



# USER MANUAL

## **Western Union**

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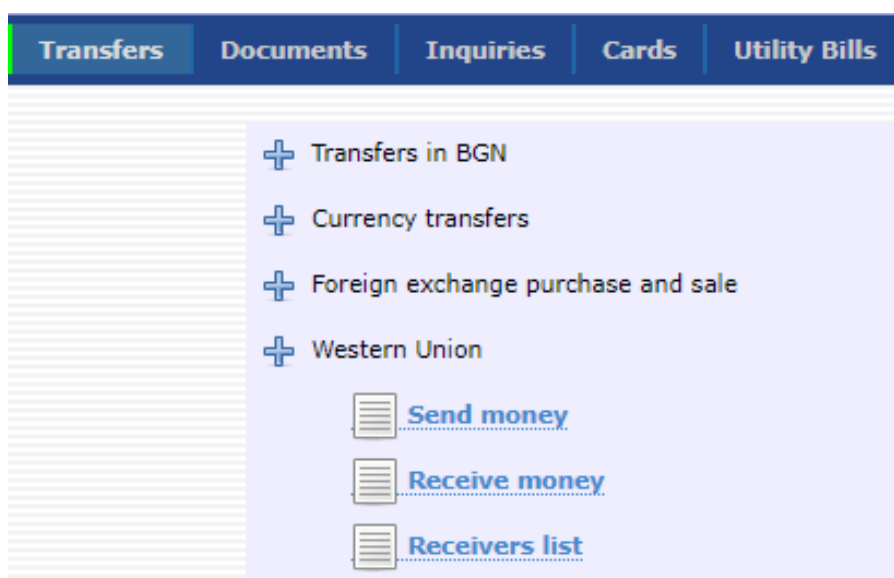
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### General description of the Western Union money transfers

Western Union (WU) is an American company with 150-year history - a global leader in the field of money transfers, the services of which are known in over 200 countries all over the world. The service "Western Union money transfer" is meant only for individuals, who have an electronic signature for the Internet banking of CCB Plc. Traditionally, the Western Union money transfers are performed cash at locations in the bank offices of CCB Plc and in the exchange bureaus - our subagents for Western Union. A typical feature of these transfers is that they are performed very quickly, in a simplified procedure, within a few minutes of sending the transfer the money can be paid to the receiver. Moreover, for sending and receiving money via Western Union, there is no requirement for the sender and receiver to have bank accounts, the money can be sent and received cash.

Since 2003 CCB Plc is a representative of Western Union for Bulgaria and for more than 15 years we offer the services Western Union money transfers to thousands of our clients in more than our 200 offices on Bulgaria. For the first time in Bulgaria we offer the possibility to our clients - individuals, who use the full version of Internet banking, **to send up to a certain limit and to receive Western Union money transfers from/to their accounts with the bank, without visiting a Bank office.**

You can find the menu for access to these transfers via Internet Banking at:  
"Transfers - Western Union".



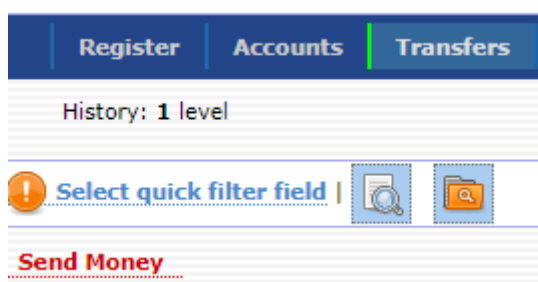
## Sending money

The Western Union transfers allow you to send from your account fast money transfers Western Union to receivers - individuals all over the world, without the requirement for them to have bank accounts. The transfers can be effected via the Internet banking system within the working hours of the bank (from 08:30 a.m. to 18:30 p.m.) from your account, without visiting the Bank. The successfully sent transfer will be accessible for payment to your specified receiver, not later than 10 minutes after you finish with the transfer sending.

