



ALPHA BANK

WEB BANKING



USER MANUAL

February 2012

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1. INTRODUCTION

Welcome to the E-banking service of Alpha Bank Skopje. This User Manual, intended for all users of the service Alpha Web Banking, describes in details all steps for easy and simple use of the service.

There are two forms of usage of the service Alpha Web Banking:

A. Passive e-banking, where the client has access to the following information:

- Account balance review
- Account activity review
- Information on the exchange rates of the Bank
- Bulletins from the Bank

B. Active e-banking, the client has admission to all above mentioned data of the passive access, as well as an additional possibility electronically to perform any of the following transactions:

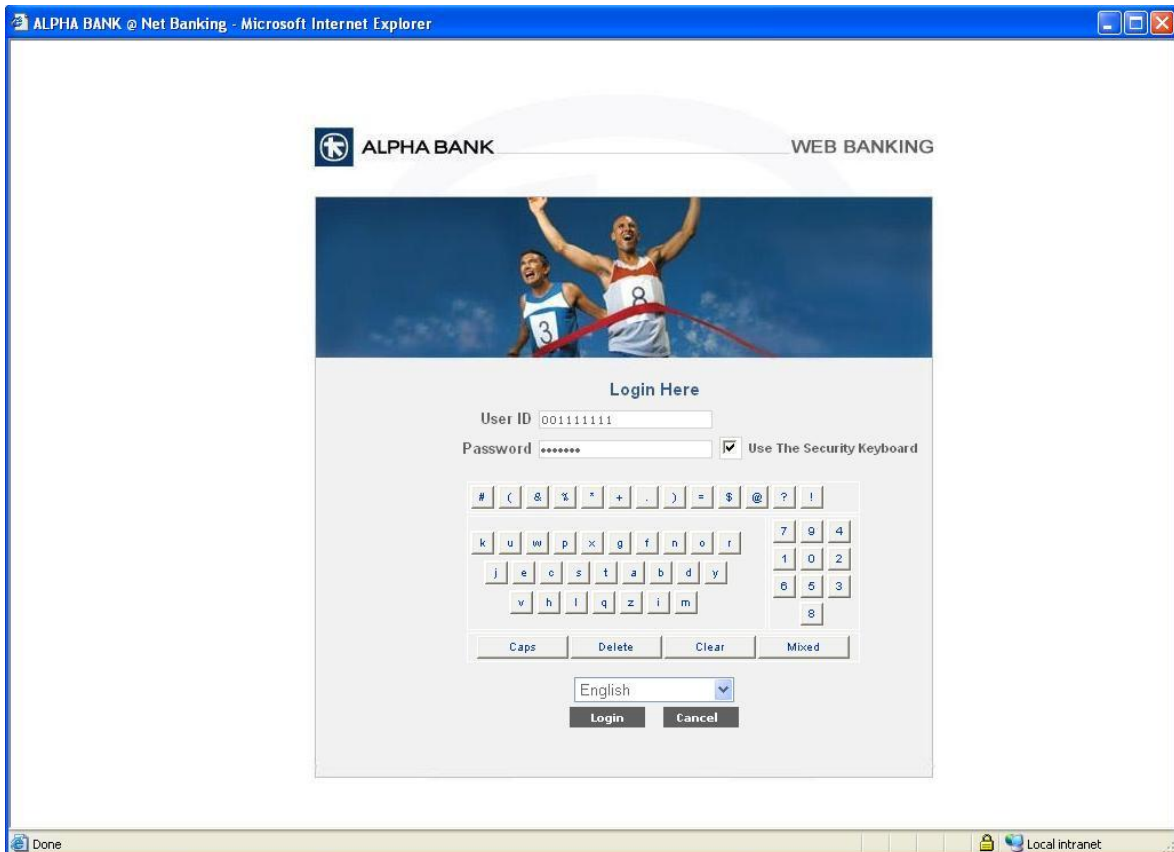
- External payments in MKD
- Internal payments in MKD
- Beneficiary maintenance
- Pending authorizations (only for Authorizers - legal entities types of users)

With the active e-banking, special hardware device – Token is used, which guarantees transactions security. The token functions by generating one-time passwords before initiating any transaction.

All administrative functions - account creation or modification shall be performed through the Branches of the Bank. For any modification of the client's profile (opening new profile for the user, change of address and similar), please visit one of the Branches and fill in our application to describe the requested changes.

2. FIRST LOGIN AND PASSWORD CHANGE

User ID and password for first login (pin-mailer) is received after applying in the Branches of the Bank. The login page for the service is accessed through the web site of the Bank <http://www.alphabank.com.mk>. The page has the following outlook:



The User ID and the password printed in the pin-mailer should be entered for successful login. For better protection of your password, the Bank suggests use of the Security Keyboard, but you also have the option to disable the same if you prefer manual entering with your personal keyboard.

Detailed explanation of all fields contained on the login page is given below:

User ID – field for entering unique user name which was assigned by the Bank.

Password – field for entering password.

Use the Security Keyboard – option where you could choose whether your password will be entered with the security keyboard or not.

Caps – capital letters input key for entering password when using the security keyboard.

Lower – (it appears only if the Caps key was previously chosen) lower letter input key for entering password when using the security keyboard.

Delete – key for deleting the last entered character from the security keyboard during password entering.

Clear – key for deleting all entered characters with the security keyboard in the Password field.

Mixed – key for dislocating the characters of the security keyboard.

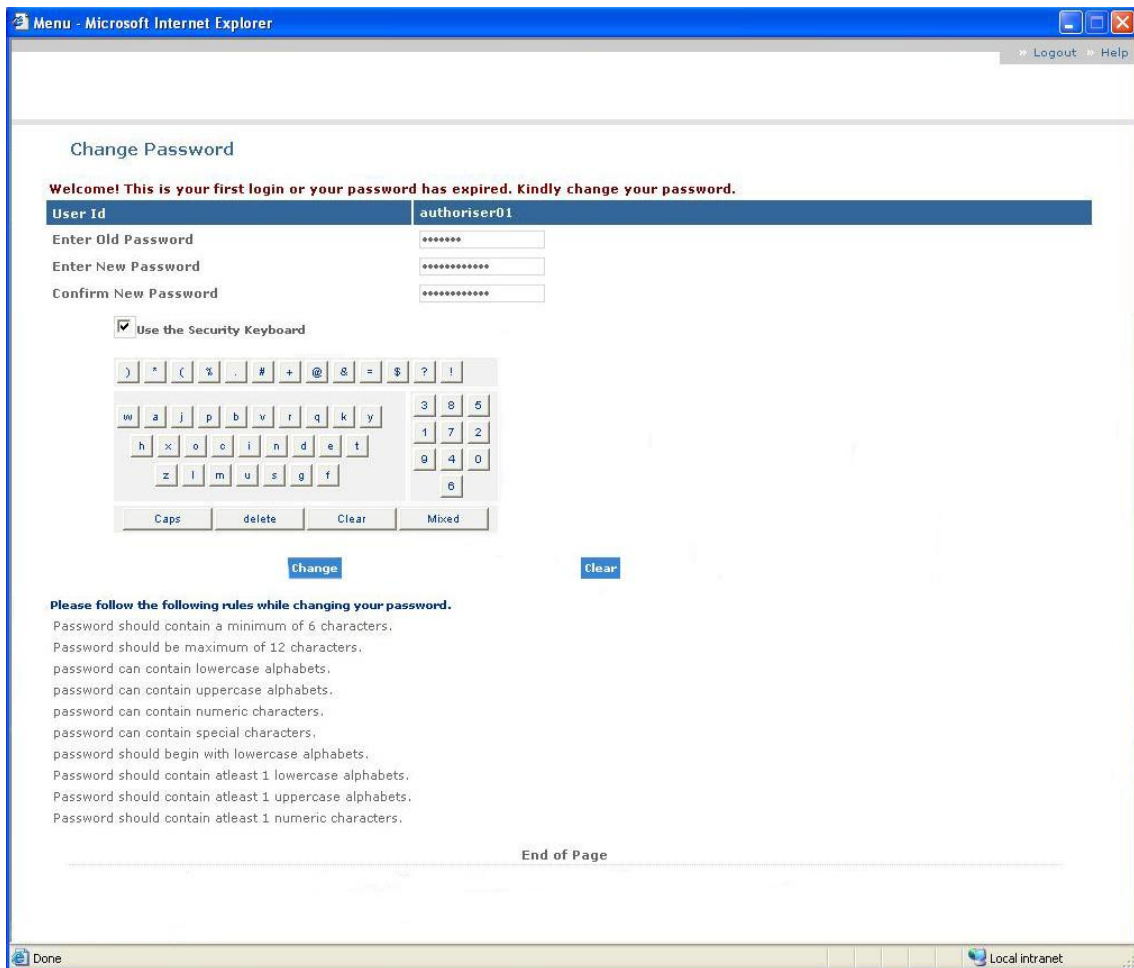
QWERTY – (it appears only if the key Mixed was previously chosen) key for placing the security keyboard in the QWERTY arrangement again.

