



SERVICE CATALOGUE

BORICA AD

Latest update: April 1st 2019

TABLE OF CONTENTS

1.1	BISERA6	4
1.2	BISERA7-EUR	6
1.3	Online card switching	8
1.4.	BORICA payment system.....	9
2	CARD SERVICES	11
2.1	Accepting transactions (Acquiring)	11
2.1.1	Internet secure payments	12
2.1.2	Card token at a merchant in the 3D Secure scheme	13
2.2	ATM	14
2.2.1	ATM Certification.....	14
2.2.2	Preparation for installation of ATM	14
2.2.3	ATM maintenance	15
2.2.4	ATM statistics	15
2.2.5	ATM monitoring	15
2.2.6	Additional ATM services	16
2.2.7	ATM certification to card schemes.....	16
2.3	POS	17
2.3.1	POS certification.....	17
2.3.2	Monthly fees for maintenance.....	17
2.3.3	Preparation for the installation and startup of POS with basic parameters.....	17
2.3.4	Activating and deactivating POS	18
2.3.5	POS certification to card schemes.....	18
2.4	Issuing.....	19
2.4.1	Authorization of card payments	19
2.4.2	Card management.....	21
2.4.2.1.	Secure Internet Payments – 3D Secure for cardholders	22
2.4.3	Card products certification to card schemes	23
2.5	Personalization of cards and PIN printing	23
2.5.1	Personalization and enveloping of payment cards.....	23
2.5.2	PIN printing	26
2.5.3	Electronic delivery of PIN	26
2.6	Card transaction security	27
2.6.1	Anti-fraud Monitoring	27
2.6.2	Advance service related to the use of EMS and EMS Live	28
2.6.3	Card blocking	28
2.6.4	Dispute Resolution System	29

2.7	Card back-office	30
2.7.1	Card management system SUCARD.....	30
2.7.2	Card back-office as a service (SaaS)	31
2.7.3	Card back-office as a service: WAY4 SaaS (CMS).....	31
2.8	Loyalty scheme	32
2.9	Mobi-B.....	32
2.10	Cash-M	33
3	INFORMATION SERVICES.....	35
3.1	SWIFT Service Bureau.....	35
3.2	Electronic Notification	36
3.3	SERVICES IN CONNECTION WITH THE PAYMENT SERVICES DIRECTIVE PSD2	37
3.3.1	Access to Account Gateway (XS2A Gateway).....	37
3.3.2	Consent Management.....	38
3.3.3	Developers Helpdesk	38
3.3.4	Publishing of Additional interfaces (API).....	39
3.3.5	Verification in EBA's Register of payment and electronic money institutions under PSD2	39
3.4	SOFTWARE PRODUCTS	40
3.4.1	PGATE.....	40
3.4.2	Bank distrains – servicing bank distrain messages	41
3.4.3	Safe.....	41
3.4.4	BSTAR Client	41
3.4.5	SEBRA Client	42
3.5	INFOBANK 2.....	42
4	INFRASTRUCTURE SERVICES.....	43
4.1	COMMUNICATION SERVICES	43
4.2	INFRASTRUCTURE AS A SERVICE	43
5	ELECTRONIC SERVICES	45
5.1	B-TRUST.....	45
5.1.1	Qualified Electronic Signature (QES).....	45
5.1.2	Other certificates	45
5.1.3	B-trust TSS (Time Stamp Service)	46
5.1.4	Batch Signing Service – Software for electronic signing of documents:	46
5.1.5	Cards and Readers	46
5.1.6	Technical assistance for the installation of B-trust products.....	46
5.2	E-faktura	47

REGULATED SERVICES

1.1 BISERA6

BISERA6 is a payment system for servicing client transfers in BGN to be settled at a designated time, providing settlement finality.

Description

Participants in BISERA6 system may be the BNB and banks operating on the territory of the country which have signed an agreement for participation in the system. A new participant who has received BAE code from the BNB is included in the system only upon available approved internal rules of operation with BISERA6, and successfully passed tests for verification of the technical, technological and information readiness of the bank applying for inclusion in the system. The rules of operation of the system have been developed in accordance with the Law on Payment Services and Payment Systems. The settlement agent of BISERA6 is the BNB. BISERA6 executes payment orders for interbank clients' transfers in BGN for amounts less than BGN 100 000.

BISERA 6 accepts for execution transfer orders through credit transfer, direct debit, credit transfer on budget payment order, and money remittance. SWIFT FIN message standard is used for the transfer of the information of the payment order, coordinated with the one used by the RINGS settlement system.

SEBRA (Electronic Budget Payments System) is a system for monitoring and management of payments initiated by the budget entities participating in it, within previously set limits, to the Single Account System of the Ministry of Finance, serviced by the BNB.

Description

SEBRA participants are the Bulgarian National Bank, the Ministry of Finance, servicing organizations, primary budget entities and authorized secondary budget entities.

Payment limits, depending on the type of funds, are set by the Ministry of Finance (for the primary system) through the BNB (the BNB promptly notifies SEBRA of any change in the limit), or automatically formed on the basis of the receipts to the respective budget entities' bank accounts. The limits set by the Ministry of Finance are allocated by the first level spending units/authorized second level spending units to the primary budget entities included in the respective system. Each budget entity included in SEBRA can make a payment through the servicing organization by filling in a document "Budget payment order", or the first level budget spending entity, directly from the Single Account of the Ministry of Finance at the BNB.

The execution of transfers initiated through SEBRA, their monitoring and accountability are governed by the BNB and MoF Guidelines for servicing accounts of budget entities and budget payments.

Services:

- "Execution of interbank transfer"
 - acceptance and processing, with value date in RINGS, of client transfer orders for amounts smaller than those provided for in Art. 106, i. 3 of the Law on Payment Services and Payment Systems;
 - according to a predetermined schedule, generation and submission to RINGS of a request for settlement of the results of the recalculations on a multilateral basis of the mutual obligations of the participants in the system;
 - generating and sending to each participant in the system information on the results from the settlement of the transfers executed through it.
- "Summarized results of a bank"

- generating and sending summarized information on a bank for each settlement cycle;
- generating and sending summarized information on a bank for the day.
- “Transfer of interbank information”
 - receiving messages for transfer of information between two banks;
 - preparation for receiving delivered information.
- “Transfer of information to SEBRA”
 - receiving messages for transfer of information from BAE, servicing budget entities included in SEBRA to SEBRA;
 - processing of the received information;
 - obtaining information on the results of the processing.
- “Transfer order initiated through SEBRA”
 - acceptance of transfer orders initiated through SEBRA;
 - processing of the received transfer orders, according to the requirements of the BNB 03-13009 Guidelines and MoF;
 - sending information on the results of the processing to the BNB, SEBRA and the banks recipients of the transfers.
- “Certification of a bank for participation in BISERA6”
 - conducting a certification test for participation in BISERA6;
 - issuing a certificate of participation in BISERA6.
- “Inclusion of a new BAE in BISERA6”
 - check of the readiness of the new BAE to send/receive information to/from BISERA 6.
- “Statistical data at the client's request”
 - extraction and preparation of statistical information on the transactions, executed through BISERA6 for past periods, at the request of a participant in BISERA6.
- “Statistical data for an accounting period”
 - a set of standardized statistical “reports”.

Services

B6.01	Monthly fee for participation in BISERA6
B6.01.01.010	Monthly fee for participation in BISERA6
B6.02	Transactions
B6.02.01.011	Transfer of funds in I-st time zone
B6.02.01.012	Transfer of funds in II-nd time zone
B6.02.01.013	Transfer of funds in II-nd discounted time zone
B6.02.02.011	Transfer of “REMIT” funds in I- st time zone
B6.02.02.012	Transfer of “REMIT” funds in II nd time zone
B6.02.02.013	Transfer of “REMIT” funds in II-nd discounted time zone
B6.02.03.011	Transfer of interbank information in I- st time zone
B6.02.03.012	Transfer of interbank information in II- nd time zone

B6.02.03.013	Transfer of interbank information in II-nd discounted time zone
B6.02.04.010	Transfer of information to SEBRA
B6.02.04.020	Transfer order initiated through SEBRA
B6.02.05.010	Summarized results of a bank
B6.03	Additional services for BISERA6
B6.03.01.010	Certification of a bank for participation in BISERA6
B6.03.01.020	Inclusion of new BAE in BISERA6
B6.03.02.010	Statistical information related to any reporting period
B6.03.02.020	Statistical information upon client's request

Type of agreement

The candidate for inclusion in the system submits to BORICA AD a written application, accompanied by a letter from the BNB of the existence of a concluded agreement between the BNB and the candidate for participation in RINGS and their assigned personal bank code, pursuant to Guidelines for Provision, change and closing of BAE codes and maintenance of a register of BAE codes pursuant to the BNB Ordinance 13, and the internal rules of the candidate for participation in BISERA6.

A Standard contract is signed; it applies to all participants in the payment system, with supplements: System Rules and Tariff.

Pricing

The services are paid on the basis of the applicable BORICA AD Tariff.

1.2 BISERA7-EUR

BISERA7-EUR is a payment system for servicing client transfers in EUR, based on the rules, practices and standards of the Single Euro Payments Area (SEPA), and providing finality of the settlement in the settlement system TARGET2-BNB.

Description

BISERA7-EUR is a payment system with finality of the settlement for servicing client transfer orders in euros and a SEPA compatible clearing house, according to the classification of the European Payments Council.

BISERA7-EUR processes domestic and cross-border transfer orders in euro from/to banks and bank branches, operating on the territory of the European Economic Area (EEA), to the amount of up to EUR 50 000 for transfer orders between participants in the system, and without limits of the amount of transfer orders, executed through interconnections with other SEPA compatible clearing houses.

The settlement of the payments in BISERA7-EUR is executed in TARGET2 (Trans-European Automated Real-time Gross Settlement Express Transfer) system on the value date.

The participants can access BISERA7-EUR system through a direct telecommunications connection to BORICA AD or through SWIFTNet. To ensure the accessibility of the participants to BISERA7-EUR, BORICA AD provides a connection of BISERA 7-EUR with other SEPA compatible clearing houses by concluding bilateral agreements. Such agreements have been signed with the German Deutsche Bundesbank, the Dutch-German clearing house Equens and the Polish KIR.

The Rules of Operation of BISERA7-EUR have been developed and maintained in full compliance with the regulatory requirements of the Republic of Bulgaria, the European Payments Council (EPC) and the

European Automated Clearing Houses Association (EACHA) for interoperability of SEPA-compatible clearing houses.

Participants in BISERA7-EUR can be: the Bulgarian National Bank; National central banks (NCBs) of the EEA; a Bank with a licence issued by the BNB for conducting banking activities; a Bank branch from a third country with a licence, issued by the BNB under the provisions of Art. 17 of the Law on Credit Institutions; a Bank branch of a Member State, operating on the territory of the Republic of Bulgaria under the provisions of Art. 20 and 21 of the Law on Credit Institutions; Banks or branches of foreign banks established on the territory of the EEA.

