

**BUSINESS E-BANKING
MANUAL**

I. OBJECTIVES AND PURPOSE

E-Banking for Businesses is an online banking platform where businesses have the opportunity to make various payments to third parties anytime from any place. Also, through this platform business can get information on company deposits, credit cards, POS, company accounts and company loans. Through this platform, companies can also control the payments made with Credit Card, change the limit of internet use and make the credit card payment.

II. MANUAL

This manual describes the whole process of log in to E-Banking for Business and all the steps that must be followed to perform all the transactions that appear in the respective menus.

III. LIST OF TRANSACTIONS THAT CAN BE PERFORMED IN BEB

LIST OF TRANSACTIONS THAT CAN BE PERFORMED IN BEB	Price ¹
Open Account	Free
Verification of account transactions	Free
Statement	Free
Open Deposit	Free
Company Deposit	Free
Close Deposit	Free
Company Loans;	Free
Credit Card Payment;	Free
Change internet online limit for Credit Card;	Free
Credit Card Information;	Free
Transfer between account;	Free
Transfer Internal;	Free
Domestic Transfer;	According to actual Term and Conditions
Exchange	Free
Traffic Fine;	Free
Custom Payment;	Free
Utility payment;	Free
Bill with agreements;	Free
Mobile recharge	Free
Tax payment;	Free
Local Tax Payment;	Free
POS Transaction;	Free
Salary Payment;	Free
Bulk Transfer;	Free
Change password	Free
BKT Smart notification	Free

¹ Prices are subject of change and for reference will always be taken those published in term and conditions of the bank.

