

User Guide-HomeBanking

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Chapter 1

INITIAL REGISTRATION

In order to use this service, you need to:

- ▷ Sign up for an account from the internet address of the bank;
- ▷ Install your digit certificate;
- ▷ Complete the request form for initial registration in a bank branch or a bank office (for Legal entities – the branch/office in which are opened the accounts of the company).

You must have an installed valid digital certificate in order to access FIB online.

Note:

The certificate installation, at all events, has to be completed from exactly the same PC and in exactly the same web browser as those used for filing the initial registration request form.

1.1 Multi-Level Security For Access To The System

The system offers both high and low security level depending on the type of certificate applied by the user – digital certificate or UES.

- ▷ **Security level 1** for Private Individuals and Legal entities - Securit is a measurable quantity, thus ti ruch this level you are required to use Universal Electronic Signature (UES) issued by certified supplier of electronic signature services. This signature is written on a smart card and could be accessed only with your secret PIN code. The UES can be used for electronic document interchange with NSSI, NRA, the Ministry of finance, the National employment Agency, the National Statistical Institute, etc.
- ▷ **Security level 2** for Private Individuals and Legal entities - To reach this level of information security, you have to use the so called Improved electronic signature issued by the Bank and written on your personal smart card. It could be accesse only with your secret PIN code. This certificate could be used only for the service FIB Online.

- ▷ **Security level 3** for Private Individuals - To reach this level of information security, you have to use the Improved electronic signature issued by FIB and a temporary code you will be sent on your cell phone as SMS message for confirmation every time you initiate fund transfer in the system. The certificate could be used only for the service FIB Online.
- ▷ **Security level 4** for Private Individuals and Legal entities - To reach this level of information security, you have to use the Improved electronic signature (certificate) issued by FIB. The certificate is installed in your browser and could be used only for the service FIB Online.

Central Cooperative Bank strongly recommends to its customers the highest possible information security level achieved through the application of UES. The low level could not adequately protect your sensitive data, digital certificate and password from unauthorized access, use, disclosure, disruption, modification or destruction.

1.2 How To Complete The Registration Request Form

To access the FIB online banking application, first you have to sign up for the service. To register, open the Central Cooperative Bank web site, click on the “Sign up for the service” button and select “Registration request”. Select the type of registration that best serves your needs - Legal entity or Private individual.

If you hold a valid Universal electronic signature and you want to benefit from our the highest possible level of usability and comfort, use the following hypertext: “Registration with qualified electronic signature”. After you click on the link, enter your PIN code.

The application will decipher the certificate from your smart card and the system will automatically load all the data required for completing the registration form. You must enter your preferred username and password. If you don’t have a UES, you can generate and download your digital certificate for work in the system from “Registration with improved electronic signature”. Complete the required identification screen fields to finish the registration process.

Use the Preview button to check the correctness of the entered data and Press “OK” to confirm.

Your user name should be unique for the system. In case it is already used by another bank client, you will be automatically asked by the application to select a different user name.

1.3 How To Generate And Install The Certificate

This section does not apply to users who have selected registration with UES.

Users who do not hold UES but want to work with improved electronic signature, issued by the Bank, and who have already successfully submitted their registration request, would be automatically forwarded to the page “Generate & Install Certificate”. Here are entered the user name and password specified

in the registration request form; the next step is to press on the “Log in” and select the option “Issue Certificate”.

1.3.1 Select Your Browsing Security Level

1. **-st Option** - In case you have a smart card and a card reading device installed properly on your PC, you can select security level “Smart Card (chip card)”. In this case the certificate is written on the chip card.
2. **-nd Option** – If your web browser is the Windows Internet Explorer, select security level “Software High Level” (it is marked in the system).
3. **-rd Option** – If your browser is Mozilla Firefox, select “High grade” – high security level.

Your browsing security level determines the length of the key pair (private and public key) and therefore we strongly recommend the application of keys with length 1024 bits or 2048 bits, attained at “Software High Level”.

