DDE – Digital Document Exchange

User Guide

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UniCredit Bulbank

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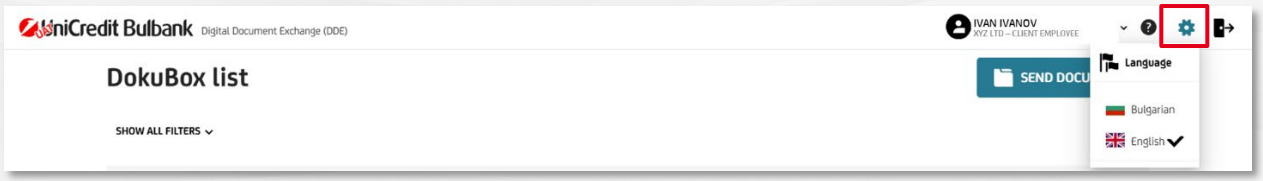
Introduction

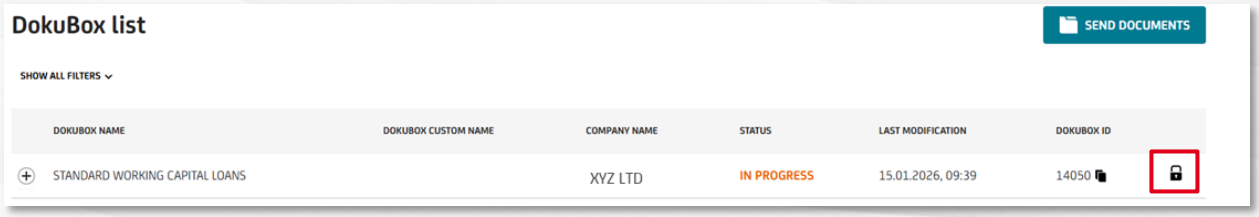
This guide provides you with detailed information on using the Digital Document Exchange (DDE) Platform.

General information:

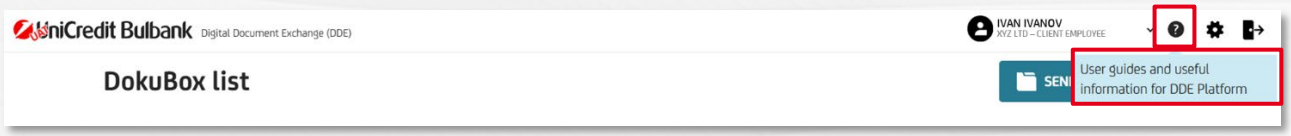
- The Platform is available in Bulgarian and English. Bulgarian is selected by default. Changing the language is possible before entering the Platform by selecting the "Language" option from the drop-down menu or after logging and clicking on the settings icon;



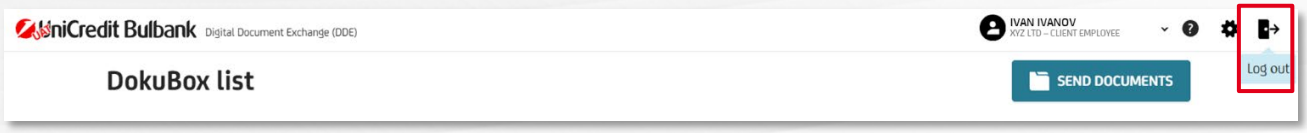
- When you enter your username and password to log into the Platform, make sure there are no blanks or spaces in the fields;
- On the home screen in the **DokuBox list** you can see all document packages that you have created, or your servicing banker has directed to you. By default, only DokuBoxes with **"In Progress"/ "Waiting Bank Configuration"/ "Waiting client signature"** and **"Finalized"** status are displayed.
- In the menu, there is also a button to send a package of documents (DokuBox);
- When a DokuBox is created and one of its participants performs an action, you will access the DokuBox in read mode with no active actions. The DokuBox will be displayed with **Locked** status and you will see a locker in the last column;



- Your user session is active for **15 minutes**. A notification is displayed, if you wish to continue the session. If you do not confirm, the Platform will automatically close.
- With the help icon , you can access all user guides and useful information regarding the DDE Platform.



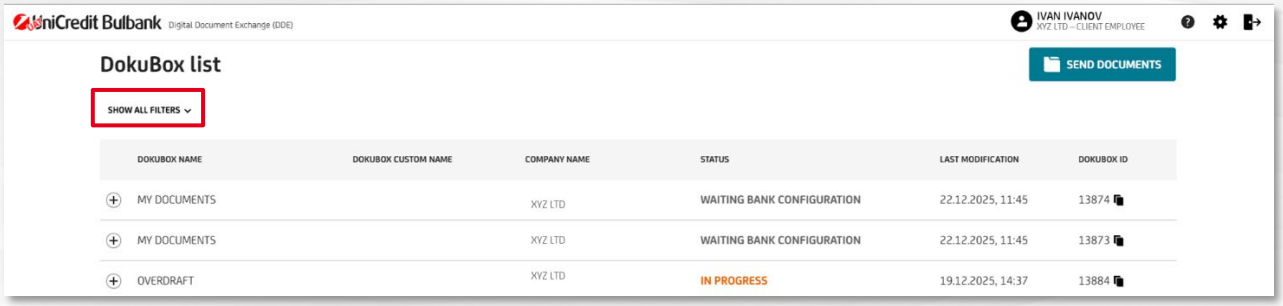
- To exit the Platform, use the Logout icon (the circled one).



Button names

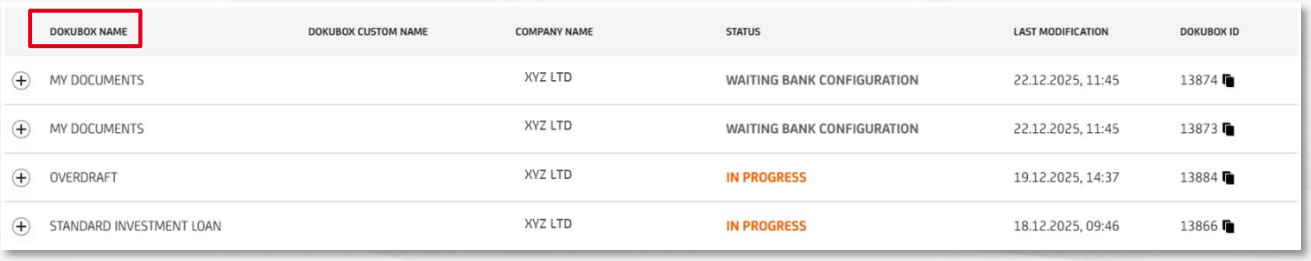
The **“DokuBox List”** is displayed on the home screen - it contains a list of all packages of documents (DokuBox) directed to you or ones that you have created and directed to the Bank for review. If you don’t have any available yet, **“No Data”** will be displayed. Using the filters, you can easily find a specific package of documents as one or more search criteria can be specified:

- **Show all filters –** click this button to display the filter fields of the DokuBox list;



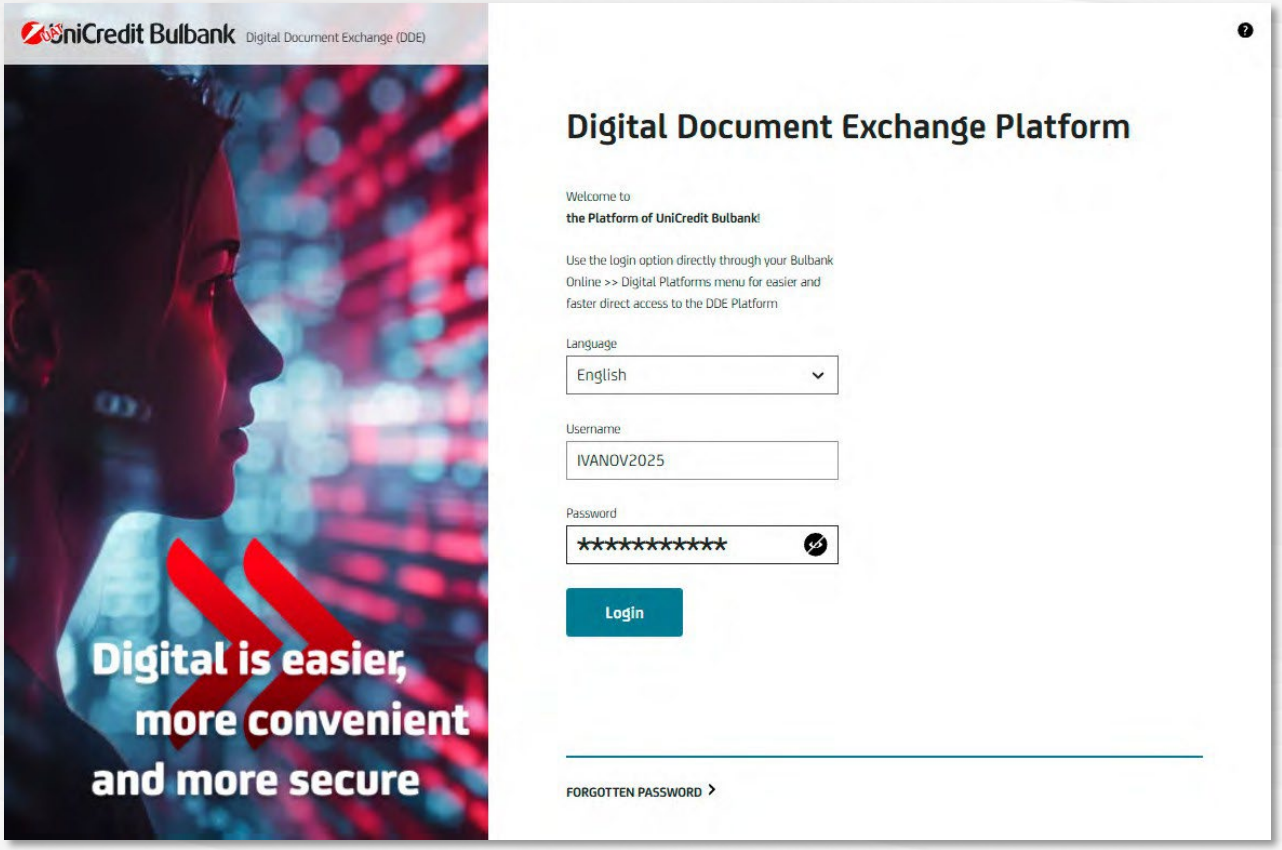
- **DokuBox name –** enter the name of the package of documents;
- **DokuBox status –** selects the status of the package of documents – **“In progress”/”Waiting bank configuration”/“Waiting client’s signature”/”Cancelled”/”Finalized”/ “All”**;
- **DokuBox Custom name –** enter the name of the package of documents. It is valid for a DokuBox created by you with a specified custom DokuBox name;
- **Doku status –** select the document status from the drop-down menu;
- **Last modification date (from/to) –** select the period in which the last change was made in the package;
- **Document name –** enter the name of the document that is part of the corresponding DokuBox;
- **DokuBox ID –** enter the ID of the package of documents.

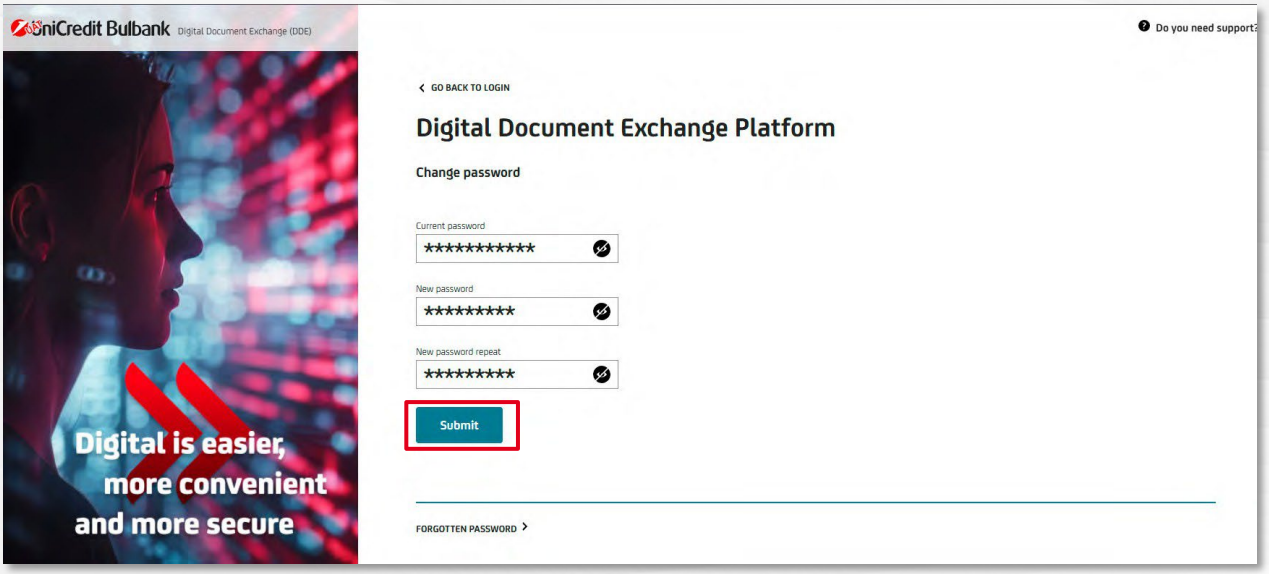
Click on one of the columns to sort the information in it – ascending or descending order.