1. REGISTRATION AND LOGIN

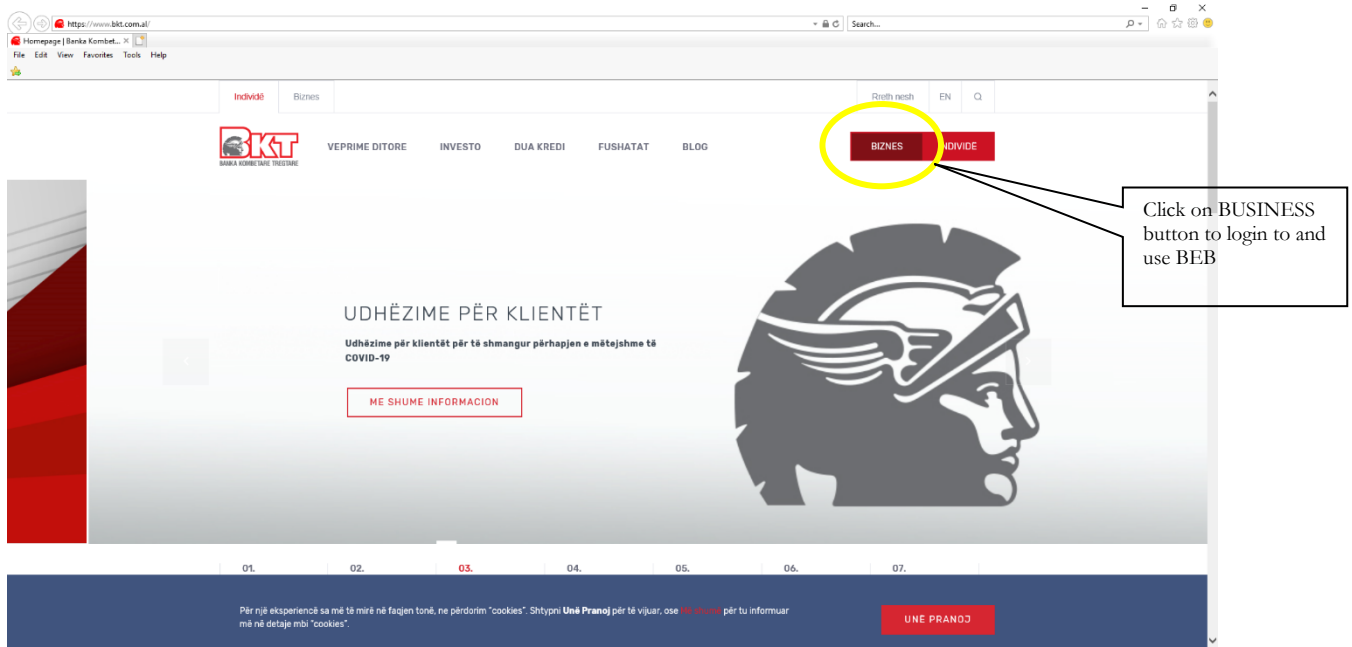
1.1. Registration

Registration is a process which allow the client to register in BKT Business E-Banking.

You can use Business E-Banking in BKT if:

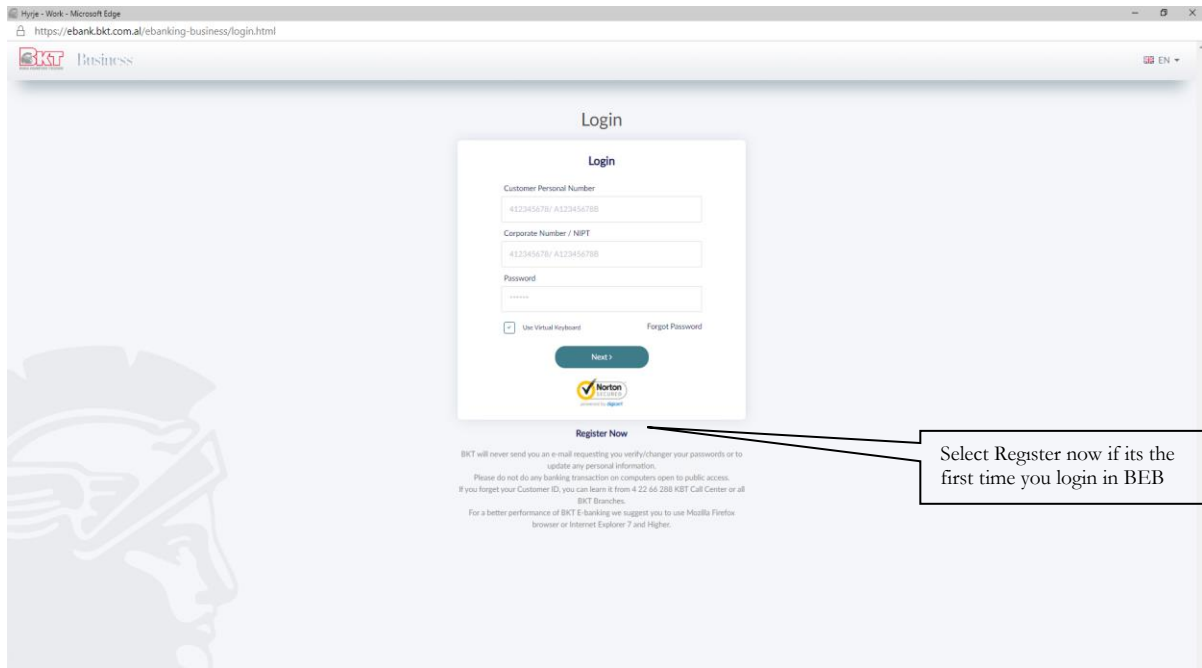
1. You have completed at one of BKT branches the agreement of KSHBB and the documentation for BEB activation ;
2. You know your client number and company number (a 9-digit number given by the BKT employee at the moment you have opened an account number in BKT) or your personal ID number and company NIPT;
3. Also you need a valid mobile number registered in bank system;

To access the service of Internet Banking for Businesses, click on the link www.bkt.com.al and the window below will appear, click on the "Business" button

