User Manual Guide - FUNCTIONALITIES

Internet Banking System – *Allianz E-bank*

Allianz Bank Bulgaria

CONTENT

1.   HOME PAGE

Allianz E-bank Home page is available at the moment you log in the system with your username and password. The Home page provides current information about internet banking issues and other banking products and services:

- Short information about all your accounts registered in *Allianz E-bank*;

- Current information about promotions of Allianz Bank Bulgaria products and services;

- Latest news and important messages;

- Contacts with Allianz Bank Bulgaria – phones and e-mail;

- Shortcuts for most frequently used functionalities in *Allianz E-bank*;

- Allianz Bank Bulgaria's tariff;

- Links for important information about electronic products and services – ATM (debit) cards and credit cards, Universal electronic signature, SMS notification and etc.;

- Opportunity for giving recommendations for improvement of *Allianz E-bank* web site;

- Frequently asked questions about *Allianz E-bank*;

- Possible error messages in the system and what is their meaning;
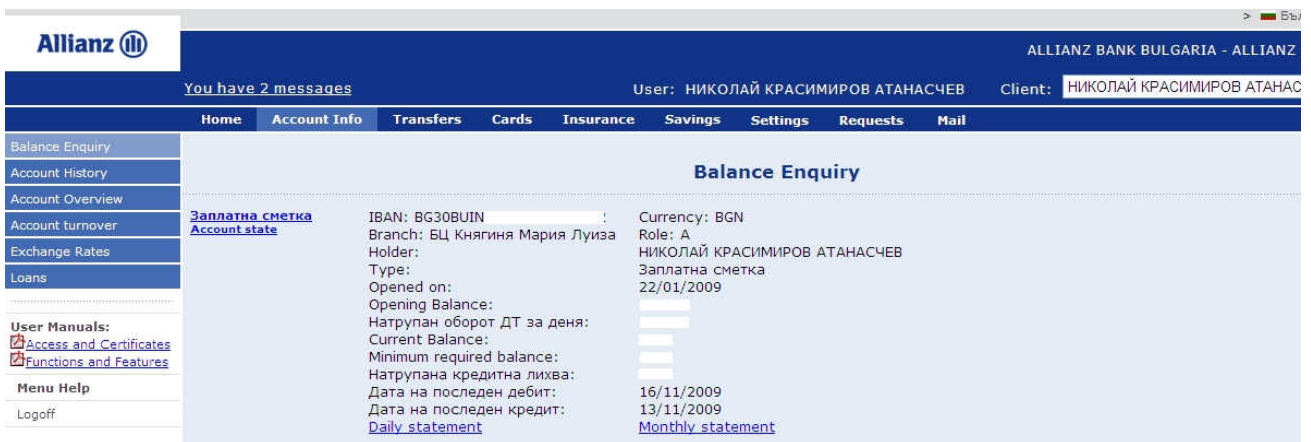

Figure 1

2.   ACCOUNT INFO

This menu provides the opportunity to check your balances for the accounts you have registered in *Allianz E-bank* .

2.1   Balance Enquiry

This submenu shows all your accounts which are registered in *Allianz E-bank* and also the products which you use. By clicking on account state you will see details like opening balance, current balance and etc.

- The link *Daily statement* is quick connection to submenu **Accounts history** and provides information for the last daily transactions for the chosen account.

- The link *Monthly statement* is quick connection to submenu **Accounts history** and provides information for all monthly transactions for the chosen account from the beginning of the current month until the date the account info has been requested.

Figure 2

2.2   Account History

This submenu gives you the possibility to view each account's transaction.

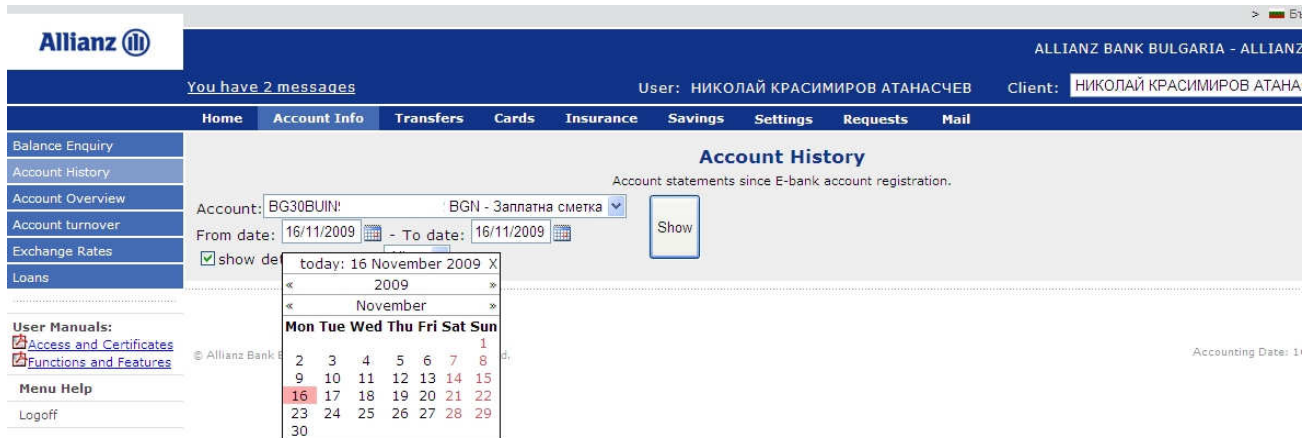- Choose the account form the dropping menu.

Figure 3

- Enter period for which you want to receive information and then click on button **Show**.

You will see the account history in table format view.
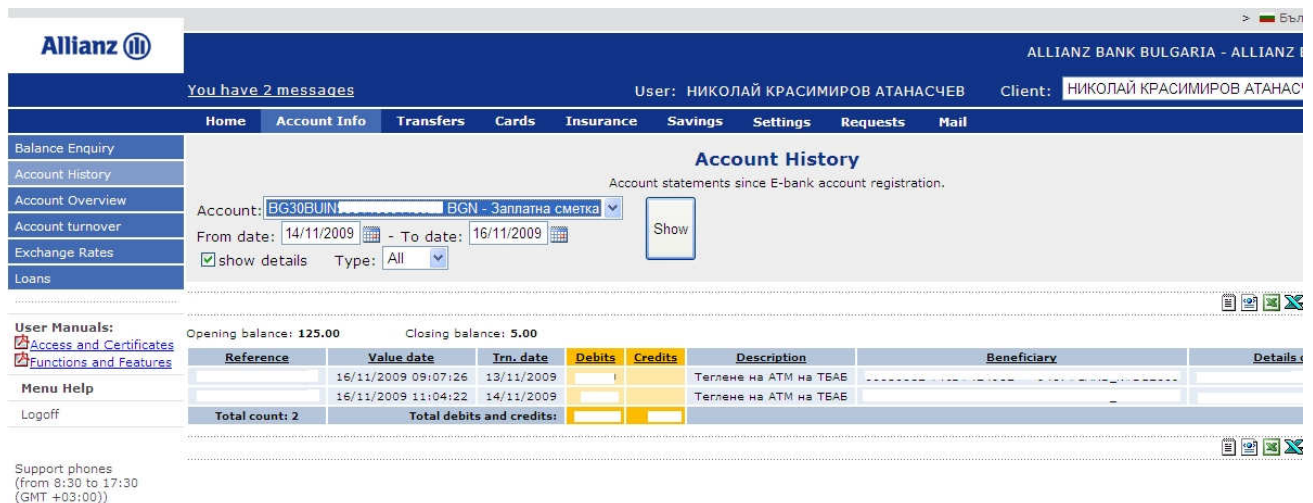
Figure 4
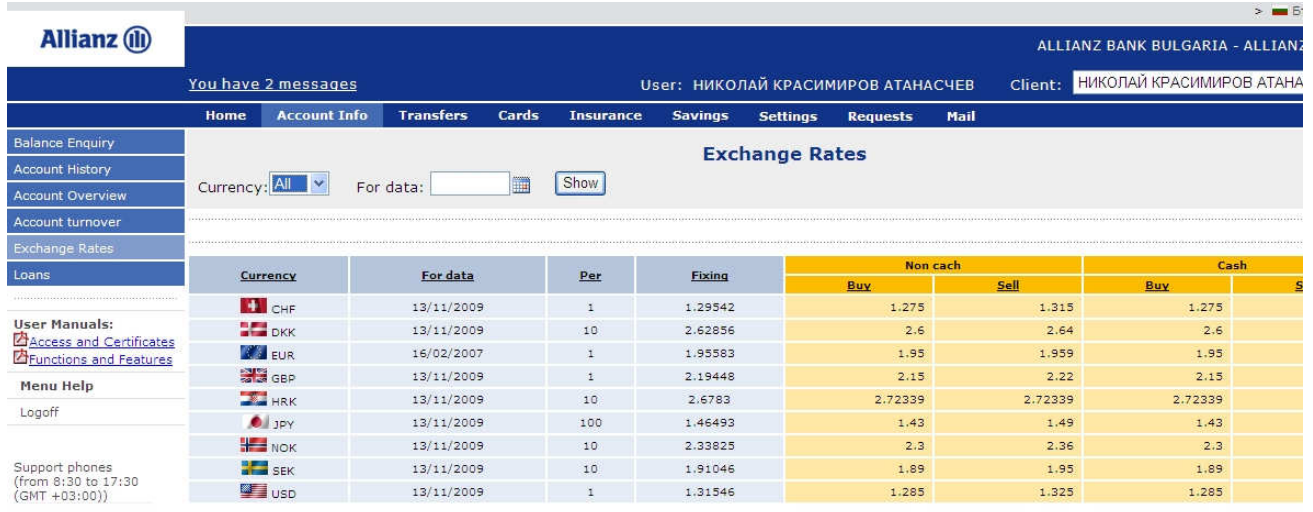
You can print or export the data in different formats: TXT, XML, Excel, Excel 97 and SWIFT MT940, by using the icons / /.

2.3   Account Overview

In this submenu you can receive information about each your account which is registered in *Allianz E-bank* :
- Opening balance – shows the opening balance for the account;
- Current balance – shows the current balance;
- Available balance – shows the available amount for each account for the moment;
- Available BGN – shows the available amount in BGN;
- Overdraft – if there is one;
- Blocked amounts for each account.

