

User Guide for Online Banking of Tokuda Bank

I. Online Banking Service Description

The Online Banking service provided by Tokuda Bank ensures that our Clients are able to access remotely and operate their accounts and exchange information at time and place that suit them best.

II. Terms for Online Banking use

Each Client maintaining current time deposit, escrow or special purposes account with the Bank is granted access to Online Banking. Online Banking is accessed by entering username and password on address <https://rbank.tokudabank.bg/oraweb>.

III. Online Banking security

When using the system Online Banking, Tokuda Bank ensures maximum protection for your data and all transactions by implementing the following means:

A. Protected Connection

Access to the Online Banking servers is maintained through encrypted https protocol by using a server certificate issued by Thawte as to also guarantee server's identity to which customers are connected to.

B. Signature of transaction by TAN (transaction authorization number), sent via SMS

The TAN is a unique, one-time valid 6-digit code. The generated TAN password is valid for a limited period of time and can be used only once. With one TAN a document or group of documents can be signed or sent to the Bank. The Bank and the Client or the Bank and the User shall agree that the TAN via sms represents an authorised electronic signature and as such they shall agree that they recognise the TAN via sms as a personal signature.

C. Username and password

Each Online Banking User has a unique username and password known only to them. It is recommended that upon first log-in Users change their passwords. Users are personally responsible for safekeeping and protecting their username and password from unauthorized usage.

D. PUK1 and PUK2

PUK1 – Personal unique code is a unique 4-digit identification code, which is used for unlock of user session in case of incorrect exit from the system.

PUK2 – Personal unique code - each Online Banking User has a unique 4-digit code (PUK2) known only to them. PUK2 is used for changing the username or password or when exiting the system incorrectly.

Users are personally responsible for safekeeping and protecting their PUK1 and PUK2 from unauthorized usage.

IV. How to operate with the Online Banking System

When log-in to the Online Banking, Users have access to the following displayed menu:

- **Information**
- **Operations**
- **Deposits**
- **Loans**
- **Settings**

A. Menu Information




1. Account



By log-in to the Online Banking or selecting the Menu **Information/Account**, all accounts registered for online access are displayed on the screen providing information on: Account type, Account holder, IBAN, Currency, Balance, and Available balance.

INTERNET BANKING

User: IVAN IVANOV IVANOV

Information about all accounts you have access for as per 17.10.2016
You can choose the following options:

 Detailed information  Account transactions  Initiate payment

 Export to Excel  Print

MENU

Information










Operations

Deposits

Loans


Settings

Exit

Option	Account type	Account holder	IBAN	Currency	Balance	Available balance
  	Разплащателна Сметка ФЛ	IVAN IVANOV IVANOV	BG00CREX92601000000000	BGN	17140.41	15494.45
  	Разплащателна Сметка ФЛ	IVAN IVANOV IVANOV	BG00CREX92601000000000	BGN	46.70	0.70
  	Разплащателна Сметка ФЛ	IVAN IVANOV IVANOV	BG00CREX92601000000000	BGN	398.93	368.93

Contacts : (02) 4037951, 4037952, 4037953
e-mail: rbankhelp@tcebank.com



Фиг.1 (Menu Information/Account)



By clicking on the  button of the beginning of the row, Users can see detailed information for the account.

INTERNET BANKING

User: IVAN IVANOV IVANOV

Detailed information about account 0000 as per 17.10.2016

 Account blocking 

 Export to Excel  Print

MENU

Information

» Accounts

» Statements

» Exchange rates

» Exchange calculator

» Imported files

» View current rights

» Certificate

Operations

Deposits

Loans


Settings

Exit

Tokuda Bank	
IBAN	BG00CREX92601000000000
Account holder	IVAN IVANOV IVANOV
Account	0000
Currency	BGN
Balance	17140.41
Available balance	15494.45
Debit turnover	35518.53
Credit turnover	52658.94
Interest	0.00
Date of accrual	31.12.2015
Date of opening	29.01.2009
Account type	Разплащателна Сметка

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e-mail: rbankhelp@tcebank.com

Фиг.2 (Menu Information/Account/ Detailed information about account)

By clicking on  button for particular account, the User can review account movements and statements of accounts over a pre-defined period.