The next steps are: “Generating the certificate” and “Installation”. If the system automatically pops up a message, just press the “Yes” button.

Attention!

If your web browser is Internet Explorer version 7.0, Windows XP, you won't be able to see the security levels until Active X Control is permitted. Above step 1 “Select your browsing security level”, the following message will appear: “The website wants to Run X Active Control “. Just press “Run” and “Retry” and the security levels would be visible to you. In case your operating system is Windows Vista and your browser is Internet explorer version 7.0, you could use an already installed certificate, but you cannot generate and install a new one. Nevertheless, it is possible to generate and install a new certificate in Windows Vista, if your browser is Mozilla Firefox.

The certificate installation, at all events, has to be completed from the PC used for filing the initial registration request form.

Press the “Installation” button.

A message will appear on the screen, select “Yes”.

The next message will notify you that your certificate is successfully installed.

If your browser is Internet Explorer, you will see the screens above. However the steps are exactly the same, even if you use a different web application.

1.4 Confirm The Request In A Branch Or In A Bank Office

In order to start work with the system, your request must be confirmed in a bank branch or office. Complete the form “Request for online processing of bank operations”.

Already Signed Up? How To Add New Accounts To Your Registration?

To add new accounts to your profile in FIB Online, in a branch of the Bank complete the required request for your registration as a Legal entity or a Private individual who wants to pcess online its bank operations.

In the application form specify the accounts with which you would like to perform financial transactions in the system and they will be added to your registration. You can as well state your preferred account operation scheme via the Internet:

- ▷ The account is used for information purposes only – in this case the user is able only to follow on screen the account movements, but could not order payments online. This is the perfect solution, if all you need is to keep track of your account balances.
- ▷ The account is used as active – in this case you cannot only view the account movements and balances, but you actually have complete control over all your listed accounts and could make payments and order transactions.

How To Manage in FIB Online Account For Which There Is Issued Debit/Credit Card

If you hold a debit card issued to your account and you want to perform transactions into the system, you have to complete in a branch of the Bank another request form that will allow you to change parameters. In this application you can indicate amount for bank card operations and the balance above the amount you have specified, will be used for conducting financial transactions in FIB Online.

The credit card types recognized for online payments in the FIB Internet banking solutions are: Comfort and Guaranteed. For the Guaranteed credit card also has to be completed application for changing parameters.

SMS Code For Confirmation Of Payment Orders /For P.I. Only/

If you are already signed up as a Private Individual, you can request the service SMS code for confirmation of payment orders. All you have to do is tick off the option in the application form you are comleting in the bank branch or office and you will receive SMS code for confirmation of all the operations with your accounts. The SMS code is absolutely free for those of the bank customers who indicated that they are willing to benefit from this FIB Online service.

1.5 How To Store The Certificate

Once the installation of the certificate is successfully completed, we recommend you to export and store the certificate on a data storage medium (disk, diskette,

usb). Otherwise, it is possible to destroy the certificate during a pre-installation of the operating system or in case you decide to change your Internet provider, etc.

When exporting the certificate on a data storage medium, follow these steps:

Browser Internet Explorer:

1. Open the browser menu: tab Tools → Internet Options → Content → Certificates. Your names will be displayed (this is the certificate for FIB Online), select them and press “Export...”
2. On the next screen it is compulsory to mark “Yes, export the private key”, to press the “Next” button and to type in a password for exporting the certificate. At the end re-entered your password.
3. When you press the “Next” button for the second time, the following screen will appear
4. Use the “Browse” button to select where you want to export the certificate. Specify “File name” and click on the “Save”. When you select “Finish” the following message will pop up: The export was successful. When the certificate is successfully exported on your PC, you can easily copy it on a data storage medium.

Browser is Mozilla Firefox:

1. From the menu: tab Tools → Options → Advanced → Encryption → View Certificates, open and view your certificate.
2. Select the certificate, press the “Backup...” button and specify where you want to export the certificate. Enter also “File name” and then press “Save”. There is a screen field where you could type in your password (optional). Then the following message will be displayed: “Successfully backed up your security certificate and private key”.