Figure 5

2.4   Account Turnover

By this menu you will see the daily statement for some account. For receiving the requested information please follow the next steps:
- Choose menu *Account Info* and then choose submenu *Account turnover*
- Choose account from the dropping menu
- Choose date
- Click on button *Show*

Figure 6

2.5   Exchange Rates

This menu provides information about the Allianz Bank Bulgaria exchange rates for current or past date.
- Enter the currency for which you want information in section **Currency**. The exchange rates are changing several times per day the window with the currencies has e few rows and each row shows different exchange rate.
- You can receive information for some currency for past date by using the section **For data**.

Figure 7

2.6 Loans

In submenu **Loans** you can see the basic information about the credits you have in Allianz Bank Bulgaria.
- By clicking on tab Repayment schedule you will be able to see the details about your repayment schedule. The window **Loans** provides you information about:
  - ➤ Approved credit amount;
  - ➤ Currency;
  - ➤ Account;
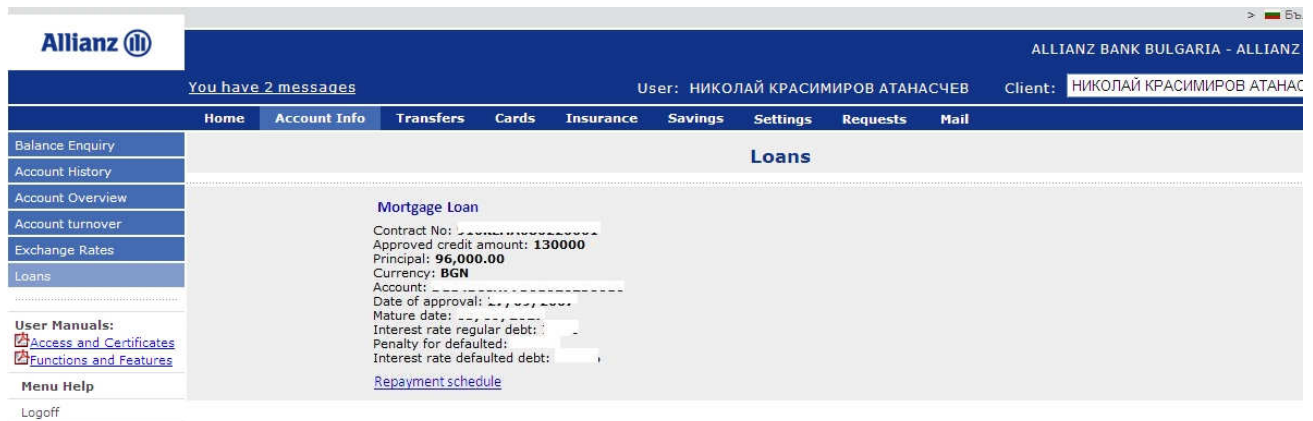 - ➤ Date of approval;
  - ➤ Penalty for defaulted and etc.

Figure 8

3. TRANSFERS

By the different types of transfers in menu **Transfers** you can create and save payment documents for internal bank transfers in BGN and currency. You can also fill in and send documents according to Bulgarian legislation in force. If there several Users with signing rights for the Clients accounts then the Users can implement their rights according to the rights and limits they were given during the registration process.

There are several functionalities in every transfer (payment) in menu **Transfers** which make their use easier:
- **Templates** – you make a template for each transfer (payment) and this way you make the use of the transfers easier.
- **Save to partners** – this functionality allows you to save your beneficiary's name for easier deal with the payment template*.
- **Payer IBAN** – the dropping menu provides opportunity for easy choice of your account.
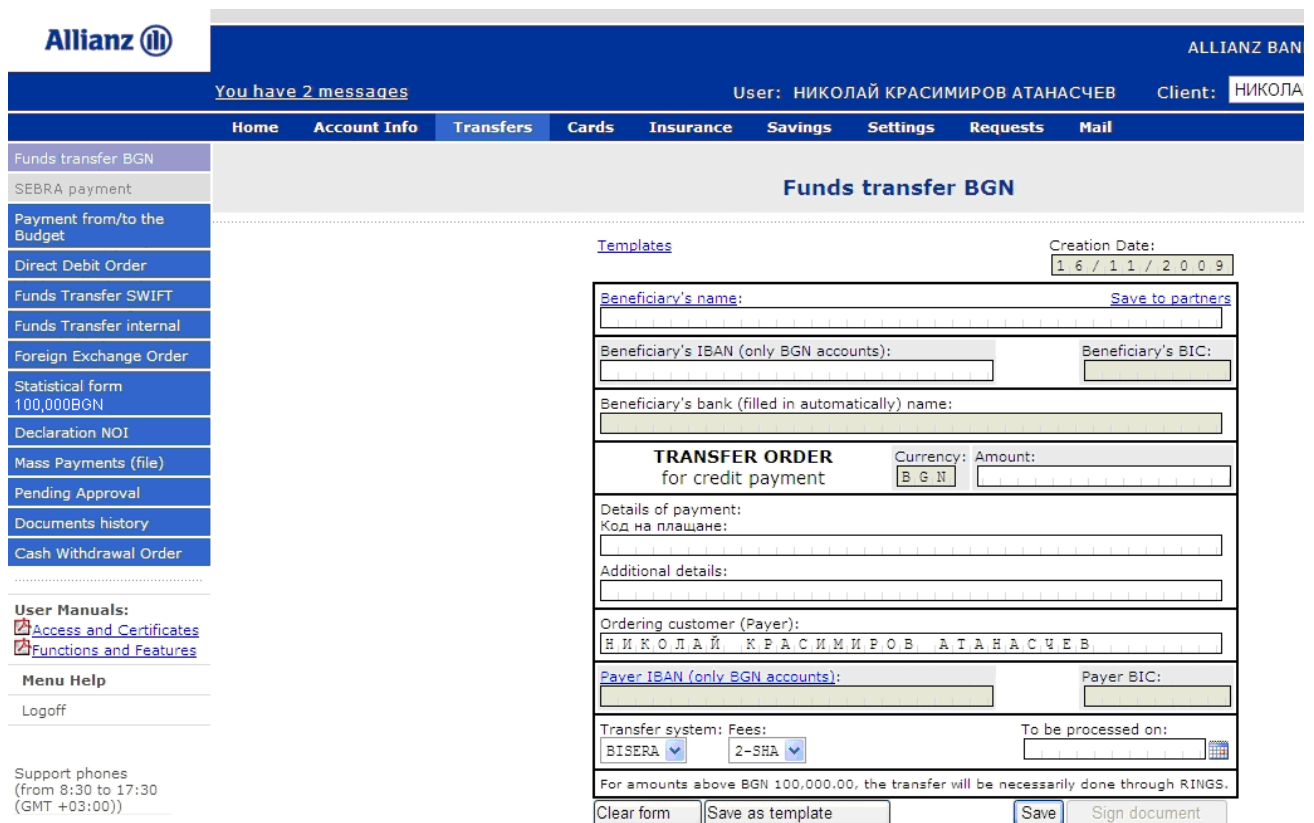-
    This functionality provides opportunity for making payments for some future period.

- **Declaration for the funds used for the following operation (deal)** – for amounts bigger than 30000 BGN you have to fill in the declaration according to Bulgarian legislation in force.

3.1   Funds Transfer BGN

By the **Funds Transfer BGN** you can:
- Order transfers in BGN to non-budget accounts;
- Save templates of your **Funds transfers BGN** in case of repeating payments to the same beneficiary.
- Save only the beneficiary's name by using the functionality <u>Save to partners</u> and after that you can choose the beneficiary from the dropping menu <u>Beneficiary's name</u>.
- Use different transfer systems (BISERA and RINGS).
- Save the document in submenu **Pending Approval** for later signing by using the button **Save**.

Figure 9

3.2   Payment from/to the Budget

By **Payment form/to the budget** you can order transfers in BGN for budget accounts (for paying taxes, customs fee, payments to NHIF (National Health Insurance Funds) and NOI (National Insurance Institute) and etc. You can use **Payment from/to the budget** as follows:

● You can use the document for multiple row payments from/to the budget when you want to pay up to four your payments (which can be different by type) to one beneficiary budget account.

● You can use the document only for payments to budget accounts.

● You can use the document for making multiple row payments of one liable individual which payments have the same code for payment type but with different details of the payment.

● You can NOT use this document for making payments for different liable individuals.

● You can NOT use this document for payments from/to BNB or to accounts of beneficiaries who are not administrators of public receivables.

Figure 10

3.3   Direct Debit Order

The direct debit can be realized only if the payer provides authorization for direct debit from payer's account. The authorization can be given by the force of contract between the payer and you as beneficiary (receiver). The payer's bank needs authorization (in form of agreement) from the payer. A copy of the agreement will be send to the beneficiary. In case the payer has pointed conditions for executing the direct debit order the bank will authorize the payment only after check and confirmation that the conditions are observed (kept).

By the **Direct Debit Order**:
- You can make a request for debiting your counterpart's account (you will be the beneficiary –the receiver of the payment).
- To save templates of your **Direct Debit Orders** in case of repeating payments to one counterparty.
- To save only the beneficiary's name by using the functionality Save to partners and after that to choose the beneficiary from the dropping menu Ordering customer.
- To save the document in submenu **Pending Approval** for later signing by using the button **Save**
- To point future date of execution of the payment which is different from the date that the document is filled in.

Figure 11

3.4   Funds Transfer SWIFT

By **Funds Transfer SWIFT** you can make payments from your account in **BGN or currency in Allianz Bank Bulgaria** to account **in currency in another bank in Bulgaria or foreign bank**.

- In case your account in Allianz Bank Bulgaria from which you order the payment is in currency which is different from the currency of the account that will be replenished (credited) then there will be made an exchange of the amount in your currency payment account by trade course (rate) of Allianz Bank Bulgaria at the moment to the currency of beneficiary account.
- If the two accounts which take part in the transfer are in some of the following currencies - *BGN, CHF, DKK, EUR, GBP, JPY, NOK, SEK*, *USD*, you can use Dealer Rate for the exchange (for foreign exchange order you have to dispose with accounts in the currencies of the exchange). For more information see section **2.6 Foreign Exchange Order**.
- For more information about the Dealer rate please contact bank's dealers (see Conditions of Use from section **2.6 Foreign Exchange Order**).

> !You have to fill in all data in the document **with capital letters in Latin**.