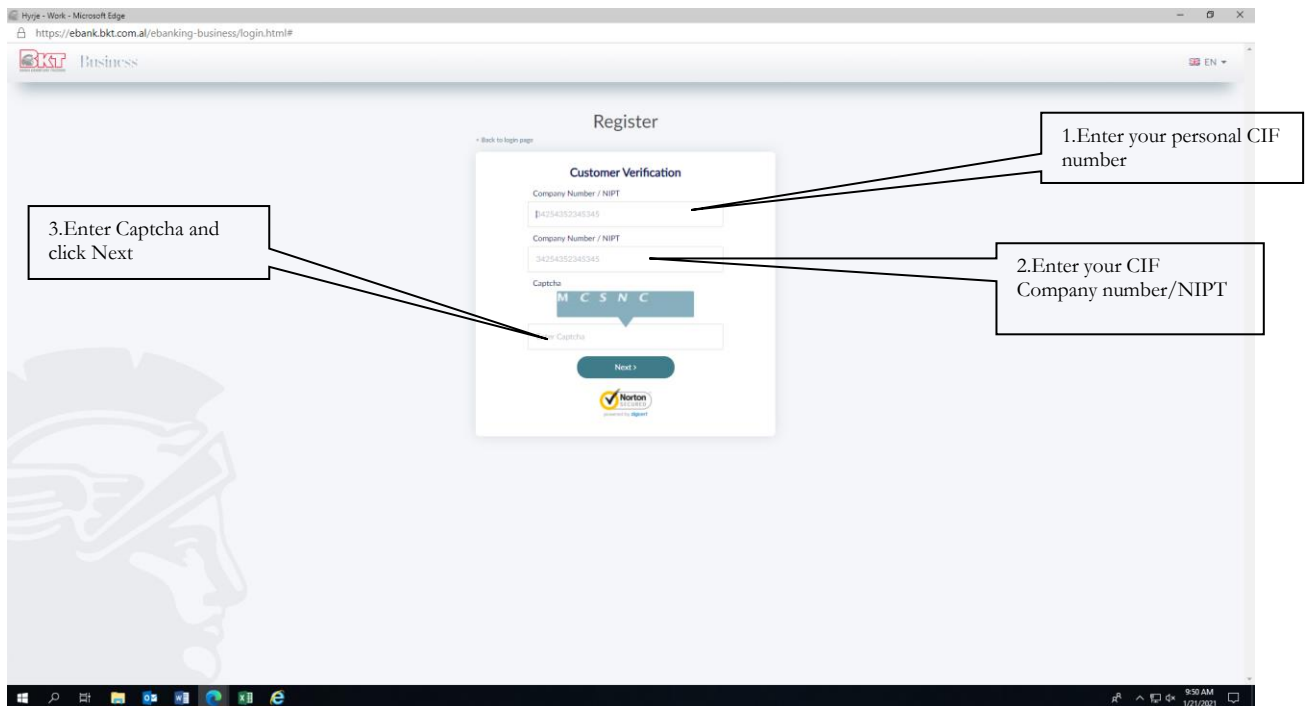


To complete the registration process, you need to follow the steps below :

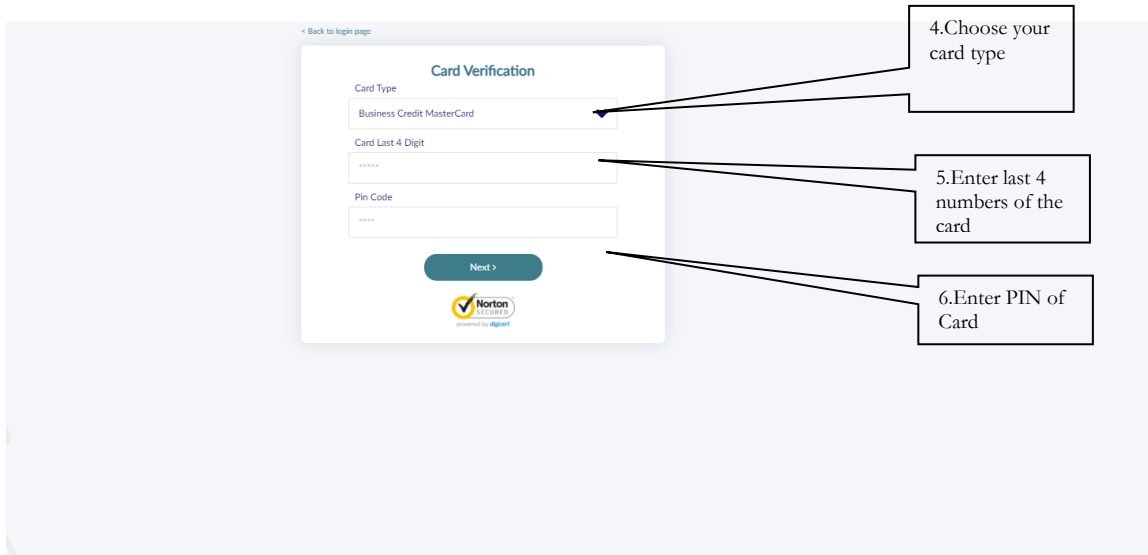
- Select "Register now"



