Internet Banking System Manual
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1. Minimum requirements for operation with the system

For the purpose of the correct operation of the Internet banking system, the minimum technical and software requirements have to be fulfilled. These requirements are available via menu “Minimum requirements” in the homepage:

- Microsoft Windows XP or later version.
- Enabled Cookies.
- Recommended resolution of the user monitor 1280x1024 or higher with 32-bit color.
- Administrator rights required for the installation of all components.

2. Settings for operation with the system

2.1. Work with Internet Explorer

2.1.1. Minimum requirements for Internet Explorer

Minimum technical and software requirements for work with the Internet Explorer:

- Microsoft Internet Explorer 8 or later version;
- If the operation system is 64-bit, it is necessary to use a 32-bit Internet Explorer.
- If the Microsoft Internet Explorer version is 9, 10 or 11, you need to switch to mode „Compatibility View“.
- Enabled Cookies.
- Microsoft XML 4 or higher version.
- Additional components.

When working with the Internet Explorer, you need an additional component for the operation with QES (Qualified Electronic Signature). You need this component only in case you take advantage of the active part of Internet banking:

- CAPICOM – applied for the purpose of creating a digital signature of payment orders when using your digital certificate. The component is not included in the base installation of Windows and most probably it will be necessary to install it additionally.

Installation of the CAPICOM component:

If your computer does not support the installation of the CAPICOM component or its version has to be updated, you will be asked about it during work:

This website wants to run the following add-on: 'CAPICOM 2.1.0.2' from 'Microsoft Corporation'.

You may install or reinstall the Capicom component from the following Internet address:
From the page you have to select button “Download”. A new window opens and you have to select button „Run” from it. Then follow the screens of the Wizard. Restart the Internet Explorer and allow the using of the CAPICOM component by pressing the displayed button “Allow”:

- Recommended resolution of the user monitor – 1280 x 1024 or higher with 32-bit color.
- For the purpose to install the additional components, you need to be assigned with administrator rights at the computer and the starting of ActiveX controls to be allowed.

2.1.2. Settings of Internet Explorer

Upon first log in the Internet banking system, it is required:

1. To add the site of the Bank for Internet banking ([https://mwb.municipalbank.bg](https://mwb.municipalbank.bg)) trusted sites (Trusted Sites) of the Internet Explorer browser:
   - menu „Tools” → “Internet options” → „Security” → “Trusted sites” (Figure 1, Pointer 1)

   ![Figure 1](https://example.com/f1.png)

   - Select button „Sites” (Figure 1, Pointer 2)
Figure 2

- fill in field “Add this Website to the zone:” (Figure 2, Pointer 1) the site of the Bank for Internet banking https://mwb.municipalbank.bg
- press button “Add”
- the address of the Bank is added in the area “Trusted sites” of the browser (Figure 2, Pointer 2);
- press button “Close”.

2. Setting the security level of “Trusted sites”- the “Low” area, by pointing “Low” level in Security level for this zone (Figure 1, Pointer 3).

3. In menu „Tools” → “Internet options” → „Security” → “Trusted sites” → “Custom Level” (Figure 3, Pointer 1) → “Initialize and script ActiveX controls not marked as save for scripting” (Figure 3, Pointer 2) has to be enabled.

4. If the Internet Explorer version is 9, 10 or 11 you need to switch to mode Compatibility View.
2.2. Work with Mozilla

2.2.1. Minimum requirements for Mozilla

Minimum technical and software requirements for work with Mozilla:

- Supported operational systems: Microsoft Windows XP or later version;
- Mozilla Firefox 13 or later version.
- Enabled Cookies.
- Recommended resolution of the user monitor – 1280 x 1024 or higher with 32-bit color.
- Available administrator rights for the installation of all components.

2.2.2. Settings of Mozilla

Upon initial log in the Internet banking system by Mozilla Firefox, the following one-time settings have to be performed:

1. The address of the Internet banking system of the Municipal Bank (https://mwb.municipalbank.bg) has to be specified in Tools/Options/Content/Block pop-up windows/Exceptions.

2.3. Work with Google Chrome

- Additional settings are not required.
- Google Chrome may be used only for viewing.

2.4. Work with Android

- The minimum requirement is Android 4.0 or later version;
- Android may be used only for viewing.

2.5. Work with Macintosh

- You have to start a virtual Windows and then to continue working according to the instructions.
3. Registration for using the Internet banking service.

