



InsideBusiness
Payments CEE

Bulgaria

User Guide

You need convenient, seamless access to your payment transactions and cash management, across companies and countries. At ING Wholesale Banking, we are here to meet your changing needs.

**Manage your local and global payments
and cash management online**

Icons used in this document:

The document contains interactive elements. Many of the images can be enlarged for your convenient reading.



Zoom



Revert to original size

Contents

Getting started with InsideBusiness Payments Bulgaria

Financial information

Reporting	10
Filtering, sorting and search options	10
Balances report	13
Balances by group report	14
Movements report	15
Account statements	16
Guarantees	18
Deposits	18
Loans	19
Letters of credit	19
Exchange Rates	20
Declaration report	20
Set relation to a7, p5	20

Transactions

Overview	24
Validation of fields	24
Completion of transactions	25
Display of amounts	25
Actions with transactions	26
Templates	27
Payments	30
Budgetary payment	30
International payment	33
Draw down request	37
Single European Credit Transfer	39
Recurring payment orders	42
Declarations	46
Packages	52
Creation of packages	52
Transaction Management	56
Transaction Overview	56

File management

Upload transaction file	58
Upload formats	58
Customer to bank files	60
Bank to customer files	64
User limits	65

Profile

Customer and Account aliases	66
Group Management	67
Assign to group	67
Settings	67

Getting started with InsideBusiness Payments Bulgaria

Log in

Go to [InsideBusiness Payments CEE](#) website. Select your login method and follow the onscreen instructions.

The dashboard

The startup page of InsideBusiness Payments Bulgaria represents a dashboard, which shows:

- Charts with the status of your account balances
- Application notifications
- News and messages from ING
- List of files sent to you from ING
- Graph of your recent account movements
- Table with the Intraday/closing account balances

ING Financial Information · Transactions · File Management · Profile

InsideBusiness Payments CEE - Dashboard

Account Balances

less than a minute ago

3M
2.5M
2M
1.5M
1M
500k
0

10 Sep 11 Sep 12 Sep 13 Sep 14 Sep 15 Sep

1234567890985879 (EUR) 5678567760985879 (EUR)

2 of 6 displayed (max 10)

Notifications

about a minute ago

- PDF statement generated 14 Sep 2025 13:21:08
- Last login 14 Sep 2025 13:08:21
- Payments awaiting signature 9
- Payments awaiting to be sent 3
- Recurring payment orders 2

News

about a minute ago

ING launches IBP CEE Platform for online banking ... 14 Sep
Dear customer, InsideBusiness Payments makes it possible to manage your business accounts, execute transactions and receive balance and transaction information ...

Recurring Payment Order No 1324 14 Sep
Recurring Payment Order will expire in 14 days

More news... 1 - 1 of 1

Bank to Customer

about a minute ago

EGR1 14 Sep 10:13:23
> F12343234234/Security.doc (123 .00kb)

EGR1 14 Sep 10:13:23
> F12343234234/MT940.dat (13 .00kb)

More files... 1 - 1 of 1

Account Movements

about a minute ago

0178893810
4,300.00
Test Customer 2

More files... 1 - 1 of 1

Account Balances

about a minute ago

Account	Intraday/Closing Balance
00234796324876 (EUR)	9,589.36 EUR
00234700000000 (EUR)	24,342.00 EUR
00234722222222 (EUR)	0.00 EUR
Total	33,931.36 EUR

More balances... 1 - 1 of 1

Dashboard Menu

The **Dashboard menu** is always visible to help you easily navigate between the different areas of InsideBusiness Payments CEE.

On the top of your screen you will see a menu with links to balances, statements and movements under **Financial information**, transactions and transaction reports, which appear under **Transactions**, and more.

On the top right side of the menu, you can access **News**, **Notifications** and your **User profile**. Read important news and messages, change your language setting, switch to the previous version's design, or log out.

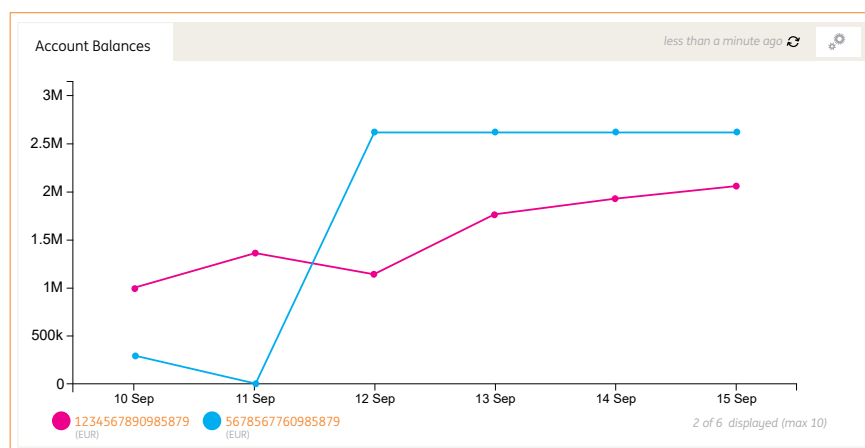


Dashboard elements and how to use them

The InsideBusiness Payments CEE Dashboard offers a variety of options to help you be more efficient and streamline processes.

Account balances chart

This chart shows an overview of your closing Account balances for up to one week. You can view ten accounts at one time. Each account is represented by a different colour. You can click the account to see the opening and closing balances during the selected period.



When you click the icon in the upper right corner you can select accounts to display in the chart:




You will see a drop-down menu with the accounts and options for different chart types: line, area or bar. You can also toggle to select whether or not to animate the chart. Save your chart preferences by selecting **Remember filters**.





If you have more than ten accounts the chart will automatically show the closing balances of the first ten accounts in the drop down list..

Notifications

In Notifications you can find information about payments waiting for signatures or ready to send, PDF statements waiting to be downloaded, the status of recurring payment orders as well as your last login date.

This information will automatically refresh every 10 minutes. You can also manually refresh it by clicking the refresh icon in the upper right corner of the notifications: 


Notifications about a minute ago

 PDF statement generated	14 Sep 2025 13:21:08
 Last login	14 Sep 2025 13:08:21
 Payments awaiting signature	9
 Payments awaiting to be sent	3
 Recurring payment orders	2



News

This is where you will find the latest **News** from ING.

News about a minute ago

ING launches IBP CEE Platform for online banking ...  14 Sep

Dear customer, InsideBusiness Payments makes it possible to manage your business accounts, execute transactions and receive balance and transaction information ...

Recurring Payment Order No 1324   14 Sep

Recurring Payment Order will expire in 14 days

[More news...](#) 1 - 1 of 1

Bank to customer

This is where you will see all the files and documents that you received from ING, such as important forms and manuals.

You can see at a glance the status of the files depending on the icon: if the file was sent especially to you from ING (🔥), and if you have downloaded it (📄).

Bank to Customer

about a minute ago ↻

EGR1 14 Sep 10:13:23
> F12343234234/Security.doc (123 .00kb)

EGR1 14 Sep 10:13:23
> F12343234234/MT940.dat (13 .00kb)

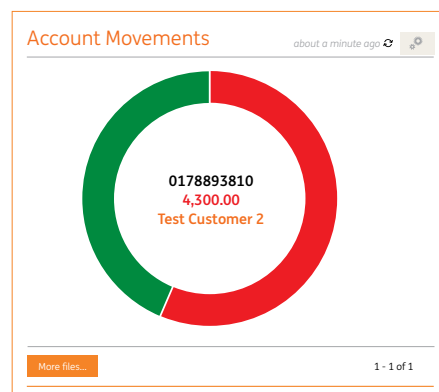
[More files...](#) 1 - 1 of 1

Account movements

This circle graph reflects the activities for a specific account or account group. You can select which accounts or account groups are referenced in this chart. The green section represents credit movements while the red section represents debit movements.

Hover your mouse over different parts of the chart to see information about the specific movements, e.g. account number, order amount and counterparty details.

Use the [Movements](#) button to go to the **Movements** screen.



Account Intraday/Closing balances

Go to **Account Intraday/Closing balances** to see a report of the current balance of each account according to the last intraday statement, along with the current totals of your debits and credits. Select Total to see what funds are currently available in your accounts.

You can customise the report by selecting the accounts to display and save your preferences by selecting **Remember filters**. There is no limit to the number of accounts you can access.

Account	Intraday/Closing Balance
BG13INGB91451000027317 (EUR)	9,589.36 EUR
BG13INGB91451000021123 (EUR)	24,342.00 EUR
BG13INGB91451000034546 (EUR)	0.00 EUR
Total	33,931.36 EUR

[More balances...](#) 1 - 1 of 1

Financial information

Reporting

Financial information reports contain details about your account balances, account movements, deposits, loans, guarantees and more.

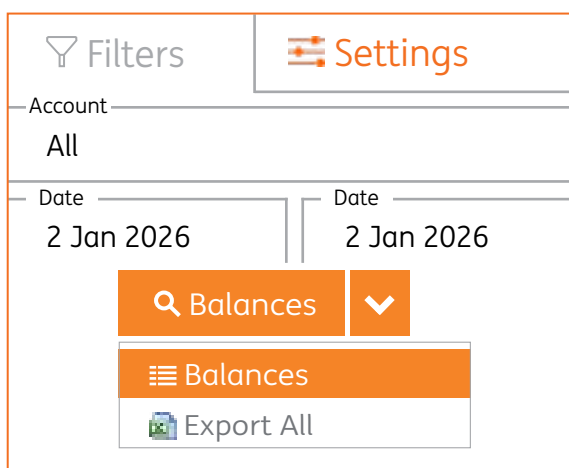
Filtering, sorting and search options

It is important that financial reports are easy to filter and sort. You can choose from a variety of options:



To select report filter options click this icon:



The filter options shown below are applicable for the **Balances** report:



The filter options for the **Movements** report shall be displayed as follows:

 Filters		 Settings	
Account All			
Date 2 Jan 2026		Date 2 Jan 2026	
Currency All		Book Date Book date	
Type All			
From amount All		Amount Amount	
Beneficiary Beneficiary			
Details Details			
Reference Reference			
<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> Account Movements ▼ </div> <div style="border: 1px solid #ccc; padding: 5px;"> <div style="background-color: #f4a460; padding: 2px 5px; border-radius: 3px; margin-bottom: 5px;"> ☰ Account Movements </div> <div style="padding: 2px 5px; border-radius: 3px; margin-bottom: 5px;"> ☰ Movements Summary </div> <div style="padding: 2px 5px; border-radius: 3px;"> 📄 Export All </div> </div>			

Multiple account selection

InsideBusiness Payments filtering capabilities can also enhance the work of users with access to accounts of more than one customer. Multiple account selection and multiple customer selection has been greatly improved:

You can use many combinations to select all accounts of a customer along with all or some accounts of another customer. For example, a user with access to three customers may select:

- all accounts of Customer A;
- all accounts of Customer A and all accounts of Customer B;
- all accounts of customer A, some accounts of Customer B and some accounts of Customer C; etc.

