



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

The screenshot shows the 'Authorization methods' page in the iBank web interface. The page title is 'Authorization methods' with a subtitle 'Manage authorization methods for active banking.' There are two main sections: 'Electronic signatures' and 'Approved bank certificates'. The 'Approved bank certificates' section contains a table with the following data:

For customer	Certificate data	Approved on	Status	Link
ДЕНИСЛАВА АНГЕЛОВА ВОЙНОВА	Description: ..., T=0 ..., C=BG, L=PERNIK, S=Sofia, CN=...	03.01.2016	Одобен	APPLY FOR A BANK CERTIFICATE

The screenshot shows the 'Request for issuance of a bank certificate' page in the iBank web interface. The page title is 'Искане за издаване на банков сертификат' with a subtitle 'Select the bank customer, you whom you want to issue a bank certificate!'. The form includes a dropdown menu for 'Bank Customer' with 'ДЕНИСЛАВА АНГЕЛОВА ВОЙНОВА' selected, and a text input field for 'Password to login in IB:'. At the bottom, there are two buttons: 'Send a request to the Bank' and 'New request'. A red arrow points to the 'Send a request to the Bank' button.

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**.

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
ДЕНИСЛАВА АНГЕЛОВА ВОЙНОВА	Description="*****" T=0481311479, C=BG, L=***** S=Soфия, CN=***** A	03.01.2016	Отказан	
ДЕНИСЛАВА АНГЕЛОВА ВОЙНОВА		18.01.2016	Одобен	Download

APPLY FOR A BANK CERTIFICATE

Approved on	Status	Link
03.01.2016	Отказан	
18.01.2016	Approved	Download

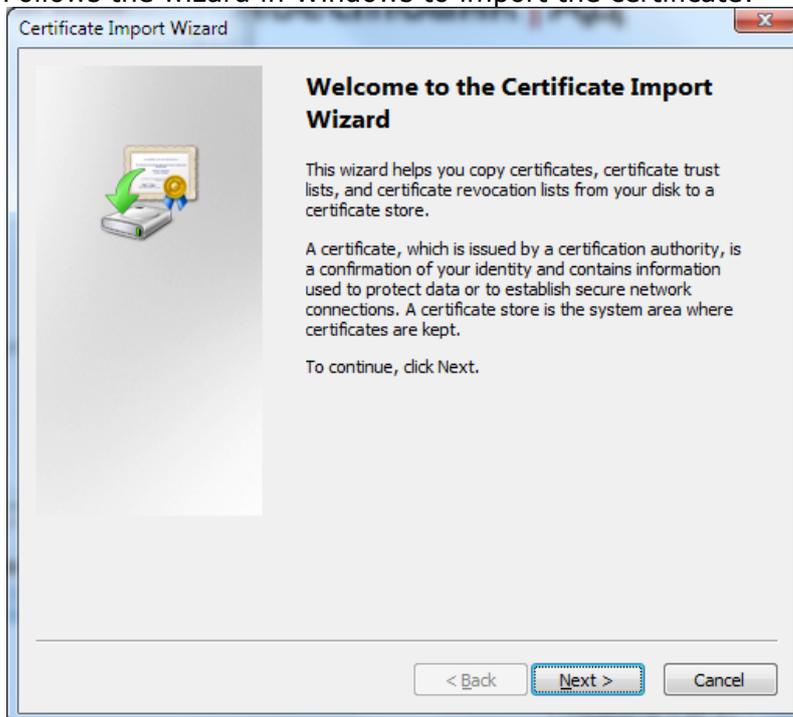
APPLY FOR A BANK CERTIFICATE

I. INSTALLATION OF THE BANK CERTIFICATE IN Internet Explorer

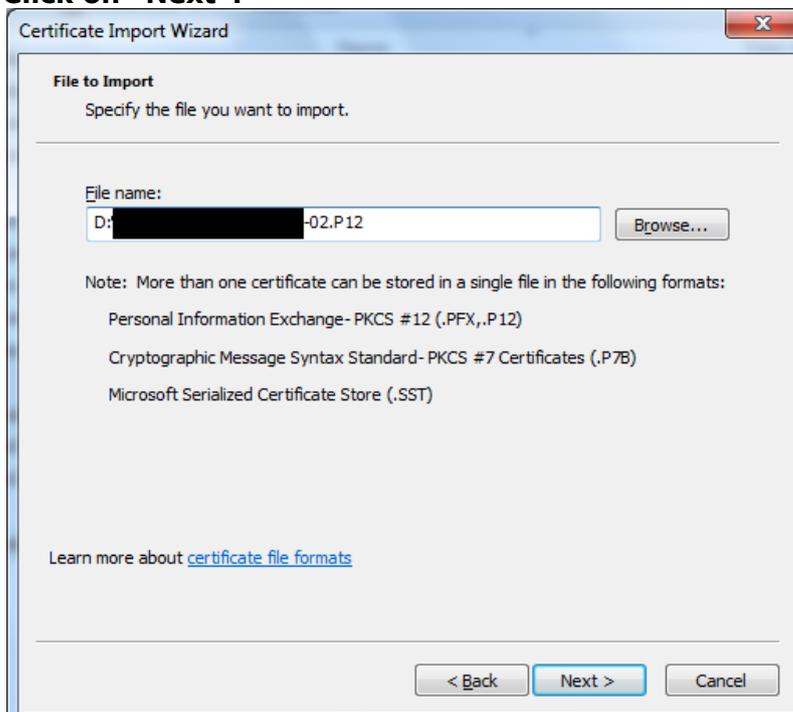
To use the certificate, you must install it in your Internet Explorer. For this purpose it is necessary to have previously downloaded the file with the Certificate and to have received its installation code, which is a random set of uppercase and lowercase Latin letters and numbers.

