ibank

Инвестбанк | АД

Instruction

for Using the Internet Banking Service of Investbank AD

1. What is the Internet Banking Service of Investbank AD?

1.1. Description of service

"Internet Banking" (the Service) is an integrated solution for banking in an Internet environment that complies with the principles of security in the communication between the Client and Investbank AD (the Bank). This service provides you with greater freedom and additional mobility by electronically handling your funds efficiently and reliably.

1.2. Security

Investbank AD applies different security mechanisms to protect your personal data and to ensure the security of your online payments using the Internet Banking Service.

The high level of security when using the Service is provided through a 256-bit SSL encrypted channel for data exchange and the mandatory use by clients, as an additional means of authentication, either the digital certificate for online banking provided by the Bank, or Universal Electronic Signature (UES). The Bank offers a list of unique TAN (Transaction Authorization Number) codes which can be obtained personally with the start activation package or later on when requested by the Client. TAN codes are entered when ordering payments, where each TAN code is unique and used only once and becomes invalid after having been used.

1.3. Technical requirements for the user's access devices

To use the Service you must have Internet access and at least one of the following Web browsers installed:

Microsoft Internet Explorer 8.0 or higher
Mozilla Firefox 40.0 or higher
Google Chrome 45.0 or higher

The access device used for the Service is required to have CAPICOM (a component of Microsoft for operating digital certificates) installed.

The Installation Guide for this software can be downloaded from Microsoft website. Important! If you use capicom.dll version lower than 2.1.0.2, please upgrade with the following Security Update from Microsoft website.

2. What is Necessary for Using the Internet Banking Service of Investbank AD?

To use the Service, you must be a client of Investbank AD and you must have opened bank accounts with the Bank.

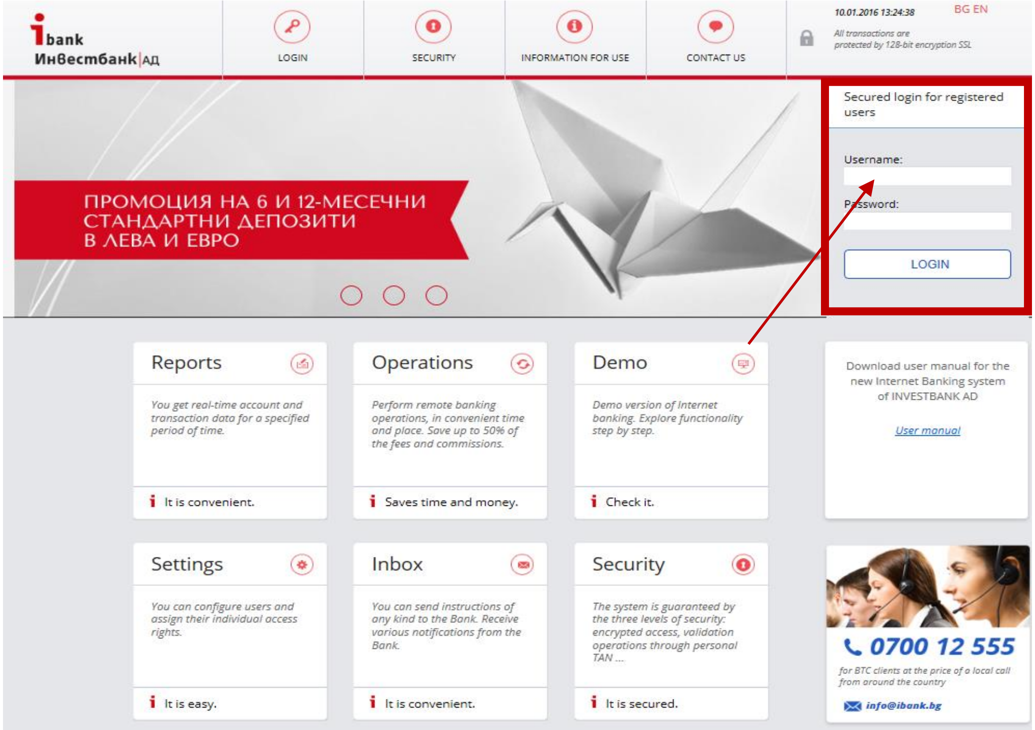
You can register the Internet Banking service with any of our financial centers where you can fill in and file an Application for initial registration of Internet Banking service for individuals/companies or make changes in an already existing registration (e.g. adding/removal of account to/from Internet Banking, access rights, etc.).

After the Application filed by you is signed by the Bank, the latter shall be considered a contract executed by and between Investbank AD and the Client.

The Client receives a Username and a Password to access the Service. If requested by the Client, the Bank provides a list of unique TAN (Transaction Authorization Number) codes and the terms and conditions of their use.

3. Access to the Internet Banking Service of Investbank AD

By logging in via the web interface at - https://ibanking.ibank.bg/, the Client may access their profile and monitor and manage their funds.



ibank
ИнВестбанк АД
LOGIN
SECURITY
INFORMATION FOR USE
CONTACT US
10.01.2016 13:24:38
BG EN
All transactions are protected by 128-bit encryption SSL
ПРОМОЦИЯ НА 6 И 12-МЕСЕЧНИ СТАНДАРТНИ ДЕПОЗИТИ В ЛЕВА И ЕВРО

Secured login for registered users

Username:

Password:

LOGIN

Reports
You get real-time account and transaction data for a specified period of time.
It is convenient.

Operations
Perform remote banking operations, in convenient time and place. Save up to 50% of the fees and commissions.
Saves time and money.

Demo
Demo version of Internet banking. Explore functionality step by step.
Check it.

Download user manual for the new Internet Banking system of INVESTBANK AD
User manual

Settings
You can configure users and assign their individual access rights.
It is easy.

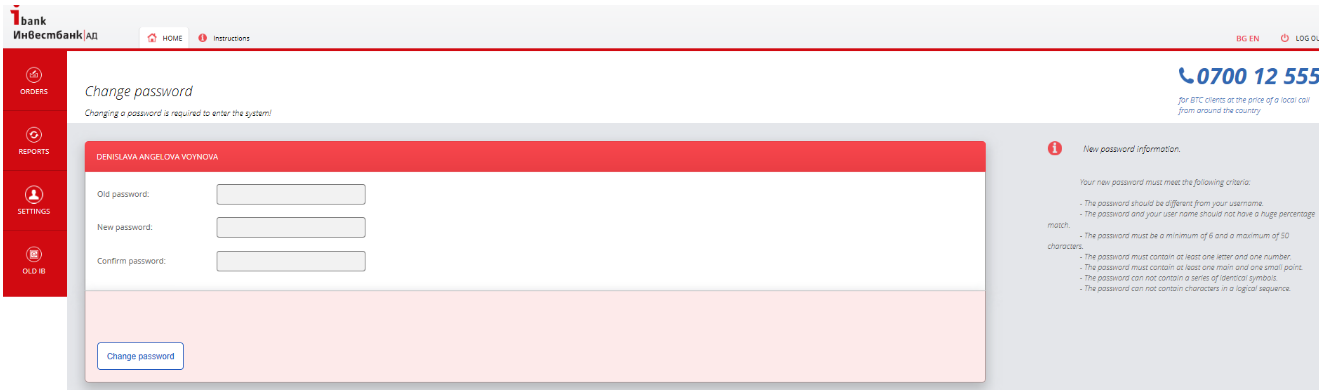
Inbox
You can send instructions of any kind to the Bank. Receive various notifications from the Bank.
It is convenient.

Security
The system is guaranteed by the three levels of security: encrypted access, validation operations through personal TAN ...
It is secured.

0700 12 555
for BTC clients at the price of a local call from around the country
info@ibank.bg

This page is formed as a portal with detailed content. At the top right of the page is the area for entering Username and Password (provided by the Bank after the initial registration).

After the initial login, for ensuring greater security, the system requires the Client to change the provided password. The purpose of this change is to make sure that the Client is the only person who knows the respective password.



Change password

Changing a password is required to enter the system!

0700 12 555
for BTC clients at the price of a local call from around the country

DENISLAVA ANGELOVA VOYNOVA

Old password:

New password:

Confirm password:

Change password

New password information.