When you click on the customer's name then all accounts registered with that customer shall be selected. The reports generated using multiple account selection shall retain their filter options so that users may enter different filter or search criteria (e.g. time period, status, amount, etc.) and still use the accounts they have selected previously. For the sake of clearness and avoiding mistakes, a notification about the number of accounts selected is shown in the account

selection box (e.g. "Selected: 5").

This multiple accounts and customers filters opportunities are implemented in the following reports:

Financial Information

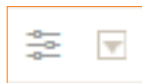
- Balances
- Movements

Transactiën Management

- Transactions by Beneficiary
- Transactions by User
- Sign
- Send
- Edit/Cancel

Settings

To access and modify Settings, click this icon:



You can also access settings when you click the **Settings** tab if the **Filters** tab is open.

In the **Settings** tab, the **Hide report columns** section lets you to set which columns in the reports to appear on screen. The **Compact** mode sets for you the minimal useful number of columns visible, while the **Extended** mode sets the application to display all report columns. You can manually select which columns are displayed by clicking the column names to toggle their visibility on screen.

You can also set the number of items to display on page, the default delay for the function **Search** as you type, whether you would like the reports header always on top or not as well as choose the filters and settings position on screen.

Your settings are automatically stored while all filter options can be stored by clicking the **Remember filters**. Please note that dates and time periods cannot be stored with this function.

Remember filter values

Every InsideBusiness Payments user has the possibility to remember the input values in the filters' section. This is made possible when users click on [Remember Filters](#) in the filters area. For clearing the saved values users have to click on [Clear Filters](#). The button [Clear Filters](#) shall become visible after users have saved some filter values. When users save their input filter values this particular report shall have them remembered and set initially on the screen any time users access the report. This functionality is currently implemented for all reports under menu items "Financial Information", "Transaction Management" and "Documentary Files".

Balances report


You can view your account balances under **Financial information** → **Balances**. The report is fully customisable. You can change the number of accounts shown, the start and end dates as well as which columns appear in the report. **Balances** can also be exported in a .csv file format.

Here is an example of the **Account Balances** report:


Each record in the report can be selected using the empty check-box in the left column next to the record. Additionally all records can be selected using the empty check-box on the top in the left column. When some or all records are selected you will see an orange bar under the balance report:



Click **Account Movements** to see a report with all movements applicable to your selection. To make a different selection, click **Clear**.

Another feature in the balance report is the export functionality. When you click Export All -  Export All - the application will generate an MS Excel file that you can save to your hard drive. Your filter choices are reflected in the report.

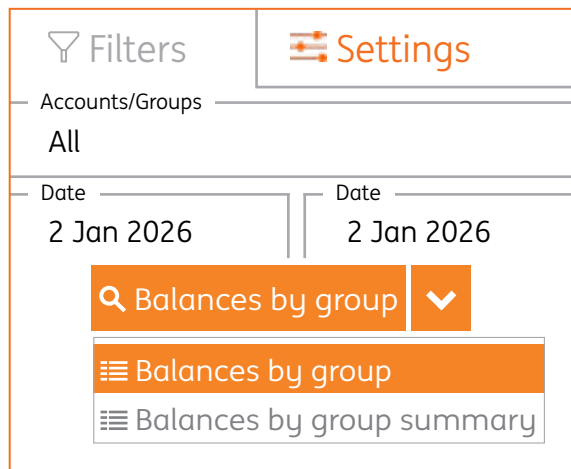
The file contains all columns available for the report regardless of your settings. For example if you choose to show only the account number column and the closing balance column on screen, then the exported file shall will contain all available records for the other columns including debit and credit movements, as of date, etc.

You can also export the balance report by clicking on the  button in the filters area and selecting **Export All**:



Balances by group report

The **Balances by group** report is similar to the balances report; it displays records for accounts already assigned to a group. To assign accounts to a group go to **Profile** → **Assign** to create a new group of accounts. Then, go to **Balances by group** and select your group in the filters area:



The screenshot shows a filter area with two tabs: 'Filters' (selected) and 'Settings'. Under 'Filters', there is a section for 'Accounts/Groups' with a dropdown menu currently set to 'All'. Below this, there are two 'Date' fields, both set to '2 Jan 2026'. A search bar contains the text 'Balances by group' and a dropdown arrow. A list of options is displayed below the search bar, including 'Balances by group' (highlighted) and 'Balances by group summary'.

When you click on **Accounts/Groups** you can select your group. You can also summarise the report by **Currency**, **Customer** or **Branch**.

Then the **Balances by group** report will appear as follows:

When you click **Balances by group Summary** the application will generate a summary of the above report:

Movements report

You can access the **Movements report** through **Financial Information** → **Movements**.

The report displays detailed information about your account activities and can be customised using the filters. The report can be sorted by all column headers:

You can print the selected movements by selecting some or all records.

By clicking **Movements summary** the report summarises the movements by account. If you select an account by clicking its corresponding check-box, you can trace its account movements by clicking **Account movement** that will appear in an orange bar below the report.

You also have the option to export your **Movements report**. Click **Export All** to generate an .xls file with all activity records as they appeared on screen according to how you filtered them.

The downloaded MS Excel file contains the same column headings as shown on the screen.

The **Reference** column contains information from the accounting system of the bank. It includes the transaction ID. The transaction ID starts with Transaction type codes as follows:

- PA = Fund Transfer – Payment initiated by the Bank;
- RE = Fund Transfer – Payment Received in the bank;
- LD = Loan or Deposits;
- FX = Foreign Exchange;
- AC = Accounting;
- AN = Other;
- CM = Capital Market;

The **Customer reference** contains an account owner reference. In case no reference is entered the value is **NONREF**.



Account statements

You can view your **Account statements** by going to **Financial information** → **Statements**. InsideBusiness Payments CEE offers different types of statements: viewable only onscreen, in PDF format and in MT940 format that you can download. You can also download movements in MT942 file format. Daily and consolidated versions are available in HTML or PDF statements. Advices and statements can be downloaded also in **.xml** format - **CAMT 52** for advices and **CAMT 53** for statements respectively. The detailed description of these formats is given in the Annex to this document.

This is how the **Statement** screen looks:

To generate a statement, select the type of statement on the left side of the screen and click **Generate**. You can customise the statement by choosing the accounts you want in the report and the time period. InsideBusiness Payments CEE will generate the statement and save the results onscreen until you open or download the statements.

The next figure shows the result of the generation of all available types of statements:

The generated statements report shows the type of statement, status and time they were created. The icon  shows that the statement can be downloaded in a file while the icon  indicates that the statement can be viewed on screen. After you view or download the generated statements, the records will no longer appear.

Guarantees

In this section InsideBusiness Payments users obtain existing information about guarantees issued by ING on their behalf. Details include contracts, date of issuance, type of guarantees, amount, currency and period of validity. The end date of a guarantee is marked red when it is 7 days or less near the current date. The report with your guarantees can be exported in an .xls file format through the button **Export all**.

Deposits

Under **Deposits**, you can acquire up-to-date information about your deposits with ING Bank. This information includes details about the type of deposits, starting date and ending date (in case of term deposit), interest rates and due interest at the moment, as well as amount and currency of the specific deposit. Users may sort this information according to all details for their deposits and print it in HTML format through the print button in the top-right corner of the page. The date of maturity of the deposit is marked red should the deposit is going to mature in 7 days or less. The deposits report can be as well exported in an .xls file format.

Loans

Similarly with **Deposits**, under the **Loans** tab InsideBusiness Payments customers have the opportunity to check the status of their credit relations with ING Bank. Information about loans include starting and ending dates, credit type and interest rates, due interest and due principal, amount and currency. Functionality of this section includes sorting and printing of desired information. Again, the maturity date of the loan is marked red when the loan is going to mature in 7 days or less from the current date.

Letters of credit

Under **Letters of Credit** customers receive information about issued and confirmed letters of credit with their accounts with ING Bank. The details for each letter of credit include contracts, date of issuance, type, amount, currency and period of validity.

Similarly with guarantees the end date appears red when the letter of credit matures in 7 days or less from the current date.

Exchange Rates

Here ING customers have direct access to the foreign exchange rates of ING bank as well as the actual fixing rates of the local national bank. The actual exchange rates of the national bank are applied when reporting in different currencies. Exchange rates can be viewed against BGN, USD, EUR and the fixing of the Bulgarian National Bank.

Declaration report

In the **Declaration report** you may find all information about signed and registered declarations in the bank. InsideBusiness Payments offers possibilities to search and filter declarations in respect of customers, types of declarations and reference for any period of time.

Set relation to a7, p5

According to the Currency Law in Bulgaria, Art. 7, para 5, certain transactions must be reported to the National Bank within 15 days of their closure:

“Any transaction in connection with the original making of a direct investment abroad by any local legal persons or sole proprietors as well as for the purposes of extending financial credit between any local legal persons or sole proprietors and

any foreign persons, opening of accounts abroad, issuing by local legal persons of securities abroad and/or purchasing of securities without the brokerage of a local investment broker, shall be reported to the BNB (Bulgarian National Bank) for the needs of the balance of payment statistics within 15 days after the transaction is closed."

The payments that fall in the scope of these national regulatory requirements are **International Payments** and **Single European Credit Transfer Payments**.



IBP Bulgaria has elaborated a comprehensive mechanism to allow its customers to determine that certain transactions meet the criteria of Art 7, para 5 of the Currency Law and must be reported to BNB.

In order to qualify a payment as falling under the requirements of the Art 7, para 5 of the Currency Law you need to mark this payment as such and send the corresponding documents to the ING Bank via the C2B module of this application.

This can be done either when capturing the payment or after its completion. It has to be noted that when you determine that a payment needs to be reported to BNB in accordance with Art 7, para 5 of the Currency Law this payment will not be sent to the bank until you enter the required declaration for it, and sign and send it.

You have the choice to determine a payment as related to Art 7, para 5 of the Currency Law when capturing the payment. The section **Set Payment Purpose** lets you declare whether the payment needs to be reported or not:

The field is mandatory to be filled in. If you select **Yes** then after saving the payment you shall be notified that this payment shall not be sent to the Bank until a declaration for it is supplied, signed and sent. You shall be offered to upload a new C2B file in the **Set payment purpose** section:



Clicking on the  icon shall display the text of Art. 5, para 7 of the Currency Law. When you click on  **Upload new C2B** then you shall be directed to the **Upload C2B** module of the application where you can choose a file or files to upload to the Bank. The document type of the C2B stream shall be automatically set to **Balance of Payment Statistics** and the file description set to **Supporting documents in relation to Art. 7, para 5 of the Currency Law**.


