



INTESA SANPAOLO BANK

Albania

USER MANUAL INTERNET BANKING



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Section A - Introduction and General Questions

The Internet Banking service for legal entities allows you to effect transactions in real time, completely over the Internet, without needing to install any software on your computer. This service gives you the ability to access your account(s) and banking information directly from your home or office computer, 24 hours a day, 7 days a week, thus, giving value to your time.

Through Internet Banking you can for example:

- check account(s) balance
- transfer funds (locally and abroad)
- make payments (e.g. phone bill, taxes, treasury, etc)
- review transaction details
- review information about loans, deposits, checks issued, exchange rates

What do you need to use the service

You may access Internet Banking only after having applied for the service in the Bank's branches and after the Bank has provided you with your credentials such as Username, Password, etc. To be able to operate the Internet Banking service the customer needs to Register Soft Token application "Business #withKEY" during the first login.

Technical requirement

To be able to use the system, you need to use the latest browser or the -1 version of the major browsers.

The purpose of this document is to serve you as a guide on using the basic services in IB. For further information, please either visit your branch or contact us in the following numbers:

DIGITAL BRANCH 08006000 (Free from One) +355 4 22 76 000 + 355 (0) 692080903

Note: The content of this document will be updated from time to time to reflect all changes and updates. Please make sure to visit our official webpage to access the newest version.

Section B – Roles and rights

User Roles and Rights

A Company User is created by the Administrator User (the Bank), according to the profile and mappings defined by the legal representative or authorized person during the time of application for the service in branch.

The current profiles available for business users are:

- Viewer – user can only view for example accounts or transactions mapped to him/her
- Inputter – user can not only view some information but may also initiate certain transactions as assigned from the legal representative or authorized person
- Authorizer – user can authorize transactions for certain inputters as assigned.
- Full rights – user has unlimited access

The rights to operate in the different functions that Internet Banking Offers, are defined by the Administrator User-Bank, based on the instructions of the legal company representative or the authorized person in case of business customers. These rights can be assigned at the moment of application or later on through proper signature of relevant forms.

Section C – Features

Log in to Internet Banking

To access our Internet Banking service, always visit Intesa Sanpaolo Bank's website – Small Business or SME & Corporate page and click login on the right hand corner of the screen.

Click on the English, or the Albanian button on the same main Login page to access the Internet banking in the chosen language.

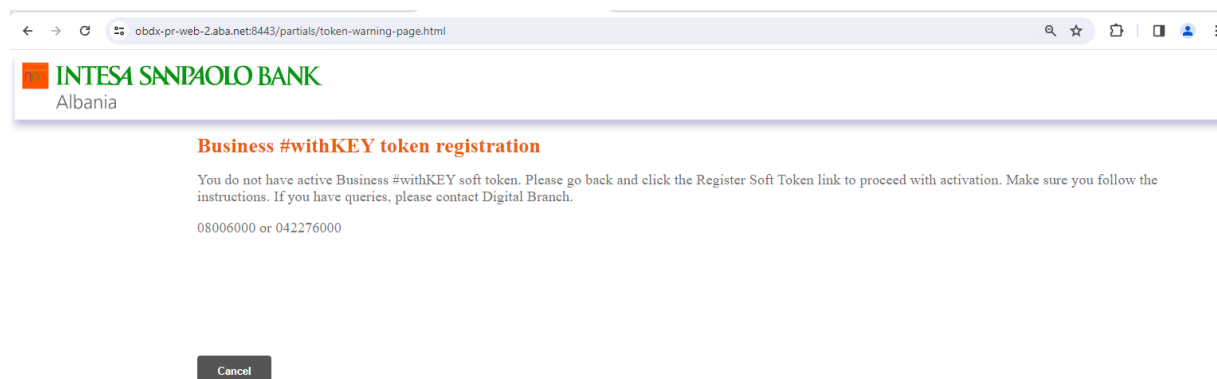
During first time login, you will be required to register the software token "Business #withKEY". You will also be required to read and accept the **Terms and conditions** as well as to change the password, by following specifications on the page.

First time login



The screenshot shows the login page for Intesa Sanpaolo Bank Online Banking. At the top left is the bank's logo and name. The main heading is "Login to Intesa Sanpaolo Bank Online Banking". Below this are two input fields: "Username" and "Password". The password field contains several asterisks. A blue "Login" button is positioned below the password field. Underneath the button are three links: "Forgot Username", "Forgot Password", and "Register Soft Token". To the right of the login form is a white box containing a small icon of a smartphone and two bullet points of security warnings. The first bullet point states: "Never provide your User ID or password to any one on phone or in response to a mail." The second bullet point states: "The Bank shall not be held responsible for any incorrect online transactions and disclosure of account-related details. We request you to exercise due diligence with the same."

On the login screen enter your username and password and click on **Login**. System will display the Business #withKEY soft token registration info page. Click on cancel and you will land back on login page.



The screenshot shows a browser window displaying the "Business #withKEY token registration" page. The browser's address bar shows the URL "obdx-pr-web-2aba.net:8443/partials/token-warning-page.html". The page header features the Intesa Sanpaolo Bank logo and name. The main heading is "Business #withKEY token registration". Below the heading is a paragraph of text: "You do not have active Business #withKEY soft token. Please go back and click the Register Soft Token link to proceed with activation. Make sure you follow the instructions. If you have queries, please contact Digital Branch." Below this text is the phone number "08006000 or 042276000". At the bottom of the page is a dark grey button labeled "Cancel".

On the login page, click on "Register Soft Token" link.

INTESA SANPAOLO BANK
Albania

Login to Intesa Sanpaolo Bank Online Banking

Username

Password

Login

[Forgot Username](#) | [Forgot Password](#) | **[Register Soft Token](#)**



- Never provide your User ID or password to any one on phone or in response to a mail.
- The Bank shall not be held responsible for any incorrect online transactions and disclosure of account-related details. We request you to exercise due diligence with the same.

The user will be directed to Soft Token Registration screen.

INTESA SANPAOLO BANK
Albania

Soft Token Registration

Username

Password

Submit **Cancel**



- Never provide your User ID or password to any one on phone or in response to a mail.
- The Bank shall not be held responsible for any incorrect online transactions and disclosure of account-related details. We request you to exercise due diligence with the same.

Re-enter the credentials and click on "Submit" button.

After clicking on **Submit** button the One Time Verification screen appears.

The user should enter in the **Verification Code** filed the **OTP** that he/she receives through SMS and click on **Submit** button.


INTESA SANPAOLO BANK
Albania

Soft Token Registration

Username

Password

Submit **Cancel**



- Never provide your User ID or password to any one on phone or in response to a mail.
- The Bank shall not be held responsible for any incorrect online transactions and disclosure of account-related details. We request you to exercise due diligence with the same.

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

Verification Code

0493

[Resend Code](#)

Attempts Left

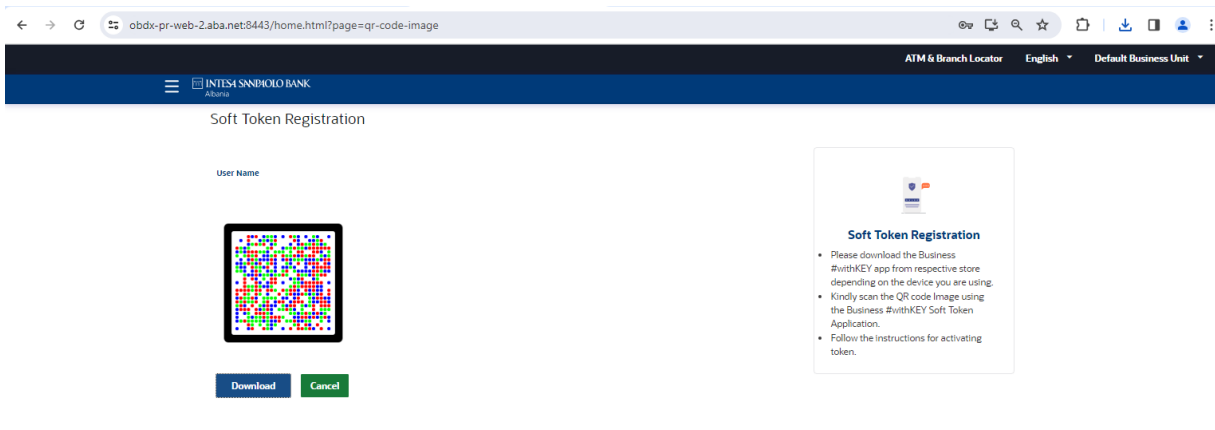
4

Reference Number

41608052

Submit **Cancel**

Upon successful verification of the code the user will land on the QR code screen



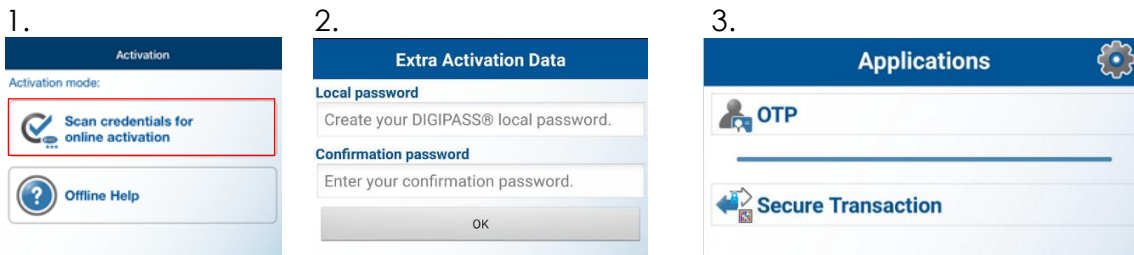
By following the instructions indicated on the right hand side of the screen user now needs to download in respective App Store or Play store the Business #withKEY application (the software token app).

User then should open the Business #withKEY token app, click on "Scan Credentials for Online activation" and scan the QR code that appears on desktop.

After the QR code is successfully scanned the app will require the user to enter and reconfirm a PIN/Password.

Note: The minimum length to set the PIN is 6 characters.

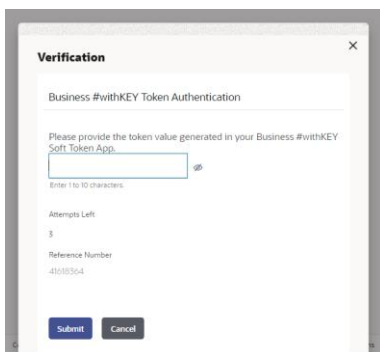
Once the PIN is successfully set, the user lands on the Business #withKEY dashboard screen.



Business #withKEY app

To finalize the first login, now user enter again his username, password in the login screen and clicks Login. Then opens the Business #withKEY app and clicks on OTP. Enters the PIN and a one time password is generated by the app.

User should enter the generated **OTP** in the respective field on the dashboard and then click on **Submit** button.



Homepage

The screenshot shows the internet banking homepage with several callout boxes:

- Click to access the menu:** Points to the hamburger menu icon in the top left corner.
- Financial overview section displays summarized info on accounts, deposits and loans:** Points to the 'Net Worth' section showing a total of ALL 3,857,508.45, broken down into Assets, Current & Savings, Term Deposits, Liabilities, and Current & Savings Over Draft.
- Notifications area – to check all important info from the bank Messages to check all alerts:** Points to the 'No New Notifications' message in the center of the notifications section.
- Transactions are to check initiated or to be approved transactions:** Points to the 'My Initiated List' and 'My Approved List' tabs at the bottom of the page.

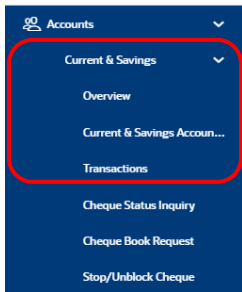
Log out of Internet Banking

- Click on Search button to look for a specific menu
- To navigate on your profile click the down facing arrow next to your name
- To Personalize Dashboard, Switch to Default Layout, select the Settings button.
- To view alerts, please click on the Bell icon.
- To Logout click on the down facing arrow next to the user's name

This screenshot highlights the navigation elements for logging out:

- Search:** A red box highlights the search icon in the top navigation bar.
- Profile:** A red box highlights the user's name 'Dora' in the top navigation bar, with a dropdown menu showing 'Profile' and 'Logout' options.
- Settings:** A red box highlights the gear icon in the top right corner, which opens a settings menu with options like 'Personalize Dashboard', 'Change Theme', and 'Switch to Default Layout'.

Menu – Accounts, Deposits, Loans



Current and Savings Account -Overview

In this section you can view your assets and liabilities based on the currency you currently hold them.

This option allows you to view a summarized view of all your accounts and gives various details such as the account number, the account type, the base currency of the account, the net balance and the other currency equivalent of the current balance.

In Accounts Summary you can Download the summary of your accounts with one click using the Download button.

A screenshot of the 'Accounts Summary' page in a web application. The page shows a summary of 6 total accounts with a net balance of ALL 10,578,472.80. A table lists account details including Party Name, Account Number, Account Type, and Net Balance. A 'Download' button is visible at the bottom right of the table. A blue callout box with a white border and a blue arrow pointing to the 'Download' button contains the text: 'You can print and download information appearing on this screen.'

Party Name	Account Number	Account Type	Net Balance
		Current Account	USD 13234
		Current Account	ALL 1,309,906.17
		Current Account	USD 9,725.17
		Current Account	EUR 72,677.88
		Current Account	ALL 291,904.39

Current and Savings Account-Details

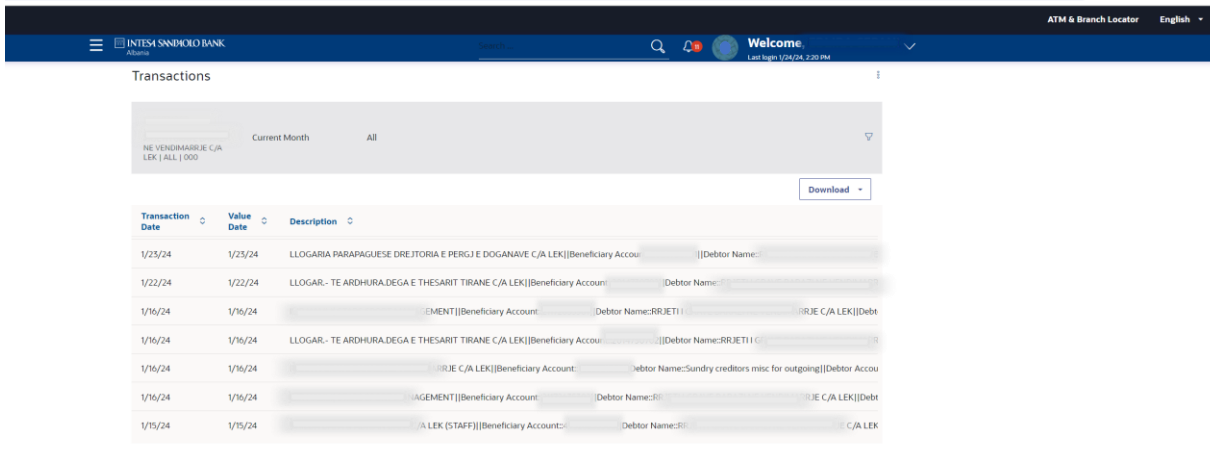
This option enables the user to view important details of a selected Current or Savings account.

- Select the account number from the drop-down list for which the details are to be displayed.
- Click on 3 dots. The system displays the below quick options
 - o Add a nickname – Enables user to add a nickname to the account or amend an existing nickname.
 - o Transactions - By clicking on it, the system will land user on the **Account Activity screen** for the selected account.
 - o Cheque status inquiry- Allows the users to inquire status of the cheques.
 - o Cheque book request-Allows the user to request for a cheque book online.
 - o Stop/Unblock cheque- Allows user to stop a cheque issued for making payment. Users can unblock already blocked/stopped cheque by specifying the cheque number or cheque series through the online channels.

Accounts - Transactions

This option allows you to view the account activity for any account mapped to the user. You can get the transaction details based on different transaction dates, by specifying the amount range and sorting on the transaction date, value date and the amount.

- Select the account and select the search parameters requested and press the Apply button
- The system displays the Account Activity screen with the transaction details.



- Select the required download format from the list of available formats, and click the Download button to download the file. The system displays the File Download dialog box.
- In "Select Download Format" select "CSV or PDF Format" from the pick list.
- To make additional filtering or adjust filters, click on the filter option
- By pressing on the three dots menu appears Request Statement, Pre-Generated Statement, E-Statement, Current & Savings Account Details, Cheque Status Inquiry, Cheque Book Request, Stop/Unblock cheque.

Note : The maximum number of actions that can be downloaded from the Account Activity is 500 actions.

Accounts - Transactions - Statement

To view the statement of a specific account, click on the 3 dots menu which allows you to request statements of any account mapped to the user. You can select the Account number, the date from-to and click on Submit.

Important note: in order to be able to use this functionality you must initially Request a Statement and then go back to Transaction Menu, click on three dots and select Pre-Generated Statement for the required account.

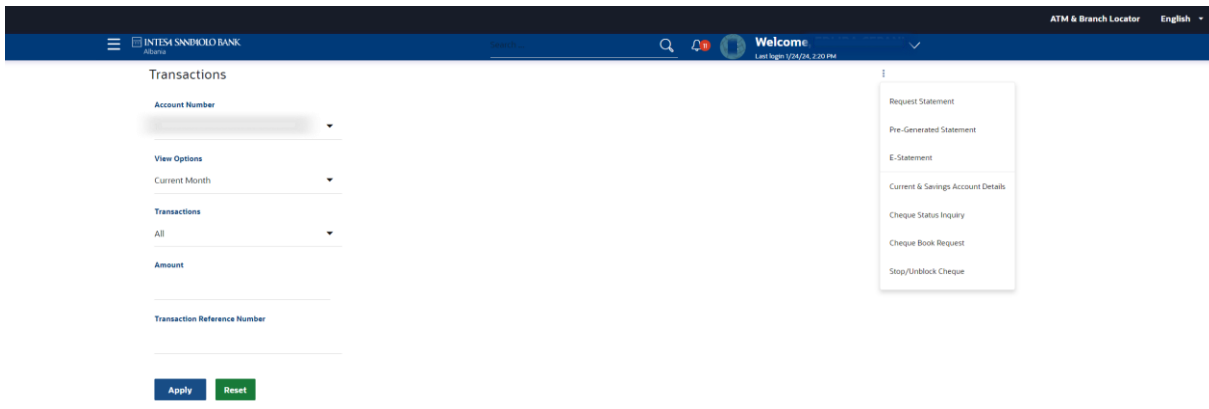
Pre-Generated Statement

The document is password protected, it is a combination of the first 4 letters of your name (in capital letters) followed by your date of birth (in DDMM format). Example, if your name is Roopa Lal and date of birth is 23rd December 1980, then your password is ROOP2312

Select a period to download your pre-generated Statements.

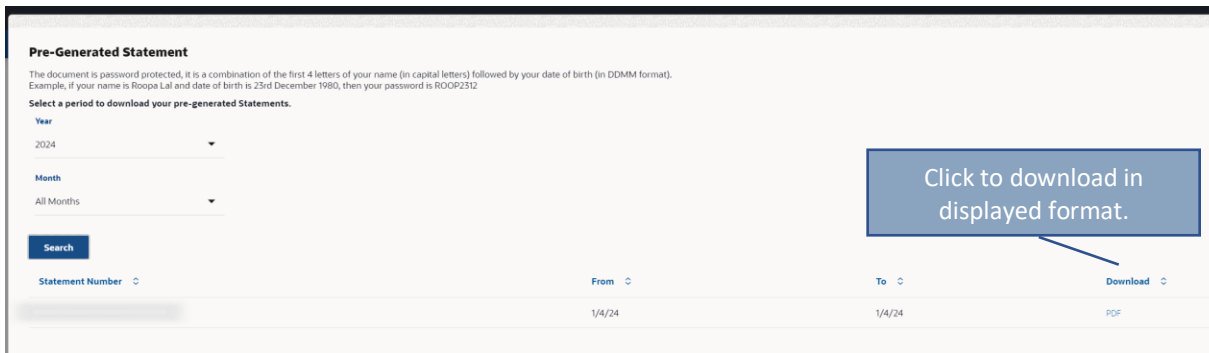
Year

Month



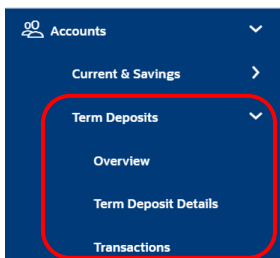
For Pre-Generated Statement select the Year and month and click on Search button.

The page will display the statement number that you have select.



- Click on PDF below the Download button in the **Statement Number** column to view the account statement details. The system will display the **Statement** in the same format as it is generated from core banking system. In the Accounts Transactions section, you can check account activity spanning a three-month period within the last five years. If you Request a Statement, in the Pre-Generated Statement menu, you can view for a statement for a maximum period of one year within the last five years.

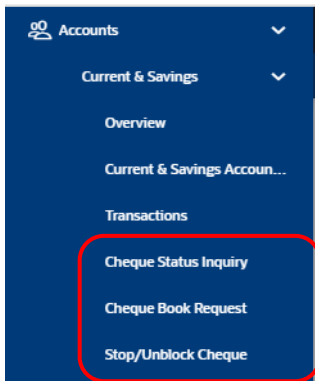
Accounts - Term Deposits - Overview



The term deposits module enables user to view term deposit overview, details and transactions.

By clicking on 'Overview' user will land on Summary screen of term deposits which has the same behavior as the summary screen of current accounts.

Cheque Status Inquiry



- Navigate through the menus to **Accounts > Current & Savings > Cheque Status Inquiry**. The system displays the Cheque Status Inquiry screen.
- Select the account number from the drop-down menu.
- Select the cheque number, status or date range.
- Click the **Apply** button. The system displays the status of the cheque.

Cheque Book Request

The Cheque Book Request option allows you to request for a cheque book.

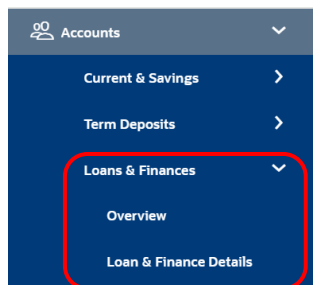
- Navigate through the menus to **Accounts > Current & Savings > Cheque Book Request**. The system displays the Cheque Book Request screen and enter required data:
 - **Account Number:** Select the account number from the accounts displayed in the drop-down list.
 - **Number of Cheque Books:** Enter the no of cheque books.
 - **Number of Leaves per Book:** Select the number of cheque leaves needed from the drop-down list. Select: Cheque Book With 25 Leaves
 - Delivery Location**
 - **Mode of delivery:** Select: Branch Near Me
 - **City:** Select the City to which the branch belongs from the drop-down list.
 - **Branch:** Select the branch from where the cheque book will be collected from the drop-down list.
 - **Other data will be automatically populated upon Branch selection.**
- Click the **Submit** button. The system displays the **Cheque Book Request - Review** screen.
- Click the **Confirm** button. The system displays the **Cheque Book Request – Confirm** screen with the status message. You can click on e-receipt to download the receipt.
- Click **Back** to navigate back to the previous screen OR **Cancel** to cancel the operation and navigate back to the Dashboard.

Stop or Unblock Cheque

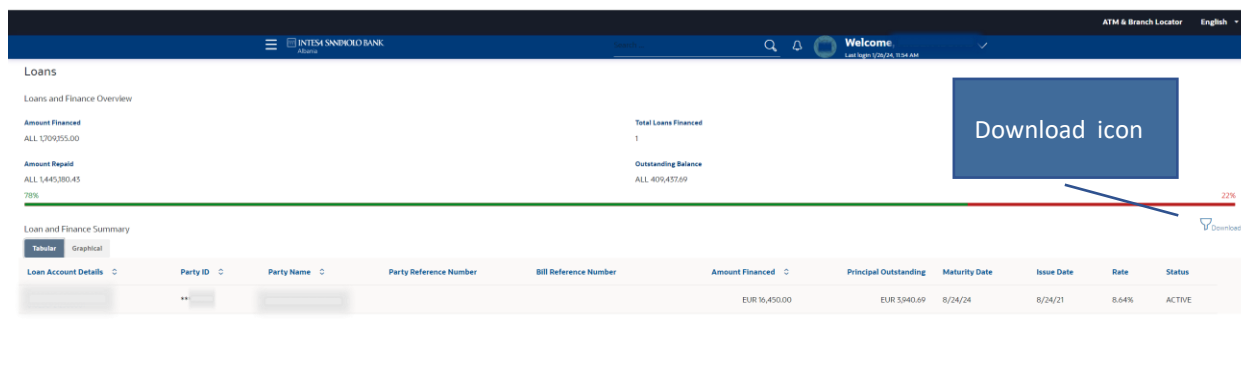
This option allows you to block/unblock a cheque. It also allows you to block/unblock set or batch of a cheque by entering the number or cheque range.

- Navigate through the menus to **Accounts > Current & Savings > Stop / Unblock Cheque**. The system displays the Stop or Unblock Cheque Request screen
- Complete required fields and Click the **Submit** button. The system displays the **Stop Cheque Request Review** screen
- Click the **Confirm** button. The system displays the **Unblock Cheque Request Confirmed** screen with the status message.

Accounts, Loans & Finances – Overview



- To view Loans, navigate to Accounts, Loans & Finances > **Overview**
- To view Loan & Finance Summary you can click on Tabular or Graphical.
- You can Download the Loan Summary.



Loan Account Summary

Party ID: ***
Party Name: ***

Account Name / No.	Amount Financed	Outstanding	Maturity Date	Rate
***	EUR16,450.00	EUR3,940.69	Aug 24, 2024	8.64 %

- To view Loans Details navigate to Accounts, Loans & Finances Details

Field Description

Select Account- A list of loan account numbers in masked format that the user can select from, along with the account nicknames, if set. The account number can be either the primary party account or any linked party account that the user has access to.

Net O/S Balance- Displays summary of principal and interest outstanding balance.

Maturity Date-The date of maturity of the loan account.

Product Name-The product under which the account is opened.

Nickname / Add Nickname- If a nickname is not already added, then the option appears. Click this button to add a nickname. If a nickname is already added, then it is displayed along with options to edit and delete it.

Repayment Details

Amount Re-paid Till Date -The total loan amount repaid by the customer till date.

Repayment Mode- The mode through which loan repayments are to be made as set up in the processing system. For example, repayments can be made via account transfer, direct debit or cheque.

Total Instalments -The total number of scheduled payments to be made towards repaying the loan.

Remaining Instalments- The number of scheduled payments remaining towards repaying the loan completely.

Next Instalment Date- The date on which the next loan payment is due.

Next Instalment Amount -The amount to be paid as next installment.

Principal Frequency -The intervals at which the principal is to be repaid. It can be: • Daily • Weekly • One Time Payment • Monthly • Bi monthly • Quarterly • Semi-annually • Annually

Interest Frequency-The intervals at which the interest is to be paid. It can be: • Daily • Weekly • One Time Payment • Monthly • Bi monthly • Quarterly • Semi-annually • Annually

Principal Arrears- The amount due on the loan principal if one or more installment repayments have been missed.

Interest Arrears -The amount due on the loan interest if one or more installment repayments have been missed.

Late Payment Charges- The charges levied on any late payment of a loan installment.

Other Fees -The other / miscellaneous fees applicable on the loan account.

Information as of Maturity Date

Principal Outstanding -The outstanding principal balance, which is yet to be repaid.

Interest Outstanding -The outstanding interest balance, which is yet to be repaid.

Total Outstanding Amount -The summary of Principal and Interest outstanding amount.

Loan Specifications

Opening Date -The date on which the loan account was opened.

Sanctioned Loan Amount -The amount of loan that the bank has agreed upon to provide to the customer.

Total Amount Disbursed -The actual amount of loan that the bank has given the customer till date.

Loan Tenure- The duration for which the loan amount is sanctioned in terms of years/months/days.

Interest Rate -The interest rate charged on the loan.

Late Payment Penalty -The percentage rate charge applicable in case of late payment.

Loan & Finance Details

Select Account	Active	Net Outstanding Balance	Maturity Date	Product Name	Nickname
		EUR 3,940.69	8/24/24	LEASING CORPORATE	Not Assigned

Repayment Details

Amount to paid till date	Repayment Mode
EUR 13,909.34	Account
Total installments	Remaining installments
36	8
Next installment Date	Next installment Amount
2/5/24	EUR 506.10
Principal Frequency	Interest Frequency
Monthly	Monthly
Principal Amounts	Interest Amounts
EUR 0.00	EUR 0.00
Late Payment Charges	Other Fees
EUR 0.00	EUR 0.00

Information as of Maturity Date

Principal Outstanding
EUR 3,940.69

Loan Specifications

Opening Date	Sanctioned Loan Amount
8/24/21	EUR 16,450.00
Total Amount Disbursed	Loan Tenure
EUR 16,450.00	36 months 0 days
Interest Rate	Late Payment Penalty
8.64%	0.0%
Prepayment Penalty	
0.0%	

General Details

Customer ID	Customer Name
Account Branch	
RR_BARRIKADAVE	
Bouq e Bërrikadave, Tirane	
Tirane	
ALBANIA	

Payments

Favorites

You can perform following actions from favorite transaction:

- View Favorite Transaction Details
- Initiate a Payment
- Delete a Favorite Transaction

How to reach here:

Toggle menu > Payments > Favorites

Summarized views of all the payment transactions marked as favorite are displayed on the screen. A quick search is available on the screen by specifying the payee name. Further drill down is provided on the transaction to view the complete details of a favorite transaction.