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

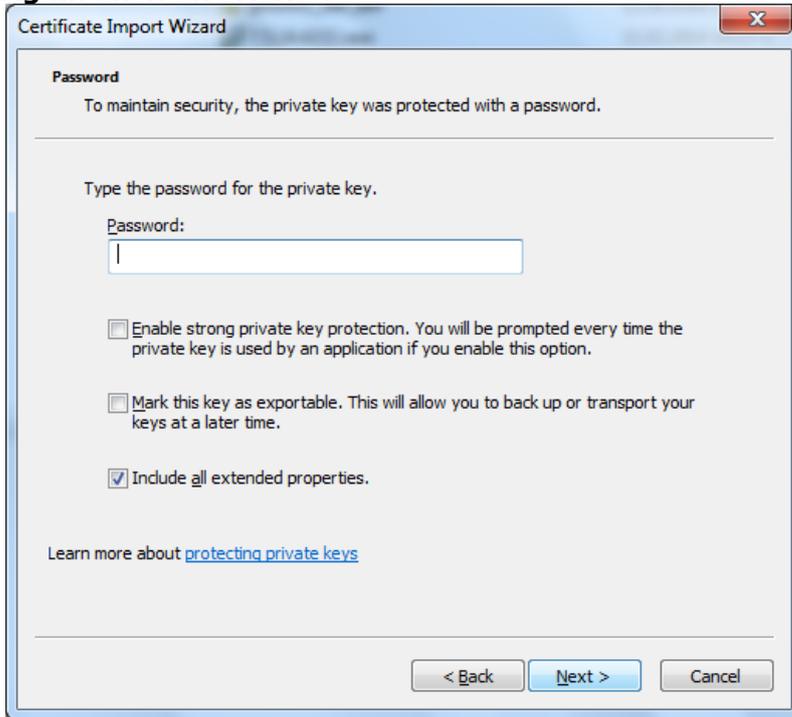
Follows the wizard in Windows to import the certificate:



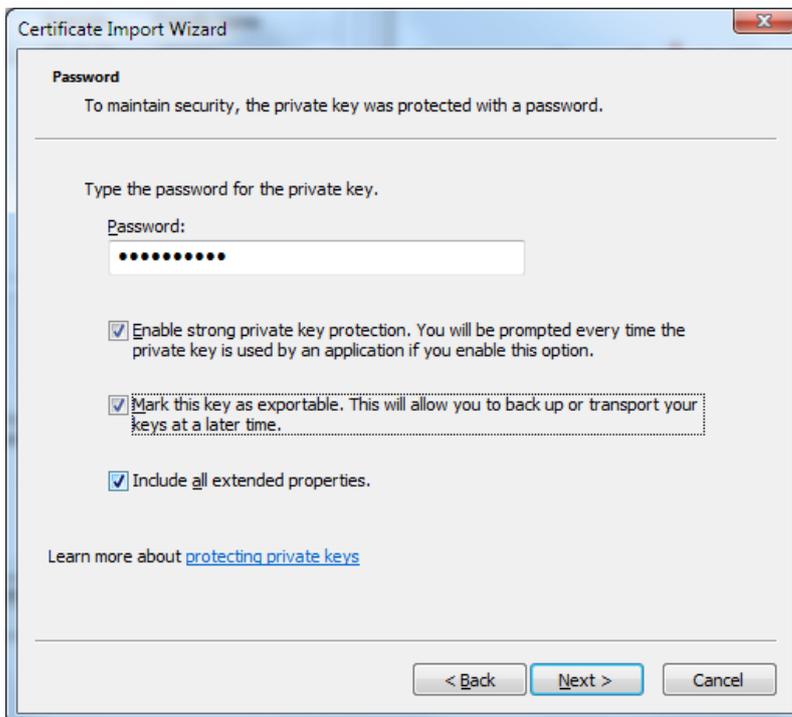
Click on "Next":



Again click on "Next":



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

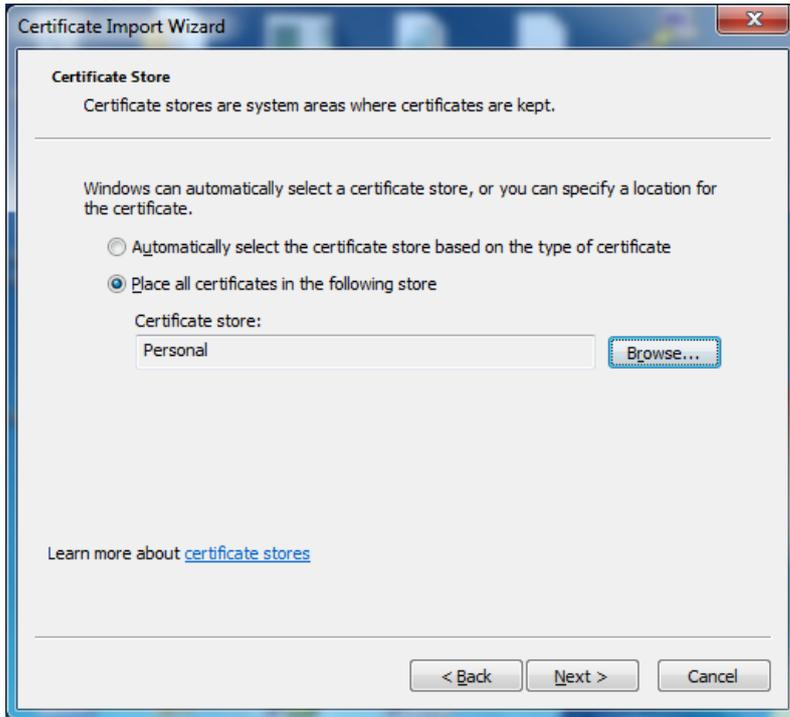


You are required to check the third checkbox "Include all extended properties".

