

User Manual for e-Banking Service for Private Clients

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Introduction to the e-Banking user manual

Dear Users,

This e-Banking User Manual will guide you on a step-by-step basis, on how to use and operate with our e-Banking service. The manual is designed to guide and instruct you on how to use our e-Banking service by showing all the screens that will appear when using our e-Banking service. If you find any difficulties in using our e-Banking service, do not hesitate to contact our call center (+381 38/555-555; +386 49/555-555) or at: esupport@procreditbank-kos.com

ProCredit e-Banking Team

1. General Description of the Service

e-Banking is a service that provides ProCredit Bank Kosova clients with access to their bank accounts and enables them to operate with their accounts by using the Internet 24/7 with the latest technology on the Kosovar market, the RSA Secure ID token.

To use our e-Banking, it is sufficient to have internet access from any computer from home, office or anywhere else. Our clients will benefit by not having to come at our bank in order to get information about their account activities or initiating a money transfer.

With the Internet Banking System every client can make use of the following banking services:

a. Operations with accounts:

- Institutional Payment executions within PCB Branches
- National Payment executions for other local banks in EUR currency
- International payment order for commercial transactions

b. Information about accounts:

- Account movements and balances
- Daily account statements
- Viewing your recent orders made through e-Banking
- Viewing all orders you made through our e-Banking

1.1 User profiles

'User' as per the Internet banking system is any physical person who is authorized to operate with the bank accounts held at ProCredit Bank and is given a user name chosen by client and a password to access e-Banking. The user can access only his/her accounts or other accounts for which he or she is authorized.

2. User Guidelines for e-Banking

Access to the Internet Banking System is available only to those clients that have applied for e-Banking service at the ProCredit Bank Kosova branches. To gain access, all you need is to open the secured and certified ProCredit Bank Kosova web page: <https://ebanking.procreditbank-kos.com>.

3. Orders of payments via e-Banking

The bank accepts continuously orders of payment conducted via banking electronic service, twenty-four hours a day, seven days a week. Orders of payments which do not contain the necessary information or in cases when the account does not have sufficient funds, cannot be realized through electronic service.

4. Completion of orders of payment through electronic banking system

1. All the registered orders in the time interval after 20:00 will not be executed by the bank until 05:00 the net day.

2. Institutional orders (within ProCredit branches) which are realized between the accounts of the

same currency, will be executed by the bank from 05:00 until 20:00 of the same day.

3. Institutional orders (within ProCredit Bank branches) which are registered between the accounts with different currencies (Exchange rate) may be realized only from 09:00 until 15:00 during the business days (excluding Saturday). Institutional orders of payment (within the ProCredit Bank branches) registered with Exchange rate after the cut off time will be declined.

4. National orders of payment (directed to the clients of different local banks) may be realized only in EUR currency.

5. National orders of payment are executed and sent to other domestic banks from 8:30 until 15:00 (with the same date of exchange). National orders registered after this time, will be executed by the bank and send to the other banks in the next business days.

6. International orders of payment are proceeded on the same date, according to the cut off time of the corresponding banks, from 8:30 until 15:00 (terms of the correspondent banks may be found on our pricelist in the internet). Registered orders of payment after this time will be executed by the bank and send to other banks in the next business day.

7. International orders in different currencies (exchange rates) may be registered only from 09:00 until 15:00 during the business days (excluding Saturday). Registered international orders of payment with exchange rate after the cut off time will be declined.

8. The clients may make orders of payments from the current account into the savings account and vice versa in cases when they are owners of the account or authorized people in these accounts (if the Premium banking contract has been done). These orders are allowed only on the accounts of the same currency.

9. Orders of payment of invoices of the Government Institutions and Public Companies which are registered within the day from 05:00 until 20:00 are sent to the Central Bank in the next business day, on today's exchange date.

10. Orders of payment from the current account in the Prokid account or vice versa are allowed only for the clients that have e-Banking Premium contract (when the holder of the contract is authorized).

Note: *The client who has a standard contract for e-Banking, is not allowed to make such payments.*

5. Fees and Commissions

To use the services offered by e-Banking you have to pay the Bank fees and commissions in the amount specified set in ProCredit Bank's terms & conditions pricelist. The Bank has the right to change the Terms and Conditions, pricelist at any time with prior notice to its clients as the Bank considers proper.

6. Responsibility

1. When executing client orders the Bank checks the lawfulness of the transactions.
2. The client is responsible for all consequences resulting from a wrong or an inaccurate order.
3. When the bank executes a client order with errors, the Bank itself is responsible.
4. The Bank is not responsible for unlawful actions by third parties, which are unfavourable for the client

as a result of using e-Banking, as well as for failure to execute the client orders due to technical reasons outside its control.

5. The users have the duty to keep in a safe and proper place the active RSA ID Secure token in a safe and proper place.

6. The users have the duty to keep secret their codes and passwords for access to e-Banking service. It is not recommended to write down the codes and passwords.

7. The Bank is not responsible if password or codes are accidentally exposed to third party

7. Basic Requirements

e-Banking service is available only for those clients that have applied for e-Banking service and are registered as an e-Banking user.

The user, depending on the type of the contract, can access only his/her accounts or the account where he/she is authorized and to whom is given a unique user name, password and the RSA Secure ID token to access e-Banking service.

RSA Secure ID token is a hardware device that displays a unique code generated by the RSA Secure ID, and has algorithm in combination with the unique symmetric keys Equipped by an internal clock. The algorithm generates a new code every 60 seconds for the programmed life of the token.

8. User Guidelines for e-Banking

To gain access for e-Banking service clients need to open the secured and certified ProCredit Bank Kosova web page <https://ebanking.procreditbank-kos.com>.

Below you will find the security recommendation before you LOG-IN:

- **Protection of sensitive information**

The most important factor when using e-Banking service is to make sure that sensitive banking information exchanged via Internet is carried out in a safe way.

You should be alert that we never contact customers by mail or phone to request their PIN codes, token numbers, card numbers or any other sensitive information.

- **Using e-Banking**

In order to use the e-Banking service safely, it is important to undertake the following precautions measures:

- 1) **Protect your PC**

Once you have access to an Internet connection, it is important that your PC is protected from unauthorized persons access or malicious programs (suspicious hidden files, viruses or other malware).

It is important to have installed Anti-Virus, firewall and anti-spyware software that may come with your PC or is provided by your Internet service provider. Firewall software protects the PC from malicious attacks from outside, and has similarities with anti-virus softwares. Spyware is a program that is installed on your PC without your knowledge and it keeps track of your actions (password, codes, etc) during the use of computer and the Internet. Hence, an anti-spyware

program is necessary to protect PC from these attacks. Make sure these programs are updated regularly.

- Using of e-Banking from an Internet café or library is not advisable, or must be done with great caution, since it is difficult to know how secure these PCs may be.

2) Fraud protection - Make sure you use PCB e-Banking service

- Banks and financial institutions are sometimes subject to so-called phishing – i.e. fraud attempts. This is a form of fraud on the Internet where clients are tricked into revealing confidential information to malicious users. An example is a case of someone presenting themselves as a representative of the bank, who emails or calls clients asking to enter your their bank password to the bank, card number and PIN. PCB Kosovo representatives will **never** ask for such information via email or telephone.
- Another phishing case is when malicious users clone a website to look appear like a one from the bank website. To avoid such risk you should make sure you are using the website provided by PCB. When you enter the online e-Banking log-in page, make sure you start a secure session (*SSL encrypted*) which starts with **HTTPS:// before you enter your log-in data**. Then you should enter the secure site, and you should verify the Security Certificate. If you use Microsoft Internet Explorer there appears an icon of a lock in appears on the bottom line of your browser. To make sure you are communicating with ProCredit Bank Kosovo e-Banking service you should click on the lock to verify the security certificate that is issued by a Company (in our case it is currently Digi-Sign CA Digi-SSL Xp) and carefully view the certificate validity. (See examples of ProCredit Bank Kosova below)