In the dropdown menu the user could choose the language in which the system for e-banking will be displayed (Macedonian or English).

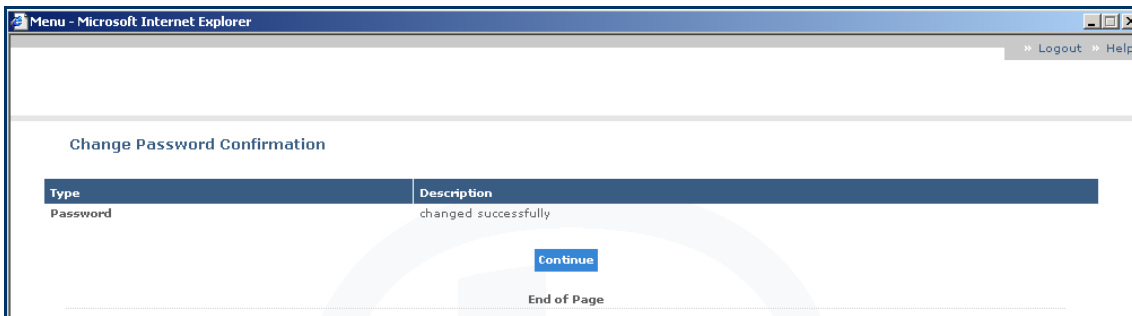
Login – key for login in the system.

Cancel – key for canceling the activity of login.

After successful login in the application, the following screen will be displayed:



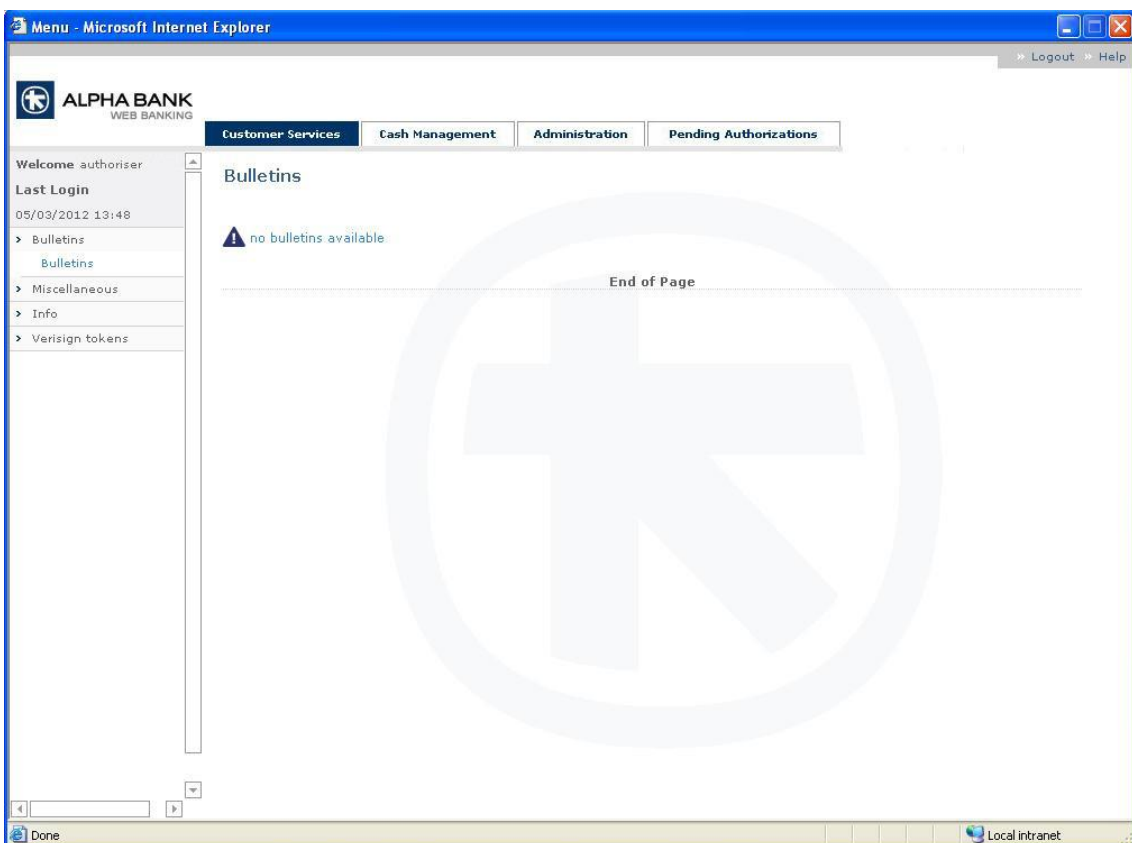
Here, in the first field you should enter the password with which you managed to login and then enter new password twice, following the rules for password content given on the screen for change itself. After entering old and new password, the key **Change** should be chosen which will guide you to the following confirmation screen for successful change:



Press the button **Continue** for entering in the home page of Web Banking. In case a security alert should appear, please press **YES** for continuing to the home page of the application.

3. CUSTOMER SERVICES

The home page of the application has the following outlook:



Customer Services is an option where the user could be informed for the current information/bulletins by the Bank, review the current foreign exchange rates list and, if the user has Token, to perform activation and synchronization of the same. It consists of the following sub-menus : **Bulletins, Miscellaneous , Info and Verisign Tokens** (only for active users).