The screenshot shows the 'Send Money' section of the online banking interface. At the top, there are navigation tabs: Register, Accounts, Transfers, Documents, Inquiries, Cards, Utility Bills, and Settings. Below the tabs, there is a 'History: 1 level' section with a link to 'List records from Send Money (1 record)'. A search bar with the text 'Select quick filter field' is visible. The main area displays a table of transaction records. The table has columns for 'Tools', 'Send date', 'Send Amount', 'Currency', 'Expected payout amount', 'Currency', 'MTCN', 'Receiver', 'Destination Country', and 'From the bank'. The data row shows a transaction on 17.07.2018 for 306.00 BGN, with an expected payout of 300.00 BGN, MTCN 2770947660, and destination Bulgaria. Below the table, there are buttons for 'Transaction Inquiry' and 'Export to file'.

Tools	Send date	Send Amount	Currency	Expected payout amount	Currency	MTCN	Receiver	Destination Country	From the bank	
	17.07.2018	306.00	BGN	300.00	BGN	300.0 BGN	2770947660	Receiver	Bulgaria	Accounted

In order to send a Western Union money transfer it is necessary from the Transfers menu to select Western Union, and on the next screen to click on the text in red "Sending money" in the upper part of the screen.



A new initial screen will appear, in which you have to complete the currency, in which you pay /you can select BGN and EUR/, the country to which you send the money and the currency, in which you want the client to receive the transfer.

The screenshot shows the 'Adding new record into Send Money' form. The form has a title bar with a plus icon and the text 'Adding new record into Send Money'. Below the title bar, there is a table with columns for 'Field' and 'Value'. The fields are: 'Origination Currency' (EUR - Euro), 'Amount' (100.00), 'Destination Country' (Germany), 'Destination Currency' (EUR - Euro), and 'Payout Amount' (0.00). Each field has a dropdown menu or a text input field, and some fields have a currency icon.

Field	Value
Origination Currency	EUR - Euro
Amount	100.00
Destination Country	Germany
Destination Currency	EUR - Euro
Payout Amount	0.00

The currency of transfer receipt for each country is determined by Western Union. Usually this is one, two or maximum three currencies for a country, where one of the currencies is the national currency for the respective country, and the second or third currency for operating may be USD or EUR. The type of currency for receipt is selected from the respective dropdown menu.

The transfer amount may be completed either in the field "Amount" /of payment/ or in the field "Amount for receipt", depending on your requirements for the specific transfer. If you want to send a specific amount from your account, without knowing its equivalent amount in the currency of the country of receipt, you have to complete the desired amount for sending in the field "Amount".

If you know or prefer the beneficiary to receive a certain exact amount in the currency of his/her country, without knowing the equivalent amount of your sent amount in BGN, EUR or USD, specify the exact amount for receipt in the field "Amount to receive".

The currency of sending a transfer from Bulgaria can be – BGN or EUR. If the account from which you order the transfer is in a currency other than the specified two currencies, the system will apply an exchange rate of the Bank for the day /cross "bid rate account currency" to "sell the selected currency of the transfer"/.

**For example:** If you send EUR 100, but your account is in BGN, then your account will be debited with BGN 215.38, which is equal to EUR 100 the transfer amount + EUR 10 = EUR 110 /EUR 110 at the exchange rate "ask EURO" of CCB to BGN 1.958 = 215.38 BGN/.

If you send an amount in BGN or EUR, in order to be received in the country of receipt in a currency other than the specified three currencies, the exchange rate of Western Union for the day will be applied.

**For example:** You send BGN 100 to Great Britain. The receiver will receive GBP 40.27 /at the rate of WU BGN 1 = GBP 0.4027246/. Your account will be debited with BGN 114 /BGN 100 transfer + BGN 14 fee/ or the equivalent amount in the currency of your account, according to the exchange rate of the Bank.

Please, consider that the following limits were imposed for sending a money transfer Western Union:

- up to BGN 3 000 /or the equivalent amount in EUR/ per client per 1 transaction or
- up to BGN 5 000 / or the equivalent amount in EUR/ per client for 1 day (24 hours)/from 00:00 a.m. to 24:00 p.m. / .

