STOPANSKA BANKA AD - SKOPJE
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On your side

i-bank
NBG GROUP

FREQUENTLY ASKED QUESTIONS FOR I-BANK CHANNELS FOR NATURAL PERSONS

E-BANKING / M-BANKING

STOPANSKA BANKA AD - SKOPJE

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1. What are the options offered by the i-bank services?

i-bank is a bundle of alternative channels allowing you to choose when, where and how to use bank services available 24/7 via phone, mobile device or computer.

As part of the i-bank services, Stopanska banka AD - Skopje offers you as follows:

- 24/7 access to all your bank accounts:
  - Current, transaction or savings account, account linked to a credit card or My Cash card
  - Overview of your daily transactions by account, reserved assets and bank statements
  - Overview of all transactions in the past two years plus the current year
  - Overview of monthly bank credit card statements for the last 12 months
- Option for payments from current transaction account in MKD:
  - Bill payment, commission-free: electricity bills, heating bills, phone bills, cable and internet bills and all other payments to accounts in Stopanska banka AD - Skopje
  - All types of budget transactions: taxes, kindergarten fees etc.
  - Payments from one bank account to another bank account
  - Payments of loan installments and cards
  - Exchange office - purchasing and selling foreign currencies linked to foreign currency bank account
- Option for payments from current transaction account in other currency
- Remittance payments abroad (1450 payment order)
- Continuous overview of Bank's products used:
  - Loans – overview of amortization plans, payment lists, overview of monthly bank statements and lists of credit card daily transactions
  - Deposits – overview of interest rates, payment deadlines and deposit balance and payment of non-terms deposits
- Applying for debit card via e-banking
- Limit setting of i-bank account limits
- Online update of customer data
- Payment and record keeping of standing orders for terms deposits "Shteden plan" or "Pchelka".

II. How to become i-bank user?

1. Who can use the service?

All natural persons having MKD and/or foreign currency bank account, credit and/or deposit product of Stopanska banka, may apply for free access to the i-bank services offered by Stopanska banka AD - Skopje.

2. What are the requirements to use the services above?

The application procedure to use the i-bank services is fast and simple: clients are required to visit any Bank's office only once to retrieve their username/password, as well as the software OTP (one-time-

password) token to be able to make payments from their bank accounts. Clients are required to provide as follows:

- o Personal identification document (valid personal identification card or passport)

- o Sign a contract for i-bank services

III. How to use i-bank services?

1. What devices are the i-bank services available on?

i-bank services (**e-banking and m-banking, phone banking**) are available on all devices with enabled internet access or via a phone number. The app **(m-banking)** is available on all mobile devices – iOS and Android tablets and smart phones. Stopanska banka AD – Skopje **electronic banking** can be used on any device and operating system supporting internet access by simply clicking the "*E-LOGIN"* button on Bank's web site available on www.stb.com.mk. **Phone banking** services can be accessed via our 24/7 Contact Center available at (02) 3100 109 which can be reached from any standardized phone. Please note that all conversations with our agents are being recorded.

2. What should I install to be able to use the i-bank services?

i-bank channels (e-banking and m-banking) are internet-based services:

- To use the **e-banking** service, you are required to use a computer/mobile phone and to install a web browser, without any preset system configurations,
- To use the **m-banking** app, you are required to use a smartphone and to install the m-banking app available on App Store or Google Play store
- For phone banking, you are required a PIN code you can retrieve at Bank's offices when retrieving your OTP device.

For all clients using OTP token authentication, the access to the e-banking channel is enabled via Windows, Mac or Linux operating system-based devices, via all web browsers and is completely customizable to the needs of your system, without the need to install any additional components to support the operation thereof.

3. How to log in?

3.1. How to log into the e-banking service?

To use the e-banking service, you are required to access Stopanska banka AD - Skopje website, available at www.stb.com.mk and in the upper right menu, choose **E-LOGIN,** and you will be redirected to a window prompting you to enter your username/password, which have been granted to you.

Upon your first login to the i-bank channels, you will be required to change the password given by the Bank. The new password should contain at least 8 characters - it should be a combination of uppercase, lowercase and number. The system will prompt you to enter the new password again to confirm it, and then press "CHANGE" to log in with your new password.

