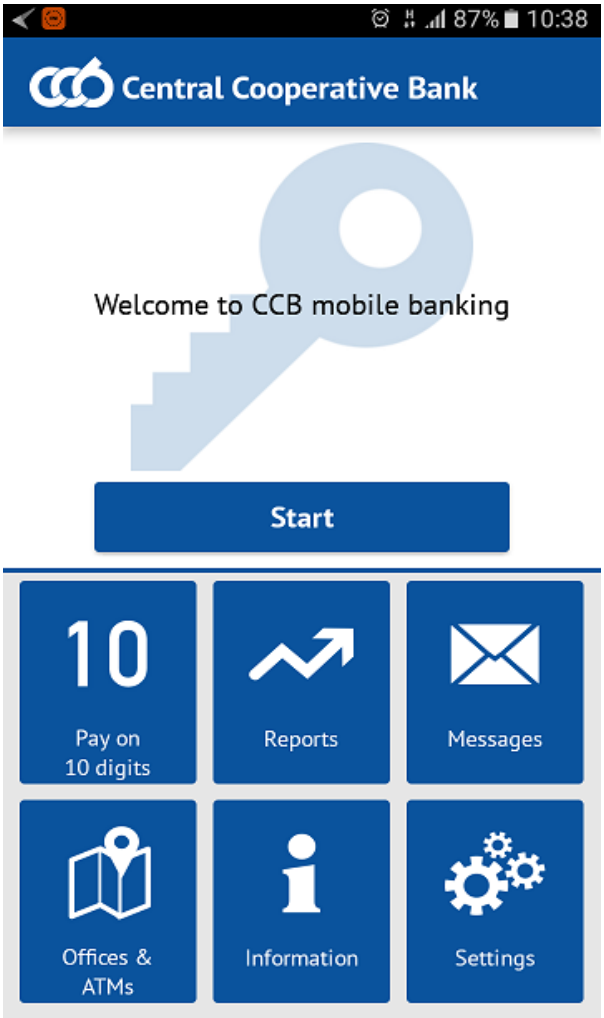
USER MANUAL

for the service CCB Mobile

of CCB Plc



1. GENERAL DESCRIPTION OF THE CCB MOBILE SERVICE 4

1.1 Operational systems 4

1.2. Possibilities of the system for Mobile banking 4

1.3. Limits 4

1.4. Users 4

1.5. Recommendations and security measures 5

1.6. Fees and commissions 7

2. REGISTRATION AND CONFIGURATION OF A PROFILE FOR MOBILE BANKING 7

2.1 Registration of new clients 7

2.2 Registration of clients, using the service CCB Online and/or CCB Lite for CCB Mobile 8

2.3. Configuration and setup of a profile 10

2.4. Log into the application 10

3. ACCOUNTS 11

3.1 General overview 11

3.2 Detailed information for each account 12

3.3 Recent movements 13

3.4 Account statements for a period 13

3.5 Change alias 13

3.6 Deactivation 14

3.7 Remove 14

4. TRANSFERS 14

4.1 Transfer to an own account 14

4.2 Transfer within the Bank 16

4.3 Transfer to another bank 17

4.4 Transfer to the budget 19

4.5 Currency transfer to another bank 21

4.6 Awaiting confirmation 24

4.7 Awaiting processing in the Bank 24

4.8 Outgoing transfers history 24

4.9 Templates 24

4.10 Counterparties 24

5. CARDS 25

5.1. Card review 26

5.2. Transactions 28

5.3. Block 29
5.4. Unblock 29
5.5. Limits 29
5.6. Change alias 29
6. CREDITS 30
6.1. Credits to individuals 30
6.2. Credits to legal entities 31
7. PENDING BILLS 31
7.1. Repayment of a credit card liability 31
7.2. Repayment of a credit liability 33
8. UTILITY BILLS 33
8.1. Registration of a utility bill 33
8.2. Payment of utility bills 34
9. PAYMENT WITH A10-DIGIT CODE 36
10. REPORTS 37
11. MESSAGES 39
12. OFFICE AND ATMS 39
13. INFORMATION 40
14. SETTINGS 40
14.1 Changing the language of the application 40
14.2 Change of PIN 41
14.3 Forgotten PIN/password 42
14.4 Deactivation of the access 42
14.5 Activation of the access due to a lost or stolen device 42

1. GENERAL DESCRIPTION OF THE CCB MOBILE SERVICE

1.1. Operational systems

The application for mobile banking CCB Mobile can be downloaded free of charge via App store and GooglePlay and be used on the following operational systems and mobile devices:

- Operational system: iOS 8.0 + (API level 21) +, Android 4.0.3 (API level 15) +
- Devices: iPhone 4, 4S, 5, 5S, 5C, 6, 6+, 6S, 6S+, 5SE, iPad (without iPad 1) and all mobile devices with installed Android 4.0.3 (API level 15)+

It is necessary to have access to the Internet via Wi-Fi or mobile Internet. To use CCB Mobile with mobile Internet from your mobile operator, check your individual tariff plan.

1.2. Possibilities of the system for Mobile banking

Via CCB Mobile you can:

- Perform BGN and currency transfers in the country and abroad – between own accounts, to arbitrary beneficiaries and counterparties
- Perform express interbank payments in BGN via RINGS
- Confirm mass files, which are entered via CCB Online with QES, without limits.
- Confirm transfers, which are entered via CCB Online with QES, without limits.
- Make transfers to the budget.
- You perform activities related to the management of bank cards
- You receive reference information of operations, performed with bank cards
- Make reports for the last movements and statements for a period on the account
- Perform FX purchase and sale
- Pay utility bills
- Make payment with 10-digit code
- Negotiate exchange rates upon the performance of transfers and FX purchase and sale
- Receive reference information and statements for all accounts, opened with CCB Plc
- Receive reference information about the state of the credit liabilities of individuals.
- Perform repayment of liabilities related to consumer loans and credit cards.

You may use the CCB Mobile service at more than one mobile device.

1.3. Limits

The limits for the performance of transfers in CCB Mobile are as follows:

- Maximum limit for transfers to counterparties, payment of utility bills and payments to the budget – **BGN 8`000.00** for 24 hours.
- Maximum limit for transfers to arbitrary beneficiaries – **BGN 4`000.00** for 24 hours.
- No limits for ordering transfers between own accounts.
- No limits upon the confirmation of transfers ordered via CCB Online with QES.

1.4. Users

The CCB Mobile service can be used by individuals and legal entities, clients of CCB Plc, on

whose name and at whose expense the activities are performed in the system for Mobile banking of CCB Plc, as follows:

Individuals, who have a personal qualified electronic signature /QES/;
Individuals, who do not have a personal qualified electronic signature /QES/;
Legal entities, via their legal representatives and/or authorised individuals, who have a personal qualified electronic signature /QES/;
Legal entities, via their legal representatives and/or authorised individuals, who do not have a personal qualified electronic signature /QES/;

"User" is every individual, registered in the system for Mobile banking of CCB Plc with rights determined by the beneficiary, specified in the application for registration /change for the performance of bank operations. User can be an individual, with the respective rights of beneficiary – a legal representative or an authorized person with rights to dispose.

The legal entities can use the service CCB Mobile with users of the type:

- ***Legal representative***
- ***Beneficiary***
- ***Authorised with the right to dispose***

1.5. Recommendations and security measures

The security of the system for mobile banking is ensured via a number of measures, impacting each level of the service:

- There is an encryption of the information, which is submitted from the application of the mobile phone to the Bank servers via using https (ssl) protocol.
- The identification of the user is carried out via a combination of the registered device, bound by the user name, password and a personal user PIN.
- Temporary locking of the device for one hour upon the entry of three wrong PINs.
- Deactivation of the device upon the entry of six wrong PINs.
- The authorization at transaction level is carried out for each transaction via built in encryption methods, which ensure the highest level of security, against external and internal threats.
- The system infrastructure uses hardware security mechanisms (HSM), which guarantee the security of the performed encryption calculations.
- The is an array of possibilities to specify rights, limits and management of the the system for mobile banking via the system for Internet banking.
- The recommendations for security of programming and the creation of mobile applications are taken into consideration in the creation of the mobile application. The applications passed tests and verification of the code from Apple for iOS devices, and respectively from Google for Android devices.
- The security of the mobile applications depends on the security of the operational system of the mobile device, the provision of which is the exceptional responsibility of its user.

- CCB Plc does not send an e-mail, which contains Internet Link /link/, leading to a page, on which you have to enter the user name and password, update your profile or an enclosed file, which you have to install.
- The obligations and responsibilities of the client /user in relation to the security of the mobile banking service are as follows:
  - To protect his/her user PIN from unauthorized access, not announcing it, keep it at secure places not accessible for third persons.
  - To keep physically the devices, on which the application for mobile banking of the Bank was installed.
  - To use the standard mechanisms for security of the operational system of the mobile devices, such as access code, which should not coincide with the chosen PIN for access to the mobile application.
  - To keep the user name, password and PIN for QES (qualified electronic signature), which are necessary for access to the system for Internet Banking, via which the mobile banking service can be managed.
  - To ensure the security of the operational system of the mobile device, via installing its latest updates. Not to use "jailbroken" and "rooted" devices, where the mechanisms for the security of the operational system have been destroyed.
  - It is recommended to use an anti-virus program for protection from viruses, and it is not recommended to use suspicious mobile applications, which can undermine the security of the mobile application.
  - In case of a loss or theft the user shall deactivate the device in the system for Internet banking, or if this is not possible to contact the Centre for servicing clients at 02/92 66 500 or visit an office of the Bank.
  - To protect the mobile device with a password and specifying automatic locking of the screen, when it is not used.
  - To install antivirus software on the smart phone and regularly update the smart phone software.
  - To download applications only from official application sites – Apple Store, Google Play Store.
  - To use the "EXIT" button upon exiting the system.
  - To disable the function "Remembering passwords in the browser".
  - In order not to expose your device to risk, we recommend to you not to use chance wireless Internet connections.

Upon non-performance of the above mentioned security obligations, including, but not limited to, in relation to using and protection of the PIN or the six digit code for registration, CCB Plc does not bear responsibility for damages suffered by the client /or user or by third persons, upon using the mobile banking service.

CCB Plc does not bear any responsibility for any damages suffered by the client /user or by third persons and in case of an interference of malicious software on the mobile device, with which the application is accessed or for intentional actions of third persons.

1.6. Fees and commissions

- For using bank services and the performance of bank operations via the system for Mobile banking of CCB Plc, the client shall pay fees and commissions, in accordance with the effective Tariff on the interest rates, fees and commissions, and its appendices.

- The Bank is entitled to change its Tariff at any time, informing the clients in accordance with the procedure laid down in the General terms and conditions to the frame agreement for the opening and maintenance of bank payment accounts and the performance of payment operations or in the specific contract for a bank service, concluded between the Bank and the client.

2. REGISTRATION AND CONFIGURATION OF A PROFILE FOR MOBILE BANKING

2.1. Registration of new clients – two applications are submitted – one for registration for the service and one for registration of the mobile device.

If you do not have an active registration for Internet banking CCB Online and/or CCB Lite it is necessary to:

1. Download the application via App store or GooglePlay depending on the operational system iOS or Android.

2. Submit an application for the registration for the service CCB Mobile in one of the following ways:

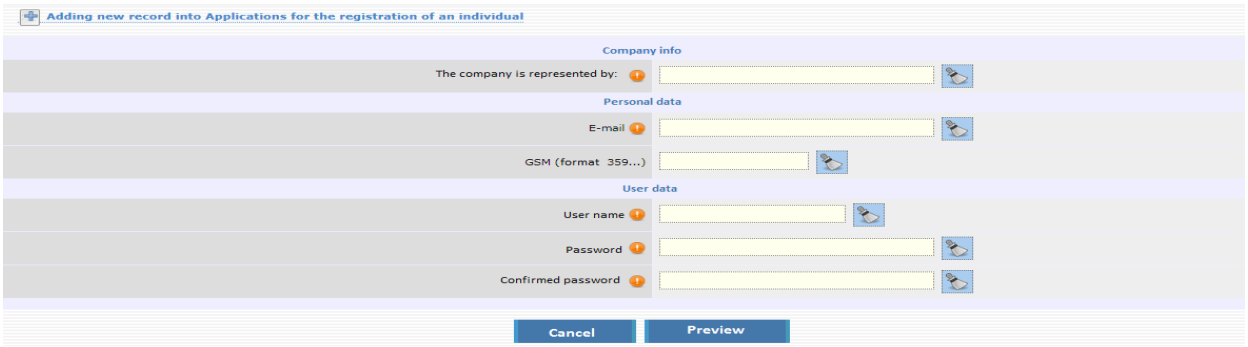
- On the web site of Central Cooperative Bank Plc at: www.ccbank.bg.

Select on the banner -

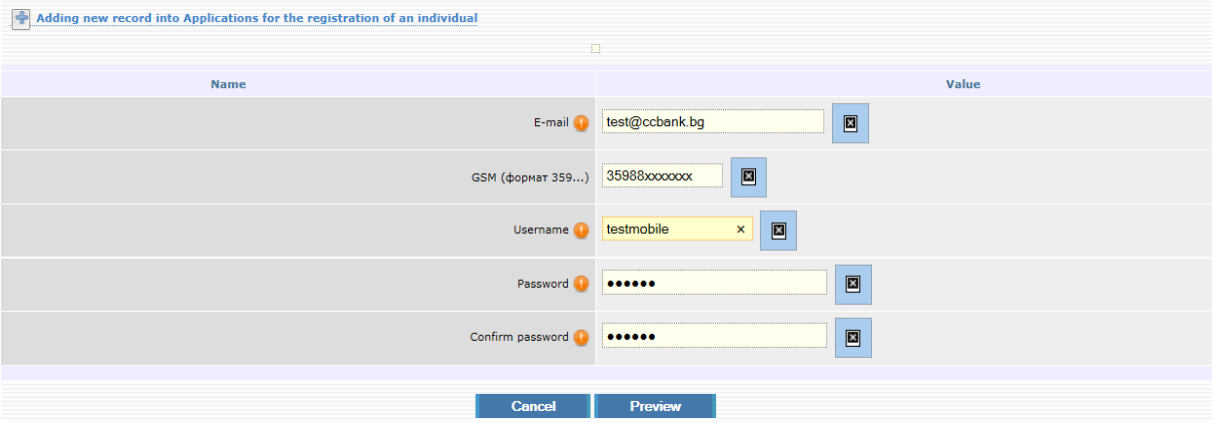
, after that on the Registration button and "Press here to make your registration for CCB Online".

You should select the type of registration, which you submit – legal entity or individual.
For **individuals** you should select "Registration for CCB Lite / CCB Mobile".

For **legal entities** you should select "Initial registration of a company for CCB Mobile"



or “Addition of a company user for CCB Mobile”.



After successful submission of the application for registration you will receive a code for registration at the email specified in the application, with which you should visit an office of the Bank for confirmation of the registration.
The employee in the Bank office will confirm the application for registration for the service CCB Mobile created by you, will configure your desired rights and limits.

For this purpose it is necessary to sign an “Application for *specifying/change of rights and limits for the services of CCB Plc” and a contract for using the service CCB Mobile”.* The legal entities shall submit the application at the servicing branch, unless they use the service CIMS.

3. Submit an application for the registration of the mobile device – in the application installed in the memory of the device select **“Add user”** and enter the username and password to access CCB Mobile.

