

USER MANUAL

For working with the CCB Online lite service
of CCB Plc



October 2018

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I. General description of the service CCB Online Lite

Via the CCB Online Lite service you can:

- You effect transfers between own accounts at CCB Plc to the amount equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45) or the equivalent amount in foreign currency.
- You effect foreign exchange purchase and sale between own accounts to the amount equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45) or the equivalent amount in foreign exchange.
- You effect BGN and wire transfers to accounts with CCB – up to limits determined in advance / it is possible to determine the counterparties in advance, to which payments can be made /*
- You make interbank transfers in BGN up to limits specified beforehand. /it is possible to determine the counterparties in advance, to which payments can be made /*
- You pay your utility bills*
- Receive inquiries and statements for all accounts, opened with CCB Plc;
- Dispose with information about the FX rates.

*** This is an option, which is activated as per your wish**

Who may use CCB Online Lite:

- The service may be used by all major individuals, clients of the Bank, which dispose with a computer, a laptop, a smart phone or a tablet, connected to the Internet.
- for the performance of transfers and payment of utility bills /with the exception of transfers between own accounts/, the client shall in advance provide to the Bank a valid GSM number of a Bulgarian mobile operator

The security of your transactions on the Internet is fully guaranteed.

- CCB Plc uses 128-bit encrypted sessions in the communication between your browser and the server of the system Internet banking – **CCB Online Lite**, which are with the highest level of security.
- The identification of the users in the system is made with a username and a password
- Additional protection with SMS authorization upon the performance of transfers.
- Temporary locking of the CCB Online lite account for one hour upon the entry of five wrong password.

1. Registration for CCB Online Lite

The application for the registration of the service *CCB Online Lite* you can make in one of the following ways:

- Via the web site of Central Cooperative Bank Plc at: www.ccbank.bg

Click on the banner - , after which on the Registration button and “Click here to make your registration for CCB Online Lite”

You should specify the type of registration: an individual and click on “Registration without an electronic signature”

E-mail 	<input type="text"/>	
GSM (формат 359...)	<input type="text"/>	
Username 	<input type="text"/>	
Password 	<input type="password"/>	
Confirm password 	<input type="password"/>	

Select the preview button, after which confirm with OK. At your email address you will receive the code for access. Upon your visit in the bank room for a confirmation of the registration, you should provide the code to the employee, necessary for a confirmation of your registration.

- At any office of the Bank you can receive a sealed envelope, containing a username and a password for access.

2. GSM number for confirming operations

In case you want to change the GSM number for confirmation of operations it is necessary to choose the “Options“ menu.

Full Name	<input type="text"/>
Registered GSM (format 359...)	<input type="text" value="35988888888"/>
GSM operator	<input type="text" value="Mtel"/>
Лимит кореспонденти	<input type="text" value="5'000.00"/>
Лимит други	<input type="text" value="500.00"/>

You enter the new GSM number, after which you select the preview button. At the old number you will receive a code, which has to be entered. Upon a correctly entered code you will receive a new SMS, this time at the new number.

If you do not have an access to the old number, then for a change in the GSM number, you have to visit an office of the Bank and complete a request for a change.

II. Information and limits for the user

1. Limits

In case you have not determined limits for the performance of transfers to counterparties and / or random receivers it is necessary to visit an office of the Bank convenient for you and complete an application for a “change of registration“

From the Options menu you can decrease the limits for transfers to counterparties, as well as those for random receivers. This is realized via the entry of your desired amount /cannot be greater than the current amount /, select the “Preview“ button, after which select “OK“.

NOTE: via the options menu you can only DECREASE the limits, in case you want again to increase them it is necessary to visit an office of the Bank.

NOTE: The equivalent amount of all payments within one day shall not equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45) or the equivalent amount in foreign exchange.

2. Transfer counterparties

In order to effect payment orders to counterparties you have to visit an office of the Bank in advance and complete a form for the addition of the counterparties, desired by you.