3.1.1. What is the username for the i-bank services?

The username granted by SB to the i-bank user required to log into the system, in combination with user's password, is a unique identifier of user's access to the service. The username is unique and serves to identify the client registered to use Stopanska banka i-bank services.

3.1.2. What is the user password?

The user password is a set of alphanumerical characters and signs, which in combination with the username, allow users to identify their access to SB i-bank services.

3.2. How to log into m-banking?

After downloading the **m-banking** app on your smartphone, you will be prompted to login in the same way as for electronic banking (please refer to 3.1) – first, enter the username issued by the Bank and the password you have created upon the first login into the system. The mobile app also has option for fast login by using a PIN code (4 digits) that you personally create upon the initial login using your username and password. The login option to your mobile banking is available by clicking on the m-banking field in the Stopanska banka mobile app.

3.3. What is PIN code for m-banking?

The mobile banking PIN code is a 4-digit code created personally by clients allowing them to log in quickly into the mobile banking app. The mobile banking PIN replaces the login step consisting of entering client's username and password.

* Additionally, for devices using biometric safety features, there is also option to log in into the app by using fingerprint or face ID.

3.4. How to sign up for phone banking?

To sign up for the phone banking system, please call our 24/7 Contract Center on the phone number (02) 3100 109 and by choosing the option 2—phone banking services. Client verification is a tree-step process, and the system will prompt the client to enter their ID number, the phone banking PIN code, as well as one password generated by client's OTP token.

3.4.1. What is an ID number and where can I get it?

The identification number (ID number) is a unique client recognition number in the SB systems. It can be found on the plastic card issued by the Bank upon opening transaction account at the Bank, as well as in all agreements that clients has enter with Stopanska banka or in the **My Profile** section of the e-banking service.

3.4.2. What is a phone banking PIN code?

The phone banking PIN code is a 4-digit password that the client is required to create when signing the I-Bank Service Contract, which is to be used to verify their use of this channel upon each consecutive login. The phone banking PIN code is also an additional protection of your financial data in the alternative banking services.

3.4.3. What is an OTP token password?

The OTP token password is one-time 6-digit password generated by your OTP device, both hardware or software token, which is part of the app. As the token is personalized, that is, it uniquely identifies its owner, passwords that your token generates are your electronic signature used to verify payments orders created in the alternative banking channels within the i-bank services, as well as to identify clients upon logging into the phone banking system.

3.4.4. What is a payment code?

The payment code is a 5-digit mobile payment password created by clients upon activating their SOFTWARE token. With this 5-digit code, clients can make payments ONLY via the m-banking app, and the password can be replaced by a biometric safety feature, provided that client's mobile phone supports biometric safety features (fingerprint/face ID). The 5-digit code is also used to generate an e-banking token to make payments on a computer, and that 6-digit code is different from your payment code and is generated in the "Token" icon by pressing on "Generate OTP Token" and is valid for 30 seconds. To generate the e-banking token, clients are required to authenticate with biometric feature or a payment code.

4. How to make payments using the i-bank channels?

4.1.1. How to fill out e-banking payments orders?

To access the payment order option, click on the link "Payment Orders" on client's Stopanska Banka AD – Skopje electronic and mobile banking system. The system offers option to choose among several types of payment orders, depending on client's needs and the purpose of payments, as well as a selection of pre-filled templates to use when paying household bills and payments made for Bank's credit products used. For easier use of this section of the service, the payments orders look the same as the regular payment orders available at Bank's offices.

4.1.2. How to make payment via e-banking using the PP-30 template?

The PP-30 payment order is selected from the field available in the vertical menu which opens up by clicking on the link "Payment Orders" in the electronic banking service.

The appearance of the PP-30 electronic banking payment order simulates the real appearance of the PP-30 payment order, and in accordance with the regulations of the NBRNM, contains the well-known elements. To make payment order filling out easier and to save client's valuable time, the system automatically fills out the data for the payer contained in the left-hand section of the payment order. Thus, clients are required to fill out only the blank fields of the payment order.

Slide over the fields to get information on the data required in the blank field of each individual type of payment order.

