



**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 shows the e-banking interface for Stopanska Banka AD - Skopje. At the top, there is a navigation bar with 'E-banking' and the bank's logo. Below this, there are tabs for 'My Accounts', 'My Products', and 'Reports'. The main content area is titled 'PAYMENTS LIST' and includes a search filter for 'Payments for value date: 12/22/2015'. A list of payment types is shown, with 'Купување на девизи' highlighted. A tooltip for this option reads 'Налог за купување на странски платежни средства (СПС)'. Other payment types include 'PP-30 payment', 'PP-50 payment', 'ПП-53 налог', and 'Other payments'. The page also features a 'НАПРЕДНО ПРЕБАРУВА' button and a 'No payments for this date' message.

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

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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

Износ во денари: 1.236,00

СБ ИД: 12345678

Матичен број: 1000000

Вид на странско пларежно средство: Девизи (0)

Ja 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 shows the e-banking interface for Stopanska Banka AD. At the top, there is a header with the bank logo and 'E-banking' text. Below the header, there are navigation tabs for 'My Accounts', 'My Products', and 'Reports'. On the right side, there are links for 'Македонски', 'Help', and 'Exit'. The main content area is titled 'PAYMENTS LIST' and shows a date filter set to '12/22/2015'. A message indicates 'No payments for this date'. On the left side, there is a sidebar menu with options like 'New Payment 1450', 'Продажба на девизи', and 'Print list'. A tooltip is visible over the 'Print list' option, containing the text 'Налог за продавање на странски платежни средства (СПС)'.

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**  
МБ. 0101911455000  
Сметка бр. 200123456789555 MKD

## Налог за купување/продавање на девизи

**PAYMENTS ACTIONS**

Процесирај со сертификатSaveBack to paymentsPrint

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Датум на валута

Назив на налогодавачот

Сметка што се одобрува

Банка на налогодавачот

Износ

Сметка што се задолжува

Курс

Даночен број

Износ во денари

СБ ИД

Матичен број

Вид на странско пларежно средство

Ја 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.

The screenshot displays the E-banking interface for Stopanska Banka AD - Skopje. The user is logged in as a DEMO USER. The main section is titled "PAYMENTS LIST" and shows a payment order for 1,500.00 EUR. The payment is marked as "Payment accepted". The recipient's name is "Налог за продажба на СПС" and the recipient's account is "200123456789000". The amount is "1,500.00 EUR". The payment is for the value date "12/22/2015". The interface includes navigation tabs for "My Accounts", "My Products", and "Reports". There are also buttons for "МАКЕДОНСКИ", "Help", and "Exit". A "НАПРЕДНО ПИРЕБАРУВА" button is visible. The payment order details are shown in a table format.

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.