



Система за интернет банкиране - Изисквания

Sirma Business Consulting

Internet Banking – User Manual

CB Allianz Bank Bulgaria AD 





Съдържание

Internet Banking - User Manual	1
1. Introduction.....	4
1.1. System Requirements.....	4
1.2. Registration	5
1.3. Digital Certificates.....	6
1.4. Adjustments for Internet Explorer	8
Adding the site for Internet Banking to Trusted sites.	8
Check-up of imported RBCA for Publisher Certificate.....	12
Import of Publisher Certificate RBCA	17
Check-up for imported Transport Certificate.....	21
Import of a Transport certificate	24
Check-up for imported Personal Certificate for signature	31
Import of Personal certificate for purpose of electronic signature	34
1.5. Adjustments for Firefox.....	40
General adjustments	40
Import of a Publishing Certificate RBCA	43
Import of Publishing Certificate SBCA	50
Import of Transport certificate.....	57
Import of Personal certificate for purpose of electronic signature	61
2. Primary Access	65
2.1. Entering the system	65
2.2. Establishing a new password	66
2.3. Changing a user.....	66
2.4. Changing a password.....	66
2.5. Publishing Certificates.....	68
3. MENU - Accounts.....	69
3.1. Status of an Account	69
3.2. Statement of Account	69
3.3. Exposition of Accounts	70
3.4. Daily statement	70



4.	MENU - TRANSFERS.....	72
4.1.	BGN transfer.....	72
4.2.	Budgetary Transfer.....	73
4.3.	Transfer from/to the Budget.....	73
4.4.	Direct Debit.....	74
4.5.	Currency exchange.....	75
4.6.	Current transfer (SWIFT)	76
4.7.	Current transfer (internal)	77
4.8.	Mass Payment (import of a file).....	79
4.9.	Signing transfers and other documents.....	79
4.10.	Ordered payments	80
5.	MENU - MAIL.....	82



Система за интернет банкиране - Изисквания

1. Introduction

1.1. System Requirements

In order to use Internet Banking service, you need to satisfy the following requirements:

1. To be in possession of an account, either chequing or savings, at CB Allianz Bank Bulgaria.
2. To have access to internet and be familiar with the use of a browser, either Internet Explorer (version 5.5 or later) or Firefox (version 1.5 or later).
3. Your browser must be configured according to the instructions in this manual.
4. To be a registered user of CB Allianz Bank's Internet Banking service, and be in possession of a valid user name and password.

If you have never registered as a user of Internet Banking, you need to submit a registration request at (<https://remote.bank.allianz.bg>) and follow the procedure described below.

5. If you have been issued a "transport certificate", and you wish to continue to use a "transport certificate", you need to follow the instructions below.



1.2. Registration

The registration process includes two stages. The first stage includes the sending of a registration request, containing the following information:

- Client identification
- Customer account numbers
- Users, which have been authorized to operate with these customer's accounts.

The first stage of the process completes when the user can confirm his or her identity. Usually, a trip to the local branch is required, where the client needs to present his or her identification card or passport and have their registration request confirmed.

In the near future, individuals, which are in possession of a personal digital certificate, issued by one of the Certificate Authorities listed below, would be able to digitally sign their registration request, thus sparing themselves the need to identify themselves at a branch of the bank.

- InfoNotary (infonotary.com)
- Банк Сервиз (www.bsbg.net)
- Информационно Обслужване (www.is-bg.net)
- Спектър (www.spektar.org)

Corporate banking customers are required to present all relevant paperwork, part of their business entity registration, at the bank, in person, before they can register their staff for access to their company accounts through Internet Banking.

Each bank customer accesses the system for Internet Banking identifying themselves with the help of a user name and password. In addition to their user name and password, certain customers are required to present a digital certificate in order to gain entry. Such certificate will be commonly referred to as "transport" certificate.

In the past, CB Allianz Bulgaria AD, had been in the practice of issuing such certificates to all its internet banking clients. At present, it is possible for clients to request that they be relieved of using "transport" certificates.

Access to accounts, be they corporate or personal, is controlled with the help of function groups and user roles. During the process of registration, each user is assigned a role, on account by account basis. Having been assigned a role for a particular account, the user gains the privilege to digitally sign documents, which are associated with this account. Having such privilege isn't sufficient, however. For each account, the user needs to be assigned a particular functional group- a group of operations that the user would have access to via the user interface.



1.3. Digital Certificates

A digital certificate is an electronically encoded statement, issued by a trusted third party. Digital certificates are normally used as a way for individuals or other entities to be authenticated over network connections.

Digital certificates can also be used to ensure electronic documents have been created by a certain individual (in possession of the digital certificate) and have not been tampered with, in the process of electronic transmission. Such digital certificates are commonly referred to as digital or electronic signatures.

For the purposes of this manual, digital certificates issued for the purposes of electronic signature, by the organizations listed below, will be called "universal digital signatures."

- InfoNotary (infonotary.com)
- Банк Сервиз (www.bsbg.net)
- Информационно Обслужване (www.is-bg.net)
- Спектър (www.spektar.org)

Digital certificates, issued by an organization for its own internal purposes, in order to identify the client accessing its services, are commonly known as client certificates. CB Allianz Bulgaria AD has issued a number of such client certificates to its internet banking clients, and these are commonly referred to as "transport" certificates.

In the past, CB Allianz Buglaria AD issued "transport" certificates to satisfy a number of conflicting requirements. Note, the use of "transport" certificates is no longer required in order to gain access to the internet banking service.

If your user name and password have been compromised, a person might try to gain unlawful access to your account information. Having a "transport" certificate installed in your browser would force such person to find a computer with a browser that had your "transport" certificate installed, thus limiting the number of computers that could be used to launch an attack. Effectively, by limiting the number of computers that could be used to gain access to the internet banking service, the level of security is raised.

The above benefit mostly concerns those who are weary of people gaining ANY account information- account numbers, balances, processed transactions... etc. Having a "transport" certificate is irrelevant when it comes to placing fund transfer orders since another digital certificate, or personal electronic signature, is used then. Thus, even if one's user name and password were to be compromised, with no "transport" certificate registered for this client, the attacker would not be able to execute a funds transfer. On the other hand, limiting the number of computers from which the internet service could be accessed, also means that a legitimate user would not be able to gain access to their account information from publicly available computers, while traveling.



Система за интернет банкиране - Изисквания

The decision whether or not to use a "transport" certificate should be made by the bank customer. Please contact your internet banking Help Desk, in order to have your existing "transport" certificate removed, or a new one issued.

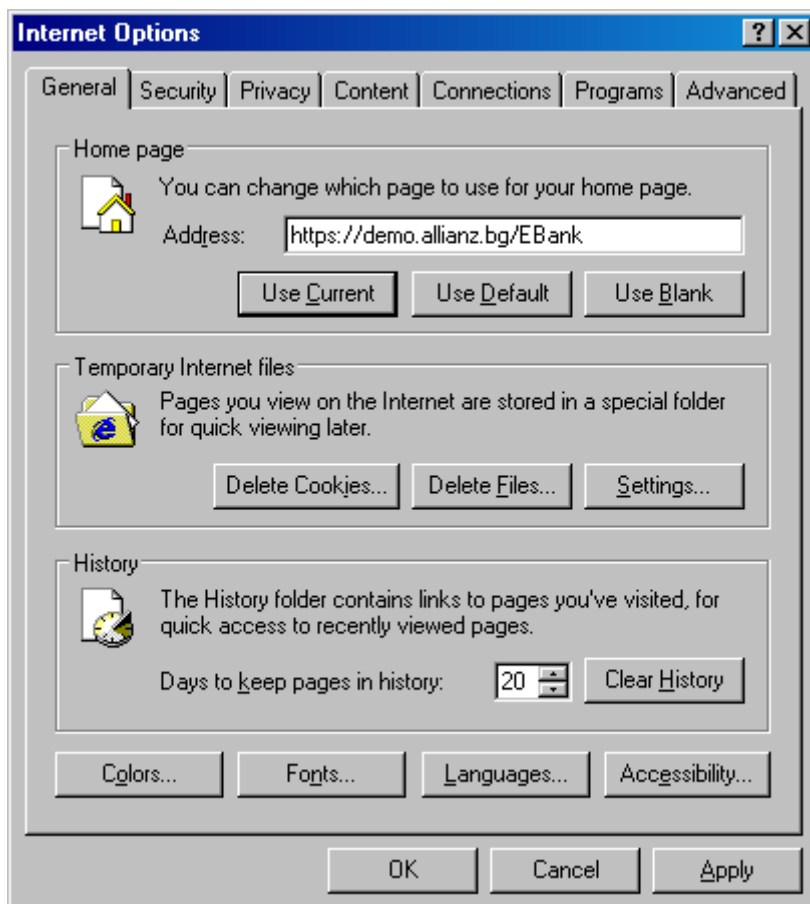
For clients, which have been issued such "transport" certificate, this certificate needs to be installed in the browser used for access to the internet banking service.



1.4. Adjustments for Internet Explorer

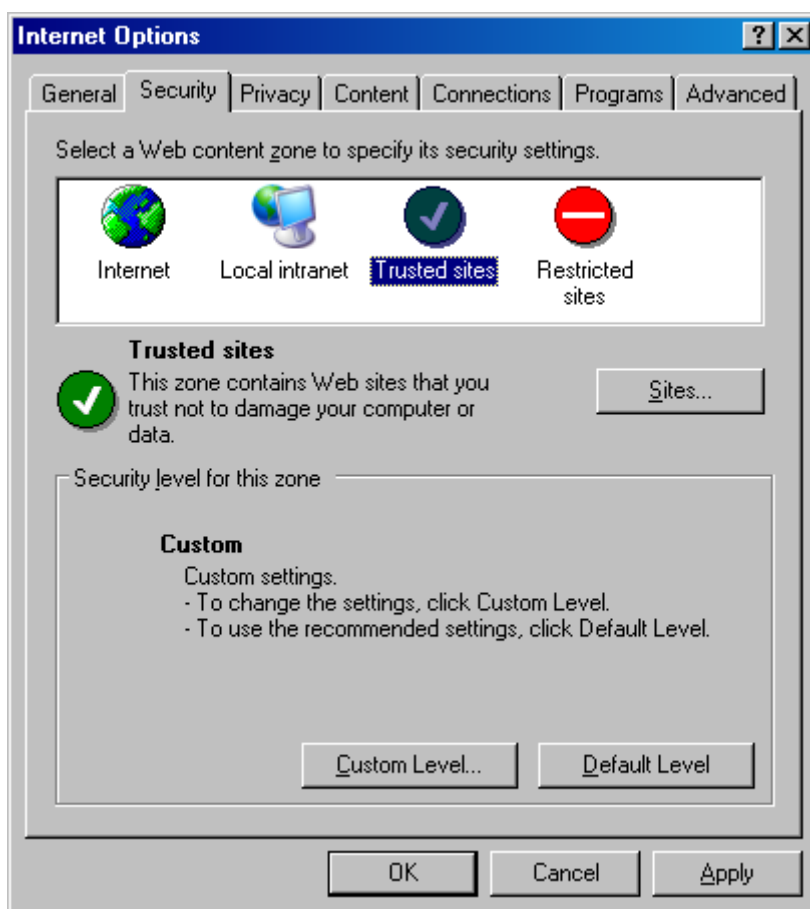
Adding the site for Internet Banking to Trusted sites.

1. Open the menu **Tools**, choose the sub-menu **Internet Options**





2. Press tab **Security**, and choose the icon **Trusted Sites**





3. Press the button **Sites**, and enter the following address in the field **Add this Web site to the zone**: <https://remote.bank.allianz.bg>

Trusted sites [?] [X]

You can add and remove Web sites from this zone. All Web sites in this zone will use the zone's security settings.

Add this Web site to the zone:

Web sites:

Require server verification (https:) for all sites in this zone

4. Press the button **Add**, and make sure that the address has been added.

Trusted sites [?] [X]

You can add and remove Web sites from this zone. All Web sites in this zone will use the zone's security settings.

Add this Web site to the zone:

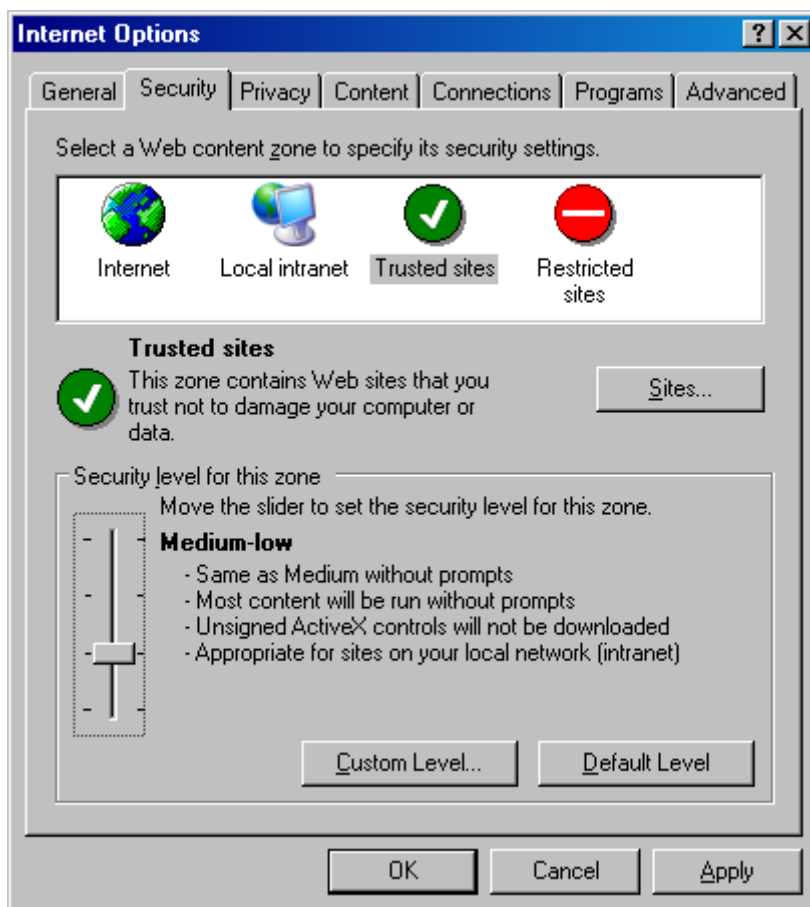
Web sites:

https://remote.bank.allianz.bg

Require server verification (https:) for all sites in this zone



5. Press the button **OK**, and choose level **Medium-Low** for the sites in the zone of reliable sites (Trusted sites), with the help of the slider.

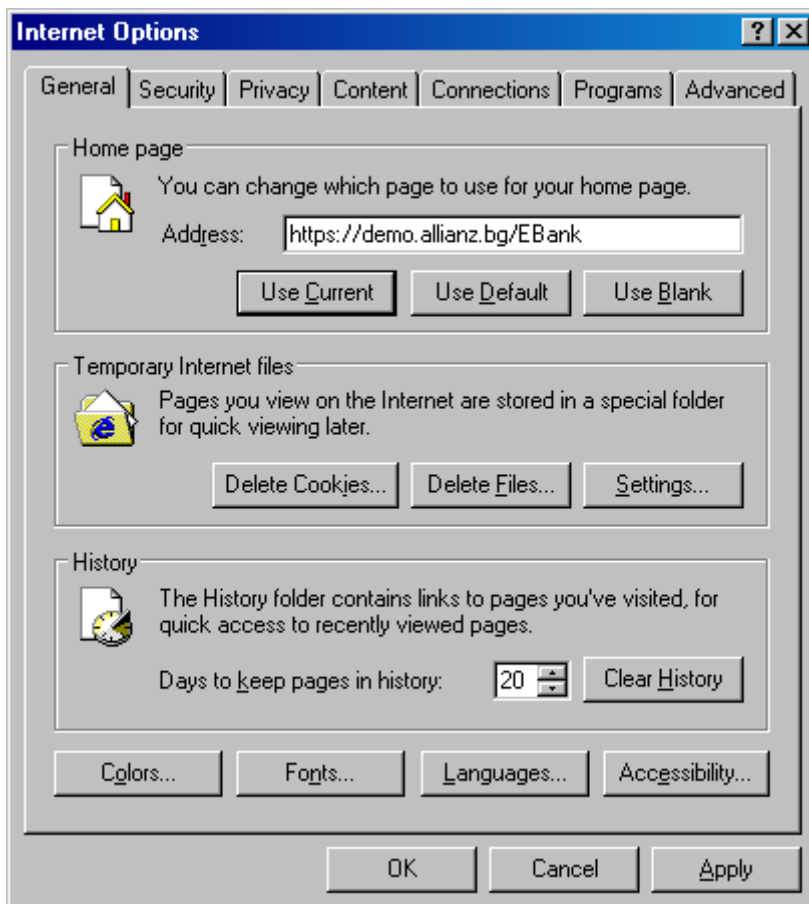


6. Press the button **OK**.



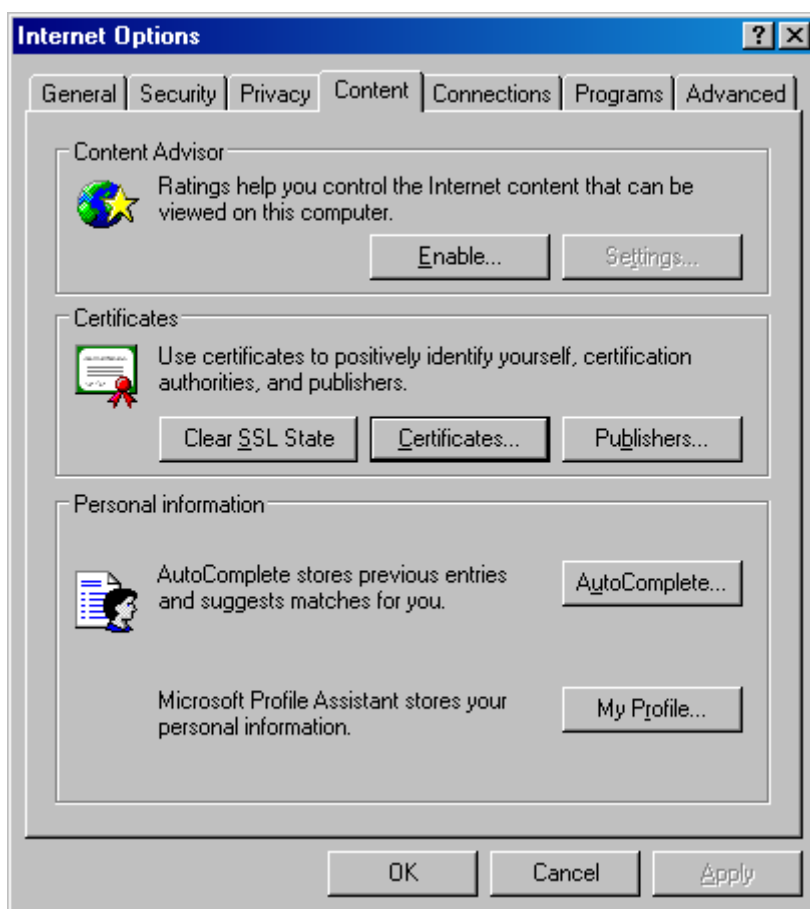
Check-up of imported **RBCA** for Publisher Certificate

