

USER MANUAL

For working with the CCB Online lite service
of CCB Plc



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I. General description of the service CCB Online Lite

Via the CCB Online Lite service you can:

- You effect transfers between own accounts at CCB Plc to the amount **equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45)** or the equivalent amount in foreign currency.
- You effect foreign exchange purchase and sale between own accounts to the amount **equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45)** or the equivalent amount in foreign exchange.
- You effect BGN and wire transfers to accounts with CCB – up to limits determined in advance / it is possible to determine the counterparties in advance, to which payments can be made /*
- You make interbank transfers in BGN up to limits specified beforehand. /it is possible to determine the counterparties in advance, to which payments can be made /*
- You pay your utility bills*
- Receive inquiries and statements for all accounts, opened with CCB Plc;
- Dispose with information about the FX rates.

*** This is an option, which is activated as per your wish**

Who may use CCB Online Lite:

- The service may be used by all major individuals, clients of the Bank, which dispose with a computer, a laptop, a smart phone or a tablet, connected to the Internet.

- for the performance of transfers and payment of utility bills /with the exception of transfers between own accounts/, the client shall in advance provide to the Bank a valid GSM number of a Bulgarian mobile operator.

The security of your transactions on the Internet is fully guaranteed.

- The browsers that you can use for optimum work and maximum security are:

Internet Explorer: version 9.0 or higher

Mozilla Firefox: version 52.8 ESR

GoogleChrome: version 42






- CCB Plc uses 256-bit encrypted sessions in the communication between your browser and the server of the system Internet banking – **CCB Online Lite**, which are with the highest level of security.
- Additional protection when logging in by entering an SMS code every 90 days (calendar).
- The identification of the users in the system is made with a username and a password.
- Additional protection with SMS authorization upon the performance of transfers.
- Temporary locking of the CCB Online lite account for one hour upon the entry of five wrong password.
- Duration of the session – 5 /five/ minutes.

1. Registration for CCB Online Lite

The application for the registration of the service *CCB Online Lite* you can make in one of the following ways:

- Via the web site of Central Cooperative Bank Plc at <https://www.ccbank.bg/en/ccb-online-lite-login>

Click on the link - **Sign Up**, after which choose Personal registration button and click on the link “Registration for CCB Lite / CCB Mobile”.

E-mail	<input type="text"/>	
GSM (format 359....)	<input type="text"/>	
Username	<input type="text"/>	
Password	<input type="password"/>	
Confirm password	<input type="password"/>	

Cancel

Preview

You enter e-mail, GSM number, user name and password. The user name and password can contain uppercase and lowercase Latin letters, number and special characters /for example: *, -, !, etc./. The length of the password can be a minimum of 6 /six/ characters, maximum 32 /thirty two/ characters.

The mobile number is entered in the format 3598xxxxxxxx (merged, without + front and without “0” between 359 and number).

You press a button “Preview”, enter four digits code and then confirm with “OK”. After successful submission of the application for registration you will receive a code for registration at the email specified in the application, with which you should visit an office of the Bank for confirmation of the registration.


The employee in the Bank office will confirm the application for registration for the service CCB Online Lite created by you, will configure your desired rights and limits.

For this purpose it is necessary to sign an “Application for specifying/change of rights and limits for the services of CCB Plc” and a contract for using the service CCB Online Lite”.

- At any office of the Bank you can receive a sealed envelope, containing a username and a password for access.

2. GSM number for confirming operations

In case you want to change the GSM number for confirmation of operations it is necessary to choose the “Options“ menu.

Full Name	Potrebitel
Full Name in Latin	Potrebitel
Registered GSM	088* ****85
GSM operator	Vivacom 
New GSM (format 359...)	<input type="text"/>
Limit for counterparties and utility bills	<input type="text" value="5'000.00"/>
Limit for random receivers	<input type="text" value="500.00"/>
<div> Cancel Preview </div>	

You enter the new GSM number, after which you select the preview button. At the old number you will receive a code, which has to be entered. Upon a correctly entered code you will receive a new SMS, this time at the new number.

If you do not have an access to the old number, then for a change in the GSM number, you have to visit an office of the Bank and complete a request for a change.

II. Information and limits for the user

1. Limits

The limits for making transfers in CCB Online Lite are the following:

- Daily limit of transfers between own accounts - up to the BGN equivalent of **15'000** (fifteen thousand) **EUR** (29'337.45 BGN according to the BNB fixing).
- Maximum limit for transfers to pre-set contractors and payment of utility bills - **6'000.00 BGN** for 24 hours.
- Maximum limit for transfers to random recipients – **1'000.00 BGN** for 24 hours.