Enter your personal CIF Number (CIF of the person who was approved as a BEB user in the Assembly Decision) and Company Identification Number or NIPT (CIF), then fill in the confirmation and click Next

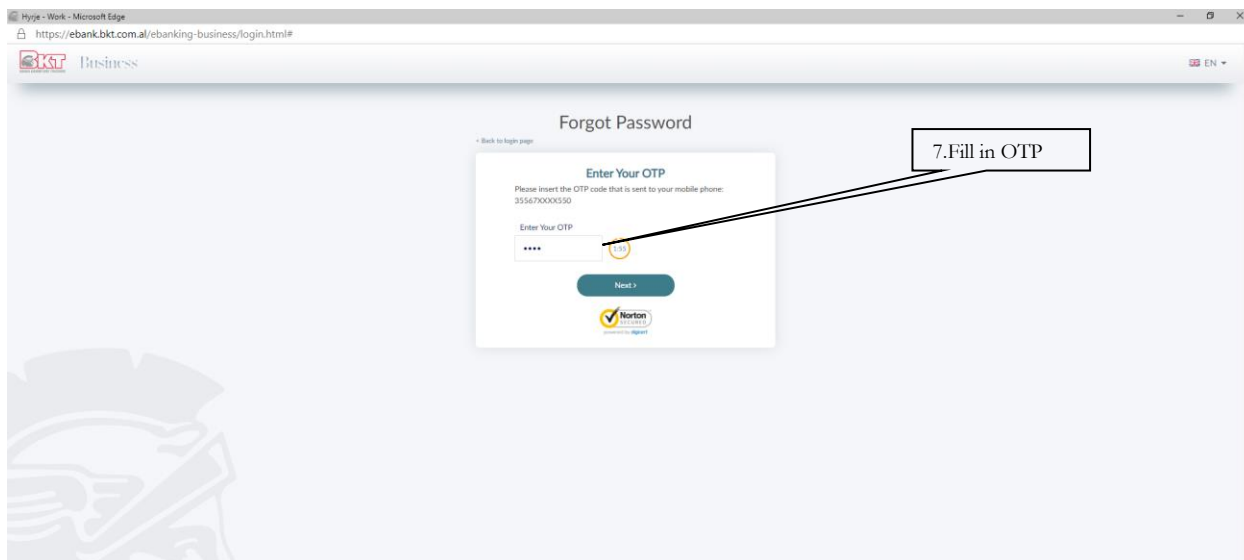


On the next page, fill in the following fields:

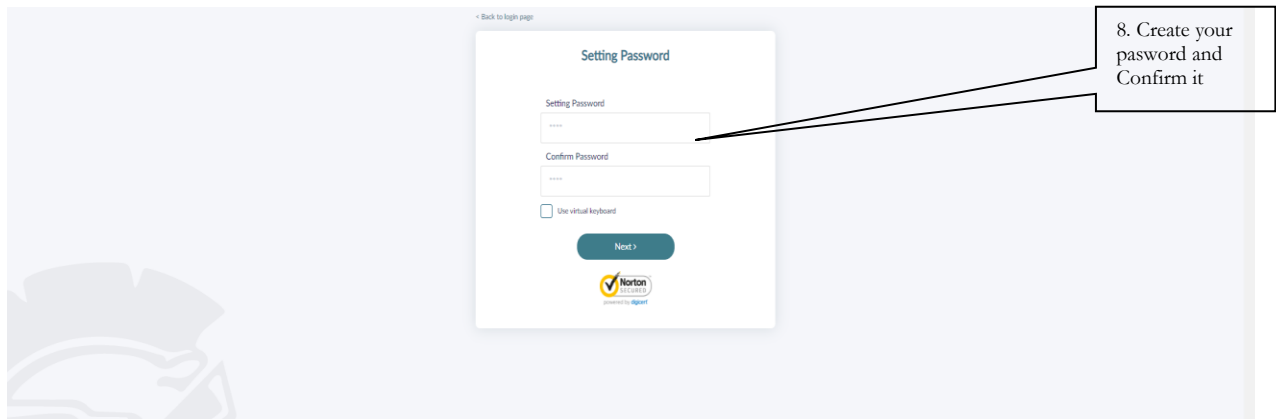


- Choose your card type
- Enter the last 4 card numbers you selected
- Enter the PIN of the card you selected.
- Your current phone number will be displayed on the same page which will be partially encrypted (ex: 355 67****123)

- Press Next to continue
- A SMS with 4 numbers will be sent to your phone, fill in the code in the OTP website



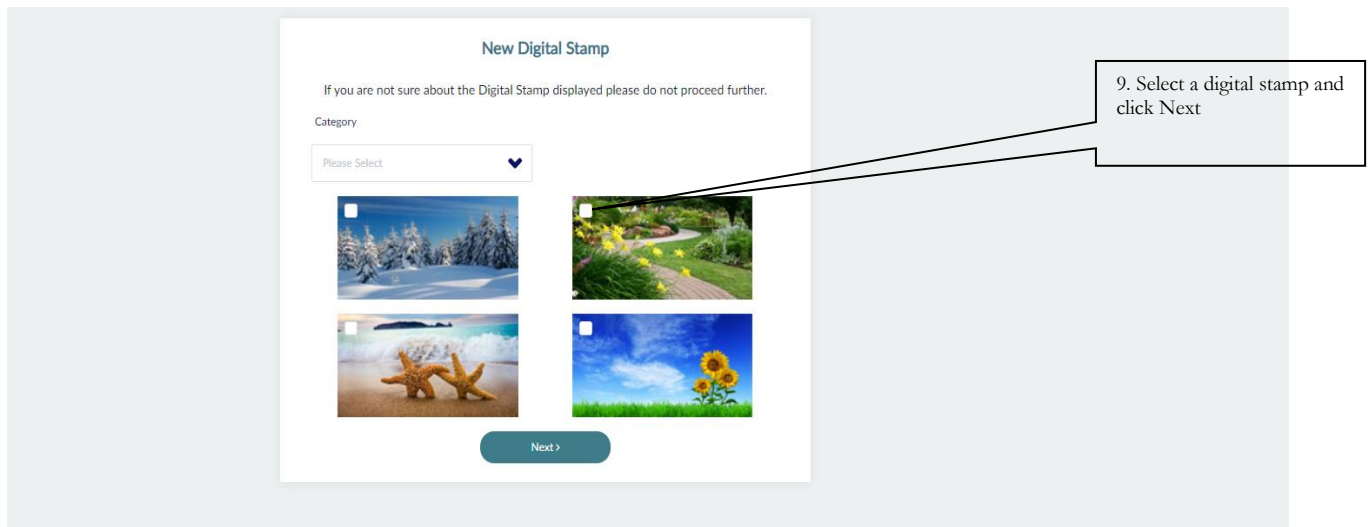
- Press Next after you have filled OTP;
- Another page will appear where you will enter your Business E-Banking password
- Confirm the password



