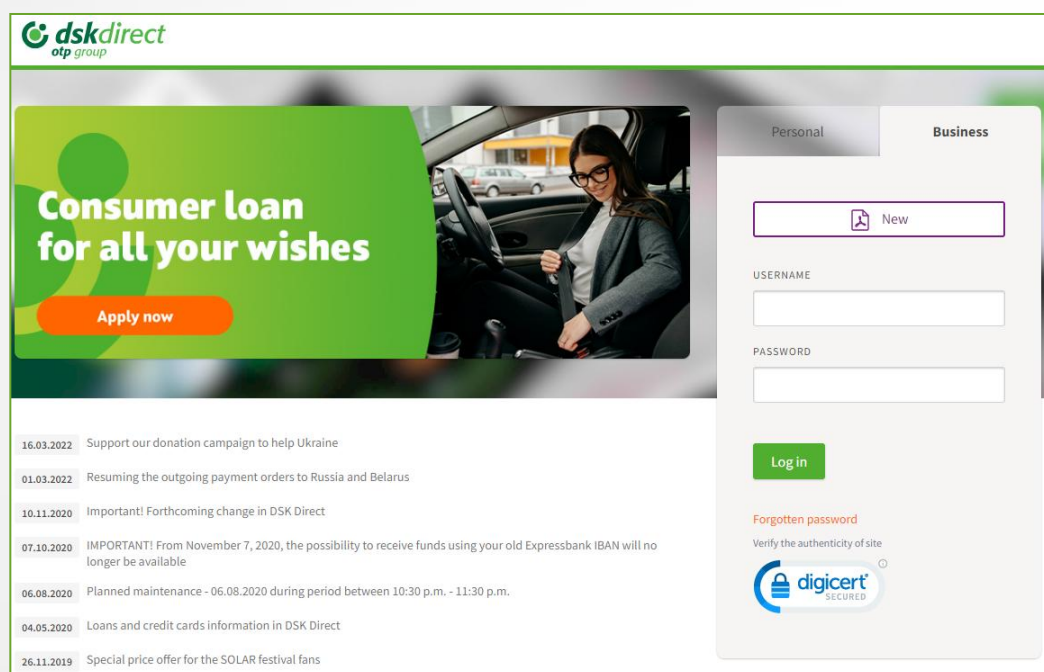


# Welcome to DSK Direct!



## Contents



- [First steps – overview of elements and structure](#)
- [Reports – account balance and transactions ; filters and statements; POS Subscription Management; POS reports](#)
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- [Employees – create and manage a list, filters](#)
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- [Management of user rights](#)

# First steps

## Overview of system elements

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

**Main panel** – from here you can access all the internet banking menus. Within each menu, specific submenus/sections are displayed.

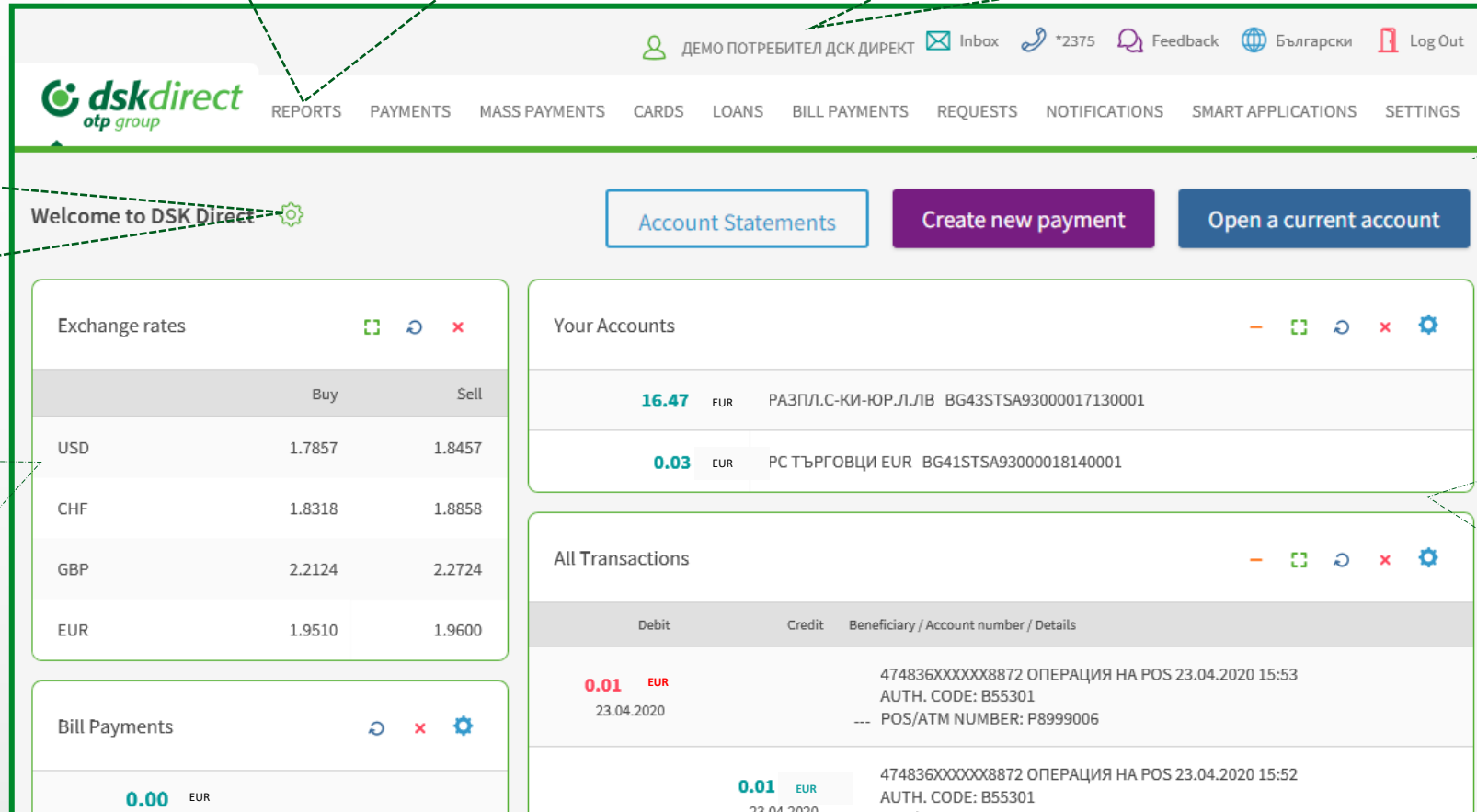
**Information bar** – from here you can see your client number, last login details, your inbox, feedback phone number/form, change language and exit buttons.

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

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

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

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



The screenshot shows the DSK Direct web interface. At the top is the 'Information bar' with user details and navigation links. Below it is the 'Main panel' with a 'Welcome to DSK Direct' message and three quick links: 'Account Statements', 'Create new payment', and 'Open a current account'. The interface is divided into several widget sections: 'Exchange rates' (a table with Buy/Sell rates for USD, CHF, GBP, and EUR), 'Your Accounts' (listing two accounts with balances), 'All Transactions' (showing recent debit and credit transactions), and 'Bill Payments' (displaying a zero balance). Each widget has a small settings icon in its top right corner.

	Buy	Sell
USD	1.7857	1.8457
CHF	1.8318	1.8858
GBP	2.2124	2.2724
EUR	1.9510	1.9600

Balance	Currency	Account Number
16.47	EUR	РАЗПЛ.С-КИ-ЮР.Л/В BG43STSA93000017130001
0.03	EUR	РС ТЪРГОВЦИ EUR BG41STSA93000018140001

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

Balance	Currency
0.00	EUR

# Reports

## Account Balance and Transactions



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

The screenshot displays the 'REPORTS' section of the DSK Direct interface. The top navigation bar includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'UTILITY PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'MOBILE BANKING', and 'SETTINGS'. Below this, a sub-menu shows 'Account Balance', 'Transactions', 'Transactions by day', 'Daily Statements in PDF', 'Account Statements in MT940/CAMT.053', 'Account Statements in MT942/CAMT.052', 'Period / Month Account Statements', 'POS Reports', 'Statements SEBRA', and 'IBAN Report'. The main content area is titled 'Account Balance' and features a filter dropdown set to 'All' and a currency selector set to 'EUR'. A list of accounts is shown, each with a balance, account details, and a set of quick links (Details, Rename, SMS Services, Movements, Statements). The accounts are categorized by 'Checking Accounts - EUR'. At the bottom, there is a summary section showing 'EUR Total' and 'EUR Selected' amounts, along with an 'Export To File' button.

Account Type	Balance	Account Details	Quick Links
Checking Accounts - EUR	-3 620 067.29	PC-КОРП.КЛ.ЛВ.БЕЗ МЕСЕЧ.ТАКСИ-26.05.2004 BG71STSA93000023476595	Details, Rename, SMS Services, Movements, Statements
Checking Accounts - EUR	14 079.53	РАЗПЛ.С/КИ-МСП ЛВ.БЕЗ ТАКСИ-01.01.2014Г. BG69STSA93000027145947	Details, Rename, SMS Services, Movements, Statements
Checking Accounts - EUR	477 658.48	РАЗПЛ.С/КИ-МП ЛВ.БЕЗ ТАКСИ-05.07.2001Г. BG69STSA93001527337844	Details, Rename, SMS Services, Movements, Statements
Checking Accounts - EUR	0.00	BG89STSA93000027845151 EUR BG89STSA93000027845151	Details, Rename, SMS Services, Movements, Statements
<b>-3 128 329.28</b> EUR Total			
<b>0.00</b> EUR Selected			

**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**).

### Sections in the Reports menu:

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

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

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

# Reports

## POS Subscription Management



**dskdirect** otp group

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

Account Balance | Transactions | Transactions by day | Daily Statements in PDF | Account Statements in MT940/CAMT.053 | Account Statements in MT942/CAMT.052 | Period / Month Account Statements | **POS Reports** | Statements SEBRA | IBAN Report

POS Reports

**Subscription for POS reports**

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

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

BANK CLIENT: ИНЖЕРОП БГ ЕООД

REGULARITY OF REPORT: All

FROM: 07.12.2023 TO: 14.12.2023 **Show**

**Subscription for POS reports**

Subscription last update date: **31.08.2022**

BANK CLIENT: БАНКА ДСК - ЦУ

☐ Daily  
☐ Weekly  
☒ Monthly

☒ By transaction date  
☐ By accounting date

Close **Save**

### ➤ Subscribing

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

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

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

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

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

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



# Reports

## Unsubscribing for POS reports



### ➤ Unsubscribing

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

### NB!

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

Subscription for POS reports

BANK CLIENT

БАНКА ДСК - ЦУ

☐ Daily

☐ Weekly

☒ Monthly

☒ By transaction date

☐ By accounting date

Close Save

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

# Reports

## POS reports



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

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

POS Reports [Subscription for POS reports](#)

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

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

BANK CLIENT:  REGULARITY OF REPORTS:

FROM:  TO:  [Show](#)

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

СПРАВКА	ПЕРИОДИЧНОСТ	ДАТА НА ИЗГОТВЯНЕ
<a href="#">↓</a> 121830616_D_2022-09-23_TRN.csv	Дневна	23.09.2022

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

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

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

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

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

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

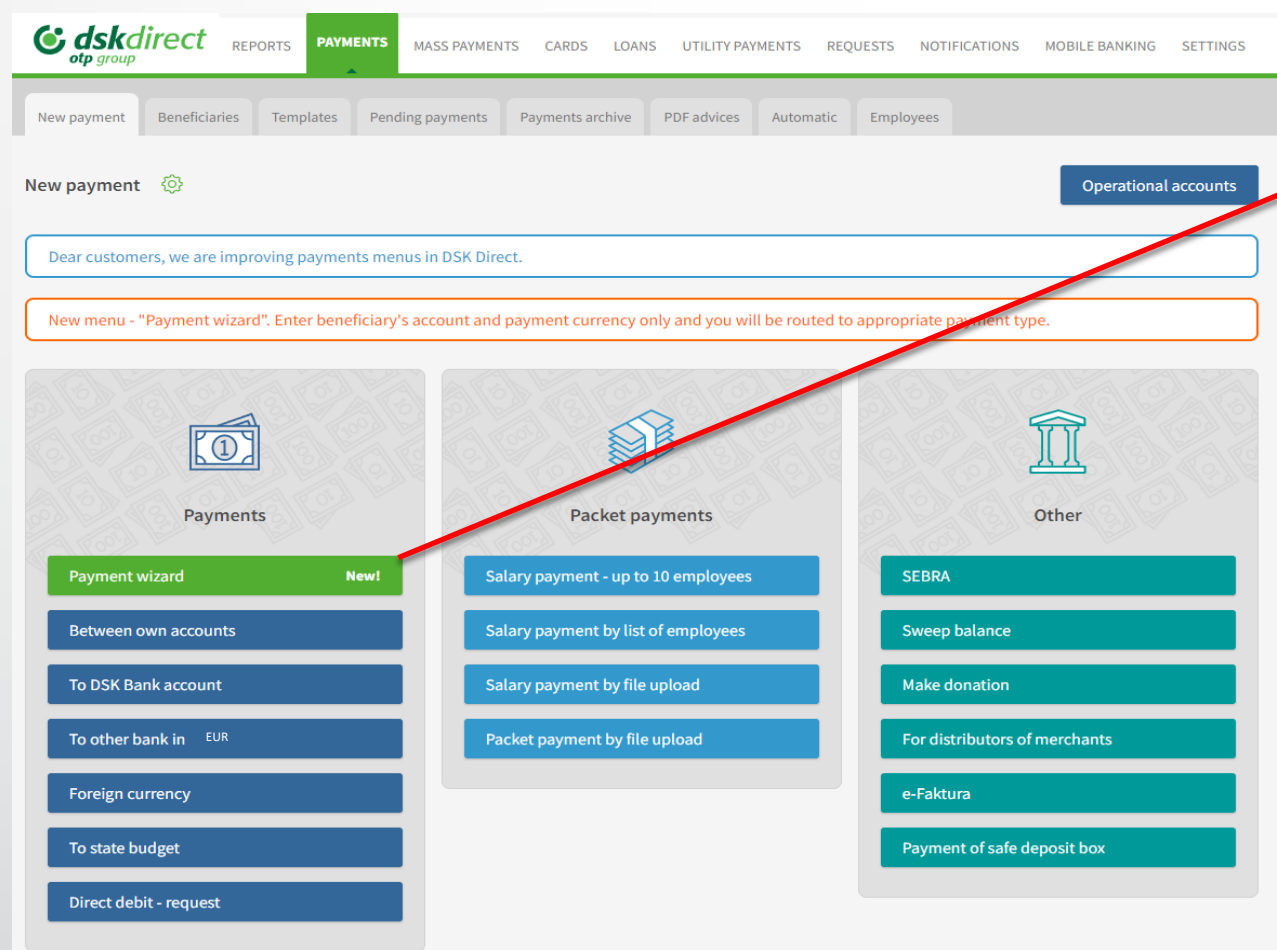
Settings-Time & Language-Region-Additional date, time & regional settings-Region-Additional settings – Decimal symbol.

# Payments

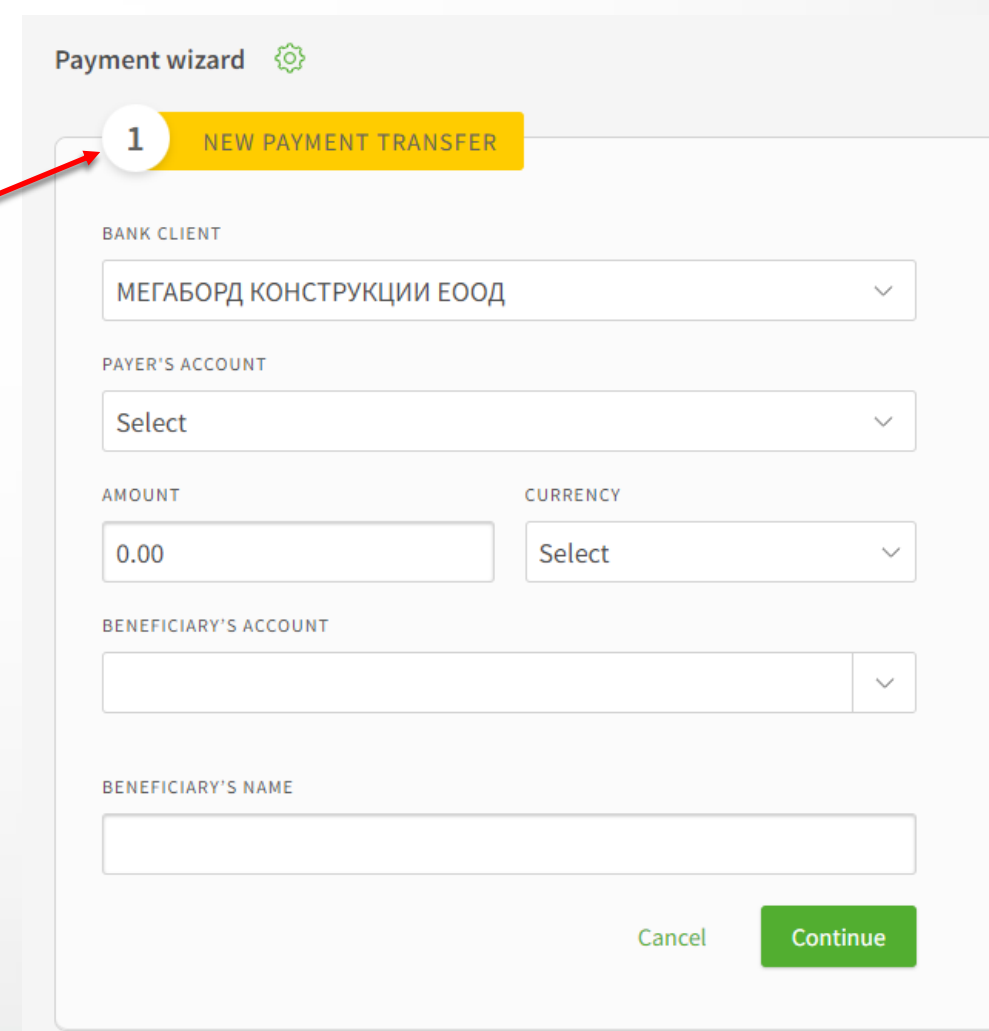
## Payment types and file formats

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

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



The screenshot shows the 'Payments' section of the DSK Direct interface. The 'PAYMENTS' tab is active, and the 'New payment' button is highlighted. Below the navigation bar, there are three main categories: Payments, Packet payments, and Other. The 'Payments' category is expanded, showing a list of payment types. The 'Payment wizard' option is highlighted with a green bar and a 'New!' badge. A red arrow points from the 'Payment wizard' option in the Payments list to the 'Payment wizard' form on the right.



The screenshot shows the 'Payment wizard' form, which is titled '1 NEW PAYMENT TRANSFER'. The form contains several fields for entering payment details:

- BANK CLIENT:** A dropdown menu with the selected value 'МЕГАБОРД КОНСТРУКЦИИ ЕООД'.
- PAYER'S ACCOUNT:** A dropdown menu with the selected value 'Select'.
- AMOUNT:** A text input field with the value '0.00'.
- CURRENCY:** A dropdown menu with the selected value 'Select'.
- BENEFICIARY'S ACCOUNT:** A dropdown menu with the selected value 'Select'.
- BENEFICIARY'S NAME:** A text input field.

