



MANUAL FOR USING THE E-BANKING CORPORATE





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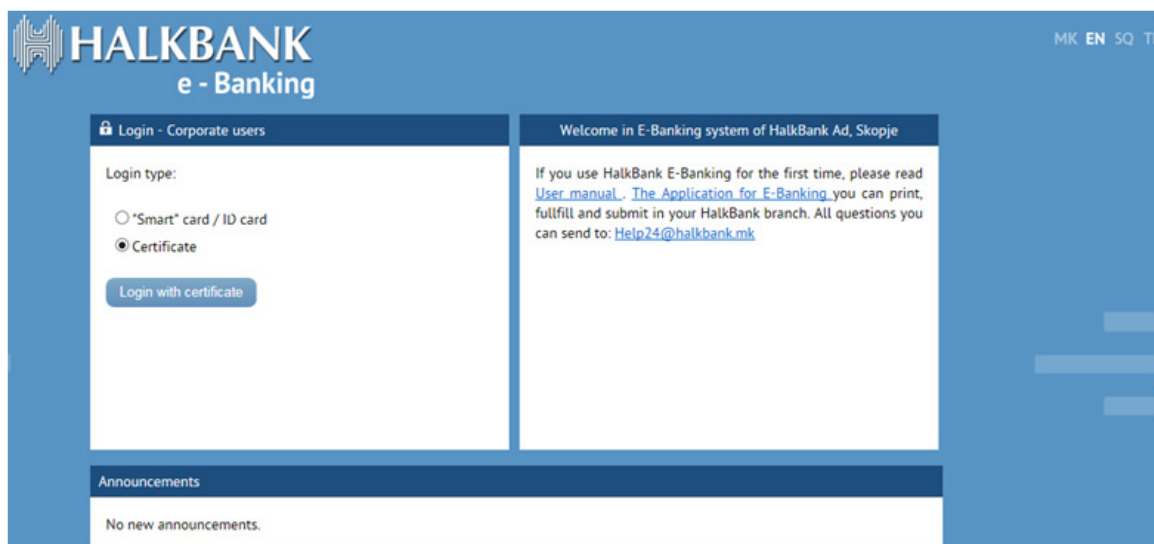
LOGIN IN THE SYSTEM

After receiving a security token with the corresponding password the corporate e-banking can be accessed through the address www.halkbank.mk. One should click on "Corporate" (Picture 1)



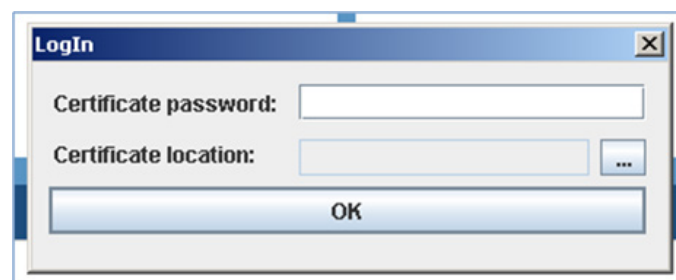
(Picture 1)

Then the following screen appears (Picture2)



(Picture 2)

Select the option "certificate" and click the "Login with certificate" after which the following screen appears (Picture 3).



(Picture 3)

Here you need to choose the location of the certificate and enter the password. After successful login, list of available companies is shown. One should be chosen for current session

1.PORTAL

Upon successful login the starting page "Portal" is displayed (Picture 4).



The screenshot displays the HALKBANK e-Banking Portal interface. The top navigation bar includes "Portal", "Payment", "Salaries", "Commissions", "Loans", "Deposit", "Business cards", "Accounts", "Inflows", "Currency Exchange", and "Document transfer". The main content area is divided into several sections:

- Account Balance Preview:** A table showing account balances for IBAN/MK07, with booking and available balances of 0.00 in EUR and MKD.
- Loan Balance:** A table showing a loan amount of 16,800,000.00 MKD for a "Краткорочен кредит правни лица- конто корентен".
- Business Cards:** A section indicating "No data available".
- Deposits:** A table listing various deposit accounts with their respective balances.
- Advertisements:** Two promotional banners for Halkbank branches in Kavadarci and Chir, and a basketball sponsorship advertisement for the Macedonian Basketball Federation.
- HTML Content:** A section containing text about the opening of new branches in Kavadarci and Chir.

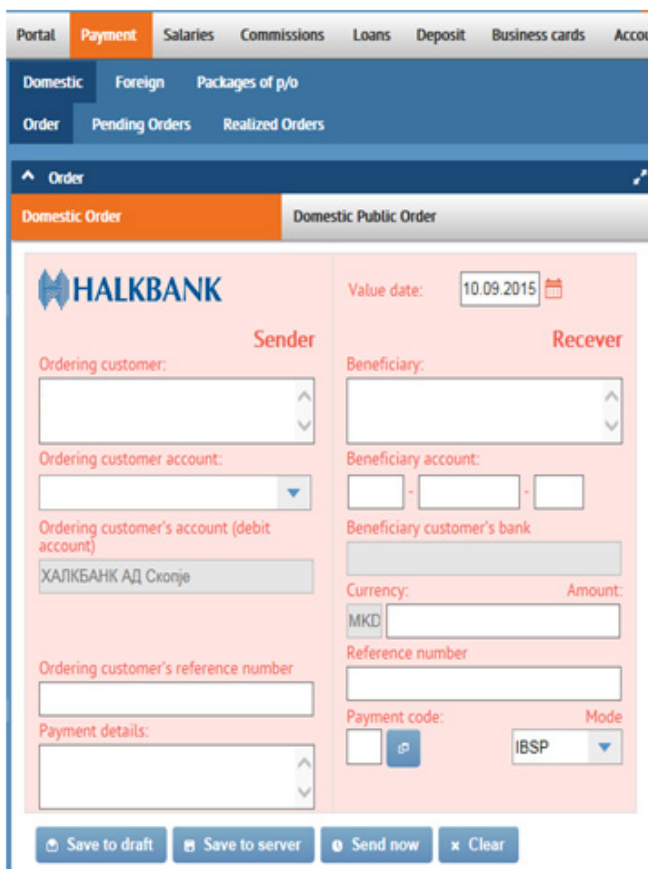
Deposit number	Deposit currency	Deposit type	Deposit status	Deposit balance
0:	55 MKD		€ години- 1	15,000,000.00
0:	94 MKD		€ години- 1	10,000,000.00
0:	37 MKD		€ години- 1	50,000,000.00
0:	45 MKD		€ години- 1	20,000,000.00
0:	00 MKD		€ години- 1	15,000,000.00
0:	42 MKD		€ години- 1	11,000,000.00
0:	07 MKD		€ години- 1	11,500,000.00
0:	04 MKD		€ години- 1	12,000,000.00

(Picture 4)

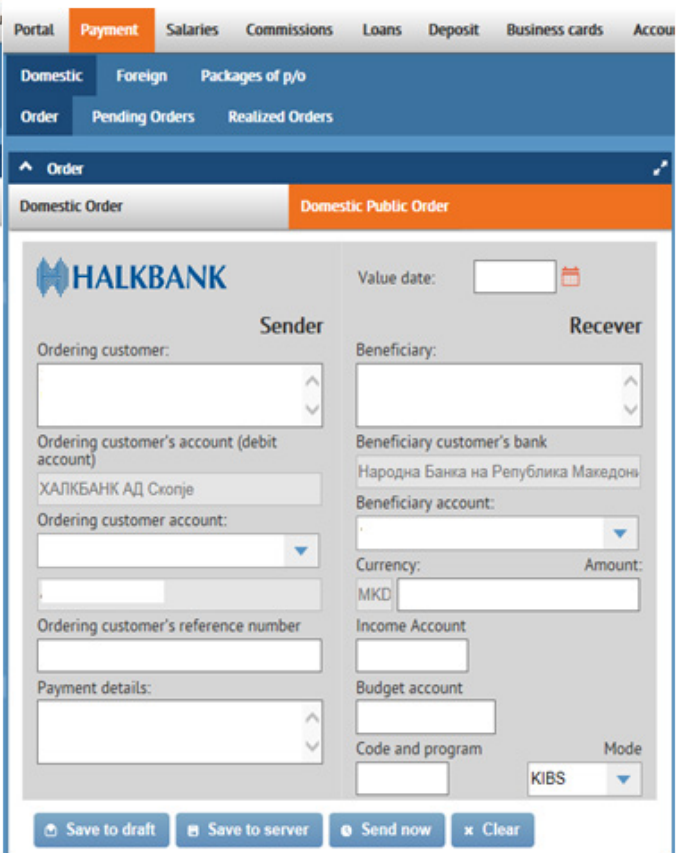
This page shows some basic information, such as account balance, credit cards, deposits, exchange rates

2. PAYMENTS

The page “Payments\Domestic\Order” enables creation of PP30 payment order-domestic payments (Picture 6) and PP50 payment order- domestic public payments (Picture 7). These orders are created in standard way. Orders can be realized by KIBS, MIPS or internal clearing IBPS. Order can be saved in “draft” by clicking “Save to draft” for later modifications or saved to server by clicking “Save to server” which allows other authorized users to work on it. Also, payment order can be sent immediately by clicking “Send now”.



(Picture 6)



(Picture7)

Window “Payment overview” shows list of orders in “draft” and list of orders saved on server.

