

E-BANKING is a system for electronic banking that enables the users to access and carry out transactions via their accounts without the obligation to come to the bank.

FX Client or OfficeBanking is a computer program developed on the Windows platform by a renowned company Asseco-SEE that enables clients to carry out financial transactions in the country and abroad, access their account balance and account statements without the obligation to come to the bank.

PERSONAL E-BANK is a computer program developed on the Windows platform by a renowned company Electronic Banking Bureau - Halcom that enables clients to carry out financial transactions, access their account balance, changes in balance and transactions via their accounts, and account statements without the obligation to come to the bank.

WEB application is an on-line application that can be accessed via Internet Explorer and enables you to carry out transactions and access your account balance and account statements.

USER NAME AND PASSWORD are basic data necessary to log on to a certain system. The password is a unique combination of letters and numbers, known only to the user.

Digital certificate is a tool for electronic identification, that client use for electronic banking operation.

ACTIVATION CODE is an identification number that is used for activating service eBanking.

SMART-CARD is a security instrument with a built-in chip, that stores digital certificate for use of electronic banking system. The validity of the electronic certificate is 3 years from the date of issue.

USB key is a security instrument with a built-in chip, that stores digital certificate for use of electronic banking system. The validity of the electronic certificate is 3 years from the date of issue.

SMART-CARD READER is a device created for accessing data from the smart card.

PIN (Personal Identification Number) is a unique identification number that is used for identification of users when accessing a certain system.

SMS code is a single unique number, which is used to authorize electronic payment orders and valid for 10 minutes or one payment, which is obtained via SMS to the mobile phone number Customer is determined.

NETbusiness and NETpersonal are two modern channels for electronic banking that enable to monitor account balance and receive account statements, as well as carry out financial transaction via specially developed programs.

NETmail is a communication channel that facilitates exchange of messages and documents via electronic communication systems.

MOBILEsms is a communication protocol that enables its users to exchange messages with an information system in order to receive desired information.