Once the certificate is copied and stored on a data storage medium, it can be imported and used on more than just one PC.

The process of importing is analogous to the process of exporting it. You must follow the steps described above, but instead of “Export...” button in the Internet Explorer, respectively the “Backup...” in Mozilla Firefox, you select “Import”.

1.6 How to Register UES for FIB Online

It is possible to buy UES after you have submitted the completed request for registration with Improved electronic signature issued by FIB. In such cases, first install correctly your smart card. Now you have access to your UES but it is yet not registered for FIB Online. So, open the home page of the bank www.FIBank.bg, select Registration for FIB Online and follow to step sequence below:

- ▷ Generate and Install the Certificate
- ▷ Select user name and password
- ▷ Register your UES for FIB Online (the smart card and the reader device have to be turned on)
- ▷ Register the Certificate
- ▷ You will see a new pane with the list of your Certificates. Select the one that belongs to the issuer of your certificate.
- ▷ Enter the PIN for you UES
- ▷ A screen with information about the certificate will pop up
- ▷ Hit the Registration button
- ▷ If you have observed the requirement the user data for the online bank application to match the data of the customer registered for UES, the following message will be displayed: “Your certificate is successfully registered”. Otherwise, the system will return an error message: “Invalid data”.

1.7 Inactive/Destroyed Certificate

If your certificate is destroyed, you have to generate a new one (follow the steps described above). Then visit one of the bank branches in order the access to the system with the new certificate to be permitted.

1.8 If You Forget Your Password

If either a Private individual or an Administrator for a Legal entity forget the customer’s password and can’t log into the online banking system, he/she has to send a request for a new password in order to access the user registration system. To confirm the changed password, the user must pay a visit to one of the bank offices.

If you use a registration of a Legal entity and you are not the Administrator, you can request the password change or certificate renewal change from the Administrator.

Chapter 2

LOGIN TO FIB ONLINE

To log in the system and conduct financial transactions, click on “Login to FIB ONLINE”. The next step requires you to enter your Username and Password; when you are ready, press the “Login” button. The “Client Authentication” screen will be opened and from here you have to select your certificate. In case you have more than one certificate, select yours and confirm with the OK button

2.1 User Types (applied only for Legal entities)

- ▷ Holder – has the right to create and sign payment documents and to keep track of the account movements and the account balances.
- ▷ Accountant – can create payment documents and keep track of the account movements and the account balances but is not entitled to sign payment orders in the system.
- ▷ Operator – can create payment documents but has no right to sign them or keep track of the account movements and the account balances.
- ▷ Administrator – can create new users for the respective registration, renew the certificates and confirm the passwords for the users he has created, can set and manage the limits and the rights for signing payment documents in FIB Online.

How To Add Users (applied only for Legal entities)

When the registration request for a Legal entity is send, the system automatically sets up the person who has filed the request as Administrator. Thus, if you are registered as a Legal entity, after the system logs you on, you would see only the menus “Register” and “Currency rates”. If you want to process payment orders and keep track of the account movements and balances, you have to create a new user with a status different from Administrator.

How can you do this?

First, log in as Administrator. Then open the “**Register**” menu, “**User register**” and “**Adding new record**”.

In the screen that is opened, you have to enter all the information required about the “**new user**”. Fill in the form as it is shown on the picture below. Note that the username you enter here must be different from the username of the Administrator.

If the First name of the new user is identical with that of the Administrator, for your convenience you can type in a digit or a space. In this way you can easily distinguish which certificate is associated with the particular user.

Once the user is created, follow the following two steps:

1. -**st step** – open the web site of the Bank, login for FIB Online → Registration (this menu is right under the Login button) and press on the “Click here to register in FIB online”. Now select the option “New password” and type in the username of the new user and his password.
2. - **nd step** – Administrator has to log in to the system (enter the username and the password of the Administrator), then open “Register” → “User register”. Next, you have to select the record with the names of the new user, open the “Review record” and click on the button “Confirm new password”. In this way you activate the password of the new user.

