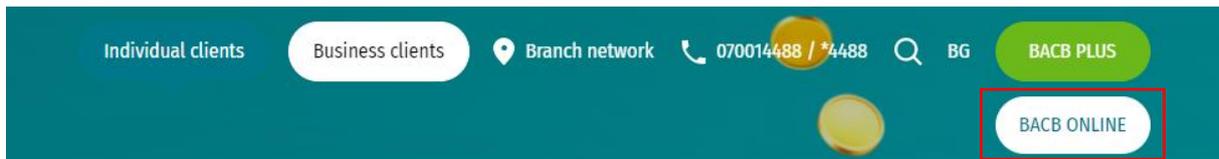


## INSTRUCTIONS FOR SELF-REGISTRATION OF INDIVIDUALS IN THE NEW BACB ONLINE REMOTE BANKING APPLICATION

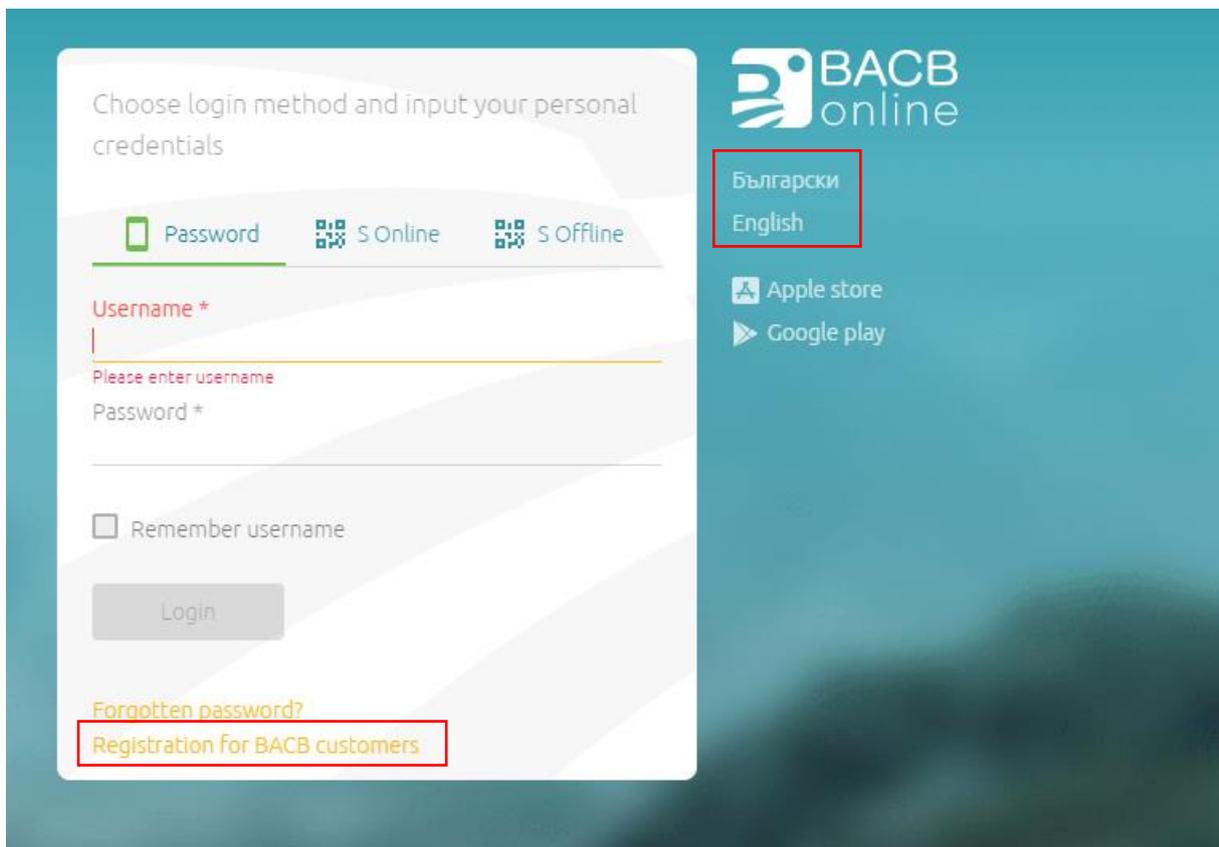
These instructions describe the method for self-registration of individuals who are clients of the bank and register as users of the electronic banking service for the first time.