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



# 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**

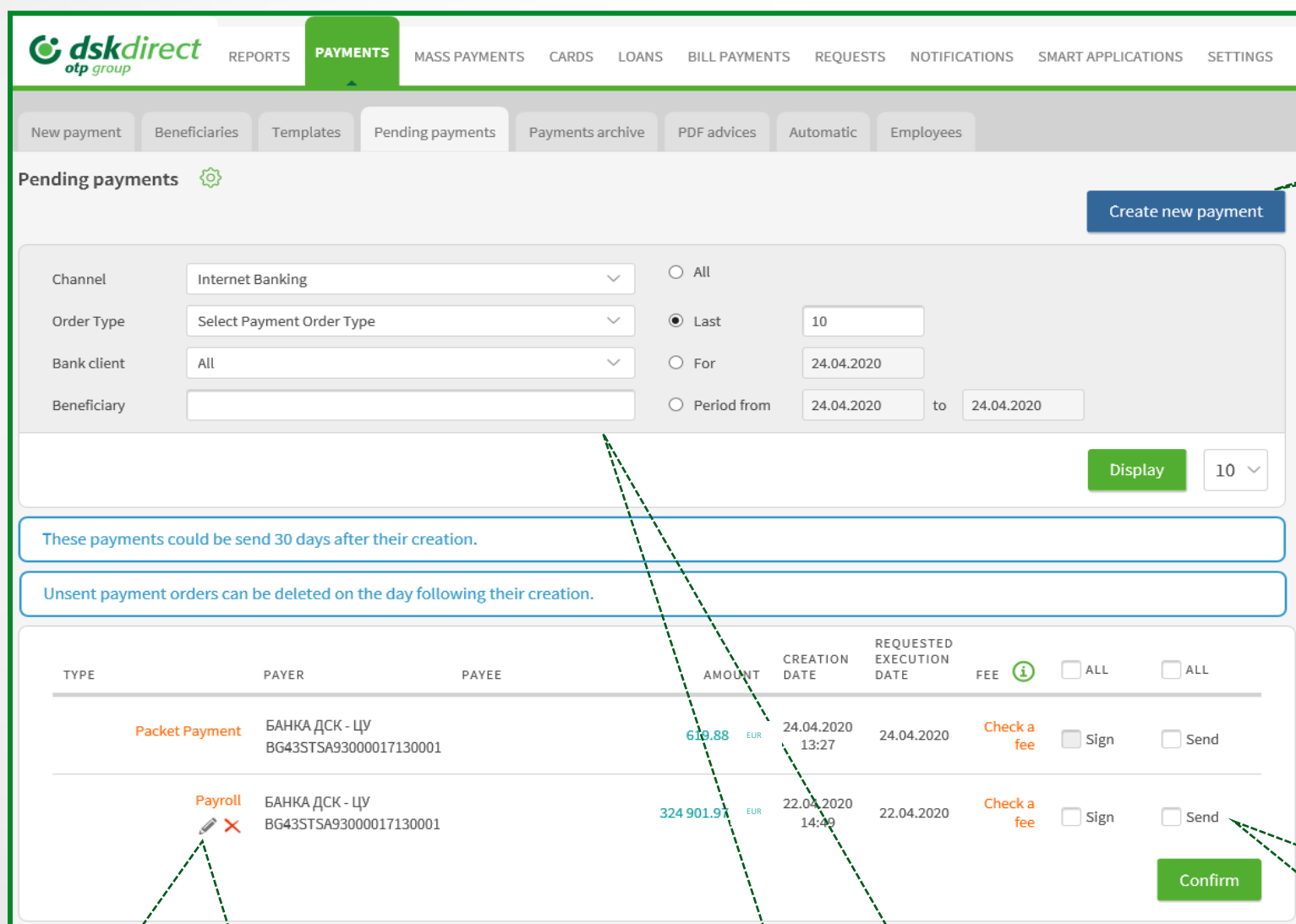
### Other:

- 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



The screenshot shows the 'Payments' menu in the dskdirect system. The 'Pending payments' tab is active. It features a 'Create new payment' button and a filter section with dropdowns for Channel (Internet Banking), Order Type (Select Payment Order Type), and Bank client (All). There are also radio buttons for 'All', 'Last' (10), 'For' (24.04.2020), and 'Period from' (24.04.2020 to 24.04.2020). A 'Display' button and a page size selector (10) are at the bottom of the filter section. Below the filter section, there are two informational messages: 'These payments could be send 30 days after their creation.' and 'Unsent payment orders can be deleted on the day following their creation.' The main table displays two payments: a 'Packet Payment' and a 'Payroll' payment, both from 'БАНКА ДСК - ЦУ' to 'BG43STSA93000017130001'. The 'Packet Payment' has an amount of 619.88 EUR and a creation date of 24.04.2020 13:27. The 'Payroll' payment has an amount of 324 901.97 EUR and a creation date of 22.04.2020 14:49. Both payments have a 'Check a fee' button and checkboxes for 'Sign' and 'Send'. A 'Confirm' button is at the bottom right of the table.

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

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

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

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

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

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

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

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

# Payments

## Sorting, calculation and search



Channel: Internet Banking

Order Type: Select Payment Order Type

Bank client: All

Beneficiary:

Currency: All

☐ All

☒ Last 10

☐ For 20.07.2022

☐ Period from 20.07.2022 to 20.07.2022

Amount from to

Export To File Display 10

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

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

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

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

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

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

Confirm

10 PAYMENTS IN PAGE, TOTAL AMOUNT 2126590.06 ⓘ EUR USD

0 SELECTED PAYMENTS, TOTAL AMOUNT 0.00 ⓘ EUR USD

# Packet payment by file

## Description of fields and possible options

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

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

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

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

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

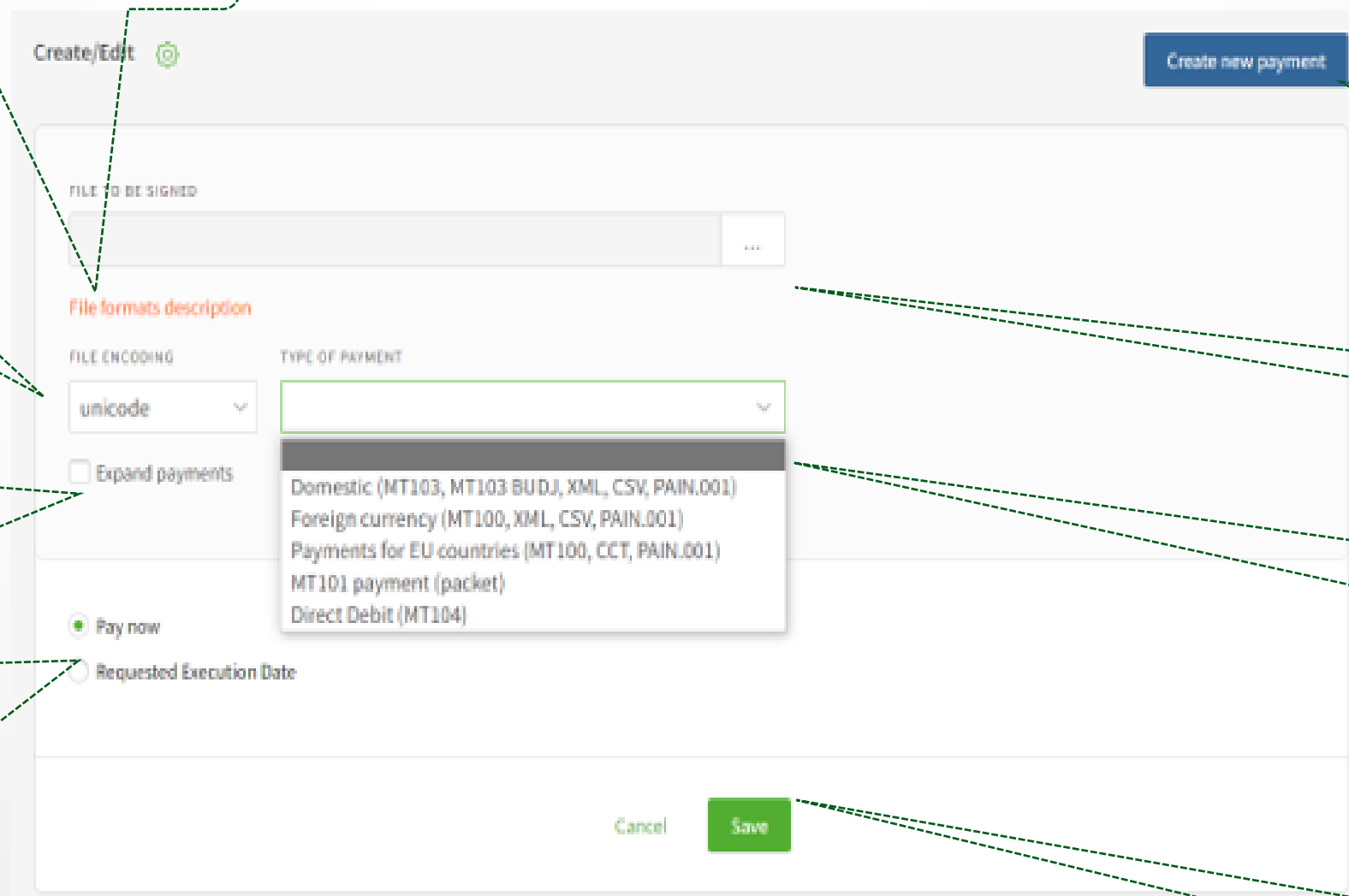
Create new payment

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

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

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

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



The screenshot shows the 'Create/Edit' payment form. At the top left is a 'Create/Edit' button with a gear icon. At the top right is a blue 'Create new payment' button. Below these is a 'FILE TO BE SIGNED' section with a file input field. Underneath is a 'File formats description' link. The form has two main sections: 'FILE ENCODING' and 'TYPE OF PAYMENT'. 'FILE ENCODING' has a dropdown menu currently set to 'unicode' and an 'Expand payments' checkbox. 'TYPE OF PAYMENT' has a dropdown menu with a list of options: Domestic (MT103, MT103 BUDJ, XML, CSV, PAIN.001), Foreign currency (MT100, XML, CSV, PAIN.001), Payments for EU countries (MT100, CCT, PAIN.001), MT101 payment (packet), and Direct Debit (MT104). Below these sections are radio buttons for 'Pay now' (selected) and 'Requested Execution Date'. At the bottom are 'Cancel' and 'Save' buttons. Green dashed lines with callout boxes point to various elements: 'Description of file formats' points to the link; 'File format' points to the encoding dropdown; 'Expand payments' points to the checkbox; 'Requested Execution Date' points to the radio button; 'Create new payment' points to the blue button; 'File to be signed' points to the file input field; 'Type of payment' points to the payment type dropdown; and 'Save' points to the green button.

# 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.

TYPE PAYER PAYEE DESCRIPTION AMOUNT REQUESTED EXECUTION DATE FEE

Packet Payment ОРАГАРД ООД BG88STSA93000026040969 36001,08 USD 13.07.2022 Check a fee

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

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

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

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

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

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

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

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

Period from:

to:

Counterparty data



# Foreign currency payment

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



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

DECLARATION UNDER ART. 66, PARA.2, MMLA

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

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

are of the following origin:

Select

Select

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

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

I am aware of the criminal li

Date: 29.11.2022

Declarator: signed with digit

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

declaring false circumstances.

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

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

# Foreign currency payment

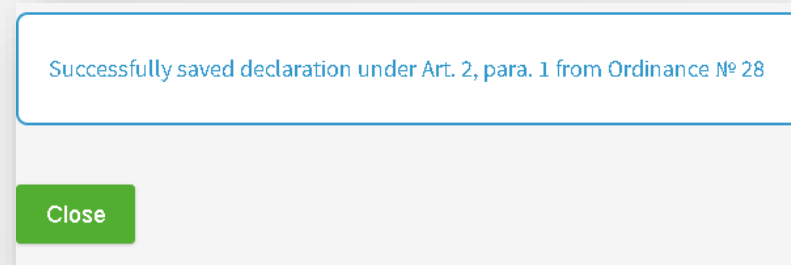
## Filling in Declaration under art. 2, para. 1 from Ordinance No. 28

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

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

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

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



- **Step 5** – Return to the payment and select one of the buttons:
- **Save** – save the payment (the Pending Payments tab) and send it and/or edit later (see slide 16)
  - **Pay** – sign and send the payment now

Schedule to art. 2, para 1

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

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

☒ as a representative of (for legal persons))

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

I declare that:

Section I

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

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

☒ Yes ☐ No

(please tick what is correct)

**Добави ред**

Type: , Number:  and/or Date:

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

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

☐ Yes ☐ No

(please tick what is correct)

By signing this declaration, I certify the correctness of the submitted documents, referred to therein.

I am aware that for incorrect data I am liable under Art. 313 of the Criminal Code.

File attachments

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

**+ Add New**

# Foreign currency payment

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

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

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

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

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

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

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

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

Execute Date :

Channel: E-Banking

Payment is not fulfilled!

Close

Download

Print

**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.

Order/request for Direct debit 

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

Payer's name	<input type="text"/>
IBAN of the payer	<input type="text"/>
BIC	<input type="text"/>
Receiving account	<input type="text"/>
Details	<input type="text"/>
Additional Details	<input type="text"/>
Amount	<input type="text" value="0.00"/> <input type="button" value="EUR"/>

☒ Pay now  
☐ Requested Execution Date

☐ Save as template

☒ Visible for all authorised persons

☐ SAVE AS beneficiary

☒ Visible for all authorised persons

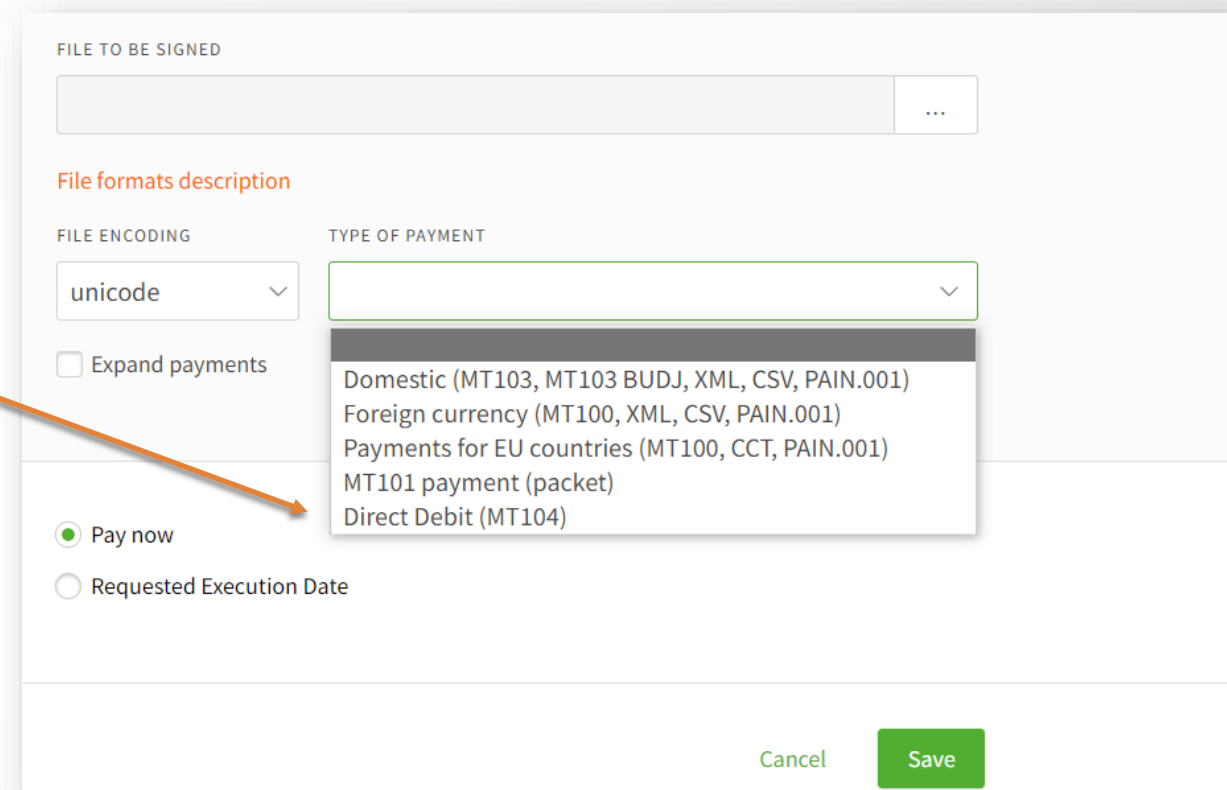
[Cancel](#) [Save](#) [Pay](#)

# 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.



FILE TO BE SIGNED

File formats description

FILE ENCODING: unicode

TYPE OF PAYMENT:

- Domestic (MT103, MT103 BUDJ, XML, CSV, PAIN.001)
- Foreign currency (MT100, XML, CSV, PAIN.001)
- Payments for EU countries (MT100, CCT, PAIN.001)
- MT101 payment (packet)
- Direct Debit (MT104)

☒ Pay now

☐ Requested Execution Date

Cancel Save

## Other benefits :

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



# Salary by file upload

Payment of salaries through ZapDep, CSV, XML file



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

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

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

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

The screenshot shows a web form titled 'Create/edit' with a settings icon. It is divided into three main sections: 1. PAYER, 2. FILE OPTIONS, and 3. ADDITIONAL DETAILS. In the PAYER section, there is a 'FROM ACCOUNT' dropdown menu, and 'CURRENCY' and 'PAYER IBAN' fields. In the FILE OPTIONS section, there is a 'FILE TO BE SIGNED' field with a file icon and a dropdown arrow, a 'FILE FORMAT' dropdown menu set to 'windows-1251', and a 'FILE TYPE' dropdown menu set to 'ZapDep'. In the ADDITIONAL DETAILS section, there is a 'DETAILS OF PAYMENT' field containing 'ТР.ВЪЗНАГРАЖДЕНИЕ ЗА М 01' and a month dropdown menu set to 'January'. At the bottom right, there are 'Cancel' and 'Save' buttons. A blue button labeled 'Create new payment' is located at the top right of the form area.

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

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

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

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

# Salary by list of employees

## List, filters and payment order

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

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

Create/edit ⚙️ Create new payment

1 PAYER

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

TOTAL AMOUNT 0.00 CURRENCY EUR PAYER IBAN BG88STSA93000026040969

2 PAYMENTS

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

Add payment

☒ Pay now  
☐ Requested Execution Date

Cancel Save Pay

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

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

**Requested Execution Date** – you can select a (future) date for the batch payment execution.

**Today is set by default.**

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

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

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

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

**Pay** – for direct sending of a payment.

# Employees

## Create and manage a list, filters



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

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

**Employees**

**File Upload** **New**

BANK CLIENT: All  GROUP:  NAME:

**Display** 10

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

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

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


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

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

# Saving templates and beneficiaries



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

Create/Edit  Load template Create new payment

Payment Order (Other Bank Payment in BGN)

From Account	<input type="text"/>	▼
Beneficiary's name	<input type="text"/>	▼
IBAN	<input type="text"/>	
BIC	<input type="text"/>	<input type="text"/>
Details of Payment	<input type="text"/>	
Additional Details	<input type="text"/>	
Amount	<input type="text" value="0.00"/>	EUR
Payment System	<input checked="" type="radio"/> BISERA <input type="radio"/> RINGS	

☒ Pay now  
☐ Set a transfer with future date or periodic transfer

☐ Save as template   
☒ Visible for all authorised persons  
☐ Save as beneficiary   
☒ Visible for all authorised persons

Save Pay

## How to save a template / beneficiary?

- Fill in payment details;
- Before executing the transfer, select **"Save as template / beneficiary"**;
- Check the box and enter name for the template/beneficiary to be saved;

**NB!** *The template will be saved after the payment is ordered!*

## How to use a saved form?

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

## How to use a saved recipient?

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

# Bill payments

## For utility services and taxes



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

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

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

For each registered utility bill, **if there is a new obligation its amount and a checkbox will be displayed**.

Mark the bills you wish to pay and click **"Pay"**.

**Pay** – payment of selected bills.

The screenshot shows the 'dskdirect otp group' interface for 'BILL PAYMENTS'. The main menu includes: REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, BILL PAYMENTS (active), REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, and SETTINGS. Below the menu, there are tabs: Prepared bill payments, Local taxes, Payments archive, and Bill payments reports. The 'Prepared bill payments' tab is active, showing a list of bills. A yellow banner at the top of the list says 'Payments ready to be made'. The list contains four entries:

Amount	Service	Provider	Client Number	Actions
0.00	ИНТЕРНЕТ	EUR	3028686499	Edit, Delete
0.00	Вода	EUR	1005400397	Edit, Delete
155.48	Парно	EUR	2100111681	Edit, Delete
0.00	Ток	EUR	310244210972	Edit, Delete

At the bottom left of the list is a green 'Pay' button. At the top right of the list is a blue 'Register/Pay bill' button. A green checkbox is visible next to the 'Парно' entry.

