

Requirements and guidelines for use of My Fibank automated system for electronic banking of First Investment Bank AD

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I. Description

My Fibank is an automated electronic banking system whereby the account holder or the persons authorized thereby shall be entitled to remote access through the Internet at <https://my.fibank.bg> to the services offered electronically by the Bank.

My Fibank can be used via PC, portable devices (laptops, tablets, etc.) that are compatible with the requirements of the Bank or through the Mobile app.

Depending on the method of registration and rights applied, the service provides a wide range of remote services:

1. Passive (informational) banking services

- Information on balances (balances on accounts)
- Reports on accounts
- Credit card statements
- Information on cards and deposits
- Other reporting information

2. Active banking services

- Opening of accounts and deposits
- Execution of payment orders between own accounts in Fibank, as well as to other recipients in the country and abroad
- Payment of utility services
- Registration and management of 3D Card Security
- Requesting other banking services, such as mass and periodic transfers and registration and deregistration of mobile devices in the Mobile app, etc.
- Closing of accounts and deposits

3. Additional information services

- Information on the branches, their location and working hours
- Information on ATMs and their location

4. E-mail services - Activation and management of different e-mail services for:

- Report on accounts
- Statement on credit cards
- Card operations
- Originated, paid and refused payments under registered utility services and others.

II. Technical requirements:

The browsers that you can use for optimum performance and maximum safety are all modern and official versions of popular browsers: Internet Explorer, Mozilla Firefox, Google Chrome, Safari и Opera.

Internet Explorer – version 9.0 or higher version

Mozilla Firefox – version 16.0 or higher version

GoogleChrome – version 32 or higher version

Safari – version 6.1. or higher version

Opera – version 1.16 or higher version

1. To perform active banking operations with a Wualified electronic signature (QES) is required to use

- Internet Explorer - version 9.0 (or later version)

The signing of the documents is possible only by using the 32-bit version of Internet Explorer. You can find the 32-bit version of Internet Explorer here “C:\ProgramFiles (x86)\Internet Explorer\iexplore.exe”. For your convenience, you can create a shortcut to the executable file on your desktop by "dragging" the executable file to the desktop and creating a new icon for 32-bit version.

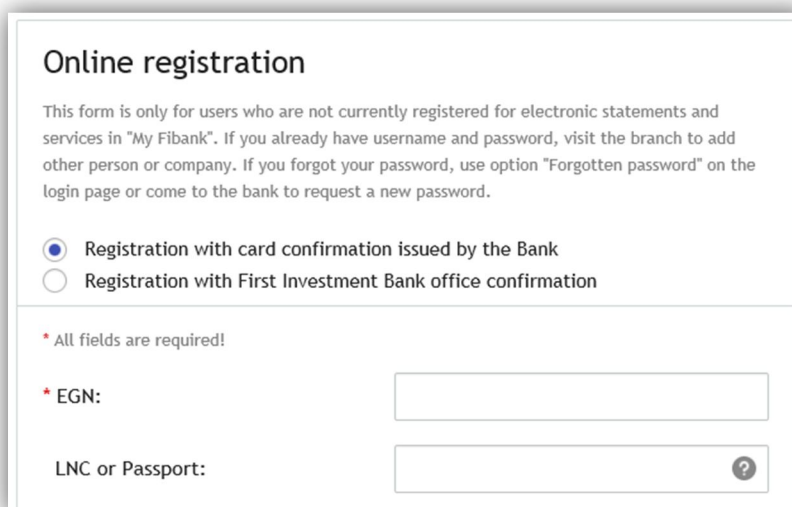
It is not possible to use the 64-bit version of Internet Explorer due to the lack of 64-bit version of CAPICOM component used to digitally sign documents.

- Mozilla Firefox browser versions that support digital signing of documents:
 - Version 16.0 to version 32 have a built-in digital signing feature that has been removed in subsequent versions.
 - Version 33 to version 56 operate with installing of add-on for digital signing – signTextJS or signTextJS plus.
 - After version 56.0, the browser does not support digital signing.

2. To perform active banking operations with Token you can use any convenient for you browser in compliance with the mandatory minimum requirements for the version of the browser mentioned above.

3. Means for access and identification

Depending on the requested services, the means of access and identification is: username, password, Qualified electronic signature (QES), TAN with PINt (Token device), ID number of the registered mobile device (only in the Mobile app) or a combination thereof.



Online registration

This form is only for users who are not currently registered for electronic statements and services in "My Fibank". If you already have username and password, visit the branch to add other person or company. If you forgot your password, use option "Forgotten password" on the login page or come to the bank to request a new password.

Registration with card confirmation issued by the Bank
 Registration with First Investment Bank office confirmation

* All fields are required!

* EGN:

LNC or Passport: ?

III. Registration of a new user:

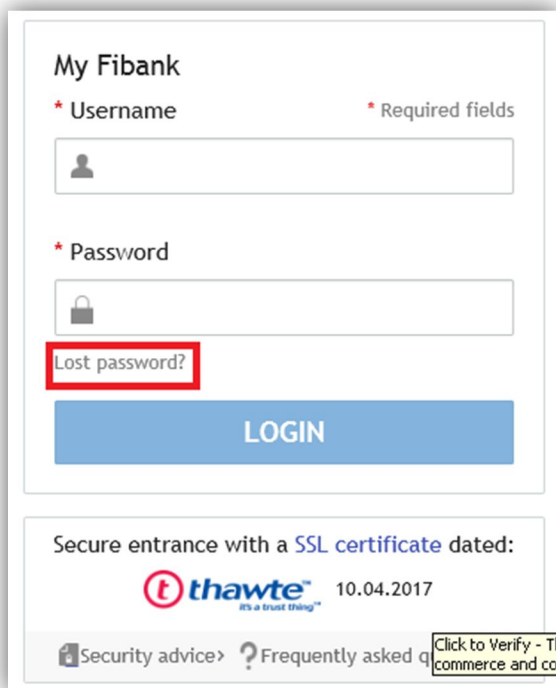
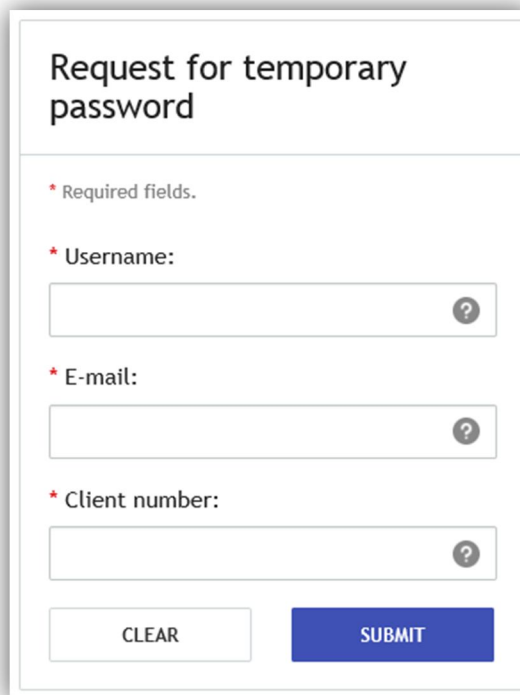
You can register to use the remote service *My Fibank* by using one of the following three options:

