

1. Credit Card

Through this menu you will find the list of your credit cards.

1.1 My Cards

Click on My Cards menu, after you have selected the card, the following information will be displayed:

- Statement - click on one of the rows to see the monthly credit card statements;
- Card information - select the card and you will be shown information on the cardholder name, card type, card number which appears partially encrypted (eg 5476 xxxx xxxx 5467), primary or secondary card, card limit, usable limit, points earned, card status, date of debit / issuance of credit card account statement, last date of card payment, etc ...);
- Recent Transactions - in this option you will see the last transactions you have completed;

The screenshot displays the 'Lista e Kartave të Mia të Kreditit' (My Credit Cards List) page. The page features a search bar and a table with the following data:

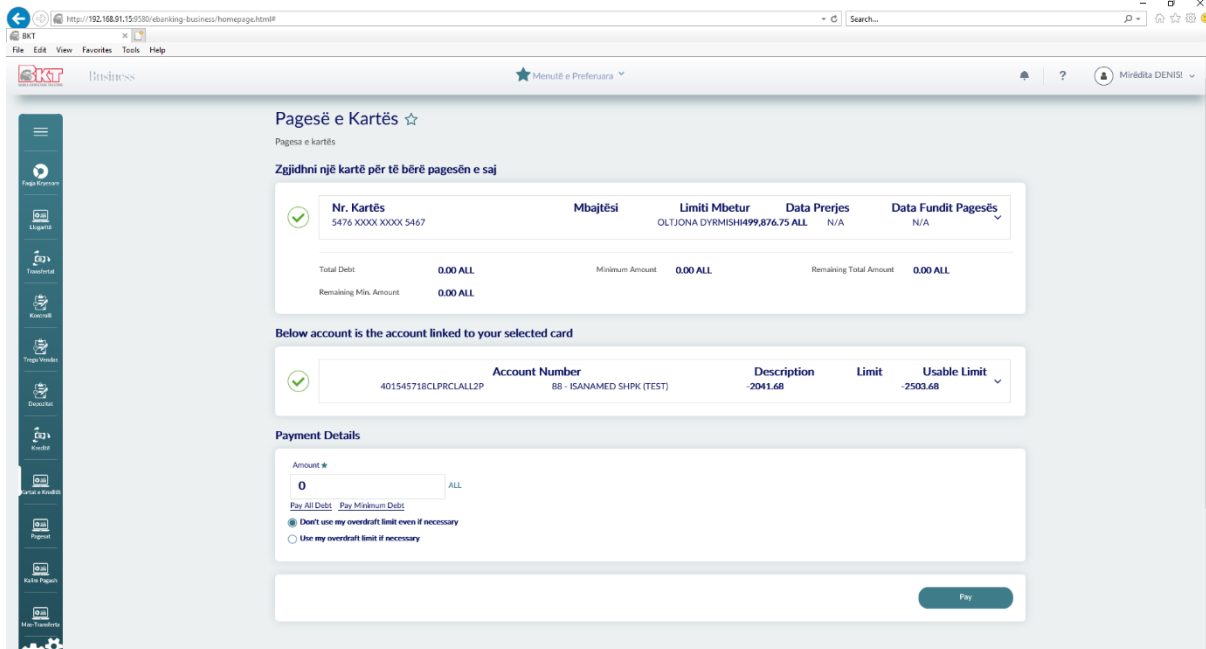
Tipi Kartës	Numri i Kartës	Mbajtësi	Limiti Mbetur	Data Prerjes	Data Fundit	Statusi
MasterCard	5476 XXXX XXXX 5467	OLTJONA DYRMISHI	499,876.75 ALL	N/A	N/A	Ne Priteje Detajet
MasterCard	5476 XXXX XXXX 3582	BUSINESS CARD SIGAL	5,059,426.68 ALL	13.06.2017	18.06.2017	Detajet

Buttons for 'Përzgjedhje' and 'Veprimet e Fundit' are visible at the bottom of the table.

1.2 Credit Card Payment

Through the Card Payment option you can make credit card payments.

