USER MANUAL FOR INDIVIDUAL m-BANKING

BKT MOBILE APPLICATION
for Android System

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INTRODUCTION

BKT Mobile - Bank in your hand!

Mobile Banking is a digital banking services channel that allows you to perform remote banking transactions using a telephone device such as a smartphone or tablet. Mobile Banking is available 24 hours a day.

To log in to Mobile Banking you need to install the application under the name BKT Mobile, which can be found in the App Store and Play Store.

BKT Mobile application provides services for individual and business clients in Albanian and English language.

Similar to e-banking, it is an electronic payment system that enables you to perform a range of banking transactions through the application installed on your device, easier and faster and with lower commissions, wherever you have internet access.

Benefits:

Convenience

Nowaday high-speed Internet has entered on every house, with banking applications it has become extremely easy to carry out banking transactions from the comfort of your home, office or resort no matter where you are and whenever you need.

Saving Time

One of the main benefits of using Mobile Banking is that it has made it possible for you to access your account without visiting the bank branches. You do not need to waste time waiting in line at the branch to do banking, but you can do it yourself 24x7 whenever you need it.

Saving Money

By giving you the convenience to perform banking transactions yourself, the bank also enables you to perform a large number of transactions without commission or with lower commissions than those at the branches.

More security

You can improve the reliability of digital banking once you log in to the BKT Mobile application.

The application has a high level of security system that requires you to do your verification with a few steps before logging into the account thus reducing the risks of misuse.

These steps include: your customer number or your personal number, a password and a security image that you set during registration at BKT Mobile or your card number and PIN and a one-time password that you will receive by SMS on your phone number.

Monitor your finances

Managing your accounts through a mobile app also puts you in charge of monitoring your money and helps you better assess your financial situation. You can monitor your income, expenses and bank liabilities at any time.

Get real time notifications

BKT Mobile application sends you real-time notifications to inform you when you receive payments to your account, such as: salaries, money transfers and when you make transactions with your debit and credit cards.

Contribute to save the environment

By using BKT Mobile application you will contribute in saving the environment. The use of paper is not required, since you will receive electronic notice for all performed transactions This affects a better environment, and you become a contributor to the saving the environment.

Note

BKT Mobile application can be used by individual and businesses clients.

Banking Services and Information at BKT Mobile

In BKT Mobile application you can perform the services and get the following information:

Account transactions:
- ✓ Monitoring of account balance and all transactions
- ✓ Generation of account statement (it will be sent to your e-mail registered on the bank system)
- ✓ Opening new accounts in: EUR, USD, CHF, GBP and TLL

Deposits
- ✓ Opening a new deposit
- ✓ Monitor your deposits

Debit Cards
- ✓ You can also link a secondary account to your card
- ✓ You can remove / split the account linked to your card

Credit Card:
- ✓ Monitor monthly card statements
- ✓ Monitor recent transactions
- ✓ Pay your card or someone else's card
- ✓ Transfer the cash advance from your card to your current account
- ✓ Change the limit of online payments

Money transfer:
- ✓ Between your accounts
- ✓ Internal BKT transfers
- ✓ Domestic s
- ✓ To accounts in BKT Albania

Bill Payments:
- ✓ KESCO and KUR Pristina
- ✓ Bills with KosGiro for various collectors such as: Insurance Companies, University and other Companies
- ✓ Bills with Uniref that are transferred to the Kosovo budget as: Municipal Tax invoices, invoices of Ministries and institutions

Monitoring Loans:
- ✓ Amount and date of monthly installment
- ✓ Outstanding amount
- ✓ Maturity date
- ✓ Monthly payment plan

Digital Application:
- ✓ Digital Loan Application
- ✓ Digital Card Credit Application (coming soon)
- ✓ Digital Overdraft Application (coming soon)

Smart Invest (investing in global financial markets) *
- ✓ Start the service / Get Started
- ✓ Monitor your selected market
- ✓ Invest your funds in global financial markets
- ✓ Withdraw your invested funds
- ✓ Close the service

* To open this service, you must apply at the branch

Other services:
- ✓ Money Exchange
- ✓ Mobile Recharge from mobile phone operators
- ✓ Monitoring and Configuration the notifications from BKT Mobile
- ✓ Location of Branches and ATMs
- ✓ Deposit and loan calculator
- ✓ Campaign information
- ✓ Direct contact with the Contact Center and connection with BKT social media channels

Note

Information regarding service commissions can be found in the current price list published on the bank's official website
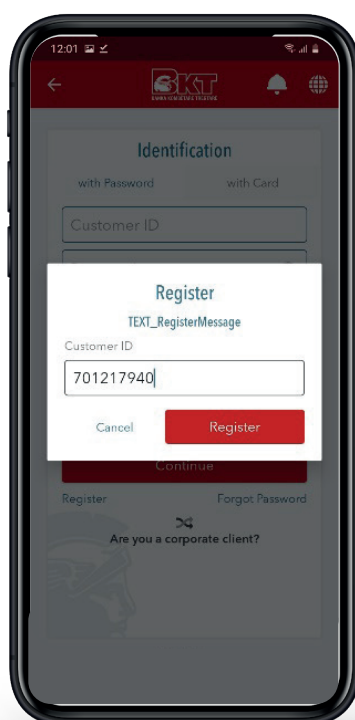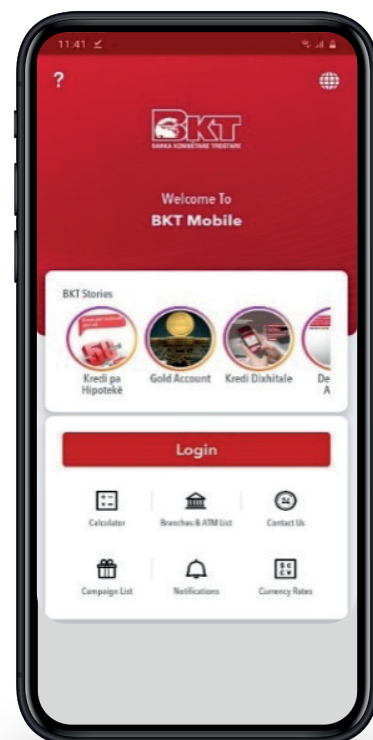
1. Registration in BKT Mobile

To register in the BKT Mobile application, you need to:

- ✓ Have an individual bank account
- ✓ Be 18 years old
- ✓ BKT debit / credit card and PIN
- ✓ Access to your phone number registered in the bank
- ✓ A phone or tablet device with iOS or Android operating system
- ✓ Have the BKT Mobile Application installed on your device

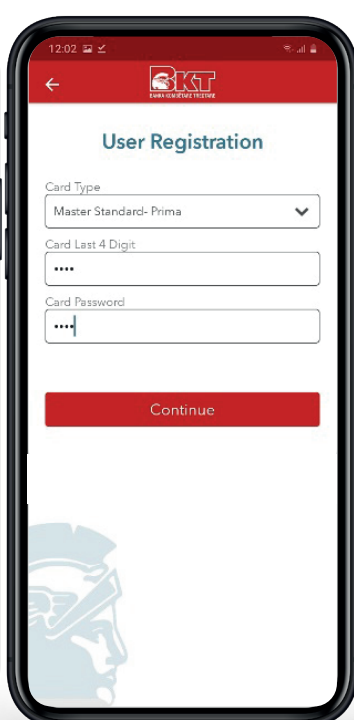Select the **BKT mobile** application on your phone screen

Click the **Login** button to start the registration process

At the button 🌐 , which is located at the top right of the screen you can change the language of the application

The first step	**The second step**	**The third step**	**Step Four**
a. Click the "Register" button	a. Choose your card type	You will receive an SMS with a four-digit number on your phone - OTP *	a. Create a password
b. Enter your Customer Number*	b. Enter the last 4 card numbers		b. Confirm the password
b. Press the Register button to continue	c. Enter the PIN Code of your card	a. Enter the OTP	c. Press the Continue button
	d. Press the Continue button	b. Press the Continue button	
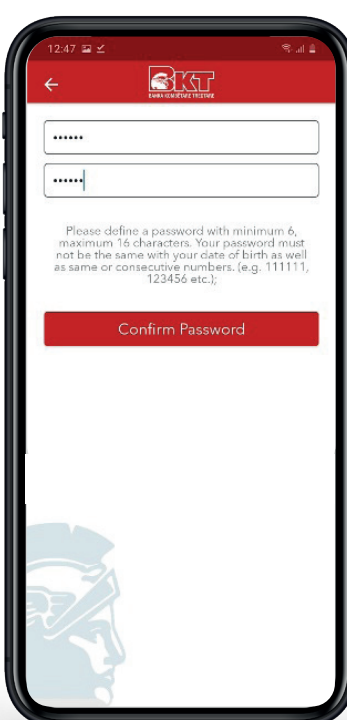
Note

The Customer Number is your unique 9-digit number that you received during the account opening process.
If you do not remember you can contact the Contact Center at 038 666 666
OTP- is the One Time Password which you will receive by SMS to your number which you have registered in our system

## 2. Login in the application

Select the BKT mobile application on your phone screen.

At the button 🌐 , which is located at the top right of the screen you can change the language of the application.

Click the Login button to begin the authentication process.

Or without having to log in to the app, Swipe information by clicking following images:

- actual bank offers
- loan, deposits and currency exchange calculators
- find the location of the nearest branches and ATMs
- connect to the official and social channels of the bank
- exchange rates
- find the list of actual bank campaigns
- list automatic notifications (you must enable this service at Security menu)
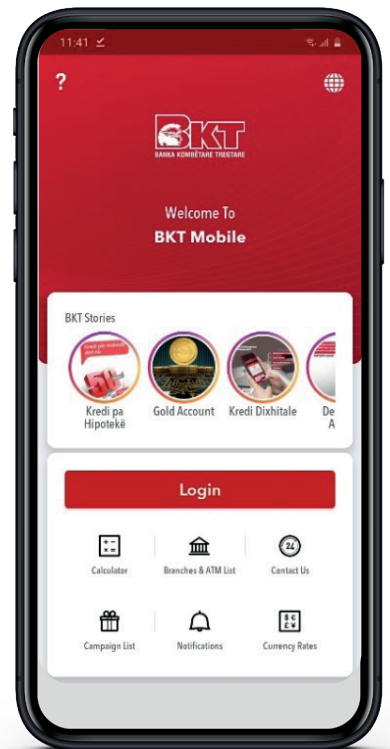
2.1 Authentication

The first step

Choose one way to identify:
- ✓ with customer number / ID and password / fingerprint
- ✓ with card and PIN

2.1.1 Authentication with Customer number / ID and password / fingerprint
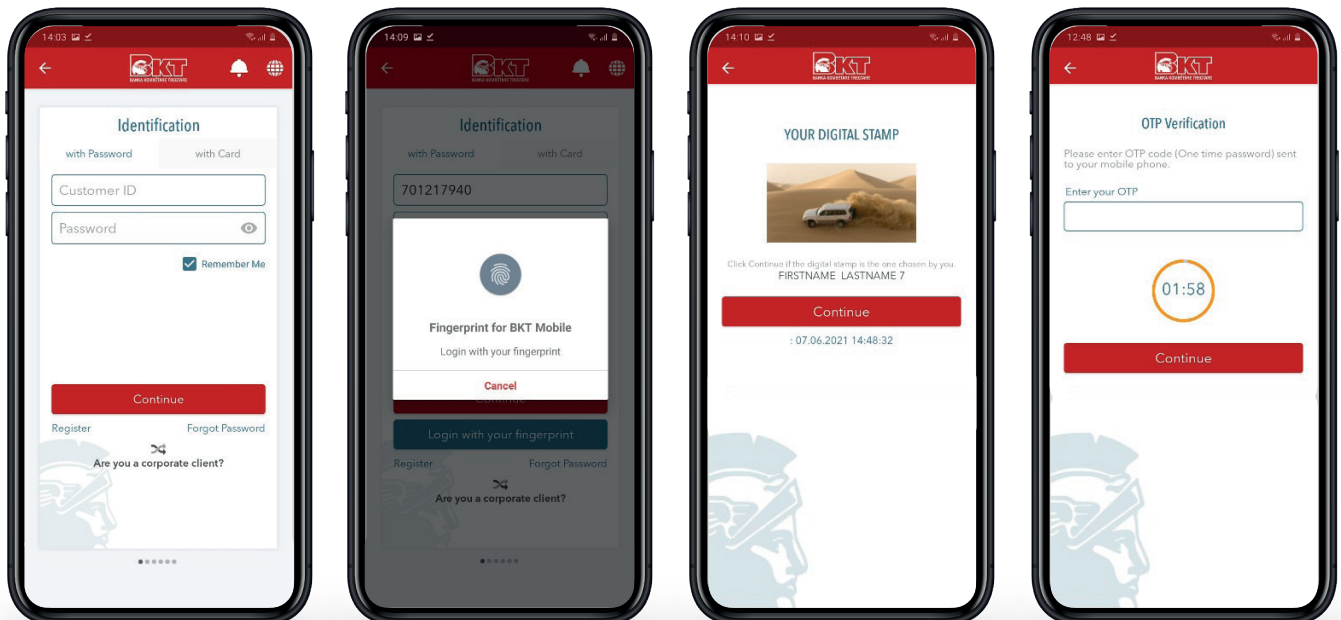
Step One
a. Enter your Customer Number / ID number*
b. Enter your password
c. Press the Continue button
To save your customer nr / ID nr click Remember me button

