

# USER GUIDE

**For working with the CCB Online service of CCB JSC**



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## **General description of CCB Online**

Via CCB Online you can:

- performance of BGN and currency transfers for other banks and abroad;
- perform urgent BGN transfers via RINGS;
- initiate a request for a direct debit;
- perform transfers from a budget account;
- perform transfers via SEBRA
- effect foreign exchange purchase and sale;
- perform transfers via Western Union - only for individuals;
- pay utility bills;
- obtain reports and statements from all accounts, opened with CCB PLC;
- dispose with information about the foreign exchange rates.

Who may use CCB Online:

- individuals and legal entities, having a qualified electronic signature

\*In relation to changes in the Law on the Electronic Document and Electronic Signature, effective from 1 July 2011, we hereby inform you that CCB Plc accepts only qualified electronic signatures /QES/, which contain all the necessary components that identify the author and titleholder of the signature /such as personal number, UIC, Bulstat, etc./

Guarantee for Security.

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 communicating between your browser and the server of **CCB Online**, which have the highest level of security.
- The identification of the users in the system is made with a user name, a password and a qualified electronic signature.
- CCB Online allows the registration of all electronic signatures, issued in Bulgaria.
- Additional protection with SMS authorization upon the performance of a transfer to a new counterparty.
- If you enter a wrong password, you need to feel in the four numbered key which is generated on our website
- Duration of the session – 5 /five/ minutes.

## Registration for CCB Online

The registration for *CCB Online* is made on the web site of Central Cooperative Bank Plc at the following address: [www.ccbank.bg](http://www.ccbank.bg).

\*Upon submitting an application for registration it is not necessary to have an account with the Bank.

Click on the banner - , after that on the Registration button and “Click here to register in CCB Online”.

You have to select the type of registration you will submit - legal entity or individual.

For individuals, select “Personal Registration” - “[Registration with Qualified Electronic Signature – QES](#)”.

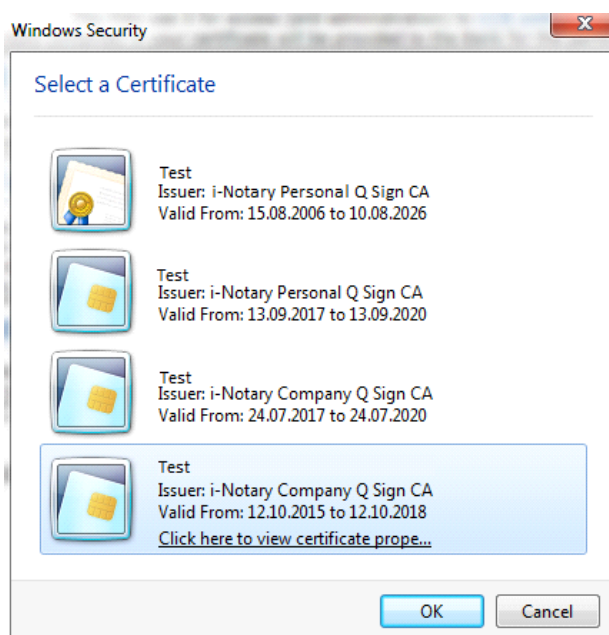
For legal entities, select “Business Registration” - “[Initial registration of a company via electronic signature – QES](#)”.

For this purpose you have to dispose with a company qualified electronic signature, containing the company Bulstat, issued by a licensed provider of certification services.

You can use it for access to [CCB online](#), as well as for administration.

Selecting this option, the data in your certificate will be provided to the Bank for the performance of the registration.






After that is necessary to select the certificate, with which you will register.



After that you enter the PIN of the electronic signature.

When press the button “Register data”, the system will automatically load from it all the data, necessary for the registration.

It is necessary to complete the user name and password, chosen by you.

Company info	
Identification	Company name
Bulstat/EIC	111111111
The company is represented by:	<input type="text" value="Test Test Test"/> 
Personal data	
Name	Name
Surname	Surname
Family name	Family name
ID number	222222222
E-mail	test@test.bg
GSM (формат 359...)	<input type="text" value="359*****"/> 
User data	
Username	<input type="text" value="Testuser"/> 
Password	<input type="password" value="*****"/> 
Confirm password	<input type="password" value="*****"/> 

After submitting the application for registration it is necessary to enter a valid number of a Bulgarian mobile operator. This number will be used for receiving a SMS code for confirmation of operations to new counterparties and changes in the registration.

Note: The lack of GSM number in the initial registration automatically defines the newly created user as passive, i.e. without rights to create and/or confirm payment orders.

Press Preview, then confirm with OK.

**In order to operate with the system, your application has to be confirmed at a branch or office of the Bank. To this purpose it is necessary to complete “*Application for defining/changing rights and limits for the services of CCB Plc*”. The legal entities shall submit the application at the branch, where they are served, unless they use the service CIMS.**

**Request and contract can be signed by an authorized person upon providing a notarized power of attorney.**

## **Important information concerning the use of the service CCB**

### **Online by legal entities**

The types of users for CCB Online are:

- ***Legal representative*** /with the right to administer/ - is entitled to prepare, sign payment documents and check the movements and balances on the accounts.
- ***Authorised with the right to dispose*** /with the right to administer/ – is entitled to prepare, sign payment documents and follow the movements and balances on the accounts.
- ***Authorised with the right to enter payments and view balances*** - is entitled to prepare payment documents and follow the movements and balances on the accounts, but is not entitled to sign payment orders in the system.
- ***Authorised with the right to enter payments*** – is entitled only to prepare payment documents, without signing them and is not entitled to follow the movements and account balances.

A user, who is entitled to administer, can create new users to the respective registration only of the type “*Authorised with the right to enter payments and view balances*” and “*Authorised with the right to enter payments*”, confirm the passwords of its users, create and manage the limits and the rights to sign payment documents at CCB Online. In order to use the option to enter transfers to new counterparties the two types of users *Authorised with the right to enter payments and view balances* and *Authorised with the right to enter payments*, a user with the rights to administer has to enter in advance the GSM number of each user created by it.

A user with the right to administer may edit the names as per the identity card, the address for correspondence and email of each user to the respective registration in object Register – Register of users.

Personal number/foreigner’s number may be amended only of a user of the type “*Authorised with the right to enter payments and view balances*” and “*Authorised with the right to enter payments*”.

For the creation of new users of the type “*Legal representative*” and “*Authorised with the right to dispose*” it is necessary to visit an office of the Bank for their activation by the two persons /the manager and the new user/, for this purpose it is necessary that the user submit in advance an application for registration with a company or personal QES via “Addition of a company employee via QES”. Upon the visit at the Bank a power of attorney certified by notary public should be presented and this POA authorizes the ordering of transfers, completion of declarations under the LMML, declarations for transfers to a third party and statistics of BNB. It is necessary that the company have at least one user with rights to administer (to have operational banking). In case a user with rights to dispose is granted administrative rights it is necessary that the same user dispose with a company QES in order to administer.

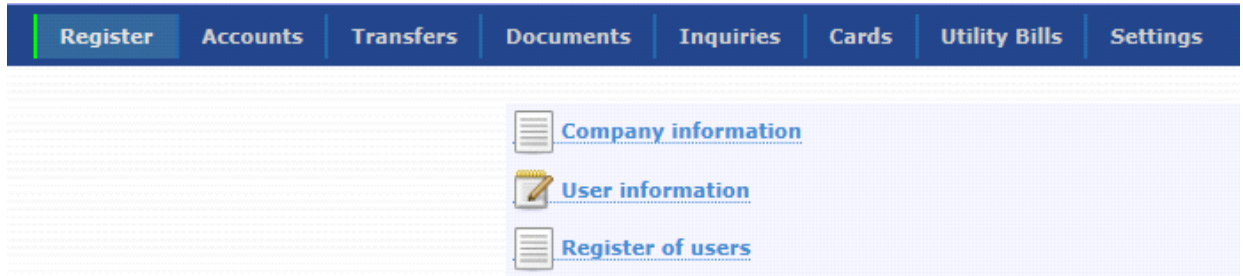
The creation of new users without rights to dispose is effected via submitting an application for registration with a company or personal QES via “Addition of a company employee via QES”. It is necessary that the company have at least one user with rights to administer (to have operational banking).

In case all users within the company registration are terminated (or the registration is terminated), for a second registration it is necessary to submit an application for registration via “Addition of a company employee via QES”, and not via “Initial company registration via electronic signature – QES”.
















How to add a new user?

Enter with a user name and password of a system administrator.


Choose “Register”, then “Register of users” and “Create a new user”.



A window opens, in which you enter the information about the new user:

Name	Value
Name 	<input type="text"/> 
Surname	<input type="text"/> 
Family name 	<input type="text"/> 
ID number 	<input type="text"/> 
Contact address 	(empty) 
e-mail 	<input type="text"/> 
Username 	<input type="text"/> 
User type 	--- 

You complete the names and personal number of the user that works with the system. The information about the person shall correspond with the data from the identity document and the information, specified in the electronic signature of the person.

The field “Contact address” is completed via selecting the green arrow at the end of the row, where the address is the same as the company address. In case the address is different, then select  and enter the new address for correspondence.

You complete the username for access to the system, which must be different from that of the other company users. **The username shall be written in Latin.**

The field “User type” is completed via selecting from the nomenclature: “Authorised with the right to enter payments and view balances” and “Authorised with the right to enter payments”.

After all fields are completed, press the “Preview” button, enter password and then “OK”.

## **Data of the user**

- Registered GSM – here you can enter the phone number for confirmation of operations. In case the number is transferred to another mobile operator you should select the specific operator.
- Type of user – the field is completed automatically.
- The rights are granted by – select the user with administrative rights that created the profile.
- Localisation – the field determines in which country, where CCB JSC has branches, the service will be used.
- The account identification – the account identification will appear on the homepage of the mobile application and here you can change it.

For the newly created user to be able to enter payments in the system it is necessary that a valid Bulgarian GSM number is entered, at which he/she/it will receive SMS code for confirmation of payments.

## **Selection of services and limits**

Place a tick in the check box CCB Online to activate the service.

## **Selection of accounts**

Determine the status of the accounts:

- For an account to be active, you should select only field “Active”.
- For an account to be passive, you should select field “Active” and field ”Only for reference”.

If field “Only for reference” is selected only, the account will be deleted from the respective profile. To recover a deleted account it is necessary to visit an office of the Bank.

Upon selected field “Only balance” it is possible to view only the account balance, without the possibility to generate other account statements and order transfers.

Deselecting the three fields also leads to deleting the account from the Internet banking.

## **Selection of counterparties**

Here you can enter new counterparties, deactivate old ones and change the description thereof. You can enter BGN and foreign exchange counterparties.

## **Additional rights for company users**

Here you can specify the reports, which the user sees and the type of transfers, which he/she enters. Select the “Preview” button.



User	
Registration for CCB Online	Yes ✓
New GSM (format 359...)	359886406685
New GSM operator	A1
Account balances	Yes ✓
Account statements	Yes ✓
Deposits	Yes ✓
Received transfers	Yes ✓
Loans	Yes ✓
Credit transfer /Payment order	Yes ✓
Transfer order / deposit slip to the budget	Yes ✓
Payment order from the budget account	Yes ✓
Transfer order for direct debit	Yes ✓
Interbank currency transfers	Yes ✓
Currency transfers to other banks and abroad	Yes ✓
Currency exchange	Yes ✓
Change of counterparties with SMS	Yes ✓
Account BG75CECB9790xxxxxxxxxx	
Активна CCB Online	Yes ✓
Counterparty	
Active CCB Lite/Mobile	Yes ✓
Counterparty	
Active CCB Lite/Mobile	Yes ✓
Counterparty	
Active CCB Lite/Mobile	Yes ✓
Records count	5
Enter your password:	<input type="password"/>
Enter secure/sms code:	<input type="password"/>
<input type="button" value="Cancel"/> <input type="button" value="Back"/> <input type="button" value="OK"/>	

You confirm with a password and SMS code, received on the phone of the user, making the entry.

In “Register” - “Register of users” an entry appears with the newly created user.

Another step you have to make is to create a password for the new user, which is made in the following way:

Enter the web site of the bank and at the homepage of CCB Online choose “New password” and again “New password”.

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

Enter the username of the new user, email address after which you complete the field for password and confirm the new password for access.

The newly created password shall be confirmed by the company administrator. After log into the system with a username and password, the administrator goes to “Register, Register of users”, goes to the entry with the names of the new user, enters “Detailed overview of the entry”, after that selects the button “Conformation of a new password”.

# Management of accounts, creation of specimen, management and right of users

(valid only for legal entities)

**Virtual specimen**- Upon more than one user, operating with the accounts, you have the possibility to create a virtual specimen, with which to define its work rights.

The creation of account specimen concerns legal entities that want their transfers via *CCB Online* to be processed always, signed by two or more users with authorization rights of the type “*Legal representative*” and “*Authorised with the right to dispose*”, in combination with the signatures “always jointly”.

The specimens are created by the *Administrator* for the given legal entity and concern only the users with status “*Legal representative*” and “*Authorised with the right to dispose*” (because only they are entitled to sign payment documents).

In order to create specimens for a given account, the user with Administrator rights enters the system, goes to the Register menu and selects “*Management of accounts*”, “*Specimen*” button and selects Addition of a specimen, whereas after completing the data, he/she should select that the specimen is active.


For a certain account you may create more than one specimen with the respective combinations of users, entitled to dispose with the account

**Managing the rights of users for working in the system** – It is possible that the administrator limits the access of a given user only to the performance of a certain type of payment orders. In order to use this capability of the system, you should log into the service with the user name and password of the Administrator, select Register and User rights. Here you make the changes, as per your wishes or leave them in their initial form – each user has access to all menus in the system.

User	Name	Full rights for accounts	Account balances	Account statements	Deposits	Received transfers	Loans	Credit transfer / Payment order	Transfer order / deposit slip to the budget	Payment order from the budget account	Transfer order for direct debit	Interbank currency transfers	Currency transfers to other banks and abroad	Currency exchange	Remuneration files	Confirmation counterpart with SPMS
User1	Name	No	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	No	No
User2	Name	No	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	No	No
User3	Name	No	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	Yes ✓	No	No

**Limiting the access of a user to a certain account:** It is possible any account, registered for Internet Banking to be seen in CCB online only by a certain user, entitled to operate with this account. Follow these steps: from the Settings menu – Changes in the registration/limits. Via selecting /deselecting the fields you can edit the access of a certain user to a specific account. In case you select the field “Only balance” the user does not have access to the payments entered by the other users from a particular account, but can check the balance via the ”Reports” menu -> ”Account balances”.

*Note!!! Upon creating a new user with the rights to enter payments, he/she automatically receive an access to all accounts, added to the registration of the client.*

To allow the users with authorization rights of the type “Legal representative” and “Authorised with the right to dispose” to operate accounts, opened after 01.07.2017, they should present a power of attorney certified by notary public at a Bank office. After presenting the power of attorney certified by notary public, a user with administrative rights should authorize the account for the specific user with rights to dispose from object Register – User rights  editing and in “Choice of accounts” he/she places a tick in Active and/or Only for reference for the particular account.

In case an error appears on the screen:

**Selection of accounts**

- Select the accounts, which will be active for CCB Online, CCB Lite/Mobile.
- Select, if you want the account to be only for reference.
- The rights on the accounts for Lite and Mobile are common.

Customer	Currency	Description	CCB Online			CCB Lite/Mobile	
			Active	Only for reference	Only balance	Active	Only for reference
[Закрита] ФИРМА XXX ООД			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BG24CECB97902	00 USD		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ФИРМА XXX 4 ООД			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BG07CECB979010	01 BGN		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The names of the user are different from the names as per the identity document, registered at the Bank. Enter the correct names in the Register of users!

it is necessary that a user entitled to administer edit the names of the user as per the identity card. In case a correction in the personal number is necessary, the profile should be terminated and a new profile should be created at a Bank office.