4. Visit an office of the Bank for confirmation of the device and receipt of a six-digit PIN.

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

2.2. Registration of clients, using CCB Online and/or CCB Lite for CCB Mobile

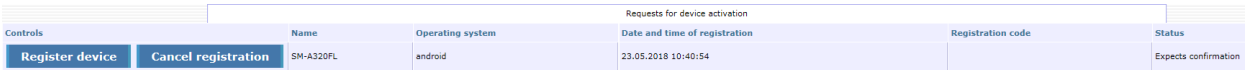
If you have active Internet banking CCB Online and/or CCB Lite it is necessary to:

1. Download the application via App store or GooglePlay depending on the operational system iOS or Android.

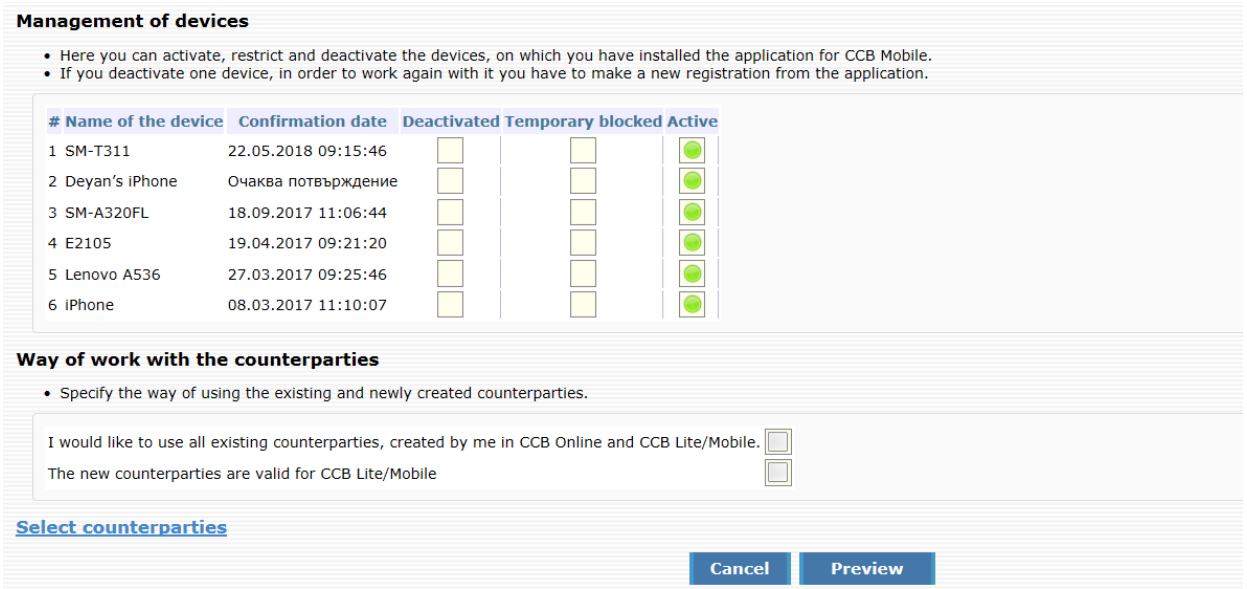
After installation in the memory of the mobile device, enter the application and select **“Add user“** from the initial screen. The application redirects to the site of the Bank, where it si necessary to enter a username and password for access to the active service CCB Online or CCB Lite.

2. Submitted application for the registration of the device is confirmed by entering a 6-digit code in the application, which you may receive via the system for Internet banking CCB Online or at an office of the Bank:

- **at an office of the Bank** – the registration of the device for CCB Mobile will be confirmed at an office of the Bank, where an employee will confirm the service, will configure the desired rights and limits and will provide you with a code for access in the application. It is necessary to enter in the application the provided code for registration of the device. After that the system will require to enter and confirm a six-digit PIN, which will serve for logging into the application and for confirmation of transfers and other operations performed via the application.
- **in the Internet banking CCB Online** – the application for confirmation of the device will visualize in the menu "Applications for registration of devices" on initial screen.

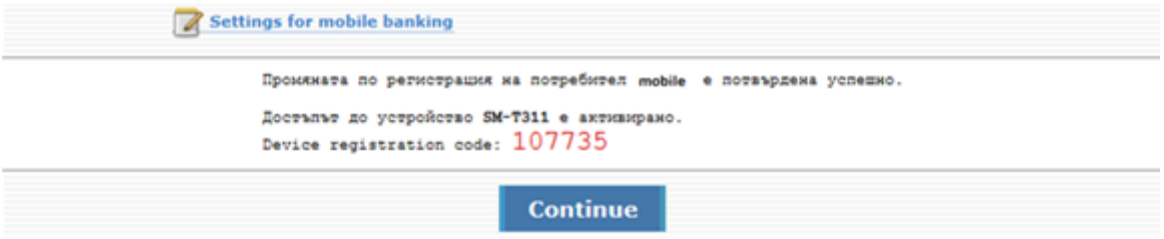


Via the button "register device" you enter the application, select the field "Active" and select "Preview".



Confirm the entry with the password for access to CCB Online.

The system will generate a six digit code, which you should enter in the mobile application. Select the button "Continue" and a message will appear on the screen that it is necessary to visit an office of the Bank, in order to activate the registration for the service CCB Mobile.



You enter in the application the generated code for registration of the device. The system will request from you to enter and confirm the six-digit PIN, which serves for entry in the application and for confirmation of transfers and other operations, effected via the application.

3. You should visit an office of the Bank, where an employee will activate the service CCB Mobile and will configure your desired rights and limits to work in the system for Mobile banking. For this purpose it is necessary to sign "An application for specification */change of rights and limits for the services of CCB Plc" and a Contract for using the service CCB Mobile".* The legal entities shall submit the application in the servicing branch, unless they use the service CIMS.

Before activating the service CCB Mobile, the message "Expecting confirmation" will appear in the application.

2.3. Configuration and setup of a profile

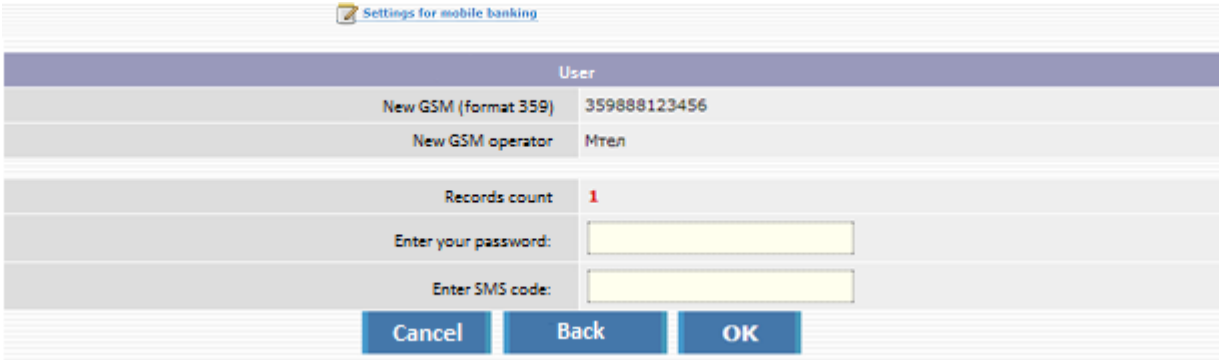
You can make changes in the registration in one of the following ways:

- via visiting an office of the Bank and declare this in writing;
- via ***CCB Online*** with SMS received at the number of a Bulgarian valid mobile operator provided by you, in case you declared in the application an activation of the option "Confirming changes only with SMS".

Via the menu "SETTINGS" -> "Changes of registrations /Limits" at CCB Online you can make the following changes:

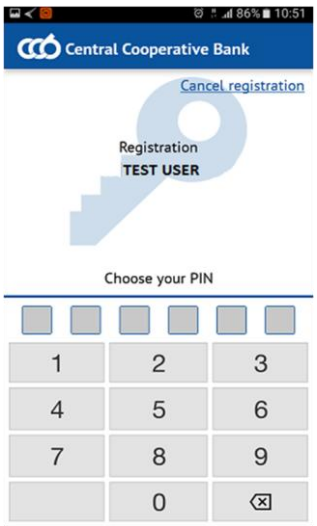
- Change of account status– active for payment, only for reference or deletion
- Change of limits
- Addition, change or deactivation of transfer counterparties
- Cards, which are seen in the mobile banking
- Activation, deactivation and temporary restricting the devices

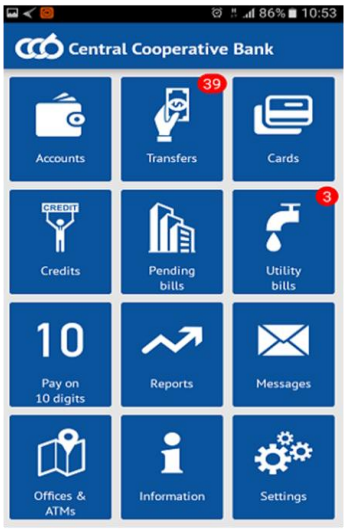
All changes, effected via the menu "Changes in registrations /Limits" are confirmed with SMS code and password.



2.4. Log into the application

After the activation of the access to the mobile device is completed at an office of the Bank, in order to use CCB Mobile, it is necessary to create PIN to access the application. The code serves for identification upon each entry in the application, upon confirming each transfer, effected via the registered device. The PIN should be 6-digit and it is desired and recommended to change it often and not to contain personal data – birthday, personal number, etc. Upon first entry in the application the PIN code is entered twice – creation and confirmation. After the successful log into the application, a screen appears with the general view of CCB Mobile.





NOTE: Upon the entry of three wrong PINs the access to the device will lock temporarily for one hour.
Upon the entry of six wrong PINs the device will be deactivated. You can activate the device at an office of the Bank or via CCB Online with QES, submitting in advance an application for the registration of the device from the initial screen of the application from the menu **"Add user"** via the entry of a username and password.

3. ACCOUNTS

3.1. General overview

The "Accounts" menu gives information of the accounts, which are added to the registration in CCB Mobile.

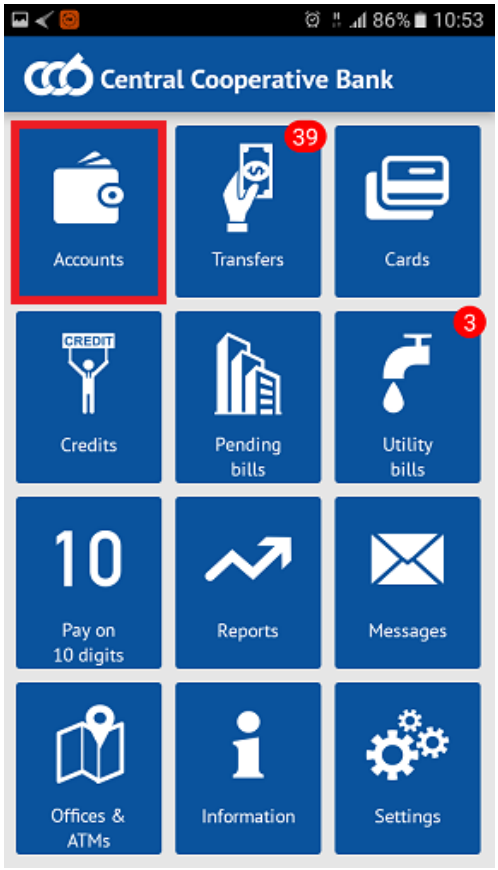
NOTE: Each newly opened account of a client – individual is added automatically in CCB Mobile as active.

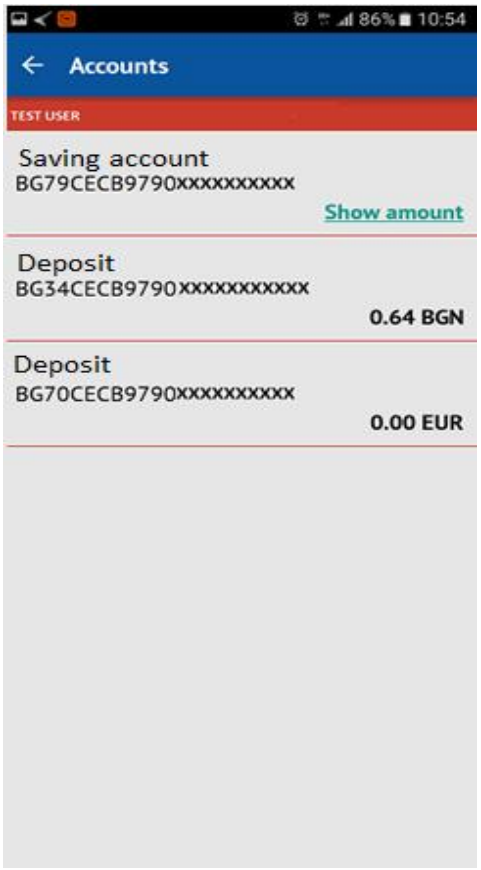
In case you do not want to see an account in the application it is necessary to visit an office of the Bank or remove it via CCB Online with QES.

NOTE: To add a newly opened account of a client – legal entity it is necessary to visit a bank office. The account is not added automatically.

A list is visualized, in which you see the names of the clients and the accounts opened on their behalf. The general view gives the following information about each of the accounts:

- Account beneficiary
- Account type
- IBAN
- Availability
- Currency

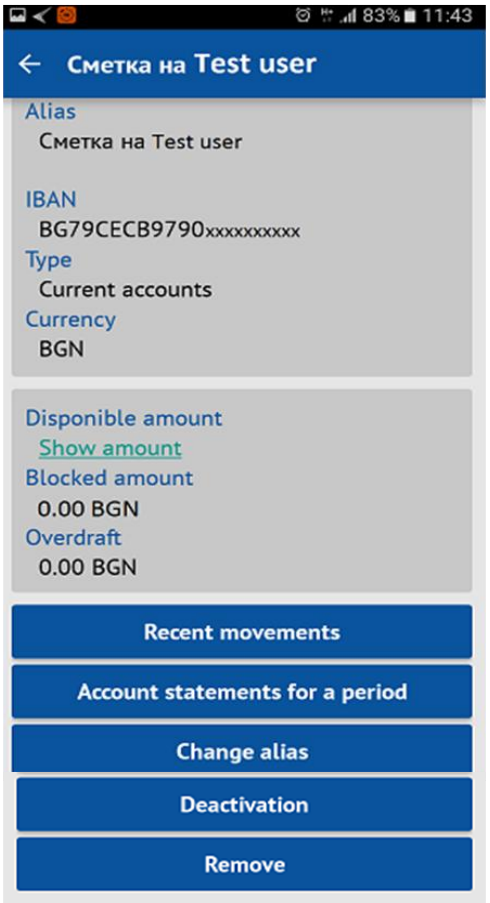




3.2. Detailed information for each account

Upon selecting an account via touching the screen, a detailed report is visualized for the account, which depending on the account type, includes:

- IBAN
- Type of account
- Currency
- Disposable amount – the amount, with which operations may be performed
- Available amount – the entire account balance
- Restricted amount – in case the account has been blocked (debit card, distraint, collateral)
- Allowed overdraft – visualized only for checking account, if there is overdraft granted on the account
- Interest rate– visualized only for deposit accounts



- Accrued interest – the interest, accrued for the last period for which interest is calculated– visualized only for deposit accounts
- Date of opening – visualized only for deposit accounts
- Maturity date - visualized only for deposit accounts

3.3. Recent movements

Via button "Recent movements" information is loaded of the disposable amount, availability, origin and debits of the last movements on the selected account.

3.4. Account statements for a period

A statement of the selected account is generated via the selection of the button "Account statements for a period" and specifying the initial and end date of the desired period. The statement presents information of the availability on the account as at the initial and end date, credits and debits on the account in the chosen period.