Payment overview

Server Draft

Delete Date Sign Copy Send Signature list Save to draft Upload

Package

orders: 11 selected orders: 0 selected orders sum: 0.00

<input type="checkbox"/>	Status	Order ID	Date	Ord. party account / ben. account	Amount	Beneficiary
<input type="checkbox"/>	OK	34070	24.08.2015	27C 27C 50161 27137	8,513.00	Halkbank
<input type="checkbox"/>	OK	34071	24.08.2015	27C 27C 50161 90139	500.00	X
<input type="checkbox"/>	OK	34072	24.08.2015	27C 27C 50161 27137	8,513.00	Halkbank
<input type="checkbox"/>	OK	34073	24.08.2015	27C 27C 50161 27137	8,513.00	Halkbank
<input type="checkbox"/>	NOK	34074		27C 27C 50161 27137	8,513.00	Halkbank
<input type="checkbox"/>	OK	34075	24.08.2015	27C 27C 50161 27137	8,513.00	Halkbank
<input type="checkbox"/>	OK	34082	25.08.2015	27C 27C 50258 90139	12.00	X
<input type="checkbox"/>	OK	34084	24.08.2015	27C 27C 50161 27137	8,513.00	Halkbank
<input type="checkbox"/>	NOK	34085		27C 27C 50161 27137	8,513.00	Halkbank
<input type="checkbox"/>	NOK	34086	24.08.2015	27C 27C 50161 27137	8,513.00	Halkbank
<input type="checkbox"/>	OK	35003	27.08.2015	27C 27C 50161 50161	10.00	X

(Picture 8)

The supported operations over orders are given in a special menu. Operations over orders are executed by first selecting the required orders by selecting checkboxes (check) and then chose the desired operation from the menu. This menu contains more buttons as follows:

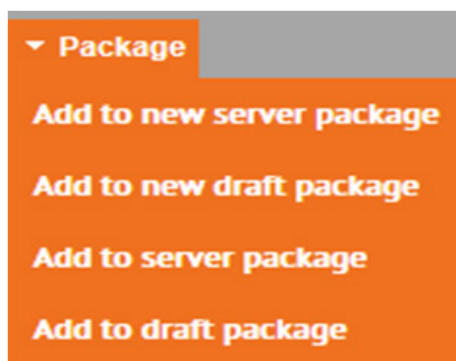
- "Delete" to delete the selected orders
- "Date" to set value date of selected orders to current date
- "Sign" to sign the selected orders
- "Copy" to copy the selected orders
- "Send" to send the selected orders
- "Signature list" to review signatures of the selected orders
- "Save to draft" to transfer selected orders (saved on the server) in a state "draft"
- "Save to Server" to transfer selected orders (saved in preparation) to server

- "Upload" to upload orders from text file in a special format that is integral part of this manual (Appendix 1). There is an option for account selection, if the legal entity has multiple accounts (Picture 9).



(Picture 9)

- "Package" for creating packages of selected orders, which can be signed and sent in groups. After selecting orders and pressing the "Packages" button, new menu opens (Picture 10)

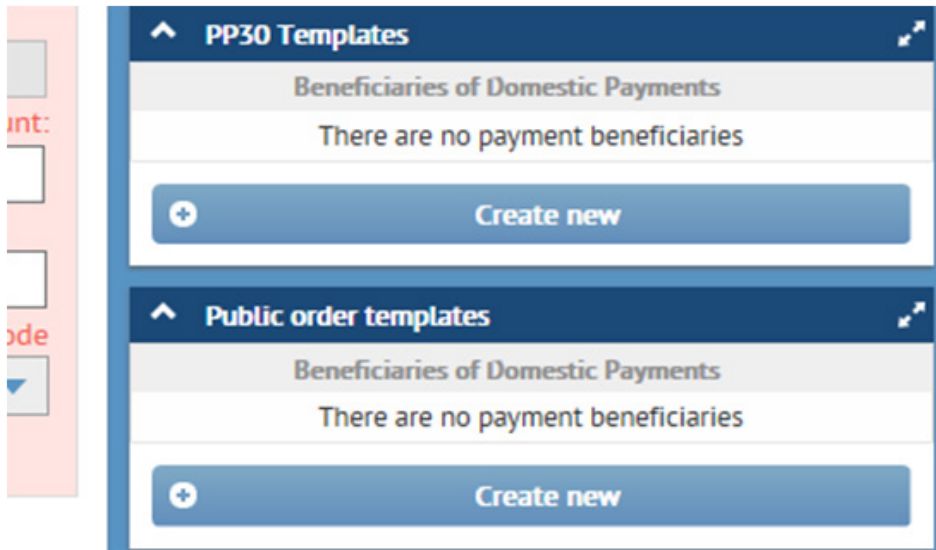


(Picture 10)

Here four possible options are enabled

- "Add to new server package" – to save selected orders as a new package on the server (other authorized persons can work on that package latter)
- "Add to new draft package" – to save selected orders as a new package in preparation (user who has created package, can edit it later)
- "Add to server package" – to save selected orders to already existing package on the server (other authorized persons can work on that package latter)
- "Add to draft package" – to save selected orders to already existing package in the draft state (user who has created package, can edit it later)

In the right part of the screen there is a possibility of creating PP30 and PP50 templates according to the user's needs (Picture 11). The template is a pre-filled Order, that the user can load when needed which saves the time for creation.



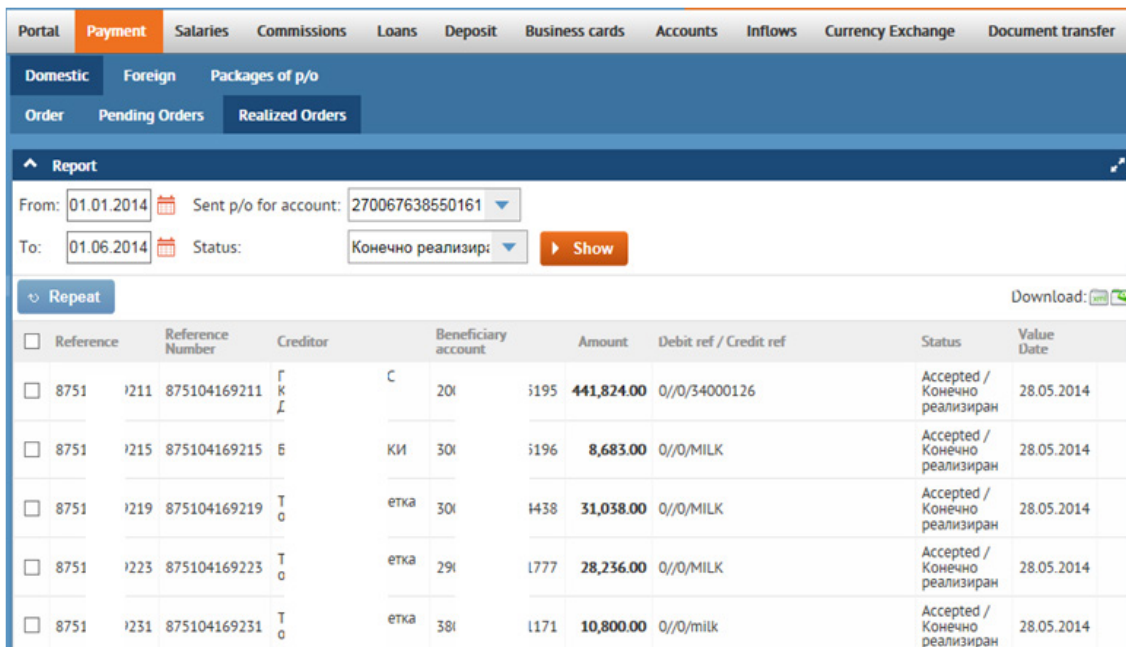
(Picture 11)

The page "Payments \ Domestic \ Pending Orders" shows the unrealized orders of the account (Picture 12).

Portal Payment Salaries Commissions Loans Deposit Business cards Accounts Inflows Currency Exchange Document transfer				
Domestic Foreign Packages of p/o				
Order Pending Orders Realized Orders				
Review				
Non - processed payments:		270067638550161		
Status description	Beneficiary	Amount	Value date	Reference
Неуспешен	МИНИСТЕРСТВО ЗА ФИНАНСИИ	4,000.00	20.05.2015	875106798375
Неуспешен	МИНИСТЕРСТВО ЗА ФИНАНСИИ	19,500.00	20.05.2015	875106798423
Неуспешен	МИНИСТЕРСТВО ЗА ФИНАНСИИ	4,000.00	20.05.2015	875106798475

(Picture 12)

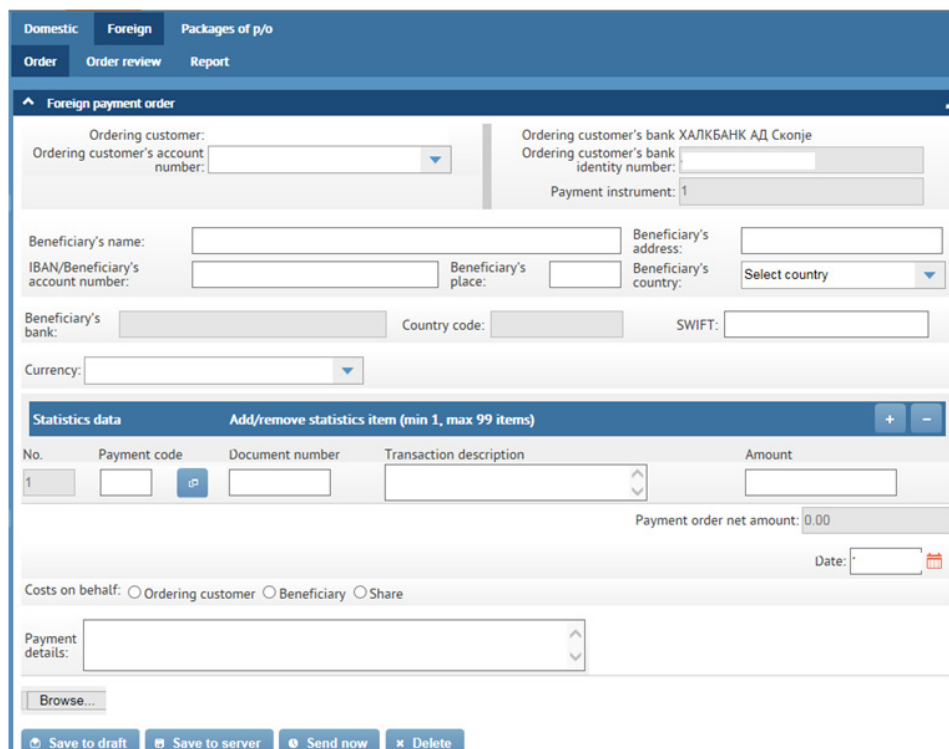
The page "Payments \ Domestic \ Realized Orders" shows orders based on a selected period, chosen account and order status (Picture 13)



Reference	Reference Number	Creditor	Beneficiary account	Amount	Debit ref / Credit ref	Status	Value Date
<input type="checkbox"/>	8751 1211 875104169211	Г К Л	С 201	195 441,824.00	0//0/34000126	Accepted / Конечено реализиран	28.05.2014
<input type="checkbox"/>	8751 1215 875104169215	Б	КИ 301	196 8,683.00	0//0/MILK	Accepted / Конечено реализиран	28.05.2014
<input type="checkbox"/>	8751 1219 875104169219	Т 0	етка 301	1438 31,038.00	0//0/MILK	Accepted / Конечено реализиран	28.05.2014
<input type="checkbox"/>	8751 1223 875104169223	Т 0	етка 291	1777 28,236.00	0//0/MILK	Accepted / Конечено реализиран	28.05.2014
<input type="checkbox"/>	8751 1231 875104169231	Т 0	етка 381	1171 10,800.00	0//0/milk	Accepted / Конечено реализиран	28.05.2014

(Picture 13)