Upon selecting the transfer destination in the lower part of the screen you will see specific information, specifics and limitations upon the payment of the WU transfers for your selected country, you should acquaint yourself with. After that click on the "OK" button.

```

USE F2 ZOOM TO VIEW IMPORTANT FACTS
PAYOUT RESTRICTIONS:
* Payees must present an Acceptable Documentary Evidence of Identity.
  Acceptable Documentary Evidence of Identity (system enforced).

* Senders must present an Acceptable Documentary Evidence of Identity for
  Sterling and over, Senders must present 2 forms of Identification.
* Transfers sent from United Kingdom cannot include a Test Question for payout
  Transactions
  ID Requirements
  \9C000 - \9C1999.99      One form of primary identification verifying the
  \9C2000 & above          One form of identification verifying the full
                           name AND one form of identification verifying
                           must not be used to verify both name and address.
                           according to the compliance template.


TIME ZONE: 0 GMT


Acceptable Documentary Evidence of Identity:
  Resident      Non-Resident
-Current signed passportbelow Acceptable Documentary
  Evidence of Identity)
  \9C000.00 - \9C1999.99      One form of non-primary identification verifying
  Where no primary the full name (e.g. Birth
  certificate, etc.) identification presented AND
  One form of non-primary identification verifying
  the current/permanent address. (Utility Bill, A
  letter from a hostel manager confirming temporary
  residence, etc.)
  \9C2000 & above            One form of identification verifying the full
  name AND One form of identification verifying
  the current/permanent address.The same document
  must not be used to verify both name and address.









Acceptable Documentary Evidence of Identity:
  Resident      Non-Resident
-Country Issued Identification      N      Y
-Driving License without Photo      N      N

the in-country Customer Service Centre is open.
01 January      New Year's Day
04 May          Early May Bank Holiday

```

A screen will appear for the entry of data. All obligatory fields have been marked with .

In the field “receiver” you have to enter a new receiver /only an individual/ from the field with  or to select a receiver already entered by you from the dropdown menu. It is exceptionally important to know the correct spelling of the names in Latin, as per the identity document of the receiver and enter them correctly in the respective fields. The field “Receiver” contains the names of the people, to whom you already sent transfers, so that for your convenience, instead of every time entering the names of the receivers, to whom you already sent transfers, you could simply select the respective name from the list in the drop down menu. For your greater security, whenever you enter a new receiver, the system will send you SMS with a digital code for confirmation by you, in this way you will evidence the authenticity of the transaction. In such cases, please enter the code received with SMS, in order to continue sending the money transfer.

Transaction Info	
Product 	MONEY IN MINUTES 
Send Amount	
Currency	BGN
Send Amount	100.00
Fees	14.00
The amount to be collected (amount sent + fees)	114.00
Exchange rate to receive currency	0.4027246
Exchange rate to account currency	1.0000000
Receive Amount	
Country	United Kingdom
Currency	GBP
Expected payout amount	40.27
Receiver 	<input type="text"/> 
Message	<input type="text"/> 
Pay from	
Account 	<input type="text"/>
Amount in account currency	114.00
Sender Notification	
Notification Preference 	No notification 
Terms and Conditions	
of the Western Union® Money TransferSM Service	<input checked="" type="checkbox"/>

Cancel
Preview

You can see the fee for the transfer and the total amount of the transaction on the same screen. You can see the tariff of the Western Union transfers on the web site of Central Cooperative Bank Plc at the following address <https://www.ccbank.bg/bg/files/219-taksi-i-komisionni-western-union.pdf>.

Transaction Info	
Product	MONEY IN MINUTES
Send Amount	
Currency	BGN
Send Amount	100.00
Fees	4.00
The amount to be collected (amount sent + fees)	104.00
Exchange rate to receive currency	1.0000000
Exchange rate to account currency	1.0000000
Receive Amount	
Country	Bulgaria
Currency	BGN
Expected payout amount	100.0
Receiver	Receiver
Message	Message
Pay from	
Account	IBAN
Amount in account currency	104.00
Sender Notification	
Notification Preference	SMS
Country Code (without leading zeros)	359
Mobile Number	8xxxxxxx
Terms and Conditions	
of the Western Union® Money TransferSM Service	<input checked="" type="checkbox"/>

If you want, you could enter a short free text message to the transfer receiver, which will be submitted to it together with the money at the receiving location of WU.