In the event the client wishes to make payment after the expiry of the Term Plan (provided on Stopanska banka AD – Skopje webpage), on a bank holiday or if the client wishes for a payment to take place at a specific date which differs from the current one, they can select the option to change the date in the field Currency Date.

4.1.3. How to pay my bills using the e-banking service?

Payment of household bills can be done by using the templates available in the "Other Payments" link where clients can pay their household bills to bank accounts in Stopanska Banka AD - Skopje, fast and easy.

- Electricity bills
- Heating bills
- Utility bills
- Telecommunication service bills
- Cable TV bills

4.1.4. How to make payments via e-banking using the PP-50 template?

The PP-50 template available on i-bank channels is used to make statutory payments and payments to various budget recipients and has the same characteristics as the regular PP-50 payment order.

To define the recipient of the payment, the PP-50 payment order prescribes two separate fields that are mutually exclusive - the **remittent account** and the field **budget beneficiary account – single beneficiary**. If one of these two fields has already been filled out, there is no need to fill out the other field.

"**Remittance code and programme**" is a field that clients are required to fill out depending on the invoice or the payment decision issued by the competent authority based on which the payment is being made.

"**Debit/payer reference number field**" is a field that closely describes the payer identified based on their Citizen's Personal Identification Number or a user number issued by the authority appearing as a payee.

The "**remittance purpose**" is a blank field in which clients can state a detailed description of the purpose of their payments or they can state directions in terms of the base of the payment order, the number of the payment decision or the invoice based on which the payment is being made etc.

In case payment is made on behalf on another person, the Citizen's Personal Identification Number of that person should be entered in the field "**Tax Number or EMBG (Citizen's Personal Identification Number)**".

4.1.5. How to make payments for my credit products at Stopanska banka?

Repayment of credit products at SB using the electronic banking system is fast and simple by using the pre-filled templates.

For credit cards, payments are done using the link "Other Payments" > "Credits and Credit Cards" > "Payment of liabilities based on revolving credit products" (the account and the type of credit product are stated in continuation of the link). Clients are only required to fill out the "amount" field of the payment order. The fields "payer reference number" on both sides of the payment order are filled by clients, without any applicable limitations.

4.1.6. How to make foreign currency payments?

Foreign currency payment orders using the electronic banking service are available via the option 1450 Form from the payment orders on client's foreign currency bank account at ST.

4.1.7. How to fill out m-banking payment order?

Stopanska banka's mobile banking app features the same functionalities as the electronic banking; the only difference being the appearance of payment order templates available. Namely, in order to provide better visibility, on the payment orders in the mobile banking system, the section dedicated to the payer is up and the section dedicated to the payee is down, unlike the payment orders in electronic banking, where these sections are placed left and right. To access payment order templates, clients are required to select the option "Payment Orders" from the account the payment is to be debited.

4.1.8. How to make phone banking payments?

Phone banking payments are done by calling our 24/7 Contract Center on the phone number (02) 3100 109 and by choosing the option 2 - phone banking services. Our agents are trained to assist clients in terms of any questions they might have in terms of PP-30 payment order payments, PP-50 payment order payments, inter-account transfers, payments of orders for household bills, payments of SB credit products used by clients etc. Our agents will ask for detailed instructions from clients to fill out payment orders properly and to process them based on client's approval by entering the password generated by client's personalized OTP device that the client will be asked to share with our agent.

5. Other options offered by e-banking/m-banking

5.1.1. Limit setting on i-bank transactions (e-banking) accounts

For additional safety, clients have the option of setting limit for outflow of assets from client's accounts by using the i-bank channels. To set account limit, clients are required to select the account on which a limit is to be set, on the main screen, on the left, the menu "**Account Information**" will appear > "**Account Limit**", and the button "**CHANGE**" opens the form to change the limits of choice. The current maximum limit allowed on bank accounts is as follows:

- Transaction limit - MKD 500,000
- Monthly limit – MKD 3,000,000

The amount of the limit set may not exceed the allowed one, and if clients need higher limit, they are required to call the Contact Center or visit the closest SB office.

5.1.2. Online client data update (e-banking)

Pursuant to legal regulations, to be able to make banking transactions, clients are required to update their data submitted to the Bank every 700 days.