1. Open the menu **Tools**, choose the sub-menu **Internet Options**



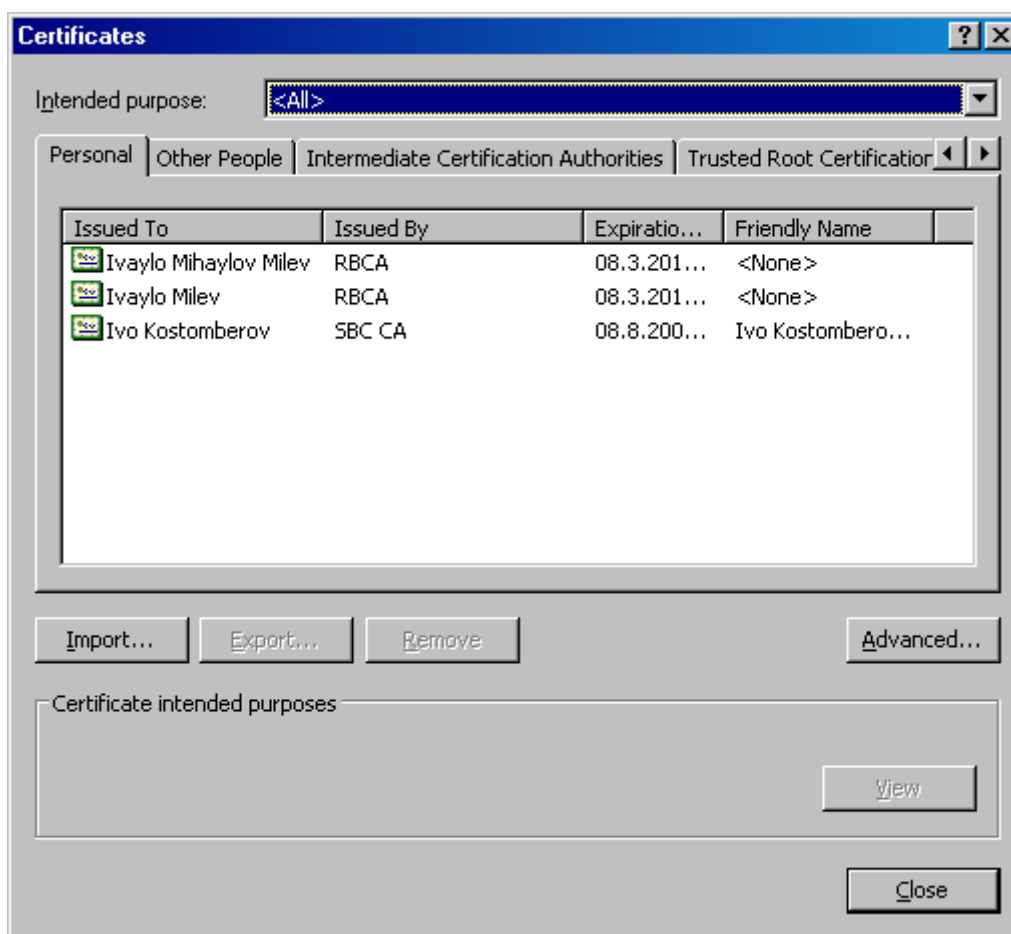


2. Select tab **Content**, and press the button **Certificates**.



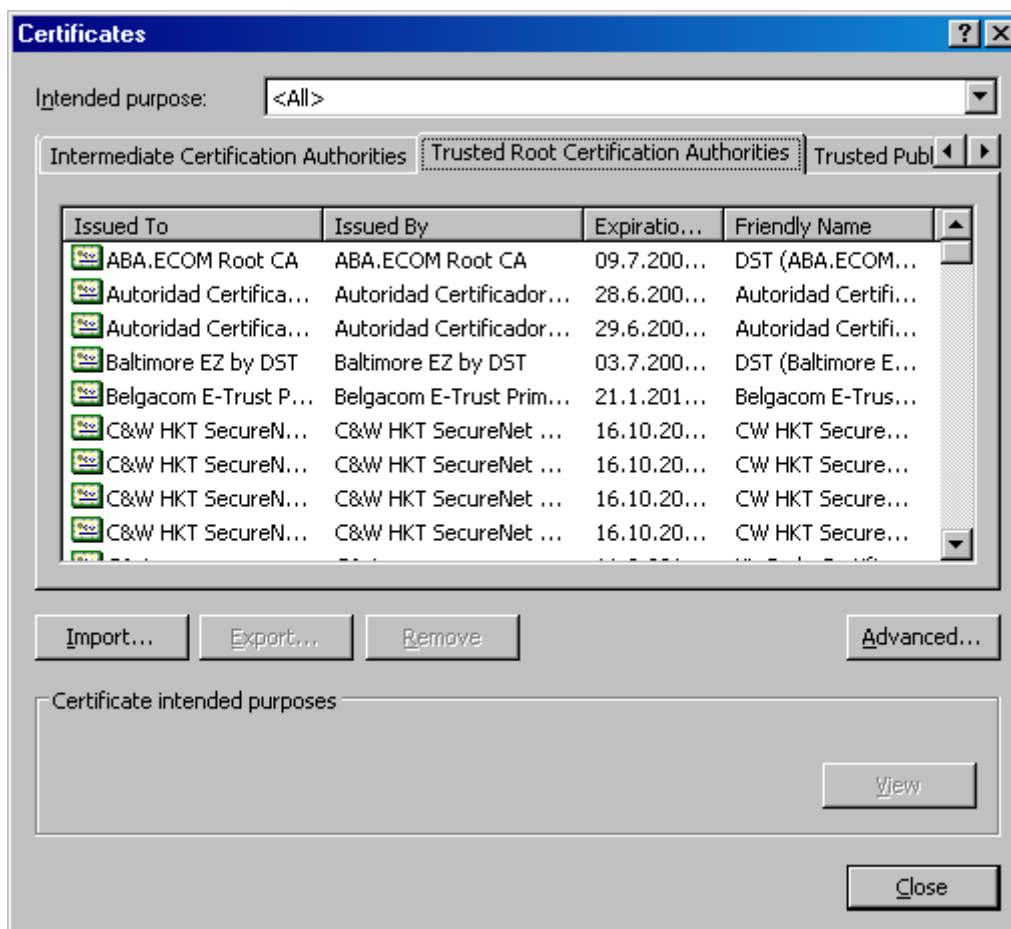


3. A window **Certificates** opens.



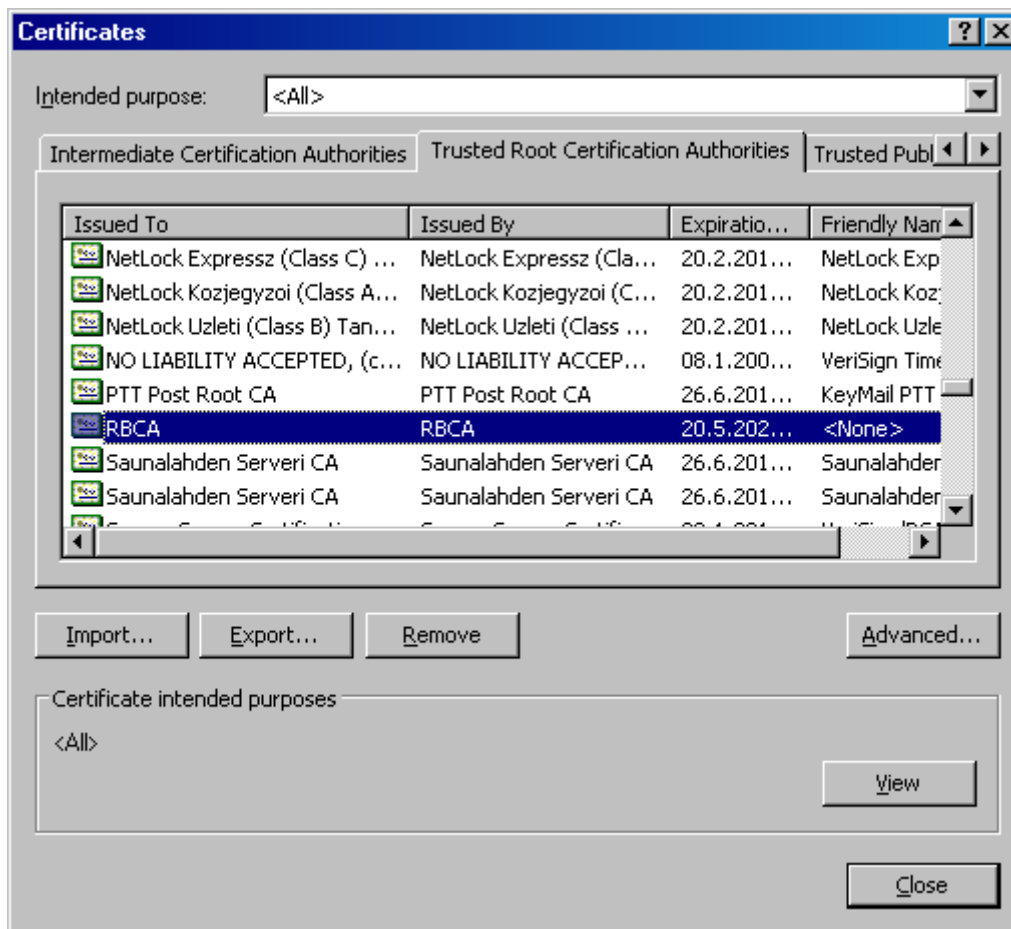


4. Select the tab **Trusted Root Certification Authorities**. It may be necessary to use the arrows at the level of the tab line. (←→).





5. Move the focus in the list of **Trusted Root Certification Authorities**, by clicking with the mouse in the text field and press the button **R**, or use the vertical slider to check that **RBCA** is in the list.



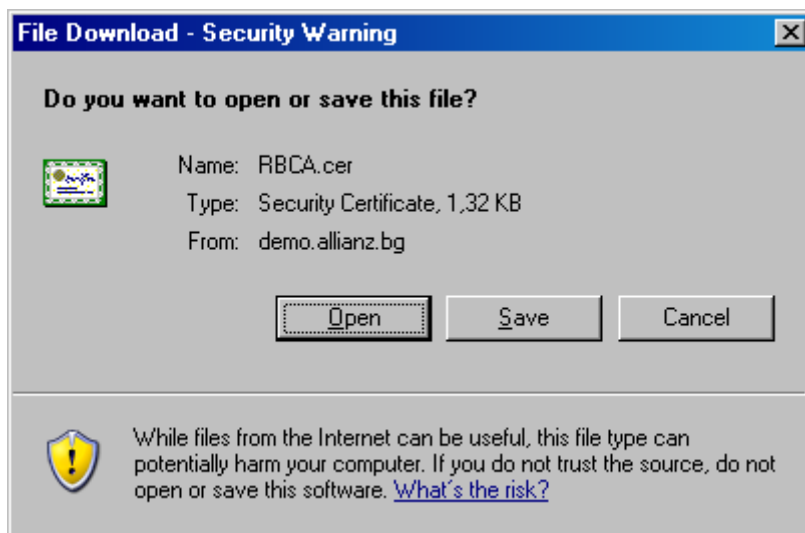
6. If the certificate of **RBCA** is on the list you can skip the step of its importation described below. If this certificate is not on the list you must import it according the instructions below.



Система за интернет банкиране - Изисквания

Import of Publisher Certificate RBCA

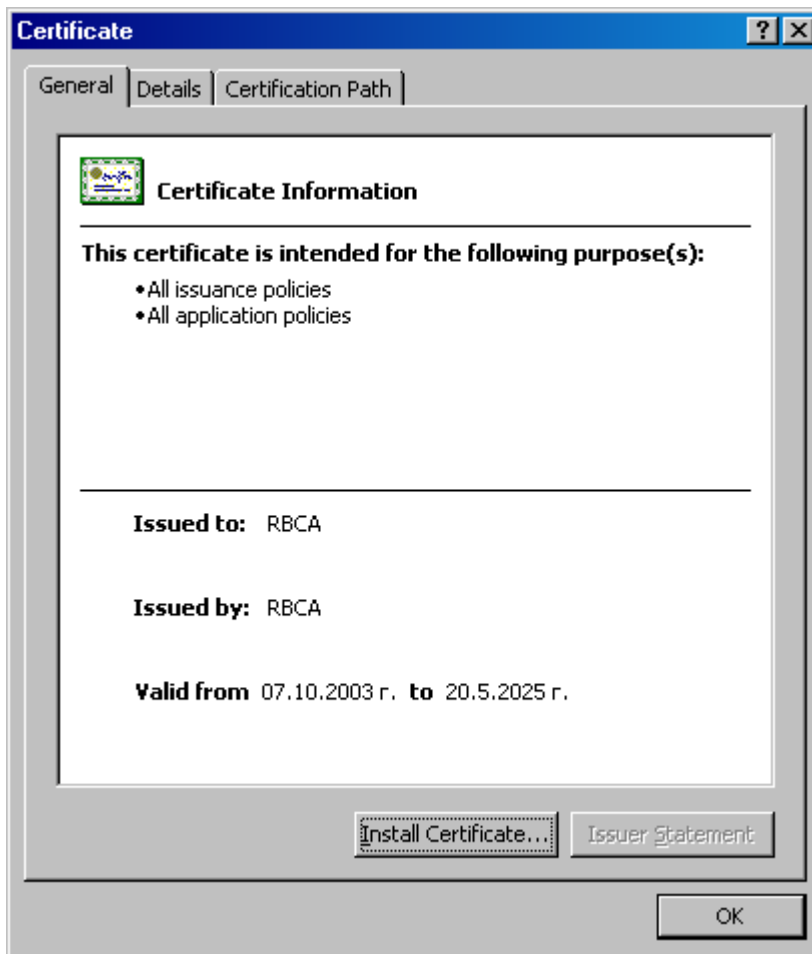
1. Open the Internet Explorer, and go to the log in page at <http://remote.bank.allianz.bg>
2. Click on the link RBCA
3. After the window **File Download - Security Warning** opens, press the button **Open**.





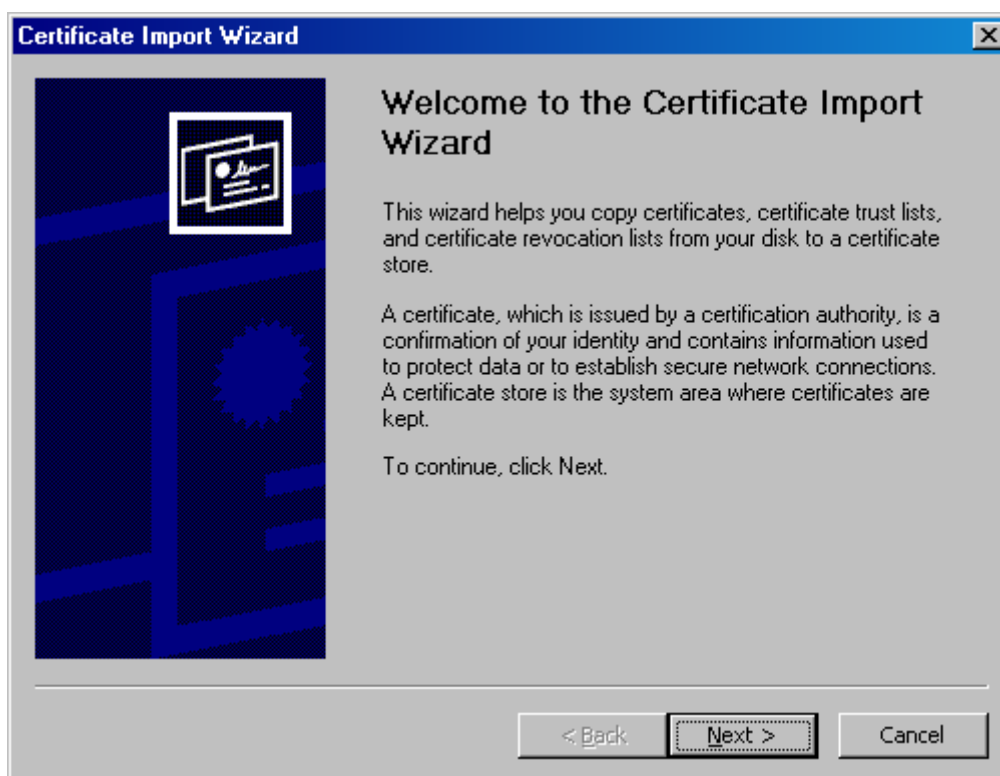
Система за интернет банкиране - Изисквания

4. After the window *Certificates* opens, press the button **Install Certificate**.

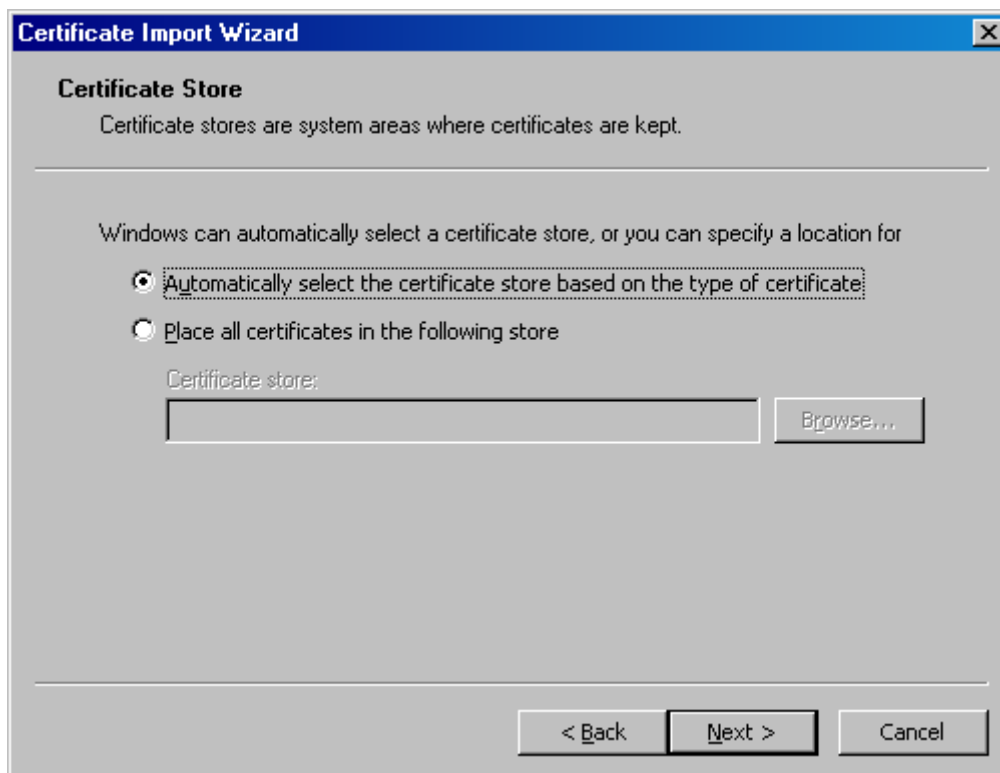




5. After the window **Certificate Import Wizard** opens, press the button **Next**.



6. Press the button **Next** one more time.





7. To complete the import of the Publisher Certificate **RBCA**, press the button **Finish**.



8. Make sure, that the import of the Publisher Certificate **RBCA** is completed successfully and press the button **OK**.

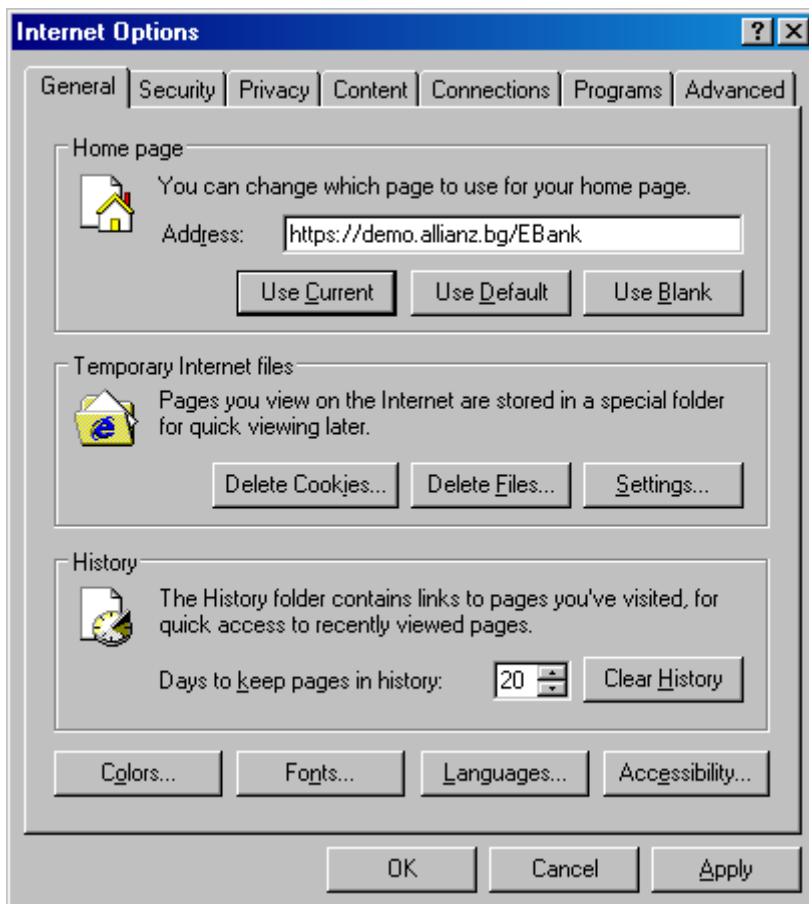


9. Press the button **OK** one more time, before closing the window **Internet Options**.



Check-up for imported Transport Certificate

1. Open the menu **Tools**, select the sub-menu **Internet Options**



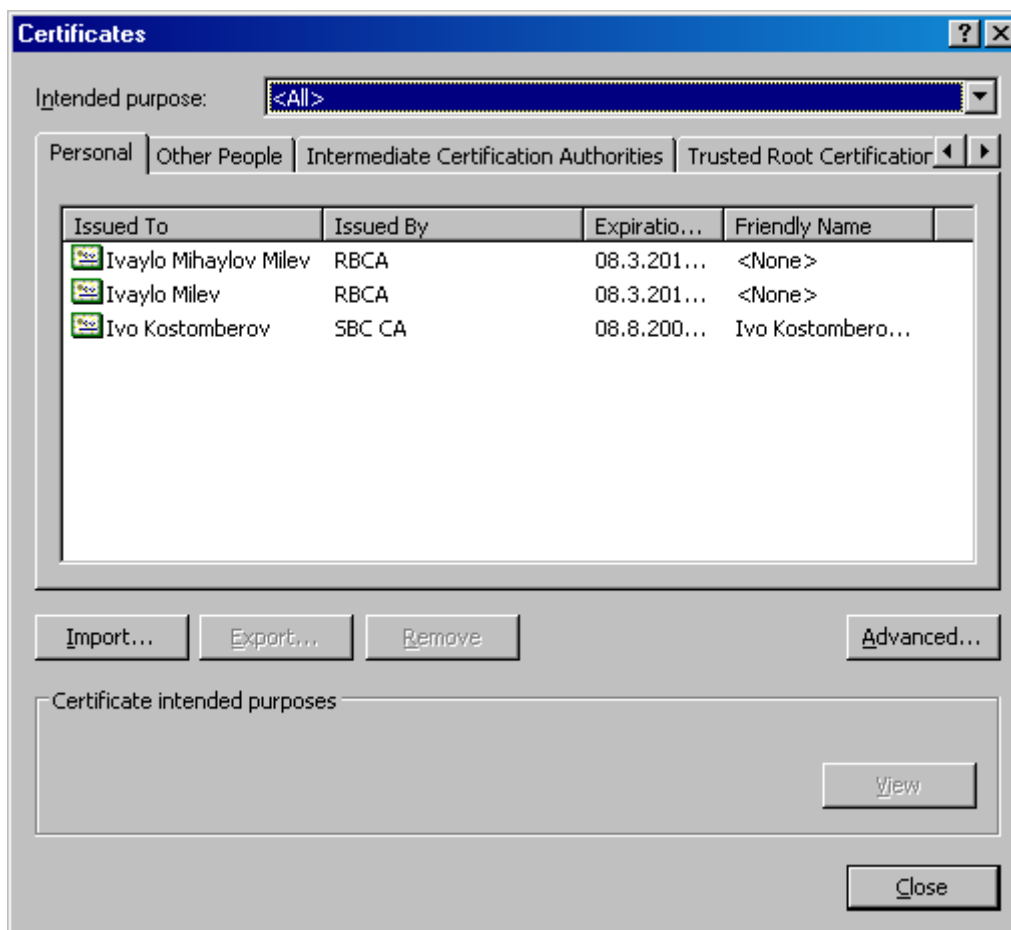


2. Select the tab **Content**, and press the button **Certificates**.





3. A window **Certificates** opens. Make sure, that on the list **Personal** certificates, you see the certificate with your own three names, given by **RBCA**. If this is not so, you must find a copy of Your transport certificate, given by **Bank Allianz** for Internet Banking goals. For more information please turn to the **Internet Banking Help Line** at the numbers listed on the login page.

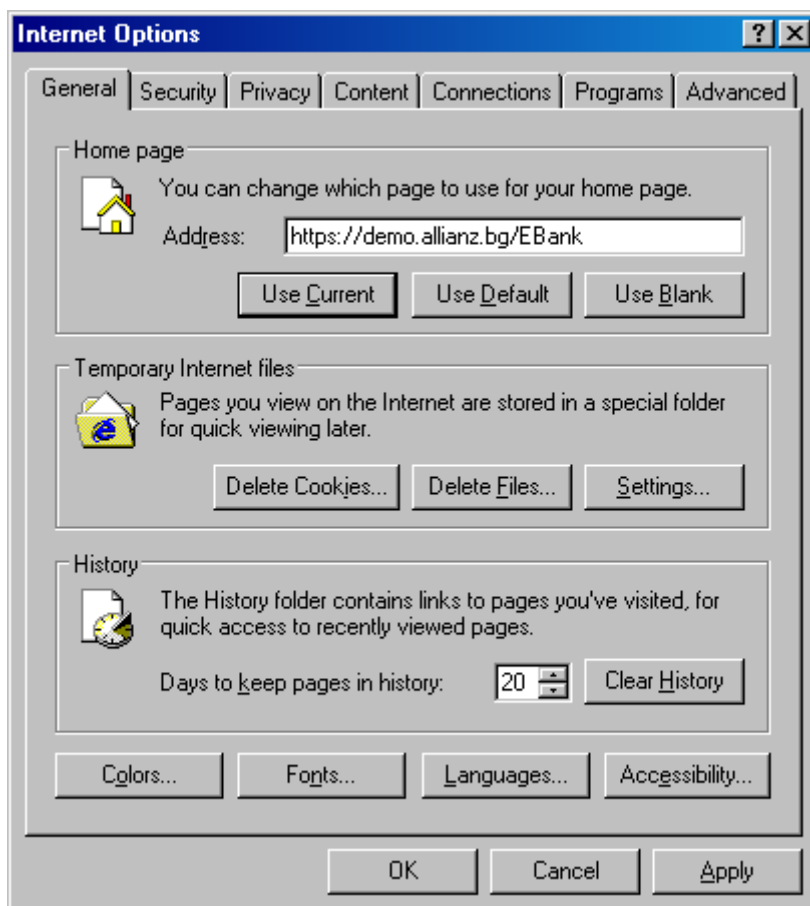


If you have such copy (in a file format), and you wish to continue using transport certificates at Your work with the new Internet Banking system, import this certificate according the instructions in this manual.



