

**Banka Kombëtare Tregtare**

**Business e-Banking**

**User Manual**

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TABLE OF CONTENTS

<b>1. REGISTRATION AND LOGIN PROCESS</b>	<b>6</b>
<b>1.1. Registration</b>	<b>6</b>
<b>1.2. Login</b>	<b>10</b>
<b>2. ACCOUNTS</b>	<b>11</b>
<b>2.1. My Accounts</b>	<b>11</b>
<b>2.2. Open Account</b>	<b>14</b>
<b>2.3. Account Statement</b>	<b>16</b>
<b>3. DEPOSITS</b>	<b>19</b>
<b>3.1. My deposit</b>	<b>19</b>
<b>3.2. Open Deposit</b>	<b>20</b>
<b>3.3. Close Deposit</b>	<b>28</b>
<b>4. LOANS</b>	<b>29</b>
<b>4.1. Cash Loans</b>	<b>29</b>
<b>5. TRANSFERS</b>	<b>31</b>
<b>5.1. Internal Transfers</b>	<b>31</b>
<b>5.2. My Accounts Transfers</b>	<b>34</b>
<b>5.3. My Pending Transfers</b>	<b>37</b>
<b>5.4. Domestic Transfers</b>	<b>38</b>
<b>5.5. Incoming Transfers</b>	<b>42</b>
<b>5.6. Transfers with Albania</b>	<b>58</b>
<b>5.7. History of Transfers</b>	<b>58</b>
<b>5.8 International Transfers</b>	<b>52</b>

## Business e-Banking Manual

---

<b>5.9 Progress Steps</b>	<b>66</b>
<b>5.10 Registered Transfers</b>	<b>68</b>
 <b>6. INVESTMENTS</b>	 <b>43</b>
<b>6.1. Money Exchange</b>	<b>43</b>
<b>6.1.1. Buy Foreign Currency:</b>	<b>45</b>
<b>6.1.2. Sell Foreign Currencies:</b>	<b>48</b>
<b>6.1.3. Cross Foreign Currencies:</b>	<b>51</b>
<b>6.2. Exchange Rates</b>	<b>54</b>
 <b>7. BILLS</b>	 <b>55</b>
<b>7.1. Payments with UNIREF</b>	<b>55</b>
<b>7.2. Payments with GIRO</b>	<b>56</b>
<b>7.3. Bill Payments – KEDS, KUR</b>	<b>57</b>
<b>7.4. Tax Payments</b>	<b>58</b>
<b>7.5. Customs Payments</b>	<b>58</b>
<b>7.6. Paid Bills</b>	<b>58</b>
 <b>8. SERVICES</b>	 <b>62</b>
<b>8.1. Internet</b>	<b>62</b>
<b>8.2. Television</b>	<b>67</b>
<b>8.3. Combined</b>	<b>73</b>
<b>8.4. Mobile Recharge</b>	<b>73</b>
 <b>9. CONTROLS</b>	 <b>78</b>
<b>9.1. My Transactions</b>	<b>78</b>
<b>9.2. Pending Approvals</b>	<b>80</b>
<b>9.3. Company Transactions</b>	<b>82</b>



## Business e-Banking Manual

---

10. SECURITY SETTINGS	84
<b>10.1. User Rights</b>	<b>84</b>
<b>10.2. Change Password</b>	<b>86</b>
<b>10.3. Change Digital Stamp</b>	<b>87</b>
<b>10.4. Transaction Limits</b>	<b>89</b>
11. HOME	90
12. LAST ACTIVITY	91
13. CONTACT	92
14. HELP	93
15. TOOLS	94
16. LANGUAGE SETTINGS	95
17. LOGOUT	95
18. FREQUENTLY ASKED QUESTIONS	96
<b>18.1. Login</b>	<b>96</b>
<b>18.2 Security</b>	<b>97</b>
<b>18.3 Usage</b>	<b>98</b>

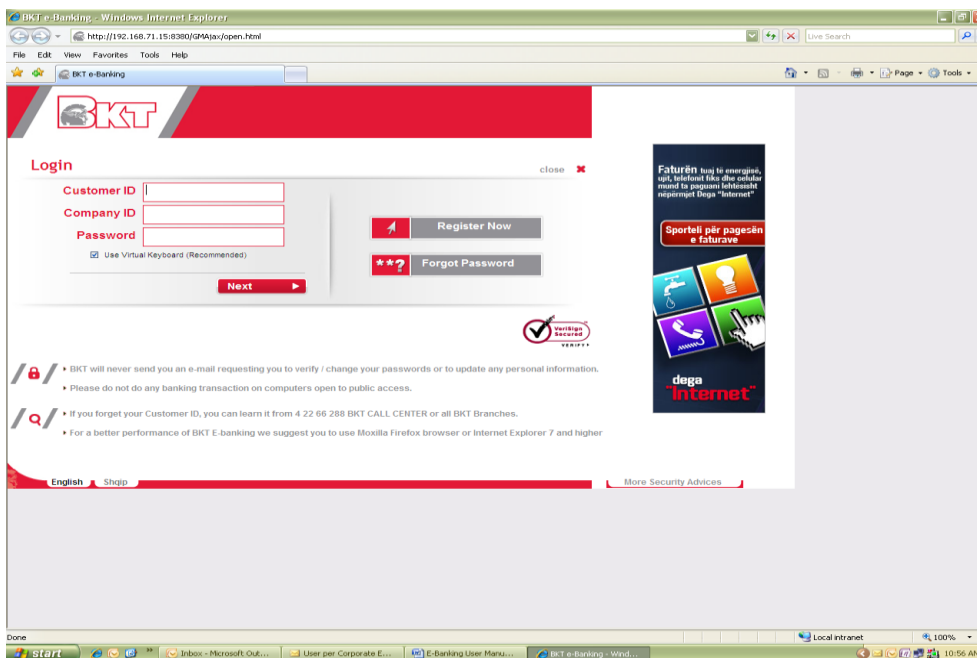
## 1. REGISTRATION AND LOGIN PROCESS

### 1.1. Registration

Registration is a process for the customer in order to register at BKT Business E-Banking (BEB). KSHBB agreement should have been signed in order to perform registration for Business E-Banking. Customers who have not signed this agreement will not be allowed to register.

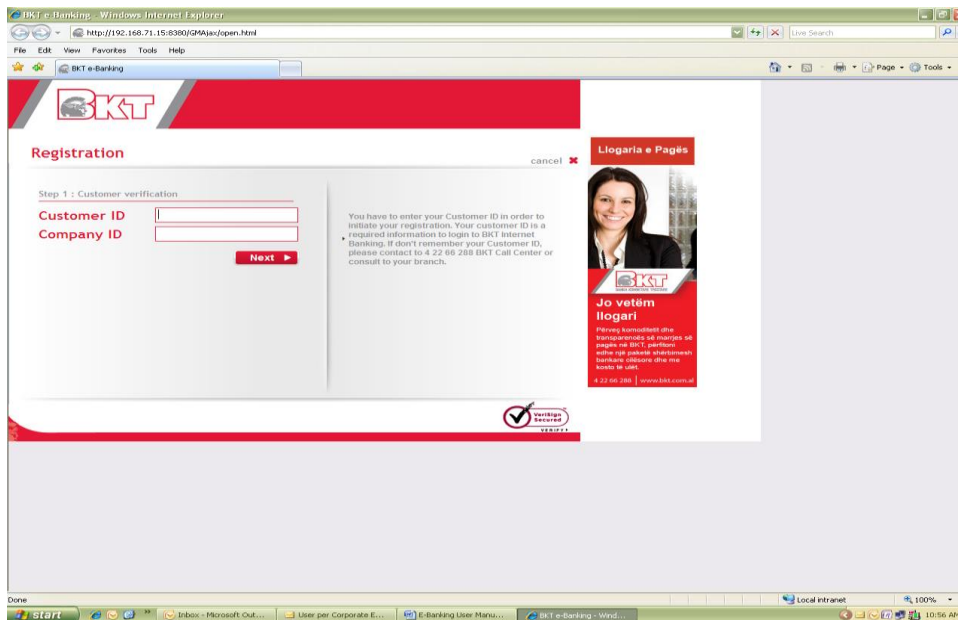
To perform the registration process, you should complete the following steps:

- Select “*Register Now*”



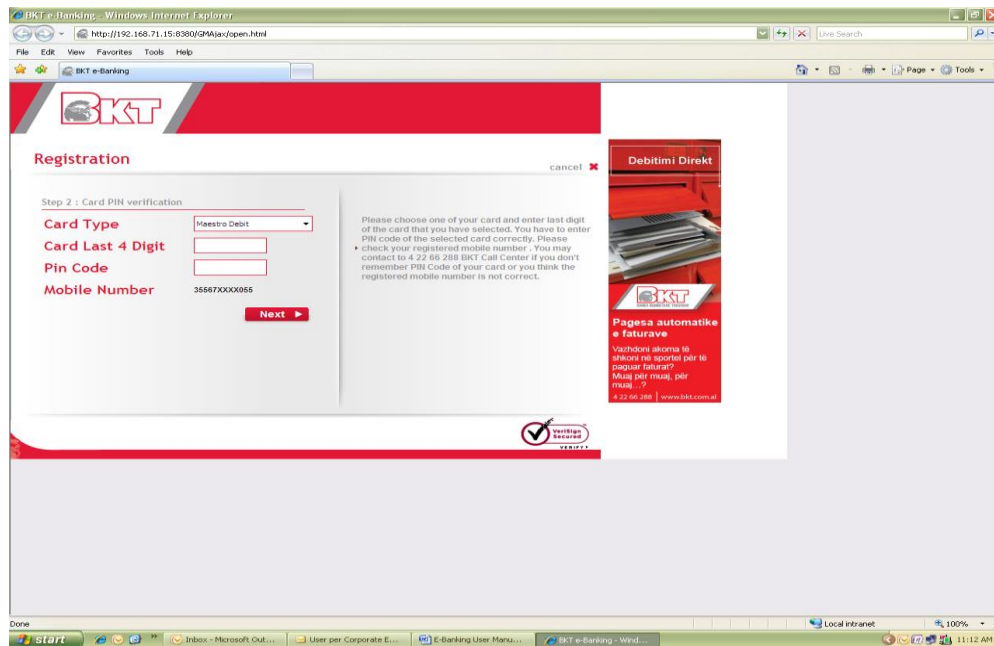
- Enter your personal Customer Identification Number (Customer Number CIF) and Company Identification Number (Company Number CIF) than press **NEXT**

## Business e-Banking Manual

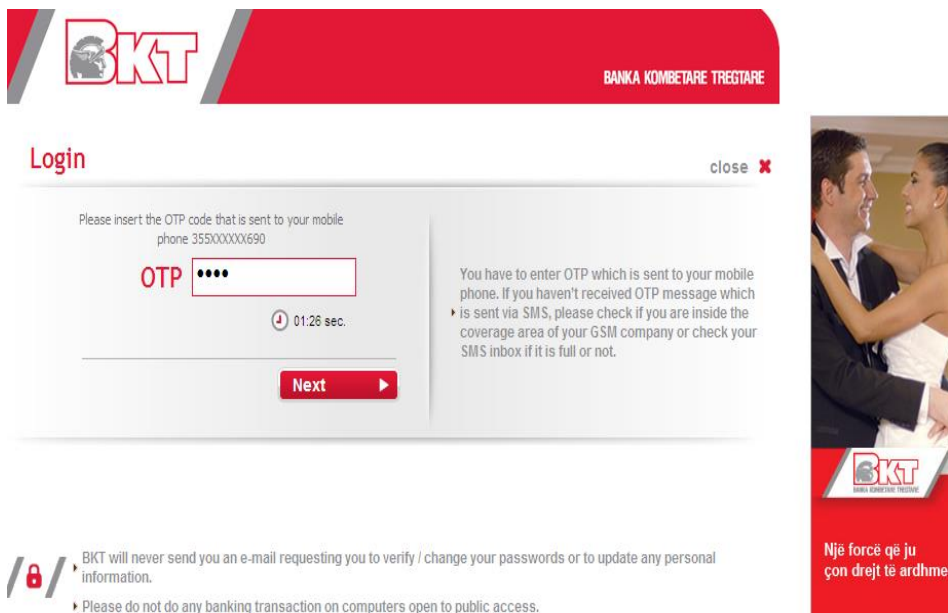


- At the next page, complete the following fields:
  - Choose your card type
  - Enter last 4 digit of the card that you have selected
  - Enter PIN Code of the card that you have selected than
  - Your current mobile phone number will be displayed which partly encrypted
  - Press **NEXT** to proceed to OTP page

## Business e-Banking Manual

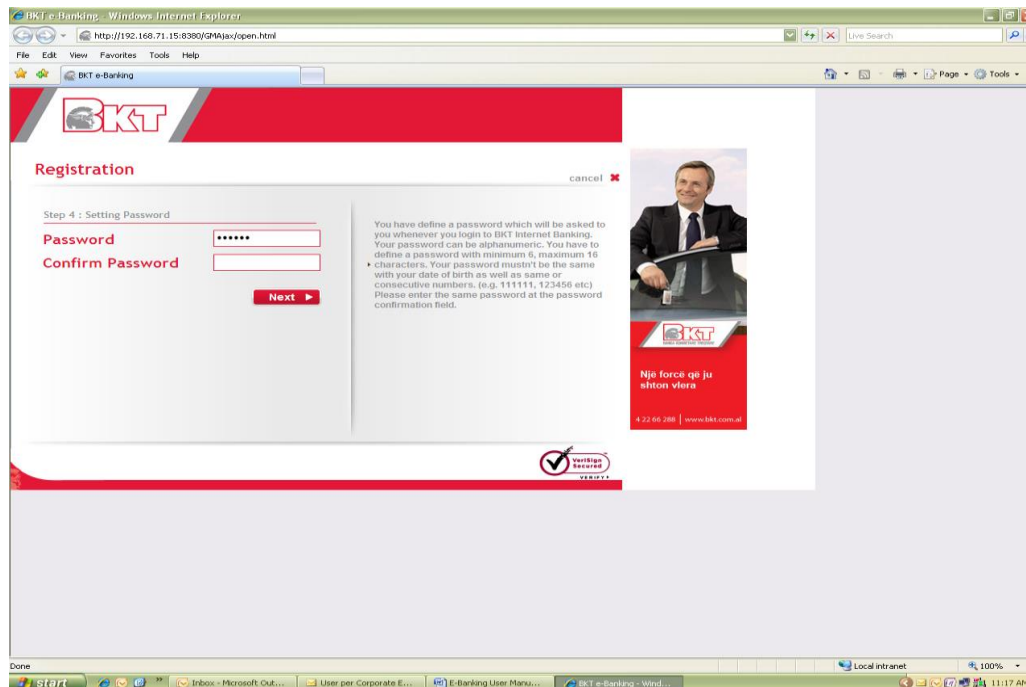


- Then an SMS will be sent to your registered mobile phone number which you will enter at OTP page



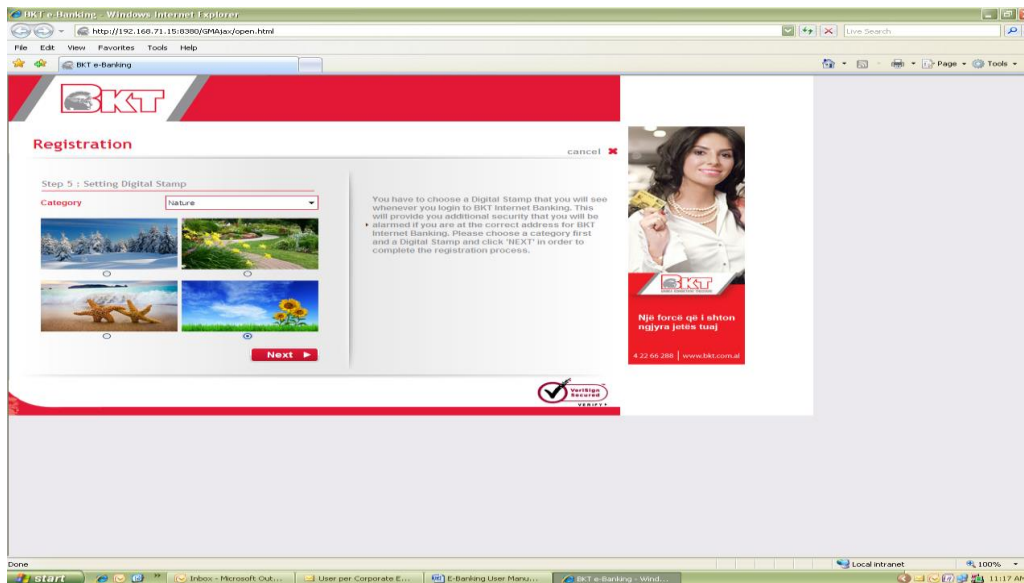
- Press **NEXT** after you enter OTP that has been sent to your mobile phone number
- You will proceed to a page where you will define your Business E-Banking password

- Than confirm this password



At the following page, you have to enter a password that you want to use when you login to BKT Internet Banking. You have to consider the regulations below when you define a password:

- Password can be alphanumeric
  - Password length must be 6 to 10 digits
  - Password mustn't be same with your date of birth (DD/MM/YYYY)
  - Password mustn't contain same or consecutive numbers (e.g. 111111, 123456)
- 
- After pressing **NEXT** button you will proceed to the page where you will choose your Digital Stamp for security purpose when you login to Business E- Banking
  - Choose a category from the list
  - Due to your category choice, you will see a list of Digital Stamps
  - Choose a Digital Stamp and press **NEXT** in order to complete your registration process



### 1.2. Login

Login is a process for the customer in order to login to Business E-Banking (BEB).

Only registered users can login to BEB. Registration process can be initiated by clicking “*Register Now*” button at the login page. Registered users must complete the following steps in order to login to BEB:

- Enter your Customer ID, Company ID & Internet Banking Password than press **NEXT**
- At the next page, Digital Stamp that you have chosen during registration will be displayed
- Please inform us if you think Digital Stamp which is shown at the page is different than the one you have chosen
- Press **NEXT** if you see the Digital Stamp that you have chosen in order to proceed to OTP page
- Then an SMS will be sent to your registered mobile phone number which you will enter at OTP page
- Press **NEXT** after you enter OTP that has been sent to your mobile phone number in order to complete login process.

*Login Problems:*

- If you block your Internet Banking account due to wrong password or OTP entries, you have to contact to BKT Call Center
- You also have to contact Call Center if you forgot your password or Customer ID

## **2. ACCOUNTS**

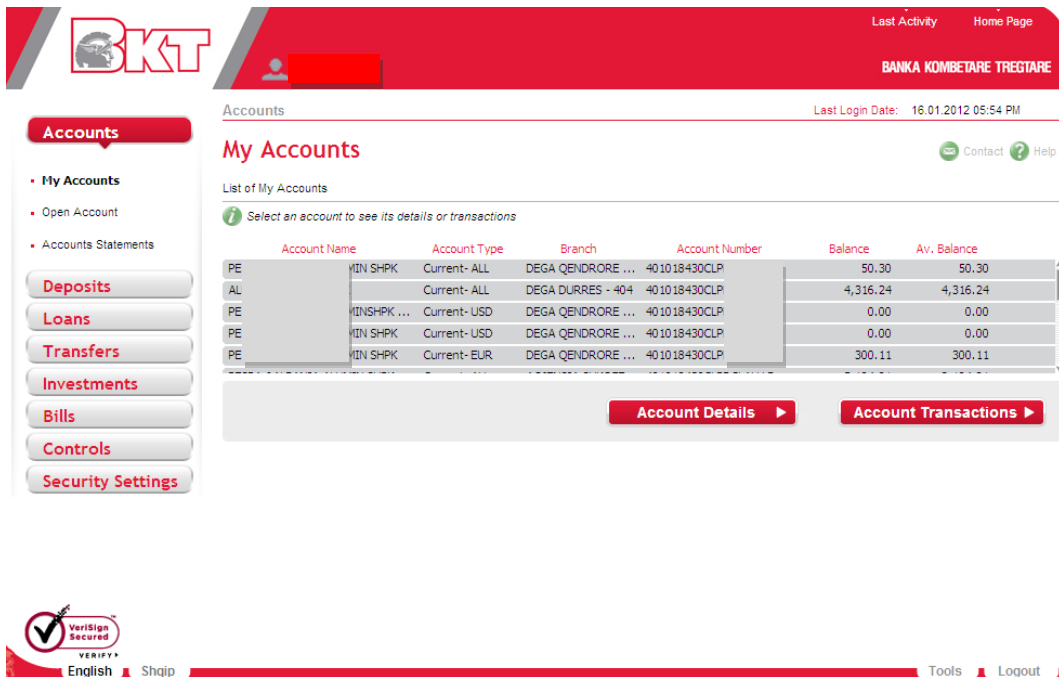
In this menu, you can view and perform transactions with your accounts. Operations that you can perform are:

- My Accounts
- Open Account
- Account Statement

### **2.1. My Accounts**

You may use My Accounts option to display all demand and fixed terms accounts in various foreign exchange types that exist in BKT.

The available balances that you will see on the detailed information of your accounts are computed by subtracting any blocked amount in your account from the sum of balance of your demand account.



**Accounts** Last Login Date: 16.01.2012 05:54 PM

### My Accounts

List of My Accounts

Select an account to see its details or transactions

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PE MIN SHPK	Current- ALL	DEGA QENDRORE ...	401018430CLP	50.30	50.30
AL	Current- ALL	DEGA DURRES - 404	401018430CLP	4,316.24	4,316.24
PE MINSHPK ...	Current- USD	DEGA QENDRORE ...	401018430CLP	0.00	0.00
PE MIN SHPK	Current- USD	DEGA QENDRORE ...	401018430CLP	0.00	0.00
PE MIN SHPK	Current- EUR	DEGA QENDRORE ...	401018430CLP	300.11	300.11

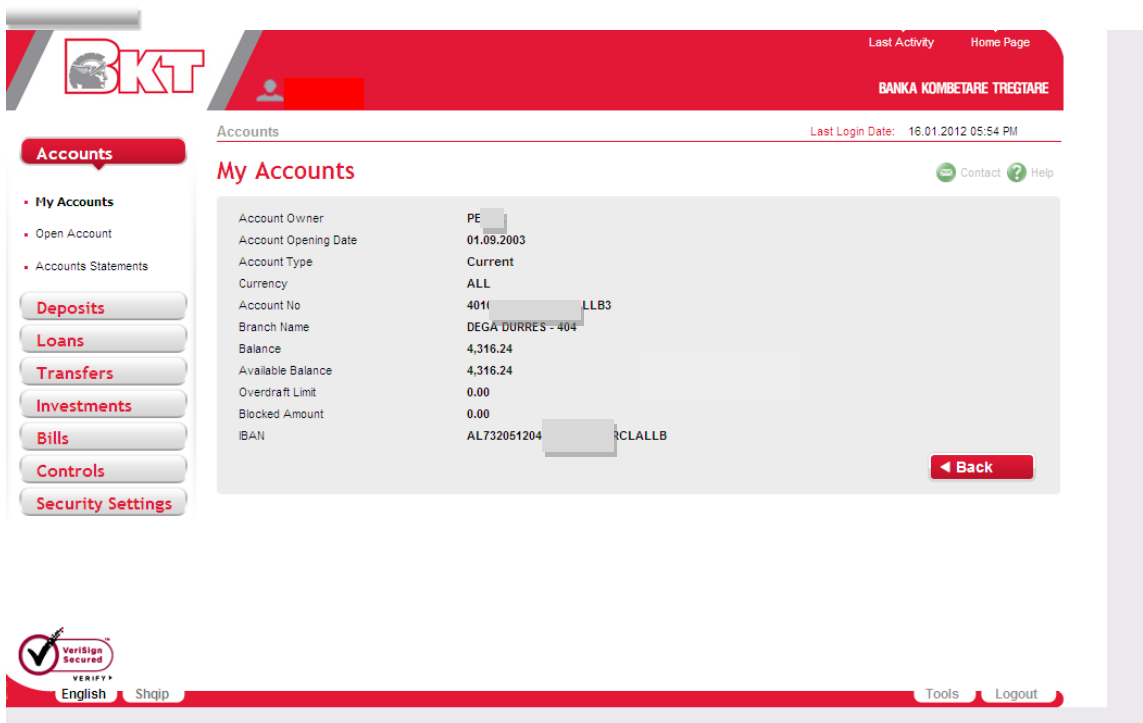
**Account Details** **Account Transactions**

VeriSign Secured  
English Shqip Tools Logout

- *Account Details:*

You may use this option to have detailed information of the selected account





**Accounts**

My Accounts

- My Accounts
- Open Account
- Accounts Statements

**Deposits**

**Loans**

**Transfers**

**Investments**

**Bills**

**Controls**

**Security Settings**

**My Accounts**

Account Owner: PE

Account Opening Date: 01.09.2003

Account Type: Current

Currency: ALL

Account No: 4011 LLB3

Branch Name: DEGA DURRES - 404

Balance: 4,316.24

Available Balance: 4,316.24

Overdraft Limit: 0.00

Blocked Amount: 0.00

IBAN: AL732051204 CLALLB

[Back](#)

VeriSign Secured

English Shqip

Tools Logout

### • Account Transactions:

This page helps you to make statement for all your transactions performed during a certain period of time from your selected account.

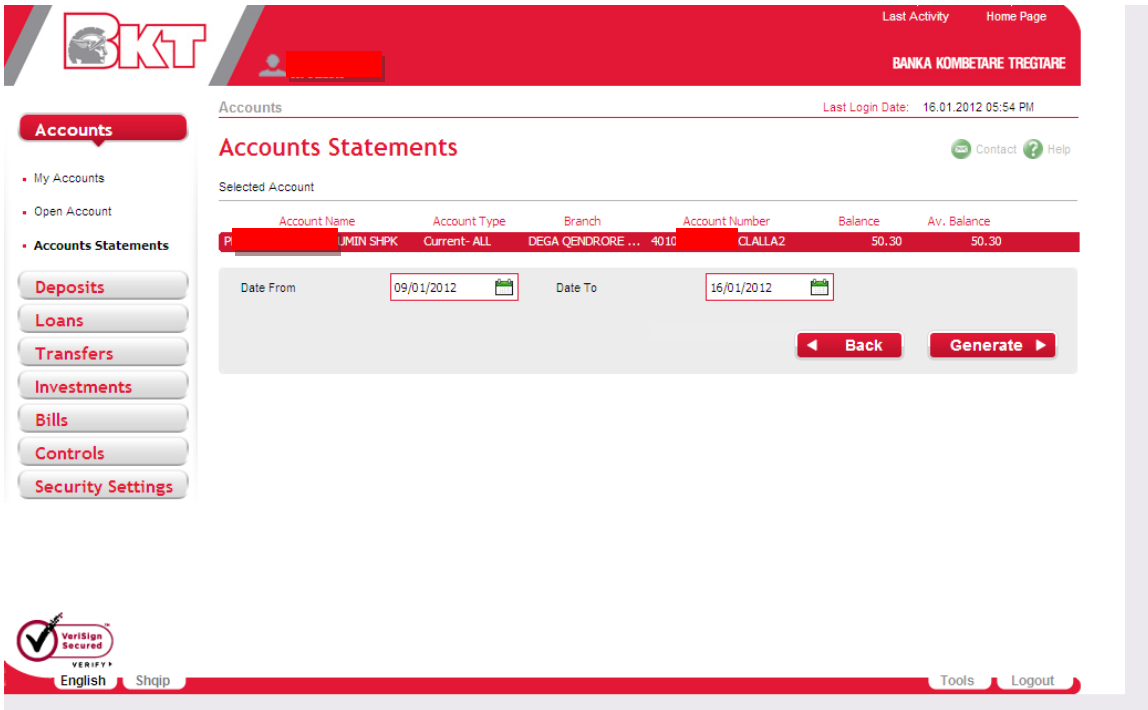
In order to see all your account transactions you have to fulfill start date and end date for the period you want to check the transactions. Search can be done also by entering an amount range.

You can also check transactions by selecting one of these transaction types:

-Debits

-Credits

After completing these steps, you have to click **SEARCH** in order to see your account transactions.



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile icon, and links for 'Last Activity', 'Home Page', and 'BANKA KOMBETARE TREGTARE'. The main content area is titled 'Accounts Statements' and displays a table of account information. A sidebar on the left contains navigation links for 'Accounts', 'Deposits', 'Loans', 'Transfers', 'Investments', 'Bills', 'Controls', and 'Security Settings'. The bottom of the page features a 'VeriSign Secured' logo, language options ('English', 'Shqip'), and links for 'Tools' and 'Logout'.

**Accounts Statements**

Selected Account

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
IMIN SHPK	Current- ALL	DEGA QENDRORE ...	4010 CLALLA2	50.30	50.30

Date From: 09/01/2012 Date To: 16/01/2012

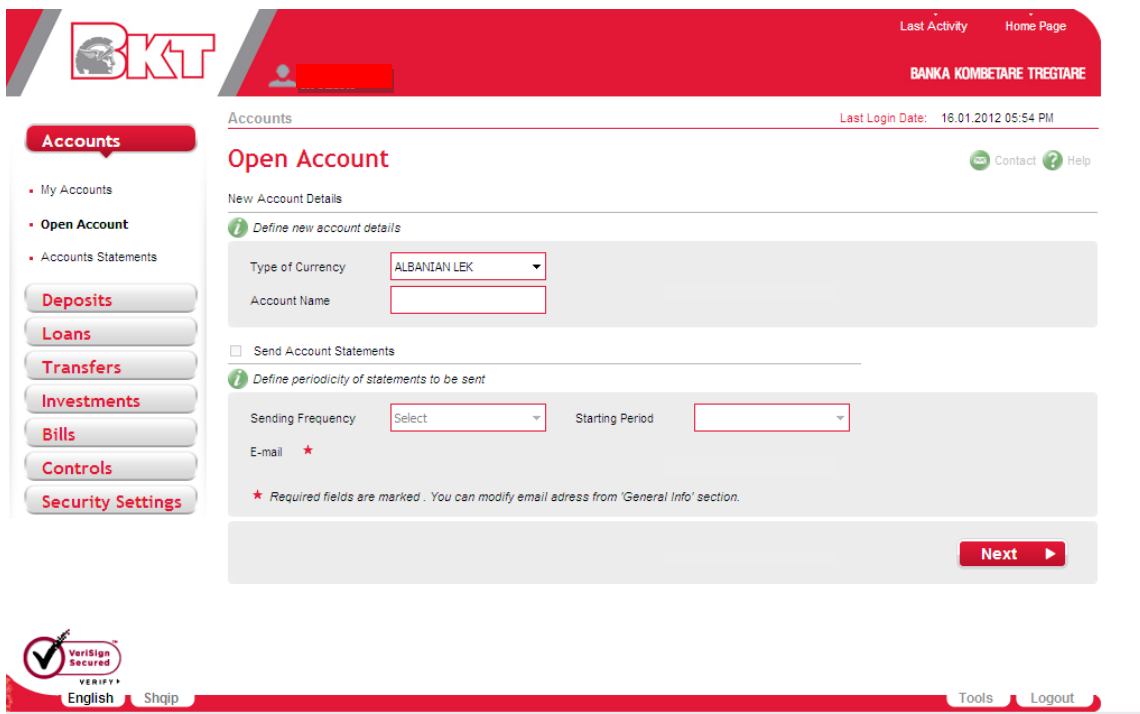
[Back](#) [Generate](#)

## 2.2. Open Account

In this page you can open new accounts.

Through the first part you can open your new account by following these steps:

- Select the currency of the account that you want to open
- Name your account, by giving a specification that is proper for you. In this way you can distinguish it easily



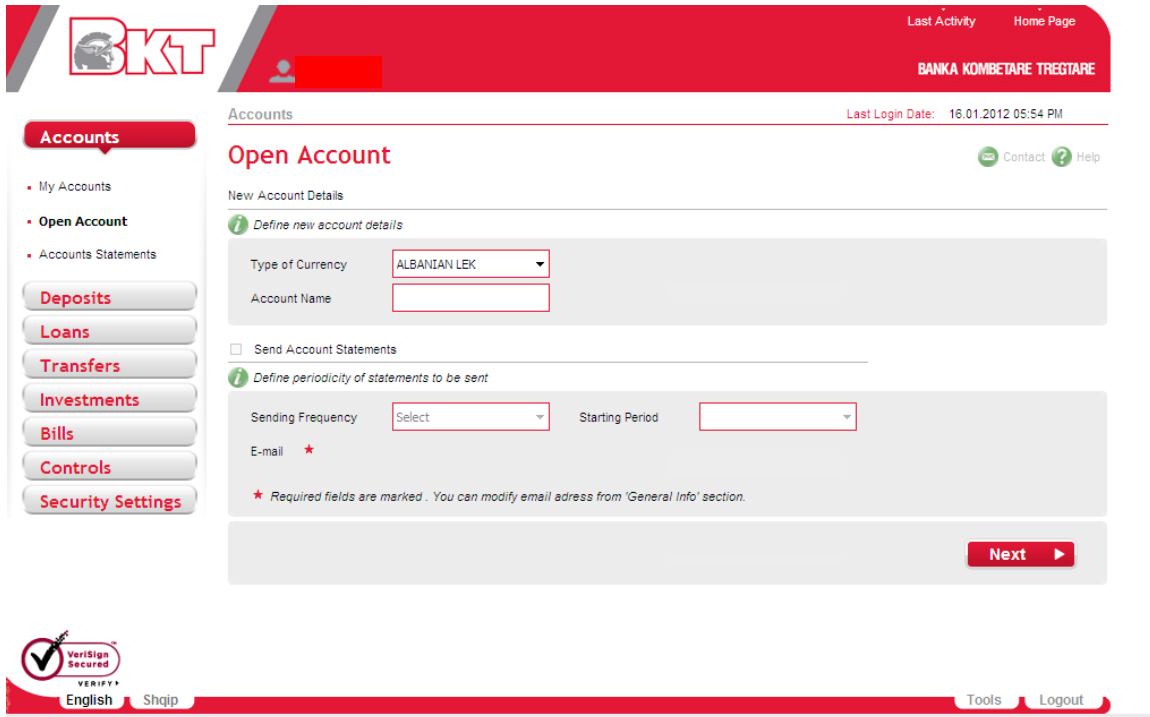
In the second part of the page you can select *Send Account Statements* check box to receive account statements.

If you checked it, you have to select the frequency and the starting period of your statements. Starting period can be a month, or a date for monthly frequencies. You will also see your e-mail address under frequency list, where your statement will be sent.

After completing the above fields you should press **NEXT** button to proceed to the final page.

At the final page, you will see details of your new account.

- If you think that the details are correct, then press **PROCEED** button to open the account
- If not, press **BACK** button to modify the details that you have entered



**BKT** Last Activity Home Page  
BANKA KOMBETARE TREGTARE

Accounts Last Login Date: 16.01.2012 05:54 PM

**Open Account** Contact Help

New Account Details

*Define new account details*

Type of Currency: ALBANIAN LEK  
Account Name:

☐ Send Account Statements

*Define periodicity of statements to be sent*

Sending Frequency: Select Starting Period:

E-mail \*

\* Required fields are marked . You can modify email adress from 'General Info' section.

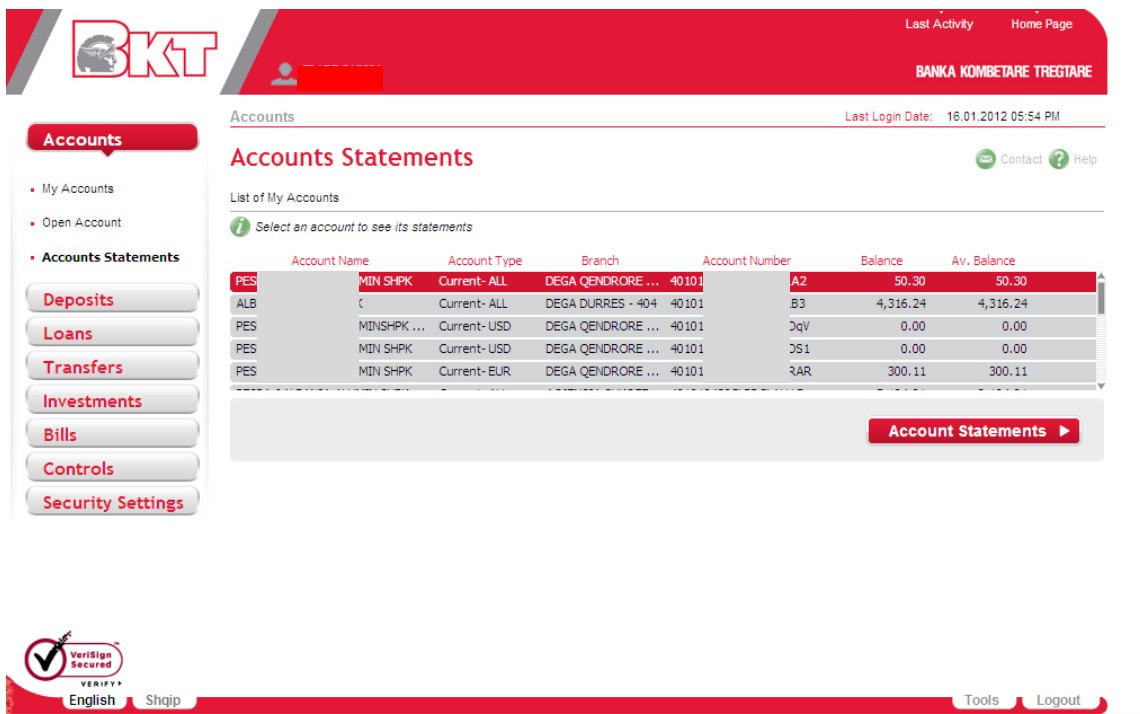
Next

VeriSign Secured  
English Shqip Tools Logout

### 2.3. Account Statements

In this page you can check all the transactions performed from your accounts. To perform these transactions you should follow these steps:

- Select the account for which you want to check the statement




The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. The main header displays 'BANKA KOMBETARE TREGTARE' and the 'Last Login Date: 16.01.2012 05:54 PM'. The left sidebar contains a menu with 'Accounts' (selected), 'My Accounts', 'Open Account', 'Accounts Statements', 'Deposits', 'Loans', 'Transfers', 'Investments', 'Bills', 'Controls', and 'Security Settings'. The main content area is titled 'Accounts Statements' and includes a 'List of My Accounts' section with a message: 'Select an account to see its statements'. Below this is a table with the following data:

	Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PES	MIN SHPK	Current- ALL	DEGA QENDRORE ...	40101	A2	50.30
ALB	...	Current- ALL	DEGA DURRES - 404	40101	B3	4,316.24
PES	MINSHPK ...	Current- USD	DEGA QENDRORE ...	40101	DqV	0.00
PES	MIN SHPK	Current- USD	DEGA QENDRORE ...	40101	DS1	0.00
PES	MIN SHPK	Current- EUR	DEGA QENDRORE ...	40101	RAR	300.11


At the bottom of the table, there is a button labeled 'Account Statements ►'. The footer includes a 'VeriSign Secured' logo, language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

- After completing the above field you should press *Account Statements* button to proceed to the other page.
- In the second page you can select the period needed to be shown on the statement. It is to be selected *Date From* (starting from) you request the account statement till when, *Date To*. After completing the above fields you should press **GENERATE**

## Business e-Banking Manual



[Last Activity](#)
[Home Page](#)



BANKA KOMBETARE TREGTARE

Accounts

[My Accounts](#)
[Open Account](#)
[Accounts Statements](#)

Deposits

Loans

Transfers

Investments

Bills

Controls

Security Settings

Accounts

Last Login Date: 16.01.2012 05:54 PM

Accounts Statements

[Contact](#)
[Help](#)

Selected Account

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PESH ALUMIN SHPK	Current- ALL	DEGA QENDRORE ...	40101843	50.30	50.30

Date From


09/01/2012

Date To

16/01/2012

Back

Generate




English

Shqip

Tools

Logout

Then it will be displayed the account statement which can be printed as shown below:



[Last Activity](#)   [Home Page](#)

**BANKA KOMBETARE TREGTARE**

---

**Accounts**

- My Accounts
- Open Account
- **Accounts Statements**

**Deposits**

**Loans**

**Transfers**

**Investments**



**Bills**

**Controls**







**Security Settings**

Accounts
Last Login Date: 16.01.2012 05:54 PM



## Accounts Statements

 Contact   
  Help



Transaction Report

1 / 2

75%

Find


QPS&P: ALBANIA ALUMIN SHPK  
NR: AL02 2051 1014 0184 30CL PRCL ALLA  
DATE

DESCRIPTION	REFERENCE	Date Value DATE	Debi DEBIT	Kredi CREDIT	Balance BALANCE
<b>OPENING BALANCE</b>					
					5,700.30
<b>CLOSING BALANCE</b>					
					5,700.30
<hr/>					
DEBIT(S)		0.00			
CREDIT(S)		0.00			

QPS&P: ALBANIA ALUMIN SHPK  
DATE OF STATEMENT 22-APR-10  
Nga date ne daten  
FROM 05-JAN-12 TO 16-JAN-12  
Page  
PAGE NO 1

10.22 x 11.69 in
◀ ▶

◀ Back



English Shqip

Tools
Logout

### 3. DEPOSITS

In this menu you can view your current deposits, open a new deposit account or close an existing contract deposit. Operations that you can perform are:

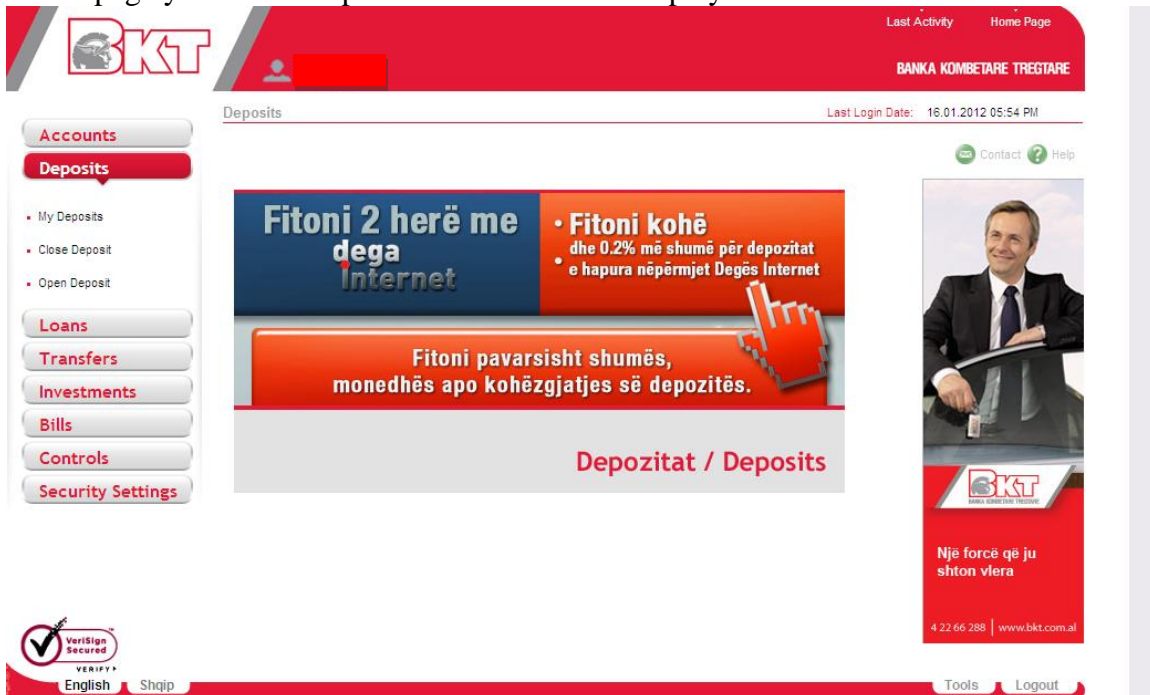
-My Deposits

-Open Deposit

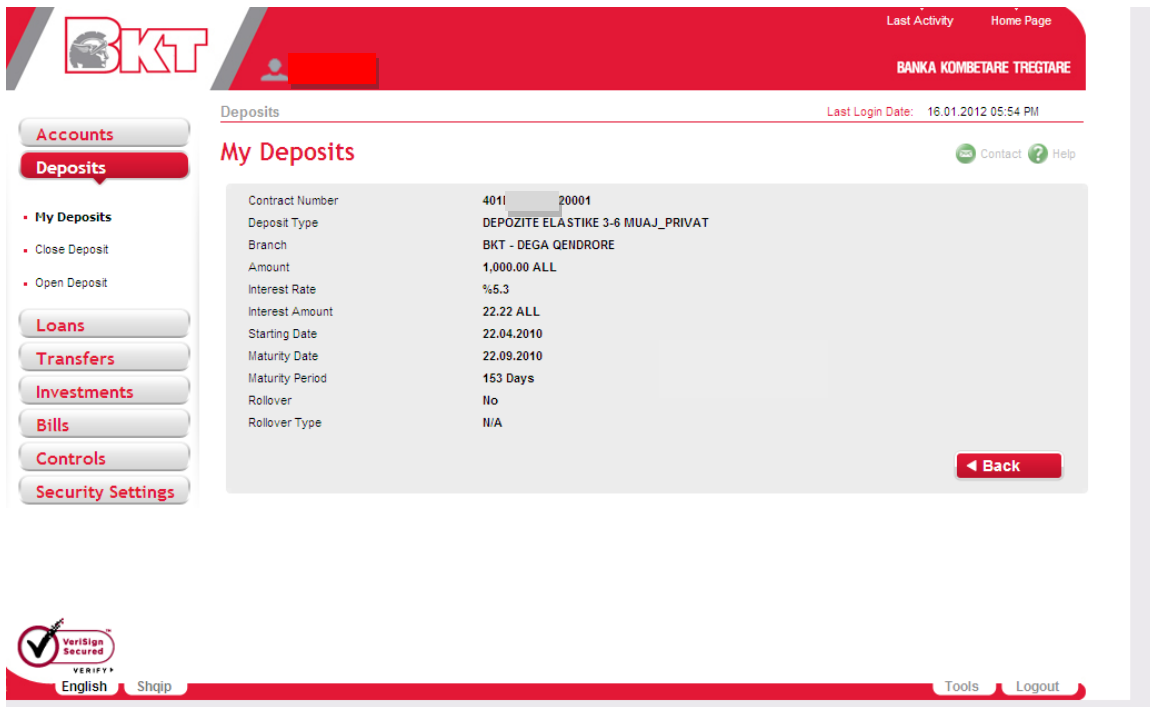
-Close Deposit

#### 3.1. My Deposits

In this page your list of deposit contracts will be displayed:



In order to see the details of the deposit contract you should first select it and then press **DETAILS** button. After **DETAILS** button is pressed you will see all the details of the selected deposit contract in a new page:




**Deposits** Last Login Date: 16.01.2012 05:54 PM

**My Deposits** [Contact](#) [Help](#)

Contract Number	4011 20001
Deposit Type	DEPOZITE ELASTIKE 3-6 MUAJ_PRIVAT
Branch	BKT - DEGA QENDRORE
Amount	1,000.00 ALL
Interest Rate	%5.3
Interest Amount	22.22 ALL
Starting Date	22.04.2010
Maturity Date	22.09.2010
Maturity Period	153 Days
Rollover	No
Rollover Type	N/A

[Back](#)

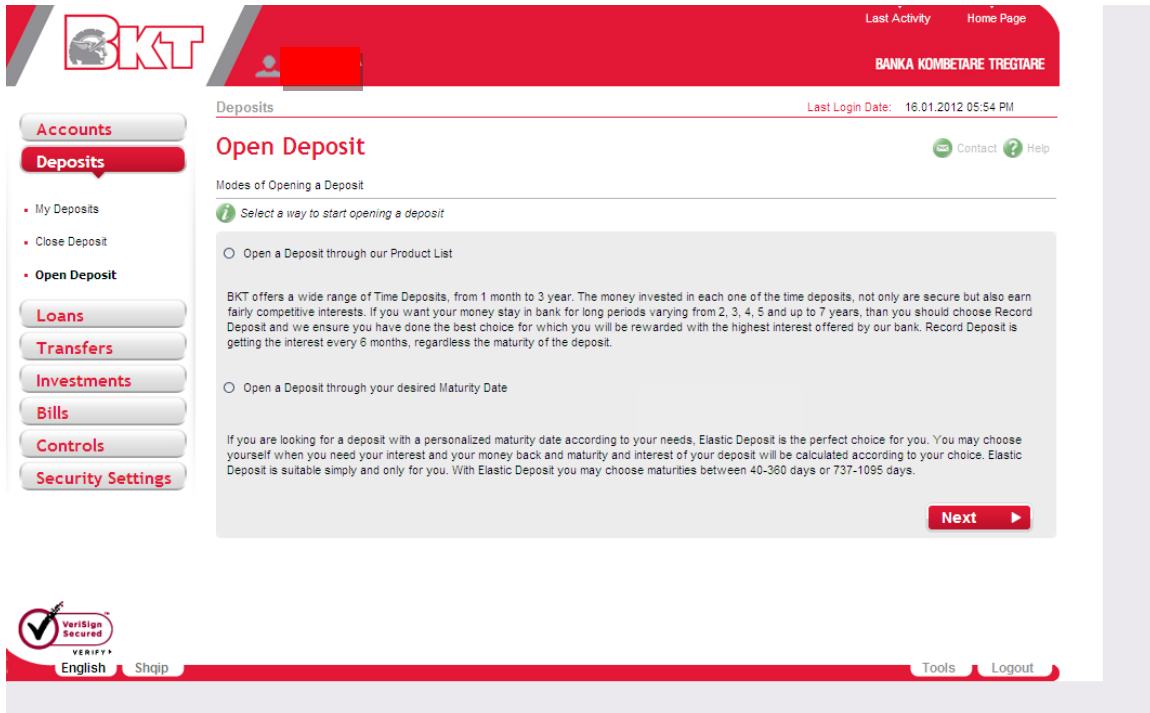
 English Shqip [Tools](#) [Logout](#)

### 3.2 Open Deposit

In this page you can open a new deposit. There are two ways to open a new deposit:

- To open a deposit through our bank product list
- To open a deposit through the desired maturity



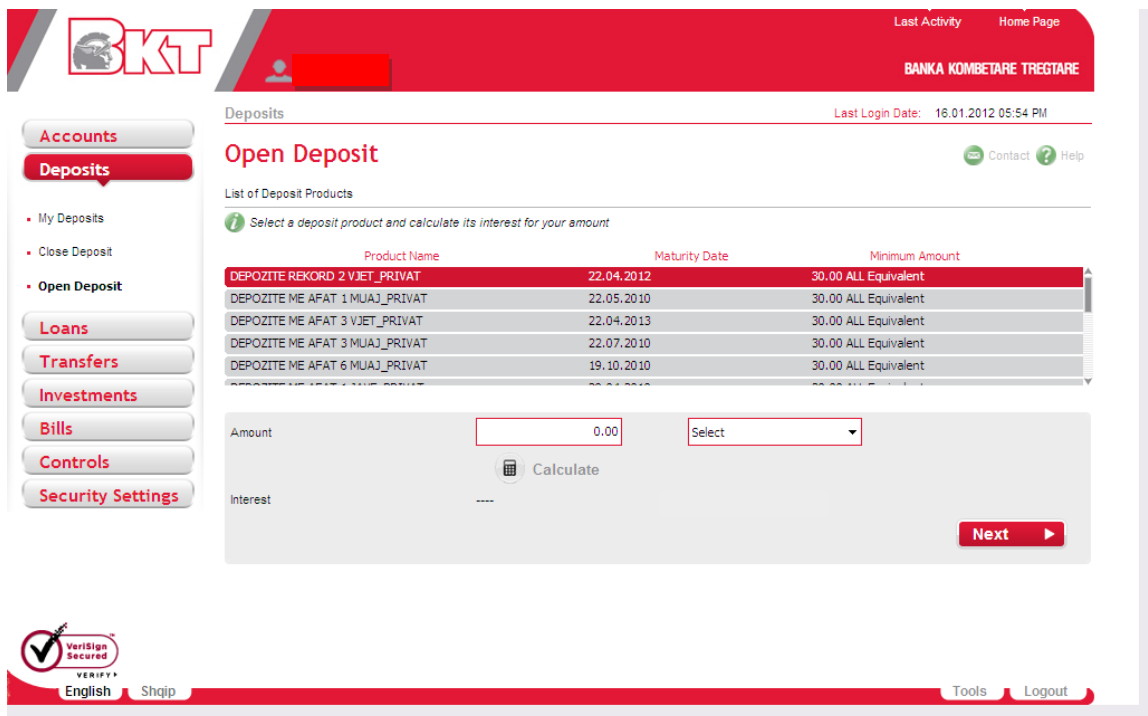


*Open a Deposit through our Bank Product List:*

After selecting the mode of the new deposit you will see the list of the deposit products. The list will contain the name and the maturity date of the products.