Enter the Bank's website, Individual clients section and press the BACB Online button:



### 1. Home page

After selecting your preferred language for the application (Bulgarian or English), select the option Registration for BACB customers:



### 2. Identification data

The platform provides an opportunity to register by entering an identification number (Personal Identification Number or Personal Number of a Foreigner) or an active account number (IBAN) at BACB. Select the type of identifier you will use and enter:

- PIN, PNF or IBAN
- mobile phone without “ + ” or “ 0 ”
- e-mail address

Registrare your account

Identification type \*

EGN  LNCH  by account number (IBAN)

Enter EGN \*

8300000000

Mobile phone number (enter country code and number, without 0 or + in front) \*

359890000000

Email address \*

test@abv.bg

[Continue](#)

[Return to login page](#)

**BACB online**

Български  
English

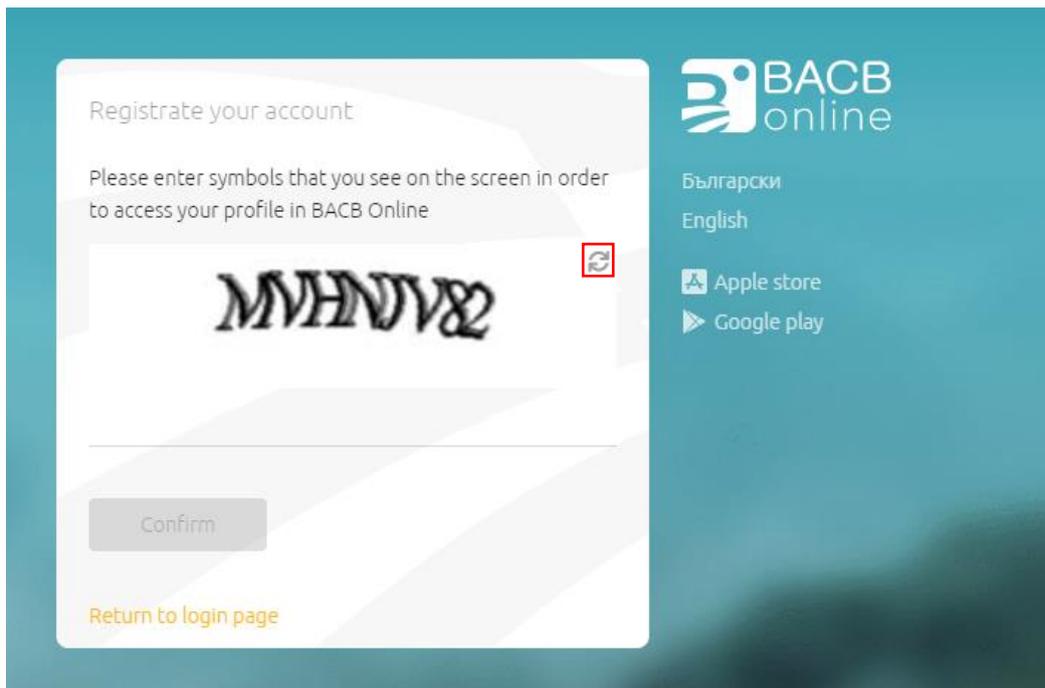
Apple store  
 Google play

**NB:** The successful registration requires the mobile phone number and email address entered to match the data from your profile in the Bank Information System.

Press the "Next" button.