**Selection of accounts**

- Select the accounts, which will be active for CCB Online, CCB Lite/Mobile.
- Select, if you want the account to be only for reference.
- The rights on the accounts for Lite and Mobile are common.

Customer	Currency	Description	CCB Online			CCB Lite/Mobile	
			Active	Only for reference	Only balance	Active	Only for reference
[Закрита] ФИРМА XXX ООД			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BG24CECB979021	00 USD		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ФИРМА XXX 1 ООД			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BG07CECB9790	01 BGN		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BG34CECB9790	00 BGN		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BG76CECB979022	00 GBP		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BG41CECB979012	00 GBP		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BG93CECB979013	00 CHF		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BG77CECB979010	02 BGN		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The system allows the user with administrative rights to make corrections to the registration /limits of other users in the registration. For users with authorization rights of the type “Legal representative” and “Authorised with the right to dispose” it is possible to be given administrative rights, as well as to activate the option “Confirming changes only with SMS”.

“Confirming changes only with SMS” allows the user to make changes in the registrations/limits. Without active option “Confirming changes only with SMS”, corrections in the rights are possible only at an office of the Bank.

The corrections are made from the menu: **Register – User rights**

Registered GSM	088* ****85	New GSM
User type:	Representative	
The right are given by:	- testulmimi	
Localisation	Bulgaria	
"The account identification" will appear on the homepage of the mobile application.		
The account identification		

In case you want to change the GSM for confirmation of operations of another user the changes are made from the menu: Register – User rights

You should enter the new number and select the specific operator and press the Preview button. You confirm with the entry of a password and SMS code, received on the phone of the user with administrative rights.

## Important information concerning the use of the CCB Online service by individuals

The individuals who use the service will be able to make changes to the registration /limits in their profile, after activating the option “Confirming changes only with SMS” at a Bank office. Otherwise the change in the registration /limits is made only at a Bank office.

In case you have an active option “Confirming changes only with SMS”, the changes can be made in object Settings – Change in the registration /limits.

**User data**    **Test user**    **Customer - Test user**

Registered GSM: 088\* \*\*\*\*85    New GSM (format 359...):

If you select "Confirmation of changes only with SMS", you will not have to sign the changes with electronic signatures.

Confirming changes only with SMS:

Localisation: Bulgaria

"The account identification" will appear on the homepage of the mobile application.

The account identification: Test user

**Selection of services and limits**

- Select the service you will use and enter limits.
- Note: If no limits are entered, you will not be able to pay.
- Cap of the limit for counterparties, utility bills and payments to the government - 8'000.00 BGN (Mobile), 5'000.00 (Lite) - The upper limit of Lite is 5'000.00
- Cap of the limit for all remaining beneficiaries - 4'500.00 BGN (Mobile), 500.00 (Lite) - The upper limit of Lite is 500.00
- The amounts ordered to own accounts are excluded from the two types of limits.

Service	CCB Online	CCB Lite	CCB Mobile
Active	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Daily limit for counterparties, utility bills and payments to the government	Without limit: 4000.00	8000.00	
Daily limit for all remaining beneficiaries	Without limit: 500.00	4000.00	

**Selection of accounts**

- Select the accounts, which will be active for CCB Online, CCB Lite/Mobile.
- Select, if you want the account to be only for reference.
- The rights on the accounts for Lite and Mobile are common.

Customer	Currency	Description	CCB Online Active Only for reference	CCB Lite/Mobile Active Only for reference
<b>Test user</b>			<input type="checkbox"/>	<input type="checkbox"/>
B066CEB979	BGN		<input type="checkbox"/>	<input type="checkbox"/>
B056CEB979	USD		<input type="checkbox"/>	<input type="checkbox"/>
B040CEB979	BGN		<input type="checkbox"/>	<input type="checkbox"/>
B093CEB979	BGN	kp.kapra Town	<input type="checkbox"/>	<input type="checkbox"/>
B023CEB979	BGN	zaknata Town	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
B004CEB979	BGN	yuvakoc: BGN	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
B033CEB979	BGN	obnovava	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
B018CFB979	EUR	vaunava: EUR	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**Selection of cards**

- Select the cards, which you will see respectively in CCB Lite/Mobile.
- For these cards you will be able to see the balances and the transactions.
- If you have the respective rights, you will be able to restrict and release them.

Cardholder	Card number	Description	Accessible for CCB Lite/Mobile	Пазпясеие о. Ёноупането
ANTONIYA DIMITROVA	5169****1910	WORLD DEBIT MASTERCARD C	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**Management of devices**

- Here you can activate, restrict and deactivate the devices, on which you have installed the application for CCB Mobile.
- If you deactivate one device, in order to work again with it you have to make a new registration from the application.

#	Name of the device	Confirmation date	Deactivated	Temporary blocked	Active
1	E2105	19.06.2018 09:03:59	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2	TA-1053	05.06.2018 11:31:45	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3	SM-A310F	04.06.2018 14:30:24	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4	ELI2ABETA	16.01.2018 04:37:08	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5	Max	20.07.2017 15:00:21	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6	Max	19.04.2017 10:14:33	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7	SM-A320FL	19.04.2017 09:16:12	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8	Lenovo A706_ROW	10.04.2017 11:05:16	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9	Doynovam's iPhone	20.03.2017 09:26:17	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10	Lenovo A536	08.03.2017 11:12:21	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11	iPhone	08.03.2017 11:06:42	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12	Тарис	07.03.2017 14:47:44	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13	ELI2ABETA	07.03.2017 14:11:37	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
14	Devan's iPhone	21.02.2017 15:42:18	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
15	Eline	13.02.2017 15:07:22	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
16	GT-190601	10.02.2017 17:01:59	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
17	GT-190601	06.02.2017 11:45:55	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Way of work with the counterparties**

- Specify the way of using the existing and newly created counterparties.

I would like to use all existing counterparties, created by me in CCB Online and CCB Lite/Mobile.

The new counterparties are valid for CCB Lite/Mobile.

[Select counterparties](#)

## User data

- Registered GSM – here you can enter /change the phone number for confirmation of operations. In case the number is transferred to another mobile operator, you should choose the correct one.
- Confirming changes only with SMS – here you can deactivate the option
- Localisation – in case you have an account with the Cyprus branch in order to make a transfer from the account it is necessary to specify localization – Cyprus.

## Choice of services and limits

Here you can temporarily terminate the access of the registration CCB Online or CCB Lite via deselecting the field, as well as to decrease the limit for CCB Lite.

## Choice of accounts

Here you can change the status of the registered accounts

- For an account to be active, you should select only field “Active”.
- For an account to be passive, you should select the “Active” field and “Only for reference” field. If only field “Only for reference” is selected, the account will be deleted from the respective profile. To recover a deleted account it is necessary to visit a Bank office. Upon selected field “Only balance” it is possible to see only the account balance, without the possibility to generate other reports and order transfers.

Deselecting the three fields also leads to deleting the account from the Internet banking.

## Choice of counterparties

Here you can enter new counterparties, deactivate the old ones and change their description. You can enter BGN and FX counterparties.

Select the “Preview” button and enter your password.


## Important!

For your additional security we have introduced one-off confirmation via SMS to a number specified by you. The one-off code is used only upon initial ordering to a certain IBAN and will not

be necessary for IBANs of beneficiaries, to whom you already made transfers. The registration of a mobile phone is made upon your initial registration or at a Bank office.

## Templates

The creation of transfers templates is intended to facilitate the work of clients upon periodic payments to a given counterparty.

In order to start the use of this possibility of CCB online, first you should have a transfer, effected to the given counterparty. After that you go to menu “Transfers”, “Templates”, “Creation of Templates” and select the respective type of transfer, via the button  you create it as a template.
















In case you want to terminate the use of a given template, you may deactivate it via the menu “Transfers”, “Templates”, select the respective type of transfer, press the button “Editing of entry” and untick the field *Active*.

## Transfer counterparties

Here you can create as entries your counterparties, in whose favor you make the payments. This will facilitate your work with the system, because upon ordering a transfer you will be able to select a counterparty, without the necessity to enter again information about it. The addition of entry is made in the object *Register – Transfer counterparties* via the *Entry of a new entry* by the user with the right to administer. In the form you complete: *Identification of the counterparty*, *IBAN of the transfer beneficiary*, *Description* – you may complete the field as per your choice. In the last field *Active* you choose *Yes*. The entry is confirmed with SMS code.

Users who do not have administrative rights, because they cannot use object *Transfer counterparties*, add a counterparty only with the drawing up and confirmation of the payment.

In case you want to add a counterparty for FX transfers to another bank and abroad, you should select field “Wire transfers outside the Bank” and complete in Latin the obligatory fields: *Counterparty name*, *Bank of the transfer beneficiary*, *SWIFT code of the receiving bank*, *Accurate address of the bank beneficiary* and *Address of the beneficiary*.

Name	Value
Customer	XXXXX Ltd.
Account of the transfer beneficiary 	DE5004000***** 
Correspondent's identification 	<input type="text"/> 
Description	<input type="text"/> 
BGN transfers and book transfers	<input type="checkbox"/>
Wire transfers	<input checked="" type="checkbox"/>
Bank of the transfer beneficiary 	<input type="text"/> 
SWIFT code of beneficiary bank	<input type="text"/> 
Bank code of the bank in USA - ABA Routing Number	<input type="text"/> 
Точен адрес-банка бенефициент	<input type="text"/> 
Beneficiary's country 	Germany 
Beneficiary's city 	FRANKFURT 
Beneficiary address	<input type="text"/> 
Active CCB Online	<input checked="" type="checkbox"/>
Active CCB Lite/Mobile	<input checked="" type="checkbox"/>
<input type="button" value="Cancel"/> <input type="button" value="Preview"/>	

In case you do not want to use a counterparty any more, you can deactivate it in menu “Register”, “Transfer counterparties”, “Editing of entry”, unticking the field Active. The entry is confirmed with a password.

The deactivation of counterparties can be made by all users regardless of their rights.

*For legal entities: A change in the object is made by the user that created the entry for the counterparty.*

## **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.

## **Client accounts**

From the menu *Accounts– Client accounts* you can see all accounts added to your registration for Internet banking. Here you can deactivate an account for active Internet banking – i.e. so that no transfers can be effected from the account via CCB online.

Name	Value
Account	BG05CECB*****
User	Name
Description	
Регистрация за CCB Online	
Active	Yes ✓
The account is only for reference	Yes ✓
Only balance	No
Регистрация за CCB Mobile	
Мобилно банкиране	No
Only for reference	No

[Back](#) [Rights](#)

If you want an account again to be active for operations via CCB Online, it is necessary to visit an office of the Bank. The individuals, who have an active option “Confirming changes only with SMS” will be able to activate the accounts in their profile, without visiting a Bank office.

## **Transfer statuses**

The transfer statuses are three types:

Choose payment order status	<div style="border: 1px solid black; padding: 5px;"><p>---</p><p>Sent</p><p>Unsent</p><p>Refused</p><p>10.05.2018</p></div>
Performance date	

“Sent” – selected, when the transfer has to be accounted for.

“Not sent” – selected, when the transfer will be confirmed at a later stage.

“Refused” – selected to refuse the transfer.

Each transfer with status different from accounted for may be edited by choosing “Refused” status. The transfer will have status “Refused by the ordering customer”.

**IMPORTANT!** The system allows the creation of payment orders, from an account with insufficient availability, with a current and future execution date.

When attempting to confirm a transfer made from an account with insufficient availability and with a current execution date, the system does not allow the operation to be carried out.

Future date transfers can be entered and confirmed as the system does not check for availability at the time the transfer is confirmed.

## Payment order for credit transfer

Transfers in BGN – *Payment order for credit transfer* – from this menu transfers are made between accounts with CCB, as well as transfers to other banks. Select the button “Insert new record”.



1. “*Template*” – if you have a template created beforehand, you select it from this field. More information concerning the creation of templates you may find in the “*Templates*” section

The screenshot shows a web form for creating a payment order. At the top, there are two buttons: "Cancel" and "Preview". Below them is a section titled "Selection of a ready template" containing a "Template" dropdown menu. The main section is titled "Document data" and contains several fields: "IBAN of ordering customer" (dropdown), "Transfer amount" (text input with "0.00" and a currency icon), "Negotiated exchange rate" (dropdown), "Remittance information" (text input with a currency icon), "Selection of transfer beneficiary" (text input with "(empty)" and a refresh icon), "Name of the beneficiary" (text input with a currency icon), "IBAN of the beneficiary" (text input with a currency icon), "BIC of the beneficiary bank" (text input with a currency icon), "Add in correspondents for transfers" (checkbox, checked), "Transfer type" (dropdown), "Choose payment order status" (dropdown with "Unsent"), and "Performance date" (text input with "13.03.2023" and a calendar icon). At the bottom, there are two buttons: "Cancel" and "Preview".

2. *IBAN of the Ordering customer* – in this field you specify the account, from which the payment will be made. It can be in BGN or in a currency other than BGN.

This is a close-up of the "IBAN of ordering customer" field. It consists of a text input area containing "---" and a small dropdown arrow icon on the right side.

For Account Ordering customer only a BGN account may be selected. If you do not see any specified accounts upon pressing the drop-down button, this means that there are no active BGN accounts, added to your registration.

3. *Transfer amount* - here specify the transfer amount.
4. *Remittance information* – specify the transfer grounds. Letter-digit symbols, as well as dots are allowed.
5. *Selection of transfer beneficiary* – if you have already made a transfer to this counterparty, upon pressing the button , you will be able to select the respective entry and via  will be able to add him/her in the form of the payment order.



Tools	Correspondent's identification	Account of the transfer beneficiary	Currency	Description	Bank of the transfer beneficiary	Active CCB Online	Active CCB Lite/Mobile
	Test Test	BG2792889155101			ПАЙДА/БЕНЕФАРИ АД СОФИЯ	Yes	
	DEVANI BORISOV	BG48CECB9790109	BGN		ЛЕИП.КООПЕРАТИВНА БАНКА	Yes	

If you effect a transfer to a new counterparty and intend to make such transfers to him again, press the button “Insert new record”, in order to add him/her as a counterparty.

Name	Value
Customer	Test user
Account of the transfer beneficiary	<input type="text"/>
Correspondent's identification	<input type="text"/>
Description	<input type="text"/>
BGN transfers and book transfers	<input type="checkbox"/>
Wire transfers	<input type="checkbox"/>
Active CCB Online	<input checked="" type="checkbox"/>
Active CCB Lite/Mobile	<input checked="" type="checkbox"/>

This option is accessible only to users individuals and company users with rights to administer.

Enter the data, select “Preview” and then “OK”.

6. *Name of the beneficiary* – specify the name of the transfer beneficiary.
7. *IBAN of the beneficiary* – specify the IBAN of the transfer beneficiary.
8. *BIC of the beneficiary bank* – specify the BIC of the Bank.
9. *Add in correspondents for transfer* – the field has been selected upon default and automatically an entry is created for the beneficiary in object “Counterparties”.
10. *Type of transfer* - select Domestic if the transfer is intrabank. Standard - Pearl when it is an interbank transfer. If Urgent-RINGS is selected, the translation will be broadcast through the RINGS system. Amounts over BGN 100,000 must be broadcast through the RINGS system.. BLINK - the fastest interbank transfers up to BGN 30,000 at any time of the year - 24/7, 365 days a year.
11. *Choose payment order status* - if you want the transfer to be processed, you have to specify “Sent” status.


12. *Performance date* – specify the date, on which the transfer is performed. If you specify a future date, until this date the transfer will have status “Under processing”.
13. *Declaration of the origin of funds* – if the transfer amount is equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45), it is necessary to complete a declaration of the origin of funds, in accordance with the LMML.