**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.

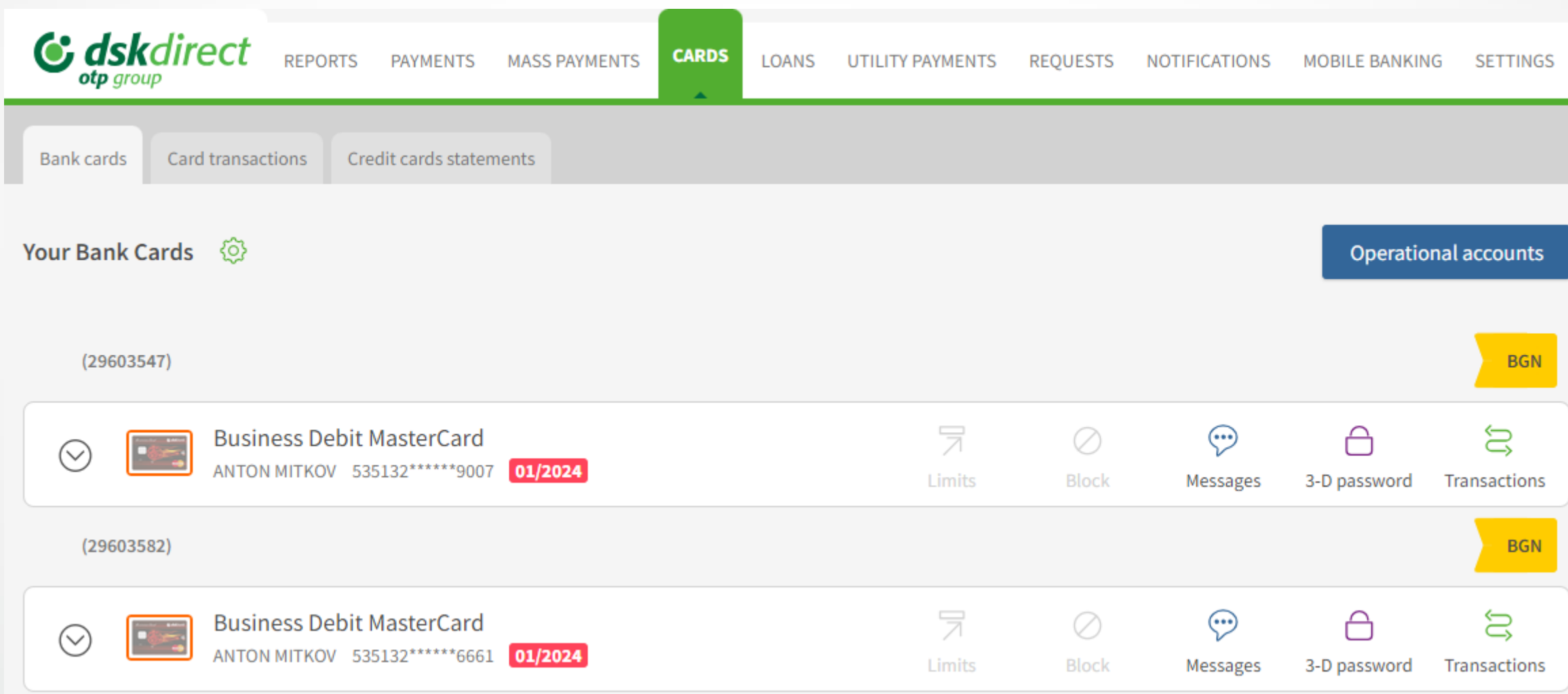
**Edit / Delete** – from here you can edit any registered bill – change a provider, client number or entirely delete the subscription.



# Cards Menu

In **Cards menu** you can:

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




The screenshot shows the 'dskdirect' web interface with the 'CARDS' menu item highlighted in the top navigation bar. Below the navigation bar, there are tabs for 'Bank cards', 'Card transactions', and 'Credit cards statements'. The 'Bank cards' tab is active, displaying 'Your Bank Cards' with a settings icon. A blue button labeled 'Operational accounts' is in the top right. Two business debit MasterCard cards are listed, both issued to ANTON MITKOV and expiring in 01/2024. The first card has a masked number ending in 9007 and the second in 6661. Each card entry includes a status icon, a card image, and a row of action icons: Limits, Block, Messages, 3-D password, and Transactions. A yellow 'BGN' label is positioned to the right of each card entry.

**dskdirect** otp group



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

Bank cards Card transactions Credit cards statements

Your Bank Cards 



Operational accounts

(29603547) BGN

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

Limits Block Messages 3-D password Transactions

(29603582) BGN

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

Limits Block Messages 3-D password Transactions

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

# Menu Cards: Visibility

The visibility of cards and their respective buttons depending on the role of relevant users (i.e. cards visibility is not linked to accounts rights), as follows:

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

## Business clients:

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

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

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

## Individuals:

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

# Debit/Credit Card Reissuance

## Step 1

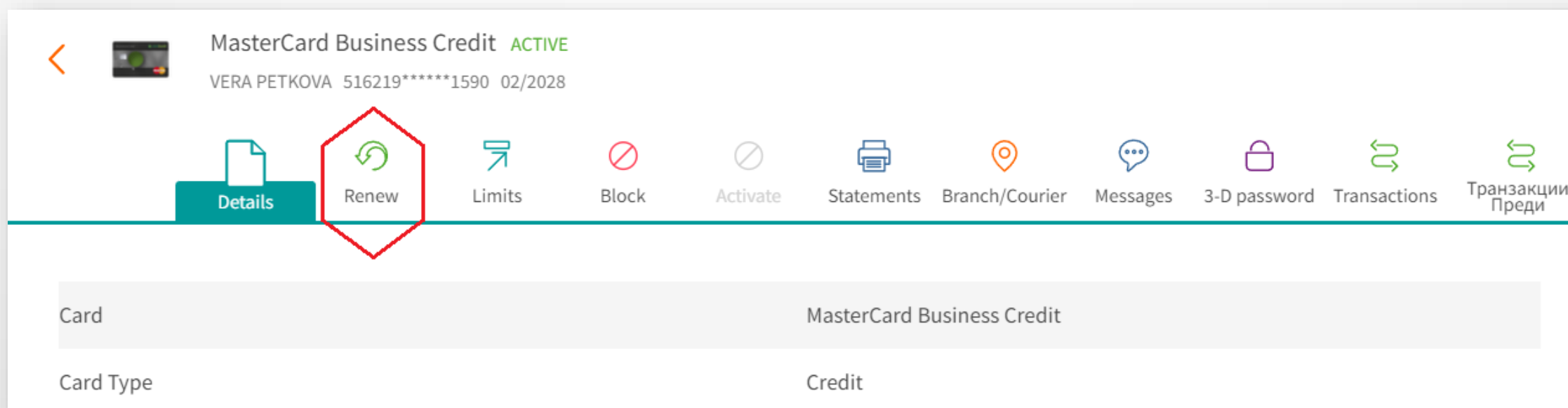
Go to the menu CRADS > tab Bank Card and select the debit/credit card you would like to reissue.

## Step 2

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

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

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



## Step 3

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

# Card Deactivation

Банкови карти

Транзакции по карти

Извлечения кредитни карти

Банкови карти 

ТЕСТ СМЕТКА BGN

(BG90STSA93000029599087)

BGN



Business Debit MasterCard

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



Лимити



Блокирай



Деактивирай



Известия



3-D парола



Транзакции



Business Debit MasterCard

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



Лимити



Блокирай



Деактивирай



Известия



3-D парола



Транзакции



Business Debit MasterCard

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



Лимити



Блокирай



Деактивирай



Известия



3-D парола



Транзакции

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

# Request to deactivate a debit card

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

## Искане за деактивиране на дебитна карта



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

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

БАНКОВ КЛИЕНТ

ЕИК

ВИД КАРТА

КАРТОДЪРЖАТЕЛ

НОМЕР НА КАРТА

НОМЕР НА СМЕТКА

ПРИЧИНИ ЗА ДЕАКТИВИРАНЕ НА КАРТА

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.



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

Details

Renew

Limits

Block

Activate

Statements

Office/Courier

Messages

3-D password

Transactions

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

# Loans

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

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

dskdirect

otp group

REPORTS

PAYMENTS

MASS PAYMENTS

CARDS

LOANS

UTILITY PAYMENTS

REQUESTS

NOTIFICATIONS

MOBILE BANKING

SETTINGS

Current Loans

Guarantees and Letters of Credit

Your Loans

1 232.00/ 0.00

EXB ПАРТНЬОР ИНВЕСТ МБ-047

DISBURSED AMOUNT / UNADVANCED EUR

NEXT PAYMENT DATE : 04.02.2024

Details

Rename

Disbursement

Repayment

0.00/ 500 500.00

СТАНД.ИНВЕСТ.КРЕД.ККСР- 01...

DISBURSED AMOUNT / UNADVANCED EUR

NEXT PAYMENT DATE : 16.02.2024

Details

Rename

Disbursement

Repayment

124 388.95/ 611.05

OVERDRAFT

DISBURSED AMOUNT / UNADVANCED EUR

NEXT PAYMENT DATE : 09.11.2023

OVERDUE

Details

Rename

Disbursement

Repayment

199 179.92/ 820.08

КРЕД.Л-Я ОБ.СР-ВА ККСР 01.01...

DISBURSED AMOUNT / UNADVANCED EUR

NEXT PAYMENT DATE : 10.11.2023

OVERDUE

Details

Rename

Disbursement

Repayment

0.00/ 0.00

КРЕД.ЛИНИЯ-ОБ.СР. на ККСР-...

DISBURSED AMOUNT / UNADVANCED EUR

NEXT PAYMENT DATE : 27.10.2023

Details

Rename

Disbursement

Repayment

43 750.09/ 0.00

КРЕДИТ 1 -18022014

DISBURSED AMOUNT / UNADVANCED EUR

NEXT PAYMENT DATE : 10.11.2023

OVERDUE

Details

Rename

Disbursement

Repayment

## Useful shortcuts:

Details and rename:

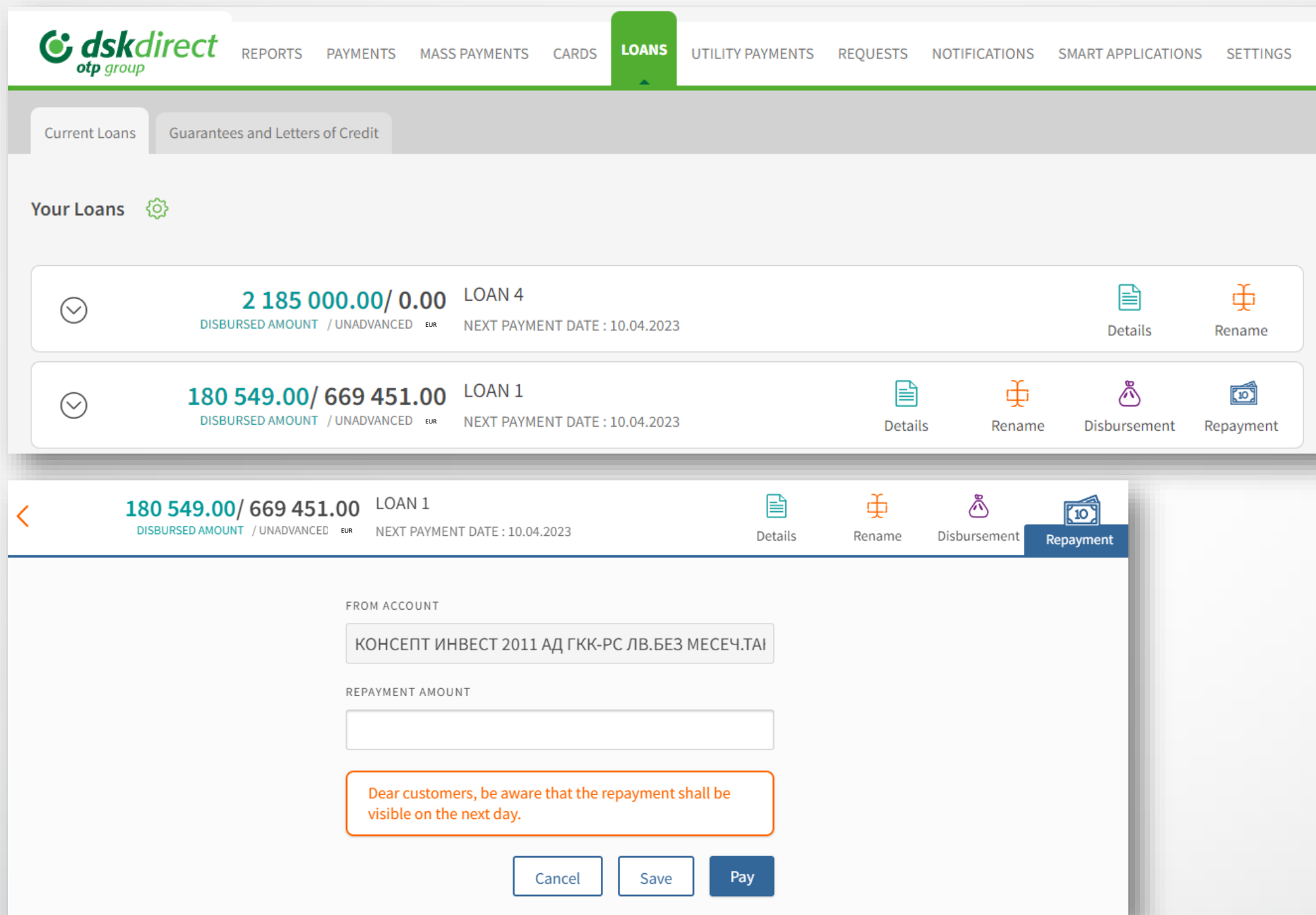
[Disbursement](#) and [repayment](#)

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

# Loan Repayment

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

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



The screenshot shows the DSK Direct web application interface. The top navigation bar includes the DSK Direct logo and various menu items: REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS (highlighted), UTILITY PAYMENTS, REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, and SETTINGS. Below the navigation bar, there are tabs for 'Current Loans' and 'Guarantees and Letters of Credit'. The 'Current Loans' tab is active, showing a list of loans under the heading 'Your Loans'. Two loans are listed: 'LOAN 4' with a disbursed amount of 2 185 000.00 and 'LOAN 1' with a disbursed amount of 180 549.00. Each loan entry includes a 'Details' button and a 'Rename' button. The 'LOAN 1' entry also includes 'Disbursement' and 'Repayment' buttons. The 'Repayment' button for 'LOAN 1' is highlighted. Below the loan list, a modal form is displayed for 'LOAN 1'. The form includes a 'FROM ACCOUNT' field with the value 'КОНСЕПТ ИНВЕСТ 2011 АД ГKK-PC ЛВ.БЕЗ МЕСЕЧ.ТАИ', a 'REPAYMENT AMOUNT' field, and a 'Pay' button. A warning message states: 'Dear customers, be aware that the repayment shall be visible on the next day.' There are also 'Cancel' and 'Save' buttons.

**\*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	Валюр	Транз.код	Дт/Кт	Основание	Сума	Салдо	Сметка
11.1.2023	11.1.2023	11	КТ	Плащане по заем	3461,94	30000,17	22133203
13.2.2023	13.2.2023	11	КТ	Плащане по заем	3457,73	26666,84	22133203
13.3.2023	13.3.2023	11	КТ	Плащане по заем	1897,35	24870,33	22133203
14.3.2023	14.3.2023	11	КТ	Погасяване на просрочен кредит	1538,10	23333,51	
13.4.2023	13.4.2023	11	КТ	Погасяване на просрочен кредит	3436,48	20000,18	

дскдирект

otr group

СПРАВКИ

ПРЕВОДИ

ПРЕВОДИ ЧРЕЗ ФАЙЛ

КАРТИ

КРЕДИТИ

КОМУНАЛНИ ПЛАЩАНИЯ

ЗАЯВКИ

ИЗВЕСТИЯ

СМАРТ ПРИЛОЖЕНИЯ

Текущи кредити

Справки

Гаранции и Акредитиви

Справки и извлечения

Банков клиент

ТОП ПРИНТ-СОФИЯ ЕООД

Кредитна сметка

КРЕД.ЛИНИЯ-ОБ.СР. на ККСП-01012014

Вид справка

Лихвен лист

За период от

01.01.2023

до

21.04.2023

Към дата

21.04.2023

Експорт към файл

Покажи

ДАТА НА ДОГОВОРА:

ГОДИШЕН ЛИХВЕН ПРОЦЕНТ КЪМ:

РАЗРЕШЕН РАЗМЕР НА КРЕДИТА:

КРАЕН СРОК:

ЗА РЕДОВНА ГЛАВНИЦА:

27.10.2014г.

21.04.2023г.

19333.34 EUR

27.10.2023г.

4.798 %

ЛИХВА ЗА ЗАБАВА:

РЕДОВНА ЛИХВА:

ПРОСРОЧЕНА ГЛАВНИЦА:

НАК. ЛИХВА ЗА ПРОСР. ГЛАВНИЦА:

30,65 EUR

ОСТАТЪЧЕН РАЗМЕР ГЛАВНИЦА КЪМ 1.1.2023 Г.:

ОСТАТЪЧЕН РАЗМЕР ГЛАВНИЦА КЪМ 21.4.2023 Г.:

33333.50 EUR

20000.18 EUR

Погасени суми за периода 1.1.2023 г. - 21.4.2023 г.