Place Fingerprint
To use this service, you need to register a finger print on your phone and enable the service in the BKT Mobile application

The Second Step
a. Confirm the Digital Stamp you selected during registration
b. Press the Continue button

The Third Step
You will receive an SMS with a four-digit number on your phone - OTP *
a. Enter the OTP
b. Press the Continue button

Note

The Customer Number is your unique 9-digit number that you received during the account opening process.
If you do not remember you can contact the Contact Center at 038 666 666
OTP- is the One Time Password which you will receive by SMS to your number which you have registered in system
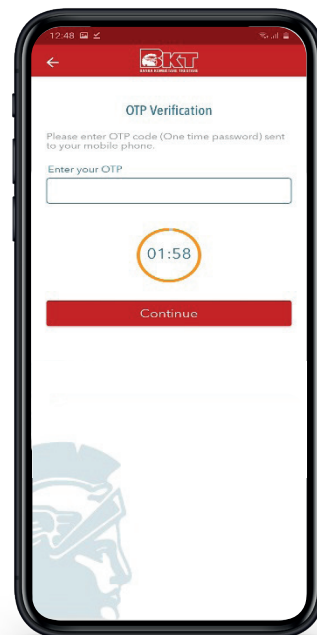
2.1.2 Authentication with ID number and password
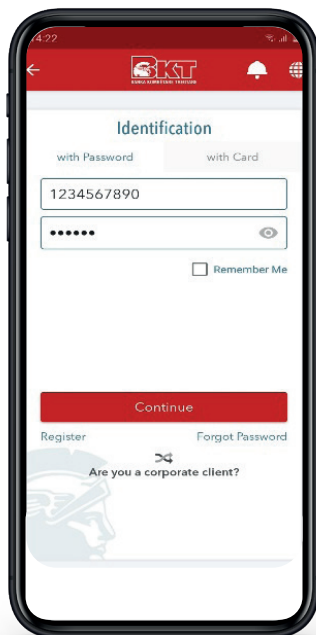
Step One

a. Enter your ID number

b. Enter your password

c. Press the Continue button

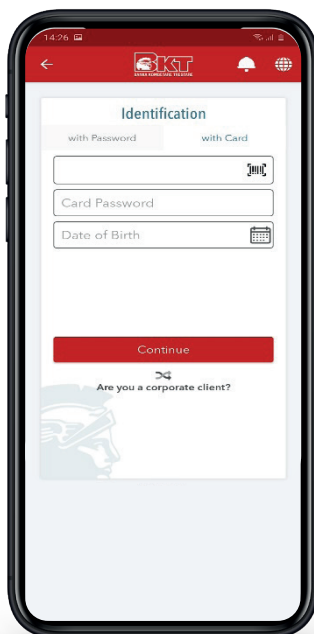To save your ID number, press the button Remember me
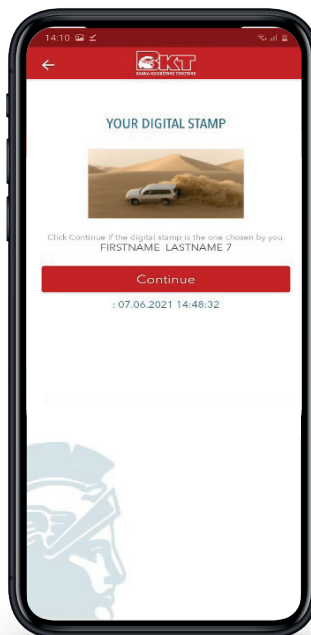
The Second One

a. Confirm the Digital Stamp you selected during registration

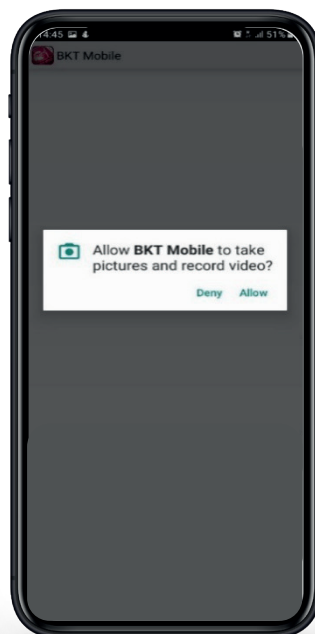b. Press the Continue button

The Third One

You will receive an SMS with a four-digit number on your phone - OTP *

a. Enter the OTP

b. Press the Continue button

2.1.3 Authentication with Card and PIN

Step One*

a. Enter your Card Number

b. Enter the card PIN

c. Enter your date of birth

d. Press the Continue button

Step One**

a. Scan your card (Android phones)
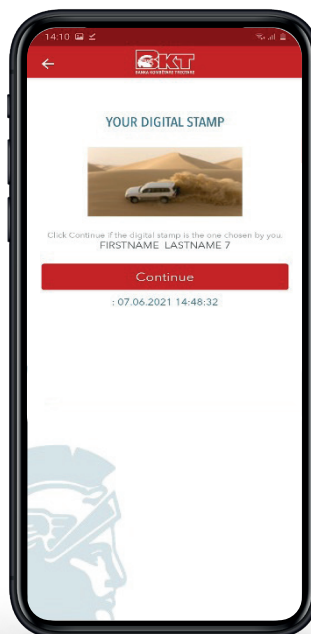
b. Enter the card PIN

c. Enter your date of birth

d. Press the Continue button

The Second Step

a. Confirm the Digital Stamp you selected during registration

b. Press the Continue button

The Third Step

You will receive an SMS with a four-digit number on your phone - OTP *

a. Enter the OTP

b. Press the Continue button

Note

The Customer Number is your unique 9-digit number that you received during the account opening process. If you do not remember you can contact the Contact Center at 038 666 666

OTP- is the One Time Password which you will receive by SMS to your number which you have registered in system

MAIN MENU

The main menu will be displayed on your screen where you can see the current status of active accounts and products.

Click up to 🟥 open the list of services

The list of services will appear on the screen.

Click on the service needed to continue

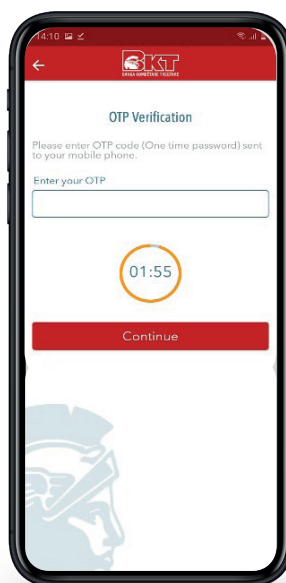## 2.2 Change password (if you do not remember)
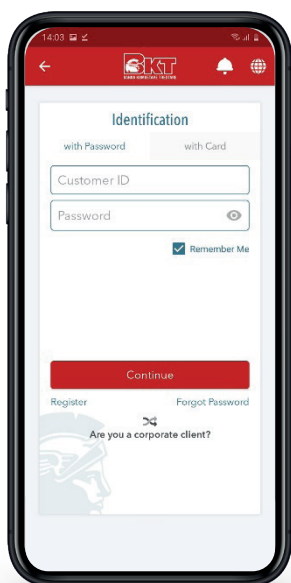
The First Step

a. Enter Your Customer Number

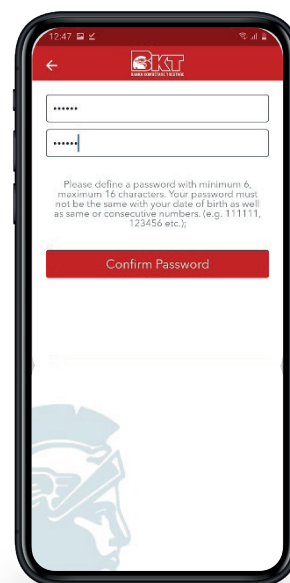b. Click on the text Forgot password
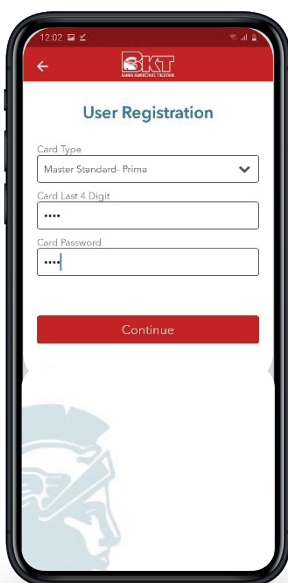
c. Press the Continue button

The Second Step

a. Choose your card type

b. Enter the last 4 card numbers

c. Enter the PIN Code of your card

d. Press the Continue button

The Third Step

You will receive an SMS with a four-digit number on your phone - OTP *

a. Enter the last 4 card numbers

b. Press the Continue button

The Fourth Step

a. Create a password *

b. Confirm the password

c. Press the Continue button

Note

Password must be alpha numeric combination, must contain a minimum of 6 to 16 characters.
Be careful that the password is not the same as your date of birth or contains repeated / consecutive numbers

3.   Transactions / Information

3.1   Accounts

3.1.1   Monitoring Current Accounts
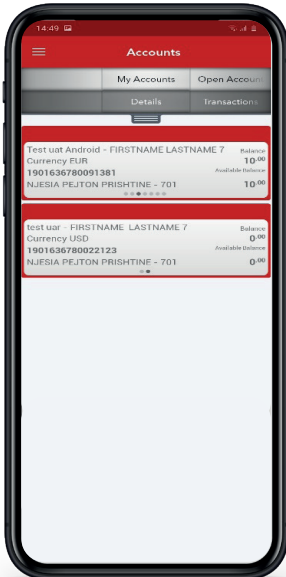
My accounts

You can see all accounts in EUR and in foreign currencies.
To view the accounts Swipe the screen
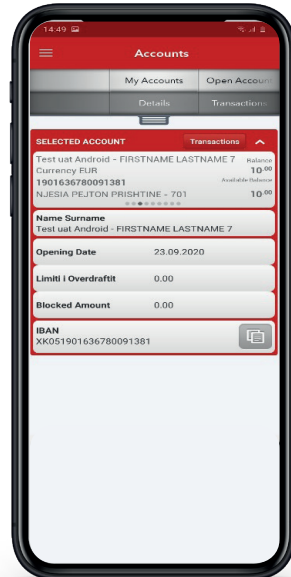
Details

Click on the account and your account details will be displayed on the screen
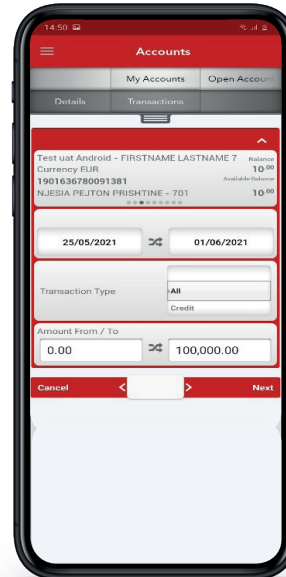
State