Your new password must meet the following criteria:

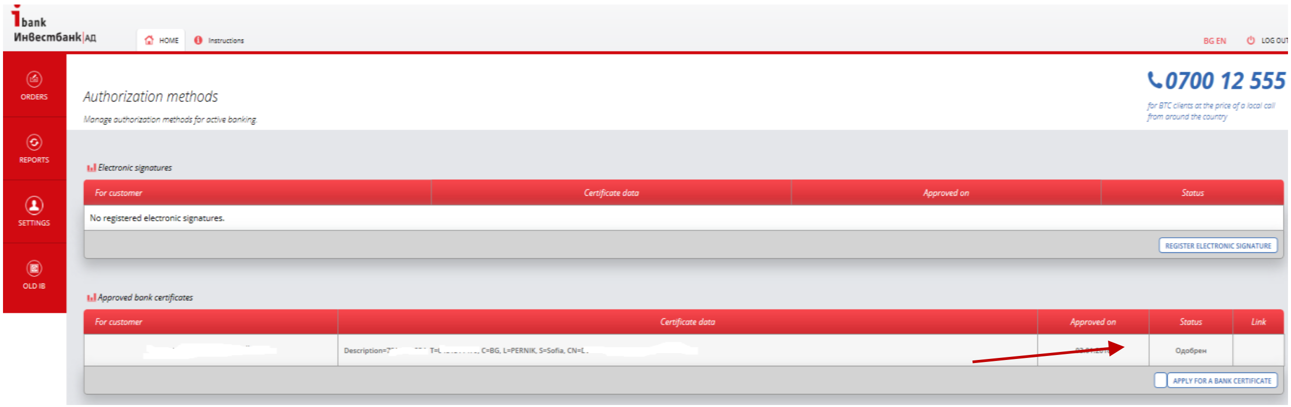
- The password should be different from your username.
- The password and your user name should not have a huge percentage match.
- The password must be a minimum of 6 and a maximum of 50 characters.
- The password must contain at least one letter and one number.
- The password must contain at least one main and one small point.
- The password can not contain a series of identical symbols.
- The password can not contain characters in a logical sequence.

4. Request for a Certificate/Electronic Signature

In order to use the Service in active mode which allows you to initiate payments, you are required upon your login to the Internet Banking system to request for a method of authentication. The available authentication methods are as follows:

4.1. Bank Certificate

By clicking on the button APPLY FOR A BANK CERTIFICATE in Menu **Settings – Register of Certificates** you can send a request to the Bank for issuance of a bank certificate:



Authorization methods

Manage authorization methods for active banking

0700 12 555

for BTC clients at the price of a local call from around the country

Electronic signatures

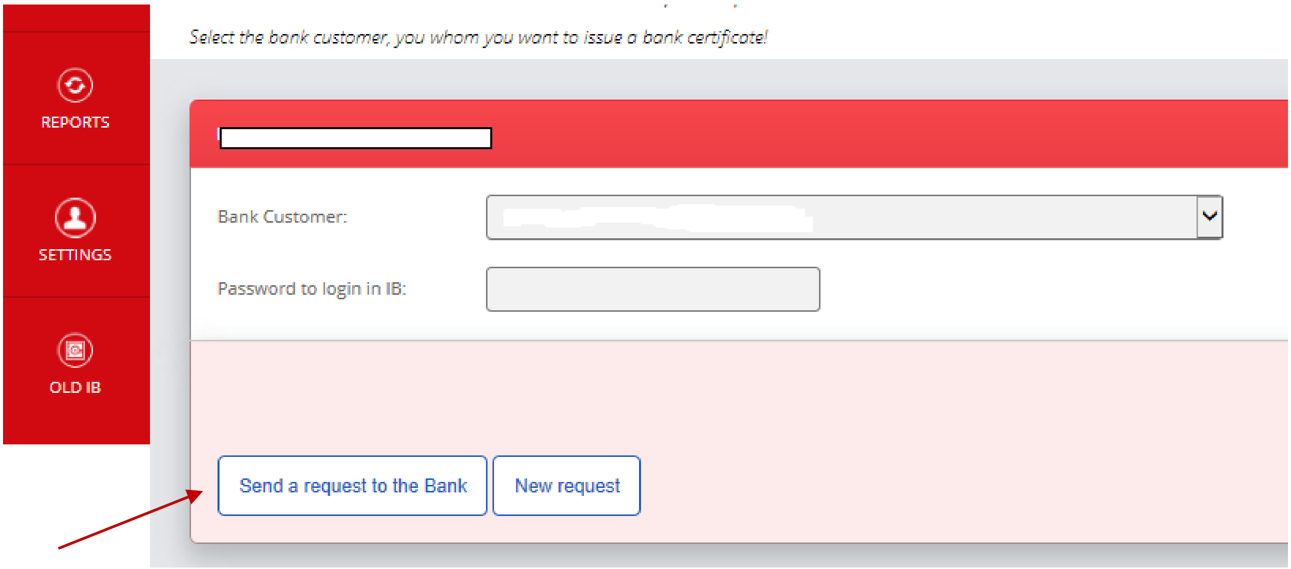
For customer	Certificate data	Approved on	Status
No registered electronic signatures.			

REGISTER ELECTRONIC SIGNATURE

Approved bank certificates

For customer	Certificate data	Approved on	Status	Link
	Description= T= C=BG, L=PERNIK, S=Sofia, CN=L		Одобрен	

APPLY FOR A BANK CERTIFICATE



Select the bank customer, you whom you want to issue a bank certificate!

Bank Customer:

Password to login in IB:

Send a request to the Bank

New request

By entering the login password and clicking on "Send a request to the Bank”, you request for issuance of a bank certificate is automatically sent for approval by the Bank. Within the working day all requests are approved by the authorized staff.

The bank certificate is a file created by the Bank which you can download from the last column in the table **“Registered Bank Certificates”**.

IMPORTANT! After your request for the issuance of a bank certificate, the system will automatically send you a SMS with the code to install the downloaded certificate.

The resulting SMS code is for a single use and you must save it to be able subsequently to successfully install the certificate on the device you want.

You can track the process of approval of the bank certificate through menu **Settings – Register of Certificates**.

4.2. Electronic Signature

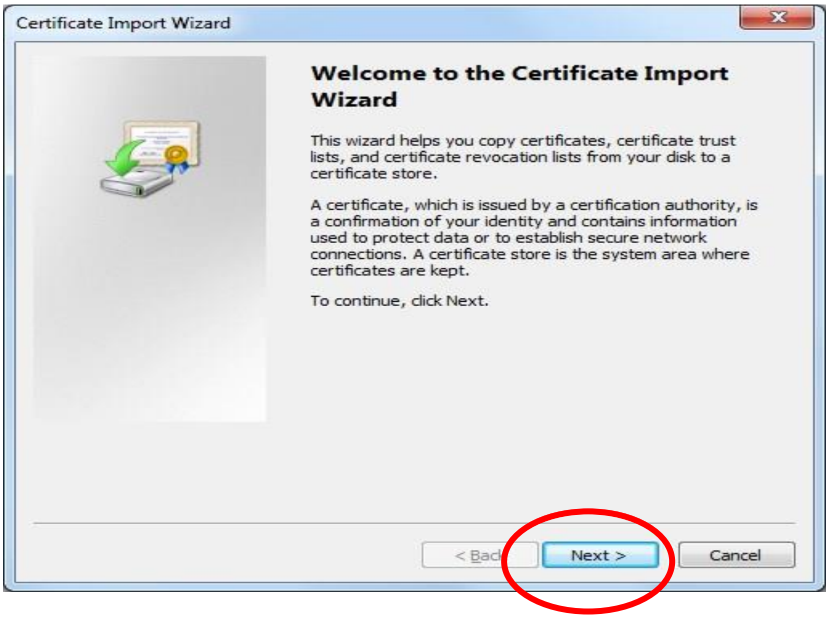
The application for registration of an Electronic Signature is similar to the application for Bank Certificate**.**

4.3. Installation of a bank certificate

Once your certificate is confirmed by the Bank, you have to install it on your device to be able to use the Service in active mode of operation. The installation is carried out on a computer or other device that you want to use for active Internet Banking.

To successfully install your bank certificate, you have to follow these steps:

- **Step 1** – Open the downloaded file containing the Bank Certificate. The following screen appears:



Certificate Import Wizard

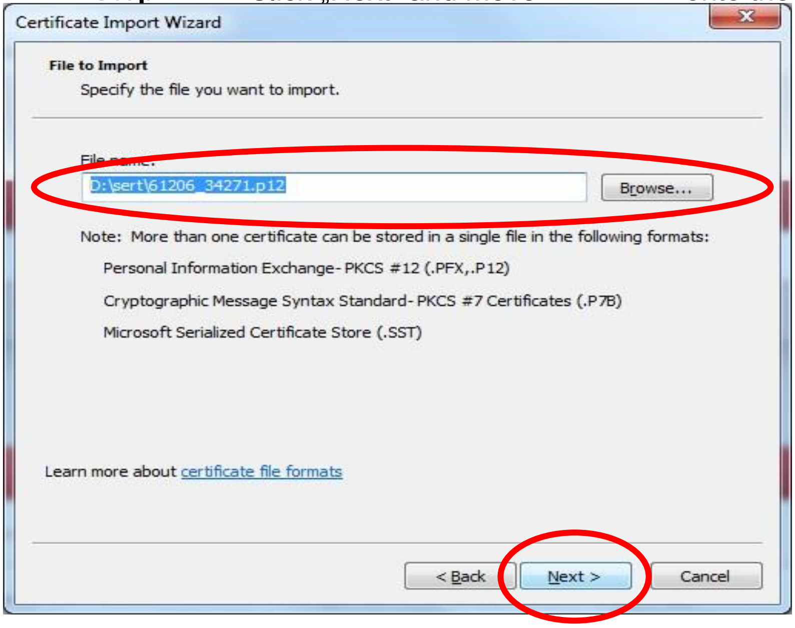
Welcome to the Certificate Import Wizard

This wizard helps you copy certificates, certificate trust lists, and certificate revocation lists from your disk to a certificate store.