Services

B7.01	Fees
B7.01.01.010	Monthly fee for maintenance of participant with multi-addressee access
B7.01.01.020	Monthly fee for maintenance of indirect participant
B7.01.02.010	Monthly fee Option A
B7.01.02.020	Monthly fee Option B
B7.02	Transactions
B7.02.01.011	Transactions I-st time period - Option A
B7.02.01.012	Transactions II-nd time period - Option A
B7.02.01.013	Transactions II-nd discounted time period - Option A
B7.02.02.011	First time period (0 – 2500 transactions) - Option B
B7.02.02.012	First time period (2501 - 5000 transactions) - Option B
B7.02.02.013	First time period (5001 - 7500 transactions) - Option B
B7.02.02.014	First time period (7501 - 10 000 transactions) - Option B
B7.02.02.015	First time period (over 10 001 transactions) - Option B
B7.02.02.016	Second time period – Option B
B7.02.03.010	Summarized information for cycle/day
B7.03	Additional services for BISERA7-EUR
B7.03.01.010	Certification and inclusion of direct participant in BISERA7-EUR
B7.03.01.020	Certification and inclusion of participant with multi-addressee access in BISERA7-EUR
B7.03.01.030	Inclusion of indirect participant in BISERA7-EUR
B7.03.02.010	Termination of participation of direct participant in BISERA7-EUR
B7.03.02.020	Termination of participation of participant with multi-addressee access in BISERA7-EUR
B7.03.02.030	Termination of participation of indirect participants or participant with addressable BIC code in BISERA7-EUR
B7.03.03.010	Statistical information related to any reporting period (e-mail)
B7.03.03.020	Statistical information upon client's request

Other services are the services related to generating and sending information in the form of various types of reports.

Type of agreement

Agreement for BISERA7-EUR, consistent with the Rules of Operation of BISERA7-EUR, which have been developed and maintained in full compliance with the regulatory requirements of the Republic of Bulgaria, the European Payments Council (EPC) and the European Automated Clearing Houses Association (EACHA) for interoperability of SEPA-compatible clearing house. The standard agreement applies to all participants in the payment system; the supplements to it are: System Rules and Tariff.

Pricing

The services are paid on the basis of the applicable BORICA AD Tariff.

1.3 Online card switching

BORICA AD, as an operator of a payment system for payment transactions, associated with cards, provides switch of interbank payments with payment cards in the country. For this purpose, online interface connections of the type host-to-host are built and maintained with banks and payment institutions with separate authorization centers.

Switch processing includes:

- Registration and redirection of the transaction;
- Generation and sending the output data for the result of the transaction;

Host to host connections

- The connection between the BORICA authorization system and other systems shall be established after negotiation of the type and parameters of the connection that will be carried out.

Services

RK.01	Financial
RK.01.01.010	Approved financial for the acquirer
RK.01.01.020	Approved financial for the card issuer
RK.01.02.010	Reversals for the acquirer
RK.01.02.020	Reversals for the card issuer
RK.02	Non-financial
	Available balance report
RK.02.01.010	For the acquirer
RK.02.01.020	For the card issuer
	Last five transactions report
RK.02.01.030	For the acquirer
RK.02.01.040	For the card issuer
	Change PIN code
RK.02.02.010	For the acquirer
RK.02.02.020	For the card issuer

RK.03	Other transactions
RK.03.01.010	Rejected transactions for the acquirer
RK.03.01.020	Rejected transactions for the card issuer
RK.03.02.010	Re-authorizations for the acquirer
RK.03.02.020	Re-authorizations for the card issuer
RK.05	Host to host connections
RK.05.01.010	Establishing a connection computing system – computing system (host-host)
RK.05.02.010	Monthly fee for use and maintenance of the connection (host-host)

Type of agreement

- A Standard contract for all participants in the BORICA payment system, with supplements: System Rules and Tariff;
- Contract for establishment and maintenance of interface connection (Host-to-Host) with payment services provider with separate authorization center.

Pricing

The services are paid on the basis of the applicable BORICA AD Tariff.

1.4. BORICA payment system

BORICA is a payment system with settlement finality, which processes payment transactions associated with cards, and makes a net settlement at a particular time in RINGS.

Description:

The Rules of Operation of the system have been developed in accordance with the requirements of the Law on Payment Services and Payment Systems. The settlement agent of BORICA is the Bulgarian National Bank. Settlement of interbank payments with payment cards on the territory of the country is made through the BORICA payment system.

Services:

Settlement via RINGS of interbank financial transaction – transaction processing includes:

- Processing of the received information for executed interbank transactions;
- Charging interbank fees for the executed operations;
- Recalculating on a multilateral basis the mutual obligations of bank;
- Preparation of the request for settlement based on the recalculated net positions of the participants;
- Sending the request for settlement to RINGS;
- Receiving the result from RINGS;
- Providing the result from RINGS to the banks.

Services

RK.04	Charging interbank fees and settlement via RINGS
RK.04.01.010	Participation of a Direct participant in BORICA payment system
RK.04.01.020	Participation of an Indirect participant in BORICA payment system

RK.04.02.010	Unit price per transaction
RK.04.03.010	Charging interbank fees
RK.04.04.010	Certification and inclusion of a Direct participant in BORICA payment system
RK.04.04.020	Certification and inclusion of an Indirect participant in BORICA payment system

2 CARD SERVICES

The card services provided by BORICA AD are divided into online and Back office services.

Online services: Acceptance; Secure payments (3D Secure) in the Acceptance section; Authorization; Secure payments (3D Secure) in the Authentication section; Anti-Fraud monitoring (EMS); Blocking cards; CashM; Mobi-B; PIN via SMS; Loyalty programs; Authentication module Sucard ATX (SaaS).

Back office services: ATM and POS servicing; Card management; Card personalization; PIN printing; Management system for disputed transactions; Card Back-office.

Type of agreement:

For all card services "Standard agreement for acceptance for all participants in BORICA payment system" is concluded, with supplements System Rules and Tariff, unless the description of the service specifies otherwise.

Pricing:

Card services are paid on the basis of the applicable BORICA AD Tariff, unless the description of the service specifies otherwise.

2.1 Accepting transactions (Acquiring)

BORICA card system provides acquiring of payment cards at ATMs and POS terminals, as well as Internet merchants, included in the system.

Description

BORICA card system provides acquiring of all payment cards, issued on the territory of the country, at all ATMs and POS terminals, as well as Internet merchants, included in the system. BORICA card system provides routing of authorizations with foreign cards to international card schemes MasterCard, VISA, AMEX, Diners Club, Discover.

Services

KA.01.	Transactions with cards issued in the country
KA.01.01	<i>Interbank financial transactions and On-US card transactions outside the BORICA system</i>
KA.01.01.010	Cash withdrawal from ATM
KA.01.01.020	Deposit transactions at TAM
KA.01.01.030	Cash withdrawal via POS at a bank office (cash advance)
KA.01.01.040	Real POS payment
KA.01.01.050	Virtual POS payment
KA.01.01.060	Offline
KA.01.01.070	Reversals
KA.01.02	<i>On-Us transactions Accepting (card and terminal of the same bank in the BORICA system)</i>
KA.01.02.010	Cash withdrawal from ATM
KA.01.02.020	Deposit transactions at TAM

KA.01.02.030	Cash withdrawal via POS at a bank office (cash advance)
KA.01.02.040	Real POS payment
KA.01.02.050	Virtual POS payment
KA.01.03	<i>Non-financial transactions</i>
KA.01.03.010	Check available balance
KA.01.03.020	Check last five transactions
KA.01.03.030	Change PIN code
KA.01.03.040	Card registration in 3D Secure
KA.01.03.050	Card registration in electronic wallet (Mobi-B)
KA.01.04	<i>Other transactions</i>
KA.01.04.010	Rejected transactions
KA.01.04.020	Re-authorizations
KA.02	Transactions with cards issued abroad
KA.02.01	<i>Financial transactions</i>
KA.02.01.010	Cash withdrawal from ATM
KA.02.01.020	Cash withdrawals via POS at a bank office (cash advance)
KA.02.01.030	Real POS payment
KA.02.01.040	Virtual POS payment
KA.02.01.050	Offline
KA.02.01.060	Reversals
KA.02.01.070	Cash withdrawals from ATM with conversion (DCC)*
KA.02.02	<i>Non-financial transactions</i>
KA.02.02.010	Check available balance
KA.02.02.020	Change PIN code
KA.02.03	<i>Other transactions</i>
KA.02.03.010	Rejected transactions
KA.02.03.020	Re-authorizations

***Cash withdrawals from ATM with conversion (DCC)** – The dynamic transaction conversion service (DCC) allows the acquirer to define up to 10 exchange rates and an additional allowance that will allow foreign cardholders to execute a transaction in the currency of the card.

2.1.1 Internet secure payments

BORICA AD provides an opportunity for execution of secure payments via the Internet through the Verified by Visa scheme for VISA cards and MasterCard Secure Code scheme for MasterCard cards.

Description

BORICA AD provides Internet merchants with a secure payment system via the Internet through the VerifiedbyVisa schemes for VISA card and MasterCardSecureCode for MasterCard cards. For these payments, besides the standard process of payment authorization, is added the possibility for additional authentication of the cardholder by entering a password. Thus, more control is provided over the cardholders when using their cards on the Internet, reducing the possibility of unauthorized use and increasing the security of users when shopping online.

Benefits

When transactions executed without additional authentication of the cardholder are disputed by merchants, supporting the service, the dispute is resolved in favor of the merchant, according to the rules of Visa and MasterCard.

Services

KP.01.01.020	Inclusion of a merchant in the 3D secure scheme
--------------	---

2.1.2 Card token at a merchant in the 3D Secure scheme

BORICA offers card registration at a merchant participating in the 3D Secure scheme.

Description

The Service “Card token at a merchant in the 3D Secure scheme” provides the acquiring banks with the possibility to offer to the cardholder the service of registering cards on a merchant’s Internet site for the purpose of performing subsequent payments.

The card registration at a 3D Secure merchant is done through a successful card transaction on a virtual 3D Secure terminal of the merchant and is possible in two scenarios:

- **During an actual payment to the merchant;**
- **As a separate operation.**

In this scenario, a transaction for BGN 1.00 is performed, and this amount is returned to the cardholder via a “reversal”.

In both scenarios, the card is registered at the merchant and the merchant receives the card token only after successful validation and approved by the issuer transaction. The successful validation takes place in the following cases:

- **With a card that is registered in the 3D Secure scheme (3D card) and that has undergone successful 3D authentication;**
- **With a successfully validated activation code, which is generated during a transaction with a card that is not registered in 3D secure scheme (non-3D card).**

The generated activation code is provided to the cardholder in the description of the card transaction, which is present in the bank statement, and is to be entered by the cardholder on the merchant’s site. The process of card registration at the merchant ends after successful validation of the activation code entered by the cardholder.

