

Investbank Bulgaria

INSTRUCTION

Installation of a Bank Certificate for Using the Internet Banking Service of Investbank AD

SOFIA 2016,

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INTRODUCTION

What is the Bank Certificate?

Bank Certificate (the Certificate) for access to the Internet Banking Service (the Service) of Investbank AD (the Bank) is a special file that serves as a Client's signature (via the Client's web browser) on the bank documents ordered via the Internet Banking System of the Bank electronically, thereby ensuring the highest security that avoids any option of abuse and manipulation of Client's data while communicating with the Bank.

What are you required to do?

You are required to use Internet Banking Service of the Bank and to have installed on your device Microsoft Internet Explorer 8.0 or Mozilla Firefox 40 or higher.

How to apply for your Certificate?

By logging in via the web interface at <u>https://ibanking.ibank.bg/</u>, clicking on the button <u>APPLY FOR A BANK CERTIFICATE</u> in menu **Settings –Certificates** you can send a request to the Bank for issuance of a bank certificate:

bank Инвестбан	k A HOME 0 Instructions	BG EN 🕐 LOG OUT
ORDERS	Authorization methods Manaze authorization methods for active banking.	COTOD 12 555 for BTC clients at the price of a local coll from around the country
CO REPORTS	Lectronic signatures	
	For customer Certificate data Approved on No registered electronic signatures.	Status
OLD IB	La Approved bank certificates	REGISTER ELECTRONIC SIGNATURE
	For customer Certificate data ДЕНИСЛАВА АНГЕЛОВА ВОЙНОВА Description*	Approved on Status Link 03.01.2016 Одобрен
Трапк Инвес Order	изе рыныской ченкой сазонен дыниской робо войнова тобанкада Моме о Instructions Искане за издаване на банков сертификат Select the bank customer, you whom you want to issue a bank certificate!	
CO REPORT	S DENISLAVA ANGELOVA VOYNOVA	
SETTING	Bank Customer:	Y
OLD IE	Send a request to the Bank New request	
	Send a request to the Bank New request	

By entering the login password and clicking on **Send 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!!! When the requested Bank Certificate is approved, you should download it by clicking on Download from the last column Link. Once you download the 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**.

Authorization method	S tive banking.				COTOD 12 555 for BTC clients at the price of a local call from around the country
Lectronic signatures					
For customer		Certificate	data	Approved on	Status
No registered electronic signati	res.				
H Approved back cartificator				1	REGISTER ELECTRONIC SIGNATURE
For customer			Certificate data		Approved on Status Link
	OBA Description	tion	-Sofia (N=C		
denvicitaba ani elioba bou	Description		Form, Gallena and Street a		UIKddan
ДЕНИСЛАВА АНГЕЛОВА ВОЙ	OBA				18.01.2016 Одобрен <u>Download</u>
Approved	on	Status	Link		
03.01.20	16	Отказан			
18.01.20	16	Aproved	<u>Download</u>		
		APPLY FOR A BAI			
		/			

I. INSTALLATION OF THE BANK CERTIFICATE IN Internet Explorer

To use the certificate, you must install it in your Internet Explorer. For this purpose it is necessary to have previously downloaded the file with the Certificate and to have received its installation code, which is a random set of uppercase and lowercase Latin letters and numbers.

Via Windows Explorer open the device and the folder where the file containing your Certificate is and double click on it.

Follows the wizard in Windows to import the certificate:

Certificate Import Wizard	
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.
	< Back Next > Cancel

Click on "Next":

Ce	ertificate Import Wizard
	File to Import
	Specify the file you want to import.
	File name:
	D: -02.P12 Browse
	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)
	Losse mare shout contificate file formate
	Learn more about <u>ceruncate nie formats</u>
	< <u>B</u> ack Next > Cancel

Again click on "Next":

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 <u>protecting private keys</u>
< <u>Back</u> <u>N</u> ext > Cancel

Enter the 10-digit installation code of the Certificate which you have received by the SMS sent by the Bank.

Certificate Import Wizard	X
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 <u>protecting private keys</u>	
< <u>B</u> ack Next > Canc	;el

You are required to check the third checkbox "Include all extended properties".

Check the second checkbox if you want to export the certificate for archiving or transportation.

You are recommended to check the first checkbox "Enable Strong Private Protection ..." so that the system will ask for your permission and you will be able to protect the use of the Certificate from Internet Explorer by additional password.

