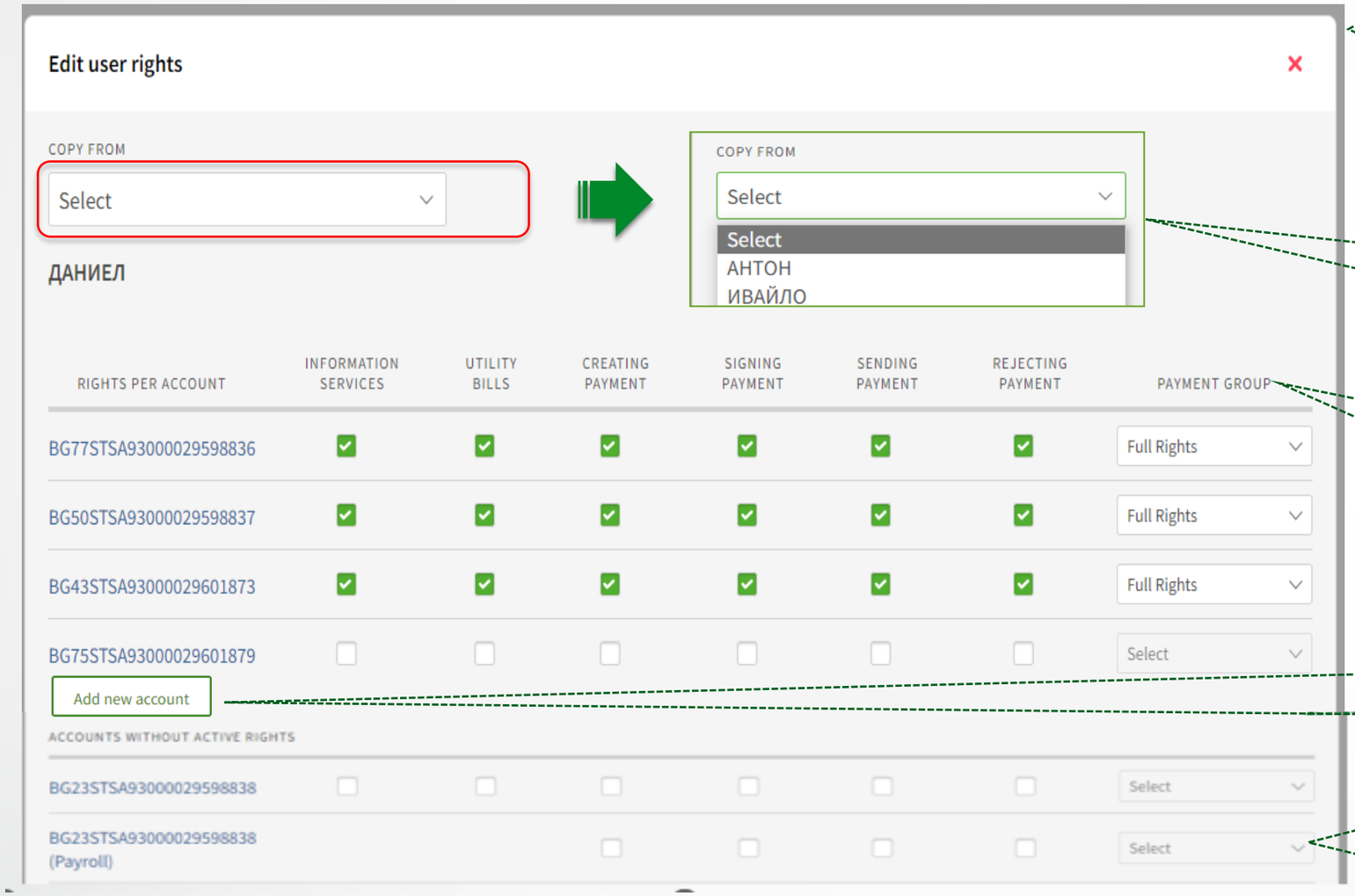
5. Change user transfer limits



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**.