The page "Payments \ Foreign \ Order" is used for creating foreign orders (Picture 14)



Ordering customer's account number:

Ordering customer's bank: ХАЛКБАНК АД Скопје

Ordering customer's bank identity number:

Payment instrument: 1

Beneficiary's name:

Beneficiary's address:

IBAN/Beneficiary's account number:

Beneficiary's place:

Beneficiary's country:

Beneficiary's bank:

Country code:

SWIFT:

Currency:

No.	Payment code	Document number	Transaction description	Amount
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Payment order net amount: 0.00

Date:

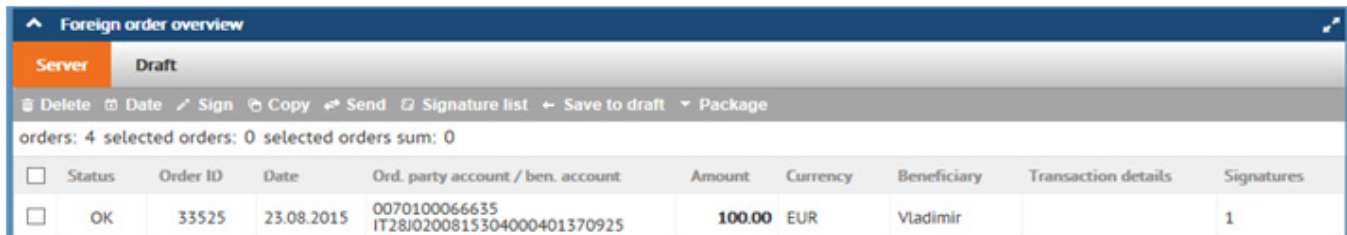
Costs on behalf: Ordering customer Beneficiary Share

Payment details:

Browse...

(Picture 14)

After entering the necessary data, foreign exchange order may be stored in preparation by clicking the "Save to draft" (Picture 14) for later modifications. The order can be saved on a server by clicking "Save to Server" (Picture 14), where it can be accessed by other authorized users. In the bottom of the screen there is an overview of the created foreign orders in the state of preparation and on the server (Picture 15). Submenu contains permissible operations on orders (deleting, setting date, signature, copying, sending, displaying a list of signatures, saving to draft or saving to server and creating packets of orders).

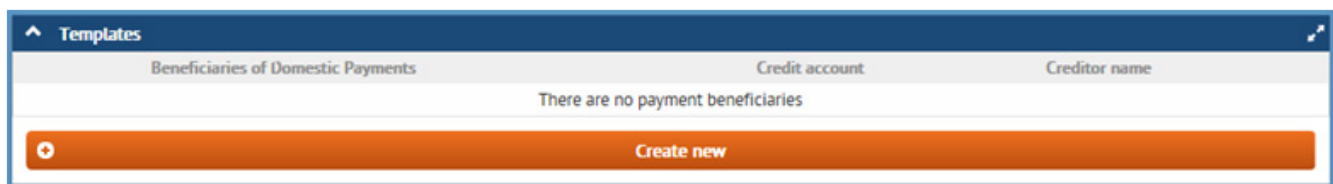


Foreign order overview									
Server					Draft				
Delete Date Sign Copy Send Signature list Save to draft Package									
orders: 4 selected orders: 0 selected orders sum: 0									
<input type="checkbox"/>	Status	Order ID	Date	Ord. party account / ben. account	Amount	Currency	Beneficiary	Transaction details	Signatures
<input type="checkbox"/>	OK	33525	23.08.2015	0070100066635 IT28J0200815304000401370925	100.00	EUR	Vladimir		1

(Picture 15)

The explanation of each key is the same as for the domestic orders (page 5 and 6)

At the bottom of the screen there is an option for creating order templates (Picture 16).



Templates		
Beneficiaries of Domestic Payments	Credit account	Creditor name
There are no payment beneficiaries		
<input type="button" value="Create new"/>		

(Picture 16)

The template is a pre-filled foreign exchange order, that user can load which saves time for creation.

The page "Payments \ Foreign \ Order review" show unrealized foreign orders (Picture 17)

Portal	Payment	Salaries	Commissions	Loans	Deposit	Business cards	Accounts	Inflows	Currency Exchange	Document transfer
Domestic	Foreign	Packages of p/o								
Order	Order review	Report								
^ Review										
Status	Value date	Reference	Your ref	Amount	Currency	Beneficiary	Details of payment			
Се процесира	13.09.2013	1450030003124	1450030003124	100.00	EUR	ISBANK AG	AS PER LOAN AGREEMENT DATED 04.04.2013			

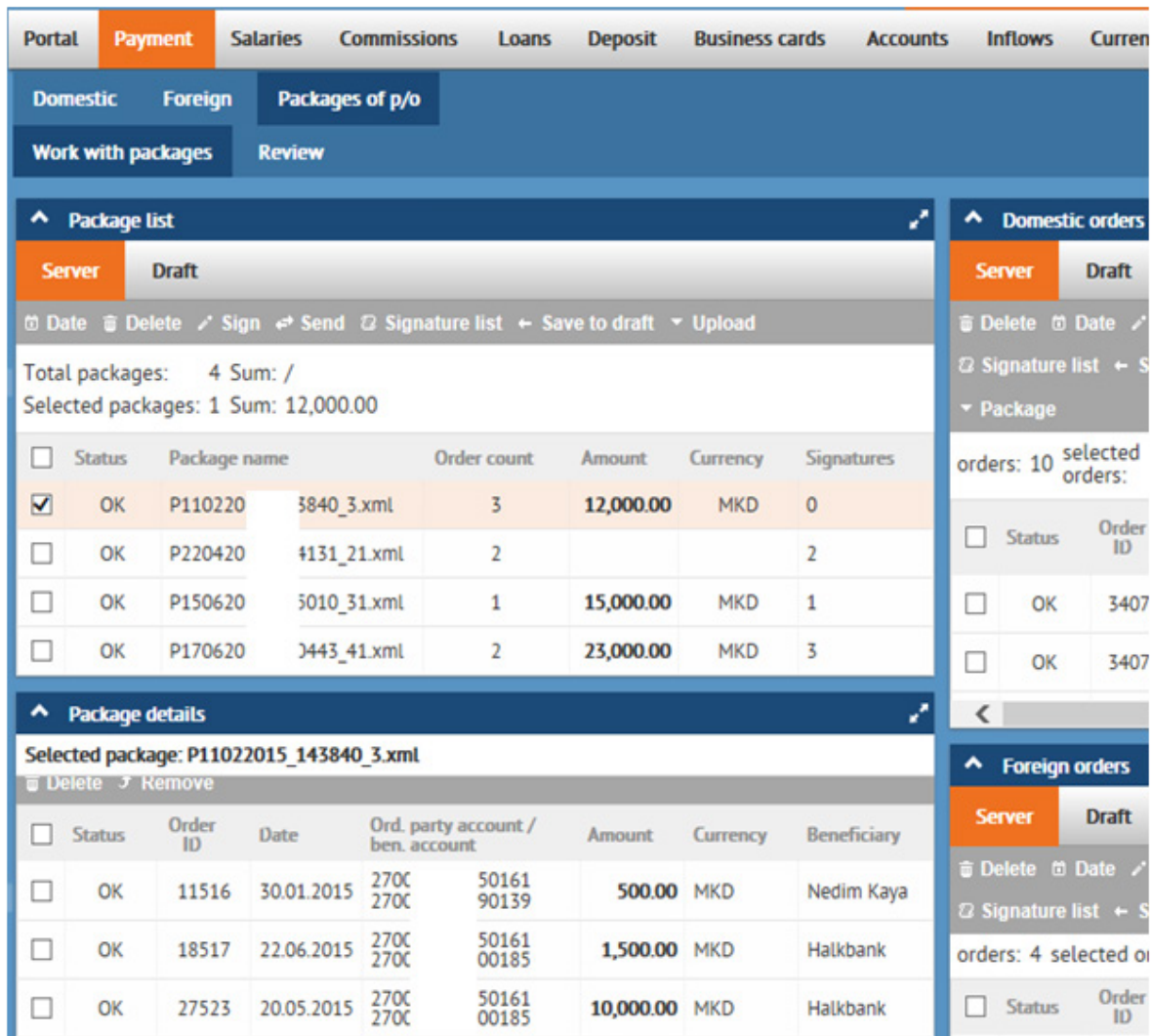
(Picture 17)

The page "Payments\Foreign\Report" shows foreign orders based on a selected period, selected account and status (Picture18).

Портал	Плаќања	Плати (ПП53)	Провизии	Кредити	Депозити	Картички	Сметки	Девизни Приливи	Менуваница	Пренос на документи
Денарски	Девизни	Пакет на налози								
Налог	Преглед	Извештај								
^ Извештај за реализирани налози										
Од:	01.01.2013	Налози по сметка:	Сите							
До:	01.06.2013	Статус:	Реализиран	▶ Прикажи						
Референца	Ваш број	Сметка на корисник	износ	Валута	Детали на плаќање	Преземањ	Статус			
1450030002207	1450030002207	МК1	:05 377.28	EUR	FL		Реализиран			
1450030002207	1450030002207	МК1	:05 377.28	EUR	FL		Реализиран			
1450030002256	1450030002256	МК1	:05 24,400.00	EUR	W	05	Реализиран			
1450030002257	1450030002257	МК1	:05 187.70	EUR	AC		Реализиран			
1450030002258	1450030002258	МК1	:05 3,833.00	EUR	SE		Реализиран			
1450030002255	1450030002255	МК1	:05 14,500.00	EUR	AC		Реализиран			
1450030002255	1450030002255	МК1	:05 14,500.00	EUR	MV		Реализиран			
1450030002303	1450030002303	МК1	:05 16,485.45	EUR	CA	3	Реализиран			
1450030002303	1450030002303	МК1	:05 16,485.45	EUR	CC	'NO 936454	Реализиран			
1450030002303	1450030002303	МК1	:05 16,485.45	EUR	LE		Реализиран			

(Picture 18)

The page "Payments \ Packages orders \ work with packages" consists of 4 parts. The first part "Package list" gives an overview of the created packages of orders with some basic information, like name of the package, number of orders in the package, the total amount of the orders in the package, the number of signatures that signed the package (Picture 19)



The screenshot shows a web application interface for managing payment packages. The main navigation bar includes 'Portal', 'Payment', 'Salaries', 'Commissions', 'Loans', 'Deposit', 'Business cards', 'Accounts', 'Inflows', and 'Current'. Under 'Payment', there are sub-tabs for 'Domestic', 'Foreign', and 'Packages of p/o'. The 'Work with packages' section has 'Work with packages' and 'Review' buttons.