- **Bulletins** is link used by the Bank to inform the user for the news, notifications and the messages in case of upgrading the system etc. That can be seen from the following picture.

| Bulletin Details | |
|------------------|--|
| Posting Date | 18/06/2008 |
| Subject | Welcome |
| Message Id | 1213776742929 |
| Message | This is the Internet banking Bulletin page. welcome to internet banking. |

- **Miscellaneous** is link where the user could see the current exchange rate list and perform different browsing for a given currency and rate.

| Exchange Rate Inquiry | | | | | | |
|---------------------------------------|----------------------------------|-----------|---------------------------------------|-----------|-----------|-----------------------|
| | | | | | | as of Mon, 9 Feb, '09 |
| Exchange Rate inquiry Details | | | | | | |
| Currency | <input type="text" value="All"/> | Rate Type | <input type="text" value="STANDARD"/> | | | |
| <input type="button" value="Search"/> | | | <input type="button" value="Clear"/> | | | |
| Rate as of 09/02/2009 | | | | | | |
| Currency (1 Unit) | Pair | Rate Type | Mid Rate | Buy Rate | Sell Rate | Units |
| AUD | MKD | STANDARD | 31.6447 | 31.4865 | 31.8029 | 1 |
| CAD | MKD | STANDARD | 38.3807 | 38.1888 | 38.5726 | 1 |
| CHF | MKD | STANDARD | 4090.9206 | 4070.4660 | 4111.3752 | 1 |
| DKK | MKD | STANDARD | 824.1572 | 820.0364 | 828.2780 | 1 |
| EUR | MKD | STANDARD | 61.4129 | 61.1058 | 61.7200 | 1 |
| GBP | MKD | STANDARD | 70.5409 | 70.1882 | 70.8936 | 1 |
| JPY | MKD | STANDARD | 52.6246 | 52.3615 | 52.8877 | 1 |
| NOK | MKD | STANDARD | 700.0217 | 696.5215 | 703.5218 | 1 |
| SEK | MKD | STANDARD | 581.2588 | 578.3525 | 584.1651 | 1 |
| USD | MKD | STANDARD | 47.9938 | 47.7539 | 48.2338 | 1 |

- **Info (Support)** is link where all document are placed that could be of any use regarding the service Alpha Web Banking, for example: Tariff for e-banking payment, Payment codes, Frequently asked questions for the service, General terms and conditions, Application forms and similar.

- **Verisign tokens** is link where the Token can be activated and synchronized.

| |
|----------------------------|
| > Verisign tokens |
| Activate Verisign Token |
| Synchronise Verisign Token |

- **Activate Verisign token** is a link where the user should activate the Token when using the device for the first time. By choosing this option, the following form is shown:

Activate Verisign Token

| Description | Value |
|---------------------|--------------|
| User Id | authoriser01 |
| salutation | Mr |
| first name | authoriser |
| last name | authoriser |
| Type of User | Corporate |
| Token Serial Number | DP0300332306 |

Enter two successive passwords generated by the verisign device

Verisign Password 1

Verisign Password 2

[Activate Verisign Token](#)

In the empty fields **Verisign Password 1** and **Verisign Password 2** two consequently generated passwords from the Token should be entered – you will generate OTP (one-time password) from the device and the same will be entered in the first field, wait for the device to turn off by itself, and then you should generate the second OTP for the second field. By pressing the button **Activate Verisign tokens**, confirmation message that the Token is successfully activated should be received, otherwise you should repeat the same process again or contact the Help Desk of the service. The next step is **Synchronize Verisign token**.

- **Synchronize Verisign token** is link where the user should make synchronization when activating it for the first time. By choosing this option the following form appears:

Synchronise Verisign Token

| Description | Value |
|---------------------|--------------|
| User Id | authoriser01 |
| salutation | Mr |
| first name | authoriser |
| last name | authoriser |
| Type of User | Corporate |
| Token Serial Number | DP0300332306 |

Enter two successive passwords generated by the verisign device

Verisign Password 1

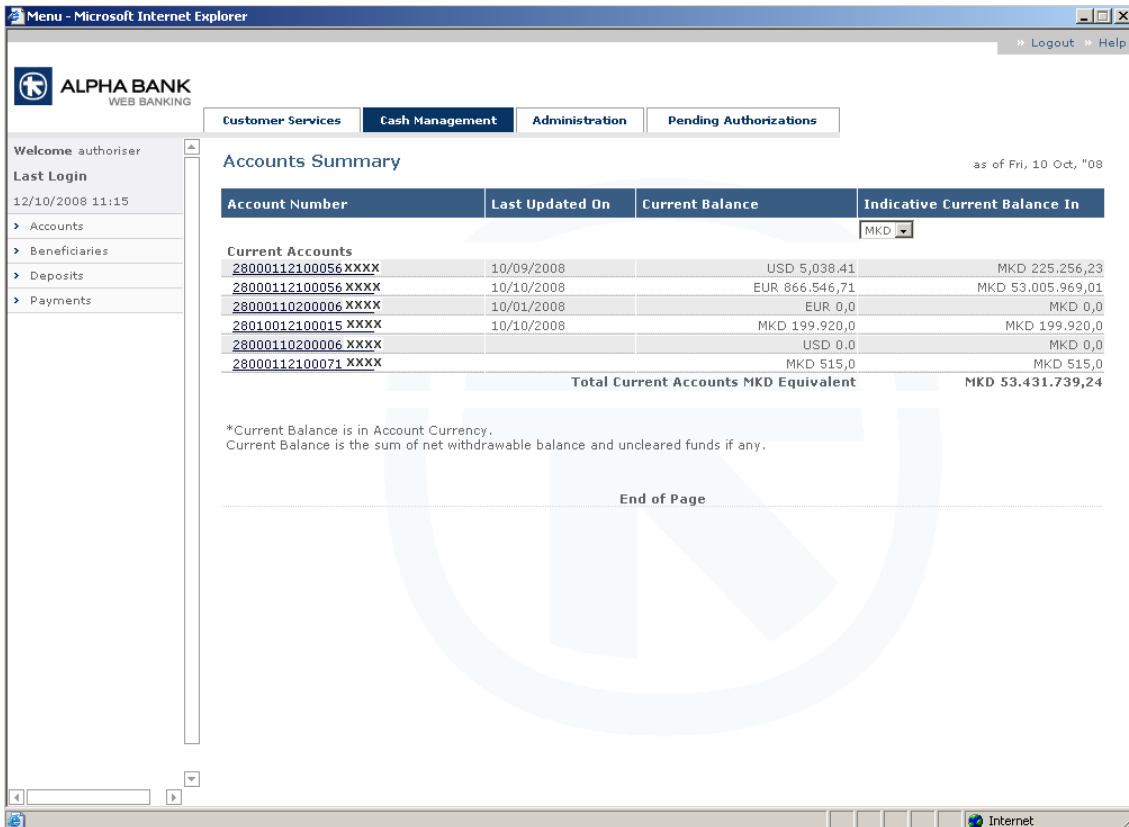
Verisign Password 2

[Synchronise Verisign Token](#)

The same procedure as for Activating the Token is performed here also and as a result confirmation message should be received that the Token is successfully synchronized. Otherwise, please try the procedure again or contact the Help Desk for the service.

4. CASH MENAGMENT

Cash Management is link where the user can review the balance on their accounts, print account statements, review past transaction and perform transactions, if the same option is chosen. The initial form is shown on the following picture:



Menu - Microsoft Internet Explorer

ALPHA BANK WEB BANKING

Customer Services **Cash Management** Administration Pending Authorizations

Welcome authoriser

Last Login
12/10/2008 11:15

> Accounts
> Beneficiaries
> Deposits
> Payments

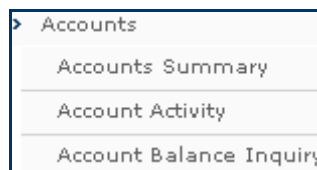
Accounts Summary as of Fri, 10 Oct, '08

| Account Number | Last Updated On | Current Balance | Indicative Current Balance In |
|--|-----------------|-----------------|-------------------------------|
| Current Accounts | | | |
| 28000112100056 XXXX | 10/09/2008 | USD 5,038.41 | MKD 225.256,23 |
| 28000112100056 XXXX | 10/10/2008 | EUR 866.546,71 | MKD 53.005.969,01 |
| 28000110200006 XXXX | 10/01/2008 | EUR 0,0 | MKD 0,0 |
| 28010012100015 XXXX | 10/10/2008 | MKD 199.920,0 | MKD 199.920,0 |
| 28000110200006 XXXX | | USD 0,0 | MKD 0,0 |
| 28000112100071 XXXX | | MKD 515,0 | MKD 515,0 |
| Total Current Accounts MKD Equivalent | | | MKD 53.431.739,24 |

*Current Balance is in Account Currency.
Current Balance is the sum of net withdrawable balance and uncleared funds if any.