A certificate, which is issued by a certification authority, is a confirmation of your identity and contains information used to protect data or to establish secure network connections. A certificate store is the system area where certificates are kept.

To continue, click Next.

- **Step 2** - Click „Next“ and move onto the following screen.



Certificate Import Wizard

File to Import

Specify the file you want to import.

File name:

D:\sert\61206_34271.p12

Note: More than one certificate can be stored in a single file in the following formats:

Personal Information Exchange- PKCS #12 (.PFX,.P12)

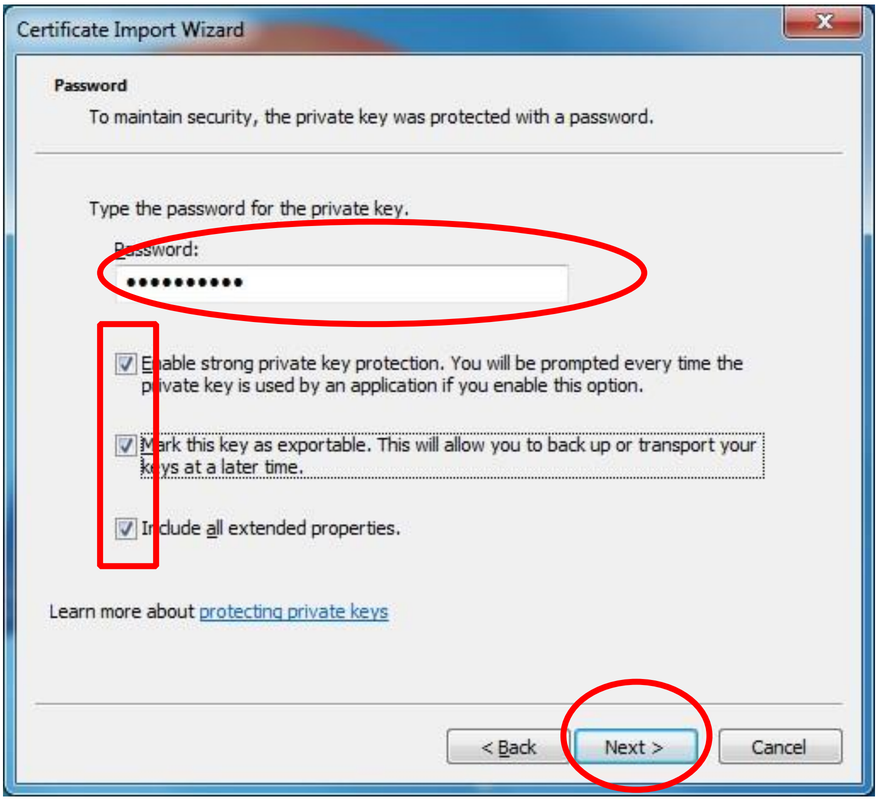
Cryptographic Message Syntax Standard- PKCS #7 Certificates (.P7B)

Microsoft Serialized Certificate Store (.SST)

Learn more about certificate file formats

If the field "File name" does not automatically show the certificate, you have to select it in "Browse". Then click on "Next".

- **Step 3** - The following screen displays a field where you have to enter the code sent to you via SMS to install the certificate. After entering the code and before clicking on "Next", you have to make sure that all the three fields shown below are checked.



Certificate Import Wizard

Password

To maintain security, the private key was protected with a password.

Type the password for the private key.

Password:

●●●●●●●●●●●

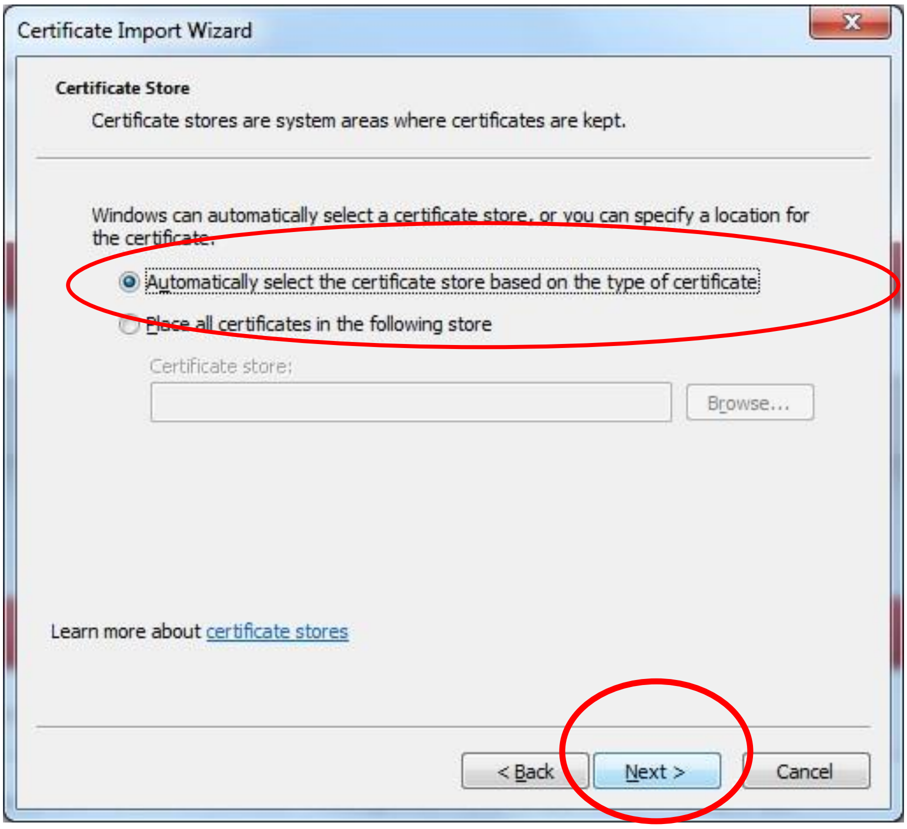
☑ Enable strong private key protection. You will be prompted every time the private key is used by an application if you enable this option.

☑ Mark this key as exportable. This will allow you to back up or transport your keys at a later time.

☑ Include all extended properties.

Learn more about protecting private keys

- **Step 4** - The field "Automatically select" on the next screen should be checked.



Certificate Import Wizard

Certificate Store

Certificate stores are system areas where certificates are kept.

Windows can automatically select a certificate store, or you can specify a location for the certificate.

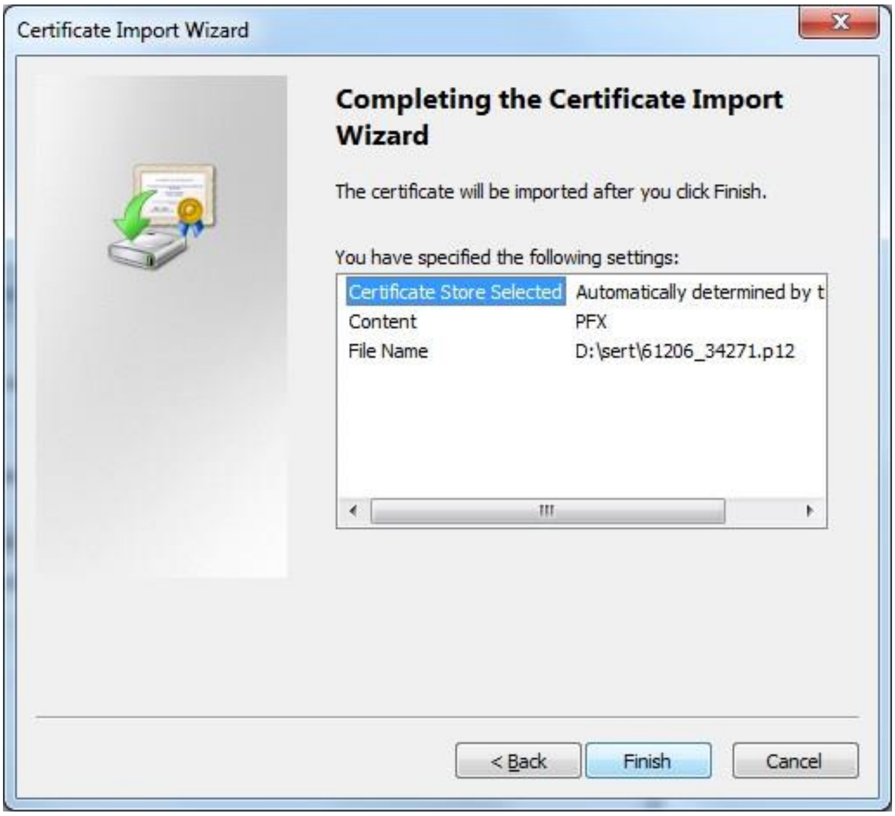
● Automatically select the certificate store based on the type of certificate

○ Place all certificates in the following store

Certificate store:

Learn more about certificate stores

- **Step 5** - Click on "Next" to display the final screen. Once you click on "Finish", the installation will be carried out.