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

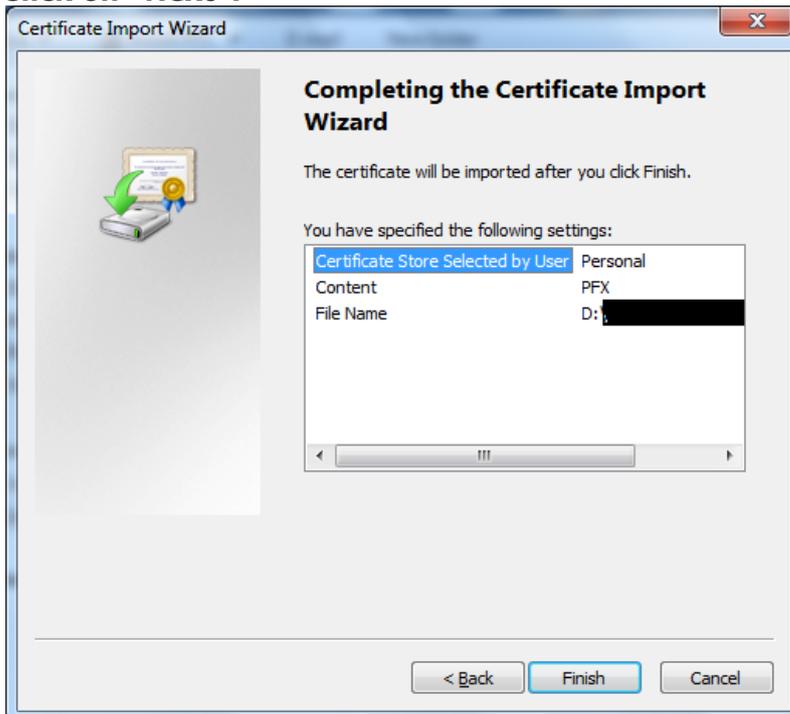
You are recommended to check the first checkbox "Enable Strong Private Protection ..." so that the system will ask for your permission and you will be able to protect the use of the Certificate from Internet Explorer by additional password.

Click on "Next":



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

Click on "Next":

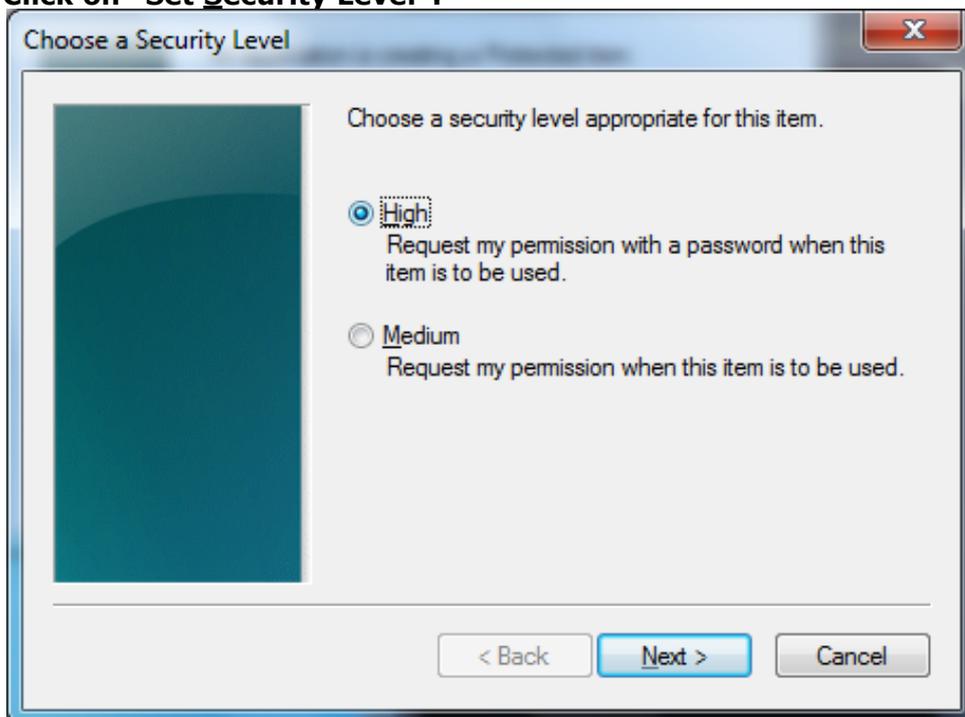


Click on "Finish"

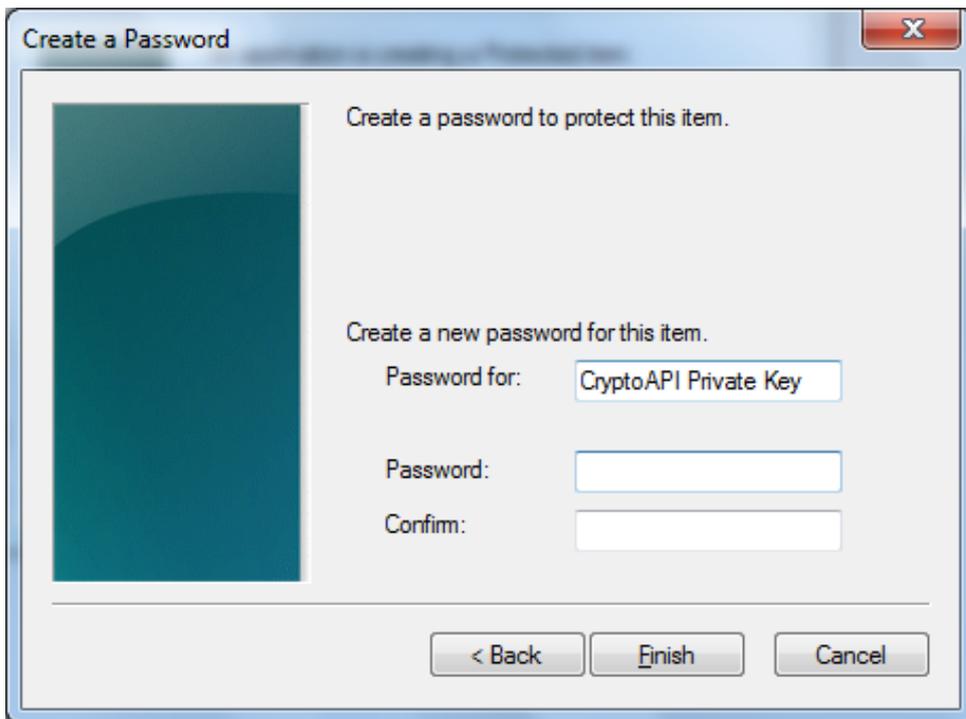
IMPORTANT!!! The following four screens are not mandatory. They appear if you have checked the first checkbox "Enable Strong Private Protection..." (on the second screen on page 6).