End of Page

On the left side, additional menu can be found, while all accounts that the user has in the Bank are displayed in the central part. The additional menu from the left side consists from the following links: **Accounts, Beneficiaries and Payments.**



- **Accounts Summary** is link where all transactions and FX accounts are shown. The screen is the same as the initial form when choosing the tab **Cash Management**. If an account is chosen the following form appears.

| Select Account | <input type="text" value="28010012100015XXXX100"/> | <input type="button" value="Go"/> | |
|--|--|-----------------------------------|----------------|
| Details For 28010012100015XXXX 100 - Currency Code - CHF | | | |
| Description | Value | Description | Value |
| Current Balance | 1,000,000,000.00 | Uncleared Funds | 0.00 |
| Available Credit | 0.00 | Net Available Balance | 999,999,833.97 |
| <input type="button" value="Accounts Summary"/> | | | |

- **Account Activity** is link for opening a form with review of all past transactions. There, an account should be chosen and according to the requirement of the client the advance search criteria could be filled in for required transactions from the account to be shown.

| Account Activity | | as of Wed, Jun 11, '08 | |
|--|--|--------------------------------------|---|
| Select Account | <input type="text" value="28010012100015XXXX"/> | * Indicate | <input type="text" value="5"/> transactions per page. |
| To search for specific transactions, please use Advance Search below. | | | |
| Advance Search | | | |
| Start Date (dd/mm/yyyy) | <input type="text"/> | End Date (dd/mm/yyyy) | <input type="text"/> |
| From Amount | <input type="text"/> | To Amount | <input type="text"/> |
| Debit / Credit | <input type="text" value="Both Debit and Credit"/> | Reference No. | <input type="text"/> |
| Sort Order | <input type="text" value="Descending"/> | | |
| <input type="button" value="View"/> | | <input type="button" value="Print"/> | |
| <input type="button" value="Download"/> | | | |
| ! Tips | | | |
| 1. Descending sort order will display the activity starting from the latest date. | | | |
| 2. Ascending sort order will display the activity starting from the earliest date. | | | |
| 3. Running Balance will not be displayed if amount range or debit/credit or reference no is entered. | | | |
| * If no Advance Search criteria is specified then specified number of last transactions will be displayed. | | | |

The user has possibility to view, print and save the transactions. When the button **View** is pressed the following form appears:

| Account Activity | | as of Mon, 9 Feb, '09 | | | | |
|-------------------------------------|-----------------------|-------------------------------------|---------------------|--------------|---------------|-----------------|
| Account Number | 28010012100015XXXX | | | | | |
| Current Balance | MKD 28.845,5 | Balance Available | MKD 28.845,5 | | | |
| Start Date | 01/07/2008 | End Date | 31/10/2008 | | | |
| Sort Order | Descending | | | | | |
| Debit / Credit | Both Debit and Credit | | | | | |
| Posting Date | Value Date | Reference No. | Description | Debit Amount | Credit Amount | Running Balance |
| 31/10/2008 | 01/11/2008 | 100TSELMKD 00001 | Плаќање на камата | | MKD 46,0 | MKD 91.798,0 |
| 31/10/2008 | 31/10/2008 | 001P3IO083050245 | Останати трансакции | | MKD 15.568,0 | MKD 91.752,0 |
| 27/10/2008 | 27/10/2008 | 100CHWL083010048 | исплата ефектива | MKD 5.000,0 | | MKD 76.184,0 |
| 20/10/2008 | 20/10/2008 | 001P3IO082940244 | Останати трансакции | | MKD 9.696,0 | MKD 81.184,0 |
| 20/10/2008 | 20/10/2008 | 100CHWL082940001 | исплата ефектива | MKD 3.000,0 | | MKD 71.488,0 |
| <input type="button" value="Back"/> | | <input type="button" value="Next"/> | | | | |

For detail view of the transaction, the reference number link should be clicked, where the following image appears:

| Account Activity - Transaction Details | | | |
|--|--------------------|-----------------------|------------|
| Reference No. | 105KOMP083590004 | | |
| Customer Details | | | |
| Account Number | 28010012100015XXXX | Account Currency | MKD |
| Account Branch | 100 | IBAN Number | - |
| Customer Number | 00006 XXXX | Customer Name | XXXX XXXX |
| Transaction Details | | | |
| Amount | 5,615,720.00 | | |
| Initiation Date | 24/12/2008 | Value Date | 24/12/2008 |
| Payment Details | | | |
| Close | | Print | |

The button **Print** should be clicked for printing the transactions or their details.

The button **Download** is for saving the document in PDF or Excel form:

| | | | |
|--|--|--------------------------|-----------------------|
| Account Number | 280100121000590548 (EUR) | | |
| Current Balance | EUR 29,91 | Balance Available | EUR 29,91 |
| Sort Order | Descending | Debit / Credit | Both Debit and Credit |
| Type of Download | PDF Download | Reference No. | |
| | <input type="checkbox"/> PDF Download <input type="checkbox"/> Comma Delimited | | |
| Select fields to be downloaded...Valid only if Comma Delimited Download is selected. | | | |
| <input type="checkbox"/> Value Date <input type="checkbox"/> Posting Date <input type="checkbox"/> Transaction Amount <input type="checkbox"/> Debit / Credit <input type="checkbox"/> Transaction Description <input type="checkbox"/> Reference No. <input type="checkbox"/> Additional Text <input type="checkbox"/> Sequence Id <input type="checkbox"/> Instrument No | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | | |
| Back | | Download | |

- **Account balance inquiry** is option where the details for the selected account can be seen, as it is shown on the given example:

| Account Balance Inquiry | | as of Wed, Jun 11, '08 | |
|---|-----------------------|------------------------|----------------|
| Select Account | 28010012100015XXXX100 | Go | |
| 28000112100056XXXX001 28000112100056XXXX001 28000112100056XXXX001 28000110200006XXXX001 28010012100015XXXX100 | | | |
| Details For 280100121000578525 100 - Cur | | | |
| Description | Value | Description | Value |
| Current Balance | 1,000,000,000.00 | Uncleared Funds | 0.00 |
| Available Credit | 0.00 | Net Available Balance | 999,999,833.97 |
| Accounts Summary | | | |

Beneficiaries (data for beneficiaries) is option where beneficiaries (who are frequently included in the fund transfer activity) can be created and browsed. This option is available only for active users and the aim of the same is automatic fill in of the beneficiary's details by choosing certain beneficiary from the list of created beneficiaries when initiating PP30 or PP50 transaction.

| Beneficiary Customer | |
|--|----------------------------------|
| Beneficiary Id * | 00006XXXX |
| Beneficiary Name * | Корисник |
| Beneficiary Address * | Даме груев бр1 |
| | |
| | |
| Email Id | korisnik@alphabank.com.mk |
| Account No / IBAN Number * | 280100100xxxxxx |
| Sort Code * | KRSKMK2X look up |
| Beneficiary Bank | |
| Bank Name * | Alfa Banka |
| Bank Address * | Dame Gruev bb |
| | |
| | |
| Swift Code | |
| Fields marked * are mandatory | |
| Modify Cancel | |

Upon entering all necessary data for certain beneficiary, confirmation for the same should be made and the message for successful creation of the beneficiary should be received.