- In the following section you have to fill in:

Figure 12

> ➢ Beneficiary's name – by using the function Save to partners you can save the beneficiary's name and after that you can choose it from the dropping list in beneficiary's name;
> ➢ Address (SWIFT F59 line 3);
> ➢ Beneficiary's IBAN;
> ➢ In case the beneficiary (the receiver) of the transfer is foreigner (non-resident) you have to fill in the country. Click on once on the field **Beneficiary's Country Code (for nonresidents only)** and after that choose the country from the dropping list;

> ! Please fill in the beneficiary's IBAN correctly

- ➢ Beneficiary's bank name;
- ➢ Address of the beneficiary's bank;
- ➢ SWIFT code (BIC);
- ➢ You don't have to fill in Clearing code (you have to fill in Clearing code only in case the transfer is in US dollars and the country of the beneficiary is USA) ;

You can fill in the section for the Mediator bank **ONLY** in case that you are aware of the mediator bank's data and you want to use that mediator bank for the transfer. If you are **NOT aware** for mediator bank's data leave this section empty. Allianz Bank Bulgaria will use its corresponding banks for making the transfer.

Figure 13

- Fill in the Currency and the Amount in specified currency;
- Fill in Details of payment;
- In the next section, click on once on the area **Detail Code for payment** and choose the operation code form the list. The areas **BNB Number** and **ISIN code** has to filled in only in some occasions (for example you fill in **BNB Number** in case of financial credit between local and foreign individual and you fill in **ISIN code** in case of equity trading);

Figure 14

- Choose account from which you want to make the payment;

Figure 15

- Mark who will be the charged parties (charged with the transfer fees). On default sender's fees are charged from your account and the recipient fees are charged from beneficiary's account;
- By default the value date is two (2) days. If you want, you can mark some of the other two options for faster transfer;
- You can save a template of your **Funds Transfer SWIFT** in case of repeating payments to the same counterparty.

Figure 16

Figure 17

3.5 Funds Transfer Internal

By this document you can:

- Make transfers from account in **BGN or currency** in Allianz Bank Bulgaria to another account in **currency** in Allianz Bank Bulgaria.
- In case the two accounts are in two different currencies you can exchange the amount using trade course (rate) of the Bank at the moment of the exchange.
- If you want to use Dealer rate for the exchange please see section **3.6 Foreign Exchange Order**. You have to choose the currency pointed on the left side of section Amount in credit account currency which has to be the same as the currency of the account that you will credit (replenish).

Figure 18

3.6   Foreign Exchange Order

Foreign Exchange Order provides you the opportunity for currency exchange between accounts of one client. You can use Standard rate or Dealer rate (for amounts equivalent to no less than 2000.00 BGN) for the exchange. The accounts should be in some of the following currencies: **BGN, EUR, USD, GBP and CHF**.

3.6.1   Foreign exchange using Standard rate
You can see the bank's exchange rates from menu **Account info**/submenu **Exchange rates**.
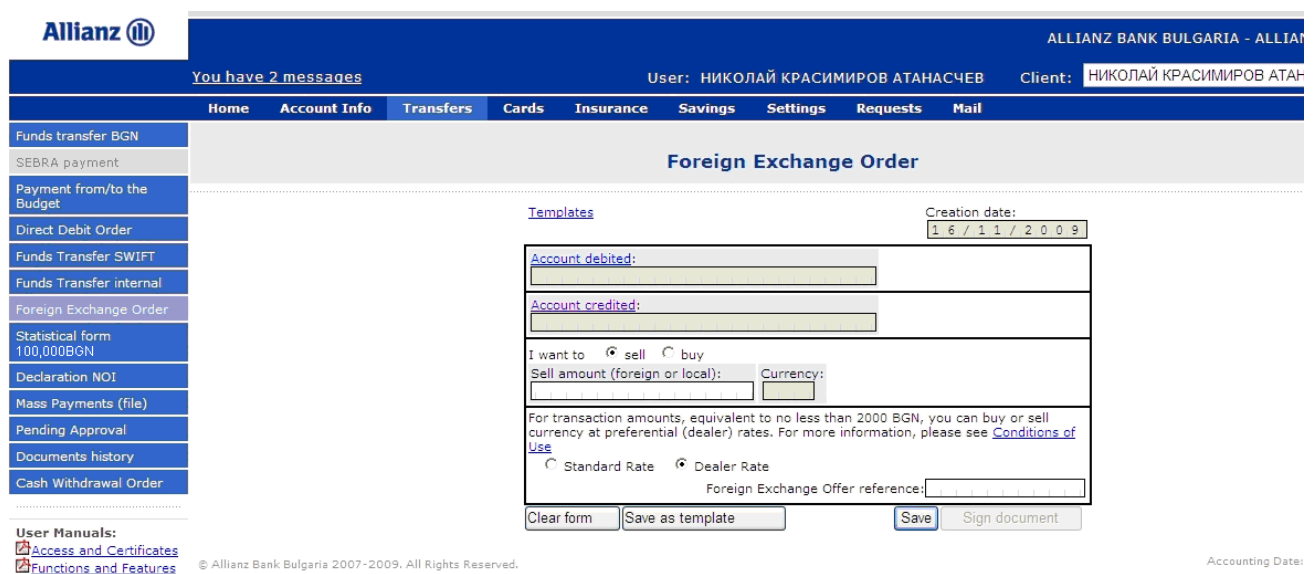
3.6.2   Foreign exchange using Dealer rate

●   If you want to use dealer rate you have to contact with bank's dealer and to receive an offer from the dealer (see **Step 1**).
●   In case you have received an offer from the dealer but you haven't filled in the **Foreign Exchange Offer reference** then the transfer will be made by standard rate.
●   The amount of the currency transfer has to be equivalent to and no less than 2000.00 BGN.
●   The amount which is filled in the document has to be equal to the amount for which the dealer rate is given.
●   If the Foreign Exchange Order is not signed until 18:00 at the day the offer for dealer rate is given then the offer will be canceled.

For using Dealer rate for Foreign Exchange Order please follow the next steps:

●   **Step 1** Contact with our dealer by using the following telephones: 02/9215 478 и 02/9215 479 every working day (Monday - Tuesday) from 8:30 to 17:00 .
●   **Step 2** Deal a rate for buy/sell currency and take the offer's reference.
●   **Step 3** Fill in the document Foreign Exchange Order, mark the option Dealer rate and fill in the reference number which you have received from the bank's dealer.
●   **Step 4** Click on button **Sign document** for signing the document. If you want to sign the document later then click on button **Save** (by this way the document will be send to **Pending Approval** for later signing).
●   **Step 5** In case you have saved the document for later signing **you have to sign it until 18:00 at the same day** (or you will lose the bank's dealer offer).

Figure 19

3.7   Statistical Form /100 000 BGN/

According to article 3, paragraph 1 from Regulation № 27 in BNB the replenishment of the statistical form is obligation when:

- In case of payments to abroad and the amount is equal or more than 100 000 BGN.
- Payments made in the country between local and foreign counterparts and the amount is equal or more than 100 000 BGN.
- In case of incomes from abroad and the amount is equal or more than 100 000 BGN.

- You can save the document for later signing, you can make a template of the document or to choose future period for execution of the payment.

Figure 20

3.8   Declaration NOI

Declaration NOI has to be filled in and send by the Legal Entity which pays the social securities for salary incomes. According article 7, paragraph 8 from the Compulsory Social Security Code every payment of social securities, cash indemnities and etc. has to be send along with this declaration. The banks can't make payments for salary, parts of it, cash indemnities and etc. without declaration and payment order from the Legal Entity that all social securities are paid.

Figure 21

3.9   Mass Payments (file)

By *Allianz E-bank* you can make and send the following types of mass payments:
- Mass payment from type *__Funds Transfer BGN__*
  Purpose – form is prepared for payments between clients who are NOT administrators of public receivables or first/second level spending units. This type of payments can be used for salary payments, payments to suppliers and etc.
- Mass payment from type *__Direct Debit Order__*
  Purpose – the form is prepared for payments between clients who are NOT administrators of public receivables or first/second level spending units. This type of payments can be used for salary payments, payments to suppliers and etc.
- Mass payment from type *__Payment from/to the budget__*
  Purpose - these forms are prepared to be used for:
  - payments from accounts of administrators of public receivables (accounts with identification starting with 8);
  -payments to accounts of administrators of public receivables (accounts with identification starting with 8);
  - payments from accounts of first/second level spending units (accounts with identification starting with 3) for payments which are not made by SEBRA transfer system.
- You can choose the type of the encoding– DOS or WINDOWS.
- You can choose the type of the transfer system BISERA for transfers in BGN or SWIFT for currency transfers.
- Attach the file for mass payment using button **Browse**.
- Click on button **Load file**.

Figure 22

3.9.1 Common characteristics of the mass payments

- The files contain two types of records:
  - ➢ Main (Header)record which contains information about the orderer of the payment;
  - ➢ Single record which includes the rest of the necessary information for making the payment
- Each one of the record's sections are separated with the symbol „ ; ".
- The common number of the sections in one record which are separated with this symbol ";" has to match with count of sections which are predicted for the specific format of the mass payment.
- The symbol ";" has to be written even when there is no obligation for filling in the section.
- All sections which are obliged to be filled in must contain correct data according to the record format.
- For pointing the length of the sections you will see below the following marks:

length	description
N	maximum positions is "n" number
N!	strictly "n" number of positions

Figure 23

- For pointing the type of the sections you will see below the following marks:

type	description
N	digital area
C	letter-digital area

Figure 24

- You can use symbols which can be maintained by the authorized transfer systems in the country.
- As a decimal disjunctive sign can be used the symbol „." (dot).
- In the sections for filling in amounts it is necessary to be filled in with the disjunctive sign and the fraction part.
- The existing stages for processing the inputted files for mass payments are kept the same.
- The existing validity control of the data is also observed to be the same.
- There is new control for data validity according to the processing of the documents according legislation in force.

By Allianz Bank Bulgaria you can send the following types of mass payments:

3.9.1.1.   Payment with Funds transfer BGN and Direct Debit Order

The format is intended for payments between clients who are not administrators of public receivables or first/second level spending units.

