

BKT KOSOVA

BUSINESS E-BANKING

USER MANUAL

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1. REGISTRATION AND LOGIN PROCESS

1.1. Registration

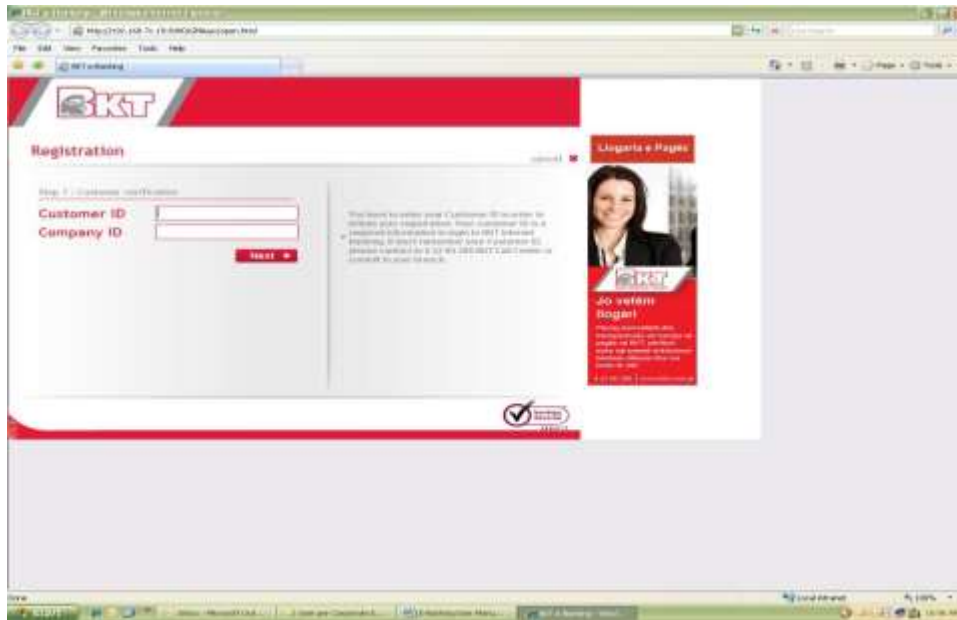
Registration is a process for the customer in order to register at BKT Business E- Banking (BEB). KSHBB agreement should have been signed in order to perform registration for Business E-Banking. Customers who have not signed this agreement will not be allowed to register.

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**

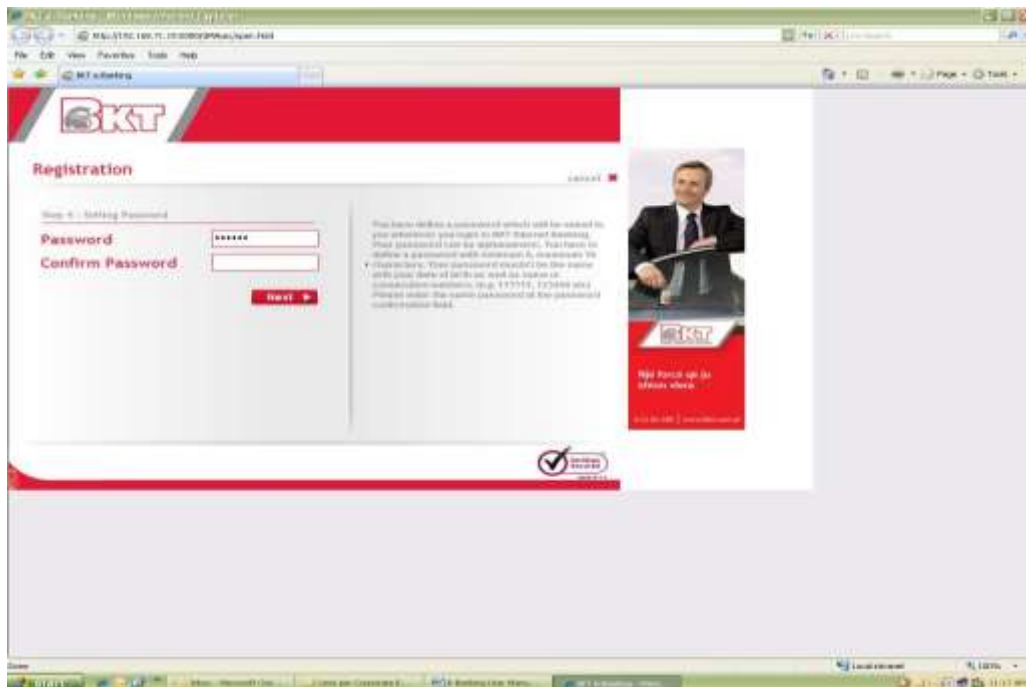


- At the next page, complete the following fields:
 - Choose your card type
 - Enter last 4 digit of the card that you have selected
 - Enter PIN Code of the card that you have selected than
 - Your current mobile phone number will be displayed which partly encrypted
 - Press **NEXT** to proceed to OTP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

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

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- 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

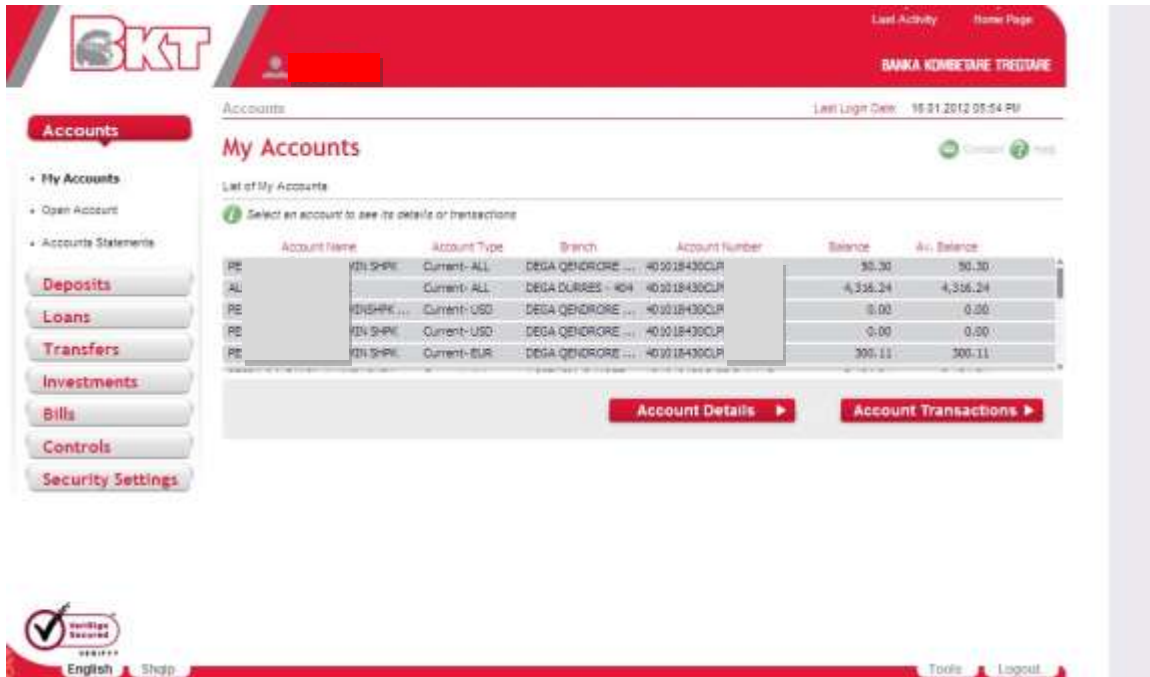
-Open Account

-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

My Accounts

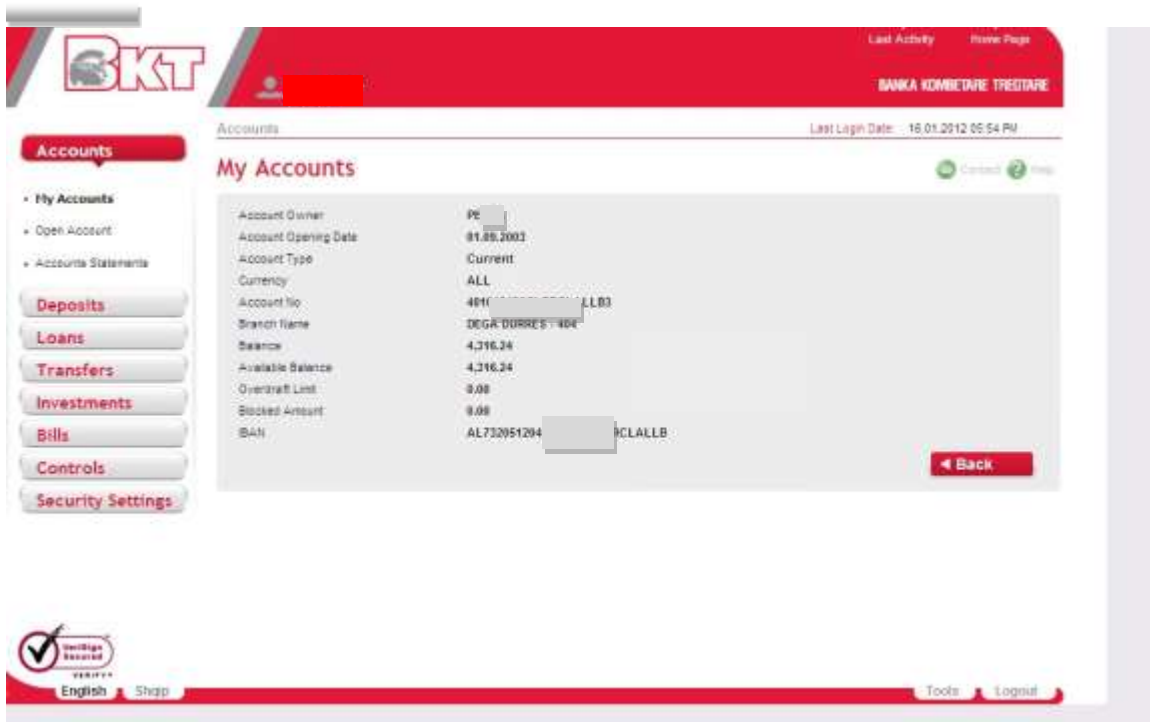
Select an account to see its details or transactions

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PE VBI SHK	Current- ALL	DEGA QENDRORE ...	40 00 184300LP	90.30	90.30
AL	Current- ALL	DEGA QENDRORE ...	40 00 184300LP	4,336.24	4,336.24
PE VBI SHK	Current- USD	DEGA QENDRORE ...	40 00 184300LP	0.00	0.00
PE VBI SHK	Current- USD	DEGA QENDRORE ...	40 00 184300LP	0.00	0.00
PE VBI SHK	Current- EUR	DEGA QENDRORE ...	40 00 184300LP	300.11	300.11

Account Details Account Transactions

- *Account Details:*

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



- *Account Transactions:*

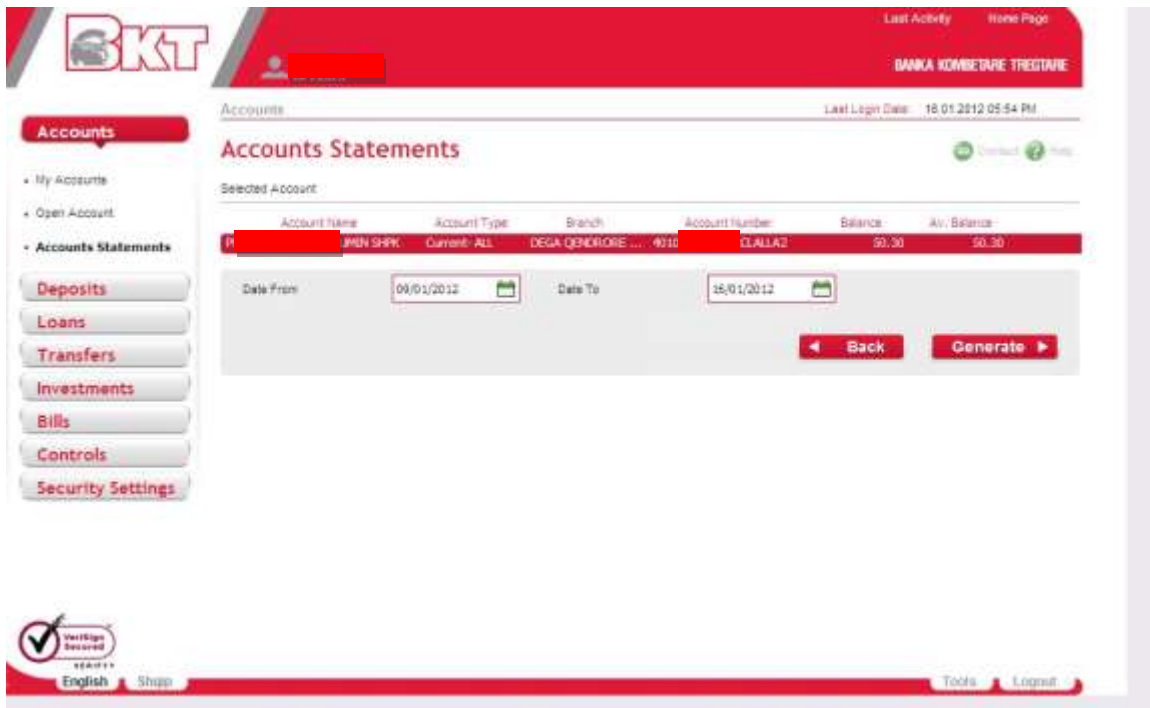
This page helps you to make statement for all your transactions performed during a certain period of time from your selected account.

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.



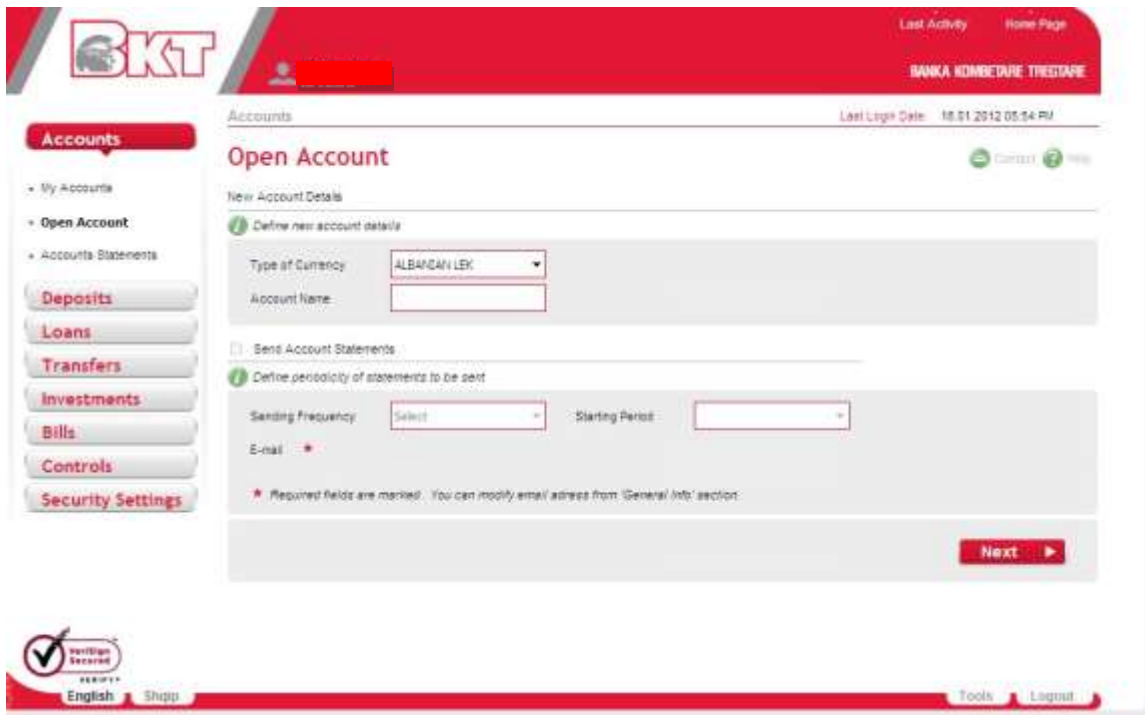
The screenshot shows the BKT e-Banking interface. The top header includes the BKT logo and navigation links like 'Last Activity' and 'Home Page'. The left sidebar contains a menu with 'Accounts' selected, showing sub-options like 'My Accounts', 'Open Account', and 'Accounts Statements'. The main content area is titled 'Accounts Statements' and shows a table of account information. The table has columns for 'Account Name', 'Account Type', 'Branch', 'Account Number', 'Balance', and 'Av. Balance'. A row is visible with account details. Below the table, there are date selection fields for 'Date From' (09/01/2012) and 'Date To' (15/01/2012), along with 'Back' and 'Generate' buttons. The bottom of the page features a security seal, language options (English, Shqip), and links for 'Tools' and 'Logout'.

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



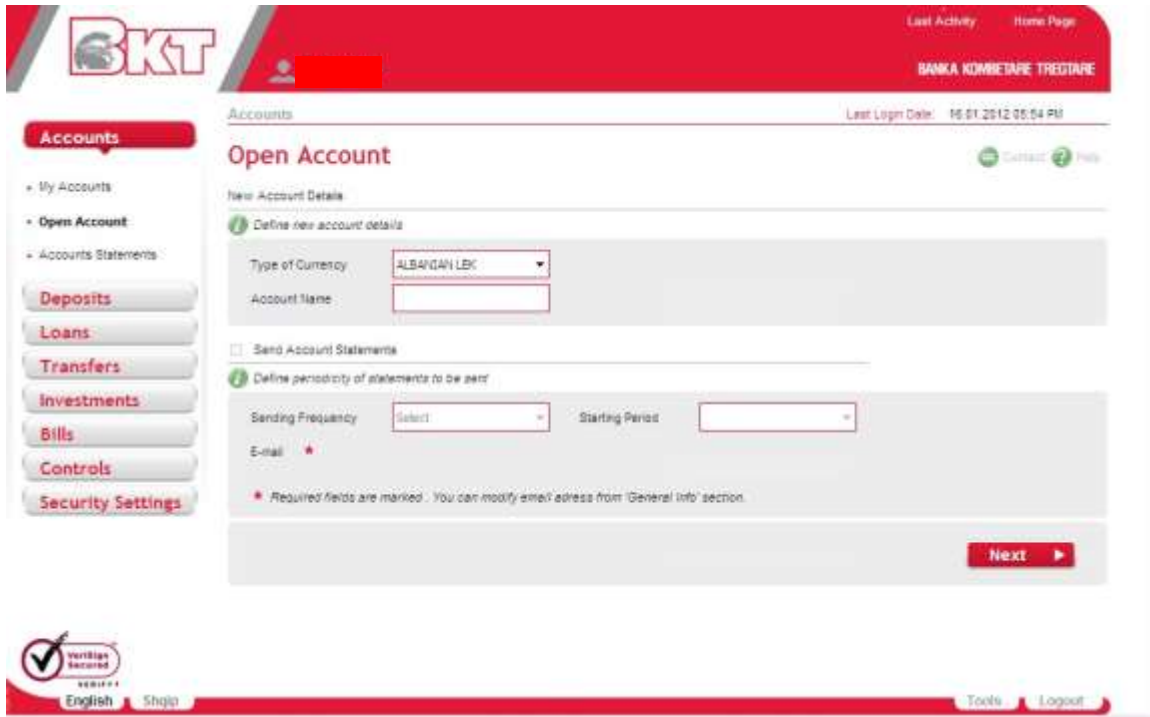
In the second part of the page you can select *Send Account Statements* check box to receive account statements.

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.

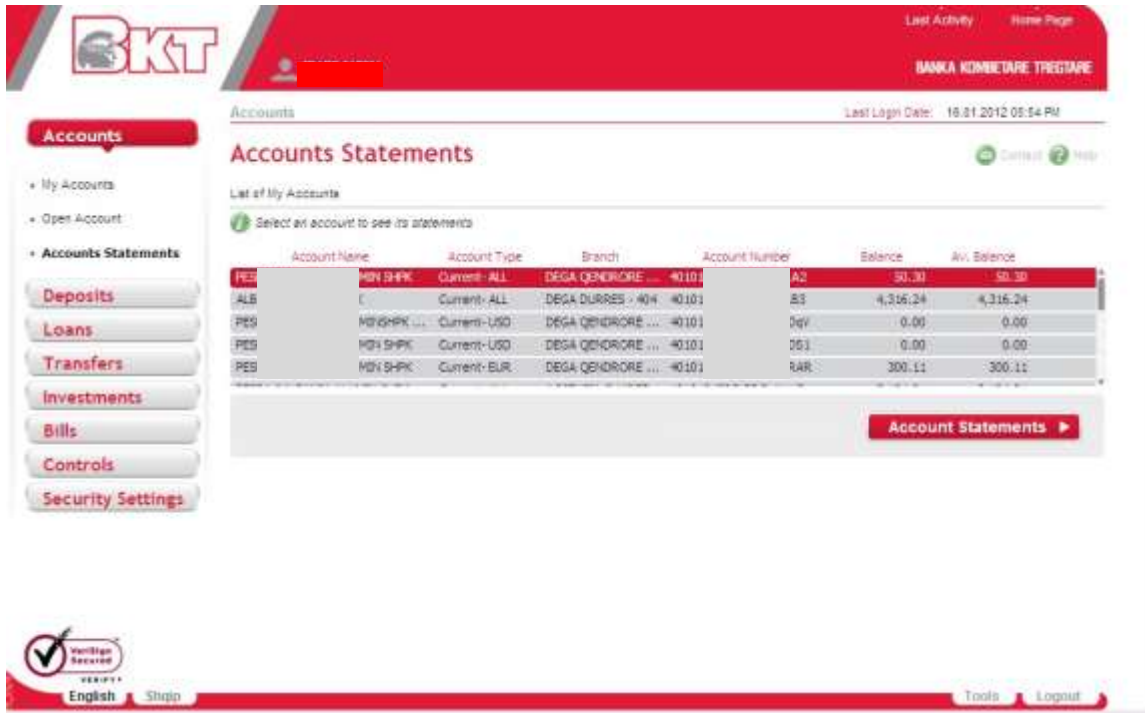
- If you think that the details are correct, then press **PROCEED** button to open the account
- If not, press **BACK** button to modify the details that you have entered



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



Accounts Statements

Last Login Date: 16.01.2012 09:54 PM

List of My Accounts

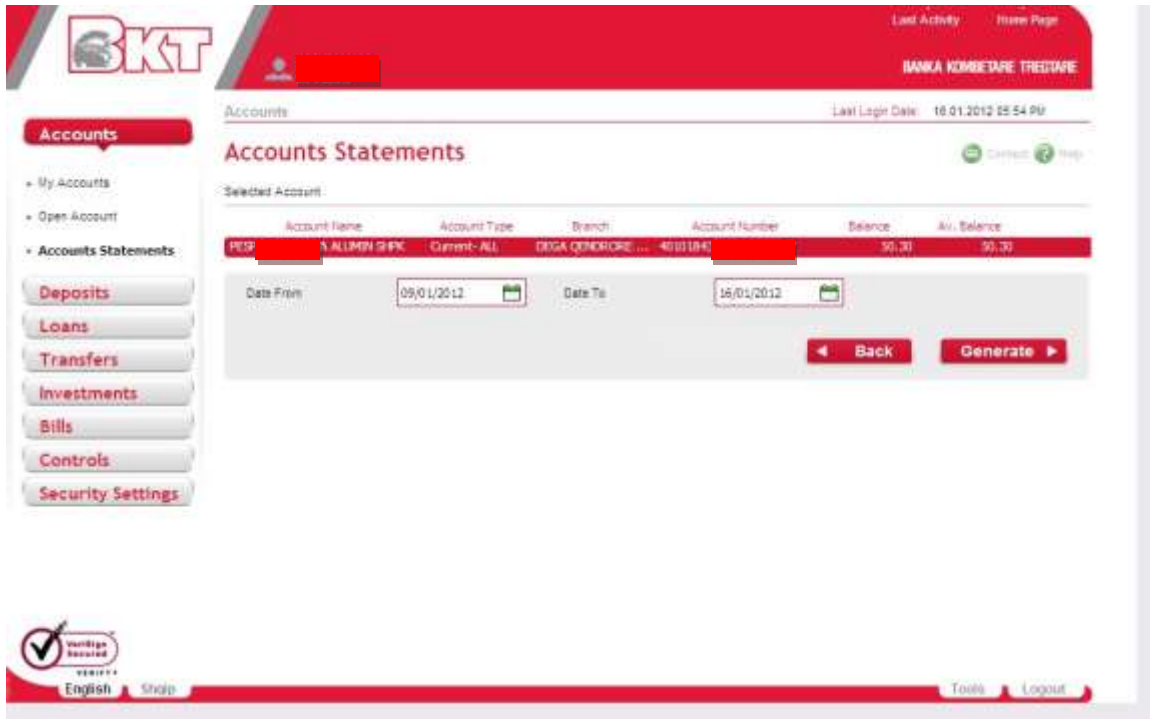
Select an account to see its statements

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PES MON SHPK	Current- ALL	DEGA QENDRORE ...	40101	50.30	50.30
ALB	Current- ALL	DEGA DURRES - 404	40101	4,316.24	4,316.24
PES MON SHPK	Current- USD	DEGA QENDRORE ...	40101	0.00	0.00
PES MON SHPK	Current- USD	DEGA QENDRORE ...	40101	0.00	0.00
PES MON SHPK	Current- EUR	DEGA QENDRORE ...	40101	300.11	300.11

Account Statements

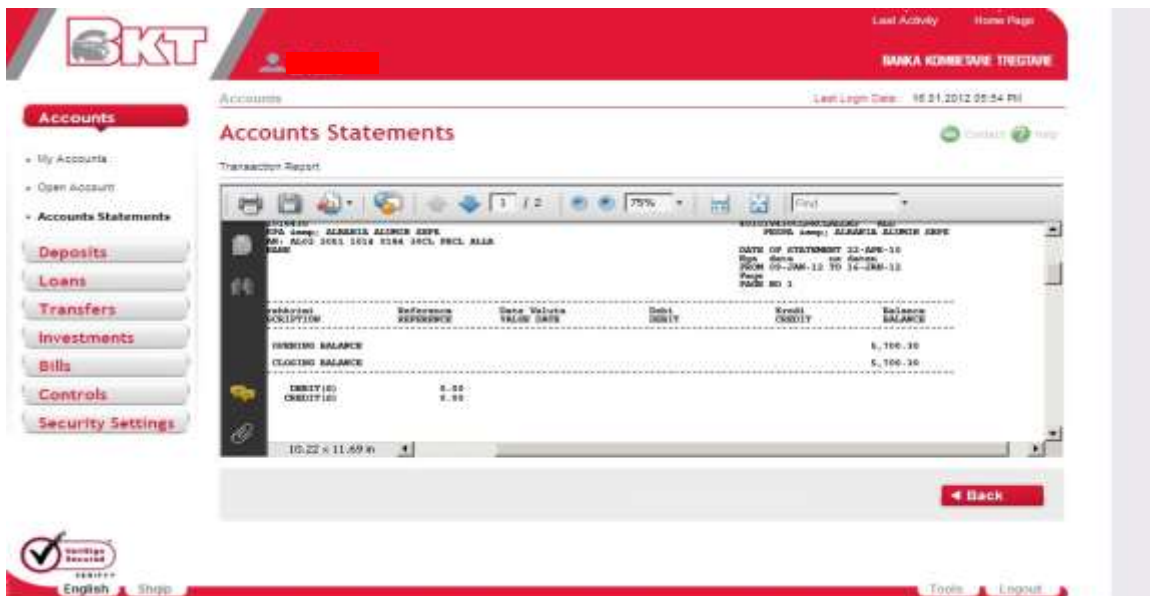
- After completing the above field you should press *Account Statements* button to proceed to the other page.
- In the second page you can select the period needed to be shown on the statement. It is to be selected *Date From* (starting from) you request the account statement till when, *Date To*. After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

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The screenshot shows the BKT 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'. On the left, a sidebar menu lists various services: Accounts, My Accounts, Open Account, Accounts Statements, Deposits, Loans, Transfers, Investments, Bills, Controls, and Security Settings. The 'Accounts Statements' section is active, showing a table of selected accounts. The table has columns for Account Name, Account Type, Branch, Account Number, Balance, and Av. Balance. One account is listed: 'PEEP' with a balance of 90.30. Below the table, there are date pickers for 'Date From' (09/01/2012) and 'Date To' (16/01/2012). At the bottom of this section are 'Back' and 'Generate' buttons. The footer includes a 'Verified' badge, language options (English, Shqip), and 'Tools' and 'Logout' links.

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



The screenshot shows the BKT e-Banking interface displaying a 'Transaction Report'. The top navigation bar and sidebar menu are identical to the previous screenshot. The 'Accounts Statements' section is active, showing a 'Transaction Report' for the selected account. The report includes a table with columns for Date, Description, Reference, Value, Date, Debit, Credit, and Balance. The table shows a 'CLOSING BALANCE' of 6,100.30. Below the table, there are 'Back' and 'Print' buttons. The footer includes a 'Verified' badge, language options (English, Shqip), and 'Tools' and 'Logout' links.

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:

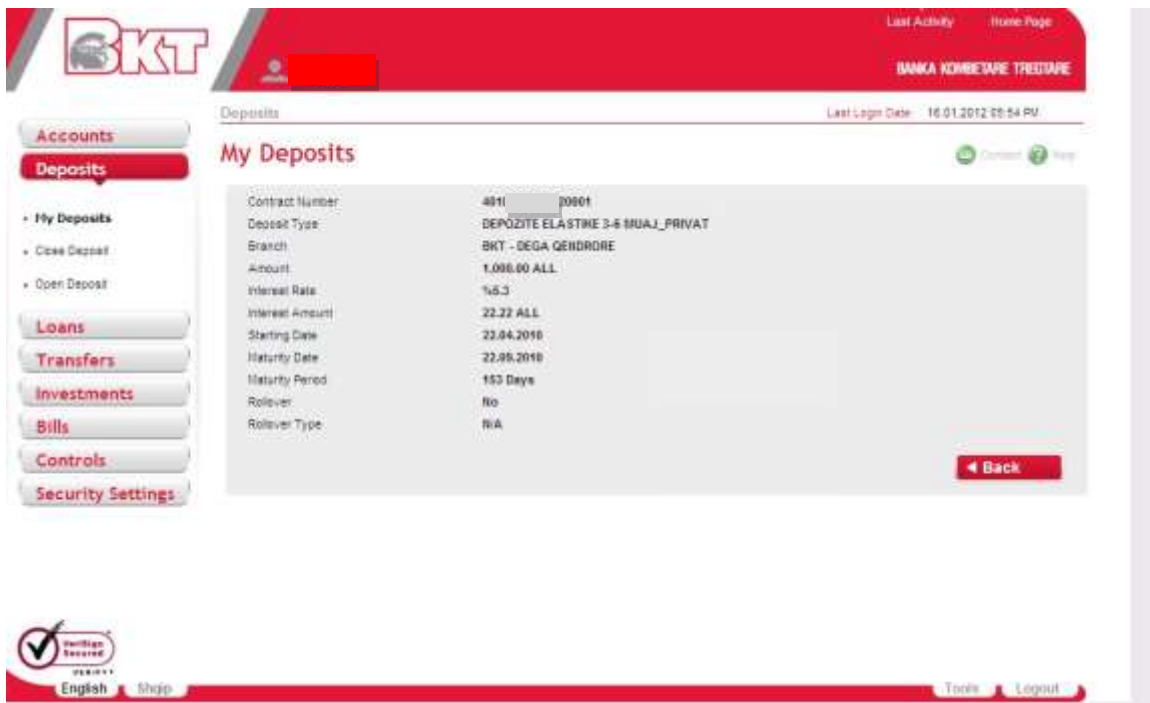
- My Deposits
- Open Deposit
- Close Deposit

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:



My Deposits

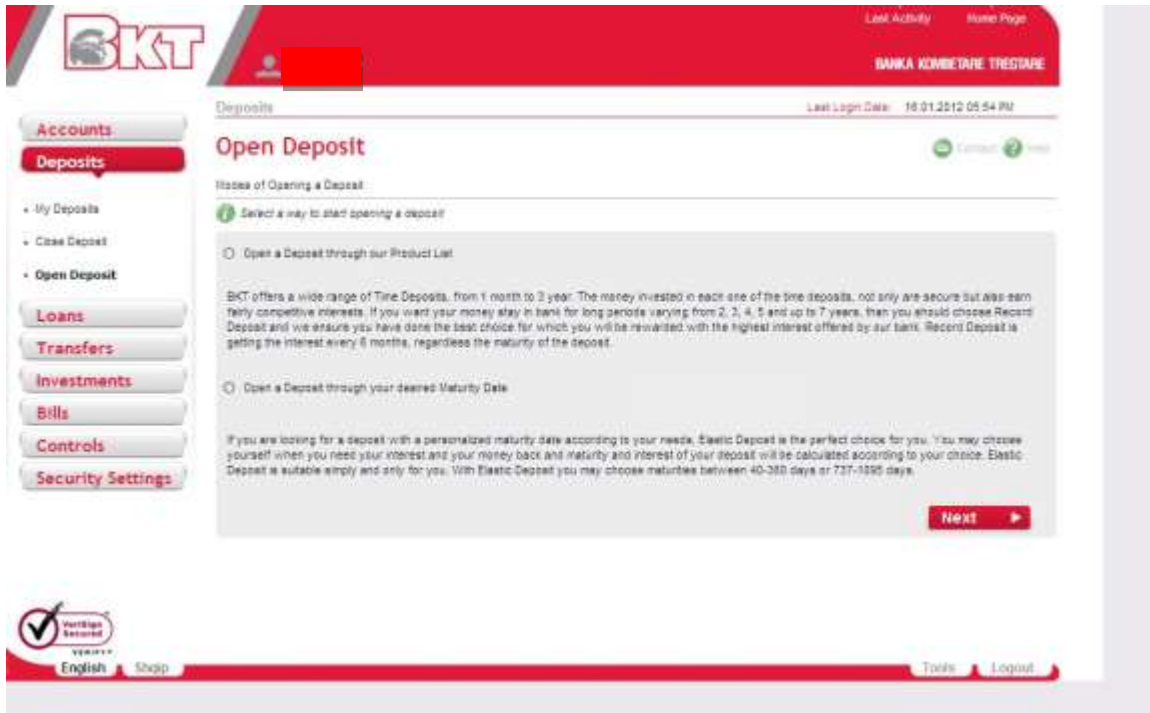
Contract Number	4011	00001
Deposit Type	DEPOZITE ELASTIKE 3-6 MUAJ PRIVAT	
Branch	BKT - DEGA QENDRORE	
Amount	1.000.00 ALL	
Interest Rate	1%5.3	
Interest Amount	22.22 ALL	
Starting Date	22.04.2018	
Maturity Date	22.05.2018	
Maturity Period	153 Days	
Rolover	No	
Rolover Type	N/A	

[Back](#)

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

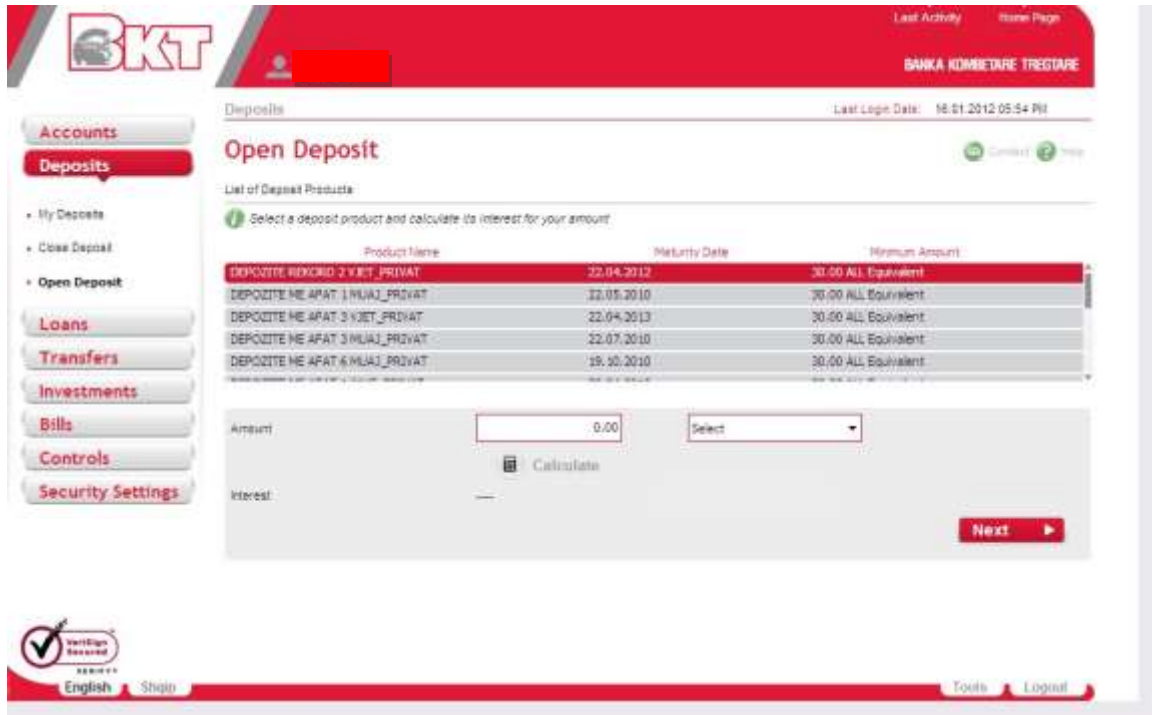


Open a Deposit through our Bank Product List:

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



Open Deposit

List of Deposit Products

Select a deposit product and calculate its interest for your amount

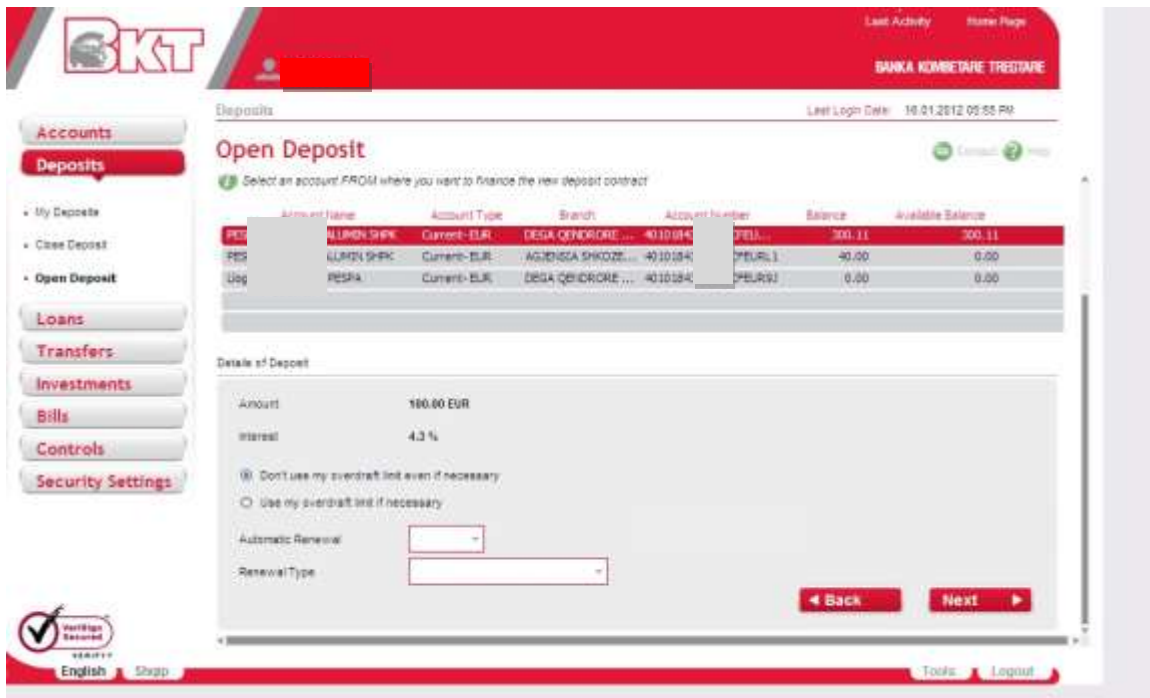
Product Name	Maturity Date	Minimum Amount
DEPOSITE RIKORND 2 VJET_PRIVAT	22.04.2012	30.00 ALL Equivalent
DEPOSITE HE AFAT 1 MUAJ_PRIVAT	22.05.2010	30.00 ALL Equivalent
DEPOSITE HE AFAT 3 VJET_PRIVAT	22.04.2013	30.00 ALL Equivalent
DEPOSITE HE AFAT 3 MUAJ_PRIVAT	22.07.2010	30.00 ALL Equivalent
DEPOSITE HE AFAT 6 MUAJ_PRIVAT	19.10.2010	30.00 ALL Equivalent

Amount:

Interest:

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**



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
POS	ALUMIN SHPC	Current-ELK	DEGA QENDRORE ...	4010104	300.11	300.11
POS	ALUMIN SHPC	Current-ELK	AGJENCIA SHKOZE ...	4010104	40.00	0.00
Usg	RESPA	Current-ELK	DEGA QENDRORE ...	4010104	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:

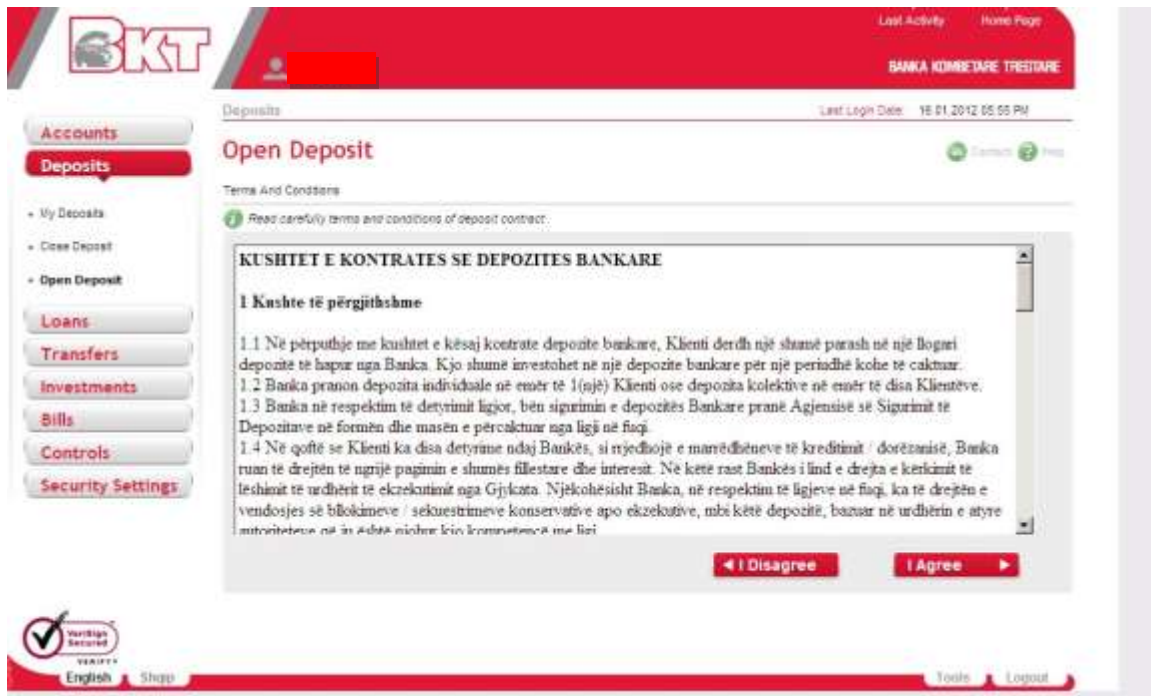
Back **Next**

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

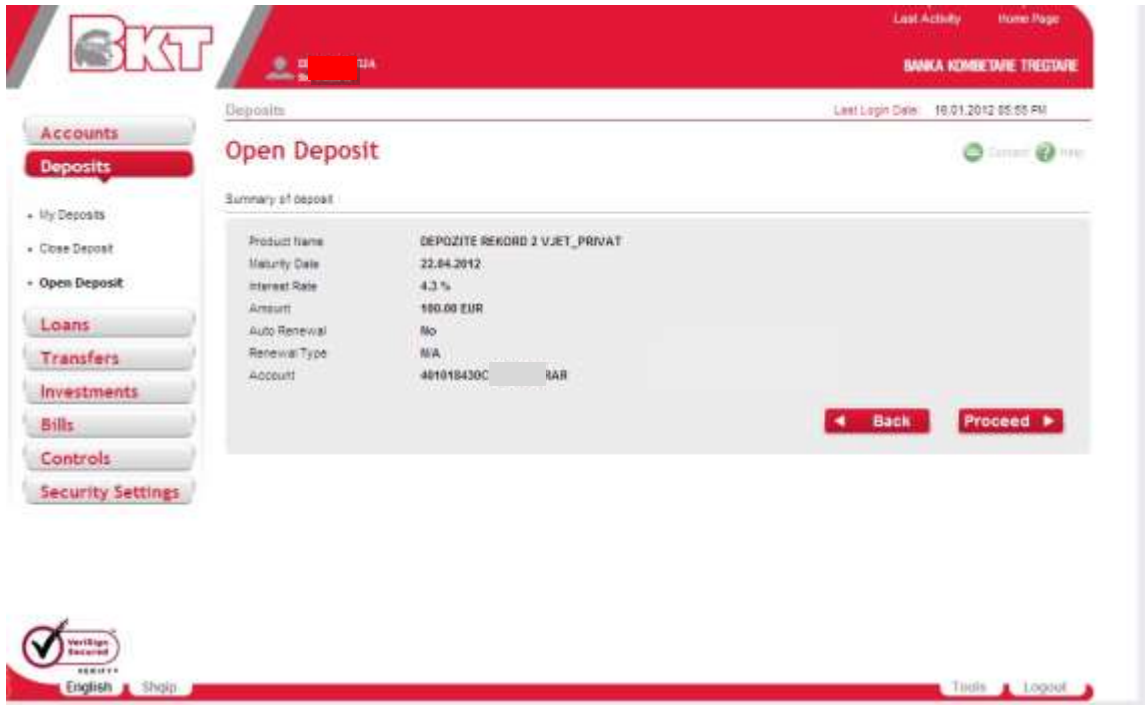
- Select one of your account for the money withdrawal
- You can make an automatic renewal of the deposit by selecting *yes*. If you do not prefer to renew the deposit automatic select *no*
- You can renew:
 - Principal
 - Principal + Interest - Tax
- To proceed press **NEXT** button
If you want to make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



In this screen you can see “Summary of Deposit”



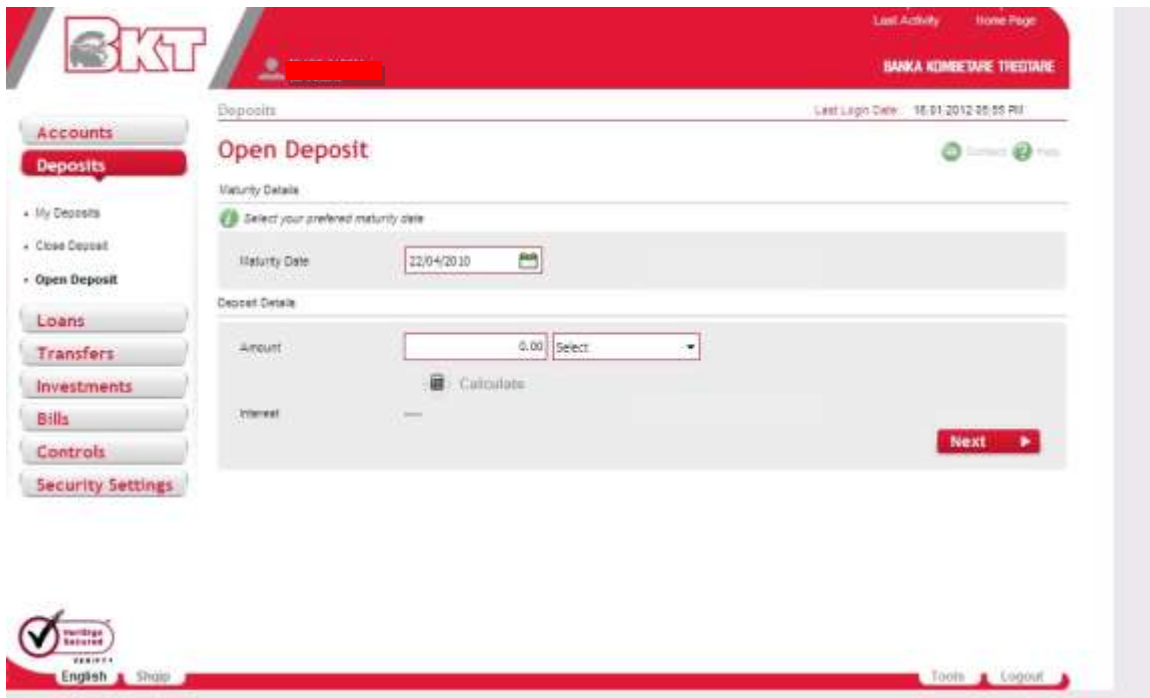
Summary of deposit	
Product Name	DEPOZITE RECORD 2 VJET_PRIVAT
Maturity Date	22.04.2012
Interest Rate	4.3 %
Amount	100.00 EUR
Auto Renewal	No
Renewal Type	N/A
Account	401018430C BAR

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

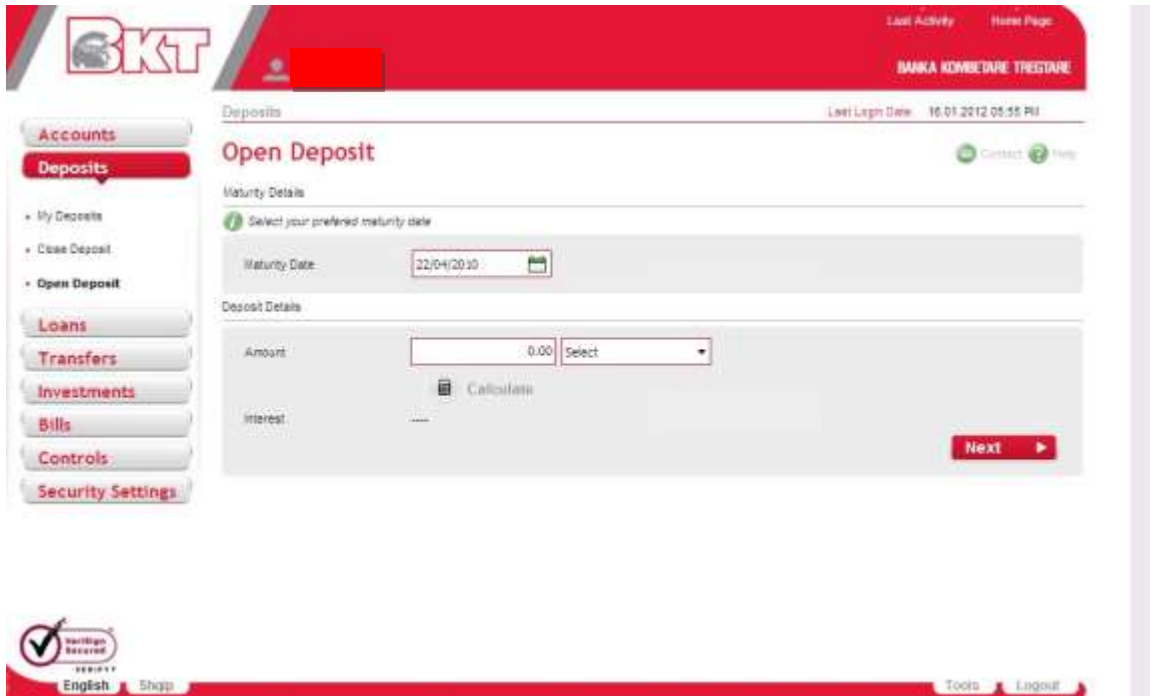


At the next page you will see:

- 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**



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

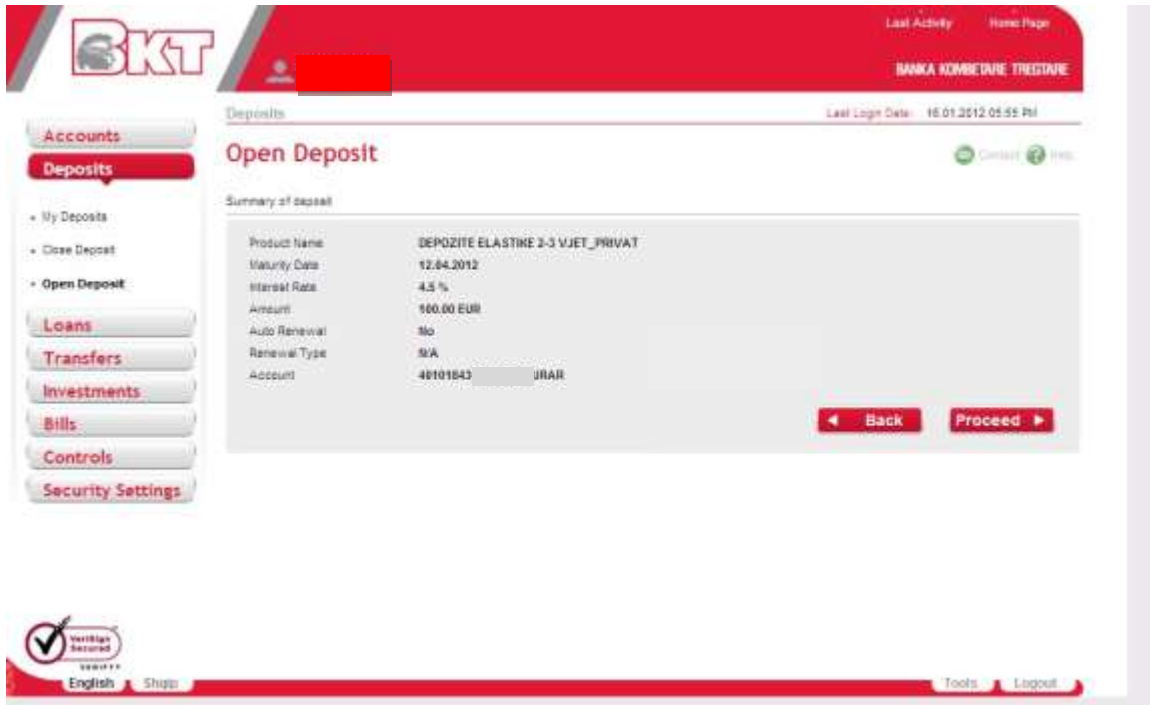
- Select one of your account for the money withdrawal
- To proceed press **NEXT** button If you want to make any changes, press **BACK**

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*”

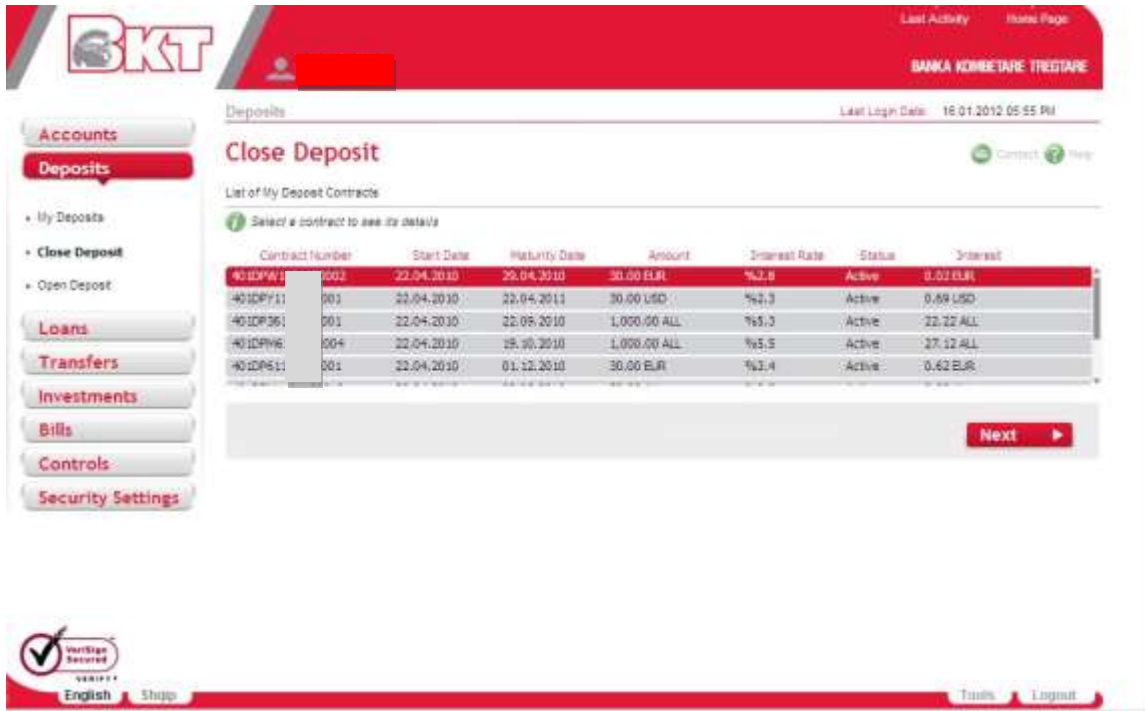


You can choose *Proceed* to continue or *Back* to turn at previous screen.

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.



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



Close Deposit

Selected Deposit Details

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

Contract Number	401DP 11120002
Deposit Type	DEPOZITE ME AFAT 1 JAVE_PRIVAT
Branch	BKT - DEGA QENDRORE
Amount	30.00 EUR
Interest Rate	%2.8
Interest Amount	.02 EUR
Starting Date	22.04.2010
Maturity Date	29.04.2010
Maturity Period	7 Days
Rolover	Yes
Rolover Type	Automatic

Deposit Closing Confirmation

☐ I confirm that I want to close the agreement with above details

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

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



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 1	31.12.2004	03.06.2005	44,590.00	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 4	14.01.2005	14.06.2005	20,250.00	0.00	USD	Liquidated
40 ILPS 5	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

[illegible]

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**

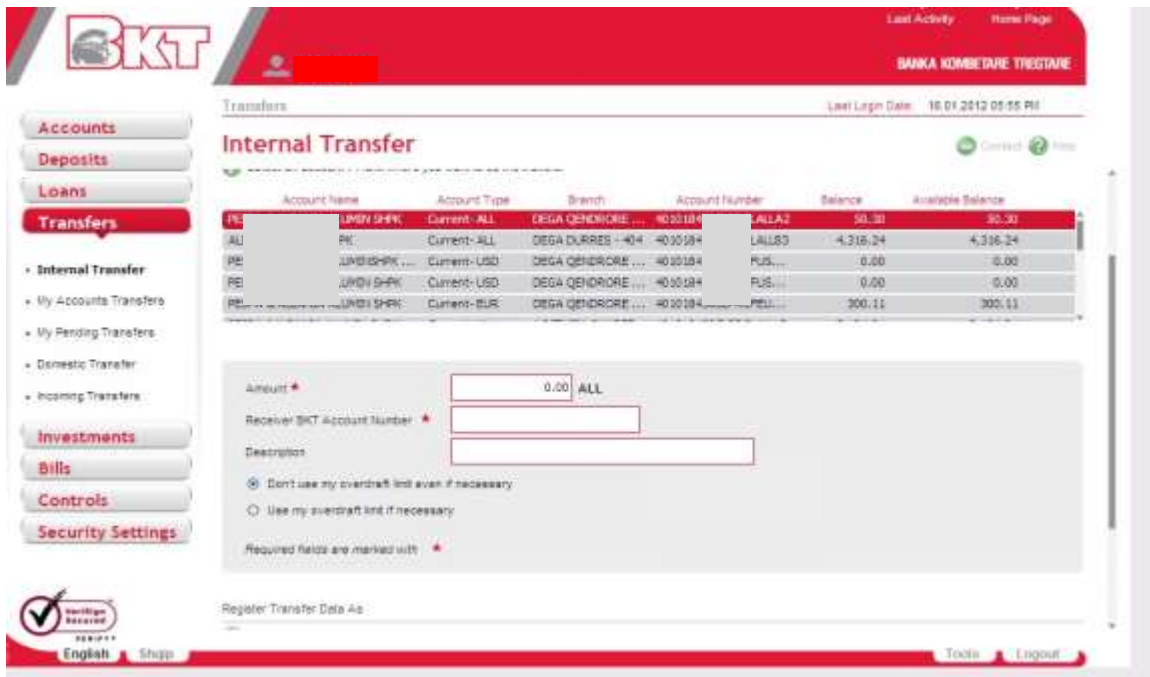
- Progress Steps
- Registered Transfers

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
UNION SHK	Current- ALL	DEGA QENDRORE ...	4030184	90.30	90.30
ALL	Current- ALL	DEGA QENDRORE ...	4030184	4,316.24	4,316.24
PE	Current- USD	DEGA QENDRORE ...	4030184	0.00	0.00
PE	Current- USD	DEGA QENDRORE ...	4030184	0.00	0.00
PE	Current- EUR	DEGA QENDRORE ...	4030184	300.11	300.11

Amount: 0.00 ALL

Receiver BKT Account Number:

Description:

☒ Don't use my overdraft limit even if necessary

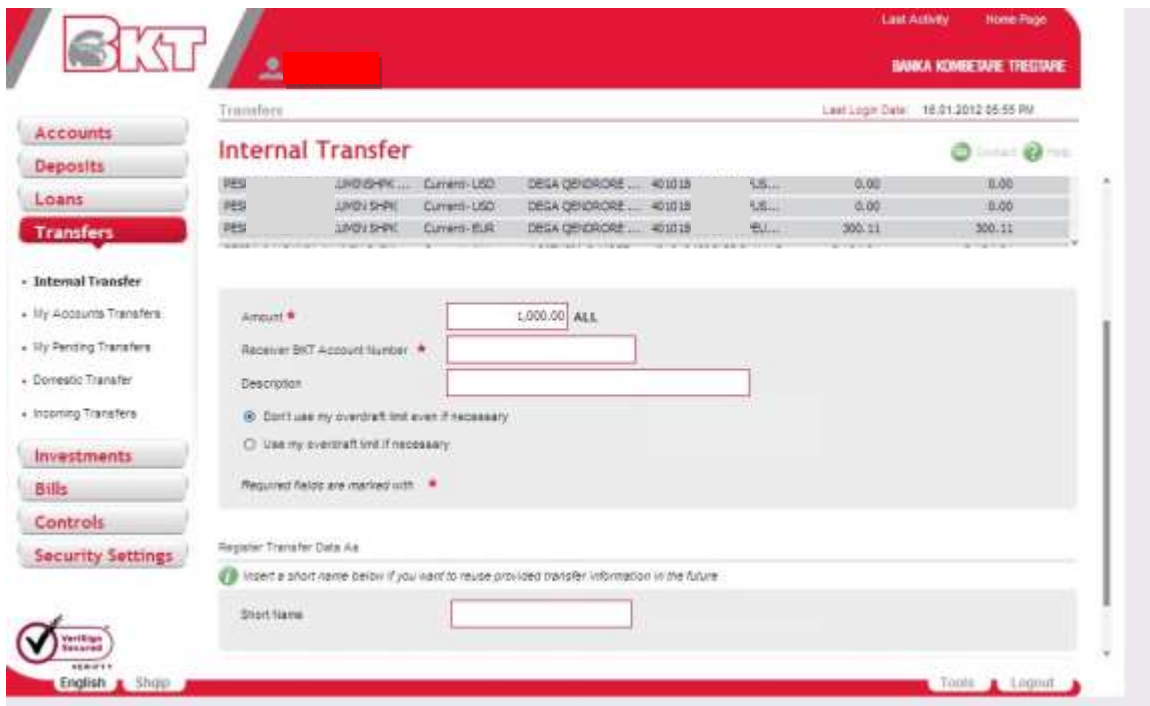
☐ Use my overdraft limit if necessary

Required fields are marked with *

Register Transfer Data As:

- 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:



The screenshot shows the BKT Internal Transfer form. The header includes the BKT logo and navigation links like 'Last Activity' and 'Home Page'. The left sidebar contains menu items: Accounts, Deposits, Loans, Transfers (selected), Internal Transfer, My Accounts Transfers, My Pending Transfers, Domestic Transfer, Incoming Transfers, Investments, Bills, Controls, and Security Settings. The main content area is titled 'Internal Transfer' and shows a table of recent transfers. Below the table, there are input fields for 'Amount' (set to 1,000.00), 'Receiver BKT Account Number', and 'Description'. There are also radio buttons for 'Don't use my overdraft limit even if necessary' (selected) and 'Use my overdraft limit if necessary'. A 'Required fields are marked with *' note is present. At the bottom, there is a 'Register Transfer Data As' section with a 'Short Name' input field. The footer includes a 'Verified' badge, 'English' and 'Shqip' language options, and 'Tools' and 'Logout' links.

Transfers	Last Login Date: 18.01.2012 05:55 PM					
Internal Transfer						
PES	UKM015PHK...	Current-USD	DEGA QENDRORE...	401018	USD...	0.00
PES	UKM015PHK...	Current-USD	DEGA QENDRORE...	401018	USD...	0.00
PES	UKM015PHK...	Current-EUR	DEGA QENDRORE...	401018	EUR...	300.11

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

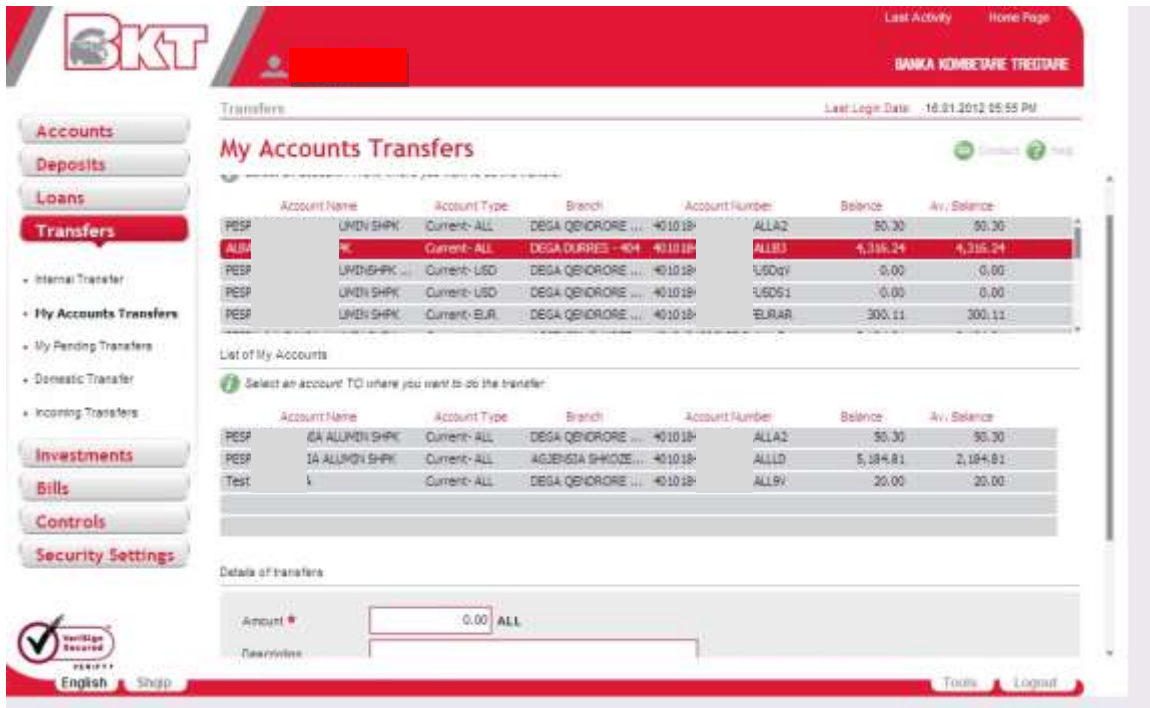
- If not, press **BACK** button to modify the details that you have entered
- If yes, press **NEXT** button to proceed to the final page
- The action is waiting to be authorized from the Authorizer

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



My Accounts Transfers

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PESP UNDI SHPK	Current- ALL	DEGA QENDORE ...	401018	ALLA2	90.30
ALB	Current- ALL	DEGA QENDORE ...	401018	ALLB3	4,316.24
PESP UNDI SHPK	Current- USD	DEGA QENDORE ...	401018	USD01	0.00
PESP UNDI SHPK	Current- USD	DEGA QENDORE ...	401018	USD01	0.00
PESP UNDI SHPK	Current- EUR	DEGA QENDORE ...	401018	EUR01	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 10A ALLUNDI SHPK	Current- ALL	DEGA QENDORE ...	401018	ALLA2	90.30
PESP 1A ALLUNDI SHPK	Current- ALL	AGJESHIA SHKOTJE ...	401018	ALLD	5,184.81
Test	Current- ALL	DEGA QENDORE ...	401018	ALLB3	20.00

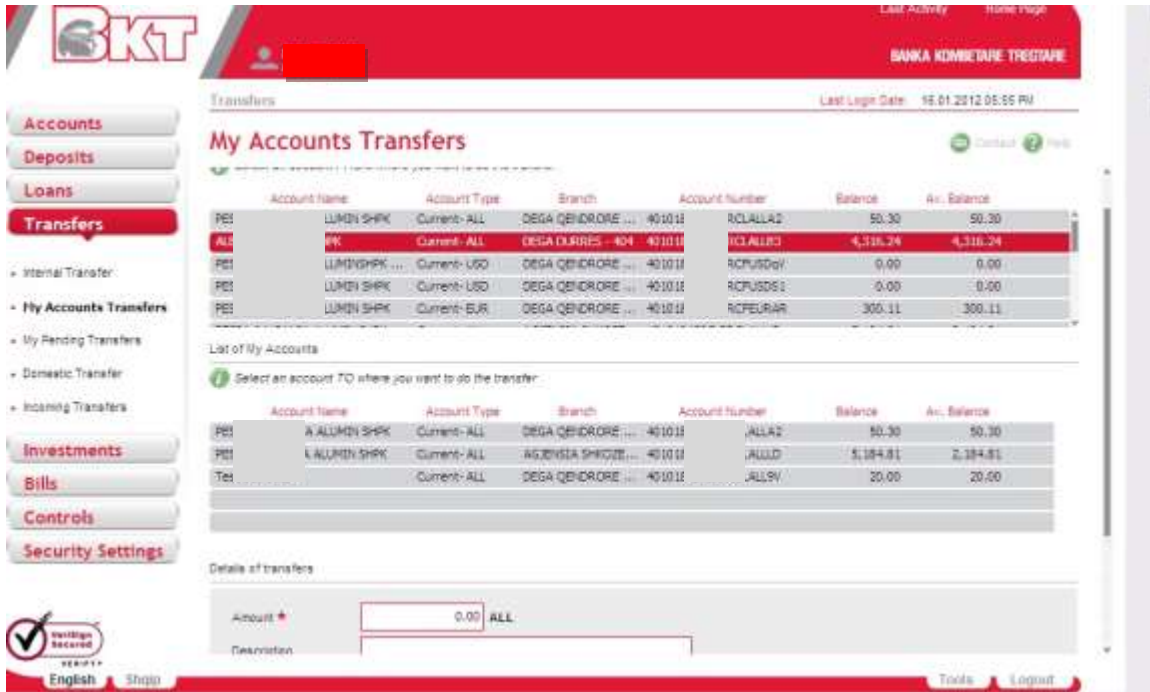
Details of Transfer

Amount: ALL

Description:

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

My Accounts Transfers

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PEI LUMEN SHK	Current-ALL	DEGA QENDRORE ...	401011	50.30	50.30
ALL	Current-ALL	DEGA QENDRORE ...	401011	4,316.24	4,316.24
PEI LUMEN SHK	Current-USD	DEGA QENDRORE ...	401011	0.00	0.00
PEI LUMEN SHK	Current-USD	DEGA QENDRORE ...	401011	0.00	0.00
PEI LUMEN SHK	Current-EUR	DEGA QENDRORE ...	401011	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
PEI A LUMEN SHK	Current-ALL	DEGA QENDRORE ...	401011	50.30	50.30
PEI K LUMEN SHK	Current-ALL	DEGA QENDRORE ...	401011	2,184.81	2,184.81
TEL	Current-ALL	DEGA QENDRORE ...	401011	20.00	20.00

Details of transfers

Amount: 0.00 ALL

Transaction:

- 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

BKT BANKA KOMBETARE TREGTARE

Last Activity Home Page

BAKKA KOMBETARE TREGTARE

Last Login Date: 16.01.2012 09:55 PM

My Accounts Transfers

Transfer Summary

If you confirm below data of transaction click Proceed button.

Sender Account	401010	CLALLB3
Receiver Account	401010	CLALL9V
Transaction Value Date	21.04.2010	
Amount	1,000.00 ALL	
Description		

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

Transfers

- Internal Transfer
- My Accounts Transfers**
- My Pending Transfers
- Domestic Transfer
- Incoming Transfers

Investments

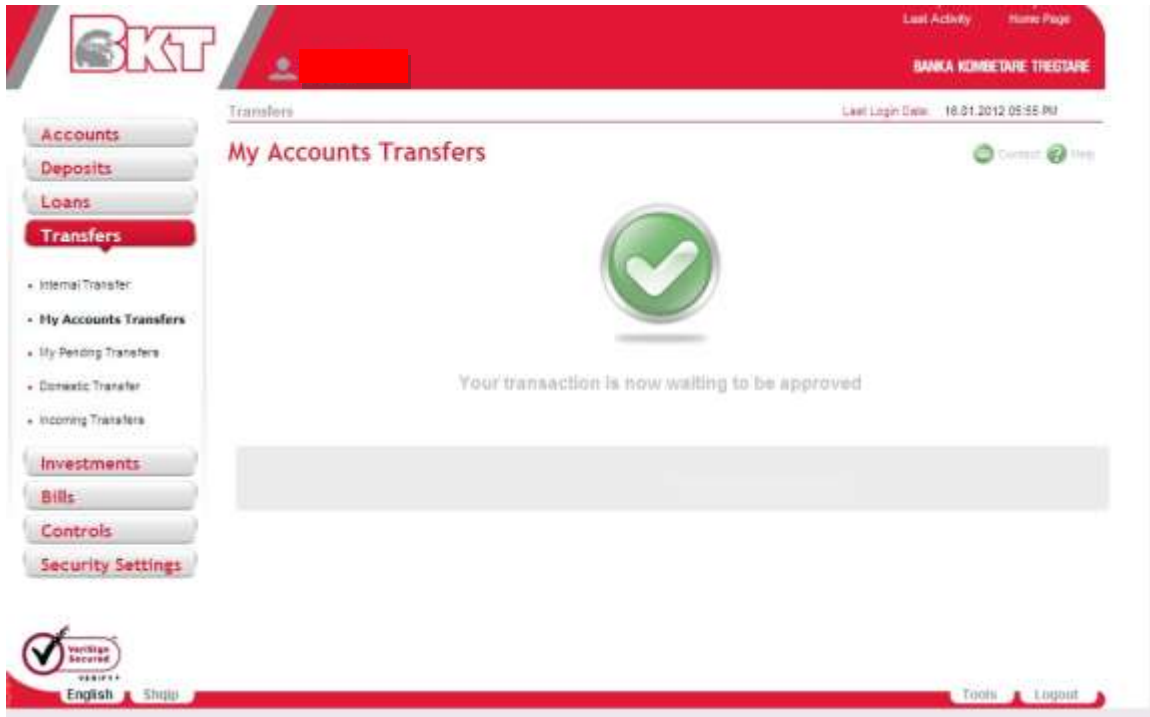
Bills

Controls

Security Settings

English Shop Tools Logout

The action is done and is waiting to be authorized

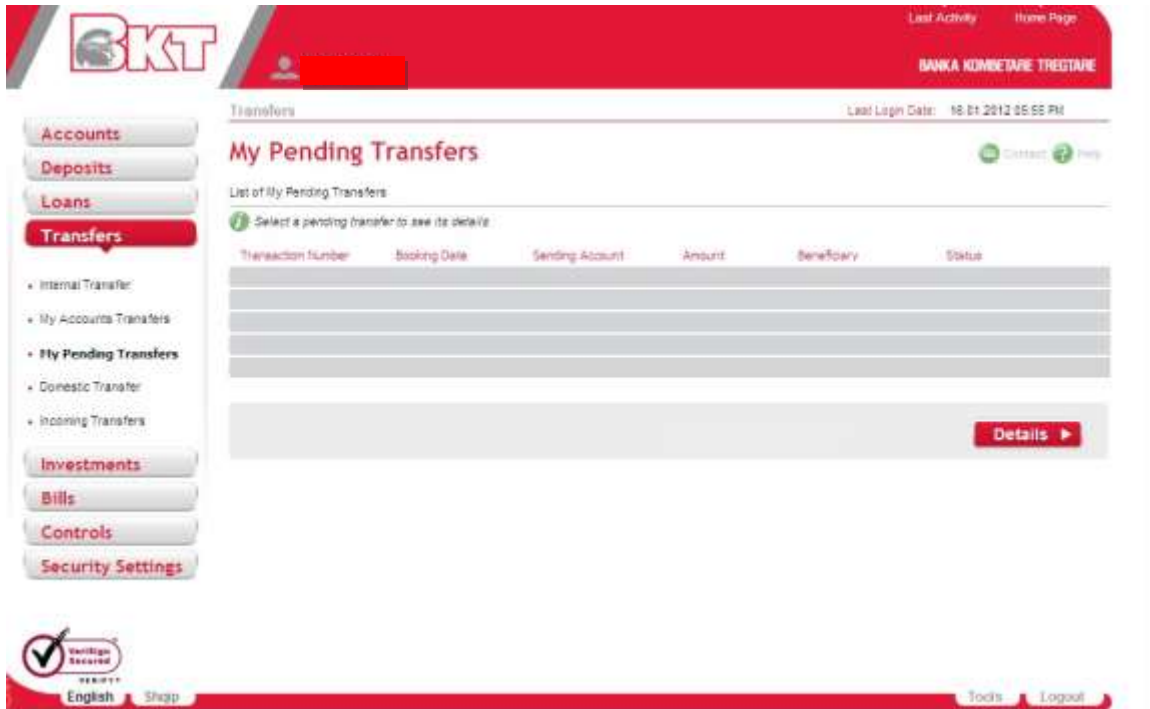


5.3. My Pending Transfers

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:



Transfers Details

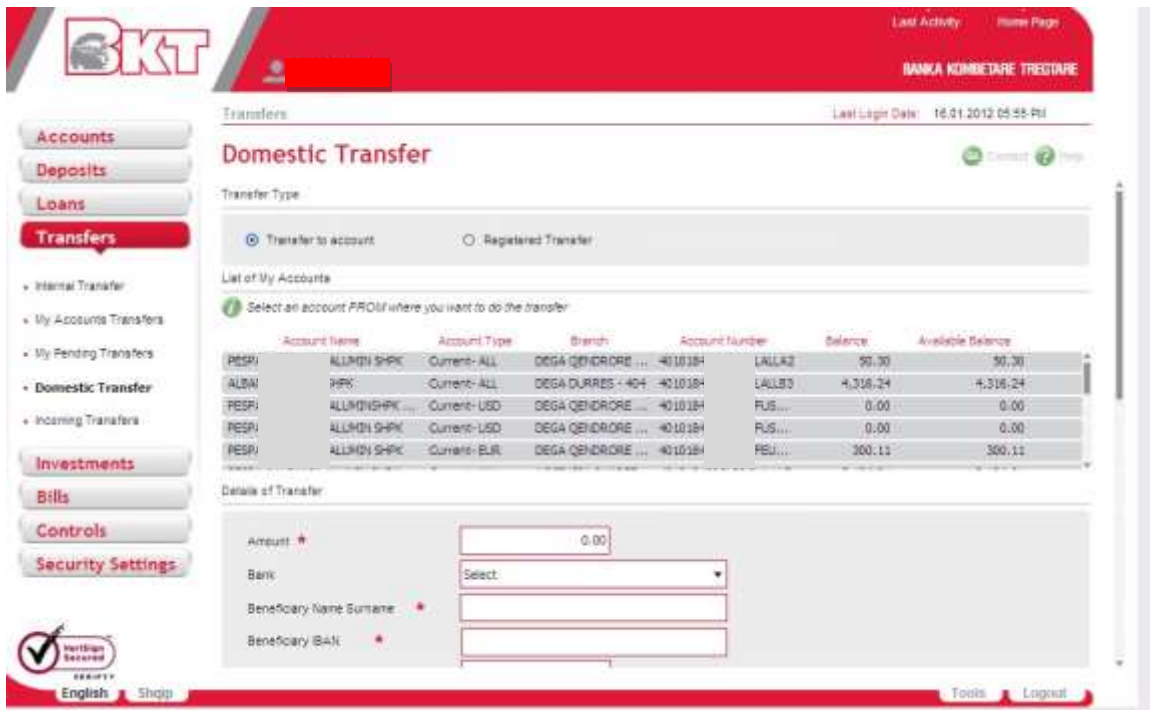
You will see the rank of the transfer information and the status of your transfer that is unauthorized, meaning that the transfer is not performed yet.