By selecting Account movements over a pre-defined period, the Account Debit, Currency, Amount Debit, Amount Credit, Currency, Account Credit, Value date and Details to each transaction are displayed. Account movements may further be exported into an Excel worksheet by clicking the Excel button and/or printing copy for the pre-defined period.

By selecting Balances by date and Balances by value date over a pre-defined period, the Date, Initial balance, Daily debit turnover, Daily credit turnover and End balance to each transaction are displayed.

When selecting **Statement** for a pre-defined period, the Date, Description, Ordering customer/Payee, Currency, Credit, Debit and Balance to each transaction are displayed. **Statement** may further be exported into an Excel worksheet by clicking the Excel button and/or printing copy for the pre-defined period.

INTERNET BANKING


User: IVAN IVANOV IVANOV


Please select the conditions of the report and press the button "Continue".

MENU

Movements of accounts

Account holder IVAN IVANOV IVANOV
Account № 0000

From date 

To date 

Movements by date

Balances by date


Balances by value date

Statements

[Continue](#)

Contacts : (02) 4037951, 4037952, 4037953e-mail: rbankhelp@tcebank.com

Фиг.3 (Menu Information/Account/Account transactions)

By clicking on  button for particular account, Users have quick access to payment documents initiated via Online Banking.

INTERNET BANKING

User: IVAN IVANOV IVANOV

Customer IVAN IVANOV IVANOV, IBAN № BG00CREX926010000000000 ()
Select the type of operation and press CONTINUE

MENU

Information

- » Accounts
- » Statements
- » Exchange rates
- » Exchange calculator
- » Imported files
- » View current rights
- » Certificate

Operations

Deposits

Loans

Settings

Exit

Issue of:

Credit transfer

Payment from/to budget

Payment from/to budget - single row

Direct debit order

Request for cash desk withdrawal

Consent for direct debit

Foreign currency bank transfer

[Continue](#)

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e-mail: rbankhelp@tcebank.com

Фиг.4 (Menu Information/Account /Initiate payment)

2. Statement

By selecting **Information/Statement** and Report for a period for a pre-defined period, transaction dates are also displayed and by clicking on the *Show* link, Users can see and/or print out an account statement for the date.

User: IVAN IVANOV IVANOV

Transactions history for account: BG00CREX2601000000000 for the period: 16.02.2015 - 16.02.2015. Account holder -
[Detailed information](#)

MENU

Information

- » Accounts
- » Statements
- » Report for a period
- » Exchange rates
- » Exchange calculator
- » Imported files
- » View current rights
- » Certificate

Operations

Deposits

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Settings

Exit

[Export to Excel](#) [Print](#)

Opening balance 563.90



	Date	Description	Ordering customer/Payee	Currency	Credit	Debit	Balance
i	16.02.2015	BG00CREX9260100000000000 ПРЕХВЪРЛЯНЕ НА СРЕДСТВА 10,01,2015-13,02,2015	ВИНИ ЕООД	BGN	750.00	0.00	1313.90
i	16.02.2015	BG00CREX9260100000000000 ДАНЪЦИ КЪМ ЦЕНТРАЛЕН БЮДЖЕТ	НАП	BGN	0.00	114.28	1199.62
i	16.02.2015	Fee		BGN	0.00	1.00	1198.62
i	16.02.2015	BG00CREX9260100000000000 ДОО СЛУЖИТЕЛИ	НАП	BGN	0.00	150.93	1047.69
i	16.02.2015	Fee		BGN	0.00	1.00	1046.69
i	16.02.2015	BG00CREX9260100000000000 ДОО САМООСИГУРЕН	НАП	BGN	0.00	89.46	957.23
i	16.02.2015	Fee		BGN	0.00	1.00	956.23
i	16.02.2015	Fee		BGN	0.00	1.00	955.23
i	16.02.2015	BG00CREX9260100000000000 ЗОВ	НАП	BGN	0.00	68.22	887.01
i	16.02.2015	Fee		BGN	0.00	1.00	886.01
i	16.02.2015	BG00CREX9260100000000000 ЗОВ САМООСИГУРЕН	НАП	BGN	0.00	33.60	852.41
i	16.02.2015	BG00CREX9260100000000000 ДЗПО	НАП	BGN	0.00	42.64	809.77
i	16.02.2015	Fee		BGN	0.00	1.00	808.77