Header record

number	description	length	type	notice	obligatory
1	OMP	3!	C	OMP	yes
2	Type of the mass payment	2!	C	DP – Funds Transfer BGN NI – Direct Debit order	yes
3	Date	8!	N	The date format is yyyymmdd	yes
4	BIC of the orderer's bank	8!	C		yes
5	IBAN of the orderer	22!	C		yes
6	Name of the orderer	35	C		yes
7	Currency	3!	C	National currency BGN	yes
8	Amount	16.2	N	Total amount	yes
9	Number of rows	6	N	Number of the single records	yes
10	Controlling code	7	C	not available	

Figure 25

Single record

number	description	length	type	notice	obligatory
1	Type of the mass payment	2!	C	DP - Funds Transfer BGN NI – Direct Debit order	yes
2	Beneficiary's name	35	C		yes
3	BIC of the beneficiary's bank	8!	C		yes
4	Beneficiary's IEAN	22!	C		yes
5	Name of the beneficiary's bank	35	C		yes
6	Amount	13.2	N		yes
7	Details of payment	70	C		yes
8	Document type	12	C	not available	
9	Transfer system	6	C	Possible values BISERA or RINGS written in cyrillic	
10	Taxes	3	N	You fill 002 (shared)	
11	Date of execution	8!	N	The date format is yyyymmdd	

Figure 26

Control, values and specifications
- If the section Payment details starts with code word **Personal ID** in Bulgarian "ЕГН" then there should be made a match control between the data following the **Personal ID** and the personal data in the bank's system about the holder of the account. The control can be made only for internal bank payments.
- The section Date in the header record should be filled in with date equal or previous than the accounting date.
- The section Date of execution in the single records should be filled in with date equal or previous than the current accounting date.
- If the not obligatory sections are not filled in then during the importation process of the mass payment, these sections will be loaded as follows:
  - For transfer system – BISERA and for payments (from type DP) more than 100 000 BGN - RINGS;
  - For taxes – 002 „shared taxes";
  - For date of execution – current accounting date
- If the mass payment is used for importing payment documents of type Direct Debit order to NOI the section Payment details has to be structured according to Instruction 03-2006 „Making payment documents".

3.9.1.2 Transfer order for Payment from/ to the Budget

The format is intended to be used for the following payments:
- From accounts of administrators of public receivables (accounts with identification starting with 8);
- To accounts of administrators of public receivables (accounts with identification starting with 8);
- From accounts of first/second level spending units (accounts with identification starting with 3) for payments which are not made by SEBRA;

Header record

number	description	length	type	notice	obligatory
1	OBP	3!	C	OBP	yes
2	Type of the mass payment	2!	C	BP-Payment from/to the budget	yes
3	Date	8!	N	The date format is yyyymmdd	yes
4	BIC of the orderer's bank	8!	C		yes
5	IBAN of the orderer	22!	C		yes
6	Code of payment's type	6!	N		
7	Name of the orderer	35	C		yes
8	Currency	3!	C	National currency BGN	yes
9	Amount	16.2	N	Total amount of the payments	yes
10	Number of rows	6	N	Number of the single records	yes
11	Controlling code	7	C	not available	

Figure 27

Single record

number	description	length	type	notice	obligatory
1	Type of the mass payment	2!	C	BP-Payment from/to the budget	yes
2	Beneficiary's name	35	C		yes
3	BIC of the beneficiary's bank	8!	C		yes
4	Beneficiary's IEAN	22!	C		yes
5	Code of payment's type	6!	N		
6	Name of the beneficiary's bank	35	C		yes
7	Amount	13.2	N		yes
8	Details of payment	70	C		yes
9	Document type	12	C	not available	
10	Type and number of the document	18	C	type - 1 position number - 17 positions	yes
11	Date of the document	8!	N	The date format is yyyymmdd	
12	Start period	8!	N	The date format is yyyymmdd	
13	End period	8!	N	The date format is yyyymmdd	
14	BULSTAT of the orderer	13	N	Correct BULSTAT or 0 (Zero)	
15	Personal ID of the orderer	10	N	Correct Personal ID or 0 (zero)	yes
16	Personal ID or Passport number of the orderer (for foreigners)	10	N	Correct Passport number or 0 (zero)	
17	Name of the orederer	35	C		yes
18	Transfer system	6	C	Possible values BISERA or RINGS written in cyrillic	
19	Taxes	3	N	You fill 002 (shared)	
20	Date of execution	8!	N	The date format is yyyymmdd	

Figure 28

Control, values and specifications

- If the section Payment Details starts with code word **Personal ID** in Bulgarian "ЕГН" - then there should be made a match control between the data following the **Personal ID** and the personal data in the system about the holder of the account. The control can be made only for internal bank payments.
- The section Date in the Header record should be filled in with date equal or previous than the current accounting date.
- The section Date of execution in the single records should be filled in with date equal or previous than the current accounting date.
- If the not obligatory sections are not filled in then during the importation process of the mass payment, these sections will be loaded as follows:
  ➢ For transfer system – BISERA and for payments more than 100 000 BGN - RINGS;
  ➢ For taxes – 002 „shared taxes";
  ➢ For date of execution – current accounting date
- If the mass payment is used for importing payment documents of type Direct Debit order to NOI the section Payment Details has to be structured according to Instruction 03-2006 „Making payment documents".
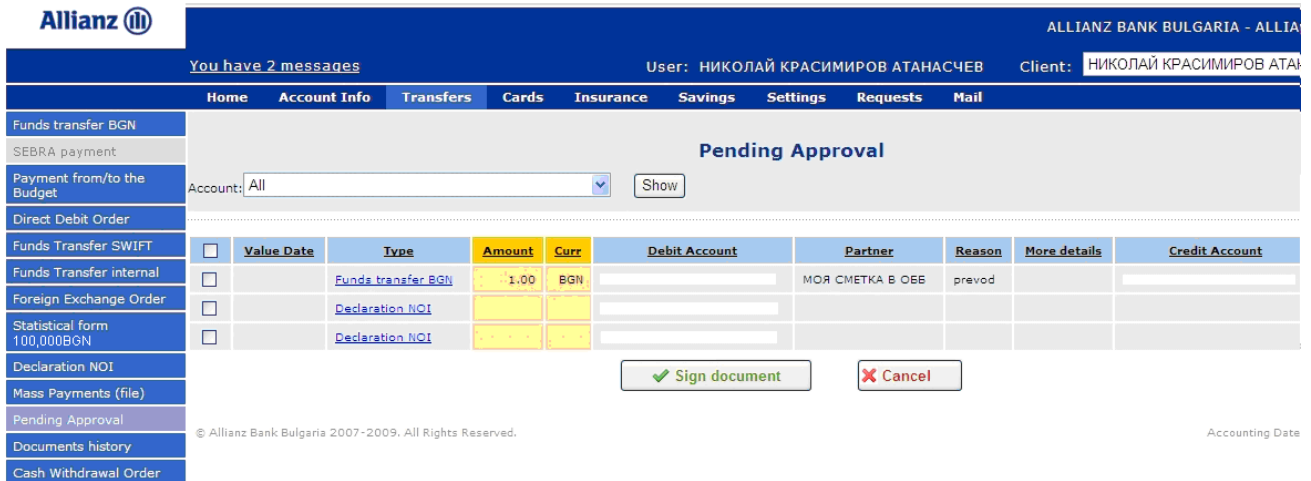
- The section Type and number of the document has to be filled in with at least one position (type of the document).
- If the values 2, 3 or 6 are filled in section Type of the document then it has to be filled in and number and date of the document.
- If the values 1, 2, 4 or 5 are filled in section Type of the document then it has to be filled in and the sections Start period and End period.
- The date filled in section Start period has to be earlier or equal to the date filled in section End period.
- One of the sections BULSTAT, Personal ID, Personal ID or Passport number of the orderer (for foreigners) must be filled in.
- The sections Personal ID and Personal ID or Passport number of the orderer (for foreigners) are alternative – one of sections has to be empty.
- The sections Code of payment's type (both in header and single records) has to be filled in ONLY in case there is IBAN which identification starts with 8.
- The sections Code of payment's type (both in main and single records) has to be filled in with proper codes according to the identification in the IBAN.

3.10　　　　Pending Approval

From this submenu you can:
- See a list with all yours filled in payments which are still not signed with electronic signature.
- Choose a document from the list which you want to sign or to delete a document from the list by putting a tick in the proper area.

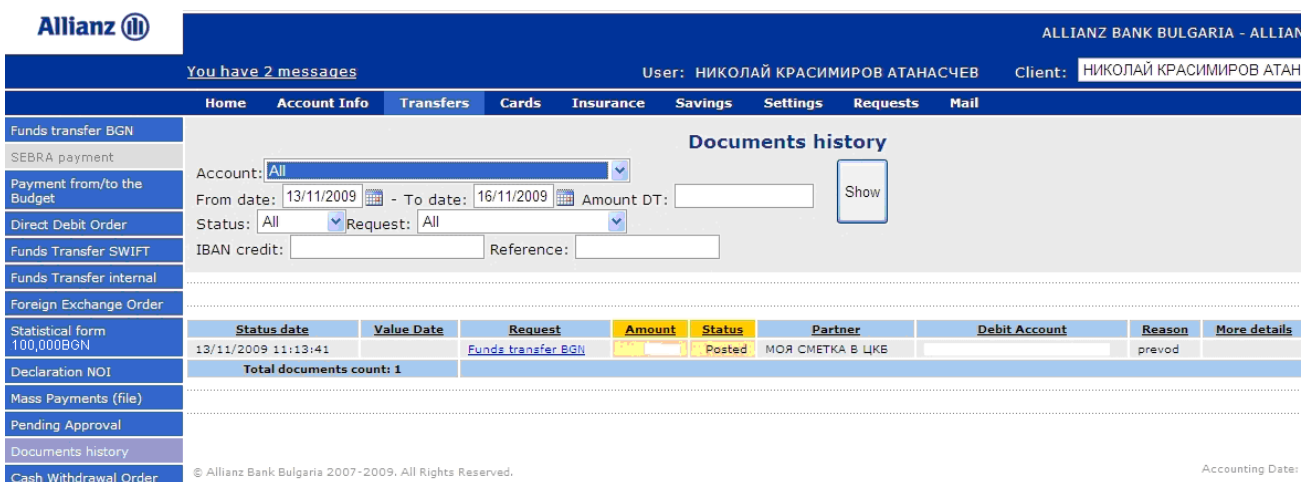By the filter you can choose account which is connected with unsigned documents.