In this page you should follow these steps:

- Select the product name from one of the product names and maturity period
- Enter the amount that you want for the deposit that you will open and choose the currency. To check the interest of the amount deposit press the button **CALCULATE Interest**. The interest rate will be displayed & will be calculated automatically in the interest field. To continue press **NEXT** button



**Deposits** Last Login Date: 16.01.2012 05:54 PM

### Open Deposit

List of Deposit Products

Select a deposit product and calculate its interest for your amount

Product Name	Maturity Date	Minimum Amount
DEPOZITE REKORD 2 VJET_PRIVAT	22.04.2012	30.00 ALL Equivalent
DEPOZITE ME AFAT 1 MUAJ_PRIVAT	22.05.2010	30.00 ALL Equivalent
DEPOZITE ME AFAT 3 VJET_PRIVAT	22.04.2013	30.00 ALL Equivalent
DEPOZITE ME AFAT 3 MUAJ_PRIVAT	22.07.2010	30.00 ALL Equivalent
DEPOZITE ME AFAT 6 MUAJ_PRIVAT	19.10.2010	30.00 ALL Equivalent

Amount:

Interest: ----

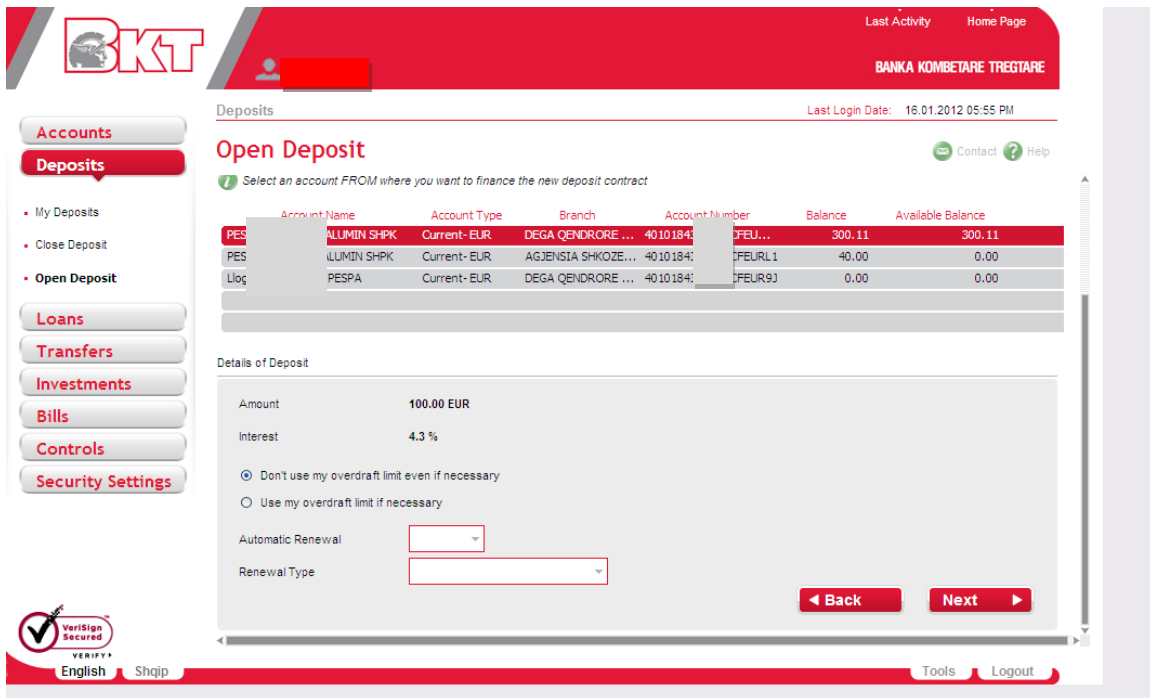
VeriSign Secured

English Shqip

Tools Logout

At the next page you will see:

- Details of the deposit product that you have chosen
- List of your accounts with the currency that you have chosen
- Amount and interest of your deposit.
- Overdraft limit usage
- Automatic renewal which can be selected with **YES** or **NO**



**Deposits** Last Login Date: 16.01.2012 05:55 PM

### Open Deposit

Select an account FROM where you want to finance the new deposit contract

	Account Name	Account Type	Branch	Account Number	Balance	Available Balance
PES	ALUMIN SHPK	Current- EUR	DEGA QENDRORE ...	40101841	300.11	300.11
PES	ALUMIN SHPK	Current- EUR	AGJENSIA SHKOZE...	40101841	40.00	0.00
Llog	PESPA	Current- EUR	DEGA QENDRORE ...	40101841	0.00	0.00

Details of Deposit

Amount: 100.00 EUR

Interest: 4.3 %

☒ Don't use my overdraft limit even if necessary  
☐ Use my overdraft limit if necessary

Automatic Renewal:

Renewal Type:

**Back** **Next**

English Shqip Tools Logout

In order to finish the transaction, you have to follow up these steps below on the page:

- Select one of your account for the money withdrawal
- You can make an automatic renewal of the deposit by selecting *yes*. If you do not prefer to renew the deposit automatic select *no*
- You can renew:
  - Principal
  - Principal + Interest - Tax
- To proceed press **NEXT** button  
If you want to make any changes, press **BACK**

After pressing the **NEXT** button, you will see the terms and conditions of the deposit:

- Read carefully the Terms and Conditions
- Press *I Agree* Button, if you agree with the Terms and Conditions
- Press *I Disagree* button if you do not agree with the Terms and Conditions

## Business e-Banking Manual



**Accounts**  
**Deposits**  
• My Deposits  
• Close Deposit  
• **Open Deposit**  
**Loans**  
**Transfers**  
**Investments**  
**Bills**  
**Controls**  
**Security Settings**

**Deposits**  
**Open Deposit**  
Last Login Date: 16.01.2012 05:55 PM  
Contact Help

Terms And Conditions  
Read carefully terms and conditions of deposit contract

**KUSHTET E KONTRATES SE DEPOZITES BANKARE**

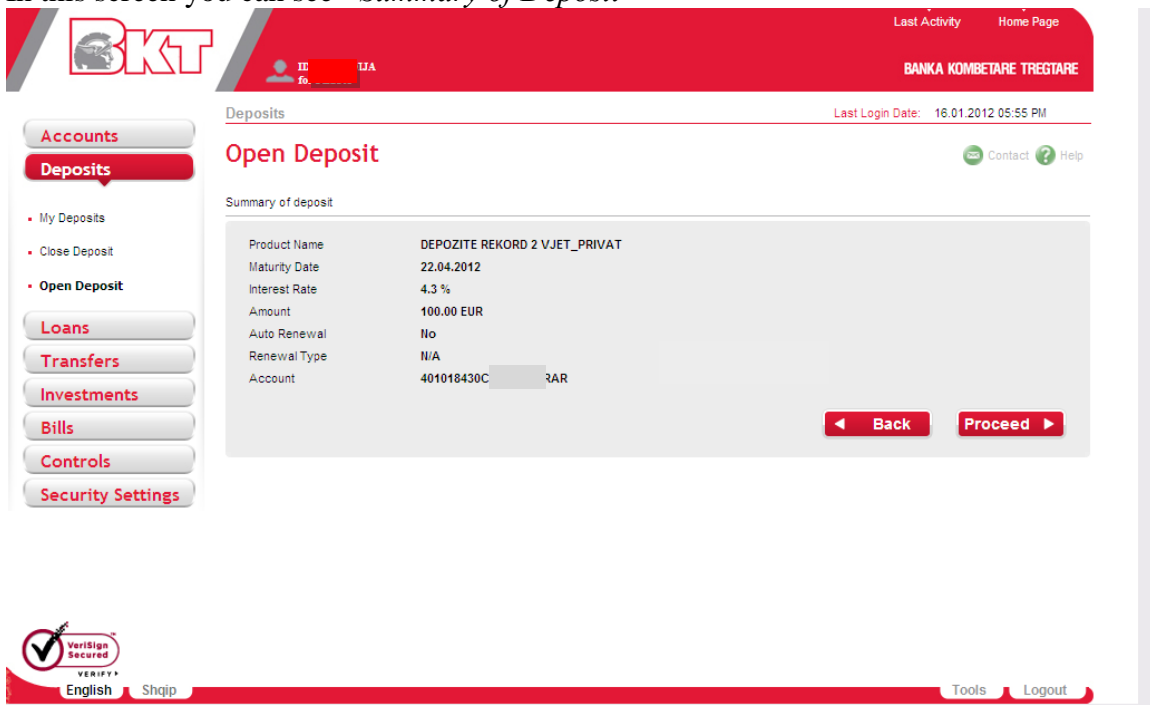
**1 Kushte të përgjithshme**

1.1 Në përputhje me kushtet e kësaj kontrate depozite bankare, Klienti derdh një shumë parash në një llogari depozite të hapur nga Banka. Kjo shumë investohet në një depozite bankare për një periudhë kohe të caktuar.  
1.2 Banka pranon depozita individuale në emër të 1(një) Klienti ose depozita kolektive në emër të disa Klientëve.  
1.3 Banka në respektim të detyrimit ligjor, bën sigurimin e depozitës Bankare pranë Agjensisë së Sigurimit të Depozitave në formën dhe masën e përcaktuar nga ligji në fuqi.  
1.4 Në qoftë se Klienti ka disa detyrime ndaj Bankës, si rrjedhojë e marrëdhëneve të kreditimit / dorëzansë, Banka ruan të drejtën të ngrijë pagimin e shumës fillestare dhe interesit. Në këtë rast Bankës i lind e drejta e kërkitimit të lëshimit të urdhërit të ekzekutimit nga Gjykata. Njekohësisht Banka, në respektim të ligjeve në fuqi, ka të drejtën e vendosjes së bllokimeve / sekuestrimeve konservative apo ekzekutive, mbi këtë depozitë, bazuar në urdhërin e atyre autoriteteve që në është njohur kjo kompetencë me ligj.

**I Disagree I Agree**

English Shqip Tools Logout

In this screen you can see “Summary of Deposit”



**Accounts**  
**Deposits**  
• My Deposits  
• Close Deposit  
• **Open Deposit**  
**Loans**  
**Transfers**  
**Investments**  
**Bills**  
**Controls**  
**Security Settings**

**Deposits**  
**Open Deposit**  
Last Login Date: 16.01.2012 05:55 PM  
Contact Help

Summary of deposit

Product Name	DEPOZITE REKORD 2 VJET_PRIVAT
Maturity Date	22.04.2012
Interest Rate	4.3 %
Amount	100.00 EUR
Auto Renewal	No
Renewal Type	N/A
Account	401018430C RAR

**Back Proceed**

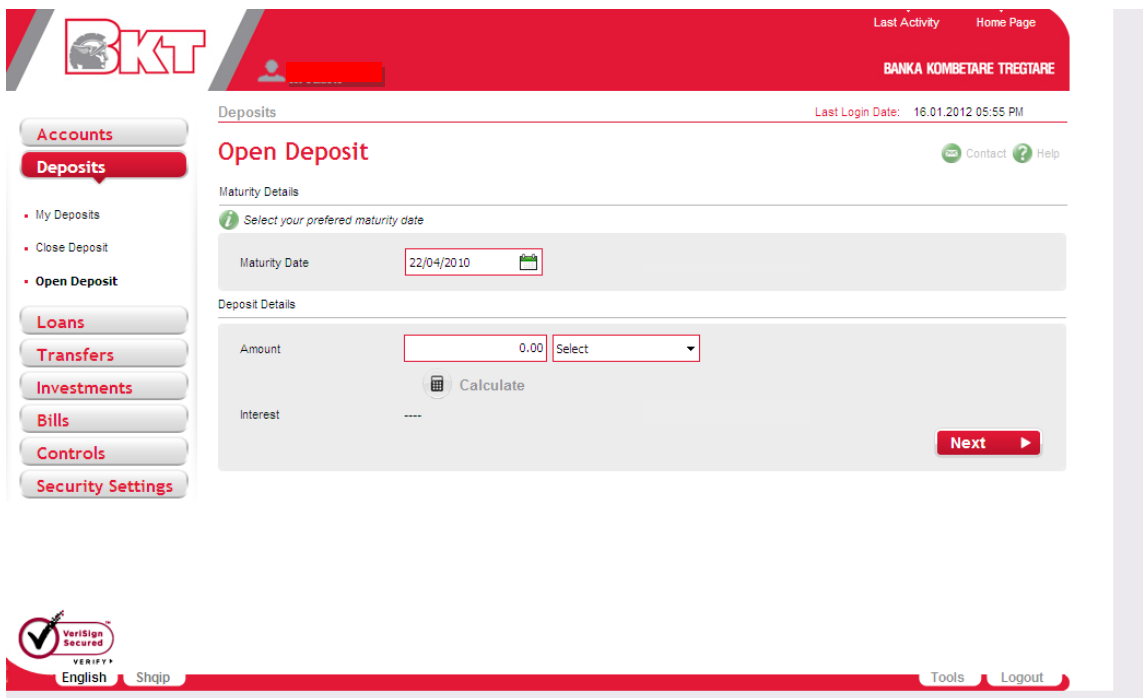
English Shqip Tools Logout

You can choose **PROCEED** to continue or choose **BACK** to turn at previous screen.  
Open a Deposit through your desired Maturity Date:

After selecting the mode of the new deposit you will see a maturity condition field, where you will select your maturity date that you want.

In this page you should follow these steps:

- Enter the amount that you want for the deposit that you will open and choose the currency. To check the interest of the amount deposit press the button **FIND Interest**
- The interest rate will be displayed automatically in the interest field
- To continue press **NEXT** button

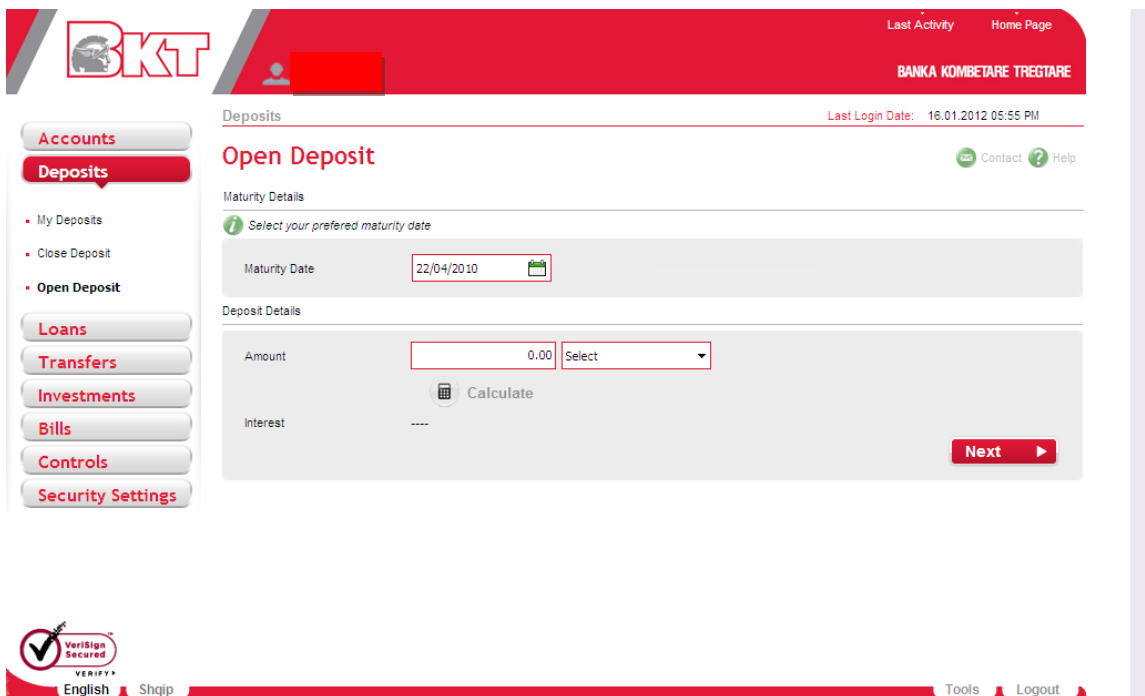


At the next page you will see:

- Maturity date of your new deposit
- Amount and interest of your new deposit

In order to finish the transaction, you have to follow up the steps below at this page:

- Select the maturity date of your new deposit
- Insert the amount and choose the currency
- Than press *Calculate* to be calculated automatically the interest rate of the deposit
- To proceed press **NEXT** button if you want to make any changes, press **BACK**



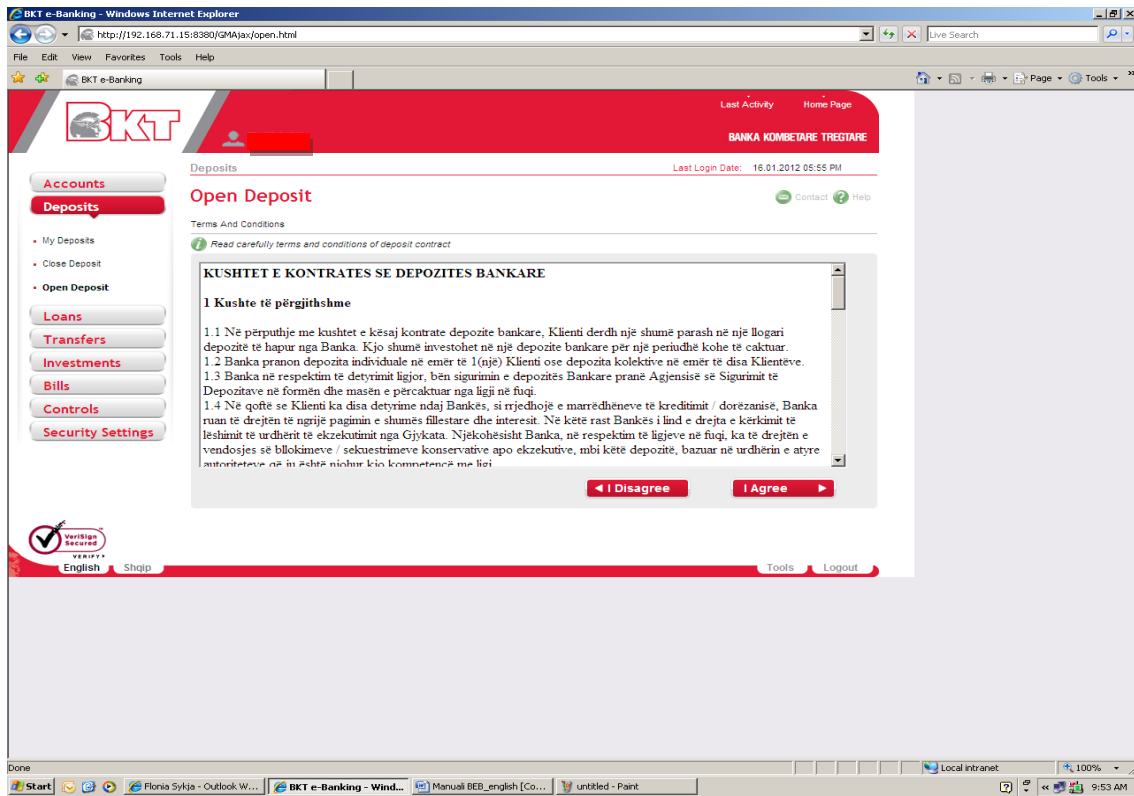
The screenshot shows the 'Open Deposit' page in the BKT e-Banking system. The page layout includes a red header with the BKT logo and navigation links. A left sidebar contains menu items like Accounts, Deposits, Loans, Transfers, Investments, Bills, Controls, and Security Settings. The main content area is titled 'Open Deposit' and includes sections for 'Maturity Details' with a date selector and 'Deposit Details' with an amount input field and a 'Calculate' button. A 'Next' button is at the bottom right.

In order to finish the transaction, you have to follow up the step below at this page:

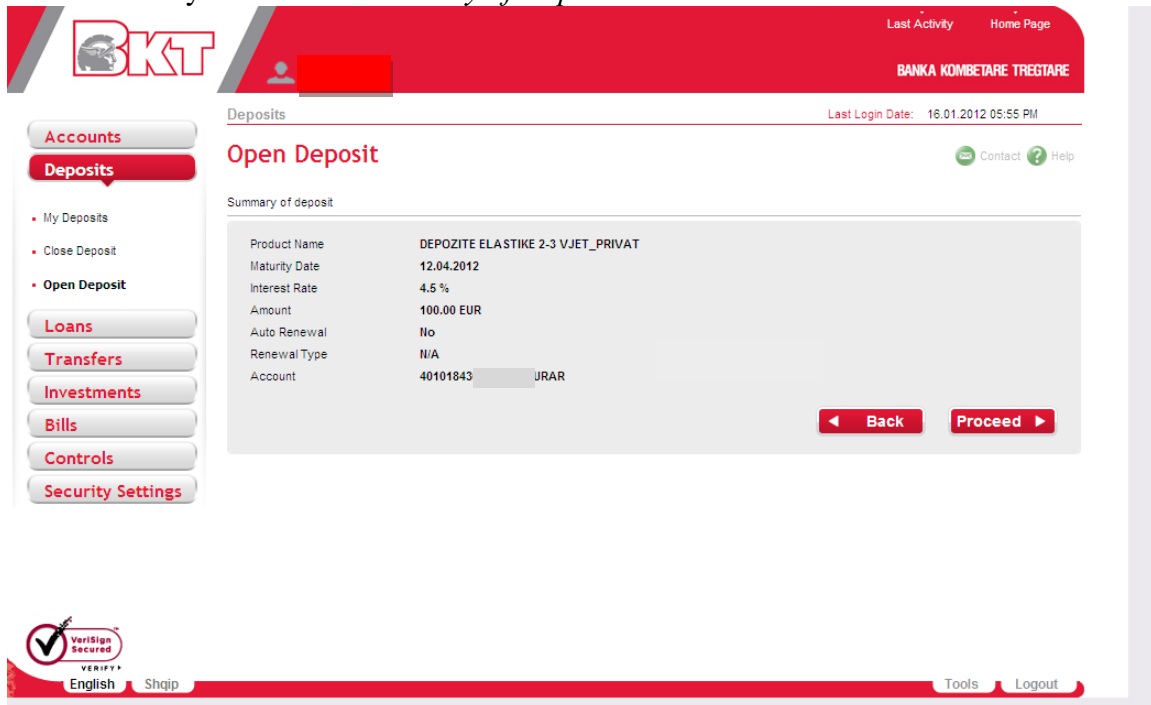
- Select one of your account for the money withdrawal
- To proceed press **NEXT** button If you want to make any changes, press **BACK**

After pressing the **NEXT** button, you will see the terms and conditions of the deposit

- Read carefully the terms and conditions
- Press *I Agree* Button, if you agree with the Terms and Conditions
- Press *I Disagree* button if you do not agree with the Terms and Conditions



In this screen you can see “*Summary of Deposit*”

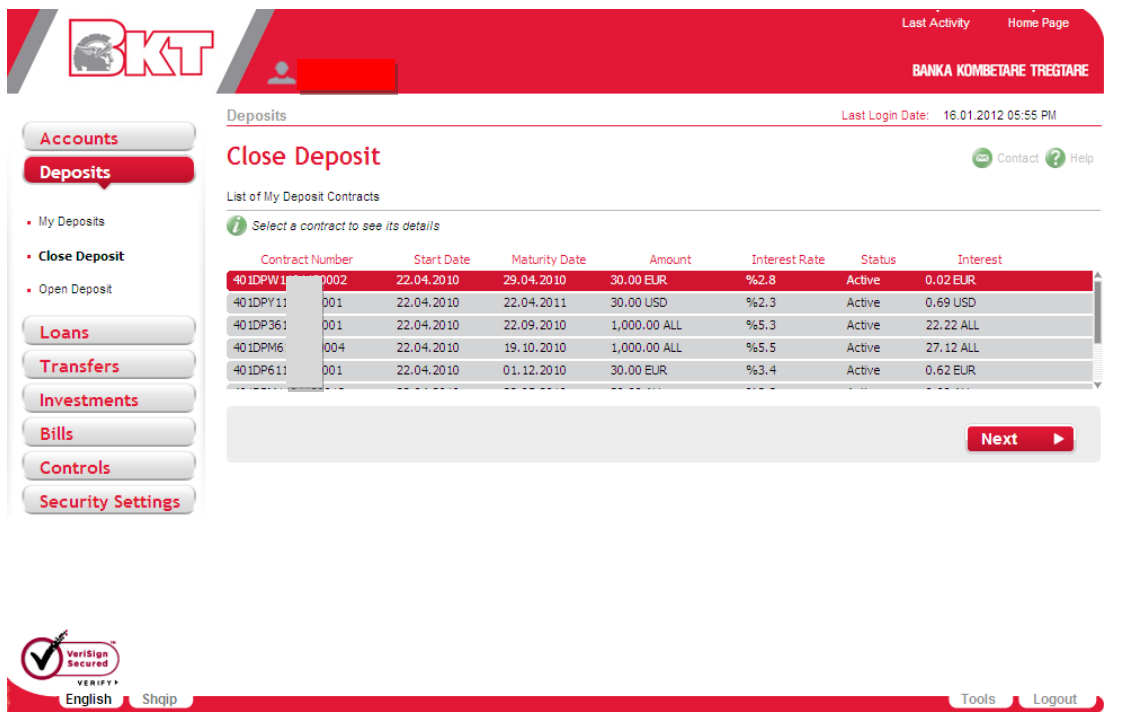


You can choose *Proceed* to continue or *Back* to turn at previous screen.

### 3.3 Close Deposit

In this page your deposit contracts will be displayed

In order to close deposit contract you should first selected it from the list of your deposit contracts and then press **NEXT** button.



The screenshot displays the 'Close Deposit' interface. On the left is a navigation menu with options: Accounts, Deposits (selected), Loans, Transfers, Investments, Bills, Controls, and Security Settings. Under 'Deposits', there are sub-options: My Deposits, Close Deposit (selected), and Open Deposit. The main area is titled 'Close Deposit' and shows a 'List of My Deposit Contracts'. Below this is a table with the following data:

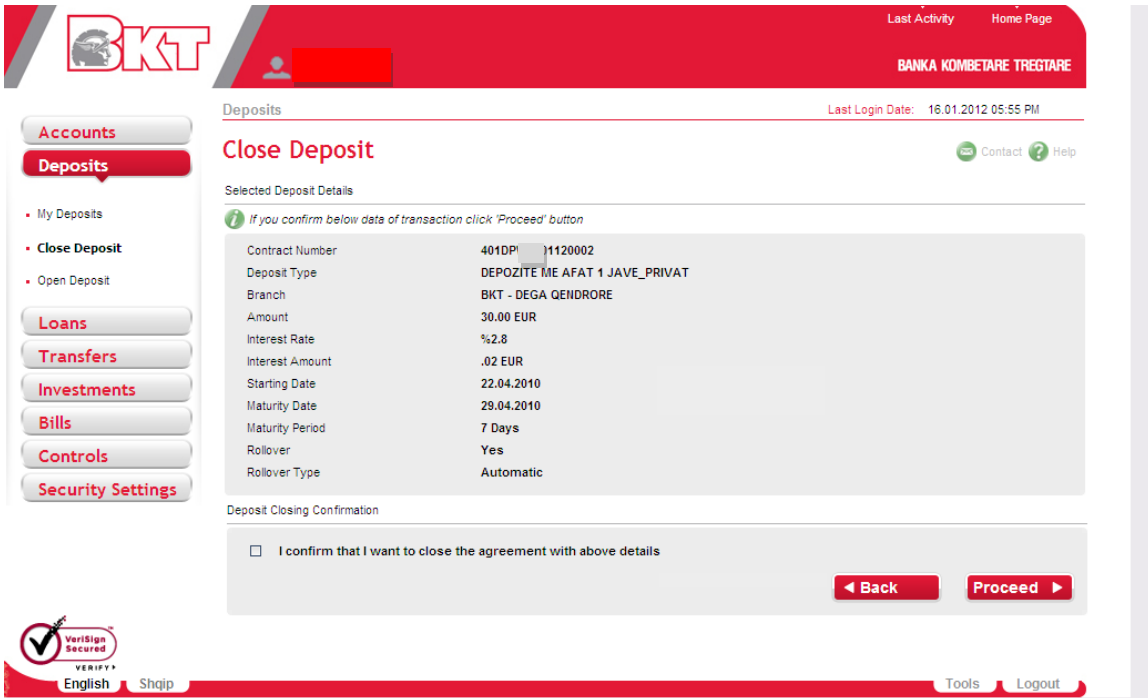
Contract Number	Start Date	Maturity Date	Amount	Interest Rate	Status	Interest
401DPW110002	22.04.2010	29.04.2010	30.00 EUR	%2.8	Active	0.02 EUR
401DPY110001	22.04.2010	22.04.2011	30.00 USD	%2.3	Active	0.69 USD
401DP361001	22.04.2010	22.09.2010	1,000.00 ALL	%5.3	Active	22.22 ALL
401DPM60004	22.04.2010	19.10.2010	1,000.00 ALL	%5.5	Active	27.12 ALL
401DP611001	22.04.2010	01.12.2010	30.00 EUR	%3.4	Active	0.62 EUR

At the bottom right of the table area is a red 'Next' button with a right-pointing arrow. The footer includes a VeriSign Secure logo, language options (English, Shqip), and links for Tools and Logout.

After **NEXT** button is pressed you will see all the details of the selected deposit contract in a new page.

- Check the credentials/details of the Deposit that you will close
- Tick (✓) *Deposit Closing Confirmation* if you want to close the contract deposit and click **PROCEED** button
- Click **BACK** if you do not want to close the agreement





The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. Below the navigation bar, the main content area is titled 'Deposits' and 'Close Deposit'. A sidebar on the left contains a menu with 'Accounts', 'Deposits', 'Loans', 'Transfers', 'Investments', 'Bills', 'Controls', and 'Security Settings'. The 'Deposits' section is expanded, showing 'My Deposits', 'Close Deposit', and 'Open Deposit'. The 'Close Deposit' page displays 'Selected Deposit Details' for a specific deposit, including fields for Contract Number, Deposit Type, Branch, Amount, Interest Rate, Interest Amount, Starting Date, Maturity Date, Maturity Period, Rollover, and Rollover Type. Below the details, there is a 'Deposit Closing Confirmation' section with a checkbox for 'I confirm that I want to close the agreement with above details'. At the bottom of the page, there is a 'VeriSign Secured' logo and a footer with 'English', 'Shqip', 'Tools', and 'Logout'.

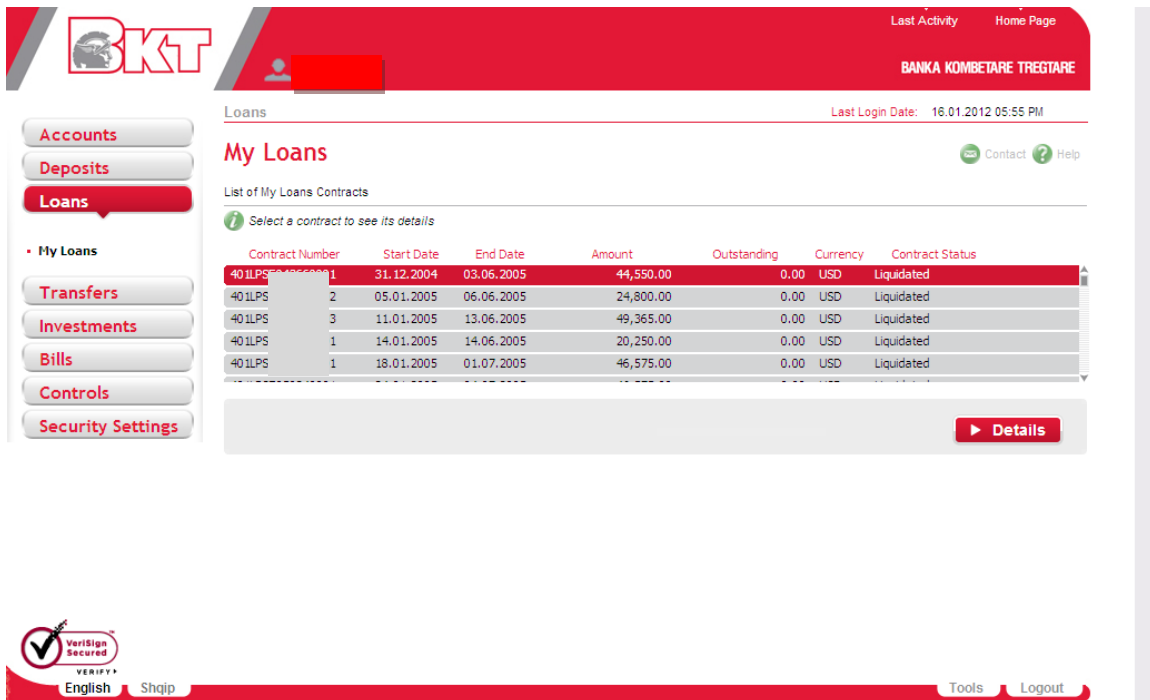
## 4. LOANS

### 4.1. Cash Loans

In this page you will find the list of your loan contracts. To see the details of the loan contract you should:

- Select a loan contract and then press **DETAILS** button
- After pressing **DETAILS** button you will see:
  - Contract number
  - Start Date
  - End Date
  - Amount
  - Outstanding
  - Contract status

## Business e-Banking Manual



**My Loans**

List of My Loans Contracts

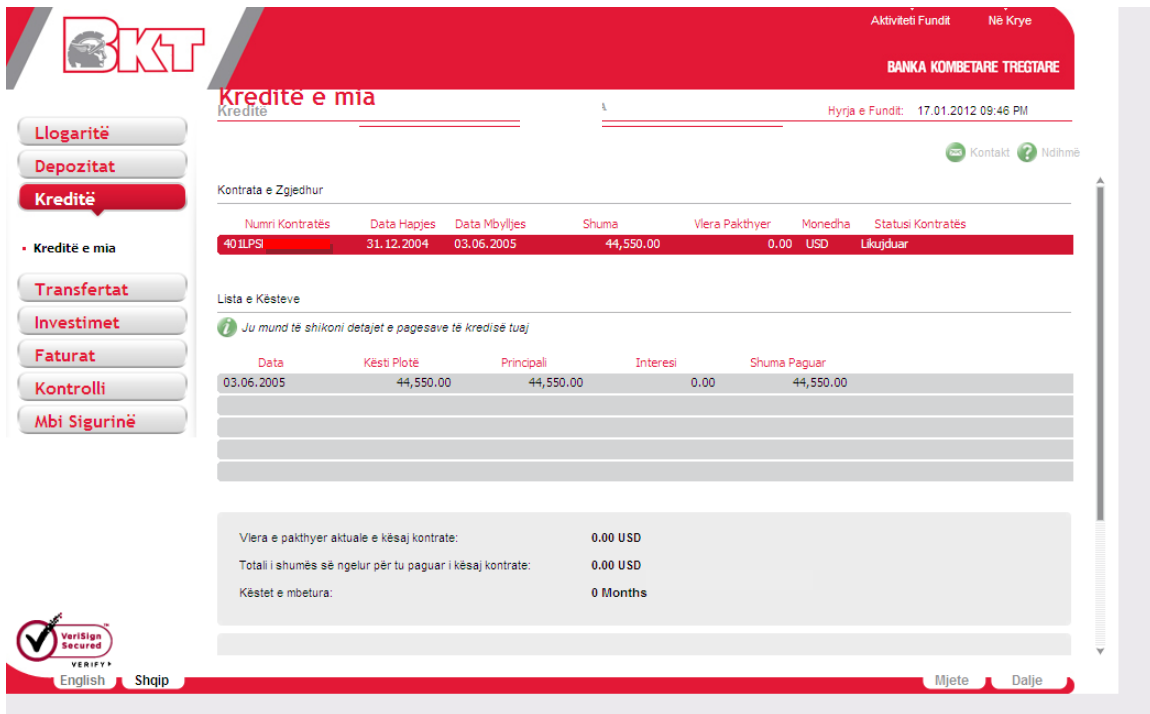
Select a contract to see its details

Contract Number	Start Date	End Date	Amount	Outstanding	Currency	Contract Status
40 ILPS 1000000001	31.12.2004	03.06.2005	44,550.00	0.00	USD	Liquidated
40 ILPS 2	05.01.2005	06.06.2005	24,800.00	0.00	USD	Liquidated
40 ILPS 3	11.01.2005	13.06.2005	49,365.00	0.00	USD	Liquidated
40 ILPS 1	14.01.2005	14.06.2005	20,250.00	0.00	USD	Liquidated
40 ILPS 1	18.01.2005	01.07.2005	46,575.00	0.00	USD	Liquidated

[Details](#)

Under these details you will see the payment schedule and all payments performed as below:

- Date-date of the installment
- Total Installment-installment amount
- Principal-amount of the loan
- Interest-interest of the loan
- Outstanding-remaining amount of the loan not paid
- Payment amount-due amount to be paid



**Kredite e mia**

Kredite

Hyrja e Fundit: 17.01.2012 09:46 PM

Kontakt Ndihe

Kontrata e Zgjedhur

Numri Kontratës	Data Hapjes	Data Mbyljes	Shuma	Vlera Pakthyer	Monedha	Statusi Kontratës
40 ILPS	31.12.2004	03.06.2005	44,550.00	0.00	USD	Likujduar

Lista e Kështevë

Ju mund të shikoni detajet e pagesave të kredisë tuaj

Data	Kësti Plotë	Principali	Interesi	Shuma Paguar
03.06.2005	44,550.00	44,550.00	0.00	44,550.00

Vlera e pakthyer aktuale e kësaj kontrate: 0.00 USD

Totali i shumës së ngelur për tu paguar i kësaj kontrate: 0.00 USD

Kështet e mbetura: 0 Months

English Shqip Mjete Dalje

## 5. TRANSFERS

In this menu you can transfer your money.

The following is the list of transfers that you can perform from your account:

- **Internal Transfers**
- **My account Transfers**
- **My Pending Transfers**
- **Domestic Transfers**
- **Incoming Transfers**
- **Transfers with Albania**
- **History of Transfers**
- **International Transfers**
- **Progress Steps**
- **Registered Transfers**

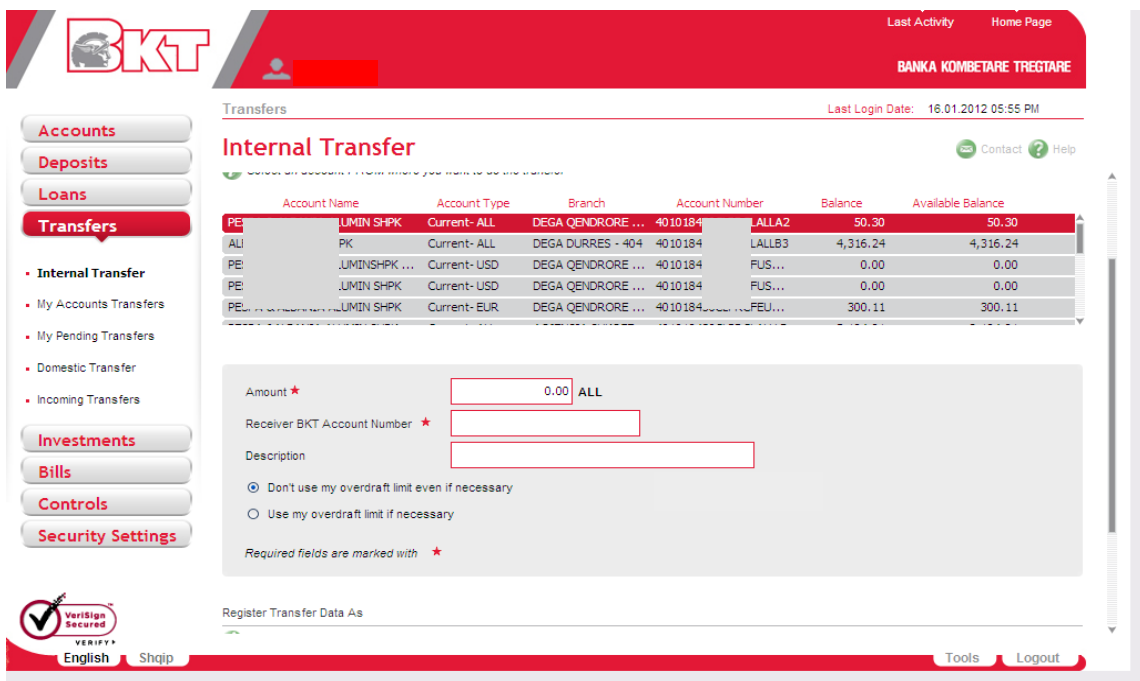
### 5.1. Internal Transfers

In this menu you can make transfers between the accounts of the client/company

To perform a transfer you should follow the steps:

First you have to choose one of the transfer type:

- **Transfer to Account**
- **Registered Transfer** (saved transfer)- if you want to perform a transfer that you had saved before



**Internal Transfer**

Account Name	Account Type	Branch	Account Number	Balance	Available Balance
PE LUMIN SHPK	Current- ALL	DEGA QENDRORE ...	4010184...	50.30	50.30
ALL PK	Current- ALL	DEGA DURRES - 404	4010184...	4,316.24	4,316.24
PE LUMINSHPK ...	Current- USD	DEGA QENDRORE ...	4010184...	0.00	0.00
PE LUMIN SHPK	Current- USD	DEGA QENDRORE ...	4010184...	0.00	0.00
PE LUMIN SHPK	Current- EUR	DEGA QENDRORE ...	4010184...	300.11	300.11

Amount \*  ALL

Receiver BKT Account Number \*

Description

☒ Don't use my overdraft limit even if necessary

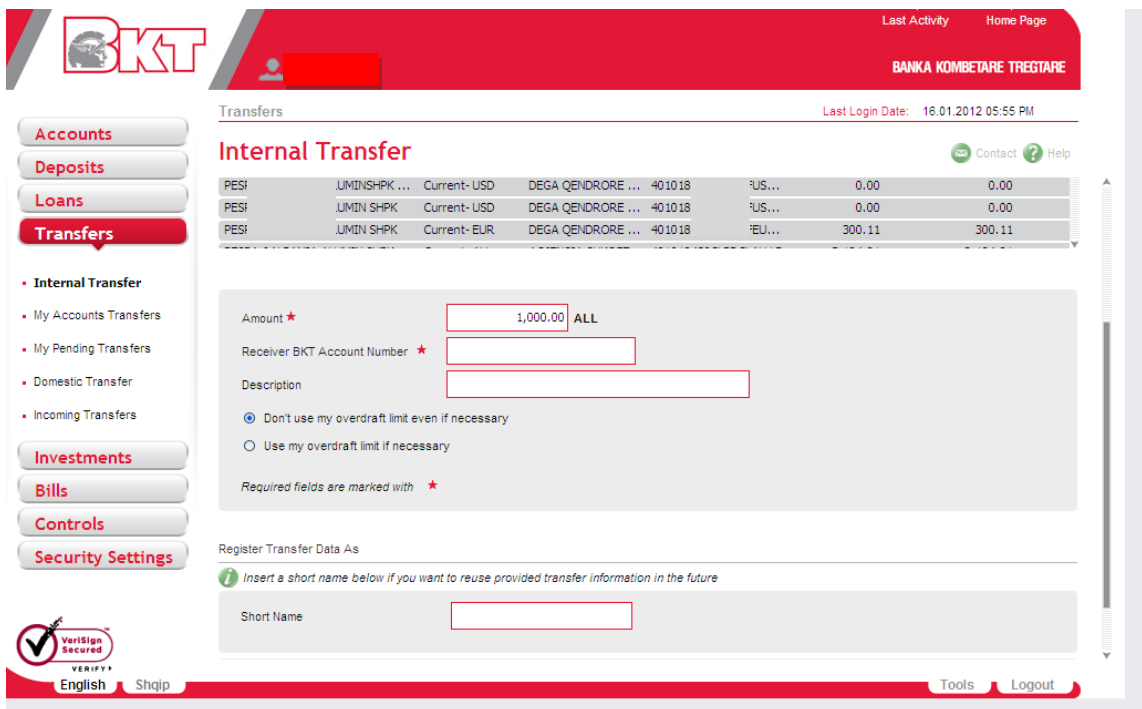
☐ Use my overdraft limit if necessary

Required fields are marked with \*

Register Transfer Data As

- After selecting the transfer type. In the second part of the page there are required details of the transfer
- Enter the amount of the transfer. Take care to write the correct amount and be sure that the selected account has sufficient funds to complete the transfer
- Enter the beneficiary account number. Sender account and beneficiary account must be with the same currency
- Enter the description which is optional

After completing the above fields you should press **NEXT** button to proceed to the final page:



**Transfers** Last Login Date: 16.01.2012 05:55 PM

**Internal Transfer** Contact ? Help

PES	UMINSHPK ...	Current- USD	DEGA QENDRORE ...	401018	US...	0.00	0.00
PES	UMIN SHPK	Current- USD	DEGA QENDRORE ...	401018	US...	0.00	0.00
PES	UMIN SHPK	Current- EUR	DEGA QENDRORE ...	401018	EU...	300.11	300.11

Amount ★ 1,000.00 ALL

Receiver BKT Account Number ★

Description

☒ Don't use my overdraft limit even if necessary

☐ Use my overdraft limit if necessary

Required fields are marked with ★

Register Transfer Data As

*Insert a short name below if you want to reuse provided transfer information in the future*

Short Name

English Shqip Tools Logout

At the final page, you will see the summary of the transfer with all the details

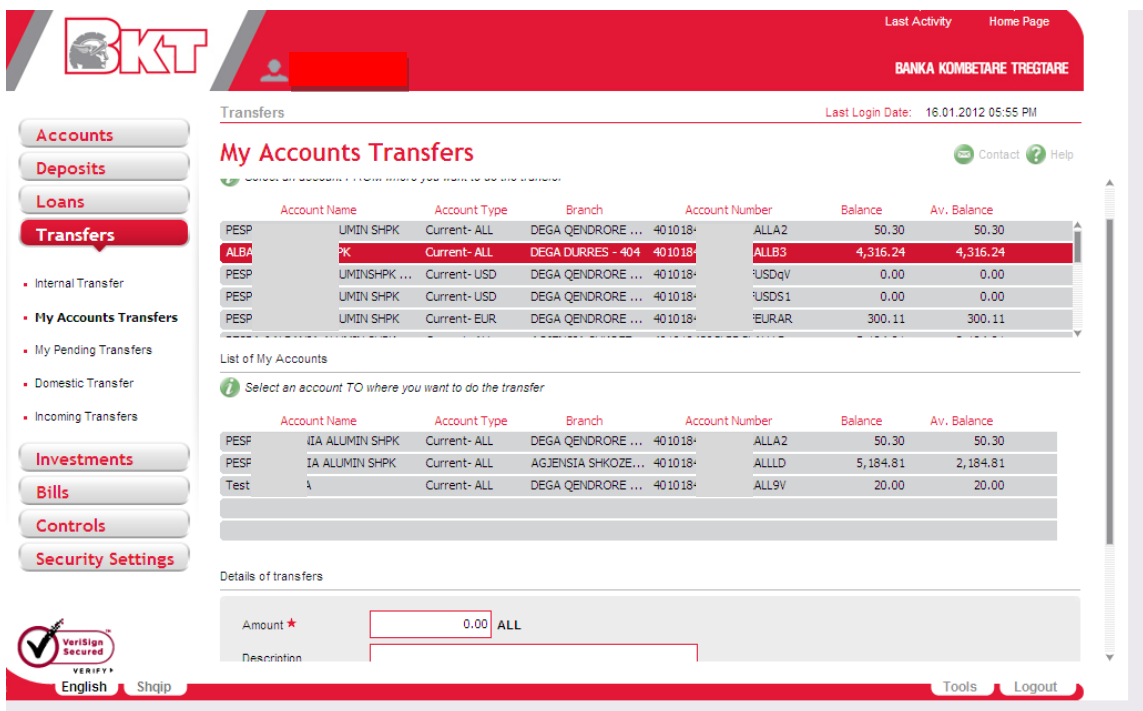
- If you think that the details are correct, then press **PROCEED** button to finalize the transaction
- If not, press **BACK** button to modify the details that you have entered
- If yes, press **NEXT** button to proceed to the final page
- The action is waiting to be authorized from the Authorizer

### 5.2. My Accounts Transfers

Through My Account Transfer you can transfer money between the accounts of your company and the accounts of a company that is client of BKT. To perform a transfer you should follow these steps:

From the list of all your accounts select the account from where you will initiate the transfer:

- After selecting the sender account, below you will see your other accounts that has the same currency with sender account as a beneficiary account
- Select the beneficiary account for this transaction, it must be in the same currency



**Transfers**

Last Login Date: 16.01.2012 05:55 PM

**My Accounts Transfers**

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PESP UMIN SHPK	Current- ALL	DEGA QENDRORE ...	401018*	ALLA2 50.30	50.30
ALBA SHPK	Current- ALL	DEGA DURRES - 404	401018*	ALLB3 4,316.24	4,316.24
PESP UMIN SHPK ...	Current- USD	DEGA QENDRORE ...	401018*	USDqV 0.00	0.00
PESP UMIN SHPK	Current- USD	DEGA QENDRORE ...	401018*	USDs1 0.00	0.00
PESP UMIN SHPK	Current- EUR	DEGA QENDRORE ...	401018*	EURAR 300.11	300.11

List of My Accounts

Select an account TO where you want to do the transfer

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PESP IIA ALUMIN SHPK	Current- ALL	DEGA QENDRORE ...	401018*	ALLA2 50.30	50.30
PESP IIA ALUMIN SHPK	Current- ALL	AGJENSIA SHKOZE...	401018*	ALLLD 5,184.81	2,184.81
Test	Current- ALL	DEGA QENDRORE ...	401018*	ALL9V 20.00	20.00

Details of transfers

Amount  ALL

Description

VeriSign Secured

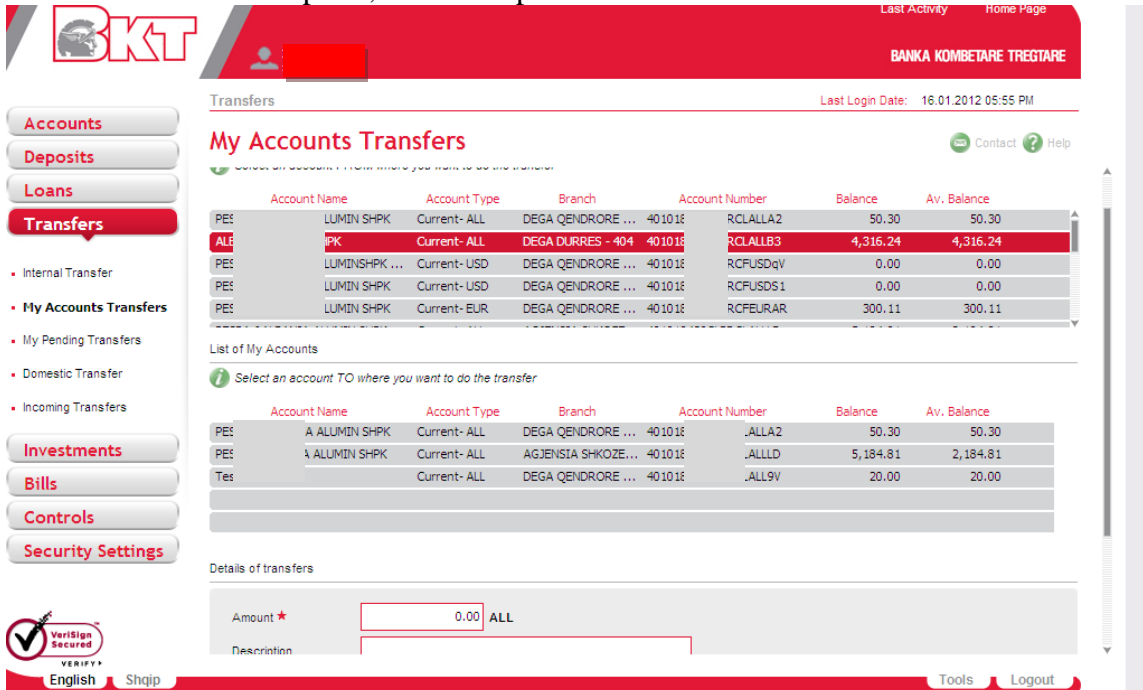
English Shqip

Tools Logout

In order to complete all the steps of the transfer you have to enter the following information:

- The amount you want to transfer. Take care to write the correct amount and be sure that the selected account has sufficient funds to complete the transfer

- Enter the description, which is optional



**Transfers**

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Last Login Date: 16.01.2012 05:55 PM

**My Accounts Transfers**

Select an account TO where you want to do the transfer

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance	
PEŠ LUMIN SHPK	Current- ALL	DEGA QENDRORE ...	40101Š	RCLALLA2	50.30	50.30
ALŠ PK	Current- ALL	DEGA DURREŠ - 404	40101Š	RCLALLB3	4,316.24	4,316.24
PEŠ LUMINSHPK ...	Current- USD	DEGA QENDRORE ...	40101Š	RCFUSDqV	0.00	0.00
PEŠ LUMIN SHPK	Current- USD	DEGA QENDRORE ...	40101Š	RCFUSDs1	0.00	0.00
PEŠ LUMIN SHPK	Current- EUR	DEGA QENDRORE ...	40101Š	RCFEURAR	300.11	300.11

List of My Accounts

Select an account TO where you want to do the transfer

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance	
PEŠ A ALUMIN SHPK	Current- ALL	DEGA QENDRORE ...	40101Š	.ALLA2	50.30	50.30
PEŠ A ALUMIN SHPK	Current- ALL	AGJENSIA SHKOZE...	40101Š	.ALLLD	5,184.81	2,184.81
Tes	Current- ALL	DEGA QENDRORE ...	40101Š	.ALL9V	20.00	20.00

Details of transfers

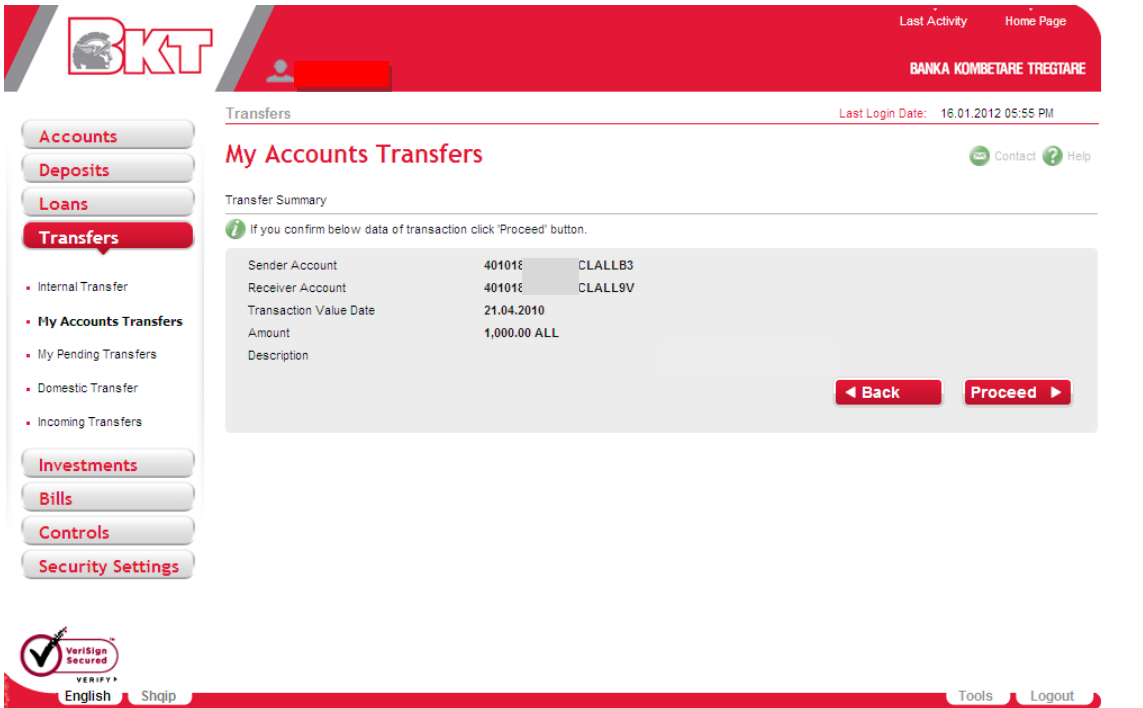
Amount \*  ALL

Description

English Shqip Tools Logout

- After you complete to enter this information you have to press **NEXT** button to proceed the final page.
- At the final page, you will see the summary of the transfer with all the details.
- If you think that the details are correct, then press **PROCEED** button to finalize the transaction.
- If not, press **BACK** button to modify the details that you have entered
- If yes, press **NEXT** button to proceed to the final page.
- The action is waiting to be authorized from the authorizer

## Business e-Banking Manual



**Transfers** Last Login Date: 16.01.2012 05:55 PM

**My Accounts Transfers** Contact Help

Transfer Summary

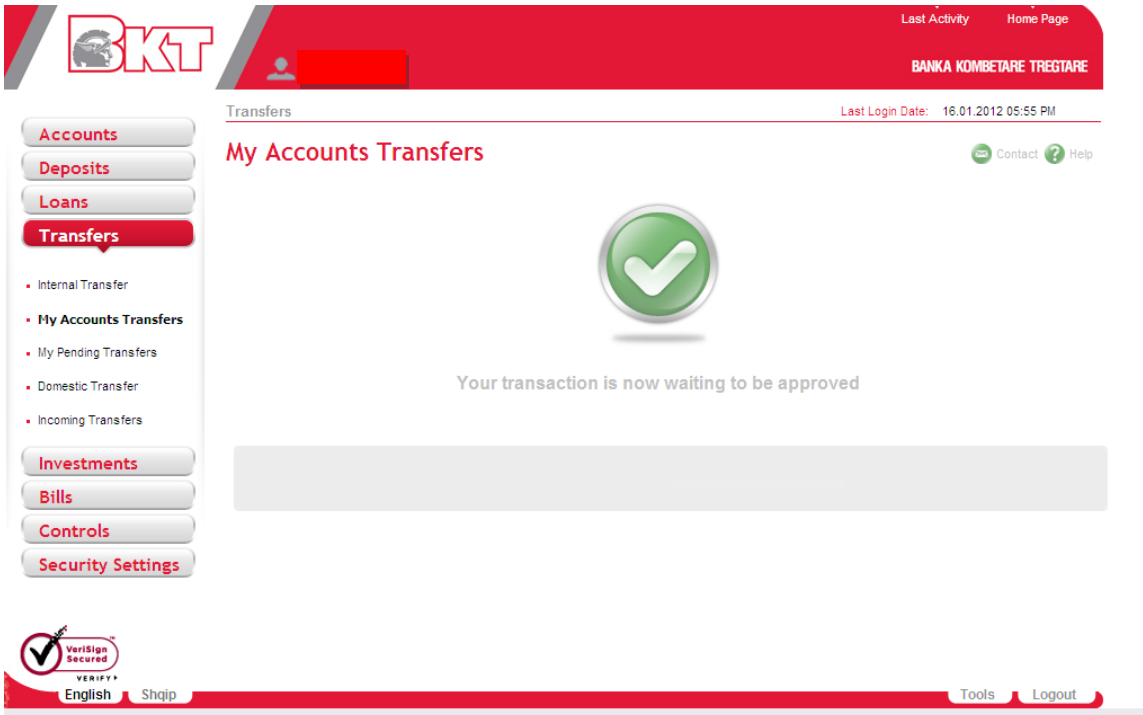
If you confirm below data of transaction click 'Proceed' button.