### 3. Real User Action Test (Captcha):

Enter the characters you see on the screen - a random combination of uppercase letters, lowercase letters and numbers:



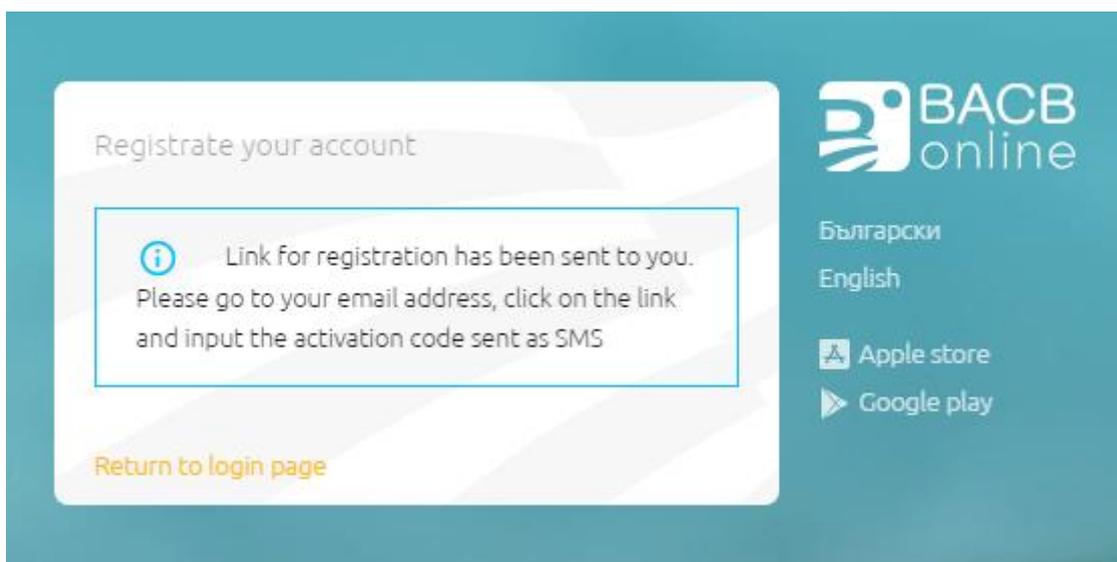
**NB:** If the screen image is not clear enough, you may change it using the button above the characters in the upper right corner.

After entering the characters from the image, press the "Confirm" button.

#### 4. Sending a registration link

If the data you filled in matches the data you provided in person at the Bank, you will receive:

- A registration link at the e-mail address you specified
- An activation code via SMS to the phone number you specified



## 5. Activate a registration link

Open your email - you have received an email from BACB Online<bacbonline@bacb.bg> in your inbox with the following content:

Thank you for registering on BACB's online banking platform!

To complete the registration process and activate your account, please follow the link:

<https://online.bacb.bg/#/activation/16553676479671>

Best regards,

BACB Online team

Click on the received registration link.

## 6. Create a username and password

After step 5 is completed, the link opens a screen where you need to enter the username and password you prefer:

**NB:** Requirements for creating a username: The username must contain up to 45 characters - lowercase Latin letters and/or numbers.

**NB:** Requirements for creating a password: The password must contain 8 to 20 characters – at least 1 uppercase letter, 2 lowercase letters and 2 numbers. The numbers you enter do not have to be consecutive.

The password must be entered once again.

In the “Enter activation code” box you have to enter the 8-letter code received via SMS

Activate your account

**BACB**  
online

Български  
English

Apple store  
Google play

Create username (small letters in Latin and/or digits) \*

Create password (from 8 to 20 characters, at least 1 uppercase letter, 2 lowercase letters, 2 digits) \*