The 'Package list' section shows a table with the following data:

Status	Package name	Order count	Amount	Currency	Signatures
<input checked="" type="checkbox"/>	OK P110220 3840_3.xml	3	12,000.00	MKD	0
<input type="checkbox"/>	OK P220420 4131_21.xml	2			2
<input type="checkbox"/>	OK P150620 5010_31.xml	1	15,000.00	MKD	1
<input type="checkbox"/>	OK P170620 3443_41.xml	2	23,000.00	MKD	3

The 'Package details' section shows the selected package: P11022015_143840_3.xml. It contains a table of individual orders:

Status	Order ID	Date	Ord. party account / ben. account	Amount	Currency	Beneficiary
<input type="checkbox"/>	OK 11516	30.01.2015	270C 270C 50161 90139	500.00	MKD	Nedim Kaya
<input type="checkbox"/>	OK 18517	22.06.2015	270C 270C 50161 00185	1,500.00	MKD	Halkbank
<input type="checkbox"/>	OK 27523	20.05.2015	270C 270C 50161 00185	10,000.00	MKD	Halkbank

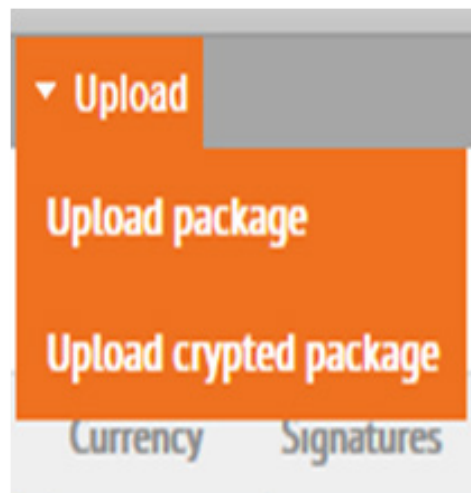
(Picture 19)

Clicking on the name of a package in the "Package Details" displays information on individual orders that comprise the package such as the status of an order, ID of order, date of currency, the issuer's account and the beneficiary, amount, currency, name of the user (Picture 19). By selecting one or more orders in selected package you can delete it/them by pressing the "Delete" button in window "Package details". Selected orders can be removed from the package and restore as individual orders on server by pressing "Remove" button in the window "Package details" (Picture 19)

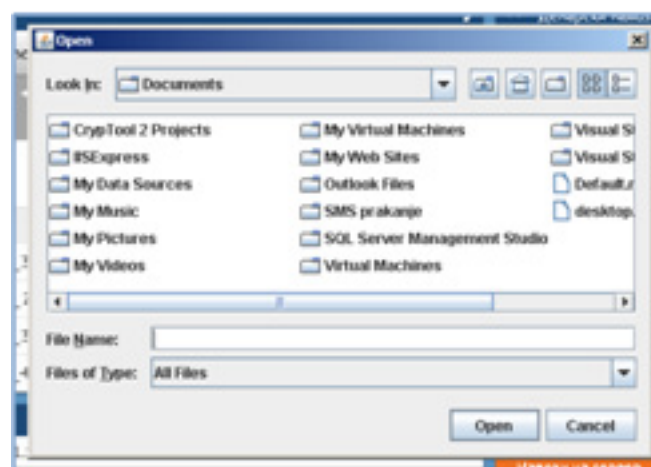
Enabled operations over packets are displayed as buttons in the tab of the window " Package list" (Picture 19). To perform an operation on one or more packages, they must be marked (checked).

The meaning of the specific buttons is the following

- "Date" – set the current date as a value date for payment orders in the selected package
- "Delete" - Delete selected packages
- "Sign" – group signing of payment orders in selected packages
- "Send" - sending payment orders in a single package
- "Signature list" - a review of the payment orders signatures in the selected packages
- "Save to draft" -transferring of selected packages (recorded on the server) in a state "draft" . (If you are in the "Overview of packages \ Packages in preparation", this button is titled with "Save to Server" and enables transfer of selected packages from the "draft" to the server and packages will be available to other authorized persons for review and signature.)
- "Upload " - importing orders from external xml file (Picture 20 and 21).



(Picture 20)



(Picture 21)

In the right part of the page there are review windows for domestic and foreign orders (saved on the server or in "Draft") with standard menus (Picture 22)

Domestic orders
↗

Server
Draft

🗑️ Delete
📅 Date
✍️ Sign
📄 Copy
↔️ Send

📄 Signature list
← Save to draft
↑ Upload

▾ Package

orders: 10
selected orders: 0
selected orders sum: 0.00

<input type="checkbox"/>	Status	Order ID	Date	Ord. party account / ben. account	
<input type="checkbox"/>	OK	34071	24.08.2015	2700 2700	İ50161 İ90139
<input type="checkbox"/>	OK	34072	24.08.2015	2700 2707	İ50161 İ27137

⏪ ⏩

Foreign orders
↗

Server
Draft

🗑️ Delete
📅 Date
✍️ Sign
📄 Copy
↔️ Send

📄 Signature list
← Save to draft
▾ Package

orders: 4
selected orders: 0
selected orders sum: 0

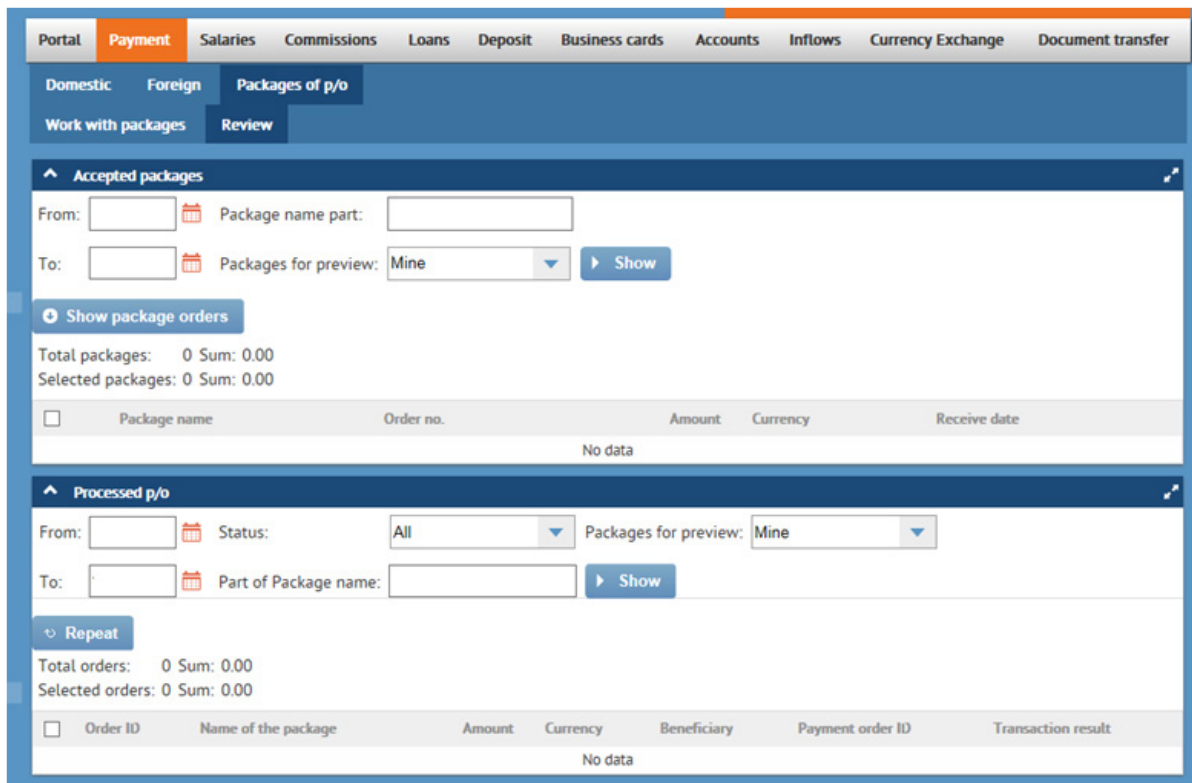
<input type="checkbox"/>	Status	Order ID	Date	Ord. party account / account	
<input type="checkbox"/>	OK	33525	23.08.2015	007(IT28	6635 153040C
<input type="checkbox"/>	OK	33530	24.08.2015	007(DE6:	6635 0001032
<input type="checkbox"/>	OK	33539	10.08.2015	007(IT28	6635 153040C
<input type="checkbox"/>	NOK	34001	10.08.2015	007(IT28	6635 153040C

⏪ ⏩

(Picture 22)

A more detailed description of operations over the orders in these windows is given on page 5 and 6

All windows can be expanded by clicking on the top right corner of the sign with two arrows.  Clicking on the plus sign restores the window to its original size. The page "Payments \ Package of p/o \ Review" shows review of accepted packages according specified criteria: time, part of the package name, type of packages for review. Selecting a package can provide data contained in the order (Picture 23)

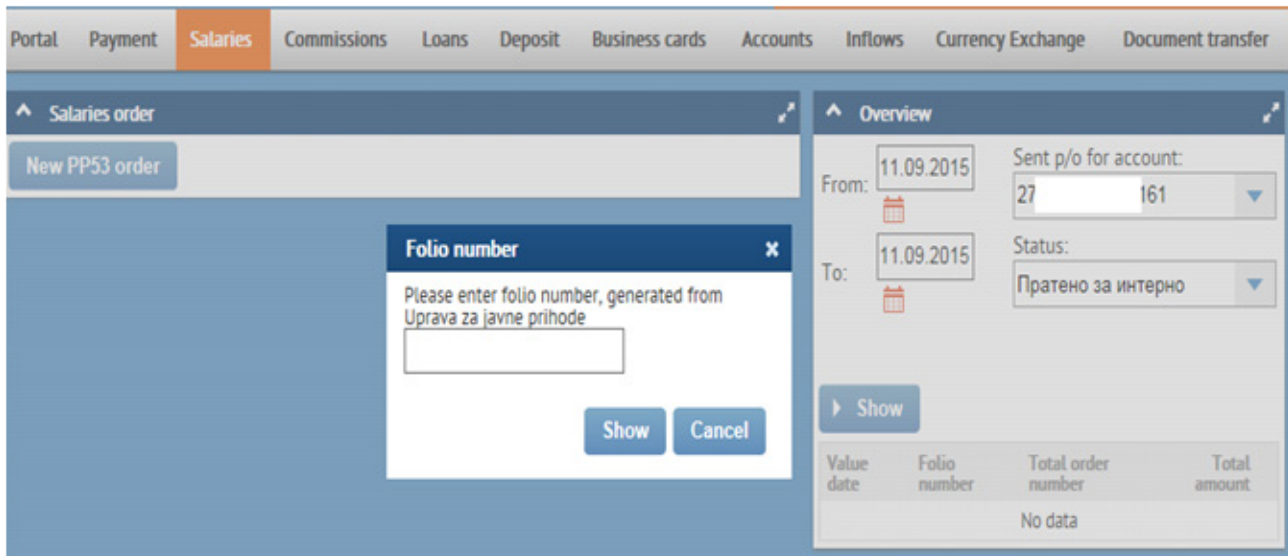


(Picture 23)

Window "Review of Processed p/o" shows overview of completed orders according to several criteria: time, part of the name of the customer, order status (rejected, accepted or all) and what packages should be included (created by the user or all)

3. Salaries (PP53)

This menu is enabled for work with PP53 orders. To create a new PP53 order click on "New PP53 order" whereas it is necessary to enter folio number generated by the Public Revenue Office (Picture 24). The review of orders is included in a separate part of the "Overview of PP53" by setting a time period for the overview, selection of account status of an order.