Sender Account	40101€	CLALLB3
Receiver Account	40101€	CLALL9V
Transaction Value Date	21.04.2010	
Amount	1,000.00 ALL	
Description		

[Back](#) [Proceed](#)


VeriSign Secured  
English Shqip  
Tools Logout

The action is done and is waiting to be authorized



**Transfers** Last Login Date: 16.01.2012 05:55 PM

**My Accounts Transfers** Contact Help



Your transaction is now waiting to be approved

VeriSign Secured  
English Shqip  
Tools Logout

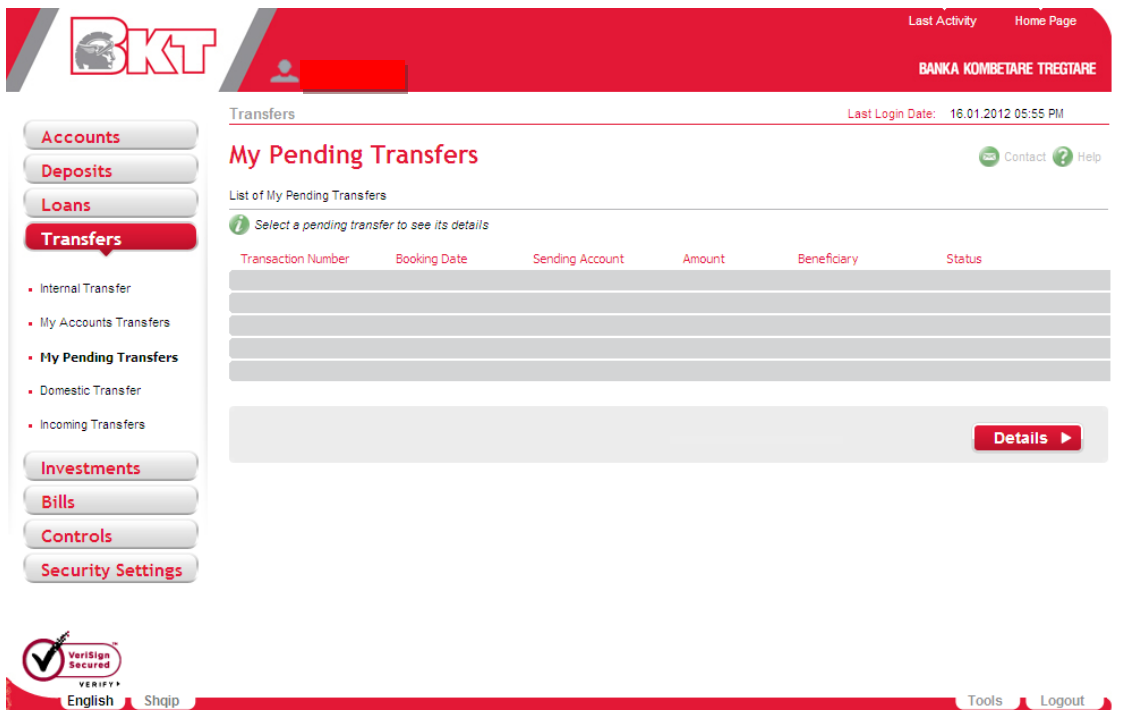
### 5.3. My Pending Transfers



In this menu you will see the list of the transfers that you have performed and have not been yet authorized and or done yet.

- Select one of your pending transfers to see the details
- Press **DETAILS** button to check the details of the transfer

To perform further a transaction/action you should see the Status. From the Status of the action you choose what you have to do:



The screenshot displays the BKT e-Banking interface. The top navigation bar includes links for 'Last Activity' and 'Home Page', and the BKT logo. The left sidebar contains a menu with options: 'Accounts', 'Deposits', 'Loans', 'Transfers' (highlighted), 'Investments', 'Bills', 'Controls', and 'Security Settings'. The 'Transfers' section is expanded, showing a list of pending transfers. The main content area is titled 'My Pending Transfers' and includes a 'Last Login Date: 16.01.2012 05:55 PM' indicator. Below the title, there is a table with columns: 'Transaction Number', 'Booking Date', 'Sending Account', 'Amount', 'Beneficiary', and 'Status'. The table contains several rows of data, but the content is blurred. A 'Details' button is visible at the bottom right of the table. At the bottom of the page, there is a 'Verify' button and a 'Logout' link.

### *Transfers Details*

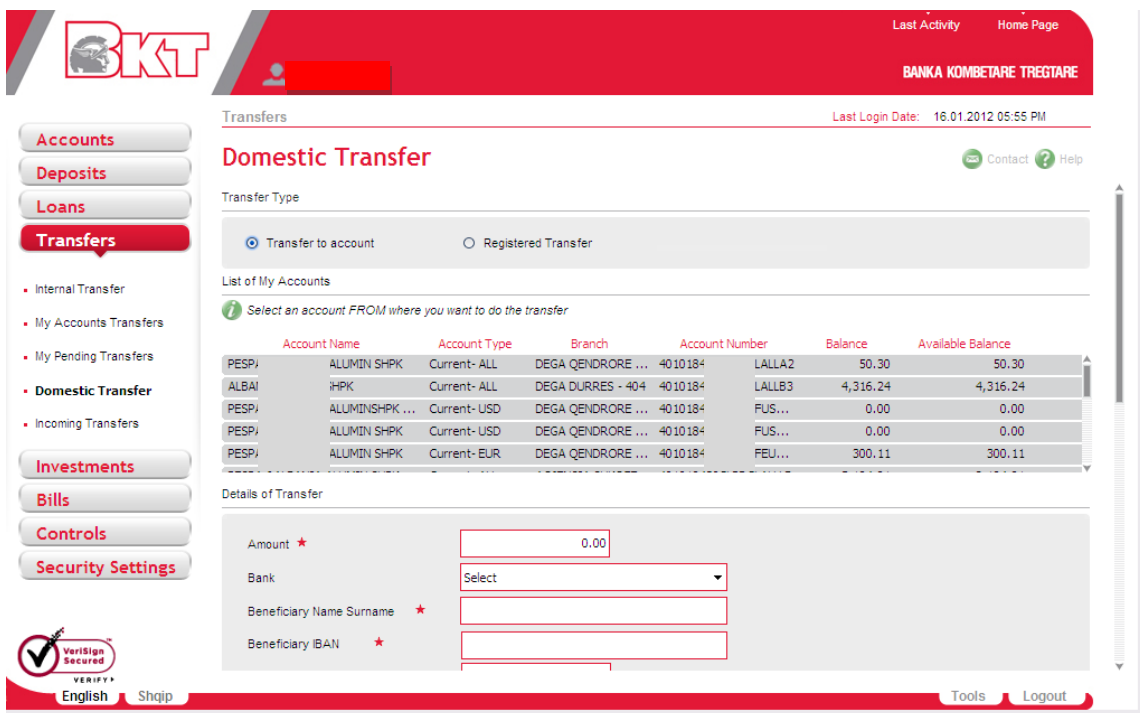
You will see the rank of the transfer information and the status of your transfer that is unauthorized, meaning that the transfer is not performed yet.

## 5.4 Domestic Transfers

In this menu, you can transfer money from your account to other bank accounts in Kosova. To perform a transfer you should follow the steps:

First you have to choose one of the following transfer types

- Transfer to Account *OR*
- Registered Transfer

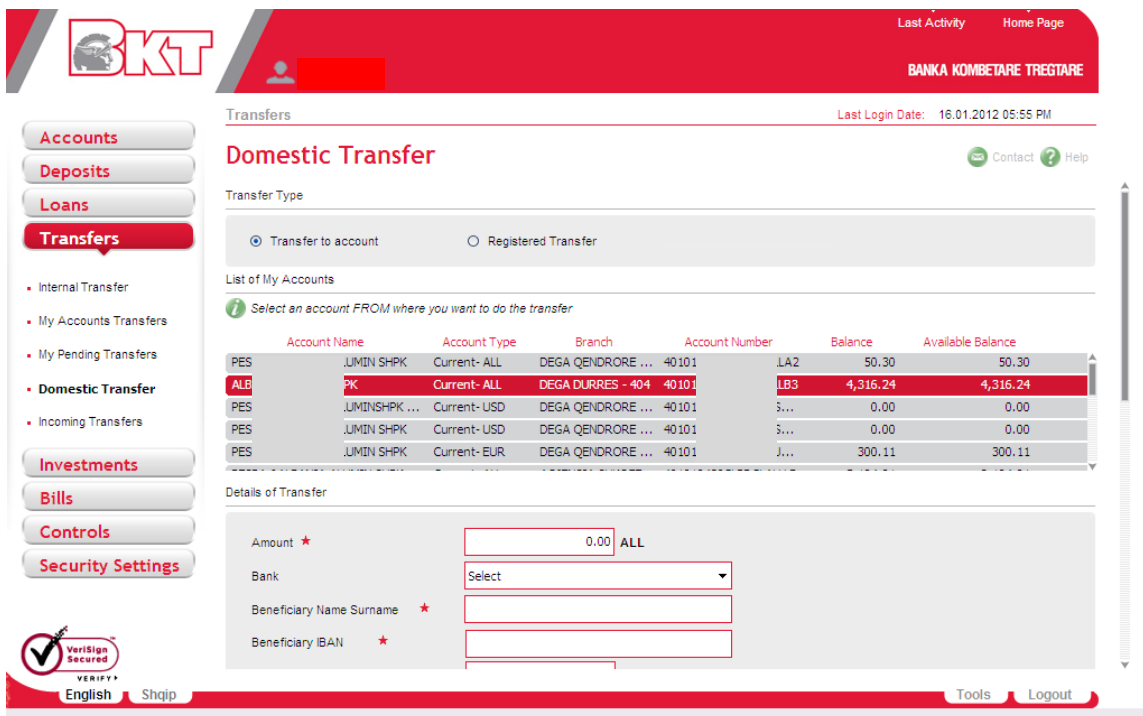


The screenshot shows the BKT e-Banking interface. The top navigation bar includes 'Last Activity' and 'Home Page'. The main header displays the BKT logo and 'BANKA KOMBETARE TREGTARE'. The left sidebar contains a menu with 'Accounts', 'Deposits', 'Loans', 'Transfers' (highlighted), 'Investments', 'Bills', 'Controls', and 'Security Settings'. Under 'Transfers', there are links for 'Internal Transfer', 'My Accounts Transfers', 'My Pending Transfers', 'Domestic Transfer', and 'Incoming Transfers'. The main content area is titled 'Transfers' and shows 'Last Login Date: 16.01.2012 05:55 PM'. Below this, the 'Domestic Transfer' section is active, with 'Transfer Type' set to 'Transfer to account'. A 'List of My Accounts' table is displayed, showing various accounts with their details. Below the table, the 'Details of Transfer' form is visible, with fields for 'Amount' (0.00), 'Bank' (Select), 'Beneficiary Name Surname', and 'Beneficiary IBAN'. A 'Verify' button is at the bottom left, and 'Tools' and 'Logout' links are at the bottom right.

Account Name	Account Type	Branch	Account Number	Balance	Available Balance	
PESPI ALUMIN SHPK	Current- ALL	DEGA QENDRORE ...	4010184	LALLA2	50.30	50.30
ALBAI IHPK	Current- ALL	DEGA DURRES - 404	4010184	LALLB3	4,316.24	4,316.24
PESPI ALUMINSHPK ...	Current- USD	DEGA QENDRORE ...	4010184	FUS...	0.00	0.00
PESPI ALUMIN SHPK	Current- USD	DEGA QENDRORE ...	4010184	FUS...	0.00	0.00
PESPI ALUMIN SHPK	Current- EUR	DEGA QENDRORE ...	4010184	FEU...	300.11	300.11

After selecting the transfer type:

- Select one of your accounts as a sender account



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile icon, and links for "Last Activity" and "Home Page". The main header displays "BANKA KOMBETARE TREGTARE" and the "Last Login Date: 16.01.2012 05:55 PM".

On the left, a sidebar menu lists various services: Accounts, Deposits, Loans, Transfers (highlighted), Investments, Bills, Controls, and Security Settings. Under "Transfers", there are links for Internal Transfer, My Accounts Transfers, My Pending Transfers, Domestic Transfer (highlighted), and Incoming Transfers.

The main content area is titled "Transfers" and "Domestic Transfer". It includes a "Transfer Type" section with radio buttons for "Transfer to account" (selected) and "Registered Transfer". Below this is a "List of My Accounts" table with a note: "Select an account FROM where you want to do the transfer".

	Account Name	Account Type	Branch	Account Number	Balance	Available Balance
PES	JUMIN SHPK	Current- ALL	DEGA QENDRORE ...	40101	LA2 50.30	50.30
ALB	PK	Current- ALL	DEGA DURRES - 404	40101	LB3 4,316.24	4,316.24
PES	JUMINSHPK ...	Current- USD	DEGA QENDRORE ...	40101	\$... 0.00	0.00
PES	JUMIN SHPK	Current- USD	DEGA QENDRORE ...	40101	\$... 0.00	0.00
PES	JUMIN SHPK	Current- EUR	DEGA QENDRORE ...	40101	J... 300.11	300.11

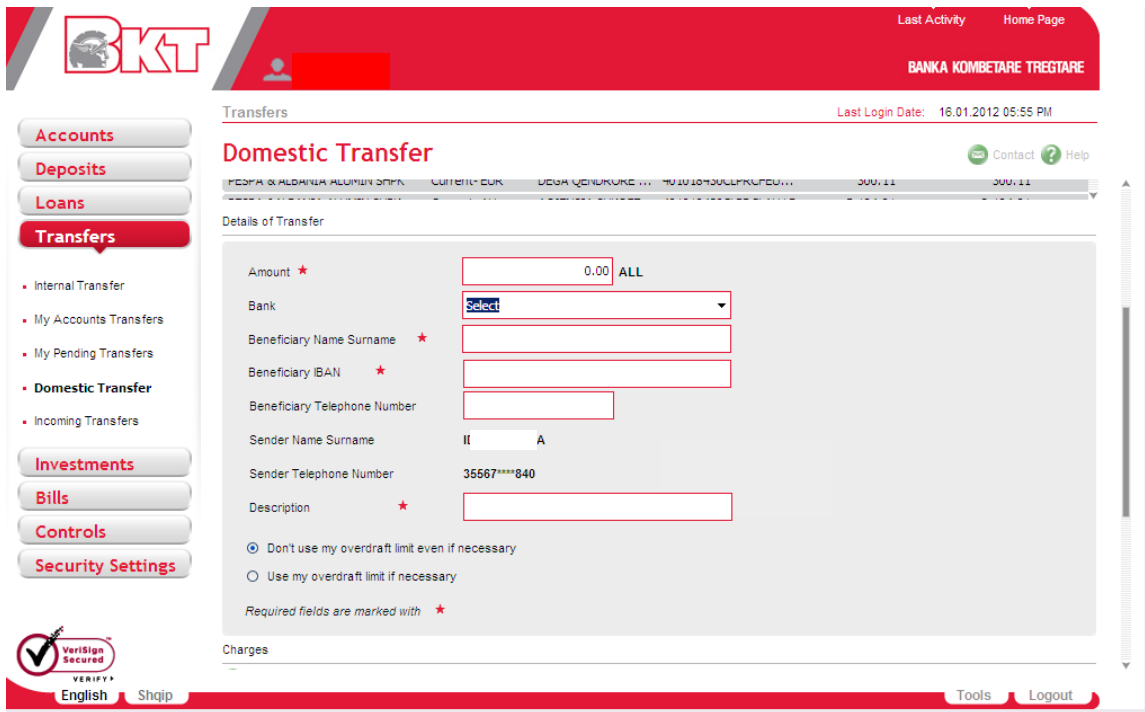
Below the table is the "Details of Transfer" section, which includes input fields for:

- Amount: 0.00 ALL
- Bank: Select (dropdown menu)
- Beneficiary Name Surname: \*
- Beneficiary IBAN: \*

At the bottom, there is a "VeriSign Secured" logo and a language selector showing "English" and "Shqip". On the right, there are links for "Tools" and "Logout".

In the second part of the page there are required details of the transfer:

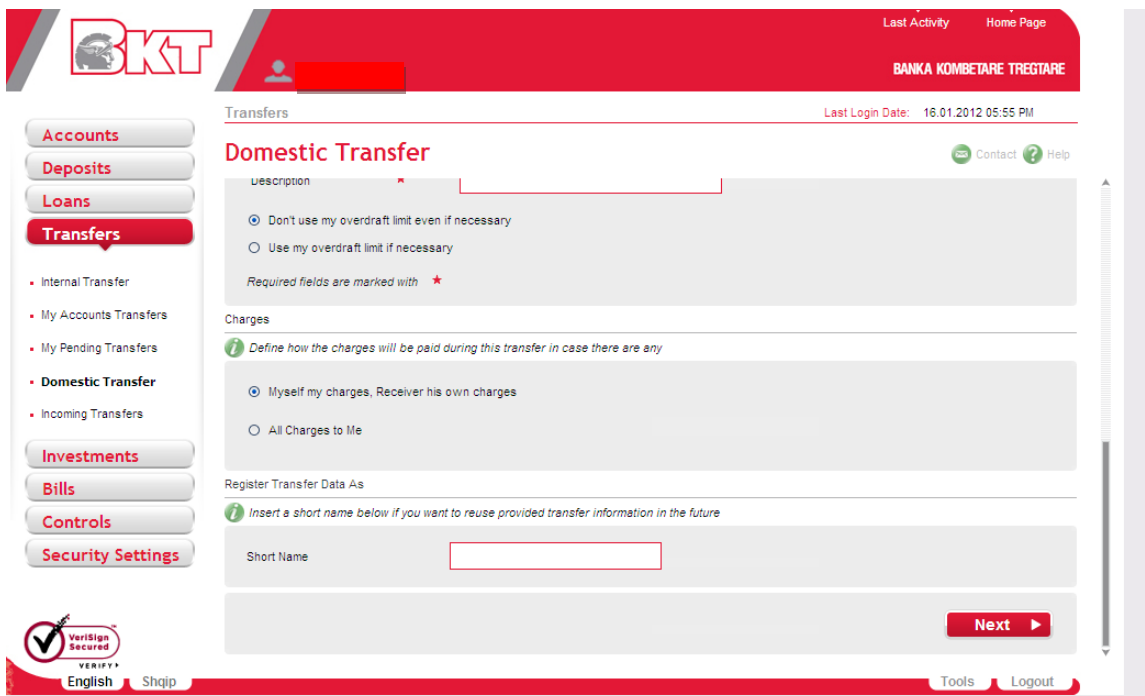
- Enter the amount you want to transfer. Take care to write the correct amount and be sure that the selected account has sufficient funds to complete the transfer
- Select the beneficiary Bank Name from the list
- Write the name and surname of the person that will receive the money
- Enter the beneficiary account number
- Enter the receiver phone number. Entering the contact number will be used for the cases when a contact is needed
- Enter a description, which is optional



The screenshot shows the 'Domestic Transfer' page in the BKT Business e-Banking interface. The page has a red header with the BKT logo and navigation links like 'Last Activity', 'Home Page', and 'BANKA KOMBETARE TREGTARE'. A left sidebar contains a menu with 'Accounts', 'Deposits', 'Loans', 'Transfers' (highlighted), 'Investments', 'Bills', 'Controls', and 'Security Settings'. Under 'Transfers', there are links for 'Internal Transfer', 'My Accounts Transfers', 'My Pending Transfers', 'Domestic Transfer' (selected), and 'Incoming Transfers'. The main content area is titled 'Domestic Transfer' and includes a table of recent transfers. Below this is the 'Details of Transfer' form with fields for Amount (0.00 ALL), Bank (a dropdown menu), Beneficiary Name Surname, Beneficiary IBAN, Beneficiary Telephone Number, Sender Name Surname (partially filled with 'II' and 'A'), Sender Telephone Number (35567\*\*\*\*840), and Description. There are two radio button options for charges: 'Don't use my overdraft limit even if necessary' (selected) and 'Use my overdraft limit if necessary'. A note states 'Required fields are marked with \*'. At the bottom, there is a 'Charges' section and a 'VeriSign Secured' logo. The footer includes language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

After completing the above fields you should select how the charges will be paid for the transfer. You have to choose one of the options:

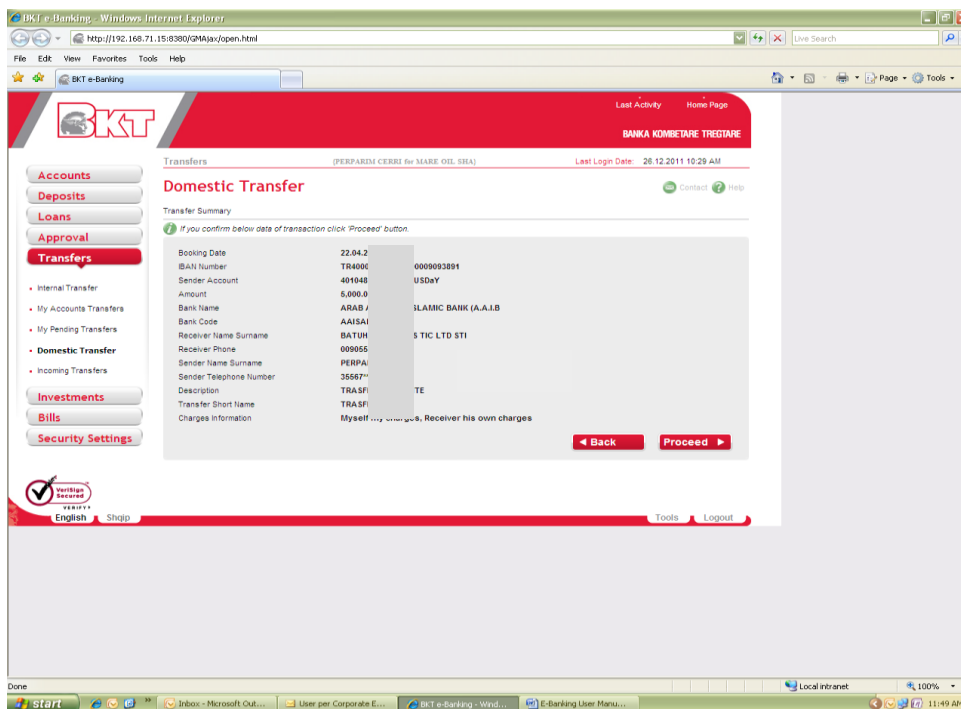
- If you select the first option, then you are going to pay your bank's fee and the receiver will pay his/her bank's fee for the transfer
- If you select the second option then you will pay all fees for the transfer



After you complete all these information you have to press Next button to proceed to the final page

At the final page, you will see the summary of the transfer with all the details

- If you think that the details are correct, then press Proceed button to finalize the transaction
- If not, press Back button to modify the details that you have entered
- The action is waiting to be Authorized from the Authorizer

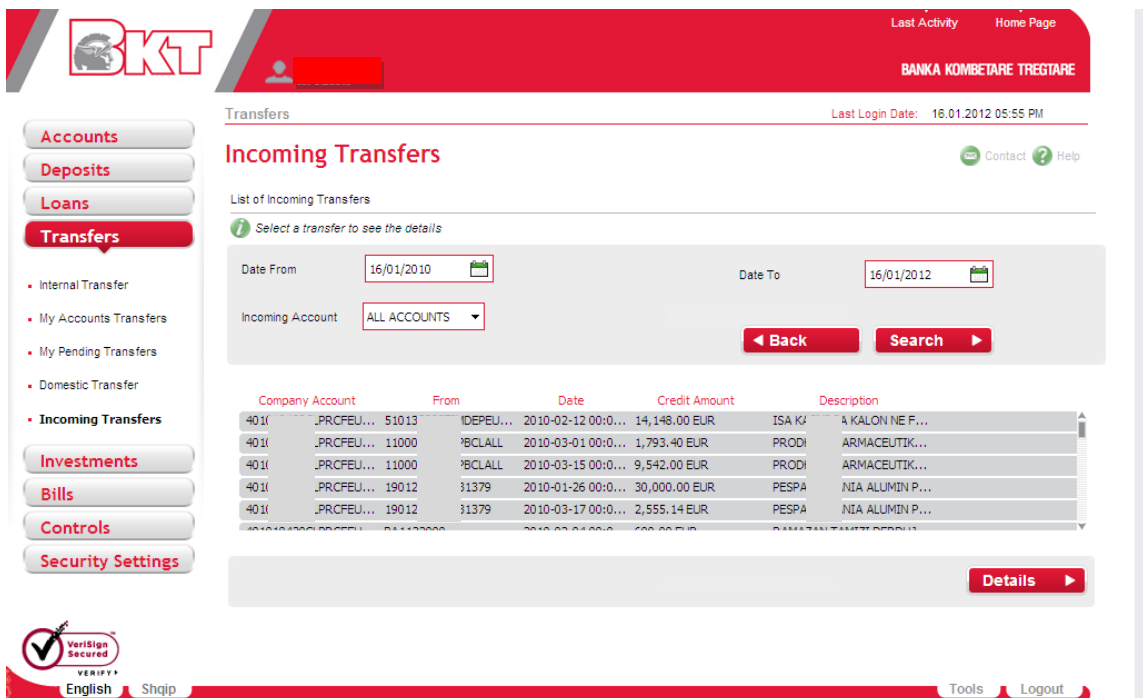


The transaction has been made is waiting to be approved by the authorizer

### 5.5. Incoming Transfers

In this menu, you can see all the transfers that come in your account from other banks and national companies.

To perform see the details of this transfer you can select from the list of Incoming transfers as shown below:



The screenshot displays the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. The main header shows 'BANKA KOMBETARE TREGTARE' and the 'Transfers' section with a 'Last Login Date' of 16.01.2012 05:55 PM. A sidebar on the left contains menu items: Accounts, Deposits, Loans, Transfers (highlighted), Internal Transfer, My Accounts Transfers, My Pending Transfers, Domestic Transfer, Incoming Transfers, Investments, Bills, Controls, and Security Settings. The main content area is titled 'Incoming Transfers' and includes a 'List of Incoming Transfers' section with a 'Select a transfer to see the details' instruction. Below this is a search filter with 'Date From' (16/01/2010), 'Date To' (16/01/2012), and 'Incoming Account' (ALL ACCOUNTS). A 'Back' button and a 'Search' button are present. A table of incoming transfers is displayed with columns: Company Account, From, Date, Credit Amount, and Description. The table lists several transactions from various companies to BKT accounts. A 'Details' button is located at the bottom right of the table.

Company Account	From	Date	Credit Amount	Description
401( .PRCFEU... 51013	IDPEU...	2010-02-12 00:00...	14,148.00 EUR	ISA K/ A KALON NE F...
401( .PRCFEU... 11000	8BCLALL	2010-03-01 00:00...	1,793.40 EUR	PRODI ARMACEUTIK...
401( .PRCFEU... 11000	8BCLALL	2010-03-15 00:00...	9,542.00 EUR	PRODI ARMACEUTIK...
401( .PRCFEU... 19012	11379	2010-01-26 00:00...	30,000.00 EUR	PESPA NIA ALUMIN P...
401( .PRCFEU... 19012	11379	2010-03-17 00:00...	2,555.14 EUR	PESPA NIA ALUMIN P...

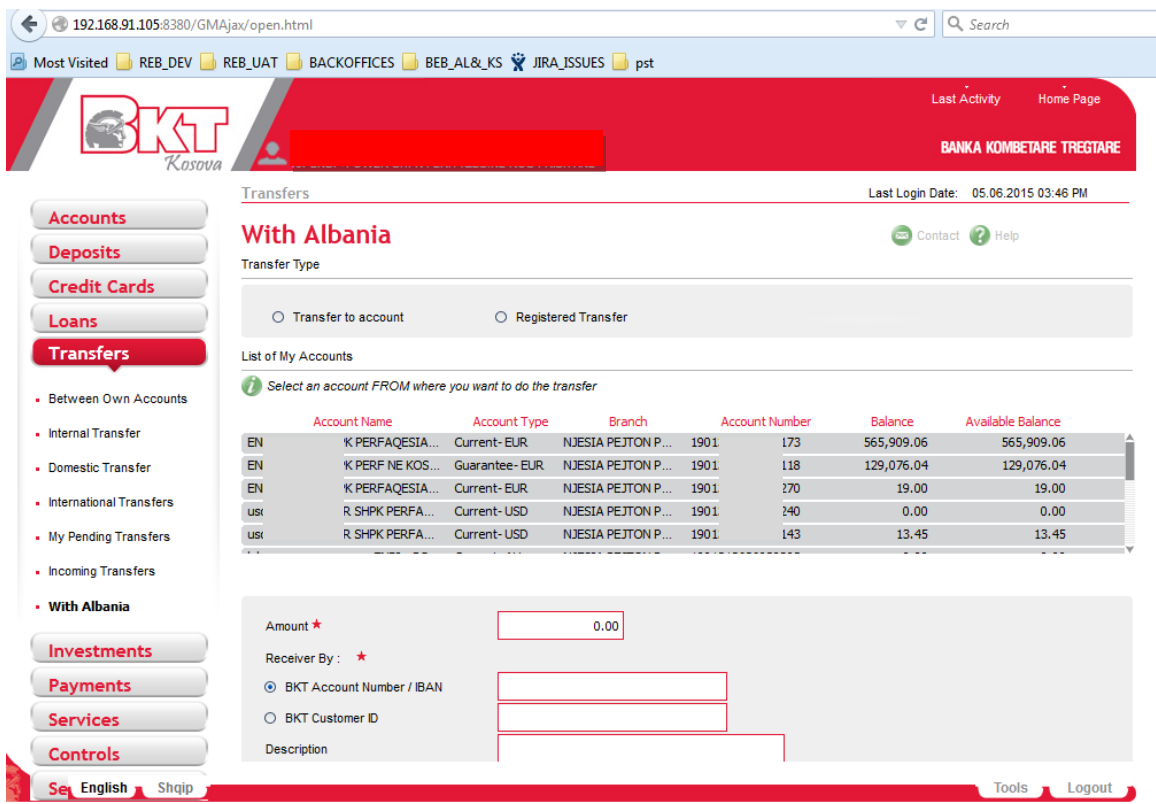
### 5.6. Transfers with Albania

Users of Business E-Banking Kosova through this menu can perform all the transfers from their accounts to BKT Albania accounts.

Steps to be followed for this type of transfer are:

#### Step 1

Choose one of the options 'Transfer to account' or 'Registered Transfer' from this menu.



The screenshot shows the BKT e-Banking interface. The top navigation bar includes the BKT logo, a search bar, and links for 'Last Activity' and 'Home Page'. The main header displays 'BANKA KOMBETARE TREGTARE'. The left sidebar contains a menu with options: Accounts, Deposits, Credit Cards, Loans, Transfers (selected), Investments, Payments, Services, and Controls. The 'Transfers' section is active, showing a 'Transfer Type' selection with 'Transfer to account' and 'Registered Transfer' options. Below this is a 'List of My Accounts' table with columns: Account Name, Account Type, Branch, Account Number, Balance, and Available Balance. The table lists four accounts. The 'With Albania' section is expanded, showing a form with fields for 'Amount' (0.00), 'Receiver By' (BKT Account Number / IBAN), 'BKT Customer ID', and 'Description'. The bottom of the interface includes a language selector (English, Shqip) and links for 'Tools' and 'Logout'.

Account Name	Account Type	Branch	Account Number	Balance	Available Balance
EN K PERFAQESIA...	Current- EUR	NJESIA PEJTON P...	1901	173	565,909.06
EN K PERF NE KOS...	Guarantee- EUR	NJESIA PEJTON P...	1901	118	129,076.04
EN K PERFAQESIA...	Current- EUR	NJESIA PEJTON P...	1901	270	19.00
usi R SHPK PERFA...	Current- USD	NJESIA PEJTON P...	1901	240	0.00
usi R SHPK PERFA...	Current- USD	NJESIA PEJTON P...	1901	143	13.45

### Step 1.1

#### Transfer to account

After choosing this option, choose the account you want to make the transfer from. And then complete the fields with the required info that are respectively: 'Amount' to be transferred, 'Receiver by' (you can choose to either write the BKT Account number or customer id of the receiver), Description (optional), you have to choose if you will or will not use the overdraft limit if necessary for the transfer, you can put a 'short name' to the transfer so that its automatically registered for you to use in the future again (Step 2.1) and in the end you click 'Next\_.



## Business e-Banking Manual

192.168.91.105:8380/GMAjax/open.html Search

Most Visited REB\_DEV REB\_UAT BACKOFFICES BEB\_AL&\_KS JIRA\_ISSUES pst

**BKT** *Kosova* Last Activity Home Page BANKA KOMBETARE TREGTARE

**Transfers** Last Login Date: 05.06.2015 03:46 PM

**With Albania** Contact Help

☒ Transfer to account ☐ Registered Transfer

List of My Accounts

Select an account FROM where you want to do the transfer

	Account Name	Account Type	Branch	Account Number	Balance	Available Balance
EN	HPK PERFAQESIA...	Current- EUR	NJESIA PEJTON P...	190 1173	565,909.06	565,909.06
EN	HPK PERF NE KOS...	Guarantee- EUR	NJESIA PEJTON P...	190 1118	129,076.04	129,076.04
EN	HPK PERFAQESIA...	Current- EUR	NJESIA PEJTON P...	190 1270	19.00	19.00
USI	IER SHPK PERFA...	Current- USD	NJESIA PEJTON P...	190 2240	0.00	0.00
USI	IER SHPK PERFA...	Current- USD	NJESIA PEJTON P...	190 2143	13.45	13.45

Amount ★

Receiver By : ★

☒ BKT Account Number / IBAN

☐ BKT Customer ID

Description

☒ Don't use my overdraft limit even if necessary

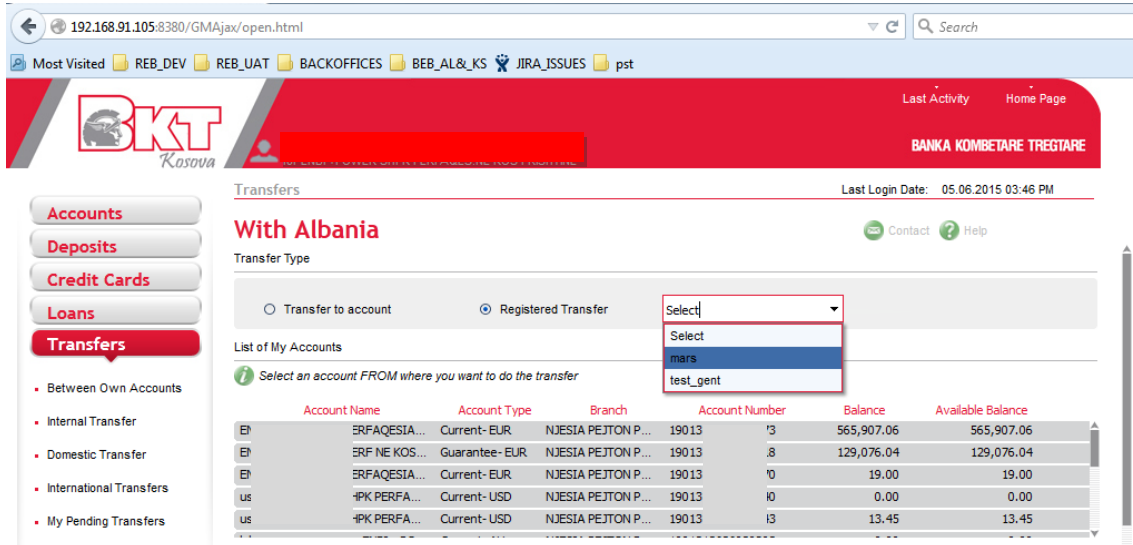
English Shqip Tools Logout

### Step 1.2

#### Registered Transfer

## Business e-Banking Manual

If you choose this option the registered (shortly named) transfers will be displayed.



Transfers Last Login Date: 05.06.2015 03:46 PM

**With Albania** Contact Help

Transfer Type

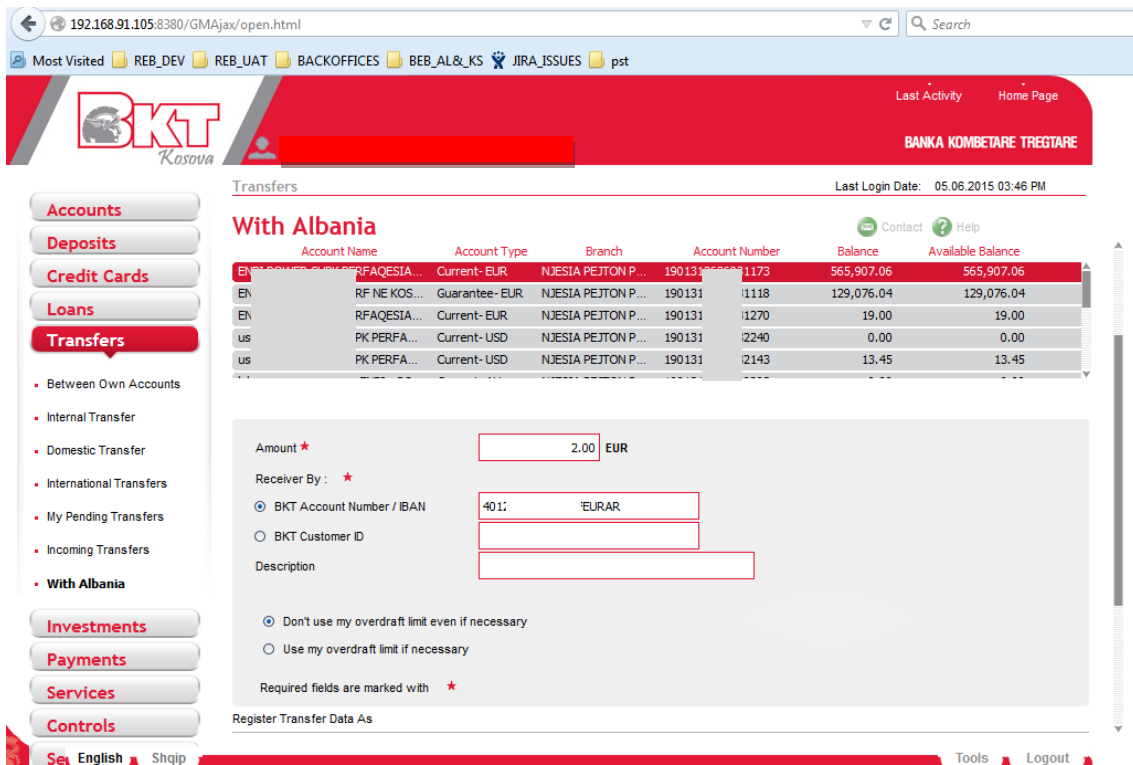
☐ Transfer to account ☒ Registered Transfer Select

List of My Accounts

Select an account FROM where you want to do the transfer

	Account Name	Account Type	Branch	Account Number	Balance	Available Balance
EN	ERFAQESIA...	Current- EUR	NJESIA PEJTON P...	19013	565,907.06	565,907.06
EN	ERF NE KOS...	Guarantee- EUR	NJESIA PEJTON P...	19013	129,076.04	129,076.04
EN	ERFAQESIA...	Current- EUR	NJESIA PEJTON P...	19013	19.00	19.00
us	+PK PERFA...	Current- USD	NJESIA PEJTON P...	19013	0.00	0.00
us	+PK PERFA...	Current- USD	NJESIA PEJTON P...	19013	13.45	13.45

By choosing one of these transfers, the fields below will be filled automatically with the info's of the respective transfer. These fields can be modified and saved only if the short name is changed ( if not changed the registered transfer will be modified). Click 'Next' to proceed to the other page.



Transfers Last Login Date: 05.06.2015 03:46 PM

**With Albania** Contact Help

	Account Name	Account Type	Branch	Account Number	Balance	Available Balance
EN	ERFAQESIA...	Current- EUR	NJESIA PEJTON P...	19013	565,907.06	565,907.06
EN	RF NE KOS...	Guarantee- EUR	NJESIA PEJTON P...	19013	129,076.04	129,076.04
EN	RFAQESIA...	Current- EUR	NJESIA PEJTON P...	19013	19.00	19.00
us	PK PERFA...	Current- USD	NJESIA PEJTON P...	19013	0.00	0.00
us	PK PERFA...	Current- USD	NJESIA PEJTON P...	19013	13.45	13.45

Amount 2.00 EUR

Receiver By : 4011 EURAR

☒ BKT Account Number / IBAN

☐ BKT Customer ID

Description

☒ Don't use my overdraft limit even if necessary

☐ Use my overdraft limit if necessary

Required fields are marked with \*

Register Transfer Data As

English Shqip Tools Logout

### Step 2

In this page are displayed the details of the transfer entered in step1. Here you have also the possibility to take receipt by email , you have to check the box for this.

If the details are correct then click 'Proceed' if not click 'Back' to go back.

## Business e-Banking Manual

192.168.91.105:8380/GMAjax/open.html

Most Visited REB\_DEV REB\_UAT BACKOFFICES BEB\_AL&\_KS JIRA\_ISSUES pst

**BKT** Kosova

Last Activity Home Page

**BANKA KOMBETARE TREGTARE**

Transfers Last Login Date: 05.06.2015 03:46 PM

**With Albania** Contact Help

Transfer Summary

*If you confirm below data of transaction click "Proceed" button.*

Beneficiary Account Number	40	ECFEURAR
Beneficiary Branch	BI	NDRORE - 401
Beneficiary Name Surname	M	JPO
Sender Account	15	1173
Booking Date	05.06.2014	
Amount	2.00 EUR	
Description		
Transfer Short Name		
IBAN	AL4520511014	2A

☐ Credit account is selected randomly based on Customer ID.

☐ I would like to receive this invoice to my email address (gxahysa@bkt.com.al)

**Back** **Proceed**

Accounts Deposits Credit Cards Loans **Transfers** Investments Payments Services Controls

English Shqip

Tools Logout

### Step 3

You will get a success message if the transaction is performed successfully, otherwise an error message will be displayed.

## Business e-Banking Manual


192.168.91.105:8380/GMAjax/open.html Search

Most Visited REB\_DEV REB\_UAT BACKOFFICES BEB\_AL&\_KS JIRA\_ISSUES pst

**BKT** *Kosova* Last Activity Home Page  
**BANKA KOMBETARE TREGTARE**

**Transfers** Last Login Date: 05.06.2015 03:46 PM

**With Albania** Contact Help



Process is completed successfully.

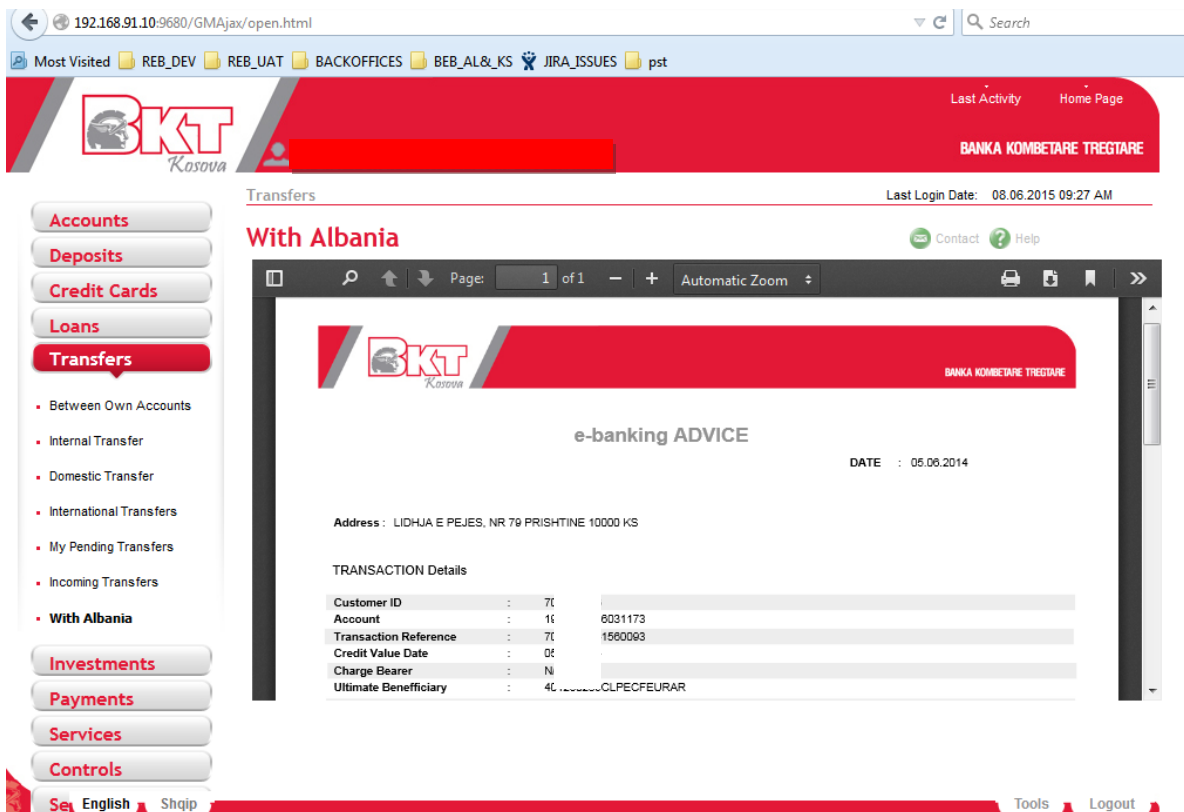
Your Transaction Number is: 701FIBK141560089

**Receipt** ▶

**Accounts**  
**Deposits**  
**Credit Cards**  
**Loans**  
**Transfers**  
• Between Own Accounts  
• Internal Transfer  
• Domestic Transfer  
• International Transfers  
• My Pending Transfers  
• Incoming Transfers  
• **With Albania**  
**Investments**  
**Payments**  
**Services**  
**Controls**  
**English** **Shqip** Tools Logout

### Step 4

Click on 'Receipt' to view/download the receipt.



The screenshot displays the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a search bar, and links for 'Last Activity' and 'Home Page'. The main menu on the left lists various services: Accounts, Deposits, Credit Cards, Loans, Transfers (selected), Investments, Payments, Services, and Controls. The 'Transfers' menu is expanded, showing options like 'Between Own Accounts', 'Internal Transfer', 'Domestic Transfer', 'International Transfers', 'My Pending Transfers', 'Incoming Transfers', and 'With Albania'. The 'With Albania' option is selected, leading to a transaction details view. This view shows the transaction date as 05.05.2014 and the address as LIDHJA E PEJES, NR 79 PRISHTINE 10000 KS. The transaction details table is as follows:

TRANSACTION Details		
Customer ID	:	70
Account	:	10 0031173
Transaction Reference	:	70 1500093
Credit Value Date	:	05
Charge Bearer	:	N
Ultimate Beneficiary	:	40 .....OLPECFEURAR

The bottom of the interface includes a language selector (English, Shqip) and links for 'Tools' and 'Logout'.

### 5.7. History of Transfers

In this menu users can find the transfers done historically.

