

INSTRUCTIONS FOR INSTALLING, REGISTERING AND USING THE BACB SIGNER APP

These instructions describe the method of installation, registration and use of the BACB Signer application.

BACB Signer is a multi-factor authentication solution that allows you an easy, convenient and secure way to log in and confirm payment and other operations in the BACB Online e-banking app. The application represents an alternative to the eTAN code that is sent via SMS to a mobile phone. BACB Signer allows you to use either a fingerprint, facial recognition or a one-time code. BACB Signer is installed on your mobile phone and is able to work in offline mode, allowing you to bank even without Internet access.

I. Installation process

Enter the store on your phone (APP Store for iPhone and Google Play for Android) and download the BACB Signer app:



II. Registration

To register on BACB Signer you will need to use 2 devices:

- Mobile phone on which BACB Signer will be installed
- Another device (computer, tablet, phone) with which you can access the BACB Online e-banking platform

1. User registration from the electronic banking to BACB Signer:

After downloading the application and opening it, you need to enter your registration data on the BACB Online e- banking platform. In the Username box enter the username with which you have been registered in BACB Online.

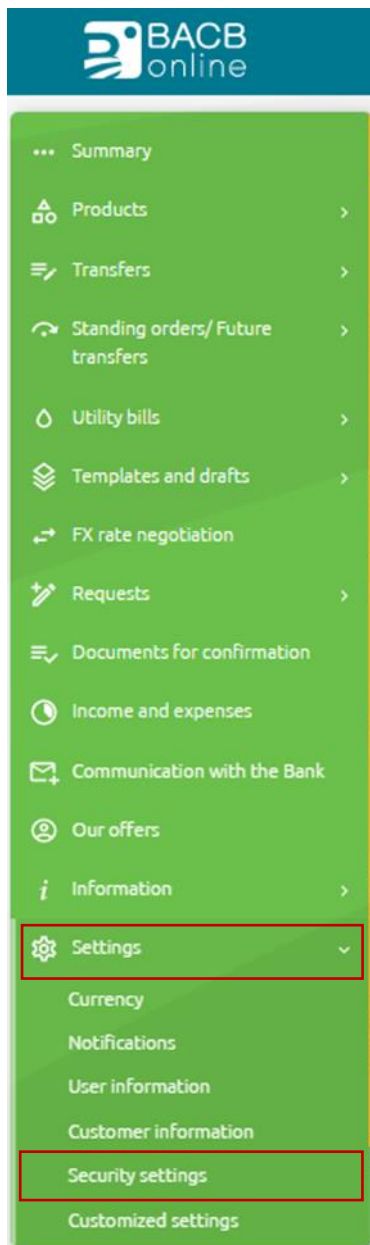
A screenshot of the BACB Signer registration screen. At the top, it says "9:00" on the left and "40" on the right. Below that, it says "Register" and "Step 1 of 3". A small text block reads: "For registration in Signer application please login in Internet banking of BACB AID. Go to Settings/ Security Settings/ tab Apps and press button Generate QR code. Then access Signer application, enter your username and press button Scan." Below this text is a red-bordered input field labeled "username". Underneath the input field is a blue button with a QR code icon and the word "Scan". At the bottom of the screen is another blue button labeled "Next".

NB: The actions for registration on BACB Signer continue in item 3, after completing the steps under item 2 in the electronic banking platform.

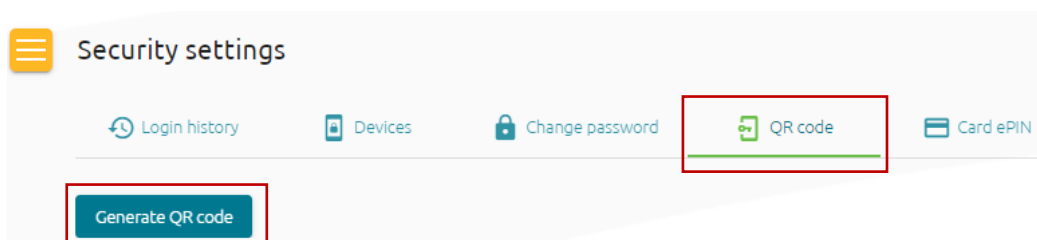
2. Registration of BACB Signer as an e-banking user signature tool:

Log in to BACB Online with your username and password.

