



**СТОПАНСКА БАНКА АД - СКОПЈЕ**  
членка на NBG групацијата

# Instructions for exchange operations for individuals and legal entities via the e-banking

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## Exchange operations for individuals

For execution of foreign exchange operations via the e-banking service of Stopanska banka AD – Skopje, the field **Payments** is selected on the account from which the conversion is to be performed.

In order to create a foreign exchange payment order, select the **Купување на девизи** button on the domestic accounts or the **Продажба на девизи** button for the FCY accounts.

The screenshot displays the e-banking interface for Stopanska Banka AD - Skopje. The header includes the bank's logo and 'E-banking' text. The navigation bar contains 'My Accounts', 'My Products', and 'Reports'. A user profile box on the left shows 'DEMO KORISNIK' with account details. The main area is titled 'PAYMENTS LIST' and shows a date filter set to '12/22/2015'. A list of payment types is on the left, with 'Купување на девизи' highlighted. A tooltip for 'Other payments' shows 'Налог за купување на странски платежни средства (СПС)'. A message states 'No payments for this date'. A 'НАПРЕДНО ПРЕБАРУВА' button is in the top right.

The following fields of the currency exchange payment order should be filled:

- Account to be credited (it is selected from the dropdown menu, if the client has more than one transactional account)
- Amount

All other fields are automatically filled in. The currency exchange rate is defined by SB's currency exchange rate list.



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ПРОЦЕСИРАЈ СО ОТП


АКТИВНОСТИ ЗА НАЛОГ

Процесирај со сертификат

Сочувај

Назад кон налозите

Печати

**СТОПАНСКА БАНКА АД - СКОПЈЕ**  
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Датум на валута  
15.12.2015

Назив на налогодавачот  
Демо Корисник

Сметка што се одобрува  
200123456789000 EUR

Банка на налогодавачот  
Стопанска Банка АД Скопје

Износ  
20,00 EUR

Сметка што се задолжува  
200123456789555

Курс  
61,80

Даночен број  
0101911455000

МКД

Износ во денари  
1.236,00

МКД

СБ ИД  
12345678

Матичен број  
1000000

Вид на странско пларежно средство  
Девизи (0)

Ја овластувам Стопанска Банка АД Скопје да ја потпише заклучницата под горе наведените услови

Купување/продавање на СПС

After filling in all the required fields in the currency exchange payment order, the **Процесирај со ОТП** button is selected.

The payment order is signed by inputting the password generated by pressing the button on the OTP token. When the payment order receives the status **Successful**, the domestic transactional account is automatically debited and the FCY account is credited in the case of buying foreign currencies and vice versa in the case of selling foreign currencies. Each transaction must be executed during the current day. The client must successfully complete each step in the process of creating and signing the payment order in 15 minutes or, in contrary, the payment order will be marked **Unsuccessful** by the system and it will be necessary for a new payment order to be created.



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## Exchange operations for legal entities in amounts up to EUR 1,000

For execution of foreign exchange operations via the e-banking service of Stopanska banka AD – Skopje, the field **Payments** is selected on the account from which the conversion is to be performed.

In order to create a foreign exchange payment order, select the **Купување на девизи** button on the domestic accounts or the **Продажба на девизи** button for the FCY accounts.

The screenshot displays the e-banking interface for Stopanska Banka AD - Skopje. At the top, there is a header with the bank's logo, name, and a 'member of NBG group' tagline. Below the header, there are navigation tabs: 'My Accounts', 'My Products', and 'Reports'. On the right side of the header, there are links for 'Македонски', 'Help', and 'Exit'. The main content area is titled 'PAYMENTS LIST'. On the left, there is a sidebar with a 'DEMO KORISNIK' section showing account details (MB: 0101911455000, Account no: 200123456789555 EUR) and a 'New Payment 1450' button. Below this, there is a 'Продажба на девизи' button and a 'Print list' button. A tooltip is visible over the 'Print list' button, stating 'Налог за продавање на странски платежни средства (СПС)'. On the right side of the main content area, there is a 'Payments for value date:' dropdown menu set to '12/22/2015' and a 'НАПРЕДНО ПИРЕВАРУВА' button. The main content area also displays 'No payments for this date'.