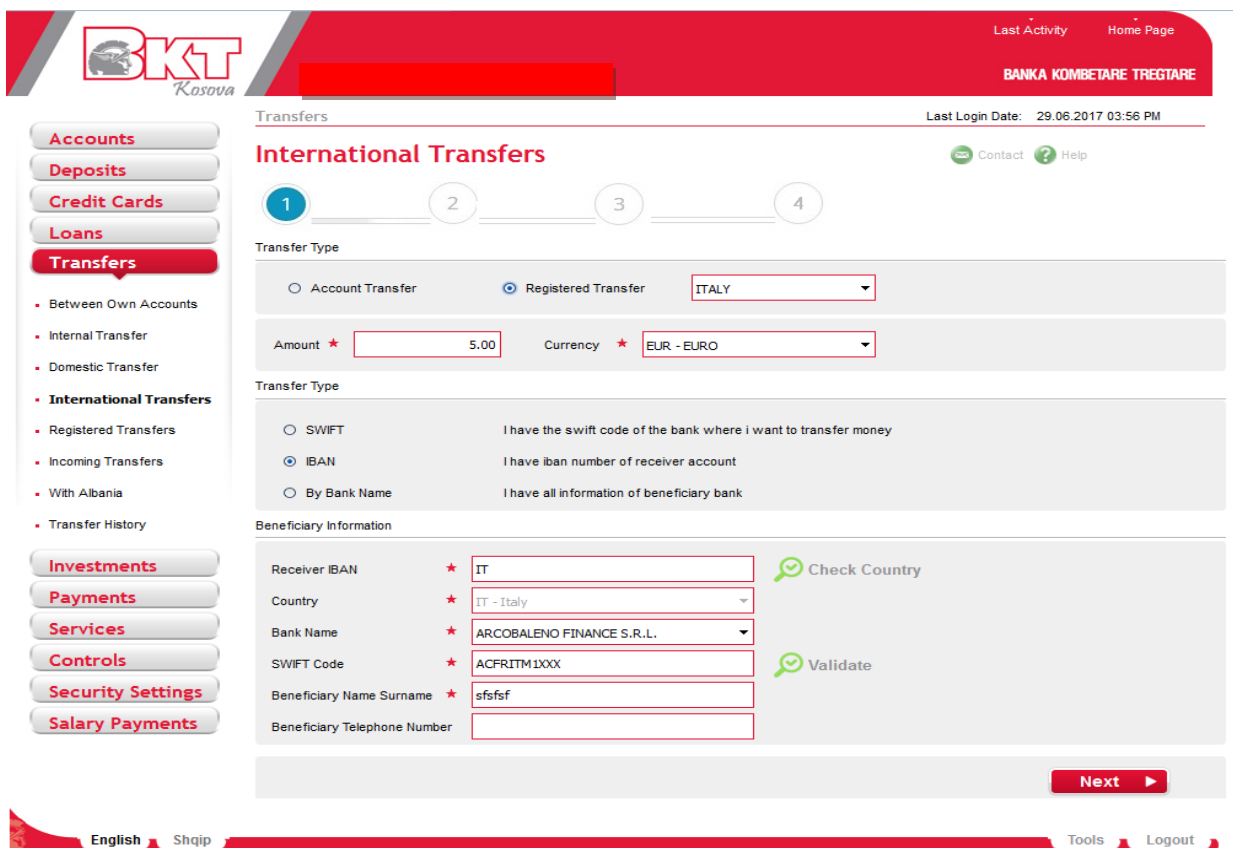
### 5.8 International Money Transfers

The users of Business E-Banking Kosova can perform transfers also in countries outside Kosova.

To make the process easier the transfer can be performed through types:

## Business e-Banking Manual

- By IBAN number
  - By SWIFT code
  - By Bank Name
  - 
  - **BY IBAN NUMBER** (default option):  
This option can be used when customer have IBAN and 'swift code'/ 'bank name'
- Step 1



**BKT** Last Activity Home Page  
BANKA KOMBETARE TREGTARE

Transfers Last Login Date: 29.06.2017 03:56 PM

**International Transfers** Contact Help

1 2 3 4

Transfer Type

☐ Account Transfer ☒ Registered Transfer ITALY

Amount ★ 5.00 Currency ★ EUR - EURO

Transfer Type

☐ SWIFT I have the swift code of the bank where i want to transfer money

☒ IBAN I have iban number of receiver account

☐ By Bank Name I have all information of beneficiary bank

Beneficiary Information

Receiver IBAN ★ IT  Check Country

Country ★ IT - Italy

Bank Name ★ ARCOBALENO FINANCE S.R.L.

SWIFT Code ★ ACFRITM1XXX Validate


Beneficiary Name Surname ★ sfsfsf

Beneficiary Telephone Number


Next ►

English Shqip Tools Logout

Step 2



[Last Activity](#)
[Home Page](#)



**BANKA KOMBETARE TREGTARE**

**Accounts**

**Deposits**

**Credit Cards**

**Loans**

**Transfers**

- Between Own Accounts
- Internal Transfer
- Domestic Transfer
- **International Transfers**
- Registered Transfers
- Incoming Transfers
- With Albania
- Transfer History

**Investments**

**Payments**

**Services**

**Controls**

**Security Settings**

**Salary Payments**

Transfers
Last Login Date: 29.06.2017 03:56 PM

[Contact](#)
[Help](#)

✓

2

3

4

Transfer Mode
IBAN

IBAN Number
IT13T0 [REDACTED] 03495

Country
IT-ITALY

Bank Name
ARCOBALENO FINANCE S.R.L.

SWIFT Code
AC [REDACTED] :

Beneficiary Name Surname
sfsfsf

Beneficiary Telephone Number

Amount
5.00 EUR

List of My Accounts

*Select an account FROM where you want to do the transfer*

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
ENBI PI K PERFAQESIA...	Current- EUR	NJESIA PEJTON P...	190 3	73,867.27	73,861.27
ENBI PI K PERF NE KOS...	Guarantee- EUR	NJESIA PEJTON P...	190 3	137,019.04	137,019.04
123 - E ER SHPK PERF...	Current- CHF	NJESIA PEJTON P...	190 0	0.00	0.00

Description
★

test

Purpose a Category
★

SERVICES

Purpose a Subcategory
★

252. Other services, not mentioned above

☒ Don't use my overdraft limit even if necessary  
☐ Use my overdraft limit if necessary

Required fields are marked with ★

Charges

*Please define how the charges will be paid during this transfer in case there are any*

☒ Myself my charges, Receiver his own charges  
☐ Beneficious All Charges  
☐ All Charges to Me

Register Transfer Data As

*Insert a short name below if you want to reuse provided transfer information in the future*

Short Name

ITALY

◀ Back

Next ▶

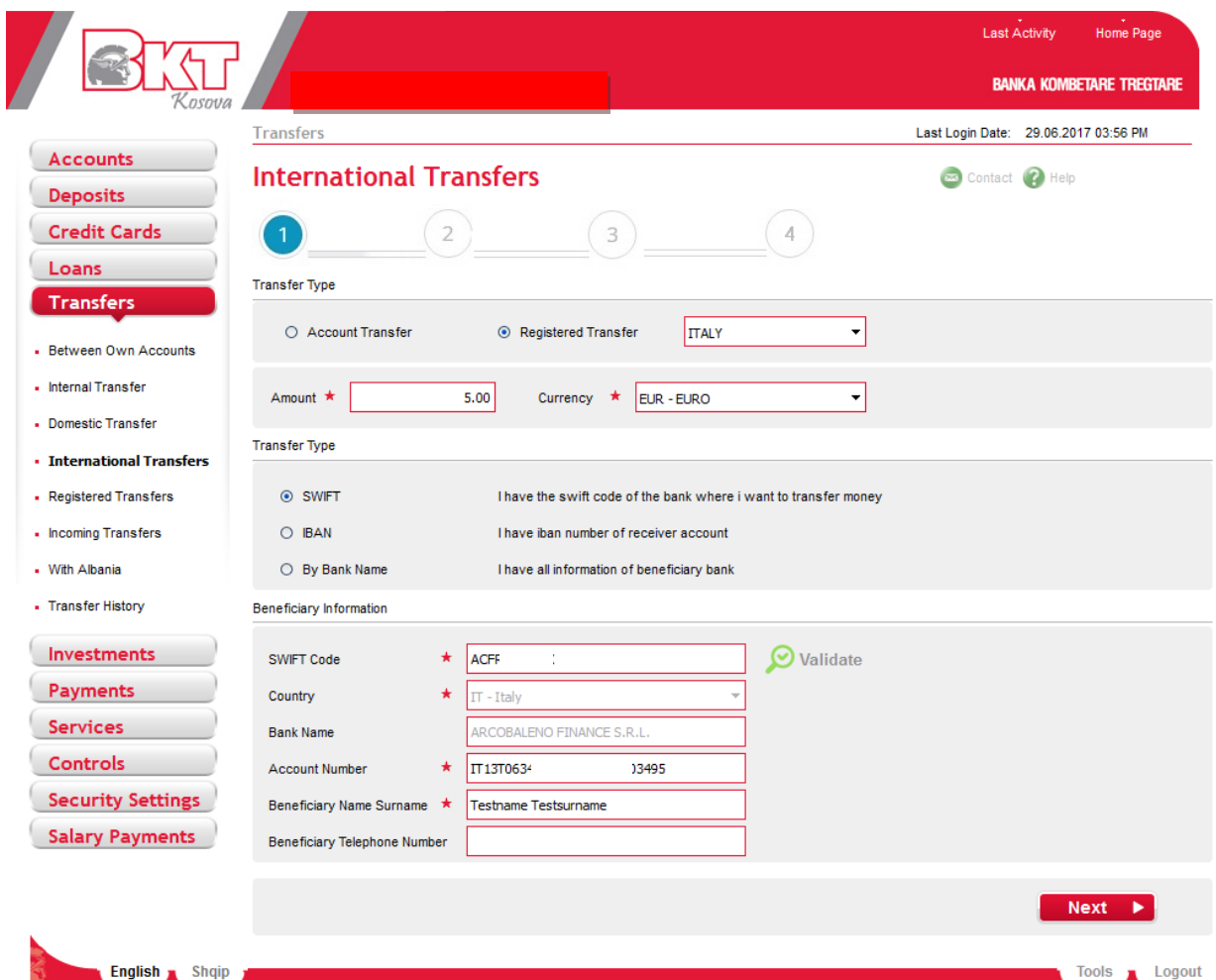
### • BY SWIFT CODE:

This option can be used when customer has 'Swift Code'. In this case there is no control of 'Account Number' correctness, except the case when the country is in the list of



countries with IBAN number mandatory. In this case it is added a control if account number is IBAN & the correctness of this IBAN.

Step1



The screenshot displays the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile area with a redacted name, and links for 'Last Activity' and 'Home Page'. The main header shows 'BANKA KOMBETARE TREGTARE' and the 'Last Login Date: 29.06.2017 03:56 PM'.

On the left, a sidebar menu lists various services: Accounts, Deposits, Credit Cards, Loans, Transfers (highlighted), Investments, Payments, Services, Controls, Security Settings, and Salary Payments. Under 'Transfers', sub-options include: Between Own Accounts, Internal Transfer, Domestic Transfer, International Transfers (selected), Registered Transfers, Incoming Transfers, With Albania, and Transfer History.

The main content area is titled 'Transfers' and 'International Transfers'. It features a progress indicator with four steps, where the first step is active. The 'Transfer Type' section shows 'Registered Transfer' selected, with a dropdown menu set to 'ITALY'. Below this, the 'Amount' is set to '5.00' and the 'Currency' is 'EUR - EURO'.


The 'Transfer Type' section also includes options for 'SWIFT' (selected), 'IBAN', and 'By Bank Name', each with a descriptive text: 'I have the swift code of the bank where i want to transfer money', 'I have iban number of receiver account', and 'I have all information of beneficiary bank' respectively.

The 'Beneficiary Information' section contains a form with the following fields:
 

- SWIFT Code: ACFF (with a 'Validate' button)
- Country: IT - Italy
- Bank Name: ARCOBALENO FINANCE S.R.L.
- Account Number: IT13T0634 (with a secondary field containing 13495)
- Beneficiary Name Surname: Testname Testsurname
- Beneficiary Telephone Number: (empty field)

A 'Next' button is located at the bottom right of the form. The footer includes language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

### Step2



[Last Activity](#)
[Home Page](#)

**BANKA KOMBETARE TREGTARE**

Accounts

Deposits

Credit Cards

Loans

**Transfers**

Between Own Accounts

Internal Transfer

Domestic Transfer

**International Transfers**

Registered Transfers

Incoming Transfers

With Albania

Transfer History

Investments

Payments

Services

Controls

Security Settings

Salary Payments

Transfers

Last Login Date: 29.06.2017 03:56 PM

### International Transfers

1

2

3

4

Transfer Mode

SWIFT

SWIFT Code

AC XXX

Country

IT-ITALY

Bank Name

ARCOBALENO FINANCE S.R.L.

Account Number

IT13T06: I5

Beneficiary Name Surname

Testname Testsurname

Beneficiary Telephone Number

Amount

5.00 EUR

List of My Accounts

Select an account FROM where you want to do the transfer

	Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
EN	HPK PERFAQESIA...	Current- EUR	NJESIA PEJTON P...	19011	3	73,867.27
EN	HPK PERF NE KOS...	Guarantee- EUR	NJESIA PEJTON P...	19011	3	137,019.04
12	WER SHPK PERF...	Current- CHF	NJESIA PEJTON P...	19011	0	0.00

Description

★

test

Purpose a Category

★

SERVICES

Purpose a Subcategory

★

252 Other services, not mentioned above

☒ Don't use my overdraft limit even if necessary
 ☐ Use my overdraft limit if necessary

Required fields are marked with ★

Charges

Please define how the charges will be paid during this transfer in case there are any

☒ Myself my charges, Receiver his own charges
 ☐ Beneficuous All Charges
 ☐ All Charges to Me

Register Transfer Data As

Insert a short name below if you want to reuse provided transfer information in the future

Short Name

ITALY

Back

Next

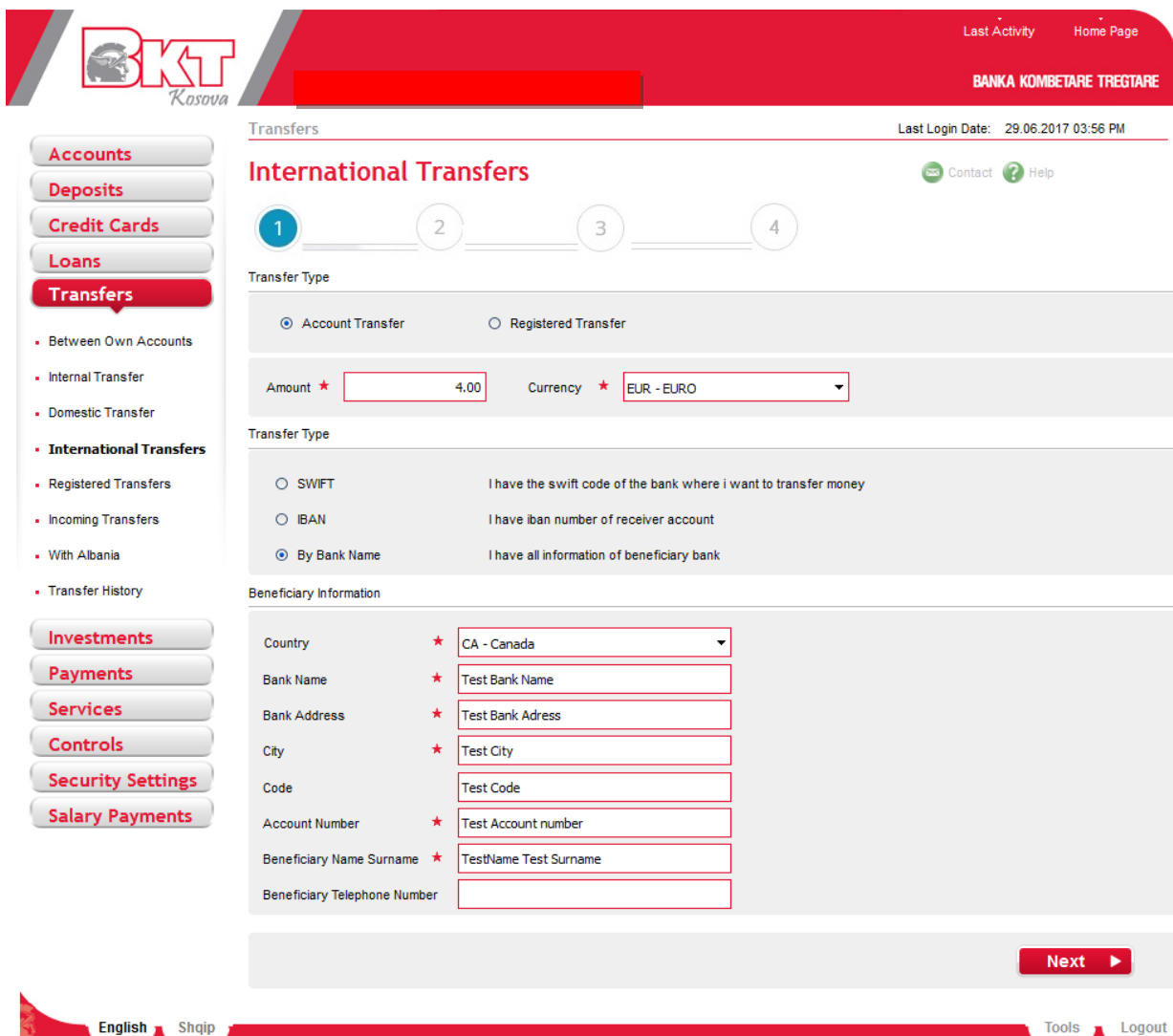
English Shqip

Tools Logout

- **BY BANK NAME:**


This option can be used when in cases the beneficiary bank don't use 'Swift Code' or 'IBAN number'. In this case the customer enters by itself all data and no validations are done except the case when the country is in the list of countries with IBAN number mandatory. In this case it is added a message that instruct the customer to proceed with the transfer using one of the options IBAN/SWIFT.

### Step1



The screenshot displays the BKT e-Banking interface for International Transfers. The header includes the BKT logo, navigation links for Last Activity and Home Page, and the bank name. The left sidebar contains a menu with options like Accounts, Deposits, Credit Cards, Loans, Transfers (selected), Investments, Payments, Services, Controls, Security Settings, and Salary Payments. The main content area shows the 'International Transfers' section with a progress indicator (1, 2, 3, 4) and a 'Transfer Type' section. Under 'Transfer Type', there are two main options: 'Account Transfer' (selected) and 'Registered Transfer'. Below these, there are fields for 'Amount' (4.00) and 'Currency' (EUR - EURO). The 'Transfer Type' section also includes radio buttons for 'SWIFT', 'IBAN', and 'By Bank Name' (selected). The 'Beneficiary Information' section contains fields for Country (CA - Canada), Bank Name, Bank Address, City, Code, Account Number, Beneficiary Name Surname, and Beneficiary Telephone Number. A 'Next' button is visible at the bottom right of the form.

### Step2



[Last Activity](#)
[Home Page](#)

[BANKA KOMBETARE TREGTARE](#)

Accounts

Deposits

Credit Cards

Loans

Transfers

Investments

Payments

Services

Controls

Security Settings

Salary Payments

- Between Own Accounts
- Internal Transfer
- Domestic Transfer
- International Transfers**
  - Registered Transfers
  - Incoming Transfers
  - With Albania
  - Transfer History

Transfers

Last Login Date: 29.06.2017 03:56 PM

International Transfers

[Contact](#)
[Help](#)

1

2

3

4

Transfer Mode

Country

Bank Name

Bank Address

City

Code

Account Number

Beneficiary Name Surname

Beneficiary Telephone Number

Amount

By Bank Name

CA-CANADA

Test Bank Name

Test Bank Address

Test City

Test Code

Test Account number

TestName Test Surname

4.00 EUR

List of My Accounts

Select an account FROM where you want to do the transfer

	Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
ENB	FAQESIA...	Current- EUR	NJESIA PEJTON P...	1901313	73	73,867.27
ENB	F NE KOS...	Guarantee- EUR	NJESIA PEJTON P...	1901313	18	137,019.04
123	IPK PERF...	Current- CHF	NJESIA PEJTON P...	1901313	30	0.00

Description

Purpose a Category

Purpose a Subcategory

☒ Don't use my overdraft limit even if necessary
 ☐ Use my overdraft limit if necessary

test

SERVICES

252 Other services, not mentioned above

Required fields are marked with \*

Charges

Please define how the charges will be paid during this transfer in case there are any

☒ Myself my charges, Receiver his own charges
 ☐ Beneficious All Charges
 ☐ All Charges to Me

Register Transfer Data As

Insert a short name below if you want to reuse provided transfer information in the future

Short Name

ITALY

Back

Next

English

Shqip

Tools

Logout

- 56 -

- Step 3 & Step 4 are general:

Step 3

**BKT**  
Kosova

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Last Login Date: 29.06.2017 03:56 PM

**Transfers**

**International Transfers**

1 2 3 4

Terms And Conditions

**Read carefully terms and conditions of International Transfer contract**

**TERMS & CONDITIONS**

Banka Kombëtare Tregtare will not hold any responsibility for possible delays, non-executed transfers, cancelled transfers or any other consequence, caused from incorrect instructions or client information fulfilled from the client himself.

Banka Kombëtare Tregtare will not hold any responsibility if the client performs banking transactions in public computers (ex. Internet café), or the details for the transfers are received from unsecure sources, when the log in hasn't been done through BKT official page "Internet Branch", etc.

Banka Kombëtare Tregtare can ask for additional documents and details over the payment order initiated through Electronic Banking Services and reserves the right of non-execution the transfer in case that the client does not accomplish the predefined conditions from the bank for this service or contradicts bank's policies.

I am familiar with the terms and conditions of the Banka Kombëtare Tregtare and I agree that the execution of this transfer should be subject to the commissions under the applicable work conditions.

**Disagree Agree**

English Shqip Tools Logout

Step4

## Business e-Banking Manual

The screenshot displays the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, the text "BANKA KOMBETARE TREGTARE", and links for "Last Activity" and "Home Page". The main header area shows the "Transfers" section with a progress indicator (4 steps) and a "Last Login Date: 29.06.2017 03:56 PM". The left sidebar contains a menu with options: Accounts, Deposits, Credit Cards, Loans, Transfers (selected), Investments, Payments, Services, Controls, Security Settings, and Salary Payments. The "Transfers" menu is expanded, showing sub-options: Between Own Accounts, Internal Transfer, Domestic Transfer, International Transfers (selected), Registered Transfers, Incoming Transfers, With Albania, and Transfer History. The main content area is titled "International Transfers" and displays a "Transfer Summary" form. The form includes a warning message: "For transfers in foreign currencies, the charges will be maintained based on Bank Terms and Conditions." The form fields are as follows:

Sender Account No	1901
Receiver Account / IBAN Number	Test Account number
Amount	4.00 EUR
Country	CANADA
Bank Name	Test Bank Name
Swift Code	ACF IX
Beneficiary Name Surname	TestName Test Surname
Beneficiary Telefon Number	
Sender Name	AI EMI ç
Sender Phone	3774 1
Description	test
Purpose	SERVICES
Short Name	ITALY
Charges Information	Myself my charges, Receiver his own charges

Below the form, there is a checkbox: ☐ I would like to receive this invoice to my email address (edushku@bkt.com.al). At the bottom right of the form, there are two buttons: "Back" and "Proceed". The bottom of the interface features a red bar with language options "English" and "Shqip", and links for "Tools" and "Logout".

When company has approval flow transaction will go for approve:

## Business e-Banking Manual

Last

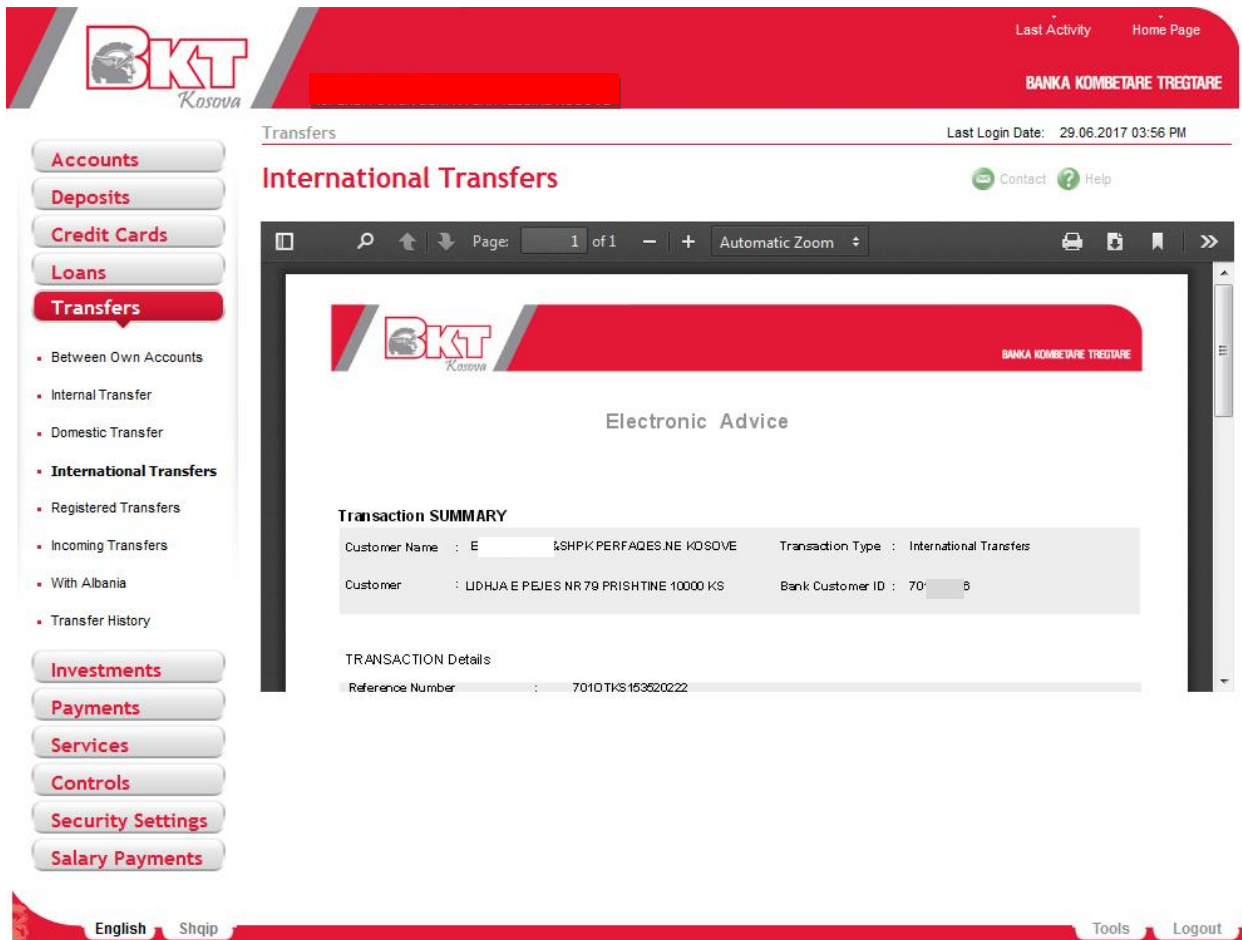
Step:

The screenshot displays the BKT e-Banking interface. At the top, there is a red header bar with the BKT logo and the text "BANKA KOMBETARE TREGTARE". Below the header, a navigation menu on the left lists various services: Accounts, Deposits, Credit Cards, Loans, Transfers (highlighted), Investments, Payments, Services, Controls, Security Settings, and Salary Payments. The main content area shows the "Transfers" section with the title "International Transfers". A large green checkmark icon is centered, indicating a successful transaction. Below the icon, the text reads "Process is completed successfully." and "Your Transaction Number is: 7010TKS153520222". A "Receipt" button is visible in the bottom right corner of the transaction area. The footer of the interface includes language options (English, Shqip) and links for Tools and Logout.

Receipt:



## Business e-Banking Manual



The screenshot displays the BKT Business e-Banking interface. The top header features the BKT logo and navigation links for 'Last Activity' and 'Home Page'. The main navigation menu on the left includes options like 'Accounts', 'Deposits', 'Credit Cards', 'Loans', 'Transfers' (highlighted), 'Investments', 'Payments', 'Services', 'Controls', 'Security Settings', and 'Salary Payments'. The 'Transfers' section is expanded, showing a list of transfer types: 'Between Own Accounts', 'Internal Transfer', 'Domestic Transfer', 'International Transfers' (selected), 'Registered Transfers', 'Incoming Transfers', 'With Albania', and 'Transfer History'. The main content area displays 'International Transfers' with a 'Contact' and 'Help' link. Below this, a 'Transaction SUMMARY' table shows details for a transaction: Customer Name: E. SHPK PERFAQES NE KOSOVE, Transaction Type: International Transfers, Customer: LIDHJA E PEJES NR 79 PRISHTINE 10000 KS, and Bank Customer ID: 70. Below the summary, 'TRANSACTION Details' shows the Reference Number: 7010 TKS 153520222. The bottom footer includes language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

### 5.9 Progress Step

## Business e-Banking Manual

---

In Business E-Banking for each transaction it is added a "progress steps" information. Every time the user will go from one screen to another will change also progress step information showing the corresponding step number.

Step1:



Step2:




Step3:



Example:

Transfer between Accounts / Step1:



[Last Activity](#)
[Home Page](#)

**BANKA KOMBETARE TREGTARE**

Accounts

Deposits

Credit Cards

Loans

**Transfers**

- Between Own Accounts**
- Internal Transfer
- Domestic Transfer
- International Transfers
- Registered Transfers
- Incoming Transfers
- With Albania
- Transfer History

Investments

Payments

Services

Controls

Security Settings

Salary Payments

Transfers

Last Login Date: 30.06.2017 01:55 PM

1

actual step

2

Progress step information

EN

PERFAQESIA...

Current- EUR

NJESIA PEJTON P...

19013

173

73,848.27

73,842.27

EN

PERF NE KOS...

Guarantee- EUR

NJESIA PEJTON P...

19013

118

137,019.04

137,019.04

12

R SHPK PERF...

Current- CHF

NJESIA PEJTON P...

19013

180

0.00

0.00

RA

R SHPK PERF...

Current- AUD

NJESIA PEJTON P...

19013

150

11.00

11.00

VD

ER SHPK PER...

Current- EUR

NJESIA PEJTON P...

19013

367

1,008.00

1,008.00

List of My Accounts

Select an account FROM where you want to do the transfer

List of My Accounts

Select an account TO where you want to do the transfer

EN

RF NE KOS...

Guarantee- EUR

NJESIA PEJTON P...

19013

118

137,019.04

137,019.04

VD

SHPK PER...

Current- EUR

NJESIA PEJTON P...

19013

367

1,008.00

1,008.00

TE

HPK PERF...

Current- EUR

NJESIA PEJTON P...

19013

364

1,250.00

1,250.00

Details of transfers

Amount ★

5.00

EUR

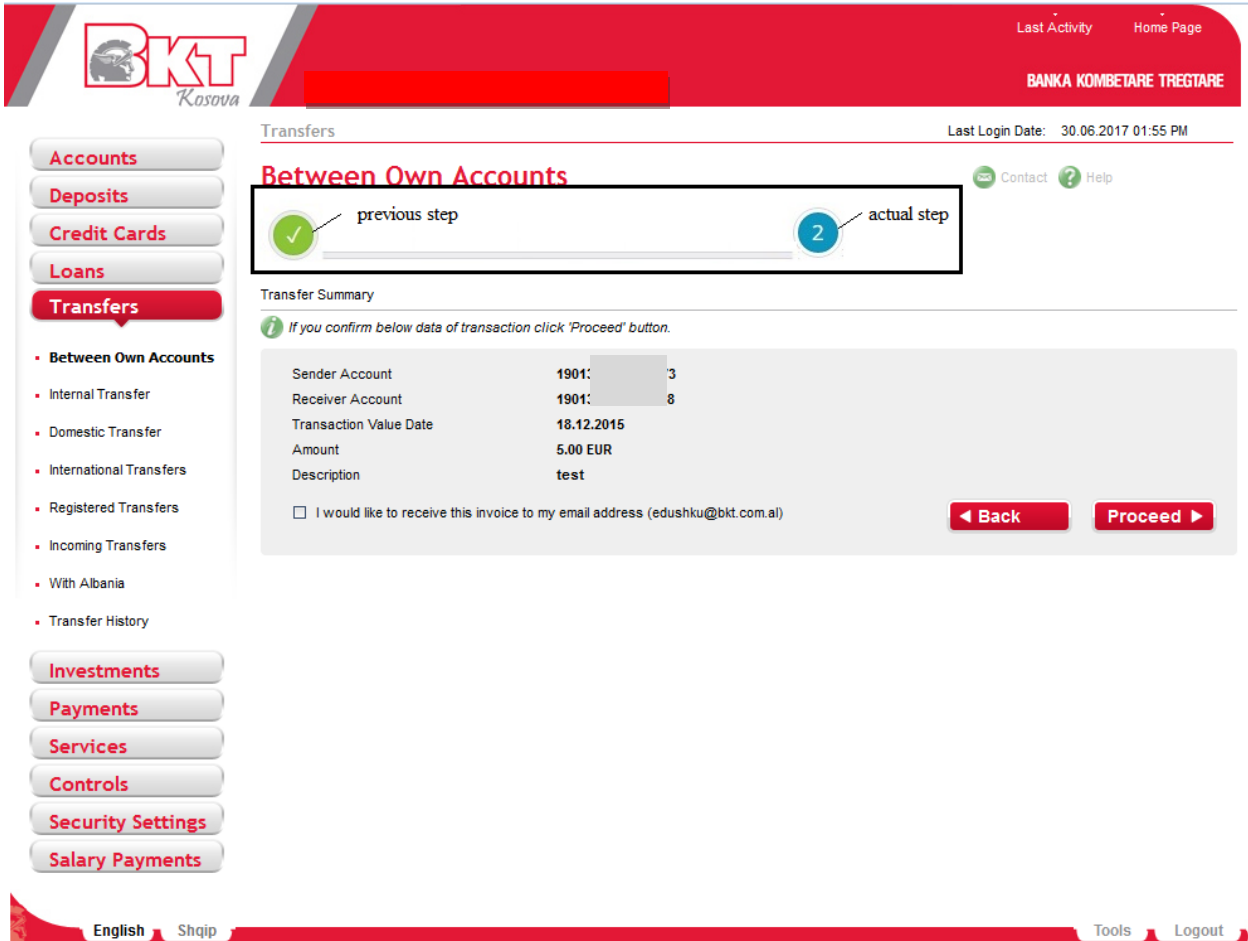
English

Shqip

Tools

Logout

- 63 -



The screenshot displays the BKT Business e-Banking interface. The top navigation bar includes links for 'Last Activity', 'Home Page', and 'BANKA KOMBETARE TREGTARE'. The left sidebar contains a menu with options: Accounts, Deposits, Credit Cards, Loans, Transfers (highlighted), Investments, Payments, Services, Controls, Security Settings, and Salary Payments. The main content area is titled 'Transfers' and shows a progress bar with two steps: 'previous step' (completed) and '2 actual step' (current). Below the progress bar, the 'Transfer Summary' section displays the following information:

Sender Account	1901:	3
Receiver Account	1901:	8
Transaction Value Date	18.12.2015	
Amount	5.00 EUR	
Description	test	

Below the summary, there is a checkbox option: ☐ I would like to receive this invoice to my email address (edushku@bkt.com.al). At the bottom right, there are 'Back' and 'Proceed' buttons. The footer of the interface shows language options (English, Shqip), a 'Tools' section, and a 'Logout' button.

### 5.10 Registered Transfer

Now customers of Business E-Banking Kosova can view / delete / execute a registered transfer.

This feature is listed under Transfer menu.

## 6. INVESTMENTS

In this menu, you can get information about the exchange rates of BKT which are updated several times during the day and perform currency exchanges online.

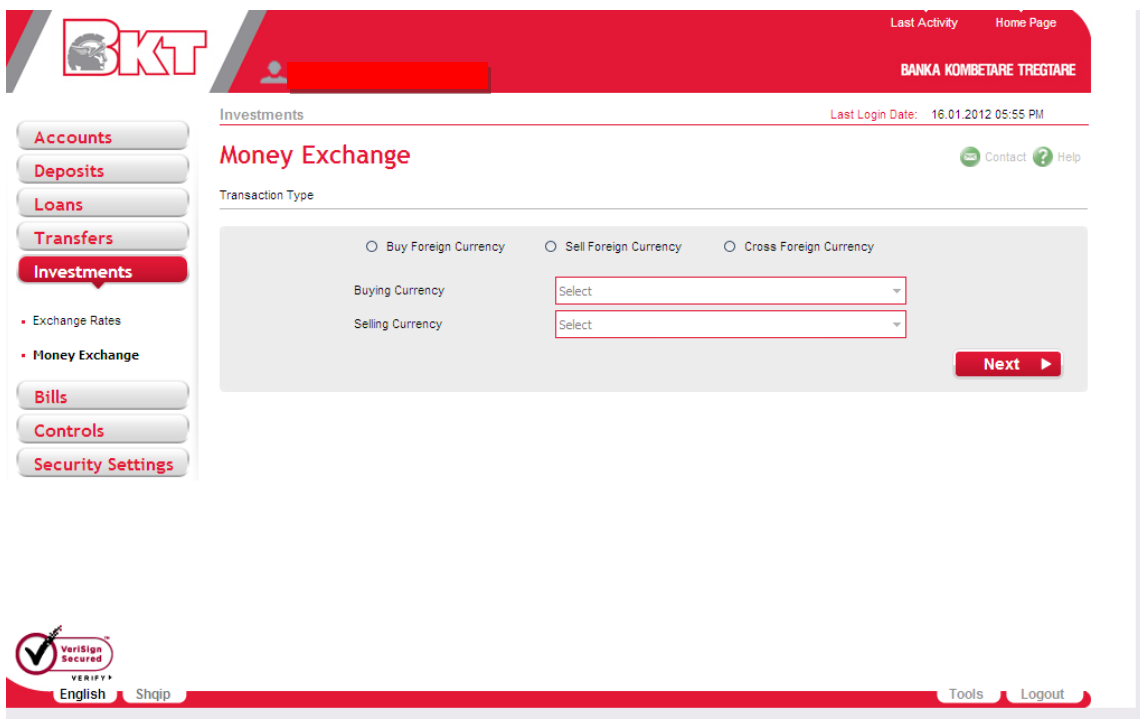
### 6.1 Money Exchange

You can buy, sell and cross the foreign currencies by this menu.

In order to perform one of the transactions above you have to follow up the steps that are explained below:

Select one of the transaction types:

- Buy foreign currency to exchange from domestic currency into a foreign currency
- Sell foreign currency to exchange from foreign currency into domestic currency
- Cross foreign currency to exchange from one foreign currency into another foreign currency



The screenshot displays the BKT e-Banking interface for the 'Money Exchange' section. The top navigation bar includes the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. The main header area shows 'Investments' and 'Last Login Date: 16.01.2012 05:55 PM'. A sidebar on the left contains a menu with options: Accounts, Deposits, Loans, Transfers, Investments (highlighted), Exchange Rates, Money Exchange, Bills, Controls, and Security Settings. The main content area is titled 'Money Exchange' and features a 'Transaction Type' section with three radio buttons: 'Buy Foreign Currency', 'Sell Foreign Currency', and 'Cross Foreign Currency'. Below these are two dropdown menus for 'Buying Currency' and 'Selling Currency', both currently set to 'Select'. A 'Next' button is positioned to the right of the dropdowns. At the bottom of the interface, there is a 'VeriSign Secured' logo, language selection options for 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

After selecting the transaction type, select the currency from the table:

- Select the buying currency, if you want to buy a foreign currency
- Select the selling currency, if you want to sell a foreign currency
- Select both the buying and the selling currencies if you want to perform a Cross Foreign Currency transaction
- Press the **NEXT** button to continue

After pressing the Next button you will Proceed to the next page where you will continue the operation.


If your choice is to perform an exchange you should follow the steps:

### 6.1.1 Buy Foreign Currency:

In the first part you will see the transaction type and the currency that you selected on the previous page.

In the second part there is a table of list of all your accounts in domestic currency.

- Select one of your EUR accounts for Buying Foreign Currency transaction.



[Last Activity](#)
[Home Page](#)

**BANKA KOMBETARE TREGTARE**

Accounts

Deposits

Loans

Transfers

**Investments**

Exchange Rates

**Money Exchange**

Bills

Controls

Security Settings

Investments

Last Login Date: 16.01.2012 05:55 PM

Money Exchange

Contact

Help

List of My Accounts

Select an account FROM where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance	
PE NIA A...	Current- ALL	DEGA QENDRORE - ...	4010184...	LA2	50.30	50.30
AL IN SHPK	Current- ALL	DEGA DURRES - 404	4010184...	LB3	4,316.24	4,316.24
PE VIA AL...	Current- ALL	AGJENSIA SHKOZET ...	4010184...	LLD	5,184.81	2,184.81
Te... IA	Current- ALL	DEGA QENDRORE - ...	4010184...	L9V	20.00	20.00

List of My Accounts

Select an account TO where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance	
PESPA IA A...	Current- EUR	DEGA QENDRORE - ...	401018...	AR	300.11	300.11
PESPA IA AL...	Current- EUR	AGJENSIA SHKOZET ...	401018...	1	40.00	0.00
Llogarit... ie - P...	Current- EUR	DEGA QENDRORE - ...	401018...	U	0.00	0.00

Details of Exchange

Amount \*

0.00

EUR

ALL

English

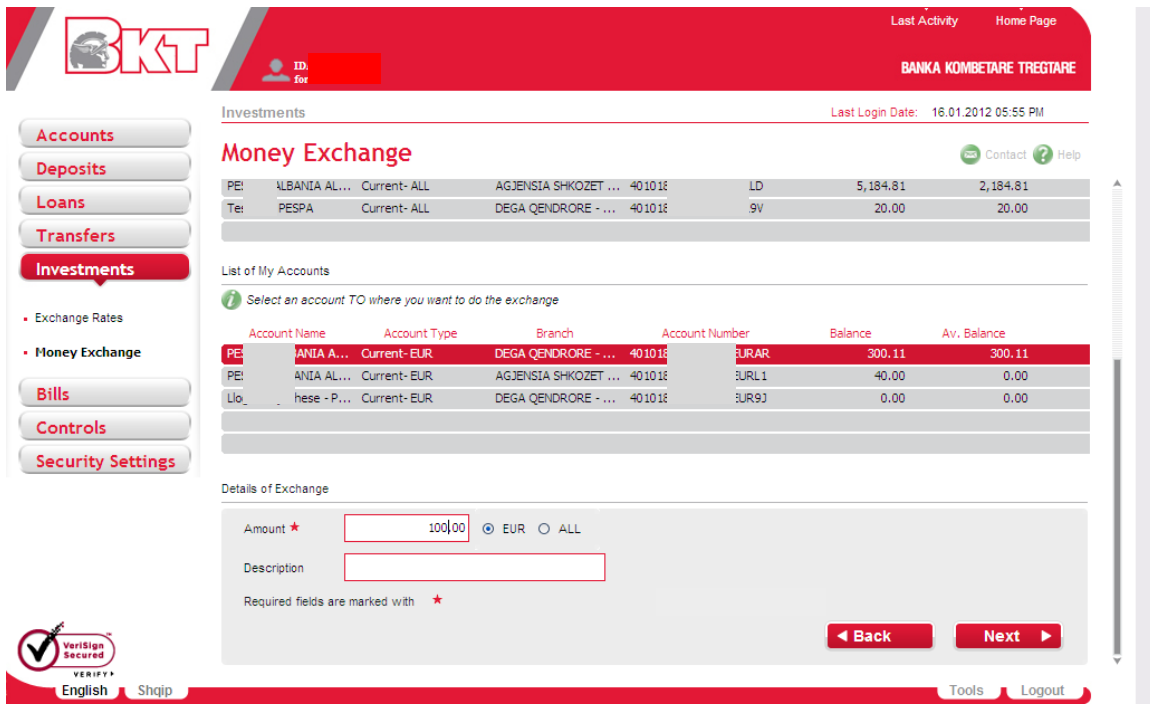
Shqip

Tools

Logout

- After selecting an EUR account, select one of your foreign currency accounts from the list
- Enter the amount for exchange transaction. Be sure that the selected account has sufficient funds to perform the exchange. Select the currency of the exchange on the right side of the field
- Enter the description which is optional

- 67 -



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes 'Last Activity', 'Home Page', and the BKT logo. The left sidebar contains a menu with 'Accounts', 'Deposits', 'Loans', 'Transfers', 'Investments' (highlighted), 'Exchange Rates', 'Money Exchange', 'Bills', 'Controls', and 'Security Settings'. The main content area is titled 'Money Exchange' and includes a 'List of My Accounts' table and a 'Details of Exchange' form.

**Investments** Last Login Date: 16.01.2012 05:55 PM

**Money Exchange** Contact Help

PEI	ALBANIA AL...	Current- ALL	AGJENSIA SHKOZET ...	401018	LD	5,184.81	2,184.81
Ter	PESPA	Current- ALL	DEGA QENDRORE - ...	401018	9V	20.00	20.00

List of My Accounts

Select an account TO where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance	
PEI ANIA A...	Current- EUR	DEGA QENDRORE - ...	401018	EURAR	300.11	300.11
PEI ANIA AL...	Current- EUR	AGJENSIA SHKOZET ...	401018	BURL1	40.00	0.00
Llo _ hese - P...	Current- EUR	DEGA QENDRORE - ...	401018	BUR9J	0.00	0.00

Details of Exchange

Amount ★  ☒ EUR ☐ ALL

Description

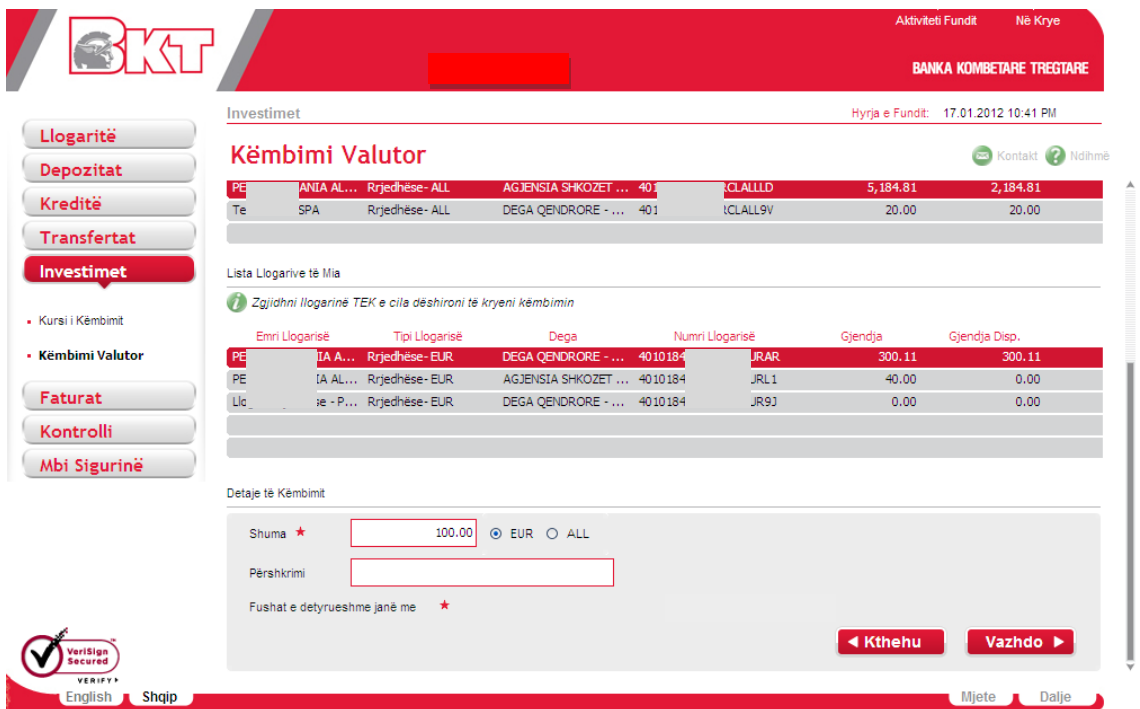
Required fields are marked with ★

Back Next

English Shqip Tools Logout

- After you select the account in EUR, you should select an account in foreign currency from the list
- Type the amount of exchange transaction. Ensure that the account selected has sufficient funds to finalize the exchange. Select the exchange currency on the right side.
- Provide description (optional)





The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes 'Aktiviteti Fundit' and 'Në Krye'. The left sidebar contains buttons for 'Llogaritë', 'Depozitat', 'Kreditë', 'Transfertat', 'Investimet', 'Faturat', 'Kontrolli', and 'Mbi Sigurinë'. The 'Investimet' button is highlighted. The main content area is titled 'Këmbimi Valutor' and displays a table of currency exchange rates. Below the table, there is a section for 'Lista Llogarive të Mia' (My Accounts List) and a 'Detaje të Këmbimit' (Exchange Details) form. The form includes fields for 'Shuma' (Amount), 'Përshkrimi' (Description), and 'Fushat e detyrueshme janë me' (Mandatory fields are with). The 'Shuma' field is set to 100.00, and the currency is set to EUR. The 'Përshkrimi' field is empty. The 'Fushat e detyrueshme janë me' field is marked with a red star. The form has two buttons: 'Kthehu' (Back) and 'Vazhdo' (Next).

PE	ANIA AL...	Rrjedhëse- ALL	AGJENSIA SHKOZET ...	401	CLALLD	5,184.81	2,184.81
Te	SPA	Rrjedhëse- ALL	DEGA QENDRORE - ...	401	CLALL9V	20.00	20.00

Lista Llogarive të Mia

*Zgjidhni llogarinë TEK e cila dëshironi të kryeni këmbimin*

Emri Llogarisë	Tipi Llogarisë	Dega	Numri Llogarisë	Gjendja	Gjendja Disp.
IA A...	Rrjedhëse- EUR	DEGA QENDRORE - ...	4010184	JRAR	300.11
IA AL...	Rrjedhëse- EUR	AGJENSIA SHKOZET ...	4010184	JRL 1	40.00
Uc...	je - P...	DEGA QENDRORE - ...	4010184	JR9J	0.00

Detaje të Këmbimit

Shuma ★  ☒ EUR ☐ ALL

Përshkrimi

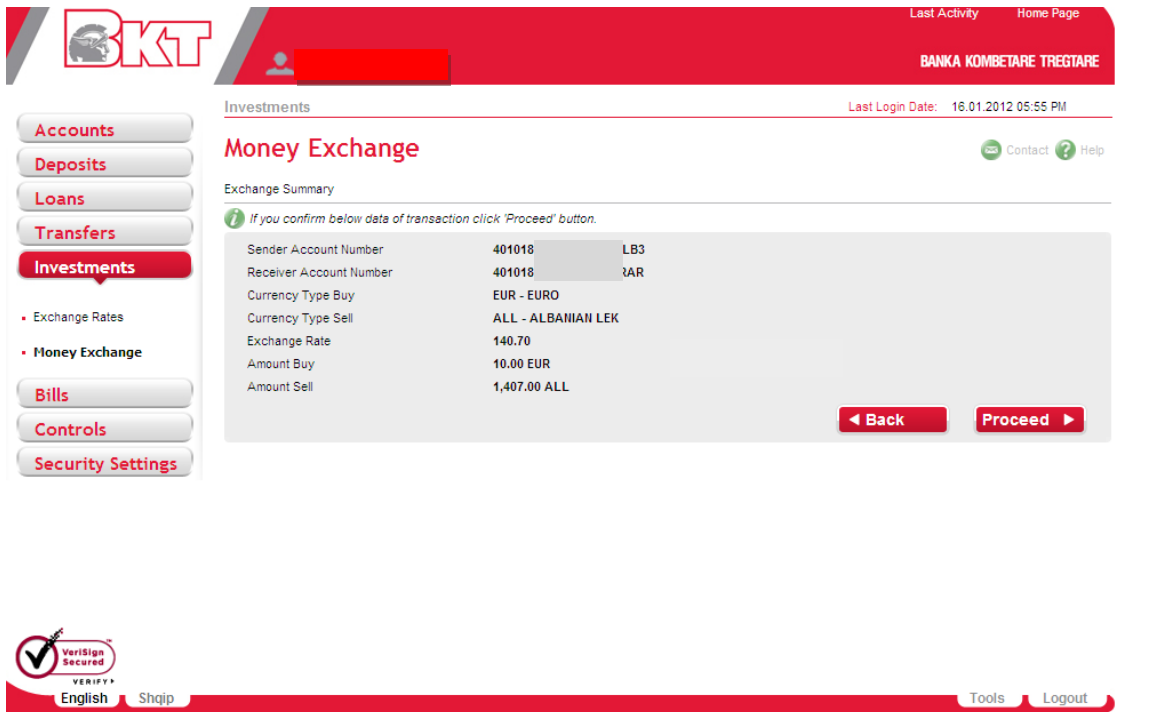
Fushat e detyrueshme janë me ★

**Kthehu** **Vazhdo**

After completing the above fields you should press **NEXT** button to proceed to the final page.

At the final page, you will see the summary of the exchange with all the details

- If you think that the details are correct, and then press **PROCEED** button to finalize the transaction.
- If not, press **BACK** button to modify the details that you have entered



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes links for 'Last Activity' and 'Home Page'. The main header displays the BKT logo and the text 'BANKA KOMBETARE TREGTARE'. A sidebar on the left contains a menu with options: 'Accounts', 'Deposits', 'Loans', 'Transfers', 'Investments' (highlighted), 'Exchange Rates', 'Money Exchange', 'Bills', 'Controls', and 'Security Settings'. The main content area is titled 'Money Exchange' and shows an 'Exchange Summary' table. Below the table, there are 'Back' and 'Proceed' buttons. The footer includes a 'VeriSign Secured' logo, language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

**Money Exchange**

Exchange Summary

If you confirm below data of transaction click 'Proceed' button.

