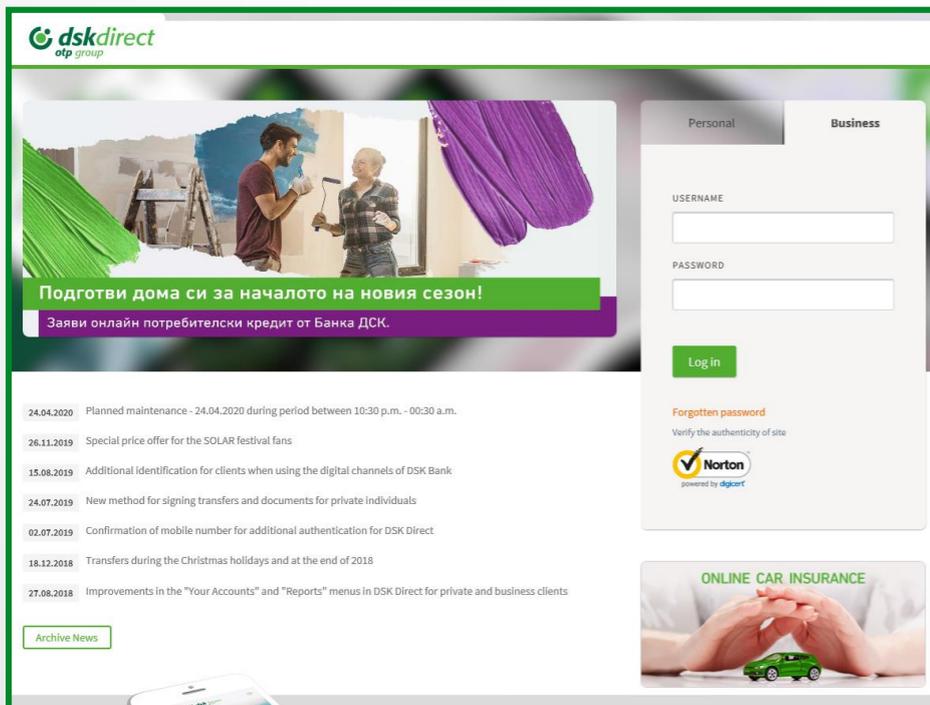


Welcome to DSK Direct!

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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.

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

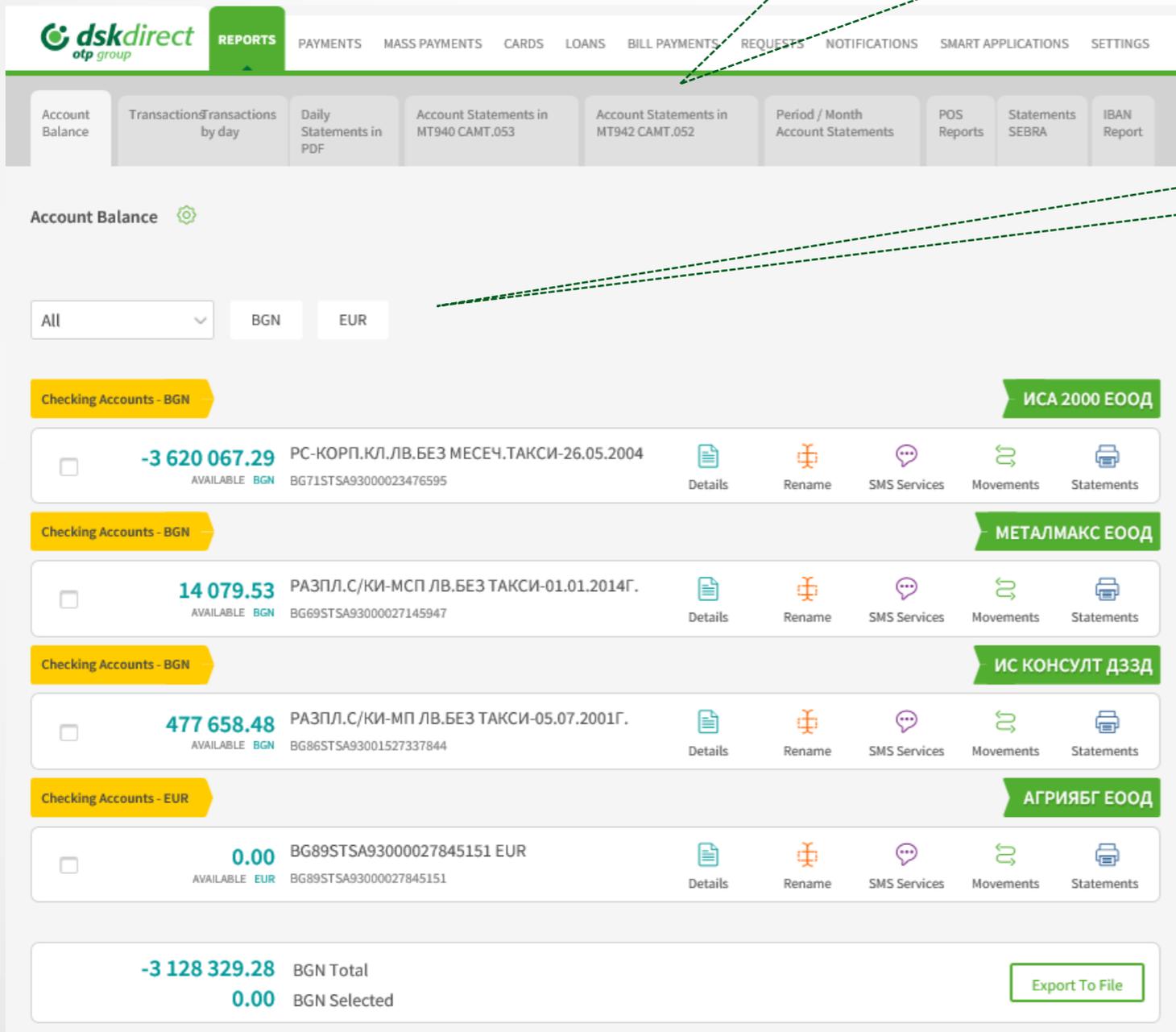
Balance	Account Name	Account Number
16.47 BGN	РАЗПЛ.С-КИ-ЮР.Л/В	BG43STSA93000017130001
0.03 EUR	РС ТЪРГОВЦИ EUR	BG41STSA93000018140001

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

Reports

Account Balance and Transactions

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



The screenshot shows the 'REPORTS' section of the DSK Direct interface. At the top, there is a navigation bar with 'REPORTS' highlighted and other options like 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'BILL PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. Below this is a row of report categories: 'Account Balance', 'Transactions by day', 'Daily Statements in PDF', 'Account Statements in MT940 CAMT.053', 'Account Statements in MT942 CAMT.052', 'Period / Month Account Statements', 'POS Reports', 'Statements SEBRA', and 'IBAN Report'. The main content area is titled 'Account Balance' and features a currency filter with 'All', 'BGN', and 'EUR' options. Below the filter, there are four account cards for 'Checking Accounts - BGN' and one for 'Checking Accounts - EUR'. Each card displays the account balance, account name, and a set of quick links: 'Details', 'Rename', 'SMS Services', 'Movements', and 'Statements'. At the bottom, there is a summary row showing 'BGN Total' and 'BGN Selected' amounts, along with an 'Export To File' button.

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

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

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

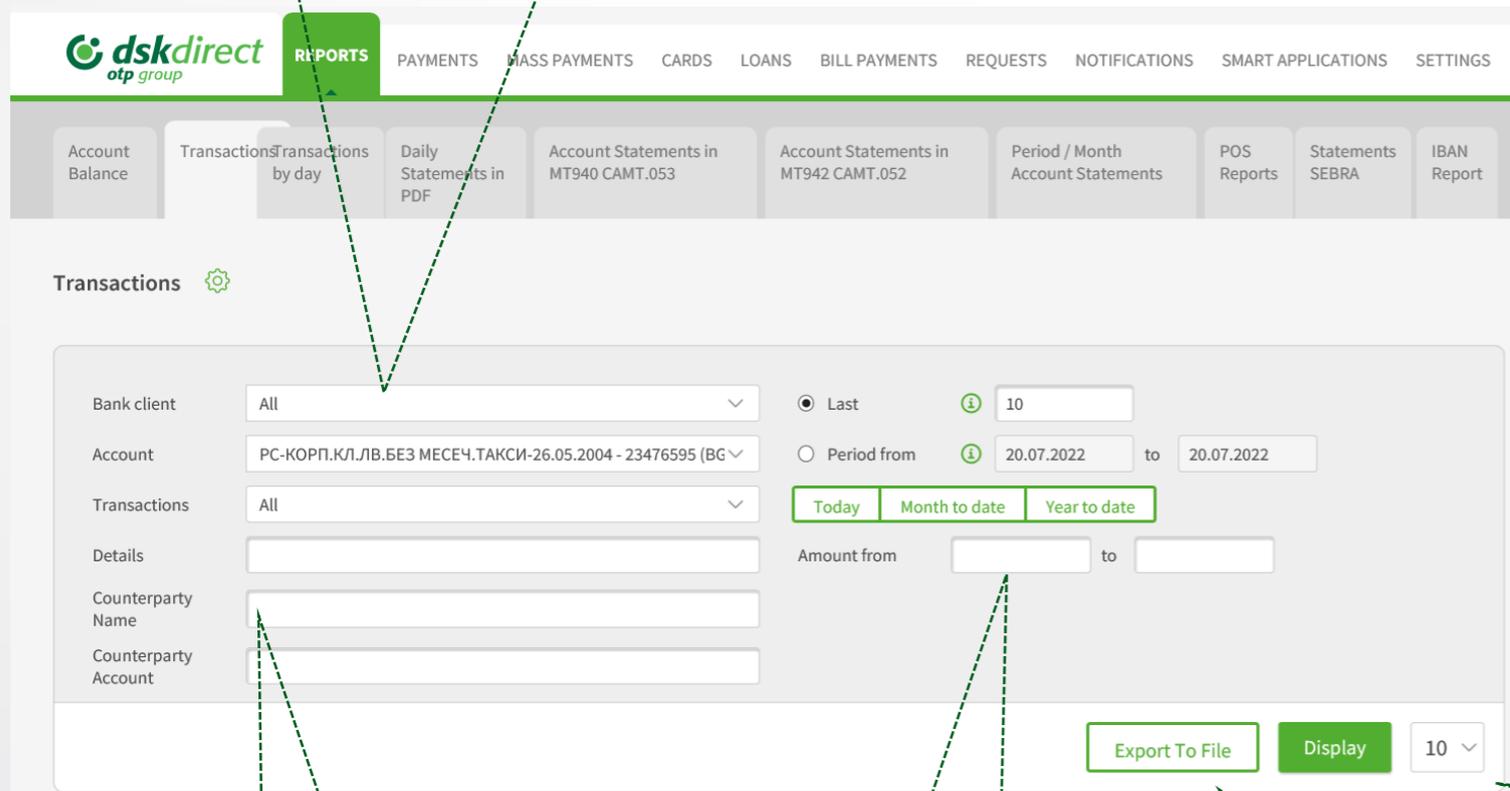
BGN Total – shows the total amount in BGN for all accounts. Tick certain accounts to view their total amount **BGN Selected**.

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

Reports

Filters and Statements

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



The screenshot shows the 'dskdirect otp group' logo and a navigation menu with 'REPORTS' highlighted. Below the menu are buttons for 'Account Balance', '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 'Transactions' section is active, showing a filter form with fields for 'Bank client', 'Account', 'Transactions', 'Details', 'Counterparty Name', and 'Counterparty Account'. There are also radio buttons for 'Last' (selected) and 'Period from', a date range selector, and buttons for 'Today', 'Month to date', and 'Year to date'. At the bottom of the form are 'Export To File', 'Display', and a dropdown menu set to '10'.

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

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

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

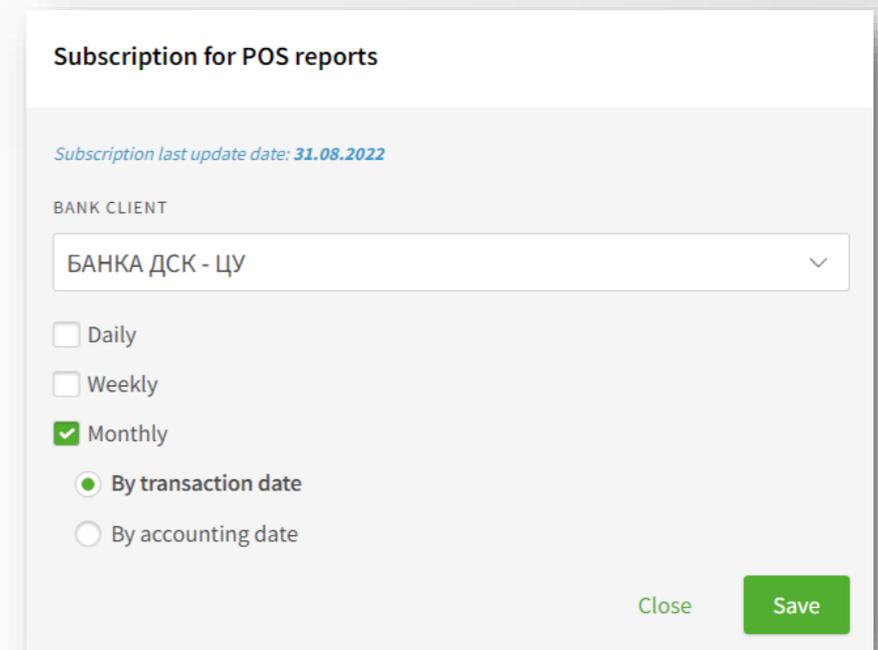
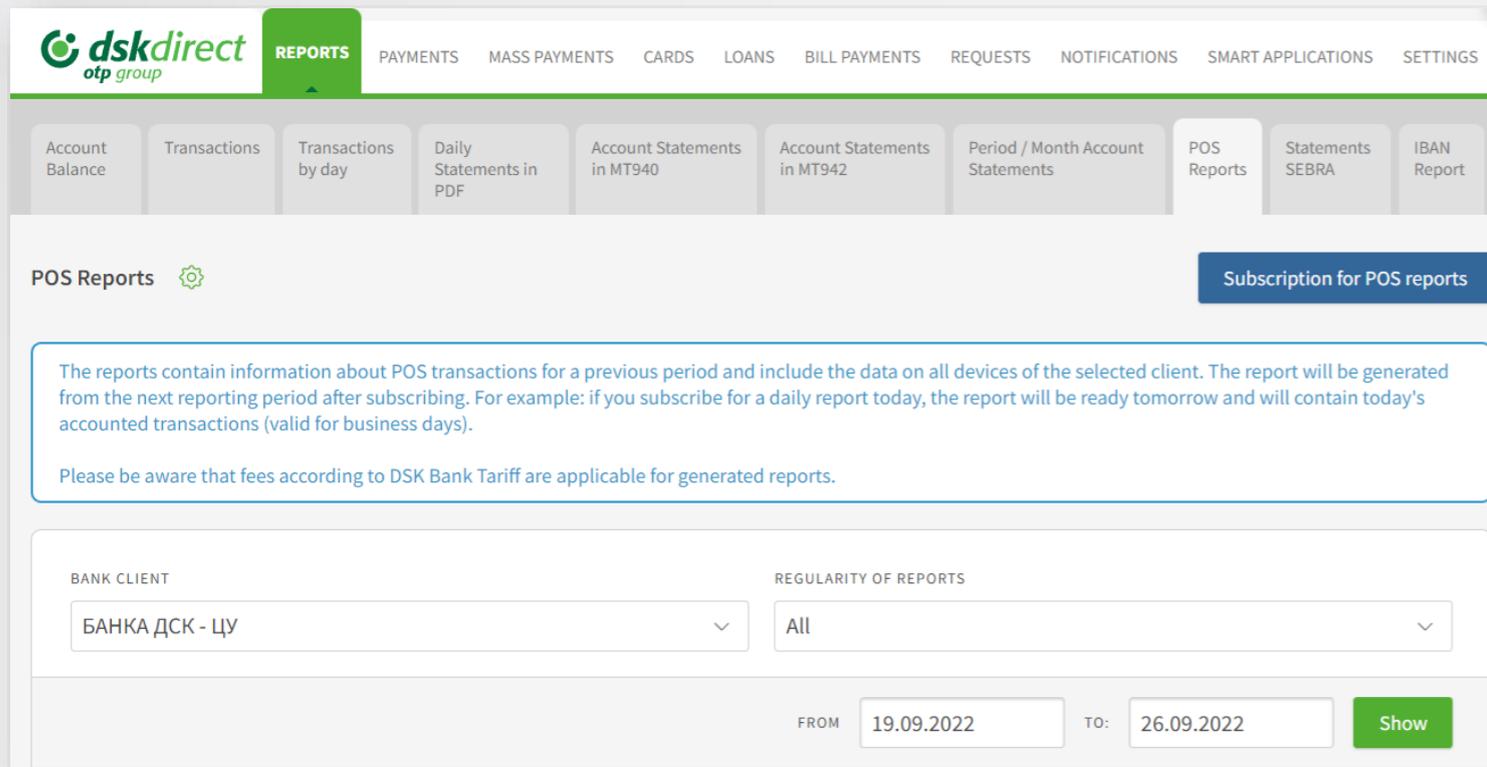
Sections in the Reports menu:

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

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

Reports

POS Subscription Management



➤ Subscribing

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

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

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

The monthly reports are 2 types (and are received by the 5th day):

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

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

Reports

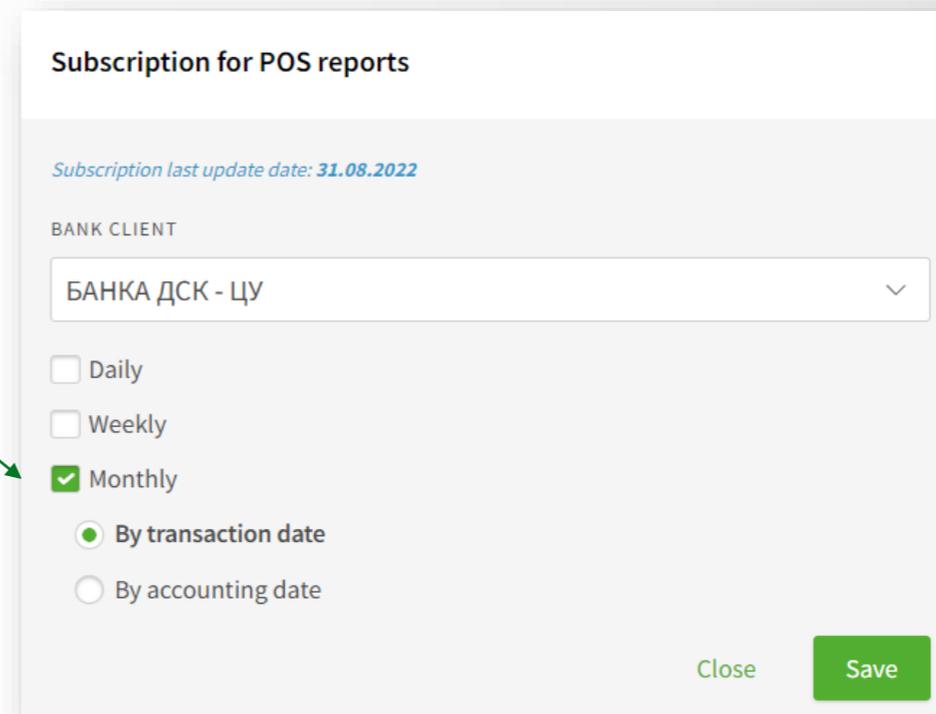
Unsubscribing for POS reports

➤ Unsubscribing

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

NB!

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



Subscription for POS reports

Subscription last update date: 31.08.2022

BANK CLIENT

БАНКА ДСК - ЦУ

Daily

Weekly

Monthly

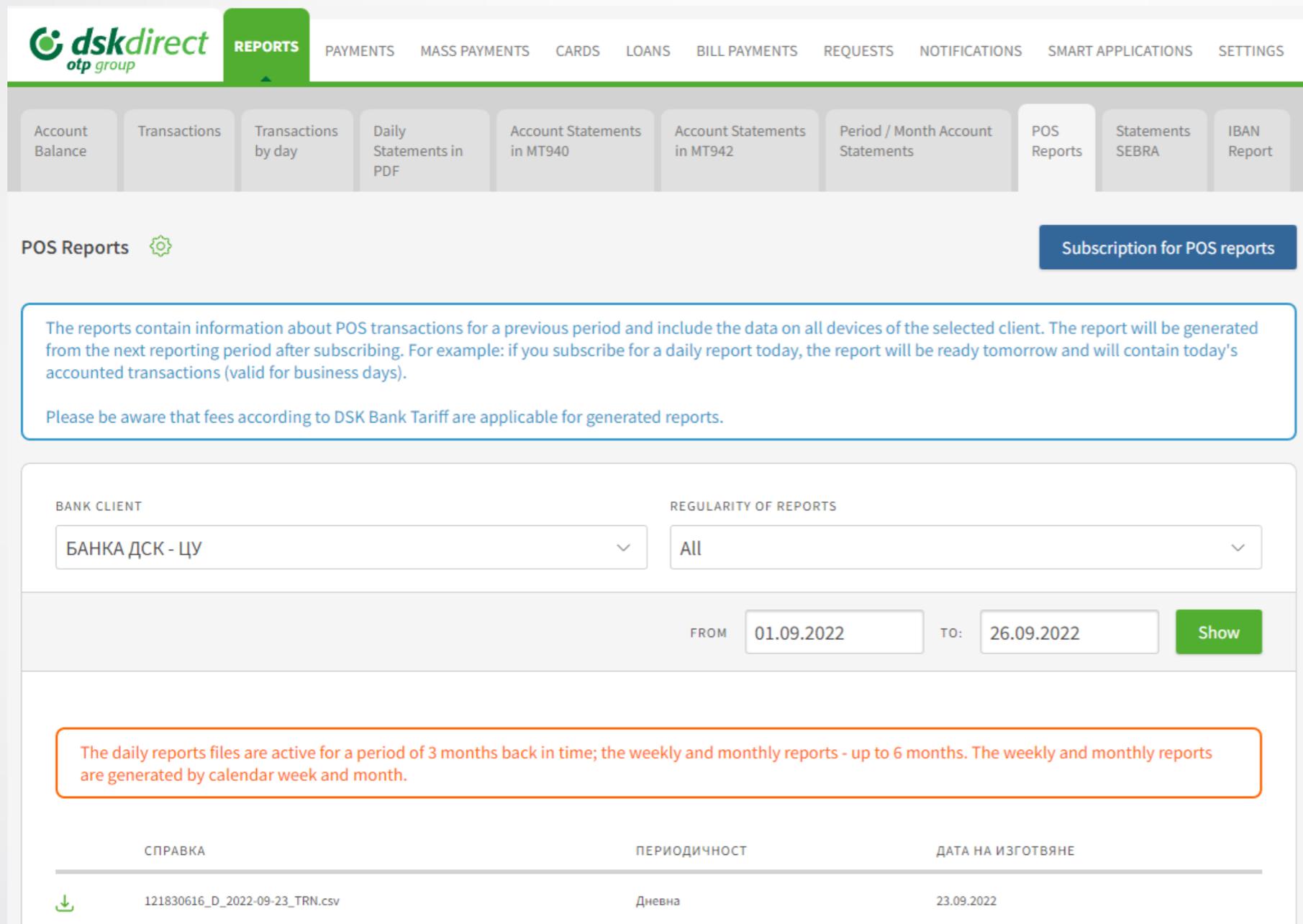
By transaction date

By accounting date

Close Save

Reports

POS reports



The screenshot shows the 'dskdirect' portal with the 'REPORTS' menu highlighted. Under 'REPORTS', 'POS Reports' is selected. A 'Subscription for POS reports' button is visible. A text box explains that reports contain POS transaction data and are generated from the next reporting period. A note mentions fees according to the DSK Bank Tariff. The interface includes filters for 'BANK CLIENT' (Банка ДСК - ЦУ) and 'REGULARITY OF REPORTS' (All). Date filters are set for 'FROM 01.09.2022' and 'TO 26.09.2022'. A 'Show' button is present. A table below shows a report file: '121830616_D_2022-09-23_TRN.csv' with a download arrow icon. The table headers are 'СПРАВКА', 'ПЕРИОДИЧНОСТ', and 'ДАТА НА ИЗГОТВЯНЕ'.

