

Welcome to DSK Direct!

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Подготви дома си за началото на новия сезон!

Заяви онлайн потребителски кредит от Банка ДСК.

Personal Business

USERNAME

PASSWORD

Log in

Forgotten password

Log Out successful
Verify the authenticity of site



powered by digipart

ONLINE CAR INSURANCE



- 24.04.2020 Planned maintenance - 24.04.2020 during period between 10:30 p.m. - 00:30 a.m.
- 26.11.2019 Special price offer for the SOLAR festival fans
- 15.08.2019 Additional identification for clients when using the digital channels of DSK Bank
- 24.07.2019 New method for signing transfers and documents for private individuals
- 02.07.2019 Confirmation of mobile number for additional authentication for DSK Direct
- 18.12.2018 Transfers during the Christmas holidays and at the end of 2018
- 27.08.2018 Improvements in the "Your Accounts" and "Reports" menus in DSK Direct for private and business clients

Archive News



ДСК Смарт

First steps

Overview of elements and structure



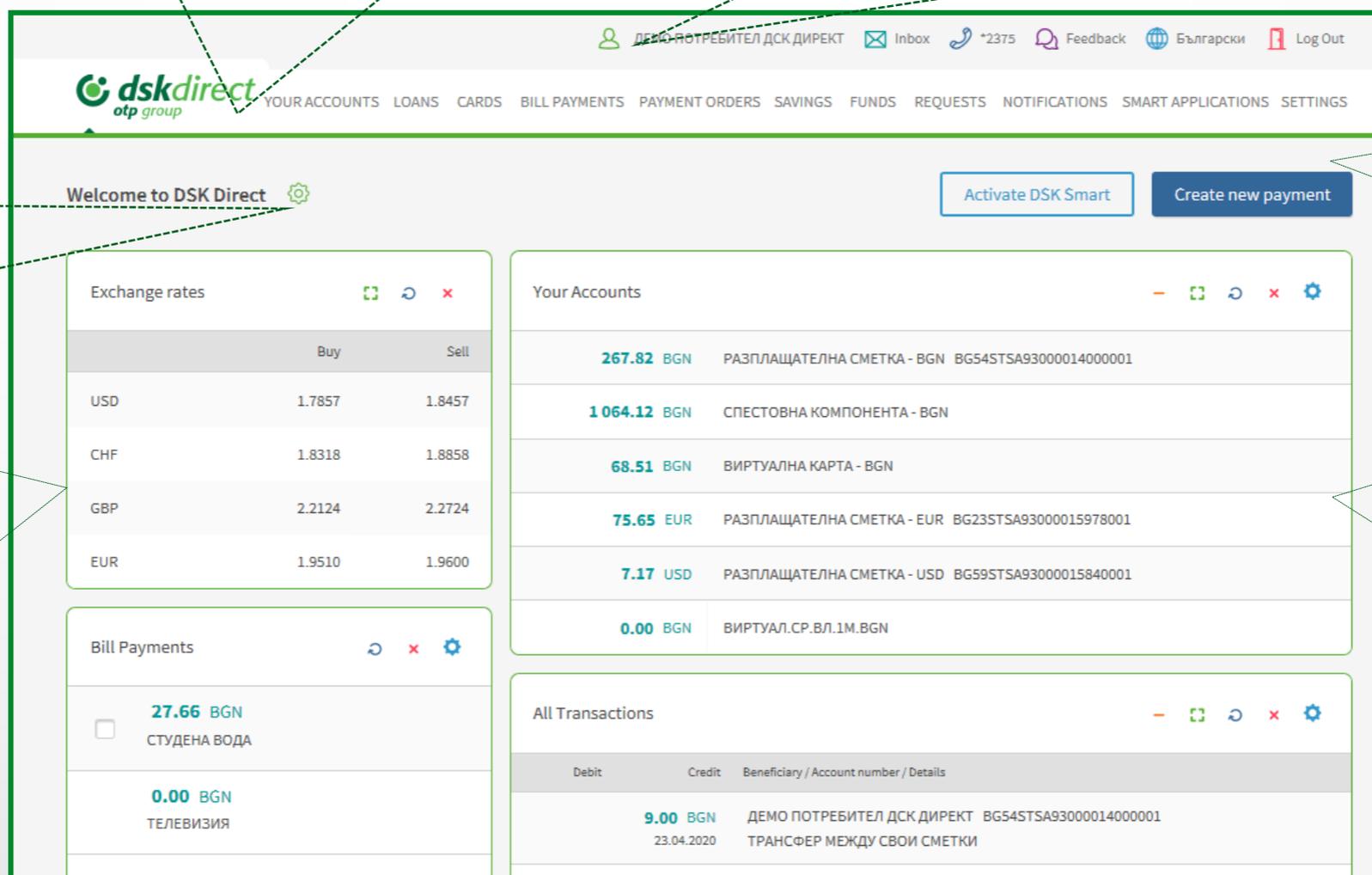
- After you enter DSK Direct for the first time, you must **change your password**
- Activate your **signing method** through the Settings menu
- **Customize your screen** to meet your needs

Main panel – from here you can access various internet banking menus. When you enter a menu, specific submenus 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.

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



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

- Information bar:** Client name (ДЕМО ПОТРЕБИТЕЛ ДСК ДИРЕКТ), Inbox, phone number (*2375), Feedback, language (Български), and Log Out.
- Main panel:** Navigation menu with options: YOUR ACCOUNTS, LOANS, CARDS, BILL PAYMENTS, PAYMENT ORDERS, SAVINGS, FUNDS, REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, SETTINGS.
- Quick links:** "Activate DSK Smart" and "Create new payment" buttons.
- Exchange rates widget:** Table with columns for Buy and Sell rates for USD, CHF, GBP, and EUR.
- Your Accounts widget:** List of accounts with balances and descriptions in BGN and EUR.
- Bill Payments widget:** List of bills to be paid, including "СТУДЕНА ВОДА" (27.66 BGN) and "ТЕЛЕВИЗИЯ" (0.00 BGN).
- All Transactions widget:** Table showing transaction details like "9.00 BGN" debit on 23.04.2020 for "ТРАНСФЕР МЕЖДУ СВОИ СМЕТКИ".

Quick links – from here you can access various menus and functionalities of internet banking.