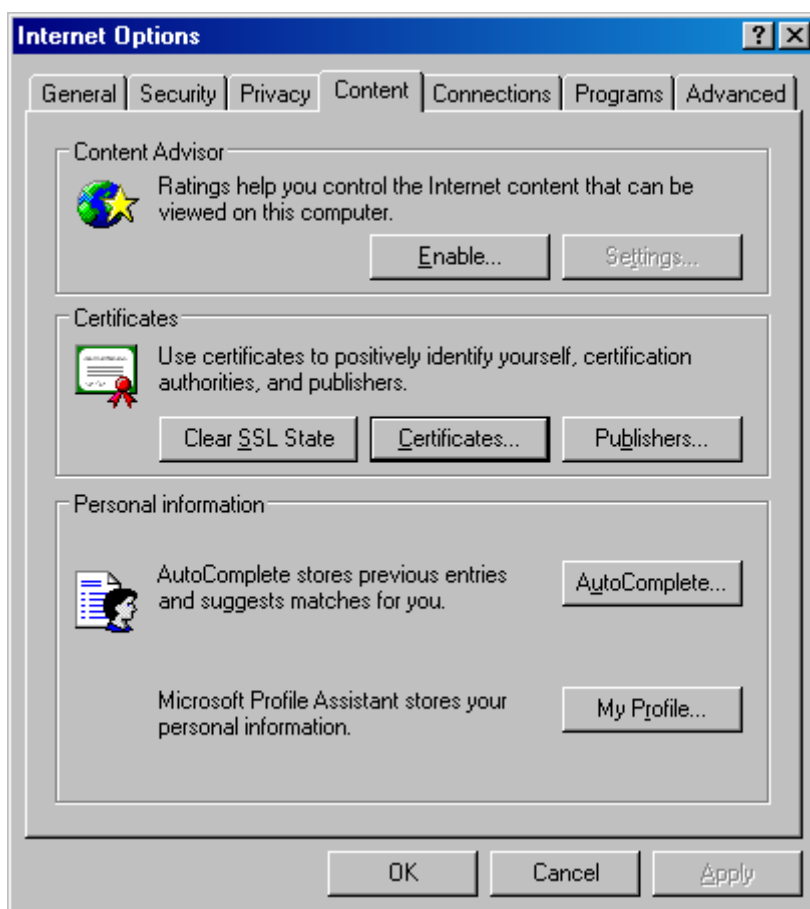
Import of a Transport certificate

1. Open the menu **Tools**, select the sub-menu **Internet Options**



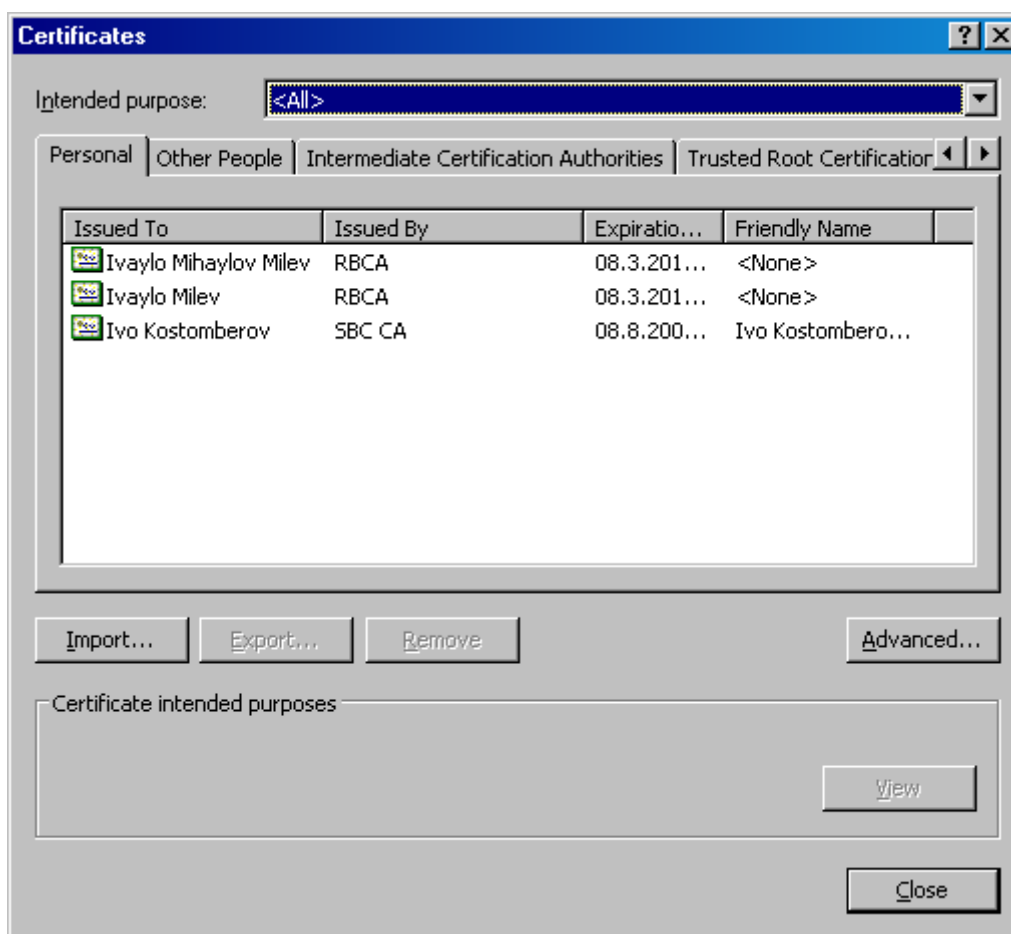


2. Select tab **Content**, and press the button **Certificates**.





3. A window **Certificates** opens.

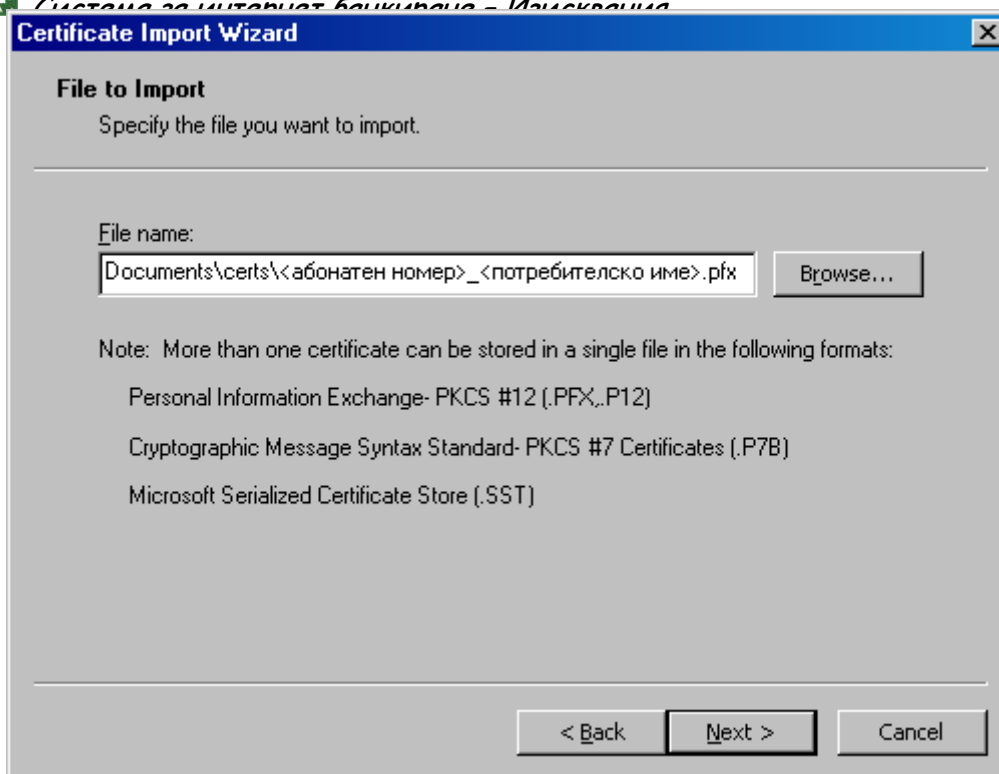




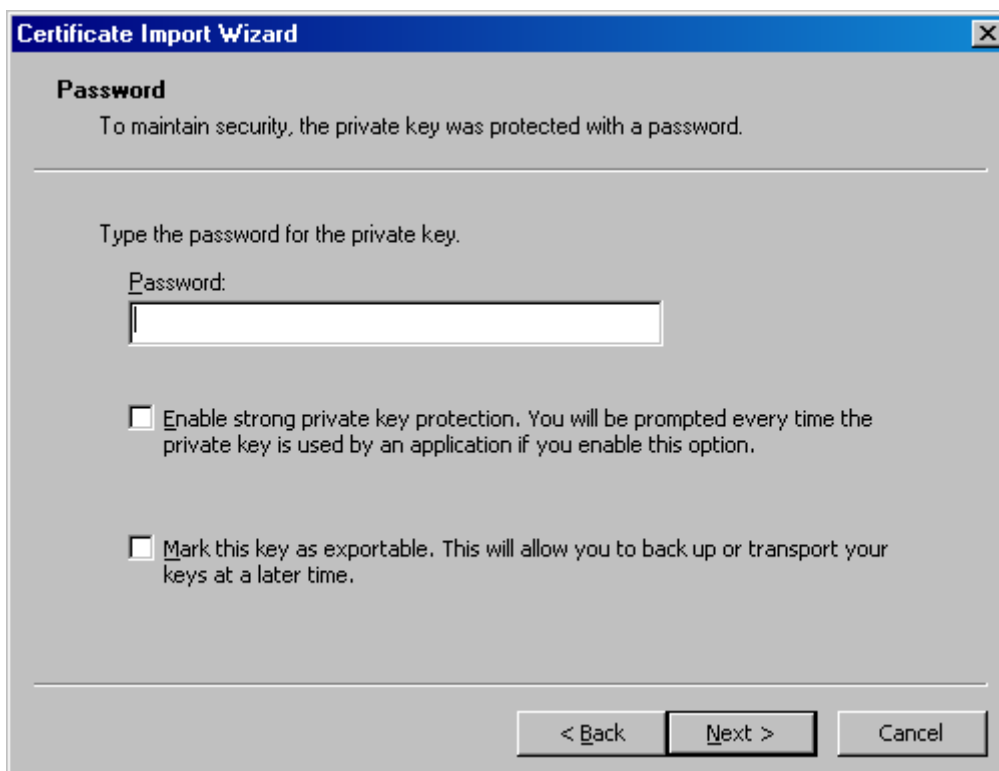
4. After opening the window **Certificate Import Wizard**, press the button **Next**.

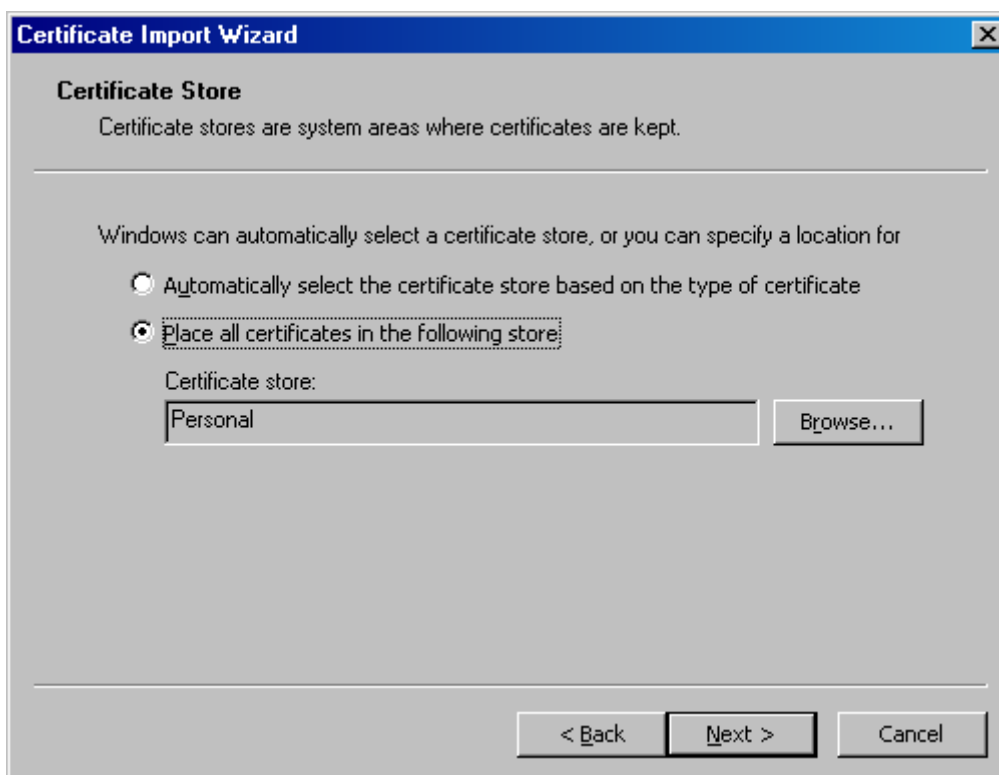


5. Select the file where Your transport certificate has been preserved and press the button **Next**.



6. When preserving the certificate in a file, a password has been chosen. Enter the password and press the button Next.
7. If the password you have entered is correct, the following window should open:





Press the button Next.

8. To complete the import of your certificate press Finish.



10. Make sure, that the import of Your transport certificate is successfully completed and press the button OK.



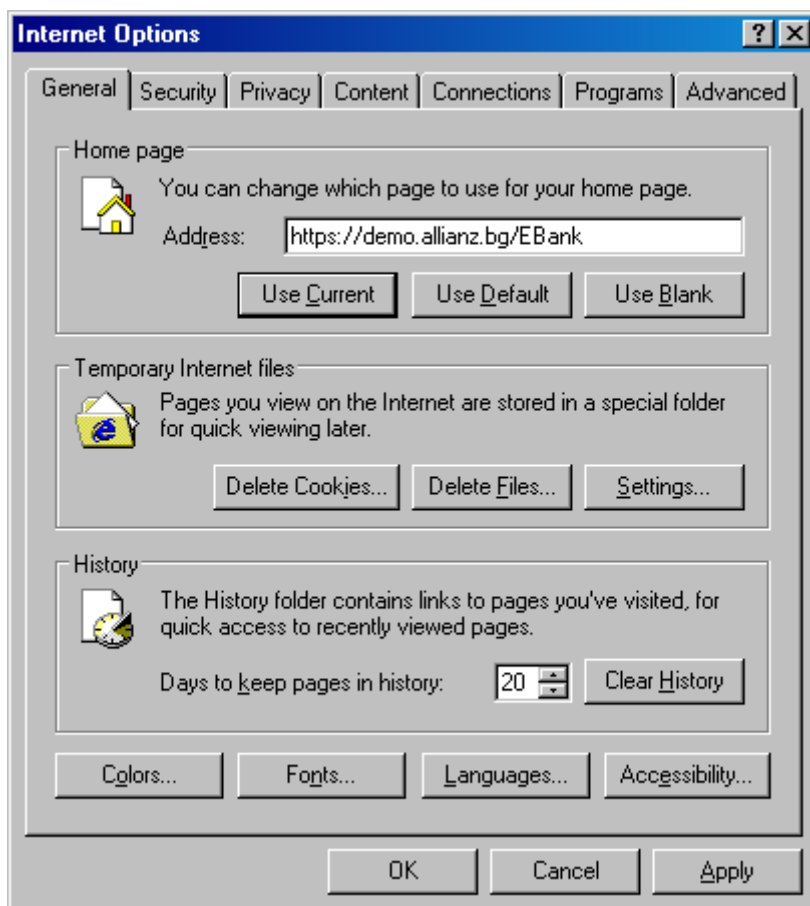
Система за интернет банкиране - Изисквания





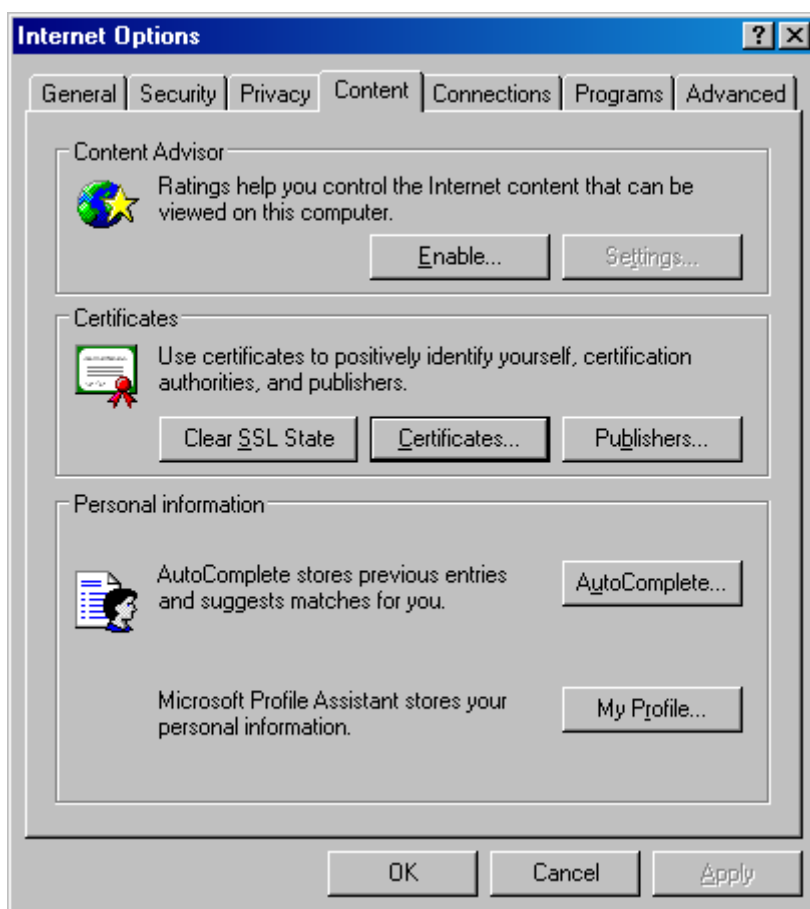
Check-up for imported Personal Certificate for signature

1. Open the menu **Tools**, select the sub-menu **Internet Options**



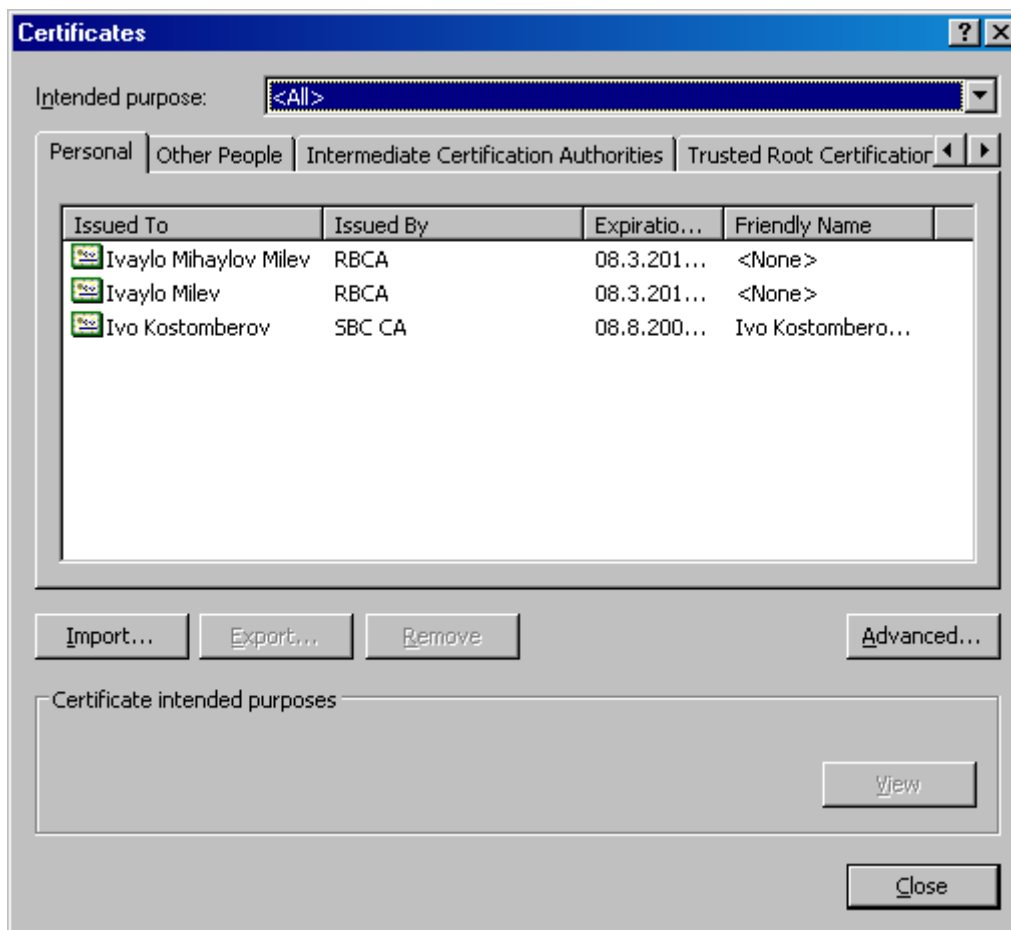


2. Select tab **Content**, and press the button **Certificates**.





3. A window **Certificates** opens. Make sure, that on the list **Personal** certificates you see your own first and last name given by **RBCA** (Bank Allianz). It is possible to use a personal certificate projected by a firm called **Supplier of Certified Services**, as **Info Notary** for example. In that case, you must recognize your certificate based on its publisher.