Списък на записи от Кореспонденти за преводи	
IBAN на получателя на превода	BG64CECB979010F10F010F
Наименование на кореспондента	ЦЕНТР.КООПЕРАТИВНА БАНКА
Описание	test
Банка на кореспондента	ЦЕНТР.КООПЕРАТИВНА БАНКА
	

From the menu you can see the active counterparties, to which you can make transfers.

Via selecting the preview button, you will see detailed information about the counterparty, as well as an option to deactivate it.

This is done via the button:

Деактивиране

NOTE: via the menu Transfer counterparties you can only deactivate a given counterparty. In case you want again to activate it, you have to visit an office of the Bank.

3. Accounts – management

From the Accounts menu – Client accounts, you have the option to see all your accounts, added to your registration for Internet banking. From here you can effect the following operations:

- To add a description /identification / to an account, which will make it easier working with the account. This happens via selecting the button  and entry of text in the description field.
- To change the status of an account from “allowed for operations” to “reference only” via the system CCB Online Lite – This happens via checking the account via a check box and selecting the button “Only for reference”.

In case you would like an account again to be activated for operations via CCB Online Lite, it is necessary to visit an office of the Bank.

4. Deleting an account from CCB Online Lite

In case you want to delete a certain account from your registration for CCB Online Lite, you can use the menu “[Deletion of an account from CCB Online Lite](#)”.

If you want again to have an access to the account, which you have deleted from the service, it is necessary to visit an office of the Bank.

III. Transfers in BGN

1. BGN transfers between own accounts

From this menu you can make BGN transfers between own accounts.

1. You select account ordering customer.
2. Enter the transfer amount – the amount cannot be equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45).
3. Complete the remittance information.
4. Select the own account, to which the transfer to be credited



IBAN of ordering customer

Amount
0.00

Remittance information

Own account

After completing the fields select the preview button, enter your password / SMS code and confirm the payment with the OK button.

2. Transfers in BGN to counterparties

In order to be able to make payment orders to correspondents you have to visit an office of the Bank in advance and specify the correspondents desired by you, as well as a valid Bulgarian GSM number, at which for every ordered transfer you receive one-off passwords for a confirmation of the payment orders. From this menu you can make BGN transfers to beneficiaries, specified in advance.

1. Select account ordering customer.
2. Enter the transfer amount.
3. Complete the remittance information.
4. Choose a counterparty, to which you would like to order the payment



The screenshot shows a web form for making a BGN transfer to a counterparty. It includes a dropdown menu for 'IBAN of ordering customer', a text input for 'Amount' (pre-filled with 0.00), a text input for 'Remittance information', and another dropdown menu for 'Correspondent'. At the bottom, there are 'Cancel' and 'Preview' buttons.

After completing the fields select the preview button, enter SMS code and confirm the payment with OK.

3. Transfers to random receivers

In order to be able to effect payment orders to random receivers you have to visit an office of the Bank in advance and specify the limit for transfers desired by you, as well as a valid Bulgarian GSM number, at which you receive one-off passwords for confirmation of the payment orders.

From this menu you can effect BGN transfers to random receivers up to a limit, specified by you beforehand.

1. Select account ordering customer.
2. Enter the transfer amount.
3. Complete the remittance information.
4. Complete the identification of the receiver
5. Complete IBAN of the receiver



The screenshot shows a web form for making a BGN transfer to a random receiver. It includes a dropdown menu for 'IBAN of ordering customer', a text input for 'Amount' (pre-filled with 0.00), a text input for 'Remittance information', a text input for 'Name of the beneficiary', and a text input for 'IBAN of the beneficiary'. At the bottom, there are 'Cancel' and 'Preview' buttons.

After completing the fields select the preview button, enter SMS code and confirm the payment with OK.

IV. Transfer in foreign exchange

1. Transfers between own accounts

From this menu you can make BGN transfers between own accounts.

