

International Money Transfer from Business E-Banking

1-International Money Transfer

The list of transactions offered to subjects by Business E-Banking comes with an innovation, business now can perform International Money Transfer form online channels (Business E-Banking). The new menu "**International Transfer**" has been added to the existing menu "**Transfers**" click on this menu to initiate the transaction online.



2- Complete International Transfer data;

The below page will be displayed after choosing International Transfer menu:

Business	*	Favorite Menus ¥	÷ ? (à)	Good day EMANUELA!
Cill Accounts	Transfer Type	Beneficiary Information		
ີ່ ເອັ	Bank Name	Beneficiary Name#		
ansiers	Detail of transfer	KRONES AG Street *		
E9 Invoice	Amount 🖈	Böhmerwaldstr 5 Neutraubling		
 \$\$≠	50.00	City *		
Controls	Currency *	Neutraubling		
al Market		- 211 CODE * 93073		
	Beneficiary Bank Details	Mabile Number *		
2000 B	Receiver IBAN *	Check Iban		
Loans	Countryle	DE - Germany	~	
all Cards	DE			
<u></u>	Bank Name * COMMERZBANK AG			
(), (), (), (), (), (), (), (), (), (),	SWIFT Code#			
Payments				
Call Is Transfer				
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Choose Transfer Type **IBAN** or **Bank Name** (if the beneficiary has only the account number and swift bank code, the transfer must be initiated by transfer type Bank Name);

Transfer Type IBAN:

- **Details of transfer** fill in transfer amount and currency, the minimum amount for international transfers is 50 Euro and euro equivalent for other currencies;
- **Beneficiary Bank Details** fill in IBAN and click Check IBAN, the fields Receiver IBAN, Country, Bank Name, SWIFT Code will be completed automatically;
- **Beneficiary Information** fill in Beneficiary Name, Street, City, ZIP CODE, Mobile Number, Country;
- Click **Next** to continue;

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	Interna	tional Transfer 🏠			1-2		
	International I	ransfers					
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	Transfer Type	e:		IBAN			
033 Accounts	IBAN Numbe	er:		DE20750400620600742100			
្មារ	Country:			DE - GERMANY			
Tansfers	Bank Name:			COMMERZBANK AG			
E-Invoice	SWIFT Code			COBADEFFXXX			
Controls	Beneficiary N	lame:		KRONES AG			
	Beneficiary F	Phone Number:		123456789			
Local Market	Amount:			50.00 EUR			
Bageseits	List of my acc	counts					
ູ່ໂອງ ໂ Loans	\bigcirc	Account Number 401545718CLPRCFEUR4F	Description Test Ori - ISANAMED	Limit 0.00 EUR	Usable Limit 0.00 EUR	~	
Credit Cards	Detail of tran	sfer		Chargers			
Oai Payments	Description			Myself my charges, Receiver his own charges			
	A Max 30 ch	e per bierje		All charges to me All charges to receiver			
lary Payments	Transfer Purpo	ose 🖈					
0.00	Fature per ma	alira me deklarate doganore	~	Register transfer data as			
Bulk Transfer	Customer Clas	sification 🖈					

- Transfer Information in the first part of the page it is shown the summary of transfer information completed in the previous pages;
- List of my accounts choose the account where the money will be withdrawn
 Detail of Transfer
 - Description- fill in transfer description;
 - Transfer Purpose- choose form dropdown list transfer purpose, attention the purpose of the transfer must be consistent with the company's activity;
 - Customer Classification choose form dropdown list customer classification;
 - Choose to use or not overdraft limit;
 - **Chargers** choose one of the options regarding commission:
 - Myself my charges, Receiver his own charges;
 - All charges to me;
 - All charges to receiver;



