

## 1. TRANSFER

Through this menu you can transfer money.

The following is a list of transfers that you can make from your account:

- Between Own Accounts
- Internal Transfers
- Domestic Transfer
- Transfers History
- Registered Transfers
- Incoming Transfers

### 1.1 Between Own Accounts

Through the menu "Between Own Accounts" you can transfer money between your accounts in BKT. To make a transfer you need to follow the steps below:

- Select an account from where you want to do the transfer, below are all other accounts as beneficiary accounts that have the same currency as the sending account.
- Select the beneficiary account for this transaction.

The screenshot shows the BKT Business banking interface. The page title is "My Accounts Transfers" and the subtitle is "Between Own Accounts". The interface includes a sidebar with navigation options: Home Page, Accounts, Transfers, Cards, Local Market, Deposits, Loans, Credit Cards, Payments, Salary Payments, and Bulk Transfer. The main content area is divided into three sections:

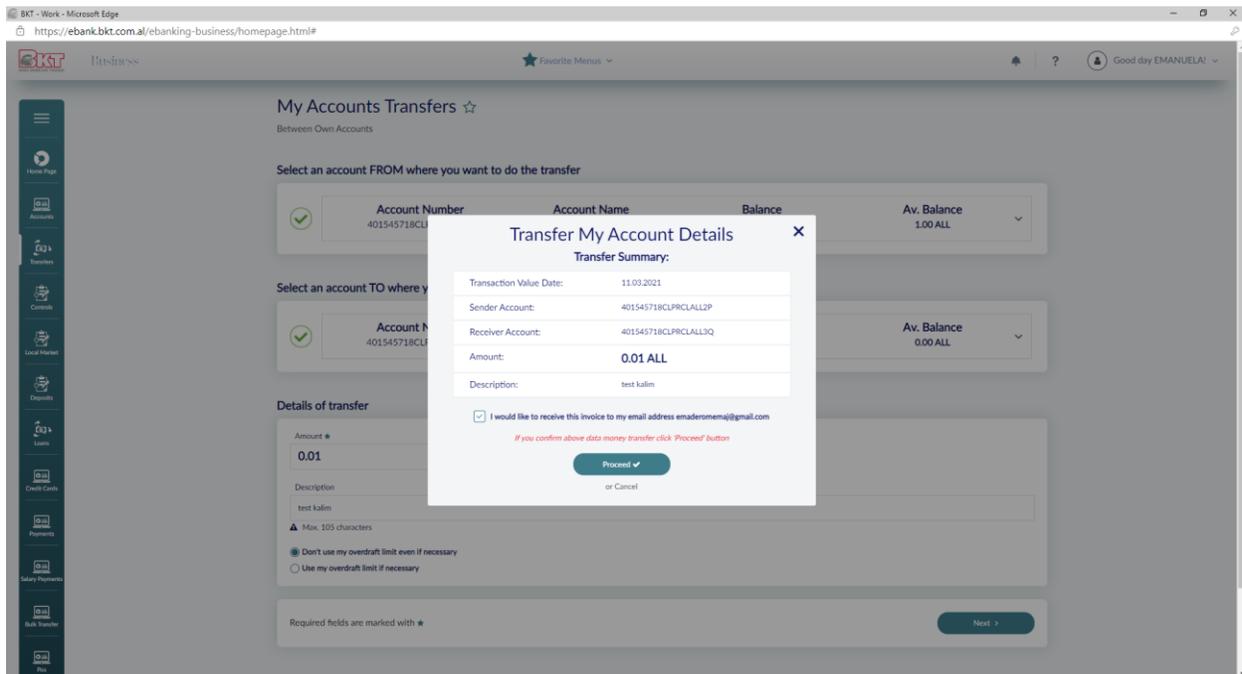
- Select an account FROM where you want to do the transfer:** A table with columns: Account Number (401545718CLPRCLALL2P), Account Name (BB - ISANAMED SHPK (...)), Balance (1.00 ALL), and Av. Balance (1.00 ALL).
- Select an account TO where you want to do the transfer:** A table with columns: Account Number (401545718CLPRCLALL3Q), Account Name (LEK\_ACC - ISANAMED SHPK (TEST)), Balance (0.00 ALL), and Av. Balance (0.00 ALL).
- Details of transfer:** Includes an "Amount" field set to 0.00 ALL, a "Description" text area, and radio buttons for "Don't use my overdraft limit even if necessary" (selected) and "Use my overdraft limit if necessary". A "Next >" button is located at the bottom right.