In case you have not determined limits for the performance of transfers to counterparties and / or random receivers it is necessary to visit an office of the Bank convenient for you and complete an application for a “change of registration“

From the Options menu you can decrease the limits for transfers to counterparties, as well as those for random receivers. This is realized via the entry of your desired amount /cannot be greater than the current amount /, select the “Preview“ button, after which select “OK“.



NOTE: via the options menu you can only DECREASE the limits, in case you want again to increase them it is necessary to visit an office of the Bank.

NOTE: The equivalent amount of all payments performed through the channels of Internet banking of CCB Plc within one day shall not equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45) or the equivalent amount in foreign exchange.

2. Transfer counterparties

In order to effect payment orders to counterparties you have to visit an office of the Bank in advance and provide a list of your desired counterparties to add.

The employee in the Bank office will add counterparties, which will become active after you sign an “Application for specifying/change of rights and limits for the services of CCB Plc”.

List records from Transfer correspondents	
Correspondent's identification	Correspondent's name
Account of the transfer beneficiary	BG02CECB9790xxxxxxxxxx
Currency	EUR
Description	
Bank of the transfer beneficiary	Central Cooperative Bank Plc
 Change	 View

From the menu *Register – Transfer counterparties* you can see the active counterparties, to which you can make transfers.

Via selecting the *View* button, you will see detailed information about the counterparty.

Via selecting the *Change* button, you can deactivate it. This is done by unmarking the field “Active CCB Lite/Mobile” select the Preview button, confirm it by entering your password and OK.

Active CCB Lite/Mobile <input type="checkbox"/>
<div> <div>Cancel</div> <div>Preview</div> </div>


NOTE: Via the menu Transfer counterparties you can only deactivate a given counterparty. In case you want again to activate it, you have to visit an office of the Bank.


3. Consents for Open Banking

Concessions for Open Banking - a list of all consents is displayed with the possibility for detailed review and refusal of consent.

4. Accounts – management

From the Accounts menu – Client accounts, you have the option to see all your accounts, added to your registration for Internet banking. From here you can effect the following operations:

- To add a description /identification / to an account, which will make it easier working with the account. This happens via selecting the button  **Rights** and entry of text in the description field.
- To change the status of an account from “allowed for operations” to “only for reference” via the system CCB Online Lite. This happens via selecting

button  **Rights** and checking the field “Only for reference CCB Lite/Mobile”.

In case you would like an account again to be activated for operations via CCB Online Lite, it is necessary to visit an office of the Bank.

5.Deleting an account from CCB Online Lite

In case you want to delete a certain account from your registration for CCB Online Lite, you should press the button  **Rights** and uncheck the fields “Active CCB Lite/Mobile” and “Only for reference CCB Lite/Mobile”.

If you want again to have an access to the account, which you have deleted from the service, it is necessary to visit an office of the Bank.

III. Transfers in BGN

1. Transfers in BGN between own accounts

From this menu you can make BGN transfers between own accounts.

1. You select account ordering customer.
2. Enter the transfer amount – the amount cannot be equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45).
3. Complete the remittance information.
4. Select the own account, to which the transfer to be credited

IBAN of ordering customer	BG95CECB9790xxxxxxxxxx
Identification of the ordering customer	Name of the ordering customer
Amount	100.00
Transfer fee	0.00
Total amount of the transfer	100.00
Remittance information	Remittance information
Own account	BG79CECB9790xxxxxxxxxx
Bank	CENTRAL COOPERATIVE BANK PLC
Performance date	30.06.2020
Entered by	User name
Enter your password	<input type="password"/>
Enter secure/sms code	<input type="password"/>
<div> <div>Cancel</div> <div>Back</div> <div>OK</div> </div>	

IBAN of ordering customer	---
Amount	0.00
Remittance information	
Own account	---

After you complete all components of the payment order, select the Preview button.

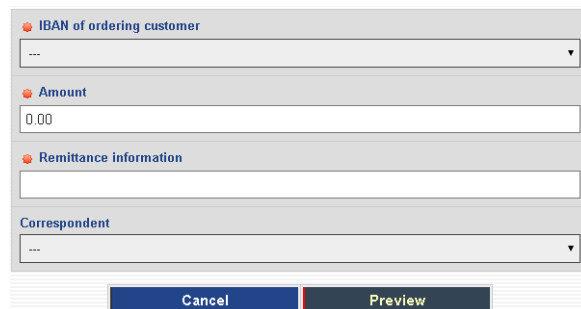
In case there is an error in any of the fields, a message will appear with the specific error. If everything is completed correctly, detailed information about the transfer will be displayed on the screen, including the transfer fee.