Figure 29

3.11　　　　Documents History

By the dropping menu **Account** you can choose account:
- Choose an account from the dropping menu.
- Choose a period.
- Choose a status in case you want to limit the search.
- Choose a document type from the dropping menu.
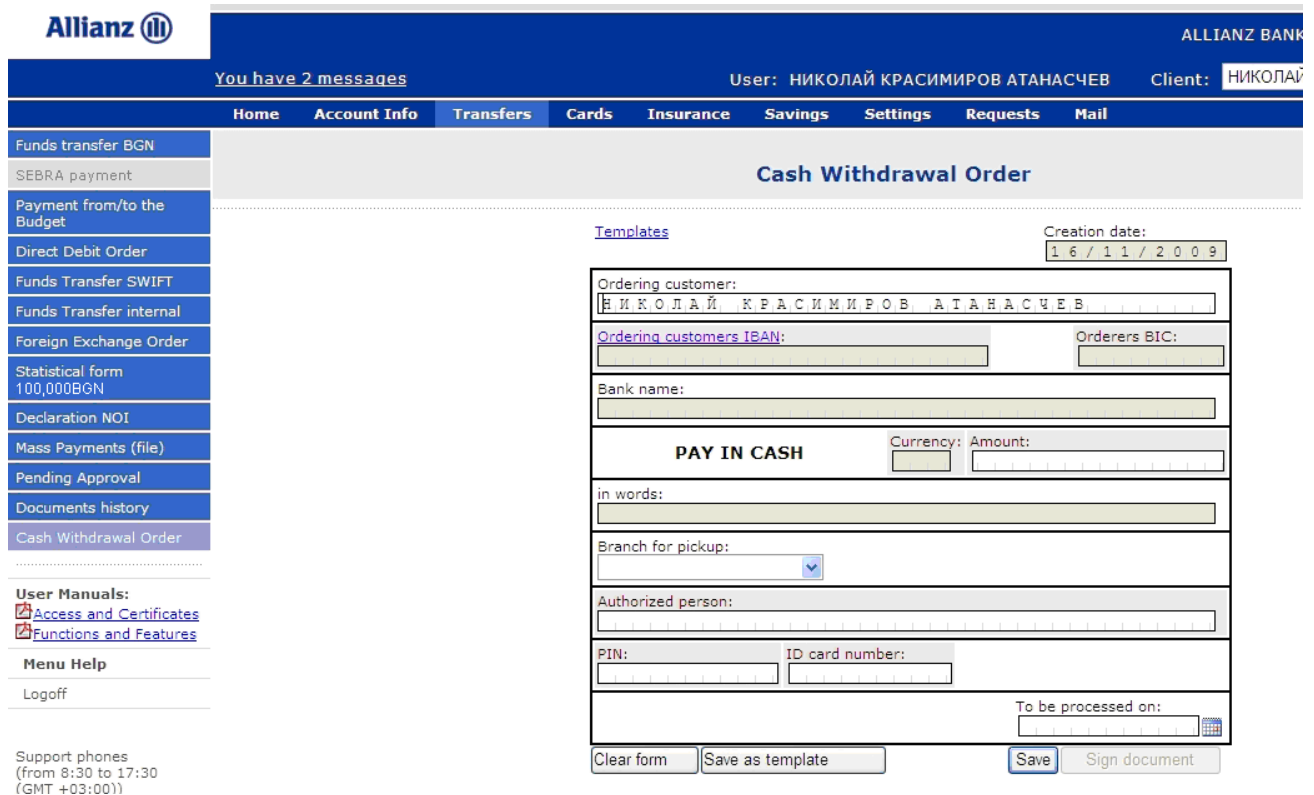- Click on button **Show**.

Figure 30

3.12   Cash Withdrawal Order

By sending this kind of order to the Bank you can:

- Make the order for some other person who has been given proper rights by you.

- Make a template in case of often repeating payments.

- Save the document for later signing by the button **Save**.

   Choose location of the Bank in which the authorized person will receive the amount.

- Depending on the currency of your accounts you can make the order in different currency.

- After you sign the **Cash Withdrawal Order** you can print the document from submenu **Documents history** (you have to find the document there as it as explained in section **3.11 Documents history**).

Figure 31

3.12   Interbank Funds Transfer in EUR (BISERA7,TARGET2)

This document provides for fund transfer in EUR from your account in BGN or other currency in Allianz Bank Bulgaria to an account in foreign currency in Bulgaria or another country of the European Union.

Please fill in the required information, using Latin capital letters:

- Beneficiary's name – you can save the beneficiary's name and after that you can select it from the beneficiary's name list

- Beneficiary's address

- Beneficiary's IBAN - It's extremely important to provide the correct Beneficiary's IBAN

- In case the beneficiary (the receiver) of the transfer is foreigner (non-resident) you have to mark the country by clicking on Country code and then choose the country form the list.

- Beneficiary's Bank Name

- Beneficiary's Bank Address

- SWIFT/BIC code of the beneficiary's bank

- Provide the amount of the transfer

- Fill in the details pertaining to the transfer

- In the next section, click once on the area Detail Code for payment and choose the operation code form the list. The areas BNB Number and ISIN code has to be filled in only in certain cases (for example, you fill in BNB Number in case of loans between local and foreign individuals and you fill in ISIN code in cases of equity trading)

- Choose the account from which you want to make the Fund transfer

- Choose the execution type (effective date)

Allianz (ll)
Allianz Bank Bulgaria

| Home | Account Info | Transfers | Cards | Insurance | Savings | Settings | Requests | Mail |

Funds transfer BGN

SEBRA payment

Payment from/to the Budget

Direct Debit Order

Funds Transfer SWIFT

Funds Transfer internal

Foreign Exchange Order

Statistics Form 100,000 BGN

Declaration NOI

Mass Payments (file)

Pending Approval

Documents history

Cash Withdrawal Order

Interbank funds transfer in EUR (BISERA7, TARGET2)

User Manuals:
🔖Access and Certificates
🔖Functions and Features

Menu Help

Logoff

Support phones
(24 hours/7 days a week)

0 800 1 2265

02 930 2424

Contuct us by e-mail:
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Interbank funds transfer in EUR (BISERA7, TARGET2)

This document should be used for Fund Transfers in EUR, within the EU.

Templates   Creation date:
                                             0 7 / 0 6 / 2 0 1 0

Beneficiary's name: Save to partners

Recipient's Address:

Beneficiary's IBAN:

Country Code (for non-residents only):

Recipient's Bank name: List of banks, participants in BISERA7, TARGET2

Recipient's Bank Address:

SEPA BIC:

                           Currency: Amount in the specified currency:
                           E U R

For amounts, greater than 50 000 EUR, the transfer will be routed via the TARGET2 system,
effectively executing like an express (same day) SWIFT order.

Details of payment:

Detail Code for payment:

BNB Number: ISIN code:

Sender's Name:
C O M P A N Y   T E S T   L T D

Sender's IBAN: Bank code: Currency:

Sender's fees are charged from: Recipient's fees are charged from:
  ○ my account   ○ my account
  ○ beneficiary's account   ● beneficiary's account

Choose execution type (effective date):
  ● Next Business Day
  ○ Today, if accepted by the bank before noon.

**Declaration of Fund's Origin (in accordance with article 4, section 7 and article 6, section
5, paragraph 3 of the Bulgarian Anti money-laundering Law)**
I declare that the funds used in the following operation/transaction (deal) have the
following origin:

I am aware of the penalties and liabilities under art. 313 of the Criminal Code for
providing false information and/or declaring false circumstances.

Clear Form Save as template   Save   Sign Document

Figure 32

4.   SERVICES

Menu Services helps the Allianz E-bank users to pay their utility bills.

4.1   By choosing submenu **Mobile phone payments** you can make payments toward your mobile operator. The Bank grants the following services:

4.1.1 Make a payment towards your latest MOBILTEL invoice
- It is necessary to choose the following service: Make a payment towards your latest MOBILTEL invoice.
- Fill in your phone number and your M-Tel PIN code (for both individual and corporate customers, the PIN code is printed in the upper right section of their current phone bill; additionally, individual customers may obtain their PIN code by sending an SMS to 1590.
- You have to click the *Check balance* button in order the system to visualize the amount of your latest phone bill.

- Choose an IBAN account, from which you want to make the transfer.
- After you choose one, the *Make payment* button becomes active.
- When you click on the *Make payment* button, the system visualizes a transfer order towards MOBILTEL and you can sign it according to your rights in the system.

4.1.2 Place a security deposit with MOBILTEL to increase phone credit limit

- It is necessary to choose the following service: Place a security deposit with MOBILTEL to increase phone credit limit
- Fill in your phone number and the amount you want to increase your credit limit with.
- Choose an IBAN account, from which you want to make the transfer.
- After you choose one, the *Make payment* button becomes active.
- When you click on the *Make payment* button, the system visualizes a transfer order towards MOBILTEL and you can sign it according to your rights in the system.

Mobile phone payments

Please select mobile phone service provider: M O B I L T E L (M - T e l) ▼

○ Make a payment towards your latest MOBILTEL invoice

⦿ Place a security deposit with MOBILTEL to increase phone credit limit

○ Add to your M-Tel PRIMA pre-paid phone card balance

Please enter a phone number: 0 8 8

Choose the amount to increase your credit limit by: 5 5 . 0 0

Payer IBAN (only BGN accounts):
B G 1 2 B U I N

[Clear Form] [Make payment]

4.1.3 Add to your M-Tel PRIMA pre – paid phone card balance

- Choose the service: Add to your M-Tel PRIMA pre – paid phone card balance
- Fill in your phone number and the amount you want to add to your balance (have in mind that the available amounts are 5, 10, 15, 30, 60 and 120 leva).
- Choose an IBAN account, from which you want to make the transfer.
- After you choose one, the *Make payment* button becomes active.
- When you click on the *Make payment* button, the system visualizes a transfer order towards MOBILTEL and you can sign it according to your rights in the system.

4.   CARDS
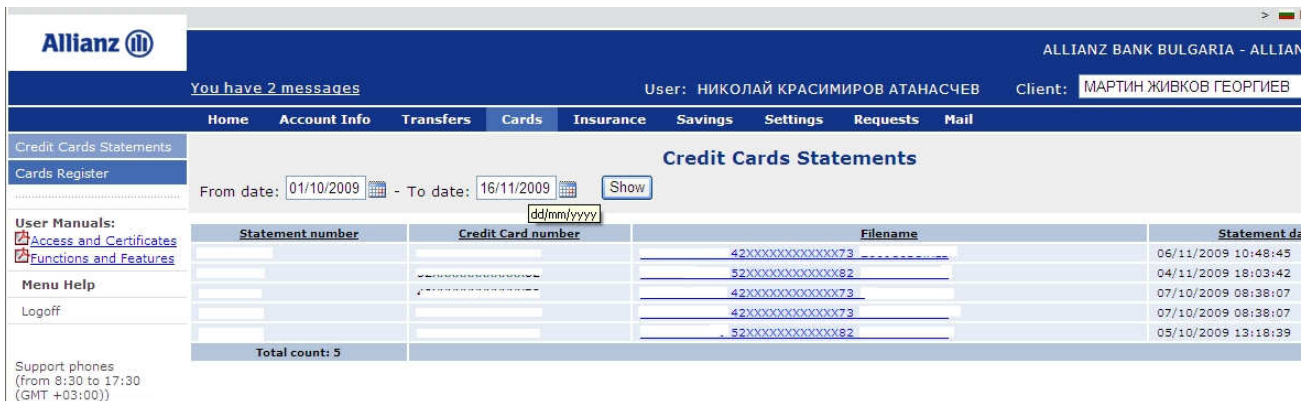
4.1   Credit Cards Statements

When you choose submenu **Credit Cards Statements** you will see searching filter. By this filter you will be able to search monthly statements for your credit cards by entering start date and end date.