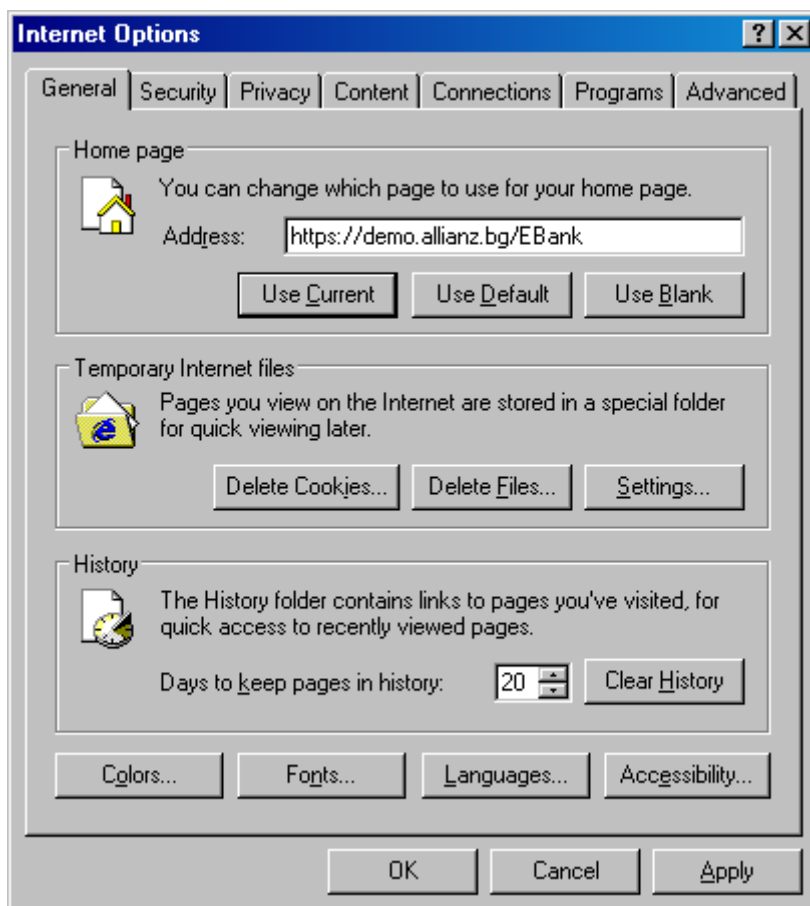
4. If such certificate is not imported in Your browser and you do not have a copy of it in a file, you will not have the possibility to sign payment orders. For more details turn to **Internet Banking Help Line** at the numbers listed on the login page.

If you have in disposal a copy of Your personal certificate for signature (in the form of a file) and you wish to use it in electronic signing of payment orders and declarations in Your work with the new Internet Banking system, import this certificate according the instructions below.



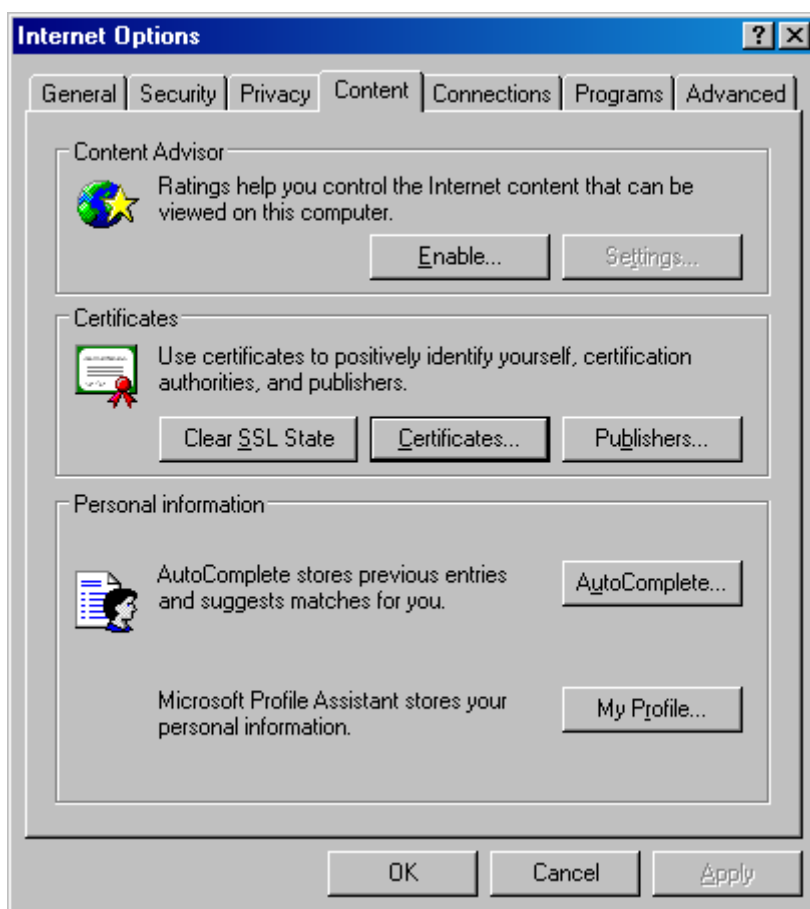
Import of Personal certificate for purpose of electronic signature

1. Open the menu **Tools**, select sub-menu **Internet Options**



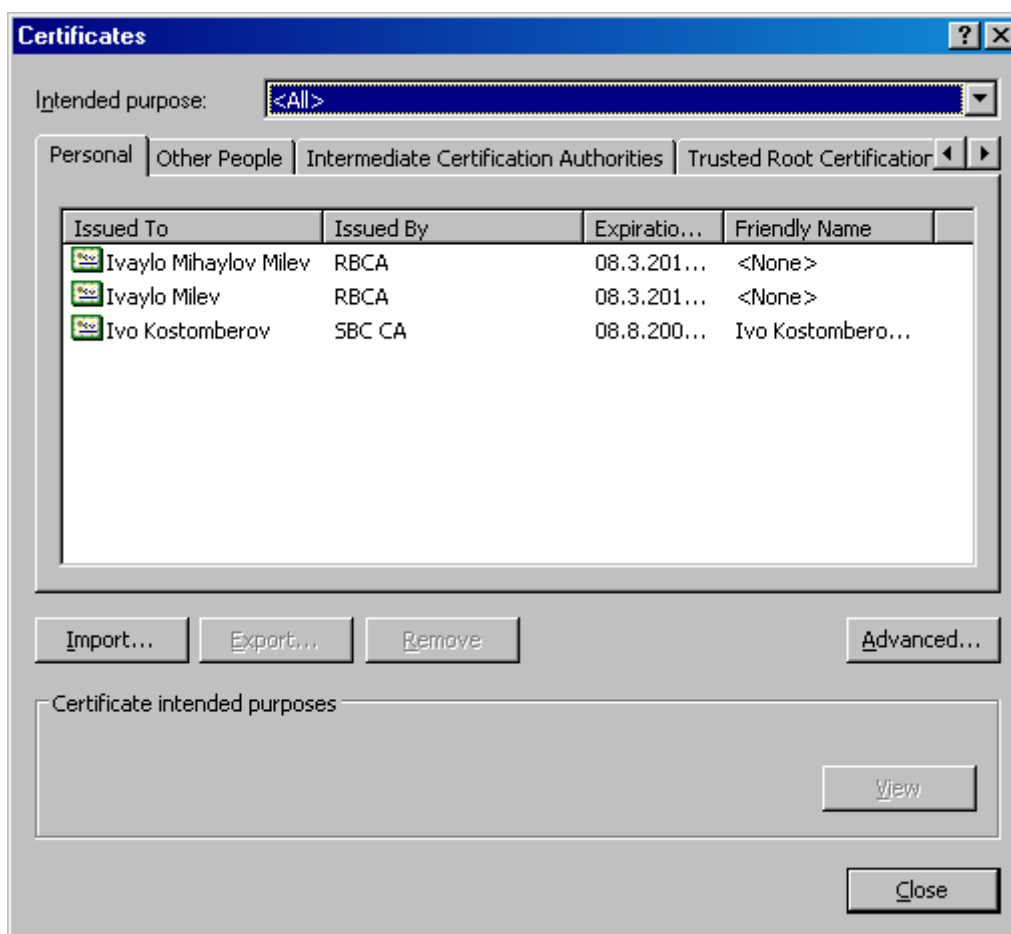


2. Select tab **Content**, and press the button **Certificates**.



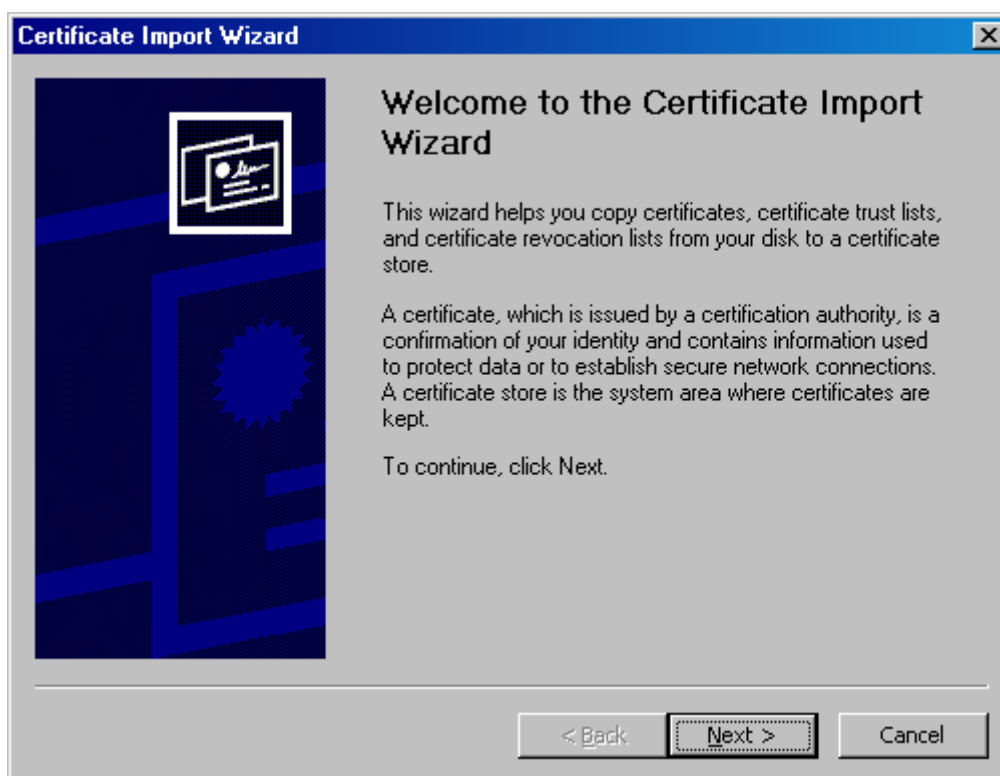


3. A window **Certificates** opens.

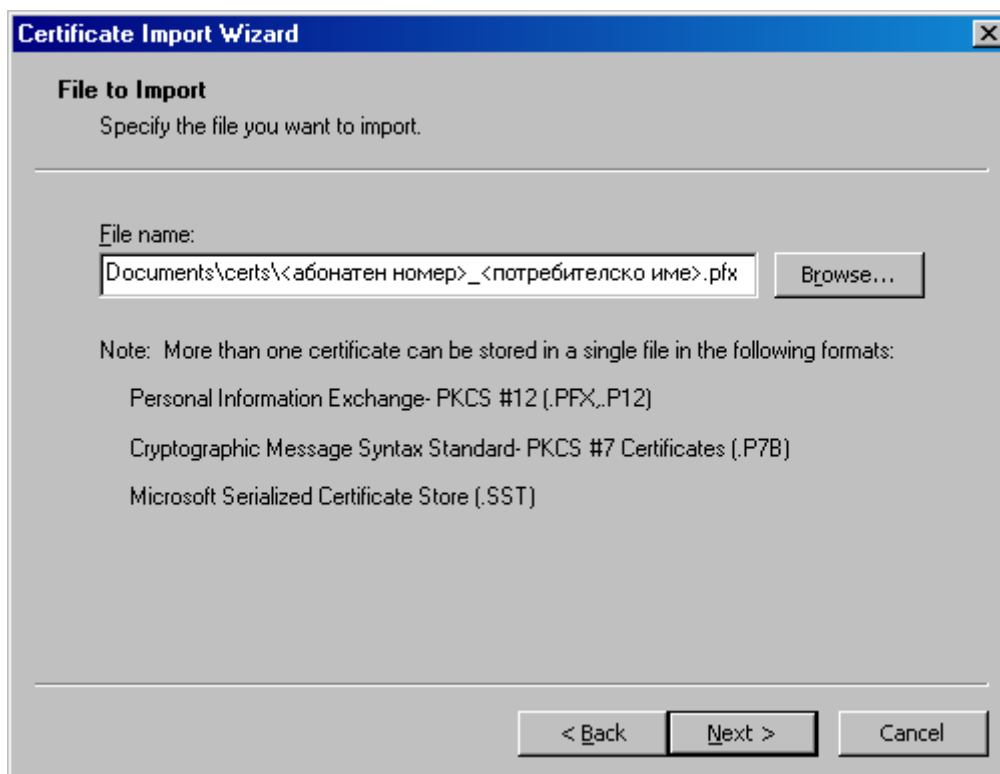




4. After opening the window **Certificate Import Wizard**, press the button **Next**.



5. Select the file in which Your personal certificate has been preserved and press the button **Next**.





- When preserving the certificate in a file a password has been chosen. Enter the password and press the button Next.

The screenshot shows the 'Certificate Import Wizard' dialog box with the title bar 'Certificate Import Wizard' and a close button. The main heading is 'Password'. Below it, the text reads: 'To maintain security, the private key was protected with a password.' A horizontal line separates this from the next section: 'Type the password for the private key.' There is a text box labeled 'Password:' with a cursor inside. Below the text box are two checkboxes: the first is 'Enable strong private key protection. You will be prompted every time the private key is used by an application if you enable this option.' and the second is 'Mark this key as exportable. This will allow you to back up or transport your keys at a later time.' At the bottom right, there are three buttons: '< Back', 'Next >', and 'Cancel'.

- If the entered password is correct the following window opens:

The screenshot shows the 'Certificate Import Wizard' dialog box with the title bar 'Certificate Import Wizard' and a close button. The main heading is 'Certificate Store'. Below it, the text reads: 'Certificate stores are system areas where certificates are kept.' A horizontal line separates this from the next section: 'Windows can automatically select a certificate store, or you can specify a location for'. There are two radio buttons: the first is 'Automatically select the certificate store based on the type of certificate' and the second is 'Place all certificates in the following store:'. The second radio button is selected. Below the second radio button is a text box labeled 'Certificate store:' with the text 'Personal' inside. To the right of the text box is a 'Browse...' button. At the bottom right, there are three buttons: '< Back', 'Next >', and 'Cancel'.

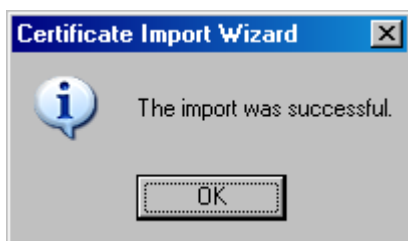
Press the button Next.



8. To complete the import of Your certificate, press **Finish**.



11. Make sure that the import of Your personal certificate is completed successfully and press the button **OK**.

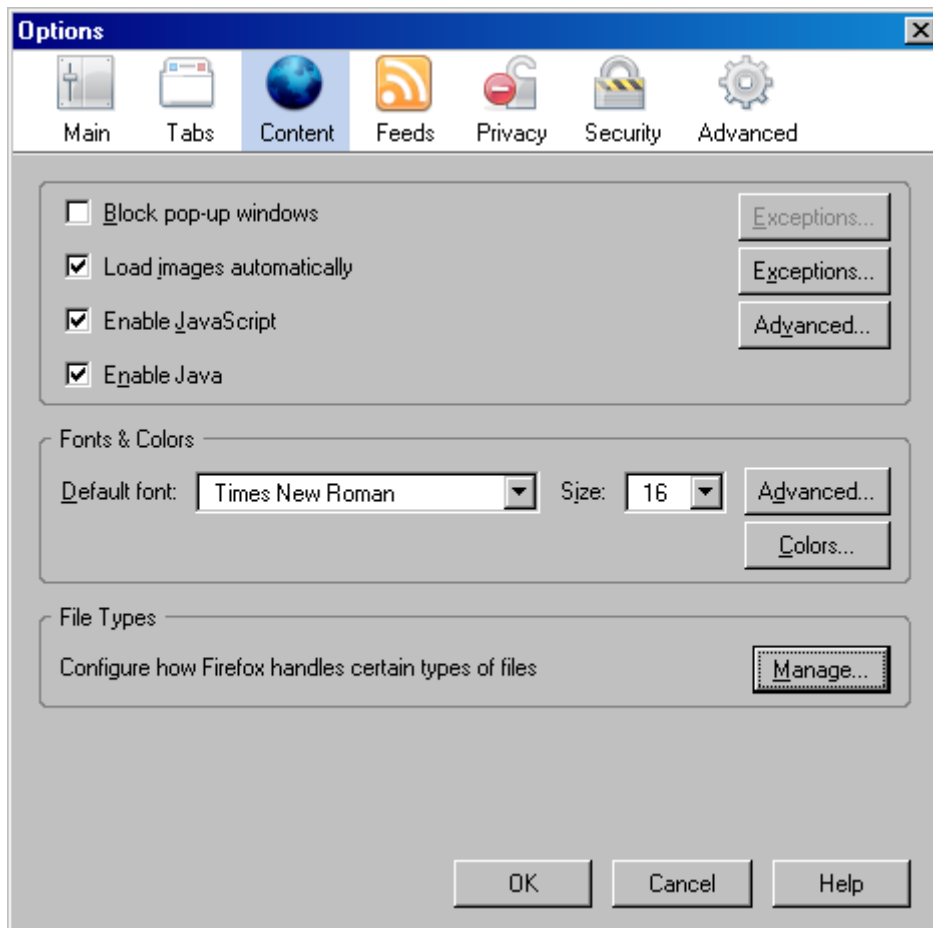




1.5. Adjustments for Firefox

General adjustments

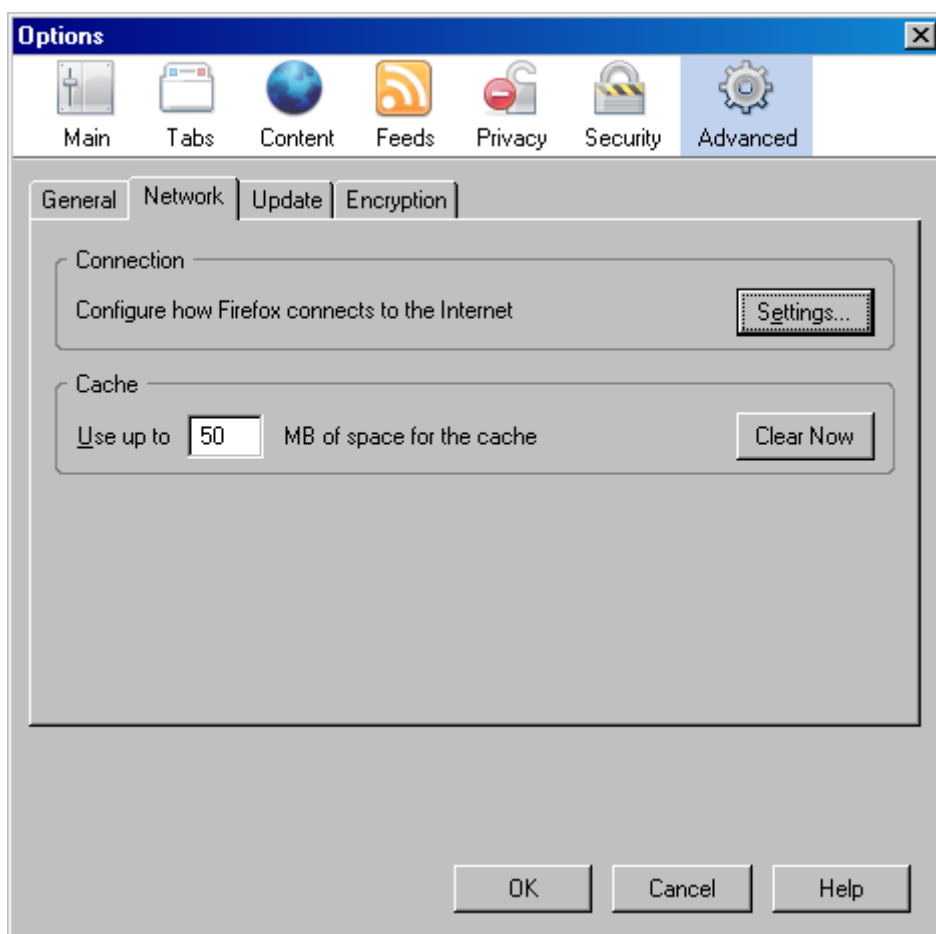
1. Open the menu **Tools**, select sub-menu **Options**. Make sure that your browser is adjusted to solve the fulfillment of JavaScript (**Enable JavaScript**).





Система за интернет банкиране - Изисквания

2. Press the icon **Advanced**, and press the tab **Network**.





Система за интернет банкиране - Изисквания

3. Press the button Settings. You must see a window **Connection Settings**. Make sure that your Internet connection is configured properly. If you can't reach the Internet site <http://demo.allianz.bg>, the problem may be at your **Connection Settings**. If it is necessary for you to use proxy, you must connect to Your system administrator and check if the address <http://demo.allianz.bg/EBank> can be reached from Your computer.

