# Manual Branch "Internet" E-banking



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# IN "INTERNET" BRANCH E-BANKNIG YOU CAN FIND THE FOLLOWING SERVICES

# 1. ACCOUNT

- Open accounts in different currencies,
- See history of your accounts for the different periods.

# 2. DEPOSIT

- Look at your deposits,
- Open New Deposits on fixed term and flexible.

#### 3. LOAN

- View the history of the loan contracts (term, installment, interest rate, etc.).

# 4. TRANSFER

- Within BKT,
- Within Kosovo.

#### 5. CREDIT CARD

- Advance payment from credit card in your checking account,
- Card liability payment,
- Historical activities of your card,
- Submit application for new credit card.

# 6. DEBIT CARD

- Information on your debit cards,
- Connection of debit card with more than one account in Euro,
- Submit application for new debit card.

#### 7. INVESTMENT

- Perform currency exchanges in various currencies,
- Look at the exchange rate.

# **Branch "Internet" EBanking**

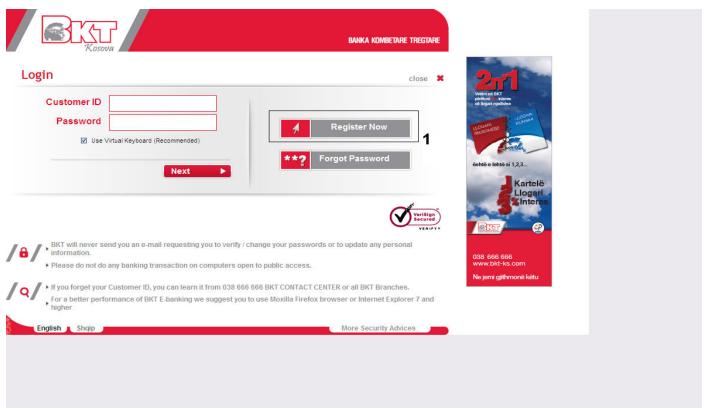
# 1.0. Registration on EBankig

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

- Enter on web site <u>www.bkt-ks.com</u>;



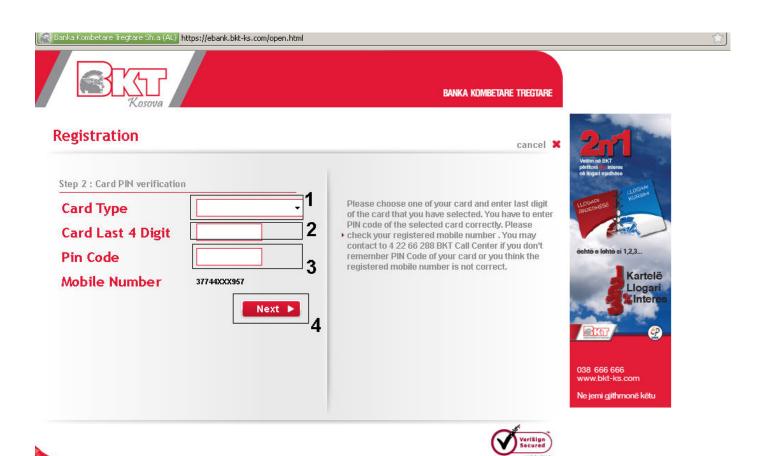
1. Click on Branch "Internet" Ebanking.



1. Click "Register Now".



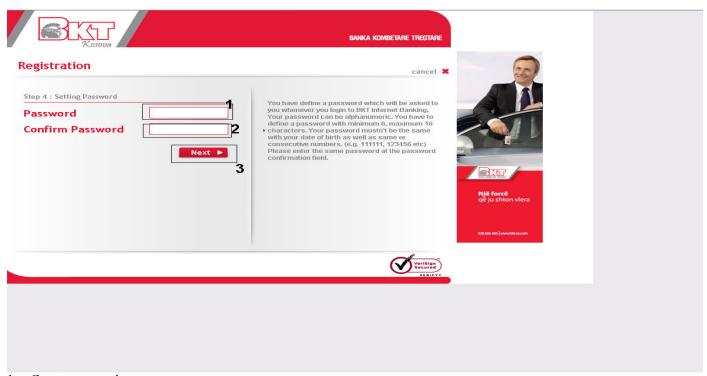
- 1. Enter your "Customer ID CIF" (the number you can get by calling on the telephone number 038 666 666);
- 2. Then click on the button"Next".



- 1 Choose your Card Type (that you want to register with it);
- 2. Enter last 4 digit of the card that you have selected;
- 3. Enter PIN (Card's PIN);
- 4. Then click on the button"Next".



- 1. On your mobile phone you will receive a message with four digit number, which you must enter within 2 minutes;
- 2. Then click on the button "Next".



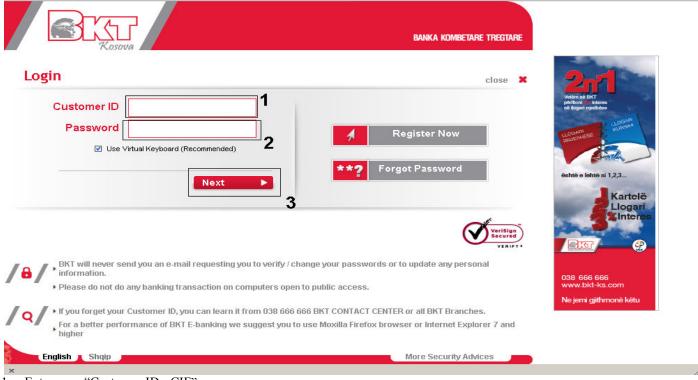
- 1 Create password;
- 2. Then confirm password(Password you will need always to log in on Ebanking);
- 3. The click on the button "Next";
- 4. In the end choose a "Digital Stamp".

# 2.0. Login on Ebanking

- Enter on Web Site www.bkt-ks.com



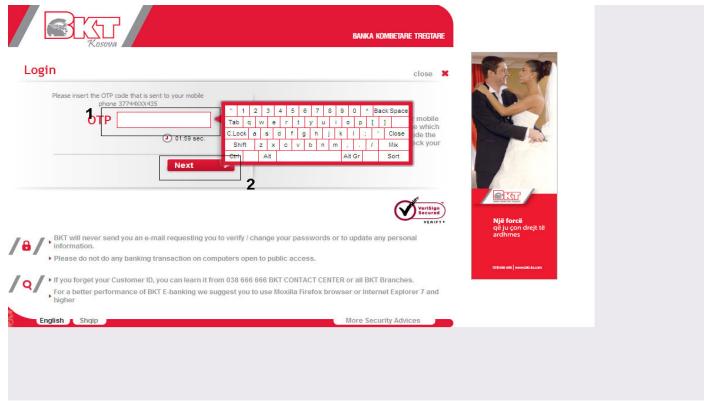
1. Click on Branch "Internet" Ebanking.



- Enter your "Customer ID CIF";
- 2. Enter your password that you have created during registration;
- 3. Then click on the button "Next".



- 1. Confirm Digital Stamp;
- 2. Then click on the button "Next".



- 1. On your mobile phone you will receive a message with four digit number, which you must enter within 2 minutes;
- 2. Then click on the button "Next".



- If the registration is successfully done, this page will be opened.

# 3.0. Functions of banking services

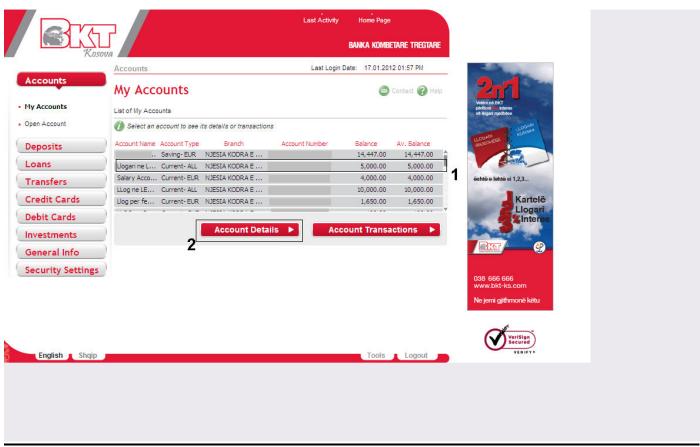
# 3.1 Accounts

In this menu you can see or you can perform transactions between your accounts;

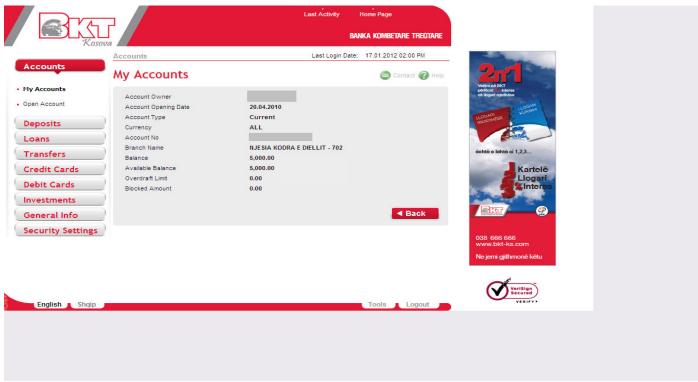
- My Accounts
- Open Accounts

# 3.1.1. My Accounts

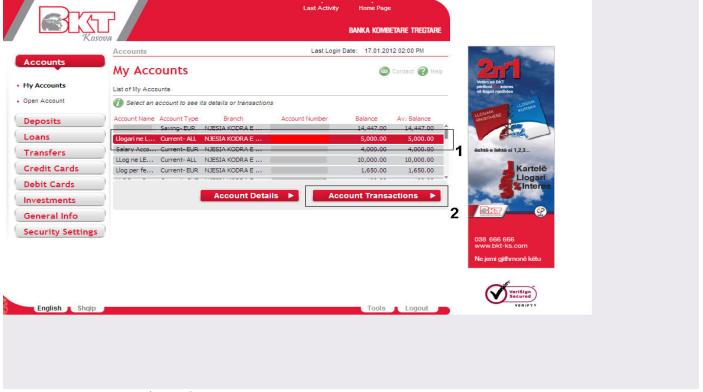
- Here you have two opportunities to see "Account Details" and "Account Transactions";



- 1. If you want to see your "Account Details" select an account;
- 2. Then click on the button "Account Details".