Select the account
Choose the period
Press Next
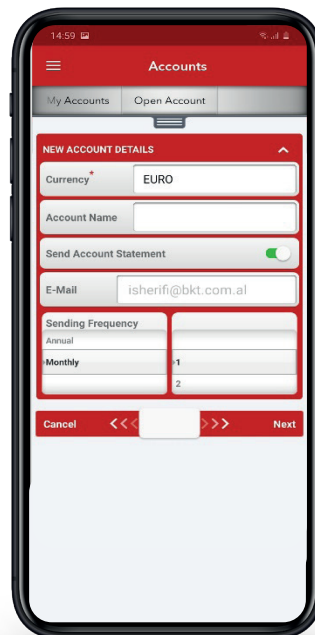Statement will be sent to the email address
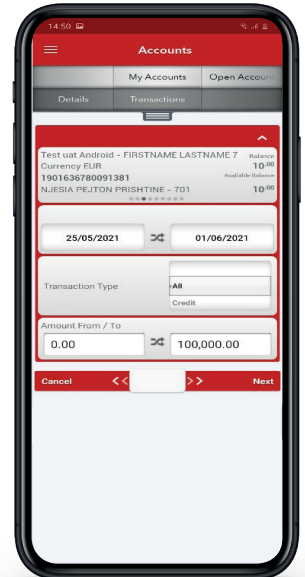
Action

Select the account
Choose the period and type
Choose the amount
Press Next
Transactions will be displayed on the screen

3.1.2   Opening New Current Account
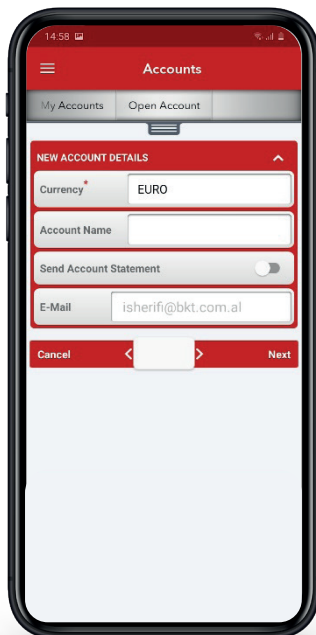
Opening Account

Choose the currency
Name the account
Choose whether you want to automatically receive the statement in your email
Press Next to continue

New account details

Select Frequency
Select Period
Press Next to continue
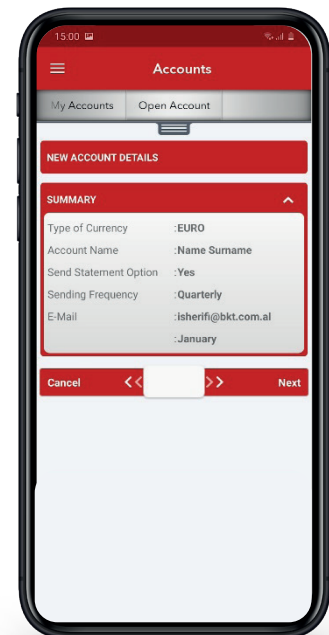
New account details

In the last step you will see the summary of all the account details
Press Next to continue
or Cancel if you need modification

Note

Information about the monthly maintenance fee for the accounts can be found in the actual price list published on the official website of the bank

3.2   Deposits

3.2.1   Monitoring Deposits
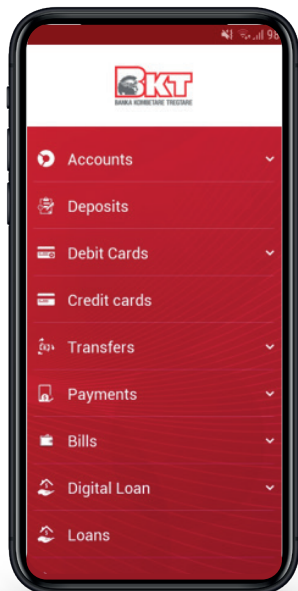
Deposits

From the menu click on Deposits
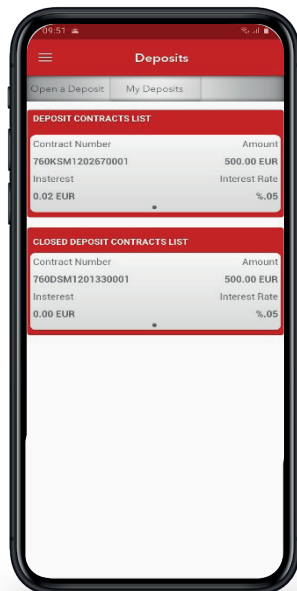
My Deposits

You will be shown Active Deposits
and Liquidated Deposits
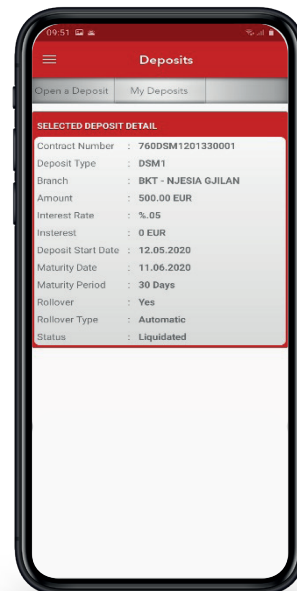
Deposit Details

After clicking on the deposit,

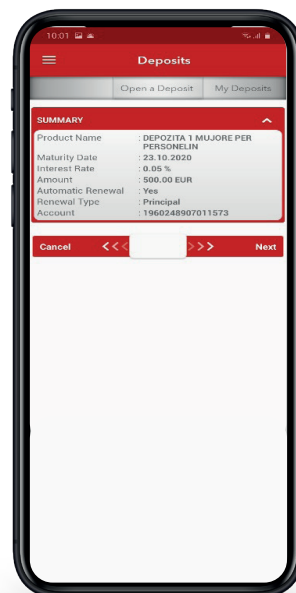you will see the details

3.2.2   Opening Deposit
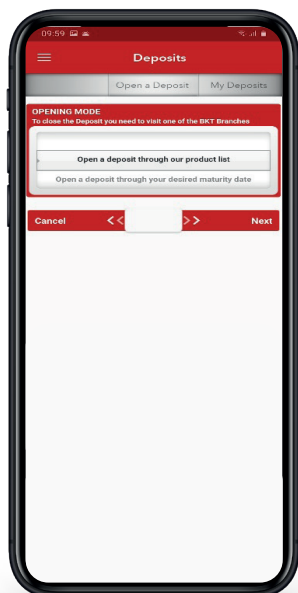
Step 1

Select Open Deposit
Choose how to open the deposit
Press Next to continue
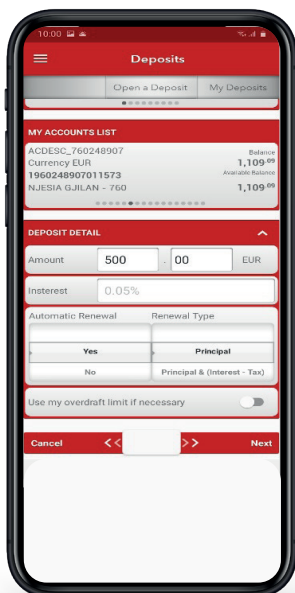
Step 2

In the product list, Swipe the screen to select
the deposit product
In the list of accounts select the account
Enter the amount
Select whether you want Automatic Renovation
Press Next to continue

Step 3

In the last step you will see the summary
of all the details of the deposit
Press Next to continue
or Cancel if you need modification

Note

Information about the deposit rates can be found in the actual price list published on the official website of the bank.

3.3 Debit Card

3.3.1 Link Account
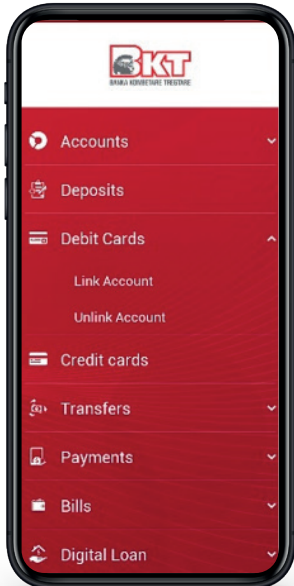
Debit Card
You can choose
Link Account
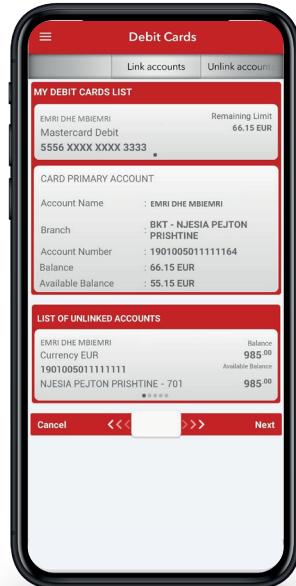
Link Account
In the List of Cards Swipe to select the card
Select the account to link with card
Press Next
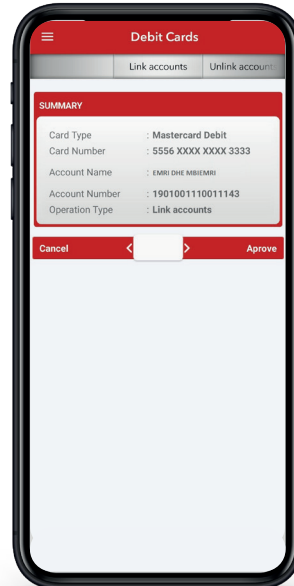
Summary
In the last step you will see the summary
Press Next to continue
or Cancel if you need modification
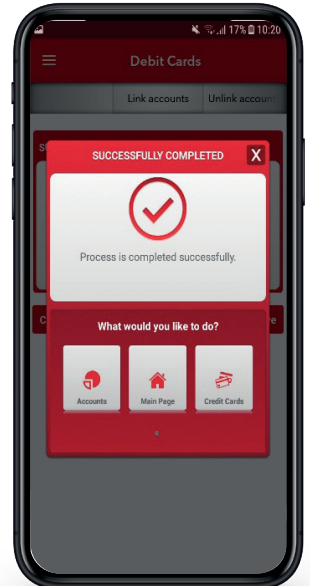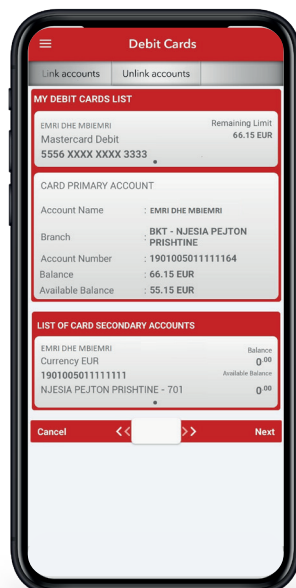
In the last screen will be displayed confirmation message

Successfully Completed
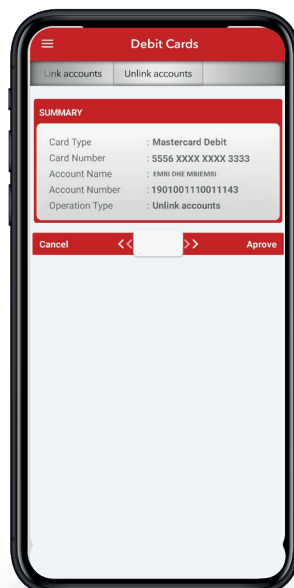
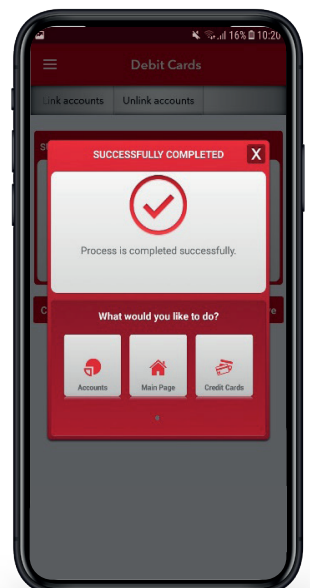### 3.3.2 Unlink Account
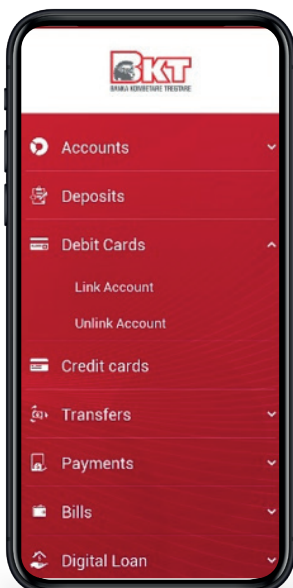
Debit Card
You can choose service
Unlink Account