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Business		📌 Favorite Menus 👻			• ?	Good day EMANUELA! ~
- 	Beneficiary Name:	KRONES AG				
retu	Beneficiary Phone Number:	123456789				
ින් cal Market	Amount:	50.00 EU	ł			
By Dependes	List of my accounts					
Con Loans	Account Number 401545718CLPRCFEUR4F	Description Test Ori - ISANAMED	Limit 0.00 EUR	Usable Limit 0.00 EUR	~	
(Dail) Inedit Cands	Detail of transfer	Chargers				
Call Payments	Description#	Myse	If my charges, Receiver his own charges			
<u></u>	Max. 30 characters		arges to me arges to receiver			
	Transter Purpose * Fature per malira me deklarate doganore	✓ Register	transfer data as			
ulik Transfer	Customer Classification *	Short N	ame			
<u>•</u>	Non financial private corporates	♥ Transfe	erte Nderkombetare 1			
Pos	Don't use my overdraft limit even if necessary Use my overdraft limit if necessary	A Max.	30 characters			
Settings		Please A	ccept			
—		Term	s and Conditions			
	Required fields are marked with *			< Back Ne:	xt >	

- **Register transfer data as –** fill in Short Name if you want to save/register transfer data;
- **Terms and Conditions** read carefully and accept Term and Conditions regarding International Money Transfer, if you agree click accept to continue.

https://ebank.bkt.com.al/ebanking-busi	iness/homepage.html#				
Business		🛉 Favorite Menus. 🛩		• ?	Good day EMANU
	Beneficiary Name:	KRONES AG			
	Beneficiary Phone Number:	123456789			
ecal Mariat	Amount:	50.00 EUR			
By Deposits	List of my accounts				
<u> </u>		Terms and Conditions ×			
(inter-	401545718CLPR	Read carefully terms and conditions of deposit contract	Usable Limit	~	
_		TERMS & CONDITIONS	0.00 LOR		
Obil Creds Cards	Detail of transfer	I recognize that I am aware of the fact that the request initiated by the online platform for International Transfer is a "preliminary request" and cannot be considered as a "final transfer order"			
<u>eu</u>	Description#	Based on the Law on 9917 dated 18 05 2008 "On the Draventice of Meney	a charges		
Payments	Pagesë fature për blerje	Laundering and Financing of Terrorism" as amended, I hereby declare that the	i charges		
<u></u>	A Max. 30 characters	funds transferred by this preliminary payment order have been obtained by legal activities and do not constitute action for money laundering and terrorist			
y Payments	Transfer Purpose ★	financing. In accordance to the rules on the prevention of money laundering, I			
	Fature per malira me deklarate doganore	hereby declare that the Bank is entitled to check the origin of any amount received by my bank account, to require a proof thereof and in the absence of a			
k Transfer	Customer Classification *	suitable proof, to deny crediting the relevant amount. I hereby declare that the			
	Non financial private corporates	any laws or anti-money laundering/ terrorist financing provisions or the			
Pos	Don't use my overdraft limit even if nece	"Payment Order" does not coincide with the activity of the entity that is			
<u>611</u>	Use my overdraft limit if necessary	✓ Accept			
Settings		Please Accept			
		Terms and Conditions			
	Required fields are marked with *		K Back Ne	xt >	
ka Komhatara Treetara Conurisht © 2023		Last Login Date:			

- After accepting term and conditions click Next. In the first part of the page it will be shown all transfer data completed up to this phase.



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Business		📌 Favorite Men	us V	• ?	Good day EMANUELA! ~
=	International Transfe	er 🕁		1-2-3	
0	Selected Transfer Information				
Home Page	Transfer Type:		IBAN		
Call Accounts	IBAN Number:		DE2075040062060074210	0	
ريق	Country:		DE - GERMANY		
Transfers	Bank Name:		COMMERZBANK AG		
E-Invoice	SWIFT Code:		COBADEFFXXX		
<u>\$</u>	Beneficiary Name Surname:		KRONES AG		
(m)	Beneficiary Phone Number:		123456789		
Local Market	Total Transfer Amount:		50.00 EUR		
By Deposits	Total Debit Amount:		50.00 EUR		
	Exchange Rate:		1		
Loans	Description:		Pagesë fature për blerje		
Out Oradit Carels	Purpose:		Fature per mallra me deklara	te doganore	
	Customer Classification:		Non financial private corpora	ates	
Payments	Use Overdraft:		No		
Salary Payments	Attach Documents				
	File 🛪	Document Type ★	Invocie Nr/Contract Reference/ect.*	To this fail, our may be in the number of institution designed. As a set	
Bulk Transfer	Choose File No file chosen	Please Select 🗸 👻		justifying document could be incoice Number/ Contract Reference/ Nr of	