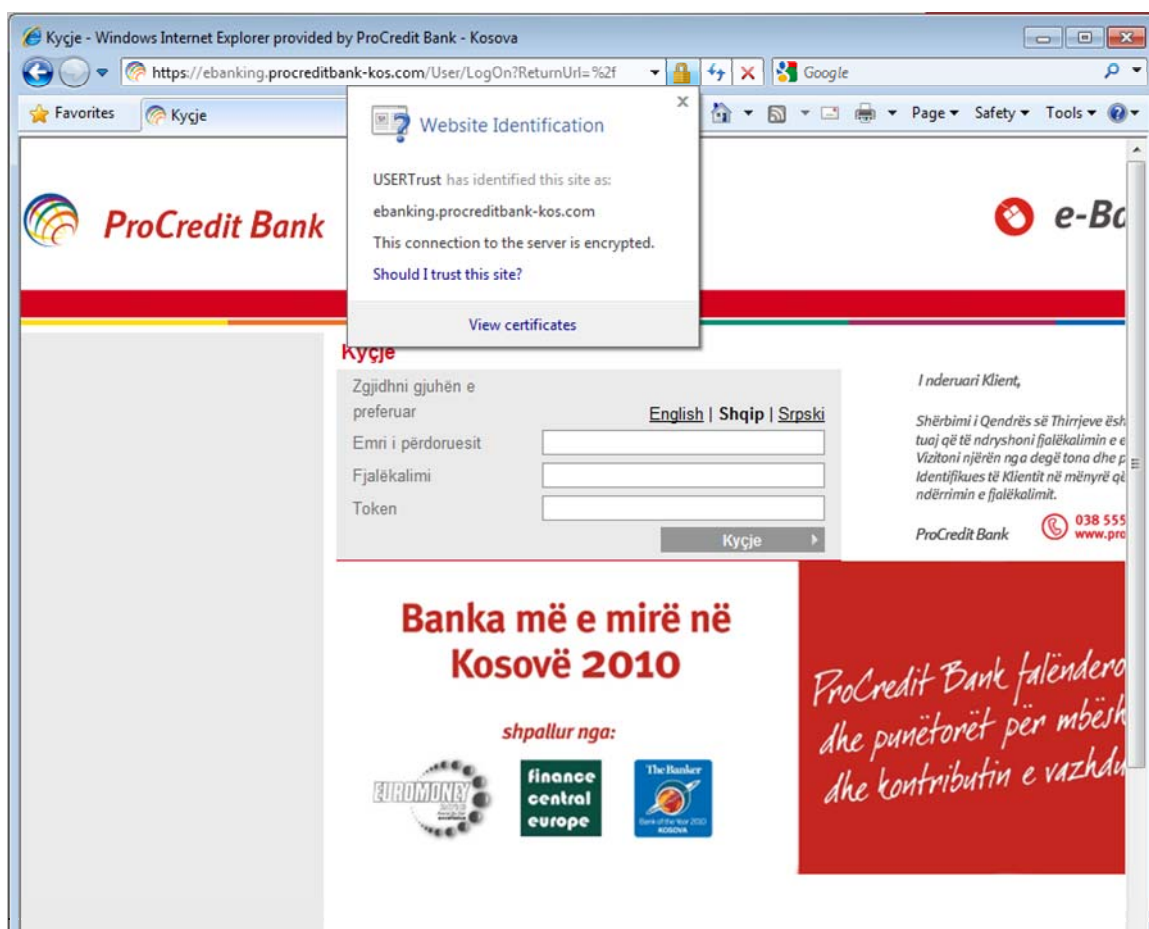


Figure 1 - Certificate verification - brief

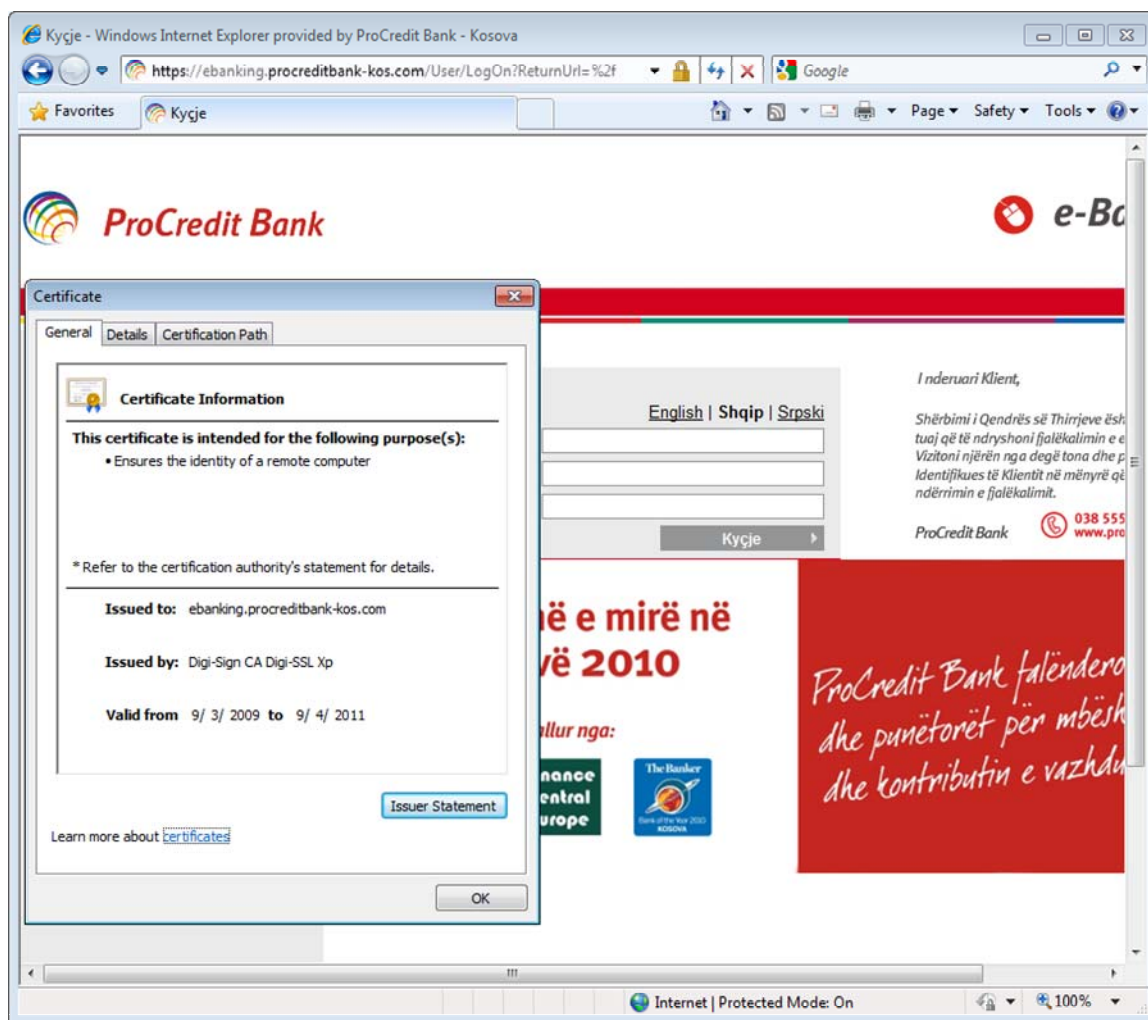


Figure 2 - Certificate verification - detailed

3) Protect your token, user names and passwords

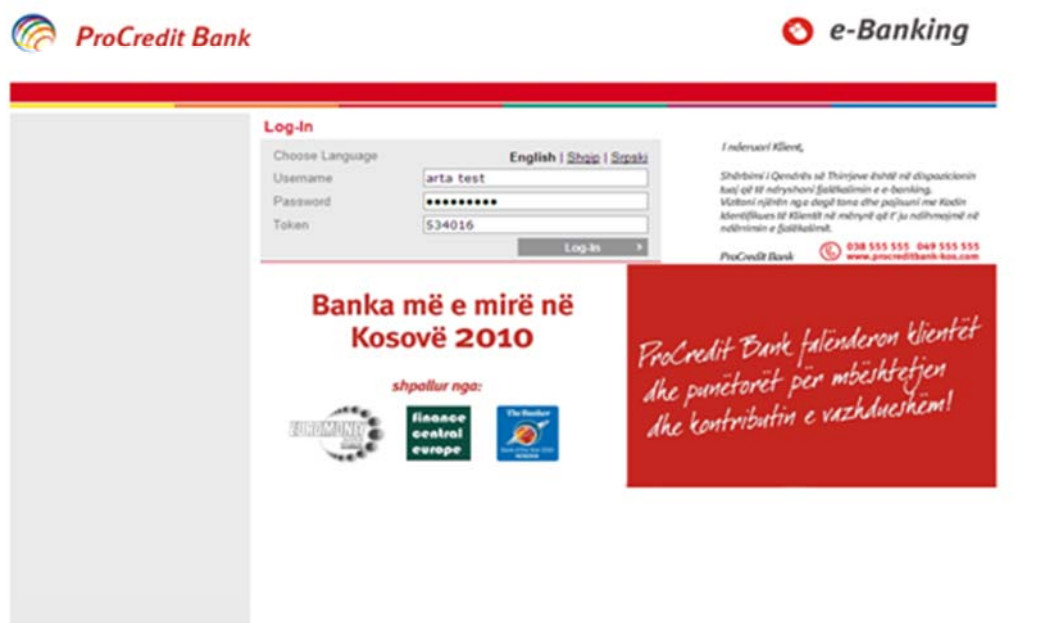
- Remember your username and password, and change the latter frequently, and make sure it is not guessable, i.e. do not use words found in the dictionary, names of cities, family members, or birthdates.
- Remember your credentials, instead of saving it on a piece of paper.
- Do not store the token and account information (username and password) in the same place
- Do not share this sensitive information with anyone.

4) Remember to regularly update important programs

- Use the newest version of your Internet browser, which includes all security updates. Check regularly to with the supplier of the web browser to see if it has released any new security updates were released.
- Check regularly the provider of your operating system to see if security updates are released.

9. LOG - IN

'User' as per the Internet banking system is any physical person who is authorized to operate with bank accounts held at ProCredit Bank, and is given a user name chosen by client and a password to access e-Banking. The user can access only his/her accounts or other accounts for which he or she is authorized.



The screenshot shows the ProCredit Bank e-Banking login interface. At the top, there are logos for ProCredit Bank and e-Banking. The main section is titled 'Log-In' and contains a 'Choose Language' dropdown menu with 'English | Shqip | Српски' options. Below this are input fields for 'Username' (containing 'arta test'), 'Password' (masked with dots), and 'Token' (containing '534016'). A 'Log-In' button is positioned to the right of the Token field. To the right of the login form, there is a section for 'I ndërsuati Klienti,' (Authorized Client) with a warning message in Albanian and Serbian. Below the login form, there is a banner for 'Banka më e mirë në Kosovë 2010' (Best Bank in Kosovo 2010) with logos for 'shpallur nga' (declared by) including 'EUROPEAN BANKING AWARD', 'finance central europe', and 'The Banker'. To the right of the banner is a red box with white text in Albanian: 'ProCredit Bank falënderon klientët dhe punëtorët për mbështetjen dhe kontributin e vazhdueshëm!' (ProCredit Bank thanks clients and employees for their support and continuous contribution!).

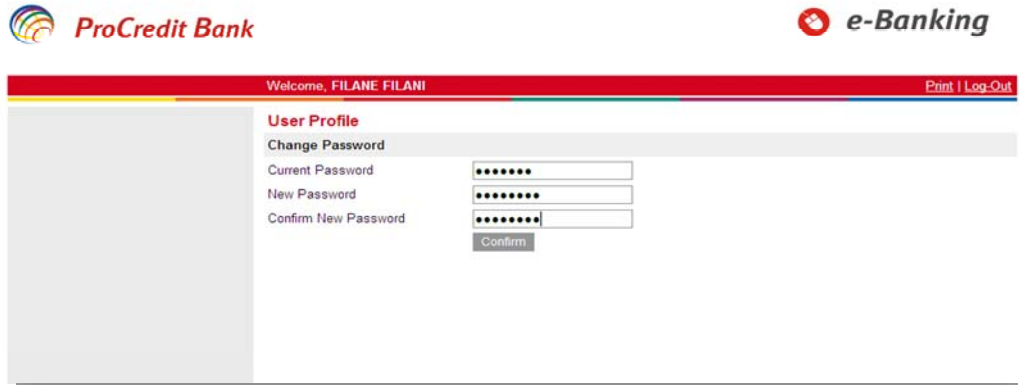
- **User name:** Fill in your Username that you've already taken in the branch when you applied for the access to our e-Banking.
- **Password:** Fill in your password.
- **Token SecurID:** Fill in the actual Token the digits currently displayed on your token.

Below the Log-In button you have the User Manual.

10. Change of Password

Once you have filled the required fields and clicked **Log In**, you have the opportunity to change your password.

For security reasons it is recommendable to change your password after the first login.



The screenshot shows the ProCredit Bank e-Banking interface. At the top, there is a red banner with the ProCredit Bank logo on the left and the e-Banking logo on the right. Below the banner, a red bar contains the text "Welcome, FILANE FILANI" on the left and "Print | Log-Out" on the right. The main content area is divided into two sections. On the left is a grey sidebar. On the right, under the heading "User Profile", there is a "Change Password" section. This section contains three input fields: "Current Password", "New Password", and "Confirm New Password", each followed by a series of dots indicating password length. Below these fields is a "Confirm" button.

Make sure that you type in your password exactly as it provided to you (upper and lower case, special characters, symbols), because your e-Banking account will be locked after three unsuccessful attempts for security reasons.

Important: Your password must be **at least 7 characters long**. The password must consist of the following character sets combined together:

- Lower or Upper Case letters (**abcdABCD...**)
- Numbers (**0123...9**)
- And **One** Special character (**!@#\$%^&*()_+|~-=\{}[]:~<>?,./**)

11. Account Summary



After a successful login, the account summary overview is loaded. By clicking on the **Account Summary** option you get enter a detailed overview of your accounts.

Welcome, ARTA TEST (Last Log-In: 4/13/2011 10:39:57 AM)
[Print](#) | [Log-Out](#)

Accounts Account Summary Account Activity Transfers National International Orders to Approve Last 100 Orders Files Upload Files File Summary User Profile Change Password Manage Beneficiaries Log-Out	<h3 style="color: #f00;">Account Activity</h3> <div style="background-color: #eee; padding: 5px; border: 1px solid #ccc;"> Account Details <div style="display: flex; justify-content: space-between;"> Select Account --Click Here to Select-- </div> <div style="margin-top: 5px;"> Account Number Account Name Account Balance Available Balance </div> </div> <div style="margin-top: 10px;"> Period <u>Days</u> <div style="display: flex; align-items: center; gap: 10px;"> From <input type="text" value="4/13/2011"/> To <input type="text" value="4/13/2011"/> Submit </div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Details (PDF) Details (Excel) Details (CSV) </div> </div>
---	---

Firstly, you chose the account you wish to review and then click on **Confirm** button to confirm the account. After selecting the dates from the calendar for a certain period from the calendars, follow the steps below for completion of this option.

Secondly, after you have selected the account you should specify the period for when which you want to see the detailed transactions. By clicking on the small calendars there will appear a pop-up window will appear and then you should select the dates.

 ProCredit Bank
 e-Banking

Welcome, ARTA TEST (Last Log-In: 4/13/2011 11:29:25 AM)
[Print](#) | [Log-Out](#)

Accounts

[Account Summary](#)

Account Activity

Transfers

[National](#)

[International](#)

[Orders to Approve](#)

[Last 100 Orders](#)

Files

[Upload Files](#)

[File Summary](#)

User Profile

[Change Password](#)

[Manage Beneficiaries](#)

[Log-Out](#)

Account Activity

Account Details

Select Account: --Click Here to Select--

Account Number: _____

Account Name: _____

Account Balance: _____

Available Balance: _____

Period: | Days

From: To:

Detail: ☒ **April 2011** ☐ [Details \(CSV\)](#)

Su	Mo	Tu	We	Th	Fr	Sa
					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	29	30

You also have the option to select your account statement for the last 10, 30 or 90 days.

Welcome, ARTA TEST (Last Log-In: 4/13/2011 11:29:25 AM)
[Print](#) | [Log-Out](#)

Accounts

Account Summary

Account Activity

Transfers

National

International

Orders to Approve

Last 100 Orders

Files

Upload Files

File Summary

User Profile

Change Password

Manage Beneficiaries

Log-Out

Account Activity

Account Details

Select Account	1110329333000178 - CA - EUR - ARTA TEST
Account Number	1110329333000178
Account Name	ARTA TEST
Account Balance	EUR 40,000.00
Available Balance	EUR 40,000.00

Period: | **Days**

Last 10 days

Last 10 days

Last 30 days

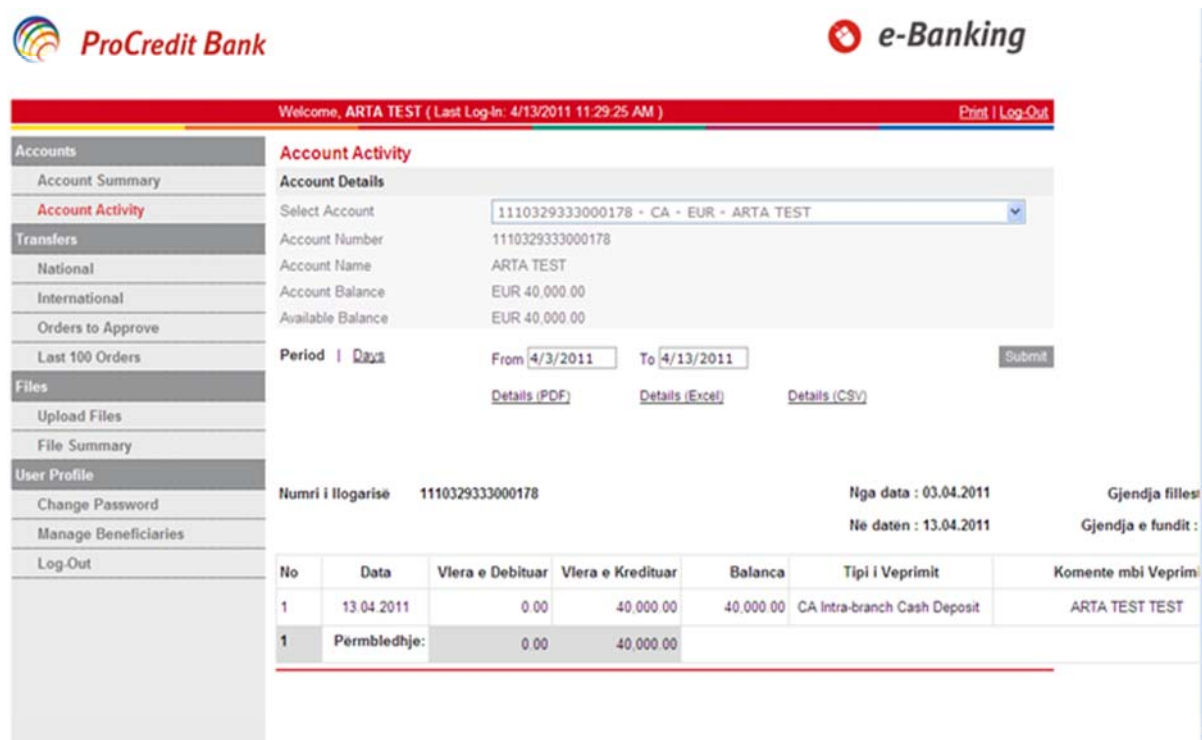
Last 90 days

[Details \(Excel\)](#)
[Details \(CSV\)](#)

When you select the number of days you want to view you should click on the **Submit** button and your account activity will appear.

13. Printable Version

If you want to print your account statement, you should click on the printable version "**Print**" on the right hand side as described below in the screen:



The screenshot shows the ProCredit Bank e-Banking interface. At the top, there is a red banner with the ProCredit Bank logo on the left and the e-Banking logo on the right. Below the banner, a red bar displays the user's name 'Welcome, ARTA TEST (Last Log-In: 4/13/2011 11:29:25 AM)' and a 'Print | Log-Out' link. The main content area is divided into a left sidebar menu and a main panel. The sidebar menu includes sections for 'Accounts' (Account Summary, Account Activity), 'Transfers' (National, International, Orders to Approve, Last 100 Orders), 'Files' (Upload Files, File Summary), and 'User Profile' (Change Password, Manage Beneficiaries, Log-Out). The 'Account Activity' section is active, showing 'Account Details' for account number 1110329333000178, name ARTA TEST, and balance EUR 40,000.00. Below this, there is a 'Period' selector set to 'Days' from 4/3/2011 to 4/13/2011, with a 'Submit' button. Links for 'Details (PDF)', 'Details (Excel)', and 'Details (CSV)' are provided. A table shows transaction details for the period, including a cash deposit on 13.04.2011. The table has columns: No, Data, Vlera e Debituar, Vlera e Kredituar, Balanca, Tipi i Veprimi, and Komente mbi Veprimi.

No	Data	Vlera e Debituar	Vlera e Kredituar	Balanca	Tipi i Veprimi	Komente mbi Veprimi
1	13.04.2011	0.00	40,000.00	40,000.00	CA Intra-branch Cash Deposit	ARTA TEST TEST
1	Permbledhje:	0.00	40,000.00			

You also have the possibility of extracting your account statement in three formats such as: Excel, PDF or CSV.

If you would like to view another account you should select the account, click **Confirm** button and then click the **Submit** button again.

14. Transfers

There are three types of transfers that you can execute give order through e-Banking:

- Institutional payments (within ProCredit clients, including transfers from and to their savings account),
- National Payments (in other local banks in EUR currency only),
- International Payments.

14.1. Institutional transfers within ProCredit Bank branches:

If you want to perform a transfer within ProCredit Bank branches you should click the **National** option under the **Transfer** menu and the screen below will appear:

You should select the account number you would like to be debited and the following screen will appear appears indicating your available balance of n the account you have selected.

