

# Internet banking manual for corporate clients

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## 1. Terms and conditions for using e-Postbank

The service is intended for clients of the Bank - individuals and legal entities who have at least one active banking product. The service allows online users to monitor information about their accounts and products online, as well as to make payment transactions for which they have rights.

## 2. Registration for the service

You can register for Internet banking in a branch after filling the necessary documentation. At registration it is necessary both the applicant from the company (legal representative or proxy) and the users who will have access to the system to be present.

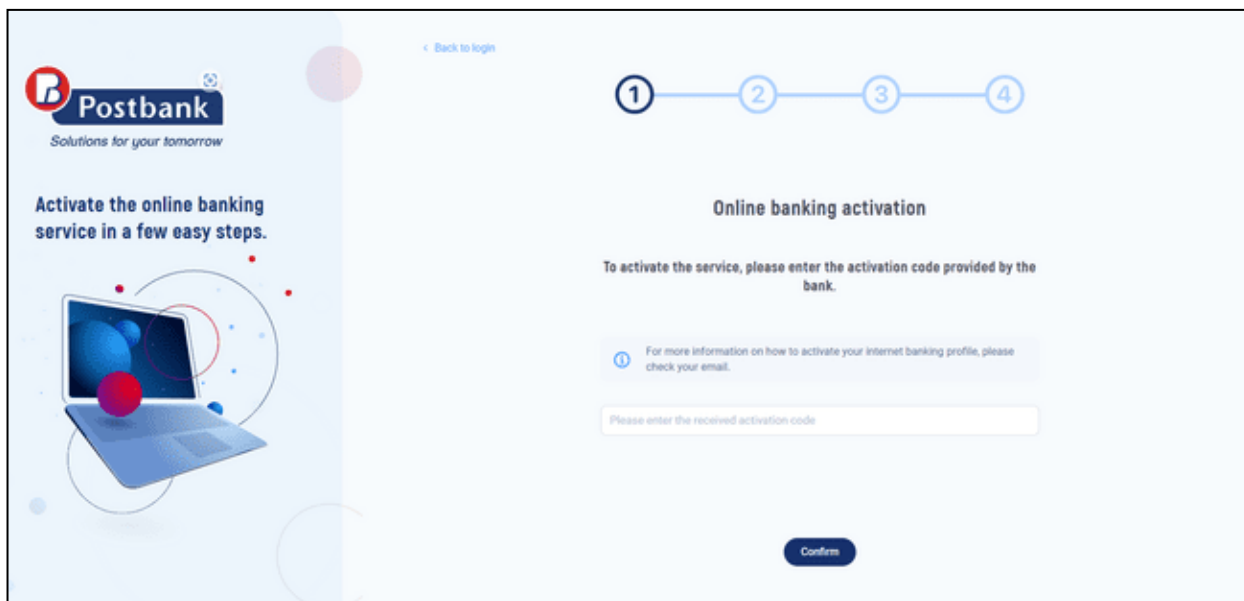
Upon registration, the user receives an Activation code to activate access to the digital channels.

## 3. First login with Activation code

When registering for the Internet banking service, an activation code is provided and it consists of 10 characters, letters and numbers.

The activation code has to be entered in the Internet banking page [www.e-postbank.bg](http://www.e-postbank.bg), by selecting the link "Activate access".





[Back to login](#)

**Postbank**  
Solutions for your tomorrow

Activate the online banking service in a few easy steps.

**Online banking activation**

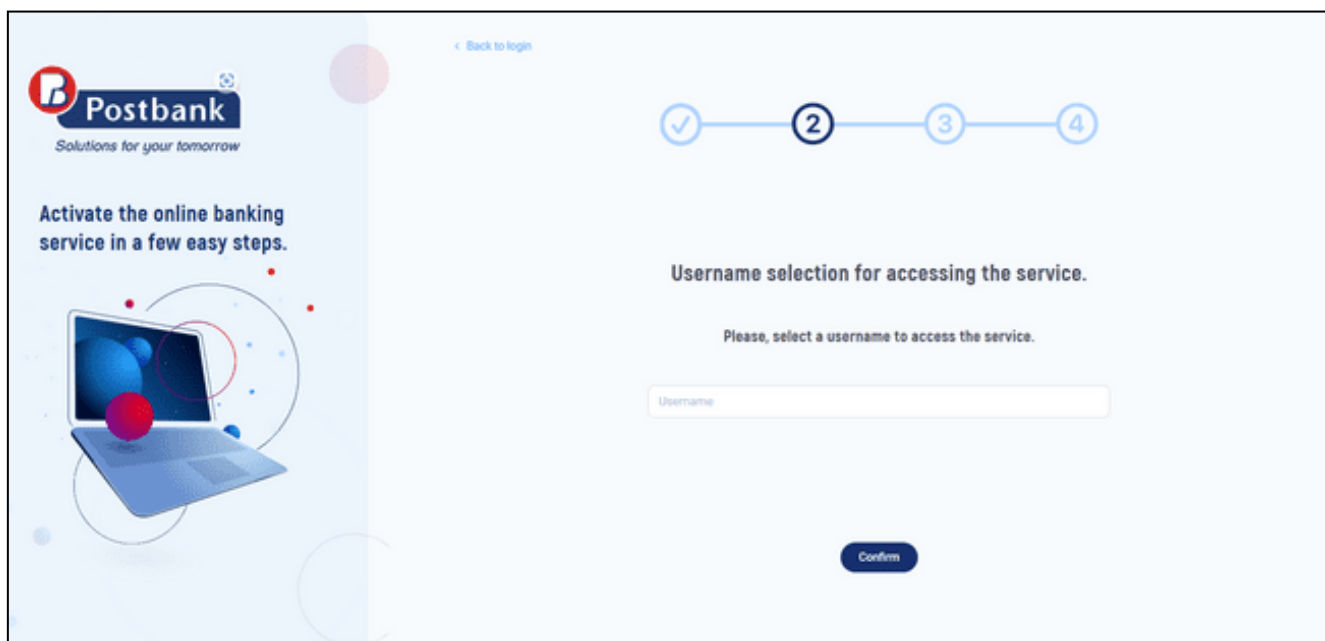
To activate the service, please enter the activation code provided by the bank.

i For more information on how to activate your internet banking profile, please check your email.

Please enter the received activation code

Confirm

Fill in the activation code and pass the reCAPTCHA check (I am not a robot). When you click the "Confirm" button, you will be taken through the username and password creation screens sequentially.



[Back to login](#)

**Postbank**  
Solutions for your tomorrow

Activate the online banking service in a few easy steps.

**Username selection for accessing the service.**

Please, select a username to access the service.

Username

Confirm

← Back to login

**Postbank**  
Solutions for your tomorrow

Activate the online banking service in a few easy steps.

**Create a password**

Please select a password for accessing the service that complies with the criteria shown on the screen

Password

Re-enter the selected password

Confirm

**Create a password**

Please select a password for accessing the service that complies with the criteria shown on the screen

.....

Select password

Weak

- ✗ Minimum 8 characters required
- ✗ At least one uppercase letter
- ✗ At least one lowercase letter
- ✗ At least one digit

Confirm

**Create a password**

Please select a password for accessing the service that complies with the criteria shown on the screen

.....

Select password

Strong

- ✓ Minimum 8 characters required
- ✓ At least one uppercase letter
- ✓ At least one lowercase letter
- ✓ At least one digit

Confirm

When a password is created, an indicator displays the met conditions and password strength.  
The next step is to confirm the activation of your account via a one-time code sent via Viber/SMS.

< Back to login

**Postbank**  
Solutions for your tomorrow

Activate the online banking service in a few easy steps.

**One-time passcode verification**

A confirmation code has been sent to the mobile number provided to the bank. +359887-93 Enter the received one-time code to activate your profile.

1

The code is still valid 9:54  
[I didn't receive a code.](#)

Confirm

"I didn't receive a code" button is available, which allows you to choose how to get a new activation code.

**Get a new code** X

**Send a new code**

You will receive a new code on the mobile number provided to the bank. +359887-93

**Call me**

You will receive a code via voice call from your bank.

Decline

After entering the 6-digit code and pressing the "Confirm" button, you will see a screen confirming the successful activation



## The service has been successfully activated

Your online banking profile has been successfully activated.

Request a software token for authorizing payment transactions and modifications across all of the bank's digital channels.

- Payment verification
- Payment of utility bills and taxes
- Performing periodic payments and other transactions.

Request new m-Token >

Request later

The m-Token Postbank software token can be requested right on this screen, or you can request it at a later stage through your Internet Banking account.

**m-Token Postbank** is a mobile app that confirms payment transactions in a secure and convenient way. It provides two-factor authentication of the user's identity, thus meeting the regulatory requirements imposed by the updated Payment Services Directive (PSD2).

To use the m-Token Postbank app, you need to download it from the [App Store](#), [Google Play](#) or [AppGallery](#), depending on the type of your mobile device. Using the app is completely free.

By clicking on the "**Request new token**" button, you go through the steps to get the activation codes for your token.

**Important!** Enter the activation codes only in the m-Token Postbank mobile application. Activation codes will be valid for 24 hours. Do not save or share activation codes.

### m-Token Postbank token

Activate new software token by following the steps given below. Activating the new token will automatically deactivate the current one (if available).

1. Request a new software token by clicking the button. You will receive the following activation codes:
  - Code 1 will be sent via Viber/SMS to the mobile phone number you provided when registering for the service.
  - Code 2 will be sent to the email address you provided when registering for the service.
2. Download the m-Token Postbank app from Google Play, App Store and App Gallery or by scanning the QR code.
3. Launch the app and enter the received codes into the respective fields.



Use the codes exclusively to activate m-Token Postbank app. The activation codes will be valid for 24 hours. Do not write down or share the activation codes.

Forward >

### Token request

The software token is a mobile application necessary to verify payment transactions. Transfers between your own accounts do not require verification.

The software token can also be used to verify card payments on merchant websites marked with Mastercard Identity Check and Visa Secure. More information can be found [here](#).

When issuing a new software token, the currently available authentication method will be deactivated!

Each user can have only one active software token, which will be used to confirm payment transactions across all of their accounts (if multiple accounts are available). Please note. Enter the activation codes exclusively in the m-Token Postbank app installed on your phone! Do not disclose the provided codes to anyone!

✓ Request

### Token request

✓

#### Activation code 1

Code 1 has been sent via Viber/SMS to the mobile number provided to the bank: +359887\*\*\*\*93.

◁ I did not receive a code via Viber/SMS

✓

#### Activation code 2

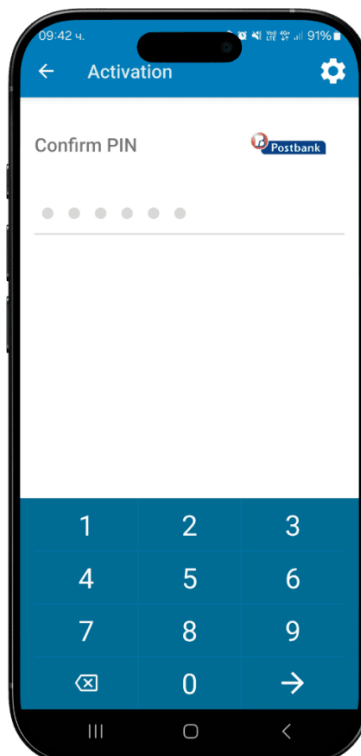
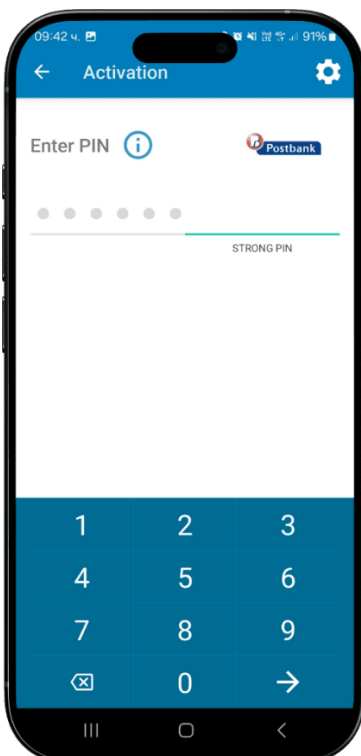
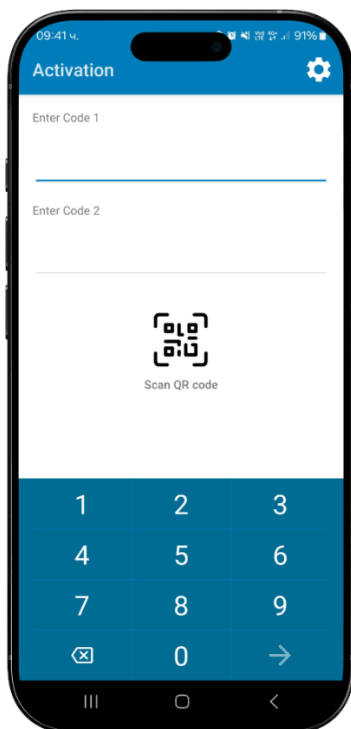
Code 2 has been sent to the email address t\*\*\*\*a@postbank.bg, provided to the bank. – The email address should be displayed partially masked.

◁ I did not receive the e-mail

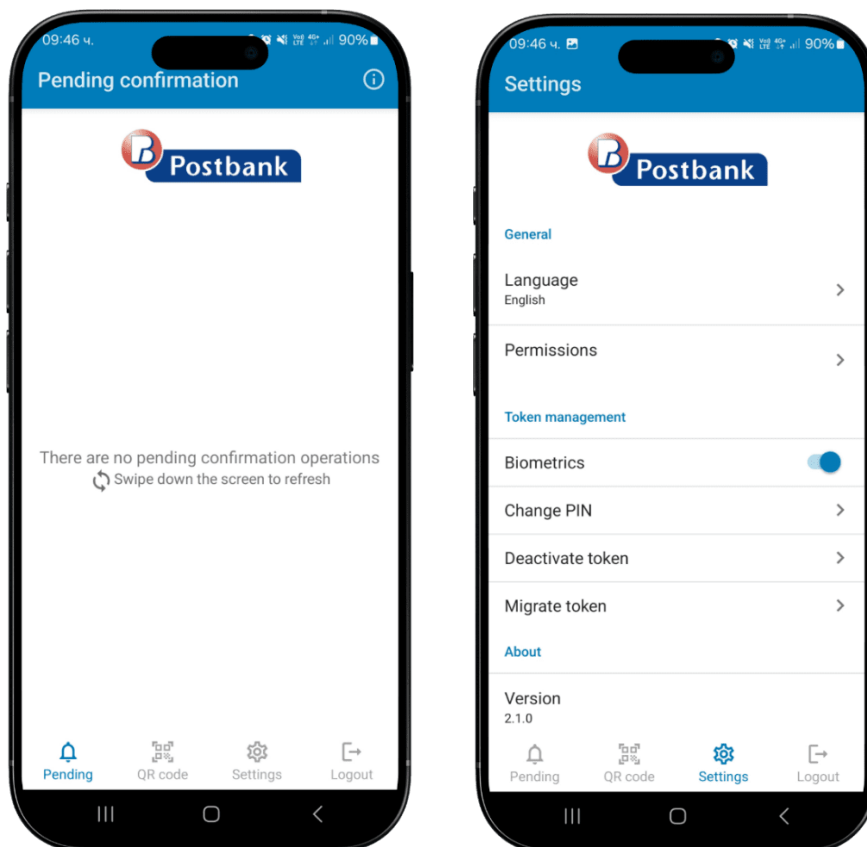
To activate m-Token Postbank, launch the application on your device and enter the received activation codes into the respective fields.

Dashboard >

It is necessary to enter the received codes in the respective fields in the application m-Token Postbank and to follow the steps for activation:

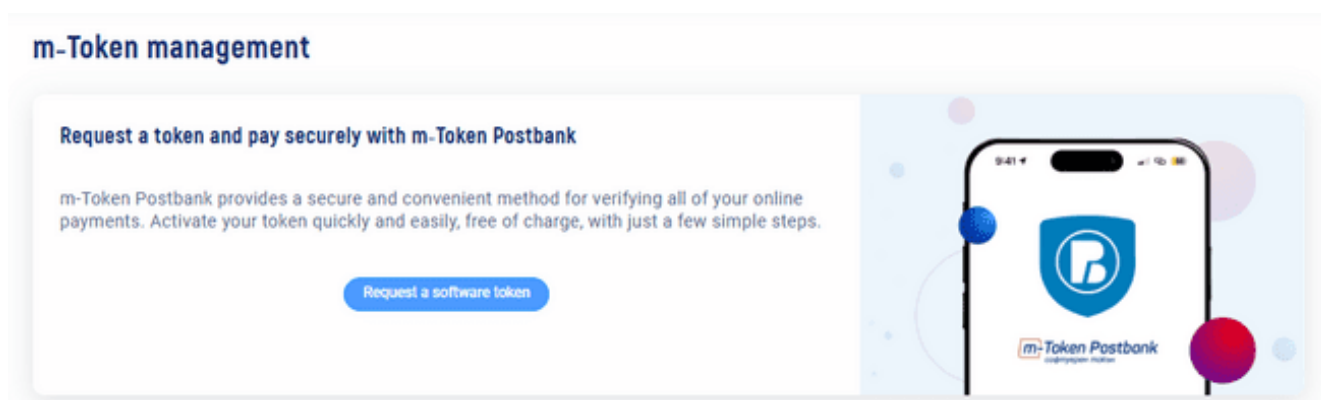
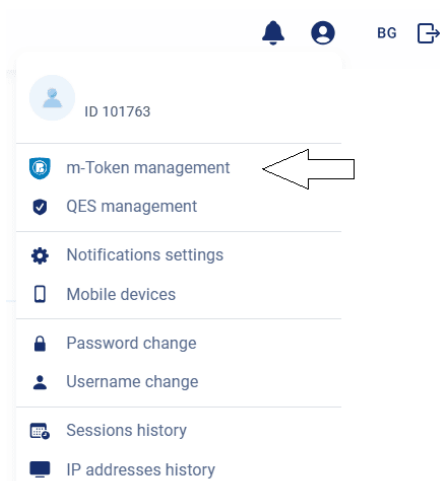


Once you enter and confirm your PIN, you will see a "Pending Confirmation" screen. This means that the software token registration was successful. In the "Settings" menu you can find additional options for managing your token.



Once you have successfully requested your token (or have chosen to do so later) you should click on the "My Products" button. The system takes you to your Internet Banking home page where you can see all the active products you have registered for the Internet Banking service.

If you choose to activate your token later, you can do so through your banking account by clicking on the "Profile" menu in the top right corner of the screen:  You will see a drop-down menu there from which you can complete the token request process (M-Token management button), as well as additional options related to your account.



By pressing the "**Request a software Token**" button, the request process will be started.

#### 4. Log in to e-Postbank

You can log in to e-Postbank: ○ Through the corporate website of the Bank

<https://www.postbank.bg/> or ○ at the address [www.e-postbank.bg](http://www.e-postbank.bg)



If you are a user of more than one bank client, after entering your username and password, you will see a list of all the bank clients you have access to.



You can switch your access from one account to another at any time by using the switch button. , which you will see next to the name of the respective bank client.

 Doctor Mora 1991, Mexico - Company From 

## 5. e-Postbank OneView

The available option "OneView" allows you to consolidate the management of accounts and operations for all the companies you have access to in one common profile. By selecting this option, you will be able to:

- View all accounts of all your companies in one place.
- Review and manage transfers and summary reports for all companies.
- Make transfers between the accounts of different companies or to external accounts, including bulk payments and template transfers.
- Track pending transfers in the special section "Pending Actions".

Only passive accounts are displayed on the screen.

Upon your first use, you will receive a brief overview of the advantages and differences compared to the standard profile, as well as a 'See more' button for full details. After that, in the 'Dashboard' section, you will always see a banner reminding you that you are working in a shared profile and providing you quick access to the complete information.



At the top of the screen, you will see an indicator that you are working with more than one company, and if needed, you can easily switch back to single client mode.



The total available amount shows movements in all accounts and accounts that the user has access to.

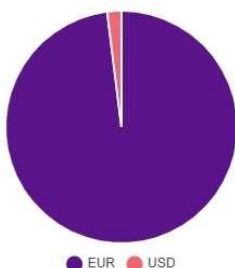
### Total available amount



View balances across all accounts, grouped by currency.

20 999,18 EUR 501,42 USD

Total amount: 21 425,67 EUR (calculated based on the fixing exchange rate)



## 5.1 Menu 'New Translations'

### 5.1.1 Transfer to own accounts

The "Transfer to own account" function allows you to make transfers between all your personal accounts, including those accessed through different profiles. The system automatically recognizes all accounts that you have access to.