3.5. Change alias

Menu "Change alias" provides a possibility to change the identification of the selected account.

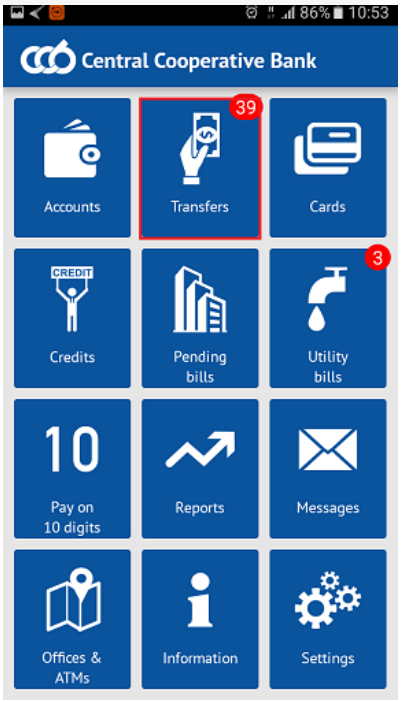
3.6. Deactivation

From "Deactivation" menu you can deactivate your desired account. Upon deactivation, the account continues to be visualized, account reports may be generated, but transfers cannot be effected via the application.
In case you want an account to be active again for operations via CCB Mobile, it is necessary to visit an office of the Bank.
Individuals, users of the service Internet banking CCB Online, who have activated the option "Confirming changes only with SMS", will be able again to activate the accounts in their profile, without visiting an office of the Bank.

3.7. Remove

From menu "Remove" you can delete the selected account. Upon deletion the account will not be visualized in the application, it will not be possible to make transfer from the account and generate account statements via the application.

4. TRANSFERS



From "Transfer" menu you can effect:

- Transfer to an own account
- Transfer within the Bank
- Transfer to another bank
- Transfer to the budget
- Currency transfer to another bank

The menu provides access to information regarding:

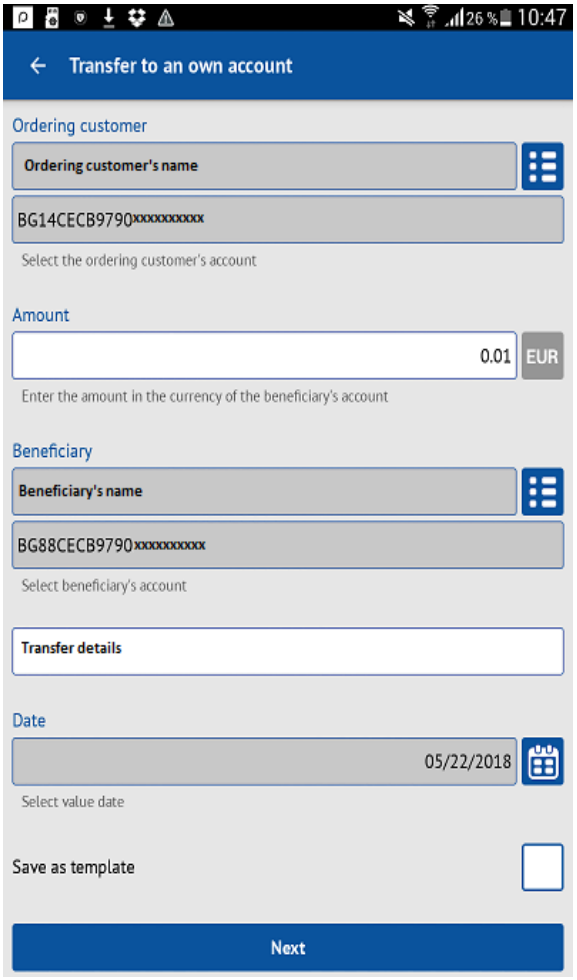
- Transfers, awaiting confirmation
- Transfers, awaiting processing in the Bank
- Outgoing transfers history
- Templates
- Counterparties

Every transfer ordered via CCB Mobile is confirmed via the entry of a PIN, Face ID or Touch ID (Fingerprint).

4.1. Transfer to an own account

From this menu you can enter transfers to own accounts.

In order to create a transfer to an own account, it is necessary to enter the following components:



Ordering customer

You select Ordering customer via button , from which all accounts of the Ordering customer and of his represented persons are visualized. Via selecting an entry, the name and IBAN of the Ordering customer are loaded in the respective fields.

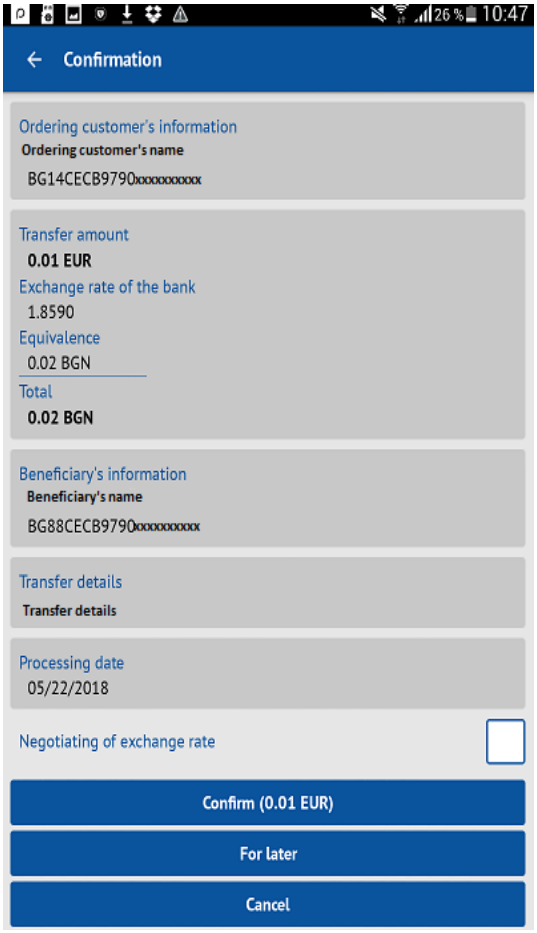
Amount

Enter the transfer amount.

Beneficiary

You select Beneficiary via button , from which all accounts of the user and the accounts of the persons represented by him/her are visualized. Via selecting an entry, the name and IBAN of the Beneficiary

are loaded in the respective fields.



Transfer details
The field for remittance information is obligatory for completion (up to 70 characters).

Date
The date of transfer performance by default is the current date. It can be changed to a future date upon selecting .

If you select a future performance date, till its occurrence, the transfer will have status "Under processing".

Template

The application makes it possible to save a template, which may be used for facilitation upon subsequent payments to a counterparty. In order to use a template it is necessary to go to the "Templates" menu.

After completing all the necessary fields, the transfer is created with the **"Forward"** button.

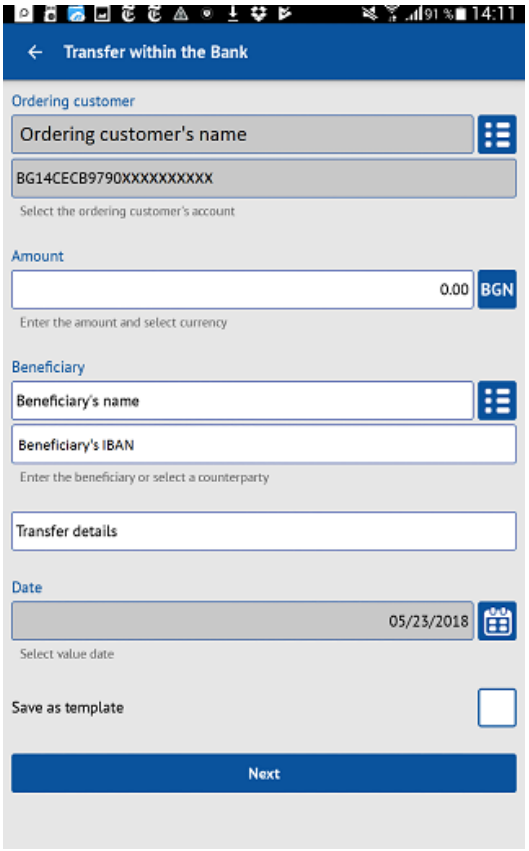
For transfers, the value of which is equal or exceeds the equivalent amount in BGN of EUR 15 000 (at the reference rate of BNB - BGN 29 337.45) or the equivalent amount in foreign currency, an obligatory field for completion of **"Declaration of the origin of funds"** is visualized on the next screen.

On the next screen appear the details of the entered transfer. For transfers between accounts in different currencies, there is a possibility to negotiate an FX rate, by selecting the field **"Negotiating of exchange rate".** The system sends a push notification with the approved by the Bank negotiated rate.

The following possibilities for the transfer are possible:

- **Confirm** – with the selection of this button and entry of **PIN** or via using **Face ID** / **Touch ID** (**Fingerprint**) the transfer is signed by the user electronically and is accepted for processing at the Bank.
- **Later** – the transfer can be accessed in the menu "Waiting for confirmation", from where it can be confirmed.
- **Refuse** – selected upon refusal of the transfer.

4.2. Transfer within the Bank



The menu provides the possibility for ordering transfers to own accounts at the Bank, as well as on accounts of other clients at the Bank. In order to create a payment order on the account with CCB Plc, it is necessary to enter the following components:

Ordering customer

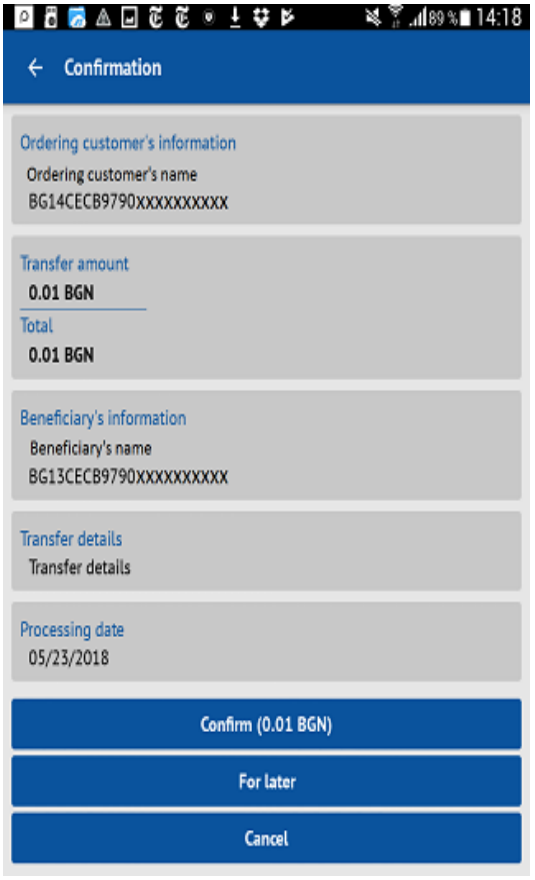
You select Ordering customer via the button , from which all accounts of the Ordering customer and of his represented persons are visualized. Via selecting an entry, the name and IBAN of the Ordering customer are loaded in the respective fields.

Amount

Enter the transfer amount in the currency of the Beneficiary's account.

Beneficiary

You may enter the IBAN and name of Beneficiary in the specified fields or via selecting the button , from where you select from the list of entered counterparties of the respective client - ordering customer.



Transfer details

The field for transfer remittance information is obligatory for completion (up to 70 characters).

Date

The default date of transfer performance is the current date. It can be changed to a future date upon selecting .

Template

The application makes it possible to save a template, which may be used for convenience upon subsequent payments to a counterparty. In order to use a template it is necessary to go to the "Templates" menu.

After completing all the necessary fields, the transfer is created with the **"Forward"** button.

The following options for the transfer are accessible:

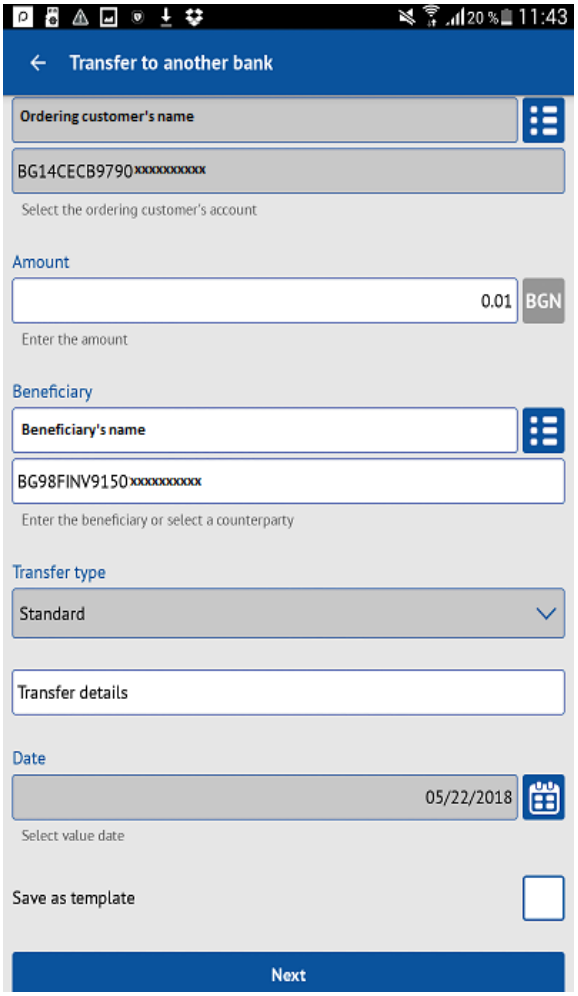
- **Confirm** – with the selection of this button and entry of **PIN** or via using **Face ID / Touch ID** (**Fingerprint**) the transfer is signed by the user electronically and is accepted for processing at the Bank.

- **Later** – the transfer is accessible in the menu "Waiting for confirmation", from where it can be confirmed.

- **Refuse** – selected upon refusal of the transfer.

4.3. Transfer to another bank

The transfers in BGN for other banks are entered via the menu "Transfer to another bank". In order to create a transfer to an account with another bank, it is necessary to enter the following components:



Ordering customer

You select Ordering customer via the button , from which are visualized all account of the Ordering customer and of its represented persons. Via selecting an entry, the name and IBAN of the Ordering customer are loaded in the respective fields.

Amount

Enter the transfer amount, the amount must be in BGN.

Beneficiary

You may enter IBAN and Beneficiary name in the specified fields or via selecting the button, from where you select from the list of the entered counterparties of the respective client - Ordering customer.

Transfer details

The field for transfer remittance information is obligatory for completion (up to 70 symbols).

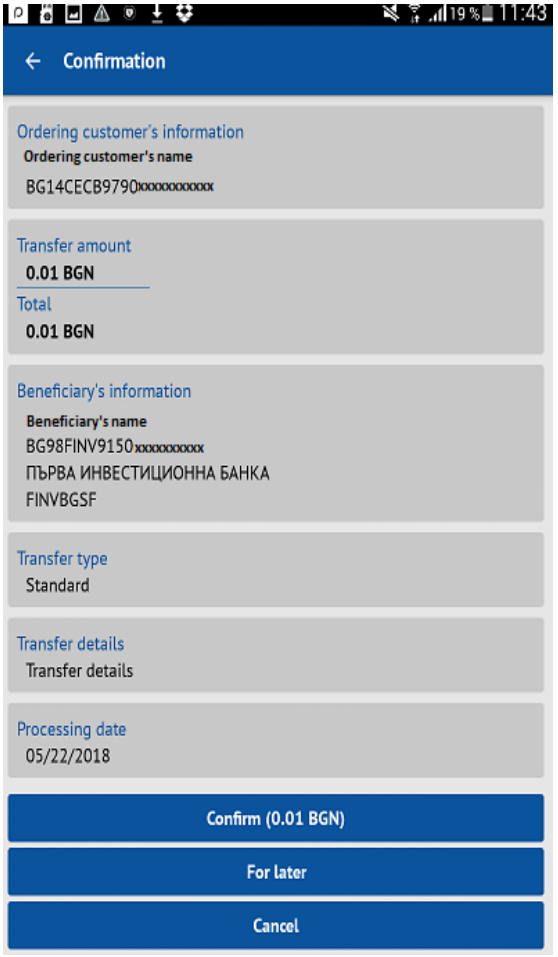
Type of transfer
You select whether the transfer is standard or urgent. An urgent transfer can be ordered till 15.00 o'clock on a workday.