Certificate Import Wizard

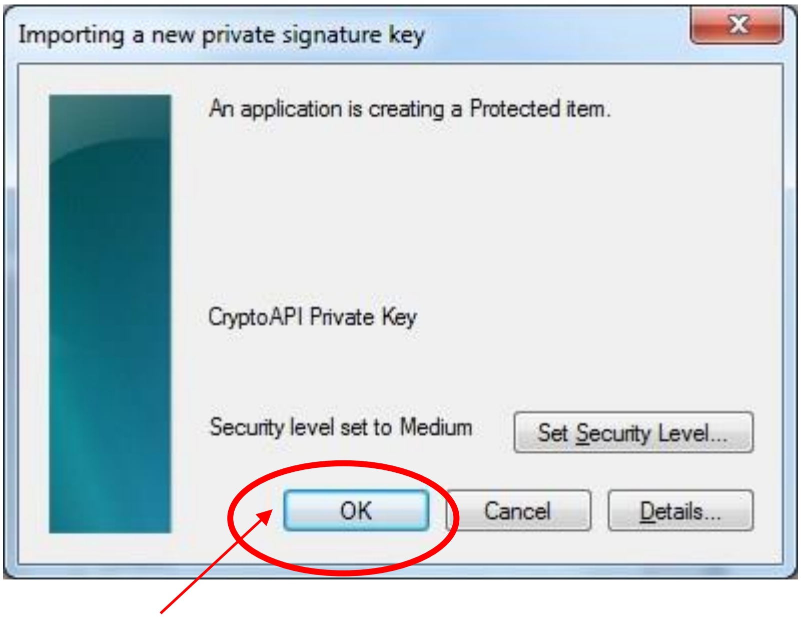
Completing the Certificate Import Wizard

The certificate will be imported after you click Finish.

You have specified the following settings:

Certificate Store Selected	Automatically determined by t
Content	PFX
File Name	D:\sert\61206_34271.p12

- **Step 6 –** By clicking on "OK", the certificate will be successfully installed.



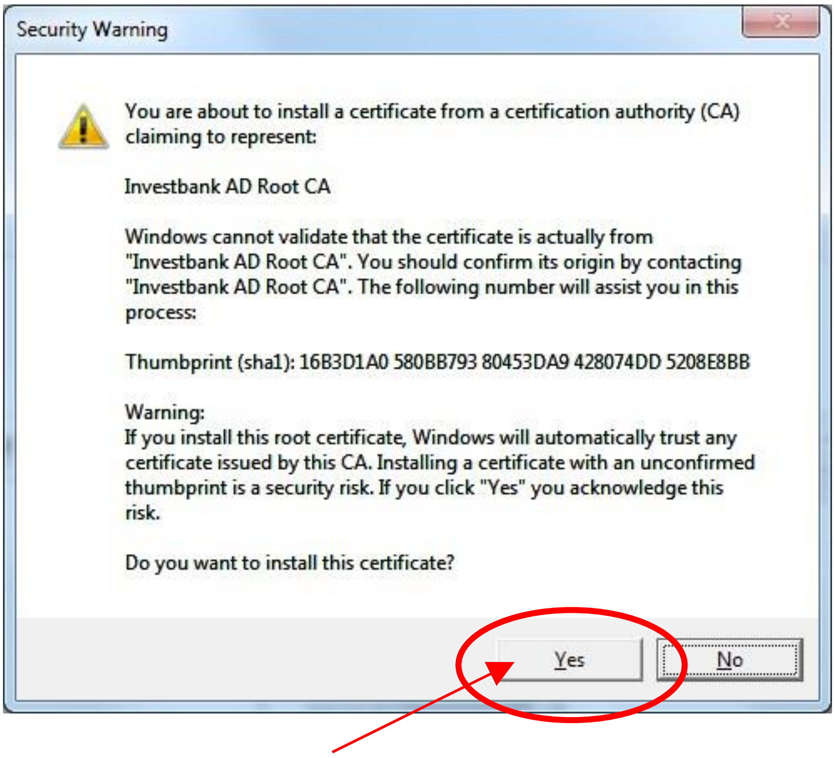
Importing a new private signature key

An application is creating a Protected item.

CryptoAPI Private Key

Security level set to Medium

- **Step 7 –**The system will ask if you want to register the certificate of the Bank – you have to answer affirmatively with "Yes". Now you will be able to successfully use active Internet Banking service.



Security Warning

You are about to install a certificate from a certification authority (CA) claiming to represent:

Investbank AD Root CA

Windows cannot validate that the certificate is actually from "Investbank AD Root CA". You should confirm its origin by contacting "Investbank AD Root CA". The following number will assist you in this process:

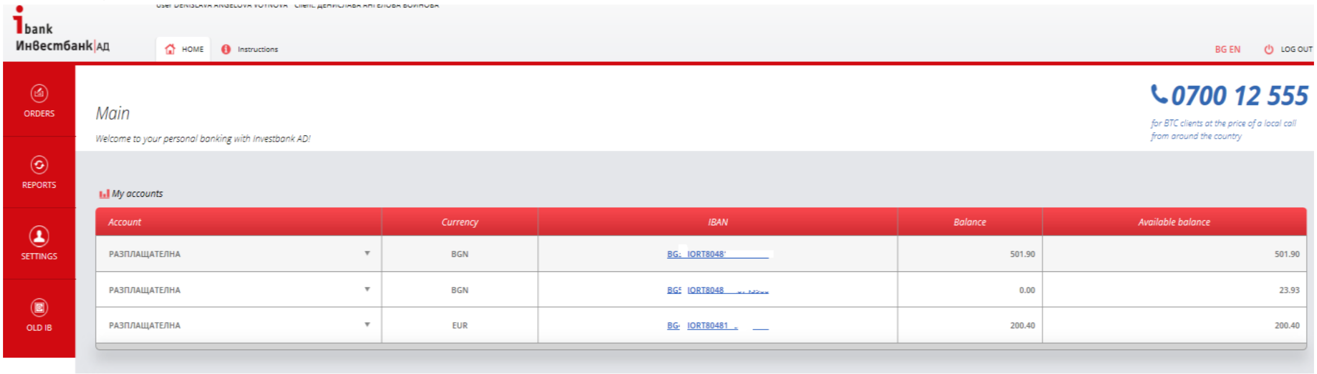
Thumbprint (sha1): 16B3D1A0 580BB793 80453DA9 428074DD 5208E8BB

Warning:
If you install this root certificate, Windows will automatically trust any certificate issued by this CA. Installing a certificate with an unconfirmed thumbprint is a security risk. If you click "Yes" you acknowledge this risk.

Do you want to install this certificate?

5. Basic Layout of Internet Banking

After successful login, the initial system screen is displayed, where the user can find information about their registered bank accounts, account type (current, saving and/or deposit account), currency, IBAN account numbers and their balances.



Main

Welcome to your personal banking with Investbank AD!