Closing balance 808.77

Define period: from to [Confirm](#)

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Фиг.5 (Menu Information/Statements)

Statement in print for a predefine period – daily, weekly or monthly can be printed or created in XML file on Menu **Information/ Accounts/  Detailed information/  Bank statements.**

3. Exchange rates

The Online Banking system provides information services as Current foreign exchange rates applied by the Bank as well as BNB's rates. When selecting this menu, the following information is displayed on the screen. BNB's rates current foreign currency exchange rates of the Bank (buy and sell rates) for AUD, CAD, CHF, DKK, EUR, GBP, JPY, NOK, SEK and USD.

4. Foreign exchange calculator


5. Imported files



When selecting the **Menu Information/Imported files** the status of created and/or file number can be viewed.





Menu Operations/Import file with payment is for receiving payment documents. It is necessary to enter file number when signing and sending documents.

INTERNET BANKING

User: IVAN IVANOV IVANOV

Imported files
 You can choose the following options:
 Detailed information about errors on import

 Export to Excel
  Print

	Number	Name	Data	Condition	Note	Number of imported payments	Total BGN equivalent
	1418	mp.txt	28.09.2016	Processed		21	2000.00
	1412	mp.txt	19.09.2016	Processed		20	2200.00
	1405	mp.txt	26.07.2016	Partially processed	Check rows status	20	2000.00
	1404	mp.txt	26.07.2016	Processed		22	2200.00

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Фиг.6 (Menu Information/Imported files)

6. View current rights

By selecting the **Menu Information/ View current rights** all accounts registered for online access are displayed on the screen. For each account rights for access are displayed (view balances and account movements, create documents, sign documents and Import files). One user can have access to accounts of one or more customers.

INTERNET BANKING

User: IVAN IVANOV IVANOV

MENU

Information

- » Accounts
- » Statements
- » Exchange rates
- » Exchange calculator
- » Imported files
- » **View current rights**
- » Certificate

Operations

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Права по сметки

Print

Сметка тип	Титуляр	IBAN	Преглед	Запис	Оторизиране	Импорт
Разплащателна Сметка ЮЛ	IVANOV 2000	BG00BGUS9260100000000000	YES	YES	NO	YES
Разплащателна Сметка ЮЛ	IVANOV 2000	BG00BGUS9260100000000000	YES	YES	NO	YES
Разплащателна Сметка ЮЛ	IVANOV 2000	BG00BGUS9260100000000000	YES	YES	NO	NO
Разплащателна Сметка ЮЛ	IVANOV 2000	BG00BGUS9260100000000000	YES	YES	YES	YES
Токуда Бизнес/Инвест	IVANOV 2000	BG00BGUS9260100000000000	YES	YES	NO	NO
Депозит на юридическо лице	IVANOV 2000	BG00BGUS9260100000000000	YES	YES	NO	NO

Contacts : (02) 4037951, 4037952, 4037953


e-mail: rbankhelp@tcebank.com

Фиг.7 (Menu Operations/Unauthorized operations)

B. Operations**1. BGN Transfers**

By selecting the **Menu Operations/BGN Transfers** the system allows to save, sign and send the following documents: Credit transfer, Budget payment order, Payment from/to budget, Payment from/to budget - single row, Direct debit order and Consent for direct debit. By selecting a document, the order template is displayed on the screen and the Customer has to complete it as to initiate a transaction. Below each template there is Save and Execute buttons. When clicking *Save* button, order documents are saved into **Menu Operations/Unauthorized operations**. Then the User can proceed to edit, confirm or send the order to the Bank.

By clicking the *Execute* button, the system will require the user to input a TAN which will enable them to send the initiated document to the Bank for further processing. Then the system saves the document into the **Operations/History/ Sent operations**. Then the User can track the status of processing the document.