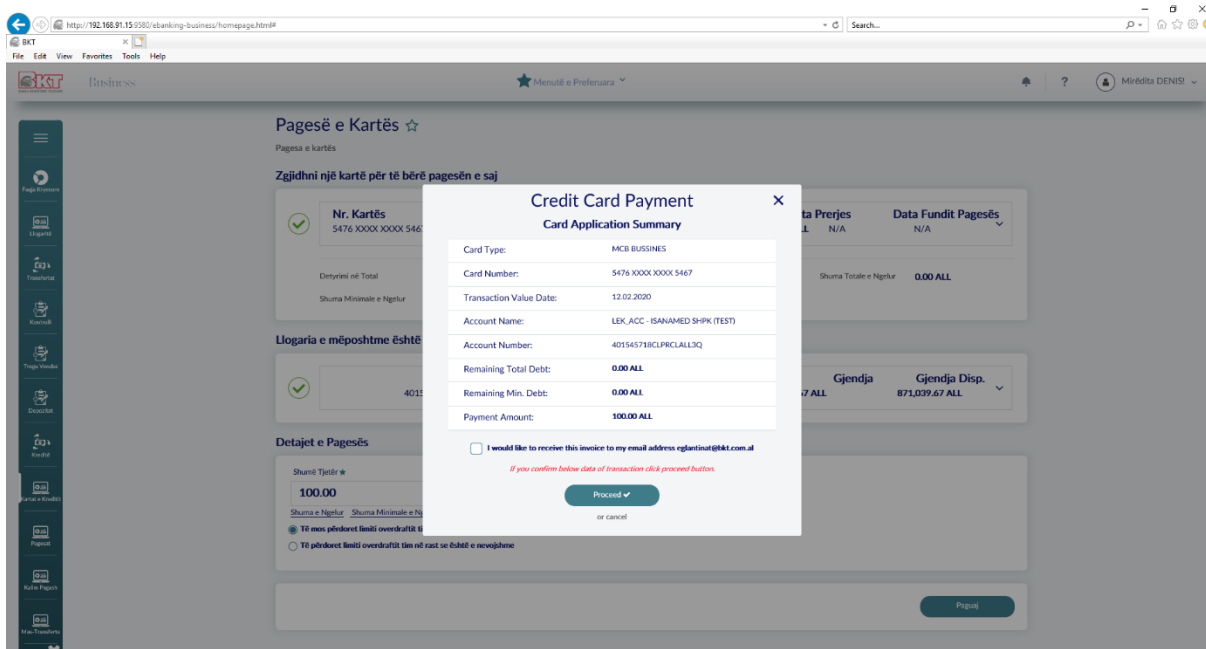
Card payment can be made automatically by the system on the due date. To make a card payment, first select the credit card.



Then select the account from which the payment will be made, at the bottom of the page will appear the window with the details of the payment in which 3 options are presented:

1. Minimum amount remaining (the minimum amount to be paid is automatically displayed);
2. Amount remaining (the total amount remaining to be paid is automatically displayed);
3. Amount other (manually enter the amount you want to make the payment);

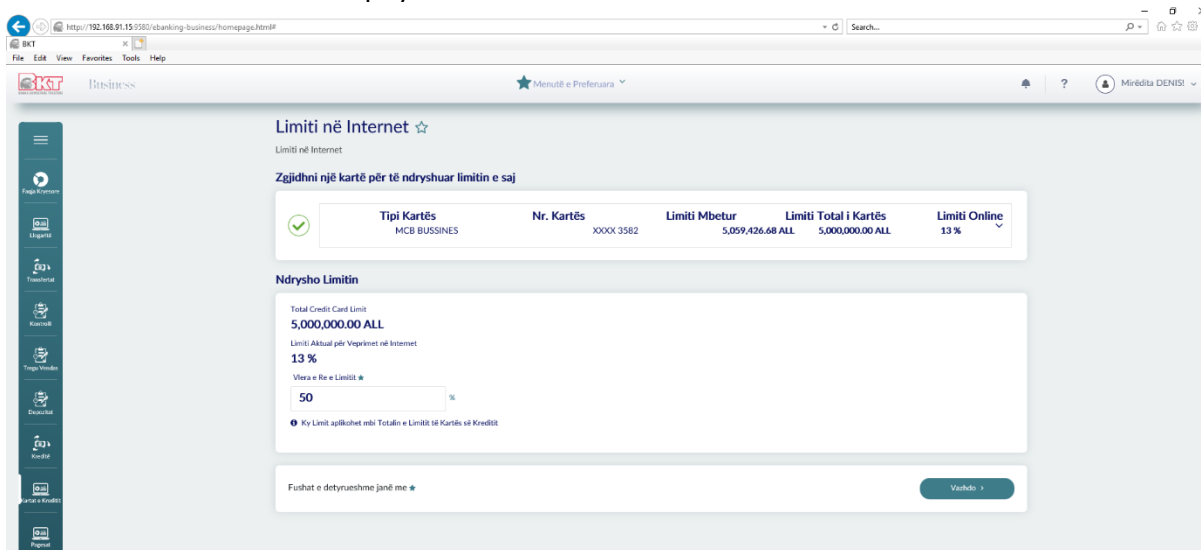
Once you have completed the amount choose whether to use the overdraft limit and click the Continue button.



After you have click the Continue button the summary table with the transaction data will be displayed, if you want to continue with the payment click Proceed otherwise Cancel button. Credit card payment is activated at the moment when the business is fully entitled.

The Credit Card payment will be authorized **automatically** when **the company is full rights**. If the comany users, inputer and approver are different, then the approver must go to "Pending approvals" to authorize the Credit Card Payment.

Through the Limit menu on the Internet you have the opportunity to change the percentage of the card limit for online payments.



