

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

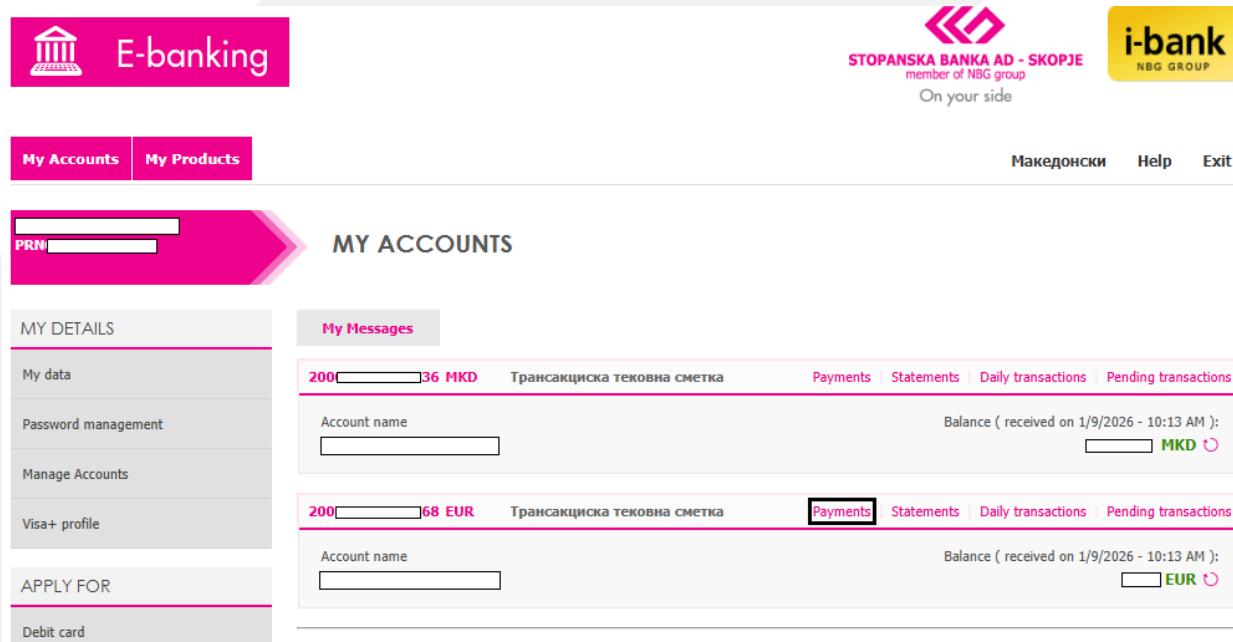
SEPA (Single Euro Payments Area) is a standardized way of making payments in euros within the European Union and in several other countries that are connected to the SEPA zone. The main goal of SEPA is to provide a simple, fast and secure system for transferring funds, so that payments in euros will be made under the same conditions – regardless of whether they are within the same country or to another country in the SEPA region.

Benefit of using SEPA:

- Unified payment rules and standards;
- Low costs and greater transparency;
- Faster transactions

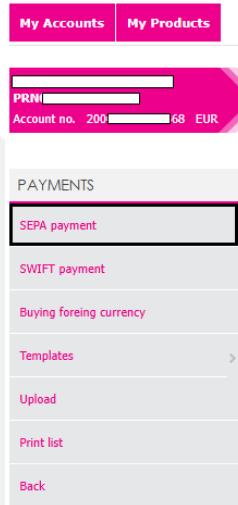
This guide aims to provide clear information about the SEPA payment process, the required data and the steps to be followed to execute the order,