OneView

#### Transfer to own account

Initiator: Select account

Recipient: Select account

Transfer amount: 501,42 USD

Details:

| Account | Balance                       |
|---------|-------------------------------|
| GR BG   | 1 292,82 EUR / 2 528,54 BGN   |
| SH BG   | 501,42 USD                    |
| SH BG   | 2,05 EUR / 4,01 BGN           |
| SH BG   | 19 704,31 EUR / 38 538,28 BGN |

Verify

OneView

#### Transfer to own account

Initiator: Select account

Recipient: Select account

Transfer amount: 19 704,31 EUR / 38 538,28 BGN

Details:

| Account | Balance                       |
|---------|-------------------------------|
| GR BG   | 1 292,82 EUR / 2 528,54 BGN   |
| SH BG   | 19 704,31 EUR / 38 538,28 BGN |
| SH BG   | 0,00 EUR / 0,00 BGN           |
| SH BG   | 0,00 GBP                      |

### 5.1.2 Transfer to another account

The "Transfer to another account" function allows you to make transfers to accounts of other individuals - either natural persons or legal entities, domestic bank transfers, interbank transfers, and international transfers.




**Transfer to another account**
×

**Initiator**

Select account

GR

BG

BG

1 292,82 EUR / 2 528,54 BGN

**Recipient**

SH

Стандартна разплащателна сметка

BG

19 704,31 EUR / 38 538,28 BGN

Стандартна разплащателна сметка

BG

0,00 EUR / 0,00 BGN

Стандартна разплащателна сметка

BG

0,00 GBP

The recipient's bank will be filled in automatically

**Transfer amount**

EUR

0,00

**Details**

Enter details

Continue &gt;



**Transfer to another account**
×

**Initiator**

GR

BG

BGN

available balance
1 292,82 EUR / 2 528,54 BGN

**Recipient**

Name of the recipient

test

Receiver's country

BULGARIA

IBAN

BG

CITIBANK EUROPE PLC. BULGARIA BRANCH

CITIB

**Transfer amount**

EUR

100,00

**Details**

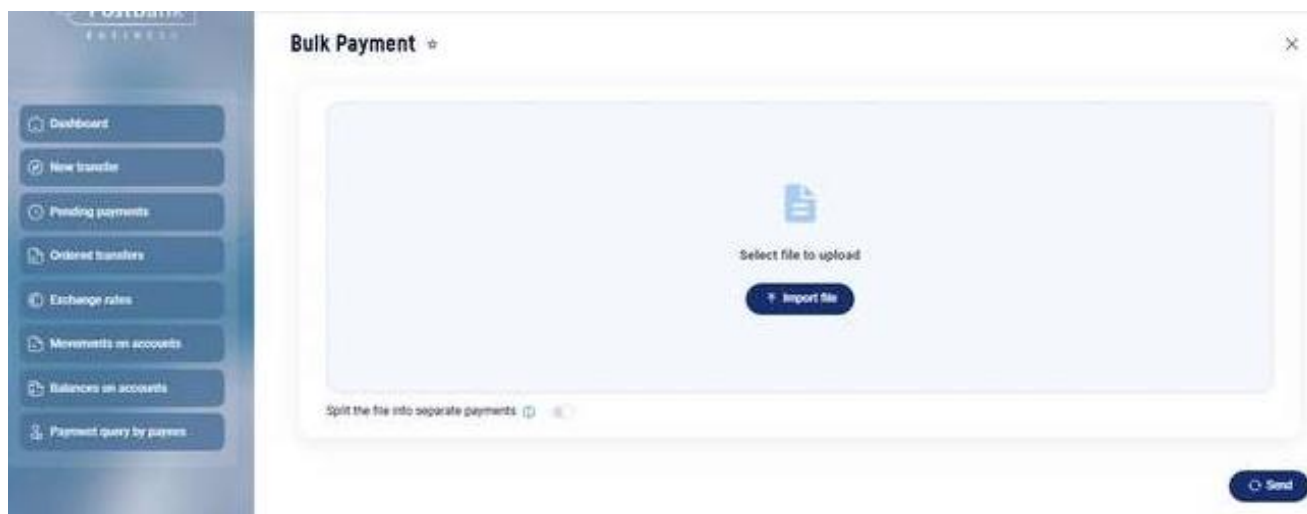
test

Continue &gt;

### 5.1.3 Bulk Payments

Bulk payment allows you to make EUR transfers to many legal or natural persons. It is suitable for payments to suppliers, contractors, or other companies chosen by the client. As with salary payments, the file can include both internal bank transfers and transfers to other banks. The required file structure is available on the corporate website of the Bank >> Digital Banking section >> Internet Banking >> Bulk Payments or you can contact your servicing branch. Use the 'Bulk Payment' button, attach the file via 'Attach File', and submit with 'Send'.

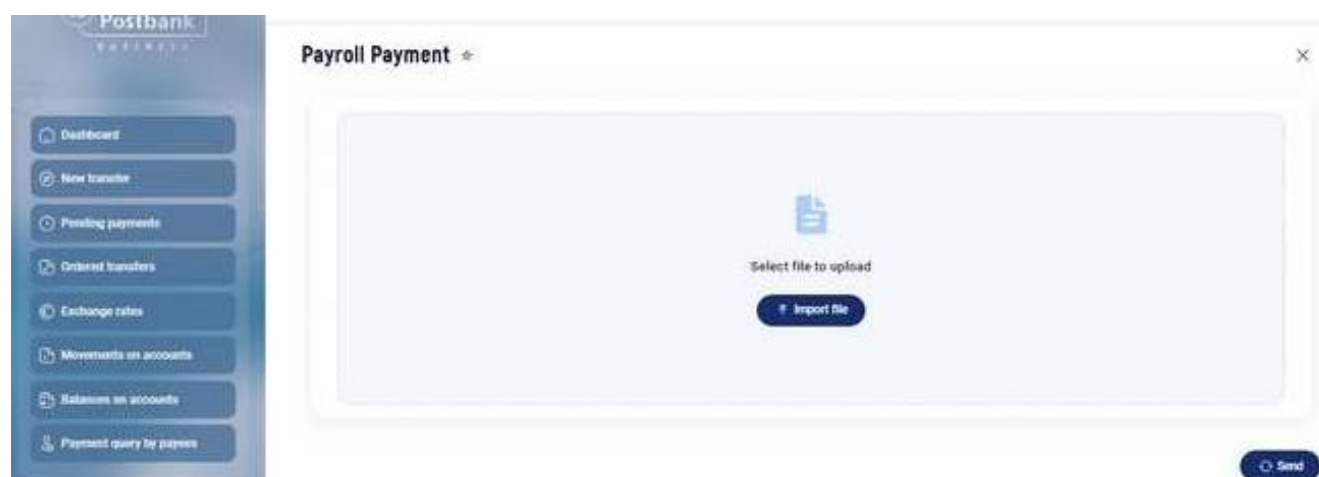
**IMPORTANT:** Monitor the status of the submitted payment. In case of an error, the file will be rejected, and the system will show you a message that needs to be corrected before resending.



#### 5.1.4 Payroll Payments

Mass salary payments allow you to make transfers in EUR to multiple individuals at once. A single file can contain both internal bank transfers and transfers to other banks. The file must be structured according to the bank's requirements. More information regarding the structure can be found on the bank's corporate website >> Digital Banking section >> Internet Banking >> Mass Payments or you can get assistance from your servicing branch. To initiate a mass salary payment, select the "Mass Salary Payment" button, use the "Attach File" option, choose a text file from your directory and press the "Send" button.

**IMPORTANT:** Make sure to track the status of the submitted payment. If there is an error in the file (format or content), the system will reject processing and display an error message that needs to be corrected and resubmitted.



## 5.2. Menu 'Pending Translations'

In the 'Pending Translations' menu, all ordered but not yet completed translations are displayed. This includes:

- Translations with a future execution date (upcoming)
- Translations requiring confirmation
- Translations on hold due to technical or limit reasons.

### Pending

Pending signature
Pending for bank processing

| No.      | Initiation         | Recipient                       | Details                        | Status            | Amount     | Registered          |
|----------|--------------------|---------------------------------|--------------------------------|-------------------|------------|---------------------|
| 21178393 | Company From (EUR) | BG MC CORPORATE LTD             | Card funding                   | Pending signature | 26,00 EUR  | 12.01.2026 13:42:47 |
| 21178392 | Company From       | Стандартна разплащателна сметка | Transfers between own accounts | Pending signature | 83,42 EUR  | 12.01.2026 10:26:38 |
| 21178391 | Company From (EUR) | БУЛ ЕИПЪЛ - ООД                 | проф. ф. катм за м.07          | Pending signature | 613,55 EUR | 12.01.2026 10:17:42 |

## 5.3 Menu Ordered transfers



OneView

### Ordered transfers

Last 30 days: 04.12.2025 - 03.01.2026
OneView

| No.      | Initiation  | Recipient | Details                  | Status            | Amount        | Registered          |
|----------|-------------|-----------|--------------------------|-------------------|---------------|---------------------|
| 21175267 | SH BG (EUR) | GR        | ф. пр 76124 и 74932      | Pending signature | 403,59 EUR    | 05.01.2026 13:33:34 |
| 21175255 | SH BG (EUR) | Ma        | ф. 0010044157/25.09.2023 | Pending signature | 8 524,80 EUR  | 05.01.2026 11:30:22 |
| 21174820 | SH BG (EUR) | AR        | test test                | Pending           | 150,00 EUR    | 04.01.2026 11:58:42 |
| 21174803 | SH BG (EUR) | BG        | Земковане на капит       | Processed         | 2 000,00 EUR  | 04.01.2026 11:49:04 |
| 21174802 | SH BG (EUR) | test test | test                     | Cancelled         | 390,00 CHF    | 04.01.2026 11:41:39 |
| 21174801 | SH BG (EUR) | TEST USD  | test                     | Cancelled         | 190,00 USD    | 04.01.2026 11:41:37 |
| 21174296 | SH BG (EUR) | TEST      | test test                | Pending           | 14 000,00 EUR | 04.01.2026 11:38:50 |
| 21174295 | SH BG (EUR) | TEST      | test                     | Cancelled         | 200,00 EUR    | 04.01.2026 11:38:28 |
| 21174294 | SH BG (EUR) | test test | test                     | Pending           | 403,59 EUR    | 04.01.2026 11:38:27 |
| 21174292 | SH BG (EUR) | AR        | test test                | Pending           | 150,00 EUR    | 04.01.2026 11:38:27 |

Button "OneView" allows selection and viewing of only the pending translations for a specific company or organization that the user has access to.

OneView

### Ordered transfers

Last 30 days: 04.12.2025 - 03.01.2026
OneView

| No.      | Initiation  | Details                  | Status            | Amount       | Registered          |
|----------|-------------|--------------------------|-------------------|--------------|---------------------|
| 21175267 | SH BG (EUR) | ф. пр 76124 и 74932      | Pending signature | 403,59 EUR   | 05.01.2026 13:33:34 |
| 21175255 | SH BG (EUR) | ф. 0010044157/25.09.2023 | Pending signature | 8 524,80 EUR | 05.01.2026 11:30:22 |

## Ordered transfers

Last 30 days 17.03.2026 - 16.04.2026

No.

Initiator

Payment document number

Enter payment document number

Payment type

Between own accounts

To another recipient

Detailed

Beneficiary

Enter beneficiary

Reason

Enter reason

Amount from

0,00

Amount to

0,00

Status

Select status

Clear

Apply

Details

Status

Amount

Registered

to ordered transactions were found according to the specified criteria

The "Filtering" button (funnel icon) allows for detailed sorting by:

- Transfer number
- Type of transfer
- Recipient
- Reason
- Amount
- Transfer status

## 5.4 Menu: Account Transactions

This menu displays all receipts and payments for the selected account over the selected period. Visible are the date, type of operation, recipient/sender, reason, amount, and balance. You can filter by key data (recipient, reason, amount, etc.), as well as select a specific account and period. With the available button, a report can be downloaded in Excel format (.xlsx) for further processing or archiving.

## 5.5 Menu „My payees”

From this menu, you can manage the list of all your saved trusted and preserved recipients. From this list, you can review, edit, or delete existing saved and trusted recipients at any time, as well as add new ones.

## My payees

**Saved and Trusted Recipients**  
My payees for quicker access when making transfers. Transfers to trusted payees do not require additional confirmation.

+ New payee

| Name | Short name | Account/Card |
|------|------------|--------------|
| KA   | KA         | BG           |

## 6. Menu "Dashboard"

In "Accounts" menu, you can see information about the accounts, debit and credit cards, guarantees, letters of credit, and all credit products registered for the service.



The screenshot shows the Postbank Dashboard. On the left is a sidebar menu with options: Dashboard, Transfers, Utility bills, Taxes, Withdrawal requests, Templates and payees, Rights and limits, Documents, Currency, and Guarantees. The main content area is titled 'Dashboard' and includes sections for 'Accounts' and 'Loans'. The 'Accounts' section shows a list of accounts with their balances in EUR and BGN, and buttons for 'Transactions' and 'New transfer'. The 'Loans' section shows a loan with its amount and maturity date. On the right, there are two panels: 'Pending' (No pending actions) and 'New transfer' (Select payment template, Select payee).

You can edit the name of your accounts using the icon of pencil , which you can see next to the name of the account.

Стандартна разплащателна сметка ✓  
19 693,81 EUR / 38 517,74 BGN  
BG

When you click on the icon, a box will appear to enter the account name of your choice. After changing the name, to save the changes, you need to click the "Change" button. If the "Decline" button is clicked, the changes will not be saved.

## Friendly name change

Account name

Стандартна разплащателна сметка

Decline

Change

Functional buttons for transactions and new transfer are located in the context of each account.

- **Transactions** – using this button you can make a report of transfers on your selected account for a certain period, as well as select the type of transaction and the digital channel through which it was made.

Transactions

Account

Стандартна разплащателна сметка

BG

Available balance

19 993.81 EUR / 38 517.74 BGN

Period revenue

0.00 EUR

Income expenses

18 349.00 EUR

Last 7 days

30.12.2025 - 06.01.2026

Movement

Details

Amount

Date

Balance

Automated tax

Такса плащане компютърни услуги по код PC ЮП Ебан, с валути в. Сметка тип Разплащателна сметка новатор

0.50 EUR

06.01.2026

19 718.81 EUR

Operation type

Select operation type

Recipient

Enter recipient

Digital channel

new e-Postbank

m-Postbank novo

ONE wallet

Digital zones

Amount from

0,00

Amount to

0,00

Transaction type

Select transaction type

Clear

Apply

If you wish to check another account, you do not need to return to the main menu. You can change the selected account from the drop-down menu:

19

Account

|                                    |                                                    |
|------------------------------------|----------------------------------------------------|
| Стандартна разплащателна сметка BG | available balance<br>19 693,81 EUR / 38 517,74 BGN |
| Стандартна разплащателна сметка BG | 501,42 USD                                         |
| Стандартна разплащателна сметка BG | 0,00 EUR / 0,00 BGN                                |
| Стандартна разплащателна сметка BG | 19 693,81 EUR / 38 517,74 BGN                      |
| Стандартна разплащателна сметка BG | 2,05 EUR / 4,01 BGN                                |
| Стандартна разплащателна сметка BG | 0,00 GBP                                           |

By clicking **Transactions** button you can make a report of transactions on the account of your choice.

☒ **Last 7 days** 07.03.2025 - 14.03.2025
 ☐ **Today** 14.03.2025

☐ **Last 30 days** 12.02.2025 - 14.03.2025

☐ **Last 10** Accounts movements

☐ **Custom** Enter the desired date manually

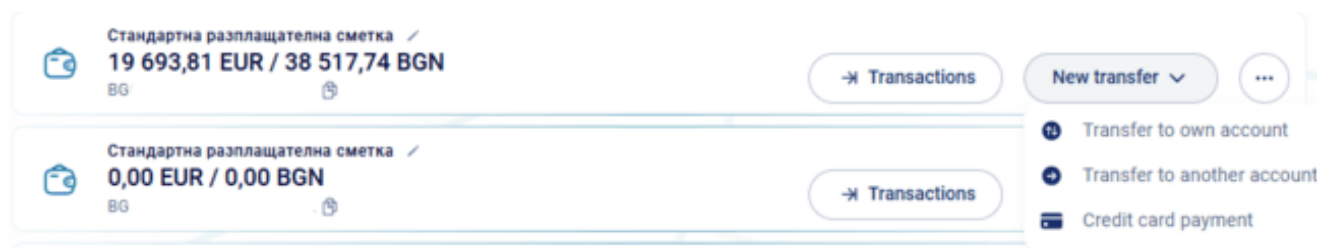
From  To

You can check the last 10 transactions on the respective account or select More to view the other filtering options - by period, by operation type, by amount.

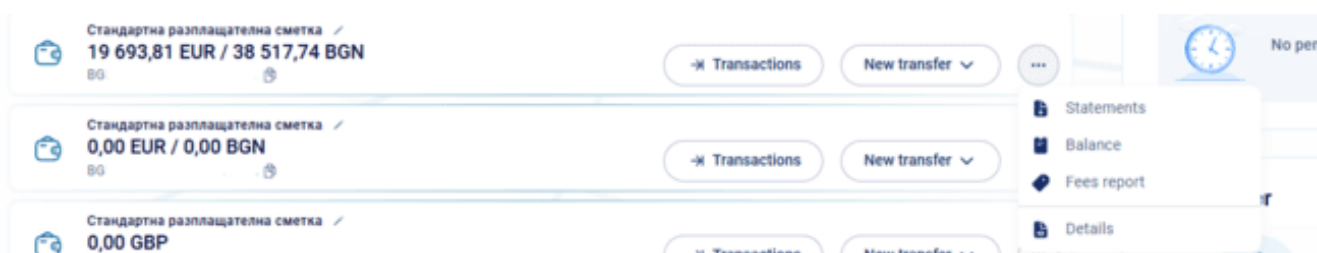
You can make a report for the current day, the last 7 or 30 days on the account or select the "Custom" option to manually enter the period you want.

The generated report can be saved on your computer in the following formats: XML, PDF and XLS. For this purpose you need to select one of the options:   

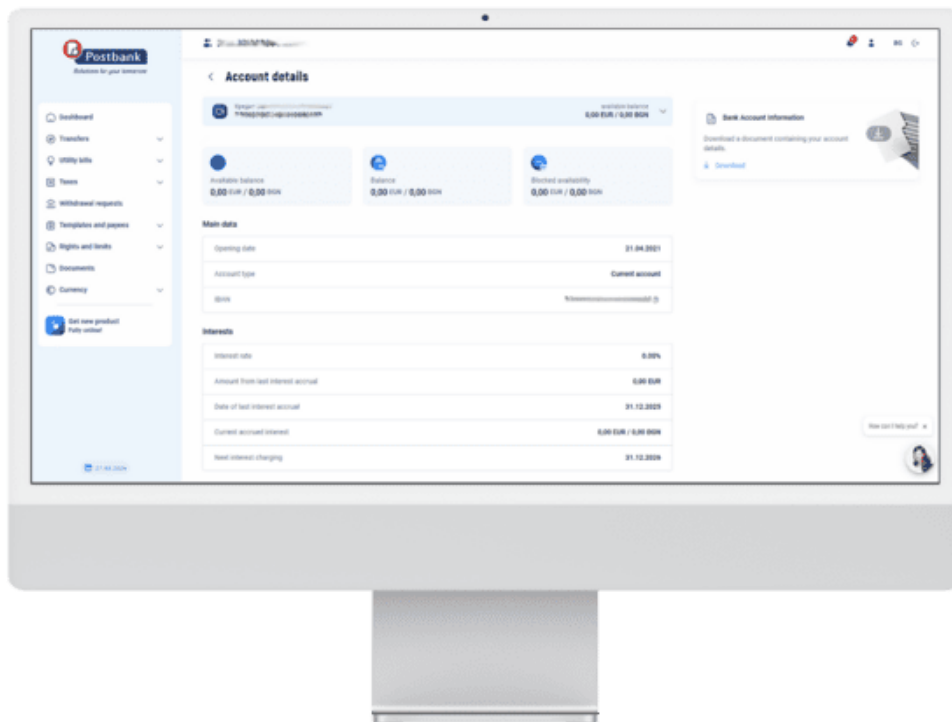
- **New transfer** – you can use this button to order a transfer from a selected account. For this purpose you need to select the type of transfer (Transfer to own account, to another account or to card) and a form for ordering a transfer will be displayed on the screen.



Another shortcut button is displayed to provide additional details on the account . When you press it, a drop-down menu opens and you can choose from several options – Statements, Balance, Fees report and Details.



- **Details** - this button allows you to view the details of your selected account.
- **Access to a bank account document** - A bank account document is available for download. The document is for informational purposes only and does not constitute an official bank certificate. To obtain an official bank certificate, a visit to a bank branch is required. The document can be accessed and downloaded from **Home screen > Details > Account details > Bank account information**.



If there is an existing "Blocked availability", a "Details" button is displayed and once selected you can see an informative window with all the blocked amounts on the account.