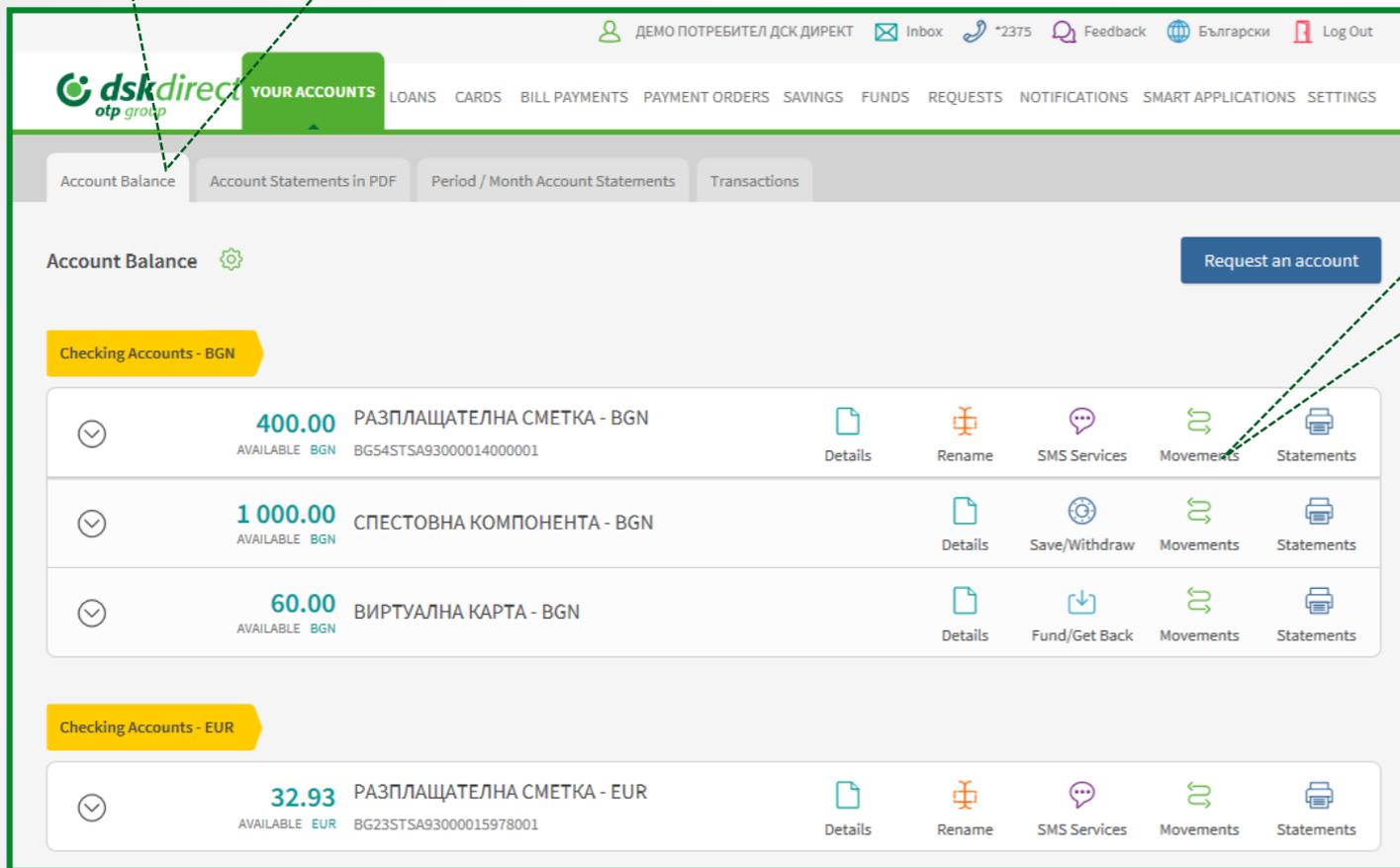
Widgets – for quick access to various sections and functionalities of internet banking. You can customize the widgets you want to see in each menu.

Reports

Cash balance, movements and account statements

Menu structure – each menu in DSK Direct contains thematic sections – here you can access various functionalities.

Quick links – through the buttons lined next to each account, you have quick access to the requested account information.



Account Balance

Request an account

Checking Accounts - BGN

Balance	Account Name	Details	Rename	SMS Services	Movements	Statements
400.00 AVAILABLE BGN	РАЗПЛАЩАТЕЛНА СМЕТКА - BGN	Details	Rename	SMS Services	Movements	Statements
1 000.00 AVAILABLE BGN	СПЕСТОВНА КОМПОНЕНТА - BGN	Details	Save/Withdraw	Movements	Statements	
60.00 AVAILABLE BGN	ВИРТУАЛНА КАРТА - BGN	Details	Fund/Get Back	Movements	Statements	

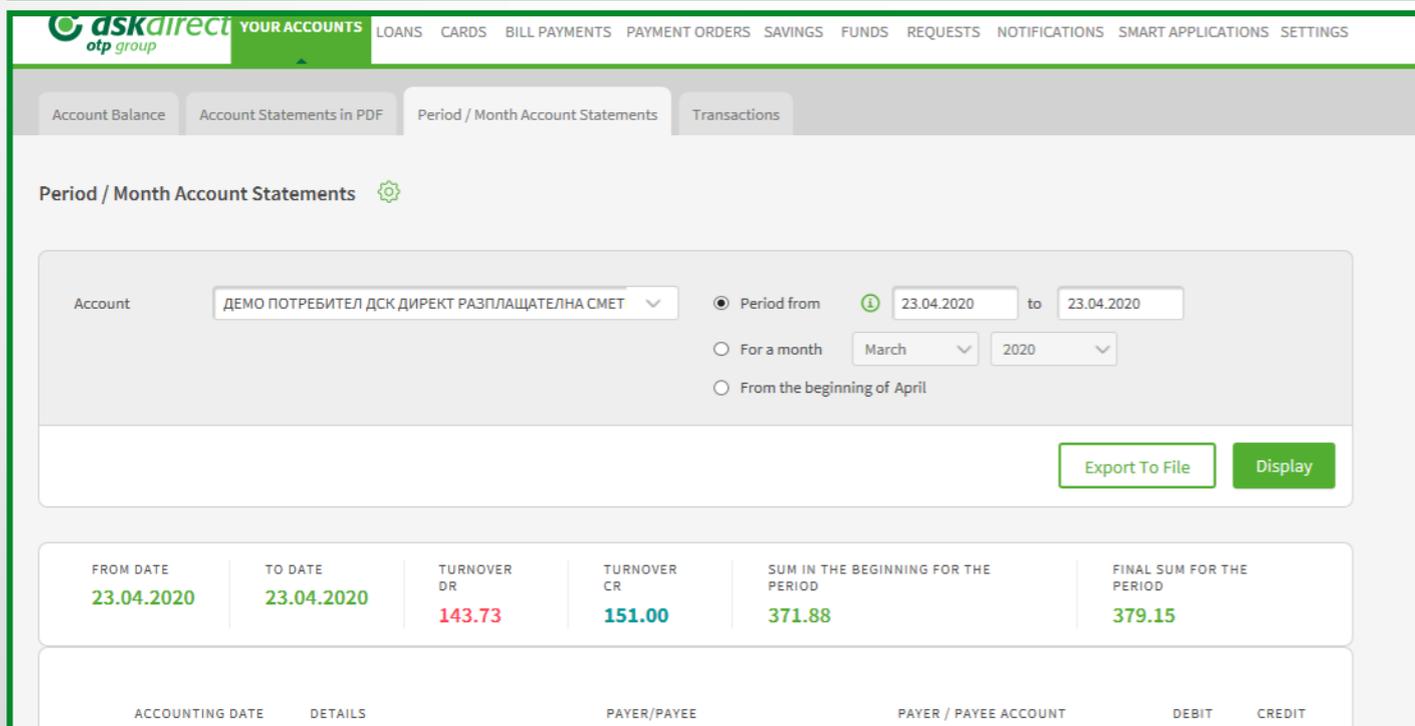
Checking Accounts - EUR

Balance	Account Name	Details	Rename	SMS Services	Movements	Statements
32.93 AVAILABLE EUR	РАЗПЛАЩАТЕЛНА СМЕТКА - EUR	Details	Rename	SMS Services	Movements	Statements

Sections in the menu „Your accounts“:

- **“Availability”** – shows the available cash balance on account.
- **“PDF statements”** – displays **daily** PDF statements.
- **“Statements for a period/month”** shows summary statements with an option to select period, specific month or from the beginning of the current month to date.
- **“Account movements”** – shows all movements for a period selected by the client.