Date
The date of transfer performance by default is the current date. It can be changed to a future date upon selecting .

Template
The application makes it possible to save a template, which may be used for facilitation upon subsequent payments to a counterparty. In order to use a template it is necessary to go to the "Templates" menu.

After completing all the necessary fields, the transfer is created with the **"Forward"** button.

The application redirects to a screen with details of the entered transfer.
This screen indicates whether the transfer is standard or urgent.



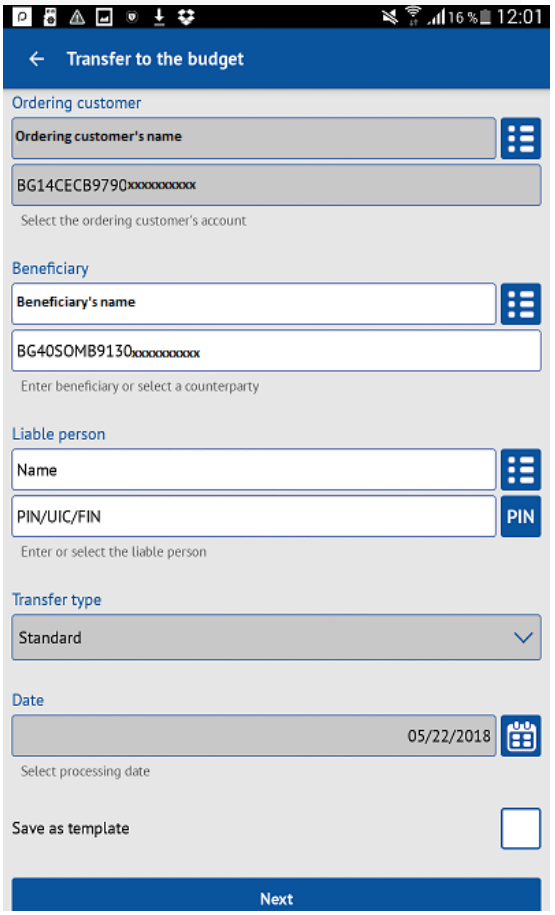
The following options for the transfer are accessible:

- **Confirm** – with the selection of this button and entry of **PIN** or via using **Face ID** / **Touch ID** (**Fingerprint**) the transfer is signed by the user electronically and is accepted for processing at the Bank.

- **Later** – the transfer is accessible in the menu "Waiting for confirmation", from where it can be confirmed

- **Refuse** – selected upon refusal of the transfer

4.4 Transfer to the budget



The payments to budgetary organizations are entered via the menu "Transfer to the state". The necessary components are:

Ordering customer

You select the Ordering customer via the button , which shows all accounts of the Ordering customer and its represented persons. Via selecting an entry, name and IBAN-a of the Ordering customer are loaded in the respective fields.

Beneficiary

You can enter the IBAN and name of the beneficiary in the specified fields or via selecting the button , where you select from the list of the entered counterparties of the respective client - ordering customer.

Liable person

The data of the liable person may be selected via , where there are the already used liable persons or you should enter the name and personal number/UIC/foreigner's number of the liable person, whereas the type of identifier is selected from the button PIN . The liable persons entered via the application are accessible for cancellation via Internet banking CCB Online ("Register" menu – "Liable persons for transfers").

Type of transfer

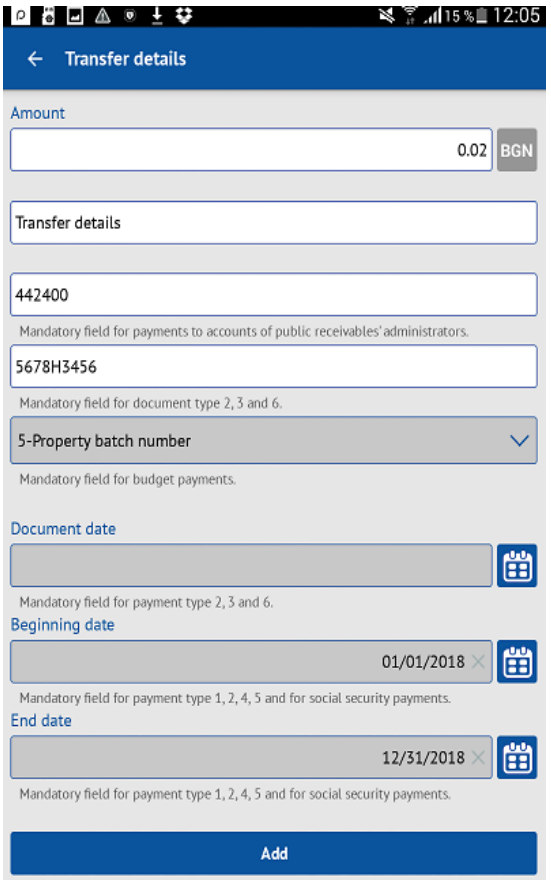
Depending on whether the transfer is on account with the Bank or to another bank you select "Internal" (to account with the Bank), "Standard" or Urgent".

Date

The date of performance of the transfer by default is the current date. It can be changed to a future date upon selecting .

Template

The application makes it possible to save a template,



which may be used to facilitate the subsequent payments to a counterparty. In order to use a template it is necessary to go to the “Templates” menu.

After completion of the necessary fields, a new screen appears with the “Forward“ button, where via ”Add transfer“ you enter the remaining components of the transfer:

Amount

Enter the transfer amount, whereas the amount must be in BGN. The currency in this type of transfers cannot be changed.

Transfer details

The field for transfer remittance information is obligatory for completion (up to 70 characters).

Code for type of payment

Enter 6-digit type of payment to the respective IBAN, if any.

Document number

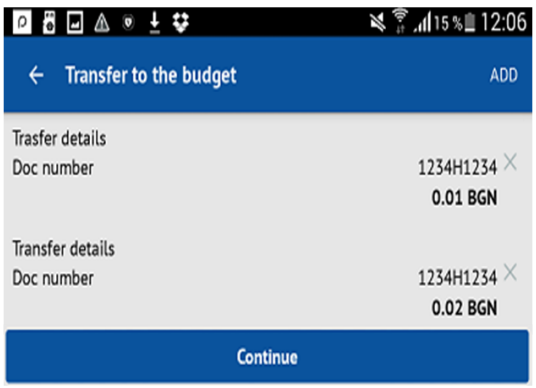
Enter the number of the document, on which the payment is made, if any.

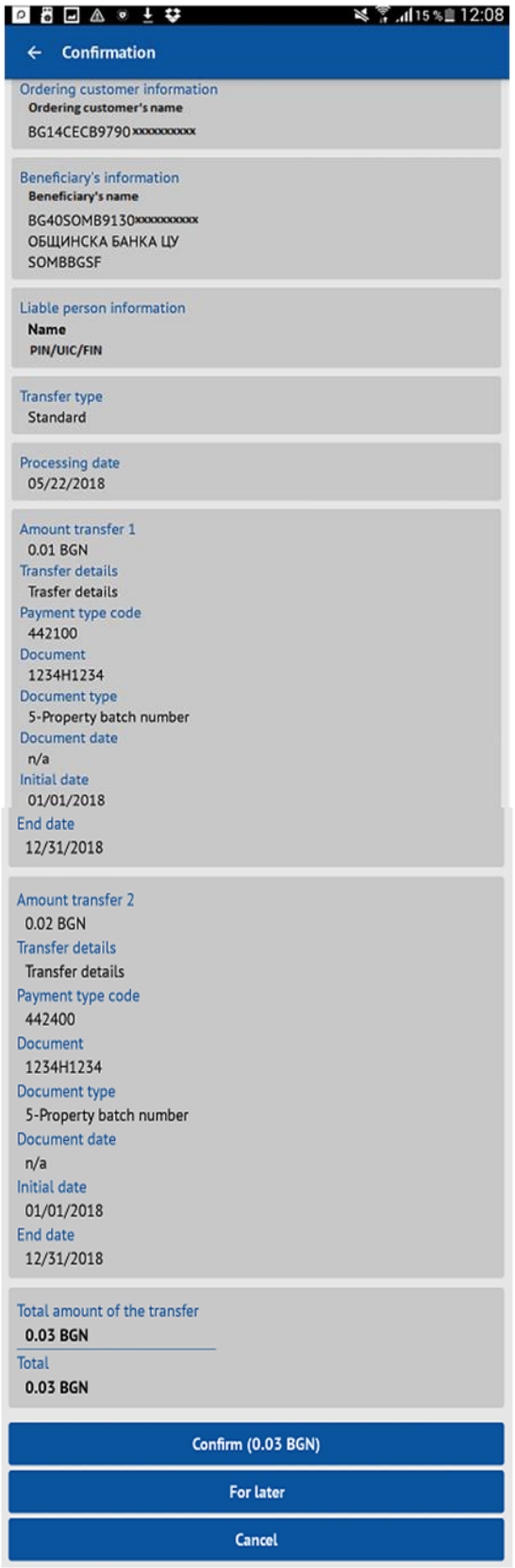
Document type

It is selected from the enclosed list by touching a Button or by touching the specified field.

Document date

Enter the date of the document, for which the payment is made, if any. It is entered via the button





Initial and end date

Specify the period, for which the payment is due. The dates for beginning and end of period are entered via the button .

After completing all the necessary fields, select the “Add“ button.
In case the payment is multi row, select the “Add” button in the upper right corner of the screen, from which the data of the next period is entered.

After the entry of all components, via selecting the “Continue“ button the application redirects to a screen with details of the entered transfer.

The following options for the transfer are accessible:

- Confirm – with the selection of this button and entry of **PIN** or via using **Face ID** / **Touch ID** (**Fingerprint**) the transfer is signed by the user electronically and is accepted for processing at the Bank.

- Later – the transfer is accessible in the menu “Waiting for confirmation“, from where it can be confirmed

-Refuse – selected upon transfer refusal

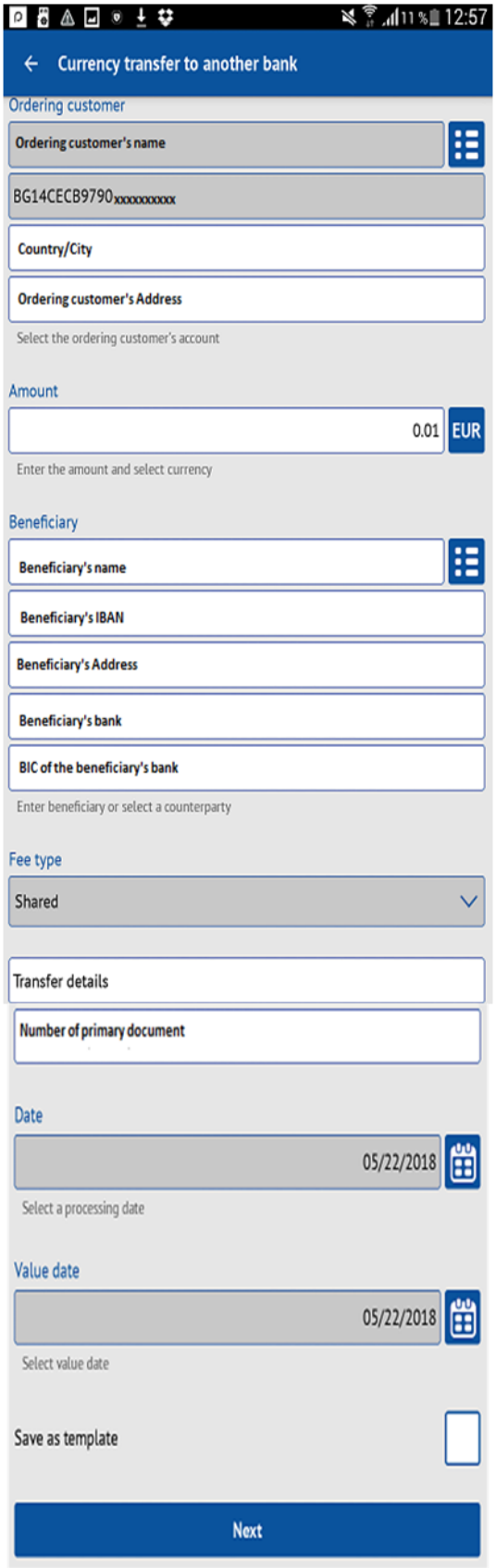
4.5 Currency transfer to another bank

The data is only entered in Latin alphabet!

The transfers via SWIFT are transfers, which may be in various foreign currencies.
They may be effected on the territory of the country and abroad.
BISERA 7 is a payment system for servicing customer transfers in EUR. The system processes local and cross border transfers in EUR from / to banks and bank branches, which carry out an activity on the territory of the EEA and is based on the rules, practices and the standards of the single euro payments area (SEPA).
For the performance of a transfer via BISERA 7 the following conditions should be present:

- To be in euro currency
- To be performed with charging option (SHA)
- The “Value date“ should be equal to the “Performance date“ + 1 day
- Correct BIC of the Bank and IBAN of the beneficiary
- The Bank, from which and to which transfers will be ordered or accepted has been certified as a participant in BISERA 7 – EUR

In order to create an order for a currency transfer,
It is necessary to enter the following components:



Ordering customer

You select Ordering customer via the button , where all accounts of the Ordering customer and the represented persons are visualized. Via selecting an entry, the name and IBAN of the Ordering customer are loaded in the respective fields.

Amount

Enter the transfer amount, currency is selected via the button for selecting currency EUR

Beneficiary

You may select via touching the button , from where you select from the list of the entered counterparties of the respective client - Ordering customer or complete the necessary fields:

- Name of the beneficiary
- IBAN
- Address of the beneficiary
- Name of the Beneficiary's bank
- BIC of the Beneficiary's bank

Fee type

Choose between:

- Shared – the ordering customer and the beneficiary pay the due fees for sending and receiving the transfer (SHA)
- Our – all charges are at the expense of the transfer ordering customer (OUR)
- Beneficiary – all charges are at the expense of the transfer beneficiary (BEN)

Transfer details and number of the primary document

The field for remittance information is obligatory for completion. In the field "Number of primary document" additional data of the transfer
Is entered, if any.

Date
The date of performance by default is the current date. It can be changed to a future date upon selecting.