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

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

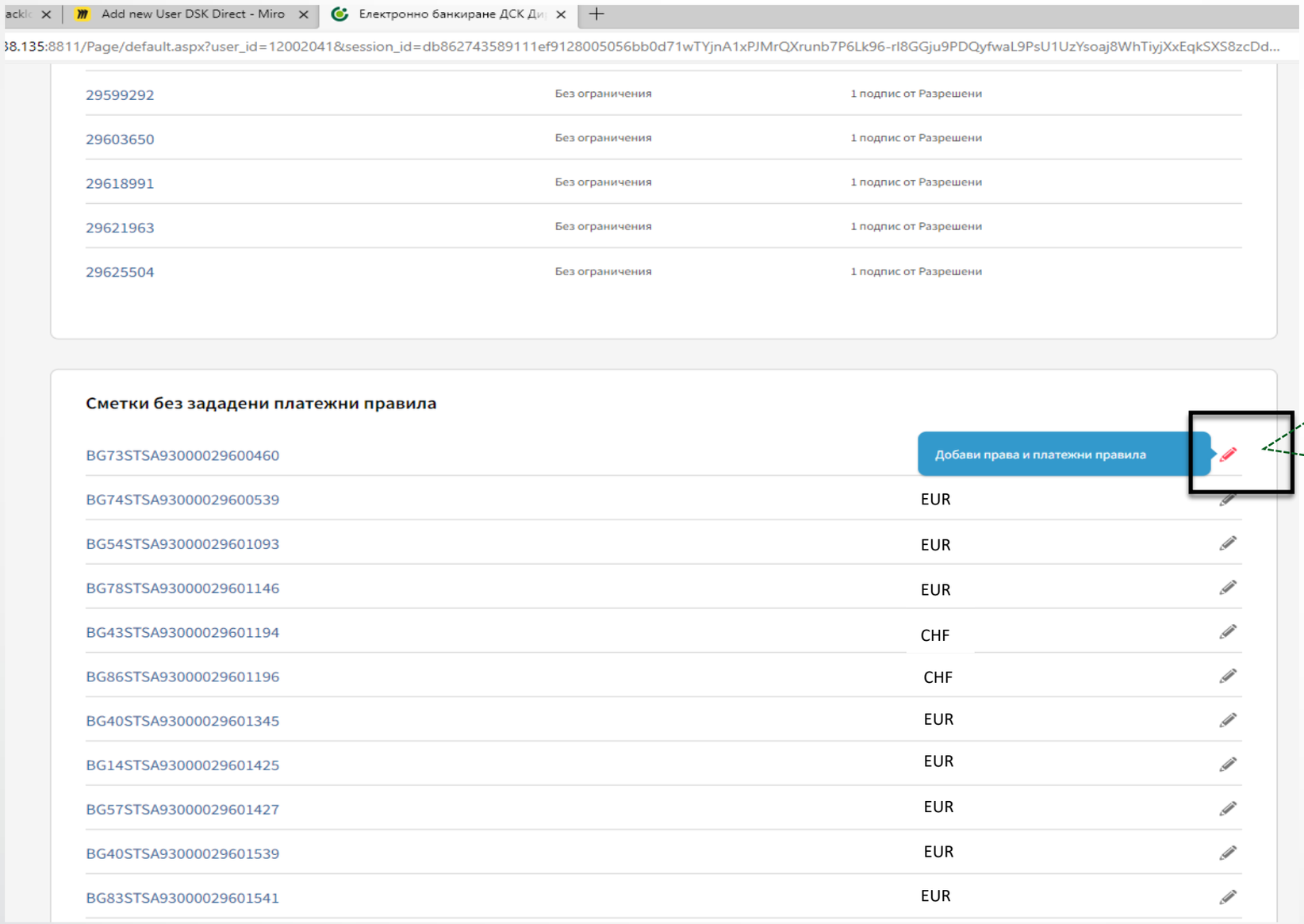
You can change a payment group for signing at account level by choosing **only** from the existing ones in the drop-down menu.

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

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

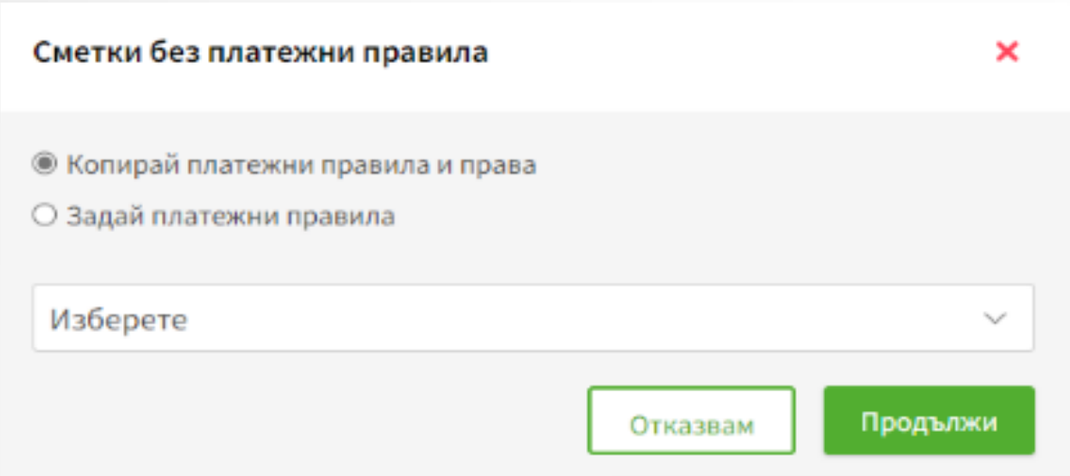
Adding payment rules for accounts that don’t have them