Unlink Account
In the List of Cards select the card
In the List of Secondary Accounts select the account to unlink
Press Next to continue
Press Cancel to go back

Summary
In the last step you will see the summary
Press Next to continue
or Cancel if you need modification

In the last screen will be displayed confirmation message

Successfully Completed

Note

A Debit Card can be linked with 4 current accounts in different currencies
The linked account functions as a secondary account and can be used to perform transactions at ATMs
The Savings Account cannot be linked to a Debit Card

3.4 Credit Card
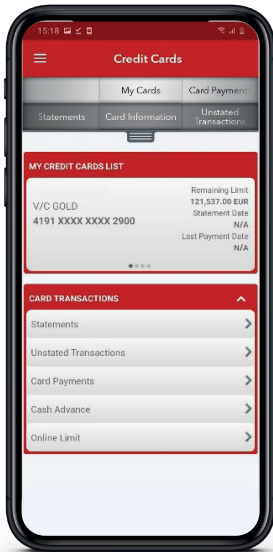
After selecting the Credit Card menu below Information will be displayed on the screen:
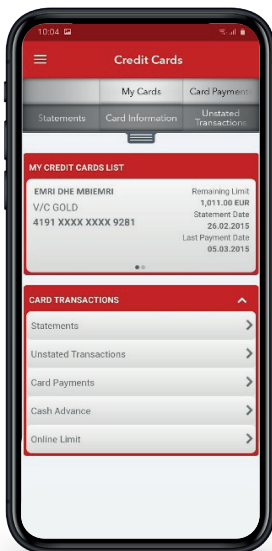
Remaining card limit

Date of the last statement

Last payment date

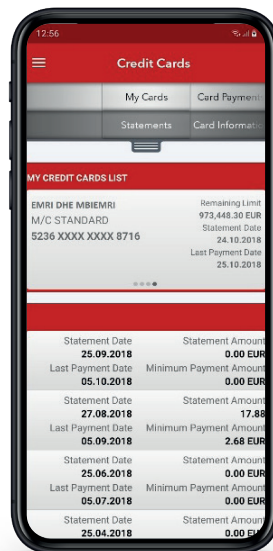If you have other cards swipe over the card to see the information.

In Card Transaction dashboard select the service that you needed to continue.
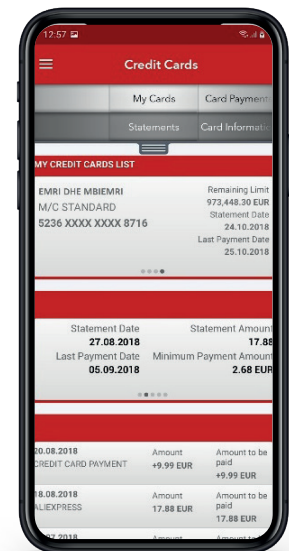
3.4.1 Monitoring Monthly Statements

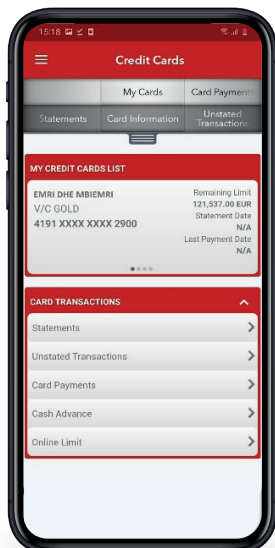**Statements**
Select the Card
Select Statements

The list of detailed statements will be displayed on the screen
Select the statement to monitor transactions

The list of selected Transactions will be displayed on the screen
Move the screen down to see all transactions

3.4.2 Monitoring last transactions

Recent transactions
Select the Card
Select the service
Recent Transactions
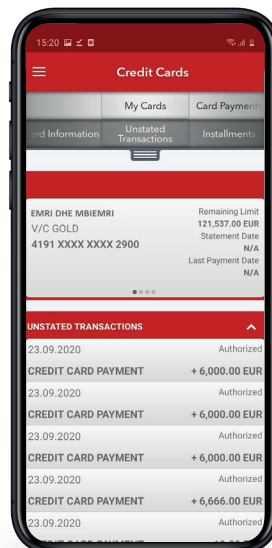
The screen will show you all the transactions with the selected card performed after the date of generation of the last statement
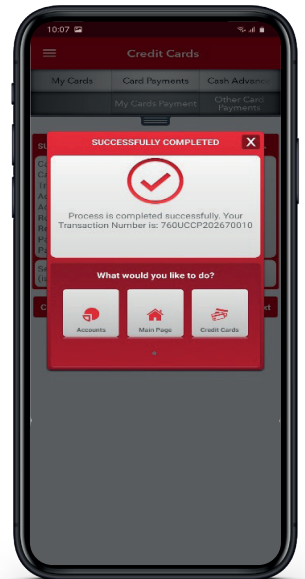
3.4.3   Payment of my Card
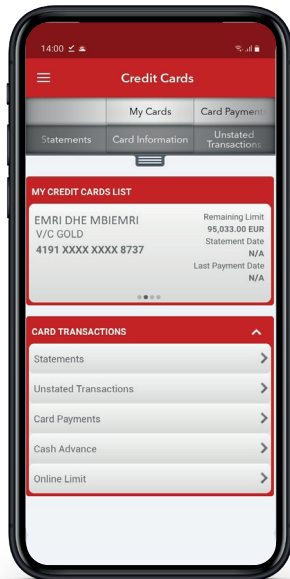
Card Payment
Select the Card
Select the service
Card Payment
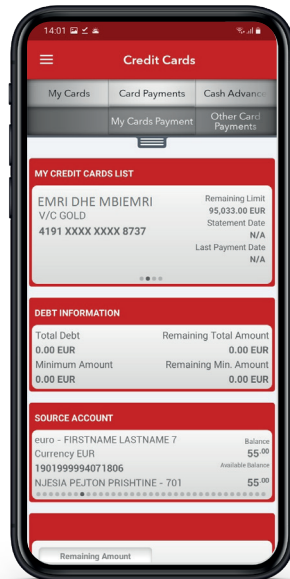
Pay my Card
On the screen will be displayed limit information
Choose the account from which you will make the payment
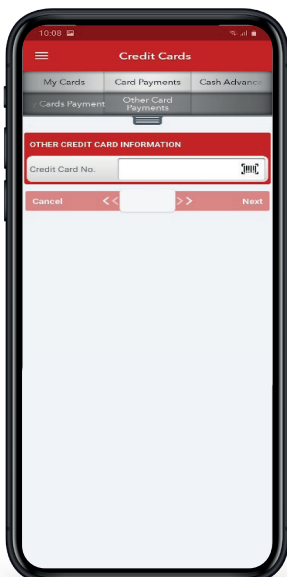Choose payment details
Press Next
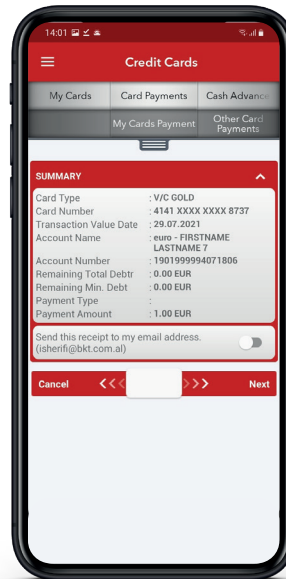
Summary
In the last step you will see the summary
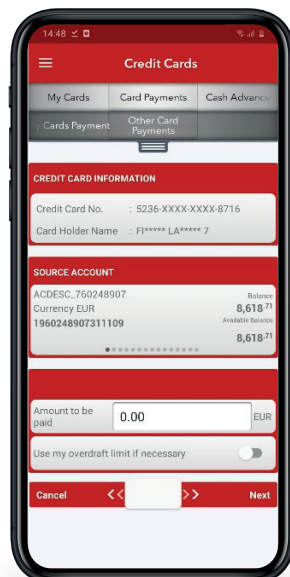Press Next to continue
Press Cancel to go back

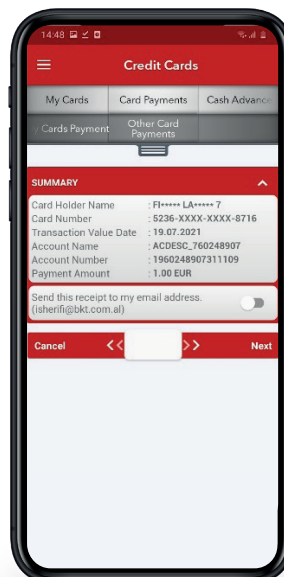In the last screen will be displayed confirmation message
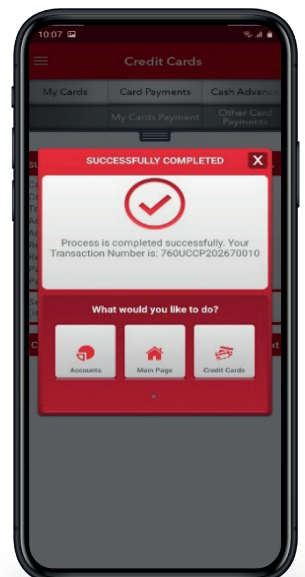Successfully Completed

3.4.4   Other Card Payment

Other Card Payment
Enter the Card numbers
Press Next

Choose the account from which you will make the payment
Enter the payment amount
Press Approve to continue
Press Cancel to go back

Summary
Verify the data
Press Approve to continue
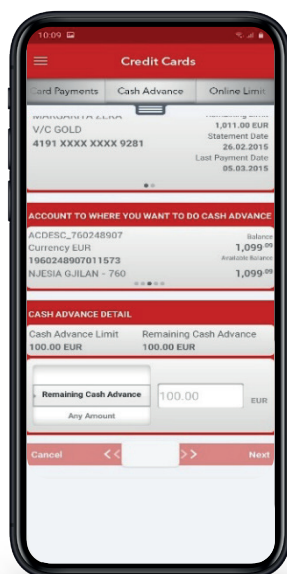Press Cancel to go back

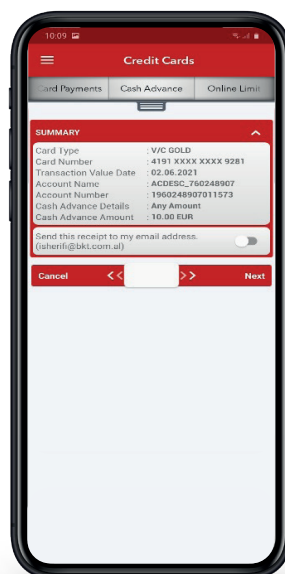In the last screen will be displayed confirmation message
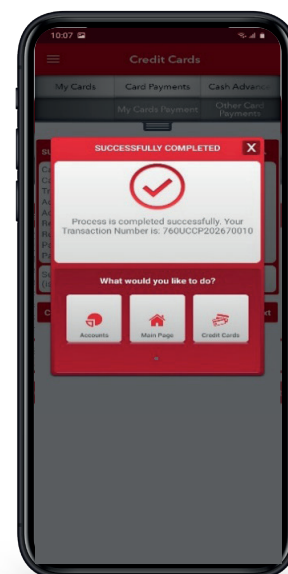Successfully Completed