- **Prepared statements** – select if you wish to download or view a specific statement

## < Statements

Account



Стандартна разплащателна сметка  
BG

available balance  
19 643,81 EUR / 38 517,74 BGN

Last 30 days 07.12.2025 - 06.01.2026

| Statement number | Year | Periodicity | Date       | Period from | Period to  |                          |
|------------------|------|-------------|------------|-------------|------------|--------------------------|
| 131              | 2025 | Daily       | 15.12.2025 | 13.12.2025  | 15.12.2025 | <a href="#">Download</a> |
| 132              | 2025 | Daily       | 16.12.2025 | 16.12.2025  | 16.12.2025 | <a href="#">Download</a> |
| 133              | 2025 | Daily       | 17.12.2025 | 17.12.2025  | 17.12.2025 | <a href="#">Download</a> |
| 134              | 2025 | Daily       | 18.12.2025 | 18.12.2025  | 18.12.2025 | <a href="#">Download</a> |
| 135              | 2025 | Daily       | 19.12.2025 | 19.12.2025  | 19.12.2025 | <a href="#">Download</a> |
| 136              | 2025 | Daily       | 29.12.2025 | 20.12.2025  | 29.12.2025 | <a href="#">Download</a> |

- **Balance** –this button allows you to view the account turnover and balance.

At the top of the screen, a drop-down menu is loaded with all active accounts and the option to select/change the account for which the report is to be displayed.

## < Account balance history

Account



Стандартна разплащателна сметка  
BG

available balance  
19 643,81 EUR / 38 517,74 BGN

Preview in BGN

Last 7 days 30.12.2025 - 06.01.2026



| Date       | Daily turnover - debit | Daily turnover - credit | Total turnover - debit | Total turnover - credit | Balance       |
|------------|------------------------|-------------------------|------------------------|-------------------------|---------------|
| 06.01.2026 | 18 349,00 EUR          | 0,00 EUR                | 18 349,00 EUR          | 38 047,81 EUR           | 19 718,81 EUR |
| 05.01.2026 | 0,00 EUR               | 0,00 EUR                | 0,00 EUR               | 0,00 EUR                | 0,00 EUR      |

There is an option for downloading the balance report in 3 formats - XML, PDF и XLSX

- Total available amount

The screen displays your balances, grouped by currency. The amount is converted at the fixing rate.

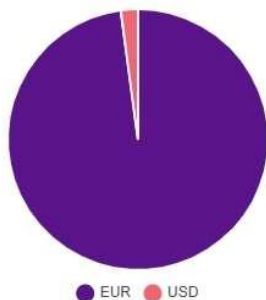
## Total available amount



Overview of your balances, grouped by currency

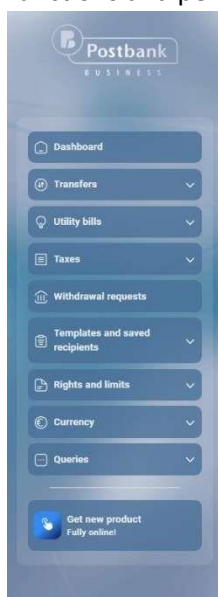
19 695,86 EUR 501,42 USD

Total amount: **20 122,35 EUR** (calculated based on the fixing exchange rate)



## 7. Navigation menu

On the left side of the main screen there is the navigation menu, from which you can access the various functions and perform the actions you want.



## 8. Templates and saved recipients

Through the Templates and Recipients menu, you can manage the saved information for a complete template of a transfer with a recipient and all the details of the transfer, as well as the list of trusted and saved recipients. This way, you do not need to enter the recipient's details every time you want to direct a transfer. It is sufficient to simply select one of your templates or saved or trusted recipients from the dropdown menu.

- **Templates** - You can create a template from a specific transfer by selecting 'Save payment details' from the dropdown menu under the transfer information you are initiating, during the setup and before signing it.

**Transfer to recipient in Bulgaria** ☆

**Initiator**

BG  
БРББ  
Юробанк България АД

**Company From**  
(EUR)

**Recipient**

ЕАД  
BG

UN  
UniCredit Bulbank AD

**Transfer amount**

Transfer amount

687,18
EUR

**Expenses and value date**

Expenses

☒ Shared  
SHA

Value date

☒ Instant  
06.01.2026

Fee  
0,90 EUR  
1,76 BGN

☐ Standard  
07.01.2026

Fee  
0,90 EUR  
1,76 BGN

☐ Express  
07.01.2026

Fee  
0,90 EUR  
1,76 BGN

**Details**

φ 925/4.7.23

Saving a transfer as a specimen is convenient and facilitates your subsequent payments to the same recipient. The template contains all the details of the transfer.

If you click on **Templates**, a list of all stored templates will appear. From this list you can view, edit or delete existing templates:

**Templates**

▼

| Template name | Recipient | Type                              | Amount     |       |
|---------------|-----------|-----------------------------------|------------|-------|
| ЕАД           | ЕАД<br>BG | Transfer to recipient in Bulgaria | 687,18 EUR | ⏏ ⚙ ⌵ |

- **My payees**  
From this menu, you can manage the list of all your saved trusted and preserved recipients. From this list, you can review, edit, or delete existing saved and trusted recipients at any time, as well as add new ones.

#### My payees


**Saved and Trusted Recipients**  
 My payees for quicker access when making transfers. Transfers to trusted payees do not require additional confirmation.





| Name | Short name | Account/Card |
|------|------------|--------------|
| KA   | KA         | BG           |

You can initiate adding a new recipient through the 'My payees' menu by clicking the 'Add' button in the upper right corner of the recipient list. A screen will open where you enter the required information:

#### < Add payee

##### Recipient

Enter name

Short name

Enter name

Receiver's country

BULGARIA

Address of the recipient

Address of the recipient

##### Details

IBAN

BG XX XXXX XXXX XX XXXXXXXX

BIC of the recipient's Bank

Enter recipient's BIC code

Recipient's Bank name

Enter recipient's Bank name

Receiver's bank address

Enter receiver's bank address

Trusted beneficiary ⓘ

Without additional confirmation of transfers

Visible to all users ⓘ

The recipient's data is visible to everyone

Sign

You have the option to choose whether the payee should be saved or trusted. To save the new saved payee as trusted, you need to toggle it on and click the Sign button. A signature is required. A confirmation screen is displayed with a software token or a one-time code received via SMS/Viber.

1

You can save a trusted and saved recipient even while initiating a new transfer. Once you enter all the necessary details, you can use the 'Save Payee' menu. To save a payee as trusted, you need to make the token active and select the checkbox 'Save as trusted payee' and click the Confirm button. If you want the recipient to be saved only, leave the checkbox inactive and click the Verify button.

## Expenses and value date

### Expenses

☒ Shared  
SHA

### Value date ⓘ

Show more >

☒ Instant  
06.01.2026  
Fee  
0,90 EUR  
1,76 BGN

☐ Standard  
07.01.2026  
Fee  
0,90 EUR  
1,76 BGN

☐ Express  
07.01.2026  
Fee  
0,90 EUR  
1,76 BGN

## Details

test

Save payment details

Save template

Save payee

Save the payee's details of this transfer as a template for easy reuse with frequently repeated transfers.

Short name  
test

☐ Visible to all users

☐ Trusted beneficiary

Save as recurring payment

Execution and validity date

## 9. Cards

Your debit and credit card information can be found on the main screen, in the Dashboard menu.



**BG MC CORPORATE** ✓  
 balance  
**2 045,15 EUR**

credit limit 2 045,17 EUR

\*\*\*\* 2018 | 12/28

Card transactions

...

Current due amount ⓘ 0,02 EUR

Minimum due payment 25,56 EUR

Pay >

The information you see is for active cards registered for the service.  
 For each card, you can see the status, validity, limit, and available balance.

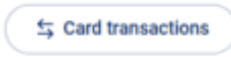
- **Credit cards** – Credit cards details are previewed by selecting “**Details**” from the drop-down menu via button  on screen “Dashboard”.

#### Cards



**BG MC CORPORATE** /  
 balance  
**2 045,15 EUR**

credit limit 2 045,17 EUR  
 \*\*\*\*\* 2018 | 12/28





 Statements
   
 Details

Current due amount ⓘ  
 Minimum due payment

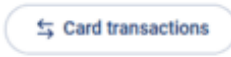
0,02 EUR  
 25,56 EUR





**BG MC CORPORATE** /  
 balance  
**3 579,02 EUR**

credit limit 2 045,17 EUR  
 \*\*\*\*\* 2018 | 12/28





 Statements
   
 Details

Current due amount ⓘ  
 Minimum due payment

0,02 EUR  
 25,56 EUR



#### < Card details


**BG MC CORPORATE**  
 \*\*\*\*\*2018

available balance  
**2 045,15 EUR / 3 999,97 BGN**


 balance  
**2 045,15 EUR / 3 999,97 BGN**


 Valid until  
**12/28**


 Cardholder  
**RO**

#### Card details

|                                       |                             |
|---------------------------------------|-----------------------------|
| Card status                           | Active                      |
| Card type                             | Credit card                 |
| Account opening date                  | 29.12.2020                  |
| Loan limit                            | 2 045,17 EUR / 4 000,00 BGN |
| Current liability                     | 0,02 EUR / 0,04 BGN         |
| Minimum payment                       | 25,56 EUR / 49,99 BGN       |
| Remaining due amount for installments | 0,00 EUR / 0,00 BGN         |

- **Card transactions** – by selecting this option, you can view information about card transactions and whether they have been posted.

## < Transactions

Card: **BS MC CORPORATE** 2 043,15 EUR / 3 999,97 BGN Balance

Last 30 days: 07.12.2025 - 06.01.2026 Filter

| Merchant                      | Sum      | Execution date |
|-------------------------------|----------|----------------|
| Лекса за прословие<br>Service | 0,08 BGN | 19.12.2025     |

[Preview in BGN](#)

- **Statements** - by selecting this option you will be able to access your credit card statements, with the option to filter by period.

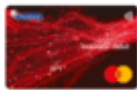
## < Credit card statements

Card: **BS MC CORPORATE** 2 043,15 EUR / 3 999,97 BGN Available balance

Custom: 01.01.2025 - 12.01.2026 Filter

| Statement number                                                                                                                       | Date | Total due amount | Minimum payment | Payment due date |
|----------------------------------------------------------------------------------------------------------------------------------------|------|------------------|-----------------|------------------|
| <br>No extracts were found for the specified criteria |      |                  |                 |                  |

- **Debit cards** - by selecting the "Transactions" button you can see information about card transactions and whether they have been posted. You have the option to filter the results by selecting the period (current day, last 7 or 30 days) as well as merchant name and amount.

 **Business Debit MasterCard-Corporate** Edit

balance  
**9 758,70 EUR / 19 086,36 BGN**

| 09/28

[Card transactions](#) ...

**Transactions**

Card: Visa Business - 345 | Available balance: 9 758,79 EUR / 19 086,36 BGN

Last 30 days: 01.12.2024 - 08.01.2025

| Merchant                             | Sum        | Execution date      |
|--------------------------------------|------------|---------------------|
| EDO BUSHLOPIA Restaurant             | 260,00 BGN | 26.12.2024 19:50:27 |
| RED BATH & TABLE, SOFIA Hotel Shop   | 110,00 BGN | 22.12.2024 19:04:25 |
| NICOLAS, SOFIA Hotel Shop            | 184,00 BGN | 22.12.2024 16:48:46 |
| ROMA BENE EDOLOPIA Restaurant        | 90,00 BGN  | 22.12.2024 17:15:02 |
| PARKING FEE, SOFIA Garage            | 8,00 BGN   | 22.12.2024 14:24:12 |
| COFFEE RINGS EDOLOPIA Hotel Shop     | 13,79 BGN  | 22.12.2024 10:43:42 |
| EYCH ENO EM HENNES EDOLOPIA Clothing | 11,99 BGN  | 21.12.2024 20:05:03 |
| EDO BUSHLOPIA Restaurant             | 80,00 BGN  | 21.12.2024 17:54:07 |
| MIKEL COFFEE, SOFIA Restaurant - POS | 4,88 BGN   | 21.12.2024 19:23:19 |
| BEEMER LOGISTICS EDOLOPIA Restaurant | 289,00 BGN | 20.12.2024 23:13:12 |

**Custom** 01.01.2025 - 17.03.2025

☐ Today 14.03.2025  
☐ Last 7 days 07.03.2025 - 14.03.2025  
☐ Last 30 days 12.02.2025 - 14.03.2025  
☒ Custom Enter the desired date manually

From: 01.01.2025 To: 17.03.2025

Cancel Apply

Merchant name: Enter merchant name

Amount from: 0,00 Amount to: 0,00

Clear Apply

After selecting button - Details, you can see detailed information about your debit card - status, validity, daily limits.

**Card details**

Business Debit MasterCard Corporate | Available balance: 9 758,79 EUR / 19 086,36 BGN

balance: 9 758,79 EUR / 19 086,36 BGN  
 Valid until: 09/28  
 Cardholder: CLIENT NAME 1

**Card details**

|                      |              |
|----------------------|--------------|
| Card status          | Active       |
| Card type            | Debit card   |
| Account opening date | 21.03.2025   |
| Card account         | BG           |
| Total daily limit    | 9 203,00 EUR |
| Daily limit - ATM    | 9 203,00 EUR |

**Additional information**

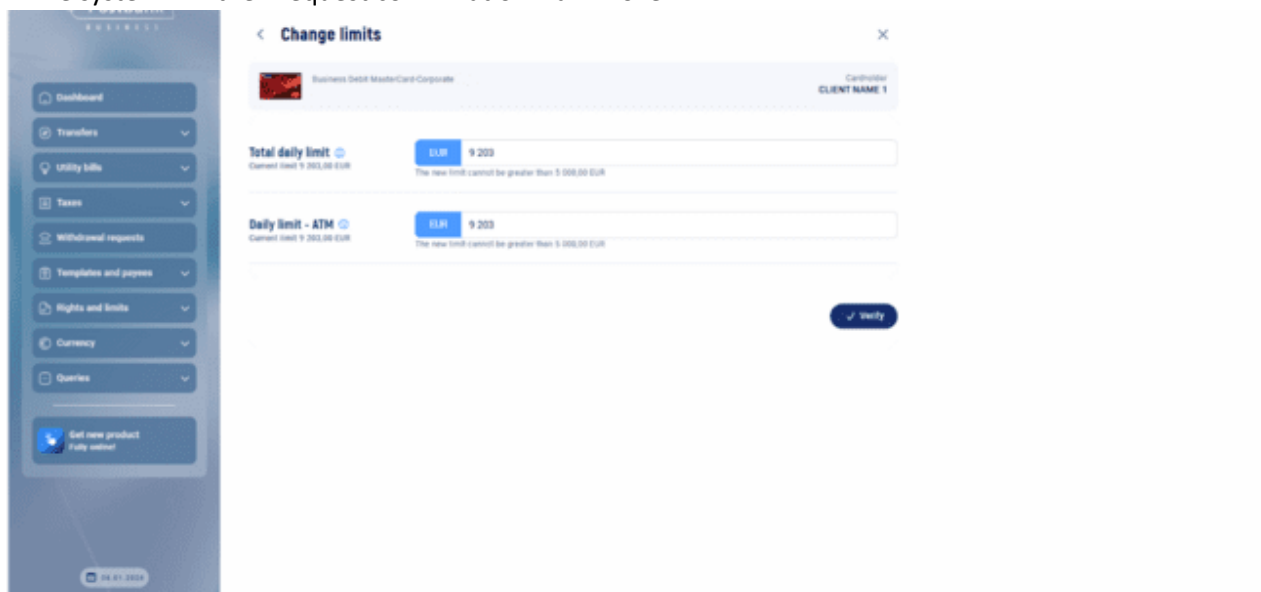
To block a stolen or lost card, please call the customer service center: 0700 18 555

Change limits

## 9.1 Change limits

By clicking the Change Limits button, the Total Daily Limit and Daily Limit - ATM will be displayed on the screen. Please note that both limits cannot be greater than 5000 EUR.

- You can enter the new desired value in the corresponding field for Total Daily Limit or Daily Limit for ATM.
- Click the “Verify” button to confirm the change.
- The system will then request confirmation via m-Token



For legal entities, the allowable limit is determined by the maximum allowed value for the respective type of debit card, provided that the necessary rights are in place.

Restrictions:

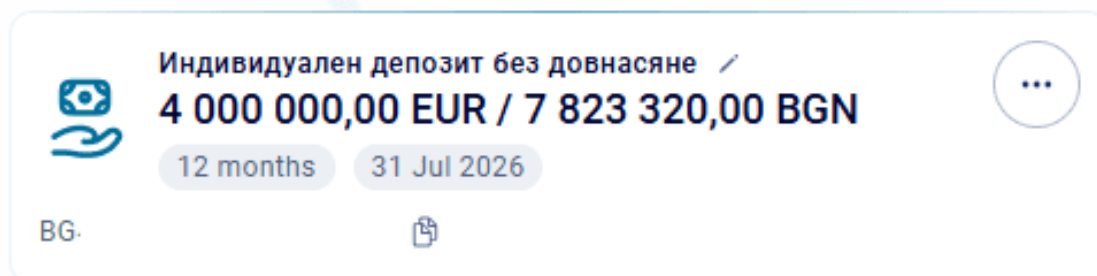
- ✗ The card must be active
- ✗ Youth cards (7-18 years old) cannot be managed through digital channels
- ✗ Without an m-Token → there is no access to the service
- ✗ Without a subscription on the card → there is no access to the account

## 10. Deposits

Information about your deposit accounts registered for the service can be found on the main screen, in the "Dashboard" menu.

The deposit type, amount, term, account number and maturity date are displayed.

### Deposits

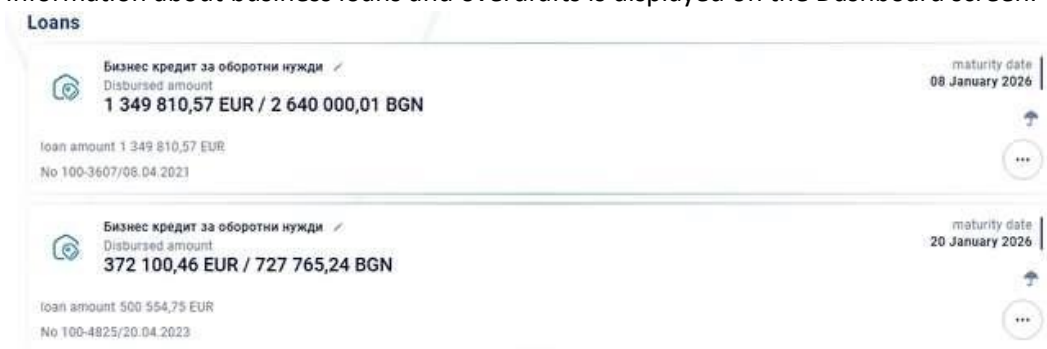


A report of deposit transactions is displayed by selecting "Transactions" from the drop-down menu and button  from the context of the selected deposit. You have a few additional options - Funding, Withdrawal, Details and Balance. On the Details screen, you see all the information about your deposit - opening date, interest rate, last and next renewal date, interest currently accrued, and more.

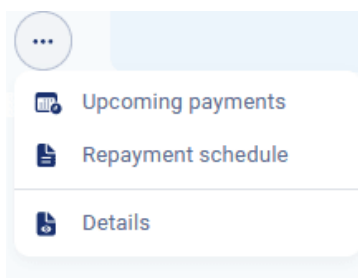
## 11. Credits, guarantees and letters of credit

- Credits

Information about business loans and overdrafts is displayed on the Dashboard screen.

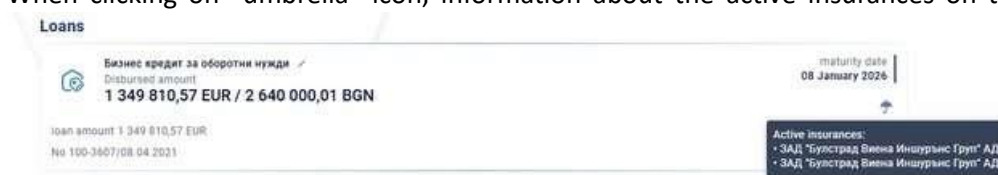


Button  gives information about Upcoming payments and Repayment schedule and by selecting the button there is an option for export in pdf:



View **Details** to preview credit parameters.

When clicking on "umbrella" icon, information about the active insurances on the credit is available.



When selecting **Insurances**, detailed information about the credit insurance (if any) is displayed, including start date of the insurance, term, etc.