Favorite Type

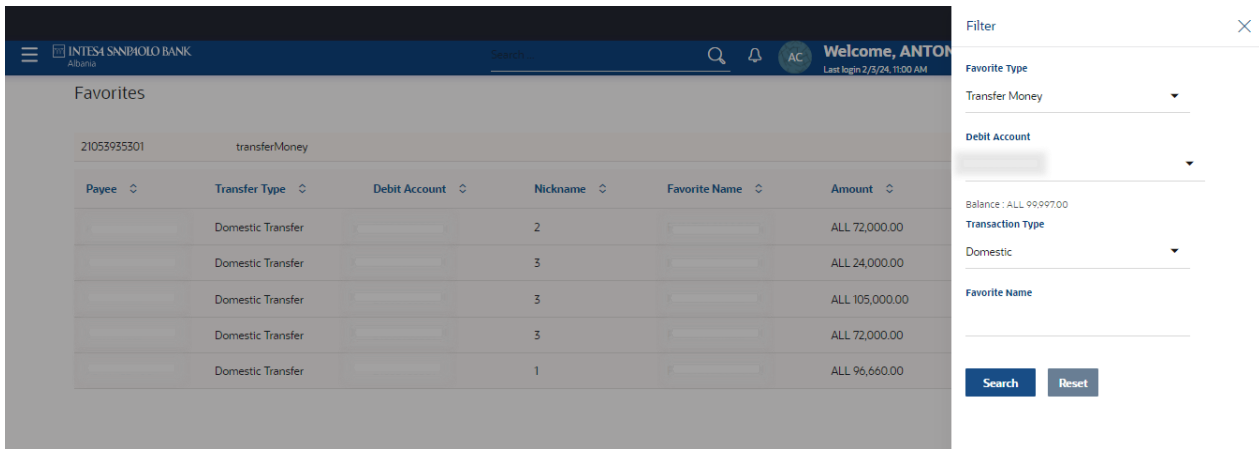
Transfer Money - Transactions marked as favorite for 'Transfer Money' type of payments are listed under this section. Only select this option.

All the saved favorite transactions appear on the Favorites screen.

The screenshot shows the 'Favorites' search interface. At the top, there is a header for 'INTESA SANPIOLO BANK Albania' with a search bar, a notification bell, a user profile 'AC', and a 'Welcome' message with the last login time '2/2/24, 11:39 AM'. Below the header, the 'Favorites' section has a 'Favorite Type' dropdown set to 'Transfer Money', a 'Debit Account' dropdown, a balance display 'Balance : ALL 99,997,000', and a 'Transaction Type' dropdown set to 'Domestic'. There is also a 'Favorite Name' input field. At the bottom of the search area are 'Search' and 'Reset' buttons. Two blue callout boxes point to these buttons: one for 'Search' stating 'By pressing this button, you can Search the entering criteria' and one for 'Reset' stating 'By pressing this button, you can Reset the entering criteria'.

The screenshot shows the 'Favorites' transaction list. The header is the same as the previous screenshot. Below the header, the list shows a transaction with ID '21053955301' and type 'transferMoney'. The list has columns for 'Payee', 'Transfer Type', 'Debit Account', 'Nickname', 'Favorite Name', 'Amount', and a 'Delete' icon. The first row shows a 'Domestic Transfer' for '2' with an amount of 'ALL 72,000.00'. A blue callout box points to the 'Delete' icon, stating 'You can remove the transaction that is marked as favorite, from the list by clicking on the "Delete" icon next to each transaction.'

Click  **Filter** to change filter criteria. The Filter overlay screen appears and based on the defined criteria you can view transactions.



Favorites for International SEPA EU Transfer

The user can save an International payment as a favorite for future use.

When you click on a **payee**, the **Favorite Details** screen will open.

Under the **International** section, you will see a new field called **Network Type**.

The dropdown includes two options:

- **International**
- **International SEPA EU**

You can select or change the **Network Type** before submitting a payment by clicking **Pay**.

The system will apply the correct rules based on the selected option.

Saved as Draft

Summarized views of all the transactions **Saved as Draft** are displayed on the screen. A quick search is available on the screen by specifying the Draft Type, Transaction Type and Draft Name(not mandatory).

How to reach here:

Toggle menu > Payments > Saved Drafts

View Payment Drafts

Draft Type
Payment

Transaction Type
Internal Transfer

Draft Name

Search Reset

By pressing this button, you can **Search** the entering criteria

By pressing this button, you can **Reset** the entering criteria

Draft Name	Transaction Type	Debit Account	Credit Account Details	Amount	
	Internal Transfer			EUR 89.00	🗑️
	Internal Transfer			ALL 2.00	🗑️
	Internal Transfer			ALL 100.00	🗑️
	Internal Transfer			ALL 10.00	🗑️
	Internal Transfer			ALL 209.00	🗑️

You can remove the transaction that is Saved as Draft, from the list by clicking on the "Delete" icon next to each transaction.

Save Draft transaction for International SEPA EU Transfer

Click the draft name to open the Draft Details screen.

Under the International section, find the **Network Type** dropdown.

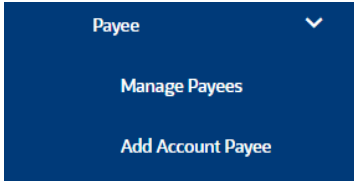
Choose either **International** or **International SEPA EU**.

Before clicking Pay, make sure the correct network type is selected.

The system will validate your selection and details based on the chosen network.

Manage Payees

Navigate through the menus to **Payments > Payee > Manage Payees**



The Manage Payee feature enables users to view registered payees. Payee Maintenance is provided for following payment transactions:

Account Type:

- Internal Bank Account
- Domestic Bank Account
- International Bank Account

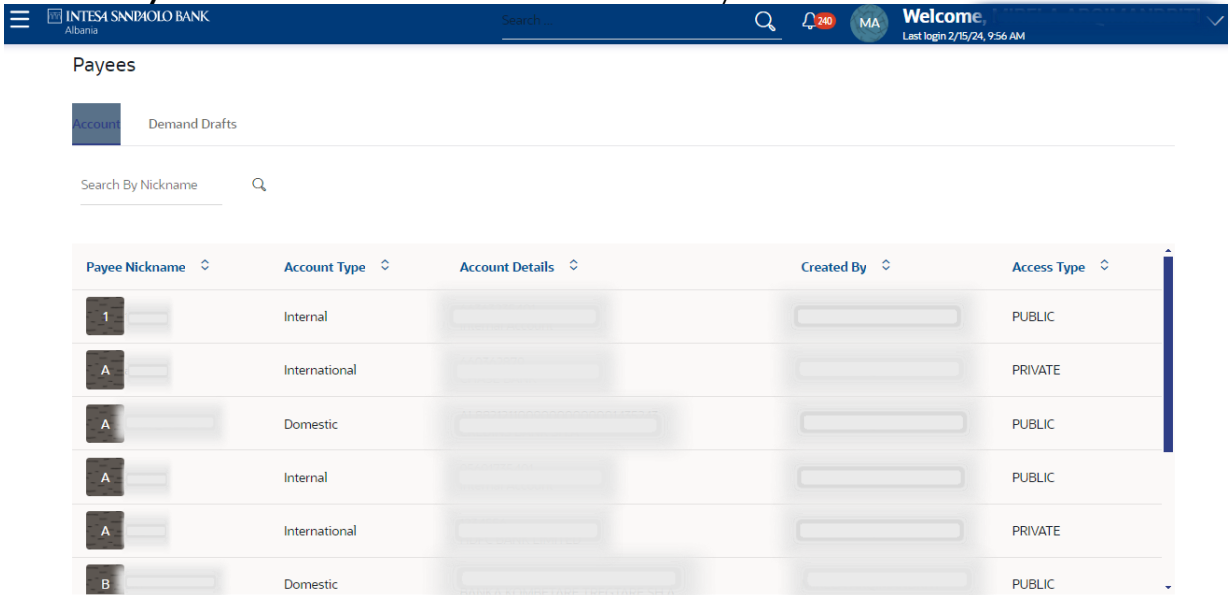
Payee Access Type:

Public: A Payee marked as 'Public' is visible to all the users mapped to the Party ID of the user who created a payee. While, all users of the party can view and use the payee while initiating payments, only the user who has created the payee, can edit and delete the payee.

Private: A Payee marked as 'Private' is available to only the creator of the payee. Only the creator of the payee can use such payees while initiating payment and modify or delete the private payees.

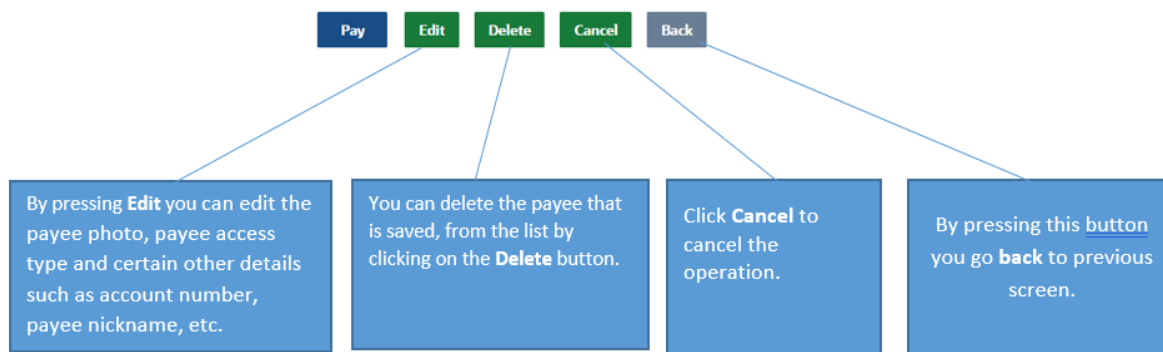
Payee Nickname: Displays the payee's photo along with the nickname to identify payee.

Created By: The name of user who created the Payee.



General guidelines

In all payee details screens the below buttons have the indicated meaning as explained:



Add Account Payee

Navigate through the menus to **Payments > Payee > Add Account Payee**

The Add Account Payee feature enables users to register payees. This section documents the addition of a payee with transfer type as bank account .

Account Type:

- Internal Bank Account
- Domestic Bank Account
- International Bank Account

Add Account Payee SEPA EU

When the user selects the network type '**International SEPA EU**' from the dropdown, the following fields will be displayed.

Only the SWIFT code field will be available. The user will have the option to search for the SWIFT code by clicking "Look Up SWIFT Code". The "NCC" and "Bank Details" fields will not be displayed. Network Type field will be **mandatory field** for add account payee.

*Note: The **Address Line** must **not be the same as the Town Name/Country Code** (e.g., AL, IT). If the data does not comply with the above rules, the system will display an error message and will require the correction of the data before the payment can be processed.*

Add Bank Account Payee

Payee Photo



Upload Photo
Max Image size - 1000 KB.
File format - .JPG and .PNG

Internal Domestic International

Network Type

International

Destination Account Type

Please select

Required

IBAN or Account Number

Required

Confirm IBAN or Account Number

Required

Account Name

Required

Country

Required

Address Line

Required

Town Name

Required

Payee Email ID

Add Email ID

Pay Via

NCC Bank Details SWIFT Code



Transfer money faster than ever!

Set up a payee to make transferring money easy and quick.

Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.

You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

Add Bank Account Payee

Payee Photo



Upload Photo
Max Image size - 1000 KB.
File format - .JPG and .PNG

Internal Domestic International

IBAN or Account Number

Required

Confirm IBAN or Account Number

Required

Account Name

Required

Payee Email ID

Add Email ID

Nickname

Required

Access Type

Private Public

Submit

Cancel

Back



Transfer money faster than ever!

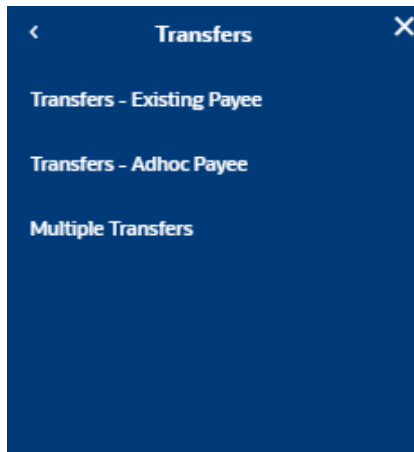
Set up a payee to make transferring money easy and quick.

Perform a one-time Payee addition maintenance and simply select the payee while transferring funds.

You can also edit the payee at any time by selecting the edit option provided on the payee details screen.

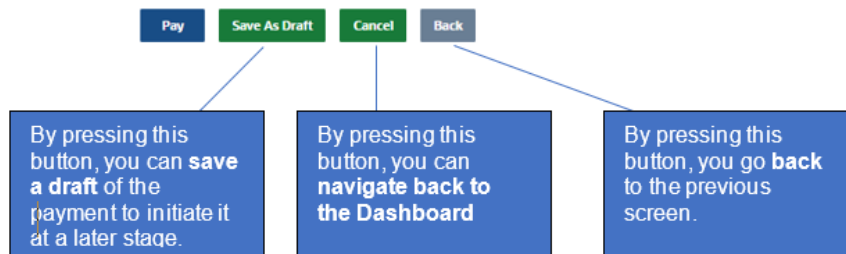
- Click the **Submit** button. The system displays the **Payee Review** screen.
- The review screen is always presented for you to review the entered details.
- Click the **Confirm** button.
- The system displays the **Confirmation** screen with the status message.

Transfers



General guidelines

In all payment types the below buttons have the indicated meaning as explained:



Transfers – Existing Payee

Using Transfers-Existing Payee option, you can make a payment towards a payee you have maintained before.

In the same menu you can perform also Own Account Transfers

Navigate through the menus to **Payments > Transfers > Transfers- Existing Payee** and complete required fields:

- o **Existing Payee** [Mandatory]: - Select **Existing Payee** option button to select the existing Payment template for funds transfer. By choosing the beneficiary of the payment the system will automatically display the fields needed to be filled for initiating Internal, Domestic or Outgoing payment.
- o **Payee** [Mandatory]: - Click the drop-down list to select any beneficiary. All the data of the selected beneficiary will get displayed after selecting the payee.
- o **Transfer from** [Mandatory]: - Select the account from where the payment will be initiated.
- o **Pay by** [Mandatory]: - Only for Domestic and International Payments, select Transfer Currency or Debit Account Currency if debit currency is different from credit currency. In

case Debit Account Currency is selected a field **Transfer Currency** will be added that shows the currency in which the payment will be transferred.

- **Transfer Amount** [Mandatory]: -Type the amount to be transferred.
- **Transfer when** [Optional]: - The transfer can be made in one of the two ways: **Pay now**: select pay now to process the transfer immediately; **Pay later**: select pay later to make the transfer at a future date.
- **Urgent** [Optional]: - The payment can be initiated with urgent priority by selecting the urgent option. By selecting the urgent option, system will pop up a message notifying that additional fees as published in the Banks Terms and Conditions will apply and processing times will be prioritized as per system cutoff-times.
- **Payment type** [Mandatory]: – Select the values in the drop-down list: "Standard" or "Single invoice", "Bulk invoice" – in case you are paying a fiscal e-invoice.
- **Payment purpose** [Mandatory]: – Select the purpose of the payment from one of the values in the drop-down list.
- **Apply Preferential Rate** [Optional]: – Activate the toggle on if the payment is initiated with a preferential exchange rate. By activating the toggle on a field is displayed in the screen to put the preferential exchange rate agreed with the bank.
- **Correspondence Charges** [Mandatory]: – Only for Domestic or International payments, select on the values from the drop-down list for the charges of the payment.
For Local SEPA Domestic in LEK and EUR only SHA commission are allowed.
- **Charges to be debited by Debit account [Optional for Domestic or International Payments]:** – is by default clicked. If you want that the charges of the payment to be paid by another account unclick the button and a field will be added where you can select the account from where the charges of the payment you want to be debited.
- **Address** [Optional]: – Type beneficiary address.
- **City** [Mandatory]: – Type beneficiary city.
- **Country** [Mandatory]: – From the drop-down list select the country of beneficiary.
- **Transfer via Intermediary Bank** [Mandatory]: – Select **Yes** or **No**.
- **Pay Via** [Mandatory]: - To be completed only if you choose the option **Yes** transfer via intermediary bank.
- **Payment Details** [Mandatory]: – Type the description of the payment.
- **Customer reference number** [Optional]: - Type the customer reference number for the transaction.
- **Source of Funds** [Mandatory]: - Type the description for source of funds.
- **Upload documents** – for **Internal & Domestic Payments [Optional], International payments [Mandatory]**.

The popup for document upload, will allow to attach 5 files (or less). Maximum of 5 attachments. The allowed file formats are: .xls, .doc, .pdf, .csv, .jpg. The maximum size of one document is 3MB. The maximum size of all documents is 15MB.

Note: The **Address Line** must **not be the same as the Town Name/Country Code** (e.g., AL, IT). If the data does not comply with the above rules, the system will display an **error message** and will require the **correction of the data** before the payment can be processed.

INTESE SANPIERO BANK
Albania

Search

724

Welcome
Last login 12/26/23, 12:56 PM

Transfer Money

Transfer Type
 Existing Payee My Accounts


Payee
Please Select Required

Payment Type
Standard Required


Payment Purpose
Required

Apply Preferential Rate

Note: Activate the toggle if the bank has offered you preferential rate

Upload Documents 

Pay **Save As Draft** **Cancel** **Back**



Transferring money has never been easier!

Transfer money to registered payees across the globe from your Futura Bank savings or current accounts. You can also transfer money to your friends' Mobile, Email ID and Facebook accounts.

Haven't registered your payee yet?
No Problem! Use the Adhoc Payment Service

- Click the **Pay** button. The system displays the **Existing Payee Review** screen.
- The review screen is always presented for you to review the entered details.

Transfer Money

Review
You initiated a request for Transfer Money. Please review details before you confirm!

Transfer to AE	Uploaded Documents -- defectID(5).xlsx
IBAN or Account Number [Redacted]	
Payee Type INTERNATIONAL	
Account Name arab emirates	
Bank Details [Redacted]	
Payee Address [Redacted]	
Transfer From [Redacted]	
<hr/>	
Pay By Transfer Currency	
Transfer Amount EUR 70.00	
Transfer When 12/26/23	
Correspondence Charges [Redacted]	
Payment Details test	
Customer Reference Number	
Source of Funds test	
Urgent false	
Payment Type Standard	
Payment Purpose OTHER	
Confirm Cancel Back	

- Click the **Confirm** button.
- The system displays the **Confirmation** screen with the status message.

Note: The status message on the Payment screen does not necessarily indicate that the payment is processed successfully in the core system. Always check Payment Status Inquiry menu for the final status of the payment.

Transfer Money

Confirmation
Transfer Money completed successfully. [e-Receipt](#)

Reference Number
[Redacted]

Host Reference Number
[Redacted]

Status
Completed

Transfer To
arab emirates

IBAN or Account Number
[Redacted]

Pay By
Transfer Currency

Payee Type
INTERNATIONAL

Transfer Amount
EUR 70.00

Transfer From
[Redacted]

Payee Address
[Redacted]

Payment Purpose
OTHER

Bank Details
[Redacted]

Source of Funds
test

Payment Details
test

Charges
Outgoing TRF Charge : ALL 1,054.29
Swift Charges : ALL 52715

Transfer When
12/26/23

Disclaimer : The payment will be processed according to Bank Terms and Conditions**

What would you like to do next?

- Home
- Add Favorite
- Set Repeat Transfer
- Check Transaction Status


By pressing this button, you can add the payment to your favorites

By pressing this button, you can go to the Payment Status Inquiry menu to check the transaction status

Transfers - Existing payee SEPA EU.

If the user is using the Existing Payee Transfer screen and selects a payee that does not have a Network Type value, the system will display a dropdown list prompting the user to select a

Network type.

Search 24/6

TP test payee international

IBAN or Account Number **Payee Type** INTERNATIONAL

Account Name

Payee Address

Bank Details

Network Type
International SEPA EU

Note : Customer should select Network Type field as 'International SEPA EU' for SEPA payments, otherwise it will be processed as normal cross-border.

Transfer From

Balance : USD 15.89

Pay By

Transfer Currency

Currency EUR **Transfer Amount** View Limits Required

Transfer When
 Now Later

Payment Option
Standard

Payment Purpose
Please Select Required

easier!

Transfer money to registered payees across the globe from Intesa Sanpaolo Bank accounts.

Haven't registered your payee yet?
No Problem! Use the Adhoc Payment Service.

Should be considered SEPA EU payments only if:

- Pay By is Transfer Currency
- Currency is EUR
- Transfer When is Now or Later
- Transfer via Intermediary Bank is No

Search 24/6

Transfer Currency

Currency EUR **Transfer Amount** View Limits Required

Transfer When
 Now Later

Payment Option
Standard

Payment Purpose
Please Select Required

Apply Preferential Rate

Note: Activate the toggle if the bank has offered you preferential rate

Transfer via Intermediary Bank
 Yes No

Payment Details
 Required

Add Payment Details
Customer Reference Number

Source of Funds
 Required

Note : Dear Customer, Please note that in case of Cross-Border Transfer Orders, the supporting document such as invoice, contract, etc. must be attached to the corresponding payment, otherwise the payment cannot be processed by the bank

For the transfer to existing payee case, based on the network type selection for **International SEPA EU** the Pay By, Currency, Urgent, and Correspondence Charges fields are not part of the payee data.

The above behavior is also applicable for **Multiple Transfers**.

Note: When the user selects the network type '**International**' from the dropdown, there will be no change to the existing functionality.

Transfers – Existing Payee- My accounts

Using Transfers – Existing Payee - My accounts option, allows you to make funds transfer between any of your accounts, i.e. the accounts that are under the customer IDs mapped to you.

Navigate through the menus to **Payments > Transfers > Transfers- My Accounts** and complete required fields:

- **Transfer to** [Mandatory]: - Select the account number where the funds will be transferred.
- **Transfer from** [Mandatory]: - Select the account from where the payment will be initiated.
- **Pay by** [Mandatory]: - Select Credit Account Currency or Debit Account Currency, if debit currency is different from credit currency. In case Debit Account Currency is selected a field **Transfer Currency** will be added that shows the currency in which the payment will be transferred.
- **Transfer Amount** [Mandatory]: - Type the amount to be transferred.
- **Transfer when** [Optional]: - The transfer can be made in one of the two ways: **Pay now:** select Pay now to process the transfer immediately; **Pay later:** select pay later to make the transfer at a future date.
- **Source of Funds** [Mandatory]: - Type the description for source of funds.
- **Apply Preferential Rate** [Optional]:- Activate the toggle on if the payment is initiated with a preferential exchange rate. By activating the toggle on a field is displayed in the screen to put the preferential exchange rate agreed with the bank.

Transfer Money

Transfer Type
 Existing Payee My Accounts

Transfer To

Balance: EUR 175,704.25

Transfer From

Balance: ALL 89,480,994.99

Pay By

Transfer Amount
 EUR

View Limits

Transfer When
 Now Later


Charges to be debited from Debit Account

Source of Funds

Apply Preferential Rate

Note: Activate the toggle if the bank has offered you preferential rate

Pay **Save As Draft** **Cancel** **Back**



Transferring money has never been easier!

Transfer money to registered payees across the globe from Intesa Sanpaolo Bank accounts.

Haven't registered your payee yet?
 No Problem! Use the Adhoc Payment Service.

- Click the **Pay** button. The system displays **My Accounts Review** screen.
- Click **Confirm** only if you are happy with the entered details as they appear in the Review Screen.

Transfers – Adhoc Payee

Using the Adhoc Payee option, you can transfer funds internally (within the bank), domestically or internationally.

Navigate through the menus to **Payments > Transfers > Transfers- Adhoc Payee** and complete required fields which change depending on the payment selection type you choose.

Payment type [Mandatory]: By clicking on the payment type choose the type of payment that want to initiate and the system automatically displays the fields needed to be filled.

Internal payment:

- o **Iban or Account Number** [Mandatory]: - Type the beneficiary account number or beneficiary IBAN.
- o **Confirm Iban or Account Number** [Mandatory]: - Type the beneficiary account number or beneficiary IBAN.
- o **Account Name** [Mandatory]: - Type the name of the beneficiary.
- o **Payment Description** [Mandatory]: – Type the brief description of the transaction.
- o **Payee Email ID** [Optional]: – Type the e-mail address.
- o **Transfer from** [Mandatory]: - Select the account from where the payment will be initiated.

- **Transfer Amount** [Mandatory]: -Type the currency and amount to be transferred.
- **Transfer when** [Optional]: - The transfer can be made in one of the two ways: **Pay now:** select pay now to process the transfer immediately; **Pay later:** select pay later to make the transfer at a future date.
- **Customer reference number** [Optional]: - Type the customer reference number for the transaction.
- **Source of Funds** [Mandatory]: - Type the description for source of funds.
- **Payment type** [Mandatory]: – Select the values: “Standard” or “Single invoice”/ “Bulk invoice” – in case you are paying a fiscal e-invoice.
- **Payment purpose** [Mandatory]: – Select the purpose of the payment from one of the values in the drop-down list.
- **Apply Preferential Rate** [Optional]: – Activate the toggle on if the payment is initiated with a preferential exchange rate. By activating the toggle on a field is displayed in the screen to put the preferential exchange rate agreed with the bank.
- **Upload documents** [Optional]: - The popup for document upload, will allow to attach 5 files (or less). Maximum of 5 attachments. The allowed file formats are: .xls, .doc, .pdf, .csv, .jpg. The maximum size of one document is 3MB. The maximum size of all documents is 15MB.

Transfers - Adhoc Payee

Payment Type
Internal Domestic International

IBAN or Account Number

Confirm IBAN or Account Number

Account Name

Payment Description
test

Payee Email ID

Add Email ID
Transfer From

Balance : ALL 89,374,094.99

Pay By
Credit Account Currency _____

Transfer Amount
ALL ALL 50,000.00

[View Limits](#)

Transfer When
 Now Later

Charges to be debited from Debit Account

Customer Reference Number

Source of Funds

Payment Type Required
Standard

Payment Purpose Required

Apply Preferential Rate

Note: Activate the toggle if the bank has offered you preferential rate

[Upload Documents](#)

Pay **Save As Draft** **Cancel** **Back**

What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Intesa Sanpaolo Bank Albania as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

- Click the **Pay** button. The system displays the **Adhoc Payee Review** screen.

Transfers - Adhoc Payee

Review of Transfers - Adhoc Payee

You initiated a request for Adhoc Payment. Please review details before you confirm!

Payment Type

Internal

IBAN or Account Number

[Redacted]

Account Name

name surname

Payee Email ID

[Redacted]

Transfer From

[Redacted]

Pay By

Credit Account Currency

Transfer Amount

EUR 10.00

Transfer When

12/26/23

Account from which charges will be debited

[Redacted]

Customer Reference Number

Source of Funds

test

Payment Description

test

Payment Type

Standard

Payment Purpose

SALA

Confirm

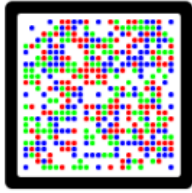
Cancel

Back

- Click the **Confirm** button- Onespan Token Authentication screen appears.

Onespan Token Authentication

Please provide the token value generated in your Onespan Soft Token App.



Regenerate QR Code



Attempts Left

3

Reference Number

Submit

Cancel

- Open the Business #withKEY soft token app, select **Secure transaction** and scan the QR code. Upon successful scanning an OTP code will be generated after entering the PIN on the soft token app.
- Enter the generated code on the Internet Banking Screen and click on **Submit** to confirm the payment.
- The system displays the **Confirmation** screen with the status message.

Adhoc Internal Payment

Confirmation

Adhoc Internal Payment completed successfully.

 e-Receipt

Reference Number

[Redacted]

Host Reference Number

[Redacted]

Status

Completed

Transfer To

name surname

Amount

EUR 10.00

Payment Description

test

Payment Purpose

SALA

Pay By

[Redacted]

IBAN or Account Number

[Redacted]

Payment Type

Internal

Transfer From

[Redacted]

Transfer When

12/26/23

Source of Funds

test

Urgent

Payee Email ID

[Redacted]

Account from which charges will be debited

[Redacted]

Disclaimer : The payment will be processed according to Bank Terms and Conditions**

What would you like to do next?



Home



Add as Payee?

Click Home – This option directs the user to the dashboard .

Click Add as Payee- To register the Beneficiary as a payee. The add payee screen appears with the all beneficiary details prepopulated in the required field.