3.4.5 Cash Advance
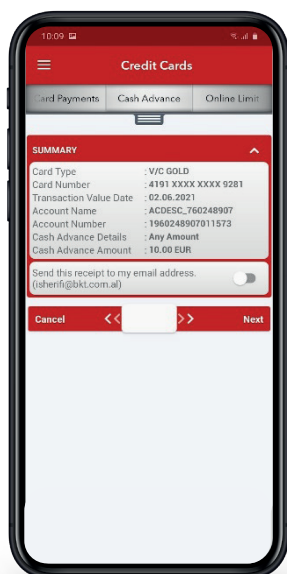
Cash Advance
Select the Card
Select the Service Cash Advance

to transfer your cash advance limit in to your current account

Verify the remaining card limit
Select the current account
Verify the cash advance limit
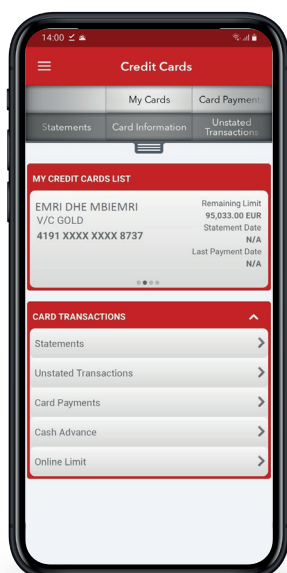Enter the amount
Press Next

Summary
Verify the data
Press Next to continue
Press Cancel to go back

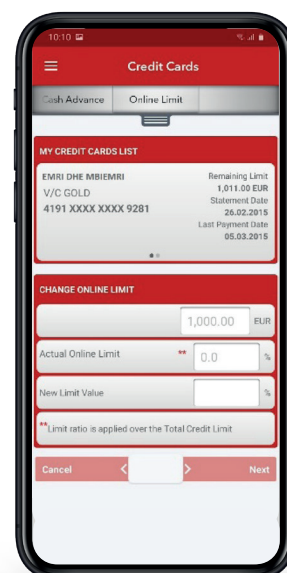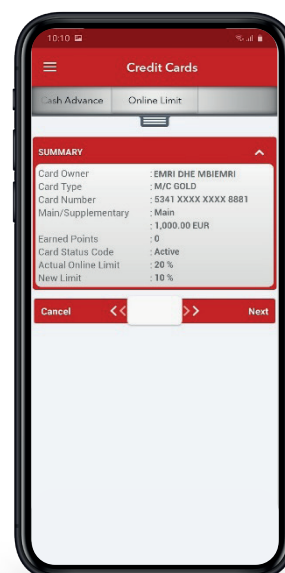In the last screen will be displayed confirmation message

Successfully Completed
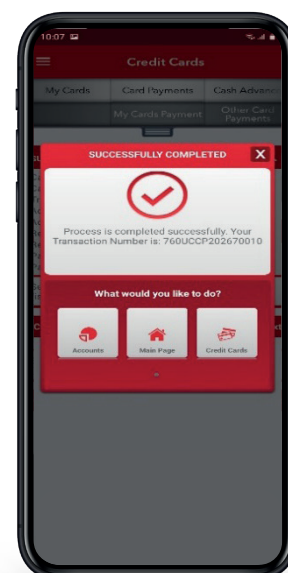
3.4.6 Changing card limit for online payments

Online Limit
Select the Card
Select the service
Online Limit

Choose the card
Verify the actual limit
Set the new value in %
Press Next to continue
Press Cancel to go back

Summary
Verify the data
Press Next to continue
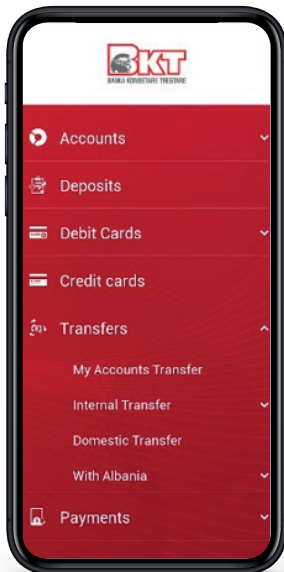Press Cancel to go back

In the last screen will be displayed confirmation message

Successfully Completed

Note

The cash advance can not be transferred to the savings account
The amount of the cash advance limit cannot be higher than the remaining card limit
Commissions and interest are applied according to the current price list published on the official website of the bank
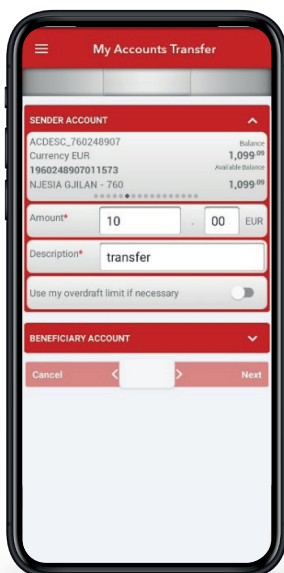
3.5 Transfers
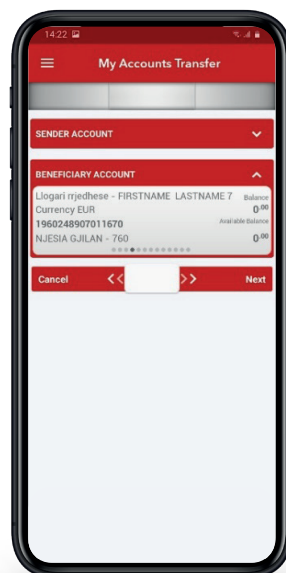

In the menu Transfers, select the type of transfer:

- ✓ Between my accounts (your)
- ✓ Within BKT accounts
- ✓ Domestic transfers
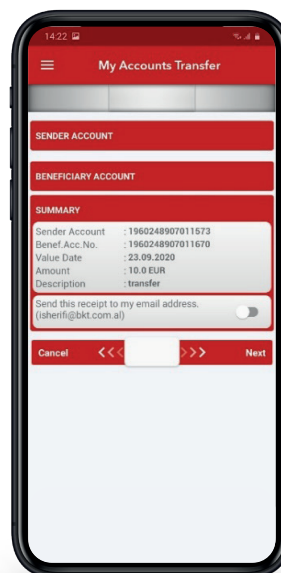- ✓ With BKT Albania

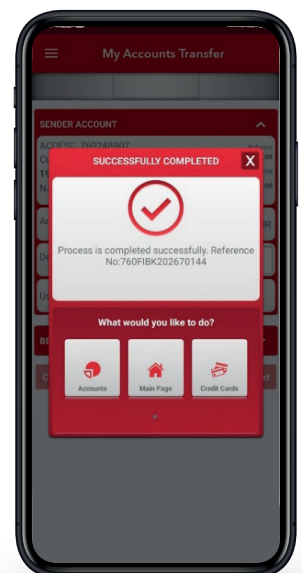## 3.5.1 Transfers between my accounts (your)

Sender Account
Choose the account from which you will make the transfer
Enter the amount
Enter the Description
Choose whether you want to use the overdraft YES / NO

Click on the Beneficiary Account
Select the account Press Next to continue
Press Cancel to go back

Summary
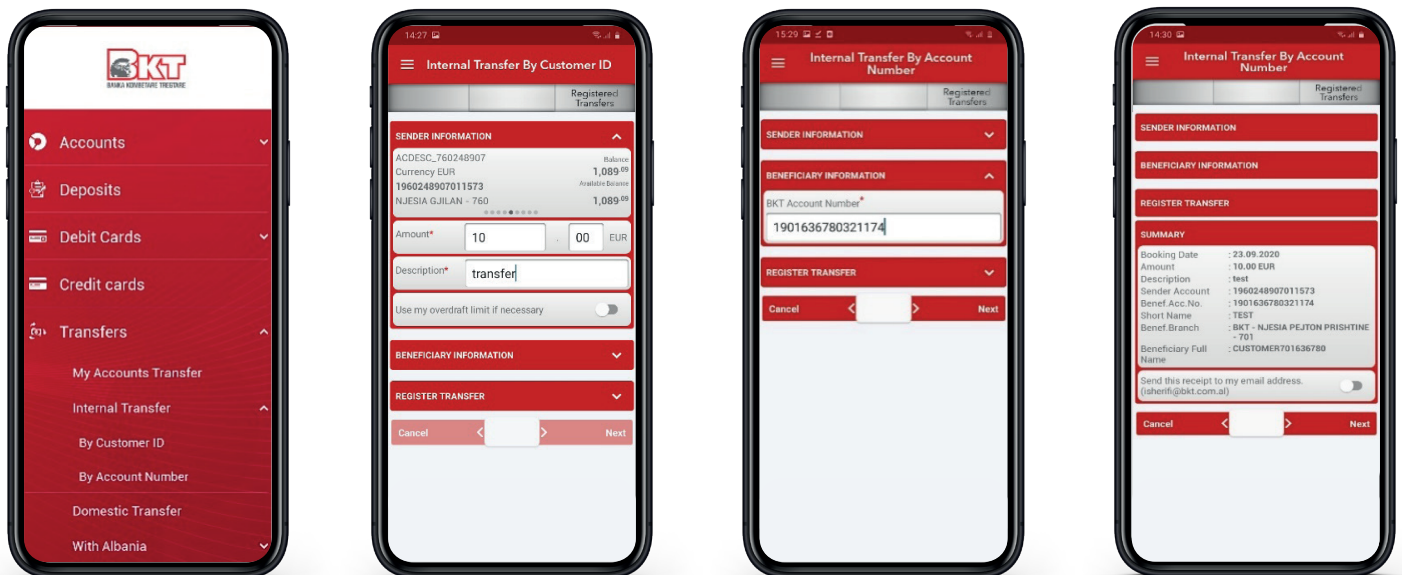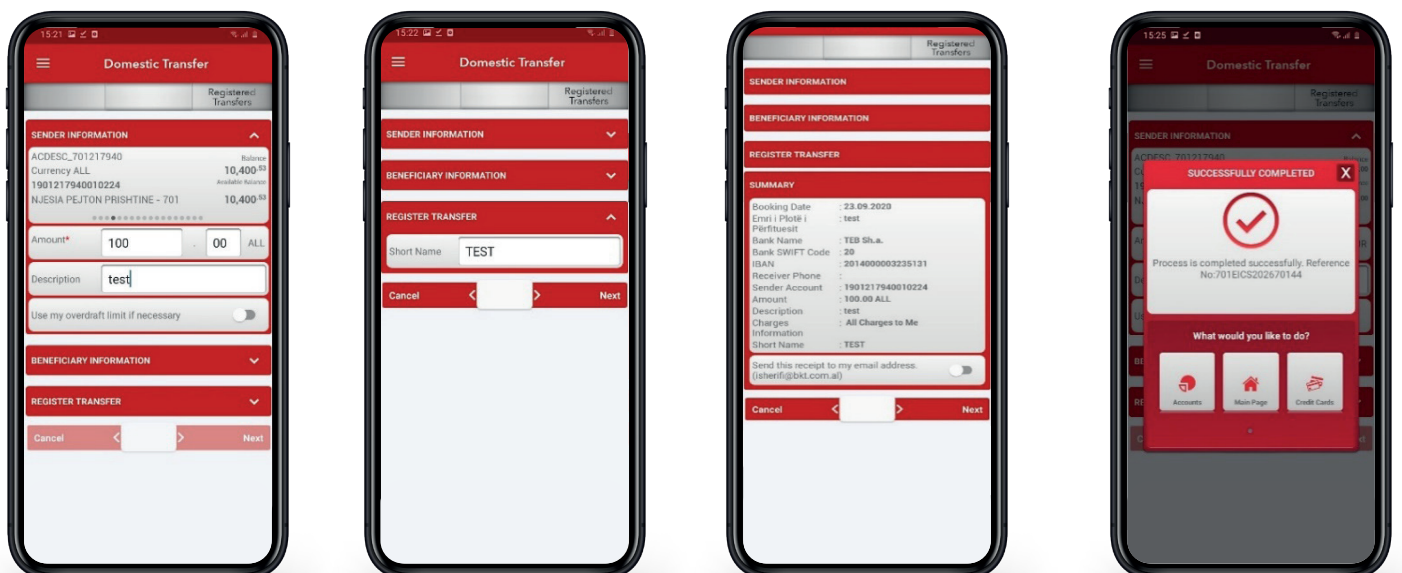Verify the data
Press Next to continue
Press Cancel to go back

