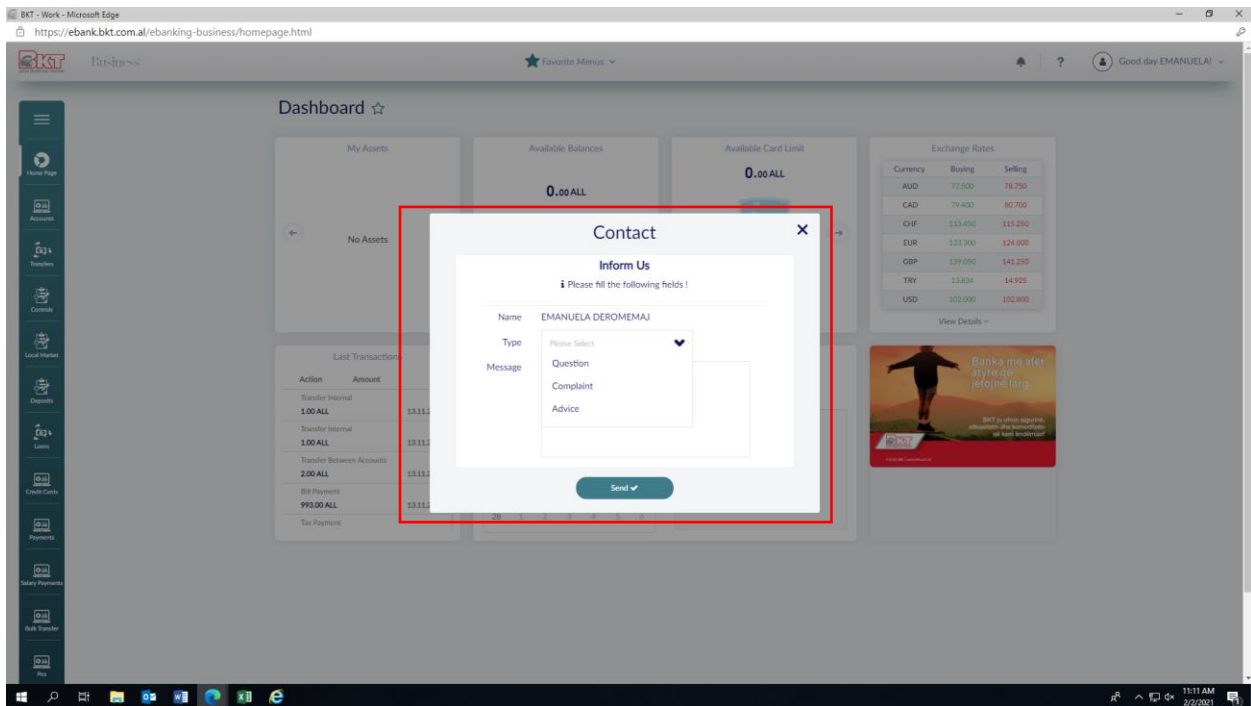
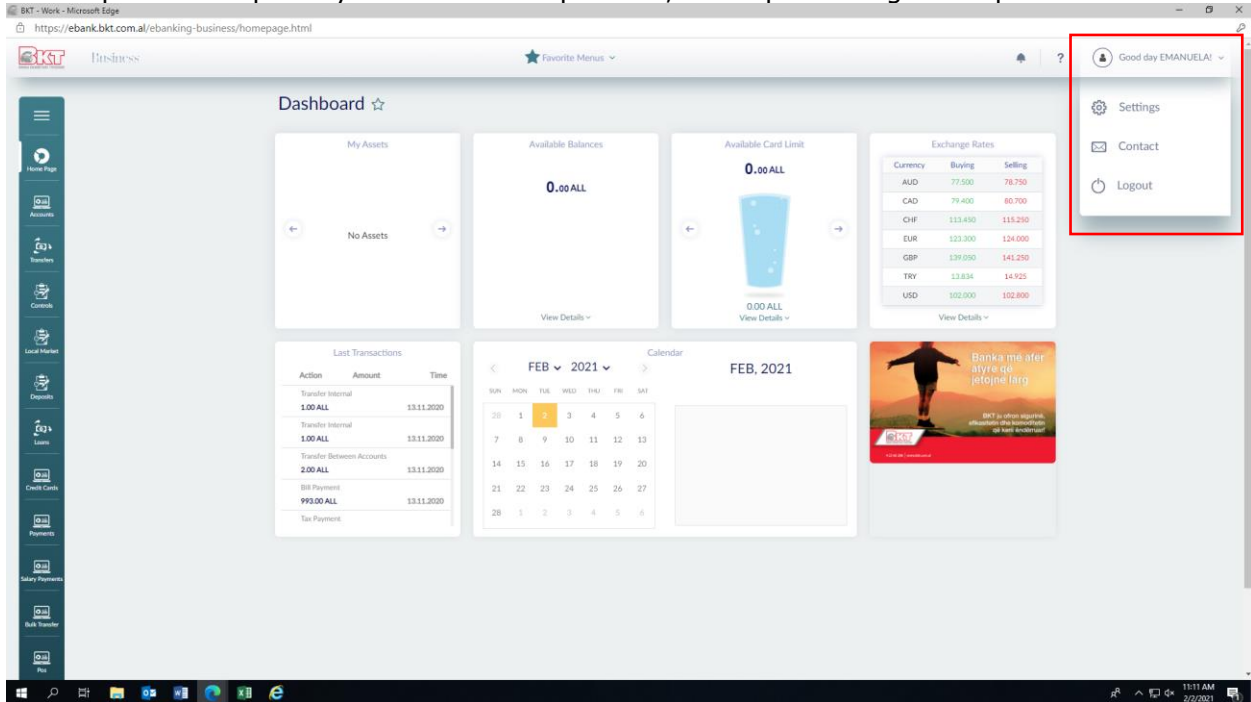