Confirm the transfer by entering the SMS code, password for an access to the service CCB Online Lite and the button OK.

2. Transfers in BGN to counterparties

In order to be able to make payment orders to correspondents you have to visit an office of the Bank in advance and specify the correspondents and limit for correspondents desired by you, as well as a valid Bulgarian GSM number, at which for every ordered transfer you receive one-off passwords for a confirmation of the payment orders. From this menu you can make BGN transfers to beneficiaries, specified in advance.

5. Select account ordering customer.
6. Enter the transfer amount.
7. Complete the remittance information.
8. Choose a counterparty, to which you would like to order the payment



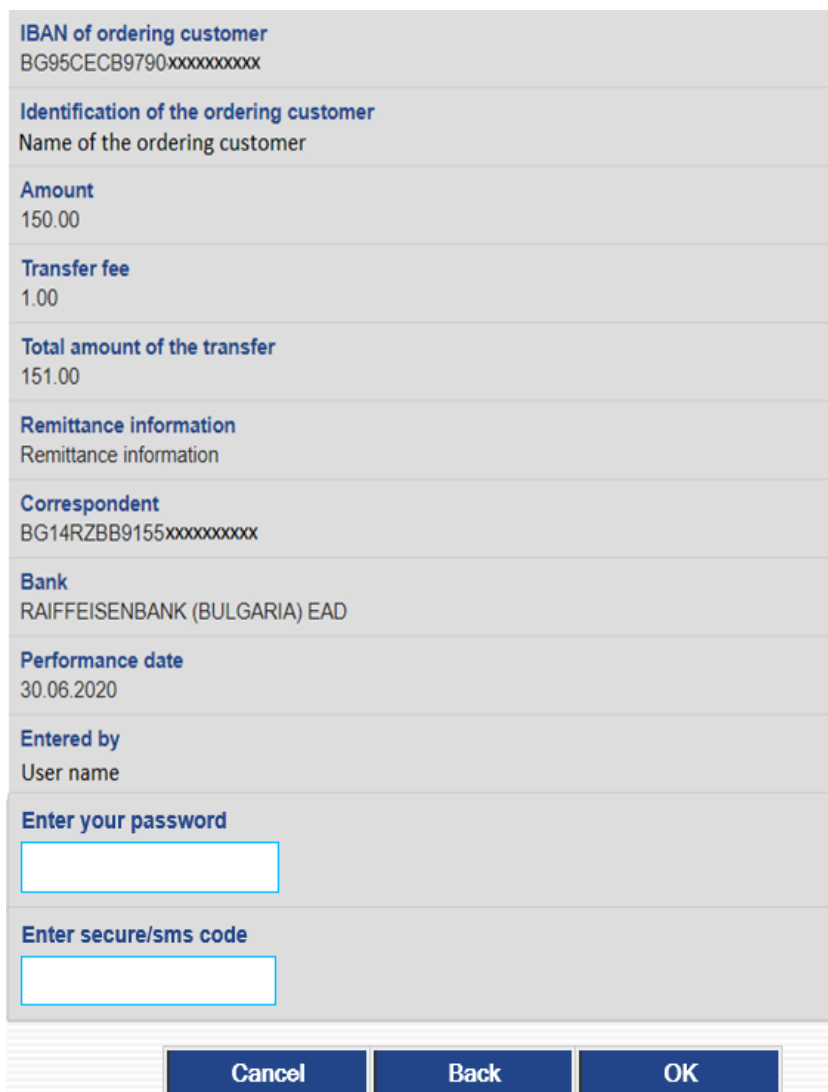
IBAN of ordering customer

Amount
0.00

Remittance information

Correspondent

Cancel Preview



IBAN of ordering customer
BG95CECB9790xxxxxxxxxx

Identification of the ordering customer
Name of the ordering customer

Amount
150.00

Transfer fee
1.00

Total amount of the transfer
151.00

Remittance information
Remittance information

Correspondent
BG14RZBB9155xxxxxxxxxx

Bank
RAIFFEISENBANK (BULGARIA) EAD

Performance date
30.06.2020

Entered by
User name

Enter your password
[Input field]

Enter secure/sms code
[Input field]

Cancel Back OK

After you complete all components of the payment order, select the Preview button.

In case there is an error in any of the fields, a message will appear with the specific error. If everything is completed correctly, detailed information about the transfer will be displayed on the screen, including the transfer fee.