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

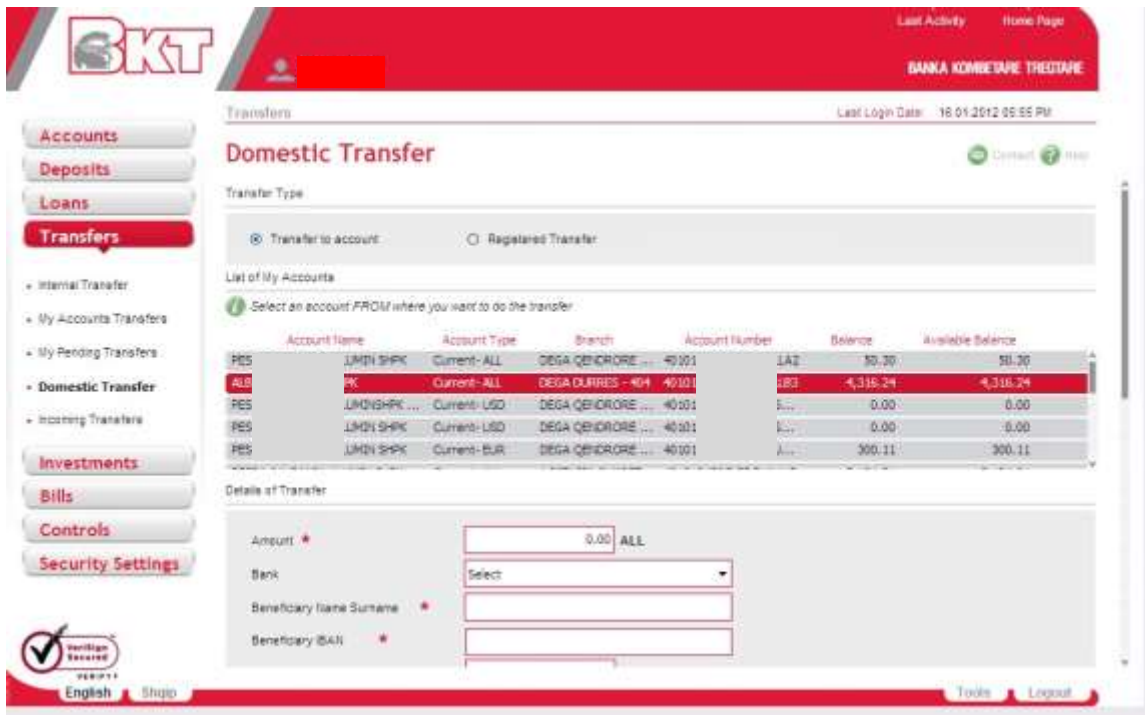


The screenshot shows the BKT Domestic Transfer interface. The left sidebar contains navigation links: Accounts, Deposits, Loans, Transfers (selected), Internal Transfer, My Accounts Transfers, My Pending Transfers, Domestic Transfer (selected), Incoming Transfers, Investments, Bills, Controls, and Security Settings. The main content area is titled 'Domestic Transfer' and shows the 'Transfer Type' as 'Transfer to account'. Below this, a table lists the user's accounts with columns for Account Name, Account Type, Branch, Account Number, Balance, and Available Balance. The 'Details of Transfer' section includes fields for Amount (0.00), Bank (Select), Beneficiary Name Surname, and Beneficiary IBAN.

Account Name	Account Type	Branch	Account Number	Balance	Available Balance		
PESQ	ALLIUM SHPK	Current- ALL	DEGA QENDRORE ...	4010184	LALLA2	50.30	50.30
ALBA	RRK	Current- ALL	DEGA DURRET - 404	4010184	LALLA2	4,316.24	4,316.24
PESQ	ALLIUM SHPK	Current- USD	DEGA QENDRORE ...	4010184	RUS...	0.00	0.00
PESQ	ALLIUM SHPK	Current- USD	DEGA QENDRORE ...	4010184	RUS...	0.00	0.00
PESQ	ALLIUM SHPK	Current- EUR	DEGA QENDRORE ...	4010184	RSU...	300.11	300.11

After selecting the transfer type:

- Select one of your accounts as a sender account

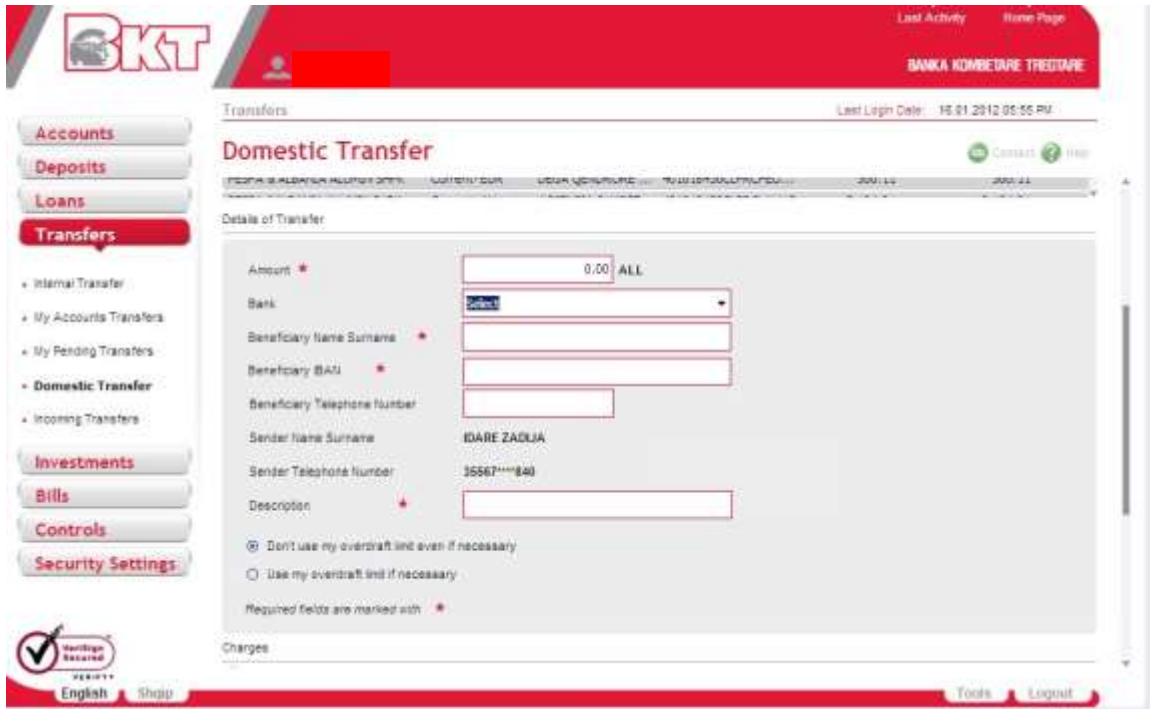


The screenshot shows the 'Domestic Transfer' page in the BKT e-Banking interface. The page has a red header with the BKT logo and navigation links. A left sidebar contains buttons for 'Accounts', 'Deposits', 'Loans', 'Transfers' (highlighted), 'Investments', 'Bills', 'Controls', and 'Security Settings'. The main content area is titled 'Domestic Transfer' and 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 columns for Account Name, Account Type, Branch, Account Number, Balance, and Available Balance. The table lists several accounts, with the second one highlighted in red. At the bottom, the 'Details of Transfer' section contains input fields for Amount, Bank, Beneficiary Name Surname, and Beneficiary IBAN, along with a 'Tools' and 'Logout' link.

	Account Name	Account Type	Branch	Account Number	Balance	Available Balance
PES	UMH SHK	Current-ALL	DEGA QENDRORE ...	40001	10.30	10.30
ALB	AK	Current-ALL	DEGA QENDRORE - HQ	40001	4,316.24	4,316.24
PES	UMH SHK	Current-USD	DEGA QENDRORE ...	40001	0.00	0.00
PES	UMH SHK	Current-USD	DEGA QENDRORE ...	40001	0.00	0.00
PES	UMH SHK	Current-EUR	DEGA QENDRORE ...	40001	300.11	300.11

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

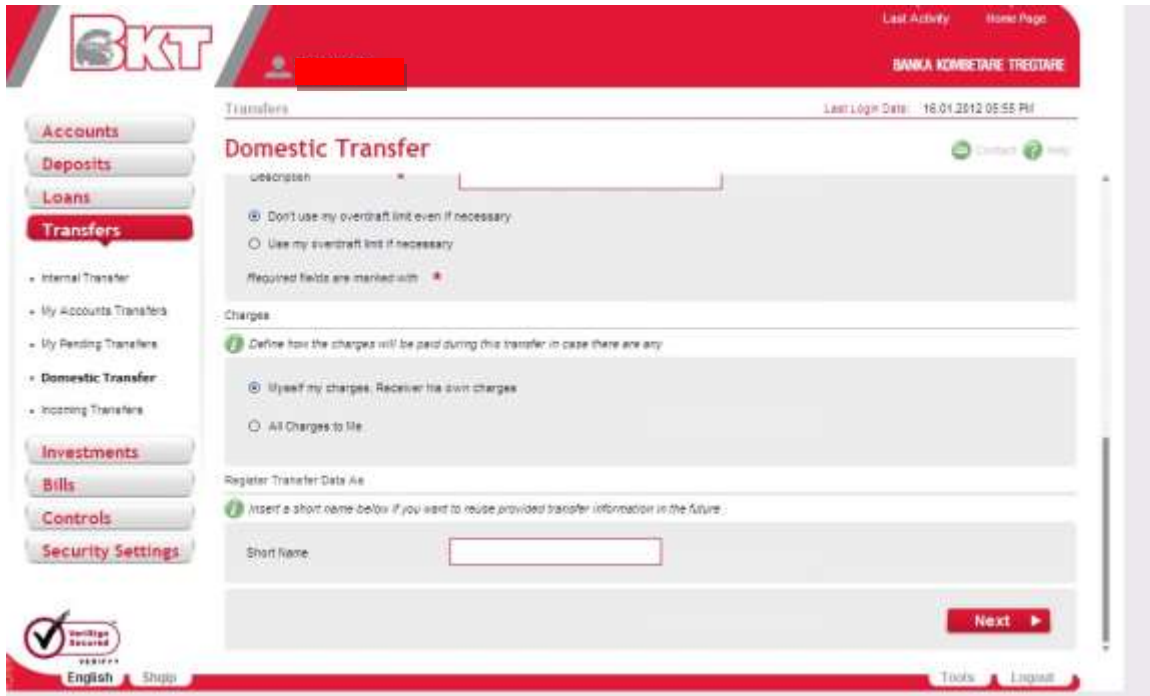
- Enter the amount you want to transfer. Take care to write the correct amount and be sure that the selected account has sufficient funds to complete the transfer Select the beneficiary Bank Name from the list
- Write the name and surname of the person that will receive the money
- Enter the beneficiary 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 BKT e-banking interface. On the left is a navigation menu with buttons for Accounts, Deposits, Loans, Transfers (highlighted), Investments, Bills, Controls, and Security Settings. The Transfers section is expanded, showing options like Internal Transfer, My Accounts Transfers, My Pending Transfers, Domestic Transfer (selected), and Incoming Transfers. The main area is titled 'Domestic Transfer' and contains a 'Details of Transfer' form. The form fields include: Amount (0.00 ALL), Bank (dropdown), Beneficiary Name Surname, Beneficiary IBAN, Beneficiary Telephone Number, Sender Name Surname (IDARE ZADLJA), Sender Telephone Number (35567****840), and Description. At the bottom of the form are two radio buttons: '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 *'. Below the form is a 'Charges' section. The footer includes a 'Security Guaranteed' badge, language options (English, Shqip), and links for Tools and Logout. The top right corner shows 'Last Login Date: 15.01.2012 05:55 PM'.

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:

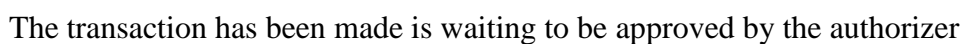
- If you select the first option, then you are going to pay your bank's fee and the receiver will pay his/her bank's fee for the transfer
- If you select the second option then you will pay all fees for the transfer



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

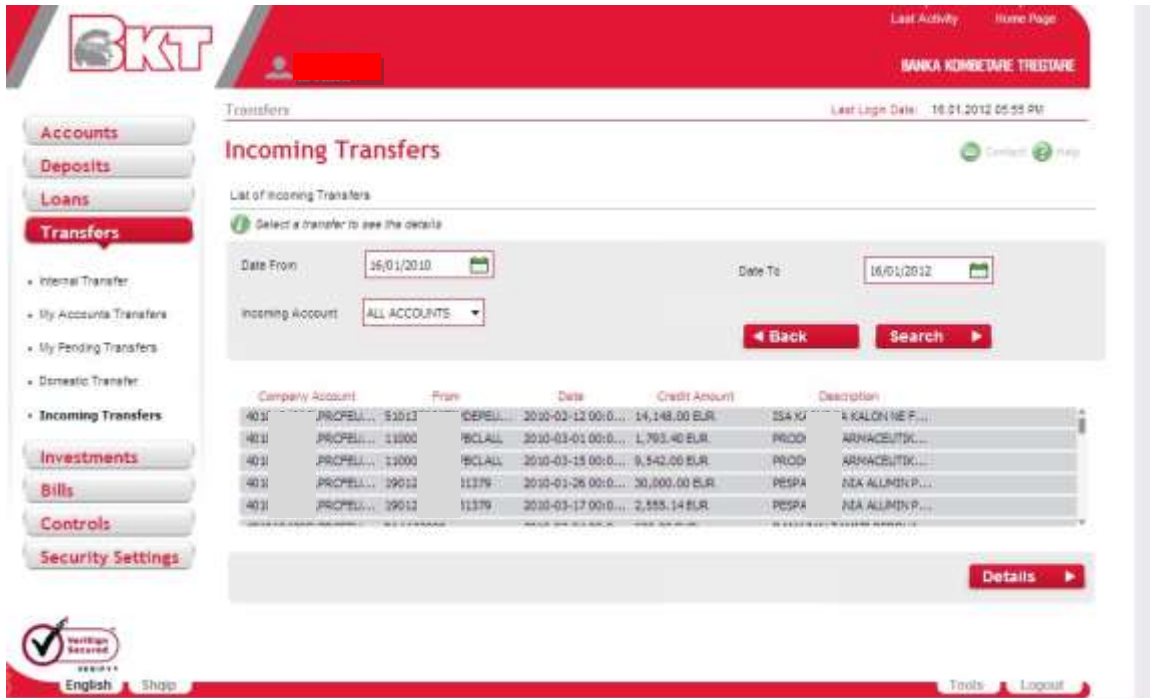
At the final page, you will see the summary of the transfer with all the details

- 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



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:



Incoming Transfers

List of Incoming Transfers

Select a transfer to see the details

Date From: 16/01/2010 Date To: 16/01/2012

Incoming Account: ALL ACCOUNTS

◀ Back Search ▶

Company Account	From	Date	Credit Amount	Description
4031 PROPEL...	51013	2010-02-12 00:00:00	14,148.00 EUR	ISA KJ KALON NE F...
4031 PROPEL...	11000	2010-03-01 00:00:00	1,793.40 EUR	PROD ARHACEUTIC...
4031 PROPEL...	11000	2010-03-15 00:00:00	9,542.00 EUR	PROD ARHACEUTIC...
4031 PROPEL...	11013	2010-03-26 00:00:00	30,000.00 EUR	PESPA NEA ALUMIN P...
4031 PROPEL...	11013	2010-03-17 00:00:00	2,555.14 EUR	PESPA NEA ALUMIN P...

Details ▶

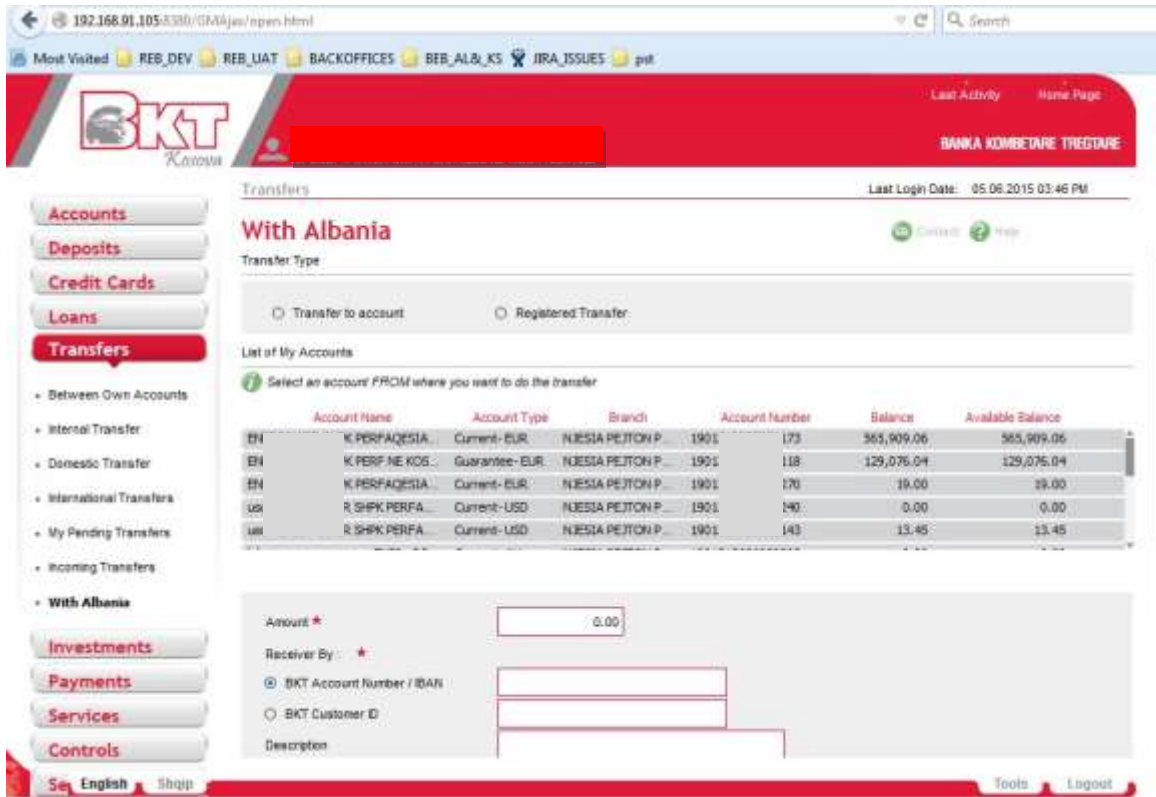
5.6. Transfers with Albania

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 left sidebar contains navigation links: Accounts, Deposits, Credit Cards, Loans, Transfers (selected), Investments, Payments, Services, and Controls. The 'Transfers' section is active, showing a 'With Albania' transfer type. Below this, there is a 'List of My Accounts' table with columns: Account Name, Account Type, Branch, Account Number, Balance, and Available Balance. The table lists five accounts. Below the table, there are input fields for 'Amount', 'Receiver By' (with radio buttons for 'BKT Account Number / IBAN' and 'BKT Customer ID'), and 'Description'. The 'Amount' field is set to 0.00. The 'Receiver By' field is set to 'BKT Account Number / IBAN'. The 'Description' field is empty. The bottom of the interface has a red bar with 'English', 'Shop', 'Tools', and 'Logout' links.

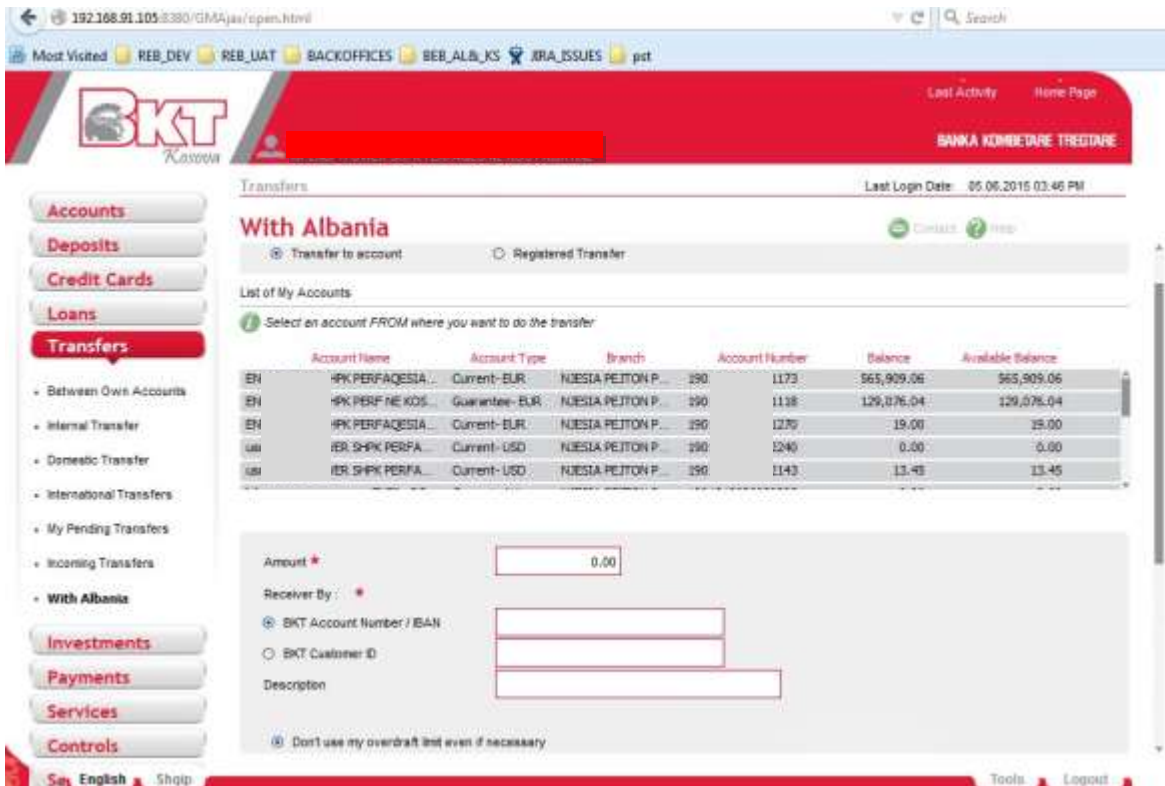
Account Name	Account Type	Branch	Account Number	Balance	Available Balance
K PERFAQESIA	Current- EUR	NJESIA PEJTON P	1901	173	365,909.06
K PERF NE KOS	Guarantee- EUR	NJESIA PEJTON P	1901	118	129,076.04
K PERFAQESIA	Current- EUR	NJESIA PEJTON P	1901	170	19.00
R SHPK PERFA	Current- USD	NJESIA PEJTON P	1901	240	0.00
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



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 user's name and the last login date: "Last Login Date: 05.06.2015 03:46 PM".

The left sidebar contains a menu with the following items: Accounts, Deposits, Credit Cards, Loans, Transfers (highlighted), Investments, Payments, Services, and Controls. The Transfers menu is expanded, showing options: Between Own Accounts, Internal Transfer, Domestic Transfer, International Transfers, My Pending Transfers, Incoming Transfers, and With Albania.

The main content area is titled "Transfers" and "With Albania". It features a "Transfer to account" button and a "Registered Transfer" button. Below this, there is a section titled "List of My Accounts" with a message: "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 PETITON P...	1173	565,909.06	565,909.06
EN HPK PERFAQESIA...	Guarantee- EUR	NJESIA PETITON P...	1118	129,076.04	129,076.04
EN HPK PERFAQESIA...	Current- EUR	NJESIA PETITON P...	1275	19.00	19.00
us HPK PERFAQESIA...	Current- USD	NJESIA PETITON P...	1240	0.00	0.00
us HPK PERFAQESIA...	Current- USD	NJESIA PETITON P...	1143	13.45	13.45

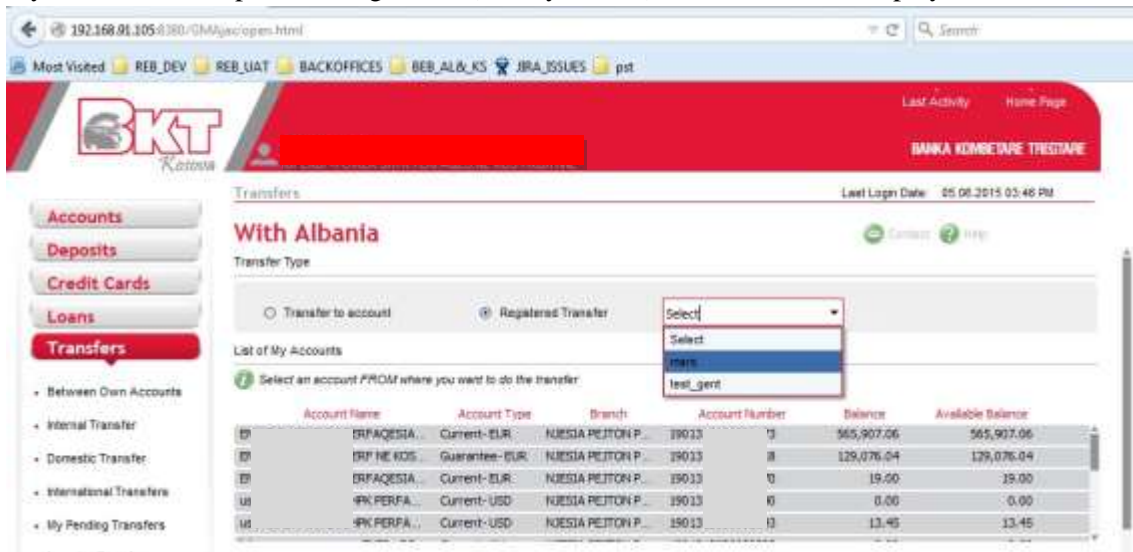
Below the table, there is a form for transferring funds. It includes fields for "Amount" (set to 0.00), "Receiver By" (with options for "BKT Account Number / IBAN" and "BKT Customer ID"), and a "Description" field. A checkbox at the bottom states: "Don't use my overdraft limit even if necessary".

The bottom of the interface shows a language selector set to "English" and a "Shop" button. On the right, there are links for "Tools" and "Logout".

Step 1.2

Registered Transfer

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



Transfers Last Login Date: 05.06.2015 03:48 PM

With Albania

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
BR	BRPAQESIA...	Current- EUR	NJESIA PEJTON P...	19013	565,907.06	565,907.06
BR	BRP HE KOS	Guarantee- EUR	NJESIA PEJTON P...	19013	129,076.04	129,076.04
BR	BRPAQESIA...	Current- EUR	NJESIA PEJTON P...	19013	19.00	19.00
UT	4PK PERFA...	Current- USD	NJESIA PEJTON P...	19013	0.00	0.00
UT	4PK 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.

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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.



The screenshot shows the BKT online 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 (highlighted), Investments, Payments, Services, and Controls. The 'Transfers' section is expanded, showing options like 'Between Own Accounts', 'Internal Transfer', 'Domestic Transfer', 'International Transfers', 'My Pending Transfers', 'Incoming Transfers', and 'With Albania' (selected).

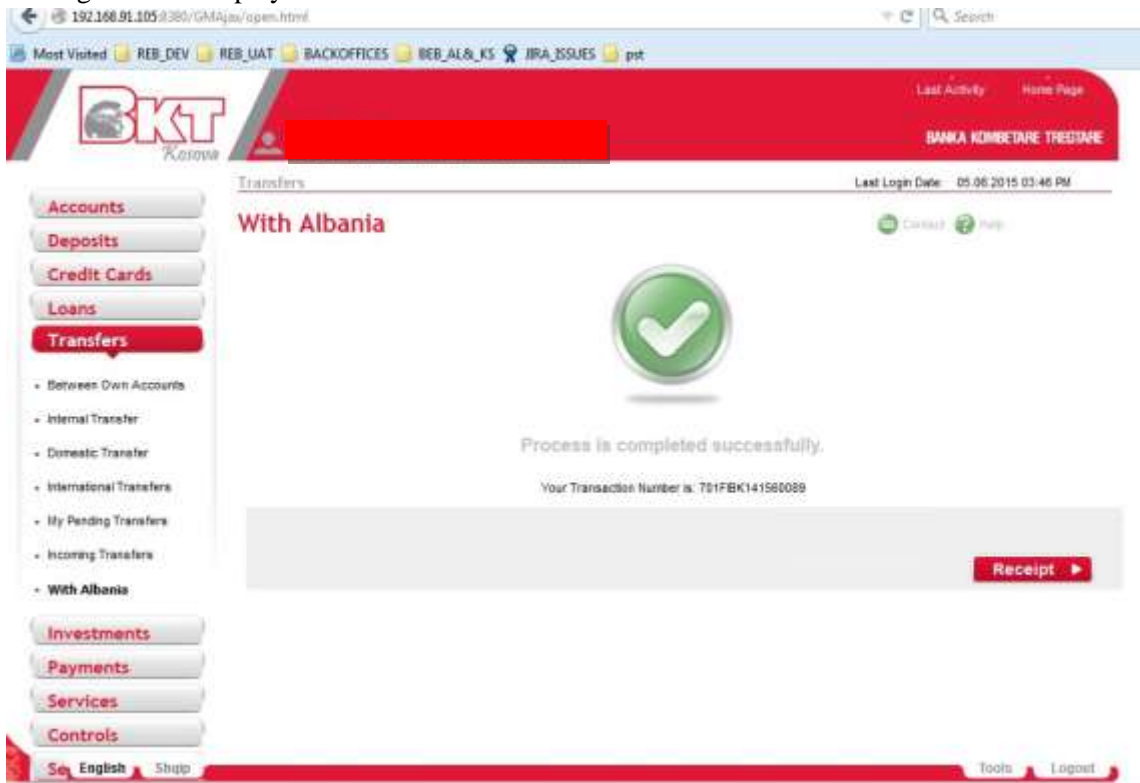
The 'With Albania' section displays a 'Transfer Summary' with the following details:

Beneficiary Account Number	41	ECFEURAR
Beneficiary Branch	09	MDRORE - 401
Beneficiary Name Surname	04	JPO
Sender Account	11	1173
Booking Date	05.06.2014	
Amount	2.00 EUR	
Description		
Transfer Short Name		
IBAN	AL4520511014	UA

Below the summary, there is a note: 'Credit account is selected randomly based on Customer ID.' and a checkbox: 'I would like to receive this invoice to my email address (gahahysa@bkt.com.al)'. At the bottom right, there are 'Back' and 'Proceed' buttons.

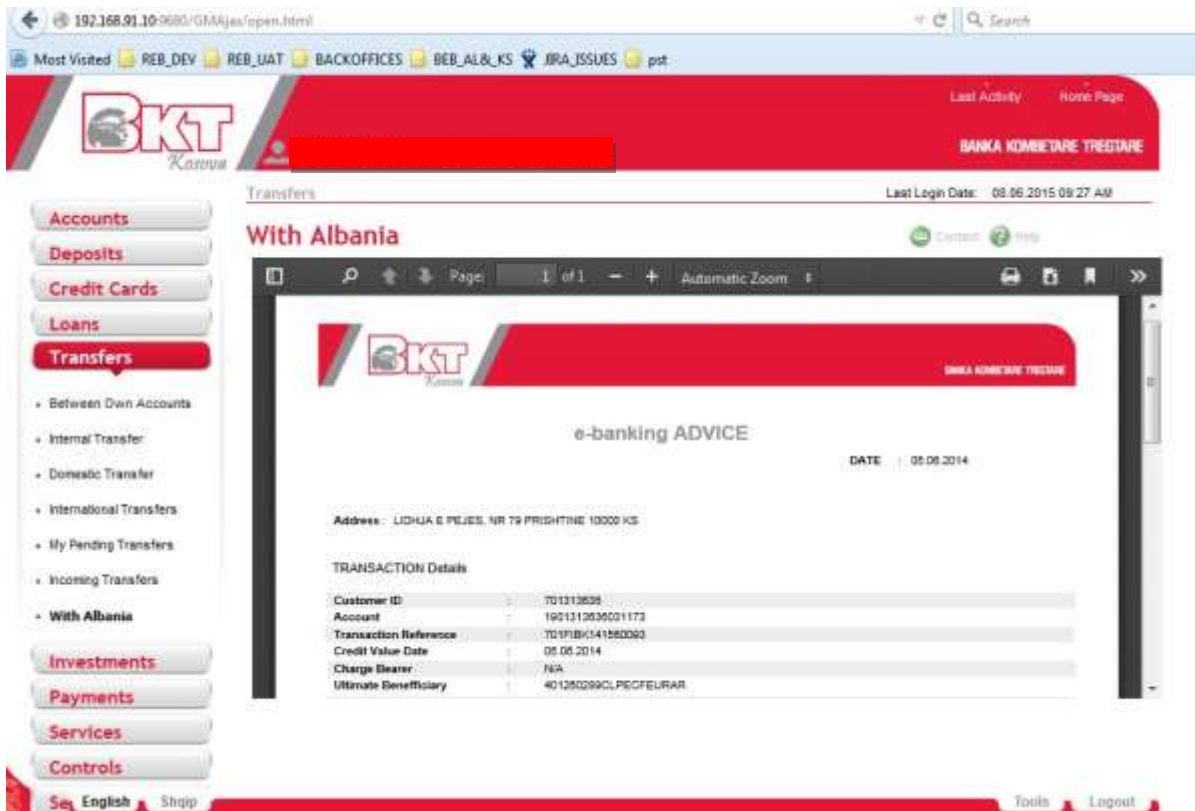
Step 3

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



Step 4

Click on „Receipt“ to view/download the receipt.



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:

- 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
BANKA KOMBETARE TREGTARE

Last Activity Home Page

BAKKA KOMBETARE TREGTARE

Last Login Date: 29.06.2017 03:56 PM

Transfers

International Transfers

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 * IT1370634012500100000003495

Country * IT - Italy

Bank Name * ARCOBALENO FINANCE S.R.L.

SWIFT Code * ACFRITM XXXX

Beneficiary Name Surname * efsfef

Beneficiary Telephone Number


Check Country

Validate

Next

English Shop 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

1

2

3

4

Transfer Mode

IBAN

IBAN Number

IT1310 03496

Country

IT-ITALY

Bank Name

ARCOBALENO FINANCE S.R.L.

SWIFT Code

AC I

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
ENIS P K PERF AQESA	Current- EUR	NJESIA PETTON P...	190	73,867.27	73,861.27
ENIS P K PERF NE KOS	Guarantee- EUR	NJESIA PETTON P...	190	137,019.04	137,019.04
123 - E ER SHPK PERF	Current- CHF	NJESIA PETTON P...	190	0.00	0.00

Description

test

Purpose a Category

SERVICES

Purpose a Subcategory

123 - 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
 ☐ Beneficiary 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

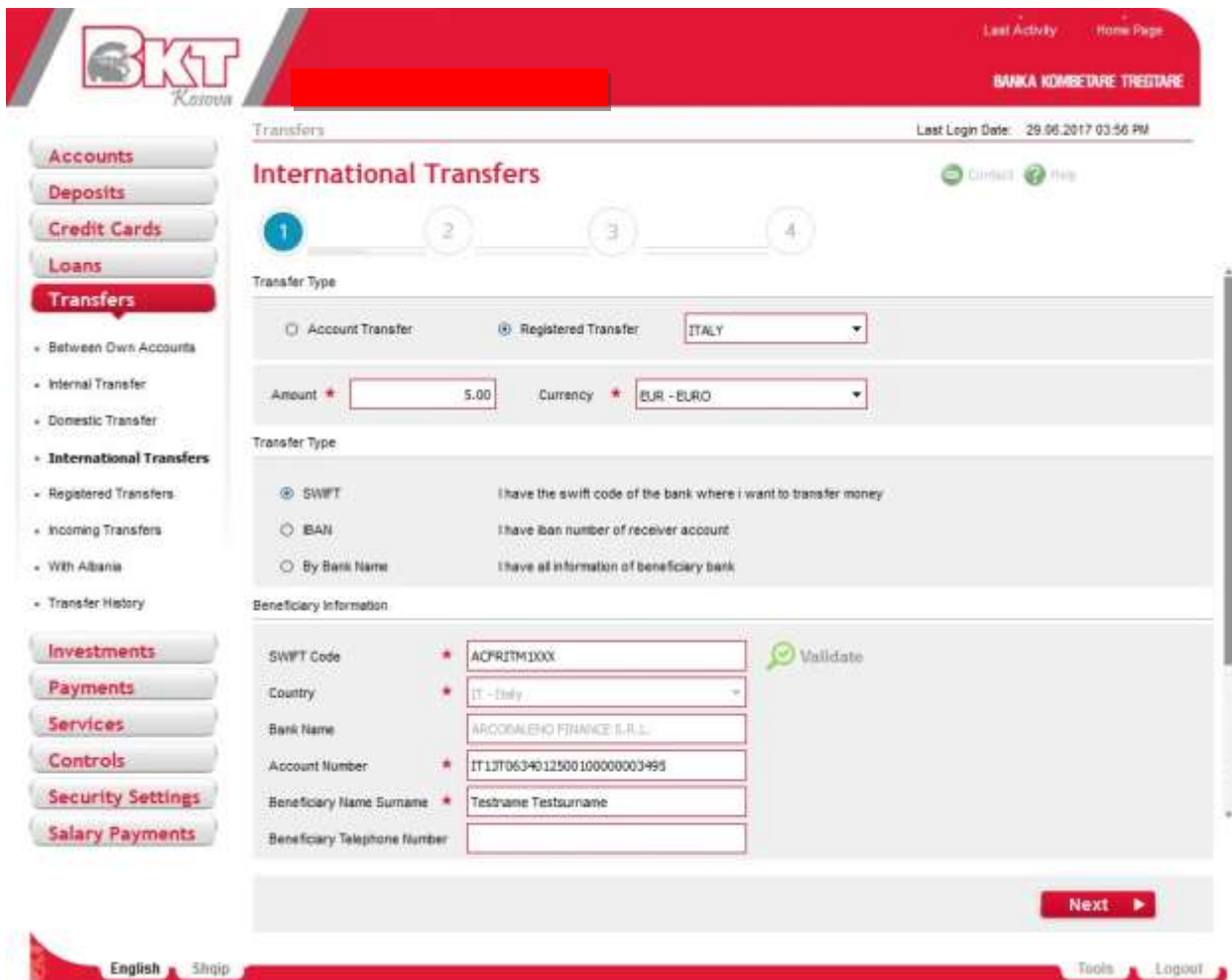
- **BY SWIFT CODE:**

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This document is property of BKT and cannot be shared with third parties.

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 shows the BKT e-Banking interface for International Transfers. 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: 29.06.2017 03:56 PM'.

The left sidebar contains a menu with the following items: Accounts, Deposits, Credit Cards, Loans, Transfers (highlighted), Investments, Payments, Services, Controls, Security Settings, and Salary Payments. Under 'Transfers', there are 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 features a progress bar with four steps: 1 (selected), 2, 3, and 4. Below the progress bar, the 'Transfer Type' section offers two options: 'Account Transfer' and 'Registered Transfer' (selected). A dropdown menu for the destination country is set to 'ITALY'.

The 'Amount' field is set to '5.00' and the 'Currency' is set to 'EUR - EURO'. Below this, another 'Transfer Type' section offers three options: 'SWIFT' (selected), 'IBAN', and 'By Bank Name'. Descriptive text for each option is provided: 'I have the swift code of the bank where i want to transfer money' for SWIFT, 'I have iban number of receiver account' for IBAN, and 'I have all information of beneficiary bank' for By Bank Name.


The 'Beneficiary Information' section contains the following fields:

- SWIFT Code: ACPRTM1XXX (with a 'Validate' button)
- Country: IT - Italy
- Bank Name: ARCONALEHO FINANZE S.R.L.
- Account Number: IT12T0634012500100000003495
- Beneficiary Name Surname: Testname Testsurname
- Beneficiary Telephone Number: (empty field)

A 'Next' button is located at the bottom right of the form.

The bottom footer bar 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

International Transfers

1

2

3

4

Transfer Mode

SWIFT

SWIFT Code

ACFRITM1XXX

Country

IT-ITALY

Bank Name

ARCOBALENO FINANCE S.R.L.