Click on "Next":

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.
\bigcirc Automatically select the certificate store based on the type of certificate
Place all certificates in the following store
Certificate store:
Dionserra
Learn more about certificate stores
< <u>Back</u> <u>N</u> ext > Cancel

Select where to import the Certificate by choosing "Personal" from the "Browse" button and clicking on OK.

ertificate Import Wizard	Trace Incident	
	Completing th Wizard The certificate will be in	e Certificate Import
	You have specified the	following settings:
	Certificate Store Sele	cted by User Personal
	Content File Name	PEX
	•	m •
	< <u>B</u> a	ick Finish Cancel

Click on "Finish"

IMPORTANT!!! The following four screens are not mandatory. They appear if you have checked the first checkbox "Enable Strong Private Protection..." (on the second screen on page 6).

Importing a ne	ew private exchange key
	An application is creating a Protected item.
	Counto API Private Key
	CippioAirTriivale Ney
	Security level set to Medium Set <u>Security Level</u>
	OK Cancel <u>D</u> etails

Click on "Set Security Level":

Choose a Security Level	
	Choose a security level appropriate for this item.
	High Request my permission with a password when this item is to be used.
	Medium Request my permission when this item is to be used.
	< Back Next > Cancel

Check "<u>H</u>igh" to protect the certificate using your own password and then **click on** "Next":

Create a Password			×
	Create a password to	protect this item.	
	Create a new passwo Password for:	rd for this item. CryptoAPI Private Key	
	Password: Confirm:		
	< Back	<u>F</u> inish Ca	ncel

Enter your desired password in the "Password" fields and then **click on "Confirm"**.

Recommendations for compiling a new password:

- IT SHOULD NOT CONTAIN repeating of subsequent numbers;
- IT SHOULD NOT CONTAIN typical and widely known information about the person or parts thereof e.g. PID of the holder, of his/her spouse, friend, parents, children or other close ones;
- IT SHOULD NOT CONTAIN phone numbers, dates of birth and/or marriage, address data, age, etc.

BECAUSE SUCH PASSWORDS ARE VERY EASY TO GUESS!!!

Click on "<u>F</u>inish":



Click on "OK" to close the window.

Open your Internet Explorer. Select "Tools" - "Internet Options" - "Contents" - "Certificates":

	nhose:	SH02		
rsonal	Other People	Intermediate Certification Auth	norities Truste	d Root Certification
Issued 1	То	Issued By	Expiration	Friendly Name
		B-Trust Operational CA QES BNB CCR	27.10.201 15.4.2016 г.	<none> New certificate:</none>
🖬 Ива	н Стеd-	INVESTBANK AD	11 1 2017 -	
			11.1.20171	<none></none>
mport	. <u>E</u> xpo	rt		<none></none>
import	. Expo	rt <u>R</u> emove		<none></none>

Your certificate should be located in "Personal". Select it and then **click on "<u>V</u>iew":**

Certificate
General Details Certification Path
Certificate Information
This certificate is intended for the following purpose(s):
 Proves your identity to a remote computer Allows data on disk to be encrypted Allows data to be signed with the current time Ensures software came from software publisher Protects software from alteration after publication Protects e-mail messages
Issued to: Иван Стерот името на ИВАН СТЕРОТИВАНК АD
Valid from 11. 1. 2016 г. to 11. 1. 2017 г. ? You have a private key that corresponds to this certificate.
Issuer <u>S</u> tatement
ОК

So you can be sure that this is your Certificate.

Note the dates in the field "Valid from" and "to" – they define the period in which this certificate is valid. In the event of pending expiry of that period, you should send a new request to the Bank for issuing a new bank certificate.

After the expiry of the validity period, delete the outdated Certificate (using the "Remove" button shown on the previous figure) and then install the new certificate in the same way.

Click on "OK" - "Close" - "Cancel" to exit.

To be able to sign your bank documents using your Bank Certificate, the access device used for the access to 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.

<u>IMPORTANT!!!</u> If you use capicom.dll version lower than 2.1.0.2, please upgrade with the following Security Update from <u>the website of Mrxf</u>

Now you are ready to use your Bank Certificate for signing document in Internet Explorer.

II. INSTALLATION OF THE BANK CERTIFICATE IN Mozilla Firefox

To use the certificate, you must install it in your Mozilla Firefox browser.

Start Mozilla Firefox.

Click on "Tools" - "Options":



Click on "Advanced" - "View Certificates":

<u>File Edit View History Boo</u>	okmarks Tools Help	
New Tab	× Coptions × +	
Firefox about:prefere	ences#advanced	
 Firefox about:prefer General Search Content Applications Privacy 	Advanced General Data Choices Network Update Certificates Requests When a server requests my personal certificate: Select one automatically	
Security Sync Advanced	<u>Ask me every time</u> <u>Q</u> uery OCSP responder servers to confirm the current validity of certificates	
	View <u>Certificates</u> Security <u>D</u> evices	

Click on "Import":

tificate Manager Your Certificates People Server	Authorities Others			
You have certificates from thes Certificate Name	e organizations that iden Security Device	tify you: Serial Number	Expires On	₽.
View Backup	Bac <u>k</u> up All	port		
		$\overline{\ }$		ОК

Choose the path to the folder where you have previously saved the file containing your certificate.