After the entry of information in the field for Origin of funds, the data of the declaring person and the transfer amount is entered automatically. If editing of the declaring person’s data is necessary, the “Changes” button is selected. Otherwise you select the “Continue” button to confirm the transfer.

Origin of funds  

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 password / SMS code and button OK.

Document data	
IBAN of ordering customer	BG79CECB9790XXXXXXXXXX
Identification of the ordering customer	Name of the ordering customer
Transfer amount	1` 200.00
Transfer fee	1.00
Total amount of the transfer	1` 201.00
Remittance information	Remittance information
Name of the beneficiary	Name of the beneficiary
IBAN of the beneficiary	BG32PRCB9230XXXXXXXXXX
BIC of the beneficiary bank	PRCBBGSF
Bank	PROCREDITBANK AD
Add in correspondents for transfers	Yes 
Urgent payment	No
Choose payment order status	Sent
Performance date	01.07.2020
Entered by	User name
Date of entry	01.07.2020
Time of entry	10:08:33
Input channel	Internet banking
Enter your password: <input type="password"/>	
<input type="button" value="Cancel"/> <input type="button" value="Back"/> <input type="button" value="OK"/>	

## Payment order for transfer to the budget


The payments to the budgetary accounts are made via the menu “*Transfers*”, “*Transfers in BGN*”, “*Payment order for transfer of the budget*”.



Select the button “Insert new record”.

Selection of a ready template



Template ---


Document data

Customer account payer  ---



Transfer amount  0.00 



Negotiated exchange rate ---


Remittance information   


More clarifications  

Select/ add transfer beneficiary (empty)

Name of the beneficiary   



IBAN of the beneficiary   


BIC of the beneficiary bank  


Payment type code  


Add in correspondents for transfers


The liable person matches orderer


Name of the liable person   




ETC/Bulstat of liable person  

liable person ID number  

PID of liable person  

Urgent payment  No

Choose payment order status  Unsent



Performance date  05.04.2024  







**Cancel** **Preview**

1. “*Template*”– if you have a template created beforehand you select it from this field. More information concerning the creation of templates you may find in the “*Templates*” section.
2. *Customer account payer* – in this field you specify the account, from which the payment will be made. For Account If you do not see any specified accounts upon pressing the drop-down button:

IBAN of ordering customer   

this means that there are no active accounts, added to your registration.

3. *Transfer amount* - here specify the transfer amount.
4. *Remittance information* – specify the transfer grounds. Letter-digit symbols, as well as dots are allowed.
5. Selection / add transfer beneficiary – if you have already made a transfer to this counterparty, upon pressing the button , you will be able to select the respective entry and via  will be able to add him/her in the form of the payment order.

Tools	Correspondent's identification	Account of the transfer beneficiary	Currency	Description	Bank of the transfer beneficiary	Active CCB Online
  	TZ → HMT	858803710931			CHBAHC AG	Yes
  	TZ → HMT	85880398888		2222222222222222	CHBAHC AG	Yes

If you effect a transfer to a new counterparty and intend to make such transfers to him/her again, press the button “*Insert new record*”, in order to add him/her as a counterparty.

Name	Value
Customer	Test user
Account of the transfer beneficiary	<input type="text"/>
Correspondent's identification	<input type="text"/>
Description	<input type="text"/>
BGN transfers and book transfers	<input type="checkbox"/>
Wire transfers	<input type="checkbox"/>
Active CCB Online	<input checked="" type="checkbox"/>
Active CCB Lite/Mobile	<input checked="" type="checkbox"/>

Enter the data, select “Preview” and then “OK”.

6. Name of the beneficiary – specify the name of the transfer beneficiary.
7. IBAN of the beneficiary – specify the IBAN of the transfer beneficiary.
8. BIC of the beneficiary’s bank– specify the BIC code of the bank.
9. Payment type code - the requisite is optional for completion when ordering a transfer to accounts of administrators of public receivables with identifier "84" in the 13th and 14th positions of the recipient's IBAN account. The requisites are not filled in when ordering a transfer to accounts with an identifier other than "84". Add in correspondents for transfers - the field is marked by default and automatically creates a record for the recipient in the object "Register" - "Transfer counterparties".
10. Liable person:
  - The liable person matches the orderer/Name of the liable person  
The requisite " Liable person " may not be filled in the payment document when this person matches the orderer / payer. In this case, a checkbox is marked for automatically filling in the names of the liable person.
  - EIC/BULSTAT code of the liable person /EGN of the liable person /LNC of the liable person  
In case of transfers to accounts of administrators of public receivables /IBAN with identifier "8" in the 13th position of the account/ it is mandatory to fill in one correct identifier of the debtor: "EIC/code according to BULSTAT", "EGN of the liable person" or "LNC of the liable person".  
In the case of payments to other accounts of budgetary organizations /IBAN with identifier "3" in the 13th position of the account/, submission of the identifier of the liable person is optional.
11. Urgent payment - you choose whether the transfer will be broadcast through the Bisera or RINGS system. When you mark an urgent payment "Yes", it means that your transfer will be executed through the RINGS system. Transfers for an amount equal to or exceeding BGN 1,000,000,000.00, an emergency transfer is automatically loaded through the RINGS system.
12. Select the status of the payment order - if you want the transfer to be posted, you must set the status to "Sent".

13. *Performance date* – specify the date, on which the transfer will be performed. If you specify a future date, till its occurrence, the transfer will have “Under processing” status.
14. *Declaration of the origin of funds* – if the transfer amount is equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45), it is necessary to complete a declaration of the origin of funds, in accordance with the LMML.

Origin of funds		
-----------------	--	---

After entry of information in the Origin of funds field, the data of the declaring person and the transfer amount is completed automatically. If editing of the declaring person’s data is necessary, the “Changes” button is selected. Otherwise you select the “Continue” button to confirm the transfer.

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 password / SMS code and button OK.

## History of multi-line payment orders for transfer to the budget

This menu contains information about multi-line payment orders drawn up and confirmed before 09/30/2023.



### Payment order for transfer from the budget



The “Payment order for transfer from the budget” menu is used by budget spending units. Select “Insert new record”.

1. “Template”– if you have a template created beforehand you select it from this field. More information concerning the creation of templates you may find in the “Templates” section.
2. *Customer account payer* – in this field you specify the account, from which the payment will be made. For Account If you do not see any specified accounts upon pressing the drop-down button:

IBAN of ordering customer 	---	
---	-----	---

this means that there are no active accounts, added to your registration.

3. *Transfer amount* - here specify the transfer amount.
4. Remittance information – specify the transfer grounds. Letter – digit symbols, as well as dots are allowed.
5. Selection of transfer beneficiary – if you have already made a transfer to this counterparty, upon pressing the button  , you will be able to select the respective entry and via  will be able to add him/her in the form of the payment order

Tools	Correspondent's Identification	Account of the transfer beneficiary	Currency	Description	Bank of the transfer beneficiary	Active CCB Online
	TZ vs HLT	BGB68J8710931			OSBAHC AJ	Yes
	TZ vs HLT	BGB98J848888		222222222222222222	OSBAHC AJ	Yes

If you effect a transfer to a new counterparty and intend to make such transfers to him/her again, press the button “Entry of a new entry”, in order to add him/her as a counterparty.

Selection of a ready template

Template: ---

Document data

Customer account payer: ---

For the amount of: 0.00

Negotiated exchange rate: ---

Remittance information:

More clarifications:

Selection of transfer beneficiary (empty)

Name of the beneficiary:

IBAN of the beneficiary:

BIC of the beneficiary bank:

Payment type code:

Add in correspondents for transfers:

The liable person matches orderer:

Name of the liable person:

EIC/Bulstat of liable person:

liable person ID number:

PID of liable person:

Urgent payment: No

Choose payment order status: Unsent

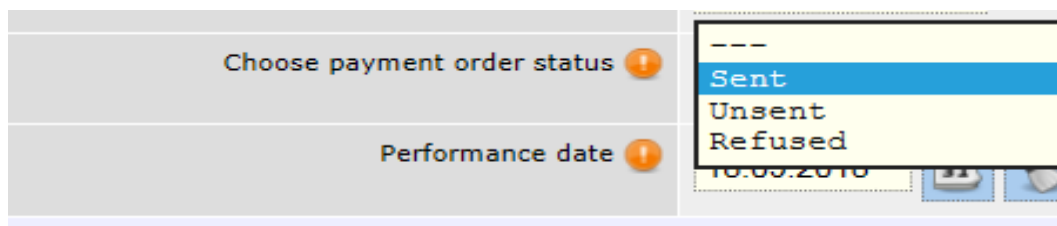
Performance date: 05.04.2024

Enter the data, select “Preview” and then “OK”.

6. Name of the beneficiary – specify the name of the transfer beneficiary.
7. IBAN of the beneficiary – specify the IBAN of the transfer beneficiary.
8. BIC of the beneficiary’s bank– specify the BIC code of the bank.
9. Payment type code - the requisite is optional for completion when ordering a transfer to accounts of administrators of public receivables with identifier "84" in the 13th and 14th positions of the recipient's IBAN account. The requisites are not filled in when ordering a transfer to accounts with an identifier other than "84". Add in correspondents for transfers - the field is marked by default and automatically creates a record for the recipient in the object "Register" - "Transfer counterparties".
10. Liable person:
  - The liable person matches the orderer/Name of the liable person  
The requisite " Liable person " may not be filled in the payment document when this person matches the orderer / payer. In this case, a checkbox is marked for automatically filling in the names of the liable person.
  - EIC/BULSTAT code of the liable person /EGN of the liable person /LNC of the liable person  
In case of transfers to accounts of administrators of public receivables /IBAN with identifier "8" in the 13th position of the account/ it is mandatory to fill in one correct identifier of the debtor: "EIC/code according to BULSTAT", "EGN of the liable person" or "LNC of the liable person".  
In the case of payments to other accounts of budgetary organizations /IBAN with identifier "3" in the 13th position of the account/, submission of the identifier of the liable person is optional.
11. Urgent payment - you choose whether the transfer will be broadcast through the Bisera or RINGS system. When you mark an urgent payment "Yes", it means that your transfer will be

executed through the RINGS system. Transfers for an amount equal to or exceeding BGN 1,000,000,000.00, an emergency transfer is automatically loaded through the RINGS system.

15. Select the status of the payment order - if you want the transfer to be posted, you must set the status to "Sent".



16. *Performance date* – specify the date, on which the transfer will be performed. If you specify a future date, till its occurrence, the transfer will have “Under processing” status.

17. *Declaration of the origin of funds* – if the transfer amount is equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45), it is necessary to complete a declaration of the origin of funds, in accordance with the LMML.



After entry of information in the Origin of funds field, the data of the declaring person and the transfer amount is completed automatically. If editing of the declaring person’s data is necessary, the “Changes” button is selected. Otherwise you select the “Continue” button to confirm the transfer.

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 password / SMS code and button OK.

## **Budget payment request SEBRA**

The menu “Budget payment request SEBRA” may be used by a budget company, which has the provided by the Ministry of Finance 10-digit code to initiate payments via SEBRA /the system for electronic budget payments /. Select the button “Entry of a new payment SEBRA”.

1. Pay to – name of the beneficiary: the exact name of the legal entity or individual, beneficiary of the amount is specified.
2. IBAN of the transfer beneficiary: the number of the bank account, on which the amount of the budget payment has to be credited, is indicated.

\* When the 13- th digit in the IBAN of the transfer beneficiary is “8”, the field “Type of payment beneficiary” is obligatory.

3. BIC of the beneficiary bank: the BIC of the Bank is specified.

4. Type of payment beneficiary: 6-digit code, approved by BNB and the Ministry of Finance is specified.

The requisite is optional for completion when ordering a transfer to accounts of administrators of public receivables with identifier "84" in the 13th and 14th positions of the recipient's IBAN account. The requisites are not filled in when ordering a transfer to accounts with an identifier other than "84".

The screenshot shows a payment form with the following fields and values:

- Pay to - name of the beneficiary: [Empty text box]
- IBAN of the beneficiary: [Empty text box]
- BIC of the beneficiary bank: [Empty text box]
- Payee payment type code: [Empty text box]
- Amount: 0.00
- Remittance information: [Empty text box]
- More clarifications: [Empty text box]
- Ordering customer: [Empty text box]
- Activity code: [Empty text box]
- SEBRA code: [Dropdown menu with '---' selected]
- Type of payment in SEBRA: [Empty text box]
- Choose payment order status: [Dropdown menu with '---' selected]
- Performance date: 05.04.2024

At the bottom of the form, there are two buttons: "Cancel" and "Preview".

5. Amount: the exact amount that has to be transferred is specified.
6. Remittance information: a short description of the payment is specified
7. More clarifications:
  - \* in this requisite, the name of the liable person can be entered in cases where a request for payment is initiated to an account with identifier 8x.
8. Ordering customer: the full name of the budget spending unit, initiating the request for payment, is specified.
9. Activity code: the field is completed at the discretion of the budget spending unit, initiating the request for payment.
10. SEBRA code: 10-digit code, determined by the Ministry of Finance to identify the budget spending unit in SEBRA is specified correctly.
11. Type of payment in SEBRA: the respective code of the type of payment in SEBRA is specified
12. Choose payment order status: if you want the payment order to be processed, you have to specify "Sent" status.



Choose payment order status	<div style="border: 1px solid black; padding: 2px;"> <div style="background-color: #e0e0e0; padding: 2px;">---</div> <div style="background-color: #0070c0; color: white; padding: 2px;">Sent</div> <div style="padding: 2px;">Unsent</div> <div style="padding: 2px;">Refused</div> </div>
Performance date	10.09.2018

13. Performance date: select the date, on which the payment order will be performed. If you specify a future date, till the date occurrence, the payment will have status “Under processing”.
14. EIC/BULSTAT code of the liable person /EGN of the liable person /LNC of the liable person  
 In case of transfers to accounts of administrators of public receivables /IBAN with identifier "8" in the 13th position of the account/ it is mandatory to fill in one correct identifier of the debtor: "EIC/code according to BULSTAT", "EGN of the liable person" or "LNC of the liable person".  
 In the case of payments to other accounts of budgetary organizations /IBAN with identifier "3" in the 13th position of the account/, submission of the identifier of the liable person is optional.

After you complete all the 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, a window will appear for the entry of your password.

## Rate negotiating

If you want to obtain a preferential rate for FX purchase or sale upon BGN equivalent above BGN 10 000, you have to make an entry in *Negotiating an exchange rate or in Negotiating an exchange rate upon FX sale*.

### Rate negotiation

Example: you wish to buy EUR 5 000 against Bulgarian leva.




Transfer amount	5000
In the transfer currency	Euro EUR
From account	BG85CECB9790xxxxxxxxxx

Cancel
Preview

1. Transfer amount – complete the amount, you want to buy / transfer.
2. In the transfer currency – select the currency.
3. From account – select the account, from which the transfer will be made.

## **Rate negotiation upon currency sale**

Example: you wish to sell BGN 10 000 in exchange for euro.

I would like to sell	<input type="text" value="10000"/>	
From account 	<input type="text" value="BG85CECB9790XXXXXXXXXX"/>	
Against 	<input type="text" value="Euro"/> <input type="text" value="EUR"/>	

1. I want to sell the amount– enter the amount you want to sell.
2. From account - select the account, from which you will make the transfer.
3. In exchange for– select the currency, you would like to buy.

**After the exchange rate is confirmed by the Bank, a negotiated exchange rate is formed, which is used upon inputting the respective transfer.**

## **Transfers in EUR in European Economic Area**



From this menu you order credit transfers in EUR within European Economic Area – the EU member states plus Norway, Iceland and Lichtenstein. A transfer, intended for another bank on the territory of the country, but in EUR, is also ordered from this object.