The screenshot shows a web application interface with a top navigation bar containing: Portal, Payment, Salaries, Commissions, Loans, Deposit, Business cards, Accounts, Inflows, Currency Exchange, and Document transfer. The 'Salaries' tab is active.

Under the 'Salaries order' section, there is a 'New PP53 order' button. A modal dialog box titled 'Folio number' is open, containing the text: 'Please enter folio number, generated from Uprava za javne prihode' and an input field. Below the input field are 'Show' and 'Cancel' buttons.

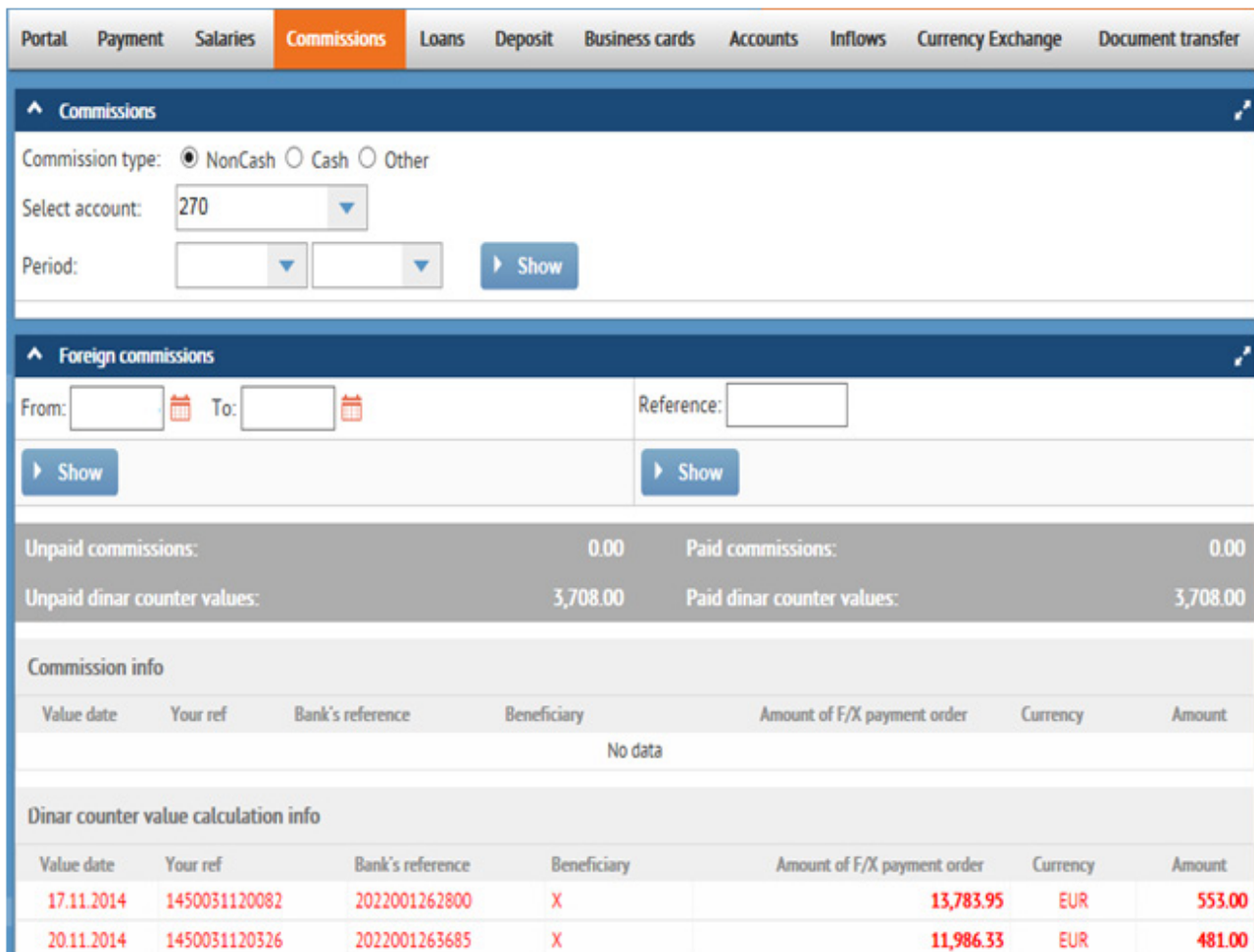
On the right, the 'Overview' panel shows filters for 'From:' and 'To:' (both set to 11.09.2015), 'Sent p/o for account:' (27 161), and 'Status:' (Пратено за интерно). A 'Show' button is located below these filters.

At the bottom of the overview panel is a table with the following columns: Value date, Folio number, Total order number, and Total amount. The table currently displays 'No data'.

(Picture 24)

4. Commissions

Menu "Commissions" provides a quick overview of the collected fees, Denar or foreign currency (Picture 25).



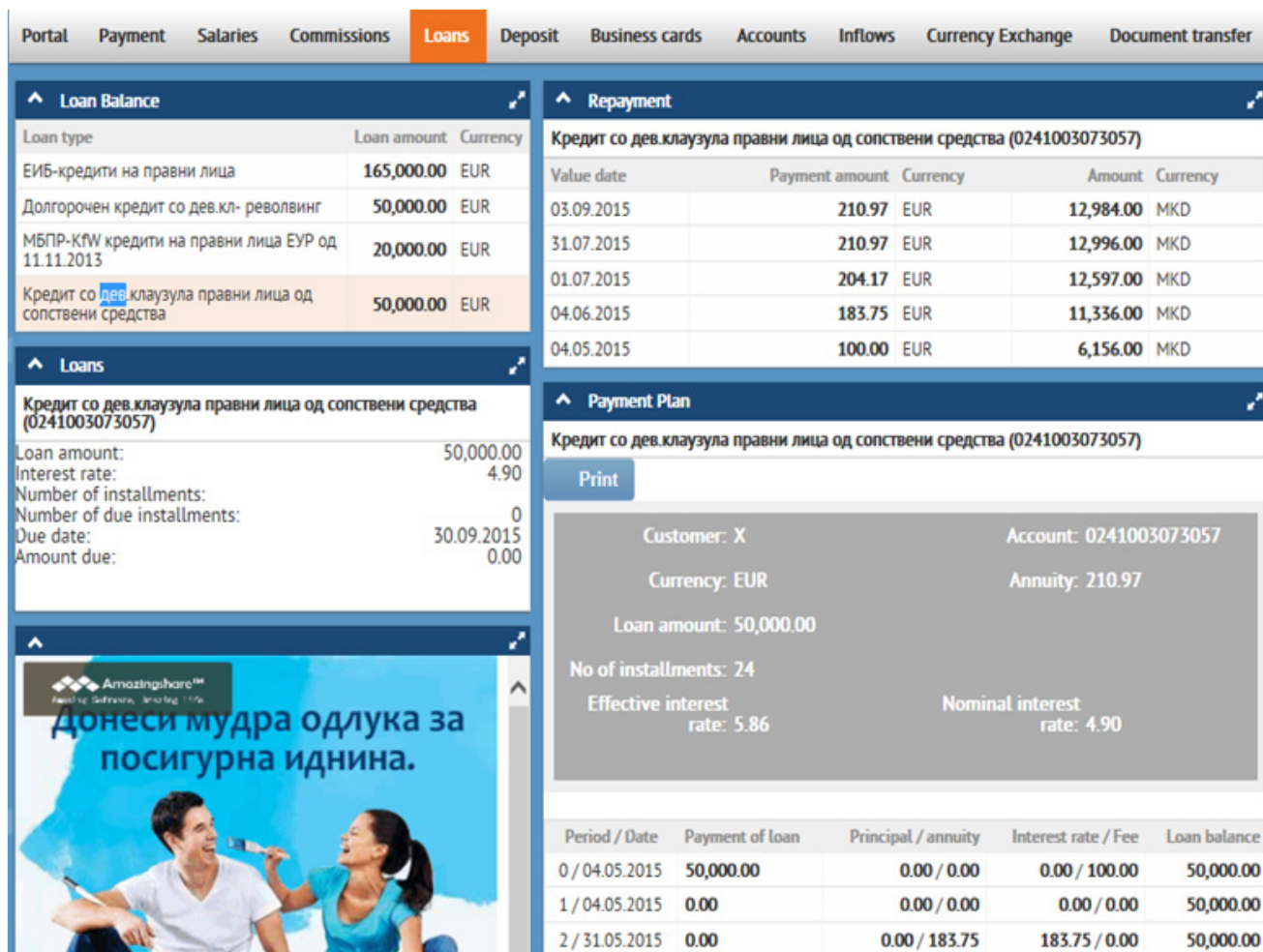
Value date	Your ref	Bank's reference	Beneficiary	Amount of F/X payment order	Currency	Amount
17.11.2014	1450031120082	2022001262800	X	13,783.95	EUR	553.00
20.11.2014	1450031120326	2022001263685	X	11,986.33	EUR	481.00

(Picture 25)

The display can be filtered by several criteria: type of order, account, period

5.Loans

Menu "Loans" shows overview of all loans of the legal entity (Picture 26).



The screenshot displays the 'Loans' menu in the HALKBANK system. The menu includes options for Portal, Payment, Salaries, Commissions, Loans (highlighted), Deposit, Business cards, Accounts, Inflows, Currency Exchange, and Document transfer.