ГЛАВНИЦА:

РЕДОВНА ЛИХВА:

ТАКСИ:

ОБЩ РАЗМЕР:

1333.3 EUR

451.80 EUR

13785.12 EUR

ЛИХВА ЗА ЗАБАВА:

ПРОСРОЧЕНА ГЛАВНИЦА:

НАКАЗАТЕЛНА ЛИХВА ЗА ПРОСРОЧЕНА ЛИХВА:

НАКАЗАТЕЛНА ЛИХВА ЗА ПРОСР. ГЛАВНИЦА:

Детайлна информация за вашите транзакции:

ДАТА	ВАЛЮР	ТРАНЗ.КОД	ДТ/КТ	ОСНОВАНИЕ	СУМА	САЛДО	СМЕТКА
11.01.2023	11.01.2023	11	КТ	Плащане по заем	30000.17	3461.94	0000000022133203
13.02.2023	13.02.2023	11	КТ	Плащане по заем	26666.84	3457.73	0000000022133203
13.03.2023	13.03.2023	11	КТ	Плащане по заем	24870.33	1897.35	0000000022133203
13.04.2023	13.04.2023	11	КТ	Погасяване на просрочен кредит	20000.18	3436.48	



# Loans

## Bank Guarantees and Letter of Credit



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

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

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

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

**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.

Current Loans | Guarantees and Letters of Credit

Guarantees and Letters of Credit

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

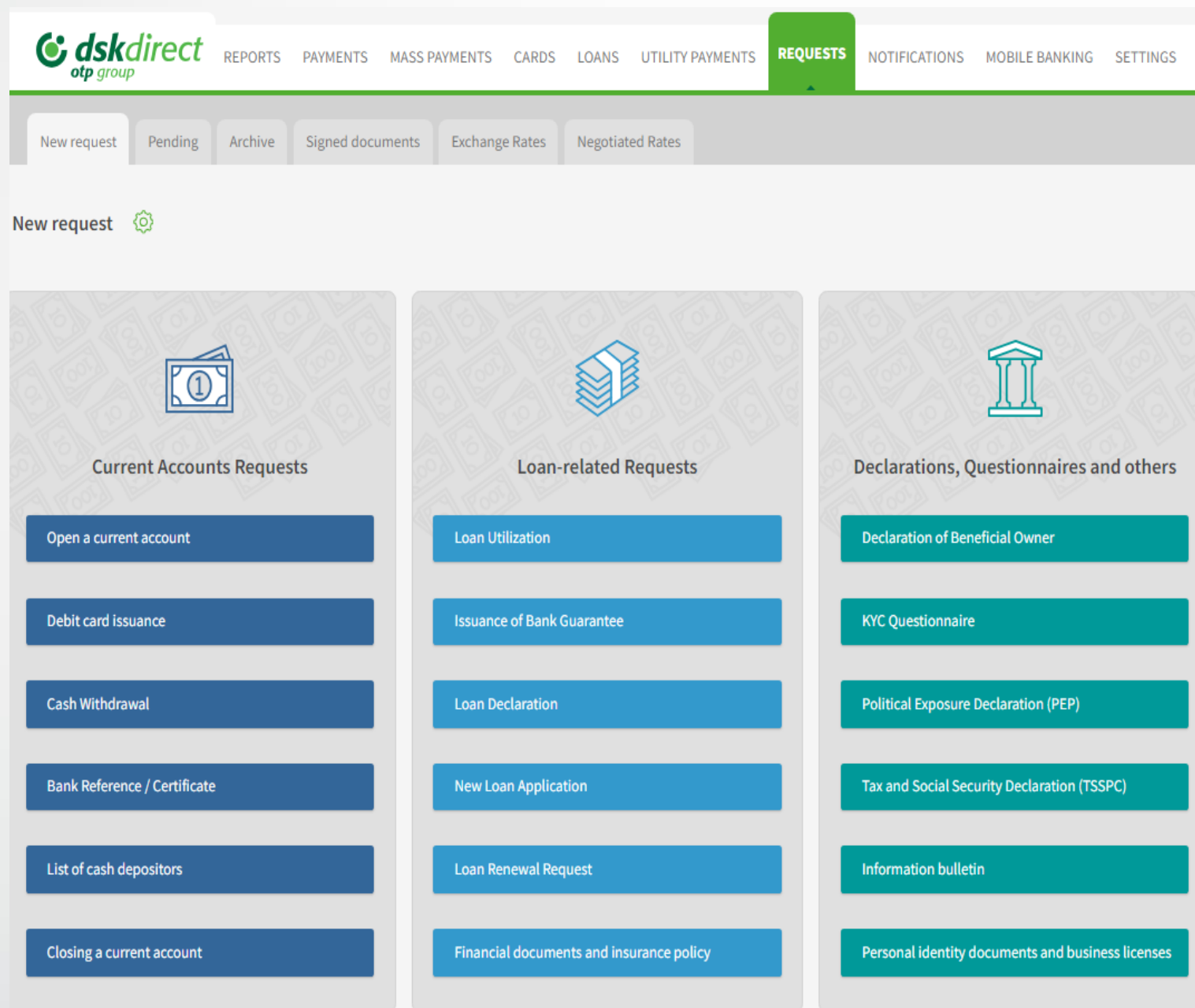
ИНЖЕРОП БГ ЕООД

5 000.00 / 20 000.00 Множествени банкови гаранции в EUR  
AVAILABLE LIMIT / LOAN AMOUNT

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

# Requests

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



The screenshot shows the dskdirect online banking interface. The top navigation bar includes the dskdirect logo and links to REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, UTILITY PAYMENTS, REQUESTS (highlighted), NOTIFICATIONS, MOBILE BANKING, and SETTINGS. Below this, a sub-menu for REQUESTS is visible with tabs: New request, Pending, Archive, Signed documents, Exchange Rates, and Negotiated Rates. The 'New request' tab is active, showing a 'New request' button with a gear icon. Below this, there are three main categories of requests, each with a list of specific request types:

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

Click on the request you would like to submit:

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

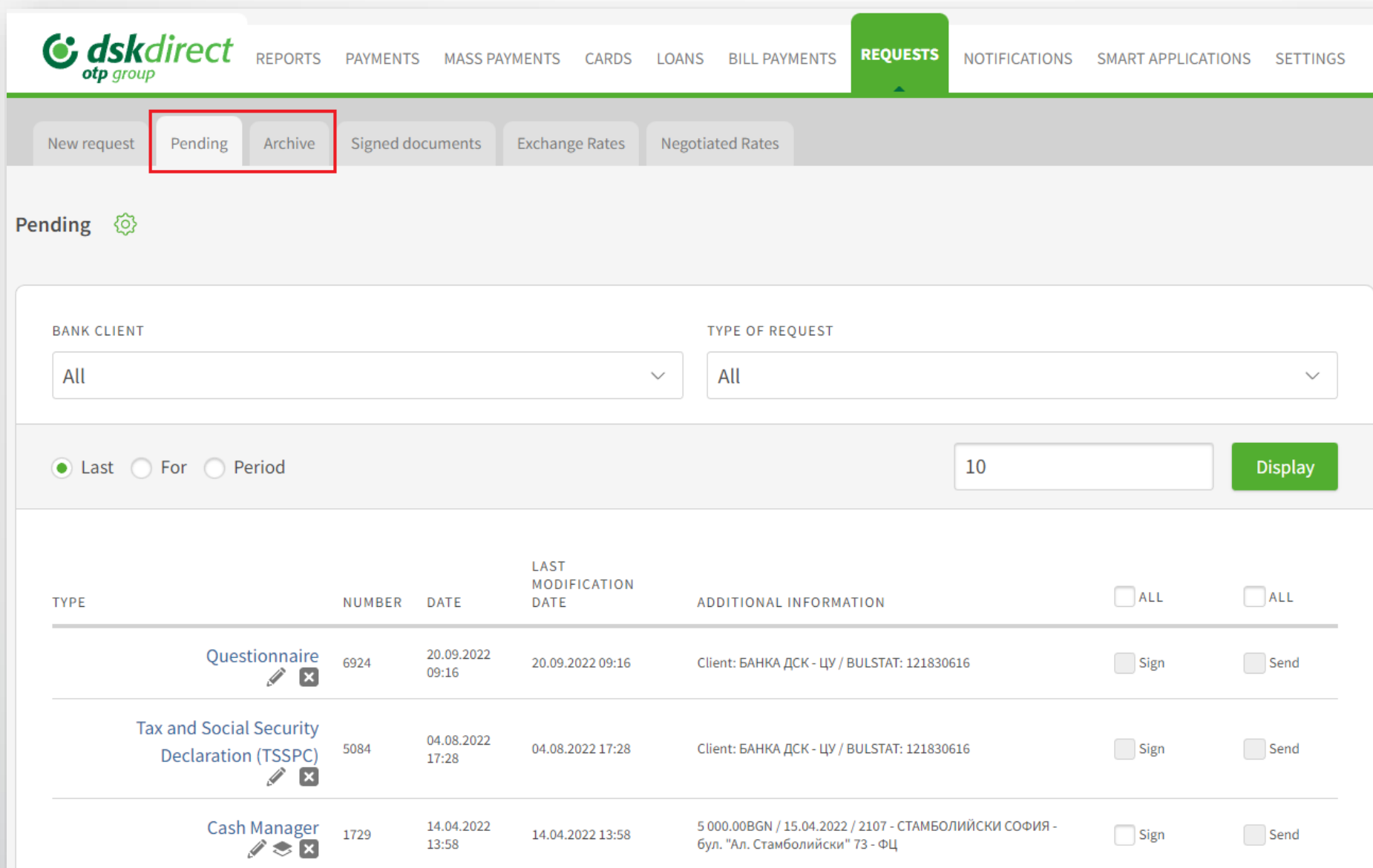
**NB!** Some of the online requests are processed during the Bank official working hours.

# Requests

## The Pending and Archive tabs

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

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



The screenshot shows the 'dskdirect' web application interface. The top navigation bar includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'BILL PAYMENTS', 'REQUESTS' (highlighted), 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. Below this, a sub-navigation bar contains 'New request', 'Pending' (highlighted with a red box), 'Archive', 'Signed documents', 'Exchange Rates', and 'Negotiated Rates'. The main content area is titled 'Pending' and features a search filter section with 'BANK CLIENT' (set to 'All') and 'TYPE OF REQUEST' (set to 'All'). Below the filters are radio buttons for 'Last' (selected), 'For', and 'Period', a text input for '10', and a 'Display' button. The main table lists three requests:

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

# Open a current account



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

## Step 1

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

## Step 2

Select the currency out of 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 \(dskbank.bg\)](https://dskbank.bg)

The screenshot shows the first step of the account opening process. At the top, it says 'Open a current account' with a gear icon. Below this is a progress bar with three steps: 1 (BANK CLIENT DATA), 2, and 3. Step 1 is active. Under 'BANK CLIENT', there is a dropdown menu showing 'БАНКА ДСК - ЦУ'. A green 'Continue' button is at the bottom right.

The screenshot shows the second step of the account opening process. At the top, it says '2 DETAILS'. Below this is a progress bar with three steps: 1, 2 (DETAILS), and 3. Step 2 is active. Under 'ACCOUNT CURRENCY', there is a dropdown menu showing 'EUR'. Below this is a blue note: 'Please select currency of the account. By this request You can open up to two new current accounts.' Under 'BRANCH', there is a dropdown menu showing 'Burgas 8000 Burgas, 12 Vasil Aprilov str.'. Below this is a section titled 'I CONFIRM AND ACCEPT' with four checkboxes: 'General Terms and Conditions for opening and maintenance of payment accounts of business clients', 'Information bulletin for depositors', 'Personal Data protection information', and 'Tariff of DSK Bank'. At the bottom right, there are two green buttons: 'Back' and 'Continue'.

# Open a current account

## Step 3

Before signing the client can download and preview the contract.

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

The contract with generated IBAN can be downloaded from the tab Signed Documents (by clicking on the arrow) 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 screenshot shows the 'REQUESTS' menu with the 'Archive' tab selected. Below the tabs, there are filters for 'BANK CLIENT' (All), 'TYPE OF REQUEST' (Open a current account), and 'REQUEST STATUS' (All). There are also radio buttons for 'Last', 'For', and 'Period', and a 'Display' button. Below the filters is a table with the following data:

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



The screenshot shows the 'DOCUMENTS' tab with a 'Current account contract' download link. Below the link are input fields for 'SMS CODE' and 'PIN CODE', each with an information icon. At the bottom, there are links for 'Forgotten PIN' and an 'OK' button.

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

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

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

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

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

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

# Assigning rights to current accounts opened via DSK Direct

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

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

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

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

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

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



# Debit Card Issuance

## Step 1 – Fill in the form

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

## Step 2 – Sign the request

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

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

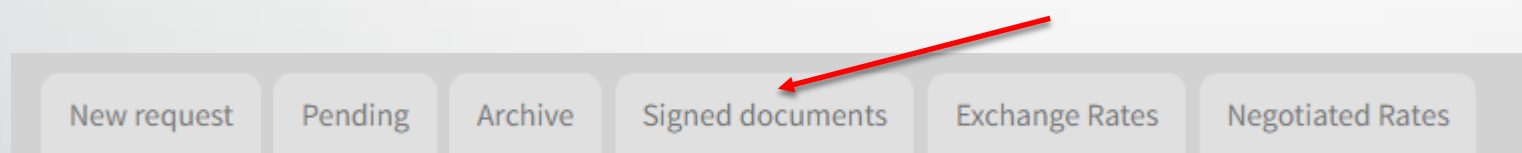
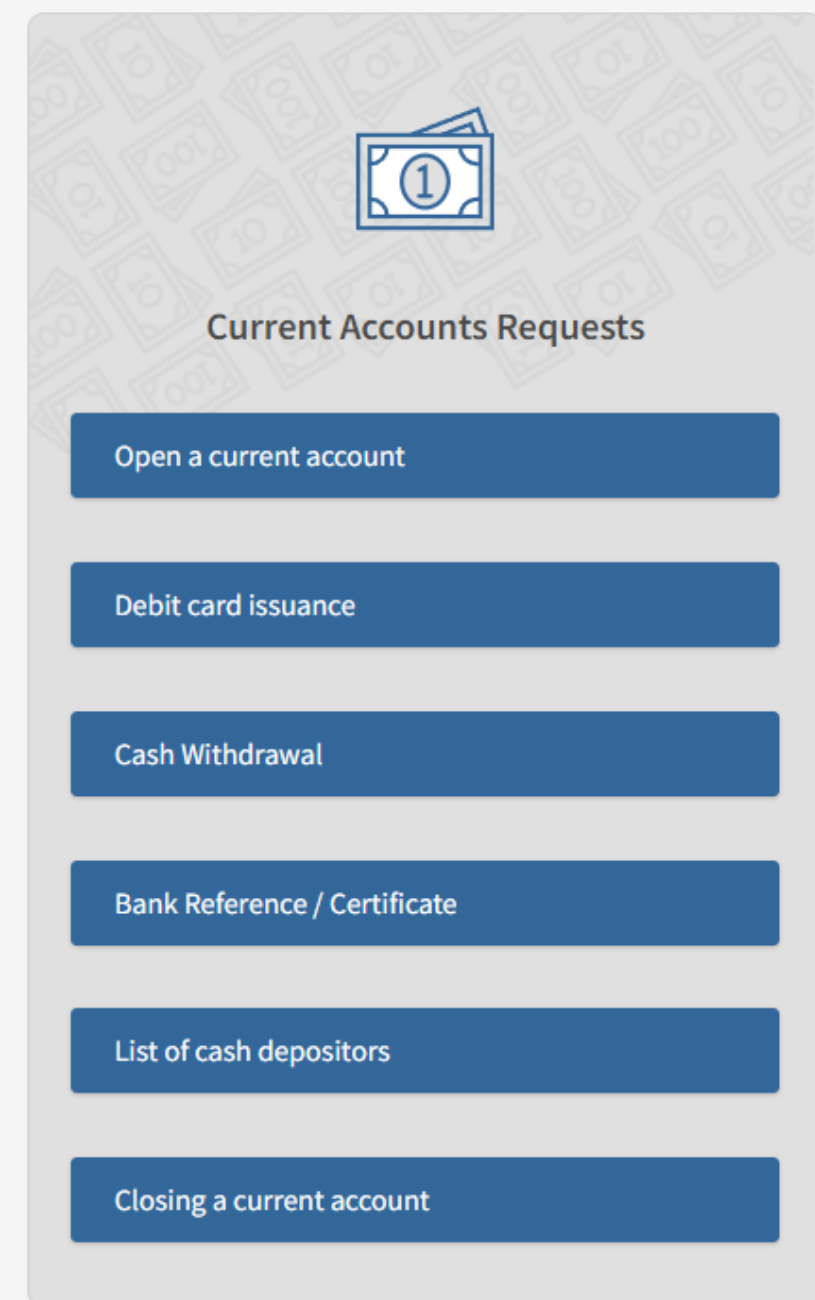
**NB!** The request has to be signed by the company legal representative(s) or a user assigned the specific right DEBIT CARDS, [see here](#).

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

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

## Step 3 - Agreement

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



# Debit Card Issuance – Card Account

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

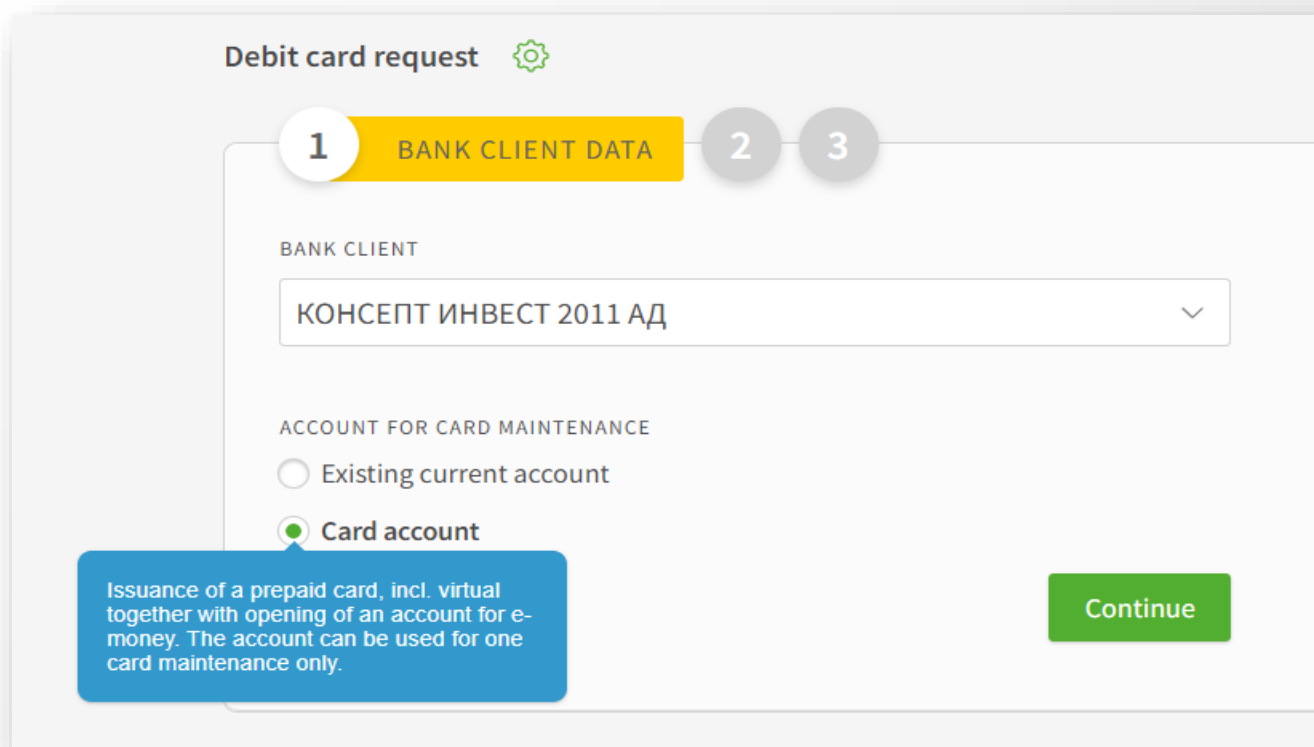
The steps to issue this card are the same as making a request for debit card issuance to an existing current account.

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

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

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

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



The screenshot shows a web interface for a 'Debit card request'. At the top, there's a title 'Debit card request' with a settings gear icon. Below it is a progress bar with three steps: '1 BANK CLIENT DATA' (highlighted in yellow), '2', and '3'. The main form area has a 'BANK CLIENT' section with a dropdown menu showing 'КОНСЕПТ ИНВЕСТ 2011 АД'. Below that is the 'ACCOUNT FOR CARD MAINTENANCE' section with two radio buttons: 'Existing current account' and 'Card account' (which is selected). A blue information box at the bottom left states: 'Issuance of a prepaid card, incl. virtual together with opening of an account for e-money. The account can be used for one card maintenance only.' A green 'Continue' button is located at the bottom right.

\* 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.

Fill in the form:

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

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

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

Cash Withdrawal

BRANCH

3031 BURGAS - Lazur bl. 152 - Private Banking Center

CLIENT

DSK BANK

EGN/BULSTAT

121830616

ACCOUNT

AMOUNT/CURRENCY

5000

EUR

EXECUTION DATE

27.04.2022

MOBILE PHONE NUMBER

+359885505885

Cancel

Send

Acceptable requests for withdrawal are only those above 2000 BGN/ 1000 EUR or its equivalent in other currencies.

Cash withdrawal requests with an execution date the following working day are accepted until 14:00h.