## < Insurance details

Бизнес кредит за оборотни нужди /08.04.2021 1 349 810,57 EUR / 2 640 000,01 BGN

### Insurance details

|                            |                                     |
|----------------------------|-------------------------------------|
| Type                       | Real Estates                        |
| Start date                 | 15.11.2025                          |
| End date                   | 14.11.2026                          |
| Insurance company          | Bulstrad                            |
| Category                   | C – Corporate customers             |
| Contract number            |                                     |
| Policy                     |                                     |
| Premium                    | 3 754,04 EUR / 7 342,26 BGN         |
| Insurance amount           | 2 264 764,32 EUR / 4 429 494,00 BGN |
| Amount of the next payment | 938,51 EUR / 1 835,57 BGN           |
| Next payment date          | 15.02.2026                          |

### Account holder

|            |      |
|------------|------|
| Name       | AKOB |
| Identifier | 7111 |

In case you have a revolving credit line, options for assimilation and repayment are available when you select the button 

### Loans



Бизнес кредит за оборотни нужди ✓

Disbursed amount  
**1 349 810,57 EUR / 2 640 000,01 BGN**

maturity date  
08 January 2026

loan amount 1 349 810,57 EUR

No /08.04.2021



- Upcoming payments
- Repayment schedule
- Extended repayment schedule
- Insurances
- Details



Бизнес кредит за оборотни нужди ✓

Disbursed amount  
**372 100,46 EUR / 727 765,24 BGN**

maturity  
20 January

loan amount 500 554,75 EUR

No /20.04.2023



Акредитив внос /

No. 40

Q Details

519 410,00 EUR

Amount with tolerance

date of discovery

20.03.2025

< Letters of credit details



Акредитив внос

No. 40

Amount with tolerance

519 410,00 EUR



Amount with tolerance

519 410,00 EUR



Type of letter of credit

Import



Opening date

20.12.2024

Sender/beneficiary

|         |                            |
|---------|----------------------------|
| Name    | METINVEST INTERNATIONAL SA |
| Country | Австрия                    |

Issuing bank

|         |                                                                            |
|---------|----------------------------------------------------------------------------|
| Name    | RAIFFEISEN BANK INTERNATIONAL AG                                           |
| Address | Country: AUSTRIA City: VIENNA ZIP code: VIENNA1030 Address: Am Stadtpark 9 |

## 12. Menu "Transfers"

From Menu Transfers, you can order transfers from your accounts, as well as get the necessary information about ordered transfers.

Through e-Postbank you can make transfers between your accounts and to other recipients' accounts.

When you select menu "Transfers", you have the option to create an in-bank, out-of-bank, or card payment. You also have the option to make a bulk payment via import, also attach and execute a payroll payment file.

The minimum amount to order a transfer via e-Postbank is 0.02 EUR.

After creating a transfer and filling in the necessary details, the transfer should be confirmed (if it requires confirmation) and sent for processing.

## New transfer



**Transfer to own account**  
Transfer of funds between accounts, including currency exchange



**Transfer to another account**  
Transfers to other individuals within the country, currency transfers, and payments to the budget.



**Credit card payment**  
Transfers to own or third-party credit cards issued by Postbank

## Bulk payments

Due to the transition to euro from 01.01.2026, changes occur in mass payments. Download the current sample file and information about the changes from [here](#)



**Bulk Payment**  
Import a bulk payment file



**Bulk Payroll Payment**  
Import payroll payment file

## Useful tips

- Set up your regular transfers as recurring payments to avoid re-entering the details each time
- Send instant transfers to other individuals within the country and the funds will be received within a few seconds.
- Save the details of your payees and transfers for easy use whenever you need to make a new transfer to them

**IMPORTANT!** Transfers between own accounts as well as repayment of own credit card debts do not require additional confirmation

In order to ensure the security of transfers to third parties, the use of one of the following security tools is necessary, depending on the type of transaction:

- Software Token m-Token Postbank
- Qualified electronic signature (QES) + one-time code received via Viber/SMS (OTP)

## 12.1 Internal bank transfers – between own accounts and to other recipients

### • Transfer between own accounts

You can arrange an internal bank transfer between your own accounts from the "Transfers" menu by selecting the "Transfer to own account" button:

### Transfer to own account ✕

Initiator

Select account

Recipient

Select account

Transfer amount

EUR 0,00

Details

Transfers between own accounts

Save payment details

Execution and validity date

✓ Verify

Selecting "Select Account" opens a drop-down menu with all your accounts registered for the service. On the Initiator, you have to select the account you wish to transfer from, and on the Recipient, you have to select the account you wish the funds to go to.

- **Transfer to another account – From/to budget – Currency transfer**

The new internet and mobile banking is designed to give us all convenience and make our daily tasks easier. The form for transferring to another account recognises the IBAN we have entered and converts it into the appropriate form for the relevant type of transfer.

- *Transfer to another account*

### Transfer to another account ✕

Initiator

Select account

Recipient

Name of the recipient

Enter recipient's name

Receiver's country

BULGARIA

IBAN

BG XX XXXX XXXX XX XXXXXXXX

The recipient's bank will be filled in automatically

Transfer amount

EUR 0,00

Details

Enter details

Continue >

The transfer forms contain a section for Initiator, Recipient, Transfer amount and Details.

In section Recipient, you can enter the recipient's details manually or select from the available buttons on the right side of the transfer form - templates, saved and trusted beneficiaries (if you have any).

Continue >

By clicking "Continue", you go to the next screen, where you have to select a payment system. By default, SEPA Instant is selected with the option to change to SEPA Standard or TARGET2. On this screen, additional options are displayed - Save payment details (Save Template, Save recipient, Save as Recurring Payment) or enter an execution and validity date.

## Transfer to recipient in Bulgaria ☆



### Initiator

**Company From**  
(EUR) ⓘ

BG  
БРБН  
Юробанк България АД

### Recipient

**ООД**

BG  
UNCR  
UniCredit Bulbank AD

### Transfer amount

Transfer amount

613,55

EUR

### Expenses and value date

Expenses

☒ Shared  
SHA

Value date ⓘ

Show more >

☒ Instant  
06.01.2026

Fee  
0,90 EUR  
1,76 BGN

☐ Standard  
07.01.2026

Fee  
0,90 EUR  
1,76 BGN

☐ Express  
07.01.2026

Fee  
0,90 EUR  
1,76 BGN

### Details

проф.ф. наем за м.07

< Back

✓ Verify

Button ☆ in the header of the transfer form allows you to mark the transfer as important and

this way you will always see it at the top when you make a reference to your ordered transfers.

By selecting the **Verify** button, you will be taken to a screen to sign the transfer and execute it, and you will again have the opportunity to verify the data you have entered. There are also two additional options-

Create similar  Create similar, Edit payment  Edit payment and print . The "Create similar" option allows you to load a new transfer and have the data from the current one automatically transferred there without having to fill in the information again. The "Edit payment" option allows you to edit the transfer data.

< Transfer to recipient in Bulgaria >

Pending signature

**Initiator**

BC Company From (EUR) 0

SPBID  
Kipodanov 5, Strazhen 42

**Recipient**

BC ООД

BULGARIA  
UNICOR  
SINOCHOT BUDANS AD  
SOFIA, SVETA REDELYA SQUARE 7

**Transfer amount**

Amount 613.55 EUR / 1 200.00 BGN

Fee 0.90 EUR / 1.76 BGN

**Expenses and value date**

Expenses DIA - Shared

Value date 06.01.2026

**Details**

проф. ф. ням за м. 07

Edit payment

Create similar

**Additional information**

Document no. 21178391

Registered by ANTONIOS 12.01.2026 10:17:42

Application e-Postbank

Validity date 12.02.2026

Payment system SCT Instant

Cancel Sign later Sign

If you wish to order the transfer later, you should select the "Sign later" button. If you select this option, you can find the transfer on the "Dashboard" screen in the "Pending" menu or in the "Transfers" menu >> Pending payments.

**Dashboard**

Accounts

Total amount by accounts

19 693.81 EUR / 38 517.74 BGN

0.00 EUR / 0.00 BGN

Transactions New transfer

**Pending**

Payments awaiting verification

613.55 EUR

**Pending**

Pending signature Pending for bank processing

| No.      | Initiator                       | Recipient | Details               | Status            | Amount     | Registered          |
|----------|---------------------------------|-----------|-----------------------|-------------------|------------|---------------------|
| 21178391 | Стандартна разплащателна сметка | ООД       | проф. ф. ням за м. 07 | Pending signature | 613.55 EUR | 12.01.2026 10:17:42 |

o **Transfers in euros to other banks in Bulgaria and in countries of the European Union (EU) and the European Economic Area (EEA)** - these transfers display shared expenses (SHA) by default. They are not subject to correction by the client.

o **Standard SEPA transfers** are executed on business days and are applicable for transfers in euros to countries of the EU and the EEA. The data can be filled in both Cyrillic and Latin characters.

o **SEPA Instant transfers** are executed without interruption, 24 hours a day, including weekends and holidays, for amounts up to EUR 15,000. For transfers to recipients in Bulgaria, it is possible to use Cyrillic and Latin characters, and for transfers to other countries of the EU and the EEA - in Latin characters.

o **TARGET2 transfers** are executed on business days with the option of choosing a value date. Express transfers are processed within up to two hours. The data for these transfers is entered in Latin characters.

o **SWIFT transfers** - no changes have been introduced for transfers in other currencies or to countries outside the EU and EEA. The process remains unchanged, supporting regular, fast and value date transfers. Data is filled in in Latin.

- *Transfer from/to budget*

Upon entering a recipient with a budget account and selecting the "Continue" button, the system automatically converts the transfer order form to "Transfer to/from budget".

**Transfer to another account** ×

**Initiator**

 Стандартна разплащателна сметка BG. available balance 19 693,81 EUR / 38 517,74 BGN ▼

**Recipient**

Name of the recipient

НАП

Receiver's country

BULGARIA ▼

IBAN

 BG

 Bulgarian National Bank BNBGBGSFXXX

**Transfer amount**

EUR ▼

 3 377,23

**Details**

test

Continue >

## Transfer from/to budget ☆



### Initiator

**Company From**  
(EUR) 

BGL  
BPBIBL  
Юробанк България АД

### Recipient

**НАП**  
BG 

BNBGL  
Bulgarian National Bank

### Transfer amount

Transfer amount

3 377,23

EUR

### Details

test

### Payment type

Not available for the selected receiver.

### Obligor

The obligor is the same as the originator



Name

Company From

BULSTAT

 Save payment details



If you wish to make a payment for an obligor other than yourself, you can disable the "The obligator is the same as the originator" option and enter the third-party details manually, with the option to choose between BULSTAT, PIN and PNF.

### Obligor

The obligor is the same as the originator



Enter the obligor's name.

PIN

Please enter the identifier of the obligor.

PIN

BULSTAT

PIN

PNF

The "Payment Type" field is optional but recommended to be filled in only when transferring amounts to accounts with account type identifier 84 (thirteenth and fourteenth positions of the IBAN).

Payment type

Obligor

Payment type

Select payment type

441400 - Окончателен годишен (патентен) данък

442100 - Данък върху недвижимите имоти

442200 - Данък върху наследствата

442300 - Данък върху превозните средства

442400 - Такси за битови отпадъци

442500 - Д-к при придобиване на имущ по дарения и възм. начин

442800 - Туристически данък

443400 - Други данъци

- *Currency transfers*

The default country when ordering transfers is Bulgaria, but if you change it, the transfer form will automatically be converted to a currency transfer:

Transfer to another account

Initiator

Select account

Recipient

Name of the recipient

Enter recipient's name

Receiver's country

AUSTRIA

IBAN

AT XX XXXX XXXX XXXX XXXX

BIC of the recipient's Bank

Enter recipient's BIC code

Recipient's Bank name

Enter recipient's Bank name

Receiver's bank address

Enter receiver's bank address

Transfer amount

EUR

0,00

Details

Enter details

Continue >

In case of foreign currency transfers, the data in the transfer order form must be filled in Latin.

### Transfer to another account

**Initiator**



Платежарна сметка PBB

BG

available balance

458 603,37 EUR

**Recipient**

Name of the recipient

Receiver's country  
GERMANY

IBAN DE 3

BIC of the recipient's bank  
GENODEF1INP

Recipient's Bank name  
VOLKSBANK RAIFFEISENBANK BAYERN MITTE

Receiver's bank address  
INGOLSTADT, LUDWIGSTRASSE 4.

**Transfer amount**

EUR

1 000,00

**Details**

TEST EXCHANGE TRANSFER

Select payment template

Select recipient

Select trusted beneficiary

Continue

By selecting the 'Continue' button, you proceed to the screen for choosing the type of fees and the value date of the transfer.

### Transfer to other country

**Initiator**

BG

Company From (EUR)

BPBIB\*  
Eurobank Bulgaria AD

**Recipient**

test  
DE

DRES  
Commerzbank vormals Dresdner Bank  
KOELN, ...

**Transfer amount**

Transfer amount

10,00

EUR

**Address of the recipient**

Enter recipient's address

**Expenses and value date**

Expenses

☒ Shared  
SHA

Value date

☒ Instant  
07.01.2026  
Fee 0,90 EUR  
1,76 BGN

☐ Standard  
09.01.2026  
Fee 0,90 EUR  
1,76 BGN

☐ Express  
08.01.2026  
Fee 7,00 EUR  
13,69 BGN

Show more

**Details**

prevod

**IMPORTANT!** To ensure security when making transfers to third parties, it is necessary to use one of the following authentication methods, depending on the type of operation:

- Software token m-Token Postbank
- Qualified Electronic Signature (QES) + a one-time code received via Viber/SMS (OTP)

• *Foreign Currency Transfers / Exchange at a Contracted Rate via Phone*

If you have a contract for receiving an exchange rate via phone (for currencies other than the euro), the system will display a message requiring the input of an individual exchange rate when initiating the respective operation.

**Exchange rate**

⚠ The transaction amount requires entering an individual exchange rate. ✕

After receiving the exchange rate during a conversation with a bank representative, you should directly enter the rate in the "**Exchange Rate**" field and the request number in the "**Ticket Number**" field, which are displayed in the payment order. The exchange rate is marked as "**Individual**."

### Foreign exchange transfer ☆ ✕

**Initiator**

TEST 111111  
BG- (EUR) 🌐

BPBIBGSGXXX  
Eurobank Bulgaria AD

**Recipient**

TEST TEST  
ES 🌐

CAIXESBBXXX  
CAIXABANK, S.A.  
VALENCIA, CALLE PINTOR SOROLLA 2-4.

**Transfer amount**

Transfer amount

8 080,00 USD

Exchange rate EUR/USD ⓘ Individual

1,106000

**Amount from account**

7 305,61 EUR

Ticket number

12345

**Address of the recipient**

Enter recipient's address

**Expenses and value date**

Expenses

☒ For the originator  
**OUR**

☐ Shared  
**SHA**

☐ For the receiver  
**BEN**

Value date ⓘ

☒ Normal  
17.04.2025    Fee 47,00 USD

☐ Express  
16.04.2025    Fee 82,00 USD

☐ Superexpress  
15.04.2025    Fee 82,00 USD

**Details**

payment invoice

- Currency exchange

## Transfer to own account

Initiator



Стандартна разплащателна сметка

balance

501,42 USD

Recipient



Стандартна разплащателна сметка

balance

19 693,81 EUR / 38 517,74 BGN

Transfer amount

Transfer amount

USD

100,00



Amount to be received

EUR

83,42

Exchange rate EUR/USD

1,198800

Ticket number

12345

Details

Transfers between own accounts

Save payment details

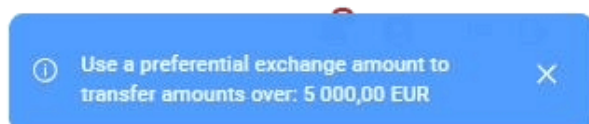
Execution and validity date

Verify

**Important!** The additional fields for entering the exchange rate and request number are displayed only if you have a contract for receiving exchange rates via phone.

- *Transfers with a Preferential Exchange Rate for the Client*

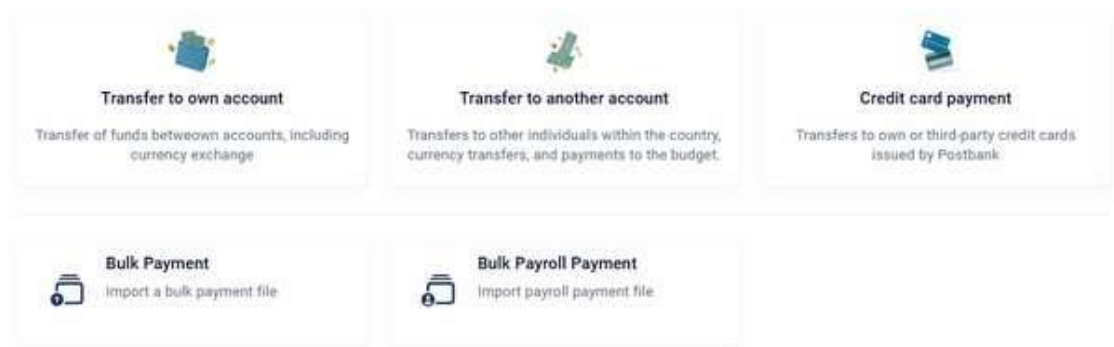
If you have an agreed preferential exchange rate for the EUR currency pair with the Bank, the system will display a message indicating that the preferential exchange rate will be applied when initiating the respective operation. The exchange rate is marked as "**Preferential**" and is automatically populated in the corresponding field.



- **Credit card payment**

You can make a payment to a credit card from the "Transfers" menu -> "Credit card payment".

### New transfer



In the "**Initiator**" field, you can select the account from which the payment will be made. The system offers a selection of your accounts with active transfer rights that are subscribed for use through the service.

**Important!** Payments to a credit card can only be made from accounts in EUR.

Credit card payment ☆

×

Initiator

Select account

▼

Recipient

Credit card payment

Payment to another credit card issued by the bank

Select card

▼

Transfer amount

EUR

0,00

Details

Card funding

✎

Save payment details

▼

Execution and validity date

▼

✓ Verify

In the "**Recipient**" field you have the choice between crediting your own credit card or transferring to another card at Postbank. If you wish to make a payment on your own card, you can select it from the drop-down menu. The cards added for use in your account are displayed.

If you choose to transfer to another card, the fields will be cleared, allowing you to manually enter the card number and recipient's name.

< Credit card payment ☆

Pending signature

From account

To card

Стандартна разплащателна сметка  
BG (EUR) 🇪🇺

BG MC CORPORATE  
\*\*\*\*\*0019 🇪🇺

Transfer amount

Amount 26,00 EUR / 50,85 BGN

Fee 0,00 EUR / 0,00 BGN

Details

Card funding

Cancel

Sign later

Sign

### • Validity of Transfers

In case you do not send a created transfer immediately, you can sign and send it at a later stage before its validity expires in the **"Pending"** tab of the **"Transfers"** menu.

Pending

Pending signature

Pending for bank processing

|                                                                                     | No.      | Initiator                             | Recipient       | Details      | Status            | Amount    | Registered             |                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------|----------|---------------------------------------|-----------------|--------------|-------------------|-----------|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | 21178393 | Стандартна разплащателна сметка<br>BG | BG MC CORPORATE | Card funding | Pending signature | 26,00 EUR | 12.01.2026<br>13:42:87 |    |

**Important!** The standard validity of transfers is 30 days. It can be changed by selecting the **"Execution and validity date"** link at the bottom of the transfer order form.

If you do not sign and send the transfer before its validity expires, it will be automatically rejected by the system, and you will need to create it again.

## 12.2 Bulk payment and Bulk Payroll Payment

Bulk Payments allow you to process a large number of EUR transfers to individuals, legal entities, or the budget.

A single file can include both internal bank transfers and transfers to recipients with accounts in other banks.

For more details on the file structure, you can visit the Bank's corporate website under **Digital Banking > Internet Banking > Mass Payments** or contact your servicing branch.

Depending on whether you are ordering payroll transfers, transfers to contractors or to the budget, you should select the **Bulk Payment** or **Bulk Payroll Payment** button.



With the **"Import File"** option, you can select a text file from your directory. Once the file is uploaded, you need to click the **"Send"** button.



The screenshot shows a 'Credit card payment' form. At the top, it says 'Pending signature'. Below this, there are two main sections: 'From account' and 'To card'. The 'From account' section shows 'Стандартна разплащателна сметка (EUR) BG'. The 'To card' section shows 'BG MC CORPORATE'. Below these, there is a 'Transfer amount' section with 'Amount' set to '26.00 EUR / 50.85 BGN' and 'Fee' set to '0.00 EUR / 0.00 BGN'. There is a 'Details' section with 'Card funding'. At the bottom, there are 'Cancel' and 'Sign' buttons. On the right side, there is an 'Additional information' panel with fields for 'Document No.' (21178393), 'Registered by' (AN), 'Application' (e-Postbank), and 'Validity date' (12.02.2026).