In order to complete all the transfer you need to enter the following information:

- The amount you want to transfer, enter the correct amount and make sure the selected account has sufficient funds to complete the transfer.
- Fill in the description (optional);

Once you have filled in this information you need to press Next to continue to the last page. On the confirmation page, you will see a summary of the transfer with all the details.

If you think the details are correct, press Proceed to complete the transaction. If not, press Cancel to modify the data you have entered.



Transfer between accounts is authorized automatically when the company is full rights. When the company is one authorizer after the transaction has been performed by the inputer to the approver will be shown the message "Your action was sent for approval" and the approver must go to "Pending Approvals" to authorize the transaction.

## 1.2 Internal Transfer

Through this menu you can make transfers between different accounts in BKT. To perform a transfer you must follow the steps below:

- Amount, enter the correct amount and make sure the selected account has sufficient funds to complete the transfer.
- Enter BKT / IBAN Account Number or BKT Customer Number / Beneficiary Personal Number. The sender's account and the recipient account must be in the same currency
- Description, fill in the description
- If you want to register the transfer, fill in the name in the Register Transfer Data.

Once you have completed the above fields press Proceed to continue to the final page.

BKT - Work - Microsoft Edge  
 https://ebank.bkt.com.al/ebanking-business/homepage.html#

BKT Business

Internal Transfer ☆  
 Internal Transfers

New Transfer  Registered Transfer

Select an account FROM where you want to do the transfer

Account Number	Account Name	Balance	Av. Balance
401545718CLPRCLALL2P	88 - ISANAMED SHPK L...	1.00 ALL	1.00 ALL

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

Details of transfer

Amount: 0.00 ALL

Receiver By:  BKT Account Number / IBAN  
 BKT Customer ID / Personal Number

Description:

Register Transfer Data As

Insert a short name below if you want to reuse provided transfer information in the future

Short Name:

Max. 30 characters

Required fields are marked with \*

Next >

BKT - Work - Microsoft Edge  
 https://ebank.bkt.com.al/ebanking-business/homepage.html#

BKT Business

Internal Transfer ☆  
 Internal Transfers

New Transfer  Registered Transfer

Select an account FROM where you want to do the transfer

Account Number	Account Name	Balance	Av. Balance
401545718CLPRCLALL2P	88 - ISANAMED SHPK L...	1.00 ALL	1.00 ALL

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

Details of transfer

Amount: 0.01 ALL

Receiver By:  BKT Account Number / IBAN  
 BKT Customer ID / Personal Number

Description: test kalim

Register Transfer Data As

Insert a short name below if you want to reuse provided transfer information in the future

Short Name:

Max. 30 characters

Required fields are marked with \*

Next >

**Internal Transfer Details**

Transfer Internal Summary:

Beneficiary Account Number:	501864966CLPECLALLR2
Beneficiary Branch:	BKT - DEGA MYSLYM SHYRI - 501
Beneficiary Name Surname:	EMANUELA DEROMEMAJ
Sender Account:	401545718CLPRCLALL2P
Booking Date:	11.03.2021
Amount:	0.01 ALL
Description:	test kalim
Transfer Short Name:	<input type="text"/>

I would like to receive this invoice to my email address : emaderomemaj@gmail.com  
*If you confirm above data money transfer click 'Procees' button*

Procees ✓  
 or Cancel

On the last page you will see the transfer summary with all the details:

- Beneficiary account number;
- Beneficiary branch;
- Full name of the beneficiary;
- Sender account;

- Date of action;
- Amount;
- Description;

If you want the payment order to be sent to your email click the checkbox:  
I would like to receive this invoice to my email address [xxx@xxx.com](mailto:xxx@xxx.com)

- If you think the details are OK, press Proceed to complete the transaction;
- If you think the details are incorrect, press Cancel to go back;

Internal Transfer are authorized automatically when the company type is full rights. When the company is one authorizer the inputer and the approver are different, after the transaction has been performed by the inputer to the approver will be shown the message "Your action was sent for approval" and the approver must go to "Pending Approvals" to authorize the transaction.

