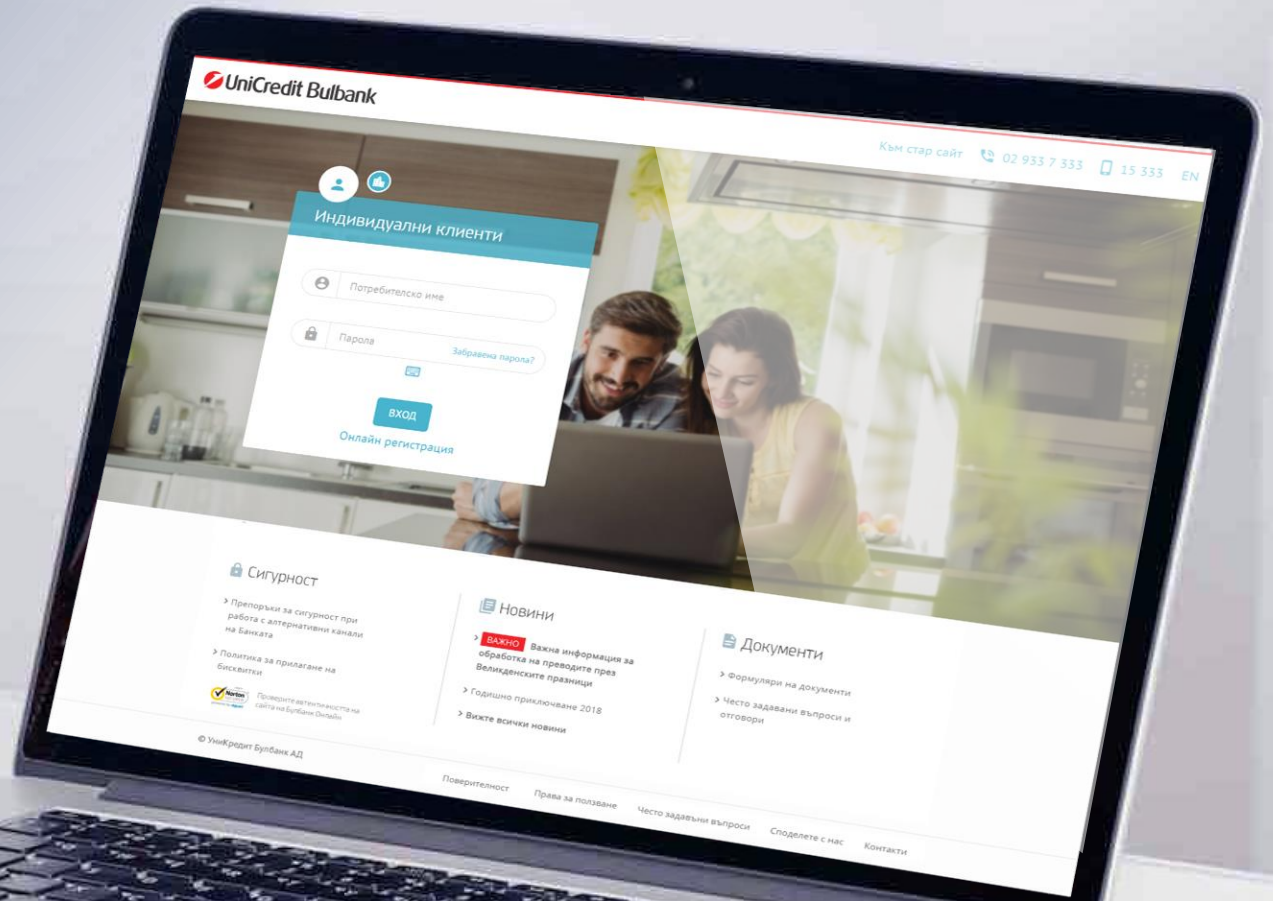


Bulbank Online

by UniCredit Bulbank





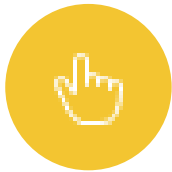
Select one of the categories to see specific questions and messages

Bulbank Online

Frequency asked questions



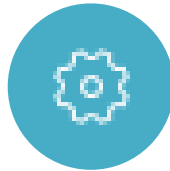
What is Bulbank Online?



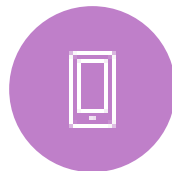
How can I carry out active transactions via Bulbank Online?



How can I use a mobile token?



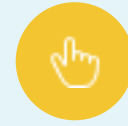
What are the required settings for Bulbank Online?





Bulbank Mobile




What is Bulbank Online service?




 Question related to individual clients
 Question related to corporate clients


Who is Bulbank Online intended for?




Is there a fee to use Bulbank Online?




What does the service offer?




Is the service secure enough?




How can I register for the service?




I am currently abroad and cannot visit a bank branch.




How can I access Bulbank Online service?




What should I do if I forget my Bulbank Online username and password?



Which menu can I use to change my username and password?





Mobile phone number and e-mail: how can I change/enter data on Bulbank Online?






What is Bulbank Online service?



 Question related to individual clients
 Question related to corporate clients


Can I activate SMS notification via Bulbank Online when there is a transfer on my account?




Can I print a PDF statement about my account movements?




What does a “user” of Bulbank Online mean?




Can a large number of users carry out transactions in relation to the company’s accounts?




Can a payment order be signed by more than one user?




Can I set limits to users in signing a payment order?




How many and what bank accounts can I subscribe to on Bulbank Online?




Are closed accounts automatically removed from Bulbank Online?



What payments can I make via Bulbank Online?





What is a package payment?






What is Bulbank Online service?




 Question related to individual clients
 Question related to corporate clients


Can I use Bulbank Online for payroll payments?




Can I make one and the same payment at periodic intervals?




What is an electronic statement?



What is Buldirect?

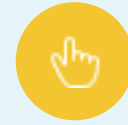
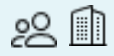


How can I cancel my Bulbank Online subscription?





Who is Bulbank Online intended for?



Question related to individual clients

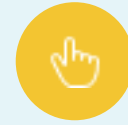
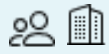
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

The service is intended for all clients of UniCredit Bulbank.



Is there a fee to use
Bulbank Online?



Question related to individual clients



Question related to corporate clients

INDIVIDUAL CLIENTS

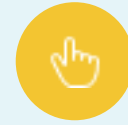
Individuals pay no monthly fee to use Bulbank Online service.

CORPORATE CLIENTS

The price for the service is available in the Tariff for Legal entities of UniCredit Bulbank (<https://www.unicreditbulbank.bg/en/tarifi-i-obshti-usloviya/tarifi-usloviya-yuridicheski-litsa/>), published on the official website of the bank.