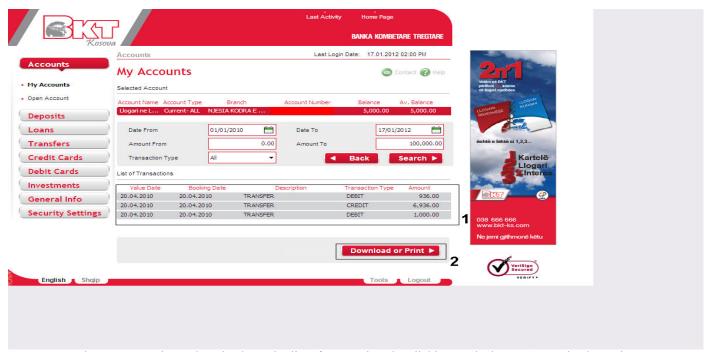
- . Here are presented details of the selected account;
- 2. You can return back by clicking on the button "Back".



- 1. To see account transactions, select an account;
- 2. Then click on the button "Account Transactions".

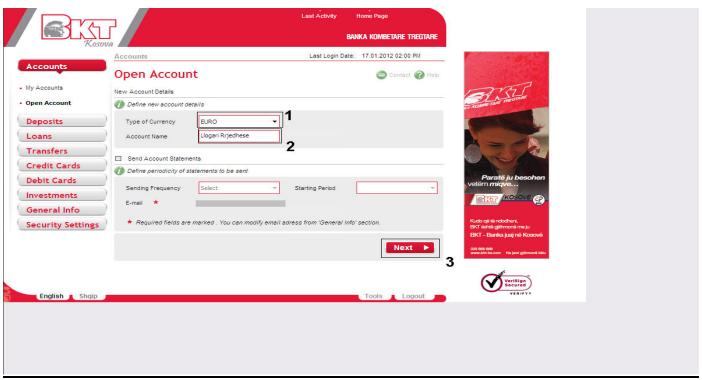


- 1. Choose from which date until to which date you want to see the transactions of account;
- 2. Then click on the button "Search";
- 3. If you want to return back, click on the button "Back".

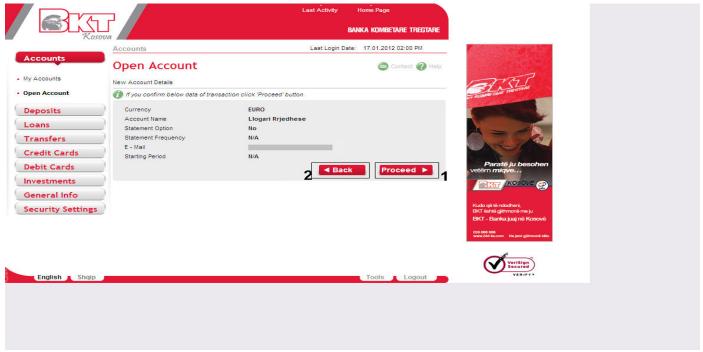


1. Here you have opportunity to download or print list of transactions by clicking on the button "Download or Print".

# 3.1.2. Open Account



- 1. To open an account select type of currency;
- 2. Enter the name of account;
- 3. Then click on the button" Next".



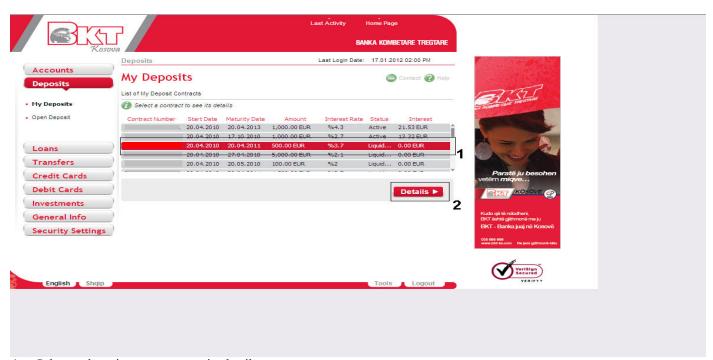
- 1. If you confirm below data of transaction click on the button" Proceed";
- 2. And by clicking on the button"Back", you will return back.

# 3.2. Deposits

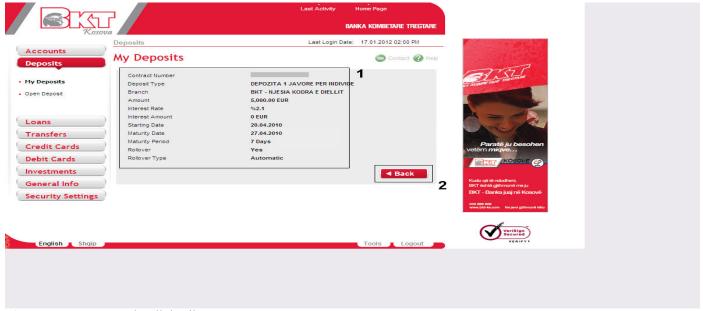
In this menu you can see your current deposits or open new deposit term. Actions that you can perform are;

- 1. My Deposits
- 2. Open Deposit

# 3.2.1. My Deposits

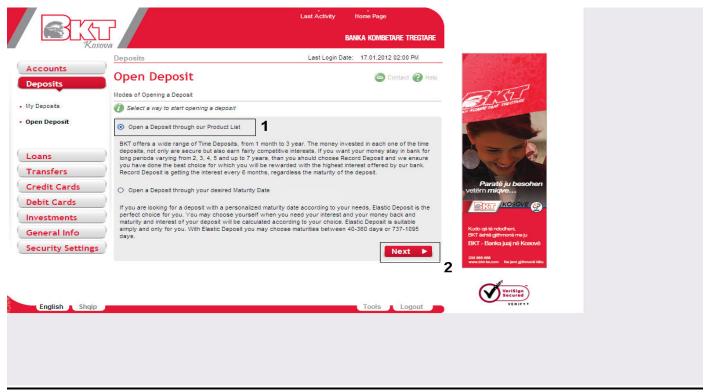


- 1 Select a deposit contract to see its details;
- 2 Then click on the button "Details".

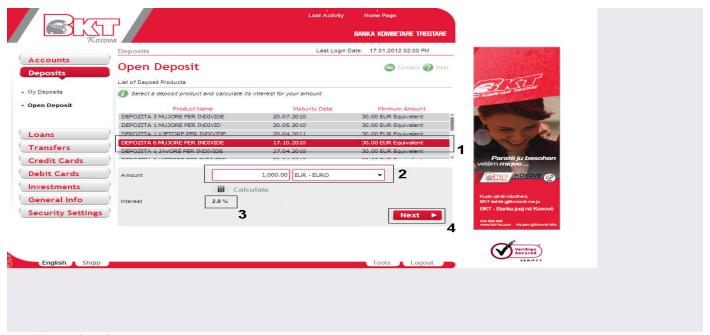


- 1. Here you can see the all details;
- 2. And then by clicking on the button "Back", you will return back.