After you upload to the Bank the required file(s) you must sign and send these C2B files to the Bank in order to be able to send the corresponding payment to the Bank. Note: You may sign the payment prior to uploading the supporting documents to the Bank, however the payment shall not be sent before the documents are uploaded, signed and sent. The section Set payment purpose shall look like the following image when you upload, sign and send the supporting documents to the Bank:

Another option to nominate a payment as requiring supporting documents under the provisions of Art. 7, para 5 of the Currency Law is through the function Set relation to A7, p5 menu item. When you click **Financial information → Set relation to A7, p5** you shall see a report with all saved transactions potentially falling in the scope of the said article that might need supporting documents to be uploaded to the Bank for:

By clicking the button **No** the specified transaction shall be set as not related to Art. 7,para 5 of the Currency Law and can be signed and sent to the Bank without any required supporting documents to be sent as well.

If you click the button **Yes** then the transaction is set as falling in the scope of Art. 7,para 5 of the Currency Law and you must sign and send supporting documents to the Bank to further advance and send the transaction as well. The following image shows two transactions - one that has been set as not related and another transaction set as related to Art. 7,para 5 of the Currency Law:

In order to send supporting documents to the Bank you can click the Upload button  while the View C2B files button  displays a list with already uploaded files related to that transaction.

It is important to note that you can cancel a relation of a transaction to Art. 7, para 5 of the Currency Law only by editing the transaction through the Edit button under the transaction post view screen  Edit

Transactions

Overview

Common features and functionality of transactions for different types of payments that can be initiated through InsideBusiness Payments include:




Validation of fields

All information and details for transactions are communicated with ING accounting system in a predefined format. Therefore, data sent to ING must comply with the set requirements for this format. InsideBusiness Payments intuitive and easy-to-use interactive transaction forms actually transform user-input data into this strict system file format. The basic idea is that every single record in the transaction form is assigned to its own designated field in the system format and these fields are validated against their presence and correctness. Validating rules vary among countries due to national requirements though some common validations apply – fields for account name and name of beneficiary are always validated etc. These rules are explicitly covered in the Annex to this document.

In case of non-compliance with the validating rules the application generates an error report in a red box above the transaction form that contains a detailed explanation for the type of errors occurred and highlights the corresponding fields. Additionally, this report contains a list of the valid symbols for the specific field so that users can easily orient and correct their mistake. The following image shows a payment with validation errors in the field **Beneficiary's Name** and the error report contains the description of the error. When hovering over the error description the mistaken field is highlighted and a pop-up box with the allowed symbols for this field is displayed. Users can see that the symbol "&" is not allowed for this field and can quickly correct their error.

Completion of transactions

The steps for completing a transaction by manual capturing in InsideBusiness Payments are the following:

- Step 1 – Open and fill the desired interactive transaction form from the top menu of the application under the tab **Transactions**;
- Step 2 – Save the transaction form by clicking on the button  Save
- Step 3 – Sign the transaction by clicking on  Sign under the transaction form;
- Step 4 – Send the transaction - click on  Send under the transaction form.

Display of amounts

A convention for displaying of amounts exists throughout the application. All amounts are displayed as 999,999,999.99 where the thousands separator is “,” (comma) and the decimal separator is “.” (dot). This amount mask is applied to all amount fields in the application and includes not only transactions, but also amounts in the filters of all reports in the application, where amount fields exist as separate fields for filtering and users can enter amounts. All reports generated by the system also have the mask applied to all amount fields.

InsideBusiness Payments users can enter numbers with or without thousands and decimal separators. The rightmost separator will be considered to be the place of the decimal separator. Changes affect field presentation after the user exits the amount field. In this moment the predefined amount mask reformats the field so that it looks like separated with thousand separator and decimal separator.

Examples:

If user enters 1800000 the system displays it as 1,800,000.00

If user enters 1800000.00 the system displays it as 1,800,000.00

If user enters 1800000,00 the system displays it as 1,800,000.00

If user enters 1,800,000.00 the system displays it as 1,800,000.00

If user enters 1,800,000 the system displays it as 1,800.00

Actions with transactions

After saving a transaction users have the opportunity to modify it. The **Actions** section appears under the preview of the current transaction and the following actions are available:





- **New** - Empties the form of the current transaction so that users can enter different data for the same type of transaction;
- **Copy** - Copies the current transaction in case users need to execute exactly the same transaction once more. Users can still edit the records in the transaction;
- **Edit** - The form opens in an editable view and users may introduce changes to the transaction;
- **Cancel** - Cancels the current transaction. Users may still find the cancelled transaction in the **Transactions Overview** report under **Transactions → Transactions by** from the top menu of the application. Should it be opened again it could only be copied or saved as a template;
- **Save as Template** - Saves the transaction as a template for further usage. This function is covered in detail further in this document;
- **Upload new C2B** - In case a transactions requires documents to be delivered to the Bank, users are given the opportunity to upload these documents and link them to the transaction in question if necessary. The function **Upload Documentary File** is explained in detail in the section **File Management**;
- **View C2B files** - Users may view already uploaded files linked to the transaction in question or check if files are uploaded at all. Again, this functionality is explained in the section «Documentary files»;
- **View RPO Schedule** - This link is visible only in case of recurring payment order templates. Users are directed to the recurring payment orders report where all templates for recurring payment orders can be reviewed;
- **Sign** - Sign the current transaction;
- **Send** - Send the current transaction to the bank for processing.

Templates

Users of InsideBusiness Payments can create templates for many types of transactions. Templates are extremely useful for regular payments with constant partners.

Creation of templates

The creation of templates under the New Look & Feel of the application follows the same logic as under the Old Look & Feel:



- Option 1 path: **Transactions** → **Type of payment** → button  **Templates** in the top right corner of the application. The templates screen contains no templates upon initial use of the application. Customers should click on the button  **Full screen** to be redirected to an empty templates report where they can click on  **New template**. The screen for creation of templates represents a payment form that offers the possibility to enter relatively fixed and unchangeable data – such as details for beneficiaries, details for the ordering parties, payment details, etc.. After filling in the template form users have to save it and it appears in the templates list and is ready for use.
- Option 2 path: **Transactions** → **Type of payment** → **Fill the payment form** → **Save the transaction** → **Save as template**. The transaction when finished and saved opens in a preview mode and offers a set of actions below the transaction form. A click on  **Save as Template** automatically retrieves the data from the current transaction and opens a template form that can be saved as a ready template. Users only have to type the name of the template and it is ready.



InsideBusiness Payments validates user-entered data in the template fields for presence and correctness. Upon successful completion of the procedure for creating a template, the template is listed in the templates section and is ready to be used in a payment, edited, previewed or deleted.

Export of templates


Users may request for an export of their templates at an ING branch. The templates are exported in a .csv file that can be opened with a text editor or MS Excel. The exported templates can be organized by accounts and by payment type. The first row in the file contains the names of the exported fields. Currently, templates for domestic, budgetary and international payments can be exported.



Actions with templates

Existing templates can be accessed through **Transactions** → **Type of payment** → button  **Templates** in the top right corner of the application. The **Types of payment** that are currently supported with the new look & feel template functionality are **International Payment** and **Single European Credit Transfer**. In order to gain access to the list of templates for a certain type of payment users must click the  **Full screen** button over the template report. The following screen shows the templates list:

The templates may be sorted by the name of the template, chosen for use, edited, viewed and deleted by clicking on the appropriate icons in the different table columns. The report even provides for an opportunity to search in templates as well. When a template is selected by placing a tick in the corresponding box at the beginning of the template row then a button  **Delete** is displayed next to  **New template**, which allows for the selected template to be deleted.

Templates quick search

Users click on the button  Templates in the upper right corner of a payment capture screen and a quick report of the existing templates is displayed:

InsideBusiness Payments users have two possibilities to use the desired template - either choose the whole template when they click the icon  in the **Choose** column or use only the beneficiary data from the template when they click the icon  in the **Choose beneficiary** column. When **Choose beneficiary** is selected the template contains only data about the beneficiary. When the whole template is selected it will contain all template data entered previously by the user. Users can search for a template using the search box - the application shall display dynamically the results matching the symbols as you type with any of the requisites of the template. You can search for matching symbols in the name of the template, beneficiary's name, details, etc.

Payments

Budgetary payment

Payments with the budget include:

- Transfers to administrators of public receivables:
 - For tax liabilities and fees;
 - For liabilities for state public insurance, health insurance and pension insurance;
 - For proceeds from customs liabilities.
- Transfers to budgetary spending units:
 - For budget, non-budget and third party's funds;
 - Transfers from administrators of public receivables.

The form for capturing budgetary payments in Bulgaria is accessible through **Transactions → Budgetary Payment**

The fields highlighted in red are fields, which are required. In case these fields are not filled the application generates an error report and advises the user to fill them. The boxes for details for the beneficiary and the ordering party are expandable. A brief explanation of all fields in the domestic payment order is given below.

Date

TREA - this option must be checked for an urgent payment with same day settlement

Date - The user indicates the value date of the payment. By default, the date shown is the current date. This date must not precede the current date and must not exceed the current date plus 60 days. The drop down menu offers a smart calendar for easy operation.

Beneficiary

Beneficiary's name - The beneficiary name has to be filled in.

Address - The address of the beneficiary.

City - The city of the beneficiary.

Beneficiary Bank

IBAN - The international number of the bank account (IBAN) the money is to be transferred into must be filled in.

BIC - The Bank Identification Code is automatically filled in should a valid IBAN is entered.

Bank name - the name of the beneficiary bank is automatically filled in by the system on the basis of the entered IBAN.

Beneficiary Payment Code

Type of payment (to the recipient's account) - a six-digit code which is optional to be filled in when making payments to administrators of public receivables.

Amount

Amount - the amount of the transfer expressed in EUR must be specified. The amount must be filled in without any delimiter for the thousands. The delimiters "."(dot) and ","(comma) are both interpreted as delimiter between the integer part and the fractional part.

Currency - the field for currency cannot be changed. Its value is EUR as the payment is domestic.

Payment Details

Justification for the transfer - information about the type of liability paid: tax liability, customs liability, social or health insurance liability and other liabilities. When paying customs liabilities it is mandatory to fill in information about the type of the payment: customs duties, VAT in the case of imports, interest, etc. Advance payment to customs must be indicated. When providing security in the form of a financial deposit, it is mandatory to provide information about the purpose of the security and the customs office the security will be used before. At least one line of details for the payment must be filled in.