Click on "Set Security Level":



Check "High" to protect the certificate using your own password and then **click on "Next"**:



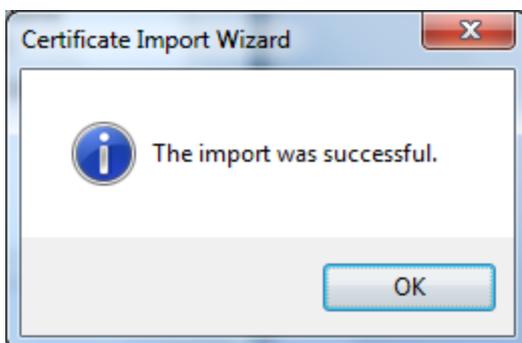
Enter your desired password in the "Password" fields and then **click on "Confirm"**.

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.

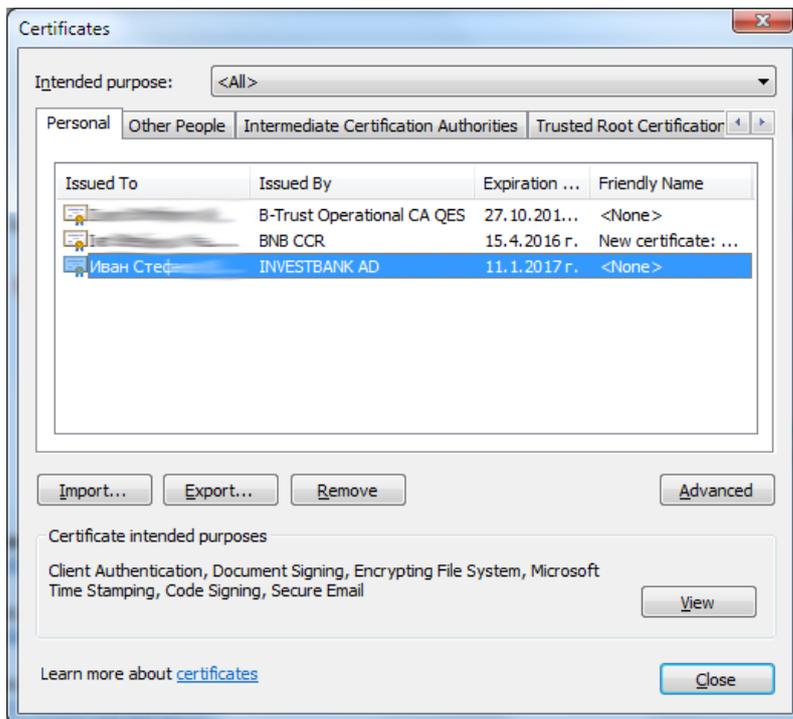
BECAUSE SUCH PASSWORDS ARE VERY EASY TO GUESS!!!

Click on "**Finish**":