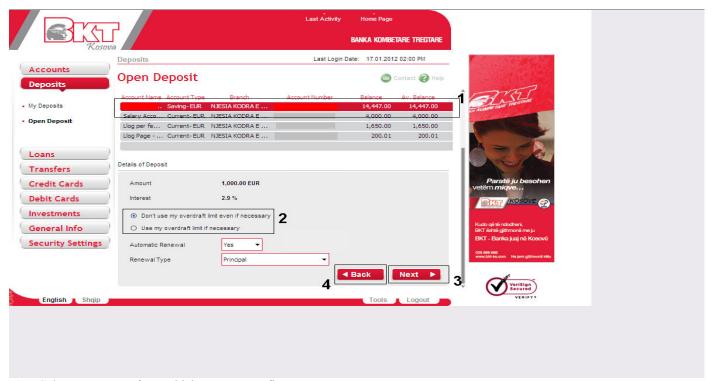
# 3.2. Open Deposit



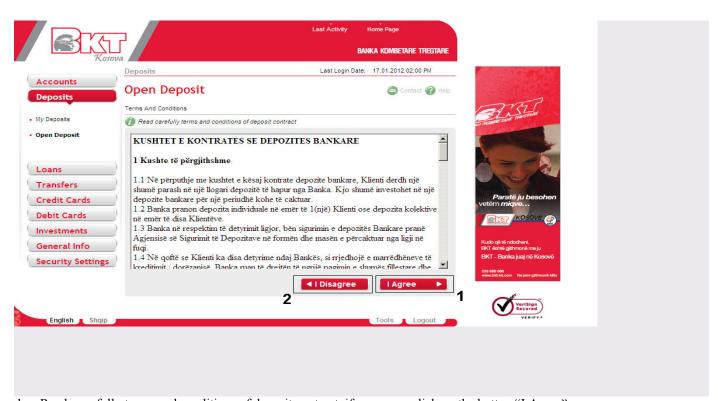
- 1. To open deposit you have two alternatives, we have chosen the first alternative;
- Then click on the button "Next".



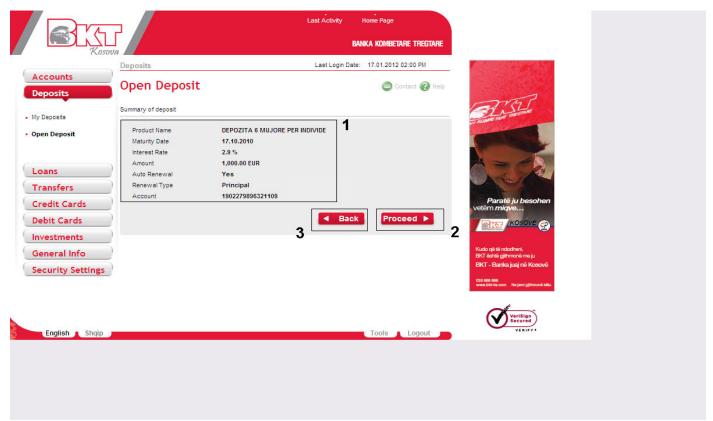
- 1. Select a deposit account;
- 2. Amount that you want to deposit and currency;
- 3. Then calculate interest;
- 4. In the end click on the button"Next".



- 1. Select an account from which you want to finance account;
- 2. Select if you want to use overdraft if its necessary;
- 3. Then click on the button "Next";
- 4. If you want to return back click on the button click on the button "Back".



- 1. Read carefully terms and conditions of deposit contract, if you agree click on the button "I Agree";
- 2. If you disagree you can return back by clicking on the button "I Disagree"



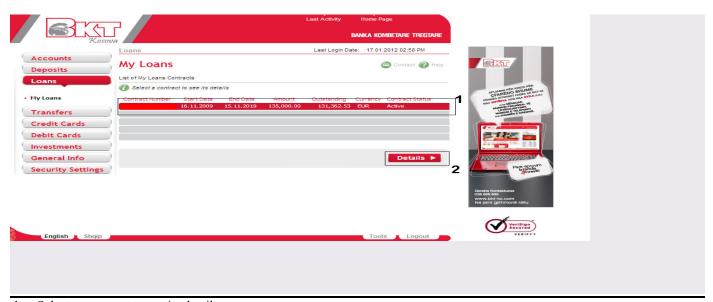
- 1. Summary of selected deposit;
- 2. Then click on the button "Proceed";
- 3. If you want to return back click on the button "Back".

# 3.3. Loans

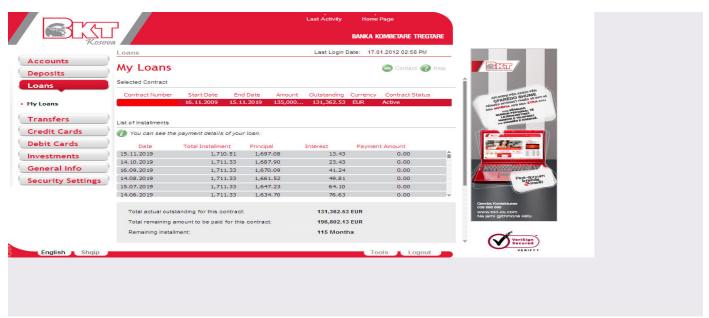
In this menu you can see your current loans and the details of your loans contract for example;

- Contract Number
- Start Date
- End Date
- Amount
- Outstanding amount
- Currency
- Contract Status

# **3.3.1. My Loans**



- 1. Select an account to see its details;
- 2. Then click on the button "Details".



1. Under these details you will see the payment schedule and all payments performed with details below.

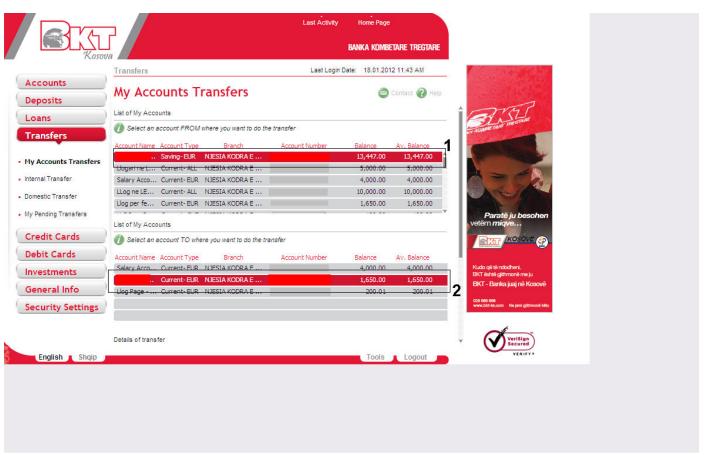
# 3.4. Transfers

In this menu you can transfer money. Actions that you can perform are;

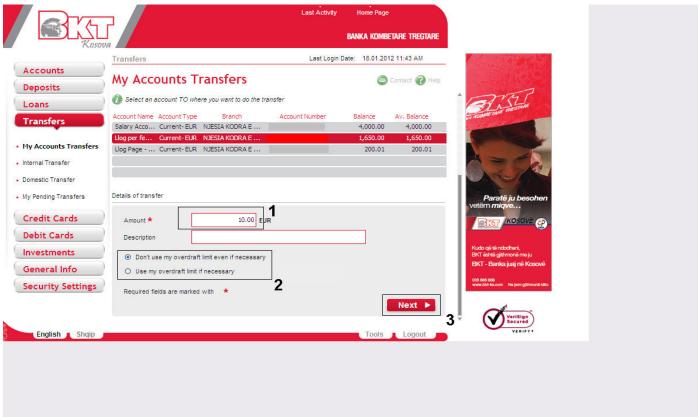
- Transfers between my accounts;
- Internal Transfers;
- Domestic Transfers;
- My Pending Transfers.

# 3.4.1. Transfers between my accounts

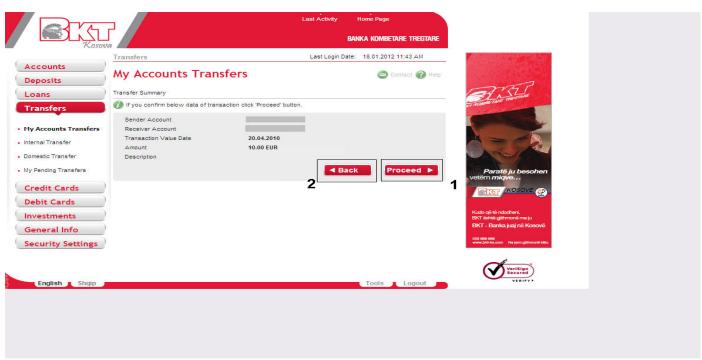
For example: Here you can transfer money from your current account on your saving account.



- 1. To perform transfers "Transfers between My Accounts", then select an account from which;
- 2. To which you want to perform transfer.



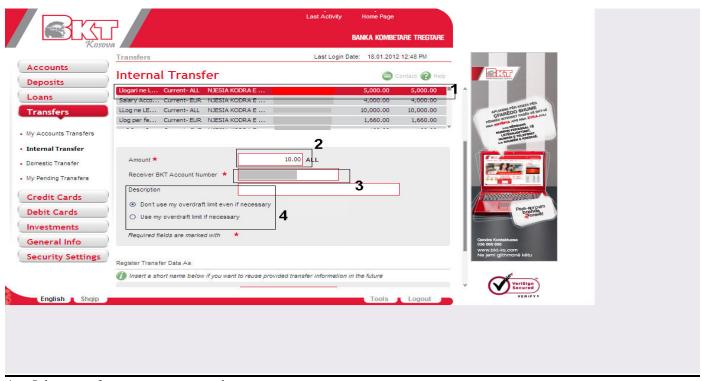
- 1. The amount that you want to transfer;
- 2. Select if you want to use overdraft if its necessary;
- 3. Then click on the button "Next".