Note: Make sure you have the correct information for regarding the money transfer.

Welcome, ARTA TEST (Last Log-In: 4/13/2011 1:12:29 PM) [Print](#) | [Log-Out](#)

Accounts	National Transfer
Account Summary	Account Details
Account Activity	Select Account 1110329333000178 - CA - EUR - ARTA TEST
Transfers	Account Number 1110329333000178
National	Account Name ARTA TEST
International	Account Balance EUR 40,000.00
Orders to Approve	Available Balance EUR 40,000.00
Last 100 Orders	Beneficiary Details
Files	<u>Select a Beneficiary</u>
Upload Files	Save Beneficiary <input type="checkbox"/>
File Summary	Beneficiary Account <input type="text" value="1150054811000151"/>
User Profile	Beneficiary Name <input type="text" value="Venera Maliqi Dermaku"/>
Change Password	Beneficiary Address <input type="text" value="Prishtine"/>
Manage Beneficiaries	<input type="text"/>
Log-Out	Beneficiary Bank Information
	Beneficiary Bank <input type="text"/>
	<input type="button" value="Cancel"/> <input type="button" value="Next >"/>

At the Beneficiary details you have the possibility to save the beneficiary by ticking in the box field in order to keep the beneficiaries data reminded stored for the future transactions.
You should fill in the fields down in the menu in order for the transfer details to be completed.

At the **beneficiary account** indicate the account number of the beneficiary.

At the **beneficiary name** field indicate the name of the beneficiary.

At the **beneficiary address** indicate the address of the beneficiary (at least city name)

Once you have completed the transfer details you continue by clicking the "next" button on the right side of the screen.

Welcome, ARTA TEST (Last Log-In: 4/13/2011 1:13:07 PM)		Print Log-Out
Accounts	National Transfer	
Account Summary	Account Details	
Account Activity	Account Number	1110329333000178
Transfers	Account Name	ARTA TEST
National	Account Balance	EUR 40,000.00
International	Available Balance	EUR 40,000.00
Orders to Approve	Beneficiary Details	
Last 100 Orders	Beneficiary Account	1150054811000151
Files	Beneficiary Name	Venera Maliqi Dermaku
Upload Files	Beneficiary Address	Prishtine
File Summary	Beneficiary Bank Information	
User Profile	Beneficiary Bank	PROCREDIT BANK KOSOVO
Change Password	Payment Details	
Manage Beneficiaries	Amount	EUR <input type="text"/> .00
Log-Out	ITRS	--Click Here to Select--
	Reason	<input type="text"/>
		<input type="text"/>
	<input type="button" value="Cancel"/>	<input type="button" value="Back"/> <input type="button" value="Next >"/>

Also, you should also enter the amount and the reason in the Payment details menu and the below screen below will appear:

Welcome, ARTA TEST (Last Log-In: 4/13/2011 1:13:07 PM)		Print Log-Out
Accounts	National Transfer	
Account Summary	Account Details	
Account Activity	Account Number	1110329333000178
Transfers	Account Name	ARTA TEST
National	Account Balance	EUR 40,000.00
International	Available Balance	EUR 40,000.00
Orders to Approve	Beneficiary Details	
Last 100 Orders	Beneficiary Account	1150054811000151
Files	Beneficiary Name	Venera Maliqi Dermaku
Upload Files	Beneficiary Address	Prishtine
File Summary	Beneficiary Bank Information	
User Profile	Beneficiary Bank	PROCREDIT BANK KOSOVO
Change Password	Payment Details	
Manage Beneficiaries	Amount	EUR <input type="text"/> .00
Log-Out	ITRS	--Click Here to Select--
	Reason	<input type="text"/>
		<input type="text"/>
	<input type="button" value="Cancel"/>	<input type="button" value="Back"/> <input type="button" value="Next >"/>

You should indicate enter the six digits from token and then press "**Finish**" button.

After you have clicked the "**Finish**" button the printable form of the transfer will appear and this confirms the order for execution order.

Welcome, ARTA TEST (Last Log-In: 4/13/2011 1:13:07 PM)		Print Log-Out
Accounts	National Transfer - Order Summary	
Account Summary	Account Details	
Account Activity	Client	ARTA TEST
Transfers	Account Number	1110329333000176 - ARTA TEST
National	Beneficiary Details	
International	Beneficiary Account	1150054811000151
Orders to Approve	Beneficiary Name	Venera Maliqi Dermaku
Last 100 Orders	Beneficiary Address	Prishtine
Files	Beneficiary Bank Information	
Upload Files	Beneficiary Bank	PROCREDIT BANK KOSOVO
File Summary	Order Details	
User Profile	Transfer Amount	EUR 5,000.00
Change Password	Service Charge	EUR 0.00
Manage Beneficiaries	ITRS	246 - Other business services
Log-Out	Total Amount	EUR 5,000.00
	Payment Details	test test

Print

Once you have are done, you may print the confirmation for your records.

14.2 National Transfers (to other local banks)

If you want to make transfers to other banks in Kosova, you should click on **National** option under **Transfer** menu and the screen for National Transfer will appear:

Note: make sure you have the correct information for the national money transfers

Welcome, ARTA TEST (Last Log-In: 4/13/2011 3:42:47 PM) [Print](#) [Log-Out](#)

Accounts	National Transfer
Account Summary	Account Details
Account Activity	Select Account <input type="text" value="1110329333000178 - CA - EUR - ARTA TEST"/>
Transfers	Account Number <input type="text" value="1110329333000178"/>
National	Account Name <input type="text" value="ARTA TEST"/>
International	Account Balance <input type="text" value="EUR 35,000.00"/>
Orders to Approve	Available Balance <input type="text" value="EUR 35,000.00"/>
Last 100 Orders	Beneficiary Details
Files	Select a Beneficiary
Upload Files	Save Beneficiary <input checked="" type="checkbox"/>
File Summary	Beneficiary Account <input type="text" value="1501120000616070"/>
User Profile	Beneficiary Name <input type="text" value="Venera Test"/>
Change Password	Beneficiary Address <input type="text" value="Prishtine"/>
Manage Beneficiaries	
Log-Out	
	Beneficiary Bank Information
	Beneficiary Bank <input type="text"/>
	<input type="button" value="Cancel"/> <input type="button" value="Next >"/>

At the Beneficiary details you have the possibility to save the beneficiary's details by ticking in the box field in order to keep the beneficiaries data saved for the future transactions.
You should fill in the fields down in the menu in order for your transfer details to be completed.

At the **Beneficiary Account** indicate the account number of the beneficiary.

At the **Beneficiary Name** field indicate the name of the beneficiary

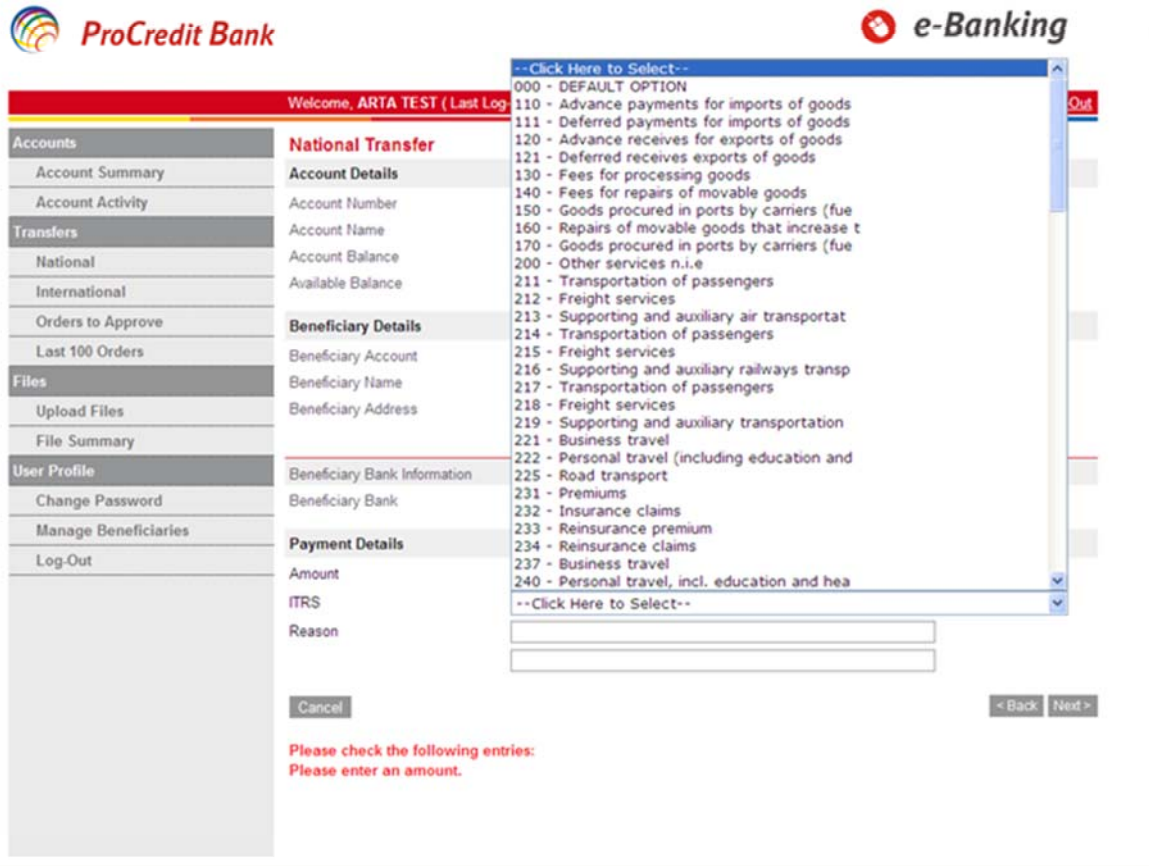
At the **Beneficiary Address** indicate the address of the beneficiary (at least the city name)

At the **Beneficiary Bank** indicate the local bank of the beneficiary

Once you have completed the transfer details you continue by clicking the "next" button on your right side.

Welcome, ARTA TEST (Last Log-In: 4/13/2011 3:42:47 PM)		Print Log-Out
Accounts	National Transfer	
Account Summary	Account Details	
Account Activity	Account Number	1110329333000178
Transfers	Account Name	ARTA TEST
National	Account Balance	EUR 35,000.00
International	Available Balance	EUR 35,000.00
Orders to Approve	Beneficiary Details	
Last 100 Orders	Beneficiary Account	1501120000616070
Files	Beneficiary Name	Venera Test
Upload Files	Beneficiary Address	Pristine
File Summary	Beneficiary Bank Information	
User Profile	Beneficiary Bank	RAIFFEISEN BANK KOSOVO, PRISTINA
Change Password	Payment Details	
Manage Beneficiaries	Amount	EUR <input type="text"/> .00
Log-Out	ITRS	--Click Here to Select--
	Reason	<input type="text"/>
		<input type="text"/>
	<input type="button" value="Cancel"/>	<input type="button" value="Back"/> <input type="button" value="Next >"/>

Welcome, ARTA TEST (Last Log-In: 4/13/2011 3:42:47 PM)		Print Log-Out
Accounts	National Transfer	
Account Summary	Account Details	
Account Activity	Account Number	1110329333000178
Transfers	Account Name	ARTA TEST
National	Account Balance	EUR 35,000.00
International	Available Balance	EUR 35,000.00
Orders to Approve	Beneficiary Details	
Last 100 Orders	Beneficiary Account	1501120000616070
Files	Beneficiary Name	Venera Test
Upload Files	Beneficiary Address	Pristine
File Summary	Beneficiary Bank Information	
User Profile	Beneficiary Bank	RAIFFEISEN BANK KOSOVO, PRISTINA
Change Password	Payment Details	
Manage Beneficiaries	Amount	EUR <input type="text"/> .00
Log-Out	ITRS	--Click Here to Select--
	Reason	<input type="text"/>
		<input type="text"/>
	Cancel	< Back Next >



The screenshot displays the ProCredit Bank e-Banking interface. On the left is a navigation menu with categories: Accounts, Transfers, Files, and User Profile. The main content area is titled 'National Transfer' and includes sections for Account Details, Beneficiary Details, and Payment Details. A dropdown menu is open, showing a list of payment codes and their descriptions. Below the dropdown are input fields for 'Amount', 'ITRS', and 'Reason'. At the bottom, there is a 'Cancel' button and a red error message.

ProCredit Bank e-Banking

Welcome, ARTA TEST (Last Log Out)

Accounts

- Account Summary
- Account Activity

Transfers

- National
- International
- Orders to Approve
- Last 100 Orders

Files

- Upload Files
- File Summary

User Profile

- Change Password
- Manage Beneficiaries
- Log-Out

National Transfer

Account Details

Account Number
Account Name
Account Balance
Available Balance

Beneficiary Details

Beneficiary Account
Beneficiary Name
Beneficiary Address
Beneficiary Bank Information
Beneficiary Bank

Payment Details

Amount
ITRS
Reason

Cancel

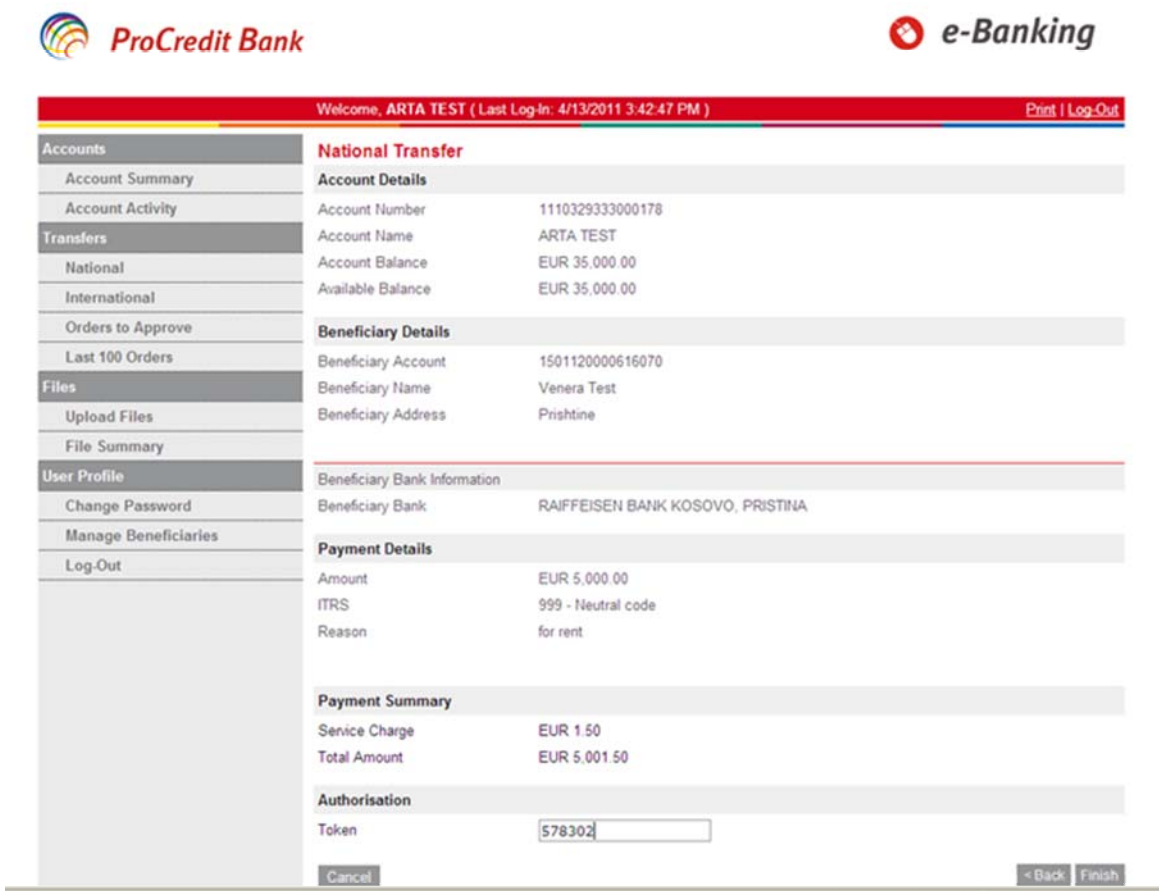
Please check the following entries:
Please enter an amount.

