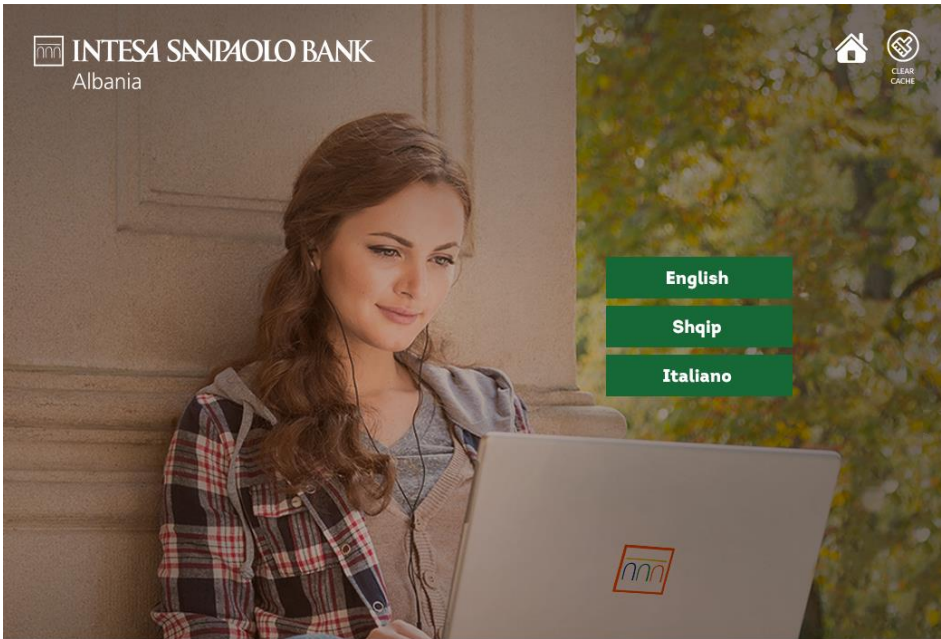


USER MANUAL INTERNET BANKING



Our Internet Banking is certified only for the following web browsers.
Update your browser periodically to avoid technical problems:



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Introduction and General Questions

Intesa Sanpaolo Bank Albania provides you the Internet Banking service, which allows you to effect transactions in real time, completely over the Internet, without needing to install any software on your computer. Internet Banking is available to both individual and corporate customers. This service gives you the ability to access your account(s) and banking information directly from your home or office computer, 24 hours a day, 7 days a week, thus, giving value to your time.

Through Internet Banking customers can:

- check account(s) balance
- transfer funds (locally and abroad)
- make payments (e.g. phone bill, taxes, etc)
- review transaction details
- review information about loans, deposits, checks issued, exchange rates
- open an electronic deposit , e-deposit

Customers may access the Internet Banking only after having applied for the service and after the Bank has provided them with a Username, Password and Security Key.

The purpose of this document is to serve you as a guide on using the basic services in IB. For further information, please either visit your branch or contact us in the following numbers:

CONTACT CENTER **08006000 (Free)** **+355 4 22 76 000** **+ 355 (0) 692080903**

1. User Profiles

A User Profile consists in a number of "rights" that tell Internet Banking what functions the particular User is authorized to undertake, after logging in to Internet Banking.

There are three User Profiles in Internet Banking.

- Administrator User – Bank
- Company user (valid only for companies)
- Individual user (valid only for individuals)

Role of the Administrator User?

The bank in the role of the Administrator, creates and maintains non-individual customer's users of a company/organization/institution that uses the Internet Banking as well as the individual users of individual customers.

Role of the Company and/or Individual User?

- The Company User is created by the Administrator User- Bank, according to the profile defined by the legal representative or authorized person in case of non-individual customer, in order to perform different functions in Internet Banking.
- The Individual User is created by the Administrator User- Bank, according to the profile defined by the account holder/s in case of individual customers.

Rights of Company Users and Individual Users in Internet Banking?

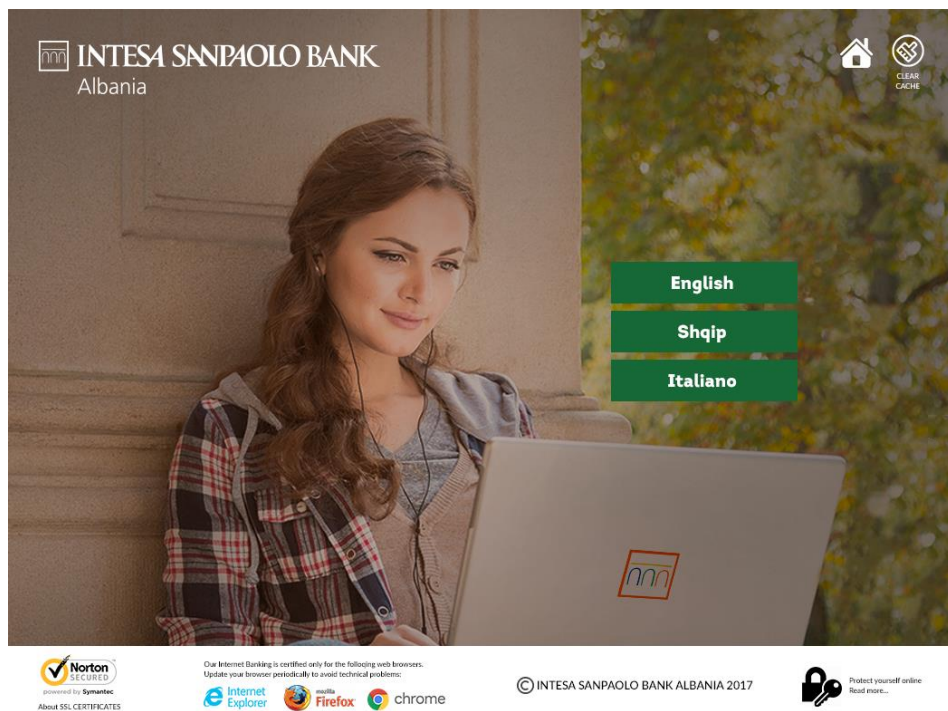
The rights to operate in the different functions that Internet Banking Offers, are defined by the Administrator User-Bank, based on the instructions of the legal company representative or the authorized person in case of non-individual customers, or by the account holder/s in case of individual customers.

Accessing and using Internet Banking

Log in, log out, homepage & action buttons

2. To log in to Internet Banking:

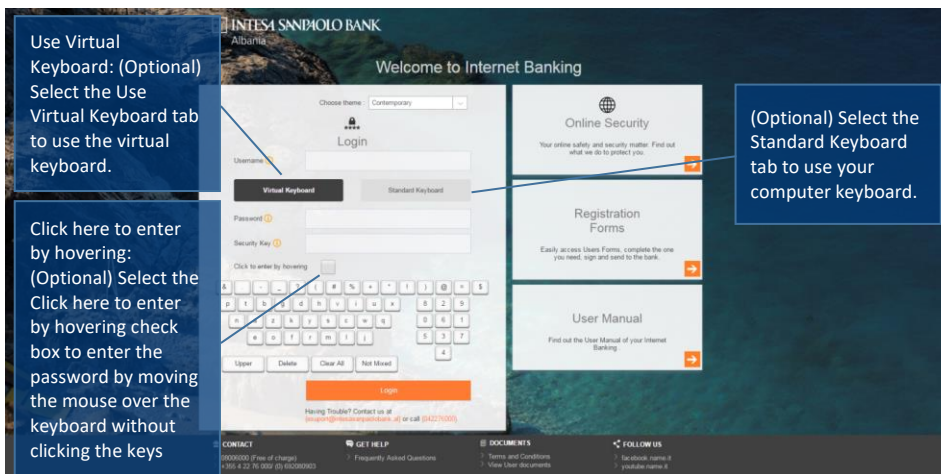
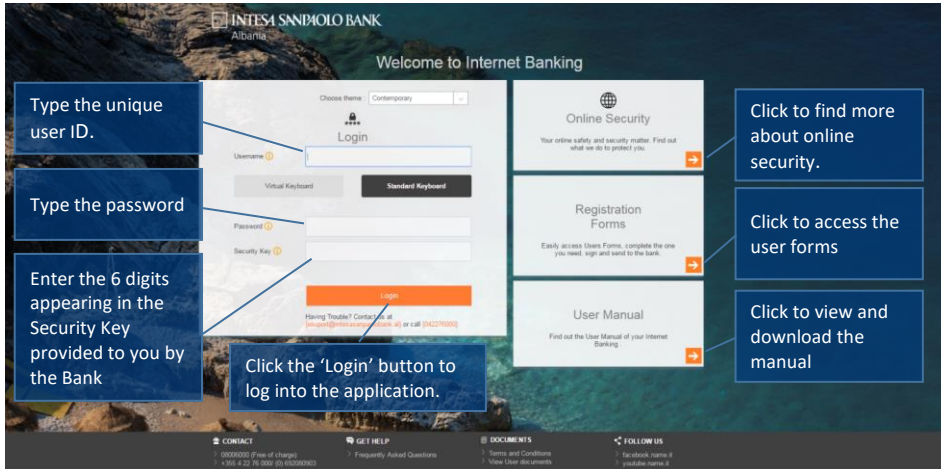
- To access our Internet Banking service, go to Intesa Sanpaolo Bank's website and click login under the Internet Banking section or enter the URL <https://internetbanking.intesaspaolobank.al/> in the address bar. The system displays the main page.
- Click on the English, Italian or the Albanian button on the same main Login page to access the Internet banking in the chosen language.



Note: the default theme for the application is set to **Contemporary**. In case you want to switch to the classic view, select **Classic** from the drop-down menu.

- Then, enter your USER ID, PASSWORD, then press the button of the Security Key and enter the six digits displayed in the field Security Key. Be aware that the PASSWORD is case-sensitive. Press the 'Login' button to proceed.

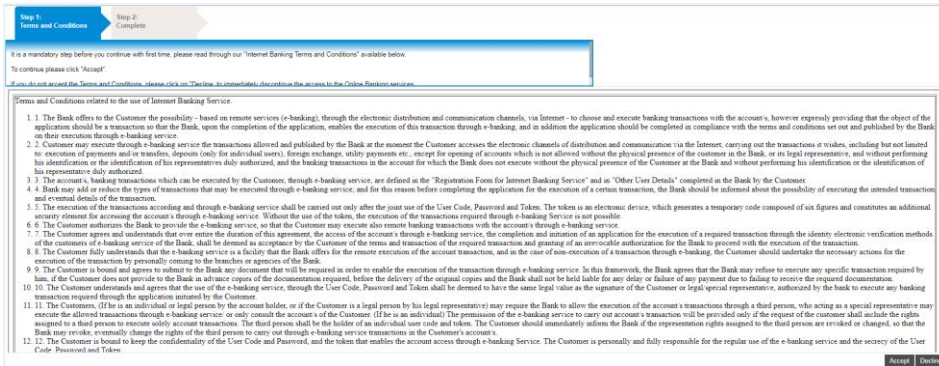
Note: By default, the security keyboard option is checked. The Virtual Keyboard button enables the user to access the interface through a virtual keyboard appearing on the screen by either clicking or hovering on the keys. Alternatively, the user can clear the security keyboard option and can use the keyboard



Virtual Keyboard Functions

- Click on the Upper button to arrange the key board using Upper case characters. The Caption of the button will change to Lower. Click on it to arrange the key board using Lower case characters
- Click on the Delete button to delete previously entered characters
- Click on Clear All to clear the password field.
- Click on the Not Mixed to arrange the keyboard as per standard key board layout. Caption of the button changes to Mixed. Click on the Mixed to change the keyboard layout after every character click.

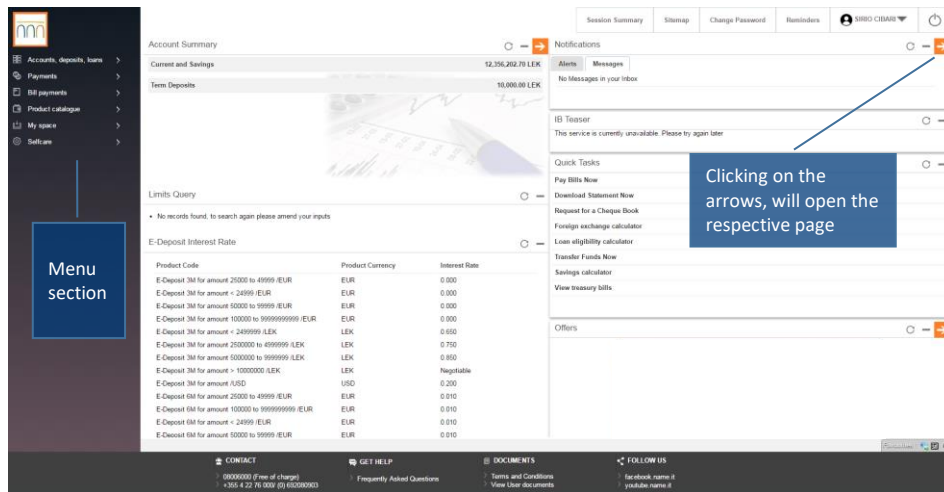
During first time login, you will be required to Read and Accept the **Terms and conditions** as well as to change the password, by following specifications on the page).



- Once the page opens you will land in the Homepage of Internet Banking whereby a set of widgets (small menu boxes) is available for retail and business users.

3. Homepage

Homepage (Dashboard) for individual users



Homepage (Dashboard) for non - individual users

The dashboard includes the following sections:

- Menu section:** Accounts, deposits, loans; Payments; Bill payments; My space; Software; Supply Chain Management.
- Currency Wise Position:** Table showing EUR and LEK assets and liabilities.
- Credit Line Utilisations:** No records found.
- Scheduled Transactions:** System error message.
- Pending for Authorization:** No Record found.
- Recent Activity:** List of transactions with dates and amounts. Includes arrows for navigation.
- Notifications:** Alerts and Messages.
- Quick Tasks:** View treasury bills, Transfer Funds Now, Pay Bills Now, Download Statement Now, Request for a Cheque Book.

- In the footer section of the Internet Banking you will find useful information such as contact numbers, links to related documents etc.
- The main menus is located on the left side of the screen

4. To log out of Internet Banking

- Click the Logout Icon located in the right upper corner of the screen

5. Using Action Buttons on the top right corner of the screen

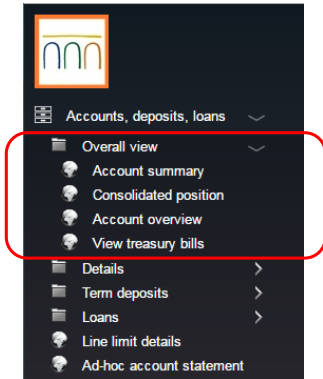
On whichever screen you are working on, you are able to print the data appearing on that screen.

- Select the Print button as indicated below to print the screen
- To minimize the window, select the Minimize button.
- To reduce the size of the window, select the Restore down button.
- To close the window, select the Close Button
- To set the open screen to favourites, select the Favourites button.

Menu – Accounts, Deposits, Loans


In this menu you can view all information related to accounts, deposits and loans. In case you don't have for example a deposit, then no information will appear in the respective screen.

Accounts, Deposits, Loans – Overall View




6. Overall view - Account Summary

This option allows you to view a summarized view of all your accounts and gives various details such as the account number, the description of the account, the base currency of the account, the current balance and the other currency equivalent of the current balance

- For viewing the Equivalent Balance in any of the currencies available select the currency from the drop down list in the section 'View equivalent balance in currency'; and Click on the Go button. The system will display all your current balances based on the selected currency and display the same under the <<Currency>> Equivalent column.
- Click the left side menu icon  next to each account in order to navigate directly to the Account details, Account activity, Account Statement and Ad-hoc account statement and account activity in case of current and savings accounts, or to Deposit details, Term Deposit activity, Amend Term Deposit and Ad-hoc Account Statement for Term Deposits

Quick menu icon

#9592 XHILDA DAFIA & ADRIMAN DAFIA				
#959238191 CIA - IND - 000 TIRANA MAIN	USD	1.10		0.98
#959238191-000				
Account details	N/N			
Account activity		-42.48		-42.48
Account statement	N/N	9,959,271.36		74,266.29

- Click on the edit icon  next to the account number to assign a nickname to an account or to edit it.
- Click on the Set Favorite accounts link to set the Favorite accounts to select from the 'Choice of Accounts' Section in Account Summary.

Edit icon

Account Summary																											
Account Summary		04-07-2017 15:47:07 GMT +0200																									
Total Portfolio Amount (EUR Equivalent)			92,214.78																								
Total Savings and Current Account (EUR Equivalent)			92,140.21																								
Total Term Deposit Account (EUR Equivalent)			74.57																								
Total Loan Account (EUR Equivalent)			0.00																								
Choice of Account:	All	View equivalent balance in currency:	EUR																								
<table border="1"> <thead> <tr> <th colspan="4">Current and Savings</th> </tr> <tr> <th>Account Description</th> <th>Currency</th> <th>Current Balance</th> <th>Equivalent Balance</th> </tr> </thead> <tbody> <tr> <td>495262.XHLLDA DAFA & ADRIAN DAFA</td> <td></td> <td></td> <td></td> </tr> <tr> <td>4952623101- CIA - IND. -000-TIRANA MAIN</td> <td>USD</td> <td>1.10</td> <td>0.98</td> </tr> <tr> <td>4952623502- CIA - STA. -000-TIRANA MAIN</td> <td>EUR</td> <td>-42.48</td> <td>-42.48</td> </tr> <tr> <td colspan="3">Total Savings and Current Account (EUR Equivalent)</td> <td>92,140.21</td> </tr> </tbody> </table>				Current and Savings				Account Description	Currency	Current Balance	Equivalent Balance	495262.XHLLDA DAFA & ADRIAN DAFA				4952623101- CIA - IND. -000-TIRANA MAIN	USD	1.10	0.98	4952623502- CIA - STA. -000-TIRANA MAIN	EUR	-42.48	-42.48	Total Savings and Current Account (EUR Equivalent)			92,140.21
Current and Savings																											
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Total Term Deposit Account (EUR Equivalent)			74.57																								

7. Overall view - Consolidated Position

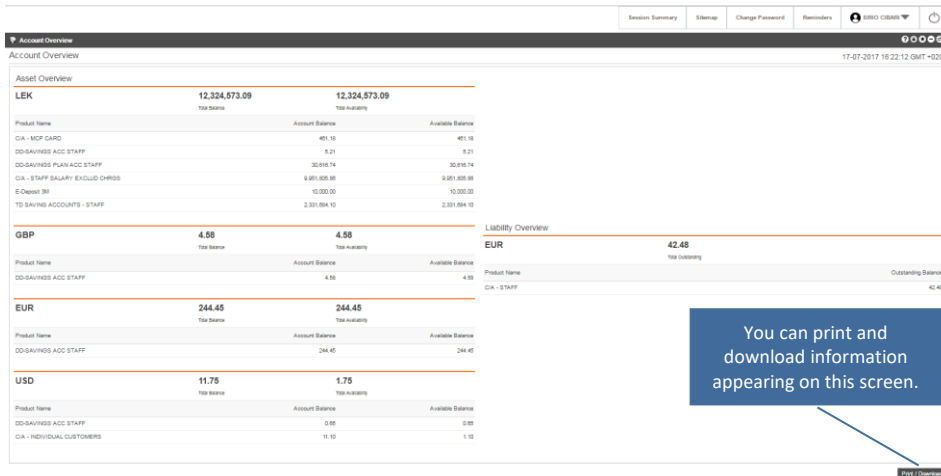
This option provides you to view the consolidated position of the Assets and Liabilities with the Bank. Current, savings, deposit, loan accounts are few assets and liabilities held with the Bank.

- You can use the respective icons to either print or download the information in PDF or excel.
- By clicking on each of the Asset or Liabilities type hyperlinks, you will be redirected to the respective screen.

Consolidated View																																				
Consolidated View		04-07-2017 16:05:07 GMT +0200																																		
Customer: 495262 - XHLLDA DAFA & ADRIAN DAF																																				
<table border="1"> <thead> <tr> <th colspan="4">Graph Title</th> </tr> <tr> <th>Total Position</th> <th>Total Assets</th> <th>Total Liabilities</th> <th></th> </tr> </thead> <tbody> <tr> <td>12,395,202.70 LEK</td> <td>12,371,899.26 LEK</td> <td>5,696.57 LEK</td> <td></td> </tr> <tr> <td></td> <td> <ul style="list-style-type: none"> Assets (99.95%) Liabilities (0.05%) </td> <td> <ul style="list-style-type: none"> CASA (99.92%) Term Deposits (0.08%) </td> <td> <ul style="list-style-type: none"> CASA (100%) </td> </tr> </tbody> </table>				Graph Title				Total Position	Total Assets	Total Liabilities		12,395,202.70 LEK	12,371,899.26 LEK	5,696.57 LEK			<ul style="list-style-type: none"> Assets (99.95%) Liabilities (0.05%) 	<ul style="list-style-type: none"> CASA (99.92%) Term Deposits (0.08%) 	<ul style="list-style-type: none"> CASA (100%) 																	
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Loans >	0.00	.00%																																		
Options(Short Positions) >	0.00	.00%																																		
Credit Cards >	0.00	.00%																																		
* Indicates mandatory fields. Press "Ctrl Key" to select multiple customer.																																				