Figure 33

- When you click on button **Show** you will see screen with all your statements for the chosen period. The statements are in column **Filename**. The format is Excel.

Figure 34

4.2　Cards Register

This submenu provides detailed information about all debit and credit cards you hold:
- Card type
- Valid till
- Name of card
- Status of card
- Opposition of card (whether your card is blocked or not)
- Stage of execution
- Attached account
- Card type by product
- Account currency
- Approved credit limit
- Card location

Figure 35

5.   INSURANCE

5.1   Insurance Bills

With submenu Insurance Bills you can pay your insurance payments to any of the insurance companies in Allianz Bulgaria Holding. This submenu provides you the following information about your insurance payments:
- Date due
- Serial number of the payment
- Policy number
- Amount due
- Currency
- Account (IBAN) of the insurance company
- Insurance agency (company)

For making the insurance payments you have to click on button Pay this bill. When you click the button you will see funds transfer order containing filled sections with information about your insurance payment. For making the payment you have to click on button **Sign document.**

Figure 36

6.   SAVINGS

6.1   Saving Accounts

From this submenu you can receive detailed information about your Online savings account:
- Account (IBAN)
- Opening balance
- Current balance
- Currency
- Date opened
- Next maturity date
- Last maturity date
- Accrued Interest
- Interest Accrual (in months)
- Agreement (PDF)

- By the buttons Add Funds and Withdraw Funds you can add funds to your online account and withdraw funds from it any time you want
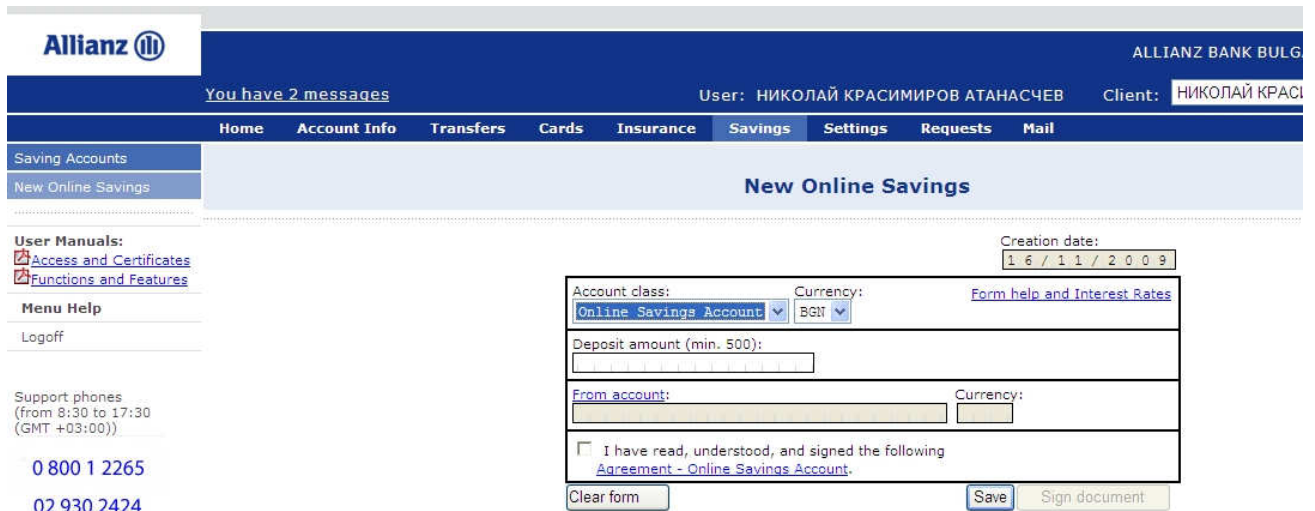

Figure 37

6.2   New Online Savings Account

By this menu you can open new Online savings account by following the next steps:
- Choose currency of your online account from the dropping menu
- Enter deposit amount (min. 500)
- Choose account from which you want to transfer funds for opening the online savings account
- Click on Agreement for Online savings account to read the conditions of the Agreement
- Fill the chosen currency and amount in the Agreement
- Sign the Agreement by clicking on button **Sign.** After signing the Agreement it will be automatically closed. If a new small window appears click on **Yes**
- Select the check-box " I have read, understood and hereby accept the following conditions of Agreement for Online Savings Account"
- Click on button **Sign document**. The system will inform you that the transfer of the funds is successful and your online savings account has been opened successful. You can see detailed information for your Online savings account from menu *Account Info*/submenu *Balance Enquiry* or from menu *Savings*/submenu *Saving Accounts.*

Figure 38

7.   SETTINGS

7.1   Issue Certificate

In case you have already installed certificate issued by Allianz Bank Bulgaria you don't need to use submenu **Issue certificate**. In this case if you try to issue already issued certificate you will receive an error message.

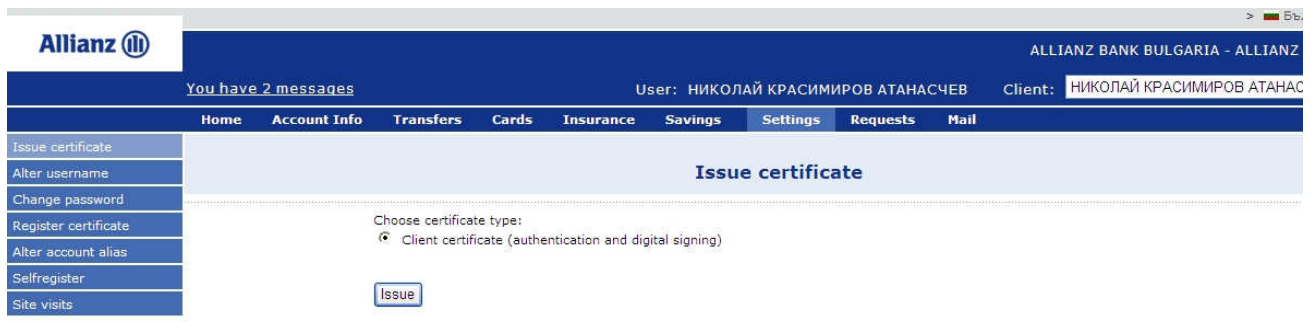In case you still don't have issued certificate please see **User Manual Guide – ACCESS and CERTIFICATES** which is available from the logging page (https://remote.bank.allianz.bg/EBank/).

Figure 39

7.2 Change Username

This function provides you the option to change your username in case the new username is unique (not used by another user).

- Enter your new username in the proper area.
- Click on button **Update**.
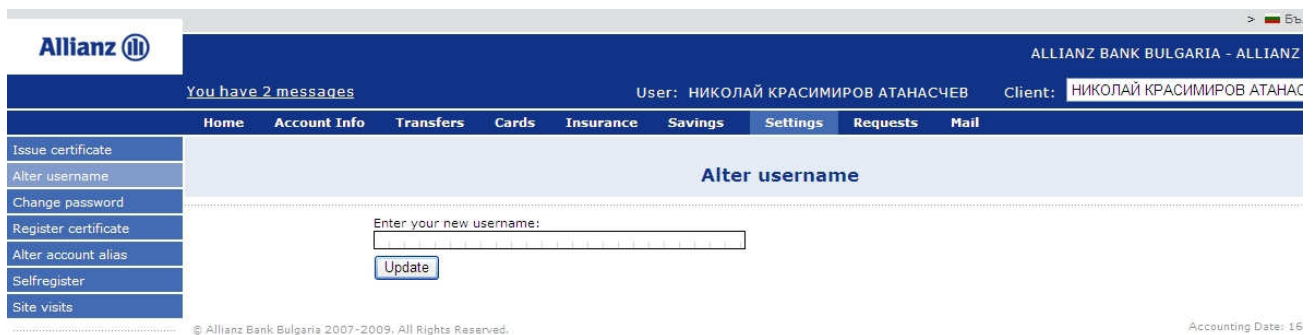- You will receive message that your username is successfully changed.
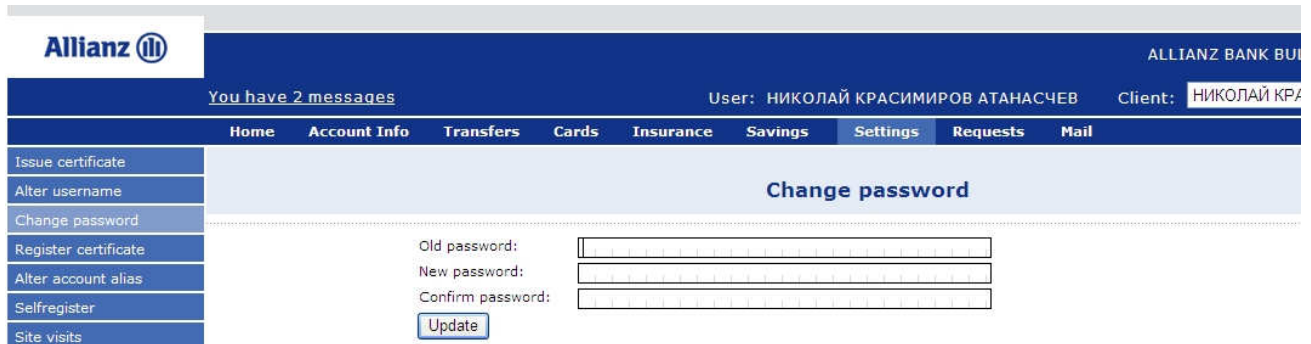

Figure 40

7.3 Change Password

This function provides you the opportunity for changing your password in every moment.

> ! You have to remember your old password

- Enter your **old password** in the proper area.
- Enter your **new password** in the same named area.

- Confirm your new password and click on button **Update**.
- You will receive message that your password is successfully changed.

Figure 41

7.4   Register Certificate

Registration of the certificate is necessary when you are registered **as a User to several Clients**. As a User you can have rights to accounts which are registered to Private Individual and accounts which are registered to Legal Entity.

