



CENTRALNA BANKA
CRNE GORE

**USER GUIDE
ON ACCESSING AND USING THE SERVICE FOR ACCESSING DATA FROM
ENFORCED COLLECTION AND CENTRAL REGISTER OF TRANSACTION
ACCOUNTS SYSTEMS**

Version 1.3

Podgorica, August 2022

1. General notes

This system is a constituent part of the Central Bank of Montenegro (CBCG) information system. Services may be accessed through the CBCG Portal available at <https://eportal.cbcg.me/>.

2. Accessing the Portal

To access the CBCG Portal, you must have the certificate issued by a qualified certification authority in personal name (natural persons), or in the name of the legal person that provided you with authorisation.

You must install the certificate on the computer from which you will be accessing the portal, following the instructions from the qualified certification authority.

2.1 Browser setting

Google Chrome

To check whether the installation was successful, run Google Chrome, click on **Settings** and select **Privacy and security** -> **Security**. In the **Advanced** section, click on the option **Manage certificates**.

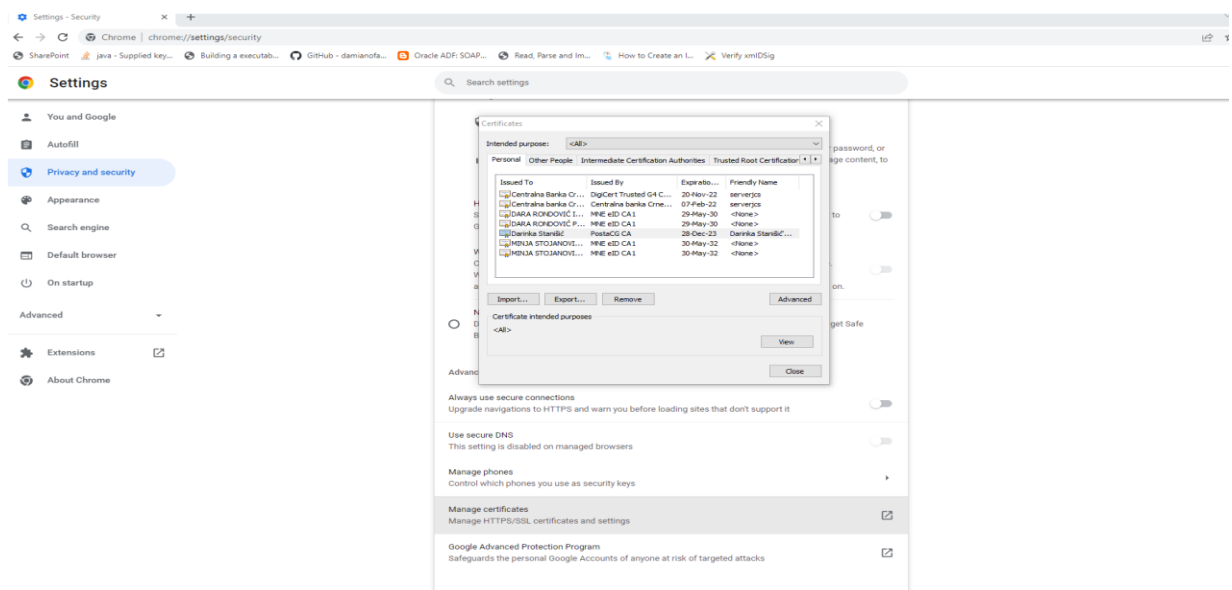


Figure 1 – List of certificates

The certificate issued by the qualified certification authority (in this case PostaCG CA) should appear on the list.

Mozilla Firefox

To use a digital certificate in the Mozilla Firefox browser, add it to **Security devices**.
Click on **Menu -> Options -> Advanced -> Certificates**