Account Number

IT13T0634012600100000003495

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 PERFACEZIA	Current- EUR	NJESIA PETTON P	1901	73,867.27	73,861.27
EN	HPK PERP ME KOS	Guarantee- EUR	NJESIA PETTON P	1901	137,019.04	137,019.04
12	YWER SHPK PERP	Current- CHF	NJESIA PETTON P	1901	0.00	0.00

Description

test

Purpose & Category

SERVICES

Purpose & Subcategory

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
 ☐ Beneficiary 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

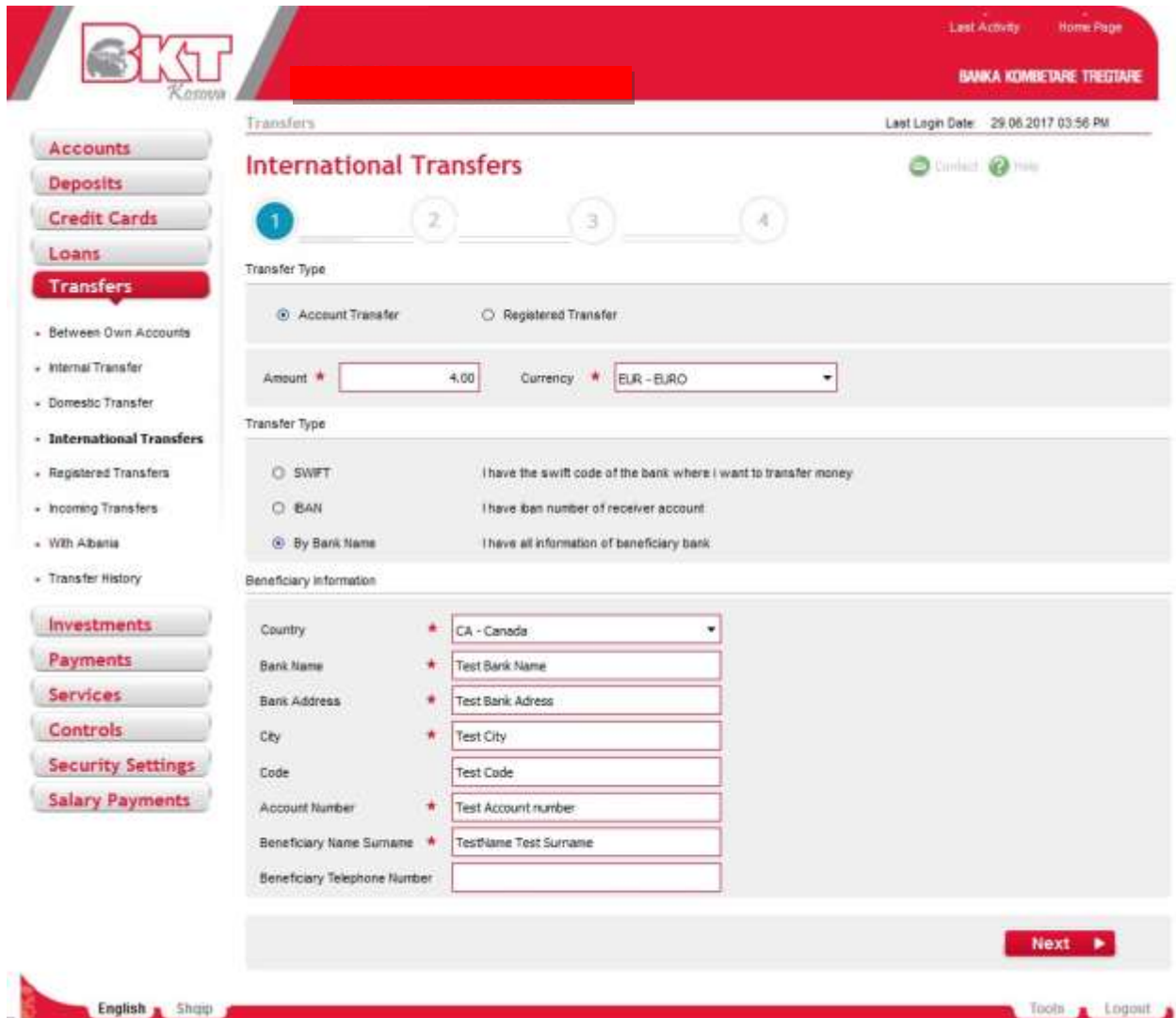
- 60 -

This document is property of BKT and cannot be shared with third parties.

- **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 shows the BKT e-Banking interface for International Transfers. The top navigation bar includes the BKT logo, a user profile icon, and links for Last Activity and Home Page. The main header displays the bank's name and the last login date (29.06.2017 03:56 PM). A sidebar on the left contains various menu items: Accounts, Deposits, Credit Cards, Loans, Transfers (selected), Investments, Payments, Services, Controls, Security Settings, and Salary Payments. The Transfers menu is expanded, showing options like 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 features a progress indicator with four steps. The first step, 'Transfer Type', is active and shows two options: 'Account Transfer' (selected) and 'Registered Transfer'. Below this, the 'Amount' is set to 4.00 and the 'Currency' is set to EUR - EURO. The second step, 'Transfer Type', shows three options: 'SWIFT', 'IBAN', and 'By Bank Name' (selected). The 'Beneficiary Information' section contains several input fields: Country (CA - Canada), Bank Name (Test Bank Name), Bank Address (Test Bank Address), City (Test City), Code (Test Code), Account Number (Test Account number), Beneficiary Name Surname (TestName Test Surname), and Beneficiary Telephone Number. A 'Next' button is located at the bottom right of the form. The footer includes a language selector (English, Shqip), a 'Tools' link, and a 'Logout' link.

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

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
ENR	AQESIA	Current- EUR	NJESIA PELTON P...	1901313	73	73,867.27
ENR	FINE KOS...	Guarantee- EUR	NJESIA PELTON P...	1901313	18	137,019.04
123	PK PERF...	Current- CHF	NJESIA PELTON P...	1901313	80	0.00

Description *
Purpose a Category *
Purpose a Subcategory *
☒ Don't use my overdraft limit even if necessary
☐ Use my overdraft limit if necessary
Required fields are marked with *

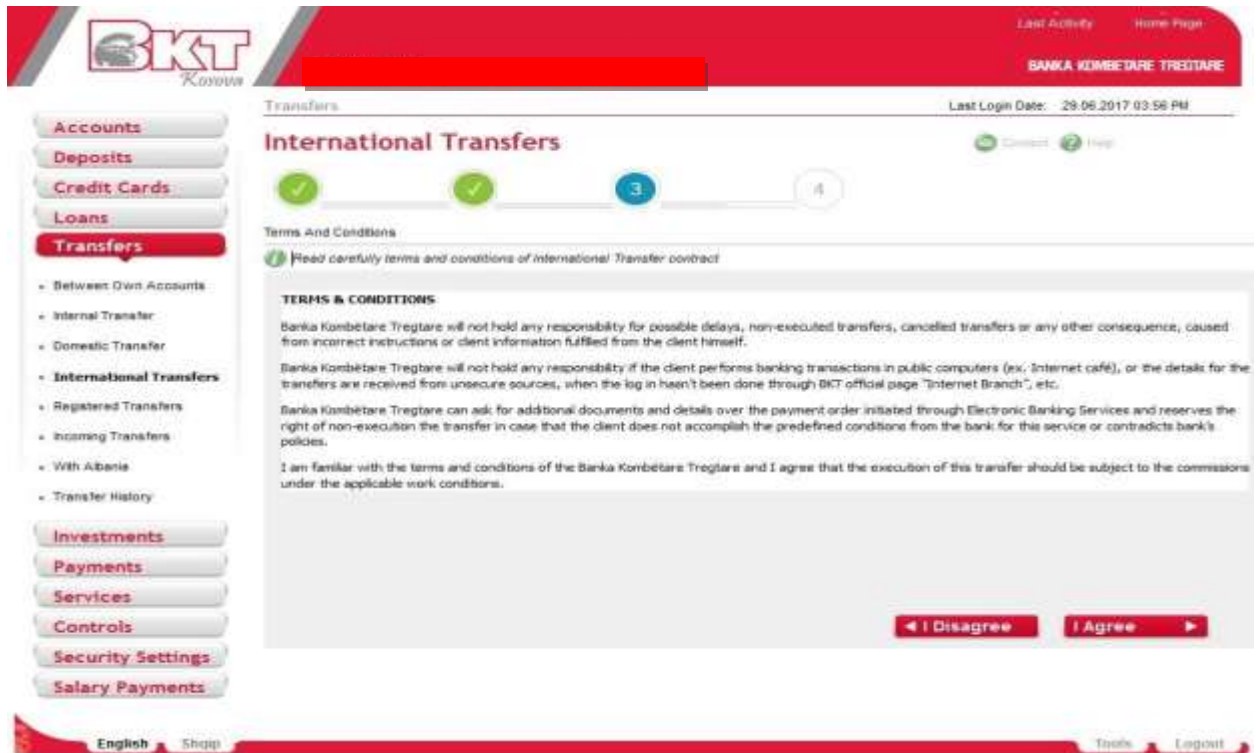
Charges
Please define how the charges will be paid during this transfer in case there are any
☒ Myself my charges, Receiver his own charges
☐ Beneficious All Charges
☐ All Charges to file

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

- Step 3 & Step 4 are general:
Step 3



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.

I Disagree **I Agree**

Step4

BKT
Kosova

Banka Kombetare Tregtare

Transfers

Last Login Date: 25.06.2017 03:56 PM

International Transfers

Transfer Summary

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

For transfers in foreign currencies, the charges will be maintained based on Bank Terms and Conditions.

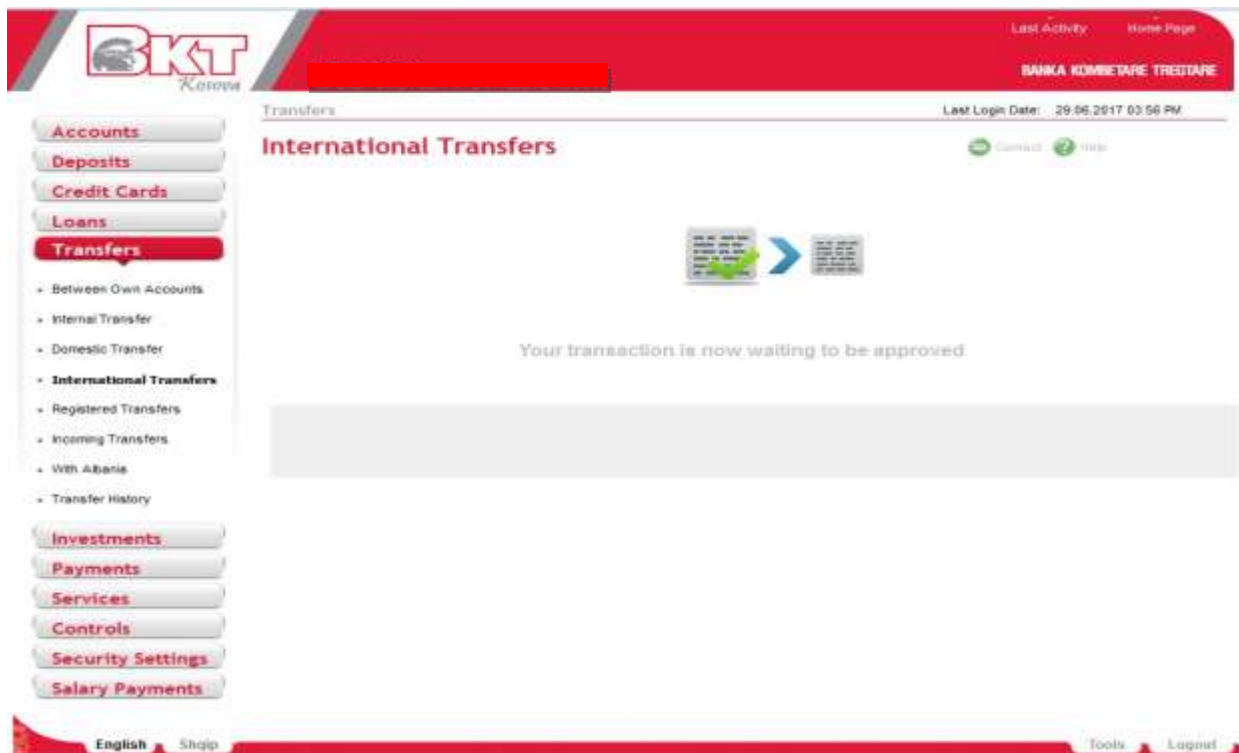
Sender Account No	1005213638031173
Receiver Account / IBAN Number	Test Account number
Amount	4.00 EUR
Country	CANADA
Bank Name	Test Bank Name
Swift Code	ACFRITMXXXX
Beneficiary Name Surname	TestName Test Surname
Beneficiary Telefon Number	
Sender Name	ARF e g AZEMI g
Sender Phone	3774466881
Description	test
Purpose	SERVICES
Short Name	ITALY
Charges Information	Myself my charges, Receiver his own charges

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

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

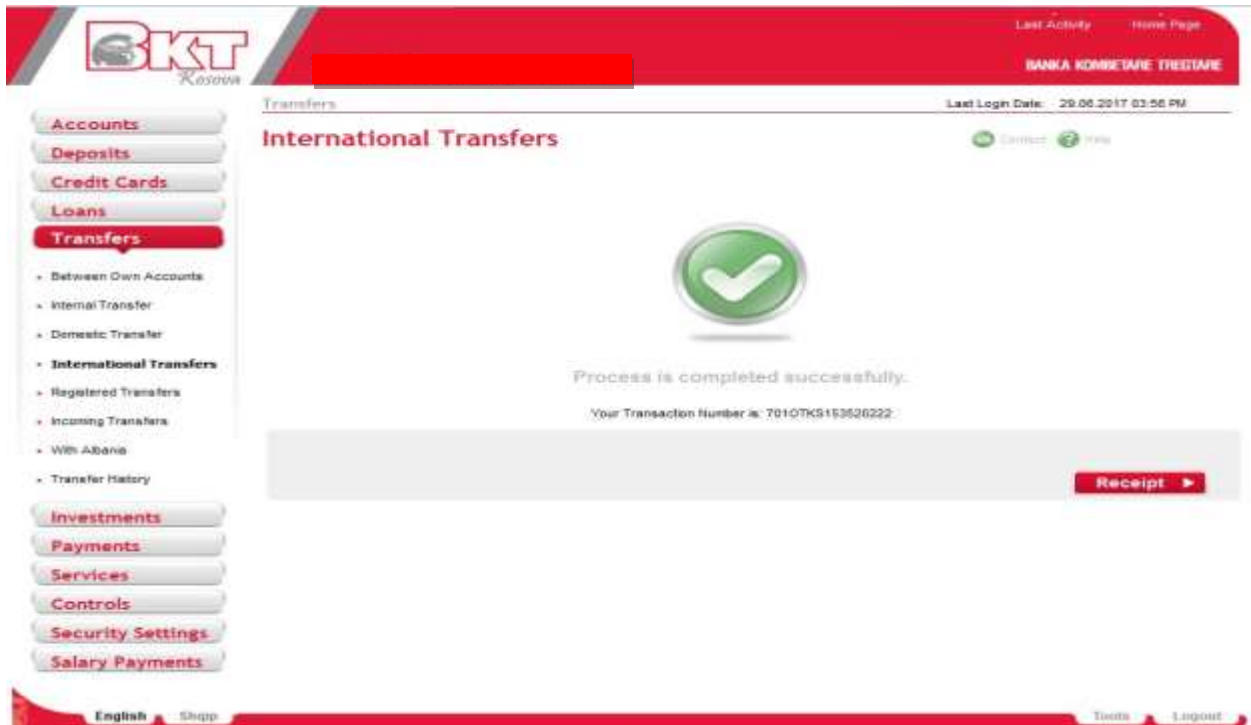
English Ship Tools Logout

When company has approval flow transaction will go for approve:

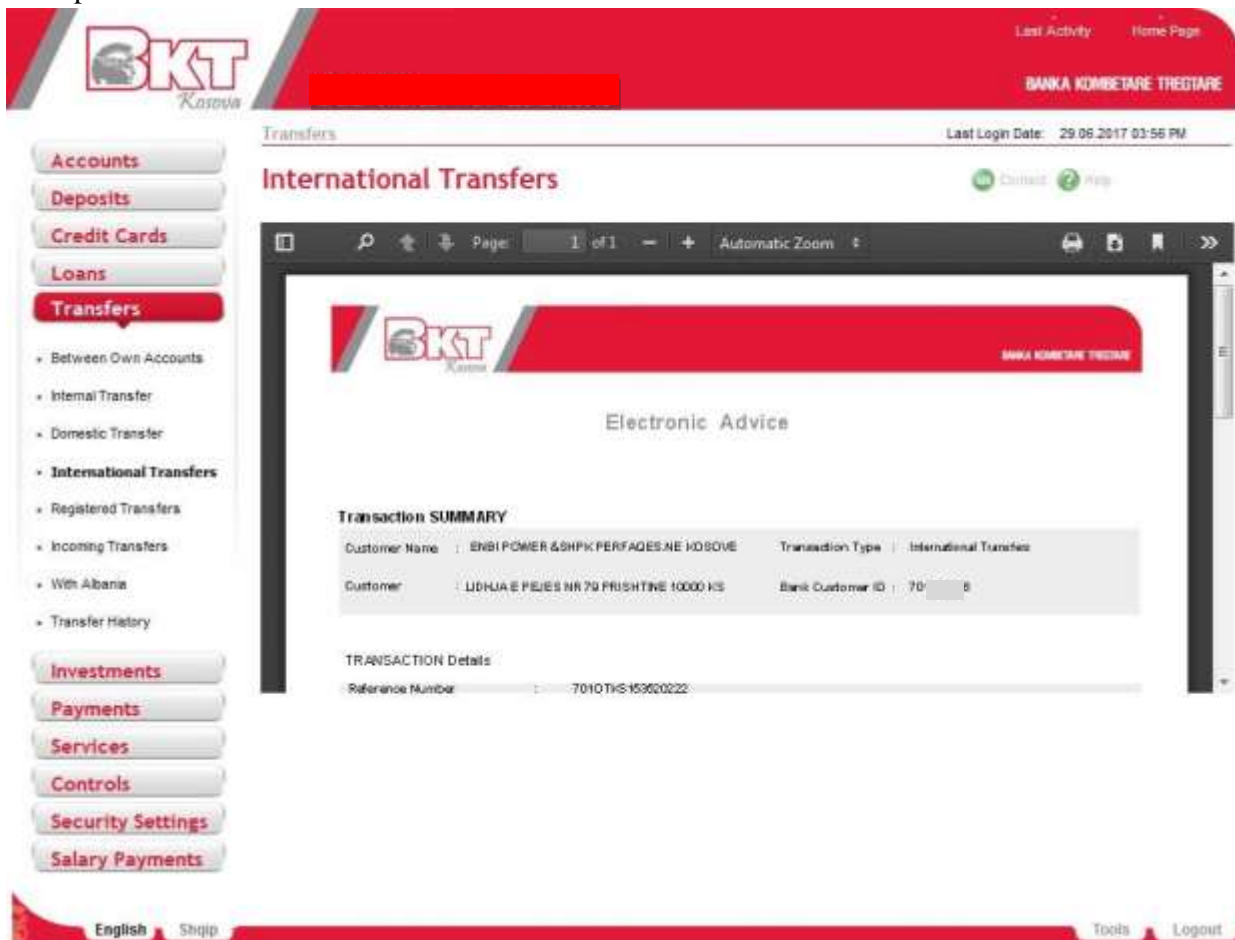


Last

Step:



Receipt:



The screenshot displays the BKT e-Banking interface. On the left is a navigation menu with buttons for Accounts, Deposits, Credit Cards, Loans, Transfers (highlighted), Investments, Payments, Services, Controls, Security Settings, and Salary Payments. The main area shows the 'International Transfers' section with a sub-header 'Electronic Advice'. Below this is a 'Transaction SUMMARY' table:

Transaction SUMMARY	
Customer Name	ENBI POWER & SHPK PERFAQES NE KOSOVE
Transaction Type	International Transfers
Customer	UDHJA E PEJES NR 79 PRUSHINE 10000 KIS
Bank Customer ID	70 8

Below the summary is a 'TRANSACTION Details' section with a 'Reference Number' of 7010TMS153020222. The interface also includes a top header with the BKT logo, 'Last Activity', 'Home Page', and 'BANKA KOMBETARE TREGTARE'. A bottom footer shows language options (English, Shqip), 'Tools', and 'Logout'.

5.9 Progress Step

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:

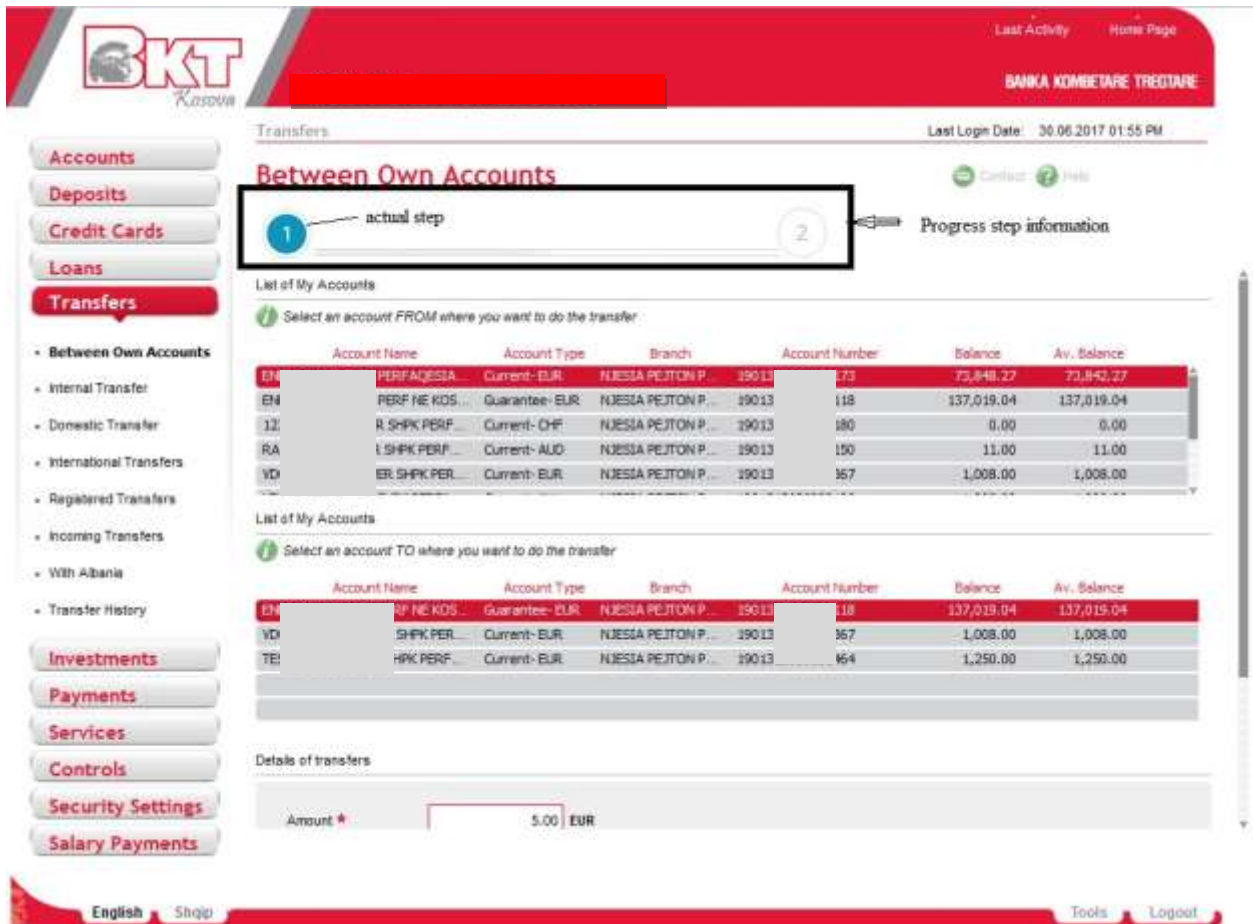


Step3:



Example:

Transfer between Accounts / Step1:



The screenshot displays the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile dropdown, and links for 'Last Activity' and 'Home Page'. The main header shows 'BANKA KOMBETARE TREGTARE' and the 'Last Login Date: 30.06.2017 01:55 PM'.

The left sidebar contains a menu with the following items: Accounts, Deposits, Credit Cards, Loans, Transfers (highlighted), Between Own Accounts, Internal Transfer, Domestic Transfer, International Transfers, Registered Transfers, Incoming Transfers, With Albania, Transfer History, Investments, Payments, Services, Controls, Security Settings, and Salary Payments.

The main content area is titled 'Transfers' and 'Between Own Accounts'. It features a progress indicator with two steps: '1 actual step' (highlighted) and '2 Progress step information'. Below this, there are two sections for selecting accounts:

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 PERFAQESIA	Current- EUR	NJESSA PEJTON P...	19013	73,848.27	73,842.27
EN4 PERF NE KOS...	Guarantee- EUR	NJESSA PEJTON P...	19013	137,019.04	137,019.04
12 R SHPK PERF	Current- CHF	NJESSA PEJTON P...	19013	0.00	0.00
RA I SHPK PERF	Current- AUD	NJESSA PEJTON P...	19013	11.00	11.00
YD ER SHPK PER	Current- EUR	NJESSA PEJTON P...	19013	1,008.00	1,008.00

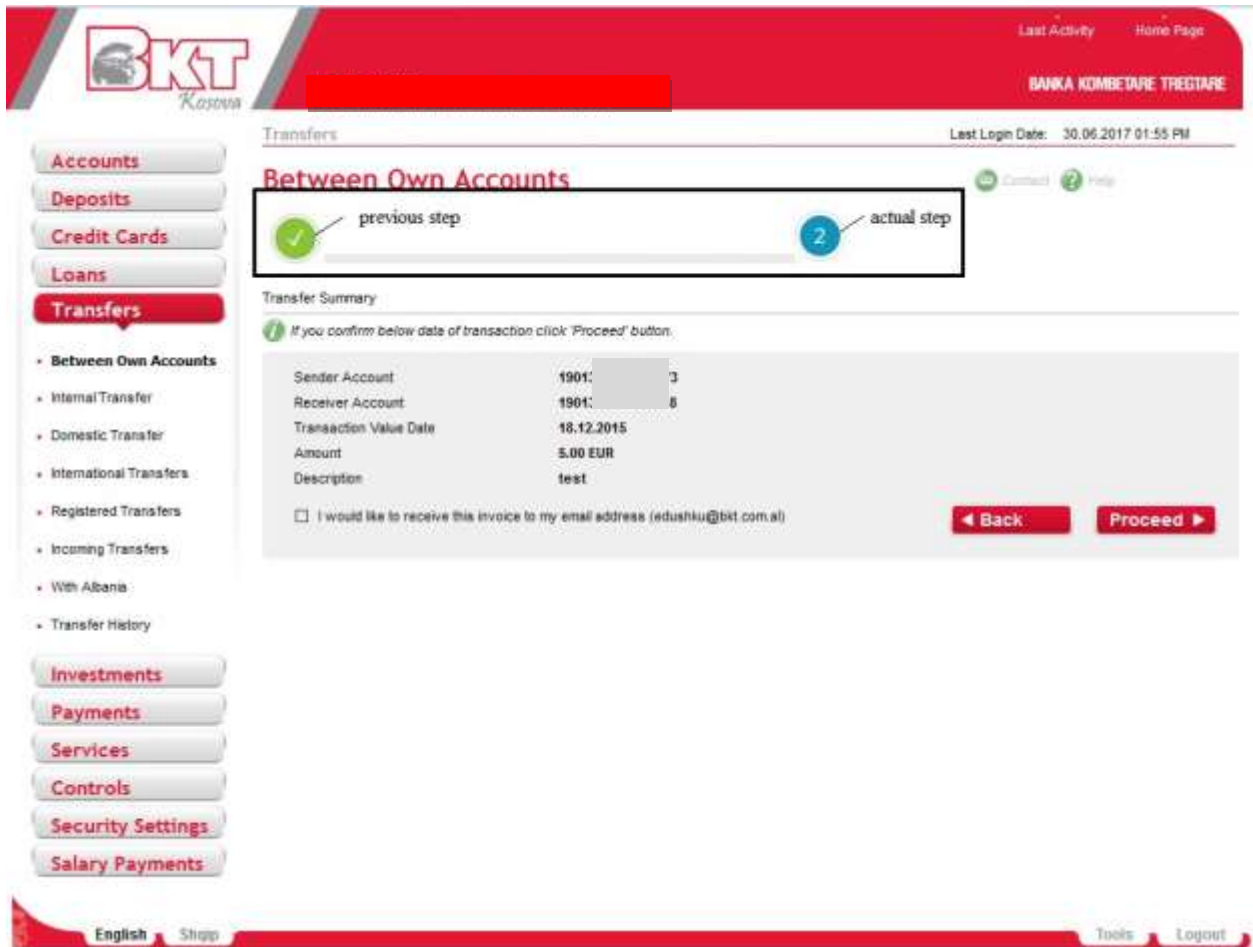
List of My Accounts
Select an account TO where you want to do the transfer

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
EN SP NE KOS	Guarantee- EUR	NJESSA PEJTON P...	19013	137,019.04	137,019.04
YD SHPK PER	Current- EUR	NJESSA PEJTON P...	19013	1,008.00	1,008.00
TEI HPK PERF	Current- EUR	NJESSA PEJTON P...	19013	1,250.00	1,250.00

Details of transfers

Amount * EUR

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



The screenshot displays the BKT Business e-Banking interface. The top navigation bar includes the BKT logo, a user profile dropdown, and links for 'Last Activity' and 'Home Page'. The main header shows 'BANKA KOMBETARE TREGTARE' and the 'Last Login Date: 30.06.2017 01:55 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. The 'Transfers' menu is expanded, showing options like 'Between Own Accounts', 'Internal Transfer', 'Domestic Transfer', 'International Transfers', 'Registered Transfers', 'Incoming Transfers', 'With Albania', and 'Transfer History'.

The main content area is titled 'Transfers' and 'Between Own Accounts'. It features a progress bar with two steps: 'previous step' (marked with a green checkmark) and 'actual step' (marked with a blue circle containing the number 2). Below the progress bar, a 'Transfer Summary' section provides details for a transaction:

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 labeled 'I would like to receive this invoice to my email address (edushku@bkt.com.al)'. At the bottom right of the summary section are two buttons: 'Back' and 'Proceed'.

The footer of the interface includes a language selector set to 'English', a 'Stop' button, and links for 'Tools' and 'Logout'.

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.

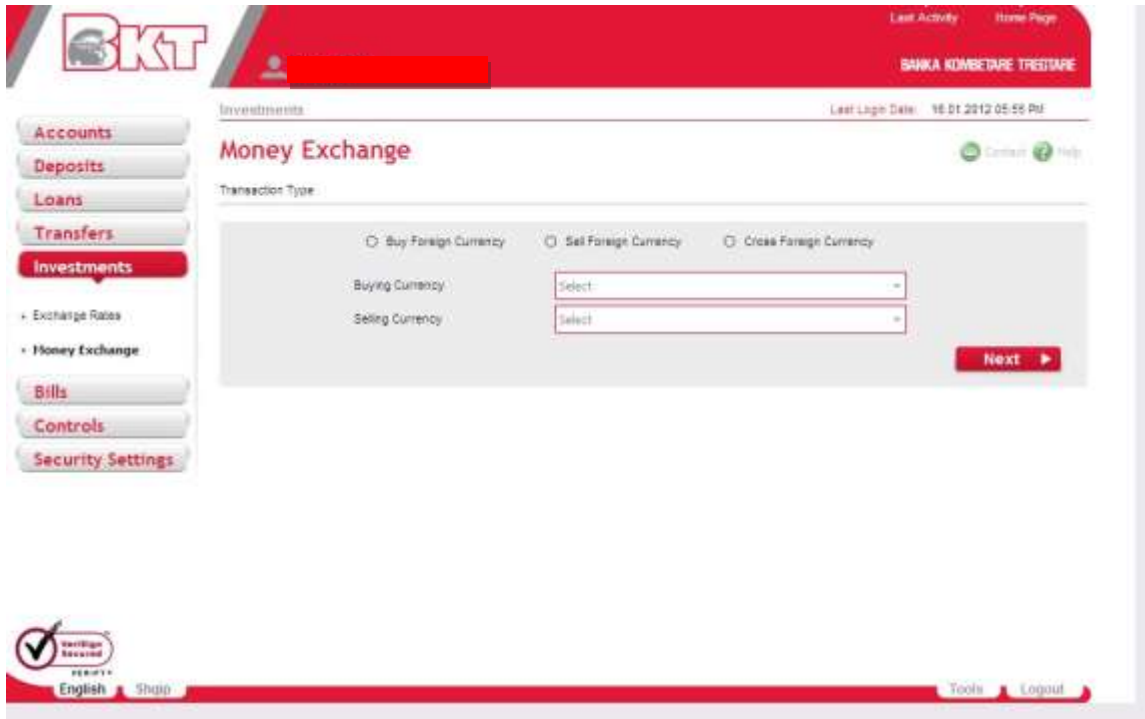
6.1 Money Exchange

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 shows the BKT Money Exchange web interface. At the top, there is a red header with the BKT logo and navigation links like 'Last Activity' and 'Home Page'. Below the header, a sidebar on the left contains buttons for 'Accounts', 'Deposits', 'Loans', 'Transfers', 'Investments' (which is 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 red 'Next' button is positioned to the right of the dropdowns. At the bottom of the page, there is a red footer with a 'Verify Account' status indicator, language options ('English', '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.

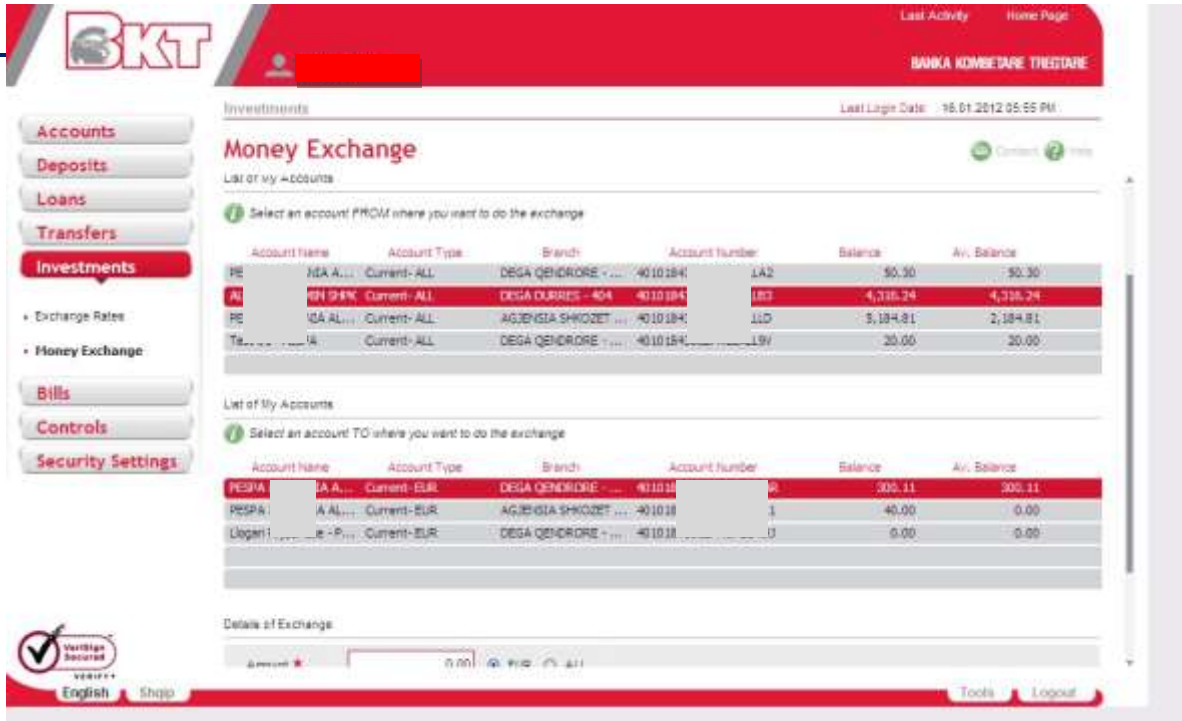
If your choice is to perform an exchange you should follow the steps:

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.

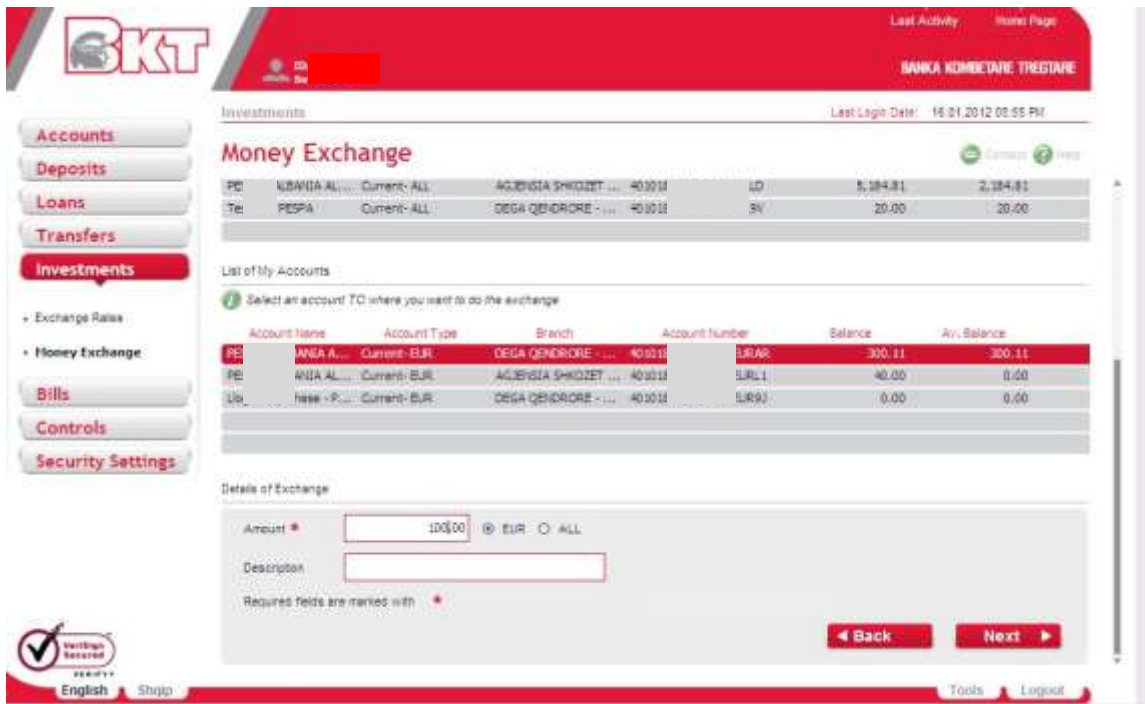
In the second part there is a table of list of all your accounts in domestic currency.

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



The screenshot shows the BKT Money Exchange interface. The top navigation bar includes 'Last Activity' and 'Home Page'. The left sidebar contains links for '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' section. Below this, there are two tables: one for selecting an account 'FROM' and another for selecting an account 'TO'. The 'FROM' table lists accounts with columns for Account Name, Account Type, Branch, Account Number, Balance, and Av. Balance. The 'TO' table lists accounts with similar columns. At the bottom, there is a 'Details of Exchange' section with a 'Amount' field and a 'Currency' dropdown menu. The footer includes a 'Verified Account' badge, 'English' and 'Shqip' language options, and 'Tools' and 'Logout' links.

- 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



The screenshot shows the BKT Money Exchange interface. On the left is a navigation menu with buttons for Accounts, Deposits, Loans, Transfers, Investments (highlighted), Exchange Rates, Money Exchange, Bills, Controls, and Security Settings. The main area is titled 'Money Exchange' and includes a 'List of My Accounts' table and a 'Details of Exchange' form.