By clicking the button  (Save in Templates), information for the document (such as Recipient, Bank account, Grounds, Amount and Type) are saved into the **Menu Operations/Templates/For BGN transfers**. For document Payment from/to budget), information for the document (such as Recipient, Bank account, Grounds, Amount and Type) are saved into the **Menu Operations/Templates/ Templates for Payment from/to budget**

2. Transfers in Foreign Currency

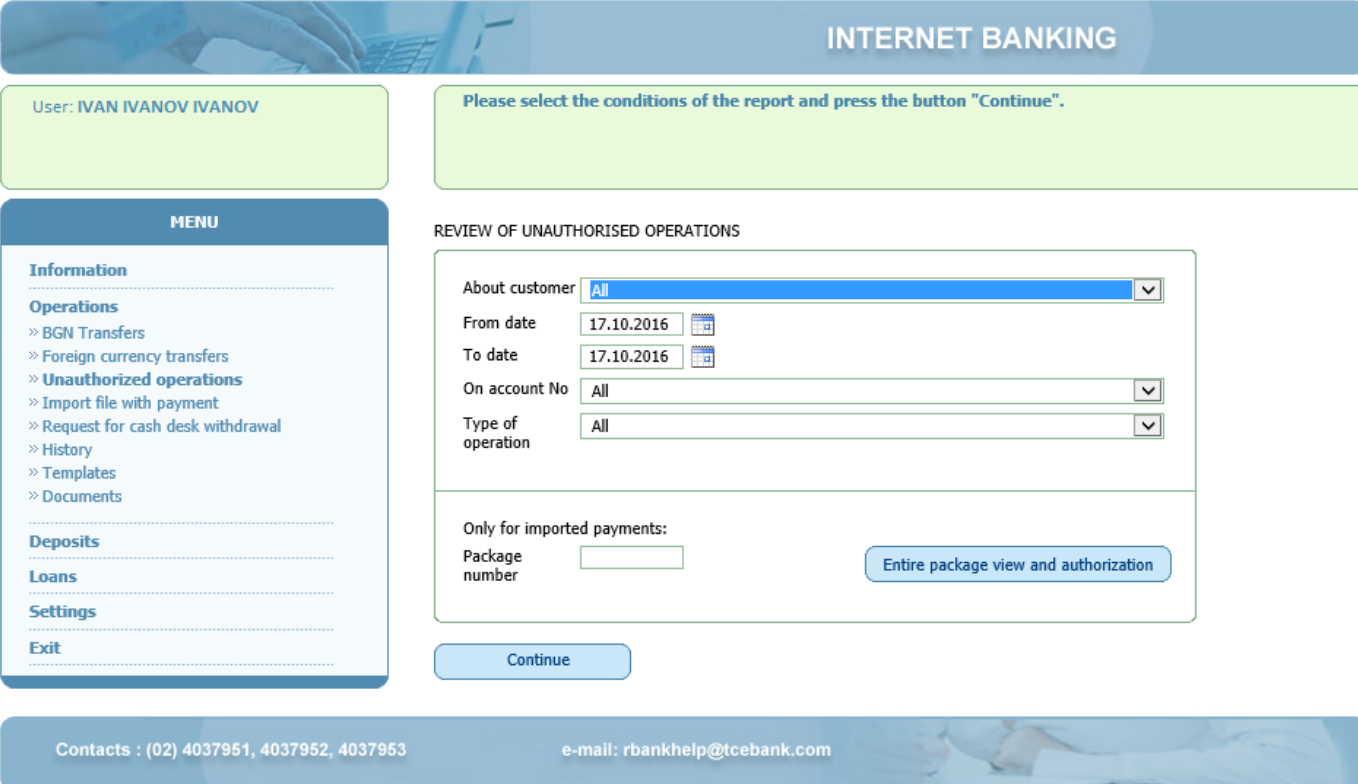
By selecting the **Menu Operations/ Foreign currency transfers** the system allows to save, sign and send the following documents: Foreign currency transfer and Currency exchange. By selecting **foreign currency transfers**, the document initiates foreign currency transfer in the local country or abroad. Foreign currency transfer order should be completed using Latin alphabet letters.

Foreign currency transfer can be ordered within two working days or urgent order within the same day or next working day.

Currency exchange is executed according to the daily exchange rates of the Bank, for deals up 3000 EUR or equivalent in other foreign currency. For deals exceeding 3000 EUR, a preferential exchange rate can be agreed.