In the last screen will be displayed confirmation message
Successfully Completed

3.5.2 Transfers between BKT accounts

Transfers - Within BKT

Select the Option
1. With customer number
2. With account number

Sender Account

Choose the account from which you will make the transfer
Enter the amount
Enter the Description
Choose whether you want to use the YES / NO overdraft

Beneficiary Information

1. Enter the customer number
2. Enter the account number
or select the beneficiary from the registered transfers
Press Next to continue
Press Cancel to return

Summary

Verify the information
Press Next to continue
Press Cancel to return
In the last screen will be displayed confirmation message
Successfully Completed

3.5.3 Domestic Transfers

Sender Account

Choose the account from which you will make the transfer
Enter the amount
write the Description
Choose whether you want to use the YES / NO overdraft

Beneficiary Information

Enter Name and Surname
Select the Beneficiary Bank
Enter the account number
or select the beneficiary from the registered transfers
Press Next to continue
Press Cancel to return

Summary

Verify the data
Press Next to continue
Press Cancel to go back

In the last screen will be displayed confirmation message
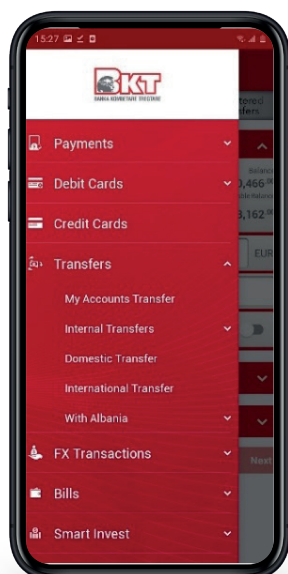Successfully Completed

Note

You can verify the transfer limits in e-banking
You can use the overdraft if you have approved limit from the bank
Commissions and interest are applied according to the actual price list published on the official website of the bank
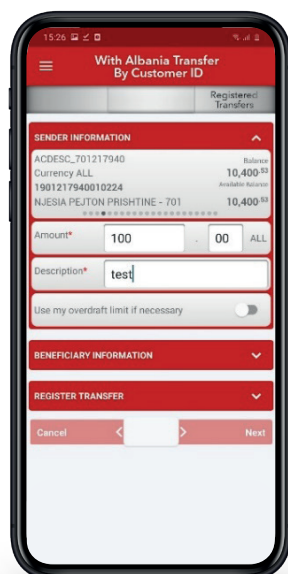
3.5.4   Transfers with BKT Albania

Transfers - Within BKT Albania

Select the Option

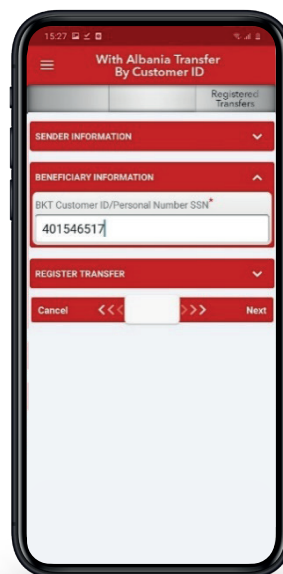1. With customer number

2. With account number

Sender Account

Choose the account from which you will make the transfer

Enter the Description

Enter the amount

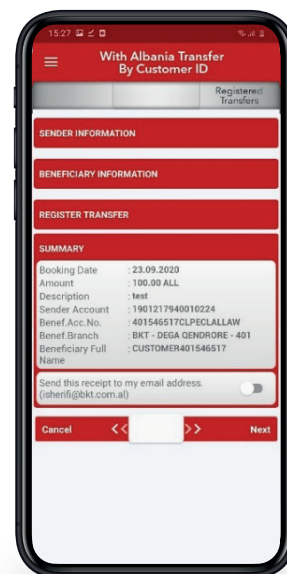Choose whether you want to use the YES / NO overdraft

Beneficiary Information

1. Enter the customer number

2. Enter the account number

or select the beneficiary from the registered transfers

Press Next to continue

Press Cancel to return

Summary

Verify the information

Press Next to continue

Press Cancel to return

In the last screen will be displayed confirmation message

Successfully Completed

Note

You can verify the transfer limits in e-banking. You can use the overdraft if you have approved limit from the bank
Accounts of sender and beneficiary must have the same currency!
Commissions and interest are applied according to the current price list published on the official website of the bank
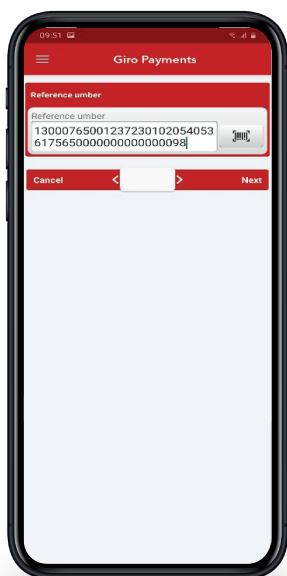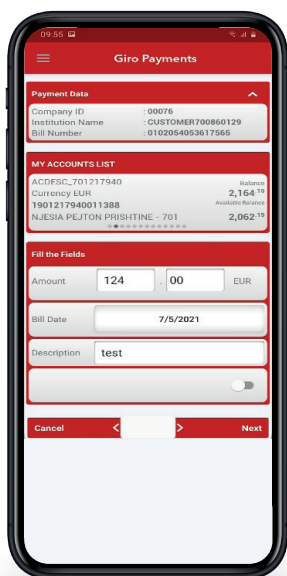
3.6   Payments
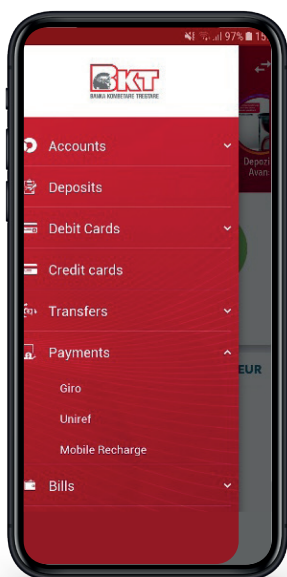
In the Payments menu, select the payment type:

- ✓ Giro
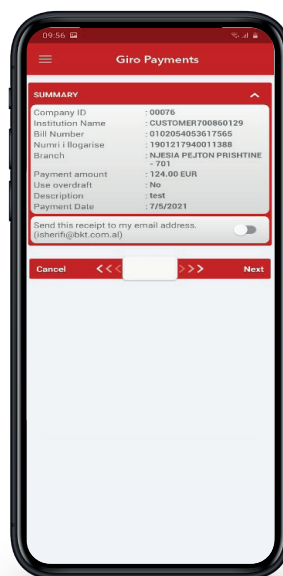- ✓ Uniref
- ✓ Mobile Recharge

3.6.1   Bill Payment with Giro

Scan the barcode on your bill

In the screen will be displayed information of the institution and invoice number

Choose the account from which you will make the payment

Enter the amount

Enter the Description

Choose whether you want to use the YES / NO overdraft

Press Next to continue

Press Cancel to return

Summary
Verify the data
Press Next to continue
Press Cancel to go back

In the last screen will be displayed confirmation message
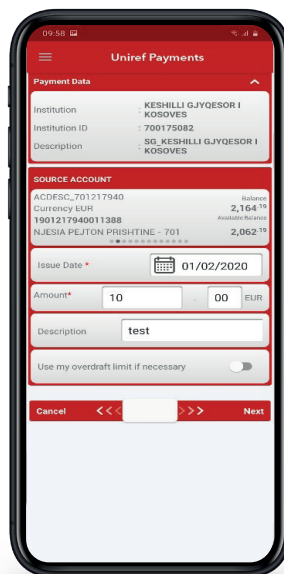Successfully Completed

## 3.6.2 Bill Payment with Uniref
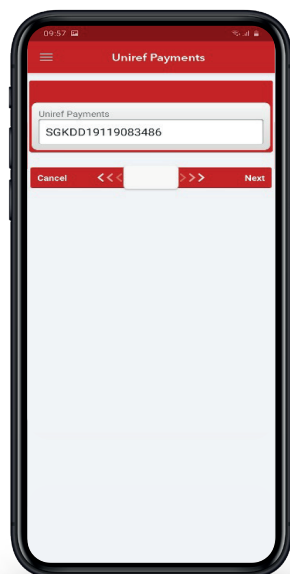
Enter the reference number on your bill
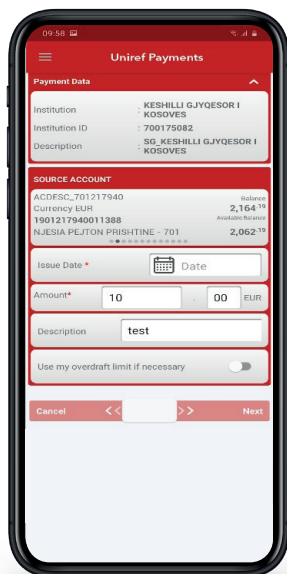
Verify the institution and the invoice number

Choose the account from which you will make the payment

Enter the amount

Enter the Description

Choose whether you want to use the YES / NO overdraft

Press Next to continue

Press Cancel to return

Summary
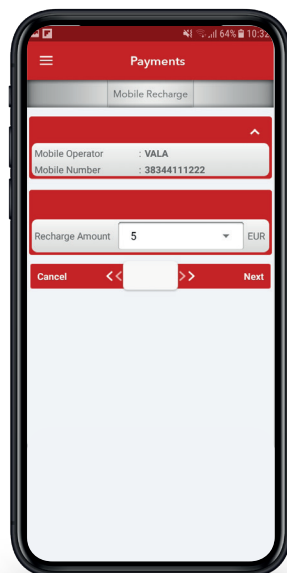Verify the data
Press Next to continue
Press Cancel to go back
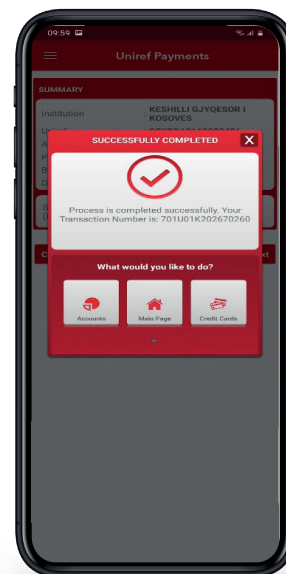
In the last screen will be displayed confirmation message
Successfully Completed

3.6.3 Mobile Recharge
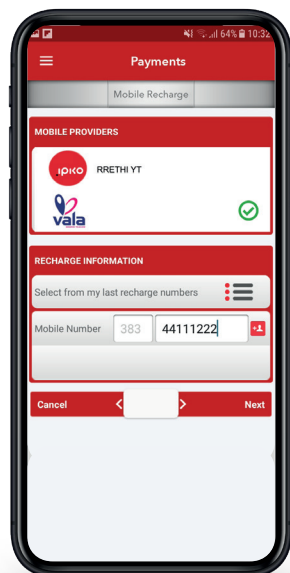
Select the Operator

Choose the number from the last recharges or

Enter the phone number or Click on 🔲 find the number in your contacts

The operator information and phone number will be displayed on the screen

Select the value from the list

Press Next to continue

Press Cancel to return

Summary
Verify information Choose whether you want to accept payment by e-mail
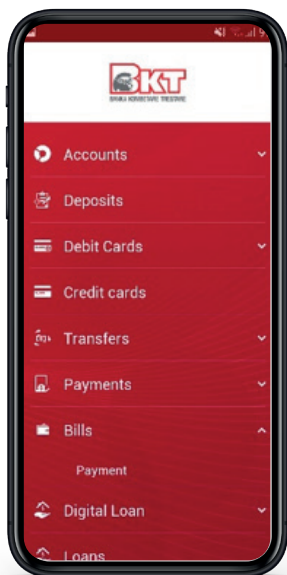Press Next to continue
Press Cancel to return
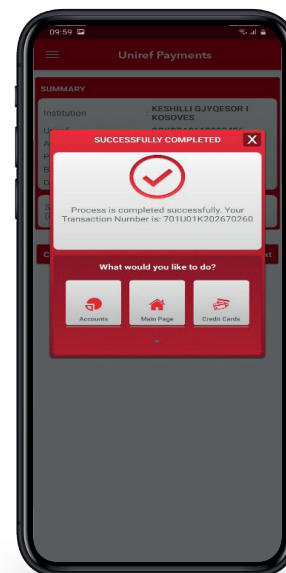
In the last screen will be displayed confirmation message
Successfully Completed