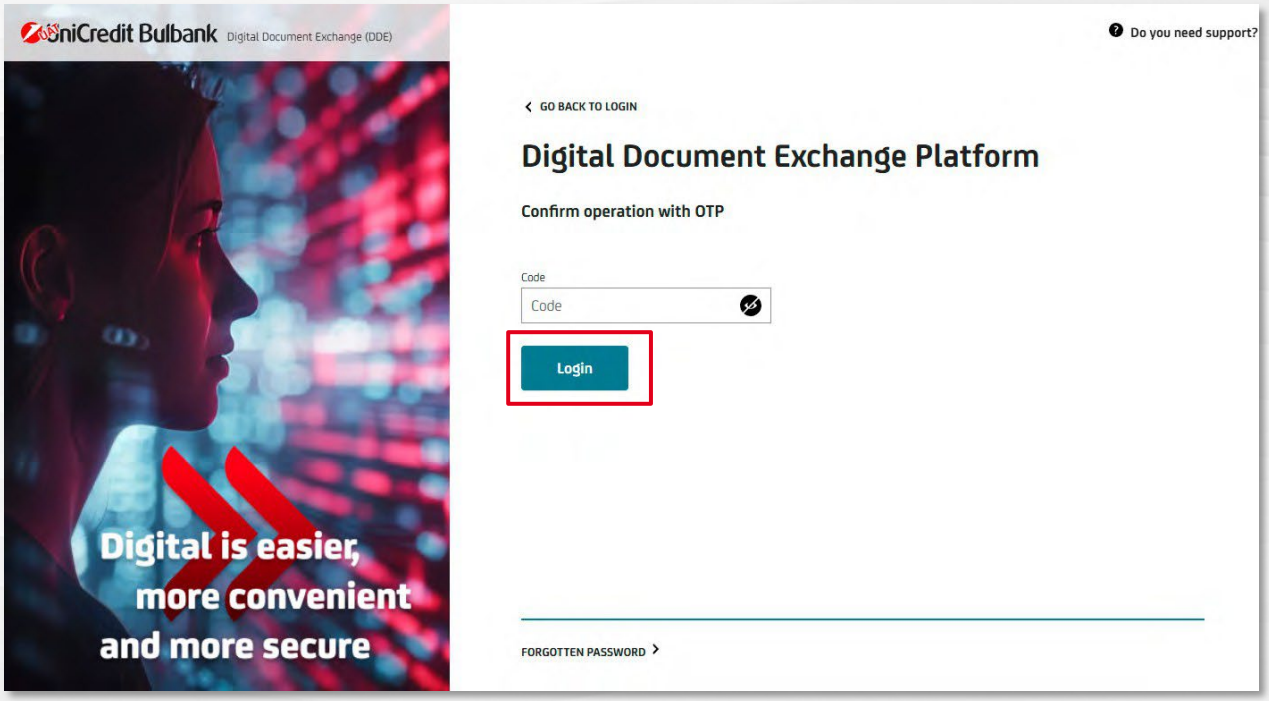
Login to the Digital Document Exchange (DDE) Platform

When you log into the Platform for the first time, use the username you have received by email and the temporary password you have received via SMS upon account activation.

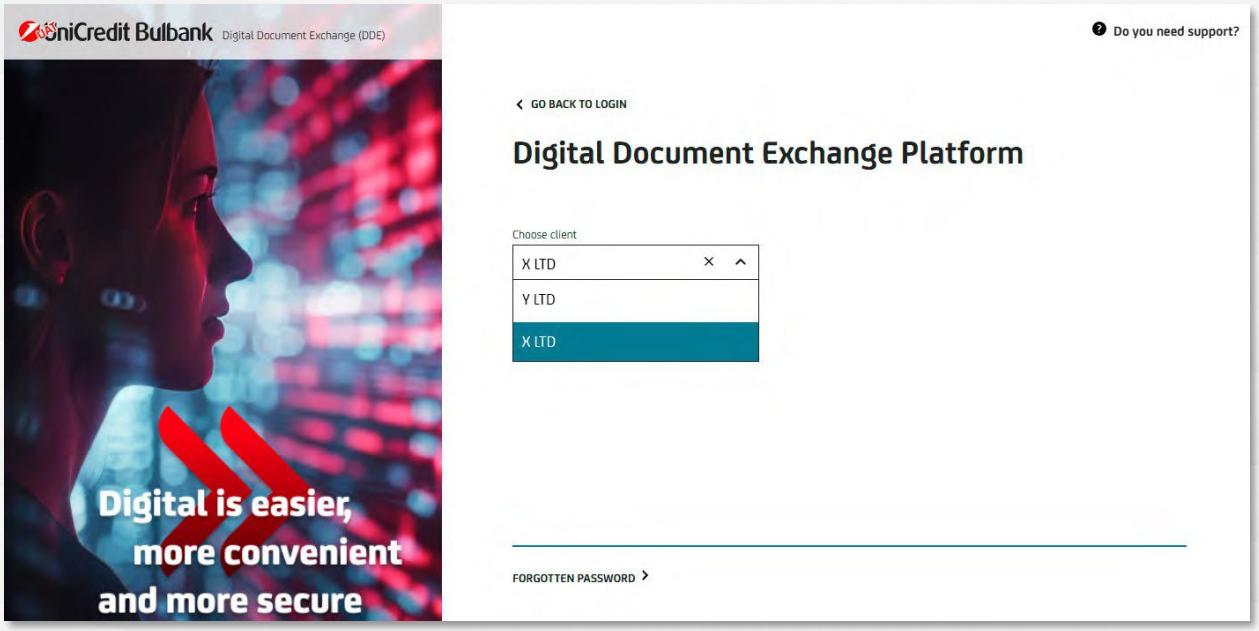




On the next screen, you need to enter the one-time login code you have received via SMS. Click **“Login”**.

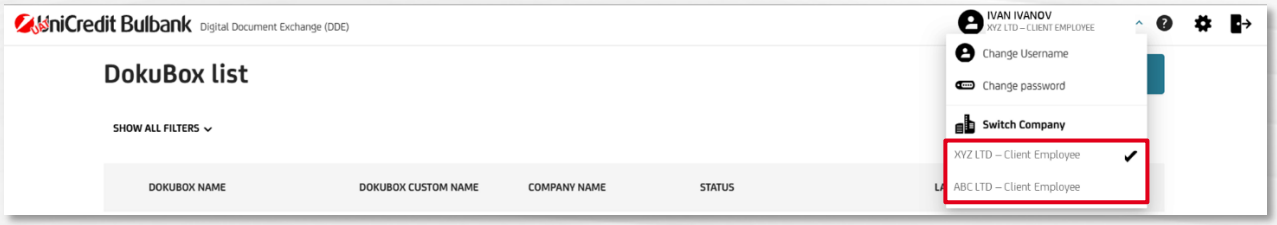


If you are assigned to more than one company, please select which one you want to access the Platform from.



After a successful login, you have the option to change the company you operate within the Platform. In the top right corner of the screen, click the arrow next to your name, where you will see all the companies you are assigned to - select one of them.

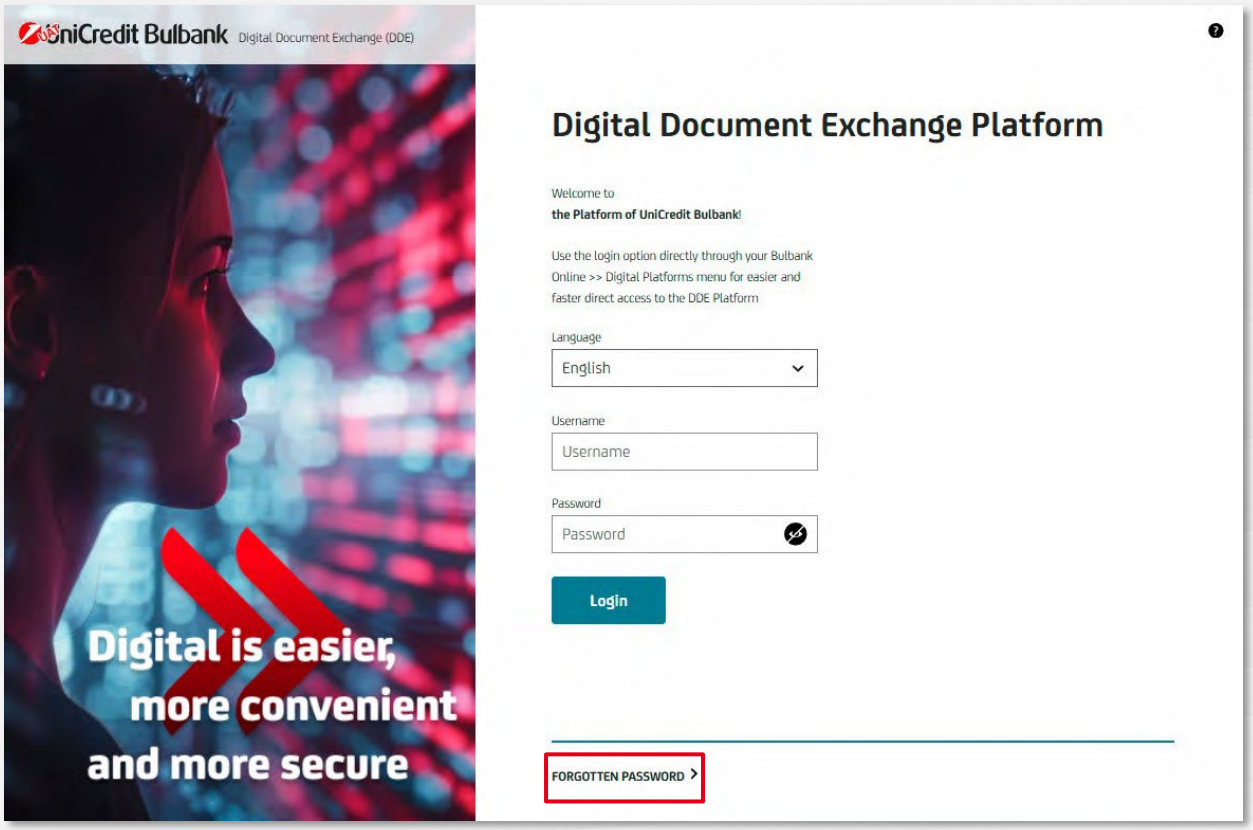
You will be automatically redirected to your account with that company, without having to re-enter your username and password.



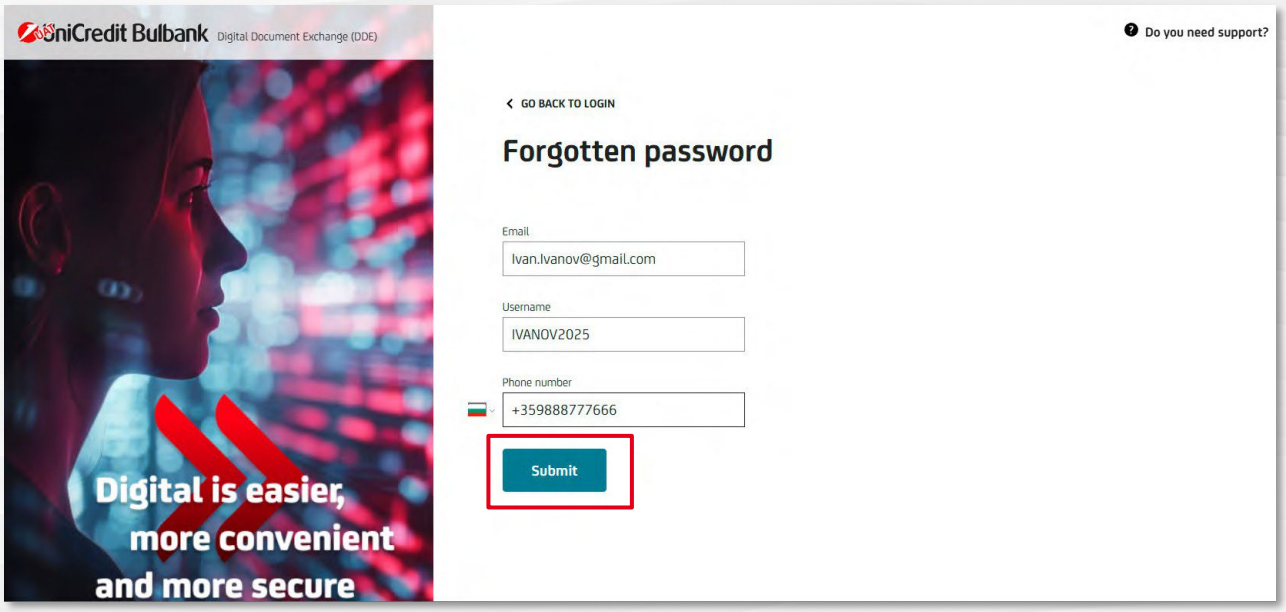
If you are subscribed to the Bulbank Online service, you can access the DDE Platform without entering a username and password by following the steps described in **the Instructions for accessing the DDE Platform** via Bulbank Online.