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

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

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

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

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

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

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

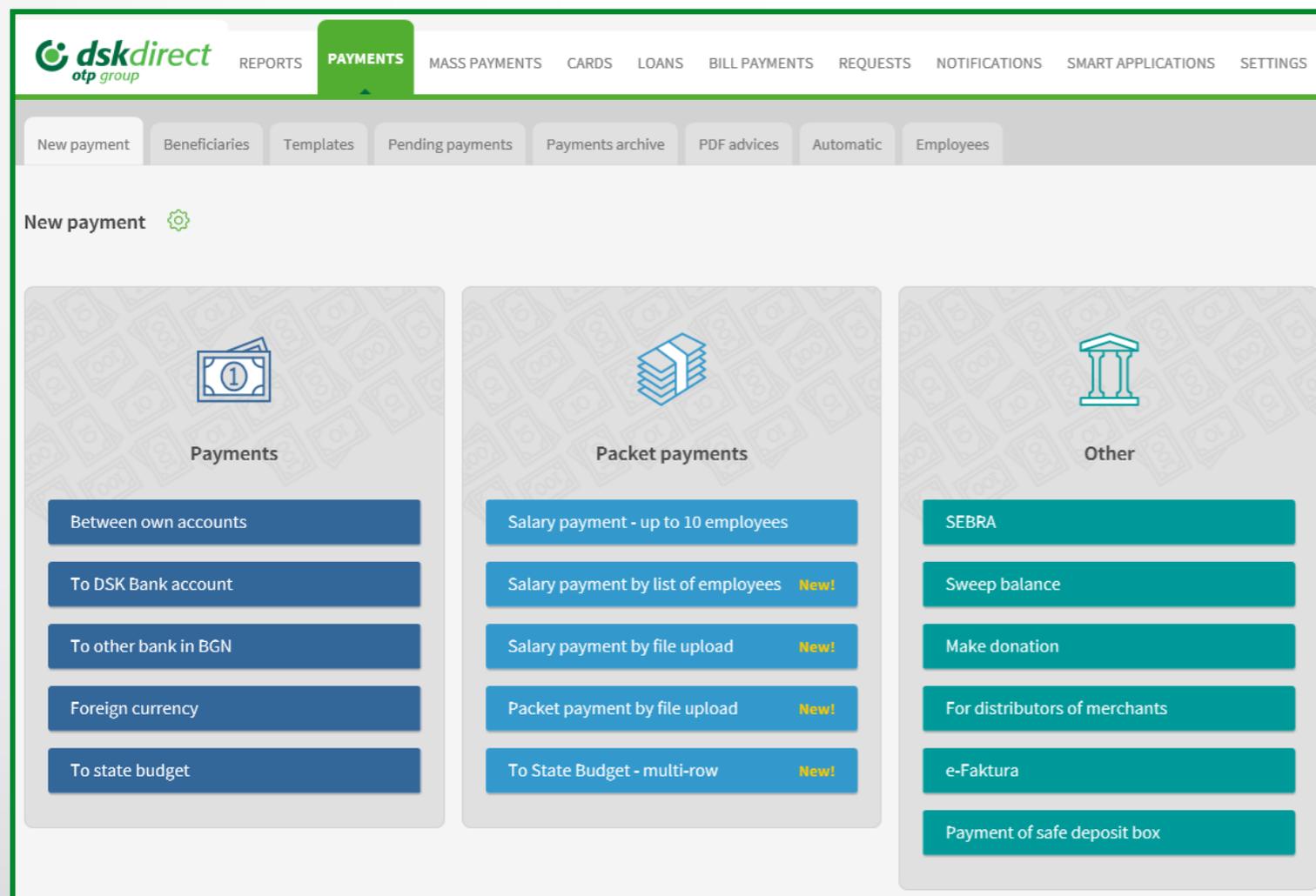
Settings-Time & Language-Region-Additional date, time & regional settings-Region-Additional settings – Decimal symbol.

Payments

Payment types and file formats

Access to payment types – divided in 3 groups:

- **Payments** – for payments by filling in a form.
- **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 and CSV**
- **Packet payments by file upload** – there are detailed descriptions about the files allowed for mass payments in BGN and currency (**MT103; MT101; MT100**)
- **Other** – for other specific types of payments.



The screenshot shows the 'dskdirect' web interface for payments. The top navigation bar includes 'REPORTS', 'PAYMENTS' (highlighted), 'MASS PAYMENTS', 'CARDS', 'LOANS', 'BILL PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. Below this is a secondary navigation bar with 'New payment', 'Beneficiaries', 'Templates', 'Pending payments', 'Payments archive', 'PDF advices', 'Automatic', and 'Employees'. The main content area is titled 'New payment' and features three columns of payment options:

- Payments** (represented by a banknote icon):
 - Between own accounts
 - To DSK Bank account
 - To other bank in BGN
 - Foreign currency
 - To state budget
- Packet payments** (represented by a stack of coins icon):
 - Salary payment - up to 10 employees
 - Salary payment by list of employees **New!**
 - Salary payment by file upload **New!**
 - Packet payment by file upload **New!**
 - To State Budget - multi-row **New!**
- Other** (represented by a classical building icon):
 - SEBRA
 - Sweep balance
 - Make donation
 - For distributors of merchants
 - e-Faktura
 - Payment of safe deposit box

Payments

Single and packet/mass payments



Payments:

- **Between own accounts** – to transfer funds between own accounts with DSK Bank (as of May 2023 you can transfer funds between own accounts without method of signing - SMS or mToken). Also used for purchase and sale of foreign currency.
- **To DSK Bank account** – to order transfers to accounts with DSK Bank
- **To other bank in BGN** – to order transfers in BGN to another bank in Bulgaria
- **Foreign currency** – to order a currency transfer to another bank in Bulgaria or abroad
- **To state budget** – to order transfers to state budget entities

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

Packet payments:

- **Salary payment – up to 10 employees** – to order salary payments to a list of employees, through a single transfer.
- **Salary payment by list of employees** – to order salary payments to a list of employees already added to “Employees” section in “Transfers” menu.
- **Salary payment by file upload** – to order salary payments through a file in **ZAPDEP** format.
- **Packet payment by file upload** – to order batch/mass payments through files in various formats. With flexible batch edit options and various payer accounts in the batch.
- **To State Budget – multi-row** – to order multi-row payments to the state budget.
- **Request for Direct Debit**

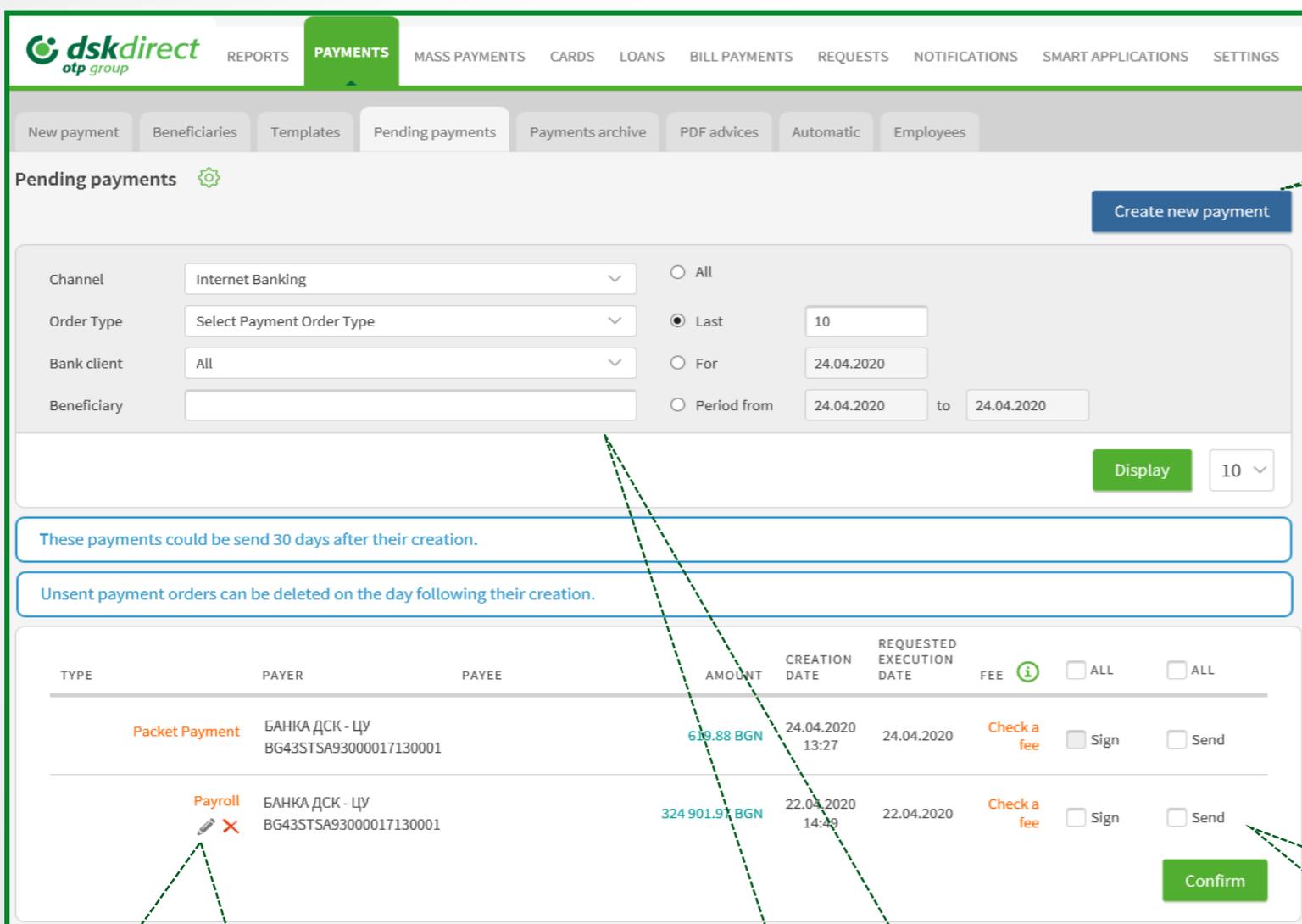
Other:

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

Payments

Signing and sending of payments

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



TYPE	PAYER	PAYEE	AMOUNT	CREATION DATE	REQUESTED EXECUTION DATE	FEE	<input type="checkbox"/> ALL	<input type="checkbox"/> ALL
Packet Payment	БАНКА ДСК - ЦУ BG43STSA93000017130001		619.88 BGN	24.04.2020 13:27	24.04.2020	Check a fee	<input type="checkbox"/> Sign	<input type="checkbox"/> Send
Payroll	БАНКА ДСК - ЦУ BG43STSA93000017130001		324901.97 BGN	22.04.2020 14:49	22.04.2020	Check a fee	<input type="checkbox"/> Sign	<input type="checkbox"/> Send

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

Other sections in the “Payments” menu:

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

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

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

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

Payments

Sorting, calculation and search



Channel: Internet Banking

Order Type: Select Payment Order Type

Bank client: All

Beneficiary: [Empty field]

Currency: All

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

Export To File Display 10

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

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

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

Sorting of 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.

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

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 ⓘ

0 SELECTED PAYMENTS, TOTAL AMOUNT 0.00 ⓘ

Packet payment by file

Description of fields and possible options

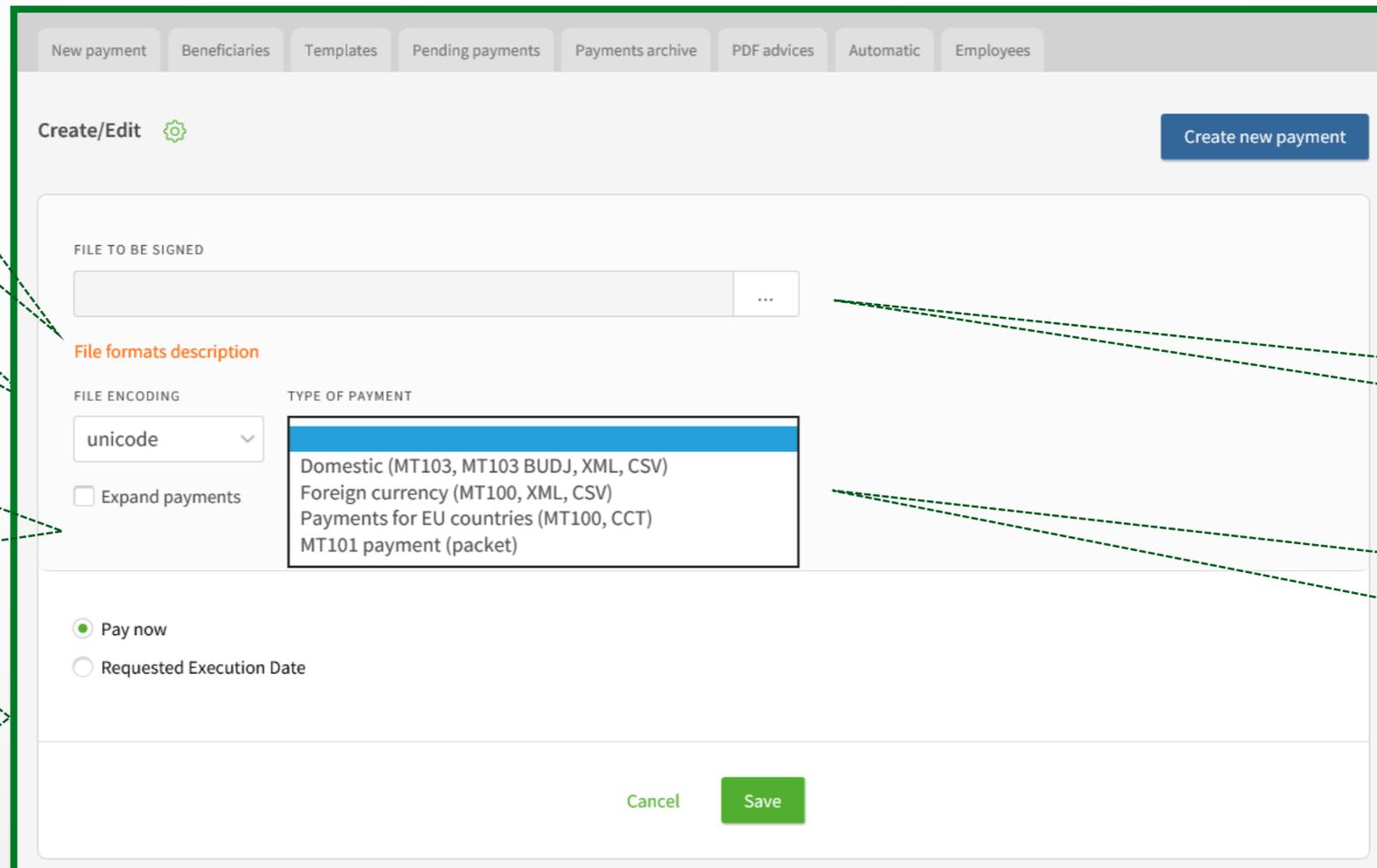
- Select a **file to upload, type of payment and file format**
- Select options – **expand payments, requested execution date**
- After saving the payment, visit **Pending payments** section to sign and send it

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.



The screenshot shows a web interface for creating or editing a payment. At the top, there are navigation tabs: 'New payment', 'Beneficiaries', 'Templates', 'Pending payments', 'Payments archive', 'PDF advices', 'Automatic', and 'Employees'. The main area is titled 'Create/Edit' and includes a 'Create new payment' button. Below this, there is a 'FILE TO BE SIGNED' field with a file selection icon. A 'File formats description' link is provided. The 'FILE ENCODING' section has a dropdown menu set to 'unicode' and an 'Expand payments' checkbox. The 'TYPE OF PAYMENT' section has a dropdown menu with options: 'Domestic (MT103, MT103 BUDJ, XML, CSV)', 'Foreign currency (MT100, XML, CSV)', 'Payments for EU countries (MT100, CCT)', and 'MT101 payment (packet)'. At the bottom, there are radio buttons for 'Pay now' (selected) and 'Requested Execution Date', along with 'Cancel' and 'Save' buttons.

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

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

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

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

Packet payment by file

Payments over 30 000 BGN



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

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

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

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

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

TYPE	FROM	TO	AMOUNT	
SWIFT	ORA [redacted] BG88STSA93000026040969	Borcelik celik sanayii ticaret A.S. TR190004601123001000060330	26000.01 USD	
SWIFT	ORA [redacted] BG88STSA93000026040969	Borcelik celik sanayii ticaret A.S. TR190004601123001000060330	10000.02 USD	
SWIFT	ORA [redacted] BG88STSA93000026040969	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 [redacted], Personal ID [redacted] Identity document [redacted] 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 [redacted] BULSTAT: [redacted]

I declare/We declare that the funds (values) in the amount of [redacted] 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

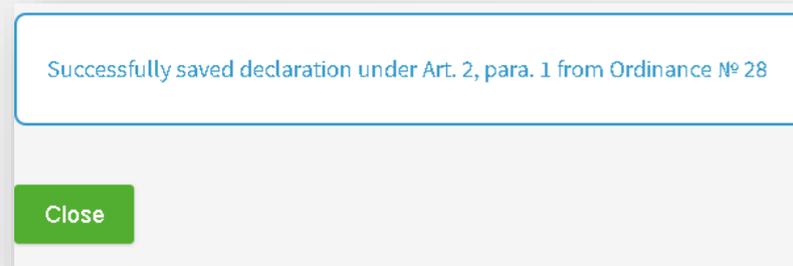
Filling in Declaration under art. 2, para. 1 from Ordinance No. 28

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

.pdf, .jpg, .jpeg

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

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



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

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

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

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

Schedule to art. 2, para 1

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

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

as a representative of (for legal persons)

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

I declare that:

Section I

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

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

Yes No

(please tick what is correct)

Добави ред

Type: , Number: and/or Date:

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

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

Yes No

(please tick what is correct)

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

File attachments

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

+ Add New

Foreign currency payment

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

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

	SWIFT	ORAGUARD LTD	Vicky Dimitrova	International transfer	25000,00
		BG23STSA93000025379629	TR190004601123001000060330		

- Click on **SWIFT** to take a look at the payment order as well as the declarations you have filled in. Click the relevant button to download or print it.

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

Наредител / Ordering customer	
име / name	ORAGUARD LTD
адрес / address	KV. MUSAGENITSA, B.L. 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 <small>преведете please transfer</small>
Валута / Currency	Сума / Amount
	USD 25000,00
Направление на превода / Direction	За чужбина / Abroad
Система за изпращане на превода / Payment system	SWIFT
Бенефициент / Beneficiary	
име / name	Vicky Dimitrova
адрес / address	Istanbul
град / city	Istanbul
държава / country	TURKEY
сметка / account	TR190004601123001000060330
Банка на бенефициента / Beneficiary's bank	
име / name	
адрес / address	
град / city	
страна / country	TURKEY
S.W.I.F.T. код / S.W.I.F.T. code	AKBKTRISXXX
Разноски на другите банки / Bank charges	
За сметка на получателя / Beneficiary's account	
Валюор на превода / Value date	
Обикновен / Ordinary	
Основание за плащане / Details of Payments	
International transfer	
Още пояснения / Additional Details	
International transfer	

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

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

Execute Date :

Channel: E-Banking

Payment is not fulfilled!

Close

Download

Print

Direct Debit

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

Fill in the form :

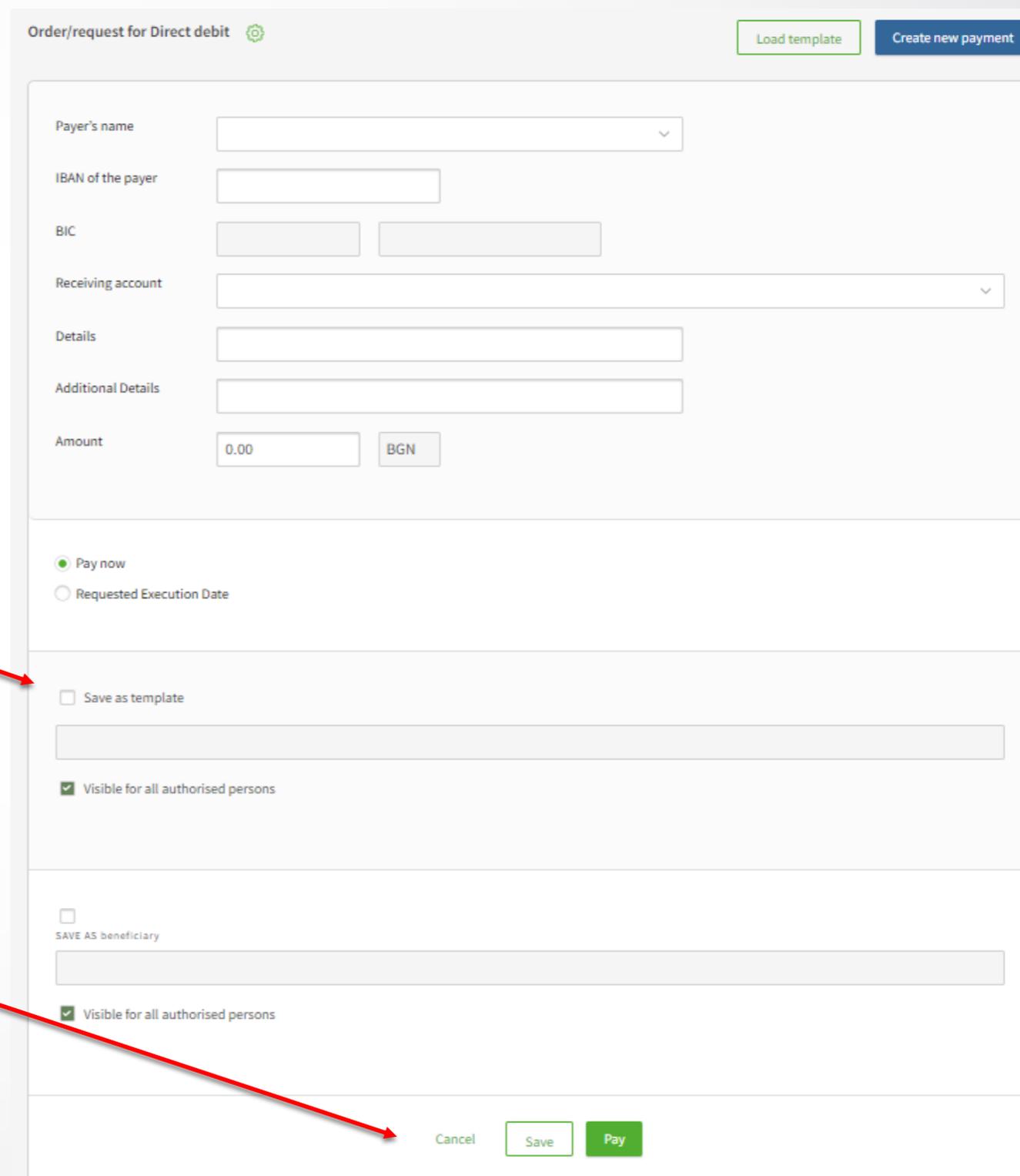
- Payer's Name and IBAN
- Receiving Account
- Details (mandatory field)
- Additional Details (mandatory field)
- Amount

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

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

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

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



Order/request for Direct debit 

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

Payer's name

IBAN of the payer

BIC

Receiving account

Details

Additional Details

Amount

Pay now
 Requested Execution Date

Save as template

Visible for all authorised persons

SAVE AS beneficiary

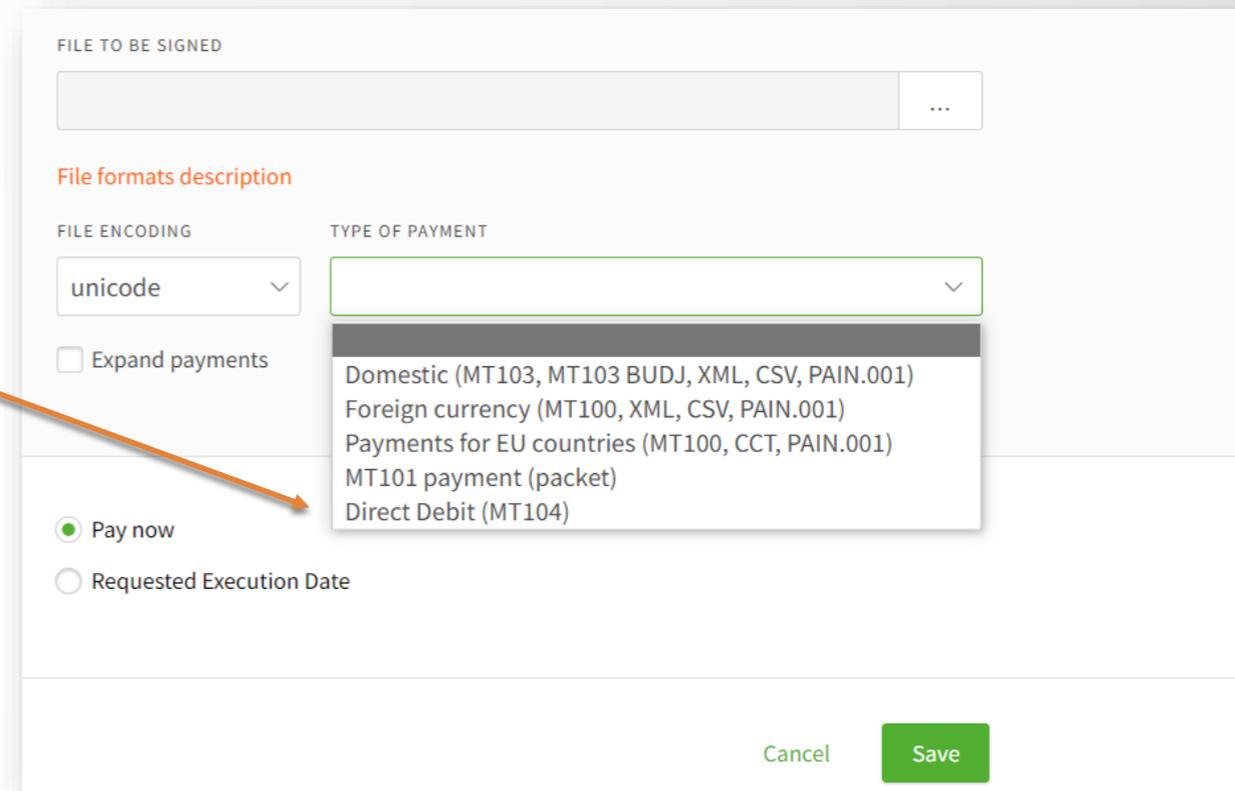
Visible for all authorised persons

Request for Direct Debit (BGN)