Benefits

- The merchant does not need to store sensitive data, nor to be PCI DSS certified.
- The service meets the cardholders' needs for a quick and secure method of performing payments to known merchants.

Services

KP. 04	Card token at a merchant in the 3D Secure scheme
KP.04.01.010	Card token registration fee
KP.04.01.011	Monthly fee for maintaining an active card token

2.2 ATM

2.2.1 ATM Certification

Performed in compliance with document "Terms and conditions for testing and approval of ATM and POS terminals, and card management systems (CMS) ". Includes testing for certification of hardware, system and application software on ATMs.

Services

KT. 04	Certification of ATM
KT.04.06.010	Certification of ATM terminal devices
KT.04.02.010	Testing a new ATM software version
KT.04.02.020	Testing a new ATM model of a certified family of a producer
KT.04.02.030	Testing encryption ATM device for compatibility with the BORICA system
KT.04.02.040	Testing encryption software (module) for compatibility of an ATM with the BORICA system

2.2.2 Preparation for installation of ATM

BORICA AD prepares ATM terminals for installation. The preparation includes installation of the necessary software and parameters, and performing operations that verify the correct operation with BORICA system.

Services

KT.02.	ATM set-up
KT.02.01.010	Initial configuration of VPN connection of ATM to BORICA
KT.02.02.010	ATM preparation and testing

2.2.3 ATM maintenance

BORICA AD provides additional services, related to the maintenance of ATM terminals, which ensure their smooth operation; it also provides the servicing banks with the opportunity to upload commercials on ATMs.

Initialization of SCM modules is executed at BORICA AD.

Loading the keyboard shall be executed on-site or in BORICA AD and in the latter case the service organization shall guarantee all conditions for transportation security.

Services

KT.02.	ATM Servicing
KT.02.01.020	Loading commercial video on ATM
KT.02.01.030	Loading keys for initialization of SCM
KT.02.01.040	Loading keys in the keyboard of ATM (EPP)
KT.01.	Monthly fee for ATM maintenance
KT.01.01.010	Monthly fee for maintenance of ATM connected through a bank's VPN
KT.01.01.020	Monthly fee for ATM connection in the BORICA system through direct input to BORICA's VPN

2.2.4 ATM statistics

BORICA AD provides various statistics and ATM journals.

Services

KT.03.	ATM statistics
KT.03.01.010	Provision of statistics for the status of a particular ATM or POS terminal
KT.03.01.020	Provision of summary statistics for a definite period for the status of all ATMs of a particular bank – one-time
KT.03.01.030	Provision of summary statistics for a definite period for the status of all ATMs of a particular bank – monthly upon subscription
KT.03.01.040	Provision of ATM journal for a passed period over 48 hours
KT.03.01.050	Provision of ATM journal for a passed period over 2 months
KT.03.01.060	Provision of transaction ATM file for a passed period over 48 hours
KT.03.01.070	ATM financial reconciliation - discrepancy analysis

2.2.5 ATM monitoring

BORICA AD provides an online system for tracking the availability and the technical condition of the ATMs (SAM) to banks which ATMs are connected to BORICA card system.

Description

The system allows monitoring, through the user interface, of the current availability and technical condition of the serviced ATMs. In addition, interface has been developed for automatic data transmission of the availability and the condition of ATMs to the bank, and their processing by other banking systems (e.g. Cash Management System).

Services

KT.04.	SAM
KT.04.03.010	Construction and maintenance of automated interface to the system
KT.04.03.020	Monthly fee for user access to the system for ATM monitoring
KT.04.03.031	Information about the status and cash on hand in an ATM 1-100 ATM
KT.04.03.032	Information about the status and cash on hand in an ATM 101-200 ATM
KT.04.03.033	Information about the status and cash on hand in an ATM over 201 ATM
KT.04.04.010	Notification - generation of information for ATM
KT.04.05.010	Development and implementation of ATM software

Benefits:

Thus, banks can monitor the terminals serviced by them, can react promptly in case of technical problems or decreased availability in the cartridges, can use the received data for forecasts, and as a result, increase the time of accessibility of the services provided by ATMs.

2.2.6 Additional ATM services

BORICA AD performs ATM servicing trainings for bank employees and companies servicing the ATMs of banks connected to the BORICA system. The training includes theoretical and practical lessons and covers all models supported by BORICA. After the training, bank employees gain knowledge and skills for proper ATM servicing.

Services

KT.04.	Additional ATM services
KT.04.01.010	Preparing an ATM operators
KT.04.01.020	One-day training for an ATM module

2.2.7 ATM certification to card schemes

In order to improve the implementation or certification process with international card schemes (ICS) and to optimize the interaction between BORICA and the banks in these projects, BORICA has established a procedure for coordination of the projects between the parties.

KT.04.07.010	Coordination of bank projects with card schemes for ATM
KT.04.07.011	Coordination of bank projects with card schemes for ATM - Mandates

KT.04.07.012	Additional functionalities in the Borica system related to projects with card schemes for ATM
KT.04.07.013	Certification of ATM terminal devices (MasterCard, VISA, Bcard),

2.3 POS

2.3.1 POS certification

Performed in compliance with the document "Terms and conditions for testing and approval of ATM and POS terminals, and card management systems (CMS)".

Services

KP.03.	Additional POS services
KP.03.01.010	Certification of POS
KP.03.02.010	Testing a new POS software version
KP.03.02.020	Testing a new POS model of a certified family of a producer

2.3.2 Monthly fees for maintenance

	Monthly fees for maintenance
KP.01.01.010	Monthly fee for POS maintenance
KP.01.01.020	Monthly fee for POS included in the 3D Secure scheme

2.3.3 Preparation for the installation and startup of POS with basic parameters

BORICA AD prepares POS terminals for installation. The preparation involves uploading the necessary software and parameters in the POS terminal, its registration in the authorization system and performing operations to verify the correct operation of the terminal in BORICA system.

Services

KP.02.	POS set-up
KP.02.01.010	Initial initialization of POS with specific parameters
KP.02.01.020	Installation of additional application
KP.02.01.030	Express initialization of POS

The service "Startup of POS with basic parameters" is provided, which includes loading application, initial parameters of the merchant, TID, keys and registration in TMS and the authorization system, on the grounds of a standard (basic) request submitted by the bank.

Services

KP.02.01.060	Initial initialization of POS with basic parameters
--------------	---

BORICA AD also performs initialization of POS terminals after repair or replacement of POS terminals.

Services

KP.02.01.040	POS replacement
KP.02.01.050	POS initializing after repair

2.3.4 Activating and deactivating POS

Upon activation of POS, the terminal is loaded with the specific parameters of the merchant and the location, which is serviced by the POS terminal. They replace the parameters of the initial merchant in the systems.

Upon deactivation, the parameters of the POS terminal return to the basic state with formal data. The terminal keeps TID, and upon request for activation it can be installed with another merchant, without being physically returned to BORICA AD.

Services

KP.02.01.070	POS activation
KP.02.01.080	POS deactivation

System for registration of requests for terminals (TermReq)

Requests for installation of ATM and POS terminals, POS startup with basic parameters, POS activation and deactivation, as well as changes to individual parameters of POS terminals are submitted by banks and payment institutions through the system TermReq, operated by BORICA AD.

Benefits

The services related to the initialization of POS terminals, as well as the possibility for startup with basic parameters, and subsequent activation and deactivation of POS, as well as change to its parameters, allow banks and payment institutions an easy and flexible management of the network of POS terminals and merchants they service, without requiring the terminals to be taken to BORICA AD for service upon any change.

2.3.5 POS certification to card schemes

KP.03.03.010	Coordination of bank projects with card schemes for POS
--------------	---

KP.03.03.011	Coordination of bank projects with card schemes for POS – Mandates
KP.03.03.012	Additional functionalities in the Borica system related to projects with card schemes for POS
KP.03.03.013	Certification of POS terminal devices (MasterCard, VISA, Bcard)

2.4 Issuing

2.4.1 Authorization of card payments

BORICA AD provides banks and payment institutions, issuing cards through the BORICA system, with authorization of requests for transactions, made with their cards on physical and virtual ATMs and POS in the country and abroad.

Description

The authorization of each transaction request, made with a payment card on physical and virtual terminals in the country and abroad, is performed by verification of a number of parameters:

- Validity of the card (card number, expiration date);
- Account balance or card credit limit;
- Card limits (daily, weekly, etc.);
- Security codes CVC/CVV, EMV parameters;
- PIN (if required);
- Card status (active, blocked);
- Other parameters (permitted operations, cryptograms, etc.).

Services

KI.01.	Transactions from a terminal in the country
KI.01.01.	<i>Interbank financial transactions and On-US card transactions outside the BORICA system</i>
KI.01.01.010	Cash withdrawal from ATM
KI.01.01.020	Deposit transactions at TAM
KI.01.01.030	Cash withdrawal via POS at a bank office (cash advance)
KI.01.01.040	POS payment (real, virtual)
KI.01.01.050	Authorization of other card payments (Internet, bank branch)
KI.01.01.060	Offline
KI.01.01.070	Reversals
KI.01.02	<i>On-Us transactions Issuing (card and terminal of the same bank in the BORICA system)</i>
KI.01.02.010	Cash withdrawal from ATM
KI.01.02.020	Deposit transactions at ATM
KI.01.02.030	Cash withdrawals via POS at a bank office (cash advance)
KI.01.02.040	POS payment

KI.01.02.050	Virtual POS payment
KI.01.03.	<i>Non-financial transactions</i>
KI.01.03.010	Check available balance
KI.01.03.020	Check last five transactions
KI.01.03.030	Change PIN code
KI.01.03.040	Blocking/unblocking card through electronic channel
KI.01.03.050	Card activation when changing PIN code*
KI.01.03.060	Changing the card limit via an electronic channel
KI.01.04.	<i>Other transactions</i>
KI.01.04.010	Rejected transactions
KI.01.04.020	Re-authorizations
KI.02.	Transactions from a terminal via ICS (abroad)
KI.02.01.	<i>Financial transactions</i>
KI.02.01.010	Cash withdrawal from ATM
KI.02.01.020	Cash withdrawals via POS at a bank office (cash advance)
KI.02.01.030	POS payment (real, virtual)
KI.02.01.040	Offline
KI.02.01.050	Reversals
KI.02.02.	<i>Non-financial transactions</i>
KI.02.02.010	Check available balance
KI.02.02.020	Change PIN code
KI.02.02.030	Card activation when changing PIN code*
KI.02.03.	<i>Other transactions</i>
KI.02.03.010	Rejected transactions
KI.02.03.020	Re-authorizations

***Card activation when changing PIN code** - The service provides additional level of security for cardholders, enabling them to activate a new or reissued card by themselves by changing PIN code at an ATM.