Domestic payment:

- **Network type:** - By choosing Domestic payment the field network type is automatically populated.
- **Iban or Account Number** [Mandatory]: - Type the beneficiary account number or beneficiary IBAN. For domestic payments always input IBAN number
- **Confirm Iban or Account Number** [Mandatory]: - Type the beneficiary account number or beneficiary IBAN.
- **Account Name** [Mandatory]: - Type the name of the beneficiary.
- **Payee Email ID** [Optional]: - Type the e-mail address.
- **Bic Code:** - Beneficiary bank name will get automatically populated after **Verify** is clicked.
- **Transfer from** [Mandatory]: - Select the account from where the payment will be initiated.

- **Pay by** [Mandatory]: - Select Transfer Currency or Debit Account Currency. In case Debit Account Currency is selected a field **Transfer Currency** will be added that shows the currency in which the payment will be transferred.
- **Transfer Amount** [Mandatory]: -Type the currency and amount to be transferred.
- **Transfer when** [Optional]: - The transfer can be made in one of the two ways: **Pay now:** select pay now to process the transfer immediately; **Pay later:** select pay later to make the transfer at a future date.
- **Urgent** [Optional]: - The payment can be initiated with urgent priority by selecting the urgent option. By selecting the urgent option, system will pop up a message notifying that additional fees as published in the Banks Terms and Conditions will apply and processing times will be prioritized as per system cutoff-times.
- **Correspondence Charges** [Mandatory]: – Select on the values from the drop-down list for the charges of the payment.
- **For Local SEPA Domestic in LEK and EUR only SHA commission are allowed.**
- **Charges to be debited by Debit account :** – is by default clicked. If you want that the charges of the payment to be paid by another account unclick the button and a field will be added where you can select the account from where the charges of the payment you want to be debited.
- **Payment Details** [Mandatory]: – Type the brief description of the transaction.
- **Customer reference number** [Optional]: - Type the customer reference number for the transaction.
- **Town** [Mandatory]: – Type beneficiary town.
- **Country** [Mandatory]: - From the drop-down list select the country of beneficiary.
- **Source of Funds** [Mandatory]: - Type the description for source of funds.
- **Payment type** [Mandatory]: – Select the values: “Standard” or “Single invoice”/ “Bulk invoice” – in case you are paying a fiscal e-invoice.
- **Payment purpose** [Mandatory]: – Select the purpose of the payment from one of the values in the drop-down list.
- **Apply Preferential Rate** [Optional]: – Activate the toggle on if the payment is initiated with a preferential exchange rate. By activating the toggle on a field is displayed in the screen to put the preferential exchange rate agreed with the bank.
- **Upload documents** [Optional]: - The popup for document upload, will allow to attach 5 files (or less). Maximum of 5 attachments. The allowed file formats are: .xls, .doc, .pdf, .csv, .jpg. The maximum size of one document is 3MB. The maximum size of all documents is 15MB.

INTESA SANPAOLO BANK
Albania

366 TF Welcome
Last login 12/26/23, 8:00 AM

Transfers - Adhoc Payee

Payment Type
 Internal Domestic International

Network Type
 INTESA DOMESTIC

IBAN or Account Number

Confirm IBAN or Account Number

Account Name
 name surname

Payee Email ID

Add Email ID
Bank Details

Reset BIC Code
 Lookup BIC Code Required

Transfer From

Balance: USD 11,452.45
Pay By
 Transfer Currency
 Currency EUR Transfer Amount
 View Limits Required

Transfer When
 Now Later
 Urgent

Correspondence Charges
 Shared

Charges to be debited from Debit Account

Payment Details
 Add Payment Details

Country
 Please Select Required

Town Name
 Required

Source of Funds
 Required

Payment Option
 Standard Required

Payment Purpose
 Please Select Required

Apply Preferential Rate

Note: Activate the toggle if the bank has offered you preferential rate

Upload Documents

Pay **Save As Draft** **Cancel** **Back**

What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Futura Bank as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

- Click the **Pay** button. The system displays the **Adhoc Payee Review** screen.
- Follow the same steps as indicated in the Adhoc Internal Payment

International payment:

- o **Destination Account Type** [Mandatory]: - By choosing International payment select if the payment will be initiated with Account number or Iban. If **Account number** is selected, then under beneficiary bank details the option 'Bank details' is defaulted and no IBAN validation will take place and customer needs to input all banks details manually. In case **IBAN** is selected, then IBAN validation will take place and bank details will be auto populated.

- **Iban or Account Number** [Mandatory]: - Type the beneficiary account number or beneficiary IBAN.
- **Confirm Iban or Account Number** [Mandatory]: - Type the beneficiary account number or beneficiary IBAN.
- **Account Name** [Mandatory]: - Type the name of the beneficiary.
- **Address Line** [Optional]: - Type the address of beneficiary.
- **Town** [Mandatory]: - Type the town of beneficiary.
- **Country** [Mandatory]: - From the drop-down list select the country of beneficiary.
- **Payee Email ID** [Optional]: -Type the e-mail address.
- **Pay Via** [Mandatory]: - Click on one of the options **NCC, Bank Details** or **SWIFT**.
- **National Clearing Code:** - Type the beneficiary bank code.
- **Bank Details:** – When bank details option is selected, some fields are added in the screen: **Bank Name** - Beneficiary bank name; **Bank Address** - Type the bank address; **City** – Type the city of the bank.
- **SWIFT Code:** - when option SWIFT Code is selected the field will get automatically populated with the SWIFT Code of the bank. Click **Verify** and it will get populated with bank details.
- **Transfer from** [Mandatory]: - Select the account from where the payment will be initiated.
- **Pay by** [Mandatory]: - Select Transfer Currency or Debit Account Currency. In case Debit Account Currency is selected a field **Transfer Currency** will be added that shows the currency in which the payment will be transferred.
- **Transfer Amount** [Mandatory]: -Type the currency and amount to be transferred.
- **Transfer when** [Optional]: - The transfer can be made in one of the two ways: **Pay now:** select pay now to process the transfer immediately; **Pay later:** select pay later to make the transfer at a future date.
- **Urgent** [Optional]: - The payment can be initiated with urgent priority by selecting the urgent option. By selecting the urgent option, system will pop up a message notifying that additional fees as published in the Banks Terms and Conditions will apply and processing times will be prioritized as per system cutoff-times.
- **Correspondence Charges** [Mandatory]: – Select on the values from the drop-down list for the charges of the payment.
- **Transfer Via Intermediary Bank** [Optional]: - Select **Yes** or **No**. If **Yes** is selected a field **Pay Via** is displayed in the screen. Select one of the options · **SWIFT** · **National Clearing Codes** · **Bank Details**.
- **SWIFT Code:** - when option SWIFT Code is selected the field will get automatically populated with the SWIFT Code of the bank. Click **Verify** and it will get populated with bank details.
- **National Clearing Code:** - Type the beneficiary bank code.
- **Bank Details:** – When bank details option is selected, some fields are added in the screen: **Bank Name** - Beneficiary bank name; **Bank Address** - Type the bank address; **City** – Type the city of the bank.
- **Payment Details** [Mandatory]: – Type the brief description of the transaction.
- **Source of Funds** [Mandatory]: - Type the description for source of funds.
- **Customer reference number** [Optional]: - Type the customer reference number for the transaction.
- **Payment type** [Mandatory]: – Select the values from the drop-down list: “Standard” or “Single invoice”/ “Bulk invoice” – in case you are paying a fiscal e-invoice.
- **Payment purpose** [Mandatory]: – Select the purpose of the payment from one of the values in the drop-down list.
- **Apply Preferential Rate** [Optional]: – Activate the toggle on if the payment is initiated with a preferential exchange rate. By activating the toggle on a field is displayed in the screen to put the preferential exchange rate agreed with the bank.

Currency
EUR

Transfer Amount
EUR 10.00

[View Limits](#)

Transfer When

Now Later

Urgent

Correspondence Charges

Payee

Transfer via Intermediary Bank

Yes No

Payment Details

details

[Add Payment Details](#)

Source of Funds

business

Payment Option

Standard

Payment Purpose

OTHER-Other

Apply Preferential Rate

Note: Activate the toggle if the bank has offered you preferential rate

[Upload Documents](#)

Note: Dear Customer, Please note that in case of Cross-Border Transfer Orders, the supporting document such as invoice, contract, etc. must be attached to the corresponding payment, otherwise the payment cannot be processed by the bank

[Pay](#) [Save As Draft](#) [Cancel](#) [Back](#)

- Click the **Pay** button. The system displays the **Adhoc Payee Review** screen.
- Follow the same steps as indicated in the Adhoc Internal Payment

International payment SEPA EU

The user has the option to initiate a transaction from the Transfers – **ADHOC Payee** screen. A new dropdown field, '**Network Type**', has been added under the '**International**' subsection. This dropdown contains two values: '**International**' and '**International SEPA EU**'.

When the user selects the network type '**International SEPA EU**' from the dropdown, the following fields will be displayed accordingly in screen below.

For the transfer to Adhoc payee case, based on the network type selection for **International SEPA EU** the Pay By, Currency, Urgent, and Correspondence Charges fields are not part of the payee data.

Note: When the user selects the network type '**International**' from the dropdown, there will be no change to the existing functionality.

Transfers - Adhoc Payee

Internal Domestic **International**

Network Type
International SEPA EU

Destination Account Type
IBAN

IBAN or Account Number
.....

Confirm IBAN or Account Number
.....

Account Name
name surname

Country
Greece

Address Line
street name

Town Name
town name

Payee Email ID
.....

Add Email ID
Pay Via
 SWIFT Code
.....
Reset

Transfer From
.....


Balance : USD 11,432.45
Pay By
Transfer Currency
Currency: EUR Transfer Amount: EUR 10.00
[View Limits](#)

Transfer When
 Now Later

Payment Details
details

Add Payment Details
Source of Funds
business

Payment Option
Standard



What are the benefits?

Transfer money to any bank account by simply specifying the account number and supporting bank and branch information. You can transfer money to accounts held within Intesa Sanpaolo Bank Albania as well as to other bank accounts held both within the country and internationally.

The Adhoc Transfer service also allows you to register your payee for future use, once you have made the transfer.

Payment Purpose
OTHER-Other

Apply Preferential Rate

Note: Activate the toggle if the bank has offered you preferential rate

Upload Documents

Note: Dear Customer, Please note that in case of cross-Border Transfer Orders, the supporting document such as invoice, contract, etc. must be attached to the corresponding payment, otherwise the payment cannot be processed by the bank

Pay **Save As Draft** **Cancel** **Back**

Multiple Transfers

This option allows you to pay multiple payees at once (internal, domestic or international). You can specify details for each transfer record and you can select different accounts from which you want funds transferred to each payee.

- Navigate through the menus to **Payments > Transfers > Multiple Transfers**. The system displays the **Multiple Transfer** screen and complete required information for each payment you are trying to initiate for e.g.

Payee 1

Multiple Transfers

Payee 1

Payee
adi

IBAN or Account Number
Account Name
Payee Email ID
Transfer From

Payee Type
INTERNAL

Balance - ALL 2,716,137.64
Pay By
Credit Account Currency

Transfer Amount
ALL 5,000.00
View Limits

Transfer When
 Now Later

Correspondence Charges
Payment Type
Standard

Apply Preferential Rate

Note: Activate the toggle if the bank has offered you preferential rate
 Charges to be debited from Debit Account

Customer Reference Number

Source of Funds
test

What are the benefits?
Paying multiple payees at once is easy with the Futura Bank Multiple Transfers service. You can specify details for each transfer record and to save additional time, copy the details of one record on to the next.
You can select different accounts from which you want funds transferred to each payee and also select different dates on which each transfer is to be made.

Payment Description
test

Upload Documents

Save Make a Copy & Save Reset Fields

- **Payee 2**

Payee

[Redacted]

ABI BANK

IBAN or Account Number

[Redacted]

Payee Type
DOMESTIC

Account Name

[Redacted]

Bank Details

[Redacted]

TIRANA

Network Type

Transfer From
[Redacted]

Balance : ALL 1.591.840.82

Pay By

Transfer Currency

Currency
EUR

Transfer Amount
EUR 10,00

[View Limits](#)

Transfer When

Now Later

Correspondence Charges

Shared

Payment Option

Standard

Payment Purpose

OTHER-Other

Apply Preferential Rate

Note: Activate the toggle if the bank has offered you preferential rate

Network Type

INTESA DOMESTIC

Charges to be debited from Debit Account

Country

Albania

Address Line

street

Town Name

town

Payment Details

details

[Add Payment Details](#)

Source of Funds

funds

Upload Documents

Save

Make a Copy & Save

Reset Fields

Payee 3

Payee 3 ✕

Payee

AE

IBAN or Account Number

Payee Type
INTERNATIONAL

Account Name

Payee Address
st 1, st 2, dubai, UAE

Bank Details

Transfer From

Balance: ALL 89314,285.89

Pay By

Transfer Currency

Transfer Amount
EUR EUR 100.00

View Limits

Transfer When
 Now Later

Urgent

Payment Type
Standard

Payment Purpose
SUPP: Supplier Payment

Apply Preferential Rate

Note: Activate the toggle if the bank has offered you preferential rate

Correspondence Charges
Payee

Transfer via Intermediary Bank
 Yes No

Payment Details

Add Payment Details

Customer Reference Number

Source of Funds

Note: Dear Customer, Please note that in case of Cross-Border Transfer Orders, the supporting document such as Invoice, Contract, etc. must be attached to the corresponding payment, otherwise the payment cannot be processed by the bank

Upload Documents

Save Make a Copy & Save Reset Fields

Add Another Payment

Submit Cancel Back



Multiple Transfers

Payee 1				
Transfer From	Pay By	Transfer Amount		
	Credit Account Currency	ALL 100.00		

Payee 2				
Transfer From	Pay By	Transfer Amount		
	Transfer Currency	GBP 500.00		

Payee 3				
Transfer From	Pay By	Transfer Amount		
	Transfer Currency	EUR 100.00		

Add Another Payment

If you want to initiate other payments, click **Add Another Payment**.

Submit

Cancel

Back

- Click the **Submit** button. The system displays the **Multiple Transfers Review** screen.



Multiple Transfers

i Review Multiple Transfers

You have initiated 3 new fund transfers. Please review the details before you confirm!

Expand All ▾

Collapse All ▲

By clicking this button, you can expand all the details of payments.

By clicking this button, you can fold details of payments.

>

Payee 1

A

Transfer From	Pay By	Transfer Amount	Transfer Date
	Credit Account Currency	ALL 100.00	2/2/24

>

Payee 2

BR

Transfer From	Pay By	Transfer Amount	Transfer Date
	Transfer Currency	GBP 500.00	2/2/24

>

Payee 3

AE

Transfer From	Pay By	Transfer Amount	Transfer Date
	Transfer Currency	EUR 100.00	2/2/24

Confirm

Cancel

Back

- Click the **Confirm** button.
- The system displays the **Confirmation** screen with the status message.

Notes: If systems requires you to authorize transactions with software token, please follow the same steps for Authorization as detailed in Adhoc Payments screen

Multiple Transfers Status

Confirmation
Transfers initiated successfully. e-Receipt

Download all e-Receipts

Payee	From Account	Date & Amount	Host Reference No.	Status
[blurred]	[blurred]	2/2/24 ALL 100.00	[blurred]	Completed e-Receipt
[blurred]	[blurred]	2/2/24 GBP 500.00	[blurred]	Completed e-Receipt
[blurred]	[blurred]	2/2/24 EUR 100.00	[blurred]	Completed e-Receipt

Disclaimer : The payment will be processed according to Bank Terms and Conditions**

What would you like to do next?

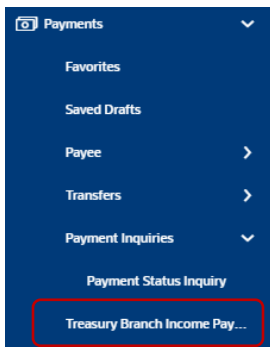


Home

Treasury Branch Income Payments

This service allows the customer to initiate and authorize payment orders in favour of Budget Institutions like: Ministry of Finance, Public Universities, Municipality Taxes Offices, and other Budget incomes.

- Navigate through the menus to **Payments > Treasury Branch Income Payments**. The system displays the **Treasury Branch Income Payments** screen and complete required information:



- 1) The Ordering Account can be in local currency LEK (ALL), as well as in foreign currencies.
- 2) The Beneficiary Account will be always in local currency LEK (ALL).
- 3) The payment Currency will be fixed in local currency LEK (ALL).
- 4) Any tax listed in the Invoice Mandate will be performed as a separate tax payment order.
- 5) The Bank shall not be held liable for any mistake that occurs from wrong instructions entered by the Customer.

The Menu navigation to perform this payment for end user is **“Treasury Branch Income Payments”**.

The process that needs to be followed step by step should be in order as mentioned below:

- **Ordering Account** [Mandatory]: - Select the ordering account from a drop-down list.
- **Treasury Branch Code** [Mandatory]: - Select Treasury Branch Code from the drop-down list and then Treasury Branch Account field is auto populated.
- **Beneficiary Institution Code** [Mandatory]: - Select Beneficiary Institution Code from a drop-down list depending on the selected Treasury Branch Code. The list of values in Beneficiary Institution Code will change upon selecting the Treasury Branch Code.

- o **Economic Income Code** [Mandatory]: - Select Economic Income Code from a drop-down list.
- o **Legal Name** (Debit Account holder) will be auto populated with bank's customer name.
- o Fill in **NUIS/NID** (of Taxpayer) field. Features: max length 20 alphanumeric chars.

Note: The Debit Account Holder and Taxpayer could also be two different entities/individuals.

- o **Execution Bill Date** [Mandatory]: - The date in which the treasury payment want to be executed.
- o **Payment Amount** [Mandatory]: - Fill in the field with the amount of payment. Features: max length 20 numeric chars.
- o **Payment description** [Mandatory]: - Fill in with the description of payment. Features: max length 140 alphanumeric chars.
- o **Apply Preferential Rate** [Optional]: – Activate the toggle on if the payment is initiated with a preferential exchange rate. By activating the toggle on a field is displayed in the screen to put the preferential exchange rate agreed with the bank.

The screenshot shows the 'Treasury Branch Income Payments' form in the Intesa Sanpaolo Bank interface. The form is partially filled with test data. On the right side, there is a notification box with a gift icon and the text 'Important information regarding Payment'. At the bottom of the form, there are three buttons: 'Pay' (blue), 'Cancel' (green), and 'Back' (grey).

- Click the **Pay** button. The system displays the **Treasury Branch Income Review** screen.

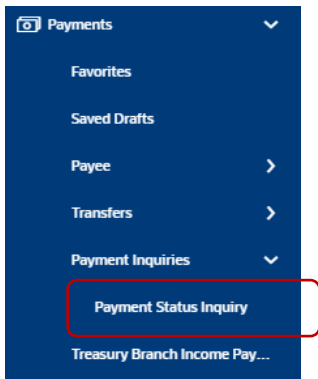
- Click the **Confirm** button.
- The system displays the **Confirmation** screen with the status message.

Notes: If systems requires you to authorize transactions with software token, please follow the same steps for Authorization as detailed in Adhoc Payments screen.

Payment Status Inquiry

This menu is used to check the status of a payment in core banking system. To search for a specific payment a range or search criteria is used.

- Navigate through the menus to **Payments > Payment Inquiries> Payment Status Inquiry**. The system displays the **Payment Status Inquiry** screen and complete required information:



The range of options via which user can search are:

Host Reference Number – Put the payment reference number if you want to search the payment with reference number;

Customer Reference Number: – [Input] Type the user reference number.

Debit Account Number: – [Dropdown] Select the debit account number from the list.

Initiation Date From: - [Dropdown] Enter the date From to search by date range.

Initiation Date To: - [Dropdown] Enter the To date to search by date range.

Payment Status: – [Dropdown] Select the payment status from the list.

Beneficiary Name: – [Input] Type the beneficiary name.

Payment Status Inquiry

Host Reference Number ?

Customer Reference Number ?

Debit Account Number

Initiation Date From 1/31/24

Initiation Date To 1/31/24

Network Type
Please Select

Payment Status
Please Select

Beneficiary Name

More Search Options

Search Reset

-Click the **Search** button after having selected the search criteria. The system displays the **Payment Status Inquiry** screen with the status of the payment.

Payments Status Inquiry

Host Reference Number	Initiation Date From	Initiation Date To	Network Type	Amount	Status	Actions
75404135301	2024-01-31	2024-01-31	International/Domestic Transfer	GBP 100.00	In Progress	Download All, Print, Cancel
31 Jan 2024			Domestic Transfer	EUR 200.00	In Progress	Cancel
31 Jan 2024			International/Domestic Transfer	EUR 1,500.00	Processed	Download All, Print, Cancel
31 Jan 2024			Internal Transfer	EUR 11,000.00	Cancelled	

(Showing 4 out of 4 items)

The transaction can be considered as finally executed only in case the status of the payment in this screen shows as **"Processed"**.

The cross icon on the payment status inquiry table provisions the user to Cancel payments. On click on the icon the cancellation of the respective payment is facilitated in the payment cancellation screen .

Note: Cancellation is supported only for payments that are **"In Progress"** Status.

Payment Cancellation

Cancellation Details

Cancellation Remark

Cancellation Reason Required

Please Select

[Back](#) [Cancel Payment](#)

>

Payment Details

Payee Name

Reference Number

Payment Type
Internal Transfer

Field Description

Cancellation Remarks: Relevant remarks need to be entered to process cancellation of the payment. Mandatory field.

Cancellation Reason: Code A drop down of reason codes has context menu .

Click on **'Cancel Payment'** button.

OR

Click on **'Back'**, to navigate to the Payment Status Inquiry Screen.

Confirmation screen appears when user click on **Cancel** button.

Request for Internal Payment Cancellation

Confirmation
Request for Internal Payment Cancellation completed successfully.

Reference Number

Host Reference Number

Status
Completed

Transaction Reference Requested For Cancellation

Remarks
test

Disclaimer : The payment will be processed according to Bank Terms and Conditions**

What would you like to do next?

Home

Click on to view the Payment Status Inquiry in Table format.

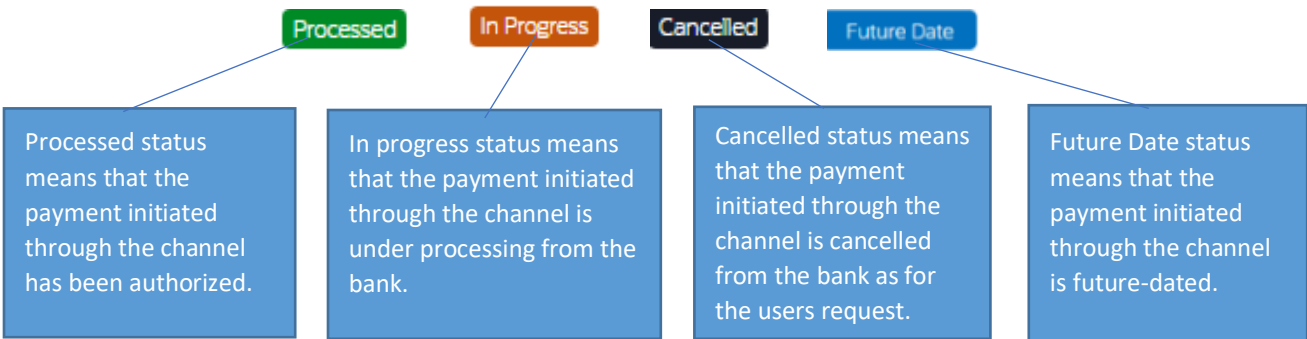
Payment Status Inquiry

Initiation Date	Instruction Date	Activation Date	Host Ref No.	Recipient	Network Type	Amount
2/7/24	2/7/24	2/7/24		MEICO C/A LEK	Internal Transfer	ALL 10
2/3/24	2/5/24	2/5/24		DEGA E THESARIT DURRES-TE ARDHURAT C/A LEK	Internal Transfer	ALL 10
2/3/24	2/5/24	2/5/24		DREJTORIA E PERGJITHSHME E TATIMEVE	Internal Transfer	ALL 10
2/5/24	2/5/24	2/5/24		LLOGARIA PARAPAGUESE DREJTORIA E PERGJ E DOGANAVE C/A LEK	Internal Transfer	ALL 20
2/2/24	2/5/24	2/5/24		DREJTORIA E PERGJITHSHME E TATIMEVE	Internal Transfer	ALL 10
2/5/24	2/5/24	2/5/24		LLOGARIA PARAPAGUESE DREJTORIA E PERGJ E DOGANAVE C/A LEK	Internal Transfer	ALL 20

Page 1 of 3 (1-10 of 28 items)

General guidelines

In Payment Status Inquiry screen the below transactions status have the indicated meaning as explained:



Payment Status Inquiry for International SEPA EU

Using the Payment Status Inquiry transaction, the user can view the details and current status of a transaction.

A new field, "Network Type", has been added to the Details screen. This field displays the network associated with the transaction and helps identify the type of network used to process the payment.

Payment Status Inquiry

You are viewing details of transaction number

Status

Current Status

Cancelled

Date of current Status

4/7/25

Cancellation Reason

Wrong Amount in CST

Details

∨ Transaction Details

Reference Number**Network Type**

Internaional SEPA EU

Transfer Network

SWIFT

Transfer Amount

EUR 15.70

UETR**To be Processed / Processed On**

4/7/25

Transaction Date

4/14/25

Exchange rate

102.2

Payment Description

pay

Charges Account

--

Attach Document Functionality

This option allows you to attach justifying documentation to any of the following payments types if these are requested to process your transaction (*Internal Transfer, Multiple Transfer, Outgoing Transfer, Bill Payment, and BULK payments*).

Important Note:

The popup for document upload, will allow to attach 5 files (or less).

Maximum number of documents which can be attached is **5**;

The allowed file formats are: .xls, .doc, .pdf, .csv, .jpg.

The maximum size of one document is 3MB.

The maximum size of all documents is 15MB.

For Bulk Payments allowed document format: .csv, .txt

Filename of the document to be attached can contain numbers; letters and the special character

underscore _. The space and other special characters such as: *[:;,></\.!@#^&*%\$] are not allowed;

The system will not allow you to attach the same document twice or more.

Upload document name will be displayed on review, confirmation and Authorizer screens;

Attaching justifying documentation to payments

- Navigate through the respective menu to the section **“Upload documents”**
- Click on the **“Upload documents”** button

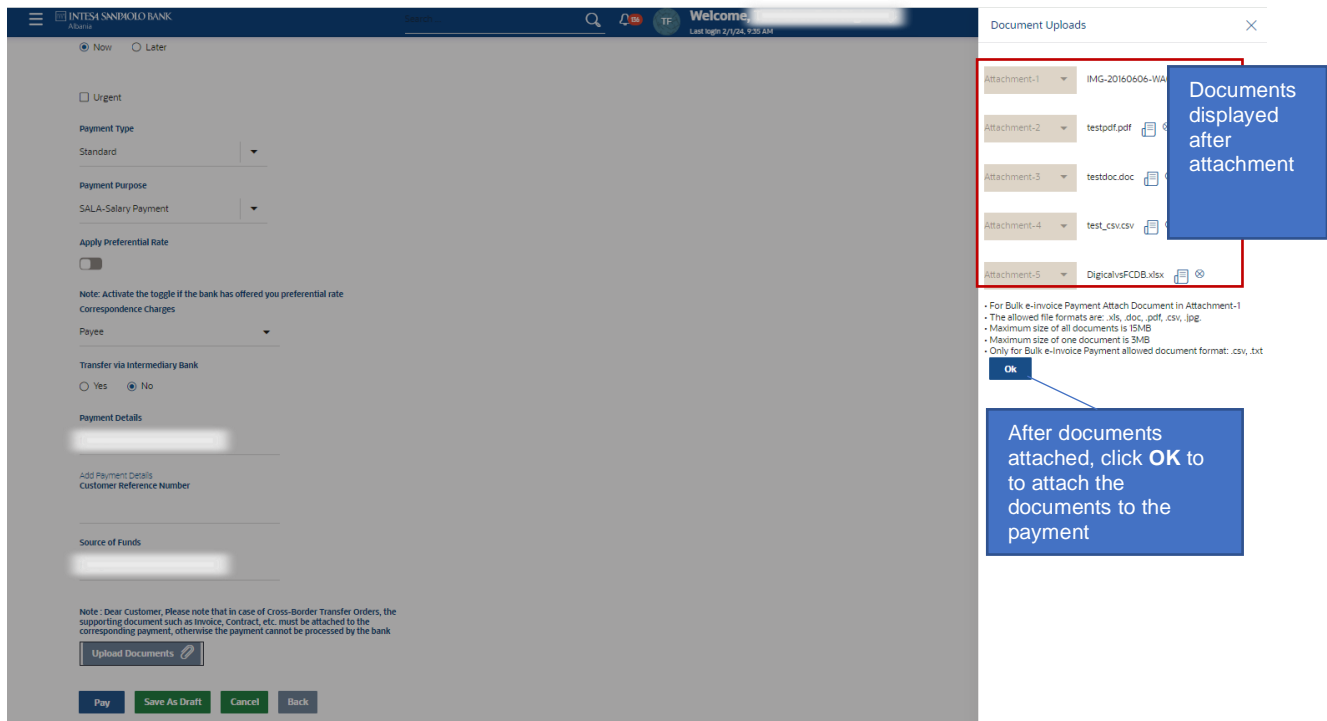
The screenshot shows a payment form with fields for 'Payment Type' (Standard), 'Payment Purpose', and 'Apply Preferential Rate' (toggle). A blue callout box points to the 'Upload Documents' button with the text 'Click here to Attach document/s'. Below the form are buttons for 'Pay', 'Save As Draft', 'Cancel', and 'Back'.