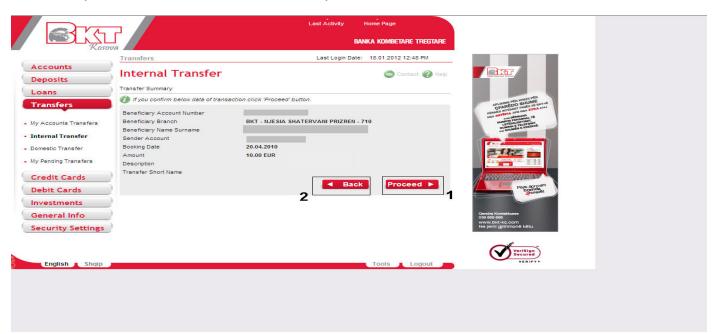
- 1 If you confirm below data of transaction click "Proceed" button;
- 2. If you want to cancel transfer, then click on the button "Back".

# 3.4.2. Internal Transfers between accounts in BKT

For example: Here you can perform transfers money from your account to another account in BKT.



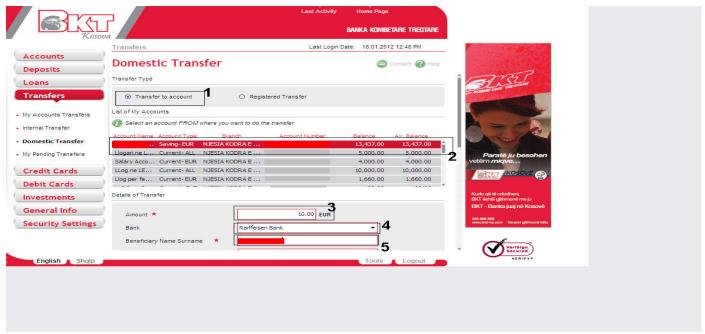
- 1. Select one of your account as a sender account;
- 2. Enter amount of transfer;
- 3. Enter number of account (to which you want to perform transfer);
- 4. Select if you want to use overdraft limit if its necessary;



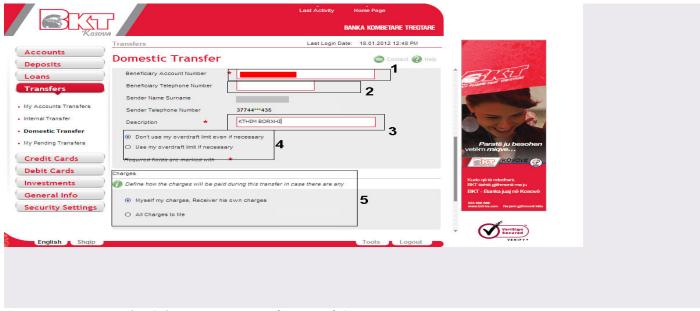
- 1. If you confirm below data of transaction click "Proceed" button;
- 2. If you want to cancel transfer, then click on the button "Back".

# 3.4.3. Domestic Transfers

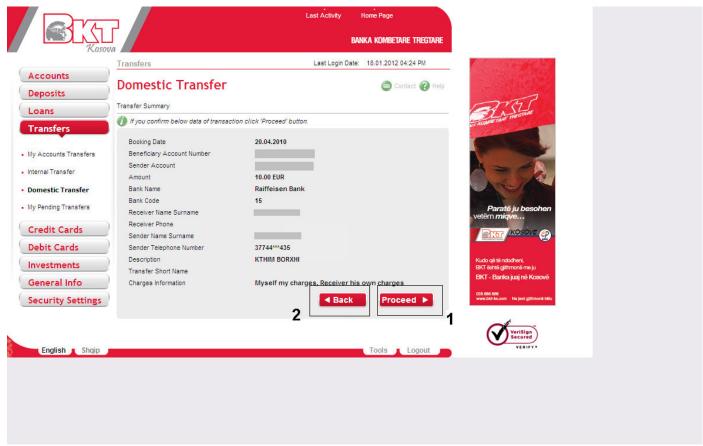
For example: Here you can transfer money from your account to other bank account in Albania.



- 1. Select type of transfer;
- 1. Select transfer from where you want to perform transfer;
- 2. Enter amount that you want to transfer;
- 3. Select the bank of beneficiary;
- 4. Enter the name of beneficiary.



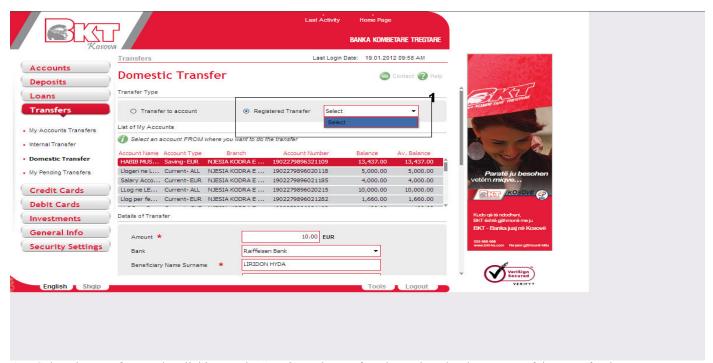
- 1. Enter account number (where you want to perform transfer);
- 2. Beneficiary telephone number;
- 3. Descriptions of transfer;
- 4. Select if you want to use overdraft limit if its necessary;
- 5. In the end define how the charges will be paid during this transfer.



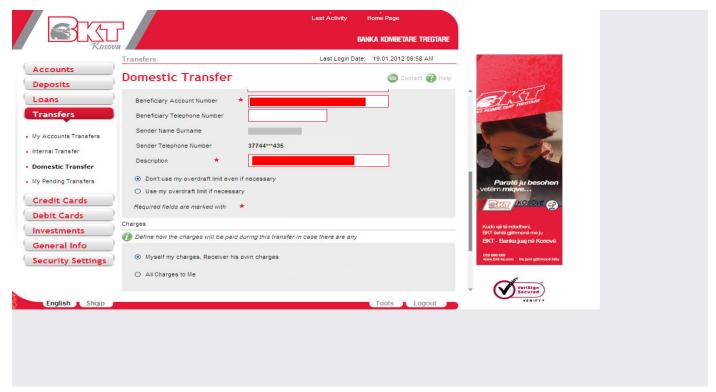
- 1. If you confirm below data of transaction click "Proceed" button;
- 2. If you want to cancel transfer, then click on the button "Back".

# 3.4.4. Saved Transfer

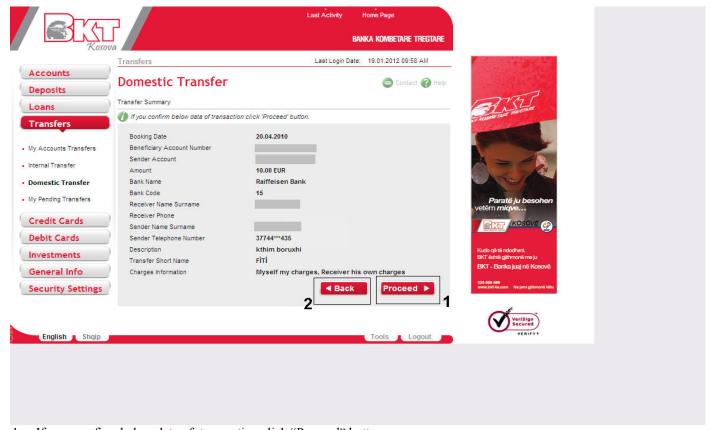
While you perform a transfer at "Register Transfer Data", you can enter a short name if you you want to reuse these transfer information in the future.



Select the transfer type by clicking on the "Registered Transfer" then select the short name of that transfer that you want to reuse again the transfer information.



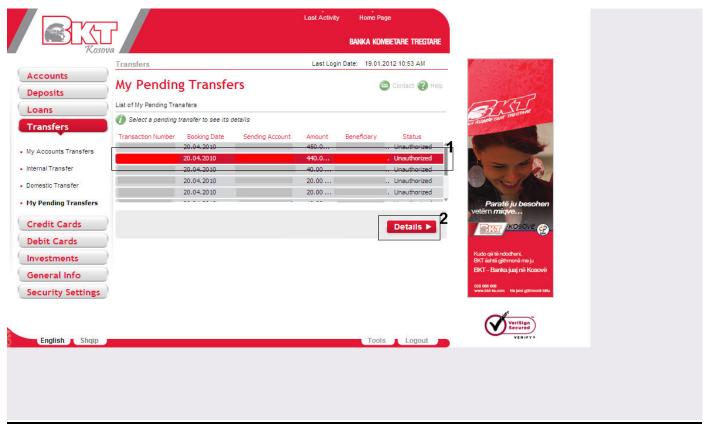
- Only control the transfer data.



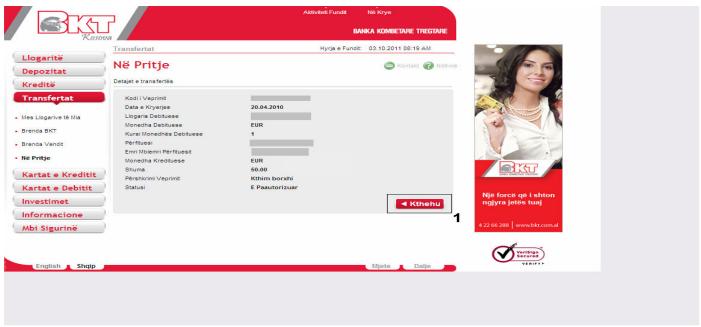
- 1. If you confirm below data of transaction click "Proceed" button;
- 2. If you want to cancel transfer, then click on the button "Back".