Forgotten password

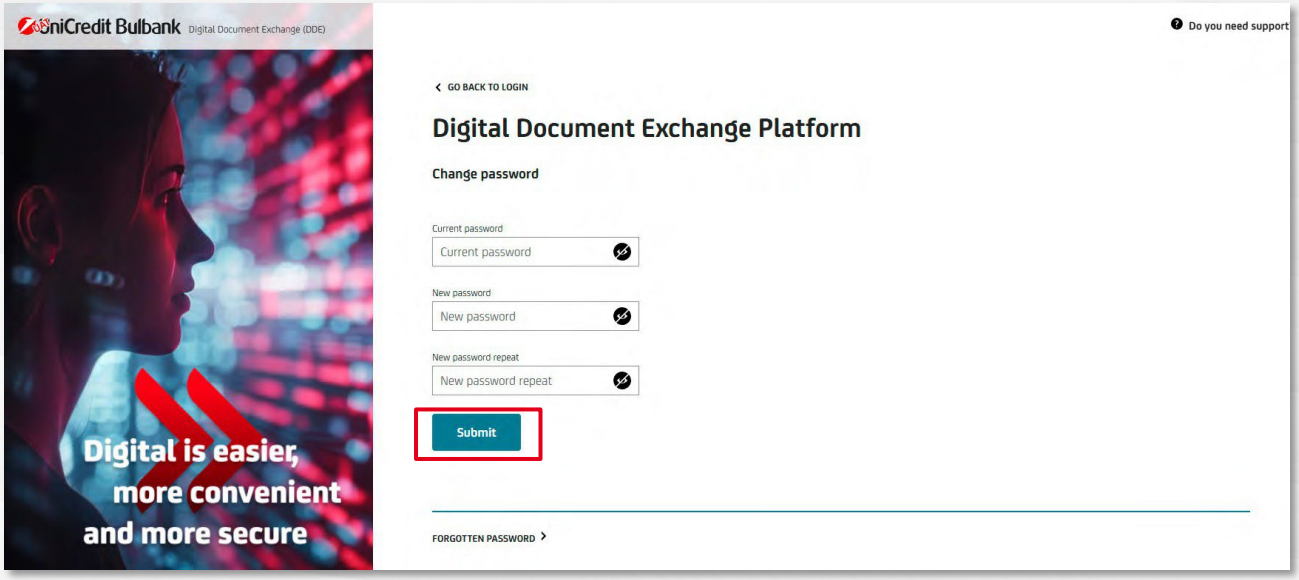
To reset your password, click **"Forgotten password"** at the bottom of the screen.



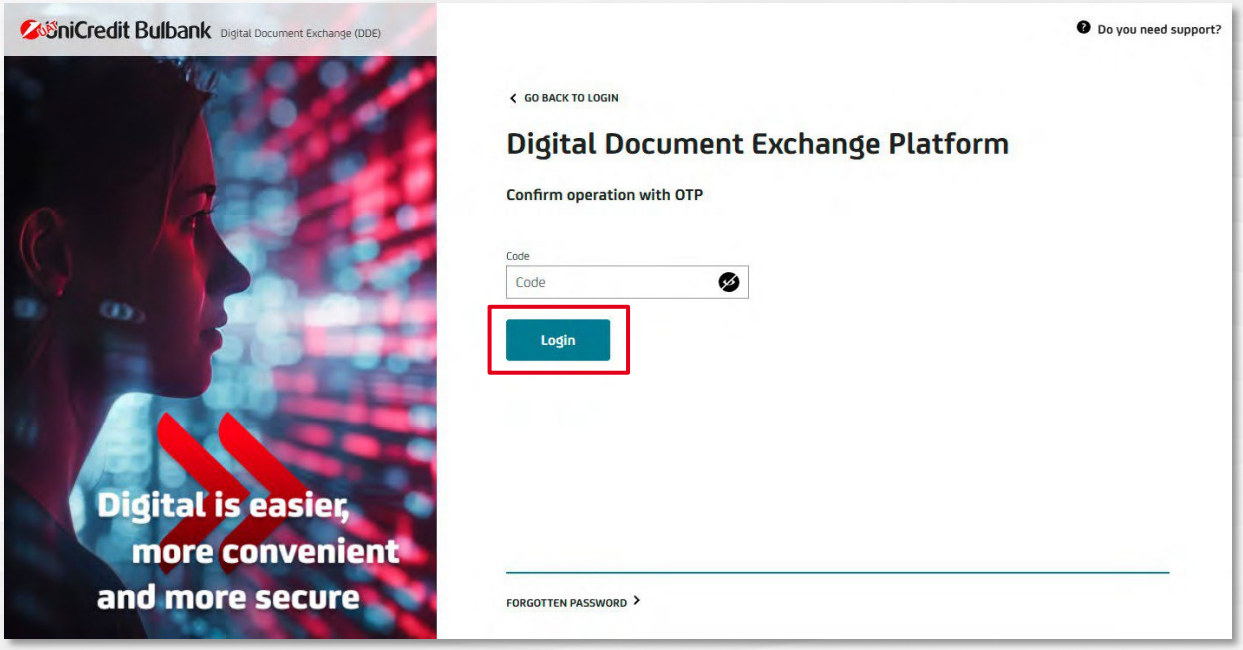
Enter your details: email, username and mobile number with which you are registered on the Platform. Click "**Submit**".



You will be taken to the home screen where you will again need to enter your username and the new temporary password you will receive via SMS. After clicking **"Login"**, on the next screen set your desired password and click **"Submit"**.

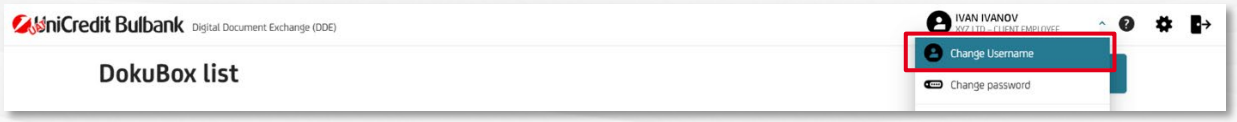


On the next screen, you need to enter the one-time login code you received via SMS. Click **“Login”**.

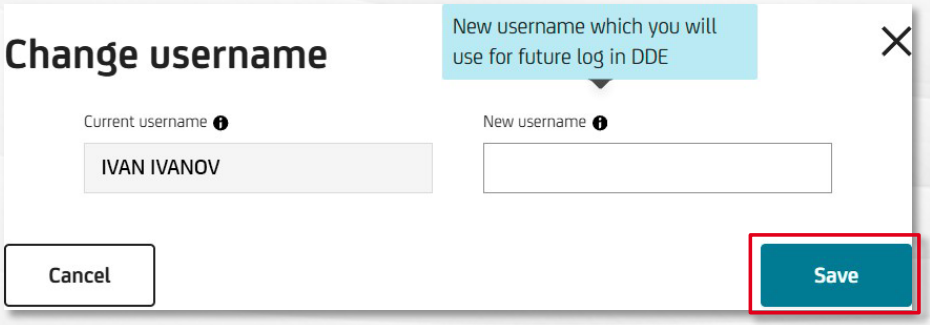


Change username

To change your username, you need to select the arrow next to your name and select **“Change Username”**.



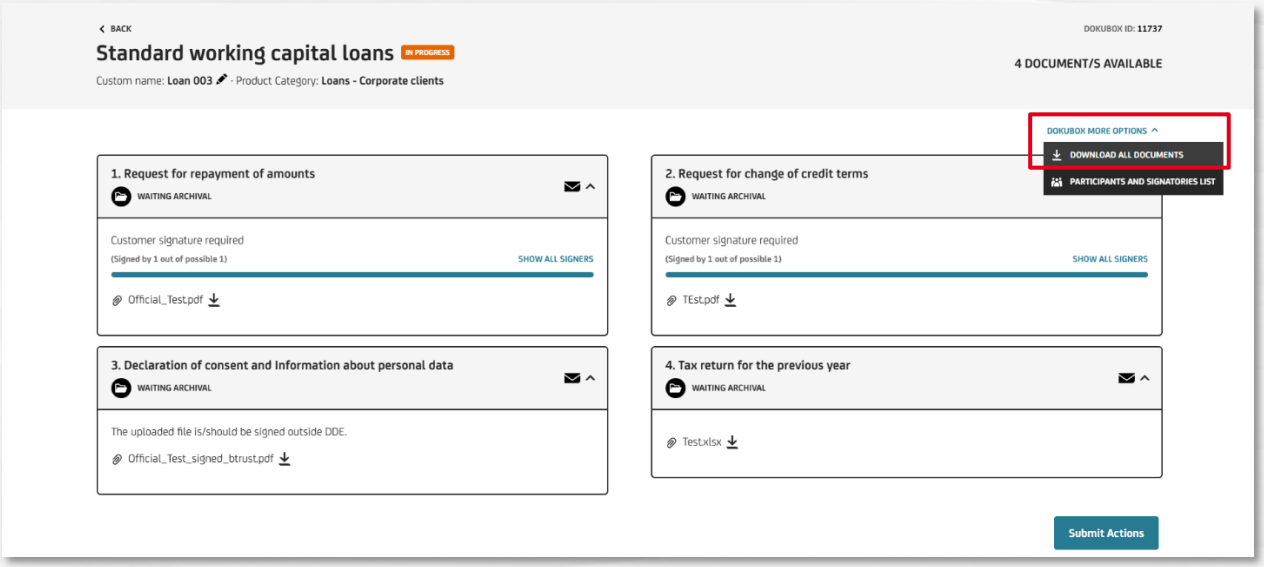
On the screen you will see your current username, and on the right side of the window you will be able to type in a Username of your choice. Then select the **“Save”** button.



Possible actions in a DokuBox

Download a document

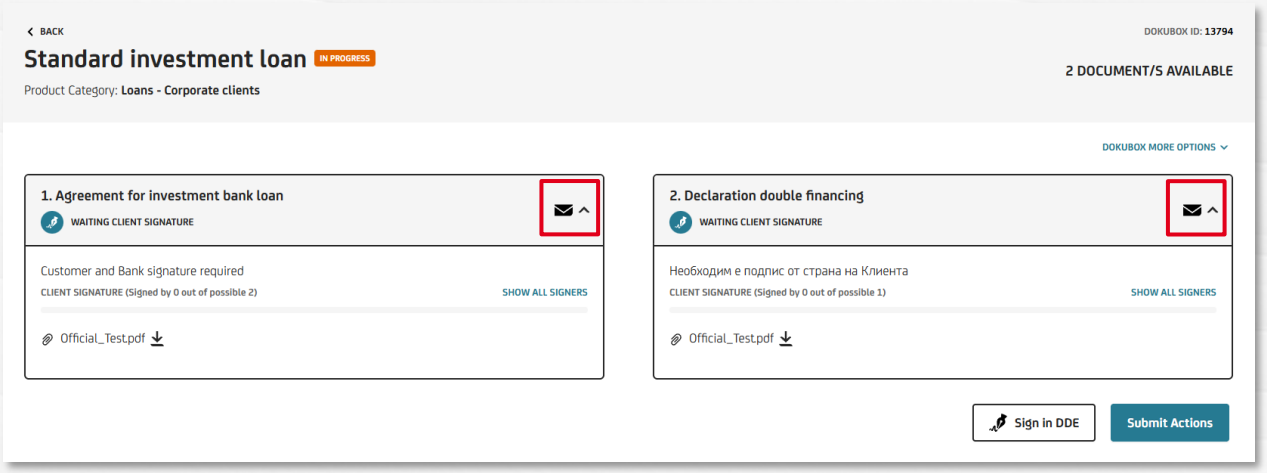
To download a document from a DokuBox, you can click on the file name or on the sign next to it. If there are several documents, you can download all of them by clicking **“DokuBox more options”** and **“Download all documents”**. If the file size is larger, the download may take a few seconds.



Chat function

You have the possibility to exchange messages, similar to a chat, with your servicing banker regarding documents sent via DDE. You can only exchange messages for a **DokuBox** that is in **“In Progress“ status**, but not in **“Cancelled”** or **“Finalized”** status.

To add a message, select the **DokuBox**, and next to each document in the package, you will see the message icon. Click the button ✉.