On the following page, you must enter a password that you will use when logging in to BKT Business E-Banking. To set a password you should consider the following rules:

- Password can contain alphanumeric characters.
- Password must be from 6 to 16 characters.
- Password should not be the same as your date of birth (DD / MM / VVVV)
- Password must not contain the same or continuous numbers (eg 111111, 123456)

- After pressing Next you will continue to the following page and select the digital stamp, which will appear every time you log in to BKT Internet Banking;
- Select a category from the list;
- Depending on the category selected, you will see a list of digital stamps;
- Select a digital stamp and press Next to complete your registration process;



1.2. Login

Login is a process that allow clients to log in BKT Business E-Banking. Only registered users can log in BKT Internet Banking. Registered users must complete the following steps in order to login Business Internet Banking:

The image shows a screenshot of the BKT Business E-Banking login page. The page title is "Login" and the URL is "https://ebank.bkt.com.al/ebanking-business/login.html". The login form contains the following fields and options:

- Customer Personal Number: 412345678/4123456788
- Corporate Number / NIPT: 412345678/4123456788
- Password: [masked]
- Use Virtual Keyboard
- [Forgot Password](#)
- [Next >](#)
- [Register Now](#)

Three callout boxes with arrows pointing to the form fields provide instructions:

- Box 1: "1.Fill in Customer Personal Number" points to the Customer Personal Number field.
- Box 2: "2.Fill in Corporate Number / NIPT" points to the Corporate Number / NIPT field.
- Box 3: "3.Fill in password" points to the Password field.

Below the form, there is a "Register Now" button and a disclaimer: "BKT will never send you an e-mail requesting you verify/change your passwords or to update any personal information. Please do not do any banking transaction on computers open to public access. If you forget your Customer ID, you can learn it from 4 22 66 288 BKT Call Center or all BKT Branches. For a better performance of BKT E-banking we suggest you to use Mozilla Firefox browser or Internet Explorer 7 and Higher."

- Enter Customer Personal Number and Corporate number (CIF), Internet Banking password and press Next;
- On the next page, selected digital stamp in order to continue to the OTP page
- Please inform BKT Call Center if the digital stamp is different from the stamp you have chosen
- If digital stamp is correct press Next;
- A SMS will be sent to your mobile number, which you will fill on the OTP website
- Press Next after you have set OTP in order to complete the login process;

Login problems:

If you block your Internet Banking account due to incorrect password or FNP, contact BKT Call Center at (0) 4 22 66 288

If you forget your password or Customer Number contact BKT Call Center on the phone number (0) 4 22 66 288

1.3. Main Page

On this page you can see a brief summary of your account. You can get information about Balance of Accounts, Deposits, Loans and Transfers.

The screenshot shows a banking dashboard with several key components highlighted by callouts:

- Main Menu:** A vertical sidebar on the left containing icons for Home Page, Accounts, Transfers, Credits, Local Market, Deposits, Loans, Credit Cards, Payments, Salary Payments, and Bulk Transfers.
- Deposits and accounts:** A callout pointing to the top navigation area.
- Available Balances:** A callout pointing to the 'Available Balances' widget, which displays '0.00 ALL'.
- Credit Card Limit:** A callout pointing to the 'Available Card Limit' widget, which displays '0.00 ALL'.
- Exchange Rates:** A callout pointing to the 'Exchange Rates' table.
- Last Transactions:** A callout pointing to the 'Last Transactions' table.
- Calendar:** A callout pointing to the 'Calendar' widget for February 2021.

Currency	Buying	Selling
AUD	77.500	78.200
CAD	79.400	80.700
CHF	113.430	115.250
EUR	103.300	104.000
GBP	139.050	141.250
TRY	13.834	14.925
USD	102.000	102.800

Action	Amount	Time
Transfer Internal	1.00 ALL	13.11.2020
Transfer Internal	1.00 ALL	13.11.2020
Transfer Between Accounts	2.00 ALL	13.11.2020
BB Payment	993.00 ALL	13.11.2020
Tax Payment		

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	1	2	3	4	5	6