1. On-line registration via card issued in your name by First Investment Bank AD – it is available only for individual clients. For this type of registration, you create by yourselves your registration by setting a username and a password. The activation is done immediately by card authorization with your debit or credit card. The system will send a notification to email address specified by you that the process of registration is successfully completed. The cost of registration is 0.10 BGN. With this type of registration you will obtain full functionality for passive banking and limited functionality for active banking. You can make transfers between your own accounts with the Bank and pay utility services. The upgrading to higher rights must take place in a bank office.
2. Through online request for registration, which must be confirmed by you at an office of Fibank convenient for you - Using this type of registration, you will set your username and password by yourselves, but it is necessary to confirm your registration at a bank office by signing the necessary documents and choosing the rights for electronic banking that you wish to have. It can be used both by individual clients and legal entities. No notification messages are received for the registration.
3. On the spot at the banking office that is most convenient for you – For this type of registration, the entire registration process takes place at the bank office. After signing the necessary documents, determining the rights you wish to exercise and activation of the registration, you will receive e-mail notifications to the e-mail address specified in the documents containing a username and a password. You can make changes on each of them using My Fibank system. This registration can be used by individual clients and legal entities. When adding an Authorized User for passive banking in the registration of a company or another legal entity for the electronic banking My Fibank, a notarized power of attorney from the legal representative is not required if the latter personally submits the Request for registration/change for My Fibank at the Bank's office. In this case the power of attorney is provided from the legal representative of the company to the Authorized User in an office of the Bank in the presence of Bank's employee.
4. You can also register authorized users to gain access to accounts specified by you by a notarized power of attorney in compliance with the requirements of the Bank. Clients who are legal entities can be registered for the electronic service by proxies with a notarized power of attorney for registration/ change and termination of remote services prepared in accordance with the Bank sample form. Authorized users of individual clients should be registered personally by the account holder and subject to the necessary power of attorney corresponding to the desired rights.

IV. Forgotten password:

By using the option "Forgotten password" from the login page of My Fibank electronic banking, you can change your current password in case you do not know it. By entering the correct data corresponding to the registered parameters for your registration in the Bank, you will reach a screen through which you can set a new password.


The required information is:

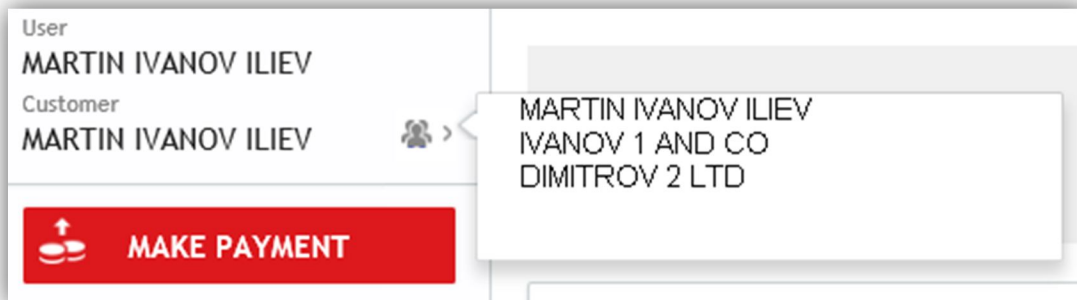



- User name - the name you use to log into My Fibank
- E-mail – the electronic mail that at the time of the request for a temporary password is registered with the Bank.
- In case you have not changed it, that is the e-mail that you used to create the registration.
- Customer number - the number under which you are registered with the Bank. You can request it from the bank office most convenient for you, after being identified by using identification document.

In case that you keep some banking documents from cash desk service in our bank offices – the customer number can be shown on any of them. The customer number is not provided by phone.

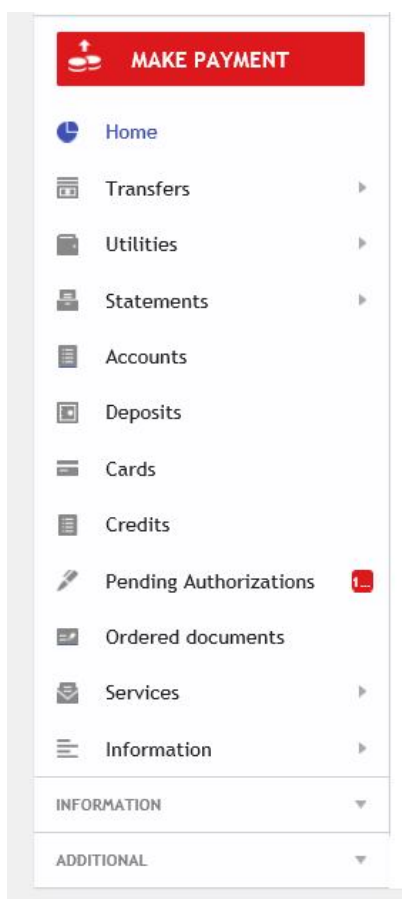
V. Changing customer

When the user has access to more than one customer, switching between customers with which the user works is done by "Customer" indicated by an icon: 



VI. Navigation menu

The navigation menu is displayed on the left side of the screen immediately after successful login. By using the Navigation menu you can switch between menus and screens in My Fibank electronic banking. It is arranged vertically.



VII. Home screen

After a successful login to My Fibank electronic banking, the Home screen is displayed. This is the first screen in My Fibank electronic banking. The Home screen contains the most valuable information from your electronic banking and the most important thing is that you can customize it in accordance with your wishes, according to your requirements and needs.

From the Home screen you have quick access to various modules and internal menus in the system, such as information about your "Accounts", "Deposits", "Cards", "Loans", "Utility services" and other important information.

Customizing the Home screen is done by "Settings" menu – "Modules Management" and in addition, you can make additional settings in each module on the Home screen. For example, you can choose which three of your accounts to see in the Home screen - "Accounts" module.

Posting date 12/12/2017

User
MARTIN IVANOV ILIEV
Customer
MARTIN IVANOV ILIEV

MAKE PAYMENT

- Home
- Transfers
- Utilities
- Statements
- Accounts
- Deposits
- Cards
- Credits
- Pending Authorizations
- Ordered documents
- Services

Home

Available balance for accounts and deposits:

1 233.29 BGN

Balance for accounts and deposits:

-761.16 BGN

Balance for card accounts:

779.57 BGN

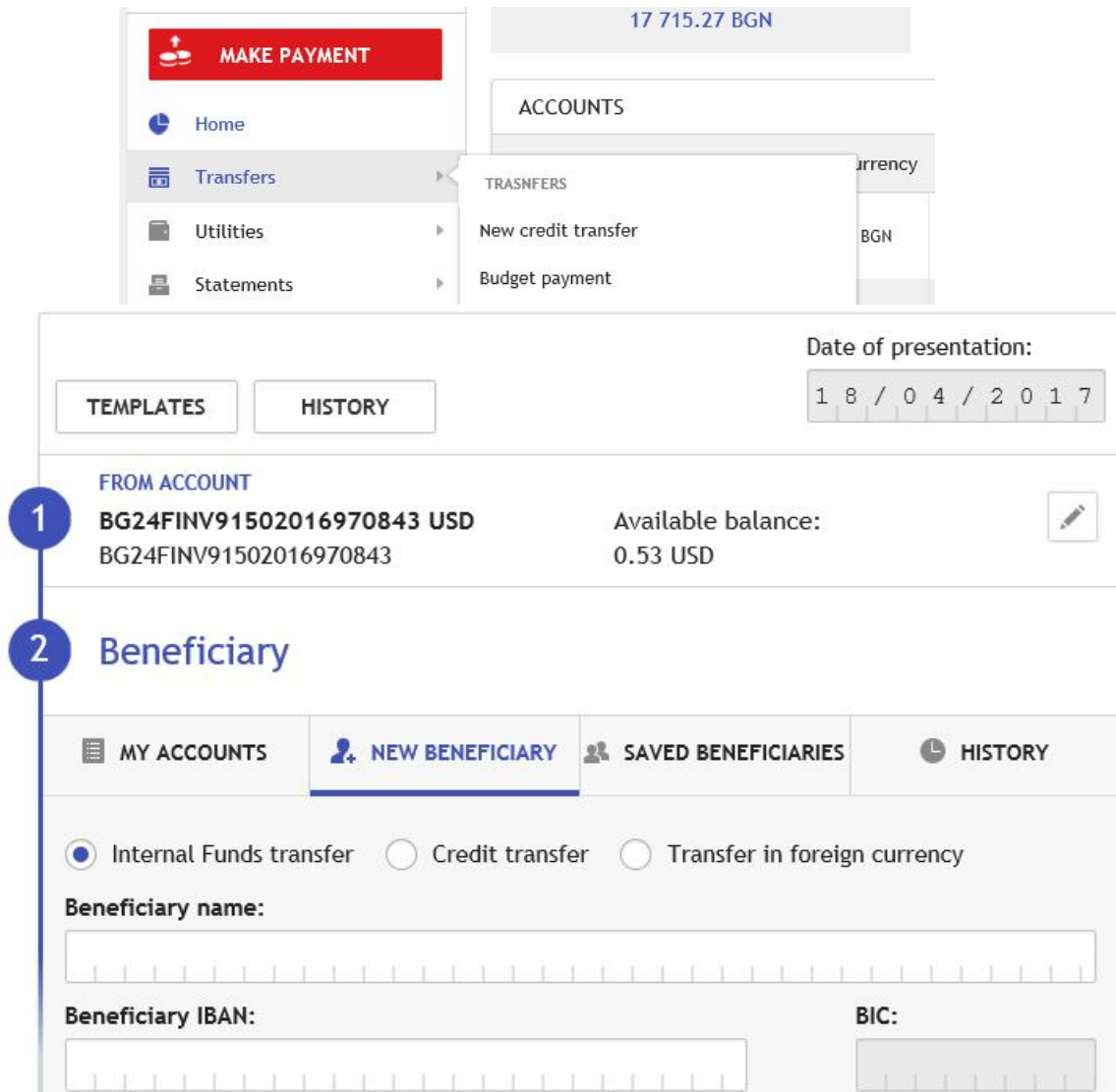
ACCOUNTS							See all >	⚙
Account	Currency	Available balance	Opening Balance	Current Balance	Total blocked amount	Actions		
BG89FINV91501016202728 BGN - Разплащателна сметка BG89FINV91501016202728 >	BGN	273.16	698.43	278.71	5.55			

CARDS							See all >	⚙
Card	Currency	Availability	Full payment	Min. payment	Pay before	3D security		
<input type="checkbox"/> 421874***4377 BGN 421874***4377	BGN	448.23	450.18	0.00	05/12/2017	Active		
<input type="checkbox"/> 516975***2104 BGN 516975***2104	BGN	273.16	N / A	N / A	N / A	Non-active		

PAY

LAST FIVE TRANSACTIONS							See all >	⚙

VIII. "Transfers" menu - This menu combines all types of payment orders that you can execute through electronic banking. The options differ based on the requested rights and the category of the customer with whom you are working with. For example, for companies you have the opportunity to execute Mass transfers, subject to a contract signed for this service.

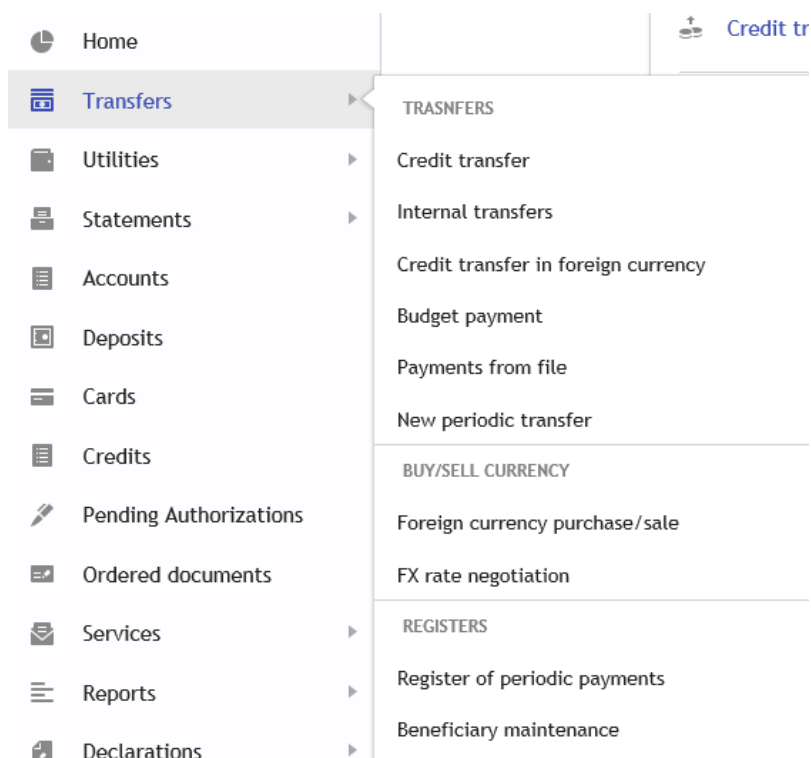


1. **New credit transfer** and the quick link **New transfer** (the red button) are used to perform the most popular types of transfers. The process is intuitive and easy. You do not need any experience in completing bank documents. The wizard will guide you step by step. In the beginning you need to choose the account from which you want to initiate the transfer. The second step is to determine the recipient. Here you have three options:

- **"My accounts"** – is used to perform transfers between your accounts with the Bank. A list of accounts will be displayed from which you have to choose.
- **"New recipient"** – is used when you perform a transfer to a totally new recipient. By choosing this option you will have to fill the details for the recipient. Start by specifying the type of translation:
 - Internal Funds transfer – the account of the recipient is an account with First Investment Bank

- Credit transfer - the account of the recipient is an account in BGN with another bank in Bulgaria
 - Transfer in foreign currency - the recipient's account is in another bank in Bulgaria or abroad and the currency of the transfer is different from BGN.
-
- „**Saved recipients**“ – a list of saved recipients.
 - „**Recent**“ – a list of recipients for transfers to which you have already made transfers from the account that you selected in the first step.
-
2. „**Payment from and to Budget**“ – is used to perform transfers from or to accounts of Budget institutions. For example: Payment for social security contributions, taxes, fees, payments to universities, municipalities and others.
 3. „**Transfers from file**“ – is used to create multiple payment transactions using a special generator that can be downloaded via the button "Download generator" from "Transfers from file" menu. It is used for convenience in entering large amounts of payment orders. The signing is done by "Transfers for signature" menu.
 4. **New periodic transfer** – is used for giving instructions to the Bank from time to time for making a bank transfer on preset parameters and in the presence of necessary funds in the account.
 5. **Purchase/Sale of currency** – is used to exchange currency between different accounts of the same holder.
 6. **Negotiation of exchange rate** – is used to negotiate preferential exchange rate at the time of purchase/sale of currency or order a transfer in a currency other than BGN. The requests sent are processed by a specialized department at the Bank weekdays from 9:00 am to 17.30 pm. The request is not binding and in the event that the resulting rate does not correspond to your expectations, you may choose not to make transaction for using the received preferential exchange rate.
 7. **Register of periodic transfers** – a list of instructions given to the Bank for the execution of periodic transfers and their status at the time - Active or Withdrawn. You can withdraw from the Register of periodic transfers existing instructions for periodic transfers that have status "Active".
 8. **Recipients of transfers** – Register of saved recipients for transfers. You can enter, edit or delete the saved recipients of transfers.
 9. **If you choose to use forms from menu Settings – Transfer settings** – the wizard will separate into three payment forms.
 - 9.1 **Credit transfer** - the account of the recipient is an account in BGN with another bank in Bulgaria.
 - 9.2 **Internal Funds Transfer** - the account of the recipient is an account with First Investment Bank.