1. Contact

In this part of the panel you can write a question, a complaint or give a tip.



2. Help

On this page you can get information about the product you are interested in.

The screenshot shows the BKT Business e-banking dashboard. A 'Help' popup window is centered on the screen, partially obscuring the 'Last Transactions' table and the 'Calendar' widget. The dashboard includes sections for 'My Assets', 'Available Balances', 'Available Card Limit', 'Exchange Rates', and 'Last Transactions'. The 'Last Transactions' table is as follows:

Action	Amount	Time
Transfer Internal	1.00 ALL	13.11.2020
Transfer Internal	1.00 ALL	13.11.2020
Transfer Between Accounts	2.00 ALL	13.11.2020
Bill Payment	993.00 ALL	13.11.2020
Tax Payment		

3. Language

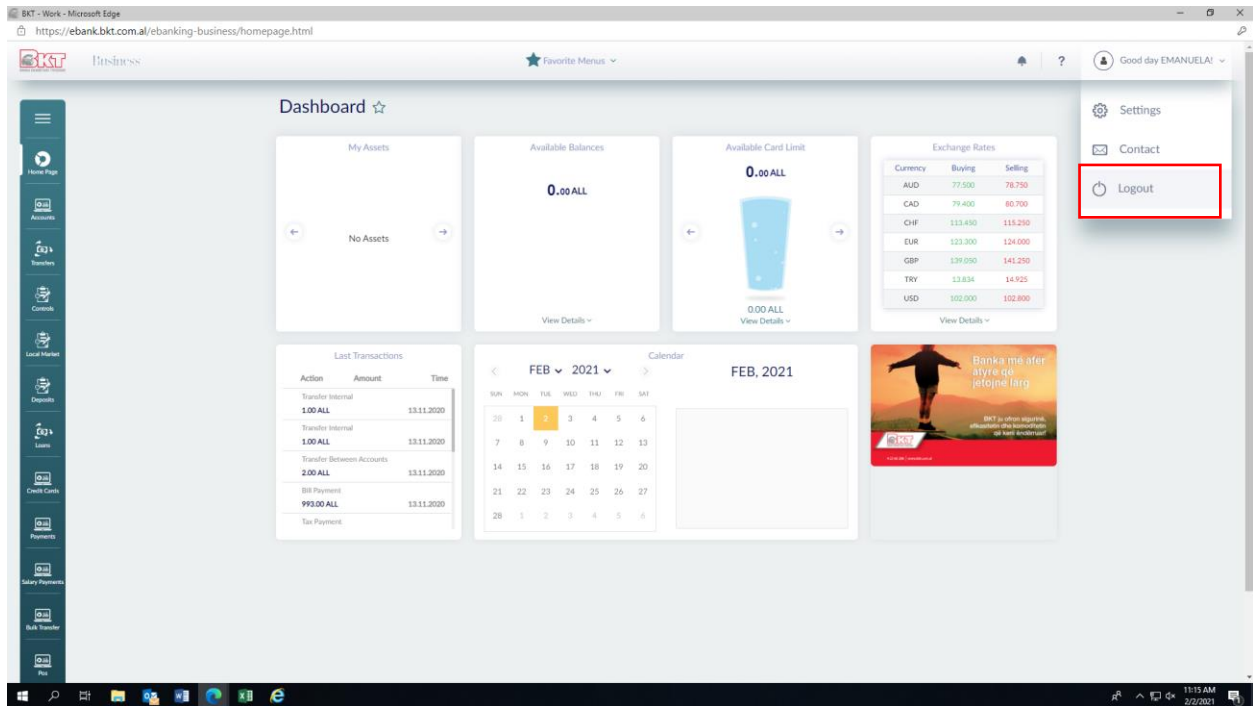
You can choose two languages from the menu, Albanian or English. At the bottom of the page to its right you can find the option to change the language.