Sender Account Number	401018	LB3
Receiver Account Number	401018	3AR
Currency Type Buy	EUR - EURO	
Currency Type Sell	ALL - ALBANIAN LEK	
Exchange Rate	140.70	
Amount Buy	10.00 EUR	
Amount Sell	1,407.00 ALL	

◀ Back      Proceed ▶

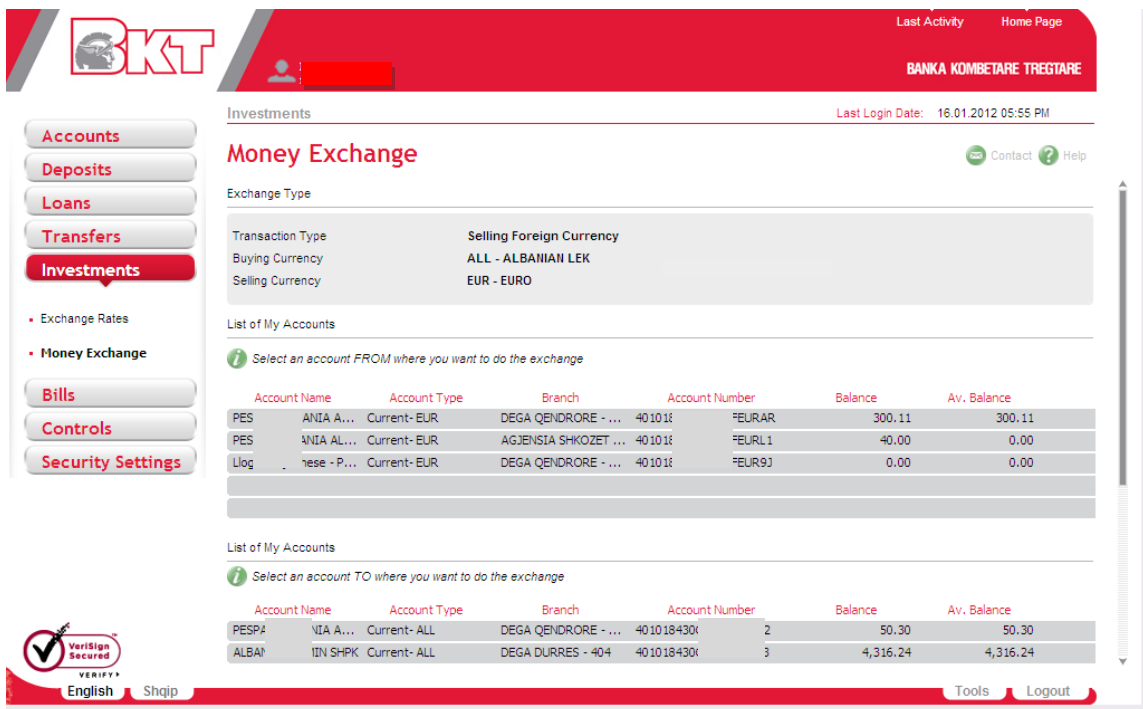
VeriSign Secured  
English   Shqip   Tools   Logout

### 6.1.2 Sell Foreign Currencies:

In the first part you will see the transaction type and the currency that you selected on the previous page.

In the second part there is a table of list of all your accounts in foreign currency that you have selected at previous page.

- Select one of your foreign currency accounts for Selling Foreign Currency transaction.



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile icon, and links for 'Last Activity', 'Home Page', and 'BANKA KOMBETARE TREGTARE'. The left sidebar contains a menu with 'Accounts', 'Deposits', 'Loans', 'Transfers', 'Investments' (highlighted), 'Exchange Rates', 'Money Exchange', 'Bills', 'Controls', and 'Security Settings'. The main content area is titled 'Money Exchange' and shows the 'Exchange Type' as 'Selling Foreign Currency'. It displays the 'Buying Currency' as 'ALL - ALBANIAN LEK' and the 'Selling Currency' as 'EUR - EURO'. Below this, there are two sections for 'List of My Accounts'. The first section is for selecting an account FROM where you want to do the exchange, and the second section is for selecting an account TO where you want to do the exchange. Both sections contain a table with columns for Account Name, Account Type, Branch, Account Number, Balance, and Av. Balance. The bottom of the page features a 'Verify Sign Secured' logo, language options for 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

**Money Exchange**

Exchange Type

Transaction Type: Selling Foreign Currency  
Buying Currency: ALL - ALBANIAN LEK  
Selling Currency: EUR - EURO

List of My Accounts

Select an account FROM where you want to do the exchange

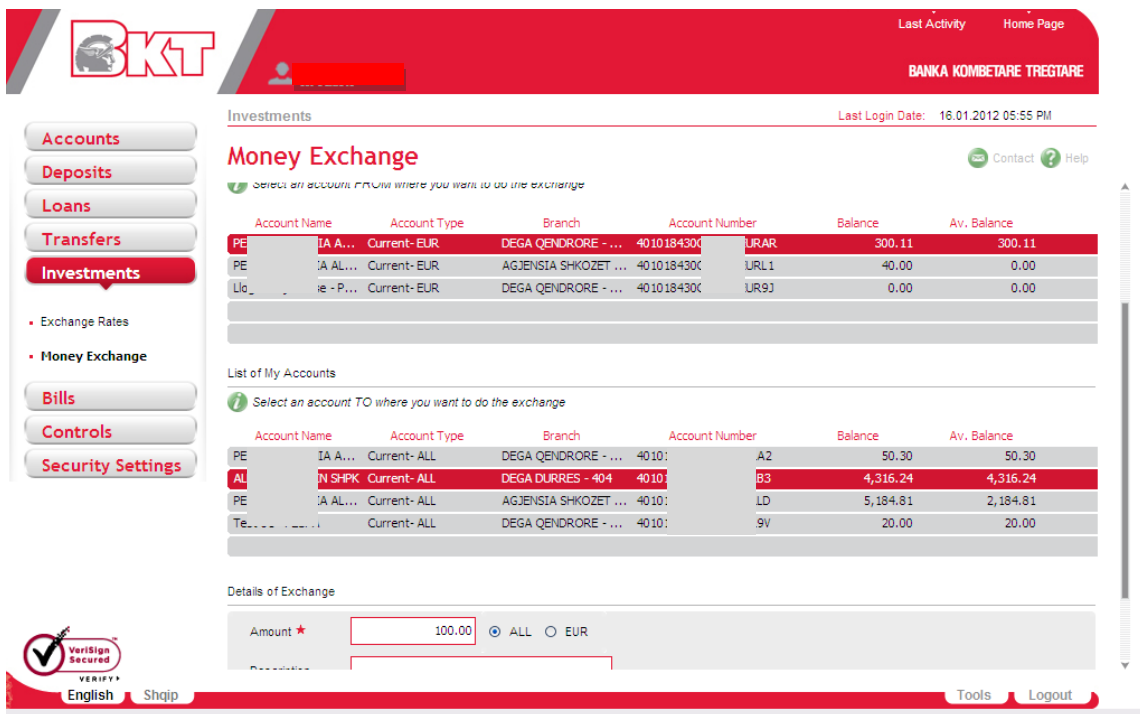
Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PES ANIA A...	Current- EUR	DEGA QENDRORE - ...	401011	EURAR	300.11
PES ANIA AL...	Current- EUR	AGJENSIA SHKOZET ...	401011	EURL1	40.00
Llog ...	Current- EUR	DEGA QENDRORE - ...	401011	EUR93	0.00

List of My Accounts

Select an account TO where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PESP2 NIA A...	Current- ALL	DEGA QENDRORE - ...	401018430K	2	50.30
ALBA1 IIN SHPK	Current- ALL	DEGA DURRES - 404	401018430K	3	4,316.24

- After the selection of a foreign currency account, select one of your EUR accounts from the list
- Enter the amount for exchange transaction. Be sure that the selected account has sufficient funds to perform the exchange
- Select the currency of the exchange on the right side of the screen
- Enter the description which is optional



**Investments** Last Login Date: 16.01.2012 05:55 PM

### Money Exchange

Select an account FROM where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PE IA A...	Current- EUR	DEGA QENDRORE - ...	401018430K	300.11	300.11
PE IA AL...	Current- EUR	AGJENSIA SHKOZET ...	401018430K	40.00	0.00
Liq_ ie - P...	Current- EUR	DEGA QENDRORE - ...	401018430K	0.00	0.00

List of My Accounts

Select an account TO where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PE IA A...	Current- ALL	DEGA QENDRORE - ...	40101	50.30	50.30
AL IN SHPK	Current- ALL	DEGA DURRES - 404	40101	4,316.24	4,316.24
PE IA AL...	Current- ALL	AGJENSIA SHKOZET ...	40101	5,184.81	2,184.81
Te...	Current- ALL	DEGA QENDRORE - ...	40101	20.00	20.00

Details of Exchange

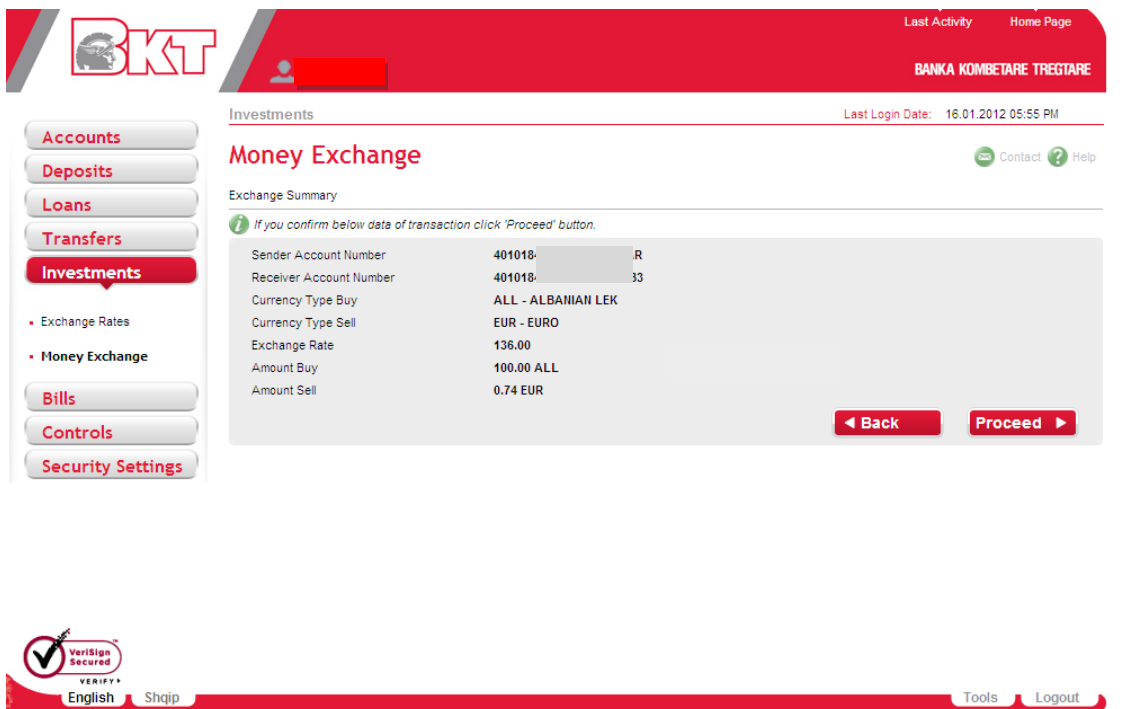
Amount  ☒ ALL ☐ EUR

English Shqip Tools Logout

After completing the above fields you should press **NEXT** button to proceed to the final page.

At the final page, you will see the summary of the exchange with all the details:

- If you think that the details are correct, and then press **PROCEED** button to finalize the transaction.
- If not, press **BACK** button to modify the details that you have entered.



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes links for 'Last Activity' and 'Home Page'. The main header displays the BKT logo and the bank's name 'BANKA KOMBETARE TREGTARE'. A sidebar on the left contains a menu with options: 'Accounts', 'Deposits', 'Loans', 'Transfers', 'Investments' (highlighted), 'Bills', 'Controls', and 'Security Settings'. The 'Investments' section is active, showing a 'Money Exchange' page. The page title is 'Money Exchange' with a 'Contact' and 'Help' link. Below the title is an 'Exchange Summary' section with a note: 'If you confirm below data of transaction click "Proceed" button.' The summary table lists the following details:

Sender Account Number	401018	R
Receiver Account Number	401018	33
Currency Type Buy	ALL - ALBANIAN LEK	
Currency Type Sell	EUR - EURO	
Exchange Rate	136.00	
Amount Buy	100.00 ALL	
Amount Sell	0.74 EUR	

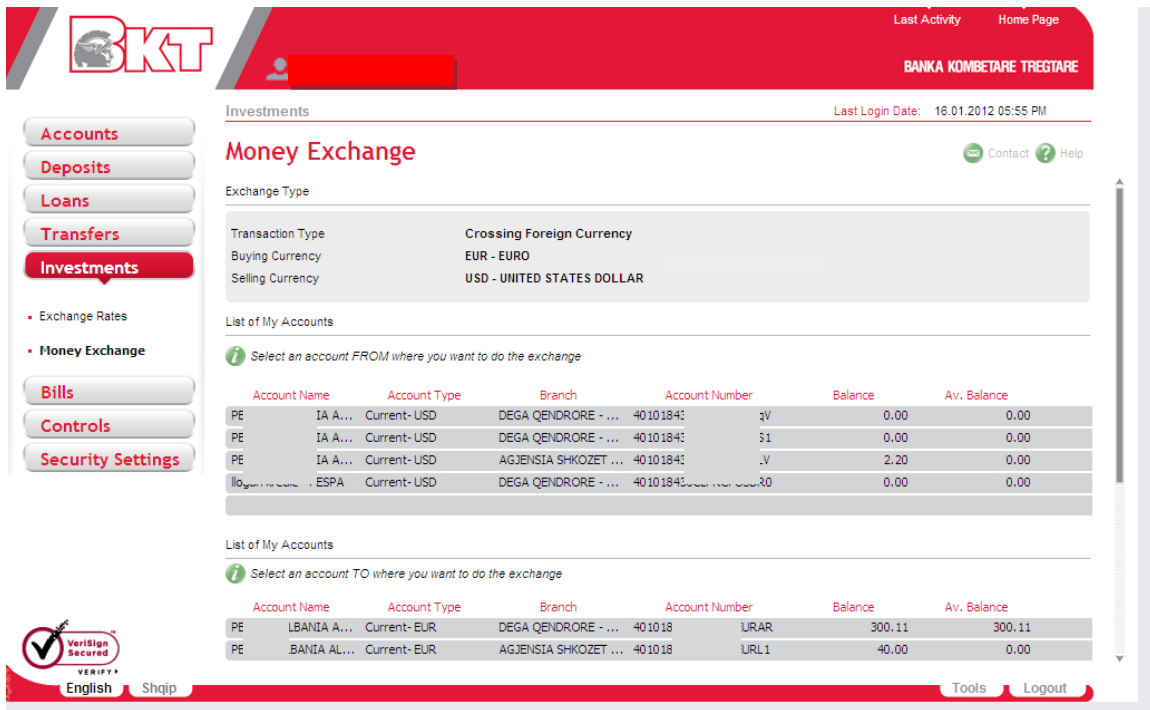
At the bottom of the summary table are two buttons: 'Back' and 'Proceed'. The footer of the interface includes a 'VeriSign Secured' logo, language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

### 6.1.3 Cross Foreign Currencies:

In the first part you will see the transaction type and the currencies that you selected at the previous page.

In the second part there is a table of list of all your accounts in foreign currency that you have selected at previous page to sell.

- Select one of your foreign currency accounts for Cross Foreign Currency transaction



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes links for Last Activity, Home Page, and the BKT logo. The main header displays the bank's name, BANKA KOMBETARE TREGTARE, and the last login date: 18.01.2012 05:55 PM. The left sidebar contains a menu with options: Accounts, Deposits, Loans, Transfers, Investments (selected), Exchange Rates, Money Exchange, Bills, Controls, and Security Settings. The main content area is titled "Money Exchange" and includes a "Contact" and "Help" link. Below the title, the "Exchange Type" section shows "Transaction Type: Crossing Foreign Currency", "Buying Currency: EUR - EURO", and "Selling Currency: USD - UNITED STATES DOLLAR". The "List of My Accounts" section is divided into two parts: "FROM" and "TO". The "FROM" section lists four accounts with columns for Account Name, Account Type, Branch, Account Number, Balance, and Av. Balance. The "TO" section lists two accounts with the same columns. At the bottom, there is a "Verify Sign Secured" logo and language options for English and Shqip. The footer includes "Tools" and "Logout" links.

**Money Exchange**

Exchange Type

Transaction Type: Crossing Foreign Currency  
Buying Currency: EUR - EURO  
Selling Currency: USD - UNITED STATES DOLLAR

List of My Accounts

Select an account FROM where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PE IA A...	Current-USD	DEGA QENDRORE - ...	4010184...	0.00	0.00
PE IA A...	Current-USD	DEGA QENDRORE - ...	4010184...	0.00	0.00
PE IA A...	Current-USD	AGJENSIA SHKOZET ...	4010184...	2.20	0.00
PE IA A...	Current-USD	DEGA QENDRORE - ...	4010184...	0.00	0.00

List of My Accounts

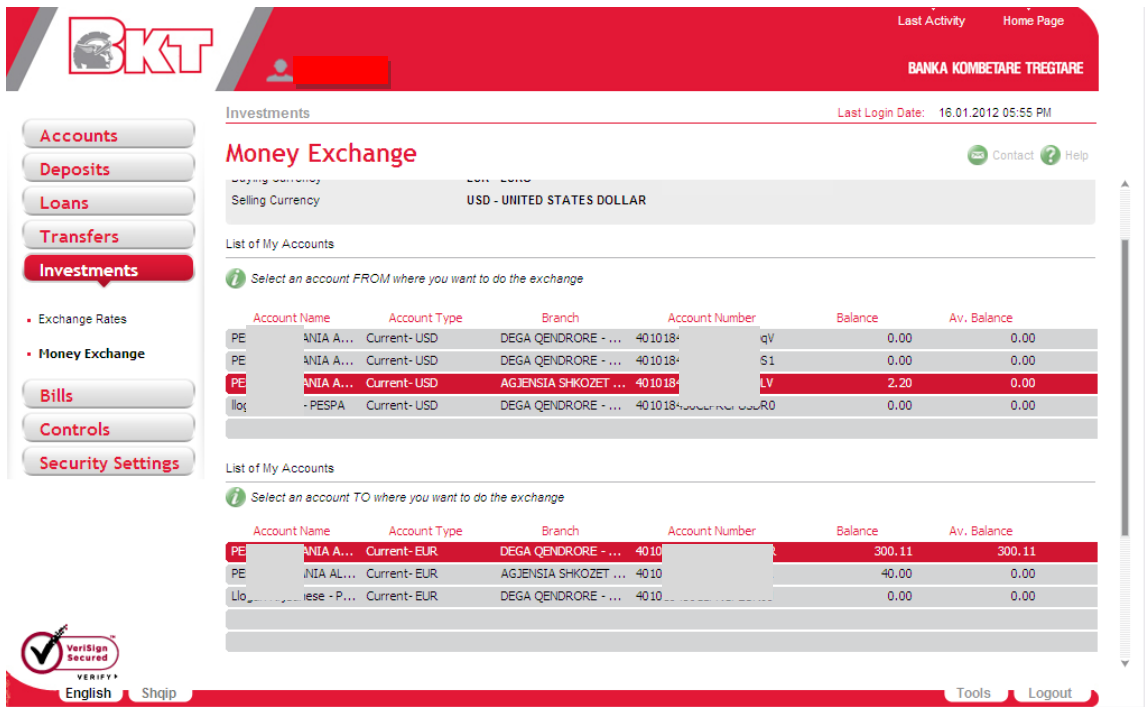
Select an account TO where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PE LBANIA A...	Current-EUR	DEGA QENDRORE - ...	401018	300.11	300.11
PE LBANIA AL...	Current-EUR	AGJENSIA SHKOZET ...	401018	40.00	0.00

English Shqip

Tools Logout

- Enter the amount for exchange transaction. Be sure that the selected account has sufficient funds to perform the exchange
- Select the currency of the exchange on the right side of the field
- Enter the description which is optional



**Money Exchange**

Buying Currency: ...  
Selling Currency: USD - UNITED STATES DOLLAR

List of My Accounts

Select an account FROM where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PE ANIA A...	Current- USD	DEGA QENDRORE - ...	401018...	qV	0.00
PE ANIA A...	Current- USD	DEGA QENDRORE - ...	401018...	S1	0.00
PE ANIA A...	Current- USD	AGJENSIA SHKOZET ...	401018...	LV	2.20
Llo ...	- PESPA	Current- USD	DEGA QENDRORE - ...	401018...	0.00

List of My Accounts

Select an account TO where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PE ANIA A...	Current- EUR	DEGA QENDRORE - ...	4010...	300.11	300.11
PE ANIA AL...	Current- EUR	AGJENSIA SHKOZET ...	4010...	40.00	0.00
Llo ...	ese - P...	Current- EUR	DEGA QENDRORE - ...	4010...	0.00

English Shqip Tools Logout

After completing the above fields you should press **NEXT** button to proceed to the final page.

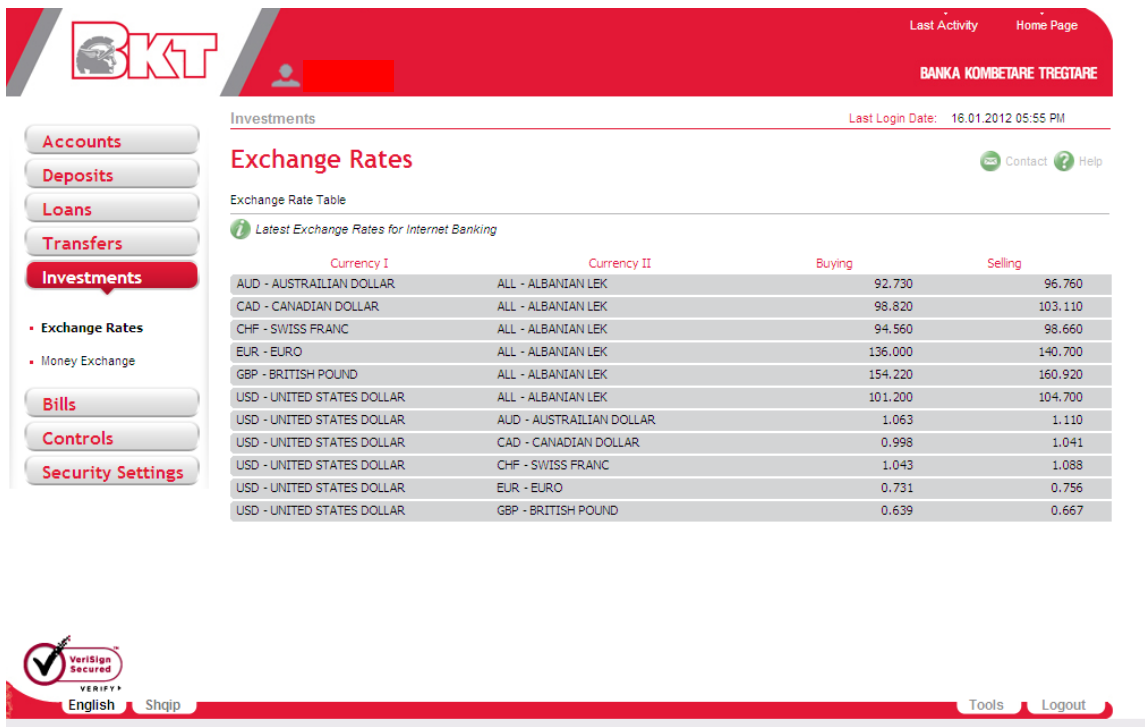
At the final page, you will see the summary of the exchange with all the details

- If you think that the details are correct, then press **PROCEED** button to finalize the transaction
- If not, press **BACK** button to modify the details that you have entered

## 6.2. Exchange Rates

## Business e-Banking Manual

At this page the exchange rates table displayed, gives information about the rates of money exchange for buying selling and cross foreign currencies:



**Exchange Rates**

Exchange Rate Table

Latest Exchange Rates for Internet Banking

Currency I	Currency II	Buying	Selling
AUD - AUSTRALIAN DOLLAR	ALL - ALBANIAN LEK	92.730	96.760
CAD - CANADIAN DOLLAR	ALL - ALBANIAN LEK	98.820	103.110
CHF - SWISS FRANC	ALL - ALBANIAN LEK	94.560	98.660
EUR - EURO	ALL - ALBANIAN LEK	136.000	140.700
GBP - BRITISH POUND	ALL - ALBANIAN LEK	154.220	160.920
USD - UNITED STATES DOLLAR	ALL - ALBANIAN LEK	101.200	104.700
USD - UNITED STATES DOLLAR	AUD - AUSTRALIAN DOLLAR	1.063	1.110
USD - UNITED STATES DOLLAR	CAD - CANADIAN DOLLAR	0.998	1.041
USD - UNITED STATES DOLLAR	CHF - SWISS FRANC	1.043	1.088
USD - UNITED STATES DOLLAR	EUR - EURO	0.731	0.756
USD - UNITED STATES DOLLAR	GBP - BRITISH POUND	0.639	0.667

## 7. BILLS

In this menu operations that you can perform are:



- **Payments with UNIREF**
- **Payments with GIRO**
- **Bill Payments – KEDS monthly electricity bills, KUR Water Supply Bills**
- **Tax Payments**

### 7.1 Payments with UNIREF

In this page you can pay online all bills with UNIREF: municipality, ministries, government, police, court, utility, etc.

Following the below process:

## Business e-Banking Manual

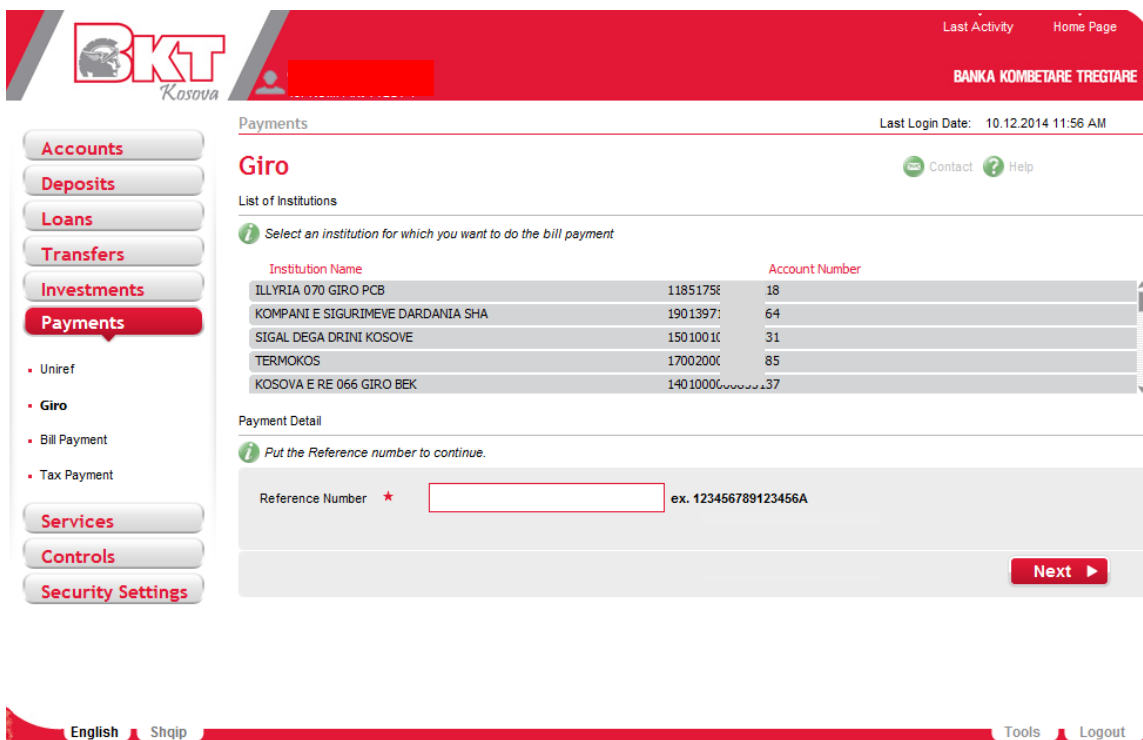
- Select the company / institution you would like to do the payment, write down the UNIREF of the bill and then select the account from where you want to make the payment
- Continue **PROCEED** if all the steps followed are correct
- Go back if you would like to modify any of the options chosen

[illegible]

## 7.2 Payments with GIRO

In this page you can pay online all bills with GIRO including: insurance companies, termokos, PTK, utility (water supply) etc.

- Select the company / institution you would like to do the payment, write down the reference number and then select the account from where you want to make the payment
- Continue **PROCEED** if all the steps followed are correct
- Go back if you would like to modify any of the options chosen



The screenshot shows the BKT e-Banking interface. On the left is a navigation menu with buttons for Accounts, Deposits, Loans, Transfers, Investments, Payments (highlighted), Services, Controls, and Security Settings. Under 'Payments', there are sub-options: Uniref, Giro, Bill Payment, and Tax Payment. The main content area is titled 'Giro' and shows a 'List of Institutions' table. Below the table is a 'Payment Detail' section with a 'Reference Number' input field and a 'Next' button. The footer includes language options (English, Shqip), Tools, and Logout.

**Payments** Last Login Date: 10.12.2014 11:56 AM

**Giro** Contact Help

List of Institutions

Select an institution for which you want to do the bill payment

Institution Name	Account Number
ILLYRIA 070 GIRO PCB	11851758 18
KOMPANI E SIGURIMEVE DARDANIA SHA	19013971 64
SIGAL DEGA DRINI KOSOVE	15010010 31
TERMOKOS	17002000 85
KOSOVA E RE 066 GIRO BEK	14010000 37

Payment Detail

Put the Reference number to continue.

Reference Number \*  ex. 123456789123456A

Next

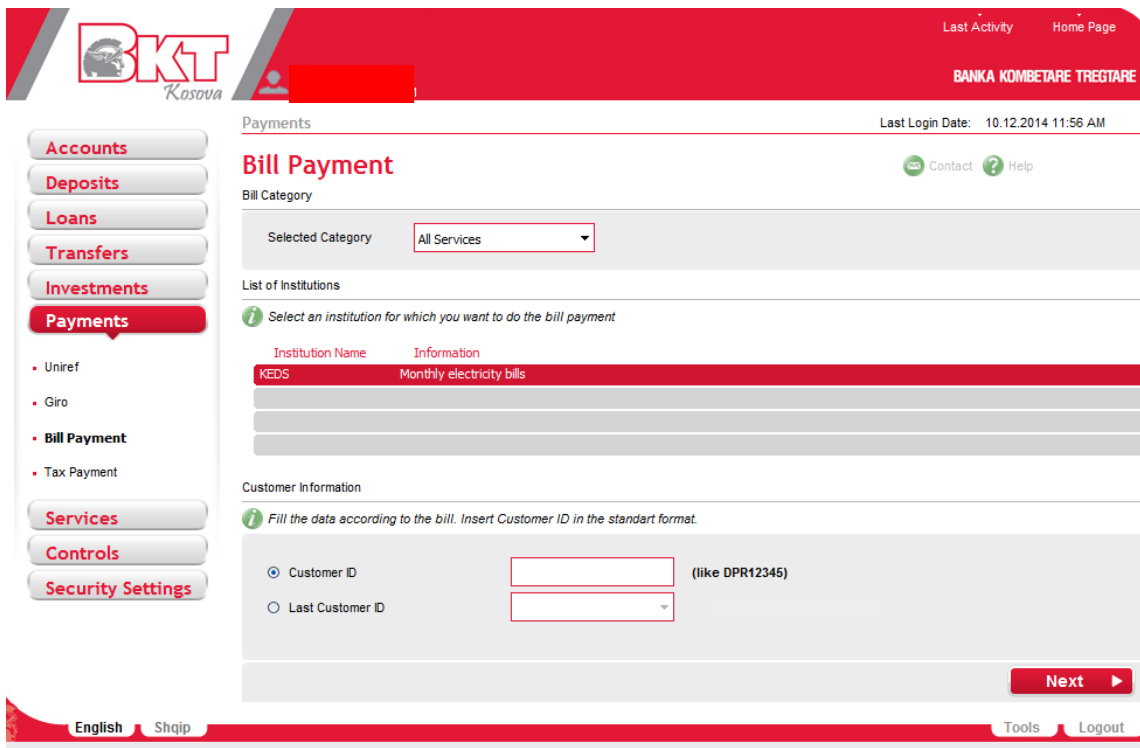
English Shqip Tools Logout

### 7.3 Bill Payments

#### - KEDS – Electricity Bill

In this page you can pay online monthly electricity bills to Kosovo Energy Distribution and Supply Company.

- Write down the customer ID and then select the account from where you want to make the payment
- Continue PROCEED if all the steps followed are correct
- Go back if you would like to modify any of the options chosen



### - KUR – Water Supply Bill

In this menu users can make payments of KUR Prishtina – water supply.. To make a successful payment you have to follow these steps:

#### Step 1

Go to Bill Payment in the Payments menu and select KUR Prishtina institution. The institutions list can be filtered by clicking on the box next to ‘Selected Category’, for KUR Prishtina you have to select ‘Water’ as the category.

## Business e-Banking Manual

192.168.91.10:9680/GMAjax/open.html Search

Most Visited REB\_DEV REB\_UAT BACKOFFICES BEB\_AL&\_KS JIRA\_ISSUES pst

**BKT** Kosova Last Activity Home Page **BANKA KOMBETARE TREGTARE**

Payments Last Login Date: 05.06.2015 03:19 PM

**Bill Payment** Contact Help

Bill Category

Selected Category All Services

List of Institutions

Select an institution for which you want to do the bill payment

Institution Name	Information
KUR Prishtina	Monthly water bills
KEDS	Monthly electricity bills

Customer Information

Fill the data according to the bill. Insert Customer ID in the standart format.

☒ Customer ID  (like 12345)  
☐ Last Customer ID 19257 Friday, 5 June 2015 15:49:59

**Next**

English Shqip Tools Logout

192.168.91.10:9680/GMAjax/open.html Search

Most Visited REB\_DEV REB\_UAT BACKOFFICES BEB\_AL&\_KS JIRA\_ISSUES pst

**BKT** Kosova Last Activity Home Page **BANKA KOMBETARE TREGTARE**

Payments Last Login Date: 05.06.2015 03:19 PM

**Bill Payment** Contact Help

Bill Category

Selected Category Water

List of Institutions

Select an institution for which you want to do the bill payment

Institution Name	Information
KUR Prishtina	Monthly water bills

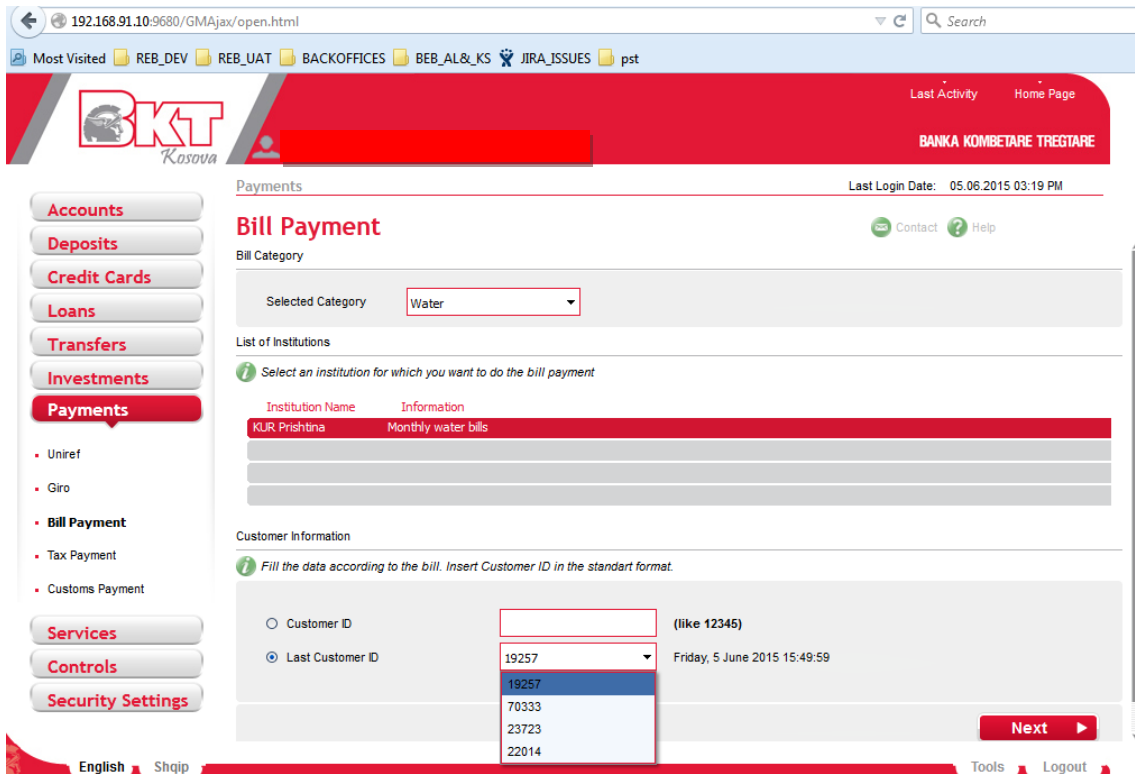
Customer Information

Fill the data according to the bill. Insert Customer ID in the standart format.

☒ Customer ID  (like 12345)  
☐ Last Customer ID 19257 Friday, 5 June 2015 15:49:59

## Business e-Banking Manual

After selecting the institution you have to fill one of the fields below with the required information. You can choose whether to type the Customer ID or use one of the Customer ID numbers that you recently made payments for, by simply clicking the 'Last Customer ID' option. After completing this step click 'Next'.



192.168.91.10:9680/GMAjax/open.html

Most Visited REB\_DEV REB\_UAT BACKOFFICES BEB\_AL&KS JIRA\_ISSUES pst

**BKT** Kosova

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Payments Last Login Date: 05.06.2015 03:19 PM

**Bill Payment** Contact Help

Bill Category

Selected Category: Water

List of Institutions

Select an institution for which you want to do the bill payment

Institution Name	Information
KUR Prishtina	Monthly water bills

Customer Information

Fill the data according to the bill. Insert Customer ID in the standart format.

☐ Customer ID (like 12345)
 ☐ Last Customer ID

19257 (selected)  
 70333  
 23723  
 22014

Friday, 5 June 2015 15:49:59

**Next**

English Shqip Tools Logout

### Step 2

In this step you will see:

- The details of the Customer you've selected and the debts information.
- The list of your accounts from which you will select one to debit for the bill payment.

## Business e-Banking Manual

192.168.91.10:9680/GMAjax/open.html

Most Visited REB\_DEV REB\_UAT BACKOFFICES BEB\_AL&\_KS JIRA\_ISSUES pst

**BKT** Kosova

Last Activity Home Page

**BANKA KOMBETARE TREGTARE**

Payments Last Login Date: 08.06.2015 09:27 AM

**Accounts**

**Deposits**

**Credit Cards**

**Loans**

**Transfers**

**Investments**

**Payments**

Uniref

Giro

**Bill Payment**

Tax Payment

Customs Payment

**Services**

**Controls**

**Bill Payment**

Selected Customer Information

Institution Name KUR Prishtina

Customer Name S\*\*\*\*R\*\*\*\*

Customer ID 19257

Debt Information

Institution Name	Bill Number	Issue Date	Amount	Total Debt	Currency
KUR Prishtina	B17 9	08.06.2015	8.48	-432.0	EUR

List of My Accounts

Select Account from where you want to do the payment

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
EUR ...	Current- EUR	NJESIA PEJT...	19013 3	565,901.06	565,901.06
EUR ...	Guarantee- E...	NJESIA PEJT...	19013 8	129,076.04	129,076.04
EUR ...	Current- EUR	NJESIA PEJT...	19013 0	19.00	19.00

**Bill Payment**

Tax Payment

Customs Payment

**Services**

**Controls**

**Security Settings**

☐ Total Debt Amount -432.0 EUR  
☐ Last Bill Debt Amount 8.48 EUR  
☒ Partial Payment 1.00 EUR

☒ Don't use my overdraft limit even if necessary  
☐ Use my overdraft limit even if necessary

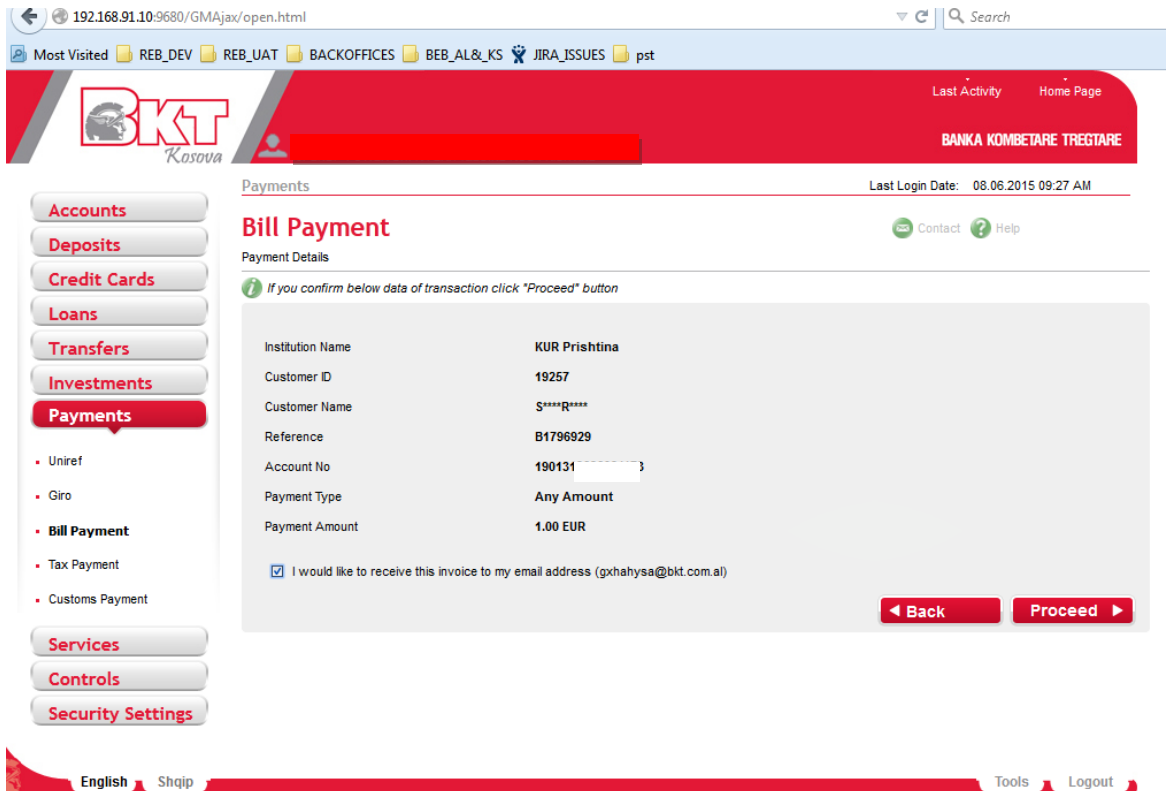
Back Next

English Shqip Tools Logout

After completing all the steps click 'Next' to continue or click 'Back' to go to the previous page.

### Step 3

In this step the details of this Bill Payment will be displayed. Here you have also the possibility to take receipt by email, you have to check the box for this. If you confirm all data displayed click 'Proceed' to finalize the action or 'Back' to go to the previous page.



The screenshot shows the BKT e-Banking interface. The top navigation bar includes the BKT logo, a search bar, and links for 'Last Activity' and 'Home Page'. The main header displays 'BANKA KOMBETARE TREGTARE' and the user's last login date: '08.06.2015 09:27 AM'. The left sidebar contains a menu with categories: 'Accounts', 'Deposits', 'Credit Cards', 'Loans', 'Transfers', 'Investments', 'Payments' (selected), 'Services', 'Controls', and 'Security Settings'. Under 'Payments', there are sub-options: 'Uniref', 'Giro', 'Bill Payment' (selected), 'Tax Payment', and 'Customs Payment'. The main content area is titled 'Bill Payment' and shows 'Payment Details'. A message states: 'If you confirm below data of transaction click "Proceed" button'. The details table is as follows:

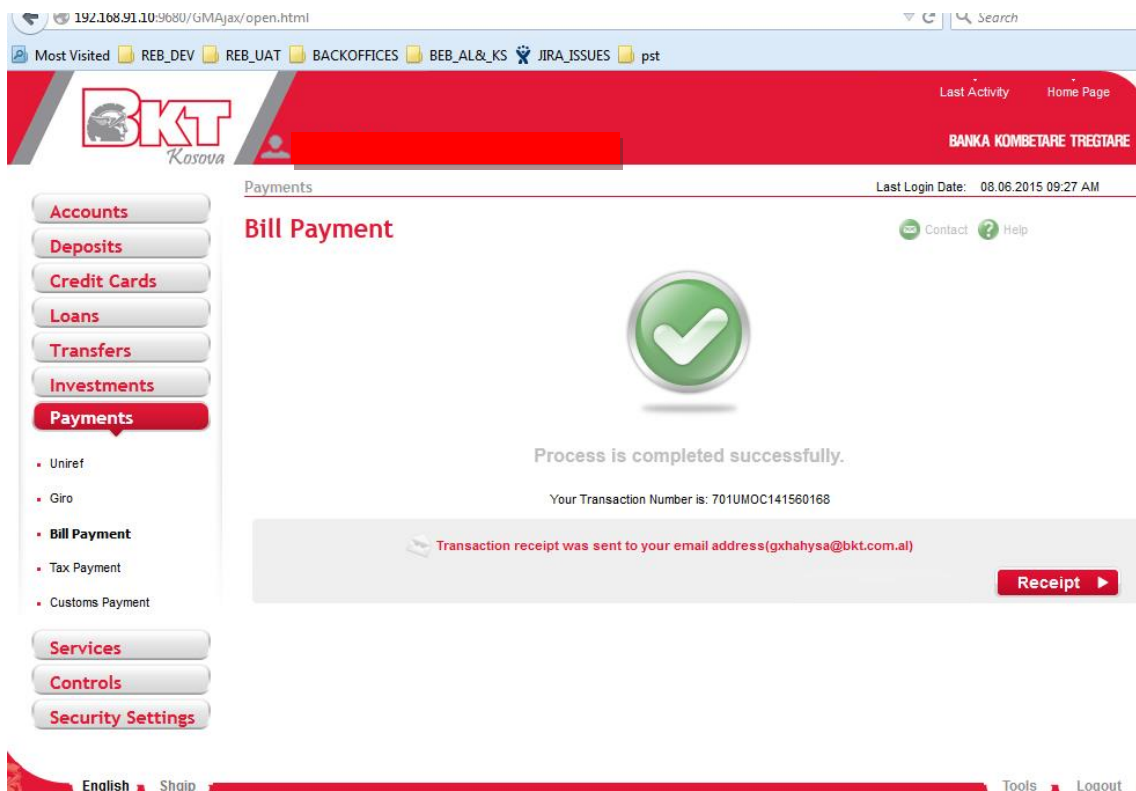
Institution Name	KUR Prishtina
Customer ID	19257
Customer Name	S****R****
Reference	B1796929
Account No	190131
Payment Type	Any Amount
Payment Amount	1.00 EUR

Below the table, there is a checkbox labeled 'I would like to receive this invoice to my email address (gxahysa@bkt.com.al)' which is checked. At the bottom right of the details section are two buttons: 'Back' and 'Proceed'.

### Step 4

You will get a success message if the transaction is performed successfully, otherwise an error message will be displayed.





### Step 5

Click on receipt to view/download the receipt.

## 7.4 Tax Payment

This option offers the possibility to pay online: tax and contributions to Tax Administration of the Republic of Kosovo.

The screenshot displays the BKT Business e-Banking interface. At the top, the BKT logo and name are visible, along with the text "BANKA KOMBETARE TREGTARE". The user is logged in as "for KOMPANIA TEST 1". The "Payments" section is active, showing a "Tax Payment" form. The form includes a header with the BKT logo and the text "Administrata Tatimore e Kosovës Poreska Administracija Kosova Tax Administration of Kosovo". Below this, a message states: "The fiscal number is the number that identifies your company. Please put it correctly in the below field". A "Customer information" section follows, with a message: "The fiscal number is the number that identifies your company. Please put it correctly in the below field". A "Fiscal Number" input field is provided, with a "Next" button to the right. The left sidebar contains a menu with options: Accounts, Deposits, Loans, Transfers, Investments, Payments (selected), Controls, and Security Settings. The bottom of the interface shows language options (English, Shqip) and a "Tools" section with a "Logout" button.

**BKT**  
BANKA KOMBETARE TREGTARE


Last Activity Home Page

BANKA KOMBETARE TREGTARE

for KOMPANIA TEST 1


Payments Last Login Date: 14.11.2014 10:33 AM

**Tax Payment** Contact Help

 Administrata Tatimore e Kosovës  
Poreska Administracija Kosova  
Tax Administration of Kosovo

The fiscal number is the number that identifies your company. Please put it correctly in the below field

Customer information

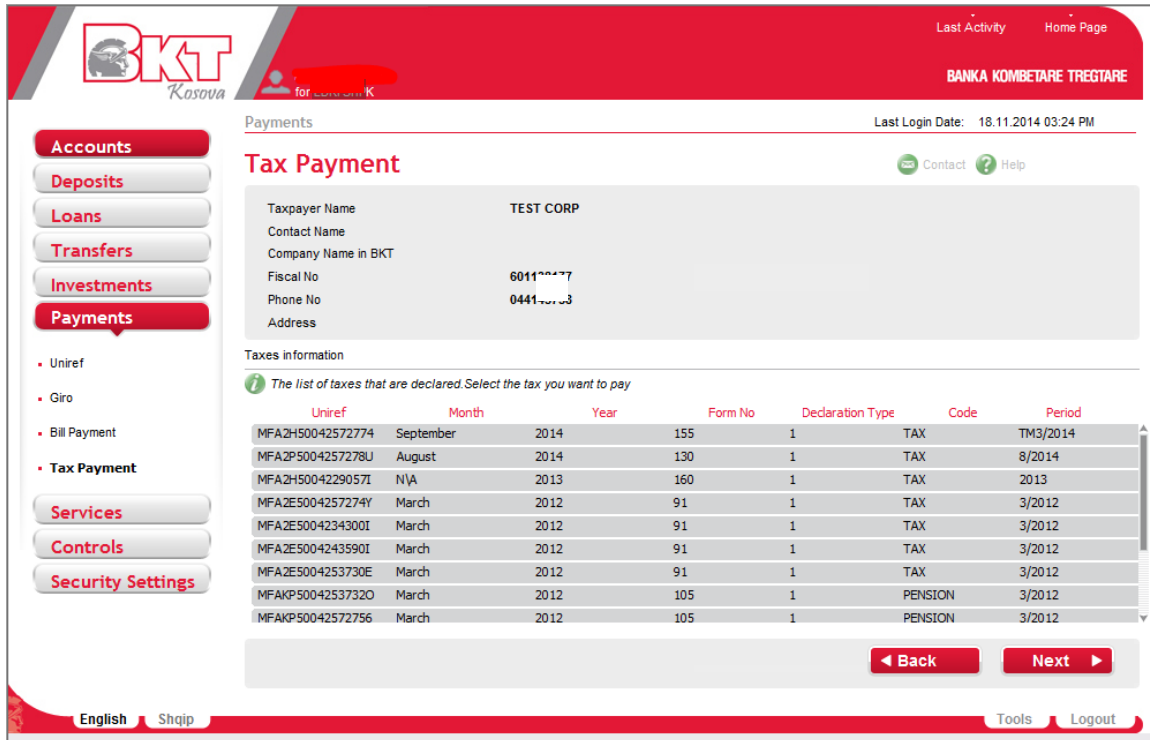
 The fiscal number is the number that identifies your company. Please put it correctly in the below field

Fiscal Number

Next ►

English Shqip Tools Logout

- You should write down the fiscal number of the company in order to see the list of liabilities



The screenshot shows the BKT Business e-Banking interface. On the left is a navigation menu with buttons for Accounts, Deposits, Loans, Transfers, Investments, Payments, Services, Controls, and Security Settings. The Payments section is selected. The main area displays the 'Tax Payment' form for 'TEST CORP'. It includes fields for Taxpayer Name, Contact Name, Company Name in BKT, Fiscal No (6011\*\*\*\*7), Phone No (0441-...), and Address. Below this is a table of taxes to be paid, with columns for Uniref, Month, Year, Form No, Declaration Type, Code, and Period. The table lists several tax entries, including MFA2H50042572774 for September 2014 and MFA2P5004257278U for August 2014. At the bottom of the form are 'Back' and 'Next' buttons. The footer shows language options (English, Shqip) and links for Tools and Logout.