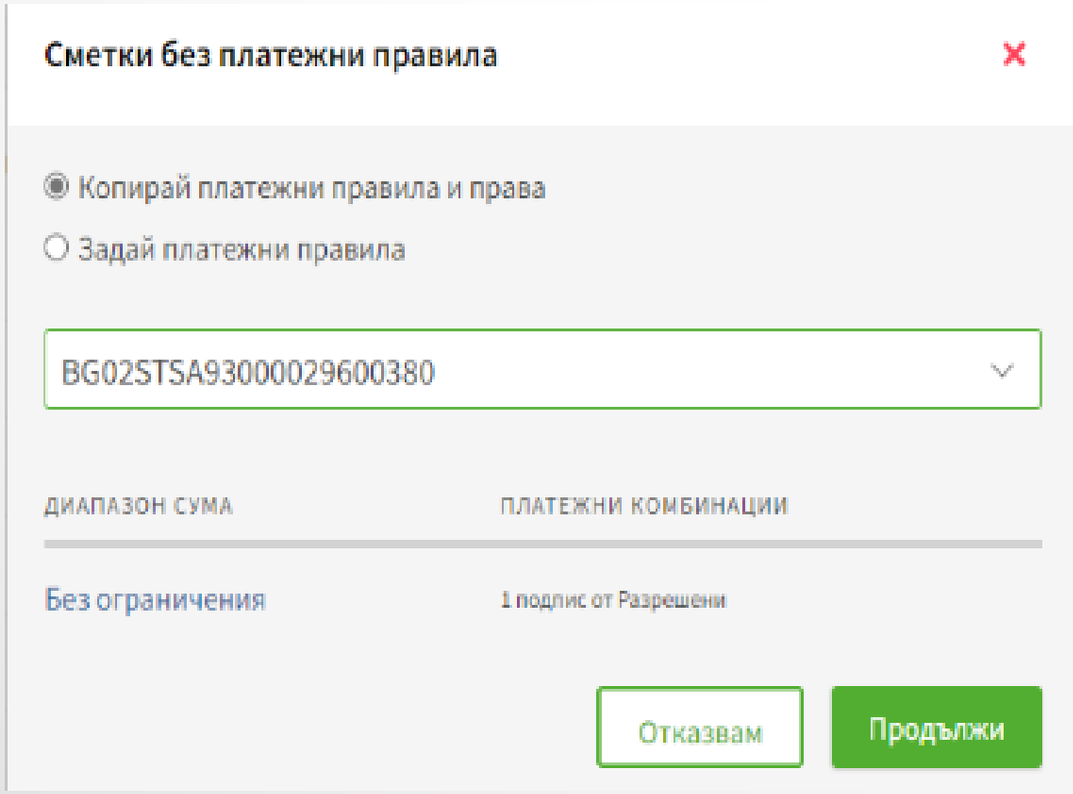
Users can add payment rules for accounts that currently don’t have them (combinations when signing). This can be done through copying rules from accounts that already have them or manually typing them.



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

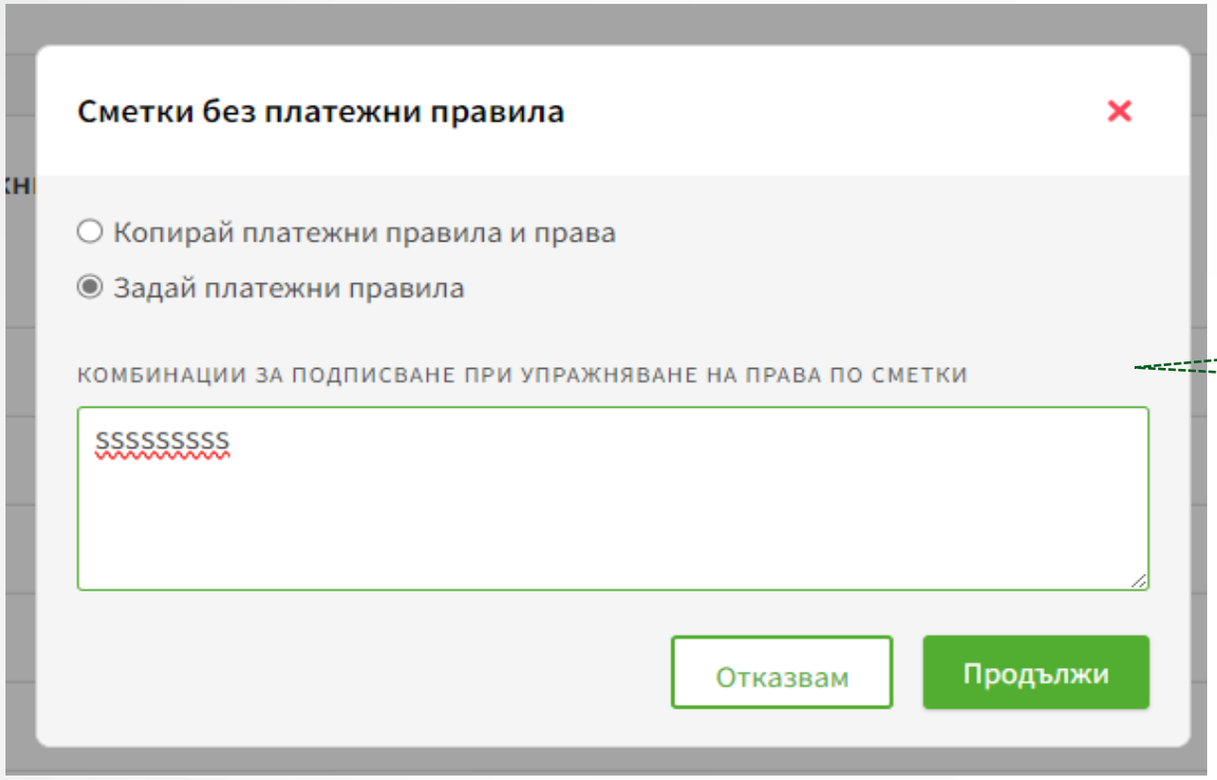
Adding payment rules for accounts that don’t have them