What does the service offer?



Question related to individual clients



Question related to corporate clients

INDIVIDUAL CLIENTS

Bulbank Online clients have 24-hour access to the following bank services:

- Information about the status and movements on bank accounts: current, card, deposit accounts, etc.
- Bank clients who have subscribed to the service can transfer funds between their accounts easily and free of charge;
- Transfers in BGN and foreign currency: intrabank transfers, interbank transfers;
- Budget payments and utility payments;
- Purchase and sale of foreign currency and negotiation of a preferential exchange rate;
- Access to financial information – exchange rates of the Bank, calculator, etc.
- Different types of notification (SMS or e-mail) for taking different actions within the system.

Possibility to fill in an electronic application for the following products intended for individuals and legal entities:

- An application for opening a current account;
- Debit card application;
- Application for Modula programme;
- Application for a cash desk withdrawal;
- Credit card and loan application;
- Savings account and deposit application.

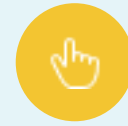
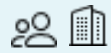
CORPORATE CLIENTS

Bulbank Online clients have 24-hour access to the following bank services:

- review of balance, movements and turnover of the accounts subscribed for the service;
- status and movements on credit cards, loans, deposits;
- ordering all types of payment;
- account statements: both pdf and electronic (MT940, MT942, camt 052, 053, 086);
- utility bills and periodic payments;
- applications for different products;
- applications for credit product utilization/repayment;
- ordering and receiving transactions under commercial financing: guarantees, letters of credit; documentary collection.



Is the service secure enough?



Question related to individual clients



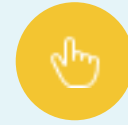
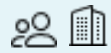
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Yes, it is absolutely secure. Bulbank Online has several access levels: by entering a username and a password, information about the service such as an account balance and movements can be accessed. In order to carry out active transactions the client shall enter a one-time password and use valid signing methods (M-token, qualified electronic signature (QES) or software certificate).



How can I register for the service?



Question related to individual clients



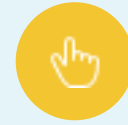
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

In order to activate the service, you should visit a branch of UniCredit Bulbank which is suitable for you and submit an application for using Bulbank Online. You will receive a username and a password for access after providing an identification document.



I am currently abroad and cannot visit a bank branch.



Question related to individual clients



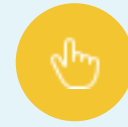
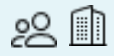
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

If you cannot personally visit a bank branch, an authorized third person can do this instead of you. The proxy shall have a power of attorney certified by a notary in which the purpose is clearly indicated (activating Bulbank Online service, receiving a PIN envelope, etc.)



How can I access Bulbank Online service?



Въпрос отнасящ се за индивидуални клиенти



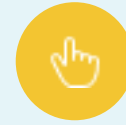
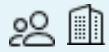
Въпрос отнасящ се за корпоративни клиенти

INDIVIDUAL & CORPORATE CLIENTS

Bulbank Online service can be accessed on the Internet and is available both in Bulgarian and English.



What should I do if I forget my Bulbank Online username and password?



Question related to individual clients



Question related to corporate clients

INDIVIDUAL CLIENTS

Bulbank Online provides a new functionality “Forgotten password”. In order to restore your password, you should have the following data:

- *Know your username*
- *Have updated your mobile phone number on Bulbank Online*
- *Have updated your e-mail on Bulbank Online*
- *Active SMS password service.*

If you don't have the necessary login data, you should visit a bank branch suitable for you and submit an application so that the missing data can be added to your account or submit an application for issuing a new username and password.

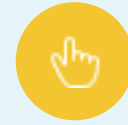
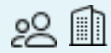
CORPORATE CLIENTS

The following options are available:

- *If you have forgotten your username, you should visit a bank branch of UniCredit Bulbank and submit an application for issuing a new username and password.*
- *If you have forgotten your password, you can use the “Forgotten password” option on the login page of Bulbank Online website or visit your servicing branch of UniCredit Bulbank and submit an application for issuing a new username and password.*



Which menu can I use to change my username and password?



Question related to individual clients



Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

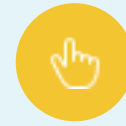
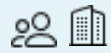
When you enter Bulbank Online for the first time, use your username and password issued by the bank. You must replace the password you have been given by the bank with a password you can remember.

Your new password should be between 8 and 30 characters long and contain at least one uppercase letter, one lowercase letter and one number. The password must be written in Latin script.

You can change your username and/or password from “Settings/E-Management/Change of Username/password” menu after logging on to your Bulbank Online account.



Mobile phone number and e-mail: how can I change/enter data on Bulbank Online?



Question related to individual clients



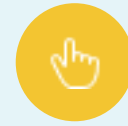
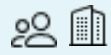
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

If your mobile phone number/e-mail is not entered or you want to change the mobile phone number/e-mail that has already been entered, you should visit your servicing bank branch and submit an application for changing personal data for Bulbank Online service.



Can I activate SMS notification via Bulbank Online when there is a transfer on my account?



Question related to individual clients



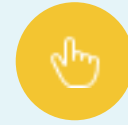
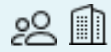
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Yes, it is possible. Bulbank Online gives you an option to activate different types of SMS services. In order to activate SMS transaction notifications, you should have valid signing methods (M-token, QES or software certificate).



Can I print a PDF statement about my account movements?



Question related to individual clients



Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

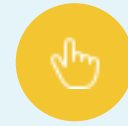
PDF statements are available and can be downloaded via your Bulbank Online account from Accounts menu, Statements.

After setting the necessary selection criteria, statements for the selected period will be generated. If after following these steps a “no data” message appears, this means that the service for generating such statements is not activated.

In order to activate PDF statements service for Bulbank Online or if you want to receive an account statement, you should visit a branch of UniCredit Bulbank.



What does a “user” of Bulbank Online mean?



Question related to individual clients



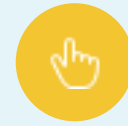
Question related to corporate clients

CORPORATE CLIENTS

A Bulbank Online user is an individual who by virtue of an application for subscription to the service has been granted rights by a legal entity acting as an account holder to carry out transactions therewith, creating and/or signing payment orders.



Can a large number of users carry out transactions in relation to the company's accounts?



Question related to individual clients



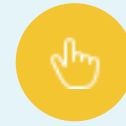
Question related to corporate clients

CORPORATE CLIENTS

You can register an unlimited number of users who can be granted access and certain rights as part of the service. Each person will be issued an individual username and password after providing identity documents.



Can a payment order be signed by more than one user?