Note

Payment limits can be verified in e-banking
You can use the overdraft if you have permission from the bank
Commissions are applied according to the actual price list published on the official website of the bank
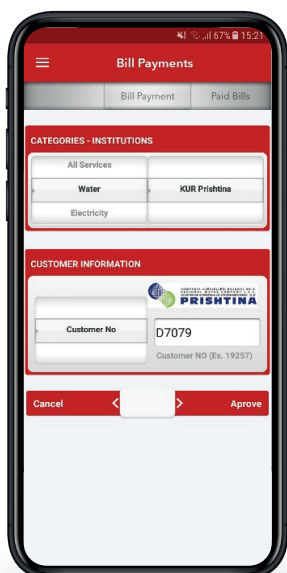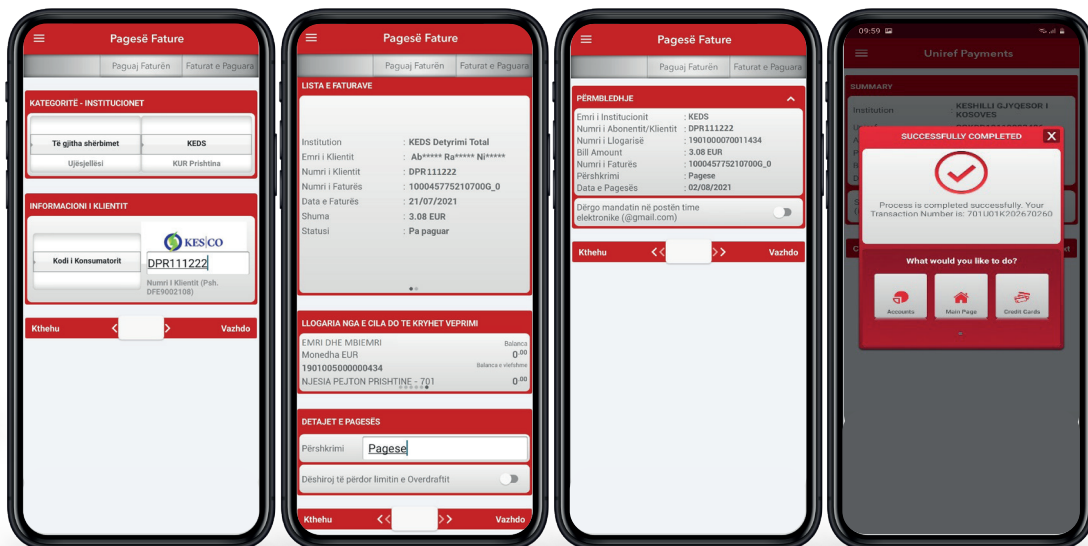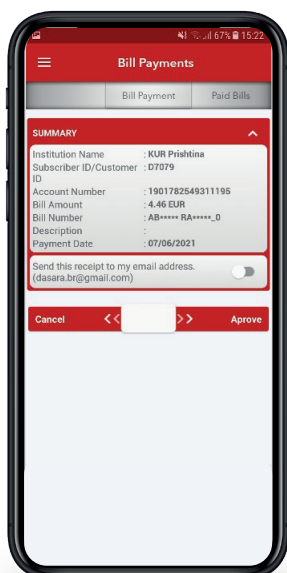
3.7   Payments

3.7.1   Bill payment with KESCO/KUR Prishtina

In the Bills menu, select the type of payment:

✓ Payments
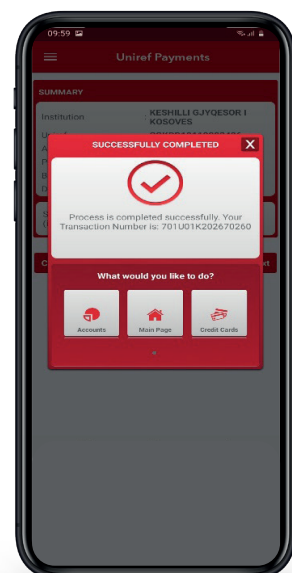

Choose the KESCO / KUR institution
Enter the Customer Code
Press Next to continue
Press Cancel to return

On the screen will be displayed: Institution
Last bill date
The total amount of the obligation
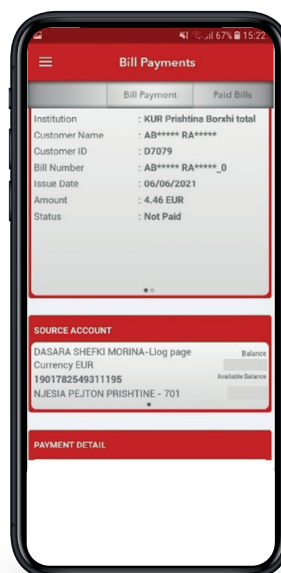
Choose the account from which you will make the payment
Enter the Description
Press Next to continue
Press Cancel to return

In the last screen will be displayed confirmation message
Successfully Completed

Note

Payment of invoices can be made only from current account
You can use the overdraft if you have approved limit from the bank
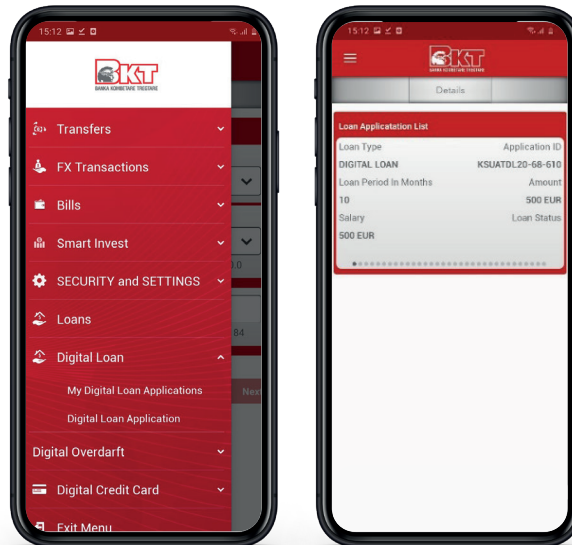Payment of bills of KESCO and KUR Prishtina are without commission

3.8 Digital Loan

Digital Loan

From the menu select:
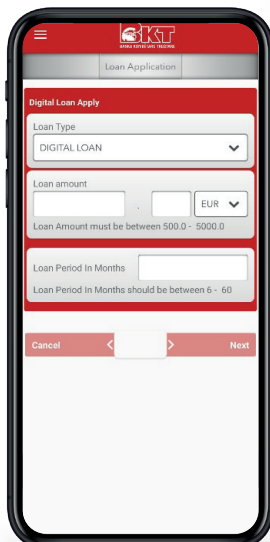
Apply for Digital Loans or

You can find out about Digital Credit Terms on the bank's official web-site https://bkt-ks.com/individet/kartat-dhe-sherbimet-elektronike/kredi-dixhitale/

My Digital Loans
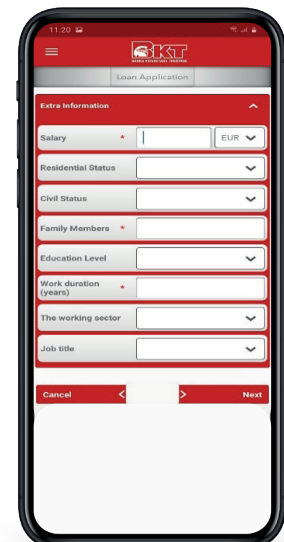
The details of your applications and will be displayed on the screen
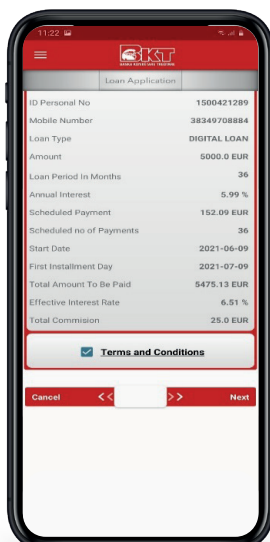
Click on Payment Plan for details

Fill in the application information
Click Next Accept Credit History Check

On the screen will be displayes Terms of Consent for Control of Your Credit History Scroll to the bottom of the screen Click on Accept Terms
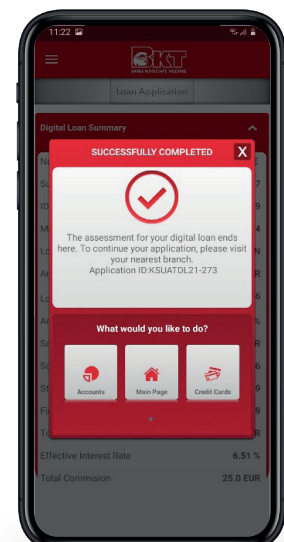
Fill in your additional information
Press Next to continue
Press Cancel to return

Summary
Verify the information
Click Pre-Contract Information
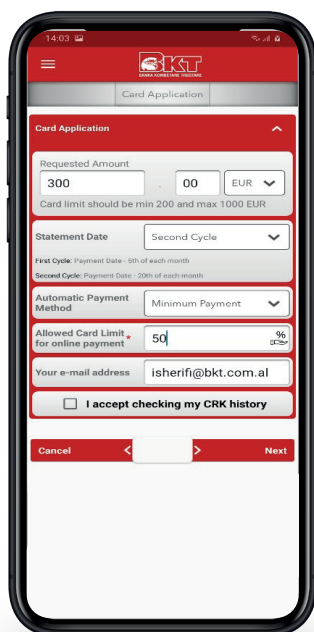Press Next to continue
Press Cancel to return

On the screen will be presented Terms of Pre-Contractual Information Scroll to the bottom of the screen Click on Accept Terms

On the last screen will be displayed e nmessage of the decision
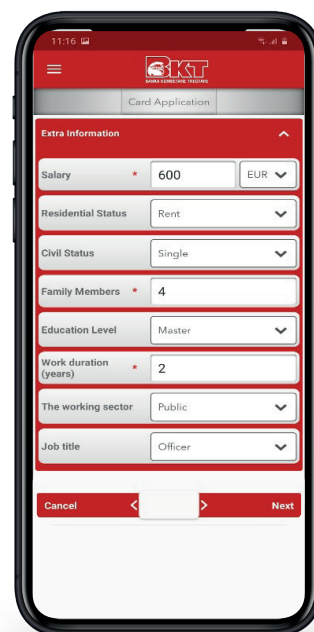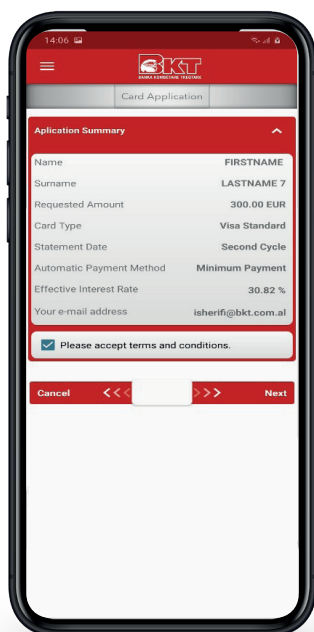
Finished with Success