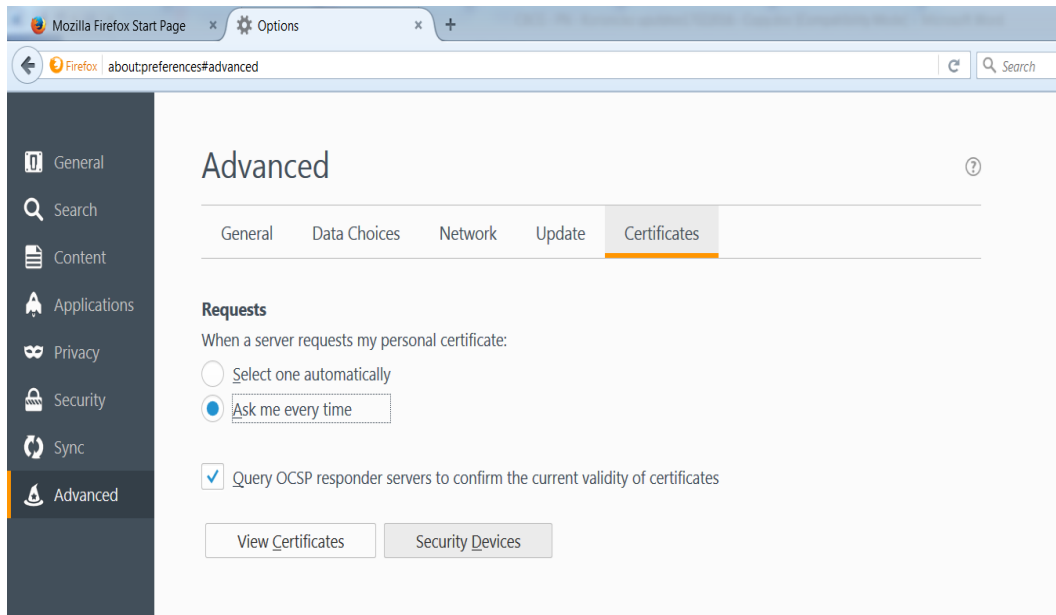


Figure 2 – Setting the Mozilla Firefox browser (1)

Click on **Security Devices**.

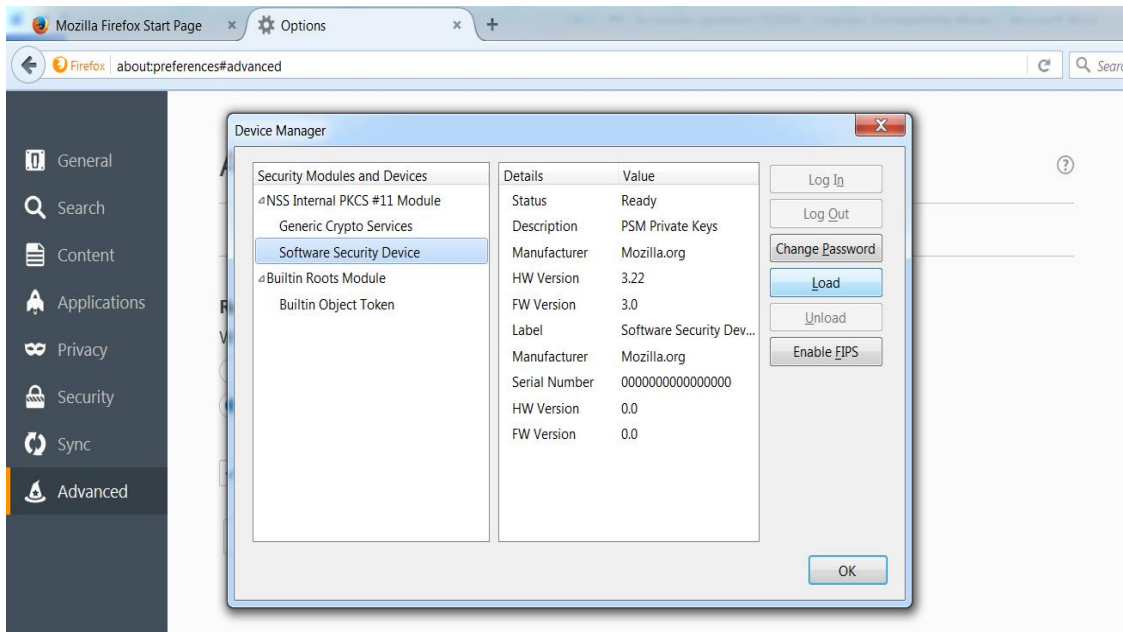


Figure 3 – Setting the Mozilla Firefox browser (2)

Click on the **Load** button. On the next screen, enter the Module name (**eToken**), and then click on **Browse** to select the appropriate PKCS11 module.

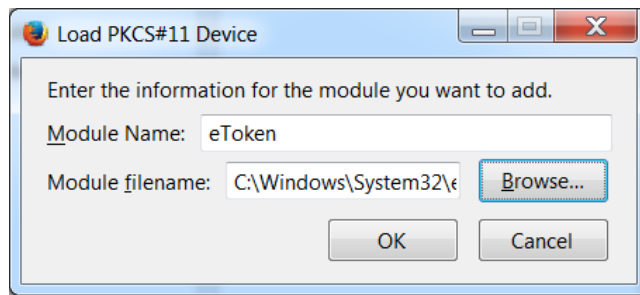


Figure 4 - Setting the Mozilla Firefox browser (3)

Select `$WINDIR\system32\etpkcs11.dll`, where `$WINDIR` is the location where Windows is installed (for most Windows systems, it is `c:\windows`). If you use Linux, select `/usr/local/lib/libetpkcs11.so`

Click **OK**.