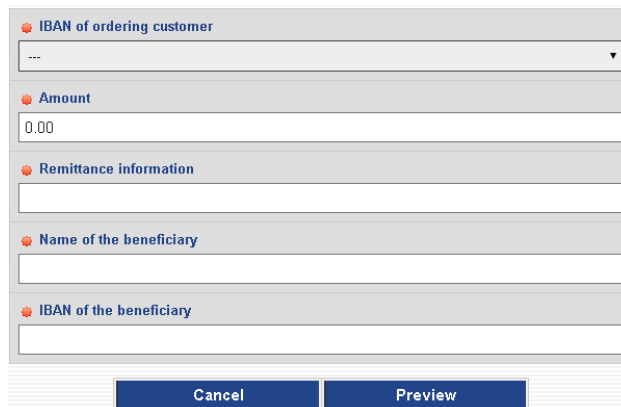
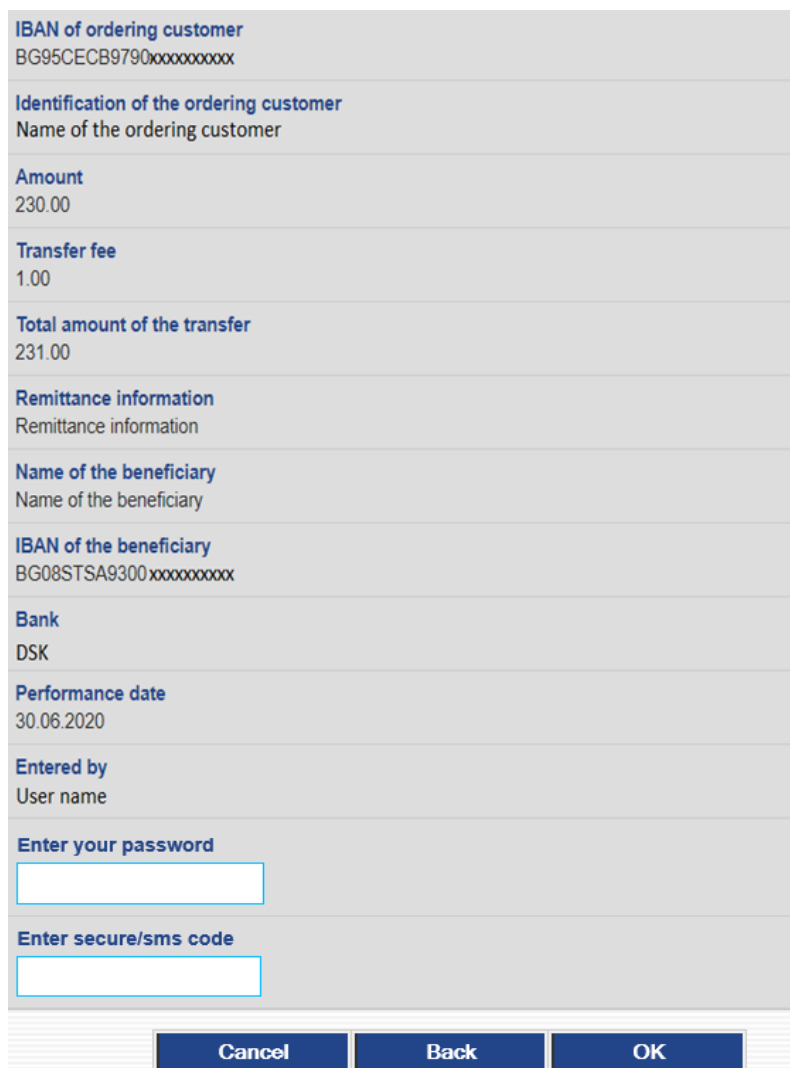
Confirm the transfer by entering the SMS code, password for an access to the service CCB Online Lite and button OK.

3. Transfers in BGN to random beneficiaries

In order to be able to effect payment orders to random receivers you have to visit an office of the Bank in advance and specify the limit for transfers desired by you, as well as a valid Bulgarian GSM number, at which you receive one-off passwords for confirmation of the payment orders.

From this menu you can effect BGN transfers to random receivers up to a limit, specified by you beforehand.

1. Select account ordering customer.
2. Enter the transfer amount.
3. Complete the remittance information.
4. Complete the identification of the receiver
5. Complete IBAN of the receiver

After you complete all components of the payment order, select the Preview button.

In case there is an error in any of the fields, a message will appear with the specific error. If everything is completed correctly, detailed information about the transfer will be displayed on the screen, including the transfer fee.