Loan Balance

Loan type	Loan amount	Currency
ЕИБ-кредити на правни лица	165,000.00	EUR
Долгорочен кредит со дев.кл- револвинг	50,000.00	EUR
МБПР-КФВ кредити на правни лица ЕУР од 11.11.2013	20,000.00	EUR
Кредит со дев.клаузула правни лица од сопствени средства	50,000.00	EUR

Loans

Кредит со дев.клаузула правни лица од сопствени средства (0241003073057)

Loan amount: 50,000.00
Interest rate: 4.90
Number of installments:
Number of due installments: 0
Due date: 30.09.2015
Amount due: 0.00

Repayment

Кредит со дев.клаузула правни лица од сопствени средства (0241003073057)

Value date	Payment amount	Currency	Amount	Currency
03.09.2015	210.97	EUR	12,984.00	MKD
31.07.2015	210.97	EUR	12,996.00	MKD
01.07.2015	204.17	EUR	12,597.00	MKD
04.06.2015	183.75	EUR	11,336.00	MKD
04.05.2015	100.00	EUR	6,156.00	MKD

Payment Plan


Кредит со дев.клаузула правни лица од сопствени средства (0241003073057)

Print

Customer: X Account: 0241003073057
Currency: EUR Annuity: 210.97
Loan amount: 50,000.00
No of installments: 24
Effective interest rate: 5.86 Nominal interest rate: 4.90

Period / Date	Payment of loan	Principal / annuity	Interest rate / Fee	Loan balance
0 / 04.05.2015	50,000.00	0.00 / 0.00	0.00 / 100.00	50,000.00
1 / 04.05.2015	0.00	0.00 / 0.00	0.00 / 0.00	50,000.00
2 / 31.05.2015	0.00	0.00 / 183.75	183.75 / 0.00	50,000.00

(Picture 26)

Clicking on any of the approved loans in the "Loan balance" displays basic information ment of the loan in the window "Loans ". The window "Repayment" shows repayment history of the loan: value date, payment amount, currency. Window "Payment Plan" displays the overall amortization schedule or repayment plan: date, principal/ annuity, interest rate/fee with the possibility of printing. By clicking at the upper right corner on the sign with two arrows  window will expand (Picture 27).

Portal Payment Salaries Commissions **Loans** Deposit Business cards Accounts Inflows Currency Exchange Document transfer

Payment Plan

Кредит со дев.клаузула правни лица од сопствени средства (0241003073057)

Print

Customer: X Account: 0241003073057
 Currency: EUR Annuity: 210.97
 Loan amount: 50,000.00
 No of installments: 24
 Effective interest rate: 5.86 Nominal interest rate: 4.90

Period / Date	Payment of loan	Principal / annuity	Interest rate / Fee	Loan balance	Description
0 / 04.05.2015	50,000.00	0.00 / 0.00	0.00 / 100.00	50,000.00	Пуштање на кредит + надоместок
1 / 04.05.2015	0.00	0.00 / 0.00	0.00 / 0.00	50,000.00	Депозит
2 / 31.05.2015	0.00	0.00 / 183.75	183.75 / 0.00	50,000.00	Камата
3 / 30.06.2015	0.00	0.00 / 204.17	204.17 / 0.00	50,000.00	Камата
4 / 31.07.2015	0.00	0.00 / 210.97	210.97 / 0.00	50,000.00	Камата
5 / 31.08.2015	0.00	0.00 / 210.97	210.97 / 0.00	50,000.00	Камата
6 / 30.09.2015	0.00	0.00 / 204.17	204.17 / 0.00	50,000.00	Камата
7 / 31.10.2015	0.00	0.00 / 210.97	210.97 / 0.00	50,000.00	Камата
8 / 30.11.2015	0.00	0.00 / 204.17	204.17 / 0.00	50,000.00	Камата
9 / 31.12.2015	0.00	0.00 / 210.97	210.97 / 0.00	50,000.00	Камата

(1/5)

Total:
 Loan disbursement / Other disbursements: 50,000.00 / 0.00 Payment of principal / Annuities: 50,000.00 / 55,305.17
 Interest payment / Other payments: 5,305.17 / 100.00

(Picture 27)

6. Deposits

Menu "Deposits" lists all deposits of the legal entity (Picture 28). Clicking on any deposit in "Balance Preview" displays information about the deposit in the window "Balance": the deposit number, type of deposit, current condition, an initial amount of the deposit, currency, tenor (term of the deposit), interest rate, date of opening, due date, total interest, payment date of the next installment.


Portal Payment Salaries Commissions Loans **Deposit** Business cards Accounts Inflows Currency Exchange Document transfer

Balance Preview

Deposit number	Deposit currency	Deposit type	Deposit status	Deposit balance
0242	155 MKD	Приватни нес години		15,000,000.00
0242	194 MKD	Приватни нес години-отво.		10,000,000.00
0242	137 MKD	Приватни нес години-отво.		50,000,000.00
0242	145 MKD	Приватни нес години-отво.		20,000,000.00
0242	100 MKD	Приватни нес години-отво.		15,000,000.00
0242	142 MKD	Приватни нес години-отво.		11,000,000.00
0242	107 MKD	Приватни нес години-отво.		11,500,000.00
0242	104 MKD	Приватни нес години-отво.		12,000,000.00
0242	120 MKD	Приватни нес години-отво.		10,000,000.00
0242	155 MKD	Приватни нес години-отво.		11,000,000.00

(1/2)

Штедењето е добра навика



Balance

Deposit number: DP20
 Deposit type: Прив: мини-отво. деп.
 Current balance: 11,000,000.00
 Initial deposit amount: 11,000,000.00
 Valuta: MKD
 Tenor: 2
 Interest rate: 4.90
 Open date: 22.04.2014
 Maturity date: 22.04.2016

(Picture 28)

7. Business cards

Menu "Cards" provides an overview of data associated with payment cards issued to a legal entity (Picture 29). Window "List of Cards" shows the types and pseudo numbers of issued cards. Window "Card balance" presents accounts, current balance, minimum payment amount, currency and card limit. The "Supplementary cards list" displays supplementary cards basic information. In the "Card statements" you can get an overview of the statements for the selected period and for a particular type of account (domestic, foreign or all). Clicking on single statement shows statement details (Picture 30). Statement details can be downloaded in pdf or xml format by clicking on the button with the mark "Download".

Portal Payment Salaries Commissions Loans Deposit **Business cards** Accounts Inflows Currency Exchange Document transfer

List of Cards

Payment card type	Payment card number	Card state	Card type
VISA BUSINESS - CREDIT BUSINESS	1000 437611	I\Отказана	K

Card balance

VISA BUSINESS - CREDIT BUSINESS 1000: **437611**

Account number	Balance	Min amount	Currency	Card limit
0261300005541	0.00	0.0000	MKD	600000.0000

Supplementary cards list

VISA BUSINESS - CREDIT BUSINESS 10001 **611**

Beneficiary	Payment card number	Status	Payment card type
There are no additional cards			

Card statements

VISA BUSINESS - CREDIT BUSINESS 10001(**7611**

From: 14.03.2015 Account type: all

To: 14.09.2015 **Show**

Date	Number
No data	

MASTERCARD BUSINESS REVOLVING

Заштеди време и пари!
Управувај со твојот бизнис елегантно, едноставно и безбедно!
Подобар квалитет на вашите бизнис патувања.
Плаќај на рати- брзо и 24 часа се грижиме за вас насекаде во светот!

Filter

from: 14.08.2015 to: 14.09.2015 **Apply**

Card turnover

VISA BUSINESS - CREDIT BUSINESS 1000101637437611



For amounts from: To: **Show**

Value date / Processing date	Currency	Debit	Credit
------------------------------	----------	-------	--------

(Picture 29)

Statements Details

Statement number:	12	Primary card	100	11
Statement Date	28.02.2015	Previous State	-28.00	MKD
Due date	10.03.2015	Turnover for the period	0.00	MKD
Next Statement Date	31.03.2015	Total Debt	-148.00	MKD
Account number	0261300005541	Total Bonus Points	24.00	
Regular Interest	12.50%	Penalty Interest	18.50%	
Company Name		City	СКОПЈЕ	
Address		Post number	1000	

Download:  

Transaction Date	Description	Reference	Original Currency Amount	Accounting Currency Amount	Remaining Debt Rate
02.02.2015	Редовна камата од продажби		0.00	-120.00	0.00 (0/0)

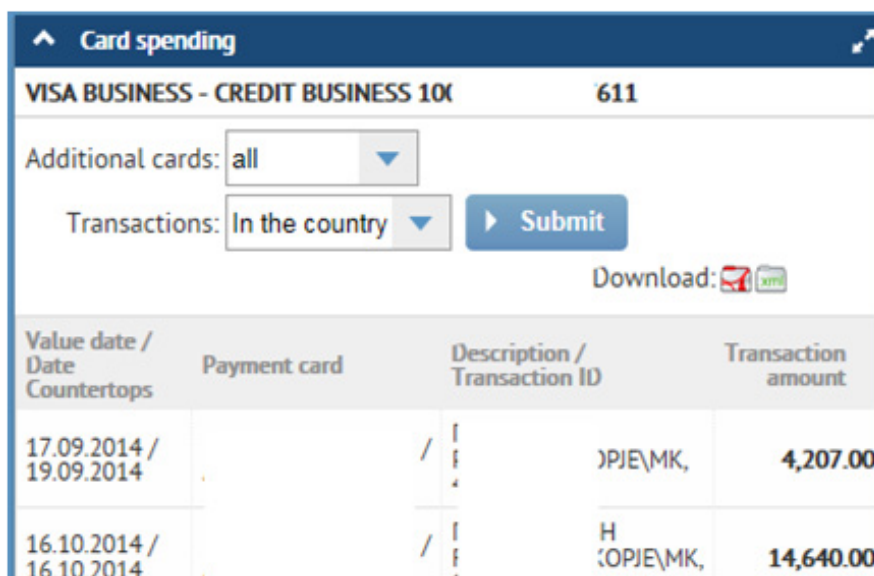
minimum Payment credit Limit MKD 00.00 MKD

Close

(Picture 30)

In the right part of the page "Business cards" there is a filter for selecting the time period for which turnover will be shown in the "Card turnover". This displays the overall turnover of the card with the possibility of export in pdf or xml format.

Window "Card spending" (picture 31) shows spending with selected card for the selected period with the possibility to filter all transactions, those made abroad and transactions in the country.