The Module **eToken** is now ready for use. If you have inserted your token into a USB port on the computer, it will appear in the list (Figure 6).

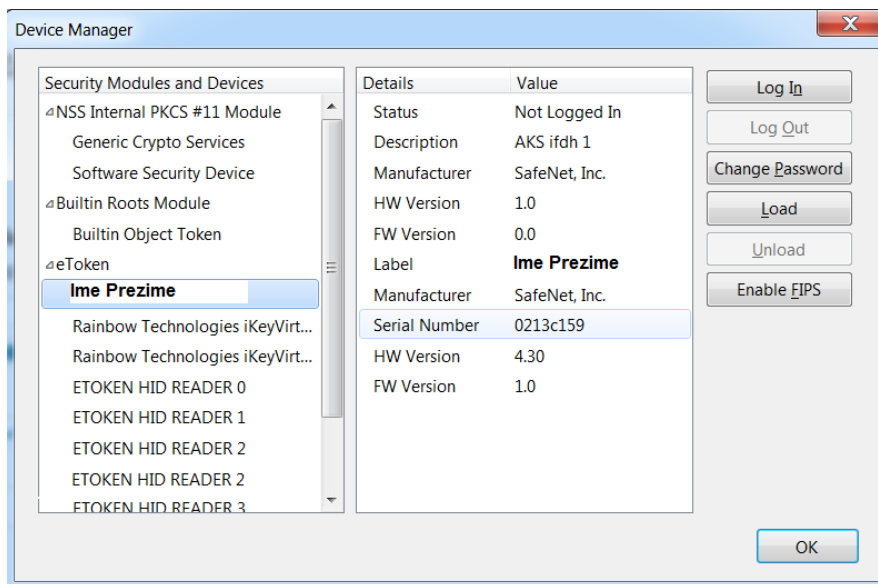


Figure 5 - Setting the Mozilla Firefox browser (4)

2.2 Accessing the Portal

If you set the browser successfully, enter the address <https://eportal.cbcg.me>. You will access the CBCG Portal using the digital certificate (Figure 6).



Figure 6 – A token containing a digital certificate

After inserting the certificate into the computer's USB port and typing the address into a Web browser, the window will appear, requiring you to confirm the certificate (Figure 7). Click **OK**.

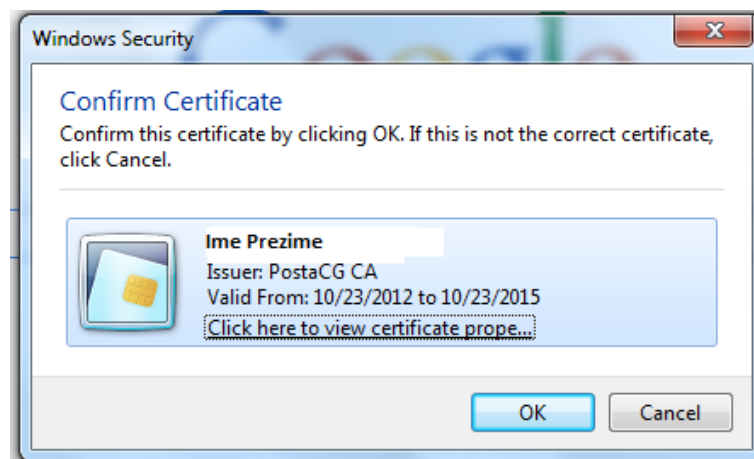


Figure 7 – Certificate confirmation

Enter the certificate password and click **OK** (Figure 4), after which the certificate confirmation window reappears.



Figure 4 – Entering password (bound to digital certificate)

After the authentication, you will access the user registration page (if you have yet to register so far), or the login page if you are already registered.