--Click Here to Select--

- 000 - DEFAULT OPTION
- 110 - Advance payments for imports of goods
- 111 - Deferred payments for imports of goods
- 120 - Advance receives for exports of goods
- 121 - Deferred receives exports of goods
- 130 - Fees for processing goods
- 140 - Fees for repairs of movable goods
- 150 - Goods procured in ports by carriers (fue
- 160 - Repairs of movable goods that increase t
- 170 - Goods procured in ports by carriers (fue
- 200 - Other services n.i.e
- 211 - Transportation of passengers
- 212 - Freight services
- 213 - Supporting and auxiliary air transportat
- 214 - Transportation of passengers
- 215 - Freight services
- 216 - Supporting and auxiliary railways transp
- 217 - Transportation of passengers
- 218 - Freight services
- 219 - Supporting and auxiliary transportation
- 221 - Business travel
- 222 - Personal travel (including education and
- 225 - Road transport
- 231 - Premiums
- 232 - Insurance claims
- 233 - Reinsurance premium
- 234 - Reinsurance claims
- 237 - Business travel
- 240 - Personal travel, incl. education and hea

< Back Next >

In order for this payment to be executed, depending on the payment type you should select the corresponding code, depending on the payment type. If the payment is from one resident to another resident then you should select the Neutral code (999).



ProCredit Bank e-Banking

Welcome, ARTA TEST (Last Log-In: 4/13/2011 3:42:47 PM) [Print](#) | [Log-Out](#)

Accounts	National Transfer
Account Summary	Account Details
Account Activity	Account Number 1110329333000178
Transfers	Account Name ARTA TEST
National	Account Balance EUR 35,000.00
International	Available Balance EUR 35,000.00
Orders to Approve	Beneficiary Details
Last 100 Orders	Beneficiary Account 1501120000616070
Files	Beneficiary Name Venera Test
Upload Files	Beneficiary Address Prishtine
File Summary	
User Profile	Beneficiary Bank Information
Change Password	Beneficiary Bank RAJFEISEN BANK KOSOVO, PRISTINA
Manage Beneficiaries	Payment Details
Log-Out	Amount EUR 5,000.00
	ITRS 999 - Neutral code
	Reason for rent
	Payment Summary
	Service Charge EUR 1.50
	Total Amount EUR 5,001.50
	Authorisation
	Token <input type="text" value="578302"/>
	<input type="button" value="Cancel"/> <input type="button" value="Back"/> <input type="button" value="Finish"/>

When you select the code you should enter the six digit-numbers from the token and click the **"Finish"** button.

14.3. International Transfers

Advise for International Payment order through e-banking:

If you want to make transfers to other banks in other countries you should click on the International option within **Transfer** menu and the screen for the International Transfer will appear. You can transfer the money all over the world, by providing mandatory information such as:

- Beneficiary Name and Address
- Beneficiary Account Number (IBAN for EU countries)
- Beneficiary Bank SWIFT code

○ To EU countries banks

IBAN-International Bank Account Number is mandatory for European Union Countries and you should indicate at it a beneficiary account number field/IBAN.

○ To USA banks:

A lot of USA banks are not used to give to the clients their SWIFT code but in replace instead of that as a bank details they used the so called CHIP CODE or routing /ABA number. So please do not be surprised if they tell you that they do not have SWIFT if they do so always make sure they will give to you provide with a bank CHIP Code /routing or ABA number.

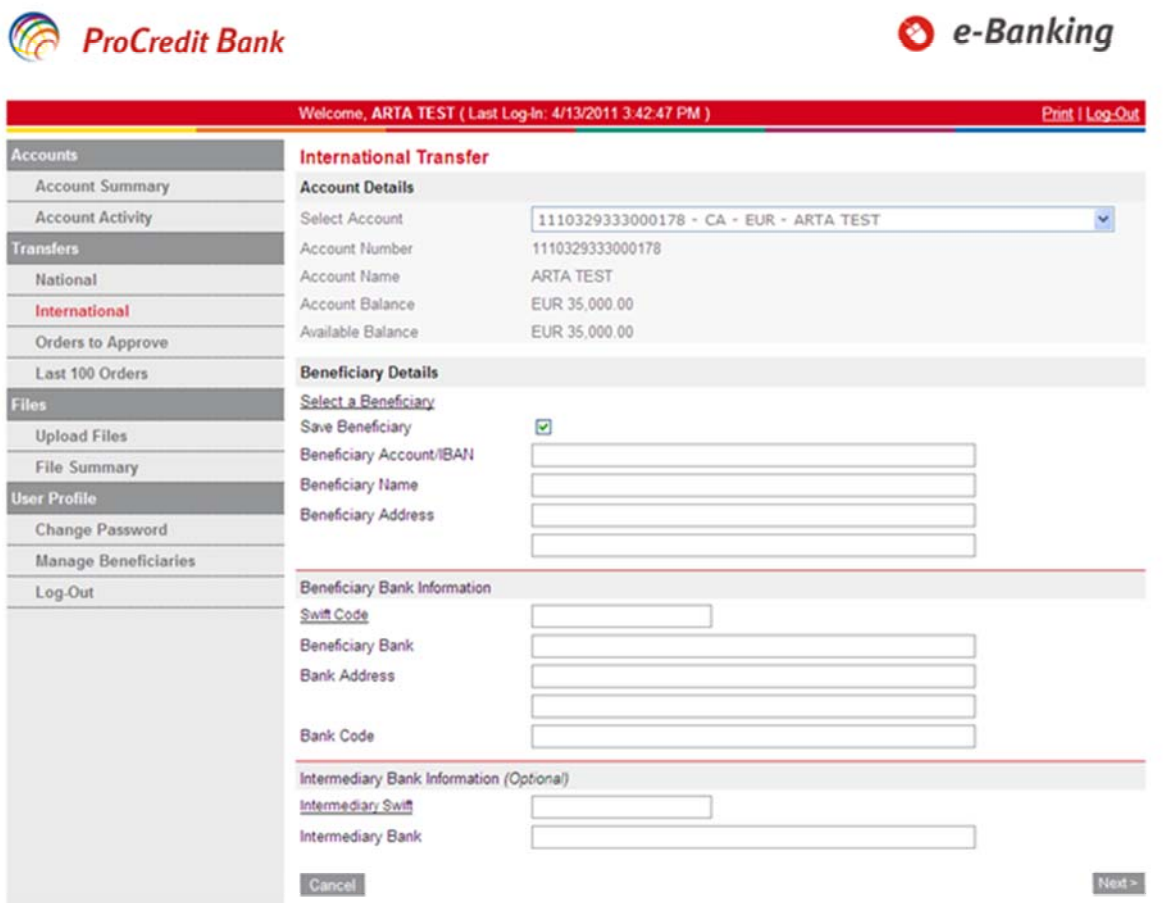
You have to indicate the CHIP Code/ABA/ Routing number you have to indicate in bank code field.

○ **Details of Charges BEN, SHA and OUR**

“BEN”: all transaction charges will be covered by the beneficiary.

“SHA”: transaction charges for the ordering bank only will be covered from only by the ordering customer, whereas all other charges will be covered by the beneficiary.

“OUR”: all transaction charges will be covered by the ordering customer.



The screenshot shows the ProCredit Bank e-Banking interface. At the top, there is a red banner with the ProCredit Bank logo on the left and the e-Banking logo on the right. Below the banner, a red bar contains the text "Welcome, ARTA TEST (Last Log-in: 4/13/2011 3:42:47 PM)" and a "Print | Log-Out" link. The main content area is divided into a left sidebar and a main panel. The sidebar contains a menu with categories: Accounts (Account Summary, Account Activity), Transfers (National, International, Orders to Approve, Last 100 Orders), Files (Upload Files, File Summary), and User Profile (Change Password, Manage Beneficiaries, Log-Out). The main panel is titled "International Transfer" and contains several sections: "Account Details" with a dropdown for "Select Account" (showing "1110329333000178 - CA - EUR - ARTA TEST") and fields for "Account Number", "Account Name", "Account Balance", and "Available Balance"; "Beneficiary Details" with a "Select a Beneficiary" link, a "Save Beneficiary" checkbox, and fields for "Beneficiary Account/IBAN", "Beneficiary Name", and "Beneficiary Address"; "Beneficiary Bank Information" with fields for "Swift Code", "Beneficiary Bank", "Bank Address", and "Bank Code"; and "Intermediary Bank Information (Optional)" with fields for "Intermediary Swift" and "Intermediary Bank". At the bottom of the main panel, there are "Cancel" and "Next >" buttons.

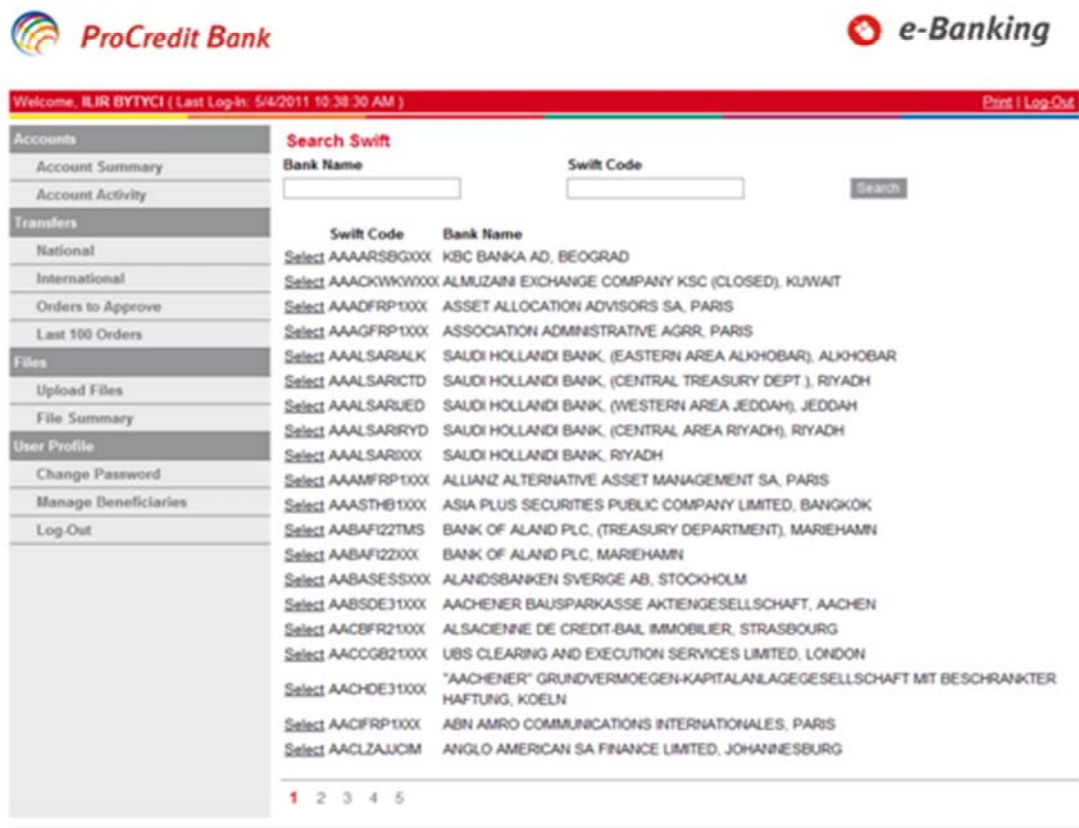
You should fill in the fields down in the menu in order your transfer details to be complete (as described below):

-At the **Beneficiary Account** indicate the account number of the beneficiary.

-At the **Beneficiary Name** field indicate the name of the beneficiary

-At the **Beneficiary Address** indicate the address of the beneficiary or at least the name of the city.

-At the **Beneficiary Bank** indicate the International bank of the Beneficiary (as in the example)



Welcome, ILIR BYTYCI (Last Log-In: 5/4/2011 10:30 AM) [Print](#) [Log-Out](#)

Accounts
Account Summary
Account Activity
Transfers
National
International
Orders to Approve
Last 100 Orders
Files
Upload Files
File Summary
User Profile
Change Password
Manage Beneficiaries
Log-Out

Search Swift
Bank Name Swift Code

Swift Code	Bank Name
Select AAAARSBGXXX	KBC BANKA AD, BEOGRAD
Select AAACKWXXXXX	ALMUZANI EXCHANGE COMPANY KSC (CLOSED), KUWAIT
Select AAADFRP1XXX	ASSET ALLOCATION ADVISORS SA, PARIS
Select AAAGFRP1XXX	ASSOCIATION ADMINISTRATIVE AGRR, PARIS
Select AAALSARALK	SAUDI HOLLANDI BANK, (EASTERN AREA ALKHOBAR), ALKHOBAR
Select AAALSARICTD	SAUDI HOLLANDI BANK, (CENTRAL TREASURY DEPT.), RIYADH
Select AAALSARJED	SAUDI HOLLANDI BANK, (WESTERN AREA JEDDAH), JEDDAH
Select AAALSARRYD	SAUDI HOLLANDI BANK, (CENTRAL AREA RIYADH), RIYADH
Select AAALSARXXX	SAUDI HOLLANDI BANK, RIYADH
Select AAAMFRP1XXX	ALLIANZ ALTERNATIVE ASSET MANAGEMENT SA, PARIS
Select AAATHB1XXX	ASIA PLUS SECURITIES PUBLIC COMPANY LIMITED, BANGKOK
Select AABAF122TMS	BANK OF ALAND PLC, (TREASURY DEPARTMENT), MARIEHAMN
Select AABAF122XXX	BANK OF ALAND PLC, MARIEHAMN
Select AABASES1XXX	ALANDSBANKEN SVERGE AB, STOCKHOLM
Select AABSDE1XXX	AACHENER BAUSPARKASSE AKTIENGESELLSCHAFT, AACHEN
Select AACBFR21XXX	ALSACIENNE DE CREDIT-BAIL IMMOBILIER, STRASBOURG
Select AACCG821XXX	UBS CLEARING AND EXECUTION SERVICES LIMITED, LONDON
Select AACHDE31XXX	"AACHENER" GRUNDVERMOEGEN-KAPITALANLAGEGESELLSCHAFT MIT BESCHRAENKTER HAFTUNG, KOELN
Select AACFRP1XXX	ABN AMRO COMMUNICATIONS INTERNATIONALES, PARIS
Select AACLAUCIM	ANGLO AMERICAN SA FINANCE LIMITED, JOHANNESBURG

1 2 3 4 5

After you have entered the beneficiary information you should enter the beneficiary bank information. One of the main information is the SWIFT CODE, which you can find in the directory installed in the database, which will enable you an easier search of Beneficiary bank SWIFT.

