



# комерцијална банка аџ скопје

**IT Division**

**Possibilities of the Internet Bank of  
Komerцијална Банка АД Скопје**



April 2010

1. Introduction .....	3
2. Services of the Internet Bank.....	3
2.1. Services for LEGAL ENTITIES .....	3
2.2. Services for INDIVIDUALS .....	5
3. What do you need to become a user of the Internet Bank? .....	6
4. Use and support of the Internet Bank .....	6
5. Prices of services of the Internet Bank.....	7
6. Summary .....	7

# 1. Introduction

If you use the **Internet Bank of Komercijalna Banka AD Skopje** you need not to go to the Bank's counters to pay bills, transfer balances from one account to another, to check the statement of all your accounts opened with the Bank and follow movements on your accounts etc.

**The Internet Bank** provides banking services for individuals and legal entities available regardless of the time and place. Using a computer with access to Internet, you can have access to your accounts, review movements thereon or execute transactions, at any time and anywhere, regardless of the working hours of the Bank.

**The Internet Bank is maximally protected from unauthorized access** by use of the latest encryption technologies and digital certificates. All data exchanged with the Bank are encrypted. Irrevocable integrity and authenticity of the data is guaranteed by means of your digital signature, which unlike your personal signature is practically impossible to be forged.

**Users of the Internet Bank are given a user name and password** which must be changed after their first logging in. If you enter a wrong password five times, then your user name shall be blocked, as protection from possible misuse.

**If you want to execute payments, you must use digital certificates** (issued by the Bank or by another internationally renowned issuer of certificates, acceptable for the Bank) or a free list of single-use codes. If you five times consequently enter a wrong single-use code or the certificate PIN, the user account shall be blocked for further execution of payments through Internet. Unblocking shall be carried out exclusively upon personal appearance in the Bank with valid documents for personal identification, pursuant to the procedure prescribed by the Bank.

**The Internet Bank is fully accorded to your needs** and therefore, you can completely copy the existing policy for signing paper denar payment orders of your company. You and your partner may be on different sides of the world, however, you can easily execute payments and sign orders in accordance with your signing policy.

**Services you are provided through the Internet Bank are charged with fees lower than the fees you are charged for the services you are provided at the Bank's counters.**

**Payments executed by individuals in the internal system of the Bank are free of charge.**

**The Internet Bank saves both your money and time.**

## 2. Internet Bank services

### 2.1. Services for LEGAL ENTITIES

Denar payment operations			
Reports	Transactions	Exchange of text data files with the Bank	Multi-lingual solution
<ul style="list-style-type: none"> <li>✓ Checkup of the balance of account</li> <li>✓ Statement of account</li> <li>✓ Report on inflows and outflows of the account</li> <li>✓ Report on the balance of the</li> </ul>	<ul style="list-style-type: none"> <li>✓ PP30</li> <li>✓ PP50</li> </ul>	<ul style="list-style-type: none"> <li>✓ Downloading statement of account in txt format</li> <li>✓ Downloading statement of account in MDT940 format</li> <li>✓ Uploading text data files with transactions</li> </ul>	<b>English language</b>

<p>payment orders presented through any channel (Internet, counter)</p> <ul style="list-style-type: none"> <li>✓ Report on the calculated monthly interest on the account</li> </ul>			
	<p>* Payment process may be simplified if you use the option of saving templates for the frequently executed transactions. Templates can be used for creation of new payments.</p>	<p>* Downloading statement of account - Saving the statements of accounts in <b>files which then you can easily insert in your financial-accounting programs</b></p> <p>* Uploading text data files with <b>transactions from your programs</b> (payout of salary, etc.)</p> <p>* records for download and upload are available at  <a href="https://www.banka.com.mk/download5.aspx?idStr=12">https://www.banka.com.mk/download5.aspx?idStr=12</a></p>	

### Foreign currency payment operations

Reports	Transactions	Exchange of text data files with the Bank	Multi-lingual solution
<ul style="list-style-type: none"> <li>✓ Checkup of the balance of account</li> <li>✓ Statement of account</li> <li>✓ Card/movement on the account</li> </ul>	<p><b>Foreign currency payments</b></p>	<ul style="list-style-type: none"> <li>✓ Downloading statement of account in txt format</li> <li>✓ Download statement of account in MDT940 format</li> </ul>	<p><b>English language</b></p>
	<p>* Payment process may be simplified if you use the option of saving templates for the frequently executed transactions. Templates can be used for creation of new payments</p>	<p>* Downloading statement of account - Copying the statements of accounts in <b>text data files which then you can easily insert in your financial-accounting programs</b></p> <p>* records for download are available at  <a href="https://www.banka.com.mk/download5.aspx?idStr=12">https://www.banka.com.mk/download5.aspx?idStr=12</a></p> <p>* <b>Upload of text data files with transactions from your financial-accounting programs</b></p> <p>* records of upload are available at  <a href="https://www.banka.com.mk/download5.aspx?idStr=12">https://www.banka.com.mk/download5.aspx?idStr=12</a></p>	