3.1. Application for registration for Internet banking.
The customer submits in the Bank financial center servicing his accounts:

- **For private individuals** – “Registration of private individuals” (Figure 4, Pointer 1);
- **For corporate customers** – “Registration of corporate entities” (Figure 4, Pointer 2)

3.2. Agreement for providing and using the service.
Based on the Application for registration, the Bank and the customer conclude Agreement for providing and using the service “Internet banking”.

3.3. Username and password for access to the system.
The customer receives automatically issued by the Bank username and password for initial log in the system.

3.4. Work with certificates.
The system provides an option for work with a Qualified Electronic Signature (QES) – a certificate issued by Certification Service Providers (CSPs). Users who are using the Internet banking only to view their accounts and to register documents (passive access), do need to use QES.

Upon first log in the system, the user has to send his own QES from the context of each customer, for whom he will identify the signature in front of the Bank:

Procedure for sending certificates:

- “Settings” (Figure 5, Pointer 1)
- “Sending certificate” (Figure 5, Pointer 2)
- Button “Send” (Figure 5, Pointer 3)
• Point the certificate (Figure 6, Pointer 3 for Internet Explorer or respectively Pointer 2 for Mozilla Firefox)
• Button “OK” (Figure 6, Pointer 1 for Internet Explorer or respectively Pointer 4 for Mozilla Firefox). In the field “To confirm you agree to sign...” the PIN code of the respective QES has to be filled in.

Upon successful completion of the procedure, the system displays a message: The Certificate is successfully sent, confirmation by the Bank is required” (Figure 7, Pointer 1).

For QES used by the customer for work with the Internet banking system by the Mozilla browser, it is required the user to be able to sign his e-mail (Figure 8).
If this option is not selected in the certificate, then the user will not be able to use it for the purpose of the Internet banking.
4. Work with the Internet banking system

4.1. Log in the system
1. Load the site for Internet banking of the Municipal Bank AD: https://mwb.municipalbank.bg
2. Fill in the log in screen for registration in the system:
In field “User” – the username
In field “Password” – the password for log in the system
Button “Log in”

Upon error in the password or the username, additionally is required to enter an automatically generated access code. Via button the displayed code may be renewed.

4.2. Home page.

After registration in the system, the user has to select in the field “Customer” (Figure 19, Pointer 3) the customer with whose accounts he will operate:
The user receives information about “Type”, “Currency”, “Balance”, “Available balance” and “Date of last movement” of the account (Figure 19, Pointer 4).
Quick access is provided for processing and viewing ordered “WEB documents” according to their status (Figure 19, Pointer 7), without having to go through the corresponding menu items. An option is provided to view “Messages” (Figure 19, Pointer 6), which present information about the documents processed or rejected by the system, as well as about forthcoming maturity dates of deposits and loans.
Another useful information to the user is “Exchange rates” (Figure 19, Pointer 5), which displays information about the Bank’s commercial rate to the current accounting date.
4.3. Operational menus

4.3.1. Home menu

It is situated horizontally (Figure 19, Pointer 1). Contains the customer name and several functional buttons:

- **Button “Home”** – Returns to the home page – Exposure.
- **Button “English” / "Български"** – Enables alternative change of the system working language.
- **Button “Menu”** – contains all additional functions which do not require selection of a particular account. The following submenus are included here (Figure 20, Pointer 6):
  - Web documents – enables processing and viewing entered Web documents according to their status. It contains the following submenus as well: “Signing”, “Delayed sending”, “Change of priority”, “Nullification”. Quick access to all “WEB documents” is provided (Figure 19, Pointer 7)
  - Movements on all accounts
  - Import of mass payments
  - Mass payments
  - Templates
  - Contracting parties
  - Access rights
  - Messages
  - User messages
  - Files for download
  - Upload of file
  - Uploaded files
- **Button “Settings”** – includes all functions for work with certificates, change of username or password. The following submenus are included here:
  - Sending a certificate
  - Change of password
  - Change of username
- **Button “Exit”** – Exiting the system and loading the system homepage.
4.3.2. Help menu

It is situated vertically in the right part of the screen (Figure 20, Pointer 5).

It contains auxiliary panels providing additional information and facilitating the completion of a payment document.

Page Exposure” in the help menu enables:

- Quick access to all documents ordered via the Internet banking system available in panel “Web documents” (Figure 20, Pointer 1).
  Here you can view already processed and posted documents, as well as to process documents pending a specific condition for execution.

- Viewing messages sent by the Bank, providing information about processed and rejected by the system documents, as well as information about forthcoming maturity dates on deposits and loans – panel “Messages” (Figure 20, Pointer 2).