You should click in the **Swift Code** link and the table with the banks and their swift codes will appear. By clicking the name of the bank in the **Bank Name** field or the swift code in the table you will have listed all the banks listed (or Swift codes) which correspond to the information entered information. When you find the proper bank you should click **select** on the right side of the screen.

You should bear on mind that only intermediary bank field is optional, whereas all other fields are mandatory.

Also you should also enter the amount and the reason and select the currency in the Payment details in the menu.

Welcome, ARTA TEST (Last Log-In: 5/4/2011 10:11:09 AM)

Accounts	International Transfer
Account Summary	Account Details
Account Activity	Select Account 1110329333000178 - CA - EUR - ARTA TEST
Transfers	Account Number 1110329333000178
National	Account Name ARTA TEST
International	Account Balance EUR 35.000,00
Orders to Approve	Available Balance EUR 35.000,00
Last 100 Orders	Beneficiary Details
Files	Select a Beneficiary <input type="checkbox"/>
Upload Files	Save Beneficiary
File Summary	Beneficiary Account/IBAN 1100005654
User Profile	Beneficiary Name hans test
Change Password	Beneficiary Address germany
Manage Beneficiaries	
Log-Out	Beneficiary Bank Information
	Swift Code COBADEF1734
	Beneficiary Bank COMMERZBANK AG, KAUFBEUREN
	Bank Address
	Bank Code
	Intermediary Bank Information (Optional)
	Intermediary Swift
	Intermediary Bank
	<input type="button" value="Cancel"/> <input type="button" value="Next >"/>

Welcome, ARTA TEST (Last Log-In: 5/4/2011 10:11:09 AM)

Accounts	International Transfer
Account Summary	Account Details
Account Activity	Select Account 1110329333000178 - CA - EUR - ARTA TEST
Transfers	Account Number 1110329333000178
National	Account Name ARTA TEST
International	Account Balance EUR 35.000,00
Orders to Approve	Available Balance EUR 35.000,00
Last 100 Orders	Beneficiary Details
Files	Select a Beneficiary <input type="checkbox"/>
Upload Files	Save Beneficiary
File Summary	Beneficiary Account/IBAN 1100005654
User Profile	Beneficiary Name hans test
Change Password	Beneficiary Address germany
Manage Beneficiaries	
Log-Out	Beneficiary Bank Information
	Swift Code COBADEF1734
	Beneficiary Bank COMMERZBANK AG, KAUFBEUREN
	Bank Address
	Bank Code
	Intermediary Bank Information (Optional)
	Intermediary Swift
	Intermediary Bank
	<input type="button" value="Cancel"/> <input type="button" value="Next >"/>

Accounts	
Account Summary	
Account Activity	

Transfers	
National	
International	
Orders to Approve	
Last 100 Orders	

Files	
Upload Files	
File Summary	

User Profile	
Change Password	
Manage Beneficiaries	
Log-Out	

International Transfer	
Account Details	
Account Number	1110329333000178
Account Name	ARTA TEST
Account Balance	EUR 35,000.00
Available Balance	--Click Here to Select--
Beneficiary Details	
Beneficiary Account/IBAN	
Beneficiary Name	
Beneficiary Address	
Beneficiary Bank Information	
Swift Code	
Beneficiary Bank	
Bank Address	
Bank Code	
Intermediary Bank Information (Optional)	
Intermediary Swift	
Intermediary Bank	
Payment Details	
Amount	
Charge Type	
ITRS	--Click Here to Select--
Reason	
<input type="button" value="Cancel"/>	
<input type="button" value="Back"/> <input type="button" value="Next >"/>	

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You should also select the type of charge that should be applied to for International money transfer (OUR, SHA, BEN you may find description in the glossary of terms).

National	Account Balance	EUR 35,000.00
International	Available Balance	EUR 35,000.00
Orders to Approve		
Last 100 Orders		
Files	Beneficiary Details	
Upload Files	Beneficiary Account/IBAN	11000023226
File Summary	Beneficiary Name	hans test
	Beneficiary Address	germany
User Profile	Beneficiary Bank Information	
Change Password	Swift Code	COBABE1022
Manage Beneficiaries	Beneficiary Bank	COMMERZBANK AG THE BRUSSELS BRANCH, ANTWERPEN
Log-Out	Bank Address	
	Bank Code	
	Intermediary Bank Information (Optional)	
	Intermediary Swift	
	Intermediary Bank	
	Payment Details	
	Amount	EUR 10,000.00
	Charge Type	OUR
	ITRS	246 - Other business services
	Reason	test
	Payment Summary	
	Service Charge	EUR 30.00
	Total Amount	EUR 10,030.00
	Authorisation	
	Token	<input type="text"/>
	<input type="button" value="Cancel"/>	<input type="button" value="Back"/> <input type="button" value="Finish"/>

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When you select the code you should enter the six digit number from the token and click the **"Finish"** button.


Welcome, ARTA TEST (Last Log-In: 4/14/2011 9:13:28 AM)		Print Log-Out
Accounts	International Transfer - Order Summary	
Account Summary	Account Details	
Account Activity	Client	ARTA TEST
Transfers	Account Number	1110329333000176 - ARTA TEST
National	Beneficiary Details	
International	Beneficiary Account/IBAN	11000023226
Orders to Approve	Beneficiary Name	hans test
Last 100 Orders	Beneficiary Address	germany
Files	Beneficiary Bank Information	
Upload Files	Swift Code	COBABEB1022
File Summary	Beneficiary Bank	COMMERZBANK AG,THE BRUSSELS BRANCH, ANTWERPEN
User Profile	Bank Address	
Change Password	Bank Code	
Manage Beneficiaries	Intermediary Bank Information (Optional)	
Log-Out	Intermediary Swift	
	Intermediary Bank	
	Order Details	
	Transfer Amount	EUR 10,000.00
	Charge Type	OUR
	ITRS	246 - Other business services
	Service Charge	EUR 30.00
	Total Amount	EUR 10,030.00
	Payment Details	test

Note: The registered International money transfer will be executed in the Department of International Payments of ProCredit Bank. Please click the **Print** button if you want a hard copy of the transfer copy.

14.4 Bill Payments

e-Banking Service provides you the possibility of payments of invoices for: Institutions (Tax Administration of Kosovo, Kosovo pension Saving Trust, municipalities, ministries, insurance companies, Kosovo Customs, etc.), public utilities (KEK, PTK, Water Supply System) and other payments of collectors within ProCredit Bank.

14.4.1 If you want to complete a payment for the invoicing body **"Tax Administration of Kosovo"** which is connected to the web service, please select the menu **"Bill Payments"**:



ProCredit Bank
to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Print | Log-Out

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 9:28:50 AM)

Accounts
 Account summary
 Account activity
Transfers
 Own Accounts
 National
 International
Bill Payments
 Orders to Approve
 Last 100 Orders

Account Summary

Accounts	Account Name	Currency	Granted Limit	Account Balance	Available Balance
Current Accounts					
1110336191000185	Fistek Filan	EUR		500.00	500.00
CA - IND EUR					

And the window below will occur where you should pick up the contract which you wish to pay, by clicking on the arrow in the scrolling menu as shown below:



ProCredit Bank
to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Print | Log-Out

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 9:28:50 AM)

Accounts
 Account summary
 Account activity
Transfers
 Own Accounts
 National
 International
Bill Payments
 Orders to Approve
 Last 100 Orders
Files


Bill Payments

Select Sender Account
 Select Account: 1110336191000185 - EUR - Fistek Filan
 Account Number: 1110336191000185
 Account Name: Fistek Filan
 Current Balance: EUR 500.00
 Available Balance: EUR 500.00

Select Agreement
 Select Agreement: Tax Administration of Kosovo- 1000420070000373

Next

In the list are presented all types of invoicing payments, where you should select **"Tax Administration of Kosovo"** based on the account of the invoice and click in the button **"Next"**:



ProCredit Bank
to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Print | Log-Out

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 9:28:50 AM)

Accounts
 Account summary
 Account activity
Transfers
 Own Accounts
 National
 International
Bill Payments
 Orders to Approve
 Last 100 Orders
Files

Bill Payments


Select Sender Account
 Select Account: 1110336191000185 - EUR - Fistek Filan
 Account Number: 1110336191000185
 Account Name: Fistek Filan
 Current Balance: EUR 500.00
 Available Balance: EUR 500.00

Select Agreement
 Select Agreement:

Qendra e Paraburgimit Peje-1000430070007502
 Qendra e Paraburgimit Prishtine -1000430070007793
 Qendra e Paraburgimit Prizren-1000430070007114
 Qendra Korrektuese Dubrava-1000430070007017
 Qendra Korrektuese Lipjan-1000430070007405
 Qendra Korrektuese Smrekovnica-1000430070007987
 RAHOVEC MUNICIPALITY-1000650250000012
 RANILLUG MUNICIPALITY-1000650350000028
 REGULATORY OFFICE FOR CIVIL AVIATION REVENUE-1000400070002217
 SHTERPCE MUNICIPALITY-1000650260000033
 SHITIME MUNICIPALITY-1000650270000054
 SIGURIA 1110970022260127
 SKENDERAJ MUNICIPALITY-1000650280000075
 SUHAREKA MUNICIPALITY-1000650290000096
Tax Administration of Kosovo- 1000420070000373
 UNIVERSITY FEE-1000438870000180
 VITI MUNICIPALITY-1000650300000020
 VUSHTRRI MUNICIPALITY-1000650310000041
 WATER AND WASTE REGULATORY OFFICE-1000430070006241
 ZKM-OFFICE OF PRIME MINISTER -1000400070002896
 ZUBIN POTOK MUNICIPALITY -1000650320000062
 ZVECAN MUNICIPALITY-1000650330000083
Electricity
 KEK DFE-1504001000121289
 KEK DGJ-1505001000116292
 KEK DGL-1507001000122012
 KEK DMI-1503001000162079

Next

Then, type in the information regarding **UNIREF** which is presented in the invoice to be paid and click on the button **"Next"**:




to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, FisteK Filan (Last Log-In: 3/6/2013 9:28:50 AM)
[Print](#) | [Log-Out](#)

Accounts Account summary Account activity Transfers Own Accounts National International Bill Payments Orders to Approve Last 100 Orders Files Upload Files File Summary	Bill Payments - Enter Details <hr/> Sender Account <table style="width: 100%;"> <tr> <td>Account Number</td> <td>1110336191000185</td> </tr> <tr> <td>Account Name</td> <td>FisteK Filan</td> </tr> <tr> <td>Current Balance</td> <td>EUR 500.00</td> </tr> <tr> <td>Available Balance</td> <td>EUR 500.00</td> </tr> </table> <hr/> Agreement <table style="width: 100%;"> <tr> <td>Agreement Name</td> <td>Tax Administration of Kosovo- 1000420070000373</td> </tr> </table> <hr/> Details <table style="width: 100%;"> <tr> <td>UNIREF</td> <td><input type="text" value="MFA2H5000000530N"/></td> </tr> </table> <div style="text-align: right; margin-top: 10px;">Next</div>	Account Number	1110336191000185	Account Name	FisteK Filan	Current Balance	EUR 500.00	Available Balance	EUR 500.00	Agreement Name	Tax Administration of Kosovo- 1000420070000373	UNIREF	<input type="text" value="MFA2H5000000530N"/>
Account Number	1110336191000185												
Account Name	FisteK Filan												
Current Balance	EUR 500.00												
Available Balance	EUR 500.00												
Agreement Name	Tax Administration of Kosovo- 1000420070000373												
UNIREF	<input type="text" value="MFA2H5000000530N"/>												

Note: Please be careful during the writing of the UNIREF number, given that it is a 16 digit number.

And the information below will be received from the TAK Web Service. Type in the amount for payment and click on the button “**Next**”:



to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, FisteK Filan (Last Log-In: 3/6/2013 9:28:50 AM)
[Print](#) | [Log-Out](#)

Accounts Account summary Account activity Transfers Own Accounts National International Bill Payments Orders to Approve Last 100 Orders Files Upload Files File Summary User Profile Change Password Manage Beneficiaries Log Out Useful Information Online Security Information General Security Information Phishing Reporting Suspicious Emails Manual for private individuals Manual for business clients Tools for salary upload User Manual For Business Salary Uploads Via E-Banking	Bill Payments - Enter Amount <hr/> Sender Account <table style="width: 100%;"> <tr> <td>Account Number</td> <td>1110336191000185</td> </tr> <tr> <td>Account Name</td> <td>FisteK Filan</td> </tr> <tr> <td>Current Balance</td> <td>EUR 500.00</td> </tr> <tr> <td>Available Balance</td> <td>EUR 500.00</td> </tr> </table> <hr/> Agreement <table style="width: 100%;"> <tr> <td>Agreement Name</td> <td>Tax Administration of Kosovo- 1000420070000373</td> </tr> </table> <hr/> Details <table style="width: 100%;"> <tr> <td>UNIREF</td> <td>MFA2E5000000455Z</td> </tr> <tr> <td>Fiscal no :</td> <td>600588977</td> </tr> <tr> <td>FormNo :</td> <td>91</td> </tr> <tr> <td>Period :</td> <td>4/2012</td> </tr> <tr> <td>PhoneNo :</td> <td></td> </tr> <tr> <td>TaxPayer Name :</td> <td>TEST CORP</td> </tr> <tr> <td>Tp_Month :</td> <td>4</td> </tr> <tr> <td>Tp_Year :</td> <td>2012</td> </tr> <tr> <td>UNIREF :</td> <td>MFA2E5000000455Z</td> </tr> <tr> <td>Address :</td> <td></td> </tr> <tr> <td>Code :</td> <td>TAX</td> </tr> <tr> <td>Contact Name :</td> <td></td> </tr> <tr> <td>Declaration Type :</td> <td>1</td> </tr> </table> <hr/> Order Amount <table style="width: 100%;"> <tr> <td>Amount</td> <td><input type="text" value="20"/> . <input type="text" value="00"/> EUR</td> </tr> </table> <div style="text-align: right; margin-top: 10px;">Next</div>	Account Number	1110336191000185	Account Name	FisteK Filan	Current Balance	EUR 500.00	Available Balance	EUR 500.00	Agreement Name	Tax Administration of Kosovo- 1000420070000373	UNIREF	MFA2E5000000455Z	Fiscal no :	600588977	FormNo :	91	Period :	4/2012	PhoneNo :		TaxPayer Name :	TEST CORP	Tp_Month :	4	Tp_Year :	2012	UNIREF :	MFA2E5000000455Z	Address :		Code :	TAX	Contact Name :		Declaration Type :	1	Amount	<input type="text" value="20"/> . <input type="text" value="00"/> EUR
Account Number	1110336191000185																																						
Account Name	FisteK Filan																																						
Current Balance	EUR 500.00																																						
Available Balance	EUR 500.00																																						
Agreement Name	Tax Administration of Kosovo- 1000420070000373																																						
UNIREF	MFA2E5000000455Z																																						
Fiscal no :	600588977																																						
FormNo :	91																																						
Period :	4/2012																																						
PhoneNo :																																							
TaxPayer Name :	TEST CORP																																						
Tp_Month :	4																																						
Tp_Year :	2012																																						
UNIREF :	MFA2E5000000455Z																																						
Address :																																							
Code :	TAX																																						
Contact Name :																																							
Declaration Type :	1																																						
Amount	<input type="text" value="20"/> . <input type="text" value="00"/> EUR																																						