The screenshot shows a web browser window displaying the 'Limiti në Internet' page. The page title is 'Limiti në Internet' and the subtitle is 'Limiti në Internet'. Below the title, there is a section titled 'Zgjidhni një kartë për të ndryshuar limitin e saj' (Select a card to change its limit). A table lists the available cards:

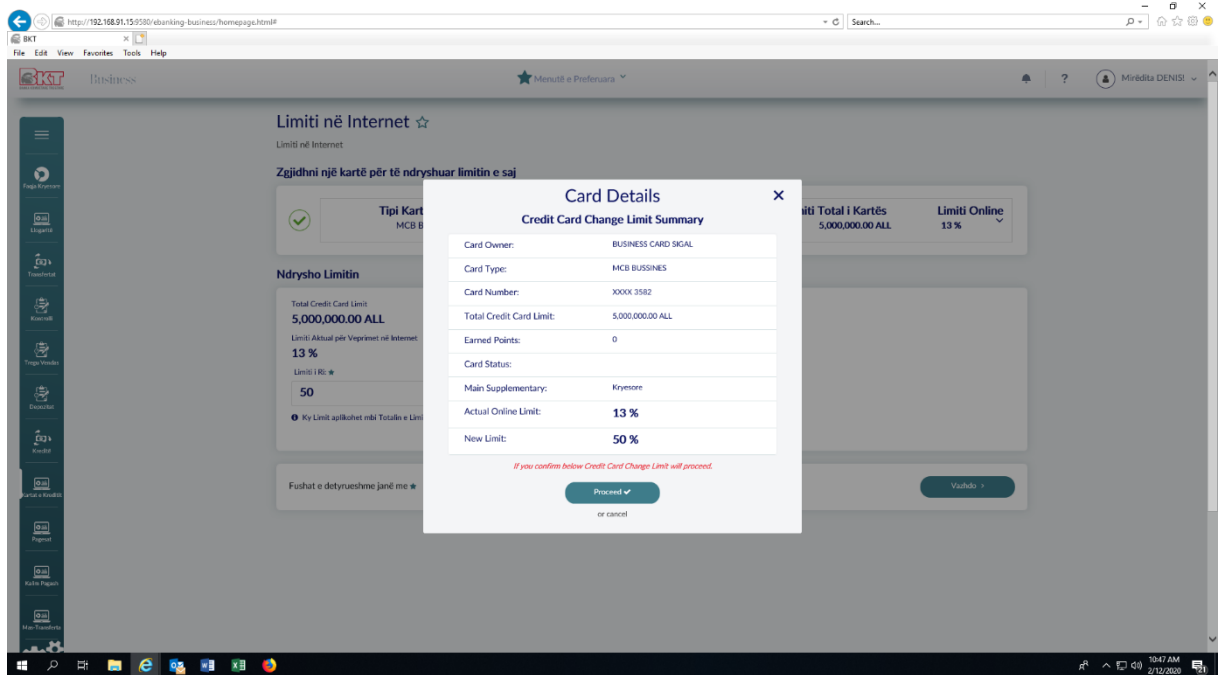
Tipi Kartës	Nr. Kartës	Limiti Mbetur	Limiti Total i Kartës	Limiti Online
MCB BUSSINES	XXXX 3582	5,059,426.68 ALL	5,000,000.00 ALL	13 %

Below the table, there is a section titled 'Ndrysho Limitin' (Change Limit). It shows the 'Total Credit Card Limit' as 5,000,000.00 ALL and the 'Limiti Aktual për Veprimet në Internet' (Current limit for online transactions) as 13%. There is a dropdown menu for 'Vlera e Re e Limitit' (New limit value) currently set to 50%. A radio button is selected for 'Ky Limit aplikohet mbi Totalin e Limitit të Kartës së Kreditit' (This limit applies to the total credit card limit). At the bottom, there is a 'Fushat e detyrueshme janë me' (Required fields are in red) and a 'Vazhdo' (Continue) button.

To change the online limit select the credit card and then in the Change Limit window will appear:

- Credit card limit;
- Current Limits online;
- New limit value Online (in which you will enter the new limit percentage);

- Click Continue and the summary of the action performed will be display



If you agree with the details click Finish to finalize the transaction.

The changed limit is activated at the moment if the business has requested that the user be with full rights.

2. Loans

2.1 Cash Loans

Through this menu you will find the list of your loan contracts. To see the details of the contract you need:

Select a loan agreement and then press the Details button.

After pressing the Details button you will see:

- Contract number
- Opening date
- Closing date
- The amount
- Non-refundable amount
- Contract status

Below these details you will see the payment tab and all payments made with the following details:

- Date = Installment date
- Total installment = Installment amount
- Principal = Loan amount
- Interest = Loan interest
- Non-repayable amount = Remaining outstanding loan
- Amount to be paid = due amount to be paid