9.3 Credit transfer in foreign currency - the recipient's account is in another bank in Bulgaria or abroad and the currency of the transfer is different from BGN.



IX. Utility services

This menu provides you with the opportunity to manage your obligations to subscriber accounts.

You can pay your obligations to pre-registered subscriber accounts or to make a one-time payment without having to register subscriber accounts in advance.

Payment of utility obligations is performed by entering **the password to login**.

For the registered utility obligations, you can request additional notification by e-mail using the option **E-mail notifications**. This way, the system will notify you by e-mail each time:

- You receive a new obligation on registered subscriber account;
- You successfully paid registered obligation;
- An error occurs at payment of registered obligation.

Automatic payment - you can give instructions to the automatic payment system for paying registered utility obligations on conditions determined by you in advance (Maximum amount for automatic payment, number of attempts for payment in the event that there is insufficient funds at the first attempt, account or card from which the obligation shall be paid).

Payment of municipal taxes and fees – A necessary condition is that the account with the tax obligations and fees to be opened in the name of the user-natural person in My Fibank. It is not allowed payment of new obligations without firstly to pay previous obligations due under the account.

Utility payments

From here the client of FIB can pay their obligations for public utilities for registered merchants

From here You can see the [Terms and Conditions of FIB AD](#)

PAYING OBLIGATIONS

Obligations awaiting payment.	Preview Your awaiting payments
Pay bills	For registered bills for utility merchants
Paying of municipal taxes and fees	For registered bills for obligations
Onetime payment	For trader with no previous registration for bill required

SUBSCRIBER ACCOUNTS

Adding a new obligations	Registration for bills for payment for utility merchants
Preview of registered bills	Review and edit for registered bills for utility merchants

OTHERS

E-mail notifications	For incoming obligations and done payments for registered merchants
Payments history	Review of the history of done payments for utilities




















X. “Accounts” menu

By using this menu you can access different information about your accounts. It is presented in tables, graphics and in accounting manner. By using "Account" menu you can access:

1. **Balances on the account** – the report shows information for: opening balance of the day, current balance, blocked balances on the account, net funds available, credit limit and the absorbed portion thereof.
2. **Balance** – the report shows information about: opening balance of the day, current balance, net funds available, amounts due from fees.
3. **Reports** – the report provides information on the movements on the account for a set period in real time. The information available is up to 01.05.2008. You can export the report on the

account in different formats (txt, hml, xls, pdf), to save it or process it additionally for accounting purposes. You have the option of direct printing of the report.

4. **Turnover** – the report provides graphical information about the cumulative turnover on the account for a day, a month or a year.
5. **Opening** – you can open entirely online a new current or IQ account in the currencies offered for online opening. The opening of a new account can not be done during the evening banking procedures.
6. **Closing** – you can close entirely online an existing current or IQ account, provided that the account is not with special conditions of disposal or remuneration. In the event that on the account there are any existing banking services, such as issued debit card and others, they need to be terminated in the manner prescribed by the Bank in order the account to be closed. Closing a bank account can not be done during the evening banking procedures.




















Summary	Balance	Statements	Turnover	Open	Close			
Net available balance:		Current balance						
2 961.62 BGN		-2 038.38 BGN						
 BG61FINV91501003839709 BGN - ДЕБИТНА КАРТА		Currency BGN						    
BG61FINV91501003839709 >								
Net Available Balance:	Opening balance	Current balance	Credit limit	Credit limit utilized	Total blocked amount	Blocked amount - card transactions		
0.00	0.00	0.00	0.00	0.00	0.00	0.00		
 BG17FINV91501016903006 BGN		Currency BGN						    
BG17FINV91501016903006 >								
Net Available Balance:	Opening balance	Current balance	Credit limit	Credit limit utilized	Total blocked amount	Blocked amount - card transactions		
0.00	0.00	0.00	0.00	0.00	0.00	0.00		
 BG65FINV91501000212613 BGN - КРЕДИТНА КАРТА		Currency BGN						    
BG65FINV91501000212613 >								
Net Available Balance:	Opening balance	Current balance	Credit limit	Credit limit utilized	Total blocked amount	Blocked amount - card transactions		
2 961.62	-2 017.05	-2 038.38	5 000.00	2 038.38	0.00	0.00		

XI. “Deposits” menu

By using this menu you can access different information about your deposits. It is presented in tables, graphics and in accounting manner. By using "Deposits" menu you have access to:

1. **Balances on the account** – the report shows information for: opening balance of the day, current balance, accumulated potential interest, net funds available, opening date and maturity date.
2. **Balance** – the report shows information on: accumulated potential interest, funds available, date of maturity of the deposit and currency.

3. **Reports** – the report provides information on the movements under the deposit for a set period in real time. The information available is up to 01.05.2008. You can export the report on the account in different formats (txt, hml, xls, pdf), to save it or process it additionally for accounting purposes. You have the option of direct printing of the report.
4. **Turnover** – graphic reports for the accumulated turnovers on your deposits for a day, a month or a year.
5. **Opening** – you can open entirely online a new deposit in the currencies offered for online opening. The opening of a new account can not be done during the evening banking procedures .
6. **Closing** – you can close entirely online deposits in your name, provided that the deposit is not with special conditions of disposal or remuneration. Closing a deposit can not be done during the evening banking procedures.

Summary	Balance	Statements	Turnover	Open	Close		
Net available balance: 14 753.65 BGN		Current balance 14 753.65 BGN					
 BG44FINV915020E0075823 BGN <small>BG44FINV915020E0075823 ></small>		Currency BGN					    
Net Available Balance:	Opening balance	Current balance	Date open	Maturity	Total blocked amount	Interest	
0.00	0.00	0.00	22/03/2017	22/04/2017	0.00	0.00	
 BG39FINV91502016456279 BGN <small>BG39FINV91502016456279 ></small>		Currency BGN					    
Net Available Balance:	Opening balance	Current balance	Date open	Maturity	Total blocked amount	Interest	
5 019.51	5 019.51	5 019.51	23/03/2015	23/03/2018	0.00	11.02	
 BG24FINV91502016970843 USD <small>BG24FINV91502016970843 ></small>		Currency USD					    
Net Available Balance:	Opening balance	Current balance	Date open	Maturity	Total blocked amount	Interest	
0.53	0.53	0.53	10/03/2017	10/09/2017	0.00	0.00	

XII. “Cards” menu

"Cards" menu contains information about your active bank cards.

1. „**Register**“ – Menu “Cards” contains information about your active bank cards and shows the current status of your 3D security.
 - It provides an opportunity to change the card limits for transactions.
 - You have the option to choose where the cards will work.