3. Unauthorized operations

From **Operations/Unauthorized operations Menu** the pending documents to be sent to the Bank can be viewed. Documents are selected by Customer, date of save, account and type of operation. For each document the following information is displayed: date of insert, type of operation, amount, currency, BGN amount, name of the recipient, bank of the recipient, account for receipt, status, product name, number of confirmed, grounds for payment. The BGN equivalent amount is viewed below the selected documents.



The screenshot shows the 'INTERNET BANKING' interface. At the top, the user is identified as 'IVAN IVANOV IVANOV'. A message prompts the user to 'Please select the conditions of the report and press the button "Continue"'. On the left is a 'MENU' with categories: Information, Operations (with sub-items like BGN Transfers, Foreign currency transfers, **Unauthorized operations**, Import file with payment, Request for cash desk withdrawal, History, Templates, Documents), Deposits, Loans, Settings, and Exit. The main area is titled 'REVIEW OF UNAUTHORISED OPERATIONS' and contains a filter form with the following fields: 'About customer' (dropdown menu set to 'All'), 'From date' (calendar icon, value '17.10.2016'), 'To date' (calendar icon, value '17.10.2016'), 'On account No' (dropdown menu set to 'All'), and 'Type of operation' (dropdown menu set to 'All'). Below the form is a section for 'Only for imported payments:' with a 'Package number' input field and a button labeled 'Entire package view and authorization'. A 'Continue' button is located at the bottom of the form area. At the very bottom of the page, contact information is provided: 'Contacts : (02) 4037951, 4037952, 4037953' and 'e-mail: rbankhelp@tcebank.com'.

Фиг.8 (Menu Operations/Unauthorized operations)

Each document can be viewed by selecting button  for the particular document. One or group of documents can be deleted by marking them and clicking on Delete button. To edit a document, open the document by clicking on button , then click Edit button and finally click Save. Only documents which are not authorized can be edited.

For each opened document, in section *Покажи допълнителни данни*, Users who have saved and authorized the document can be viewed, as well as date, time and IP address.

Sending of documents to the Bank is executed in **Menu Operations/Unauthorized operations**. First select the documents, mark them, click on authorized button and enter TAN (The TAN is a unique, one-time valid 6-digit code used, which is identification password) received via sms. The generated TAN password is valid for a limited period of time and can be used only once. With one TAN a document or group of documents can be signed or sent to the Bank.

In case of unsuccessful sending a group of documents (error in one of document, insufficient amount in the account used in one or group of documents), the system rejects the entire group of documents and the reason for reject is displayed. The TAN already used is considered as invalid. The user should mark the correct documents and send them again to the Bank with a new TAN.

When sending payment documents exceeding the User's limit, the system rejects only the document with insufficient limit and the other documents are sent.

Already sent payment documents are valid if all necessary documents are available and sent, according to Bulgarian Law and Regulations.

- When the payment document is for the amount of 30000 BGN or currency equivalent, in compliance with the Measures Against Money Laundering Act Art.4/7 and Art 6/5.3, before executing the operation, Declaration for funds origin should be filled and sent to the Bank.