- Visualization of the Bank’s commercial rate for the day of the three general currencies and an access is provided to more detailed information by selecting button “More” – panel “Exchange rates” (Figure 20, Pointer 3).

- Visualization of other information – panel Useful information” (Figure 20, Pointer 4).

4.3.3. Main operating area

Displays all accounts for which the customer is assigned with access (Figure 20).

In the Internet banking system, all actions which require selection of an account, are context dependent on the system. For the purpose to perform any banking operation (for example, ordering credit transfer, payment to the budget, etc.), to send requests to the Bank (for example, request for cash withdrawal) or to view reference information (for example, movements or balance on account), an account has to be selected from which the relevant action will be performed (Figure 19, Pointer 4 and 2).

The following three sections are available from the context of an account:
- Section “Operations” – access to all payment orders and payment operations (in BGN and in foreign currency).
- Section “Queries” – available queries on movements, balance, payment documents and other presenting detailed information about the selected account.
- Section “Requests” – all requests are accessed which may be sent to the Bank.

In the above three sections may be performed only actions which are valid for the relevant type of account.

4.4. Operation

The Internet banking system enables performance of the basic forms of cashless payment in BGN and in foreign currency:

- Payment order for credit transfer
- Payment order/deposit slip for payment from/to the Budget
- Payment order/deposit slip for payment from/to the Budget (multiline)
- Budget payment order
- Payment order for Direct debit
- Mass payment – BUS (Bank Unified Standard) and mass payment - MB
- Payment order for currency transfer
- Purchase of currency
- Sale of currency

All types of payment documents in the Internet banking system are with identical design and form for the purpose of their easy and intuitive completion by the user:

- Fields mandatory for filling in are in blue color.
- Fields which are automatically filled in or are not mandatory for filling in are in white color.
- Fields which contain information about the current transfer processing, as well as official information are in grey color.
- All fields are arranged logically, their location corresponds to that of conventional BNB templates for payment documents and the banking practice.

Additional fields are provided to all forms:

- **Save as contracting party** – the name and IBAN of the recipient are saved, which facilitates the completion of other documents.

- **Period of validity** – specifies the period during which the system will attempt to process the document. By default are loaded – the current accounting date as a beginning date and the next accounting date as an end date. Future values may be set as well, i.e. the request is registered and the system will attempt to process it upon the occurrence of the beginning date of the validity period.

- **Delayed sending** – the request is only registered and cannot be processed without the express order of the user.

- **Save as a template** – when this option is marked and a template name is indicated, the document is saved and may be used in future. A template means saved form of a document filled with details that can be used repeatedly.

In payment documents in BGN:
Field **RINGS** – for registration to the RINGS payment system of a payment order for amount under 100 000.00 BGN. All payment orders above the amount of 100 000.00 BGN are automatically registered to the RINGS system.

Field **TARGET2** in SEPA credit transfer – for registration of a credit transfer in EUR via TARGET2 payment system.

Field “Mass payment – MB” in “Import of mass payment” – for registration of a file for mass payment in format – transfer of amounts to accounts to EDC (Electronic Debit Card) in Municipal bank (MB).

4.4.1. **Sequence for entering a document:**
- All mandatory fields are filled in;
- The period of validity is revised – upon user request;
- Preferred options of the document additional fields are selected ;
- Button “Request”.
  - If all requisites are correctly filled in, the document is saved under a unique registration number and is displayed in section “Official information” where the unique registration number, the name of the Bank to which the transfer has been sent and the request status are recorded.
If incorrect requisites are filled in, the system displays an error message to the document and a detailed message containing the error type in the incorrect field. The detailed message becomes visible upon moving the mouse on the field.

- **Button “Sign”**. The document is validated
  - Check the conditions for signing a certificate and the document is signed with the attached certificate;
  - Button “Yes” of the message indicating that the private key will be used:
○ Button “OK” of the confirmation to apply the Private Key when signing the request (In cases when upon installation of the certificate it is indicated confirmation for using the Private Key to be required each time the digital signature is applied):

![Image of confirmation dialog box]

○ In the system add data uniquely generated code. The request goes to state to input authorization code. The system automatically sends an SMS message to the phone number specified in form - “Request for Internet Banking”. SMS message contains authorization code and important data from the request. Authorization code is valid for the next 15 minutes.

![Image of SMS message]

○ Activated following sections:

- Zone input authorization code;
- Section from system messages:
  - Displays remaining time import authorization code;
  - Number of remaining attempts to correct authorization code entry;
• After successful completion of checks, the documents is considered successfully signed with the corresponding certificate and authorization code. After signing, as defined in "Request for Internet banking" rules for signature, the document acquires the status "Wait for processing".