### 1.3 Domestic Transfer

Through this menu, you can transfer money from your account to the customers of other banks in Albania. To make a transfer you must follow these steps:

- Select one of the accounts as the sender account;  
In the second part of the page are the details needed for the transfer;
- Enter the amount you want to transfer. Enter the correct amount and make sure the selected account has sufficient funds to complete the transfer;
- Choose the name of the beneficiary bank from the list;
- Enter the name of the beneficiary and enter the name / surname of the beneficiary in case we are dealing with a transfer against an individual and the name of the company in case the transfer is made to another company;
- Enter the IBAN number of the beneficiary;

- Enter the beneficiary's phone number. Phone number setting will be used in case contact is required;
- Enter a description;

The screenshot shows the BKT Business banking interface. At the top, there's a navigation bar with 'BKT Business' and a user profile 'Mirëdita EMANUELA'. Below that, a section titled 'Zgjidhni një llogari PREJ nga dëshironi të kryeni transferimin' (Choose an account from which you want to make the transfer) displays account information: 'Numri Llogarisë' (401545718CLPRCLALL9W), 'Emri Llogarisë' (test pilot ela - ISA...), 'Gjendja' (10.00 ALL), and 'Gjendja Disp.' (10.00 ALL). There are two radio button options: 'Të mos përfshijë komisionin e transferimit në rast se është e nevojshme' (selected) and 'Të përfshijë komisionin e transferimit në rast se është e nevojshme'. Below this is the 'Detaje të Transferitës' (Transfer Details) section with fields for 'Shuma' (0.00 ALL), 'Banka' (dropdown), 'Emri Mbledhës Përfutur' (text), 'IBAN i Përfutur' (text), 'Numri Telefonit të Përfutur' (text), and 'Përkrahës' (text). To the right is the 'Detyrimet' (Obligations) section with three radio button options: 'Përcaktimi si do të paguhet detyrimet e kësaj transferime në rast se do të ketë ndryshe' (selected), 'Detyrimet ndaj bankës time i mbuloj vetë, Përfutur mbulon të bankës së tij', and 'Të gjitha detyrimet i mbuloj vetë'. Below that is the 'Regjistrim të dhënash' (Registration of data) section with a radio button option 'Vendosni një emërtim në rast se keni nevojë të ripërdorni të dhënat e kësaj transferime në të ardhmen' and an 'Emërtim' (text) field. At the bottom, there's a 'Futurat e detyrueshme janë me' (Required fields) section and a 'Vazhdo' (Proceed) button. The footer contains 'Banka Kombëtare Tregtare Copyright © 2020', 'Halla e ferdit: 06.02.2020 09:17 PM', and a 'Shop' icon.

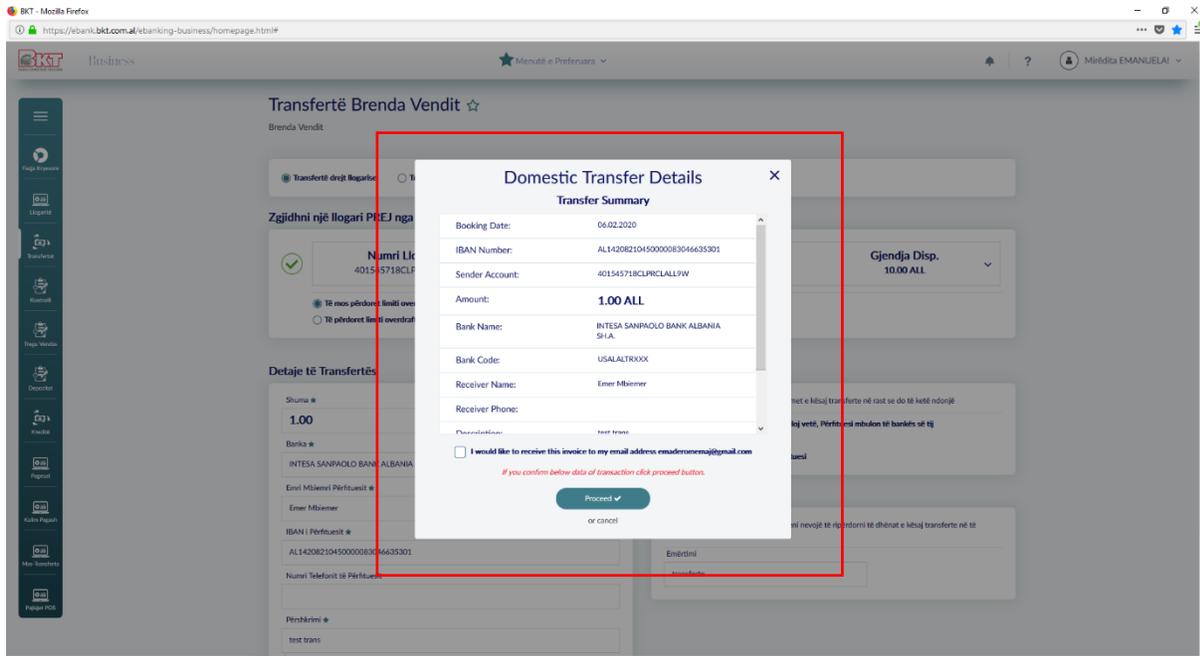
Once you have completed the above fields you need to select how the transfer fees will be paid. You must select one of the options:

In the Obligations window:

- If you choose the first option (Liabilities to the bank I cover myself. The beneficiary covers his bank), you will pay your bank fees and the recipient will pay his bank fees for the transfer
- If you choose the second option (I cover all obligations myself), then the sender will pay all commissions for the transfer
- If you choose the third option (All obligations are covered by the beneficiary), then the beneficiary will pay all commissions for the transfer

Once you have completed all this information you need to press Proceed to continue to the final page.

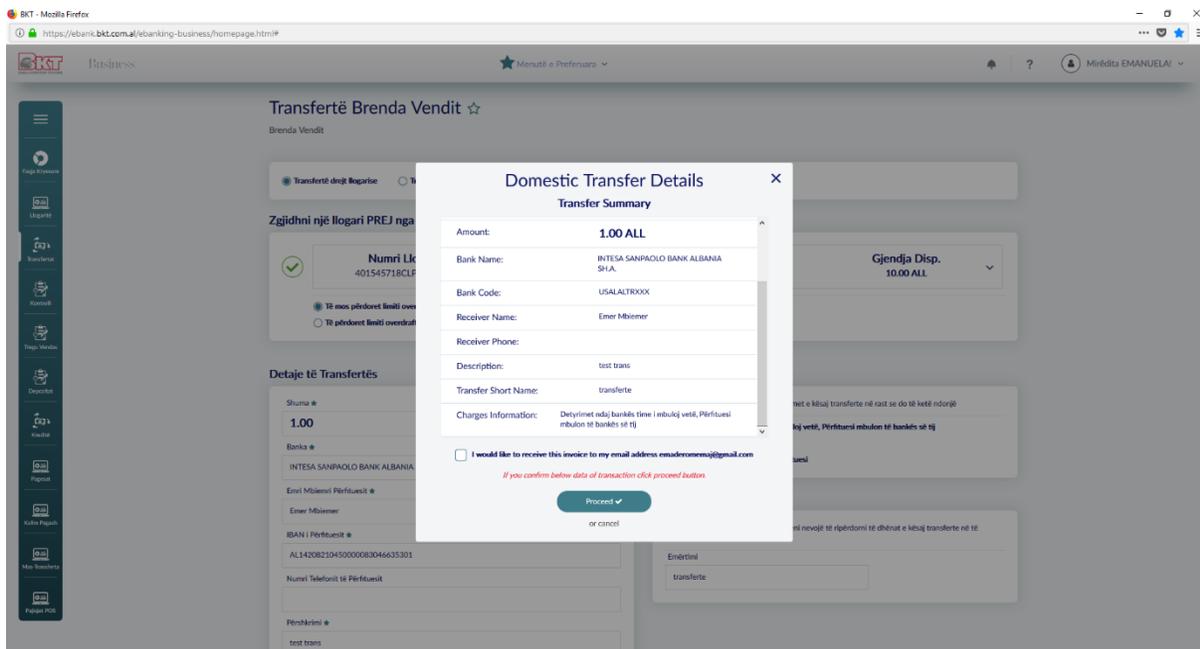
On the last page, you will see the transfer summary with all the details:



If you think the details are OK, then press Proceed to complete the transaction.