From the "General Information" tab, select "Settings" - "Security Settings":

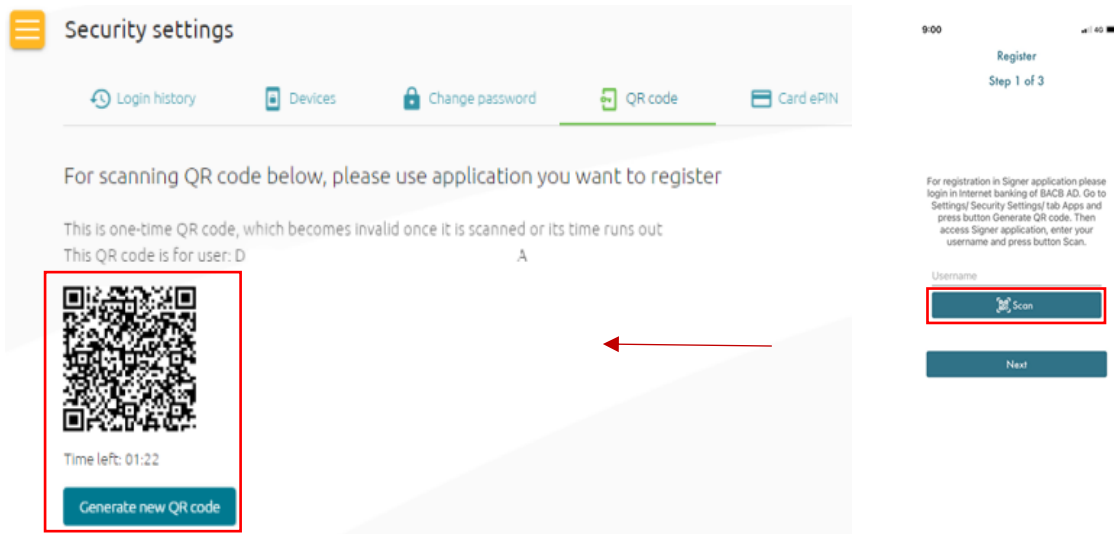


From the horizontal menu, select the " QR Code" tab and press the "Generate a QR Code" button:



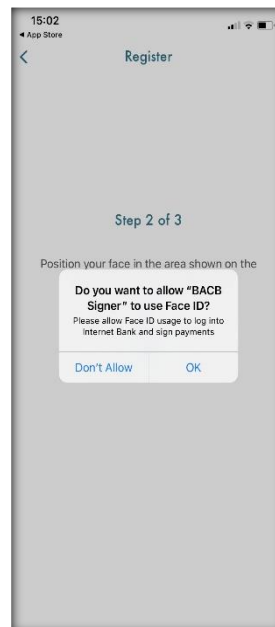
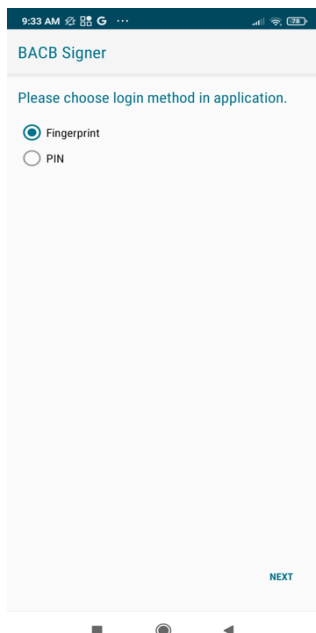
3. Connecting BACB Signer to your BACB Online account:

After the actions described in item 2 are completed, the generated QR code will be visualized on your screen. Scan the QR code with your phone. To do this, on the BACB Signer screen referred to in item 1, press the "Scan" button and point the mobile phone at the computer/tablet screen:

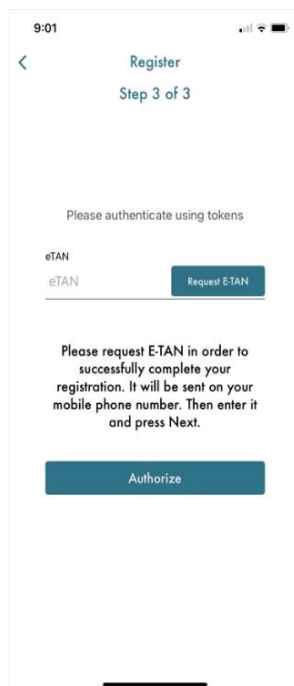


4. Individual settings

After successfully scanning the QR code, on the next app screen on your mobile phone you need to select the app login method - PIN, Biometrics /face recognition or fingerprint/ depending on your individual preferences and the capabilities of your operating system:

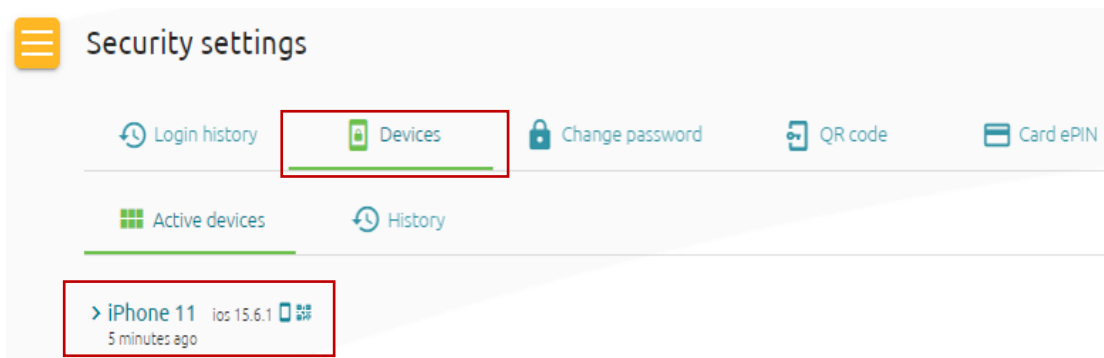


The choice made must be confirmed with an eTAN. To do this, press the "Request an e-TAN" button and you will receive an e-TAN code via SMS to the phone number you have specified:



5. Registration verification

Upon successful completion of the registration process, in the "Devices" tab of BACB Online e-banking application you will be able to see the name of the mobile phone that you have registered for use with BACB Signer:



III. Use

1. When logging into the BACB Online e-banking application

You can choose one of the 3 methods for app login - Password/ S online/ S offline:

Choose login method and input your personal credentials

Password S Online S Offline

Username *

Please enter username

Password *

Remember username

Login

[Forgotten password?](#)

[Registration for BACB customers](#)

The Password login method does not require using BACB Signer - after entering the correct combination of username and password, you will receive an eTAN code via SMS to confirm the app login.

S online and S offline login methods require the use of BACB Signer:

1.1. The S Online method - to use this method, the mobile device on which BACB Signer is installed needs to have internet access.