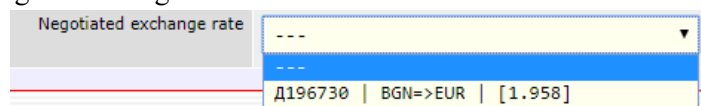
### **The transfers should comply with the following criteria:**

1. The transfer country should be in the EEA
2. The transfer currency is EUR.
3. The transfer charges should be shared (SHA).
4. The beneficiary's account is a valid IBAN.

**All fields should be completed in Latin!**

Selection of a ready template	
Template	---
Document data	
Customer account – orderer	BG85CECB9790
Transfer currency	EUR
Transfer amount	15'500.00
Amount at the currency account of the payer	30'349.00
Data of the ordering customer	
Ordering customer	Ordering customer
Settlement / country	Bulgaria
Address-Str./Nr./bl./entr./app.	Address
Information of the beneficiary	
Selection of transfer beneficiary	(empty)
Beneficiary account	PL26105010xxxxxxxxxxxxxxxx
SWIFT code of beneficiary bank	INGBPLPWXXX
Beneficiary bank	ING Bank Slaski Spolka Akcyjna
Correct address – beneficiary bank	
Which country the transfer concerns	Poland
Beneficiary	Beneficiary
Beneficiary's country	Poland
Beneficiary's city	City
Beneficiary address	Address
Add in correspondents for transfers	<input checked="" type="checkbox"/>
Remittance information	Remittance information
Negotiated exchange rate	---
Value date	01.07.2020
The charges are	Shared between the payer and the beneficiary
SEPA transfer	Yes <input checked="" type="checkbox"/>
Sender to Receiver information	
DECLARATION Under Art.66, para.2 of LMML	
<p>...er/foreigner's number, and for the persons, who do not fall within the scope of Art.3, para. 2 of the Law on the C... name, UIC/BULSTAT, and if it was registered in another country - the company name, registration number or an... documents you should specify their type, number (if applicable), the date of conclusion or signing, as well as dat... data of the legator or legators. ...ulated, as well as data of the source. ...r generally formulated source – the period, during which the income was generated, as well as data of the employ...</p>	
Origin of funds	Origin of funds
...ion is under Article 7 (5) of the Currency Act	No
Urgent payment	No
Select transfer status	Sent
Performance date	01.07.2020
Additional information about SEPA transfers	<input type="checkbox"/>
<div style="display: flex; justify-content: space-around;"> <span>Cancel</span> <span>Preview</span> </div>	

1. “Template” – if you have a template created beforehand, you select it from this field.  
You may find more information about the creation of templates in the “Templates” section.
2. Customer account - orderer – select the account, from which you want to make the payment.
3. Transfer currency – EUR completed automatically.
4. Transfer amount – specify the transfer amount.
5. Amount at the currency account of the payer
6. Ordering customer – completed automatically.
7. Settlement / Country – completed automatically
8. Address-Str./№/bl./entr./app. – completed automatically.
9. Selection of transfer beneficiary – if you have already made a transfer to this counterparty, upon selecting the button , you will be able to select the respective entry and via  you will be able to add it in the template of the payment order. If you make a transfer to a new counterparty and you intend to make again transfers to him, select the button “Entry of a new entry”, in order to add him as a counterparty. This option is accessible to users individuals and company users with administrator rights and to each company user, to which additional rights have been granted “Change counterparties with SMS”.
10. Beneficiary account – enter the account of the beneficiary.
11. SWIFT code of the beneficiary bank – completed automatically.
12. Beneficiary bank – completed automatically.
13. Correct address – beneficiary bank.
14. Whivh country the transfer concerns – completed automatically.
15. Beneficiary – complete the name of the beneficiary.
16. Beneficiary’s country – select from the dropdown menu.
17. Beneficiary’s city – specify the city of the beneficiary.
18. Beneficiary’s address – specify the address of the beneficiary.
19. Add in correspondents for transfers – the field has been selected by default and automatically creates an entry for the beneficiary in object “Transfer counterparties”.
20. Remittance information – specify the transfer remittance information.
21. Negotiated exchange rate – if upon executing the transfer, the currency of the transfer is different from the currency of the account of the ordering customer and the transfer amount has a BGN equivalent amount above BGN 10 000, you may use a preferential rate. This happens via submitting an application for negotiating an exchange rate. You may find more information in the menu “Negotiating an exchange rate”.



After negotiating the exchange rate, you should enter it in the field. If there is no such rate, the transfer is accounted for at the Bank’s rate for the day, and the field remains uncompleted.

22. Value date – completed automatically according to the specified criteria

**Note: If the time of accepting the transfer is till 15:00 p.m., the system automatically fills in a value date – equal to the date of execution (in most cases, this is the current work day, with the exception of the non-working days for EUR). If the time of accepting the transfer is after 15:00 p.m., the system automatically fills in a value date – the next working day after the execution date (in most cases, this is D+1, with the exception of the non-working days for EUR).**

23. The charges are – The charges are shared between the payer and the beneficiary (completed automatically)
24. SEPA transfer – completed automatically
25. Sender to Receiver information – completed if the client wishes.

26. Declaration of the origin of funds – if the transfer amount is equal or exceeds the BGN equivalent of EUR 15 000 (at the BNB rate – BGN 29 377.45) or their equivalent in a foreign currency, it is necessary to complete a declaration of the origin of the funds.



After entering information in the field about the origin of funds, the data of the declarator and the transfer amount are completed automatically. If editing the declarator's data is necessary, you select the "Changes" button. Otherwise you select the "Continue" button for transfer confirmation.

27. The transaction is under Art.7( 5) of the Currency Act – you select "YES" or "NO" from the dropdown menu in case the transfer complies with the requirements of Art.7 (5) of the Currency Act.

After you select preview and enter your password, a declaration without completed data appears on the screen. You select the "Changes" button in order to display the fields for completion:

After completing all the obligatory fields in the declaration and attaching the document thereto, select the "Preview" button and enter a password, in order to complete the transfer drawing up.

After filling in the transfer, it acquires the status "*Expects additional documents /verification*". A bank employee verifies the enclosed documents and in case of correctly submitted data, verifies the transfer, and the status of the operation changes to "Accounted for". In case of incorrect data a bank employee contacts the client for additional clarification.

In the Documents menu – [Declaration for BNB](#), you may find detailed information of how the declaration is completed.

28. Urgent payment – specify "Yes" or "No" from the dropdown menu

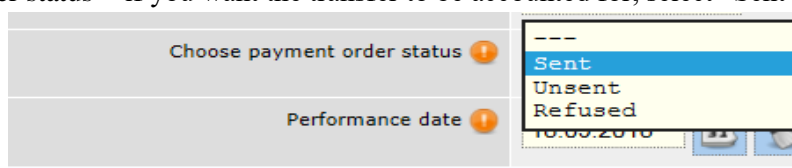
In case the ordered transfer is an urgent payment - NO, it will be sent via a payment system for net settlement (SEPA transfer).

In case the ordered transfer is an urgent payment - YES, it will be sent via TARGET2 (the Trans-European Real-Time Gross Settlement Express Transfer System).

A transfer for the amount above EUR 51'129.19 (the equivalent amount of BGN 100'000.00) is automatically determined as an urgent payment and is sent via TARGET2. Upon executing a transfer for an amount below or equal to EUR 51'129.19 (the equivalent amount of BGN 100'000.00), the client can choose whether the transfer is an urgent payment – YES/NO, i.e. whether to be sent as a SEPA or SWIFT/TARGET2 transfer (similar to the BGN transfers, where there is an option for choice whether the transfer to be sent via the payment system BISERA6 or RINGS).

**Note: Urgent transfers to the EEA are accepted till 15 p.m.**

29. Select transfer status - if you want the transfer to be accounted for, select "Sent" status.



30. Performance date

31. Additional information about SEPA transfers

After you complete all components of the payment order, you 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 password / SMS code and button OK.

After confirmation of the transfer all the necessary declarations will be visualized, depending on the type of transfer. The data in the declarator may be corrected.



Document data	
Customer account – orderer	BG02CECB9790xxxxxxxxxx
Transfer currency	EUR
Transfer amount	15' 500.00
Amount at the currency account of the payer	15' 500.00
Fee in the currency of the payer account	0.51
Total amount of the transfer in the currency of the payer account	15' 500.51
Exchange rates(reference rate) of BNB and is only indicative. CCB Plc does not know of the real foreign exchange rates, applied by the	
The transfer amount in the national currency of the beneficiary's country	65' 975.68
Data of the ordering customer	
Ordering customer	Name of the ordering customer
Settlement / country	Bulgaria
Address-Str./Nr./bl./entr./app.	Address
Beneficiary account	PL26105010xxxxxxxxxxxxxxxxxx
SWIFT code of beneficiary bank	INGBPLPWXXX
Beneficiary bank	ING Bank Slaski Spolka Akcyjna
Correct address – beneficiary bank	
Which country the transfer concerns	Poland
Beneficiary	Beneficiary
Beneficiary's country	Poland
Beneficiary's city	City
Beneficiary address	Address
Full address of the beneficiary	Poland City Address
Add in correspondents for transfers	Yes
Remittance information	Remittance information
Negotiated exchange rate	(empty)
Rate	1.0
Value date	01.07.2020
The charges are	Shared between the payer and the beneficiary
SEPA transfer	Yes
Sender to Receiver information	
The transaction is under Article 7 (5) of the Currency Act	No
Urgent payment	No
Select transfer status	Sent
Performance date	01.07.2020
Additional information about SEPA transfers	No
Date of entry	01.07.2020
Time of entry	13:32:33
Input channel	Internet banking
Status of the last confirmation	
Entered by	User name
<b>Enter your password:</b> <input type="password" value="....."/>	
<input type="button" value="Cancel"/> <input type="button" value="Back"/> <input type="button" value="OK"/>	

## Currency transfers for other banks and abroad

From this menu you can order transfers for the country and abroad in currency in foreign currency other than EUR, as well as transfers in EUR outside the EEA (EU member states, plus Norway, Iceland and Lichtenstein).

**It is necessary that all fields be completed in Latin!**

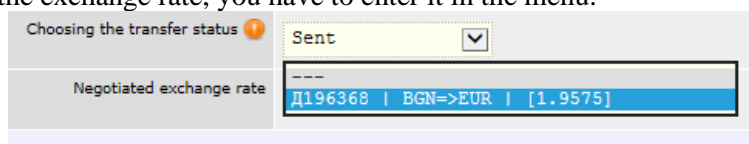
Selection of a ready template	
Template	---
Document data	
Customer account – orderer	BG85CECB9790xxxxxxxxx
Transfer currency	US Dollar USD
Transfer amount	17'850.00
Amount at the currency account of the payer	31'865.82
Data of the ordering customer	
Ordering customer	Name of ordering customer
Settlement / country	Bulgaria
Address-Str./Nr./bl./entr./app.	Address
Information of the beneficiary	
Selection of transfer beneficiary	(empty)
Beneficiary account	1265000001xxxxxx
SWIFT code of beneficiary bank	HXBKCNBJ05B
Bank code of the bank in USA - ABA Routing Number	
Beneficiary bank	HUA XIA BANK YANTAI SUB-BR
Correct address – beneficiary bank	
Which country the transfer concerns	China
Beneficiary	Beneficiary
Beneficiary's country	China
Beneficiary's city	City
Beneficiary address	Address
Add in correspondents for transfers	<input checked="" type="checkbox"/>
Remittance information	Remittance information
Negotiated exchange rate	---
Value date	02.07.2020
The charges are	At the expense of the payer
SWIFT/TARGET	Yes <input checked="" type="checkbox"/>
Sender to Receiver information	
DECLARATION Under Art.66, para.2 of LMML	
<p>number/foreigner's number, and for the persons, who do not fall within the scope of Art.3, para. 2 of the Law on the Company name, UIC/BULSTAT, and if it was registered in another country - the company name, registration number or another documents you should specify their type, number (if applicable), the date of conclusion or signing, as well as data and data of the legator or legators. accumulated, as well as data of the source. other generally formulated source – the period, during which the income was generated, as well as data of the employ</p>	
Origin of funds	Origin of funds
Transaction is under Article 7 (5) of the Currency Act	No
Select transfer status	Sent
Performance date	01.07.2020
<input type="button" value="Cancel"/> <input type="button" value="Preview"/>	

1. “Template”– if you have a template created beforehand you select it from this field.  
More information concerning the creation of templates you may find in the “Templates” section.
2. Customer account – orderer – select the account, from which you would like the payment to be made.
3. Transfer currency – select the currency of the transfer
4. Transfer amount - specify the transfer amount.
5. Amount at the currency account of the payer.
6. Ordering customer – completed automatically.
7. Settlement / country – completed automatically
8. Address-Str./№/bl./entr./app. – completed automatically.
9. Selection of transfer beneficiary – if you have already made a transfer to this counterparty, upon pressing the button , you will be able to select the respective entry and via  will be able to add him/her in the form of the payment order.

If you effect a transfer to a new counterparty and intend to make such transfers to him/her again, press the button “Entry of a new entry”, in order to add him/her as a counterparty.

10. Beneficiary account – enter the account of the beneficiary.
11. SWIFT code of the beneficiary bank.
12. Bank code of a bank in USA – ABA Routing Number – when the transfer is for USA, the routing number of the beneficiary bank is entered in the field.
13. Beneficiary bank.
14. Correct address – beneficiary bank.
15. Which country the transfer concerns
16. Beneficiary – complete the name of the beneficiary.
17. Beneficiary’s country – select from the drop-down menu.
18. Beneficiary’s city
19. Beneficiary address – specify the address of the beneficiary.
20. Add in correspondents for transfers – the field is marked upon default and automatically creates an entry of the beneficiary in object “Counterparties”.
21. Remittance information – specify the transfer grounds.
22. Negotiated exchange rate – if in the transfer the transfer currency is different from the currency of the account ordering customer and the transfer amount has a BGN equivalent above BGN 10 000, you may use a preferential exchange rate. This is made via submitting an application for negotiating an exchange rate. More information you may find in the “Negotiating an exchange rate” menu.

After negotiating the exchange rate, you have to enter it in the menu.



The screenshot shows a software interface with two main components. On the left, there is a label 'Choosing the transfer status' with an orange information icon. Below it is a label 'Negotiated exchange rate'. On the right, there is a dropdown menu currently showing 'Sent'. Below the dropdown is a text input field containing the text '196368 | BGN=>EUR | [1.9575]'.

If there is no such exchange rate, the transfer is accounted for at the rate for the day of the bank, and the field remains uncompleted.

23. Value date – the Value date is the date, on which settlement is effected and cannot be more than 4 work days after the date of performance.

**Note: Payments for credit transfers in foreign exchange are performed with value date in accordance with Section XI, Article 47 of the General terms and conditions of CCB Plc.**

24. The charges are – specify who bears the charges – at your expense or at the expense of the beneficiary.

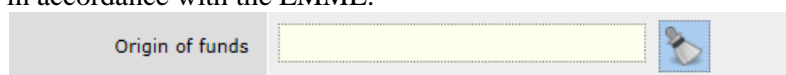


The charges of the foreign banks are at the expense of:

- ✓ OUR (*The expenses are at the expense of the payer*)- i.e. you, then your counterparty receives the whole amount, ordered by you, and the charges of his bank are deducted from your account.
- ✓ BEN (*The charges are at the expense of the beneficiary*)- in this case the commissions are collected from the account of the beneficiary and in this way the received amount is decreased.
- ✓ SHA (*Shared charges between the payer and the beneficiary*) – in this case the ordering customer of the transfer pays the expenses of his bank, and the expenses of the other bank are paid by the beneficiary.

