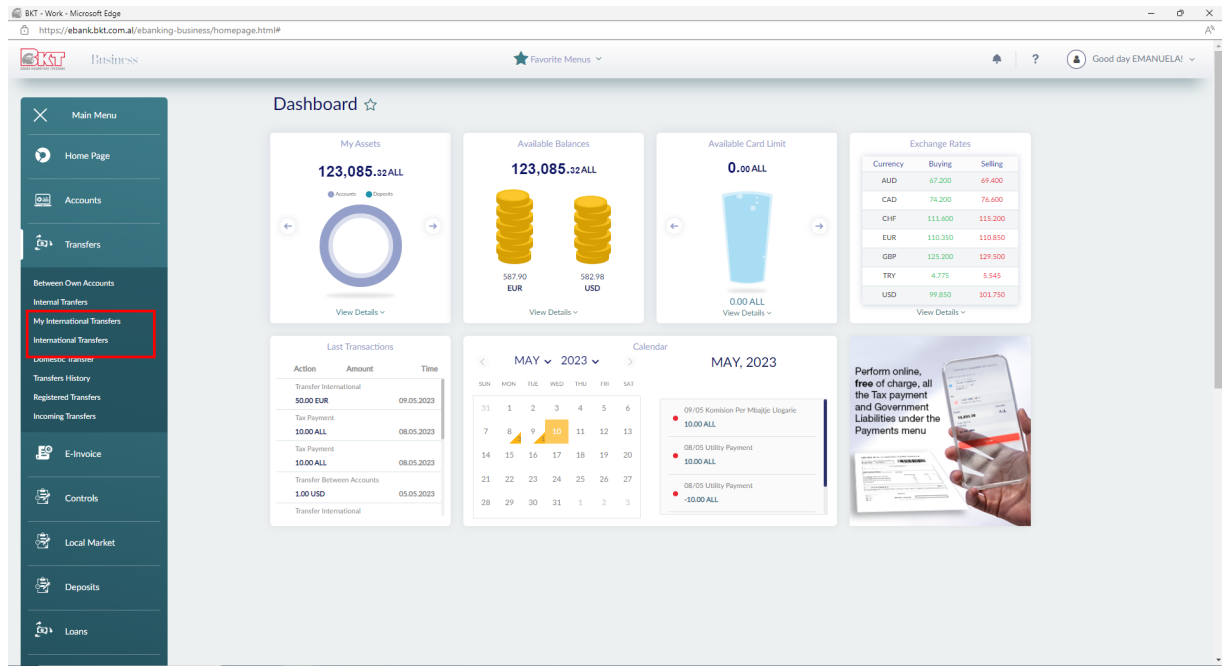


International Money Transfer from Business E-Banking

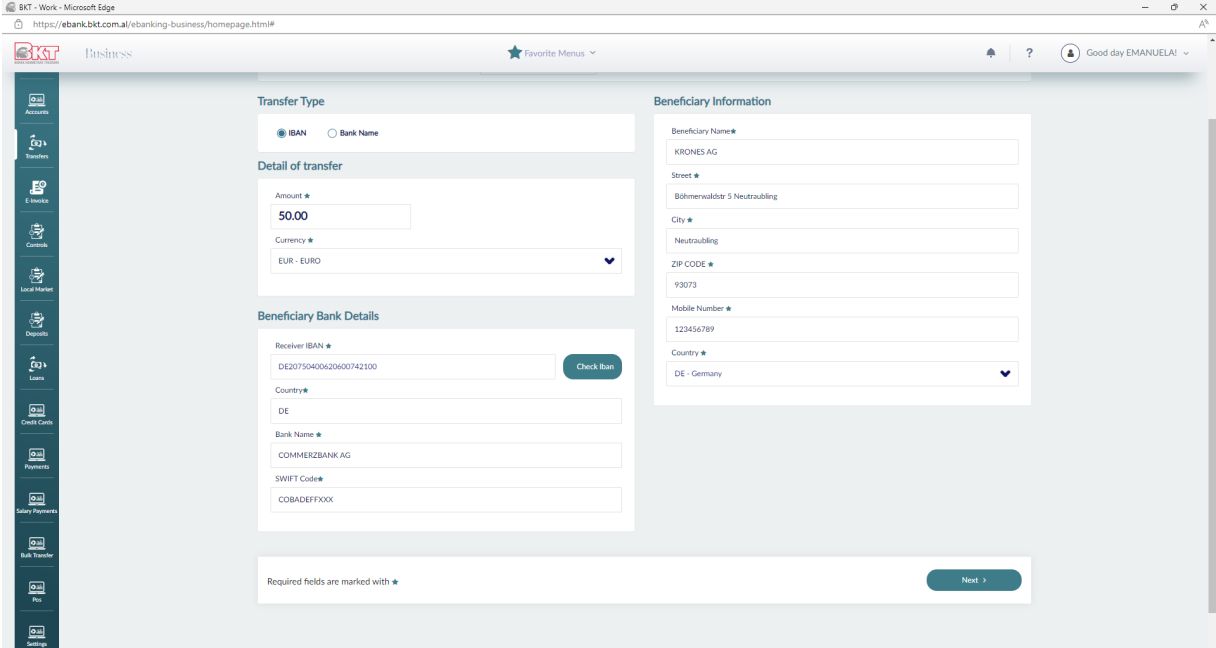
1-International Money Transfer

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;