Therefore, the e-banking service offers the option to update client's personal data (for users of OTP authentication token) in the section "My Profile", which contains a form presenting client's current data provided to the Bank, and in the event of change, clients can report such change by clicking on the "Update" button. Once the change is made, it can be confirmed by clicking on the "CONFIRM" button, and then the system will require an OTP password which is generated by client's hardware device or by the m-banking app, in the section "Token".

5.1.3. Debit card application (e-banking)

If you are currently not using any of Stopanska banka debit cards, you can apply directly via the e-banking service, on the main screen, in the left-hand side menu "**Debit Card Application**"**,** where clients can choose the type of the debit card, then they will be required to confirm, and finally, the system will prompt the client to enter an OTP password, which is generated by a hardware device or via the m-banking app, in the section "Token".

5.1.4. Additional deposit payment (e-banking)

Additional payment for term deposits of the type "Shteden plan" or "Pchelka" are made using the "My Products" tab, in the list "Term Deposits", by choosing the term deposit for which the payment is to be made. Next, select the LD and new screen will pop up, and in the left-hand side menu, select the option "Deposit Payment". To make this type of payment, clients are required to have the required balance on the liquidity account which is linked to that particular deposit, which can be done using a regular PP30 payment order, and they are required to appear as holder or as an authorized person for such deposit.

Payment orders are signed by entering a one-time password generated by the OTP token (hardware/software).

5.1.5. Recording deposit standing order (e-banking)

Standing orders may be recorded for term deposits of the type "Shteden plan" or "Pchelka", which is done in the "My Products" tab, in the "Term Deposit" list, by selecting the term deposit which is to be recorded/amended/cancelled on a standing order. Next, by selecting the LD, new screen pops up, and in the left-hand side menu, select the option "Standing Order". Next, new screen shows up, where the following elements of the standing order need to be entered:

- the amount of the standing order, which should match the currency of the LD, and
- the date of each month on which the standing order is to be debited in DDMMYYYY format.

The standing order is realized as a payment from a liquidity account of the LD to which the payment is being made, only by a person authorized for that account, provided that there is sufficient balance on the bank account and that the account is not blocked.

5.1.6. Overview of SB products clients use

In addition to the tab offering overview of your bank accounts, there is also an option to view all products you use at SB in the tab "My Products", grouped as follows:

CREDIT PRODUCTS, showing active loans, along with basic details and presentation of the amortization plan

CREDIT CARDS, showing basic details for your card(s) and option for generating monthly statement

DEBIT CARDS, showing details on client's card(s) and status

TERM DEPOSITS, showing a list of all deposits, with an option for detailed overview for each of them, featuring amortization plan and payment list.

5.1.7. Inflow/outflow NOTIFICATION activation (m-banking)

To activate notifications, please follow these 3 steps in your mobile app:

- First, select the m-banking icon in the SB mobile app
- In the upper right-hand menu with three dashes, select NOTIFICATIONS
- In the NOTIFICATIONS menu, select the bank accounts for which you would like to be sent notifications, and then select the minimum amount.

After completing these steps, as of the next day, you will be sent notifications for inflows or outflows from and to your account(s).

** Please note that these notifications do not include CARD transactions (POS terminal payments, online transactions, ATM withdrawals etc…)

*** The option to activate NOTIFICATIONS is only available to m-banking app users.

5.1.8. How to activate and use the Topsi Pay fast payment service (m-banking)

To activate the Topsi Pay service, clients need to register for the i-bank service and to have option to make payments (that is, to have any kind of hardware/software token).

- The service can be activated by clicking on the Topsi Pay (fast payment) icon.
- Clients will first be required to click on the ACTIVATE button, and then they will be redirected to the Terms and Conditions, to which they should agree
- Next, clients will be required to enter the mobile number registered at the Bank
- Clients will be sent SMS validation code, which is next entered into the blank field
- The service is ACTIVATED!

From now on, you will be able to make fast payments to your friends entered in your mobile phone, by simply selecting them from the friend list shown on the screen.

The service allows its users to split a bill, to send a friend request, to check out the friend transaction history and to send money to friends.

* Friends are SB clients that have activated the Topsi Pay service, and which are entered in your phonebook.