# 3.4.5. Pending Transfers

In this menu you will see the all list of pending transfers, these transfers are not authorized yet.



- 1 Here you can see the list of pending transfers;
- 2. Select a transfer to see its details.



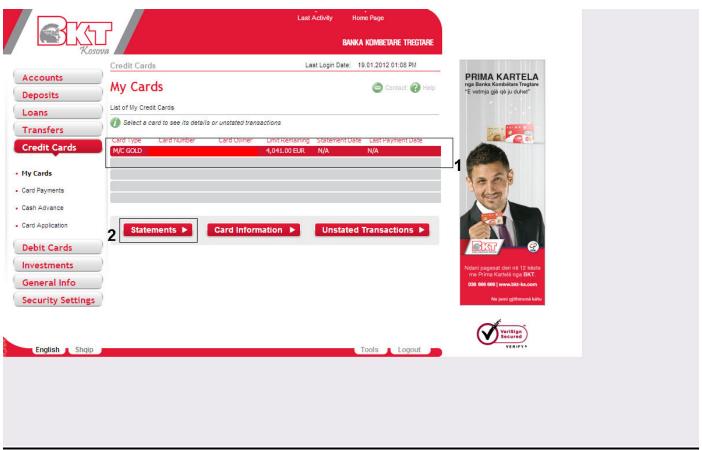
1. Here you can see the details of transfer.

# 3.5. Credit Cards

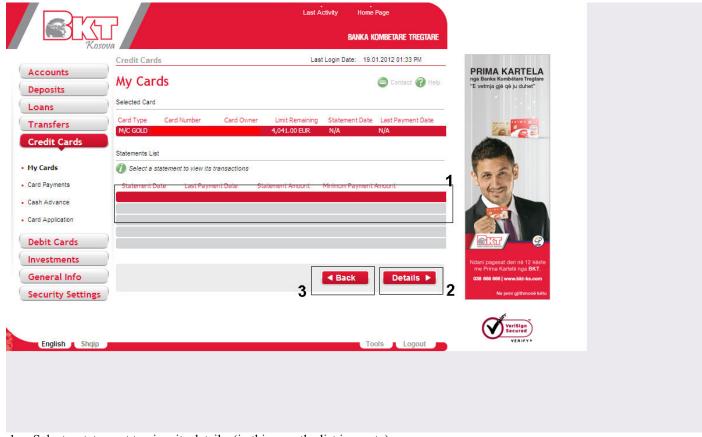
In this menu you perform these actions;

- My Cards (active credit cards that you own);
- Card Payments (here you can perform your credit card's debt)
- Cash Advance (you can withdrawn 10% of credit card's limit by selecting an account where do you want to transfer money);
- Card Applications (here you can apply for credit card).

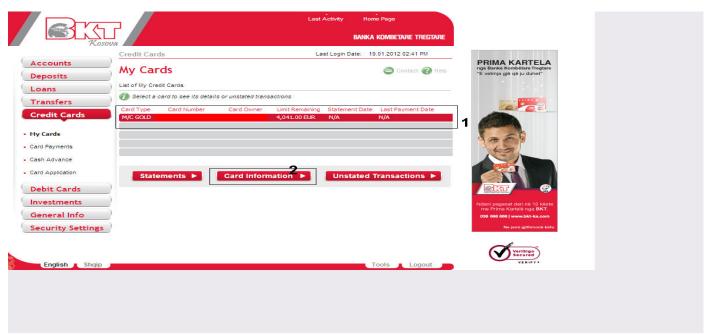
# **3.5.1.** My Cards



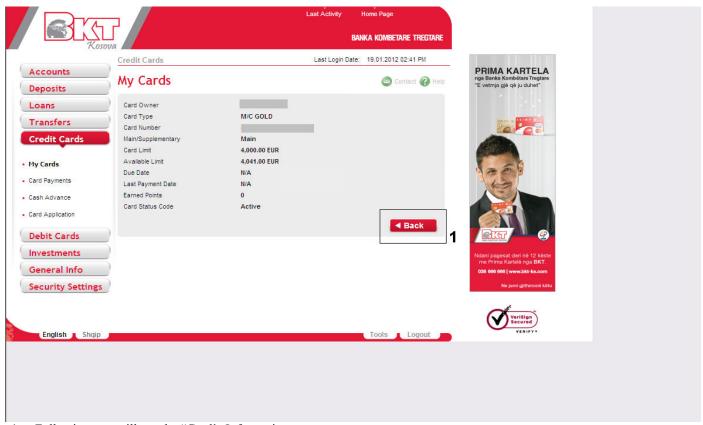
- 1. Select a card to see its details;
- 2. Then click on the button "Statements".



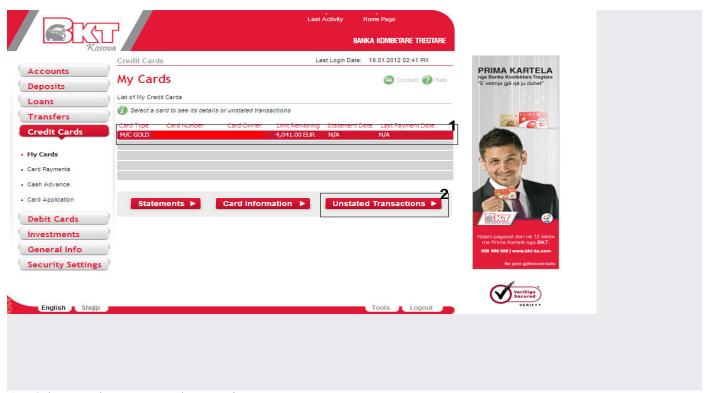
- 1. Select a statement to view its details (in this case the list is empty);
- 2. Then click on the button "Details";
- 3. You can return back by clicking on the button "Back".



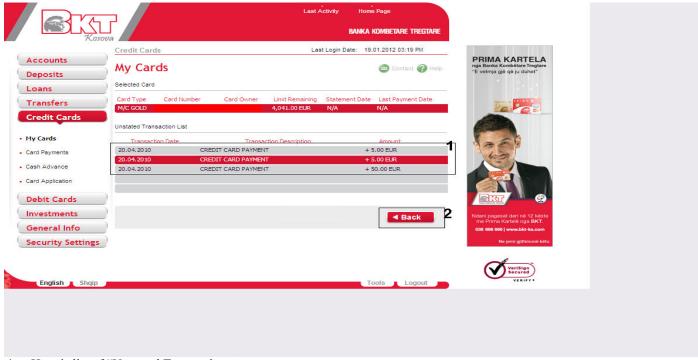
- 1. Select a card to see its details;
- 2. Then click on the button "Card Information".



1. Following you will see the "Card's Information".

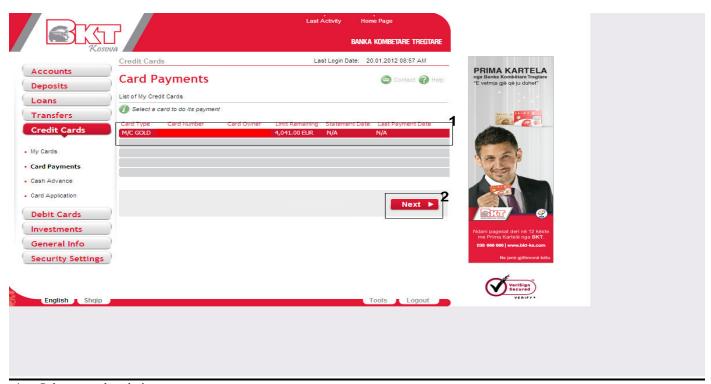


- 1. Select a card to see unstated transactions;
- 2. Then click on the button "Unstated Transactions".



- 1. Here is list of "Unstated Transactions";
- 2. You can return back by clicking on the button "Back".