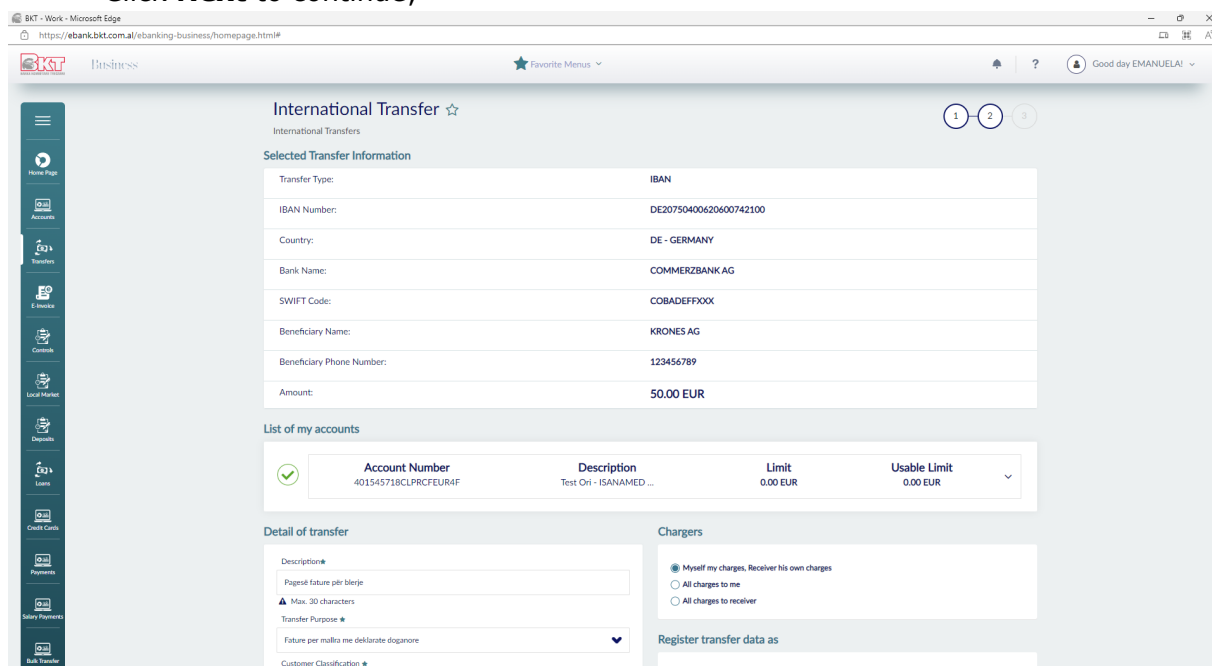
The below page will be displayed after choosing International Transfer menu:



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;