- Once you will click on **“Upload documents”** button following popup screen will open immediately.

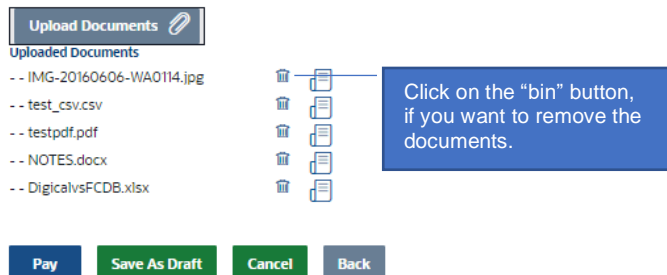
The screenshot shows a 'Document Uploads' popup with five attachment slots, each with a 'Choose file...' button and an 'Upload' button. A blue callout box points to the 'Choose file...' button with the text 'Click here to choose the document you want to attach'. Another callout box points to the 'Upload' button with the text 'Click here to upload the document you selected'. A third callout box points to the 'OK' button at the bottom with the text 'Click OK to attach the documents to the payment'. The popup also contains instructions: 'For Bulk e-invoice Payment Attach Document in Attachment-1', 'The allowed file formats are: xls, doc, pdf, csv, jpg', 'Maximum size of all documents is 15MB', 'Maximum size of one document is 3MB', and 'Only for Bulk e-invoice Payment allowed document format: csv, txt'.

- Click on **“Choose File”** button by choosing the document you want to attach from your personal documents found on your computer.
- Click on **“Upload”** button in order to attach all the documents you have selected. In this way you will have a clear picture of the document/s you have attached before performing another action.

- Click on “OK” button to go back to initiate screen.

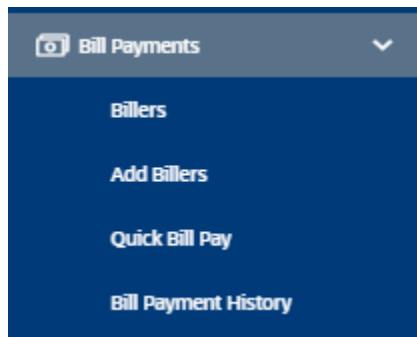


- Once confirmed the attached document/s and click on OK button the following screen will appear with the attached documents.



- Proceed normally with the payment. The system will display the attachment in both **review** and **confirmation** screen.

Bill Payments



Add Biller

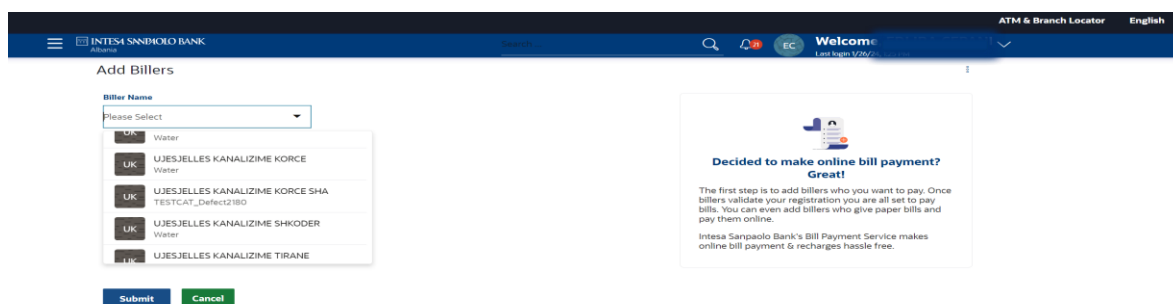
Using this option, you can register more than one account with the same service provider for bill payment. While paying bill, you can select any of the registered billers to whom bill is needed to be paid.

For billers marked as Online, there is integration with the biller's system meaning that payments which are performed in Internet Banking are reflected in real time in the biller's system.

Note: Bill can only be paid to the registered billers. This means that prior to paying any bill, you need to first register a biller. Once the biller is registered, you can easily make payments through the Billers menu.

To register Biller: Navigate through **Bill Payments > Add Billers**

- **Select a Biller** : Select the biller from the drop-down list.
- Click the **Submit** button. The system displays **Register Biller - Initiator** screen.




- Enter the required data as needed based on the selected biller
- Click the **Submit** button. The system displays **Add Biller - Verify** screen.
- Click the **Confirm** button. The system displays the **Add Biller - Confirm** screen with the status message. OR Click the **Back** button to go to the previous screen and edit the entered data or **Cancel** to cancel the operation and go back to the Dashboard.
- In Confirmation page you can **Pay Bill** another directly , you can **Add another biller** or you can go on **Dashboard** with one click on the respective buttons in the end of the page.

For example: To register a biller for **FSHU** you must fill in these fields:

- Customer Number/ Invoice Number (e.g TR1F130155187851)

- Contact Type: Bill
- Search Type: Customer Number

Search ...

Add Billers

Biller Name

FSHU

Category

GENERAL

Biller Type

Payment

Biller Nickname

FSHU

Customer Number/ Invoice Number

Contract Type

Bill

Search Type

Customer Number

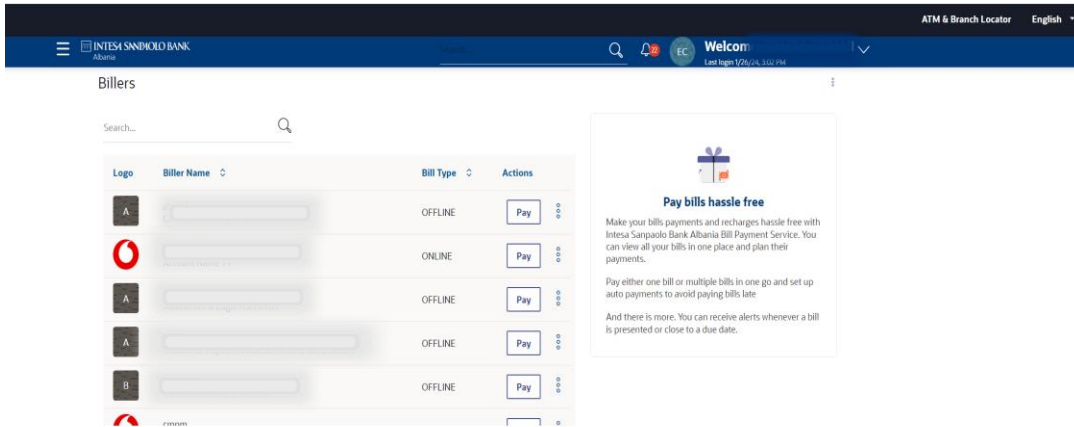
Submit

Cancel

Pay Bill

Using this option the user can pay the bill for an already registered biller. The system will validate the stored biller information for the sufficient funds to pay bill payment amount.

- **To Pay Bill:** Navigate through **Bill Payments > Billers.**
- **Select a Biller Name :** Select the biller to which you will pay the bill from Bill Type list.
- **Bill Type :** You can select to pay Online Biller (Vodafone, FSHU ,Customs, only this three provider) and Offline Biller.
- For Online Billers the total amount to be paid appears automatically in the screen and customers can select which of the billers want to pay.



- **Click on Pay Button :** The page open Initiator screen.
- **Select the Account in Pay From:** Select the account from drop-down list.
- **Payment Amount: Type** the amount to be paid to the biller.
Select Pay : click on **Now** if you want to pay in real time or **Later** if you want on X date
Select Payment Type : Select the type of payment from the drop down list-
Time Period: This field consists of 35 characters, is mandatory and editable, using a regex format that allows letters, numbers, spaces, and dashes. Since the field is editable during the payment process, clients have the option to modify the value, for example, changing 'MAR' to another value, as long as it complies with the field's validation criteria.

Payment Type “[Mandatory] Select the values: **Single e-Invoice Payment; Bulk e-Invoice Payment** * **If you are Pay a Fiscal e-Invoice.**

“**External System ID**”: [Mandatory, with 36-alphanumeric code] will be requested to be completed only if you have selected the “**Single e-Invoice Payment**” option in the “**Payment Type**” drop- down list. For the NIVF code with 36 characters is given the opportunity to copy and paste.

TATIME TEST

Biller Name	Biller Nickname	Category
<input type="text"/>	<input type="text"/>	Tax
<input type="text"/>		
<input type="text"/>		

Payment Type

Account
Pay From

Balance : ALL 2,301.37

Payment Amount

View Limits

Pay

Now Later

Payment Option

Bill Number / Serial Number

Time Period

A-24 JANAR DHJETOR

Taxpayer ID (NUIIS)

Do you want to add an attachment ?

Yes No



Bill Payments

Make your bills payments & pre-paid recharges hassle free with Intesa Sanpaolo Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills.

You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date.

And there's more...!

You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Intesa Sanpaolo Bank's Bill Payment service.

Pay Bill

Review

You initiated a request for bill payments. Please review details before you confirm!

Biller Name

DREJTORIA E PERGJITHSHME E TATIMEVE

Category

Tax

Bill Number / Serial Number

Time Period

A-24 JANAR DHJETOR

Taxpayer ID (NUIS)

Biller Nickname

TATIME TEST

Payment Amount

1

Payment Method

Account

Pay From

Payment Option

Standard

Add an attachment ?

No

[Confirm](#)

[Cancel](#)

[Back](#)

Pay Bill

TAXA

Billers Name	Billers Nickname	Category	Contact Number
Phone Number Without country code	Payment Month	Invoice Date	
	JAN	2025-10-05	

Payment Type
Account
Pay From

Balance : ALL 1,284,310.17
Payment Amount
1600

View Limits
Pay
 Now Later

Payment Type
Single Invoice

External System Id
d60ee9c-ab5b-4b19-b992-b8e4bc974f60

Do you want to add an attachment ?
 Yes No

Submit **Cancel** **Back**

Bill Payments

Make your bills payments & pre-paid recharges hassle free with Intesa Sanpaolo Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills.

You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date.

And there's more...!

You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments. With Intesa Sanpaolo Bank's Bill Payment service.

In the field "**Payment Type**", select the values Single Invoice or Bulk Invoice if you are paying a Fiscal Invoice. When selecting the bulk e-invoice you need to complete respective format and attach to in the Upload Document Section.

Click the **Submit** button. The system displays **Pay Bills - Review** screen.

Review
You initiated a request for bill payments. Please review details before you confirm!

Billers Name
DREJTORIA E PERGJITHSHME E TATIMEVE

Category
Tax

Month
DEC

Company Tax ID (NUIIS)

Taxpayer Name
EDLIRA 25

Taxpayer ID (NUIIS)

Billers Nickname

Payment Method
Account
Pay From

External System Id

Payment Amount
ALL 1,600.00

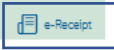
Add an attachment ?
No

Confirm **Cancel** **Back**

Click the **Confirm** button. The system displays **Pay Bills - Confirm** screen with the status message. OR Click the **Back** button to go to the previous screen and edit the entered data, or **Cancel** to

Pay Bill

Confirmation
Pay Bill completed successfully.



Reference Number
[Redacted]

Status
Completed

Payment Option
Standard

Host Reference ID
[Redacted]

Category
Tax




Biller Name
[Redacted]

Payment Type
CASA

Pay From
[Redacted]

Amount
ALL 16,000.00

What would you like to do next?

Pay Another Bill Add Biller Home

To download the Receipt, click on the icon e-Receipt

If you want to do another transaction you can click on button: **Pay Another Biller**, **Add Biller** or **Home** .

1. Edit Offline Biller

During Offline Bill Payment, user can change the values input during registration process by editing the field content. E.g. be able to change the Time Period or be able to type in a different bill serial number, NUIS etc.

TATIME TEST

Biller Name	Biller Nickname	Category
DREJTORIA E	TATIME TEST	Tax
PERGJITHSHME E		
TATIMEVE		

Payment Type

Account
Pay From

Balance : ALL 2,301.37

Payment Amount

View Limits

Pay

Now Later

Payment Option

Bill Number / Serial Number

Time Period

A-24 JANAR DHJETOR

Taxpayer ID (NUIS)

Do you want to add an attachment ?

Yes No



Bill Payments

Make your bills payments & pre-paid recharges hassle free with Intesa Sanpaolo Bank's Bill Payment Service. Using this service you can register to receive bills and pay them online in a few clicks. View all your bills in one place and plan their payments. You can even pay billers who present paper bills.

You can set up auto payments and be free from the worry of paying bills late. With auto payment your bills get paid automatically before the due date.

And there's more...!

You can receive alerts whenever a bill is presented or close to a due date. Get total control of your bill payments With Intesa Sanpaolo Bank's Bill Payment service.

Pay Bill

Review

You initiated a request for bill payments. Please review details before you confirm!

Biller Name

DREJTORIA E PERGJITHSHME E TATIMEVE

Category

Tax

Bill Number / Serial Number

Time Period

A-24 JANAR DHJETOR

Taxpayer ID (NUIS)

Biller Nickname

TATIME TEST

Payment Amount

1

Payment Method

Account

Pay From

- x

TEST COMPANY 2 | ALL | 042

Payment Option

Standard

Add an attachment ?

No

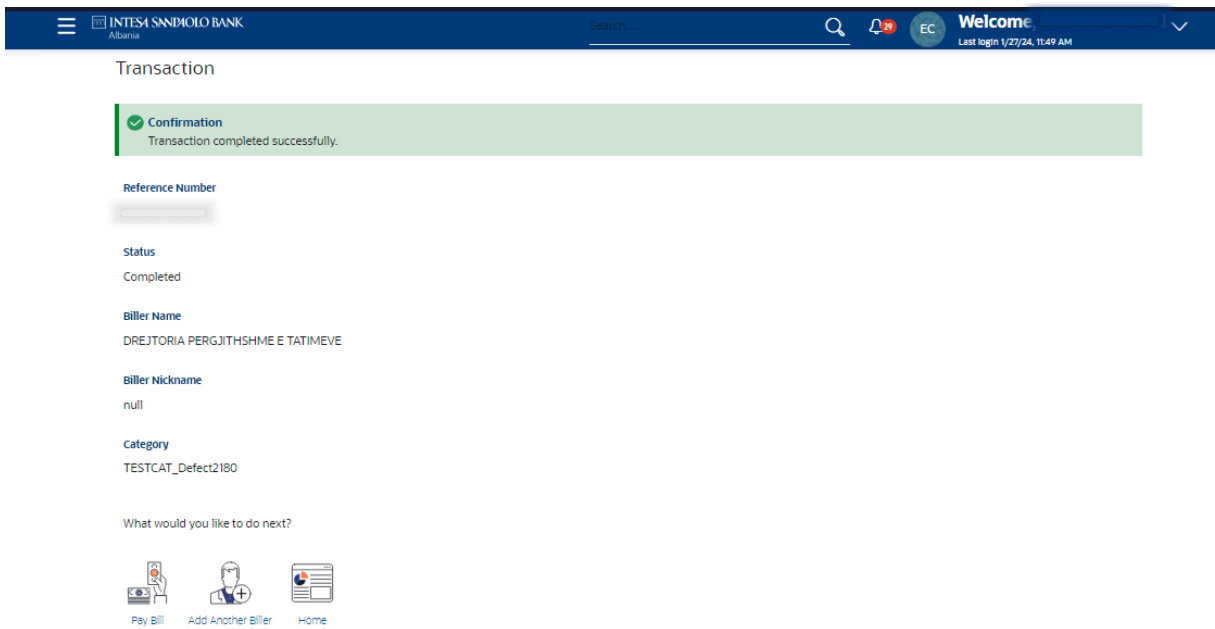
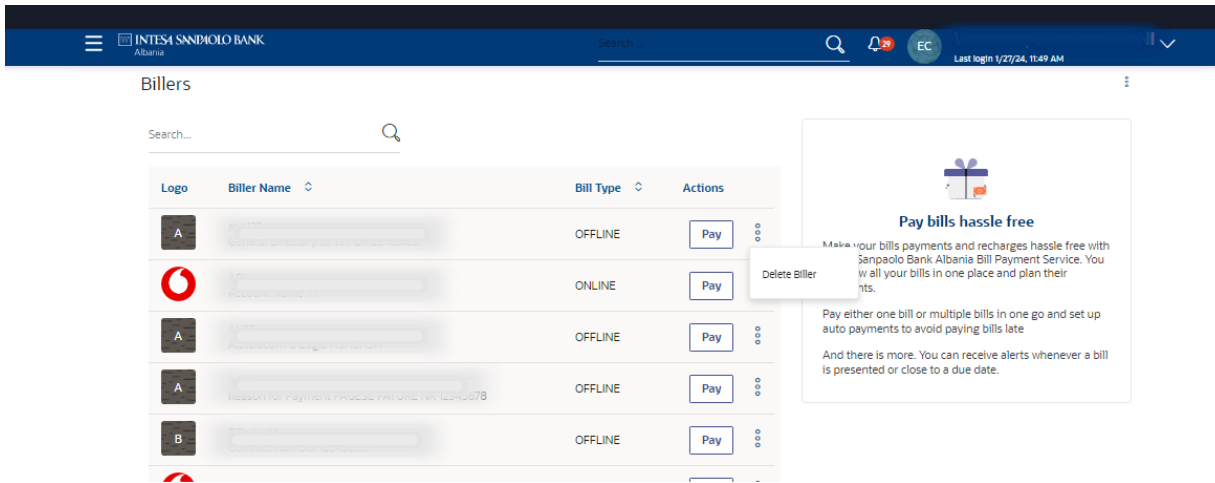
[Confirm](#)

[Cancel](#)

[Back](#)

2. Delete a Biller

- Go to **Billers** Menu, in 3 dots select customer to be deleted.
- Click the **Delete** button to delete a biller. The system displays **Delete Biller verify** screen
- Click the **Yes** button. The system displays the **Delete Biller - Confirm** screen with the status message OR Click the **X** button to go to the previous screen.



3. Quick Bill Pay

Using this option, you can pay a biller directly without registering it before.

- **To Pay the Bill:** Go to **Bill Payments > Quick Bill Pay.**
- **Select a biller name:** Select the biller to whom you will pay the bill from the bill type list.
- **Biller Name:** This menu allows you to pay **only** Offline Billers.

Note: For Online Billers, the payment method will be the same as explained above in the **Pay Bill** menu.

Below is an example of paying an invoice to the **General Directorate of Taxes**.

- **Choose the name of the biller you will pay:** The page opens to start a payment.
- **TAX Payer ID (NUIIS)** “[MANDATORY]”: Complete the field by setting the NUIS.
- **Month:** Choose the month you will pay the bill.
- **Bill Number/Serial Number** “[MANDATORY]”: Enter the Serial Number of the invoice.
- **Customer Name** “[MANDATORY]”: Enter customer name.
- **Pay from:** Select the account from which you will make the payment.
- **Payment Amount** “[MANDATORY]”: Enter the amount to be paid to the biller.
- **Select Pay:** Click **Now** if you want to pay in real time or **Later** if you want to pay on X date.
- **Select Payment Type** : Select the type of payment from the drop down list

Payment Type “[Mandatory] Select the values: **Single e-Invoice Payment; Bulk e-Invoice Payment * If you are Pay a Fiscal e-Invoice.**

“**External System ID**”: [Mandatory, with **36-alphanumeric code**] will be requested to be completed only if you have selected the “**Single e-Invoice Payment**” option in the “**Payment Type**” drop- down list. For the NIVF code with 36 characters is given the opportunity to copy and paste.



Quick Bill Pay

Biller Name

DREJTORIA E PERGJITHSHME E TATI

Category

Tax | TIRANA

Taxpayer ID (NUIS)

Month

MAR

Bill Number / Serial Number

Customer Name

TEST1

Pay From

Balance : ALL 19,010.12

Payment Amount

100

View Limits

Pay

Now Later

Payment Type


Standard

Do you want to add an attachment?

Yes No

Submit

Cancel



In a rush to pay bills?

Pay bills now

No need to register with a biller to pay them online. With Quick Bill Pay, you can pay a biller without registering. Intesa Sanpaolo Bank Albania Bill Payment Service makes online bill payment & recharges hassle free.

Click the **Submit** button. The system displays **Pay Bills - Review** screen.

Quick Bill Pay

Review
You initiated a request for Quick Bill Pay. Please review details before you confirm!

Billers Name
DREJTORIA E PERGJITHSHME E TATIMEVE

Category
Tax | TIRANA

Customer Name
TEST1

Taxpayer ID (NUIS)

Month
MAR

Bill Number / Serial Number

Payment Method

Account

Pay From

Payment Amount

ALL 100.00

Pay When

4/26/24

Payment Type

Standard

Confirm **Cancel** **Back**

Click the **Confirm** button. The system displays **Pay Bills - Confirm** screen with the status message. OR Click the **Back** button to go to the previous screen and edit the entered data, or **Cancel** to go in Dashboard screen.

Quick Bill Pay

Confirmation
Quick Bill Pay completed successfully.

Reference Number

Status

Completed

Biller Name

DREJTORIA E PERGJITHSHME E TATIMEVE

Biller Type

Payment

Customer Name

TEST1

Payment Type

Account

Pay From

Amount

ALL 100.00

What would you like to do next?



4. Bill Payment History

With Bill Payment History you can select the period with the drop down list for: Current Period, Previous Month, Previous Quarter, Date Range . After you have select the period you can click **Apply** button. The page appears all the details of the bill payments transactions.

Bill Payment History

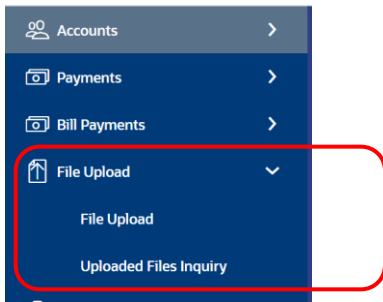
Current Period

Download

Date	Value Date	Bill Payment Details	Reference No	Bill Amount	Customer Name
1/27/24	1/27/24	10557-testSpace 68908074 689080749 JAN		ALL 1,500.00	
1/27/24	1/27/24	10557-testSpace 68908074 689080749 JAN		ALL 3,600.00	
1/27/24	1/27/24	10557-testSpace 68908074 689080749 JAN		ALL 1,600.00	
1/26/24	1/26/24	10557-DREJTORIA E PERGJITHSHME E TA JAN L23145698P TEST		ALL 2,500.00	
1/24/24	1/24/24	10557-DREJTORIA E PERGJITHSHME E TA DEC K12345678Y EDLIRA 23		ALL 1,100,000.00	
1/9/24	1/9/24	10557-DREJTORIA E PERGJITHSHME E DO ZHDOGANIMMALLI L32326015U		ALL 30.00	
1/6/24	1/6/24	10557-DREJTORIA E PERGJITHSHME E DO ZHDOGANIMMALLI L32326015U		ALL 5,000.00	

You can click on Download button in CSV or PDF format.

File Upload



Abbreviations

SDMC: *Single Debit / Multiple Credits*, by debiting the Ordering customer once per total amount of all transactions present in the file and crediting all the Beneficiaries one by one.

SDSC: *Single Debit / Single Credit*, by debiting the Ordering customer as per each single amount of each transaction present in the file and crediting all the Beneficiaries one by one.

BTID: Bulk Template Identifier

UFF File: Universal File Format

MIXEDFT: Mixed Fund transfer

.dat: file extension, a generic data file

.csv: file extension, a comma separated values file commonly used by spreadsheet program as Microsoft Excel

.txt: file extension, is a standard text document that contains unformatted text

.xlsx file extension, is a zipped, XML-based file format

LCY: Local Currency (ALL)

FCY: Foreign Currency (allowed are: EUR, USD, GBP, CHF)

Record level authorization SDSC: Authorizer can authorize individual transactions within the file

File level authorization SDSC: Authorizer can either authorize or reject the full file.

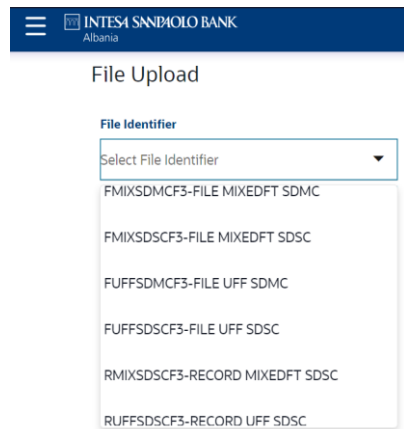
Authorization or rejection of individual transactions within the file is not allowed in case of SDMC.

Bulk Payments service supports processing of bulk files received from a local application/program which contain mixed workload in Excel or UFF formats. The same file format

will be possible to be used for both SDMC (Single Debit / Multiple Credits) and SDSC (Single Debit / Single Credit) templates.

To use this functionality navigate to *Menu – File Upload – File Upload*.

On the screen that appears select initially the File identifier:



Bulk Template Identifier:

1. *FMIXSDMCF3-FILE MIXEDFT SDMC -Single Debit / Multiple Credits*, by debiting the Ordering customer once per total amount of all transactions present in the file and crediting all the Beneficiaries one by one.
2. *FMIXSDSCF3-FILE MIXEDFT SDSC - Single Debit / Single Credit*, by debiting the Ordering customer as per each single amount of each transaction present in the file and crediting all the Beneficiaries one by one.
3. *FUFFSDMCF3-FILE UFF SDMC* -Universal File Format .dat.
4. *FUFFSDSCF3 FILE UFF SDSC* - Universal File Format .dat.
5. *RMIXSDSCF3- RECORD MIXEDFT SDSC* -Record level Upload. Approver can authorize individual transactions within the file.
6. *RUFFSDSCF3- RECORD UFF SDSC*-Universal File Format .dat. Approver can authorize individual transaction within the file

File Upload

File Identifier
 FMIXSDMCF3-FILE MIXEDFT SDMC

Transaction Type
 Mixed Payments

File Format Type
 CSV, TXT, XLSX

Approval Type
 File Level

Accounting Type
 Single Debit Multiple Credit

File Name
 Choose file...

Upload Documents

Upload Cancel

By selecting *BTID SDMC* template, the Payment request can be for any of the following payment types:

- Internal Salary Payment in LCY & FCY
- Domestic Salary Low Value Payment in LCY (ACH)
- Domestic Salary High Value Payment in LCY (AIPS)
- Domestic Salary Payment in FCY
- Cross-border Salary Payment in FCY

File format type: Supported file extensions for File Upload are CSV,TXT,XLSX

Restrictions by using SDMC template

1. Same Ordering (Debit) Account within a single file (Field no. 3)
2. Same Transaction Currency for all records within a single file (Field no.1)
3. Same Value Date for all records within a single file (Field no. 36)
4. Single transaction for an amount over 50K EUR will not be allowed. (Field no. 2). The transaction/credit currency from the file will be considered for validating the transaction amount limit.
5. Single International outgoing payment order (Beneficiary BIC is a third party outside Albania) in LCY (ALL) will not be allowed (Field no.20)
6. In case of an Internal payment order (the Bank Beneficiary is ISP Albania), the payment Currency must be the same as Credit Account Currency .
7. The Field no. 8 "Transaction code" in case of MIXEDFT SDMC template is mandatory. The allowed values are SAL or PEN for salary/pension purposes and should be the same in all the records within a single file. Mixed "Transaction Code" are not allowed. If any record in the file does not contain the value as "SAL" or "PEN", then entire file will be rejected during the uploading phase.
8. The Field no.8 "Transaction Code" is not applicable for UFF File format.

** If any of the above conditions are not meet, file will not be uploaded and the corresponding error will be displayed to the User in the 'Uploaded Files Inquiry'" screen.

MIXEDFT (.csv or .txt or .xlsx) File

File Upload

File Identifier
FMIXSDSCF3-FILE MIXEDFT SDSC

Transaction Type
Mixed Payments

File Format Type
CSV, TXT, XLSX

Approval Type
File Level

Accounting Type
Single Debit Single Credit

File Name
↑ Choose file...

Upload Documents

Upload Cancel

By selecting *BTID SDSC* template, the Payment request can be for any of the following payment types:

- Internal Commercial Payment in LCY & FCY
- Domestic Commercial Low Value Payment in LCY (ACH)
- Domestic Commercial High Value Payment in LCY (AIPS)
- Domestic Commercial Payment in FCY
- Cross-border Commercial Payment in FCY
- Utility,Tax ,Customs Payment

File format supported file extensions for File Upload: CSV,TXT,XLSX

Restrictions by using SDSC template

No restrictions are applied in eBanking platform in case of SDSC, expect for the below cases:

- a) Single International payment order (Beneficiary BIC is a third party outside Albania) in LCY (ALL) (Field no. 20) is not allowed.
- b) In case of an Internal payment order (ISP Albania as Beneficiary Bank), payment Currency must be the same as Credit Account Currency.