### MasterCard BusinessCard

#### Reports

- ✓ Checkup of the balance of account
- ✓ Statement of account
- ✓ Transactions history
- ✓ Pending transactions

### Legal entities Merchants – POS terminals

Reports	Exchange of text data files with the Bank
<ul style="list-style-type: none"> <li>✓ Trade for a point of sale</li> <li>✓ Recapitulation for a point of sale</li> <li>✓ Trade for all points of sale</li> <li>✓ Recapitulation for all points of sale</li> </ul>	<p style="text-align: center;"><b>Text data files download</b></p> <p><a href="https://www.banka.com.mk/dokumenti/format%20na%20datoteka%20za%20download%20na%20MC%20trgovci.pdf">https://www.banka.com.mk/dokumenti/format%20na%20datoteka%20za%20download%20na%20MC%20trgovci.pdf</a></p>

## 2.2. Services available to INDIVIDUALS

<b>Transaction current accounts, Maestro and Visa Electron denar cards</b>	
<b>Reports</b>	<b>Transactions</b>
<ul style="list-style-type: none"> <li>✓ Checkup of the balance of account</li> <li>✓ Transactions history</li> <li>✓ Report on realized/unrealized checks (for the former checking account)</li> </ul>	<ul style="list-style-type: none"> <li>✓ <b>Public utilities</b> <ul style="list-style-type: none"> <li>✓ electric power - EVN Skopje Branch</li> <li>✓ water – Vodovod i kanalizacija, Skopje, PUC Ilinden</li> <li>✓ heating – Toplifikacija Skopje</li> <li>✓ public communication services                             <ul style="list-style-type: none"> <li>• Makedonski Telekom</li> <li>• One</li> <li>• T-Mobile</li> <li>• VIP</li> <li>• CableTel</li> <li>• Neotel</li> </ul> </li> </ul> </li> <li>✓ Bank's services                             <ul style="list-style-type: none"> <li>• safe-deposit box fee</li> </ul> </li> <li>✓ <b>Transfers</b> <ul style="list-style-type: none"> <li>✓ PP30</li> <li>✓ PP50</li> </ul> </li> </ul>
	<p>* Payment process may be simplified if you use the option for saving <b>templates</b> for the frequently executed transactions. The templates can be used for creation of new payments.</p> <p>* <b>The free of charge single-use codes list may be obtained at the current accounts counters with the Bank</b></p>
<b>MasterCard Standard, Revolving, SP Cobranding</b>	
<b>Reports</b>	
<ul style="list-style-type: none"> <li>✓ Checkup of the balance of account</li> <li>✓ Statement of account</li> <li>✓ Transactions history</li> <li>✓ Pending transactions</li> </ul>	
<b>Visa Classic Standard, Visa Classic Revolving, Visa Gold</b>	
<b>Reports</b>	
<ul style="list-style-type: none"> <li>✓ Checkup of the balance of account</li> <li>✓ Statement of account</li> <li>✓ Transactions history</li> <li>✓ Pending transactions</li> </ul>	
<b>FX savings accounts</b>	
<b>Reports</b>	
<ul style="list-style-type: none"> <li>✓ Checkup of the balance of account</li> <li>✓ Transactions history</li> </ul>	
<b>Denar savings accounts</b>	
<b>Reports</b>	
<ul style="list-style-type: none"> <li>✓ Checkup of the balance of account</li> <li>✓ Transactions history</li> </ul>	
<b>Loans</b>	
<b>Reports</b>	
<ul style="list-style-type: none"> <li>✓ Current balance of account</li> </ul>	