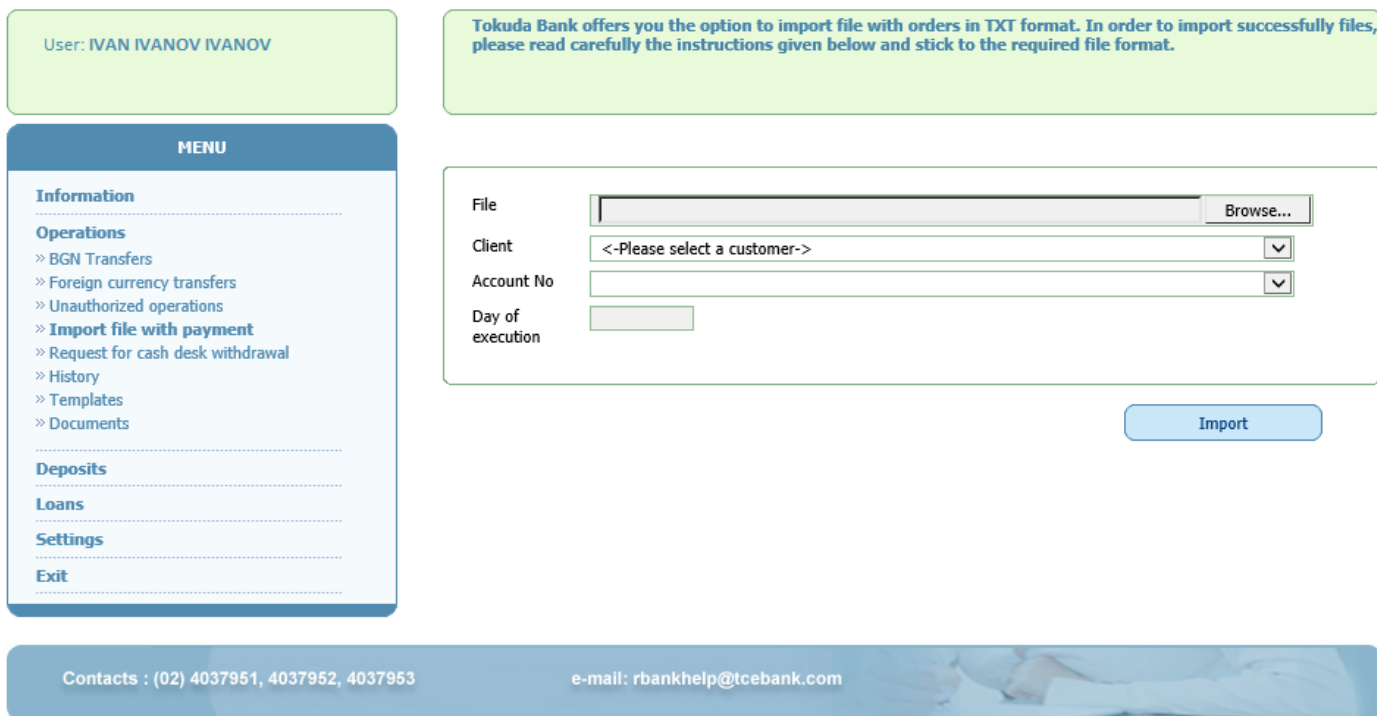
- Clients who execute foreign currency transfer or payment to third party for the amount of 30 000 BGN or currency equivalent should submit the obligatory documents certifying the grounds and amount of transfer or payment in compliance with Foreign Currency Act and Ordinance №28 of BNB.

After sending all documents to the Bank, they exist in Menu Operations/History/Sent operations, where the customer can track the status of the document, view detailed information for the sent document, can create a new document, cancel (if possible) document or print it.

The payment orders, sent via Online Banking are executed within the time frame in **General conditions for payment services**.

4. Import file with payment

Menu **Import file with payment** allows to receive payment document from a file with defined text format (the file format and instructions for completing it are available in all branches of the Bank).



The screenshot displays the user interface for importing a payment file. At the top left, the user is identified as 'User: IVAN IVANOV IVANOV'. A green box contains a message: 'Tokuda Bank offers you the option to import file with orders in TXT format. In order to import successfully files, please read carefully the instructions given below and stick to the required file format.' On the left is a 'MENU' sidebar with categories: Information, Operations (with sub-items: BGN Transfers, Foreign currency transfers, Unauthorized operations, Import file with payment, Request for cash desk withdrawal, History, Templates, Documents), Deposits, Loans, Settings, and Exit. The main area contains a form with fields for File (with a 'Browse...' button), Client (a dropdown menu showing '<-Please select a customer->'), Account No (a dropdown menu), and Day of execution. An 'Import' button is located at the bottom right of the form. The footer contains contact information: 'Contacts : (02) 4037951, 4037952, 4037953' and 'e-mail: rbankhelp@tcebank.com'.

Фиг.9 (Menu Information/Imported files)



To send the received payment documents, go to the **Menu Operations/Unauthorized operations**. Each file has number, which can be taken from **Menu Information/Imported files**. From **Menu Operations/ History/ Sent operations**, user can track the status of processing the document.

5. Request for cash desk withdrawal


From **Menu Operations/ Request for cash desk withdrawal** Users can send the Request for cash desk withdrawal.

6. History

All payment documents sent to the Bank via Online Banking are saved and kept in the menu **Operations/ History/Sent operations** and Users can review, copy, cancel and print them. Documents can be selected by customer, date, account No, type of operation (Credit transfer, Budget payment order, foreign currency transfer and etc.), amount, status, reference and Payment system (BISERA or RINGS).