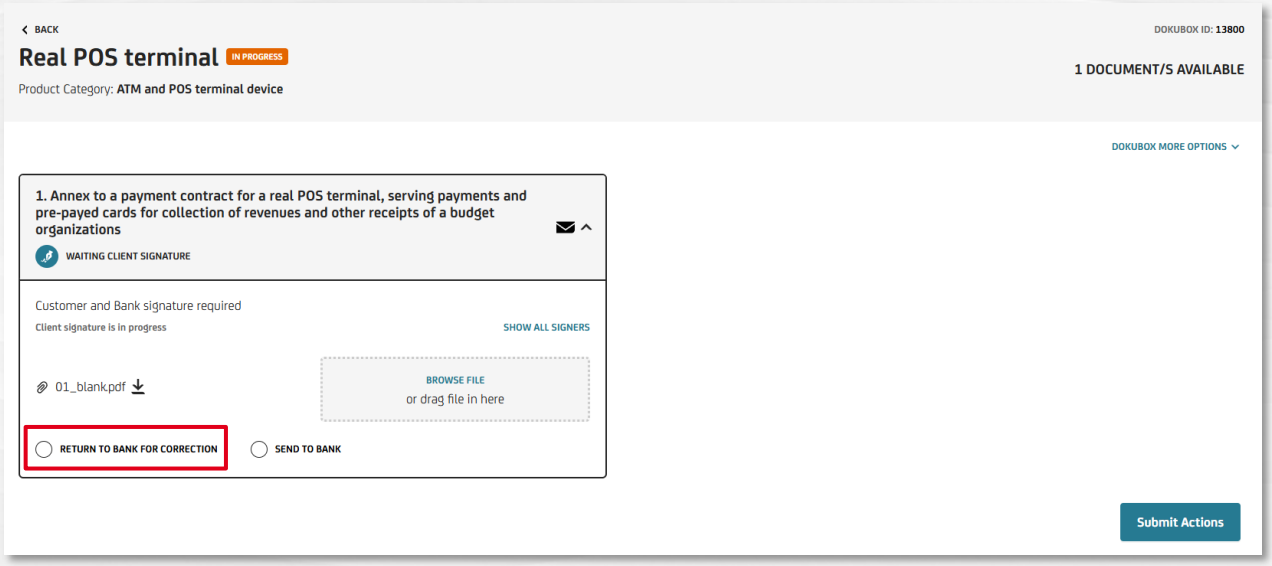
After you enter your message, press the button ➤ to save it. Press the **“Submit Actions”** button in the bottom right corner to send it.

Participants of the specific package of documents will receive an email notification when messages are exchanged. Opening the specific **DokuBox**, you will see the unread message ✉.

All exchanged messages are saved, and you can find the history after pressing the button ✉ again, regardless of the DokuBox status.

Document correction

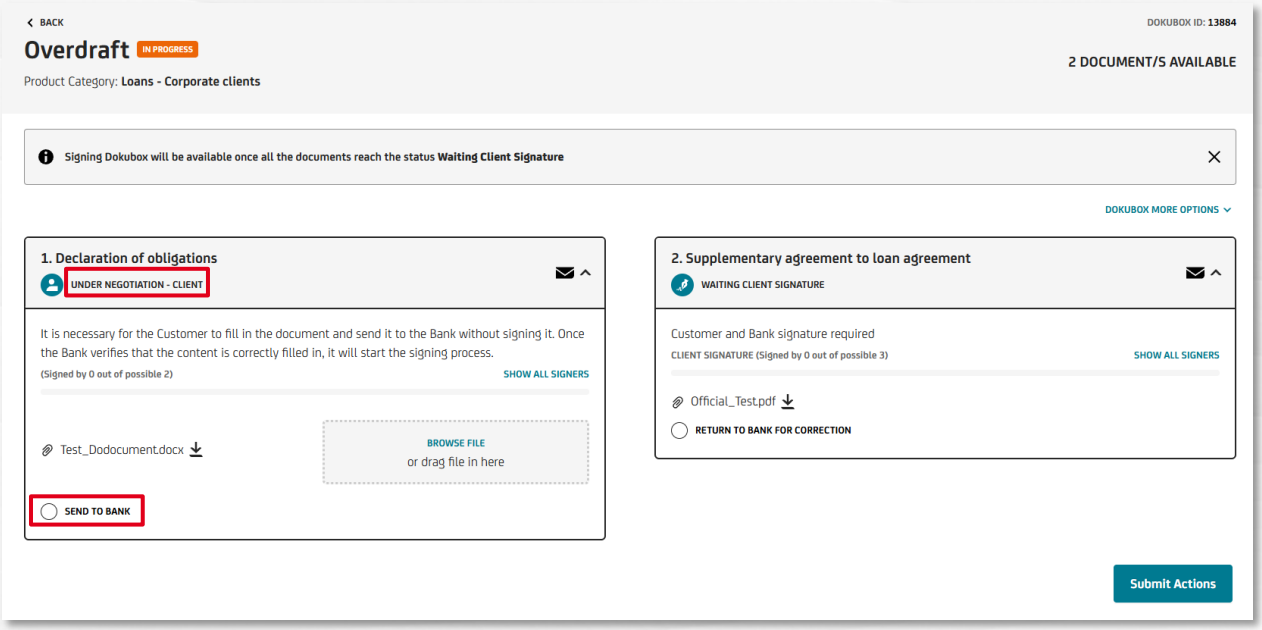
If you have received a document that needs correction, you can download the file and make your comments. Attach the file with the comments, select the **“Return to Bank for Correction”** button and then click “**Submit Actions”.** Your servicing banker will review the document, make the necessary corrections and send it to you for a signature.



Document - Under negotiation

If your servicing banker has sent a document that is in **“Under Negotiation - Client”** status, you need to download the document and fill it in without signing it. To send it back to the Bank, you need to attach it at the indicated place, click on **“Send to Bank”** and **“Submit Actions”**.

Once the banker has reviewed the document and confirmed that the content is correctly completed, they will send it back to you for signing.

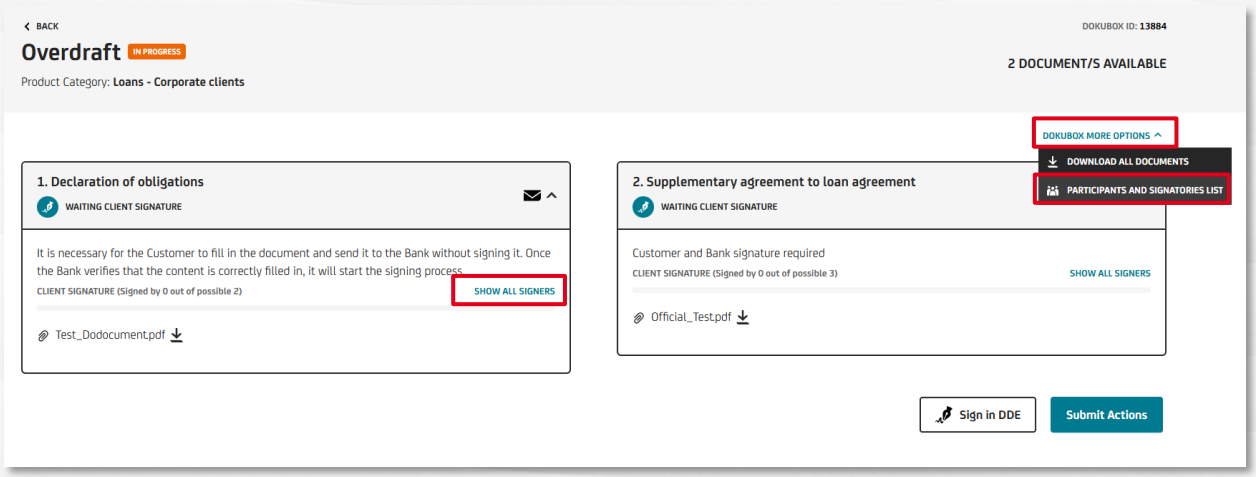


Document - Waiting acknowledgment

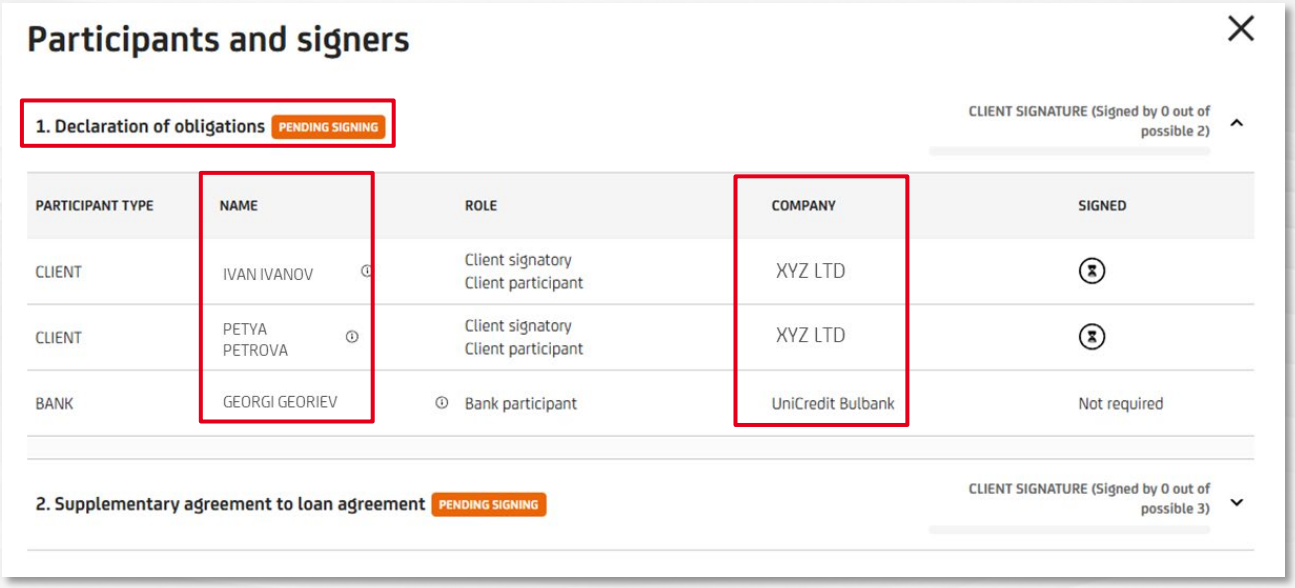
If your servicing banker has sent a document that is in a **“Waiting client acknowledgment”** status, you need to review the document. To confirm it you need to select the **“Confirm”** and **“Submit Actions”** button.

Overview of participants and signatories in a DokuBox

Once you are in the DokuBox, click **“Show all signers”** or click on “**DokuBox more options**” and choose “**Participants and signatories list**”.



You will see a list of the documents available in the **DokuBox**, who is expected to sign and the progress of the signing process. Once you click on any of the documents, you will see who the participants and signatories are and from who a signature is still expected.



Signing documents

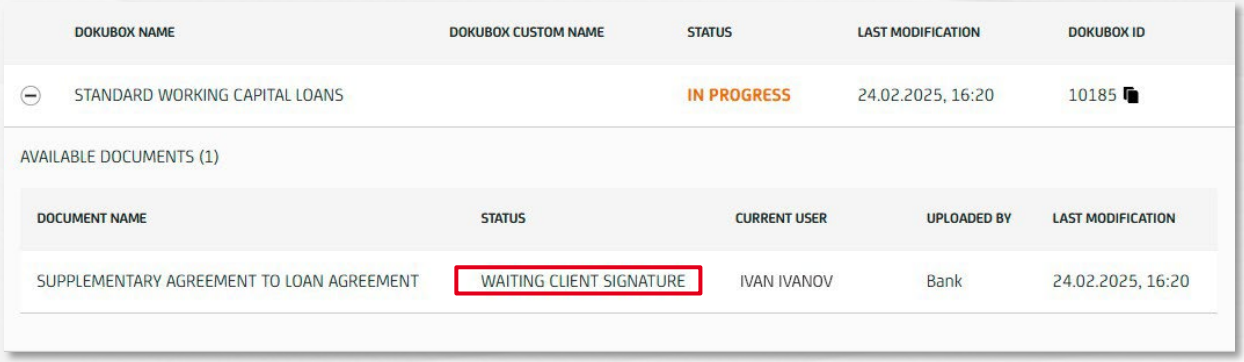
Signing in DDE with a one-time QES

The Platform offers the possibility to issue a one-time QES from a certified service provider Namirial S.p.A*. You can use it to sign documents received from the Bank. The one-time QES is valid for signing only the specific package of documents you have received. When signing another package of documents, the process of issuing a one-time QES is performed again. At each issuance of a one-time QES, you must agree to the General Terms and Conditions of Namirial in order to use the signing service.