Select the S Online method from the horizontal menu and fill in your username. Press the "Enter" button, after which a QR Code will be displayed on the screen. **You do not need to scan it!**

Choose login method and input your personal credentials

Password S Online S Offline

Username *

Please enter username

Remember username

Login

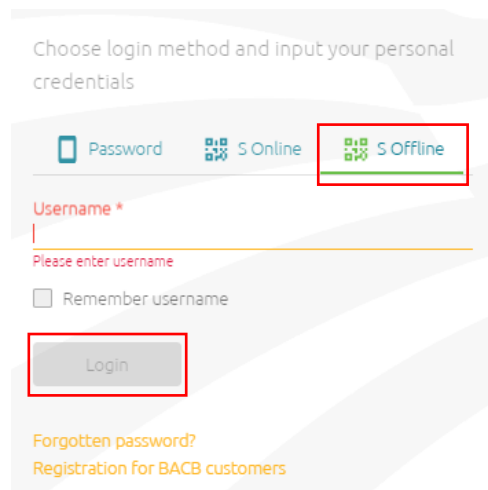
[Forgotten password?](#)

[Registration for BACB customers](#)

A push notification on your mobile phone will visualize a notification for opening BACB Signer. Confirm the login with the method selected in item II. 4 – enter a PIN code or scan your biometric data on your phone.

1.2. The S Offline method - to use this method, the mobile device on which BACB Signer is installed does not need Internet access.

Select the S Offline method from the horizontal menu and fill-in your username. Press the "Enter" button, after which a QR Code will appear on the screen:



Choose login method and input your personal credentials

Password S Online S Offline

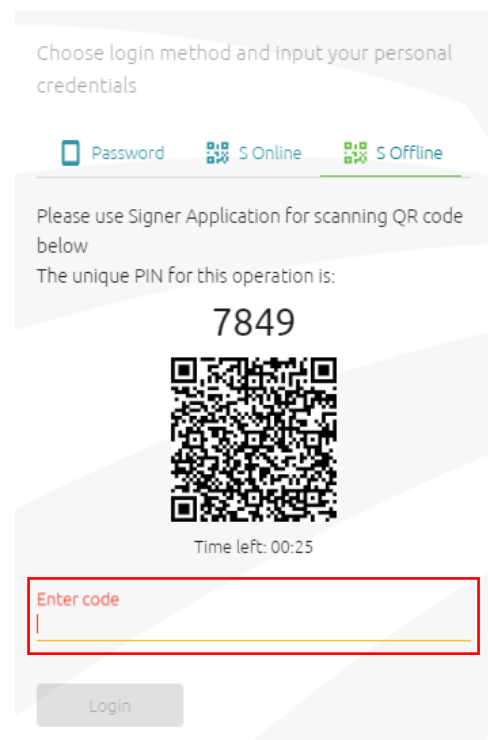
Username *

Please enter username

Remember username

Login

[Forgotten password?](#)
[Registration for BACB customers](#)




Choose login method and input your personal credentials

Password S Online S Offline

Please use Signer Application for scanning QR code below

The unique PIN for this operation is:

7849



Time left: 00:25

Enter code

Login

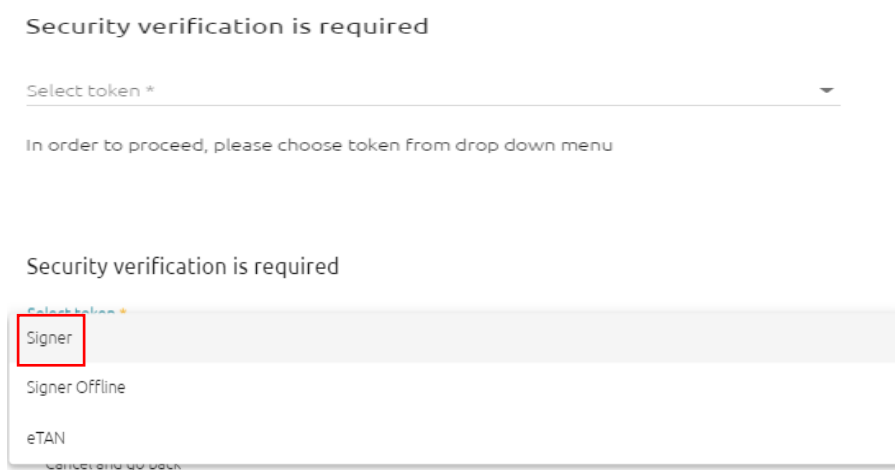
Open the BACB Signer app and scan the generated QR code.

