

Manual for distribution of inflows through the e-banking service of Stopanska banka AD – Skopje

In order to receive funds from abroad, according to the regulations in force in the country, it is necessary to open a foreign currency payment account at Stopanska banka AD - Skopje. If you do not have a foreign currency payment account, but you have received an inflow, it is necessary for you to visit one of the Bank's branches and open a foreign currency payment account as soon as possible.

According to the regulations in force in our country, for each foreign exchange inflow it is necessary within 5 working days from the notification received from the Bank to submit the necessary documents/information so that the distribution of the inflow can be carried out, and the received funds can be placed on disposal of your foreign currency account in Stopanska banka AD - Skopje. You can make this allocation in 2 ways:

- By visiting the branches of Stopanska banka and delivering the necessary documentation.
- Online (without visiting a branch) through the SB e-banking service, following the instructions below.

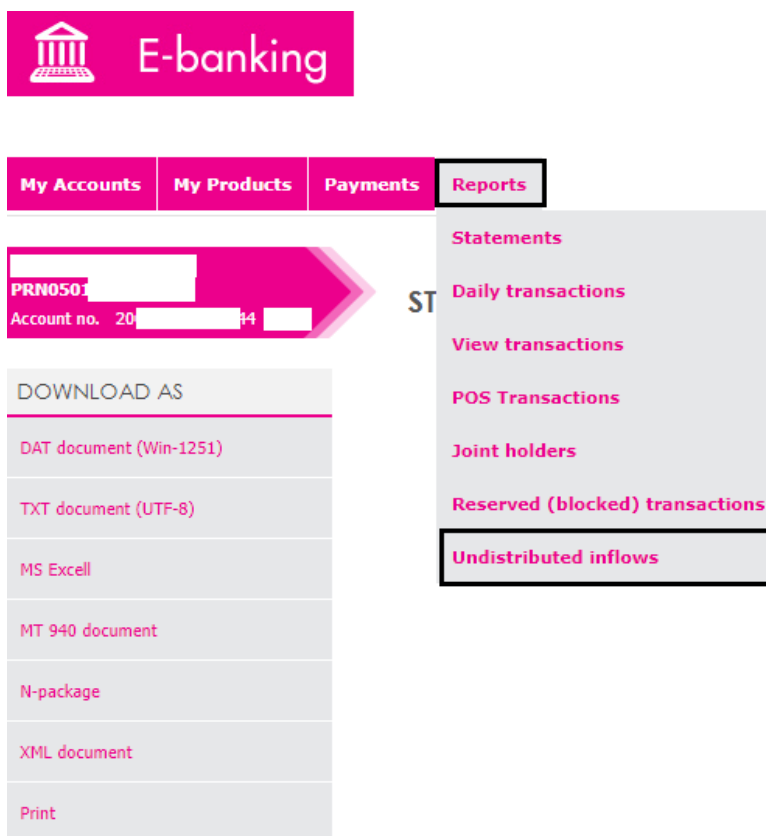
Foreign currency inflows of individuals are subject to tariffing in accordance with Tariff Item 58.37 of the Tariff of the SB, which you can access at the link <https://www.stb.com.mk/naselenie/tarifi-naselenie/> and it amounts to 1% of the amount, but not less than 250 MKD.

This manual describes the way to independently secure the request for distribution of inflows from abroad, using the electronic banking service of Stopanska banka AD Skopje.

From the list of accounts, you need to select the account for which you expect or have already been informed about an incoming inflow, by selecting the **Statements** option.

The screenshot shows a user interface for an e-banking service. At the top, there is a navigation bar with several tabs: "20", "44 MKD", "Payments", "Statements" (which is highlighted with a black border), "Daily transactions", and "Balance". Below the navigation bar, there is a form area. On the left, there is a label "Account name" followed by a text input field. On the right, there is a label "Balance (received on 7/28/2022 - 8:22 AM):" followed by a text input field and a circular refresh icon.

For the specifically selected account from the **Reports** menu, you need to select the option **Undistributed inflows**, after which the List of undistributed inflows is displayed, through which you can monitor the incoming, but undistributed (not authorized) inflows.




You need to select the **Undistributed inflows** and distribute it by selecting the **Distribute** option.


FT201		6/6/2020	6/6/2020		MKD		по фпра бр.18111701209- 0	Open	Distribute
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By selecting the **Distribute** option it opens a detailed view of the undistributed inflow. Mandatory fields are:

- ✓ Base code
- ✓ Document number

If you need to attach additional documents for a certain source of income, you can do so by clicking on the **Choose file** button. After selecting the document you want to attach, you need to click on the plus (+) sign. This procedure is repeated for as many documents as it is necessary to attach for the specific distribution of the inflow. Then, in the Description field, enter a description of the document you are attaching.







My Accounts
My Products
Payments
Reports

Македонски
Help
Exit


JOVICA PRNOSI
 Account no. 20

➔

INFLOW ALLOCATION

ACTIONS

Back
Print

Value date	<input type="text" value="7/28/2022"/>
Issue date	<input type="text" value="6/6/2020"/>
Credit value date	<input type="text" value="6/6/2020"/>
Account No.	<input type="text" value="200 16"/>
Inflow FT	<input type="text" value="FT20"/>
By order	<input type="text" value="ZBOGAR SAMUEL"/>
Amount	<input type="text"/>
Currency	<input type="text"/>
Payment details	<input type="text" value="по фпра бр.18111701209-0"/>
Status	<input type="text" value="Open"/>
Base code	<input type="text" value=""/>
Document number	<input type="text"/>
Select a file	<input type="button" value="Choose File"/> No file chosen
Description	<input type="text" value=""/> 

CONFIRM DISTRIBUTION WITH CERTIFICATE

CONFIRM DISTRIBUTION WITH OTP

Completion of the inflow distribution request is confirmed in the following way:

- ✓ Confirmation with a certificate (STB or KIBS token).
- ✓ Confirmation by entering a code from an OTP token.

With this step, the allocation of the inflow in the **List of undistributed inflows** receives the status "**being processed**" and is submitted for further processing to Stopanska banka AD Skopje, following the regular procedure for allocation of inflows for individuals and legal entities.

The distribution of the inflow is checked by the competent services in terms of whether the submitted documentation is in order, an answer is forwarded as to whether it has been accepted or not. At the same time, in the list of **undistributed inflows** for the specific allocation, the corresponding answer that was received after the check is shown:

Accepted – means that the request has been approved and the funds will be available on your account.

Returned for correction – it is necessary to make the appropriate changes according to the received instructions from the competent services.

It is important to note, you can distribute the inflows until 15:00 on the current day, or with a future value date if you do the same after 15:00.

In addition, the inflows for which you have submitted a statement for multiple inflows in any of the branches of Stopanska banka AD Skopje are immediately allocated to your account and they will not appear on the list of unallocated inflows on e-banking.

Note: after inspecting the documentation, and in accordance with the applicable regulation, the Bank reserves the right to refuse the transaction without further explanations.