3. Registration of users

To register, fill in the following data on the registration form (Figure 13):

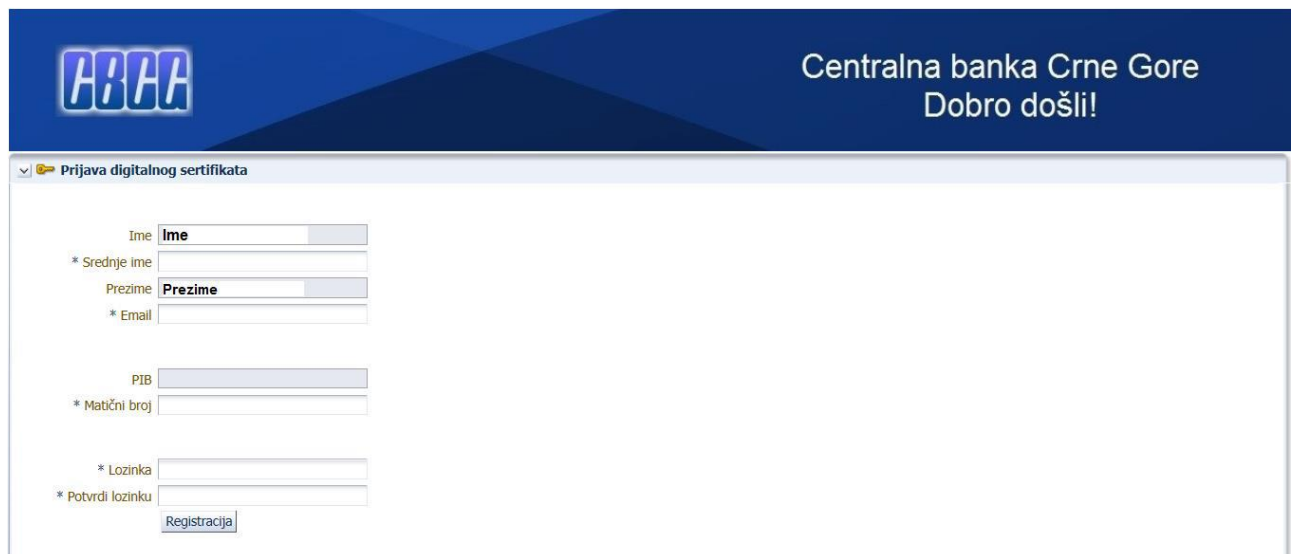
- **Srednje ime (Middle name)**
- **Email adresu (E-mail address)**
- **Matični broj (ID number)**
- **Lozinka i potvrda lozinke (Password and Confirm password)**

The Password has to meet the following rules:

- Minimum number of characters = 8
- Maximum number of characters = 20
- Minimum number of numerical characters = 1
- Minimum number of capital letters = 1
- Minimum number of small letters = 1
- Minimum number of special characters = 1 (\$#@%)

After entering all required data, click the **Registracija (Registration)** button, after which the login page opens.

During the registration of users, the qualified certification authority checks the certificate and the ID number. The certificate is accepted only if the response that the certificate is issued to the person with that personal number is affirmative.



The screenshot shows a web browser window with the title 'Prijava digitalnog sertifikata'. The header features the ABAA logo and the text 'Centralna banka Crne Gore Dobro došli!'. The registration form contains the following fields:

- Ime: Ime
- * Srednje ime: (empty)
- Prezime: Prezime
- * Email: (empty)
- PIB: (empty)
- * Matični broj: (empty)
- * Lozinka: (empty)
- * Potvrdi lozinku: (empty)

A 'Registracija' button is located at the bottom of the form.

Figure 8 – User registration

Notes:

- Immediately after registration, all legal and natural persons can use the Credit Registry service for data download.

4. User login

The WARNING window opens after registration and accepting the *Extract from Information Security Policy and Rules*, and the *Statement on Keeping Business Secret*, (Figure 9).