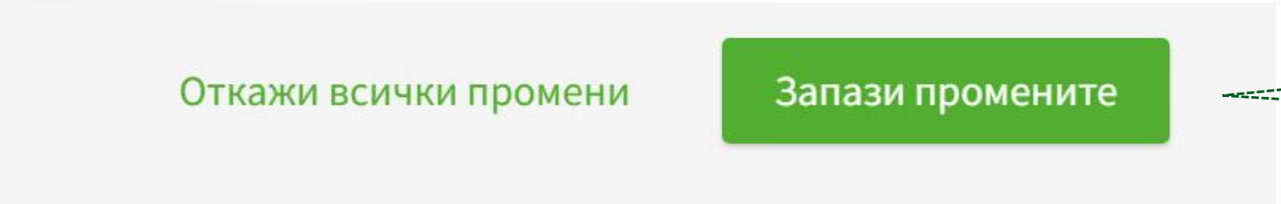


- To copy payment rules for accounts , select “Copy payment rules “. A drop-down menu will appear, which gives the ability for the user to select the account they want to copy the payment rules from. Press Continue to finish the process.

Добавяне на платежни правила –свободен текст

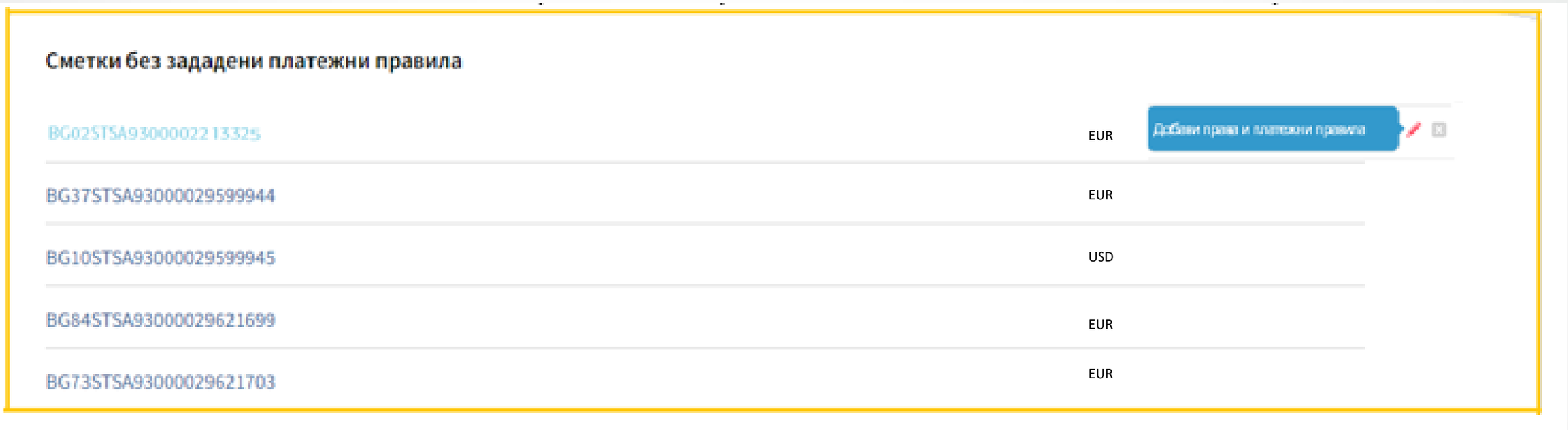


- When you select the option "Set payment rules", a description box appears, allowing users to describe the rules in free text.