For exmple:

User: *Nikolay Krasimirov Atanaschev*   **Client**: *Nikolay Krasimirov Atanaschev*   (the **Client is Private Individual**)

and also

User: *Nikolay Krasimirov Atanaschev*   **Client**: *Allianz Bank Bulgaria* (the **Client is Legal Entity**)

In this example the User is registered to have rights to both Private Individual's and Legal Entity's accounts (**there is no limit of the number of the Clients -Private Individuals or Legal Entities - to which accounts you have rights**).
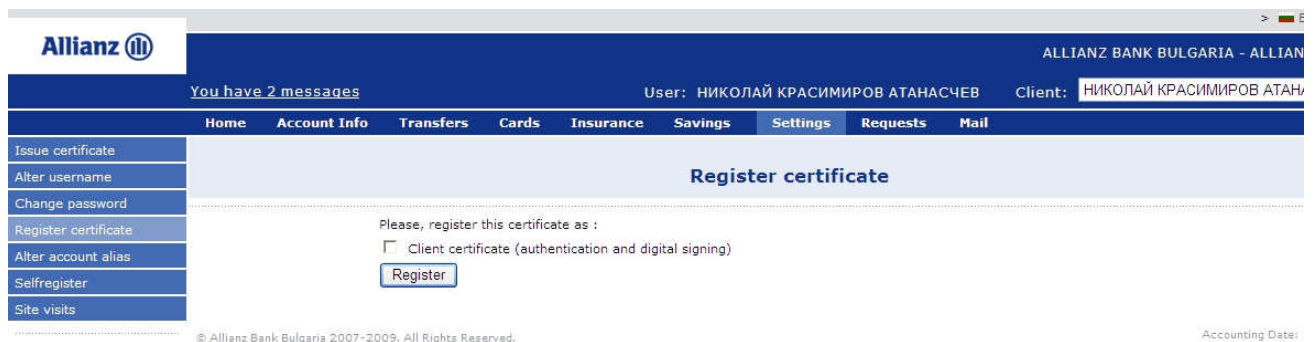
In case the **User** and the **Client** are one and the same person (this is possible only when the **Client is Private Individual**) then the procedure of issuing the certificate is identical with the procedure of registerring the certificate (the certificate will be registered automatically). **In this case you don't have to register the certificate.**

! For all your registrations as a User to different Clients you will use only one certificate

If you want to use the issued certificate for all your registrations as a **User** registered to **different Clients** you have to register your certificate **to every single Client.**

In case you are a User registered to several different Clients there are two possible ways for action:
- **You can wait the end of the day** (the day in which the certificate was issued) and the system automatically will register the certificate to all of your existing registrations as a User to different Clients. In this case you don't have to register the certififiate to every single Client**.**
- In case you have to register the certificate **as soon as possible** (if you must do an urgent money transfer through *Allianz E-bank*) you have to take the following steps:

  ➢ You log in *Allianz E-bank* with your username and password and choose from the dropping menu (the menu on the top right side of your screen) the Client to which you want to register the issued certificate.

  ➢ **After you have chosen a Client for which the certificate is still not registered,** you have to choose menu **Settings** in your internet banking/ submenu **Register certificate.** You have to put a tick and to click on the button **Register.**

Figure 42

➢ You will see a window with a marked certificate.

➢ When you click on button **OK** you will see the following message:

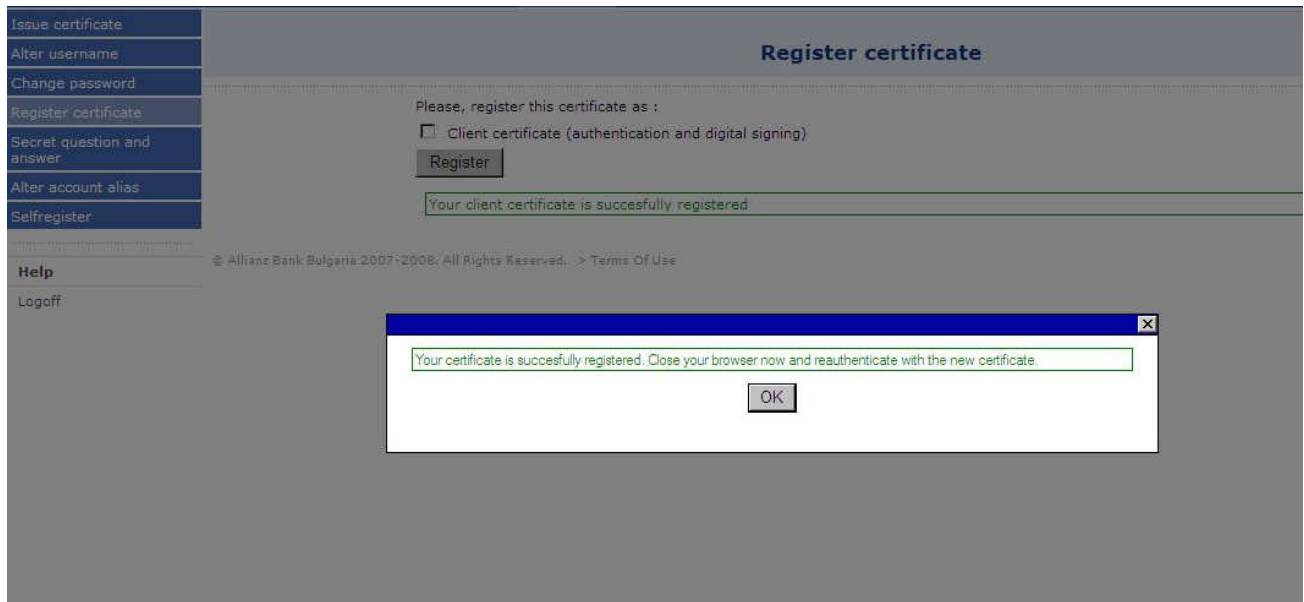*Figure 43*

- The registration of the certificate is successful.
- You have to enter your username and password again in the logging page
  https://remote.bank.allianz.bg

➢ This is the final step for the registration of the certificate.

7.5   Alter Account Alias

You can change your account alias at any time.
- Choose account from the dropping menu.
- Fill in the account name.
- Click on button **Send**.
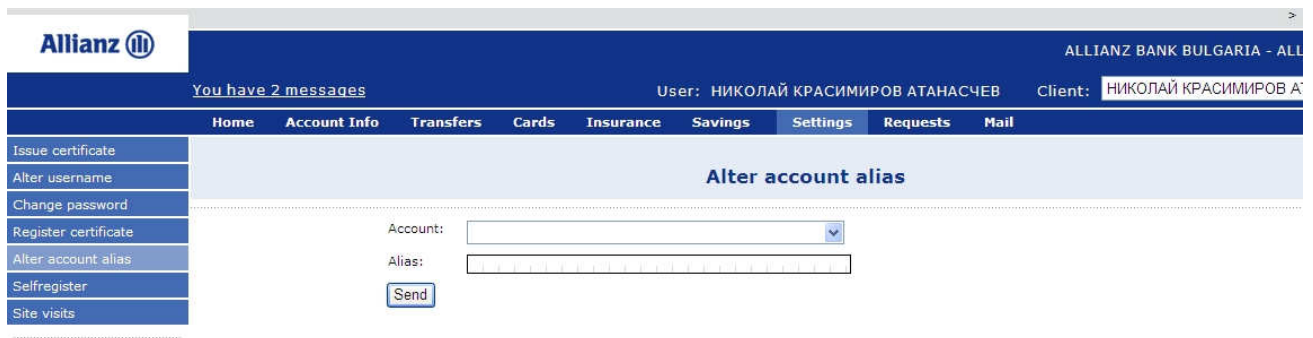- You will see a message which will inform you that the change is successful.

Figure 44

7.6.   Selfregister

The function is **able only for Private Individual** – holder of the account- for registering all accounts and deposits.
- Click on button **Register all my accounts and deposits**.
- You will see a message which informs you that your request is sent to the Bank and you have to logon again in the logging page of *Allianz E-bank*.
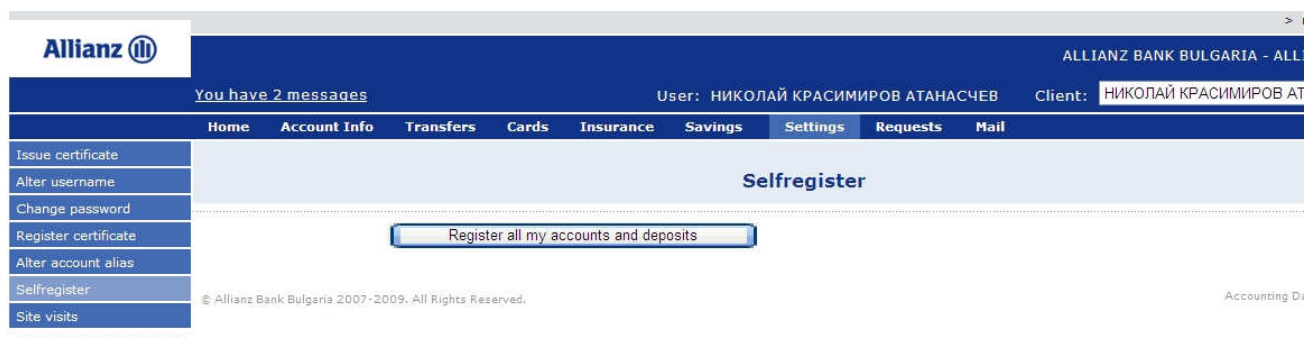

Figure 45

7.7.   Site visits

With this option you can check and follow all actions (login, ordered transfer, logoff and etc.) made in your internet banking for a chosen by you time period. Bu clicking the button *Show* you will see the following information:
- Date and hour of the action (function);
- IP address from which is made the action (function);
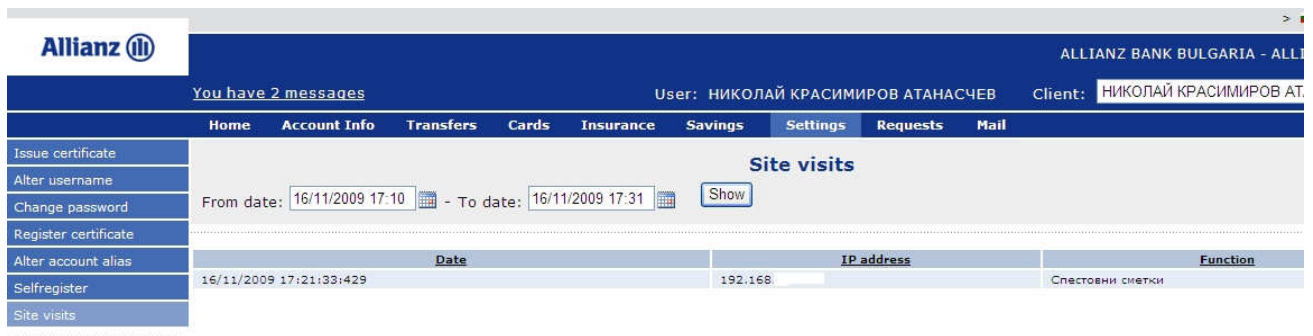- Type of the action (function)