Connection Settings

Configure Proxies to Access the Internet

Direct connection to the Internet

Auto-detect proxy settings for this network

Manual proxy configuration:

HTTP Proxy: Port:

Use this proxy server for all protocols

SSL Proxy: Port:

FTP Proxy: Port:

Gopher Proxy: Port:

SOCKS Host: Port:

SOCKS v4 SOCKS v5

No Proxy for:
Example: .mozilla.org, .net.nz, 192.168.1.0/24

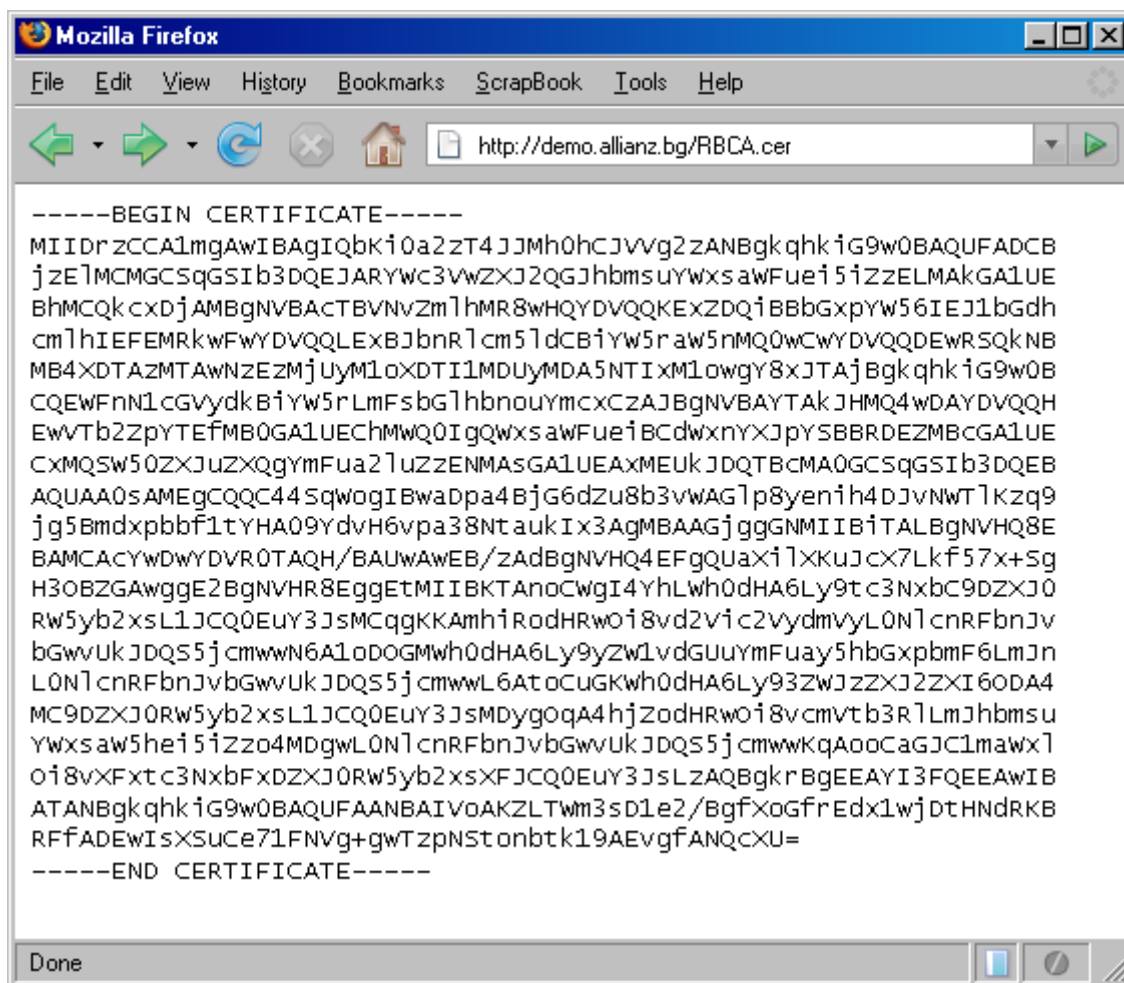
Automatic proxy configuration URL:

Press the button **OK** twice.



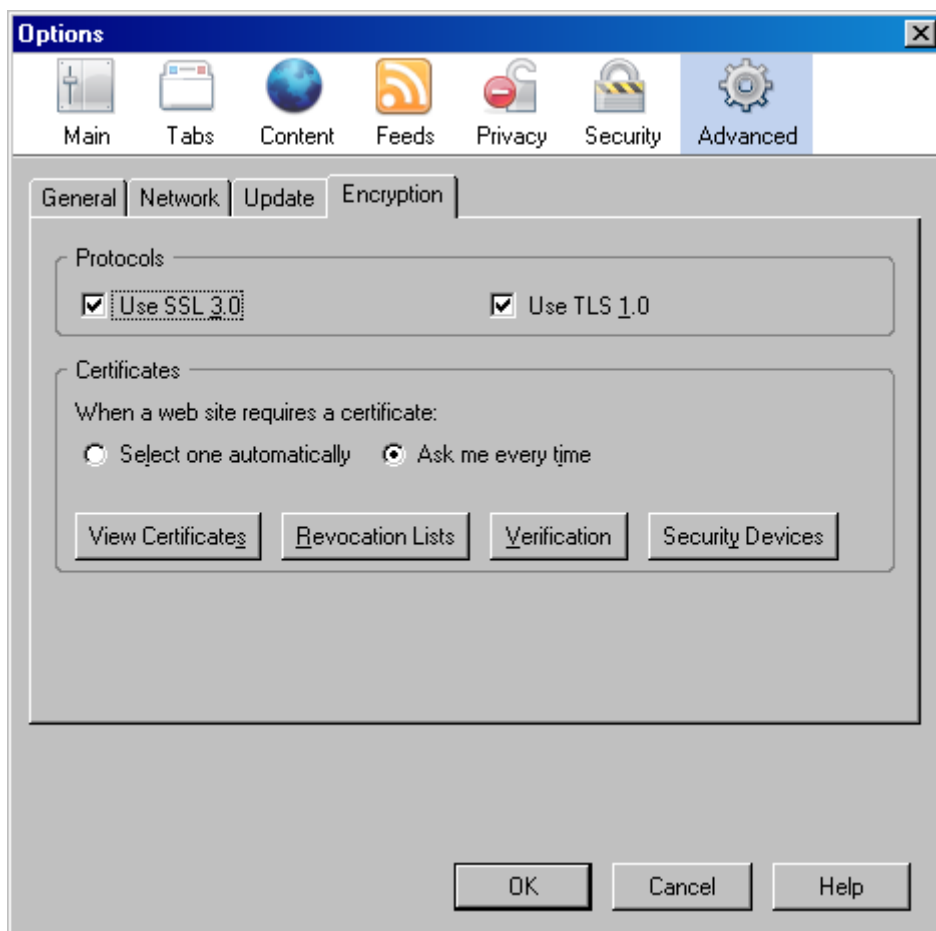
Import of a Publishing Certificate **RBCA**

1. Open Firefox, and write the following address: <http://demo.allianz.bg/RBCA.cer>. Select the menu **File** and the sub-menu **Save Page As...** and write the Publishing certificate RBCA as file **RBCA.cer**, at a convenient for you place.



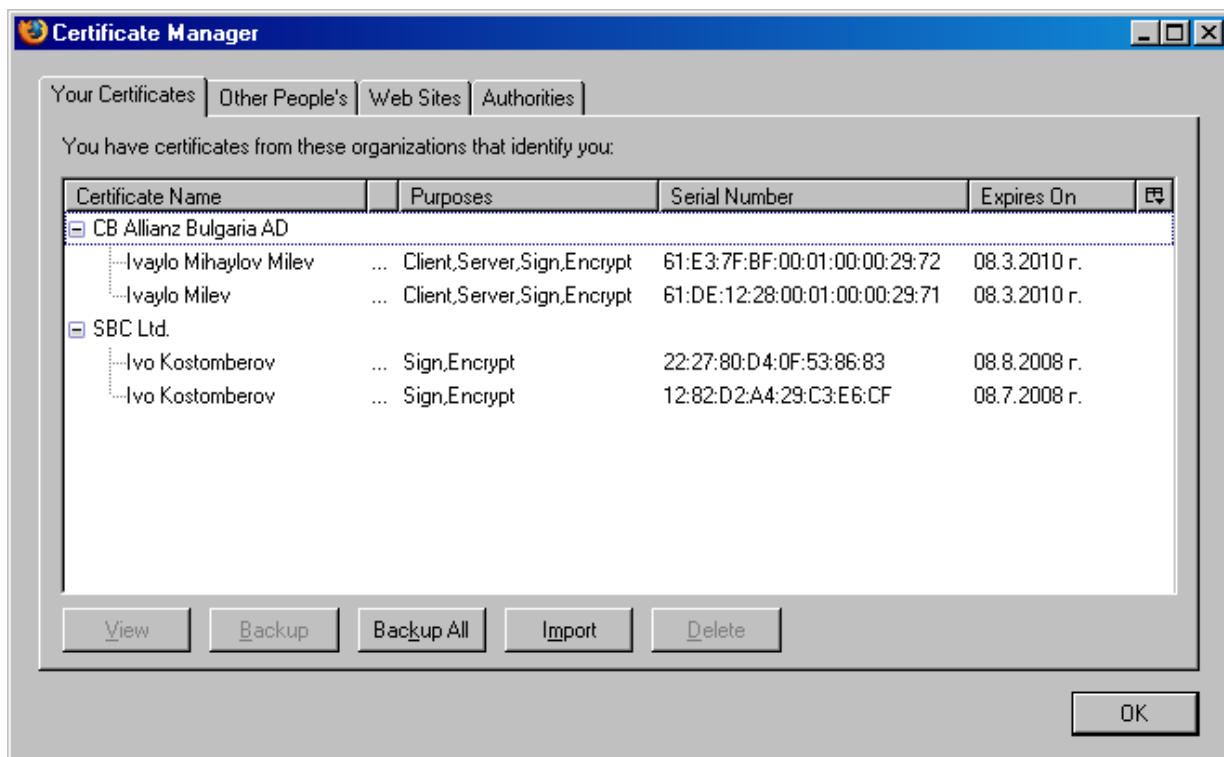


2. Open the menu Tools, select sub-menu Options, and press the icon Advanced. Afterwards select the tab Encryption.



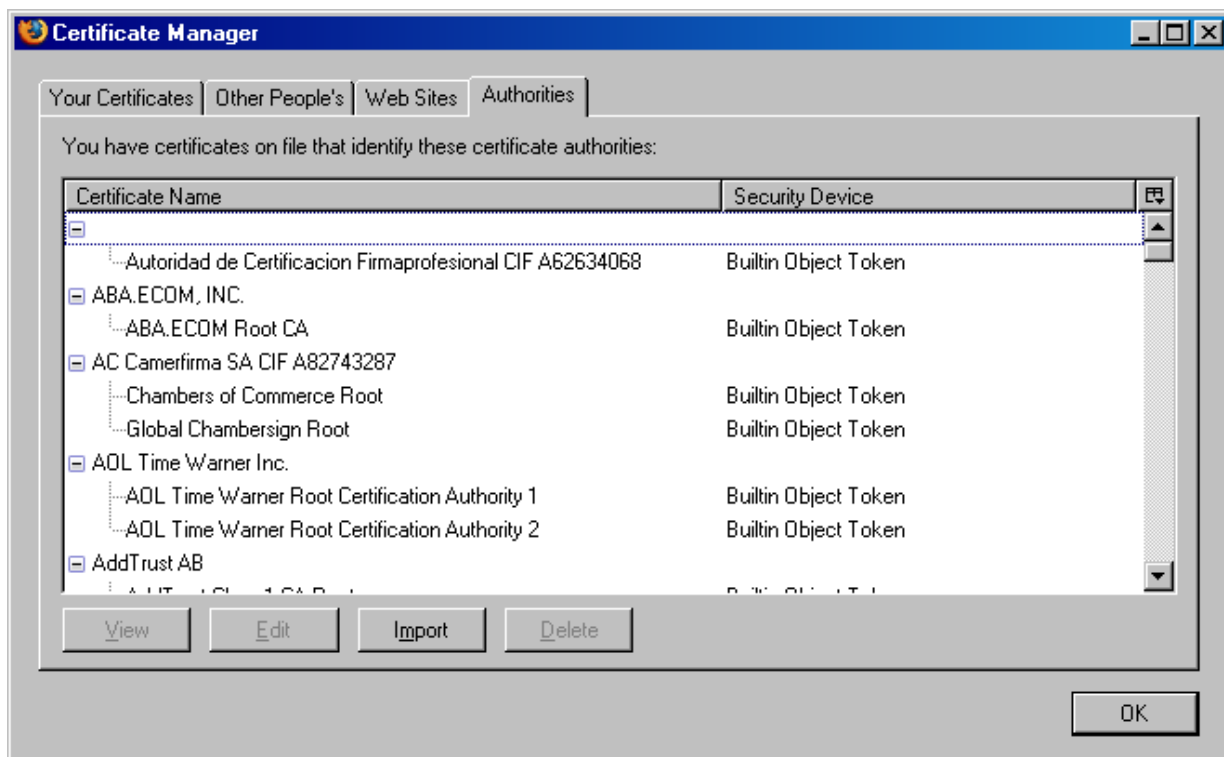


3. Press the button **View Certificates**.



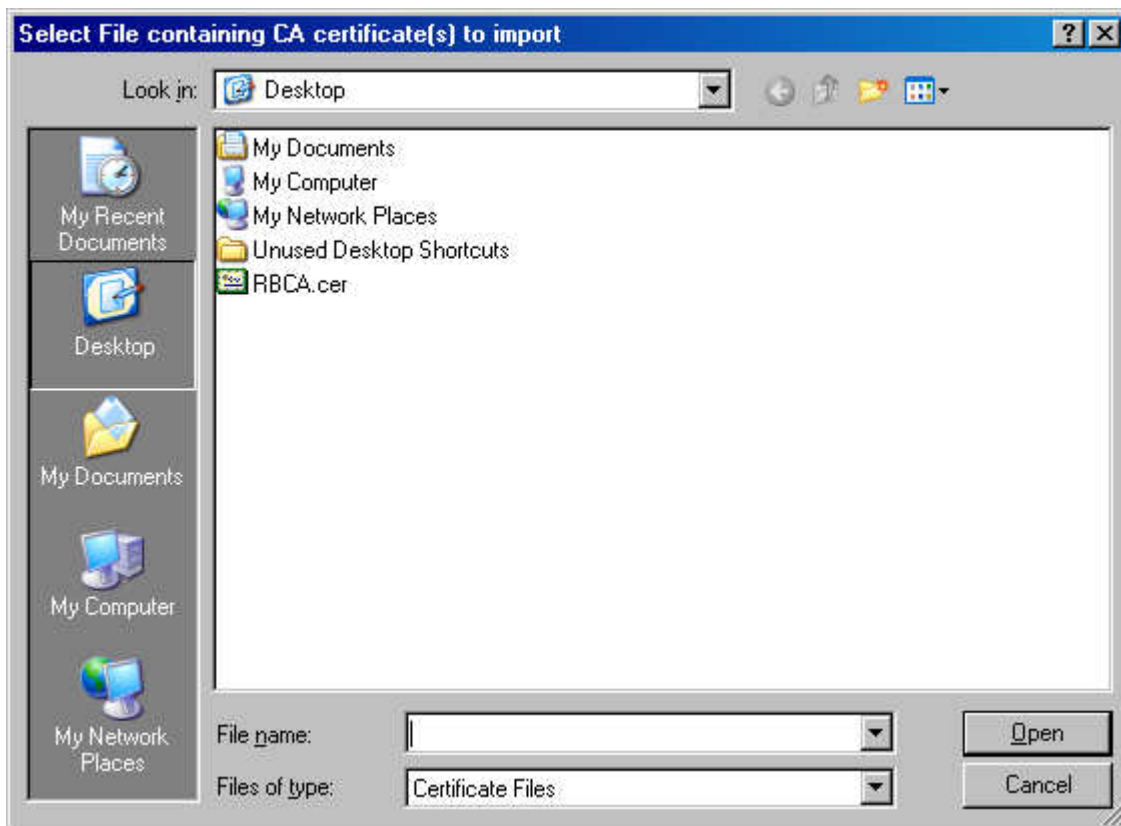


4. Press tab **Authorities** and press the button **Import**.

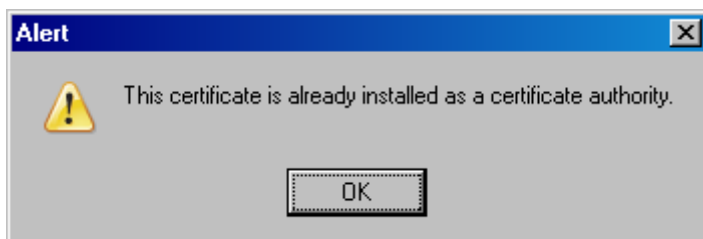




5. After opening the window **Select File containing CA certificate(s) to import**, select the file **RBCA.cer**, in which you preserved the Publishing Certificate **RBCA**, and press the button **Open**.

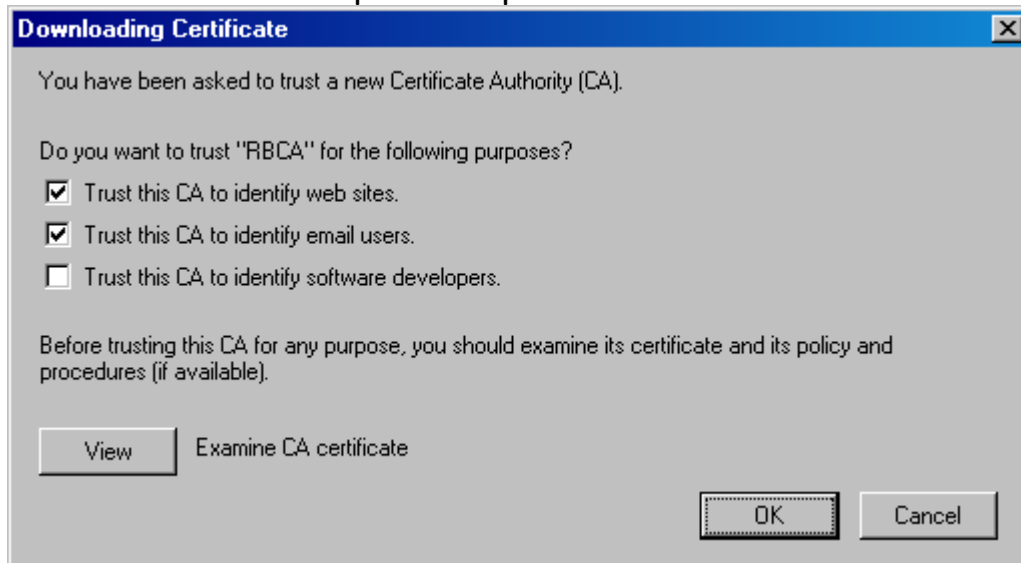


If you receive the following message, your browser already has the Publishing Certificate **RBCA**. Skip the following step (number 6).



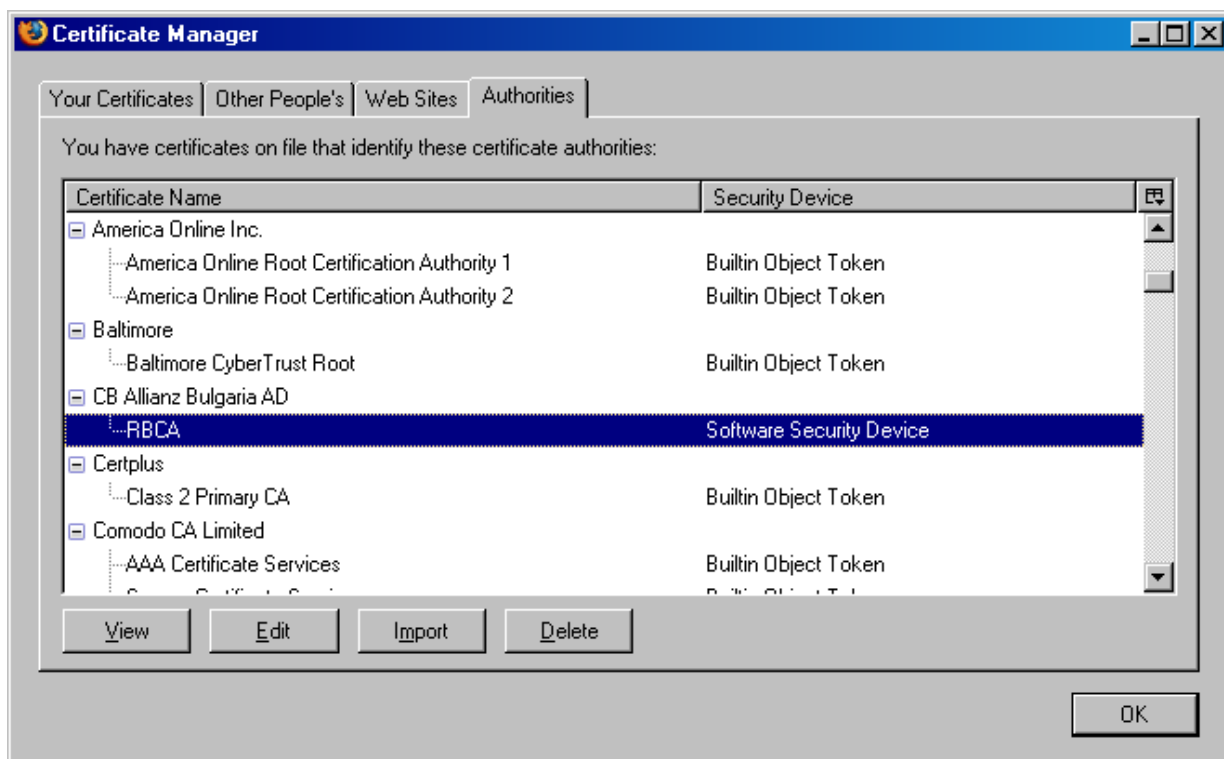


6. Select the shown below options and press the button OK.





7. Make sure that the Publishing Certificate RBCA has been imported successfully and press the button OK, in order to close the window Certificate Manager.