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

The main benefits are the following:

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



FILE TO BE SIGNED

File formats description

FILE ENCODING: unicode

TYPE OF PAYMENT

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

Pay now
 Requested Execution Date

Cancel Save

Other benefits :

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

Salary by file upload

Payment of salaries through ZapDep, CSV, XML file

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

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

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

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

Create/edit  Create new payment

1 PAYER

FROM ACCOUNT CURRENCY PAYER IBAN

2 FILE OPTIONS

FILE TO BE SIGNED ... FILE FORMAT FILE TYPE

3 ADDITIONAL DETAILS

DETAILS OF PAYMENT

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

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

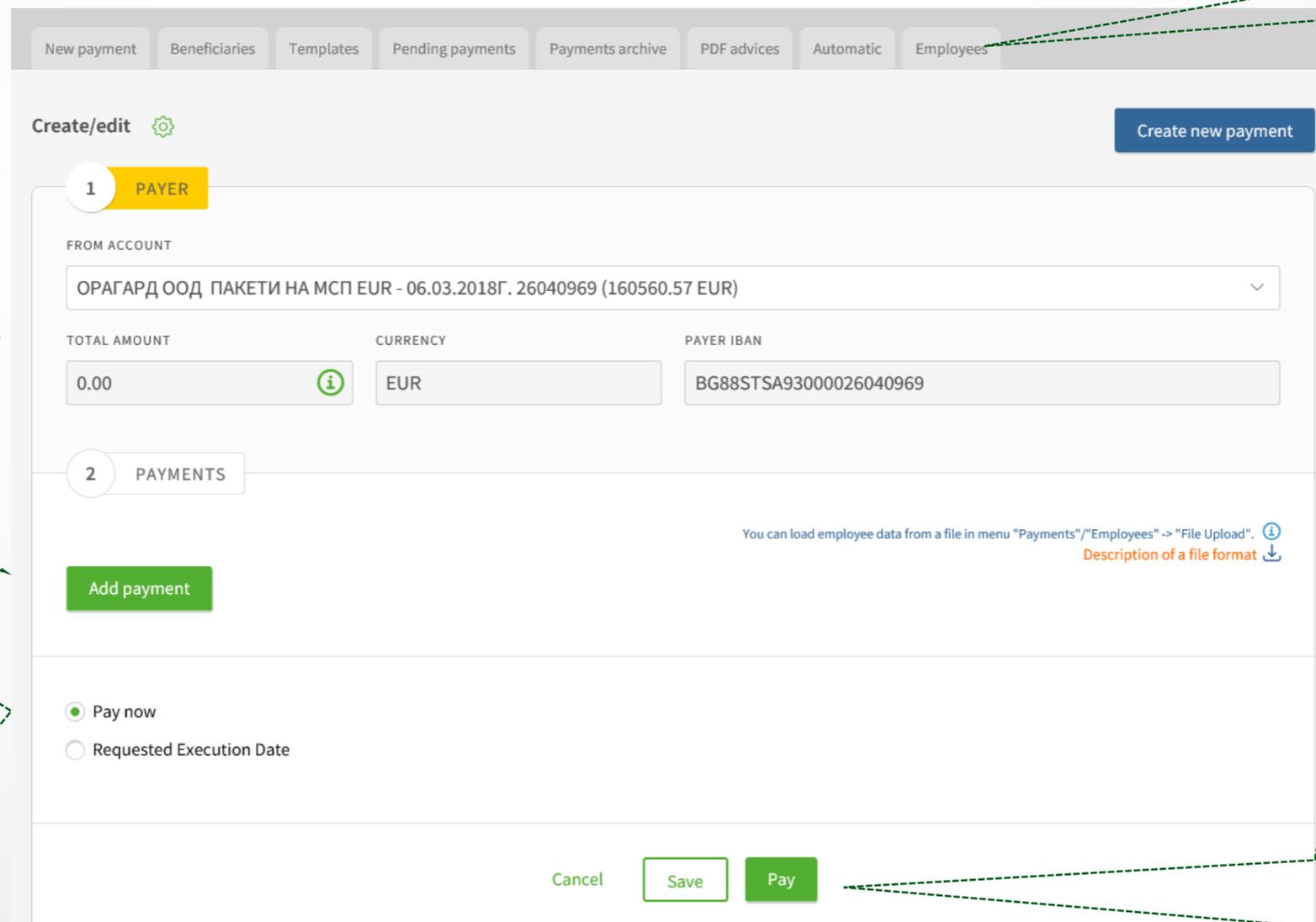
File format – change the file encoding as needed.

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

Salary by list of employees

List, filters and payment order

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



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

Create/edit  Create new payment

1 PAYER

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

TOTAL AMOUNT: 0.00  CURRENCY: EUR PAYER IBAN: BG88STSA93000026040969

2 PAYMENTS

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

Add payment

Pay now
 Requested Execution Date

Cancel Save Pay

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.

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.

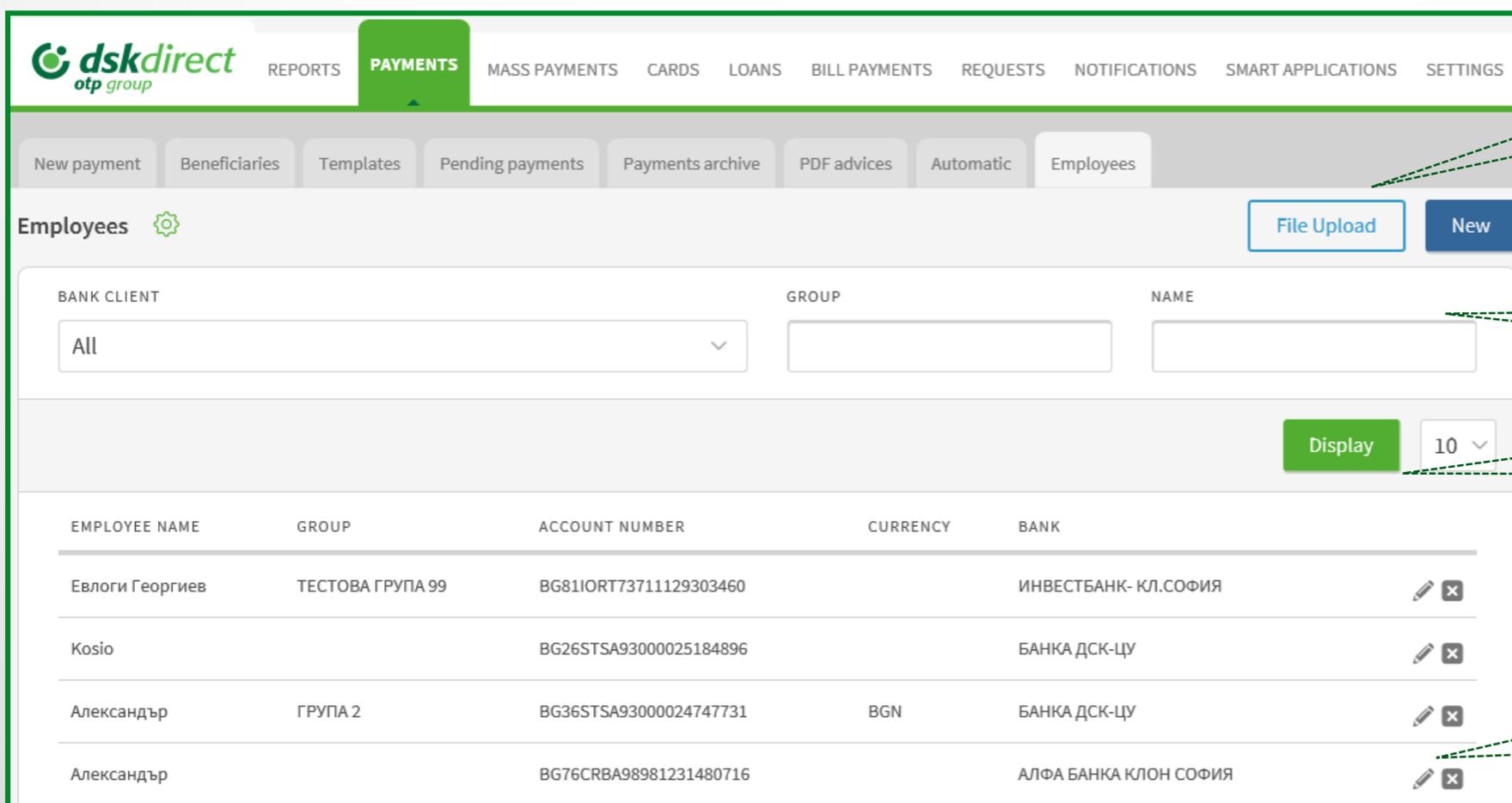
After you have saved the payment, visit **Pending payments** tab to sign and send it.
Pay – for direct sending of a payment.

Employees

Create and manage a list, filters

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

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



The screenshot shows the 'Employees' management interface. At the top, there is a navigation bar with 'dskdirect otp group' logo and various menu items: REPORTS, PAYMENTS (highlighted), MASS PAYMENTS, CARDS, LOANS, BILL PAYMENTS, REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, and SETTINGS. Below this is a sub-navigation bar with buttons for 'New payment', 'Beneficiaries', 'Templates', 'Pending payments', 'Payments archive', 'PDF advices', 'Automatic', and 'Employees'. The main section is titled 'Employees' and includes a settings gear icon, a 'File Upload' button, and a 'New' button. There are three filter fields: 'BANK CLIENT' (set to 'All'), 'GROUP', and 'NAME'. A 'Display' button and a dropdown menu set to '10' are also present. Below the filters is a table with columns: EMPLOYEE NAME, GROUP, ACCOUNT NUMBER, CURRENCY, and BANK. Each row has edit and delete icons.

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

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

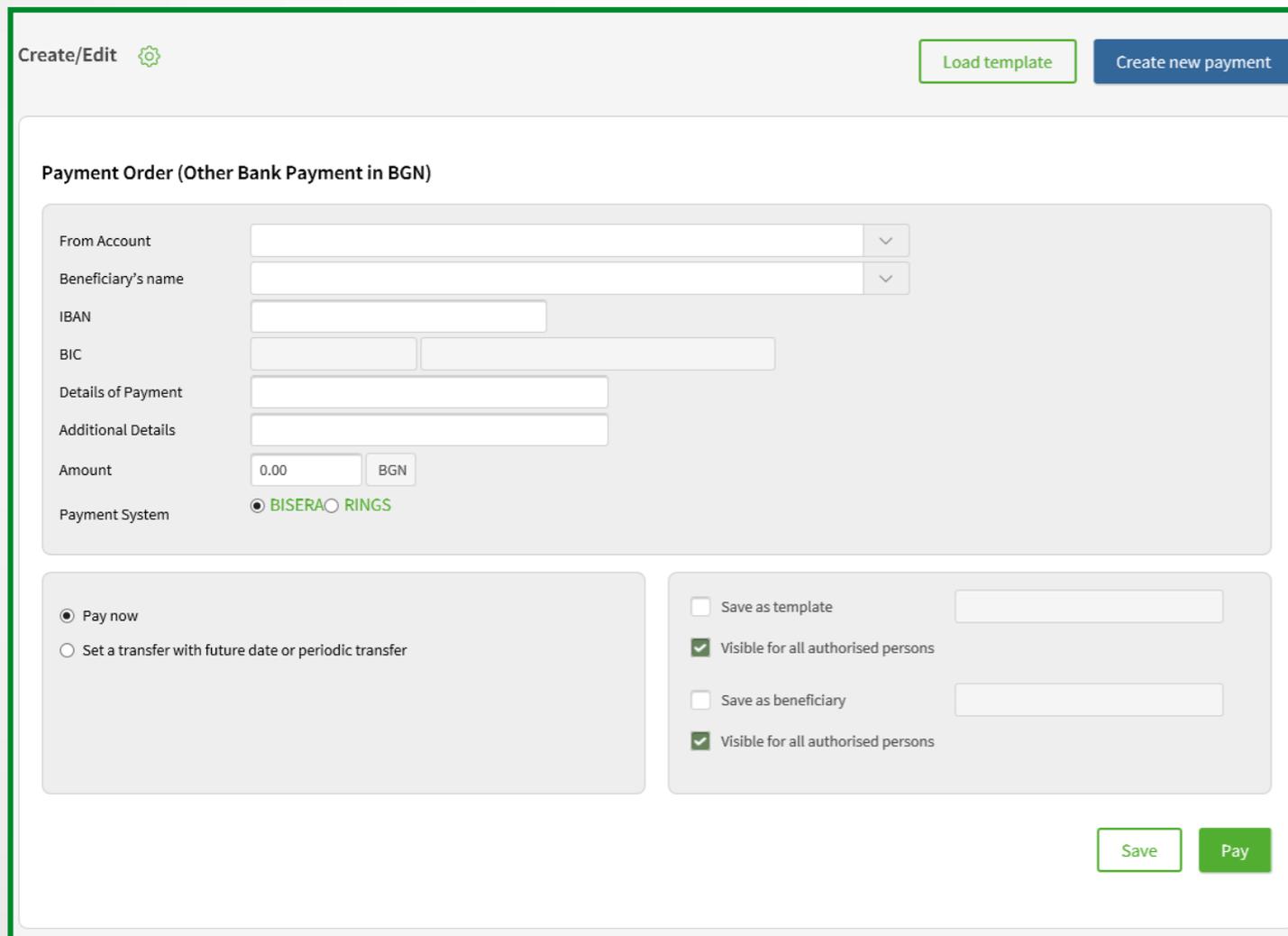
Filters – by bank client, group of employees or name of employee

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

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

Saving templates and beneficiaries

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



How to save a template / beneficiary?

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

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

How to use a saved form?

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

How to use a saved recipient?

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

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.

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

ОРАГАРД ООД

	4 961 278.56 LOAN AMOUNT BGN	ЛИМИТ ЗА БАНК.ГАРАНЦИЯ ОТ КРЕДИТ В BGN				
	481 674.16 LOAN AMOUNT EUR	ЛИМИТ ЗА БАНК.ГАРАНЦИЯ ОТ КРЕДИТ В EUR				
	500 000.00 LOAN AMOUNT USD	ЛИМИТ ЗА БАНК.ГАРАНЦИЯ ОТ КРЕДИТ В USD				

< **4 961 278.56**
LOAN AMOUNT BGN

ЛИМИТ ЗА БАНК.ГАРАНЦИЯ ОТ КРЕДИТ В BGN

Guarantees and Letters of Credit

LIMIT HOLDER	PAYER	PRODUCT TYPE	TYPE OF GUARANTEE / LETTER OF CREDIT	REFERENCE NUMBER	BENEFICARY	ORIGINAL AMOUNT OF THE BANK GUARANTEE / LETTER OF CREDIT	ISSUE DATE	DATE OF VALIDITY		
ОРА	ООД	ОРА ООД	Guarantee	Customs guarantee	116DSK12052	test mira	12 000.00 BGN	15.07.2021	13.09.2024	
ОРА	ООД	ОРА ООД	Guarantee	Payment upon execution	116DSK12053	тест мира 1509	15 015.00 USD	15.07.2021	19.09.2025	

Bill payments

For utility services and taxes

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

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

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

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

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

Pay – payment of selected bills.

The screenshot displays the 'Bill Payments' section of the DSK Direct online banking interface. The main menu includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'BILL PAYMENTS', 'REQUESTS', 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. The 'BILL PAYMENTS' sub-menu is open, showing 'Prepared bill payments', 'Local taxes', 'Payments archive', and 'Bill payments reports'. The 'Prepared bill payments' tab is active, displaying a list of bills. A yellow banner indicates 'Payments ready to be made'. The list includes:

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

At the bottom left, there is a 'Pay' button. At the top right, there is a 'Register/Pay bill' button.

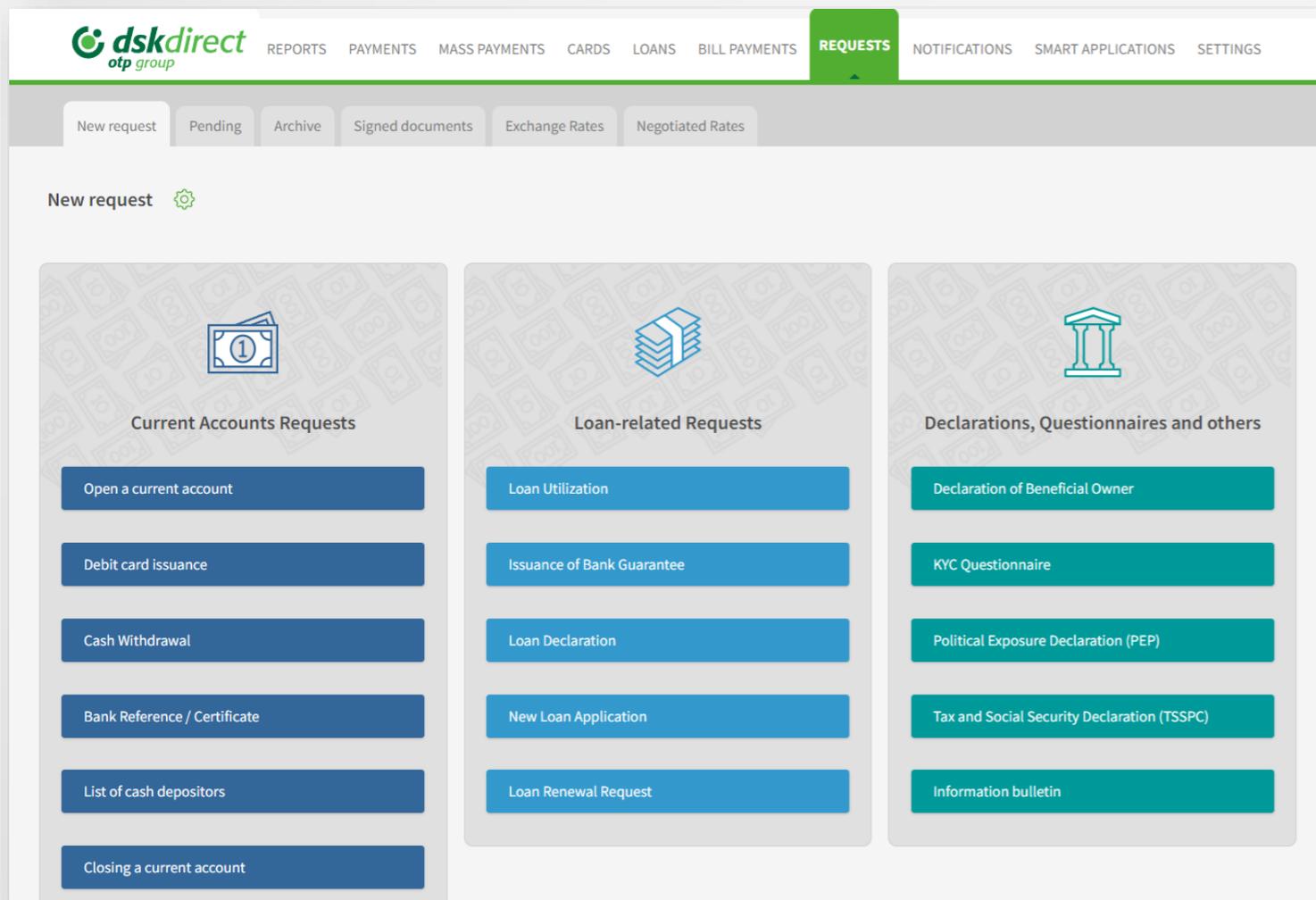
Other tabs in the menu – for payment of local taxes, payments archive and reports with an export to file option.

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.

Requests

Please submit a new online request (cash withdrawal, loans, declarations, etc.) from the **menu REQUESTS** > tab New Request.



Click on the request you would like to submit:

- A form to fill in is generated, part of the client's data is filled in automatically
- You can add PDF files (**up to 10 files, each up to 3MB**)
- You can save, send or cancel each request
- Users having a valid method of signing can send requests to the Bank.

NB!

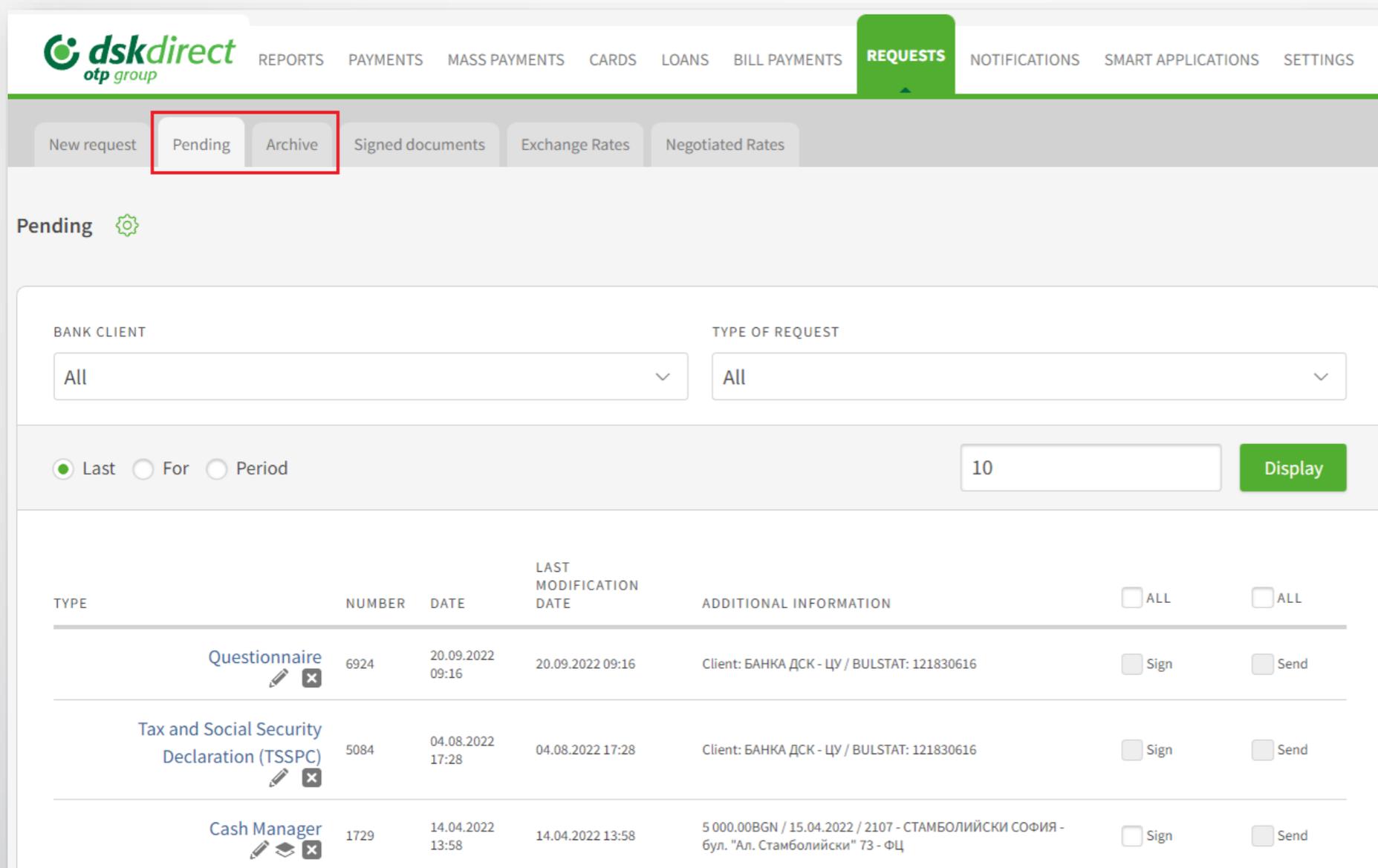
All online requests are processed during the Bank official working hours.