* **“Export to file” button** – allows export in different formats (Word, Excel, CSV, XML).



Period / Month Account Statements

Account: ДЕМО ПОТРЕБИТЕЛ ДСК ДИРЕКТ РАЗПЛАЩАТЕЛНА СМЕТ

Period from: 23.04.2020 to 23.04.2020

For a month: March 2020

From the beginning of April

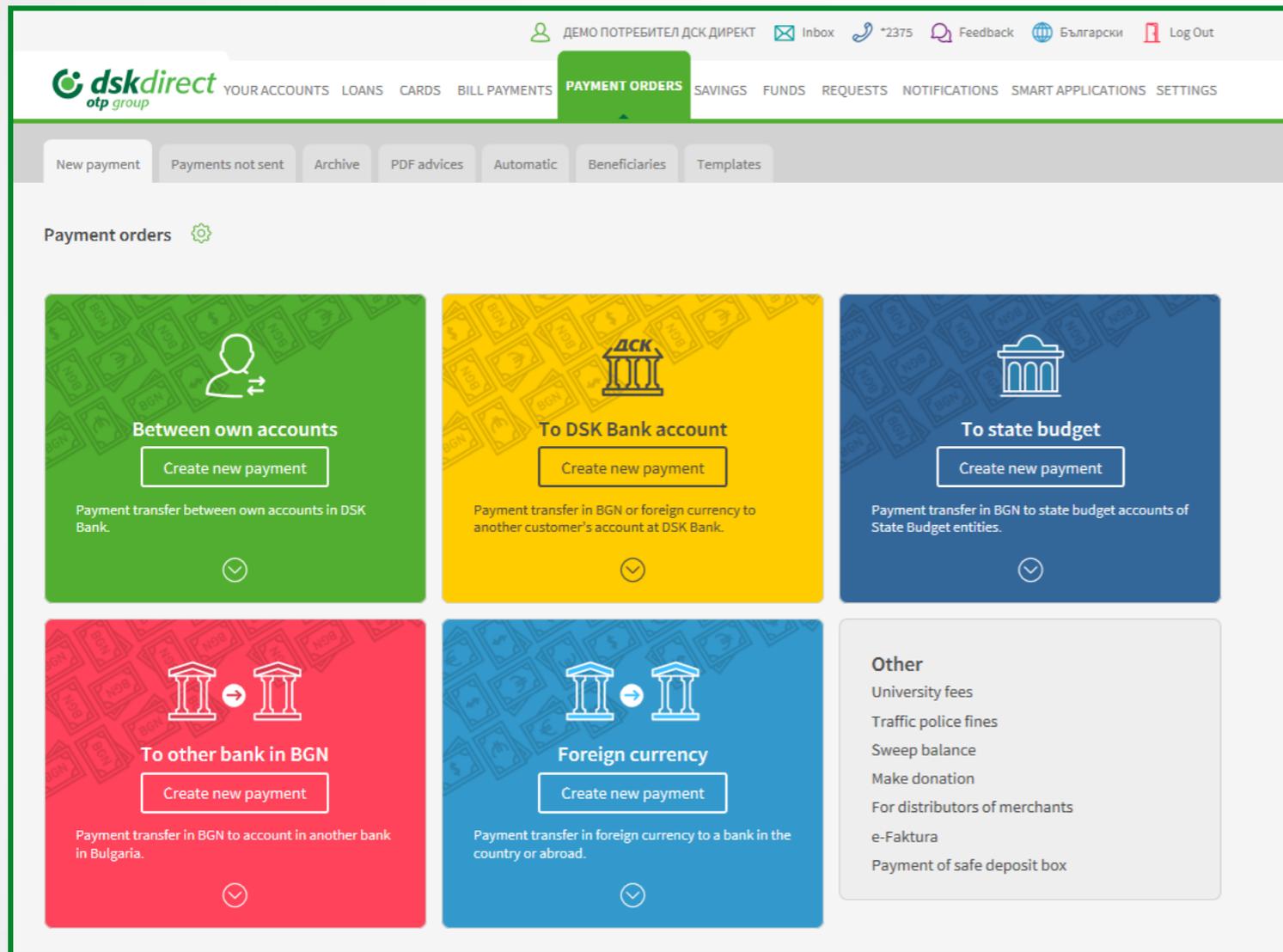
Export To File Display

FROM DATE	TO DATE	TURNOVER DR	TURNOVER CR	SUM IN THE BEGINNING FOR THE PERIOD	FINAL SUM FOR THE PERIOD
23.04.2020	23.04.2020	143.73	151.00	371.88	379.15

ACCOUNTING DATE	DETAILS	PAYER/PAYEE	PAYER / PAYEE ACCOUNT	DEBIT	CREDIT
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Transfers

Types of transfers and file formats



DEMO ПОТРЕБИТЕЛ ДСК ДИРЕКТ | Inbox | *2375 | Feedback | Български | Log Out

dskdirect otp group | YOUR ACCOUNTS | LOANS | CARDS | BILL PAYMENTS | **PAYMENT ORDERS** | SAVINGS | FUNDS | REQUESTS | NOTIFICATIONS | SMART APPLICATIONS | SETTINGS

New payment | Payments not sent | Archive | PDF advices | Automatic | Beneficiaries | Templates

Payment orders ⚙️

- Between own accounts**
Create new payment
Payment transfer between own accounts in DSK Bank.
- To DSK Bank account**
Create new payment
Payment transfer in BGN or foreign currency to another customer's account at DSK Bank.
- To state budget**
Create new payment
Payment transfer in BGN to state budget accounts of State Budget entities.
- To other bank in BGN**
Create new payment
Payment transfer in BGN to account in another bank in Bulgaria.
- Foreign currency**
Create new payment
Payment transfer in foreign currency to a bank in the country or abroad.
- Other**
 - University fees
 - Traffic police fines
 - Sweep balance
 - Make donation
 - For distributors of merchants
 - e-Faktura
 - Payment of safe deposit box

Types of transfers:

- **Between my accounts** – to transfer funds between own accounts with DSK Bank. Also used for purchase and sale of foreign currency.
- **To accounts with DSK Bank** – to order transfers to accounts with DSK Bank;
- **Interbank – BGN** – to order transfers in BGN to another bank in Bulgaria;
- **Interbank – foreign currency** – to order a currency transfer to another bank in Bulgaria or abroad;
- **To the state budget** – to order transfers to state budget entities;

Other:

- **Other** – standard forms for other specific types of payments.

Transfers

Signing and ordering of payments



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

Other sections in “Transfers” menu:

- **Pending** – contains all saved transfers which are not yet signed and sent
- **Archive** – contains information about the status of all transfers sent to the bank.
- **PDF Advice** – provides an option to download a PDF advice for transfers ordered.
- **Automatic** – contains information about transfers to be executed on a future date
- **Recipients** – contain all saved forms and beneficiaries
- **Standard forms** – contain all saved forms and beneficiaries

Edit – a button allowing to make edits to a transfer. Used where it is necessary to complete a **Declaration of Origin of Funds**.
Create similar – to create a similar transfer, if necessary to save the current one.