1. Select account ordering customer.
2. Enter the transfer amount – the currency of the transfer is in the currency of the account receiver.
3. Complete the remittance information.
4. Specify the own account, to which the transfer to be credited



The screenshot shows a web form for making a BGN transfer between own accounts. It includes the following fields:

- IBAN of ordering customer:** A dropdown menu with a downward arrow.
- Amount:** A text input field containing "0.00".
- Remittance information:** A text input field.
- Own account:** A dropdown menu with a downward arrow.

After completing the fields select the preview button, enter your password / SMS code and confirm the payment with OK.

2. Intrabank wire transfers to counterparties

In order to make payment orders in foreign exchange to other counterparties at CCB you have to visit an office of the Bank in advance and specify your desired counterparties, as well as a valid Bulgarian GSM number, at which you receive one-off passwords for confirmation of payment orders. From this menu you can make wire transfers to predetermined receivers at CCB.

You can make transfers between accounts in the same currency, other than BGN or order a transfer in BGN from a foreign exchange account.

1. Select account ordering customer.
2. Enter the transfer amount – the currency of the transfer is in the currency of the account receiver.
3. Complete the remittance information.
4. You select a counterparty, to which you would like to order the payment



The screenshot shows a web form for making intrabank wire transfers to counterparties. It includes the following fields:

- IBAN of ordering customer:** A dropdown menu with a downward arrow.
- Amount:** A text input field containing "0.00".
- Remittance information:** A text input field.
- Correspondent:** A dropdown menu with a downward arrow.

At the bottom of the form, there are two buttons: "Cancel" and "Preview".

In case you do not have loaded counterparties it is necessary to visit an office of the Bank, in order to request the correspondents' addition. IBAN of the receiver – may only be an account with CCB

After completing the fields select the preview button, enter SMS code and confirm the payment with OK.

3. Intrabank wire transfers to random receivers

In order to make payment orders to random receivers at CCB you have to visit an office of the Bank in advance and specify the limit for transfers desired by you, as well as a valid Bulgarian GSM number, at which you receive one-off passwords for confirmation of the payment orders.

From this menu you can make BGN transfers to random receivers at CCB up to a limit specified by you in advance.

1. Select account ordering customer.
2. Enter the transfer amount – the currency of the transfer is in the currency of the account receiver.
3. Complete the remittance information.
4. Complete the identification of the receiver
5. Complete IBAN of the receiver – may only be an account with CCB



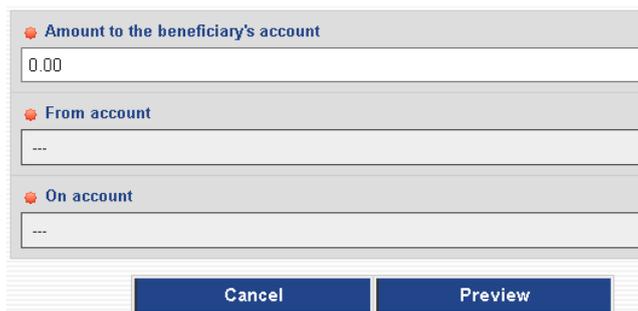
The screenshot shows a web form for intrabank wire transfers. It includes the following fields: 'IBAN of ordering customer' (a dropdown menu), 'Amount' (a text input field with '0.00'), 'Remittance information' (a text input field), 'Name of the beneficiary' (a text input field), and 'IBAN of the beneficiary' (a text input field). At the bottom, there are two buttons: 'Cancel' and 'Preview'.

After completing the fields select the preview button, enter SMS code and confirm the payment with OK.

4. Foreign exchange purchase and sale

The menu is intended to transfer funds between accounts in various currencies within the Bank, registered for the service CCB Online Lite. You can make foreign exchange purchase and sale on your accounts, regardless of whether they are with the same branch of the Bank or with different branches.

1. I would like the account of the receiver to be credited with the amount of - Enter the transfer amount.
2. From account – you specify the account payer
3. To account – specify the account, to which you would like the funds to be credited.