The screenshot shows the BKT Business e-banking dashboard with the language menu highlighted in a red box at the bottom right. The menu contains three options: 'Eng (UK)', 'Shqip', and 'Eng (US)'. The dashboard layout is similar to the previous screenshot, but the 'Help' popup is not present. The 'Last Transactions' table is as follows:

Action	Amount	Time
Transfer Internal	1.00 ALL	13.11.2020
Transfer Internal	1.00 ALL	13.11.2020
Transfer Between Accounts	2.00 ALL	13.11.2020
Bill Payment	993.00 ALL	13.11.2020
Tax Payment		

4. Log out

By clicking Log out you will exit the page. To access the Business Internet Branch again, log in directly from the official BKT website.



5. Questions and answers

5.1 Login

Which are the requirements to register in BKT Business E-Banking?

All BKT customers who have an individual / business / credit / debit card and have signed the KSHBB agreement and the documentation for Business E-Banking Application, can register in BKT Business E-Banking.

What is the Customer Number?

Customer number is a number that is given to you when you open an account in BKT. The client number is used in the first step of the login process. To logging you will use the customer number and company identification number (or NIPT).

What is a password?

A password is a combination of alphanumeric characters that you must create during the registration process for your own security.

What is OTP?

OTP (One Use Password) is a security step in the process of entering BKT Business E-Banking. You are required to enter the OTP sent to your mobile phone via SMS when you log in.

What is a virtual keyboard?

The virtual keyboard is an optional application that you can use to eliminate the risk of any interference from manual keyboard.

What should I do if I forget my client number and password?

You should contact BKT Call Center at (0) 4 22 66 288.

What should I do if I block my Internet Banking account?

You should contact BKT Call Center at (0) 4 22 66 288.

What should I do if I do not receive an OTP message?

Please check if you are within your GSM network coverage area or check your message inbox if it is full.

OTP may not be sent to your mobile phone due to the following reasons:

1. Error in the online banking system;
2. You do not have the correct mobile phone number updated in your bank details;
3. Theft of customer account data / unauthorized modification of the contact number while you continue to own the same phone number;

If you verify that the failure did not occur as a result of factors 1 and 2 please contact the BKT Call Center client immediately at (0) 4 22 66 288. Otherwise you should check and renew your registration number at one of the branches of BKT.

5.2 Security

Can I change my password?

Yes. You can change your password in the Security menu on Internet Banking.

Why do I need to change my password?

For security reasons, you will be required to change your password every 90 days. Make sure you change your password regularly. If you have not changed your password. The bank will ask you to change it periodically.

What should I do if I lose my cell phone?

You should close your SIM card as soon as possible to avoid any risk referring to the OTP stage in the login process.

What should I do if I receive an OTP message from BKT even though I have not tried internet banking?

Please try to change your password if possible and / or contact the BKT Call Center in order to take further steps to secure your account.

What are the benefits of Internet Banking security?

You must specify a strong password that contains alphanumeric characters, it must be between 6 and 16 characters, we remind you not to specify one that contains your personal details. You should not share your login details with others or keep them where they are accessible to everyone.

Can I access BKT Internet Banking from outside Albania?

Yes. You can access BKT Internet Banking from outside Albania. No need for additional requirements.

What browser can I use to log in to BKT Internet Banking?

You can access BKT Internet Banking with Internet Explorer, Mozilla Firefox, Opera, Safari and Google Chrome. It is required to use at least version 5.0 for Internet Explorer for better performance.

5.3 Usage**When can i use BKT Internet Banking?**

You can use Internet Banking for 24 hours.

When can I make financial transactions in BKT Internet Banking?

You can make Domestic Transfer until 14.00. There is no limit to the rest of financial transactions such as Foreign Exchange and Card Payment. (Exceptions: you can not make financial transactions during the daily updating process which starts at 21.00 and lasts until midnight)

When are BKT Internet Banking transactions executed?

Your transactions are executed online. You can check them online by visiting the Account Transaction menu.

What should I do if I cannot complete a financial transaction?

You will be notified with a specific error message for the reason. If you see a general error message please contact BKT Call Center for details.

Is there a Help menu?

Yes. There is a help menu at the top of the page which gives you details about the menu you are trying to use.

What should I do if I have any complaints or suggestions about BKT Internet Banking?

You can click Contacts which is located at the top of the page to leave a message or you can contact BKT Call Center or BKT branches.