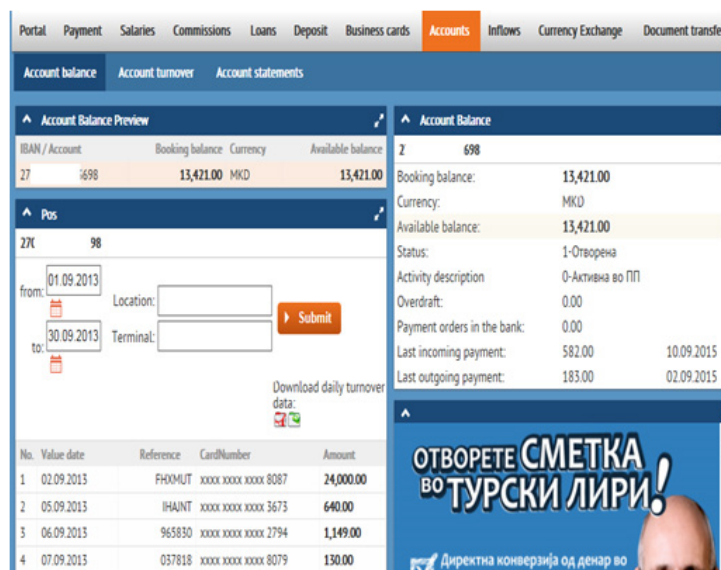


Value date / Date Countertops	Payment card	Description / Transaction ID	Transaction amount
17.09.2014 / 19.09.2014		OPJE\MK,	4,207.00
16.10.2014 / 16.10.2014		H OPJE\MK,	14,640.00

(Picture 31)

8. Accounts

Menu "Accounts" submenu "Account balance", shows an overview of all open accounts of legal entity with some basic information: account number, booking balance, available balance, currency



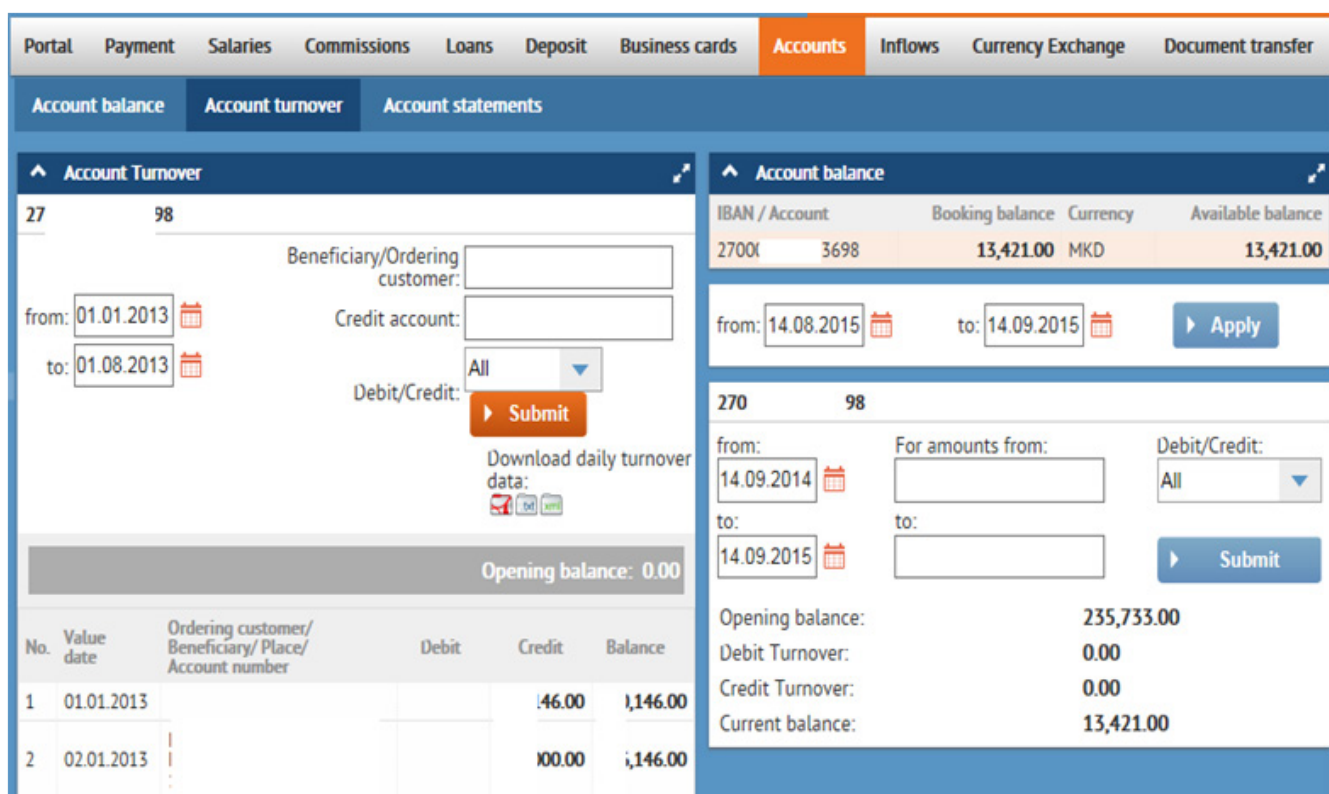
No.	Value date	Reference	CardNumber	Amount
1	02.09.2013	FHKMUT	xxxx xxxx xxxx 8087	24,000.00
2	05.09.2013	IHAJNT	xxxx xxxx xxxx 3673	640.00
3	06.09.2013	965830	xxxx xxxx xxxx 2794	1,149.00
4	07.09.2013	037818	xxxx xxxx xxxx 8079	150.00

(Picture 32)

By choosing an account in the "Account Balance Preview", the window "Account balance" shows slightly more detailed description of the account as: balance, currency, status, overdrafts, orders, payments

In the "POS transactions" by selecting the time period, and pressing the "Submit", you can get a list of POS transactions .

The page "Accounts \ Account turnover" (Picture 33) may provide data on turnover for the selected account for the selected period and some other criteria.



The screenshot displays the Halkbank web application interface. The top navigation bar includes: Portal, Payment, Salaries, Commissions, Loans, Deposit, Business cards, **Accounts**, Inflows, Currency Exchange, and Document transfer. Below this, there are tabs for Account balance, **Account turnover**, and Account statements.

The **Account Turnover** window (left) shows account details for IBAN 270013698. It includes fields for Beneficiary/Ordering customer, Credit account, and Debit/Credit (set to All). The date range is from 01.01.2013 to 01.08.2013. A 'Submit' button and a 'Download daily turnover data' option are visible. The opening balance is 0.00. A table below shows transactions:

No.	Value date	Ordering customer/ Beneficiary/ Place/ Account number	Debit	Credit	Balance
1	01.01.2013			146.00	1,146.00
2	02.01.2013			100.00	1,146.00

The **Account balance** window (right) shows the same account details. It includes a date range from 14.08.2015 to 14.09.2015. A summary table is displayed:

Opening balance:	235,733.00
Debit Turnover:	0.00
Credit Turnover:	0.00
Current balance:	13,421.00

(Picture 33)

Window "Account balance" lists all accounts, from which you can select the one for which turnover will be shown.

The page "Accounts \Account statements" provides insight into the account for the selected period (Picture 34). Click on a statement, shows statement details (Picture 35). Statement can be downloaded in multiple formats (pdf, txt, xml)

Portal Payment Salaries Commissions Loans Deposit Business cards **Accounts** Inflows Currency Exchange Document transfer




Account balance Account turnover **Account statements**

Account Statements

270 161

from: 01.09.2013 Number:

to: 01.11.2013 Year: 2013

Download:   

Date	Number
<input type="checkbox"/> 02.09.2013	126
<input checked="" type="checkbox"/> 03.09.2013	127
<input type="checkbox"/> 05.09.2013	128
<input type="checkbox"/> 06.09.2013	129
<input type="checkbox"/> 10.09.2013	130
<input type="checkbox"/> 11.09.2013	131
<input type="checkbox"/> 12.09.2013	132
<input type="checkbox"/> 13.09.2013	133





Account balance

IBAN / Account	Booking balance	Currency	Available balance
MK072 566305	110.23	USD	110.23
MK072 566305	79,719.45	EUR	79,719.45
270067 -1	8,742,170.00	MKD	8,742,170.00
270067 8	505.00	MKD	505.00

(Picture 34)

Statement details

Statement reference: 7071836 Statement number: 127 Statement date: 03.09.2013 Account number: 2 61

Download:    

opening balance: 2,240,543.00

No.	Your ref / Payment no	Beneficiary / Account number	Payment code / Details of payment	debit ref/dm cm/cred ref	Debit	Credit
1	8720200001921		930 надомест за трошоци		5,335.00	0.00
2	8720200001931		930 надомест за трошоци		19,873.00	0.00
3	8720200001941		930 аванс за трошоци		28,048.00	0.00
4	8743701980092		200 Плаќање по основ на промет на производи и стоки помеѓу правните субјек	0	0.00	300,000.00
5	8743701976662		200 Плаќање по основ на промет на производи и стоки помеѓу правните субјек	9300000219,9300000234 9300000219,9300000234	0.00	1,737,558.00

Total turnover:

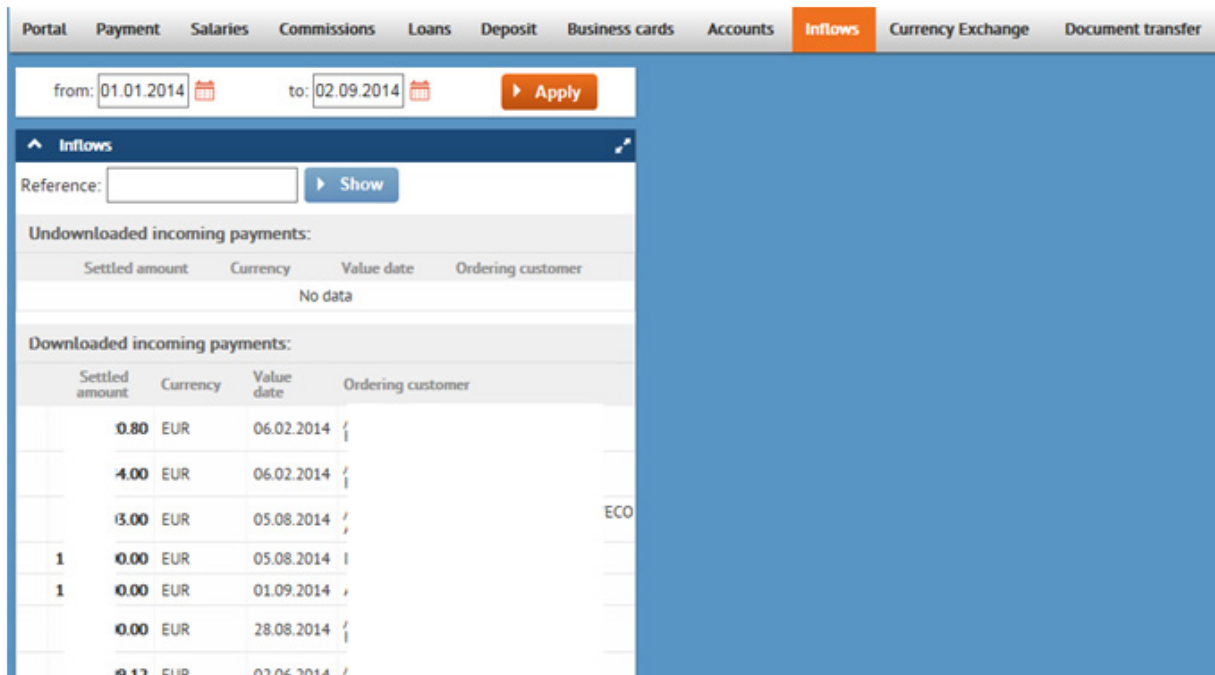
incoming: 53,256.00 outgoing: 2,037,558.00
closing balance: 4,224,845.00