3.9 Digital Credit Card

Fill in the application information
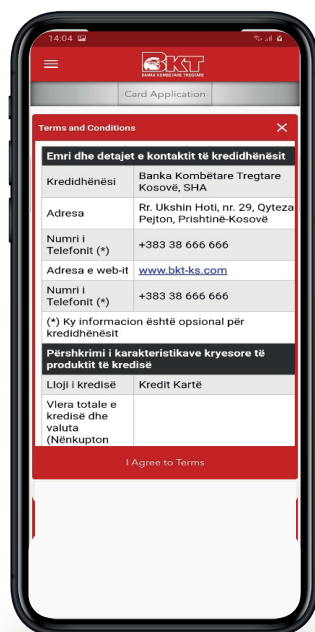Click Next Accept Credit History Check

On the screen will be presented Terms of Consent for Control of Your Credit History
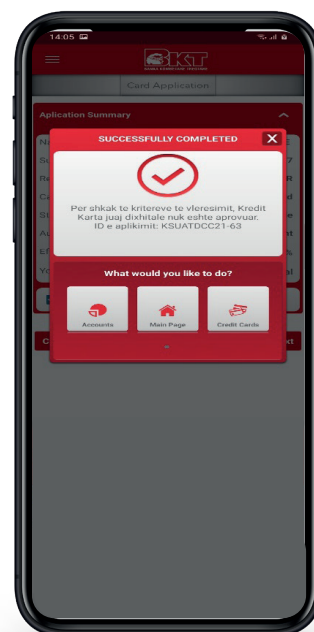Swipe to the bottom of the screen
Click on Accept Terms

Fill in your additional information
Press Next to continue
Press Cancel to return

Summary
Verify the information
Click Pre-Contract Information
Press Next to continue
Press Cancel to return

On the screen will be presented Terms of Pre-Contractual Information
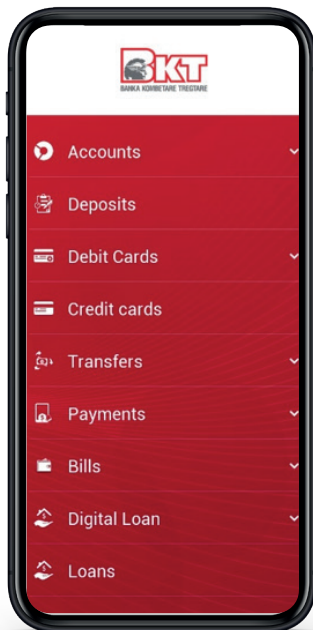Swipe to the bottom of the screen
Click on **Accept Terms**

The notification message of the decision is displayed at the end
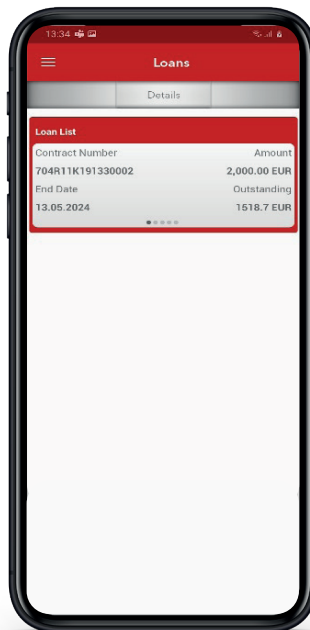**Finished with Success**

Note

Credit Card Commissions are applied according to the current price list of the bank
Once the card is ready you will receive a notification from the bank to receive it at your branch
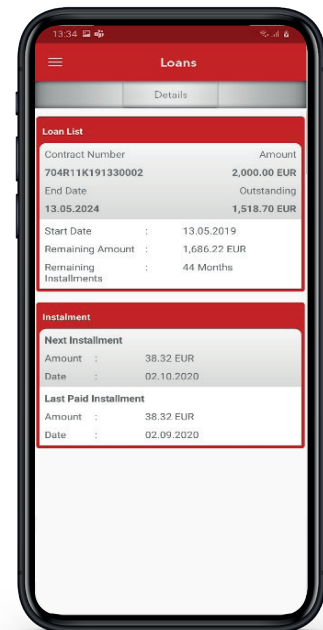
3.10 Loans

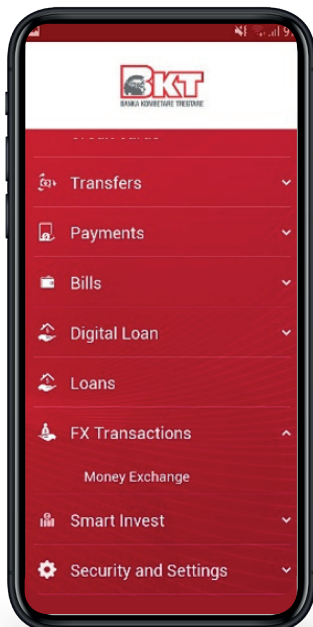**Select the Loans menu**

Loan List

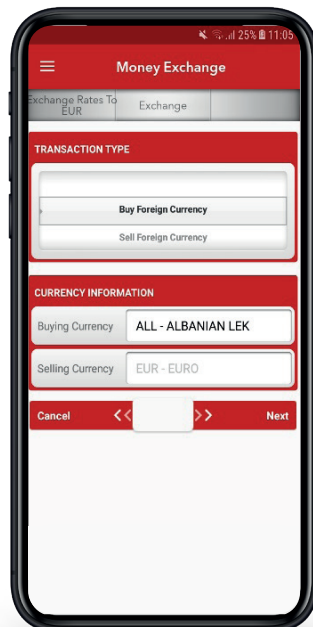Your Loan details will be displayed on the screen

My Loans

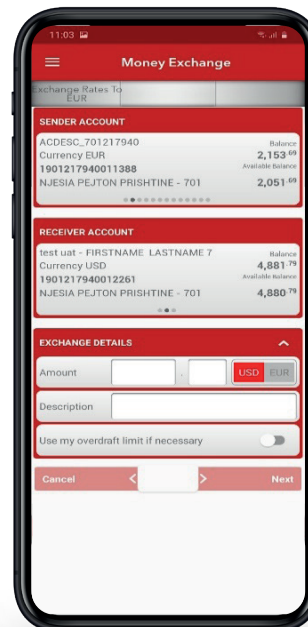Click on the loan to see the loan installment information

3.11 Money Exchange

Select the Currency Exchange menu
Select the Option
1. Exchange Rate
2. Money Exchange

Type of transaction
Choose the transaction
Buy / Sell foreign currency
Choose currencies
Press **Next** to continue
Press **Cancel** to return

Select the sending account
Select the Beneficiary account
Enter the details of the exchange
Choose whether you want to use the YES / NO overdraft
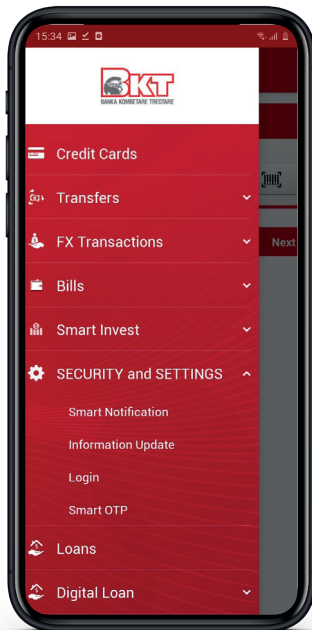Press **Next** to continue
Press **Cancel** to return
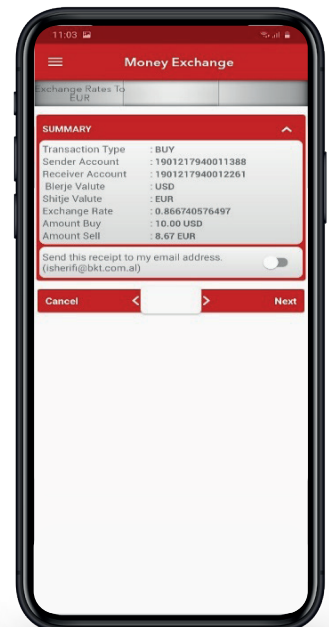
Summary
Verify the information
Press **Next** to continue
Press **Cancel** to return
In the last screen will be displayed confirmation message
Successfully Completed

Note

You must have an account in the foreign currency you want to exchange/by/sell
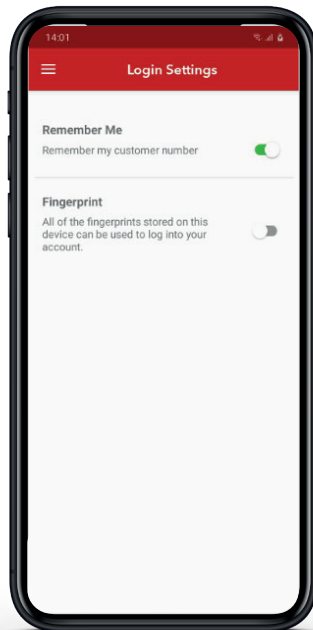You can use the overdraft if you have approved limit from the bank

3.12   Security and Settings

Select the Security and Settings menu

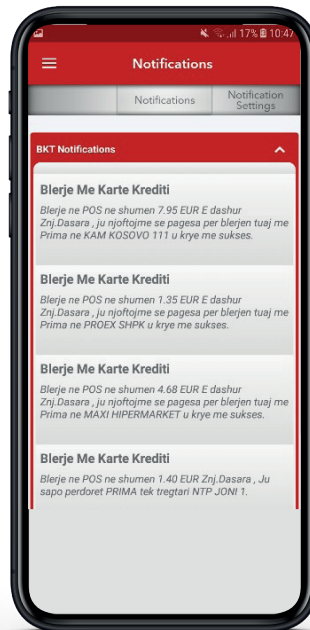Select the Option
1. Login
2. Smart Notification

At Authentication Settings

Select YES / NO to save the customer number
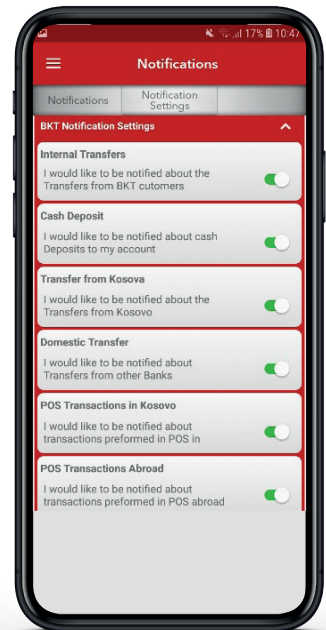
Select YES / NO to identify with fingerprint

Press **Next** to continue

Press **Cancel** to return

Notifications

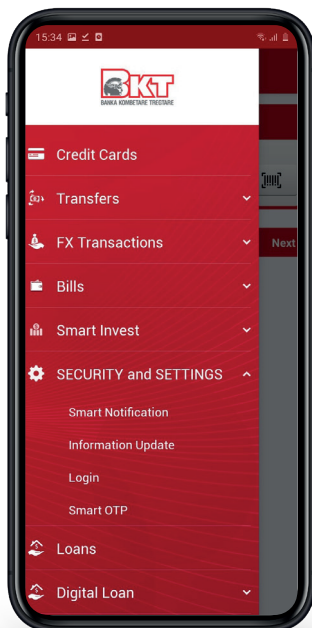Click on the notification list to monitor received notifications

Notifications

Click on Settings

In the notification list Select YES / NO to make the modification

3.12.1   SmartOTP activation
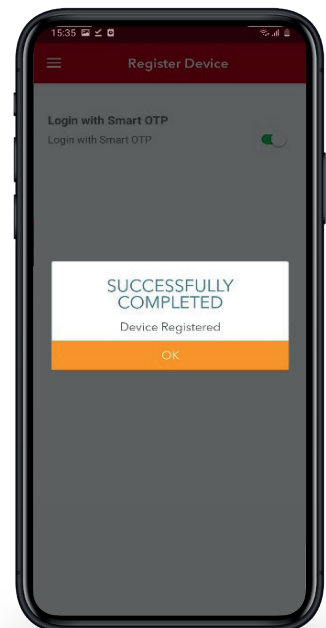

In menu the Security and Settings select the Option
1. Smart OTP

Click the option "Login with Smart OTP" to activate the service

Click OK to enable the service