** If any of the above conditions is not meet, the file will not be uploaded and the corresponding error will be displayed to the User in the 'Bulk File View' screen.

MIXEDFT (.csv or .txt or .xlsx) File

Fields mapping

Mapping rules

Position	Field Name	Field Description	AML, Compliance, Operating rules
1/A	Payment Currency	3x - (ISO 4217) Allowed currencies: LEK, EUR, USD, GBP, CHF	Mandatory
2/B	Payment Amount	24x - Numeric (decimal separator is "." dot)	Mandatory
3/C	Ordering Account	24x - Alphanumeric i) Account format or, ii) IBAN format	Mandatory
4/D	Type of Payment	6x - Alpha Allowed value: SPOT or URGENT	Mandatory
5/E	Message type	The only allowed value is 1 (the meaning of SWIFT)	Mandatory
6/F	CtrNo	1x - Numeric	Optional
7/G	Transaction Value	23x - Numeric (decimal separator is "."/dot)	Optional
8/H	Transaction Code	6x - Alpha i) SDMC template: for Salary purpose the allowed values are: SAL or PEN ii) SDSC template: for e-Invoice purpose the allowed value is TAX iii) SDSC template: for all the Other purposes the allowed values is OTH	i) Mandatory in SDMC template for Salary and e-Invoice purposes ii) Mandatory in SDSC template for e-Invoice purpose iii) Optional in SDSC template for all the Other purposes different from Salary and e-Invoice
9/I	Transaction Description	100x - Alphanumeric TAX: e-Invoice payments SAL: Salary payments PEN: Pension payments OTH: Other payments	Mandatory
10/J	Delivery Date	8x - Numeric ISO Format - yyyyymmdd	Optional
11/K	Registration no. in the Registry of external debt (NrR)	200x - Alphanumeric	Optional
12/L	Source of funds	200x - Alphanumeric	Optional
13/M	Beneficiary Name	35x - Alphanumeric	Mandatory
14/N	Beneficiary IBAN or Account	34x - Alphanumeric a) ISP Albania Account format in case of Internal payment orders only, b) IBAN format for all the Internal and Outgoing payment orders	Mandatory
15/O	Beneficiary IBAN	34x - Alphanumeric IBAN format for all the Internal and Outgoing payment orders	Optional
16/P	Beneficiary Address	70x - Alphanumeric	Mandatory
17/Q	Beneficiary Town	35x - Alphanumeric	Mandatory
18/R	Beneficiary Country	2x - ISO Code format	Mandatory
19/S	Message for the Beneficiary	101x - Alphanumeric i) Data positioning/ordering for eInvoice: NIVF code/any	Mandatory
20/T	Beneficiary Bank SWIFT/BIC Code	8 or 11x - Alphanumeric	Mandatory
21/U	Beneficiary Bank Name	70x - Alphanumeric	Mandatory
22/V	Beneficiary Bank Address	70x - Alphanumeric	Optional
23/W	Beneficiary Bank Country	2x - ISO Code format	Mandatory
24/X	Beneficiary Bank Town	35x - Alphanumeric	Mandatory
25/Y	Country of the partner to the external contract	200x - Alphanumeric	Optional
26/Z	Costs	3x - Alpha SHA or OUR or BEN	Mandatory
27/AA	Loan facility agreement no.	200x - Alphanumeric	Optional
28/AB	Payment secured under the reference	200x - Alphanumeric	Optional
29/AC	Loan facility agreement no.	10x - Data	Optional
30/AD	Payment secured under the reference	10x - Data	Optional
31/AE	Commitment agreement no.	200x - Alphanumeric	Optional
32/AF	Contract	35x - Alphanumeric	Optional
33/AG	Invoices 1	35x - Alphanumeric	Optional

34/AH	Invoices 2	35x - Alphanumeric	Optional
35/AI	DVI	35x - Alphanumeric	Optional
36/AJ	Value Date	8x - Numeric ISO Format - yyyymmdd	Mandatory

Note: The fields marked as 'Optional' will not be validated by the Core Banking system, hence will not be processed. That is, even if there are included in the original file shall not be employed for eventual reconciliations or other scopes.

File Validations during uploading

1. The extension of the file to be uploaded should be ".csv" or ".txt" or "xlsx" format.
2. In case Ordering Account Currency is different from Payment Currency, then the Ordering account is debited in the currency of account applying the exchange rate of the business day, and the Beneficiary account is credited in transaction for the amount as per instruction reported in the original file.
3. SWIFT/BIC and IBAN codes validation are performed during the uploading phase.
4. Value Date (Field no.36) defines the Date when to execute the respective payments. It can be equal or different to the booking date, so it can be a Future date. The Value Date should not be less than the current working date (day in which the file is upload):
 - a) If the requested Value date is D, then the payment order is processed in date D (the available balance check is done and the funds are debited in Debtor's account on date D).
 - b) If the requested Value date is D+n, then the payment order will be processed in date D+n
5. In case any of the mandatory field (please refer to 5.1 – Fields mapping) is missing or the format/length are not in comply with Bank rules, the entire file is rejected and a blocked error is raised.
6. In case of the Beneficiary account/IBAN is an ISBA one:
 - a) It is formally incorrect/invalid or,
 - b) It is Closed

then a blocked error is raised during the uploading phase. The file uploading is failed.

E-Invoice payment orders (Commercial and Utilities)

In order to collect and process an e-Invoice payment order, the following rules should be considered:

1. The Field no.8 of each record must be populated by "TAX" value and the Field no.19 must be containing the External System ID (NIVF code) at the beginning (the first 36 alphanumeric chars), followed by by "/" separator and the facultative additional.
2. If 8th field = "TAX", then a validation is performed on the format and presence of External System ID (NIVF Code) and the payment order will be processed as e-Invoice one. During this validation if an error occurs the entire file will be rejected and a blocked error is raised.
3. If Field no. 8 is empty or populated by a different value, then the validation of NIVF code will be skipped and the payment order will be processed as a standard one.

Bulk -invoice Payment

In case the user selects "Bulk eInvoice Payment" option in the "Payment Type" field, a document of Text or CSV type must be mandatorily attached to the payment. This document should keep a list of NIVF's for which payment is being made. You can use this option in case you are paying several e-Invoices to the same beneficiary within a single payment order.

Note: On the following page find examples of the document to be uploaded.

The screenshot displays the Intesa Sanpaolo Bank online banking interface for a money transfer. The header includes the bank logo, search bar, and user information. The main content area is titled "Transfer Money" and contains a form with the following fields and options:

- Transfer Type:** Radio buttons for "Existing Payee" (selected) and "My Accounts".
- Payee:** A dropdown menu showing "Anisa test".
- IBAN or Account Number:** A text input field with a small "AT" icon.
- Payee Type:** A dropdown menu showing "INTERNAL".
- Account Name:** A text input field.
- Transfer From:** A dropdown menu.

On the right side of the form, there is a promotional message:

Transferring money has never been easier!
Transfer money to registered payees across the globe from Intesa Sanpaolo Bank accounts.
Haven't registered your payee yet?
No Problem! Use the Adhoc Payment Service.

Pay By

Credit Account Currency ▼

Currency ▼ Transfer Amount
 ALL ALL 10.00

[View Limits](#)

Transfer When

Now Later

Payment Option

Bulk invoice ▼

Payment Purpose

OTHER-Other ▼


Apply Preferential Rate

Note: Activate the toggle if the bank has offered you preferential rate



Customer Reference Number

Source of Funds

Payment Description

Upload Documents 

Uploaded Documents

-- BulkPassed.csv  

Pay **Save As Draft** **Cancel** **Back**

Specifications for CSV document

CSV document may be in two acceptable formats:

Format 1: The data in each row match the content of the QR code present in the fiscal invoice (as per the table below).

So the CSV document may be generated by scanning one by one the QR codes of all fiscal invoices for which the payment is being made. It is necessary that all the invoices belong to the same seller/beneficiary and are in the same currency.

The customer can upload Bulk e-Invoices in either CSV or TXT format using one of the following options:

- Appendix 9_1 bulk e-invoice sample CSV (completing all fields)
- Appendix 9_2 bulk e-invoice sample CSV (completing only the required fields)
- Appendix 9_3 bulk e-invoice sample TXT (completing all fields)
- Appendix 9_4 bulk e-invoice sample TXT (completing only the required fields)

o Example 1:

o L12345678V;KOMPANIA X;c8d18197-9460-4c66-a20c-fd3d7f579e19;01.07.2021
12:37:19;12000;EUR;AL123456789IBAN;USALALTR;Banka Y

o L12345678V;KOMPANIA X;c8d18197-9460-4c66-a20c-fd3d7f579e19;03.07.2021
18:00:59;2500;EUR;AL123456789IBAN;USALALTR;Banka Y

Format 2: The data in each row contain the NIVF, amount and currency of the fiscal invoices for which the payment is being made.

o So in each row of the CSV document should be entered the minimum necessary information of the fiscal invoice which the bank needs to report to the General Tax Directorate. This information should however be positioned according to the place each field has in the QR code of the invoice.

o Example 2: Optional fields are left empty, whilst keeping the separating symbol ";" and only the mandatory fields are completed .

;;c8d18197-9460-4c66-a20c-fd3d7f579e19;;12000;EUR;;;

;;c8d18197-9460-4c66-a20c-fd3d7f579e19;;2500;EUR;;;

Requested fields

Field 1	NIPTI of the seller	Optional
Field 2	Name of the seller	Optional
Field 3	NIVF	Mandatory
Field 4	Date/time	Optional
Field 5	Amount	Mandatory
Field 6	Currency	Mandatory
Field 7	IBAN of the seller	Optional
Field 8	Bank code of the seller	Optional
Field 9	Bank name of the seller	Optional

Attention!

The maximum number of documents which can be attached in Internet Banking under section "Attach Documents" is 5.

The maximum size of each document is 3MB.

UFF File (. dat)

Fields Mapping

			eBanking - ISP Albania		
UFF File	UFF Start Position	Field Length	Field Description Bulk UFF File .dat extension file (as per standard bank mapping)	Field Dimension and Type (alphanumeric, ISO)	AML, Compliance, Operating rules (Mandatory, Optional)
UFF001.BANK_ACCOUNT_NUM	44	17	Ordering Account	24, alphanumeric a) ISBA Account format, or b) IBAN format	Mandatory
UFF005.tr_part_dfi_id_num	14	12	SWIFT code for the beneficiary's bank	8 or 11 chars	Mandatory <i>If is correctly entered it will generate the whole bank's information.</i>
UFF005.pm_pymnt_id_ref	43	10	Message for the beneficiary	101, alphanumeric	Mandatory
UFF005.pm_pymnt_amt	69	14	Payment Amount	Numeric (decimal separator is "." dot)	Mandatory
UFF005.TR_CURRENCY	83	3	Payment Currency	Fix - characters, (ISO 4217) Allowed: ALL, EUR, USD, GPB, CHF	Mandatory
UFF005.TR_PART_NAME1	98	40	Beneficiary's name	35, alphanumeric	Mandatory
UFF005.TR_PART_ADDRESS 1	138	55	Beneficiary's address 1	35, alphanumeric	Mandatory
UFF005.TR_PART_ADDRESS 2	138	55	Beneficiary's address 1	35, alphanumeric	Optional
UFF005.pm_payee_country	406	2	Beneficiary's country	ISO CODE Format	Mandatory
UFF005.tr_part_branch_name:30	536	30	Beneficiary's bank	70, alphanumeric	Mandatory

UFF005.tr_part_branch_a ddr1, UFF005.tr_part_branch_a ddr2, UFF005.tr_part_branch_a ddr3,	596	55	The address of beneficiary's bank	70, alphanumeric	Mandatory
UFF005.tr_part_branch_a ddr4	761	55	Beneficiary's IBAN or Account	34, alphanumeric a) IBAN is required for Outgoing & Internal transfers b) Bank account might be used for internal transfer only	Mandatory
UFF005.tr_part_branch_c ity	816	30	The town of the beneficiary's bank	200, alphanumeric	Mandatory
UFF005.pm_pay_bank_c ountry	864	2	The country of beneficiary's bank	ISO CODE Format	Mandatory
UFF005.pm_settle_date	908	8	Execution Date (Value Date)	Dates older then current date are not accepted ISO SQL Format: yyyymmdd	Mandatory
UFF005.pm_pymnt_id_ref	43	10	Transaction Description (DescT)	200, alphanumeric	Mandatory
UFF006.ADV_DOC_ID	53	22		UFF005.pm_pymnt_i d_ref and UFF006.ADV_DOC_I D to be concatenated in comma delimited for each payment reference. The total length of the field should be 140.	Mandatory
UFF009.ft_payment_amt	22	14	Total Payment amount		Mandatory

Bulk mixed SDSC file level and record level SEPA EU

The user has the option to upload a mixed file for payments. There will be no changes to the file format; the user will continue using the same file currently in use. Currently, the payment type is identified based on the BIC/SWIFT code. The 'Cost Option' for SEPA payments must be 'SHA'.

Bulk mixed SDMC file level SEPA EU

The user has the option to upload a mixed file for payments. There will be no changes to the file format; the user will continue using the same file currently in use. Based on the identification of the payment type, processing will take place. Similarly, the following approach will be used to identify International SEPA EU records:

Currently, the payment type is identified based on the BIC/SWIFT code. If a matching record is found, the system will treat it as an International SEPA EU payment. The 'Cost Option' for SEPA payments must be 'SHA'.

UFF File Upload

For UFF file upload the extension of the file to be uploaded will be “.dat” file and the contents of the file will be readable text.

Bulk File Identifier:

FUFFSDMCF3 – File UFF SDMC template

FFUFFSDSCF3- UFF SDSC template

RUFFSDSCF3- Records UFF SDSC

File Validations during uploading

The records order is as follows:

Record starting digit	Record Description	Comments	Order appearance in file	Minimum Occurrence in File	Maximum Occurrence in File	Minimum Appearance in Payment Section	Maximum Appearance in Payment Section
1	Originating Bank Record		1	1	1	Not Applicable	Not Applicable
2	Bank Contact Record		2	1	1	Not Applicable	Not Applicable
3	Payer ID Number Record		3	1	1	Not Applicable	Not Applicable
4	Charge to Bank Record		4	1	1	Not Applicable	Not Applicable
5	Payment Record	This payment section (comprising of 3 types of records) will appear one or more times in the entire file	5	1	Not Applicable	1	1
8	Payee ID Record			1	Not Applicable	1	1
6	Advice Record			1	Not Applicable	1	1 or more times
9	End File Record		6	1	1	Not Applicable	Not Applicable

1. The extension of the file to be uploaded is “.dat” file and the contents of the file is readable text.
2. Validation of each field is specified in above section 6.1 - UFF Field Mapping in eBanking ISP Albania platform.
3. The total sum of amounts of the payment records should be less than or equal to the Debiting account available balance. A validation is performed to check the total of

all amounts in Payment records against the total amount in End File Record. However, is not validated the amount of each Payment records against the total amount in corresponding advice records of that payment record.

4. In case of "Not available balance in Ordering Account", all the payment orders within the file remain as Unauthorized (Not liquidated) in Core Banking system until a deposit will be made into the account. Otherwise, at the end of the business day all the payment orders will be deleted by bank system and a message error will be displayed in 'Bulk File View' or 'Transaction List' screens with the file status in 'Deleted'.
5. It is a fixed length file i.e. the fields in each record will appear at a fixed position with appropriate fillers / place holders. There is no delimiters like comma or pipe characters.
6. The UFF file consists of multiple types of records. Only the Originating Bank Record, Payment Record and Advice Record is used for Payment processing.
7. The End File Record is used for validation purpose. The other record types are not relevant and hence will not be processed. Also, the UFF fields which do not appear in the UFF fields mapping table, are ignored.
8. Payment record (Record Type 5) and Advice record (Record Type 6) are linked by the pm_pymnt_id_ref. One or more Advice record(s) is/are present for a single Payment record (Record Type 5).
9. The value in PM_PYMNT_ID_REF and ADV_DOC_ID from all the advice records is stored in payment details field. The values are stored as comma delimited. The length of this field is limited to 140 characters.
10. There will be a single payment record created for each Payment record (Record Type 5). So, the total number of payment contracts created will be equal to the total number of Payment records (Record Type 5) present in the file; and NOT the total number of Advice records. Both record types will be linked by the pm_pymnt_id_ref.
11. The pm_pymnt_id_ref is used as a unique payment identifier. This check is performed in eBanking platform. The pm_pymnt_id_ref is stored in eBanking table and if the User tries to upload a file with an existing Payment ID reference, then the file is not processed and marked as Error. While checking the existing Payment ID reference, the status of the file is checked. If the status of the existing file is Initiated, Semi-Authorized , Sent to Bank or Completed then it is considered as Duplicate.

Bulk UFF SDSC file level and record level SEPA EU

The user has the option to upload a mixed file for payments. There will be no changes to the file format; the user will continue using the same file currently in use. Based on the identification of the payment type, processing will take place. Similarly, the following approach will be used to identify International SEPA EU records:

Currently, the payment type is identified based on the BIC/SWIFT code. If a matching record is found, the system will treat it as an International SEPA EU payment. The 'Cost Option' for SEPA payments must be 'SHA'.

Bulk UFF SDMC file level SEPA EU

The user has the option to upload a mixed file for payments. There will be no changes to the file format; the user will continue using the same file currently in use. Based on the identification of the payment type, processing will take place. Similarly, the following approach will be used to identify International SEPA EU records:

Currently, the payment type is identified based on the BIC/SWIFT code.

If a matching record is found, the system will treat it as an International SEPA EU payment. The 'Cost Option' for SEPA payments must be 'SHA'.

Menu -Uploaded Files Inquiry

By selecting “Uploaded Files Inquiry” user can verify the Status of an uploaded SDMC or SDSC file.

User search with “File Id Reference” or “From Date” criteria to identify the file and verify the status of the entire file and the status of each record within it as well. The system displays the “Uploaded Files Inquiry” screen

INTESA SANPAOLO BANK
Albania

Uploaded Files Inquiry

File Identifier

File Identifier

Transaction Type

Select Transaction Type

File Reference ID ⓘ

File Reference ID

From Date

1/17/24

Show transactions awaiting approval workflow assignment

Click the hyperlinked **File Reference ID** to view the status of the uploaded file and also the File upload record details.

Normal Document

Search Clear

Upload Details	Type	File Identifier	File Name	File Reference ID	File Status	Total Amount	Currency
1/17/24	Mixed Payments	FMIXSDMCF3-FILE MIXEDFT SDMC	SDMC_4PMTfarmat171.csv		Processing In Progress	200	EUR

Cancel

File Status

- **Uploaded** : File has been uploaded and file reference number is generated.
- **Approved** : File has been approved.
- **Rejected** : File has been rejected.
- **Processing In Progress** : File is pending for liquidation.
- **Error** : File has been pre-processed and contains error.
- **Processed** : File is liquidated.
- **Processed with Exceptions** : File is processed but some of the records are in error.
- **Deleted** : File has been deleted.
- **Verified** : File has been pre-processed and authorization checks are done (limit + account access check).
- **Expired** : File has been expired.



Search Cancel Clear

<input type="checkbox"/>	Reference No.	Value Date	Debit Account No.	Amount	Transfer Currency	Credit Account Details	Type	Record
<input type="checkbox"/>		1/17/24		EUR 30.00	EUR		Internal Funds Transfer	Process
<input type="checkbox"/>		1/17/24		EUR 20.00	EUR		Internal Funds Transfer	Process
<input type="checkbox"/>		1/17/24		EUR 100.00	EUR		Domestic Funds Transfer	Process
<input type="checkbox"/>		1/17/24		EUR 50.00	EUR		International Funds Transfer	Process

In the **Uploaded File Inquiry - Record Details** screen when clicking on the **Reference No.** hyperlink, the system displayed details of the single transaction.

Uploaded Files Inquiry - Record Details

File Name		File Reference ID	
Record Ref No		Record Status	Processing In Progress
External Reference ID			
Debit Party ID	920437	Debit Account Branch	O10
Ordering Account	92043735301	Value Date	1/17/24
Beneficiary Name		Beneficiary IBAN	-
Beneficiary IBAN/Account		Beneficiary Address 2	
Message for Beneficiary	SALARY PAYMENT	Beneficiary Country	AL
Beneficiary Address 1		Payment Currency	EUR
Partner Country	-	Message Type	1
Payment Amount	EUR 30.00	Transaction Value	22
Payment Type	SPOT	Transaction Description	SALARY PAYMENT
CtrNo	-	Registration No	-
Transaction Code	SAL	Beneficiary Bank SWIFT/BIC Code	USALALTR
Delivery Date	-	Beneficiary Bank Address	DURRES
Source of Funds	-	Beneficiary Bank Country	AL
Beneficiary Bank Name	INTESASANPAOLO BANK ALBANIA	Loan Agreement Number	-
Beneficiary Bank Town	DURRES	Loan Date	-
Costs	SHA	Commitment Agreement No	-
Payment Reference	-	Invoice 1	-
Payment Date	-	DVI	-
Contract	-		
Invoice 2	-		
Message	SALARY PAYMENT		

Delete Back

Uploaded File Inquiry SEPA EU

When the user clicks on a specific record reference number for an international funds transfer, the record details will be displayed on the record details screen. A new field, 'Network Type', will be introduced on this screen. This field will allow the user to distinguish whether the record is of type 'International' or 'International SEPA EU'.

Transactions

Navigate through: Dashboard >Main Menu>Transactions

Pending for Approval tab

When an approver logs in, the transactions pending for approval will be shown. The transactions that have been initiated by the maker and are pending for approval/checking are listed here. The approver logs into the application, and views all the transactions that are pending for the user's approval.

It is briefly classified into two broad categories:

- a) Financial
- b) Non-Financial.

Dashboard displays the following:

- Count of all the transactions pending approval /checking
- Count of the financial and non-financial transactions pending approval out of the total count
- Count the urgent transactions (prioritized and in grace period) pending approval

Transactions - Pending for Approval, Financial (Graph View)



Transactions - Pending for Approval, Financial (List View)

Module	Total	Pending Approval	Urgent
Payments	1	1	1

The details of the transaction pending approval within the module can be viewed through the count link. Information of all the transactions pending approval within a module can be seen along with the prioritized and in-grace tags.

INTESA SANPAOLO BANK
Albania

Welcome, AS
Last login 2/5/24, 11:29 AM

Pending For Approval

Financial - Payments (4)

Reference Number
Enter exact reference number

<input type="checkbox"/>	Date	Description	From Account	Amount	Payee Account Details	Reference No	Approval Status
<input type="checkbox"/>	2/3/24, 10:39 AM <small>In Grace</small>	Adhoc International Payment		USD 100.00			Pending
<input type="checkbox"/>	2/3/24, 10:38 AM <small>In Grace</small>	Adhoc Domestic Payment		EUR 100.00			Pending
<input type="checkbox"/>	2/3/24, 10:37 AM <small>In Grace</small>	Adhoc Internal Transfer		ALL 100.00			Pending
<input type="checkbox"/>	2/5/24, 11:32 AM	Adhoc International Payment		EUR 100.00			Pending

Back

Click on Reference Number link to view the details of the transaction that is to be approved or rejected.

Field Description

Attachment Indicator: Displays the Attachment icon indicating the transaction has an attachment. The attachment cannot be viewed or downloaded using this indicator. Attachments can be viewed from the transaction details page.

Note: Transactions without attachment does not show an attachment indicator.

Date: Displays the transaction initiation date.

Description: Displays the type of the transaction pending for approval.

From Account: Displays the account of the user who has initiated the transaction.

Amount: Displays the transaction amount. This field is module specific.

Payee Account Details: Displays the account and name of the Payee. This field is module specific.

Reference No: Displays the transaction reference number.

Approval Status: Displays the current status of the transaction pending for approval by approver/checker.

The status could be:

- Pending for approval Pending Approval
- Approved Approved
- Rejected Rejected
- Locked Locked

Note: The approver can Lock a transaction if something needs to be verified operationally before approving it. Once a transaction is locked not action like approve, reject, send to modify will be allowed on that transaction.

Transaction Details

Adhoc Domestic Payment

Approve **Reject** **Send to Modify** **Lock**

Payment Type
Domestic

IBAN or Account Number
[Redacted]

Account Name
NAME

Payee Email ID
[Redacted]

Network
INTESA DOMESTIC

Pay By
Transfer Currency

Transfer Amount
EUR 100.00

Transfer When
2/3/24

Transfer From
[Redacted]

TCN SHPK C/A USD | USD | 027

Account from which charges will be debited
[Redacted]

TCN SHPK C/A USD | USD | 027

Address 1
[Redacted]

Click **Approve** to approve the initiated transaction.

Click **Reject** to reject the transaction.

Click **Send to Modify** to modify the transaction.

Address 2

[Redacted]

City

qytetl

Customer Reference Number

2

Source of Funds

test

Urgent

false

Correspondence Charges

Payer

Payment Purpose

AL

Transaction Journey

Detailed Journey



Back

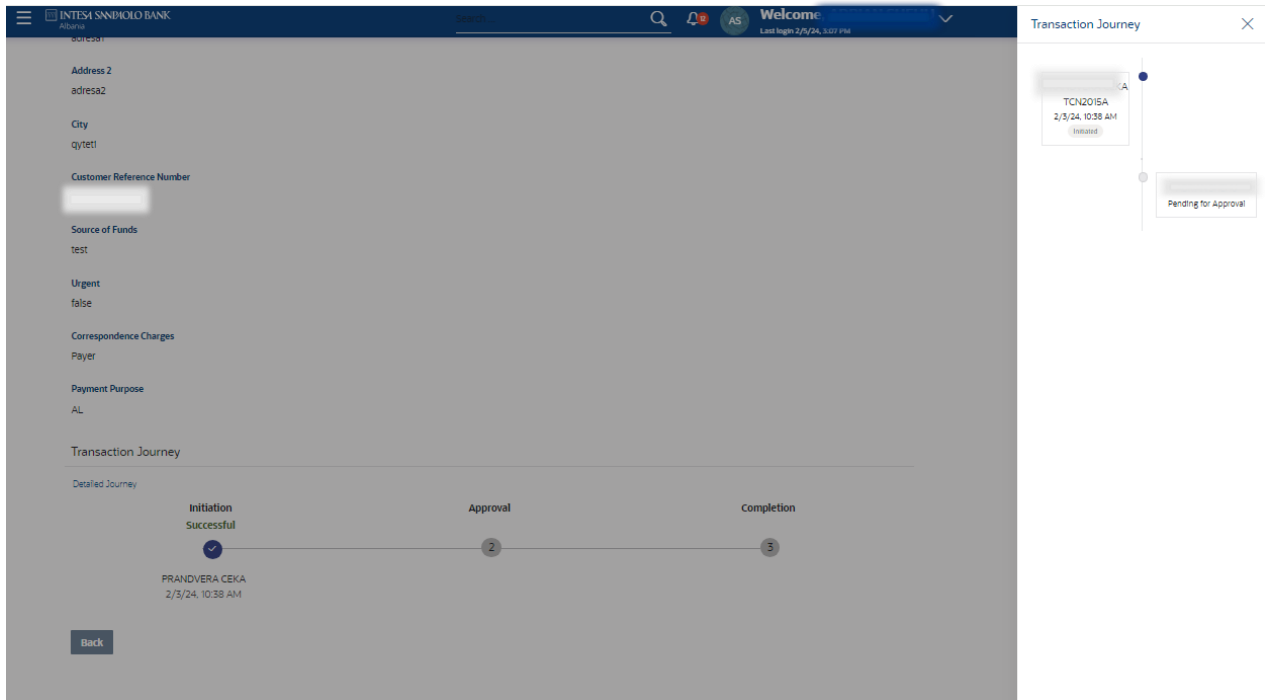
Click **Back** to navigate back to previous screen.

Transaction Journey

This section displays the status of transactions that has been initiated by the maker. Transaction journey displays the status as:

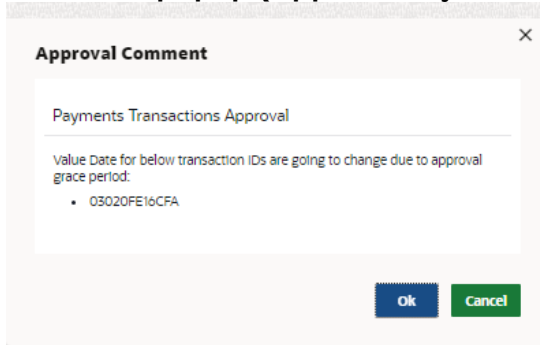
- Initiation
- Approval
- Completion

Click on **Detailed Journey** link to view the status of transactions that has been initiated by the maker and is to be approved or rejected. The Transaction Journey overlay screen appears.



The summary of the transactions selected from the listing appears along with the Comment popup.

Comment popup (Approve/Reject/Lock)



Click **OK** to proceed entering approval remarks.

OR

Click **Cancel** to close the Comment popup screen.