- You can select the period which you will pay and then press **NEXT**

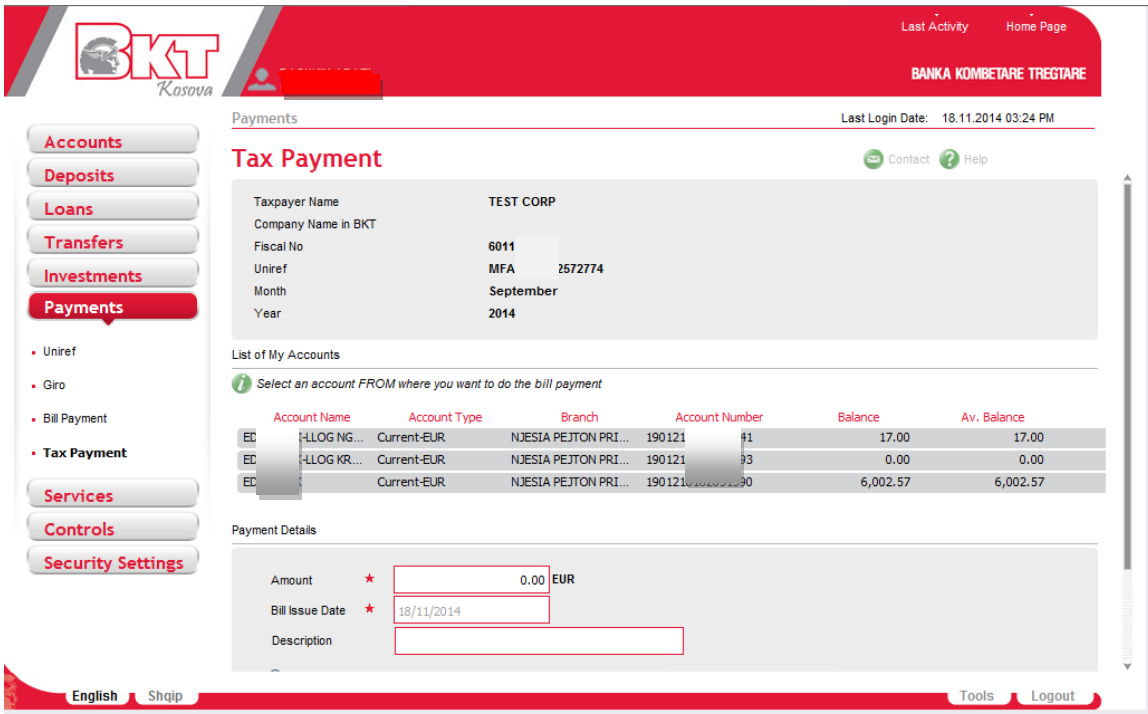
### EXPLANATION

Each liability has an UNIREF code and the first letters of the UNIREF identify the type of the declaration. Taxes are identified usually with MFA whereas pension contributions with MFAKP.

As per the Kosovo Tax Administration rules taxes beginning with UNIREF code 5 or 1 which are downloaded from ATK web site or generated from the main system of ATK, a copy of the declaration should be delivered to ATK offices.

- After you select the tax you intend to pay, you can select the account from where you want to make the payment
- Enter a description (which is not mandatory)
- Select the payment details:
  - *Don't use my overdraft limit even if necessary*
  - *Use my overdraft limit if necessary*

## Business e-Banking Manual



**BKT** Kosova

Payments Last Login Date: 18.11.2014 03:24 PM

**Tax Payment** Contact Help

Taxpayer Name: TEST CORP  
 Company Name in BKT:  
 Fiscal No: 6011  
 Uniref: MFA 2572774  
 Month: September  
 Year: 2014

List of My Accounts  
 Select an account FROM where you want to do the bill payment

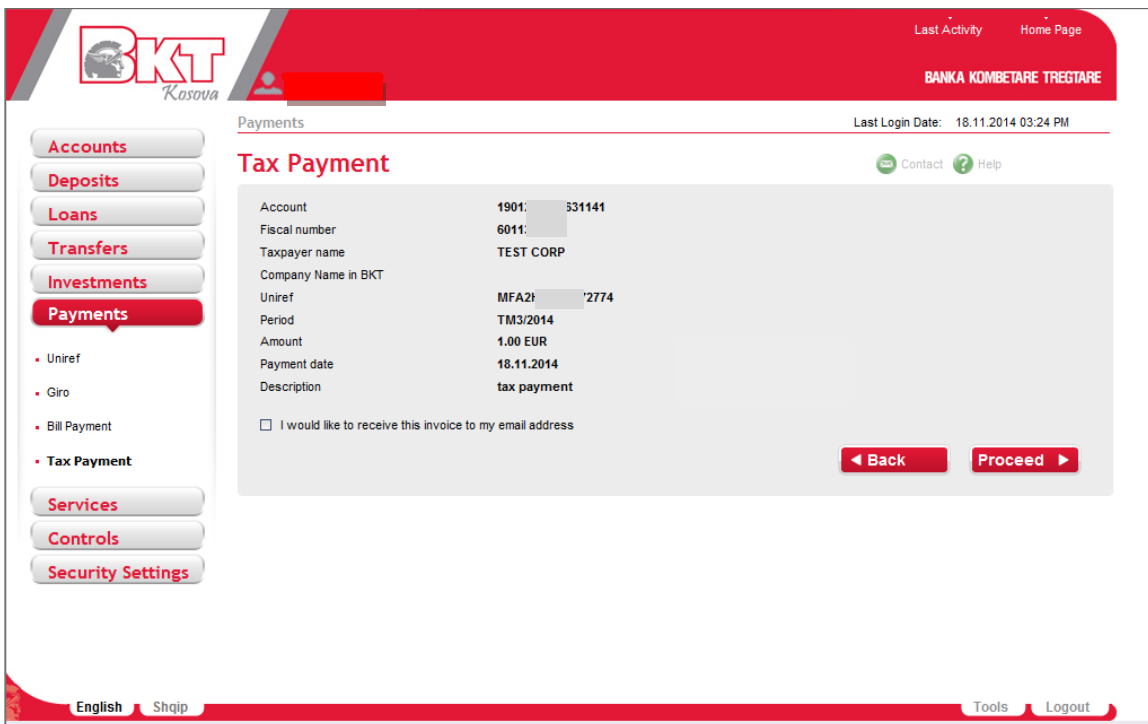
Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
EC LOG NG...	Current-EUR	NJESIA PEJTON PRI...	190121	17.00	17.00
EC LOG KR...	Current-EUR	NJESIA PEJTON PRI...	190121	0.00	0.00
EC LOG KR...	Current-EUR	NJESIA PEJTON PRI...	190121	6,002.57	6,002.57

Payment Details

Amount: 0.00 EUR  
 Bill Issue Date: 18/11/2014  
 Description:

English Shqip Tools Logout

- After completing the above fields click **Next** if you want to continue with the payment
- Click **Back** if you do not want to continue with the payment



**BKT** Kosova

Payments Last Login Date: 18.11.2014 03:24 PM

**Tax Payment** Contact Help

Account: 1901: 331141  
 Fiscal number: 6011  
 Taxpayer name: TEST CORP  
 Company Name in BKT:  
 Uniref: MFA2: 2774  
 Period: TM3/2014  
 Amount: 1.00 EUR  
 Payment date: 18.11.2014  
 Description: tax payment

☐ I would like to receive this invoice to my email address

**Back Proceed**

English Shqip Tools Logout

Once you are done, if the information provided in this page is correct, you can press **Proceed** to finish the transaction otherwise press back.

### 7.5 Customs Payment

Business e-banking users of Kosovo will be able to perform direct payment to the Customs. For a successful procedure follow the steps below:

#### Step 1

Firstly enter your KosGiro number in the text-field, and then click 'Next'.

The screenshot displays the BKT Kosovo Business e-Banking interface. At the top, there is a red header bar with the BKT logo on the left, a user profile icon in the center, and links for 'Last Activity' and 'Home Page' on the right. Below the header, the main content area is divided into a left sidebar and a main panel. The sidebar contains a list of menu items: Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments (highlighted), Services, Controls, and Security Settings. The Payments menu is expanded, showing sub-items: Uniref, Giro, Bill Payment, Tax Payment, and Customs Payment. The main panel is titled 'Customs Payment' and features a Kosovo Customs logo. A message states: 'Kosovo Customs allows payment only by KosGiro. Please enter your correct KosGiro'. Below this, a 'Customer information' section prompts the user to enter their KosGiro number. A text input field is shown with the example '15201: 062' and 'ex. 123456789123456A'. A 'Next' button is located to the right of the input field. At the bottom of the interface, there is a red footer bar with 'English' and 'Shqip' language options on the left, and 'Tools' and 'Logout' links on the right.

If the entered KosGiro number is either paid or incorrect the following message will be displayed:

The screenshot displays the BKT Business e-Banking interface. At the top, the BKT logo and 'BANKA KOMBETARE TREGTARE' are visible. The main header includes 'Last Activity', 'Home Page', and 'BANKA KOMBETARE TREGTARE'. The 'Payments' section is active, showing 'Paid or Wrong KosGiro' with a red 'X' icon. A 'Back' button is present. The left sidebar contains navigation links: Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments (selected), Services, Controls, and Security Settings. The 'Payments' dropdown menu is open, listing 'Uniref', 'Giro', 'Bill Payment', 'Tax Payment', and 'Customs Payment'. The bottom of the interface shows language options (English, Shqip) and 'Tools' and 'Logout' links.

**BKT**  
BANKA KOMBETARE TREGTARE

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Payments

Last Login Date: 14.09.2015 02:23 PM

Customs Payment

Contact Help

**X**

Paid or Wrong KosGiro

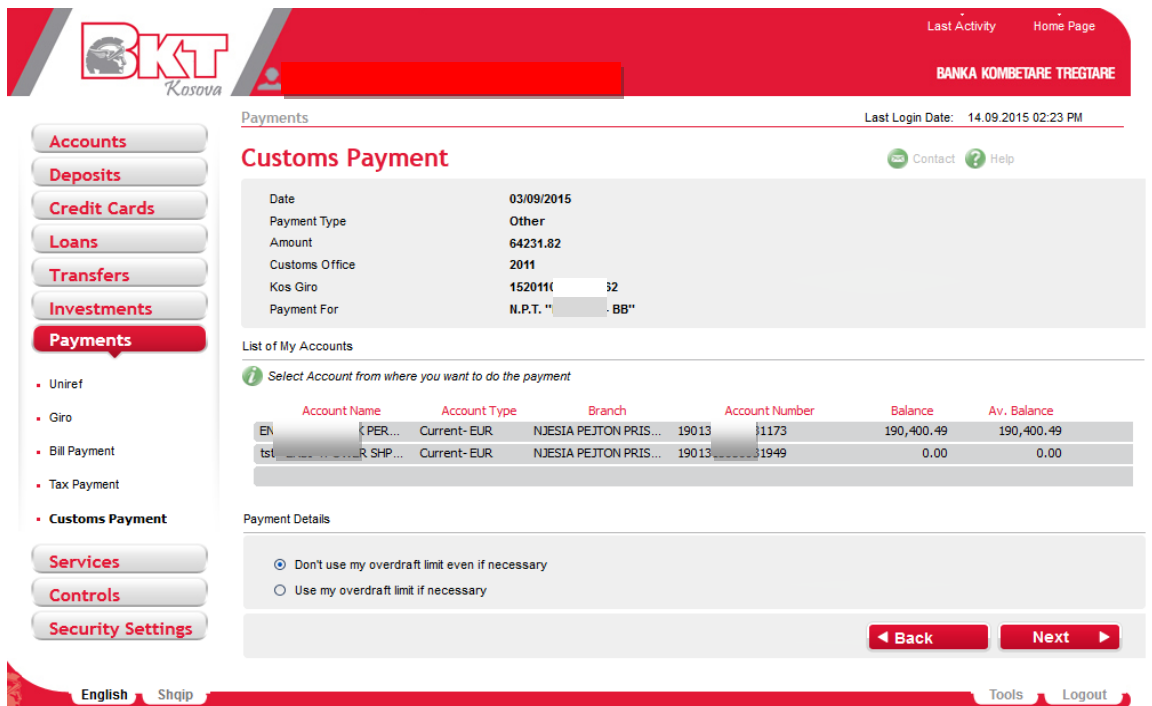
Back

English Shqip Tools Logout

Click 'Back' to check your KosGiro number again.

### Step 2

Once you've entered your KosGiro correctly the page shown below will be displayed:



**Customs Payment**

Date: 03/09/2015  
 Payment Type: Other  
 Amount: 64231.82  
 Customs Office: 2011  
 Kos Giro: 152011( ) 32  
 Payment For: N.P.T. " " . BB"

List of My Accounts

Select Account from where you want to do the payment

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
EN (PER...	Current- EUR	NJESIA PEJTON PRIS...	19013 1173	190,400.49	190,400.49
tst (R SHP...	Current- EUR	NJESIA PEJTON PRIS...	19013 1949	0.00	0.00

Payment Details

☒ Don't use my overdraft limit even if necessary  
☐ Use my overdraft limit if necessary

[Back](#) [Next](#)

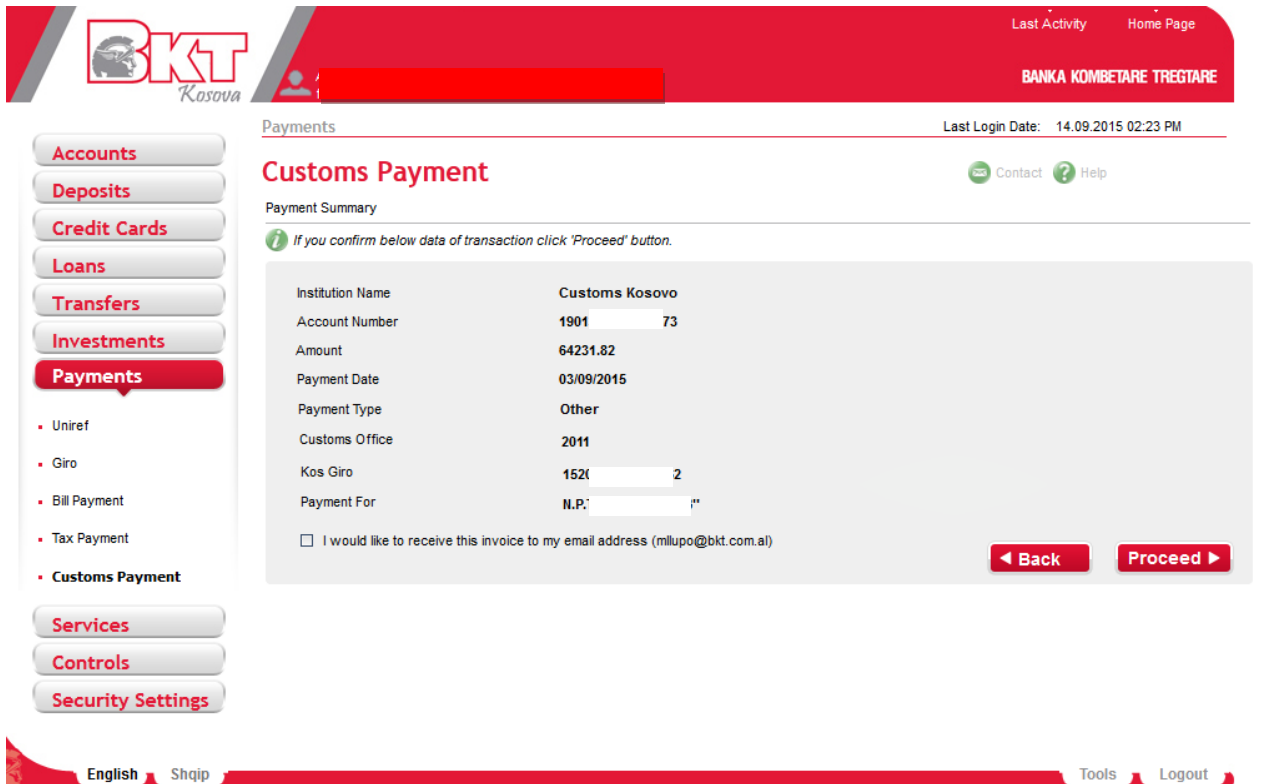
In this page the details for your customs payment, your account list and the options of choosing or not to use the overdraft limit if necessary are displayed.

Select the account you will make the payment from and the overdraft option and click 'Next'.

### Step 3

In this step you will be able to see the details of your payment. If you confirm the correctness of these records click proceed to carry on with the payment. You can check the little checkbox in the bottom if you want to receive the payment invoice by e-mail.





The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes 'Last Activity' and 'Home Page'. The left sidebar contains a menu with 'Accounts', 'Deposits', 'Credit Cards', 'Loans', 'Transfers', 'Investments', 'Payments' (highlighted), 'Uniref', 'Giro', 'Bill Payment', 'Tax Payment', 'Customs Payment', 'Services', 'Controls', and 'Security Settings'. The main content area is titled 'Customs Payment' and displays a 'Payment Summary' table with the following data:

Institution Name	Customs Kosovo
Account Number	1901 73
Amount	64231.82
Payment Date	03/09/2015
Payment Type	Other
Customs Office	2011
Kos Giro	1521 2
Payment For	N.P. i"

Below the table, there is a checkbox labeled 'I would like to receive this invoice to my email address (mlupo@bkt.com.al)'. At the bottom right, there are 'Back' and 'Proceed' buttons. The bottom navigation bar includes 'English', 'Shqip', 'Tools', and 'Logout'.

### Step 4

In this step the info message showing that your transaction was completed successfully will be displayed. Click the 'Receipt' button to view/download your payment receipt in the pdf format.

## 7.6. Paid Bills

In this menu users can see the copy of bills paid.

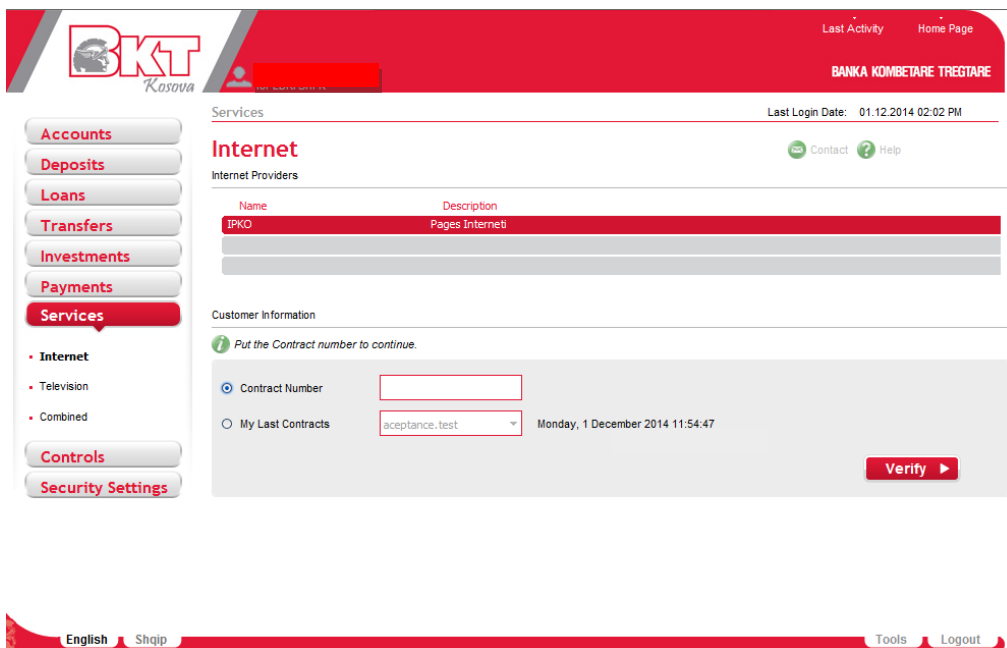
## 8. SERVICES

Under this menu clients can make payments of their internet, television and combined services of IPKO provider.

### 8.1 Internet

In this sub menu users of Business E-Banking through their Contract Number can pay Internet Payment. To do a successfully subscription, you can follow these steps:


Enter a Contract Number or select a Contract Number from list in 'Last Contracts' (it will be activated after is done at least one payment) then click 'Verify':



The screenshot displays the BKT Business e-Banking interface. On the left is a sidebar with navigation buttons: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Controls, and Security Settings. Under 'Services', there are sub-options: Internet (selected), Television, and Combined. The main content area is titled 'Internet' and includes a table of 'Internet Providers' with columns 'Name' and 'Description'. The table contains one entry: 'IPKO' with description 'Pages Interneti'. Below the table is a 'Customer Information' section with a message 'Put the Contract number to continue.' and two radio buttons: 'Contract Number' (selected) and 'My Last Contracts'. The 'Contract Number' option has a text input field. The 'My Last Contracts' option has a dropdown menu showing 'acceptance.test' and a timestamp 'Monday, 1 December 2014 11:54:47'. A 'Verify' button is at the bottom right of the form. The top of the page shows the BKT logo, 'Kosova', and 'BANKA KOMBETARE TREGTARE'. The bottom of the page shows language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

A verification of the correctness of provided Internet Contract number is done. Now in second step you can select a package from all possible options of 'Packages' list. Then click 'Next'.

## Business e-Banking Manual



Last Activity Home Page

**BANKA KOMBETARE TREGTARE**

Services Last Login Date: 01.12.2014 02:02 PM

**Internet** Contact Help

Selected Customer Information

Institution	IPKO
Contract Number	acceptance.test
Last Package	PAKO 2 - 1 month

List of Offered Products


Select a product you prefer to subscribe

Packages	Price
PAKO 2 - 1 month	14.95

Back Next

English Shqip Tools Logout

Select an account from where you want to do the payment then click option for using Overdraft limit or not. Click 'Next'.



Last Activity Home Page

**BANKA KOMBETARE TREGTARE**

Services Last Login Date: 01.12.2014 02:02 PM

**Internet** Contact Help

Selected Customer Information

Service Provider	IPKO
Contract Number	acceptance.test
Selected Package	PAKO 2 - 1 month
Payment Amount	14.95

List of My Accounts

Select an account FROM where you want to do the payment

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
ED LOG NGURTESIMI	Guarantee- EUR	NJESIA PEJTON PRISHTIN...	19011	31141	19.00
ED LOG KREDIE	Current- EUR	NJESIA PEJTON PRISHTIN...	19011	31293	3.00
ED	Current- EUR	NJESIA PEJTON PRISHTIN...	19011	31390	5,618.42

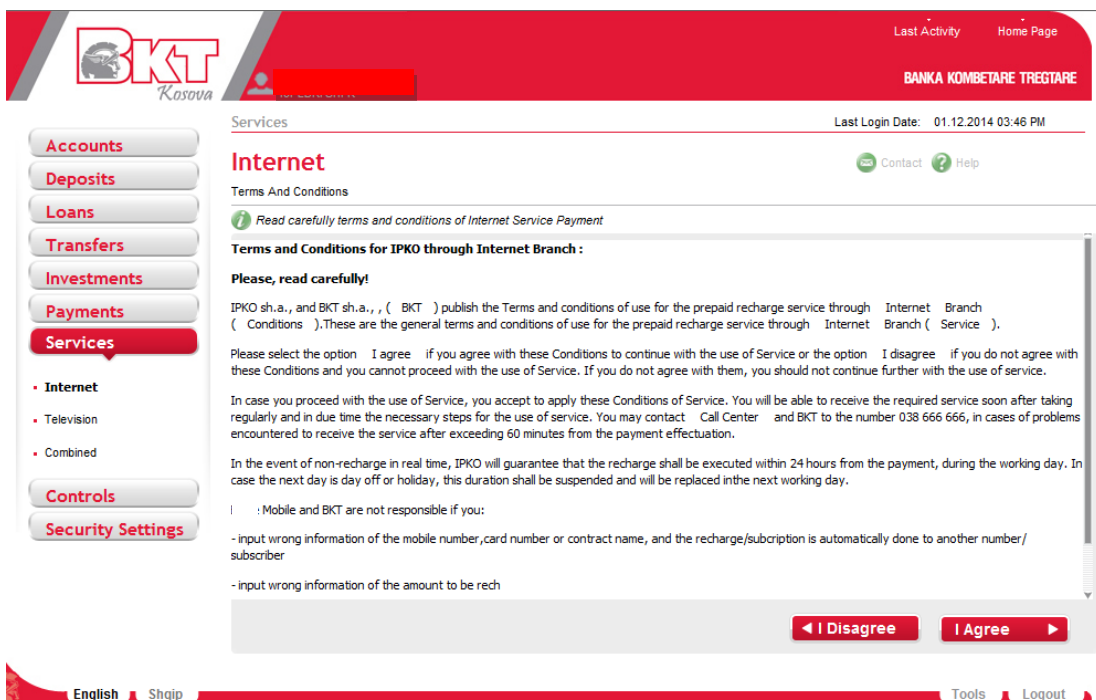
☒ Don't use my overdraft limit even if necessary  
☐ Use my overdraft limit if necessary

Back Next

English Shqip Tools Logout

## Business e-Banking Manual

This is a general step introducing the terms and conditions of such a transaction and some helpful tips to be learned regarding the transaction. If Terms and Conditions are OK for you click 'I Agree' and continue to payment confirmation page.



The screenshot displays the BKT e-Banking interface. At the top, the BKT logo and name are visible. The main navigation menu on the left includes: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Controls, and Security Settings. The 'Services' section is expanded, showing options for Internet, Television, and Combined. The 'Internet' service is selected, leading to the 'Terms And Conditions' page. The page title is 'Internet', and it includes a 'Last Login Date' of 01.12.2014 03:46 PM. The main content area displays the 'Terms and Conditions for IPKO through Internet Branch'. It begins with a warning to read carefully and states that IPKO sh.a. and BKT sh.a. publish the terms and conditions for the prepaid recharge service. It then asks the user to select 'I agree' or 'I disagree'. Below this, it explains that by proceeding with the service, the user accepts the conditions and provides contact information for the Call Center and BKT. It also mentions a 24-hour guarantee for recharges and a 60-minute suspension for non-recharges. At the bottom, there are two buttons: 'I Disagree' and 'I Agree'.

**Services**  
Last Login Date: 01.12.2014 03:46 PM

**Internet**  
Contact Help

**Terms And Conditions**  
Read carefully terms and conditions of Internet Service Payment

**Terms and Conditions for IPKO through Internet Branch :**

**Please, read carefully!**

IPKO sh.a., and BKT sh.a., ( BKT ) publish the Terms and conditions of use for the prepaid recharge service through Internet Branch ( Conditions ). These are the general terms and conditions of use for the prepaid recharge service through Internet Branch ( Service ).

Please select the option I agree if you agree with these Conditions to continue with the use of Service or the option I disagree if you do not agree with these Conditions and you cannot proceed with the use of Service. If you do not agree with them, you should not continue further with the use of service.

In case you proceed with the use of Service, you accept to apply these Conditions of Service. You will be able to receive the required service soon after taking regularly and in due time the necessary steps for the use of service. You may contact Call Center and BKT to the number 038 666 666, in cases of problems encountered to receive the service after exceeding 60 minutes from the payment effectuation.

In the event of non-recharge in real time, IPKO will guarantee that the recharge shall be executed within 24 hours from the payment, during the working day. In case the next day is day off or holiday, this duration shall be suspended and will be replaced in the next working day.

I : Mobile and BKT are not responsible if you:

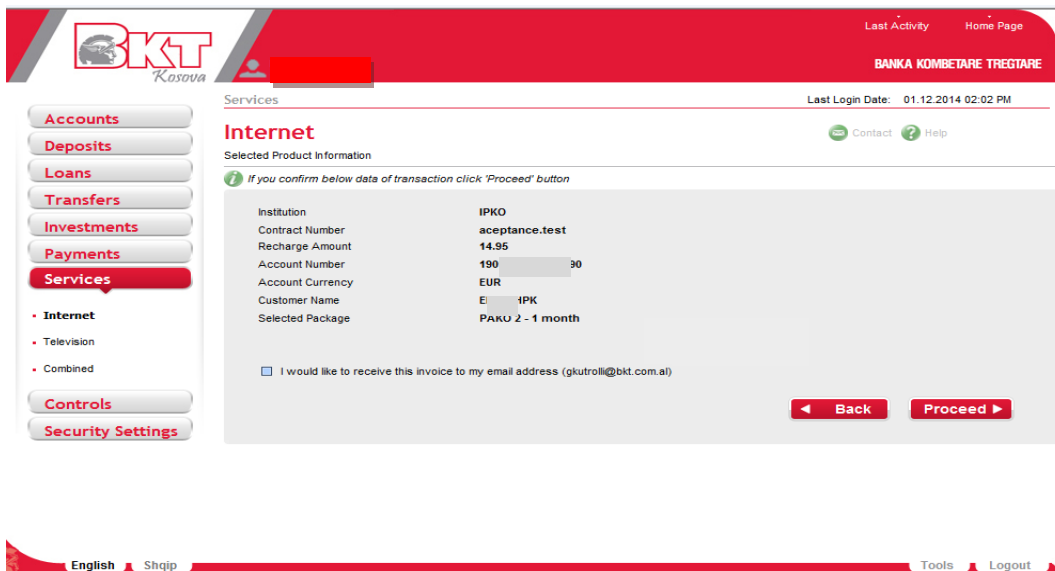
- input wrong information of the mobile number, card number or contract name, and the recharge/subscription is automatically done to another number/ subscriber
- input wrong information of the amount to be recharged

**I Disagree I Agree**

English Shqip Tools Logout

## Business e-Banking Manual

Here we are at the last step. Verify again all the data provided in previous step and if everything is OK click “Proceed”. Here you have also the option for receiving the receipt by email.



The screenshot shows the BKT e-Banking interface. On the left is a navigation menu with options: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (selected), Internet, Television, Combined, Controls, and Security Settings. The main content area is titled 'Internet' and shows 'Selected Product Information'. A table displays transaction details:

Institution	IPKO
Contract Number	acceptance.test
Recharge Amount	14.95
Account Number	190 30
Account Currency	EUR
Customer Name	E 1PK
Selected Package	PAKU 2 - 1 month

Below the table, there is a checkbox labeled 'I would like to receive this invoice to my email address (gkutroll@bkt.com.al)'. At the bottom right are 'Back' and 'Proceed' buttons. The top right of the interface shows 'Last Login Date: 01.12.2014 02:02 PM' and links for 'Contact' and 'Help'. The bottom of the page has a language selector (English, Shqip) and links for 'Tools' and 'Logout'.

It should be displayed an info message that transaction is done successfully displaying also the payment Reference Number. Click ‘Receipt’.

## Business e-Banking Manual

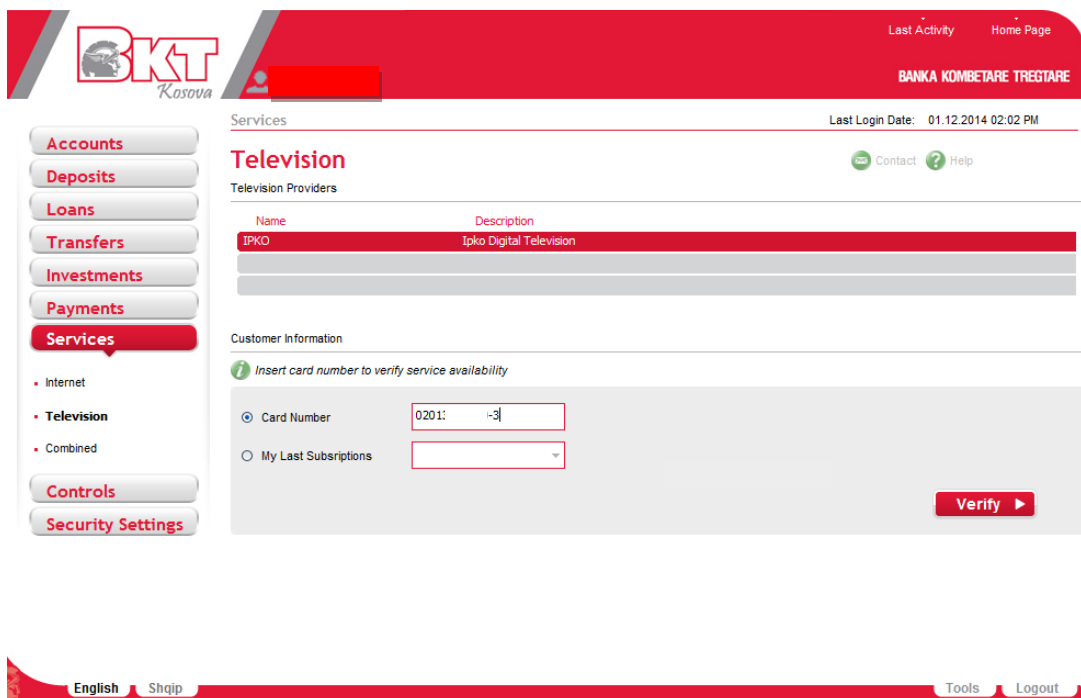
The screenshot displays the BKT Business e-Banking interface. At the top, the BKT logo and name 'BANKA KOMBETARE TREGTARE' are visible. The main header area includes links for 'Last Activity' and 'Home Page'. Below the header, a red navigation bar contains the BKT logo and a user profile icon. The left sidebar lists various services: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (selected), Internet, Television, Combined, Controls, and Security Settings. The main content area shows a large green checkmark icon and the text 'Process is completed successfully.' Below this, the transaction number '701PPEB141560383' is displayed. A 'Receipt' button with a right-pointing arrow is located at the bottom right of the transaction details. The footer includes language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

After clicking 'Receipt' button you can view/download your payment receipt in a pdf format.

### 8.2 Television

In this sub menu users of Business E-Banking through their Card Number can perform TV subscription for IPKO provider. To do a successfully subscription, you can follow these steps:

Enter a Card Number or select a Card Number from list in 'My Last Recharges' (it will be activated after is done at least one payment) then click 'Verify':



The screenshot displays the BKT Business e-Banking interface. The top header includes the BKT logo, navigation links for 'Last Activity' and 'Home Page', and the text 'BANKA KOMBETARE TREGTARE'. Below the header, a sidebar on the left contains a menu with options: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Internet, Television, and Combined. The main content area is titled 'Television' and shows a table of 'Television Providers' with columns for Name and Description. The table lists 'IPKO' as 'Ipko Digital Television'. Below the table, the 'Customer Information' section prompts the user to 'Insert card number to verify service availability'. It features two radio buttons: 'Card Number' (selected) and 'My Last Subscriptions'. The 'Card Number' field is partially filled with '0201: -3'. A 'Verify' button is located at the bottom right of the form. The footer of the interface includes language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

A verification of the correctness of provided TV Card Number is done. Now in second step you can select a package from all possible options of 'Packages' list. Then click 'Next'.

The screenshot displays the BKT e-banking interface. At the top, the BKT logo and 'BANKA KOMBETARE TREGTARE' are visible. The main navigation menu on the left includes: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (selected), Controls, and Security Settings. The 'Services' section is expanded, showing options for Internet, Television, and Combined. The 'Television' service is selected, leading to a page titled 'Television' with a 'Selected Customer Information' section showing: Institution (IPKO), Card Number (0201), and Last Package (Digital TV). Below this, a 'List of Offered Products' section shows a table with two columns: 'Packages' and 'Price'. The table lists 'Digital TV' with a price of '14.95'. At the bottom of the page, there are links for 'English', 'Shqip', 'Tools', and 'Logout'.

**BKT**  
BANKA KOMBETARE TREGTARE

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Services Last Login Date: 01.12.2014 02:02 PM

**Television** Contact Help

Selected Customer Information

Institution	IPKO
Card Number	0201 -3
Last Package	Digital TV

List of Offered Products

Select a product you prefer to subscribe

Packages	Price
Digital TV	14.95

Back Next

English Shqip Tools Logout

Select an account from where you want to do the payment then click option for using Overdraft limit or not. Click 'Next'.



[Last Activity](#)
[Home Page](#)

**BANKA KOMBETARE TREGTARE**

Last Login Date: 01.12.2014 02:02 PM

Contact
Help

## Television

Selected Customer Information

Institution	IPKO
Card Number	0201
Selected Package	Digital TV
Price of Selected Package	14.95

List of My Accounts

Select an account FROM where you want to do the payment

	Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
<input type="radio"/>	EET LLOG NGURTESIMI	Guarantee- E...	NJESIA PEJTON P ...	1901218	141	19.00
<input type="radio"/>	EET LLOG KREDIE	Current-EUR	NJESIA PEJTON P ...	1901218	293	3.00
<input type="radio"/>	EET	Current-EUR	NJESIA PEJTON P ...	1901218	390	5,603.47

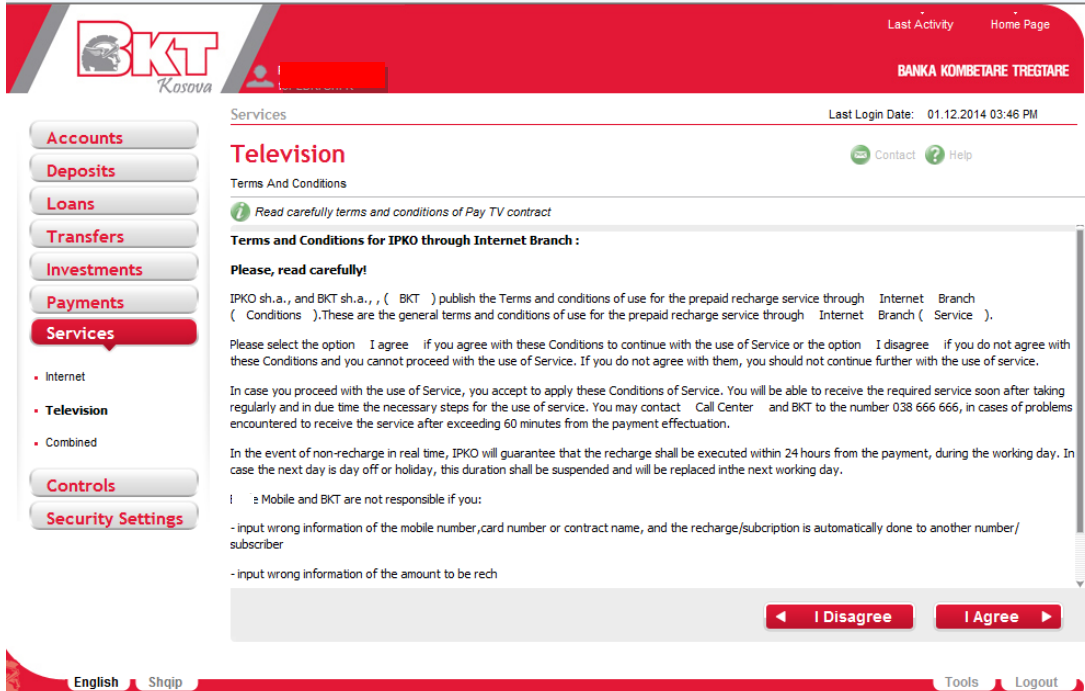
☒ Don't use my overdraft limit even if necessary  
☐ Use my overdraft limit if necessary

< Back
Next >

[English](#)
[Shqip](#)

[Tools](#)
[Logout](#)

## Business e-Banking Manual



The screenshot displays the BKT e-Banking interface. At the top, there is a header with the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. Below the header, a navigation menu on the left lists various services: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Controls, and Security Settings. The 'Services' section is expanded, showing options for Internet, Television, and Combined. The main content area is titled 'Television' and displays the 'Terms And Conditions' for IPKO through the Internet Branch. It includes a warning to read the terms carefully, a list of conditions, and a section for user agreement with 'I Disagree' and 'I Agree' buttons. The footer contains language options (English, Shqip), a 'Tools' link, and a 'Logout' button.

**Services** Last Login Date: 01.12.2014 03:46 PM

**Television** Contact Help

Read carefully terms and conditions of Pay TV contract

**Terms and Conditions for IPKO through Internet Branch :**

**Please, read carefully!**

IPKO sh.a., and BKT sh.a., ( BKT ) publish the Terms and conditions of use for the prepaid recharge service through Internet Branch ( Conditions ). These are the general terms and conditions of use for the prepaid recharge service through Internet Branch ( Service ).

Please select the option I agree if you agree with these Conditions to continue with the use of Service or the option I disagree if you do not agree with these Conditions and you cannot proceed with the use of Service. If you do not agree with them, you should not continue further with the use of service.

In case you proceed with the use of Service, you accept to apply these Conditions of Service. You will be able to receive the required service soon after taking regularly and in due time the necessary steps for the use of service. You may contact Call Center and BKT to the number 038 666 666, in cases of problems encountered to receive the service after exceeding 60 minutes from the payment effectuation.

In the event of non-recharge in real time, IPKO will guarantee that the recharge shall be executed within 24 hours from the payment, during the working day. In case the next day is day off or holiday, this duration shall be suspended and will be replaced in the next working day.

I Mobile and BKT are not responsible if you:

- input wrong information of the mobile number, card number or contract name, and the recharge/subscription is automatically done to another number / subscriber
- input wrong information of the amount to be recharged

**I Disagree I Agree**

English Shqip Tools Logout

Here we are at the last step. Verify again all the data provided in previous step and if everything is OK click “Proceed”. Here you have also the option for receiving the receipt by email.

The screenshot displays the BKT Business e-Banking interface. On the left is a navigation menu with buttons for Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Controls, and Security Settings. The Services section is expanded, showing links for Internet, Television, and Combined. The main content area is titled 'Television' and shows 'Selected Package Information'. A table lists transaction details: Card Number (020 10-3), Institution (IPKU), Selected Package (Digital TV), Price of Selected Package (14.95), Account Number (190 390), Account Currency (EUR), and Customer Name (EE HPK). Below the table is a checkbox for receiving an invoice via email. At the bottom right are 'Back' and 'Proceed' buttons. The top header includes the BKT logo, user profile, and links for Last Activity, Home Page, and Last Login Date (01.12.2014 02:02 PM). The bottom footer shows language options (English, Shqip) and links for Tools and Logout.

**BKT**  
BANKA KOMBETARE TREGTARE

Last Activity Home Page  
BANKA KOMBETARE TREGTARE

Last Login Date: 01.12.2014 02:02 PM

Contact Help

**Services**

- Internet
- Television**
- Combined

**Controls**  
**Security Settings**

**Television**

Selected Package Information

If you confirm below data of transaction click 'Proceed' button

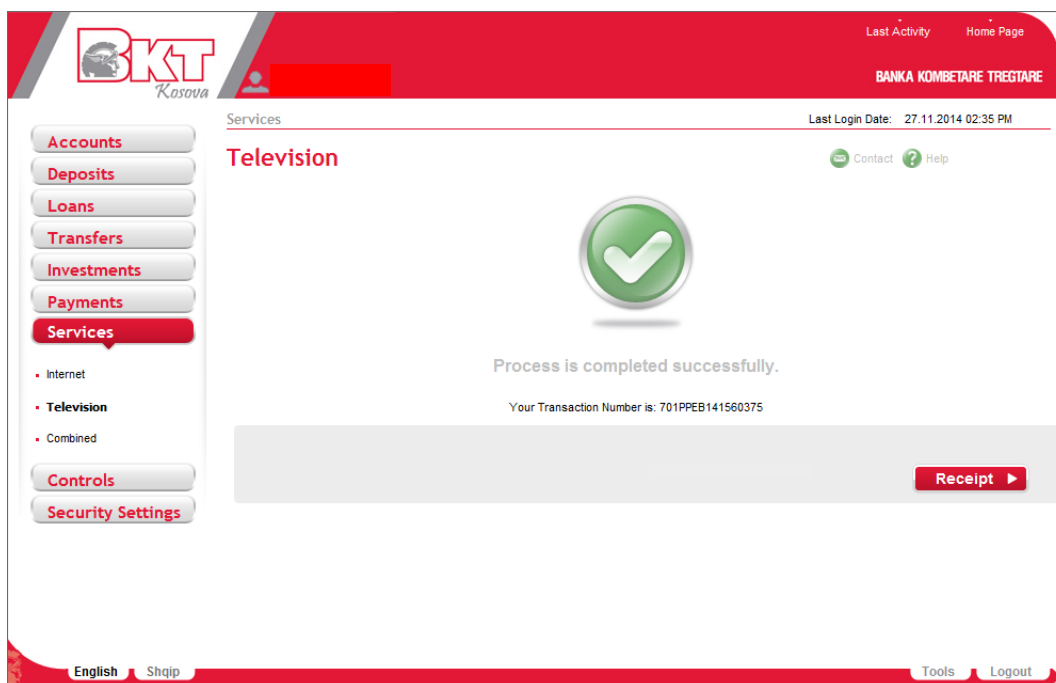
Card Number	020	10-3
Institution	IPKU	
Selected Package	Digital TV	
Price of Selected Package	14.95	
Account Number	190	390
Account Currency	EUR	
Customer Name	EE HPK	

☐ I would like to receive this invoice to my email address (gkutroll@bkt.com.al)

Back Proceed

English Shqip Tools Logout

It should be displayed an info message that transaction is done successfully displaying also the payment Reference Number. Click 'Receipt'.

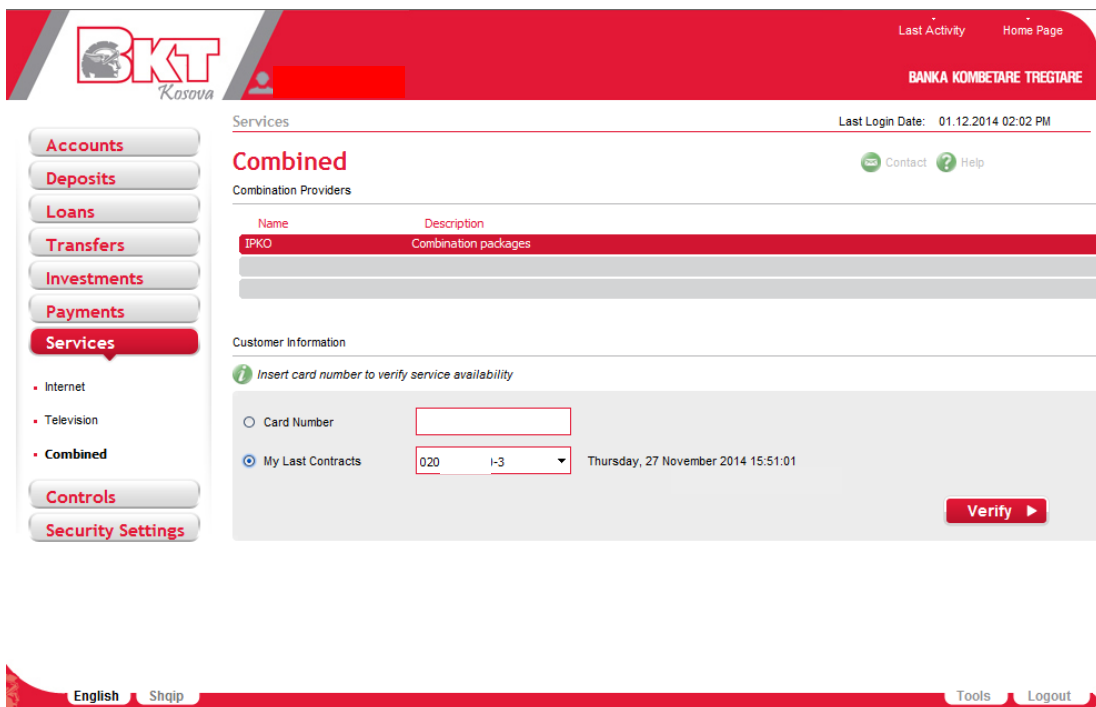


After clicking 'Receipt' button you can view/download your payment receipt in a pdf format.

### 8.3 Combined

In this sub menu users of Business E-Banking can make payment of their combined packages through their Card Number. To do a successfully payment, you can follow these steps:

Enter a Card Number/Contract or select a Card Number/Contract from list in 'My Last Subscriptions' (it will be activated after is done at least one payment) then click 'Verify':



**BKT** Kosova

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Services Last Login Date: 01.12.2014 02:02 PM

**Combined** Contact Help

Name	Description
IPKO	Combination packages

Customer Information

*Insert card number to verify service availability*

☐ Card Number

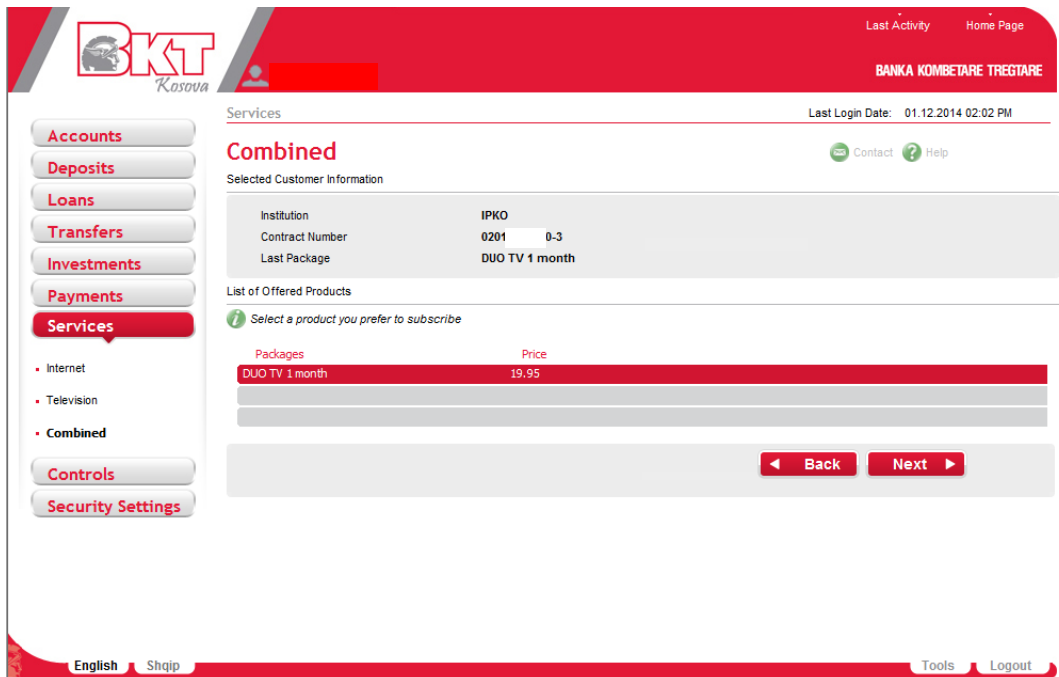
☒ My Last Contracts   Thursday, 27 November 2014 15:51:01

Verify

English Shqip Tools Logout

## Business e-Banking Manual

A verification of the correctness of provided IPKO Card Number/Contract is done. Now in second step you can select a product from all possible options of list. Then click 'Next'.



The screenshot displays the BKT e-Banking interface. The top header includes the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. The main navigation menu on the left lists various services: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Controls, and Security Settings. The 'Services' section is active, showing 'Selected Customer Information' and a 'List of Offered Products'.

**Selected Customer Information**

Institution	IPKO	
Contract Number	0201	0-3
Last Package	DUO TV 1 month	

**List of Offered Products**

Select a product you prefer to subscribe

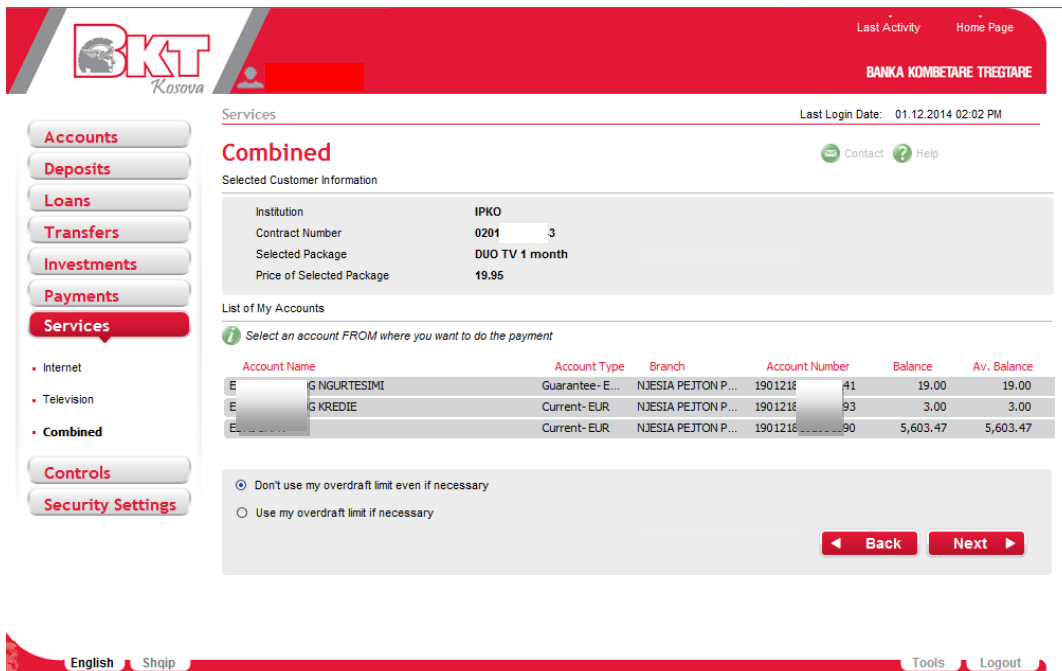
Packages	Price
DUO TV 1 month	19.95

Navigation buttons: Back, Next

Footer: English, Shqip, Tools, Logout

## Business e-Banking Manual

Select an account from where you want to do the payment then click option for using Overdraft limit or not. Click 'Next'.



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. The main header displays 'BANKA KOMBETARE TREGTARE' and the 'Last Login Date: 01.12.2014 02:02 PM'.

On the left, a sidebar menu lists various services: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (selected), Internet, Television, and Combined. Below the Services menu, there are links for Controls and Security Settings.

The main content area is titled 'Combined' and shows 'Selected Customer Information' for a user named 'IPKO'. The information includes:
 

- Institution: IPKO
- Contract Number: 0201 3
- Selected Package: DUO TV 1 month
- Price of Selected Package: 19.95

Below this, the 'List of My Accounts' section displays a table of accounts. A message above the table states: 'Select an account FROM where you want to do the payment'.

