STOPANSKA BANKA AD - SKOPJE
member of NBG group
On your side

Instructions for KTS SWIFT order via the e-banking service of Stopanska Banka AD - Skopje

To make a KTS SWIFT payment, select the "Payments" option from the foreign currency account from which you want the payment to be made.

To create a KTS SWIFT order for payment abroad, select the "KTS SWIFT" order field available in the "Orders" menu.

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Below are the mandatory fields for filling out the KTS SWIFT order.

Code – a field for selecting a code that describes the purpose of the payment. By clicking on the Select payment code option, available next to the Code field, a menu opens with a description of all available codes for selection.

Purpose of payment – this field is automatically filled in according to the payment code selected.

You can enter additional clarification about the payment in the field under "Purpose of payment" and "Code", which is mandatory.

Date (currency) of execution– the field is automatically filled in with the current date, but if you need to process the order as deferred, you have the option to change the currency date, which allows you to create the order today and have it processed on a future date of your choosing.

Recipient designation - field for entering the name of the recipient (first and last name for a natural person or full name of a legal entity).

Address - field for entering the address of the recipient.

City - field for entering the recipient's city.

Recipient account (IBAN) - a field that contains information about the IBAN number of the recipient of the funds.

Amount - field for entering the order amount.

Country - a field that is automatically filled in from the BIC data, or you can select it yourself from the available list.

BIK of the recipient's payment service provider - a field in which the SWIFT code of the Bank where the account of the recipient of the funds is opened should be entered.

Fee for executing the payment – a field intended for selecting the method of payment of the commission for the executed SWIFT payment. The following options are available: **payer (OUR)** – the commission is paid by the payer

in full, **split (SHA)** – the commission is paid by each in their own country and **recipient (BEN)** – the commission is paid by the recipient.

Other identification of the payment service provider of the recipient - a field that is filled in only if the payment is made 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

Account for charging a fee for SB – a field intended for selecting the account from which you would like the costs to be collected.

You process the order in the usual way by selecting the option **"Process with M-token"** or **"Process with certificate"**.

➤ ATTACHING DOCUMENTS

You will be asked to upload a document if you select any of the codes listed in the table and/or if the amount of the KTS SWIFT order you are processing exceeds EUR 50,000 for individuals or EUR 100,000 for legal entities.
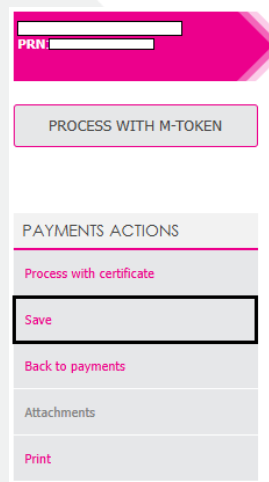
Codes for processing KTS SWIFT orders for which documents need to be attached.

238	Insurance - premium
239	Insurance - compensation for damage: the policyholder of the insurance with a domestic insurer and the beneficiary is a non-resident
240	Insurance - compensation for damage: the policyholder of the insurance with a domestic insurer is a resident, and the beneficiary is a non-resident
241	Insurance - commission
242	Reinsurance - premium
243	Reinsurance - compensation for damage
244	Reinsurance - commission
330	Dividends from domestic equity securities and other paid profits from a share in the capital of a domestic company that are treated as direct investment by a non-resident in the Republic of North Macedonia: transfer of profit
333	Dividends from domestic equity securities and other paid profits from a share in the capital of a domestic company that are treated as a portfolio investment of the non-resident in the Republic of North Macedonia: transfer of profits