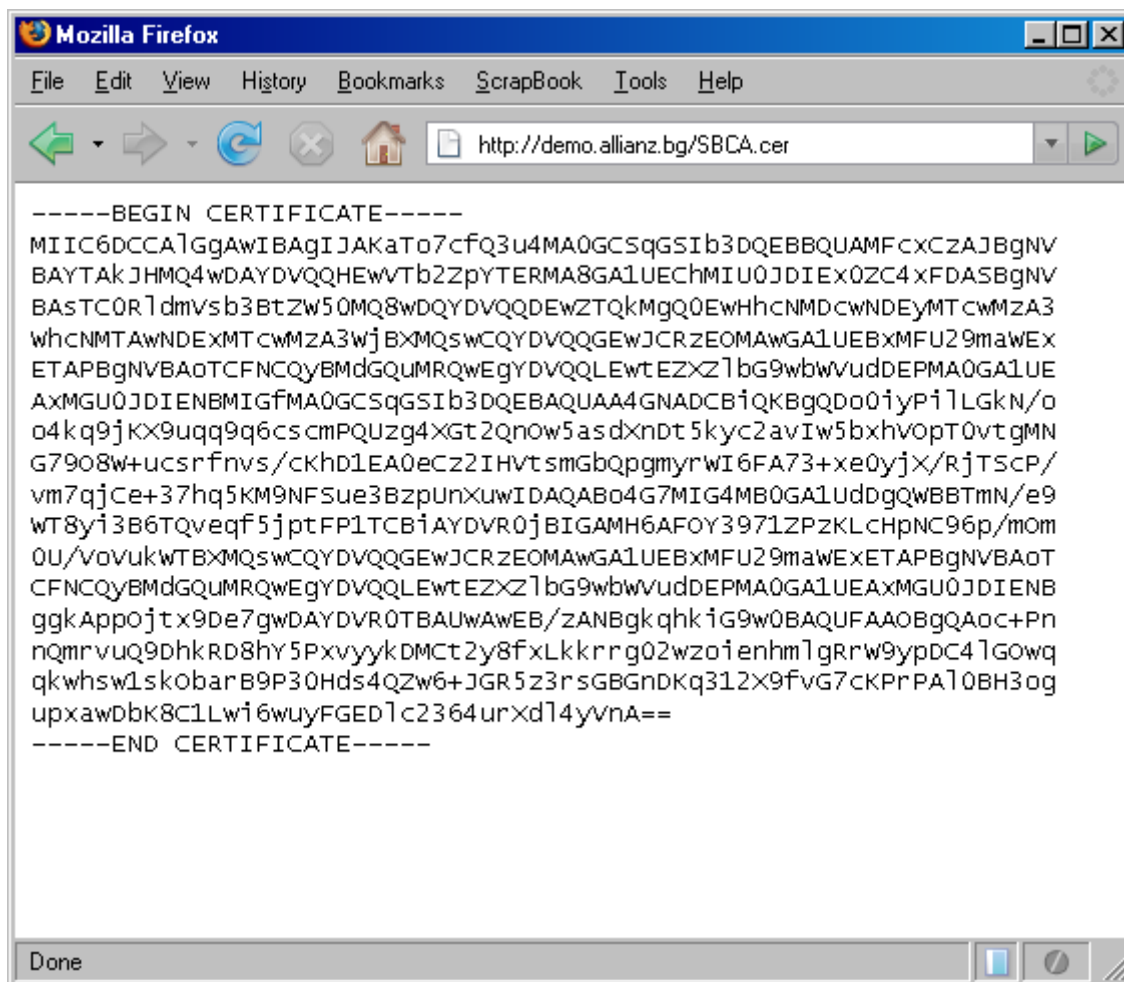


8. Press the button OK, in order to close the window Options.



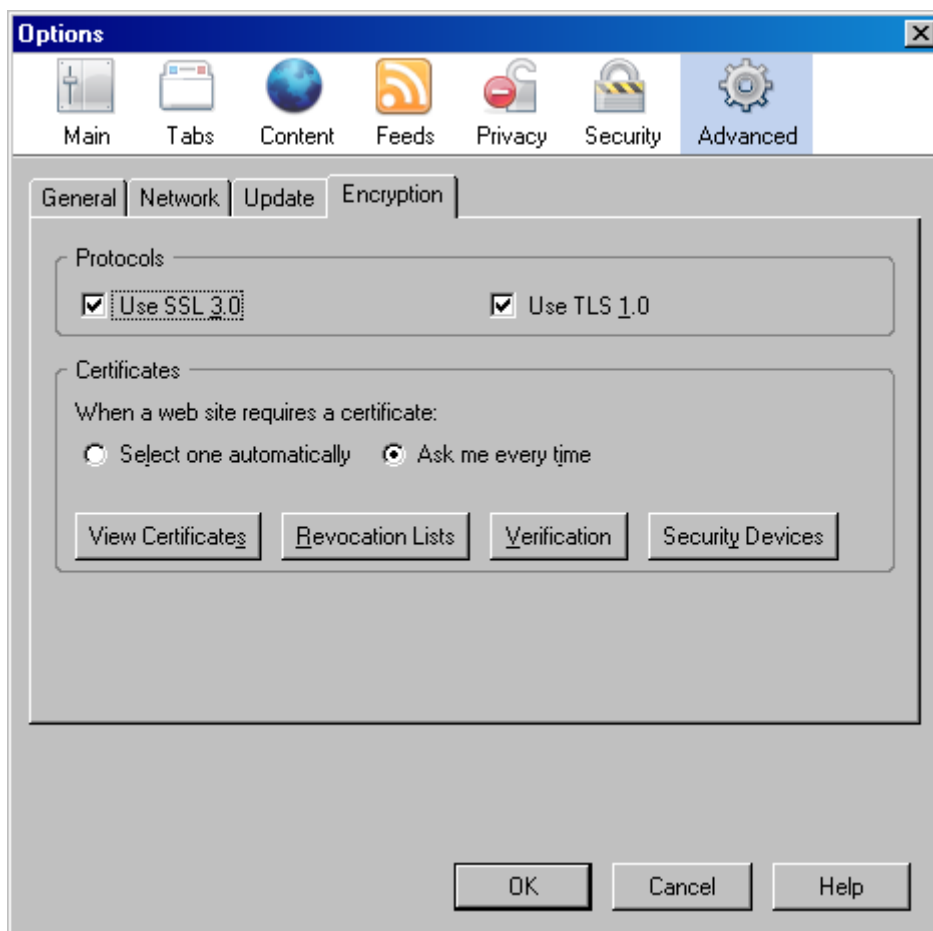
Import of Publishing Certificate **SBCA**

1. Open Firefox, and write the following address: <http://demo.allianz.bg/SBCA.cer>. Select the menu **File** and the sub-menu **Save Page As...** and write the Publishing Certificate RBCA като файл **SBCA.cer**, at a convenient for you place.



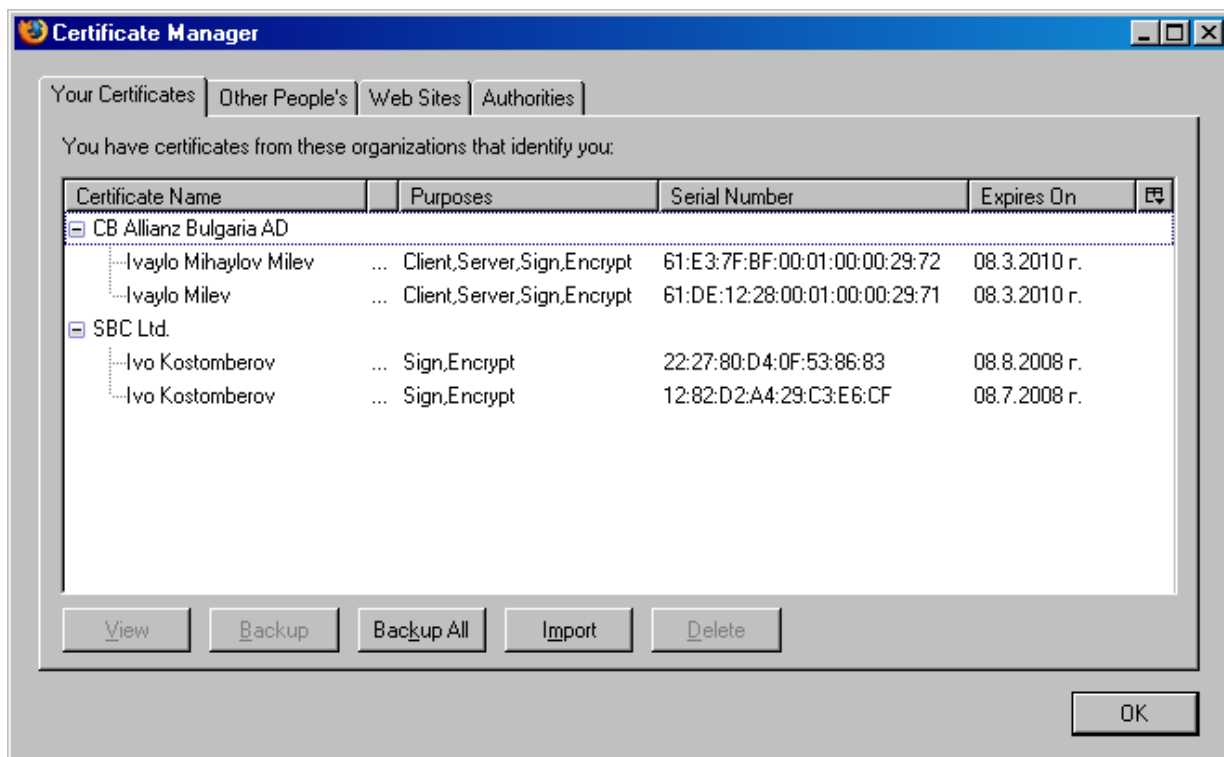


2. Open the menu Tools, select sub-menu Options, and press the icon Advanced. Afterwards select tab Encryption.



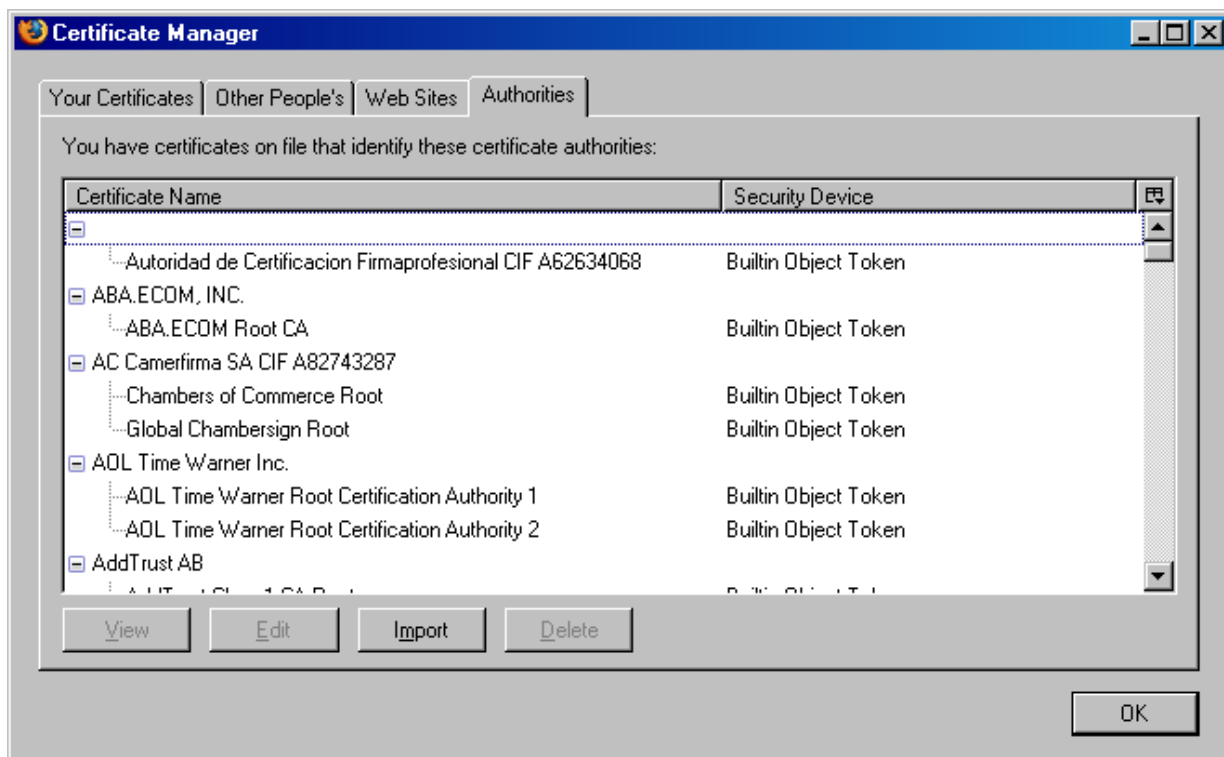


3. Press the button **View Certificates**.



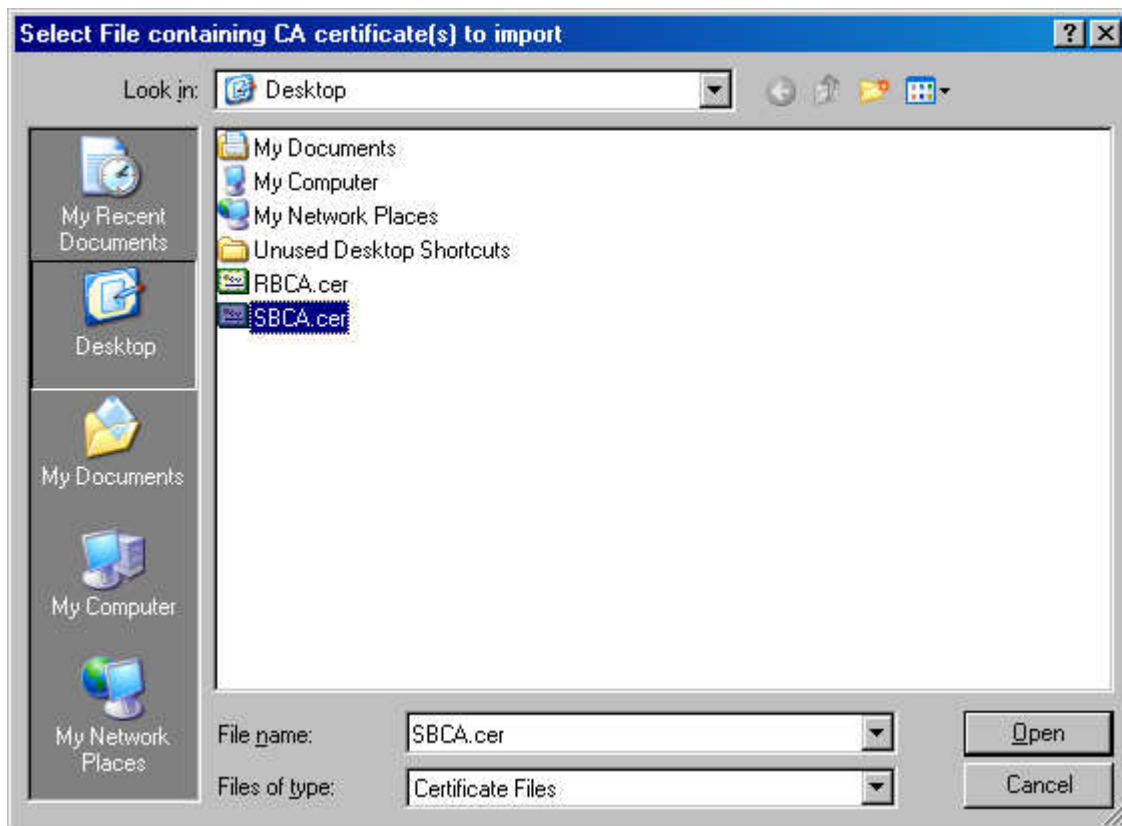


4. Select tab **Authorities** and press the button **Import**.

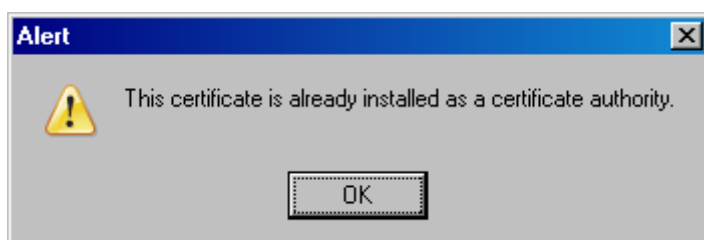




5. After opening the window **Select File containing CA certificate(s) to import**, select the file **RBCA.cer**, in which you preserved the Publishing Certificate **RBCA**, and press the button **Open**.

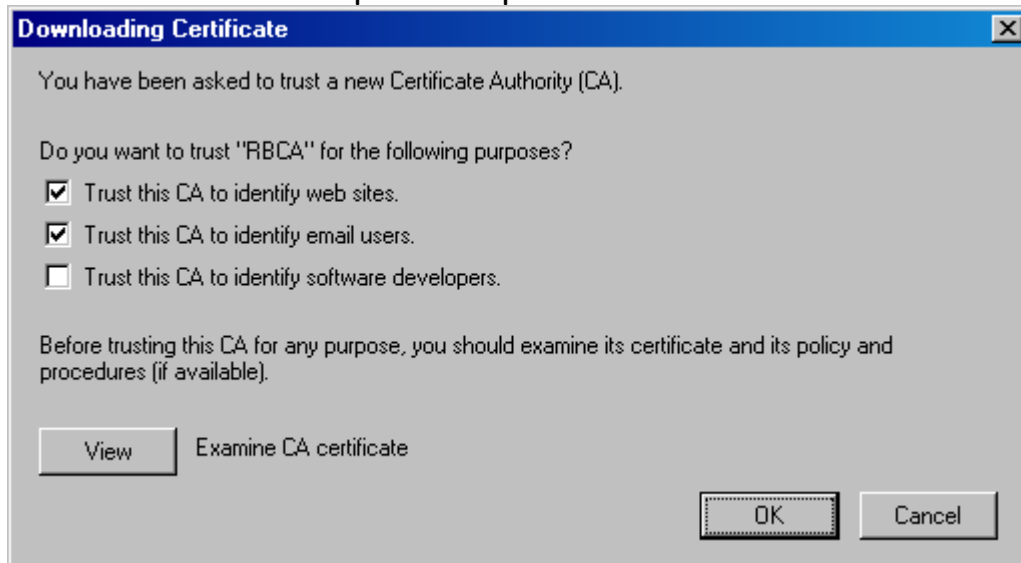


If you receive the following message, Your browser already has the Publishing Certificate **SBCA**. Skip the following step (number 6).



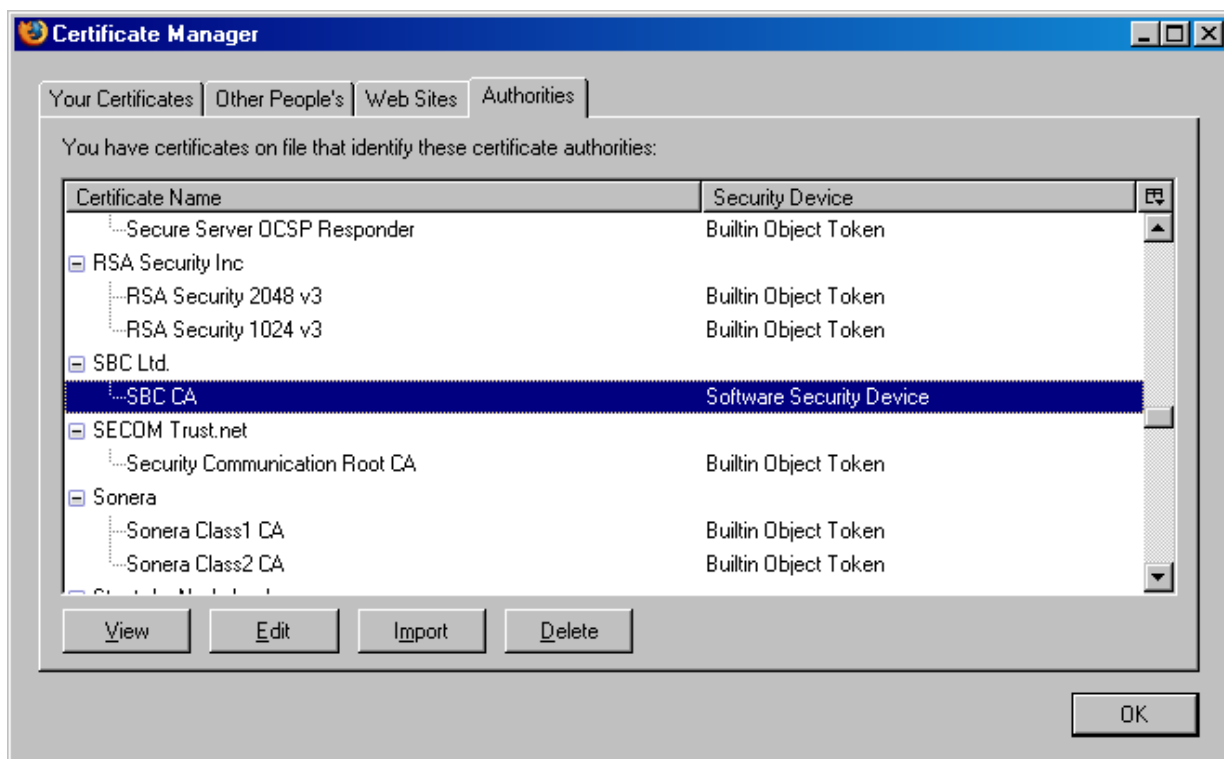


6. Select the shown below options and press the button OK.





7. Make sure, that the Publishing Certificate RBCA has been imported successfully, and press the button OK, in order to close the window Certificate Manager.

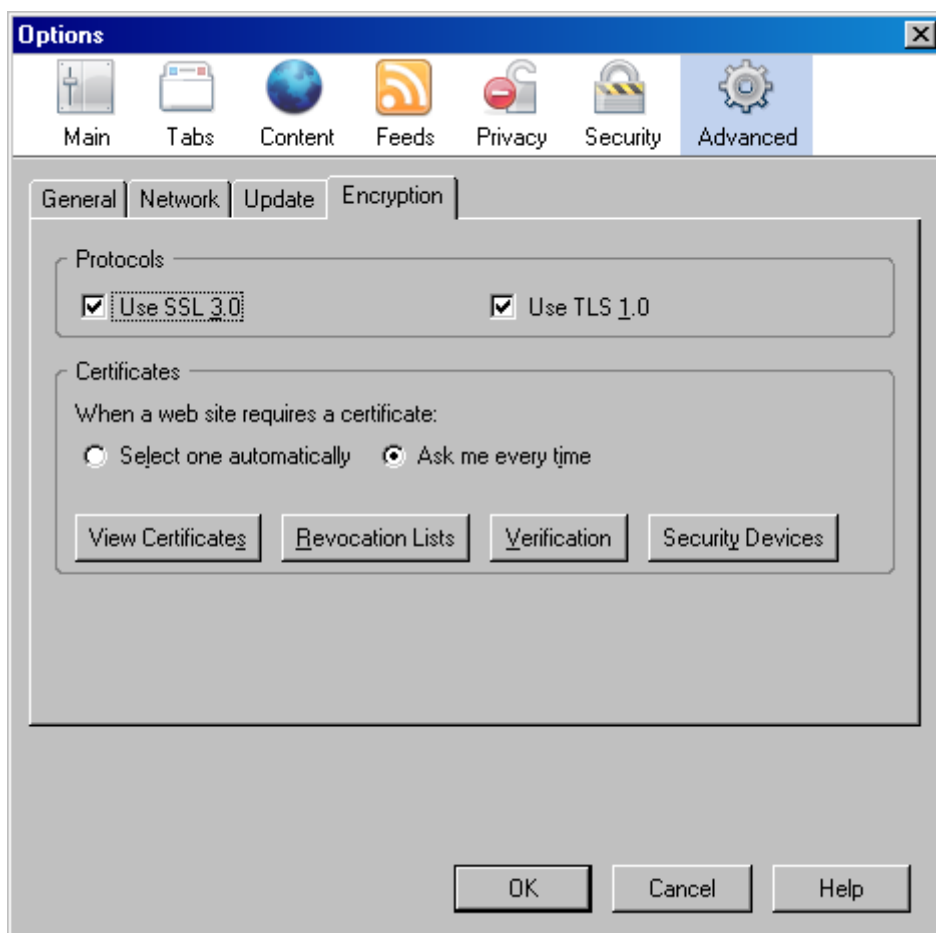


8. Press the button OK, in order to close the window Options.



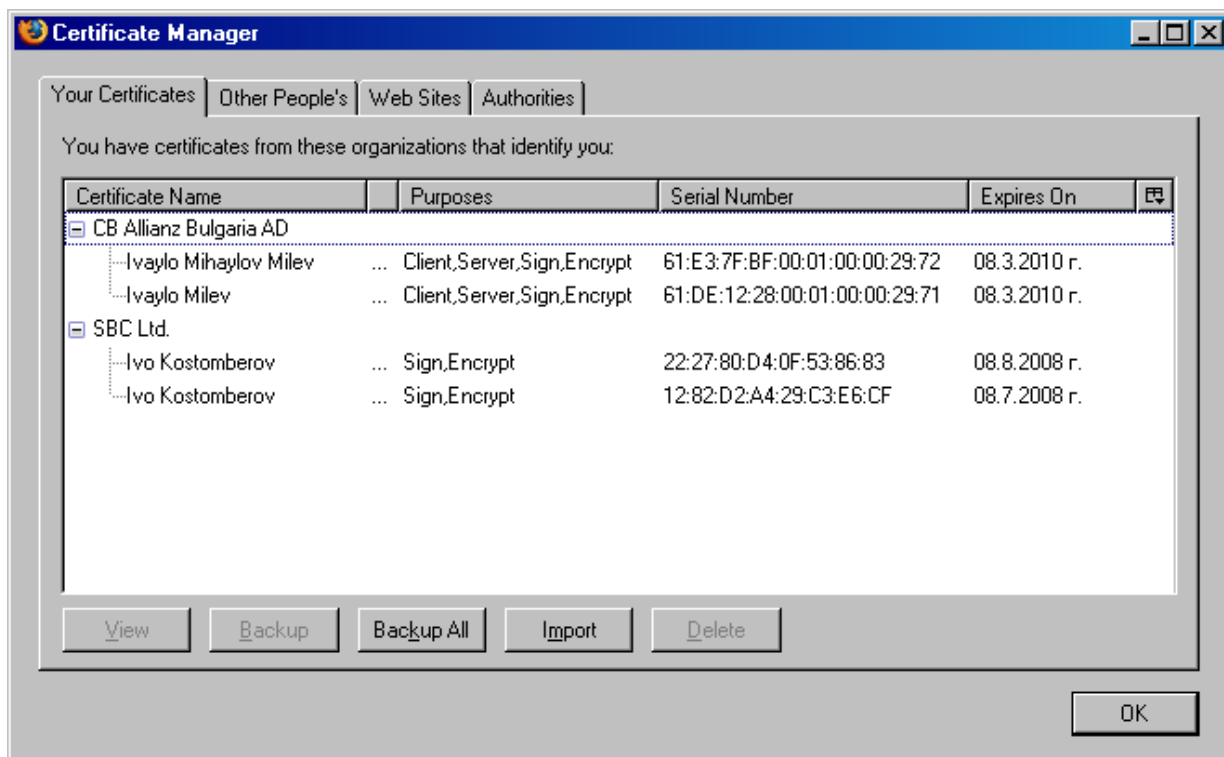
Import of Transport certificate

1. Open the menu **Tools**, select sub-menu **Options**, and press the icon **Advanced**. Afterwards select tab **Encryption**.