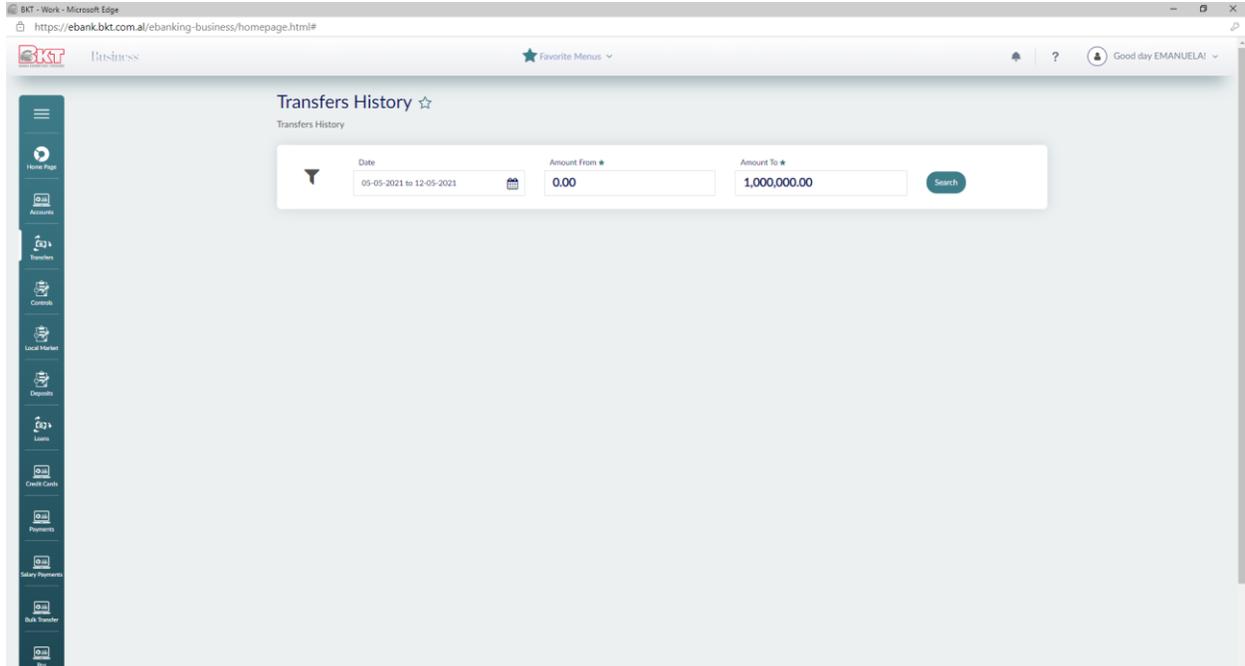
If not, press the Cancel button to modify the details you provided.

Domestic Transfers are active after two business days, when the business is full-Rights. When the company is one authorizer the inputer and the approver are different, after the transaction has been performed by the inputer to the approver will be shown the message "Your action was sent for approval" and the approver must go to "Pending Approvals" to authorize the transaction.