![Image of the document acceptance status](image)

By signing the request, if the user signature is only required and in case there is enough available balance on the account, it is executed immediately. A message is displayed that the document is successfully processed.

![Image of the successfully processed document status](image)

• Button “New” – upon button selection, you may directly order a new transfer of the same type.
• Button “Copy” – upon button selection, you may directly make a copy of the selected document in which a new amount has to be filled in.
- Button “Exit”.

- **Filling in a Declaration under LMML.**

- For payment orders of amounts higher than 30 000.00 BGN, it is required to fill in a Declaration for the origin of funds under Art.4, Par.7 and under Art.6, Par.5, Item 3 of the Law for Measures against Money Laundering (LMML). This document is registered in the following way:
  - Upon successful registration of the document after “Request” has been selected, the following message is displayed:

- Upon selection of button “Declaration LMML”, the Declaration is displayed onscreen to be filled in.
Data in the Declaration is completed in dependence on the customer legal status and the respective user rights.

Declaration under LMML – it is filled in the following sequence:

- In the “Declaration under LMML” screen, automatically are filled in the fields with data about the current Web customer, in dependence on his legal status. In this screen are displayed also two sections in which will be entered data about the users who will sign the Declaration. These two sections are completed after signing the respective payment document. The automatically filled in data are subject to user revision, if requested.

- Fill in data about the origin of funds.
- Continue by button “Request”, this way making validation of the completed data.
- Upon successful validation, select button “Exit”, this way returning back to the transfer.
- Select button “Sign” on the document screen. Upon this action the payment document and the enclosed to it Declaration are signed.

The rules for signing the Declarations are analogous to the rules for signing the respective documents.

- The following message is displayed:

- Select button “OK”

- Upon successful signing the transfer, section “The signed below 1” in the Declaration is automatically filled in with the data of the respective user who has signed the Declaration (Figure 65).

If a second signature is required – the Declaration is available in menu “Signing”, upon selection of the respective document for signing and button “Declaration LMML” in this document.
Filling Declaration for the origin of funds under Art.4, Par.7 and under Art.6, Par.5, Item 3 of LMML for currency transfers is available upon selection of the respective button in the lower part of the document upon its registration.

Filling Declaration under Ordinance 28, Art.2, Par.1
Filling Declaration under Ordinance 28, Art.2, Par.1 is available upon selection of the respective button in the lower part of the document upon its registration.

The principle of registration of Declaration under Ordinance 28, Art.2, Par.1 is analogous to the registration of Declaration under Art.4, Par.7 and under Art.6, Par.5, Item 3 of LMML.

All documents and requests are completed in the same way.
4.4.2. Payment order for credit transfer

4.4.3. Payment order/deposit slip for payment from/to the budget
4.4.4. Payment order/deposit slip for payment from/to the budget (multiline)
4.4.5. Budget payment order

4.4.6. Payment order for Direct debit
4.4.7. Payment order for currency transfer

Upon entering the basic data in the currency transfer and selecting button “Continue”, a second screen is displayed where additional data about the currency transfer has to be filled in, in accordance with the automatically identified payment system via which the transfer will be executed.
Currency Transfer /SWIFT/

Pay to - receiver’s name
Ivan Ivanov Petrov

Receiver's address

Receiver’s address - city

Receiver’s address - country

Receiver’s IBAN
B011EUIBB6530193944500
Receiver’s BIC
BUDDBOSFXXX

To bank - receiver’s bank name
ECONOMIC AND INVESTMENT BANK

Receiver bank’s address

Receiver bank’s address - city

Receiver bank’s address - country

PAYMENT ORDER FOR CURRENCY TRANSFER

<table>
<thead>
<tr>
<th>Currency</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>USD</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Expenses
SHA (ordering customer / beneficiary)
Value (express, normal)
normal

Reason for payment
TRANSFER

Sender - name
NAME OF 297300

Sender’s IBAN
B004GOME91031375311301
Sender’s BIC
SOMBBOSF
Sender’s phone
09235373113

Sender’s address
BULGARIA

Sender’s address - city
SOFIA

Sender’s address - country
STREET NAME, CITY, POSTAL CODE

Corresponding bank’s name

Corresponding bank’s address

Corresponding bank’s address - city

Corresponding bank’s address - country

Corresponding bank’s BIC

Clearing number

Validity period

1. We hereby declare that the submitted to the Bank copies of documents (if such exists) are identical of the originals.
2. According to Article 6, paragraph 5, item 3 of the Law on Measures against Money Laundering, we hereby declare that the funds - subject to onward from us bank operation (transaction) have been acquired legally.
3. We hereby declare that the data and the grounds for the payment, specified in the ordinance, are in accordance with the actual foreign exchange regulations and with real business transaction in which is payment executed.