Payer

Name - Mandatory to be filled in. When the liable person and the orderer are the same, it is possible to use the check box to automatically fill in the information. If the orderer's name is more than 30 symbols long, after the automatic filling-in, the name of the liable person must be abbreviated/truncated down to 30 symbols.

EIK/EGN/LNC - EIK / Personal Identification Number / Foreigner's Identification Number - the appropriate identification number for the liable person. Optional to be filled in with some exclusion to this rule - when Beneficiary IBAN contains "8" in position 13 of the IBAN then the liable person / organization identifier is mandatory to be filled in.

Ordering Party

IBAN - The international number of the payer's bank account from which the money is to be paid. The account can be chosen from a list of all the accounts for which the user has the right to initiate payment orders in EUR.

Name - Fields that contain details for the ordering party. These fields are input by the application on the basis of the information for the company in the bank.

Orderer Payment Code

Payment code of the ordering party of the transaction. Optional to be filled in

Permissible symbols and length of fields

Fields	Permissible symbols	Length of fields
Amount	[0..9] and the special symbols (.) and (,) Comma or dot accepted as decimal point.	18 + 2 decimal
IBAN	A-Z 0-9	22
Date	Current date plus 60 days	
Names and addresses	?:/()+-.,LOCAL_ALPHABET a-z A-Z 0-9	1-35
Beneficiary payment code	0-9	6
No. of document	0-9 a-z A-Z	1-17
EIK EGN LNC	0-9	9-13
Orderer payment code	0-9	6
Details and reason	?:/()+-.,LOCAL_ALPHABET a-z A-Z 0-9	1-70

International payment

The international payment is a transfer of financial funds based on the order of a client of one bank in favour of a client of another bank. The payments are carried out through inter-bank accounts (NOSTRO and LORO accounts) of the banks of the sender, the beneficiary, and if need be, the intermediary banks.

The mandatory fields for successful capture are marked in red:

Date

Priority - The priority of the payment. Possible values are **Normal** and **Urgent**.

Value Date - The date for execution of the transfer must be filled in, which by default is the current date in the system. Dates that do not precede the current date and that do not exceed the current date plus 60 days are permissible.

Instruction Code - The field is optional and can be left blank or **INTC** can be chosen as an instruction code. **INTC** as an instruction code specifies a payment between two companies belonging to the same group.

Ordering Party

IBAN - The international number of the payer's bank account from which the money must be paid. The account can be chosen from a list of all the accounts from which the user has the right to initiate payment orders in a foreign currency of the Bank;

Name - the system automatically fills in these fields with information for the

customer available in the bank.

Amount

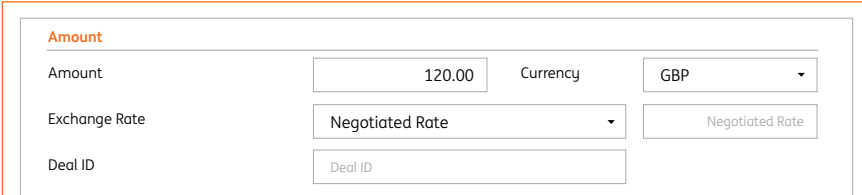
Amount - The amount of the transfer expressed in the foreign currency must be specified. The amount must be filled in without any delimiter for the thousands. The delimiters «.» and «,» are interpreted as delimiter between the integer part and the fractional part.

Currency - The currency for the transaction has to be selected. The currency must be different from EUR. The default value of the currency is set to be equal to the denomination currency of the ordering account and changes if a different ordering account is used. Users can override this behaviour and manually enter a currency of their choice.

Exchange rate - This field appears in case a transaction is executed in a currency different from the currency of denomination of the orderer's account. The application offers a choice between the current exchange rate for this currency from the bank's exchange rate bulletin and this explicitly agreed upon exchange rate. The field is optional to be filled in.

The official exchange rate announced by the bank is applied by default.

The user can agree with the bank's dealers upon an exchange rate for a specific payment. If such a deal is negotiated the user must choose **Negotiated rate** from the **Exchange rate** drop down box. Then two new fields appear: **Deal ID** and **Negotiated rate**. The bank dealer shall supply the customer with a Deal ID and the specific negotiated rate, which need to be entered in the field **Deal ID** and **Negotiated rate** respectively as shown below:



The screenshot shows a form with the following fields:

Amount	
Amount	120.00
Currency	GBP
Exchange Rate	Negotiated Rate
Deal ID	Deal ID

Beneficiary

Name - The name of the recipient of the transfer must be filled in.

Address - the address of the beneficiary of the payment.

City - the city of the beneficiary.

Beneficiary Bank

SWIFT - The SWIFT Code of the bank that services the recipient's account must be filled in. The validity of this SWIFT Code is checked and if there is no such SWIFT Code in the system a warning is issued to the user immediately.

Name - the beneficiary bank name has to be filled in this field.

Address - the address of the beneficiary's bank.

City - the city of the beneficiary's bank.

Country - the country of the beneficiary' bank has to be chosen from the drop down list or users may enter the two letter country code manually.

Account No - the account number of the beneficiary with his bank is mandatory to be filled in. Note the check box in case the account number is a valid IBAN.

Details of Payment

Details of payment - users may fill in detailed information for the specific

payment. At least one row of details must be filled in.

Details for Charges

This field specifies who will bear the cost of the transfer fee. The options for transfer charges are shared (SHA), all charges for the ordering party (OUR) and all charges for the beneficiary (BEN).

As of 1st November 2009, the EU Payment Services Directive, 2007/64/EC (OJ L 319) shall enter into force. Article 52(2) of the Payment Services Directive mandates the sharing of charges between the payer and the payee for all payment transactions (pure national or cross-border transactions) within the EU. Charges will have to be levied, even in the presence of currency conversion, directly on the payer and on the payee by their respective banks. Accordingly, the only possible charging code for those payments will be SHARE: it will not be possible to indicate the charging code OUR or BEN any longer for payment transactions covered under the directive.

This provision aims to facilitate the straight-through processing of payment transactions. Eligible payment transactions in respect of the Payment Services Directive shall fulfil the following requirements:

- The payment currency is a valid national currency of a EU Member State or a EEA Member State that has adopted the Payment Services Directive - notably Norway, Iceland and Liechtenstein; and
- The target country of the payment is a EU or EEA Member State (only Norway, Iceland and Liechtenstein to this moment), including the following EU territories: Aland Islands, Gibraltar, Guadeloupe, Martinique, Reunion and French Guiana.

If both requirements are fulfilled the payment transactions fall in the scope of the Payment Services Directive and will be executed with shared charges.

Permissible symbols and length of fields

Fields	Permissible symbols	Length of fields
Amount	[0..9] and the special symbols (.) and (,) Comma or dot accepted as decimal point.	18 + 2 decimal
IBAN	A-Z 0-9	22
Beneficiary account	@*#\$_-_\.,A-Z 0-9	1-34
Names and addresses	?:/()+-.,a-z A-Z 0-9	1-35
Deal ID	0-9	7-8
Details of payment	?:/()+-.,a-z A-Z 0-9	1-50

Draw down request

This transaction type is used for requesting a draw down from a previously agreed loan facility with the Bank. The following form is used:

The date of registration of the document in the system is filled in automatically and cannot be changed.

Facility

Facility agreement - the number of the loan contract has to be filled in.

Dated - the date the loan was contracted must be filled in as well.

The two parties to the loan contract are filled in automatically by the system based on the client holding the chosen account that the funds will be utilized through and the Bank.

Advance

Amount - the field is filled in with the amount of money the client wants to utilize. This amount must be filled in without any delimiters for the thousands. The delimiters «.» and «,» are interpreted as delimiter of the integer part from the fractional part;

Currency - the currency in which the utilized amount is denominated in. The currency of denomination of the amount and of the account that the funds will be utilized through must be the same;

Value date - the date on which the client wants to utilize the funds - it must be prior to the repayment date and after the date of conclusion of the loan contract.

Maturity date - the date on which the money will be repaid;

The interest rate - Specification of the interest rate. A choice is given between the interest rate agreed upon for the entire loan and the interest rate agreed upon specifically for the current advance - object of this request. In the latter case, the client must fill in the appropriate interest rate.

Beneficiary

IBAN - The IBAN of the client's bank account into which the requested loan must be received. This account can be chosen from a list of all the accounts from which the user has the right to initiate draw down requests.

Name - filled in by the system based on the account chosen - it is the name of the holder of the account.

Purpose

Users have to enter a brief explanation of the investment guidelines for using the requested funds. One line of details is mandatory to be filled in.

Permissible symbols and length of fields

Fields	Permissible symbols	Length of fields
Amount	[0..9] and the special symbols (.) and (,) Comma or dot accepted as decimal point.	18 + 2 decimal
IBAN	A-Z 0-9	22
Facility	?:/()+-.,LOCAL_ALPHABET a-z A-Z 0-9	1-70
Names and addresses	?:/()+-.,LOCAL_ALPHABET a-z A-Z 0-9	1-50
Value date	Current date plus 365 days	
Purpose	?:/()+-.,LOCAL_ALPHABET a-z A-Z 0-9	1-50

Single European Credit Transfer

Since the establishment of the European Economic Community in 1958 there has been a progressive movement towards a more integrated European financial market. The adoption of the Payments Services Directive (PSD) formed the legal basis of the Single Euro Payments Area (SEPA). SEPA harmonises the way retail payments are made and processed in Euro and enables customers to make cashless Euro payments to anyone located anywhere in Europe, using a single payment account and a single set of payment instruments.

SEPA covers not only the Euro area, but the whole of the European Union (EU) as well as Iceland, Liechtenstein, Monaco, Norway and Switzerland. This means that communities outside the Euro area can adopt SEPA standards and practices for their Euro payments. SEPA is thus a key piece in the establishment of a single market for payment services in Europe.

The SEPA credit transfer (SCT) scheme defines common rules and procedures for banks and other participating payment institutions regarding credit transfers in Euro. The scheme defines a common service level and the maximum time frame for processing SEPA credit transfers. ING Bank adheres to these requirements and offers its clients an opportunity to manually capture or upload Single European Credit transfers through InsideBusiness Payments.

Bulgaria's adoption of the Euro (EUR) effectively integrates its EUR payments into the SEPA system, making Euro transfers within Bulgaria operate under the same streamlined SEPA rules as cross-border payments in the SEPA zone.