If you want to browse previously entered beneficiaries - the beneficiary ID should be entered in the first field or only by clicking the button **Search** all beneficiaries shall be shown as in the following example:

| Search Beneficiary | | as of Mon, 9 Feb, '09 |
|--|----------------------|---|
| Search Criteria | | |
| Beneficiary Id | <input type="text"/> | Select Payment Type <input type="text" value="Domestic"/> |
| Search Add Beneficiary Clear | | |
| Search Condition | | |
| Select Payment Type | All | |
| Status | All | |
| List of Beneficiary | | |
| Beneficiary Id | Customer Id | Status |
| <u>1</u> | 000761440 | Authorized |
| 001 | 000761440 | Authorized |
| 002 | 000761440 | Authorized |
| 003 | 000761440 | Authorized |

Payments is the last option from the left menu, where the user can make internal and domestic payments (available only for the active users). The same subject is explained in details in the next chapter **Performing Payments**.

5. PERFORMING PAYMENTS

By choosing the option from the left menu Payments, two sub-menus appear – **Internal/Domestic Transfer** and **Funds Transfer**.

- **Internal/Domestic Transfer** is the part of Alpha Web Banking, where you could perform payments. By choosing that sub-menus, a form appears first for entering security code generated by the Token*.

Verisign Password

This transaction requires a verisign token password. Kindly enter the same to proceed.

Enter verisign token password

Upon accurately entering the OTP, the form for entering transactions appears as in the following example:

| Transaction Limits | | |
|-------------------------------|---------------------------------|------------------------------------|
| Limit Amounts | Initiation MKD 99.999.999,99 | Authorization MKD 99.999.999,99 |
| No Of Authorizations Required | 0 | |

| Transaction Details | | | |
|---|---|----------------------------|--|
| Transaction Type * | Select Transaction Type <input type="button" value="v"/> | Branch* | Алфа Банка Скопје - Централна |
| Source Account Detail | | Balance Available | |
| Customer name | NAME AND SURENAME | Beneficiary Details | |
| Account Number * | 28010010100XXXXXX/280100101XXXXX <input type="button" value="v"/> | Beneficiary List | others... <input type="button" value="v"/> |
| Currency* | MKD | Name * | <input type="text"/> |
| | | Account Number * | <input type="text"/> |
| | | Sort Code * | <input type="text"/> look up |
| Payment Mode * | Select Payment Mode <input type="button" value="v"/> | | |
| Transfer Detail | | | |
| Amount * | <input type="text"/> | Currency * | MKD |
| Value Date * | <input checked="" type="radio"/> Pay Now | | |
| Payment Details * | | | |
| <input type="text"/> | | | |
| <input type="text"/> | | | |
| <input type="text"/> | | | |
| <input type="text"/> | | | |
| * indicates mandatory fields | | | |
| <input type="button" value="Initiate"/> | | | |

* Before the Token is used for the first time, it must be previously Activated and Synchronized – see page 8.

The Payment form for physical persons does not contain the top part shown on the previous example – **Transaction limit** is only visible for users who are legal entities. Below is explanation for all fields.

Limit amounts, Initiation and Authorization (in MKD) – information about the allowed amount, limit for initiation transactions for the initiator/authorizer;

No of authorizations required – how many authorizations are necessary, data that shows how many authorizers should make authorizations for a certain transaction to be delivered to the Bank;

Transaction Type – field for choosing PP30 or PP50 payment order.

Under **Source Account Detail** are placed the fields for the user who initiates the transaction.

| Source Account Detail | |
|-----------------------------------|----------------------------------|
| Customer name | NAME AND SURENAME |
| Account Number * | 28010010100XXXXXX/280100101XXXXX |
| Currency* | MKD |
| Branch* | Алфа Банка Скопје - Централa |
| Balance Available | |

Account Number – filed for choosing the account from which the payment will be initiated, here all active transactional accounts that you have in the Bank are shown;

Currency – the field is automatically filled according to the type of the chosen account;

Branch – filed automatically filled based on the Branch where the account is created;

Balance Available – link for checking the balance of the chosen account;

In the part **Beneficiary Details** are placed information for the recipient i.e. the one you would like to transfer funds to.

| Beneficiary Details | |
|---------------------|--|
| Beneficiary List | others... <input type="button" value="v"/> |
| Name * | <input type="text"/> |
| Account Number * | <input type="text"/> |
| Sort Code * | <input type="text"/> look up |

Beneficiary List – list of recipients under certain number that they have been previously saved (entering of beneficiaries is performed through the sub-menus Beneficiaries, which is explained

above). By choosing one recipient, the remaining fields are automatically filled in;

Account Number – field for entering the account of the beneficiary – person/company;

Sort Code is field for entering SWIFT code of the bank to where the payment is performed. The link [look up](#) should be clicked for browsing the codes of all banks in the country, there you could enter the name of the bank (with Cyrillic characters) or simply choose the key **Search** and all banks will be displayed on several pages and could be reviewed with the **Next** key.

PP30 type of transactions is used for payments from account to accounts in same or other banks, such as invoices for telephone, mobile telephone, electricity, water etc., while **PP50 transactions** are used for payments towards budget institutions such as various taxes, contributions, customs, scholarships etc. By choosing **PP30 payments** the following form appears:

| Transaction Details | | | |
|---|--|--------------------------|------------------------------|
| Transaction Type * | PP30 Payment | Branch* | Алфа Банка Скопје - Централa |
| Source Account Detail | | Balance Available | |
| Customer name | NAME AND SURENAME | Beneficiary List | others... |
| Account Number * | 28010010100XXXXXX/280100101XXXXX | Name * | |
| Currency* | MKD | Account Number * | |
| Debit Reference Number | | Sort Code * | look up |
| Program Code * | | Credit Reference Number | |
| Payment Mode * | Select Payment Mode | | |
| Transfer Detail | | | |
| Amount * | | Currency * | MKD |
| Value Date * | <input checked="" type="radio"/> Pay Now | | |
| Payment Details * | | | |
| <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | | | |
| * indicates mandatory fields | | | |
| *Residents who make payments in MKD to non residents, are required to submit 1450 Form to the branch in accordance with Tutorial for performing operations. | | | |
| Initiate | | | |

PP30 transactions have the following additional fields:

| | | | | | |
|--------------------|--------------|------------------------|------------|-------------------------|--|
| Transaction Type * | PP30 Payment | Debit Reference Number | | Credit Reference Number | |
| Program Code * | | Payment Mode * | Non Urgent | | |

Debit Reference Number – field for numerical and alphanumeric signs necessary for the orderer;

Credit Reference Number or **payment code** – field for numerical or alphanumeric signs;

Program Code – field for entering code for payment, numerical sign with three characters when PP30 payment is chosen (example: 200 – payment for products and services between legal entities). The list with all program codes could be found on our [web site](#);

Payment Mode – field where the user can chose the manner of payment - **MIPS/Urgent (1)**, **KIBS/Non Urgent (2)** and **Internal (0)**. MIPS is urgent payment where the funds are transferred to the beneficiary in 15 -30 minutes from the moment of the payment initiation, while KIBS is regular payment where the beneficiary receives the funds after 15:00 o'clock. If the payment is performed from account on account in the Bank, then the same is considered as Internal payment.