If you have more than one account for internet banking at CCB, from the list of these accounts in the drop down menu you can select from which of your accounts to send the transfer. Notification with sms to the transfer sender, when the transfer is withdrawn:


For this purpose you have to enter mobile number starting with country code. It should start without 00. For Bulgaria the code is: 359. Your mobile number should consist of 9 digits without any included initial digit 0 of your mobile number. After you enter all data, select the „Preview” button.

Please read the general terms and conditions of the Western Union service, for this purpose click on the text “General terms and conditions of the Western Union service” in blue color in the upper initial part of the screen.

[General terms and conditions of the Western Union service.](#)

Transaction info	
Product	MONEY IN MINUTES

Selecting the check box, indicating that you are acquainted with them is an obligatory condition to send the transfer.

I acknowledge that I have read, understood and accepted these terms and conditions of the Western Union® Money TransferSM Service Yes 


A screen with summarized information will appear, which as a last step will require your password for transfer confirmation.

Protect Yourself from Fraud

Only use Western Union to send money to friends and family. Never send money to someone you have not met in person.

Do not transfer money to anyone for an emergency situation you haven't confirmed, for an online purchase, for a credit card or loan fee, to claim lottery or prize winnings, for anti-virus protection, for a deposit or payment on a rental property, for a job opportunity, for a charity donation, to pay taxes, to resolve an immigration matter. If you transfer money, the person you're sending it to gets the money quickly. After the money is paid, Western Union may not be able to give you a refund, even if you are the victim of fraud, except under limited circumstances.

If you believe you are the victim of fraud, call the Western Union Fraud hotline at 00800 111 4998.

Transaction Info	
Product	MONEY IN MINUTES
Send date	05.04.2019
Send time	14:09:53
Reference	WS6561
Send Amount	
Currency	BGN
Send Amount	100.00
Fees	4.00
The amount to be collected (amount sent + fees)	104.00
Exchange rate to receive currency	0.4790713
Exchange rate to account currency	1.0000000
Sender	МАРИЯ МИХАЙЛОВА МИЛЕВА
Receive Amount	
Country	Bulgaria
Currency	EUR
Expected payout amount	47.91
Receiver	Sofiya Naydenova
Pay from	
Account	BG34CECB97902022684602 - BGN - Депозит
Amount in account currency	104.00
Sender Notification	
Notification Preference	No notification
Terms and Conditions	
I have read, understood and accepted these terms and conditions of the Western Union® Money TransferSM Service	Yes 

Enter your password:

After confirmation and the successful sending of the transfer 10-digit money transfer control number (MTCN) of your Western Union money transfer will appear in the upper part of the screen. You have to announce this number personally to the receiver.

For your security we recommend that you do not announce the MTCN and you do not disclose transaction information to any other person, except the person, specified by you in the transfer as transfer receiver.

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Your Western Union Transaction is complete.  
Your Tracking Number (MTCN) is 3472306188.

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You can check in - Transfers - Western Union - Money to send:

History: 1 level [List records from Send Money \(n/a\)](#)

Select quick filter field

**Send Money** (press 'next' to update rows count) | first | previous | [next](#) | last

Send date	Send Amount	Currency	Send Amount	Currency	Expected payout amount	Currency	MTCN	Receiver	Destination Country	From the bank
25.02.2019	113.56	BGN	50.00	EUR	50.0	EUR	MTCN	Receiver	Spain	Accounted
25.02.2019	321.11	BGN	150.00	EUR	150.0	EUR	MTCN	Receiver	Spain	Accounted
15.02.2019	419.01	BGN	200.00	EUR	200.0	EUR	MTCN	Receiver	Spain	Accounted

### Receive money

Select from the menu “Receive money”. It is exceptionally important that your names be present in the transfer in full compliance with the Latin transliteration of your names as per the identity document, with which you were entered as a Bank client.

You can make a verification of the correct spelling by: - positioning on “Register - User Information - Detailed review of the entry ”

- The system will write correctly your name in Latin. You have to announce it to the sender of the Western Union money transfer, from whom you expect to receive money. Any discrepancy in the spelling of your names may be a problem for the smooth receipt of the transfer.