IV.   What are the costs and the terms to use i-bank?

1. Is bank commission payable to i-bank channels?

Payments to accounts in Stopanska banka AD - Skopje via the **internal Bank's system** are **commission-free.** All other payments to other bank's accounts are charged at preferential rates for all alternative channels. Rates are available on the webpage of the Bank on the following link.

2. How can I make payments via the i-bank services?

Internal payments from bank accounts linked to a card may be cone at any time, **24/7.** Other internal payment orders may be realized from **07:45 to 18:00 hrs.** Payment orders at other banks in the Republic of North Macedonia may be realized from **07:45 to 14:20** hrs via **KIBS** and from **07:45 to 16:20 hrs via MIPS.**

To facilitate client operations with i-bank channels, payment orders have the option of selecting any date in the future, which must be a business day, three months at the most from the current date. Payment orders are realized at the beginning of the business day, depending on client's available account balance.

V.   Additional questions and potential issues

1. Why only some of my accounts at the Bank appear in "My Accounts"?

When applying for the i-bank system, clients have option of selecting which bank accounts will be visible in the service, and which will not. Additionally, if the client decides that they do not wish to see some of their bank accounts, or they would like to add an account in the "My Accounts" section, clients have the option of making changes of how bank accounts will appear in the "**Profile Administration**" tab.

2. Why my account balance does not update on the e-banking service?

If the balance on your accounts fails to update once you have pressed the "Account Balance" button, please call our 24/7 Contact Center at (02) 3100 109 to get assistance from our agents.

3. What is the period for which an overview in bank statements is provided?

Overview of the bank statements from client's bank accounts on both electronic and mobile banking services is provided for the current year and for the past two years. Overview of the monthly bank statements for client's credit cards is provided for a period of 12 months. Should you need older bank statements, please contact the closest Bank office.

4. At what point do transactions made using a card or transactions made at Bank's desk appear on bank statements?

Transactions made using a card at an ATM or at Bank's desk are immediately populated in the overview of "Daily Transactions" on the i-bank services. Transactions made using a card in the merchant network will appear on client's bank statement right after the clearance with the merchant and their balance, and such time period may vary depending on the merchant, the bank or the country. Until such time those funds are to be debited from your bank account, they can be overviewed in the section "Statements - Reserved Balance". Reserved Balance is authorization made with a card, which has still not been debited and booked as debit, and still decreases the available balance in client's bank statement. Once reserved balance is debited from the account, the amount thereof will automatically appear in the daily transaction list, that is, in the bank statement.

5. How can I provide an evidence of payments made via the i-bank channels?

Once your payment is final, click on the field "Print" to print out the respective payment order from the list of orders and submit it as an evidence of successful payment. The number FTxxxxxxxxxxxxx appearing

above every successfully realized payment order is a transaction number and it can be used to check Bank's systems in the event there is a need to verify payments made.

6. **Can I download or print out the bank statements for my account?**

In the tab "Download As", there is an option to download bank statements in XML format. Select the "Print" icon to print out the same overviews or to download them as .pdf if in "Destination" in the pop up window you have selected "**Save As PDF**", and then click SAVE.

7. **When entering the password generated by my OTP token, the system has responded with "Failed OTP Validation. The payment order can't be processed" on several occasions, although the password I enter is correct.**

In the event the system fails to recognize the password generated by your OTP token, or in the event your token generates a password which is combination of letters and numbers on your hardware token, please contact our 24/7 Contact Center at (02) 3100 109, and our agents will check the functionality of your token and will provide you further directions in how to resolve the issue.

8. **When processing my payment order, the system informed me that the processing has failed.**

When processing payment orders made using the alternative channels offered in the i-bank services, in addition to bank account balance, there is a control mechanism set in place enabling payment orders made by entering inappropriate parameters in any of the fields to get failed status, based on which, clients are sent a notification message. In such event, please double check all information entered in the payment order which have initially been recognized as inappropriate by the system, in accordance with the feedback provided by the system. In case you need additional assistance filling out your payment orders, please call our 24/7 Contact Center at (02) 3100 109.

9. **I have noticed that I have made a mistake in the payment order which has been successfully processed**

In such case, please contact our 24/7 Contact Center at (02) 3100 109 or send us an email to kontaktcentar@stb.com.mk as soon as possible. Our agents will check the payment order and will take all required steps to cancel it, if allowed by the term plan.