Important: SEPA transactions to a beneficiary with a valid bulgarian IBAN can contain cyrillic characters in the fields "Creditor Name", "Ultimate Creditor Name", "Ultimate Debtor Name" and "Remittance information"

The form for manual capture of SEPA credit transfer is shown below:

Instructions

Requested Execution Date - The date when the instructing party requests the clearing agent to process the payment.

Instruction Priority - Indicator of the urgency or order of importance - Can be **Normal** or **High**.

Category Purpose Code - This field specifies the high level purpose of the instruction. The category of the payment can be selected from the drop down menu. The values that can be selected are **SEPA credit transfer**, **SEPA credit transfer intra-company** and **Euro credit transfer real time**.

Debtor

Debtor Account IBAN - The IBAN ordering account. Automatically filled in by the application. Users may select an account that they have the rights to initiate SECT payments with.

Debtor Name - The name of the IBP CEE customer owner of IBAN ordering account. Automatically filled in by the application.

Debtor Postal Address - The postal address of the debtor. Filled in automatically.

Debtor Agent BIC - The BIC of the bank of the debtor is filled in automatically.

Amount

End to End Identification - Point to point reference. The field is mandatory to be filled in.

Amount - The amount of the transaction is obligatory to be filled in. For SECT

payments the currency of the transaction is always EUR.

Creditor

Creditor Agent BIC - The BIC of the Bank of the beneficiary. The field is optional to be filled in.

Creditor Account IBAN - A valid IBAN of the beneficiary must be filled in.

Creditor Name - The name of the beneficiary. Also mandatory to be filled in.

Ultimate Creditor Name - The name of the ultimate creditor of the transaction.

Ultimate Debtor Name - The name of the ultimate debtor of the transaction.

Remittance Information

Mandatory to be filled in.

Remittance Information Type - Users can select one of the two types of remittance information - either structured or unstructured. In case unstructured remittance information is selected users may enter free text up to 140 symbols. When users select structured remittance information they have to comply with ISO 11649:2009 standard which specifies the elements of a structured creditor reference information.

Set payment purpose

This field is explained thoroughly in **“Set relation to a7, p5” on page 20**

Permissible symbols and length of fields

Fields	Permissible symbols	Length of fields
Amount	[0..9] and the special symbols (.) and (,) Comma or dot accepted as decimal point.	18 + 2 decimal
Creditor Agent BIC	A-Z0-9	4-11
Creditor Name	/-?:(),+A-Za-z0-9 In case of Bulgarian creditor IBAN: /-?:(),LOCAL_ALPHABET+A-Za-z0-9	1-70 symbols each line
End to End Identification	/-?:(),+A-Za-z0-9	1-35
Requested Execution Date	Date in the period: minus 5 days and up to 365 days from current date	
Structured Remittance Information	0-9A-Za-z	1-25
Ultimate Debtor Name	/-?:(),+A-Za-z0-9 In case of Bulgarian creditor IBAN: /-?:(),LOCAL_ALPHABET+A-Za-z0-9	1-35 symbols each line
Ultimate Creditor Name	/-?:(),+A-Za-z0-9 In case of Bulgarian creditor IBAN: /-?:(),LOCAL_ALPHABET+A-Za-z0-9	1-35 symbols each line
Unstructured Remittance information	A-Za-z0-9/-?:(),+ In case of Bulgarian Creditor IBAN: A-Za-z0-9/-?:(),+LOCAL_ALPHABET	1-70 symbols each line

Recurring payment orders

InsideBusiness Payments offers the opportunity to create recurring payment orders (RPO). Recurring payment orders are regularly scheduled payments with fixed amounts and fixed beneficiaries. Orders can be set for a period of 2 years and can be executed on a yearly, half-yearly, quarterly, monthly or weekly basis. The recurring payment order feature of InsideBusiness Payments is available for domestic payments, direct debit orders and international payments. The feature is a part of the existing single payment functionality and is available to users who have enough rights to initiate single payments.

The process of creation of a recurring payment order is quite simple. The basic idea is to create a payment template according to which the application generates a payment that is going to be executed at regular intervals. The process follows five steps:

- Step 1 - As recurring payment order templates can be created for domestic payments, direct debit orders and international payments, the interactive forms for these payments provide the option to create a recurring order template.

The screenshot shows a form titled "Recurring Payment Order". At the bottom of the form, there is a checkbox labeled "Create Recurring Payment Order (RPO)" which is currently unchecked.

- Step 2 - In these forms, users have to place a tick in the check box. After that the field expands and allows users to enter additional data for the recurring payment:

The screenshot shows the "Recurring Payment Order" form with the "Create Recurring Payment Order (RPO)" checkbox checked. The form is expanded to show the following fields:

- Alias:** A text input field containing the word "Alias".
- Start Date:** A date picker set to "26 Jun 2025".
- End Date:** A date picker set to "26 Jun 2026".
- Repeat every:** A dropdown menu set to "Week".

- Step 3 - Users have to type an alias for the recurring payment, choose the start and end dates as well as the frequency of the payments. All fields are mandatory to be filled in:
- Step 4 - Click **SAVE** and the template for recurring payment is complete.
- Step 5 - Sign and send the recurring payment order through [Sign](#) | [Send](#) in the actions box under the payment order. The created payment order template has to be signed and sent in order the repetition mechanism for the payment to be triggered. When the RPO template is in status **Sent** the application will automatically generate payment orders in status **Sent** according to the chosen schedule. The first payment order will be created at 00.00h. on the chosen start date. If this is the current date the first recurring payment order is created immediately. It has to be kept in mind that in case the execution date of any scheduled payment is a non-working day, the payment will be executed on the next working day.

Another smart feature of InsideBusiness Payments RPO mechanism is the introduction of date variables. These date variables can be entered in the details section of the RPO template. Upon execution of the recurring payments resulting from the current RPO template these dates are replaced automatically with the current system dates.

Variable	Description	Value on Execution date
DD	Date	Equal to the execution Date
MM	Month	Equal to the execution Month
YY or YYYY	Year	Equal to the execution Year


Date related variables have to be placed in parenthesis within the field of Details of Payment. E.g. (MM.DD.YYYY). A plus or a minus sign or a number can be added to any of the date related variables to affect the actual value generated on creation time. Here are some examples to visualize the use of date variables:

Detail in RPO Template	RPO created on 20 May 2016
Rent for the office for (MM.YYYY)	Rent for office for 05.2016
Rent for the office for (MM-1.YYYY)	Rent for office for 04.2016
Rent for office for period from (DD.MM.YYYY) to (DD-1.MM+1.YYYY)	Rent for office for period from 20.05.2016 to 19.06.2016
Rent for the office for (YYYY+1)	Rent for office for 2017

Recurring payment order templates can be reviewed in the recurring payment orders report. This report is accessible through the left menu of the application under **Recurring payment orders** → **Review**. Another way to access the report is through the quick link [View RPO Schedule](#) in the **Actions** section under the recurring payment order template.

The Recurring payment orders report displays all recurring payment order templates the user has rights to read, sign or send. All records can be filtered by alias, customer, RPO number, status, payment type, date of entry, next execution date, start and end date as well as dates of signing and sending the RPO templates.

A click on the alias of the RPO leads to the original template for the RPO which can be edited. Upon any modification of the RPO the old order is automatically cancelled and the template appears in the report with status **Cancelled**.

The generated payments resulting from the execution of the recurring payment order can be found under **Transactions Overview**. A little icon  next to the payment record distinguishes the recurring payment from other payments. The status box of the recurring payment also clearly indicates that this payment is recurring:

Status			
Entered by:	Test InsideBusiness Payments user	01 Jul 2009, 00:12:21	No: 100743
Sign 1:	Test InsideBusiness Payments user	01 Jul 2009, 00:12:21	Status:
Sign 2:	Test InsideBusiness Payments user2	01 Jul 2009, 00:12:21	Registered in the bank
Sent by:	Test InsideBusiness Payments user2	01 Jul 2009, 00:12:21	Recurring Payment Order

The status box of the templates for recurring payment orders accordingly contains the words **Recurring Payment Order Template**:

Status			
Entered by:	Test InsideBusiness Payments user	01 Jul 2009, 00:12:21	No: 365
Sign 1:	Test InsideBusiness Payments user	01 Jul 2009, 00:12:21	Status:
Sign 2:	Test InsideBusiness Payments user2	01 Jul 2009, 10:12:31	Registered in the bank
Sent by:	Test InsideBusiness Payments user2	01 Jul 2009, 10:14:02	Recurring Payment Order Template

Generated payments as a result from a recurring payment order template are signed and sent with the same signatures as the RPO template. Thus, it affects the daily limits of all signatories of the order as well as the corresponding customer and account limits as a normal payment order.

If, due to some reason, a payment is not generated in accordance with a RPO template the application generates an error report and notifies all users involved through the **News** menu item of InsideBusiness Payments. A payment order may not be created due to the following reasons:

- Insufficient limits – User limits are restored at 00.00h. The recurring payment orders are usually collected at the same time. If a user has signed a transaction or transactions the previous day, that have not yet been sent, the sum of these transactions will occupy limits for the current day. Not sent transactions from the previous day have priority over payments from the current day. Thus, it can be arrived at a situation where some daily limits are going to be insufficient for the successful creation of orders under RPO templates.
- Invalid certificates – When one of the certificates used in the creating, signing or sending the RPO template is invalidated during the active period of the RPO, the next payment order under this RPO template will not be created. In

these cases the RPO template must be edited, signed and sent using the new certificate(s) in order to be correctly executed.

The certificates can be invalidated when they expire or are being revoked:

- Certificate expiration - The user certificates used to access InsideBusiness Payments are issued by default for two years. 14 days prior to the certificate expiration InsideBusiness Payments generates a message in the **News** section of the application on a customer level with a warning for certificate expiration. After receiving the new certificate users have to log in with it and edit the RPO template;
 - Revoked certificates - Certificates are usually revoked in cases of blocked or lost smart cards, deactivation of users, etc.
- Changes in the signing policies on customer, account or user level.


The application also sends a warning message in the **News** section 14 days before the expiry of certain recurring payment orders.

Declarations

InsideBusiness Payments offers distinguished forms for filling declarations for transactions that require declarations in correspondence with Bulgarian law. In addition users may view and print all their declarations registered in the bank.

Origin of money

Pursuant to art.4, para.7 and art.6 para.3 from the Measures Against Money Laundering Act payments that exceed 15 000 EUR or its equivalent in other currencies the transaction must be accompanied by a declaration for the origin of money. The following form represents this declaration. Upon fulfilment of the form and submitting it to the bank the users signs the declaration for origin of money and the transaction that requires it may be registered in the bank.