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
E NGURTESIMI	Guarantee- E...	NJESIA PEJTON P...	1901218...	41	19.00
E G KREDIE	Current- EUR	NJESIA PEJTON P...	1901218...	93	3.00
E	Current- EUR	NJESIA PEJTON P...	1901218...	90	5,603.47

At the bottom of the main content area, there are two radio button options:
 

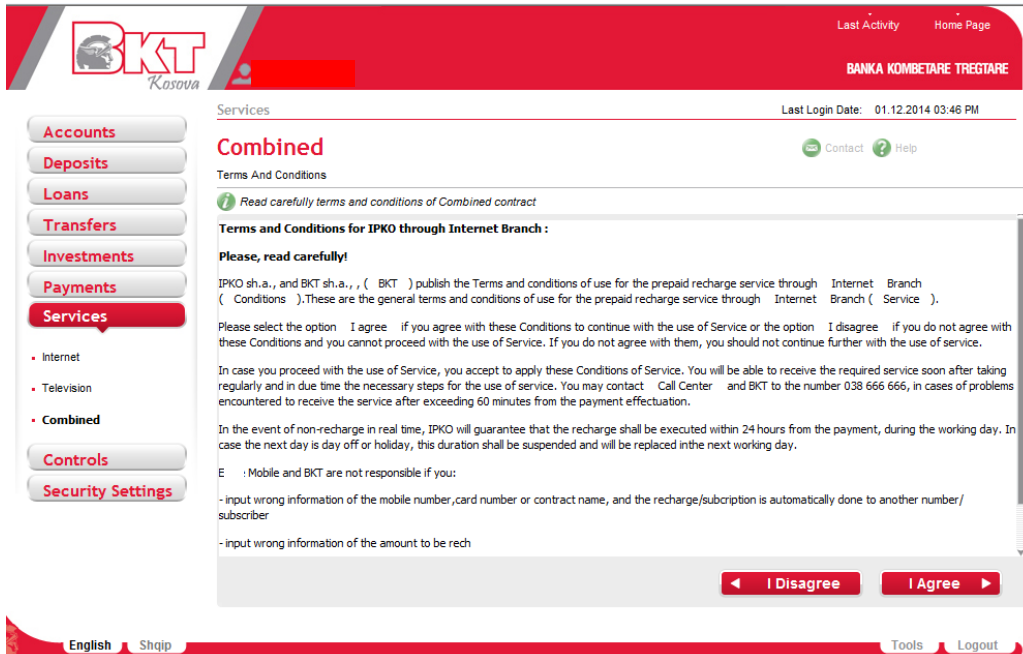
- ☒ Don't use my overdraft limit even if necessary
- ☐ Use my overdraft limit if necessary

 Below these options are 'Back' and 'Next' buttons.

The footer of the interface includes language selection ('English', 'Shqip'), a 'Tools' link, and a 'Logout' button.

## Business e-Banking Manual

This is a general step introducing the terms and conditions of such a transaction. If Terms and Conditions are OK for you click 'I Agree' and continue to payment confirmation page.



**BKT** Kosova

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Services Last Login Date: 01.12.2014 03:46 PM

Accounts Deposits Loans Transfers Investments Payments **Services** Controls Security Settings

• Internet  
• Television  
• Combined

**Combined**

Terms And Conditions

*Read carefully terms and conditions of Combined contract*

**Terms and Conditions for IPKO through Internet Branch :**

**Please, read carefully!**

IPKO sh.a., and BKT sh.a., ( BKT ) publish the Terms and conditions of use for the prepaid recharge service through Internet Branch ( Conditions ). These are the general terms and conditions of use for the prepaid recharge service through Internet Branch ( Service ).

Please select the option I agree if you agree with these Conditions to continue with the use of Service or the option I disagree if you do not agree with these Conditions and you cannot proceed with the use of Service. If you do not agree with them, you should not continue further with the use of service.

In case you proceed with the use of Service, you accept to apply these Conditions of Service. You will be able to receive the required service soon after taking regularly and in due time the necessary steps for the use of service. You may contact Call Center and BKT to the number 038 666 666, in cases of problems encountered to receive the service after exceeding 60 minutes from the payment effectuation.

In the event of non-recharge in real time, IPKO will guarantee that the recharge shall be executed within 24 hours from the payment, during the working day. In case the next day is day off or holiday, this duration shall be suspended and will be replaced in the next working day.

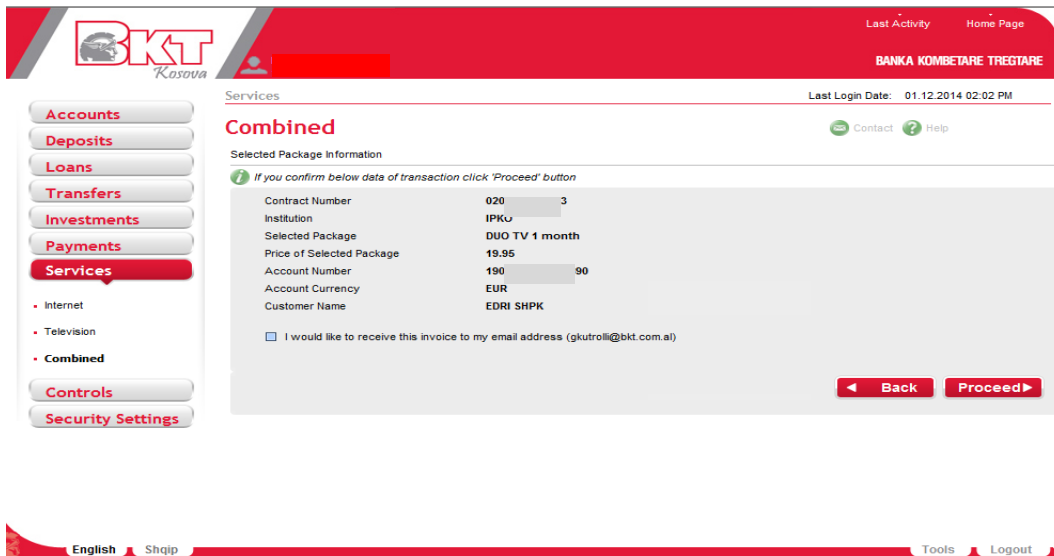
E : Mobile and BKT are not responsible if you:

- input wrong information of the mobile number, card number or contract name, and the recharge/subscription is automatically done to another number / subscriber
- input wrong information of the amount to be recharged

**I Disagree I Agree**

English Shqip Tools Logout

Here we are at the last step. Verify again all the data provided in previous steps and if everything is OK click "Proceed". Here you have also the option for receiving the receipt by email.



**BKT** Kosova

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Services Last Login Date: 01.12.2014 02:02 PM

Accounts Deposits Loans Transfers Investments Payments **Services** Controls Security Settings

• Internet  
• Television  
• Combined

**Combined**

Selected Package Information

*If you confirm below data of transaction click "Proceed" button*

Contract Number	020 3
Institution	IPKO
Selected Package	DUO TV 1 month
Price of Selected Package	19.95
Account Number	190 90
Account Currency	EUR
Customer Name	EDRI SHPK

☐ I would like to receive this invoice to my email address (gkutrolli@bkt.com.al)

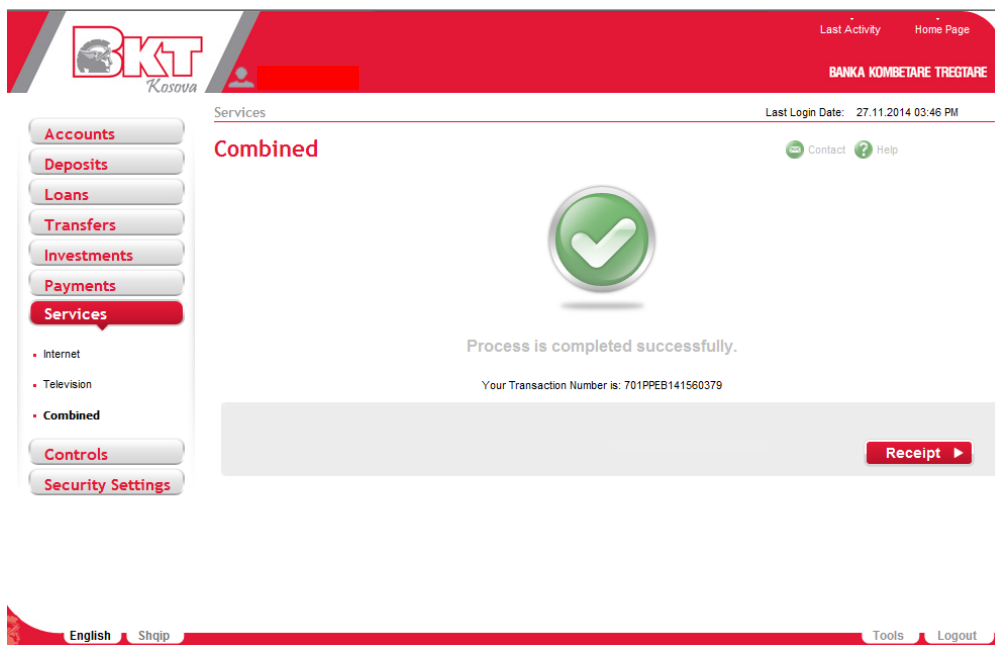
**Back Proceed**

English Shqip Tools Logout



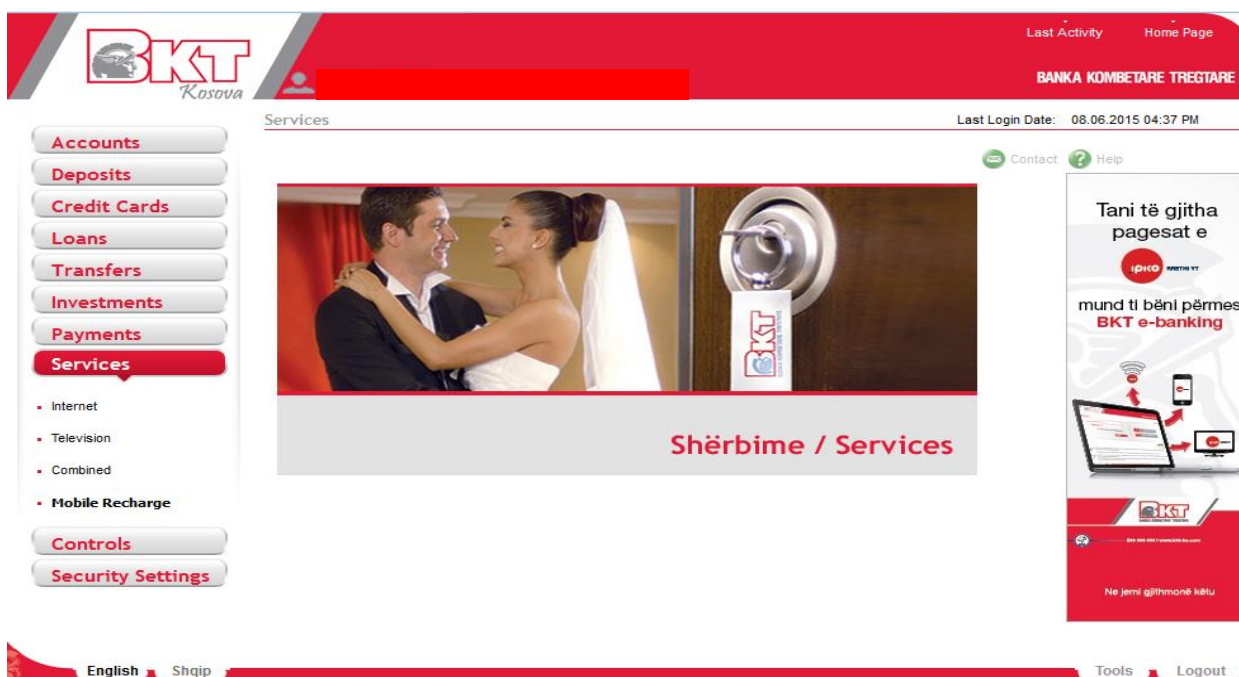
## Business e-Banking Manual

It should be displayed an info message that transaction is done successfully displaying also the payment Reference Number. Click 'Receipt'.



After clicking 'Receipt' button you can view/download your payment receipt in a pdf format.

### 8.4 Mobile Recharge



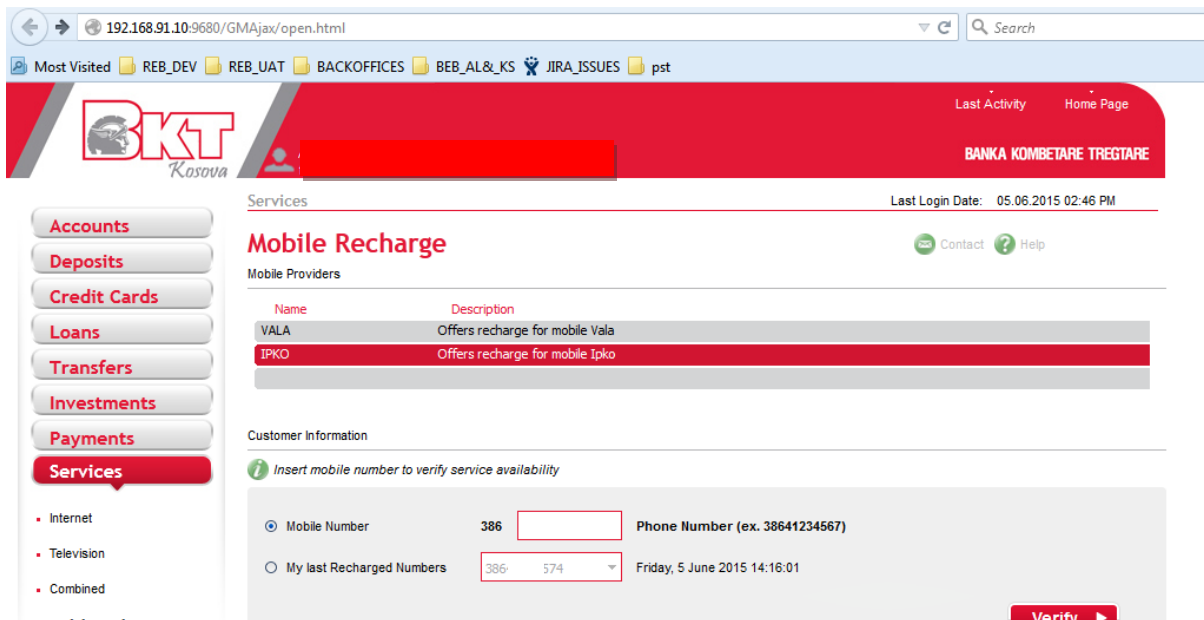
### 1. IPKO mobile recharge

In addition to services used from Business E-Banking Kosova for IPKO Operator now users of Business E-Banking through their accounts can make also mobile recharges of this operator.

To make a mobile recharge, you can follow these steps:

#### Step 1

Select 'IPKO' from the 'Mobile Providers' list & fill 'Customer Information' to make your recharge.



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. The main header displays 'BANKA KOMBETARE TREGTARE'. A left sidebar contains a menu with options: Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments, and Services (highlighted). Below the Services menu, there are sub-options: Internet, Television, and Combined. The main content area is titled 'Mobile Recharge' and includes a 'Mobile Providers' table with columns 'Name' and 'Description'. The table lists two providers: VALA (Offers recharge for mobile Vala) and IPKO (Offers recharge for mobile Ipko). Below the table, the 'Customer Information' section prompts the user to 'Insert mobile number to verify service availability'. It offers two selection options: 'Mobile Number' (selected) and 'My last Recharged Numbers'. The 'Mobile Number' option shows a partial number '386' followed by an input field and a 'Phone Number (ex. 38641234567)' label. The 'My last Recharged Numbers' option shows a dropdown menu with '386' and '574' selected, and a timestamp 'Friday, 5 June 2015 14:16:01'. A red 'Verify' button is located at the bottom right of the form.

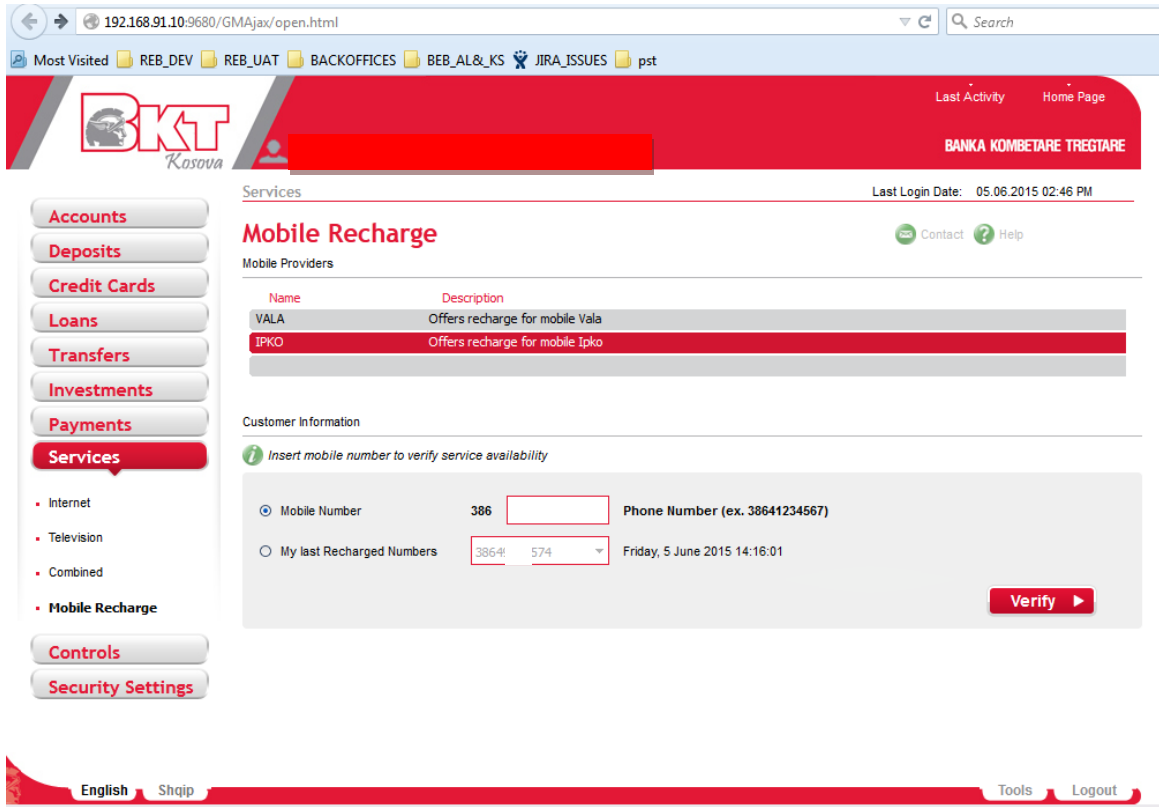
For filling 'Customer Information' select one of the options 'Mobile Number' or 'My Last Recharged Numbers'.

### Step 1.1

#### Mobile Number

Select this option if you want to type the number of the mobile you want to make the recharge.

Click 'Verify' to continue.



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a search bar, and links for 'Last Activity' and 'Home Page'. The main header displays 'BANKA KOMBETARE TREGTARE' and the user's last login date: '05.06.2015 02:46 PM'. The left sidebar contains a menu with options: Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments, Services (selected), Controls, and Security Settings. The 'Services' section is active, showing 'Mobile Recharge' with a 'Contact' and 'Help' link. Below this, a table lists mobile providers:

Name	Description
VALA	Offers recharge for mobile Vala
IPKO	Offers recharge for mobile Ipko

Below the table, the 'Customer Information' section prompts the user to 'Insert mobile number to verify service availability'. It provides two options: 'Mobile Number' (with a dropdown for '386' and a text input for 'Phone Number (ex. 38641234567)') and 'My last Recharged Numbers' (with a dropdown showing '38641 574' and a timestamp 'Friday, 5 June 2015 14:16:01'). A 'Verify' button is located at the bottom right of this section. The footer includes language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

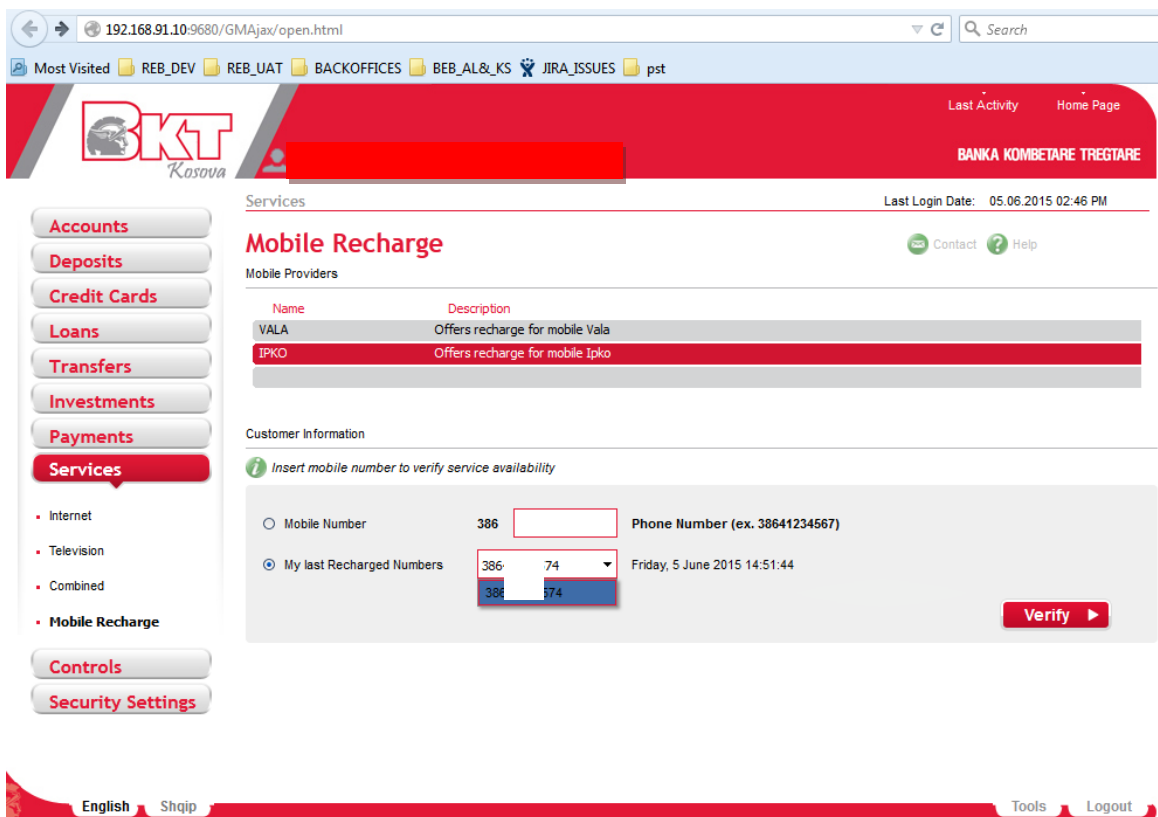
### Step 1.2

#### My Last Recharged Numbers

After selecting this option the box next to it will become active and you will be able to choose one of the last recharged numbers and perform a new recharge for this number. The list will be empty if this is the first mobile recharge for this operator.

After selecting the number you want to recharge click 'Verify'.

## Business e-Banking Manual



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, user profile, and links for Last Activity and Home Page. The main content area is titled "Mobile Recharge" and features a table of mobile providers. The left sidebar contains a menu with options like Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments, Services, Controls, and Security Settings. The Services section is currently selected, showing a list of providers and a form for customer information verification.

**Mobile Providers**

Name	Description
VALA	Offers recharge for mobile Vala
IPKO	Offers recharge for mobile Ipko

**Customer Information**

Insert mobile number to verify service availability

☐ Mobile Number 386  Phone Number (ex. 38641234567)

☒ My last Recharged Numbers

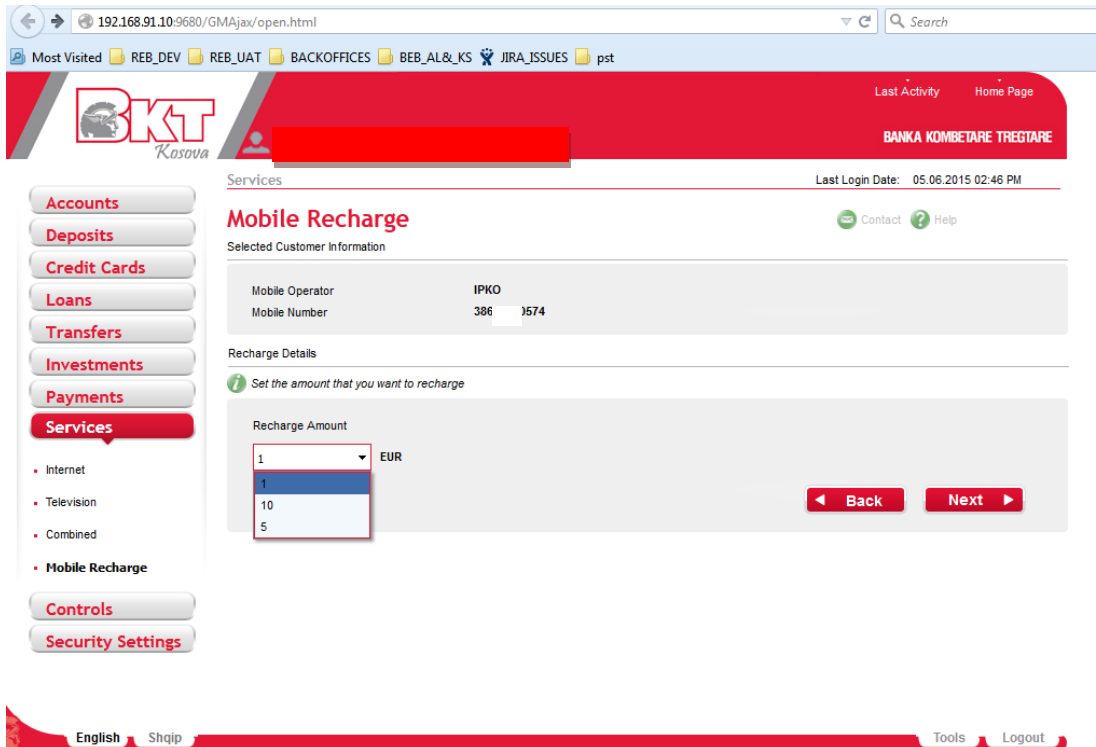
Mobile Number	Recharge Amount	Recharge Date
386-74	74	Friday, 5 June 2015 14:51:44
386-74	74	

**Verify**

### Step 2

The page shown below will appear after successful verification of mobile number entered in step1. In this page will be displayed information from step1 and will be listed available amounts (1, 5, 10 EUR) arranged for this operator.

Click 'Next' after choosing the desired amount, or click 'Back' to go back to the previous page.

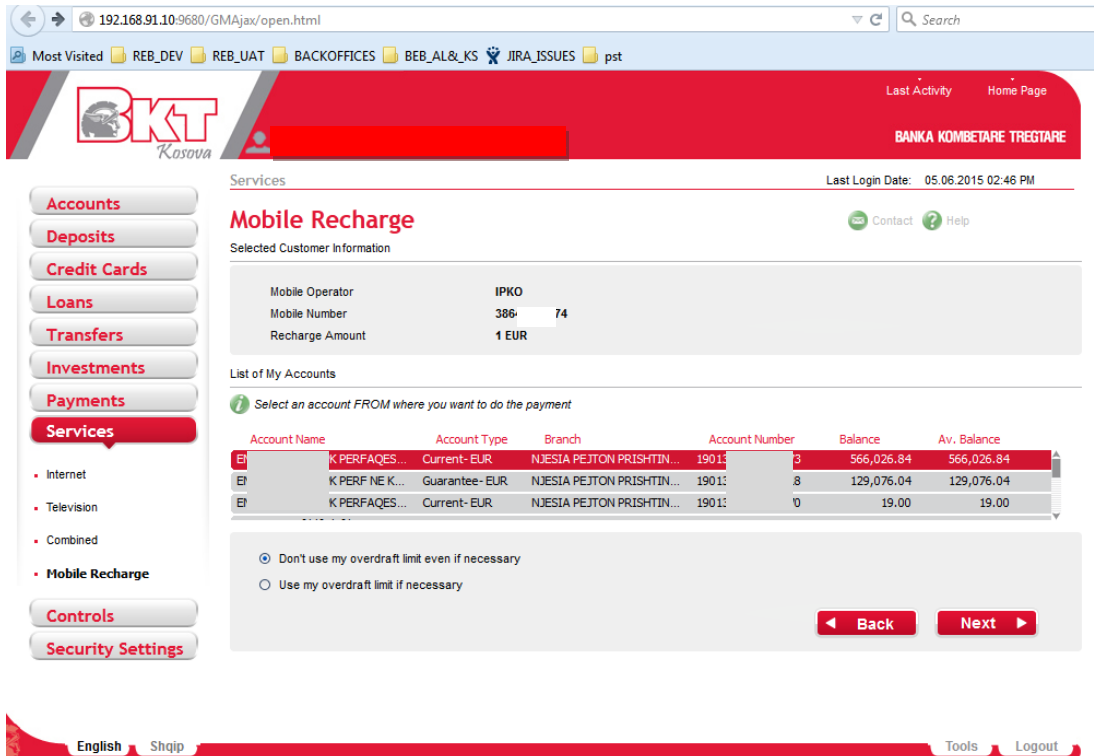


The screenshot shows the BKT Mobile Recharge interface. The browser address bar displays '192.168.91.10:9680/GMAjax/open.html'. The page header includes the BKT logo, 'Kosova', and navigation links like 'Last Activity' and 'Home Page'. A sidebar on the left contains buttons for 'Accounts', 'Deposits', 'Credit Cards', 'Loans', 'Transfers', 'Investments', 'Payments', 'Services' (highlighted), 'Controls', and 'Security Settings'. Under 'Services', there are links for 'Internet', 'Television', 'Combined', and 'Mobile Recharge'. The main content area is titled 'Mobile Recharge' and shows 'Selected Customer Information' with fields for 'Mobile Operator' (IPKO) and 'Mobile Number' (386 1574). Below this, the 'Recharge Details' section prompts the user to 'Set the amount that you want to recharge'. A dropdown menu for 'Recharge Amount' is open, showing options: 1, 10, and 5. The currency is set to EUR. At the bottom of the form are 'Back' and 'Next' buttons. The footer includes language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

### Step 3

After clicking next, you will see a page with your accounts that can be debited. Choose the account you want to make the payment from , select preferred OVD option and click 'Next' to continue or 'Back' to go back.

## Business e-Banking Manual



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, user profile, and links for Last Activity and Home Page. The main content area is titled 'Mobile Recharge' and displays 'Selected Customer Information' for IPKO, including Mobile Number 386 74 and Recharge Amount 1 EUR. Below this is a 'List of My Accounts' table with columns for Account Name, Account Type, Branch, Account Number, Balance, and Av. Balance. The table lists three accounts, all with a balance of 19.00. At the bottom, there are radio buttons for 'Don't use my overdraft limit even if necessary' (selected) and 'Use my overdraft limit if necessary'. Navigation buttons 'Back' and 'Next' are visible.

**Services** Last Login Date: 05.06.2015 02:46 PM

### Mobile Recharge

Contact Help

Selected Customer Information

Mobile Operator	IPKO
Mobile Number	386 74
Recharge Amount	1 EUR

List of My Accounts

Select an account FROM where you want to do the payment

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
K PERFAQES...	Current- EUR	NJESIA PEJTON PRISHTIN...	19011	3	566,026.84
K PERF NE K...	Guarantee- EUR	NJESIA PEJTON PRISHTIN...	19011	8	129,076.04
K PERFAQES...	Current- EUR	NJESIA PEJTON PRISHTIN...	19011	0	19.00

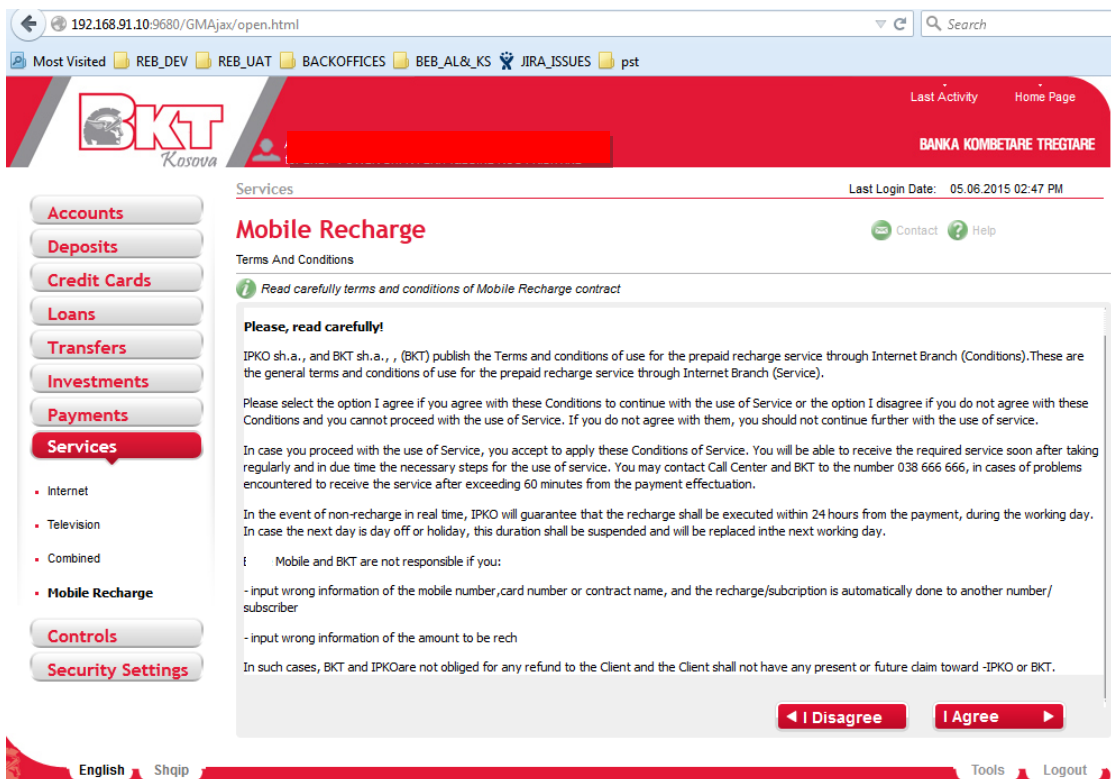
☒ Don't use my overdraft limit even if necessary  
☐ Use my overdraft limit if necessary

Back Next

English Shqip Tools Logout

### Step 4

In this step the terms and conditions for IPKO mobile recharge will be displayed. Click 'I agree' if you agree or 'I disagree' to go back.



The screenshot displays the BKT e-Banking interface. At the top, there is a navigation bar with the BKT logo and the text "BANKA KOMBETARE TREGTARE". Below this, a search bar and a list of "Most Visited" links are visible. The main content area is titled "Mobile Recharge" and includes a "Terms And Conditions" section. A sidebar on the left contains a menu with options like "Accounts", "Deposits", "Credit Cards", "Loans", "Transfers", "Investments", "Payments", "Services", "Controls", and "Security Settings". The "Services" menu is currently selected, showing a list of services including "Internet", "Television", "Combined", and "Mobile Recharge". The "Mobile Recharge" service is highlighted, and the "Terms And Conditions" section is expanded, displaying the following text:

**Please, read carefully!**

IPKO sh.a., and BKT sh.a., (BKT) publish the Terms and conditions of use for the prepaid recharge service through Internet Branch (Conditions). These are the general terms and conditions of use for the prepaid recharge service through Internet Branch (Service).

Please select the option I agree if you agree with these Conditions to continue with the use of Service or the option I disagree if you do not agree with these Conditions and you cannot proceed with the use of Service. If you do not agree with them, you should not continue further with the use of service.

In case you proceed with the use of Service, you accept to apply these Conditions of Service. You will be able to receive the required service soon after taking regularly and in due time the necessary steps for the use of service. You may contact Call Center and BKT to the number 038 666 666, in cases of problems encountered to receive the service after exceeding 60 minutes from the payment effectuation.

In the event of non-recharge in real time, IPKO will guarantee that the recharge shall be executed within 24 hours from the payment, during the working day. In case the next day is day off or holiday, this duration shall be suspended and will be replaced in the next working day.

Mobile and BKT are not responsible if you:

- input wrong information of the mobile number, card number or contract name, and the recharge/subscription is automatically done to another number/ subscriber
- input wrong information of the amount to be recharged

In such cases, BKT and IPKO are not obliged for any refund to the Client and the Client shall not have any present or future claim toward IPKO or BKT.

At the bottom of the page, there are buttons for "Disagree" and "Agree".

### Step 5

In this step the details for the transaction are displayed. You have also the possibility to take receipt by email, you have to check the box for this. Click 'Proceed' to finalize the transaction if you confirm all data displayed.



The screenshot shows the BKT Business e-Banking interface. At the top, there's a browser address bar with the URL 192.168.91.10:9680/GMAjax/open.html and a search bar. Below the browser bar is a navigation bar with links: Most Visited, REB\_DEV, REB\_UAT, BACKOFFICES, BEB\_AL&\_KS, JIRA\_ISSUES, and pst. The main header features the BKT logo and the text 'BANKA KOMBETARE TREGTARE'. On the left, there's a sidebar menu with buttons for Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments, Services (highlighted), Controls, and Security Settings. The Services menu is expanded, showing options: Internet, Television, Combined, and Mobile Recharge (selected). The main content area is titled 'Mobile Recharge' and displays 'Selected Product Information'. It includes a table with the following data: Mobile Operator (IPKO), Mobile Number (386 74), Recharge Amount (1 EUR), and Account Number (190 73). Below the table, there's a checkbox labeled 'I would like to receive this invoice to my email address (gxahysa@bkt.com.al)'. At the bottom of the form, there are 'Back' and 'Proceed' buttons. The footer contains language options (English, Shqip), Tools, and Logout links.

192.168.91.10:9680/GMAjax/open.html Search

Most Visited REB\_DEV REB\_UAT BACKOFFICES BEB\_AL&\_KS JIRA\_ISSUES pst

**BKT**  
Kosova

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Services Last Login Date: 05.06.2015 02:47 PM

**Mobile Recharge** Contact Help

Selected Product Information

If you confirm below data of transaction click 'Proceed' button

Mobile Operator	IPKO
Mobile Number	386 74
Recharge Amount	1 EUR
Account Number	190 73

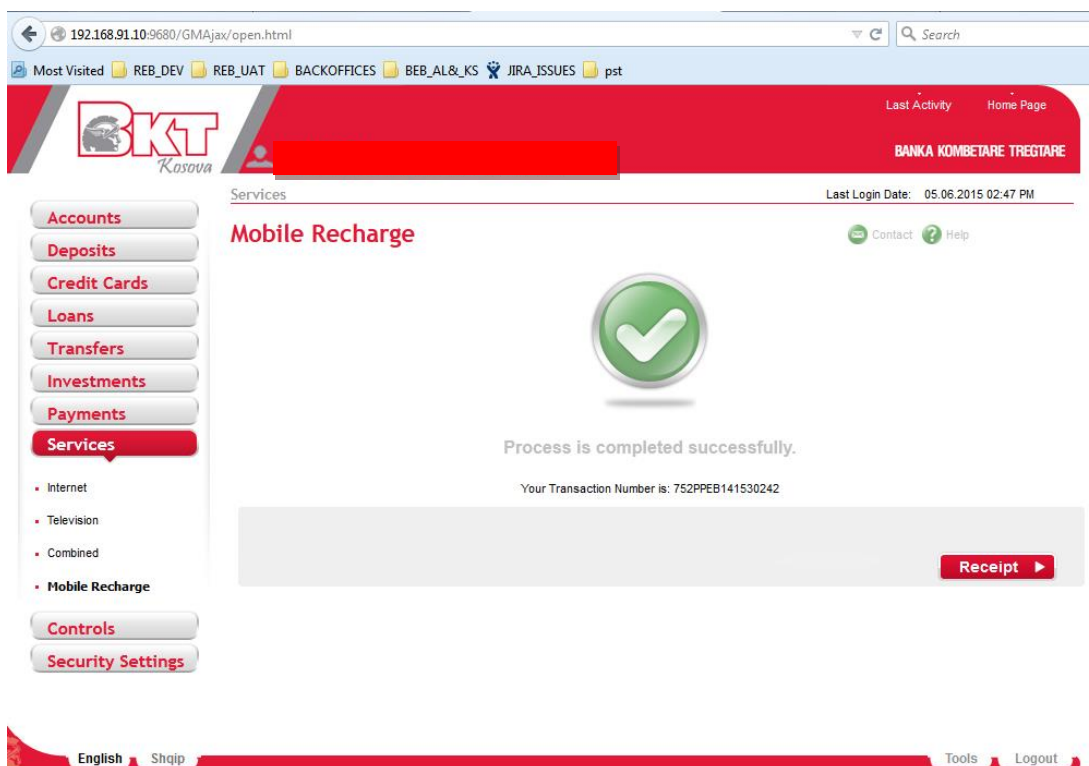
☐ I would like to receive this invoice to my email address (gxahysa@bkt.com.al)

Back Proceed

English Shqip Tools Logout

### Step 6

You will get a success message if the recharge is successful, otherwise an error message will be displayed.



### Step 7

Click on 'Receipt' to view/download the receipt.

The same process applies for Vala operator, as well.

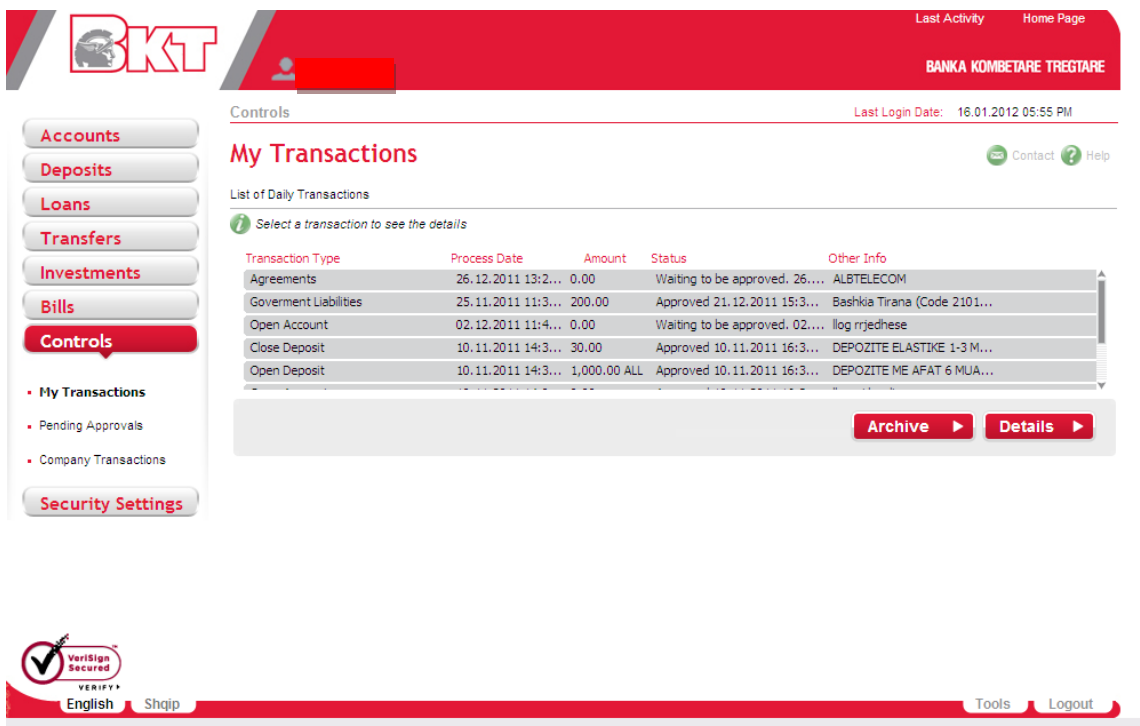
## 9. CONTROLS

In this menu you can find information about:

- My transactions
- Pending Approvals
- Company Transactions

### 9.1 My Transactions

Here you can find listed all the transactions that you as a *maker* have executed and their status i.e. whether these transactions have been approved or are still waiting to be approved:



**My Transactions**

List of Daily Transactions

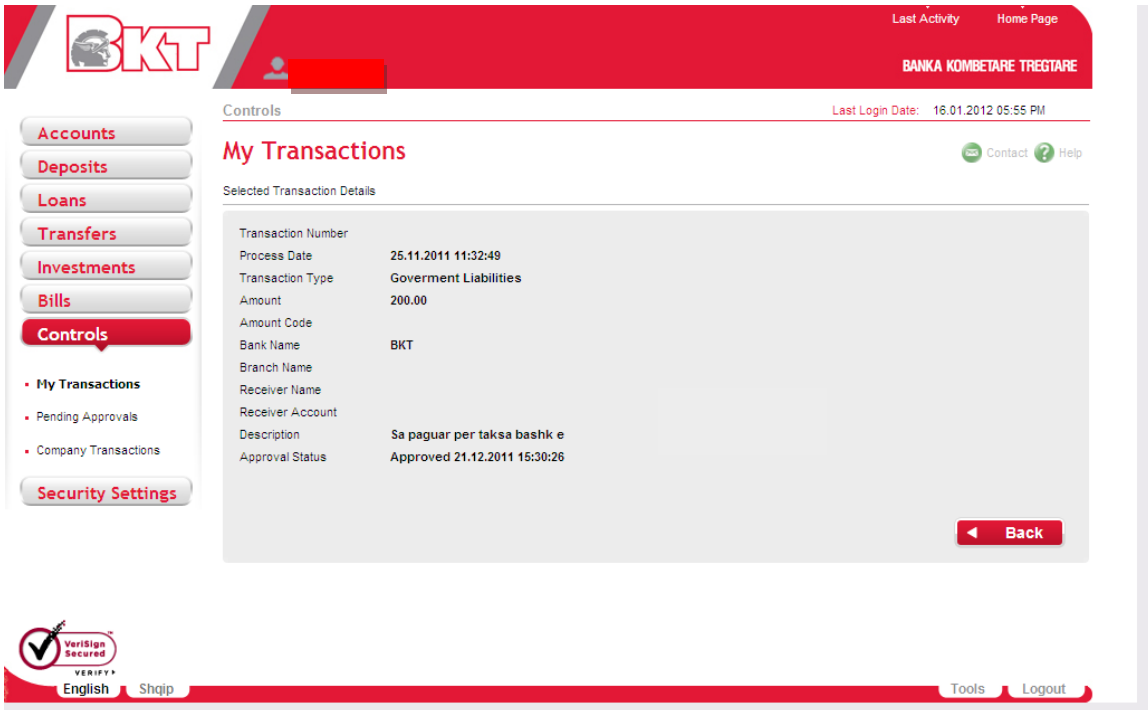
Select a transaction to see the details

Transaction Type	Process Date	Amount	Status	Other Info
Agreements	26.12.2011 13:2...	0.00	Waiting to be approved, 26...	ALBTELECOM
Government Liabilities	25.11.2011 11:3...	200.00	Approved 21.12.2011 15:3...	Bashkia Tirana (Code 2101...
Open Account	02.12.2011 11:4...	0.00	Waiting to be approved, 02...	Illog rrjedhese
Close Deposit	10.11.2011 14:3...	30.00	Approved 10.11.2011 16:3...	DEPOZITE ELASTIKE 1-3 M...
Open Deposit	10.11.2011 14:3...	1,000.00 ALL	Approved 10.11.2011 16:3...	DEPOZITE ME AFAT 6 MUA...

Archive Details

- By clicking on the **DETAILS** button you can get a detailed info regarding the transactions chosen

## Business e-Banking Manual

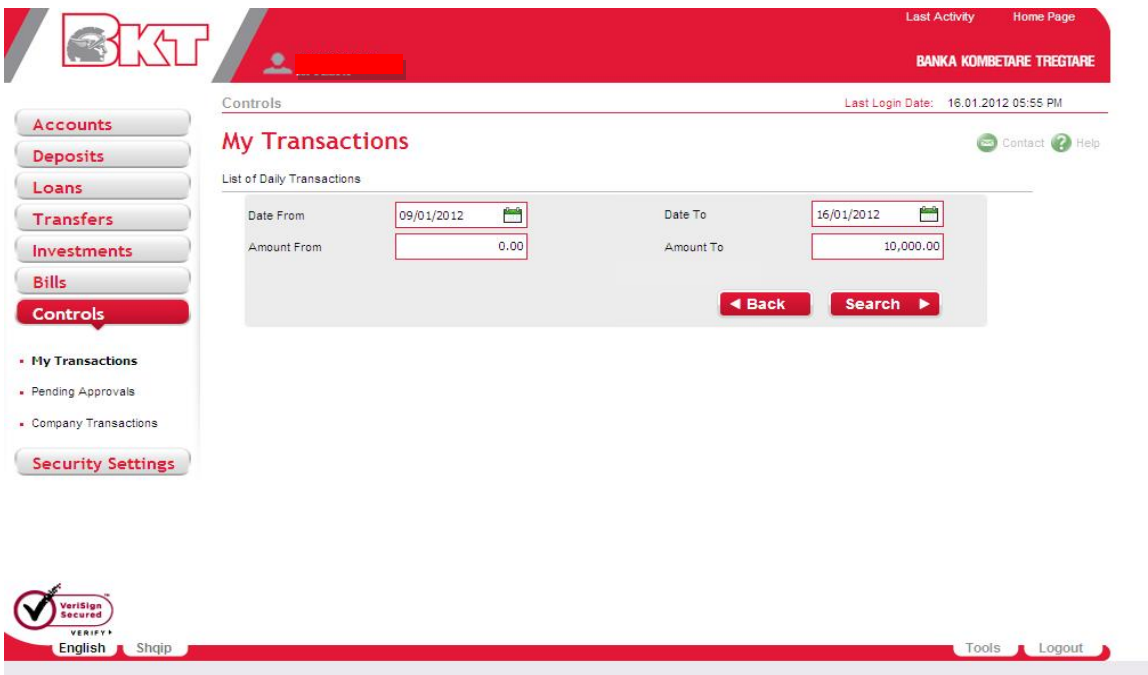


The screenshot shows the BKT e-Banking interface. The top navigation bar includes 'Last Activity' and 'Home Page'. The left sidebar contains a menu with 'Accounts', 'Deposits', 'Loans', 'Transfers', 'Investments', 'Bills', 'Controls', 'My Transactions', 'Pending Approvals', 'Company Transactions', and 'Security Settings'. The 'Controls' section is active, showing 'My Transactions' details. The transaction details include:

Transaction Number	
Process Date	25.11.2011 11:32:49
Transaction Type	Government Liabilities
Amount	200.00
Amount Code	
Bank Name	BKT
Branch Name	
Receiver Name	
Receiver Account	
Description	Sa paguar per taksa bashk e
Approval Status	Approved 21.12.2011 15:30:26

At the bottom of the transaction details, there is a 'Back' button. The footer includes a 'VeriSign Secured' logo, language options (English, Shqip), and links for 'Tools' and 'Logout'.

If you click on the *Archive button* by choosing the date that you want you can check the details of the transaction performed on that date:



The screenshot shows the BKT e-Banking interface with a search filter applied. The 'List of Daily Transactions' section is visible, showing a date range from 09/01/2012 to 16/01/2012. The search criteria are:

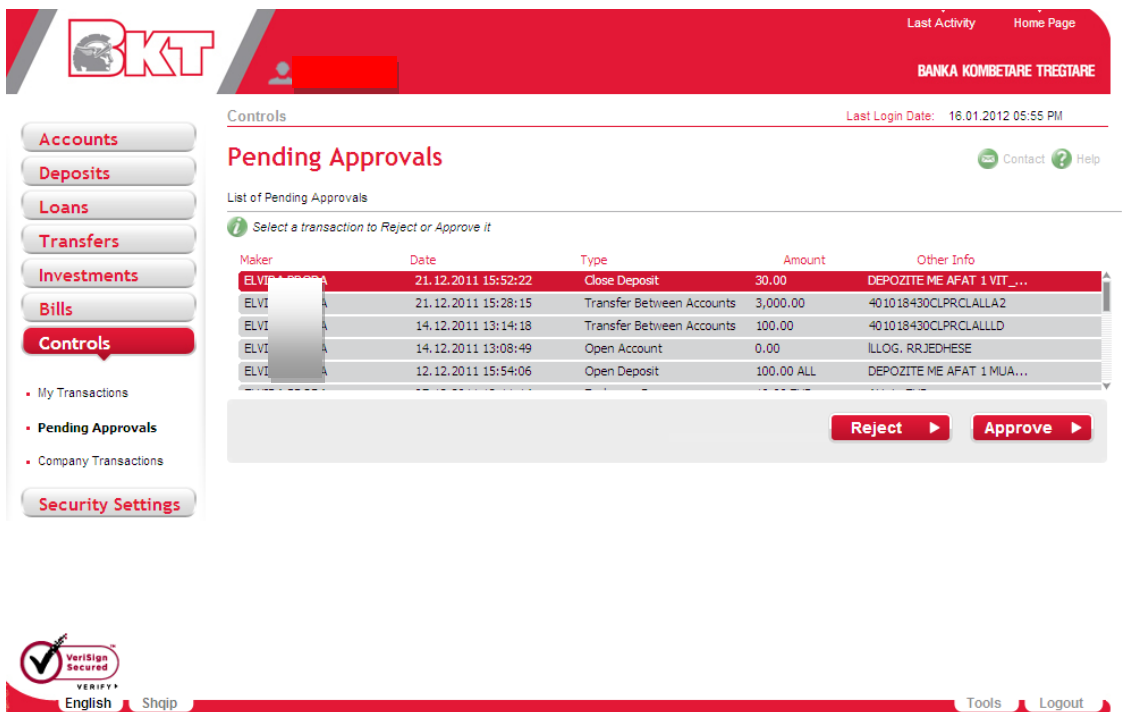
Date From	09/01/2012	Date To	16/01/2012
Amount From	0.00	Amount To	10,000.00

At the bottom of the search criteria, there are 'Back' and 'Search' buttons. The footer includes a 'VeriSign Secured' logo, language options (English, Shqip), and links for 'Tools' and 'Logout'.