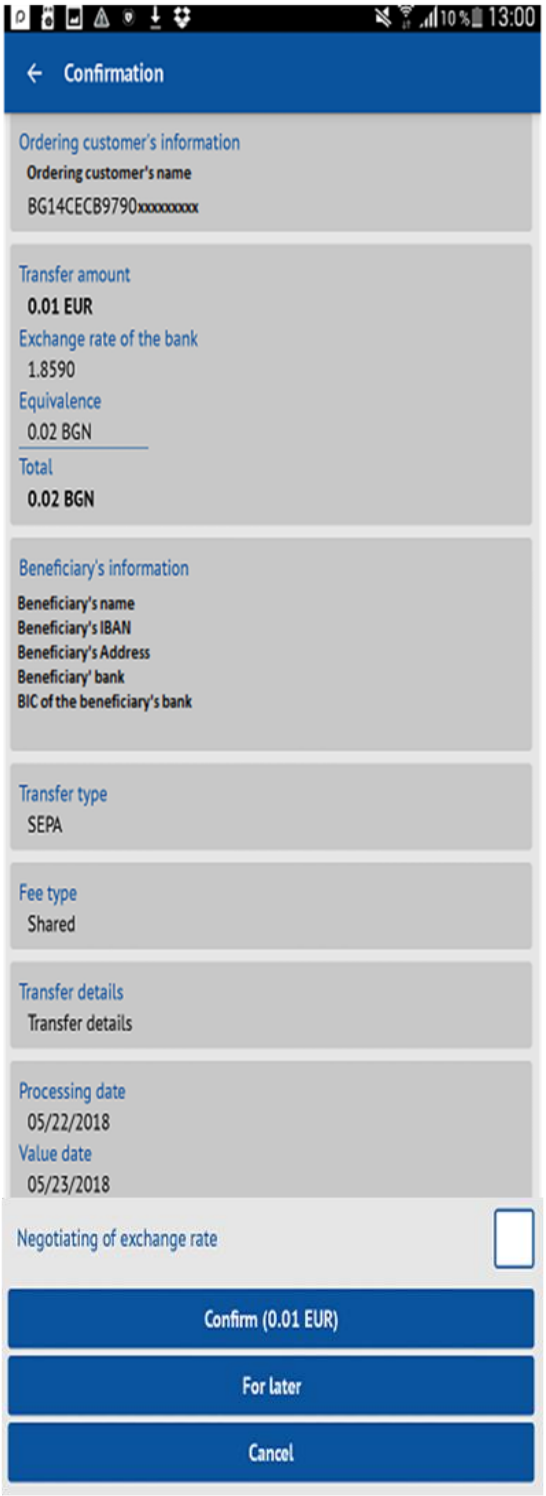
Transfers with a future performance date are accepted only, if the currency of the account of the ordering customer coincides with the transfer currency.

Value date
The value date is the date, on which the transfer will be credited at the Beneficiary's bank.

Template
The application makes it possible to save a template, which may be used for facilitation upon subsequent payments to a counterparty. In order to use a template it is necessary to go to the "Templates" menu.

After completing all the necessary fields, the transfer is created with the **"Forward"** button.

The application redirects to a screen with details of the entered transfer. For transfers between accounts in different currencies, there is a possibility to negotiate an exchange rate and the field "I would like negotiated rate" is selected. The system sends push notification with the approved by the Bank negotiated rate.



The following options for the transfer are accessible:

- **Confirm** – with the selection of this button and entry of **PIN** or via using **Face ID** / **Touch ID** (**Fingerprint**) the transfer is signed by the user electronically and is accepted for processing at the Bank.

- **Later** – the transfer is accessible in the menu "Waiting for confirmation", from where it can be confirmed.

- **Refuse** – selected upon refusal of the transfer.

4.6 Awaiting confirmation

In this menu are all transfers, which are not yet confirmed, that is:

- ordered transfers via CCB Online with status “Not sent”
- ordered transfers via CCB Mobile with selected option “Later”
- ordered transfers via CCB Mobile with selected option “Negotiating of exchange rate”.

Via selecting a specific transfer a screen appears, on which the data of the transfer are visualized – ordering customer, amount, beneficiary, remittance information, date of performance and status of the transfer. The application makes possible the following actions:

- **Confirm** – by selecting this button the transfer is accepted for processing at the Bank.
- **Edit** – the transfer may be edited before it is confirmed.
- **Refuse** – selected upon refusal of the transfer.

4.7 Awaiting processing in the Bank

The menu gives information of the transfers, which were not performed, because of future performance date or expecting a negotiated rate. Via selecting a specific transfer a screen opens, which shows the data of the transfer – Ordering customer, amount, Beneficiary, remittance information, date of implementation and status of the transfer.
The application makes it possible to refuse the transfer via the button “Refuse“.

4.8 Outgoing transfers history

This menu gives information of the ordered transfers in BGN and foreign currency and there is a possibility for searching transfers via a filter, accessible from the “Filter” button in the upper right corner. The transfers may be filtered by beneficiary, transfer and amount.

4.9 Templates

This menu gives information of the transfer templates, which may be used many times upon orders, and there is a possibily for searching transfers via the “Filter” button in the upper right corner. The templates may be filtered by beneficiary, clarification and amount. The deactivation of templates is carried out via touching and retaining on the entry with template.

4.10 Counterparties

In order to perform payment orders to counterparties you should visit an office of the Bank in advance and complete a form for the addition of your desired counterparties.

In the menu “Transfer counterparties“ you can see a list of the entered counterparties.

Via selecting a counterparty detailed information is loaded about it and a possibility for its prohibition for the mobile application and CCB Lite.

Via selecting the “Limits“ menu in the upper right corner you may see the specified limits for 24 hours.

In this menu it is possible to decrease or delete the limits via unmarking/deactivation the check box.
The increase and second activation of the limits is made at an office of the Bank or via CCB Online with QES.

The counterparties are accessed upon the entry of a transfer via selecting a button in field “Beneficiary”.

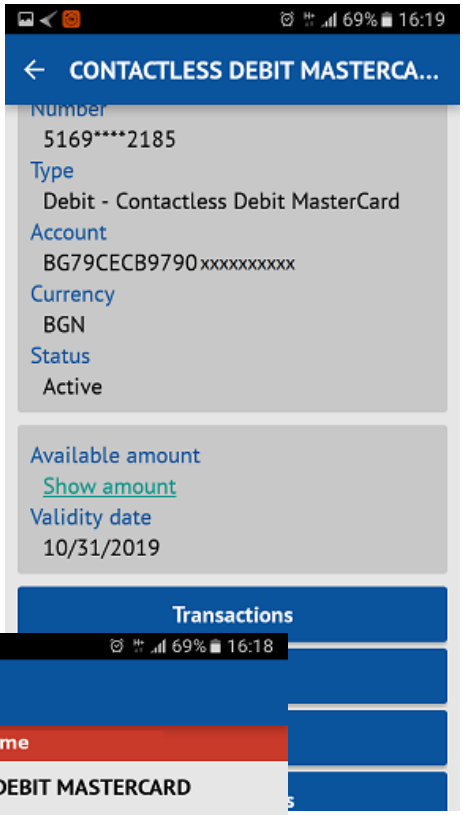
Counterparties, to which the client orders transfers regularly, may be added via the Internet banking CCB Online in the menu “Transfer counterparties“. This facilitates the performance of transfers to the entered persons via CCB Mobile and CCB Online. The entry of transfer counterparties is carried out via the Internet banking CCB Online via the menu “Register“ -> “Transfer counterparties” via the selection of “Entry of a new entry“, where you enter the data of the counterparty – identification, IBAN, address, country, BIC, name and address of the counterparty’s bank, as well as a description of the entered counterparty, which is seen via CCB Mobile and CCB Online.

5 CARDS

In “Cards“ menu of CCB Mobile you can see all cards, added and allowed for management via the Internet banking CCB Online or via an application at an office of the Bank.

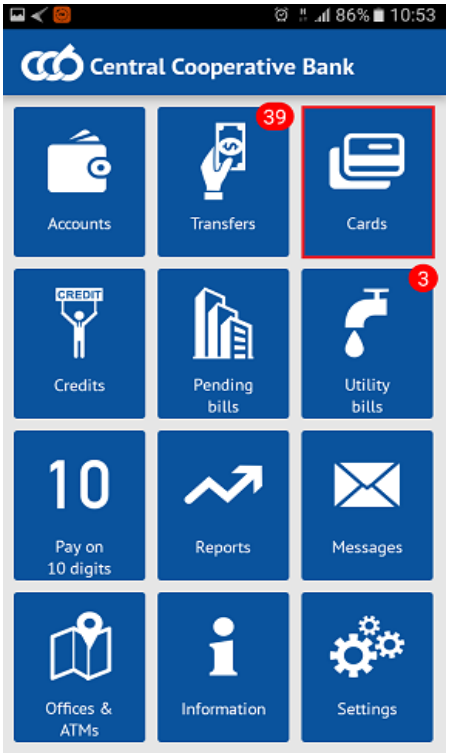
From menu “Cards“, every user sees the list of cards, added to the application..

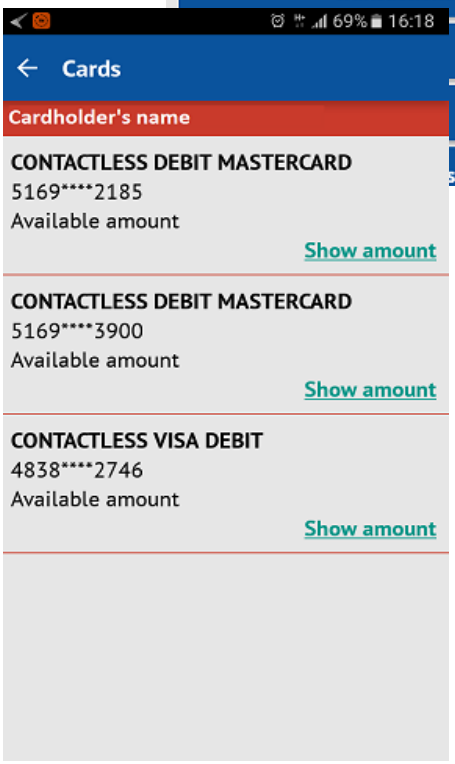
On the initial screen for the Leader debit and credit cards the “Available amount“ is visualized with the button “Show amount”, and for the Favorite credit cards the “Available amount“ is visualized with the button “Show amount” and “Used amount“.



5.1 Card review

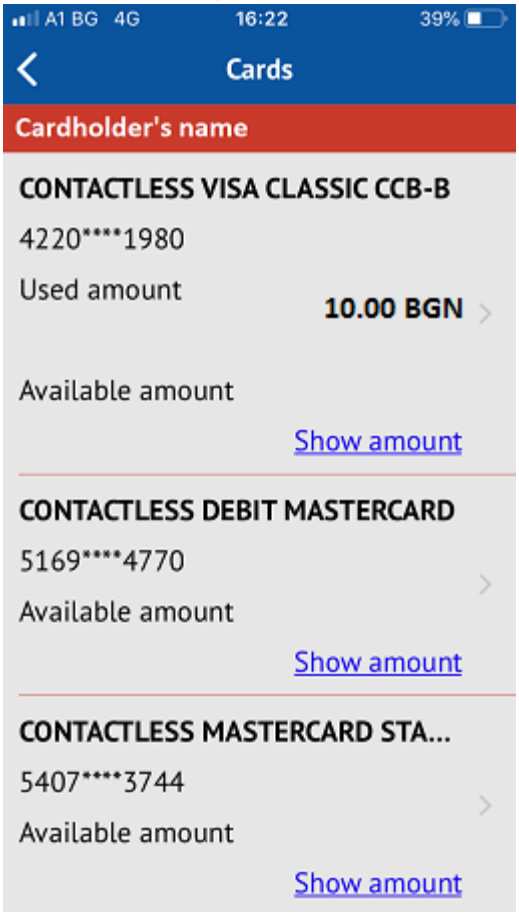
Upon a review of the debit card in the first section of the screen the following data is visible:





- Part of the card number;

- Type of card;
- Account, to which the card has been issued;



- Card currency
- Card status.

*Due to the specifics of the Leader cards, "Debit" card is visualized.

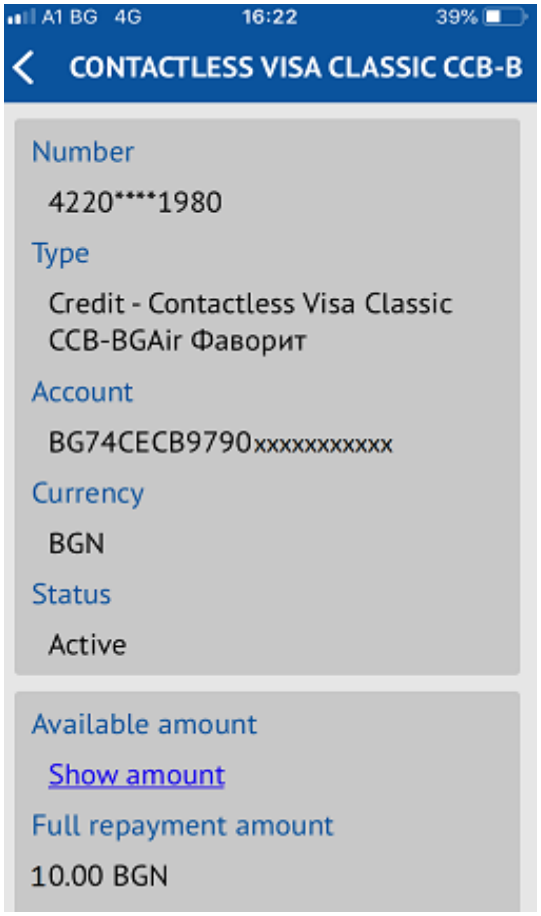
The status of the card may be: Active, Not active (for a card ordered for production or a card not received) or Restricted card.

The second section of the screen shows the following data of the Leader debit cards and the credit cards:

- Disposable amount with the button "Show disposable amount" – shows the up-to-date card balance,
- Validity date – date to which the card is valid.

With the FAVORITE credit cards, the second section of the screen besides the disposable amount and card validity term shows additional information of:

- Amount full repayment;
- Amount grace period;
- Minimum installment;
- Date of repayment.