8. Overall view - Account Overview

- In this section you can view your assets and liabilities based on the currency you currently hold them.



Asset Overview

LEK	12,324,673.09	12,324,673.09
Total Balance	Total Assets	Total Liabilities
Product Name	Account Balance	Available Balance
CA - MCF CARD	461.19	461.19
DD-SAVINGS ACC STAFF	9.21	9.21
DD-SAVINGS PLAN ACC STAFF	32,616.74	32,616.74
CA - STAFF SALARY EXCLUD CHRGS	9,991,005.95	9,991,005.95
E-Deposit IM	10,000.00	10,000.00
TD SAVING ACCOUNTS - STAFF	2,391,064.10	2,391,064.10

GBP	4.58	4.58
Total Balance	Total Assets	Total Liabilities
Product Name	Account Balance	Available Balance
DD-SAVINGS ACC STAFF	4.58	4.58

EUR	244.45	244.45
Total Balance	Total Assets	Total Liabilities
Product Name	Account Balance	Available Balance
DD-SAVINGS ACC STAFF	244.45	244.45

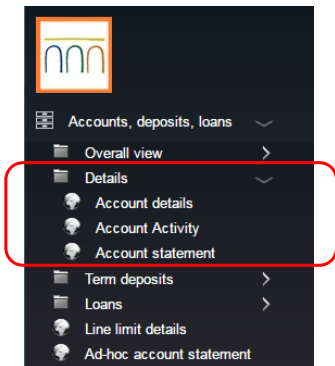
USD	11.75	1.75
Total Balance	Total Assets	Total Liabilities
Product Name	Account Balance	Available Balance
DD-SAVINGS ACC STAFF	0.99	0.99
CA - INDIVIDUAL CUSTOMERS	11.10	1.10

Liability Overview

EUR	42.48
Total Liability	Outstanding Balance
CA - STAFF	42.48

Print / Download

Accounts, Deposits, Loans – Details



9. Details - Account Details

This option provides the user to view important details of a selected Current or Savings account

- Select the account number from the drop-down list for which the details are to be displayed
- Click the **Submit** button. The system displays the Account Details screen with the account details.
- Click the **Account Activity** button to view the account activity details (transaction history). The system displays the **Account Activity** for current period screen.

Session Summary | Sitemap | Change Password | Reminders | SIRIO CIBAR

Account Details

Account Details 04-07-2017 18:13:34 GMT +0200

Select Account: 495262 49526236401 TIRANA **Submit**

Account Details	
Name	XHILDA DAFA & ADRIAN DAFA
Opening Date	02-04-2015
Account Number	49526236401
Account Type	Current and Savings
Account Relationship	Single
Account Status	Account Enabled
Branch	TIRANA MAIN [005]
Product Name	CIA - MCP CARD
Account Currency	LEK

Balance Aktuale	
Current Balance	451.18
Amount on Hold	0.00
Uncleared Funds	0.00
Overdraft Limit	0.00
Balance Available	451.18
Minimum Balance Required	0.00
Net Available Balance For Withdrawal	451.18

Facilities	
Cheque Book	Yes
Overdraft Allowed	Yes

Account Activity

10. Details - Account Activity

This option allows you to view and download the account activity for any CASA account under the customer IDs mapped. You can get the transaction details based on different transaction dates, by specifying the amount range and sorting on the transaction date, value date and the amount

Session Summary | Sitemap | Change Password | Reminders | SIRIO CIBAR

Account Activity

Account Activity 04-07-2017 18:14:36 GMT +0200

Select Account*:

Search By*:

From Date*:

From Amount*:

Sort By*:

Select Debit Card:

Transaction Type*:

To Date*:

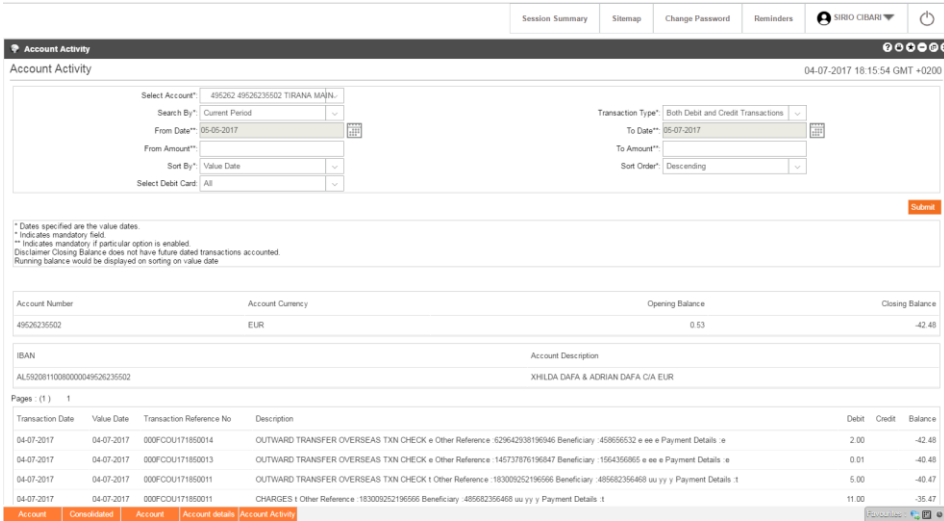
To Amount*:

Sort Order*:

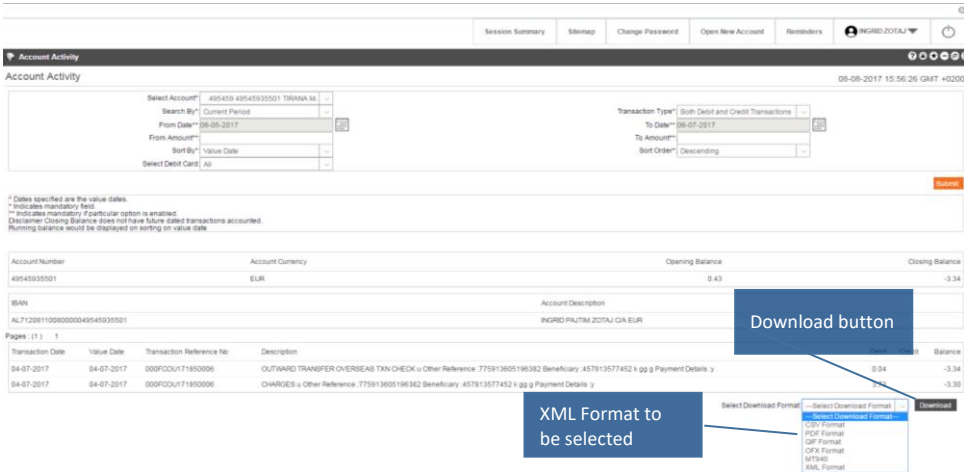
Submit

* Dates specified are the value dates.
 ** Indicates mandatory field.
 *** Indicates mandatory if particular option is enabled.
 Disclaimer: Closing Balance does not have future dated transactions accounted.
 Running balance would be displayed on sorting on value date.

- Select the account and complete the search options and press the Submit button
- The system displays the Account Activity screen with the transaction details.

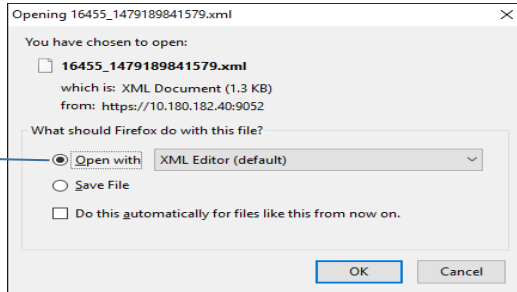


- Select the required download format from the list of available formats, and click the Download button to download the file. The system displays the File Download dialog box. Below is given the example for downloading account activity in .xml format:
- In “Select Download Format” sselect “XML Format” from the pick list.

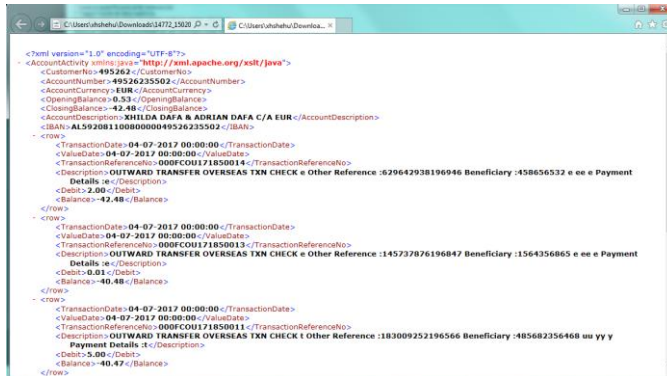


- Click on “Download” button and the following screen will be displayed

Select "Open with" radio button

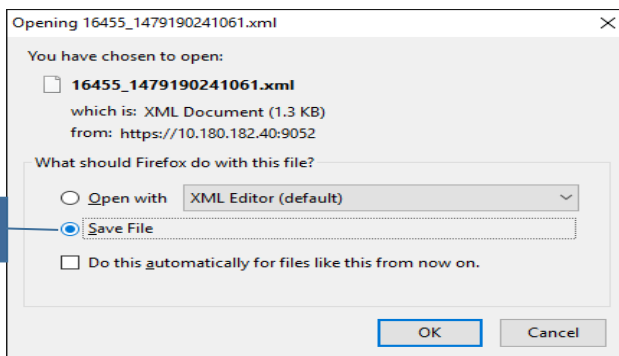


- If you select "Open with" option the XML format will be opened as follow

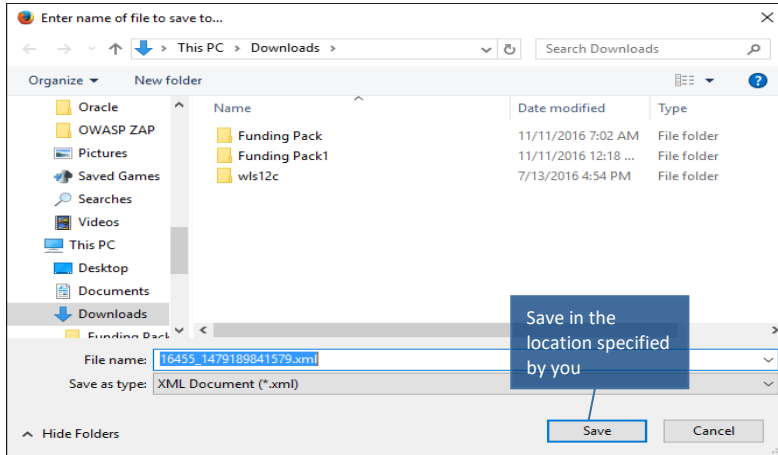


- You can also save your Account Activity in XML format by selecting the "Save File" radio button in the following screen

Select "Save File" radio button



- The XML format will be saved at the location specified by you



11. Details - Account Statement

This option allows you to view the account statements of any account under the customer IDs mapped to you. You can view the list of statements of individual accounts by clicking the account number link. You can also view the details of the individual statement numbers by clicking the statement number link.

Important note: in order to be able to use this functionality you must initially request and Ad-hoc Statement for the required account.

Account Number	Description	Currency	Current Balance
495262.XHILDA DAFA & ADRIAN DAFA			
test >	CIA - STAFF	EUR	-42.48
495262.49526235503 TIRANA MAIN >	CIA - STAFF SALARY EXCLUD CHRG	LEK	9,951,805.96
Saving scheme >	TD SAVING ACCOUNTS - STAFF	LEK	2,331,664.10

- Click the required link in the Account Number column to view the corresponding account statements. The system displays the Account Statement screen.

Statement Number	Start Date	End Date
000MSOG17187048T	01-07-2017	06-07-2017
000MSOG17184000M	01-05-2017	31-05-2017

- Click the required link in the **Statement Number** column to view the individual account statement details. The system displays the **Account Statement** screen. OR Click the **Back** button. The system displays the previous screen.

Account Statement

Account Number: 495262 49526235503 TIRANA MAIN Account Type: Current and Savings

Statement Number: 000MSOG17187040T Date From(85-mm-yyyy): 01-07-2017 End Date: 06-07-2017 PDF Format HTML Format

Account Statement Request Details.

KIB 20811008

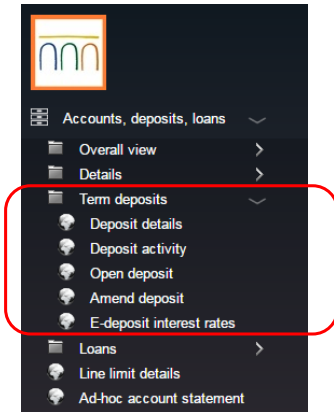
STATEMENT OF ACCOUNT WITH TIRANA

495262 XHILDA DAFA & ADRIAN DAFA 49526235503 LEK XHILDA DAFA & ADRIAN DAFA CIA LEK (STAFF) AL 3220911098000049526235503 XHILDA DAFA & ADRIAN DAFA CIA LEK (STAFF) C/O AMERICAN BANK OF ALBANIA TIRANA FROM 01/07/17 TO 06/07/17 DATE OF STATEMENT 06/07/17 PAGE NO 1

DATE	DESCRIPTION	REFERENCE	VALUE DATE	DEBIT	CREDIT	BALANCE
01/07/17	BALANCE BROUGHT FORWARD				4,059.99	
03/07/17	INTEREST PAYMENT - NORMAL INT	000LMSX161830001	01/07/17	71.25	3,979.74	
03/07/17	PRININT PAYMENT	000LMSX161830001	01/07/17	3,994.74	15.00	

- Click the **PDF Format** button to download the statement in the PDF format (OR Click the **HTML format** button to download the statement in the HTML format OR Click the **Back** button. The system will redirect you to list of **Account Statement** screen).

Accounts, Deposits, Loans – Term Deposits



The term deposits module includes transactions which enable you to view term deposit account details, view term deposit account activity, open new term deposits and amend term deposits.

12. Term Deposit - Deposit Details

This option allows you to view the term deposit account details of the particular customer. It displays basic details of the deposit account like maturity date, maturity amount

- Navigate to Accounts, Deposits, Loans > Term Deposits > Deposit Details
- Click the **Quick Menu Icon** and a drop down list as encircled below will appear.

- Click on the **Deposit Details** link to display the **Term Deposit Details** screen; click on Deposit Activity link to display the deposit activity; Click on the Amend Deposit Link to amend a deposit; or click on Adhoc Account Statement for Term Deposit link to request a statement to be generated for this deposit account.
- Click the **Back** Button on the Term Deposit details screen to return to the previous screen. OR Click the **Term Deposit Activity** button. The system displays the Term Deposit Activity screen.

Quick menu icon

The screenshot shows the 'Term Deposit Details' screen. At the top, there are navigation links: Session Summary, Sitemap, Change Password, Reminders, and a user profile for SIRIO CIBARI. The main content area displays account details for customer 495262 and account 495262A23M03. A table summarizes the account's status:

Account Number	Currency	Current Balance	LEK Equivalent
495262XIHILDA DAFA & ADRIAN DAFA			
495262A23M03 - E-Deposit 3M-000-TIRANA MAIN	LEK	10,000.00	10,000.00
Total Term Deposit Account (LEK Equivalent)			10,000.00
Grand Total for Conventional Term Deposit Accounts (LEK Equivalent)			10,000.00

Below the table, there are links for 'Deposit details', 'Deposit activity', 'Amend deposit', and 'Adhoc Statement for Term Deposits'. A 'Quick menu icon' label points to the top-left corner of the screen.

13. Term Deposit - Deposit Activity

This option allows you to view and download the account activity for any TD account under the customer IDs mapped to the user. The user can get the TD activity details for a given period, i.e., current period, previous period, or specified period

- Navigate to Accounts, Deposits, Loans > Term Deposits > Deposit activity
- Enter/Select date for the search and click the **Submit** button. The system displays details in the **Deposit Activity** screen
- Click the **Download** button. The system displays **File Download** screen. Click the **Open** button to open and view the file. OR Click the **Save** button to save the file. OR Click the **Cancel** button to close this screen.

Session Summary | Sitemap | Change Password | Reminders | SIRIO CIBAR

Term Deposit Activity

04-07-2017 18:32:41 GMT +0200

Select Account: 495262495262423M03 TIRANA MAIN | Transaction Type: Both Debit and Credit Transactions

Search By: Current Period | From Date: 05-05-2017 | To Date: 05-07-2017

From Amount: | To Amount: | Sort By: Value Date | Sort Order: Descending

Submit

* Dates specified are the value dates.
 * Indicates mandatory field.
 ** Indicates mandatory if particular option is enabled.

Account Number: 495262423M03 | Account Currency: LEK

Transaction Date	Value Date	Transaction Reference No	Description	Debit	Credit	Balance
03-Jul-2017	03-Jul-2017	000DEBK171840001	NEW DEPOSIT-NEW DEPOSIT		10,000.00	10,000.00

Select Download Format: --Select Download Format-- | Download

14. Term Deposit - Open Term Deposit (for individuals only)

This option allows you to open a new term e-deposit account with the Bank

- Navigate to **Accounts, Deposits, Loans > Term Deposits > Open Deposit**. The system displays Open Term Deposit screen
- Complete the required details:

Session Summary | Sitemap | Change Password | Reminders | SIRIO CIBAR

Open Term Deposit

19-07-2017 15:57:26 GMT +0200

Existing Template: | New: | View Interest Rate >

Customer Details *

Holding Pattern: Joint Joint

Joint Customer ID1: | Joint Customer ID2: |

Deposit Details *

Choose Deposit Product: E-Deposit 3M

Source Account: 49526249526235503 TIRANA MA | 9,951,805.86 LEK

Deposit Amount: 100000 | LEK

Minimum Period of Deposit: 3 Month(s)
 Maximum Period of Deposit: 3 Month(s) 3 Day(s)

Minimum Amount: | Maximum Amount: |

Period of Deposit: 0 Years 3 Months 0 Days
 Maturity Date: 05-10-2017

Calculate Maturity Amount

Please Note: We may re-calculate the Maturity date specified above while opening deposit based on holiday and other considerations. The actual maturity date will be displayed on final screen on booking the Term deposit.

Payout Details *

Maturity Instructions: Close on Maturity (No Rollover)

Account Transfer Option: Transfer to users Mapped accounts

Account: 49526249526235503 TIRANA MA

Save as Draft | Save as Template | Proceed

- Click the **Save as Draft** button to create a draft version of the transaction. You can use the draft version later to initiate the payment. Note: You can enter details in parts and save. Submission of the entered details can be done on any preferred date.
- OR
- Click the **Save as Template** button to create a payment template of the transaction. You can use the template later to initiate the payment. Template access type is mandatory while saving the

template. Public templates are available to other users of the customer whereas Private templates are available to user who creates it.

OR

- Click the **Submit** button. The system displays the **Open Term Deposit –Verify** screen.

Open Term Deposit - Verify

Open Term Deposit - Verify 19-07-2017 15:58:41 GMT +0200

Customer Details

Holding Pattern: Single

Deposit Details

Deposit Product: E-Deposit 3M
Source Account: 49526235503
Deposit Amount: 100,000.00 LEK
Period of Deposit: 3 Month(s)
Maturity Date: 06-10-2017

Please Note: We may re-calculate the Maturity date specified above while opening deposit based on holiday and other considerations. The actual maturity date will be displayed on final screen on booking the Term deposit.

Payout Details

Maturity Instructions: Close on Maturity (No Rollover)
Account Transfer Option: Transfer to users Mapped accounts
Transfer Account: 49526235503
Transfer Branch: 000

Change Confirm

- Click the **Confirm** button. The system displays the **Open Term Deposit Confirmation** screen. OR
- Click the **Change** button to change the details.
- If transaction password is required the following screen will appear:

Transaction Initiation Authorisation

Transaction Initiation Authorisation 19-07-2017 15:58:41 GMT +0200

Transaction Reference Number: 905404865203118

Transaction Password: [Masked]

Virtual Keyboard

Click here to enter by hovering

Proceed

- Enter the security Key number and press **Submit**. Depending on the type of verify screen, the system displays the **Open Term Deposit - Confirm** screen with the status message

Open Term Deposit - Confirm

Transaction with reference number 104081647203120 is in Sent to the Bank state.