ORIGIN OF MONEY FORM

Date

Link declaration
 For Customer Link to document

The undersigned

Name

EGN / ENC

ID

issued on by city

Being authorized representative

Of (name of trader in accordance with registration)

Registered with company file Year

Court

batch volume register page

BULSTAT having its registered office at

Origin of money

The funds, which are subject to operations and/or transactions with ING Bank N. V. - Sofia branch have the following origin:

Declare

The funds, which are subject to operations and/or transactions with ING Bank N. V. - Sofia branch are a result of lawful activity.

Above declaration is in conformity with the requirements of the Regulations for Application of the Law on the Measures Against Money Laundering as well as with the Internet Rules

I am aware of the liabilities under Article 313 of the Penalty Code for providing incorrect information in this declarations

Date

The date of the transfer that requires a declaration. By default the system uses the current date but users may change it.

Link Declaration

For Customer - This field is filled by the application in case the user is linked to one customer only. In any other case the user may choose the customer he is going to represent with the declaration.

Link to document - By clicking in the drop down menu users are directed to a screen where they may browse the transactions that still require a statistical declaration. To select the desired transaction to which the declaration is to be linked users have to check the boxes in the «Link» column and click on «Apply».

The Undersigned

The fields in the block «The Undersigned» by default contain information about the current user as per the registration of the user in InsideBusiness Payments. Nevertheless, users may modify the data.

Representative of

Data about the customer - name, registration information, EIK and address have to be filled in.

Origin of Money

Users may browse among various common types of activities that justify the origin of money or they may choose other sources and specify the exact origin of money.

Permissible symbols and length of fields

Fields	Permissible symbols	Length of fields
EGN	0-9	10
Name	/()-.,LOCAL_ALPHABET a-z A-Z 0-9	1-35
ID	LOCAL_ALPHABET a-z A-Z 0-9	1-20

Declaration Under Art. 2. (1) of Ordinance No. 28 of BNB and MF

As of March 1st 2013, a new Ordinance No. 28 of the Ministry of Finance and the Bulgarian National Bank on Information and Documents Submitted to Payment Service Providers about Cross border Transfers and Payments to a Third Country, comes in force.

According to the Ordinance, a physical/legal entity which executes a cross border transfer or payment to a third country at the amount of EUR 15 000 or more or the equivalent in another currency shall present to the payment service provider, executing the transfer or payment, information and documents that certify the grounds and amount of the transfer or payment as well as a declaration. In that respect, InsideBusiness Payments has prepared the following form for the declaration:

InsideBusiness Payments users have to fill the declaration and submit it to the Bank when they order an international transaction to a third country exceeding 15 000 EUR or its equivalent in another currency. Third country means a country outside European Economic Area (EEA). The EEA consists of all EU Member States plus Norway, Liechtenstein and Iceland. The following EU territories are also part of EEA - Aland Islands, Gibraltar, Guadeloupe, Martinique, Réunion and French Guiana.

The following field requirements are in place when filling in the declaration:

Date

The date of filling the declaration. By default the system uses the current date but users may change it.

Link Declaration

For Customer - This field is filled by the application in case the user is linked to one customer only. In any other case the user may choose the customer he is going to represent with the declaration.

Link to document - By clicking in the drop down menu users are directed to a screen where they may browse the transactions that still require a declaration Under Art. 2. (1) of Ordinance No.28 of BNB and MF. To select the desired transaction to which the declaration is to be linked users have to check the boxes in the **Link** column and click on **Apply**.

Note: *In case a user saves a Declaration without linking it to a payment it cannot later be linked to a payment because it is automatically sent to the Bank. Therefore it is highly advisable to fill a Declaration for funds outside EEA after the transfer has been captured in InsideBusiness Payments and the Declaration is properly linked to that transfer. The transfer cannot be sent to the Bank without a duly sent Declaration.*

The Undersigned

The fields in the block **The Undersigned** by default contain information about the current user as per the registration of the user in InsideBusiness Payments.

Being authorised representative

Data about the customer – name, registration information, BULSTAT and address have to be filled in. This field should be automatically filled in by IBP CEE when the user chooses company name from **For Customer** drop-down menu in the beginning of the Declaration. This field can still be edited by the user.

Section I

Amount - the amount of the transfer that the user is submitting a declaration for. This field is automatically filled in when the Declaration is linked to a payment with the amount of that payment. That amount cannot be altered.

Currency - the currency of the transfer. The field is automatically input by the application and cannot be changed.

This section of the declaration specifies the amount and currency of the transfer as well as the types, numbers and dates of the documents that provide the grounds of the transfer. Common grounds and documents for transfers outside EEA are listed in Art 2. Para 2 of Ordinance No 28 of BNB and MF. There are a

number of possible options to indicating the grounds of the transfer:

- If the user possesses a document that falls in the listed documents as per Art 2. Para 2 of Ordinance No 28 then he/she shall select **YES** in the drop down box next to **“For execution of the transfer I provide the Bank with a document according to Art. 2 (2) of Ordinance No.28 of BNB and MF”**. The form of the Declaration shall change and allow the user to enter the type, number and date of the corresponding document:

Section I

Amount Currency

For execution of the transfer I provide the Bank with a document according to Art. 2 (2) of Ordinance No.28 of BNB and MF

Type of document

Number of document

Date of document

I perform cross-border transfer or payment to a Third party, representing income taxable under Art. 37 and 38 of the Law on Income Tax of Individuals or under Art. 194 and 195 of the Law on Corporate Income Tax

When the cross-border transfer or payment represents a taxable income within the meaning of Art. 37 and 38 of the Law on Taxes on the Income of Natural Persons /LTINP/ or as per Art. 194 and 195 of the Law on Corporate Income Taxation /LCIT/ users should select **YES** in the drop down box under **“I perform cross-border transfer or payment to a Third party, representing income taxable under Art. 37 and 38 of the Law on Income Tax of Individuals or under Art. 194 and 195 of the Law on Corporate Income Tax”**. Doing so, this will invoke the opening of Section II of the Declaration:

Section II

Type and gross accrued income

Amount of withholding tax pursuant to Art. 37 and 38 of the Personal Income Tax Law and art. 194 and 195 of the Corporate Tax Law

Applied Convention on the avoidance of double taxation (DTAA) concluded with

Issued a statement from the National Revenue Agency of the existence of grounds for applying DTAA

Type and gross accrued income - the income payer has to indicate the gross amount and type of the taxable income he/she has accrued/paid. According to the amount of the final tax as per Art. 37 or 38 of LTINP or Art. 194 or 195 of LCIT the income payer has to fill in the tax amount in case such tax has been charged.

The income payer must indicate if the provisions of a bilateral agreement for the prevention of double taxation has been applied by selecting **YES** or **NO** from the drop down box.

The payer has to indicate the presence or absence of a statement by National Revenue Agency for implementation of a bilateral agreement for the prevention of double taxation by choosing **YES** or **NO** from the drop down box.

- In case the user does not have any of the documents listed as per Art. 2, Para

2 of the Ordinance No 28 of BNB and MF then:

- the user can provide another document that certifies the reason for the transfer, beyond the listed types of documents as per Art. 2, Para 2 of the Ordinance. The type of the document, the number and date of the document must be indicated under **“The grounds of payment are not within the listed in Art. 2 (2) of Ordinance No.28 of BNB and MF and I provide another document, which justifies the grounds and the amount of the payment:**
- the user may provide an electronic document within the meaning of the Electronic Document and Electronic Signature Act or a statement for the conclusion of a contract under the Electronic Commerce Act, certifying the grounds for and amount of the transfer. In case such documents are present, they are presented on a hard copy verified by the individual. The type of the document, the number and the date of the document shall be indicated under **“I provide an electronic document, reproduced on paper medium as a copy, certified by me, which justifies the grounds and the amount of the transfer:”**.
- if the user does not have a document certifying the grounds for and amount of the transfer then he/she shall indicate the purpose of the transfer under **“I do not possess a document, which justifies the grounds and the amount of the transfer and I hereby declare the following purpose of the transfer:.** Some examples for such transfers are: on one’s own account; for support of spouses, etc.

In order to successfully fill in and sent the Declaration users must fill in the requisites of at least one ground document or indicate the purpose of the transfer in case they do not have a document.


Permissible symbols and length of fields

Fields	Permissible symbols	Length of fields
EGN /ENC	0-9	10
Names	@*#/\$-_,()!'"?=\`LOCAL_ALPHABETα-zA-Z0-9	1-35
EIK	0-9	9-13
Type and number of document	@*#/\$-_,()!'"?=\`LOCAL_ALPHABETα-zA-Z0-9	1-35
ID	LOCAL_ALPHABET α-z A-Z 0-9	9-20


Packages

Users of InsideBusiness Payments have the opportunity to group transactions and form packages of transactions that can be kept together for further processing. The application automatically creates transaction packages for transactions imported via file upload. Users can also manually create packages of transactions. InsideBusiness Payments supports locked packages and unlocked packages.

Locked packages

Transactions contained in locked packages are treated as one entity and can be signed and sent through **Packages** → **Sign** and **Send**. Transactions in locked packages always have the same status and cannot be modified, signed and sent individually until package is unlocked. Once a package is unlocked it cannot be locked again. Locked Packages are created via **File upload** - if selected by the user when processing an uploaded file. Transactions contained in a locked package are marked with the following symbol - 

Unlocked packages

Unlocked packages may contain transactions grouped by user defined criteria irrespective of transactions' current status. Thus unlocked packages may consist of transactions with **New**, **Signed with ...**, **Sent** or even **Cancelled** status. For Unlocked Packages it is allowed to modify transactions as well as add, remove or cancel transactions. Unlocked packages can be signed and sent through **Transaction Management** → **Sign** and **Send**. Unlocked packages are marked with  next to the type of payment.

Creation of packages

InsideBusiness Payments users can create packages manually or by uploading files with transactions.

Packages from uploaded files

As explained in **Files Upload** all transactions uploaded with a file become a package of transactions. The default name of the package is the file name of the uploaded file. When processing the uploaded file users can give an alias or a friendly name for the package. If users place a tick in the **Locked Package** box when processing the uploaded file then the created package will be a locked package otherwise it will be an unlocked package.

Manual creation of packages

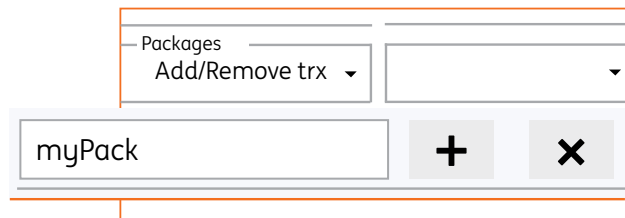
InsideBusiness Payments application provides the opportunity to manually create packages for the purpose of grouping of transactions according to users' criteria. Manually created packages are always unlocked. If a transaction from the package needs to be modified prior to sending to the Bank then it is automatically cancelled and remains in the package with a status **Cancelled** while the new transaction derived from the modification gets status «New» and is not included in the package.