Confirm the transfer by entering the SMS code, password for an access to the service CCB Online Lite and button OK.

IV. Wire transfers

1. Wire transfers between own accounts

From this menu you can make BGN transfers between own accounts.

1. Select account ordering customer.
2. Enter the transfer amount – the currency of the transfer is in the currency of the account receiver.
3. Complete the remittance information.
4. Specify the own account, to which the transfer to be credited

IBAN of ordering customer	---
Amount	0.00
Transfer currency (empty)	
Amount at the currency account of the payer	0.00
Remittance information	
Own account	---
<div>Cancel</div> <div>Preview</div>	

IBAN of ordering customer	BG95CECB9790xxxxxxxxxx
Amount	1'000.00
Transfer currency	EUR
Identification of the ordering customer	Name of the ordering customer
Amount at the currency account of the payer	1'958.00
Remittance information	Remittance information
Transfer fee	0.00
Total amount of the transfer	1'958.00
Own account	BG70CECB9790xxxxxxxxxx
Rate	1.958
Performance date	30.06.2020
Enter your password	<input type="password"/>
Enter secure/sms code	<input type="password"/>
<div>Cancel</div> <div>Back</div> <div>OK</div>	

After you complete all components of the payment order, select the Preview button.

In case there is an error in any of the fields, a message will appear with the specific error. If everything is completed correctly, detailed information about the transfer will be displayed on the screen, including the transfer fee.

Confirm the transfer by entering the SMS code, password for an access to the service CCB Online Lite and button OK.

2. Intrabank wire transfers to counterparties

In order to make payment orders in foreign exchange to other counterparties at CCB you have to visit an office of the Bank in advance and specify your desired counterparties, as well as a valid Bulgarian GSM number, at which you receive one-off passwords for confirmation of payment orders. From this menu you can make wire transfers to predetermined receivers at CCB.

You can make transfers between accounts in the same currency, other than BGN or order a transfer in BGN from a foreign exchange account.

1. Select account ordering customer.
2. Enter the transfer amount – the currency of the transfer is in the currency of the account receiver.
3. Complete the remittance information.
4. You select a counterparty, to which you would like to order the payment

IBAN of ordering customer	----
Amount	0.00
Transfer currency (empty)	
Amount at the currency account of the payer	0.00
Remittance information	
Correspondent	----
<div>Cancel</div> <div>Preview</div>	

In case you do not have loaded counterparties it is necessary to visit an office of the Bank, in order to request the correspondents' addition. IBAN of the receiver – may only be an account with CCB.

IBAN of ordering customer	BG95CECB9790xxxxxxxxxx
Amount	500.00
Transfer currency	EUR
Identification of the ordering customer	Name of the ordering customer
Amount at the currency account of the payer	979.00
Remittance information	Remittance information
Transfer fee	0.00
Total amount of the transfer	979.00
Correspondent	BG52CECB9790xxxxxxxxxx
Rate	1.958
Performance date	30.06.2020
Entered by	User name
Enter your password	<input type="password"/>
Enter secure/sms code	<input type="password"/>
<div>Cancel</div> <div>Back</div> <div>OK</div>	

After you complete all components of the payment order, select the Preview button.

In case there is an error in any of the fields, a message will appear with the specific error. If everything is completed correctly, detailed information about the transfer will be displayed on the screen, including the transfer fee.

Confirm the transfer by entering the SMS code, password for an access to the service CCB Online Lite and button OK.

3. Intrabank wire transfers to random beneficiaries

In order to make payment orders to random receivers at CCB you have to visit an office of the Bank in advance and specify the limit for transfers desired by you, as well as a valid Bulgarian GSM number, at which you receive one-off passwords for confirmation of the payment orders.

From this menu you can make BGN transfers to random receivers at CCB up to a limit specified by you in advance.

1. Select account ordering customer.
2. Enter the transfer amount – the currency of the transfer is in the currency of the account receiver.
3. Complete the remittance information.
4. Complete the identification of the receiver
5. Complete IBAN of the receiver – may only be an account with CCB

IBAN of ordering customer	---
Amount	0.00
Transfer currency	(empty)
Amount at the currency account of the payer	0.00
Remittance information	
Name of the beneficiary	
IBAN of the beneficiary	
<div>Cancel</div> <div>Preview</div>	

IBAN of ordering customer	BG88CECB9790xxxxxxxxxx
Amount	50.00
Transfer currency	EUR
Identification of the ordering customer	Name of the ordering customer
Amount at the currency account of the payer	50.00
Remittance information	Remittance information
Transfer fee	1.50
Total amount of the transfer	51.50
Name of the beneficiary	Name of the beneficiary
IBAN of the beneficiary	BG24CECB9790xxxxxxxxxx
Rate	1.0
Performance date	30.06.2020
Enter your password	<input type="password"/>
Enter secure/sms code	<input type="password"/>
<div>Cancel</div> <div>Back</div> <div>OK</div>	

After you complete all components of the payment order, select the Preview button.