Money Exchange

Investments | Last Login Date: 16.01.2012 08:55 PM

PE KUBANIA AL... Current: ALL | AGENSIA SHKOZET... 403011 | LD | 5,184.81 | 2,184.81

Te PESPA | Current: ALL | DEGA QENDRORE... 403011 | BV | 20.00 | 20.00

List of My Accounts

Select an account TC where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance	
PE ANIA A...	Current: EUR	DEGA QENDRORE...	403011	EURAR	300.11	300.11
PE ANIA AL...	Current: EUR	AGENSIA SHKOZET...	403011	EURL1	0.00	0.00
Ua here - R...	Current: EUR	DEGA QENDRORE...	403011	EURJ	0.00	0.00

Details of Exchange

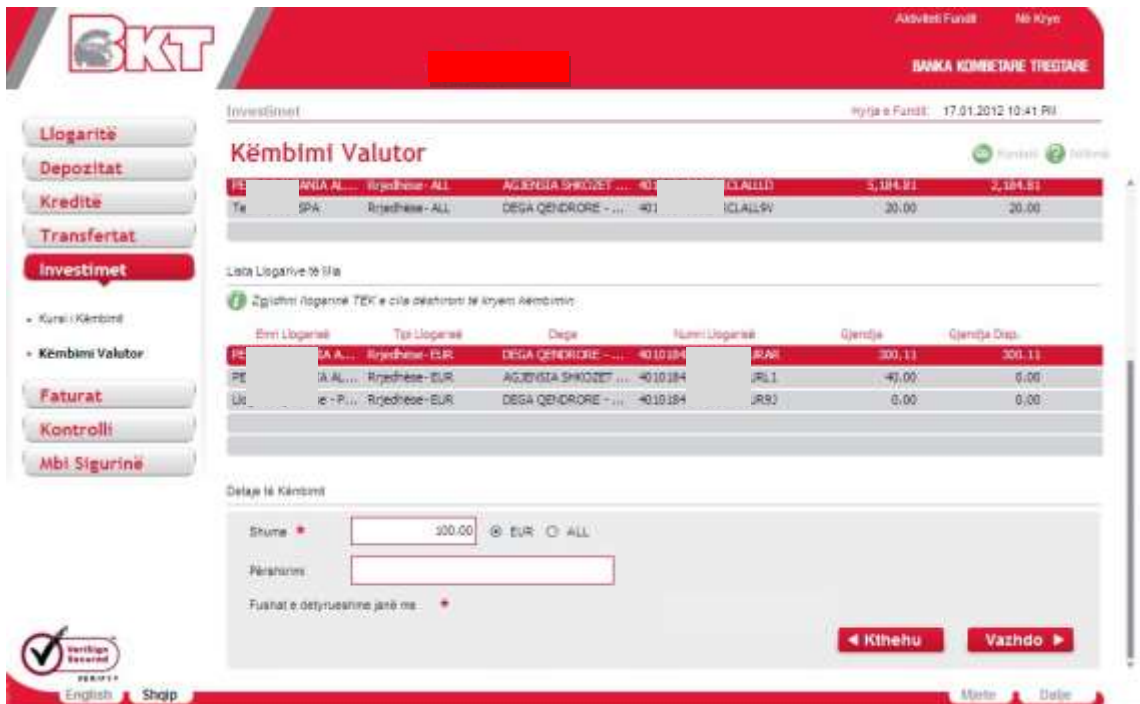
Amount * ☒ EUR ☐ ALL

Description

Required fields are marked with *

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)



Këmbimi Valutor

Pa	Valuta A...	Rijedhesë - ALL	AGJENDIA SHKOQET ...	401	ICALLD	5,184.81	5,184.81
Te	SPA	Rijedhesë - ALL	DEGA QENDRORE - ...	401	ICALLSV	20.00	20.00

Lista Llogarive të tilla

Agjendia Rregullore TEK e cila përfshirë të kryer këmbimit:

Emri Llogaritë	Tipi Llogaritë	Dagje	Numri Llogaritë	Gjerësi	Gjerësi Disp.		
PA	IA A...	Rijedhesë - EUR	DEGA QENDRORE - ...	4010184	EUR	300.11	300.11
PE	IA A...	Rijedhesë - EUR	AGJENDIA SHKOQET ...	4010184	JRL1	-49.00	0.00
Ua	ie - P...	Rijedhesë - EUR	DEGA QENDRORE - ...	4010184	JR91	0.00	0.00

Detaje të Këmbimit

Shuma * @ EUR / ALL

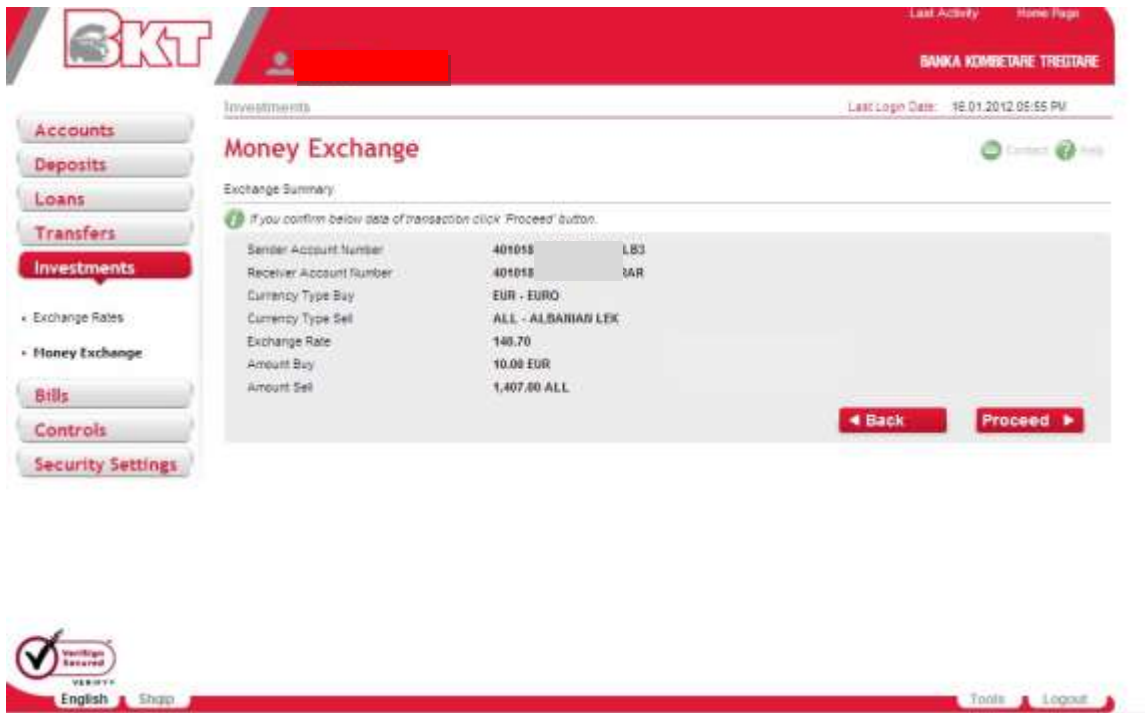
Përshkrim

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 e-Banking interface. On the left is a navigation menu with buttons for 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. The table lists transaction details for a EUR to ALL conversion. At the bottom of the table are 'Back' and 'Proceed' buttons. The footer includes a 'Verify' button, language options (English, Shqip), and links for Tools and Logout.

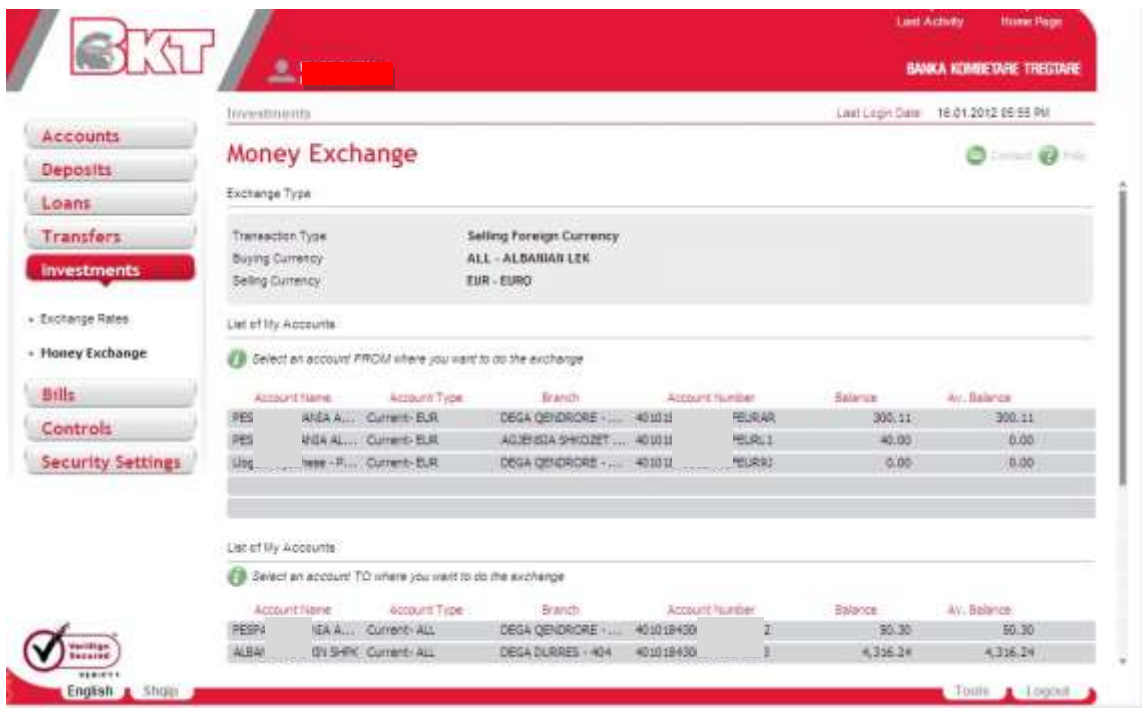
Exchange Summary		
If you confirm below data of transaction click 'Proceed' button.		
Sender Account Number	401018	LB3
Receiver Account Number	401018	BAR
Currency Type Buy	EUR - EURO	
Currency Type Sell	ALL - ALBANIAN LEX	
Exchange Rate	140.70	
Amount Buy	10.00 EUR	
Amount Sell	1,407.00 ALL	

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 Money Exchange 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: 18.01.2012 05:55 PM'.

On the left, a sidebar menu contains buttons for '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 'Contact' button. Below the title, the 'Exchange Type' section shows 'Transaction Type: Selling Foreign Currency', 'Buying Currency: ALL - ALBANIAN LEK', and 'Selling Currency: EUR - EURO'.

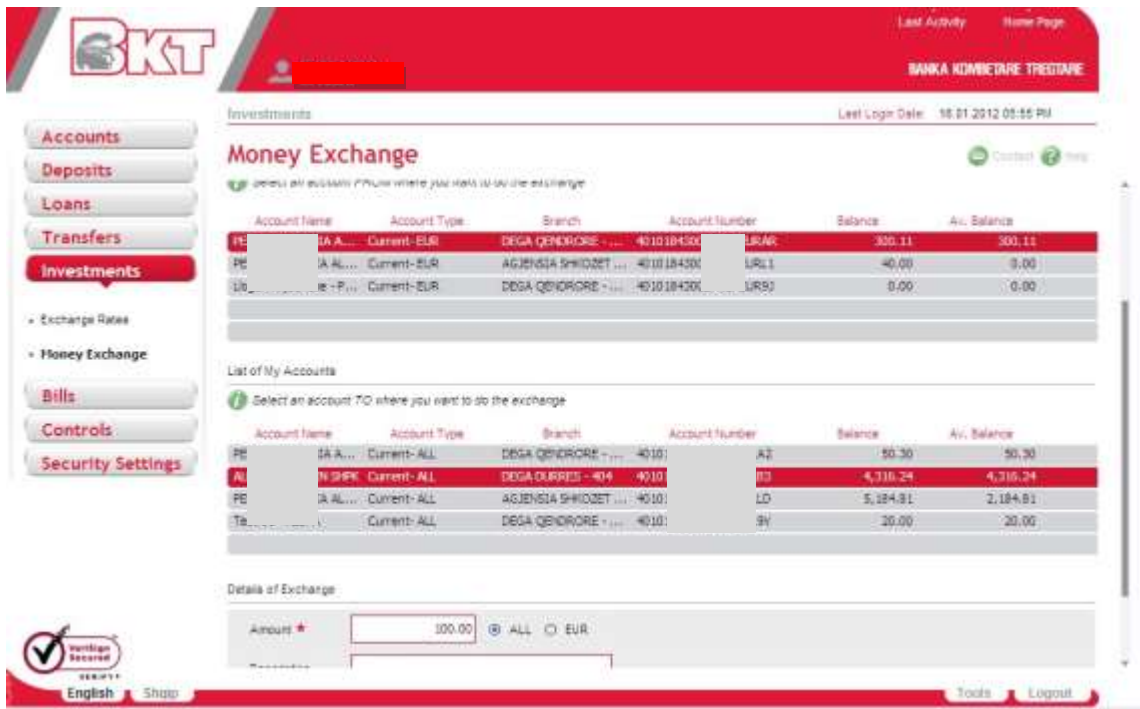
Two sections, 'List of My Accounts', allow users to select accounts for the exchange. The first section is for the 'FROM' account, and the second is for the 'TO' account. Both sections display a table of accounts with columns for Account Name, Account Type, Branch, Account Number, Balance, and Av. Balance.

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PES RGA A...	Current-EUR	DEGA QENDRORE - ...	401011	EURAR	300.11 / 300.11
PES RGA AL...	Current-EUR	AGJENRGA SHKODJET ...	401011	EURAL1	40.00 / 0.00
Urg 1999 - P...	Current-EUR	DEGA QENDRORE - ...	401011	EURB1	0.00 / 0.00

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PESPA IEA A...	Current-ALL	DEGA QENDRORE - ...	401018430	2	50.30 / 50.30
ALBAI 01 SHK...	Current-ALL	DEGA DURRES - 404	401018430	3	4,326.24 / 4,326.24

At the bottom left, there is a 'Verify Account' button and a language selector showing 'English' and 'Shqip'. At the bottom right, there are 'Tools' and 'Logout' links.

- 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



The screenshot shows the BKT Money Exchange interface. On the left is a navigation menu with buttons for Accounts, Deposits, Loans, Transfers, Investments (highlighted), Exchange Rates, Money Exchange, Bills, Controls, and Security Settings. The main 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

Select an account TO where you want to do the exchange

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance		
TE	IA A...	Current-EUR	DEGA QENDRORE - ...	4010184300	URAR	300.11	300.11
PE	IA AL...	Current-EUR	AGJENSIA SHKODET ...	4010184300	URR1	40.00	0.00
DE	IE - P...	Current-EUR	DEGA QENDRORE - ...	4010184300	URR0	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	A2	50.30	50.30
AL	N SHK...	Current-ALL	DEGA QENDRORE - ...	40101	D3	4,316.24	4,316.24
PE	IA AL...	Current-ALL	AGJENSIA SHKODET ...	40101	LD	5,184.81	2,184.81
TE	...	Current-ALL	DEGA QENDRORE - ...	40101	BY	20.00	20.00

Details of Exchange

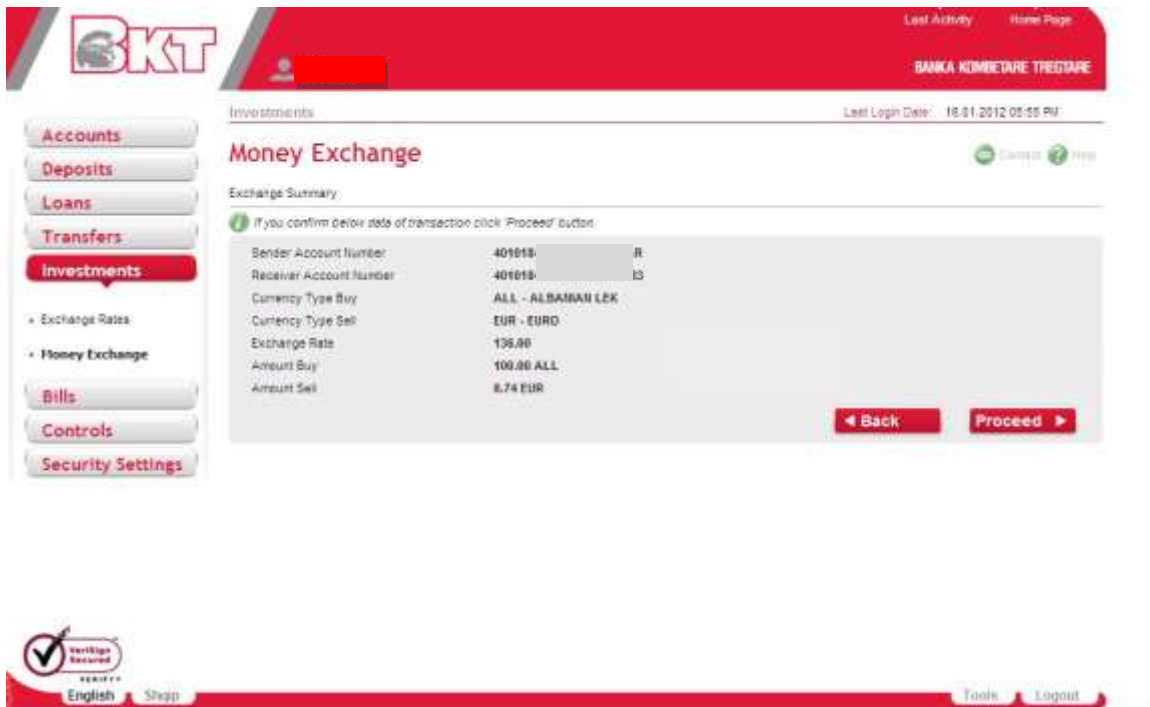
Amount: 100.00 ☐ ALL ☐ EUR

English Show 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 e-Banking interface. On the left is a navigation menu with buttons for 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. The table lists transaction details: Sender Account Number (401019), Receiver Account Number (401019), Currency Type Buy (ALL - ALBANIAN LEK), Currency Type Sell (EUR - EURO), Exchange Rate (136.86), Amount Buy (100.00 ALL), and Amount Sell (8.74 EUR). Below the table are 'Back' and 'Proceed' buttons. The top right of the interface shows 'Last Activity', 'Home Page', and 'BANKA KOMBETARE TREGTARE'. The bottom right shows 'Tools' and 'Logout'.

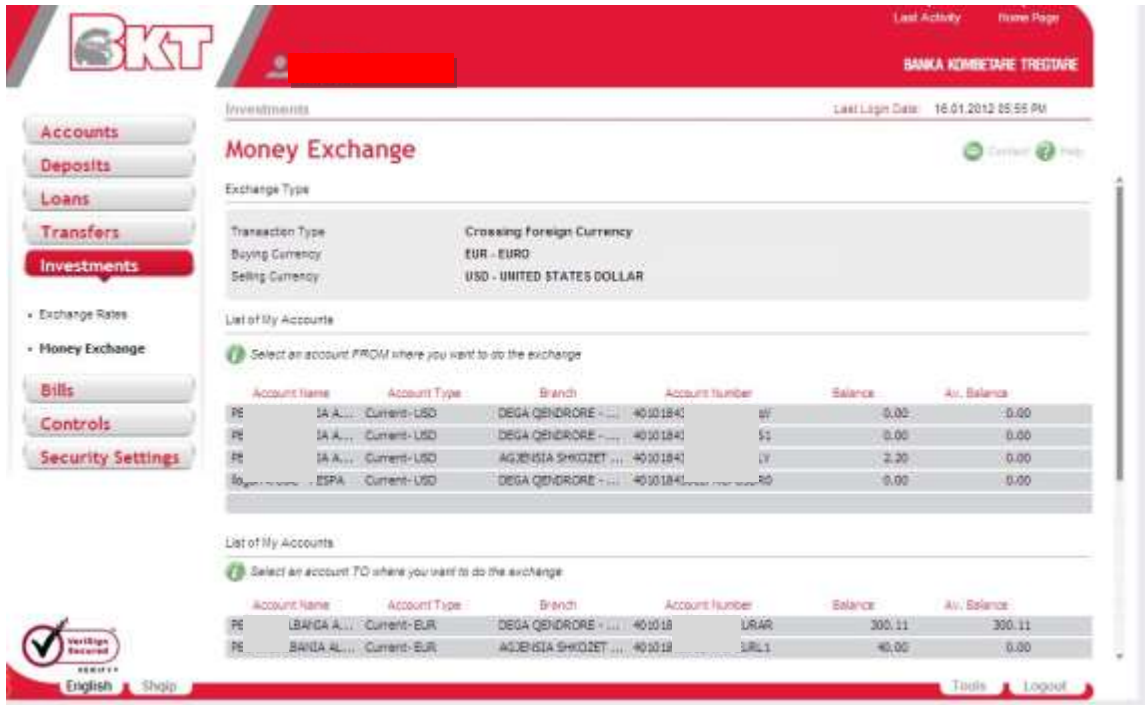
Exchange Summary		
If you confirm below data of transaction click "Proceed" button		
Sender Account Number	401019	IR
Receiver Account Number	401019	IS
Currency Type Buy	ALL - ALBANIAN LEK	
Currency Type Sell	EUR - EURO	
Exchange Rate	136.86	
Amount Buy	100.00 ALL	
Amount Sell	8.74 EUR	

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 Money Exchange 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 contains buttons for '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 'Contact' button. Below the title, the 'Exchange Type' section shows 'Transaction Type: Crossing Foreign Currency', 'Buying Currency: EUR - EURO', and 'Selling Currency: USD - UNITED STATES DOLLAR'.

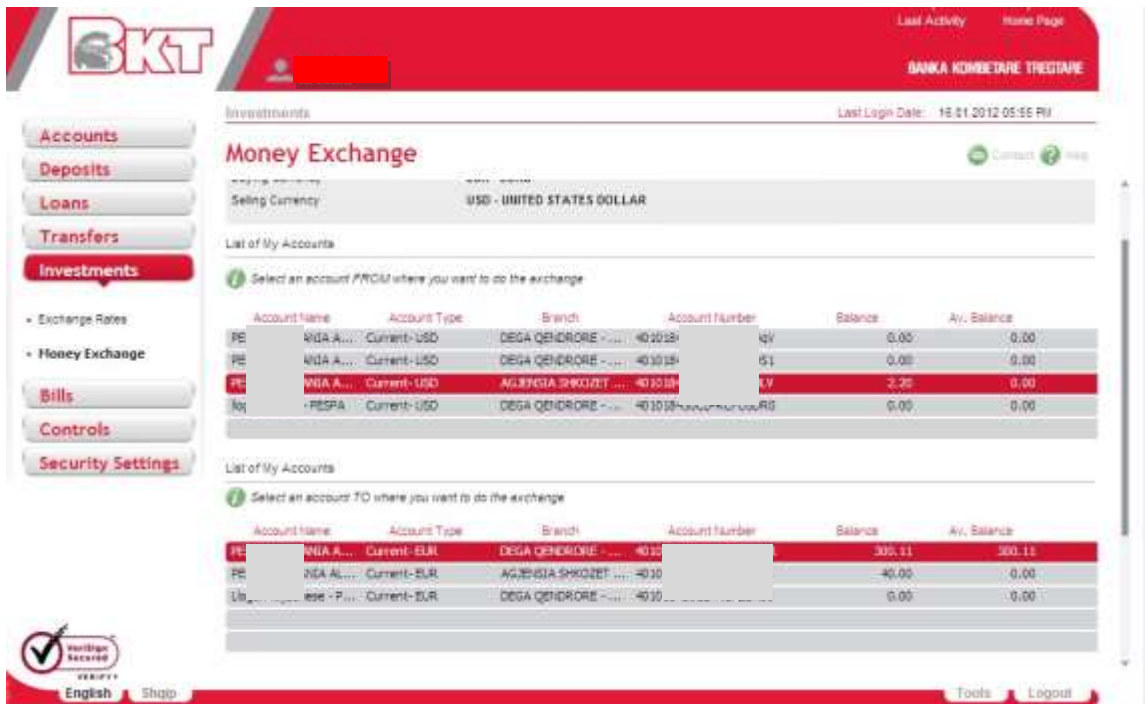
The 'List of My Accounts' section is divided into two parts: 'FROM' and 'TO'. The 'FROM' section prompts the user to 'Select an account FROM where you want to do the exchange' and displays a table of accounts. The 'TO' section prompts the user to 'Select an account TO where you want to do the exchange' and displays another table of accounts.

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PE 1A A...	Current-USD	DEGA QENDRORE	40001840	0.00	0.00
PE 1A A...	Current-USD	DEGA QENDRORE	40001840	0.00	0.00
PE 1A A...	Current-USD	AGJENESIA SHKODJET	40001840	2.30	0.00
PE 1A A...	Current-USD	DEGA QENDRORE	40001840	0.00	0.00

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
PE 1BAIDA A...	Current-EUR	DEGA QENDRORE	400018	300.11	300.11
PE 1BAIDA A...	Current-EUR	AGJENESIA SHKODJET	400018	40.00	0.00

At the bottom, there is a 'Verify Account' button, a language selector (English, Shqip), and 'Tools' and 'Logout' links.

- 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

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 NDA A...	Current-USD	DEGA QENDRORE	402018	0.00	0.00
PE NDA A...	Current-USD	DEGA QENDRORE	403018	0.00	0.00
PE NDA A...	Current-USD	AGJENRIA SHKQZET	403018	2.20	0.00
Na	RESPA	Current-USD	403018	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 NDA A...	Current-BUR	DEGA QENDRORE	4030	300.11	300.11
PE NDA A...	Current-BUR	AGJENRIA SHKQZET	4030	40.00	0.00
Ua	ese - P	Current-BUR	4030	0.00	0.00

English Shop Tools Logout

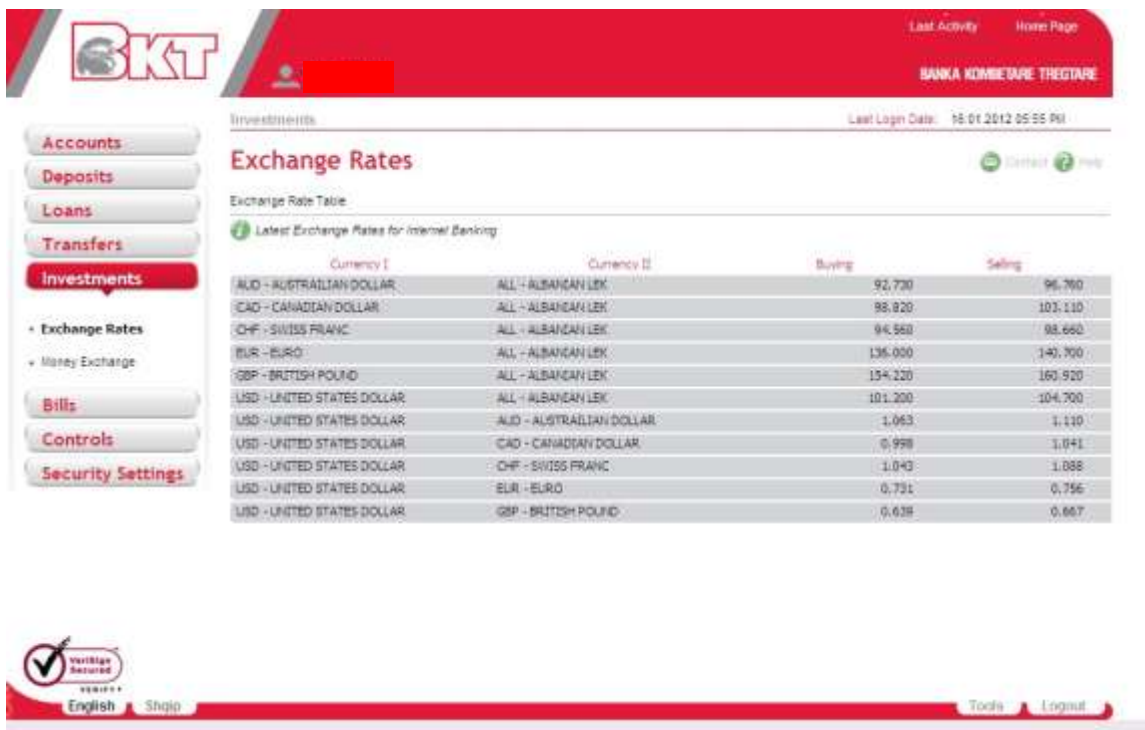
After completing the above fields you should press **NEXT** button to proceed to the final page.

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

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	92.720	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	135.000	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	0.638	0.667

7. BILLS

In this menu operations that you can perform are:

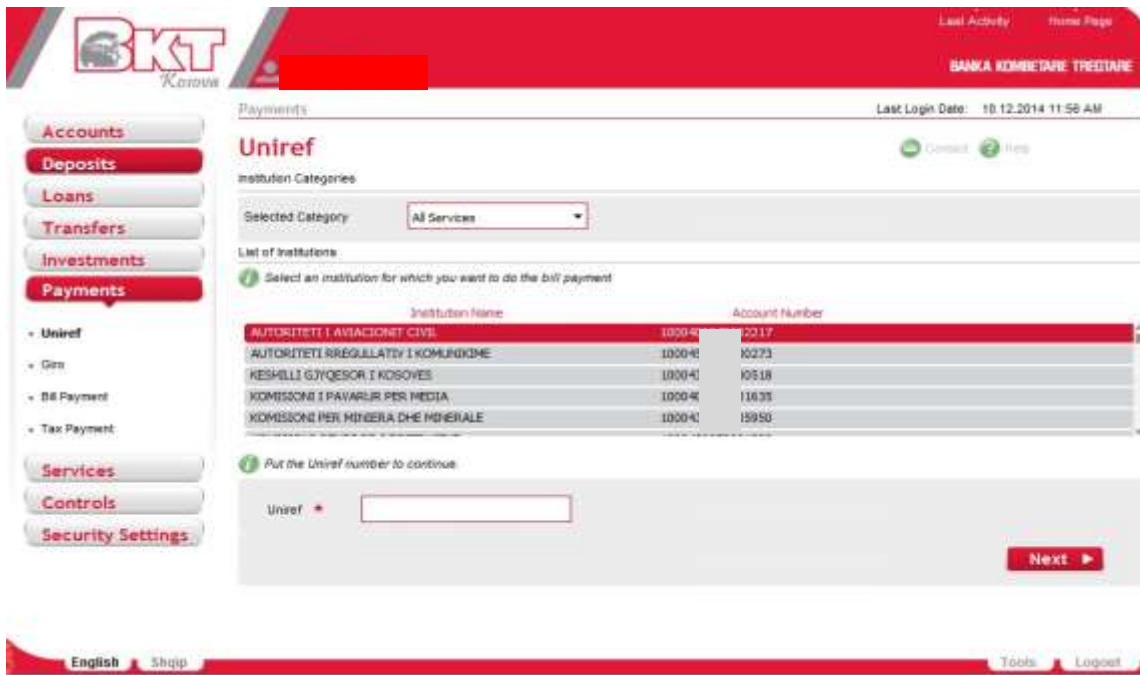
- **Payments with UNIREF**
- **Payments with GIRO**
- **Bill Payments – KEDS monthly electricity bills, KUR Water Supply Bills**
- **Tax Payments**

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:

- 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



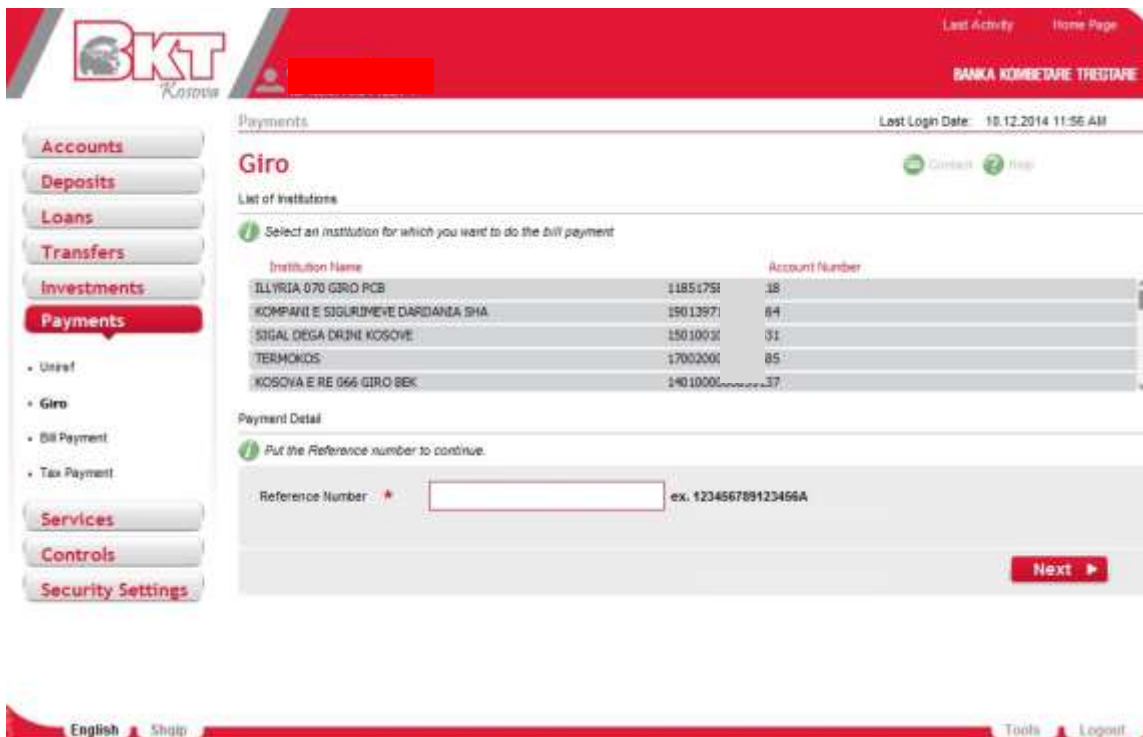
The screenshot shows the BKT Uniref payment interface. On the left is a navigation menu with options: Accounts, Deposits, Loans, Transfers, Investments, Payments (selected), Services, Controls, and Security Settings. The main content area is titled 'Uniref' and includes a 'Payments' tab. Below the title, there's a 'Selected Category' dropdown set to 'All Services'. A table titled 'List of Institutions' displays a list of institutions with their names, account numbers, and Uniref numbers. The table has columns for 'Institution Name', 'Account Number', and 'Uniref'. The institutions listed are: AUTORITETI I AVIACIONET CIVIL, AUTORITETI I REGULATORY I KOMJUNKOME, KESHILLI GJYQESOR I KOSOVO, KOMISIONI I PAVARUR PER MEDIA, and KOMISIONI PER MINIERA DHE MINERALE. Below the table, there's a step indicator showing 'Put the Uniref number to continue' with a text input field for the Uniref number and a 'Next' button. The footer includes 'English', 'Shqip', 'Tools', and 'Logout' links.

Institution Name	Account Number	Uniref
AUTORITETI I AVIACIONET CIVIL	100041	10017
AUTORITETI I REGULATORY I KOMJUNKOME	100041	10073
KESHILLI GJYQESOR I KOSOVO	100041	10018
KOMISIONI I PAVARUR PER MEDIA	100041	11635
KOMISIONI PER MINIERA DHE MINERALE	100041	10950

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. The top header includes the BKT logo, a user profile icon, and the text 'BANKA KOMBETARE TREGTARE'. The left sidebar contains navigation buttons for Accounts, Deposits, Loans, Transfers, Investments, Payments (highlighted), Services, Controls, and Security Settings. The main content area is titled 'Payments' and 'Giro'. It includes a 'List of Institutions' table with columns for Institution Name and Account Number. Below the table is a 'Payment Detail' section with a 'Reference Number' input field and a 'Next' button.

Institution Name	Account Number
ILLYRIA 070 GIRO PCB	11851751 18
KOMPANI E SIGURIMEVE DARDANIA SHA	15013971 64
SIGAL DEGA DRINI KOSOVE	15010031 01
TERMOKOS	17002001 85
KOSOVA E RE 066 GIRO BEK	14010001 37

Payment Detail

Put the Reference number to continue:

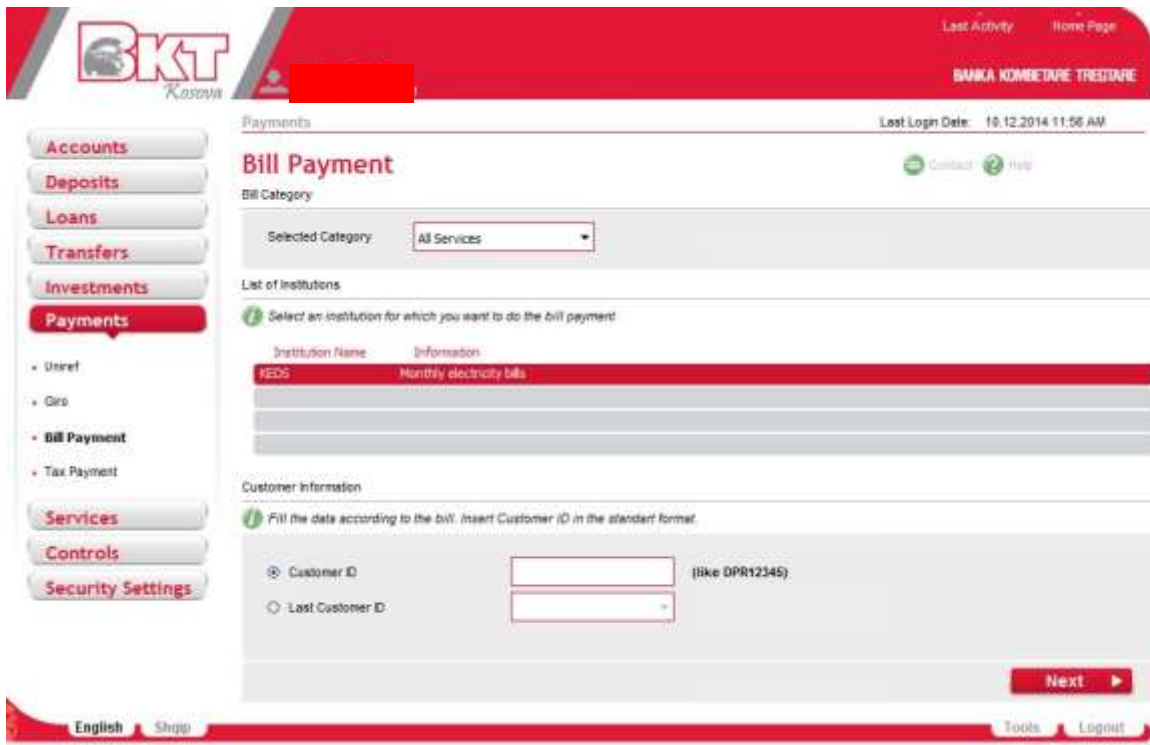
Reference Number: ex. 123456789123456A

Next

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



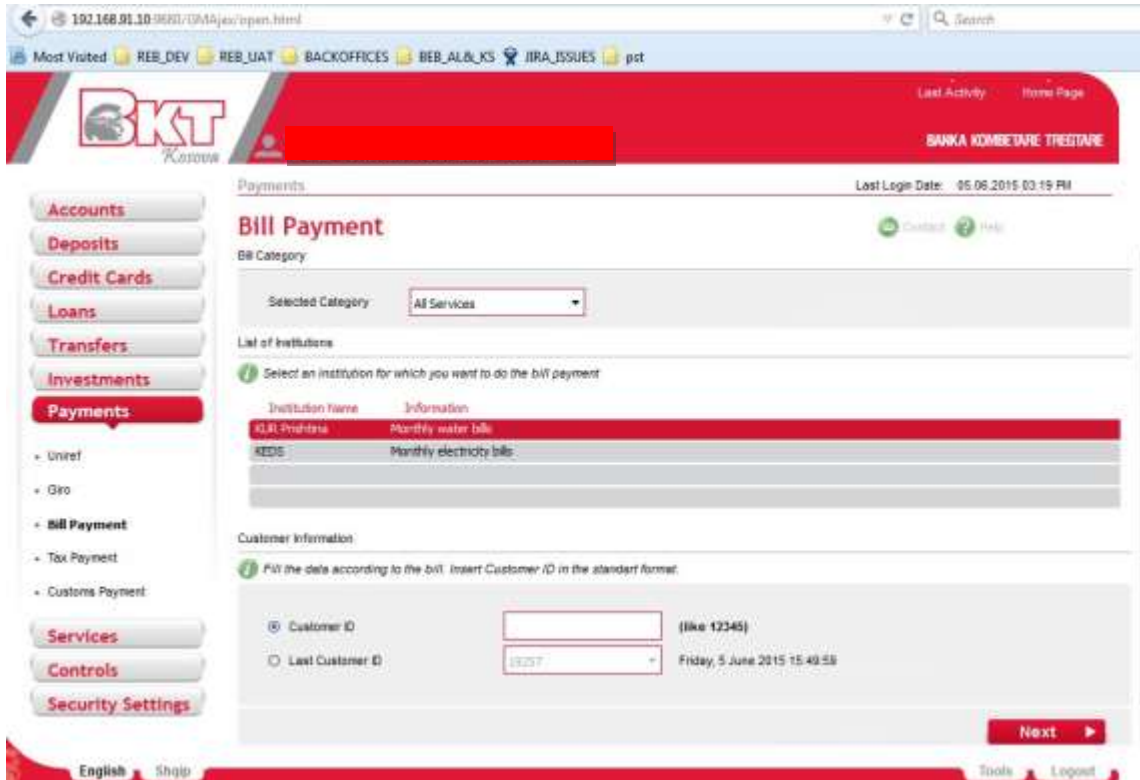
The screenshot shows the BKT e-Banking interface for Bill Payment. The top navigation bar includes the BKT logo, a user profile icon, and links for Last Activity, Home Page, and the Bank's name. A sidebar on the left contains menu items: Accounts, Deposits, Loans, Transfers, Investments, Payments (highlighted), Unref, Giro, Bill Payment, and Tax Payment. Below the sidebar are links for Services, Controls, and Security Settings. The main content area is titled 'Bill Payment' and includes a 'Bill Category' dropdown set to 'All Services'. A section titled 'List of Institutions' contains a table with one entry: KEDS for Monthly electricity bills. Below this is a 'Customer Information' section with a note to fill data according to the bill. It features two radio buttons: 'Customer ID' (selected) and 'Last Customer ID', each followed by a text input field. A 'Next' button is at the bottom right. The footer shows 'English', 'Shqip', 'Tools', and 'Logout'.

- 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.



The screenshot shows the BKT e-Banking interface for Bill Payment. The left sidebar contains a menu with options: Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments (selected), Unref, Giro, Bill Payment, Tax Payment, Customs Payment, Services, Controls, and Security Settings. The main content area is titled "Bill Payment" and includes a "Bill Category" section with a "Selected Category" dropdown set to "All Services". Below this is a "List of Institutions" section with a table showing two institutions: KUR Prishtina (Monthly water bills) and KEDE (Monthly electricity bills). The "Customer Information" section has a note to fill in data according to the bill and a form with two options: "Customer ID" (selected) and "Last Customer ID". The "Customer ID" field contains "12345" and the "Last Customer ID" field contains "12345". A "Next" button is at the bottom right of the form.