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 'REQUESTS' tab is active in the top navigation bar. Below it, the 'Pending' tab is selected and highlighted with a red box. The main content area displays a search filter for 'Pending' requests. The filter includes dropdown menus for 'BANK CLIENT' (set to 'All') and 'TYPE OF REQUEST' (set to 'All'). Below the filters, there are radio buttons for 'Last', 'For', and 'Period', a text input for the number of items (set to '10'), and a 'Display' button. The main table lists three pending requests:

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

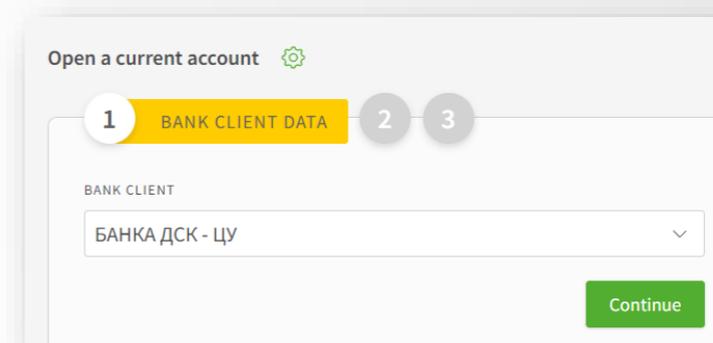
Open a current account

Go to the **menu REQUESTS** -> tab New request if you would like to open an additional account.

You can open up to 2 accounts at a time in the following currencies: **BGN, USD, EUR, GBP and CHF.**

Step 1

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



The screenshot shows the 'Open a current account' interface at Step 1, 'BANK CLIENT DATA'. It features a progress bar with three steps: 1 (highlighted), 2, and 3. Below the progress bar, there is a 'BANK CLIENT' dropdown menu with 'БАНКА ДСК - ЦУ' selected. A green 'Continue' button is located at the bottom right.

Step 2

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

You can open up to 2 accounts in the same or different currencies.

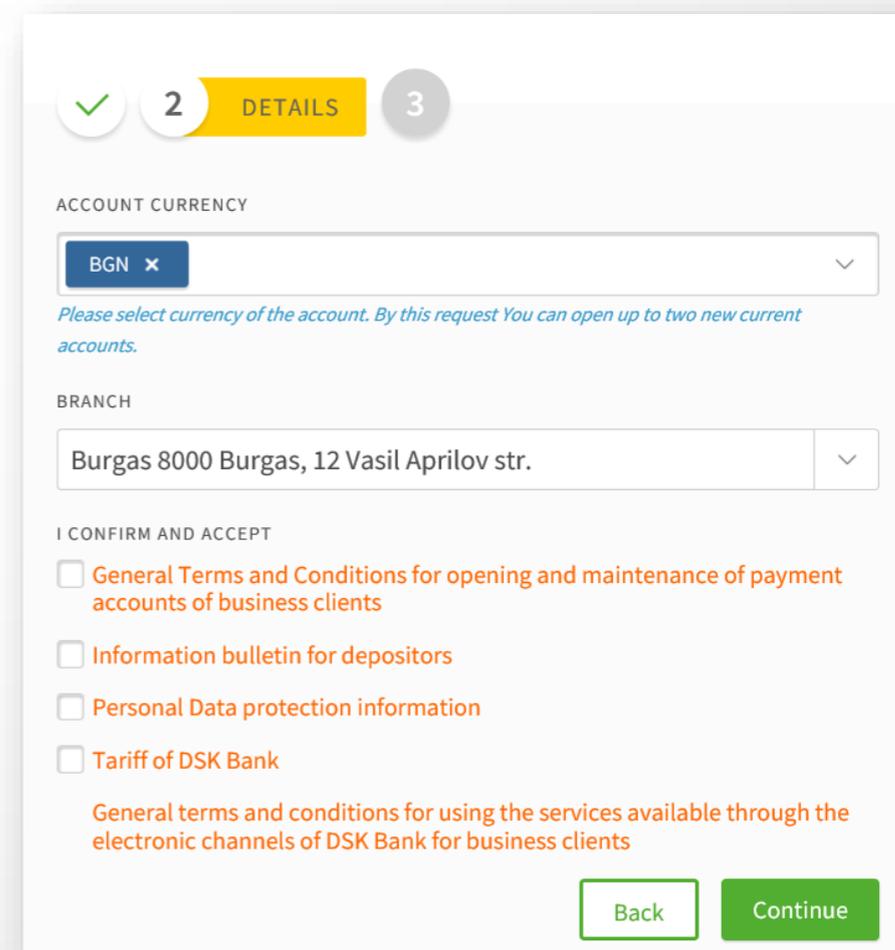
The servicing branch is selected by default.

Tick all checkboxes for consent (accepting the Bank's Tariff, General Terms and Conditions, etc.) before going to the next step. Click **Continue**.

NB! The request can be made only by existing Bank clients (legal company representatives or users who were assigned the specific right **ACCOUNTS AND CERTIFICATES**, [see slide 67](#)).

Companies with method of representation jointly or severally can also submit online requests for opening an additional current account/accounts.

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



The screenshot shows the 'Open a current account' interface at Step 2, 'DETAILS'. It features a progress bar with three steps: 1 (completed), 2 (highlighted), and 3. Below the progress bar, there is an 'ACCOUNT CURRENCY' dropdown menu with 'BGN' selected. A blue note below the dropdown reads: 'Please select currency of the account. By this request You can open up to two new current accounts.' Below that is a 'BRANCH' dropdown menu with 'Burgas 8000 Burgas, 12 Vasil Aprilov str.' selected. Under the heading 'I CONFIRM AND ACCEPT', there are 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 'Back' and 'Continue' buttons.

Open a current account



Step 3

Before signing the client can download and preview the contract.

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

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

Archive

BANK CLIENT: All | TYPE OF REQUEST: Open a current account | REQUEST STATUS: All

Last For Period | 10 | [Display](#)

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

3 DOCUMENTS

	DATE
Current account contract	27.09.2022

SMS CODE:

PIN CODE:

[Forgotten PIN](#) [OK](#)

DATE SIGNED: 27.09.2022 11:12

USER NAME: ГЕОРГИ ПЕТРОВ КОЛЕВ

SENT DATE: 27.09.2022 11:12

SENDER: ГЕОРГИ ПЕТРОВ КОЛЕВ

[Download PDF document](#)

[Print](#) [Close](#)

The client can use the new account/accounts immediately; the account will be listed in the menu **REPORTS** > Account Balance.

*The request can be signed only by the company legal representative or users who were assigned the specific right ACCOUNTS AND CERTIFICATES, [see slide 67](#).

An account opened via DSK Direct - Rights

Important! Assigning rights to a current account opened via DSK Direct

When opening an additional current account via DSK Direct electronic banking, the rights assigned to it are as follows:

1. The legal 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 (които не участват в откриването на съответната сметка), they receive access according to the **current rights they have**, namely:

2.1. Active access to at least one account – they receive **active** access;

2.2. Passive access – they receive **passive** access;

2.3. Access with flexible rights– they receive **passive** access;

If an authorized user(s) would like to receive certain rights to operate with this account, such must be requested by the legal representative(s) in an office by filling in the relevant application form.

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.

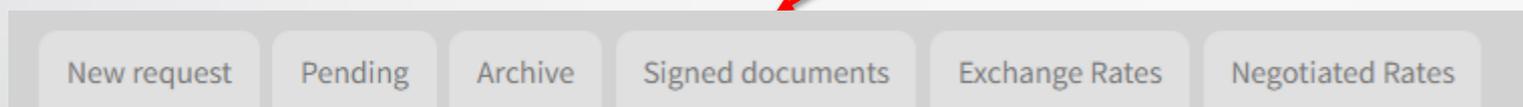
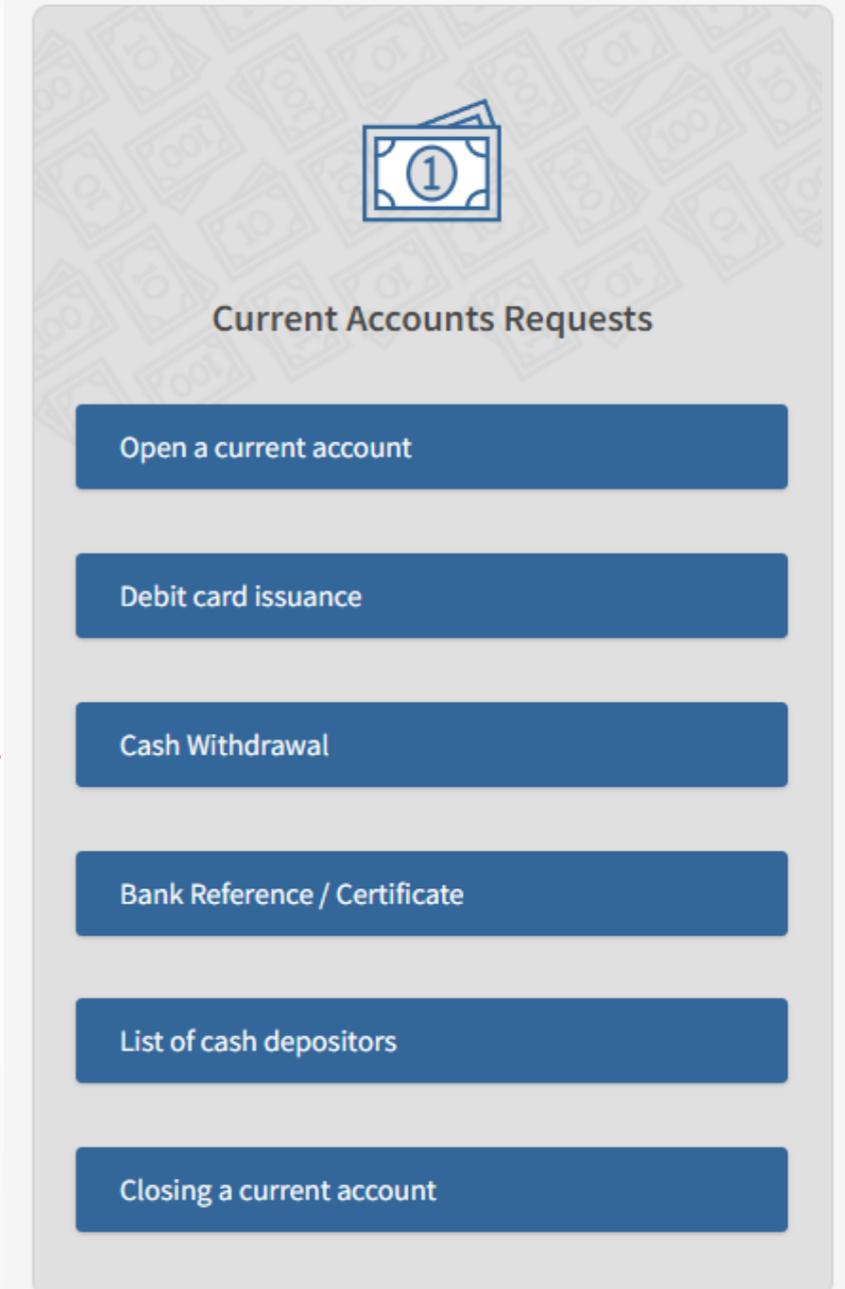
The request is electronically signed on both sides (the Bank and client) and is available for reference under the Archive tab.

NB! The request has to be signed by the company legal representative (a Bulgarian citizen).

The card holder is the user logged into the e-banking DSK Direct.

Step 3 - Agreement

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



Debit Card Issuance – Card Account

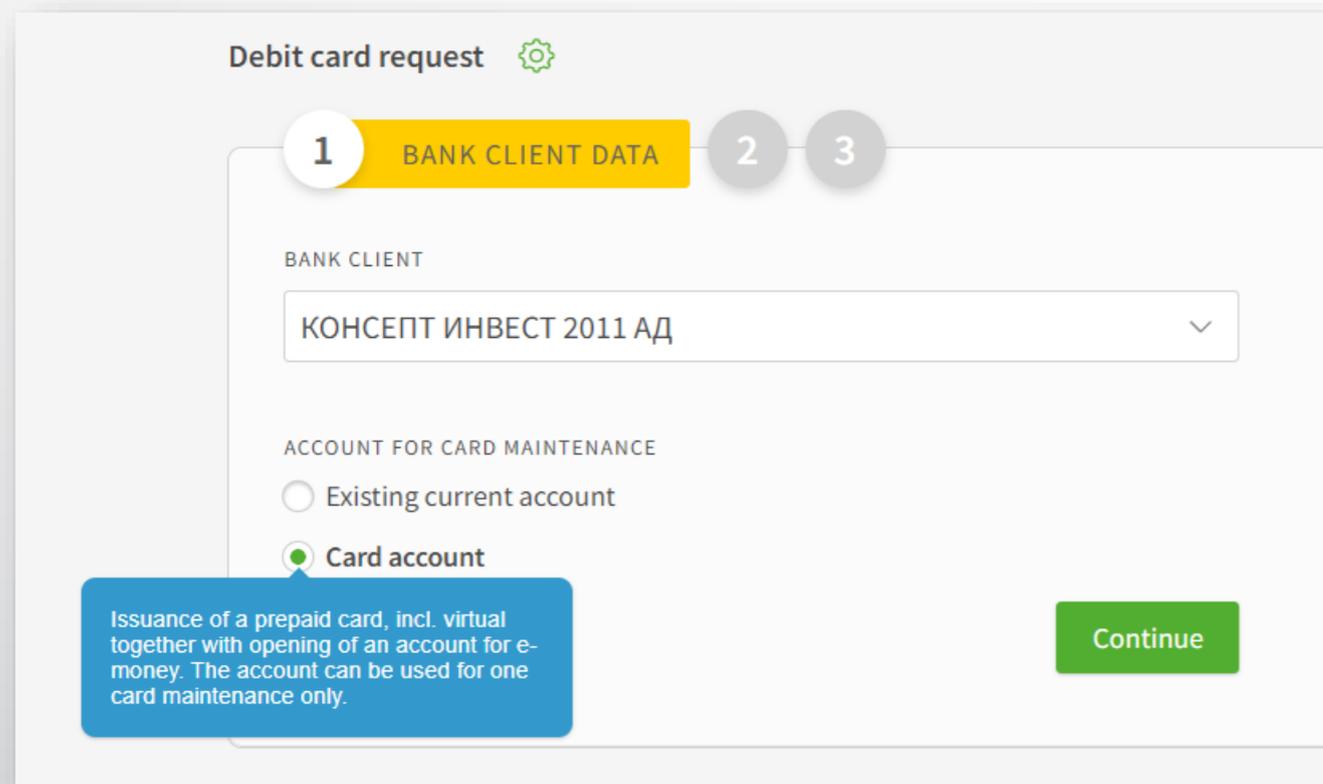
Issuing a debit card with opening an account for e-money (card account)

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 is funded from another active account of the client of his/her choice.

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

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



Debit card request 

1 BANK CLIENT DATA 2 3

BANK CLIENT

КОНСЕПТ ИНВЕСТ 2011 АД

ACCOUNT FOR CARD MAINTENANCE

Existing current account

Card account

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

Continue

Debit/Credit Card Reissuance

Step 1

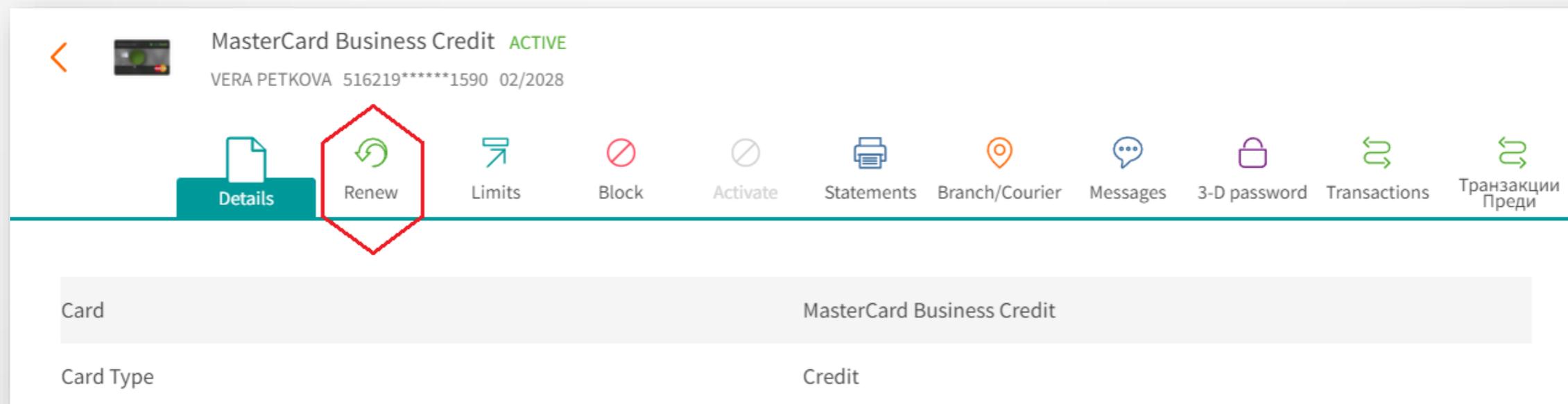
Go to the menu CRADS > tab Bank Card and select the debit/credit card you would like to reissue.

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 representatives can reissue the cards of any cardholder(s) within the company.



The screenshot shows the e-banking interface for a MasterCard Business Credit card. The card is active and belongs to VERA PETKOVA. The card number is 516219****1590 and the expiration date is 02/2028. The interface includes a navigation bar with the following options: Details, Renew (highlighted with a red hexagon), Limits, Block, Activate, Statements, Branch/Courier, Messages, 3-D password, Transactions, and Транзакции Преди. Below the navigation bar, the card details are displayed:

Card	MasterCard Business Credit
Card Type	Credit

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.

Cash Withdrawal Request

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

Fill in the form:

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

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

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

Cash Withdrawal

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

CLIENT
DSK BANK

EGN/BULSTAT
121830616

ACCOUNT

AMOUNT/CURRENCY
5000 EUR

EXECUTION DATE
27.04.2022

MOBILE PHONE NUMBER
+359885505885

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

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

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

Cancel Send

Bank Reference/Certificate

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

Step 1

Select the bank client, document type and language (Bulgarian or English), as well as the details you would like to be included in the bank certificate by clicking one or more checkboxes. You will see the applicable fee for each option when you mouse over

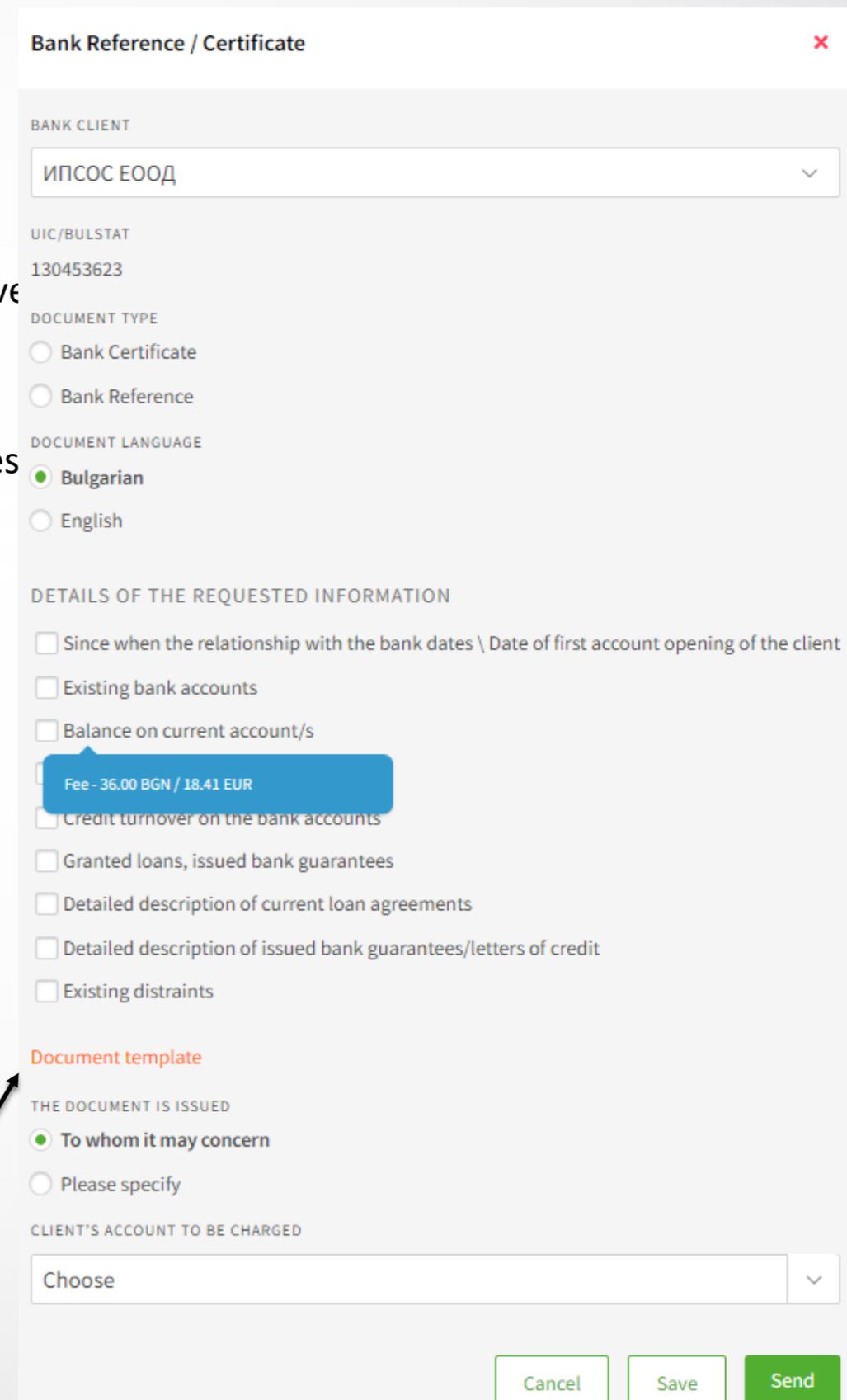
Step 2

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 slide 67](#).

Step 3

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



Bank Reference / Certificate

BANK CLIENT
ИПСОС ЕООД

UIC/BULSTAT
130453623

DOCUMENT TYPE
 Bank Certificate
 Bank Reference

DOCUMENT LANGUAGE
 Bulgarian
 English

DETAILS OF THE REQUESTED INFORMATION

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

Existing bank accounts

Balance on current account/s

Fee - 36.00 BGN / 18.41 EUR

Credit turnover on the bank accounts

Granted loans, issued bank guarantees

Detailed description of current loan agreements

Detailed description of issued bank guarantees/letters of credit

Existing distrains

Document template

THE DOCUMENT IS ISSUED
 To whom it may concern
 Please specify

CLIENT'S ACCOUNT TO BE CHARGED
Choose

Cancel Save Send

Bank Reference / Certificate



Download PDF document

BANK CLIENT

КОНСЕПТ 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 slide 67](#).

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
Copy		

List of cash depositors ✕

BANK CLIENT
БАНКА ДСК - ЦУ ▼

CHOOSE SIGNATORY
Choose ▼

Списък на служители, които имат право да внасят средства по всички сметки на дружеството

Име ЕГН Населено място Всички ▼ **Изтрий**

Добави

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 slide 67](#).

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

Important!