To review a particular document click on bottom . To copy a selected document click on bottom . Copying documents is very useful and easy for User whenever they have to create a number of similar payment documents. User can then edit the copy and save it as a new payment document. The copied and saved documents moved into

Menu Operations/ Unauthorized operations, the section enabling User to further edit, save, confirm and/or send them again.

To cancel a sent document, click on button . Only the following documents can be cancelled: Credit transfer, Payment from/to budget, Payment from/to budget - single row unless they are sent to a Payment system. In Menu **Operations/ History/ Received transactions** detailed information for all received payment documents can be viewed.

7. Templates

As to be useful for Users, the system has option to create and maintain Templates. Templates are three types: Templates for BGN transfers, Templates for foreign currency transfers and Templates for payment from/to budget. In **Menu Templates**, new templates can be added, already entered templates can be edited or delete existing ones. When Templates are created, they can be uploaded automatically when initiating payment order.

Documents

By selecting the **Menu Operations/ Documents** the system allows to create, save and send the following documents: Declaration under the Measures against Money Laundering Act and Declaration under Art. 7, paragr.8 - Compulsory Social Security Code.



1. Deposits

By selecting the menu Deposits, all deposit accounts registered for online access are displayed on the screen providing information on: Account type, Account holder, IBAN, Interest, Maturity date, Currency and Balance.

INTERNET BANKING



User: IVAN IVANOV IVANOV





My deposit accounts 17.10.2016
You can choose the following options:

 Detailed information  Transactions

MENU

- Information
- Operations
- Deposits
- Loans
- Settings
- Exit

 Export to Excel  Print

	Account type	Account holder	IBAN	Interest	Maturity date	Currency	Balance
 	Депозит на юридическо лице	IVAN IVANOV IVANOV	BG00CREX9260240000000000	0.20%	14.06.2017	EUR	70000.00
 	Токуда БизнесИнвест	IVAN IVANOV IVANOV	BG00CREX9260240000000000	0.20%	05.08.2016	BGN	70000.00



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e-mail: rbankhelp@tcebank.com

Фиг.10 (Menu Deposits)

User: IVAN IVANOV IVANOV

Detailed information about deposit account


 Export to Excel
  Print

Tokuda Bank	
IBAN	BG00CREX926010000000000
Account holder	IVAN IVANOV IVANOV
Account	0000
Currency	BGN
Balance	18296.36
Available balance	0.00
Debit turnover	0.00
Credit turnover	18296.36
Interest	0.00
Date of accrual	13.06.2016
Date of opening	14.06.2013
Account type	Депозит

Contacts : (02) 4037951, 4037952, 4037953 e-mail: rbankhelp@tcebank.com



Фиг.11 (Menu Deposits)



2. Loans




When selecting the menu **Loans**, all Loan accounts registered for online access are displayed on the screen providing information on: Product, Client, Currency, Balance, Next installment, Start date, Maturity date and Initial loan amount. By clicking on  button for particular Loan, Users can see detailed information for the loan account.

User: IVAN IVANOV IVANOV

Information about loans
You can choose following options:

 Detailed information about your loans
 Movements on account "Regular duty"