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

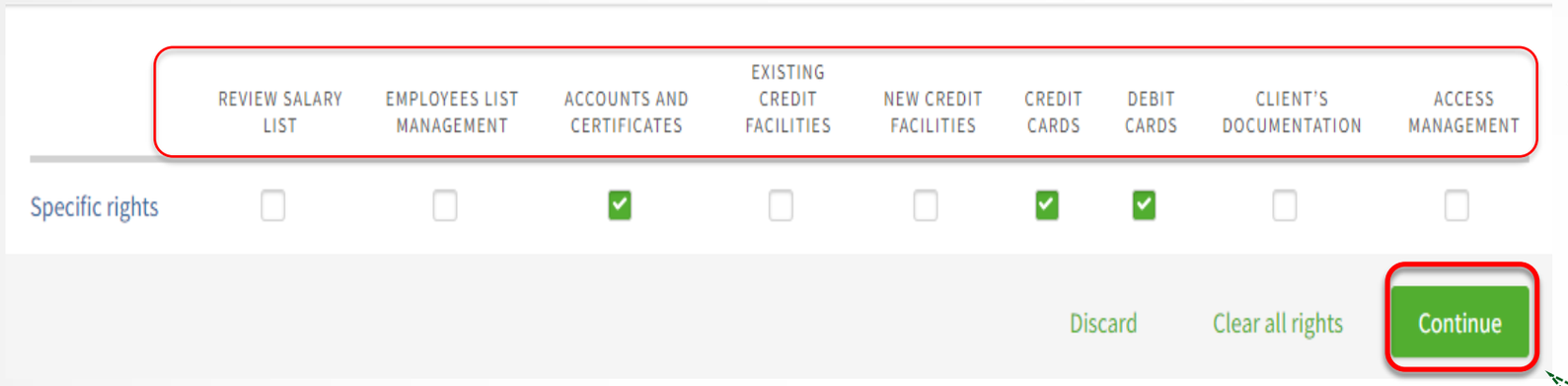
Adding Payment Rules



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

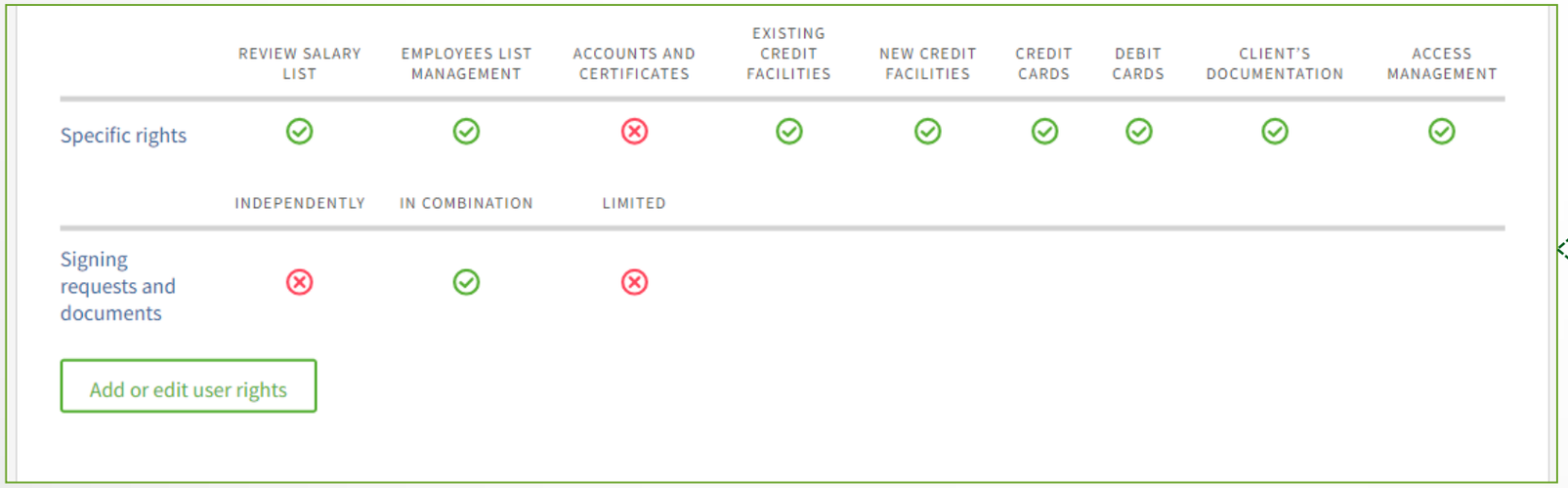
Assign specific rights and sign them

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



When you click the button Add or Edit user rights, a form for editing flexible rights opens, and bellow 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.