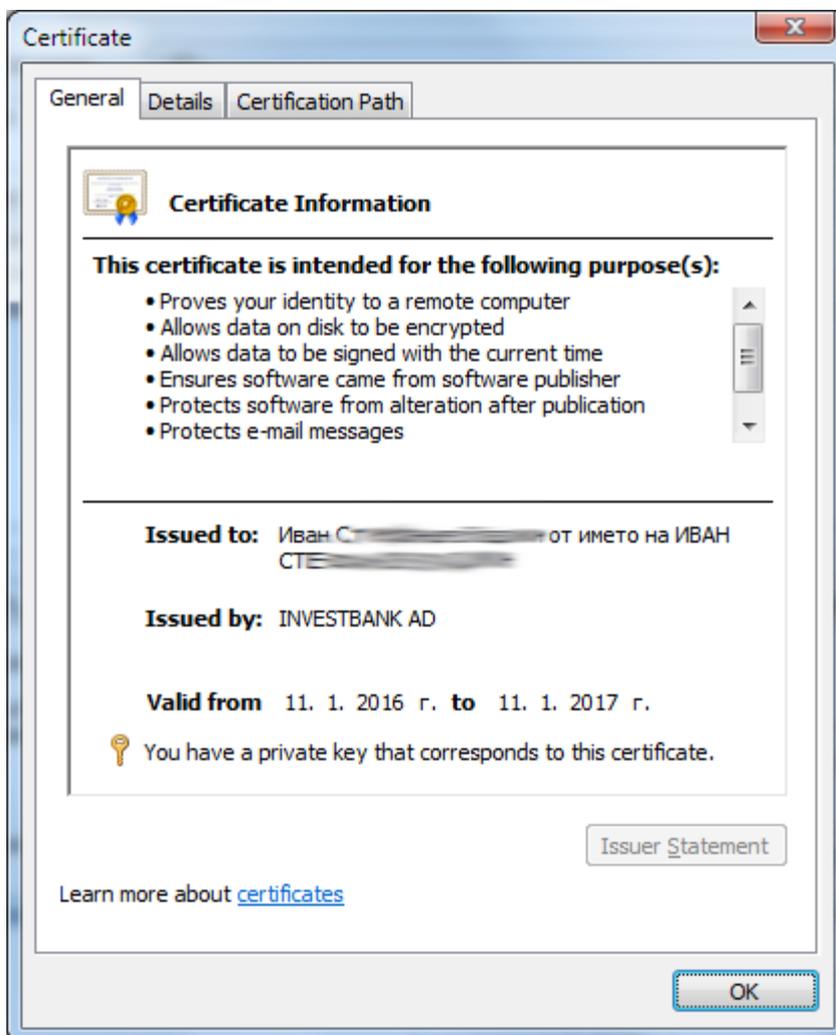


Click on "**OK**" to close the window.

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



Your certificate should be located in "Personal". Select it and then **click on "View"**:



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](#).

IMPORTANT!!! If you use capicom.dll version lower than 2.1.0.2, please upgrade with the following Security Update from [the website of Msxf](#)

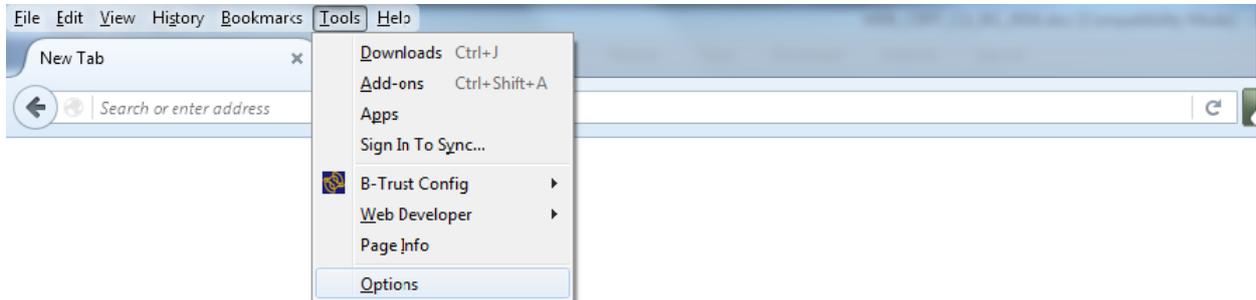
Now you are ready to use your Bank Certificate for signing document in Internet Explorer.

II. INSTALLATION OF THE BANK CERTIFICATE IN Mozilla Firefox

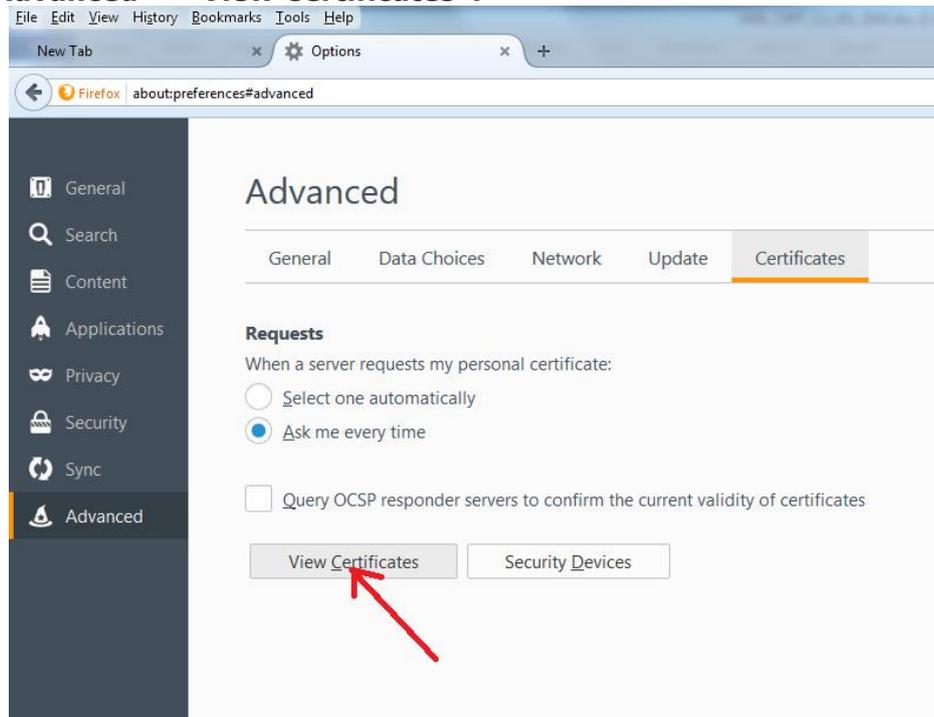
To use the certificate, you must install it in your Mozilla Firefox browser.

Start **Mozilla Firefox**.