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

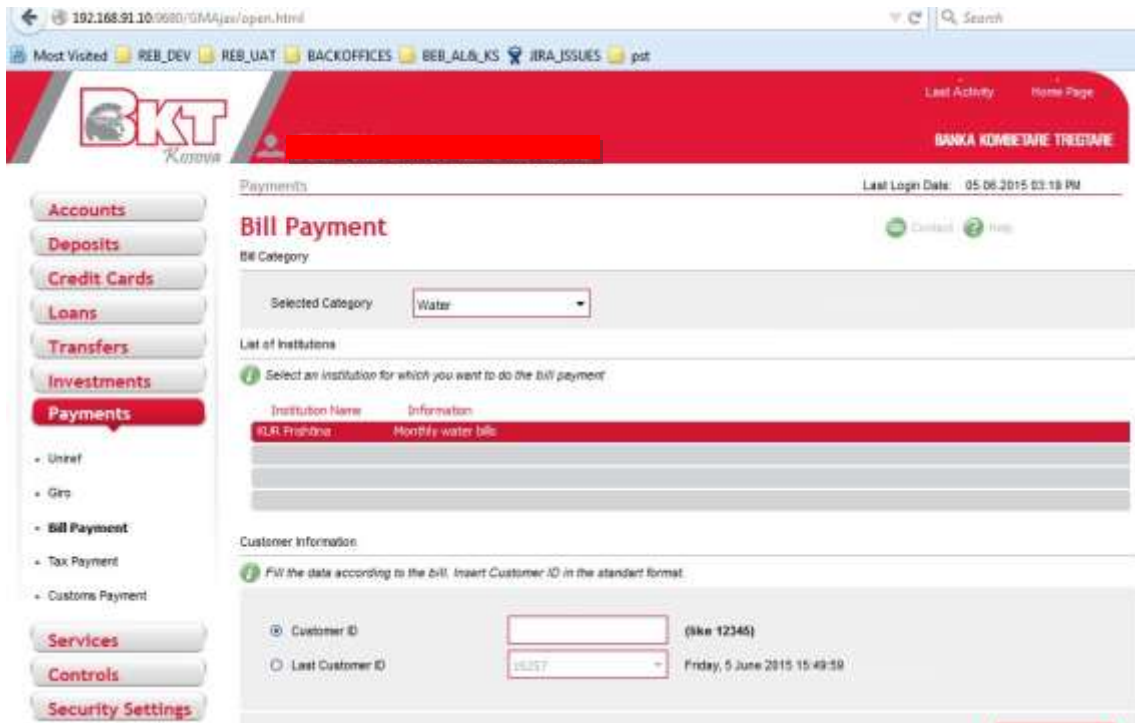
Customer Information

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

☒ Customer ID (like 12345)

☐ Last Customer ID Friday, 5 June 2015 15:49:58

[Next](#)



The screenshot shows the BKT e-Banking interface for bill payments. The left sidebar contains navigation buttons: Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments (selected), Services, Controls, and Security Settings. The main area is titled 'Bill Payment' and includes a 'Selected Category' dropdown set to 'Water'. Below this is a 'List of Institutions' table with one entry: 'KLA Prishtine' for 'Monthly water bills'. The 'Customer Information' section has two radio buttons: 'Customer ID' (selected) and 'Last Customer ID'. The 'Customer ID' field contains '12345' and the 'Last Customer ID' field contains '15257'. The 'Last Login Date' is '05.06.2015 03:18 PM'.

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“.

192.168.91.10:8080/BKA/ajec/open.html

Most Visited REB_DEV REB_UAT BACKOFFICES BEB_AL&KS JIRA_ISSUES pot

BKT
Kosova

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Payments Last Login Date: 05.06.2015 03:19 PM

Bill Payment

Bill Category

Selected Category: Water

List of institutions

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

Institution Name	Information
KOR Prishtine	Monthly water bills

Customer Information

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

☐ Customer ID

☐ Last Customer ID

19257 (like 12345)

70333

23723

22014

Friday, 5 June 2015 15:48:58

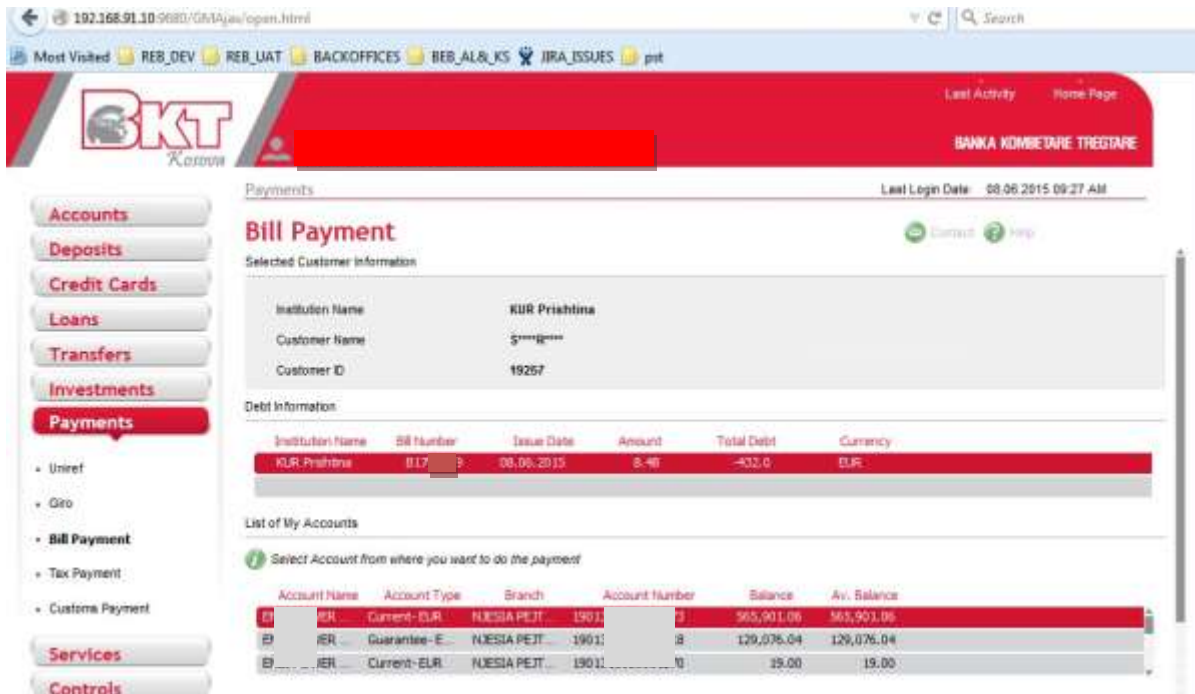
Next

English Shop 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.



Bill Payment

Selected Customer Information

Institution Name	KUR Prishtina
Customer Name	5****
Customer ID	19257

Debt Information

Institution Name	Bill Number	Issue Date	Amount	Total Debt	Currency
KUR Prishtina	017	08.06.2015	8.40	-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	
ER	IER	Current-EUR	NJESIA PEJT	1901	365,901.06	365,901.06
EP	IER	Guarantee-E	NJESIA PEJT	1901	129,076.04	129,076.04
EP	IER	Current-EUR	NJESIA PEJT	1901	19.00	19.00

- The payment Options that are: „Total debt Amount“, „Last Bill Debt Amount“ or to enter a desired amount to pay at „Partial Payment“.
- The option of using or not the overdraft limit if necessary for this payment.



☐ Total Debt Amount -432.0 EUR
☐ Last Bill Debt Amount 8.40 EUR
☒ Partial Payment EUR

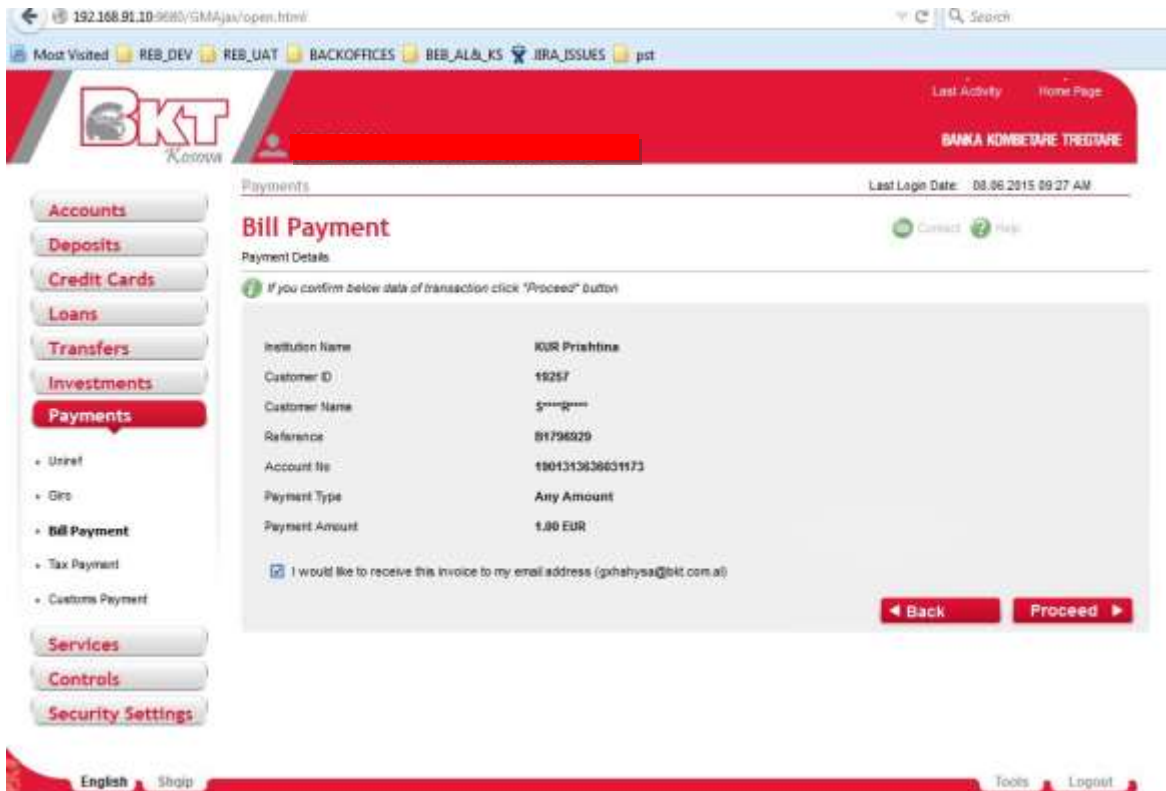
☒ Don't use my overdraft limit even if necessary
☐ Use my overdraft limit even if necessary

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

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.



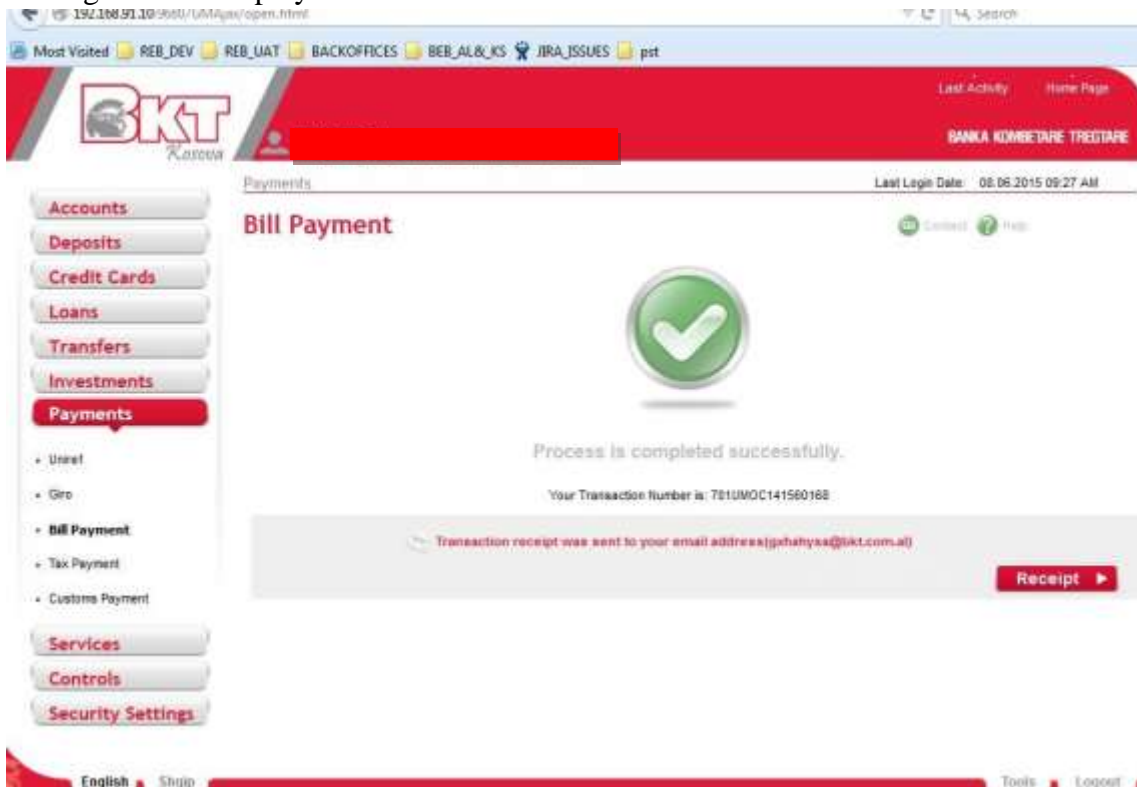
The screenshot shows the BKT e-banking interface. The top navigation bar includes the BKT logo, a search bar, and links for 'Last Activity' and 'Home Page'. The main header displays the user's name and the last login date: '08.06.2015 09:27 AM'. The left sidebar contains a menu with options: Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments (selected), Unref, Giro, Bill Payment, Tax Payment, and Customs Payment. Below the menu are links for Services, Controls, and Security Settings. The main content area is titled 'Bill Payment' and shows the following details:

Institution Name	KQR Prishtine
Customer ID	19257
Customer Name	g...
Reference	81796929
Account No	1801313636631173
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, there 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

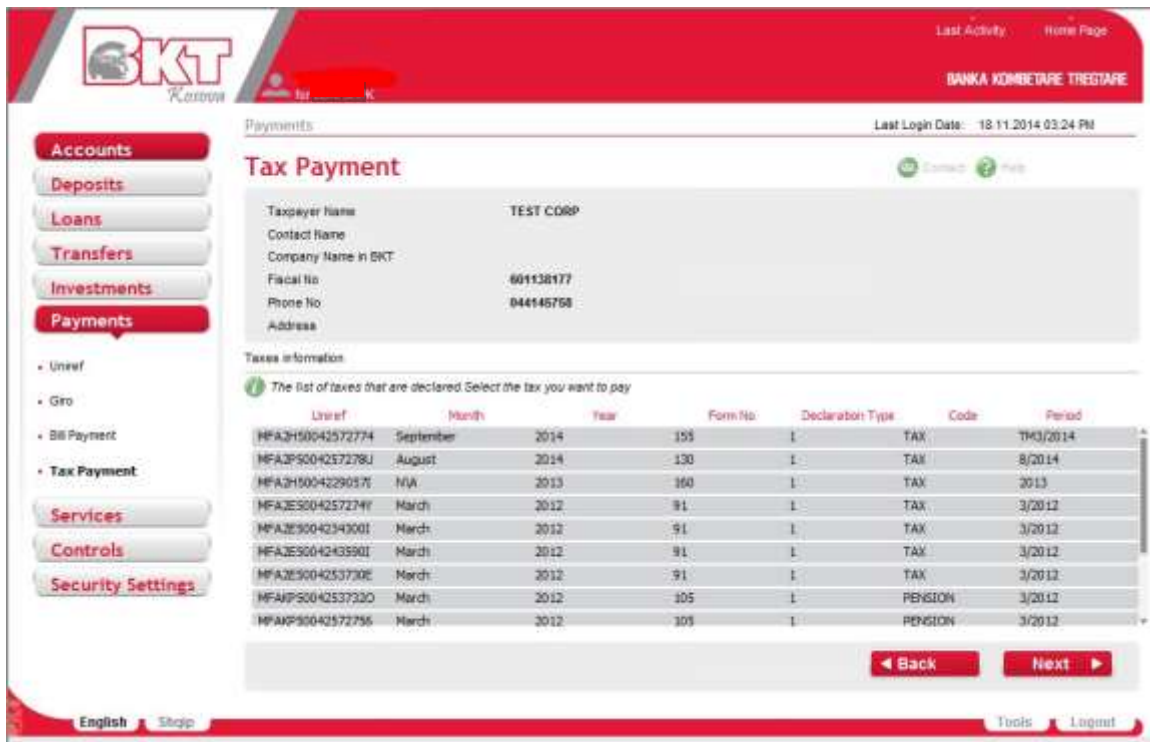
Click on receipt to view/download the receipt.

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 shows the BKT e-Banking interface. On the left is a sidebar with navigation buttons: Accounts, Deposits, Loans, Transfers, Investments, Payments (highlighted), Controls, and Security Settings. Below Payments are sub-options: Uniref, Geo, BIL Payment, and Tax Payment. The main content area is titled 'Tax Payment' and features a logo for 'Administrata Tahirone e Kosoves Poreska Administracija Kosova Tax Administration of Kosovo'. A message states: 'The fiscal number is the number that identifies your company. Please put it correctly in the below field.' Below this is a form with the label 'Fiscal Number' and an input field. A 'Next' button is at the bottom right of the form. The top of the page has the BKT logo, user information 'for KOMPANIA TEST 1', and links for 'Last Activity' and 'Home Page'. The bottom of the page has language options 'English' and 'Shqip', and links for 'Tools' and 'Logout'.

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



Payments

Tax Payment

Taxpayer Name: TEST CORP
 Contact Name:
 Company Name in BKT:
 Fiscal No: 601138177
 Phone No: 044146758
 Address:

Taxes information:

The list of taxes that are declared. Select the tax you want to pay.

Unref	Month	Year	Form No	Declaration Type	Code	Period
MFAZH50042572774	September	2014	103	T	TAX	TM3/2014
MFAZH5004257278U	August	2014	130	T	TAX	8/2014
MFAZH5004229057E	N/A	2013	160	T	TAX	2013
MFAZE5004257274Y	March	2012	91	T	TAX	3/2012
MFAZE5004234300I	March	2012	91	T	TAX	3/2012
MFAZE50042343590I	March	2012	91	T	TAX	3/2012
MFAZE5004253730E	March	2012	91	T	TAX	3/2012
MFAJF5004253732O	March	2012	105	T	PENSION	3/2012
MFAJF50042572756	March	2012	105	T	PENSION	3/2012

◀ Back Next ▶

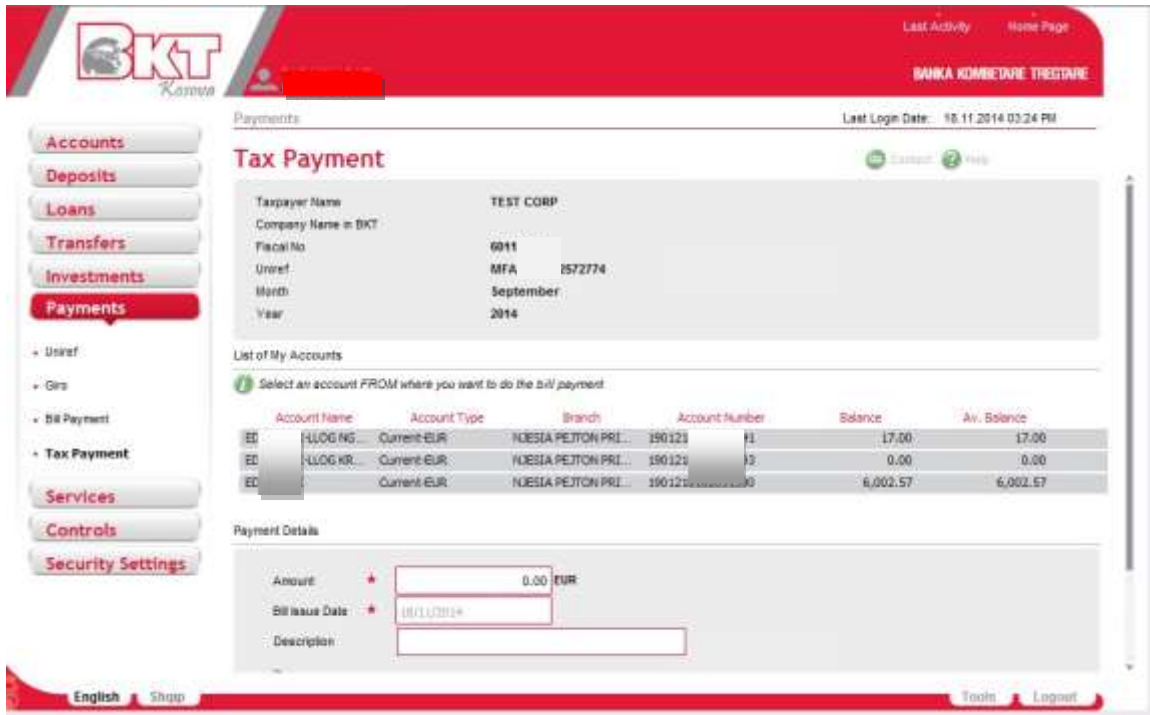
- You can select the period which you will pay and then press **NEXT**

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



Payments

Last Login Date: 10.11.2014 03:24 PM

Tax Payment

Taxpayer Name: TEST CORP
 Company Name in BKT: TEST CORP
 Fiscal No: 0011
 Unref: MFA 1572774
 Month: September
 Year: 2014

List of My Accounts

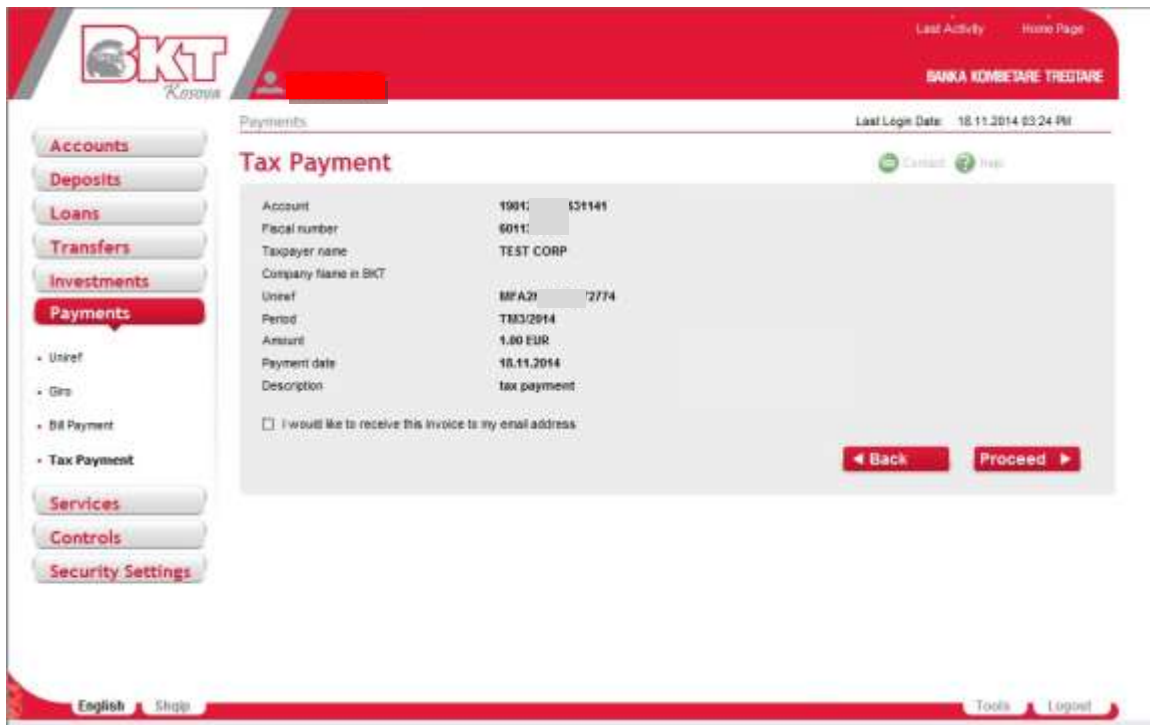
Select an account FROM where you want to do the bill payment

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
ED ELLOG HS	Current EUR	NOESIA PETJON PRI...	190123	17.00	17.00
ED ELLOG KR	Current EUR	NOESIA PETJON PRI...	190123	0.00	0.00
ED	Current EUR	NOESIA PETJON PRI...	190123	6,002.57	6,002.57

Payment Details

Amount: 0.00 EUR
 Bill Issue Date: 08/11/2014
 Description:

- 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

Accounts
Deposits
Loans
Transfers
Investments
Payments
• Uniref
• Giro
• Bill Payment
• Tax Payment
Services
Controls
Security Settings

Payments

Tax Payment

Account: 1901; 531141
Fiscal number: 6011;
Taxpayer name: TEST CORP
Company name in BKT:
Uniref: MPA21 2774
Period: TM3/2014
Amount: 1.00 EUR
Payment date: 10.11.2014
Description: tax payment

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

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

[Last Login Date: 10.11.2014 03:24 PM](#)

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

English Sign Tools Logout

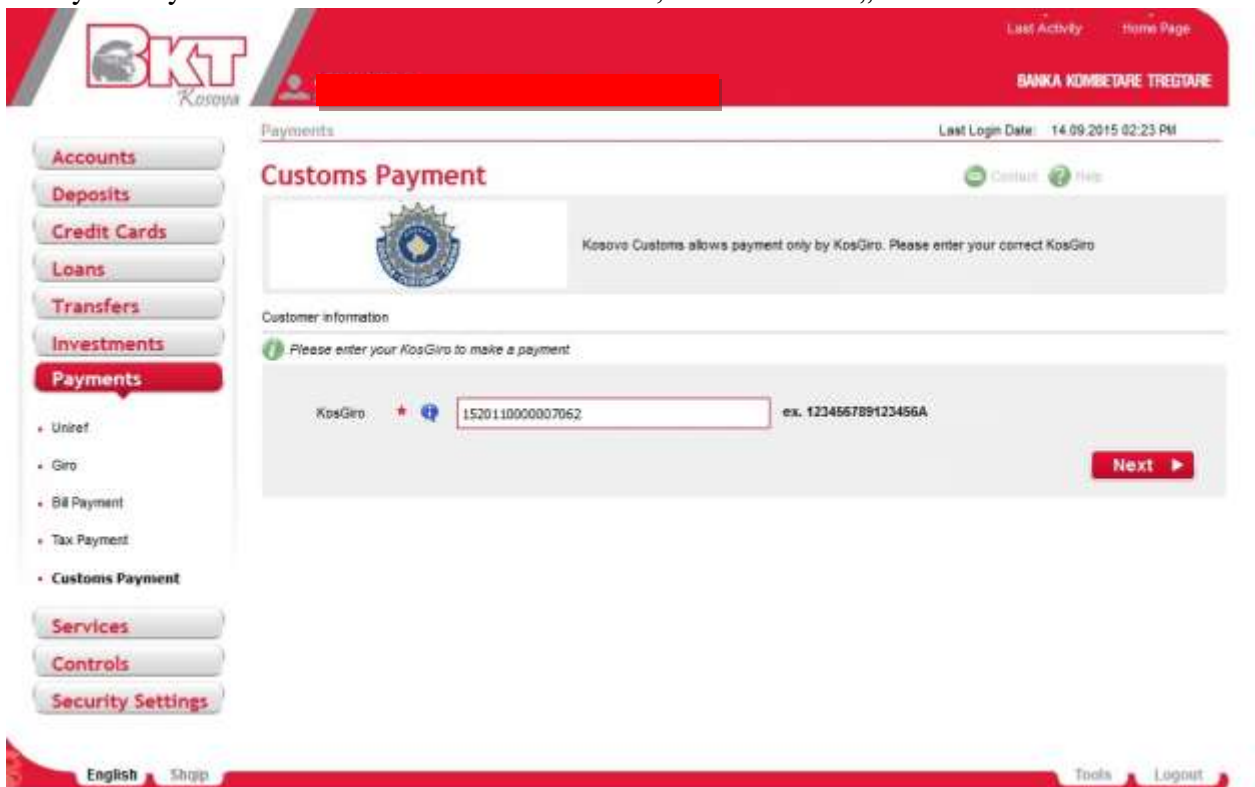
Once you are done, if the information provided in this page is correct, you can press **Proceed** to finish the transaction otherwise press back.

7.5 Customs Payment

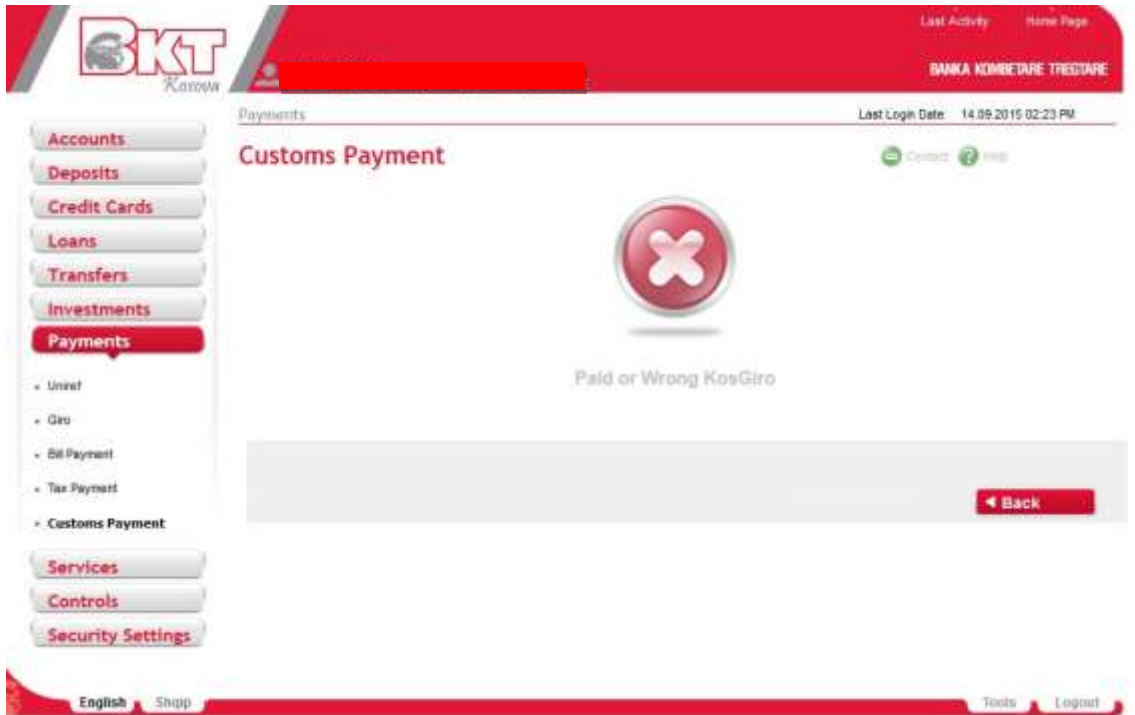
Business e-banking users of Kosovo will be able to perform direct payment to the Customs. For a successful procedure follow the steps below:

Step 1

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




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



Click „Back“ to check your KosGiro number again.

Step 2

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


Last Activity Home Page

BANKA KOMITARE TREGJARE

Payments

- Accounts
- Deposits
- Credit Cards
- Loans
- Transfers
- Investments
- Payments**

Last Login Date: 14.09.2015 02:23 PM

Customs Payment

Date

Payment Type

Amount

Customs Office

Kos Gira

Payment For

03/09/2015

Other

64231.82

2011

1520110909007062

N.P.T. "I" .00*

List of My Accounts

Select Account from where you want to do the payment

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
SH PER	Current- EUR	NUESIA PETTOR PRIS	19013	1173	190,400.49
SH R SHP	Current- EUR	NUESIA PETTOR PRIS	19013	1949	0.00

Payment Details

☒ Don't use my overdraft limit even if necessary

☐ Use my overdraft limit if necessary

◀ Back
Next ▶

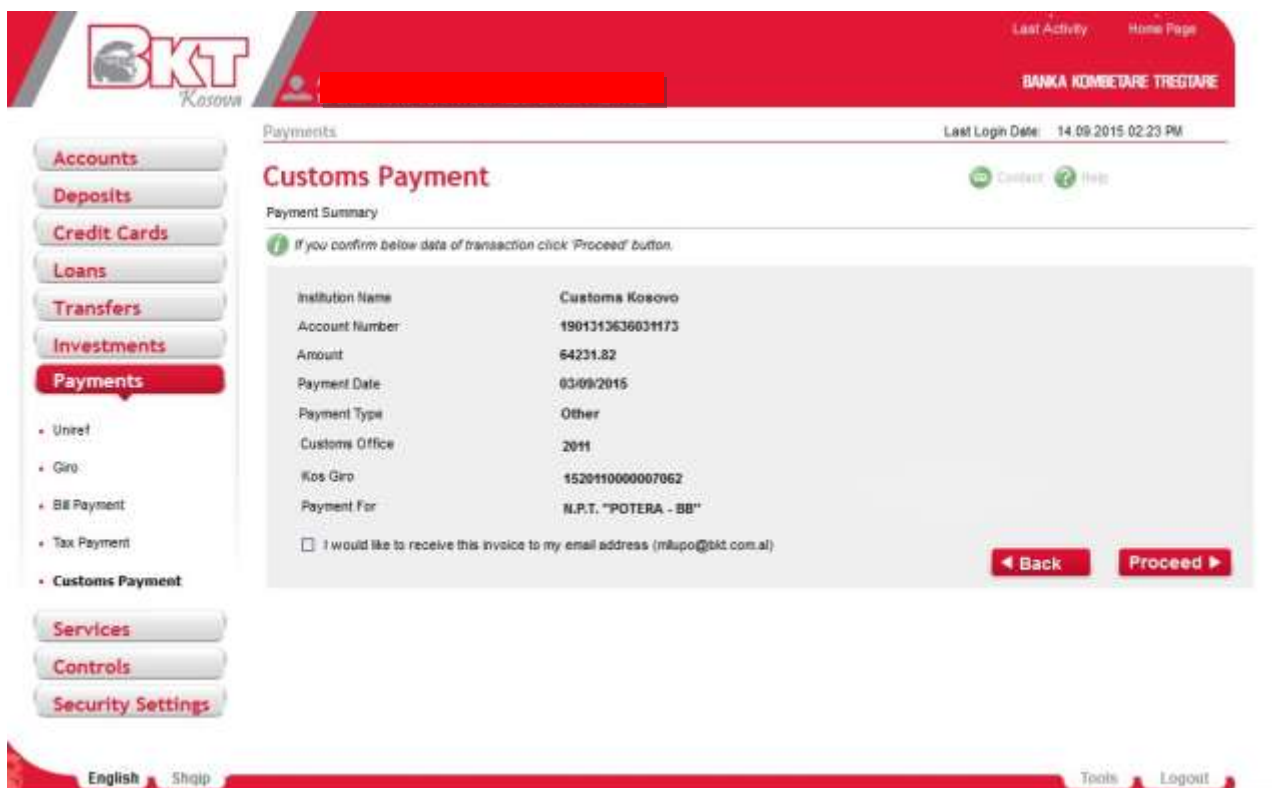
English Shqip
Tools Logout

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.



BKT
Kosova

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Payments Last Login Date: 14.09.2015 02:23 PM

Customs Payment

Payment Summary

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

Institution Name	Customs Kosovo
Account Number	1901313636031173
Amount	64231.82
Payment Date	03/09/2015
Payment Type	Other
Customs Office	2011
Kos Gro	1520410000007062
Payment For	N.P.T. "POTERA - BB"

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

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

English Shqip Tools 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 shows the BKT e-banking interface. On the left is a navigation menu with options: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Internet (sub-selected), Television, Certified, Controls, and Security Settings. The main content area is titled 'Internet' and shows a table of 'Internet Providers' with columns 'Name' and 'Description'. One provider is listed: 'PRG' with description 'Pages Internet'. Below this is a 'Customer Information' section with a message 'Put the Contract number to continue'. There are two radio buttons: 'Contract Number' (selected) and 'My Last Contracts'. The 'Contract Number' field is empty. The 'My Last Contracts' field shows a dropdown menu with 'Automatic test' selected and a timestamp 'Monday, 1 December 2014 11:54:47'. A 'Verify' button is at the bottom right. The top of the page shows the BKT logo, 'Last Activity', 'Home Page', and 'BANKA KOMBETARE TREGTARE'. The bottom of the page has a footer with 'English', 'Shop', '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“.



The screenshot shows the BKT e-Banking interface. On the left is a navigation menu with buttons for Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Internet, Television, and Combined. Below these are Controls and Security Settings. The main area is titled 'Internet' and shows 'Selected Customer Information' with fields for Institution (IPKO), Contract Number (acceptance.test), and Last Package (PAKO 2 - 1 month). Below this is a 'List of Offered Products' section with a table of packages and prices. At the bottom of the main area are 'Back' and 'Next' buttons. The footer includes 'English', 'Shop', 'Tools', and 'Logout'.

Package	Price
PAKO 2 - 1 month	14.95

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



Services

Internet

Selected Customer Information

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

List of My Accounts

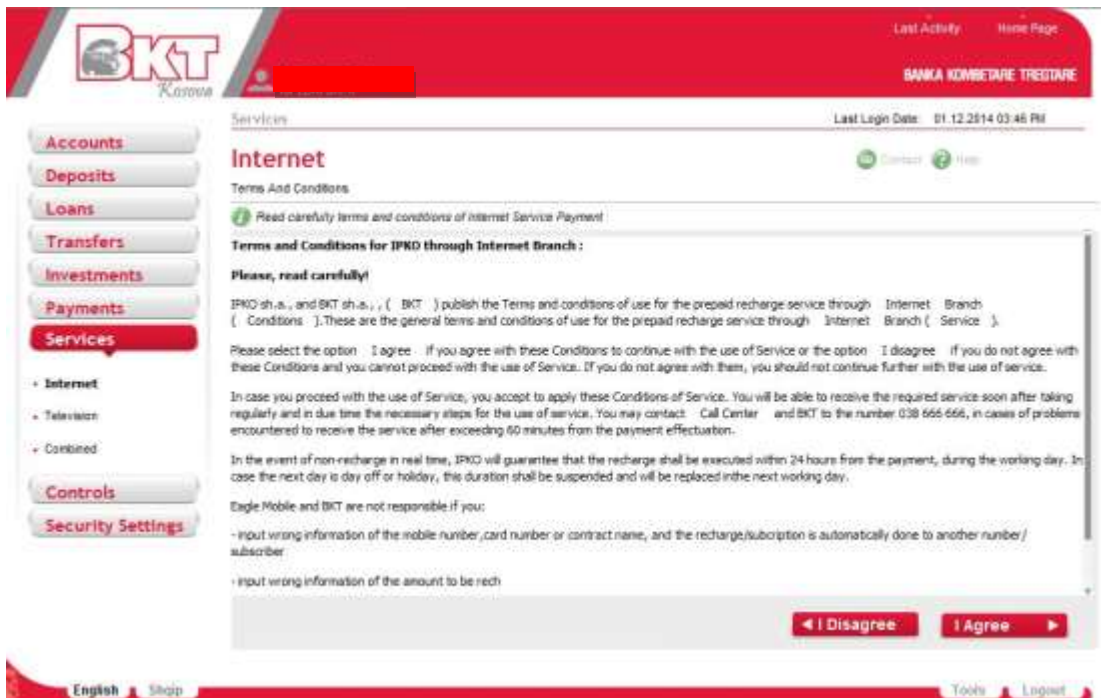
Select an account FROM where you want to do the payment

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
LOG FUGURTESHMI	Guarantee- EUR	NJESIA PETITON PRISHTEN	19011	01141	19.00
LOG KRECIE	Current- EUR	NJESIA PETITON PRISHTEN	19011	01193	3.00
ED	Current- EUR	NJESIA PETITON PRISHTEN	19011	01190	5,638.42

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

Back Next

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 portal. On the left is a navigation menu with buttons for Accounts, Deposits, Loans, Transfers, Investments, Payments, Services, Internet, Television, Combined, Controls, and Security Settings. The 'Services' button is highlighted. The main content area is titled 'Internet' and contains the following text:

Services
Last Login Date: 01.12.2014 03:48 PM

Internet
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.

Eagle 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

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

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.