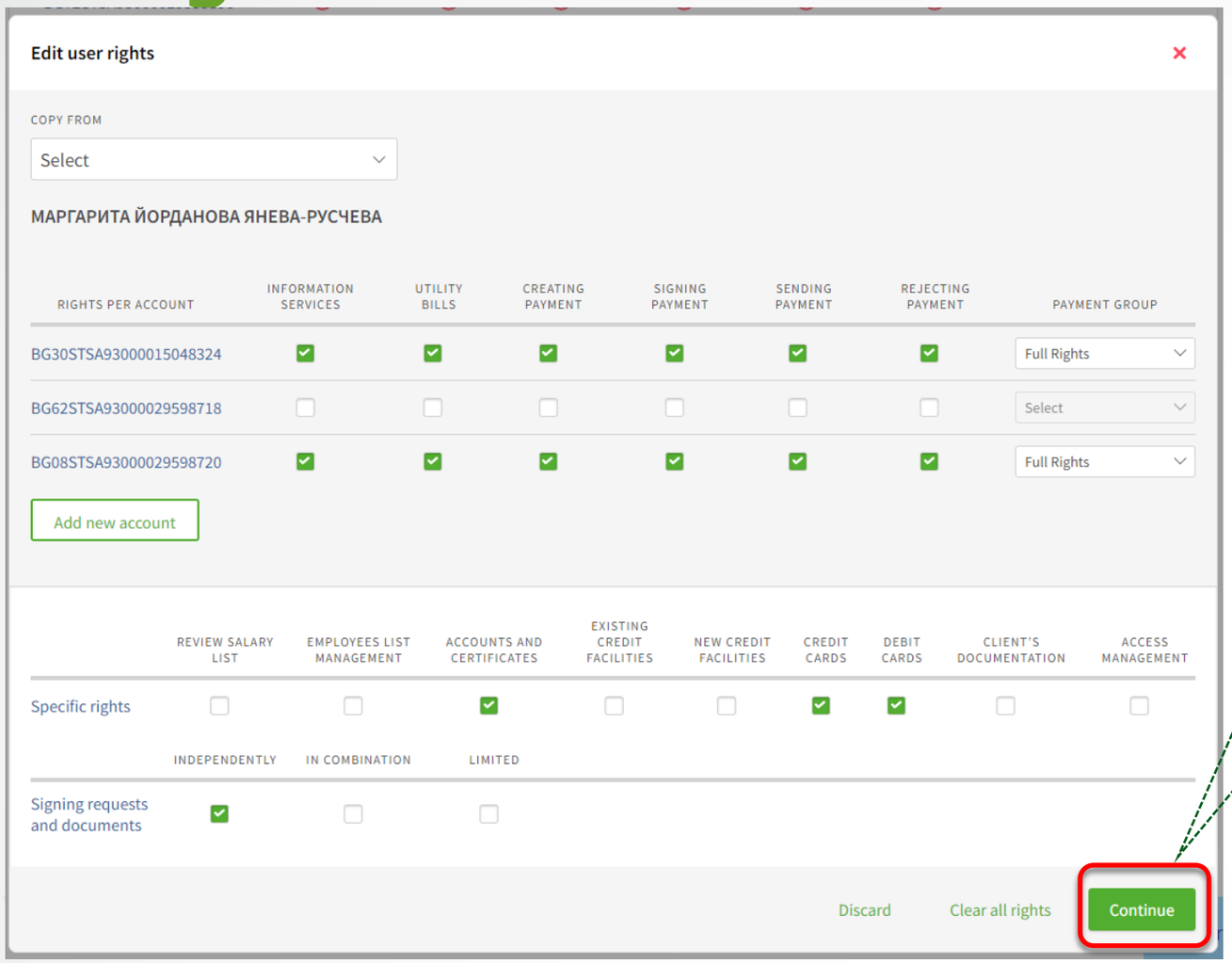


In request overview, the signature method valid for specific rights is visualized. In cases where there is no explicitly stated method of signing (or the regulatory authority does not require it) - users can sign independently.