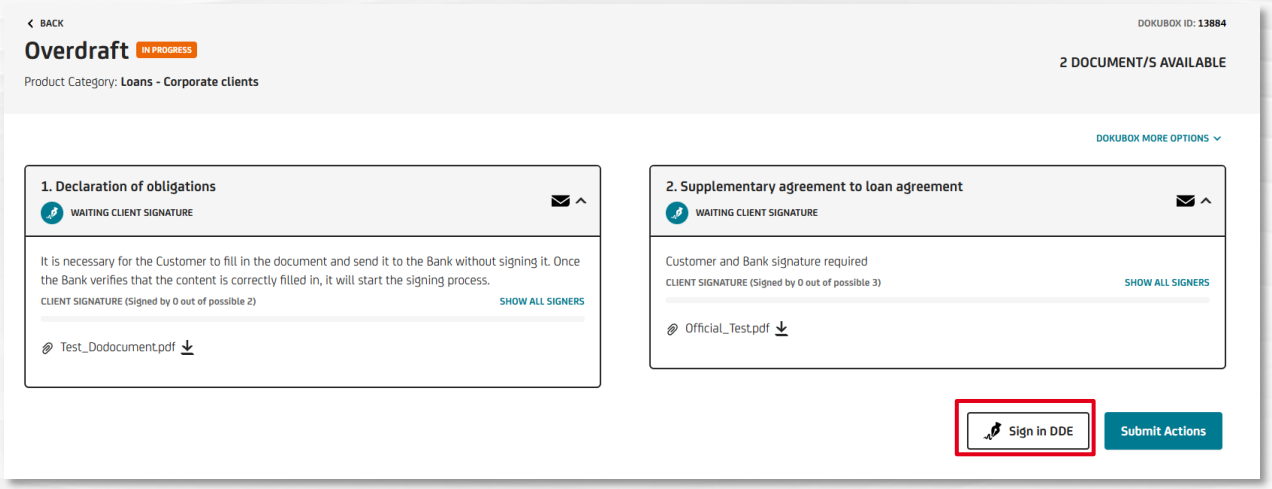
**Namirial S.p.A is a company based in Italy that meets all EU regulatory requirements concerning certification providers services. Namirial S.p.A is also listed on the official EIDAS website (https://eidas.ec.europa.eu/efda/tl-browser/#/screen/tl/IT/33).*

Once your servicing banker directs a document to you for signature, you can sign it directly in the Platform. You will receive an email notification of a new DokuBox in the system. You can access it directly by copying the link from the email into your Internet browser or by logging into the Platform. The DokuBox will be displayed in the DokuBox list menu with **"In Progress"** status. The document will be displayed with **"Waiting Client signature"** status.

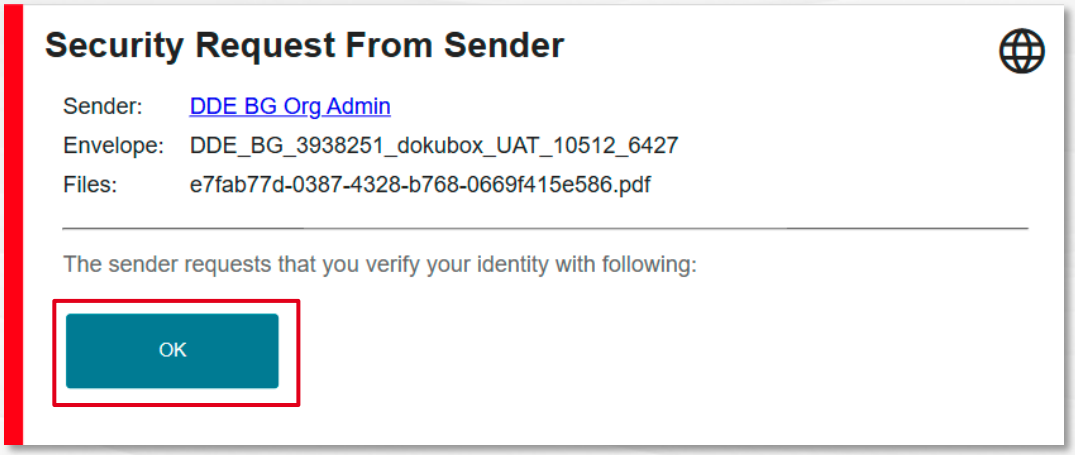
Important! If the DokuBox contains more than one document, you can sign all documents with one action. To start signing, all documents need to be in status "Waiting client signature".



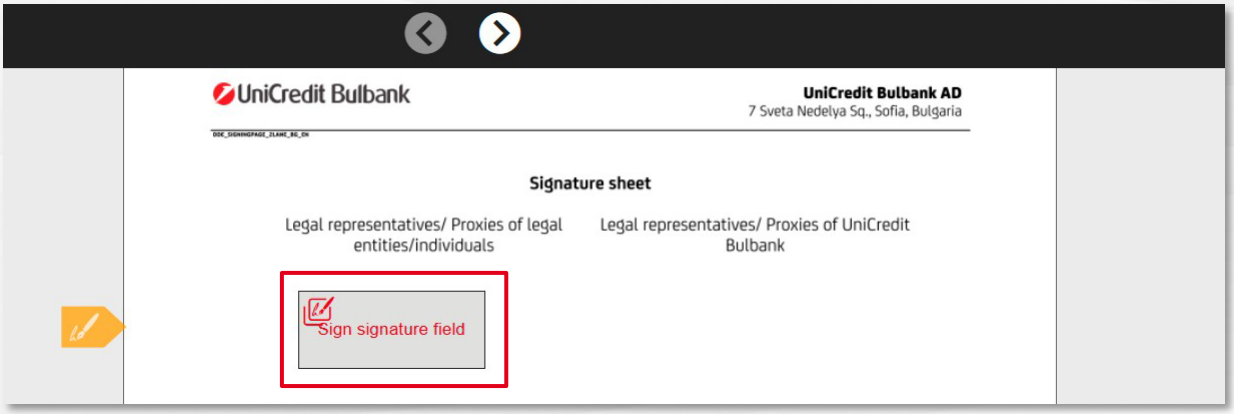
To sign, choose the corresponding DokuBox and click on it. To view the document that is directed to you for a signature, click ⬇. The document will be downloaded to your device. After you have reviewed the content of the document, click the **"Sign in DDE"** button where you will automatically be redirected to a new page.



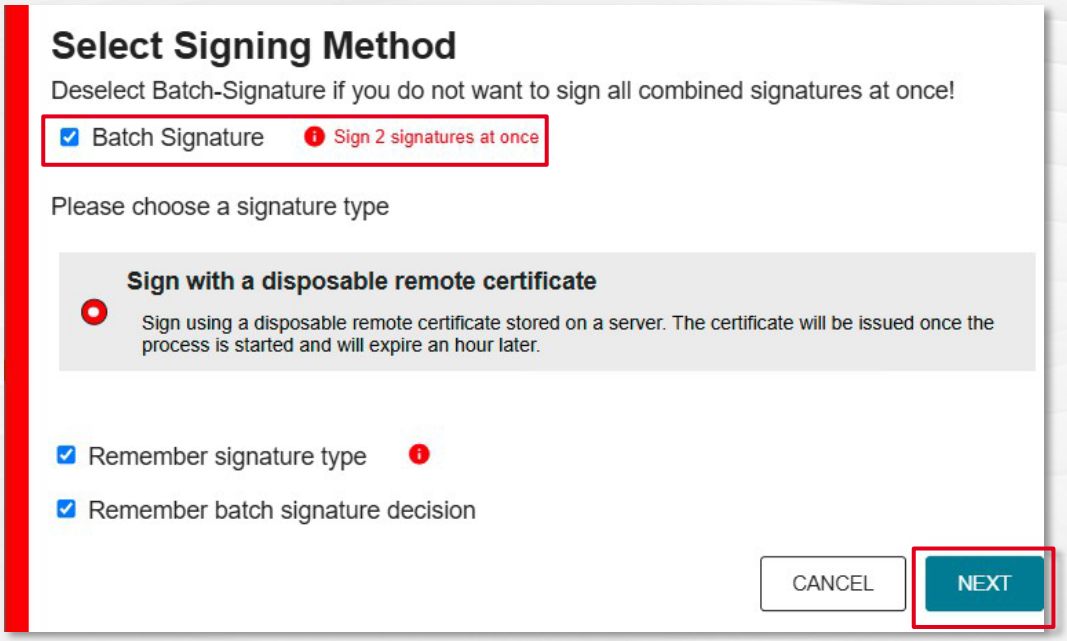
The following window will then be displayed, click **"OK"**.



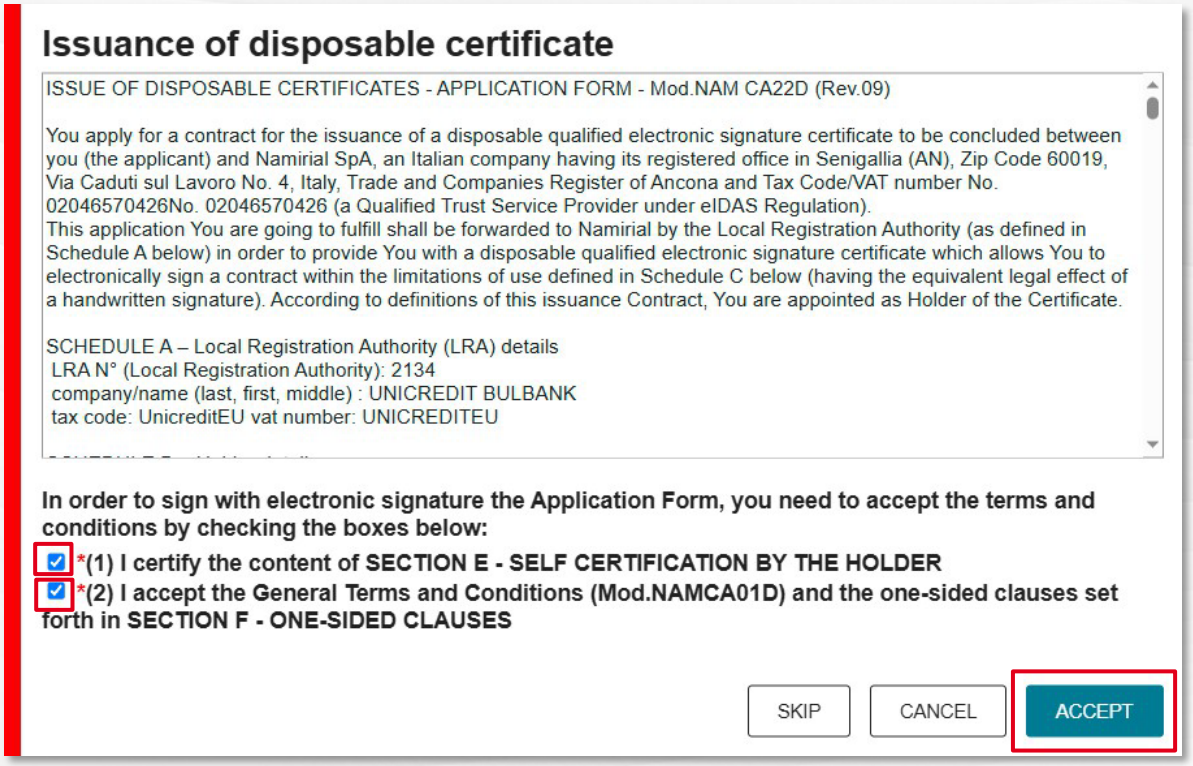
The document you need to sign will be displayed on the screen. You will find a **"Signature Sheet"** at the end of the document. Click **"Sign signature field"** (the grey box), in order to sign the document.



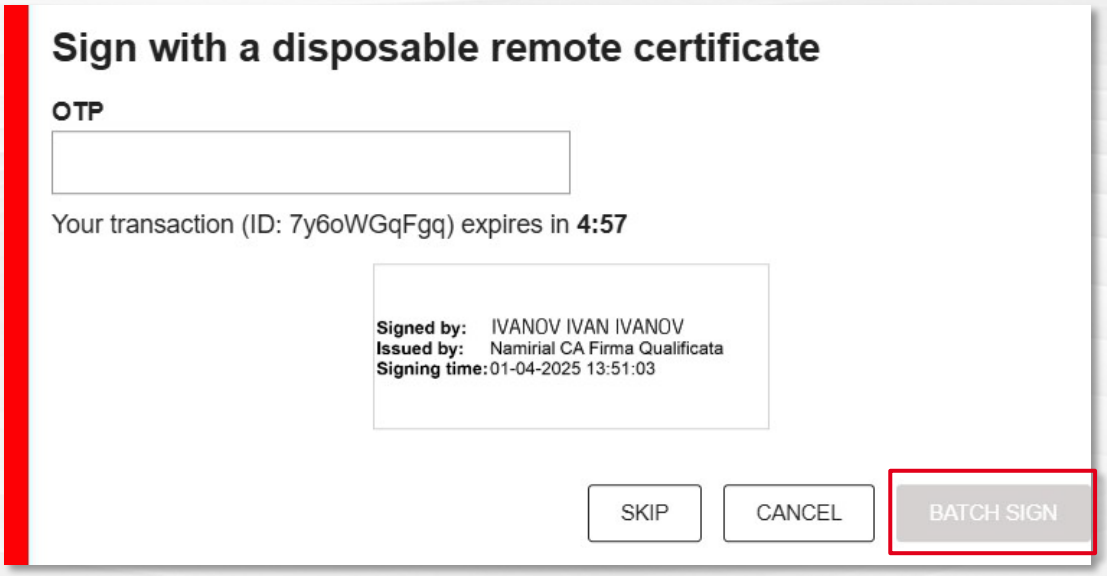
Important! If the DokuBox contains more than one document, when you start the signature process, the documents will be displayed one after the other. To sign all documents with one action, you need to select one of the grey fields "Sign signature field". On the next screen, you need to confirm that you want to sign the package (Batch Signature). Click "Next" and follow the steps below.