Open Term Deposit - Confirm 19-07-2017 15:58:41 GMT +0200

Account Number: 495262A23M04

Customer Details

Holding Pattern: Single

Deposit Details

Deposit Product: E-Deposit 3M
Source Account: 49526235503
Deposit Amount: 100,000.00 LEK
Period of Deposit: 3 Month(s)
Maturity Date: 06-10-2017

Payout Details

Maturity Instructions: Close on Maturity (No Rollover)
Account Transfer Option: Transfer to users Mapped accounts
Transfer Account: 49526235503
Transfer Branch: 000

OK

- Click the **OK** button.

15. Term Deposit - Amend Term Deposit (for individuals only)

This option allows you to modify the maturity instructions of the selected TD.

- Navigate to **Accounts > Deposits > Amend Deposit**. The system displays Amend Term Deposit screen

The screenshot shows the 'Amend Term Deposit' screen. At the top, there is a navigation bar with 'Session Summary', 'Sitemap', 'Change Password', 'Reminders', and a user profile 'SIBRO CIBARI'. Below this, the page title is 'Amend Term Deposit' with a timestamp '19-07-2017 13:41:00 GMT +0200'. The main content area displays a table with columns: Account Number, Currency, Current Balance, and LEK Equivalent. The table lists account details for '4952623M03: E-Deposit 3M-000-TIRANA MAIN >' with a current balance of 10,000.00 and a total term deposit account value of 10,000.00. A grand total for conventional term deposit accounts is also shown as 10,000.00.

- Click the deposit account number hyperlink to view the details of the term deposit under that account number. The system displays the **Amend Term Deposit - Initiate** screen

Note: You can only amend the payout details. Steps to be followed are the same as those detailed in Open Term Deposit section Payout Details.

The screenshot shows the 'Amend Term Deposit - Proceed' screen. It features two side-by-side detail panels. The 'Account Details' panel includes Customer Id (495262), Account Number (495262A23M03), Product Name (E-Deposit 3M), Currency (LEK), and Balance (10,000.00). The 'Deposit Details' panel includes Deposit Date (03-07-2017), Principal Amount (10,000.00), Maturity Date (03-10-2017), Interest Rate (0.65%), and Period of Deposit (3 Month(s)). Below these panels, there are sections for 'Current Maturity Instructions' (Close On Maturity), 'Current Payout Details' (Play Out Type: 100.00%), and 'Payout Details' (Maturity Instructions dropdown menu). A 'Proceed' button is visible at the bottom right.

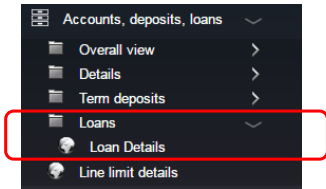
- Click the **Proceed** button. The system displays **Amend Deposit - Verify** screen.

The screenshot shows the 'Amend Term Deposit - Verify' screen. It displays the same account and deposit details as the previous screen. The 'Payout Details' section now shows 'Maturity Instructions: Renew Principal and Interest'. A 'Confirm' button is visible at the bottom right.

- Click **Confirm** button. The system displays **Amend Term Deposit - Confirm** screen with the status message

- Click the **Amend Another** button to amend another term deposit account in case you have more than one.

Accounts, Deposits, Loans – Loan Details



16. Loans – Loans Details

- To view Loans Details navigate to Accounts, Deposits, Loans > **Loans Details**

The screenshot shows the 'Loan Account Details' screen. At the top, there are navigation links: Session Summary, Sitemap, Change Password, Open New Account, Reminders, and a user profile for INGRID ZOTAJ. The main content area displays the following information:

Account Description	Currency	Outstanding Loan Amount	LEK Equivalent
495459-INGRID PALJIM ZOTAJ			
000LMC115190001-MT LOANS CAR CONSUMER STAFF-000-TIRANA MAIN	LEK	160,784.35	160,784.35
		Total for Loan Account (LEK Equivalent)	160,784.35
		Grand Total for All Loan Accounts (LEK Equivalent)	160,784.35

17. Line Limit Details

- To view line limit details navigate to Accounts, Deposits, Loans > **Line Limit Details**

The screenshot shows the 'Limits Query' screen. At the top, there are navigation links: Session Summary, Sitemap, Change Password, Open New Account, Reminders, and a user profile for INGRID ZOTAJ. The main content area displays the following information:

Customer ID: [View Details](#)

- Select the customer ID from the drop down list and click **View Details**. The **Limits Query** screen is displayed.

The screenshot shows the 'Limits Query' screen displaying a table of line limits. At the top, there are navigation links: Session Summary, Sitemap, Change Password, Open New Account, Reminders, and a user profile for INGRID ZOTAJ. The main content area displays the following information:

Man Line	Line Id	CCY	Sanction Date	Expiry Date	Limit Amount	Utilized Amount	Available Amount	Line Available
	MEDIUMNS	LEK	05-Jul-2015	05-Jul-2018	420,000.00	160,556.71	259,443.29	Y
	ODSALR/ST	LEK	03-Aug-2016	03-Aug-2017	210,000.00	0.00	210,000.00	Y

Buttons: [Back](#) [Other Contracts](#)

18. Ad Hoc Account Statement

This option allows you to request for an ad-hoc account statement for any of your Current and Saving Accounts. In order to be able to view the Account statement in bank format, you must initially request an Ad-hoc Account Statement for the required account.

- To request an Add Hocc Account statement Navigate through the menus Accounts, Deposits, Loans > **Ad Hoc Account Statement Request**. The system displays the Ad Hoc Statement Request screen

- Press the **Submit** button
- In the screen appearing, Select from the drop down list the account for which the statement is requested. Select the 'from' and 'to' date and press the Submit button.

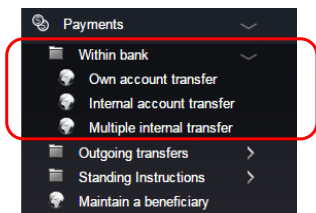
- Verify the information in the Verify screen and press the Confirm button.

- Wait until the system processes your request. This may take some time.
- Once the request is processed on screen will be displayed a confirmation message advising that the statement is processed successfully. In this case you can navigate to **Accounts, deposits, loans – Details – Account statement** to see the statement generated for the selected account.

Note: if the Ad-hoc account statement is generated after working hours, it will display the status as 'Under process' and will be generated on the next business day.

Payments

Payments – Within Bank



19. Within Bank - Own Account Transfer

Using the Own Account Transfer option, you can initiate funds transfer between any of your accounts, i.e. the accounts that are under the customer IDs mapped to you. Such transfer can be done either by making a new payment transaction or by using the existing beneficiary details (i.e. templates) to make the payment. The payment can be processed immediately, or on a specific future date, or you can set recurring instructions with the bank.

- Navigate through the menus to **Payments > Within Bank > Own Account Transfer**. The system displays the **Own Account Transfer** screen.
- Complete required information:
 - **Existing Template** [Mandatory] - Select **Existing Template** radio button to select the existing Payment template for funds transfer.
 - **Make New Payment** [Optional] - Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment Template** or **Make New Payment**.
 - **User Reference** [Optional] - Type the user reference number that you want to use to identify this transaction.
 - **Source Account** [Mandatory] - Select the source account number from the drop-down list. Click the button. The system will automatically fetch and display the available balance for the selected source account.
 - **Destination Account** [Mandatory] - Select the destination account number from the drop-down list. Click the button. The system will automatically fetch and display the available balance for the selected destination account.
 - **Transfer Amount** [Mandatory]
 - Type the amount to be transferred.
 - **Pay now** [Optional] - Select the **Pay now** radio button to process the funds transfer immediately. The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
 - **Pay later** [Optional] - Select the **Pay later** radio button to make the funds transfer on a future date.
 - **Setup Standing Instruction** [Optional] - Select **Setup Standing Instruction** to set standing instructions for funds transfer for a period. The system auto transfers the fund on the specified date and frequency.
 - **SI Execution Frequency** [Conditional] - Select the standing instruction execution frequency for the funds transfer from the drop-down list. The options are: · Daily · Weekly · Fortnightly · Monthly · Bi-Monthly · Quarterly · Half -Yearly · Yearly
 - This field is displayed if you select the **Setup Standing Instruction** option.

- **First Execution Date** [Conditional] - Select the execution date for the first standing instruction from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
- **Expiry Date** [Conditional] - Select the standing instruction Expiry date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
- **Narrative** [Optional] Type the narrative.
- **Template Access Type** [Optional] - Select template access type from the drop-down list. (For Retail Users, template access type will be private).

By pressing this button, you can save the payment details as a template to use it anytime. Please note that pressing this button only saves the payment it does not initiate it.

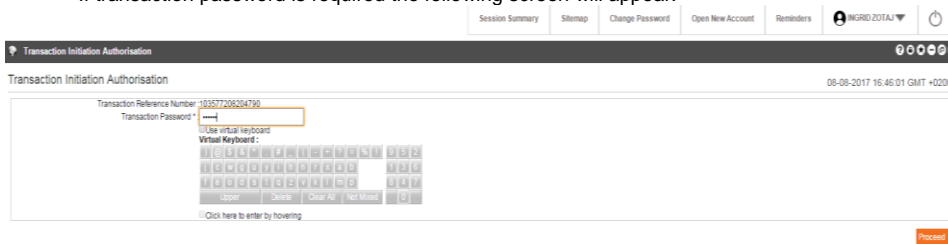
By pressing this button, you can save a draft of the payment to initiate it at a later stage.

By pressing this button, you can save the payment details as a template to use later as well as initiate the payment.

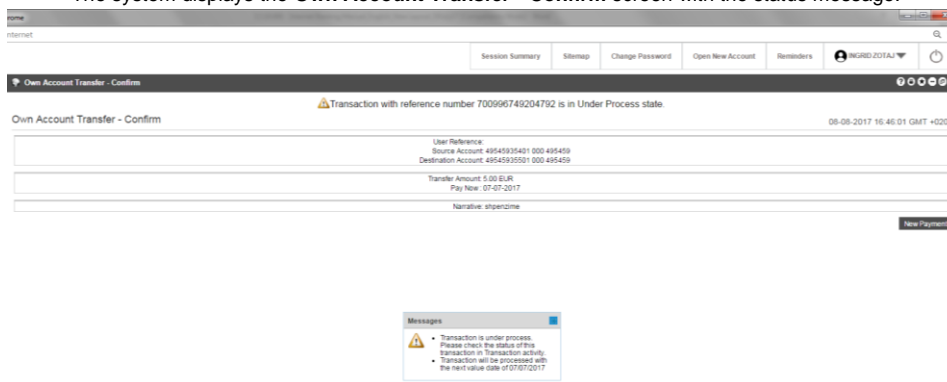
- Click the **Proceed** button. The system displays the **Own Account Transfer - Verify** screen.

- Click the **Confirm** button.

- If transaction password is required the following screen will appear:



- Enter the security Key number and press **Proceed**.
- The system displays the **Own Account Transfer - Confirm** screen with the status message.



- Click the **New payment** button in case you want to initiate another own account transfer.

20. Within Bank - Internal Account Transfer

Using the Internal Transfer option, you can transfer funds within the bank. You can also create and save payment templates to be used later for funds transfer. Such transfer can be done either by making a new payment transaction or using the existing beneficiary details (i.e. templates) to make the payment. The payment can be processed immediately or on a specific future date, or you can set recurring instructions with the bank.

- Navigate through the menus to **Payments > Within Bank > Internal Account Transfer**. The system displays the **Internal Account Transfer** screen and complete required information:
 - o **Existing Template** [Optional] - to select the existing Payment template for funds transfer.
 - o **Make New Payment** [Optional] - Select the **Make New Payment** radio button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment Template** or **Make New Payment**.
 - o **User Reference** [Optional] -Type the user reference number that you want to use to identify this transaction.
 - o **Source Account** [Mandatory] - Select the source account number for the internal transfer from the drop-down list. Click the **button**. The system will automatically fetch and display the available balance for the selected source account.

- **Beneficiary Account** [Mandatory] - Click the Lookup button to select any beneficiary. Account of that selected beneficiary will get displayed here.
- **Beneficiary Branch** [Display] - Beneficiary branch will get automatically populated here after the selection of Beneficiary Account.
- **Transfer Amount** [Mandatory] - Type the transfer amount for the internal transfer. **Transfer Currency** [Mandatory] - Select the transfer currency for the internal transfer from the drop-down list.
- **Pay now** [Optional] - Select **Pay now** to process the internal transfer immediately.
- The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
- **Pay later** [Optional] - Select **Pay later** to make the internal transfer on a future date. The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
- **Setup Standing Instruction** [Optional] - Select **Setup Standing Instruction** to set standing instructions for the internal transfer for a period. The system auto transfers the fund on the specified date and frequency. The transfer can be done in any of the three modes: **Pay now**, **Pay later** or **Setup Standing Instruction**.
- **SI Execution Frequency** [Conditional] - Select the standing instruction execution frequency for the internal transfer from the drop-down list. The options are: · Daily · Weekly · Fortnightly · Monthly · Bi-Monthly · Quarterly · Half -Yearly · Yearly This field is displayed if you select the **Setup Standing Instruction** option.
- **First Execution Date** [Conditional] - Select the execution date for the first standing instruction from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
- **Expiry Date** [Conditional] - Select the standing instruction Expiry Date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
- **Narrative** [Optional] - Type the narrative.
- **Template Access Type** [Optional] - Select template access type from the drop-down list. Options are: · Public · Private. (For Retail Users, template access type will be private).
- **Payment Type** “ [Mandatory] - Select the values: **Standard Payment; Single e-Invoice Payment; Bulk invoice Payment * If are going to Pay a Fiscal e-Invoice. o “External System ID”** [Mandatory, with 36-alphanumeric code] - will be requested to be completed only if you have selected the **“Single invoice Payment”** option in the **“Payment Type”** drop- down list. For the NIVF code with 36 characters is given the opportunity to copy and paste.
- In case the user selects **“Bulk e-Invoice Payment”** option in the **“Payment Type”** field, a document of Text or CSV type must be mandatorily attached to the payment
- **Attached document if required ss described in section ‘Attach document Functionality’ of this Manual.**

Note: For e-invoice payments we strongly advise you to attach the copy of the invoice in the respective section ‘Attach Document’.

- Click the **Confirm** button.
- If transaction password is required the following screen will appear:

- Enter the security Key number and press **Proceed**. Depending on the type of verify screen, the system displays the **Internal Transfer - Confirm** screen with the status message.

- Click the **New Payment** button in case you want to initiate another internal transfer.
- In case the user selects **"Bulk invoice Payment"** option in the **"Payment Type"** field, a document of Text or CSV type must be mandatorily attached to the payment. This document

should keep a list of NIVF's for which payment is being made. You can use this option in case you are paying several e-Invoices to the same beneficiary within a single payment order.

Note: On the following page find examples of the document to be uploaded

The screenshot shows a web-based form for 'Outgoing Transfers'. The form is titled 'Outgoing Transfers' and has a '0000' indicator in the top right corner. The form is divided into several sections:

- Beneficiary Bank Details:** This section includes fields for 'Country*' (Select), 'Beneficiary Email', 'SWIFT Code*' (ISO0FRPP00), 'Bank Name*' (COMPAGNIE DE SAINT-GOBAIN), 'Bank Address*' (LES MIRROIRS, 18 AVENUE DALSACE), 'National Clearing Code Type*' (Select), 'National Clearing Codes*' (with a search icon), 'Country' (France), and 'City' (5006 COURBEVOIE).
- Payment Details:** This section includes fields for 'Transfer Amount*' (1500), 'Transfer Currency*' (EURO), 'Pay Now*', 'Pay later*', 'Payment Details 1*' (TEST), 'Payment Details 2*' (TEST), 'Payment Details 3*', and 'Payment Details 4*'.
- Other Details:** This section is highlighted with an orange border and includes fields for 'Correspondence Charges*' (Shared (SH)), 'Source of funds*' (TEST), 'Template Access Type*' (Private), 'Payment Type*' (Bulk e-Invoice Payment), and 'External System ID*' (53E1A7D7-EEBC-41D9-9899-8888200C9466). Below this section, there is a message: 'Attach documents, if required, as is described in section "Functionality- Attach Documents" of the Manual'. Below this message, there is a checkbox for 'Attach Documents' and a file name 'bulksvcsv'. At the bottom of this section, there are buttons for 'Remove' and 'Attach'.

At the bottom of the form, there are buttons for 'View Limits', 'Save as Draft', 'Save as Template', 'Proceed', and 'Save and Proceed'. The word 'Albania' is visible at the bottom center of the form area.

CSV document

CSV document may be in two acceptable formats:

Format 1: The data in each row match the content of the QR code present in the fiscal invoice (as per the table below).

So the CSV document may be generated by scanning one by one the QR codes of all fiscal invoices for which the payment is being made. It is necessary that all the invoices belong to the same seller/beneficiary and are in the same currency.

The customer can upload Bulk e-Invoices in either CSV or TXT format using one of the following options:

- Appendix 9_1 bulk e-invoice sample CSV (comploting all fields)

- Appendix 9_2 bulk e-invoice sample CSV (comploting only the required fields)
- Appendix 9_3 bulk e-invoice sample TXT (comploting all fields)
- Appendix 9_4 bulk e-invoice sample TXT (comploting only the required fields)

- Example 1:
 - L12345678V;KOMPANIA X;c8d18197-9460-4c66-a20c-fd3d7f579e19;01.07.2021 12:37:19;12000;EUR;AL123456789IBAN;USALALTR;Banka Y
 - L12345678V;KOMPANIA X;c8d18197-9460-4c66-a20c-fd3d7f579e19;03.07.2021 18:00:59;2500;EUR;AL123456789IBAN;USALALTR;Banka Y

Format 2: The data in each row contain the NIVF, amount and currency of the fiscal invoices for which the payment is being made .

- So in each row of the CSV document should be entered the minimum necessary information of the fiscal invoice which the bank needs to report to the General Tax Directorate. This information should however be positioned according to the place each field has in the QR code of the invoice.
- Example 2: Optional fields are left empty, whilst keeping the separating symbol “;” and only the mandatory fields are completed .

```
;;c8d18197-9460-4c66-a20c-fd3d7f579e19;;12000;EUR;;;
;;c8d18197-9460-4c66-a20c-fd3d7f579e19;;2500;EUR;;;
```

Requested fields

Field 1	NIPT I of the seller	Optional
Field 2	Name of the seller	Optional
Field 3	NIVF	Mandatory
Field 4	Date/time	Optional
Field 5	Amount	Mandatory
Field 6	Currency	Mandatory
Field 7	IBAN of the seller	Optional
Field 8	Bank code of the seller	Optional
Field 9	Bank name of the seller	Optional

Attention!

The maximum number of documents which can be attached in Internet Banking under section “Attach Documents” is 5.

The maximum size of each document is 3MB.

21. Within Bank - Multiple Internal Transfer

This option allows you to initiate multiple internal transfers. You can transfer money from one account to as many as five different accounts by selecting the Debit Single Account option or you can transfer money from different accounts to a single or multiple accounts by selecting the Debit Multiple Account.

- Navigate through the menus to **Payments > Within Bank > Multiple Internal Transfer**. The system displays the **Multiple Internal Transfer** screen and complete required information:
 - o Select **Debit Single Account** [Optional] - Select **Debit Single Account** to debit a single account, or
 - o Select **Debit Multiple Account** [Optional] - Select **Debit Multiple Account** to debit more than one account.
 - o **User Reference** [Optional] - Type the user reference number for the transaction.
 - o **Source Account** [Mandatory] - Select the source account from the dropdown list.
 - o **Payment Instruction**
 - o **Destination Account** [Mandatory] - Type the destination account which will act as a credit account for the transaction.
 - o **Destination Branch** [Display] - This field displays the destination branch selected in the destination branch dropdown.
 - o **Transfer Amount** [Mandatory] -Type the amount to be transferred.
 - o **Transfer Currency** [Mandatory] - Select the currency from the drop-down list.
 - o **Attached document if required as described in section 'Attach Document Functionality' of this Manual.**
 - o **Payment Details**
 - o **Pay Now** [Optional] -Select **Pay Now** to process the transaction immediately.
 - o **Pay Later** [Optional] - Select **Pay Later** to make the payment on future date.
 - o **Setup Standing Instruction** [Optional] - Select **Setup Standing Instruction** to set the standing instruction for a period for multiple debits. Following fields are displayed if **Setup Standing Instruction** radio button is selected.
 - o **SI Details**
 - o **SI Execution Frequency** [Conditional] - Select the standing instruction execution frequency from the drop-down list. The options are: · Daily · Weekly · Fortnightly · Monthly · Bi-Monthly · Quarterly · Half -Yearly · Yearly
 - o **First Execution Date** [Conditional] - Select the first standing instruction execution date from the pick list.
 - o **Expiry Date** [Conditional] - Select the standing instruction Expiry date from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
 - o **Other Details**
 - o **Narrative** [Mandatory] Type the brief description of the transaction.