**Note: When ordering a transfer to a Member State of the European Union in the national currency for the European Union, you can only indicate "The charges are shared between the payer and the beneficiary".**

25. SWIFT/TARGET – completed automatically
26. Sender to Receiver information – additional data of the transfer, such as desired intermediary bank.
27. Declaration of the origin of funds – if the transfer amount is 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, it is necessary to complete a declaration of the origin of funds, in accordance with the LMML.



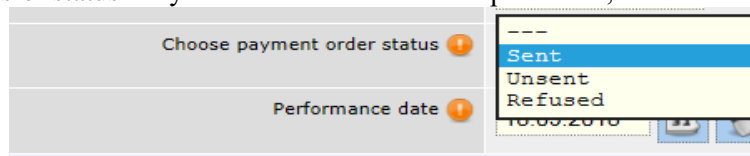
After the entry of information in the field of the origin of funds, the data of the declaring person and the transfer amount is completed automatically. If editing of the declaring person's data is necessary, the "Changes" button is selected. Otherwise the "Continue" button is selected to confirm the transfer.

28. The transaction is under Art. 7, para. 5 of the Currency Act – it is selected in case the transfer complies with the requirements of Art. 7, para. 5 of the Currency Act.

After selecting the preview and OK of the entry, the declaration appears on the screen with automatically completed data. If there is missing data in the declaration or editing of the data is necessary, the "Changes" button is selected. Otherwise you select the "Continue" button to confirm the transfer.

In menu Documents – Declaration for BNB, you can find detailed information how to fill in the declaration.

29. Select transfer status - if you want the transfer to be processed, select "Sent" status.



30. Performance date – specify the date, on which the transfer will be performed. If you specify a future date till its occurrence, the transfer will have "Under processing" status.

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 password / SMS code and button OK.

Document data	
Customer account – orderer	BG85CECB9790xxxxxxxxxx
Transfer currency	US Dollar USD
Transfer amount	17`850.00
Amount at the currency account of the payer	31`865.82
Fee in the currency of the payer account	47.45
Fee for option OUR in the currency of the payer account	47.85
Total amount of the transfer in the currency of the payer account	31`961.12
Data of the ordering customer	
Ordering customer	Name of the ordering customer
Settlement / country	Bulgaria
Address-Str./Nr./bl./entr./app.	Address
Beneficiary account	1265000001xxxxxx
SWIFT code of beneficiary bank	HXBKCNBJ05B
Bank code of the bank in USA - ABA Routing Number	
Beneficiary bank	HUA XIA BANK YANTAI SUB-BR
Correct address – beneficiary bank	
Which country the transfer concerns	China
Beneficiary	Beneficiary
Beneficiary's country	China
Beneficiary's city	City
Beneficiary address	Address
Full address of the beneficiary	China City Address
Add in correspondents for transfers	Yes ✓
Remittance information	Remittance information
Negotiated exchange rate	(empty)
Rate	1.7852
Value date	02.07.2020
The charges are	At the expense of the payer
SWIFT/TARGET	Yes ✓
Sender to Receiver information	
The transaction is under Article 7 (5) of the Currency Act	No
Select transfer status	Sent
Performance date	01.07.2020
Date of entry	01.07.2020
Time of entry	14:31:13
Input channel	Internet banking
Status of the last confirmation	
Entered by	User name
Enter your password: <input type="password" value="....."/>	
<input type="button" value="Cancel"/> <input type="button" value="Back"/> <input type="button" value="OK"/>	

After confirmation of the transfer all the necessary declarations are visualized, depending on the transfer type. The data of the declaring person and the ordering customer may be adjusted.

**Note:** The declaration for a transfer to a third party is completed upon the performance of a wire transfer or a payment to a third party for an 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. “Third party” means countries, which are not members of the EEA /European Economic Area/ plus Norway, Switzerland, Iceland and Lichtenstein.

Under Art. 2, para. 1


**Declaration**

**Under Art. 2, para. 1 of the Ordinance on the evidence and the documents, provided to the providers of payment services upon the performance of wire transfers and payments to a third party (the Ordinance)**

The declaration is completed upon the performance of a wire transfer or payment to a third party to the amount of BGN 30000 or More or their equivalent amount in another currency




The undersigned: Full name issued on: 20.03.2017 permanent address: GR, SOFIYA 1220 Citizenship: Bulgarian citizen In my personal capacity /as a representative of: Representative of a legal entity or organization		Personal number /foreigner's number: 1111111111 issued by: Bulgaria	identity card No: valid till: 20.03.2027
In my personal capacity /as a representative of (the redundant is crossed out)			
The undersigned: Full name issued on: 20.03.2017 permanent address: GR, SOFIYA 1220 Name: UIC /data according to the registration document: head-office and address of administration: GR.SHIPKA 6150		Personal number /foreigner's number: 1111111111 issued by: Bulgaria	identity card No: valid till: 20.03.2027
<b>I hereby declare that:</b>			
<b>Section I</b>			
1. I order a cross border transfer or payment to a third party to the amount of 17850 US Dollar		<small>(the amount of the wire transfer and the payment in numbers and the type of currency are specified)</small>	
2. For the performance of the transfer or the payment I enclose the document under Art. 2, para. 2 of the Ordinance: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		<small>(the correct box is checked)</small>	
<small>In case "Yes" is checked, the identification, number and/or date of the document are specified: Note: In case the person does not dispose with a document like those specified in Art. 2, para. 2 of the ordinance, he/she completes respectively p. 2.1 and/or 2.2 and/or 2.3 of the declaration.</small>			
2.1. The remittance information is beyond Art. 2, para. 2 of the Ordinance and I enclose another document, which evidences the remittance information and the amount of the transfer or the payment		<small>(the type of the document, number and /or date of the document are specified)</small>	
2.2. I enclose an electronic document, on paper as a transcript, certified by me, which evidences the remittance information and the amount of the transfer or payment.		<small>(the type of the document, number and /or date of the document are specified)</small>	
2.3. I do not have a document, evidencing the remittance information and the amount of the transfer or payment, and declare the following purpose of the transfer or the payment.			
3. I perform a wire transfer or payment to a third party, which is income, subject to taxation by the procedures of Art. 37 and 38 of the Personal Income Tax Act or by the procedures of Art. 194 and 195 of the Corporate Income Tax Act. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<small>(the correct box is checked) Note: In case that "Yes" is specified, the person completes the following section II of the declaration.</small>			
<b>Section II</b>			
<small>(This section is completed only in case the person declared in section I, p. 3 of the declaration that he/she orders the performance of a wire transfer or payment to a third party, which is income, subject to taxation by the procedures of Art. 37 and 38 of the Personal Income Tax Act or by the procedures of Art. 194 and 195 of the Corporate Income Tax Act.)</small>			
1. Type and gross amount of the accrued income: 0			
2. Amount of the deducted tax according to Art. 37 and 38 PITA or Art. 194 and 195 CITA: 0			
3. An agreement for the avoidance of double taxation (AADT) is attached, concluded with: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<small>(the correct box is checked)</small>			
concluded with , provision and name			
4. An opinion of the National Revenue Agency about the presence of grounds for the application of AADT has been issued. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<small>(the correct box is checked)</small>			
<small>I am aware of the criminal liability under Art. 313 of the Criminal Code for declaring untrue circumstances.</small>			
Date: 01.07.2020 Signature of the declaring party: /validated by your digital certificate/			

The “Change” button is selected to supplement the data:

In case the transfer is under Art.2, para.2 of Ordinance No 28, you should complete field “Name, number and/or date of the document under Article 2(2)” and from  to upload the document itself (invoice, contract, etc.)

I enclose the document under art.2, para.2 of the Ordinance and declare that they are true to the original 	<input checked="" type="checkbox"/>
Name, number and/or date of the document under art. 2, para. 2	<input type="text"/>
Attach a document (empty)	

In case you do not have the document among the enumerated in Art.2, para.2 of Ordinance No 28, then you should deselect the field “I enclose the document under Art.2, para.2 of the ordinance” and complete one of the following fields:

Another document which certifies the grounds and amount of the transfer	<input type="text"/>	
Electronic document, which certifies the grounds and amount of the transfer	<input type="text"/>	
I do not have a document and declare the following purpose of the transfer	<input type="text"/>	

In menu “Documents” – [Declaration for a transfer to a third party](#), you can find detailed information how to complete the declaration.

After initiating the transfer, it has status “Expects additional documents/verification”.

The bank employee checks the enclosed documents and in case the data is submitted correctly, he/she confirms the transfer, whereas the status of the operation changes to “Accounted for”. Upon incorrect data the bank employee contacts the client for additional clarification.



## Interbank currency transfers

The menu is intended for transferring funds between accounts in various currencies within the bank. The account, from which you order the transfer or the account of the beneficiary may be in BGN. Here you can make transfers between your accounts, as well as to make transfers to your counterparties.

A necessary condition is that the transfer currency corresponds to the currency of the beneficiary’s account.


Selection of a ready template	
Template	<input type="text" value="---"/>
Document data	
I would like the following amount to be credited to the beneficiary's account	<input type="text" value="12'340.00"/>
Transfer currency	EUR
From account	<input type="text" value="BG02CECB9790xxxxxxxxxx"/>
Amount at the currency account of the payer	12'340.00
Selection of transfer beneficiary	(empty)
Name of the beneficiary	<input type="text" value="Name of the beneficiary"/>
IBAN of the beneficiary	<input type="text" value="BG72CECB9790xxxxxxxxxx"/>
BIC of the beneficiary bank	<input type="text" value="CECBBGSF"/>
Add in correspondents for transfers	<input checked="" type="checkbox"/>
Remittance information	<input type="text" value="Remittance information"/>
Negotiated exchange rate	<input type="text" value="---"/>
The transaction is under Article 7 (5) of the Currency Act	<input type="text" value="No"/>
Choosing the transfer status	<input type="text" value="Sent"/>
Performance date	<input type="text" value="01.07.2020"/>
<div style="display: flex; justify-content: space-around; margin-top: 10px;"> <span style="background-color: #0056b3; color: white; padding: 5px 15px; border-radius: 3px;">Cancel</span> <span style="background-color: #0056b3; color: white; padding: 5px 15px; border-radius: 3px;">Preview</span> </div>	






1. “Template”– if you have a template created beforehand you select it from this field. More information concerning the creation of templates you may find in the “Templates” section.
2. I would like the following amount to be credited to the beneficiary’s account – enter the transfer amount.
3. Transfer currency – specify the payer account
4. From account – select account
5. Amount at the currency account of the payer – completed automatically

6. Selection of transfer beneficiary - if you have already made a transfer to this counterparty, upon pressing the button , you may select the respective entry and via  will be able to add him/her in the form of the payment order.

Tools	Correspondent's identification	Account of the transfer beneficiary	Currency	Description	Bank of the transfer beneficiary	Active CCB Online	Active CCB Lite/Mobile
	DEYAN BORISOV	BG48CECB979010*	BGN		ЦЕНТРАЛНА КООПЕРАТИВНА БАНКА	Yes	
	test	BG62CECB979014*	EUR		ЦЕНТРАЛНА КООПЕРАТИВНА БАНКА	Yes	




If you effect a transfer to a new counterparty and intend to send transfers to

him/her again, press the button , in order to add him/her as a counterparty.

Name	Value
Customer	Test user
Account of the transfer beneficiary 	<input type="text"/> 
Correspondent's identification 	<input type="text"/> 
Description	<input type="text"/> 
BGN transfers and book transfers	<input type="checkbox"/>
Wire transfers	<input type="checkbox"/>
Active CCB Online	<input checked="" type="checkbox"/>
Active CCB Lite/Mobile	<input checked="" type="checkbox"/>

- Name of the beneficiary – specify the name of the transfer beneficiary.
- IBAN of the beneficiary – specify the IBAN of the transfer beneficiary.
- BIC of the beneficiary bank – specify the BIC code of the bank.
- Add in correspondents for transfers – the field has been selected upon default and automatically an entry is created for the beneficiary in the menu for transfer Counterparties.
- Remittance information – specify the transfer grounds.
- Negotiated exchange rate – if in the transfer the transfer currency is different from the currency of the account ordering customer and the transfer amount has a BGN equivalent above BGN 10 000, you may use a preferential exchange rate. This is made via submitting an application for negotiating an exchange rate. More information you may find in the “Negotiating an exchange rate” menu.

After negotiating an exchange rate, you have to enter it in the menu.

Choosing the transfer status 	Sent 
Negotiated exchange rate	<input type="text" value="---"/> 

Д196368 | BGN=>EUR | [1.9575]

If there is no such exchange rate, the transfer is accounted for at the rate of the Bank for the day, and the field remains uncompleted.

- Declaration of the origin of funds – if the transfer amount is 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, it is necessary to complete a declaration of the origin of funds, in accordance with the LMML.

Origin of funds	<input type="text"/> 
-----------------	---

After the entry of information in the field of the origin of funds, the data of the declaring person and the transfer amount is completed automatically. If editing of the declaring person's data is

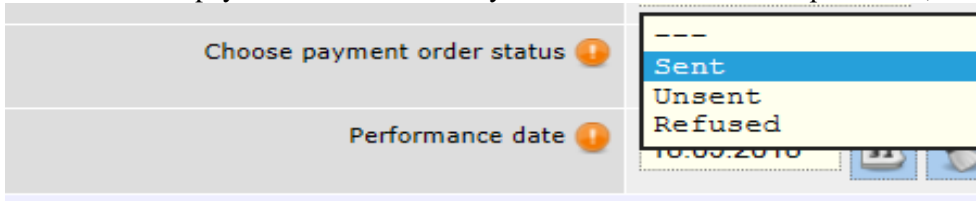
necessary, the “Changes” button is selected. Otherwise the “Continue” button is selected to confirm the transfer.

14. The transaction is under Art. 7, para. 5 of the Currency Act – it is selected in case the transfer complies with the requirements of Art. 7, para. 5 of the Currency Act.

After selecting the preview and OK of the entry, the declaration appears on the screen with automatically completed data. If there is missing data in the declaration or editing of the data is necessary, the “Changes” button is selected. Otherwise you select the “Continue” button to confirm the transfer.

In menu Documents – Declaration for BNB, you can find detailed information how to fill in the declaration.

15. Choose payment order status - if you want the transfer to be processed, select “Sent” status.



16. Date of performance – specify the date, on which the transfer will be performed. If you specify a future date, till its occurrence, the transfer will have “Under processing” status.

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 password / SMS code and button OK.

Document data	
I would like the following amount to be credited to the beneficiary's account	12` 340.00
Transfer currency	EUR
From account	BG02CECB9790xxxxxxxxxx
Identification of the ordering customer	Name of the beneficiary
Amount at the currency account of the payer	12` 340.00
Transfer fee	0.00
Total amount of the transfer	12` 340.00
Name of the beneficiary	Name of the beneficiary
IBAN of the beneficiary	BG72CECB9790xxxxxxxxxx
BIC of the beneficiary bank	CECBBGSF
Add in correspondents for transfers	Yes ✓
Remittance information	Remittance information
Negotiated exchange rate	(empty)
Rate	1.0
The transaction is under Article 7 (5) of the Currency Act	No
Choosing the transfer status	Sent
Performance date	01.07.2020
Date of entry	01.07.2020
Time of entry	15:02:32
Input channel	Internet banking
Status of the last confirmation	
Entered by	User name
Enter your password: .....	
<div style="display: flex; justify-content: space-around;"> <span>Cancel</span> <span>Back</span> <span>OK</span> </div>	

## Foreign exchange purchase and sale

The menu is intended for transferring funds between accounts in different currencies within the Bank, registered for CCB Online. The account, from which you order the transfer or the account of the beneficiary may be in BGN.

You may effect FX purchase and sale on your accounts, regardless of whether they are at the same branch of the Bank or in different branches.