Question related to individual clients



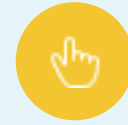
Question related to corporate clients

CORPORATE CLIENTS

You can decide on different forms of group signature for account users, ensuring the security of your money. Group signature must include at least two persons. All proxies shall sign the payment order so that the transaction can be carried out.



Can I set limits to users in signing a payment order?



Question related to individual clients



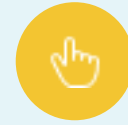
Question related to corporate clients

CORPORATE CLIENTS

Bulbank Online allows each user to set different limits in signing a payment order – daily, weekly, monthly, by document type.



How many and what bank accounts can I subscribe to on Bulbank Online?



Question related to individual clients



Question related to corporate clients

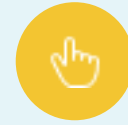
CORPORATE CLIENTS

You can subscribe for all types of accounts opened with UniCredit Bulbank:

- *current account (BGN or foreign currency)*
- *credit card repayment account*
- *savings account*
- *deposit account*



Are closed accounts automatically removed from Bulbank Online?



Question related to individual clients



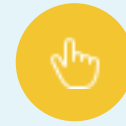
Question related to corporate clients

CORPORATE CLIENTS

A closed account will be removed from Bulbank Online after submitting an application for removal from Bulbank Online.



What payments can I make via Bulbank Online?



Question related to individual clients



Question related to corporate clients

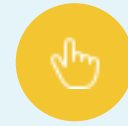
CORPORATE CLIENTS

Via Bulbank Online you can make:

- *payments in Bulgaria in BGN and foreign currency*
- *cross-border transfers*
- *payments from/to the budget*
- *transfers between customer accounts in BGN and foreign currency*
- *direct debit*
- *SEPA foreign currency transfers*
- *package payments and salaries*
- *foreign currency exchange*
- *utility bills and periodic payments;*
- *budget payment orders*
- *MT101*
- *SEPA direct debit.*



What is a package payment?



Question related to individual clients



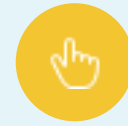
Question related to corporate clients

CORPORATE CLIENTS

Package payment is a service facilitating transfer to the bank of a large number of payment orders from one and the same bank account. A file containing payment orders is loaded. Package payments can be used to make intrabank transfers, transfers in Bulgaria in BGN and foreign currency, cross-border transfers, payments from/to the budget, budget payment orders as well as direct debit requests, SEPA direct debit and MT101.



Can I use Bulbank Online for payroll payments?



Question related to individual clients



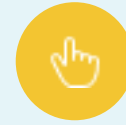
Question related to corporate clients

CORPORATE CLIENTS

Bulbank Online has an accessible payroll functionality by loading a file in a special format. The employees' accounts can be opened both with UniCredit Bulbank and with other banks in the country or abroad.



Can I make one and the same payment at periodic intervals?



Question related to individual clients



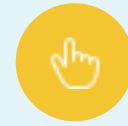
Question related to corporate clients

CORPORATE CLIENTS

Bulbank Online can be used to create payment orders in BGN and foreign currency at periodic intervals. You can choose a name of the periodic payment and priority for carrying out the transaction.



What is an electronic statement?



Question related to individual clients



Question related to corporate clients

CORPORATE CLIENTS

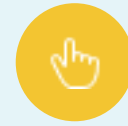
A special account statement format intended for automated processing in an ERP system. Depending on the format electronic statements can be generated hourly, daily, monthly or in case of movement they can be downloaded from Bulbank Online, sent to an e-mail or SWIFT address.

Bulbank Online maintains the following account statement formats:

- *MT940*
- *MT942*
- *camt 052*
- *camt 053*
- *camt 086.*



What is Buldirect?



Question related to individual clients



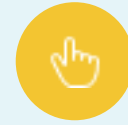
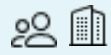
Question related to corporate clients

CORPORATE CLIENTS

Buldirect is a specialized service for vendors – commercial or financial companies – with a large number of clients. UniCredit Bulbank processes payments from clients to the vendor within the bank on the basis of regular invoices. Buldirect is used for uploading a file with invoices from the vendor, payment reporting, approval and cancellation of payment consent from clients and vendors. In comparison to direct debit, Buldirect Haoffers a number of advantages both for clients and vendors.



How can I cancel my Bulbank Online subscription?



Question related to individual clients



Question related to corporate clients



INDIVIDUAL & CORPORATE CLIENTS











In order to cancel your subscription to the service, you should visit a servicing branch and submit an application to cancel your subscription for Bulbank Online.



How can I carry out active transactions via Bulbank Online?

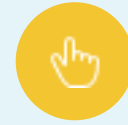
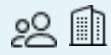


 Question related to individual clients
 Question related to corporate clients

- | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>What is a one-time password to access active transactions?</p> <p></p> | <p>What are the signing methods on Bulbank Online?</p> <p></p> | <p>Do I need an M-token, a QES or software certificate?</p> <p></p> | <p>Do I need an M-token, a QES or software certificate to check the details related my bank accounts?</p> <p></p> | <p>Can I make transfers?</p> <p></p> |
| <p>Can I check information related to my accounts on Bulbank Online before the registration date?</p> <p></p> | <p>Can I check information related to my accounts by electronic means and make utility payments? What is the monthly fee?</p> <p></p> | <p>When are transfers processed?</p> <p></p> | <p>How can I make transfers between my accounts?</p> <p></p> | <p>How can I load a package payment via Bulbank Online?</p> <p></p> |



What is a one-time password to access active transactions?



Question related to individual clients



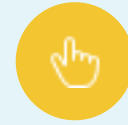
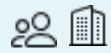
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

The one-time password provides additional security to your Bulbank Online account. In order to have access to active transactions, when you log in, you should enter a one-time code generated by M-token on your phone or sent as an SMS to the mobile phone number registered in the system.



What are the signing methods on Bulbank Online?



Question related to individual clients



Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Qualified electronic signature /QES/

a method for certifying the veracity of the electronic document signed with it. We recommend using a QES as an absolutely secure and an easy way to sign payment orders on Bulbank Online. If you have a QES issued by any of the certification organizations (Information Services AD, BORICA AD, Infonotary EAD, Electronic Payment System AD, Evrotrust Technologies AD or Skeptar AD, you can register it on Bulbank Online.

M-token

can be accessed via Bulbank Mobile application and serves to generate one-time passwords. M-token enables users to electronically sign transfer orders and documents, submit bank products applications as well as subscribe to Bulbank Online bank services. The application uses modern and secure algorithms for encryption and exchange of information, ensuring a high level of security when the client carries out transactions.

