



STOPANSKA BANKA AD - SKOPJE
member of NBG group



Stopanska Banka AD – Skopje, 11 Oktomvri 7, 1000 Skopje, Republic of Macedonia
tel. 02 3295-295, fax 02 3114-503, telex 51140 SBANK MB, SWIFT CODE: STOB MK 2X,
e-mail: sbank@stb.com.mk, http://www.stb.com.mk

FREQUENTLY ASKED QUESTIONS

E-Banking

The E-banking service is one of the alternative channels offered by Stopanska banka AD – Skopje under the i-bank brand. With these alternative channels the Bank is available 24 hours a day and the client is free to choose the most convenient way to interact with the bank. The i-bank services are available through the ATM, e-banking and e-commerce. For more information contact our **24 hour info centre (02) 3100 109**.

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I WHY I SHOULD USE E-BANKING

1. What are the advantages of e-banking service?
2. Why should I use e-banking?
3. What services does e-banking offer?
4. Can I save or print data – monthly statements, repayment schedules, list of transactions, etc.?

1.1 Our E-banking service is an economic, dynamic, safe and simple manner of managing your personal and corporate funds. Through the section “My accounts” you get 24-hour access and overview into your accounts and banking products, so you do not depend on the Bank’s working time. You can perform the basic banking services in a quick and simple manner: payment of bills for electricity, water supply, telephone, heating, Internet, TV, taxes and any other transfers from account to account. Moreover, in addition to the accounts, the e-banking system of Stopanska Banka also offers to the clients the possibility to review the products they use – loans, credit cards, deposits etc. Repayment schedules, lists of payments, interest rates and the like are opened with just one click in the section “My products”.

By the use of digital certificate (available on CD or USB token), the Bank meets the highest standards of client protection and enables them safe access and possibility for managing their own funds.

1.2 Our E-banking system is designed to enable to the clients greater control of their funds. By reviewing all payments and disbursements from their accounts and cards, the access to loans and deposits which the client uses, the client can calculate at any time how much funds are available to him, plan them and realize them through the e-banking system designed with the highest protection standards, and on the other hand easy to use.

1.3 By the e-banking service of Stopanska Banka AD – Skopje, you have the possibility to:

1.3.1 have 24-hour **access to your accounts**

- Current transaction or savings account, account connected with credit card or OK card
- Overview of daily transactions (statements) of account. Review of all transactions for a period of 6 months per account.
- Review of monthly statements of credit cards not older than 6 months

1.3.2 Possibility for **payments** from current transaction account:

- **Without fee** pay the public utility bills: electricity, heating, water supply, telephone, cable TV and Internet and all other local currency payments to accounts with Stopanska Banka AD – Skopje.
- Taxes



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- Payments from account to account

1.3.3 Constant **review of products** you use

- Loans – review in repayment schedules, lists of payments, review in monthly statements and lists of daily transactions made by credit cards
- Deposits – review in the interest rate, time depositing period and deposit balance

1.4 By simple selection of the icon “download” you can save in electronic format all surveys available to you of your accounts or products in XML format. In addition, by selecting the icon “print”, you can print these surveys.

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II HOW TO BECOME USER

1. Who can be a user?
2. How can one become a user?
3. Where can one apply for e-banking?

2.1 User of the e-banking service of Stopanska Banka can be any legal entity and individual that has transaction account with the Bank.

Any legal entity or individual can become a user by simply submitting an application to the branches or through the website of the Bank. At the time of submitting the application, the client can point out whether he wishes to use USB token or CD digital certificate for paying by this service and from where he wants to take the materials (town and branch).

2.2 The Bank responds on each application, prepares the necessary materials (agreement, password and name, profile and digital certificate) and invites the client to sign the Agreement and take the materials only in person for the purpose of protection of sensitive data.

2.2 You can submit application for e-banking in any branch of the Bank and on our website at any time.

<http://www.stb.com.mk/ebank/ebankapplication.asp>

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III HOW IS E-BANKING INSTALLED AND USED

1. Why do I have to change the password assigned by the Bank and what kind of password should I have?
2. Why do I need digital certificate and how can I get this certificate?
3. How is the CD digital certificate installed and used?
4. How is the USB token digital certificate used?
5. Should I install other software in order to make payments?
6. Where can I find the additional installation software?
7. In which Computer operating systems does the e-banking service run?
8. Which Internet browsers does the e-banking service use (Internet Explorer, Mozilla, Opera, Chrome etc.)?
9. Can I pay the bills on Saturday and Sunday?