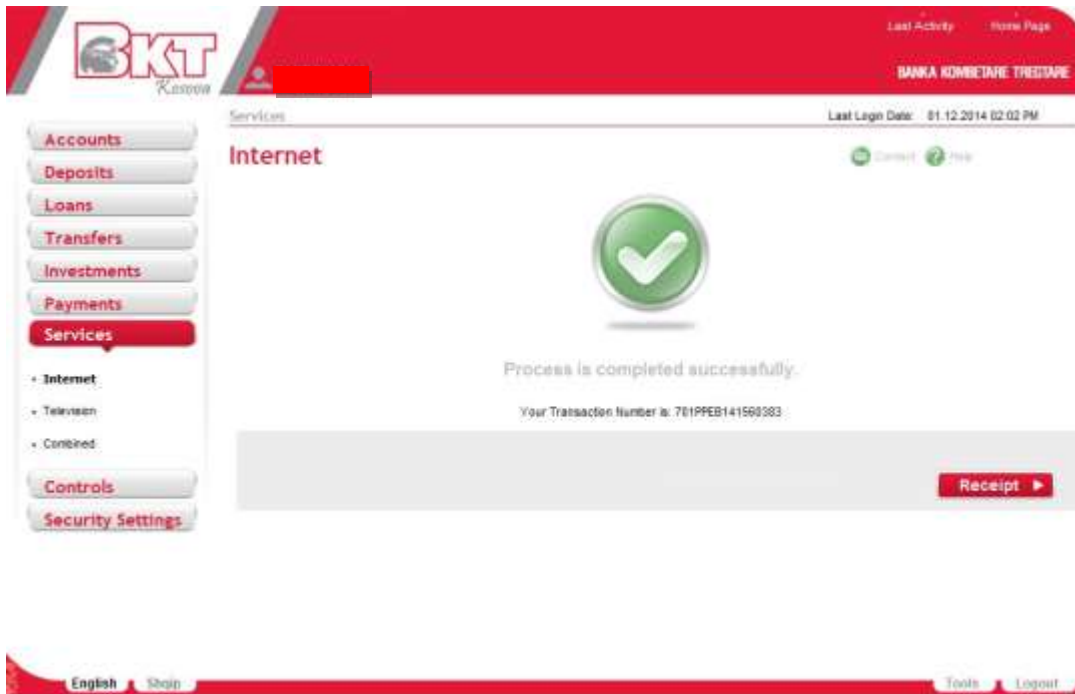


The screenshot shows the BKT e-banking interface. On the left is a navigation menu with buttons for Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Internet, Television, and Confirmed. Below Services are buttons for Controls and Security Settings. The main content area is titled 'Internet' and shows 'Selected Product Information'. It includes a confirmation message: 'If you confirm below data of transaction click "Proceed" button'. Below this is a table of transaction details:

Institution	IPKO
Contract Number	acceptance.test
Recharge Amount	14.95
Account Number	490 00
Account Currency	EUR
Customer Name	01 IPK
Selected Package	IPKO 2 - 1 month

Below the table is a checkbox with the text: 'I would like to receive this invoice to my email address (gbutro@bkt.com.al)'. At the bottom right are 'Back' and 'Proceed' buttons. The footer shows 'English', 'Shop', 'Tools', and 'Logout'.

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

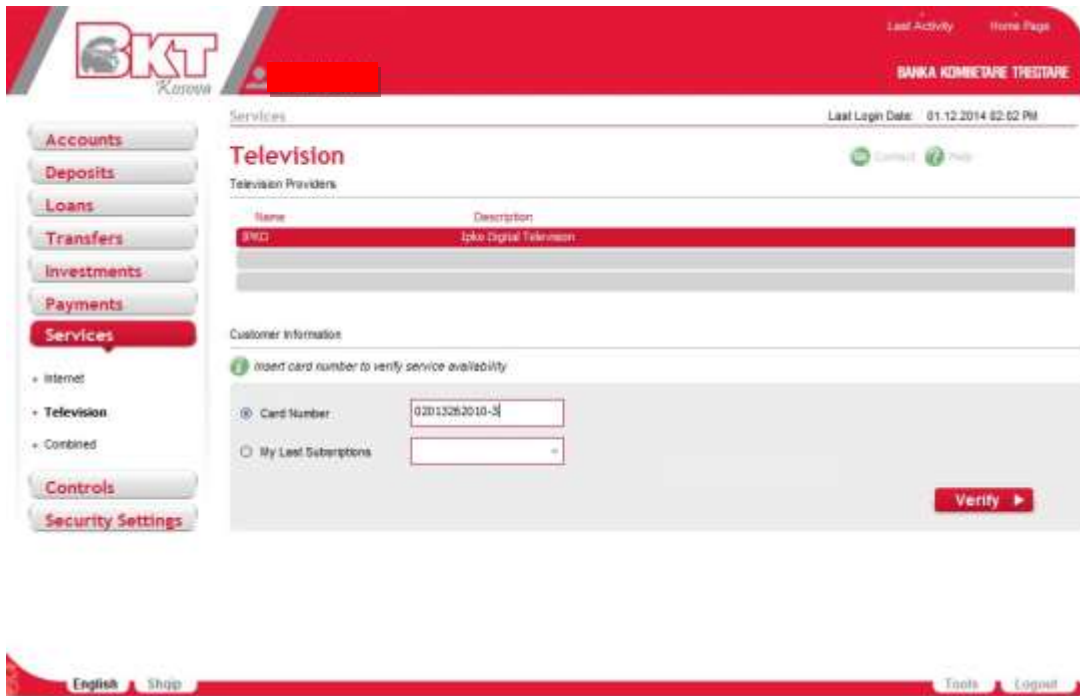


After clicking „Receipt“ button you can view/download your payment receipt in a pdf format.

8.2 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 shows the BKT e-Banking interface. The top header includes the BKT logo, a user profile picture, and links for 'Last Activity' and 'Home Page'. The main navigation menu on the left lists: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (selected), Internet, Television, Combined, Controls, and Security Settings. The 'Services' section is active, displaying 'Television' providers. A table lists providers with columns 'Name' and 'Description'. The first entry is 'BKT' with the description 'Ipko Digital Telekom'. Below this, the 'Customer Information' section prompts the user to 'insert card number to verify service availability'. There are two radio button options: 'Card Number' (selected) and 'My Last Subscriptions'. The 'Card Number' field contains '02013262010-3'. A 'Verify' button is located at the bottom right of the form. The footer includes links for 'English', 'Shop', 'Tools', and 'Logout'.

Name	Description
BKT	Ipko Digital Telekom

Customer Information


insert card number to verify service availability

☒ Card Number: 02013262010-3

☐ My Last Subscriptions

Verify

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 shows the BKT e-Banking interface. The top header is red with the BKT logo and the text "BANKA KOMBETARE TREGTARE". The left sidebar contains a menu with options: Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Internet, Television, Combined, Controls, and Security Settings. The main content area is titled "Television" and displays "Selected Customer Information" with fields for Institution (SPKO), Card Number (62813262916-3), and Last Package (Digital TV). Below this, there is a section for "List of Offered Products" with a table showing available packages and their prices.

Packages	Price
Digital TV	14.95

At the bottom of the main content area, there are "Back" and "Next" buttons. The footer of the interface includes "English", "Shop", "Tools", and "Logout" links.

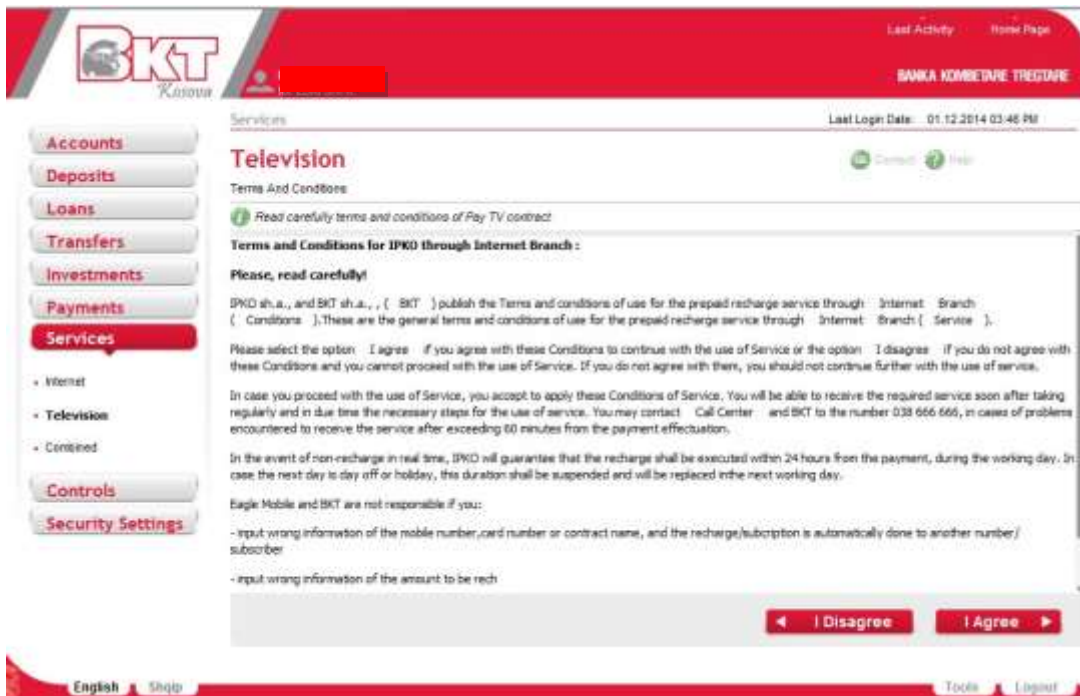
Select an account from where you want to do the payment then click option for using Overdraft limit or not. Click „Next“.



The screenshot shows the BKT e-banking interface. The top header includes the BKT logo, a user profile icon, and the text 'BANKA KOMBETARE TREGTARE'. The left sidebar contains navigation buttons for Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Controls, and Security Settings. The main content area is titled 'Television' and shows 'Selected Customer Information' with details: Institution (IPKO), Card Number (82013282010-3), Selected Package (Digital TV), and Price of Selected Package (14.95). 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: 'KLOG NGURTESHI' (Guarantee- E), 'KLOG KREDIE' (Current- EUR), and 'KLOG KREDIE' (Current- EUR). 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 at the bottom right.

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
KLOG NGURTESHI	Guarantee- E	NUSSA PETTON P...	1901238	141	19.00
KLOG KREDIE	Current- EUR	NUSSA PETTON P...	1901238	293	3.00
KLOG KREDIE	Current- EUR	NUSSA PETTON P...	1901238	390	3,403.47

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 online banking portal. The top navigation bar includes the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. Below the navigation bar, a sidebar on the left lists various services: Accounts, Deposits, Loans, Transfers, Investments, Payments, and Services (highlighted). The main content area is titled 'Television' and displays the 'Terms and Conditions for IPKO through Internet Branch'. The text includes a warning to read terms carefully, a list of conditions, and a section for user agreement. At the bottom of the main content area, there are two buttons: 'I Disagree' and 'I Agree'. The footer of the page shows the language selection (English, Shqip) and a 'Logout' button.

Services

Television

Terms And Conditions

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.

Eagle 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

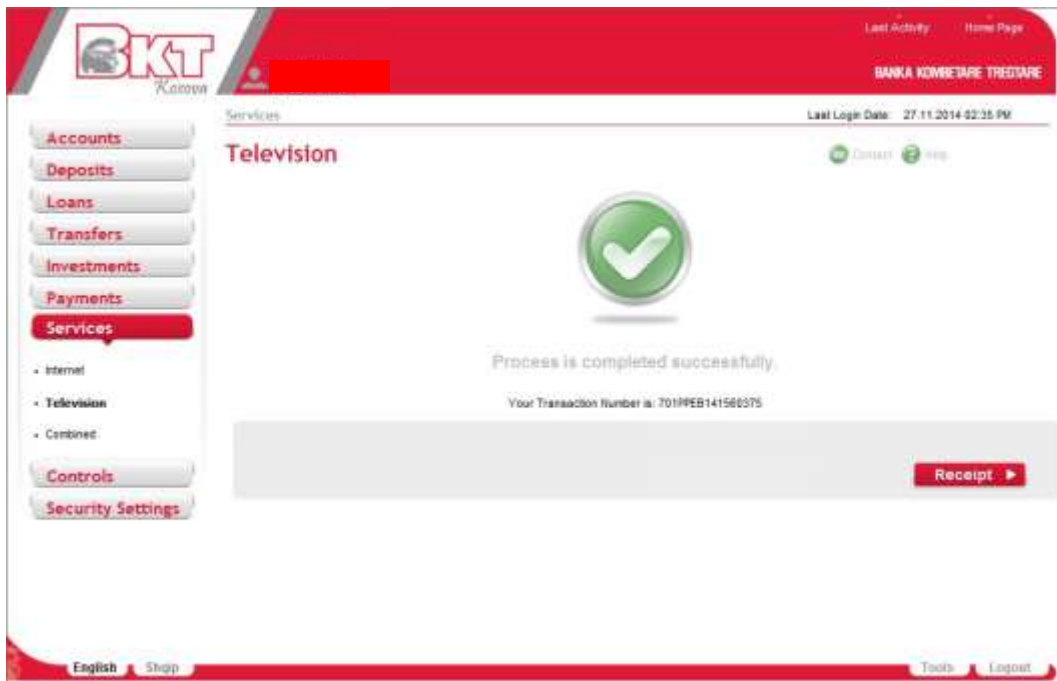
Here we are at the last step. Verify again all the data provided in previous step and if everything is OK click “Proceed”. Here you have also the option for receiving the receipt by email.



The screenshot shows the BKT online 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 'Television' and displays 'Selected Package Information'. It includes a confirmation message and a table of transaction details. At the bottom right are 'Back' and 'Proceed' buttons. The footer shows 'English', 'Shop', 'Tools', and 'Logout'.

Selected Package Information	
If you confirm below date of transaction click 'Proceed' button:	
Card Number	020 10-3
Institution	IPNU
Selected Package	Digital TV
Price of Selected Package	14.99
Account Number	190 790
Account Currency	EUR
Customer Name	EE HPE
<input type="checkbox"/> I would like to receive this invoice to my email address (gautrois@post.com.al)	

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

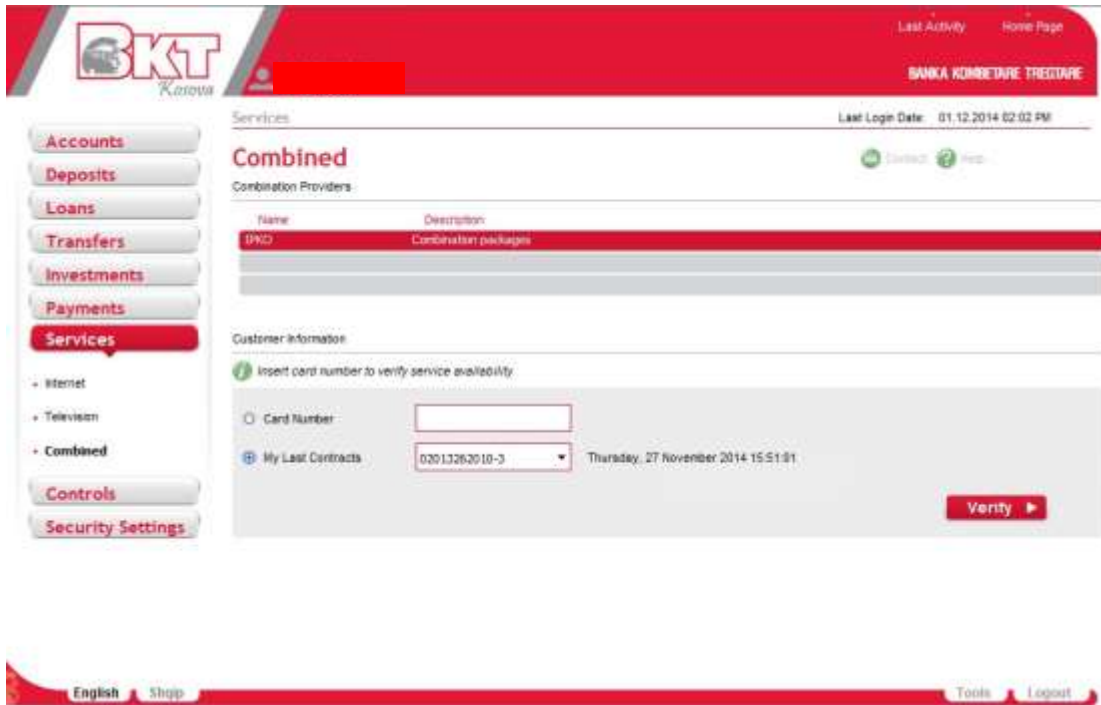


After clicking „Receipt“ button you can view/download your payment receipt in a pdf format.

8.3 Combined

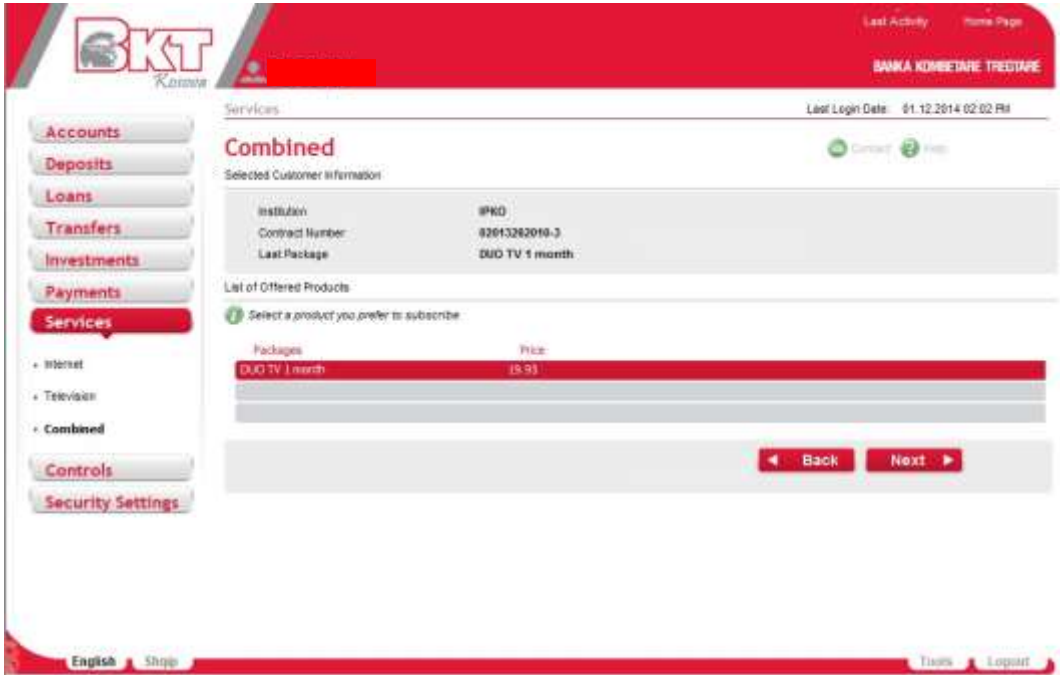
In this sub menu users of Business E-Banking can make payment of their combined packages through their Card Number. To do a successfully payment, you can follow these steps:

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“:



The screenshot shows the BKT e-Banking interface. The top header includes the BKT logo, a user profile icon, and links for 'Last Activity' and 'Home Page'. Below the header, the 'Services' section is active, displaying a 'Combined' service selection screen. The left sidebar contains navigation buttons for Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Internet, Television, Combined, Controls, and Security Settings. The main content area shows a table of 'Combination Providers' with one entry: 'IPKO' with the description 'Combination packages'. Below this, the 'Customer Information' section prompts the user to 'Insert card number to verify service availability'. It includes a 'Card Number' input field and a 'My Last Contracts' dropdown menu showing '02013262010-3' and the date 'Thursday, 27 November 2014 15:51:01'. A 'Verify' button is located at the bottom right of the verification section. The footer contains links for 'English', 'Shop', 'Tools', and 'Logout'.

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“.



BKT
Kosovo

Services

Last Login Date: 01.12.2014 02:02 PM

Combined

Selected Customer Information

Institution	IPRO
Contract Number	02013282010-3
Last Package	DUO TV 1 month

List of Offered Products

Select a product you prefer to subscribe

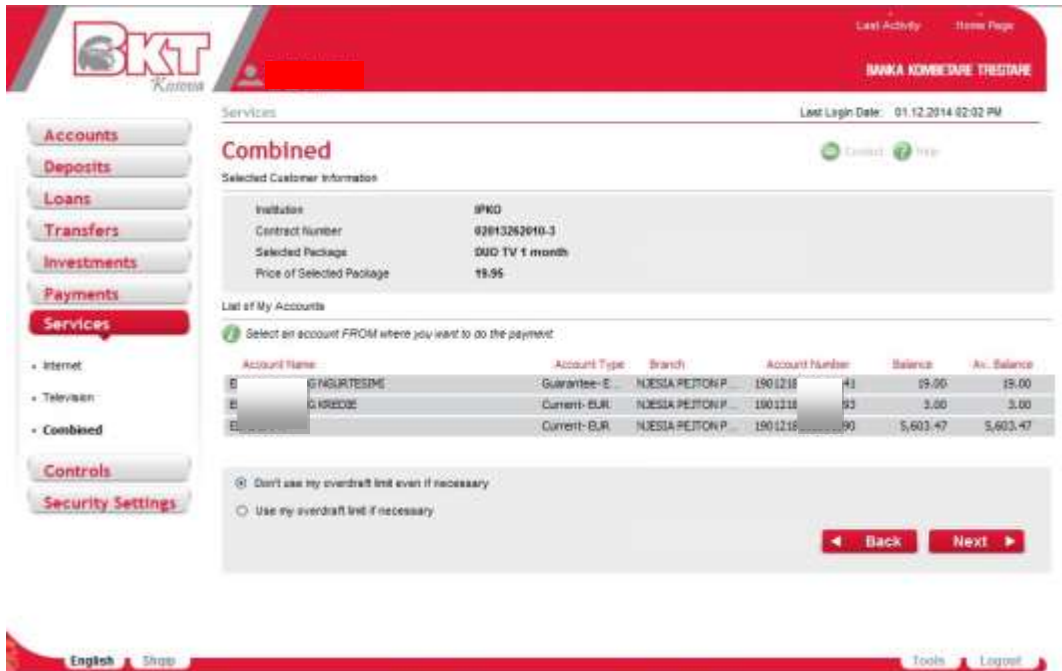
Packages	Price
DUO TV 1 month	15.93

Back Next

English Shop

Terms Logout


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 e-banking interface. The top header includes the BKT logo and the text 'BANKA KOMBETARE TREGTARE'. The left sidebar contains navigation buttons for Accounts, Deposits, Loans, Transfers, Investments, Payments, Services (highlighted), Controls, and Security Settings. The main content area is titled 'Combined' and shows 'Selected Customer Information' with details: Institution (BPKO), Contract Number (02013262010-3), Selected Package (DUD TV 1 month), and Price of Selected Package (19.95). Below this, there is a section 'List of My Accounts' with a table of accounts. The table has columns for Account Name, Account Type, Branch, Account Number, Balance, and Av. Balance. The table lists three accounts: 'GOURTESME' (Guarantee-E), 'G KROKOT' (Current-BUR), and 'G KROKOT' (Current-BUR). 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 at the bottom right.

Account Name	Account Type	Branch	Account Number	Balance	Av. Balance
G GOURTESME	Guarantee-E	NOESIA PETTOR P	1901218	41	19.00
G KROKOT	Current-BUR	NOESIA PETTOR P	1901218	93	3.00
G KROKOT	Current-BUR	NOESIA PETTOR P	1901218	90	5,603.47

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
Kazanka

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


SANKA KOMETARE TREZURARE

- [Accounts](#)
- [Deposits](#)
- [Loans](#)
- [Transfers](#)
- [Investments](#)
- [Payments](#)
- [**Services**](#)
- [Internet](#)
- [Television](#)
- [Combined](#)
- [Controls](#)
- [Security Settings](#)

Services
Last Login Date: 01-12-2014 03:48 PM

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 030 555 555, 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.

Eagle Mobile and BKT are not responsible if you:

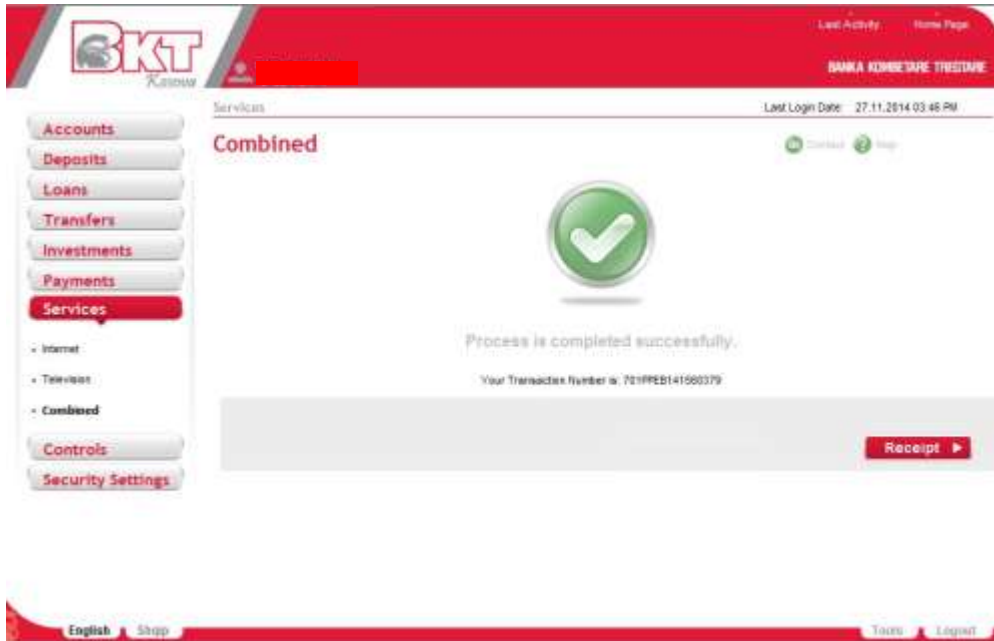
- input wrong information of the mobile number, card number or contract name, and the recharge/subscription is automatically done to another number / subscriber
- input wrong information of the amount to be recharged

 Disagree
 Agree

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.

[illegible]

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



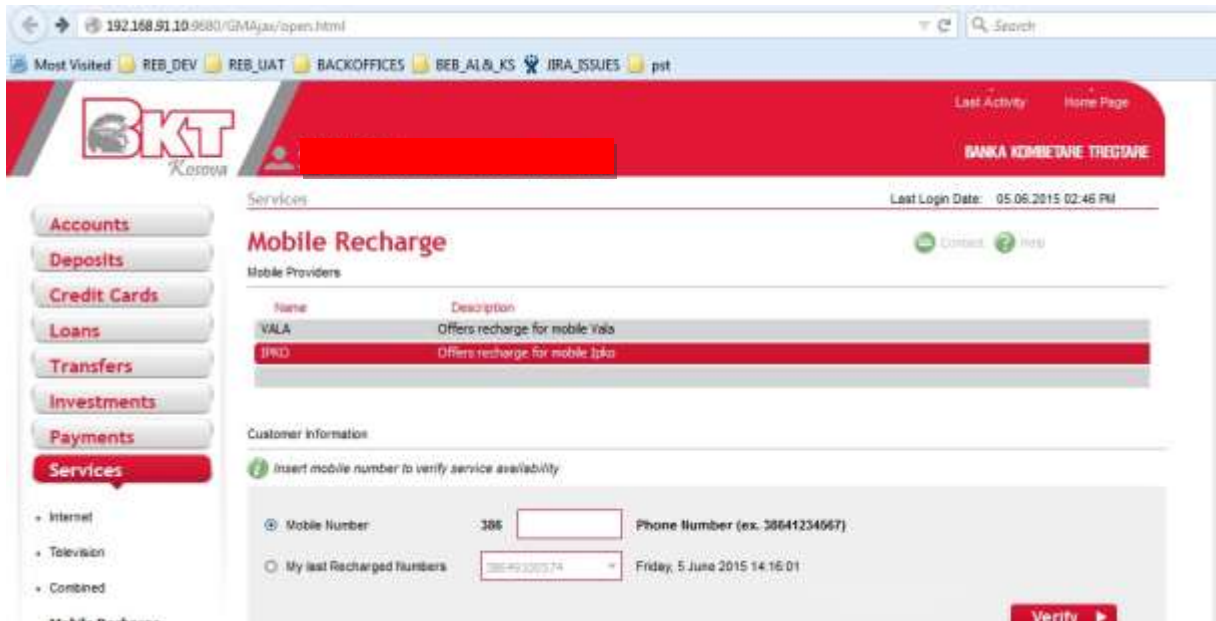
1. IPKO mobile recharge

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 e-banking interface. The top navigation bar includes links for 'Last Activity' and 'Home Page'. The left sidebar contains a menu with options: Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments, and Services (highlighted). The main content area is titled 'Mobile Recharge' and includes a 'Mobile Providers' table with two entries: 'VALA' (Offers recharge for mobile Vala) and 'IPKO' (Offers recharge for mobile Ipko). Below this is the 'Customer Information' section, which prompts the user to 'Insert mobile number to verify service availability'. There are two radio button options: 'Mobile Number' (selected) and 'My last Recharged Numbers'. The 'Mobile Number' option shows a partial number '386' and a 'Phone Number (ex. 38641234567)' field. The 'My last Recharged Numbers' option shows a partial number '38642322574' and a date 'Friday, 5 June 2015 14:16:01'. A 'Verify' button is located at the bottom right of the form.

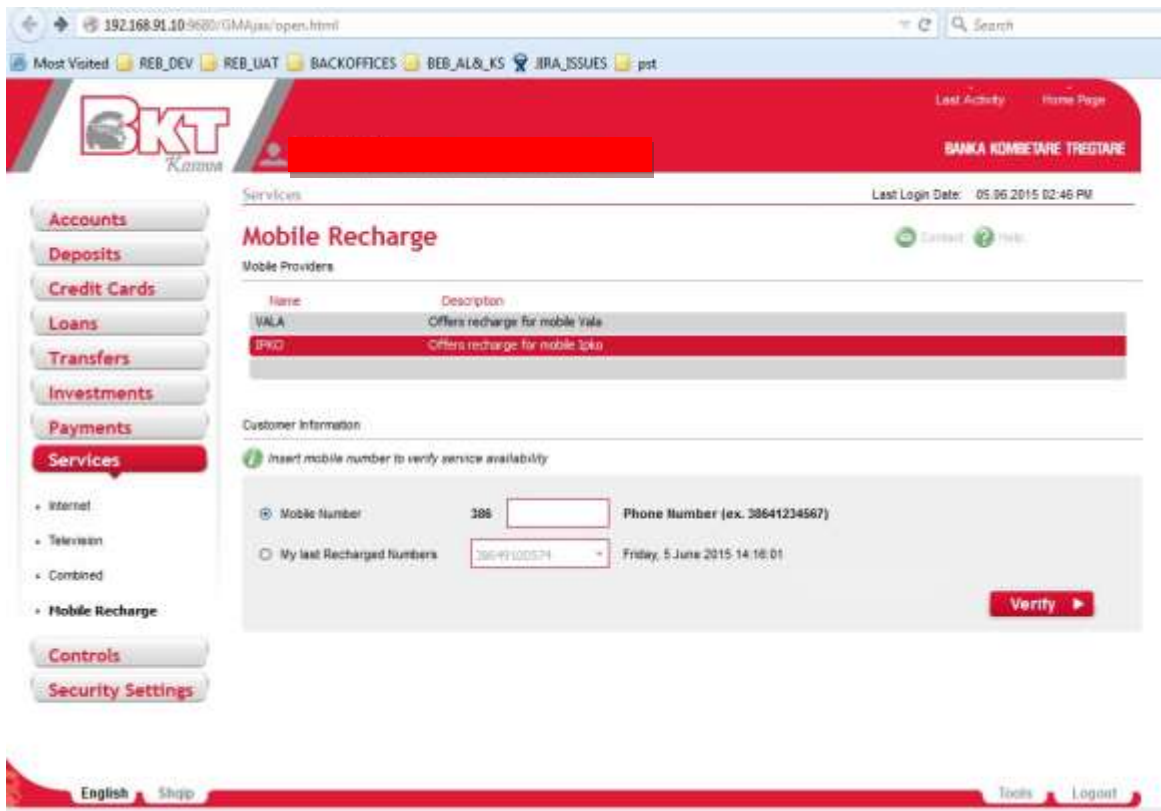
For filling 'Customer Information' select one of the options 'Mobile Number' or 'My Last Recharged Numbers'.

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 displays the BKT web portal's 'Mobile Recharge' section. On the left, a sidebar contains various banking services. The main area features a 'Mobile Recharge' heading with a 'Contact' and 'Help' link. Below this is a table of mobile providers:

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

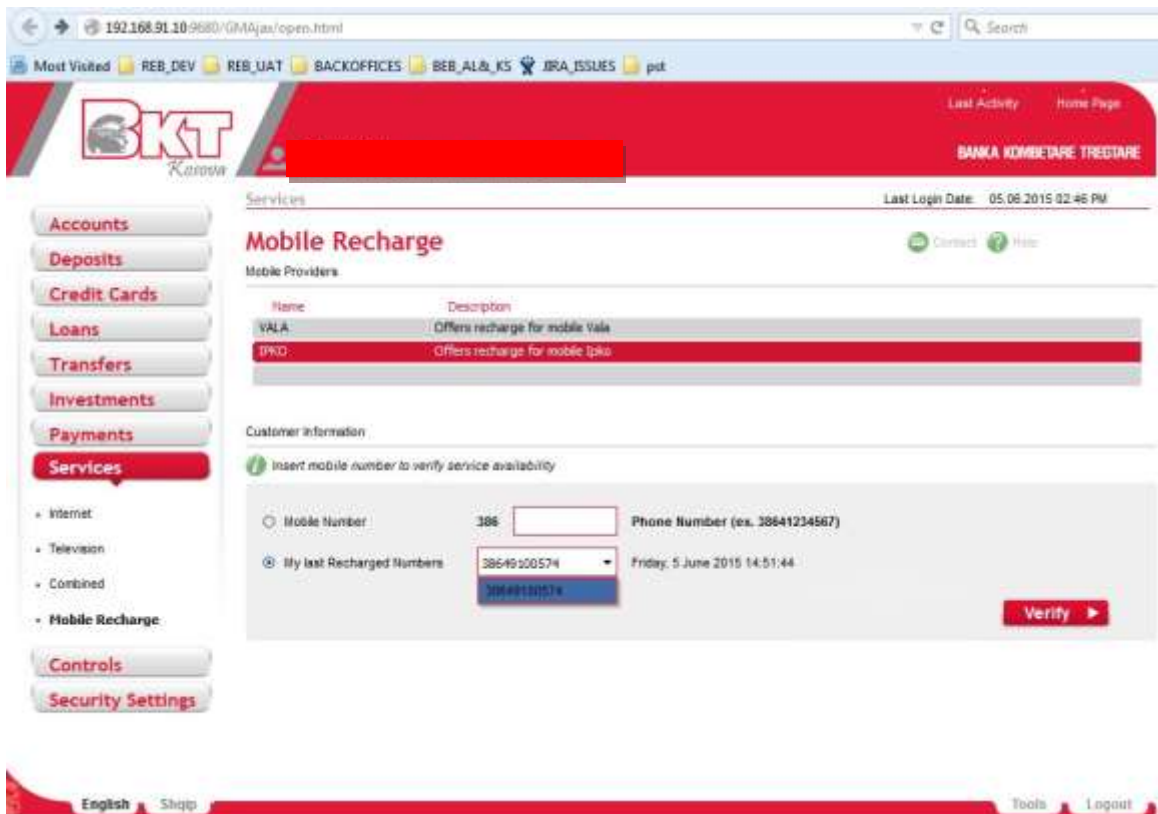
Below the table, the 'Customer Information' section prompts the user to 'Insert mobile number to verify service availability'. It includes two input options: 'Mobile Number' (with a dropdown for country code '386' and a text box for the number) and 'My last Recharged Numbers' (with a dropdown showing '386-99100574' and a date 'Friday, 5 June 2015 14:18:01'). A red 'Verify' button is positioned at the bottom right of this section.

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'.



The screenshot shows the BKT e-Banking interface for Mobile Recharge. The browser address bar displays '192.168.91.10:9680/GMAjax/open.html'. The page header includes the BKT logo, a user profile picture, and the text 'BANKA KOMBETARE TREGTARE'. The left sidebar contains navigation links: Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments, Services (selected), Controls, and Security Settings. The Services section is expanded, showing options for Internet, Television, Combined, and Mobile Recharge. 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 Vale) and IPKO (Offers recharge for mobile Ipko). Below the table is a 'Customer Information' section with a message 'Insert mobile number to verify service availability'. It contains two input fields: 'Mobile Number' (with a dropdown for '386') and 'Phone Number (ex. 38641234567)'. A 'Verify' button is located at the bottom right of the form.

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

Customer Information

Insert mobile number to verify service availability

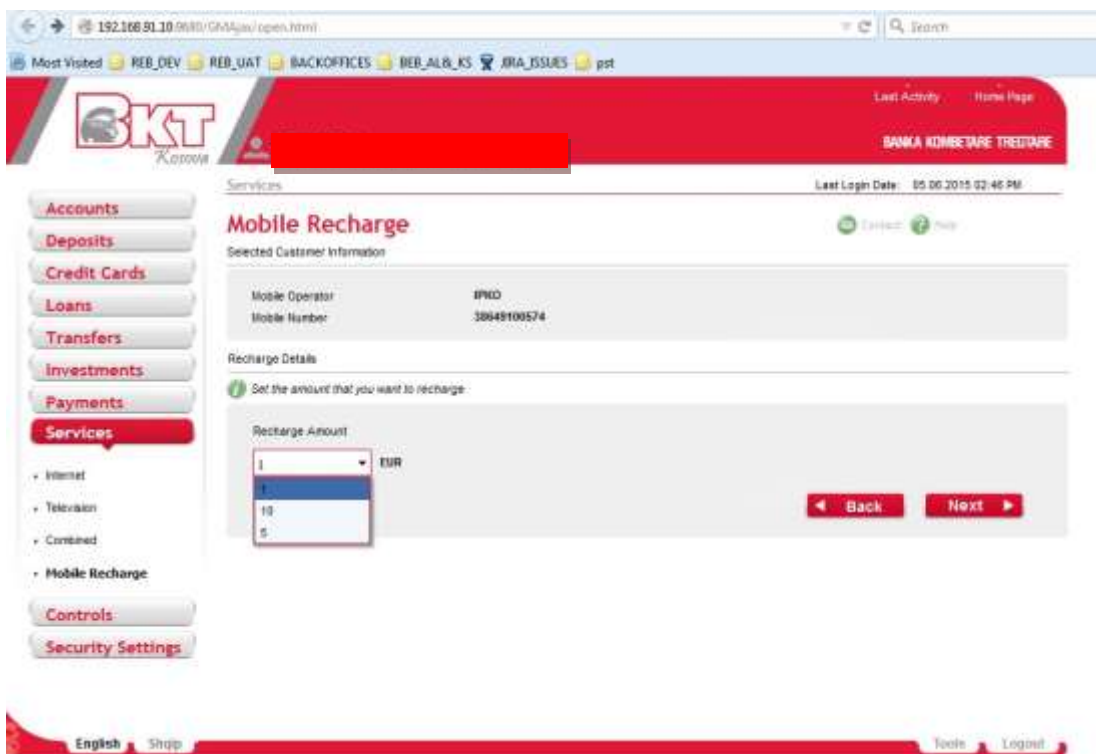
Mobile Number: 386 Phone Number (ex. 38641234567)

My last Recharged Numbers: 3864900574 Friday, 5 June 2015 14:51:44

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.

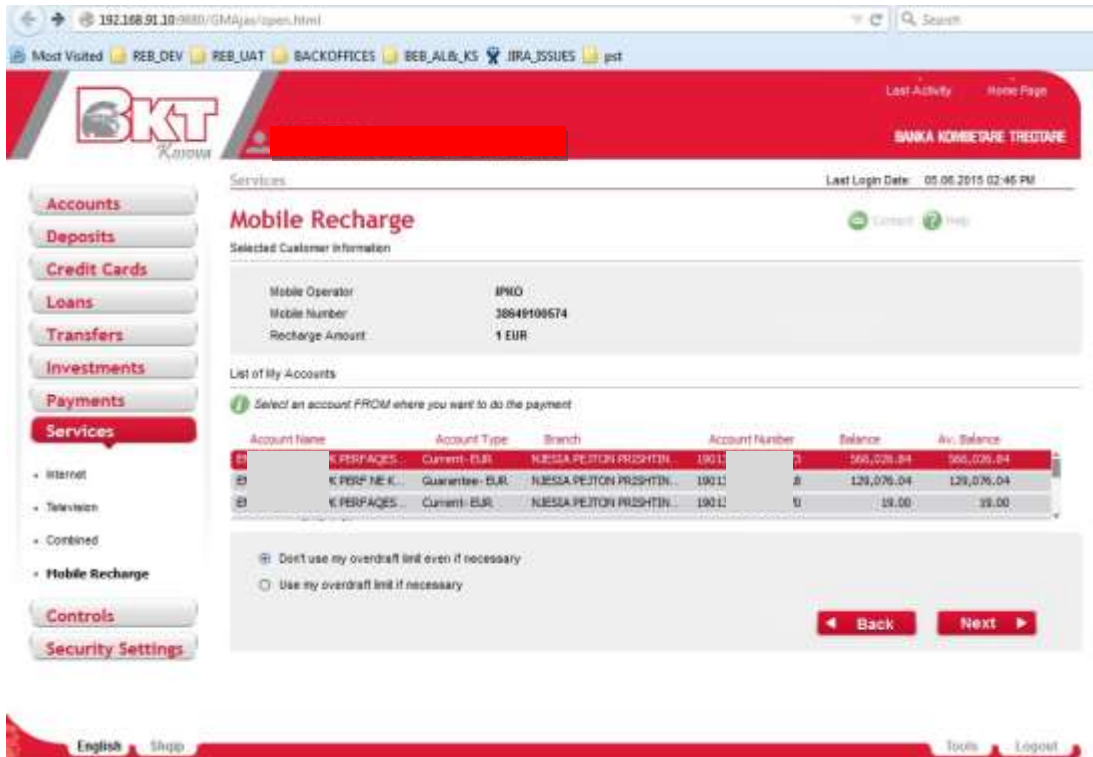
Click 'Next' after choosing the desired amount, or click 'Back' to go back to the previous page.