The ways to sign specific rights are as follows:

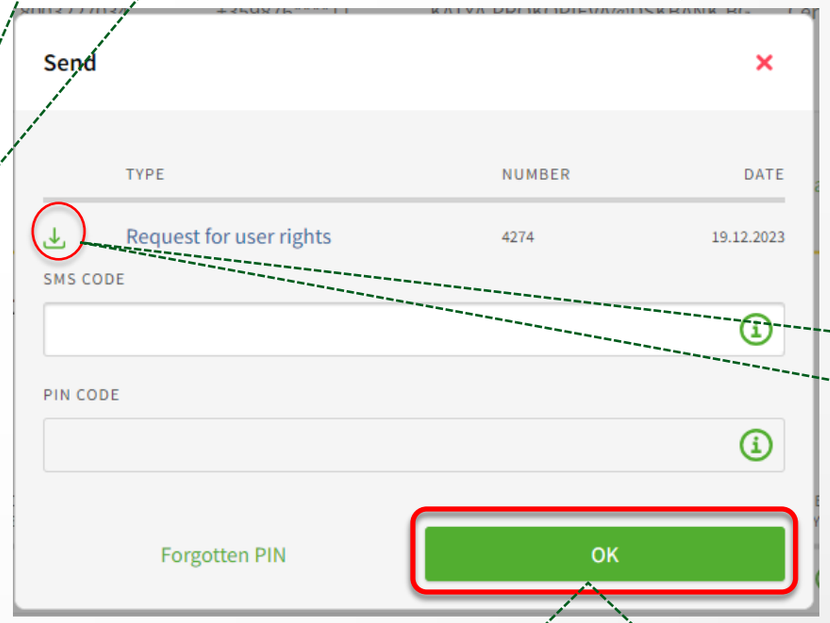
- **Independently** – the user signs alone;
- **Combined** - the user signs together with any other person having the corresponding specific right;
- **Limited** – users get access to the requests included in the specific rights, but do not have the right to sign them (e.g. when you want to limit the 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



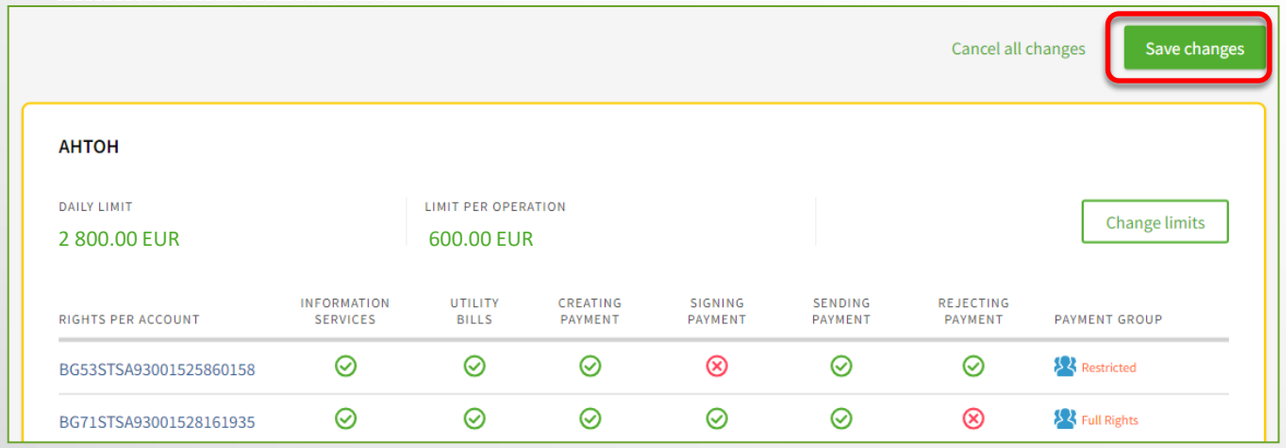
After you have made the necessary adjustments to the rights of the selected user and ensure that they reflect your current needs, press the **Continue** button, which will return you to the main menu. The action is repeated for each user whose rights you want to change.