Approve Transaction



Reject Transaction

Rejection Comment

Remarks (Optional)

Reject Cancel

Send to Modify

Modification Comment

Remarks (Optional)

Send to Modify Cancel

Lock / Unlock the transaction

Lock Comment

Remarks (Optional)

Lock Cancel

Select one or multiple transactions together to **Approve**, **Reject**, **Lock** by selecting checkbox against the respective record.

INTESA SANDBIOLLO BANK Albania

Search

Welcome, AS Last login 2/5/24, 2:17 PM

Pending For Approval

Financial - Payments (4)

Reference Number

Enter exact reference number

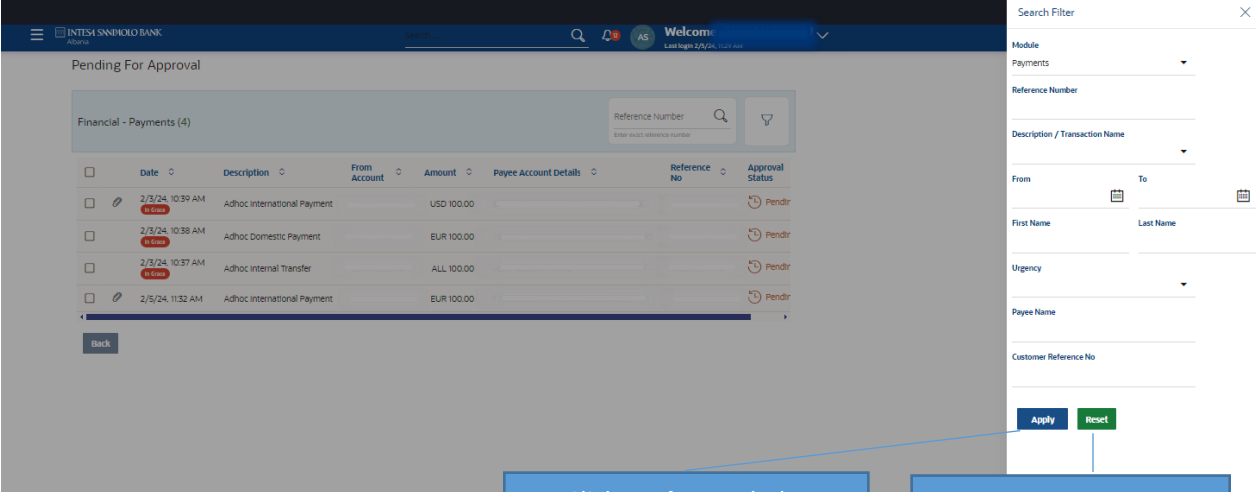
Approve Reject Lock

	Date	Description	From Account	Amount	Payee Account Details	Reference No	Approval Status
<input checked="" type="checkbox"/>	2/3/24, 10:39 AM <small>In Gaze</small>	Adhoc International Payment		USD 100.00			Pendir
<input type="checkbox"/>	2/3/24, 10:38 AM <small>In Gaze</small>	Adhoc Domestic Payment		EUR 100.00			Pendir
<input type="checkbox"/>	2/3/24, 10:37 AM <small>In Gaze</small>	Adhoc Internal Transfer		ALL 100.00			Pendir
<input type="checkbox"/>	2/5/24, 11:32 AM	Adhoc International Payment		EUR 100.00			Pendir

Back

Click **Back** to navigate back to previous screen.

Click  **Filter** to change filter criteria. The Filter overlay screen appears. Based on the defined criteria you can view transactions



Click **Apply** search the transaction based on selected criteria.

Click **Reset** to clear the entered details.

Field Description

Module: The selected module is defaulted which can be changed to view the transactions pending approval within a specific module.

Reference Number: Reference number of specific transaction which is to be searched.
Description/ Transaction Name: The transactions can be filtered based upon transaction name or description.

Initiation From Date – To Date: The period can be specified for which the user wants to view the transactions pending approval. Search will be based on the transaction initiation date range.

First Name: The first name of user who has initiated the transaction.

Last Name: The last name of user who has initiated the transaction.

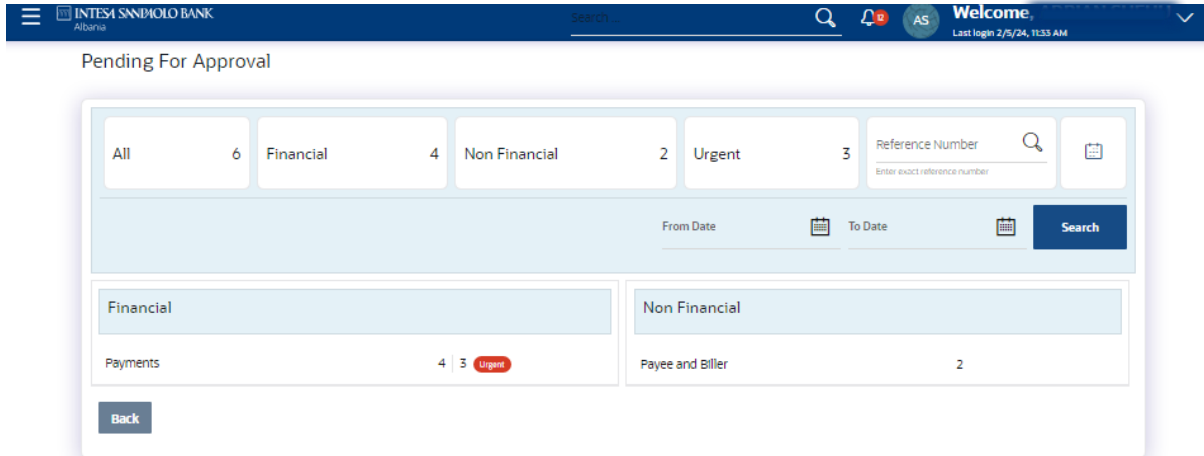
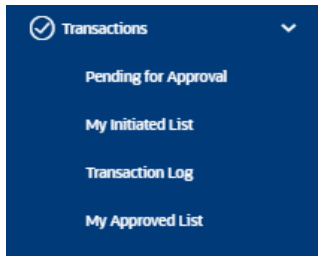
Urgency: The transactions can be viewed based on its urgency type. It can be:

- Prioritized
- In-Grace Period.

Below is described another way where you can find **Pending for Approval** menu.

How to reach here:

Corporate Approver Dashboard > Toggle menu > Transactions > Pending for Approvals



Field Description

Count of transactions pending approval

- All - Displays the total count of all the transactions pending approval.
- Financial - Displays the count of financial transactions pending approval out of the total count.
- Non-Financial - Displays the count of non-financial transactions pending approval out of the total count.
- Urgent - Displays the total count of urgent transactions (prioritized and in grace period) pending approval.

Financial Table

Displays the module wise count of financial transactions pending approval. It also displays the following details:

- Count of transactions pending approval within each module
- Count of urgent transactions (prioritized and in grace period) pending approval within each module.

Note: Click on the count link to view the list of all transactions pending approval within the module.

Reference Number

Allows to search based on exact reference number of transaction across modules.

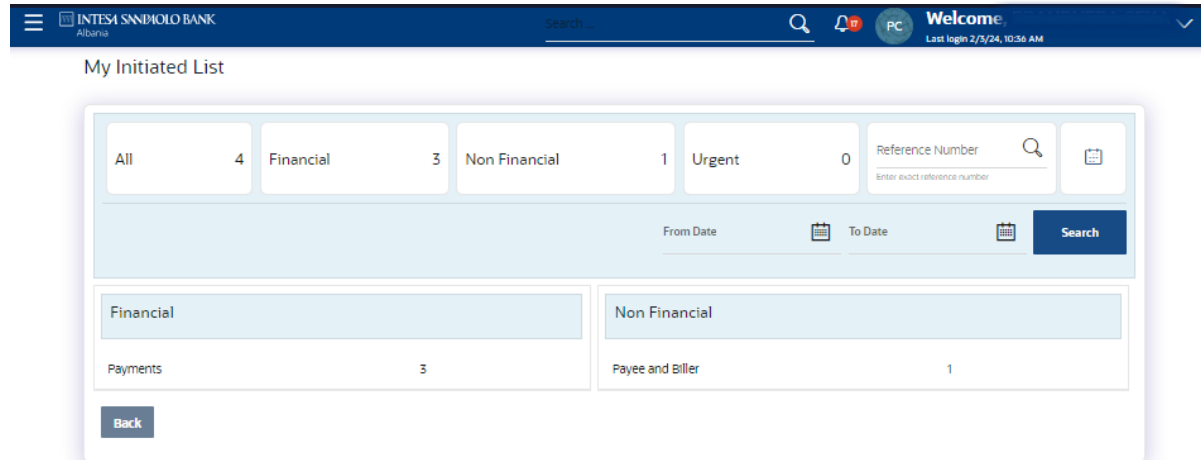
Date Filter 📅 : Allow to search the past transactions pending for approval. Specify the period for which you wish to view transactions. Search will be based on the transaction date range.

My Initiated List

Displays the list of all the transactions initiated by the logged in for different type of transactions like account financial, account non-financial, bulk file, bulk record, payee, biller and payments transactions.

It is divided into two sections:

- Financial
- Non-Financial



Field Description

Count of transactions Initiated

- All- Displays the total count of all the transactions initiated by user.
- Financial- Displays the count of financial transactions initiated out of the total count.
- Non-Financial- Displays the count of non-financial transactions initiated out of the total count .
- Urgent- Displays the total count of urgent transactions (prioritized and in grace period) initiated.

Financial Table

Displays the module wise count of financial transactions initiated.


It also displays the following details:

- Count of transactions initiated within each module
- Count of urgent transactions (prioritized and in grace period) initiated.

Note: Click on the count link to view the list of all transactions initiated within the module.

Reference Number

Allows to search based on exact reference number of transaction across modules.

Date Filter  : Allow to search the backdated initiated. Specify the period for which you wish to view transactions. Search will be based on the transaction date range.

List of transactions within module

1. Financial - Payments

My Initiated List

Financial - Payments (3)

Date	Description	From Account	Amount	Payee Account Details	Reference No	Approval Status	Processing Status
2/6/24, 11:35 AM	Internal Transfer					Approved	Accepted
2/6/24, 11:34 AM	International Payment					Approved	Accepted
2/6/24, 11:33 AM	Internal Transfer					Approved	Accepted

Back

2.

Field Description

Attachment Indicator: Displays the Attachment icon indicating the transaction has an attachment. The attachment cannot be viewed or downloaded using this indicator. Attachments can be viewed from the transaction details page.

Note: Transactions without attachment does not show an attachment indicator.

Date: Displays the transaction initiation date.

Description: Displays the type of the transaction initiated.

From Account: Displays the account of the user who has initiated the transaction.

Amount: Displays the transaction amount. This field is module specific.

Payee Account Details: Displays the account and name of the Payee. This field is module specific.

Reference No: Displays the transaction reference number.

Approval Status: Displays the current status of the transaction initiated.

The status could be:

- Pending for approval  Pending Approval
- Approved  Approved
- Rejected  Rejected

Processing Status: Displays the status of transactions after submission to the approver.

Note: This will be displayed only when the submission has been accepted by the approver.

3. Non-Financial

Field Description

Date: Displays the start date of the non-financial transaction .

Description: Displays the action of non-financial transaction.

Type: Displays the type of non-financial transaction.

Category & Sub-category: Displays the category of non-financial transaction.

Reference No: Displays the non-financial transaction reference number.

Status: Displays the current status of the non-financial transaction.

The logged in user can view on the Dashboard the transaction list with respective statuses and details. The details can be viewed either in a graphical format or in a list format using a switch option.

Transaction Log

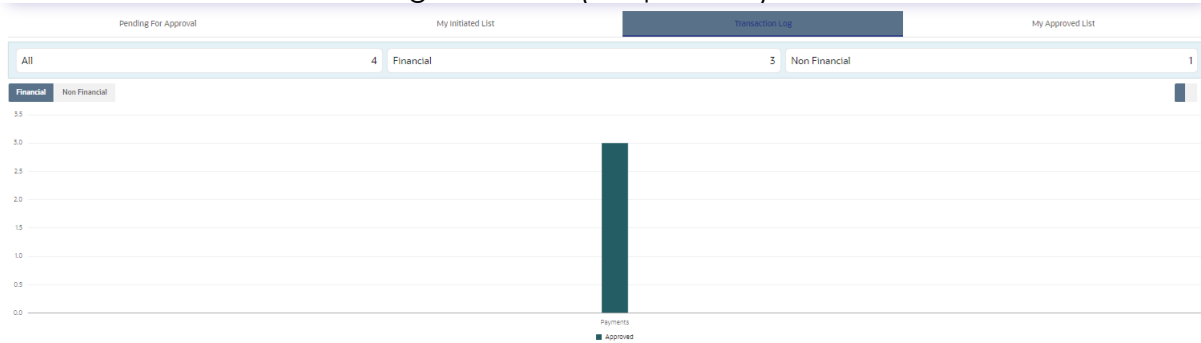
Displays the list of all the different type of transactions like account financial, account non-financial, bulk file, bulk record, payee, biller and payments transactions.

It is divided into two categories broadly:

- Financial
- Non-Financial

The logged in user can view the transaction summary with respective statuses and details. The details can be viewed either in a graphical format or in a list format using a switch option.

Transactions – Transaction Log, Financial (Graph View)



On selecting either the Financial or the Non-Financial option, the modules under the particular option are displayed.

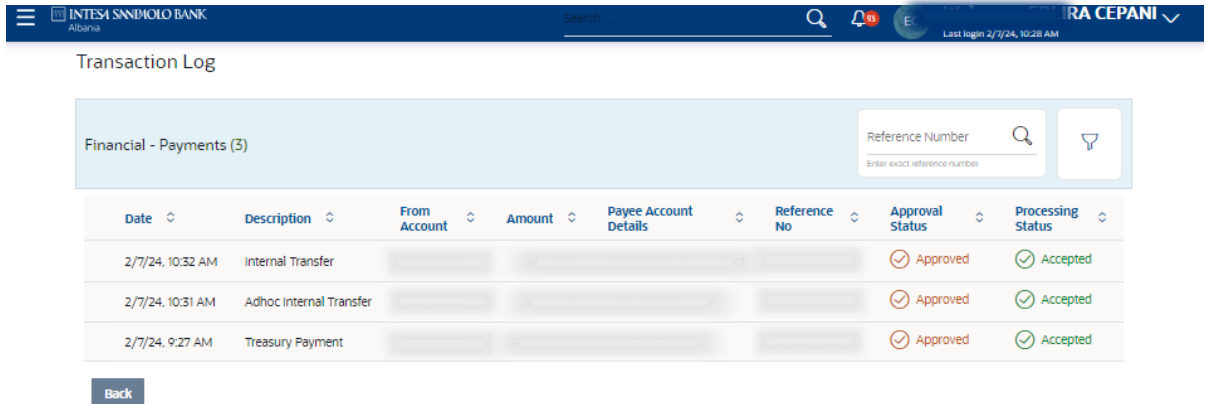
Transactions – Transaction Log, Financial (List View)

Modules	Total	Approved
Payments	3	3

Click the **Modules** link to view the list of transactions in it.

List of transactions within module

1. Financial



2.

Field Description

Attachment Indicator: Displays the Attachment icon indicating the transaction has an attachment. The attachment cannot be viewed or downloaded using this indicator. Attachments can be viewed from the transaction details page.

Note: Transactions without attachment does not show an attachment indicator.

Date: Displays the transaction initiation date.

Description: Displays the type of the transaction initiated.

From Account: Displays the account of the user who has initiated the transaction.

Amount: Displays the transaction amount. This field is module specific.

Payee Account Details: Displays the account and name of the Payee. This field is module specific.

Reference No: Displays the transaction reference number.

Approval Status: Displays the current status of the transaction initiated.

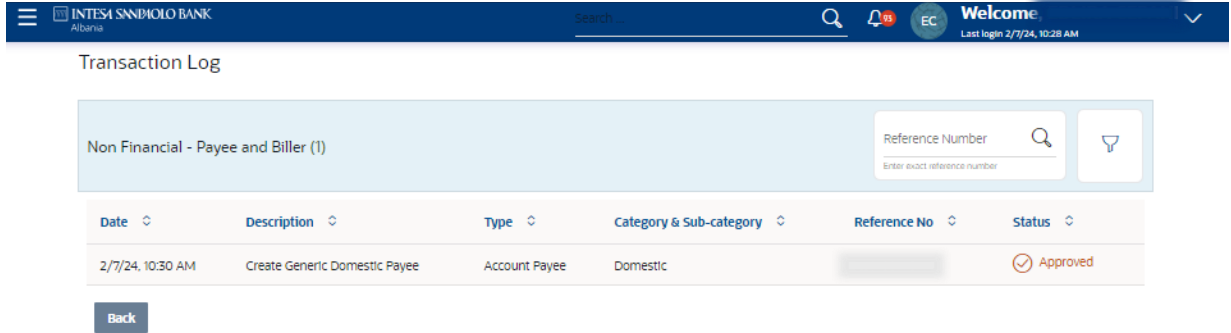
The status could be:

- Approved  Approved
- Rejected  Rejected

Processing Status: Displays the status of transactions after submission to the approver.

Note: This will be displayed only when the submission has been accepted by the approver.

3. Non-Financial



Field Description

Date: Displays the start date of the non-financial transaction .

Description: Displays the action of non-financial transaction.

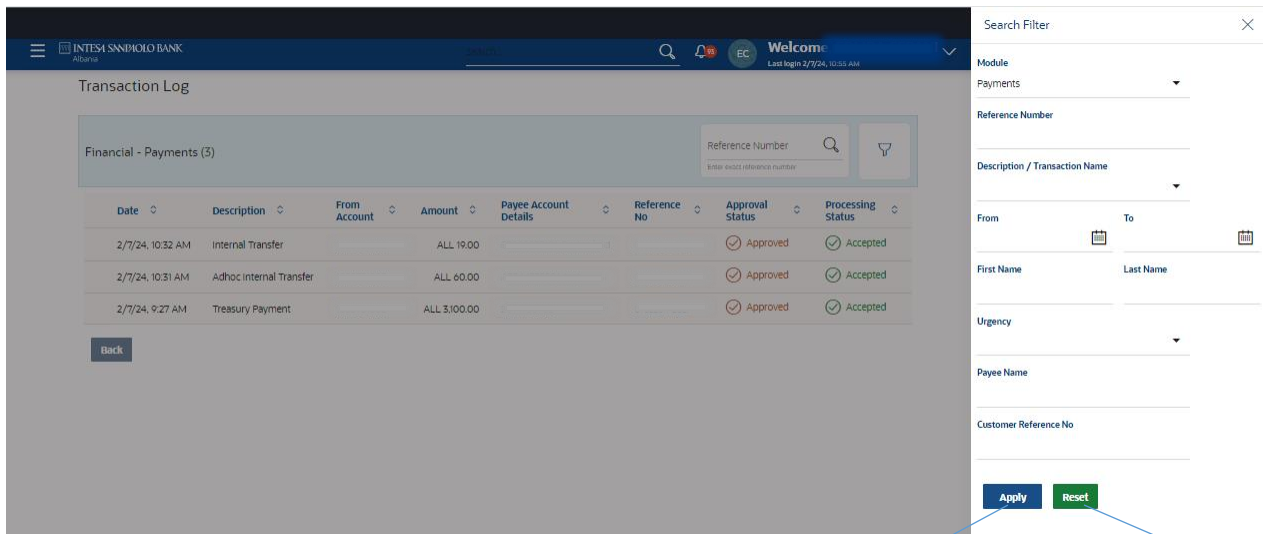
Type: Displays the type of non-financial transaction.

Category & Sub-category: Displays the category of non-financial transaction.

Reference No: Displays the non-financial transaction reference number.

Status: Displays the current status of the non-financial transaction.

Click  **Filter** to change filter criteria. The Filter overlay screen appears. Based on the defined criteria you can view transactions.



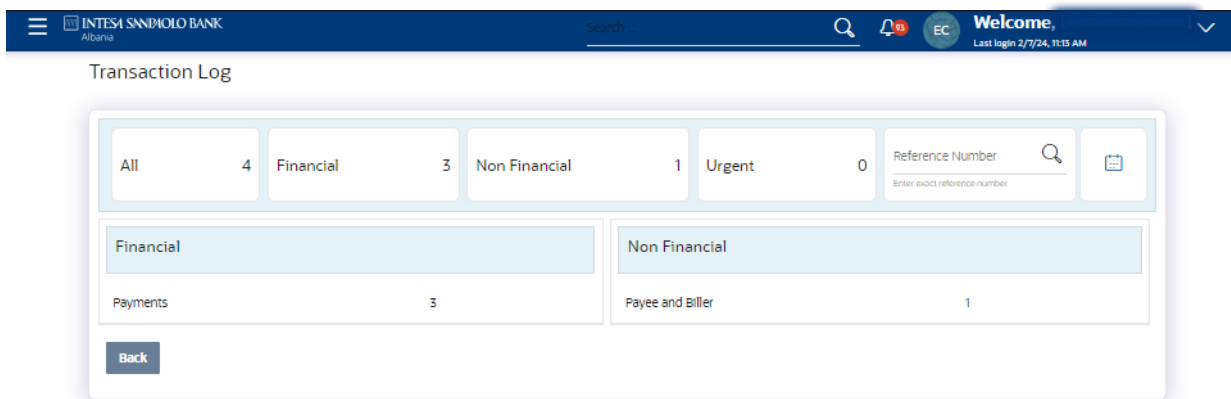
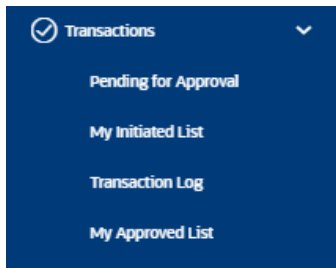
Click **Apply** search the transaction based on selected criteria.

Click **Reset** to clear the entered details.

Below is described another way where you can find **Transaction Log** menu.

How to reach here:

Corporate Approver Dashboard > Toggle menu > Transactions > Transaction Log



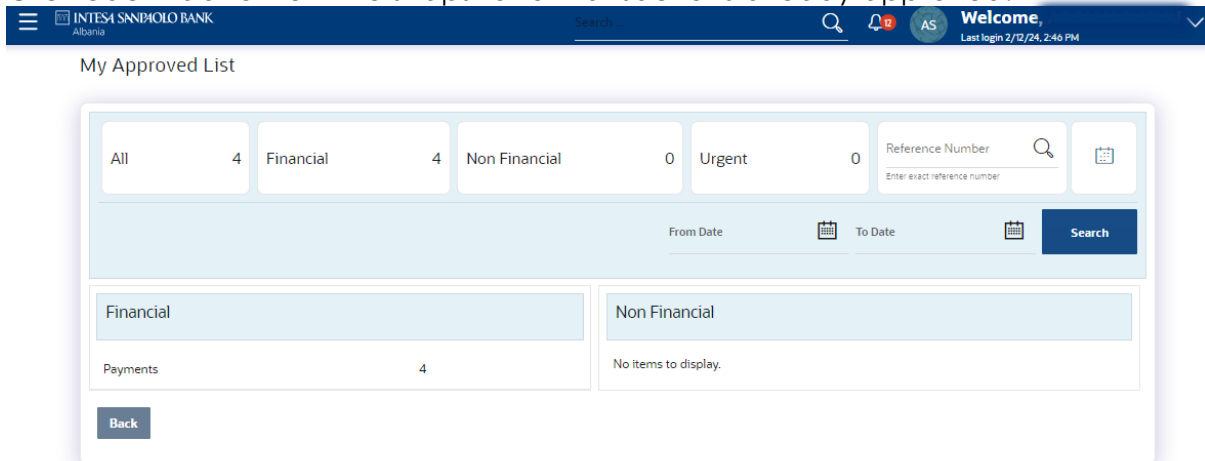
My Approved List

How to reach here: Corporate Approver Dashboard > Toggle menu > Transactions > My Approved List

This section displays the details of transactions that are approved by the approver user. It is classified into two broad categories:

- Financial
- Non-Financial

Click each tab to view the snapshot of transactions already approved.



Field Description

Count of transactions Initiated

- All- Displays the total count of all the transactions approved by user.
- Financial- Displays the count of financial transactions approved out of the total count.
- Non-Financial- Displays the count of non-financial transactions approved out of the total count.
- Urgent- Displays the total count of urgent transactions (prioritized and in grace period) approved.

Financial Table

Displays the module wise count of financial transactions approved.


It also displays the following details:

- Count of transactions approved within each module
- Count of urgent transactions (prioritized and in grace period) approved

Note: Click on the count link to view the list of all transactions approved within the module.

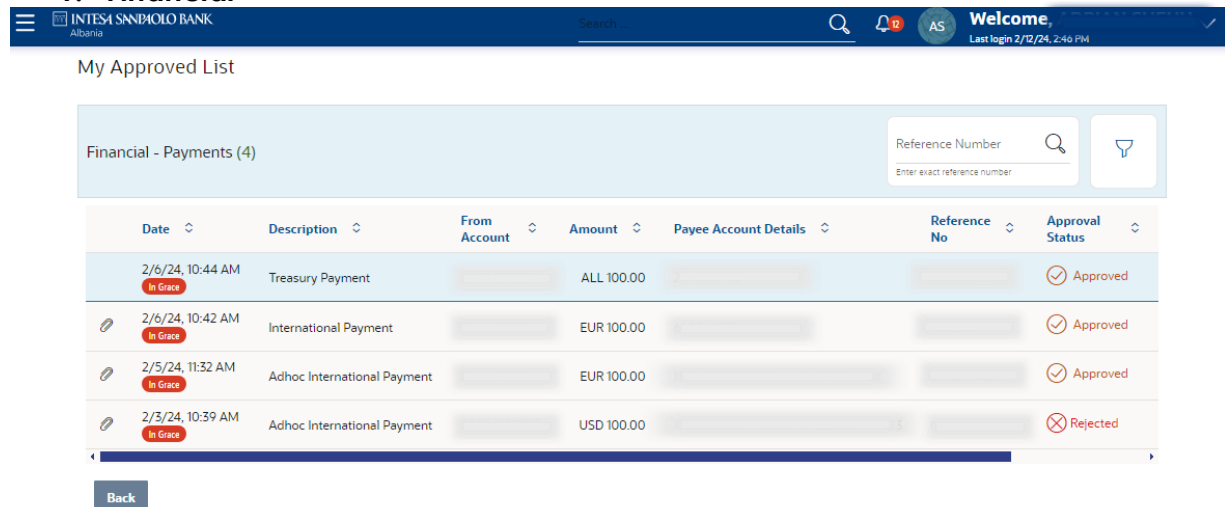
Reference Number

Allows to search based on exact reference number of transaction across modules.

Date Filter  : Allow to search the backdated initiated. Specify the period for which you wish to view transactions. Search will be based on the transaction date range.