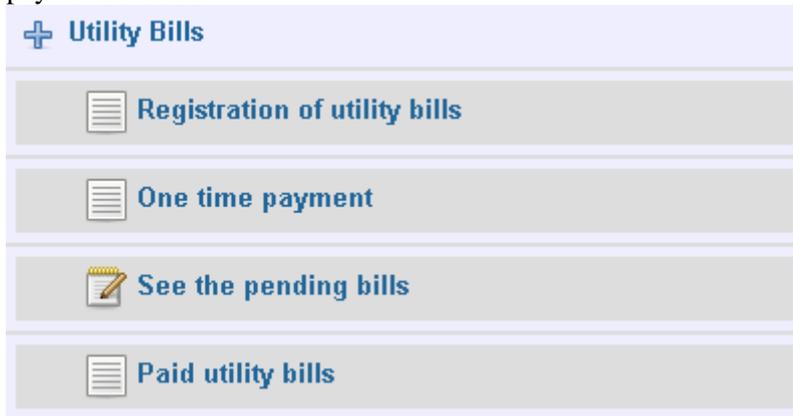
The screenshot shows a web form for foreign exchange purchase and sale. It includes the following fields: 'Amount to the beneficiary's account' (a text input field with '0.00'), 'From account' (a dropdown menu), and 'On account' (a dropdown menu). At the bottom, there are two buttons: 'Cancel' and 'Preview'.

After you complete all components of the payment order, select the Preview button.

In case there is an error in any of the fields, a message will appear with the specific error. If everything is completed correctly, a window will appear on the screen for entry of your password / SMS code. The transfer is confirmed with OK.

V. Utility bills

Via the system CCB Lite, you may pay your utility bills. In order to register and pay the utility bills you have to visit an office of the Bank in advance and specify the limit for transfers desired by you, as well as a valid Bulgarian GSM number, at which you receive one-off passwords for confirmation of the payment orders.



- + Utility Bills
 - Registration of utility bills
 - One time payment
 - See the pending bills
 - Paid utility bills

In the menu “Utility bills”, registration of utility bills – register the subscription numbers, which you would like to be paid via the Internet banking.



List records from **the Register of utility bills**

 Insert new record

Trader	Мобилни оператори - Mtel
Information, required by the client	GSM / Абонатен номер и 4-цифрения код от фактурата
Customer number	0888
Description	Mtel
Active	Yes 
Input channel	Mobile banking
Enter secure/sms code	<input type="text"/>

Cancel Back OK

The confirmation is made via SMS code, received at the GSM number, entered beforehand.

From the dropdown menu you select a merchant from the list, which is provided to you, whereas you enter the subscription number for payment. The verification of pending bills is made while you click on “Verification of pending bills”.

If you want to pay a given bill, you have to select it, choose an account, from which to make the payment and after which confirm it. If you do not have a current bill, on the screen there appears the message “No data”. The successfully paid accounts are seen in the menu “Paid utility bills”.

From the menu Utility bills you can pay now the one-off bill.

After the entry of subscription number, in order to confirm the payment select OK.

VI. Inquiries Menu

Account balances

From this inquiry you see the balances of all accounts, added to your registration, as well as the amount you dispose with, whether you have allowed overdraft, restricted amounts.

Account statements

When you load the inquiry, the following screen appears:



From the dropdown menu select the account and the period, for which you would like to receive a statement. After that you select *OK*.

You print with the *Inquiry print* button.

Deposit maturity dates

You see and control the maturity dates of your deposit accounts, their maturity dates, interest conditions, as well in what currency the deposit was opened.

Loans condition

After you select the account, on which the Bank granted a loan to you and you confirm with *OK*, the system gives you information about the maturity dates (the dates) for the due principal and interest, as well as about the processed and unprocessed installments.

Foreign exchange rates, with which the Bank operates

This report shows you the “buy“ and “sell“ rate of the currencies, with which the Bank operates, as well as the BNB reference rate. The rates are subject to a change, depending on the fluctuations at the international foreign exchange markets.

Inquiry reference rate for a past period

The inquiry shows the reference FX rate for your past date and currency.