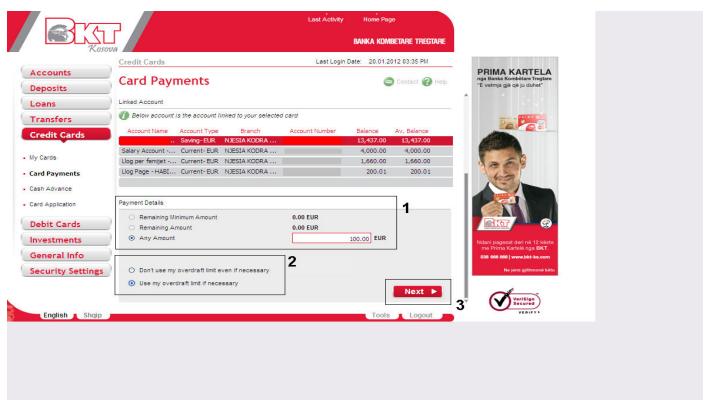
# 3.5.2. Card Payments



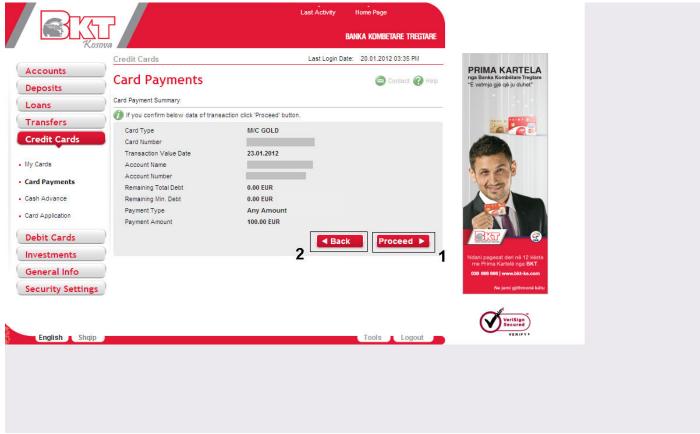
- 1. Select a card to do its payment;
- 2. Then click on the button "Next".



- 1. Card that you have selected to do its payment;
- 2. Debt information (in our case the debt is 0.00 Euro);
- 3. Below account is the account linked to your selected card.

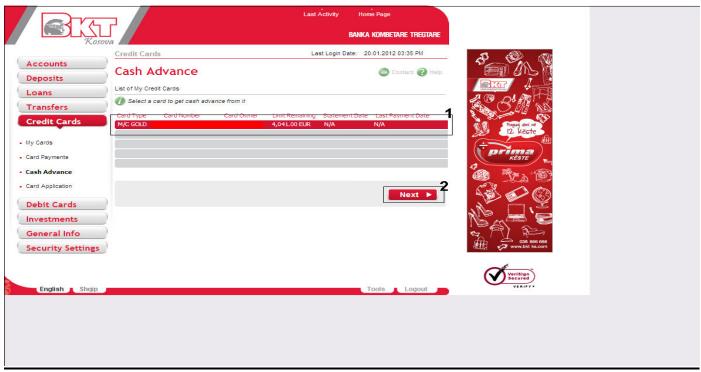


- 1. Enter the amount;
- 2. Select if you want to use overdraft limit if its necessary;
- 3. The click on the button 'Next".

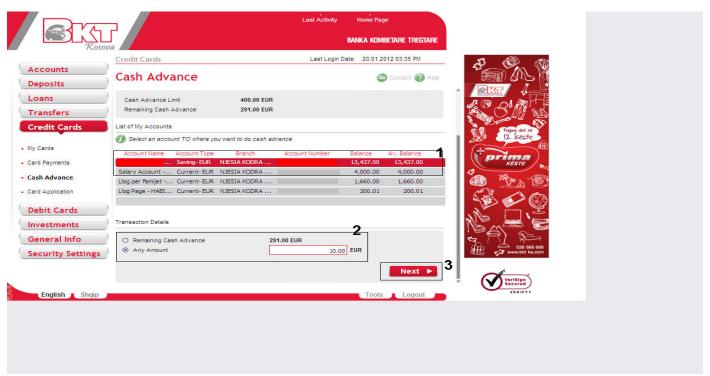


- 1. If you confirm below data of transaction click "Proceed "button;
- 2. If you want to cancel it, then click on the button "Back".

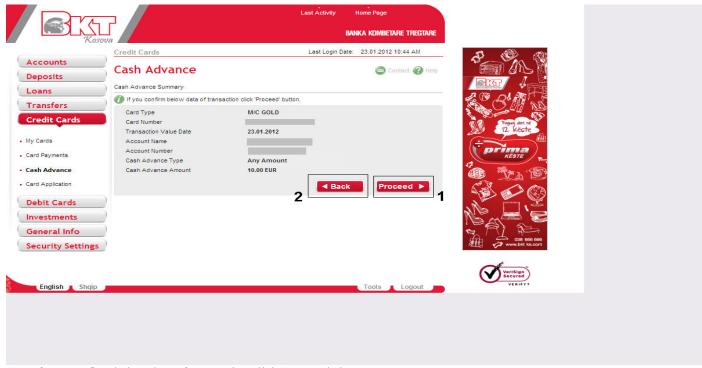
# 3.5.3. Cash Advance



- 1 Select a card to get cash advance from it;
- 2 The click on the button "Next".



- 1. Select an account TO where you want to do cash advance;
- 2. Enter amount (only 10% of limit you can withdrawn);
- 3. The click on the button "Next".

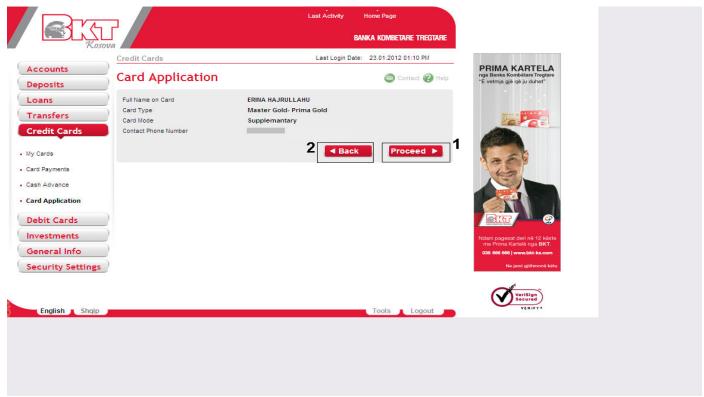


- 1. If you confirm below data of transaction click "Proceed "button;
- 2. If you want to cancel it, then click on the button "Back".

# 3.5.4. Card Application



- Enter your full name on card;
- 2. Card Type;
- 3. Card Mode (supplementary/ main);
- Enter your contact phone number;
- Then click on the button "Next". 5.



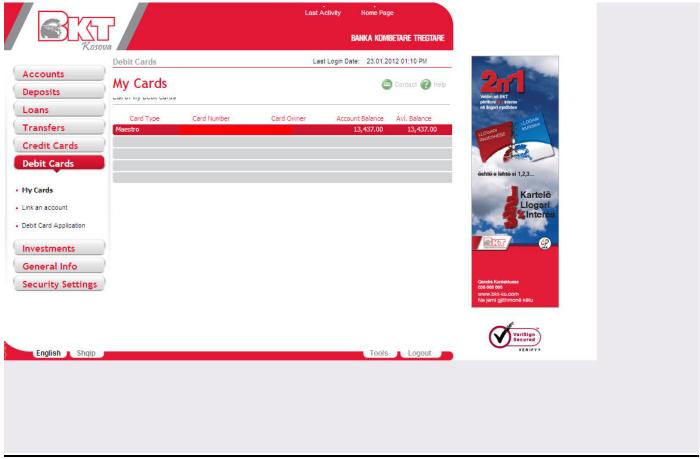
- 1. If you confirm below data of transaction click "Proceed "button;
- 2. If you want to cancel it, then click on the button "Back".

#### 3.6. Debit Cards

In this menu you perform these actions;

- My Cards (active debit cards that you own)
- Link an account (you can link or unlink an account from your cards);
- Debit Card Application.

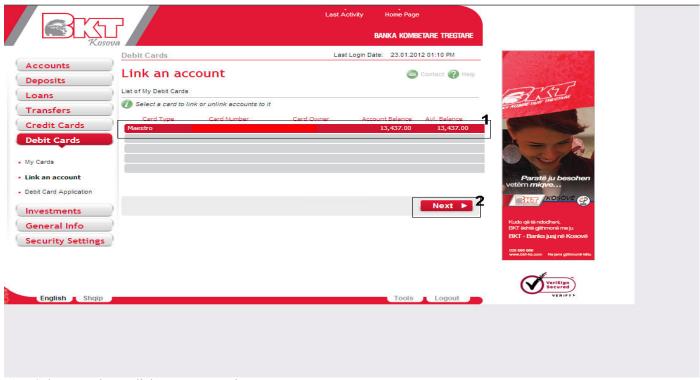
# **3.6.1. My Cards**



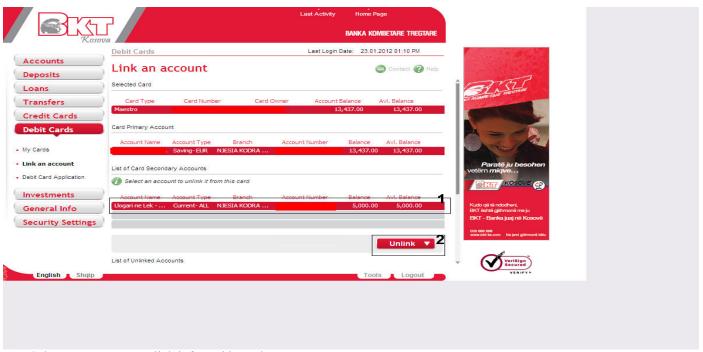
1. When you click on "My Cards" you can see a list of your debit cards.