2.2 How To Install Certificate For New User (applied only for Legal entities)

You install certificate for the new user in the same way as for the Administrator.

1. -st step From the home page of the Bank select “Register in FIB Online” → “Generate and install certificate” → “Login” – enter username and password of the new user, then select the option “Issue certificate”. The next steps are identical with the ones followed when is issued certificate for a user with status Administrator.
2. - nd step When the certificate for the new user is successfully installed, the Administrator has to log in to the system. From “Login to FIB online” → “Register” → “User register” click on the button “Review record” and open the profile of the new user. Here is selected the menu “Renew certificate” and the certificate is confirmed with the password of the Administrator.

Now you can access the application as the newly created user. In case the user wants to apply a higher security level (this is absolutely recommended for user with status holder), he/she must have UES that is registered in FIB Online

2.3 Managing Accounts And Creating Specimens, Managing User Rights (applied only for Legal entities)

Specimens in FIB Online can be created only by a user with status “Administrator” for the particular Legal entity and are assigned only to user with status “Holder” (since only this type of users are entitled to sign payment documents).

With the service “Specimen” the Administrator can independently create and manage the limits and user rights for signing payment documents in the system. For this purpose from the tab Register user with status Administrator has to select “Managing accounts”. All the accounts registered in the system are displayed. For every account can be seen who is the user entitled to operate with it. It is up to you whether a particular user will be deprived of the rights to operate with an account registered in FIB Online. For a specific account use the “magnifying glass” button from the column “Users”; a list with the users will be displayed as shown on the picture below. From here you can check whether the user is active for this account or not (i.e. whether he has access rights to the account).

Attention:

When a new user is created, he is automatically entitled to operate with all accounts added to the registration of the customer!

To add a new specimen, follow these steps:

User with status Administrator logs in to the FIB Online then opens the “Register” → “Managing accounts for using the system” → button “Specimens”. The Administrator can create specimens for the specific account. For example: he can define that a particular user can order payment documents up to a certain amount or that in order a payment order to be issued must first be signed by two or more users. The Administrator can also manage the user rights for using the system, e.g. can restrict the access of a user to operations with a particular payment order type. To change the user access rights to the system options, from the menu “Register” select “User rights”.

Chapter 3

MENU FOR PERFORMING OPERATIONS IN FIB ONLINE

3.1 Menu Register

3.1.1 User data

This object gives information about the data specified by you in the registration request.

3.1.2 Correspondents for the transactions

Here you can create as entries your contractors in favor of whom you would order payments. In this way you will make much easier your work with the system, since you will simply select the contractor and order the payment without re-entering the information relevant for him.

You add an entry through the option “Adding new record into Recipients”:

In the form shown fill in:

- ▷ Name of the correspondent,
- ▷ Bank of the correspondent
- ▷ BIC of the Bank
- ▷ IBAN of the beneficiary
- ▷ Description – this field is optional. However, it will help you select the contractor.
- ▷ In the last field Active from the drop-down menu select YES.

or Legal entities – changes in the object are made by the user who has created the entry for the contractor.

Correspondents for the SWIFT transactions

Here you can create your correspondents as entries and later on assign to them foreign currency transfers in the country and abroad.

3.1.3 Change password

This field enables you to change your password any time you want. Every user changes his password by himself. In the field “Password” type in the new password and the re-enter it in the field “Confirm password”. The next step is to confirm the change with the password you have used to log in.

3.1.4 How to generate and confirm SMS code (a Applied only for Private Individuals)

In case in the registration request you have selected the option SMS code as an additional protection of your payment instruments, here you can generate the text message with the code and confirm it. This code is valid only for about 60 minutes and is active and valid only for the current session. The length of the session is only 15 minutes and if you have requested and received SMS code but decide to exit the application, you will not be able to use the same code for the next session. You will have to wait until the old code expires and request a new one.