**Bulk Payment** ✕

Select file to upload

upload file

Split the file into separate payments

Additional Description

Download a sample bulk payment file and a description of how to execute it

Download

Done



Processing file

The next step is to **“Sign” and authorize** the payment using your personal security method.

**IMPORTANT!** To ensure that the payment has been successfully sent for processing, you must check its status. If there is an error in the file (format or other issues), the system will reject the file, and an error message will be displayed on the screen. You will need to correct the issue and upload the file again.

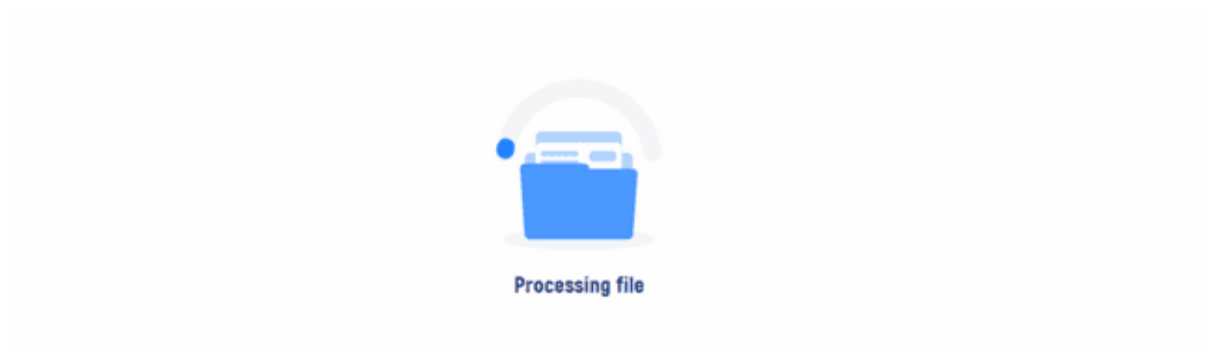
 CLIENT NAME 

Payroll Payment ☆

  
Select file to upload  

Import file

Send



### 12.3 Budget payment request

This type of transfer is available to users who have a budget account added to their profile. A budget payment request is made through the specific Budget Code using the “**Payment**” button:

## Budget codes


Сметка за бюджетно плащане ✓  
0060
↑ Payment

### Budget payment request ✕

Initiator


Меню на BG Budget  
Сметка за бюджетно плащане
Budget code  
006

Payment type in SEBRA  
Select payment type in SEBRA

Recipient

Name of the recipient  
Enter recipient's name


IBAN: BG XX XXXX XXXX XX XXXXXXXX


The recipient's bank will be filled in automatically

Payment type  
Select payment type

Transfer amount


0.00

Reason and details

Enter details

Identifier of the obligor  

Please enter the identifier of the obligor.


Save payment details


Execution and validity date


Verify

Specific requirements for filling in the “**Reason and Details**” field – for payments to accounts of public receivables administrators (accounts with an 8x account type identifier), the corresponding identifier must be entered as follows:

- UIC/BULSTAT – 9-digit or 13-digit code;
- Personal ID Number (EGN) – 10-digit code;
- Foreigner’s Personal Number (LNC) – 10-digit code.

A budget payment request is authorized using a personal security device.

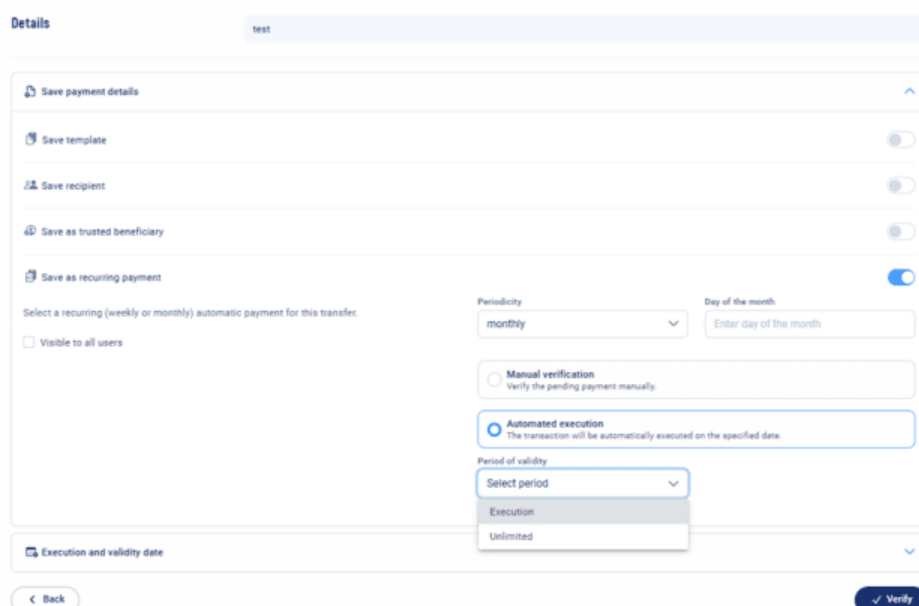
## 12.4 Creating a Recurring Payment with Manual Confirmation or Automatic Execution

With this functionality, you can create recurring transfers that will be generated automatically at a predefined repeating time interval.

Each transfer can be saved as a recurring payment, regardless of whether it is in EUR, to the budget, in foreign currency, or a currency exchange. You simply need to select the option **'Save payment details' → 'Save as recurring payment'** and then fill in the required fields in the form:

- Payment frequency
- Execution type (manual confirmation/automatic execution)
- Validity period and start date (if different from the order date)

The same form also provides options to save the transfer as a **Template, Saved Beneficiary, or Trusted Beneficiary.**"



When activating a recurring payment with automatic execution, the transfer will not only be generated automatically but also executed automatically.

This type of payment requires a one-time confirmation with a valid security device during the initial setup, as well as when making edits. Each subsequent transfer created from the recurring payment does not require further confirmation. Already created recurring payments can be found in the **'Transfers'** menu, where you can review, activate/deactivate , or delete  them.



## 12.5 „Pending payments“

The report can be accessed from the **“Transfers”** menu → **“Pending Transfers”**

Pending

Pending signature
Pending for bank processing

| No.      | Initiator                             | Recipient | Details              | Status            | Amount     | Registered             |
|----------|---------------------------------------|-----------|----------------------|-------------------|------------|------------------------|
| 21178291 | Счетоводна преструктурирана сметка BG | BOB       | SPUD 0 - MOW 36 M 07 | Pending signature | 613,33 EUR | 17.01.2025<br>10:17:42 |

By selecting a column name, the transfers will be sorted accordingly (upcoming feature). The transfers in this report are grouped into different sections based on their status.

### Pending

Pending signature
Pending processing date
Pending for bank processing

In the section for transfers with the status **“Pending Signature”**, two buttons are available from the transfer row – **“Sign”**  and **“Create similar”** 

It is possible to select specific transfers or all transfers to be signed at once. After making a selection, the number of selected transfers is displayed at the bottom of the screen, along with the **'Sign'** button.

Pending

Pending signature
Pending processing date
Pending for bank processing

| No.    | Recipient   | Details | Status            | Amount         | Registered             |
|--------|-------------|---------|-------------------|----------------|------------------------|
| 844386 | Test LTD BG | Test    | Pending signature | 10,00 EUR      | 17.01.2025<br>10:47:25 |
| 844395 | Test LTD BG | Test    | Pending signature | 100 000,00 GBP | 14.01.2025<br>11:28:44 |

Selected transactions
Sign

By selecting the **“Sign”** button, you are directed to the **“Multi-signature transfers”** screen, where the selected transfers for signing are displayed.

< Multi-signature transfers

| Recipient   | Transfer amount | Amount in EUR |
|-------------|-----------------|---------------|
| TEST LTD BG | 1 253,20 EUR    | 1 253,20 EUR  |
| test LTD BG | 10,00 EUR       | 10,00 EUR     |

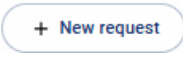
1 - 2 out of 2 records

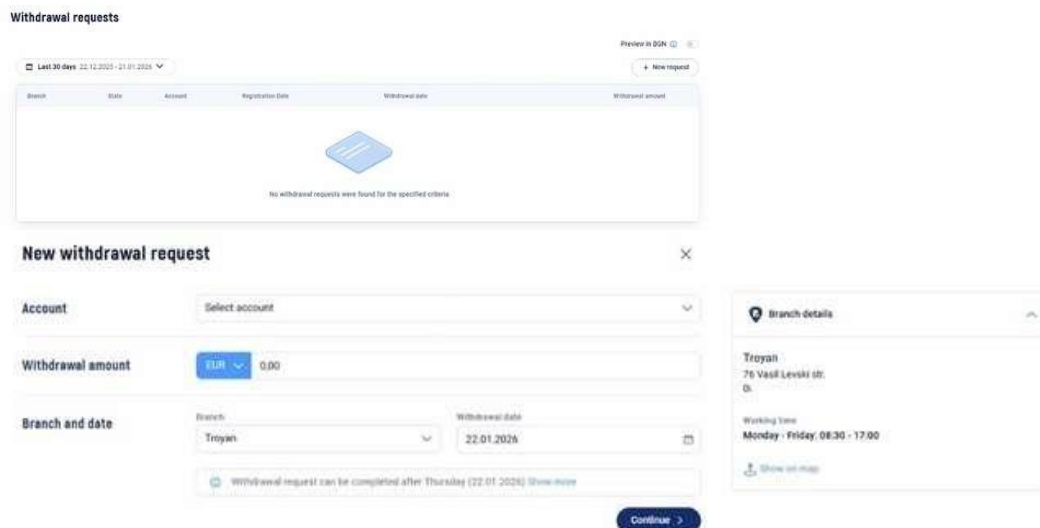
Total amount in EUR: 1 263,20 EUR  
 Number of transfers: 2

Sign

**IMPORTANT!** Internal bank transfers are processed in real-time, and once the payment is initiated, it is executed and cannot be canceled.

## 12.6 Withdrawal requests

In the **“Withdrawal Requests”** menu, you can request a cash withdrawal amount from the selected branch of the bank using the button  .



To create a withdrawal request, you need to fill in the following fields:

- Account
- Withdrawal amount and currency
- Bank branch from which you will withdraw the requested amount
- Withdrawal date

The minimum withdrawal amounts for different currencies are as follows:

- EUR - 2000
- USD - 2000
- GBP - 2000

The **'Branch Details'** field contains information about the name, address, contact phone number, and working hours of the selected branch, as well as the exact location on Google Maps. Information is also available regarding when the withdrawal request can be executed at the earliest stage. When selecting **'See More'**, the following dialog is displayed:

 **Processing of withdrawal requests at a branch** ×

|                                                                                   |                                                                                                                                                                 |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | Requests in EUR registered by (time)<br>Requests can be withdrawn at a branch no earlier than the the next business day following registration.                 |
|  | Requests in EUR registered after (time)<br>Requests can be withdrawn at a branch no earlier than the the second business day following registration.            |
|  | Requests in another currency registered by 12:00<br>Requests can be withdrawn at a branch no earlier than the the second business day following registration.   |
|  | Requests in another currency registered after 12:00<br>Requests can be withdrawn at a branch no earlier than the the third business day following registration. |

Once the withdrawal request is created, it must be signed with a software token.

## 13. Menu “Utility bills”

In the “Utility bills” menu, you can pay your bills for various utility services, categorized by type.

Payments can be made from EUR accounts or EUR credit cards.

**Important!** Additional authentication is required via the **m-Token Postbank** software token or a one-time code (sent to the mobile number registered for the service) for the following operations:

- **Creating or editing** a subscription for utility bill payments;
- **Making a one-time utility bill payment without creating a subscription.**

- **Utility bills**

The “Utility bills” tab contains information about the subscriber numbers registered for payment, as well as the option to make a new payment without a subscription through the “Pay utility bill” menu >> “New Payment”.

Preview in BGN

**Pay new utility bill**  
You can check for new utility bill or pay deposit by selecting a merchant and entering a subscriber number.

[View payment](#)

| Subscription name                                                                                                    | Subscriber number | Due | Amount |
|----------------------------------------------------------------------------------------------------------------------|-------------------|-----|--------|
| <br>You have no payment obligations |                   |     |        |

Filtering of categories and merchants is available by entering part of the name :

**CLIENT NAME**

**Utility payment**

Merchant category:

Merchants:

Subscriber number:

[Check](#)

The subscriber number is entered to retrieve the current outstanding amount, then the **"Check"** button is selected. A real-time check is performed to determine if there is an outstanding obligation for the entered subscriber number:

**TEST TEST TEST**

  
Processing check utility bill

If no outstanding obligation is found, the corresponding information is displayed:

## Utility payment



Merchant category

Mobile and telephone operators



Merchants

Йеттел България



Subscriber number

000



No outstandings are found for subscription number 00

Check

If an outstanding obligation is found, the amount due is displayed, and a payment account must be selected. On this screen, the payment can also be saved as a subscription.

## Utility bill payment



Account/Card selection

Select account/card for payment



Obligation sum

Amount

58,73 EUR / 114,87 BGN

Fee

0,00 EUR / 0,00 BGN

Obligation



Merchants

Топлофикация София

Obligation sum

58,73 EUR / 114,87 BGN



Subscriber number

1234567

Save the details



Save as subscription



Save the merchant details to receive and pay all subsequent payments

Subscription name

Топлофикация София

☐ Manual verification

Any obligation must be confirmed by you before it is paid

☒ Automated execution

The obligations are automatically paid up to the limit you specify

Select limit

51,13 EUR

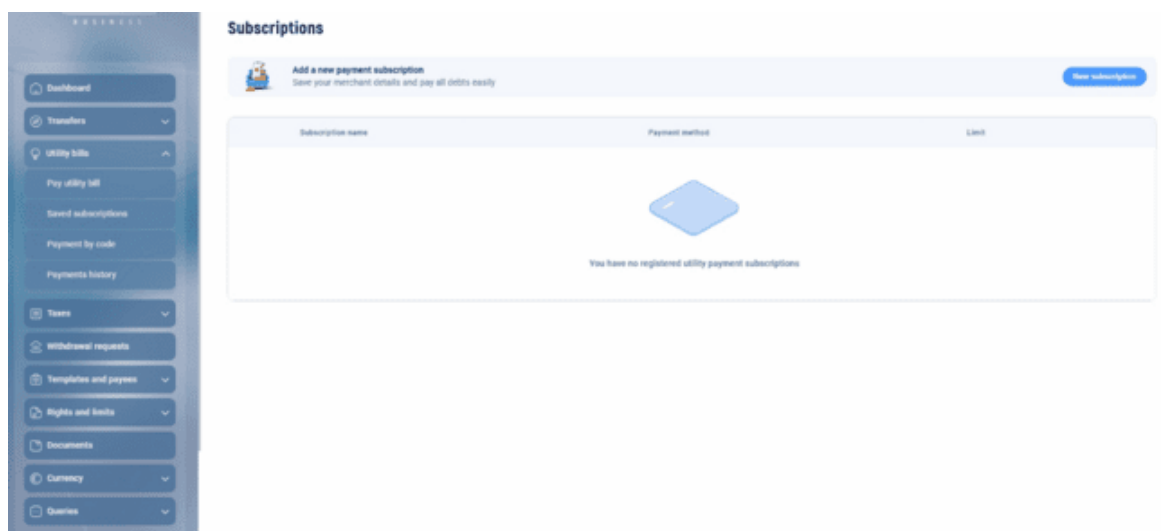
Other

When selecting "**Automated execution**", additional fields appear for entering a limit up to which the automatic payment will be processed.

By selecting the "**Verify**" button, you will receive a confirmation notification via a software token or a one-time code (OTP) sent via SMS/Viber - once for creating the subscription and once more for the payment itself. If you do not wish to add the utility service as a subscription, you only need to confirm the payment.

- **Subscriptions**

From the **"Utility bills"** menu, under the **"Saved subscriptions"** tab, you can view information about the saved utility subscriptions you have created through your banking. If there is an outstanding obligation for any of the subscriptions, you can check and pay it from the **"Pay utility bill"** menu.



- **Payment by code**

From the **"Utility bills"** menu, under the **"Payment by Code"** tab, you can pay for goods or services for which a 10-digit code has been provided.



After entering the 10-digit code, select the **"Check"** button.



## Processing check for 10 digit code

A check is performed, and the system displays information about the found obligation. If an obligation is found, the amount due is shown, and you can then select the account from which to make the payment.

### Payment by 10-digit code.

|                           |                                                                                                                                                                                                                                  |                          |     |                     |
|---------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-----|---------------------|
| Account/Card selection    | <div>          Стандартна разплащателна сметка<br/>         BG       </div> <div>         balance: 19 704,31 EUR / 38 538,28 BGN       </div> |                          |     |                     |
| Obligation sum            | Amount                                                                                                                                                                                                                           | 10,00 EUR / 19,56 BGN    | Fee | 0,50 EUR / 0,98 BGN |
| Obligation                | <div>          10-digit code<br/>         1234567890       </div> <div>         Obligation 10,00 EUR / 19,56 BGN       </div>                 |                          |     |                     |
| <a href="#">&lt; Back</a> |                                                                                                                                                                                                                                  | <a href="#">✓ Verify</a> |     |                     |

Next to the amount of the obligation, there is an info button that displays the payment details.

### Payment by 10-digit code.

**Account/Card selection** Select account/card for payment

**Obligation sum** Amount **10,00 EUR / 19,56 BGN** Fee **0,00 EUR / 0,00 BGN**

**Obligation**

[< Back](#)

**10-digit code**

Платяне към TEST TESTOV TESTINOV /TEST.bg/

Обща сума: 10.00 EUR (19.56 BGN)

The payment is confirmed with a software token.

[< Payment by 10-digit code](#)

Pending signature

**Account**

**Obligation sum**

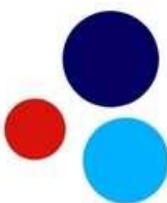
**Obligation**

**m-Token Postbank confirmation**

Please confirm the request for ten digit code payment with m-Token Postbank

**Payment by code**  
1234567890

**10,00 EUR / 19,56 BGN**  
Fee 0,50 EUR / 0,98 BGN  
21.01.2026 09:55:11



or

[QR code confirmation](#)

## • Payments History

All paid utility obligations or payments by code can be found in the **"Payment History"** tab.

- View the payment 
- Filter by period or payment details (merchant name, subscriber number)
- Generate a report in PDF or XLSX format.

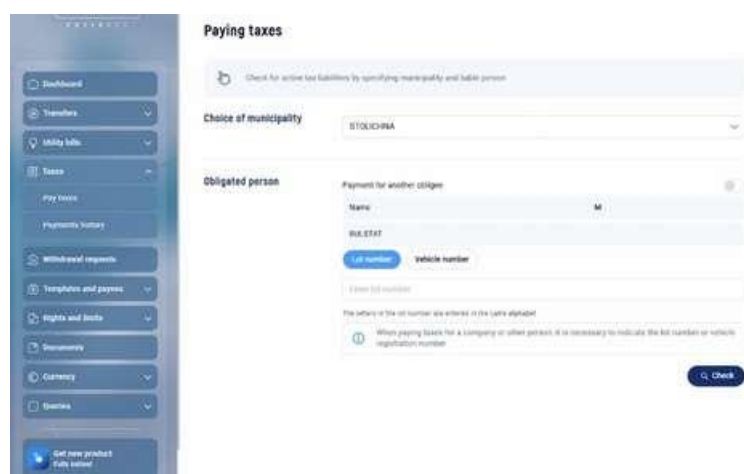
### Paid utility bills

Today 21.01.2026 - 21.01.2026  Preview in BGN  

| Utility bill                                                                                                   | From account/card | Payment date                   | Amount                                                                                        |
|----------------------------------------------------------------------------------------------------------------|-------------------|--------------------------------|-----------------------------------------------------------------------------------------------|
|  Платане по код<br>1234567890 | BS                | 21.01.2026 09:36:38<br>8779624 | 10,00 EUR  |

## 14. Menu "Taxes"

In the **"Taxes"** menu, under the **"Pay taxes"** tab, you can check and pay tax obligations to the municipalities listed:



**Paying taxes**

Check for active tax liabilities by specifying municipality and liable person

Choice of municipality:

Obligated person

Payment for another obligee ☐

Name:

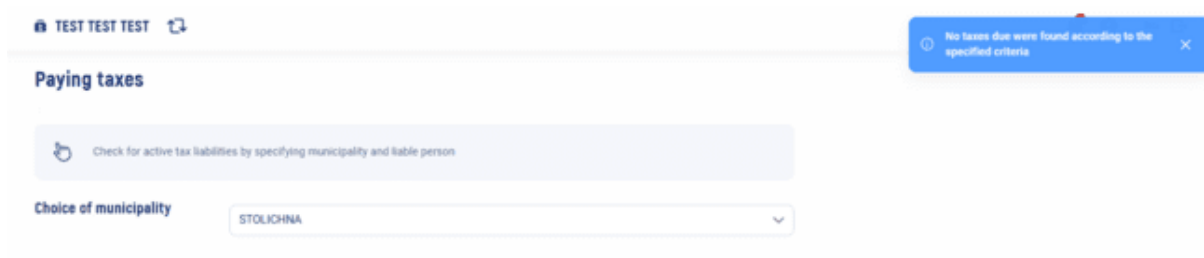
The entry in the list number was entered in the form displayed

When paying taxes for a company or other person, it is necessary to indicate the ID number or vehicle registration number

By default, the name and personal identification number (EGN) of the account holder are loaded, but it is possible to select the option to pay a tax obligation for another person using the slide button **"Pay for Another Obligee"**.