#### 3.6.2. Link an account

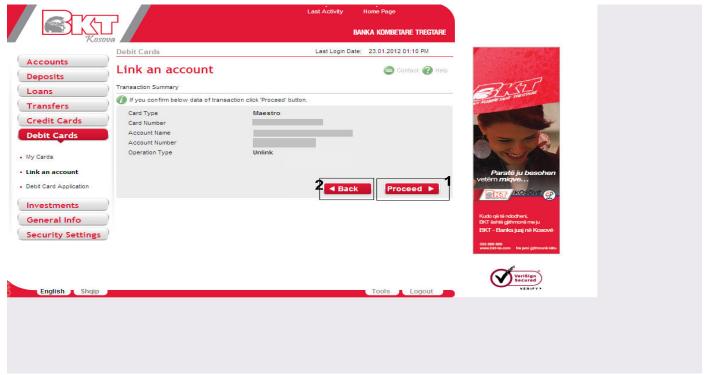
### 3.6.2.1. Unlink



- 1 Select a card to unlink an account to its;
- 2. Then click on the button "Next".

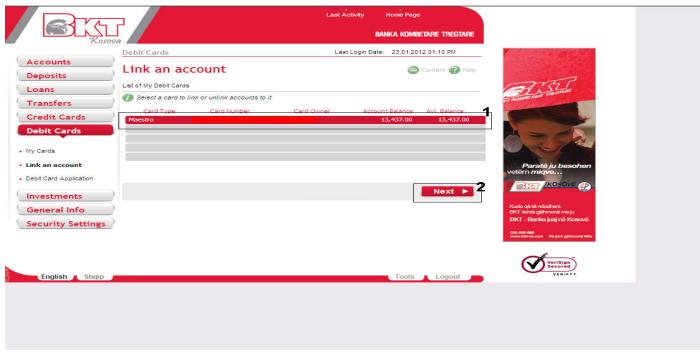


- 1. Select an account to unlink it from this card;
- 2. Then click on the button "Unlink".

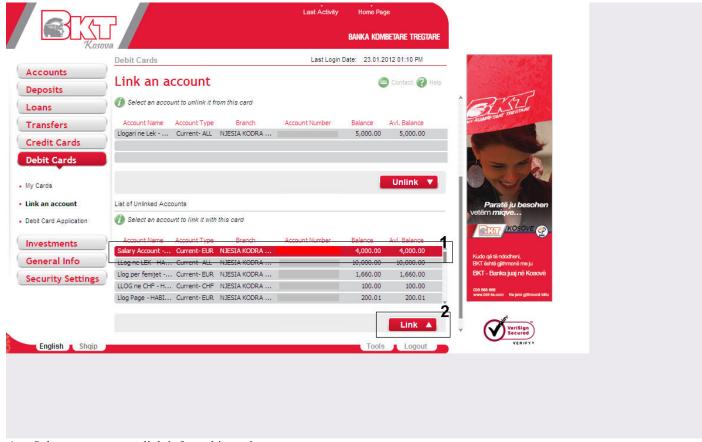


- 1. If you confirm below data of transaction click "Proceed "button;
- 2. If you want to cancel it, then click on the button "Back".

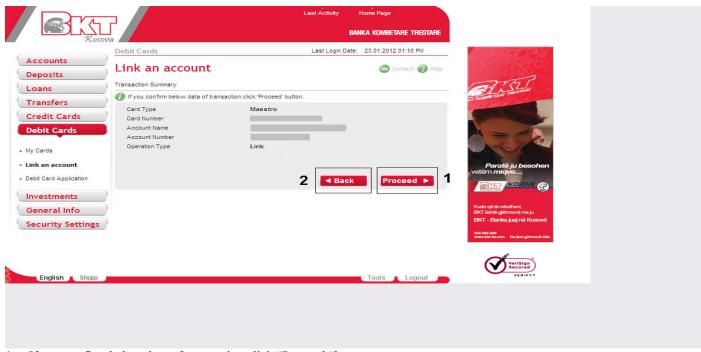
### 3.6.2.2. Link



- 1. Select a card to link an account to its;
- 2. Then click on the button "Next".

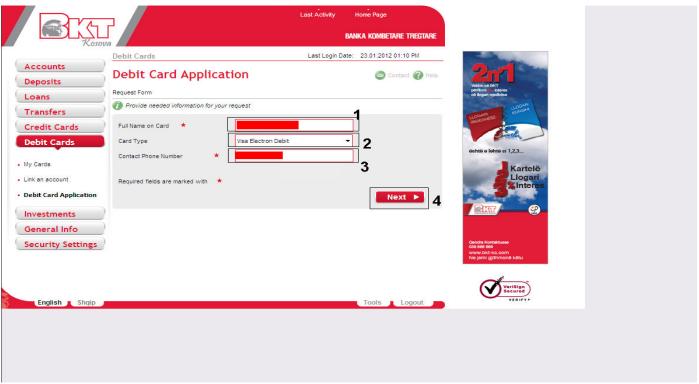


- 1. Select an account to link it from this card;
- Then click on the button "Link".

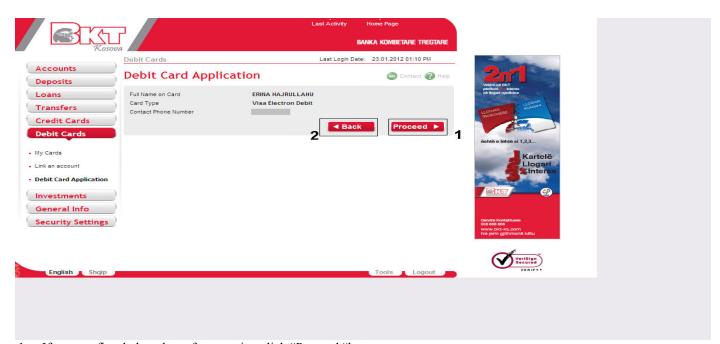


- 1. If you confirm below data of transaction click "Proceed "button;
- 2. If you want to cancel it, then click on the button "Back".

### 3.6.3. Debit Card Application



- 1. Enter your full name on card;
- 2. Card Type;
- 3. Enter your contact phone number;
- 4. Then click on the button "Next".



- 1. If you confirm below data of transaction click "Proceed "button;
- 2. If you want to cancel it, then click on the button "Back".

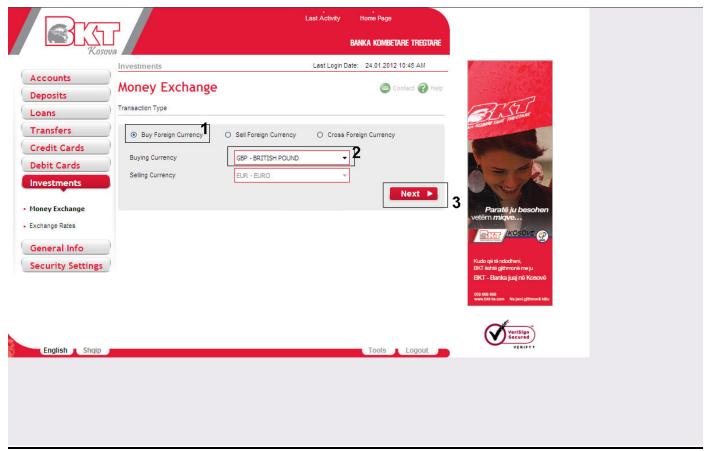
#### 3.7. Investments

In this menu, you can get information about the exchange rates of BKT and perform the exchanges online.

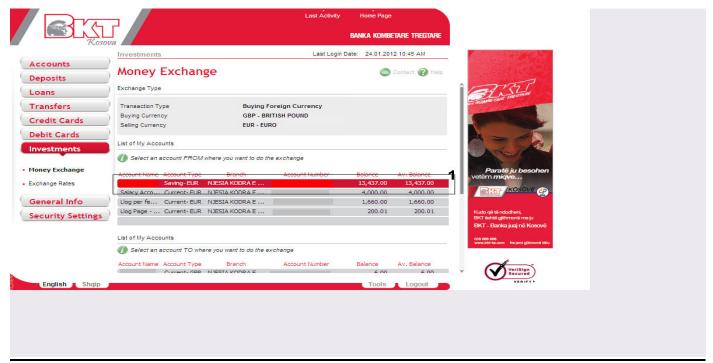
#### 3.7.1. Money Exchange

- Buy foreign currency
- Sell foreign currency
- Cross foreign currency

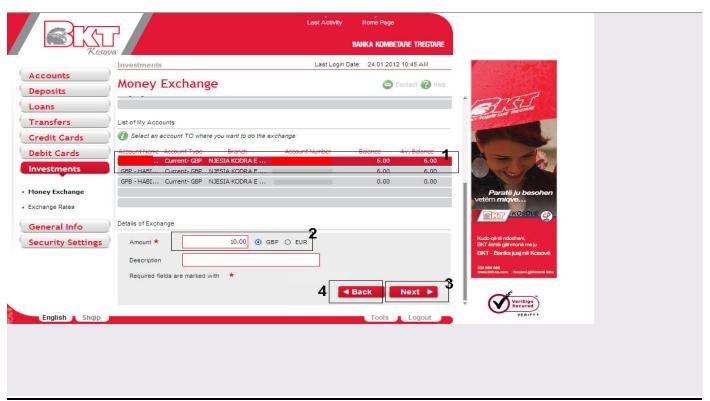
### 3.7.1.1. Buy foreign currency



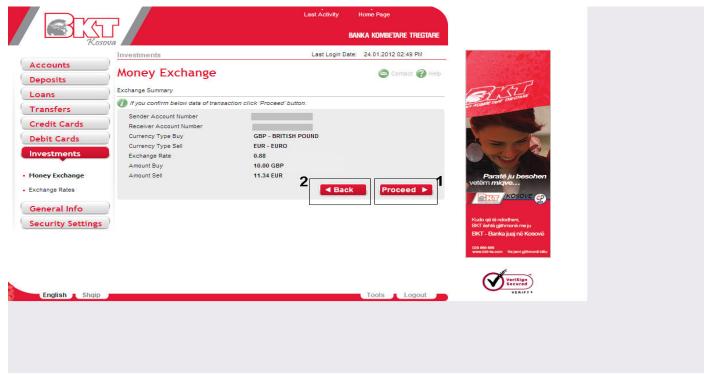
- 1. Select option "Buy Foreign Currency";
- 2. Select that which foreign currency would you like to buy;
- 3. Then click on the button "Next".