Submit and sign
Submit
Exit
4.4.8. Currency transfer in EUR:

Via payment system BISERA7 /SEPA credit transfer/

BISERA7-EUR processes domestic and cross-border transfer orders in EUR to/from banks and bank branches operating within the European Economic Area (EEA). Transfers to banks in Bulgaria could be worth up to 50,000 EUR and without restrictions in all other EEA countries.

Basic requirements to the SEPA credit transfer via BISERA7-EUR:
1. correct IBAN of the ordering party;
2. correct IBAN of the beneficiary;
3. the transfer expenses to be option SHA (Shared);
4. BIC of the beneficiary’s bank – participant in BISERA7-EUR to be indicated;
5. Transaction amount:
   - to Bulgarian banks – up to 50 000.00 EUR;
   - for the other participants in the payment system – no limitations of the amount;
6. reason and purpose of the transfer – an option is provided for the information about the transfer reason and purpose to be structured or unstructured information;
7. there is no option for the transfer to be an express one. It is executed with a value date - the next working date and according to the Regulations for working with BISERA 7-EUR certification of the customer's account is carried out after a successful settlement after 16.00 p.m.;
8. SWIFT fee is not collected.

- Via payment system STEP2

The first common European automated clearing house PEACH (STEP 2) is administered by EBA Clearing. European Automated Clearing Houses Association - EACHA, has developed a framework which facilitates operational compatibility between different European infrastructures. So the framework should allow all SEPA credit transfers and direct debits to be sent and received by any customer in Europe, without any limitation of amount.

General requirements to SEPA credit transfer via BISERA7-EUR:
9. correct IBAN of the ordering party;
10. correct IBAN of the beneficiary;
11. SHA (Shared) option of the transfer expenses;
12. indicated BIC of the beneficiary bank – participant in STEP2;
13. transfer reason and purpose – there is an option the information on the reason and purpose of the transfer to be a structured or unstructured information;
14. SWIFT fee is not collected.

- Via payment system TARGET2

TARGET2 is a Trans-European automated system for settlement of express transfers in real time. Municipal Bank AD is a direct member of TARGET2 via its open settlement account in EUR in BNB. TARGET2 uses the SWIFT services for the purpose of exchange of messages.

Customer transfers via TARGET2 are executed under the following basic requirements:
1. correct IBAN of the ordering party;
2. correct IBAN of the beneficiary;
3. the transfer expenses may be of your choice, but for transfers to banks in the European Union and European Economic Area (EEA) it is recommended to be SHA;
4. the Beneficiary bank to be participant in the TARGET2 system;
5. transaction amount – without limitations;
6. reason – unstructured information (invoice No., contract, supply of …goods);
7. value date:
   - current accounting day – for express transfer;
   - next accounting day – for regular transfer;
8. fees – commission + SWIFT fee.

For verification in which payment system the beneficiary’s bank participates, use button “Check BIC” from panel “Useful information”.

When entering the BIC of the beneficiary in the transfer order, if the bank is not a participant in the respective payment system, the field "Beneficiary BIC" turns red and displays the message "BIC of the beneficiary's bank not found".
4.4.9. Currency deals
The Internet banking system of Municipal Bank AD allows submitting requests only with standard deals, according to the stated in the system quotes. Currency deals are executed via two types of documents – purchase of currency and sale of currency. In accordance with the selected type of document (purchase or sale), some fields are automatically filled in, as follows:

- Upon *purchase of currency*, the user becomes initiator of the currency deal and the system automatically fills in data of the ordering party and the purchase currency in accordance of the selected account. The user should select the amount he wishes to purchase, the currency he wishes to sell and the account from which he will perform the sale (Figure 69). The Exchange rates are automatically loaded by the system, upon selection of the transaction currencies. Processing of the request runs in the same sequence as all other payment documents.
- Upon *sale of currency*, the above sequence of actions is performed backwards.