You need to agree with the General terms and Conditions for issuing a one-time QES. Check the required boxes and click **"Accept"**.



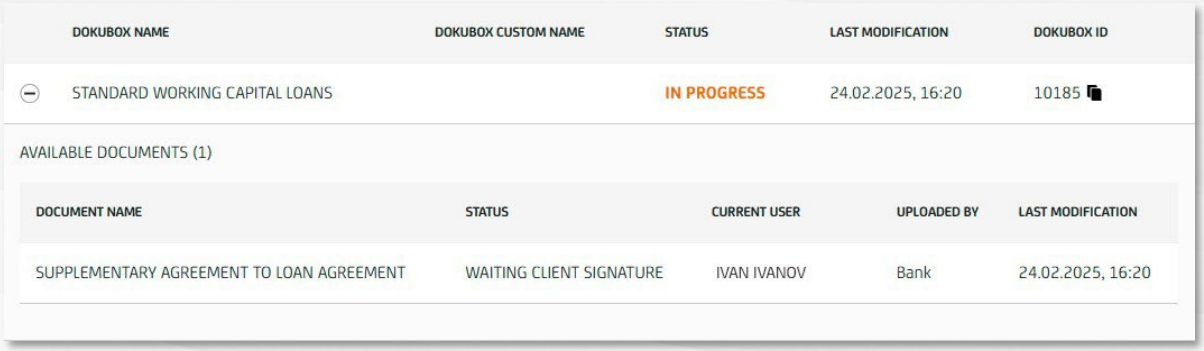
Then you need to enter a one-time password, which you will receive via SMS. Enter it and click **“Sign” (or Batch Sign)**.



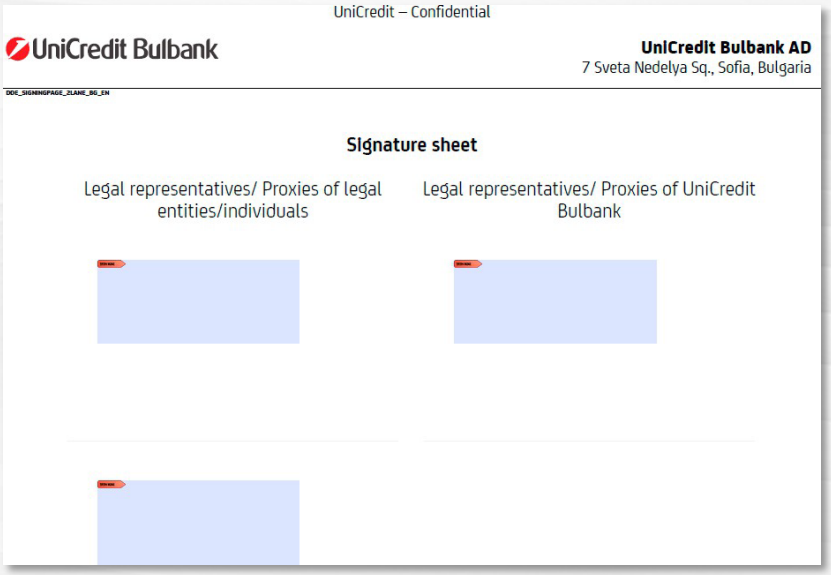
After the electronic signature is successfully applied, it will appear in the designated field and you will be automatically redirected to the DokuBox list.

Signing outside DDE with your QES

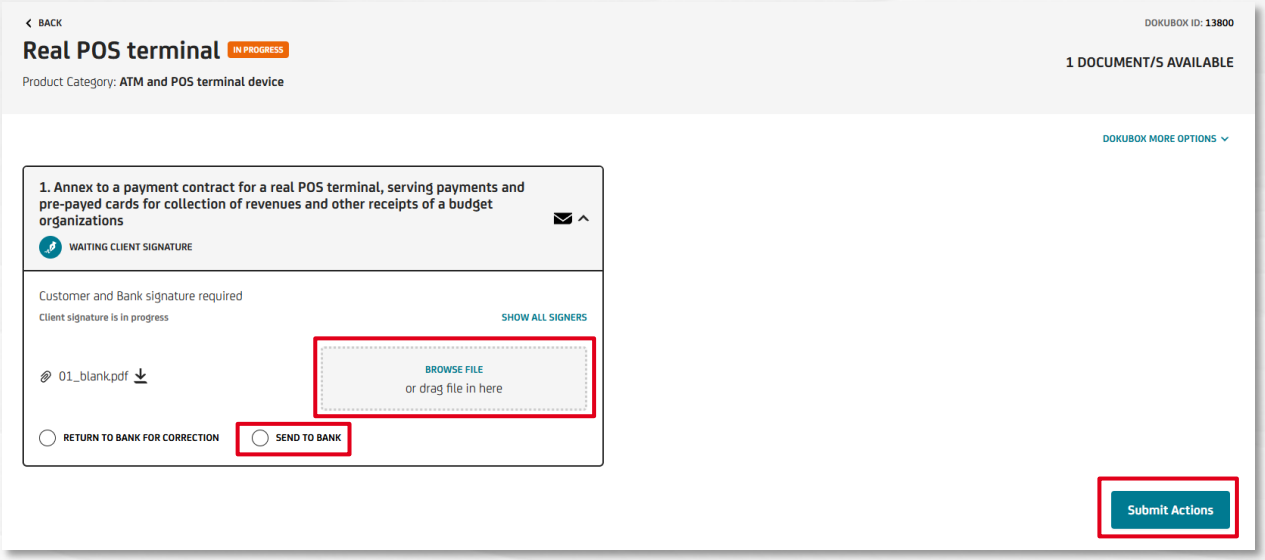
The Platform also allows you to sign documents with your own QES outside DDE. This also applies in cases where signatures are required from other persons representing the company, who are **NOT** users of the Platform. Open the **DokuBox** by clicking on the corresponding row.



Download the document to your device by clicking the **“Download”** button. At the end of the document, you will find a **“Signature Sheet”** where the required signatures need to be applied.



After signing the document, you need to upload it back to the Platform. It is mandatory to select the **"Send to Bank"** button. Then click **"Submit Actions"** to send the signed document to your servicing banker.

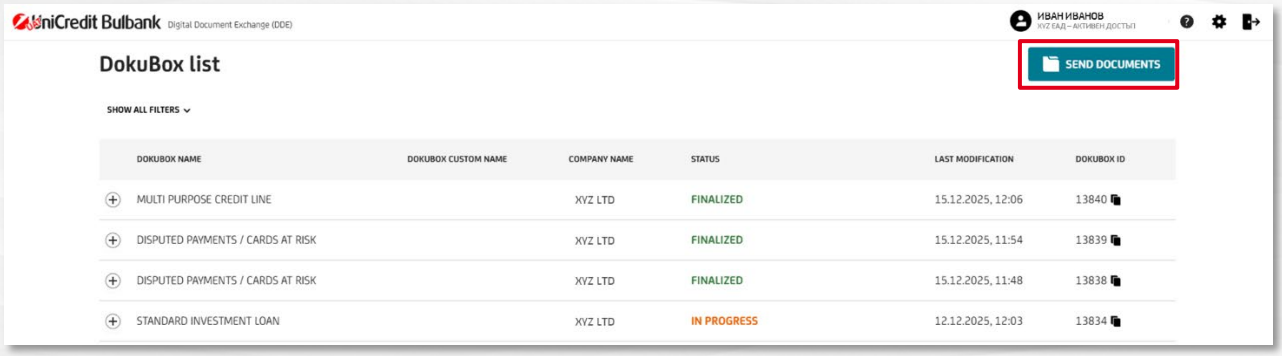


Sending documents to the Bank

The process of sending documents to your servicing banker, can be used for:

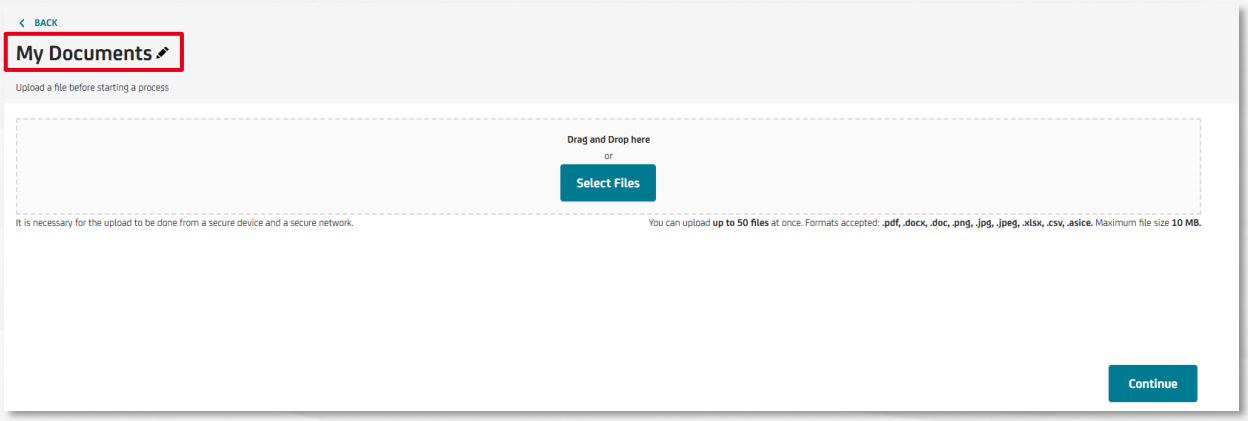
- informative documents that do not require a subsequent signature
- documents that have already been signed by you with your own or company QES
- documents or Bank forms that you have completed and need to sign, but you do not have a qualified electronic signature (QES). You also have the option to sign the documents using the integrated solution – the one-time QES from Namirial – before sending them to your servicing banker.

To send documents to your servicing banker, click on the "**Send documents**" button.

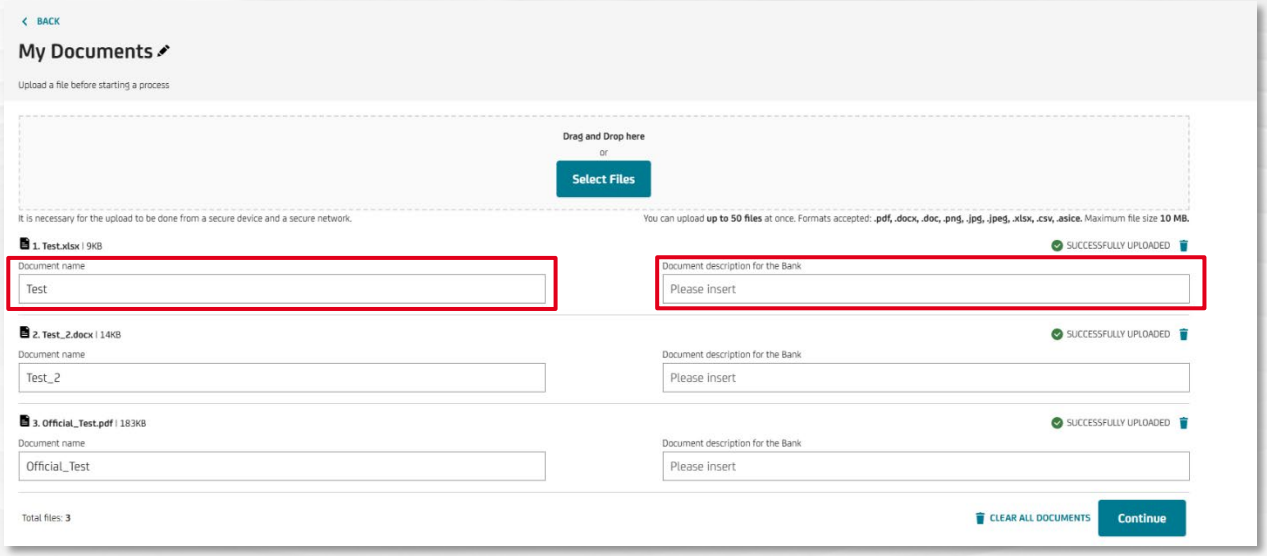


A new page will be displayed, where you have the option to upload up to 50 files. Each file can be up to **10 MB.** You can attach files in the following formats: **.pdf, .docx, .doc, .png, .jpg, .jpeg, .xlsx, .csv, .asice.**

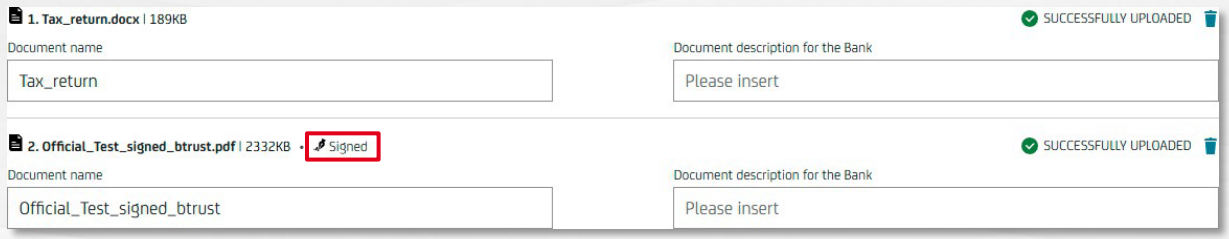
If you wish, you can enter a custom name for the document package you are sending to the Bank by selecting the pencil next to "**My Documents**". It will only be visible to you and will help you in subsequent searches.