BORICA AD provides the possibility for the so-called authorization at the issuer, where the check of the account balance is carried out at the bank through an established online connection. Thus, the cardholder may use the entire balance on their card account at any time.

Another possibility for maintenance of a current card account balance is by establishing an online connection, whereby the bank promptly updates any change in the account balance in the BORICA system, and can make checks for completed transactions, in order to maintain up-to-date balance in its own system, as well.

Services

Additional card services

KI.04.01.010	Establishing a connection for “on-line” authorization with the card issuer
--------------	--

KI.04.01.020	Monthly fee for maintenance of the subsystem "authorization with the issuer (issuer on-line)"
--------------	---

Benefits

The authorization of each payment ensures a high level of security of the transaction, which protects the cardholder from fraud. Using the interface for authorization by the issuer, the cardholder can, at any time, use the entire balance on their card account.

2.4.2 Card management

BORICA AD enables banks and payment institutions, issuing cards through the BORICA system, to manage the status, account balance, limits and other parameters of the cards serviced by them.

Description

Support of management (change) of the following parameters of the payment cards, registered in BORICA system, which are used in the payment authorization process:

- Card status (active, blocked, deactivated);
- Account balance or card credit limit;
- Card limits (daily, weekly, etc.);
- transactions management on the Internet;
- Other parameters (permitted operations, etc.).

Services

KI.03.	Card management
KI.03.01.010	Card maintenance in the BORICA system
KI.03.01.011	Card maintenance in the BORICA system allowing transactions management on the Internet (monthly fee for active card in a requested BIN)
KI.03.03.010	Monthly fee for register a card in the 3D Secure schemes
KI.03.04.010	Maintenance of active token (monthly fee)
KI.03.04.020	Loading external token scheme
KI.03.05.010	Provision of authentication log (for international card transactions)
KI.03.05.020	Provision of information for the status (history) of a particular card
KI.03.06.010	Notification – generation of extended information for card transactions

The service "Maintaining a card in the Borica system, providing opportunity for transactions management on the Internet" is related to raising a special flag for cards in the STEPS system, which prohibits Internet transactions or taking down, allowing cards for the same transactions. The flag can be managed either manually by the bank employees operating with the system, or automatically by submitting a file to BORICA for a large number of cards. Banks submit to BORICA a written request for the BIN numbers to be registered for the service, where the registration and the pricing shall be made for all active cards in the requested BINs.

The standard way to change the card parameters, which BORICA AD provides for banks and payment institutions, is through a file transfer along specified interfaces. For this purpose, a system for file sharing is maintained, including the option for automatic transfer. Client applications are provided, which allow secure transfer of files.

Besides file transfer, BORICA AD provides online tools for a change to the card status (blocking and unblocking) and change to the balance through remote access to the authorization system and online interface.

Services

KI.04.	Additional card services
KI.04.02.010	Remote access to the authorization system
KI.04.02.020	Inclusion of a bank to the service "Automatic file transfer for back office"
KI.04.02.030	Provision of software for the service "Automatic file transfer for back office"
KI.04.02.040	Monthly fee for maintenance of software for the service "Automatic file transfer for back office"
KI.04.03.010	Generation and loading a key in HSM
KI.04.03.020	Keys export for Visa and MasterCard
KI.04.03.030	DIGIPASS GO1 device
KI.04.05.010	Training for operation with systems servicing card services
KI.04.06.010	Developing software for card services

Benefits

The management of the cards registered in BORICA system allows you to change the status and to set parameters (limits, availability, etc.) at card level, which will subsequently be used for authorization of executed payments.

2.4.2.1. Secure Internet Payments – 3D Secure for cardholders

BORICA AD provides an opportunity for execution of secure payments via the Internet through the Verified by Visa scheme for VISA cards and MasterCard Secure Code scheme for MasterCard cards.

Description

The service provided by VISA (Verified by Visa) and MasterCard (Secure Code) provides the cardholders of bank cards with logos of VISA or MasterCard with more control, when using their cards in the Internet, reducing the possibility of unauthorized use and increasing the security of the users when shopping online. The service requires the cardholder to enter a password each time when shopping online at merchants, supporting the service. When the password is correct, the BORICA system will confirm the authentication and the transaction will be completed successfully. If the password is not correct, the purchase will not be made.

To make sure that the data is not misused, upon payment via the Internet at a merchant, registered under the program Verified by Visa/MasterCard Secure Code, before the password is entered, a personal message, which the cardholder entered upon their registration in the service, is displayed.

Services

KI.03 Secure Internet Payments

KI.03.03.010	Monthly fee for inclusion of a merchant in the 3D secure scheme
--------------	---

Benefits:

When transactions with “ordinary” merchants – those who do not support 3D Secure service - are disputed by cardholders, registered in the 3D Secure service, the dispute is resolved in favor of the cardholder, pursuant to the rules of VISA and MasterCard.

The number of the Bulgarian merchants, supporting the 3D Secure service, included in BORICA AD system, is currently over 2500 and is constantly growing.

2.4.3 Card products certification to card schemes

KI.04.07.010	Coordination of bank projects with card schemes for card products
KI.04.07.011	Coordination of bank projects with card schemes for card products – Mandates
KI.04.07.012	Additional functionalities in the Borica system related to projects with card schemesfor card products
KI.04.07.013	Preparing profiles of CPV Chip Cards (MasterCard, VISA, Bcard)
KI.04.07.014	Certification of card profiles for card schemes *
KI.04.07.015	Preparation of card profiles for card schemes with card product certification included *

*Note: Certification is only available for card schemes with which BORICA has an agreement.

2.5 Personalization of cards and PIN printing

2.5.1 Personalization and enveloping of payment cards

BORICA AD offers a full set of services for personalization of payment cards, including the preparation of data for personalization of magnetic stripe and chip, computing of classified data and physical personalization of payment cards.

Description

BORICA AD is a processor certified by VISA and MasterCard for personalization of all their card products. We provide personalization of both magnetic and chip cards, compliant with EMV standard. The chip cards may have two interfaces (contact and contactless), providing contactless payments in accordance with the PayPass specifications of MasterCard and PayWave of VISA.

Services

The “Data preparation” service covers the data processing on previously set parameters, required for the creation (production) of the card.

The “Card personalization” service is the creation (production) of the card. The card personalization includes magnetic stripe personalization and chip card personalization in accordance with the EMV standards.

In addition to card personalization services, the personalization bureau also offers:

- additional services for personal design, at the choice of the cardholder. The service includes choosing a card layout, printing the selected layout and card personalization;
- enveloping personalized cards with inserts designed by the bank;
- scheme for sorting the personalized bank cards.

The service “**Colour printing of cards with individual design**” provides possibility for card personalization of a client with individual design, which allows product differentiation for the end clients.

The “Card envelope” service is provided to clients in compliance with the requirements of PCI Card Production – Physical Security Version 1 for personalized cards and under the following other requirements:

- The client can choose only one type of branded envelope and sheet.
- The client can define many types of “accompanying letters”.
- The content of the accompanying letter shall be defined under the principle “template - accompanying letter”.
- Branded envelopes and sheets necessary for the cards enveloping shall be provided by BORICA AD.
- The client sends the selected by them “accompanying letters” – new and updated at e-mail address: perso@borica.bg.

Services

PK.01.	Data preparation
PK.01.01.010	Cryptography (CVVs/CVCs)
PK.01.01.020	Data preparation for magnetic stripe personalization and embossing, including Indent print
PK.01.01.030	Preparation of data for chip personalization (EMV)
PK.01.02.010	Provision of monthly reports for personalized cards
PK.02.	Personalization of cards with magnetic stripe and embossing
PK.02.01.010	Personalization of a group of cards
PK.02.01.020	Personalization of a single card or express personalization
PK.03	Chip personalization (EMV)
PK.03.01.011	Personalization of smart cards – technology PRISMA/JAVA to 20 000 cards
PK.03.01.012	Personalization of smart cards – technology PRISMA/JAVA from 20 001 to 50 000 cards
PK.03.01.013	Personalization of smart cards – technology PRISMA/JAVA from 50 001 to 100 000 cards
PK.03.01.014	Personalization of smart cards – technology PRISMA/JAVA over 100 000 cards
PK.03.01.015	Functionality development for a new JAVA * applet
PK.03.02.011	Personalization of smart cards – technology IDEMIA to 20 000 cards

PK.03.02.012	Personalization of smart cards – technology IDEMIA from 20 001 to 50 000 cards
PK.03.02.013	Personalization of smart cards – technology IDEMIA from 50 001 to 100 000 cards
PK.03.02.014	Personalization of smart cards – technology IDEMIA over 100 000 cards
PK.03.03.011	Personalization of Austria Card to 20 000 cards
PK.03.03.012	Personalization of Austria Card from 20 001 to 50 000 cards
PK.03.03.013	Personalization of Austria Card from 50 001 to 100 000 cards
PK.03.03.014	Personalization of Austria Card over 100 000 cards
PK.03.04.011	Personalization of Morpho to 20 000 cards
PK.03.04.012	Personalization of Morpho from 20 001 to 50 000 cards
PK.03.04.013	Personalization of Morpho from 50 001 to 100 000 cards
PK.03.04.014	Personalization of Morpho over 100 000 cards
PK.03.05.011	Personalization of Gemalto to 20 000 cards
PK.03.05.012	Personalization of Gemalto from 20 001 to 50 000 cards
PK.03.05.013	Personalization of Gemalto from 50 001 to 100 000 cards
PK.03.05.014	Personalization of Gemalto over 100 000 cards

Note: The development of functionality for a new JAVA applet refers to applets that are not currently being developed and implemented in the personalization system

In order to address and send individual letters and personalized cards by post to each recipient in an easy, fast and secure way, BORICA AD provides automated envelop handling of personalized cards. The personalized card is attached to a letter submitted by the issuer, followed by monitoring of compliance with the individual client data printed in the letter. The letter is folded and put automatically in an envelope with a window for the address and other visible individual data; additional materials can also be put in the envelope, in compliance with certain conditions. The prepared envelope is sealed and ready to be sent to the address specified by the issuing bank.

Under the “Sorting and packing cards as per points of delivery” service the cards and PIN codes shall be sorted and packed with a delivery protocol in compliance with the point of delivery nomenclature.

Services

PK.04	Enveloping
PK.04.01.010	Enveloping “White envelope and unbranded sheet”
PK.04.01.020	Enveloping “White envelope and branded sheet”
PK.04.01.030	Enveloping “Branded envelope and branded sheet”
PK.04.01.040	Inserting promotional materials (up to 2 pcs. in an envelope)
PK.04.01.050	Colour printing of cards with individual design (one side)
PK.04.02.	Sorting and packing cards as per points of delivery

PK.04.02.010	a small parcel containing 1 package with less than 20 cards and 1 package with less than 20 PIN codes
PK.04.02.011	a medium parcel containing 1 package with between 20 and 100 cards and 1 package with between 20 and 100 PIN codes
PK.04.02.012	a big parcel containing 1 package with over 100 cards and 1 package with over 100 PIN codes
PK.04.02.020	Initial fee for implementation of the service "Sorting, packing and handing over to a courier cards and PIN codes that are to be sent to point of delivery"

BORICA AD offers print design on each individual card – it could be created by the cardholders themselves, or selected from a pre-designed gallery of images.