3.2 Menu accounts

3.2.1 Customer accounts

From this object you can see all of the accounts added to your registration, the account currency, IBAN and its description.

3.2.2 Opening a settlement account

This object is used, if you want to open a settlement account in BGN or FCY. When you are opening the account through the system, select the currency and the bank branch you want.

3.2.3 Opening a deposit account


When you are opening the deposit through the system, select the currency for the deposit account and the bank branch you want.

3.2.4 Account closing request

This object is used, if you want to file request for closing the account (you will not be able to see online the particular account, but the account itself will not be actually closed

3.3 Menu Payments

The symbols have the following meanings:

The symbol  denotes that the field is required. You can review the respective entry but cannot make any changes. From here you can change records for payment documents with status from the Bank “waiting confirmation from

the customer”, when the status of the payment document set in advance is “Not sent”. For payment orders with status “Accounted”, “Being processed” and “Waiting cash” and in case the status you have set in advance is “Sent”, changes in the entry cannot be made. You can copy all entries in order to avoid filling the fields of the transfer for a second time. After the entry is copied, before confirming the record with your password, you have to preview the payment document and check whether the new requisites of the payment order you want to be accounted are properly set. If you tick off the check box, you can either confirm the payment order or print it.

Explanations for the fields from the form:

▷ Field “Maket”

> From this field you can select model of a payment document defined in advance. You can create such template from the menu “Maket”, where are selected the type of the payment document and type of the document that would be used as a template.

In the column Actions, click on the button Maket and the following message will pop up on your screen “The Maket is successfully created”. To use the created template, follow these steps:

“Adding new record into Fund transfer” → Field Maket. From the drop-down menu select the template you have just created and click on the Preview button. The requisites of the payment order will be automatically set.

- ▷ In the field “Account” select from the drop-down menu the account from which you want to order the payment. In the list you will see all active accounts added to your registration.
- ▷ In the field “For the sum of” type in the amount of the transfer
- ▷ In the field “Reason for payment” fill in the payment details
- ▷ The field “Choose recipient” allows you to select a beneficiary who is an already entered contractor in the Register; to do so use the **’Record selection’** button. To add a new contractor, use the **’Add new record’** button..

The new record is automatically saved in the menu Register – transaction correspondents. When you select a particular contractor, the fields: IBAN of the beneficiary, Name of the beneficiary, To the bank recipient – name and BIC of the bank recipient are filled in by the system..

Select the status of the payment order. You have to three options to choose from: SENT, NOT SENT and CANCELED.

If you select:

- ▷ SENT – the payment order is accounted by the bank. Once it is sent, you cannot make corrections in the record or re-sign it;
- ▷ NOT SENT – the payment order will be with status WAITING, i.e. the transactions will be pending until you confirm it (for Legal entities until it is confirmed by the Holder or by several Holders when the account has assigned a defined specimen);

- ▷ CANCELED – this status is selected in case you do not want this payment document to be accounted (to make the necessary corrections, it is required the initial status of the payment order to be NOT SENT).

If you have selected status SENT but the status from the Bank is WAITING CASH, it means that you don't have sufficient funds available on your account or that you didn't have them, when the payment was ordered.

If you want to account the payment order, first you have to deposit cash on your account and then to re-send the payment order from the menu "Transfers" → "**Register**" → "**Not accounted documents**". Search the payment order by reference, tick off the check box in the pane, hit the Re-send button and finally confirm the process with your password.

For Legal entities: only users with status Holder could view the field "Select status of the payment order". In the field "Date of execution" always is displayed the current calendar date. However, you can create a payment order with a future date, i.e. you can specify a particular date on which you want this transfer to be performed and set the status of the document as SENT. In such cases, the fund transfer will be automatically accounted on the date you have indicated. Until then the status of the payment order will stay BEING PROCESSED. If the transaction is for processing monthly salaries, you indicate YES when the salaries are transferred.