In the lower part of the screen there are active buttons with possible actions, which may be performed for a given card as follows:

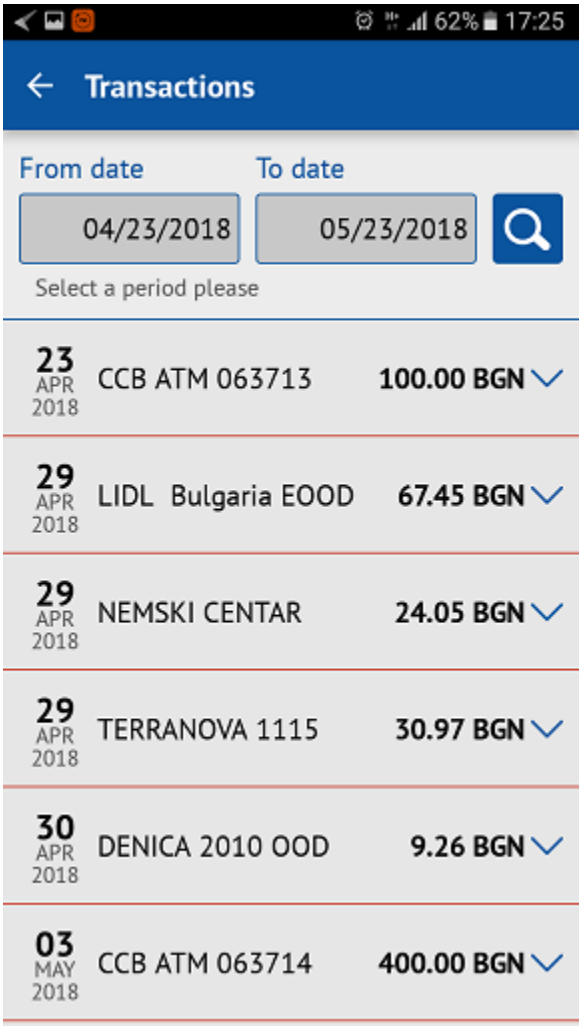
- Transactions;
- Restrict;
- Limits;
- Change the name;

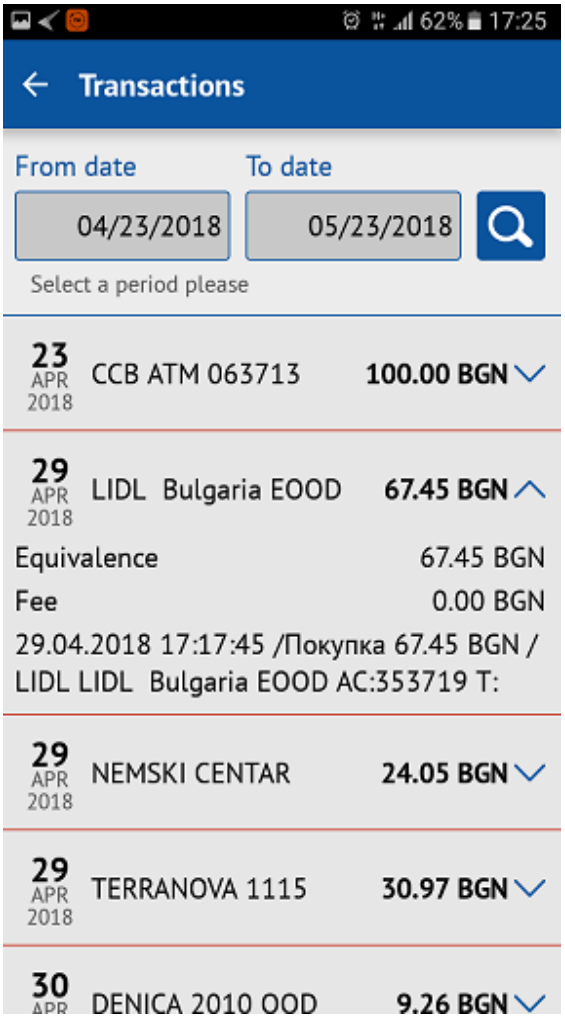
5.2 Transactions

Upon selecting the button “Transactions“, a window appears, in which it is necessary to enter the desired period, for which a report has to be made for the performed transactions.

CCB Mobile gives information of the performed transactions with the card type payment of goods and services at traders and cash withdrawal. The system gives information of the following parameters of each transaction performed with the card:

5.1.1 Transaction type (Purchase/Cash withdrawal) and hour of performance;
5.1.2 Date – date on which the transaction was performed;
5.1.3 Amount – amount in the currency of the transaction;
5.1.4 Equivalent amount– shows the equivalent amount in the currency of the card /account;
5.1.5 Fee – shows the fee collected by the Bank for processing the respective transaction.





5.3 Block

Via button “Block” you can restrict the cards registered in your profile. For this purpose it is necessary in advance to activate this option at an office of the Bank or via CCB Online with QES from the SETTINGS menu – Changes in the registration/Limits by ticking the field “Blocking is allowed”.

After successful performance of the action, the card status in the mobile application will change to “Blocked“.

5.4 Unblock

The button “Unblock” is visualized and the action can be performed, in case you restricted the card via the mobile application.

After successful performance of the action, the status of the card in the mobile application changes to “Active “.

5.5 Limits

Via “Limits” button you can make a review of the main transaction limits for the selected card:

- For purchase /i.e. for oneoff transaction of the purchase type at a merchant and on the Internet /
- For cash /i.e. for oneoff transaction of the cash withdrawal type and via POS at a bank office /
- Per day / total amount in Bulgaria and abroad, which can be spent within 24 hours via card transactions /
- Per week /total amount in Bulgaria and abroad, which can be spent via card transactions for 7 days/.

5.6 Change alias

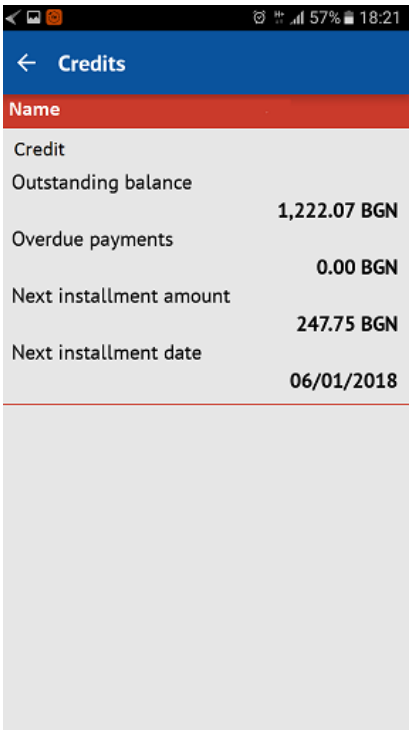
Via button “Change alias” you can change the name of the card in the application, so that you easily make out your cards.

6 CREDITS

6.1 Credits to individuals

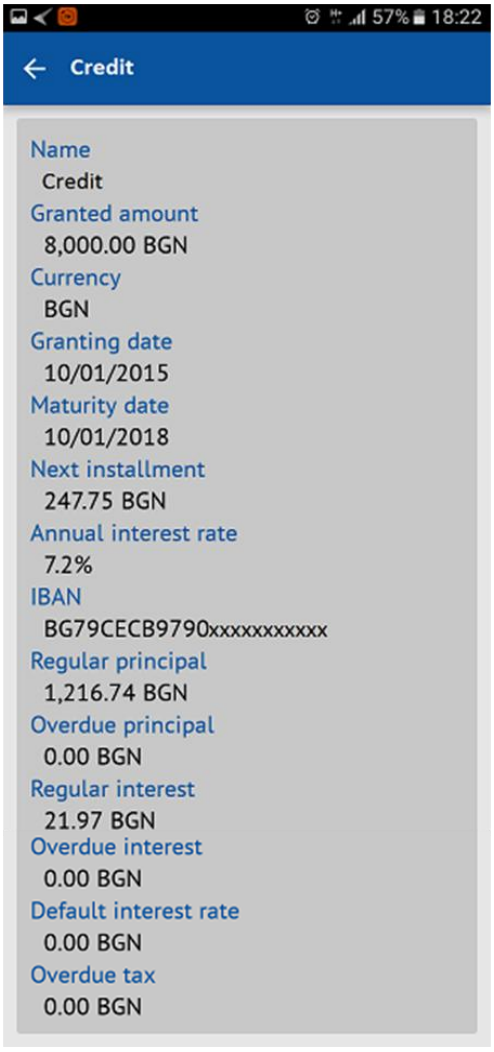
The "Credits" menu contains reference information of credit products (overdraft, consumer and mortgage loans) of a client.
At the initial screen the report contains data of:

- Outstanding balance – liability as at the current date for credits;
- Amount– only for overdraft;
- Overdue payments;
- Next installment amount;
- Next installment date;



Upon touching the screen, detailed information is visualized for a specific product, including:

- Granted amount;
- Currency;
- Granting date;
- Maturity date;
- Next installment;
- Annual interest rate;
- IBAN;
- Regular principal – balance;
- Overdue principal;
- Regular interest – balance under the repayment schedule;
- Overdue interest;
- Default interest rate;
- Overdue tax;



Upon repayment of an overdue liability, the fields *Overdue principal, Overdue interest, Default interest rate and Overdue tax* may be updated on the following workday.

6.2 Credits to legal entities

In the "Credits" menu on the initial screen the report contains information of:

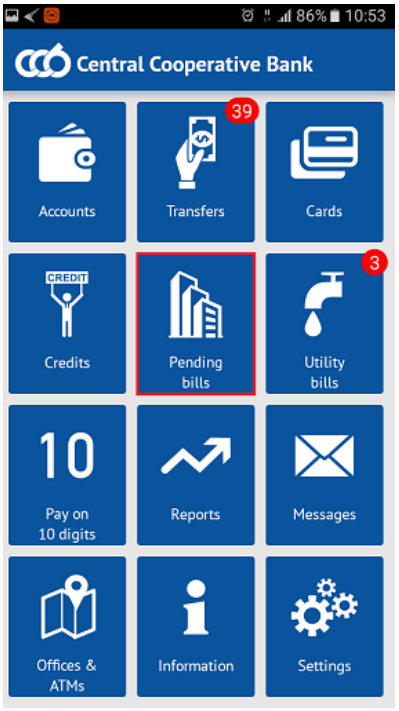
- Amount – only for overdraft;
- Balance – liability as at the current date for a loan;

Upon touching the screen for a specific credit product detailed information is visualized for this product, containing:

- Granted amount;
- Currency;
- Granting date;
- IBAN;

Upon repayment of an overdue liability, the fields *Overdue principal, Overdue interest, Default interest rate* and *Overdue tax* may be updated on the following workday.

7 PENDING BILLS



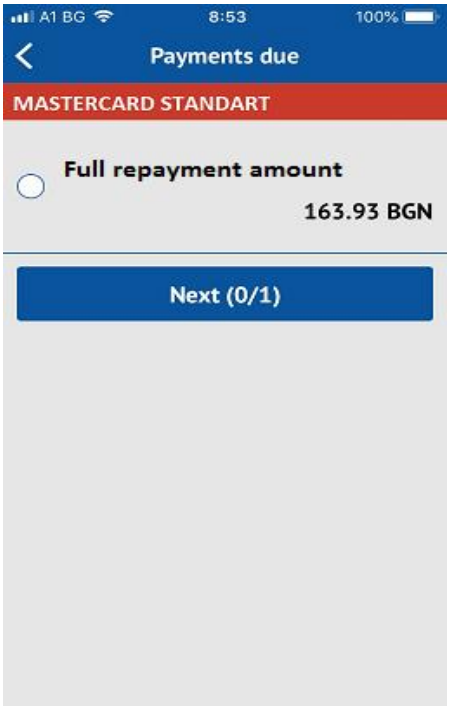
Information is visualized in the menu "Pending bills"of the payment of loan installments and credit cards of a client.

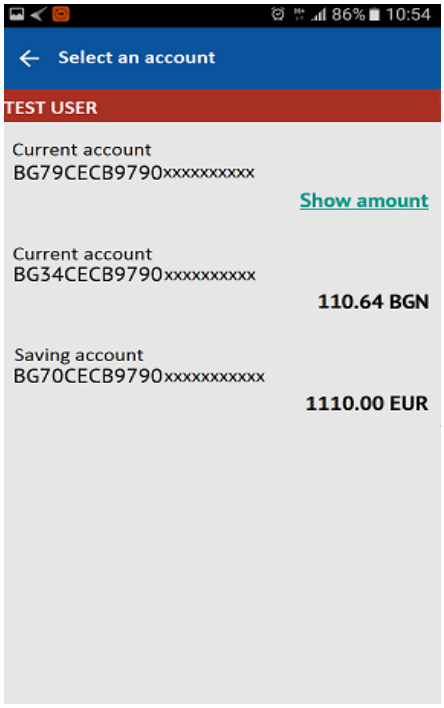
- The number of unpaid bills is visualized on the initial screen in red;
- For all loan liabilities (related to loans, overdraft and credit cards), there is a possibility to repay the entire liability to use a grace period, the minimum repayment installment or the amount of the full repayment;

7.1 Repayment of a credit card liability

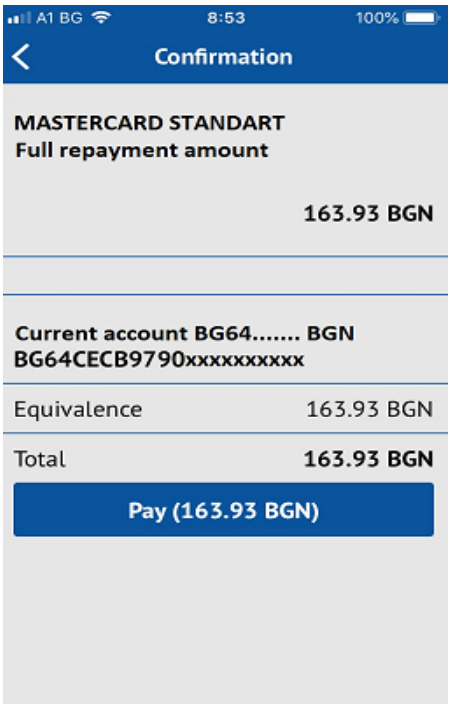
- The following information appears in the list of liabilities for payment:
  - Grace period – payable till: dd.mm.yy;
  - Amount full repayment – payable till: dd.mm.yy;
  - Amount minimum installment – payable till:dd.mm.yy.
- Via touching the screen you select the liability, which will be repaid. Select the Forward button.
- From the dropdown menu select the bank account, from which the liability will be

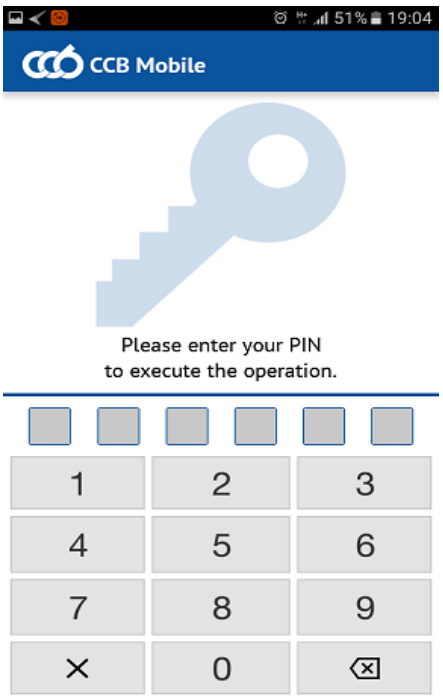
repaid.





- On the screen appear the liability and the account, from which the repayment will be made.
- Via touching the screen you select the “Pay“ button.
- The user enters his/her PIN, to confirm the operation.
  - If the payment is successful, a message of a successful payment appears and the information of the liabilities for payment is updated immediately.
- In case there are no sufficient funds for the performance of the payment, a message of an unsuccessful payment appears.





7.2 Repayment of a credit liability

- The following information appears in the list of liabilities for payment:

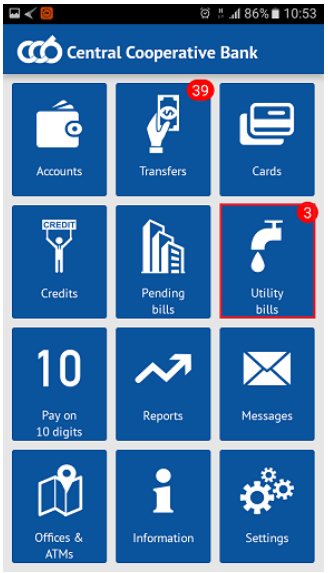
  - Monthly installment;
  - Amount for full repayment – payable till dd.mm.yy;

* The amount of the exceeded limit is visualized in the field for credit product overdraft.

- Select the liability, which will be repaid;
- Select the bank account, from which it will be repaid;
- On the screen appears the liability and the account, from which the repayment will be made.
- Enter the PIN for confirmation of the payment;
- If the payment is successful, a message appears of a successful payment and the information of the liabilities for payment is updated immediately.
- In case you do not have sufficient funds for the performance of the payment, in menu Transfers -> History of the ordered transfers you will see the transfer with status "Not performed – insufficient balance on the account".