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



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



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

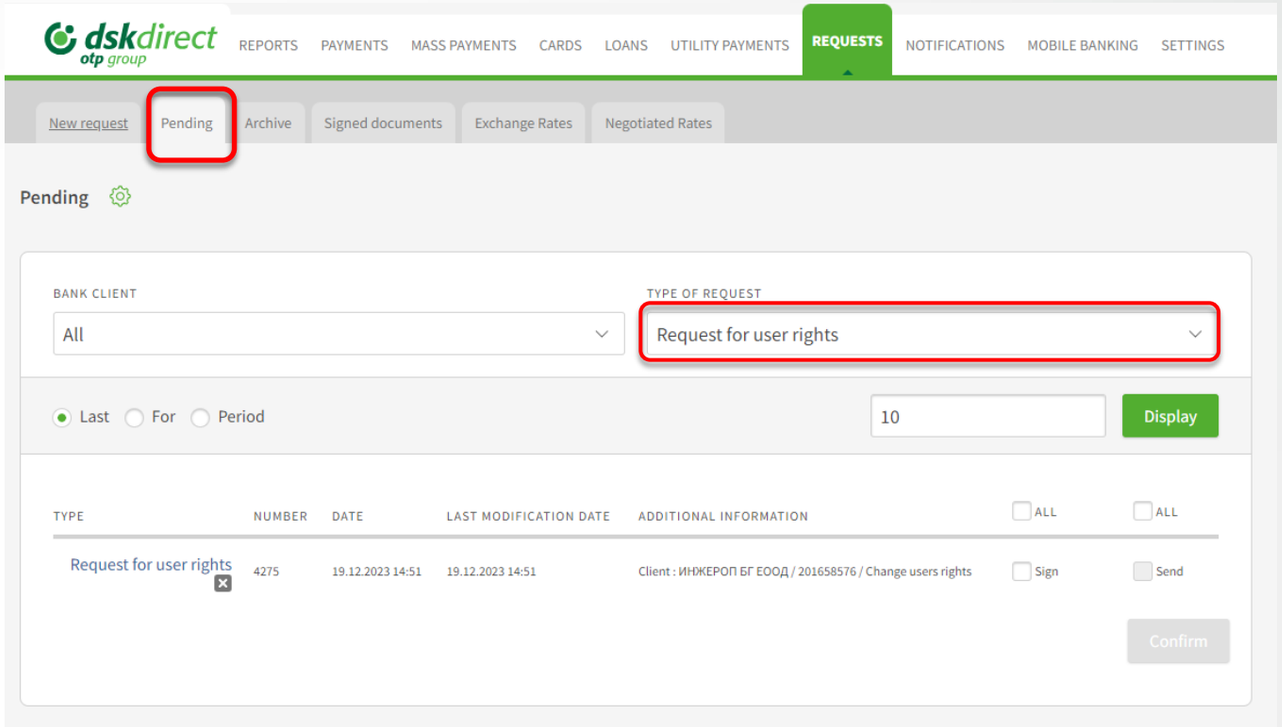
Specific rights are applicable to bank customers with **flexible rights**.
Their purpose is to give users access to a predefined group of functionalities, incl. signing of related documents, which is not tied to payment rights and accounts. Through them, the **proxies acquire rights analogous to those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

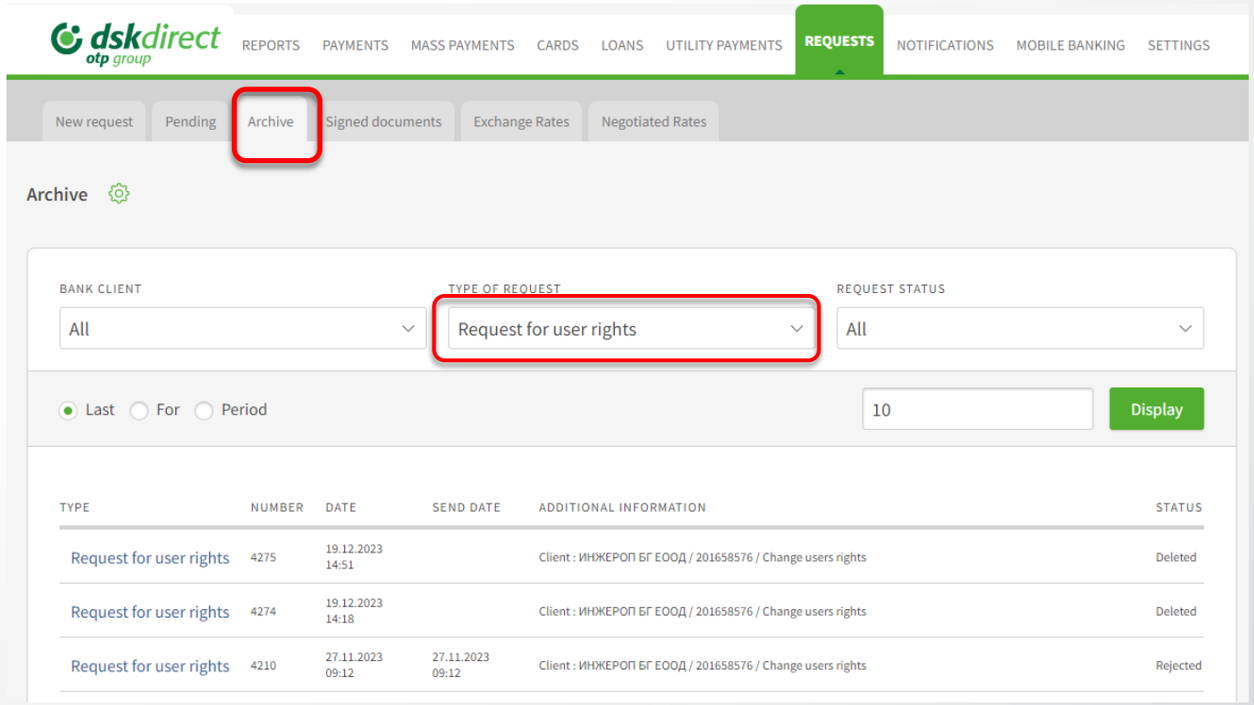
Tab Pending request

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.



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**