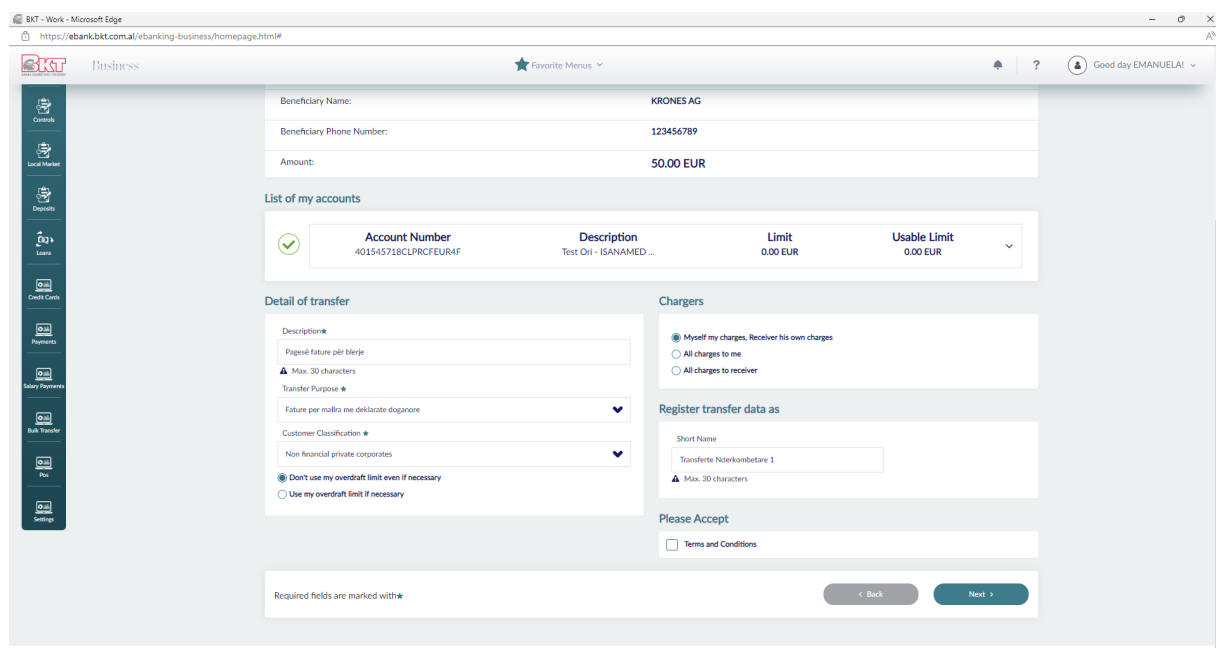
The screenshot shows the 'International Transfer' page in the BKT Business portal. The page is divided into several sections:

- Selected Transfer Information:** A table showing the transfer details:

Transfer Type:	IBAN
IBAN Number:	DE20750400620600742100
Country:	DE - GERMANY
Bank Name:	COMMERZBANK AG
SWIFT Code:	COBADEFFXXX
Beneficiary Name:	KRONES AG
Beneficiary Phone Number:	123456789
Amount:	50.00 EUR
- List of my accounts:** A table showing the user's accounts:

Account Number	Description	Limit	Usable Limit
401545718CLPRCFEUR4F	Test Ori - ISANAMED ...	0.00 EUR	0.00 EUR
- Detail of transfer:** A section with input fields for:
 - Description (with a character limit of 30)
 - Transfer Purpose (a dropdown menu)
 - Customer Classification (a dropdown menu)
- Chargers:** A section with radio buttons for:
 - Myself my charges, Receiver his own charges (selected)
 - All charges to me
 - All charges to receiver

- **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;



Beneficiary Name: KRONES AG

Beneficiary Phone Number: 123456789

Amount: 50.00 EUR

List of my accounts

Account Number	Description	Limit	Usable Limit
401545718CLPRCFEUR4F	Test On - ISANAMED ...	0.00 EUR	0.00 EUR