Sign and Send - check the boxes of the transfer you want to confirm. Available **All** option.
To sign/send more than one transfer – check the boxes of each transfer you want to send.

Confirm – to confirm and/or sign transfers.

Save forms and recipients



- In case of recurring transfers to the same recipient, for your convenience you can save the **recipient** and/or **form**.
- Saved forms are available in “**Standard Forms**” or “**Recipients**” sections.

How to save a form / recipient?

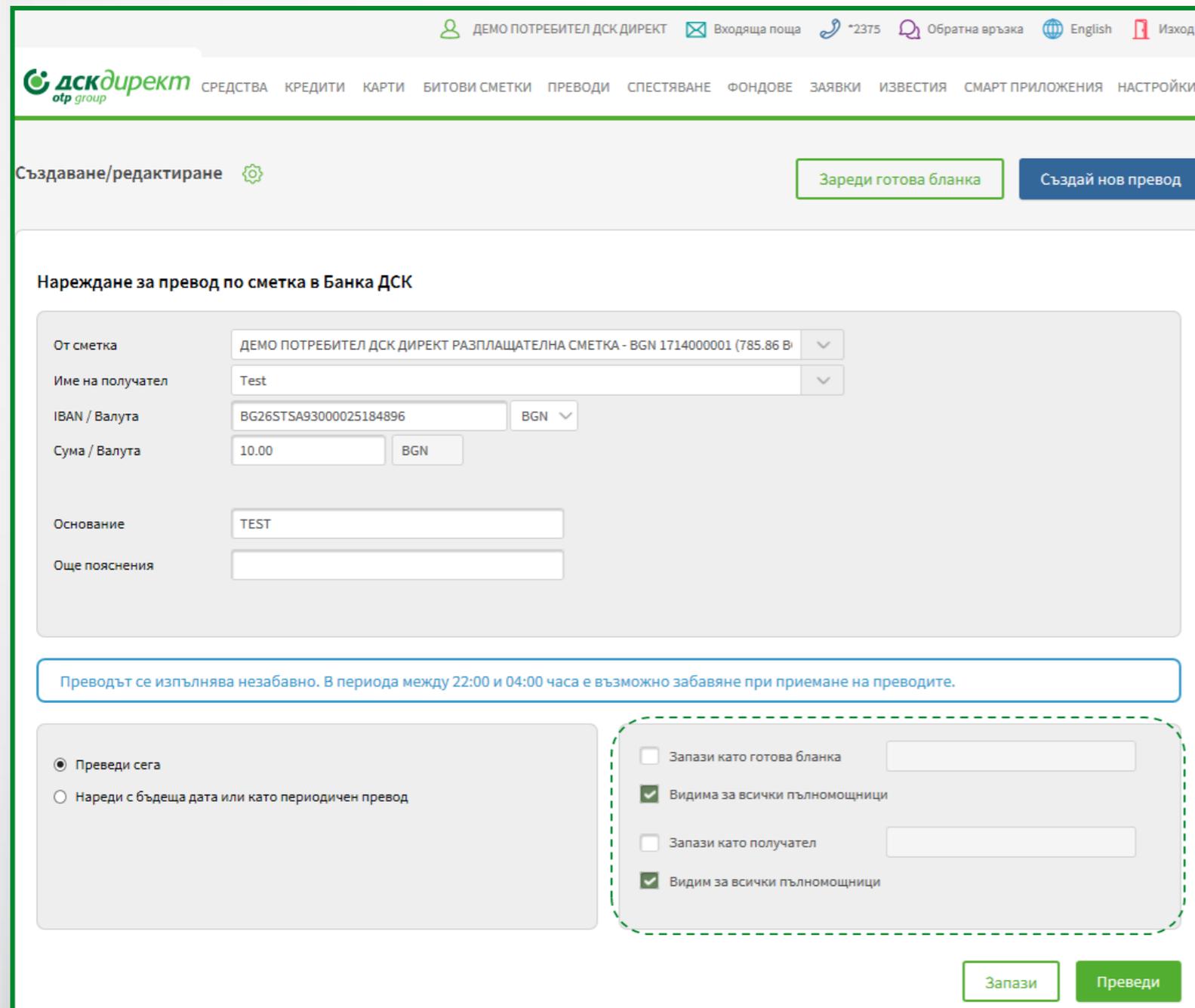
- Fill in transfer details;
- Before executing the transfer, select “**Save as Standard Form / Recipient**”;
- Check the box and enter name for the form/recipient to be saved;
- **Important note:** The form will be saved after the transfer is ordered!

How to use a saved form?

- Through “Standard Forms” sub-menu or
- Upon selecting a new transfer, select “**Upload Existing Form**” button.
- If needed, you can change the account from which the transfer 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 transfer, a list of all saved recipients is available in the **Recipient Name** field.



ДЕМО ПОТРЕБИТЕЛ ДСК ДИРЕКТ | Входяща поща | *2375 | Обратна връзка | English | Изход

дск директ | СРЕДСТВА | КРЕДИТИ | КАРТИ | БИТОВИ СМЕТКИ | ПРЕВОДИ | СПЕСТЯВАНЕ | ФОНДОВЕ | ЗАЯВКИ | ИЗВЕСТИЯ | СМАРТ ПРИЛОЖЕНИЯ | НАСТРОЙКИ

Създаване/редактиране | |

Нареждане за превод по сметка в Банка ДСК

От сметка	ДЕМО ПОТРЕБИТЕЛ ДСК ДИРЕКТ РАЗПЛАЩАТЕЛНА СМЕТКА - BGN 1714000001 (785.86 B
Име на получател	Test
IBAN / Валута	BG26STSA93000025184896 BGN
Сума / Валута	10.00 BGN
Основание	TEST
Още пояснения	

Преводът се изпълнява незабавно. В периода между 22:00 и 04:00 часа е възможно забавяне при приемане на преводите.

Преведи сега
 Нареди с бъдеща дата или като периодичен превод

Запази като готова бланка
 Видима за всички пълномощници
 Запази като получател
 Видим за всички пълномощници

Bill payments

For utility services, taxes and charges

From here you can access the registered standard forms for payment of utility bills and register new ones.