Name	
I would like the following amount to be credited to the beneficiary's account ⓘ	<input type="text" value="10000"/>
From account ⓘ	<input type="text" value="BG89CECB9790xxxxxxxxxx"/>
On account ⓘ	<input type="text" value="BG25CECB9790xxxxxxxxxx"/>
Choosing the transfer status ⓘ	<input type="text" value="Sent"/> ▼
Negotiated exchange rate	<input type="text" value="---"/> ▼

1. I would like the following amount to be credited to the beneficiary's account – enter the transfer amount.
2. From account – specify the payer account
3. On account – select the account to be credited with the funds.
4. Declaration of the origin of funds – if the transfer amount is 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, it is necessary to complete a declaration of the origin of funds, in accordance with the LMML.

Origin of funds	<input type="text"/>	
-----------------	----------------------	--

After the entry of information in the field for Origin of funds, the data of the declaring person and the transfer amount is entered automatically. If editing of the declaring person's data is necessary, the “Changes” button is selected. Otherwise you select the “Continue” button to confirm the transfer.

5. Choosing the transfer status - if you want the transfer to be processed, choose “Sent” status.

Choose payment order status ⓘ	<input type="text" value="---"/> ▼
Performance date ⓘ	<input type="text" value="10.05.2018"/>

6. Negotiated exchange rate – if in the transfer the transfer currency is different from the currency of the account ordering customer and the transfer amount has a BGN equivalent above BGN 10 000, you may use a preferential exchange rate. This is made via submitting an

application for negotiating an exchange rate. More information you may find in the “Negotiating an exchange rate” menu.

After negotiating the exchange rate, you have to enter it in the menu.

The screenshot shows a form with two main sections. The first section is titled "Choosing the transfer status" and has a dropdown menu with "Sent" selected. The second section is titled "Negotiated exchange rate" and contains a text input field with the value "196368 | BGN=>EUR | [1.9575]".

If there is no such rate, the transfer is processed at the rate of the bank for the day, and the field remains uncompleted.

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 password / SMS code and button OK.

Name	
I would like the following amount to be credited to the beneficiary's account	10`000.00
Transfer currency	BGN
From account	BG89CECB9790xxxxxxxxxx
Name of the ordering customer	Name of the ordering customer
On account	BG25CECB9790xxxxxxxxxx
Amount at the currency account of the payer	5`122.95
Transfer fee	0.00
Total amount of the transfer	5`122.95
Rate	1.952
Choosing the transfer status	Sent
Performance date	01.07.2020
Negotiated exchange rate	(empty)
Date of entry	01.07.2020
Time of entry	15:24:46
Input channel	Internet banking
Status of the last confirmation	
Entered by	User name

**Enter your password:**

**Cancel** **Back** **OK**





## Direct debit payment order

From this object you send a request for a direct debit to the clients of Central Cooperative Bank Plc or to other banks.

Template	---
<b>Document data</b>	
Account receiver	BG89CECB9790XXXXXXXXXX
For the amount of	2500
Grounds entry (NOI)	(empty)
Remittance information	Remittance information
Ordering customer	(empty)
Ordering customer name	Ordering customer name
IBAN of ordering customer	BG66INGB9145XXXXXXXXXX
BIC of the payers bank	INGBBGSF
Choose status of the application for collection	Sent
Performance date	01.07.2020
<div style="display: flex; justify-content: space-around; margin-top: 10px;"> <span style="background-color: #0056b3; color: white; padding: 5px 15px; border-radius: 3px;">Cancel</span> <span style="background-color: #0056b3; color: white; padding: 5px 15px; border-radius: 3px;">Preview</span> </div>	

1. “Template”– if you have a template created beforehand you select it from this field. More information concerning the creation of templates you may find in the “Templates” section.
2. For the amount of – specify the account to be credited.
3. Grounds entry (NSSI) – you complete it in the cases, when you initiate a request for a direct debit to the National Social Security Institute.

Name	Value
Code of insurer /BULSTAT	
Payment code	
Month and year – beginning of the period (MMGGGG)	
Month and year – end of a period (MMGGGG)	
Number of children /days/cases of insurance (XXXXX)	
<div style="display: flex; justify-content: space-around; margin-top: 10px;"> <span style="background-color: #0056b3; color: white; padding: 5px 15px; border-radius: 3px;">Cancel</span> <span style="background-color: #0056b3; color: white; padding: 5px 15px; border-radius: 3px;">Preview</span> </div>	

4. Remittance information – specify the transfer grounds.
5. Ordering customer – if you have already performed an operation with this counterparty, upon pressing the button , you will be able to select the respective entry and via  will be able to add him/her in the form of the payment order.

If you make this operation with a new counterparty and want to create him/her as an entry, press the button “Entry of a new entry”, in order to add him/her as a counterparty.

6. Ordering customer name – specify the name of the payer.
7. IBAN of ordering customer – specify the IBAN of the payer.
8. BIC of the payers bank – specify the BIC of the Bank.
9. Choose status of the application for collection – select status from the button.
10. Performance date – specify when to perform the request for a direct debit.

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 password / SMS code and button OK.










Document data	
Account receiver	BG48CECB9790xxxxxxxxxx
Name of the beneficiary	Name of the beneficiary
For the amount of	2` 500.00
Transfer fee	1.00
Total amount of the transfer	2` 501.00
Grounds entry (NOI)	(empty)
Remittance information	Remittance information
Ordering customer name	Ordering customer name
IBAN of ordering customer	BG66INGB9145xxxxxxxxxx
BIC of the payers bank	INGBBGSF
Bank	ING BANK SOFIA
Choose status of the application for collection	Sent
Performance date	01.07.2020
Status of the last confirmation	
Заявено от клиент	User name

---

**Enter your password:**

## Applications for cash withdrawals

From this site you can submit applications for cash withdrawals from the accounts, registered in your profile.

Information of the application	
Withdrawal date	15.03.2021  
Withdrawal amount	10'500.00 
Currency	Bulgarian Lev BGN 
Withdrawal account	BG60CECB979010xxxxxxx 
Claimed	Name of the applicant 
personal number/Bulstat/ foreigner's number of the applicant	Personal number 
Branch	CCB PLC Vazrazhdane Branch  

1. Date of withdrawal – the field is completed automatically with date the next working day. You can select another date, not later than two working days after the current date.
2. Amount for withdrawal – you specify the amount, you would like to withdraw cash.
3. Currency – you select the currency of the amount, you would like to withdraw cash.
4. Account for withdrawal – you select the account, from which you would like to withdraw cash.
5. Claimed by – the field is completed automatically with the names of the user, who submits the application for cash withdrawal. You can change the names of the applicant manually.
6. Personal number/BULSTAT/Foreigner's number of the applicant – the field is completed automatically with the personal number of the user, who submits the application for cash withdrawal. You can change the personal number of the applicant manually.
7. Branch– you select the branch/office for cash withdrawal. In case the account of the individual is selected, from which to make the cash withdrawal, you can select the branch/office from the entire branch network of the Bank. In case the account of the legal entity, from which to make the cash withdrawal is selected, you can choose only branch/office of the Bank, where the account has been opened.
8. I have been informed of the sanctions upon refusal/change of the application – you have to tick the check box, after you acquaint yourself with the Tariff on the interest rates, fees and commissions of CCB and the declarative text in the application:

*I/we have been informed that upon a submitted preliminary application for cash withdrawal and the subsequent decrease of the amount claimed for withdrawal, or a subsequent refusal from the application, on the grounds of the contract for account opening Art.21 of Ordinance N: 3 of BNB of 18.04.2018 on the conditions and procedures for opening payment accounts, for the performance of payment operations and on the use of payment instruments, Central Cooperative Bank Plc /CCB Plc, the Bank/ is entitled to deduct ex officio the amount of the due fee, according to the Tariff on the interest rates, fees and commissions of CCB Plc, from the account, from which the withdrawal of the respective amount cash was claimed. In case on this account there are no sufficient funds for the payment of the whole amount of the fee, CCB Plc is entitled to deduct ex officio the due fee from any other account of the account beneficiary with the Bank, on which there are sufficient funds for deducting the whole amount of the fee, and in case on any of the remaining accounts of the beneficiary there are no sufficient funds for the payment of the whole amount of the fee, CCB Plc is entitled to*

*deduct ex officio the due fee from the account, from which the withdrawal was claimed, to the amount of the account balance, whereas for the amount of the insufficient funds on the account a receivable related to unauthorized overdraft is formed. I/we hereby declare that I/we are acquainted with the Tariff on the interest rates, fees and commissions of CCB Plc, applicable respectively upon the performance of cash operations and I/we agree with it.*

After filling in all the mandatory details of the request, press the "View" button.

In case there is an error in any of the fields, a message with the specific error will be displayed. If everything is filled in correctly, detailed information about the cash withdrawal request will be displayed on the screen. You confirm the request with a password to login to CCB Online.

**Note! In case you do not withdraw the claimed amount or you withdraw less than the claimed amount, you will be charged according to the effective Tariff on the interest rates, fees and commissions of CCB.**

## **Register**

### **Accounted documents**

The menu allows you to see all ordered and accounted documents (*payment orders, currency transfer for other banks and abroad, interbank currency transfers, whereas the date and time of the accounting are indicated*), without the possibility for a change in the status of the respective document.

### **Unaccounted documents**

The menu allows you to see all ordered, but unaccounted documents.

If you have specified status of payment document SENT, and from the Bank the status is "Not performed – insufficient funds on the account", this means that you do not have sufficient funds on the account or that you did not have, when you ordered the transfer.

In order to process the payment order it is necessary to credit the account and send a second time this order.

### **Waiting confirmation**

The menu allows you to see all ordered documents with status "Expects confirmation by the client" (*payment orders, currency transfer for other banks and abroad, interbank currency transfers, etc.*), with the possibility for confirmation by selecting payment orders and button "Confirm".

## **Uploading files and mass payments**

In order to work with the object for the mass payment in CCB Online "**File processing**", it is necessary to have a preliminary ready files with payment orders, written in CSV and TXT formats. When saving the file in TXT format in a field "Encoding" from the drop-down

menu you must select “ANSI”. Each field has a delimiter “;” (semicolon). If the field is optional, it may not be field in, but the delimiter must have it.

[HERE](#) you can download a sample file in CSV format with a description of the fields and a specific example.

[HERE](#) you can download a sample file in TXT format with a specific example.

After the successful log into the system from the main menu, you select: Transfers, Mass payments, *Processing of a file*, *Entry of a new entry*.

Name	Value
Select file	ZAPLATI CCB ZA PREVOD_30082018_NEW.csv
Customer account payer	---
Total amount of transfers	30` 100.00
Origin of funds	<input type="text"/>

Press the button , after that select “Browse” and choose a file for processing and with the *Upload* button load the files in the system.

File:   Description:

Note: Declaration of the origin of funds – if the transfer amount is equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45), it is necessary to complete a declaration of the origin of funds, in accordance with the LMML.

Origin of funds

You select the *Preview* button and after that confirm the operation with a SMS code and select *OK*.

A declaration appears on the screen and if editing of the declaring person’s data is necessary, the “Changes” button or the “Continue” button is selected to confirm the transfer.

In order to process the file it is necessary to select the “Processing” button, enter the password and select – Perform the operation. Upon successful processing you should select the entry with the processed file and select the button – Confirmation.

## **Files for salaries from account of the Bank**

The “**Files for salaries from account of the Bank**” shall be used for payment of salaries with a mass file from the ex officio account of CCB Plc. After processing and confirmation of the entry, the total amount of the file is transferred from the client account to the ex officio account of the Bank, from which certain credit transfer are made. The statement from the client’s account show the debiting of the account with the total amount of the file.

## Additional rights for company users

- Here you can specify additional rights for the company users, which will be valid only for CCB Online.

<b>Reports</b>
<input checked="" type="checkbox"/> Account balances
<input checked="" type="checkbox"/> Account statements
<input checked="" type="checkbox"/> Deposits
<input checked="" type="checkbox"/> Received transfers
<input checked="" type="checkbox"/> Loans
<b>Transfers in BGN</b>
<input checked="" type="checkbox"/> Credit transfer /Payment order
<input checked="" type="checkbox"/> Transfer order / deposit slip to the budget
<input checked="" type="checkbox"/> Payment order from the budget account
<input checked="" type="checkbox"/> Transfer order for direct debit
<input checked="" type="checkbox"/> Remuneration files
<b>Currency transfers</b>
<input checked="" type="checkbox"/> Interbank currency transfers
<input checked="" type="checkbox"/> Currency transfers to other banks and abroad
<input checked="" type="checkbox"/> Currency exchange
<b>Контрагенти</b>
<input checked="" type="checkbox"/> Промяна на контрагенти с SMS

In order to see and work with the “Remuneration Files” object within the CCB Online system, it is necessary:

- to have a contract with CCB Plc
- to activate the option “Salaries Files” in “Additional rights for company users” at an office of the bank or from a user with administrator rights CCB Online.

<b>Transfers</b>	<b>Documents</b>	<b>Inquiries</b>	<b>Cards</b>	<b>Utility Bills</b>	<b>Settings</b>
+					
+ Transfers in BGN					
+ Currency transfers					
+ Foreign exchange purchase and sale					
+ Other					
+ Mass payments					
+ File processing					
+ Processing of file - SEBRA					
+ Salary files					
+ Register					
+ Templates					

It is necessary to have a file created beforehand with payment orders, written in CSV or TXT format.














[HERE](#) you can download a sample file with a description of the fields and a specific sample.


Note! It shall not be allowed that the account of the beneficiary is a foreign exchange account, when it has been opened with CCB Plc.


After the successful entry in the system from the main menu, you select: Transfers, Mass payments, *Salary files, Insert new record.*

You should select the file, enter the IBAN of the ordering customer, contract for mass payments, remittance information and date of performance the current date.


Note! It shall not be allowed to process a salaries file with a future implementation date.

Document data	
Select file  (empty)  	
IBAN of ordering customer 	--- 
Договор за масови плащания 	--- 
Remittance information 	<input type="text"/> 
Performance date 	19.09.2018   

Select the button  , after which select the Browse button and choose a file for processing and via the button Upload you upload it in the system.

	File: <input type="text"/> <input type="button" value="Browse..."/>	Description: <input type="text"/>	<input type="button" value="Upload"/>
---	---	-----------------------------------	---------------------------------------

Note: the declaration of the origin of funds – if the amount of the file is equal or exceeds the BGN equivalent of EUR 15 000 (at the reference rate of BNB - BGN 29 377.45), it is necessary to complete a declaration of the origin of funds.

Origin of funds	<input type="text"/>	
-----------------	----------------------	--

A declaration appears on the screen and if edition of the declarant's data is necessary the "Changes" button is selected or the "Continue" button for confirmation of the transfer.

Select the *Preview* button and after that confirm the operation via a SMS code and select OK .

Back		Confirmation		List of confirmations		Cancel	
Document data							
Select file	ZAPLATI CCB ZA PREVOD_30082018_NEW.csv						
IBAN of ordering customer	BG07CECB979010F7922101						
Договор за масови плащания	999						
Remittance information	Salary						
Total number	4						
Total amount	36` 300.00						
Performance date	19.09.2018						
Declaration origin of funds	spest						
Обща такса за междубанкови преводи	52.00						
Обща такса	52.00						
Статус на документа							
From the bank	Expects confirmation by the client						
Reference	Л2049						
Въведен от	testulmimi						
Date of entry	19.09.2018						
Час въвеждане	11:00:59						
Input channel	Internet banking						
Back		Confirmation		List of confirmations		Cancel	

In order to process the file it is necessary to select the “Processing of the file” button, you enter the password and select– Perform the operation. Upon successful processing you should select the entry with the processed file and select the Confirmation button.