In case there is an error in any of the fields, a message will appear with the specific error. If everything is completed correctly, detailed information about the transfer will be displayed on the screen, including the transfer fee.

Confirm the transfer by entering the SMS code, password for an access to the service CCB Online Lite and button OK.

4. FX purchase and sale

The menu is intended to transfer funds between accounts in various currencies within the Bank, registered for the service CCB Online Lite. You can make foreign exchange purchase and sale on your accounts, regardless of whether they are with the same branch of the Bank or with different branches.

1. I would like the account of the receiver to be credited with the amount of - Enter the transfer amount.
2. From account – you specify the account payer
3. To account – specify the account, to which you would like the funds to be credited.

Amount to the beneficiary's account
<input type="text" value="0.00"/>
From account
<input type="text" value="---"/>
On account
<input type="text" value="---"/>
<div>Cancel</div> <div>Preview</div>

Amount to the beneficiary's account	200.00
Transfer currency	EUR
From account	BG95CECB9790xxxxxxxxxx
Name of the ordering customer	Name of the orderibg customer
On account	BG88CECB9790xxxxxxxxxx
Amount at the currency account of the payer	391.60
Transfer fee	0.00
Total amount of the transfer	391.60
Rate	1.958
Performance date	30.06.2020
Entered by	User name
Enter your password	<input type="password"/>
Enter secure/sms code	<input type="password"/>
<div>Cancel</div> <div>Back</div> <div>OK</div>	

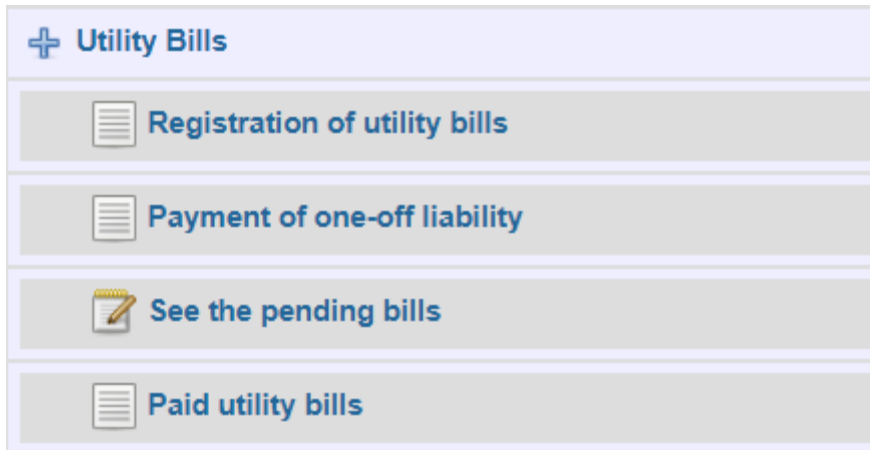
After you complete all components of the payment order, select the Preview button.

In case there is an error in any of the fields, a message will appear with the specific error. If everything is completed correctly, detailed information about the transfer will be displayed on the screen, including the transfer fee.

Confirm the transfer by entering the SMS code, password for an access to the service CCB Online Lite and button OK.

V. Utility bills

Via the system CCB Lite, you may pay your utility bills. In order to register and pay the utility bills you have to visit an office of the Bank in advance and specify the limit for transfers desired by you, as well as a valid Bulgarian GSM number, at which you will receive one-off passwords for confirmation of your utility bills registration.



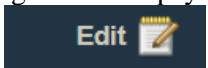

In the menu “Utility bills”, registration of utility bills – register the subscription numbers, which you would like to be paid via the Internet banking.



The confirmation is made via SMS code, received at the GSM number, entered beforehand.

From the dropdown menu you select a merchant from the list, which is provided to you, whereas you enter the subscription number for payment. The verification of pending bills is made while you click on “Verification of pending bills”.

If you want to pay a given bill, you have to select it, choose an account from which to make the payment and after that confirm it by entering your password. If you do not have a current bill, on the screen there appears the message “No data”. The successfully paid accounts are seen in the menu “Paid utility bills”.

The deletion of already registered for payment utility bill is from the “Utility bills” menu, Registration of utility bills, you select  and uncheck Active . The entry is confirmed with the Preview button, you enter password and OK.