When selecting the **"Check"** button, a real-time check is performed for any tax obligations.

If no obligations are found, the following message will appear:



TEST TEST TEST

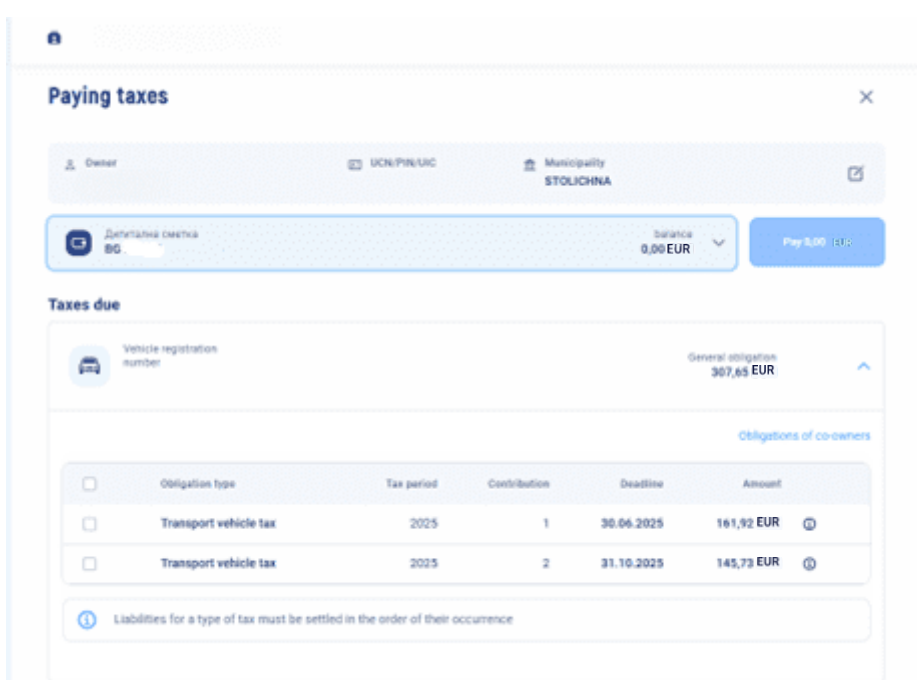
**Paying taxes**

Check for active tax liabilities by specifying municipality and liable person

Choice of municipality: STOLICHNA

No taxes due were found according to the specified criteria

If any obligations are found, information about all due local taxes and fees will be displayed:



**Paying taxes**

Owner: UCN/PIN/UC: Municipality: STOLICHNA

Депитална сметка: BG 0,00 EUR Pay 0,00 EUR

**Taxes due**

Vehicle registration number: General obligation: 307,65 EUR

Obligations of co-owners

| Obligation type       | Tax period | Contribution | Deadline   | Amount     |
|-----------------------|------------|--------------|------------|------------|
| Transport vehicle tax | 2025       | 1            | 30.06.2025 | 161,92 EUR |
| Transport vehicle tax | 2025       | 2            | 31.10.2025 | 145,73 EUR |

Liabilities for a type of tax must be settled in the order of their occurrence

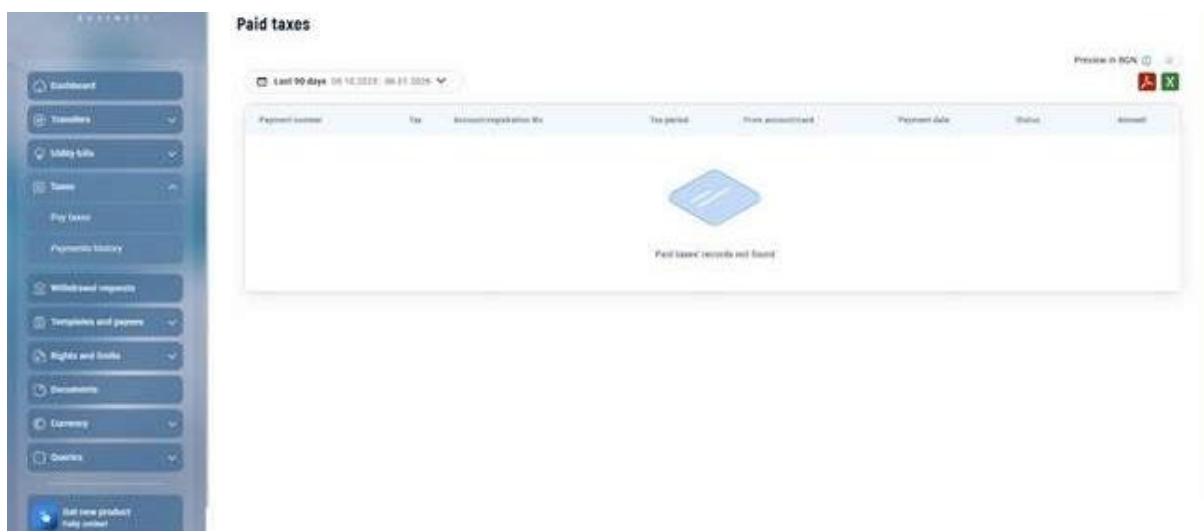
Payments are made from a bank account or a credit card in EUR.

**Important!** Additional authentication is required for each tax and fee payment via the **m-Token Postbank** software token or a one-time code (OTP) sent to the mobile number registered for the service.

**Important!** Obligations are paid in chronological order. It is not possible to pay a current-year obligation if there are outstanding obligations from previous years.

- **Payments history**

In the **"Payments history"** tab, you can check paid taxes. A filter is available to view payments for the current day or the last **7, 30, or 90 days**. There is also an option to manually enter a custom period.



## 15. Menu “Rights and limits”

### 15.1. Product rights

You can view the product rights of a user via "Rights and limits" menu>>"Product rights" submenu.

**IMPORTANT!** The right to view the product rights granted to a user is provided after signing an Internet Banking Agreement, respectively an annex to it.

All granted rights are displayed by user and it is possible to sort by product type.

#### Product rights

Here you can view the current entitlements of your products that you have access to in online banking [See more](#)

| Product                                                                                                                         | Balance | Transactions | Create | Sign | Send | Reject |
|---------------------------------------------------------------------------------------------------------------------------------|---------|--------------|--------|------|------|--------|
|  Стандартна разплащателна сметка<br>BG (EUR) |         |              |        |      |      |        |

### 15.2 Change of limits

Upon registration for the service, a 24-hour limit is set for each account registered for use through e-Postbank.

You can request a change of the limits for an account through the **“Rights and limits”** menu>> **Limits** >> **'Preview payment limits'.**



**IMPORTANT!** Online requests for limit changes can only be submitted by users who have specific rights for this.

When selecting the **“Preview payment limits”** button, confirmation is required via a software token or a one-time code sent through SMS/Viber (OTP). The code is sent to the mobile phone number provided to the bank by the user.

After successful confirmation, a screen will appear displaying the accounts subscribed to the service and the current limits set for the respective user.

Limits for user: BOREILAV

| Account               | Limit per document | Daily limit    |
|-----------------------|--------------------|----------------|
| Current account (EUR) | 300 000.00 EUR     | 300 000.00 EUR |

By selecting the **“Change”** button next to the account for which you wish to modify the current limit, you can enter the desired change.

The next step is to enter the new limit values in the **“Limit per document”** and **“Daily Limit”** fields, ensuring that they fall within the specified allowable range.



It is mandatory to add a comment in the **“Change reason”** field explaining the reason for the change. Then, click the **“Change”** button.

## Modify limits

BG57... (EUR)

Limit per document (EUR)

EUR 100 000 000,00

Entered amount value must be lesser than 500 000,00

Daily limit (EUR)

EUR 100 000 000,00

Entered amount value must be lesser than 500 000,00

Decline Change

**IMPORTANT!** The value in the “Daily Limit” field must be greater than or equal to the value in the “Limit per document” field.

Account limits apply to transactions to third-party accounts. There are no restrictions on transactions between your own accounts.

Submitting the request to the bank requires confirmation with a valid security device. More information is available in the “Personal Security Devices” section.

## 16. Menu “Currency”

The **Currency** menu provides information on the exchange rates of the currencies the Bank operates with.

Exchange rates

The exchange rate is quoted for 1 EUR

Standard Preferential

| Currency | Polish (PLN) | Buying rate | Selling rate | Cash buying rate | Cash selling rate | Date       |
|----------|--------------|-------------|--------------|------------------|-------------------|------------|
| USD      | 1,378750     | 1,378800    | 1,378800     | 1,378800         | 1,378800          | 04.01.2024 |
| GBP      | 0,871220     | 0,869300    | 0,871000     | 0,869400         | 0,870900          | 04.01.2024 |
| CHF      | 0,920200     | 0,920100    | 0,920300     | 0,920100         | 0,920200          | 04.01.2024 |
| TRY      | 36,444700    | 36,109900   | 46,379900    | -                | -                 | 04.01.2024 |
| ILS      | 117,231100   | 116,751100  | 97,060300    | -                | -                 | 04.01.2024 |
| USD      | 1,375400     | 1,375300    | 1,371400     | -                | -                 | 04.01.2024 |
| CAD      | 1,610400     | 1,610300    | 1,611600     | -                | -                 | 04.01.2024 |
| CHF      | 0,922700     | 0,921800    | 0,920400     | -                | -                 | 04.01.2024 |
| DKK      | 7,460910     | 7,460100    | 7,244900     | -                | -                 | 04.01.2024 |
| NOK      | 11,825900    | 12,180100   | 11,478900    | -                | -                 | 04.01.2024 |
| RON      | 5,966000     | 5,952300    | 4,847500     | -                | -                 | 04.01.2024 |

In the “**Preferential**” menu, you can view the preferential exchange rates available to you. The rate is automatically applied to transfers exceeding **5,000 EUR**.

CLIENT NAME

Exchange rates

Standard Preferential

| Currency | Buying rate | Selling rate | Date       | For all amounts over: |
|----------|-------------|--------------|------------|-----------------------|
| EUR      | 1,001200    | 1,001000     | 04.01.2024 | 5 000,00 EUR          |

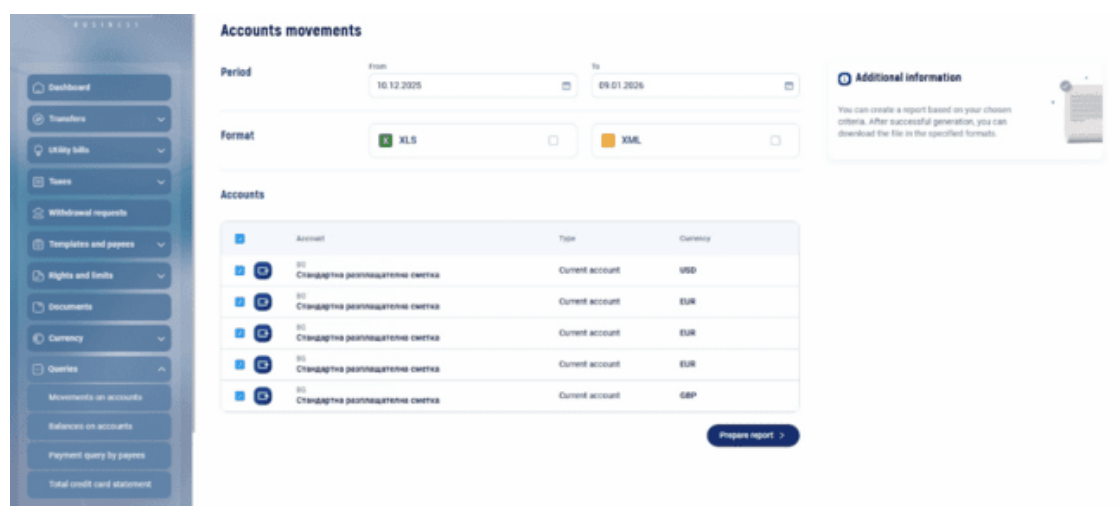
With the **Currency Calculator** functionality (upcoming), you can calculate the equivalent value of one currency to another. The calculations use the bank's commercial exchange rate for cashless transactions.

## 17. Menu “Queries”

In the “**Queries**” menu, you can generate a report for more than one account or for all company accounts at once. The following options are available:

- **Movements on accounts**
- **Balances on accounts**
- **Payments query by saved recipients**
- **Total credit card statement**

To generate a report, you need to select the report type, period, and the accounts to include. Options for exporting the data in **XLS** and **XML** formats are available. The maximum period for report generation is **6 months**.



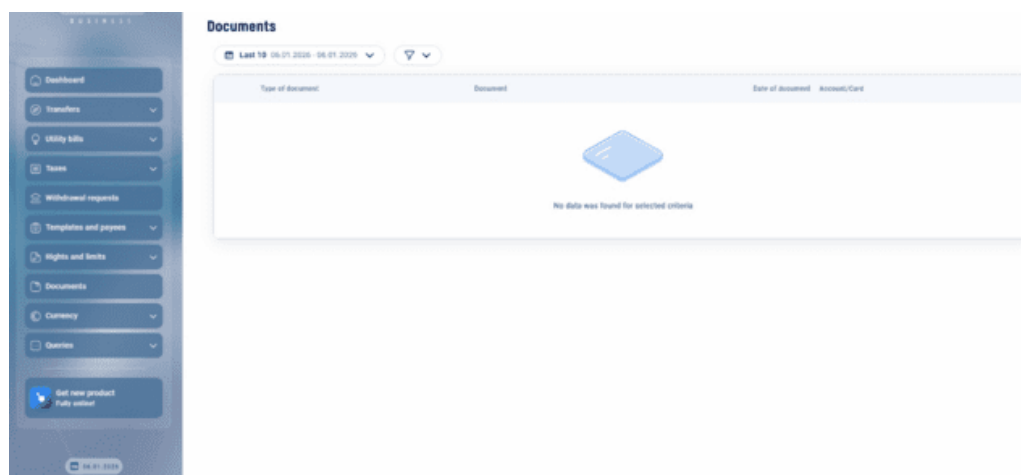
The screenshot shows the 'Accounts movements' report generation interface. On the left is a sidebar menu with options: Dashboard, Transfers, Utility bills, Taxes, Withdrawal requests, Templates and papers, Rights and limits, Documents, Currency, Queries, Movements on accounts, Balances on accounts, Payment query by payees, and Total credit card statement. The main area is titled 'Accounts movements' and includes a 'Period' section with 'From' (10.12.2025) and 'To' (09.01.2026) date pickers. Below this is a 'Format' section with radio buttons for 'XLS' (selected) and 'XML'. To the right is an 'Additional information' box stating: 'You can create a report based on your chosen criteria. After successful generation, you can download the file in the specified format.' Below the format section is a table of accounts:

| Account                            | Type            | Currency |
|------------------------------------|-----------------|----------|
| 80 Стандартна разплащателна сметка | Current account | USD      |
| 80 Стандартна разплащателна сметка | Current account | EUR      |
| 80 Стандартна разплащателна сметка | Current account | EUR      |
| 80 Стандартна разплащателна сметка | Current account | EUR      |
| 80 Стандартна разплащателна сметка | Current account | GBP      |

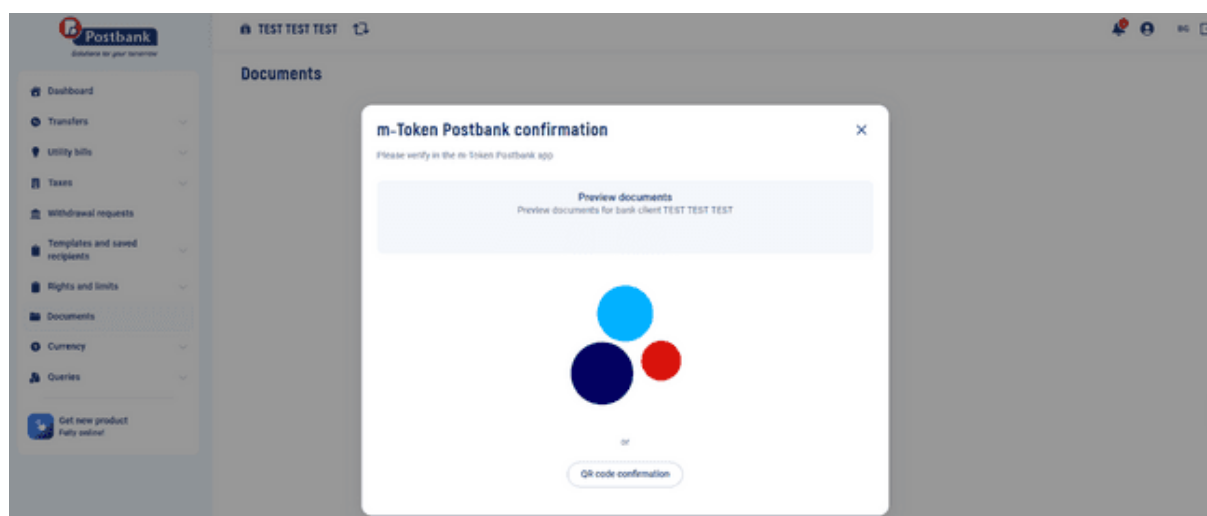
At the bottom right of the table is a 'Prepare report' button.

## 18. Menu “Documents”

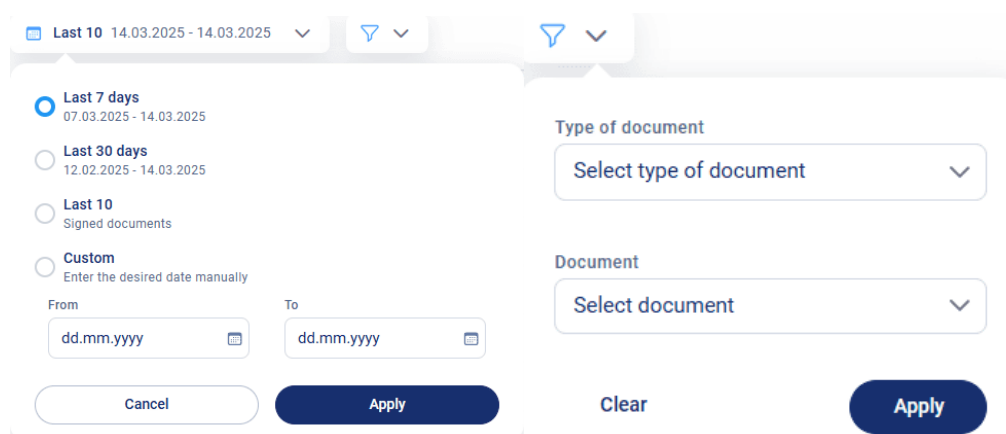
For all users with the role of legal representative of a legal entity, access to electronically signed documents on a tablet at the bank branch is provided.



Access to the "Documents" menu requires additional confirmation via m-Token Postbank (if activated) or through a one-time code received via Viber/SMS.



Various search filters are available – for the last 7 or 30 days, or to view the last 10 documents. There is also an option to manually enter the desired period, as well as to select the type of document to be reviewed.



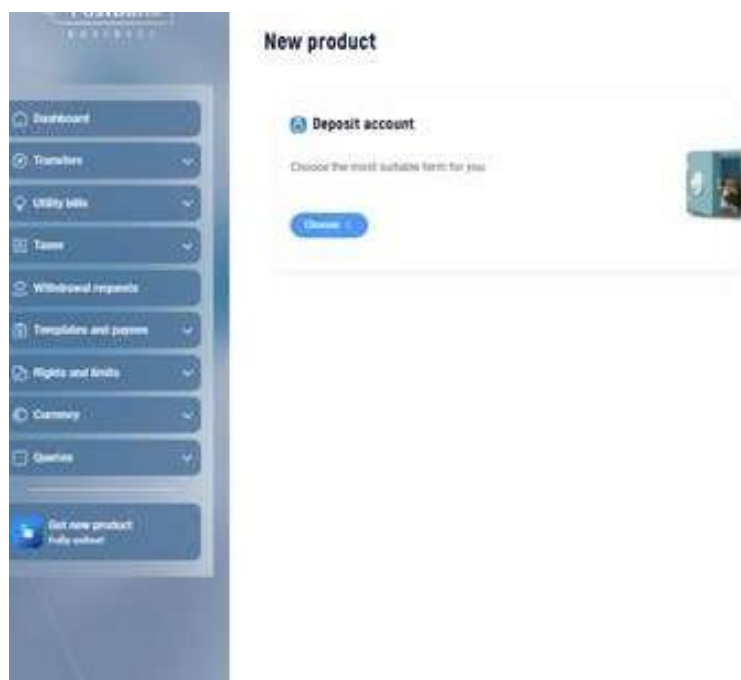
The screenshot shows a web interface for selecting documents. At the top, there's a date range selector set to "Last 10" (14.03.2025 - 14.03.2025) and two filter icons. Below this, there are four radio button options: "Last 7 days" (07.03.2025 - 14.03.2025), "Last 30 days" (12.02.2025 - 14.03.2025), "Last 10" (Signed documents), and "Custom" (Enter the desired date manually). The "Custom" option is selected, and it includes "From" and "To" date input fields with a "dd.mm.yyyy" format and calendar icons. At the bottom of this section are "Cancel" and "Apply" buttons. To the right, there are two dropdown menus: "Type of document" with the text "Select type of document" and "Document" with the text "Select document". Below these dropdowns are "Clear" and "Apply" buttons.