The screenshot shows the BKT Mobile Recharge interface. On the left is a navigation menu with options: Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments, Services (highlighted), Controls, and Security Settings. The Services menu is expanded, showing sub-options: Internet, Television, Combined, and Mobile Recharge. The main content area is titled 'Mobile Recharge' and displays 'Selected Customer Information' with fields for Mobile Operator (IPKO) and Mobile Number (38648100574). 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, 5, and 10 EUR. At the bottom of the form are 'Back' and 'Next' buttons. The footer includes 'English', 'Shqip', 'Tools', and 'Logout' links.

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.



192.168.91.10/8880/GMAges/open.html

Most Visited REB_DEV REB_UAT BACKOFFICES REB_ALB_KS JIPA_ISSUES gpt

BKT
Kombetare Tregtare

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Last Login Date: 05.06.2015 02:46 PM

Services

Mobile Recharge

Selected Customer Information

Mobile Operator: IPKO
Mobile Number: 38849100574
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 PERPAGES	Current-EUR	KUJESHA PETITON PRISHTINE	19011	566,026.84	566,026.84
K PERPAGES	Guarantee-EUR	KUJESHA PETITON PRISHTINE	19011	129,076.04	129,076.04
K PERPAGES	Current-EUR	KUJESHA PETITON PRISHTINE	19011	19.00	19.00

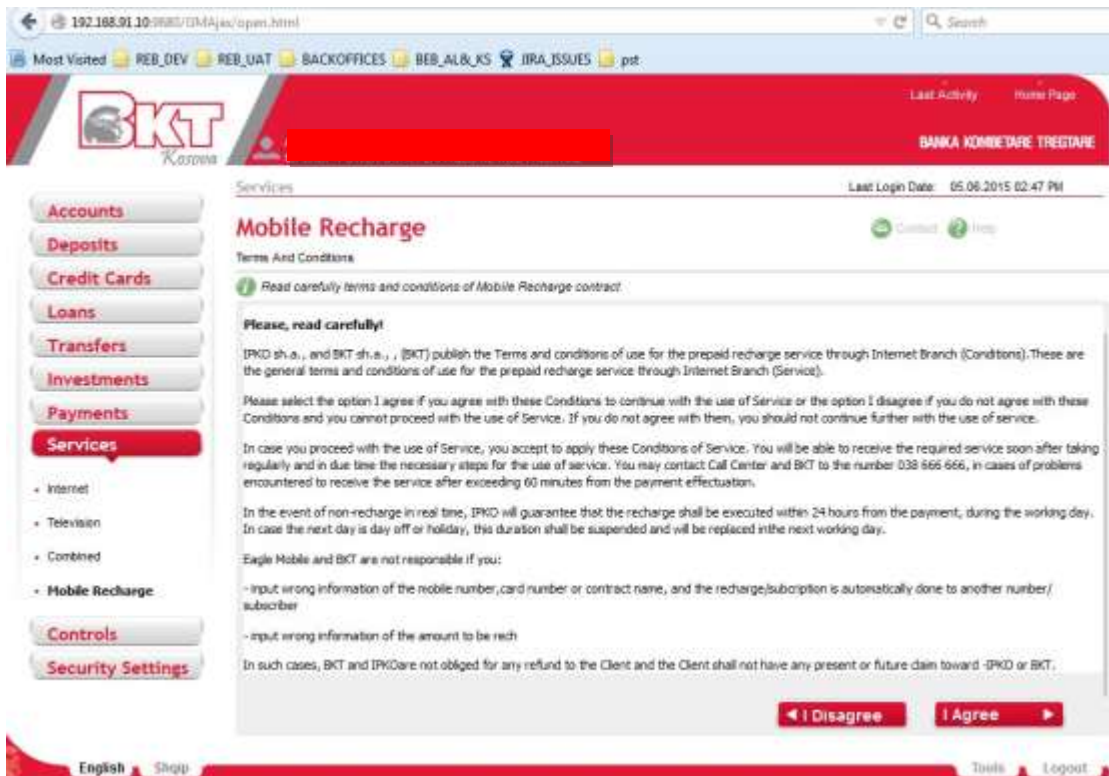
☒ Don't use my overdraft limit even if necessary
☐ Use my overdraft limit if necessary

Back Next

English Shop 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.



192.168.91.10:9080/OMAJas/open.html

Most Visited REB_DEV REB_UAT BACKOFFICES BEB_AL&KS JIRA_ISSUES .pst

BKT
Kosovo

Last Activity Home Page

BANKA KOMBETARE TREGTARE

Last Login Date: 05.06.2015 02:47 PM

Services

Mobile Recharge

Terms And Conditions

Read carefully terms and conditions of Mobile Recharge contract.

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 038 866 666, 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.

Eagle 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.

I Disagree I Agree

English Skip Tools Logout

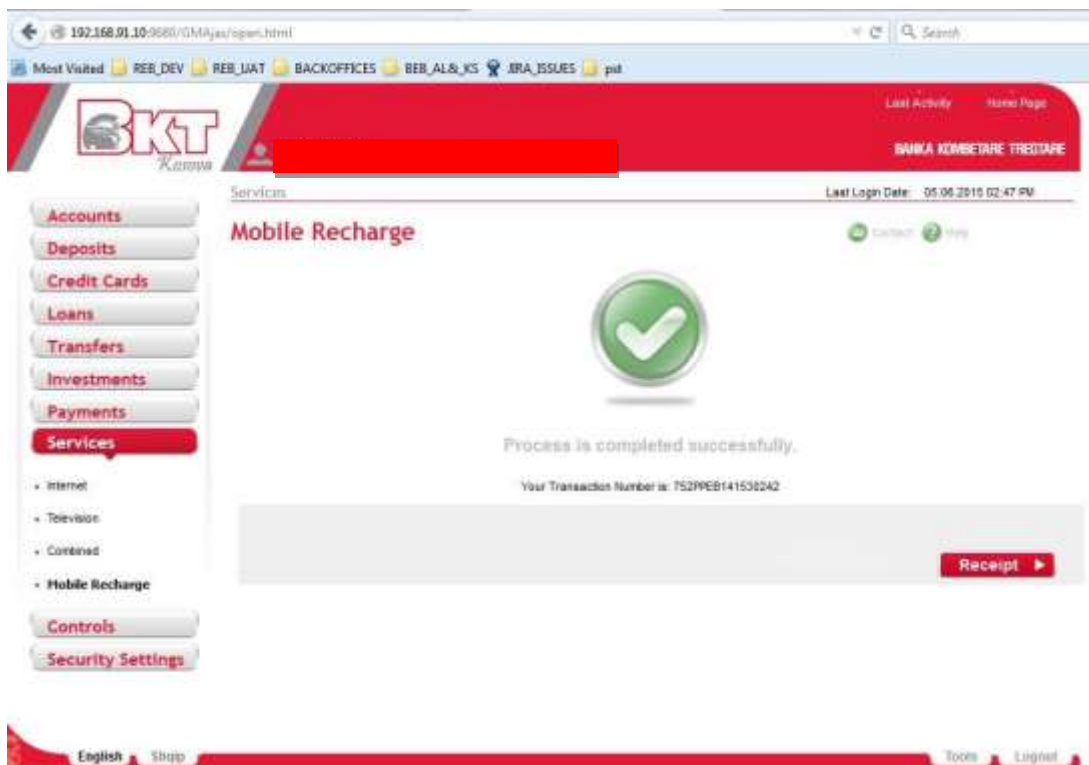
Step 5

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 a web browser window displaying the BKT e-Banking interface. The browser's address bar shows the URL `192.168.91.10:8080/GMAJsw/opens.html`. The page features a red header with the BKT logo and navigation links like 'Last Activity' and 'Home Page'. A left sidebar contains a menu with options: Accounts, Deposits, Credit Cards, Loans, Transfers, Investments, Payments, Services (highlighted), Internet, Television, Combined, Mobile Recharge, Controls, and Security Settings. The main content area is titled 'Mobile Recharge' and displays 'Selected Product Information'. It includes a confirmation message: 'If you confirm below data of transaction click "Proceed" button.' Below this, a table shows transaction details: Mobile Operator (IPKO), Mobile Number (38649100574), Recharge Amount (1 EUR), and Account Number (1901313636031173). There is a checkbox for receiving an invoice via email at `gahetysa@bkt.com.mk`. At the bottom of the form are 'Back' and 'Proceed' buttons. The footer of the page includes 'English', 'Shop', 'Tools', and 'Logout' links.

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.

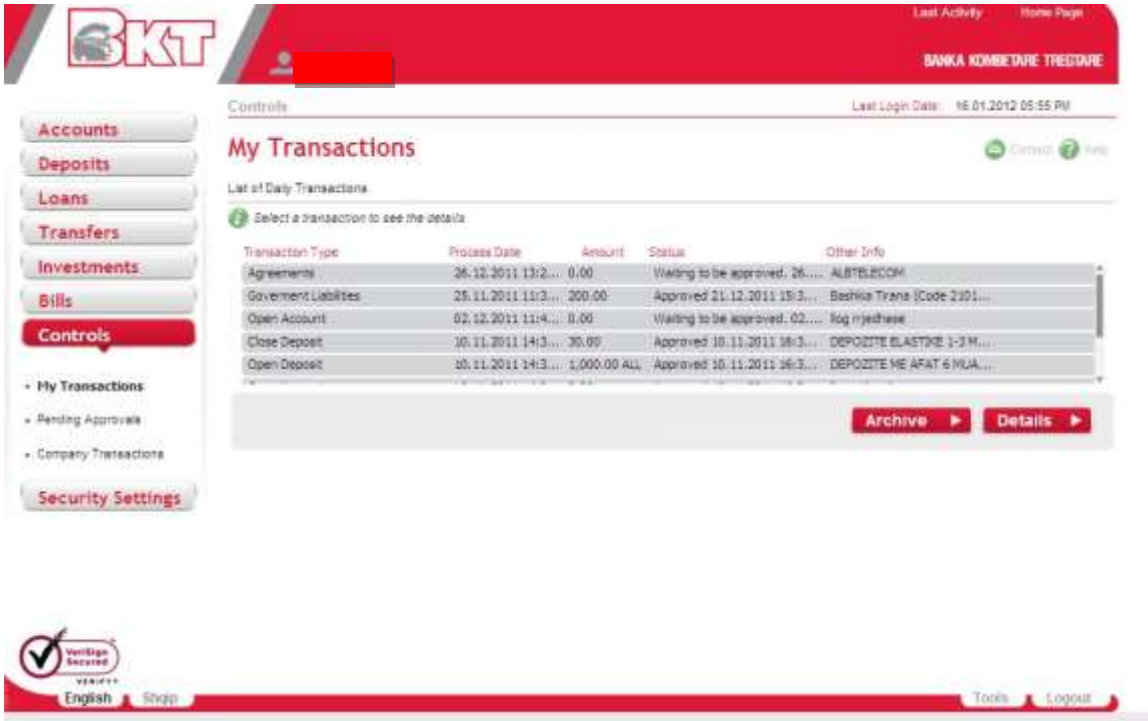
9. CONTROLS

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

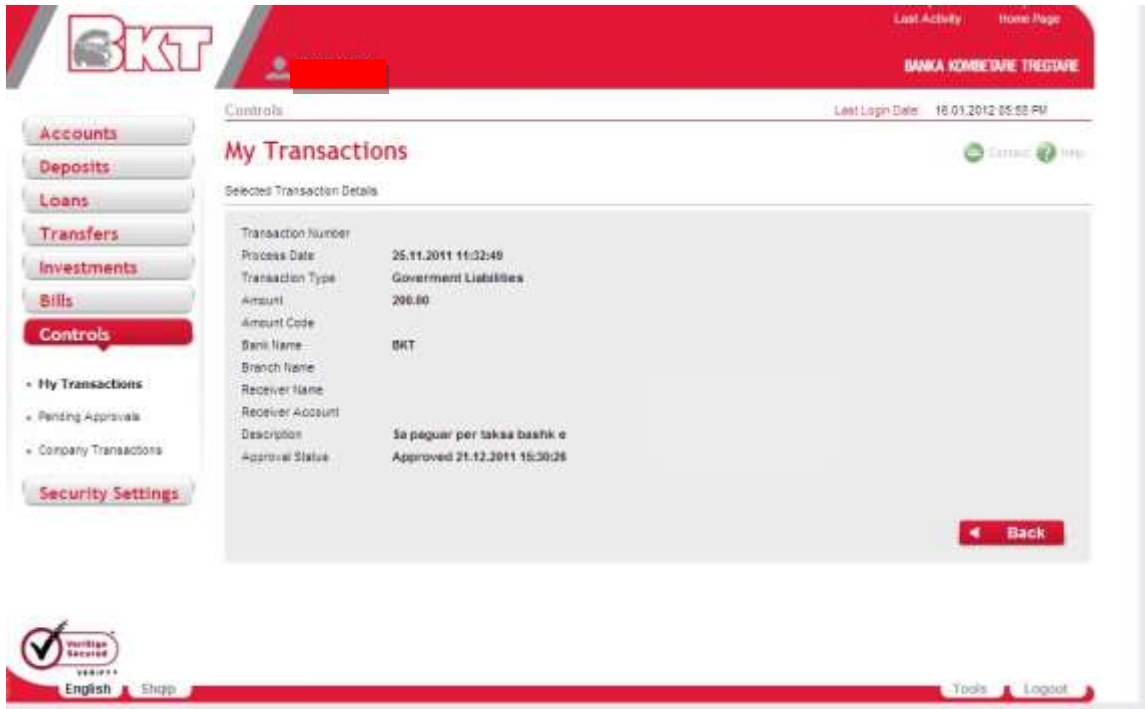
List of Daily Transactions

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 Tirane (Code 2301...
Open Account	02.12.2011 11:4...	0.00	Waiting to be approved. 02...	log n/jedheset
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



The screenshot shows the BKT e-Banking interface. On the left is a navigation menu with buttons for Accounts, Deposits, Loans, Transfers, Investments, Bills, Controls, My Transactions, Pending Approvals, Company Transactions, and Security Settings. The 'Controls' button is highlighted. The main area is titled 'My Transactions' and shows 'Selected Transaction Details' for a transaction on 25.11.2011. The details include Transaction Number, Process Date, 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), and Approval Status (Approved 21.12.2011 15:30:28). A 'Back' button is at the bottom right. The footer shows a 'Mundësi e Kërkimit' (Search) button, 'English' and 'Shqip' language options, and 'Tools' and 'Logout' links.

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:

BKT Last Activity Home Page
BANKA KOMBETARE TREGTARE

Controls Last Login Date: 16/01/2012 06:55 PM

My Transactions [Contact](#) [Help](#)

List of Daily Transactions

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

[Back](#) [Search](#)

• My Transactions
• Pending Approvals
• Company Transactions

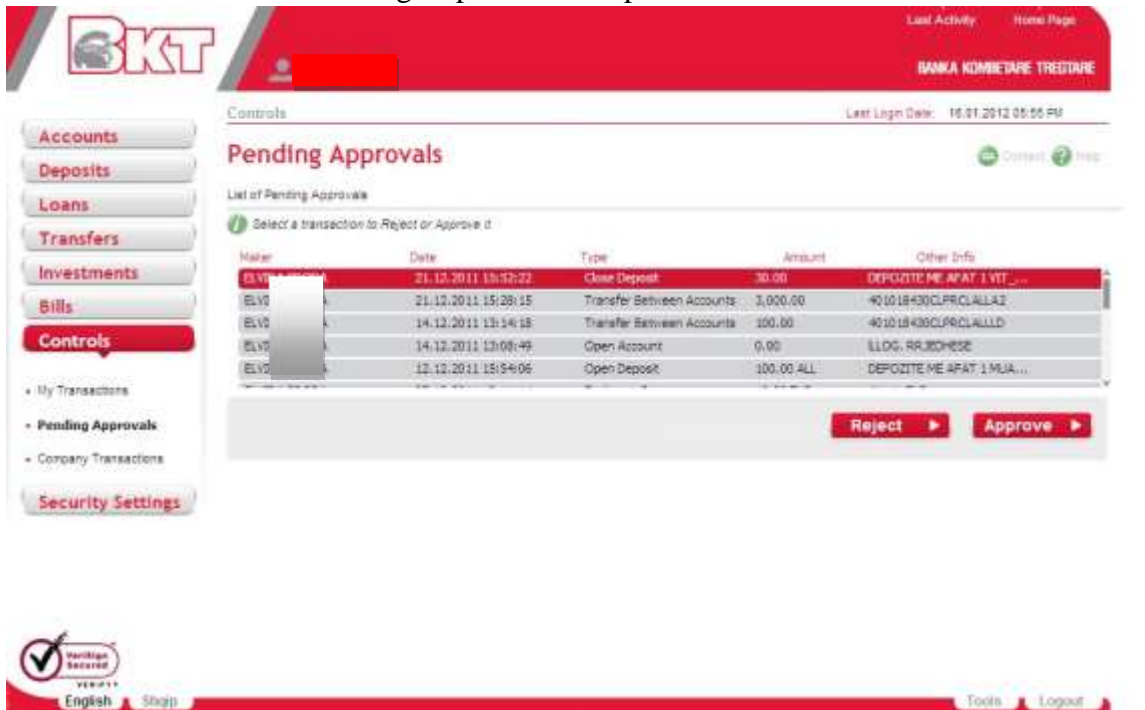
Security Settings

Verified Account
English Shqip Tools 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:



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)

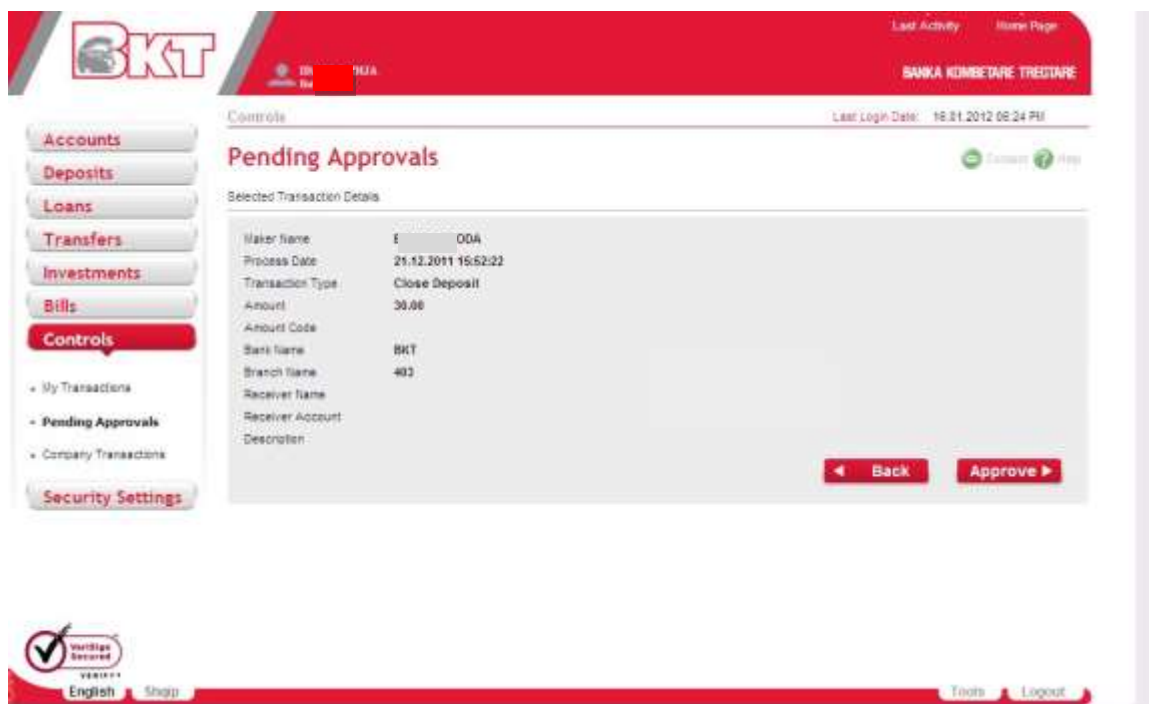
- Amount (amount of the action realized)
- Amount Code (amount currency type)
- Bank Name
- Branch Name
- Receiver Name
- Receiver Account
- Description (if it has any description to explain the action)

□ 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

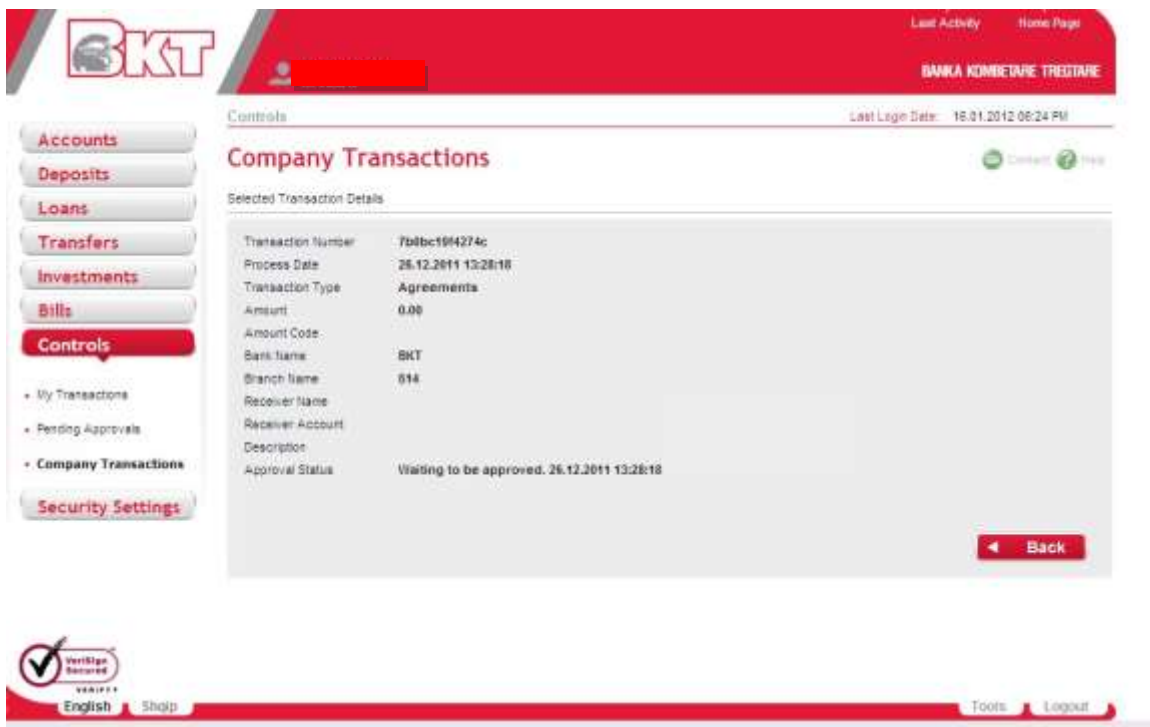
9.3. Company Transactions

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



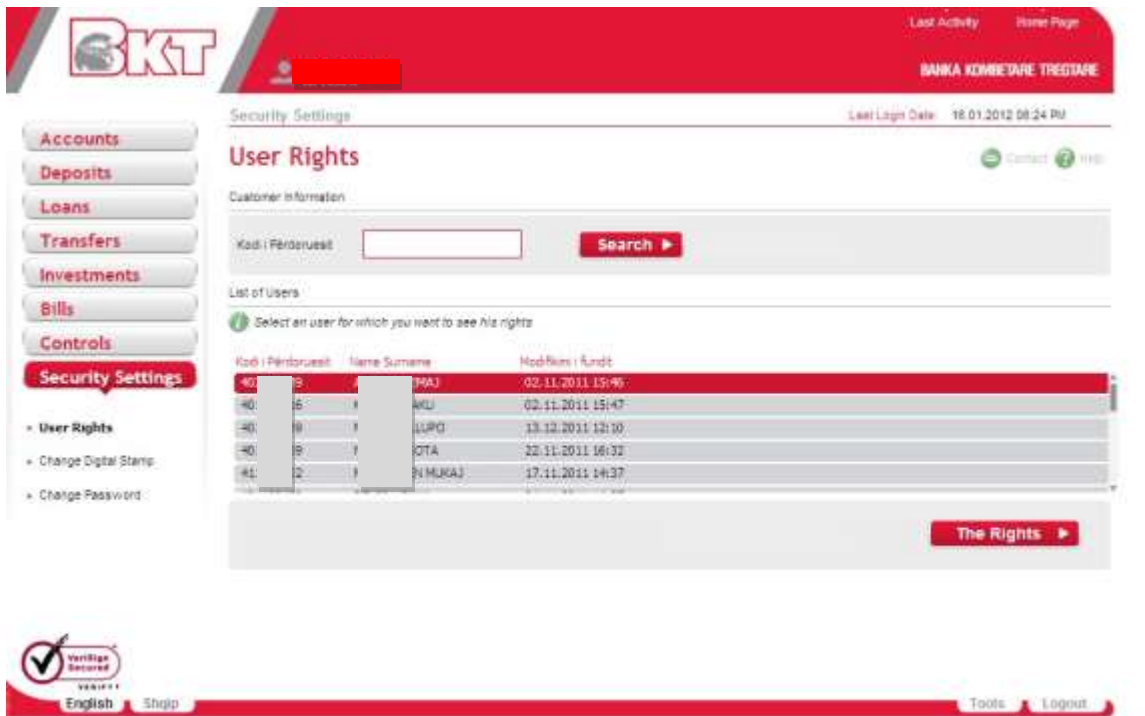
10. SECURITY SETTINGS

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

User Rights

Customer Information

Kodi i Përdoruesit **Search**

List of Users

Select an user for which you want to see his rights

Kodi i Përdoruesit	Emri Surname	Modifikim i Fundit
40-15	AKU	02.11.2011 15:46
40-16	AKU	02.11.2011 15:47
40-17	LUPU	13.12.2011 12:10
40-18	OTA	22.11.2011 16:32
41-19	SI MUKAJ	17.11.2011 14:37

The Rights

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



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

BKT

Accounts
Deposits
Loans
Transfers
Investments
Bills
Controls
Security Settings

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

Change Password

PIN verification

Select your card and enter your PIN for verification.

Card Number: 5437 XXXX XXXX 8673

PIN:

Verisign Secured
VERIFY
English Shqip

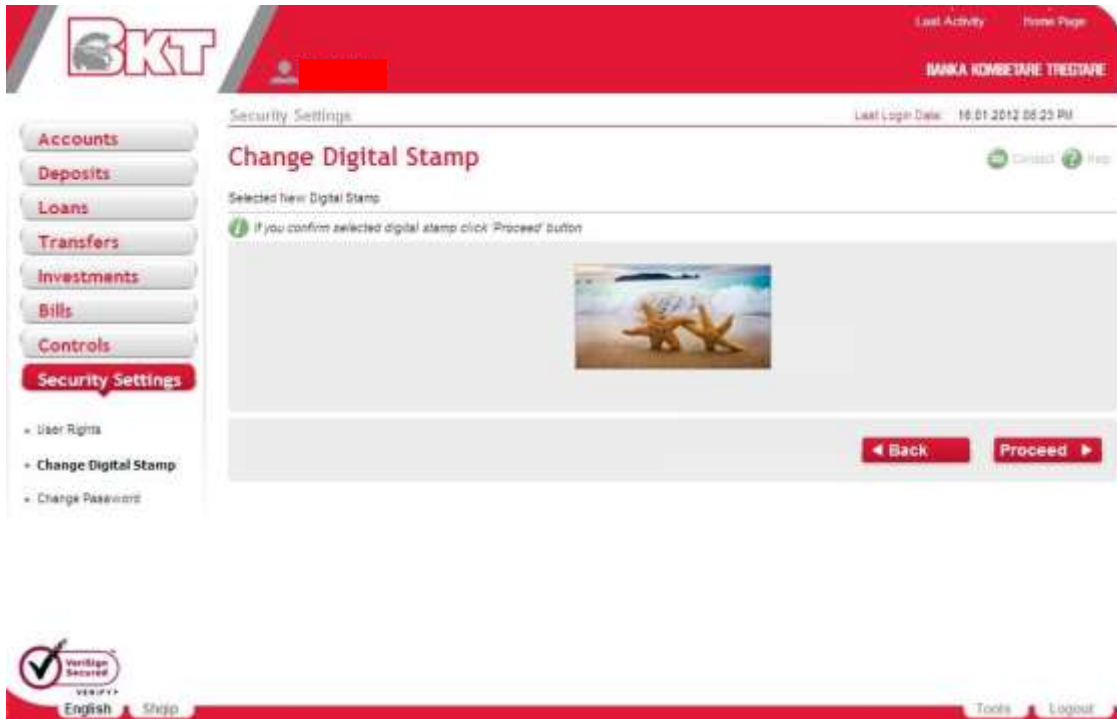
10.3 Change Digital Stamp

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



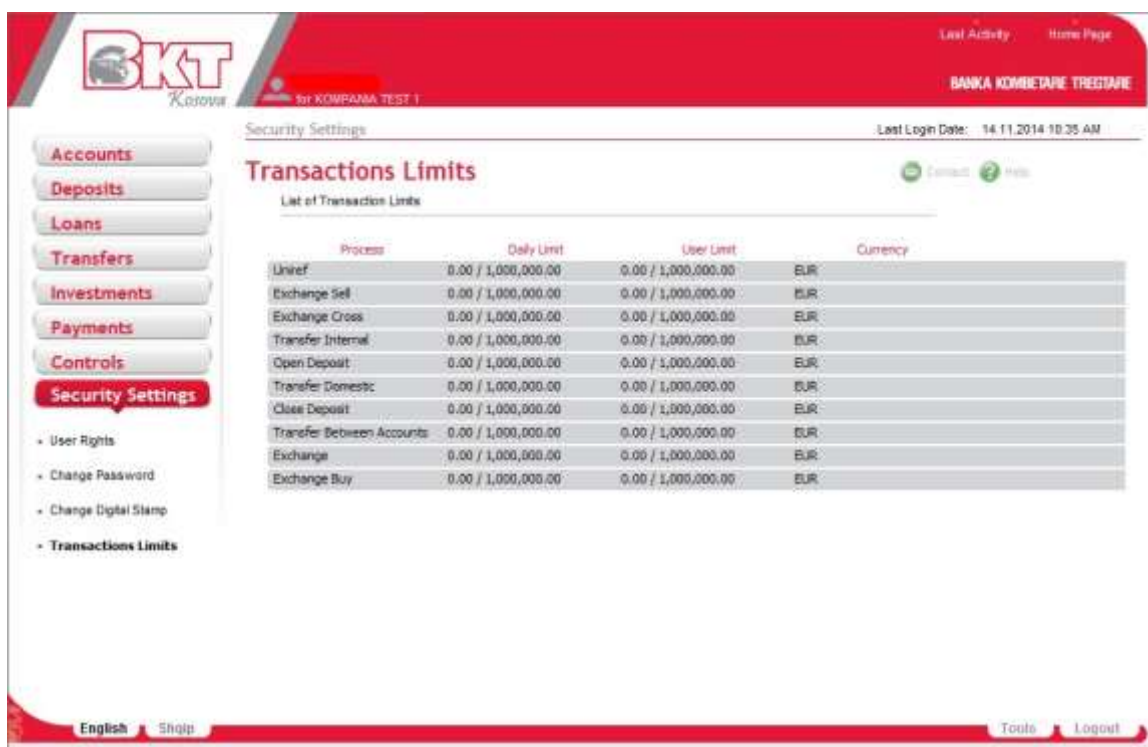
Press **NEXT** button to continue to the final page.

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.



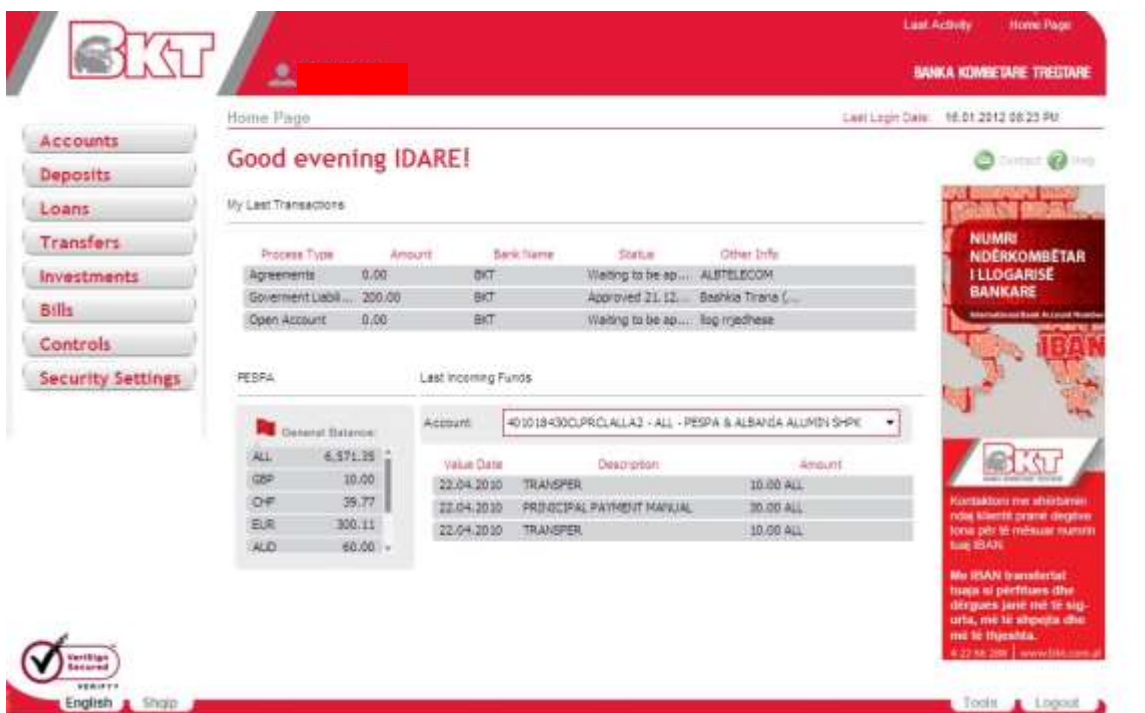
The screenshot shows the BKT e-Banking interface. The top header includes the BKT logo, the text 'BANKA KOMBETARE TREGTARE', and links for 'Last Activity' and 'Home Page'. The user is logged in as 'KOMPANIA TEST 1' with a 'Last Login Date' of '14.11.2014 10:35 AM'. The left sidebar contains a menu with 'Accounts', 'Deposits', 'Loans', 'Transfers', 'Investments', 'Payments', 'Controls', and 'Security Settings' (which is highlighted). Under 'Security Settings', there are links for 'User Rights', 'Change Password', 'Change Digital Stamp', and 'Transactions Limits' (which is selected). The main content area is titled 'Transactions Limits' and shows a 'List of Transaction Limits' table.

Process	Daily Limit	User Limit	Currency
Unref	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

The bottom of the interface includes a footer with 'English', 'Shqip', 'Tutës', and 'Logout' links.

11. HOME PAGE

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 Home Page 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 menu on the left with buttons for Accounts, Deposits, Loans, Transfers, Investments, Bills, Controls, and Security Settings. The main content area displays a greeting "Good evening IDARE!" and a section titled "My Last Transactions" with a table of transactions. Below this, there is a section for "General Balance" and "Last Incoming Funds" with a table of incoming funds. On the right side, there is a sidebar with a map of Albania and a section for "NUMRI NDERKOMBETAR I LLOGARISE BANKARE".

My Last Transactions

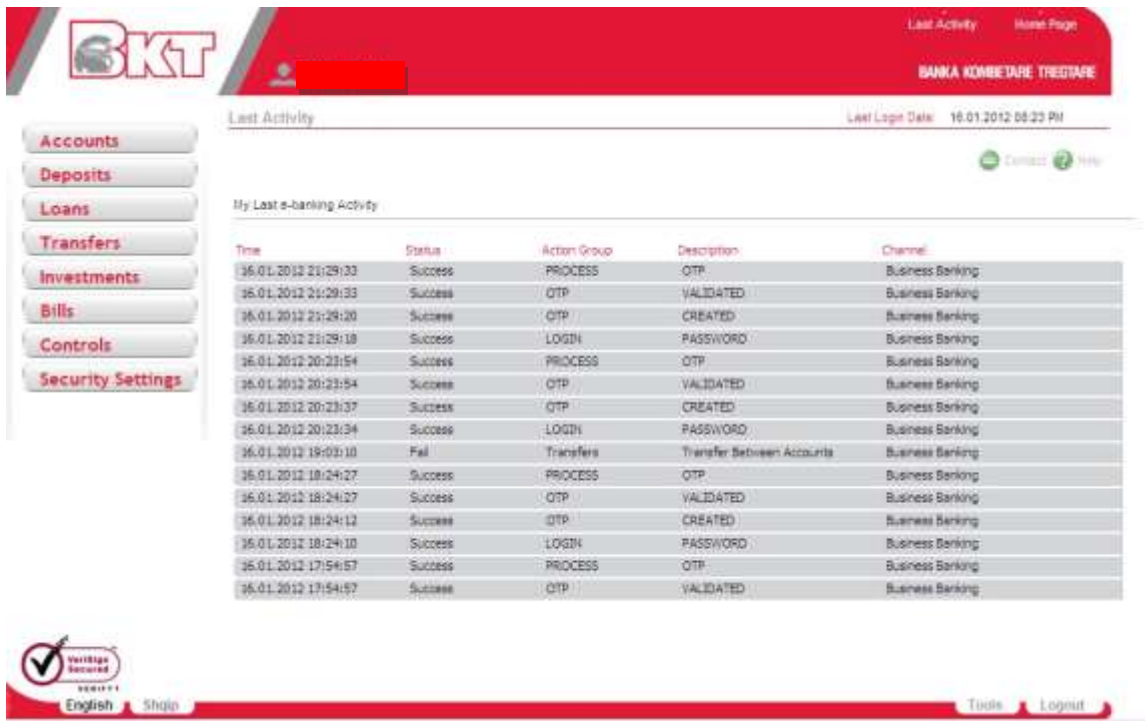
Process Type	Amount	Bank Name	Status	Other Info
Agreements	0.00	BKT	Waiting to be ap...	ALBTELECOM
Government Liabil...	200.00	BKT	Approved 21.12...	Bashkia Tirane (...)
Open Account	0.00	BKT	Waiting to be ap...	Eq. Injeshese

General Balance

Account	Value Date	Description	Amount
ALL	22.04.2010	TRANSFER	10.00 ALL
GBP	22.04.2010	PRINCIPAL PAYMENT MANUAL	30.00 ALL
CHF	22.04.2010	TRANSFER	10.00 ALL
EUR			
AUD			

12. LAST ACTIVITY

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



Last Activity Last Login Date: 16.01.2012 08:23 PM

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

Veritape 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 online banking portal. A 'Contact Us' form is open, showing the following details:

- Name:** IDARE ZADUA
- Type:** Question
- Message:** (Empty text area)
- Send:** Button

The background interface includes a sidebar with navigation options: Accounts, Deposits, Loans, Transfers, Investments, Bills, Controls, and Security Settings. The main content area shows a 'Good evening IDARE!' greeting, a table of 'My Last Transactions', and a 'General Balance' section.

Process Type	Amount	Bank Name	Status	Other Info
Agreements	0.00	BKT	Waiting to be ap...	ALBTELECOM
Government Liab...	200.00	BKT	Approved 21.02...	Bashku Tirane (...)
Open Account	0.00	BKT	Waiting to be ap...	log rrjedhese

14. HELP

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

Business e -Banking Manual



BKT BANKA KOMBETARE TREGTARE

Last Activity Home Page

Last Login Date: 18.01.2012 08:23 PM

Good evening IDARE!

My Last Transactions

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

General Balance:

Currency	Value	Date
ALL	6,571.35	
GBP	10.00	22.04.2012
CHF	39.77	22.04.2012
EUR	200.11	22.04.2012
ALD	-60.00	

NUMRI NDERKOMBETAR I LLOGARISE BANKARE

Kontaktimi me shërbimet tregëtare përmes degëve të reja për të marrë numrin tuaj IBAN.

Me IBAN transferat tuaj si përfundim dhe shërbime janë me të sigurt, me të shpejta dhe me të thjeshta.

4.22.08.2011 | www.bkt.com.al

Tools Logout

15. TOOLS

In the tools menu you can get the calculator.



The screenshot displays the BKT e-Banking user interface. On the left, a sidebar contains navigation buttons: Accounts, Deposits, Loans, Transfers, Investments, Bills, Controls, and Security Settings. The main content area features a greeting "Good evening IDARE!" and a "My Last Transactions" section. A calculator tool is prominently displayed in the center, with a numeric keypad and a display showing "0". Below the calculator, there is a table of transactions with columns for Process Type, Amount, Bank Name, Status, and Other Info. The table includes entries for Agreements, Government Liabilities, and Open Accounts. On the right side, there is a sidebar with a map of Albania and text about the IBAN system, including the heading "NUMRI NDERKOMBETAR I LLOGARISE BANKARE". The bottom of the interface shows a status bar with "Verified Secured", "English", "Shop", "Tools", and "Logout" buttons.

16. LANGUAGE SETTINGS

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



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.