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

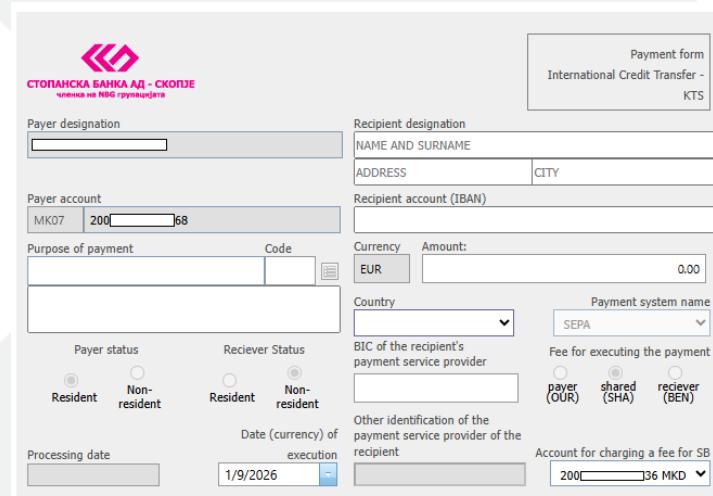


The screenshot shows the e-banking interface for Stopanska Banka AD - Skopje. At the top, there is a pink header bar with the text "E-banking" and a bank logo. Below this, a navigation bar has tabs for "My Accounts" and "My Products". The main content area is titled "MY ACCOUNTS". On the left, a sidebar menu includes "My Details" (My data, Password management, Manage Accounts, Visa+ profile), "APPLY FOR" (Debit card), and a "PRN" field. The main content area shows two account details. The first account is "200 [REDACTED] 36 MKD" (Трансакциска тековна сметка) with a balance of "Balance (received on 1/9/2026 - 10:13 AM): [REDACTED] MKD". The second account is "200 [REDACTED] 68 EUR" (Трансакциска тековна сметка) with a balance of "Balance (received on 1/9/2026 - 10:13 AM): [REDACTED] EUR". Both accounts have "Payments", "Statements", "Daily transactions", and "Pending transactions" buttons. At the bottom right of the interface, there are buttons for "Македонски", "Help", and "Exit".

To create a KTS SEPA payment order abroad, select the “KTS SEPA order” field available in the “Orders” menu.



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



The form includes the following fields:

- Payer designation:** Text input field.
- Payer account:** Text input field showing 'MK07 200 68'.
- Payer status:** Radio buttons for 'Resident' and 'Non-resident'.
- Payer code:** Text input field.
- Purpose of payment:** Text input field.
- Code:** Text input field.
- Date (currency) of execution:** Date input field showing '1/9/2026'.
- Recipient designation:** Text input field for 'NAME AND SURNAME' and 'ADDRESS/CITY'.
- Recipient account (IBAN):** Text input field.
- Currency:** Text input field showing 'EUR'.
- Amount:** Text input field showing '0.00'.
- Country:** Text input field.
- Payment system name:** Text input field showing 'SEPA'.
- BIC of the recipient's payment service provider:** Text input field.
- Other identification of the payment service provider of the recipient:** Text input field.
- Fee for executing the payment:** Radio buttons for 'payer (OUR)', 'shared (SHA)', and 'receiver (BEN)'.
- Account for charging a fee for SB:** Text input field showing '200 36 MKD'.

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.

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

*The cost for processing a KTS SEPA order is always split (SHA) and cannot be changed.

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.

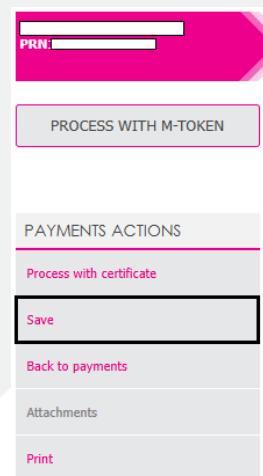
Codes for processing KTS SWIFT orders for which documents need to be attached.

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
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
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 SEPA order.

<input type="checkbox"/> Select all · For sign · Sign · Send · Delete <input type="checkbox"/> KTC · Open				Change	Show · For Sign · Sign · Send · Status · Delete
Recipient name					
Account	Code 671	Type SEPA	Value Date	1/9/2026	
Amount	EUR	Fee*:	MKD		

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

Select file No file chosen

Description 

Back

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.



PROCESS WITH M-TOKEN



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 SEPA 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.

FREQUENTLY ASKED QUESTIONS

➤ **What is a SEPA payment?**

SEPA (Single Euro Payments Area) is a system for fast and simple payments in euros within the countries of the SEPA zone.

➤ **In which currency can SEPA payments be made?**

Exclusively in euros (EUR).

➤ **Can a SEPA payment be made to an account in another currency?**

No, the account to which the order is made must be in the euro (EUR) currency.

➤ **How long does it take to execute a SEPA payment?**

No later than the next business day after receipt of the order.

➤ **Is a SEPA payment the same as a SWIFT payment?**

No. SEPA applies to euros within the SEPA zone, SWIFT for international transactions in different currencies.

➤ **Is SEPA payment secure?**

Yes, it is regulated according to European standards for financial security and data protection.

➤ **Can SEPA payments be made in countries outside the EU?**

Yes, if those countries are part of the SEPA zone.

➤ **What if the recipient's bank is not part of the SEPA zone?**

The SEPA order will not be executed, a SWIFT order will need to be made.