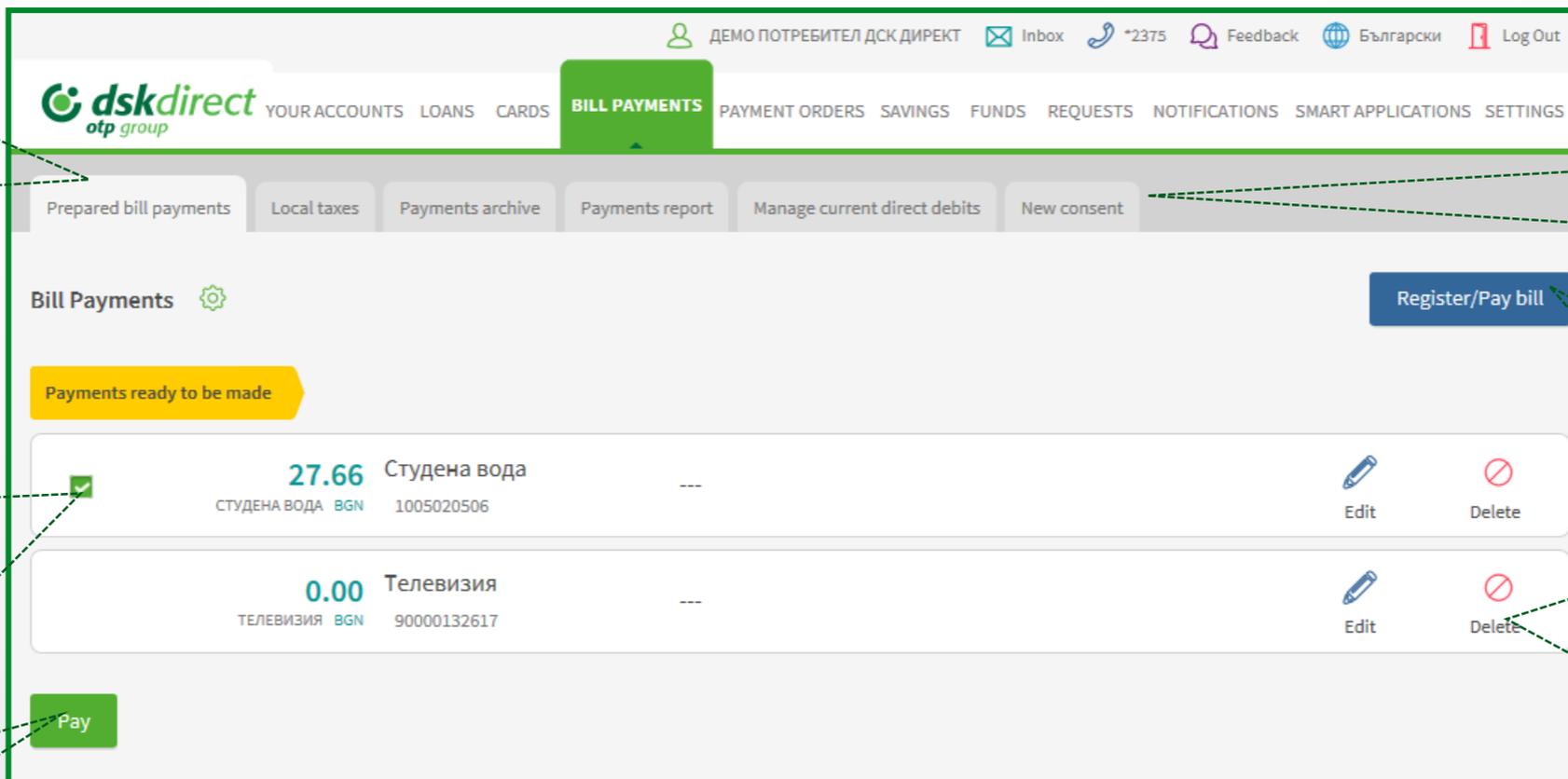
- Register the payment of your **utility bills, local taxes and charges**
- For registration you will need a **subscription/client number** (for utility bills) and **UIC** (for taxes and charges)
- Upon registration, add **name of payment** in order to find it quickly and easily when you review your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



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 – for payment of checked bills.



Amount	Provider Name	Status	Actions
27.66	Студена вода	---	<input checked="" type="checkbox"/> Edit Delete
0.00	Телевизия	---	<input type="checkbox"/> Edit Delete

Other sections in the menu – for payment of local taxes and fees, archive of payments and relating details with an export to file option.

Edit / 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

From here you can access information about your debit and credit cards:

- review your card transactions;
- obtain information about the forthcoming expiry of your card;
- activate additional Internet (3D) password on each of your cards under the MasterCard SecureCode and Verified by Visa programs;
- check the accumulated credit card bonus from Bonus Programs sub-menu
- change the limit and status of bank cards;
- open a new card online;
- charge and withdraw from a virtual card, if you have requested such card;
- pay the minimum amount to revolve your credit card balance.
- Transfer of funds from and to other cards (other than your virtual card) can be made from Transfers menu.



The screenshot displays the 'CARDS' section of the DSK Direct online banking portal. At the top, the user is identified as 'ДЕМО ПОТРЕБИТЕЛ ДСК ДИРЕКТ' with options for 'Inbox', '*2375', 'Feedback', 'Български', and 'Log Out'. The main navigation bar includes 'dskdirect otp group', 'YOUR ACCOUNTS', 'LOANS', 'CARDS', 'BILL PAYMENTS', 'PAYMENT ORDERS', 'SAVINGS', 'FUNDS', 'REQUESTS', 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. Below this, there are tabs for 'Bank cards', 'Card transactions', 'Virtual card funding', and 'MRA payments'. The 'Bank Cards' section is active, showing a balance of 0.01 BGN for the 'РАЗПЛАЩАТЕЛНА СМЕТКА - BGN' (BG54STSA93000014000001). Two cards are listed:

- Bank Cards** (Settings icon)
- РАЗПЛАЩАТЕЛНА СМЕТКА - BGN** (BG54STSA93000014000001) - Balance: 0.01 BGN
- Bank Cards** (Settings icon)
- Виртуална карта - BGN** - Balance: 60.00 BGN

Card details shown:

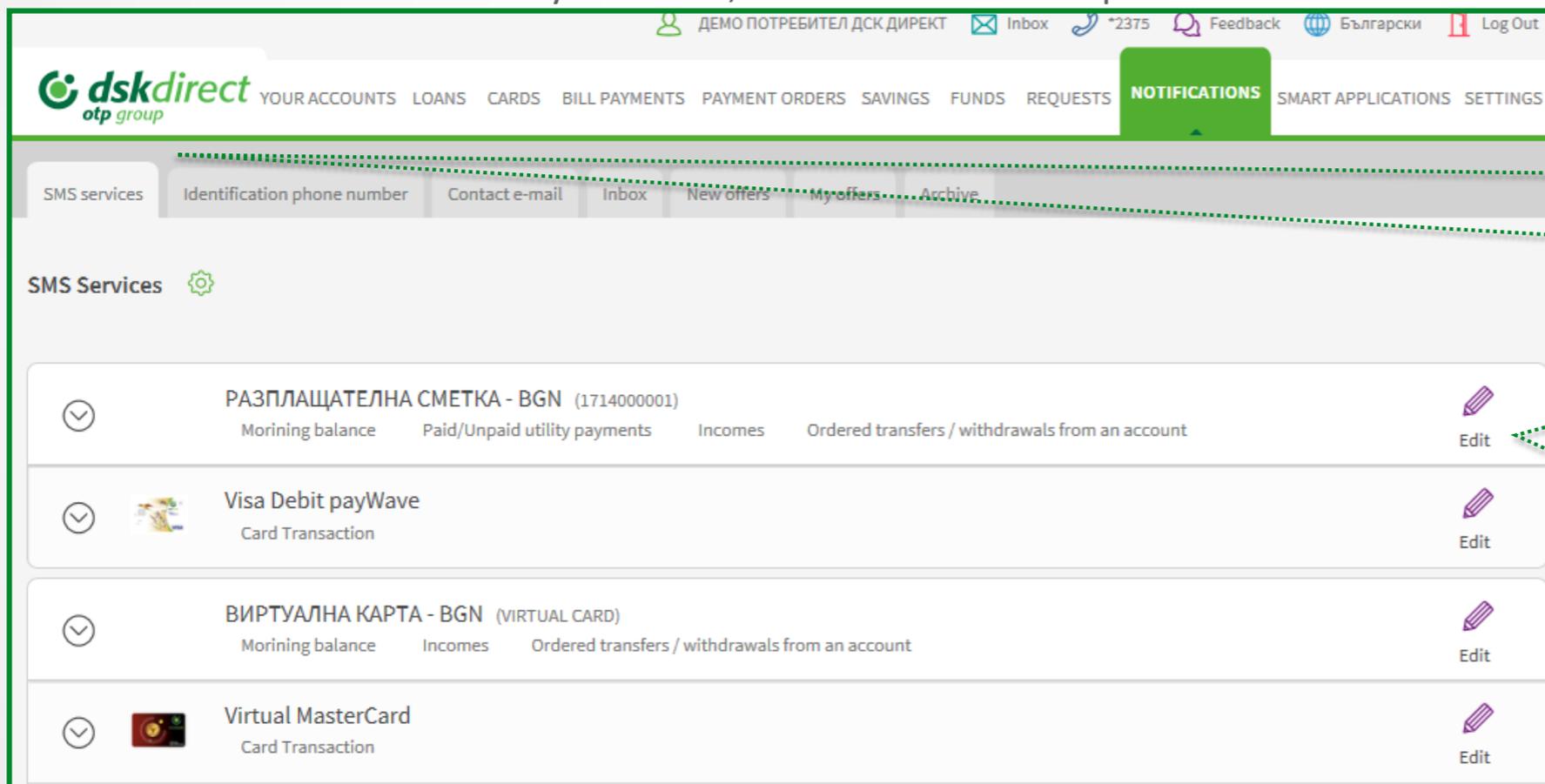
- Card 1:** Visa Debit payWave IN PRODUCTION. DEMO DIREKT 474836*****2676 09/2022. Actions: Details, SMS Services, 3-D password, Transactions.
- Card 2:** Virtual MasterCard IN PRODUCTION. DEMO DIREKT 554723*****3307 11/2022. Actions: Details, SMS Services, 3-D password, Fund/Get Back, Transactions.

Notifications

In this section you can manage your communications with the Bank. You can request regular SMS notifications, enter contact email and phone number

Here you can:

- request the use of SMS services;
- manage how you can be contacted;
- view notifications in your inbox, as well as offers and promotions.



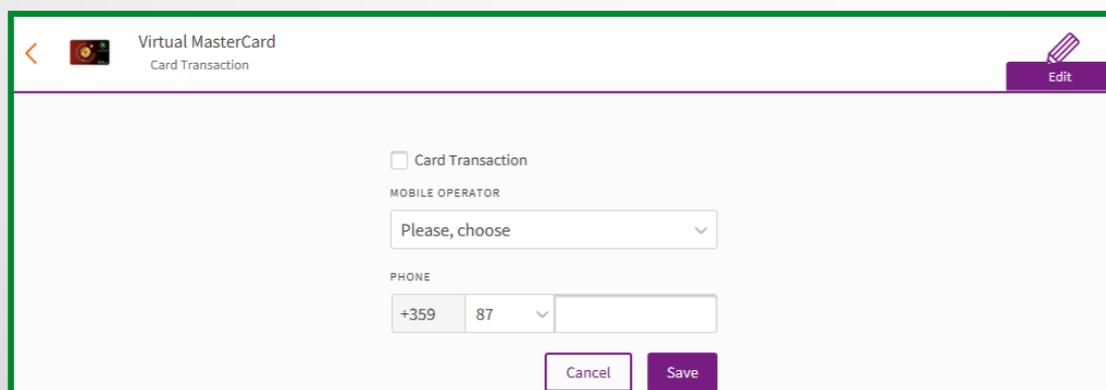
The screenshot shows the DSK Direct web interface. At the top, there is a navigation bar with the DSK Direct logo and various menu items: YOUR ACCOUNTS, LOANS, CARDS, BILL PAYMENTS, PAYMENT ORDERS, SAVINGS, FUNDS, REQUESTS, NOTIFICATIONS (highlighted), SMART APPLICATIONS, and SETTINGS. Below the navigation bar, there is a sub-menu for SMS services: SMS services, Identification phone number, Contact e-mail, Inbox, New offers, My offers, and Archive. The main content area is titled 'SMS Services' and contains a list of services with their respective notification preferences and an 'Edit' button for each.

Service	Notification Types	Action
РАЗПЛАЩАТЕЛНА СМЕТКА - BGN (1714000001)	Morning balance, Paid/Unpaid utility payments, Incomes, Ordered transfers / withdrawals from an account	Edit
Visa Debit payWave	Card Transaction	Edit
ВИРТУАЛНА КАРТА - BGN (VIRTUAL CARD)	Morning balance, Incomes, Ordered transfers / withdrawals from an account	Edit
Virtual MasterCard	Card Transaction	Edit

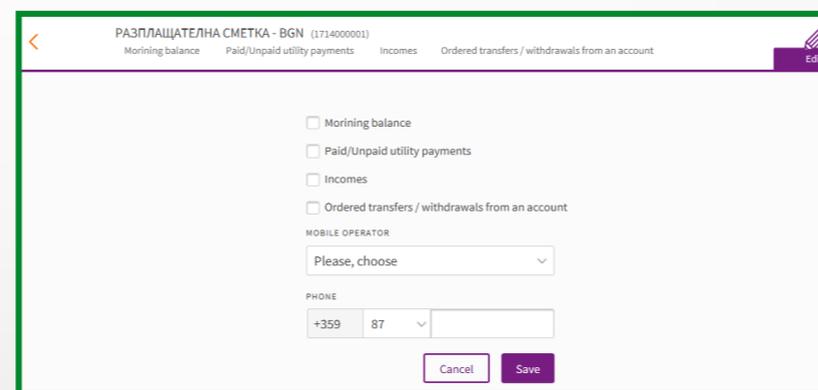
SMS - from Notifications menu you can subscribe to SMS notifications, enter a new contact e-mail address, access your inbox and check any current offers, new services, promotions, and archived expired ones.

Edit – from here you can subscribe for the following types of SMS notifications:

- Morning account balance
- Paid / pending utility bills
- Account receipts
- Ordered account transfers withdrawals
- Card transactions
- Minimum amount to be paid to revolve a credit card
- Subscription for SMS notifications for a one-off 3D password for online payments can be made in Cards menu.



The screenshot shows the 'Edit' form for Virtual MasterCard. It includes a checkbox for 'Card Transaction', a dropdown menu for 'MOBILE OPERATOR' with the text 'Please, choose', and a 'PHONE' field with a country code dropdown set to '+359' and a city code dropdown set to '87'. There are 'Cancel' and 'Save' buttons at the bottom.