Services

PK.02	Personalization of magnetic stripe cards and embossing
PK.02.01.040	Personalization of a card with individually selected template

2.5.2 PIN printing

BORICA AD offers PIN printing on three-ply envelopes with carbon cover sheet. The PIN envelope has an inner sheet of paper that contains the user PIN and instructions for use.

Services

PK.05	Generating and printing PIN code
PK.05.01.010	Generating PIN code
PK.05.01.030	Re-generating PIN code
PK.05.02.010	Printing PIN code
PK.05.02.030	Printing re-generated PIN code

2.5.3 Electronic delivery of PIN

BORICA AD provides a system for electronic delivery of PIN.

Description

The system for electronic delivery of PIN provides an alternative way for delivery of a newly manufactured bank card's PIN to a cardholder. The PIN shall be sent after the cardholder provides the unique identifier and authentication code that have been sent together with the card.

The PIN can be delivered through two channels:

- SMS message to an indicated mobile number;
- Another electronic channel - for example by visualizing the issuing bank in the electronic banking.

Upon SMS delivery, the PIN can be sent to the cardholder either directly or by using a matrix and shifts in it. The client sends the unique identifier and the authentication code to a short SMS number and receives SMS message, containing the PIN or the shifts in the PIN table, making up his/her PIN.

When a matrix is used, the provided information shall be divided into two parts and shall be sent in the accompanying letter to the card and in the SMS. The accompanying letter contains a table with two rows – the first row indicates the digit shifts forming a user PIN, and the second row contains digits in the range 0-9. The SMS message contains the shifts in the PIN table, making up the PIN.

The system keeps all the sensitive cardholder data in an encrypted form and does not store card numbers.

Benefits

- Saves costs for printing and delivery of PIN envelopes;
- Faster delivery of PIN codes;
- Enhances the security by providing a second delivery channel, independent of a courier service;
- The delivery is made directly to the cardholder, thus eliminating the risk of abuse;
- Guaranteed support of the cardholders in the event of problems, through the Help Center of BORICA AD.

Services

PK.05	Electronic delivery of PIN
PK.05.03.010	Registration, management and delivery of PIN by SMS
PK.05.03.020	Registration, management and delivery of PIN by another electronic channel

2.6 Card transaction security

2.6.1 Anti-fraud Monitoring

Monitoring of transactions (Anti-Fraud Monitoring) is done by the EMS system (Expert Monitoring System). EMS is a monitoring software product, developed by MasterCard and provided by BORICA AD to payment institutions for monitoring and card fraud detection upon authorization/transactions with payment cards. EMS allows them to monitor and analyze transactions performed with their cards or on their terminals for possible fraudulent use.

The system is based entirely on rules and classifications. The system is flexible and adaptable, and the rules and classifications are subject to editing and additional complexity alterations. The rules serve to identify the authorizations/transactions meeting specific criteria. The observing experts at the financial institutions, have limited access rights, and only define rules and classifications for various types of fraud and risk. The rules can be created both by using the EMS native functions as well as by random connection of the available fields and combinations of fields in the database tables with selected mathematical or logical operations. The system is organized in a way, that each user has their own separate assignment (assignments) for EMS, and their rules and classifications have no relation to those of other issuers. The rules are introduced and modified by an administrator – BORICA employee. The experts at the financial institutions are called analysts and have limited access rights. The system is flexible and adaptable, and the rules and classifications are subject to editing and additional complexity alterations.

Benefits for EMS system users

- Possibility to monitor transactions performed with their cards or on their terminal in mode "near real time" - input data is updated every 2 minutes;
- Possibility to carry out analysis for suspected card fraud or fraudulent actions by merchants/terminals, act promptly if such are confirmed, thus effectively reducing losses from fraudulent transactions;

- Allows creation of analytical files (cases) of an investigation results, card activity inspection and analysis, possibility to define and implement steps and workflows for analytical files - "case management";
- Possibility to automatically generate analytical cases and to manage and prioritize them, based on numerous criteria, and assigning them to separate analysts or groups;
- Tracking the changes to the rules historically;
- Possibility to sort and filter the results from the analyst work on the basis of numerous criteria;
- Possibility for the users of the system to transfer to their local computers analyses and reports in CSV format.

Services

AF.01.	Anti-fraud
AF.01.01.010	Annual fee for using the EMS system
AF.01.01.020	Providing systematic help for defining and setting rules in the system upon bank's request
AF.01.01.030	Training for operation with systems, servicing card services

2.6.2 Advance service related to the use of EMS and EMS Live

BORICA monitors authorization messages 24/7 via the EMS system for identifying attacks against BINs of banks using the service. In case of identifying attacks, the operator on duty enters into the EMS Live a restrictive rule for the compromised BIN/BINs within the attack's country of origin, for a particular merchant(s) where attempts for transactions have been identified, etc. As a result, transactions with these BIN/BINs are rejected online during authorization. (The service does not cover blocking individual card numbers, merchants or other than the bank's BIN/BINs).

In addition to this service, BORICA offers improved conditions for batch enrollment in EMS and live prevention rules and EMS Live.

Services

AF.01.	Anti-fraud
AF.01.02.010	Advanced service related to using EMS Live and EMS system

2.6.3 Card blocking

24/7 blocking of payment cards in case of theft, loss or compromise, after a call by an end client to BORICA AD.

Benefits

Minimizing the losses in the event of unauthorized use of cards, in case of theft, loss or compromise. Minimizing the costs of the payment institutions, associated with the maintenance of their own 24/7 service.

Services

AF.02.	Remote card management
AF.02.01.	Card blocking

AF.02.01.010	Card blocking by the phone 24/7 (up to 100 pcs. blocked cards) – monthly fee
	for Payment institutions with up to 100 000 cards
	for Payment institutions with over 100 000 cards
AF.02.01.011	Card blocking by the phone 24/7 (over 100 pcs. blocked cards)

In case of using the services “Card blocking” and “Advanced service for EMS” at one and the same time we provide the so called “Packet services”.

AF.02.03 Packet services

AF.02.03.010	Advanced EMS service and cards blocking – monthly fee
	for Payment institutions with up to 100 000 cards
	for Payment institutions with over 100 000 cards

2.6.4 Dispute Resolution System

BORICA AD provides access to the Dispute Resolution System, which enables exchange of information between the users, in connection with fraud and incidents.

The system keeps records of received information (incidents, fraudulent transactions, disputed transactions, etc.) for a period of 10 years.

The scope of the system includes:

- Chargeback by Issuer;
- Goodwill procedure by Issuer;
- Settlement of file for disputed transactions;
- Reporting fraudulent transactions;
- Arbitration Committee.

Services

AF.03. Fees for management of chargebacks

AF.03.02.010	Fee for copy of a receipt, due by the issuer
AF.03.02.020	Disputing a transaction and request for refund of the amount due by an issuer/acquirer
AF.03.02.030	Response to the request for refund of the amount due by an issuer/acquirer
AF.03.02.040	Referral to the Commission for resolving disputes, payable by the losing party in the dispute

Benefits

- Management system of cases related to chargebacks and refund of disputed amounts;

- Automating the process of document exchange and switch to an entirely electronic documents exchange;
- Ensuring traceability and a long-term archive of each chargeback history;
- Possibility to initiate a refund by the BNB Gross Settlement System RINGS after the end of the dispute;
- Possibility to report fraudulent transactions and keep the information for the purpose of settling disputes and statistics;
- Register keeping;
- Electronic Bulletin.

Type of agreement:

Agreement for management of disputed transactions with other cards. Disputed transactions with Bcard agreement, pursuant to i. 3.1.

2.7 Card back-office

2.7.1 Card management system SUCARD

It is designed for banks and non-bank institutions for management of the business with domestic and international debit and credit cards.

Description

Automation of the business processes of card issuance and management of bank cards at the card center, credit servicing of credit cards, for accounting processing and financial analysis. SUCARD maintains interfaces in compliance with the MasterCard, VISA, BORICA and JCB standards. The interfaces to internal Core systems are developed according to the technical specification of the Principal. SUCARD possesses a very flexible system for describing various bonus types, loyalty schemes and products.

SUCARD offers comprehensive servicing of the credits of the credit cards, and interfaces for integration with information banking systems. It has a tool for complete a quantitative and qualitative analysis of the card business.

It has a module for real time authorization (ATX) of the card transactions. The developed interfaces with the main information system of the bank, as well as the methods used for full reservation of the information processes, ensure the continuity of the bank cards business and facilitate their use as a universal payment instruments. The module has options for integration with other card and bank information systems.

Benefits

- Management of card products;
- Management of merchants and POS terminals;
- Credit card products;
- Management of fees and commissions;
- Loyal clients;
- Settlement, Clearing and Reconciliation;
- Reports and statements.

Pricing

Negotiable

2.7.2 Card back-office as a service (SaaS)

BORICA AD provides banks and payment institutions with the service for outsourcing the servicing of issued by them cards and terminals, using BORICA's own card management product SUCARD (including the real-time authorization module ATX).

Description

The service is provided as *Software as a Service* and is implemented in BORICA AD's infrastructure in compliance with all international security standards in the field of card payments. Additionally, cardholders are serviced 24/7 by the Help desk of BORICA AD.

Benefits

- Saved costs of the bank/payment institution for hardware, software licenses, administration and operation of the system;
- High level of data security (the system is installed in the PCI/DSS area of BORICA AD);
- High availability of the service provided.

Pricing

Negotiable

2.7.3 Card back-office as a service: WAY4 SaaS (CMS)

BORICA AD provides banks and payment institutions with the service for outsourcing the card business software, using one of the world's best card management software products – WAY4, developed by the leader in this industry – OpenWay.

Description

The service is provided as *Software as a Service* and is implemented in BORICA AD's infrastructure in compliance with all international security standards in the field of card payments. The card business management system allows integration with other systems through web services and other program interfaces. It has state-of-the-art solutions in the field of card fraud analysis and prevention, e-Commerce, HCE, e-Wallet, 3D Secure 2, etc.

BORICA provides its clients with three servicing models:

1. CMS for servicing customers – acquirers: WAY4 Acquiring;
2. CMS for servicing customers – issuers: WAY4 Issuing;
3. CMS for full card business servicing: WAY4 Acquiring & Issuing.

In addition to the servicing models, BORICA will offer On-behalf services for customers wishing to outsource also WAY4 application administration services, contracted operational functions, and the bank's/payment institution's customer service.