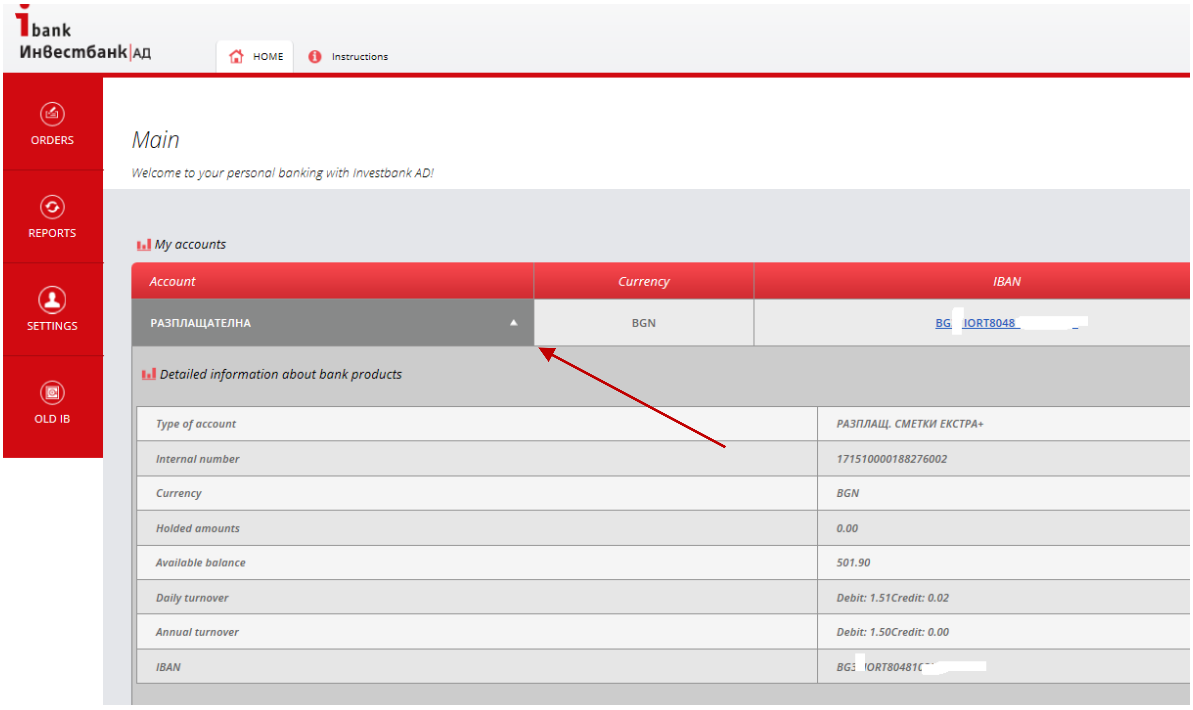
☎0700 12 555

for BTC clients at the price of a local call from around the country

My accounts

Account	Currency	IBAN	Balance	Available balance
РАЗПЛАЩАТЕЛНА ▾	BGN	BG: IORT8048'	501.90	501.90
РАЗПЛАЩАТЕЛНА ▾	BGN	BG5 IORT8048	0.00	23.93
РАЗПЛАЩАТЕЛНА ▾	EUR	BG4 IORT80481	200.40	200.40

By clicking on the drop-down menu next to each account, you can find detailed and comprehensive information about your account (account type, currency, balance, blocked amounts, daily and annual turnover, interest accrued, etc.):



Main

Welcome to your personal banking with Investbank AD!

My accounts

Account	Currency	IBAN
РАЗПЛАЩАТЕЛНА ▲	BGN	BG[redacted]IORT8048[redacted]

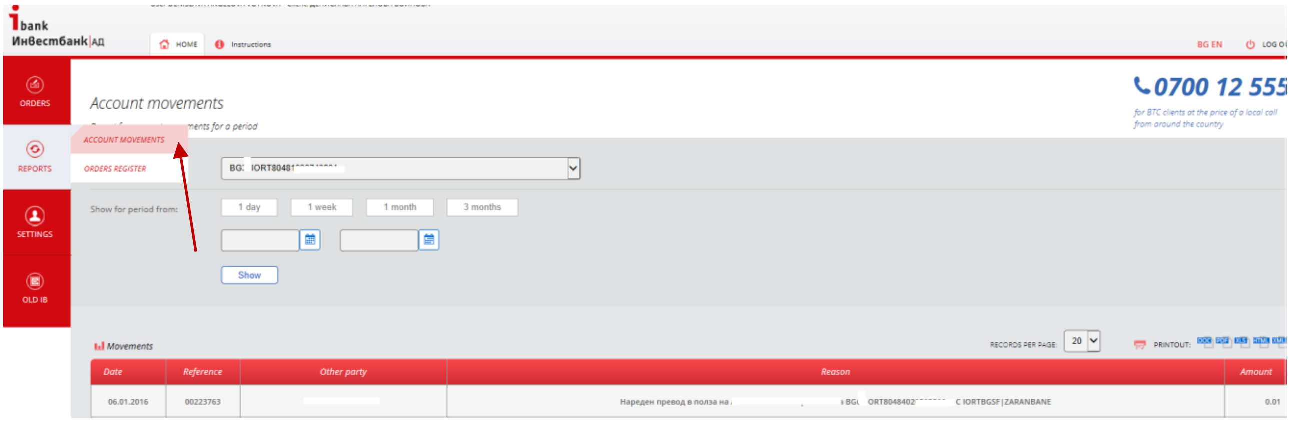
Detailed information about bank products

Type of account	РАЗПЛАЩ. СМЕТКИ ЕКСТРА+
Internal number	171510000188276002
Currency	BGN
Holded amounts	0.00
Available balance	501.90
Daily turnover	Debit: 1.51Credit: 0.02
Annual turnover	Debit: 1.50Credit: 0.00
IBAN	BG3[redacted]IORT80481[redacted]

If you would like to see the movement on the account, you can do so by clicking on Account movments in the lower left corner of the screen.

On the screen that appears you can set the desired reference periods. The movements on the account can be filtered by different periods – from a certain date to a certain date, for one day, one week, one month, three months.

The same functionality you can also use by menu (Reports):



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for BTC clients at the price of a local call from around the country

Account movements

...ments for a period

BG[redacted]IORT80481[redacted]

Show for period from:

Movements

RECORDS PER PAGE: 20

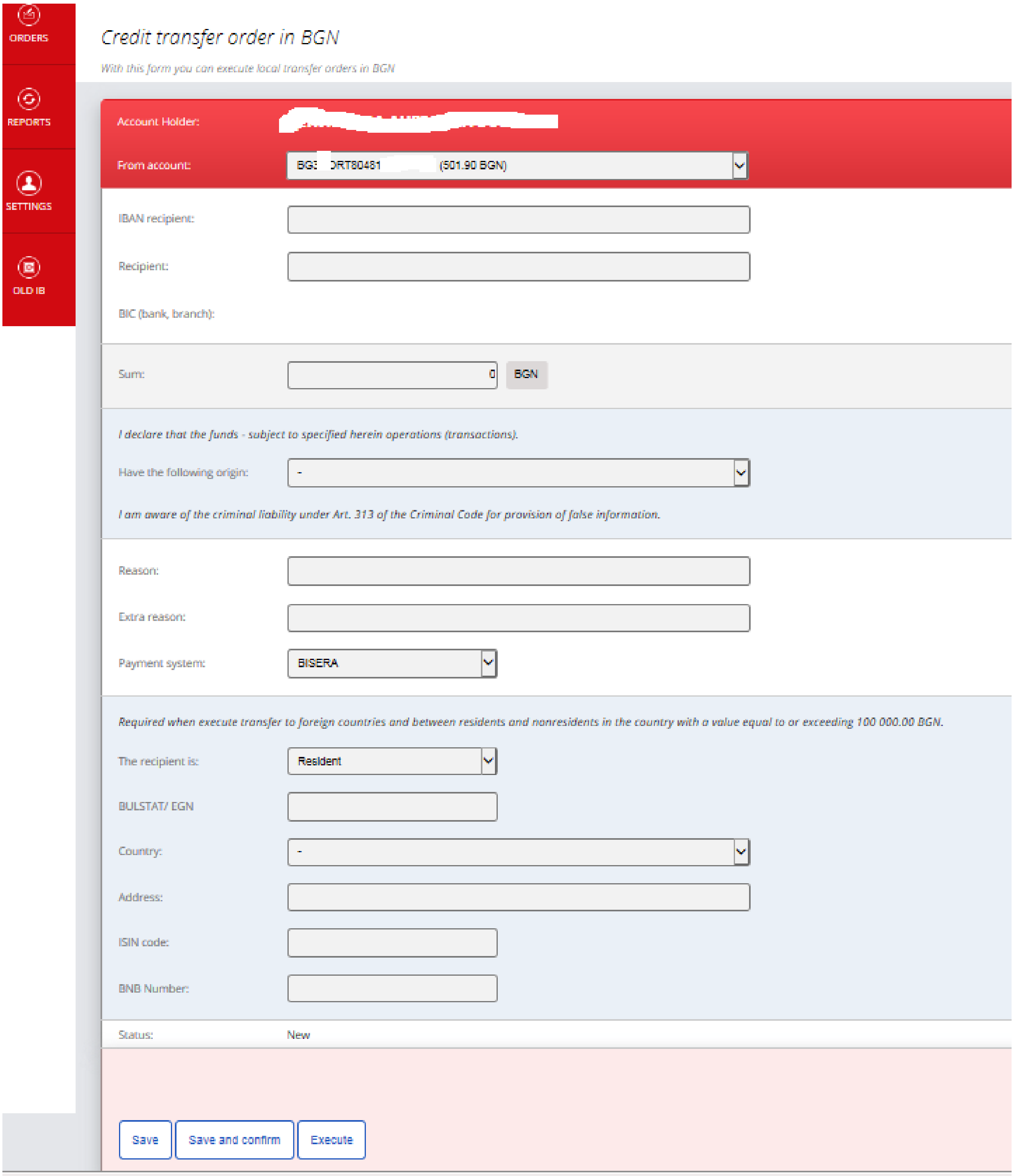
Date	Reference	Other party	Reason	Amount
06.01.2016	00223763	[redacted]	Нареден превод в полза на [redacted] BG[redacted]ORT8048402[redacted]C IORTBGSF|ZARANBANE	0.01

6. Effecting Payments – Transfers

6.1. Transfer of Funds in BGN (Operations in BGN)

Credit Transfer (Transfer Order for Credit Transfer).