Limit for card ×

LIMITS IN BGN

	24h	7 days	
POS/Internet	6 000.00	8 000.00	CHOOSE >
ATM	4 000.00	6 000.00	
POS/Internet	10 000.00	10 000.00	CURRENT
ATM	10 000.00	10 000.00	
POS/Internet	50 000.00	50 000.00	CHOOSE >
ATM	20 000.00	20 000.00	

TERRITORY (FOR ATM AND POS)

BULGARIA CHOOSE >

EUROPE CURRENT

WORLD WIDE CHOOSE >

CANALS

POS

INTERNET

ATM

CANCEL AUTHORIZE

- For credit cards, the balance is updated at 15 minutes time interval. The card register shows information about minimum payment and amount for full repayment of the obligation as well as the repayment deadline. The chart records the obligations paid till the moment for the current period. You have the option to repay your obligations by pressing the "Pay" button or you can set automatic repayment of the obligations with the parameters selected by you.

2. **Statements** – the report provides online monthly credit card statements. You can export your credit card statement in various formats (txt, hml, xls, pdf), to save it or process it additional for accounting purposes. You have the option of direct printing of the report.

3. **Authorizations** – the report shows real-time information about operations carried out with cards - payment at POS, ATM withdrawals, change of PIN and

others. The information is available even before it is being accounted and officially become part of the account report and/or the monthly credit card statement.

4. **YES bonus points** – displays information about cards that participate in the bonus program of Fibank and the accumulated number of points. More information can be found at <http://yes.fibank.bg>

Home / Cards / Register ☰

Card register Statements Authorisations YES bonus points

Net available balance: **1 911.79 BGN** 🔍 Search by card name or number...

Total cards count: 3 🖨️

<p>MasterCard 516975***2104 BGN 516975***2104</p> <p>Availability: 301.96</p> <p>Full payment: N / A Minimal payment: N / A</p> <p>Currency: BGN Pay before: N / A</p> <p>BLOCKED AMOUNTS</p> <p>Another blocked a... 0.00 Blocked amount c... 9.40</p> <p> Details ></p>	<p>MasterCard 534807***5743 BGN 534807***5743</p> <p>Availability: 1 605.90</p> <p>For period 20/12/2017 - 19/01/2018</p> <p>Full payment: 286.01 Minimal payment: 10.00</p> <p>Currency: BGN Pay before: 05/02/2018</p> <p>Remaining obligations for the period</p> <p>Full payment: CLEAR Minimal payment: CLEAR</p> <p></p> <p> Details ></p>	<p>VISA 437850***5402 BGN 437850***5402</p> <p>Availability: 1 605.90</p> <p>For period 20/12/2017 - 19/01/2018</p> <p>Full payment: 286.01 Minimal payment: 10.00</p> <p>Currency: BGN Pay before: 05/02/2018</p> <p>Remaining obligations for the period</p> <p>Full payment: CLEAR Minimal payment: CLEAR</p> <p></p> <p> Details ></p>
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PAY >

XIII. “Loans” menu

This menu gives you information about the Fibank loan products used by you - payable installment, repayment term of the current payment installment, maturity date of final installment of the loan. You can repay your obligations by pressing the "Repay" button or to set automatic repayment at parameters specified by you.

Home / Credits

Search by credit description...

Total credits count: 2

Ипотечен кредит анюитетен ЗПК	Потребителски кредит анюитетен
Loan amount: 88 000.00	Loan amount: 12 000.00
Payment due: 473.79	Payment due: 228.73
Currency: BGN	Currency: BGN
Maturity date: 16/05/2033	Maturity date: 16/05/2020
Next payment date: 16/04/2017	Next payment date: 16/04/2017
Details >	Details >

XIV. “Statements” menu

This menu gives you quick access to the official accounts and credit cards statements.

Home / Statements





<p>ACCOUNT STATEMENT</p> <p>Generating current account and free deposit statements. There is an opportunity to generate these in HTML, PDF or XLS (MS Excel) format. Statements are being generated daily for the previous day and only when there have been movements for the respective account.</p> <p>Get statements ></p>	<p>CREDIT CARD STATEMENT</p> <p>Generating credit card statements. There is an opportunity to generate these in HTML, PDF or XLS (MS Excel) format. For individual customers, the statements are being generated monthly, on the first workday after the 20th day of the month, while for corporate customers - on the first workday of the month.</p> <p>Get statements ></p>
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XV. “Services” menu

By this menu you create and manage automatic e-mail services. You can set the system to automatically send e-mail to up to ten e-mail addresses with a different bank information and according to preset parameters - file format, with or without compression and with or without password for the archive.

- Account reports and card authorizations are sent once at every 24 hours.
- Credit card statements are sent after the 21st day of the month.
- Transfers via SWIFT are sent when the event occurs. (Received or sent transfer via SWIFT system)

[Home](#) / [Services](#)

<p>ACCOUNT STATEMENTS BY E-MAIL</p> <p>Send statements of current accounts and free deposits to e-mail as PDF, compressed into a ZIP file and password protected. E-mail- s sent at the morning after preparing the statements .</p> <hr/> <p> To service ></p>	<p>SWIFT TRANSACTIONS BY E-MAIL</p> <p>Sending received or sent orders via SWIFT to e-mail as a PDF file , compressed and password protected. E-mail-s are sent after confirmation of the transfer.</p> <hr/> <p> To service ></p>
<p>CARD STATEMENTS BY E-MAIL</p> <p>Send credit card statements by e-mail as PDF, compressed into a ZIP file and password protected. E-mail-s are sent after the preparation of the statements.</p> <hr/> <p> To service ></p>	<p>CARD AUTHORISATIONS BY E-MAIL</p> <p>Send a list of card authorizations by e-mail as a PDF file , compressed and password protected. E-mail-s are sent once daily after 17:00.</p> <hr/> <p> To service ></p>

XVI. “Information reports” menu

By using this menu you can access various types of reports about your accounts and deposits and your registration in My Fibank.

[Home](#) / [Information](#)

<p>BALANCES FOR ALL ACCOUNTS(SSO)</p> <p>This is an individual inquiry, allowing the single user to make an inquiry about the balance on all the accounts of all the registered companies.</p> <hr/> <p>To report ></p>	<p>EXECUTED SERVICES BY CLIENT</p> <p>Information about the e-mails sent to a certain client, according to the registered services and their settings at the moment of sending.</p> <hr/> <p>To report ></p>
<p>OWNED AMOUNTS FROM TAXES</p> <p>Information about the client's due amounts in account-fees.</p> <hr/> <p>To report ></p>	<p>SWIFT TRANSACTIONS</p> <p>Information about inter-bank transfers sent and received by SWIFT.</p> <hr/> <p>To report ></p>
<p>SESSIONS</p> <p>Information about your login history, entering and editing of services and settings in Virtual Bank Section (e-fibank).</p> <hr/> <p>To report ></p>	

- The report on balances on all accounts shows in one joint report all accounts and deposits to all customers to whose accounts you are an authorized user and you have access.

- Services rendered to customer - shows information for e-mail notifications sent pursuant to activated E-mail services.

- Amounts due from fees - shows information on amounts due from fees.