Benefits

- Improved management of merchants and terminals acquiring electronic payments, by applying a three-tier hierarchical structure for their definition and maintenance;
- Flexible logic of pricing for different levels in the merchant (Acquiring) hierarchy by providing both new and wider and combined options for applying tariffs;
- Facilitated processes for defining merchants and POS terminals;
- Improved reporting of the status of the customer's POS terminal base;
- Flexible, hierarchical definition of card products, cardholders, terminals and services;

- Facilitated and quick definition and release of new products and services, including HCE, e-Wallet, 3DS, Installments, Recurring Payments;
- High degree of parametrization, allowing for a wide range of products and their convenient and reliable management;
- Management of fees, commissions, promotions, applicable tariffs and tariff plans, loyalty schemes;
- Many new risk management tools, including at the different levels of the hierarchical structure – for both the Issuing and the Acquiring functionalities of the system;
- In-depth monitoring functionalities and real-time fraud prevention;
- Scoring rules applicable to authorizations;
- The system maintenance model in the PCI/DSS area of BORICA saves certification and maintenance related costs for the bank/payment institution;
- BORICA's committed to monitoring and implementing card schemes' mandates;
- Effective and flexible methods of generating and providing ad-hoc reports, including reports for the card schemes and the Central Bank;
- Saved costs of the bank/payment institution for hardware, software licenses, system administration and operation;
- High availability of the service provided.

Services

Card back-office as a service (SAAS)	
CM.01.01.010	WAY4 card management system SaaS
CM.01.02.010	WAY4 terminal management system SaaS

2.8 Loyalty scheme

The loyalty scheme is a scheme, enabling the bank cardholders to accumulate bonus points for POS transactions executed by them, and other banking products used by them, and to spend the accumulated points at specified POS terminals and on other banking products.

The system operating the loyalty scheme is supported and operated by BORICA AD and is offered as a service to banks. The management of the program settings, including and excluding merchants from the program, defining campaigns and monitoring the Scheme are carried out by the users of the bank through the website of the system.

2.9 Mobi-B

Mobi-B is a mobile application that allows cardholders to use card services via a mobile phone. The application allows registration of great number of payment cards, issued by different banks, participating in Mobi-B. Card data is not stored on your mobile phone.

Description

Mobi-B is a service for bank cards management and execution of money transfers via a mobile phone. It is designed for all cardholders of cards, issued by banks, participating in Mobi-B and registered in the BORICA system, who wish to ensure maximum safety when using their debit/credit card and have at their disposal a convenient and fast way to make money transfers.

One of the unique features that Mobi-B provides for BORICA's bank cardholders is "locking" of the registered cards. It is very easy, just by pressing a button, and it means that the card is locked for usage,

including when accessed physically. Thus, even if the card is skimmed, when it is locked, the risk of unauthorized usage is eliminated.

Another Mobi-B functionality, which increases the security of payment, is the ability to use dynamic CVC/CVV 2 code when shopping online, generated from the application by the user.

Additional means of control of the payments are the services offered by Mobi-B for a real-time check of the status of the account, and a check of the last five transactions made with the respective card.

The expanded range of provided services also covers transferring funds at any time, without visiting a bank branch. The platform allows direct transfer of funds from a registered bank card to IBAN of a Mobi-B subscriber. Another option for sending money is the Cash-M transfer order to a random recipient. The only requirement is that the recipient has a mobile number. The system notifies the recipient via SMS to their phone number and the recipient can withdraw the amount transferred to them at any ATM that supports the Cash-M service.

Services

Mobi-B	
KI.03.02.010	Mobi-B activation for information services
KI.03.02.020	Mobi-B activation for information and payment services

Benefits

- possibility of multiple bank cards registration and their easy identification by the user in the interface of the application;
- SIM card replacement is not required;
- no bank cards data is stored, thus data is not at risk;
- real-time monitoring of funds.

2.10 Cash-M

This service allows you to receive cash at ATM devices without using a bank card. The order can be made with a card at ATM, through internet banking, in cash at the bank cash desk or through a bank channel. The recipient is provided a four-digit code by the sender and SMS from the system – containing a six-digit code, required to withdraw the amount.

Description

Cash-M is a continuously available service with minimal time constraints for sending money, and convenience for receiving money at any time of the day, at the nearest and most convenient location. The service is intended for fast money transfers to the amount between BGN 10 and 400. The fee for the transfer is determined by the bank participating in the system.

Cash-M service operates only at ATMs bearing the logo of Cash-M. A full list of ATMs can be obtained from the relevant bank that offers the service Cash-M, or at www.borica.bg.

The service provides various reports to the participating banks that are necessary to ensure reconciliation of the transfers, as well as Help desk.

Services

Cash-M	
KA.01.05.010	Cash-M transfer by ATM

KA.01.05.020	Cash-M withdrawal
KI.01.05.010	Cash-M transfer by ATM
KI.01.05.020	Cash-M order from a channel other than an ATM*

***Cash-M order from a channel other than an ATM** –The service allows transfer of funds to be carried out through alternative channels like Mobi-B and web services.

Benefits

- Allows sending money urgently in Bulgaria (at every ATM supporting the services, as well as through the mobile application Mobi-B) – the amount is available for withdrawal within several minutes;
- The recipient of the transfer may choose the most convenient ATM to withdraw the money;
- The recipient may withdraw the money at any time, including on weekends and holidays;
- The recipient wastes no time for identification and signature of the received amount;
- The sender may cancel the transfer and take back the amount;
- The system provides high data transfer security.

3 INFORMATION SERVICES

3.1 SWIFT Service Bureau

SWIFT (Society for Worldwide Interbank Financial Telecommunication) is a cooperative society owned by its members that provides the financial world with a fast, safe and confidential way to conduct business operations. BORICA AD is registered under the Shared Infrastructure Program of SWIFT as a Service Bureau and is certified according to the requirements for **Standard Operational Practice** level. The main services it provides to its clients are indirect connection to SWIFTNet (**Shared Connection**) and full outsourcing of SWIFT infrastructure (**Shared Infrastructure**).

Description

- **The Shared Connection service** is designed for clients, having their own platform for processing SWIFT messages (e.g. Alliance Access/Entry). By the use of Service Bureau they can use third-party SWIFTNet services such as Information and Control Module (ICM) of TARGET2 and the EBA STEP2 Browse Service of EBA Clearing. The Service Bureau, in its capacity of an administrating institution (Shared Security Officers), could also manage the SWIFTNet PKI client security.
- **By the use of the Shared Infrastructure service**, clients are provided with a platform for complete processing (creation, verification, authorization, sending, receiving) of all kinds of SWIFT messages. Since for this service all software and hardware components are installed and administered by the Service Bureau, clients don't have to build, maintain and administer their own SWIFT infrastructure.
- SWIFT Service Bureau guarantees safety, reliability and quality to its clients.
- **Safety** is ensured by the architecture of the Service Bureau and the used technological solutions. **Maximum reliability** is achieved through reservation of all elements of the infrastructure. The Service Bureau services are available 24/7 and their **quality** is guaranteed by the Service Level Agreement (SLA), negotiated between the Service Bureau and the client.

Services

SF.01.	Access to Swift Net
SF.01.01.011	Access to SwiftNet I-st group up to 8 000 messages/month
SF.01.01.012	Access to SwiftNet II-nd group from 8 001 to 25 000 messages/month
SF.01.01.013	Access to SwiftNet III-d group over 25 001 messages/month
SF.01.02.010	Competitive operators to Alliance Gateway
SF.01.02.011	Shared Security Officers
SF.02.	Aliance Access
SF.02.01.010	SWIFTNet messaging via Alliance Access of Service Bureau, including AFT
	Number of messages per day – up to 200
	Number of messages per day – up to 500
	Number of messages per day – up to 1 000
	Number of messages per day – up to 2 000
	Number of messages per day – up to 3 000
	Number of messages per day – up to 6 000

	Number of messages per day – up to 12 000
	Number of messages per day – over 12 001
SF.02.01.020	Competitive operators in Alliance Access – up to 20
	Competitive operators in Alliance Access – over 20
SF.02.01.030	Service Administration
	Number of messages per day – up to 2 000
	Number of messages per day – from 2 001 to 6 000
	Number of messages per day – from 6 001 to 12 000
	Number of messages per day – over 12 001
SF.02.01.040	Operational activities related to servicing the SSB system
	Number of messages per day – up to 2 000
	Number of messages per day – from 2 001 to 6 000
	Number of messages per day – from 6 001 to 12 000
	Number of messages per day – over 12 001
SF.02.01.050	Alliance Access MQHA(number of messages per day):
	-Number of messages per day up to 200
	-Number of messages per day from 201 to 500
	-Number of messages per day from 501 to 1 000
	-Number of messages per day from 1 001 to 2 000
	-Number of messages per day from 2 001 to 3 000
	-Number of messages per day from 3 001 to 6 000
	-Number of messages per day from 6 001 to 12 000
	-Number of messages per day over 12 001

Type of agreement

For the use of SWIFT Service Bureau agreements are concluded as follows:

- Access to SWIFT Net: Agreement with supplements to it;
- Use of SWIFT Net services through Alliance Access (Shared Infrastructure) – Agreement with supplements to it;
- Agreement for the use of SWIFTNet services through the SWIFT infrastructure of the Service Bureau;
- Contracts have SLA supplement – “Service Level Agreement”.

Pricing

Services are paid based on the applicable BORICA AD Tariff.

3.2 Electronic Notification

The service offers a fast and flexible way of sending individualized or group messages via SMS and email. Possible applications include message of transaction at ATM/POS terminal, bank account movement, upon received order, sent goods, expiring subscription, etc.

Description

Fixed price for all Bulgarian mobile operators; easy and quick sending of a desired number of SMS messages (up to 160 symbols in Latin) or e-mail to one or a group of recipients; setting a schedule for automatic sending of messages; monitoring in real time of the status of the messages and statistics; keeping a detailed log of sent messages; automatic delivery to mobile subscribers, transferred numbers to another operator – transparency for the sender.

Services

ER.01.	Electronic Notification
ER.01.01.010	SMS notification (incl. Cash-M) from 1 to 20000
	SMS notification (incl. Cash-M) from 20 001 to 100 000 for quantities over 20 000
	SMS notification (incl. Cash-M) over 100 000 for quantities over 100 000
ER.01.01.011	SMS notification to a foreign mobile operator
ER.01.01.020	Electronic messages sent by e-mail
ER.01.01.030	Push notification for mobile devices

Type of agreement

Standard service agreement.

Pricing:

Services are paid on the basis of the applicable BORICA AD Tariff.

3.3 SERVICES IN CONNECTION WITH THE PAYMENT SERVICES DIRECTIVE PSD2

3.3.1 Access to Account Gateway (XS2A Gateway)

A Service directed to banks to support their obligations as Account Servicing Payment Service Provider (ASPSP) according to Directive (EU) 2015/2366 (PSD2).