If **PP50 payment** is chosen, the following form is shown:

| Transaction Details | | | |
|---|--|----------------------------|-------------------------------|
| Transaction Type * | PP50 Payment | Branch* | Алфа Банка Скопје - Централна |
| Source Account Detail | | Balance Available | |
| Customer name | NAME AND SURENAME | Beneficiary Details | |
| Account Number * | 28010010100XXXXXX/280100101XXXXX | Beneficiary List | others... |
| Currency* | MKD | Name * | |
| Transaction Reference Number | | Account Number * | |
| Tax Number * | | Sort Code * | look |
| Payment Mode * | Select Payment Mode | Sub Account | |
| Transfer Detail | | Budget with Institution | |
| Amount * | | Program Code * | |
| Value Date * | <input checked="" type="radio"/> Pay Now | Program * | |
| Payment Details * | | | |
| <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | | | |
| * indicates mandatory fields *Residents who make payments in MKD to non residents, are required to submit 1450 Form to the branch in accordance with Tutorial for performing operations. | | | |

For PP50 transaction types, the following additional fields are shown:

| | | | |
|------------------------------|--------------|-------------------------|--|
| Transaction Type * | PP50 Payment | Sub Account | |
| Transaction Reference Number | | Budget with Institution | |
| Tax Number * | | Program Code * | |
| | | Program * | |

Transaction Reference Number – numerical and alphanumerical signs necessary as clarification of the payment;

Tax number – numerical data, tax number for company – orderer or EMBG for person – orderer;

Sub Account – field for stipulated numerical signs from the Ministry of Finance;

Budget with Institution – field for stipulated numerical signs from the Ministry of Finance;

Program Code – field for stipulated numerical signs from the Ministry of Finance with 6 characters for initiating PP50 payment;

Program – field for entry of alphanumerical characters;

In the filed **Transfer Detail** the following necessary data is entered for conducting transactions as on the example below:

| Transfer Detail | |
|-----------------|--|
| Amount * | <input type="text"/> Currency * MKD |
| Value Date * | <input type="button" value="Pay Now"/> |

Amount – field where the total amount in MKD is entered without decimals (for example 1000, instead of 1000.00 or 1.000) and if the amount itself contains decimals the same must be rounded to 0,5 and the amount should be separated with coma (,).

Currency – field which shows the currency in which the payment will be performed and the same is automatically filled.

Value Date – field which displays when the payment will be performed and the same is also automatically filled.

Note: If a transaction is chosen to be performed via KIBS (Non urgent/regular payment), the time of entering the transaction is until 14:15 o'clock during working days. Transaction via MIPS (Urgent payment) should be initiated until 16:20 o'clock in order the same to be conducted within the current working date. All transactions entered after this time, as well as on nonworking days, shall be processed during the following working day. The service for entering transactions operates 24 hours.

In the field **Payment Details** the description of the transaction is entered. You can use all four rows for entering data, but the same must be only alphanumeric characters. Entry of special characters is not allowed.

| Payment Details * |
|------------------------------|
| |
| |
| |
| |
| * indicates mandatory fields |

When filling in PP50 the following principle should be always followed:

1. If payment account is filled in account of budget beneficiary, the individual account shouldn't be filled in and vice-a-versa;
2. Income code and program always should be filled in;
3. When payments for customs on import goods are made, only the payment account should be filled in, while the fields income code and program zeros should be entered only with zeros (0).

Upon entering the necessary data for the transaction, click the button **Initiate**. Before the transaction is delivered for authorization (for active legal entities) or to the Bank, the application displays once more the entered transaction as in the example below:

| Domestic Account Transfer - Verification | | | |
|---|-----------------------------------|-------------------------|------------------|
| as of Mon, 12 Mar, '12 | | | |
| Transaction Details | | | |
| Source Account Detail | | | |
| Account Number | 28010010100XXXXXX /28010010XXXXXX | Currency | MKD |
| Beneficiary Details | | | |
| Account Number | 28010010XXXXXX | Name | BENEFICIARY NAME |
| Sort Code | KRSKMK2X | | |
| Transaction Type | | | |
| Debit Reference Number | P030 | Credit Reference Number | |
| Program Code | 930 | | |
| Payment Mode | Non Urgent | | |
| Transfer Detail | | | |
| Transfer Amount | MKD 1.000,0 | Currency | MKD |
| Value Date | 12/03/2012 | | |
| Payment Details | | | |
| Funds transfer | | | |
| <div style="display: flex; justify-content: space-around; margin-top: 20px;"> Confirm Change Cancel </div> | | | |
| End of Page | | | |

Then, there are three options:

Cancel key is for canceling the initiated transaction;

Change key could be chosen for update of any data before initiating the transaction;

The key **Confirm** could be chosen if the presented transaction is fine and should be conducted. After clicking **Confirm**, the transaction is displayed once more with message that it has been process to the Bank as in the following example (with small difference in the screens for physical persons, where the transaction is displayed without filed **Details for audit**, which is only for legal entities):

| Domestic Account Transfer - Confirmation | | | |
|--|-------------------|----------------------------|-------------|
| as of Wed, Jun 18, '08 | | | |
| Transaction Details | | | |
| Source Account Detail | | | |
| Account Number | 28010012100XXXXXX | Currency | MKD |
| Beneficiary Details | | | |
| Account Number | 28000112100XXXXXX | Name | Benef name |
| Sort Code | UIBMMK22 | | |
| Transaction Type | | | |
| Debit Reference Number | P030 | Credit Reference Number | 84651684615 |
| Program Code | 123 | | |
| Transfer Detail | | | |
| Transfer Amount | 10 | Currency | MKD |
| Value Date | 01/07/2008 | | |
| Payment Details | | Sender To Receiver Details | |
| Name | | Name | |
| Address | | Address | |
| Address 1 | | Address 1 | |
| Country | | Country | |

Note: If at the time of confirming the transaction due to certain reason (ex. interruption in the internet communication or longer "busy" state/sand clock on the screen) you exit the application,

the already confirmed transaction shall be performed regardless of the occurred event. However, please do not hesitate to contact the Bank on the contact number for Business support of the service Alpha Web Banking to check if the transaction is conducted, in order to avoid performing the transaction twice by yourself.

- **View Funds Transfer** is the part where you could review all transactions which were initiated through e-banking. By choosing that sub-menus, a list of all performed transaction via Alpha Web Banking is shown as in the following example:

| Funds Transfer View | | | | | | | | | as of Wed, 7 Mar, '12 |
|--------------------------|---------------------------------|----------------------------|------------------|-----------------------|---|--------|-----------|--------------------------|-----------------------|
| Search Criteria | | | | | | | | | |
| Transfer mode | any | | | Status | any | | | | |
| User Reference | | | | Fcat Reference No | | | | | |
| Initiation Date From | (dd/mm/yyyy) | | | Initiation Date To | (dd/mm/yyyy) | | | | |
| Value Date From | (dd/mm/yyyy) | | | Value Date To | (dd/mm/yyyy) | | | | |
| From Amount | | | | To Amount | | | | | |
| Debit Account No | | | | Credit Account No | | | | | |
| Search | | | | Clear | | | | | |
| User Reference | Fcat Reference No | Transfer mode | Status | Amount | Account | Branch | Initiator | Initiation Date | |
| 392659823114615 | 392659823114615 | Internal/Domestic Transfer | Accepted by Bank | MKD 10,0 | 28010010100XXXXXXXXX/ 280100101XXXXXXXXX | 100 | 000011111 | 2009-07-15 13:58:33.0 | |
| 204207459211512 | 204207459211512 | Internal/Domestic Transfer | Accepted by Bank | MKD 300,0 | 28010010100XXXXXXXXX/ 280100101XXXXXXXXX | 100 | 000011111 | 2009-12-03 15:51:01.0 | |
| 123676851007034 | 123676851007034 | Internal/Domestic Transfer | Accepted by Bank | MKD 2,650,0 | 28010010100XXXXXXXXX/ 280100101XXXXXXXXX | 100 | 000011111 | 2012-01-09 09:26:47.0 | |
| 389376831018072 | 389376831018072 | Internal/Domestic Transfer | Accepted by Bank | MKD 3,370,0 | 28010010100XXXXXXXXX/ 280100101XXXXXXXXX | 100 | 000011111 | 2012-01-13 12:46:58.0 | |
| 182979721019278 | 182979721019278 | Internal/Domestic Transfer | Accepted by Bank | MKD 1,508,0 | 28010010100XXXXXXXXX/ 280100101XXXXXXXXX | 100 | 000011111 | 2012-01-14 11:58:06.0 | |
| 108919931019321 | 108919931019321 | Internal/Domestic Transfer | Accepted by Bank | MKD 1,559,0 | 28010010100XXXXXXXXX/ 280100101XXXXXXXXX | 100 | 000011111 | 2012-01-14 12:00:59.0 | |
| 128541371054639 | 128541371054639 | Internal/Domestic Transfer | Accepted by Bank | MKD 3,866,0 | 28010010100XXXXXXXXX/ 280100101XXXXXXXXX | 100 | 000011111 | 2012-02-07 11:57:50.0 | |
| 891534061069224 | 891534061069224 | Internal/Domestic Transfer | Accepted by Bank | MKD 1,278,0 | 28010010100XXXXXXXXX/ 280100101XXXXXXXXX | 100 | 000011111 | 2012-02-15 13:51:04.0 | |
| 400461821069406 | 400461821069406 | Internal/Domestic Transfer | Accepted by Bank | MKD 3,764,0 | 28010010100XXXXXXXXX/ 280100101XXXXXXXXX | 100 | 000011111 | 2012-02-15 14:02:47.0 | |
| 148854211070385 | 148854211070385 | Internal/Domestic Transfer | Accepted by Bank | MKD 10,0 | 28010010100XXXXXXXXX/ 280100101XXXXXXXXX | 100 | 000011111 | 2012-02-16 10:36:27.0 | |
| 188057511102806 | 188057511102806 | Internal/Domestic Transfer | Accepted by Bank | MKD 1,000,0 | 28010010100XXXXXXXXX/ 280100101XXXXXXXXX | 100 | 000011111 | 2012-03-06 14:17:01.0 | |
| Download | | | | Print | | | | | |
| End of Page | | | | | | | | | |

All transactions are sorted by creation date – ascending style. For simple browsing, you could enter details for certain transaction in the part **Search Criteria**. If you want to review the details of a certain transaction – click the link Reference number and the same will be opened in a new window with all entered details. Also, you have the option to save the list of the transactions by clicking the key **Download** or you could print the same by choosing the key **Print**.

6. ADMINISTRATION

Administration is option from the main menu where the user could change the password for login. Upon entering accurate passwords, the button **Change** should be clicked and message for successfully changing of password will appear.

| Customer Services | Cash Management | Administration | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|----------------------|----------------|--------|---|---|-------|---|---|-------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|---|------|--|--|--------|--|--|-------|--|--|-------|--|--|
| Change Password | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| User Id | 000011111 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Change option | Password ▾ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Enter Old Password | <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Enter New Password | <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Confirm New Password | <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> Use the Security Keyboard | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>.</td><td>)</td><td>&</td><td>=</td><td>+</td><td>#</td><td>\$</td><td>*</td><td>?</td><td>!</td><td>%</td><td>(</td><td>@</td> </tr> <tr> <td>v</td><td>u</td><td>k</td><td>y</td><td>e</td><td>r</td><td>o</td><td>b</td><td>x</td><td>h</td> <td>3</td><td>8</td><td>5</td> </tr> <tr> <td>c</td><td>g</td><td>l</td><td>m</td><td>i</td><td>d</td><td>a</td><td>f</td><td>w</td> <td>4</td><td>9</td><td>6</td> </tr> <tr> <td>n</td><td>p</td><td>q</td><td>j</td><td>s</td><td>z</td><td>t</td> <td>2</td><td>0</td><td>7</td> </tr> <tr> <td colspan="11"></td> <td>1</td> </tr> <tr> <td colspan="3">Caps</td> <td colspan="3">delete</td> <td colspan="3">Clear</td> <td colspan="3">Mixed</td> </tr> </table> | | | . |) | & | = | + | # | \$ | * | ? | ! | % | (| @ | v | u | k | y | e | r | o | b | x | h | 3 | 8 | 5 | c | g | l | m | i | d | a | f | w | 4 | 9 | 6 | n | p | q | j | s | z | t | 2 | 0 | 7 | | | | | | | | | | | | 1 | Caps | | | delete | | | Clear | | | Mixed | | |
| . |) | & | = | + | # | \$ | * | ? | ! | % | (| @ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| v | u | k | y | e | r | o | b | x | h | 3 | 8 | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| c | g | l | m | i | d | a | f | w | 4 | 9 | 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| n | p | q | j | s | z | t | 2 | 0 | 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Caps | | | delete | | | Clear | | | Mixed | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Change | | Clear | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Please follow the following rules while changing your password.</p> <ul style="list-style-type: none"> Password should contain a minimum of 6 characters. Password should be maximum of 12 characters. password can contain lowercase alphabets. password can contain uppercase alphabets. password can contain numeric characters. password can contain special characters. password should begin with lowercase alphabets. Password should contain atleast 1 lowercase alphabets. Password should contain atleast 1 uppercase alphabets. Password should contain atleast 1 numeric characters. The password should not contain Polish characters. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| End of Page | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

7. PENDING AUTHORIZATIONS

Pending authorizations (option available only for authorizers – legal entities) is sub-menu where the user (authorizer) authorizes the initiated transactions by other user (initiator or other authorizer from the same company). First, OTP should be generated from the Token and entered as in the following example:

Verisign Password

This transaction requires a verisign token password. Kindly enter the same to proceed.

Enter verisign token password

Upon successful entering, the following form appears:

| Pending Authorisations Summary | | as of Thu, Jun 19, '08 |
|-----------------------------------|-------------------------------|------------------------|
| Description | No of pending authorisations. | |
| Domestic Transfer | 1 | |

By clicking the link **Domestic Transfer**, then, the following form appears:

Domestic Transfer as of Thu, Jun 19, '08

Search Criteria

| | | |
|----------------------|--------------------------------------|--------------------------------------|
| User Reference | Initiator | Status |
| <input type="text"/> | any <input type="button" value="v"/> | any <input type="button" value="v"/> |
| Fcat Reference No | Initiation Date From | Initiation Date To |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

| <input type="checkbox"/> | User Reference | Fcat Reference No | Status | Amount | Account | Branch | Initiator | Initiation Date |
|--------------------------|-----------------|-------------------|-----------|----------|--------------------|--------|--------------|--------------------------|
| <input type="checkbox"/> | 108651259002192 | 108651259002192 | Initiated | MKD 10,0 | 280100121000131315 | 100 | initiator001 | 19-06-2008 13:09:27.0 |

Reason for rejection

The user (authorizer) has the possibility to make filtering of the transactions, in order to have better review, by filling in the upper fields. Hence, the user can choose whether to authorize or cancel the initiated transaction. If the user wants to make authorization he/she should choose from the offered options – transactions that should be authorized and press the button **Authorize Selected**. On the form for authorization that appears, the authorizer should click the key Authorize once again.