Multiple Internal Transfer

Debit Single Account

Debit Multiple Account

User Reference

Source Account* 9,951,805.86 LEK

Payment Instruction	Destination Account	Destination IBAN No.	Transfer Amount	Transfer Currency	Attach Documents	Delete
Payment Instruction No 1	49549335401		1	LEK	Attach	X
Payment Instruction No 2	49598335401		1	LEK	Attach	X

Payment Details

Pay Now

Pay Later

Setup Standing Instruction


Other Details

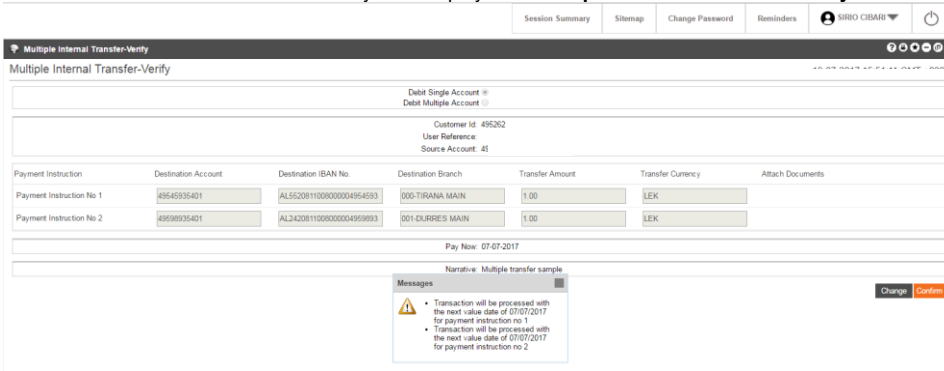
Narrative: Multiple transfer sample

Note

(I/we) declare and agree that:
 The Bank is not responsible for delays, non-execution return of funds, or any other consequences that may result from inaccurate instructions of the customer.
 If this transfer currency is not included in SSIs, the Bank does not bear any responsibility for any difference amount may occur due to different exchange rates applied from the correspondent banks.
 (I/we) have read and accepted the Bank's Terms and Conditions and (I/we) agree to the application by the Bank of relevant commissions for the execution of the transfer as per this instruction.
 The information (I/we) have given in this form is correct and true.
 The funds transferred by this payment order have been obtained by legal activities and do not constitute action for money laundering or terrorism financing.
 (I/we) give my/our consent for the processing of my/our personal data by the Bank and, where appropriate, their international transfer.
 The documentation submitted for performing this transfer has not been used previously for other transfers, and is in accordance with the regulation of Bank of Albania "On Foreign Exchange Activities" and the legal and regulatory framework in power.

- To fill the details for Multiple Debit Account, select the **Debit Multiple Account** radio button.

- Click the **Add More** button to add multiple records.
- Click the  button to delete a record from the grid.
- Click the **Proceed** button. The system displays the **Multiple Internal Transfer - Verify** screen.



Multiple Internal Transfer-Verify

Debit Single Account ▾
Debit Multiple Account ▾

Customer Id: 495262
User Reference:
Source Account: 41

Payment Instruction	Destination Account	Destination IBAN No.	Destination Branch	Transfer Amount	Transfer Currency	Attach Documents
Payment Instruction No 1	49545935401	AL552081100000004954593	000-TIRANA MAIN	1.00	LEK	
Payment Instruction No 2	49598935401	AL242081100000004959893	001-DURRES MAIN	1.00	LEK	

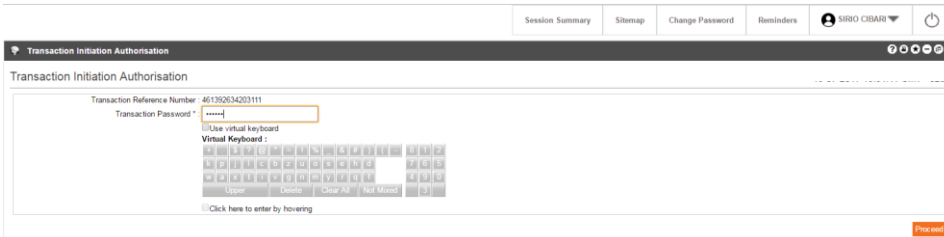
Pay Now: 07.07.2017

Messages: Narrative: Multiple transfer sample

- Transaction will be processed with the next value date of 07/07/2017 for payment instruction no 1
- Transaction will be processed with the next value date of 07/07/2017 for payment instruction no 2

Change Confirm

- Click the **Confirm** button.
- If transaction password is required the following screen will appear:



Transaction Initiation Authorisation

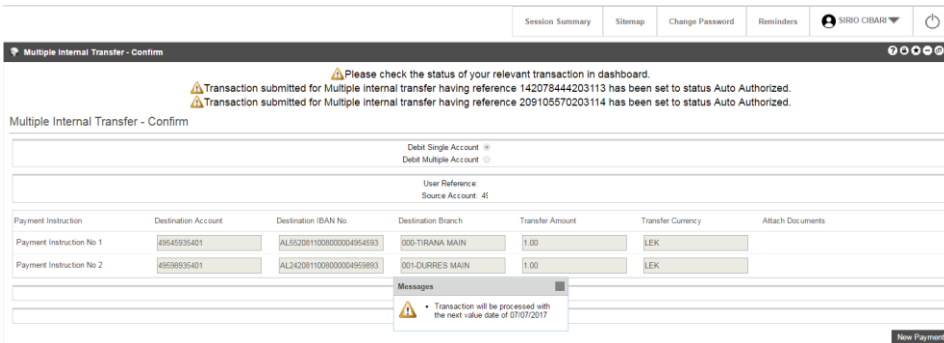
Transaction Reference Number: 491392634203111
Transaction Password: [Redacted]

Use virtual keyboard
Virtual Keyboard: [Virtual Keyboard Interface]

Click here to enter by hovering

Proceed

- Enter the security Key number and press **Proceed**. The system displays the **Multiple Internal Transfer - Confirm** screen.



Multiple Internal Transfer - Confirm

Please check the status of your relevant transaction in dashboard.
Transaction submitted for Multiple internal transfer having reference 142078444203113 has been set to status Auto Authorized.
Transaction submitted for Multiple internal transfer having reference 209105570203114 has been set to status Auto Authorized.

Debit Single Account ▾
Debit Multiple Account ▾

User Reference:
Source Account: 41

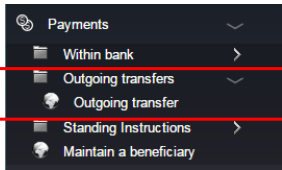
Payment Instruction	Destination Account	Destination IBAN No.	Destination Branch	Transfer Amount	Transfer Currency	Attach Documents
Payment Instruction No 1	49545935401	AL552081100000004954593	000-TIRANA MAIN	1.00	LEK	
Payment Instruction No 2	49598935401	AL242081100000004959893	001-DURRES MAIN	1.00	LEK	

Messages: Transaction will be processed with the next value date of 07/07/2017

New Payment

- Click the **New Payment** button in case you want to perform another multiple internal transfer

Payments – Outgoing Transfers



22. Outgoing Transfer

Using the Outgoing Transfer option, you can transfer funds domestically or globally (Domestic transfers are usually made through the local payments network). Outgoing transfers can be made either by using an existing template or as a new payment transaction. The payment can be processed immediately, or on a specific future date, or as per your standing instructions with the bank.

- Navigate through the menus to **Payments > Outgoing Transfers and complete required fields**
 - Payment To**
 - o **Existing Template** [Optional] - Select **Existing Template** option button to select the existing Payment template for funds transfer
 - o **Make New Payment** [Optional] - Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using **Existing Payment**
 - o **Template or Make New Payment. User Reference Number** [Optional] - Type the user reference number as per the your choice.
 - o **Source Account** [Mandatory] - Select the source account from the drop-down list. Click the button. The system will automatically fetch and display the available balance for the selected source account.
 - Beneficiary Details**
 - o **Beneficiary Name** [Mandatory] - Click the Lookup button to select any beneficiary. Name of that selected beneficiary will get displayed here.
 - o **Destination Account Type** [Conditional] - Select - Enter Account No
 - o **Account Number / IBAN** [Mandatory] - Type the beneficiary account number.
 - Beneficiary Bank Details**
 - o **Enter Beneficiary Bank Details** [Optional] - Select the option to enter the beneficiary bank details . The options are follows: - SWIFT - National Clearing Codes - Bank Details
 - o **SWIFT Code** [Conditional] - Click the lookup button to select the swift code.
 - o **Bank Name** [Display] - Beneficiary bank name will get automatically populated here after the selection of swift code. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**.
 - o **Bank Address** [Conditional] - Type the bank address. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**. If you select Swift Code then this field will get automatically populated.
 - o **National Clearing Code** [Search] - Click the search button to select the beneficiary bank code. This field is enabled if the **National Clearing Codes** option is selected from the **Enter Beneficiary Bank Details**.
 - o **National Clearing Code Type** [Mandatory] - Select the national clearing code type from drop-down list.
 - o **Country** [Conditional] - Type the country name. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**. If you select Swift Code then this field will get automatically populated

- **City** [Conditional] - Type the city of the beneficiary. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**. If you select Swift Code then this field will get automatically populated
- **Intermediary Bank Details** [Conditional] - Select from the radio button : · Swift Code · Bank Details.

Note: *If you select Swift Code radio button, then after selecting any swift code through search option at Swift Code field, remaining details will get auto populated. If you select Bank details radio button then you will have to enter remaining details.*

- **Swift Code** [Conditional] - Select the swift code using search button provided.
- **Bank Name** [Conditional] - Type the bank name.
- **Bank Address** [Conditional] - Type the bank address.
- **City** [Conditional] - Type the city of the beneficiary. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**.
- **Country** [Conditional] - Type the country name. This field is enabled if the **Bank Details** option is selected from the **Enter Beneficiary Bank Details**.

Payment Details

- **Transfer Amount** [Mandatory] - Type the transfer amount.
- If a payment template is selected from the **Payment Template** drop-down list, this field displays the transfer amount of the selected payment template.
- **Transfer Currency** [Mandatory] - Select the transfer currency for the international transfer from the drop-down list.
- **Pay Now** [Optional] - Select **Pay Now** to process the transaction immediately.
- **Pay Later** [Optional] - Select **Pay Later** to make the payment on future date.

Other Details

- **Payment Details 1/2/3/4** [Mandatory] - Type the description for payment details.
- **“Payment Type“** [Mandatory] - Select the values: **“Single e-invoice Payment “** , **“Bulk e-Invoice Payment”** – **in case you are paying a fiscal e-invoice.**
- **“External System ID”** with 36- alphanumeric code [Mandatory] to be completed only if you have chosen the option **“Single e-invoice Payment”** in the field **“Payment Type”** . Please take care to complete this information correctly in order for the payment to be validated successfully. For the NIVF code with 36 characters is given the opportunity to copy and paste
- **Correspondence Charges** [Mandatory] - Select the correspondence charges from the drop-down list.
- **Narrative** [Optional] - Type the narrative.
- **Template Access Type** [Optional] - Select template access type from the drop-down list
Options are: · Public · Private.
- **Attached document if required ss described in section ‘Attach Document Functionality’ of this Manual.**

Note: For e-invoice payments we strongly advise you to attach the copy of the invoice in the respective section **‘Attach Document’**.

Session Summary | Sitemap | Change Password | Reminders | HRO CIBAR

Outgoing Transfers

Existing Template

Make New Payment

User Reference Number

Source Account 290.45 EUR

Beneficiary Details

Beneficiary Name*

Destination Account Type*

Account Number / IBAN

Beneficiary Address*

Beneficiary Address*

City*

Country*

Beneficiary Email

Beneficiary Bank Details

Enter Beneficiary Bank Details Swift National Clearing Codes Bank Details

Bank Name**

Bank Address**

National Clearing Code Type**

National Clearing Codes**

Country

City

Outgoing Transfers

Country*

Beneficiary Email

Beneficiary Bank Details

Enter Beneficiary Bank Details Swift National Clearing Codes Bank Details

Bank Name**

Bank Address**

National Clearing Code Type**

National Clearing Codes**

Country

City

Payment Details

Transfer Amount*

Transfer Currency*

Pay Now

Pay later

Payment Details1*

Payment Details2

Payment Details3

Payment Details4

Select one of the options how bank commissions will be held in the field "**Correspondence Charges**". Type Source of funds in the field "**Source of funds**". Select payment type in the field "**Payment type**" and type "**External System ID**" if required.

Other Details

Correspondence Charges*

Source of funds*

Template Access Type

Payment Type*

External System ID** Enter the 36 characters code of your e-invoice.

Attach Documents

Payment Details

Transfer Amount: 10
 Transfer Currency: EURO
 Pay Now#
 Pay later#
 Payment Details1: Payment for invoice no. 1456
 Payment Details2
 Payment Details3
 Payment Details4

Other Details

Correspondence Charges: Shared (SHA)
 Source of Funds: Business
 Template Access Type: Select

Attach Documents

Attach

View Limits Save as Draft Save as Template **Proceed** Save and Proceed

* Indicates mandatory fields
 ** Indicates mandatory if particular option is enabled
 --- the source of funds is mandatory
 For decimal places, the dot character is accepted only e.g. 10.22
 (we) declare and agree that:
 The Bank is not responsible for delays, non-execution return of funds, or any other consequences that may result from inaccurate instructions of the customer.
 If this transfer currency is not included in SWIFT, the Bank does not bear any responsibility for any difference amount may occur due to different exchange rates applied from the correspondent bank.
 (we) have read and accepted the Bank's Terms and Conditions and (we) agree to the application by the Bank of relevant correspondent bank for the execution of the transfer as per this instruction.
 The information (we) have given in this form is correct and true.
 The funds transferred by this payment order have been obtained by legal activities and do not constitute action for money laundering or terrorist financing.
 (we) give my/our consent for the processing of my/our personal data by the Bank and, where appropriate, for international transfer.
 The documentation submitted for performing this transfer has not been used previously for other purposes, and as in accordance with the regulation of Bank of Albania "Foreign Exchange Activities" and the legal and regulatory framework in force.
 The updated data of the Customer related to its number of identification document (ID card for individuals) or TAX ID (in case of legal persons) will be sent/processed as mandatory components of this wire transfer.
 Accompanying documents of the payment, in original or notarized copy.

By pressing this button, you can save a draft of the payment to initiate it at a later stage.

By pressing this button, you can save the payment details as a template to use it anytime. Please note that pressing this button only saves the payment it does not initiate it.

By pressing this button, you can save the payment details as a template to use later as well as initiate the payment.

– Click the **Proceed** button. The system displays the **Outgoing Funds Transfer - Verify** screen.

Session Summary | Sitemap | Change Password | Reminders | EURO CIBAZI

International Account Transfer Verify

Payment To: Make New Payment
 User Reference Number:
 Source Account:

Beneficiary Name: Company 1
 Destination Account Type: Enter Account No
 Account Number: 1234567894235
 Beneficiary Address: Valensia 178
 Company 1
 City: Madrid
 Country: EUROPE
 Beneficiary Email:

Enter Beneficiary Bank Details: Swift
 SWIFT Code: ABABESM1XXX
 National Clearing Codes:
 BIC: BLSA33XXX
 Bank Name: BANCILE BOLSA, SA
 City: 28014 MADRID

Messages
 Transaction will be processed with the next value date of 07/07/2017

Transfer Amount: 10
 Transfer Currency: EURO
 Pay Now: 07-07-2017
 Payment Details1: Payment for invoice no. 1456
 Payment Details2
 Payment Details3
 Payment Details4

Correspondence Charges: Shared (SHA)
 Source of Funds: Business

Confirm Change

– Click the **Confirm** button.

– If transaction password is required the following screen will appear:

- Appendix 9_1 bulk e-invoice sample CSV (comploting all fields)
- Appendix 9_2 bulk e-invoice sample CSV (comploting only the required fields)
- Appendix 9_3 bulk e-invoice sample TXT (comploting all fields)
- Appendix 9_4 bulk e-invoice sample TXT (comploting only the required fields)

- Example 1:

- L12345678V;KOMPANIA X;c8d18197-9460-4c66-a20c-fd3d7f579e19;01.07.2021 12:37:19;12000;EUR;AL123456789IBAN;USALALTR;Banka Y
- L12345678V;KOMPANIA X;c8d18197-9460-4c66-a20c-fd3d7f579e19;03.07.2021 18:00:59;2500;EUR;AL123456789IBAN;USALALTR;Banka Y

Format 2: The data in each row contain the NIVF, amount and currency of the fiscal invoices for which the payment is being made .

- So in each row of the CSV document should be entered the minimum necessary information of the fiscal invoice which the bank needs to report to the General Tax Directorate. This information should however be positioned according to the place each field has in the QR code of the invoice.
- Example 2: Optional fields are left empty, whilst keeping the separating symbol “;” and only the mandatory fields are completed .

```
;;c8d18197-9460-4c66-a20c-fd3d7f579e19;;12000;EUR;;;
;;c8d18197-9460-4c66-a20c-fd3d7f579e19;;2500;EUR;;;
```

Requested fields

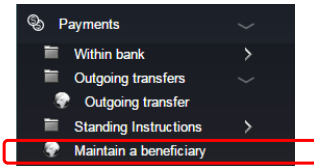
Field 1	NIPT I of the seller	Optional
Field 2	Name of the seller	Optional
Field 3	NIVF	Mandatory
Field 4	Date/time	Optional
Field 5	Amount	Mandatory
Field 6	Currency	Mandatory
Field 7	IBAN of the seller	Optional
Field 8	Bank code of the seller	Optional
Field 9	Bank name of the seller	Optional

Attention!

The maximum number of documents which can be attached in Internet Banking under section “Attach Documents” is 5.

The maximum size of each document is 3MB.

Payments – Maintain a Beneficiary



23. Maintain Beneficiary

Users having access to Beneficiary Maintenance can maintain Beneficiary. *Note for Business Users:* You can also specify if the Beneficiary template created is available to other users of the same primary customer id by specifying the template access level as public. If the Template is created with template access level as Private, it is available only to the User who has created it. Beneficiary Maintenance is supported for both internal and outgoing transfers

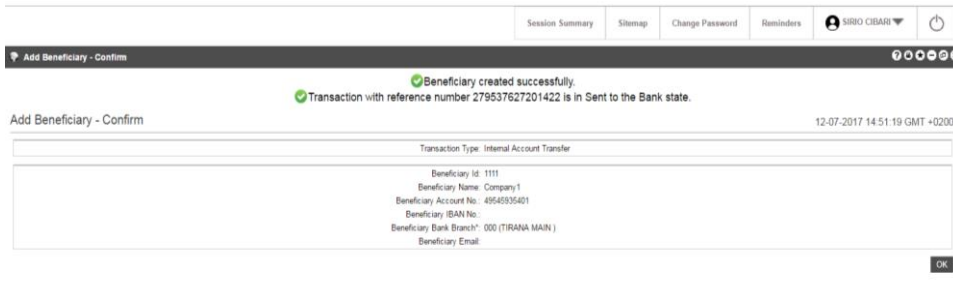
- Navigate through the menus to **Payments > Beneficiary Maintenance**
- Select the transaction type and click the Create Beneficiary Template button

A screenshot of a web application interface for 'Beneficiary Maintenance'. The top navigation bar includes 'Session Summary', 'Sitemap', 'Change Password', 'Reminders', and a user profile 'SIBO CIBAR'. The main content area has a header 'Beneficiary Maintenance' and a timestamp '12-07-2017 13:39:56'. Below the header is a form with a 'Transaction Type' dropdown menu (options: Select, Internal Account Transfer, Outgoing Transfers) and a 'Create Beneficiary Template' button. Other fields include 'Beneficiary ID', 'Beneficiary Account No.', 'Beneficiary Bank Name', 'Beneficiary Name', 'Beneficiary Email', and 'Visibility' (set to 'All'). A 'Search' button is located at the bottom right.