All types of electronically signed documents intended for clients are displayed – contracts, payment documents for executed transfers, bank cards, insurance, recurring payments, subscriptions, and others.

## 19. Menu “New product”

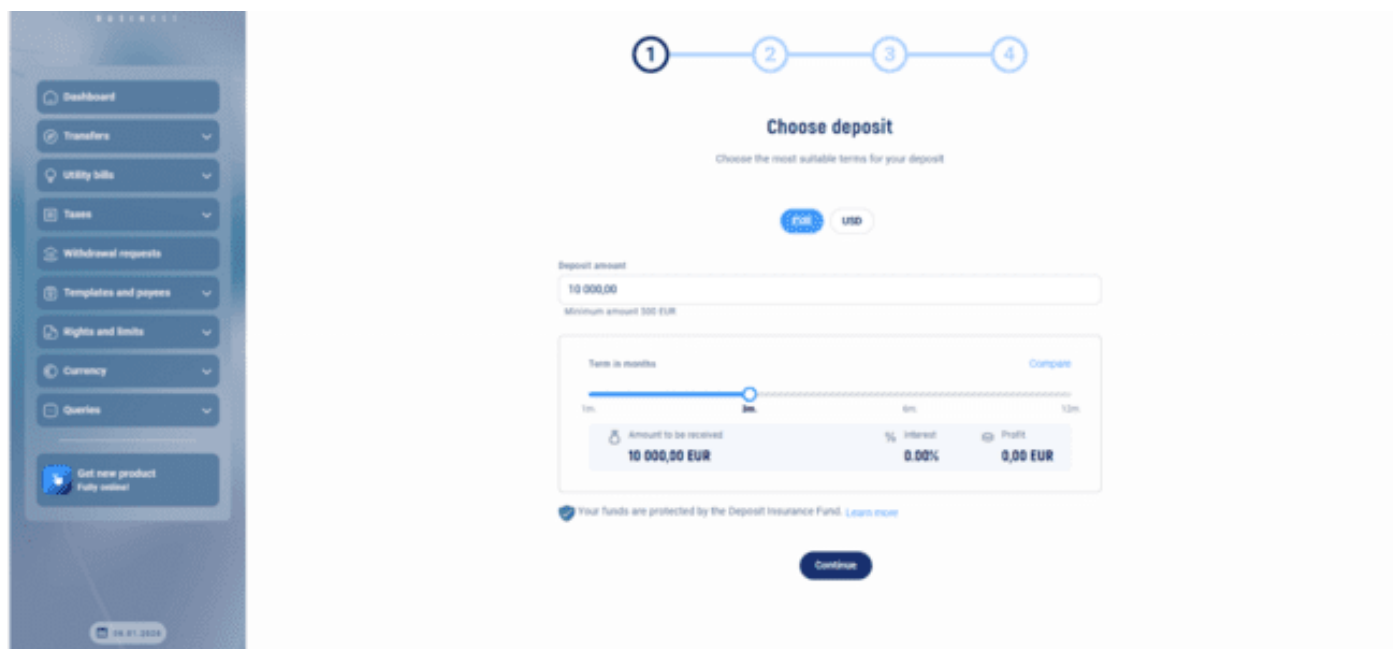
The "New product" menu provides you with the opportunity to quickly, easily, and conveniently discover new banking products directly through online banking, without the need to visit a branch of the bank. In just a few clicks, you can find a new checking or savings account that suits your needs, or choose an appropriate deposit product and open a deposit online - anytime, anywhere.

**Important!:** All products available through the "New Products" menu can be opened and managed entirely online, without the need to visit a branch. The process is secure, fast, and completely tailored to your convenience.



- Deposit account

After clicking the "Select" button, you will proceed to the deposit opening process, where you need to enter the desired amount and preferred deposit term. ⚠ The minimum amount to open a deposit is 500 EUR. Please ensure that the entered amount is not less than this value.



**Choose deposit**  
Choose the most suitable terms for your deposit

EUR USD

Deposit amount  
10 000,00  
Minimum amount 500 EUR

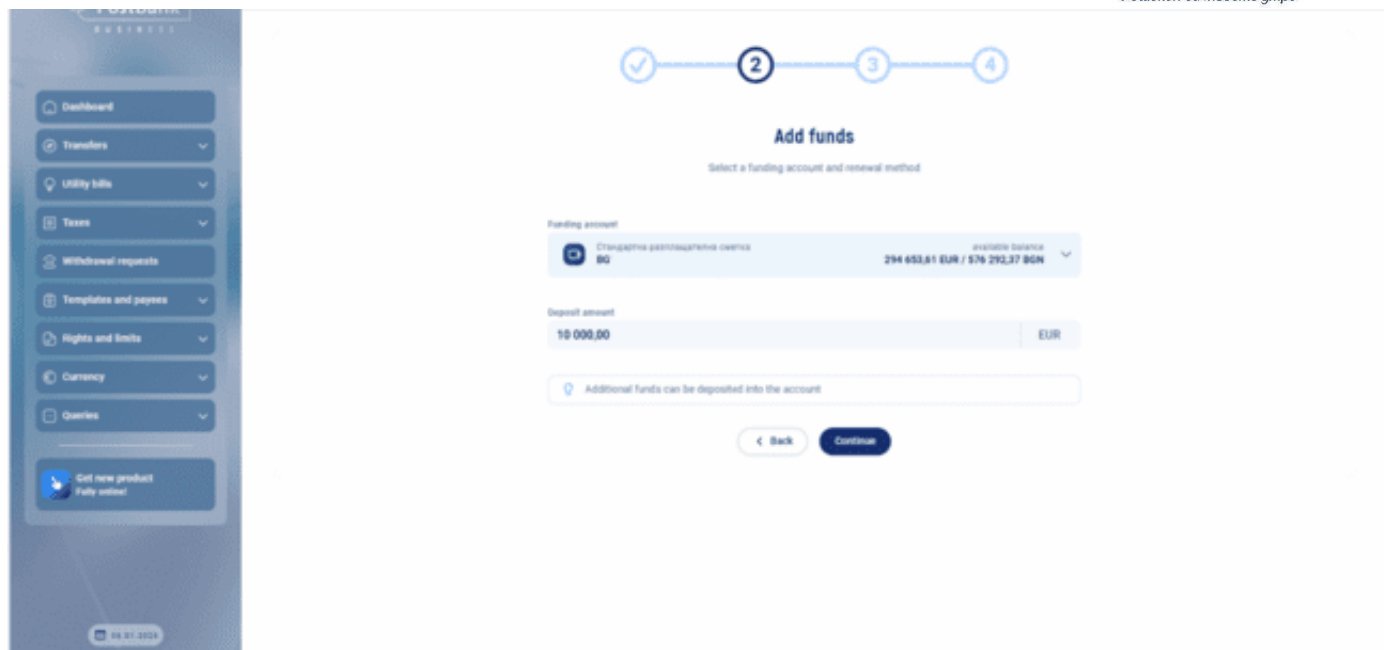
Term in months  
1m 2m 6m 12m Complete

| Amount to be received | Interest | Profit   |
|-----------------------|----------|----------|
| 10 000,00 EUR         | 0.00%    | 0,00 EUR |

Your funds are protected by the Deposit Insurance Fund. [Learn more](#)

Continue

Then you need to select from which of your accounts to transfer the deposit amount. You will see a list of your available accounts. Choose the appropriate one, making sure that there is enough balance to cover the entered amount.



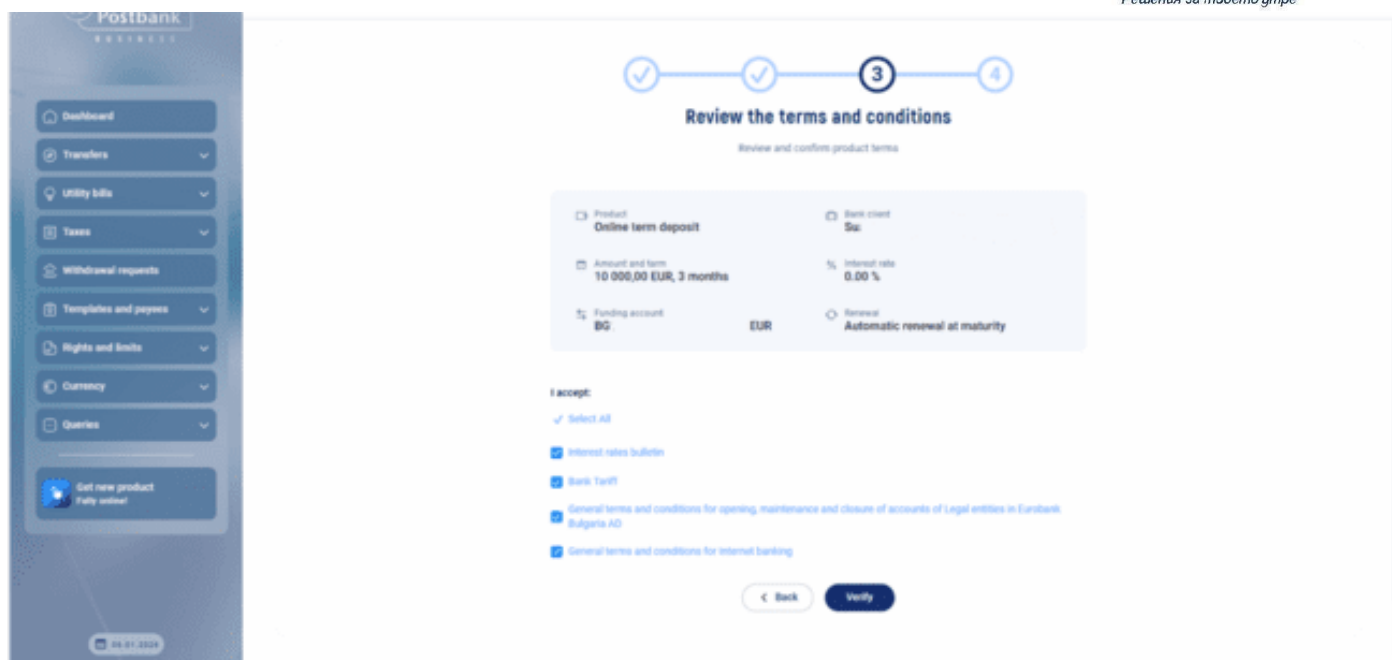
After that, you will see a summary of the selected deposit information, including:

- entered amount
- term
- interest rate
- start and end date
- chosen funding account

Please review all data carefully to ensure that everything has been entered correctly. Before proceeding to signing, you need to:

- ☒ Confirm that you are familiar with and agree to the General Terms and Conditions of the product.

After you check this agreement, you will be able to move on to the final step - signing the contract.



## 20. Menu “Profile”

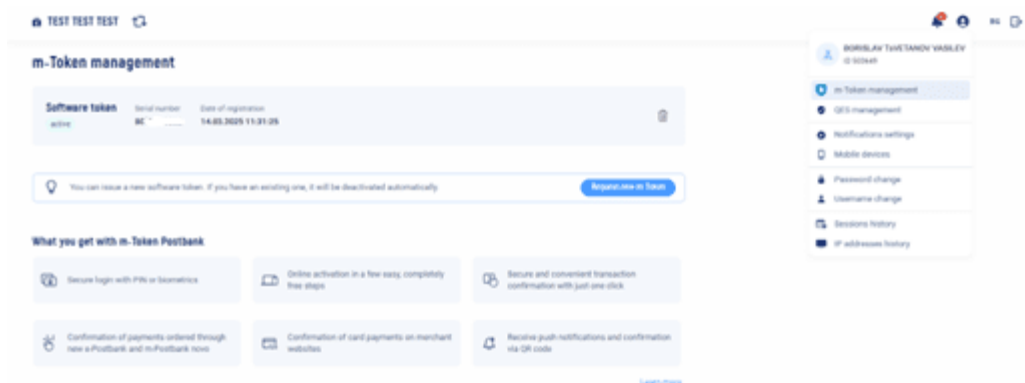
The “**Profile**” menu contains several submenus from which you can make the appropriate settings:

- M-Token management
- QES management
- Notifications settings
- Mobile devices
- Password change
- Username change

- Sessions history
- IP addresses history

### • M-Token management

You can request a new token (if you haven't done so during the activation of your banking). If you already have an active software token, you have the option to either delete it or request a new one.



### • QES management

From the "**QES management**" tab, you can install a valid qualified electronic signature (QES) issued by a Bulgarian certification service provider. Information about licensed certification service providers can be found on the website of the Communications Regulation Commission.

To install your qualified electronic signature (QES), you need to:

1. Install the accompanying software on your computer according to the instructions from the electronic signature issuer;
2. Then, you need to select the "**Register QES**" button in the "Profile" >> "**QES management**" menu.



## Qualified electronic signature (QES)

| Electronic signature | Issued on | Issued by                        | Valid until |                                                                                     |
|----------------------|-----------|----------------------------------|-------------|-------------------------------------------------------------------------------------|
| ✓ Active             |           | B-Trust Operational Qualified CA | 17.05.2025  |  |

 To register a new QES you must first remove the currently registered one.

### What you can use your qualified signature for



Your QES is equivalent to a handwritten signature on a paper document



With your registered QES you can confirm payments ordered via new e-Postbank



Upon confirmation, you will also receive an additional code via Viber/SMS or automated call

[Learn more](#)

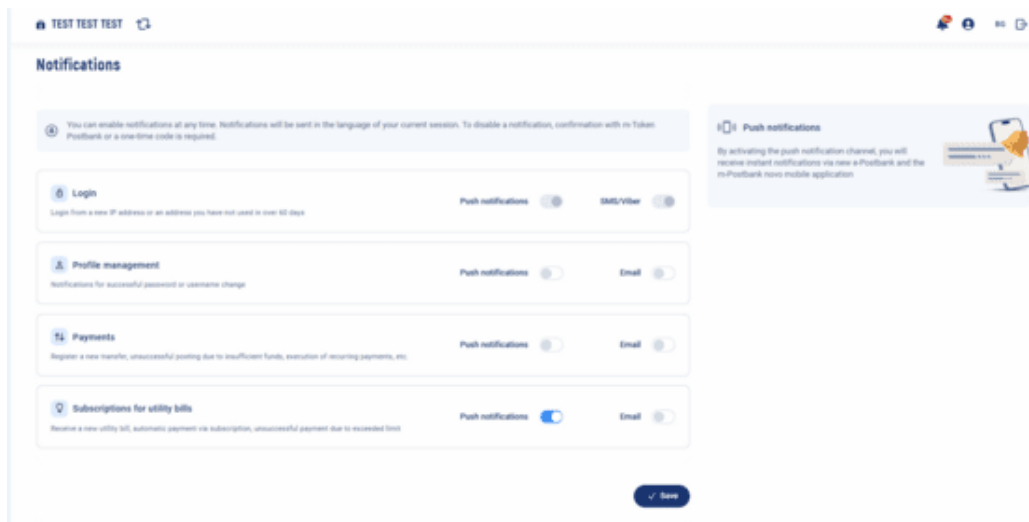
Registering the QES in e-Postbank.bg is a one-time process, for the duration of its validity. You can use it on more than one computer after installing it according to the issuer's instructions.

- **Notification settings**

You can activate/deactivate notifications for logging into the system, managing your profile, executing transfers, and subscribing to utility payments. Activating notifications does not require additional confirmation, but if you wish to deactivate a notification, you need to confirm the action using a software token or a one-time password (OTP) sent via SMS/Viber.

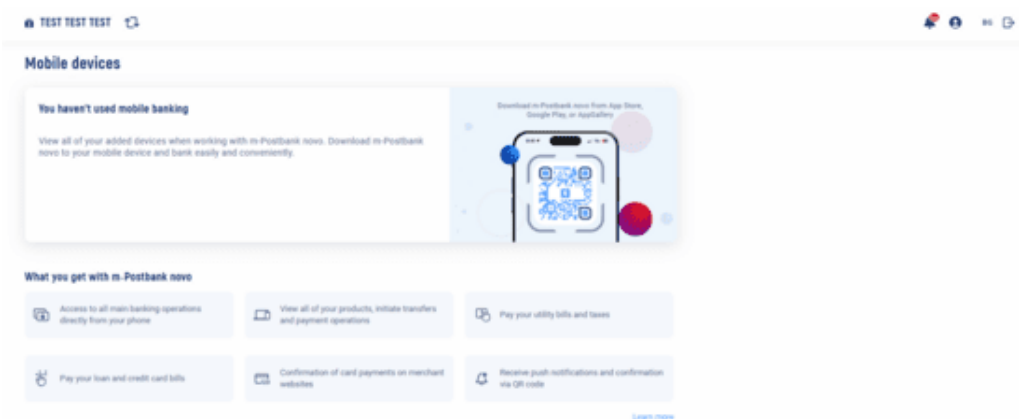
**Important!** Notifications for logging into the system from an IP address that you haven't accessed within the last 60 days are enabled by default for all users and cannot be turned off.

Deactivating notifications requires confirmation with a valid personal security method.



- **Mobile devices**

In the **"Mobile Devices"** tab, the registered mobile devices that you have used to log into the service are displayed. To register mobile devices on the screen, you need to log into your online banking through m-Postbank by downloading the app on your mobile device from AppStore, Google Play, or AppGallery, or by scanning the QR code on the screen.

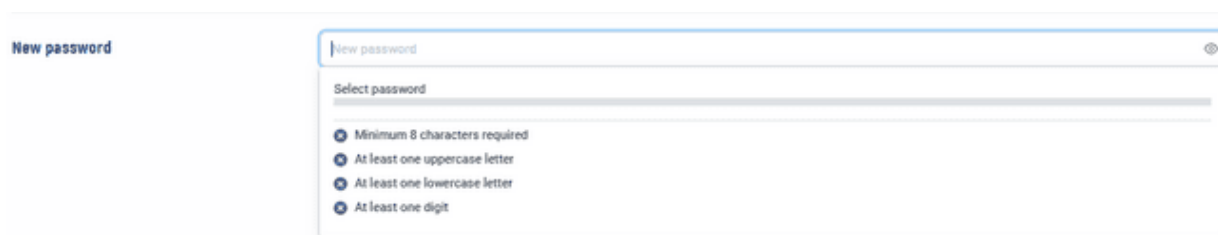


After a successful login to the mobile application, the information about the device will be correctly displayed on the screen in the **"Mobile Devices"** tab of the e-Postbank online banking.



- **Password change**

To change your login password, you have to enter your current password and your newly chosen password that meets the requirements displayed on the screen



After a successful password change, a confirmation of the successful change is displayed.

- **Username change**

In the **Username change tab**, you can change your current username.

You can make up to 3 changes per day.

Enter your desired username in the “New username” field and select the “Verify” button.

## Change username



Change the username for accessing your online banking.

New username

Current password

✓ Verify

- Sessions history**

In the Sessions History tab, you can view detailed actions performed through your account by date and time.

Action history

Last 7 days 09.04.2026 - 16.04.2026

| Session ID                                 | IP address     | Session start          | Last activity          | Duration |   |
|--------------------------------------------|----------------|------------------------|------------------------|----------|---|
| 000000c7699225-0d7d-47b9-a1e7-8d5556d0b47  | 172.17.159.127 | 16.04.2026<br>10:08:55 | 16.04.2026<br>10:18:06 | 00:09:11 | > |
| 000000a39fa04e-cc54-416d-a1ba-6386a336ced0 | 172.17.159.127 | 16.04.2026<br>09:58:17 | 16.04.2026<br>10:07:00 | 00:08:42 | > |
| 000000a803ea27-f21d-4e9b-be44-fc03296b8f0  | 172.17.159.127 | 16.04.2026<br>09:33:39 | 16.04.2026<br>09:45:00 | 00:11:20 | > |
| 00000082808a02-1f95-4a25-a662-61b7a1ae2249 | 172.17.159.127 | 16.04.2026<br>09:25:33 | 16.04.2026<br>09:30:52 | 00:02:19 | > |
| 2026040a09418b-0e6c-4b0d-98d3-27726ce5e680 | 172.17.159.127 | 09.04.2026<br>11:42:00 | 09.04.2026<br>11:44:04 | 00:02:04 | > |
| 20260408f95a88-fc7b-49a9-80c4-4a018f0f0ad  | 172.17.159.127 | 09.04.2026<br>10:42:30 | 09.04.2026<br>10:48:06 | 00:05:35 | > |
| 20260480d1d776-be88-401f-0f51-f4c4b35a712c | 172.17.159.127 | 09.04.2026<br>09:48:18 | 09.04.2026<br>09:57:05 | 00:08:47 | > |

- IP addresses history**

In the **IP Address History** tab, you can check login information for the digital channels.