The screenshot shows the 'Edit' form for РАЗПЛАЩАТЕЛНА СМЕТКА - BGN. It includes checkboxes for 'Morning balance', 'Paid/Unpaid utility payments', 'Incomes', and 'Ordered transfers / withdrawals from an account'. It also has a 'MOBILE OPERATOR' dropdown menu with the text 'Please, choose' and a 'PHONE' field with a country code dropdown set to '+359' and a city code dropdown set to '87'. There are 'Cancel' and 'Save' buttons at the bottom.

Requests

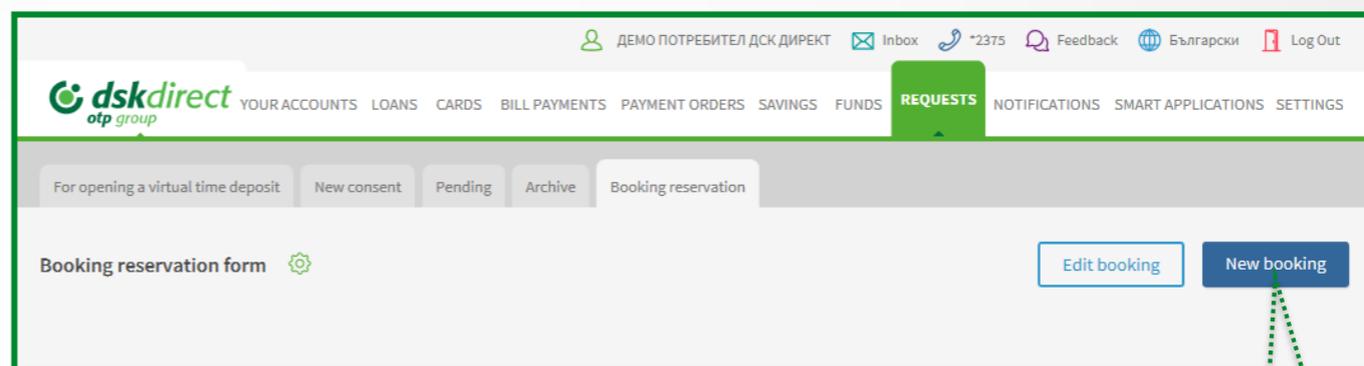
From this section you can file requests for bank products and check their status

Here you can file a request for:

- New virtual time deposit
- New consent

To check any :

- Pending documents
- Archive



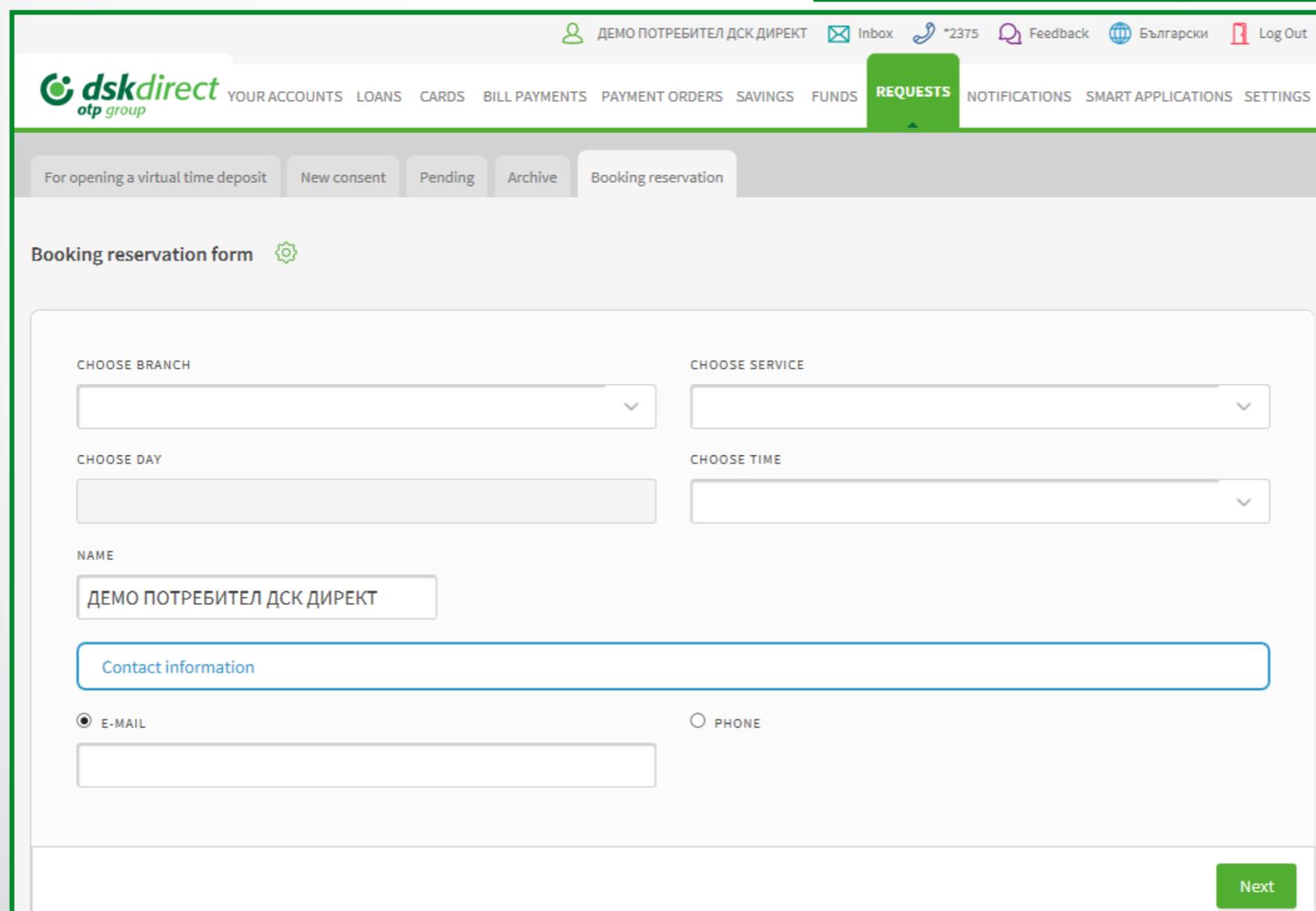
DEMO ПОТРЕБИТЕЛ ДСК ДИРЕКТ | Inbox | *2375 | Feedback | Български | Log Out

dskdirect otp group | YOUR ACCOUNTS | LOANS | CARDS | BILL PAYMENTS | PAYMENT ORDERS | SAVINGS | FUNDS | **REQUESTS** | NOTIFICATIONS | SMART APPLICATIONS | SETTINGS

For opening a virtual time deposit | New consent | Pending | Archive | **Booking reservation**

Booking reservation form ⚙️

Edit booking | **New booking**



DEMO ПОТРЕБИТЕЛ ДСК ДИРЕКТ | Inbox | *2375 | Feedback | Български | Log Out

dskdirect otp group | YOUR ACCOUNTS | LOANS | CARDS | BILL PAYMENTS | PAYMENT ORDERS | SAVINGS | FUNDS | **REQUESTS** | NOTIFICATIONS | SMART APPLICATIONS | SETTINGS

For opening a virtual time deposit | New consent | Pending | Archive | **Booking reservation**

Booking reservation form ⚙️

CHOOSE BRANCH: [Dropdown menu]

CHOOSE SERVICE: [Dropdown menu]

CHOOSE DAY: [Dropdown menu]

CHOOSE TIME: [Dropdown menu]

NAME: [Text input: ДЕМО ПОТРЕБИТЕЛ ДСК ДИРЕКТ]

Contact information: [Text input]

E-MAIL | PHONE

[Text input for contact information]

Next

Booking reservation – from Cards menu you have an opportunity to schedule a consultation on a day/time and in branch office convenient for you

Smart applications

In this sub-menu you can select accounts to enable/disable as accessible through DSK Smart of DSK Bank by ticking the box next to each account.