In order to receive a Western Union money transfer, first enter in field “MTCN” the 10-digit control number, which the sender announced to you. In the field “Payout currency” the system automatically completed the currency, specified by the sender. However, you can select from the dropdown menu in this field another desired currency for the transfer receipt. In case you change the currency for receipt, the system will apply the exchange rate of WU to your selected currency. In the field “Account” select your account, on which you want the transfer funds to be credited. If the currency of the account is different from the currency, selected in field “Payout currency”, the transfer amount will be converted at the exchange rate of the bank applied till the present moment. Read the general terms and conditions of the Western Union service, for this purpose click on the text “General terms and conditions of the Western Union service” in sky blue colour in the upper initial section of the screen. Select the field that you are acquainted with them. Select the “Preview” button.

Utility Bills Settings

[Adding new record into Receive Money](#)

**Pickup Information**

MTCN

Pickup Currency

Account

**Terms and Conditions**

I agree with the Terms and Conditions of Western Union

[Cancel](#) [Preview](#)



On the screen will appear summarized information, which you have to confirm with your password.

Справки Карты Битови сметки **Настройки**

[Добавяне на нов запис в Получаване на пари](#)

При получаване на пари от Western Union ще бъдат използвани следните лични данни. Ако има промяна, моля посетете офис на банката.

Име: Imena na poluchatel , роен(а) на data в България.  
 ЕГН: EGN  
 Документ за самоличност: NATIONAL\_ID, номер номер , издаден на data  
 Източна на data  
 Адрес:  
 Adres  
 1220 GR. SOFIA  
 България

**ВАЖНО!** За да получите успешно превод чрез Western Union е необходимо изпращача да е указал вашите собствено и фамилно име по абсолютно същия начин, както те са изписани по-горе.\* Допустими са разминавания в изписването или липсата единствено на башното ви име.

\*Транслитерацията на имената на латиница е съгласно Закона за транслитерацията, Обн. ДВ. бр.19 от 13 Март 2009г., изм. ДВ. бр.77 от 1 Октомври 2010г., изм. ДВ. бр.77 от 9 Октомври 2012г., изм. ДВ. бр.68 от 2 Август 2013г.

[Общи Условия на услугата Western Union.](#)

**Данни за получаване**

МТСН

Валута за получаване

Сметка

**Условия**

Съгласен съм с общите условия на услугата Western Union

**Отказ Преглед**

Добавяне на нов запис в Получаване на пари

**Отказ Назад ОК**

**Данни за получаване**

МТСН 3250423620

Валута за получаване BGN - Bulgarian New Lev

Сметка

Сума във валута на сметката 1.00

Дата на получаване 20.10.2014

Час на получаване 10:24:50

Референция WR1450

**Данни за изпращане**

Изпратена сума 1.00

Валута на изпращане BGN

Име на подателя DEYAN DIMITROV BORISOV

**Данни за получаване**

Получена сума 1.00

Валута на получаване BGN

Валутен курс към валута на сметката 1.0

**Въведете вашата парола:**

**Отказ Назад ОК**

You have the option from the “Print” button to print or save the receipt of the received transfer.

In order to check the status of the received transfer it is necessary to select: WU transfers - Money to receive.

Дата на получаване	МТСН	Подател	Изпратена сума	Валута на изпращане	Получена сума	Валута на получаване	Сума	Сметка	От банката
26.03.2019	1111111111	PODATEL	130.10	EUR	130.10	EUR	253.96	BG51CECB9790xxxxxxx	Осчетоводен
03.09.2018	2222222222	PODATEL	70.53	EUR	70.53	EUR	137.67	BG51CECB9790xxxxxxx	Осчетоводен
23.01.2018	3333333333	PODATEL	72.14	EUR	72.14	EUR	140.82	BG51CECB9790xxxxxxx	Осчетоводен


## Cancellation of a sent transfer

The cancellation of a transfer and the return of the whole transfer amount /principal + fee / on your account is possible only within the same workday of sending the transfer and provided that the amount is not withdrawn. For this purpose it is necessary to visit on office of the Bank, to identify yourself with a valid identity document and submit a request for cancellation of a Western Union transfer via Internet Banking in free format. In case, at the same time the transfer is not withdrawn, the money will be recovered back to your account till the end of the same workday

## Reimbursement of a sent transfer

Your sent transfer is available for receipt within the system of Western Union within 45 days after the date of transfer sending. If for any reason the receiver of your transfer cannot receive the amount or there is another reason, you could request return /reimbursement/ of your sent transfer, which is still not withdrawn by the receiver. After the successful performance of the request for transfer reimbursement, only the principal amount of the transfer will be reimbursed to your account, without reimbursement of the fee. You can submit a request for reimbursement from the screen “Money to send”, if the status of the WU transfer is “Available”.