Detail of transfer

Description*

Pagësi future për blerje

▲ Max. 30 characters

Transfer Purpose *

Future për mallik me deklarata doganore

Customer Classification *

Non financial private corporates

☒ Don't use my overdraft limit even if necessary

☐ Use my overdraft limit if necessary

Charges

☒ Myself my charges, Receiver his own charges

☐ All charges to me

☐ All charges to receiver

Register transfer data as

Short Name

Transferite Ndërkombetare 1

▲ Max. 30 characters

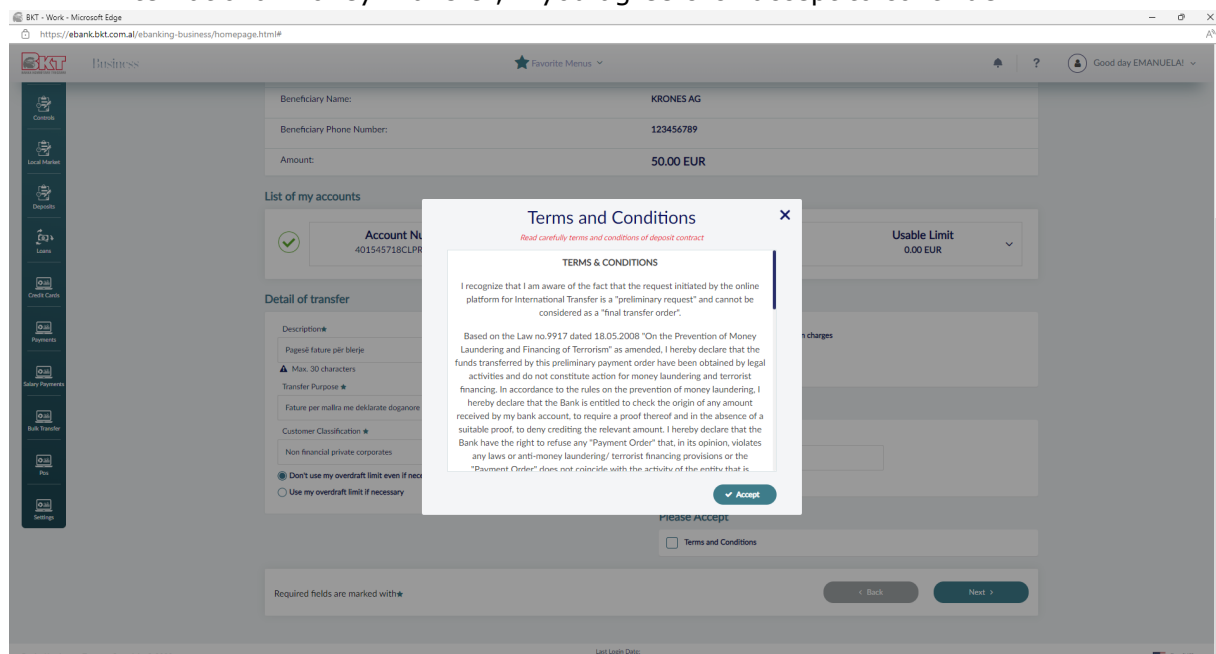
Please Accept

☐ Terms and Conditions

Required fields are marked with *

Back Next

- **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.



Terms and Conditions

Read carefully terms and conditions of deposit contract

TERMS & CONDITIONS

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".

Based on the Law no.9917 dated 18.05.2008 "On the Prevention of Money Laundering and Financing of Terrorism" as amended, I hereby declare that the funds transferred by this preliminary payment order have been obtained by legal activities and do not constitute action for money laundering and terrorist financing. In accordance to the rules on the prevention of money laundering, I 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 suitable proof, to deny crediting the relevant amount. I hereby declare that the Bank have the right to refuse any "Payment Order" that, in its opinion, violates any laws or anti-money laundering/ terrorist financing provisions or the "Payment Order" does not coincide with the article of the entity that is.

Accept

- 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.

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

International Transfer ☆

International Transfers

1 2 3

Selected Transfer Information

Transfer Type:	IBAN
IBAN Number:	DE2075040620600742100
Country:	DE - GERMANY
Bank Name:	COMMERZBANK AG
SWIFT Code:	COBADEFFXXX
Beneficiary Name Surname:	KRONES AG
Beneficiary Phone Number:	123456789
Total Transfer Amount:	50.00 EUR
Total Debit Amount:	50.00 EUR
Exchange Rate:	1
Description:	Pagesë fature për blerje
Purpose:	Fature per mallra me deklarate doganore
Customer Classification:	Non financial private corporates
Use Overdraft:	No

Attach Documents

File * No file chosen Document Type * Invoice Nr/Contract Reference/ect. *

In this field you may fill in the number of justifying document. Number of justifying document could be Invoice Number/ Contract Reference/ Nr of customs clearance Act/ Pro Forma Invoice Number

- 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.