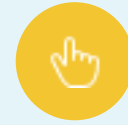
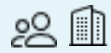
Software certificate

serves for further identification. It is issued by UniCredit Bulbank and can be installed on Internet Explorer (no lower than Internet Explorer 11). In order to improve online banking security, when a software certificate is requested, you will automatically be subscribed for the SMS-password service in case of a transfer which will serve as payment authorization on Bulbank Online. In order to use an SMS-password while making a transfer, you should have an updated mobile phone number on Bulbank Online.

If you encounter any problems with regard to a QES or software certificate, please, refer to the full instructions for using a QES and digital certificates on Bulbank Online.



Do I need an M-token, a QES or software certificate?



Question related to individual clients



Question related to corporate clients

INDIVIDUAL CLIENTS

Yes. M-token, a QES and software certificate serve as additional methods for verifying your identity and are required in carrying out active transactions such as:

- *ordering transfers;*
- *opening accounts;*
- *submitting various applications to the bank;*
- *activating Bulbank Mobile, etc.*

*You can request an M-token by using the Mobile Services menu > M-token or call **02 9337 333** as well as visit a bank branch at a suitable location for you.*

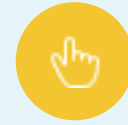
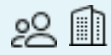
CORPORATE CLIENTS

Yes. M-token, a QES and software certificate serve as additional methods for verifying your identity and are required in carrying out active transactions such as:

- *ordering transfers;*
- *ordering package payments and payroll*
- *submitting various applications to the bank;*



Do I need an M-token, a QES or software certificate to check the details related my bank accounts?



Question related to individual clients



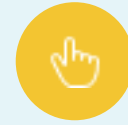
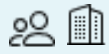
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

In order to check your balance and movements on your accounts, you should have an M-token or a QES/software certificate.



Can I make transfers?



Question related to individual clients



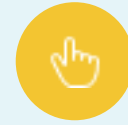
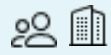
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

In order to make transfers, you should request active rights on your accounts when you submit an application for subscription to the service at a bank branch. You should also request an M-token, software certificate or register a QES.



Can I check information related to my accounts on Bulbank Online before the registration date?



Question related to individual clients



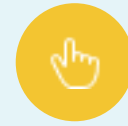
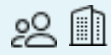
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

You can check information related to the movements, balances, turnover, letters of advice with regard to transactions carried out under your accounts as of the date of registration/date of visualization of your accounts on Bulbank Online.



Can I check information related to my accounts by electronic means and make utility payments? What is the monthly fee?



Question related to individual clients



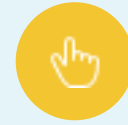
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

You should have active rights on your accounts in order to carry out active transactions on Bulbank Online. When utility payments are made, fees are collected according to the Tariff of the bank.



When are transfers processed?



Question related to individual clients



Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

*Intrabank transfers (within UniCredit network) are processed every day from **8:00 am** to **8:00 pm***

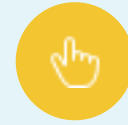
*The transfers ordered in working days until **3:00 pm** via BISERA are processed until the end of the working day*

*The transfers ordered in working days until **3:00 pm** via BISERA are processed until the end of the working day*

*The transfers ordered in working days after **3:00 pm** are processed on the next working day*



How can I make transfers between my accounts?



Question related to individual clients



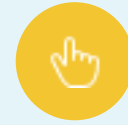
Question related to corporate clients

INDIVIDUAL CLIENTS

You can make a transfer from one of your accounts to another one from Transfers menu. The accounts between which you want to transfer funds must be subscribed to Bulbank Online.



How can I load a package payment via Bulbank Online?



Question related to individual clients



Question related to corporate clients

CORPORATE CLIENTS



When a package payment is loaded from ERP integration menu and after pressing “Confirm” button, the system will prompt you to select a certificate in order to sign (when a QES/software certificate is used).

When an M-token is used, in order to confirm file loading, select “ONE-TIME PASSWORD” from M-token application and enter the generated password in the field which will appear on the screen.




How can I use a mobile token?



 Question related to individual clients
 Question related to corporate clients


What is a mobile token?



Why should I activate M-token?




Who can use M-token?




Who can I activate M-token?




What a country flag is used for?




What will happen after M-token activation?



What is a signing method used for and how can I check which signing method I use?




How can I sign a bank transfer using an M-token?



Which transactions require an M-token?





Will I receive an SMS password in signing and sending bank transfers by using an M-token?






How can I use a mobile token?




 Question related to individual clients
 Question related to corporate clients

What is a “Trusted Beneficiaries” list?




Will the list of trusted beneficiaries be saved if I change the method of signing?




Can I activate and use M-token on more than one device?




Can I use M-token abroad?




Can I use Bulbank Mobile and M-token on one device?



What will happen if I enter a wrong PIN when I log in M-token?




Can I use M-token if I have several Bulbank Online accounts?




How can I activate M-token in my second user account?



Can I deactivate M-token from a second Bulbank Online account which I have already activated?

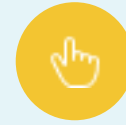


What is the difference between deactivating M-token and removing a user from M-token?





How can I use a mobile token?



Question related to individual clients



Question related to corporate clients

What should I do if I want to use M-token on another mobile device?

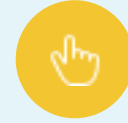
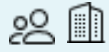


What should I do if I lose my mobile phone?





What is a mobile token?



Question related to individual clients



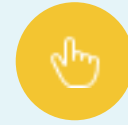
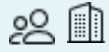
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

M-token can be accessed via Bulbank Mobile banking application and serves to generate one-time passwords. M-token enables users to electronically sign transfer orders and documents, submit bank products applications as well as subscribe to Bulbank Online bank services. The application uses modern and secure algorithms for encryption and exchange of information, ensuring a high level of security when the client carries out transactions.



Why should I activate M-token?



Question related to individual clients

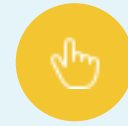
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

- *Free of charge – no service fee*
- *Provides access to online banking anywhere without any other additional settings, token devices, certificates and browser limitations*
- *Easy and convenient to use – intuitive generation of passwords for signature directly from your smart phone without Internet or mobile connection*
- *High level of security and reliability in electronic signature*



Who can use M-token?



Question related to individual clients



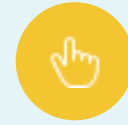
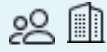
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

All bank clients (individuals and legal entities) having a smart phone with an Android or iOS operational system.



Who can I activate M-token?