### 9.2 Pending Approvals

In the menu, *Pending Approvals* you can check the transactions that the other persons in your company have made and are waiting for *Your* approval. These transactions can either be *approved* or *rejected* by you.

In order to do this the following steps should be performed:



The screenshot displays the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. The main header shows 'BANKA KOMBETARE TREGTARE' and the 'Last Login Date: 16.01.2012 05:55 PM'. The left sidebar contains a menu with options: Accounts, Deposits, Loans, Transfers, Investments, Bills, Controls (highlighted), My Transactions, Pending Approvals, Company Transactions, and Security Settings. The main content area is titled 'Controls' and 'Pending Approvals'. It features a 'List of Pending Approvals' section with a table of transactions. Below the table are 'Reject' and 'Approve' buttons. The footer includes a 'VeriSign Secured' logo, language options (English, Shqip), and links for 'Tools' and 'Logout'.

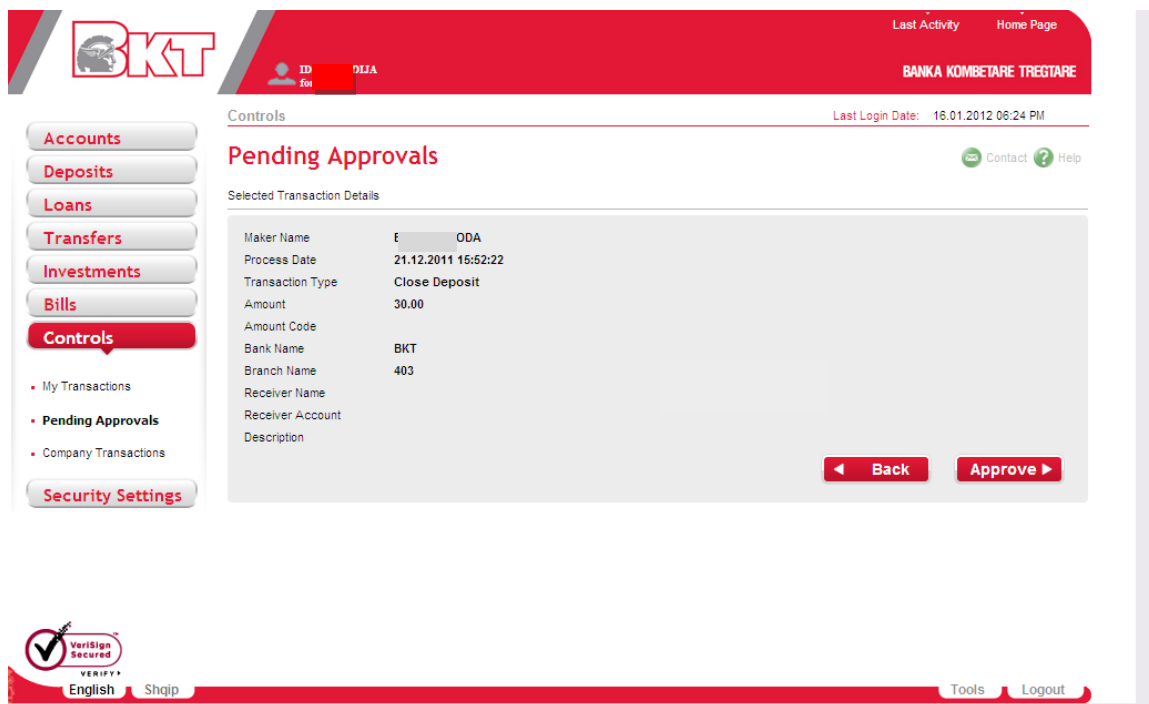
Maker	Date	Type	Amount	Other Info
ELVI...	21.12.2011 15:52:22	Close Deposit	30.00	DEPOZITE ME AFAT 1 VIT...
ELVI...	21.12.2011 15:28:15	Transfer Between Accounts	3,000.00	401018430CLPRCLALLA2
ELVI...	14.12.2011 13:14:18	Transfer Between Accounts	100.00	401018430CLPRCLALLD
ELVI...	14.12.2011 13:08:49	Open Account	0.00	ILLOG. RRJEDHESE
ELVI...	12.12.2011 15:54:06	Open Deposit	100.00 ALL	DEPOZITE ME AFAT 1 MUA...

In order to complete all the steps you have to enter the following information:

- Check the credentials/details of the action that you will Reject as following:
  - Maker Name (who realizes the action)
  - Process Date ( date when this action is realized)
  - Transaction Type (kind of action realized)
  - Amount (amount of the action realized)
  - Amount Code ( amount currency type)
  - Bank Name
  - Branch Name
  - Receiver Name
  - Receiver Account
  - Description ( if it has any description to explain the action)
- Then in the second part are specified the Rejection Details such as:
  - Rejection Type in which we must select:
    - Do Not Agree/ Not Enough Funds or Out of Time
  - Rejection reason ( you describe or not the reason for which you reject this action)
  - Than press Back if you don't want to Reject this action
- To Approve the action you should follow these steps:

From the list of all your actions done select the action which you want than:

- After selecting the action below you will select to Approve the action.



In order to complete all the steps you have to confirm the following information:

- Check the credentials/details of the action that you will Approve as following:
  - Maker Name (whom realize the action)
  - Process Date ( date when this action is realized)
  - Transaction Type (kind of action realized)
  - Amount (amount of the action realized)
  - Amount Code ( amount currency type)
  - Bank Name
  - Branch Name
  - Receiver Name
  - Receiver Account
  - Description ( if it has any description to explain the action)

Then press **BACK** if you don't want to Reject this action

### 9.3. Company Transactions

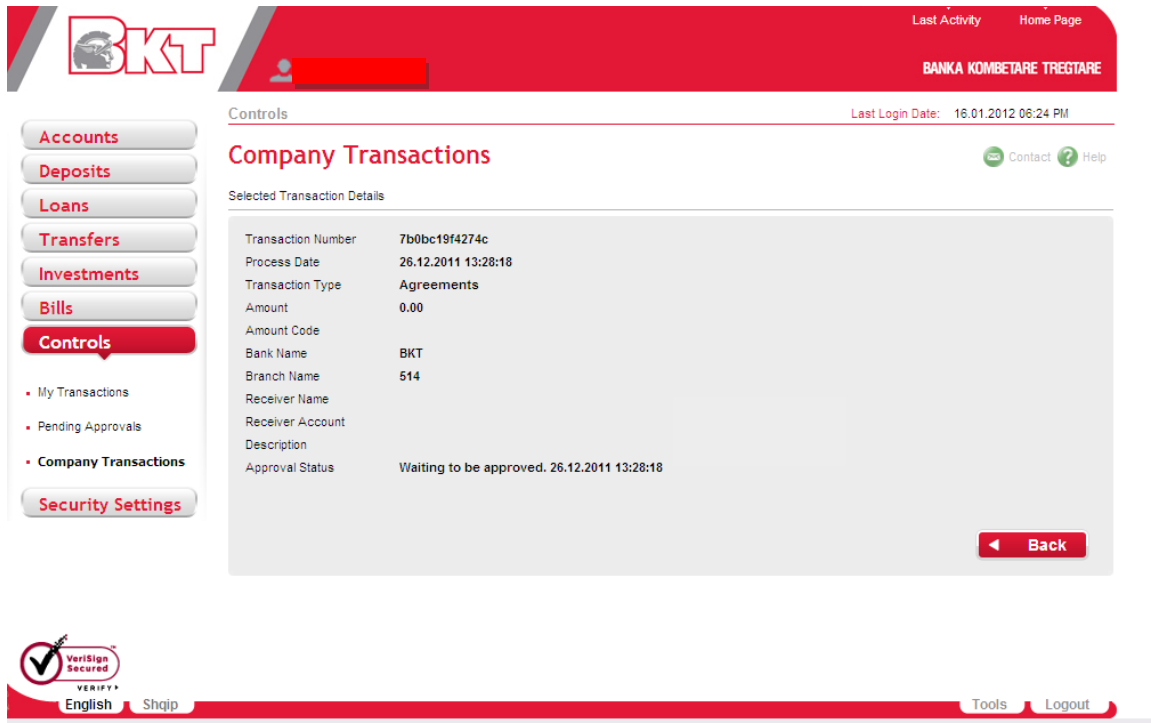
## Business e-Banking Manual

Through My Transactions you can view/identify all the transactions realized from the company account by any user with the respective rights.

To view/identify these transactions of the company you should follow the steps:

From all the list of daily transactions select the one from which you want to view the transaction realized:

- Select the transaction
- Then click **DETAILS** to view the transaction details



**Controls**

Last Login Date: 16.01.2012 06:24 PM

**Company Transactions**

Contact ? Help

Selected Transaction Details

Transaction Number	7b0bc19f4274c
Process Date	26.12.2011 13:28:18
Transaction Type	Agreements
Amount	0.00
Amount Code	
Bank Name	BKT
Branch Name	514
Receiver Name	
Receiver Account	
Description	
Approval Status	Waiting to be approved. 26.12.2011 13:28:18

[Back](#)

VeriSign Secured

English Shqip

Tools Logout

## 10. SECURITY SETTINGS

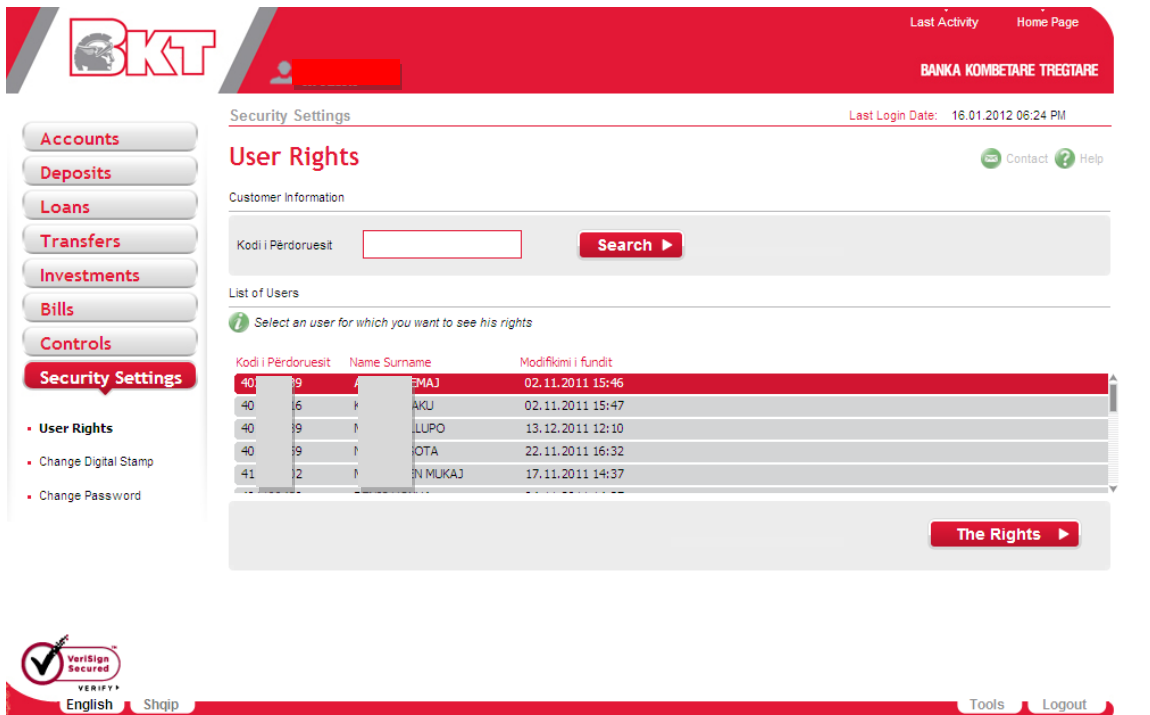
In this menu, you can operate your Security Settings that are listed below;

- **User Rights**
- **Change Password**
- **Change Digital Stamp**
- **Transaction Limits**



### 10.1 User Rights

In this panel you can check from the list the users of the company in E-Banking and their rights:



**Security Settings** Last Login Date: 16.01.2012 06:24 PM

**User Rights** Contact Help

Customer Information

Kodi i Përdoruesit  **Search**

List of Users

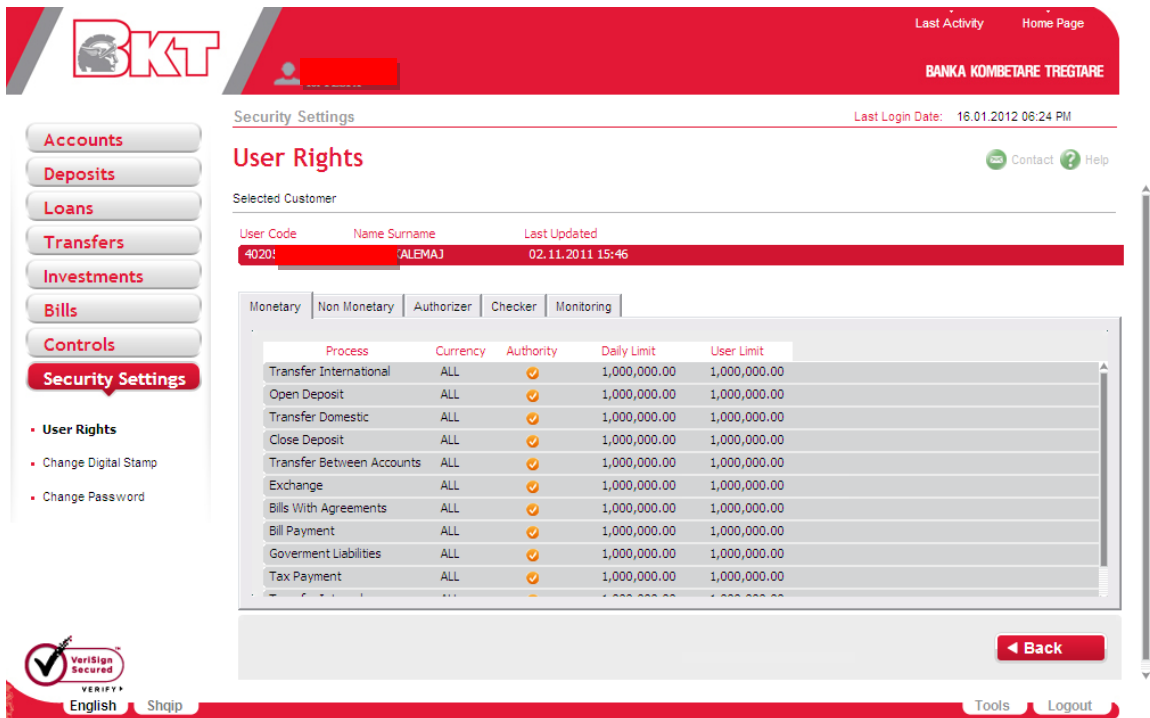
Select an user for which you want to see his rights

Kodi i Përdoruesit	Name Surname	Modifikimi i fundit
40	MAJ	02.11.2011 15:46
40	AKU	02.11.2011 15:47
40	LUPO	13.12.2011 12:10
40	OTA	22.11.2011 16:32
41	N MUKAJ	17.11.2011 14:37

**The Rights**

English Shqip Tools Logout

By clicking in one of the users, you can get further details as below:



The screenshot shows the BKT Business e-Banking interface. The top navigation bar includes 'Last Activity' and 'Home Page'. The left sidebar contains a menu with 'Accounts', 'Deposits', 'Loans', 'Transfers', 'Investments', 'Bills', 'Controls', and 'Security Settings' (highlighted). The main content area is titled 'User Rights' and shows 'Selected Customer' information: User Code 40201, Name Surname ALEMAJ, and Last Updated 02.11.2011 15:46. Below this is a table with tabs for 'Monetary', 'Non Monetary', 'Authorizer', 'Checker', and 'Monitoring'. The 'Monetary' tab is active, displaying a table of transaction types with their respective limits and authorities.

Process	Currency	Authority	Daily Limit	User Limit
Transfer International	ALL	✓	1,000,000.00	1,000,000.00
Open Deposit	ALL	✓	1,000,000.00	1,000,000.00
Transfer Domestic	ALL	✓	1,000,000.00	1,000,000.00
Close Deposit	ALL	✓	1,000,000.00	1,000,000.00
Transfer Between Accounts	ALL	✓	1,000,000.00	1,000,000.00
Exchange	ALL	✓	1,000,000.00	1,000,000.00
Bills With Agreements	ALL	✓	1,000,000.00	1,000,000.00
Bill Payment	ALL	✓	1,000,000.00	1,000,000.00
Government Liabilities	ALL	✓	1,000,000.00	1,000,000.00
Tax Payment	ALL	✓	1,000,000.00	1,000,000.00

At the bottom of the page, there is a 'Back' button and a footer with 'English' and 'Shqip' language options, along with 'Tools' and 'Logout' links.

### 10.2. Change Password

At this page you can change your password that you use to login to Business E-Banking.


To perform the process, you have to fulfill the required fields as mentioned below.

- Type your secret card number

In this screen you can see “PIN verification”. Enter your PIN and click NEXT to finish this operation.

To perform the process you have to fulfill the required fields as mentioned below:

- Type your current password
- Type your new password
- Re-type your new password



Accounts

Deposits

Loans

Transfers

Investments

Bills

Controls

Security Settings

User Rights

Change Digital Stamp

Change Password

Security Settings

Last Login Date:

Change Password


PIN verification

Select your card and enter your PIN for verification.

Card Number

5437 XXXX XXXX I

PIN



English

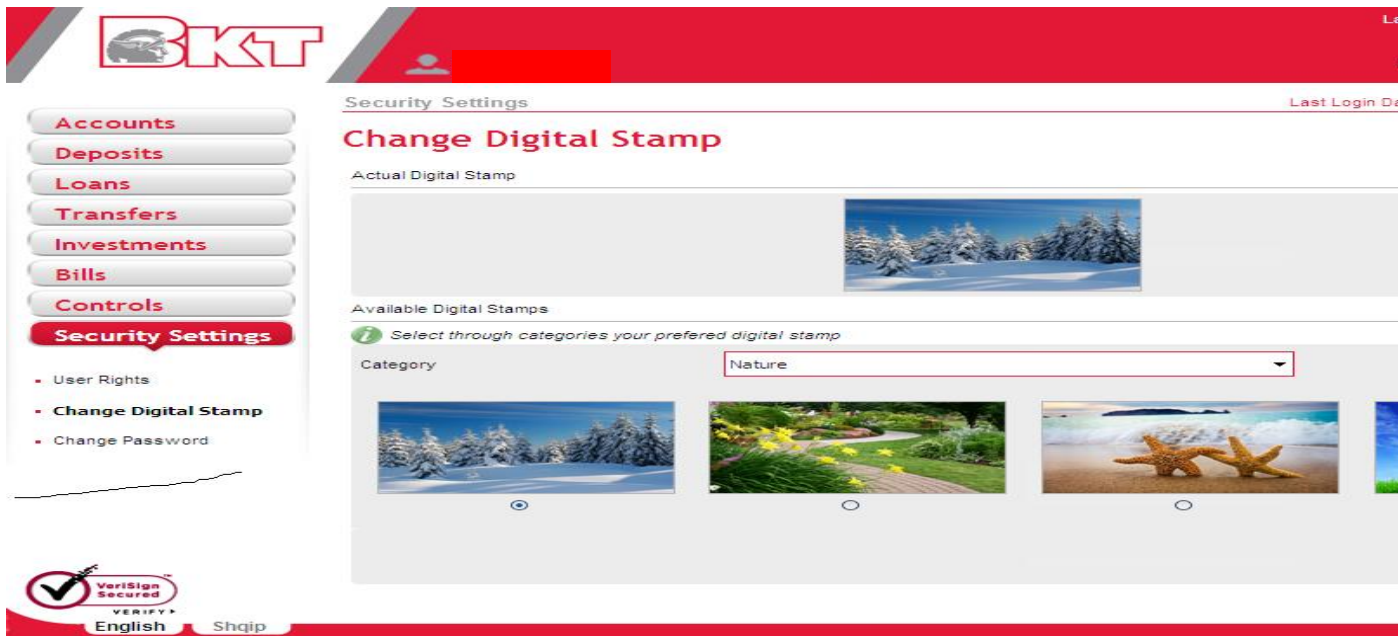
Shqip

10.3 Change Digital Stamp

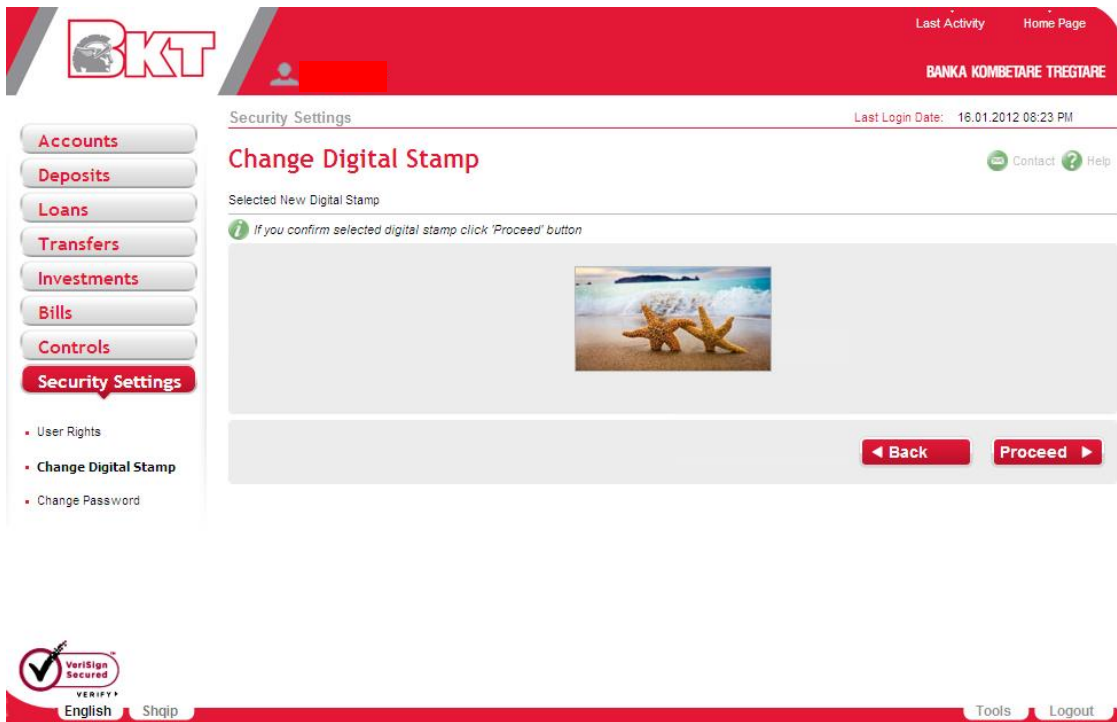
- 127 -

At this page you can change digital stamp that you see during login process.  
The page is composed by two parts:

- In the first part you will see your current digital stamp



- In the second part there will be a category options with a list of digital stamps related to that category:
- Select a category that you prefer
- The images that belong to that category will appear on your screen
- Select one of the images



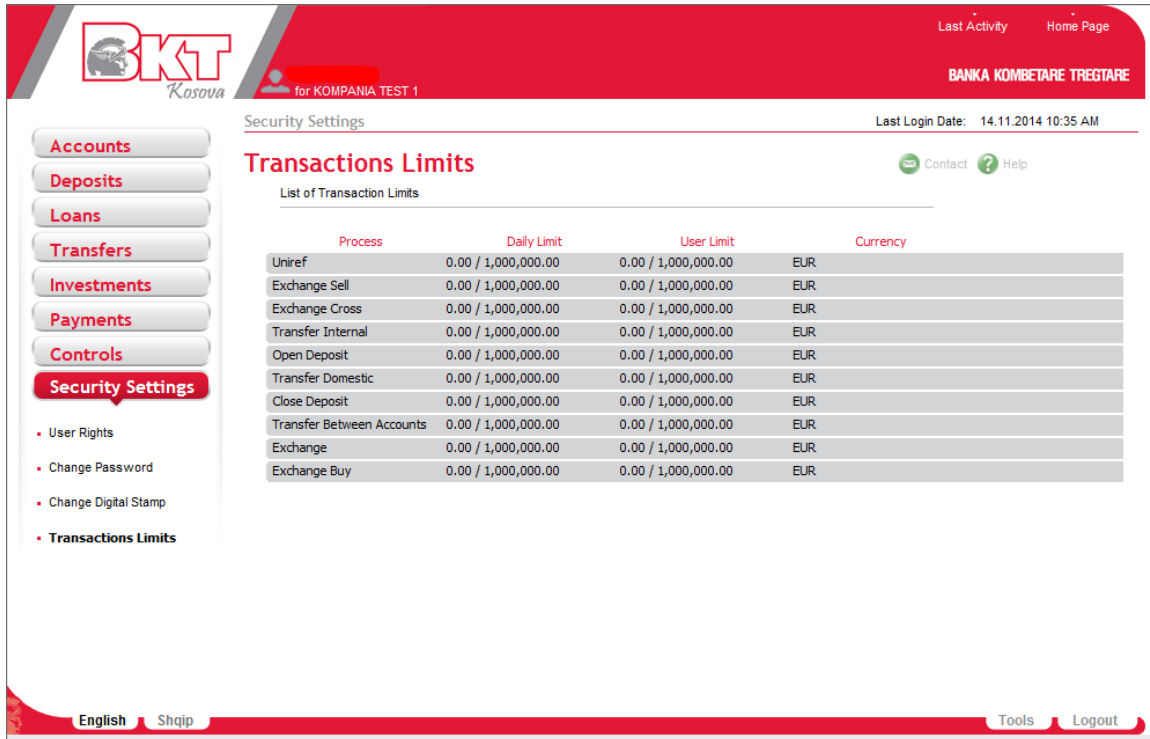
Press **NEXT** button to continue to the final page.

At the final page, you will see the digital stamp that you have chosen for confirmation:

- If you want to use that digital stamp, then press **PROCEED** button to finalize the transaction
- If not, press **BACK** button to change the digital stamp that you have chosen
- In this screen you can see “*PIN Verification*”
- Enter your PIN and click **NEXT** to finish this operation

### 10.4 Transaction Limits

In this tab you will be able to see the list of transaction limits within the company.



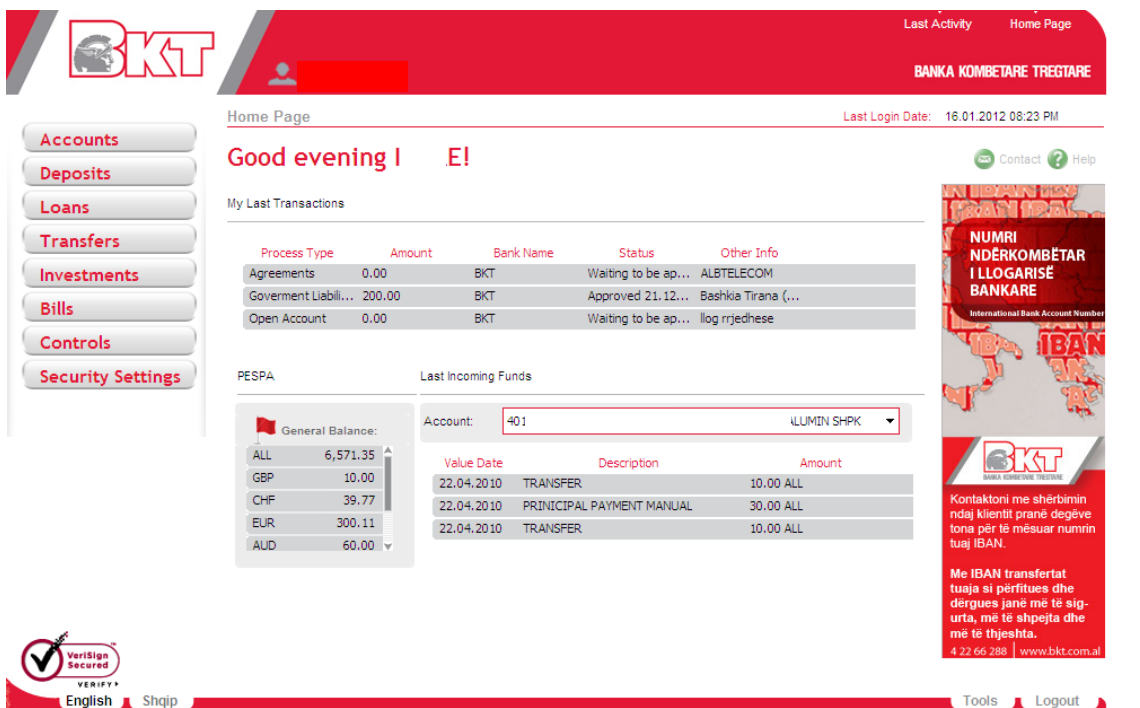
The screenshot shows the BKT e-Banking interface. The header includes the BKT logo, the text 'for KOMPANIA TEST 1', and the bank name 'BANKA KOMBETARE TREGTARE'. The user is logged in as 'KOMPANIA TEST 1' with a last login date of '14.11.2014 10:35 AM'. The left sidebar contains a menu with options: Accounts, Deposits, Loans, Transfers, Investments, Payments, Controls, and Security Settings. The 'Security Settings' section is expanded, showing options: User Rights, Change Password, Change Digital Stamp, and Transactions Limits. The main content area displays the 'Transactions Limits' section, which includes a table titled 'List of Transaction Limits'.

Process	Daily Limit	User Limit	Currency
Uniref	0.00 / 1,000,000.00	0.00 / 1,000,000.00	EUR
Exchange Sell	0.00 / 1,000,000.00	0.00 / 1,000,000.00	EUR
Exchange Cross	0.00 / 1,000,000.00	0.00 / 1,000,000.00	EUR
Transfer Internal	0.00 / 1,000,000.00	0.00 / 1,000,000.00	EUR
Open Deposit	0.00 / 1,000,000.00	0.00 / 1,000,000.00	EUR
Transfer Domestic	0.00 / 1,000,000.00	0.00 / 1,000,000.00	EUR
Close Deposit	0.00 / 1,000,000.00	0.00 / 1,000,000.00	EUR
Transfer Between Accounts	0.00 / 1,000,000.00	0.00 / 1,000,000.00	EUR
Exchange	0.00 / 1,000,000.00	0.00 / 1,000,000.00	EUR
Exchange Buy	0.00 / 1,000,000.00	0.00 / 1,000,000.00	EUR

### 11. HOME PAGE

## Business e-Banking Manual

In this screen you can see a short summary of your account. You can have information about the General Balance of all accounts, Deposits, Loans and Transfers.



The screenshot shows the BKT e-Banking Home Page. The header includes the BKT logo, a user profile icon, and navigation links for 'Last Activity' and 'Home Page'. The main content area is divided into several sections:

- Left Sidebar:** A vertical menu with buttons for 'Accounts', 'Deposits', 'Loans', 'Transfers', 'Investments', 'Bills', 'Controls', and 'Security Settings'.
- Top Bar:** Displays 'Home Page', 'Last Login Date: 16.01.2012 08:23 PM', and 'BANKA KOMBETARE TREGTARE'.
- Greeting:** 'Good evening I E!'.
- My Last Transactions:** A table showing recent transactions.
 

Process Type	Amount	Bank Name	Status	Other Info
Agreements	0.00	BKT	Waiting to be ap...	ALBTELECOM
Government Liabli...	200.00	BKT	Approved 21.12...	Bashkia Tirana (...)
Open Account	0.00	BKT	Waiting to be ap...	log rrjedhese
- PESPA:** A section for 'Last Incoming Funds' with a dropdown menu for 'Account' (set to '401') and a table of transactions.
 

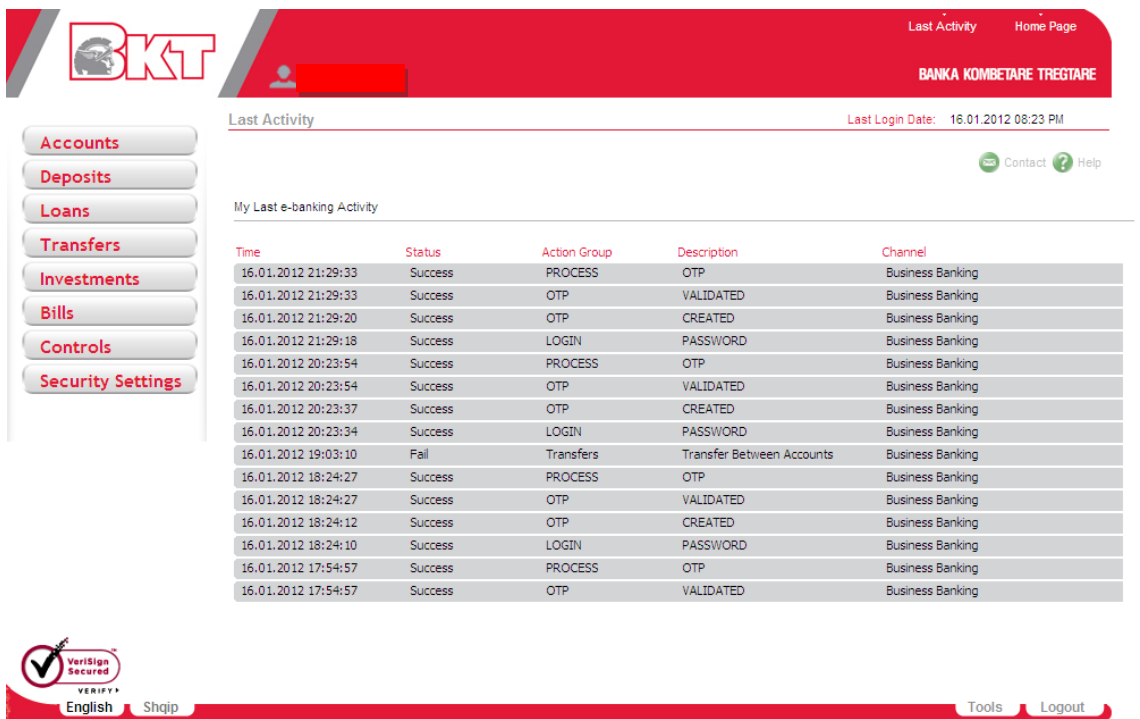
Value Date	Description	Amount
22.04.2010	TRANSFER	10.00 ALL
22.04.2010	PRINCIPAL PAYMENT MANUAL	30.00 ALL
22.04.2010	TRANSFER	10.00 ALL
- General Balance:** A table showing the balance for various currencies.
 

Currency	Balance
ALL	6,571.35
GBP	10.00
CHF	39.77
EUR	300.11
AUD	60.00
- Right Sidebar:** A red box containing information about the 'NUMRI NDERKOMBETAR I LLOGARISE BANKARE' (International Bank Account Number) and a map of Albania. It also includes a BKT logo and contact information.
- Footer:** A red bar with 'VeriSign Secured' logo, language selection ('English', 'Shqip'), and 'Tools' and 'Logout' links.

## 12. LAST ACTIVITY

## Business e-Banking Manual

In this screen you can get information about the last e-banking operation activity and their status.



**Accounts**  
**Deposits**  
**Loans**  
**Transfers**  
**Investments**  
**Bills**  
**Controls**  
**Security Settings**

**Last Activity** Last Login Date: 16.01.2012 08:23 PM

Contact Help

**My Last e-banking Activity**

Time	Status	Action Group	Description	Channel
16.01.2012 21:29:33	Success	PROCESS	OTP	Business Banking
16.01.2012 21:29:33	Success	OTP	VALIDATED	Business Banking
16.01.2012 21:29:20	Success	OTP	CREATED	Business Banking
16.01.2012 21:29:18	Success	LOGIN	PASSWORD	Business Banking
16.01.2012 20:23:54	Success	PROCESS	OTP	Business Banking
16.01.2012 20:23:54	Success	OTP	VALIDATED	Business Banking
16.01.2012 20:23:37	Success	OTP	CREATED	Business Banking
16.01.2012 20:23:34	Success	LOGIN	PASSWORD	Business Banking
16.01.2012 19:03:10	Fail	Transfers	Transfer Between Accounts	Business Banking
16.01.2012 18:24:27	Success	PROCESS	OTP	Business Banking
16.01.2012 18:24:27	Success	OTP	VALIDATED	Business Banking
16.01.2012 18:24:12	Success	OTP	CREATED	Business Banking
16.01.2012 18:24:10	Success	LOGIN	PASSWORD	Business Banking
16.01.2012 17:54:57	Success	PROCESS	OTP	Business Banking
16.01.2012 17:54:57	Success	OTP	VALIDATED	Business Banking

**VeriSign Secured**  
**English** **Shqip** **Tools** **Logout**

## 13. CONTACT

In this screen you can write about a question, a complain or advice.



The screenshot displays the BKT e-Banking home page. A red navigation bar at the top contains the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. Below the bar, the text 'BANKA KOMBETARE TREGTARE' is visible. A sidebar on the left lists various services: Accounts, Deposits, Loans, Transfers, Investments, Bills, Controls, and Security Settings. The main content area shows a greeting 'Good evening!', a 'My Last Transactions' table, and a 'General Balance' section. A 'Contact' modal window is open, prompting the user to fill in fields for Name, Type (set to 'Question'), and Message, with a 'Send' button at the bottom. A 'VeriSign Secured' logo is present in the bottom left corner.

**My Last Transactions**

Process Type	Amount	Bank Name	Status	Other Info
Agreements	0.00	BKT	Waiting to be ap...	ALBTELECOM
Government Liabili...	200.00	BKT	Approved 21.12...	Bashkia Tirana (...)
Open Account	0.00	BKT	Waiting to be ap...	Illog rrjedhese

**General Balance:**

Currency	Balance
ALL	6,571.35
GBP	10.00
CHF	39.77
EUR	300.11
AUD	60.00

**Contact Form:**

**Inform Us**

Please fill the following fields.

Name:  IT NJA

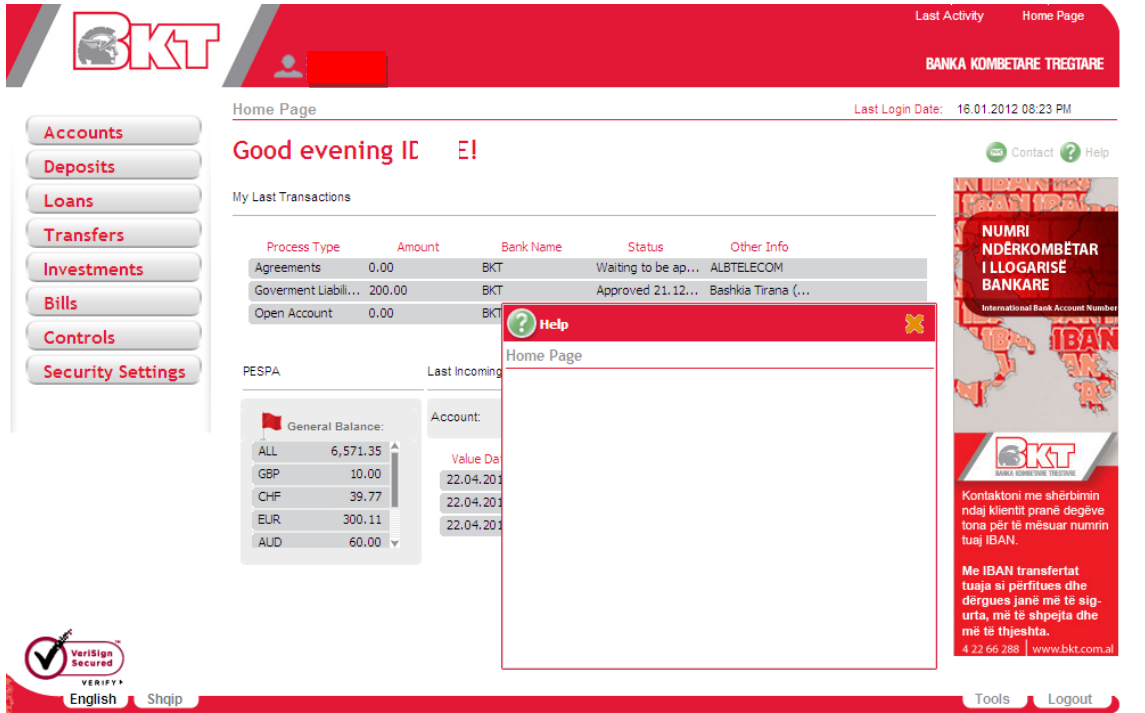
Type:

Message:

**Send**

## 14. HELP

In this screen you can get information about the product you are interested.



The screenshot shows the BKT Business e-Banking interface. At the top, there is a red header with the BKT logo and the text "BANKA KOMBETARE TREGTARE". Below the header, there is a navigation bar with buttons for "Accounts", "Deposits", "Loans", "Transfers", "Investments", "Bills", "Controls", and "Security Settings". The main content area displays the user's name "Good evening ID" and the last login date "16.01.2012 08:23 PM". A table titled "My Last Transactions" shows the following data:

Process Type	Amount	Bank Name	Status	Other Info
Agreements	0.00	BKT	Waiting to be ap...	ALBTELECOM
Government Liabili...	200.00	BKT	Approved 21.12...	Bashkia Tirana (...)
Open Account	0.00	BKT		

Below the table, there is a section for "General Balance" with a list of currencies and their corresponding values:

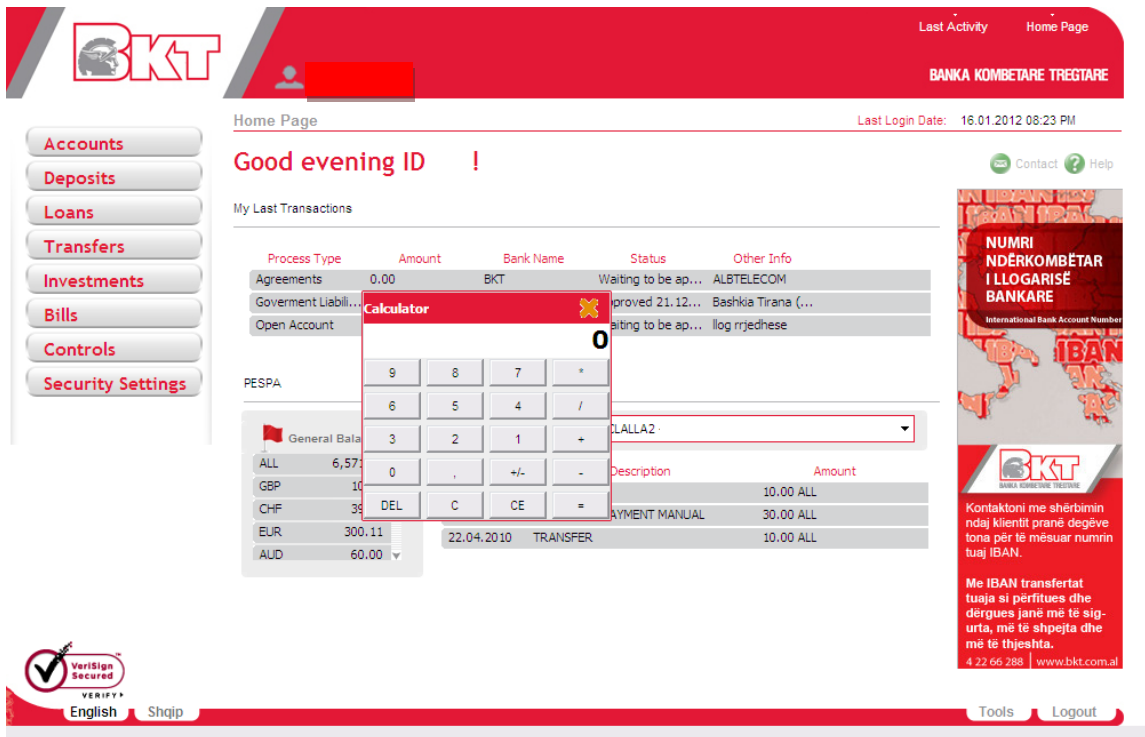
Currency	Value
ALL	6,571.35
GBP	10.00
CHF	39.77
EUR	300.11
AUD	60.00

On the right side, there is a sidebar with a map of Albania and the text "NUMRI NDËRKOMBËTAR I LLOGARISË BANKARE". At the bottom, there is a footer with the text "English Shqip" and "Tools Logout".

## 15. TOOLS

In the tools menu you can get the calculator.

## Business e-Banking Manual



**BKT** Last Activity Home Page  
BANKA KOMBETARE TREGTARE

Home Page Last Login Date: 16.01.2012 08:23 PM

Good evening ID !

My Last Transactions

Process Type	Amount	Bank Name	Status	Other Info
Agreements	0.00	BKT	Waiting to be ap...	ALBTELECOM
Government Liabili...			proved 21.12...	Bashkia Tirana (...)
Open Account			aiting to be ap...	ilog rrjedhese

PESPA

General Bala	Amount	Description	Amount
ALL	6,57		
GBP	10		10.00 ALL
CHF	38		30.00 ALL
EUR	300.11		
AUD	60.00		

22.04.2010 TRANSFER 10.00 ALL

NUMRI NDERKOMBETAR I LLOGARISE BANKARE

Kontaktimi me shërbimin ndaj klientit pranë degëve tona për të mësuar numrin tuaj IBAN.

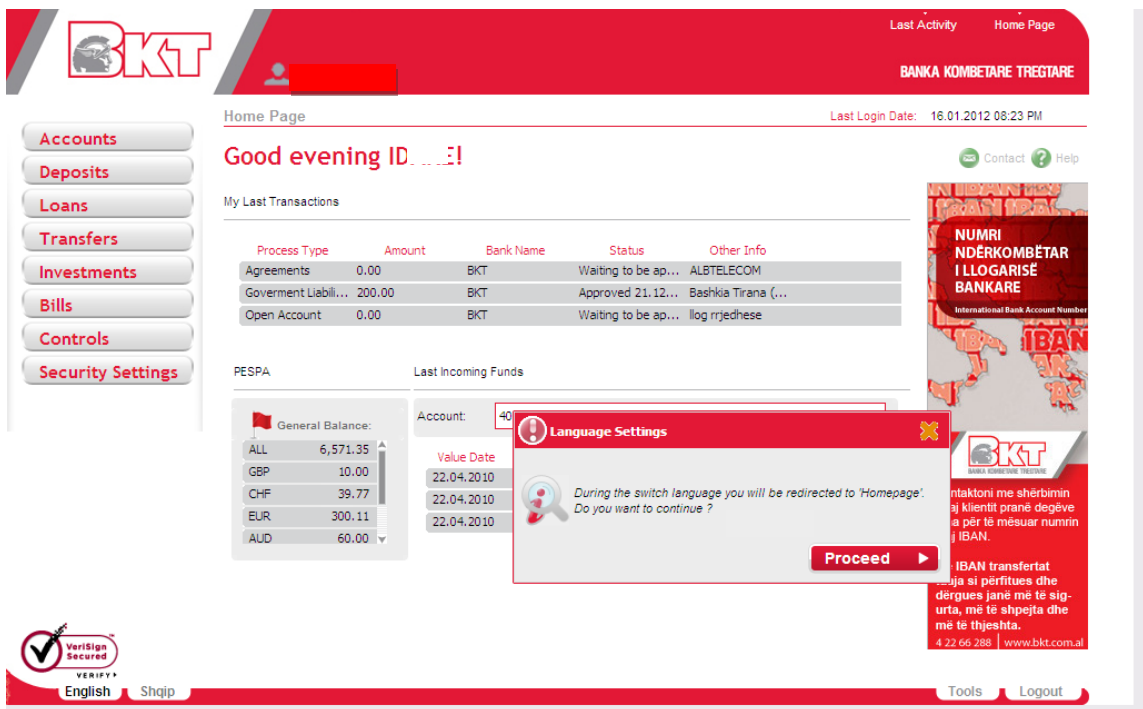
Me IBAN transfertat tuaja si përfitues dhe dërgues janë më të sigurt, më të shpejta dhe më të thjeshta.

4 22 66 288 | www.bkt.com.al

VeriSign Secured  
English Shqip  
Tools Logout

## 16. LANGUAGE SETTINGS

You can choose two languages from our menu, English or Albanian.



**Accounts**  
**Deposits**  
**Loans**  
**Transfers**  
**Investments**  
**Bills**  
**Controls**  
**Security Settings**

Home Page  
 Last Login Date: 16.01.2012 08:23 PM

Good evening ID. ...!

My Last Transactions

Process Type	Amount	Bank Name	Status	Other Info
Agreements	0.00	BKT	Waiting to be ap...	ALBTELECOM
Government Liabili...	200.00	BKT	Approved 21.12...	Bashkia Tirana (...)
Open Account	0.00	BKT	Waiting to be ap...	Illog rrjedhese

PESPA  
 Last Incoming Funds

General Balance:  
 ALL 6,571.35  
 GBP 10.00  
 CHF 39.77  
 EUR 300.11  
 AUD 60.00

Account: 40  
 Value Date  
 22.04.2010  
 22.04.2010  
 22.04.2010

**Language Settings**

During the switch language you will be redirected to "Homepage".  
 Do you want to continue?

Proceed

NUMRI NDERKOMBËTAR I LLOGARISË BANKARE  
 International Bank Account Number  
 IBAN

IBAN transferat  
 janë si përfutës dhe  
 dërgues janë më të sig-  
 urta, më të shpejta dhe  
 më të thjeshta.  
 4 22 66 288 | www.bkt.com.al

English Shqip  
 Tools Logout

## 17. LOGOUT

By clicking logout you will be logged out from the system and to get access at your accounts you should login again.

## 18. FREQUENTLY ASKED QUESTIONS

### 18.1. Login

*What are the requirements to register for BKT Internet Banking?*

All BKT customers who own a debit / credit card, signed KSHBI agreement and have registered their mobile telephone number in branch, can register to BKT Internet Banking.

### *What is a Customer and Company ID?*

Customer ID is a number which is provided to you when you first open an account at BKT. You use customer ID at the first stage of registration and login process. We use here the customer ID and the company ID.

### *What is a password?*

A password is a combination of alphanumeric characters that you have to create during registration process for your security.

### *What is OTP?*

OTP (One Time Password) is a security step of BKT Login process. It is required when you login and it sent to your registered mobile via SMS.

### *What is a virtual keyboard?*

Virtual keyboard is an optional application that you can use to avoid of the risk of any key login attacks.

### *What should I do if I forget my customer ID and my password?*

You have to contact to BKT Call Center.

### *What should I do if I block my Internet Banking account?*

You have to contact to BKT Call Center.

### *What should I do if I do not receive any OTP message?*

Please check if you are inside the coverage area of your GSM company or check your SMS inbox if it is full or not. Otherwise you should check and renew your registered mobile number at your BKT branch.

## 18.2 Security

### *Can I change my password?*

Yes. You can change your password under Security Settings menu at internet banking.

### *Why do I have to change my password?*

For security reasons, you will be asked to change your password every 90 days.

*What should I do if I lose my mobile phone?*

You have to cancel your SIM Card as soon as possible in order to avoid any risk referring to OTP stage of BKT Login process.

*What should I do if I receive an OTP message from BKT, although I haven't tried to login?*

Please try to change your password if possible and/or contact to BKT Call Center in order to take additional action for your account security.

*What are the tips for Internet Banking security?*

You have to define strong password that we recommend not to define one that contains your personal details. You mustn't share your login details with anyone or keep at any place where anyone can reach.

*Can I access to BKT Internet Banking from out of Kosova?*

Yes. You can also access to BKT Internet Banking from out of Kosova. There is no additional requirement.

*With which browsers I can login to BKT Internet Banking?*

You can access to BKT Internet Banking with Internet Explorer, Mozilla Firefox, Opera, Safari and Google Chrome. It is required to use at least version 6.0 for Internet Explorer; however, we recommend version 7.0 for a better performance.

### 18.3 Usage

*When can I use BKT Internet Banking?*

You can use BKT Internet Banking for 24 hours.

*When can I make financial transactions at BKT Internet Banking?*

You can perform Domestic transfers until 2 PM. There is no period limit for remaining financial transactions such as Money Exchange and Card Payments. (Exception: You cannot make any financial transaction during daily update process which begins at 9 PM and continues until midnight)

*When is my transaction orders executed at BKT Internet Banking?*

Your transaction orders are executed online. You can also check them online with visiting your Account Transactions menu.

*What should I do if I cannot perform a financial transaction?*

You will be informed with a specific error message about the reason. If you see a general system error message please contact to BKT Call Center for details.

*Is there a Help menu?*

Yes. There is a Help menu at the top of each page which gives you details about the menu item that you want to use.

*What should I do if have any complaints or suggestions about Business E-Banking?*

You can click Contact which is located at the top of the page to leave a message or you can contact to BKT Call Center or branches.