- Enter beneficiary data in the required fields
- Click **Add**. The system displays the **Add Beneficiary - Verify** screen will appear

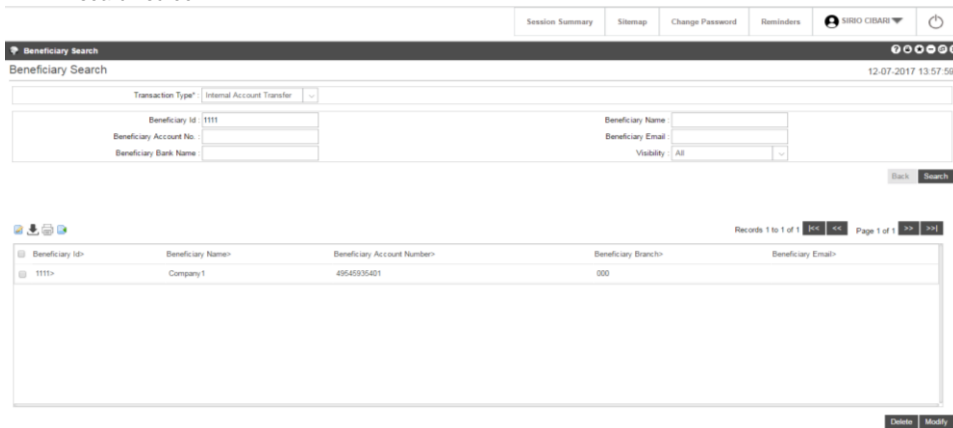
A screenshot of a web application interface for 'Add Beneficiary - Verify'. The top navigation bar is the same as the previous screenshot. The main content area has a header 'Add Beneficiary - Verify' and a timestamp '12-07-2017 14:51:19 GMT +0200'. Below the header is a form displaying the details of the beneficiary being added: 'Transaction Type: Internal Account Transfer', 'Beneficiary Id: 1111', 'Beneficiary Name: Company 1', 'Beneficiary Account No.: 4954993401', 'Beneficiary IBAN No.:', 'Beneficiary Bank Branch*: 000 (TIRANA MAIN)', and 'Beneficiary Email:'. At the bottom right, there are 'Change' and 'Confirm' buttons.

- Click **Confirm** button. The system displays **Add Beneficiary - Confirm** screen with the status message.



24. Modify Beneficiary

- Select beneficiary ID by selecting the respective checkbox from the **Beneficiary Maintenance** search screen.



- Click the **Modify** button to modify the selected beneficiary template. The system displays **Modify Beneficiary** screen.
- Enter the details to modify the beneficiary template.
- Click the **Modify** button to modify the selected beneficiary template. The system displays **Modify Beneficiary - Verify** screen. OR Click the **Back** button to navigate to the previous screen.
- Click the **Confirm** button. The system displays **Modify Beneficiary - Confirm** screen
- Click the **OK** button. The system displays initial **Beneficiary Maintenance** screen

25. Deleting a Beneficiary

- Click the **Delete** button in the **Beneficiary Maintenance** screen with the search result. The system displays the **Beneficiary Maintenance – Delete Beneficiary – Verify** screen.
- Click the **Confirm** button. The system displays the **Beneficiary Maintenance – Delete Beneficiary – Confirm** screen.
- Click the **OK** button

Bill Payments

Bill Payments

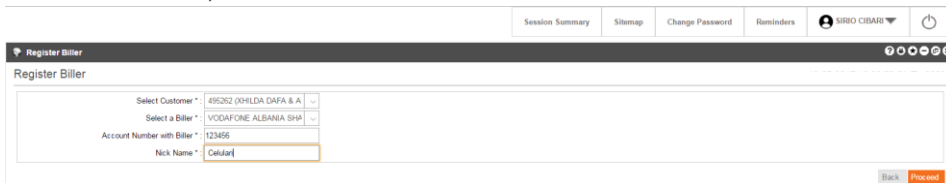


26. Register Biller

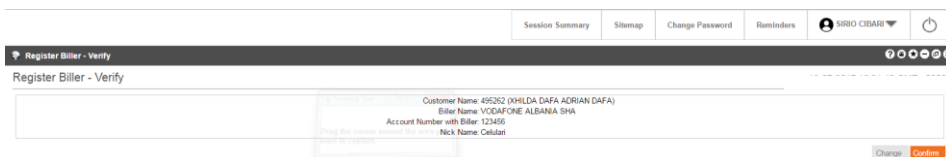
Using this option, you can register more than one account with the same service provider for bill payment. While paying bill, you can select any of the registered billers to whom bill is needed to be paid.

Note: Bill can only be paid to the registered billers. This means that prior to paying any bill, you need to first register a biller. Once the biller is registered, you can easily make payments through the Pay bills menu.

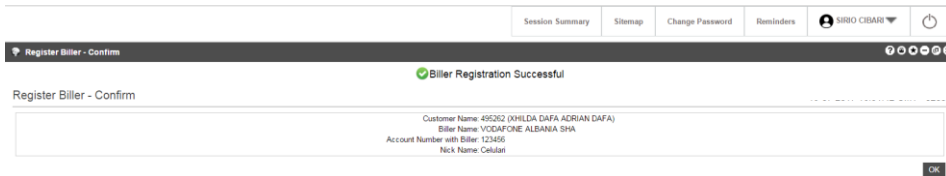
- **To register Biller:** Navigate through **Bill Payments > Register Biller**
- Click the **Add New Biller** button to register a new biller. The system displays **Register Biller** screen
 - o **Select Customer** : Select the customer from the drop-down list.
 - o **Select a Biller** : Select the biller from the drop-down list.
 - o **Account Number with Biller** : Type the account number or consumer number with the biller.
 - o **Nick Name** Type the nick name. (*This should be one word and contain only alphabetic characters*).



- Click the **Submit** button. The system displays **Register Biller - Verify** screen.



- Click the **Confirm** button. The system displays the **Register Biller - Confirm** screen with the status message. OR Click the **Change** button to go to the previous screen and edit the entered data.



- Click the **OK** button. The system displays the **Register Biller** screen.

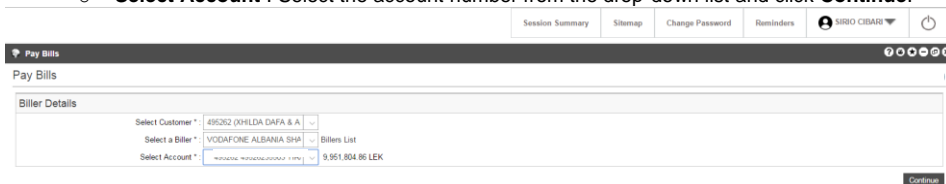
27. Delete a Biller

- Select the check box of the customer to be deleted.
- Click the **Delete** button to delete a biller. The system displays **Delete Biller verify** screen
- Click the **Confirm** button. The system displays the **Delete Biller - Confirm** screen with the status message OR Click the **Back** button to go to the previous screen.
- Click the **OK** button. The system displays the **Register Biller** screen.

28. Pay Bill

Using this option the user can pay the bill to the registered biller. The system will validate the stored biller information for the sufficient funds to pay bill payment amount.

- **To Pay Bill:** Navigate through **Bill Payments > Pay Bill**.
 - **Select Customer :** Select the customer from the drop-down list.
 - **Select a Biller :** Select the biller to which you will pay the bill from the drop-down list.
 - **Select Account :** Select the account number from the drop-down list and click **Continue**.



- **Then attach document if required as described in section ‘Attach Document Functionality of this Manual.**
- And complete the **Other Details Section**
 - **Bill Number:** Type the bill number.
 - **Bill Date:** Select the bill date from the pick list.
 - **Payment Amount:** Type the amount to be paid to the biller.
 - **Type of Payment:** Select the type of payment from the drop down list
 - **Transfer Description:** Type the payment details
 - **“Payment Type ” [Mandatory]** Select the values: **Single e-Invoice Payment; Bulk e-Invoice Payment * If you are Pay a Fiscal e-Invoice.**
 - **“External System ID”:** [Mandatory, with 36-alphanumeric code] will be requested to be completed only if you have selected the **“Single e-Invoice Payment”** option in the **“Payment Type”** drop- down list. For the NIVF code with 36 characters is given the opportunity to copy and paste.

Note: For e-invoice payments we strongly advise you to attach the copy of the invoice in the respective section **"Attach Document"**.

The screenshot displays the 'Pay Bills' interface in two states. The top state shows the 'Payment Details' section with the following fields: 'Select Customer' (49262 (XHILDA DAFI & A)), 'Select a Biller' (VODAFONE ALBANIA SHP), and 'Select Account' (9.951.804.86 LEK). Below this is the 'Attach Documents' section with an 'Attach' button. The bottom state shows the 'Other Details' section with fields: 'Customer Name' (XHILDA DAFI ADRIAN DAFI), 'Select a Biller' (200519-3251561), 'Select Account' (4926235503), 'Bill Number' (123456789), 'Bill Date' (19-07-2017), 'Payment Amount' (500), 'Type of Payment' (VODA/Vodafone Albania (LE)), and 'Transfer Description' (Bill payment test). A callout box highlights the 'Payment Type' field with the text: 'In the field "Payment Type", select the values Single e-invoice Payment, Bulk e-invoice Payment if you are pay a Fiscal e-invoice. Enter the 36 characters code of your e-invoice.' Below the callout, the 'Payment Type' is set to 'Single e-Invoice Payment' and the 'External System ID' is '03018197-0461-4c86-420c-603d7579e19'. A 'Proceed' button is visible in the bottom right corner of the form.

Note: In the Notes section are listed the requirements for the details to be included in the Transfer Description field for the payment to be considered valid. Carefully read the notes prior to initiating any bill payment.

- Click the **Proceed** button. The system displays **Pay Bills - Verify** screen.

- If transaction password is required the Transaction initiation authorization screen will appear.
- Enter the security Key number and press **Proceed**.

- Click the **Confirm** button. The system displays **Pay Bills - Confirm** screen with the status message. OR Click the **Change** button to go to the previous screen and edit the entered data.

- Click the **OK** button. The system takes you to the **Pay Bills** screen.
- In case the user selects “**Bulk e-Invoice Payment**” option in the “Payment Type” field, a document of Text or CSV type must be **mandatorily** attached to the payment. This document should keep a list of NIVF’s for which payment is being made.
- On the following page find examples of the document to be uploaded. You can use this option in case you are paying several e-Invoices to the same beneficiary within a single payment order.

Note: All other invoice payment steps will remain the same as described in the manual.

Pay Bills

Payment Details

Select Customer*: 12345612

Select a Biller*: LUESIELLES KANALDI... Billers List

Select Account*: 12345635301

Continue

Attach Documents

bulko.csv

In case the user selects "Bulk e-Invoice Payment", a document of **TXT ose CSV**. type must be **Mandatorily** attached to the payment .

Remove Attach

Other Details

Customer Name*: Test shpk

Select a Biller*: 200334-T12345678U

Select Account*: 12345635301

Bill Number*: 123456789

Bill Date*: 13-07-2021

Payment Amount*: 1000

Payment Currency*: LEK

Type of Payment*: WCOT Water Supply Co...

Transfer Description*: test payment

Payment Type*: Bulk e-Invoice Payment

External System ID*: 58E9A707-EEBC-4108-9899-9800200C9466

Enter the 36 characters code of your e-invoice

CSV document

CSV document may be in two acceptable formats:

Format 1: The data in each row match the content of the QR code present in the fiscal invoice (as per the table below).

So the CSV document may be generated by scanning one by one the QR codes of all fiscal invoices for which the payment is being made. It is necessary that all the invoices belong to the same seller/beneficiary and are in the same currency.

The customer can upload Bulk e-Invoices in either CSV or TXT format using one of the following options:

- Appendix 9_1 bulk e-invoice sample CSV (comploting all fields)
 - Appendix 9_2 bulk e-invoice sample CSV (comploting only the required fields)
 - Appendix 9_3 bulk e-invoice sample TXT (comploting all fields)
 - Appendix 9_4 bulk e-invoice sample TXT (comploting only the required fields)
- Example 1:
 - L12345678V;KOMPANIA X;c8d18197-9460-4c66-a20c-fd3d7f579e19;01.07.2021 12:37:19;12000;EUR;AL123456789IBAN;USALALTR;Banka Y

- L12345678V;KOMPANIA X;c8d18197-9460-4c66-a20c-fd3d7f579e19;03.07.2021 18:00:59;2500;EUR;AL123456789IBAN;USALALTR;Banka Y

Format 2: The data in each row contain the NIVF, amount and currency of the fiscal invoices for which the payment is being made .

- So in each row of the CSV document should be entered the minimum necessary information of the fiscal invoice which the bank needs to report to the General Tax Directorate. This information should however be positioned according to the place each field has in the QR code of the invoice.

- Example 2: Optional fields are left empty, whilst keeping the separating symbol “;” and only the mandatory fields are completed .

;;c8d18197-9460-4c66-a20c-fd3d7f579e19;;12000;EUR;;;

;;c8d18197-9460-4c66-a20c-fd3d7f579e19;;2500;EUR;;;

Requested fields

Field 1	NIPT I of the seller	Optional
Field 2	Name of the seller	Optional
Field 3	NIVF	Mandatory
Field 4	Date/time	Optional
Field 5	Amount	Mandatory
Field 6	Currency	Mandatory
Field 7	IBAN of the seller	Optional
Field 8	Bank code of the seller	Optional
Field 9	Bank name of the seller	Optional

Attention!

The maximum number of documents which can be attached in Internet Banking under section “Attach Documents” is 5.

The maximum size of each document is 3MB.

29. Treasury Branch Income Payments

Description

This service allows the customer to initiate and authorize payment orders in favour of Budget Institutions like: Ministry of Finance, Public Universities, Municipality Taxes Offices, and other Budget incomes.

- 1) This service is available as online payment (data entry screen) only and not by Bulk file functionality. As well as, the service is not available by Mobile app/Mobile browser channels.
- 2) The Treasury Branch Income payments:
 - > for which the exchange rate is requested (in case the Ordering Account Currency is different from LEK (ALL) and/or,

➤ the payment amount is over EUR 50 K (or equivalent)

will not be authorized in real time, since for those some confirmations by Bank structures are necessary. Anyway, the payment orders will be processed within working date, as per Terms & Conditions in force.

- 3) The Ordering Account can be in local currency LEK (ALL), as well as in foreign currencies.
- 4) The Beneficiary Account will be always in local currency LEK (ALL)
- 5) The payment Currency will be fixed in local currency LEK (ALL)
- 6) In case the payment order is performing over the cut-off time (4:00 p.m. business day) and/or during holidays, the bank will process the request the next working day. The Bank shall not be held liable on Tax Expiry date, as to fulfil the time limits remains a taxpayer (Customer) responsibility.
- 7) Any tax listed in the Invoice Mandate will be performed as a separate tax payment order.
- 8) The Bank shall not be held liable for any mistake that occurs from wrong instructions entered by the Customer.

II. Process flow

The Menu navigation to perform this payment for end user, as after logging into FCDB application, is “**Bill Payments**”. The user clicks on newly added “**Treasury Branch Income payments**” functionality.

The process that need to be followed step by step should be in order as mentioned below:

1. Select the “Ordering Account” from a drop-down list.
2. Select “Treasury Branch Code” and then “Treasury Branch Account” field is auto populated.
3. Select “Beneficiary Institution Code” from a drop-down list depending on the selected Treasury Branch Code. The list of values in “Beneficiary Institution Code” will change upon selecting the “Treasury Branch Code”.
4. Select “Economic Income Code” from a drop-down list.
5. Legal Name (Debit Account holder) will be auto populated with bank’s customer name.
6. Fill in NUIS/NID (of Taxpayer) field. Features: max length 20 alphanumeric chars.

Note: The Debit Account Holder and Taxpayer could also be two different entities/individuals.

7. Fill in “Payment Amount” field. Features: max length 20 numeric chars.
8. Fill in “Payment description” field. Features: max length 140 alphanumeric chars.
9. “Currency” field has a fixed (not editable) value, ‘LEK’
10. “Execution Date” should be a not editable field and populated by default with the date D when the request of tax payment order is authorized and sends in the bank. If the user initiates a payment order after cut off time or during a non-working date, then the account will be debited on the next working date (D+n).
11. Click on ‘Proceed’ button.

III. Example

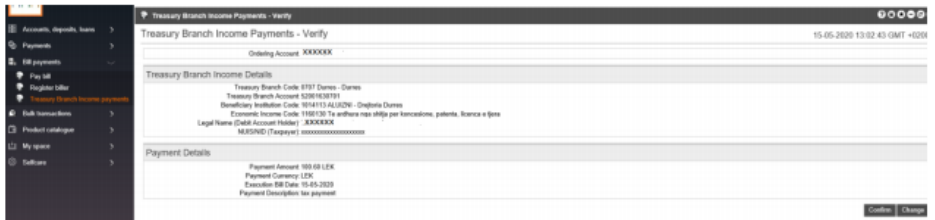
Below the process showed by print screens

Initiation screen

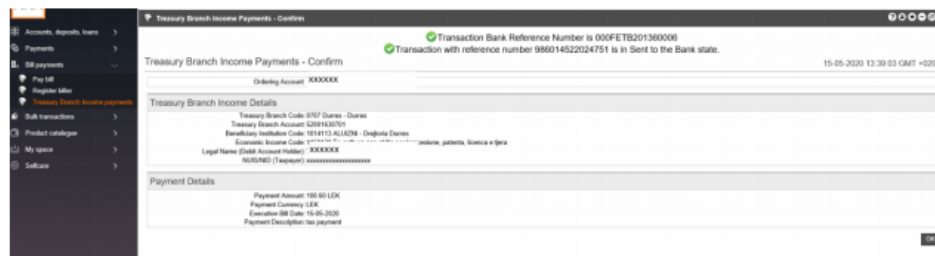


Verification screen:

All fields are displayed in view mode.



Confirmation screen:



BULK PAYMENTS Service HANDBOOK (for Business Customer)

1 – Abbreviations

SDMC: Single Debit / Multiple Credits, by debiting the Ordering customer once per total amount of all transactions present in the file and crediting all the Beneficiaries one by one.

SDSC: Single Debit / Single Credit, by debiting the Ordering customer as per each single amount of each transaction present in the file and crediting all the Beneficiaries one by one.

BTID: Bulk Template Identifier

UFF File: Universal File Format

MIXEDFT: Mixed Fund transfer

.dat: file extension, a generic data file

.csv: file extension, a comma separated values file commonly used by spreadsheet program as Microsoft Excel

txt: file extension, is a standard text document that contains unformatted text

LCY: Local Currency (ALL – LEK)

FCY: Foreign Currency (allowed are: EUR, USD, GBP, CHF)

Record level authorization: Authorizer can authorize individual transactions within the file

File level authorization: Authorizer can either authorize or reject the full file. Authorization or rejection of individual transaction within the file is not allowed

2 – Introduction

eBanking Bulk Payments service supports processing of bulk files received from a local application/program which contain mixed workload in **Excel** or **UFF** formats. The same file format will be possible to be used for both SDMC (Single Debit / Multiple Credits) and SDSC (Single Debit / Single Credit) templates.

1. By selecting BTID SDSC template, the Payment request can be for any of the following payment types:
 - Internal Commercial Payment in LCY & FCY
 - Domestic Commercial Low Value Payment in LCY (ACH)
 - Domestic Commercial High Value Payment in LCY (AIPS)
 - Domestic Commercial Payment in FCY
 - Cross-border Commercial Payment in FCY
 - Utility Payment

2. By selecting BTID SDMC template, the Payment request can be for any of the following payment types:
 - Internal Salary Payment in LCY & FCY
 - Domestic Salary Low Value Payment in LCY (ACH)
 - Domestic Salary High Value Payment in LCY (AIPS)
 - Domestic Salary Payment in FCY
 - Cross-border Salary Payment in FCY
3. No file format, content and rules differences are in place between Commercial, Salary and Utility payments, a part the template selected, SDSC or SDMC.
4. User will not be allowed to send both SDSC and SDMC contents in the same file, i.e. the file cannot be processed partially as SDSC and partially as SDMC.
5. The file structure (including field position, field format, delimiter, etc.) for SDMC will be same as existing SDSC template.
6. The file types ".txt" and ".csv" will be available for MIXEDFT SDSC and MIXEDFT SDMC.
7. The file types ".dat" will be available for UFF SDSC and UFF SDMC.
8. Each file ".txt", ".csv", ".dat", regardless of template used, will be uploaded with encoding UTF-8.
9. In case of Utility Payments, it is requested (mandatory) the sending of invoices to be paid in scanned version via e-mail to the Branch. However, for these types of payments, the Bank recommends the using of Bill Payments functionality.
10. The number of transaction allowed inside the file should be up to 1000, anyway the max size up to 1 MB. Alphanumeric characters and Underscore ('_') is supported for file naming.
11. Bulk File uploads- MIXEDFT SDSC/SDMC" template 6th,8th and 19th positions are as below:
 - CrtNo field (6th field) as a flag to identify e-invoices.
 - "Transaction Code" (8th Field) populated with dedicated code "TAX".
 - "Message for the beneficiary" field (19th field) for the "External System ID".
 - In uploading phase Validation will be validate 36-alphanumeric code in field 19 .