After successfully scanning the code, a four-digit code will be generated on the screen of the mobile device, which you need to enter.

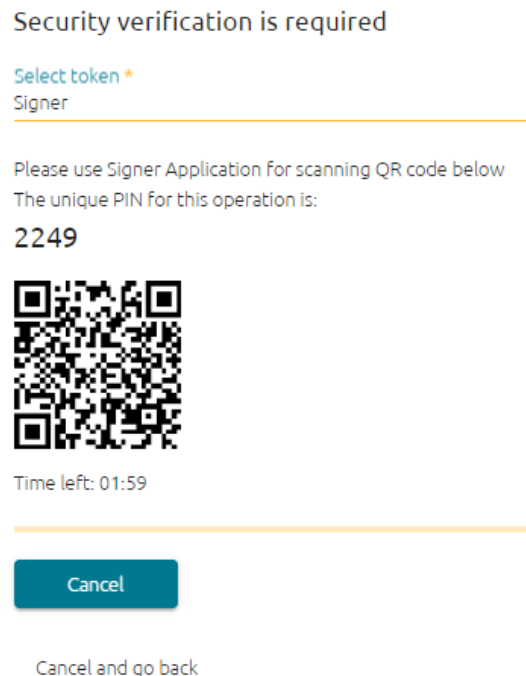
2. Confirming operations in the BACB Online e-banking application

2.1. Authorization of transfers/requests/messages to the Bank using Signer Online

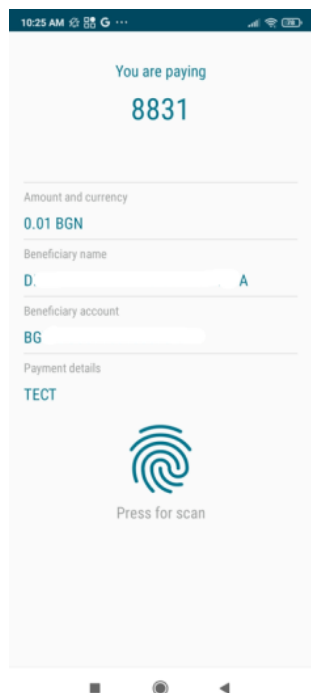
After pressing the Sign button for the relevant type of operation, an additional window opens on a BACB Online screen, where the user selects Signer as an authorization tool.



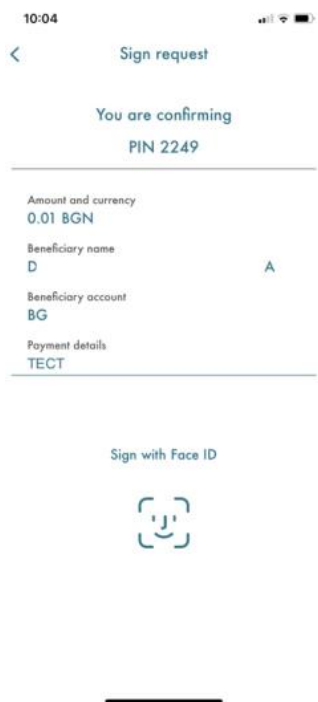
The system generates a QR code and loads it on a screen in e-banking. Simultaneously, a push notification is sent to the mobile device on which the app has been registered. Compare the unique PIN from the banking screen with the one from the app for added security, and use your biometrics to confirm the operation:



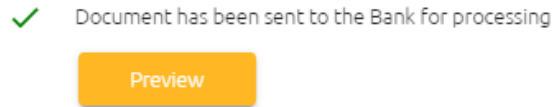
To confirm an operation using a fingerprint, you need to touch the icon on the screen and place your finger on the scanning sensor.