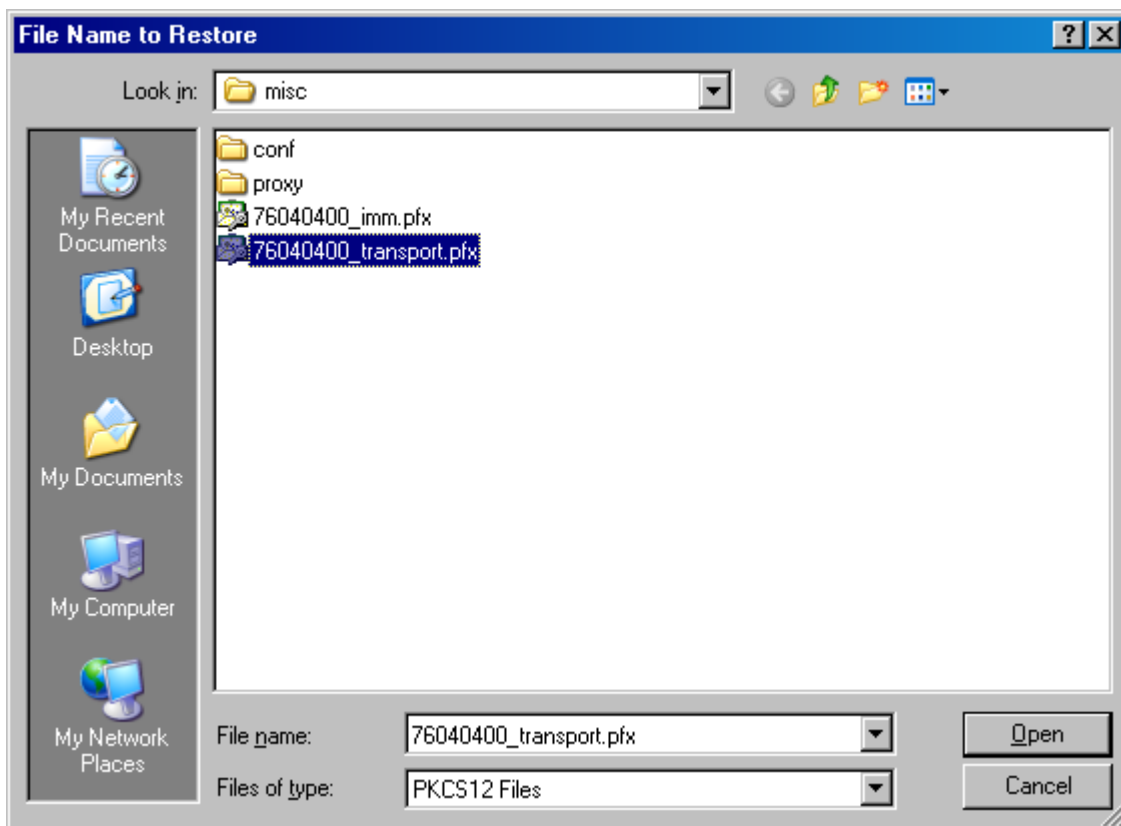
2. Press the button **View Certificates**.



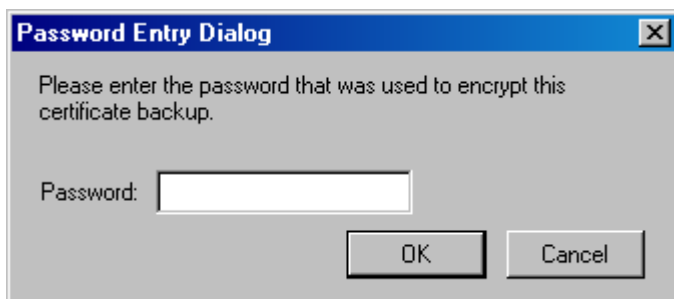


3. Select tab **Your Certificates** and press the button **Import**. Select the file where your transport certificate has been preserved and press the button **Open**.

If you do not have a saved copy of Your transport certificate (in the form of a file) contact the **The Line for Help of Bank Allianz**.

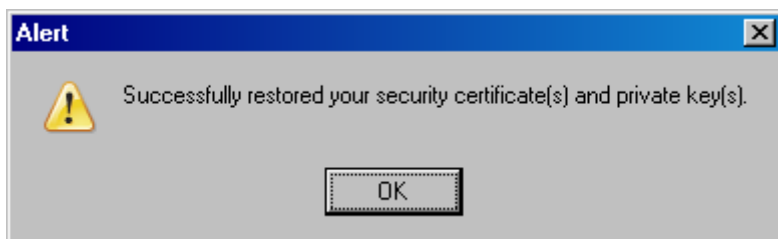


4. Enter the password, that has been assigned at the export of the certificate in a file and press **OK**.

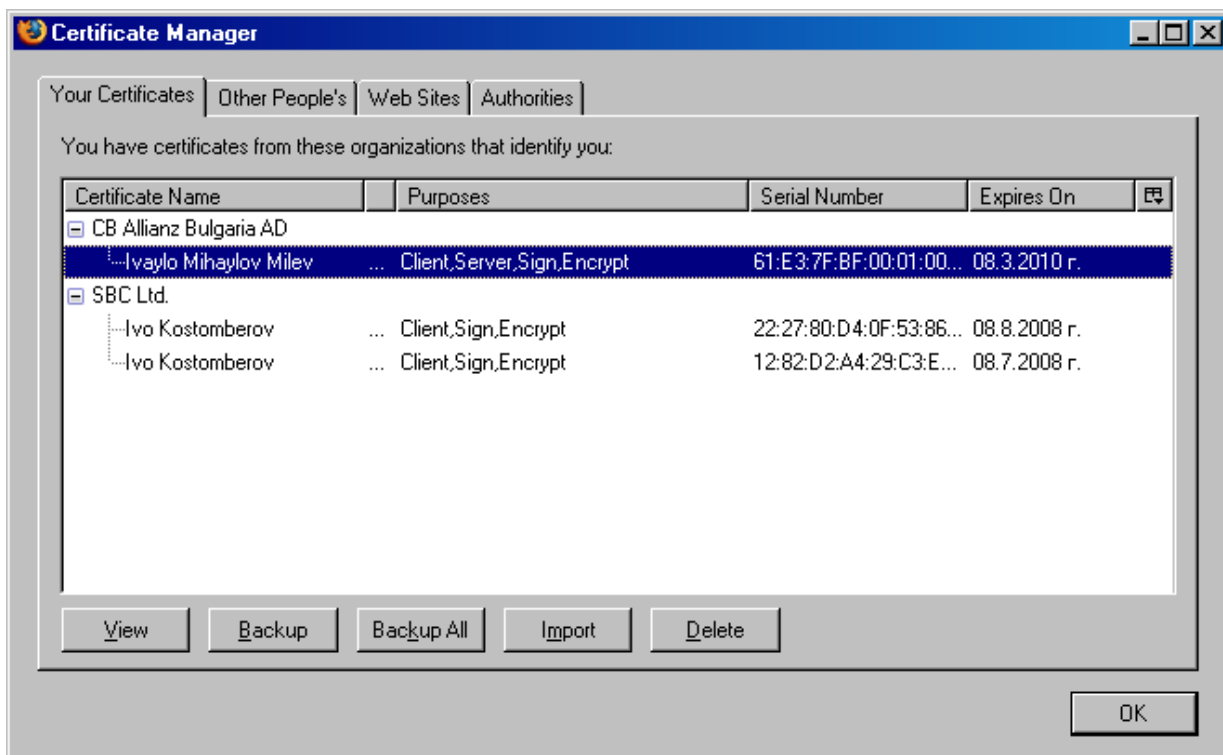




5. Make sure that the certificate has been imported successfully and press **OK**.



6. Press the button **OK**, in order to close the window **Certificate Manager**.

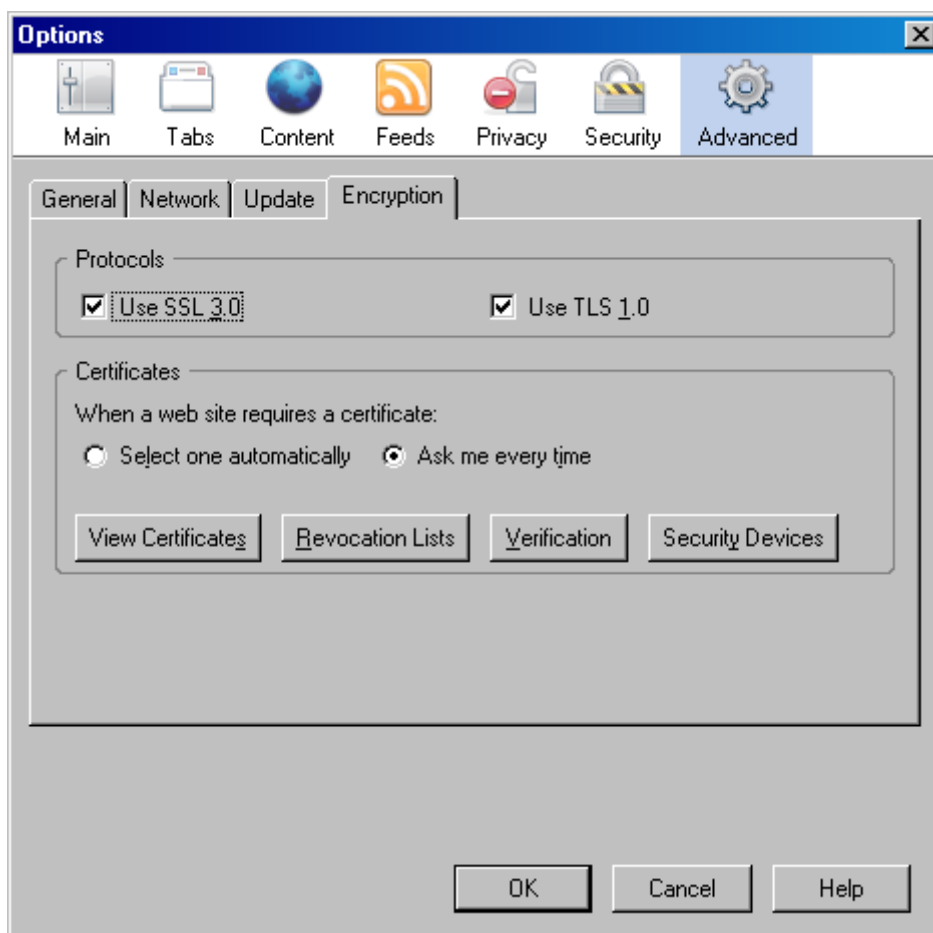


7. Press the button **OK**, in order to close the window **Options**.



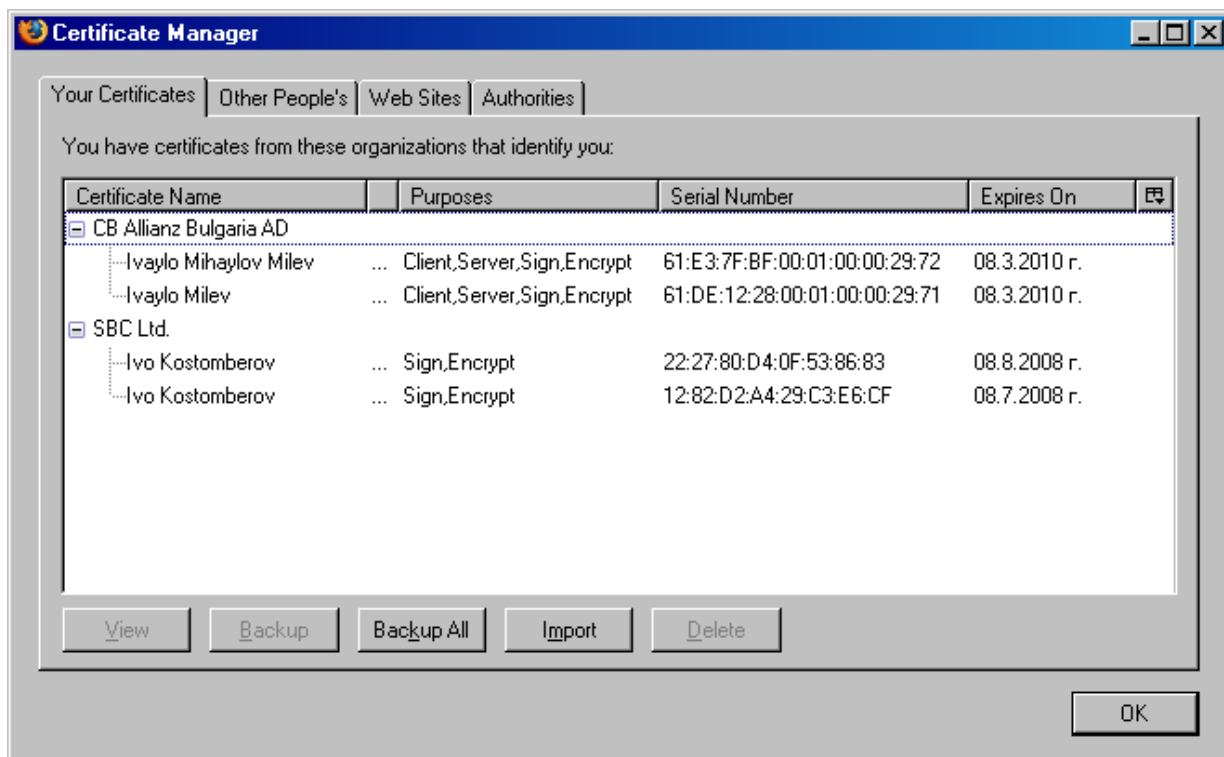
Import of Personal certificate for purpose of electronic signature

1. Open the menu **Tools**, select sub-menu **Options**, and press the icon **Advanced**. Afterwards select tab **Encryption**.





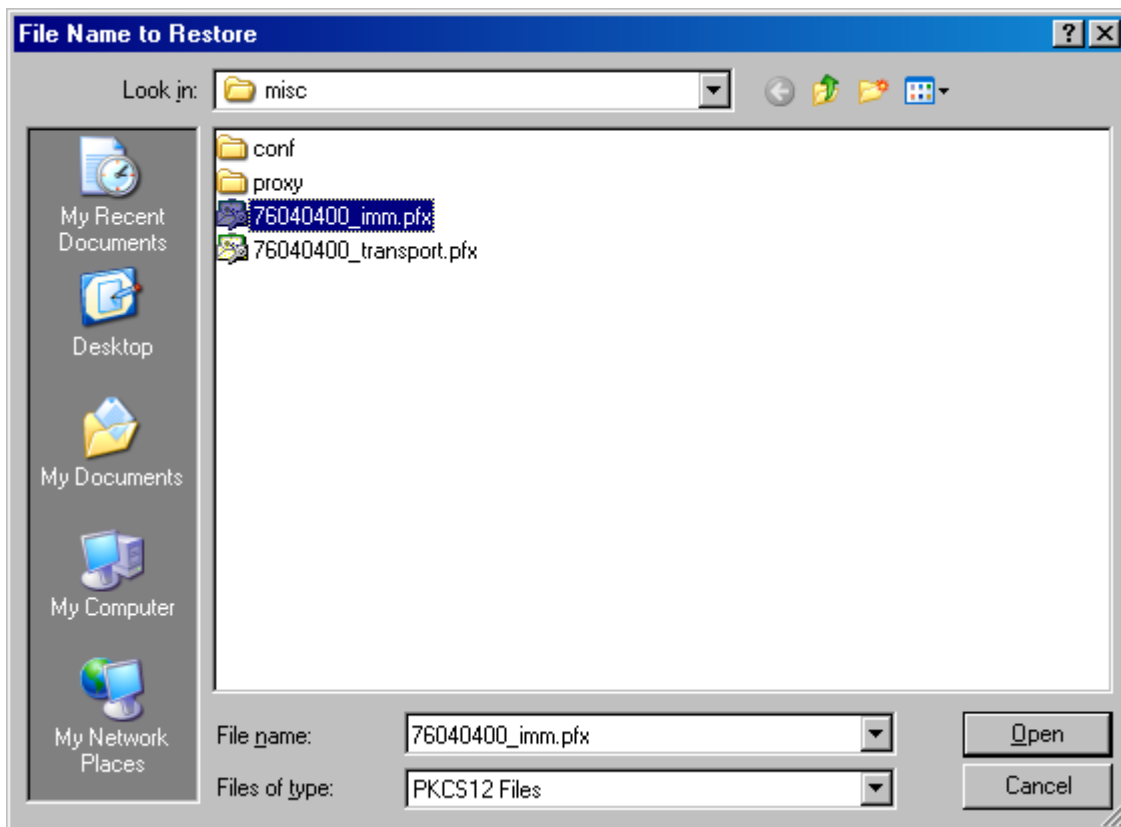
2. Press the button **View Certificates**.



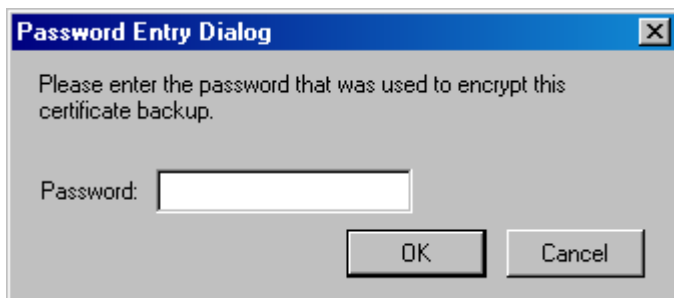


3. Select tab **Your Certificates** and press the button **Import**. Select the file in which Your Personal certificate for signature has been preserved and press the button **Open**.

If you do not have a preserved copy of your Personal Certificate for Signature (in the form of a file) contact **The Line for Help of Bank Allianz**.

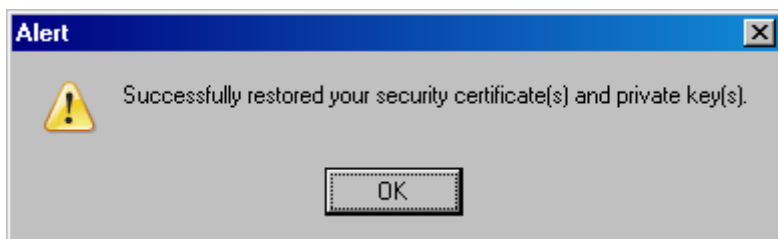


4. Enter the password that has been given when exporting the certificate into a file and press **OK**.

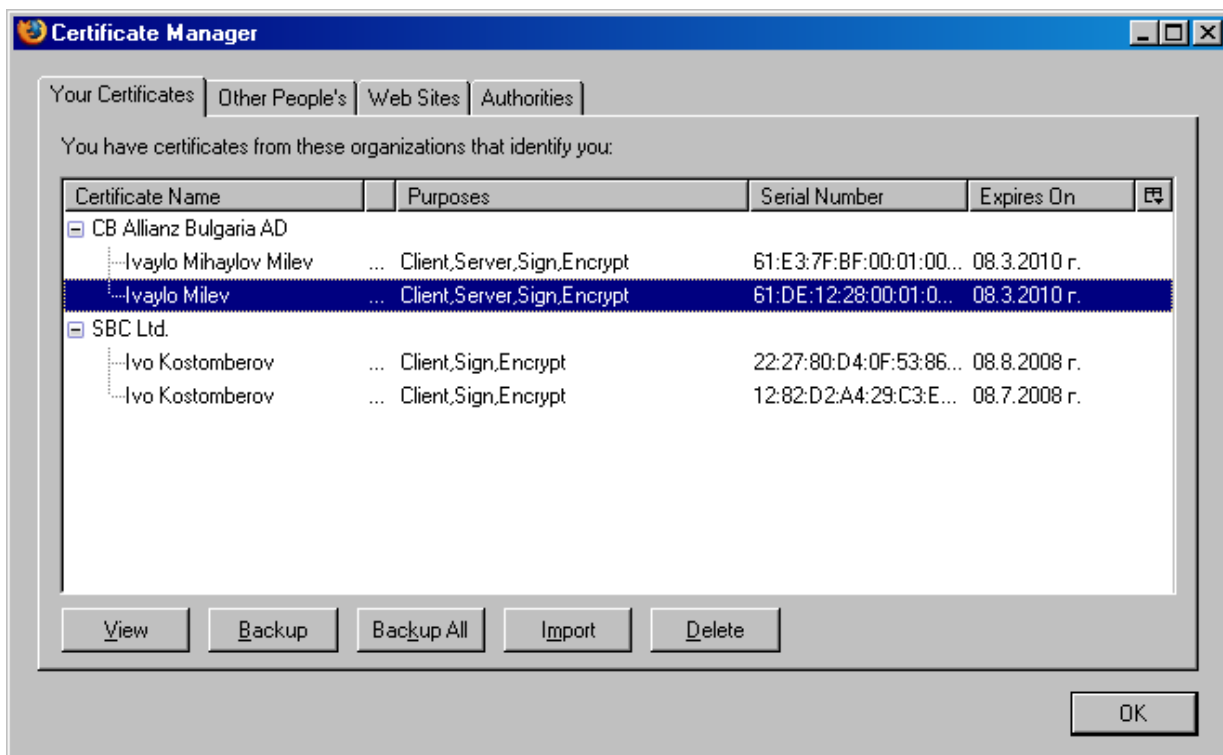




5. Make sure that the certificate has been imported successfully and press **OK**.



6. Press the button **OK**, in order to close the window **Certificate Manager**.



7. Press the button **OK**, in order to close the window **Options**.



Система за интернет банкиране - Изисквания

2. Primary Access

2.1. Entering the system

Access to the system is being done through the following steps:

- Open Internet Explorer 6.0+ or FireFox 1.5+
- Enter the following URL: <https://172.16.1.49/EBank>
- A screen will appear, that will ask you which electronic certificate you would like to use when entering the Internet Banking
- If you have not used the so called "transport certificate" (given by Bank Allianz), just press the button «Cancel».