3.4 Payment Order/Deposit slip for payment to the budget

This object is used for ordering a fund transfer to a budget taxation account, for example:

- ▷ Payment of tax liabilities;
- ▷ Payment of liabilities to the customs, including in case you want to set up a collateral with a deposit;
- ▷ Payment of liabilities to the National Social Security Institute;
- ▷ Payment of liabilities to the National Health Insurance Fund

The fields "Account of the ordering customer", "Amount", "Reason for the payment", "Select/Add beneficiary", "Urgent payment", "Select status of the payment order", "Date of execution" and "Declaration – origin of the funds" are filled out in the way described above.

The new fields here are:

Payment type – should be filled in for accounts of administrators of revenues and of Central budget, i.e. when you have to specify the payment type in respect of what you are paying .

Type and number of the document that is paid. The numbers are;

- ▷ declaration - 1
- ▷ certificate of audit - 2
- ▷ penal decree - 3

- ▷ advance payment - 4
- ▷ batch number of real estate - 5
- ▷ enforced collection decree - 6
- ▷ others - 9

Date of the document that is paid for – should be filled in only when there is a document on the base of which you are paying (for example: date of the certificate of audit). Left this field blank when you want to pay social security installments.

Fields Start date of the period and End date of the period.

Fields Liable person, BULSTAT of the liable person /for Legal Entites/, ID number of the liable person /for Private Individuals/ - shall be filled in the personal data of the liable person. If the customer is a foreigner, fill in the field ID number of foreign liable person. Transfers for the accounts of the NRA in FIB AS are executed no later than 16.00 p.m.

3.5 Foreign currency transfers to other bnaks in the country and abroad

From here you can order currency transfers to accounts in the country and abroad. Transfer. This form is used for creating and executing transfers in foreign currency from your account in the Bank to account in another bank in the country, since these payment orders are handled as foreign currency transfers. All the data should be filled in with the Roman alphabet!

- ▷ In the field Account of the beneficiary is recommended to enter the IBAN of the beneficiary's account. Field Code rate – should be filled in, if you have already negotiated an exchange rate with the Bank. Here is how the code looks like: 79000A00357. If there is no negotiated rate, the transfer will be accounted according to the official fixing of the bank for the day and the field is left blank.
- ▷ In the field The transfer will be executed on you could select a value date. Until the end of the business day – if you want the value date of transfer to be this working day; if you select this option, the bank will charge you additionally.
- ▷ It is strongly recommended to order foreign currency transfers with value date “until the end of the business day” no later than 11.00 a.m. on the respective day. Within one business day - if you want the value date of transfer to be the following business day; if you select this option, the bank will charge you additionally. Within two business days - if you want the value date of transfer to be in two working days; if you select this option, the bank will charge you with the standard bank fees for a foreign currency transfer. These value dates indicate that the bank of the beneficiary you have indicated will receive the funds on the date entered as the value date. The value date on which actually the funds will be deposited on the account of the beneficiary depends on the internal rules applied by the

bank, as well as on its direct participation in the international payment systems.

- ▷ Your expenses are on the account of - they could be on your own account or on the account of the beneficiary.
- ▷ The expenses of the foreign banks are on the account of – here, if you select that the costs will be paid up by the ordering customer, i.e. you, then your counter party will received the full amount of the FCY transfer and you will additionally be charged for the fees applied by his/hers bank. If you select the option the charges to be paid by the beneficiary, then the fees will be on his account and deducted from the amount of the transfer.

The third option is to share the fees – the ordering customer will pay the fees charged by his bank and those due to the bank of the beneficiary are paid by the beneficiary

3.6 Negotiating currency sell rates

Follow this step sequence: menu **Transfers** → **Buy/Sell currency** → **Negotiating currency** sell rates. When you complete all the required fields with the relevant information, the system will set up Code of the currency; you will use this code to buy and sell currency and the operation will be accounted according to the exchange rate you havenegotiated.