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

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

Closing a current account ✕

BANK CLIENT

КОНЦЕПТ ИНВЕСТ 2011 АД ▼

UIC/BULSTAT

201485313

ACCOUNT TO BE CLOSED

Choose ▼

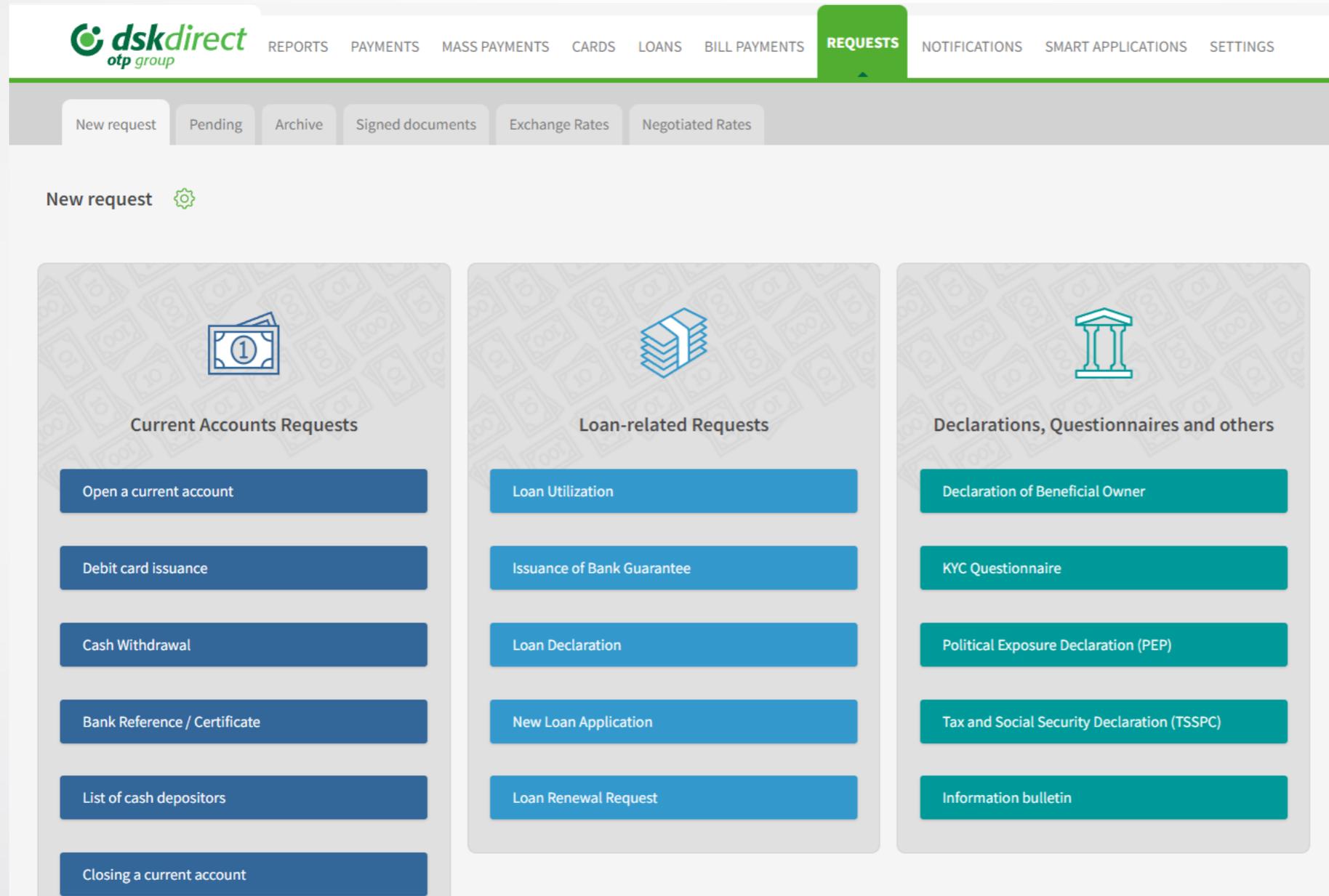
BALANCE TO BE TRANSFERRED TO

Choose ▼

Cancel Save Send

Loan Utilization Request

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



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

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

NB! Online Loan Utilization requests can be submitted only by the company legal representative with active access to DSK Direct or users who were assigned the specific right EXISITNG LOAN PRODUCTS, [see slide 67](#).

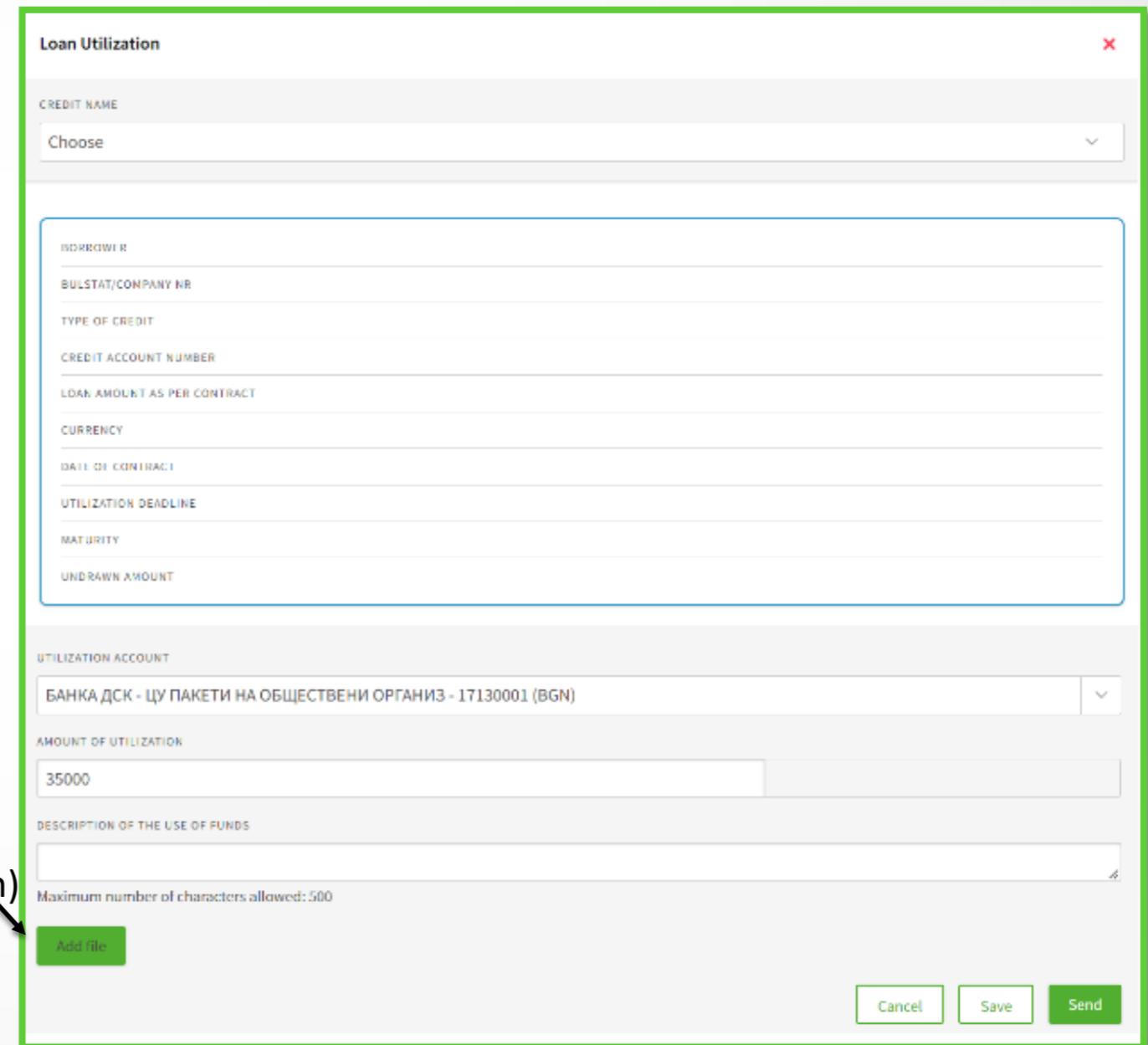
Loan Utilization Form

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

The ,Add file' button

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

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



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

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

Cancel, Save and Send Requests

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

- **Cancel** – cancel the request and go back to the ,New request' tab
- **Save** – save the request under the ,Pending' tab – the request can be signed later by the company legal representative (see slide 21)
- **Send** – send the request to the Bank after signing it with your chosen method of signing.

UTILIZATION ACCOUNT

Choose ▼

AMOUNT OF UTILIZATION

BGN

DESCRIPTION OF THE USE OF FUNDS

Maximum number of characters allowed: 500

Pending tab

Archive tab

The loan requests not sent are saved under the **Pending tab**.

You can filter the type of request to be displayed on screen from the dropdown TYPE OF REQUEST.

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

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

The Archive tab

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

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

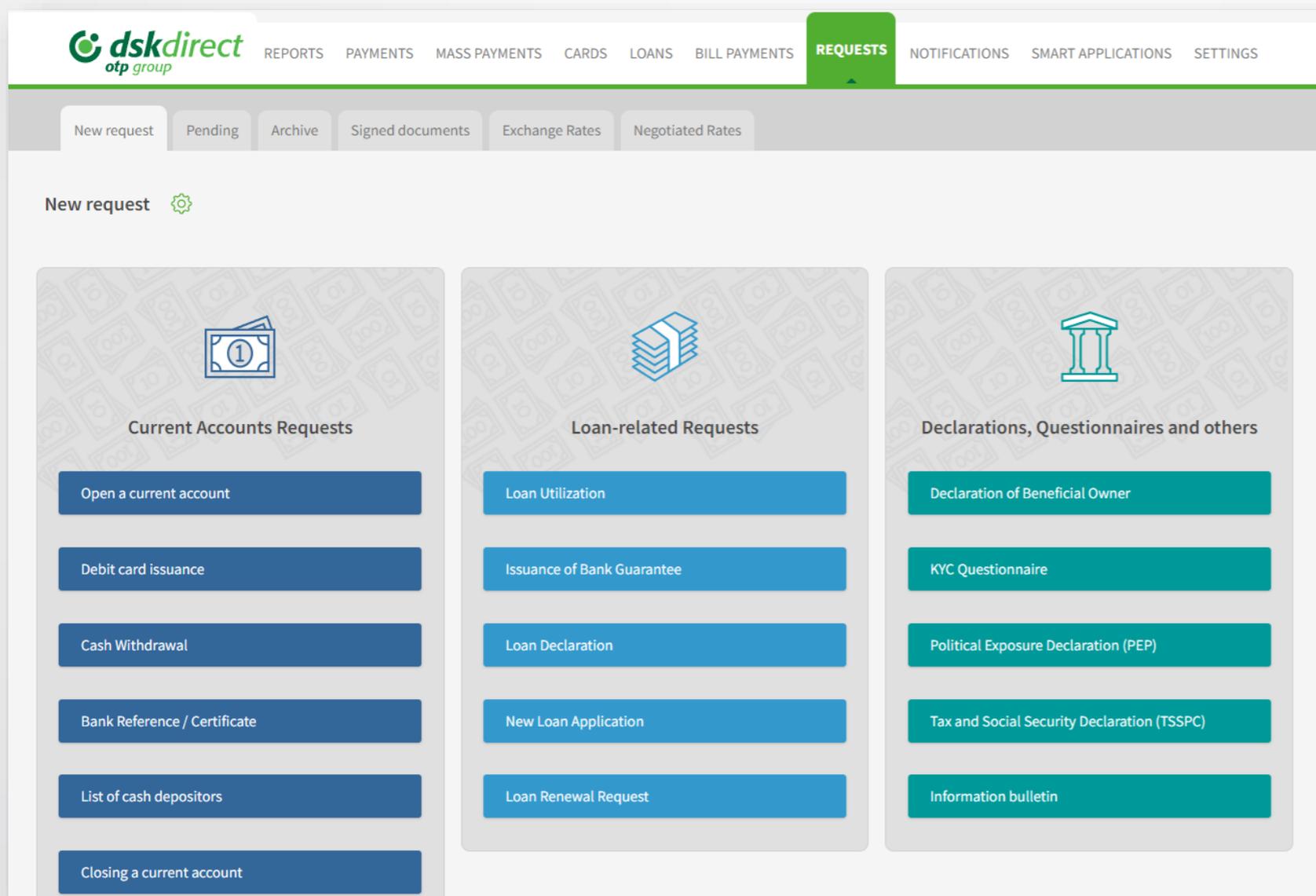
TYPE	NUMBER	DATE	LAST MODIFICATION DATE	ADDITIONAL INFORMATION	ALL	ALL
Loan Utilization	2055	14.03.2022 16:24	14.03.2022 16:24	Loan : МОРТА СМЕТКА 2 , 27839828 / Utilization : 1 111.00BGN	<input type="checkbox"/> Sign	<input type="checkbox"/> Send
Loan Utilization	1987	28.02.2022 13:27	28.02.2022 13:27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

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

Bank Guarantee Issuance

Bank Guarantee Amendment

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



The screenshot displays the 'dskdirect' web interface. The top navigation bar includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'BILL PAYMENTS', 'REQUESTS' (highlighted), 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. Below this, a secondary menu shows '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** (with a banknote icon):
 - Open a current account
 - Debit card issuance
 - Cash Withdrawal
 - Bank Reference / Certificate
 - List of cash depositors
 - Closing a current account
- Loan-related Requests** (with a stack of coins icon):
 - Loan Utilization
 - Issuance of Bank Guarantee
 - Loan Declaration
 - New Loan Application
 - Loan Renewal Request
- Declarations, Questionnaires and others** (with a classical building icon):
 - Declaration of Beneficial Owner
 - KYC Questionnaire
 - Political Exposure Declaration (PEP)
 - Tax and Social Security Declaration (TSSPC)
 - Information bulletin

NB! Online loan utilization requests can be submitted by company legal representatives with an active access to DSK Direct or users having the specific right EXISTING CREDIT FACILITIES, [see slide 67.](#)

Bank Guarantee Issuance Form

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

- Bank Client

In case you have BSSON access, please select the company you would like to issue a guarantee for

- 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.

Issuance of Bank Guarantee ✕

BANK CLIENT / CREDIT LIMIT HOLDER

КОНЦЕПТ ИНВЕСТ 2011 АД ▼

VAT

201485313

ORDERING PARTY

КОНЦЕПТ ИНВЕСТ 2011 АД 201485313

Other

APPROVED LOAN LIMITS

Select ▼

BENEFICIARY COUNTRY

BULGARIA ▼

BENEFICIARY NAME

VAT

BANK GUARANTEE AMOUNT / CCY

Bank Guarantee Issuance Form

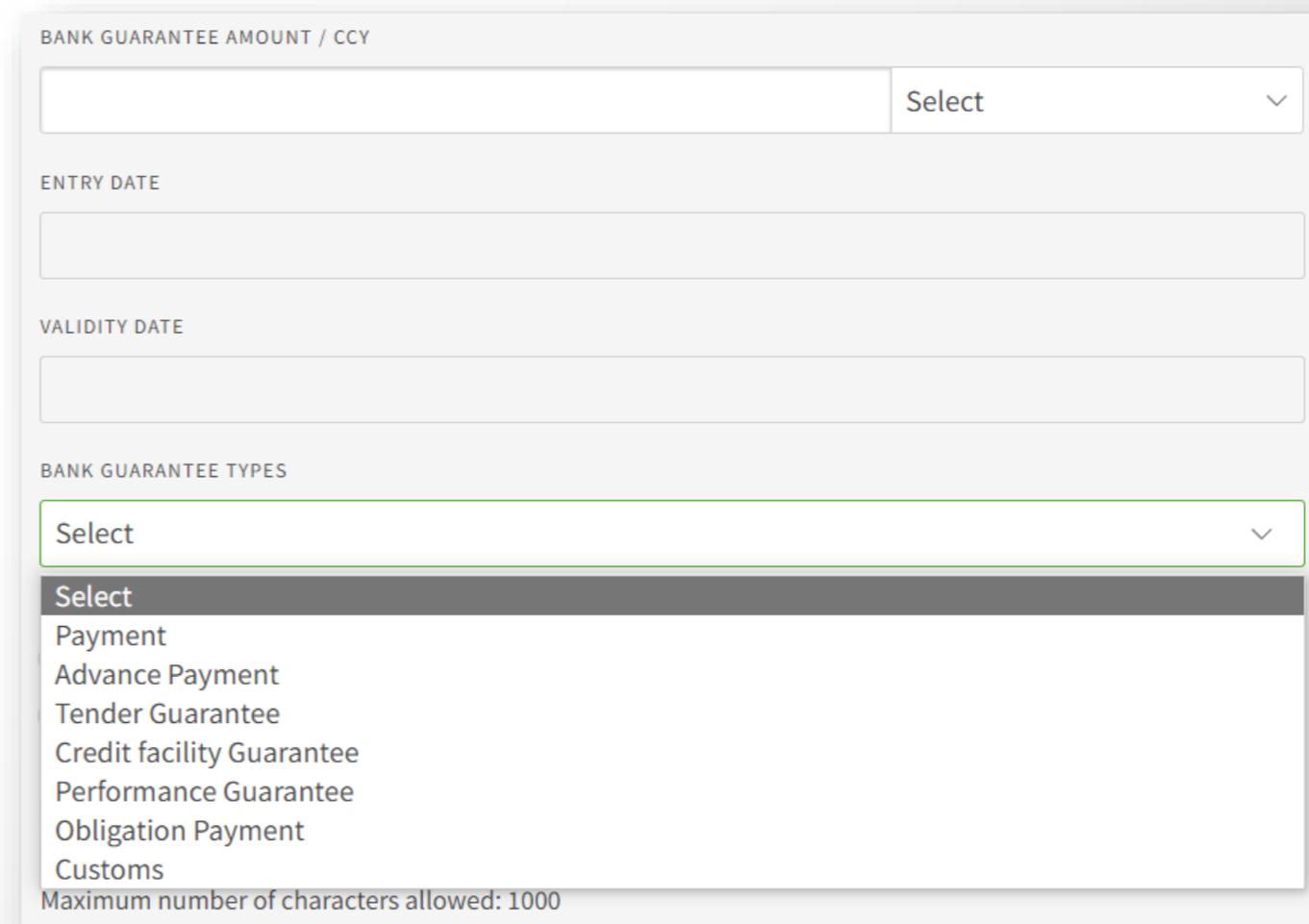
After choosing the currency and amount of the LG you have to specify:

- **Entry date** and **Validity date** of the bank guarantee
- **Bank Guarantee Type** – select an option from the dropdown
- **Bank Guarantee Text** – select one of the following three options:

1. *Bank Template*
2. *Attached Template*

Here the beneficiary can upload a guarantee already issued or another document with special instructions* about the guarantee text. The document must be a PDF file up to 3 MB.

**Special Instructions* - a field to add special instructions if you have any (up to 1000 characters allowed).

A screenshot of the Bank Guarantee Issuance Form. The form is divided into several sections: "BANK GUARANTEE AMOUNT / CCY" with a text input field and a dropdown menu showing "Select"; "ENTRY DATE" with a text input field; "VALIDITY DATE" with a text input field; "BANK GUARANTEE TYPES" with a dropdown menu showing "Select" and a list of options: "Payment", "Advance Payment", "Tender Guarantee", "Credit facility Guarantee", "Performance Guarantee", "Obligation Payment", and "Customs". At the bottom, there is a note: "Maximum number of characters allowed: 1000".

BANK GUARANTEE AMOUNT / CCY

ENTRY DATE

VALIDITY DATE

BANK GUARANTEE TYPES

Select

Select

Payment

Advance Payment

Tender Guarantee

Credit facility Guarantee

Performance Guarantee

Obligation Payment

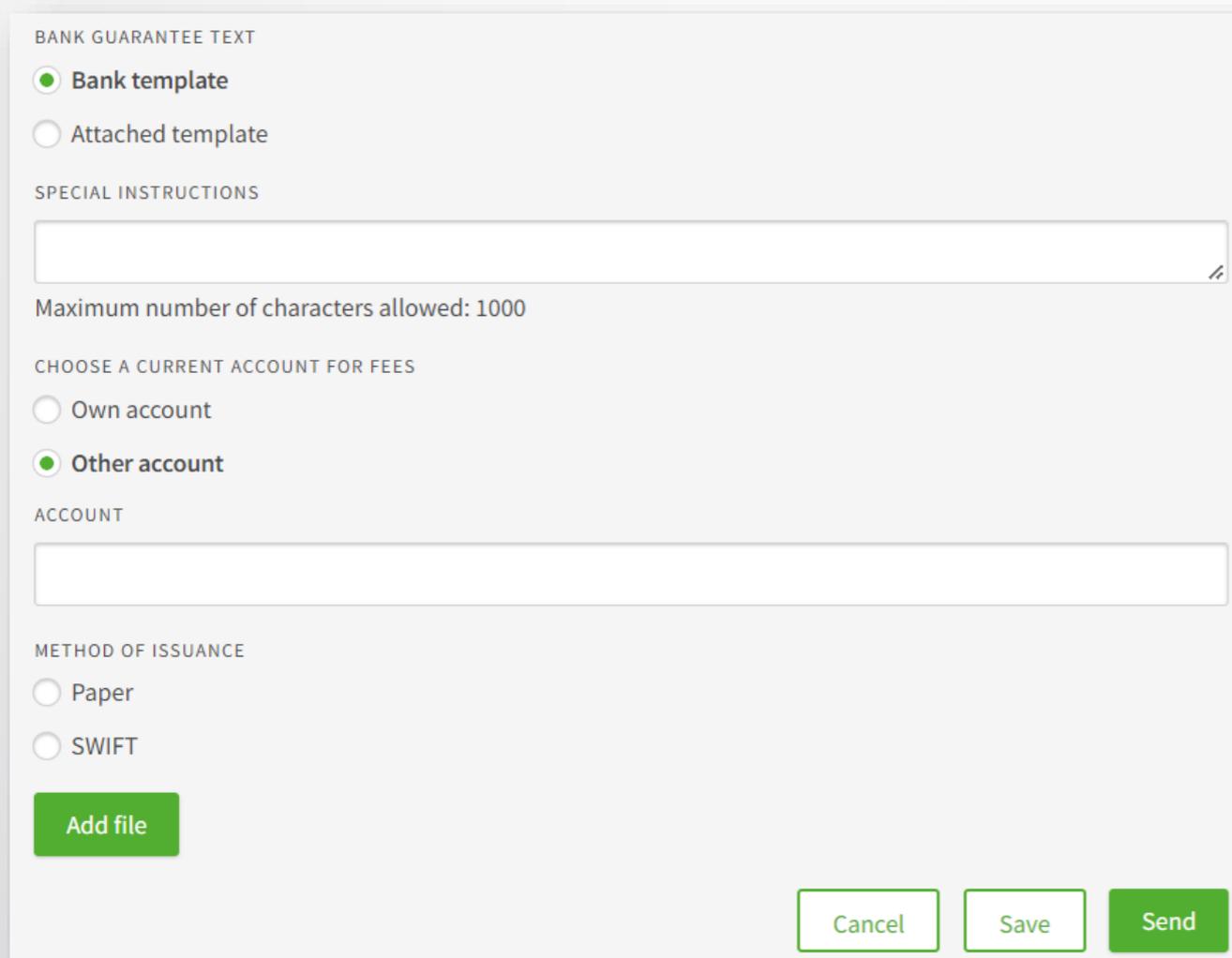
Customs

Maximum number of characters allowed: 1000

Bank Guarantee Issuance Form

The last two options to select before sending the form are the following:

- ❖ Choose a current account from which the fees will be collected
- ❖ Method of issuance – select how you want to obtain the guarantee:
 - On paper – in the servicing office
 - SWIFT – specify the SWIFT of the beneficiary bank

A screenshot of the Bank Guarantee Issuance Form. The form is divided into several sections: "BANK GUARANTEE TEXT" with radio buttons for "Bank template" (selected) and "Attached template"; "SPECIAL INSTRUCTIONS" with a text input field and a note "Maximum number of characters allowed: 1000"; "CHOOSE A CURRENT ACCOUNT FOR FEES" with radio buttons for "Own account" and "Other account" (selected); "ACCOUNT" with a text input field; "METHOD OF ISSUANCE" with radio buttons for "Paper" and "SWIFT"; an "Add file" button; and a bottom row of "Cancel", "Save", and "Send" buttons.

BANK GUARANTEE TEXT

Bank template

Attached template

SPECIAL INSTRUCTIONS

Maximum number of characters allowed: 1000

CHOOSE A CURRENT ACCOUNT FOR FEES

Own account

Other account

ACCOUNT

METHOD OF ISSUANCE

Paper

SWIFT

Add file

Cancel Save Send

Click the **Add file** button to upload up to 10 PDF files, up to 3 MB each.