 Export to Excel
  Print

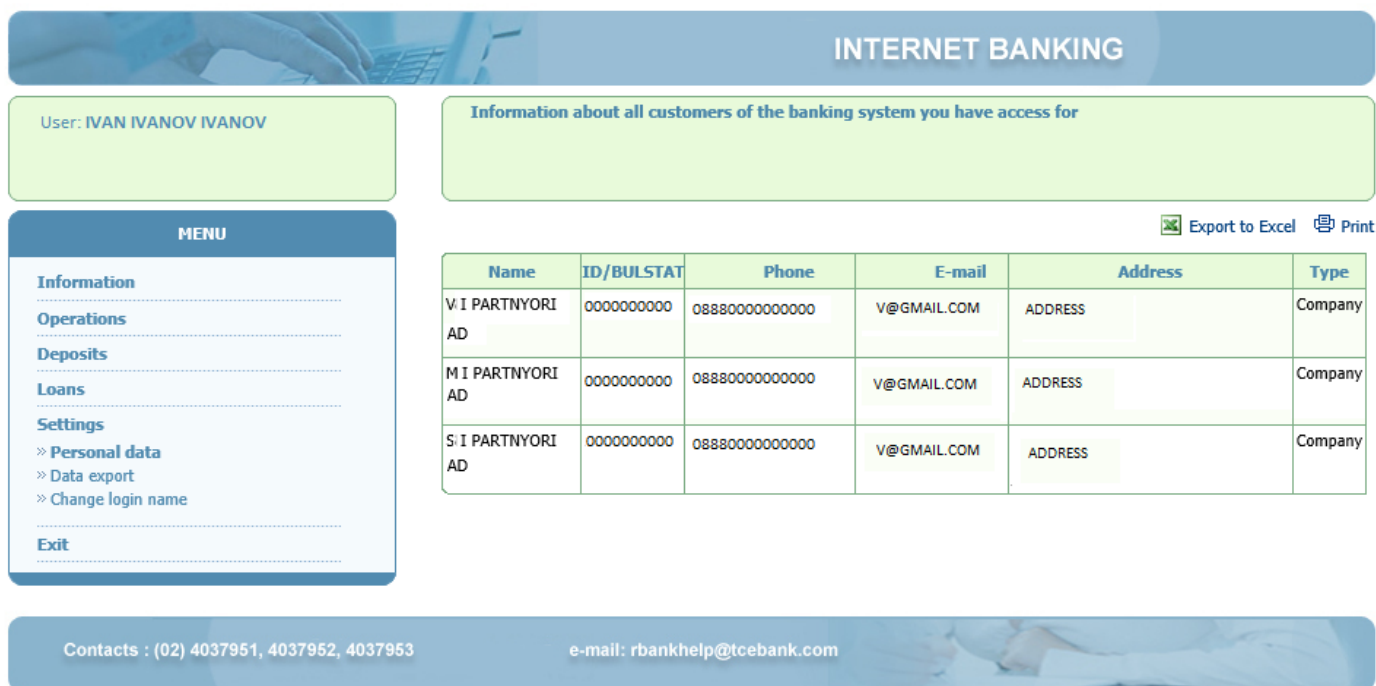
	Product	Client	Currency	Balance	Next installment	Start date	Maturity date	Initial loan amount
	Бизнес овъдрафт	IVAN IVANOV	BGN	-11900.11	n/a	23.05.2008	20.05.2017	50000.00
	Стандартен кредит за ДА с ипотека	IVAN IVANOV	EUR	-43250.00	22,186.22 date 20.11.2016	12.12.2011	20.05.2017	50000.00
	Стандартен Овъдрафт рамково	IVAN IVANOV	BGN	0.00	n/a	10.08.2012	20.05.2017	50000.00

Contacts : (02) 4037951, 4037952, 4037953 e-mail: rbankhelp@tcebank.com

Фиг.12 (Menu Loans)

3. Settings

By selecting the Menu **Settings/Personal data**, all Customers registered for online access for one particular User are displayed.



The screenshot displays the 'INTERNET BANKING' interface. At the top, it shows the user 'IVAN IVANOV IVANOV'. Below this is a 'MENU' sidebar with options: Information, Operations, Deposits, Loans, Settings (with sub-options: Personal data, Data export, Change login name), and Exit. The main area is titled 'Information about all customers of the banking system you have access for' and contains a table of customer data. There are 'Export to Excel' and 'Print' buttons above the table. At the bottom, contact information is provided: '(02) 4037951, 4037952, 4037953' and 'e-mail: rbankhelp@tcebank.com'.

Name	ID/BULSTAT	Phone	E-mail	Address	Type
V I PARTNYORI AD	0000000000	08880000000000	V@GMAIL.COM	ADDRESS	Company
M I PARTNYORI AD	0000000000	08880000000000	V@GMAIL.COM	ADDRESS	Company
S I PARTNYORI AD	0000000000	08880000000000	V@GMAIL.COM	ADDRESS	Company

Фиг 13 . (Settings/Personal data)

The Menu **Settings/Change login name** allows Users to change their usernames. System requires, username to consist of small and capital letters (e.g. a-z, A_Z) and numbers (e.g. 0-9) which have at least 4 letters.