When selecting menu Transfers → Transfer of Funds in BGN, the credit transfer form is displayed. From the drop-down menu, shown below, you can select the account from which the payment is to be effected:



Credit transfer order in BGN

With this form you can execute local transfer orders in BGN

Account Holder: [redacted]

From account: BG[redacted]DRT80481 [redacted] (501.90 BGN)

IBAN recipient:

Recipient:

BIC (bank, branch):

Sum: 0 BGN

I declare that the funds - subject to specified herein operations (transactions).

Have the following origin: -

I am aware of the criminal liability under Art. 313 of the Criminal Code for provision of false information.

Reason:

Extra reason:

Payment system: BISERA

Required when execute transfer to foreign countries and between residents and nonresidents in the country with a value equal to or exceeding 100 000.00 BGN.

The recipient is: Resident

BULSTAT/ EGN

Country: -

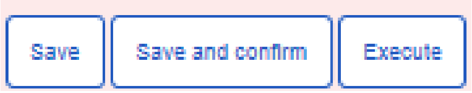
Address:

ISIN code:

BNB Number:

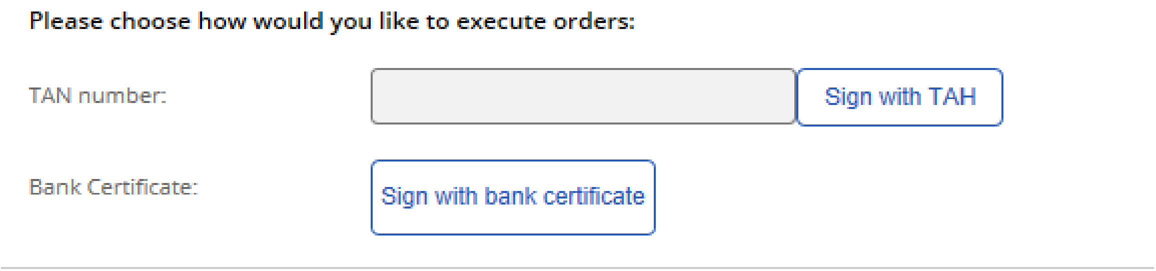
Status: New

Enter the details of the transfer and click on the respective button



.

- ✓ When clicking on Save, the document and the information it will be saved in the system. The document will be moved to menu **Reports → Orders register, Pending Payments section**, where you can edit and/or send it to the Bank.
- ✓ After clicking on **Save and Confirm,** you have to select the desired method of execution of the payment order. After the successful confirmation, the payment order can be sent to the Bank.



Please choose how would you like to execute orders:

TAN number:

Bank Certificate:

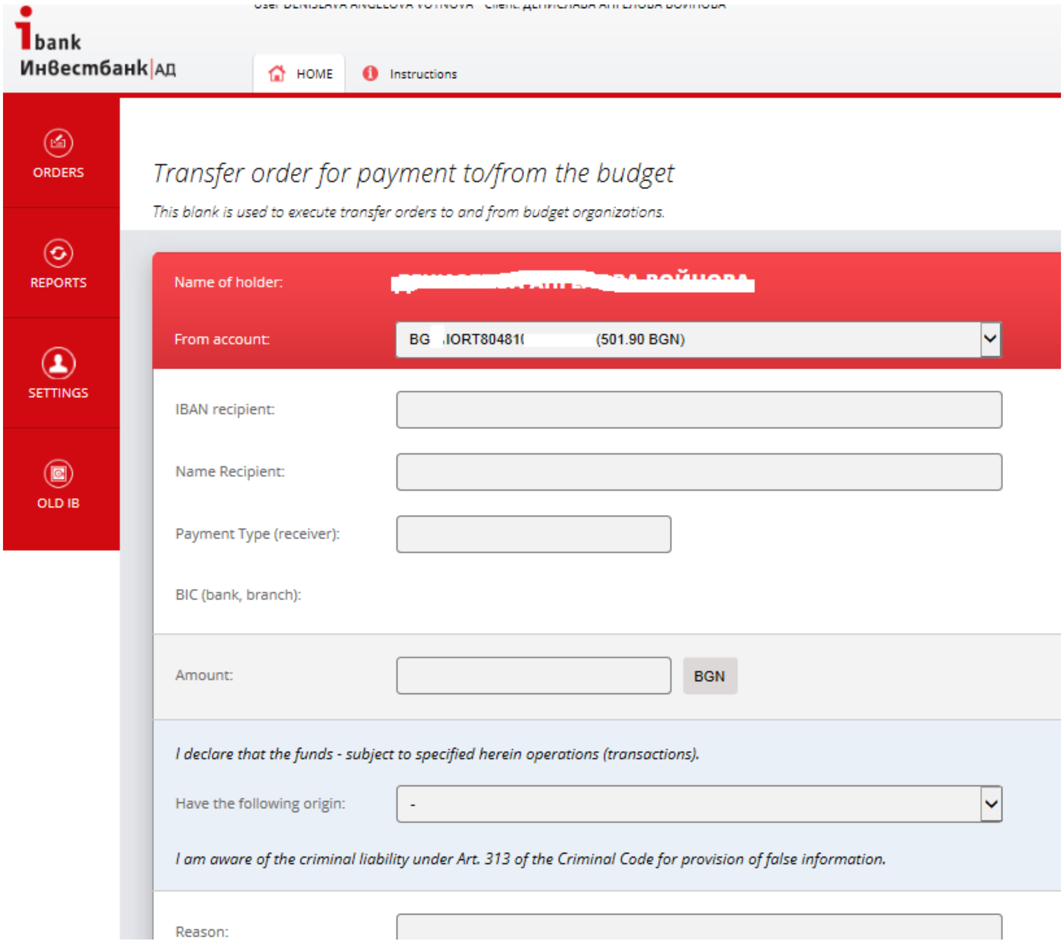
- ✓ When you click on **Execute**, the system will send the document to the Bank. In this case, it is moved to menu **Reports)** → **Executed Orders,** where you can track its status (accounted, returned) in **Reports** → **Orders register**.
- ✓ Upon clicking on **Share with others**, the authorized payment order will be shared with other users to the relevant Client of the Bank.

IMPORTANT! If the transaction is worth over BGN 30,000 (BGN equivalent), the system requires the user to complete Declaration pursuant to Article 4(7) and Article 6 (5)(3) of the Measures Against Money Laundering Act. The latter is automatically displayed.

6.2. Transfer to the Budget / Budget Payment Order

When you select menu Transfers → Transfers to the Budget, the screen displays a form to fill in a budget payment order for effecting payments to accounts of public receivables administrators (taxes, fees, fines, etc.).

From the drop-down menu, shown below, you can select the account from which the payment is to be effected:



User: DENISLAVA ANGELOVA VOYNOVA Client: ДЕНИСЛАВА АНГЕЛОВА ВОЙНОВА
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Инвестбанк|АД
HOME
Instructions
ORDERS
REPORTS
SETTINGS
OLD IB
BGN

Transfer order for payment to/from the budget

This blank is used to execute transfer orders to and from budget organizations.

Name of holder: [redacted]

From account: BG [redacted] IORT80481[redacted] (501.90 BGN)

IBAN recipient:

Name Recipient:

Payment Type (receiver):

BIC (bank, branch):

Amount:

I declare that the funds - subject to specified herein operations (transactions).

Have the following origin: -

I am aware of the criminal liability under Art. 313 of the Criminal Code for provision of false information.