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

# 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.

Bank Reference / Certificate

BANK CLIENT

ИПСОС ЕООД

UIC/BULSTAT

130453623

DOCUMENT TYPE

☐ Bank Certificate
 ☐ Bank Reference

DOCUMENT LANGUAGE

☒ Bulgarian
 ☐ English

DETAILS OF THE REQUESTED INFORMATION

☐ Since when the relationship with the bank dates \ Date of first account opening of the client
 ☐ Existing bank accounts
 ☐ Balance on current account/s
 ☐ Credit turnover on the bank accounts
 ☐ Granted loans, issued bank guarantees
 ☐ Detailed description of current loan agreements
 ☐ Detailed description of issued bank guarantees/letters of credit
 ☐ Existing distrains

Document template

THE DOCUMENT IS ISSUED

☒ To whom it may concern
 ☐ Please specify

CLIENT'S ACCOUNT TO BE CHARGED

Choose

Cancel

Save

Send

Bank Reference / Certificate

Download PDF document

BANK CLIENT

КОНЦЕПТ ИНВЕСТ 2011 АД

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

# Cash Depositors' List



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

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

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

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

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

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

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

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

TYPE	NUMBER	DATE
List of cash depositors	3550	10.02.2023 15:43
<div>Copy</div>		

List of cash depositors

BANK CLIENT

БАНКА ДСК - ЦУ

CHOOSE SIGNATORY

Choose

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

Name

PIN

City/Village

All

Delete

Add

Cancel

Save

Send

# Closing a current account

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

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

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

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

**NB!**

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

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

Closing a current account

BANK CLIENT

КОНЦЕПТ ИНВЕСТ 2011 АД

UIC/BULSTAT

201485313

ACCOUNT TO BE CLOSED

Choose

BALANCE TO BE TRANSFERRED TO

Choose

Cancel

Save

Send



# Loan Utilization Request



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

**dskdirect** otp group

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

New request Pending Archive Signed documents Exchange Rates Negotiated Rates

New request ⚙️

### Current Accounts Requests

- Open a current account
- Debit card issuance
- Cash Withdrawal
- Bank Reference / Certificate
- List of cash depositors
- Closing a current account

### Loan-related Requests

- Loan Utilization**
- Issuance of Bank Guarantee
- Loan Declaration
- New Loan Application
- Loan Renewal Request
- Financial documents and insurance policy

### Declarations, Questionnaires and others

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

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

# Loan Utilization Form



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

## The 'Add file' button

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

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

The screenshot shows the 'Loan Utilization' form with the following fields and sections:

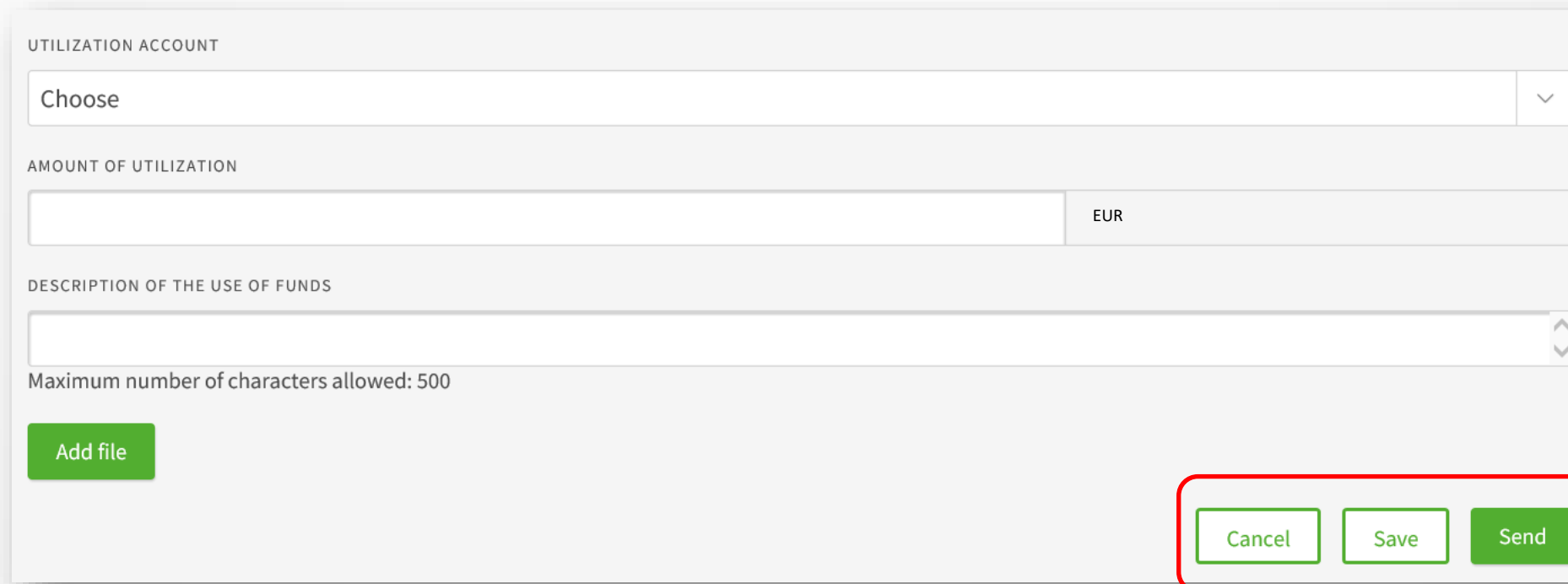
- CREDIT NAME**: A dropdown menu with 'Choose' selected.
- DETAILS**: A section containing several input fields: WORKING, BULSTAT/COMPANY NR, TYPE OF CREDIT, CREDIT ACCOUNT NUMBER, LOAN AMOUNT AS PER CONTRACT, CURRENCY, DATE OF CONTRACT, UTILIZATION DEADLINE, MATURITY, and UNDRAWN AMOUNT.
- UTILIZATION ACCOUNT**: A dropdown menu showing 'БАНКА ДСК - ЦУ ПАКЕТИ НА ОБЩЕСТВЕНИ ОРГАНИЗ - 17130001' and 'EUR'.
- AMOUNT OF UTILIZATION**: A text input field with '35000' entered.
- DESCRIPTION OF THE USE OF FUNDS**: A large text area with a note 'Maximum number of characters allowed: 500'.
- Buttons**: 'Add file' (green), 'Cancel' (white), 'Save' (white), and 'Send' (green).

A red arrow points from the text 'The 'Add file' button' to the 'Add file' button in the form.

# Cancel, Save and Send Requests

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

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



UTILIZATION ACCOUNT

Choose ▼

AMOUNT OF UTILIZATION

EUR

DESCRIPTION OF THE USE OF FUNDS

Maximum number of characters allowed: 500

# 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

**dskdirect otp group** | REPORTS | PAYMENTS | MASS PAYMENTS | CARDS | LOANS | BILL PAYMENTS | **REQUESTS** | NOTIFICATIONS | SMART APPLICATIONS | SETTINGS

New request | **Pending** | Archive | Exchange Rates | Negotiated Rates

Pending ⚙️

BANK CLIENT: All | TYPE OF REQUEST: Loan Utilization

☒ Last ☐ For ☐ Period | 10 | **Display**

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

**dskdirect otp group** | REPORTS | PAYMENTS | MASS PAYMENTS | CARDS | LOANS | BILL PAYMENTS | **REQUESTS** | NOTIFICATIONS | SMART APPLICATIONS | SETTINGS

New request | Pending | **Archive** | Exchange Rates | Negotiated Rates

Archive ⚙️

BANK CLIENT: ОРА ООД | TYPE OF REQUEST: Loan Utilization | REQUEST STATUS: All

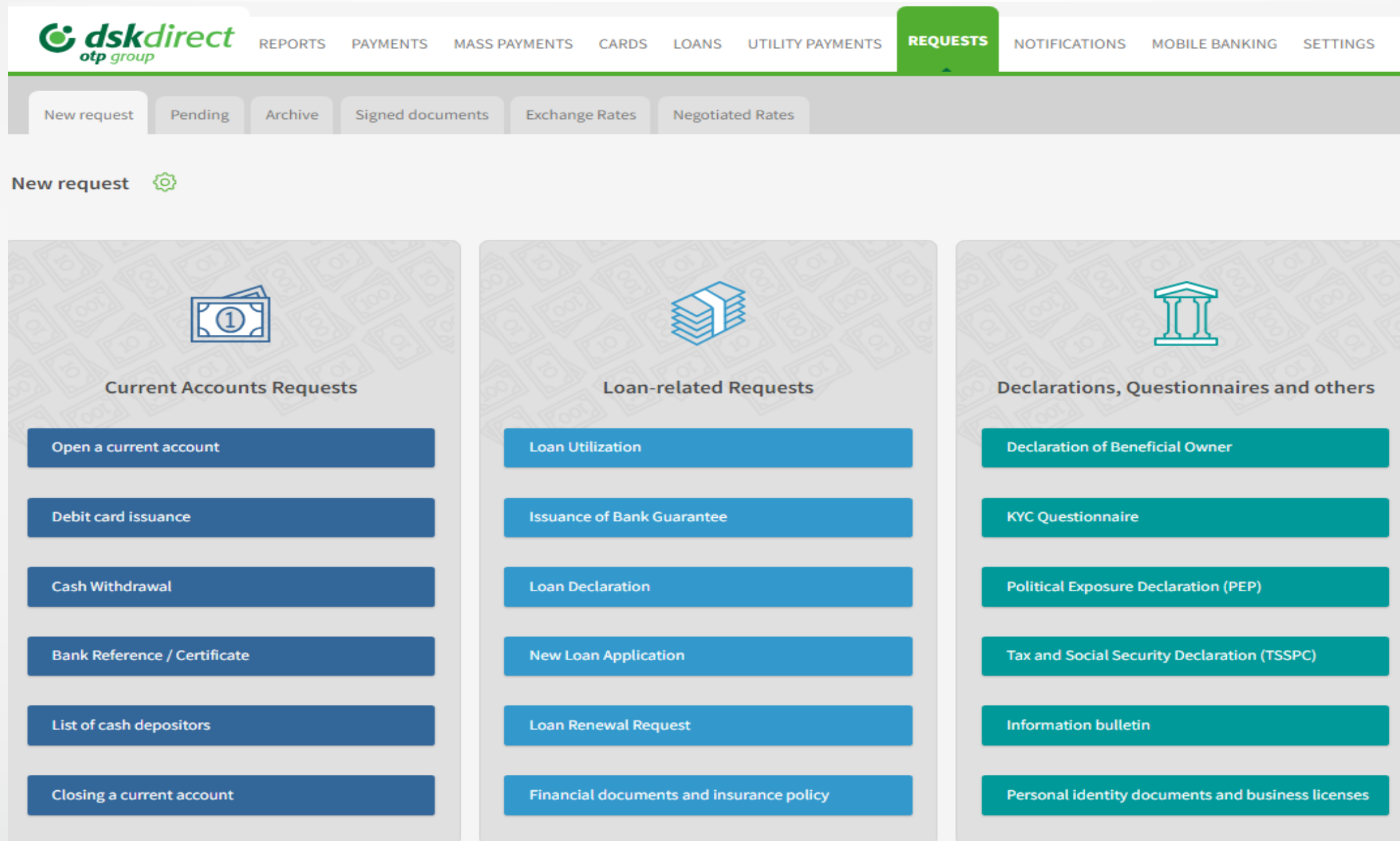
☒ Last ☐ For ☐ Period

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

# Bank Guarantee Issuance

# Bank Guarantee Amendment

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



The screenshot displays the DSK Direct web interface. At the top, the navigation bar includes the DSK Direct logo and a menu with the following items: REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, UTILITY PAYMENTS, **REQUESTS** (highlighted), NOTIFICATIONS, MOBILE BANKING, and SETTINGS. Below the navigation bar, a sub-menu for REQUESTS is visible, containing: New request (selected), Pending, Archive, Signed documents, Exchange Rates, and Negotiated Rates. The main content area is titled "New request" with a gear icon. It is divided into three columns:

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

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

# Bank Guarantee Issuance Form



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

## - Bank Client

## - Ordering Party

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

## - Approved Loan Limits

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

## - Beneficiary information

### Issuance of Bank Guarantee

BANK CLIENT / CREDIT LIMIT HOLDER

ИНЖЕРОП БГ ЕООД

UIC/BULSTAT

201658576

ORDERING PARTY

☒ ИНЖЕРОП БГ ЕООД 201658576

☐ Other

APPROVED LOAN LIMITS

Множествени банкови гаранции в EUR, 20 000.00

UTILIZED AMOUNT

15 000.00

AVAILABLE LIMIT

5 000.00

CREDIT LIMIT ACCOUNT DATE

01.03.2023

CONTRACT END DATE

01.03.2025

UIC/BULSTAT

BENEFICIARY NAME

BENEFICIARY COUNTRY

BULGARIA



# Bank Guarantee Issuance Form



- **LG specifics** – type, currency, amount and dates;
- **Bank Guarantee Text** – bank template or attached template  
*The document must be a PDF file up to 3 MB.*
- **Choose a current account from which the fees will be Collected**
- **Method of issuance** – On paper or via SWIFT

BANK GUARANTEE AMOUNT / CCY

Select

ENTRY DATE

VALIDITY DATE

BANK GUARANTEE TYPES

Select

BANK GUARANTEE TEXT

☐ Bank template

☐ Attached template

INSTRUCTIONS TO THE TEXT OR DATE OF ISSUANCE

Maximum number of characters allowed: 1000

CHOOSE A CURRENT ACCOUNT FOR FEES

☐ Own account

☐ Other account

METHOD OF ISSUANCE

☐ Paper

☐ SWIFT

Add file

Cancel

Save

Send

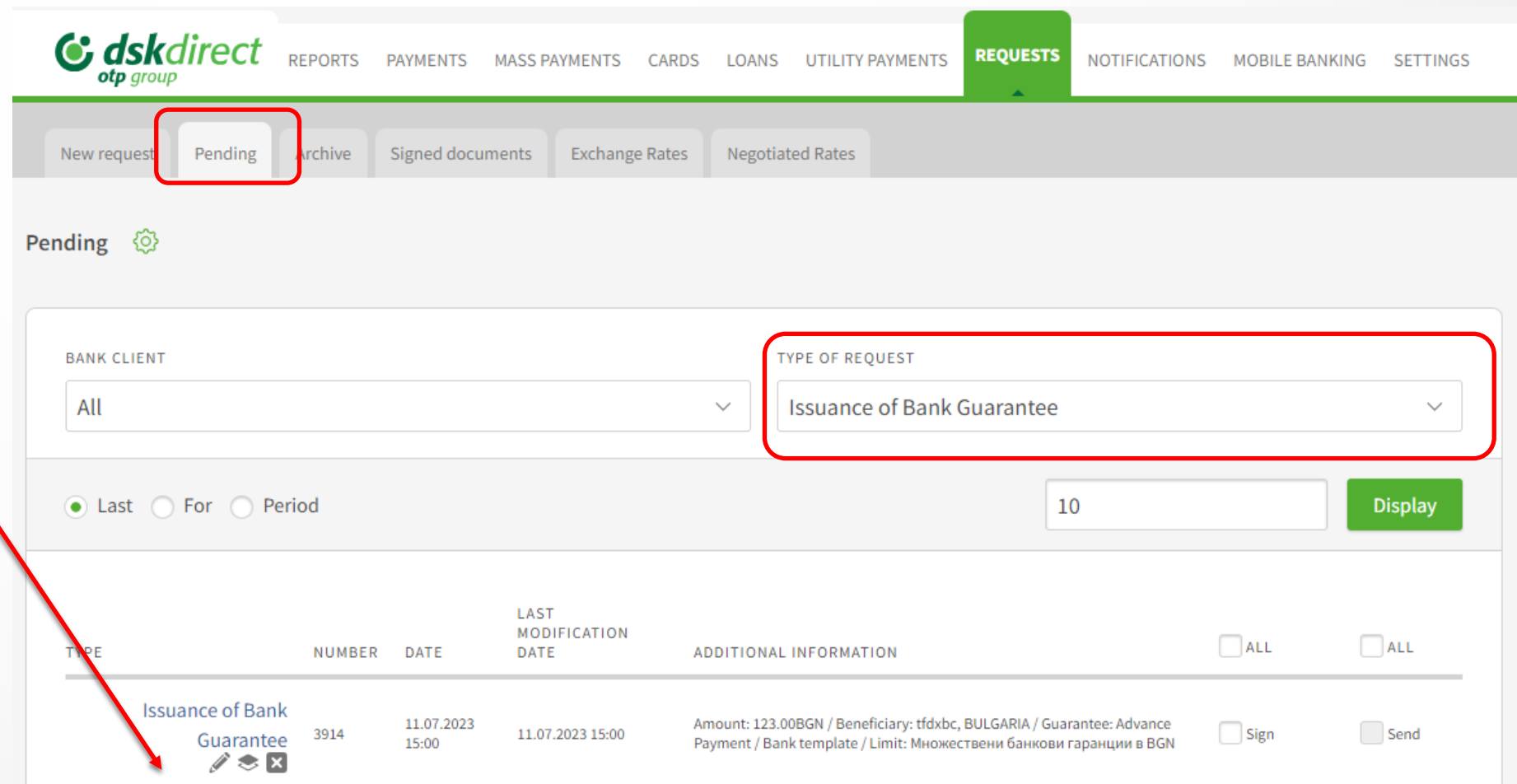
# The Pending tab

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.



**dskdirect** otp group

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

New request **Pending** Archive Signed documents Exchange Rates Negotiated Rates

Pending ⚙️

BANK CLIENT: All

TYPE OF REQUEST: Issuance of Bank Guarantee

☒ Last ☐ For ☐ Period 10 Display

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

# The Archive tab

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

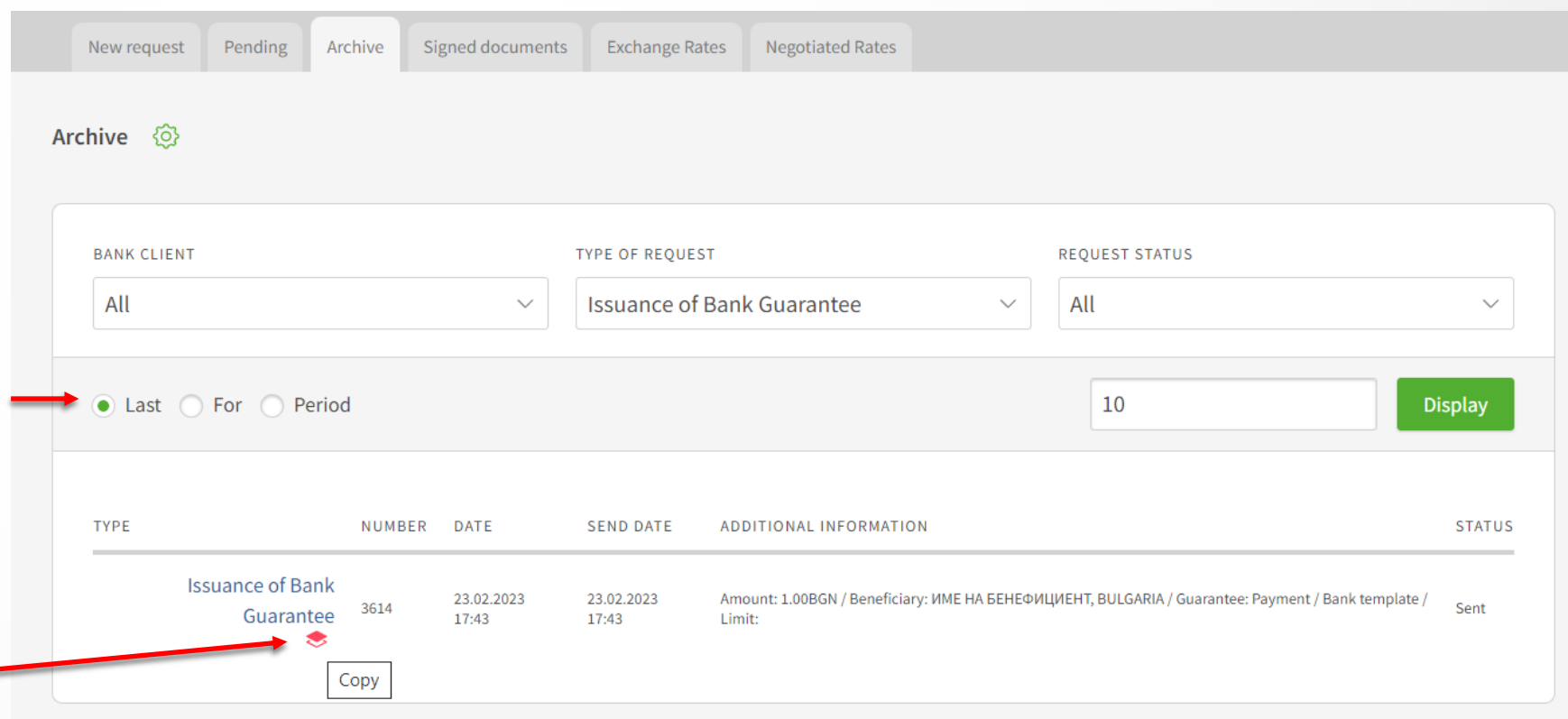
Select *Issuance of Bank Guarantee* from the TYPE OF REQUEST dropdown menu to view the following:

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

You can select which requests to view:

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

To make a similar request, click Copy.