Commented [WU1]: •Scope of changes are limited only to Bulk File uploads-MIXEDFT SDSC/SDMC - internet banking (browser based) application. (Not to mobile app or mobile browser application).

Commented [XS2R1]: To be placed in right section

3 - Restrictions by using SDSC template

No restrictions are applied in eBanking platform in case of SDSC, expect for the below cases:

- a) Single International outgoing payment order (Beneficiary BIC is a third party outside Albania) in LCY (ALL) (Field no. 20 or Field UFF005.TR_CURRENCY (pos.83) will not be allowed.
- b) In case of an Internal payment order (the Bank Beneficiary is ISP Albania), the payment Currency must be the same as Credit Account Currency.

** If any of the above conditions is not meet, the file will not be uploaded and the corresponding error will be displayed to the User in the 'Bulk File View' screen.

By using SDSC template is possible to upload a single file which is composed by: i) multi Ordering accounts, ii) multi Payment currency, iii) multi Value Date, iv) multi Commercial payment types.

4 - Restrictions by using SDMC template

1. Same Ordering (Debit) Account within a single file (Field no. 3 or Field UFF001.BANK_ACCOUNT_NUM (pos.44))
2. Same Transaction Currency for all records within a single file (Field no. 1 or Field UFF005.TR_CURRENCY, (pos.83))

Note: The fields marked as 'Not Mandatory' will not be validated by the Core Banking system, hence will not be processed. That is, even if there are included in the original file shall not be employed for eventual reconciliations or other scopes.

5.2 – File Validations during uploading

1. The extension of the file to be uploaded should be “.csv” or “.txt” format.
2. If the status of the existing file in eBanking is Initiated, Semi-Authorized , Sent to Bank or Completed then it will be considered as Duplicate.
3. In case Ordering Account Currency will be different from Payment Currency, then the Ordering account will be debited in the currency of account applying the exchange rate of the business day, and the Beneficiary account will be credited in transaction for the amount as per instruction reported in the original file.
4. No SWIFT/BIC and IBAN codes validation and any match between Beneficiary Name and Account Number/IBAN code are performed during the uploading phase.
5. No SWIFT/BIC and IBAN codes validation and any match between Beneficiary Name and Account Number/IBAN code are performed during the booking and liquidation activities, in case the Beneficiary Account is No-ISP Albania (Outgoing Domestic and International in LCY&FCY).
6. Value Date (Field no.36 or Field UFF005.pm_settle_date (pos. 908)) defines the Date when to execute the respective payments. It can be equal or different to the booking date, so it can be a Future date. The Value Date should not be less than the current working date (day in which the file is upload).
 - a) If the requested Value date is D, then the payment order will be processed in date D (the available balance check is done and the funds are debited in Debtor's account on date D).
 - b) If the requested Value date is D+n, then the payment order will be processed in date D+n (the available balance check is done and the funds are debited in Debtor's account on date D+N).
7. . In case any of the mandatory field (please refer to 5.1 – Fields mapping) is missing or the format/length are not in comply with Bank rules, the entire file is rejected and a blocked error is raised.

6 - UFF File

6.1 – Fields mapping

UNDP			eBanking - ISP Albania		
UFF File	UFF Start Position	Field Length	Field Description Bulk UFF File .dat extension file (as per standard bank mappings)	Field Dimension and Type (alphanumeric, ISO)	AML, Compliance, Operating rules (Mandatory, Optional)
UFF001 BANK_ACCOUNT_NUM	44	17	Ordering Account	34, alphanumeric a) ISBA Account format, or b) IBAN format	Mandatory
UFF005 s_part_id_num	14	12	SWIFT code for the beneficiary's bank	8 or 11 chars	Mandatory If a correctly entered it will generate the whole bank's information.
UFF005 pm_pymnt_id_ref	43	10	Message for the beneficiary	101, alphanumeric	Mandatory
UFF005 pm_pymnt_amt	09	14	Payment Amount	Numeric (decimal separator is "" dot)	Mandatory
UFF005 TR_CURRENCY	83	3	Payment Currency	Fin - characters, (ISO 4217) Allowed: ALL, EUR, USD, GBP, CHF	Mandatory
UFF005 TR_PART_NAME1	98	40	Beneficiary's name	35, alphanumeric	Mandatory
UFF005 TR_PART_ADDRESS 1	138	55	Beneficiary's address 1	35, alphanumeric	Mandatory
UFF005 TR_PART_ADDRESS 2	138	55	Beneficiary's address 1	35, alphanumeric	Optional
UFF005 pm_payee_country	406	2	Beneficiary's country	ISO CODE Format	Mandatory
UFF005 s_part_branch_name30	536	30	Beneficiary's bank	70, alphanumeric	Mandatory
UFF005 s_part_branch_addr1, UFF005 s_part_branch_addr2, UFF005 s_part_branch_addr3, UFF005 s_part_branch_addr4	596	55	The address of beneficiary's bank	70, alphanumeric	Mandatory
	701	55	Beneficiary's IBAN or Account	34, alphanumeric a) IBAN is required for Outgoing & Internal transfers b) Bank account might be used for internal transfer only	Mandatory
UFF005 s_part_branch_city	816	30	The town of the beneficiary's bank	200, alphanumeric	Mandatory
UFF005 pm_pay_bank_country	864	2	The country of beneficiary's bank	ISO CODE Format	Mandatory
UFF005 pm_settle_date	908	8	Execution Date (Value Date)	Dates older than current date are not accepted ISO 8601 Format: yyyymmdd	Mandatory
UFF005 pm_pymnt_id_ref	43	10	Transaction Description (DescT)	200, alphanumeric	Mandatory
UFF006 ADV_DOC_ID	53	22		UFF005 pm_pymnt_id_ref and UFF006 ADV_DOC_ID to be concatenated in comma delimited for each payment reference. The total length of the field should be 140.	Mandatory
UFF009 s_payment_amt	22	14	Total Payment amount		Mandatory

6.2 – File Validations during uploading

The order in which the records will appear is as follows:

Record starting digit	Record Description	Comments	Order of appearance in file	Minimum Occurrence in file	Maximum Occurrence in file	Minimum Appearance in Payment Section	Maximum Appearance in Payment Section
1	Originating Bank Record			1	1	Not Applicable	Not Applicable
2	Bank Contact Record			2	1	Not Applicable	Not Applicable
3	Payer ID Number Record			3	1	Not Applicable	Not Applicable
4	Charge to Bank Record			4	1	Not Applicable	Not Applicable
5	Payment Record	This payment section (comprising of 2 types of records) will appear once or more times in the entire file		5	1	Not Applicable	1
8	Payee ID Record			8	1	Not Applicable	1
6	Advice Record			6	1	Not Applicable	1 or more times
9	End File Record			9	1	Not Applicable	Not Applicable

1. The extension of the file to be uploaded will be ".dat" file and the contents of the file will be readable text.
2. Validation of each field is specified in above section 6.1 - UFF Field Mapping in eBanking ISP Albania platform.
3. The total sum of amounts of the payment records should be less than or equal to the Debiting account available balance. A validation will be performed to check the total of all amounts in

Payment records against the total amount in End File Record. However, will not be validated the amount of each Payment records against the total amount in corresponding advice records of that payment record.

4. In case of "Not available balance in Ordering Account", all the payment orders within the file will remain as Unauthorized (Not liquidated) in Core Banking system until a deposit will be made into the account. Otherwise, at the end of the business day all the payment orders will be deleted by bank system and a message error will be displayed in 'Bulk File View' or 'Transaction List' screens with the file status in 'Deleted'.
5. It will be a fixed length file i.e. the fields in each record will appear at a fixed position with appropriate fillers / place holders. There will be no delimiters like comma or pipe characters.
6. The UFF file consists of multiple types of records. Only the Originating Bank Record, Payment Record and Advice Record will be used for Payment processing.
7. The End File Record will be used for validation purpose. The other record types are not relevant and hence will not be processed. Also, the UFF fields which do not appear in the UFF fields mapping table will be ignored.
8. Payment record (Record Type 5) and Advice record (Record Type 6) will be linked by the pm_pymnt_id_ref. One or more Advice record(s) will be present for a single Payment record (Record Type 5).
9. The value in PM_PYMNT_ID_REF and ADV_DOC_ID from all the advice records will be stored in payment details field. The values will be stored as comma delimited. The length of this field will be limited to 140 characters.
10. . There will be a single payment record created for each Payment record (Record Type 5). So, the total number of payment contracts created will be equal to the total number of Payment records (Record Type 5) present in the file; and NOT the total number of Advice records. Both record types will be linked by the pm_pymnt_id_ref.
11. . The pm_pymnt_id_ref will be used as a unique payment identifier. This check will be performed in eBanking platform. The pm_pymnt_id_ref will be stored in eBanking table and if the User tries to upload a file with an existing Payment ID reference, then the file will not be processed and marked as Error. While checking the existing Payment ID reference, the status of the file will be checked. If the status of the existing file is Initiated, Semi-Authorized , Sent to Bank or Completed then it will be considered as Duplicate.

7 - Bank Account Statement details

7.1 - MIXEDFT SDSC template

> Debtor (Ordering) account statement: Date (dd/mm/yyyy) – Payment type (Internal or Domestic or International) - Bank Reference transaction By Order of: Entity Name Beneficiary: /IBAN + Entity Name
Other reference: eBanking reference number

7.2 - MIXEDFT and UFF SDMC template

> Debtor (Ordering) account statement:
Date (dd/mm/yyyy) – Payment type (Internal salary transfers) - Bank Reference transaction By Order of: /IBAN + Entity Name Beneficiary: /IBAN + Entity Name Other reference: eBanking reference number
Payment details: Reference is made to the File Ref. No.xxxx (this is the reference displayed also in 'Bulk File View' and 'Transactions list' screens.) Internal remarks: up to 140 chars (information extracted from records)
Note: No Beneficiaries Name will be displayed.

7.3 - UFF SDSC template

➤ Debtor account statement:

Date (dd/mm/yyyy) – Payment type (Internal or Domestic or International) - Bank Reference transaction By Order of: Entity Name Beneficiary: Name Other reference: eBanking reference number Payment details: pmt_id_ref Internal remarks: pmt_id_ref, advice

In Debtor (Ordering) Account statement details should be displayed the information of “Payment ID Reference” for each of Record type 5 and Advice document id present in Record type 6 present in the file. This information will be displayed in comma delimited in Internal Remarks field until the length of 140 chars is reached (for ex: 6100048454,259504595, 259504684, 259513532).

8 - Process flow in eBanking platform

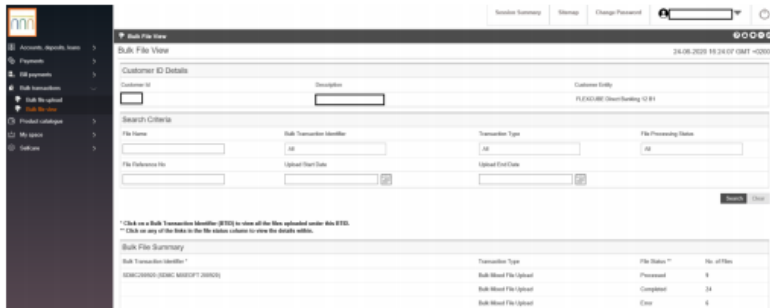
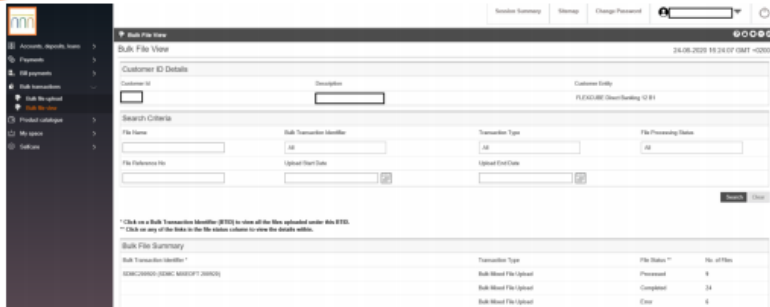
8.1 – Bulk File Upload

Navigate through the menus to **Bulk Transactions > Bulk File Upload**. The system displays the **File Upload** screen:

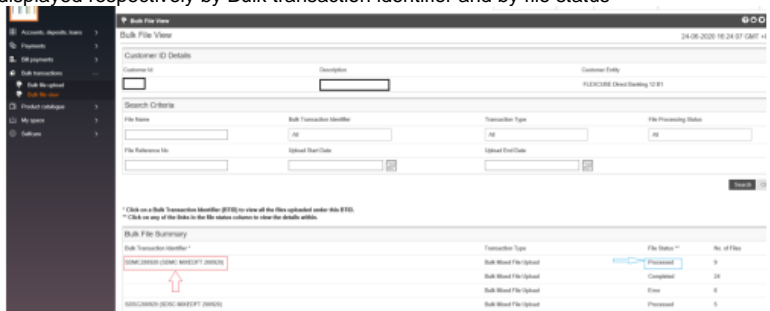
- **Bulk Identifier** [Mandatory] - Select the bulk identifier created earlier in order to identify the file from the drop-down list:
 - o Record MIXEDFT SDSC
 - o Record UFF SDSC
 - o File MIXEDFT SDSC
 - o File MIXEDFT SDMC
 - o File UFF SDSC
 - o File UFF SDMC
- **Encoding type used for the upload file** [Mandatory] - Select **UTF-8**
- **Upload File** [Mandatory] - Select the location from where the file will be uploaded using the **Browse** button.
- **Upload File Type** [Mandatory]: Select one of
 - o CSV
 - o TXT
 - o DAT



Click the Clear button to clear the data inputted and start over. OR Click the **Proceed** button. The system displays the **File Upload** screen.



When clicking the Bulk Transaction Identifier hyperlink or File status hyperlink the Bulk File view screen is displayed respectively by Bulk transaction identifier and by file status



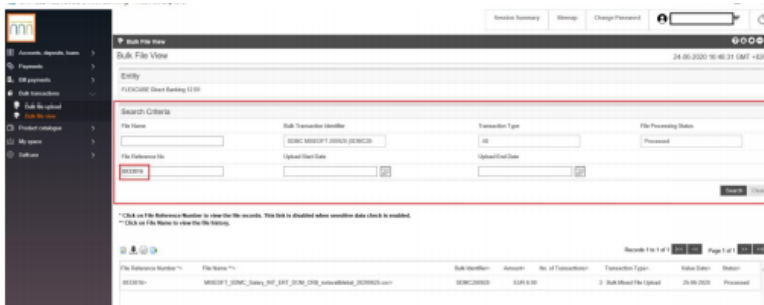
Bulk Transaction Identifier hyperlink is selected



File status hyperlink is selected



In case you want to search for a particular bulk file, use the section 'Search Criteria' by completing the relevant information. The search can be filtered by various parameters like status, transaction identifier, transaction type, file processing status, file reference number and upload start/end dates. Once you have entered the desired filters, click the Search button. The system displays the Bulk File View screen with the search result.



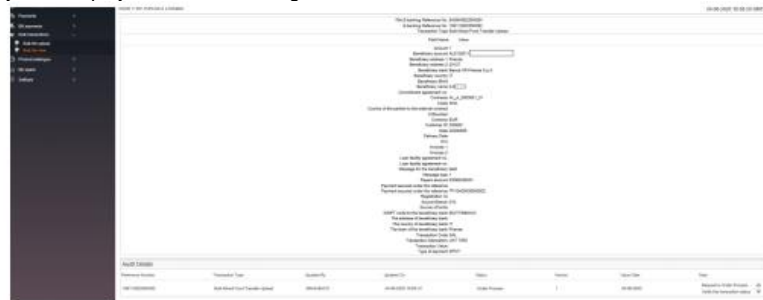
Click the **File Name** hyperlink. The system displays **History Of File** screen



Or Click the **File Reference Number** hyperlink. The system displays the **Bulk File Record Details** screen.



In the **Bulk File Record Details** screen when clicking on the **Record reference number** hyperlink, the system displays details of the single transaction in the **Bulk File Record Details** screen.



*For further information and details about eBanking functionalities, please refer to the "User Manual_Internet Banking"



Attach Document Functionality

This option allows you to attach justifying documentation to any of the following payments types if these are requested to process your transaction (*Internal Transfer, Multiple Transfer, Outgoing Transfer, Bill Payment, Standing Instruction and BULK payments*). The attached document/s can be downloaded from the authorization/view transactions screen for the authorization/verification purpose.

Important Note:

File types allowed to be attached are: XLS, DOC, PDF, JPEG, and CSV.

Maximum size of document attached is 3MB.

Filename of the document to be attached can contain numbers; letters and the special character underscore `_`. The space and other special characters such as: `*[:;>.<\/\.@#^&*$]` are not allowed;

Maximum number of documents which can be attached is **5**;

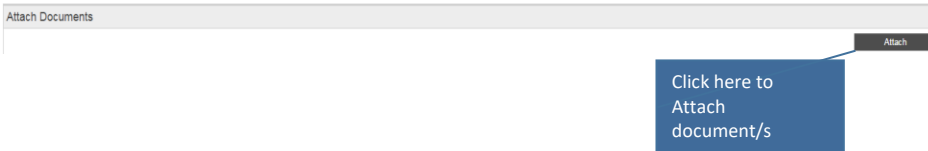
The system will not allow you to attach the same document twice or more.

Upload document name will be displayed on verify, confirm and Authorizer FCDB screens;

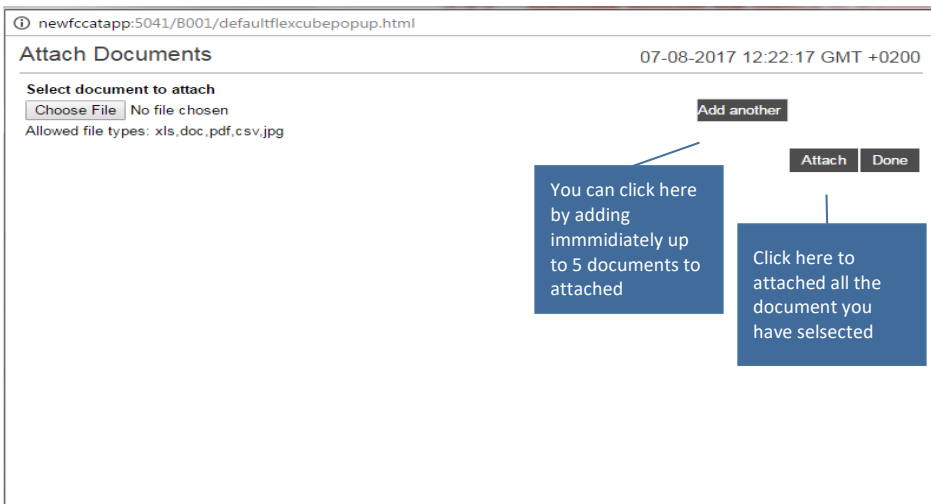
For multiple accounts transfers/Bulk payments you are allowed to attach multiple documents however there will be no correlation to the specific transactions;

31. Attaching justifying documentation to payments

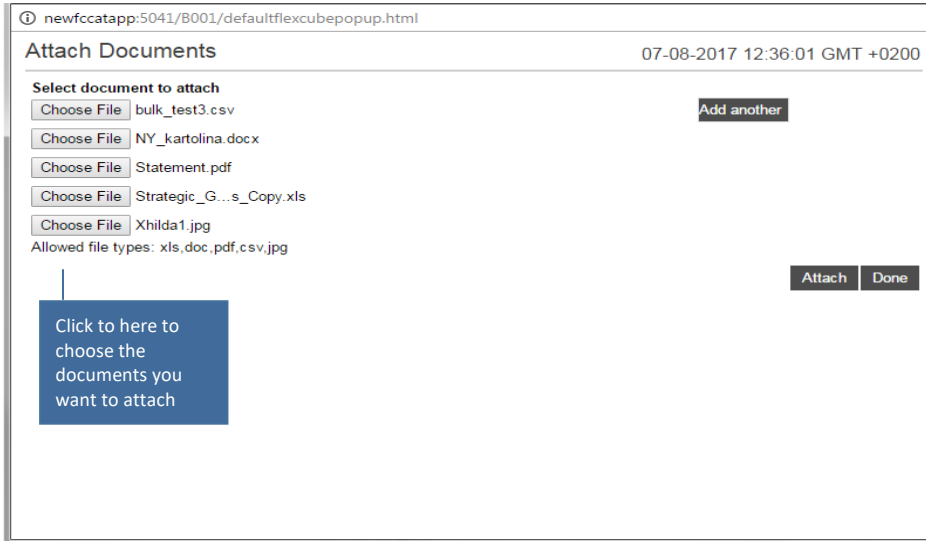
- Navigate through the respective menu to the section "**Attach document**"
- Click on the "**Attach**" button



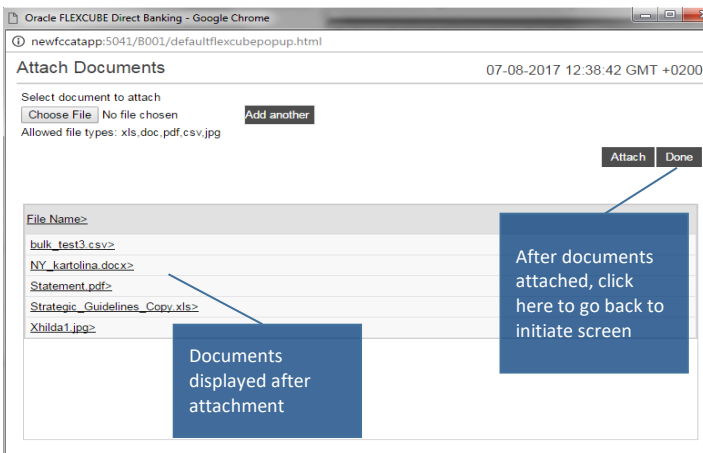
- Once you will click on "**Attach**" button following popup screen will open immediately



- Click on **“Add another”** button, in order to add multiple documents



- Click on **“Choose File”** button by choosing the document you want to attach from your personal documents found on your computer
- Click on **“Attach”** button in order to attach all the documents you have selected. In this way you will have a clear picture of the document/s you have attached before performing another action.
- Click on **“Done”** button to go back to initiate screen
- Once attachment completed successfully, Attached document names will be displayed as in the below screen



- Once confirmed the attached document/s and click on done button the following screen will appear in the respective payment or transaction menu.