1. Select an account FROM where you want to do the exchange.



- 1. Select an account TO where you want to do the exchange;
- 2. Enter the amount;
- 3. If you confirm below data of transaction click "Proceed "button;
- 4. If you want to cancel it then click on the button "Back".

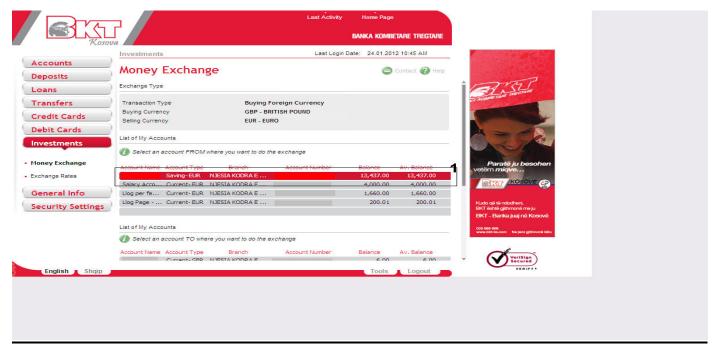


- 1. If you confirm below data of transaction click "Proceed "button;
- 2. If you want to cancel it, then click on the button "Back".

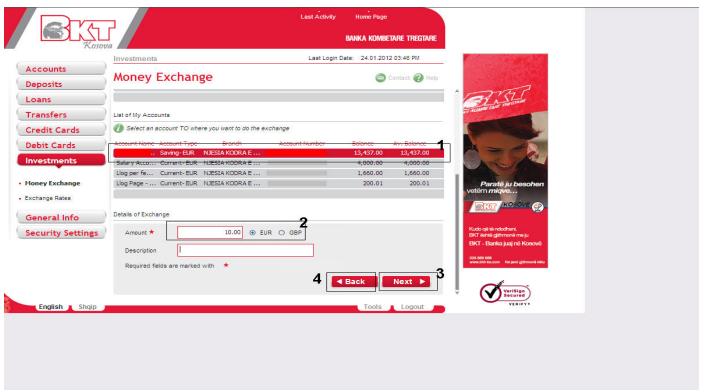
### 3.7.1.2. Sell foreign currency



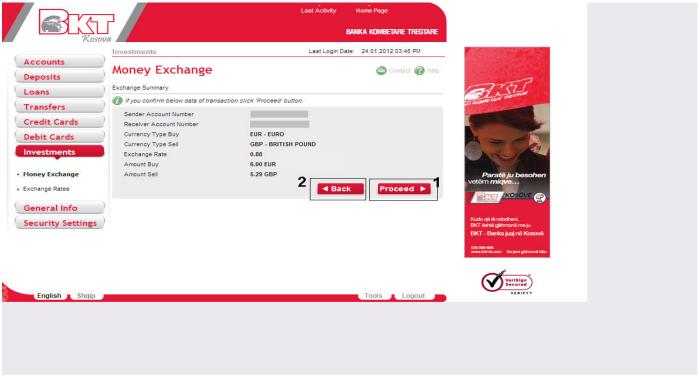
- 1. Select option "Buy Foreign Currency";
- 2. Select that which foreign currency would you like to buy;
- 3. Then click on the button "Next".



1. Select an account FROM where you want to do the exchange.

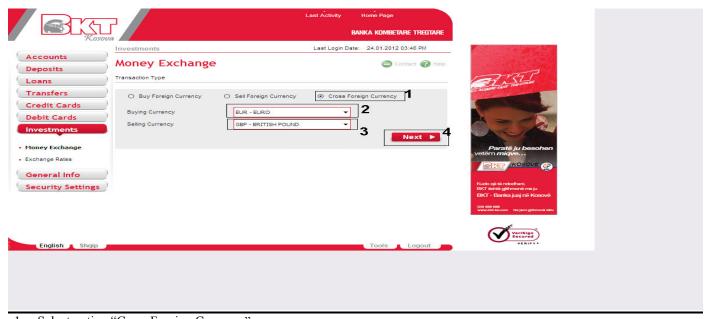


- 1. Select an account TO where you want to do the exchange;
- 2. Enter the amount:
- 3. If you confirm below data of transaction click "Proceed "button;
- 4. If you want to cancel it, then click on the button "Back".



- 1. If you confirm below data of transaction click "Proceed "button;
- 2. If you want to cancel it, then click on the button "Back".

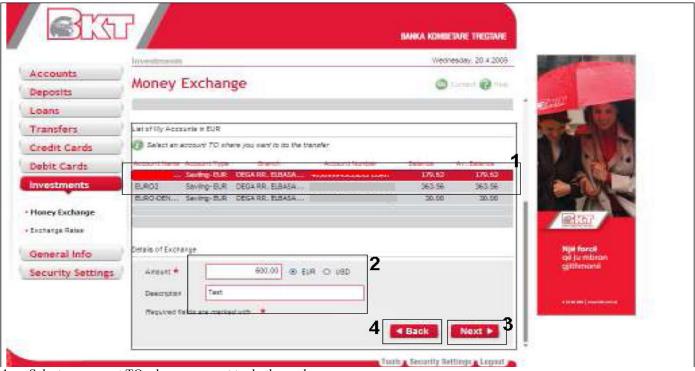
## 3.7.1.3. Cross Foreign Currency



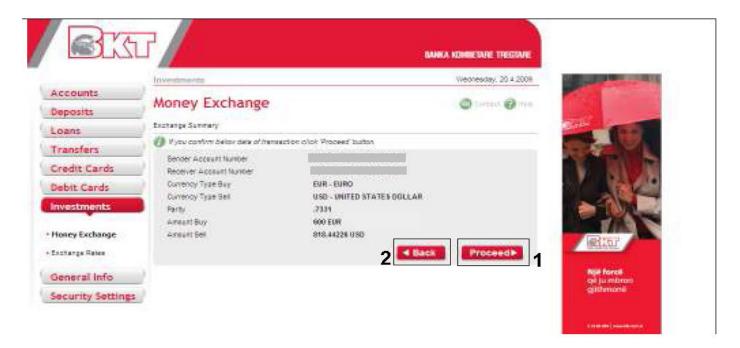
- 1. Select option "Cross Foreign Currency";
- 2. Select that which foreign currency would you like to buy;
- 3. Select that which foreign currency would you like to sell;
- 4. Then click on the button "Next".



1. Select an account FROM where you want to do the transfer.

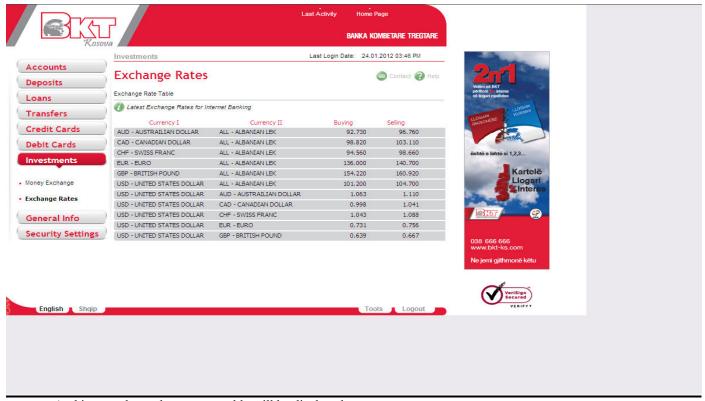


- 1. Select an account TO where you want to do the exchange;
- 2. Enter the amount;
- 3. If you confirm below data of transaction click "Proceed "button;
- **4.** If you want to cancel it, then click on the button "Back".



- 1. If you confirm below of transaction click "Proceed" button;
- 2. If you want to cancel it, then click on the button "Back".

#### 3.7.2. Exchange Rates



- At this page the exchange rates table will be displayed.