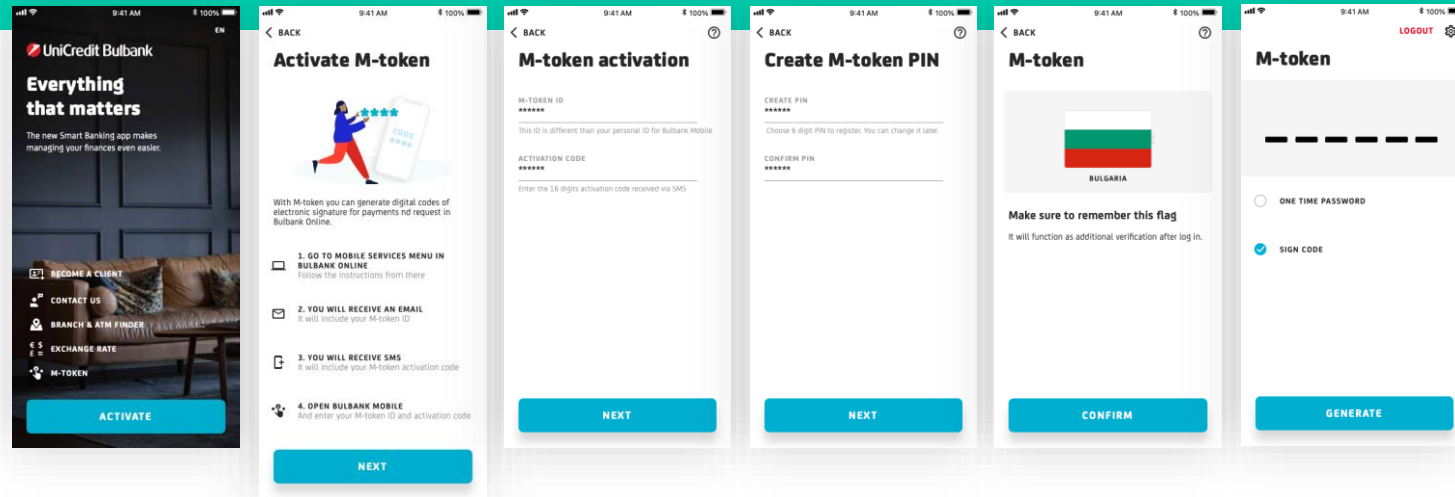


Question related to individual clients



Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS



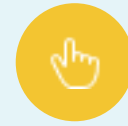
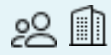
M-token is activated quickly and easily via Bulbank Online:

- Choose > Mobile Services menu > M-token or Settings > M-token for companies and legal entities and follow the instructions which appear on the screen;
- If you have installed Bulbank Mobile application, the token function will appear as a separate section after a version update;
- If you have not installed Bulbank Mobile, you should download it from the app store on your device.
- Once you have entered the activation data and PIN, a national flag will appear. Remember your PIN and flag!

The steps that have to be followed on Bulbank Mobile are shown below.



What a country flag is used for?



Question related to individual clients



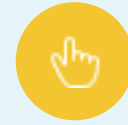
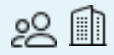
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

The country flag serves for confirmation of your PIN when you log in. The PIN you created is associated with a certain country flag. If you try to log in, entering a wrong PIN, a different country flag will appear.



What will happen after M-token activation?



Question related to individual clients



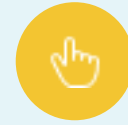
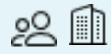
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

After M-token activation you will start signing your payments and requests on Bulbank Online without being concerned about the version or type of your browser or any additional settings.



What is a signing method used for and how can I check which signing method I use?



Question related to individual clients



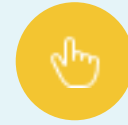
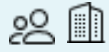
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Signing methods enable users to electronically sign transfer orders and documents, bank products applications and subscription to Bulbank Online bank services. The following signing methods are available on Bulbank Online: M-token, a Qualified electronic signature (QES) and software certificate issued by UniCredit Bulbank. You can check your signing method from Signing Methods Management menu. You can change your active signing method at any time from this menu.



How can I sign a bank transfer using an M-token?

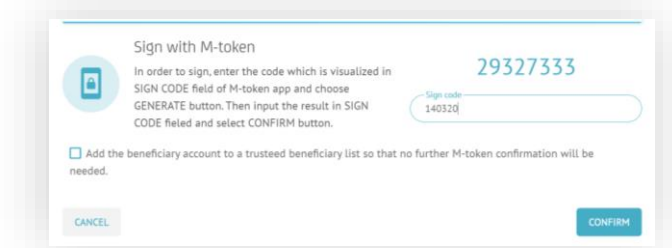
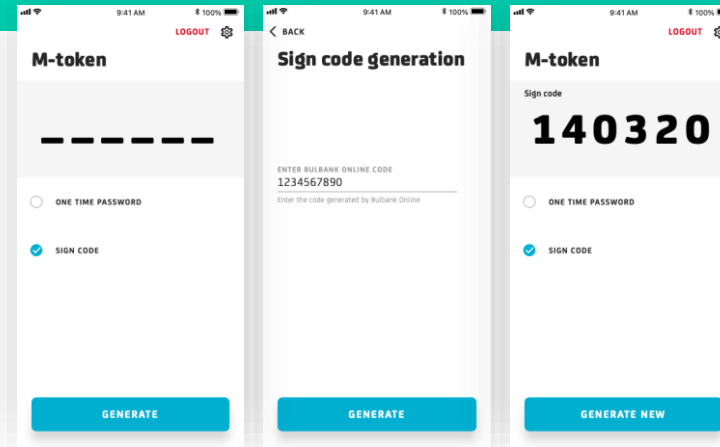


Въпрос отнасящ се за индивидуални клиенти



Въпрос отнасящ се за корпоративни клиенти

INDIVIDUAL & CORPORATE CLIENTS

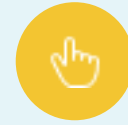
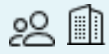


In creating/signing a payment order a window will open on Bulbank Online containing payment data and a field for entering a non-reusable sign code.

Open M-token application, choose SIGN CODE menu and enter the number that appears on Bulbank Online. After pressing "Generate" button the application will generate a sign code that has to be signed on Bulbank Online.



Which transactions require an M-token?



Question related to individual clients



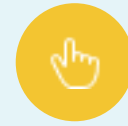
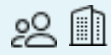
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

M-token is required for transactions on Bulbank Online which require electronic signing such as bank transfers, different requests, etc.



Will I receive an SMS password in signing and sending bank transfers by using an M-token?



Question related to individual clients



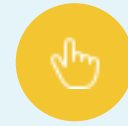
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

No. An SMS password is not required for signing and sending bank transfers using an M-token. It is sufficient to enter the generated sign code and confirm signing and sending the transfer.



What is a “Trusted Beneficiaries” list?