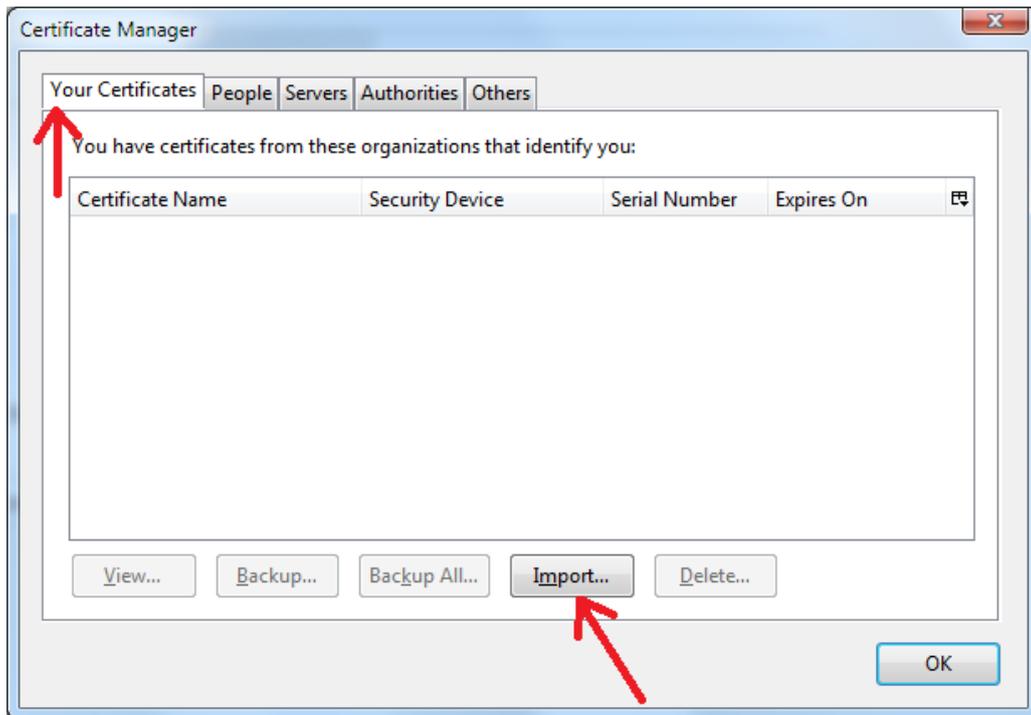
Click on "Tools" - "Options":



Click on "Advanced" - "View Certificates":

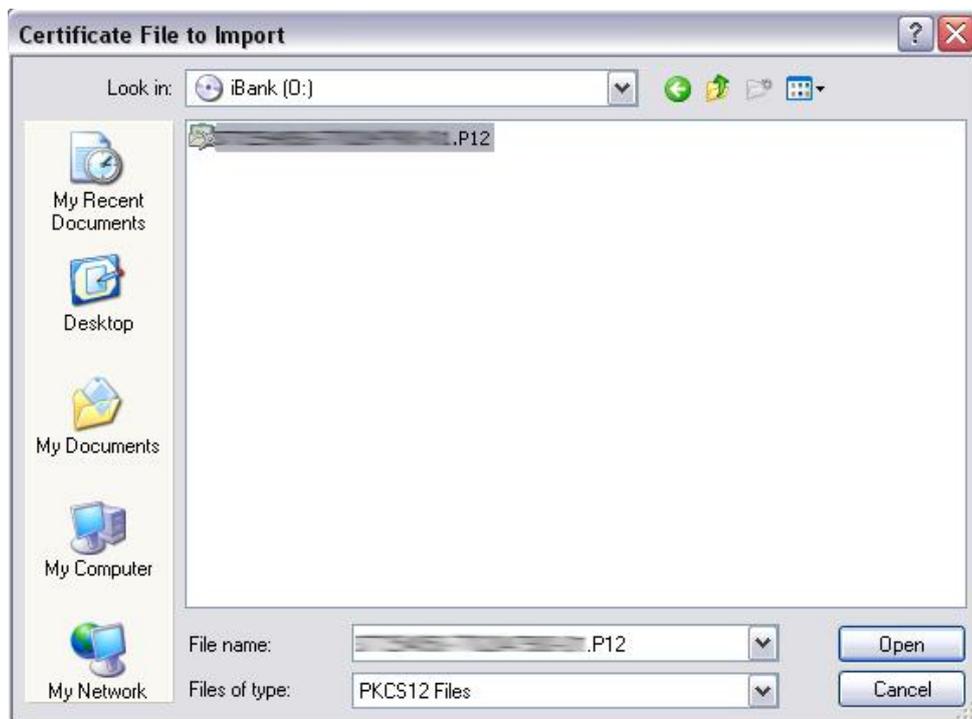


Click on "Import":

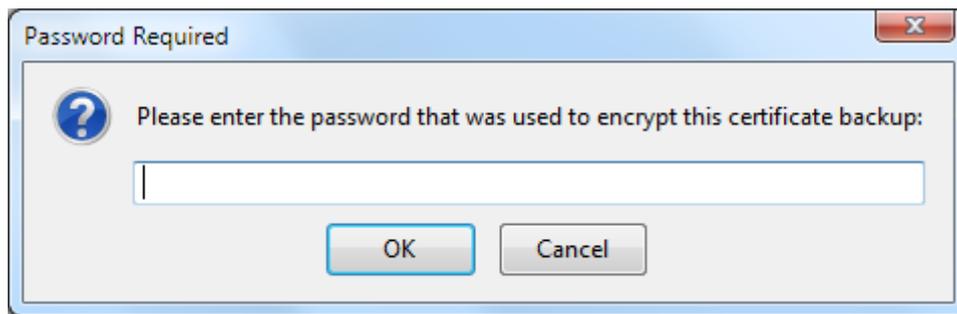


Choose the path to the folder where you have previously saved the file containing your certificate.

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

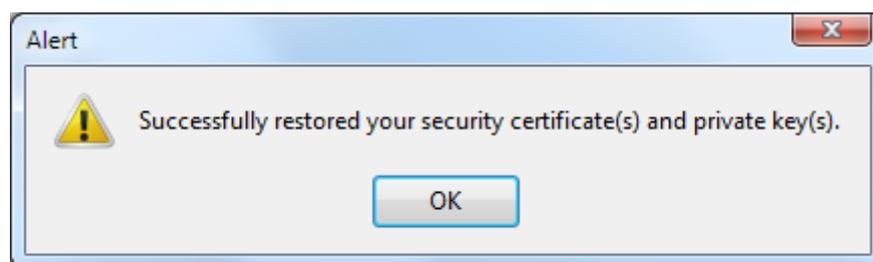


Enter the 10-digit installation code of the Certificate which you have received by the SMS sent by the Bank.