4.4.10. Mass payments.
When registering files for mass payment, available from button “Menu” → menu "Import mass payment", there is a certain peculiarity - it is necessary to select a file with MP (Mass Payment) from the displayed below icon (Figure 21, Pointer 1).
• Select the file for MP (Figure 22, Pointer 1)
• Button “Open” (Figure 22, Pointer 2)

• Check “Mass payment - MB” – if the selected file in field “File” is for performance of Mass Payment – MB (Figure 23, Pointer 1)
• Button “Request” (Figure 23, Pointer 2)
• Button “Yes”
The system exercises control over the format of the selected file and if the requirements are met, the mass payment is registered for execution, the document is saved under a unique registration number and section "Official information" is displayed, in which the following fields are filled: unique registration number, name of the bank to which the transfer is sent, and the status of the request. The following information has to be entered in the document for MP - number of rows, total amount and data on the ordering party from the file for MP.

- **Button “Save”**

By signing the request, if the user signature is only required and in case there is enough available balance on the account, it is executed immediately. A message is displayed that the request is processed successfully. The file is marked as successfully processed in the moment of its recording in the Register of mass payments in the core banking system.
• Upon selection of button “Protocol”, information is displayed about the single rows.
• Upon selection of button “Query by departments”, summarized information is displayed about the transfers from the file, filtered by payment systems.
• Button “Print”
• Button “Exit”

Note: When working with Mozilla, it is required the file for import of mass payment to be with ANSI encoding.

For the purpose of facilitated completion of payment documents and work in the Internet banking system, a button for demo clip is provided in the main system pages. Upon selection of this button, a new dialogue is displayed with demo clip containing the respective visual instructions.

4.5. Requests

➢ Cash withdrawal
The Internet banking system enables entering requests for cash withdrawals.

![Cash withdrawal form]

It is necessary to consistently fill a FC, in which the amount to be paid, date of withdrawal, amount and currency. By button “Request” the cash withdrawal request is registered and is added to the registered requests.

![Requests for Cash Transactions]

All registered requests for cash withdrawal from a particular account are available from the context of this account from section “Requests” → menu “Requests for cash withdrawal”.

➢ Change of limits on debit cards
An option is provided to change the current limits on debit cards.
Loan disbursement

Registers a request for loan disbursement in a separate register of the core system of the Bank. Following is a processing by a bank employee of the procedure on loan disbursement.

Renaming an account

For the purpose to facilitate the users, an option is provided to enter random names of the accounts. The option is available from the context of each account in:

Section “Requests” → menu “Renaming an account”.

4.6. Queries

Summarized information

Provides detailed information about the customer accounts with their general data:
Detailed information is displayed on a selected account containing separate tables for interest data and blocked amounts.

- **Movements**

  The query Movements on account displays the movements on a selected account for a specified period of time. An option is provided to filter the selection by a period, amount, direction of the operation – debit or credit. When selecting a separate row, the document itself may be displayed.

- **Balance**

  The query Balance displays all debit and credit turnovers on a daily or monthly basis, for a specified previous period. It includes all operations by date of posting until yesterday, i.e. it does not include the operations from the current accounting date which are not completed yet.

The parameters of visualization are specified and by button “Filter” the query is displayed.
Loan payments
A query is displayed on forthcoming loan payments serviced by the selected account. It contains detailed information for each of the loan deals serviced by the account. If any deal is corresponding on more than a single loan, an option is provided to search by loan deal number.

Report on account
This query provides an option to view and download all reports on accounts received via the Internet banking system. It is available from the context of an account, menu “Report on account”, from where all reports on the account may be downloaded. An option is provided to view all reports out of the context of the account. The query is available by button “Menu” → menu “Reports on account”.

Daily report
Provides information about the budget limits and payments performed for the budget customers, budget spending units, from a previous day. The query is available only from the context of code of budget spending unit.

Budget limits
Displays the budget limits of budget customers, budget spending units, with an option to filter by a period. The query is available only from the context of code of budget spending unit.
Status of budget payments
Displays information about status of the budget limits of budget customers, budget spending units. The query is available only from the context of code of budget spending unit.

Export of movements
Query on the movements of all accounts for a period not longer than a month, with an option for export in file in xml or csv formats. The query is available by button “Menu” → “Export of movements”.

Mass payments
The query provides information about the processed by the Internet banking system mass payments with an option to visualize each row from the mass payment. The query is available by button “Menu” → menu “Mass payments”.

4.7. Web documents
All requests go through certain stages of processing.

Signing
Requests in status “Pending signature” go through this stage.
By button “Menu” → Signing → Button “Filter” are displayed all documents subject to signing by the particular WEB user.
Note: In case the request requires signatures by different types of users – the document is visualized in menu “Signing” only to the users who have to sign the document additionally.

Delayed sending
Applies only to requests in status “Delayed sending”.