## 21. Personal security tools

**Transfers between own accounts, as well as the repayment of obligations on own credit cards, do not require confirmation.**

To ensure security when making transfers to third parties, it is necessary to use one of the following methods, depending on the type of operation:

- Software token m-Token Postbank
- Qualified Electronic Signature (QES)+ one-time code received via Viber/SMS (OTP)

**The following operations require confirmation with a personal security tool:**

- Transfers to third parties
- Payment to another credit card
- Submission of a request for limit change
- Submission of a cash withdrawal request
- Regular payments with automatic execution
- Creation and editing of subscription for utility bill payments
- Payment of tax liabilities
- Payment of utility bills without a subscription

### 1. Software token m-Token Postbank

In order to ensure maximum security for online payments through the internet and mobile banking system, we use an application for confirming them – the m-Token Postbank software token.

With m-Token Postbank, payment operations are confirmed securely and conveniently. It enables two-factor authentication of the user's identity, ensuring compliance with the regulatory requirements set by the updated Payment Services Directive (PSD2).

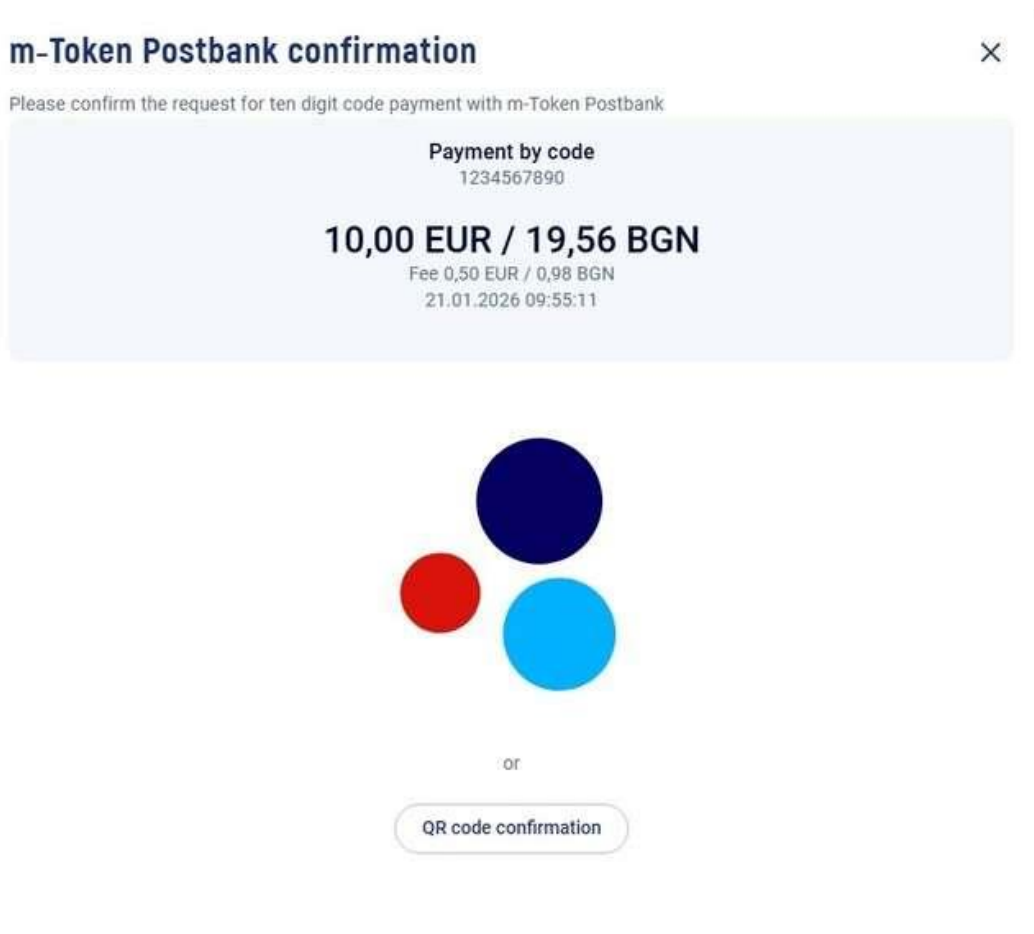
To make transfers via e-Postbank and m-Postbank and confirm operations that require additional verification, you only need a smartphone with Android (5.1+) or iOS (11.0+).

**Important!** After registration for token all payment transactions will be confirmed via it.

- **Confirming operations with m-Token Postbank:**

The confirmation of operations with m-token Postbank is performed through one of the following 3 methods:

- **Push notification** – for each operation, you will receive a push notification, which you need to click on.



The next step is to enter the PIN to access the application and review the details of the transaction awaiting confirmation.

After reviewing the confirmation notification, you will have the options to "**Confirm**" or "**Reject**".

**Important!** If you have not received a push notification to confirm your action, you should log in to the m-Token Postbank app and refresh the "**Pending**" menu by swiping down on the screen.

- **Confirmation with QR Code:**

After creating the transfer in e-Postbank, you can choose to confirm the transaction with a QR code:

### m-Token Postbank confirmation

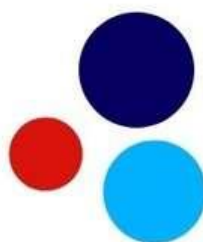


Please confirm the request for ten digit code payment with m-Token Postbank

Payment by code  
1234567890

**10,00 EUR / 19,56 BGN**

Fee 0,50 EUR / 0,98 BGN  
21.01.2026 09:55:11



or

QR code confirmation



The screen will display a code:

## m-Token Postbank confirmation



Please confirm the request for ten digit code payment with m-Token Postbank

Payment by code  
1234567808

**10,00 EUR / 19,56 BGN**

Fee 0,50 EUR / 0,98 BGN  
21.01.2026 10:48:46



Open the m-Token Postbank application, select the 'QR code' menu, and scan the QR code.

You can scan the code by logging into the m-Token Postbank app and selecting the QR code option:



- **Confirmation after login in the app**

The operations waiting for confirmation can also be confirmed from the main screen of the app after login.

A list of the operations will be available for you to review and confirm.

**Important!** The operations wait for confirmation for a few minutes. Once the time expires, you will need to select the "Sign" button from your e-Postbank profile in order to sign them again.

## 22. "Notifications" menu

The "Notifications" menu provides information about the activity in your profile.

TEST TEST TEST

Notifications

Last 30 days 16.02.2025 - 18.03.2025

Mark all as read

| Additional information                                                                                                                                                             | Date                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Login from a new address<br>Login in e-Postbank/In-Postbank on 18.03.2025 14:20 from IP 10.3.94.99. If you have not initiated this action, please contact us immediately at *7224! | 18.03.2025<br>14:20:06 |
| Login from a new address<br>Login in e-Postbank/In-Postbank on 18.03.2025 13:24 from IP 10.3.94.99. If you have not initiated this action, please contact us immediately at *7224! | 18.03.2025<br>13:24:35 |
| Login from a new address<br>Login in e-Postbank/In-Postbank on 18.03.2025 13:14 from IP 10.3.94.99. If you have not initiated this action, please contact us immediately at *7224! | 18.03.2025<br>13:14:21 |
| Login from a new address<br>Login in e-Postbank/In-Postbank on 18.03.2025 12:50 from IP 10.3.94.99. If you have not initiated this action, please contact us immediately at *7224! | 18.03.2025<br>12:50:17 |
| Login from a new address<br>Login in e-Postbank/In-Postbank on 18.03.2025 11:54 from IP 10.3.94.99. If you have not initiated this action, please contact us immediately at *7224! | 18.03.2025<br>11:54:30 |
| Login from a new address<br>Login in e-Postbank/In-Postbank on 18.03.2025 11:41 from IP 10.3.94.99. If you have not initiated this action, please contact us immediately at *7224! | 18.03.2025<br>11:41:05 |
| Login from a new address<br>Login in e-Postbank/In-Postbank on 18.03.2025 10:58 from IP 10.3.94.99. If you have not initiated this action, please contact us immediately at *7224! | 18.03.2025<br>10:58:01 |
| Login from a new address<br>Login in e-Postbank/In-Postbank on 18.03.2025 10:33 from IP 10.3.94.99. If you have not initiated this action, please contact us immediately at *7224! | 18.03.2025<br>10:33:14 |
| Login from a new address<br>Login in e-Postbank/In-Postbank on 18.03.2025 10:16 from IP 10.3.94.99. If you have not initiated this action, please contact us immediately at *7224! | 18.03.2025<br>10:16:02 |
| Login from a new address<br>Login in e-Postbank/In-Postbank on 18.03.2025 10:02 from IP 10.3.94.99. If you have not initiated this action, please contact us immediately at *7224! | 18.03.2025<br>10:02:54 |

1 - 10 out of 27 records

You have the option to filter by selected period or by chosen action.

- ☐ Today  
18.03.2025
- ☐ Last 7 days  
11.03.2025 - 18.03.2025
- ☒ Last 30 days  
16.02.2025 - 18.03.2025
- ☐ Custom  
Enter the desired date manually

From

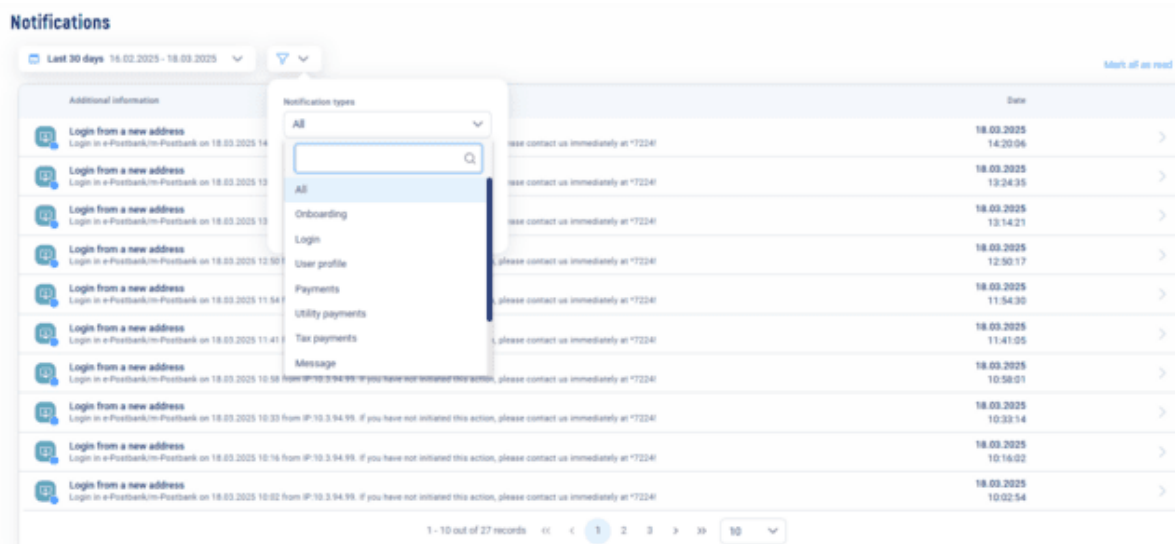
dd.mm.yyyy

To

dd.mm.yyyy

Cancel

Apply



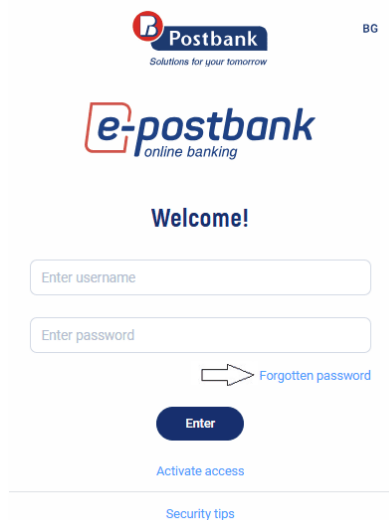
## 23. Online recovery of Forgotten Password

You have the opportunity to completely recover your password for internet banking access, free of charge and without having to visit a bank branch.

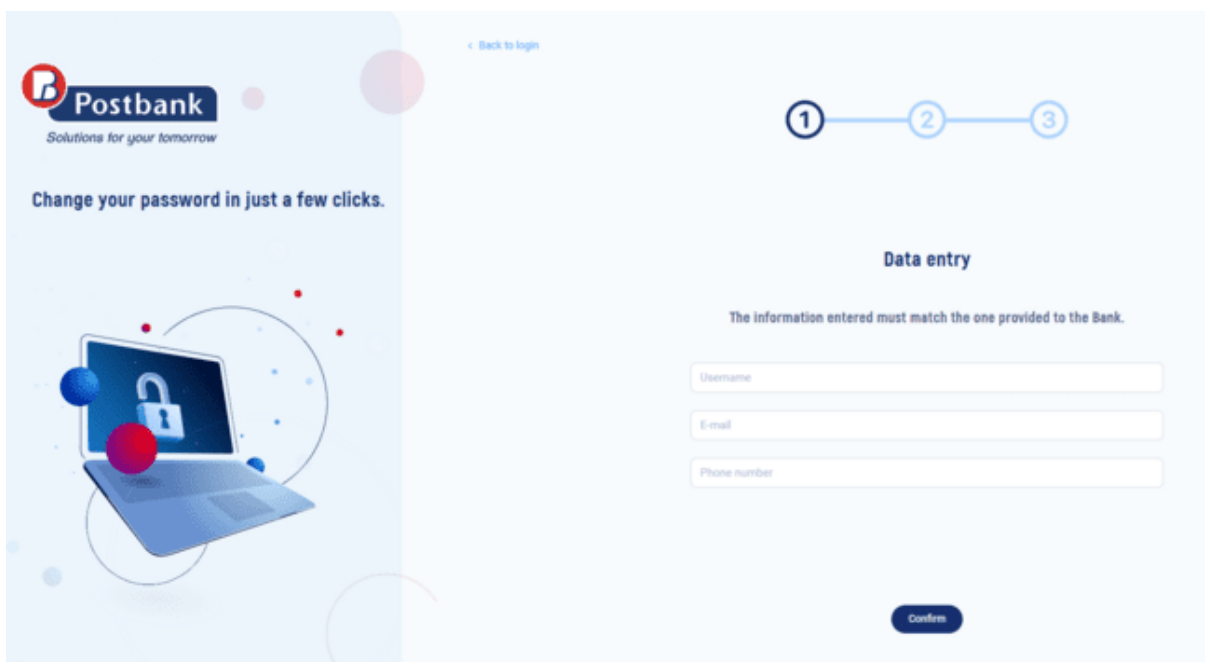
- Steps in the process of recovering a forgotten password

### 1. Data entry

You need to select the **"Forgot Password"** link from the e-Postbank homepage



On the next screen, you need to enter the required information to create a new password:



**Important!** You can only create a new password if you have an active m-Token. Otherwise, you need to visit a branch of the Bank to request a new activation code.

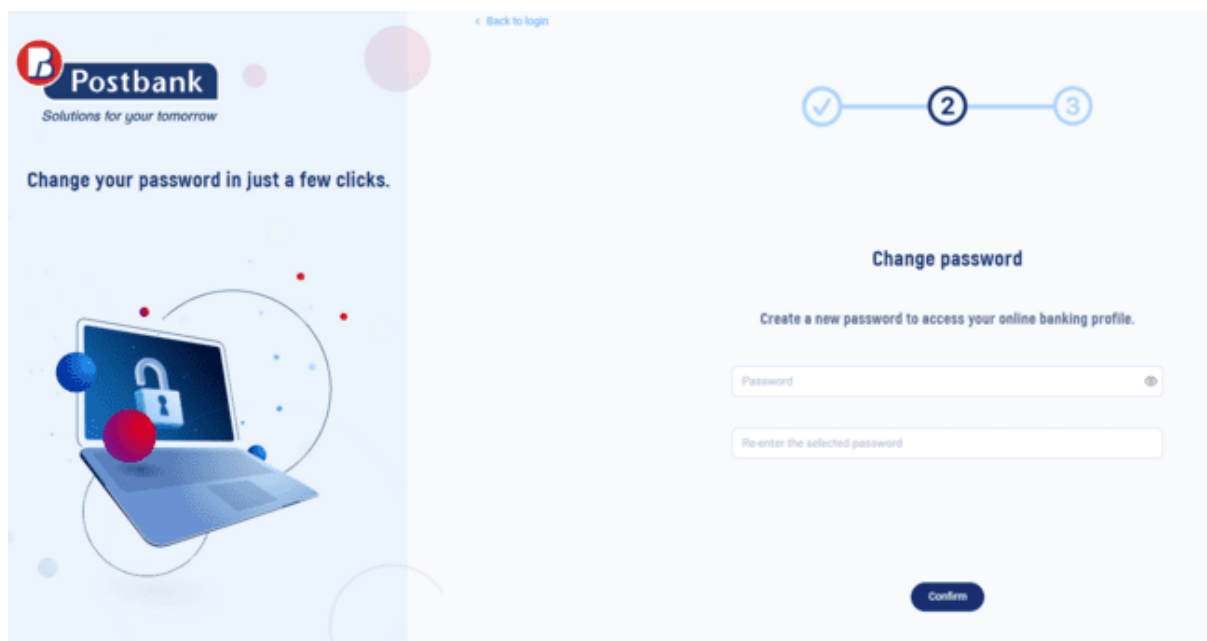
The following mandatory fields must be filled in:

- Username
- E-mail
- Phone number
- Select the condition „I am not a robot“

**The provided data must match the data you have submitted for the internet banking service at the Bank.**

## *2. Creating a password*

In this step you need to create a new password for access.



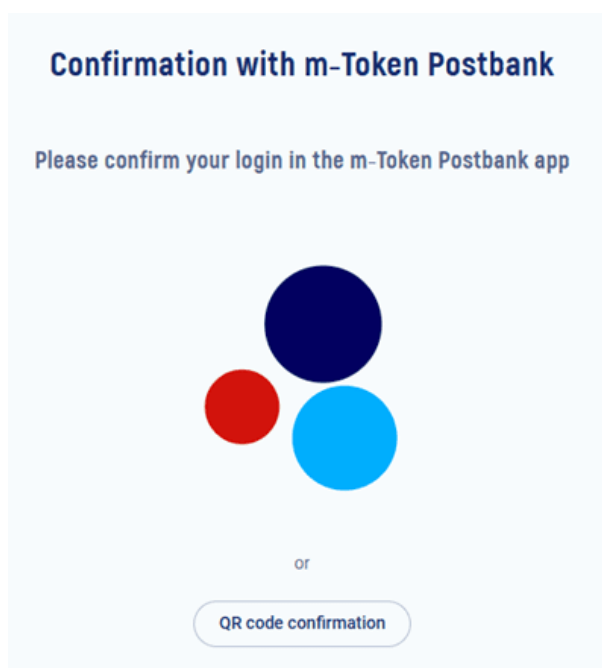
When creating the new password, the following security conditions must be met.

Select password

- ✕ Minimum 8 characters required
- ✕ At least one uppercase letter
- ✕ At least one lowercase letter
- ✕ At least one digit

### 3. Confirmation with a software token

After successfully entering the new password, you will proceed to the confirmation screen for the process with the software token.



#### 4. Confirmation of the change

After successfully confirming with the software token, you can log into the online banking system using your username and newly chosen password.

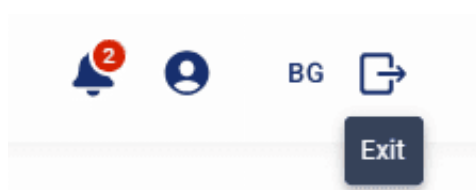
## 24. “Get new product” menu

When selecting the “**Get New Product**”  **Get new product Fully online!** button, e-Postbank will redirect you to Postbank’s corporate website, where you can explore and choose from the products offered in the Bank’s portfolio, as well as submit an application for a loan or a credit card.

You have the option to fill out a short form/inquiry for a credit product by specifying the amount, term, and contact details, or to complete a full loan application with all the required information.

## 25. Logging out

After you finish using the system, you can end your session by selecting the “**Exit**” button, located in the upper right corner of the screen.



*Enjoy your banking experience!*