

**Dear Customers,**

*In relation to the use of the Token devices in the electronic banking “MyFibank” of First Investment Bank AD (Fibank, the Bank), we offer to your attention the following information:*

### **What is a Token?**

The Token is an electronic encoding device, working with independent power supply (battery), which generates one-time passwords. The device is easy to use, as it features a small display and a single button. The devices offered by Fibank are compact and easily portable.

### **What is the Token device used for?**

The Token device is used for work with the electronic banking “MyFibank”, including through the Mobile application. It can serve for accessing the system in combination with username and/or it can serve for signing of documents in case of active banking.

### **Why to choose the Token for work in “MyFibank”?**

The Token devices are convenient, easy and up-to-date way for managing your funds. The dual degree of protection, provided by the combination of PINt (personal identification number) of the device, known only by its holder, and a one-time password (TAN), generated by the Token under a complex algorithm, which used together with an username, increase the degree of security.

The device is easy and intuitive to work with as it does not require any additional settings or software installation.

### **Can the Token device work anywhere in the world, what are the browser requirements, and does it have to be connected to a computer?**

Token devices can work anywhere in the world, provided you have Internet access. No additional adjustments or changes to the browsers are necessary. You can use the browser which is most convenient for you. You do not have to connect the Token device to your computer, or install any software in order to work with it.

### **For how many and what kinds of registrations for electronic banking of Fibank can I register my Token?**

The Token device can be used for various registrations in the electronic banking “MyFibank” (personal and/or corporate), for which you have created access as an Account Holder and/or Authorized user with the appropriate level of access.

### **What services can I use in case of active banking with my Token?**

By using a registered Token in “MyFibank”, you can perform all active banking operations offered by the electronic banking (payment orders, opening and closing of accounts, deposits, etc.).

### **When do I receive a PINt for my Token and can I change it?**

Immediately after registering your Token for the electronic banking “MyFibank”, you will receive an automatically generated PINt for it to the e-mail you have provided. We recommend that you change this PINt as soon as possible and delete the e-mail message by which it was sent to you. Changing of PINt is done from your profile in “MyFibank”, menu "Settings" - "Change Token PINt".

### **Can I use Token in the Mobile application “MyFibank”?**

Yes, you can. By registering the Token device in the unified platform “MyFibank” you can use the active banking services of the electronic banking through web browser or through the Mobile application. No additional registration is required.

### **I already have a Token device. Why should I also register the ID number of the Mobile application?**

By registering the unique ID number, generated by the Mobile application for the mobile device you use, you shall have access to active banking operations for your personal accounts and passive access to the corporate accounts in case you are Authorized user.

The registration of the ID number can be performed by confirming with your Token device through the Mobile application, through the electronic banking "MyFibank" or in any bank office. In case you use mobile device with unregistered ID number, you will be able to use only passive banking for your personal accounts.

### **What is the one-time password (TAN), generated by the Token device?**

The one-time password consists of 6 (six) digits and is generated by the Token device according under a special algorithm. It works only in combination with the PINt of the Token by which it was generated. The combination of the Token PINt and the one-time password can only be used in the client registration/registrations for which the Token is registered. The one-time password can be used only once – to sign in or to perform a single transaction. With one such password, you can "sign" more than one document at once (group signing of documents) in the electronic banking "MyFibank", from menu "Pending authorizations".

### **How can I receive a Token and at what price?**

You can purchase a Token device by visiting the nearest office of the Bank. The price of the Token device offered by Fibank at the moment is BGN 39 (thirty-nine) including VAT. At the time of the purchase you should sign the relevant documents for purchase and registration. Immediately after the registration you shall receive on your email address your PINt for the Token. We recommend that you change your PINt as soon as possible. The Token device may also be offered as free of charge product when certain package service is provided. You can find information about the actual package services on: \*2265, [www.fibank.bg](http://www.fibank.bg) or at the nearest office of the Bank.

### **How many one-time passwords can the Token device generate?**

The Token devices offered by Fibank have the capacity to generate 10,000 different one-time passwords. In this sense, the duration of use of the device depends on the intensity of its usage.

### **I am getting a message: "Invalid password. For password, enter as a single word the PINt of your token and the one-time password generated by it." What does this mean?**

It means that there is a discrepancy between the PINt of the Token and the one-time password generated by it. Make sure you enter the correct PINt and one-time password. You should enter successively the PINt and then the one-time password, without leaving a space or typing any other character between them. Check your mail for receiving a new PINt for the Token. This is possible if the Token is also registered in another profile of yours for electronic banking.

After 5 (five) unsuccessful attempts the device will be blocked for security reasons. The unblocking can be done online or at an office of the Bank at the request of the device's holder and is free of charge.

### **I have forgotten the PINt for my Token device, what should I do?**

Please visit the nearest office of the Bank to be issued a new PINt for your Token device. You will be asked to pay a fee according to the Tariff of the Bank which fee at the moment is in the amount of BGN 10.

### **What should I do in case my Token device is stolen or lost?**

You need to contact immediately an operator of the Bank at phone numbers: 0700 12 777, 02 / 9 100 199; 02/ 9 100 164 – available around the clock, or visit an office of the Bank in order for your Token to be deactivated. Subsequent activation can only take place at an office of the Bank, after completing the necessary documents. If you have lost your Token device, you can receive a replacement after paying the price for a new device and completing the necessary documents at an office of the Bank.

*Should you have any further questions, we are available at any time day or night.*

***Fibank wishes you a pleasant banking!***