Manual creation of packages can be done through **Transactions Management** → **Transactions By Beneficiary** or **Transactions By User**.

The process of creation consists of the following steps:

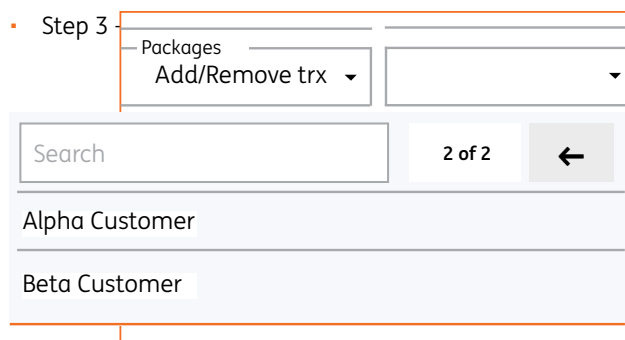
- Step 1 - Users have to expand the filters portlet and choose **Add/Remove Trx** from the **Packages** item.

- Step 2 - InsideBusiness Payments users have to expand the drop down menu in the next box, enter the name of the package and click the **+** button as shown below:



The screenshot shows a user interface for adding or removing transactions to a package. At the top, there is a 'Packages' dropdown menu with 'Add/Remove trx' selected. Below this is a search input field containing the text 'myPack'. To the right of the input field are two buttons: a plus sign (+) and a minus sign (-).

- Step 3



The screenshot shows the search results for the package 'myPack'. At the top, there is a 'Packages' dropdown menu with 'Add/Remove trx' selected. Below this is a search input field containing the text 'Search'. To the right of the input field is a '2 of 2' indicator and a left arrow button. Below the search field, there are two search results: 'Alpha Customer' and 'Beta Customer'.

-
- Step 4 - Adding transactions to the newly created package. This can be achieved by placing a tick (✓) in the check boxes in the **Package** column of the table with transactions. The table with records for transactions displays only transactions belonging to the selected customer (if user is linked to more than one customer) and matching the criteria already selected by the user (account, type of transactions, currency, date, etc.). When the tick is placed then the package name automatically appears in the **Package** column of the transaction record. Multiple transactions can be added to a package should users check the box in the table header row. Removing transactions from a package is done the opposite way - removing the tick from the check box for a single transaction record or removing all transactions from a package by removing the tick in the header row of the table with transactions. Note that the tick in the check box in the header row of the table with transaction records adds to or removes multiple transactions from a package contained in the active screen only.

Actions with Packages

List of Packages

All functions in the **Packages** menu start with presenting a list of packages. Information for each package in the list include pack name, customer name and status of package, count of transactions within the pack, the control amount and source (an uploaded file). Users may filter the packages by name, number, status, date and customer. By default, the date is the current date. Users can review the contents of a package before signing and sending it to the bank.

Packages Review

The function allows reviewing of both types of Packages – Locked and Unlocked.

Packages Sign and Send

The function is applicable for Locked Packages only. The function is successful if all transaction in the package can be signed by the acting user. If the package contain transactions for which the user has no rights to sign or the total sum of payments inside the package exceeds the user's limits, then the package can either be signed by other users with sufficient rights and limits or the package should be unlocked and transactions signed individually through **Sign in Transaction Management**.

When successfully signed with first signature all transactions and the package get the status **Signed with first Signature**. Even if one transaction in the package needs to have second signature then the whole package needs to be signed with second signature before being sent to the Bank. The function «Send» is based

on the same principle as the function **Sign** – either send all transactions in the package or none.

Note: Transactions contained in unlocked packages can be only signed and sent through **Transactions Management** via **Sign** and **Send**.

Package Unlock/Cancel

This menu item allows for unlocking a package or cancelling a package. Cancelling the package automatically cancels all transactions contained therein. If a transaction from a package needs to be modified prior to sending to the Bank then it is automatically cancelled and remains in the package with a status **Cancelled** while the new transaction derived from the modification gets status **New** and is included in the package as well. The total amount of the package is recalculated to subtract the amount of the cancelled transaction and to include the amount from the new transaction generated because of the edit action.

The summary of a package containing a cancelled transaction can be seen below:

Package Summary

Status

Entered by:	Test User 01 Jul 2019, 15:49:51	No:	6314
		Status:	Unlocked Package

Package Info

Pack Name	myPack		
Count	2	Control Amount	110.00
Cancelled Transactions	1	Amount of Cancelled Transactions	200.00
Transactions Control Count	3	Transactions Control Amount	310.00
Source	Manual		
Customer name	Test Customer		

Actions

Refresh	View Transactions
---------	-------------------

Transaction Management


The function **Transaction Management** has been re-designed and IBPCEE users that choose to use the application in its new look and feel are having slightly different experience with **Transaction Management**.





Transaction Overview

The new screen for management of transactions - viewing, signing, sending, editing or cancelling of transactions implements a new function - **Transaction Overview** that gives IBP CEE users the opportunity to do all these actions within a single screen with different tabs for those actions. The experience is much more smooth and intuitive. We have kept the old navigation structure - e.g. if you want to look at the report for **Transactions by Beneficiary** then you should click **Transactions** → **Transactions by Beneficiary**. This shall lead you to the **Transaction Overview** report open at the **Transactions by Beneficiary** tab. The following image shows the initial **Transactions Overview** screen:

The report columns represent all major requisites of a transaction. The default view contains columns that give information about date, type, status and reference number of transactions, the creditor and debtor accounts as well as the amount, currency and details of payments.

All columns can be sorted by their contents and you can also add other columns to the report through **Settings** → **Hide report columns**.

In fact the **Transaction Overview** report contains all information about your transactions that has been adequately sorted to fit the needs of displaying certain transaction requisites applicable to the type of report: e.g. the report **Transactions by Staff** (tab ) shall contain the columns **Entered by, Sign 1, Sign 2** and **Sent by**. You can customize the report as you like by adding or removing the requisites you need to view for a transaction.


The **Sign** tab of the report -  - shall list all transactions that you have the rights to sign. The **Send** tab -  - shall display the transactions you can send to the Bank. The **Edit/Cancel** tab -  - shall contain all transactions that you can edit or cancel. The button  **Export All** will help you to download all displayed transactions in a MS Excel compatible file.

Transaction selection and summary

The check box next to each transaction record row in the report - - is used to select transactions, and then according to the selection certain actions with those transactions can be executed:

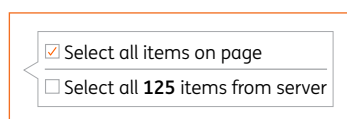
When a single transactions is selected an orange stripe is displayed below the report. It contains all actions that can be executed with this transaction - in the case shown above it's **View, Copy, Edit, Cancel, Sign** and **Send**. You can also clear the selection. The application displays a dynamic summary of transactions containing the type, account, currency, amount and count of selected transactions. The button **Summary** toggles the dynamic summary On or Off.

When two or more transactions are selected then the available actions with transactions change:

You now have the options of cancelling, signing or sending the transactions. The Summary window now contains all selected transactions and is grouping them by type of payment. You can modify the selection through this Summary window as well by clicking in the check boxes next to the payment type. You can also customize the main report by clicking the filter icon - . By doing so it the application shall filter the main report by the type, amount and currency shown in the summarized report.

Select from server

If you want to select all transactions in the report you can click and place a tick the top most check box on the left side of the report. If the report contains more than 25 transactions that can be displayed on single page the application shall display a box that will give you the opportunity to select all transactions from server:



File management

Upload transaction file

Upload formats

File upload in Bulgaria is possible for domestic payments and international payments. Files that contain information about transfers can be uploaded in five types of file formats – domestic payments format, international payments format, single credit transfer format MT103, salary payments, One XML format and European credit transfer format.

The screenshot shows a web interface titled "File Upload". It contains two labels: "Please select type of the file :" and "Please select file (max 5Mb):". Below the first label is a dropdown menu currently showing "Domestic Payment". Below the second label is an "UPLOAD" button with a right-pointing arrow. To the right of the button is a list of file format options: "Domestic Payment", "International Payment", "Single credit transfer format MT103 (UTF16)", "Salary Payment", "One XML Format", "SEPA (Windows-1251 encoding)", and "SEPA (UTF-8 encoding)".

The files with domestic payment orders can contain:

- Domestic Payment;
- Budgetary payment;
- Direct Debit;
- Salary payments;
- One XML format;
- European Credit Transfer (SEPA).

Files containing foreign currency orders can contain only foreign currency payment orders.

Both domestic and international payments file formats are in the same type – based on SWIFT – MT100 format.

The third possible type of file upload format is the Single credit transfer format MT103. The MT103 file format differs from the MT100 file format basically in its encoding. While the MT100 file format uses 8-bit encoding for Unicode characters the MT103 file format is dealing with 16-bit encoding for Unicode. MT103 file format can be used with domestic and foreign payments which may occur simultaneously in a single upload file. The file structure of the MT103 format is the same as the structure of a MT100 format.

All files contain a file header. The header contains details for the total count of payments in the file as well as the total amount of money regardless of the type of operations.

All files can contain more than one transaction. In such cases, the total count and the total amount of transactions in an uploaded file are validated.

A new file format (One XML) has been developed to allow for the upload of files containing batches of different type of payments. InsideBusiness Payments users can upload domestic, budgetary and international payments in a single file.

Detailed information about file formats, fields and validation rules is given in the **Annex** to this document.

Processing of uploaded files

Users have to process the files after upload so that the payment details from the uploaded file are unpacked - extracted and transformed into transactions.

The options for modifying a transaction that is uploaded with a file are the same as the options for manually captured transactions. In case of upload of identical files (identical content and not file names) the application warns the users that a file containing the same information has already been uploaded irrespective of file being processed or not. The processing screen contains a list of uploaded files. By default, the processing screen shows most recently uploaded files. Below is an example of a processing screen:

No	Format	File info	Uploaded by	Process	Alias	Package
5962	MT103	Name: 20063/pack1.txt (2146 bytes) Checksum Path C:\packs\pack1.txt	Ivan Ivanov 02.01.2026 14:51:59	<input type="checkbox"/>		

The column **No** shows an automatically generated consecutive number for every successful upload of file.

The **Format** column contains information for the file format.