From the menu Utility bills you can pay now the one-off bill.

After the entry of subscription number, in order to confirm the payment select OK.

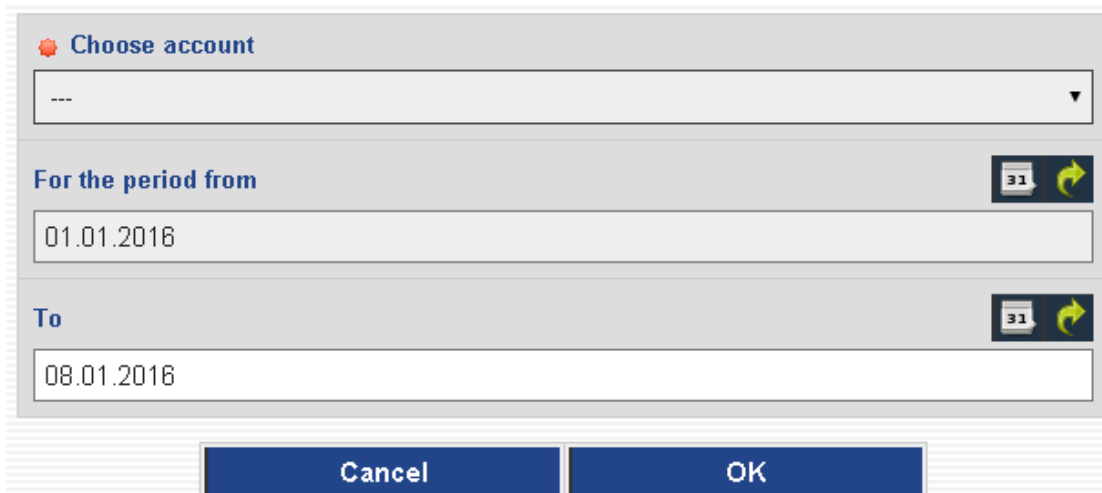
VI. Inquiries Menu

Account balances

From this inquiry you see the balances of all accounts, added to your registration, as well as the amount you dispose with, whether you have allowed overdraft, restricted amounts.

Account statements

When you load the inquiry, the following screen appears:



Choose account

For the period from 01.01.2016

To 08.01.2016

Cancel OK

From the dropdown menu select the account and the period, for which you would like to receive a statement. After that you select *OK*.

You print with the *Inquiry print* button.

Deposit maturity dates

You see and control the maturity dates of your deposit accounts, their maturity dates, interest conditions, as well in what currency the deposit was opened.

Loans condition

After you select the account, on which the Bank granted a loan to you and you confirm with *OK*, the system gives you information about the maturity dates (the dates) for the due principal and interest, as well as about the processed and unprocessed installments.

Foreign exchange rates, with which the Bank operates

This report shows you the “buy“ and “sell“ rate of the currencies, with which the Bank operates, as well as the BNB reference rate. The rates are subject to a change, depending on the fluctuations at the international foreign exchange markets.

Inquiry reference rate for a past period

The inquiry shows the reference FX rate for your past date and currency.

Cards

Issued cards

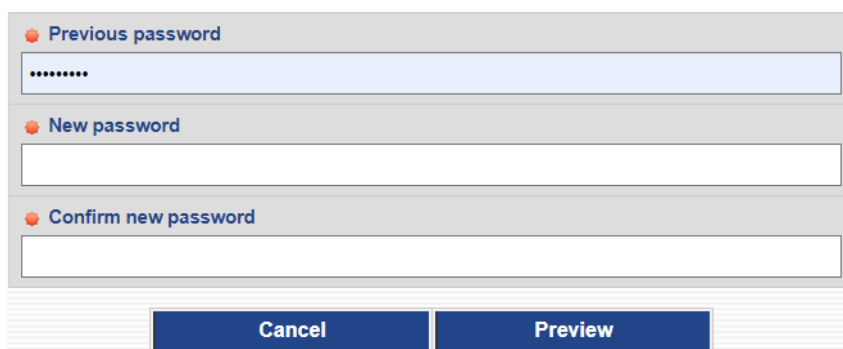
If you have issued debit cards, from this inquiry you can see the number of the bank card, at which branch it is opened, the restricted amount for BORIKA and the name of the cardholder. Here you can see the movement on your card account. On the credit cards, registered in the *CCB Online Lite* system, you can follow the current balance, the disposable limit for use and the minimum installment for repayment for the respective month, as well as print the movements on the card. You can also generate and print a statement as at a date, which has to be the last calendar day of the preceding month.