---

[Image of budget payments status table]

[Image of web documents table]
Requests subject to presentation can be filtered by different criteria - document type, account, initiation period. The system allows their simultaneous or consecutive "Sending". For this purpose, it is necessary to mark the requests, subject to "Sending" and by the "Send" button, they move to the next stage of their processing. An option is provided to visualize the total sum of the documents marked for sending.

- **Change of priority**

Change of priority is possible only for requests which are not processed yet and are not rejected or nullified. The priority is related to a separate account. There are three priority degrees – High, Normal and Low. The priority
is set by changing the number of stars in column “Priority” (one star for low priority, two – for normal and three – for high).

All requests automatically receive High priority upon their generation and are queued for execution in chronological order. By change of priority, the requests which are still not processed by the system, may be rearranged. The purpose is to allow the user to rearrange queued requests, depending on the available balance of the debited analytical account.

- **Nullification**

Subject to nullification are all requests, including the requests in status “Processed”, excluding the mass payments which still are not sent to the external operators (BISERA, SEBRA, RINGS, BORIKA).

The nullification is performed through the document itself by button “Nullify”.

![Web documents](image-url)
All viewing documents registered via the Internet banking system, with an option to filter the visualized documents by different criteria - document type, account, initiation period. An option is provided to search by document status. The possible values of status are:

- **Pending signature** – for requests which are signed by more than one user. These are requests signed by the user at the time of its registration which require one or more signatures before the payment is performed. The requests which are registered, but not signed yet, are also included here.

- **Delayed sending** – applies to documents in which field “Delayed sending” is checked. The purpose of the delayed sending is to enable the user to register in the Internet banking system documents which to order for execution at a later stage.

- **Pending processing** – documents which are entirely valid, but not treated immediately because of insufficient available balance or because of unoccurred starting date for payment initiation. They are processed upon occurrence of the respective event - receipt of enough available funds or the occurrence of the date of initiation.

- **Rejected/Cancelled** – this is the status of requests which are rejected by the system and unprocessed due to objective reasons – for example, do not have the required number of signatures for performing the payment, insufficient available balance on the account, etc., within the period of payment initiation.

- **Nullified** – this is the status of requests cancelled (nullified) by order of the customer.

- **Processed** – requests successfully processed by the system.

- **All active** – displays all documents in status “Pending signature”, “Delayed sending” and “Pending processing”.

- **All archive** – displays all requests in status “Processed”, “Rejected” and “Nullified”.

An option for printing is provided via visualization of the document in menu “Web documents”.

The menu provides an option for mass printing of selected payment documents. Upon selection of button “Print”, file (pdf) is displayed containing the specified payment documents which you may save, view or print.
4.8. Other additional information

- **Panel “Exchange rates”**
  In panel “Exchange rates” in the home page “Exposure” you can view summary information about the commercial rate of the Bank for the euro, dollars and pounds sterling. An option is provided to view detailed information on the Exchange rates by selecting button ”More” in the panel.

```
<table>
<thead>
<tr>
<th>Time</th>
<th>Base</th>
<th>Currency</th>
<th>Initial rate</th>
<th>Buy</th>
<th>Sell</th>
<th>Buy cash</th>
<th>Sell cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>14:01</td>
<td>2</td>
<td>USD</td>
<td>1.620000</td>
<td>1.610000</td>
<td>1.630000</td>
<td>1.620000</td>
<td></td>
</tr>
<tr>
<td>14:01</td>
<td>2</td>
<td>EUR</td>
<td>1.560000</td>
<td>1.550000</td>
<td>1.570000</td>
<td>1.560000</td>
<td></td>
</tr>
<tr>
<td>14:01</td>
<td>2</td>
<td>GBP</td>
<td>1.500000</td>
<td>1.490000</td>
<td>1.510000</td>
<td>1.500000</td>
<td></td>
</tr>
<tr>
<td>14:01</td>
<td>2</td>
<td>JPY</td>
<td>1.680000</td>
<td>1.670000</td>
<td>1.690000</td>
<td>1.680000</td>
<td></td>
</tr>
<tr>
<td>14:01</td>
<td>2</td>
<td>CAD</td>
<td>0.580000</td>
<td>0.570000</td>
<td>0.590000</td>
<td>0.580000</td>
<td></td>
</tr>
<tr>
<td>14:01</td>
<td>2</td>
<td>RUB</td>
<td>0.010000</td>
<td>0.010000</td>
<td>0.010000</td>
<td>0.010000</td>
<td></td>
</tr>
<tr>
<td>14:01</td>
<td>2</td>
<td>AUD</td>
<td>0.300000</td>
<td>0.290000</td>
<td>0.310000</td>
<td>0.300000</td>
<td></td>
</tr>
<tr>
<td>14:01</td>
<td>2</td>
<td>NZD</td>
<td>0.180000</td>
<td>0.170000</td>
<td>0.190000</td>
<td>0.180000</td>
<td></td>
</tr>
<tr>
<td>14:01</td>
<td>2</td>
<td>CHF</td>
<td>0.600000</td>
<td>0.590000</td>
<td>0.610000</td>
<td>0.600000</td>
<td></td>
</tr>
<tr>
<td>14:01</td>
<td>2</td>
<td>HKD</td>
<td>0.120000</td>
<td>0.110000</td>
<td>0.130000</td>
<td>0.120000</td>
<td></td>
</tr>
<tr>
<td>14:01</td>
<td>2</td>
<td>SGD</td>
<td>1.500000</td>
<td>1.490000</td>
<td>1.510000</td>
<td>1.500000</td>
<td></td>
</tr>
<tr>
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<td>2</td>
<td>IDR</td>
<td>0.000000</td>
<td>0.000000</td>
<td>0.000000</td>
<td>0.000000</td>
<td></td>
</tr>
</tbody>
</table>
```