- In the section Attach Documents, upload the transfer justifying document;
- Choose document type from the dropdown list and fill in Invoice Nr/Contract (In this field you may fill in the number of justifying documents. Number of justifying document could be Invoice Number/ Contract Reference/ Nr of customs clearance Act/ Pro Forma Invoice Number)
- Click add attachment than next to continue.

https://ebank.bkt.com.al/ebanking-busines	;/homepage.html#				
Business		📌 Favorite Menu:	s ~	*	? Good day EMANU
	Bank Name:		COMMERZBANK AG		
O J like	SWIFT Code:		COBADEFFXXX		
7	Beneficiary Name Surname:		KRONES AG		
	Beneficiary Phone Number:		123456789		
ariee	Total Transfer Amount:		50.00 EUR		
ana la companya da companya	Total Debit Amount:		50.00 EUR		
D Y	Exchange Rate:		1		
	Description:		Pagesë fature për blerje		
<u>aj</u> Conto	Purpose:		Fature per mallra me dekl	arate doganore	
<u></u>	Customer Classification:		Non financial private corp	porates	
	Use Overdraft:		No		
0 vvveršs ——	Attach Documents				
<u> </u>	File *	Document Type 🖈	Invocie Nr/Contract Reference/ect.*	'In this field you may fill in the number of justifying document. Number of	
	Choose File No file chosen	Please Select 🛛 👻		justilying document could be incole Number/ Contract Reference/ Nr of customs clearance Akt/ Pro Forma Invoice Number	
원 <u>-</u> 64	Add Attachment				
-	Required fields are marked with*			< Back Next >	

- In the last page it will be shown the International Transfer Details (request). If all the transfer data are correct click proceed;



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BKT			🔶 Favorite Menus	~		• ?	Good day EMANUELA! ~
		International Transfe	er 🕁			1-2-3	
0		Selected Transfer Information					
Home Page		Transfer Type:	Internationa	l Transfer Details	×		
O sil Accounts		IBAN Number:	Internationa	l Transfer Summary			
		Country:	Sender Account No:	401545718CLPRCFEUR1C	i.		
Tansfers		Bank Name:	Receiver Account/IBAN Number:	DE20750400620600742100			
E°.		SWIET Code:	Total Transfer Amount:	50.00 EUR			
E-Involce		Swirr Code.	Total Debit Amount:	50.00 EUR	-		
Controls		Beneficiary Name Surname:	Exchange Rate:	1 GERMANY			
		Beneficiary Telephone Number:	Bank Name:	COMMERZBANK AG			
Local Market		Total Transfer Amount:	SWIFT Code:	COBADEFFXXX			
and the second s		Total Debit Amount:	Beneficiary Name Surname:	KRONES AG			
-		Exchange Rate:	I would like to receive this invoice	e to my email address emaderomemaj@gmail.com			
Losns		Description:	Transfer commission will be main	tained based on Bank Terms and Conditions!			
Ouij Credit Cards		Purpose:		Proceed	re		
633		Customer Classification:					
Payments		Use Overdraft:		No			
Oili Salary Payments		Attach Documents					
O Jili Bulk Transfer		File *	Document Type *	Invocie Nr/Contract Reference/ect.*	"In this field you may fill in the number of justify	ing document. Number of	