3.1 When opening an e-banking profile, along with the Agreement each client receives a unique username and password which can be used only for the first login. The purpose of this password is to allow the client initial access to the e-banking profile and possibility to create his own password which will be known only to the client. By creating the username and password, the client can have unlimited access to his accounts and products on any computer at any time. For realization of payments from accounts, the client should have a digital certificate (see question 3.2)

The Bank recommends that only the profile owner knows the password and that it contains a combination of letters, numbers and signs (0-9, Aa, + -=, etc..) in order to be better. This method of creating passwords is recommended everywhere in the world in order to reduce the possibility of password detection and misuse. For the purpose of protecting the client, it is recommended to him to change the password at least once a year. If the client forgets his password or e-banking profile, he can request their renewal in any branch of the Bank. The client must be identified by the branch employee before he gets new profile and password.

3.2 The digital certificate is the client's signature for signing payment orders, orders for funds transfer from client transaction account to the account designated by him. By the use of digital certificate, the Bank meets the highest standards of client protection and enables them safe access and possibility for managing their own funds. Clients that want to effect payments through the e-banking service need the digital certificate and it can be received either on a CD or on USB token.

- Regarding CD digital certificate, you can read in 3.3. For technical preferences of the e-banking service, read questions 3.5, 3.6, 3.7 and 3.8.
- Regarding USB token certificate, you can read in 3.4. For technical preferences of the e-banking service, read the questions 3.5, 3.6, 3.7 and 3.8.



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If the client wants only to overview his accounts and products, he does not need to get and use the digital certificate and he should point it out when applying for use of e-banking service.

3.3 The digital certificate is the client's signature for signing payment orders, orders for funds transfer from client transaction account to the account designated by him. By the use of digital certificate, the Bank meets the highest standards of client protection and enables them safe access and possibility for managing their own funds. Clients that want to effect payments through the e-banking service need the digital certificate and it can be received either on a CD or on USB token.

CD digital certificate is small software that does not burden the computer. It must be installed on the computer on which the client plans to effect payments and can be installed on unlimited number of computers, although the Bank recommends to install it on a PC to which only the client has access. The installation manual is part of the CD and the entire process takes not more than 5 minutes. At the time of installation, the client should create and enter password for signing the payment orders and the Bank recommends that it is different from the password for logging to the system. Besides the certificate, the client should install 3 additional components in order for the system to be able to realize the payments. For technical preferences of e-banking service, you can read questions 3.4, 3.5, 3.6 and 3.7. After installing the e-banking, the system will ask the client whether the digital certificate has been installed on the computer on which he wants to effect the payments, before approaching to construction of orders and payment. The client should answer the question affirmatively if the certificate is successfully installed on the computer. This question will reappear with every logging on to the service and should only be answered affirmatively if the certificate is installed successfully on the computer used for this log in session.

More than one certificate can be installed on one computer.

The CD certificate is valid for 2 years. Before the expiry of the certificate validity period, the client receives a message on the e-banking login page with the question whether she/he agrees a new certificate to be issued.

3.4 The digital certificate is the client's signature for signing payment orders, orders for funds transfer from client transaction account to the account designated by him. By the use of digital certificate, the Bank meets the highest standards of client protection and enables them safe access and possibility for managing their own funds. Clients that want to effect payments through the e-banking service need the digital certificate and it can be received either on a CD or on USB token

USB token certificate is not installed on the computer, but it is activated by placing the device in the USB port on the computer from which the client wants to make payments. Therefore, the USB token is mobile/portable, i.e. it is not recorded on the computers where it is used and therefore it can be used on any computer without installation. When using the e-banking system, the system will ask the client whether the digital certificate has been installed on the computer through which he wants to effect the



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payments or USB token digital certificate is available. By confirming this question, the client can approach to construction of orders and payment.

For successful use of the USB token, it is necessary to activate the additional programs described in questions 3.5 and 3.6.

The USB token digital certificate is valid for 2 years. Before the expiry of the period, the client receives a message to visit the branch for resetting the USB token and for assigning new one.