Description

The Service is based on the National technical standard BISTRA (Bank Interfaces for Standardized Payments) and is compliant to the Law on Payment Services and Payment Systems (LPSPS) and Directive (EU) 2015/2366 (PSD2). The Service scope includes:

- Publishing of application programming interfaces (API) according to BISTRA
- Main functionalities – “Account Information Service” (AIS), “Payment Initiation Service” (PIS) and “Confirmation on the Availability of Funds Service” (FCS)
- Third Party Provider (TPP) validation (certificate validity, TPP register)
- Administrative portal for monitoring and reports
- Developer portal, including documentation and test environment (sandbox)

For APIs’ publishing are used IBM products – IBM API Connect and IBM Data Power – leading world class provider of similar technologies.

Developer portal is branded with the logo, colors and shrift of the Bank.

Services

IB.02.01	Access to Account Gateway (XS2A Gateway)
IB.02.01.010	Monthly Fee - Maintenance
IB.02.01.011	Integration of Access to Account Gateway (XS2A Gateway)

3.3.2 Consent Management

The Service gives the possibility for storing and managing consents of the Payment Service Users (PSU) which they provide to the Account Servicing Payment Service Provider (ASPSP) according to Directive (EU) 2015/2366 (PSD2).

Description:

The Service scope includes:

- Repository to store consents
- Application Programming Interfaces (API) for managing consents (including create, read, update and delete operations)
- Portal to access and manage the consents by authorized users
- Client portal where Payment Service Users (PSU) can revise and manage their consents. Portal may be branded with the logo, colors and shrift of the Bank.

The Service allows to obtain the status and details for the consents, which gives a possibility the repository to be synchronized with other registers that Bank may use.

Services

IB.02.02	Consent Management
IB.02.02.010	Monthly Fee - Maintenance
IB.02.02.011	Integration of Consent Management

3.3.3 Developers Helpdesk

The Service gives the possibility to the developers of the Third Party Providers (TPP) to receive assistance in case of difficulties with the integration between their applications and the XS2A Gateway APIs.

Description

Developers of the Third Party Providers (TPP) may receive assistance in any moment by competent and experienced people for:

- Questions about documentation of the published APIs
- Problems during invocation of published APIs
- Other integration related questions

Developers register their problem via electronic form available on the Developers portal. Communication is in English or Bulgarian language.

Services

IB.02.03	Developers Helpdesk
IB.02.03.010	Monthly Fee

3.3.4 Publishing of Additional interfaces (API)

The Service gives the possibility for publishing of additional application programming interfaces (API) on top of the BISTRA APIs. Those APIs are published on the platform where runs XS2A Gateway Service, using the advantages of the platform – security, reliability, efficiency and scalability.

Description

A Bank which use the service “Access to Account Gateway (XS2A Gateway)”, has the possibility to publish additional application programming interfaces (API) out of the Directive scope (EU) 2015/2366 (PSD2). All additional Interfaces that Bank want to expose, are published by the Provider.

Services

IB.02.04	Publishing of Additional Interfaces (API)
IB.02.04.010	Monthly Fee - Maintenance
IB.02.04.020	Publishing of API without business process modeling
IB.02.04.030	Publishing of API with business process modeling
IB.02.04.040	Additional package with calls

3.3.5 Verification in EBA's Register of payment and electronic money institutions under PSD2

The Service provides an opportunity for verification whether a Payment Service Provider (PSP) is authorized to perform a service under Directive (EU) 2015/2366 (PSD2).

In order to optimize the process, the Service is based on BORICA's Register that is synchronized with the Register of payment and electronic money institutions under PSD2 of European Banking Authority (EBA). BORICA register contains list of Payment Service Providers (PSP) under Directive (EU) 2015/2366 (PSD2) and the services for which they are registered or authorized in the respective member state of the European Union.

Description

The Service provides an opportunity for verification whether a Payment Service Provider (PSP) is authorized to perform a service under Directive (EU) 2015/2366 (PSD2).

Also, the Register has the opportunity to verify the validity of the eIDAS certificate of the PSP.

Registry checks are done through APIs. Various type of checks are supported, such as:

- Check by eIDAS certificate;
- Check by eIDAS certificate that includes also verifying the validity of the certificate;
- Check by PSP identifier.

The Register of BORICA loaded its data and is synchronized with the Register of European Banking Authority (EBA).

Services

IB.02.05	Verification in EBA's Register of payment and electronic money institutions under PSD2
-----------------	---

IB.02.05.010	Monthly Fee - Maintenance
--------------	---------------------------

** The service is available only for banks not using the service "Access to Account Gateway (XS2A Gateway)" and is effective from 01.06.2019.*

3.4 SOFTWARE PRODUCTS

Clients are provided with the software products against a one-time fee, with the right to use them for an unlimited term. The client receives software product support against payment of periodic maintenance fee. New versions of the product, made due to changes in software platforms, regulations, or legislation, are provided free of charge to clients paying a fee for software product maintenance. Extension of the functionality requested by the client is provided under the maintenance agreement and may result in a new one-time fee for the right to use the new software, and an increase of the periodic fee.

The service is available during working hours.

Type of agreement

Standard agreement with supplement thereto: Service Level Agreement (SLA).

Pricing

The provision of software products (tariff codes SW.xx.xx.xxx) is subject of negotiation with the client regarding the type of product, functionalities and specific requirements.

3.4.1 PGATE

PGATE is a centralized unified platform for automation of the business processes for management of all types of payments in BGN and foreign currency, initiated from and to a bank.

Scope

- PGate includes automation of the entire spectrum of processes for processing of all incoming and outgoing cash flows from:
- Client and bank to bank transfers in BGN with settlement in RINGS – transfers executed via RINGS, BISERA, BORICA, etc.
- Domestic and cross-border transfers in EUR from and to EEA banks executed via TARGET2.
- Domestic and cross-border SEPA transfers: SEPA direct debit (SDD) and SEPA credit transfer (SCT).
- Correspondent interbank SWIFT foreign exchange payments.

Benefits

Automates business processes for preventive controls and liquidity management. Generates and updates the current balance of the bank settlement account. Provides centralized management and complete automation of the bidirectional exchange processes for transportation, control, registration, transfer of information, journaling and monitoring of processes. It provides a wealth of statistical information for managers and dealers for financial and comparative analyses. Ensures continuous and secure exchange with the necessary safeguards against loss, duplication or change without the sender's knowledge.

3.4.2 Bank distraints – servicing bank distraint messages

"Distraint" is software application integrated with the core banking system for centralized registering, processing and storing distraint messages, generating responses to the Enforcement Bodies (EB), imposing blockings and lifting imposed distraints.

Description

The system automates the bank activities regarding the execution of distraint messages in their capacity of liable third party. It effectively services processes such as checking whether a debtor in a lawsuit is a client of the bank, obtaining information about accounts and used bank products, blocking and unblocking amounts, etc.

"Distraint" allows the creation and maintenance of the following main registers: Register of EB contains information about Private enforcement agents, National Revenue Agency, National Social Security Institute, Public Internal Financial Control, State Receivables Collection Agency, Customs authorities, other local and government bodies. The register of distraint notifications stores information of received distraint notifications, such as: distraint for collateral, distraint for execution; disposition; lifting of distraints.

"Distraint" visualizes information from the main system of the client's accounts and bank safes, as well as blockings imposed on them. The system stores in an archive scanned documents, in electronic format, of distraint orders and responses to distraint notices for the entire legally regulated period.

Benefits

- Centralizes activities related to receiving and processing of distraint orders in the bank.
- Optimizes the time the bank needs to impose/lift the distraints, as well as their execution.
- Reduces the cost of servicing the growing flow of distraint orders.
- Creates centralized registers and maintains an electronic archive of documents related to the correspondence between the enforcement body and the bank.

3.4.3 Safe

Safe is a safe deposit box management system for automating the business processes related to rental of safe deposit boxes and safes. It is applicable to a single safety vault, as well as to a large branch network. With the option of a single pricing and business policy or supporting various individual preferences for branch network.

Centrally maintained information registers for safety vaults, safes, contracts and clients.

Possibility for integration with the core information systems for automated maintenance of a uniform client register, payment of services from an account, accounting of operations.

Interface for data exchange with the Register of Bank Accounts and Safe Deposit Boxes at the BNB under Ordinance No.12.

3.4.4 BSTAR Client

Software for integration with the automated environment for automated asynchronous data exchange BSTAR of BORICA AD. BSTAR Client is used for automation of operations related to information exchange with the Company's systems.

Benefits

Automates daily operational activities at the bank. Allows tracking the transfer of information from the bank to BOBS systems, and ensures delivery of the sent information.

3.4.5 SEBRA Client

Designed to service payments of budget entities, included in the Single Account System. SEBRA Client was developed according to the BNB and MoF Guidelines for servicing accounts of budget entities and budget payments, and is independent of the accounting system of the servicing bank.

3.5 INFOBANK 2

Web - based system, offering in one place up-to-date information on the status of the received and ordered payments on the clients' accounts in all banks.

Description

The main goal of the product is to gather information and at the same time provide it in the most convenient way, suitable for various analyses. Infobank has a well-developed system for reports, sorting information, printing and export in various formats. Infobank may be used through a web-interface for online monitoring or work in integration with ERP/accounting software. For this purpose, the information is provided through SOAP protocol and downloaded automatically to the client's system.

- **Infobank with Web access** – the service includes: uploading in the system, by the servicing banks, of statements with movements in bank accounts of clients requesting the service; the clients of the service receive consolidated information of their excerpts from all banks; the access to the system is through QES, username and password.
- **Infobank integrated with Information System** – the service includes: receiving information about the movements in the accounts via SOAP web service; providing information on statements which are "final". A final statement is a statement of an account for a date, for which a statement is entered for the following working date.

Services

IB.01.	Infobank
IB.01.01.010	Fee for movement on client's accounts – number of transactions
IB.01.02.010	Number of transactions/customs
IB.01.03.010	Monthly fee – number of accounts

Benefits

- Suitable for companies with a large number of bank accounts and/or a wide network of branches and offices throughout the country.
- Consolidates or combines information from the client's various accounts and banks;
- Possibility for the development of a data file, search, reports and export in various formats;
- Possibility for filtering of the information in the statements;
- Possibility for integration with accounting and ERP systems.

Pricing:

Services are paid on the basis of the applicable BORICA AD Tariff for Infobank (tariff codes IB.xx.xx.xxx), published at: <https://www.borica.bg>.

4 INFRASTRUCTURE SERVICES

4.1 COMMUNICATION SERVICES

The services include providing **communication access** to the company's clients, so that they can use the other services, such as participation in payment systems, etc.