Payment From

Existing Template

Make New Payment

User Reference

Source Account: 49526249526235503 T1 - 9,940,309.66 LEK

Beneficiary Details

Beneficiary Account# 49545935401

Beneficiary IBAN No

Beneficiary Email

Payment Details

Transfer Amount: 1000

Transfer Currency: LEK

Pay Now

Pay later

Instruction

Narrative: Test

Template Access Type: Select

Attach Documents

- Xhilda1.jpg
- Strategic_Guidelines_Copy.xls
- Statement.pdf
- NV_kartolina.docx
- bulh_mkt3.csv

Remove Attach

View Limits Save as Template Save as Draft Proceed Save and Proceed

Click on the "check box" to remove the documents

Use this button to remove the documents you have selected

- Proceed normally with the payments/transfer. The system will display the attachment in both verify and confirmation screen

User Reference

Source Account: 49526235503 000 495262

Beneficiary Account: 49545935401

Beneficiary (IBAN No):

Beneficiary Branch: 000 (TIRANA MAIN)

Beneficiary Email:

Transfer Amount: 1,000.00 LEK

Transfer Currency: LEK

Pay Now: 07-07-2017

Narrative: Test

Template Access Type:

bulh_mkt3.csv

NV_kartolina.docx

Statement.pdf

Strategic_Guidelines_Copy.xls

Xhilda1.jpg

Messages

- Transaction will be processed with the next value date of 07/07/2017

Change Confirm

- The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.

The attached documents appears in Verify screen

Session Summary Sitemap Change Password

Do you want Google Chrome to save your password for this site? Yes Never

Internal Transfer - Confirm

Transaction with reference number 228103736204584 is in Under Process state.

07-08-2017 12:42:57 GMT +0200

User Reference

Source Account: 49526235503 000 495262

Beneficiary Account: 49545935401

Beneficiary (IBAN No):

Beneficiary Branch: 000 (TIRANA MAIN)

Beneficiary Email:

Transfer Amount: 1,000.00 LEK

Transfer Currency: LEK

Pay Now: 07-07-2017

Narrative: Test

bulh_mkt3.csv

NV_kartolina.docx

Statement.pdf

Strategic_Guidelines_Copy.xls

Xhilda1.jpg

Messages

- Transaction is under process. Please check the status of this transaction in Transaction activity.
- Transaction will be processed with the next value date of 07/07/2017

New Payment

- The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.

The attached documents appears in Confirmation screen

- You can view the documents you have attached in a specific payment/transfer also in "View Initiated Transactions" screen.

Session Summary Logout Change Password Reminders BRRO CLEAR

View Initiated Transactions 07-08-2017 12:48:02 GMT +0200

View Initiated Transactions

Reference Number	Transaction Type	Created On	Updated By	Updated On	Status	Version	Value Date	Head Reference Number
228103736254584	Internal account transfer	07-08-2017 11:45:00 GMT +0200	BRRO	07-08-2017 11:45:03 GMT +0200	Under Process	1	07-07-2017	

The attached documents appears in View Initiated transactions screen

User Reference
 Source Account: 49526225531 000 495262
 Beneficiary Account: 49545935481
 Beneficiary IBAN No:
 Beneficiary Branch:
 Beneficiary Email:

Transfer Amount: 1,000.00 LEK
 Transfer Currency: LEK
 Pay Now: 07-07-2017

Narrative Text

[Full History](#)
[Full Transactions](#)
[Statement](#)
[Statement Outlines](#)
[Statement](#)

— The actual DEBIT Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date

Note: 00108 Transaction is under process. Please check the status of this transaction in Transaction activity.

Audit Detail

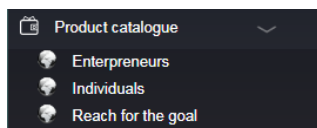
Authorizations	Authorized On	Status	Value Date	Amount	Note
<input checked="" type="checkbox"/> BRRO	07-08-2017 11:45:03 GMT +0200	Under Process	07-Jul-2017	LEK 1,000.00	00108
<input checked="" type="checkbox"/> BRRO	07-08-2017 11:45:03 GMT +0200	Under Process	07-Jul-2017	LEK 1,000.00	
<input checked="" type="checkbox"/> BRRO	07-08-2017 11:45:00 GMT +0200	Authorized	07-Jul-2017	LEK 1,000.00	

[Back](#)

In case of modification notes will be ignored.

Product Catalogue

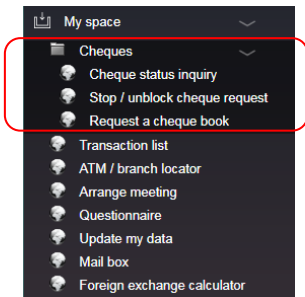
In this section you will find information related to products and services of the bank.



- Navigate to **Product Catalogue** and select the desired category to view the offers available and to express your interest on products and services of the bank.
- The categories are the following:
 -
 - o Entrepreneurs
 - o Individuals
 - o Reach for the goal

My Space

My Space – Cheques



32. Cheque Status Inquiry

Specific reports can be generated for paid cheques, stopped cheques, paid cheques for a given period and for a given cheque range. Alternatively, a generic report can also be generated. Report can be generated for a single cheque also. A generic report without entering a cheque number can also be found out.

- Navigate through the menus to **My Space > Cheques > Cheque Status Inquiry**. The system displays the Cheque Status Inquiry screen.
- Select the account number from the drop-down menu.
- Select the cheque status and date range.
- Click the **Submit** button. The system displays the status of the cheque and cheque amount.

33. Stop or Unblock Cheque Request

This option allows you to block/unblock a cheque. It also allows you to block/unblock set or batch of a cheque by entering the cheque range.

- Navigate through the menus to **My Space > Cheques > Stop or Unblock Cheque Request**. The system displays the Stop or Unblock Cheque Request screen
- Complete required fields and Click the **Submit** button. The system displays the **Stop Cheque Request Verify** screen
- Click the **Confirm** button. The system displays the **Unblock Cheque Request Confirmed** screen with the status message.
- Click the **OK** button.

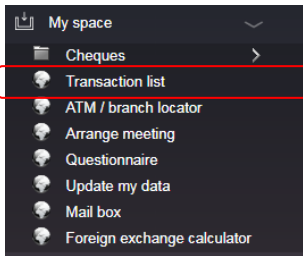
34. Request a Cheque Book

The Cheque Book Request option allows you to request for a cheque book

- Navigate through the menus to **My Space > Cheques > Cheque Book Request**. The system displays the Cheque Book Request screen and enter required data:
 - **Select Account:** Select the account number from the accounts displayed in the drop-down list.
 - **No of Cheque Books:** Select the no of cheque books from the drop down list.
 - **Cheque Book Type :** Select the type of cheque books from the drop down list.

- **Cheque Book Option** : Select the number of cheque leaves needed from the drop-down list.
Select: Cheque Book With 25 Leaves
- Delivery details**
- **Mode of delivery:** Select: Branch
- **City:** Select the City to which the branch belongs from the drop down list.
- **Branch:** Select the branch from where the cheque book will be collected from the drop down list.
- Other data will be automatically populated upon Branch selection.**
- Click the **Submit** button. The system displays the **Cheque Book Request - Verify** screen.
- Click the **Confirm** button. The system displays the **Cheque Book Request – Confirm** screen with the status message. OR Click the **Change** button to change the cheque book details.
- Click the **OK** button.

My Space – Lista e Transaksioneve



35.View Initiated Transactions – Individual Users

- Navigate through the menus to **My Space > Transaction List**. The system displays the **View Initiated Transactions screen**. Two tabs are displayed and namely:
 - **Initiated Transactions** – this displays all self initiated transactions along with current status of the transaction and number of transaction count for each type with specific status;
 - **View drafts/templates** – here are shown all drafts and templates created by the user;

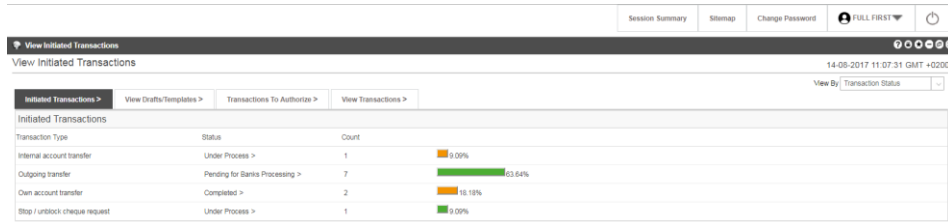
The screenshot shows the 'View Initiated Transactions' screen. At the top, there are navigation tabs: 'Initiated Transactions' (selected) and 'View Drafts/Templates'. Below the tabs is a table with columns for Transaction Type, Status, and Count. Each row also includes a progress bar and a percentage. The table data is as follows:

Transaction Type	Status	Count	Progress (%)
Ad-hoc account statement	Sent to the Bank >	3	2.78%
	Under Process >	5	4.63%
E-statement	Under Process >	3	2.78%
	Rejected >	1	0.83%
Internal account transfer	Rejected >	1	0.83%
	Completed >	5	4.63%
	Pending for Banks Processing >	3	2.78%
	Under Process >	1	0.83%
International Transfer Beneficiary	Sent to the Bank >	2	1.65%
Multiple internal transfer	Under Process >	2	1.65%
	Completed >	1	0.83%
Open deposit	Sent to the Bank >	1	0.83%
	Under Process >	2	1.65%
Open New Account	Rejected >	1	0.83%
Outgoing transfer	Pending for Banks Processing >	7	6.48%
	Under Process >	36	31.14%

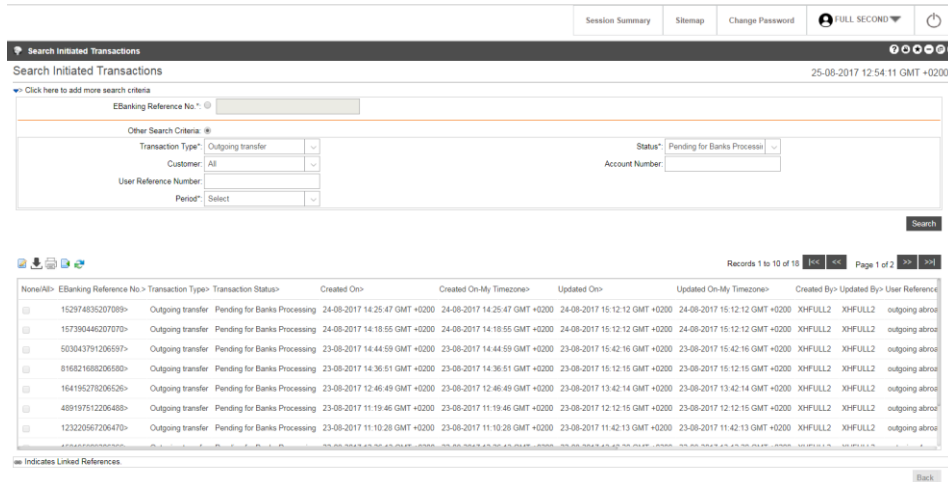
- Click the hyperlink of the status. The system displays **search initiated transactions** screen. The transaction can be considered complete in case its status is **“completed”**.

36.View Initiated Transactions – Non-Individual Users

- Navigate through the menus to **My Space > Transaction List**. The system displays the **View Initiated Transactions screen**. Four tabs are displayed and namely:
 - **Initiated Transactions** – this displays all self initiated transactions along with current status of the transaction and number of transaction count for each type with specific status;
 - **View drafts/templates** – here are displayed all transactions which are created as drafts and templates by the user or public drafts and templates created by other users of the same business; The difference between saving as a template and saving as a draft is that while saving as draft you can save without complete details, but while saving as a template you can save as a template only after entering completely correct details.
 - **Transactions to authorize** – displays to the Authorizer all transactions which are pending for their authorization. Using this transaction, the Authoriser can Authorize, Reject or Send the transaction back for modification;
 - **View transactions** – displays the transactions for which you have view access. You can see transactions initiated or authorized by other users



- Click the hyperlink of the status for example. 'Under process'. The system displays **search initiated transactions** screen.



Field Descriptions:

Search by

Ebanking reference number – Select this button to search by entering the ebanking reference number of the transaction

Other search criteria – Select this button to search by other search criteria as described below:

Transaction type – [Dropdown] Select the transaction type from the list

Status – [Dropdown] Select the status from the list

Customer – [Dropdown] Select the customer id from the list

Account number – [Input] Type the account number

User reference number – [input] Type the user reference number

Transaction period – [Dropdown] Select the period in which the transaction was initiated; Values are

- o Last 1 Day
- o Last 6 Months
- o Last n Transactions
- o Custom date

From Date – [Date picker] Enter the date from to search by date range. From date will be enabled and mandatory if Custom Date is selected in the Transaction Period dropdown.

To date – [Date picker] Enter the To Date to search by date range. To date will be enabled and mandatory if Customer Date is selected in the Transaction Period dropdown.

Value date from – [Date picker] Enter the Value Date From to search by value date range

Value date to – [Date picker] Enter the Value Date To to search by value date range

From amount – [input] Enter the From Amount to search by amount range

To Amount – [input] Enter the To Amount to search by amount range

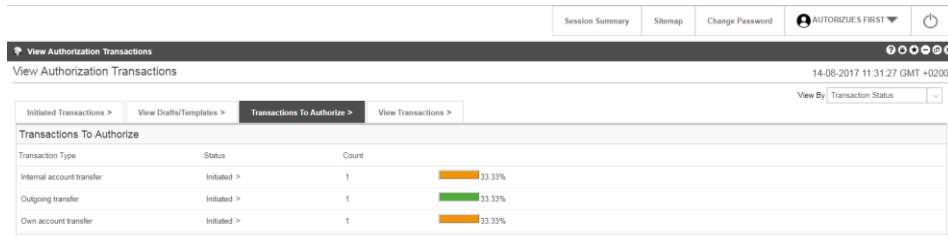
Currency - [Dropdown] Select the currency from the list

- The transaction can be considered complete in case its status shows as “**completed**”.

37.Transaction Authorization (for Business Users only)

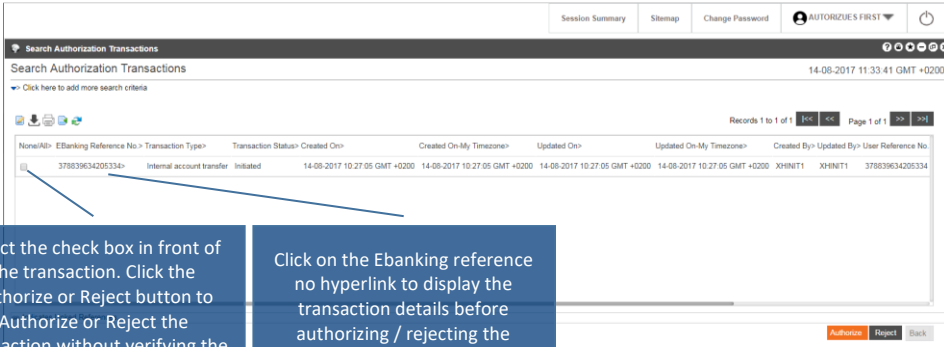
An Authorizer can view the transactions pending for their authorization using this section. Authorizer can authorize, reject or Send the transaction back for modification.

- Navigate through the menus to **My Space > Transaction List > Transactions to Authorize**. The system displays the **Transactions to Authorize** screen.



- o **Transaction Type** [Display] - Gives the list of transaction based on their type for example 'Internal transfer', 'Outgoing transfer' etc.
- o **Status** [Display] - Displays the status of transactions. Click on the hyperlink to display the search results as per search criteria for the selected transaction.
- o **Count** [Display] - Number of transaction for each transaction type with same status.
- o **Graph** [Display] - Displays the count as a graph.

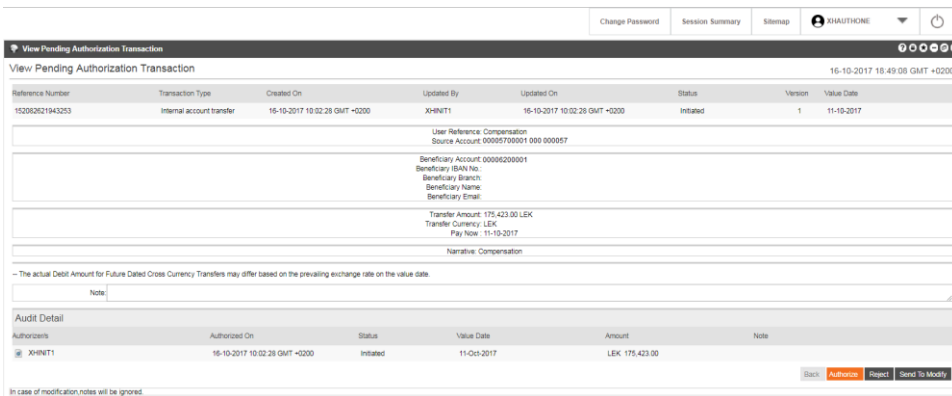
- Click the status link of the transaction. The system displays the **Search Authorization Transactions** screen.



Select the check box in front of the transaction. Click the Authorize or Reject button to Authorize or Reject the transaction without verifying the details

Click on the Ebanking reference no hyperlink to display the transaction details before authorizing / rejecting the transaction

- Click the **E banking reference** number link. The system displays the **View Pending Authorization Transaction** screen along with the audit details.



- Click the **Back** button to return to the previous screen.
- OR Click the **Reject** button the system displays the Reject screen.
- OR Click the **Send to Modify** button to send the transaction for modifications.
- OR Click the **Authorize** button. The system displays the **Transaction for Authorization - Verify** screen

Reference Number	Transaction Type	Updated By	Updated On	Status	Version	Value Date
15206261943253	Internal account transfer	XHNMT1	16-10-2017 10:02:28 GMT +0200	Initiated	1	11-Oct-2017

⚠ Grace Period is available, the transaction will be authorized with the next value date 16-10-2017 as the value date is less than the authorization date.
⚠ Your request will be scheduled for 17/10/2017 as service window is over (GMT Europe/Nordestam).

User Reference Compensation
Source Account: 00009700001 000 800057

Beneficiary Account: 00006200091
Beneficiary (IBAN No):
Beneficiary Branch:
Beneficiary Name:
Beneficiary Email:

Transfer Amount: 175,423.00 LEK
Transfer Currency: LEK
Pay Now: 15-10-2017

Narrative: Compensation
Template Access Type:

—The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.