3.5 By the use of digital certificate (available on CD or USB token), the Bank meets the highest standards of client protection and enables them safe access and possibility for managing their own funds. For successful use, digital certificates require activation of 3 additional components in the system:

For CD digital certificate , to install/activate:	For USB token digital certificate , to install/activate:
To mark all options of ActiveX Control and plug-ins with Enable or Prompt. We recommend the website https://ebank.stb.com.mk to be marked as Trusted site for additional protection of your computer.	<ul style="list-style-type: none"> • For Windows 2000/XP: PKIClient-x32-4.5_signed.msi • For Windows Vista (32-bit): PKIClient-x32-4.55.msi • For Windows Vista (64-bit): PKIClient-x64-4.55.msi • For Windows 7 (32-bit): PKIClient-x32-5.1-SPI.msi • For Windows 7 (64-bit): PKIClient-x64-5.1-SPI.msi
StbXmlSignatureInstall.msi	StbXmlSignatureInstall.msi

3.6 The additional programs/settings described in 3.5 are available on the Bank's website <http://www.stb.com.mk/ebank/download.htm>

3.7 E-banking service of Stopanska Banka AD – Skopje is adjusted to function on the most modern operating systems and it is constantly upgraded. The Bank recommends using it according to the following technical requirements:

- Operating system: Windows 2000 or more (Mac and Linux OS are not supported)
- Internet Explorer 6.00 or more



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- Internet access of 33.600 Kbps or more, ISDN or constant connection
- Modem : 56K, or ISDN

3.8 You can use the e-banking service for payment on Internet Explorer 6.00 or more, while on all other browsers you can have access to the accounts and products you use.

3.9 The e-banking system of Stopanska Banka AD – Skopje effects the payments according to the Bank's working time and the payment operations in RM (see question 4.2). However, in order to meet client needs, the Bank enables to the client to designate a future date for order realization. In doing that, the client must be careful to select future date which is working day and to have sufficient available funds in the account on that date for realization of the order.

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IV WHAT ARE THE COSTS AND PERIODS OF USING E-BANKING SERVICE

1. Is there any fee for payments through the e-banking service?
2. What is the period in which payments through the e-banking service can be effected?

4.1 For individuals: no fee for payments to accounts with Stopanska Banka AD – Skopje through the Bank's internal system. The public utility bills contain the accounts of companies in banks they operate with. Select and enter the account of Stopanska Banka and pay the bills free of fee (heating, electricity, water supply, telephone, Internet, cable TV, etc.). Detailed description of costs and periods for payment:

a. Time schedule and fees for payment for individuals in working days:

	Manner of payment	Monday - Friday	Saturday	Fee
To other banks	1 MIPS	from 07:45 to 16:20 h.	/	MKD 100.00
	2 KIBS	from 07:45 to 14:20 h. Up to 10.000 MKD	/	MKD 9.00
	2 KIBS	from 07:45 to 14:20 h. Above 10.000 MKD	/	MKD 12.00
To SB	3 Internal	from 07:45 to 18:00 h.	from 07:45 to 13:00 h.	No fee
Compensation for issuing CD digital certificate				FREE OF CHARGE
Compensation for issuing USB token digital certificate				MKD 1,200.00 by onetime payment

b. Time schedule and fee for payments for legal entities in working days:

Payment system	Monday to Friday	Saturday	Fee	
Internal system of SB	from 07:45 to 19:00 h.	from 07:45 to 13:30 h.	MKD 1-10,000	MKD 7.00 per order
			over MKD 10,000	MKD 11.00 per order
KIBS	from 07:45 to 14:20 h.	/	MKD 1-10,000	MKD 13.00 per order
			over MKD 10.000	MKD 18.00 per order
MIPS	from 07:45 to 16:20 h.	/	MKD 100,00 per order	
PP53 payment of wages for employees from 07:45 to 14:00 h.			Internal	MKD 4.00 per order
			KIBS	MKD 12.00 per order
Compensation for using USB token digital certificate			MKD 1.200,00	
Account maintenance			MKD 200,00 per month	



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4.2 See above, question IV.1.

In order to make it easier for the clients to use the e-banking system, it was enabled to set a future date on the payment orders. The clients should be careful to set the date on a working day. The order will be realized in the beginning of the working day depending on the available funds in the client's account.

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V DATA ON SECURITY

1. Is it safe to install the CD digital certificate on a computer to which other persons also have access?
2. Is there a chance for someone to misuse my e-banking profile and how can I protect against that?