- Transfers via SWIFT - displays information for credit transfers in foreign currency received or sent via SWIFT system. If a transfer is processed by

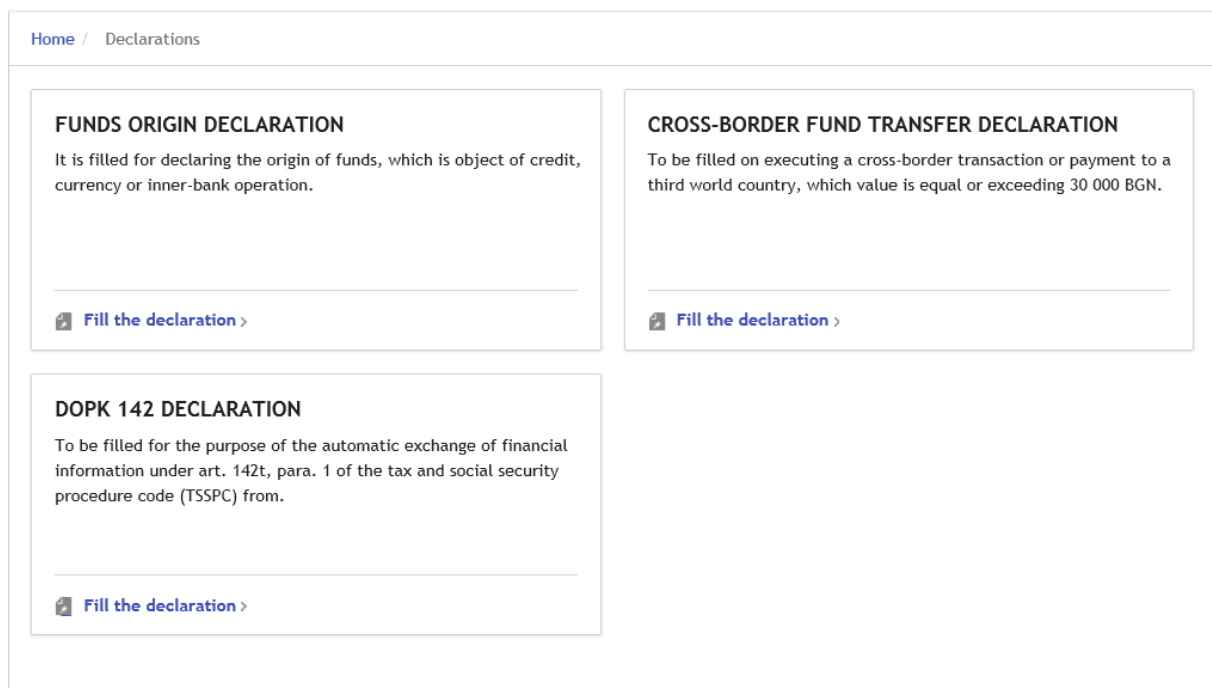
another payment system, then in this report no information shall appear for such transfer, although it is in foreign currency.

- Sessions report – показва информация за извършените действия с потребителския профил по време и IP адрес.

XVII. “Declarations” menu

By using this menu you have direct access to all kinds of declarations adopted by the current legislation and used for banking services.

You have the opportunity to create sample forms of declarations upon your needs so that it is more convenient for you to use them in the performance of active banking operations.



Home / Declarations

FUNDS ORIGIN DECLARATION
It is filled for declaring the origin of funds, which is object of credit, currency or inner-bank operation.

[Fill the declaration >](#)

CROSS-BORDER FUND TRANSFER DECLARATION
To be filled on executing a cross-border transaction or payment to a third world country, which value is equal or exceeding 30 000 BGN.

[Fill the declaration >](#)

DOPK 142 DECLARATION
To be filled for the purpose of the automatic exchange of financial information under art. 142t, para. 1 of the tax and social security procedure code (TSSPC) from.

[Fill the declaration >](#)

XVIII. “Waiting signature” menu

In this menu you will find all transfers created by you or your authorized users that have not yet signed. To start processing the transfers, you need to confirm the execution by your means of signature.

This menu allows you to edit, cancel or sign each transfer any in the section "Transfers for signature". You can sign/cancel more than one transfer by selecting the transfers you would like to process.

You have the opportunity to review each transfer by clicking on the link with its name.

Home / Pending Authorizations

Documents awaiting signature: 1



<input type="checkbox"/> Payment type	Ordering customer	Beneficiary	Currency and amount	
<input type="checkbox"/> Payment <small>Internal funds transfer</small>	MARTIN IVANOV ILIEV BG61FINV91501003839709	MARTIN IVANOV ILIEV BG32FINV91502016454950	1 900.00 BGN	<input type="button" value="+"/> <input type="button" value="✎"/> <input type="button" value="✕"/>

XIX. “Ordered documents” menu

This menu provides a summary of the ordered transfers and their statuses. It is recommended that the status of each transfer is checked in "Ordered documents" menu.

Status of payment documents

- **For signature** - means that the document is not signed by all users (representatives) required.
- **Signed** - the document has collected all necessary signatures and was accepted for processing in the Bank. You should not take any further action. This is an intermediate status.
- **Approved** - the document has received a reference from accounting. Final status.

If there is no sufficient funds in the account upon a detailed review of the transfer under the status is shown a second status: Awaiting supply. This means that there are no sufficient funds in the account at the time of order; despite the first unsuccessful attempt to effect the transfer, the central banking system will perform hourly attempts to effect the transfer during the working day;

- **Refused** - the document has been refused by you or another authorized user. Final status.
- **Incorrect** - the document has been refused by the Bank. It's a final status. Upon a detailed review of the transfer under the status the relevant error is described. If you like, you can order the document again. For each transfer with status Incorrect the user will receive a message through the app in Messages.
- **Awaiting processing** – the transfer was effected during the evening procedures of the Bank and expects further processing.
- **Deleted** – the transfer has been deleted from the originator of the transfer before it is signed.
- **Future value** – the transfer is entered with a future date of execution.

Home / Ordered documents

All accounts ▼ All documents ▼

From: 01/12/2017 📅 To: 12/12/2017 📅 All statuses ▼ [SHOW >](#)

Additional filters














Total documents count: 19 🖨️

Status date	Status	Document and reference	Amount and Currency	Beneficiary	Reason	
12/12/2017 16:13:03	Signed	Mobile device registration request IBT20171212004599651	0.00			ⓘ
12/12/2017 14:22:01	Payment processed	Internal funds transfer 024VBRA173461323	9.00 BGN	Яна	манджорно	ⓘ
12/12/2017 14:09:23	Payment processed Waiting funding	Credit transfer 000PCWU173463656	15.00 BGN	"Прореклама"ЕООД	zczdss	ⓘ
12/12/2017 13:19:17	Payment processed	Internal funds transfer 024VBRO173461404	210.00 EUR	ГАБРИЕЛ МАНУЕЛОВ ЯНОВ	аpart	ⓘ

XX. Horizontal menu:



1. „**English**“ – change of language from Bulgarian to English.
2. „**Help**“ – this menu provides you with explanations and guiding instructions. When you have opened a certain screen, but you have questions about its features and functionality, click on "Help" button. It will automatically start a menu with explanations which will guide you.
3. „**Messages**“ – Here you can write a message to the team of My Fibank Electronic banking, when you have questions about functionalities or the work with electronic banking. You can also type a message with a request for reversal of ordered transfer, and if that is possible, the transfer will be reversed and you will be charged the appropriate fee under the Tariff of fees and commissions of the Bank. In the event that the reversal can not be done, you will receive a reply to your message for reversal.
4. „**Settings**“
 - Personal data - here you can change your personal data: username, e-mail address, etc.
 - General settings - you can change the length of the session in the system, to hide or display in the filters with reports the closed accounts and cards.
 - Accounts settings - you can choose whether the account to be displayed or not in the filters with reports and under what name the account to be displayed.
 - Deposits settings - you can choose whether the deposit to be displayed or not in the filters with reports and under what name the deposit to be displayed.

-  Personal Info
-  General settings
-  Accounts settings
-  Deposits settings
-  Cards settings
-  Modules control
-  Payment Settings
-  3D Card security
-  Change password
-  Policy for login and signature
-  Unlock Token
-  Change PIN Token
-  My Fibank mobile application

- Cards settings - you can choose whether the card to be displayed or not in the filters with reports and under what name the card to be displayed. You can see the last time when the 3D card security has been activated. For credit cards - you can opt out statements on paper. Your refusal applies to all cards issued on the account.