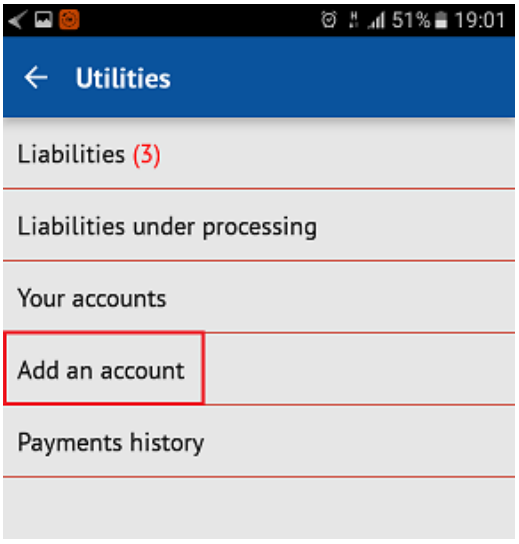
8 UTILITY BILLS

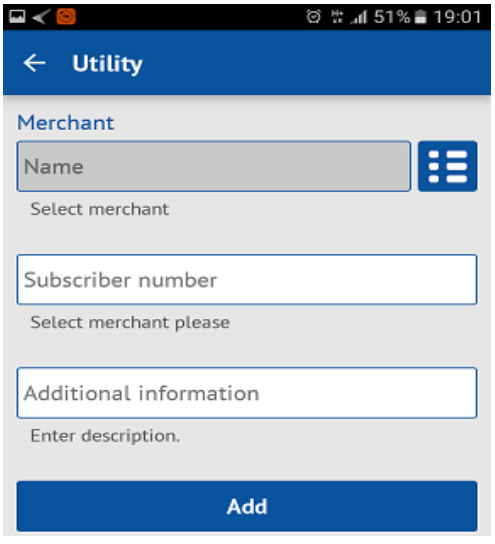
In the menu "Utility bills" there is information of the liabilities for utility bills, which the user has registered.



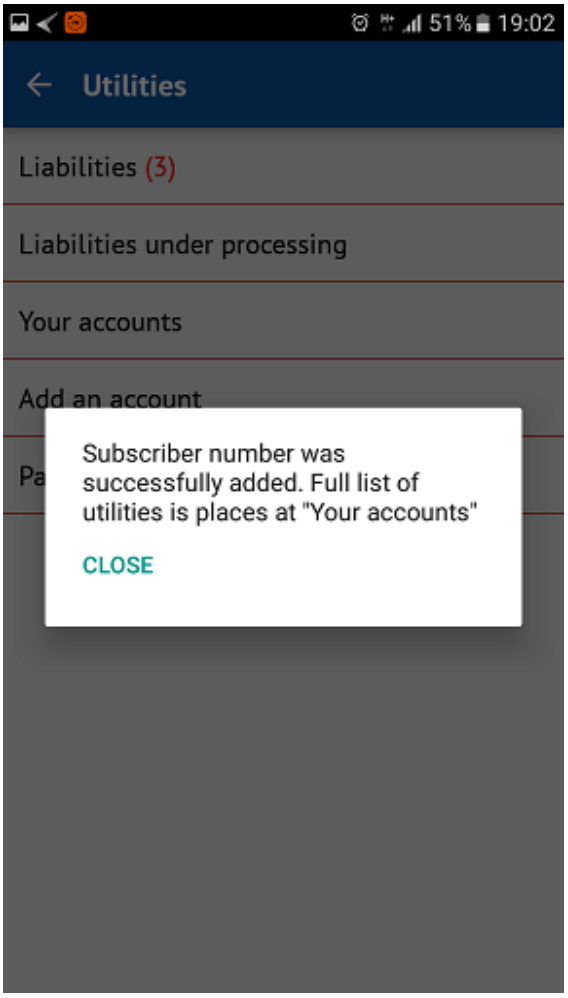
8.1 Registration of a utility bill

- On the initial screen you select the option "Add an account";
- The fields for completion are visualized;
- From the dropdown menu you select the specific utility company;





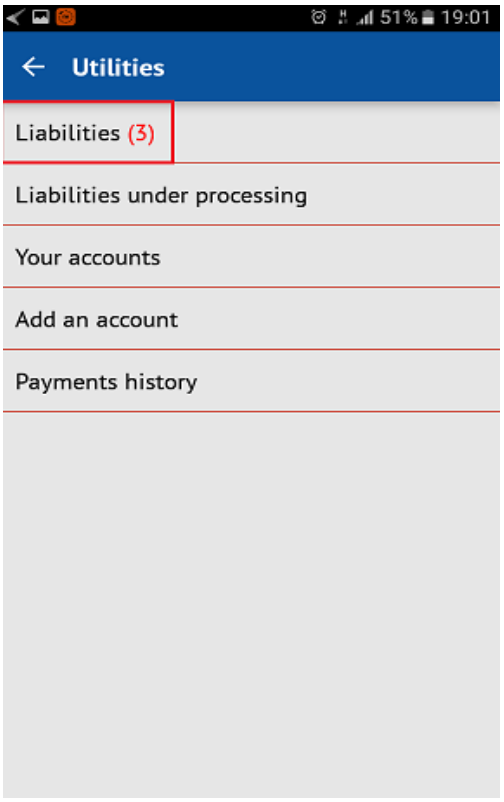
- Enter the subscription number, which is registered for payment;
- Enter clarification. For example: “district heating“, “electricity“, etc.
- Via touching the screen you select “Add“;
- A notification of successfully added account appears on the screen;
- Register utility bills, which may be reviewed via “Your accounts“ menu

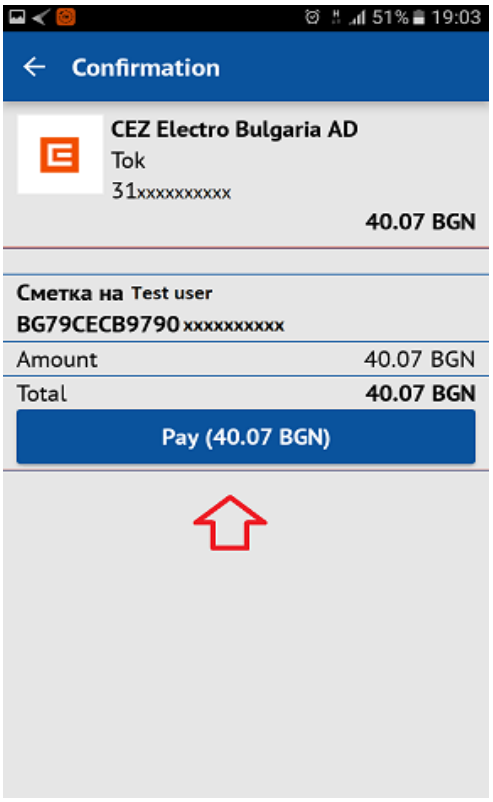


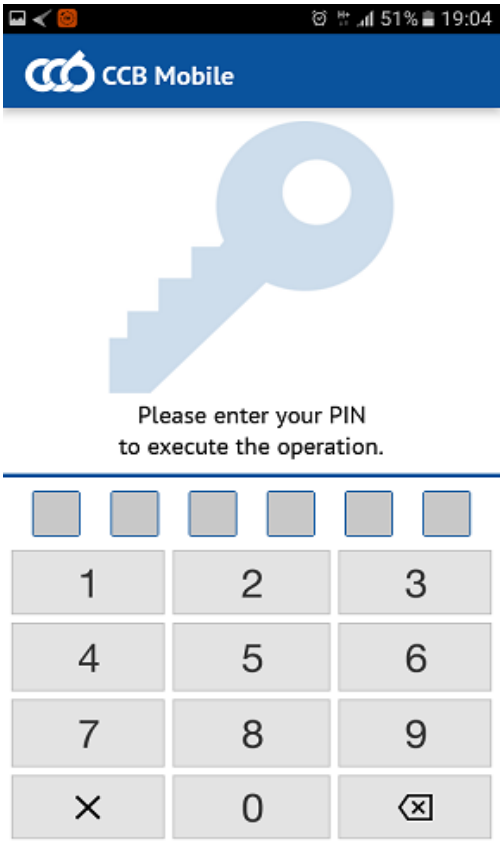
8.2 Payment of utility bills

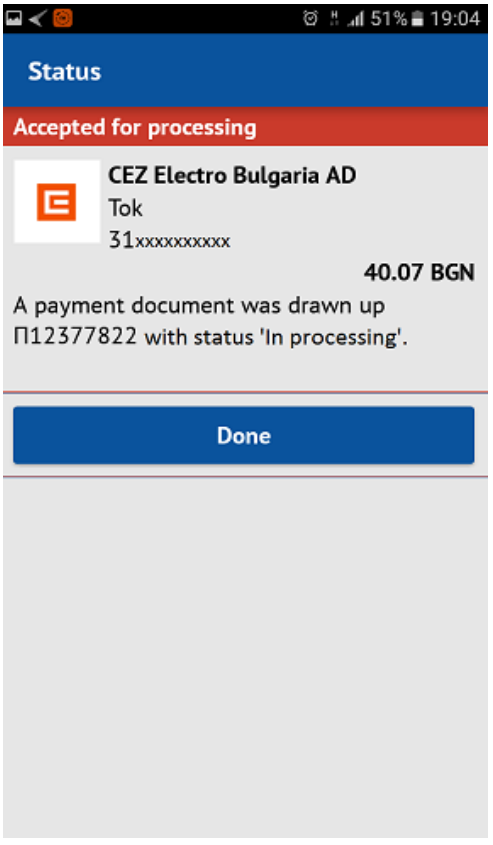
- In “Liabilities” you can see the number of liabilities for payment;
- Via touching the screen the list of bills is visualized;
- You select the utility bill, which is to be paid;
- With the “Forward“ button a list of the bank accounts, from which you want to pay the bill is visualized;
- Select the bank account, from which the liability will be paid and the option “Pay“;
- The payment is finalized with the entry of PIN.

You can check whether the payment is successful in object UTILITY BILLS – History of the payments. In case the payment is unsuccessful, you can perform it again from object “Bills payment”.





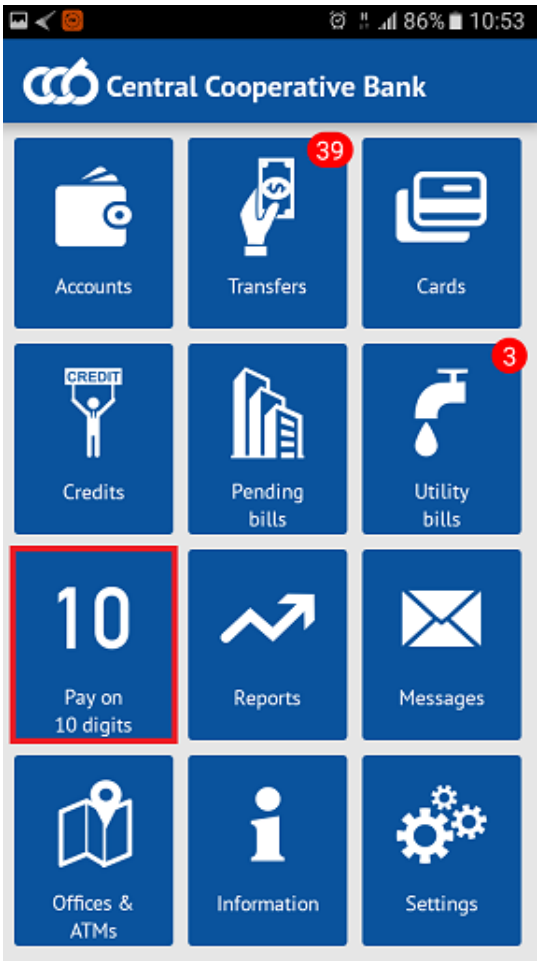


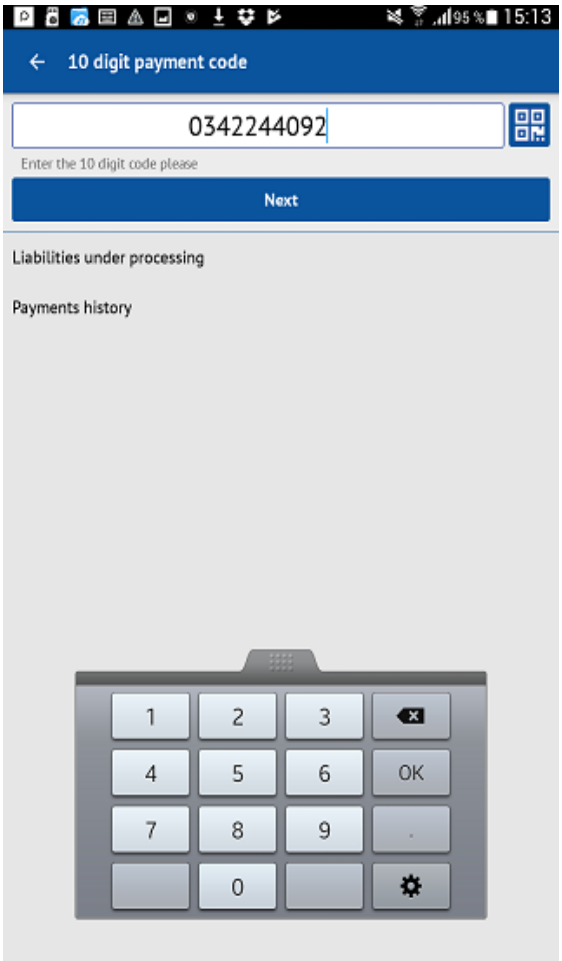


9 PAYMENT WITH A 10-DIGIT CODE

The option “Pay on 10 digits“ may be used, upon purchase of goods or vouchers online, which have to be paid an office of EasyPay or at ATM (b-pay). Usually the trader provides to the client a 10-digit code for payment, which concerns a specific good or service.

- 10-digit code is entered on the initial screen;
- “Next” is selected via touching the screen;
- A list of accounts is visualized. Select the account, from which the good /service will be paid;

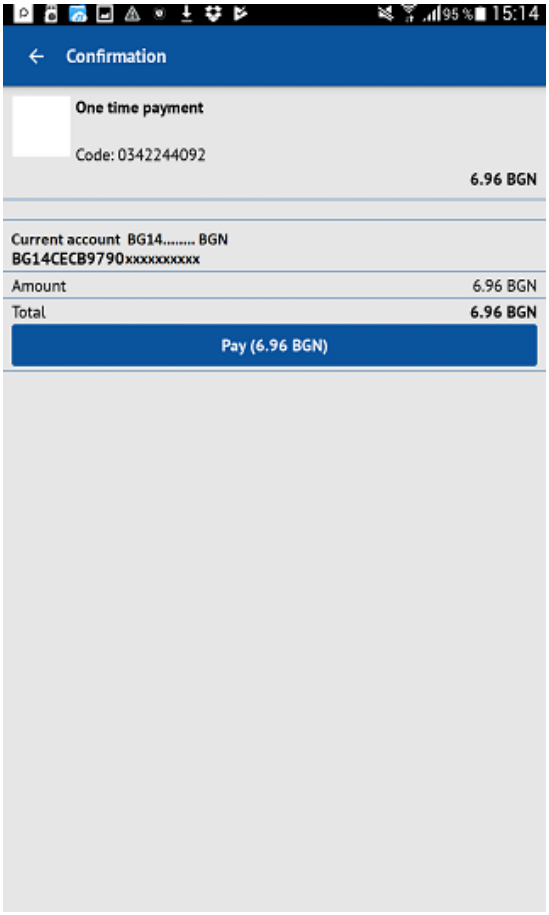




- A screen appears with the due amount and the fee for performing the transfer.
- Enter PIN, with which the payment is finalized.