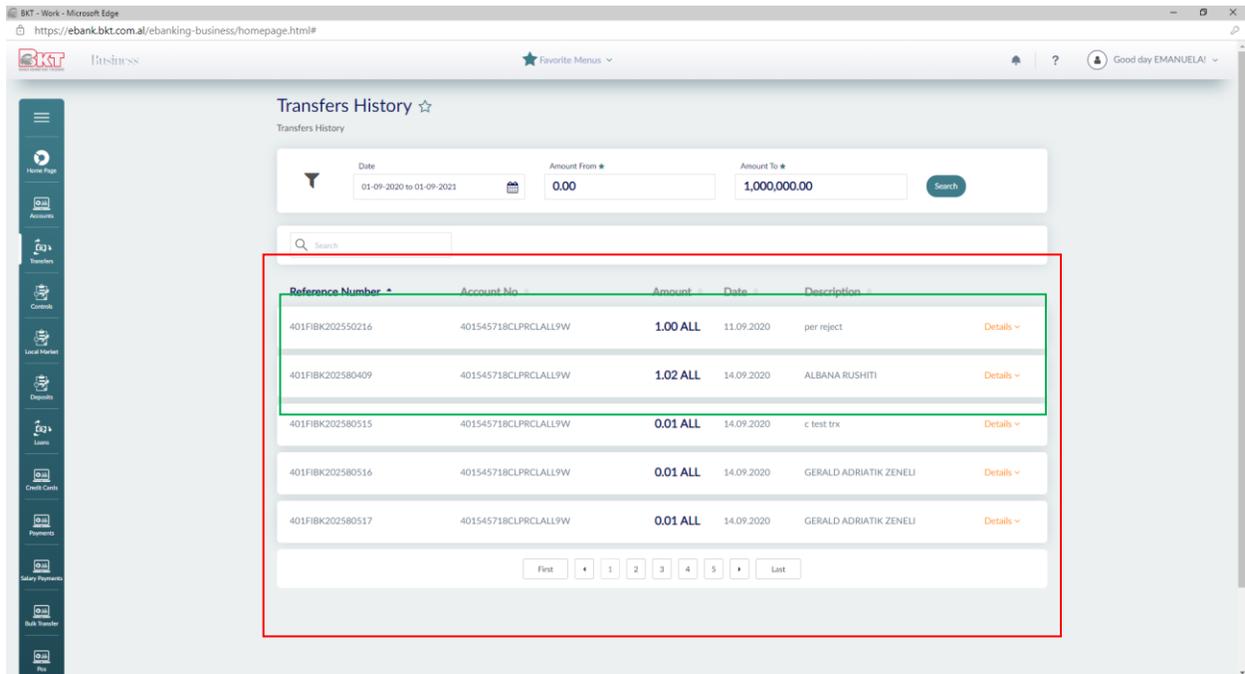


## 1.4 Transfer History

In this menu you will have the opportunity to see the list of transfers made from your accounts as well as the details for each of the transfers.

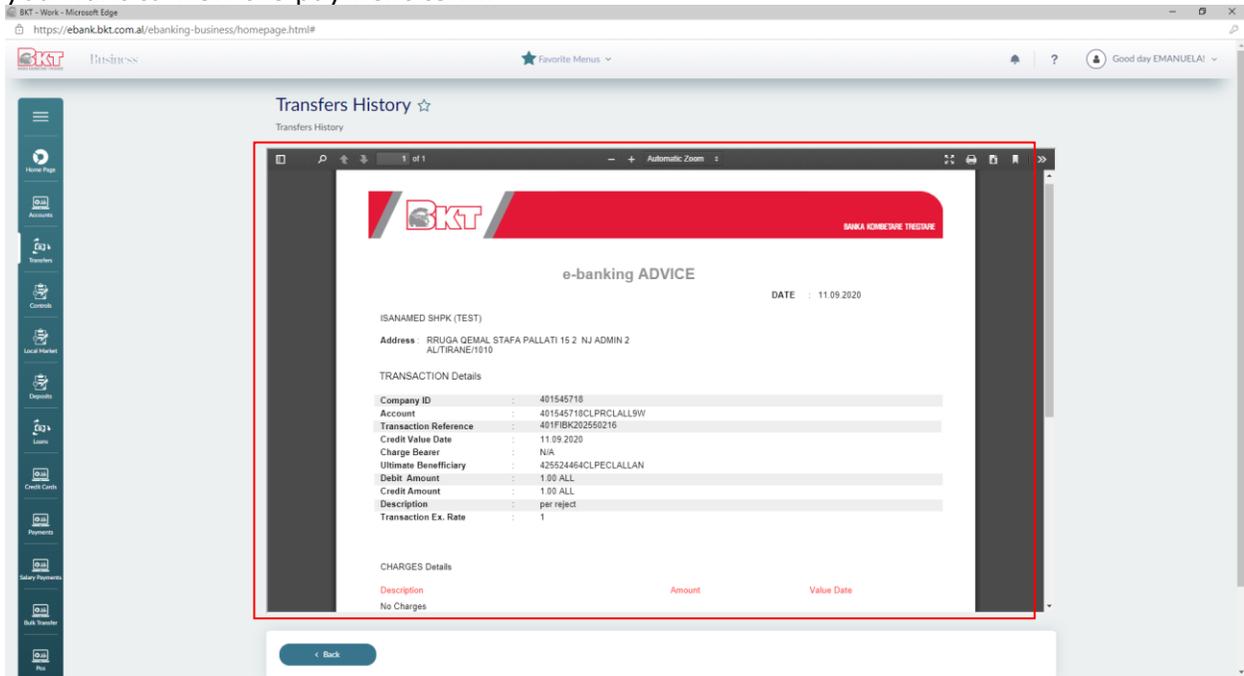


If you select one of the transfers and then Details, you will be able to see the details of this transfer.