List of transactions within module

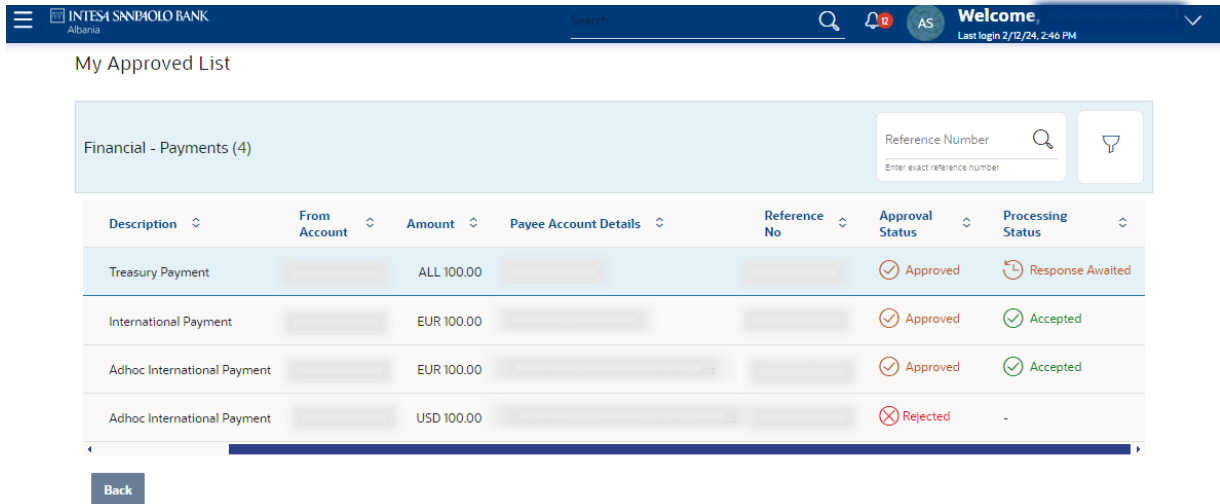
1. Financial



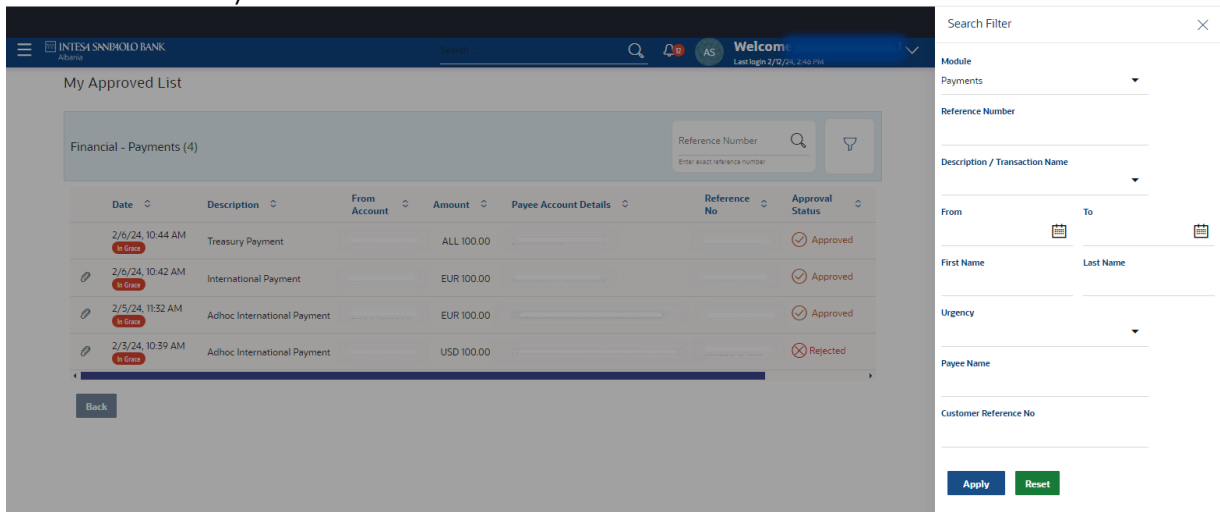
The screenshot shows the 'My Approved List' section of the Intesa Sanpaolo Bank interface. At the top, there is a navigation bar with the bank's logo, a search bar, and a user profile 'AS' with the text 'Welcome. Last login 2/12/24, 2:46 PM'. Below the navigation bar, the page title is 'My Approved List'. The main content area is titled 'Financial - Payments (4)'. It features a search bar for 'Reference Number' with a placeholder 'Enter exact reference number' and a filter icon. Below the search bar is a table with the following columns: Date, Description, From Account, Amount, Payee Account Details, Reference No, and Approval Status. The table contains four rows of transaction data:

Date	Description	From Account	Amount	Payee Account Details	Reference No	Approval Status
2/6/24, 10:44 AM <small>In Grace</small>	Treasury Payment		ALL 100.00			Approved
2/6/24, 10:42 AM <small>In Grace</small>	International Payment		EUR 100.00			Approved
2/5/24, 11:32 AM <small>In Grace</small>	Adhoc International Payment		EUR 100.00			Approved
2/3/24, 10:39 AM <small>In Grace</small>	Adhoc International Payment		USD 100.00			Rejected

At the bottom left of the table area, there is a 'Back' button.



Click  **Filter** to change filter criteria. The Filter overlay screen appears. Based on the defined criteria you can view transactions.



Module: The selected module is defaulted which can be changed to view the transactions approved within a specific module.

Reference Number: Reference number of specific transaction which is to be searched.

Description/ Transaction Name: The transactions can be filtered based upon transaction name or description.

Initiation From Date – To Date: Specify the period for which you wish to view transactions initiated. Search will be based on the transaction date range.

First Name: The first name of user who has initiated the transaction.

Last Name: The last name of user who has initiated the transaction.

Urgency: Filters to view the transactions based on its urgency type. It can be:

- Prioritized
- In-Grace Period

Transaction Journey

This section displays the status of transactions that has been initiated by the maker and approved or rejected by the approver.

Transaction journey displays the status as:

- Initiation

- Approval
- Completion

Click on **Detailed Journey** link to view the status of transactions that has been initiated by the maker and approved or rejected by the approver. The Transaction Journey overlay screen appears.

The screenshot shows the Intesa Sanpaolo Bank interface. The top navigation bar includes the bank logo, a search bar, and a user profile with the name 'AS' and the text 'Welcome, Last login 2/12/24, 3:21 PM'. Below the navigation bar, the transaction details are listed:

- Transfer Amount:** EUR 100.00
- Transfer When:** 2/6/24
- Correspondence Charges:** PAYEE
- Payment Details:** test
- Customer Reference Number:** test
- Source of Funds:** test
- Urgent:** false
- Payment Purpose:** SALA

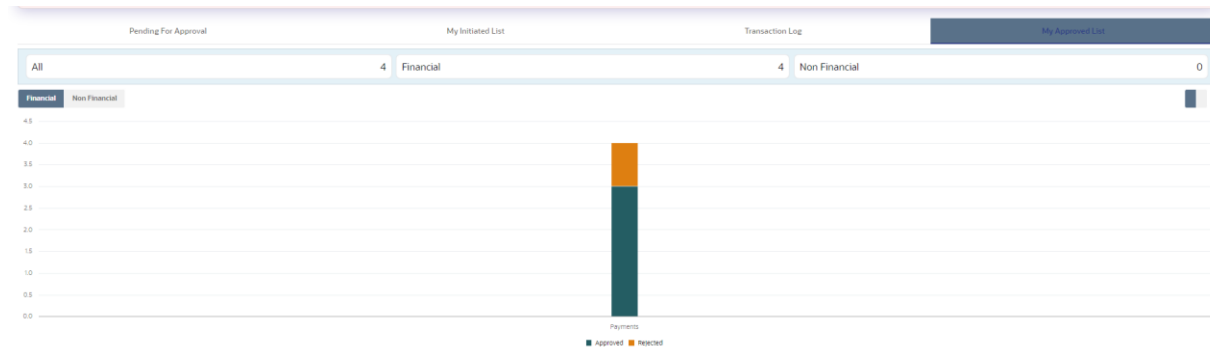
The 'Transaction Journey' section shows a detailed timeline with three stages:

- Initiation Successful:** 2/6/24, 10:42 AM
- Approval Successful:** 2/12/24, 2:50 PM (Approved by Approver)
- Completion Successful:** 2/12/24, 2:50 PM (Processed, Reference No. [redacted])

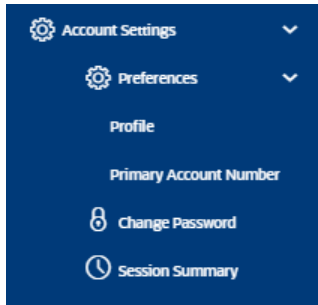
A 'Back' button is located below the journey timeline.

The logged in user can view the transaction summary with respective statuses and details. The details can be viewed either in a graphical format or in a list format using a switch option. On selecting either the Financial or the Non-Financial transaction options, the modules under the particular option are displayed.

In the list view, on clicking the module name link, the transaction details within the module can be viewed.



Account Settings

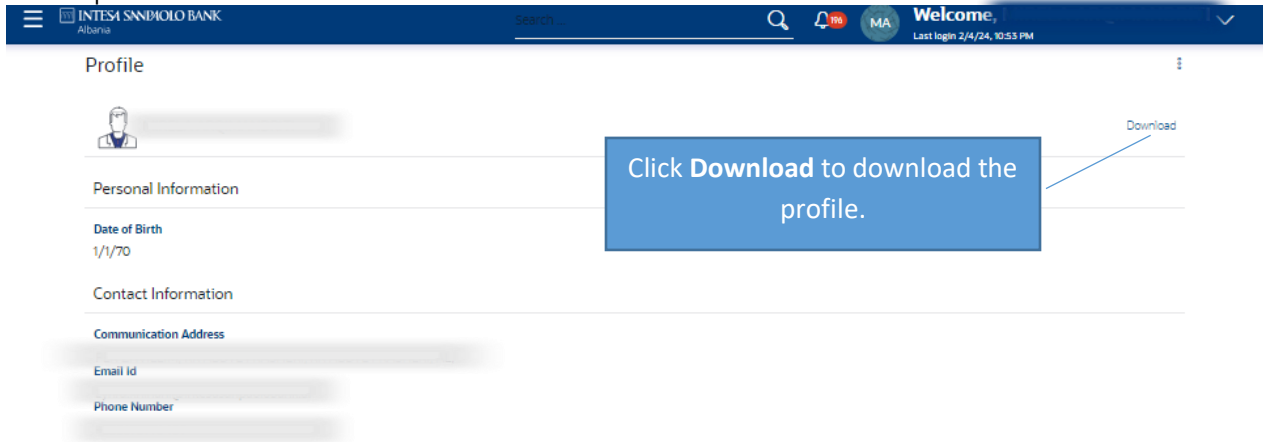


Profile

How to reach here:

Dashboard > Toggle Menu > Menu > Account Settings > Preferences > Profile

Using this option, the customer can view his profile details. Profile details include the user's personal and contact details.



Primary Account Number

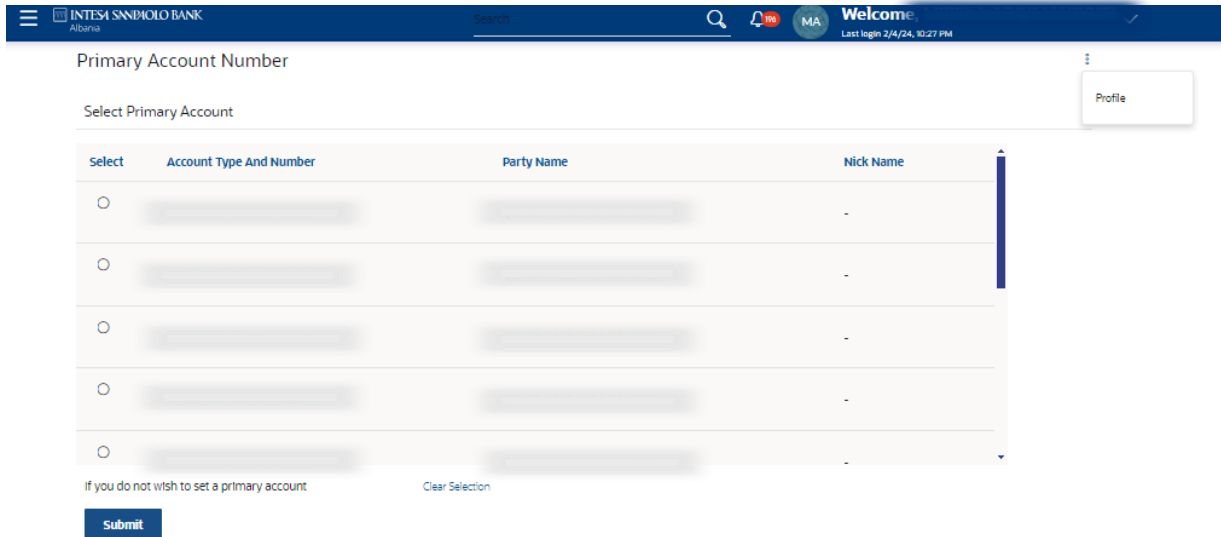
How to reach here:

Dashboard > Toggle Menu > Account Settings > Preferences > Primary Account Number

Primary Account Number

This option enables the user to define his primary account number.

All the user's account numbers with account type, party name and nickname (if added) appears on the Primary Account Number screen.



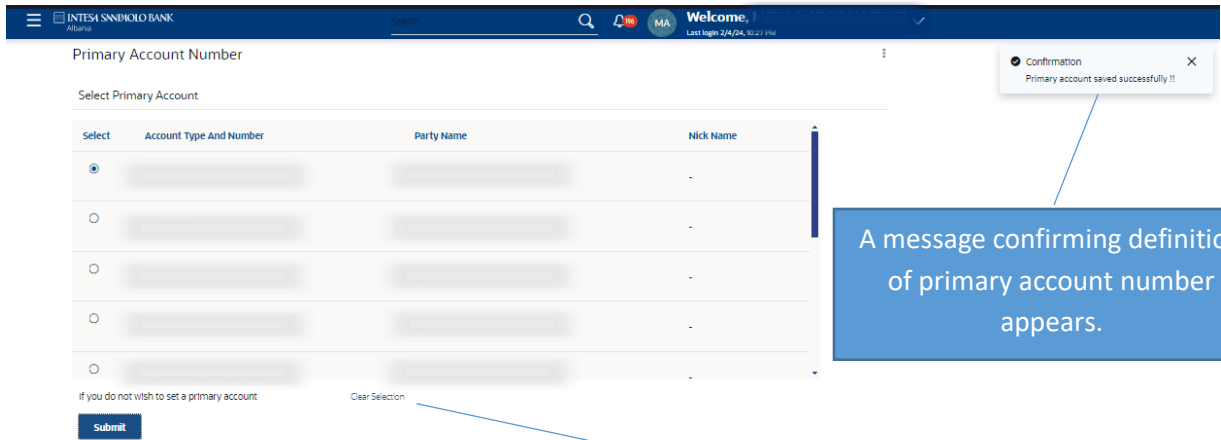
Field Description

Select: The option to select any account number to be marked as primary account number.

Account Type and Number: The account numbers and the type of accounts are displayed as records.

Party Name: The party name of the account is displayed against the account record.

Nickname: The nickname given to the account by the account holder is displayed against the account record.



Change Password

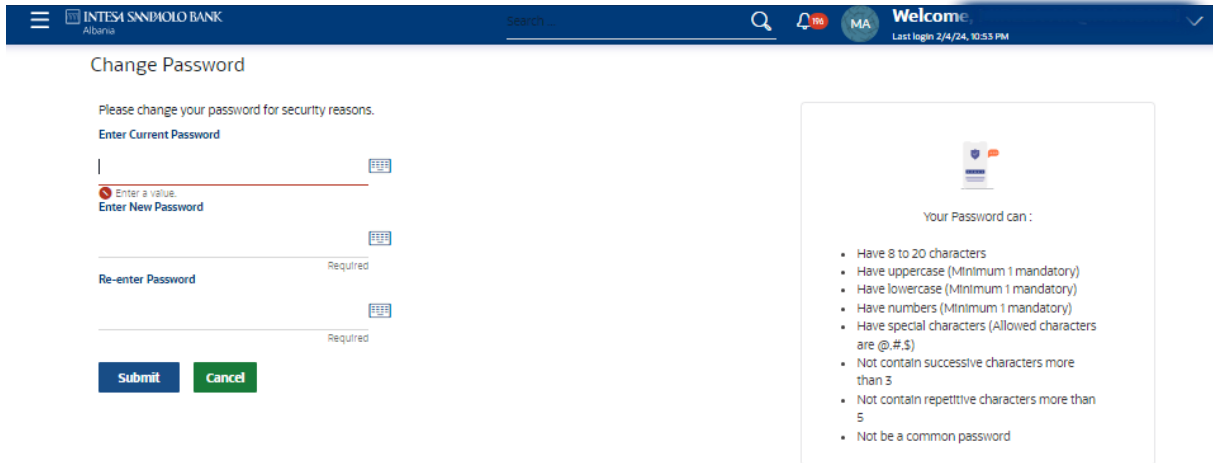
This feature enables users of the bank to change their login password.

How to reach here:

Dashboard > Toggle Menu > Account Settings > Change Password

Pre-requisites:

- User must have existing login credentials.

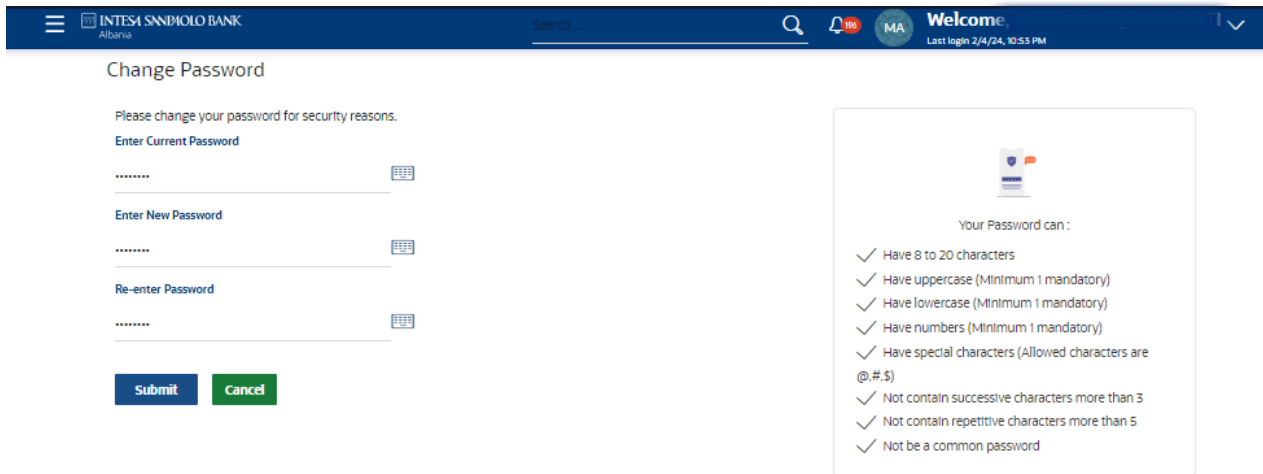


Field Description

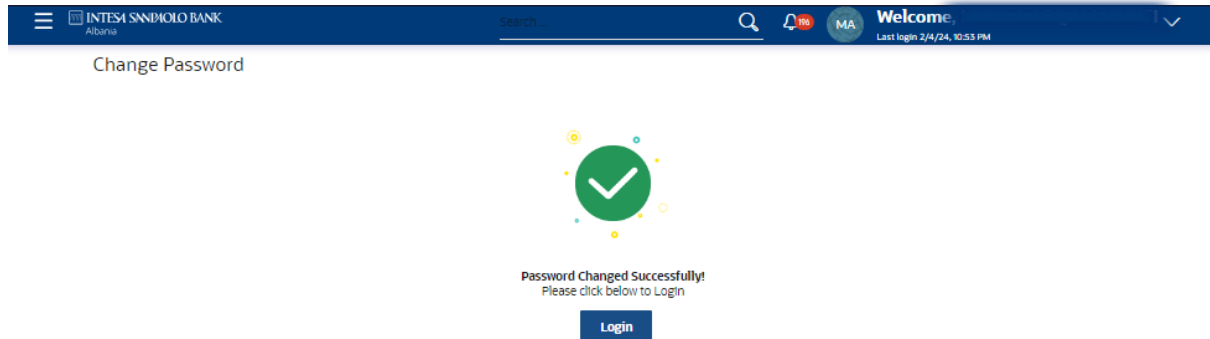
Current Password: Enter your current login password.

New Password: Enter a new password to replace your current login password.

Re-enter Password: Re-enter the new password to confirm the same.



Note: Password Conditions get highlighted in green if the user's password is meeting the Password Policy criteria and similarly in Red if the password is not as per the Password Policy maintained.



As the login user changed his password using 'Change Password' option, system will logout the user and user will be shown a confirmation message of password change along with an option to login again.

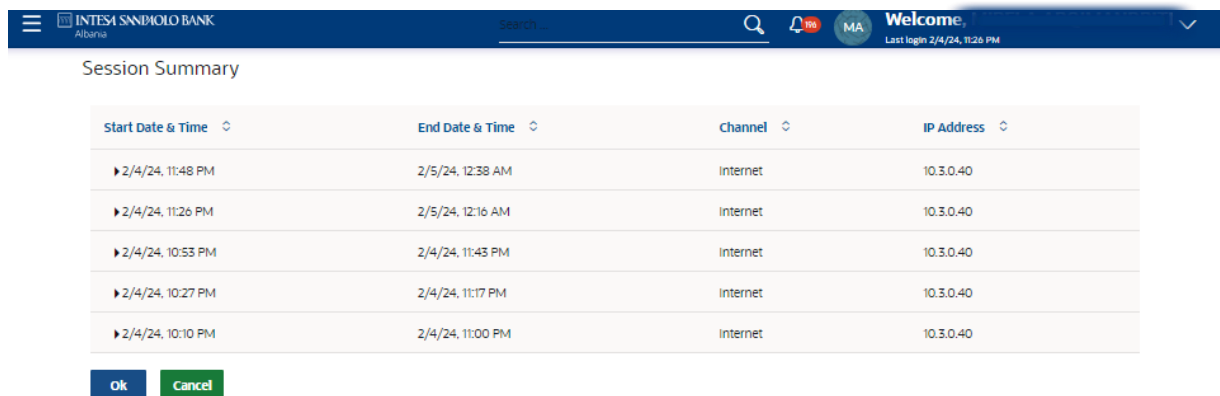
Click **Login** on confirmation screen to log in to the application.

Session Summary

This option is used by the user to check the log of transactions and login details for the previous five logins. The user can view the entire session summary of the previous five logins, login and logoff date and time for each session, channel in which transactions are carried out in each session along with the IP address of the channel.

How to reach here:

Dashboard > Toggle Menu > Account Settings > Session Summary




Field Description

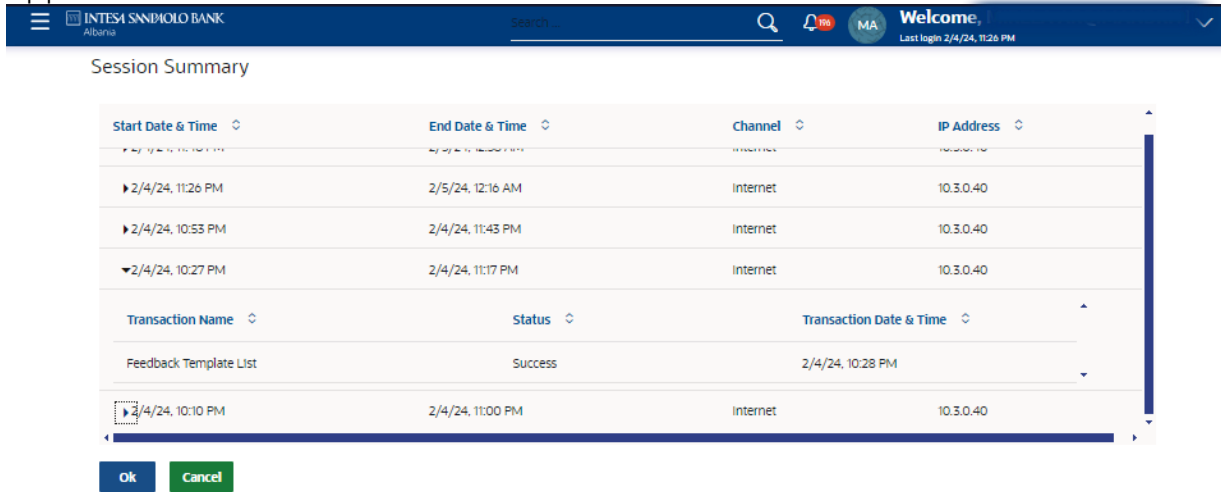
Start Date & Time: The date and time at which the particular session was started.

End Date & Time: The date and time at which the particular session was ended.

Channel: The channel of access for the session (Desktop Browser / Mobile / Application etc.)

IP Address: The IP address of the channel.

Click  against a specific record to view the details of that session. The session details appears.



Session Summary

Start Date & Time	End Date & Time	Channel	IP Address
2/4/24, 11:26 PM	2/5/24, 12:16 AM	Internet	10.3.0.40
2/4/24, 10:53 PM	2/4/24, 11:43 PM	Internet	10.3.0.40
2/4/24, 10:27 PM	2/4/24, 11:17 PM	Internet	10.3.0.40

Transaction Name	Status	Transaction Date & Time
Feedback Template List	Success	2/4/24, 10:28 PM

2/4/24, 10:10 PM 2/4/24, 11:00 PM Internet 10.3.0.40

Ok Cancel

Session Summary – Details

All the transactions initiated during the selected session are listed down one below the other. The fields documented below form part of a transaction record.

Transaction Name: The name of the transaction that was performed during the session.

Status: The status of the transaction.

Transaction Date & Time: The date and time at which the transaction was performed.

Mailbox

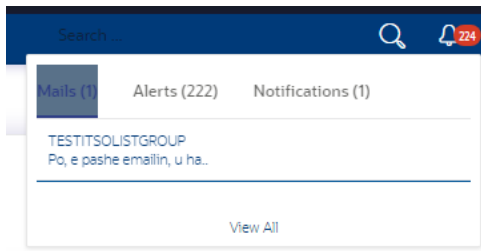
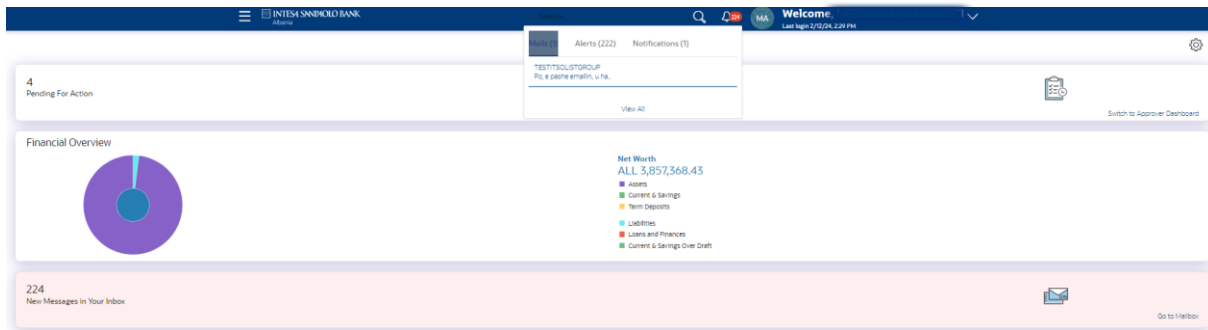
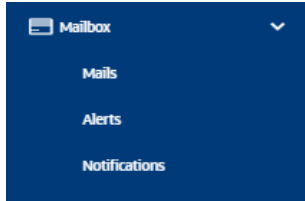
Mails

How to reach here:

1. Dashboard > Toggle Menu > Mailbox > Mails

OR

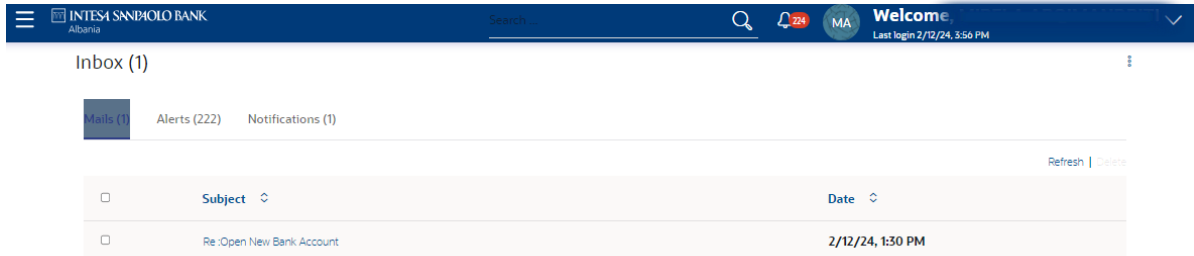
2. Dashboard > Click  > Mails > View All



Click on **View All** to view Mails.

Using this feature, the user can view the messages received in his Inbox. The user can view an individual message by clicking on the subject link of the specific mail.

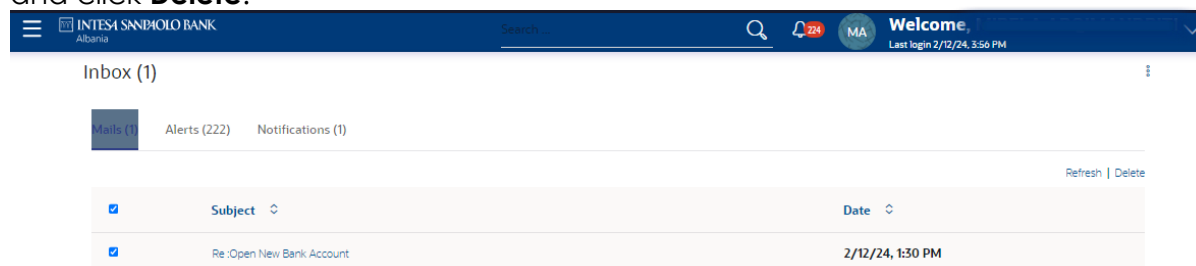
Inbox



Subject: The subject of the mail is displayed against each mail record.

Date: The date and time on which the mail was received is displayed against each mail record.