Confirm password \*

Registration code \*  
16615027358971

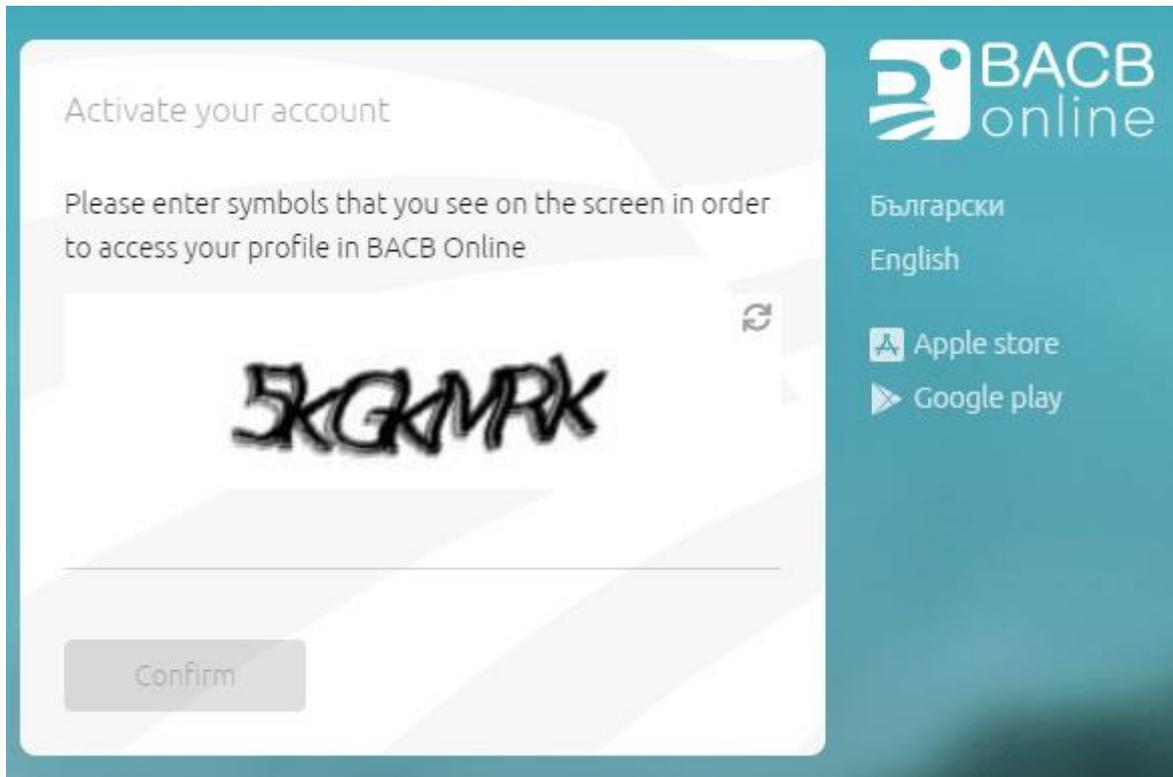
Enter activation code \*

Confirm

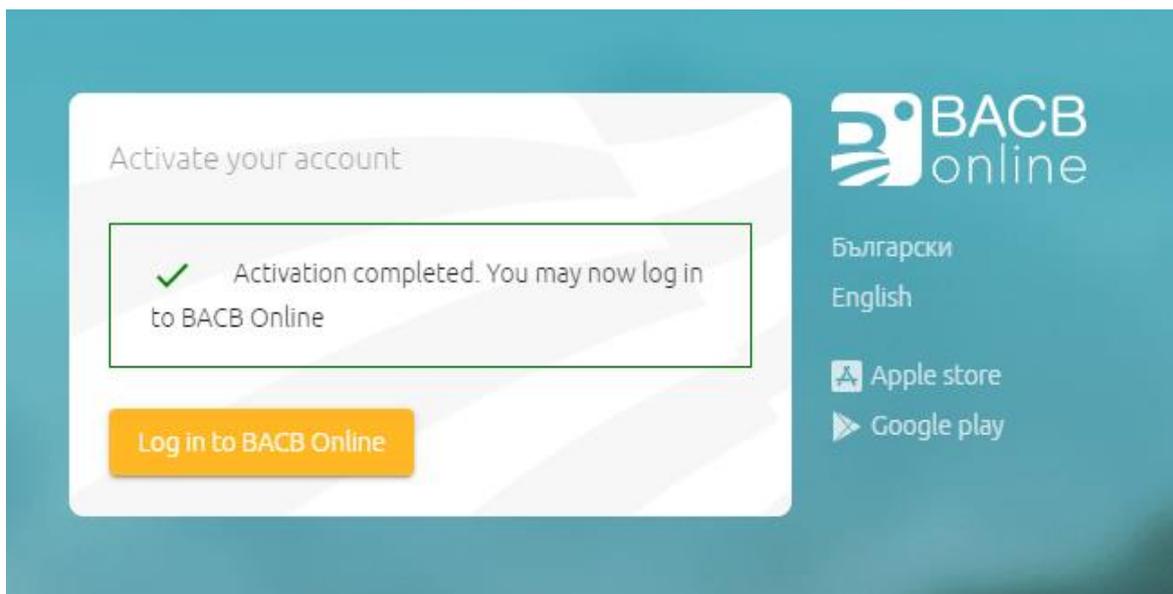
After entering the characters from the image, press the "Confirm" button.