Description

Provision of telecommunications services for secure, reserved and efficient connectivity to banks, financial institutions and public sector entities for exchange of data and conducting financial operations. The service is in its essence a "private network" for the financial institutions, with a high level of protection, separate from the public telecommunications services. Supports 24/7 pro-active monitoring from BORICA and connects all participants in it for services, provided by BORICA, as well as services between network participants with guaranteed by SLA levels of quality of the connection, availability, back-up, capacity, standard and transparent pricing.

Services

NC.02.	Communication services
NC.02.01.010	Installation fee for permanent access
NC.02.01.020	Monthly subscription for permanent access
	up to 2 MB
	above 2 MB

Benefits

- Simplifying and reducing the number of required connections - physical and virtual;
- High level of protection, reservation and reliability of the service;
- 24/7 pro - active monitoring and management of incidents related to service;
- Flexibility in terms of capacity and connectivity with network participants;
- Optimization of costs and investments for connectivity.

4.2 INFRASTRUCTURE AS A SERVICE

The service is provided to clients willing to put their hardware equipment at BORICA's server premises or to use the hardware and system software of the company as a service for their own purposes.

Description

Infrastructure and services provided in a computer center such as equipment colocation, infrastructure as a service, private cloud. These services are also available with reservation from the two computer centers of BORICA - main and back up.

Services

IN.01.	Colocation
IN.01.01.010	Colocation of equipment
IN.01.01.011	Infrastructure as a service

IN.01.01.012 Private cloud

Benefits

- Ensuring business continuity, respectively IT services and the necessary infrastructure and communications, aiming to reduce the risk of discontinuity as a result of natural disasters and events of catastrophic nature;
- Outsourcing of distinct parts of IT infrastructure and services that require high capital and operating expenses, qualified personnel and the need for dynamic change of the technologies;
- Achieving better flexibility, efficiency and speed of deployment and change of the IT infrastructure depending on the needs of business;
- Meeting regulatory or business requirements with regard to the level of execution and operation of computer centers for which there is no competence and/or require unreasonably high investment and time;
- Equipment protection and 24x7 security, monitoring, “remote hands” service, etc.

5 ELECTRONIC SERVICES

5.1 B-TRUST

B-trust is the trademark of the services, provided by the company as an accredited certification service provider – issuance of Qualified Electronic Signature Certificates, Qualified Electronic Time Stamps, Advanced Electronic Signatures, Electronic Certificates, Server Certificates.

Description

The Qualified Electronic Signature ensures credibility and irrevocability of signed electronic documents. The certificate of Qualified Electronic Signature contains information about the signer (Author) and the represented person (Titular).

Scope of service – issuing, renewal, reissuing and management of certificates of Qualified Electronic Signature, issuing Qualified Electronic Time Stamps, servicing of the process of the use and verification of issued electronic signature certificates, providing services for online electronic signature and validation of electronic signature. The management of the electronic signature certificate includes: suspension, resumption and termination of the electronic signature.

Benefits

Saves time and costs related to the communication with the government and municipal administration, banks and others; guarantees security; ensures confidentiality of electronic communication. Provides independent verification in time of an event by a provider accredited under the Law on Electronic Documents and Electronic Signature, which may be used in electronic transactions.

5.1.1 Qualified Electronic Signature (QES)

- **Personal certificate for QES** – designed for Individuals. Its validity may be 1 or 3 years. The service includes: issue of electronic signature; renewal of electronic signature; reissue of electronic signature; suspension of the electronic signature; resumption of the electronic signature; termination of the electronic signature.
- **Professional certificate for QES** – designed for legal entities: companies and freelancers. Its validity may be 1 or 3 years. The service includes: issue of electronic signature; renewal of electronic signature; reissue of electronic signature; suspension of the electronic signature; resumption of the electronic signature; termination of the electronic signature.
- **B-trust e-mail** – provides addresses and electronic mailbox in “B-trust.org” domain for the purposes of servicing the use of electronic signatures. B-trust mailbox supports POP3, SMTP, IMAP with a certain volume and duration. The service is requested only upon purchasing QES and has a separate price.

5.1.2 Other certificates

- **Server certificate** – authenticates the server identity and provides encrypted (confidential) communications (SSL or TLS) between the server and the clients (browser). The validity of the server certificate is 1 year, 2 years, or 3 years.
- **Certificate of software or information object** – a specialized type of signature that certifies copyrights and is protected against modification of information objects and software files (with

data, code, music, graphics, video, etc.). The integrity and authenticity of the object or file is verified, as well as its creator/owner.

- **Application-oriented certificate** – a specialized type of signature for access to server, protected electronic mailbox or virtual private network, encryption and decryption of data, as well as for specific applications, designed according to the client's specific needs and requirements.
- **Server domain certificate** – Wildcard certificate or server domain certificate is a certificate of the type "*. xxxxxxxx. xxx", where xxxxxxxx. xxx is the domain name (e.g. "*.b-trust.org") and applies to all servers in the given domain. B-trust server domain certificate is issued to an individual or legal entity (Titular), who is responsible for the server domain or is its owner. Digitally certifies the identity of the server domain and ensures a high level of compliance between it (Domain Name /URL) and the public key, certified by the issued certificate.

5.1.3 B-trust TSS (Time Stamp Service)

Service for the issuance of an electronically signed certificate/certificate of validated time/moment of presentation of contents of e-document (time "stamp"). B-trust TSS requires the signing of an agreement. A monthly fee is paid for access to the service, including the issuance of 600 TST (Time Stamp Token) certificates per month. Each subsequent TST, above this number is charged at a price per unit.

5.1.4 Batch Signing Service – Software for electronic signing of documents:

- **B-trust Signing service** – provides the possibility for signing, validation, encryption and decryption of electronic documents through the use of electronic signature certificates, including Qualified Electronic Signature (QES) certificate. It offers verification of time of electronically signed documents. It supports various formats of electronically signed documents. It offers the necessary level of service SLA.
- **B-trust Desktop Signer** – a software application for signing electronic documents/files with Qualified Electronic Signature, pursuant to the Law on Electronic Document and Electronic Signature. The product allows manual or automated signing of one or more electronic documents/files. There is an option for adding a certificate of time (Time Stamp) to the electronic signature, as well as encryption/decryption of files in a different format.

5.1.5 Cards and Readers

The Law on Electronic Document and Electronic Signature /LEDES/ requires the Qualified Electronic Signature to be stored on a device with a high level of security. Such a device is the smart card, on which the electronic signature certificate, along with the public and private key is recorded. The access to the information recorded on the card is through a secret PIN code. More than one electronic signature can be saved on one smart card. There are two types of smart cards and card readers - SIM format and standard. In SIM format the card and the reader are located in a single device, while in the standard format both devices are separate. The price is for a card and a reader separately or as a set.

5.1.6 Technical assistance for the installation of B-trust products

Highly qualified service for servicing level 2 requests related to arising problems, need for consultation and training of clients, using B-trust products and services. The service includes service by phone and on-site of B-trust clients; testing smart cards and card readers for use with electronic signature; testing services and products for use with an electronic signature.

Type of agreement

The provision of certification services is performed under a standard agreement, the general conditions to which /under a Regulation/ is the User Manual. Electronic signing of documents is an additional service, which is provided also under a standard agreement.

B-trust TSS standard agreement.

B-trust Signing service standard agreement.

B-trust Desktop Signer agreement for provision of the right to use.

Pricing:

The services are paid on the basis of the applicable BORICA AD Tariff for B-trust (tariff codes BT.xx.xx.xxx), published at: <https://www.b-trust.org/>.

5.2 E-faktura

Electronic invoicing is an automated process of issuing, sending, receiving and processing invoices electronically. Electronic invoicing is part of business processes, called "order - collection", from the supplier's perspective, and "purchase - payment " from the buyer's perspective. The electronic invoices are delivered in a XML-structured format. Documents accompanying the invoices, e.g. delivery notes, notifications, advertisements, certificates, insurances, detailed print-outs, etc. can be attached to the electronic invoices. These documents can be in any format.

E-faktura service includes:

- **Sending and receiving e-invoices** – The issuer has previously compiled electronic invoices through their system or by means of converting tools. The invoices are signed with a Qualified Electronic Signature, then loaded into eFaktura.bg. The system notifies the recipient that there is an invoice/s sent to them. The recipient accesses the system and after acknowledging the receipt of the invoices, may examine them, print or store them locally. The system provides an opportunity for online disputes between the recipient and the supplier, if necessary. The dispute may continue until a decision is reached. Upon receipt, many suppliers can transfer invoices to the recipient, who receives them through the system.
- **EDI** – provides the option for sending electronic invoices in EDI format (electronic exchange of structured business documents) via AS2 VAN.

Additional services

- **Issuer integration in the system** – Developing a visualization of electronic invoices. Help for the provider or their developer to prepare XML standard of the system. Tool adapting (efTool) for converting data from the ERP system of the provider in XML, signing with QES and uploading into eFaktura.
- **Payment of invoices through internet banking** – service providing invoice payment through a bank's Internet banking. Payment orders are filled automatically with the data of the issuer of the invoice, the amount and the grounds for payment, determined by the issuer of the invoice. Payment of invoices can be done only through banks, which have connectivity.
- **Payment of invoices with a card via VPOS and 3D secure** – Payment of invoices by the Buyer with payment card via merchant's VPOS (issuer of the invoice).
- **Acceptance of contents** – ensures acceptance of the contents of invoices by recipients in efaktura.bg. After the invoices are signed with a Qualified Electronic Signature (QES) by the recipients, it is deemed that they have accepted the contents of the invoice.

- **Electronic archive** – storage of electronic invoices in the eFaktura.bg system.
- **Information about unpaid invoices** – Loading information by the issuer about unpaid invoices, and informing the recipient of invoices awaiting payment.

Benefits

Saves time and money when sending electronic invoices and documents; stable form of the electronic document; reduction of errors; fast process for disputing invoices; electronic payments; improvement of the connections between providers and clients; electronic archive.

Type of agreement

- Standard agreement for issuer and recipient of electronic invoices – the use of the service E-faktura is provided under a standard agreement for issuers and recipients of electronic invoices.
- Standard agreement for recipient of electronic invoices - the use of the service E-faktura is regulated by the general terms and conditions, published on the company's website, which are accepted by an electronic statement – for the recipients of electronic invoices/they do not sign an agreement with the company/.
- Standard agreement for issuer of electronic invoices with additional option for using EDI format – the use of the service is provided under a standard agreement for issuers of electronic invoices using EDI format.
- PrePay E-faktura – prepaid packages – they can be used only by clients who have Qualified Electronic Signature B-trust. Each package is with validity term for the number of invoices specified in it. PrePay does not require signing an agreement. One-time payment upon the request of the respective package of invoices.

Pricing

The services are paid on the basis of the applicable BORICA AD Tariff for E-faktura (tariff codes EF.xx.xx.xxx), published at: <http://www.efaktura.bg/>.