Query “Exchange rates” displays the actual daily exchange rates of the Bank.

- **Tariff**
  Via auxiliary panel “Useful information” you may access and view published by the Bank tariff about the services provided.

- **Bank correspondents**
  Via auxiliary panel “Useful information” you may also access and view a list of detailed information about the Bank correspondents.
Banks participating in BISERA
Auxiliary panel “Useful information” also contains a list of detailed information about banks participating in BISERA.

Verification of BIC
Via auxiliary panel “Useful information” you may access a query for verification of BIC in which by entered BIC code of a bank is verified the payment system (SWIFT, BISERA 7 or TARGET2) in which participates this bank.

4.9. Other auxiliary functions
Templates
Displays a list of saved templates with an option to filter them by “Document type”, “Template name”, “Account”, “Beneficiary name”, “Beneficiary account”.
Already filled documents (containing data on the beneficiary, account, BAU and other requisites, without amount) may be saved as templates. The purpose is to facilitate subsequent completion of documents. Each added template is subject to editing or deleting.
When a concrete template is visualized, an option is provided to edit data – it is saved by button “Confirm”. Deleting one or several templates is performed by selecting the respective template in the first column of the query and then pressing button “Delete”.

In order to use the template when filling documents, it is required after selecting the particular document type, to select the respective template from auxiliary panel “Templates” and upon this action the template data is filled in the document.

- **Contracting parties**
  Displays information about each contracting party saved. Provides option to search by “Name” and “IBAN”. Each added contracting party is subject to editing or deleting, it is also possible directly to add a new one.

Upon selection of button “Add”, a dialogue opens for adding a contracting party. In this dialogue may be entered “Name” and “IBAN” of the contracting party.
Upon selection of a specific row from the query, a dialogue opens with an option to edit customer data “Name” and “IBAN”. Upon successful editing of data, a message is displayed: “Successful editing of a contracting party”.

![Contragent form](image)

- **User rights**
  An option is provided for the user to view the kind of rights he has been assigned with. This query is available by button “Menu” → menu “User rights”.

- **Messages**
  Displays the system messages sent by the administrator or automatically generated by the system.

![Message](image)

Upon selection of a specific row from the query, a new screen is visualized, containing the entire text of the message.
 **User messages**
Enables contact between the user and the Bank. Messages sent are registered in a separate register of the core banking system.

4.10. **Files**
The option to work with files is provided by button **“Menu”** in the home menu, from where the respective option is selected.

 **Files for download**
The Internet banking system provides an option to download files purposed for the particular user or for all WEB users. For the purpose of user notification, files sent to them are registered in the system messages as well.

 **Upload of file**
It provides an option for Upload of files.

 **Uploaded files**
An option to view and edit already uploaded files via button **“Delete”**, as well as to upload new ones by button **“Upload file”**.
4.11. Settings

- **Sending a certificate**
The procedure is described in details in “Work with certificates”.

- **Change of password**
  This procedure includes:
  - “Settings” (Figure 24, Pointer 1)
  - “Change of password” (Figure 24, Pointer 2)
  - Button “Confirm” (Figure 24, Pointer 3)

![Figure 24](image)

The new password should include minimum 6 symbols and maximum 32 symbols.

- **Change of username**
The procedure includes:
  - “Settings” (Figure 25, Pointer 1)
  - “Change of username” (Figure 25, Pointer 2)
  - Button “Confirm” (Figure 25, Pointer 3)

![Figure 25](image)