Cards

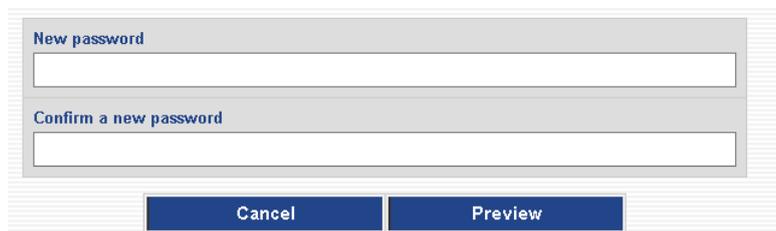
Issued cards

If you have issued debit cards, from this inquiry you can see the number of the bank card, at which branch it is opened, the restricted amount for BORIKA and the name of the cardholder. Here you can see the movement on your card account. On the credit cards, registered in the *CCB Online Lite* system, you can follow the current balance, the disposable limit for use and the minimum installment for repayment for the respective month, as well as print the movements on the card. You can also generate and print a statement as at a date, which has to be the last calendar day of the preceding month.

VII. Change of a password

In case you have received your username and password in a sealed envelop, you must change your password upon the first log into the system!

If you want to change your password, select the Settings menu in your personal profile and select the “Password change” button. The following screen appears in front of you:



The screenshot shows a web form for changing a password. It contains two text input fields. The first field is labeled "New password" and the second is labeled "Confirm a new password". Below the fields are two buttons: "Cancel" and "Preview".

Enter the new password in the two fields and select the “Preview” button. If the system accepts your password, the following screen appears:



The screenshot shows the next step in the password change process. The "New password" and "Confirm a new password" fields are now marked as "(hidden)". A new field labeled "Enter your password" is visible, with a masked input field containing six dots. Below the fields are three buttons: "Cancel", "Back", and "OK".

Here you enter the old password, with which you have worked till the present moment and select “OK”.

Note: if you are a user of the Internet banking and the CCB Online Lite service, then a change of your password in the one service means that your password has been changed in the other service.

In case you have forgotten your password for the CCB Online Lite service, you have to visit a branch or office of the Bank, where you submit an application for confirming the new password to access the system.

If you have already submitted it, it is necessary to contact us at: 02/ 92 66 666 or 92 66 668.

In case you like to effect operations, which are not accessible and allowed via the CCB Online Lite service, you can use the CCB Online service via OES or visit an office of Central cooperative Bank.

VIII. Security recommendations

Your responsibility as a user of the online banking is to keep your personal means for identification, according to the requirements in **the General terms and conditions of “Central Cooperative Bank” Plc**

Sticking to the abovementioned measures to a great extent increases the security of the online banking, used by you, as well as the access to the information and the funds on your bank accounts.

- Use passwords with a length at least 6 characters, obligatory small and capital letters and digits. Passwords with a length less than 6 characters or letters only or digits only can easily be discovered.
- Do not save your username and password in the memory of the browser or the computer, which you use.
- Periodically change your password for an access to the service CCB Online Lite.
- Use "Exit" to terminate the session with the bank. This makes your session invalid immediately, instead of staying active further 15 min.
- Use antivirus programs on the computer, which you use and follow the anti-virus programs update.
- Avoid using the CCB Online Lite service at Internet clubs and at computers, for which you are not sure for what and by whom they are used.
- Check via the “Inquiries” menu and “List of the sessions”, when and at which IP address the CCB Online Lite service is used.
- Regularly and carefully follow the movements on your accounts. If you find any problem – call at – 02/ 92 66 666 or 02/ 92 66 668.
- Do not trust an email, in which confidential data is requested, even if it is received from familiar senders. Central Cooperative Bank never requests from its clients via email passwords, a username, PIN-codes, bank card numbers or other confidential information.
- Upon the receipt of suspicious emails, do not respond to the specified links or appendices.
- Do not install and use software of suspicious origin.

Dear clients, despite the security measures taken by you, upon a suspicion of an unauthorized access to CCB Online Lite on your behalf, please inform us immediately!