Tools	Performance date	IBAN of ordering customer	Total amount	Remittance information	From the bank	Информация	Reference
	19.09.2018	BG07CECB979010F7922101	36` 300.00	Salary	Expects confirmation by the client		Л2049


## Salary files













In order to work with the object for ordering mass payments of salaries from client’s account in the system *CCB Online* “Salary files“, it is necessary to have a file prepared in advance with payment orders, saved in CSV and TXT format. When you save the file in TXT format in the “Encoding” field, from the drop down menu you have to select “ANSI”. Each field has a separator “;” (dot and comma). If the field is not obligatory, it may not be filled in, but the separator has to be there.

From [HERE](#) you can download a file in CSV format with a description of the fields and specific parameters.


After the successful entry in the system from the main menu, you select: Transfers, Mass payments, *Salary files, Insert new record.*



1. **Select file** – you press the button  , after that you press the “Choose File” button, you select a file for processing, you enter a file description and via the *Upload* button, you upload it in the system.

	Value
Select file 	ZAPLATI_24.06.2021.txt   
Customer account payer 	BG48CECB9790xxxxxxx 
Remittance information 	Remuneration - salary 
Total amount of transfers	35`400.28
<p><b>DECLARATION Under Art.66, para.2 of LMML</b></p> <p>'s number, and for the persons, who do not fall within the scope of Art.3, para. 2 of the Law on the Civil R BULSTAT, and if it was registered in another country - the company name, registration number or another you should specify their type, number (if applicable), the date of conclusion or signing, as well as data of t gator or legators. ell as data of the source. rmulated source – the period, during which the income was generated, as well as data of the employer or</p>	
Origin of funds 	Origin of funds 
Salary for a month and a year 	05.2021 
<p><b>Cancel</b> <b>Preview</b></p>	

2. **Customer account payer** – you select the account, from which you make the mass payment of salaries. In case you have only one registered account for the performance of payment operations, then it will load automatically in the field.
3. **Remittance information** – select the remittance information from the nomenclature:

Remuneration - salary 

---

---

**Remuneration - salary**

Remuneration - advance payment

Remuneration - bonuses and awards

Honoraria

Grants

Pensions

Welfare payments and compensations



Business trips

Remuneration - MB and SB

4. **Salary for a month and a year** – you select the period, for which you make the mass payment via selecting from the calendar.

Note: Declaration of the origin of funds – if the file amount is equal or exceeds the BGN equivalent of EUR 15 000 (at the BNB reference rate – BGN 29 337.45), it is necessary to complete a declaration of the origin of funds.



You press the “Preview” button and after that you confirm the operation via a SMS code and select OK. The declaration appears on the screen and if editing the data of the declaring person is necessary, you select the “Changes” button or the “Continue” button for confirmation of the transfer.

Select file	ZAPLATI_24.06.2021.txt	 
Customer account payer	BG48CECB9790XXXXXXXXXX	
Remittance information	Remuneration - salary	
Payment type		
Documents	(no records)	
Total amount of transfers	35`400.28	
Processed	No	
Declaration origin of funds	Origin of funds	
Reference	M1045440	
Date of entry	24.06.2021	
Time of entry	17:33:37	
Input channel	Internet banking	
Заявено от клиент	user name	
Salary for a month and a year	05.2021	

Back
Cancel
Processing

In order to process the file it is necessary to select the “Processing” button, fill in the password and select the “Perform the operation” button.

Upon a successful processing you should select the entry with the processed file and select the button “Confirmation”, you enter the password and press the “Perform the operation” button.

	Date of entry	Time of entry	Select file	Customer account payer	Customer identification	Total amount of transfers	Documents	Processed	Reference
	24.06.2021	17:33:37	ZAPLATI_24.06.2021	BG48CECB979010H4794901	ПИ ЕМ СТРОЙ ЕООД	35`400.28		No	M1045440

After confirmation the status of the entry changes to “Accounted for” upon sufficient funds on the account, otherwise the status changes to “Not performed– insufficient funds”.

In case you have entered a future date for performance in the file, after confirmation the status of the entry changes to “Under processing“ till occurrence of the future date.

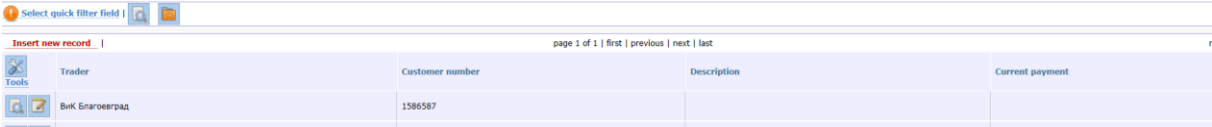
Cancellation of the entry is possible before confirmation of the mass payment via selecting the “Cancel” button.

## Utility bills and payment with 10 digit code

Via CCB Online, you may pay your utility bills.

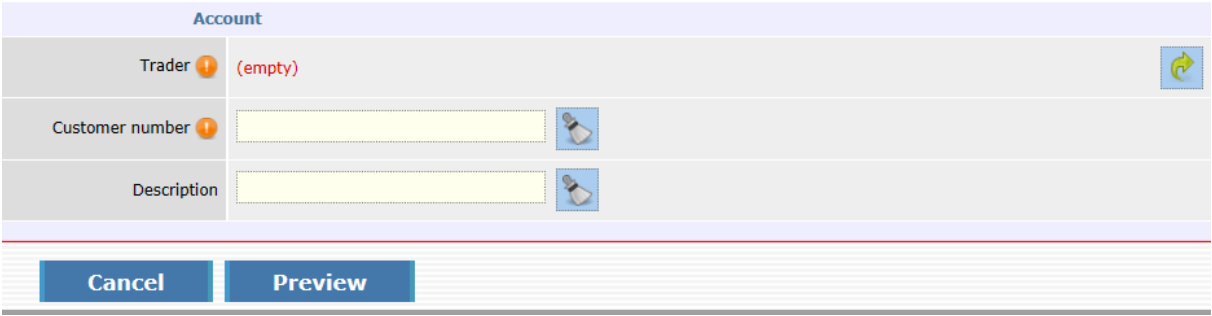


In the “Utility bills” menu, registration of utility bills – register the subscription numbers, you would like to the paid via the Internet banking.




Trader	Customer number	Description	Current payment
BvK Enaroeppaz	1586587		

The registration is made via pressing the button “Insert new record”.



Account	
Trader	(empty)
Customer number	<input type="text"/>
Description	<input type="text"/>

**Cancel** **Preview**

Via  , you select a trader from the list, which is presented to you, entering the subscription number for payment, entering the Description and press the button“Preview”.

Adding new record into the Register of utility bills

Account

Trader: Софийска вода

Information, required by the client: Клиентски номер или Договорна сметка

Customer number: 5093799

Description: test

Active: Yes ✓

Input channel: Internet banking

Enter secure/sms code:

Cancel Back OK

The entry is confirmed with entering SMS code and OK.

The verification of pending bills is made via pressing the “See the pending bills” button.

History: 1 level List records from Current liabilities (1 record)

Select quick filter field |

page 1 of 1 | first | previous | next | last

Tools	Trader	Customer number	Description	Дата на последна проверка	Amount	Data of the liability
	Вик Енагосград	1586587		17.08.2018 11:03:38 -- before 32 days	18.00	16.08.2018 -- before 34 days

page 1 of 1 | first | previous | next | last

(изберете сметка)  Pay Back

If you want to pay a certain liability/liabilities, you have to select it, select the account, from which to pay and after that to confirm it.

If you do not have a pending liability, on the screen there appears the message “No data”.

The bills paid successfully may be seen in “Paid Utility bills”.

Select quick filter field |

page 1 of 1 | first | previous | next | last

Tools	Date and time of the check	Input channel	Trader	Subscription number	Description	Amount	Description	Transaction status
	25.05.2017 14:25:42	CCB Lite	ЧЕЗ България ЕАД	300102618769	ttt	67.12	задължение абонатен номер	Not performed – insufficient funds on the account
	16.05.2017 08:54:24	CCB Lite	Орлов Мост ООД	491351	131	17.33	131	Successful bill payment

page 1 of 1 | first | previous | next | last



Here you can print a receipt of the paid bill, which is made via ticking the respective row and pressing “Print”.

In case the status of the transaction is “Successfully cancelled transaction”, you should perform the payment again.

From the utility bills menu you can pay the one-off liability.

Transfers Documents Inquiries Cards **Utility bills and payment with 10 digit code** Settings

- [Registration of utility bills](#)
- [Payment of one-off liability](#)
- [See the pending bills](#)
- [Paid utility bills](#)

Name	Value
Information, required by the client	Код за плащане
Customer number 	<input type="text"/> 

After the entry of subscription number select Preview.

Name	Value
Information, required by the client	Код за плащане
Customer number	1234567890
Input channel	Internet banking

Enter secure/sms code:

To confirm the payment enter SMS code and select OK.

## Mass confirmation of documents

You may use mass confirmation of payment documents in the cases, when you have more than one waiting payment orders for signature. The operation is carried out in the following way: select



against all payments you want to confirm. The following screen appears:

Name	Value
Operation	Confirmation
Records count	6
Enter your password:	<input type="text"/>

From this screen you can see how many available entries you will sign. Enter the password and press on the “Perform the operation” button.

*For legal entities: payment orders only by a user with the rights of to dispose /legal representative, beneficiary and authorized with the right to dispose/ are mass confirmed.*

## Searching and sorting data in the system

The band for sorting and filtering data in the system is located immediately below the main menu.



### Field for quick filter:

This type of filtering of data is used, when you want to search for only one field. After selecting such a filter, the following screen appears:

Document data	
IBAN of ordering customer / IBAN 	<input checked="" type="checkbox"/>
For the amount of 	<input type="checkbox"/>
Remittance information 	<input type="checkbox"/>
Собствена сметка / IBAN 	<input type="checkbox"/>
Selection of transfer beneficiary / Correspondent's identification 	<input type="checkbox"/>
Name of the beneficiary 	<input type="checkbox"/>
IBAN of the beneficiary 	<input type="checkbox"/>
BIC of the beneficiary bank 	<input type="checkbox"/>
Bank / Name 	<input type="checkbox"/>
Добави в кореспонденти за преводи 	<input type="checkbox"/>
Urgent payment / Name 	<input type="checkbox"/>
From the bank / Status 	<input type="checkbox"/>
Choose payment order status / Entry state 	<input type="checkbox"/>
Performance date 	<input type="checkbox"/>
Declaration origin of funds / Origin of funds 	<input type="checkbox"/>
Reference 	<input type="checkbox"/>
Въведен от / Username 	<input type="checkbox"/>
Date of entry 	<input type="checkbox"/>
Time of entry 	<input type="checkbox"/>
Input channel / Description 	<input type="checkbox"/>
Канал на потвърждение / Description 	<input type="checkbox"/>
File / Name 	<input type="checkbox"/>

After selecting, the system brings you back to the initial menu, where you can see the field for entering data for searching in the field, chosen by you.



You enjoy the following facilities upon searching:

**For searching the text fields**, such as “Remittance information”, “Client account payer”, “Identification of the beneficiary”, if you want to find all entries, containing certain symbols (digits or letters) – you have to use “\*...\*” (asterisk).

For example: If for field *Remittance information*, you search for all entries, containing the word “crediting” – specify: *\*crediting\**, if you want to find all entries, starting with certain symbols (digits or letters) – you have to use “...\*”.

If you want to find all entries, ending in certain symbols (digits or letters) – you have to use “\*...”


For example: If for field “Identification of the beneficiary”, you seek all entries, ending in EAD, specify : *\*EAD*

**For searching in the digit fields**, such as “To the amount of” and “Date of performance”.

If you want to search from a certain value to a certain value – you have to use “... ..” (two dots)

For example: If for field “*To the amount of*”, you seek all entries for the amounts from BGN 100 to BGN 1000 – specify : *100 .. 1000*


If you want to search for all entries, *greater than a given value* – you have to use “... ..” For example: If for field “*To the amount of*”, you seek all the entries with amounts greater than BGN 100 – specify : *100 ..*


If you want to search for all entries, *less than a given value* – you have to use “.. ...” For example: If for field “*To the amount of*”, you seek all the entries with amounts greater than BGN 100 – specify : *..100* **Field for deployed filter** - 

This type of data filtering is used, when you need to search in more than one field.

After pressing *Deployed filter* a window appears, which gives you the possibility to enter your desired data, whereas here you can use the above specified symbols (“\*” and “..”)

You can also save the filter, via entering a name in the last field.

The saved filter you may use via pressing the button , after that you select the filter saved beforehand.

The deletion of a filter is made via selecting the icon 

## Options field

After selecting *Change sorting* a window appears, which gives you the possibility to organize the arrangement of data in the way you want.

Sorting is made by clicking on your desired field. The sequence of sorting depends on the sequence, in which you checked the fields.

The columns will be sorted in the order you choose. Sorting in descending order

Sorting in ascending order


Leave the buttons empty to exclude the order of sorting for this column. To deactivate sorting, choose Without sorting.

The option *visible fields* gives you the possibility to choose what information about the transfers to be shown on the main screen.


Ticking the second field *amount*, at the bottom of the screen below all payments there is the total amount of the transfers. As a standard 15 rows appear on the screen. If you want you can change their number, selecting the option *More rows / Less rows*.

## **Printing a document from the system**

Via CCB Online you can print payment orders, which have “Processed” status.

 The printing of a document from the system is made via selecting and pressing the button *Print of payment order*.

In an analogous manner you can print payment orders to the budget, as well as multi-row payments.

The printing of a document from object “Wire transfers for other banks abroad” is made by selecting and pressing  “SEPA confirmation” or “SWIFT confirmation” depending on the type of transfer.

## **Documents menu**

In this object you store documents, which you have entered upon the completion of payment orders:



“**Signed documents**” – in this menu you store the documents, signed with an electronic signature.

“**Data of the declarant/authorized person**” – in this menu you store the data of the declaring person /authorized person / and/or data of the legal entity and there is a possibility for the entry of a new entry. This is made via the “Entry of a new entry”:



Register	Accounts	Transfers	Documents	Inquiries	Cards	Utility Bills	Settings
History: 1 level			<a href="#">List records from Data for declarant (authorized person) (9 records)</a>				
Select quick filter field							
<a href="#">Insert new record</a>							

You should enter the data you would like to use as templates.

Data for declarant (authorized person)	
NAME	
NAME	<input type="text"/>
Surname	<input type="text"/>
Family name	<input type="text"/>
Foreigner	<input type="checkbox"/>
Personal number / Foreigner's number	<input type="text"/>
Identity document	<input type="text"/>
Issued by / country	<input type="text"/>
on	00.00.0000
Valid until	00.00.0000
Permanent address	<input type="text"/>
in my capacity as	---
Company data	
Identification	<input type="text"/>
Tax N°	<input type="text"/>
BULSTAT	<input type="text"/>
Head-office and address of administration	<input type="text"/>
Country	---
Other information	
Active	<input checked="" type="checkbox"/>

Select “Preview” and then “OK”, where you create an entry, ready for selection from field “Ordering customer/Authorized person” upon a change in the specific declaration.

You can create many templates. If you do not want to use a template any more, it is necessary to go to “Editing an entry” and untick Active. After that the template will no longer load in field “Ordering customer/Authorised person” upon a change in the declaration.

**Declaration – origin of funds** – in this menu you see all created declarations with a printing option.

In case upon ordering a transfer you would like to change the data of the declaring person it is necessary to select the “Changes” button and select the declaring person from field “Ordering customer/Authorised person”, if you already have a template.

If you do not have one, then from the button you enter the data of the ordering customer, which is saved automatically upon the next entry of the declaration, it will be visualized in the drop down menu.

After selecting your desired template, the information from this template will load automatically in the declaration.

**Declaration for BNB** – in this menu you store all declarations of payments related to transactions in accordance with Art.7, para.5 of the Currency Act.