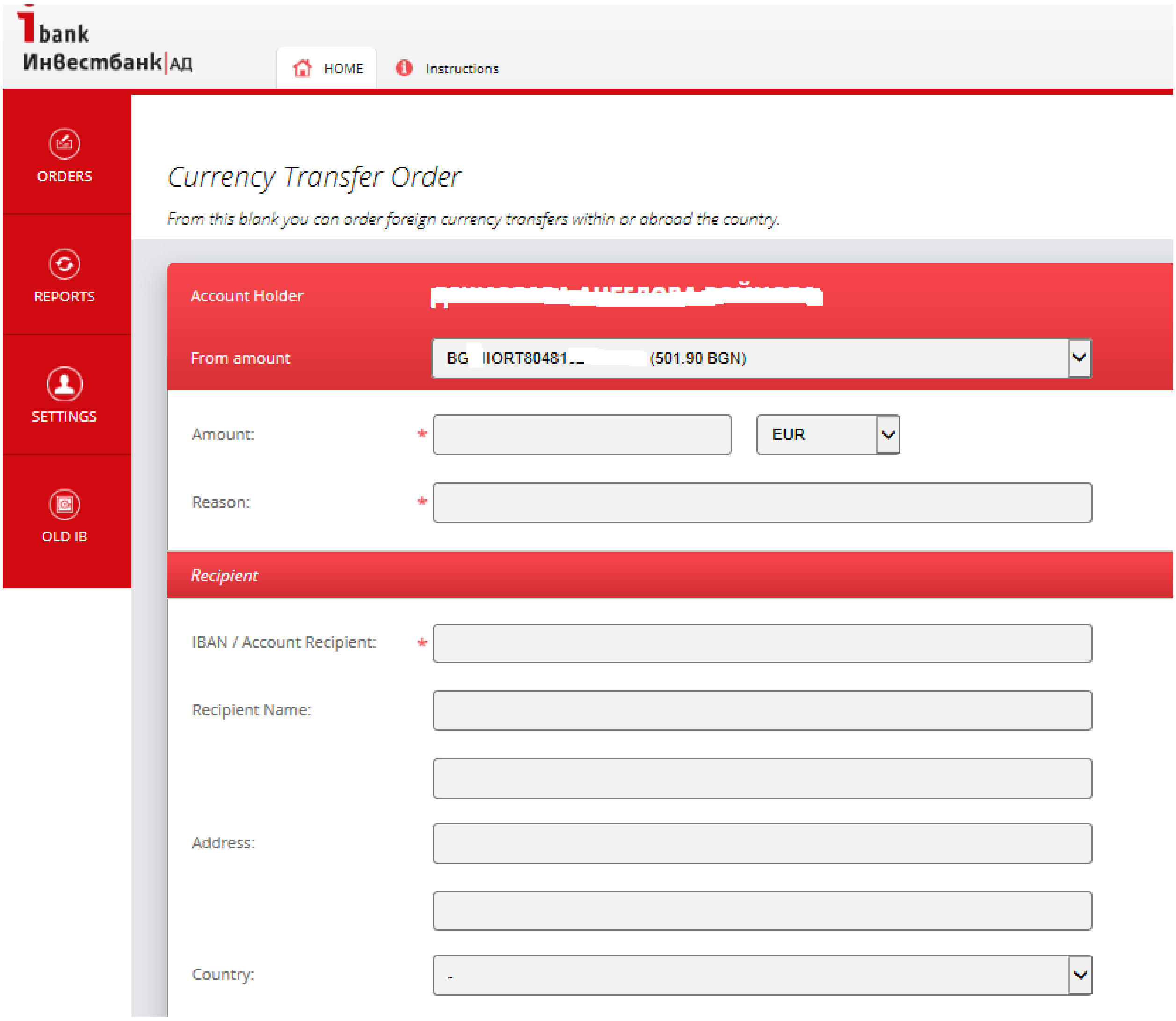
Reason:

6.3. Transfer in Foreign Currency

Transfer Order in Foreign Currency

When you select menu Orders → Transfer in Foreign Currency, the screen displays a form to fill in a transfer order in foreign currency which is required to be completed in Latin alphabet.

Strictly follow the instructions on the screen. From the drop-down menu, shown below, you can select the account where to order payment in foreign currency.



Currency Transfer Order

From this blank you can order foreign currency transfers within or abroad the country.

Account Holder [redacted]

From amount BG [redacted] IORT80481[redacted] (501.90 BGN)

Amount: * EUR

Reason: *

Recipient

IBAN / Account Recipient: *

Recipient Name:

Address:

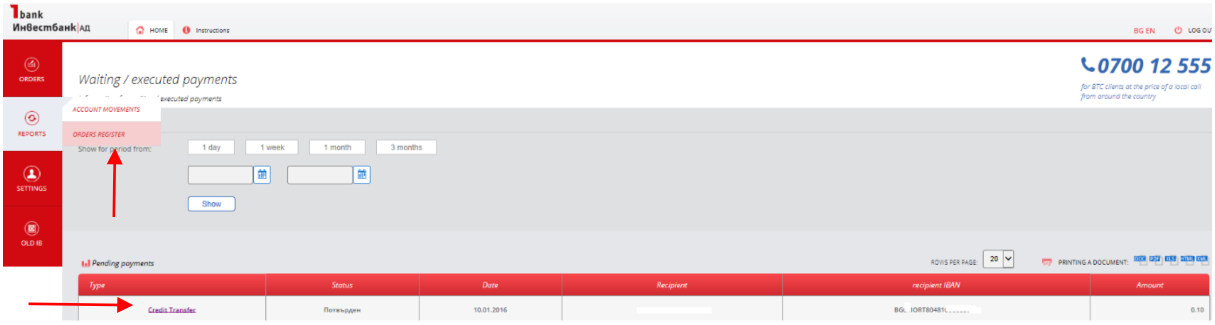
Country: -

> **Important!**
> *In the event that when registering the Service you have selected to use TAN codes as additional security, in addition to the confirmation by Bank Certificate or Electronic Signature, you will be required to make SECOND CONFIRMATION by entering the relevant TAN code from the list of TAN codes you have been provided with the registration package. After using the TAN code, it becomes invalid and for the next operation you must use the following TAN code from the list.*

6.4. Transfers Pending Confirmation

You may not immediately authorize the transfer order after completing it. In this case, the order is saved and when you decide to effect the transfer you only have to confirm it. The same is true if you balance on the account is insufficient, i.e. you can fill in the transfer form and save it, and authorize and send the transfer order only after your account is credited with sufficient funds.

You can view all unauthorized operations from menu **Reports → Orders register → Pending Payments.**



Waiting / executed payments

executed payments

0700 12 555

for BTC clients at the price of a local call from around the country

Show for period from:

1 day | 1 week | 1 month | 3 months

Show

Pending payments

ROWS PER PAGE: 20

PRINTING A DOCUMENT: DOC PDF XLS HTML XML

Type	Status	Date	Recipient	recipient IBAN	Amount
Credit Transfer	Потвърден	10.01.2016	[redacted]	BG[redacted]IORT80481[redacted]	0.10

It is possible to authorize payments individually. When choosing a particular payment, the respective completed and saved order is displayed on the screen. From the window you can delete, edit and/or send it to the Bank.

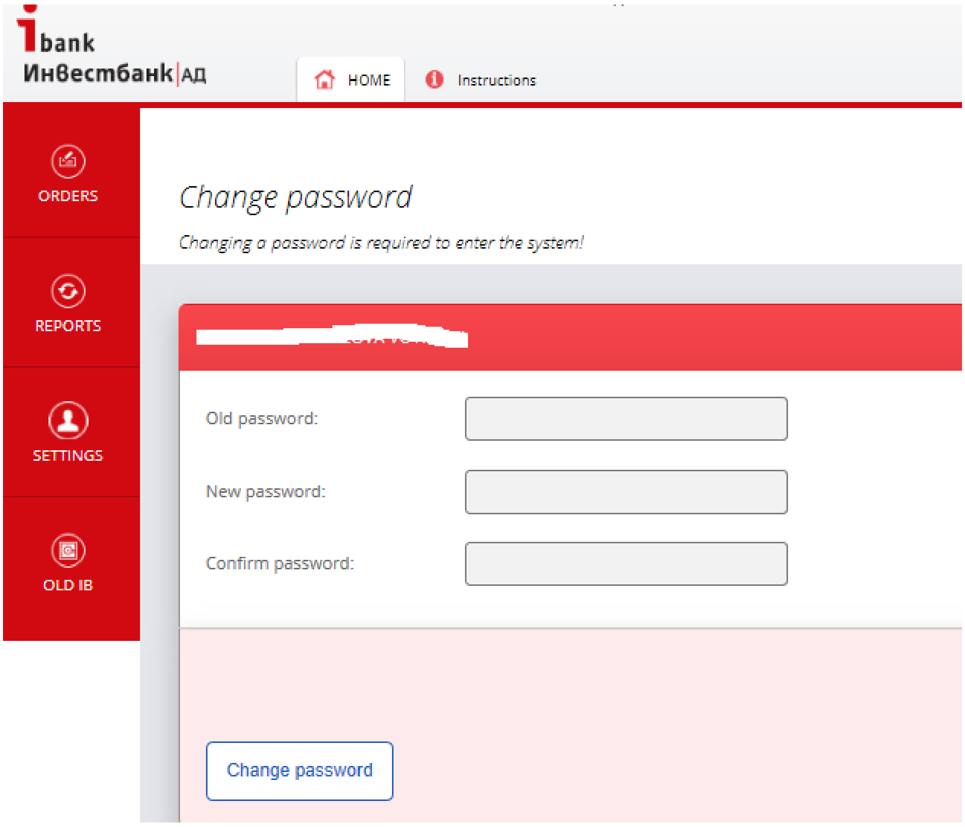
From menu **Reports → Orders Register → Authorized Payments section**, you can view the payments already effected and the documents related to them.