- Module management - you can reorder, turn in, turn off or reposition the modules in Home screen as you wish.

- Transfers settings - You can choose the most convenient transfer method for you – by using the wizard or the familiar forms for each payment.

- 3D Card Security - you can activate 3D security for your cards, change or cancel the 3D password for the security of each of your cards.

- Change of password – you can change the password for login and confirm some of the active operations.

- Policy for login and signature – You can choose either to use wizard or forms for making payments.

- Unblock Token - for users with registered Token devices, this option provides an opportunity to unblock Token device that has been blocked without visiting a bank office.

- Change of PIN of Token device – this option allows the users with registered Token device to change the PIN code of their device. The requirements for the new PIN code of Token device are: use only numbers containing between 4 and 8 characters.

- MyFibank mobile application - here you can register or unregister your mobile device to carry out active operations. The menu allows you to change the transfer limits by using a password performed via the My Fibank Mobile application.

- You can change the base limit for disposal without necessarily to make confirmation by a Token device through the Mobile application by selecting another level of access.

5. Exit - selecting this button you end the session in the system and you end using the electronic banking.

XXI. The security measures are published on the homepage of My Fibank <https://my.fibank.bg> in Section „Help“ – „Security measures“, and also at www.fibank.bg – Remote banking – My Fibank- Documents https://www.fibank.bg/uploads/DistanceBanking/docs/Tips_Security_MyFibank.pdf

XXII. Brower settings for signature

1. Signature under InternetExplorer

When loading the website of **My Fibank** electronic banking through Internet Explorer browser, you will be asked to install the add-on **CAPICOM**, in case it has not already been installed on your computer. It is necessary to allow the Internet Explorer browser to sign digitally by electronic signature the payment orders and other active banking operations.

Browser settings include the following steps:

Add the site [https:// my.fibank.bg](https://my.fibank.bg) in trusted sites

Give permission to Active X control – Initialize and script Active X controls not market as safe

Please take in mind that only the 32-bit version of Internet Explorer browser can sign digitally with a digital signature. In the event that the operating version on your computer is 64-bit, you need to run 32-bit browser: **Computer – Disc C – Program files (x86) – Internet Explorer – iexplore**. For more convenience you can make a **Shortcut**.

Brower settings:

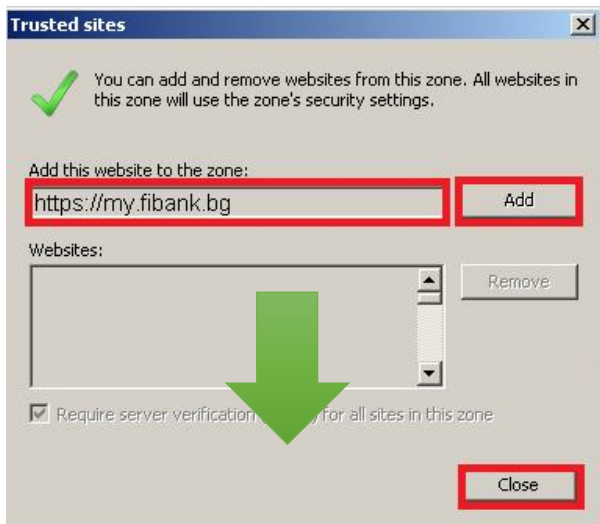
Choose **Tools – Internet options**



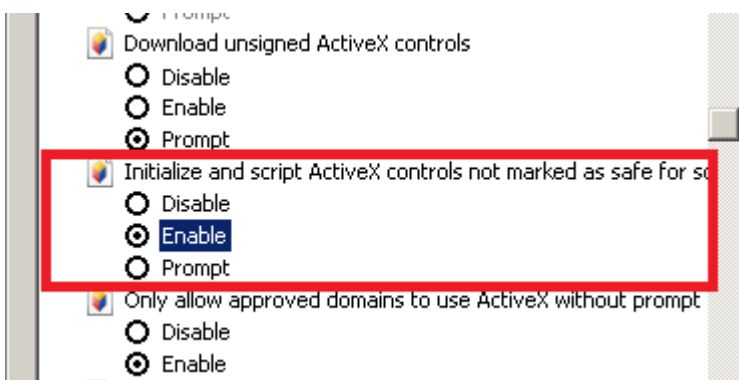
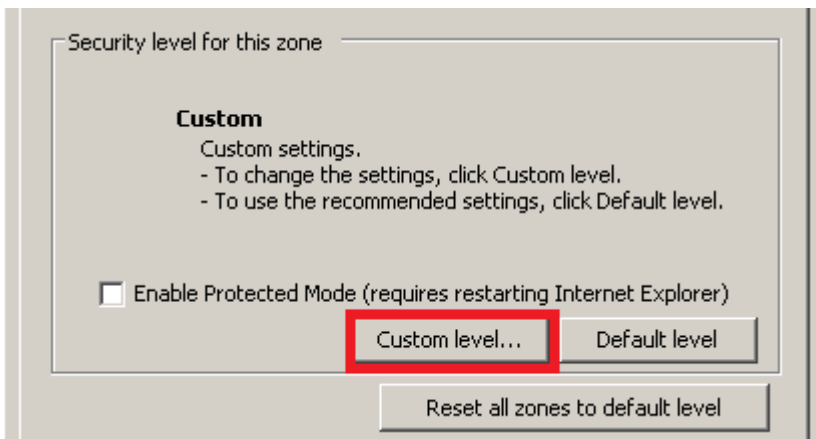
A window will be opened where you have to select: **Security – Trusted sites - Sites**



Then you need to add the website <https://my.fibank.bg> in the trusted sites list by pressing the **Add** button. The website will be added to the **Websites** field. Select the button to go back.



In the previous screen select “Level by choice” button and find in the list which will open the option “Initializing and scripts ActiveX controls which are not marked as safe for use in scripts” - Select: Enable



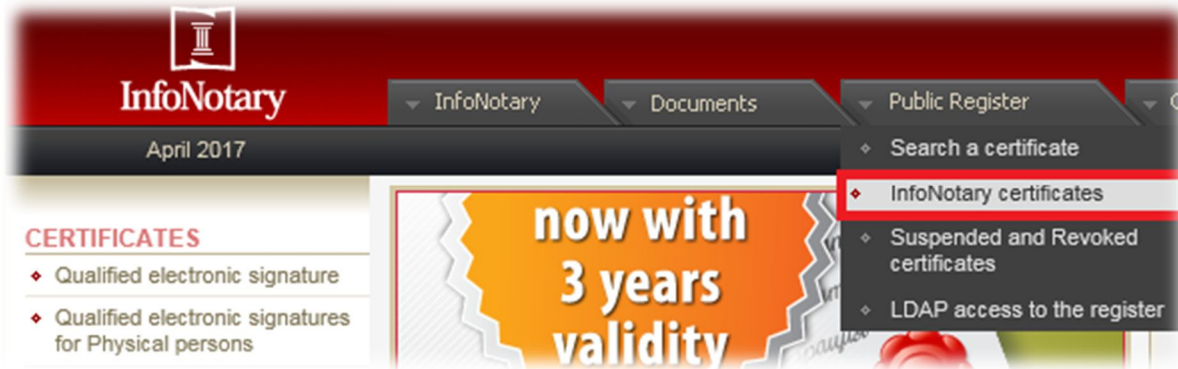
Close any open windows with OK by accepting the changes made (OK, Yes, OK). Restart the browser.