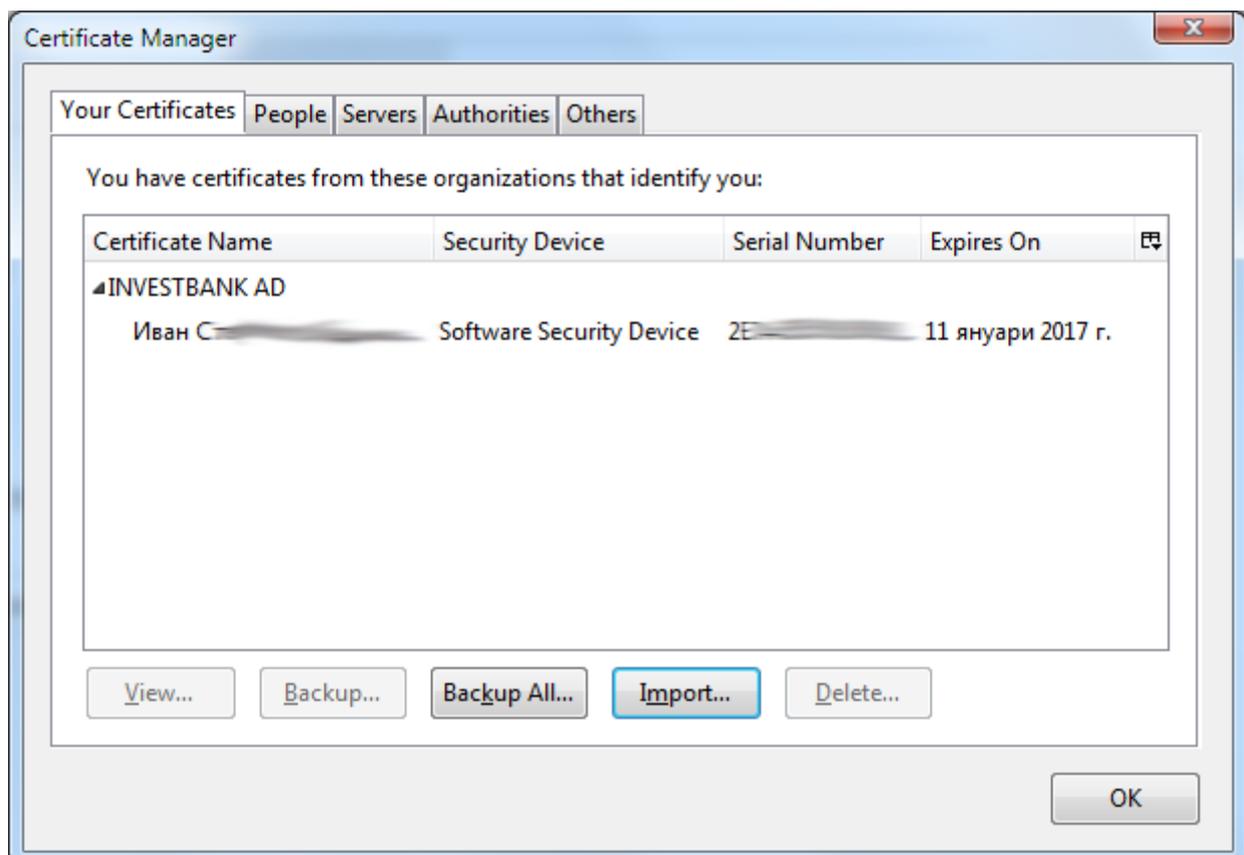


Click on "OK".

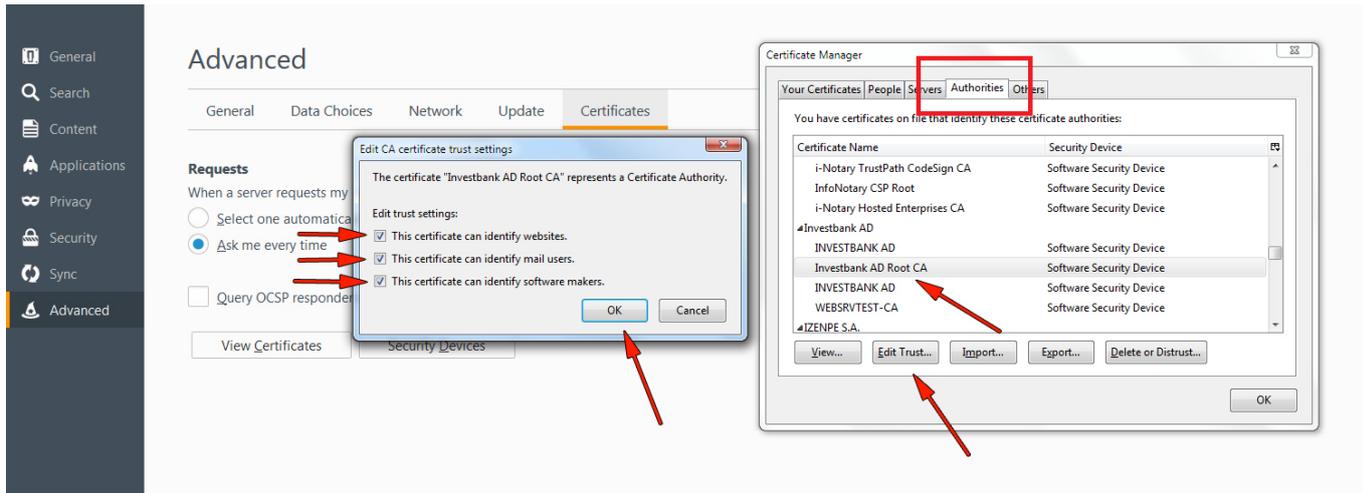
A message for successfully installed Banking Certificate is displayed:



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

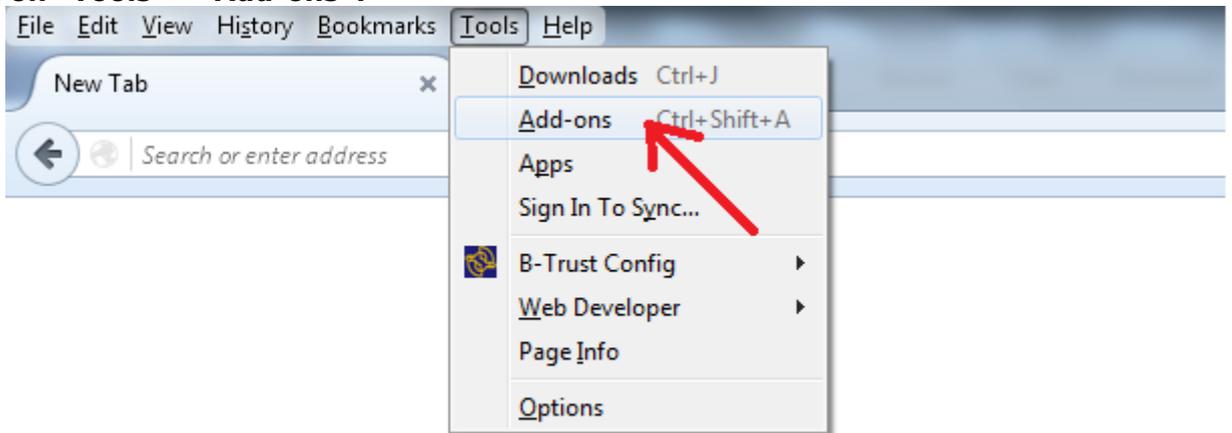


IMPORTANT!!! You have to choose the tab "Authorities" and then in the list to find and select the root certificate "Investbank AD Root CA", to click on "Edit Trust" and check all options. Finally click on "OK".

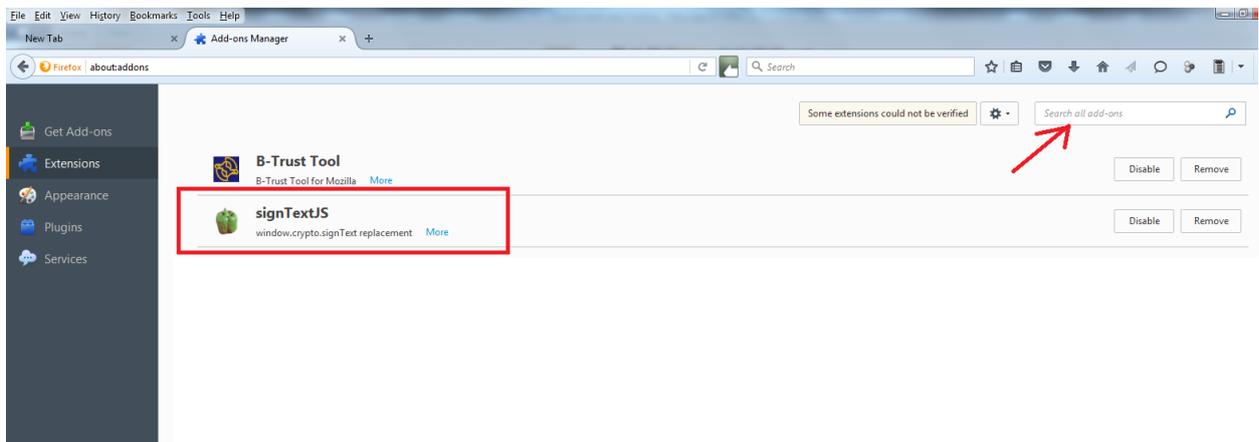


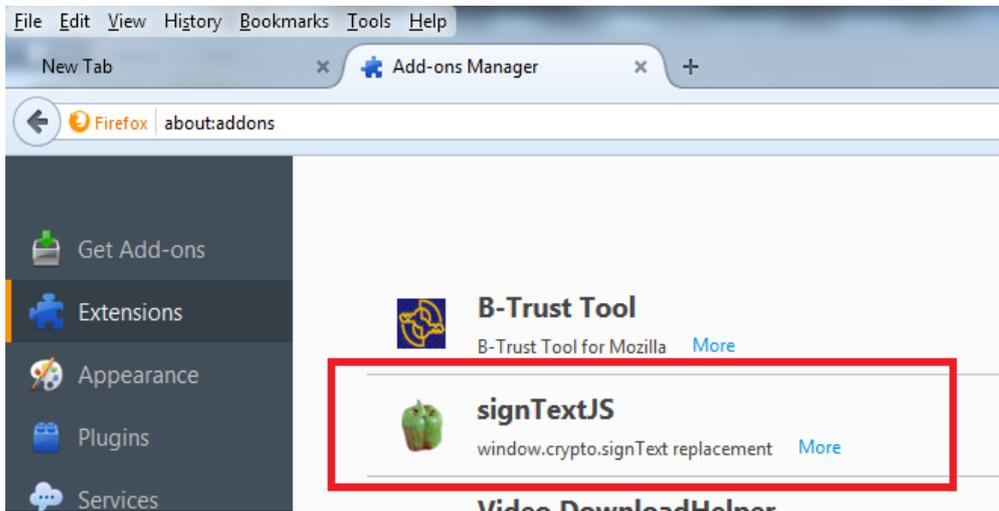
IMPORTANT!!! To be able to sign your bank documents using your Bank Certificate in Mozilla Firefox you are required to install Add-on named "signTextJS".

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



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





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.