The following fields of the currency exchange payment order should be filled:

- Account to be credited (it is selected from the dropdown menu, if the client has more than one transactional account)
- Amount
- Type of foreign payment instrument (foreign currency by default, but various options can be selected from the dropdown menu)



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DEMO KORISNIK  
MB. 0101911455000  
Сметка бр. 200123456789555 MKD

Налог за купување/продавање на девизи

PAYMENTS ACTIONS

Процесирај со сертификат

Save

Back to payments

Print

СТОПАНСКА БАНКА АД - СКОПЈЕ  
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Датум на валута  
12/22/2015

Назив на налогодавачот  
LEGAL ENTITY DOOEL

Сметка што се одобрува  
200123456789000 MKD

Банка на налогодавачот  
Стопанска Банка АД Скопје

Износ  
0.00 EUR

Сметка што се задолжува  
200123456789555

Курс  
61.35

Даночен број  
4020000000111

Износ во денари  
0.00

СБ ИД  
12345678

Матичен број  
23456789

Вид на странско пларежно средство  
Девизи (0)

За овластуван Стопанска Банка АД Скопје да ја потпише заклучницата под горе наведените услови

Купување/продавање на СПС

All other fields are automatically filled in. If the amount doesn't exceed EUR 1,000, the currency exchange rate is defined by SB's currency exchange rate list.

After filling in all the required fields in the currency exchange payment order, the **Save** button is selected.

If needed, the payment order can be edited by selecting the **Change** option. After the payment order has been finalized, the next step is **For sign**, a step which ensures that the payment order is signed using the corresponding certificate using the link **Sign**. The final step is using the **Send** button to deliver the payment order to the Bank for further revision.

When the payment order receives the status **Successful**, the domestic transactional account is automatically debited and the FCY account is credited in the case of buying foreign currencies and vice versa in the case of selling foreign currencies. Each transaction must be executed during the current day. The client must successfully complete each step in the process of creating and signing the payment order in 15 minutes or, in contrary, the payment order will be marked **Unsuccessful** by the system and it will be necessary for a new payment order to be created.



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## Exchange operations for legal entities exceeding EUR 1,000

The process of buying or selling foreign currencies for legal entities for amounts exceeding EUR 1,000 is identical to the previously described, up to the point when the payment order is saved by pressing the **Save** button. After this step, the system responds with the following message – *Payment accepted*. With this, the payment order is signed up for listing in the Bank and the exchange rate is further defined.

**E-banking**

**STOPANSKA BANKA AD - SKOPJE**  
member of NBG group

**i-bank**

**My Accounts** **My Products** **Reports**

Македонски Help Exit

**DEMO USER**  
MB. 0101911455000  
Account no. 200123456789555 EUR

**PAYMENTS LIST** Payments for value date: 12/22/2015

**PAYMENTS**

New Payment 1450

Продажба на девизи

Print list

**SELECTING**

Sorting by  
Date created  
in  
descending order

Select all • For sign • Sign • Send

Продажба на СПС • Payment accepted • Change • Show • For Sign • Sign • Send • Status • Delete

Recipient name Налог за продажба на СПС

Recipient's account 200123456789000 Code 0 Type ИБСП To be paid on: 12/22/2015

Amount 1,500.00 EUR

Selected 0 / 1 payments , Сума 0 / 0 МКД

The payment order cannot be confirmed until the exchange rate is listed. The listing is completed in a few minutes. By clicking the **Show** button, the listed exchange rate is displayed and can be accepted by the client with a click on the **Sign** button or, if left unsigned for more than 15 minutes, the payment order automatically is marked **Unsuccessful**. Once the payment order is signed, the Send button is to be pressed.

When the payment order receives the status **Successful**, the domestic transactional account is automatically debited and the FCY account is credited in the case of buying foreign currencies and vice versa in the case of selling foreign currencies. Each transaction must be executed during the current day. The client must successfully complete each step in the process of creating and signing the payment order in 15 minutes or, in contrary, the payment order will be marked **Unsuccessful** by the system and it will be necessary for a new payment order to be created.



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**IMPORTANT NOTE:** Согласно член 31 од Законот за девизно работење, правно лице може да купи девизи само во случај да има обврска за плаќање во странство. Трансферот на средства задолжително треба да се реализира наредниот работен ден по доставувањето на намерата за купување на девизи.