I think that there must be an explanation to which means what. We are not presuming that our clients, especially the new ones, will be IT specialists.

- If such certificate is being published and installed on your computer, you will be able to choose it from the list of possible certificates given by the browser which you are using.
- Enter your username and password.

.....

Потребител: test1

Парола: ●●●●●●

Вход

- Press the button «Enter».



2.2. Establishing a new password

1. The user enters a username and password
2. the server sees that this is the first time this user enters and gives a specific mistake
3. in the page log in there is logic, when it sees this mistake it is being added to the fields of the log in page and the fields for new password
4. the user enters the new password (twice)
5. the server sees that this is the first log in of the user and uses the new password in order to change the old one.

2.3. Changing a user

This function allows you to change your existing username with another one, if the new username is not already in use by another user.

The screenshot shows the Allianz online banking interface. At the top left is the Allianz logo. Below it is a navigation menu with tabs: "Сметки", "Преводи", "Поща", and "Настройки". The "Настройки" tab is selected. On the left side, there is a sidebar menu with options: "Издаване на сертификат", "Промяна username", "Промяна на парола", and "Помощ". The main content area is titled "Промяна username". It contains a text input field labeled "Въведете своето ново потребителско име:" and a "Промени" button.

2.4. Changing a password

This function allows you to change your password, as it is necessary for you to know your current password. If you do not remember your current password, turn for help towards your system administrator.

The screenshot shows the Allianz online banking interface. At the top left is the Allianz logo. Below it is a navigation menu with tabs: "Сметки", "Преводи", "Поща", and "Настройки". The "Настройки" tab is selected. On the left side, there is a sidebar menu with options: "Издаване на сертификат", "Промяна username", "Промяна на парола", and "Помощ". The main content area is titled "Промяна на парола". It contains three text input fields: "Стара парола:", "Нова парола:", and "Повторете паролата:". Each field has a password mask (dots). There is also a "Промени" button.

Паролата беше сменена успешно!



Система за интернет банкиране - Изисквания



2.5. Publishing Certificates

The screenshot shows the Allianz online banking interface. At the top left is the Allianz logo. Below it is a navigation menu with the following items: Сметки, Преводи, Поща, and Настройки. The main content area is titled "Издаване на сертификат". On the left side of this area, there is a vertical menu with the following items: Издаване на сертификат, Промяна username, Промяна на парола, Помощ, and Изход. The main content area contains the following text: "Изберете вид сертификат:" followed by two radio buttons. The first radio button is selected and is labeled "Нормален (служи за подписване на документи)". The second radio button is not selected and is labeled "Транспортен (служи за достъп до системата)". Below the radio buttons is a button labeled "Издаване".

This function allows you to generate two kinds of certificates:

- Normal (used for signing documents)
- Transport (used for access in the system)

If you wish to generate a new certificate for electronic signature:

- Select the option «1024 (Medium Grade)» (падаща листа)
- Press the button «Издаване»

The new certificate will be automatically installed on your browser.

In order to publish «a transport» certificate:

- Select the option «transport» (radio-button)
- option «1024 (Medium Grade)» (падаща листа)
- press the button «Издаване»

The new certificate will be automatically installed on your browser.



3. MENU – Accounts

Realization of verifications for each account/product of the client, to which the user has access.

3.1. Status of an Account

This function of the system for Internet Banking allows that the user can look at the status of a certain account.

By clicking with the left button of the mouse, on top of the account, there might be seen extra details, as date of the last movement, date of accumulating at interest, blocked sums, unassimilated overdraft, and others.

The screenshot displays the Allianz internet banking interface. At the top left is the Allianz logo. A navigation menu includes 'Сметки', 'Преводи', 'Поща', and 'Настройки'. The main content area is titled 'Състояние на сметка' and shows details for a 'Current' account. The details are organized into two columns:

ИВАН: BG39BUI95613100000109	Валута: BGL
Клон: Клон Силистра	Роля: А
Вид: РАЗПЛАЩАТЕЛНА СМЕТКА	Открита на: 31/10/2000
Последно движение: 15/06/2007	Минимално салдо: 0.00
Дата на олихвяване:	Лихвен процент: .1
Лихви за получаване: 0.00	Неусвоен овърдрафт: 0.00
Блокирани суми: 0.00	
Дневно извличение	Месечно извличение

3.2. Statement of Account

This function of the system for Internet Banking allows that the user can look at every transaction (movement) of a certain account.

In order to complete this operation:

- Choose the wanted account from the dropping list
- Enter the period, for which you want to make the verification
- Press the button «View»

Movements of a certain account, whose date of order is in the said period, will be shown in the form of a table.



The screenshot shows the Allianz online banking interface. At the top, there is a navigation bar with the Allianz logo and the text "ТЪ АЛИАНЦ БЪЛГАРИЯ - ИНТЕРНЕ". Below this, there is a user profile section with "Потребител: Georgi Dimitrov Gerov" and "Клиент: Georgi Di". The main content area is titled "Извличение по сметка" (Statement by account). It includes a dropdown menu for the account number "BG39BUIIN95613100000109 BGL - Current", a date range from "15/06/2007" to "01/08/2007", and a "Покажи" (Show) button. Below this, there is a summary section with "Начално салдо: 6.41" and "Крайно салдо: 997.41". The main part of the screenshot is a table of transactions:

Изход	Референция	Дата на нареждане	Плащания	Постъпления	Документ	Получател
	000274	15/06/2007 00:00:00		991.00	ПРЕВОД	ТЪАЛИАНЦ БЪЛГАРИЯ АД
	Общ брой: 1	Общо дебити и кредити:	0.00	991.00		

It is possible that the formed table of movements of the account, in order to be preserved/exported in the following formats: text, xml, и excel. So you must use the transmissions, which you will find in the upper right corner of the table with the filtered movements.

3.3. Exposition of Accounts

The exposition of all accounts, to which the user has access, can be received in the following way:

- select „Accounts“ from the horizontal menu
- select „Expositions of accounts“ from the vertical menu

The screenshot shows the Allianz online banking interface with the "Експозиция на сметки" (Account Exposure) section selected. It displays a table with the following data:

Банкова сметка	Валута	Клон	Салдо	Разполагаема сума	Блокирана с
BG39BUIIN95613100000109	BGL	Клон Силистра	997.41	997.41	

3.4. Daily statement

Daily statements for a certain account, to which the user has access, can be received in the following way:

- select „Accounts“ from the horizontal menu
- select „Daily statement“ from the vertical menu
- select the wanted account from the dropping list
- enter the date for which you want to make the verification
- press the button «View»



Сметки Преводи Поща Настройки	
Състояние на сметка	Дневно извлечение Сметка: BG39BUIN95613100000109 BGL - Current За дата: 15/06/2007
Извлечение по сметка	
Експозиция на сметки	
Дневно извлечение	
<hr/>	
Помощ	Салда за деня: > Начално: 6.41 > Крайно: 997.41
Изход	Натрупан оборот за деня: > Дебит: 0.00 > Кредит: 991.00
	Натрупан оборот от началото на годината: > Дебит: 8,734.86 > Кредит: 8,741.27

Има ли някъде опция за принтиране тъй като тук не се вижда?



4. MENU - TRANSFERS

I believe, that here must be mentioned how the confirming of the transfers is being made

I also think that there must be information if the certain user (the manager of the company for example) wants to change the rights and limits of his employees, what is he supposed to do - Освен това мисля че е редно да има информация за това ако иска дадена потребител/например управителя на фирмата/ да промени правомощията и лимитите на свои служители какво трябва да направи - must he submit an application for a change and etc.

4.1. BGN transfer

Accomplishing a "BGN transfer" is being done by selecting the menu „Transfers“ (horizontal menu) and operation „BGN Transfer“ (vertical menu).

The screenshot displays the Allianz online banking interface. At the top left is the Allianz logo. The top right corner shows the user's name: "Потребител: ...". Below the logo is a navigation menu with options: "Сметки", "Преводи", "Поща", and "Настройки". The "Преводи" menu is selected, and a sub-menu titled "Левов превод" is visible. The sub-menu includes options like "Левов превод", "Бюджетен превод", "Превод от/към бюджета", "Директен дебит", "Валутен превод", "Валутен превод вътрешен", "Обмяна на валута", "Статистическа форма 5000лв", "Декларация НОИ", "Импорт на файл", "Чакщи подпис", and "Наредени документи". A "Помощ" link is also present. The main content area is titled "Левов превод" and contains a form for a BGN transfer. The form includes fields for "Платете на:", "IBAN на получателя:", "BIC на получателя:", "При банка:", "ПРЕВODНО НАРЕЖДАНЕ за кредитен превод", "Валута: BGN", "Сума:", "Основание за плащане:", "Още пояснения:", "Наредител: GEORGI DIMITROV GEROV", "IBAN на наредителя:", and "BIC на наредителя:". A "Шаблони" link is located near the "Дата на съставяне:" field, which shows "02 / 08 / 2007".



Система за интернет банкиране - Изисквания

Платежна система:	Такси:	Да се изпълни на: дд/мм/гггг
БИСЕРА	1-за сметка на наредителя	

Заб. : За суми над 100 хил. лева преводът се насочва към RINGS, независимо от Вашия избор.

ДЕКЛАРАЦИЯ за произход на паричните средства по чл. 4, ал. 7 и чл. 6, ал. 5, т. 3 от Закона за мерките срещу изпирането на пари в Република България
Съгласно чл. 4, ал. 7 и чл. 6, ал. 5, т. 3 от Закона за мерките срещу изпирането на пари в Република България, декларирам (е), че паричните средства - предмет на посочената тук операция (сделка) са с произход

Известна ми (ни) е наказателната отговорност по чл. 313 от Наказателния кодекс за деклариране на неверни обстоятелства.

Изчисти Запази шаблон Запази Подпиши

4.2. Budgetary Transfer

Accomplishing „Budgetary Transfer“ is being done by selecting the menu „Transfers“ (horizontal menu) and operation „Budgetary Transfer“ (vertical menu).

Сметки	Преводи	Поща	Настройки
Левов превод	Бюджетен превод		
Бюджетен превод			
Превод от/към бюджета			
Директен дебит			
Валутен превод			
Валутен превод вътрешен			
Обмяна на валута			
Статистическа форма 5000ле			
Декларация НОИ			
Импорт на файл			
Чакащи подпис			
Наредени документи			
Помощ			
Изход			

[Шаблони](#)
Дата на съставяне: 02 / 08 / 2007


Платете на - Име на получателя:	
IBAN на получателя:	BIC на получателя:
При банка - наименование на банка/клон на получателя:	Вид плащане:
БЮДЖЕТНО ПЛАТЕЖНО НАРЕЖДАНЕ	
Валута: В Г Л	Сума:
Основание за пл. - код на наредителя (Булстат):	Параграф по ЕБК / Вид задължение:
Вид и номер на документ, по който се плаща: 9	Дата на документа: дд/мм/гггг
Период, за който се отнася плащането: От: дд/мм/гггг До: дд/мм/гггг	
Наредител-име на инициращия плащането бюджетен разпоредител: G E O R G I D I M I T R O V G E R O V	Код дейност:
Код на бюджетен разпоредител:	Вид плащане в СЕБРА:
IBAN на наредителя:	BIC на наредителя:
Да се изпълни на: дд/мм/гггг	

4.3. Transfer from/to the Budget

Accomplishing „Transfer from/to the Budget“ is being done by selecting the menu „Transfers“ (horizontal menu) and operation „Transfer from/to the Budget“ (vertical



menu).

Allianz 

Потребител: C

Сметки Преводи Поща Настройки

Левов превод
Бюджетен превод
Превод от/към бюджета
Директен дебит
Валутен превод
Валутен превод вътрешен
Обмяна на валута
Статистическа форма 5000лв
Декларация НОИ
Импорт на файл
Чакащи подпис
Наредени документи

Помощ
Изход

Превод от/към бюджета

[Шаблони](#)

Дата на съставяне:
02 / 08 / 2007

Платете на - Име на получателя:

IBAN на получателя: ВИС на получателя:

При банка - наименование на банка/клон на получателя: Вид плащане:

ПРЕВОДНО НАРЕЖДАНЕ Валута: Сума:
за плащане от/към бюджета **BGN**

Словом:

1 Вид плащане: Сума:

Основание за плащане / внасяне - вид данък, такса, осигуровка, мито, лихва... :

Още пояснения:

Вид и номер на документ, по който се плаща: Дата на документа: дд/мм/гггг

Период, за който се отнася плащането:
От: дд/мм/гггг До: дд/мм/гггг

Задължено лице - наименование:

БУЛСТАТ на задълженото лице: ЛНЧ на задълженото лице: ЕГН на задълженото лице:

Наредител:
G E O R G I D I M I T R O V G E R O V

IBAN на наредителя: ВИС на наредителя:

Платежна система: Такси: Да се изпълни на: дд/мм/гггг
БИСЕРА 1-за сметка на наредителя

Заб. : За суми над 100 хил. лева преводът се насочва към RINGS, независимо от Вашия избор.

ДЕКЛАРАЦИЯ за произход на паричните средства по чл. 4, ал. 7 и чл. 6, ал. 5, т. 3 от Закона за мерките срещу изпирането на пари в Република България
Съгласно чл. 4, ал. 7 и чл. 6, ал. 5, т. 3 от Закона за мерките срещу изпирането на пари в Република България, декларирам (е), че паричните средства - предмет на посочената тук операция (сделка) са с произход

4.4. Direct Debit

Accomplishing „Direct Debit“ is being done by selecting the menu „Transfers“ (horizontal menu) and operation „Direct Debit“ (vertical menu).



Потребител: 0

Сметки Преводи Поща Настройки

Левов превод
Бюджетен превод
Превод от/към бюджета
Директен дебит
Валутен превод
Валутен превод вътрешен
Обмяна на валута
Статистическа форма 5000лв
Декларация НОИ
Импорт на файл
Чакащи подпис
Наредени документи

Помощ
Изход

Директен дебит

[Шаблони](#)

Дата на съставяне: 02 / 08 / 2007

Платец:

IBAN на платеща: ВИС на платеща:

При банка:

ПРЕВODНО НАРЕЖДАНЕ Валута: Сума:
за директен дебит BGN

Основание за плащане:

Още пояснения:

Получател:
G E O R G I D I M I T R O V G E R O V

IBAN на получателя: ВИС на получателя:

Платежна система: Такси: Да се изпълни на: дд/мм/гггг
БИСЕРА 1-за сметка на наредителя

Изчисти Запази шаблон Запази Подпиши

4.5. Currency exchange

Accomplishing „Currency Exchange“ is being done by selecting the menu „Transfers“ (horizontal menu) and operation „Currency Exchange“ (vertical menu).

For the current transfer and currency exchange it is not settled by what rate of exchange it is being done.




		Потребител: S	
Сметки		Преводи	
Поща		Настройки	
Левов превод		Обмяна на валута	
Бюджетен превод			
Превод от/към бюджета			
Директен дебит			
Валутен превод			
Валутен превод вътрешен			
Обмяна на валута			
Статистическа форма 5000лв			
Декларация НОИ			
Импорт на файл			
Чакащи подпис			
Наредени документи			
Поиош			
		Шаблони	
		Дата на съставяне: 0 2 / 0 8 / 2 0 0 7	
		Задължете сметка: <input type="text"/>	
		Заверете сметка: <input type="text"/>	
		Сума на продадена валута: <input type="text"/> Валута: <input type="text"/>	
		Сума на закупена валута: <input type="text"/> Валута: <input type="text"/>	
		Да се изпълни на: дд/мм/гггг <input type="text"/>	
		Изчисти Запази шаблон Запази Подпиши	

4.6. Current transfer (SWIFT)

Accomplishing „Current transfer (SWIFT)“ is being done by selecting the menu „Transfers“ (horizontal menu) and operation „Current transfer (SWIFT)“ (vertical menu).



Потребител: С

Сметки Преводи Поща Настройки

Левов превод
Бюджетен превод
Превод от/към бюджета
Директен дебит
Валутен превод
Валутен превод вътрешен
Обмяна на валута
Статистическа форма 5000лв
Декларация НОИ
Импорт на файл
Чакански подпис
Наредени документи

Поиощ
Изход

Валутен превод

[Шаблони](#)

Дата на съставяне:

02 / 08 / 2007

Платете на:			
Адрес:			
Сметка No на получателя:			
При банка:			
Адрес:			
SWIFT код:	Клирингов код:		
Банка-посредник:			
SWIFT код:	Клирингов код:		
Валута:	Сума:		
Основание за плащане:			
Наредител:			
IBAN на наредителя:	Банков код:	Валута:	
Вашите разноски са:		Разноските на чуждите банки са:	
<input checked="" type="radio"/> за наша сметка		<input checked="" type="radio"/> за наша сметка	
<input type="radio"/> за сметка на бенефициента		<input type="radio"/> за сметка на бенефициента	
Валъор за изпълнение:			
<input checked="" type="radio"/> Нормален (до 2 работни дни)			
<input type="radio"/> Бърз (следващ работен ден)			
<input type="radio"/> Експресен (текущ работен ден, ако постъпи до 12 часа в Банката)			
Да се изпълни на: дд/мм/гггг			

4.7. Current transfer (internal)

The purpose of the transfer order is the user of the system to accomplish a non cash payment in foreign currency from one payment to another.

Accomplishing „Current transfer (internal)“ is being done by selecting the menu „Transfers“ (horizontal menu) and operation „Current transfer (internal)“ (vertical menu).



Потребител: S			
Сметки	Преводи	Поща	Настройки
Левов превод	Валутен превод вътрешен		
Бюджетен превод			
Превод от/към бюджета			
Директен дебит			
Валутен превод			
Валутен превод вътрешен			
Обмяна на валута			
Статистическа форма 5000лв			
Декларация НОИ			
Импорт на файл			
Чакши подпис			
Наредени документи			
Шаблони			
Помощ	Дата на съставяне: 02 / 08 / 2007		
Изход	Платете на:		
	IBAN на получателя:		
	BIC на получателя:		
	При банка:		
	ВЪТРЕШНОБАНКОВ ВАЛУТЕН ПРЕВОД		
	Валута: Сума:		
	Основание за плащане:		
	Още пояснения:		
	Наредител:		
	G E O R G I D I M I T R O V G E R O V		
	IBAN на наредителя:		
	BIC на наредителя:		
	Да се изпълни на: dd/mm/yyyy		
	Изчисти	Запази шаблон	Запази Подпиши



4.8. Mass Payment (import of a file)

The screenshot shows the Allianz online banking interface. At the top left is the Allianz logo. Below it is a navigation bar with tabs: 'Сметки', 'Преводи', 'Поща', and 'Настройки'. The 'Преводи' tab is selected. On the left side, there is a vertical menu with options: 'Левов превод', 'Бюджетен превод', 'Превод от/към бюджета', 'Директен дебит', 'Валутен превод', 'Валутен превод вътрешен', 'Обмяна на валута', 'Статистическа форма 5000лв', 'Декларация НОИ', 'Импорт на файл', 'Чакащи подпис', and 'Наредени документи'. The 'Импорт на файл' option is highlighted. The main content area is titled 'Импорт на файл' and contains the following fields and buttons:

- Файл с данни за масово плащане: C:\Documents and Settings\Katya\M [Browse...]
- Encoding: Cyrillic (DOS) Cyrillic (Windows)
- Зареждане на файл

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Here may be appropriate to specify if we have requirements about the file, what it is supposed to contain and etc.

4.9. Signing transfers and other documents

This function allow the user:

- To see a list of all the payment orders, which he can authorize with his electronic signature
- To choose and sign those, which he/she wants



Allianz  ТБ АЛИАНЦ БЪЛГАРИЯ - И

Потребител: Georgi Dimitrov Gerov Клиент

Сметки Преводи Поща Настройки

Левов превод

Бюджетен превод

Превод от/към бюджета

Директен дебит

Валутен превод

Валутен превод вътрешен

Обмяна на валута

Статистическа форма 5000ле

Декларация НОИ

Импорт на файл

Чакащи подпис

Наредени документи

Чакащи подпис

	ID	Вид	Сума	Вал	Сметка за дебитиране	Сметка за кредитиране
<input type="checkbox"/>	3927	Левов превод	1.99	BGN	BG98BUIN70691065033316	BG82BUIN76041012173914

Откажи Подпиши

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4.10. Ordered payments

This function allows the user to see a list of all the order payments to which he/she has access.

To accomplish this operation:

- select „Accounts“ from the horizontal menu
- select „Ordered payments“ from the vertical menu
- select the wanted account from the dropping list
- enter the period for which you want the verification to be done
- if you wish, restrain the results to documents with defined status by selecting the given status of a document from the dropping list.
- if you wish, restrain the results to documents with defined description by selecting the given description of a document from the dropping list
- press the button «View»



Система за интернет банкиране - Изисквания

Allianz ТБ АЛИАНЦ БЪЛГА

Потребител: Georgi Dimitrov Gerov

Сметки Преводи Поща Настройки

Левов превод

Бюджетен превод

Превод от/към бюджета

Директен дебит

Валутен превод

Валутен превод вътрешен

Обмяна на валута

Статистическа форма 5000лв

Декларация НОИ

Импорт на файл

Чакащи подпис

Наредени документи

Наредени документи

Сметка:

От дата: - До дата:

Статус: Вид:

ID	Дата	Вид	Сума	Статус	Дебитирана сметка	Потребител
3927	30/07/2007 18:15:48	Левов превод	1.99	Неподписан	BG39BUIIN9561310000109	test1


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If we mark on top of the field „Description“ the whole document can be visualized.



Система за интернет банкиране - Изисквания

5. MENU – MAIL

Потребител: Georg

Сметки Преводи Поща Настройки

Съобщение свободен формат**Съобщение свободен формат**

ПомощКъм клон:

ИзходТекст:

Изпрати