Finalize the request by clicking the relevant button:

- Cancel – cancelled requests are not saved
- Save – save the request under the Pending tab
- Send – send the request to the Bank for further processing

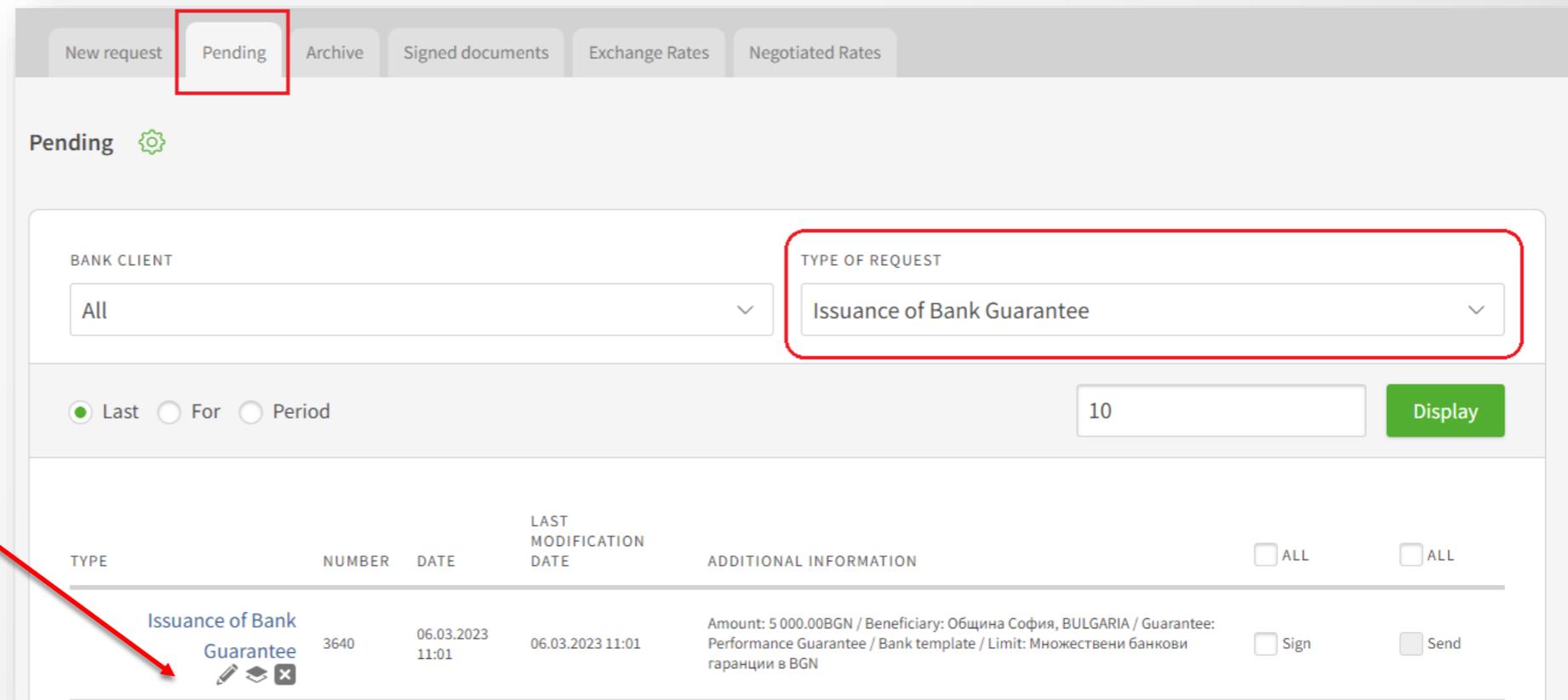
The Pending tab

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.



TYPE	NUMBER	DATE	LAST MODIFICATION DATE	ADDITIONAL INFORMATION	<input type="checkbox"/> ALL	<input type="checkbox"/> ALL
Issuance of Bank Guarantee	3640	06.03.2023 11:01	06.03.2023 11:01	Amount: 5 000.00BGN / Beneficiary: Община София, BULGARIA / Guarantee: Performance Guarantee / 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.

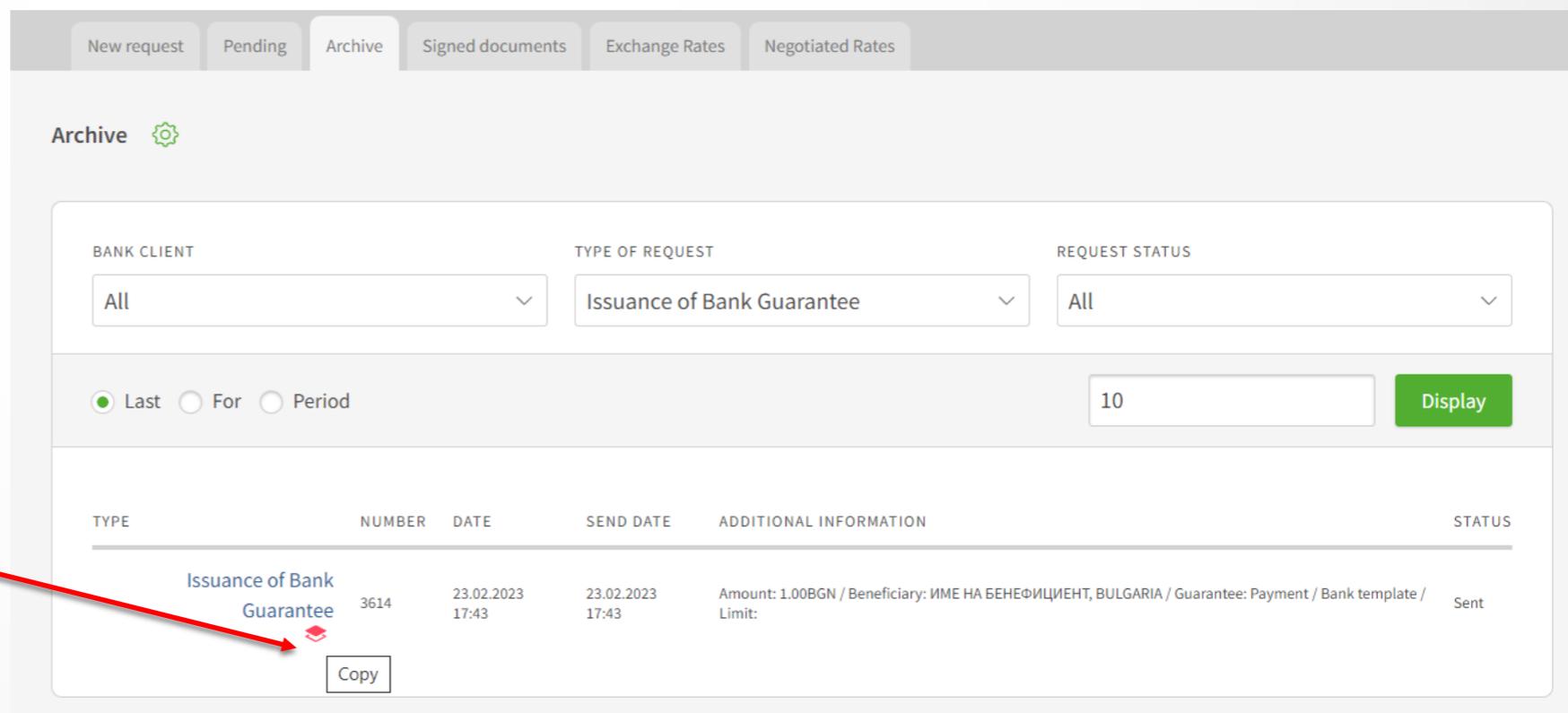
Select *Issuance of Bank Guarantee* from the TYPE OF REQUEST dropdown menu to view the following:

- 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.



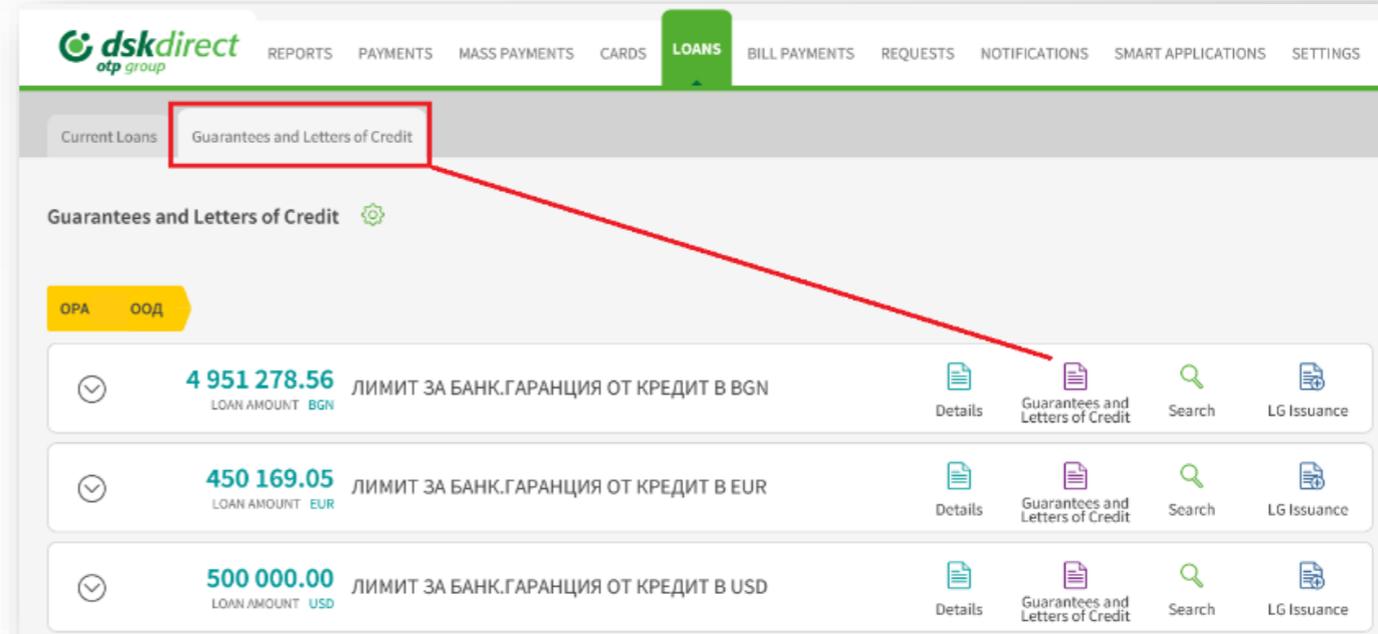
TYPE	NUMBER	DATE	SEND DATE	ADDITIONAL INFORMATION	STATUS
Issuance of Bank Guarantee	3614	23.02.2023 17:43	23.02.2023 17:43	Amount: 1.00BGN / Beneficiary: ИМЕ НА БЕНЕФИЦИЕНТ, BULGARIA / Guarantee: Payment / Bank template / Limit:	Sent

Bank Guarantee Amendment



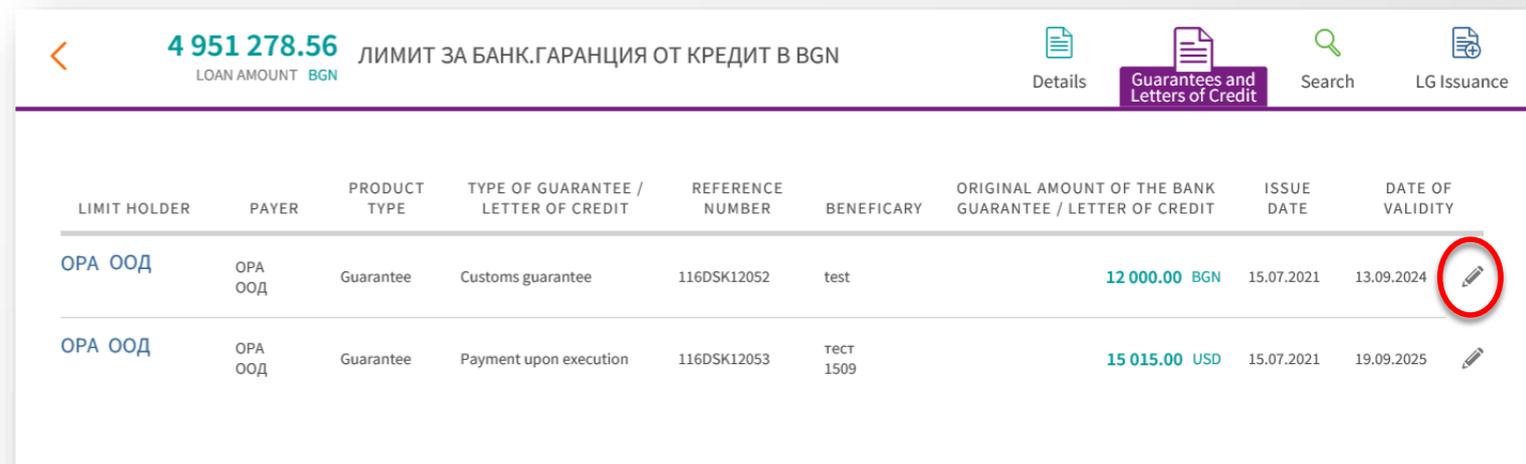
A bank guarantee already issued can be amended via the LOANS menu > Guarantees and Letters of Credit tab.

Click on the *Guarantees and Letters of Credit* icon.



A new window opens displaying all bank guarantees.

Click on the pencil icon next to the guarantee you would like to amend.



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

ТЕД БЕД ЕАД 200908653

BANK GUARANTEE AMOUNT / CCY

10000 BGN

ENTRY DATE

20.01.2023

VALIDITY DATE

20.01.2025

BANK GUARANTEE TEXT

Bank template

Attached template

CHOOSE A CURRENT ACCOUNT FOR FEES

Own account

Other account

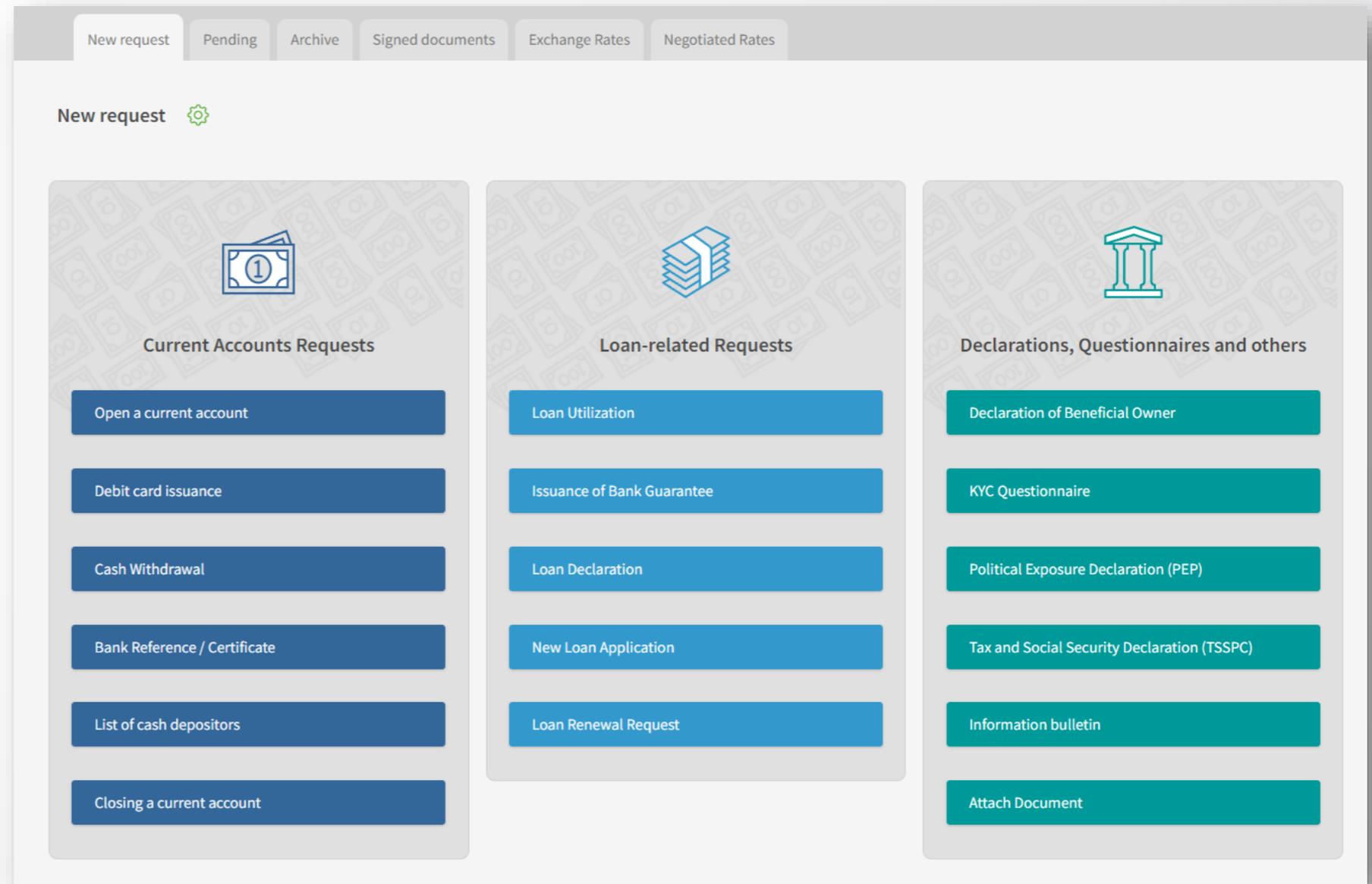
Add file

Cancel Save Send

New loan-related requests

The new loan-related requests* (available as of February 2023) are the following:

- ❖ New Loan Application
- ❖ Loan Renewal Request
- ❖ Loan Declaration



*The requests can be signed by the company legal representatives or user(s) who was/were assigned the specific right **NEW CREDIT FACILITIES**, [see slide 67](#).

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

New Loan Application

Loan Renewal Request

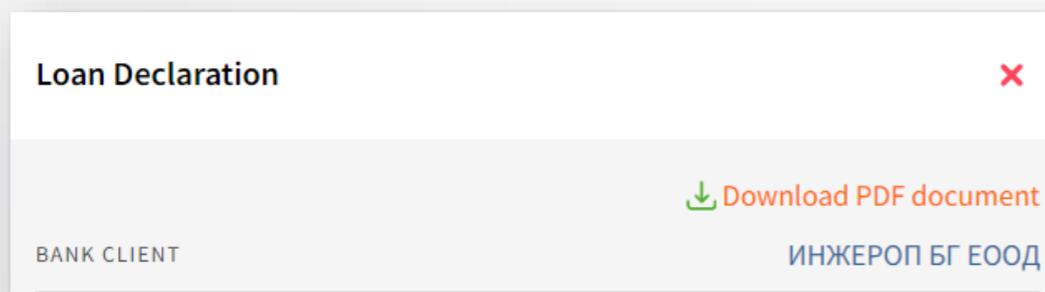
Clients' data are automatically filled in; fill in manually the details of the loan. In addition, you should submit a Loan Declaration, too.

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

Loan Declaration

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

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



New Loan Application ✕

BANK CLIENT
ИНЖЕРОП БГ ЕООД

CHOOSE DECLARATION SIGNATORY
 СТАЛИН ПЕТРОВ ИВАНОВ (INDEPENDENTLY)

LEGAL ENTITY

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

PERSON FOR CONTACT
[Empty field]

Условия, при които кредитоискателят желае да му бъде предоставен кредит

РАЗМЕР НА КРЕДИТА / ВАЛУТА
[Empty field] Choose

ВИД СПОРЕД ЦЕЛТА
Choose

ВИД СПОРЕД НАЧИНА НА УСВОЯВАНЕ И ПОГАСЯВАНЕ
Choose

ОБЕЗПЕЧЕНИЯ

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

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

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

Допълнителни документи (при необходимост)
[Add file](#)

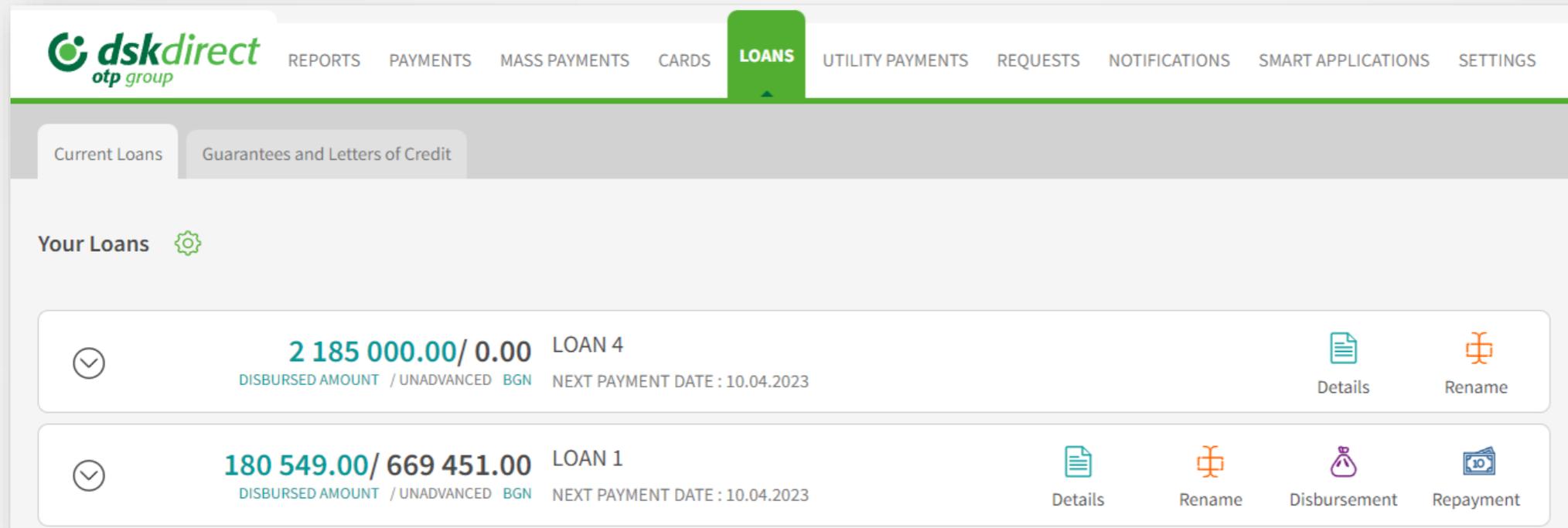
За успешна обработка на Искане за кредит е необходимо допълнително да попълните и изпратите към Банката и Декларация по кредити.

[Cancel](#) [Save](#) [Send](#)

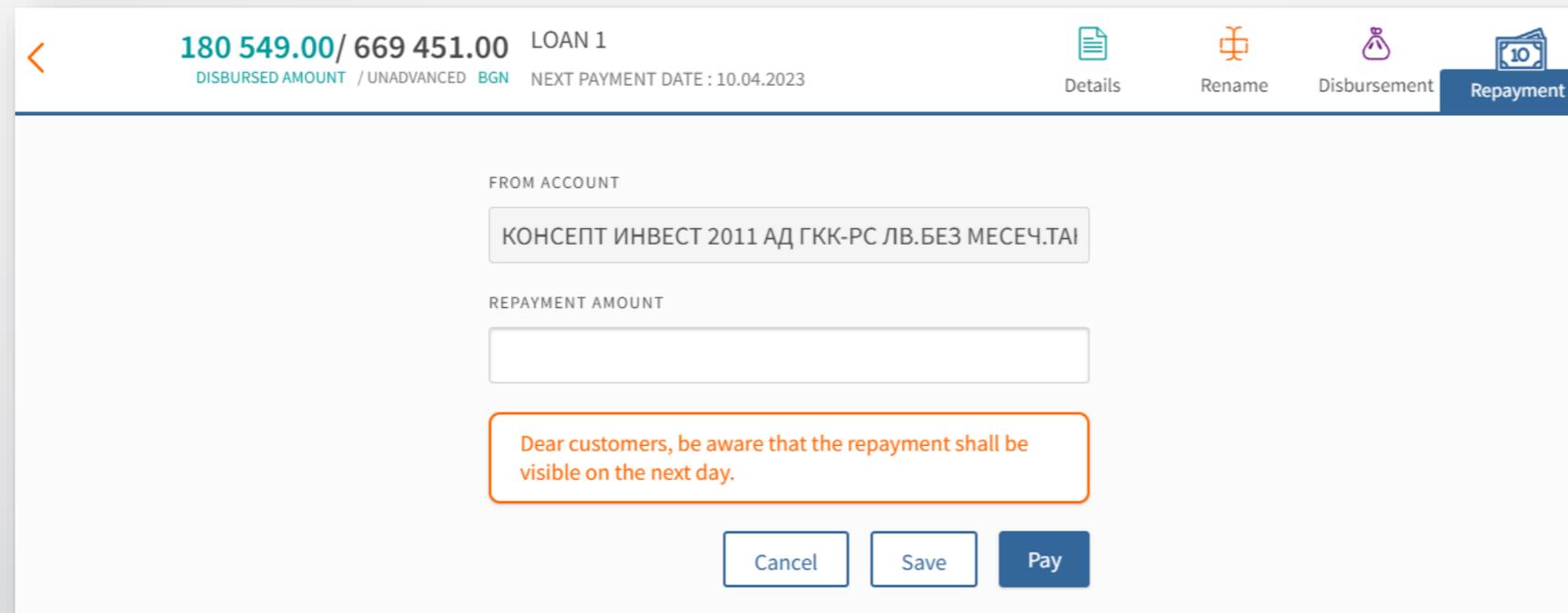
Loan Repayment

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

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



The screenshot shows the 'LOANS' menu in the DSK Direct application. The menu includes options like REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS (highlighted), UTILITY PAYMENTS, REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, and SETTINGS. Under the 'LOANS' menu, there are two tabs: 'Current Loans' and 'Guarantees and Letters of Credit'. The 'Current Loans' tab is active, showing a list of loans. The first loan is 'LOAN 4' with a disbursed amount of 2 185 000.00 BGN and a next payment date of 10.04.2023. The second loan is 'LOAN 1' with a disbursed amount of 180 549.00 BGN and a next payment date of 10.04.2023. The 'Repayment' button is visible for LOAN 1.