To confirm an operation with facial recognition you need to touch the Face ID icon on the screen and unlock the biometric function on the device. The additional step allows a preview of the operation's details.



If the operation is successfully signed, the following message will appear in BACB Online:



2.2. Authorization of transfers/requests/messages to the Bank using Signer Offline

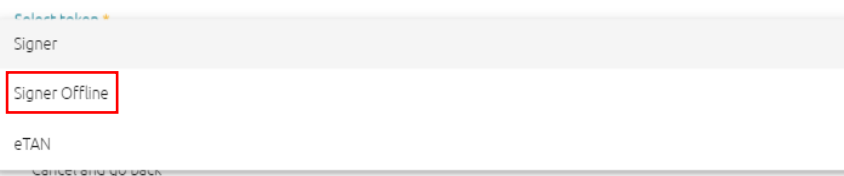
After pressing the Sign button, an additional window opens on a BACB Online screen, where you need to select Signer Offline as the authorization tool.

Security verification is required

Select token *

In order to proceed, please choose token from drop down menu

Security verification is required



The system generates a QR code and loads it into BACB Online. You need to scan it using the mobile app.

Confirm signing

Security verification is required

Select token *
Signer Offline

Please use Signer Application for scanning QR code below
The unique PIN for this operation is:

2369

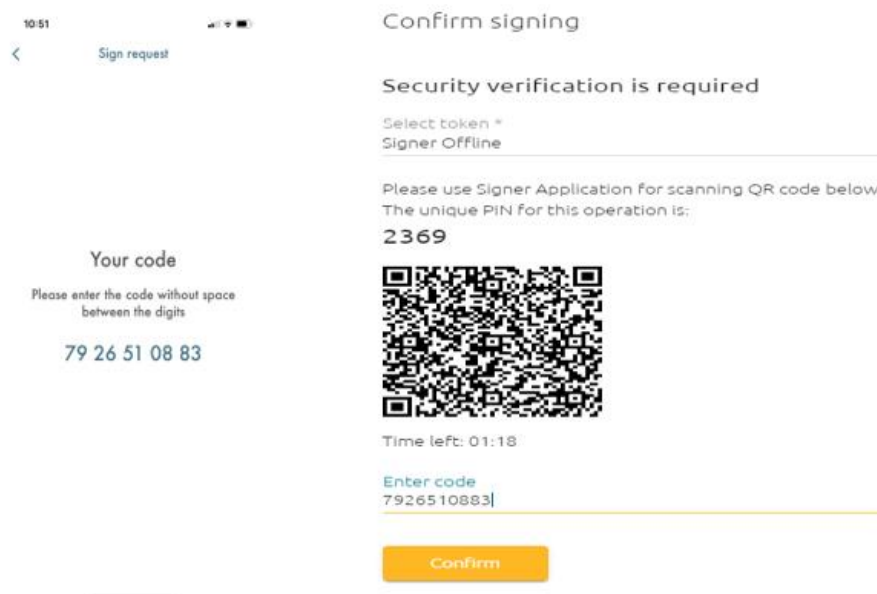


Time left: 01:56

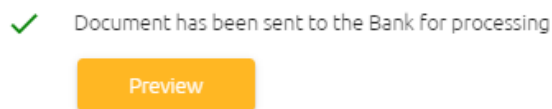
Enter code

Confirm

The operation details are visualized in the app and you will need to use fingerprint or facial recognition once again. The purpose is to identify the user with signature rights. If there is a match, the application generates a one-time code, which you enter in BACB Online and then press the "Confirm" button.



If the operation has been successfully signed, the following message appears on the BACB Online screen:



III. Help desk

If you have any questions after reading these instructions or if you need any assistance, please, contact us at 0700 14 488 (*4488 for mobile operators) or email us at: onlinebanking@bacb.bg.