7. Second Real User Action Test (Captcha):

Enter the characters you see on the screen - a random combination of uppercase letters, lowercase letters and numbers:



If you have filled in the data correctly, your account will be successfully activated.



## 8. Signing documents electronically

Following your successful registration, on your first login to BACB Online you will need to electronically sign BACB AD Remote Banking Framework Agreement and User Consent.

The system automatically visualizes the texts of the documents. After reading them, if you agree and accept their terms and conditions, to sign them you will need to press the orange "Sign" button for each document:

✕

### User consent

I, D. \_\_\_\_\_, with EGN/LNCH \_\_\_\_\_ hereby agree to use the new BACB application for remote banking - BACB Online/BACB Mobile for access and management of accounts and products of client: D. \_\_\_\_\_, with EGN/LNCH/EIK \_\_\_\_\_ and declare that I am aware of and accept the amended General Terms and Condition for the provision of payment services and related payment instruments of BACB AD. I agree to sign and send electronic payment orders, instructions and other documents through BACB Online/BACB Mobile, by entering the eTAN code or by the Signer application has the force of a handwritten signature, which is binding in the relationship between me and BACB AD.

Consent

Sign

Total: 2

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## Framework agreement for opening and maintaining bank accounts and payment services provision of BACB AD

On this day 28.06.2022 the following Framework Agreement for Remote Banking of Bulgarian - American Credit Bank AD and under General Terms and Conditions, hereunder referred to as the "Framework Agreement", was signed in office of Bulgarian - American Credit Bank AD by and between:

1. BULGARIAN - AMERICAN CREDIT BANK AD, entered in the Commercial Register at the Registry Agency, having UIC 121246419, registered under case file No 12587/1996 as per the list of Sofia City Court, having its registered address and address of management in the city of Sofia 1000, Metropolitan Municipality, Sredets Region, 2, Slavyanska street, as licensed provider of payment services under the meaning of art. 3, Para 1, item 1 of the Law on Payment Services and Payment Systems (LPSPS), electronic contact address: bacb@bacb.bg, website: www.bacb.bg, competent supervisory authority: Bulgarian National Bank, hereunder referred to as the Bank - on one hand,

and

The system automatically sends an eTAN via SMS to the telephone number you specified, which you have to enter in the "Sent eTAN" field:

24. By virtue of the signing of this Framework Agreement the Client shall declare his / her explicit request that each of the Parties shall exercise the rights and shall fulfil the obligations under this Framework Agreement before the Client exercises right of refusal of the Agreement under the LRRFS.

This Framework Agreement was executed in two identical copies, one copy for each party.

### Security verification is required

Select token \*

eTAN

eTAN has been sent to you

|

Please enter code

Resend (01:55)

Confirm

**NB:** If you fail to enter the eTAN received within the provided 2-minute period, you may request a new SMS to be sent by pressing the "Send new" button.

The electronic signing of the documents is completed by pressing the "Confirm" button.

## 9. 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](mailto:onlinebanking@bacb.bg).