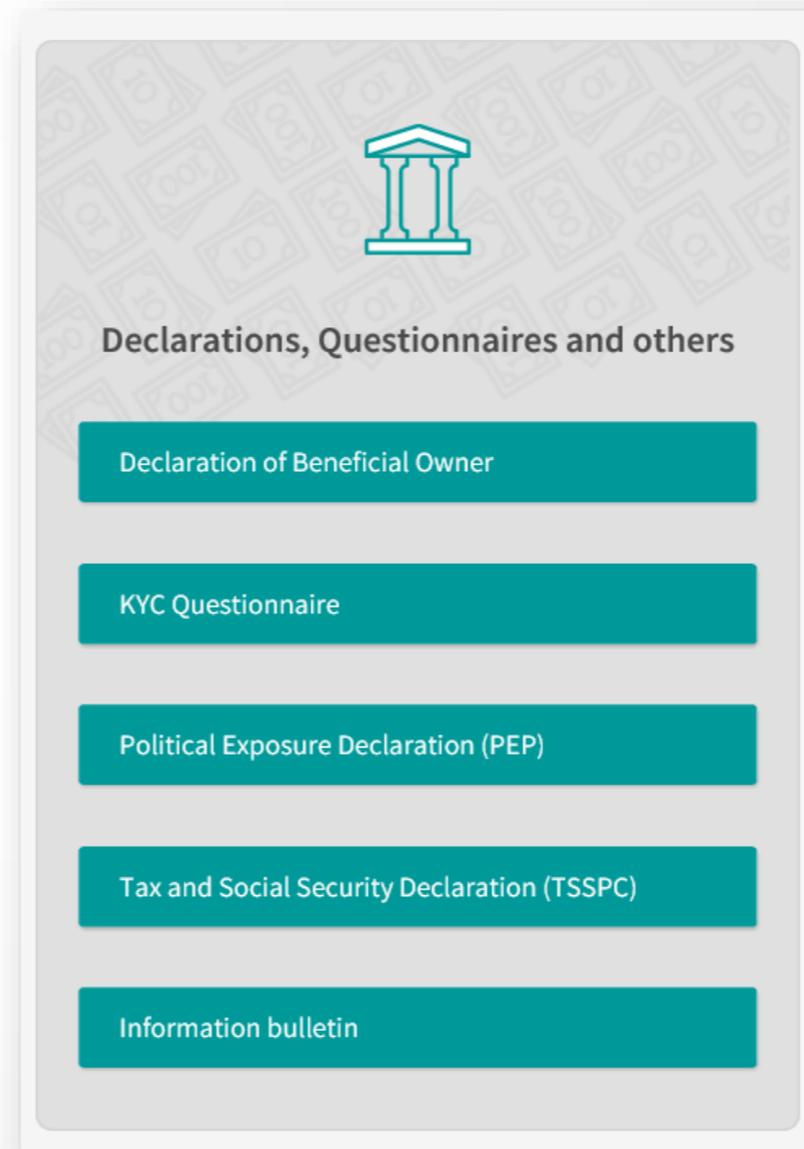
The screenshot shows the 'Repayment' form for 'LOAN 1'. The form includes a 'FROM ACCOUNT' field with the value 'КОНСЕПТ ИНВЕСТ 2011 АД ГКК-РС ЛВ.БЕЗ МЕСЕЧ.ТАИ'. Below it is a 'REPAYMENT AMOUNT' field. A warning message states: 'Dear customers, be aware that the repayment shall be visible on the next day.' At the bottom, there are three buttons: 'Cancel', 'Save', and 'Pay'.

*The button is missing for overdue loans and loans which cannot be processed via DSK Direct. Currently, the functionality covers revolving loans.

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



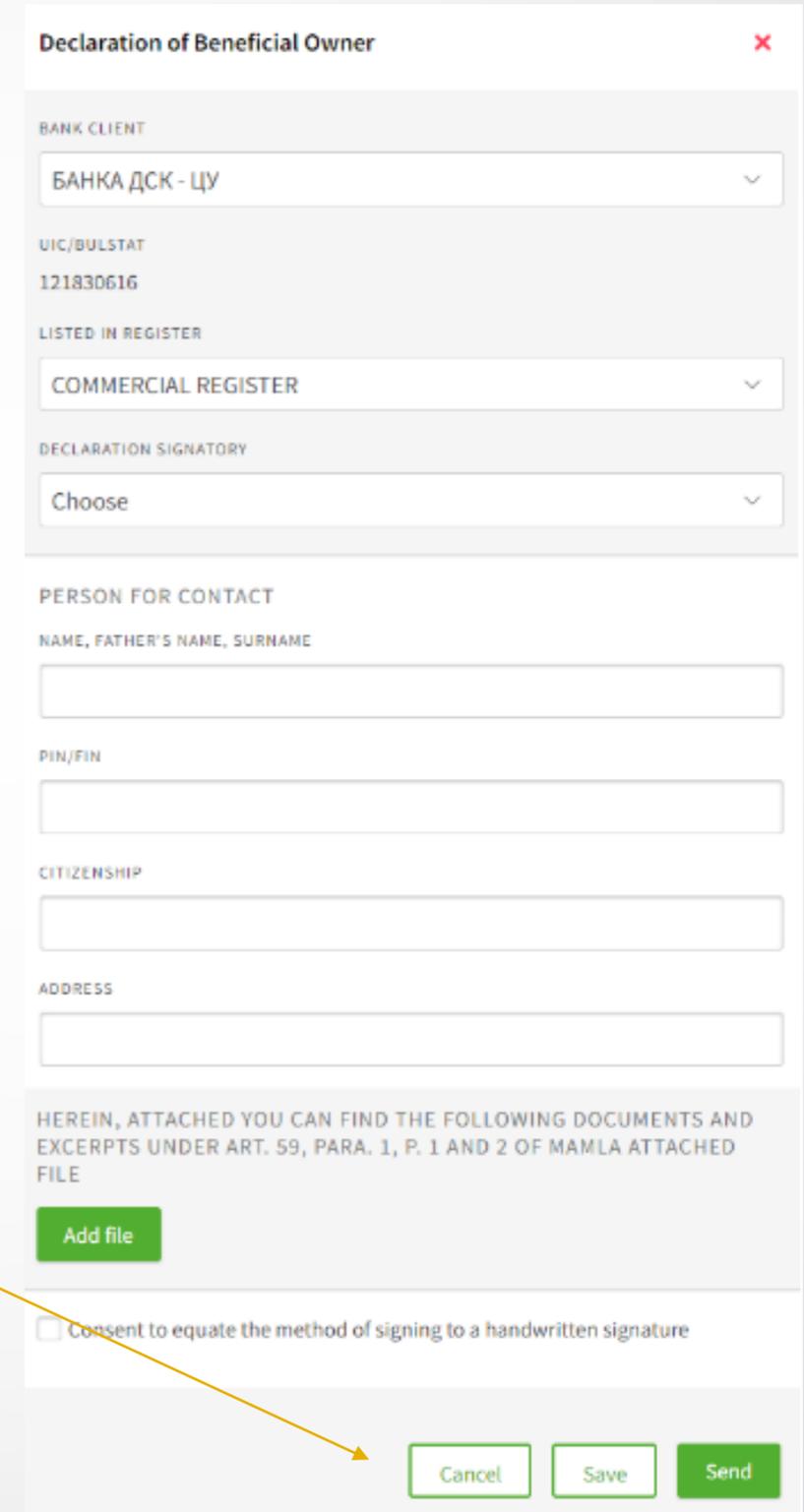
Declaration of Beneficial Owner

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



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

- BANK CLIENT:** A dropdown menu with "БАНКА ДСК - ЦУ" selected.
- UIC/BULSTAT:** A text input field containing "121830616".
- LISTED IN REGISTER:** A dropdown menu with "COMMERCIAL REGISTER" selected.
- DECLARATION SIGNATORY:** A dropdown menu with "Choose" selected.
- PERSON FOR CONTACT:** A section with four text input fields: "NAME, FATHER'S NAME, SURNAME", "PIN/FIN", "CITIZENSHIP", and "ADDRESS".
- HEREIN, ATTACHED YOU CAN FIND THE FOLLOWING DOCUMENTS AND EXCERPTS UNDER ART. 59, PARA. 1, P. 1 AND 2 OF MAMLA ATTACHED FILE:** A section with an "Add file" button.
- Consent:** A checkbox labeled "Consent to equate the method of signing to a handwritten signature", which is currently unchecked.
- Buttons:** At the bottom right, there are three buttons: "Cancel", "Save", and "Send". A yellow arrow points from the "Send" button in the text above to the "Send" button in the form.

Political Association Declaration (PEP)

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

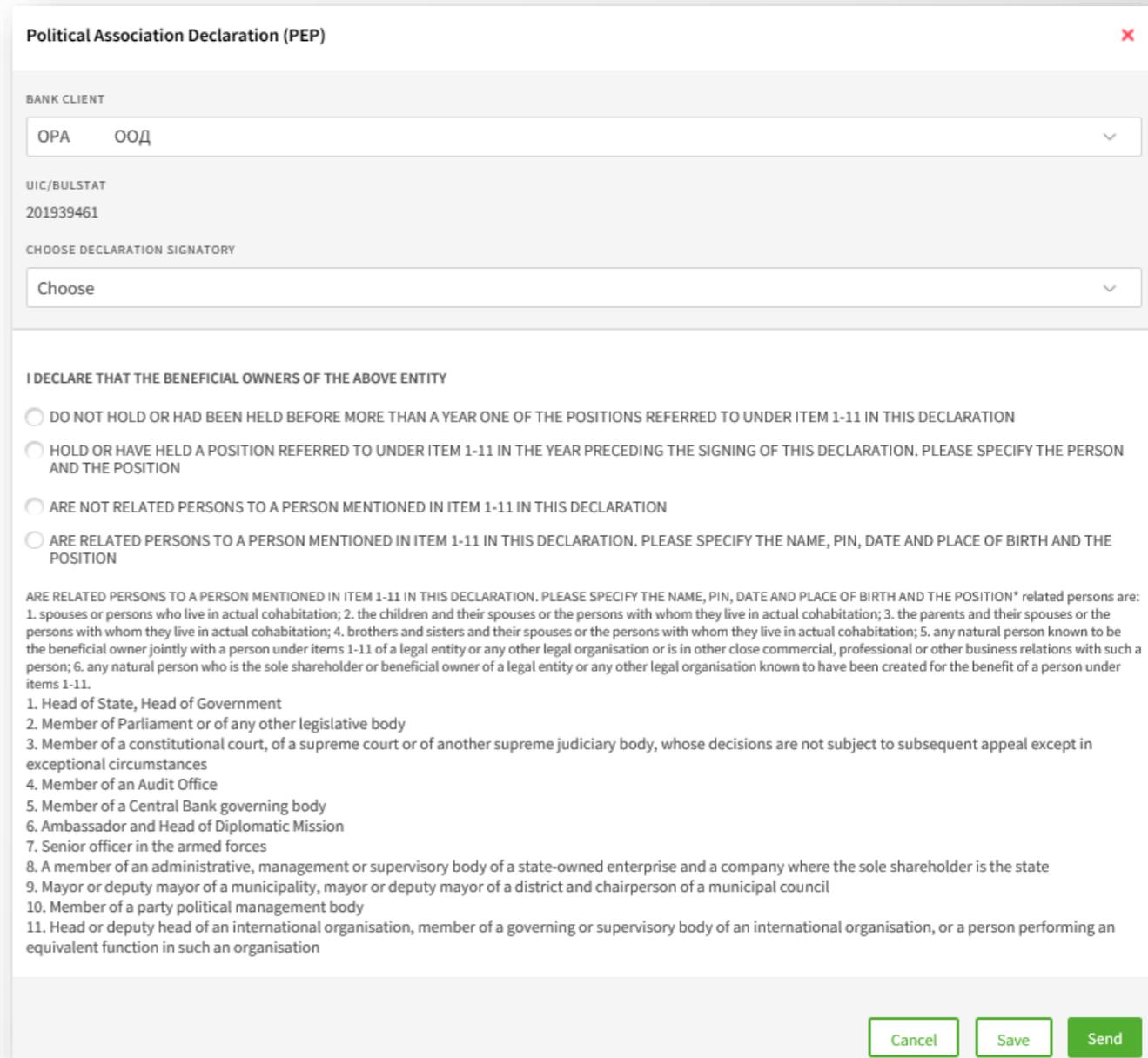
- Bank Client
- Declaration Signatory – select the person who is authorized to sign documents online.

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



The screenshot shows a web form titled "Political Association Declaration (PEP)". It contains several input fields and a list of options. The "BANK CLIENT" field is a dropdown menu with "ОПА" and "ООД" as options. The "UIC/BULSTAT" field contains the value "201939461". The "CHOOSE DECLARATION SIGNATORY" field is a dropdown menu with "Choose" as the selected option. Below these fields, there is a section titled "I DECLARE THAT THE BENEFICIAL OWNERS OF THE ABOVE ENTITY" with four radio button options. The first option is "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". The second option is "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". The third option is "ARE NOT RELATED PERSONS TO A PERSON MENTIONED IN ITEM 1-11 IN THIS DECLARATION". The fourth option is "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". Below these options, there is a detailed list of positions referred to under item 1-11, including "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", and "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". At the bottom right of the form, there are three buttons: "Cancel", "Save", and "Send".

Tax and Social Security Declaration (TSSPC)

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

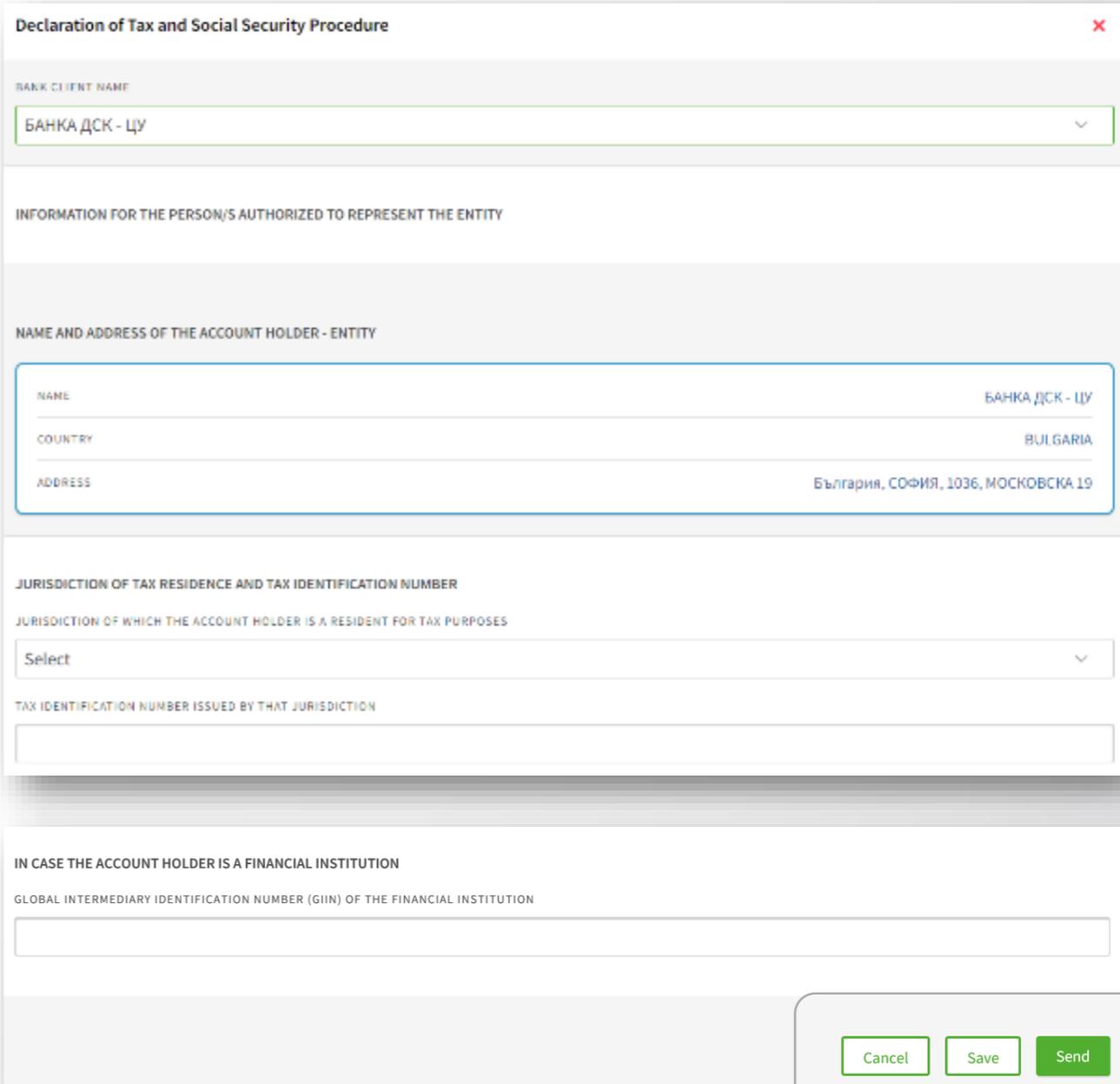
Then, fill in the form:

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

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

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

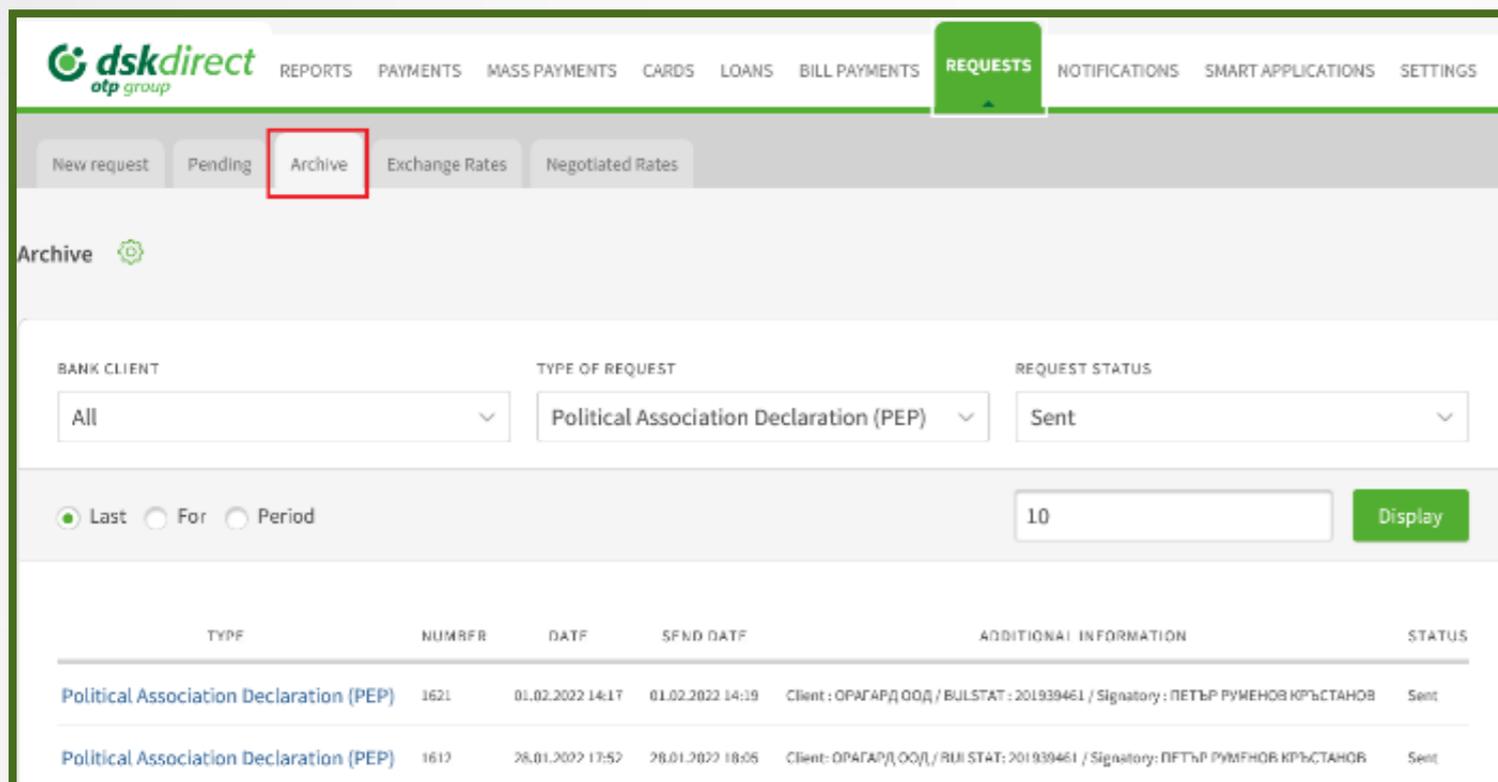
All declarations that have been sent are available under the Archive tab.



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

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

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



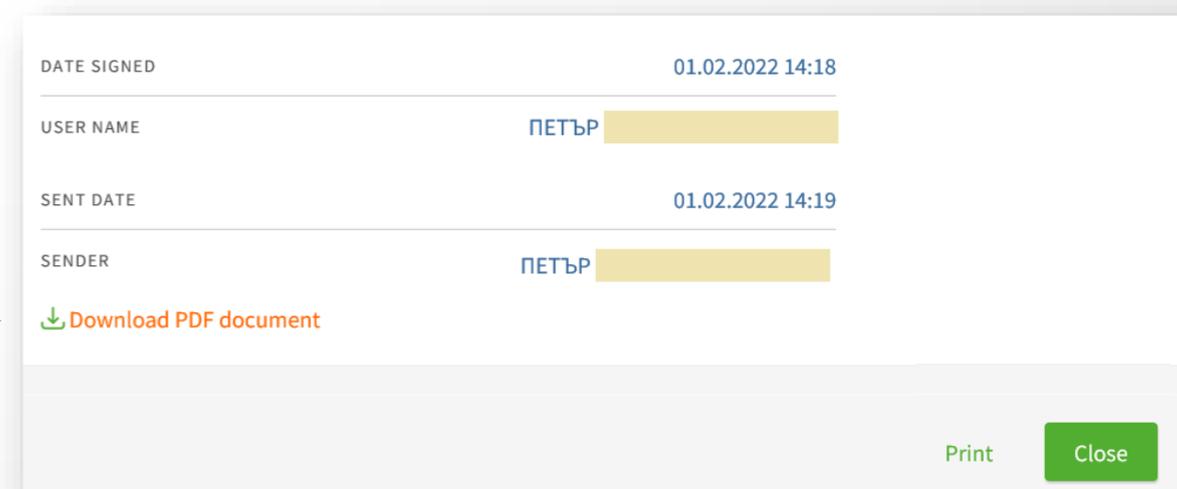
TYPE	NUMBR	DATE	SEND DATE	ADDITIONAL INFORMATION	STATUS
Political Association Declaration (PEP)	1621	01.02.2022 14:17	01.02.2022 14:19	Client: ОРАГАРД ООД / BULSTAT: 201939461 / Signatory: ПЕТЪР РУМЕНОВ КРЪСТАНОВ	Sent
Political Association Declaration (PEP)	1612	28.01.2022 13:52	28.01.2022 18:05	Client: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

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

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

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

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



DATE SIGNED: 01.02.2022 14:18

USER NAME: ПЕТЪР [redacted]

SENT DATE: 01.02.2022 14:19

SENDER: ПЕТЪР [redacted]

[Download PDF document](#)

Print Close

KYC Questionnaire

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

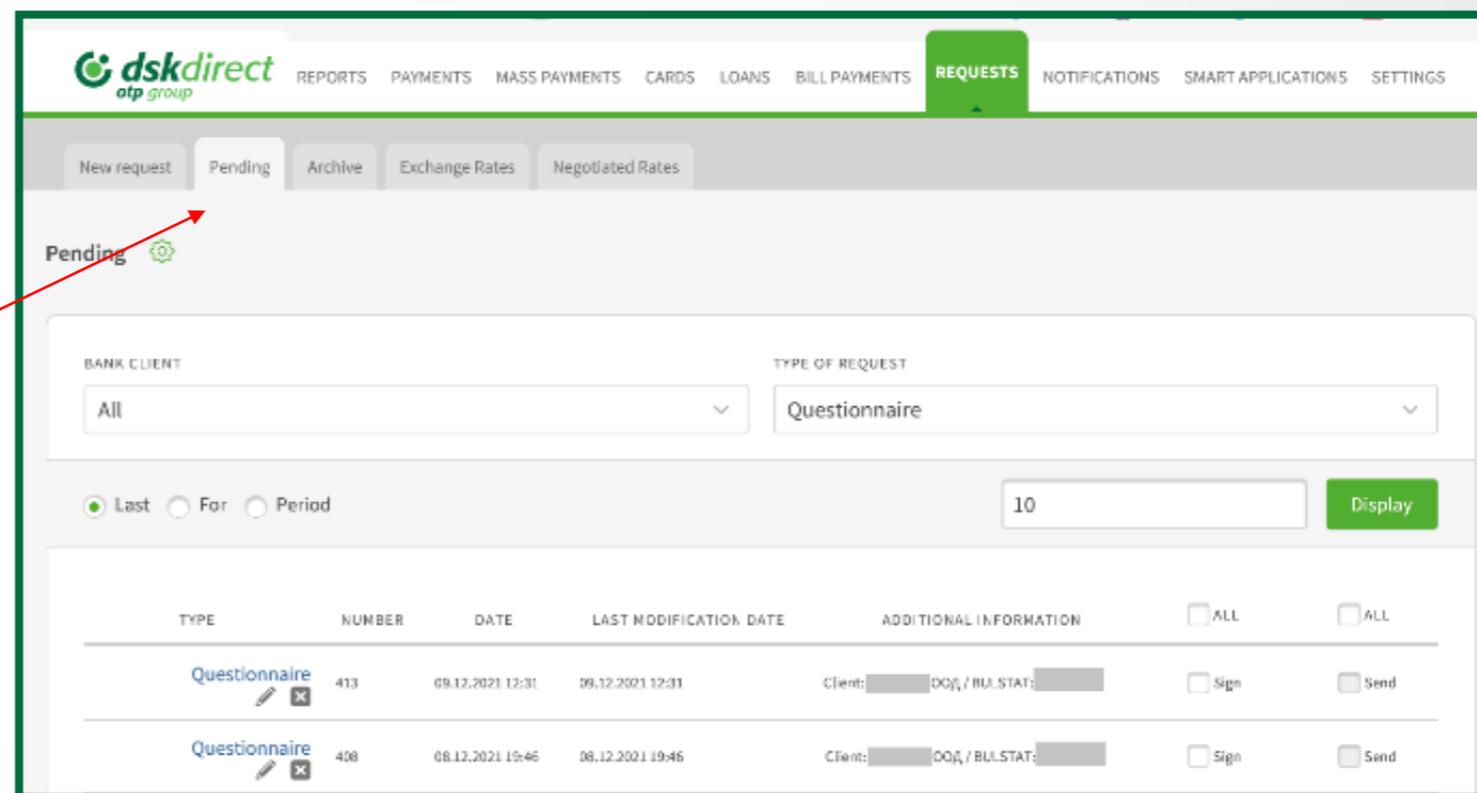
Then fill in the form and click one of the buttons:

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

Tab ,Pending' – find a questionnaire here.