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

# Bank Guarantee Amendment Form

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

The details you can edit are the following:

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

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

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

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

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



**Bank Guarantee Amendment** ✕

REFERENCE NUMBER  
ГАРАНЦИИ

BANK CLIENT / CREDIT LIMIT HOLDER  
ИНЖЕРОП БГ ЕООД 201658576

BANK GUARANTEE AMOUNT / CCY  
15000 EUR

ENTRY DATE  
01.03.2023

If the date is not specified, the change enters into force on the date of issuance of the guarantee.

VALIDITY DATE  
01.03.2025

DESCRIPTION / CHANGE IN BANK GUARANTEE  
☒ Bank template  
☐ Attached template

DESCRIPTION OF THE CHANGES IN THE TEXT  
  
Maximum number of characters allowed: 1000

INSTRUCTIONS TO THE TEXT OR DATE OF ISSUANCE  
  
Maximum number of characters allowed: 1000

CHOOSE A CURRENT ACCOUNT FOR FEES  
☐ Own account  
☐ Other account

# Financial documents and insurance policies

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

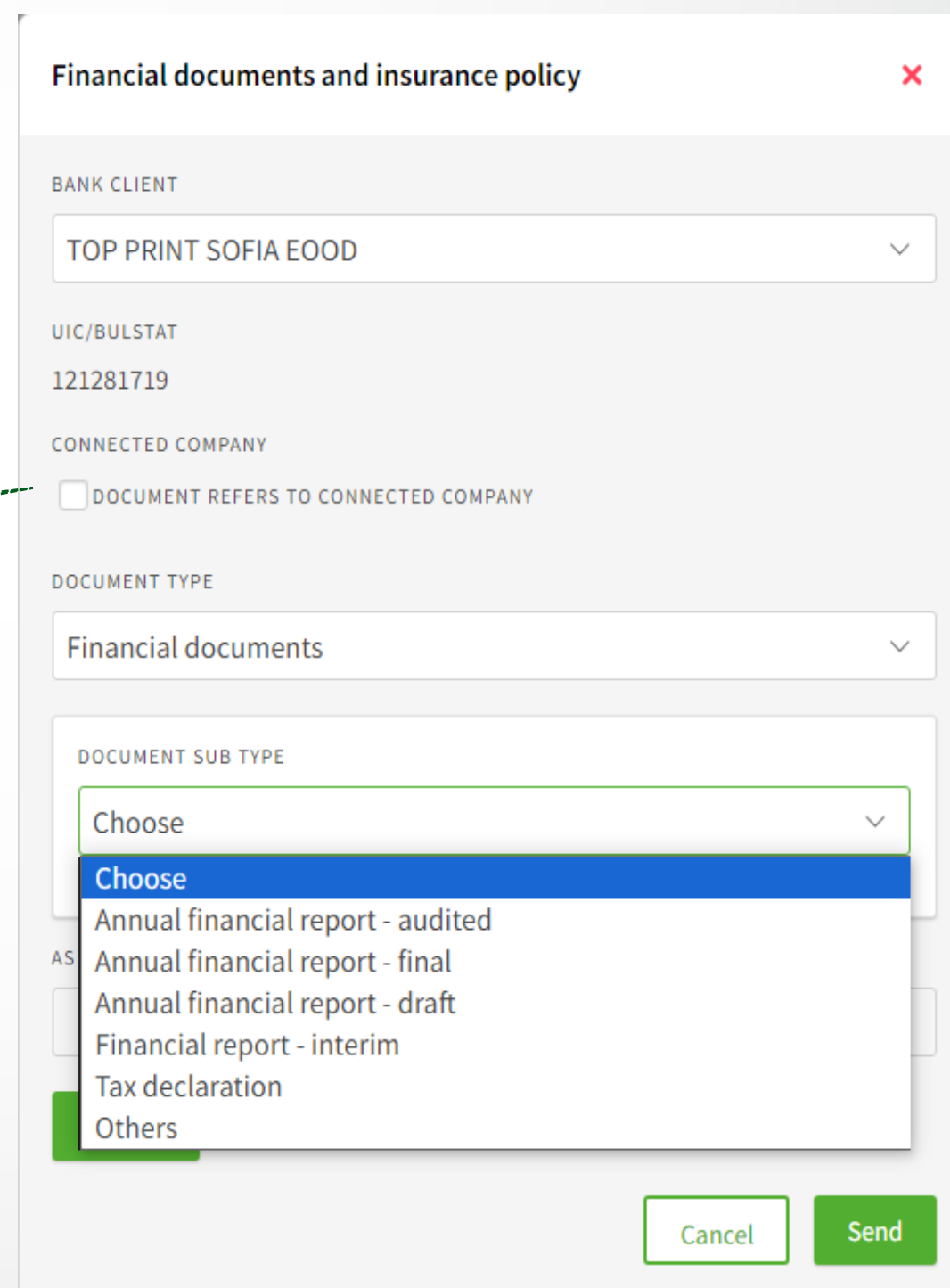
**Different types of financial documents, tax declarations and insurance policies, incl. proofs of payment for insurance premiums is available.**

*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.



Financial documents and insurance policy

BANK CLIENT

TOP PRINT SOFIA EOOD

UIC/BULSTAT

121281719

CONNECTED COMPANY

☐ DOCUMENT REFERS TO CONNECTED COMPANY

DOCUMENT TYPE

Financial documents

DOCUMENT SUB TYPE

Choose

Choose

Annual financial report - audited

Annual financial report - final

Annual financial report - draft

Financial report - interim

Tax declaration

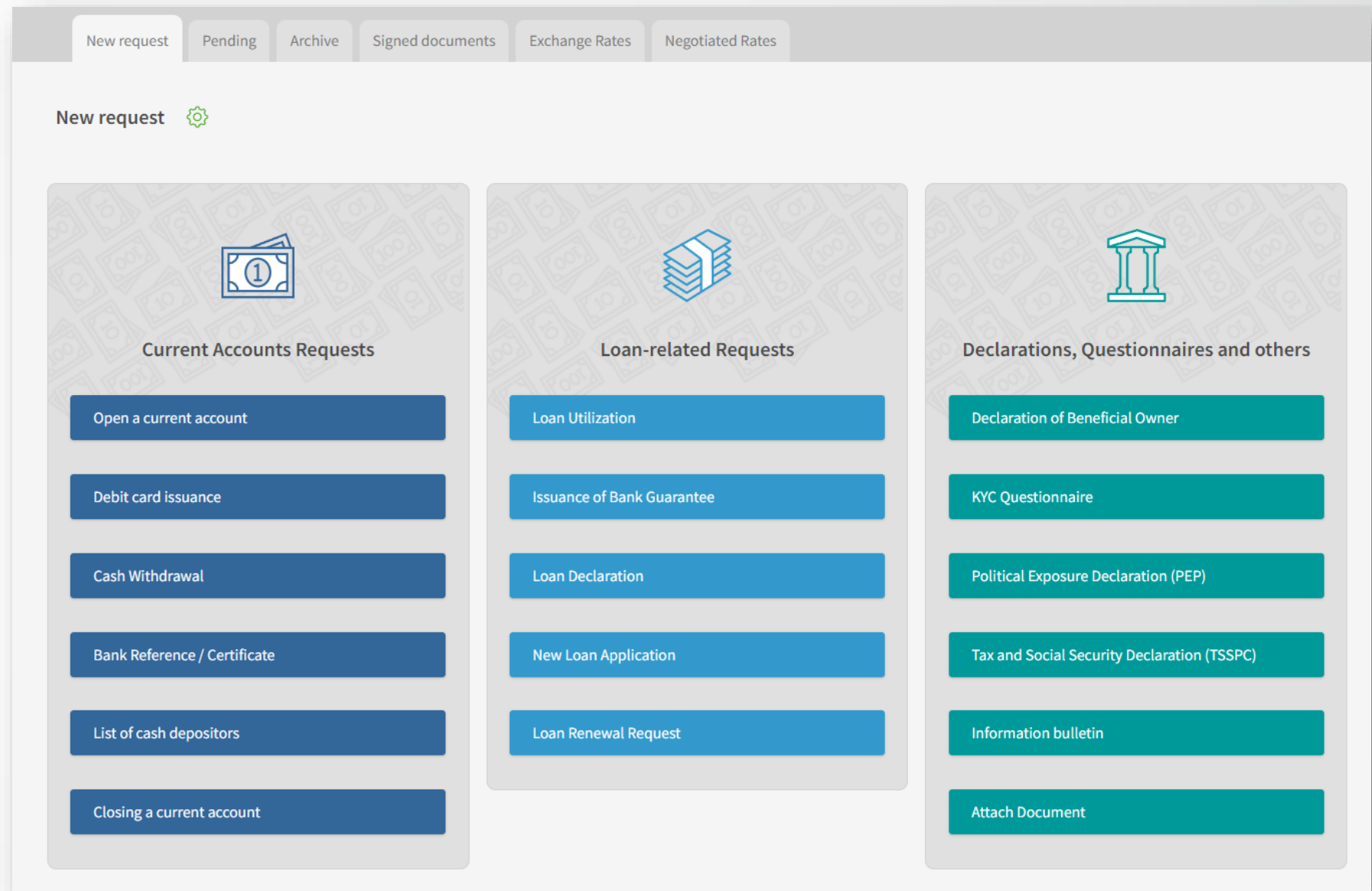
Others

Cancel Send

# Other loan-related requests

## New Loan Application

- ❖ Loan Renewal Request
- ❖ Loan Declaration



The screenshot displays the 'New request' interface with a top navigation bar containing tabs: 'New request', 'Pending', 'Archive', 'Signed documents', 'Exchange Rates', and 'Negotiated Rates'. The 'New request' tab is active, showing a 'New request' header with a gear icon. Below the header, there are three main columns of request types, each with a set of buttons:

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

\*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.

**Loan Declaration**

 Download PDF document

BANK CLIENT

ИНЖЕРОП БГ ЕООД

**New Loan Application**

BANK CLIENT

ИНЖЕРОП БГ ЕООД

CHOOSE DECLARATION SIGNATORY

☐ СТАЛИН ПЕТРОВ ИВАНОВ (INDEPENDENTLY)

LEGAL ENTITY

UIC/BULSTAT201658576

HEAD OFFICE ADDRESSБългария, СОФИЯ, 1463, София, УЛ.КНЯЗ БОРИС І 38, ЕТ. 2

PERSON FOR CONTACT

Условия, при които кредитоискателят желае да му бъде предоставен кредит

РАЗМЕР НА КРЕДИТА / ВАЛУТА

Choose

ВИД СПОРЕД ЦЕЛТА

Choose

ВИД СПОРЕД НАЧИНА НА УСВОЯВАНЕ И ПОГАСЯВАНЕ

Choose

ОБЕЗПЕЧЕНИЯ

☐ Ипотека

☐ Залог на ДМА

☐ Залог на стоки в оборот

☐ Залог на вземания

☐ Друго

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

EUR

☒ Давам съгласие същата да бъде събрана служебно от сметката/ите на представляваната от мен фирма

☐ Декларирам, че сумата е внесена по сметка на банката на

Допълнителни документи (при необходимост)

Add file

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

Cancel

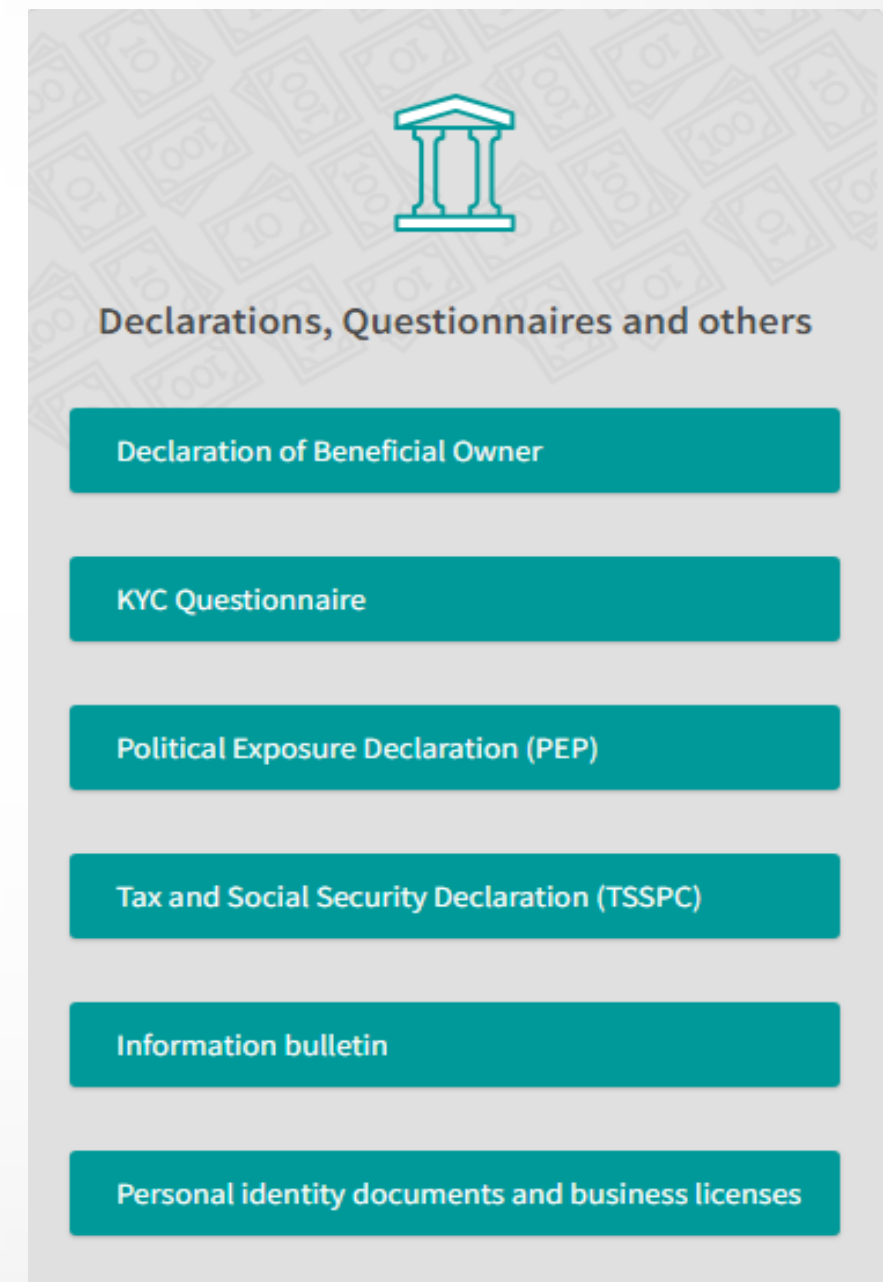
Save

Send

# Updating client documents

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

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



# Declaration of Beneficial Owner



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

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

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

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

**Declaration of Beneficial Owner**

BANK CLIENT  
БАНКА ДСК - ЦУ

UIC/BULSTAT  
121830616

LISTED IN REGISTER  
COMMERCIAL REGISTER

DECLARATION SIGNATORY  
Choose

PERSON FOR CONTACT

NAME, FATHER'S NAME, SURNAME

PIN/FIN

CITIZENSHIP

ADDRESS

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

Add file

☐ Consent to equate the method of signing to a handwritten signature

Cancel Save Send

# Political Association Declaration (PEP)

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

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

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

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

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

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

Political Association Declaration (PEP)

BANK CLIENT

OPA

ООД

UIC/BULSTAT

201939461

CHOOSE DECLARATION SIGNATORY

Choose

I DECLARE THAT THE BENEFICIAL OWNERS OF THE ABOVE ENTITY

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

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

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

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

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

1. spouses or persons who live in actual cohabitation; 2. the children and their spouses or the persons with whom they live in actual cohabitation; 3. the parents and their spouses or the persons with whom they live in actual cohabitation; 4. brothers and sisters and their spouses or the persons with whom they live in actual cohabitation; 5. any natural person known to be the beneficial owner jointly with a person under items 1-11 of a legal entity or any other legal organisation or is in other close commercial, professional or other business relations with such a person; 6. any natural person who is the sole shareholder or beneficial owner of a legal entity or any other legal organisation known to have been created for the benefit of a person under items 1-11.

1. Head of State, Head of Government

2. Member of Parliament or of any other legislative body

3. Member of a constitutional court, of a supreme court or of another supreme judiciary body, whose decisions are not subject to subsequent appeal except in exceptional circumstances

4. Member of an Audit Office

5. Member of a Central Bank governing body

6. Ambassador and Head of Diplomatic Mission

7. Senior officer in the armed forces

8. A member of an administrative, management or supervisory body of a state-owned enterprise and a company where the sole shareholder is the state

9. Mayor or deputy mayor of a municipality, mayor or deputy mayor of a district and chairperson of a municipal council

10. Member of a party political management body

11. Head or deputy head of an international organisation, member of a governing or supervisory body of an international organisation, or a person performing an equivalent function in such an organisation

Cancel

Save

Send

# Tax and Social Security Declaration (TSSPC)



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

Then, fill in the form:

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

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

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

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

**Declaration of Tax and Social Security Procedure**

BANK CLIENT NAME

BАНКА ДСК - ЦУ

INFORMATION FOR THE PERSON/S AUTHORIZED TO REPRESENT THE ENTITY

NAME AND ADDRESS OF THE ACCOUNT HOLDER - ENTITY

<small>NAME</small>	BАНКА ДСК - ЦУ
<small>COUNTRY</small>	BULGARIA
<small>ADDRESS</small>	България, СОФИЯ, 1036, МОСКОВСКА 19

JURISDICTION OF TAX RESIDENCE AND TAX IDENTIFICATION NUMBER

JURISDICTION OF WHICH THE ACCOUNT HOLDER IS A RESIDENT FOR TAX PURPOSES

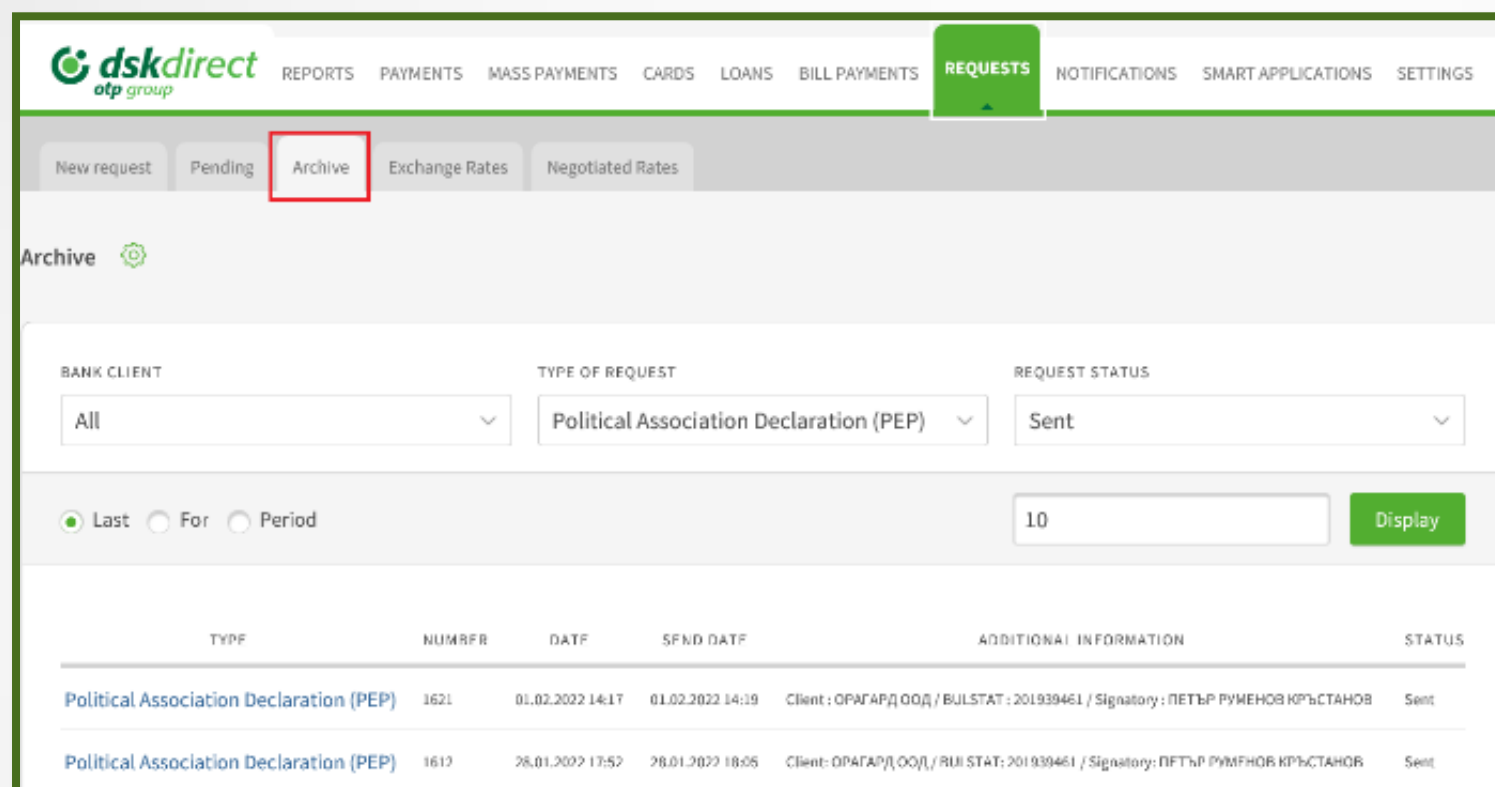
Select

TAX IDENTIFICATION NUMBER ISSUED BY THAT JURISDICTION

IN CASE THE ACCOUNT HOLDER IS A FINANCIAL INSTITUTION

GLOBAL INTERMEDIARY IDENTIFICATION NUMBER (GIIN) OF THE FINANCIAL INSTITUTION

Cancel Save Send



The screenshot shows the 'REQUESTS' menu with the 'Archive' tab selected. Below the tabs, there are filters for 'BANK CLIENT' (All), 'TYPE OF REQUEST' (Political Association Declaration (PEP)), and 'REQUEST STATUS' (Sent). There are also radio buttons for 'Last', 'For', and 'Period', and a 'Display' button. A table below shows two entries for 'Political Association Declaration (PEP)'.