VII. Change of a password

In case you have received your username and password in a sealed envelop, you must change your password upon the first log into the system!

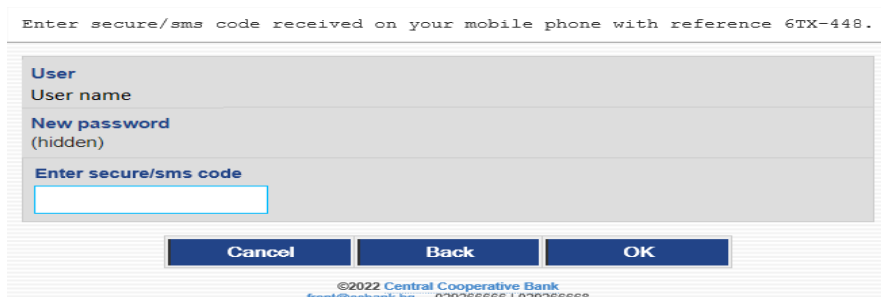
If you want to change your password, select the Settings menu in your personal profile and select the “Password change” button. The following screen appears in front of you:

Enter the old password, new password and confirm new password in the three fields and select the “Preview” button.



The screenshot shows a web form for changing a password. It has three input fields: "Previous password" (containing seven dots), "New password", and "Confirm new password". Below the fields are two buttons: "Cancel" and "Preview".

If the system accepts your password, the following screen appears:







The screenshot shows a verification screen. At the top, it says "Enter secure/sms code received on your mobile phone with reference 6TX-448.". Below this are three sections: "User" (with "User name" below it), "New password" (with "(hidden)" below it), and "Enter secure/sms code" (with an input field below it). At the bottom are three buttons: "Cancel", "Back", and "OK". At the very bottom, there is a small copyright notice: "©2022 Central Cooperative Bank front@ccb.bg 029266666 | 029266668".

You need to enter the SMS code received on your mobile phone ,then press the “OK” to confirm new password.

Note: If you are a user of the Internet banking and the CCB Online Lite service, then a change of your password in the one service means that your password has been changed in the other service.

VIII. Forgotten password

In case you have forgotten your password for the Internet banking service, you should submit an application to change the password at the Bank’s web site from the main screen for log into CCB Online selecting the option “New password”, and password”. You enter email address, after the field for confirm the new access.

Username	<input type="text"/>	
Email Address	<input type="text"/>	
New password	<input type="text"/>	
Confirm new password	<input type="text"/>	
<div> <div>Cancel</div> <div>Preview</div> </div>		

Select the preview button, after that confirm with OK. At the email address specified by you, you will receive a code to activate the new password.

The confirmation of the new password is made at an office of the Bank. Upon your visit at the Bank office, you should present the code of the employee, necessary for confirming the new password.

In case you like to effect operations, which are not accessible and allowed via the CCB Online Lite service, you can use the CCB Online service via OES or visit an office of Central cooperative Bank.

IX. Security recommendations

Your responsibility as a user of the online banking is to keep your personal means for identification, according to the requirements in the **General terms and conditions of “Central Cooperative Bank” Plc**

Sticking to the abovementioned measures to a great extent increases the security of the online



banking, used by you, as well as the access to the information and the funds on your bank accounts.

- Use passwords with a length at least 6 characters, obligatory small and capital letters, digits and special symbol. Passwords with a length less than 6 characters or letters only or digits only can easily be discovered.
- Do not save your username and password in the memory of the browser or the computer, which you use.
- Periodically change your password for an access to the service CCB Online Lite.
- Use "Exit" to terminate the session with the bank. This makes your session invalid immediately, instead of staying active further 5 min.
- Use antivirus programs on the computer, which you use and follow the anti-virus programs update.
- Avoid using the CCB Online Lite service at Internet clubs and at computers, for which you are not sure for what and by whom they are used.
- Check via the "Inquiries" menu and "List of the sessions", when and at which IP address the CCB Online Lite service is used.
- Regularly and carefully follow the movements on your accounts. If you find any problem – call at – 02/ 92 66 666.
- Do not trust an email, in which confidential data is requested, even if it is received from familiar senders. Central Cooperative Bank never requests from its clients via email passwords, a username, PIN-codes, bank card numbers or other confidential information.
- Upon the receipt of suspicious emails, do not respond to the specified links or appendices.
- Do not install and use software of suspicious origin.

Dear clients, despite the security measures taken by you, upon a suspicion of an unauthorized access to CCB Online Lite on your behalf, please inform us immediately!