Edit or delete it if you want.

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



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

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

Information Bulletin (for depositors)

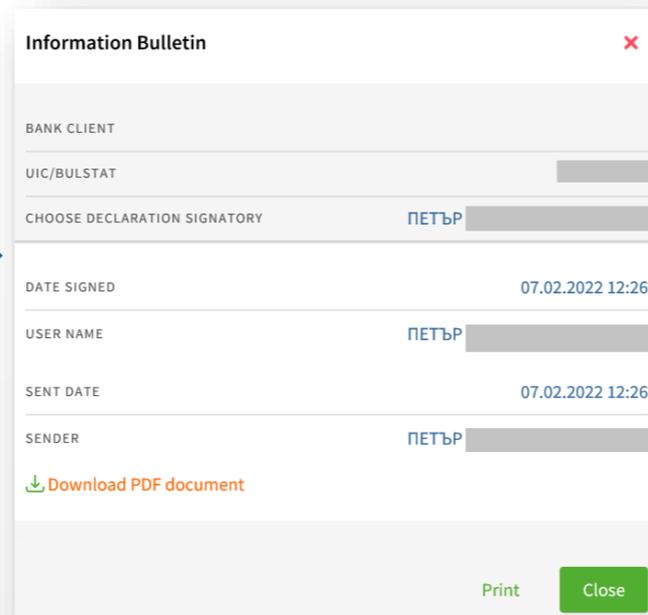
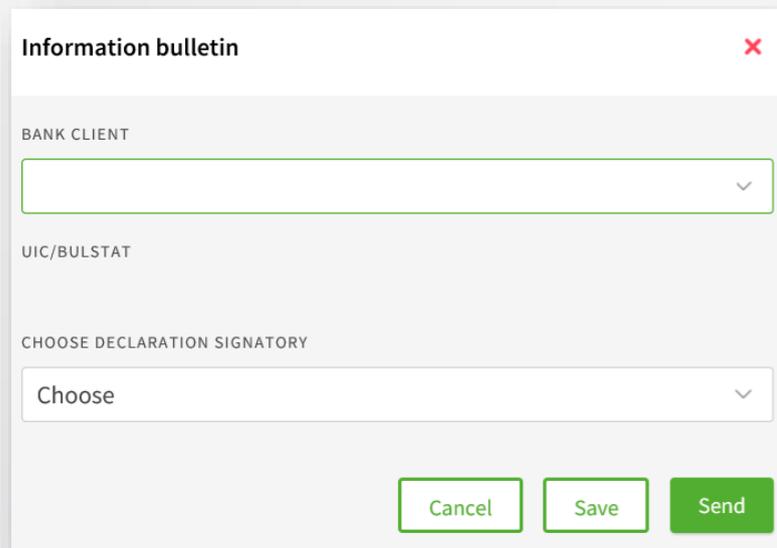
After logging into DSK Direct go to the REQUESTS menu > New request > Information Bulletin.

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

Finalize the request by clicking **Send**.

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

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



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

Information Bulletin (for depositors)

The Pending tab:

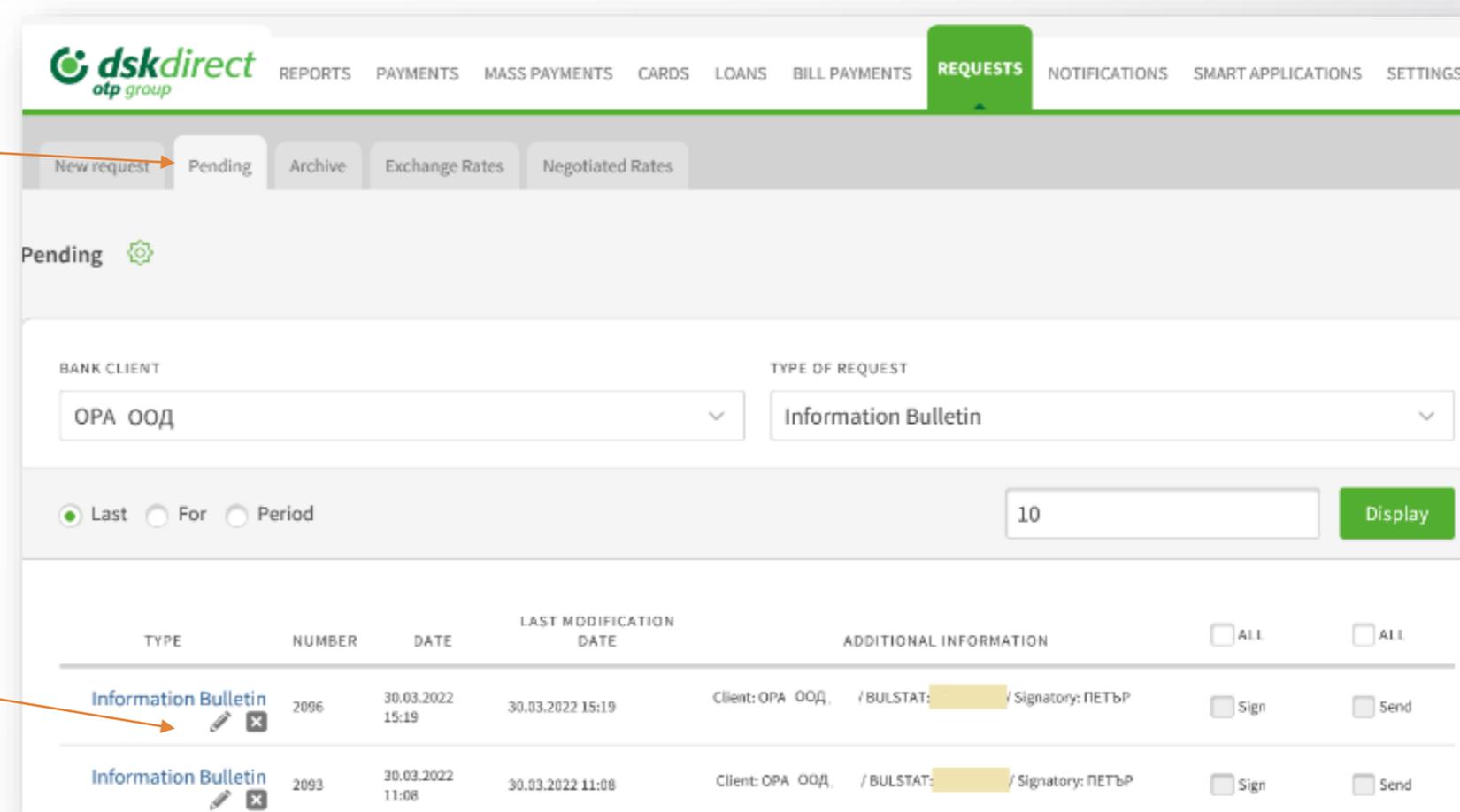
Here you can edit or delete Information Bulletins.

The Archive tab:

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

Click the pencil icon to edit the bulletin.

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

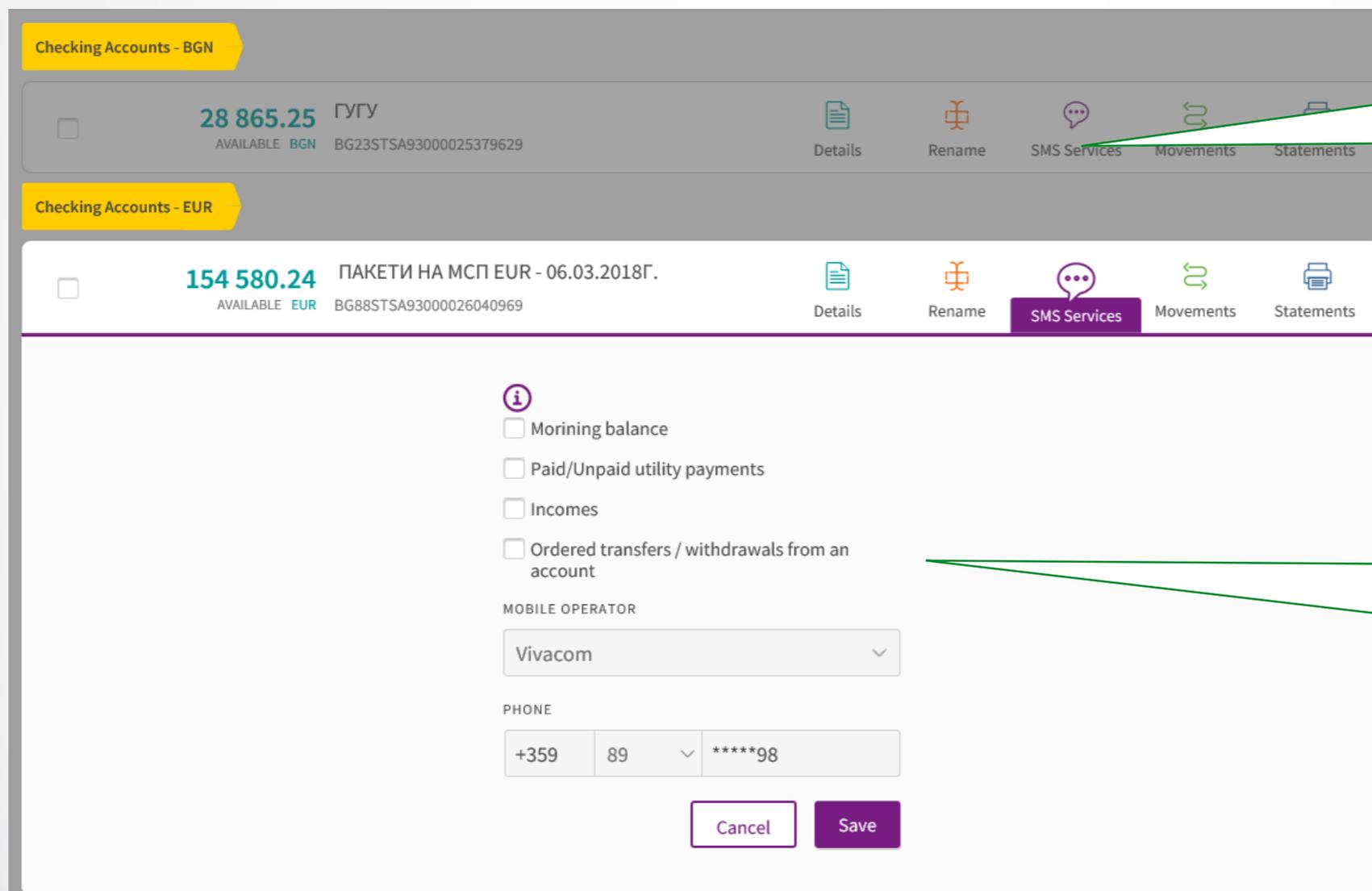


The screenshot shows the 'dskdirect' web application interface. The top navigation bar includes 'REPORTS', 'PAYMENTS', 'MASS PAYMENTS', 'CARDS', 'LOANS', 'BILL PAYMENTS', 'REQUESTS' (highlighted in green), 'NOTIFICATIONS', 'SMART APPLICATIONS', and 'SETTINGS'. Below the navigation bar, there are tabs for 'New request', 'Pending' (selected), 'Archive', 'Exchange Rates', and 'Negotiated Rates'. The main content area is titled 'Pending' and features a search filter for 'BANK CLIENT' (OPA ООД) and 'TYPE OF REQUEST' (Information Bulletin). There are radio buttons for 'Last', 'For', and 'Period' selection, a 'Display' button, and a page size selector set to '10'. A table lists two 'Information Bulletin' entries with columns for TYPE, NUMBER, DATE, LAST MODIFICATION DATE, and ADDITIONAL INFORMATION. Each entry has a pencil icon for editing and a cross icon for deletion. The table data is as follows:

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

Notifications

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



The screenshot shows the notification settings for two accounts. The top account is 'Checking Accounts - BGN' with a balance of 28 865.25 BGN. The bottom account is 'Checking Accounts - EUR' with a balance of 154 580.24 EUR. The 'SMS Services' icon is highlighted in the bottom account's menu. The notification settings for the EUR account include:

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

MOBILE OPERATOR: Vivacom

PHONE: +359 89 *****98

Buttons: Cancel, Save

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

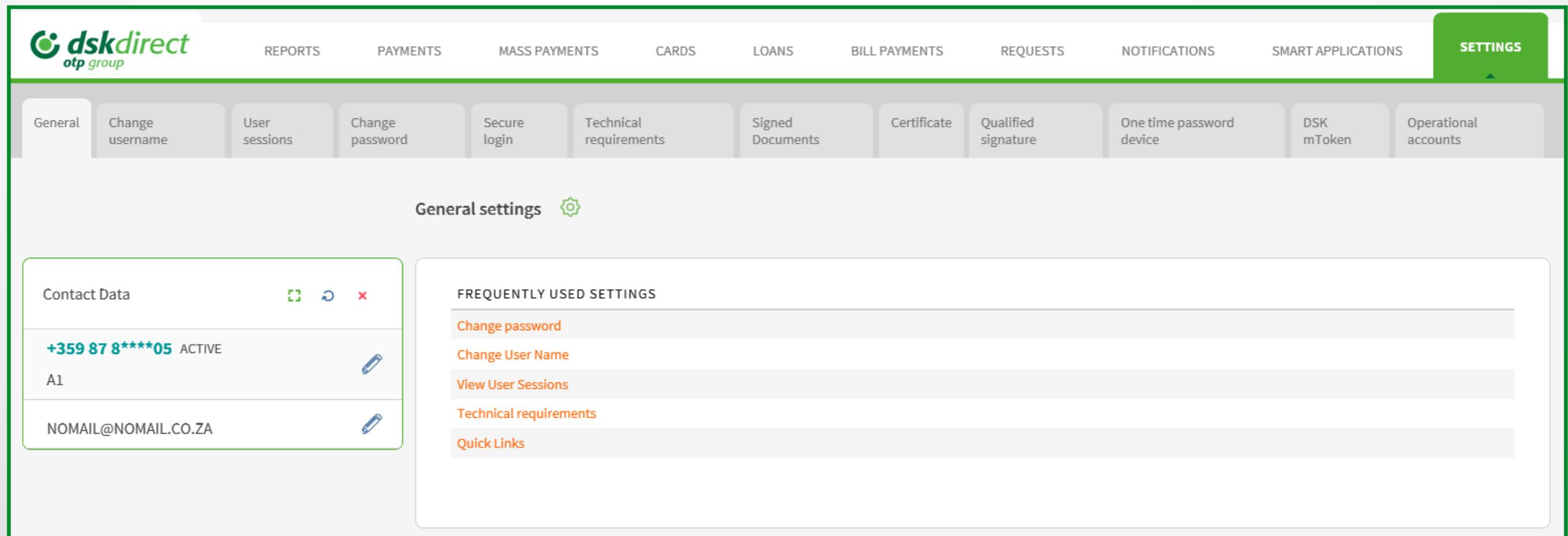
Select all or some options for notifications.

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

Settings

In the Settings menu you can:

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



The screenshot shows the DSK Direct web interface. At the top, there is a navigation bar with the DSK Direct logo and several menu items: REPORTS, PAYMENTS, MASS PAYMENTS, CARDS, LOANS, BILL PAYMENTS, REQUESTS, NOTIFICATIONS, SMART APPLICATIONS, and a highlighted SETTINGS button. Below the navigation bar is a sub-menu with buttons for: General, Change username, User sessions, Change password, Secure login, Technical requirements, Signed Documents, Certificate, Qualified signature, One time password device, DSK mToken, and Operational accounts. The main content area is titled "General settings" with a gear icon. On the left, there is a "Contact Data" section with a list of contact information: a phone number "+359 87 8****05" marked as "ACTIVE", a name "A1", and an email address "NOMAIL@NOMAIL.CO.ZA". On the right, there is a "FREQUENTLY USED SETTINGS" section with links for "Change password", "Change User Name", "View User Sessions", "Technical requirements", and "Quick Links".

User Rights – Request for changing user data



From the **Settings** menu > tab User Rights, legal representatives or users who were assigned the specific right ([see slide 67](#)) can submit the following requests:

1. Change a user's mobile number and/or email address

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

USER	PIN	MOBILE PHONE NUMBER	E-MAIL	DIGITAL SIGNATURE
СТАЛИН ПЕТРОВ ИВАНОВ	4408317143	+359878****14		Certificate and one-time code  
АНТОН НИКОЛАЕВ МИТКОВ	9712306684	+359878****15		Change user data  



Change user data

АНТОН НИКОЛАЕВ МИТКОВ

MOBILE OPERATOR
Vivacom

MOBILE NUMBER
+359 87 8722914

E-MAIL

E-SIGNATURE
Certificate and one-time code

After making the updates, click **Continue** and then the **Save changes** button to sign the request. Click the arrow to undo the changes:

USER	PIN	MOBILE PHONE NUMBER	E-MAIL	DIGITAL SIGNATURE
СТАЛИН ПЕТРОВ ИВАНОВ	4408317143	+359878****14		Certificate and one-time code  
АНТОН НИКОЛАЕВ МИТКОВ	9712306684	+359878****14		Certificate and one-time code   

User Rights – Request for changing limits



2. Changing transfer limits /on Bank client level/

From the **Settings** menu > tab User Rights, legal representatives or users who were assigned the specific right ([see slide 67](#)) can submit a request for changing transfer limits:

Click the Change limits button, fill in the amounts and click Continue in order to send the request to the Bank.

When signed the request is available under the Archive tab just like all other requests.

The limits do NOT apply in the following cases:

- Transfers between own accounts
- Utility payments
- Local taxes
- Intrabank and interbank periodic transfers or transfers with a future execution value date

With mass payments of salaries the total amount of all transactions included is checked.

COMPANY	BULSTAT	DAILY LIMIT	LIMIT PER OPERATION
ИНЖЕРОП БГ ЕООД	201658576	Without limit	Without limit



Change daily transfer limits

ИНЖЕРОП БГ ЕООД

DAILY LIMIT

LIMIT PER OPERATION

Cancel Continue

NB! The requests for changing limits and email address are automatically processed. They are available in the tab Archive. The request for changing a mobile phone number **must** be checked by a bank employee before being approved.

User Rights – Changing method of signing Removing a user

3. Changing method of signing

Every user who has access to the menu SETTINGS > **tab User rights** can change their method of signing by clicking the icon 

USER	PIN	MOBILE PHONE NUMBER	E-MAIL	DIGITAL SIGNATURE
СТАЛИН ПЕТРОВ ИВАНОВ	4408317143	+359878****66	STALIN@gmail.com	Certificate and one-time code  
АНТОН НИКОЛАЕВ МИТКОВ	9712306684	+359878****15		 

Change user data  

4. Removing a user

From the Menu SETTINGS > tab User rights, legal representatives or users having the specific right **ACCESS MANAGEMENT** (see slide 65) can submit a request to remove a user. A user having access to this functionality **cannot remove** himself/herself.

Users with unified access (BSSON) **cannot be removed either**.

USER	PIN	MOBILE PHONE NUMBER	E-MAIL	DIGITAL SIGNATURE
СТАЛИН ПЕТРОВ ИВАНОВ	4408317143	+359878****66	STALIN@gmail.com	Certificate and one-time code  
АНТОН НИКОЛАЕВ МИТКОВ	9712306684	+359878****15		Certificate and one-time code  
ИВАЙЛО ИВАНОВ МАНЕВ	4003256689	+359878****31		 

Remove user  

NB!

Requests for changing method of signing and removing a users are automatically processed and available under the Archive tab.

New! Assigning specific rights

The new groups specific rights are now available to DSK Direct users.

Currently, these can be requested **only** in a branch by filling in the relevant document - Application form Access/Change of Access.

You can select only a group/groups with specific rights; you cannot select individual rights from a certain group.

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) Requesting and receiving bank references and certificates (in Bulgarian and in English) List of cash depositors (Power of attorney for depositing money)
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 a user (only one) who was assigned this right.	Changing users' rights: <ul style="list-style-type: none">- Changing mobile phone number and email address- Changing daily transfer limits for the bank client- Changing a user's method of signing- Removing a user

User Rights

From the **Settings menu > the User Rights tab**, legal representatives can make reports about users' rights having access to the business client profile.



User rights

BANK CLIENT: ГАРД ООД Export To File View

COMPANY: ГАРД ООД | BULSTAT: [REDACTED] | DAILY LIMIT: Without limit | LIMIT PER OPERATION: Without limit

User rights

ГЕОРГИ [REDACTED], +359886****54

ACCOUNT	ACTIVE	COMBINED	PASSIVE	DAILY LIMIT	LIMIT PER OPERATION
BG23STSA93000025379629	✓	✗	✗	Without limit	Without limit
BG88STSA93000026040969	✓	✗	✗	Without limit	Without limit

Click **Export to file** to download the report as a PDF file.

Standard rights – view information about users' rights, incl. full name, phone number, type of access – active/passive/combined, sending limits.

RIGHTS PER ACCOUNT	INFORMATION SERVICES	UTILITY BILLS	CREATING PAYMENT	SIGNING PAYMENT	SENDING PAYMENT	REJECTING PAYMENT	PAYMENT GROUP
BG53STSA93001525860158	✓	✓	✓	✓	✓	✓	Full Rights
BG71STSA93001528161935	✓	✓	✓	✓	✓	✓	Full Rights
BG77STSA93000029598836	✓	✓	✓	✓	✓	✓	Full Rights СТАЛИН ПЕТРОВ ИВАНОВ АНТОН НИКОЛАЕВ МИТКОВ

Flexible rights - view detailed information about various right by account, as well as the payment group and on mouseover the users who belong to it.

	PAYROLL FILES - REVIEW	UTILITY BILLS - PAYMENT	EMPLOYEE MANAGEMENT	BANK GUARANTEES
Specific rights	✓	✓	✓	✗

In addition, you will be able to view the **specific rights** for each user account(s).

Payment signature combinations

IBAN	AMOUNT	PAYMENT SIGNATURE COMBINATIONS
BG84STSA93000022267450	Up to 5.00	1 signature from Full Rights or 1 signature from Test2 or 1 signature from test
	Up to 10 000.00	1 signature from Full Rights or 1 signature from Test2 or 2 signatures from test
	No restrictions	1 signature from Full Rights or 1 signature from test + 1 signature from Test2

The last section provides information about the **payment combinations** per account and amount.

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

Email: CSC@dskbank.bg