After selecting and checking it, click on "Open":

Certificate File	to Import					? 🗙
Look in:	🕑 iBank (0:)		~	00	» 📴 •	
My Recent Documents		.P12				
Desktop						
) My Documents						
My Computer						
	File name:	DKCC12 EL	.P12			Open
My Network	riles of type:	PKUS12 Files			<u> </u>	Lancel

Enter the 10-digit installation code of the Certificate which you have received by the SMS sent by the Bank.

Password	l Required
?	Please enter the password that was used to encrypt this certificate backup:
	OK Cancel

Click on "OK".

A message for successfully installed Banking Certificate is displayed:



Your certificate can already be seen in the list of your personal certificates.

ertificate Manager				×
Your Certificates People Servers	Authorities Others			
You have certificates from these	organizations that identify	you:		
Certificate Name	Security Device	Serial Number	Expires On	EŞ.
▲INVESTBANK AD				
Иван С	Software Security Device	2E	11 януари 2017 г.	
View <u>B</u> ackup	Bac <u>k</u> up All	<u>D</u> elete		
			0	К

<u>IMPORTANT!!!</u> You have to choose the tab "Authorities" and then in the list to find and select the root certificate "Investbank AD Root CA", to click on "Edit Trust" and check all options. Finally click on "OK".

earch General D	ata Choices Network Update Certificates	Your Certificates People Scivers Authorities	Ott ers
ntent plications Requests When a server requ Select one au urity c vanced View Certifice	Edit CA certificate trust settings The certificate "Investbank AD Root CA" represents a Certificate Authority. Edit trust settings: This certificate can identify websites. This certificate can identify mail users. This certificate can identify software makers. This certificate can identify software makers. K Cancel tes Security Devices	Certificate Name i-Notary TrustPath CodeSign CA InfoNotary CSP Root i-Notary Hosted Enterprises CA alinvestbank AD InvestBank AD	

<u>IMPORTANT!!!</u> To be able to sign your bank documents using your Bank Certificate in Mozilla Firefox you are required to install Add-on named "signTextJS".

Click on "Tools" - "Add-ons":

<u>File Edit View History B</u> ookmarks	<u> </u>	ls <u>H</u> elp	
New Tab 🗙		Downloads Ctrl+J	
		Add-ons Ctrl+Shift+A	
Search or enter address		A <u>p</u> ps	
		Sign In To Sync	
	S.	B-Trust Config	
		Web Developer	
		Page <u>I</u> nfo	
		<u>O</u> ptions	

Use the search function from the field "Search all add-ons" and find and install the "signTextJS" Add-on

<u>File Edit View History B</u> ookma	rks <u>T</u> ools <u>H</u> elp		the second se	_	-	_			- 0
New Tab	× 🚓 Add-or	ns Manager × +							
Firefox about:addons			C C Search	☆自		₽ A	Ω l>	90	•
🖕 Get Add-ons			Some extensions could not be verified	* ·	Search	all add	ons		٩
Extensions	¢	B-Trust Tool B-Trust Tool for Mozilla More		/	<u> </u>		Disable	Ren	nove
Appearance Plugins	6	signTextJS window.crypto.signText replacement More					Disable	Ren	nove
🗭 Services									



Now you are ready to use your Bank Certificate for signing document in Mozilla Firefox.

IMPORTANT!!! If you have installed more than one Certificate in your Mozilla Firefox browser, whenever you confirm a document in the Internet Banking System of the Bank, you must carefully specify the correct Bank Certificate that is issued for the client's accounts which you operate.

ext Signing Request	×
The site 'ibanking.ibank.bg' has requested that you sign th following text message:	e
<payment <br="" type="Credit Transfer Order - PRNAR">typeDescr='Преводно нареждане за кредитен превод': <order_id>6708</order_id><signdate>2016-01-12 17:37:37.372483 +02:00</signdate> <recipient_name><recipient_iban>=O<order_amount>1BGN</order_amount> <reason>Прехвърляне</reason><additional_reason></additional_reason></recipient_iban></recipient_name></payment>	> =
Signing Certificate	
lp-f1565538-d0c6-4325-b385-6f3a9002e67d	-
Issued to: CN=	а 🛁 януари ct Sigi
< III	N LA
To confirm you agree to sign this text message using your selected certificate, please confirm by entering the master password:	
OK Can	cel