Close

(Picture 35)

9.Inflows

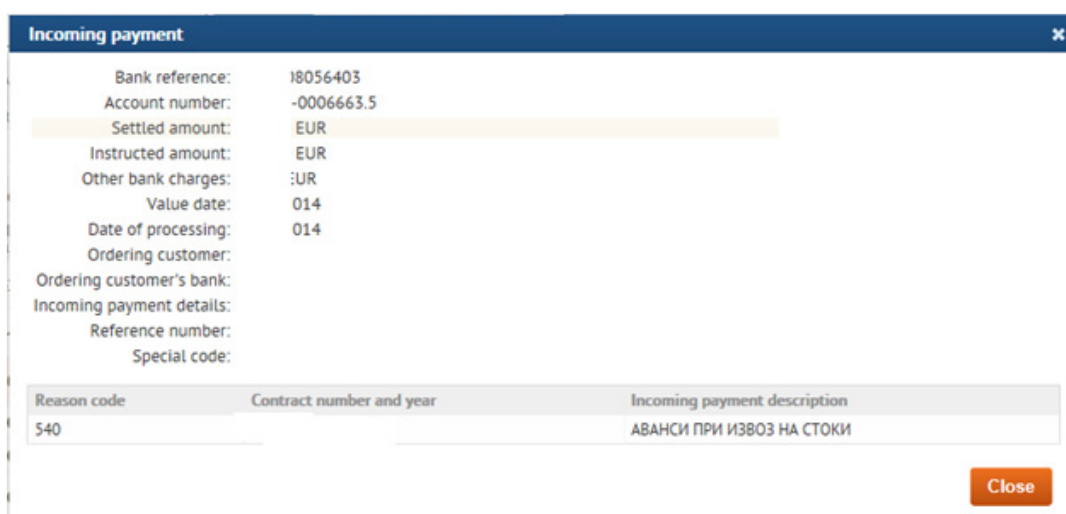
Menu "Inflows" gives an overview of processed and unprocessed foreign currency inflows for the selected period (Picture 36). Searching can be performed by reference.



Undownloaded incoming payments:			
Settled amount	Currency	Value date	Ordering customer
No data			
Downloaded incoming payments:			
Settled amount	Currency	Value date	Ordering customer
	0.80 EUR	06.02.2014	
	4.00 EUR	06.02.2014	
	3.00 EUR	05.08.2014	ECO
1	0.00 EUR	05.08.2014	
1	0.00 EUR	01.09.2014	
	0.00 EUR	28.08.2014	
	9.12 EUR	02.06.2014	

(Picture 36)

Click on an item from "Downloaded incoming payments" shows more details (Picture 37)



Incoming payment

Bank reference: 18056403
 Account number: -0006663.5
 Settled amount: EUR
 Instructed amount: EUR
 Other bank charges: :UR
 Value date: 014
 Date of processing: 014
 Ordering customer:
 Ordering customer's bank:
 Incoming payment details:
 Reference number:
 Special code:

Reason code	Contract number and year	Incoming payment description
540		АВАНСИ ПРИ ИЗВОЗ НА СТОКИ

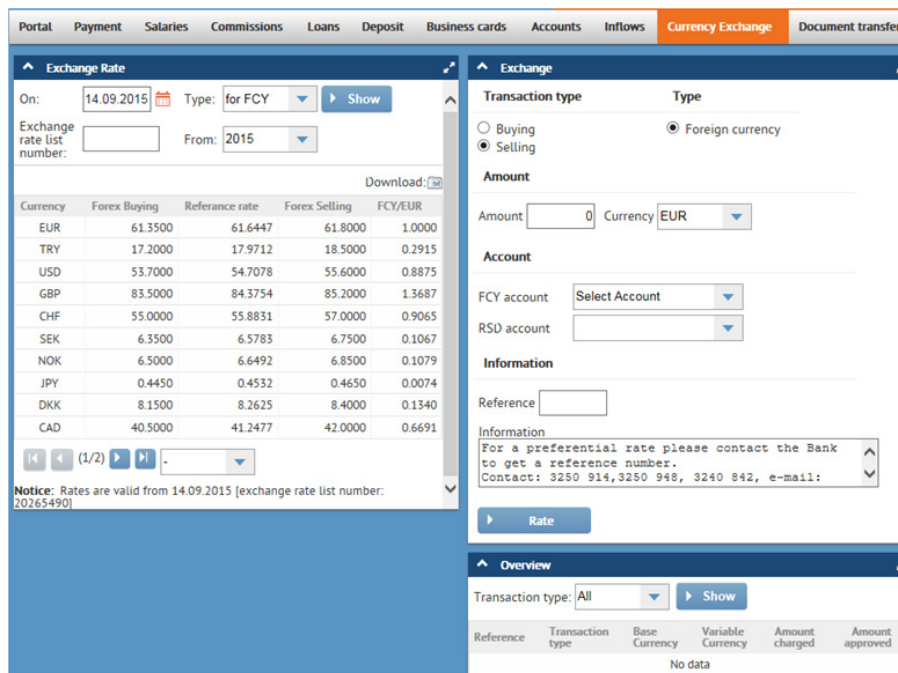
Close

(Picture 37)

If there are unprocessed inflows , click on each to open a mask for entering data needed for processing .

10.Currency Exchange

The menu "Currency Exchange" provides access to exchange operations. Screen shows applicable rates for the current day (Picture 38)



Exchange Rate

On: 14.09.2015 Type: for FCY Show

Exchange rate list number: From: 2015

Currency	Forex Buying	Reference rate	Forex Selling	FCY/EUR
EUR	61.3500	61.6447	61.8000	1.0000
TRY	17.2000	17.9712	18.5000	0.2915
USD	53.7000	54.7078	55.6000	0.8875
GBP	83.5000	84.3754	85.2000	1.3687
CHF	55.0000	55.8831	57.0000	0.9065
SEK	6.3500	6.5783	6.7500	0.1067
NOK	6.5000	6.6492	6.8500	0.1079
JPY	0.4450	0.4532	0.4650	0.0074
DKK	8.1500	8.2625	8.4000	0.1340
CAD	40.5000	41.2477	42.0000	0.6691

Notice: Rates are valid from 14.09.2015 [exchange rate list number: 20265490]

Exchange

Transaction type: Buying Selling

Type: Foreign currency

Amount: Amount: 0 Currency: EUR

Account: FCY account: Select Account RSD account:

Information: Reference:

Information: For a preferential rate please contact the Bank to get a reference number. Contact: 3250 914,3250 948, 3240 842, e-mail:

Rate

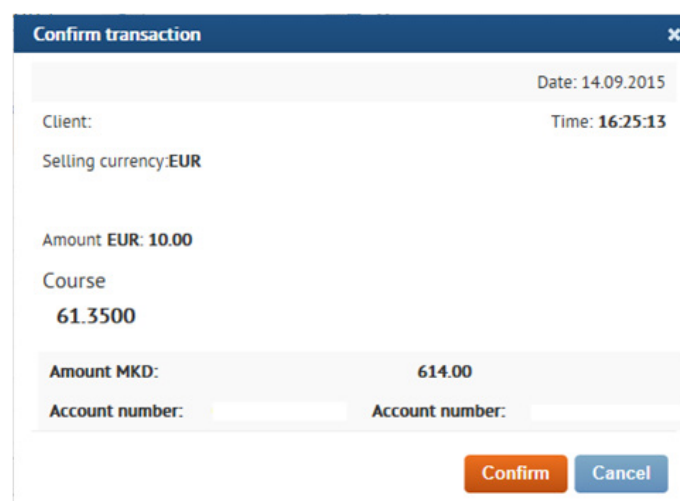
Overview

Transaction type: All Show

Reference	Transaction type	Base Currency	Variable Currency	Amount charged	Amount approved
No data					

(Picture 38)

In the right part is located on the "Exchange" where there is the possibility of buying and selling foreign currencies in which after entering the desired amount, you need to click on "Exchange Rate" in the window that appears to confirm the transaction of the offered rate (Picture 38). Click on "Rate" to confirm the transaction and You will receive electronic confirmation in pdf format if the the transaction is successful.



Confirm transaction

Date: 14.09.2015

Client: Time: 16:25:13

Selling currency: EUR

Amount EUR: 10.00

Course: 61.3500

Amount MKD: 614.00

Account number: Account number:

Confirm Cancel

(Picture 39)

Appendix 1

FILE SPECIFICATION FOR IMPOTING PAYMENT ORDERS

txt –Format

The name of the file should not exceed 2MB

The fields are not with fixed length and are separated with !

No	Description	Min Length	Max Length	Structure
1	Account	15	15	Do not enter account; the system automatically enters the account while importing payment orders
2	Amount	2	12	Minimal length 2 means that min approved amount is 0,50 mkd and max amount is 12 fields
3	Account of receiver	15	15	15 fields are allowed
4	Name of receiver	1	70	Name of the recipient
5	Payment Code	3	3	Payment Code
6	Description of payment	1	70	Description of payment
7	Your Ref.	1	24	Not necessary field

8	Our Ref.	1	24 (23 for ПП-50)	For ПП-30 Not necessary For ПП-50 1.credit account xxxxxxxxxx xxxxxxxx (11 numbers- 4 empty spaces- 8 numbers) 2.treasure account ,cipher and program xxxxxxxxxxxxxxxxxxxxxxxxxxxx (23 signs)
9	Currency date	10	10	Dd.mm.yyyy
10	Type	1	1	1 = MIPS 2 = Clearing 3 = Internal Payment
11	Order type	1	1	0 = ПП30 1 = ПП50



Повеќе информации и демонстрација
на новото Електронско Банкарство на:

- Линк од Ју Тубе анимација
- Филијала Плоштад, ул. Никола Кљусев бр. 3 (гоогле мапа)
- Телефон 24/7 (хелп деск)

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