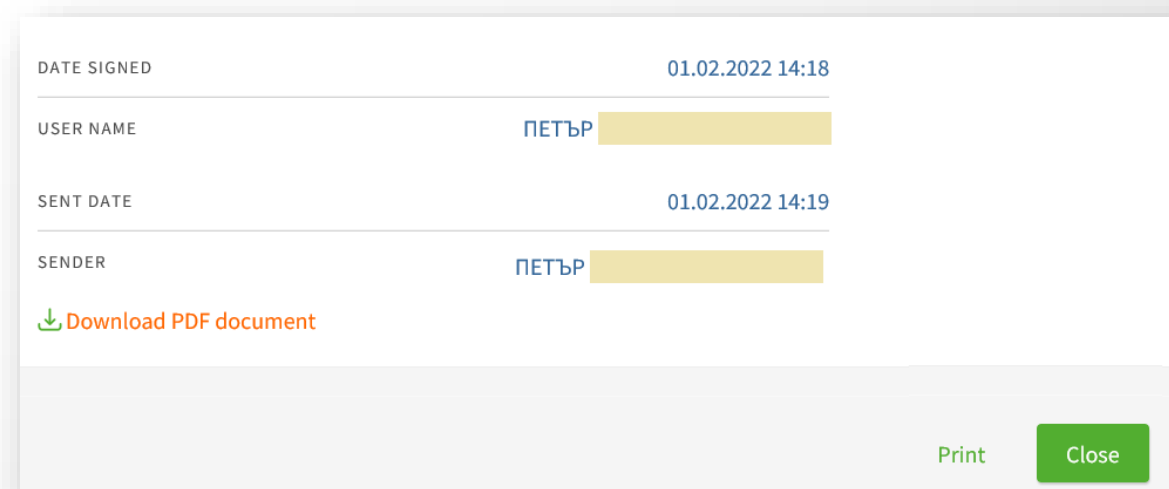
TYPE	NUMBR	DATE	SEND DATE	ADDITIONAL INFORMATION	STATUS
Political Association Declaration (PEP)	1621	01.02.2022 14:17	01.02.2022 14:19	Client: ОРАГАРД ООД / BULSTAT: 201939461 / Signatory: ПЕТЪР РУМЕНОВ КРЪСТАНОВ	Sent
Political Association Declaration (PEP)	1612	28.01.2022 17:52	28.01.2022 18:05	Client: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

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

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

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

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



The screenshot shows the details of a declaration. It includes fields for 'DATE SIGNED' (01.02.2022 14:18), 'USER NAME' (ПЕТЪР), 'SENT DATE' (01.02.2022 14:19), and 'SENDER' (ПЕТЪР). At the bottom, there is a link to 'Download PDF document' and buttons for 'Print' and 'Close'.



# KYC Questionnaire

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

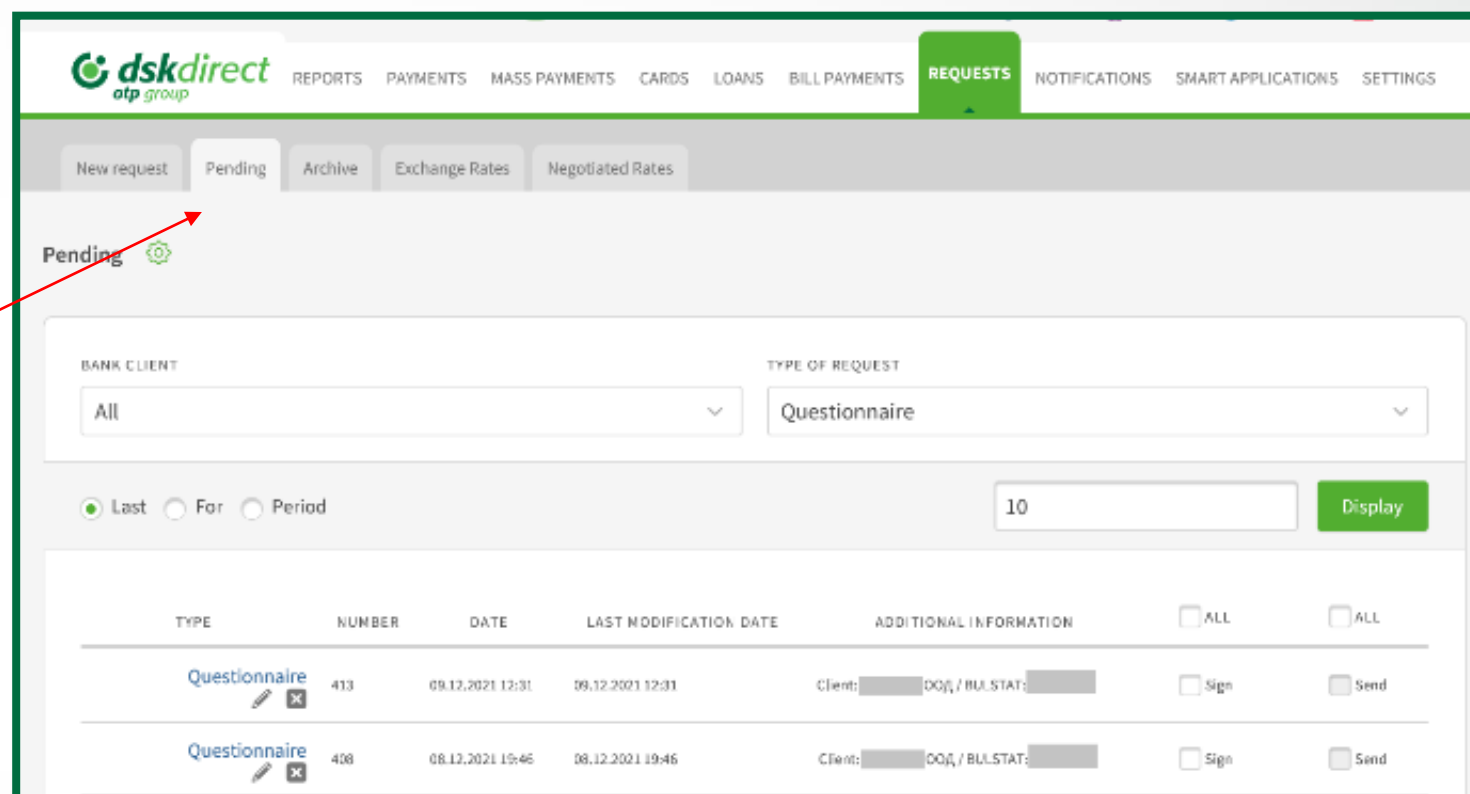
Then fill in the form and click one of the buttons:

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

Tab 'Pending' – find a questionnaire here.

Edit or delete it if you want.

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



TYPE	NUMBER	DATE	LAST MODIFICATION DATE	ADDITIONAL INFORMATION	<input type="checkbox"/> ALL	<input type="checkbox"/> ALL
Questionnaire	413	09.12.2021 12:31	09.12.2021 12:31	Client: [redacted] DOJ / BU STAT: [redacted]	<input type="checkbox"/> Sign	<input type="checkbox"/> Send
Questionnaire	408	08.12.2021 19:46	08.12.2021 19:46	Client: [redacted] DOJ / BU STAT: [redacted]	<input type="checkbox"/> Sign	<input type="checkbox"/> Send

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)

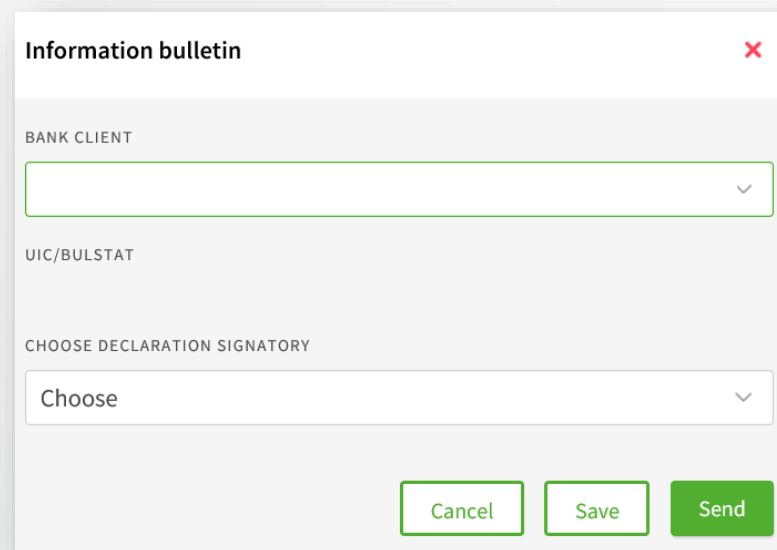
After logging into DSK Direct go to the REQUESTS menu > New request > Information Bulletin.

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.



Information bulletin

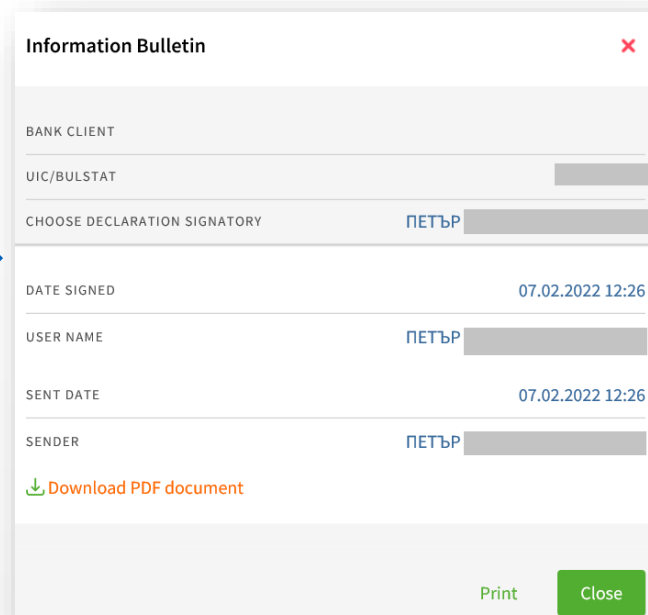
BANK CLIENT

UIC/BULSTAT

CHOOSE DECLARATION SIGNATORY

Choose

Cancel Save Send



Information Bulletin

BANK CLIENT

UIC/BULSTAT

CHOOSE DECLARATION SIGNATORY ПЕТЪР

DATE SIGNED 07.02.2022 12:26

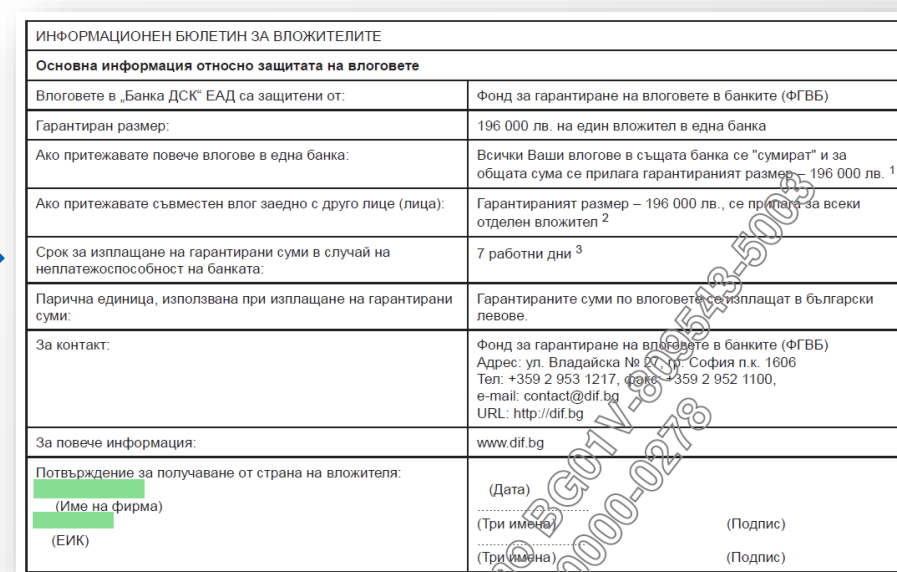
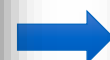
USER NAME ПЕТЪР

SENT DATE 07.02.2022 12:26

SENDER ПЕТЪР

Download PDF document

Print Close



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. <sup>1</sup>
Ако притежавате съвместен влог заедно с друго лице (лица):	Гарантираният размер – 196 000 лв., се прилага за всеки отделен вложител <sup>2</sup>
Срок за изплащане на гарантирани суми в случай на неплатежоспособност на банката:	7 работни дни <sup>3</sup>
Парична единица, използвана при изплащане на гарантирани суми:	Гарантираните суми по влоговете се изплащат в български левове.
За контакт:	Фонд за гарантиране на влоговете в банките (ФГВБ) Адрес: ул. Владайска № 20, 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)	(Дата)
(ЕИК)	(Три имена) (Подпис)
	(Три имена) (Подпис)

# Information Bulletin (for depositors)

The Pending tab:

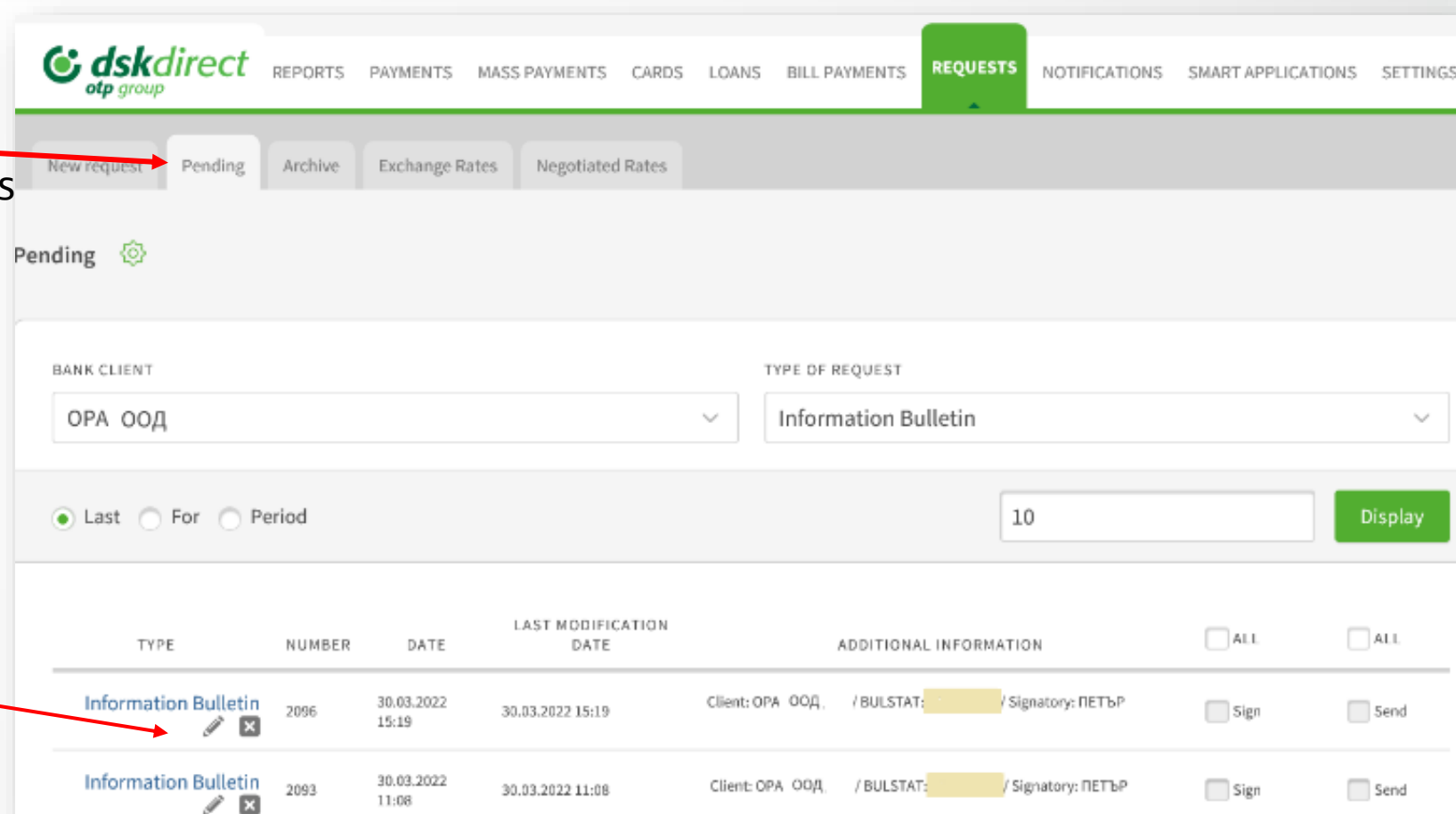
Here you can edit or delete Information Bulletins

The Archive tab:

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

Click the pencil icon to edit the bulletin.

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



The screenshot shows the 'dskdirect otp group' interface. The top navigation bar includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'BILL PAYMENTS', 'REQUESTS' (highlighted), 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. Below this, a sub-navigation bar has 'New request', 'Pending' (selected), 'Archive', 'Exchange Rates', and 'Negotiated Rates'. The 'Pending' section is active, showing a 'Pending' header with a gear icon. Below the header are two dropdown menus: 'BANK CLIENT' (set to 'ОРА ООД') and 'TYPE OF REQUEST' (set to 'Information Bulletin'). There are radio buttons for 'Last' (selected), 'For', and 'Period', followed by a text input '10' and a 'Display' button. A table lists two 'Information Bulletin' entries:

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

# Attach personal documents and business licenses request



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

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

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

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

Personal identity documents and business licenses

BANK CLIENT

TOP PRINT SOFIA EOOD

UIC/BULSTAT

121281719

KIND OF DOCUMENT

Choose

DOCUMENT NUMBER

VALIDITY DATE

☐ Validity date

☐ Unlimited

Add file

You must upload a file.