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334	Income from investments of non-residents in shares of domestic investment funds
340	Real estate income in the Republic of North Macedonia
501	Transfers to non-residents for equipment and other fixed assets for pre-defined investment projects
504	Inheritance and gift tax on capital goods
507	Other capital transfers to non-residents for compensation for damages, not covered by an insurance policy; bequest
502	Migrant transfers and other capital transfers: transfers of funds related to migration of individuals from the Republic of North Macedonia
503	Transfer between accounts of individuals due to change of status from resident to non-resident and vice versa
505	Purchasing intellectual property rights - purchasing franchises and trademarks
506	Purchase of real estate by domestic diplomatic missions abroad and by foreign diplomatic missions in the Republic of North Macedonia: for purchase of real estate by other non-residents see Capital transactions - investment in real estate
510	Transfer from the remainder of the liquidation estate
511	Capital withdrawal: payment based on the sale of shares and interests held by a non-resident in a domestic company. For dividends and other profits paid from participation in capital, see Current transactions - Capital income
513	Purchase of domestic equity securities owned by a non-resident
514	Purchase of foreign equity securities from a non-resident
515	Investment in shares and stakes of foreign companies, as well as other forms of increasing the resident's participation in the capital of the foreign company
518	A confirmation from the Central Registry is required
520	Purchase of domestic debt securities owned by a non-resident, including principal
521	Purchase of foreign debt securities from a non-resident. For interest from investment in debt securities, see Current transactions - Capital income
543	Withdrawal of shares in domestic companies with a non-resident's participation in the capital below 10%
544	Investing in shares in foreign companies with a capital participation of less than 10%
560	Withdrawal of shares by non-residents from domestic investment funds
561	Investment of residents in shares of foreign investment funds
570	Purchase by non-residents of financial derivatives issued by residents

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571	Purchase by residents of financial derivatives issued by non-residents
670	Transfer from accounts abroad to accounts in the country
671	Transfer from accounts in the country to accounts abroad - individuals: transferred funds from accounts of residents - individuals with domestic banks to accounts in foreign banks

If you are processing an order with any of the above codes, after completing the order, select the **"SAVE"** option from the menu on the left.
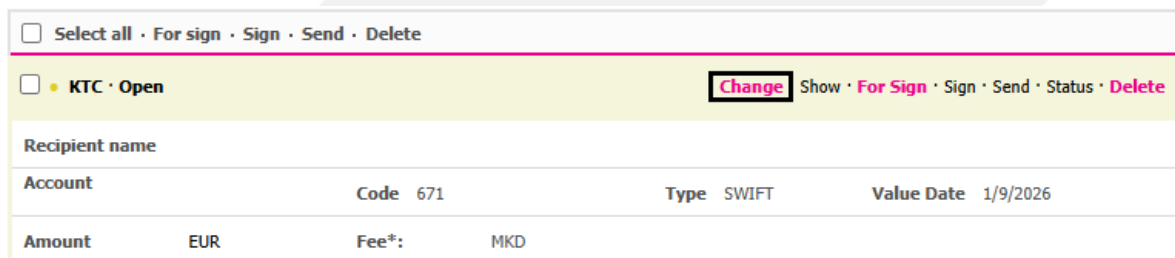

Then, on the next menu, select the **"CHANGE"** option, which will enable you to select the **"ATTACH"** option. By selecting this option, you will have the opportunity to attach an appropriate document in support of the KTS SWIFT order.

PRN:

PROCESS WITH M-TOKEN

PAYMENTS ACTIONS

Process with certificate

Save

Back to payments

Open as new

Save as a template

Attachments

Print

PRN:
Account no. 200___89 EUR

ATTACHMENT MANAGEMENT

ДАТОТЕКИ

Back

Select file [Choose File] No file chosen

Description _____ +

By selecting the **"CHOOSE FILE"** option, you select the document you want to attach. In the **"Description"** field, enter a description of the document you are attaching and in order for it to be successfully attached, you need to click on the plus sign (+). This procedure is repeated for all documents that you need to attach for the KTS SWIFT order.

After uploading the documents, select the **"BACK"** option, after which you will return to the saved order menu.

PRN:

PROCESS WITH M-TOKEN

PAYMENTS ACTIONS

Process with certificate

Save

Back to payments

Open as new

Save as a template

Attachments

Print

You process the order in the usual way by selecting the option **"Process with M-token"** or **"Process with certificate"** and sign the order.

After signing the order, it is submitted for further processing to Stopanska Banka following the regular procedure for processing orders through the e-banking channel for individuals, i.e. legal entities.

The KTS SWIFT order is checked by the competent services to see if it is properly completed, whether the documentation submitted in support of the order is in order and a response is given to whether it is accepted for execution. This response is available on the order itself, as well as on your foreign exchange account statement. If the order is not properly completed or additional documentation needs to be submitted, the Bank will contact you to inform you about it.