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

International Transfer ☆

1 2 3

Selected Transfer Information

Bank Name:	COMMERZBANK AG
SWIFT Code:	COBADEFFXXX
Beneficiary Name Surname:	KRONES AG
Beneficiary Phone Number:	123456789
Total Transfer Amount:	50.00 EUR
Total Debit Amount:	50.00 EUR
Exchange Rate:	1
Description:	Pagesë fature për blerje
Purpose:	Fature per mallra me deklarate doganore
Customer Classification:	Non financial private corporates
Use Overdraft:	No

Attach Documents

File * No file chosen Document Type * Invoice Nr/Contract Reference/ect. *

In this field you may fill in the number of justifying document. Number of justifying document could be Invoice Number/ Contract Reference/ Nr of customs clearance Act/ Pro Forma Invoice Number

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;

International Transfer Details

International Transfer Summary

Sender Account No:	401545718CLPRCEUR1C
Receiver Account/IBAN Number:	DE20750400420600742100
Total Transfer Amount:	50.00 EUR
Total Debit Amount:	50.00 EUR
Exchange Rate:	1
Country:	GERMANY
Bank Name:	COMMERZBANK AG
SWIFT Code:	COBADEFFXXX
Beneficiary Name Surname:	KRONES AG

☐ I would like to receive this invoice to my email address emadromemaj@gmail.com

Transfer commission will be maintained based on Bank Terms and Conditions!

[Proceed](#) [Cancel](#)

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

International Transfer

Your transaction with ID IMTBAL23-119 is registered and is now pending for verification on the bank. You can check the status in 'My International Transfers'.

Your Transaction Number is: IMTBAL23-119

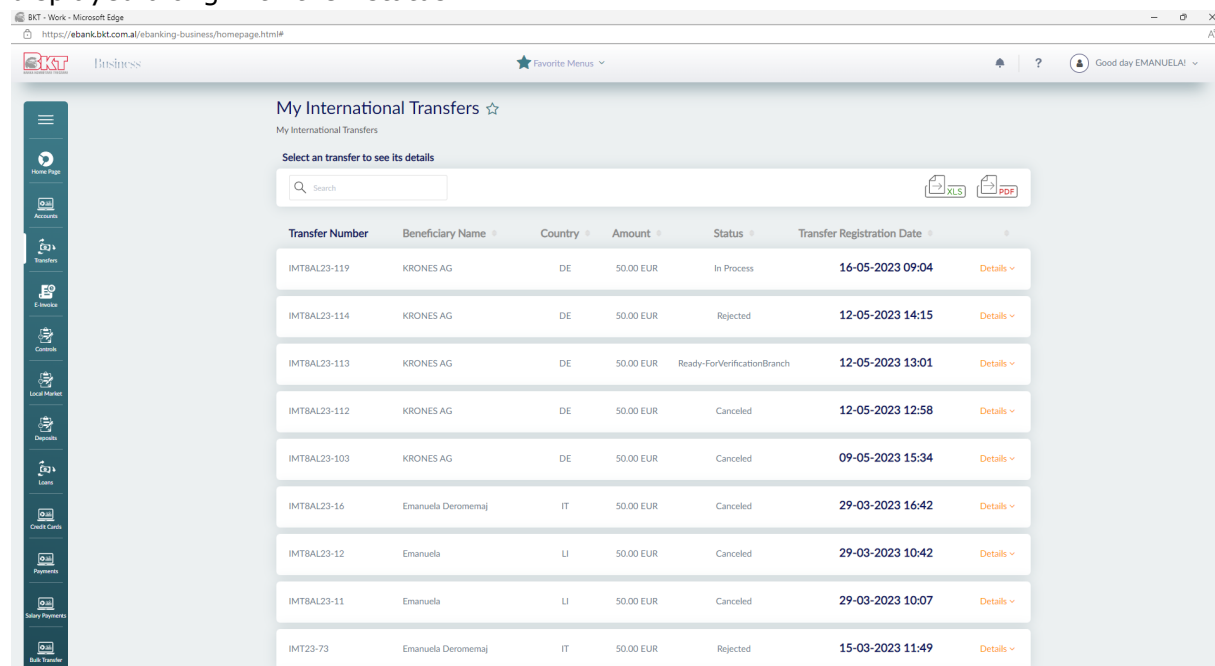
[See Receipt](#)

AttentionThe 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.