3.6.1 Buy/Sell currency

You can buy or sell currency on your own accounts, notwithstanding whether they are opened in the same or in different bank branches. If you have already negotiated a preferred rate with the Bank, type in the Code of the currency in Cyrillic in the respective field from the pane. If you do not have negotiated exchange rate, the operation will be accounted according to the exchange rate of the bank for this day and the field Code of the currency will be left blank.

3.7 Others

3.7.1 Payment order for direct debit

This object is used for ordering direct debit request to a FIB branch or to other banks. Details of the payment (NSSI) is filled out only in case you want to initiate encashment request to the National Social Security Institute. The Details of the payment are complited by clicking on the filed, when you are initiating the encashment to one of your contractors. If such is the case, no information is entered in the first field. When you are ordering direct debit request to NSSI, the details of the payment are entered in the field Enter details (NSSI) and the field for details below is left blank! The field Payer – just select the entry from the list Correspondents for transfers (in case there is created entry the system) and respectively the fields: IBAN of the Payer, Name of the Payer, Name of the bank-payer, BIC of the payer’s bank are automatically filled out by the system.

3.8 Register

3.8.1 Accounted documents

From this object you can easily preview all documents – ordered and/or accounted (payment orders, foreign currency transfers to banks in the country and abroad, intrabank fund transfers in foreign currency – the date and hour of the completed accounting procedure are expressly indicated on the document). However, you are not entitled to change the status of the documents.

3.8.2 Documents not accounted

From here you can preview all documents which are ordered but not yet accounted and have status waiting to be confirmed by the customer or Being processed. The menu Documents not accounted allows you to cancel the not yet accounted documents by selecting them with the cursor and pressing the button Select status Cancelled. It also allows you to group for the second time payment documents waiting for available cash – by selecting the respective document and then pressing the button Select status Re-send.

3.9 Menu Reports

3.4.1 Account balances

From this report you can see the balances on all of the accounts added to you registration profile, as well as the exact amounts of money at your disposal, your permitted overdrafts and blocked amounts. If you have a card account, you can see the amounts you can operate with your card, i.e. the amounts blocked for BORIKA and whether you have or do not have funds allotted for card operations.

3.9.1 Account statements

Click on the report to open the following screen: . . . From the drop-down menu select the account and the period for which you want to see a statement. Confirm with OK. You print with the button “Print this report”. If you tick off the check box “Output in a file”, the report is produced in a CSV file (Comma Separated values)

Account movements

From here you can track a particular movement, respectively on your account debit or credit.

Deposit maturity dates

From here you can keep track of the maturity dates set up for your deposit accounts, as well as the account number, bank branch in which it has been opened, the term selected for the deposit, the interest rates and conditions for it and the currency of the deposit.

Fund transfers received from other banks

If you select the account and then specify the period, you can view the list of fund transfers received from other banks on your account.

Incoming currency transfers

You use this report for information about the incoming fund transfers in foreign currency entered on your bank account and received both from banks in the country and abroad. To view the information, you have to specify the account and the period.

Reports for processed fund transfers

You can check up the ordered credit transfers, deposit slips for payment from/to the budget, direct debit requests and intrabank foreign currency transfers. You can select the search criteria – per status of the transfer, period and/or indicate the account. You can also select additional filters such as: Name of the correspondent, IBAN of the correspondent, Details of the payment or particular amount of money.

Currency rates applied by the bank

This report shows you the “buy” and “sell” rates of the bank for the currencies with which the bank operates, as well as the BNB fixing.

3.10 Menu Cards

Issued cards

If you have issued debit cards, you can use this report to check the bank account number, the amounts blocked for the card operator and the name of the cardholder. From here you can also keep track of the movements on your card account. If you have registered in FIB online a credit card, from here you can easily follow you current balance, available limits and minimum pay off amount for the month, as well to print the full report on the account movements.