Here you can:

- Enable DSK Smart mobile app;
- Choose which of your accounts to be visible in DSK Smart. You can edit the list of already selected account by adding or removing accounts;

Enable DSK Smart

Upon activation of Device Registration link, you can register a mobile device on which you will use DSK Smart. The system will provide you with activation code, whereby you will register your device in DSK Smart after you open the app on your mobile device. You can add or remove devices from DSK Smart device list.

	НАИМЕНОВАНИЕ НА СМЕТКА	IBAN	ВАЛУТА	НАЛИЧНОСТ
<input checked="" type="checkbox"/>	РАЗПЛАЩАТЕЛНА СМЕТКА - BGN	BG545TSA93000014000001	BGN	535.86
<input checked="" type="checkbox"/>	СПЕСТОВНА КОМПОНЕНТА - BGN		BGN	0.00
<input checked="" type="checkbox"/>	ВИРТУАЛНА КАРТА - BGN		BGN	958.51
<input checked="" type="checkbox"/>	РАЗПЛАЩАТЕЛНА СМЕТКА - EUR	BG235TSA93000015978001	EUR	27.73
<input checked="" type="checkbox"/>	РАЗПЛАЩАТЕЛНА СМЕТКА - USD	BG595TSA93000015840001	USD	7.17
<input checked="" type="checkbox"/>	ВИРТУАЛ.СР.ВЛ.1М.BGN		BGN	0.00

Отказ от Мобилно банкиране

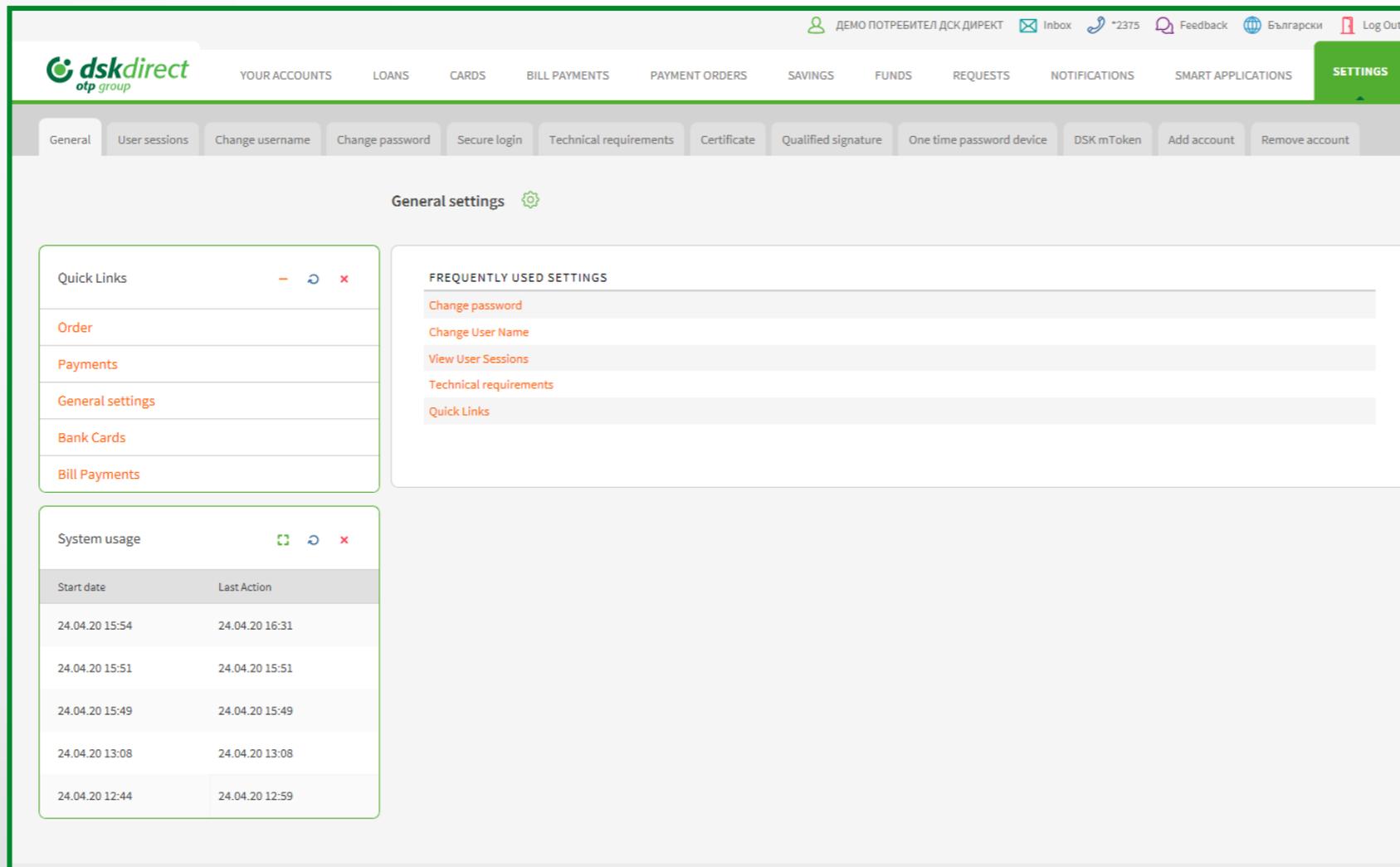
Продължи

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 **Operating Accounts**
- Control the DSK Direct access security level from **Protected Entry**
- Review information about **User sessions**, **Signed documents** and **Technical requirements**



DEMO ПОТРЕБИТЕЛ ДСК ДИРЕКТ | Inbox | *2375 | Feedback | Български | Log Out

dskdirect | YOUR ACCOUNTS | LOANS | CARDS | BILL PAYMENTS | PAYMENT ORDERS | SAVINGS | FUNDS | REQUESTS | NOTIFICATIONS | SMART APPLICATIONS | **SETTINGS**

General | User sessions | Change username | Change password | Secure login | Technical requirements | Certificate | Qualified signature | One time password device | DSK mToken | Add account | Remove account

General settings

Quick Links   

- Order
- Payments
- General settings**
- Bank Cards
- Bill Payments

FREQUENTLY USED SETTINGS

- [Change password](#)
- [Change User Name](#)
- [View User Sessions](#)
- [Technical requirements](#)
- [Quick Links](#)

System usage   

Start date	Last Action
24.04.20 15:54	24.04.20 16:31
24.04.20 15:51	24.04.20 15:51
24.04.20 15:49	24.04.20 15:49
24.04.20 13:08	24.04.20 13:08
24.04.20 12:44	24.04.20 12:59