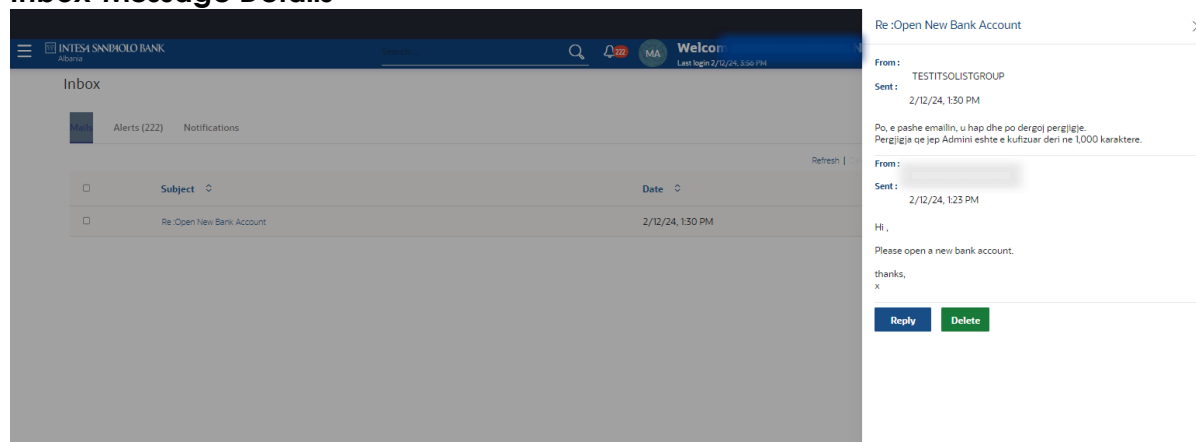
To delete one or multiple messages, select the specific check boxes against the mail and click **Delete**.



Click **Refresh** to refresh the folder.

Click the Subject of a mail you want to view. The mail details are displayed on the overlay window.

Inbox-Message Details



Field Description

Message Heading: The subject of the received mail.

From: The name of the sender of the mail.

Sent: The date and time on which the mail was received.

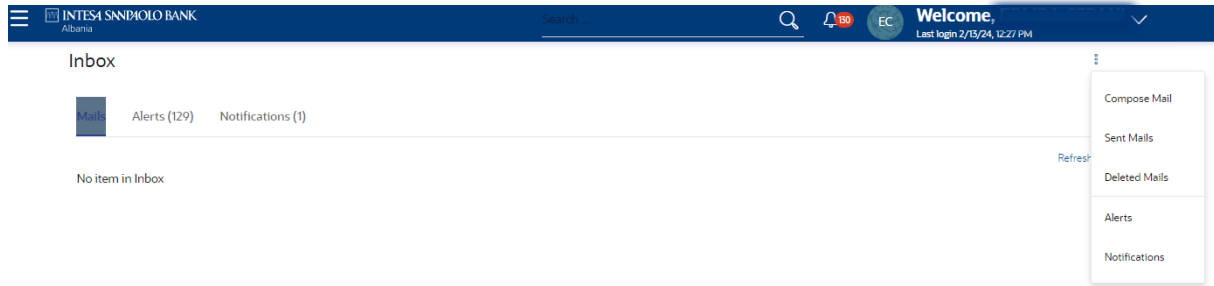
Content: The content of the mail.

Compose Mails

Using this option the user can initiate a mail communication with the bank. The mailbox is a communication channel between the bank and the user. In order to send a mail to the bank, the user needs to first select a category which identifies the purpose for which the message is being sent. The specification of a category enables the bank to appoint the user's concern / query to the desired team which ensures a timely and accurate response.

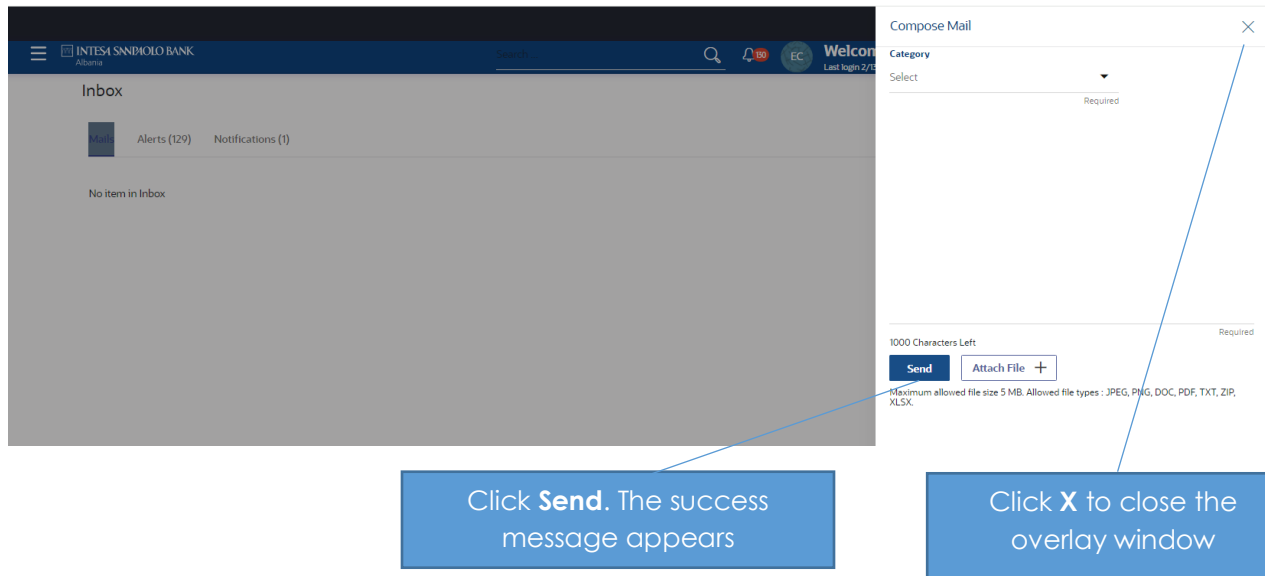
How to reach here:

Click on 3 dots inside the Mailbox menu screen.



Click **Compose Mail**. The overlay window on which you can compose and send a mail to the bank appears.

Compose Mail



Field Description

Category: Select a category/ subject related to which the message is to be sent.

Message: Enter the message that is to be sent to the bank.

Attach File +: Browse and select the reference document file sent along with an email message.

Note: Maximum allowed file size 5MB and allowed file types are JPEG, PNG, DOC, PDF, TXT, ZIP.

Sent Mail

This folder displays all the messages sent by the user to the bank.

To view the sent messages:

- Click on 3 dots inside the Mailbox menu screen.
- Click **Sent Mail**

The list of sent mails appears on the screen. Click on the subject link of an individual message to view the details of that message.

<input type="checkbox"/>	Subject	Date
<input checked="" type="checkbox"/>	Open New Bank Account	2/12/24, 1:23 PM
<input checked="" type="checkbox"/>	Block Debit / ATM card	2/4/24, 10:31 PM
<input type="checkbox"/>	Blloko kartën e debittit / ATM	2/2/24, 3:11 PM
<input type="checkbox"/>	Reissue Debit card PIN	12/16/23, 2:37 PM

Field Description

Subject: The subject of the mail is displayed against each mail record.

Date: The date and time on which the mail was sent is displayed against each mail record.

- Click **Refresh** to refresh the mailbox.
- To **Delete** a single or multiple mails, select the check box (s) against the mail, and click **Delete** to delete the message.
- Click the link on the subject of the specific sent message that you wish to view. An overlay with details of the selected mail appears. Click **Reply** if you wish to respond further to the mail. Type the reply, and click **Send**. The success message appears.

Sent Mail - Details

Open New Bank Account

From: [redacted]

Sent: 2/12/24, 1:23 PM

Hi,

Please open a new bank account.

thanks,

x

Reply Delete

Message Heading: The subject of the sent mail.

From: The name of the sender of the mail.

Sent: The date and time on which the mail was sent.

Content: The content of the mail.

Click **Delete** to delete the message. The Confirmation message will appear.

Deleted Mails

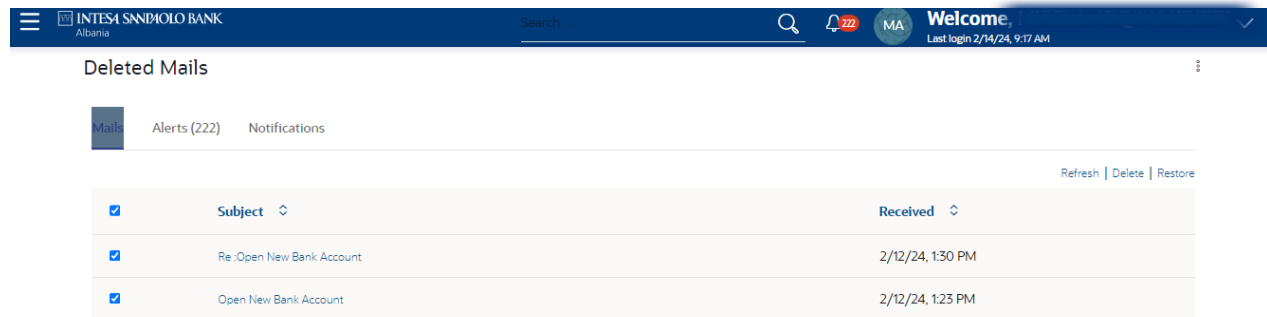
This folder displays all the messages that are deleted by the user from the Inbox and Sent Mail folders.

How to reach here:

Click on 3 dots inside the Mailbox menu screen and then click on **Deleted Mails**.

The list of deleted messages appears on the screen.

Deleted Mail



Field Description

Subject: The subject of the mail is displayed against each mail record.

Received: The date and time on which the message was sent/received is displayed against each mail record.

Click **Refresh** to refresh the folder.

To delete a single or multiple mails, select the check box (s) against the mail, and click **Delete** to delete the message/s.

To restore the deleted mails back to inbox, select the check box(s) against the mail, and click **Restore**.

Click the link on the subject of any individual message to view the details of that message. The overlay screen on which details of the selected mail are displayed, appears.

Alerts

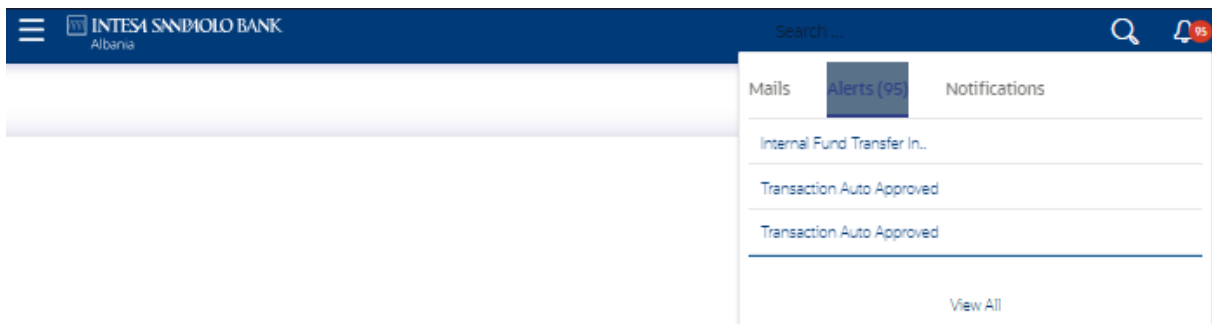
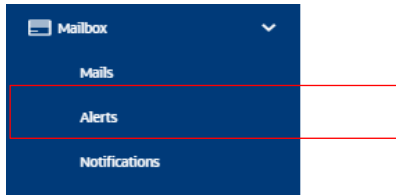
All the alerts that are auto generated and sent to the logged in user will be displayed on this screen.

How to reach here:

1. Dashboard > Toggle Menu > Mailbox > Alerts

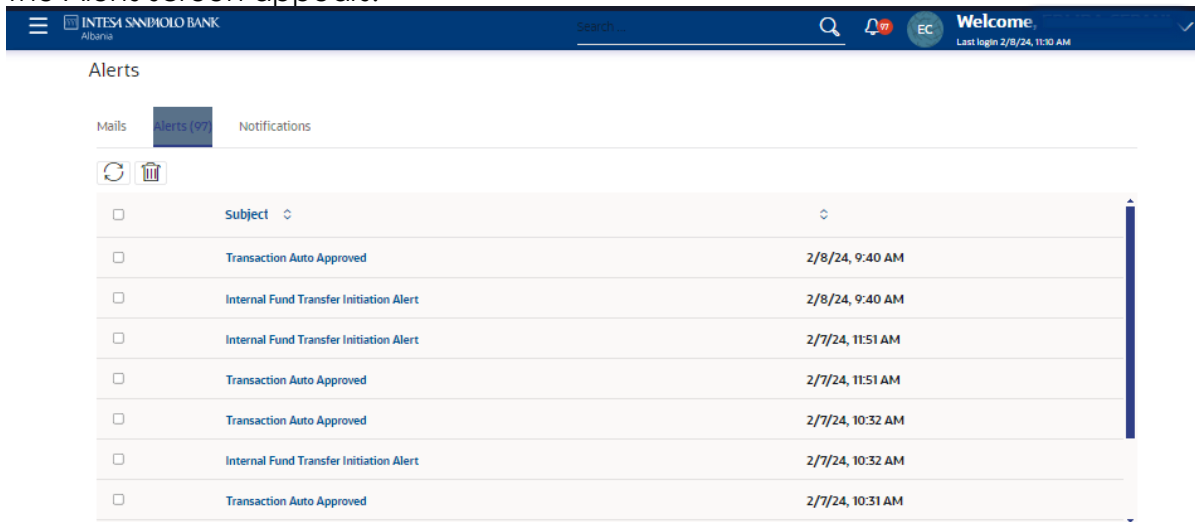
OR

2. Dashboard > Click  > Alerts > View All




Click on **View All** to view the Alerts.

The Alerts screen appears.



Click an individual alert to view the details of the alert.

Click 

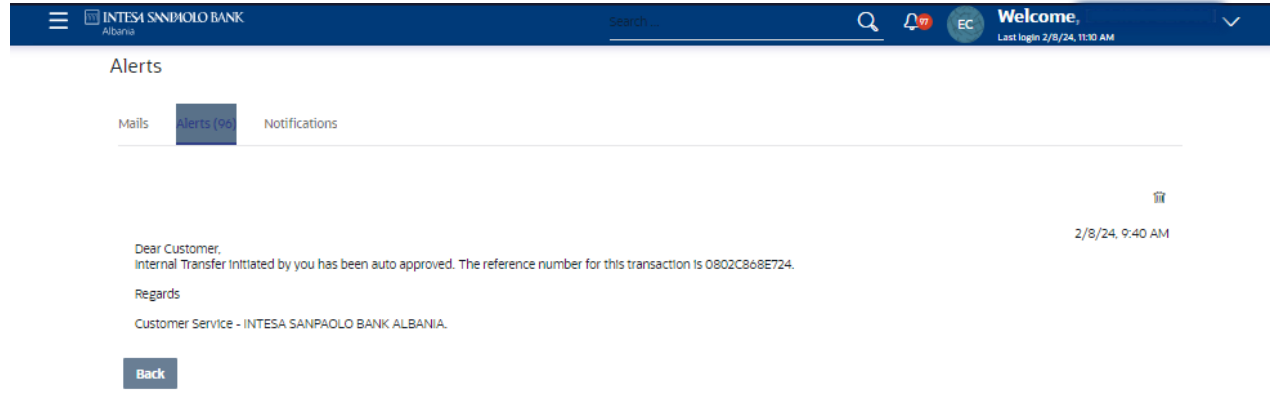
To delete multiple alerts, select the check box (s) against the alert, and click  to delete the alert.


Field Description

Subject: The subject of the alert is displayed against the specific alert record.

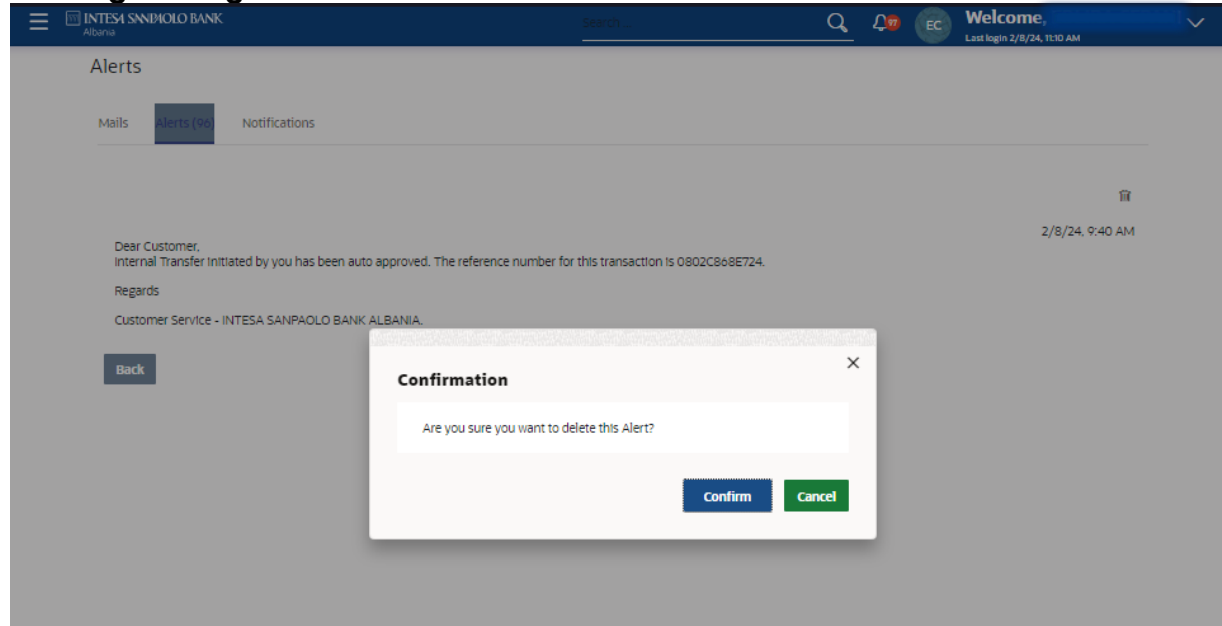
Date: The date and time on which the alert was sent is displayed against the specific alert record.

Alerts Details



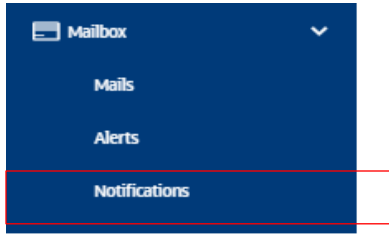
Click  to delete the alert. The delete warning message appears. Click **Back** to navigate to the previous page.

Warning Message



Click **Confirm** to delete the alert.
Click **Cancel** to remove the warning pop up screen.

Notifications



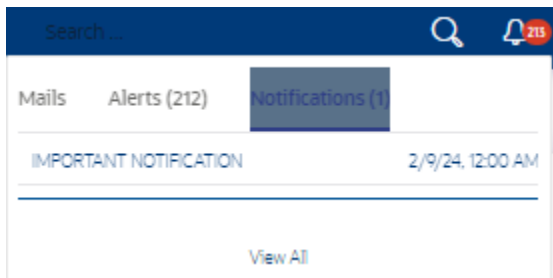
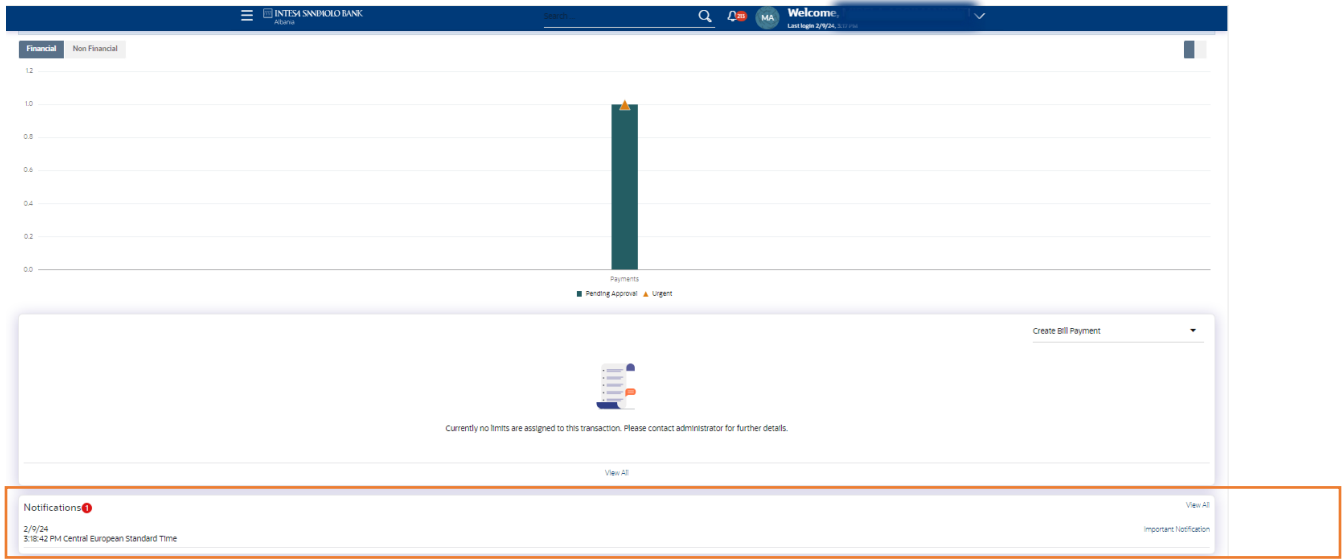
This section enables the user to view all the notifications sent by the bank.

How to reach here:

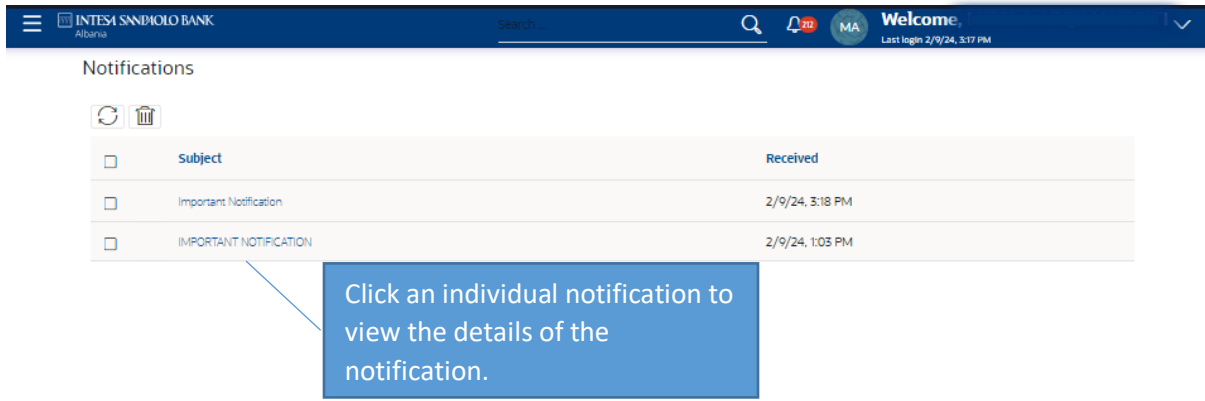
1. Dashboard > Toggle Menu > Mailbox > Notifications

OR

2. Dashboard > Click  > Notifications > View All



Click on **View All** to view the Notifications.




Notifications

<input type="checkbox"/>	Subject	Received
<input type="checkbox"/>	Important Notification	2/9/24, 3:18 PM
<input type="checkbox"/>	IMPORTANT NOTIFICATION	2/9/24, 1:03 PM

Click an individual notification to view the details of the notification.

Click  icon to refresh the notifications.

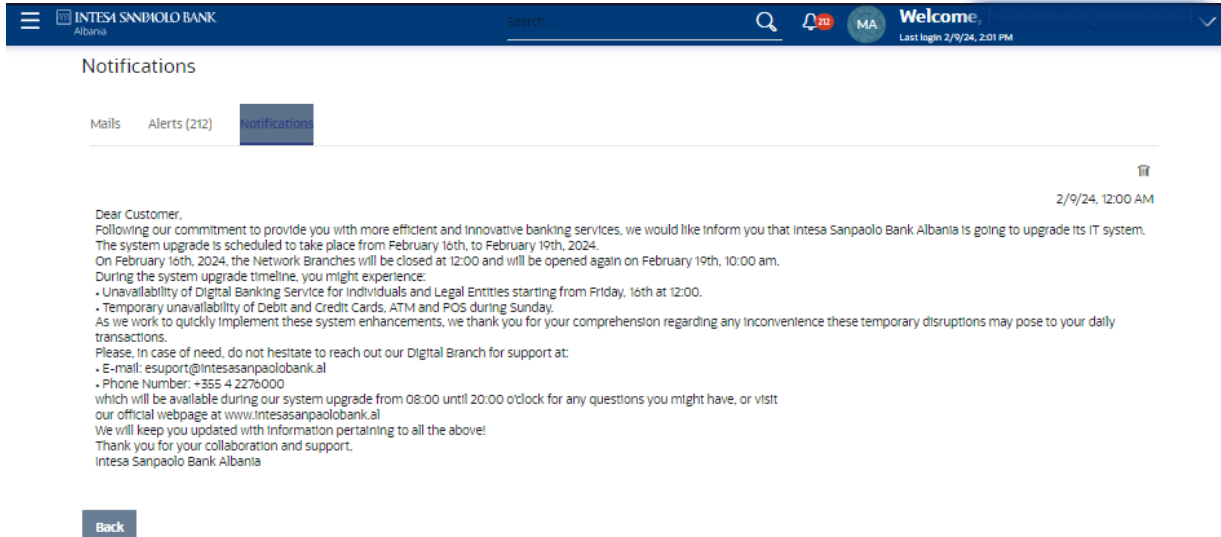
To delete multiple notifications, select the check box (s) against the notification , and click  to delete the notification.

Field Description

Subject: The subject of the notification.

Received: The date and time on which the notification was received.

Notification Details




Notifications

Mails Alerts (212) Notifications

2/9/24, 12:00 AM

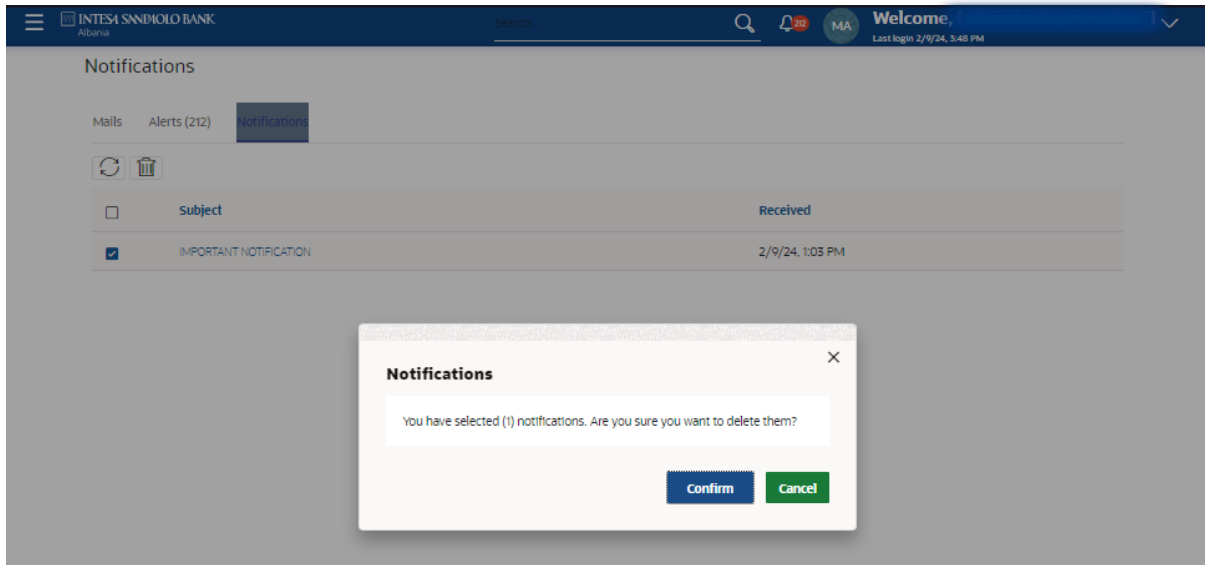
Dear Customer,
 Following our commitment to provide you with more efficient and innovative banking services, we would like to inform you that Intesa Sanpaolo Bank Albania is going to upgrade its IT system. The system upgrade is scheduled to take place from February 16th, to February 19th, 2024. On February 16th, 2024, the Network Branches will be closed at 12:00 and will be opened again on February 19th, 10:00 am. During the system upgrade timeline, you might experience:
 - Unavailability of Digital Banking Service for Individuals and Legal Entities starting from Friday, 16th at 12:00.
 - Temporary unavailability of Debit and Credit Cards, ATM and POS during Sunday.
 As we work to quickly implement these system enhancements, we thank you for your comprehension regarding any inconvenience these temporary disruptions may pose to your daily transactions.
 Please, in case of need, do not hesitate to reach out to our Digital Branch for support at:
 - E-mail: esupport@intesanpaolobank.al
 - Phone Number: +355 4 2276000
 which will be available during our system upgrade from 08:00 until 20:00 o'clock for any questions you might have, or visit our official webpage at www.intesanpaolobank.al
 We will keep you updated with information pertaining to all the above!
 Thank you for your collaboration and support.
 Intesa Sanpaolo Bank Albania

Back

Click  to delete the notification. The delete warning message appears.

Click **Back** to navigate to the previous page.

Warning Message



Click **Confirm** to delete the notification.
Click **Cancel** to remove the warning pop up screen.



THANK YOU!

esuport@intesanpaolobank.al

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www.intesanpaolobank.al