Опции	Дата на изпращане	Сума за изпращане	Валута	Сума за изпращане	Валута	Очаквана сума за получаване	Валута	MTCN	Получател	Предназначено за страна	От банката	WU Статус	Заявка за възстановяване
	06.08.2018	39.00	BGN	35.00	BGN	35.0	BGN	3501112706	Poluchatel 1	Bulgaria	Осчетоводен	Наличен	
	06.08.2018	104.00	BGN	100.00	BGN	100.0	BGN		Poluchatel 2	Bulgaria	Неизпълнен - сметката е закрыта		
	18.06.2018	24.00	BGN	20.00	BGN	20.0	BGN	9660631584	Poluchatel 3	Bulgaria	Осчетоводен		

From the menu with possible options you select  and after that “Request for transfer reimbursement”.

Данни за транзакцията	
Продукт	MONEY IN MINUTES
MTCN	3501112706
От банката	Осчетоводен
Western Union Статус	Наличен
Дата на изпращане	06.08.2018
Час на изпращане	09:44:32
Референция	WS2261
Сума за изпращане	
Валута	BGN
Сума за изпращане	35.00
Обща сума (сума за изпращане + такси)	39.00
Валутен курс към валута на получаване	1.00000000
Валутен курс към валута на сметката	1.00000000
Подател	Имена на подател
Сума за получаване	
Държава	Bulgaria
Валута	BGN
Очаквана сума за получаване	35.0
Получател	Имена на podatel
Плащане от	
Сметка	BG59CECB97
Сума във валута на сметката	39.00
Известяване на подателя	
Начин за известяване	Без известяване

[Назад](#) [Печат](#) [Запитване за транзакцията](#) [Заявка за възстановяване](#)

You enter your password.

Име	Стойност
Операция	Заявка за възстановяване
Брой записи	1
Въведете вашата парола:	*****

[Отказ](#) [Направете операцията](#)

You will see the following message: The request for reimbursement ended. [Select here](#) to receive your money.

Заявката за възстановяване приключи. [Изберете тук](#) да получите парите си.

[Продължете](#)

Click on “Select here”. A screen will appear on which you specify on which account you would like to receive back your money and whether in the original currency of the transfer. On the next screen enter your password and finalize the transaction. Within 10-15 minutes the transfer amount will be credited to your account. If you want, you may print the receipt of the received transfer.

Данни за получаване	
МТСН	1234567890
Валута за получаване	EUR - Euro
Сметка	---

Условия

Съгласен съм с общите условия на услугата Western Union

[Отказ](#) [Преглед](#)

### **Possibilities for corrections**

Corrections are possible in the names of a receiver of already sent Western Union transfer. They may be reflected in the WU system after a written request by the sender. It is necessary that the sender identifies himself/herself at an office of Central Cooperative Bank Plc and completes a template for a change in the data of a Western Union transfer. The correction is free and is reflected in Western Union as late as the next workday for the Bank.

From menu: A list of receivers - you may correct or deactivate a created receiver.

- + Transfers in BGN
- + Currency transfers
- + Foreign exchange purchase and sale
- + Western Union
- Send money
- Receive money
- Receivers list

Поле за бърз филтър

Въвеждане на нов запис

страница 1 от 1 | първа | предишна | следваща | последна

Опции	Пълно Име
	Poluchatel 1
	Poluchatel 2
	Poluchatel 3
	Poluchatel 4

Въвеждане на нов запис

страница 1 от 1 | първа | предишна | следваща | последна

Въвеждане на нов запис

Промяна на запис от Получател

	Стойност
Собствено име	Ime
Бащино име	Prezime
Фамилно име	Familiya

Отказ Преглед

In case you have questions or need collaboration, you may contact us at: 02/9266 254, 02/9266 257, 02/9266 180 and 02/9266 666.