10. **The field "Payment Orders" in my electronic banking is inactive and there is no option to fill out a payment order.**

The "Payment Orders" field is only active for bank accounts which have the transaction account option enabled and for bank accounts recorded in the Unique Transaction Account Register for which the client has token they use to sign payment orders; bank accounts linked to credit cards do not have the option to make payments via electronic banking and this field is inactive for this category of clients.

If the "Payment Orders" field in your transaction account is inactive, please contact our 24/7 Contact Center on (02) 3100 109.

11. The balance of my accounts shown in the bank statement does not match the balance in "My Accounts"

Bank statements for your accounts are a list of all realized, debited transactions. The difference between these two overviews of the bank balance is due to the so-called reserved balance. Reserved balance is realized balance which is still to be debited for transactions made on POS terminals and ATMs of other banks in the Republic of North Macedonia and abroad, and they decrease the available balance, but do not appear as debited balance on your bank statement. Details on the reserved balance on your bank accounts are also available in the section "Bank Statements" of the electronic and mobile banking service of Stopanska banka.

VI.   Safety Features

1.   Could my profiles on any of the i-bank channels be misused in any way?

The i-bank services have been developed internally by Stopanska banka AD – Skopje and when using these services, the clients are in fact communicating directly with the Bank, without any mediation of other software companies. When developing the systems, the Bank has relied on the highest standards in the industry designed specifically to prevent any kind of misuse. The OTP authentication token which is personalized, is used to directly identify the specific client when making any kind of payments, and with the login password, the systems provide additional guarantee for the safety of client's data. The Bank is committed to investing additional resources to protect system's integrity, the services and the clients with a single objective of providing safe, stable and reliable services.

2.   What if I lose/forget my username or password?

In the event you forget your password required to access any of the i-bank channels, you can call our 24/7 Contact Center at (02) 3100 109, and our agents will assist you in getting new password. If calling our Contact Center is not an option for you, please do not hesitate to send us by email to kontaktcentar@stb.com.mk. The new password will be sent to you in two parts, using several different channels, meaning that the agent at the Contact Center will tell you the first part of the password or it will be sent to you in return email, and the second part will be sent to you in a text. Please note that this password can only be used upon your next initial login, and the system will prompt you to create a new one.

In case you forget or lose your username, please visit the nearest Bank office.

3.   What if I forget the PIN code for the mobile banking services?

In case you forget your PIN code required to log into mobile banking, please select "Cancel the Current Login PIN", and the system will allow you to log in using the username and the password for the i-bank channels provided to you by SB. Once you log in using your username and password, you will be allowed to create new PIN code to log into the SB m-banking service.

4.   What if I forget the PIN code for the phone banking services?

In case you forget your PIN code for the phone banking services, please visit the nearest Bank office and our employees will reset and enter new phone banking PIN code.

5. Can I change the username I use to log into the i-bank services?

The username you use to log into the i-bank services serves as a unique identifier for you as user of SB i-bank services and there is no option to change it.

6. Can I change the password I use to log into the i-bank services?

You can change the password for the i-bank services at any time. To change your password on the e-banking channel, go to the "Profile Administration" field, then select "Change Password". If you wish to change your password via the m-banking service, please select the option "Change Password" in the m-banking menu.

7. How to change my m-banking PIN code?

You can change your m-banking PIN code in the option "Change Login PIN Code", available in SB m-banking menu.

8. How to change my phone banking PIN?

To change your phone banking PIN code, please call our 24/7 Contact Center at (02) 3100 109 and select option 3 – Issuing and Changing Phone Banking PIN Code.

9. What if I lose my hardware OTP token or forget the payment code for the software token?

In the event you lose your OTP token, please contact our 24/7 Contact Center at (02) 3100 109 and our agents will block the token to prevent potential misuse. Once your token device has been blocked, please call our Contact Center so our agents can give you software token to use with the mobile app.

10. Where and how can I report a misuse of my i-bank profile?

In the event you doubt that your profile has been used by unauthorized persons, please immediately call our 24/7 Contact center on (02) 3100 109.