Transfer Number	Beneficiary Name	Country	Amount	Status	Transfer Registration Date
IMT8AL23-119	KRONES AG	DE	50.00 EUR	In Process	16-05-2023 09:04
IMT8AL23-114	KRONES AG	DE	50.00 EUR	Rejected	12-05-2023 14:15
IMT8AL23-113	KRONES AG	DE	50.00 EUR	Ready-ForVerificationBranch	12-05-2023 13:01
IMT8AL23-112	KRONES AG	DE	50.00 EUR	Canceled	12-05-2023 12:58
IMT8AL23-103	KRONES AG	DE	50.00 EUR	Canceled	09-05-2023 15:34
IMT8AL23-116	Emanuela Deromemaj	IT	50.00 EUR	Canceled	29-03-2023 16:42
IMT8AL23-112	Emanuela	LI	50.00 EUR	Canceled	29-03-2023 10:42
IMT8AL23-111	Emanuela	LI	50.00 EUR	Canceled	29-03-2023 10:07
IMT23-73	Emanuela Deromemaj	IT	50.00 EUR	Rejected	15-03-2023 11:49

Statuses that international transfer can have in the Internet Branch:

- 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	Amount	Status	Transfer Registration Date
IMT8AL23-119	KRONES AG	DE	50.00 EUR	In Process	16-05-2023 09:04
IbanNumber	BankName	SwiftCode	BeneficiaryNameSurname	BeneficiaryPhoneNumber	BankAddress
DE20750400620600742100	COMMERZBANK AG	COBADEFFXXX	KRONES AG	123456789	401545718CLPRCFEUR1C
Description	TransferPurpose	CustomerClassification	UseOverdraft	AttachedFiles	
Pagesë fature për blerje	Fature per mallra me deklarate doganore	Non financial private corporates	No	2. ANDREA XHARKANJL.pdf	
<div>Cancel Verification</div>					

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	Amount	Status	Transfer Registration Date	
IMT8AL23-119	KRONES AG	DE	50.00 EUR	Update Transfer Data	16-05-2023 09:04	Details

IbanNumber	BankName	SwiftCode	BeneficiaryNameSurname	BeneficiaryPhoneNumber	BankAddress	FromAccountNo
DE20750400620600742100	COMMERZBANK AG	COBADEFFXXX	KRONES AG	123456789		401545718CLPRCFEUR1C
Description	TransferPurpose	CustomerClassification	UseOverdraft	AttachedFiles	Actions	
Pagesë fature për blerje	Fature per mallra me deklarate doganore	Non financial private corporates	No	2. ANDREA XHARKANJL.pdf.pdf		

Modify Transfer Information
Modify Attached 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 Date	
IMT8AL23-119	KRONES AG	DE	50.00 EUR	Documents Needed	16-05-2023 09:04	Details

IbanNumber	BankName	SwiftCode	BeneficiaryNameSurname	BeneficiaryPhoneNumber	BankAddress	FromAccountNo
DE20750400620600742100	COMMERZBANK AG	COBADEFFXXX	KRONES AG	123456789		401545718CLPRCFEUR1C
Description	TransferPurpose	CustomerClassification	UseOverdraft	AttachedFiles	RequiredFiles	
Pagesë fature për blerje	Fature per mallra me deklarate doganore	Non financial private corporates	No	2. ANDREA XHARKANJL.pdf.pdf	Pro Forma Invoice Contract Invoice Customs clearance document	

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	Completed Successfully	13-03-2023 09:57	Details ▾
IbanNumber	BankName	SwiftCode	BeneficiaryNameSurname	BeneficiaryPhoneNumber	BankAddress	FromAccountNo
LI08088110102720K000E	BANK FRICK AND CO AKTIENGESELLSCHAF	BFRIL22XXX	Emanuela Deromemaj	03556666666666		401545718CLPRCFEUR1C
Description	TransferPurpose	CustomerClassification	UseOverdraft	AttachedFiles	Reference Number	
Pagesa ne vleren 100 CAD opsioni OUR	Faturë për mallra pa deklaratë doganore	Non financial private corporates No		FT_KopjeElektronike -E papaguar.pdf.pdf	2307402338146001	
				Download Swift Report	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;