7. Settings

From menu **Settings** you can make the following operations:

7.1 Change the Password

From this menu, the clients can change their password for access to the Service as many times as they wish.



Change password

Changing a password is required to enter the system!

[redacted]

Old password:

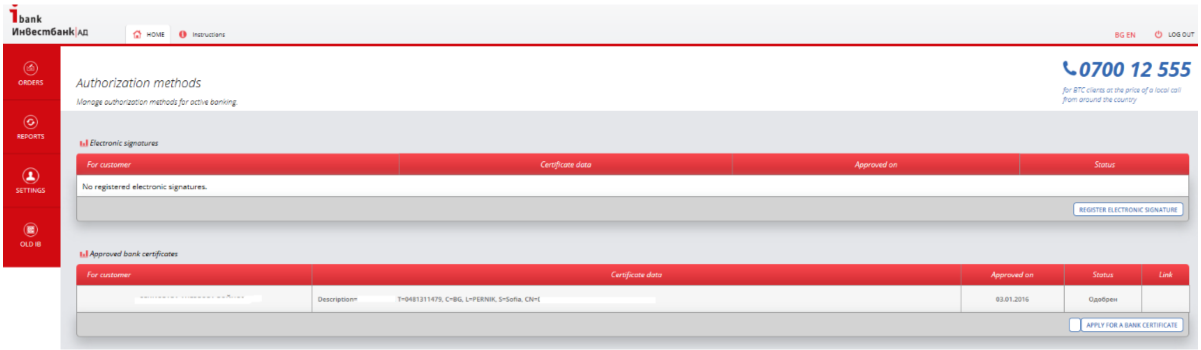
New password:

Confirm password:

Change password

7.2 Certificates

From menu Settings → Certificates, you can view the certificates registered for access to the Service and to request new means of authentication using the buttons in the lower right corner of the screen: REGISTER ELECTRONIC SIGNATURE and APPLY FOR A BANK CERTIFICATE .



Authorization methods

Manage authorization methods for active banking.

0700 12 555

for BTC clients at the price of a local call from around the country

Electronic signatures

For customer	Certificate data	Approved on	Status
No registered electronic signatures.			

Approved bank certificates

For customer	Certificate data	Approved on	Status	Link
[redacted]	Description= [redacted] T=0481311479, C=BG, L=PERNIK, S=Sofia, CN= [redacted]	03.01.2016	Одобрен	

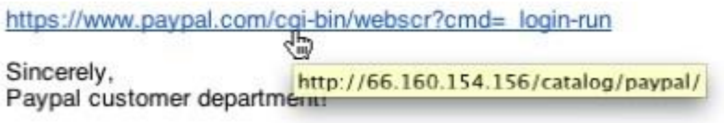
8. Tips to Protect Your Personal Data

Investbank AD applies different security mechanisms to protect your personal data and to ensure the security of your online payments using the Internet Banking Service.

However, the security of your e-mail and computer system can be attacked by various viruses and malware designed to steal personal information, such as: passwords, access codes for Internet banking, debit/credit card numbers, numbers of other personal documents, etc.

We recommend the following measures that you can take to protect yourself from potential online fraud:

- Never reveal your personal information by phone, SMS or email;
- Install antivirus software on your computer and mobile device, run regular scans and watch out for updates of its definitions;
- Use "strong" passwords;
- Pay attention to the received emails and observe the following:
  - ○ If the e-mail contains a link to a website, a always check where it will "take" you before clicking on it. Place your cursor over the URL link and check whether the address is the same as the address which appears in the pop-up window – if they are different, do not open this link!;



https://www.paypal.com/cgi-bin/webscr?cmd=_login-run

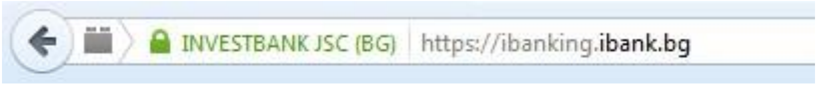
http://66.160.154.156/catalog/paypal/

Sincerely,
Paypal customer department

  - ○ Do not trust emails that direct you to sites where you have to fill in your username, password or other personal information; ○ Pay attention to the text. Most fake e-mails contain text with spelling and syntax errors. These errors create the impression that the text was written by someone who is not fluent in Bulgarian. Immediately delete such e-mails!
- Recognize the protected page of the Internet Banking Service of Investbank AD:
  - ○ Before you enter your Username and Password, look for evidence that the website you have chosen uses an encrypted channel for data exchange. A sure sign of whether the received messages on the screen are from the Internet Banking system of Investbank AD is the presence of "green" colouring of the address field, the padlock next to it and the image with the stamp "Norton Secured". The following figures show such examples:

- Internet Explorer

- Mozilla Firefox



INVESTBANK JSC (BG) https://ibanking.ibank.bg

- Google Chrome

- Stamp "Norton Secured"

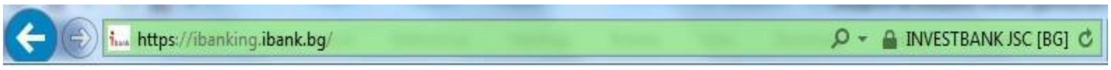
VERIFY
Norton SECURED
powered by Symantec
ABOUT SSL CERTIFICATES

- Should you have any doubts concerning non-standard or unknown message and/or circumstance when you use the Internet Banking service of Investbank AD, immediately contact the Call Center on **0700 12 555** /for subscribers of BTC it is at the price of a local call throughout the country/. **Additional Means of Protection**

Antivirus Protection

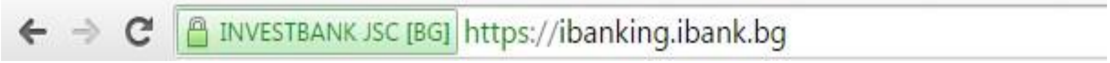
Viruses can damage your computer, destroy data or, in some cases, send personal information or passwords entered during the use of the system by unauthorized persons. The use of reliable and updated antivirus software will reduce the probability of such an adverse event.

Secure Password



https://ibanking.ibank.bg/ INVESTBANK JSC [BG]

Use secure passwords consisting of a combination of letters, numbers and other characters such as "@", "!", etc. Change your password often – every 1-3 months.



INVESTBANK JSC [BG] https://ibanking.ibank.bg

Use only certified computers

Try to avoid using IB in the presence of other people or in public places (in internet cafes or computers used by people other than you). Also avoid public WiFi connections, unprotected by passwords.

Do not leave your QES on the computer

After finishing working with your Qualified Electronic Signature (QES), always remove it from the computer and never leave the device/chip-card unattended!

Pay more attention

Do not leave unattended your personal mobile phone or token to make sure that it is not used by another person without your knowledge!

Exit from the system

It is essential after you have finished using IB, to finish the session by pressing "Изход" (Exit) instead of simply close the browser window. This ensures the interruption of the secure connection that has been established by logging into your Internet portal.

COMMON ATTEMPTED FRAUDS

PHISHING

Online scam aimed at stealing user names and passwords.

The most common online phishing scam starts with an e-mail that looks like an official notice from a trusted source, such as a bank or credit card company. The message may seem legitimate and contain the logos of the organization and the email address may resemble that of the company on whose behalf the message is sent.

The e-mail recipients are directed to a fake website that invites them to provide confidential information such as name and password to access internet banking services, bank card number, CVV\CVC or other data.

DO NOT SUBMIT confidential information relating to your access to the Internet banking services or your bank card via the Internet or phone.

PHARMING

Another method using fake web sites, but without using e-mail messages.

Pharming scam is implemented through the so called "DNS poisoning" attach or by changing the "hosts" file in the victim's computer. In this way it redirects the traffic from a particular web site to another, which is its replica and aims at stealing sensitive information, such as username, password, etc. In the event of "DNS poisoning", the DNS server translates the addresses of the websites you type in the address bar of the web browser into IP addresses.
For example, when you type www.ibank.bg, your computer will turn to the DNS server of your Internet provider to learn the IP address of the site and reopen it. If it is replaced with another address, when typing www.ibank.bg, the request will be redirected to a server containing a replica of the Bank's website.
The users might not know about the fraud, because they have typed themselves correctly the address of the website, not knowing that they are victims of "DNS poisoning" attack.

VISHING

Option of the phishing method using e-mails that contain a phone number.

In this case, users are advised to call to confirm their user IDs or other secret information. The e-mail may also contain a virus infecting the victim's computer and providing full access to the data, including bank certificates.

Important!!! In no way will the Bank request your confidential information, such as username and password for access to Internet Banking or bank card information, such as: card number, PIN, expiration date and CVV/CVC.

We recommend that if you have any doubts that you have become a victim of Internet fraud, immediately contact the Call Center of the Bank on **0700 12 555** /for subscribers of BTC it is at the price of a local call throughout the country/ and ask to have your user profile blocked for access to Internet banking or your bank card.