File info contains information about the name, size and the path (the location of the file on the client's computer) of the uploaded file, and a checksum algorithm for file identity purposes. The checksum values can be copied to clipboard and pasted in a file for further usage if needed. Users have to click [Checksum](#) and a separate window will open with the option to copy the checksum values of SHA1, SHA256 and MD5 algorithms. .

Uploaded by gives information about the User who has uploaded the file, the date and exact time of upload.

The column **Process** contains a box that has to be checked for the successful processing of the file. Should users place a mark in the check box the columns **Alias** and **Package** become active.

In the **Alias** column users may assign an alias for the uploaded file for easy identification and search of the uploaded file.

All transactions uploaded as a file are considered as a package of transactions. The user can choose to keep the transactions as a Package for further processing or to treat them as individual transactions. The check box in the column **Package** has to be checked in order transactions to remain a package and vice versa. See «Packages» for more information. Finally, users click on **PROCESS >** to finish processing the file.

The transactions from the uploaded file may be signed and send or modified under **Transaction management** in the left-side menu.

Customer to bank files

ING clients can upload files with information to the Bank in order to fulfil certain legal or business requirements related to transactions. After upload the file can be signed with one or two signatures and then sent to the bank according to the signature policy defined by each customer. The policy for digital signing of uploaded files is set up as agreed with the Customer - to send the files with no signature or to have one or two signatures for C2B files. Each user can be granted rights to upload, sign and send C2B files through the administrative site of InsideBusiness Payments, in accordance with the policy specified for the customer. Any uploaded file cannot be larger than 3 Mb. Users are permitted to upload unlimited number of files as long as uploaded files' combined size does not exceed 20 Mb daily per customer. Upon request to the Bank, the daily upload limit for C2B files can be extended on a customer basis. InsideBusiness Payments guarantees the secure delivery of the uploaded files to ING Bank due to its high security standards.

There are two ways of successful completion of the process of file upload:

Option 1: Through the «Actions» menu after a manual capture of a transaction - The **Actions** menu offers a quick button [Upload new C2B](#) that directs the user to the initial screen of the sub-menu item «Upload» under «Documentary files»;

Option 2: Directly through the sub-menu **Upload** under **Documentary files**.

In both cases the user is led to the following screen:

Here users have to select a customer, choose the document type, enter a brief file description optionally, select the file for upload by clicking on **Browse** and upload it through the **Upload** button.

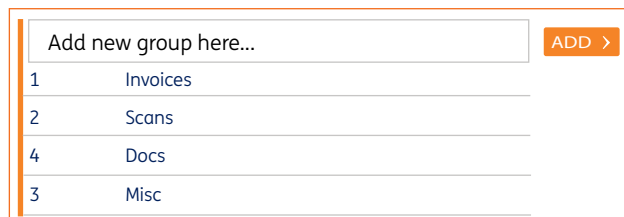
The payment reference number is automatically filled in if users choose Option 1. With Option 2, users have to manually enter the reference number of the transaction they want to link the uploaded file to. Should users choose to upload a file not particularly linked to a payment they may not enter a reference number but in this case the uploaded file can no longer be linked to a transaction.

Another handy feature of InsideBusiness Payments is the possibility to upload multiple files simultaneously. This can be achieved after clicking on the **Add** button. A new form for uploading a file shall open and users can browse for the

next file to upload. Users may upload up to five files at once. The total size of uploaded at once files cannot exceed 5Mb. If the check box **Use document type and description for all uploaded files** is checked the application shall apply the same type and description for all uploaded files.

Users may opt to group uploaded files. This allows for group signing and sending of files. In this case they have to either create a new group or choose a group previously created. Groups are created on a customer level. Two different customers cannot share a group. Groups are created similarly to manual package creation.

Users have to click the small arrow in the box next to **Group:** and the application shall display all groups of uploaded files created for this customer. Users may choose an existing group from the drop down list and it shall automatically be applied to the uploaded file. If users choose to create a new group they have to only type the name of the group in the box **Add new group here...** and click the **Add** button as shown below:



The screenshot shows a user interface for selecting a file group. At the top, there is a text input field with the placeholder text "Add new group here..." and an orange "ADD >" button to its right. Below the input field is a list of four existing groups, each with a unique number and a name:

1	Invoices
2	Scans
4	Docs
3	Misc

Each group of files shall have an unique number automatically assigned by the system. When uploading multiple files at once they cannot be set to different groups each. They shall share the same group if grouping is applied. Later they can be removed from group, assigned to a different or a new group.

The uploaded file(s) can be found, signed(optional) and sent under the sub-menu **Customer to Bank**. Once sent, C2B files cannot be cancelled.

The **Customer to Bank** screen show a table with all uploaded files with the last uploaded file at the top of the table.

By default, the screen shows files that are not expired. Expiration dates are set individually for each type of document by the Bank. In case users want to see the expired files as well, they have to place a tick in the box **with expired** in the filters area. Other ways of filtering the content of the table include:

- Document type - Filters the files in accordance with the predefined types of documents - invoices, letters of credit, etc;
- Status - The process of upload of files from the customer to the Bank follows the logic of capturing transactions and includes several stages - uploading, signing in accordance with the signing policy and sending. At each successfully completed stage the status of the file changes. The possible types of the status of the uploaded file are as follows:
 - New - The file is uploaded by the user and awaits user's signature (when the signing process is mandatory);
 - Signed with first signature - The file is signed by the user with first signature (when the signing process is mandatory);
 - Signed with second signature - The file is signed by an user with second signature (when the signing process is mandatory and the C2B signing policy requires two signatures);
 - Sent - The file is sent by the user to the bank;
 - Cancelled - The file is cancelled by the user;
 - **Accepted** - The file is accepted by the bank;
 - **Rejected** - The file is rejected by the bank for some reason (the description of the reason is mandatory).

The uploaded file gains the status **Accepted** or **Rejected** in accordance with the Bank decision to accept or discard the file. Upon accepting or rejecting the uploaded file the application automatically generates an item in its «News» section.

- Customer name - Users may filter the uploaded files per customer should they select one from the drop down list;
- Group - Files can be filtered by groups as well. This allows users to view only files assigned to specific group.
- Date - Uploaded files can be sorted by dates of upload;
- RefNo - Files may be filtered by the reference number of the transaction they are linked to.
- File Info - This field allows for filtering the uploaded files by the original name of the uploaded file. Users may enter the name of the file or part of it and perform a search.

All uploaded files are organised in a table with column headings indicating the status of the file, its ID, the reference number of the payment the file is linked to (if linked), file name, the SHA1 checksum of the file, the name of the user that has uploaded the file, the names of the users that have signed and sent the file to the bank and comments from the customer or the Bank regarding the file content (if any). In case of rejection of the file the Bank is obliged to communicate the reason with the customer.

The check boxes in columns **Sign** and **Send** are used to sign and send the files. Users may place a check in one or more boxes and click [SIGN >](#) or [SEND >](#) to sign or send checked files.

All uploaded files for a customer can be downloaded and viewed by any user with the rights to upload, sign and send C2B files for that customer. The file name is blue and active and a click on it would bring up a download box.

An uploaded file can be cancelled any time prior to sending it to the Bank only by the user who has uploaded it.

The ID of the uploaded file is a link to detailed information about the uploaded file:

The buttons [View](#) and [Upload new C2B](#) are always active even if the file is already accepted or rejected by the Bank. If the file is linked to a transaction then the button [Upload new C2B to Payment](#) is also active. This gives the opportunity to easily upload a new file linked to the same payment.

The functionality of the [View](#) screen is relative to the status of the uploaded file. Users may sign, send, cancel or upload new files linked to the respective payment. Additionally, all information about an uploaded file is given in a detailed view. If an uploaded file is linked to a payment the reference number of that payment is active. A click on the reference number directs the user to the transaction screen where all applicable actions with transactions can be executed. Users may also change, delete or add the file to a group.

Once in status **Sent** C2B files cannot be cancelled by the user.

Bank to customer files

The function **Bank to Customer** provides for the upload of files from the Bank to the Customer. In this section users find information, announcements, news, etc., directed to their customer. While the section **News** contains more general items, **Bank to Customer** is used mainly for private messages from the Bank to the Customer. The information provided may be sorted by file types, dates (periods) and download status of files.

The lower part of the table contains detailed information about the file sent from the Bank - name of the message, name of the file, the name of the customer to whom the file is addressed, as well as indication if the file is private or public. There is also an indication if the file has already been downloaded or not so that users can easily differentiate downloaded from downloadable items. This applies to private files only as for public files it is quite irrelevant.

Bank to Customer files have an expiration period after which expired messages are not shown. It has to be noted that the report with Bank to Customer files is available for a period no longer than 6 months.

It is preferable to download files, save them on the client's computer and then open them from their new location on the client's computer.

User limits

The user limits report provides information for used limits. There are three types of limits in InsideBusiness Payments:

- User to customer limit - The maximum amount that a user may utilize through signing transactions on behalf of a certain customer in a defined period of time.
- User to account limit - The maximum amount that a user may utilize through signing transactions from a certain account in a defined period of time.
- Maximum sending limit - The maximum sending limit restricts users from sending a payment which amount exceeds the set maximum sending limit though users can still sign payments with amounts higher than their maximum sending limit.

User limits in InsideBusiness Payments can be daily, weekly or monthly. The used limits are cleared every night at 00:00h. after the transactions are sent to the bank for execution. If a transaction is cancelled, the limit used by this transaction is released immediately. The weekly limits of the users are released every Monday at 00:00h. The monthly limits are released at 00:00h. on the first date of the month. The amount of the transactions signed and not send in one day is transferred for the next day as used limits..

Profile

Customer and Account aliases

Under this menu item InsideBusiness Payments users find information for all customers and accounts linked to the user. Here users are given the opportunity to set their own alias for each one of the customers they work with as well as set aliases for their accounts. Customer and accounts aliases personalization is on user level - each user will have a different name for his (her) customers and accounts.

Group Management

Under **Group Management** users can create groups of accounts to facilitate the process of report summary. The function is also useful for statistical purposes. With this function users have the possibility to create a new group, edit existing groups' names or delete groups.

Assign to group

Through the function **Assign to Group** users assign accounts to the specific group they have already created. The application offers possibility to add to a group or remove accounts from groups at any time. Users simply select the accounts they want to add or remove and click the buttons **ADD >** or **REMOVE >**.

Settings

Under **Settings** InsideBusiness Payments users set the number of displayed rows in a page per different reports or functions such as Sign or Edit. Users also indicate a Reporting Currency - the currency code, in which their reports are displayed. Another setting that can be altered is the option for displaying default values in payments. Personal settings are saved through the button **SAVE >**.