 If the request for transfer is successful the below message will be shown. Click See receipt to download "Transfer Request"

https://eb	bank.bkt.com.al/ebanking-business/homepage.	html#		
<u> Sta</u> r	Business	Tavorite Menus Y	?	Good day EMANUELA! ~
		International Transfer ☆ International Transfers		
Horre Page				
Accounts				
E-Invoice		Your transaction with ID IMT8AL23-119 is registered and is now pending for verification on the bank. You can check the status in 'My Internationa Transfers'. Your Transaction Number is IMT8AL23-119		
Controls		See Receipt		
Local Market				
Deposits				
Loans				
Credit Cards				
Payments				
Solary Poyments				
Oald Bulk Transfer				

Attention**The transaction processed by you in the online channel is an International Transfer request. This request goes to the BKT branch or the Head Office for documentation and data control. After the control, the transfer is approved or rejected or return to the customer if there are incorrect data/lack of documentation.

Customer should present the original justifying document in branch in case of bank request.



2-My International Transfer

In the menu "My International Transfers", a list of all transfers processed online will be displayed along with their status.

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Business			† Favorite Menus	~			* ?	Good day EMANUELA! ~
=	My Internatio	nal Transfers 🕁						
Home Page	Select an transfer to se	e its details						
Accounts	Transfer Number	Beneficiary Name	Country •	Amount •	Status •	Transfer Registration Date		
Transfers E0	IMT8AL23-119	KRONES AG	DE	50.00 EUR	In Process	16-05-2023 09:04	Details ~	
Elenoles	IMT8AL23-114	KRONES AG	DE	50.00 EUR	Rejected	12-05-2023 14:15	Details ~	
Controls Controls	IMT8AL23-113	KRONES AG	DE	50.00 EUR	Ready-ForVerificationBranch	12-05-2023 13:01	Details ~	
	IMT8AL23-112	KRONES AG	DE	50.00 EUR	Canceled	12-05-2023 12:58	Details ~	
້ອງ, ໂດຍາຍ	IMT8AL23-103	KRONES AG	DE	50.00 EUR	Canceled	09-05-2023 15:34	Details ~	
Credit Cards	IMT8AL23-16	Emanuela Deromemaj	IT	50.00 EUR	Canceled	29-03-2023 16:42	Details ~	
Call Payments	IMT8AL23-12	Emanuela	u	50.00 EUR	Canceled	29-03-2023 10:42	Details ~	
Salary Payments	IMT8AL23-11	Emanuela	u	50.00 EUR	Canceled	29-03-2023 10:07	Details ~	
O all Bulk Transfer	IMT23-73	Emanuela Deromemaj	п	50.00 EUR	Rejected	15-03-2023 11:49	Details ~	

Statuses that international transfer can have in the Internet Branch:

1- **In Process**- The transfer has been processed by you at the Internet Branch and has been sent for approval to the BKT/HO Branch. At this stage you have the possibility to cancel the transfer if you have filled in something wrong;

Transfer Number	Beneficiary Name	Country • A	mount •	Stat	tus • Transf	er Registration	Date 🍳	
IMT8AL23-119	KRONES AG	DE	50.00 EUR	In Pr	rocess	16-05-2023	09:04	Details ~
lbanNumber DE20750400620600742100	BankName COMMERZBANK AG	SwiftCode COBADEFFXXX	BeneficiaryNameSi KRONES AG	ırname	BeneficiaryPhoneNumber 123456789	BankAddress	FromAccountNo 401545718CLPRC	FEUR1C
Description	TransferPurpose	CustomerClassification	UseOverdraft		AttachedFiles			
Pagesë fature për blerje	Fature per mallra me deklarate doganore	Non financial private corpora	tes No		2. ANDREA XHARKANJI.p	df.pdf		
							Cancel Ve	erification

If the transfer is being controlled in Branch or HO you cannot cancel the transaction.