The completion of the data in the declaration is made by selecting the “Edit this record” button under the declaration.

The screenshot displays a web-based form for entering declaration data. It is organized into three main sections:

- Declarators data:** Includes fields for 'Наредител/Упълномощено лице' (dropdown), 'NAME' (text), 'Surname' (text), 'Family name' (text), 'Forigner' (checkbox), 'Personal number / Foreigner's number' (text), 'Identity document' (text), 'Issued by / country' (text), 'on' (text with value '00.00.0000'), 'Permanent address' (text), and 'in my capacity as' (text with value '(empty)').
- Company data:** Includes fields for 'Identification', 'Tax №', 'BULSTAT', and 'Head-office and address of administration'.
- Declaration data:** Includes fields for 'For the amount of' (text with value '0.00'), 'Currency' (text with value '(empty)'), 'Operation type' (dropdown), 'Operation' (text), 'Date' (text with value '19.09.2018'), 'Origin of funds' (text), and 'Claiming person' (text).

At the top and bottom of the form are 'Cancel' and 'Preview' buttons.

After the entry of the necessary information in the fields, you select the “Preview” button, if everything is completed correctly it is necessary to confirm with your password and the document will load in the payment form.

**Declaration under Art.7, para.8 of the Social Security Code** – it concerns the paid social security contributions for state public social security, obligatory social security and the additional obligatory pension social security. Here you can find an archive of all declarations, which you completed before 01.01.2013.

**Declaration for a transfer to a third party** – in this menu all drawn up declarations with a printing option are visualized.

The completion of the data in the declaration is made by selecting the “Change” button under the declaration.


In section I you choose whether to enclose the document under Art.2, para.2 of the ordinance. Leaving unselected the field “I enclose the document under Art.2, para.2 of the ordinance”, then you complete the below mentioned fields:

- another document, which evidences the remittance information and the transfer amount and/or
- an electronic document, which evidences the remittance information and the transfer amount and/or
- I do not have a document and declare the following purpose of the transfer

In Section II you choose whether the income is subject to taxation, if not, the field remains unselected. In case you indicated that the income is subject to taxation, then you complete: type of the accrued income, gross amount of the accrued income, as well as the amount of the deducted tax, and you indicate whether there is an agreement for double taxation. If you indicated that there is an agreement, then you select with which country the agreement was concluded, the provision and its name. You select whether there is an opinion of the National Revenue Agency of grounds to apply the agreement for the avoidance of double taxation.

[The full instructions for the completion of the declaration you may find HERE](#)

### Document Print

You can print a document by selecting your desired row by ticking a  and selecting the “Print” button.






## Reports menu

### Account balances

From this report you see the balances on all accounts, added to your registration, as well as the disposable amount, whether you have allowed overdraft and any restricted amounts. If you have a “Favourite” credit card issued on the account, then the card account balance may be disposable within the granted card credit limit, only provided that the card has been registered for the service “Credit limit +”.

### Account balances for a period

The following screen appears in the reference:

Name	Value
Choose account 	---
For the period from	01.07.2022  
To	06.07.2022  






**Cancel**   **OK**

From the drop-down menu, you select the account and the period for which you wish to receive a report on how much you had available, whether you have an overdraft, blocked amounts for the selected period.

The reference can be printed or downloaded as a PDF file.

### Account statements

When you load the report, the following screen appears:

Name	Value
Choose account 	---
For the period from	01.09.2018  
To	19.09.2018  
Export as file	<input type="checkbox"/>
<input type="button" value="Cancel"/> <input type="button" value="OK"/>	

From the drop down menu you select the account and period, about which you want to receive a statement. After that select *OK*.  
Print with “*Report print*” button.

### **Authorized amounts of transfers**

Blink broadcast transfers awaiting posting can be seen in the reference.

### **Transactions at POS terminals**

The report shows all received payments made with debit and credit cards at your POS terminals at your trading establishments for a selected period. You can generate a report by accounting date or transaction date. The other option is to export the result as a file.

### **Movement on accounts**

The report shows all the debit or credit movements on your account for the desired period. Another possibility is to specify the transfers in terms of amount or text in the remittance information.

### **Deposit maturities**

You see and review the maturities of your deposit accounts, at which branch they were opened, the maturity, the interest rate and the currency of the deposit.

### **Received transfers from other banks**

From this report you obtain information what transfers from other banks were credited to your accounts.

### **Received currency transfers**

From this report you obtain information what wire transfers from the country and abroad were credited to your accounts. You also specify here the respective account and period.

### **Loans state**

After you select the account, on which a loan is granted to you by the Bank and confirm with *Final confirmation*, the system gives you information about the maturities (dates) of the due principal and interest, as well as the processed and unprocessed installments.

### **Cash back accruals of a client**

The report loads Cash back accruals upon specified initial and final date, which is visible only for individuals.

- The system presents only accruals on accounts, which are active for the given system, from which the report is generated.

- The report loads the accrued Cash back on accounts of the client, as well as accounts enclosed to his registration, but only if the account are of individuals.
- You cannot select a future date for the inquiry.
- The initial date cannot be greater than the final date for the inquiry.

### **FX rates**

This report gives the bid and ask rate of the currencies, with which the Bank operates, as well as the reference rate of BNB.

### **Inquiry reference rate for a past period**

The report shows the central foreign exchange rate for the selected by you past date and currency.

### **List of login sessions**

The report shows all your sessions.

### **SEBRA**

This menu provides reports, status reports from SEBRA, statement for approved and unapproved payments, reports for refused requests, reports on the limits by municipality, as well as reports for the status of SEBRA limits.

## **Cards menu**

### **Cards**

#### **Issued cards on accounts**

In the "Cards" menu, you will find information about all your debit and credit cards, on already added accounts in CCB Online. Information about the type of card, part of the card number, number of the bank account on which the card was issued, as well as the bank branch to which the card account was opened.

Here you can find up-to-date, timely and detailed information of the current state of your credit and debit cards. At any time, quickly and easily you can check and follow the amount of the liability on your credit cards, as well as the amount of the repayment installments and the time periods for payment.

#### **Here you can:**

**You check the current disposable amount on each your card, at any time.** The information is up-to-date at the moment of making the inquiry and is accessible via selecting the "Current availability" button for the respective card.

**To generate and print the movement on each of your cards, for a period selected by you:**

**If your card is a debit card,** with the selection of the "Movement" button, you can view the report for your selected period, with detailed information of the performed card transactions

(purchases and withdrawals cash). Only the processed transactions are included. If you have made transactions with the card, which are not yet processed, you will be able to see these transactions as a movement on the debit card account after the transactions processing.

**If you have a “Favourite” credit card** – with the selection of the “Movement” button, you can view the report for your selected period, with detailed information of the performed card transactions (purchases and withdrawals cash). You can see all processed card transactions.

In the same report you can also see up-to-date information of the liabilities on the card at the moment, as well as detailed information of: the amount of the allowed card credit limit; the used and disposable credit limit; the amount and term for payment of the due minimum card installment; amount of the installment for use of a grace period; card account balance; amount and type of the overdue liabilities, if any.

In movements on the credit card you can see the operations associated with repayment of the card liabilities, as a result of your payments to the credit card account.

With the selection of the “Statements” button to the Favourite credit card you can see analogous information as in the “Movements” report, but the data of the movements are as at the last calendar day of the previous month.

### **Block/Unblock cards**

The menu displays all your debit and credit cards, on already added accounts in CCB Online. Information about the type of card, part of the card number, number of the bank account on which the card was issued, as well as the bank branch to which the card account was opened. From the field "Valid until" you are informed about the date until which the card is valid, and the field "Status" reflects the status of the card.

Selecting the icon for detailed viewing of a record displays information about the card and a "Block" or "Unblock" button depending on whether the card is blocked or not.

When selecting the "Block" or "Unblock" button, a password is required. After entering the password and performing the operation, an informative message about the successful Blocking/Unblocking is displayed on the screen.

## **Settings**

### **Registration changes / limits**

Users who use the service will be able to make changes to registration/limits in their profile after the "Confirm changes by SMS only" option is activated in the Bank's office. Otherwise, changes in registration/limits are made only at the Bank's office.

If you have activated the "Confirm changes only with SMS" option, you can do the same in the Settings - Change by registration/limits object.

История: 1 стъпка

Картотова Сметки Преводи Документи Справки Карты Битови сметки **Настройки** Система със променлива скорост Висок 3G/4G

Настройки за мобилно банкиране

ИМЕН ПРЕЗИМЕ ФАМИЛИЯ (USER\_N) Клиент -

Регистриран GSM 087\* \*\*\*\*90 Нов GSM (формат 359...)

Ако изберете "Потвърждаване на промени само с SMS", няма да се налага да подписвате промените с електронен подпис.

Потвърждаване промени само с SMS

Локализация България

"Наименование на акаунта" ще се показва на входния екран на мобилното приложение.

Наименование на акаунта

Съгласие за получаване/оттегляне на рекламни съобщения

**Избор на услуги и лимити**

- Маркирайте услугата, която ще използвате и въведете лимити.
- Внимание! Ако няма въведени лимити няма да може да разплащате!
- Горна граница на лимит за контрагенти, битови сметки и плащания към държавата - 20'000.00 BGN (Mobile); 6'000.00 (Lite) - Горната граница на Lite е 6'000.00
- Горна граница на лимит за всички останали получатели - 8'000.00 BGN (Mobile); 1'000.00 (Lite) - Горната граница на Lite е 1'000.00
- Сумите наредени към собствени сметки се изключват и от двата вида лимити.

Услуга	CCB Online	CCB Lite	CCB Mobile
Активна	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Дневен лимит за контрагенти, битови сметки и плащания към държавата Без лимит	1000.00	20000.00	
Дневен лимит за всички останали получатели Без лимит	1000.00	8000.00	

**Избор на сметки**

- Изберете сметките, които ще бъдат активни за CCB Online, CCB Lite/Mobile.
- Маркирайте ако искате сметката да бъде само за информация.
- Правата върху сметките за Lite и Mobile са общи.

Клиент	Валута	Описание	CCB Online		CCB Lite/Mobile	
			Активна Само за информация	Активна Само за информация	Активна Само за информация	Активна Само за информация
ИМЕН ПРЕЗИМЕ ФАМИЛИЯ			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BG03CEB9790 XXXXXX	BGN	Разплащателна	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

**Избор на карти**

- Изберете картите, които ще виждате съответно в CCB Lite/Mobile.
- За тези карти ще може да следите наличности и трансакции.

## User data

- Registered GSM – From here you can enter/change phone number to confirm operations. In case the number has been ported to another mobile operator, you should select the correct one.
- Confirm changes with SMS only – from here you can disable the option
- Localization - in case you have an account opened in a Cyprus branch, in order to make a transfer from it, you need to specify localization - Cyprus.
- Name of the account – the name of the account for the mobile application is visualized in the field and you can change it.
- Consent to receive/withdraw advertising messages - from here it is possible to request and withdraw consent to receive communications for advertising purposes from the Bank.

## Choice of services and limits

From here you can temporarily suspend access to CCB Online or CCB Lite registration by unchecking the box, as well as reduce CCB Lite limits.

## Account selection

From here you can change the status of registered accounts

- For an account to be Active, you should only mark the "Active" box.
- To make a given account Passive, you should mark the "Active" box and the "For information only" box.

If only the "For information only" box is marked, the account will be removed from the corresponding profile. A visit to the Bank's office is required to restore a deleted account.

When the "Only balance" field is marked, it is possible to see only the balance on the account, without the possibility of generating other reports on it and ordering transfers.

Unchecking all three boxes also removes the account from internet banking.

## Selection of counterparties

Here you can enter new counterparties, deactivate old ones and change their description.

You can enter both BGN and currency counterparties.

Select the "View" button and enter your password

## **Important!**

For your additional security, we have introduced a one-time confirmation via an SMS code to the number specified by you. The one-time code is only used for the initial order to a specific IBAN and will not be required for the IBAN of recipients to whom you have already made transfers. Mobile phone registration is done during your initial registration or at a bank office.

### **Device registration requests**

The submitted device registration request is confirmed by entering a 6-digit code in the application, which can be obtained through the CCB Online Internet banking system or at a Bank office:

Through CCB Online, the device verification request will be displayed in the "Device Registration Requests" menu on the home screen.

Use the "Register device" button to enter the request, mark the "Active" field and select "View".







You confirm the entry with an SMS code and the password to access CCB Online.

The system will generate a six-digit code that you should enter in the mobile application, press the "Continue" button.

After entering the device registration code in the application, the system will require you to enter and confirm a six-digit PIN code, which will serve to enter the application and to confirm the transfers and other operations performed through the application.

## **Changing a password**

If you want to change your password, go to the Register menu in your personal profile and select the "Change of password" button. The following screen will appear in front of you:

Name	Value
Previous password 	<input type="password"/> 
New password 	<input type="password"/> 
Confirm new password 	<input type="password"/> 

If you enter the old password and two times enter your new password, select the "Preview" button. If the system accepts your password, the following screen will appear:



Name	Value
Previous password	(hidden)
New password	(hidden)
Confirm new password	(hidden)


Here you select “OK”.









In case you have forgotten your password for Internet banking, you should visit a branch or an office of the Bank, where you submit an application for confirmation of a new password to access the system.

If you have already submitted it, it is necessary to contact us at 02/ 92 66 666 or 02/92 66 668.

## 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 again “New password”. You enter a username, an email address, after that you complete the field for password, and you confirm the new password for access.

 Adding new record into Забравена парола

Name	Value
Username 	<input type="text"/> 
Email Address 	<input type="text"/> 
New password 	<input type="text"/> 
Confirm new password 	<input type="text"/> 

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.

### Activating a new password of individual users:

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.

### Activating a new password of users legal entities:

The newly created application for new password should be confirmed by a user of the company with administrator rights. After log into the system with a username and a password, the user with administrator rights goes to “Register, Register of users”, goes to the entry with the names of the new user, goes to “Detailed review of the entry”, after that selects the “Confirmation of new password”.

In case the company does not have an active user with administrator rights, the confirmation of the new password is made at an office of the Bank. For this purpose it is necessary to provide the code for activating the password.

## Change of GSM number for confirmation of operations

In case you do not have an activated option “Confirmation of changes only with SMS” you may change the GSM number for the confirmation of the operations from the Options menu, where you should enter the new GSM and select the correct operator.

The confirmation is made first with the entry of the obtained code at the old number and the subsequent entry of the obtained code at the new number.

In case you have an active option for “Confirmation of changes only with SMS” the change is made from Settings – Change of registration /limits, where you should enter the new GSM and select the specific operator.

Registered GSM	088* ****58	New GSM (format 359...)	35912345678
<i>If you select "Confirmation of changes only with SMS", you will not have to sign the changes with electronic signatures.</i>			
Confirming changes only with SMS	<input checked="" type="checkbox"/>		
Localisation	Bulgaria		
<i>"The account identification" will appear on the homepage of the mobile application.</i>			
The account identification	Name		

You select the “Preview” button, you enter the code received at your new phone and again select the “Preview” button. The confirmation of the entry is made with the entry of the password and code, received at the old phone.


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

## Messages

In the "Messages" section, the following types of messages are displayed in chronological order:

- official announcements from the Bank
- messages for advertising purposes
- messages about amounts received from incoming transfers, with the exception of amounts received from transfers between own accounts - the functionality is only available to natural person users
- messages about outstanding transfers
- messages about unconfirmed transfers.



By selecting the button  for a detailed view of a specific message, a new screen opens with the contents of the message with options to delete and mark the message as read.

The management of consents to receive advertising messages and messages about amounts received from incoming transfers is carried out in the "Options" menu (before the "Exit" button on the main screen) by marking/unmarking the box "Consent to receive/withdraw advertising messages" and "Receive messages about incoming transfers".