You will be requested to type in the token value. type in the value which has been generated by your token and then type the button “**Finish**”:

Welcome, FisteK Filan (Last Log-In: 3/6/2013 9:28:50 AM)

[Print](#) | [Log-Out](#)

Accounts
Account summary
Account activity
Transfers
Own Accounts
National
International
Bill Payments
Orders to Approve
Last 100 Orders
Files
Upload Files
File Summary
User Profile
Change Password
Manage Beneficiaries
Log Out
Useful Information
Online Security Information
General Security Information
Phishing
Reporting Suspicious Emails
Manual for private individuals
Manual for business clients
Tools for salary upload
User Manual For Business Salary
Uploads Via E-Banking

Bill Payments - Sign

Sender Account	
Account Number	1110336191000185
Account Name	FisteK Filan
Current Balance	EUR 500.00
Available Balance	EUR 500.00
Agreement	
Agreement Name	Tax Administration of Kosovo- 1000420070000373
Details	
UNIREF	MFA2E5000000455Z
Fiscal no :	600588977
FormNo :	91
Period :	4/2012
PhoneNo :	
TaxPayer Name :	TEST CORP
Tp_Month :	4
Tp_Year :	2012
UNIREF :	MFA2E5000000455Z
Address :	
Code :	TAX
Contact Name :	
Declaration Type :	1
Amount	
Order Amount	20.00 EUR
Service Charge	0.00 EUR
Total Amount	20.00 EUR
Authorization	
Token	<input type="text" value="244785"/>

[Finish](#)

At the end you will face the information regarding the proceeded payment:

Welcome, FisteK Filan (Last Log-In: 3/6/2013 9:28:50 AM)

[Print](#) | [Log-Out](#)

Accounts
Account summary
Account activity
Transfers
Own Accounts
National
International
Bill Payments
Orders to Approve
Last 100 Orders
Files
Upload Files
File Summary
User Profile
Change Password
Manage Beneficiaries
Log Out
Useful Information
Online Security Information
General Security Information
Phishing
Reporting Suspicious Emails
Manual for private individuals
Manual for business clients
Tools for salary upload
User Manual For Business Salary
Uploads Via E-Banking

Bill Payments - Summary

Sender Account	
Account Number	1110336191000185
Account Name	FisteK Filan
Agreement	
Agreement Name	Tax Administration of Kosovo- 1000420070000373
Details	
UNIREF	MFA2E5000000455Z
Fiscal no :	600588977
FormNo :	91
Period :	4/2012
PhoneNo :	
TaxPayer Name :	TEST CORP
Tp_Month :	4
Tp_Year :	2012
UNIREF :	MFA2E5000000455Z
Address :	
Code :	TAX
Contact Name :	
Declaration Type :	1
Amount	
Order Amount	20.00 EUR
Service Charge	0.00 EUR
Total Amount	20.00 EUR

[Print](#)

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3/6/2013 10:05 AM

For the details of payment, you may click the button **Print** and the form of proceeded payment will be printed as below:

Summary

Page 1 of 1



to be replaced with your own e-banking signed
maximum size: 40960 bytes, charge 50px

e-Banking

Bill Payments - Summary

Sender Account	
Account Number	1110336191000185
Account Name	Fistek Filan
Agreement	
Agreement Name	Tax Administration of Kosovo- 1000420070000373
Details	
UNIREF	MFA2E5000000455Z
Fiscal no :	600588977
FormNo :	91
Period :	4/2012
PhoneNo :	
TaxPayer Name :	TEST CORP
Tp_Month :	4
Tp_Year :	2012
UNIREF :	MFA2E5000000455Z
Address :	
Code :	TAX
Contact Name :	
Declaration Type :	1
Amount	
Order Amount	20.00 EUR
Service Charge	0.00 EUR
Total Amount	20.00 EUR

Note: In cases when the statement which contains the UNIREF number which now is already paid, reinitiating the same payment is impossible and the message PAID will occur. In such cases please you should be served with the statement and new UNIREF downloaded from TAK:

chankings/UtilityPaymentEnterAmount

Enter Amount

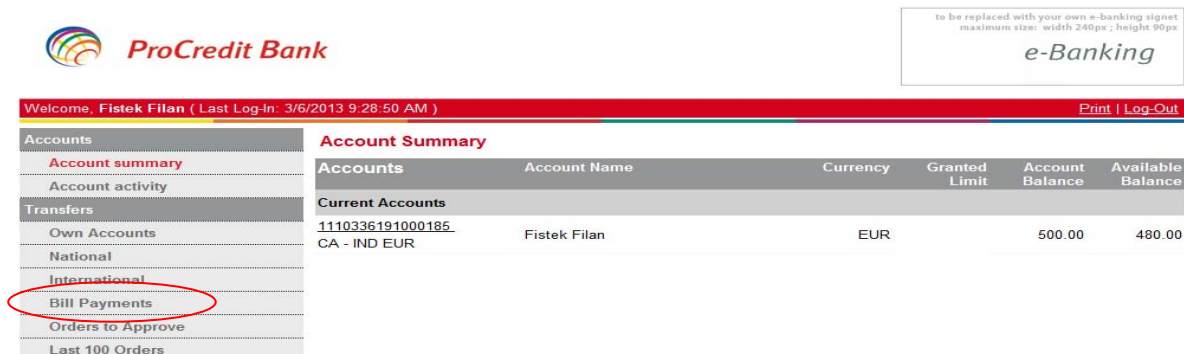
Help

Me se shtet Joint Joint

Print | Data

Llogaritje Permblidhje e llogaritjeve Lëvizjet në llogari Transferat Llogaritje personale Vendore Ndërkombëtare Utilities & Taxes Urdhërpaguesat për aprovim 100 urdhërpaguesat e fundit Hqarko dokumente Dokumentet Permblidhje e dokumenteve Pedioruesi Ndrysho gjelshkalimin Menaxho përfituesit Shkytyje Useful Information Informata për Sigurinë Online Informata Gjenerale të Sigurisë Phishingu Raportimi i postës elektronike Manuali për klientë privatë Manuali për klientë biznesi Veglat për regjistrim të pagave Udhëzues për ngarkimin e listave	Utility and tax payment - Enter Amount Numi i llogaritjeve Numri i llogaritjeve 1110336879010161 Emri i llogaritjeve Joint Joint Gjendja e llogaritjeve EUR 600.00 Balanca e vlefshme EUR 600.00 Agreement Agreement Name Administrata Tatimore e Kosoves- 1000420070000373 Detajet Serial Nr 10123 Business Registration Nr/Fisca 2661 Tax Period T3/2013 Name&Surname Joint Joint UNIREF MFA2A50002636413 Fiscal no : FormNo : 0 Period : 0 PhoneNo : TaxPayer_Name : Tp_Month : 0 Tp_Year : 0 UNIREF : Address : Code : PAID Contact_Name :
---	--

14.4.2 If you want to complete a payment for an invoice of University of Prishtina, please select the menu “**Bill Payments**”:




Welcome, FisteK Filan (Last Log-In: 3/6/2013 9:28:50 AM) [Print](#) | [Log-Out](#)

Accounts	Account Summary
Account summary	
Account activity	
Transfers	
Own Accounts	
National	
International	
Bill Payments	
Orders to Approve	
Last 100 Orders	

Accounts	Account Name	Currency	Granted Limit	Account Balance	Available Balance
Current Accounts					
1110336191000185	FisteK Filan	EUR		500.00	480.00
CA - IND EUR					

And the below window will occur where the contract you wish to pay will occur, by clicking on the arrow in the scrolling menu as below:



Welcome, FisteK Filan (Last Log-In: 3/6/2013 9:28:50 AM) [Print](#) | [Log-Out](#)

Accounts	Bill Payments
Account summary	
Account activity	
Transfers	
Own Accounts	
National	
International	
Bill Payments	
Orders to Approve	
Last 100 Orders	

Select Sender Account

Select Account: 1110336191000185 - EUR - FisteK Filan

Account Number: 1110336191000185

Account Name: FisteK Filan

Current Balance: EUR 500.00

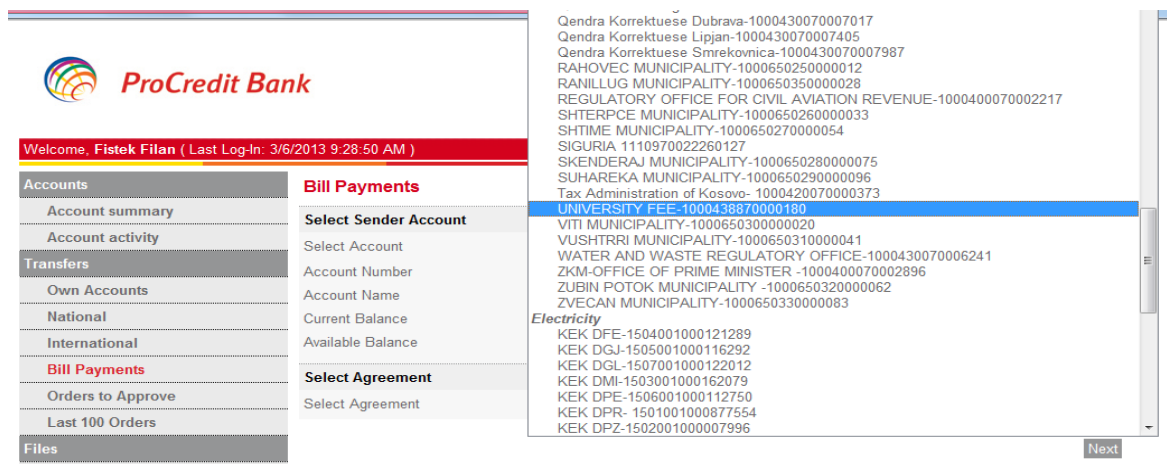
Available Balance: EUR 480.00

Select Agreement

Select Agreement: UNIVERSITY FEE-1000438870000180

[Next](#)

In the list are presented all typed of payment of invoices, from where you should select “**University of Prishtina**” based on the account of your invoice and press the button “**Next**”:



Welcome, FisteK Filan (Last Log-In: 3/6/2013 9:28:50 AM) [Print](#) | [Log-Out](#)

Accounts	Bill Payments
Account summary	
Account activity	
Transfers	
Own Accounts	
National	
International	
Bill Payments	
Orders to Approve	
Last 100 Orders	

Select Sender Account

Select Account: 1110336191000185 - EUR - FisteK Filan

Account Number: 1110336191000185

Account Name: FisteK Filan

Current Balance: EUR 500.00

Available Balance: EUR 480.00

Select Agreement

Select Agreement: UNIVERSITY FEE-1000438870000180

[Next](#)

Qendra Korrektuese Dubrava-1000430070007017
 Qendra Korrektuese Lipjan-1000430070007405
 Qendra Korrektuese Smrekovnica-1000430070007987
 RAHOVEC MUNICIPALITY-1000650250000012
 RANILLUG MUNICIPALITY-1000650350000028
 REGULATORY OFFICE FOR CIVIL AVIATION REVENUE-1000400070002217
 SHTERPCE MUNICIPALITY-1000650260000033
 SHTIME MUNICIPALITY-1000650270000054
 SIGURIA 1110970022260127
 SKENDERAJ MUNICIPALITY-1000650280000075
 SUHAREKA MUNICIPALITY-1000650290000096
 Tax Administration of Kosovo- 1000420070000373
UNIVERSITY FEE-1000438870000180
 VITI MUNICIPALITY-1000650300000020
 VUSHTRRI MUNICIPALITY-1000650310000041
 WATER AND WASTE REGULATORY OFFICE-1000430070006241
 ZKM-OFFICE OF PRIME MINISTER -1000400070002896
 ZUBIN POTOK MUNICIPALITY -1000650320000062
 ZVECAN MUNICIPALITY-1000650330000083

Electricity

KEK DFE-1504001000121289
 KEK DGJ-1505001000116292
 KEK DGL-1507001000122012
 KEK DMI-1503001000162079
 KEK DPE-1506001000112750
 KEK DPR- 1501001000877554
 KEK DPZ-1502001000007996

A window will be opened, where you need to complete all the requested data based in your invoice. After you have completed the necessary information click on the button “**Next**”:



to be replaced with your own e-banking signet
maximum size: width 240px; height 90px

e-Banking

Welcome, FisteK Filan (Last Log-In: 3/6/2013 9:28:50 AM)

[Print](#) | [Log-Out](#)

Accounts	Bill Payments - Enter Details
Account summary	
Account activity	
Transfers	
Own Accounts	
National	
International	
Bill Payments	
Orders to Approve	
Last 100 Orders	
Files	
Upload Files	
File Summary	
User Profile	
Change Password	
Manage Beneficiaries	
Log Out	
Useful Information	

Sender Account	
Account Number	1110336191000185
Account Name	FisteK Filan
Current Balance	EUR 500.00
Available Balance	EUR 480.00
Agreement	
Agreement Name	UNIVERSITY FEE-1000438870000180
Details	
Name&Surname	<input type="text" value="Filan FisteK"/>
ID Number	<input type="text" value="4525412"/>
Faculty	<input type="text" value="Ecnomic"/>
Serial No	<input type="text" value="1245"/>
Department	<input type="text" value="Bank & Finance"/>
UNIREF	<input type="text" value="MAA8H3025197014W"/>

[Next](#)

The information regarding the payment will occur. Please type in the payment amount:



to be replaced with your own e-banking signet
maximum size: width 240px; height 90px

e-Banking

Welcome, FisteK Filan (Last Log-In: 3/6/2013 9:28:50 AM)

[Print](#) | [Log-Out](#)

Accounts	Bill Payments - Enter Amount
Account summary	
Account activity	
Transfers	
Own Accounts	
National	
International	
Bill Payments	
Orders to Approve	
Last 100 Orders	
Files	
Upload Files	
File Summary	
User Profile	
Change Password	
Manage Beneficiaries	
Log Out	
Useful Information	
Online Security Information	
General Security Information	

Sender Account	
Account Number	1110336191000185
Account Name	FisteK Filan
Current Balance	EUR 500.00
Available Balance	EUR 480.00
Agreement	
Agreement Name	UNIVERSITY FEE-1000438870000180
Details	
Name&Surname	Filan FisteK
ID Number	4525412
Faculty	Ecnomic
Serial No	1245
Department	Bank & Finance
UNIREF	UPA8H05C1302421C
Order Amount	
Amount	<input type="text" value="20"/> . <input type="text" value="00"/> EUR


[Next](#)

Click “Continue”, you will be requested to type in the token value. Type in the value which has been generated by the token at that moment and click on the button “Next”.