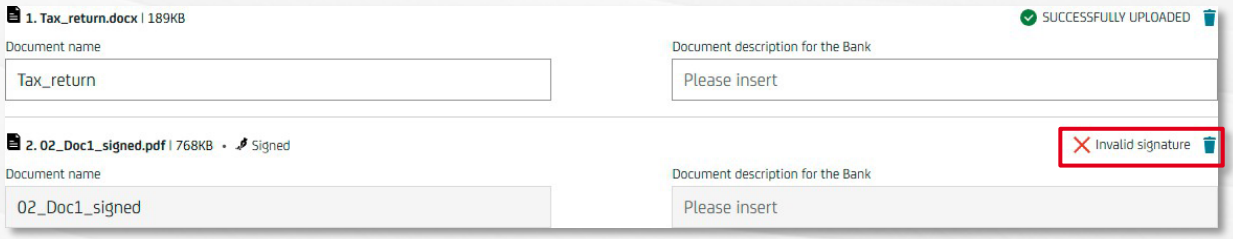
Once you attach the documents, they will be listed one below the other. You can change their name or give a brief informative description for your servicing banker.



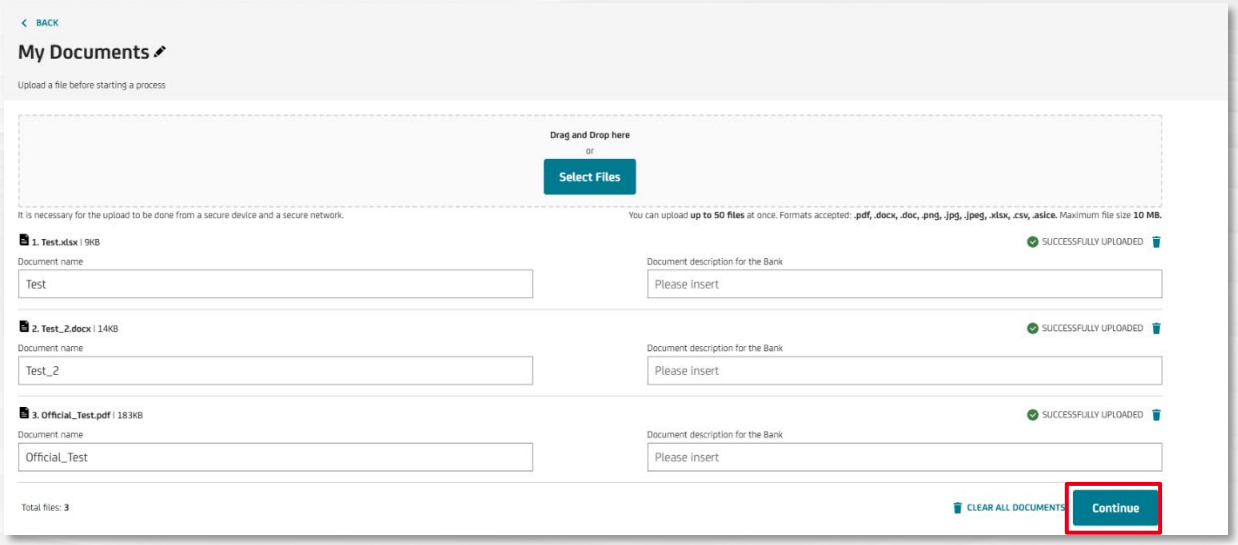
In case you attached documents that are already signed, the system will indicate that next to the document name.



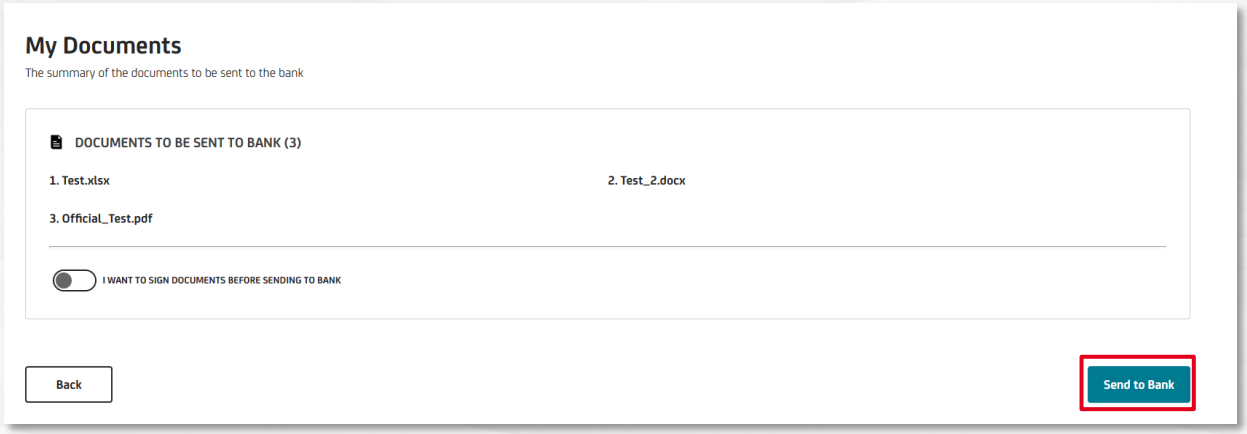
If the signature you have put is invalid an error "**Invalid signature**" will be displayed. You need to delete the document using the trash icon.



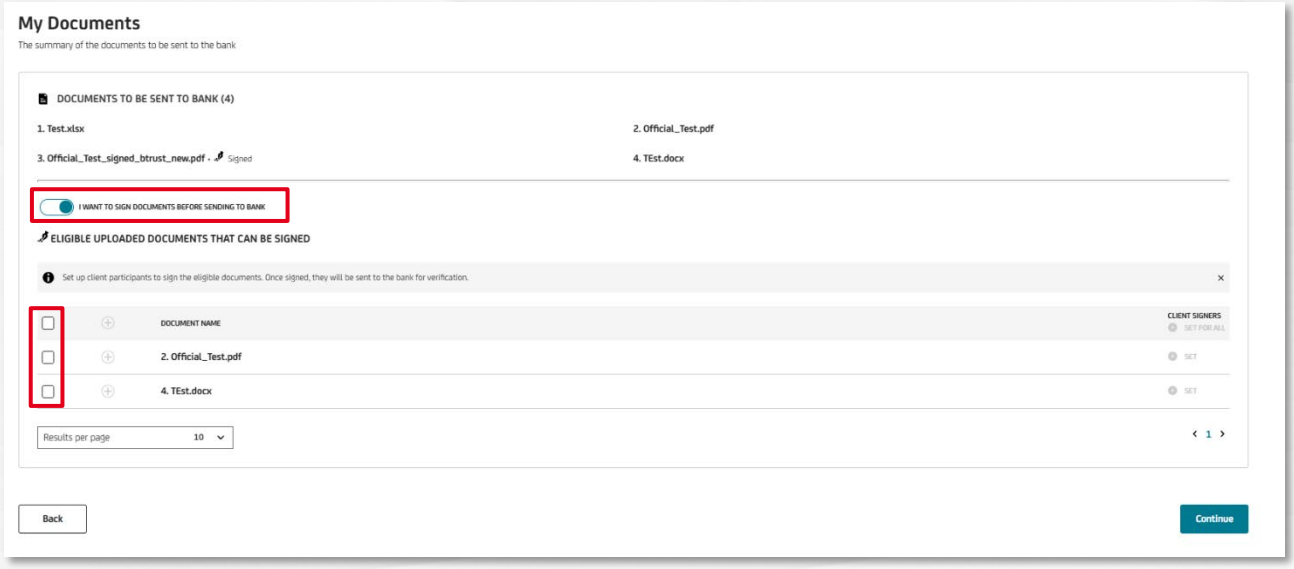
Once you have attached the documents you want to send, select the **“Continue”** button.



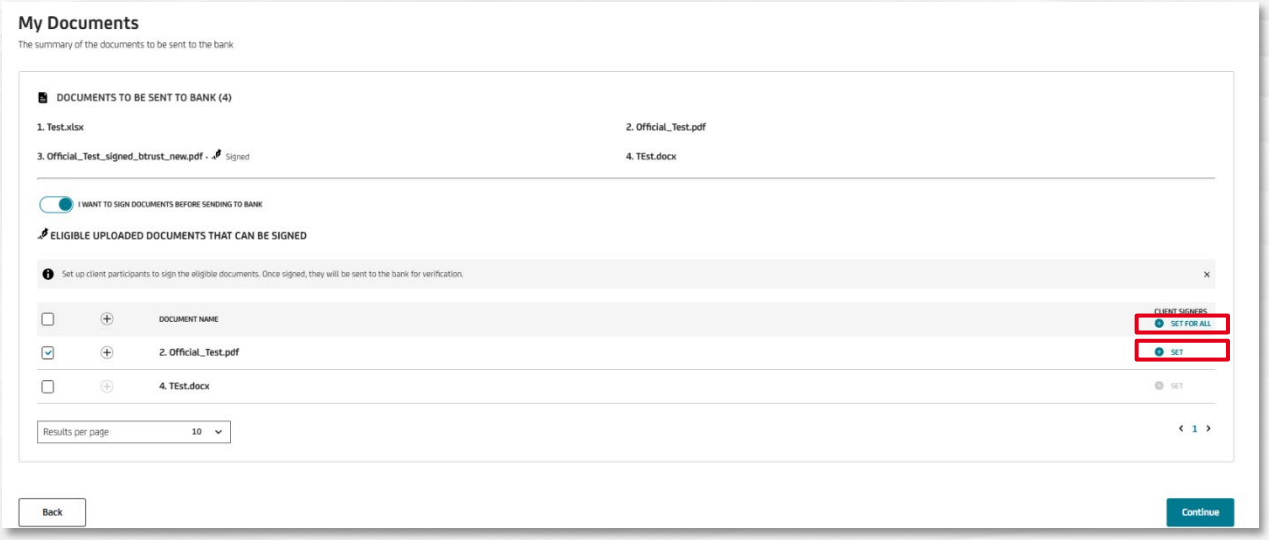
If you have already uploaded signed documents and/or documents that do not require a signature, you can send them by clicking the **“Send to Bank”** button.



