

Manual for foreign currency payments through the e-banking service of Stopanska banka AD Skopje

To perform an international payment, select the **PAYMENTS** link available for the foreign currency account that you selected.

E-banking **STOPANSKA BANKA AD - SKOPJE** member of NBG group **i-bank** NBG GROUP On your side

My Accounts My Products **Payments** Reports Македонски Help Exit

PAYMENTS LIST Payments for value date: 9/5/2018 **ADVANCED SEARCH OPTIONS**

PAYMENTS

- International Payment
- Buying foreign currency
- Templates >
- Print list

No payments for this date

The international payments form consists of fields that describe the principal, the recipient of the funds transferred as well as the Bank. This Manual describes each of the fields in detail in order to simplify the process of filling in the international payment order.

Payment **PROCESS WITH OTP**

STOPANSKA BANKA AD - SKOPJE членка на NBG групацијата

Date of payment order submission: 9/5/2018

PRINCIPAL

Payers Account: [Text Field]
Payers Name: [Text Field]
Information on international provisions: BEN OUR SHA
Account for charging a fee for SB: [Dropdown]
IBAN / Account: [Text Field]
 Правно лице Физичко лице
Name: [Text Field]
Address: [Text Field]
City: [Text Field]
State: [Dropdown] AFGHANISTAN

BANK

SWIFT code: [Text Field]
Bank name: [Text Field]
Bank details: [Text Field]

USER

Amount: EUR 0.00
Purpose Code: [Text Field] Purpose Description: [Text Field]
Број на документ по кој се извршува плаќањето: [Text Field]

ACTIONS

- Save
- Attachments
- Close

IbPayFormPP1450

The fields are filled in as follows:

- **Date of payment order submission** – the field is automatically filled in with the current date, but if the payment order is to be processed on a following date, there is a possibility to change the default payment order processing date which allows the client to fill in the payment order today and process it on any upcoming date up to 3 months from the current date

The PRINCIPAL fields are filled in as follows:

- **Information on international fees** – offers the choice of the way the payment order fee is handled. The following options are available: BEN – the fee is paid by the user (recipient), SHA – the fee is paid by both parties – each in their country and OUR – the fee is paid by the principal
- **Account for charging a fee for SB** – dropdown field that offers the principal to select an account which will be used by the Bank for international payment fee charge

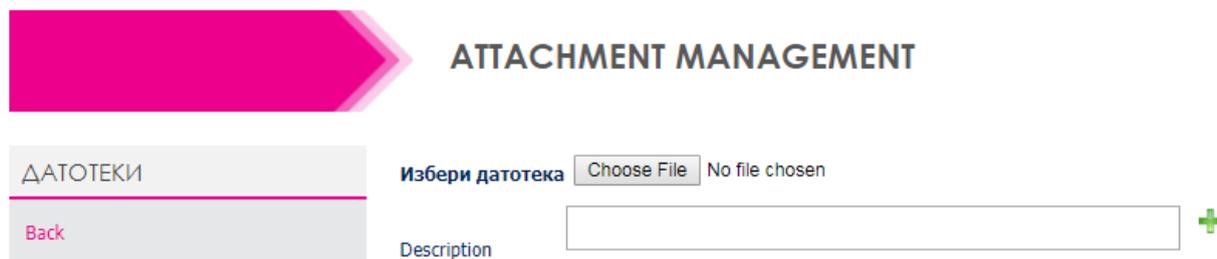
The USER section is filled in with the following information on the international payment order funds recipient:

- **IBAN/Account** – field for information on the recipient's IBAN or account number
- **Legal entity/Individual** – field for selection of the type of recipient; the available options are legal entity or individual recipient
- **Name** – field for entering the name of the recipient (name and surname for individual recipients or full name of the legal entity receiving the foreign currency payment)
- **Address** – field for the recipient address
- **City** – field for entering information about the city of the payment order recipient
- **County** - field for entering information about the country of the payment order recipient
- **Amount** – field for entering the amount that is to be transferred toward the international payment order recipient shown in currency corresponding to the account type selected for payment order processing
- **Purpose code** – field for selecting a code that will describe the purpose of payment. By clicking the Select Payment Code button, available next to the Purpose Description field, a dropdown list of all the available purpose codes opens for selection
- **Purpose description** – field that is automatically filled after the payment code is selected and shows details on the purpose of transfer of foreign currency
- **Number of document supporting the payment** (Invoice number, contract, credit report, etc.)

The BANK section is filled in as follows:

- **SWIFT code** - field for the SWIFT code of the bank where the recipient's account is opened, if the Bank of the recipient is part of the SWIFT system. Otherwise, this field is left blank and the information on the corresponding code is filled in the Bank Details field.
- **Bank name** – the field is automatically filled in with the entry of the SWIFT code. In case the field does not fill automatically because the SWIFT code of the selected bank is not in the database, you can fill the field manually
- **Bank details** – to be filled in only in the case of payments to:
 - ✓ Australia – filled in with BSB code
 - ✓ USA – filled in with ROUTING number
 - ✓ Canada – filled in with TRANSIT number
 - ✓ India – filled in with IFSC code

After completing the payment order, select the SAVE option which will save the payment order as “Open”. Any payment order that has the status Open offers the possibility to attach documents supporting the payment (invoice, contract etc.) by selecting the **ATTACHMENTS** option available in the left-side menu.



ATTACHMENT MANAGEMENT

ДАТOTEКИ

Избери датотека Choose File No file chosen

Back

Description

+

The **BROWSE** button allows you to select any supporting document which is then attached by selecting the **OPEN** button in the **CHOOSE FILE** window. Then, a description of the attached document is entered in the Description field and the document is attached to the payment order by selecting the plus sign button (+). This process is repeated as many times as there are document to attach in support of the current payment order.

After attaching the documents, select the **BACK** button which shows the saved payment order. To process the payment order, select the Process with OTP option, available for individuals, and for legal entities, return to the PAYMENTS window and sign the payment order with the certificate issued by the Bank. If any need for further assistance occurs, please refer to the detailed e-banking manual available on this [link](#). By completing the signature step of the process, the payment order is sent for processing to Stopanska banka and the established procedure for payment order processing through the e-banking channel is followed.

When the order is received by the Bank, it is checked by the relevant departments if it is properly filled in, whether the submitted documentation in support of the order is correct and if the order is in accordance with the regulations on foreign exchange operations in the Republic of Macedonia and if all of the above is in order, the payment order receives a final status - whether it is accepted for realization or not. The response is shown on the payment order as well as on the statement report of your foreign currency account. If the payment order is not properly prepared, the Bank will contact you to inform you about it.

After the international payment order has been successfully executed, a copy of the SWIFT message will be sent to your e-mail address available in the SB systems.