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 9:48:26 AM) Print | Log-Out

Accounts	Bill Payments - Sign
Account summary	Sender Account
Account activity	Account Number 1110336191000185
Transfers	Account Name Fistek Filan
Own Accounts	Current Balance EUR 500.00
National	Available Balance EUR 480.00
International	Agreement
Bill Payments	Agreement Name UNIVERSITY FEE-1000438870000180
Orders to Approve	Details
Last 100 Orders	Name&Surname Filan Fistek
Files	ID Number 81541
Upload Files	Faculty Economics
File Summary	Serial No 76548
User Profile	Department Bank & Finance
Change Password	UNIREF UPA8H05C1302421C
Manage Beneficiaries	Amount
Log Out	Order Amount 20.00 EUR
Useful Information	Service Charge 0.00 EUR
Online Security Information	Total Amount 20.00 EUR
General Security Information	Authorization
Phishing	Token 519591 <input type="text"/>
Reporting Suspicious Emails	Finish
Manual for private individuals	

Finally, the information regarding the proceeded payment will occur:

 ProCredit Bank

to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px


e-Banking

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 9:48:26 AM) Print | Log-Out

Accounts	Bill Payments - Summary
Account summary	Sender Account
Account activity	Account Number 1110336191000185
Transfers	Account Name Fistek Filan
Own Accounts	Agreement
National	Agreement Name UNIVERSITY FEE-1000438870000180
International	Details
Bill Payments	Name&Surname Filan Fistek
Orders to Approve	ID Number 81541
Last 100 Orders	Faculty Economics
Files	Serial No 76548
Upload Files	Department Bank & Finance
File Summary	UNIREF UPA8H05C1302421C
User Profile	Amount
Change Password	Order Amount 20.00 EUR
Manage Beneficiaries	Service Charge 0.00 EUR
Log Out	Total Amount 20.00 EUR
Useful Information	Print

For the details of the payment, you may click the button **"Print"** and the form of payment proceeded will be printed as shown below:

Summary
Page 1 of 1

 ProCredit Bank

to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Bill Payments - Summary

Sender Account

Account Number	1110336191000185
Account Name	Fistek Filan

Agreement

Agreement Name	UNIVERSITY FEE-1000438870000180
----------------	---------------------------------


Details

Name&Surname	Filan Fistek
ID Number	8551545
Faculty	Economic
Serial No	78965
Department	Bank & Finances
UNIREF	UPA8H05C1302421C

Amount

Order Amount	20.00 EUR
Service Charge	0.00 EUR
Total Amount	20.00 EUR

14.4.3 If you want to complete a payment for invoicing authorities of public utilities, such as KEK, please select the menu **"Bill Payments"**:

 ProCredit Bank

to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 1:21:04 PM) [Print](#) | [Log-Out](#)

Accounts

Account summary

Account activity

Transfers

Own Accounts

National

International

Bill Payments


Orders to Approve

Last 100 Orders

Account Summary

Accounts	Account Name	Currency	Granted Limit	Account Balance	Available Balance
Current Accounts					
<u>1110336191000185</u>	Fistek Filan	EUR		500.00	440.00
CA - IND EUR					

And the window below will occur where you need to select the contract which you wish to pay, by clicking on the arrow in the scrolling menu as shown below:




to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 1:21:04 PM) Print | Log-Out

Accounts Account summary Account activity Transfers Own Accounts National International Bill Payments Orders to Approve Last 100 Orders Files	Bill Payments Select Sender Account Select Account: 1110336191000185 - EUR - Fistek Filan Account Number: 1110336191000185 Account Name: Fistek Filan Current Balance: EUR 500.00 Available Balance: EUR 440.00 Select Agreement Select Agreement: KEK DPR- 1501001000877554 ▼
--	---

Next

In the list are presented all types of payments of invoices, from which you need to select **KEK** and click the button **"Next"**:



to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 1:21:04 PM)

Accounts Account summary Account activity Transfers Own Accounts National International Bill Payments Orders to Approve Last 100 Orders Files	Bill Payments Select Sender Account Select Account: 1110336191000185 - EUR - Fistek Filan Account Number: 1110336191000185 Account Name: Fistek Filan Current Balance: EUR 500.00 Available Balance: EUR 440.00 Select Agreement Select Agreement: KEK DPR- 1501001000877554
--	---

REGULATORY OFFICE FOR CIVIL AVIATION REVENUE-1000400070002217

SHTERPFCE MUNICIPALITY-1000650260000033

SHTIME MUNICIPALITY-1000650270000054

SIGURIA 111097002260127

SKENDERAJ MUNICIPALITY-1000650280000075

SUHAREKA MUNICIPALITY-1000650290000096

Tax Administration of Kosovo- 1000420070000373

UNIVERSITY FEE-1000438870000180

VITI MUNICIPALITY-1000650300000020

VUSHTRRI MUNICIPALITY-1000650310000041

WATER AND WASTE REGULATORY OFFICE-1000430070006241

ZKM-OFFICE OF PRIME MINISTER -1000400070002896

ZUBIN POTOK MUNICIPALITY -1000650320000062

ZVECAN MUNICIPALITY-1000650330000083

Electricity

KEK DFE-1504001000121289

KEK DGJ-1505001000116292

KEK DGL-1507001000122012

KEK DMI-1503001000162079

KEK DPE-1506001000112750

KEK DPR- 1501001000877554

KEK DPZ-1502001000007996

Public utilities

Croatia Sigurimi 1501001004566464


Customs 1000410070001295

Grave Elsig 2020000042635358

KOMPANIA E SIGURIMEVE ILLYRIA SHA -1185175807000118

Next

From where you will be directed to the window which should be completed with all the requested data according to the invoice (reference number, e.g. DP.....). After you have completed the requested information click on the button **"Next"**:




to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 1:21:04 PM) Print | Log-Out

Accounts Account summary Account activity Transfers Own Accounts National International Bill Payments Orders to Approve Last 100 Orders Files Upload Files File Summary User Profile	Bill Payments - Enter Details Sender Account Account Number: 1110336191000185 Account Name: Fistek Filan Current Balance: EUR 500.00 Available Balance: EUR 440.00 Agreement Agreement Name: KEK DPR- 1501001000877554 Details Reference number: DPR09006917201G Description: Filan Fistek
--	--

Next

Type in the amount of the invoice and click on the button **"Next"**:


 ProCredit Bank

to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 1:21:04 PM)
[Print](#) | [Log-Out](#)

Accounts	Bill Payments - Enter Amount
Account summary	Sender Account
Account activity	Account Number 1110336191000185
Transfers	Account Name Fistek Filan
Own Accounts	Current Balance EUR 500.00
National	Available Balance EUR 440.00
International	Agreement
Bill Payments	Agreement Name KEK DPR- 1501001000877554
Orders to Approve	Details
Last 100 Orders	Reference number DPR090066917201G
Files	Description Filan Fistek
Upload Files	Order Amount
File Summary	Amount <input type="text" value="20"/> . <input type="text" value="00"/> EUR
User Profile	Next
Change Password	
Manage Beneficiaries	

Then type in the value of the token and click on the button **“Finish”**:

 ProCredit Bank

to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 1:21:04 PM)
[Print](#) | [Log-Out](#)

Accounts	Bill Payments - Sign
Account summary	Sender Account
Account activity	Account Number 1110336191000185
Transfers	Account Name Fistek Filan
Own Accounts	Current Balance EUR 500.00
National	Available Balance EUR 440.00
International	Agreement
Bill Payments	Agreement Name KEK DPR- 1501001000877554
Orders to Approve	Details
Last 100 Orders	Reference number DPR090066917201G
Files	Description Filan Fistek
Upload Files	Amount
File Summary	Order Amount 20.00 EUR
User Profile	Service Charge 0.00 EUR
Change Password	Total Amount 20.00 EUR
Manage Beneficiaries	Authorization
Log Out	Token <input type="text" value="096009"/>
Useful Information	Finish

Finally, the information regarding the proceeded payment will occur:

 ProCredit Bank


to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 1:21:04 PM)
[Print](#) | [Log-Out](#)

Accounts	Bill Payments - Summary
Account summary	Sender Account
Account activity	Account Number 1110336191000185
Transfers	Account Name Fistek Filan
Own Accounts	Agreement
National	Agreement Name KEK DPR- 1501001000877554
International	Details
Bill Payments	Reference number DPR090066917201G
Orders to Approve	Description Filan Fistek
Last 100 Orders	Amount
Files	Order Amount 20.00 EUR
Upload Files	Service Charge 0.00 EUR
File Summary	Total Amount 20.00 EUR
User Profile	Print

For details of payments, you may click on the button “**Print**” and the form of proceeded payment will occur, as shown below:

Summary
Page 1 of 1



to be replaced with your own e-banking signet
maximum size: width 240px ; height 80px
e-Banking

Bill Payments - Summary

Sender Account

Account Number 1110336191000185

Account Name Fistek Filan

Agreement

Agreement Name KEK DPR- 1501001000877554

Details

Reference number DPR090060917201G

Description Filan Fistek


Amount

Order Amount 20.00 EUR

Service Charge 0.00 EUR

Total Amount 20.00 EUR

14.4.4 If you want to realize a payment for the invoicing public utility, such as PTK, please select the menu “**Bill Payments**”:



to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, **Fistek Filan** (Last Log-In: 3/6/2013 1:21:04 PM)
[Print](#) | [Log-Out](#)

Accounts

Account summary

Account activity

Transfers

Own Accounts

National

International

Bill Payments

Orders to Approve

Last 100 Orders

Account Summary

Accounts	Account Name	Currency	Granted Limit	Account Balance	Available Balance
Current Accounts					
1110336191000185	Fistek Filan	EUR		500.00	420.00
CA - IND EUR					

And the below window will occur where you should select the contract which you want to pay, by clicking on the arrow on the scrolling menu, as shown below:



to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, **Fistek Filan** (Last Log-In: 3/7/2013 8:55:54 AM)
[Print](#) | [Log-Out](#)

Accounts

Account summary

Account activity

Transfers

Own Accounts

National

International

Bill Payments

Orders to Approve

Last 100 Orders

Files

Bill Payments

Select Sender Account

Select Account 1110336191000185 - EUR - Fistek Filan

Account Number 1110336191000185

Account Name Fistek Filan

Current Balance EUR 500.00


Available Balance EUR 420.00

Select Agreement

Select Agreement PTK SH.A -TELEKOMI I KOSOVES 1110195681000188

[Next](#)

In the list are presented all types of payments of invoices, from where you should select PTK based on the account which is presented in the invoice and click on the button “Next”:



Welcome, FisteK Filan (Last Log-In: 3/7/2013 8:55:54 AM)

- Accounts
 - Account summary
 - Account activity
- Transfers
 - Own Accounts
 - National
 - International
 - Bill Payments**
 - Orders to Approve
 - Last 100 Orders
- Files
 - Upload Files

Bill Payments

Select Sender Account

Select Account

Account Number

Account Name

Current Balance

Available Balance

Select Agreement

Select Agreement

Customs 10004100/0001295
Grawe Elsig 2020000042635358
KOMPANIA E SIGURIMEVE ILLYRIA SHA -1185175807000118
Kompania e Sigurimeve 'SIGMA' 1901217598031292
Kosova e Re 1401000000855137
Kosova e Re 1700200000065736
KPA Rent 1000430070008472
KPA Deposit 1000430070008569
KPA Inventory Rent 1000430070008763
KS 'Dardania' 2020000003492075
KS 'Dardania' 1401000000576941
KS 'Dardania' 1401000000853003
KS 'Dardania' 1901397121031164
KS 'Dardania' 1300001001879429
KS' Grawe Elsig ' 1110274808000184
KS'INSIG' 1901218168031228
Sigal 1501001005042831
Sigkos 1700200100028303
Sigma 1501001003825093
Siguria 1401000000853391
Termokos 1700200000031585

Telephone


PTK J.S.C-1110195685000177
PTK SH.A-TELEKOMI I KOSOVES 1110195681000188
PTK-1501001000822264

Water supply

Batlava -1210271200061269

Next

From where you would be directed to the window which should be completed with all the necessary data as per the invoice (reference number). After you have completed the necessary information click on the button “Next”:



Welcome, FisteK Filan (Last Log-In: 3/7/2013 8:55:54 AM)

- Accounts
 - Account summary
 - Account activity
- Transfers
 - Own Accounts
 - National
 - International
 - Bill Payments**
 - Orders to Approve
 - Last 100 Orders
- Files
 - Upload Files
 - File Summary
- User Profile

Bill Payments - Enter Details

Sender Account

Account Number 1110336191000185

Account Name FisteK Filan

Current Balance EUR 500.00

Available Balance EUR 420.00

Agreement

Agreement Name PTK SH.A-TELEKOMI I KOSOVES 1110195681000188

Details

Reference number 5500079320704099

Description Filan FisteK


to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px

e-Banking

Print | Log-Out

Next

Type in the amount of the invoice and click on the button “Next”:



Welcome, FisteK Filan (Last Log-In: 3/7/2013 8:55:54 AM)

- Accounts
 - Account summary
 - Account activity
- Transfers
 - Own Accounts
 - National
 - International
 - Bill Payments**
 - Orders to Approve
 - Last 100 Orders
- Files
 - Upload Files
 - File Summary
- User Profile
 - Change Password
 - Manage Beneficiaries
 - Log Out

Bill Payments - Enter Amount

Sender Account

Account Number 1110336191000185

Account Name FisteK Filan

Current Balance EUR 500.00

Available Balance EUR 420.00

Agreement

Agreement Name PTK SH.A-TELEKOMI I KOSOVES 1110195681000188

Details

Reference number 5500079320704099

Description Filan FisteK

Order Amount

Amount . EUR


to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px

e-Banking

Print | Log-Out

Next

Then, type in the value of the token and click on the button “**Finish**”:



ProCredit Bank

to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, Fistek Filan (Last Log-In: 3/7/2013 8:55:54 AM) Print | Log-Out

Accounts	Bill Payments - Sign
Account summary	Sender Account
Account activity	Account Number 1110336191000185
Transfers	Account Name Fistek Filan
Own Accounts	Current Balance EUR 500.00
National	Available Balance EUR 420.00
International	Agreement
Bill Payments	Agreement Name PTK SH.A -TELEKOMI I KOSOVES 1110195681000188
Orders to Approve	Details
Last 100 Orders	Reference number 5500079320704099
Files	Description Filan Fistek
Upload Files	Amount
File Summary	Order Amount 20.00 EUR
User Profile	Service Charge 0.00 EUR
Change Password	Total Amount 20.00 EUR
Manage Beneficiaries	Authorization
Log Out	Token <input style="width: 150px;" type="text" value="377967"/>
Useful Information	Finish