Domestic Transfer - Authorization as of Thu, Jun 19, '08

| User Reference | Fcat Reference No | Status | Amount | Account | Branch | Initiator | Initiation Date |
|-----------------|-------------------|-----------|--------|--------------------|--------|--------------|-----------------------|
| 108651259002192 | 108651259002192 | Initiated | 10 | 280100121000131315 | 100 | initiator001 | 2008-06-19 13:09:27.0 |

By pressing the button **Authorize** the following form appears with detailed information for the conducted transaction and authorization:

Domestic Transfer - Confirmation as of Thu, Jun 19, '08

| User Reference | Fcat Reference No | Status | Amount | Account | Branch | Initiator | Initiation Date |
|-----------------|-------------------|-----------|--------|--------------------|--------|--------------|-----------------------|
| 108651259002192 | 108651259002192 | Initiated | 10 | 280100121000131315 | 100 | initiator001 | 2008-06-19 13:09:27.0 |

If you want to cancel some of the transactions, you should choose the transactions for rejection from the offered options, enter the reason for rejection in the field **Reason for rejection** and the button **Reject Selected** should be clicked. This button directs us to the next form with confirmation for the rejection.

| User Reference | Fcat Reference No | Status | Amount | Account | Branch | Initiator | Initiation Date |
|-----------------|-------------------|-----------|--------|-------------------------------------|--------|-------------|-----------------------|
| 166472735007032 | 166472735007032 | Initiated | 69 | 280100121000155462/2800000000014907 | 100 | initiator02 | 2008-10-10 12:51:17.0 |

Reason for rejection: error in payment

Upon pressing the button **Reject**, the following form with detailed information appears:

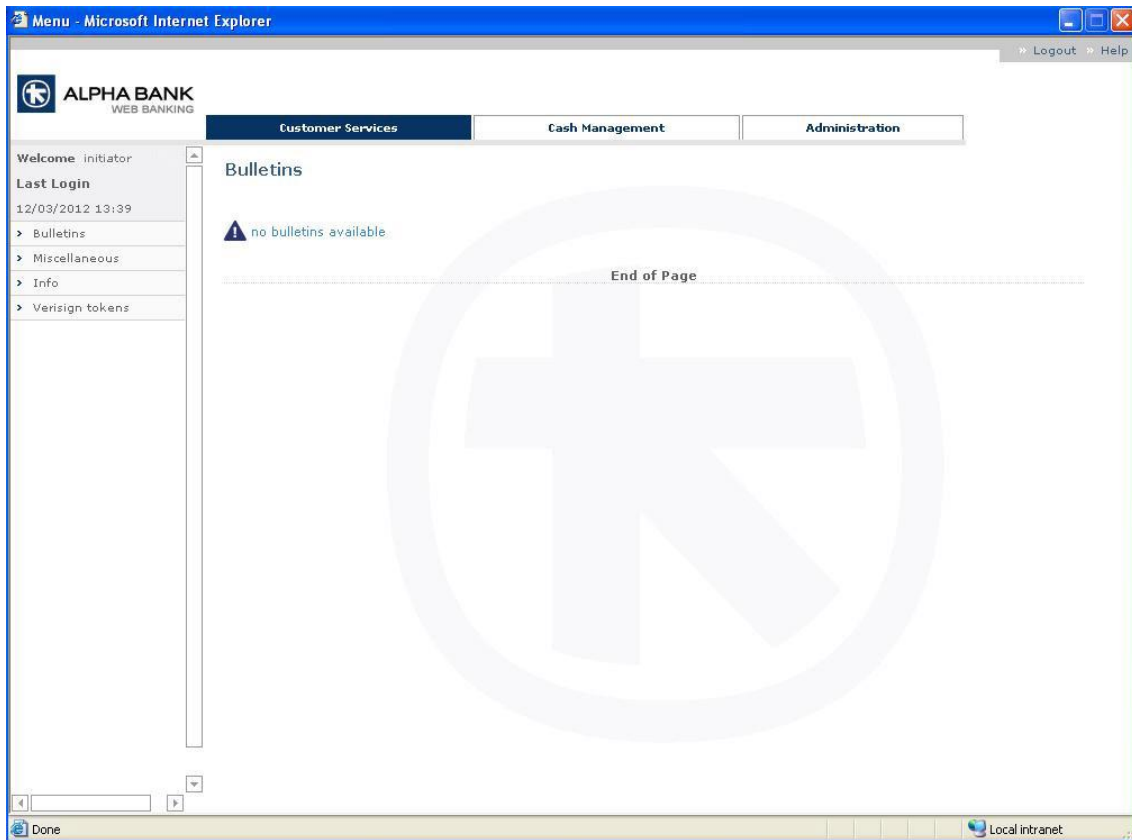
| User Reference | Fcat Reference No | Status | Amount | Account | Branch | Initiator | Initiation Date |
|-----------------|-------------------|------------------------|--------|-------------------------------------|--------|-------------|-----------------------|
| 166472735007032 | 166472735007032 | Rejected By Authorizer | 69 | 280100121000155462/2800000000014907 | 100 | initiator02 | 2008-10-10 12:51:17.0 |

Audit Details

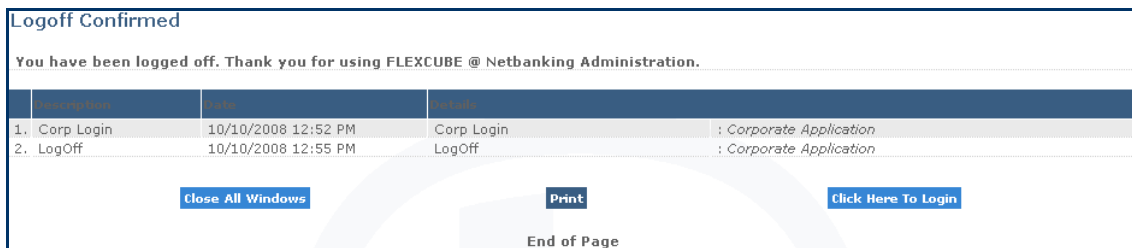
| User Id | Date | Version | Authorization Number | Status |
|--------------|-----------------------|---------|----------------------|------------------------|
| initiator02 | 2008-10-10 12:51:17.0 | 0 | 0 | Initiated |
| authoriser02 | 2008-10-10 12:53:09.0 | 0 | 0 | Rejected By Authorizer |

8. PERFORMING LOG OUT FROM THE SYSTEM FOR WEB BANKING

After completing your work with Alpha Web Banking, you should log out from the system via link in the upper right corner of the window - **Log out**. Also, the system can automatically log you out i.e. terminate the session if you do not operate continuously in the service for 10 minutes, because of your safety.



By pressing the link **Log out**, a form appears that displays all performed steps during the active session, as given in the following example:



When logging out, you have the option to login again by clicking the button **Click Here To Login**. If you want to print the performed steps click **Print** or **Close all windows** if you want to close the window and the application.

If you need additional information regarding the service Alpha Web Banking, please check the [Frequently Asked Questions](#) on our web site and under sub-menus Info – Support on the application itself or contact the Help Desk for the service on the given telephone numbers and e-mail address: WebBanking@alphabank.com.mk.