2. Signature under MozillaFirefox

Download chain certification (the Public certificate of the certificate) from the publisher site by saving it to the Desktop. It needs to be **saved** by selecting "Save target as").

The example shows settings of the certificate issued by Infontary

www.infontary.com – Public register – InfoNotary Certificates

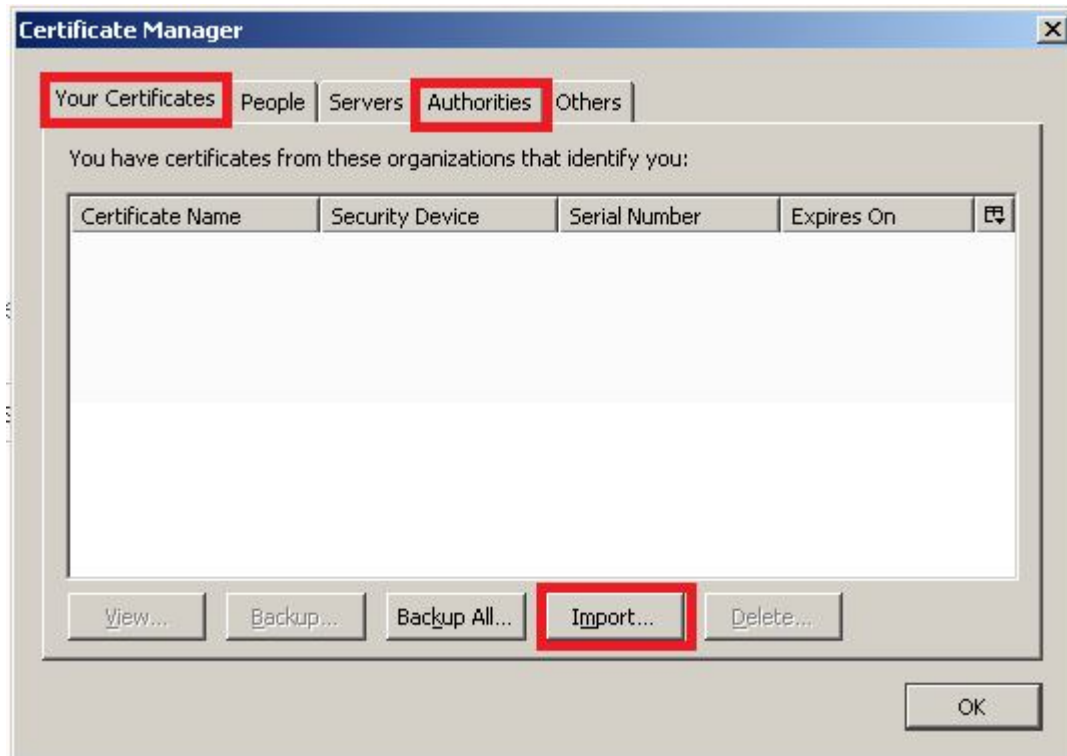


The certification chain downloaded should be manually imported to the internet browser MozillaFirefox: From "Menu" - "Settings" - "Advanced" - "Certificates" - "Show certificates" appears a new window with the certificates used by the browser.

In the first tab "Your certificates" must be displayed certificates saved on your electronic signature.

- In case in the tab "Your certificates" you do not see the required certificate, this means that the browser does not have access to the certificates stored on the electronic signature card and you need to contact the publisher for further settings.

If in the first tab "Your certificates" you find the required certificate, you can proceed by importing the certification chain saved on your Desktop.



Press the “Import” button and specify the path to the certification chain saved on the Desktop. If during the installation you are asked to specify a device – please choose **Software security device**, and the password field should be **left blank**. You will receive a notification with confirmation of successfully imported certification chain.



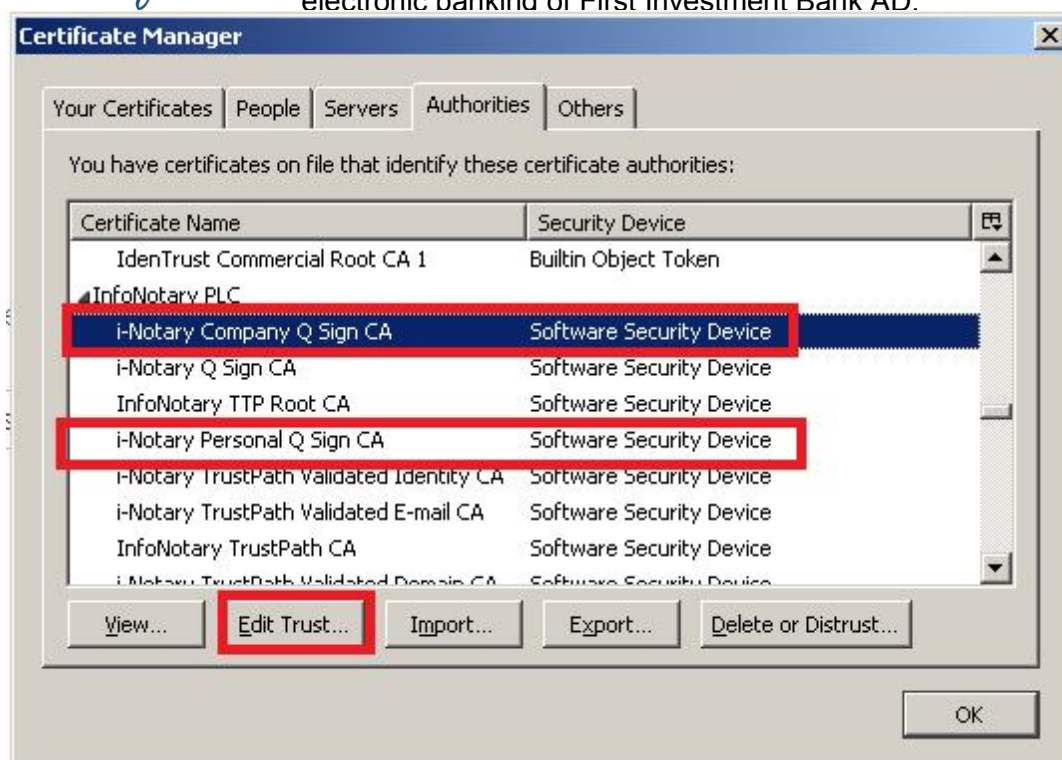
The final step is to specify to the browser that your certificates can be used for digital signature. For this purpose:

From window with management of certificates you should select the fourth tab "**Authorities**" and find in the list of certificates from the certification path to your publisher.

Select the type of your certificate for publisher Infonotary:

i-Notary Personal Q Sign CA or i-Notary Company Q Sign CA

and click the "Edit Trust" button. In the window that opens, please select "This certificate can identify mail users", then close by using buttons „OK“, „OK“



To use Mozilla Firefox browser for digital signature of documents, except appropriate software for work with electronic signature from the publisher of your signature and the above settings for signature, you will also need an add-on for digital signature. In older versions of the browser, this functionality was built and in versions 33.0 – 57.0, the possibility of digital signature is provided by installing one of the following add-ons.

signTextJS or signTextJSplus

The browser can sign with only one of the two add-ons! If you have installed both, you need to disable one of them.

Installing the add-on: from „Menu“ – „Add-ons“ – „Extensions“ use the search bar and look for add-ons with name: „signtext“. As a result of the search a list will be loaded with add-ons corresponding to your search. **Install one of the two add-ons: signTextJS or signTextJSplus**