At the end, the information regarding the proceeded payment will occur:



ProCredit Bank

to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, Fistek Filan (Last Log-In: 3/7/2013 8:55:54 AM) Print | Log-Out

Accounts	Bill Payments - Summary
Account summary	Sender Account
Account activity	Account Number 1110336191000185
Transfers	Account Name Fistek Filan
Own Accounts	Agreement
National	Agreement Name PTK SH.A -TELEKOMI I KOSOVES 1110195681000188
International	Details
Bill Payments	Reference number 5500079320704099
Orders to Approve	Description Filan Fistek
Last 100 Orders	Amount
Files	Order Amount 20.00 EUR
Upload Files	Service Charge 0.00 EUR
File Summary	Total Amount 20.00 EUR
User Profile	Print

For the details of payment, you may click the button **Print** and you will print out a form of payment of proceeded as below:



to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px

e-Banking

Bill Payments - Summary

Sender Account	
Account Number	1110336191000185
Account Name	Fistek Filan
Agreement	
Agreement Name	PTK SHA -TELEKOMI I KOSOVES 1110195081000188
Details	
Reference number	5500079320704099
Description	Filan Fistek
Amount	
Order Amount	20.00 EUR
Service Charge	0.00 EUR
Total Amount	20.00 EUR

14.4.5 If you want to complete a payment for other collectors within the banks, such as "Ipko Telecommunication Company", please select the menu "Bill Payments":



to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px

e-Banking

Welcome, Fistek Filan (Last Log-In: 3/7/2013 8:55:54 AM)

Print | Log-Out

Accounts		Account Summary				
Account summary		Accounts	Account Name	Currency	Granted Limit	Account Balance
Account activity		Current Accounts				
Transfers		1110336191000185	Fistek Filan	EUR		500.00
Own Accounts		CA - IND EUR				400.00
National						
International						
Bill Payments						
Orders to Approve						
Last 100 Orders						

And the below window where you will be able to select the contract you wish to pay, by clicking on the arrow in the scrolling menu, shown below:



to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px

e-Banking


Welcome, Fistek Filan (Last Log-In: 3/7/2013 8:57:51 AM)

Print | Log-Out

Accounts	Bill Payments
Account summary	<div>Select Sender Account</div> <div><div>Select Account</div><div>1110336191000185 - EUR - Fistek Filan</div><div>1110336191000185</div><div>Fistek Filan</div><div>EUR 500.00</div><div>EUR 400.00</div></div>
Account activity	
Transfers	
Own Accounts	
National	
International	
Bill Payments	<div>Select Agreement</div> <div><div>Select Agreement</div><div>IPKO TELECOMMUNICATIONS LLC-1110130924060148</div><div></div></div>
Orders to Approve	
Last 100 Orders	
Files	

Next

In the list are presented all types of utility payments, from where you should select "Ipko Telecommunications LLC" based on the account number presented in the invoice and click on the button "Next":

 ProCredit Bank


Welcome, FisteK Filan (Last Log-In: 3/7/2013 8:57:51 AM)

Accounts	Bill Payments
Account summary	Select Sender Account
Account activity	Select Account
Transfers	Account Number
Own Accounts	Account Name
National	Current Balance
International	Available Balance
Bill Payments	Select Agreement
Orders to Approve	Select Agreement
Last 100 Orders	
Files	

CFA SAVINGS PENSIONS COLLECTION -1000430110000214
COMPLAINT AND EXPOSITION COMMITTEE-1000400070003381
DECAN MUNICIPALITY-1000650010000090
DRAGASH MUNICIPALITY-1000650020000014
ENERGY REGULATORY OFFICE -1000430070008375
FERIZAJ MUNICIPALITY-1000650030000035
FINES TO FINANCIAL INSTITUTIONS -1000400070003284
FONDI SLOVENO-KOSOVAR I PENSIONEVE 1110970028490146
FUSHE KOSOVA MUNICIPALITY-1000650040000056
Gjakova Municipality-1000650050000077
GJILAN MUNICIPALITY -1000650060000098
GLOGOVCI MUNICIPALITY -1000650070000022
GRAQANICA MUNICIPALITY-1000650340000007
HANI I ELEZIT MUNICIPALITY-1000650080000043
INDEPENDENT COMMISSION FOR MINES AND MINERALS-1000430070005950
IPKO TELECOMMUNICATIONS LLC-1110130924060148
ISTOG MUNICIPALITY-1000650090000064
JUDICIAL COUNCIL-1000430070000518
JUNIK MUNICIPALITY-1000650100000085
KACANIK MUNICIPALITY-1000650120000030
KAMENICA MUNICIPALITY -1000650110000009
KCF-INDEPENDENT MEDIA COMMISSION-1000400070001635
KCF-KQZ DEPOSIT OF POLITICAL SUBJECT-1000430070004398
KLINA MUNICIPALITY -1000650130000051
KLLOKOT MUNICIPALITY-1000650370000070
KOSOVO POLICE-1000400070001247
KRPP-REGULATORY COMMISSION FOR PUBLIC PROCUREMENT-1000430070005756

Next

From where you will be directed to the window in which you need to complete all the requested data:

 ProCredit Bank

to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px

e-Banking


Welcome, FisteK Filan (Last Log-In: 3/7/2013 8:57:51 AM)

Print | Log-Out

Accounts	Bill Payments - Enter Details
Account summary	Sender Account
Account activity	Account Number 1110336191000185
Transfers	Account Name FisteK Filan
Own Accounts	Current Balance EUR 500.00
National	Available Balance EUR 400.00
International	Agreement
Bill Payments	Agreement Name IPKO TELECOMMUNICATIONS LLC-1110130924060148
Orders to Approve	Details
Last 100 Orders	Invoice No 1345
Files	Customer No 7845
Upload Files	Name&Surname Filan FisteK
File Summary	
User Profile	
Change Password	

Next

Click on the button “Next” and the window for entering the amount will be presented:

 ProCredit Bank

to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px

e-Banking


Welcome, FisteK Filan (Last Log-In: 3/7/2013 8:57:51 AM)

Print | Log-Out

Accounts	Bill Payments - Enter Amount
Account summary	Sender Account
Account activity	Account Number 1110336191000185
Transfers	Account Name FisteK Filan
Own Accounts	Current Balance EUR 500.00
National	Available Balance EUR 400.00
International	Agreement
Bill Payments	Agreement Name IPKO TELECOMMUNICATIONS LLC-1110130924060148
Orders to Approve	Details
Last 100 Orders	Invoice No 1345
Files	Customer No 7845
Upload Files	Name&Surname Filan FisteK
File Summary	
User Profile	
Change Password	Order Amount
Manage Beneficiaries	Amount 20 . 00 EUR
Log Out	

Next

After you have typed in the amount, click on the button “**Next**” and you will be asked to type in the token value:


 ProCredit Bank

to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, Fistek Filan (Last Log-In: 3/7/2013 8:57:51 AM)
[Print](#) | [Log-Out](#)

Accounts	Bill Payments - Sign
Account summary	Sender Account
Account activity	Account Number 1110336191000185
Transfers	Account Name Fistek Filan
Own Accounts	Current Balance EUR 500.00
National	Available Balance EUR 400.00
International	Agreement
Bill Payments	Agreement Name IPKO TELECOMMUNICATIONS LLC-1110130924060148
Orders to Approve	Details
Last 100 Orders	Invoice No 1345
Files	Customer No 7845
Upload Files	Name&Surname Filan Fistek
File Summary	Amount
User Profile	Order Amount 20.00 EUR
Change Password	Service Charge 0.00 EUR
Manage Beneficiaries	Total Amount 20.00 EUR
Log Out	Authorization
Useful Information	Token <input style="width: 150px;" type="text" value="140912"/>
Online Security Information	Finish

After you have written the token value, click on the button “**Finish**” and the information regarding the proceeded payment will occur:


 ProCredit Bank

to be replaced with your own e-banking signet
maximum size: width 240px ; height 90px
e-Banking

Welcome, Fistek Filan (Last Log-In: 3/7/2013 8:57:51 AM)
[Print](#) | [Log-Out](#)

Accounts	Bill Payments - Summary
Account summary	Sender Account
Account activity	Account Number 1110336191000185
Transfers	Account Name Fistek Filan
Own Accounts	Agreement
National	Agreement Name IPKO TELECOMMUNICATIONS LLC-1110130924060148
International	Details
Bill Payments	Invoice No 1345
Orders to Approve	Customer No 7845
Last 100 Orders	Name&Surname Filan Fistek
Files	Amount
Upload Files	Order Amount 20.00 EUR
File Summary	Service Charge 0.00 EUR
User Profile	Total Amount 20.00 EUR
Change Password	Print

If you wish to print out the form of payment, click on the button “**Print**”.

Summary		Page 1 of 1
 ProCredit Bank		<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> <small>to be replaced with your own e-banking signature maximum size: width 240px ; height 60px</small> e-Banking </div>
Bill Payments - Summary		
Sender Account		
Account Number	1110336191000185	
Account Name	Fistek Filan	
Agreement		
Agreement Name	IPKO TELECOMMUNICATIONS LLC-1110130924060148	
Details		
Invoice No	1345	
Customer No	7845	
Name&Surname	Filan Fistek	
Amount		
Order Amount	20.00 EUR	
Service Charge	0.00 EUR	
Total Amount	20.00 EUR	

15. Last 100 orders

Last 100 order option under within the Transfer menu, on the right hand side is prepared in the way to so you can see your transfers in details with the printing possibility.


Welcome, ARTA TEST (Last Log-In: 4/13/2011 1:13:07 PM) [Print](#) | [Log-Out](#)

Accounts	Last 100 Orders
Account Summary	Registration Date Account Number Beneficiary Account Beneficiary Name Beneficiary Bank
Account Activity	4/13/2011 1110329333000178 1150054811000151 Venera Maliqi Dermaku PROCREDIT BANK KOSOVO
Transfers	13:50
National	Registered in Bank EUR 5,000.00 Show Details
International	
Orders to Approve	
Last 100 Orders	
Files	
Upload Files	
File Summary	
User Profile	
Change Password	
Manage Beneficiaries	
Log-Out	

15.1 Printing of the form for payment of invoices

If you wish to print out the form for payment of invoices which you would use as a proof before the beneficiary parties, you may use the menu 100 last orders. Select the respective transfer and press the button “**More Details**”


to be replaced with your own e-Banking signet
maximum size: width 240px ; height 90px


 ProCredit Bank

Mirë se erdhët, Joint Joint (Hyrja e fundit: 2013-02-12 10:44:05 PD) [Printo](#) | [Dalje](#)

Llogarite	100 urdher pagesat e fundit
Përmblendhje e llogarisë	Data e regjistrimit Numri i llogarisë Përfituesi Banka e perfituesit
Lëvizjet në llogari	2013-02-12 1110335879010161 1000438870000180 Banka Qendrore e Kosoves
Transferet	11:16 1000438870000180 Universiteti i Prishtinës - 1000438870000180
Llogarite personale	Utility Regjistruar në bankë EUR 10,00 Më shumë detaje
Vendore	
Ndërkombëtare	2013-01-28 1110335879010161 1000420070000373 Banka Qendrore e Kosoves

Then the printing form will occur:

 E-banking

 ProCredit Bank

ProCredit Bank Sh.A. Head Office - Boulevard NenaTheresa No.16, 10000 Prishtine, Kosove


62409709 12.02.2013 11:15:35

Pagesë Giro / Giro

Nr. i llogarisë / Account No:	1110335879010161
Emri i llogarisë / Account name:	Joint Joint
Kodi Utilitar / Utility Code:	Universiteti i Prishtinës - 1000438870000180
Referenca e pagesës / Payment reference:	123456 Joint Joint
Shuma / Amount:	10.00 EUR
Provizioni / Commission:	0.00
Shuma totale / Total amount:	10.00
Data / Date:	12.02.2013
Pershkrimi i pagesës / Payment description:	

CONFIRMED

Date: 12.02.2013

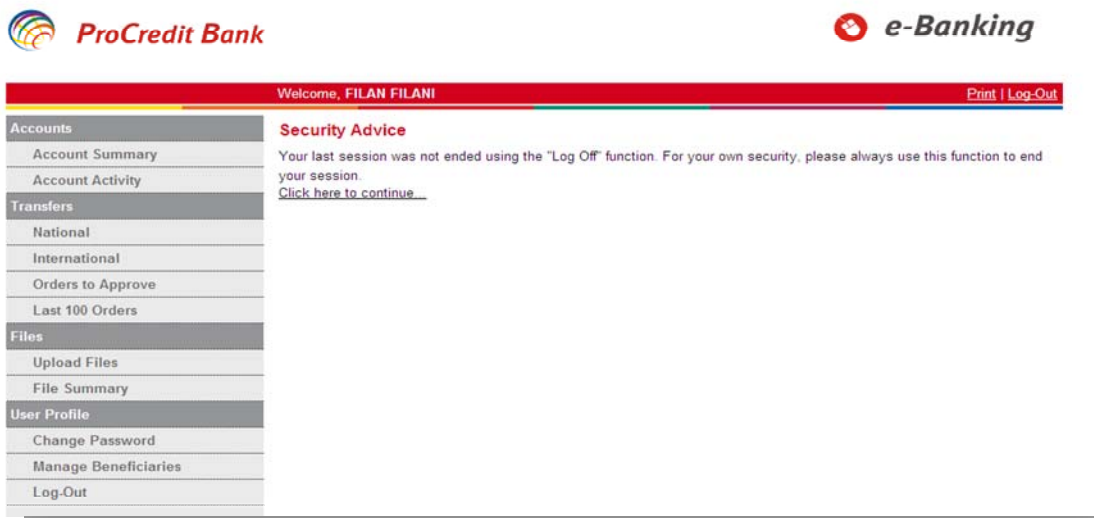
 ProCredit Bank

16. Log Out

When you are done, please make sure you have logged out.

- **Security Advice :**

This message will advise you to Log Off every time you want to end your session.



The screenshot displays the ProCredit Bank e-Banking interface. At the top, the ProCredit Bank logo is on the left and the e-Banking logo is on the right. A red banner across the top contains the text "Welcome, FILAN FILANI" and a "Print | Log-Out" link. On the left side, there is a navigation menu with categories: Accounts (Account Summary, Account Activity), Transfers (National, International, Orders to Approve, Last 100 Orders), Files (Upload Files, File Summary), and User Profile (Change Password, Manage Beneficiaries, Log-Out). The main content area displays a "Security Advice" message: "Your last session was not ended using the 'Log Off' function. For your own security, please always use this function to end your session. [Click here to continue](#)."

If you have any further questions, please do not hesitate to contact our Call Center via phone numbers: +381-38-555 555, +386-49-555 555 or via e-mail at: esupport@procreditbank-kos.com