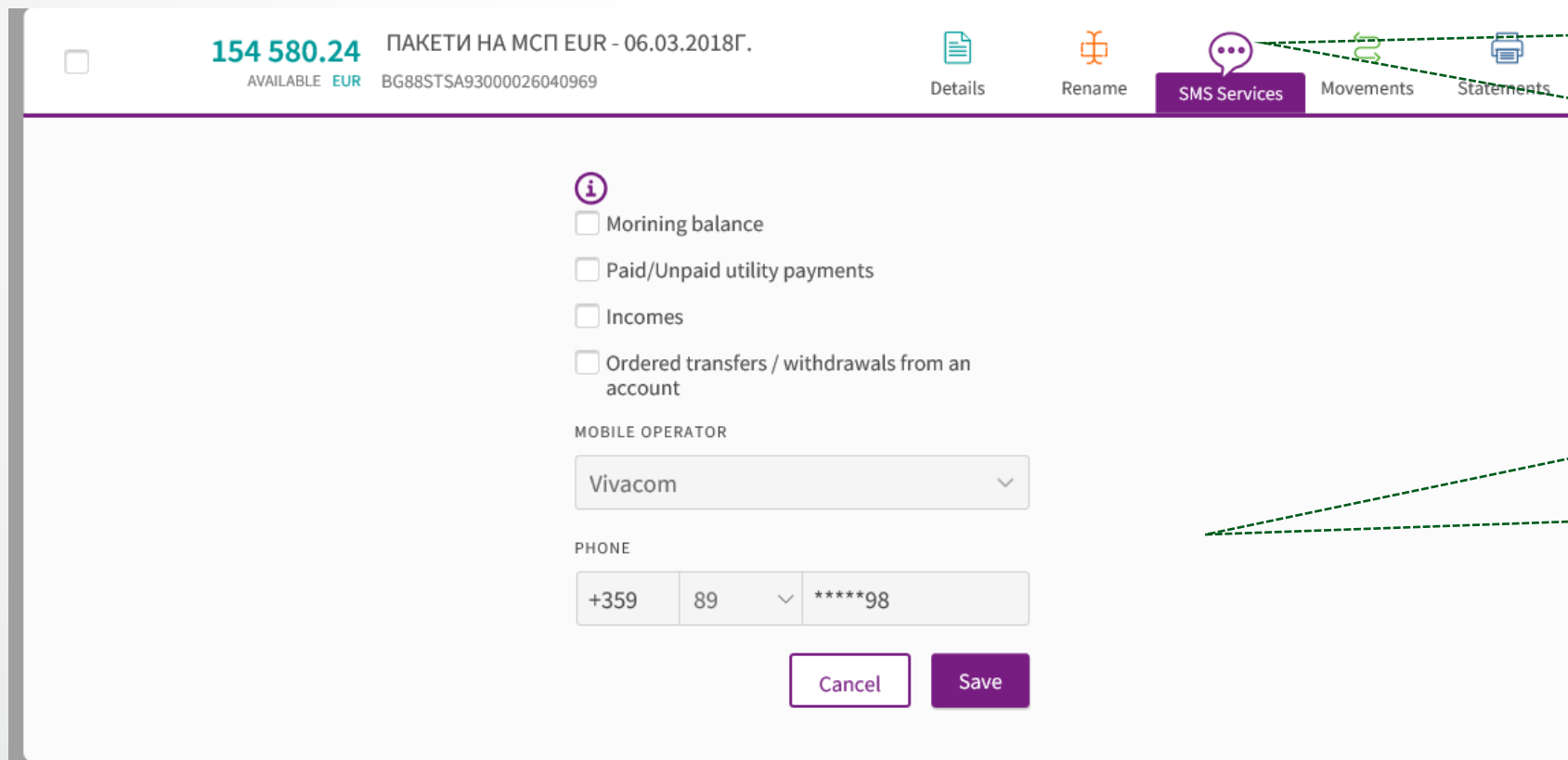
Cancel

Save

Send

# Notifications

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



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

Details Rename SMS Services Movements Statements

**i**

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

MOBILE OPERATOR

Vivacom

PHONE

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

Cancel Save

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

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

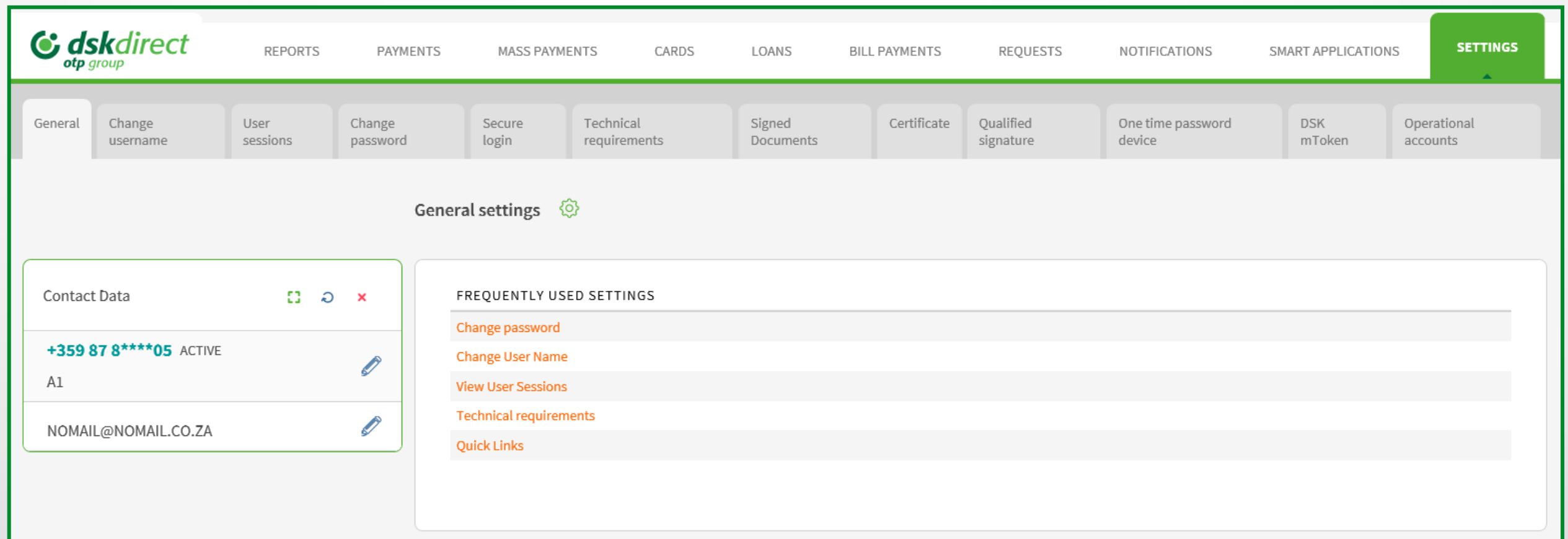
Select all or some **options for notifications**.

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

# Settings

In the Settings menu you can:

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



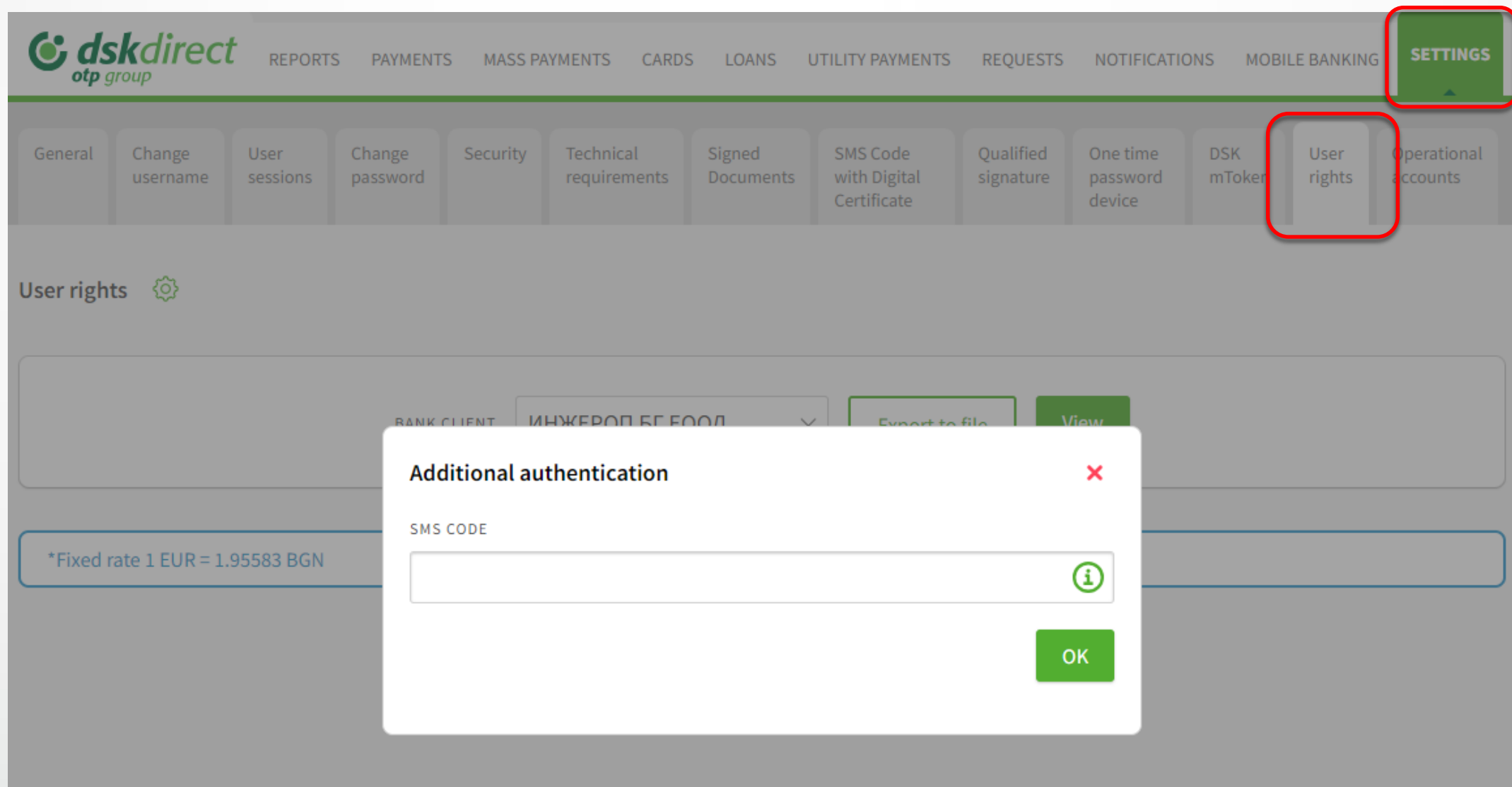
The screenshot displays the DSK Direct web application's Settings menu. The top navigation bar includes links for REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, BILL PAYMENTS, REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, and a highlighted SETTINGS button. Below this, a sub-menu contains various settings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



# User rights Menu – Access

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

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




The screenshot displays the dskdirect otp group web interface. The top navigation bar includes links for REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, UTILITY PAYMENTS, REQUESTS, NOTIFICATIONS, MOBILE BANKING, and a highlighted SETTINGS button. Below this, a row of menu items is shown, with 'User rights' highlighted. A modal dialog titled 'Additional authentication' is open, featuring a text input field for the 'SMS CODE' and an 'OK' button. The background interface shows the 'User rights' section with a search bar and a table of users.

BANK CLIENT	ИНЖЕРОП БГ ЕООД	Export to file	View
*Fixed rate 1 EUR = 1.95583 BGN			

# Reference to Standard user rights

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

User rights 

BANK CLIENT

ТЕСТ ООД

▼

Export to file

View

COMPANY

ТЕСТ ООД

BULSTAT

20193\*\*61

DAILY LIMIT





Without limit

LIMIT PER OPERATION

Without limit

Change limits

Users

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

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

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

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

ДАНИЕЛ КРЪСТЕВ |







DAILY LIMIT

3 001.00 EUR

LIMIT PER OPERATION

3 000.00 EUR

Change limits

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

Add or edit user rights

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

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

# Reference to Flexible user rights

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

ИВАЙЛО ИВАНОВ МАНЕВ



DAILY LIMIT

100 000.00 EUR

LIMIT PER OPERATION

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

EXISTING  
CREDIT  
FACILITIES

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.

User rights

BANK CLIENT

COMPANY	BULSTAT	DAILY LIMIT	LIMIT PER OPERATION	<input type="button" value="Change limits"/>
ТЕСТ 00Д	20193**61	Without limit	Without limit	

Change daily transfer limits

ТЕСТ 00Д

DAILY LIMIT

EUR

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

LIMIT PER OPERATION

EUR

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

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

Change daily transfer limits

ТЕСТ 00Д

DAILY LIMIT

EUR

LIMIT PER OPERATION

EUR





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](#).

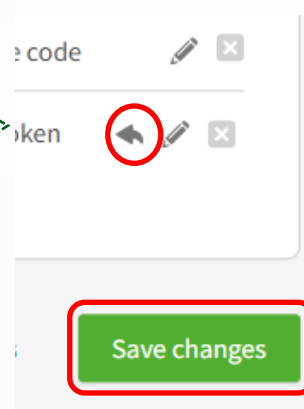
# Change users data/ Remove a user

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

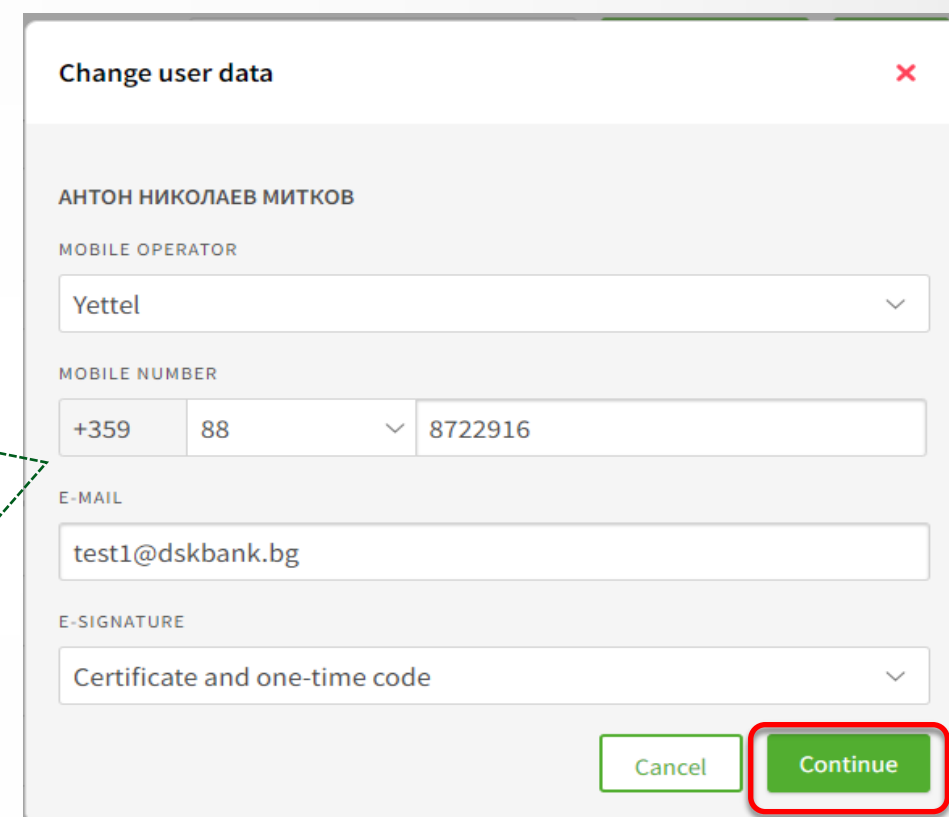
Click the pencil icon  next to the user whose data you would like to change. A window opens to make the updates:

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


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.

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

A user with access to this functionality cannot remove himself.

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

# Change user rights and user transfer limits

## 4. Change Standard user rights

**ДАНИЕЛ**

DAILY LIMIT  
3 001.00 BGN

LIMIT PER OPERATION  
3 000.00 BGN

Change limits

ACCOUNT

BG79STSA93000027281276

BG51STSA93000029598625

Add or edit user rights

ACTIVE	COMBINED	PASSIVE
✓	✗	✗
✓	✗	✗

For users who currently have **standard rights**, when you click the **Add or edit user rights** button, an edit form will open, which allows for the provision of more specifically defined rights for the user - [Flexible rights](#).

## 5. Change user transfer limits

Change transfer limits

АНТОН НИКОЛАЕВ МИТКОВ

DAILY LIMIT

2800

EUR

LIMIT PER OPERATION

6000

EUR

Limit per operation cannot be greater than daily limit

Cancel

Continue

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



# Editing rights and groups on user accounts

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

**Edit user rights** ✕

COPY FROM

Select ▼

➡

Select ▼

Select

АНТОН

ИВАЙЛО

**ДАНИЕЛ**

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

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

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

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

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

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

# Adding payment rules for accounts that don't have them

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

ackd X Add new User DSK Direct - Miro X Електронно банкиране ДСК Ди X +  
38.135:8811/Page/default.aspx?user\_id=12002041&session\_id=db862743589111ef9128005056bb0d71wTYjnA1xPJMrQXrunb7P6Lk96-rl8GGju9PDQyfwL9PsU1UzYsoaj8WhTiyjXxEqkSXS8zcDd...

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

## Сметки без зададени платежни правила

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

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

# Adding payment rules for accounts that don't have them

**Сметки без платежни правила** ✕

☒ Копирай платежни правила и права  
☐ Задай платежни правила

Изберете ▼

Отказвам

Продължи

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

**Сметки без платежни правила** ✕

☒ Копирай платежни правила и права  
☐ Задай платежни правила

BG02STSA93000029600380 ▼

ДИАПАЗОН СУМА

ПЛАТЕЖНИ КОМБИНАЦИИ

Без ограничения

1 подпис от Разрешени

Отказвам

Продължи

# Добавяне на платежни правила –свободен текст

**Сметки без платежни правила** ✕

☐ Копирай платежни правила и права  
☒ Задай платежни правила

КОМБИНАЦИИ ЗА ПОДПИСВАНЕ ПРИ УПРАЖНЯВАНЕ НА ПРАВА ПО СМЕТКИ

SSSSSSSS

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

Откажи всички промени

**Запази промените**

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

# Adding Payment Rules

## Сметки без зададени платежни правила

BG02STSA9300002213325	EUR	Добави прави и платежни правила
BG37STSA93000029599944	EUR	
BG10STSA93000029599945	USD	
BG84STSA93000029621699	EUR	
BG73STSA93000029621703	EUR	

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

# Assign specific rights and sign them

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

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

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

The changes are saved after clicking the [Continue](#) button. These steps are repeated for each user whose specific rights need to be changed.

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

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

**Edit user rights**

COPY FROM  
Select

МАРГАРИТА ЙОРДАНОВА ЯНЕВА-РУСЧЕВА

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

Add new account

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

Discard Clear all rights **Continue**

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

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

**Send**

TYPE	NUMBER	DATE
Request for user rights	4274	19.12.2023

SMS CODE

PIN CODE

Forgotten PIN **OK**

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

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

Cancel all changes **Save changes**

**АНТОН**

DAILY LIMIT  
2 800.00 EUR

LIMIT PER OPERATION  
600.00 EUR

Change limits

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

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

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

# Specific rights

Specific rights are applicable to bank customers with **flexible rights**.

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

SPECIFIC RIGHTS GROUPS	INCLUDES THE FOLLOWING ONLINE REQUESTS SUBMITTED VIA DSK DIRECT
NEW CREDIT FACILITIES	New Loan Application Loan Renewal Request Loan Declaration Issuing a new bank guarantee (under current loan agreements)
ACCOUNTS AND CERTIFICATES	Open a current account (in local and/or foreign currency) Closing Account request Requesting and receiving bank references and certificates (in Bulgarian and in English) Depositors' List (Power of attorney for depositing money)
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.

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

## Tab Archive

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

Statuses:

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

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

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

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

# Contact us

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

Phone: **0700 33 944**

E-mail: [business.support@dskbank.bg](mailto:business.support@dskbank.bg)