Question related to individual clients



Question related to corporate clients

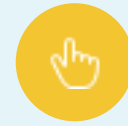
INDIVIDUAL & CORPORATE CLIENTS

The list of trusted beneficiaries contains the beneficiaries to which you have chosen to make payments without an M-token sign code. In order to use the function, you should use M-token as a signing method.

A beneficiary is added to the list by signing with an M-token.



Will the list of trusted beneficiaries be saved if I change the method of signing?



Question related to individual clients



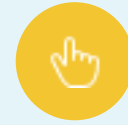
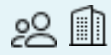
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

No. The list is valid only upon signing with an M-token. It is automatically deleted in case the signing method is changed and is not valid when you sign with a software certificate or QES.



Can I activate and use M-token on more than one device?



Question related to individual clients



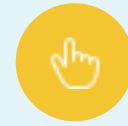
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

No. M-token can be used on one device only. It is convenient for users, especially for those having more than one Bulbank Online account. In reality, they will be able to use one M-token for all their Bulbank Online accounts which they have access to.



Can I use M-token abroad?



Question related to individual clients



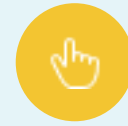
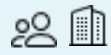
Question related to corporate clients

INDIVIDUAL CLIENTS

Yes. M-token operates without a mobile network and Internet connection on your mobile device and can be used anywhere, including abroad.



Can I use Bulbank Mobile and M-token on one device?



Question related to individual clients



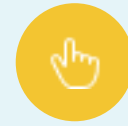
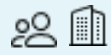
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Yes. The two services are activated by using different activation codes. You can use both services in one application or activate only one of them. Bulbank Mobile and M-token are independent from one another.



What will happen If I enter a wrong PIN when I log in M-token?



Question related to individual clients



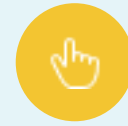
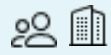
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

If you enter a wrong PIN when you log on to M-token, the application will show a country flag log-in confirmation different from yours. In this case, you won't be able to sign your payment successfully.



Can I use M-token if I have several Bulbank Online accounts?



Question related to individual clients



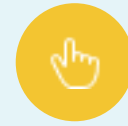
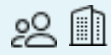
Question related to corporate clients

INDIVIDUAL CLIENTS

Yes. If you have several Bulbank Online accounts in your name, you can use your M-token for all of them. In this way, you will be able to sign your payments on one device: your smartphone. Follow the instructions in the next item if you want to use an M-token for all user accounts.



How can I activate M-token in my second user account?



Question related to individual clients



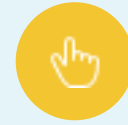
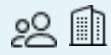
Question related to corporate clients

INDIVIDUAL CLIENTS

You don't have to install and activate again the application on you mobile device. You will use the same application which you have already activated. You only have to activate M-token for the respective user. Go to the M-token menu on the Bulbank Online account you want to activate and select "Activate".



Can I deactivate M-token from a second Bulbank Online account which I have already activated?



Question related to individual clients



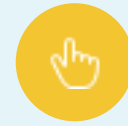
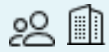
Question related to corporate clients

INDIVIDUAL CLIENTS

Yes. You can deactivate M-token in the respective user account at any time. Go to the M-token menu on your Bulbank Online account and select “Deactivate”.



What is the difference between deactivating M-token and removing a user from M-token?



Question related to individual clients



Question related to corporate clients

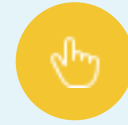
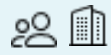
INDIVIDUAL & CORPORATE CLIENTS

M-token deactivation applies to the application you use on your mobile device. After M-token deactivation it won't be possible to use the application to generate valid sign codes and one-time passwords on all user accounts where you used it.

Removing an M-token user applies only to the respective Bulbank Online user account and does not affect M-token application. The application will continue generating valid sign codes and one-time passwords for the other user accounts where you use it..



What should I do if I want to use M-token on another mobile device?



Question related to individual clients

Question related to corporate clients

INDIVIDUAL CLIENTS

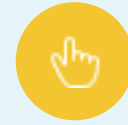
Log on to your Bulbank Online account, go to the M-token menu, select the reactivation option and follow the instructions.

CORPORATE CLIENTS

*Contact the Customer Service Center at **0700 1 84 84**.*



What should I do if I lose my mobile phone?

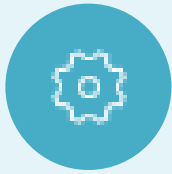


Question related to individual clients

Question related to corporate clients



INDIVIDUAL & CORPORATE CLIENTS

*If you lose your phone, log on to your Bulbank Online account, go to the M-token menu and deactivate it or call **0700 1 84 84** to request deactivation on the application you use. Do not reveal your M-token PIN login to anybody.*




What are the required settings for Bulbank Online?




 *Question related to individual clients*
 *Question related to corporate clients*


Which browsers are supported?

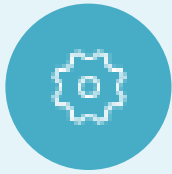


Can I work on more than one computer?

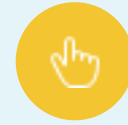
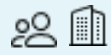


Can I use online banking with Apple Mac, Linux, tablet or a mobile phone?





Which browsers are supported?



Въпрос Question related to individual clients

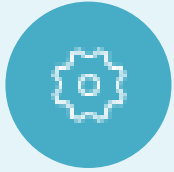


Question related to corporate clients

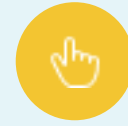
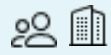
INDIVIDUAL CLIENTS

Internet Explorer (lowest version: Internet Explorer 11) is supported for using a QES/software certificate.

When you use M-token, you can use any browser.



Can I work on more than one computer?



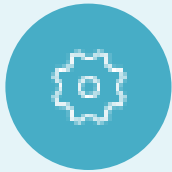
Question related to individual clients



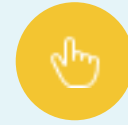
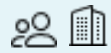
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

You can check information related to your accounts and make transfers between them from any computer after entering a username and password. You should have M-token/QES/software certificate in order to make a transfer.



Can I use online banking with Apple Mac, Linux, tablet or a mobile phone?



Question related to individual clients



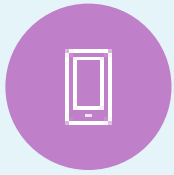
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Bulbank Online can be accessed without any problem from any devices.



Please, have in mind that Internet Explorer 11 is the only supported browser for a QES/software certificate.

M-token is required in order to access Bulbank Online from any browser, tablet or mobile phone. M-token is free of charge – no activation and use fees.




Bulbank Mobile




 *Question related to individual clients*
 *Question related to corporate clients*


What is Bulbank Mobile?