5.1 The digital certificate is part of the safety puzzle which secures the client from misuse of accounts, data and funds. We recommend installing the digital certificate on a computer to which only you have access, but if you want to install it on a computer to which several persons have access, always make sure you log off the e-banking service when you finish using it and do not agree the system to remember your profile name or password. Do not leave a trace of your password or profile name in other documents in the computer and if you download a statement from the e-banking service, delete it afterwards from the computer.

5.2 The e-banking service is developed internally in the Bank and when using it, the client communicates with the Bank directly, without intermediaries, without other software companies. In its development, high security standards were used for preventing misuse. The digital certificate which is only at client's disposal, as well as the password for logging in and the password for signing the orders additionally guarantee protection against misuse. We continue to invest many resources for the purpose of providing security of the system, service and clients as a permanent determination and offering safe, stable and permanent services.

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VI FORGOTTEN PASSWORD, LOST CERTIFICATE, REPORTING MISUSE

1. What if I lose/forget the password for login or the profile name?
2. What if I lose the CD/USB digital certificate?
3. Where and when can I report misuse of the e-banking profile?
 - 6.1 In case you forget the password or forget/lose the profile name, please come to the nearest branch and request your password and profile name to be renewed free of charge. You can log in once in the e-banking system with the renewed name and password, and you should immediately create password which will be known only to you and which you will use to login. (see question 3.1)
 - 6.2 If you lose the USB or CD certificate, please submit request for its renewal at the nearest branch. A completely new certificate will be prepared for you with validity period of 2 years. For renewal of the certificates, the fees referred to in question 4.1 apply.
 - 6.3 If you suspect that your profile has been used by unauthorized persons, please immediately contact our 24-hour info center on (02) 3100 109.

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VII ADDITIONAL QUESTIONS AND PROBLEMS

1. What if a message such as DLL Server Error, Unauthorized access or the like appears?
2. Why all accounts I hold with the Bank are not displayed?
3. Why my account balance is not updated?
4. Why cannot I see monthly reports older than 6 months?
5. When are the transactions made by card or at counter displayed in the statement?
6. Are there any instructions for using the e-banking service?
7. How can I prove the payment effected through the e-banking service?

7.1 All messages that your computer can display at the time of installing or using the e-banking service are individually subject to the settings required for your computer. In case such message appears, do not hesitate to contact our info center for assistance on (02) 3100 109.

7.2 When submitting application for e-banking profile, the client chooses which accounts he wants to be visible with the service and which not. In case of opening a new account or a need of adding certain account in the survey, the client can call the 24-hour info center on (02) 3100 109 and request from the operators to add the accounts to the survey.

7.3 The account balances are updated continuously. For additional checking, the client can click the link “balance” available for each account and get new balance. This is also possible by clicking the account itself, in which the client will get more information on the account, among other things, the current balance as well. If the balance is not updated, contact our 24-hour info center on (02) 3100 109 and request the operators to help you.

7.4 Monthly statements older than 6 months are available at the Bank’s counters. According to our experience so far, in more than 95% of the cases clients do not require monthly statements older than 6 months through the e-banking service, therefore they are not left on the server. For older statements, please refer to us in one of the branches of the Bank.

7.5 Transactions made with card at ATM or at counter appear immediately in the e-banking service. Transactions made with card in the merchant network appear as transactions immediately after making settlement with the merchant and its account, which is a period of various duration for each merchant, bank or country.



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7.6 Bank's website contains a demo which illustrates several basic activities available on the e-banking service. In addition, in the upper right corner of each page of the e-banking application you have a "help" link which explains and shows all activities with text and picture. Certainly, you can ask our operators for help at any time in the 24-hour info center on (02) 3100 109.

7.7 After you realize the order/payment successfully, you can print it and submit it as a proof for successful payment of funds. The number FTxxxxxxxxxxxx which appears above each successfully realized order is the transaction number and it is used for checking in the Bank systems.

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VIII GENERAL TERMS OF USE

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- To copy or print materials available on the website without commercial purposes
- To connect their sites with links to this website (if those links are have business/marketing purposes, the link should be opened in a new window from the website of Stopanska Banka AD – Skopje)
- Each individual or legal entity that will make a decision based on information available on the website will be responsible for the success or failure of the made decision and for all loses that might arise on its basis.

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The products and services described on this website refer only to Stopanska Banka AD – Skopje and are in complete ownership of the Bank.

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