3.11 UPLOADING FILES AND MASS PAYMENTS

To complete a mass payment in the FIB online system, you must first create a file with the payment orders in CSV format. Click [HERE](#) to download a sample file with the detailed files description. When you are successfully logged into the system, from the main menu select “Upload files” and then the folder “Being processed”. Use the “Browse” button to select the file you already created and saved on your PC. By pressing the “Upload” button you load the file into the system.

Now the file is uploaded. To process it, go to menu Transfers → Mass payments → File processing. To proceed with this operation, you have to add a new entry in the table. It is easy, just select the file from the account you

will use to account the payment orders. Press on the “Preview” button to go through the data, then confirm it with your password and click OK.

Now the new file is added, but not yet processed. The system will automatically run the file for errors and you will have to confirm it and then account it. Just select the file, place a tick on it /as it is shown on the picture below/ and press the button “Process file”. Confirm with your password and if the file is with no errors, you will see a message notifying you that the file is processed and the transactions listed in it are added in the objects with payment orders.

The last step is to go back to the menu Transfers → Nass payments → File processing, to select again the entry and press Confirm (you confirm it with your password; the payment orders are sent for accounting).

3.12 MASS CONFIRMATION OF DOCUMENTS

The mass confirmation is a procedure that permits you simultaneously to sign several payment orders. It is simple – just click on all the documents you want to confirm. The following screen will be displayed: As you see, in the pane is shown the operation you are about to perform /Confirmation/ and how many of the created entries will be signed. Type your password. For Legal entities, however, mass confirmation of payment orders could be performed only by users with status Holder.

3.13 HELP

HOW TO PRINT OUT DOCUMENTS FROM THE SYSTEM

To print a document, click here:

In this way you specify which payment order will be printed. Once the document is selected, press the button “Print payment order”. Follow the same routine to print payment orders for the state budget and/or requests for collection. To print out a document created in the system, the payment order has to be with status from the bank Accounted. If the transfer is with a different status, you will not be able to print it.

SEARCH AND FILTER DATA IN THE SYSTEM

The toolbar for searching and filtering data is located right under the main menu.

3.13.1 Field Quick Filter

This filter is used when you want to group the data only by one field. This is accessible directly from the grid view. See “Advanced Filter” below for search rules.

3.13.2 Advanced Filter

Here you can filter data by more than one field. Search rules for different types of fields are:

FIELD TYPE	EXAMPLE
TEXT	"epay.bg" -- exact match "epay*" -- begins with "epay" "*bg" -- ends with "bg" "**epay.bg*" -- contains "epay.bg"
NUMBER	"123.45" -- exact value "123.45" "10.4 .. 20.3" -- between "10.4" and "20.3" (incl.) "20.3 .. 10.4" -- (same) "50 .." -- larger than "50" " .. 90" -- smaller than "90"
DATE	"1.1.2006 .. 1.1.2006 12:00" -- between 00:00 and 12:00 on 1-st Jan 2006 "1.1.2006 .. 2.1.2006" -- the whole day on 1-st Jan 2006 "2006.01.01 .. 2006.01.02" -- (same) "20.11.2008 .." -- after 20 November 2008 " .. 7.5.2008" -- before 7 May 2008
TIME	"1:00 .. 12:00" -- between 01:00 and 12:00 "14:30 .." -- after 14:30 (between 14:30 and 24:00) " .. 11:15" -- before 11:15 (between 00:00 and 11:15)
TIMESTAMP	"1.1.2006 .. 1.1.2006 12:00" -- between 00:00 and 12:00 on 1-st Jan 2006 "1.1.2006 .. 2.1.2006" -- the whole day on 1-st Jan 2006 "2006.01.01 .. 2006.01.02" -- (same) "@2d" -- during last 2 days (48 hours) "@30min" -- during last 30 minutes
BOOL (YES/NO)	"0" -- OFF: {check_off.png} "1" -- ON: {check_on.png} note: exact meaning depends on the label

When you click on the 'Filter', a screen is opened. It allows you to organize the arrangement of the data in the way you want. You classify the data by simply clicking on the criteria you want and the information is grouped according to the sequence with which the fields are marked.