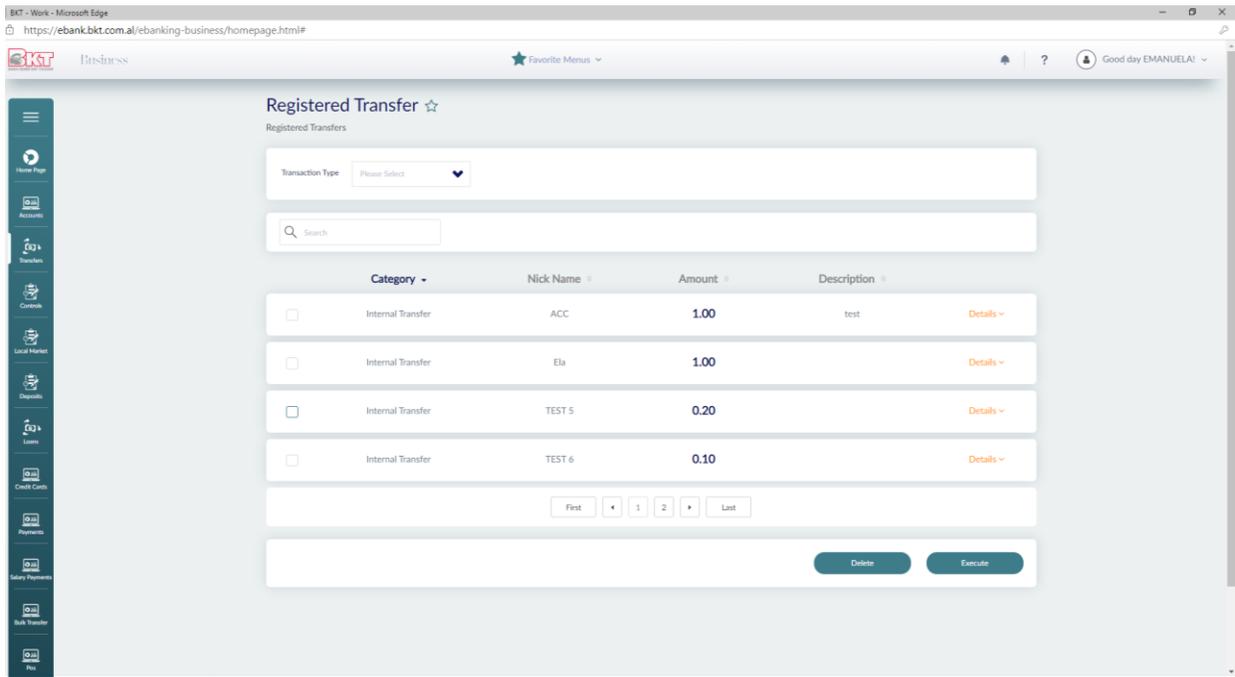
You can select Send by Email if you want to receive the transfer details in your email address, Back if you want to go back to see another transfer. You can select Download if

you want to view the payment term.



## 1.5 Registered Transfers

In this menu you will be able to find all your transfers, within BKT, within the country and between your accounts. You can also delete transfers that you no longer want to have registered.



After selecting one of the listed transfers, you can then select **Delete** to delete this transfer or **Next** to continue with the registered transfer.

Once you have selected a registered transfer than click **Next**, the registered transfer will be displayed with the relevant details.

If after checking the data such as the amount, the debit account, the credit account and the description are in order, continue with the second part of the transfer.

Once you have completed the above fields you need to select how the transfer fees will be paid. You must select one of the options:

In the Obligations window:

- If you choose the first option (Myself my charges, Receiver his own charges), you will pay your bank fees and the recipient will pay his bank fees for the transfer;
- If you choose the second option (All Charges to Me) then the sender(you) will pay all commissions for the transfer;
- If you choose the third option (All Charges to Receiver), then the reciver will pay all commissions for the transfer

If after checking all the details are in order, then select Next to complete the transfer or Cancel to go back.

## 1.6 Incoming Transfers

In this section you will be able to see the list of incoming transfers that have not yet been credited to your account.