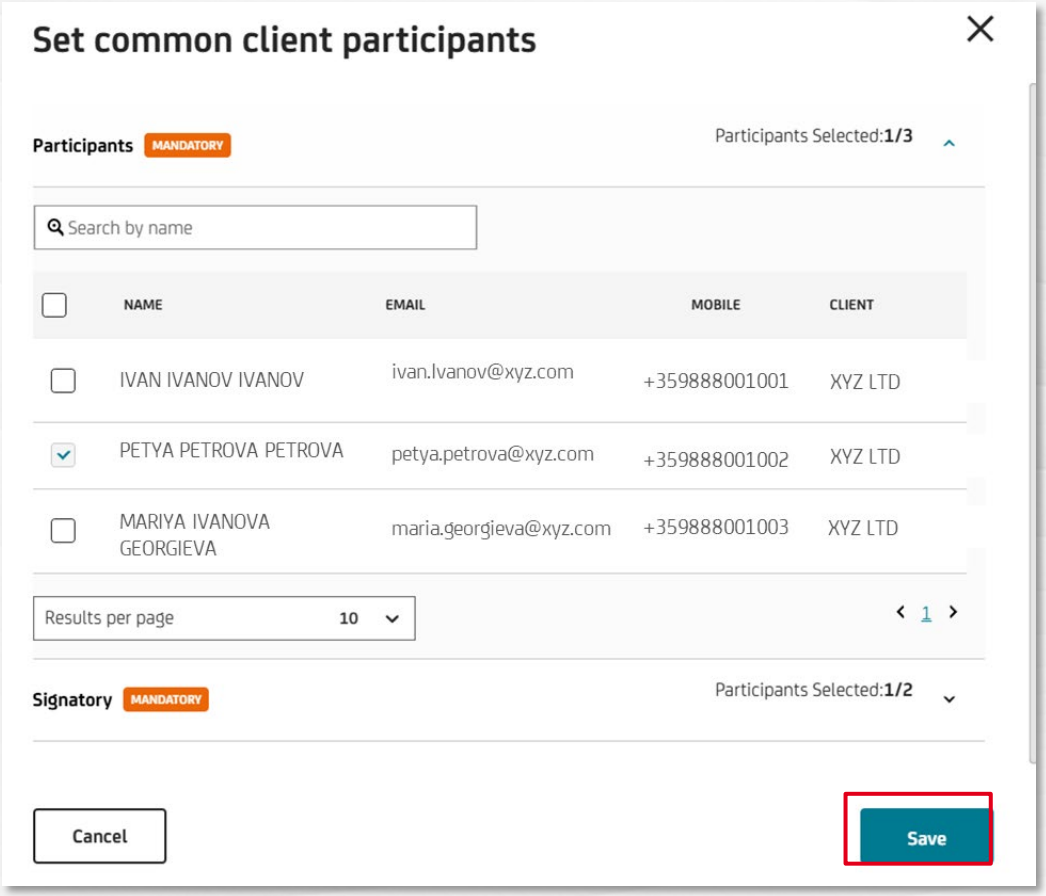
If you would like to sign the documents you have attached, select the “**I want to sign documents before sending to Bank**” button. At the bottom of the screen, the documents that can be signed will be displayed (these are files in .docx and .pdf format). You can sign all of them or only selected ones by **ticking the checkbox in front of each document.**



To select participants and signers, click the "**Set"** button next to each of the selected the document/s, or "**Set for all"** to configure the settings for all selected documents at once. If you are the only registered representative of your company with **"signing rights"** in the Platform, the system will preselect you automatically, and you will not need to adjust these settings.

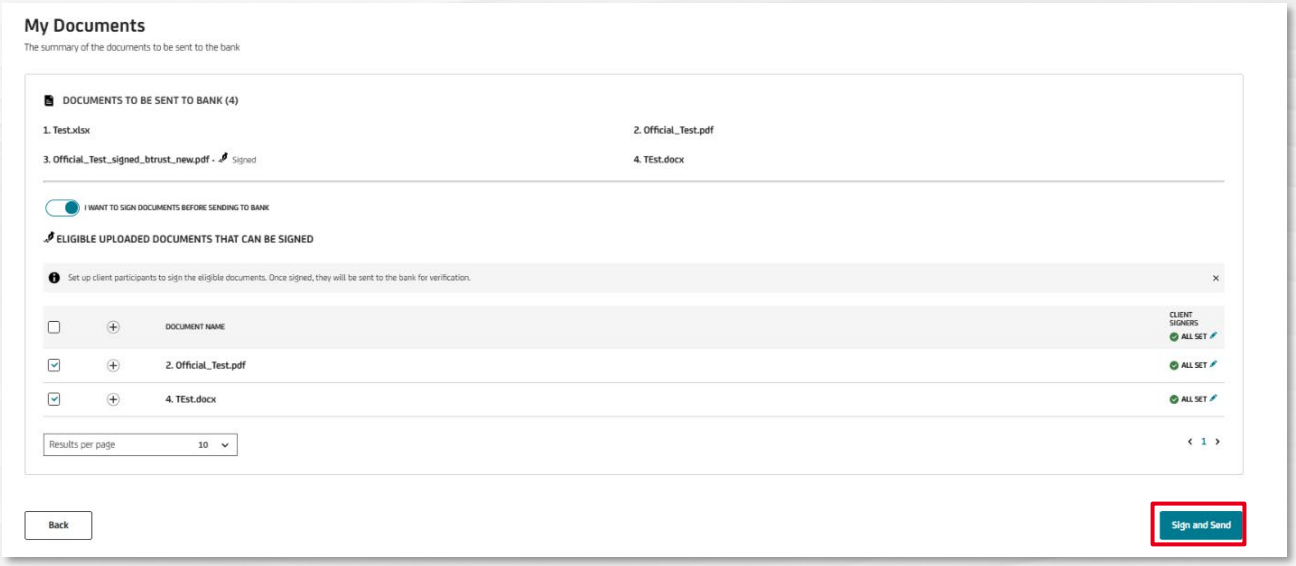


Two sections will appear on the screen – "**Participants**" and "**Signatory**". In the "**Participants**" section, you will always be preselected. Participants are the users who will have access to the package of documents and will be able to download the files. The "**Signatory**" section includes the users who are required to sign the document(s). Once you have made your selection, click the "**Save"** button.

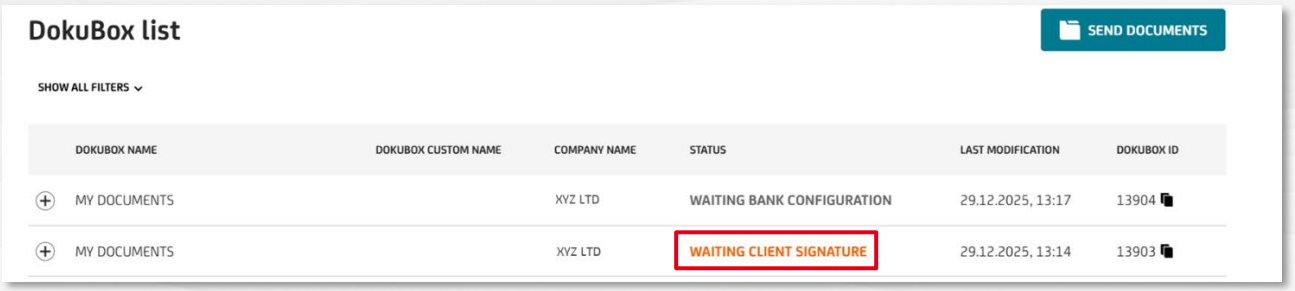


To sign the documents, click the **"Sign and send"** button. The signing steps are the same as in the **"Signing in**

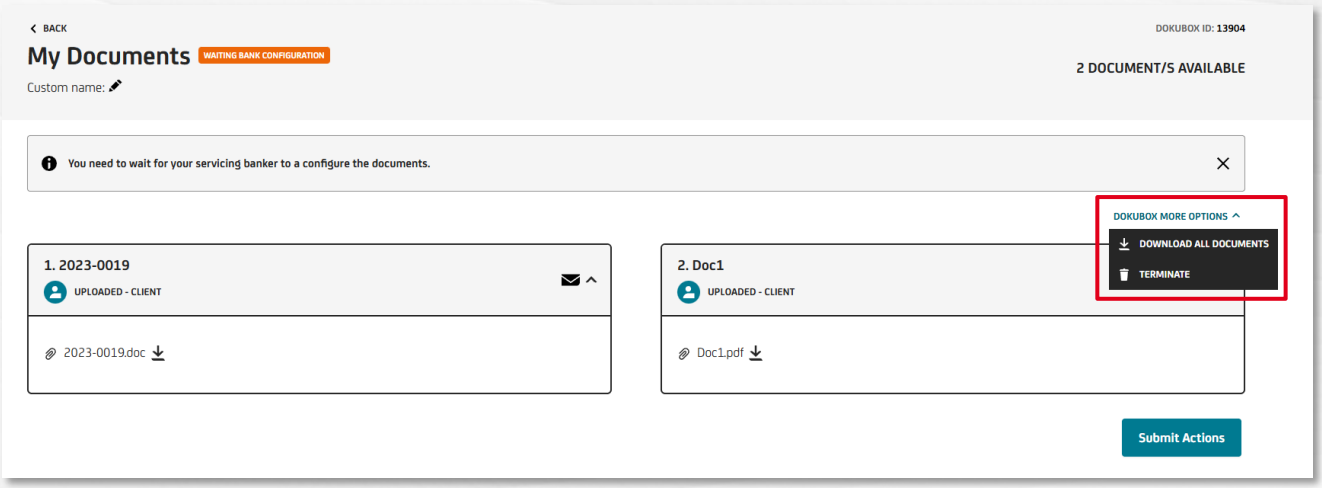
DDE with a one-time QES" section. If you are not a signer, the button will appear as **"Continue"**, and the documents will be sent to the signers you have selected.



The package of documents you have sent will be visible in the **DokuBox list** and will appear with the status "Waiting bank configuration" or "**Waiting client signature**".

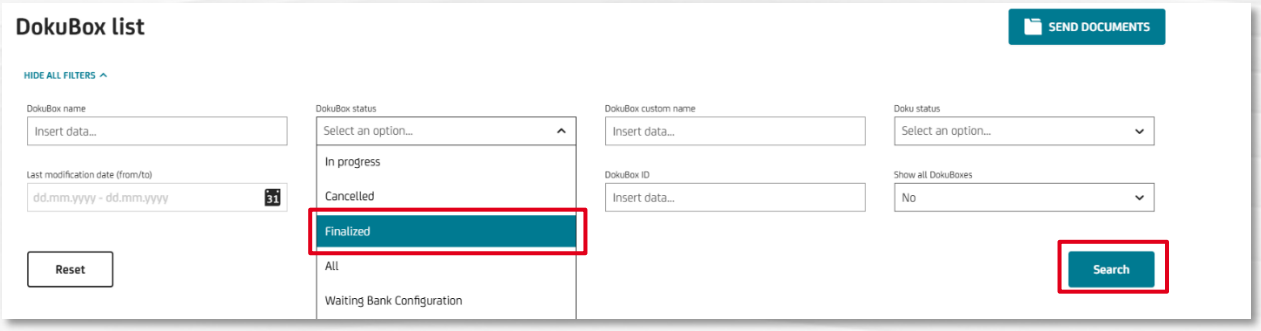


You have the option to open the DokuBox you created before it is processed by the Bank. From the drop-down menu on the right **"DokuBox more options"**, you can choose to download all documents or delete the entire DokuBox.

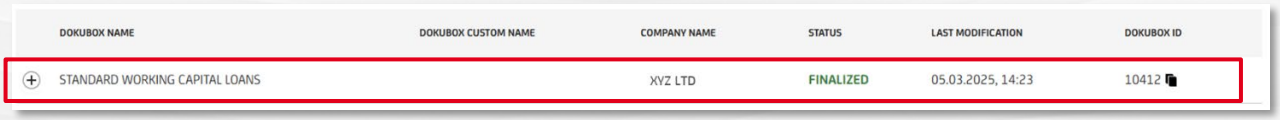


View history (Archive)

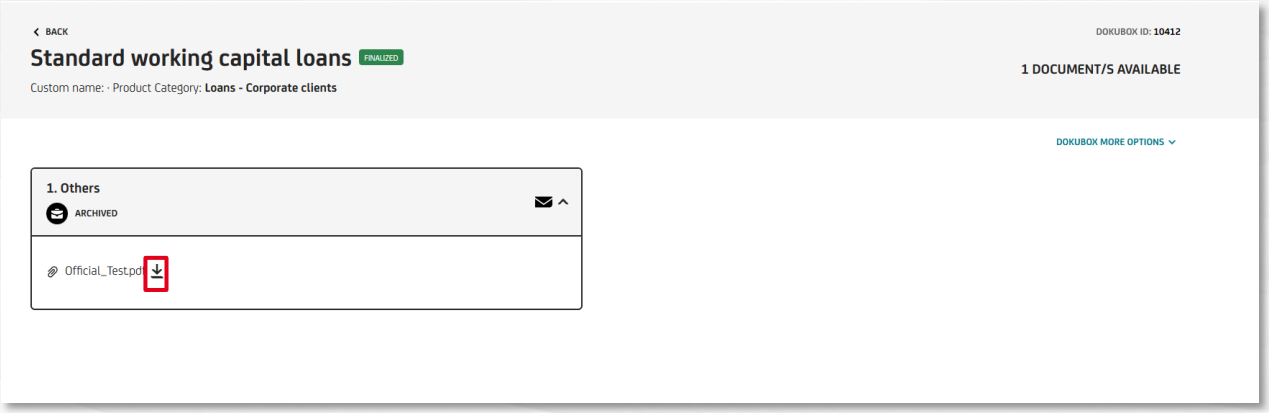
In the **“DokuBox list”** menu, you have filter options to find the corresponding DokuBox. The archived packages have **“Finalized”** status. Set your criteria and click the **“Search”** button.



After you find the specific **DokuBox**, click on the corresponding row.



After opening the specific **DokuBox**, you can download the signed document using the ⬇ button. In case the size of the file is bigger, downloading may take a few seconds.



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