2- **Update Transfer Data-** This status it is shown after you have requested the cancellation of the transaction;

Transfer Number	Beneficiary Name	Country • Ar	mount 🌼	Status 🌼	Transfer Registration	Date • •
IMT8AL23-119	KRONES AG	DE 50	0.00 EUR Upda	te Transfer Data	16-05-2023	B 09:04 Details ~
lbanNumber DE20750400620600742100	BankName COMMERZBANK AG	SwiftCode COBADEFFXXX	BeneficiaryNameSurnar KRONES AG	e BeneficiaryPhone 123456789	Number BankAddress	FromAccountNo 401545718CLPRCFEUR1C
Description Pagesë fature për blerje	TransferPurpose Fature per mallra me deklarate doganore	CustomerClassification Non financial private corporate	UseOverdraft Is No	AttachedFiles 2. ANDREA XHAF	Actions RKANJI.pdf.pdf	
		Modify Transfer Info	mation Modify A	tached Documents	Cancel Transfer	Send For Verification

In this case you can perform the following actions:

- Modify Transfer Information after clicking this button, the transfer data window will appear and you can make the changes you want;
- Modify Attached documents you can upload the correct supporting document before the case is checked;
- Cancel Transfer definitely cancel the transfer;
- Send for Verification continues with the processing of the request;
- 3- **Documents Needed** if the Transfer has this status, the transaction has been controlled by BKT specialist and customer should upload the correct documents for the transfer to be approved.

Transfer Number	Beneficiary Name	Country 🔅	Amount •	Status 🌼	Transfer Registration D	Date 🍦 🛛 👳
IMT8AL23-119	KRONES AG	DE	50.00 EUR	Documents Needed	16-05-2023 (09:04 Details ~
lbanNumber DE20750400620600742100	BankName COMMERZBANK AG	SwiftCode COBADEFFXXX	BeneficiaryNameSurname KRONES AG	BeneficiaryPhoneNumber 123456789	BankAddress	FromAccountNo 401545718CLPRCFEUR1C
Description	TransferPurpose	CustomerClassification	UseOverdraft	AttachedFiles	RequiredFiles	
Pagesë fature për blerje	Fature per mallra me deklarate doganore	Non financial private corporates	No	2. ANDREA XHARKANJI.pdf.pdf	Pro Forma Invoice Contract Invioce Customs clearance document	t
					Show comments	Attach File

Click the show comments button to read the reason for the transfer has been returned, then click "Add Document" to upload the correct document. The transfer will go back to "in process" status to be reviewed by the BKT Specialist at the Branch/HO.

4- **Pending Physical Document**- This status appears after the transfer has been approved by the bank and the documents must be verified;



5- **Completed Successfully**-the status is obtained the moment the transfer is approved in the bank's system. At this stage you can download or send by email E-mandate; You can also download the swift message "Download Swift Report" from Business e-banking when the status is Completed Successfully.

IMT23-72	Emanuela Deromemaj	LI	100.00 CAD Co	mpleted Successfully	13-03-2023	09:57 Details ~
IbanNumber LI08088110102720K000E	BankName BANK FRICK AND CO AKTIENGESELLSCHAF	SwiftCode BFRILI22XXX	BeneficiaryNameSurnar Emanuela Deromemaj	BeneficiaryPhoneNumber 03556666666666	BankAddress	FromAccountNo 401545718CLPRCFEUR1C
Description Pagesa ne vleren 100 CAD opsioni OUR	TransferPurpose Faturë për mallra pa deklaratë doganore	CustomerClassification Non financial private corpora	UseOverdraft ates No	AttachedFiles FT_KopjeElektronike -E papaguar.pdf.pdf Qwmloa	Reference Number 2307402338146001 d Swift Report 🖉 D	Download 🦪 Send with Mail

- 6- **Rejected** the status is obtained at the moment the transfer is rejected by the bank because there are inaccuracies in the transfer data;
- 7- **Canceled** the status is obtained at the moment the transfer is cancelled by the client himself;