Figure 46

8.   REQUESTS

8.1   Cash Withdrawal Notice

This function provides opportunity to send cash withdrawal notice to the Bank.
- You have to fill in the amount in the proper area. When you will withdraw big amount in cash there will be some notification as follows:
  - For amounts **less or equal to** 3000 BGN (or its equivalent in currency) – **no notification will be needed**
  - For amounts **more than** 3000 BGN (or its equivalent in currency) – **at least 2 days notification**
- You have to fill in date for execution. The notice will be send to the chosen by you Bank's location at the moment you send it. You have to consider the mentioned notifications.
- Choose Bank's location for executing the notice.
- Click on button **Send**.
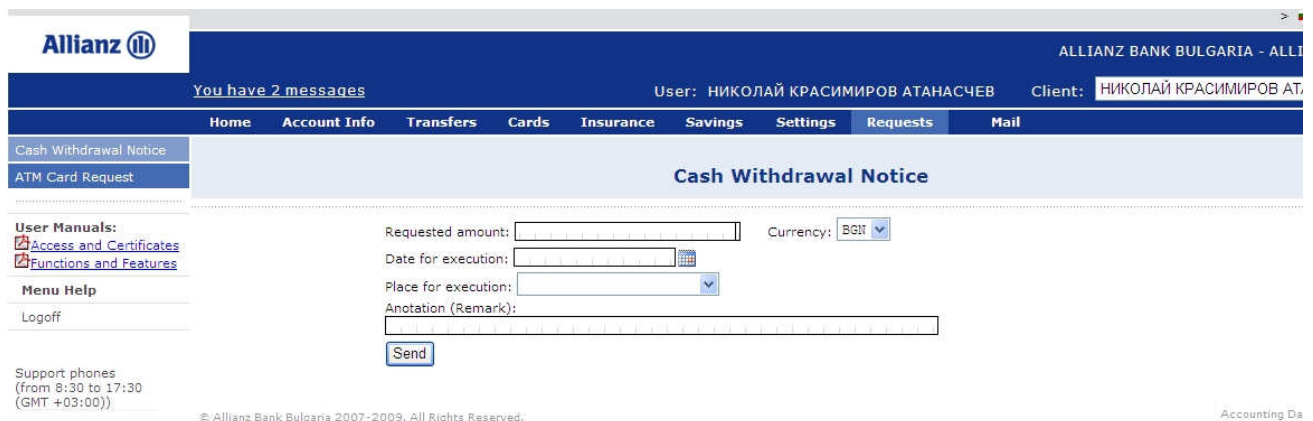- You will receive a message that the notice is sent successfully.

Figure 47

8.2   ATM Card Request

This function provides opportunity for sending a request to the Bank for issuing a debit card on chosen by you account.

- First you have to be aware with the <u>Allianz Bank Debit Card User Agreement</u>

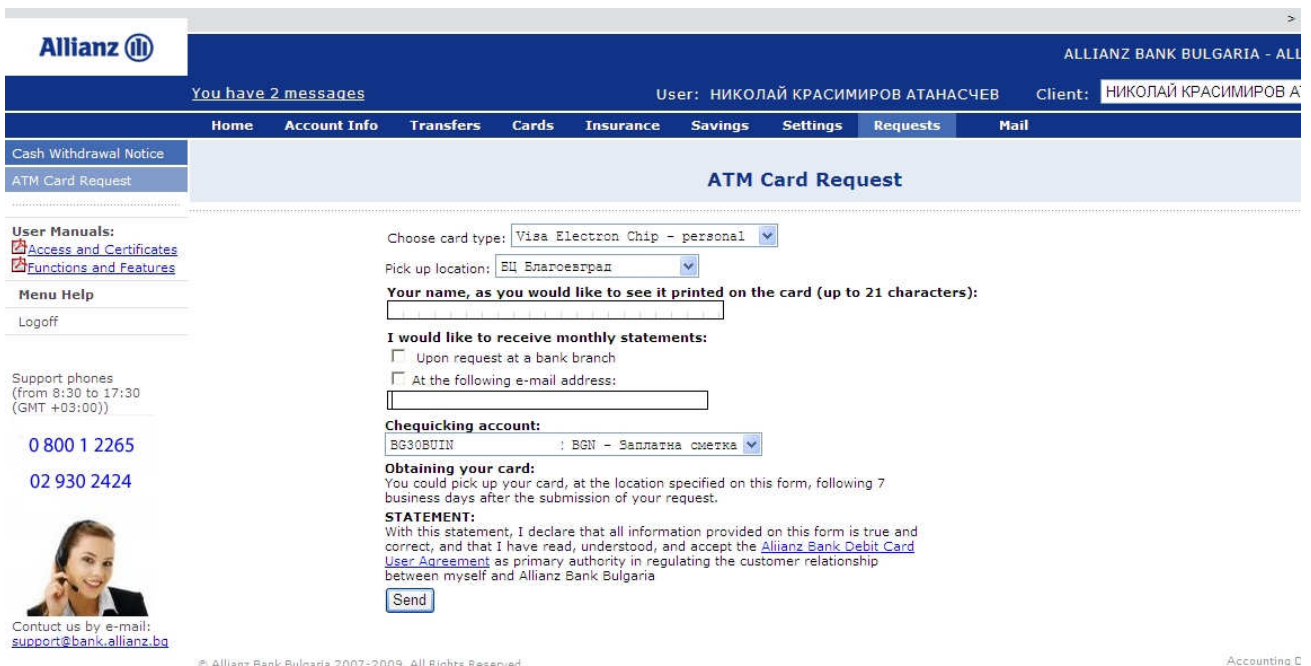!By the system Allianz E-bank you can send e request only for personal debit card.

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- Choose the card type by the dropping menu.

> **!** You have to be aware that when you send a request for debit card *Maestro Chip* the cards of this type can be issued only on **accounts in BGN**.

- Choose bank location for receiving the card.
- Fill in Latin letters the name that you would like to be embossed on the card.

> **!** Sending a request for debit card issuing through Allianz E-bank is possible only for **Private Individual –holder of the account.**

- Mark the way you want to receive monthly statements by using ticks to the proper area.
- Choose from the dropping menu your account for which you want to issue debit card.
- Click on button **Send**.
- You will receive a notice that your request is sent successfully.

Figure 48

9.   MAIL

9.1   Free Message

From this submenu you are able:
- To send your questions to the Bank. The questions can be about the website, the security or anything you want to know according *Allianz E-bank* .

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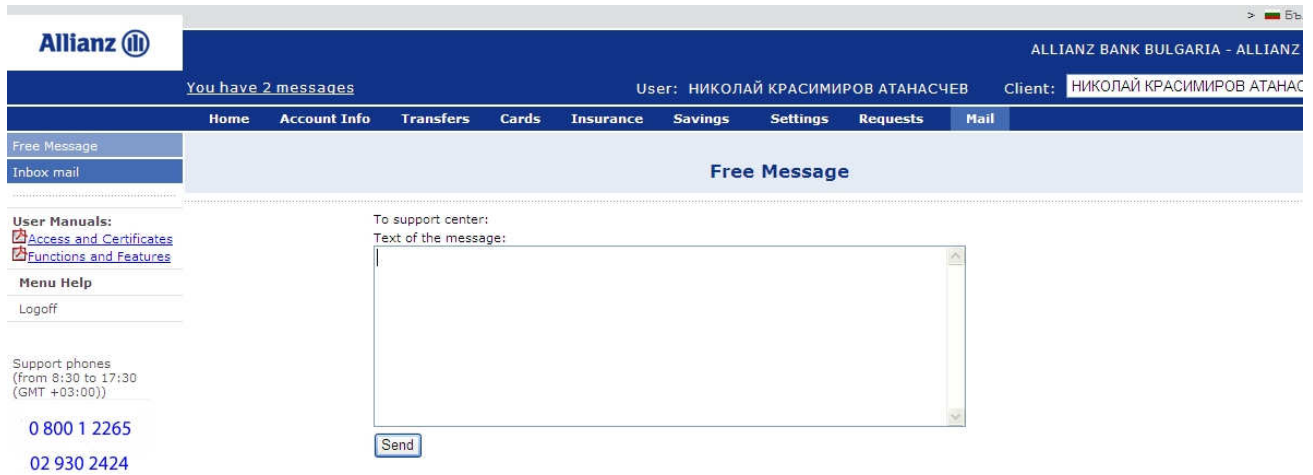- To make suggestions and comments about *Allianz E-bank*.

Figure 49

9.2   Inbox Mail

This submenu visualizes all of your received messages which are sent from the Bank.
- In case you have inbox mail you can see the notification on left top of the page. The notification will stay until you delete the messages.
- The deleting of the messages can be done as putting a tick to the message that you want to delete and then you click on button **Delete selected messages**.
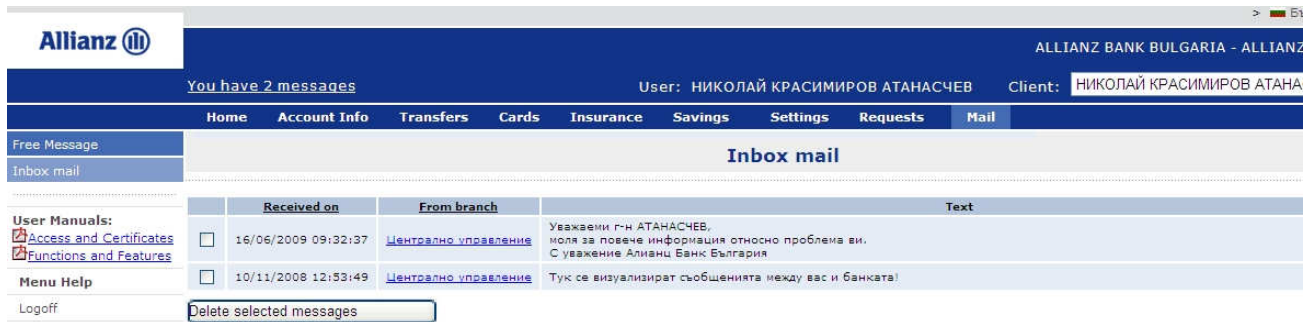

Figure 50