### 3. How to become Internet Bank user?

Configuration requirements	Documentation required	Digital certificates and free transactions codes list
<ul style="list-style-type: none"> <li>✓ Windows 98, Windows 2000 or Windows XP, Windows Vista, Windows 7</li> <li>✓ Pentium II, 200 MHz, or higher</li> <li>✓ 64 MB RAM (128 MB recommended and required for Windows XP)</li> <li>✓ 200 MB hard disk free space</li> <li>✓ Internet Explorer: 6.0 sp1 with Cipher Strenght: 128 bit, if used only for transactions history Mozilla Firefox, Opera are also an option</li> <li>✓ Internet access</li> <li>✓ For Digital Certificate, USB-port is also required</li> </ul>	<p><b>Legal entities</b></p> <ul style="list-style-type: none"> <li>✓ Application <a href="https://www.banka.com.mk/download5.aspx?idStr=10">https://www.banka.com.mk/download5.aspx?idStr=10</a></li> <li>✓ Operation documents and agreements for carrying out transactions <a href="https://www.banka.com.mk/download5.aspx?idStr=10">https://www.banka.com.mk/download5.aspx?idStr=10</a></li> </ul> <p><b>Individuals</b></p> <ul style="list-style-type: none"> <li>✓ Application <a href="https://www.banka.com.mk/download5.aspx?idStr=14">https://www.banka.com.mk/download5.aspx?idStr=14</a></li> <li>✓ Operation documents and agreements for carrying out transactions <a href="https://www.banka.com.mk/download5.aspx?idStr=14">https://www.banka.com.mk/download5.aspx?idStr=14</a></li> </ul>	<p><b>Legal entities</b></p> <ul style="list-style-type: none"> <li>✓ Digital Certificate generated by the Bank on USB-token <b>or</b></li> <li>✓ Digital Certificate from other Digital Certificate issuers acceptable for the Bank <a href="https://www.banka.com.mk/download5.aspx?idStr=16">https://www.banka.com.mk/download5.aspx?idStr=16</a></li> </ul> <p><b>Individuals</b></p> <ul style="list-style-type: none"> <li>✓ Free list of single-use codes generated by the Bank <b>or</b></li> <li>✓ Digital Certificate</li> </ul>
<p><b>* Operates in several platforms and Internet browsers</b> – the solution which, according to the world's trends related to the popularity of the Internet browsers, is permanently improving in order to become completely independent from the platform and type of Internet browser.</p> <p>In the domain of information services (balance of account, transactions history), and in compliance with the world's trends in the use of Internet browsers, it is also additionally supported in all operative systems (Linux, Unix, Mac OS X) where the following types and versions of Internet browsers are installed:</p> <ul style="list-style-type: none"> <li>- Internet Explorer &gt;= 6.0 SP1</li> <li>- Firfox Mozilla &gt;=2.0</li> <li>- Opera &gt;=9.1</li> </ul>		

### 4. Internet Bank use and support

Support	User Guidelines
<p>Appointment contact number for generating digital certificates and technical issues for <b>individuals</b>:</p> <ul style="list-style-type: none"> <li>- <b>3 107 209</b></li> </ul>	<p>Detailed information on the Internet Bank functionality available at the user manuals</p> <p><b>Legal entities</b> <a href="https://www.banka.com.mk/download5.aspx?idStr=11">https://www.banka.com.mk/download5.aspx?idStr=11</a></p> <p><b>Individuals</b> <a href="https://www.banka.com.mk/download5.aspx?idStr=15">https://www.banka.com.mk/download5.aspx?idStr=15</a></p>
<p>Appointment contact numbers for generating digital certificates and technical issues for <b>legal entities</b>:</p> <ul style="list-style-type: none"> <li>- <b>3 107 389</b></li> <li>- <b>3 107 392</b></li> </ul>	
<p>Assistance regarding any <b>technical p roblems, issues and s upport</b> related t o I nternet B ank av ailable a t t he <b>HelpDesk</b> contact number</p> <ul style="list-style-type: none"> <li>- <b>3 296-800</b> - 08:00 - 20:00 or</li> <li>- e-mail: <a href="mailto:support@kb.com.mk">support@kb.com.mk</a></li> </ul>	

## 5. Internet Bank service price

The prices for Internet Bank services for individuals and legal entities are lower than the prices of the services provided at the Bank's counters.

The payment transactions realized by the individuals through the internal Bank's system are free of charge. The list of single-use codes is free of charge.

**There is no Internet Bank monthly subscription fee.**

Services prices are available at:

- **web-portal:**

legal entities <http://www.kb.com.mk/Default.aspx?sel=3810&lang=2&uc=1&par=0>

individuals <http://www.kb.com.mk/Default.aspx?sel=2710&lang=2&uc=1&par=0>

- **Internet Bank:**

legal entities <http://www.kb.com.mk/Default.aspx?sel=3810&lang=2&uc=1&par=0>

individuals <http://www.kb.com.mk/Default.aspx?sel=2710&lang=2&uc=1&par=0>

## 6. Summary

**The Internet Bank of Komercijalna Banka AD Skopje makes the operative processes of your company automated.** Internet Bank does not require changing the existing operative processes, procedures and employees' practice in your company. All phases, starting from the payment order form creation, its signing and proceeding for realization, are applied in the Internet Bank in a manner that corresponds to the paper form process.

Unlike the Internet Bank provided by many other banks which incorporate complex installation of several software components and limit the connection and operation with your bank only to the working stations located in the business premises of your company, **the Internet Bank of Komercijalna Banka AD Skopje enables you to sign and function together with your team at different geographic locations throughout the world.**

**The Internet Bank of Komercijalna Banka AD Skopje is the only service that offers complex signing policies, or exact implementing the signing policy applied for the paper payment order forms into the signing policy applied for the payment order forms provided through Internet.** You decide on the amount limit authorizations for a single signatory, as well as on the number of signatures required for certain payment order amount, which reduces the possibility for internal misuses and fraud in your company and simultaneously provide improved control on the financial transactions in your company.

**Taking into consideration the multilingual support, your foreign partners that participate in the managing process of the company will be free from the problem of understanding the content of the payment order they sign, making them more confident and prompt in approving the payments and eliminating the traditionally required translations, explanations and unnecessary delay in the process of payments approval.**