Why do I need mobile banking?




Why do I need it if I have online banking?




Where can I get it?




Do I need a special phone?




Does the choice of my mobile operator matter?




Can I use a foreign mobile operator?



Can I use Bulbank Mobile abroad?

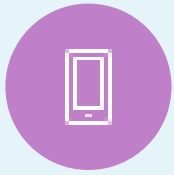


Is Bulbank Mobile secure?





What is the service fee?





Bulbank Mobile



 Question related to individual clients
 Question related to corporate clients

What should I do if I lose my mobile phone?



What happens if I change my SIM card?



Can I use mobile banking on my tablet?



Can I use mobile banking on different devices at the same time?



If I encounter any problems, who should I contact?



What are PIN requirements?



Can I deactivate the application at any time?



Can I download account information (IBAN) via Bulbank Mobile?

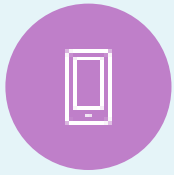


How can I receive information about my cards?





Who can I block or unblock a card?






Bulbank Mobile




 Question related to individual clients
 Question related to corporate clients


How can I check the information related to my loans via Bulbank Mobile?




What kind of transfers can I make via Bulbank Mobile?




How can I confirm and send a transfer via Bulbank Mobile created on Bulbank Online?

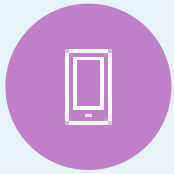


How can I activate notifications via my mobile application?

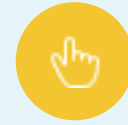
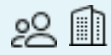


Can I make utility payments via Bulbank Mobile?





What is Bulbank Mobile?

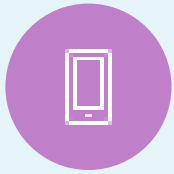


Question related to individual clients

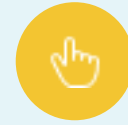
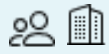
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

You can check information related to your accounts and cards from you mobile phone and order transfers via the mobile banking application.



Why do I need mobile banking?



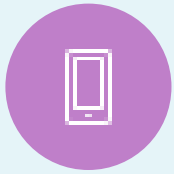
Question related to individual clients



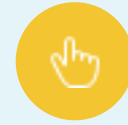
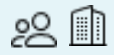
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

You carry your phone with you all the time and can easily use it to access the bank. You can check you accounts, order transfers, etc.



Why do I need it if I have online banking?



Question related to individual clients



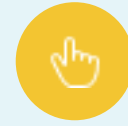
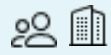
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

You can access your information and carry out transactions wherever you take your phone with you instead of your computer.



Where can I get it?



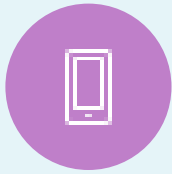
Question related to individual clients



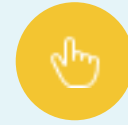
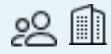
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

*You can download the application from the app store depending on your operational system. You can receive the application activation codes via your Bulbank Online account, contact the Customer Service Center of UniCredit Bulbank at **0700 1 84 84** or visit a suitable bank branch.*



Do I need a special phone?



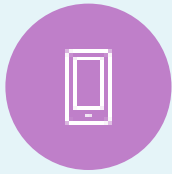
Question related to individual clients



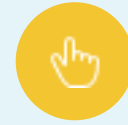
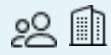
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

You don't need a special phone but your phone must be connected to the Internet. Bulbank Mobile supports versions higher than 4.4 for Android, versions higher than 8.1 for Windows Phone and iOS higher than 9.0. for iPhone.



Does the choice of my mobile operator matter?



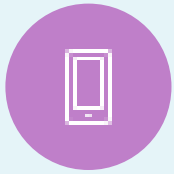
Question related to individual clients



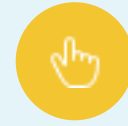
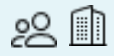
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Bulbank Mobile operates independently from any mobile operators.



Can I use a foreign mobile operator?



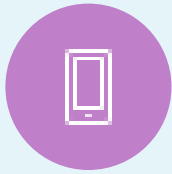
Question related to individual clients



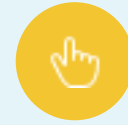
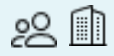
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Yes, Bulbank Mobile can operate on most foreign networks. It is important to enter a valid phone number in our system.



Can I use Bulbank Mobile abroad?

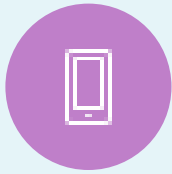


Question related to individual clients

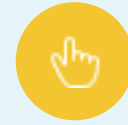
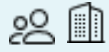
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Yes, the only condition is that your phone must be connected to the Internet no matter whether you use mobile data or Wi-Fi.



Is Bulbank Mobile secure?



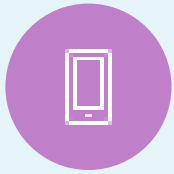
Question related to individual clients



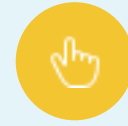
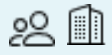
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

- *Bulbank Mobile offers one of the highest security levels. Two channels for receiving information upon activation guarantee your security. For example: Part of the code can be sent via an SMS, and the other part of the code can be sent via online banking or received at a bank branch.*
- *The application is initialized on your phone by entering your PIN, using a fingerprint unlock or face recognition (iPhone only).*
- *If you enter a wrong PIN three times, Bulbank Mobile will be deactivated and you should re-gain access via online banking or at a bank branch.*
- *Ordered transfers are signed with an embedded software certificate or one-time passwords. Technically speaking, this process is hidden for users and this does not make the service more difficult to use.*
- *Bulbank Mobile transactions have a daily limit of BGN 8 000.*



What is the service fee?



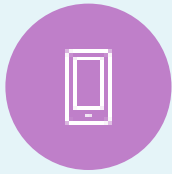
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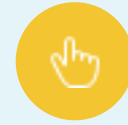
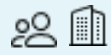
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

There is no monthly fee. You can activate it for free via your Bulbank Online account.



What should I do if I lose my mobile phone?



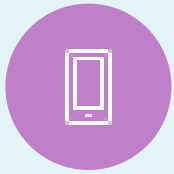
Question related to individual clients



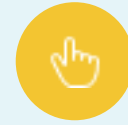
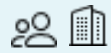
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

*If you lose your phone, immediately call **0700 1 84 84**. Your mobile banking is protected by your personal PIN. If you enter a wrong PIN three times, Bulbank Mobile will be blocked and should be reissued.*



What happens if I change my SIM card?