Company Account	From	Date	Credit Amount	Description	
401545718CLPRCLALL9W	SWIFT		0.01 ALL	Details:KTHIM REF JUAJ 401KLER211260029 EMERTIMI LLOGARISE DHE IBAN NUK PERPUPTH	Details
401545718CLPRCLALL9W	GERALD ZENELI		0.01 ALL	Isanamed	Details
401545718CLPRCLALL9W	GERALD ZENELI		9.00 ALL		Details
401545718CLPRCLALL9W	EMANUELA DEROMEHAJ		1.00 ALL	Kallim	Details

## 2. Local Market

Through this menu, you can get information about foreign exchange at BKT and make exchanges online.

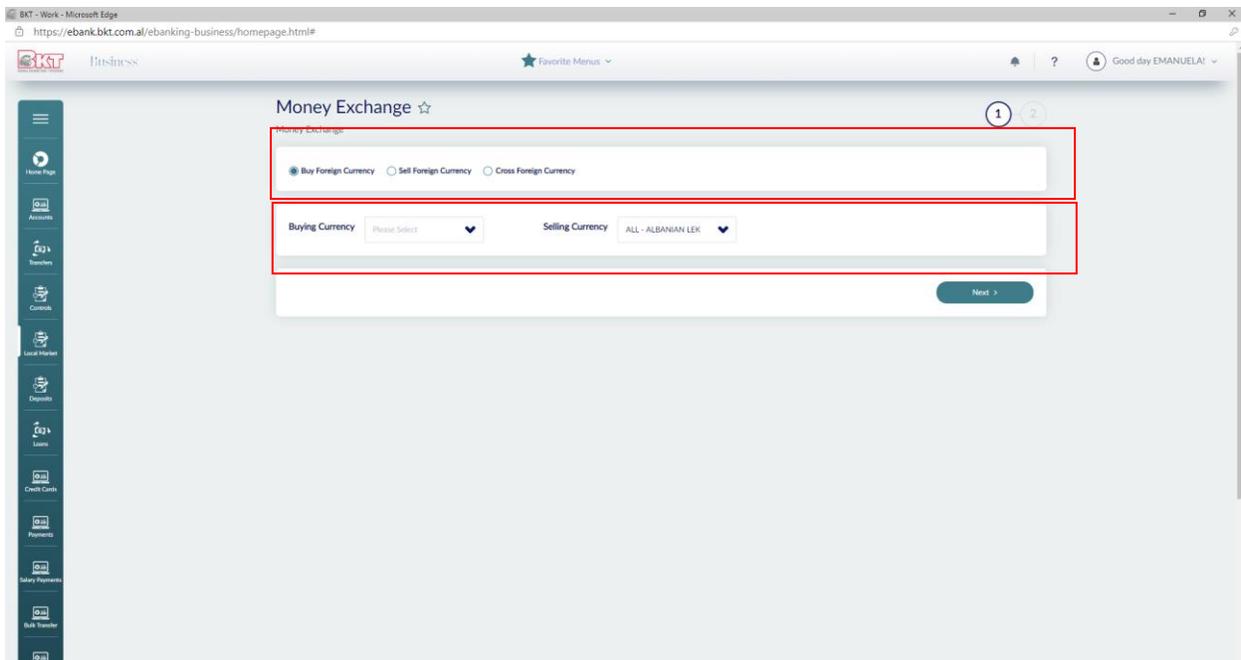
### 2.1 Money Exchange

You can buy, sell and cross foreign Currency in this menu.

In order to perform one of the following transactions you must follow the steps explained below:

Choose one of the transaction types:

- Buy foreign currency to exchange from Albanian currency to foreign currency;
- Sell foreign currency to exchange from foreign currency to Albanian currency;
- Cross foreign currencies to exchange from one foreign currency to other foreign currency;



Once you have selected the transaction type, select the currency from the table:

- Choose the currency you will buy, if you want to buy foreign currency;
- Choose the currency you will sell, if you want to sell foreign currency;
- Choose the currency you will buy and sell, if you want to cross foreign currencies;
- Press the next to continue;

After pressing Next you will go to the next page where you will proceed the transaction. If your choice is to make an exchange you should follow the same steps.

Money Exchange are authorized automatically when the company type is full rights. When the company is one authorizer the inputer and the approver are different, after the transaction has been performed by the inputer to the approver will be shown the message "Your action was sent for approval" and the approver must go to "Pending Approvals" to authorize the transaction.