Note

Authorizers	Authorized On	Status	Value Date	Amount	Note
XHNMT1	16-10-2017 10:02:28 GMT +0200	Initiated	11-Oct-2017	LEK: 175,423.00	

Back Authorize

- When clicking the **Authorize** button. The system displays the **Transaction for Authorization - Confirm** screen.
- If transaction password is required the following screen will appear:

Transaction Reference Number: 63313707205365

Transaction Password: 63313707205365

Use virtual keyboard

Virtual Keyboard:

Click here to enter by hovering

Proceed

- Enter the security Key number and press **Proceed**.

Transaction submitted has been authorized

Reference Number	Transaction Type	Updated By	Updated On	Previous Status	Version	Value Date	Current Status	Host Reference Number
378339634205334	Internal account transfer	XHNMT1	14-08-2017 10:27:05 GMT +0200	Initiated	1	14-08-2017	Under Process	

⚠ Grace Period is available, the transaction will be authorized with the next value date 14-08-2017 as the value date is less than the authorization date.
⚠ Working day for Tam has not yet started.
** For Timed out transactions - Please check the status in dashboard.

Note

OK

- On authorizing the transaction if there are more than one Authorizers the transaction Status changes to the semi authorized state and needs to be further authorized by the second authorizer in a similar process as shown above. If no additional authorization is configured, the transaction status changes accordingly as to for example 'Under process'
- Click the **OK** button.

38.Rejecting a transaction (for Business Users only):

- Follow steps as described above in Transaction Authorisation section.

- Click the **Reject** button on the View Pending Authorization transaction screen. The system displays the **Transaction for Reject - Verify** screen

- Click the **Reject** button. If transaction password is required the following screen will appear:

- Enter the security Key number and press **Proceed**. The system displays the **Transactions for Reject - Confirm** Screen

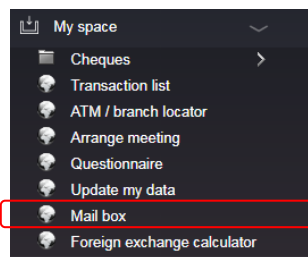
- On rejecting the transaction the transaction Status changes to 'Rejected by authorizer'
- Click the **OK** button.

39. Send to modify a transaction (for Business Users only):

- Follow steps as described above in Transaction Authorisation section.
- Click the **Send to Modify** button. The system displays the Transactions for **Send to Modify - Verify** screen.
- Click the **Send to Modify** button. If transaction password is required the following screen will appear:
- Enter the security Key number and press **Proceed**. The system displays the **Transactions for send to Modify - Confirm** Screen

- Click the **Ok** button.
- On modifying the transaction the transaction Status changes to 'Rejected for modify'
- Once the transaction has been sent for modification, the transaction is not available for further authorization and the transaction is available with the previous authorizers for Copy.
- The transaction goes to the initiator for modification. The transaction is available with all the authorizers to copy the transaction and initiate a similar transaction if required.
- Click the **Back** button to return to the previous screen. OR Click the **Copy transaction** button. The system displays the initiate transaction screen to modify the transaction.

My Space – Mailbox



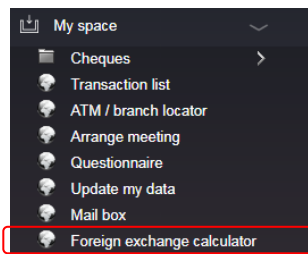
40.Mailbox

The Mailbox option is an integrated communication system within the internet banking system for you to communicate with the bank and vice versa. It allows you to view all the notifications, alert messages and general messages sent by the bank; allows you to send messages to the bank and view the sent messages. Like popular e-mail clients that you may have used, the Mailbox offers an Inbox - where you can view messages and notifications sent to you, a Send Message facility using which you can send messages to the bank and a Sent folder, which allows you to view all the sent items.

Mail Box functionality is subdivided into the following sub-sections:

- o Viewing received messages (Inbox)
 - o Viewing sent messages (Sent Messages)
 - o Sending messages(Compose)
- Navigate through the menus to **My Space > Mail Box**

My Space – Foreign Exchange Rate Inquiry

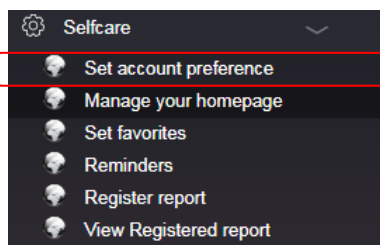


41.Foreign Exchange Calculator

The Exchange Rate Inquiry option allows the user to view the latest exchange rates for various currencies offered for buying and selling by the bank. The exchange rates will be displayed against the base currency of FCDB. The option provides the buying and selling rates for cash as well as the buying and selling rates applicable for telegraphic transfers. If you wish to buy or sell foreign exchange, refer to this option to find the latest rates offered by the bank before doing so.

Selfcare

Selfcare – Set account preference



42.Set Account Preference

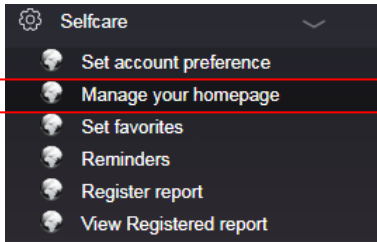
This option enables you to set a nickname for your accounts for ease of use and identification

- **To Set Account Preference** navigate through the menus to **Self Care > Set Accounts Preference**. The system displays the **Set Account Preference** screen
- Select the tab 'Current and Savings' or 'Term deposits' and the list of accounts will appear underneath.
- In the 'Account nickname' field, input the desired nickname for the specific account and press **Save** button.

A screenshot of the 'Set Account Preferences' screen. The page has a header with navigation links: 'Session Summary', 'Sitemap', 'Change Password', 'Reminders', and 'HIBO CIBAR'. The main content area is titled 'Set Account Preferences' and includes a 'Disable Account Nickname' toggle. Below this are two tabs: 'Current and Savings' (selected) and 'Term Deposits'. A table lists accounts with columns for 'Account No', 'Account Nickname', and 'Set As Favourite'. The table contains 10 rows of accounts with various currencies (USD, EUR, LEK, GBP). The 'Account Nickname' column has input fields, some containing 'Page', 'test', and 'Saving scheme'. A 'Save' button is located at the bottom right of the table. A note at the bottom states: 'Alphanumeric Characters With Spaces are Allowed for Account Nickname'.

Account No	Account Nickname	Set As Favourite
495262		
49526236101 000 USD	Page	<input type="checkbox"/>
49526236502 000 EUR	test	<input checked="" type="checkbox"/>
49526236503 000 LEK		<input checked="" type="checkbox"/>
49526236716 000 LEK	Saving scheme	<input checked="" type="checkbox"/>
49526236401 000 LEK		<input type="checkbox"/>
49526236101 000 LEK		<input type="checkbox"/>
49526236102 000 EUR		<input type="checkbox"/>
49526236103 000 GBP		<input type="checkbox"/>
49526236104 000 USD		<input type="checkbox"/>
49526236501 000 LEK		<input type="checkbox"/>

Selfcare – Manage your homepage



43. Manage your Homepage

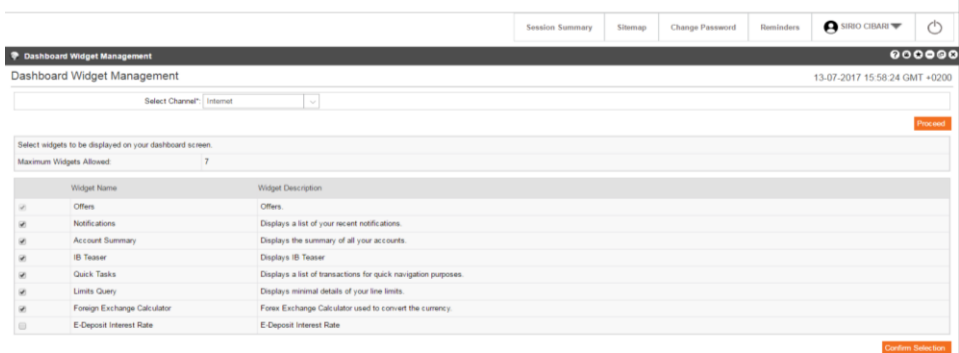
Internet banking users are provided with a dashboard screen which displays widgets of different transactions. This menu allows you to remove/add dashboard widget preferences for your Internet banking channel up to the maximum number of widgets available¹.

- To **Manage your Homepage** navigate through the menus to **Self Care > Manage your Homepage**. The system displays the Dashboard Widget Management screen.



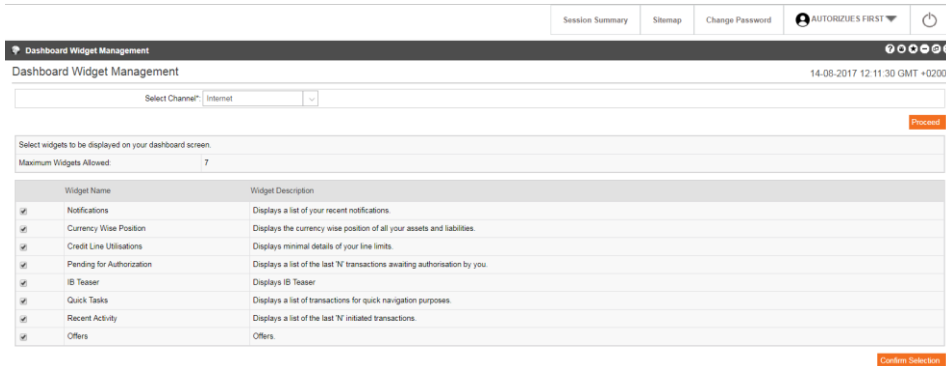
- Press **Proceed** to display the list of widgets available.

For Individuals the list of available widgets is as below:



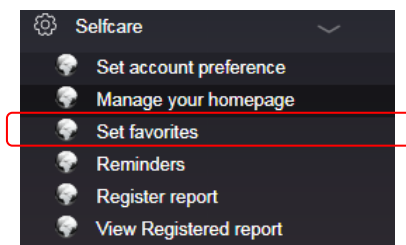
For non-individuals the list of available widgets is as below:

¹ There will be limit on maximum number of widgets displayed in dashboard. This will depend on pre-maintained configuration with the bank.



- Select the widgets you want displayed on the dashboard screen and press **Confirm Selection**.

Selfcare – Set Favourites



44.Set favourites

The Preferences option allows you to change the user ID, set the preferred language, preferred color, home page, favorite transactions, and favorite accounts and nick names. The user can access favorite transactions and accounts directly instead of accessing it through the main menu.

- **To set Favorites** navigate through the menus to **Self Care > Set Favorites**. The system displays the Preferences screen.
- Make your selections and press the **Set Preference** button

Session Summary | Sitemap | Change Password | Reminders | SIRIO CIBAR

Preferences

29-06-2017 18:09:54 GMT +0200

Set User ID

Existing User ID: SIRIO
Specify New User ID: View User ID Policy

Channels: Internet Banking, Browser based Mobile Banking, Mobile Application

Set Language Preference: Languages: | Set Colour Preference: Colours: | Set Timezone Preference: Timezone: | Set Login Layout Preference: Login Layout:

Set Landing Page

Transaction List*:

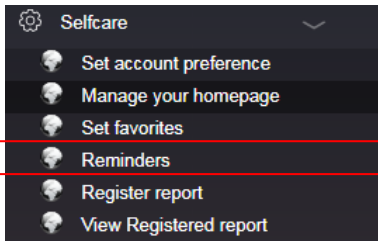
Set As Favourite

<input type="checkbox"/> Account Activity	<input type="checkbox"/> Account details	<input type="checkbox"/> Account overview
<input type="checkbox"/> Account statement	<input type="checkbox"/> Account summary	<input type="checkbox"/> Ad-hoc account statement
<input type="checkbox"/> Amend deposit	<input type="checkbox"/> Arrange meeting	<input type="checkbox"/> ATM branch locator
<input type="checkbox"/> Cancel standing instruction	<input type="checkbox"/> Cheque status inquiry	<input type="checkbox"/> Consolidated position
<input type="checkbox"/> Deposit activity	<input type="checkbox"/> Deposit details	<input type="checkbox"/> E-deposit interest rates
<input type="checkbox"/> Entrepreneurs	<input type="checkbox"/> Foreign exchange calculator	<input type="checkbox"/> Individuals
<input type="checkbox"/> Internet account transfer	<input type="checkbox"/> Line limit details	<input type="checkbox"/> Loan details
<input type="checkbox"/> Mail box	<input type="checkbox"/> Maintain a beneficiary	<input type="checkbox"/> Manage your homepage
<input type="checkbox"/> Modify standing instruction	<input type="checkbox"/> Multiple internal transfer	<input type="checkbox"/> Open deposit
<input type="checkbox"/> Outgoing transfer	<input type="checkbox"/> Own account transfer	<input type="checkbox"/> Play bill
<input type="checkbox"/> Questionnaire	<input type="checkbox"/> Reach for the goal	<input type="checkbox"/> Register biller
<input type="checkbox"/> Register report	<input type="checkbox"/> Reminders	<input type="checkbox"/> Request a cheque book
<input type="checkbox"/> Set account preference	<input type="checkbox"/> Set favourites	<input type="checkbox"/> Stop / unblock cheque request
<input type="checkbox"/> Transaction list	<input type="checkbox"/> Update my data	<input type="checkbox"/> View Registered report
<input type="checkbox"/> View standing instruction	<input type="checkbox"/> View treasury bills	

Set Favourite Accounts and Nick Names
**Landing Page functionality is only applicable for Classic version.

[Set Preference](#)

Selfcare – Reminders



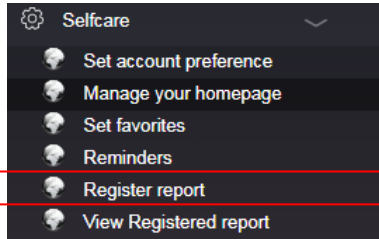
45.Reminders

The Reminder functionality enables business users to register for reminders. Once a reminder is registered the user can view the reminder under the Reminder schedule. The reminder schedule will display all registered reminders i.e. reminders that are due on the current date and also reminders that are due in the future. Once the reminder is due, it appears under the, 'Reminders for Today' screen section of the Reminder schedule. The system will enable the user to take action on the reminder.

- To register reminder, navigate through the menus to **Self Care > Reminders**. The system displays **Reminder Schedule** screen for reminder.
- Initially it shows **Reminders for today** tab showing today's reminders.
- Click the Dismiss/Delete/Modify links in order to dismiss, delete or modify the reminder respectively.
- Click on the **Reminder Due during this week** tab. The system displays reminders due for current week.
- Click on the date link to view the reminder set for that particular day.
- Click the Delete/Modify link on order to delete or modify that respective reminder.
- Click the **Reminders Due during this month's** tab in order to view reminders due for current month.
- Click on the date link to view the reminder set for that particular day.
- Click the Delete/Modify link on order to delete or modify that respective reminder

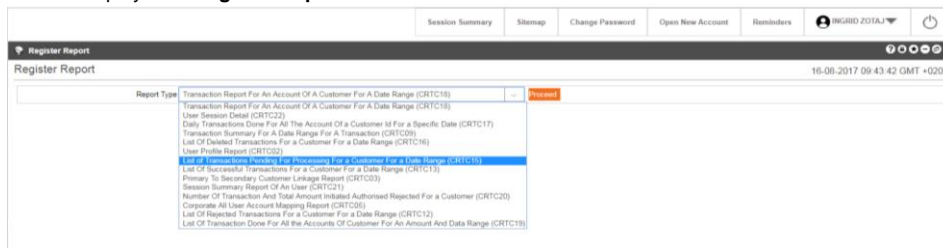
- Click the Register New Reminder button. The system displays below Registration screen.
- Click the Register button. The system displays Remindres Registration Confirm screen.
- Click the **OK** button. The system displays initial **Reminder Schedule** screen

Selfcare – Register Reports

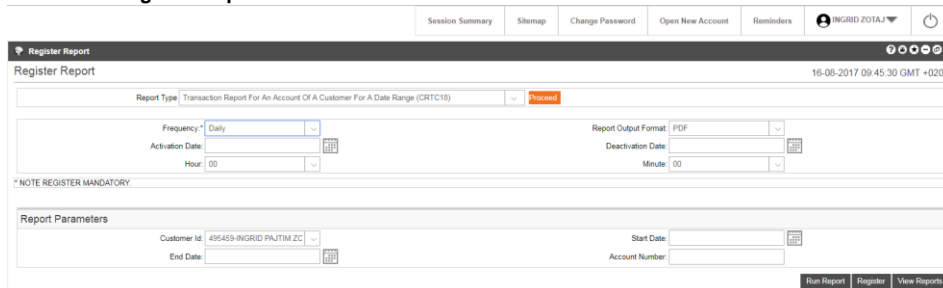


46. Register report

- To Register a report Navigate through the menus to **Selfcare > Register Report**. The system displays the **Register Report** screen.



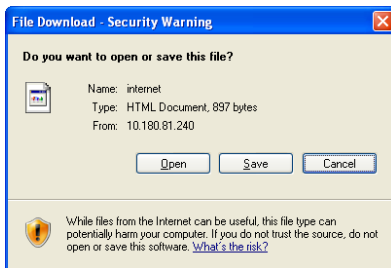
- Select the required report from the drop down list and then Click the **Proceed**. The system displays the **Register Report** screen.



Fields description

- Frequency – [Mandatory, dropdown] Select the report frequency from the drop down list. The options are:
 - o Daily
 - o Weekly
 - o Monthly
 - o Once

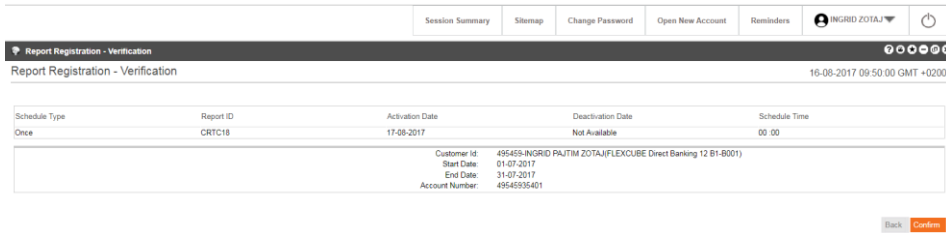
- Report Output Format – [Mandatory, dropdown] Select the report output from the drop-down list. The options are: PDF, HTML, Excel
- Date – [Conditional, Pick list] Select the report activation date from the pick list. This field is displayed depending on the selection in the frequency field.
- Hour – [Conditional, Drop-down] Select the time in hours from the drop-down list. This field is displayed depending upon the selection in the frequency field.
- Minute – [Conditional dropdown] Select the time in minutes from the drop-down list. This field is displayed depending upon the selection in the frequency field.
- Activation Date – [Conditional, Pick list] Select the report activation date from the pick list. This field is displayed depending upon the selection in the frequency field.
- Deactivation Date – [Conditional, Pick list] Select the report deactivation date from the pick list. This field is displayed depending upon the selection in the frequency field.
- Hour – [Conditional, Drop-down] Select the time in hours from the drop-down list. This field is displayed depending upon the selection in the frequency field.
- Minutes – [Conditional, Drop-down] Select the time in minutes from the drop-down list. This field is displayed depending upon the selection in the frequency field.
- Select the report frequency and report download format.
- Enter the date range.
- Click the Run Report button. The system displays the File Download – Security Warning screen.



- Click the Save button to save the file. OR Click the Cancel button to close the window

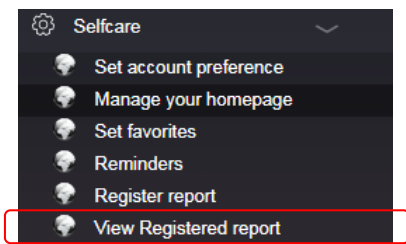
To Register a report

- Click the Register button on the Register Report screen. The system displays the Report Registration - Verification screen.



- Click the Confirm button. The system displays the Register Reports screen. OR Click the Back button to navigate to the previous screen.

Selfcare – View Registered Reports



47.View a registered report

- Log on to the Internet Banking application.
- Navigate through the menus to **Selfcare > View Registered Report**.
- Click the View Reports button. The system displays the Report screen.

48.Session Summary

This option allows the user to track activity details of last five logins. The user can view the entire session summary of the previous five log sessions.

Intesa Sanpaolo Bank Albania
Rr. Ismail Qemali, No 27, PO Box. 8319
1001, Tirana, Albania