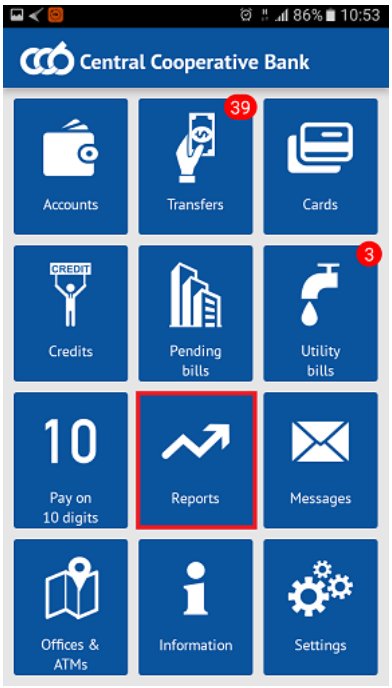
You can check whether the payment is successful in object Payment with 10 digit code – History of payments.

In case the payment is unsuccessful, you should perform it again from object “Payment with a 10 digit code”.



The payment may be performed by scanning the QR code of the invoice.

10 REPORTS

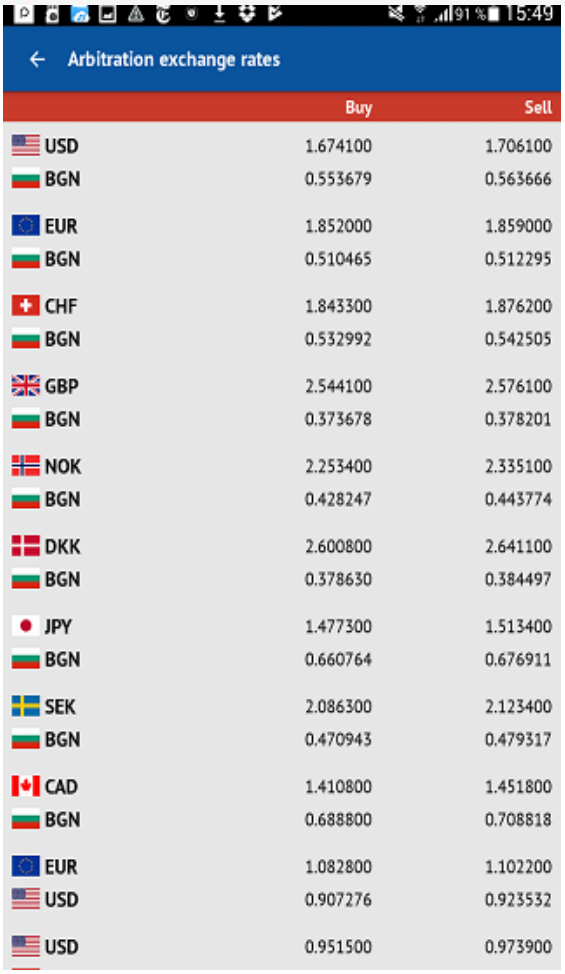


The following information is present in “Reports” menu:

- Exchange rates;
- Arbitration exchange rates;
- Banks for transfers in EUR via BISERA 7;
- Mobile devices;
-

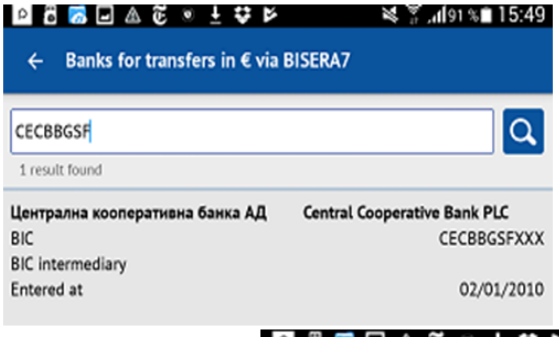
Exchange rates – you receive information of the up-to-date exchange rates of the Bank;

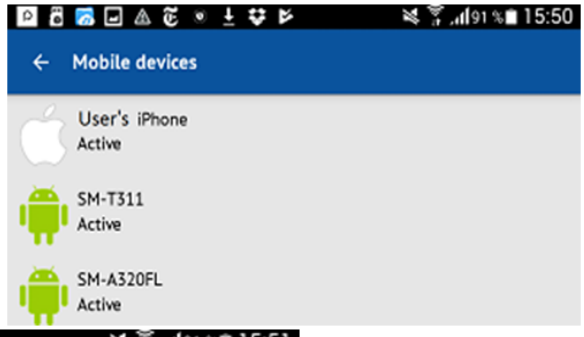
Arbitration exchange rates – you receive information of the cross exchange rates;

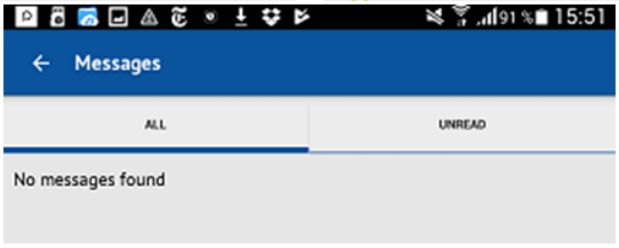


Banks for transfers in EUR via BISERA 7 – you may find the name of the Bank, after the entry of its BIC (international bank code) or a part thereof. For example: the BIC of CCB Plc is CECBBGSF;

Mobile devices – you can see the devices, which are registered for using the mobile banking service and are valid or deactivated.







11 MESSAGES

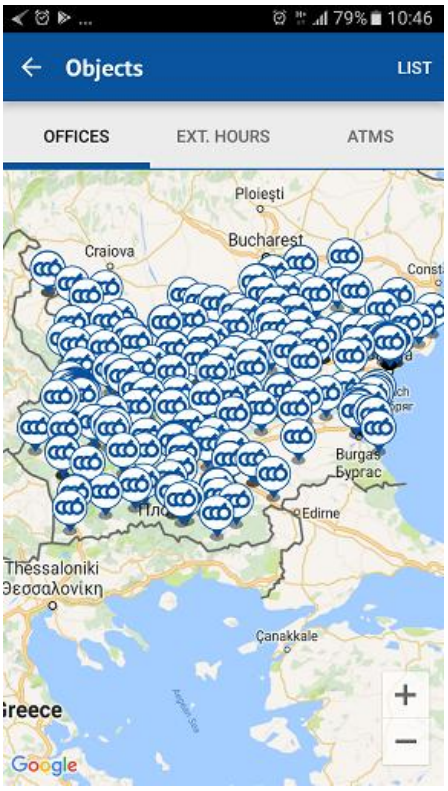
In the menu **"Notifications"** you can find all official notifications of the Bank, arranged chronologically.

- For greater convenience, via selecting "All" or "Unread", the notifications are filtered.
- Via selecting a specific notification, an additional screen appears with the text of the whole notification.

12 OFFICES AND ATMS

In the menu "**Offices and ATMs"**, the user can find the locations of the offices and ATMs of CCB Plc.

- Upon selecting the menu a map with the offices appears on the screen.
- Upon selecting "List" (in the upper right corner of the screen), a list of the offices and ATMs of the Bank is visualized.
- In the "Offices" you can find information of the exact address of the offices and their working hours.
- Upon selecting a specific office a map with the location is visualized.



13 INFORMATION

In "Information" menu, the user can find information of:

- Address of the Bank;
- Telephone of 24/7 Centre for servicing clients;
- E-mail for contact;

Link to up-to date promotions and proposals of the Bank.

14 SETTINGS

Via "Settings" menu, the user can perform the following activities:

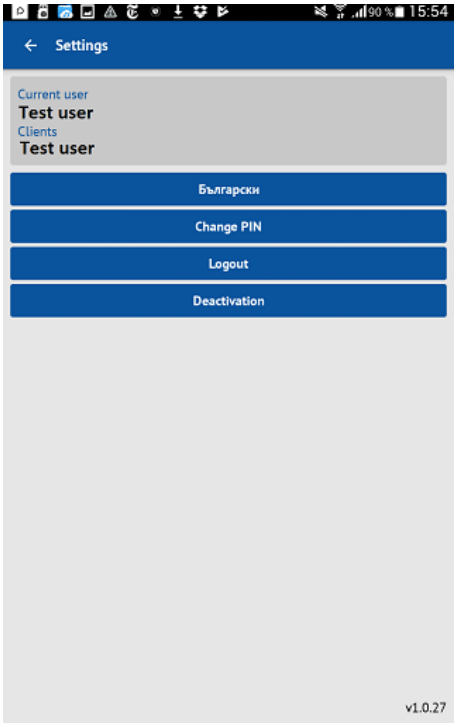
- Change of the language of the application;
- Change of PIN;
- Exit from the application;
- Deactivation of the access to the mobile banking.

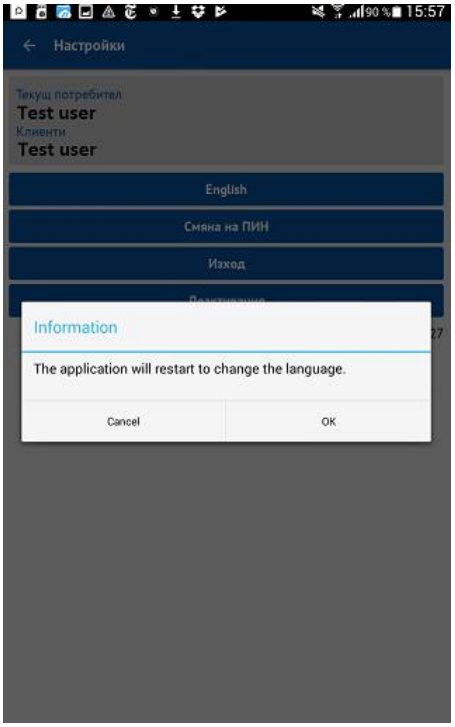
14.1 Changing the language of the application

The application works in Bulgarian and in English.

- Upon selecting the button "English" a message appears, with which the application will be restarted, in order to change the language.

- You select the button "OK", with which you make the change. An initial screen with the icons in English is visualized.



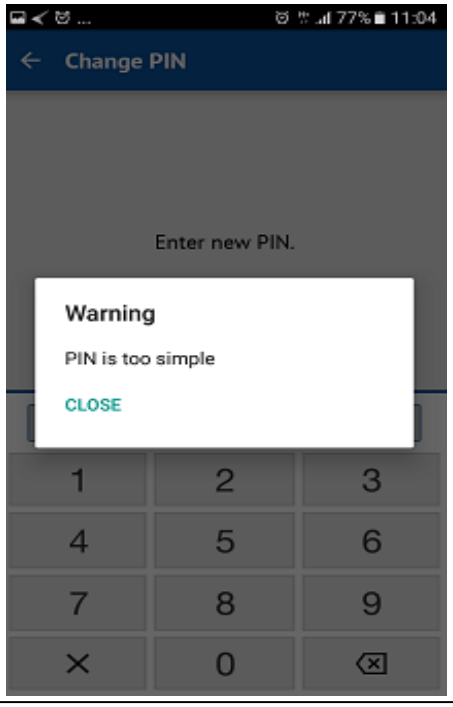


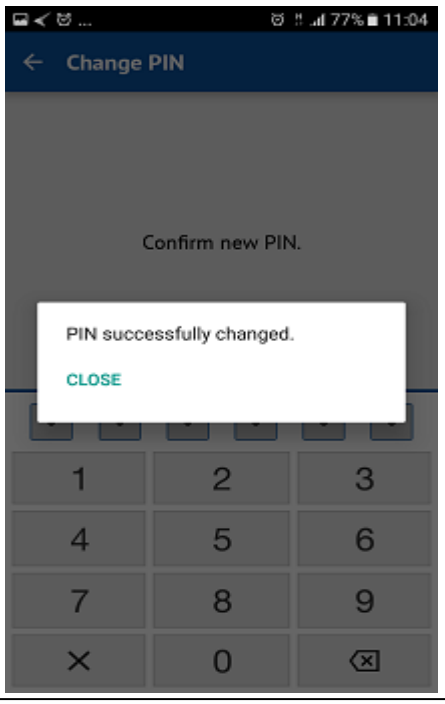
14.2 Change of PIN

The user of the mobile banking can change the PIN at any time.

- Upon selecting the option “Change of PIN“, it is necessary to enter the present /current PIN;
- On the next screen it is necessary to enter the new PIN;

- For the purpose of security it is not allowed to enter PIN, consisting of equal digits. A message appears “Warning. The PIN is rather easy“.
- You enter the new PIN a second time, after which a message appears of the successful change, if the entered digits are correct.





14.3 Forgotten PIN/password

Upon a forgotten PIN it is necessary to deactivate your device at an office of the Bank or via CCB Online with QES and to submit a new application for the registration of the device from the initial screen of the application from the menu **"Add user"** via the entry of username and password. The application should be confirmed at an office of the Bank or via CCB Online with QES.

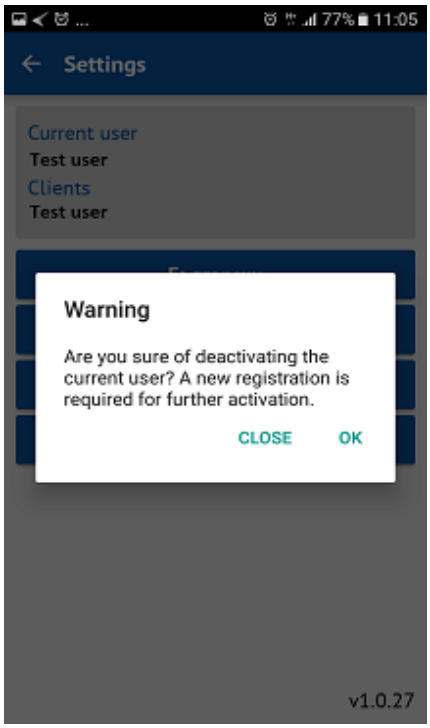
In case of a forgotten password or username it is necessary to visit an office of the Bank, where you submit an application for the generation of a new password.
If you have submitted it, it is necessary to contact us at: 02/92 66 666.

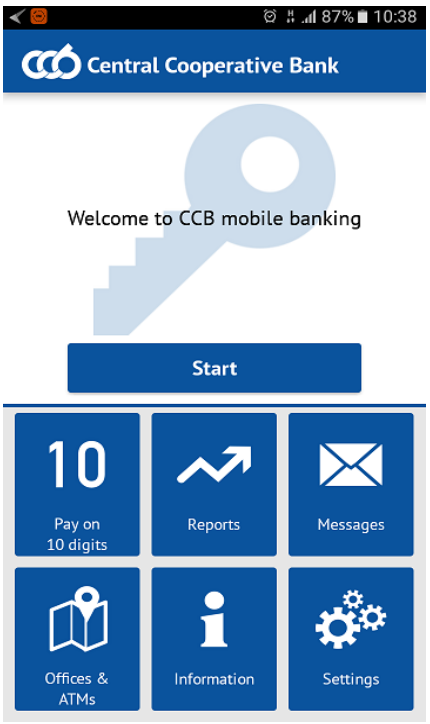
14.4 Deactivation of the access

Selecting this function deactivates the access of the device to the service.

- Select "Deactivation";
- A warning is visualized;
- Select "OK";
- The application starts with the screen for new registration;

In order to restore the access of the device it is necessary to make a second registration at an office of the Bank or to activate it at CCB Online from the menu "Settings" – "Changes to the registration/Limits".





14.5 Activation of the access due to a lost or stolen device

In case of a deactivated access due to a lost or stolen device from the Centre for customer service of CCB Plc it is necessary to make a second registration at an office of the Bank or to activate it at CCB Online from menu "Settings" – "Changes to the registration/Limits".