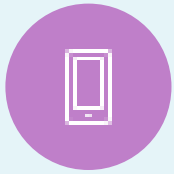
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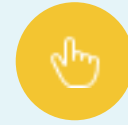
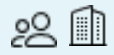
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

If you change your SIM card phone number, the application installed on your device will continue working. If your device has to be reinstalled, you will have to re-activate the application. In order to receive an SMS to activate the updated phone number, you will have to fill in and submit an application for changing your phone number.



Can I use mobile banking on my tablet?



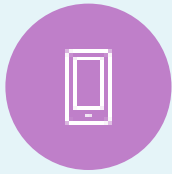
Question related to individual clients



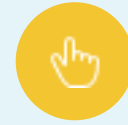
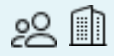
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Yes, you can. After you request Bulbank Mobile registration and receive an activation code, you can download the application on your tablet (Android market or AppStore) and activate it



Can I use mobile banking on different devices at the same time?



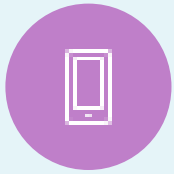
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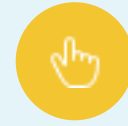
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Yes, you can activate mobile banking on more than one device.



If I encounter any problems,
who should I contact?



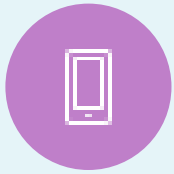
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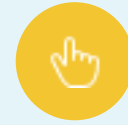
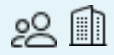
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

*Bulbank Online and Bulbank Mobile clients can contact the Customer Service Center at **02 933 7 333** or **15 333** for local mobile operators in Bulgaria or send an e-mail: Online.Support@UniCreditBulbank.bg*



What are PIN requirements?



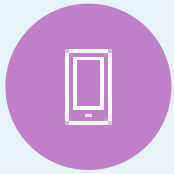
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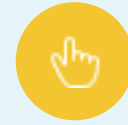
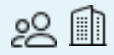
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

*The PIN must contain from **6** to **8** numbers. It is created especially for granting access to the mobile application. For security reasons we recommend that you choose a PIN different from the ones that you use.*



Can I deactivate the application at any time?



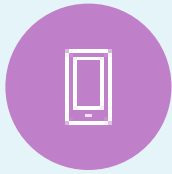
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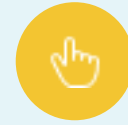
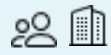
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

You can remove the application from your mobile phone or cancel the registration via Bulbank Online. At a later stage, you can install, activate and use the application again on the same device.



Can I download account information (IBAN) via Bulbank Mobile?



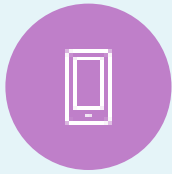
Question related to individual clients



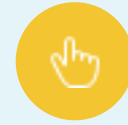
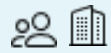
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Yes, via Bulbank Mobile you can find information about your account (IBAN) in „My Accounts menu > Account Detail“. You can copy the information and send it by e-mail.



How can I receive information about my cards?



Question related to individual clients



Question related to corporate clients

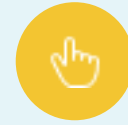
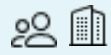
INDIVIDUAL & CORPORATE CLIENTS

By selecting: „Cards menu“ – this menu provides information about your debit and credit cards:

- *Available balance*
- *Completed transactions*
- *Current liabilities and minimum repayment installment under a credit card*
- *Details about each card*
- *„Card blocking/unblocking“ option*



Who can I block or unblock a card?



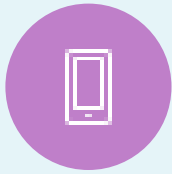
Question related to individual clients



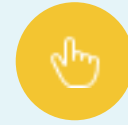
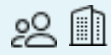
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Use the „Card blocking/unblocking“ function in Cards menu via Bulbank Mobile to further secure your funds.



What kind of transfers can I make via Bulbank Mobile?



Question related to individual clients

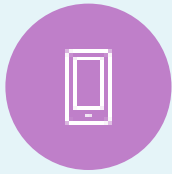


Question related to corporate clients

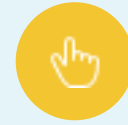
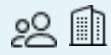
INDIVIDUAL & CORPORATE CLIENTS

„Loans“ menu provides information about your commodity, consumer and mortgage loans:

- Detailed information under the loan agreement and outstanding amount;*
- Information about payments;*
- Date and amount of the next installment*



What kind of transfers can I make via Bulbank Mobile?



Question related to individual clients

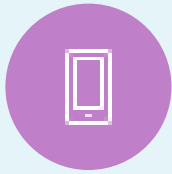


Question related to corporate clients

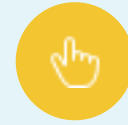
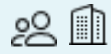
INDIVIDUAL & CORPORATE CLIENTS

„Transfers“ menu can be used for the following transfers:

- *Transfers between personal accounts*
- *Transfers in BGN*
- *Foreign currency transfers with UniCredit Bulbank*
- *foreign currency exchange*
- *Budget transfers*



How can I confirm and send a transfer via Bulbank Mobile created on Bulbank Online?



Question related to individual clients

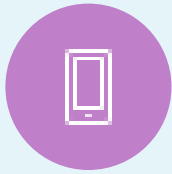


Question related to corporate clients

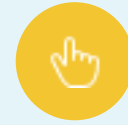
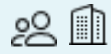
INDIVIDUAL & CORPORATE CLIENTS

This function is suitable for companies and accountants. Via Bulbank Mobile managers can confirm the transfers created via Bulbank Online by their accountants. Both single and group transfers can be confirmed just by putting a cross.

Choose „Create transfers“ from „Transfers“ menu: Check the list of the transfers created via Bulbank Mobile. Choose the ones you want to confirm.



How can I activate notifications via my mobile application?



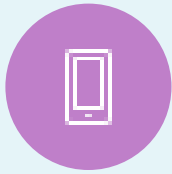
Question related to individual clients



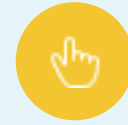
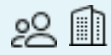
Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

You can activate notifications via your mobile application from „Settings menu > Notification“ settings. You should allow notifications on the application from your mobile phone settings. Notifications are sent after booking the respective transaction on your account. For this reason, please, take into account that the service is not related to transactions carried out with bank cards, i.e. the SMS for card transactions are not in real time. The activation of the account notification service and notifications are free of charge in Bulbank Mobile.



Can I make utility payments via Bulbank Mobile?



Question related to individual clients



Question related to corporate clients

INDIVIDUAL & CORPORATE CLIENTS

Yes, you can. You can make utility payments from „Utility bills“ menu via Bulbank Mobile. If you save your client subscription number, the application will notify you in case of new due payments on a monthly basis.