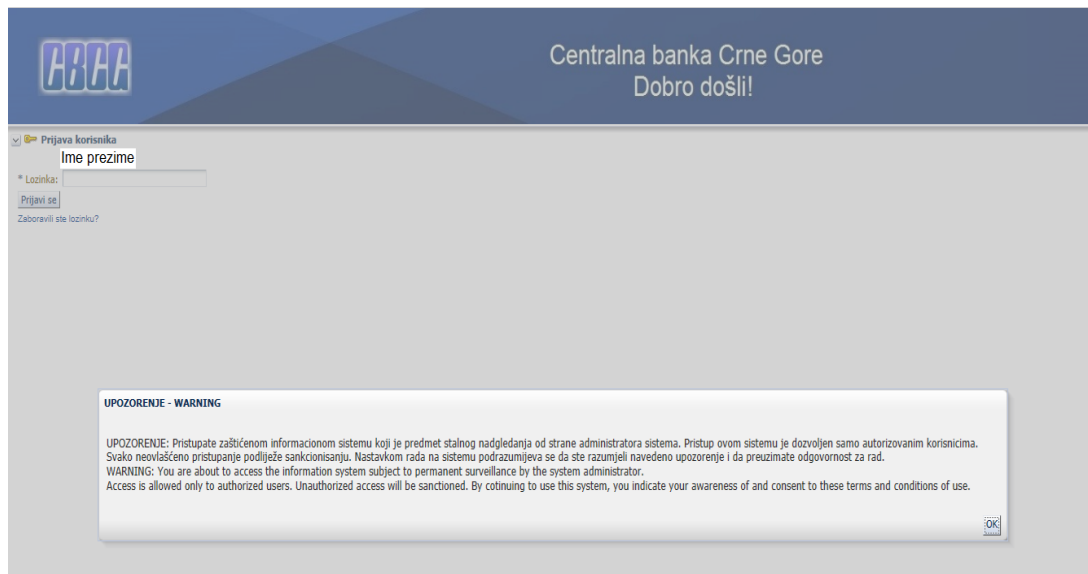


Figure 14 – Warning when opening the login page

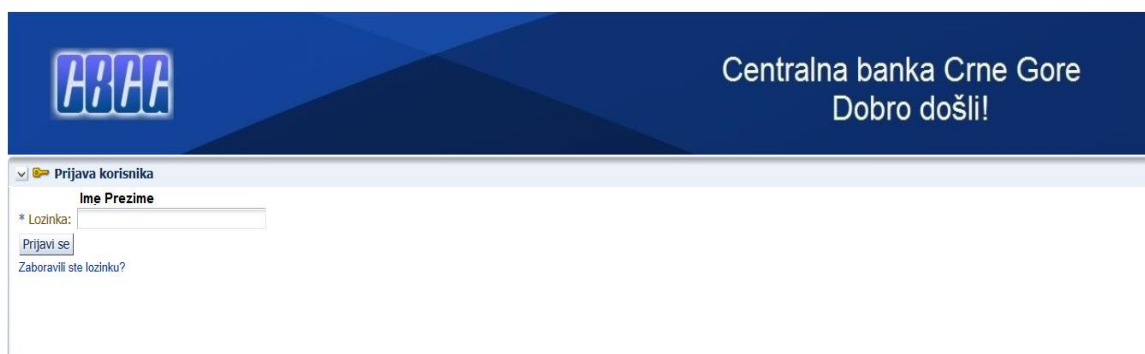


Figure 10 –User login

On this page, enter the password you selected during registration. Click on the **Prijavi se (Login)** button will open the application's front page (Figure 11), where you shall choose the option: **Prinudna naplata (Enforced Collection)**.

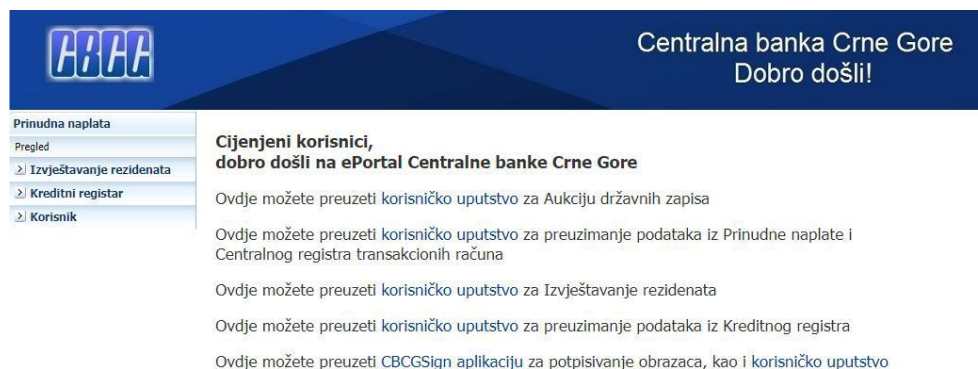


Figure 11 – Front page

On this page, you may choose one of the following options:

- **Pregled (Overview)** – enables an overview of submitted requests and entering new data requests.

NOTE:

If you forgot the password, you can reset it and create a new one by clicking on the [Zaboravili ste lozinku \(Forgotten password\)](#) hyperlink (Figure 10). After that, the page, as shown in Figure 12 opens, where you have to enter the following data:

- **Email adresu (E-mail address)** – used when registering
- **Matični broj (identification number)**
- **Novu lozinku (new password)**
- **Potvrdu lozinke (confirm password)**

After entering all necessary data, you will get information that the password was successfully changed, after which you can log in to the system.

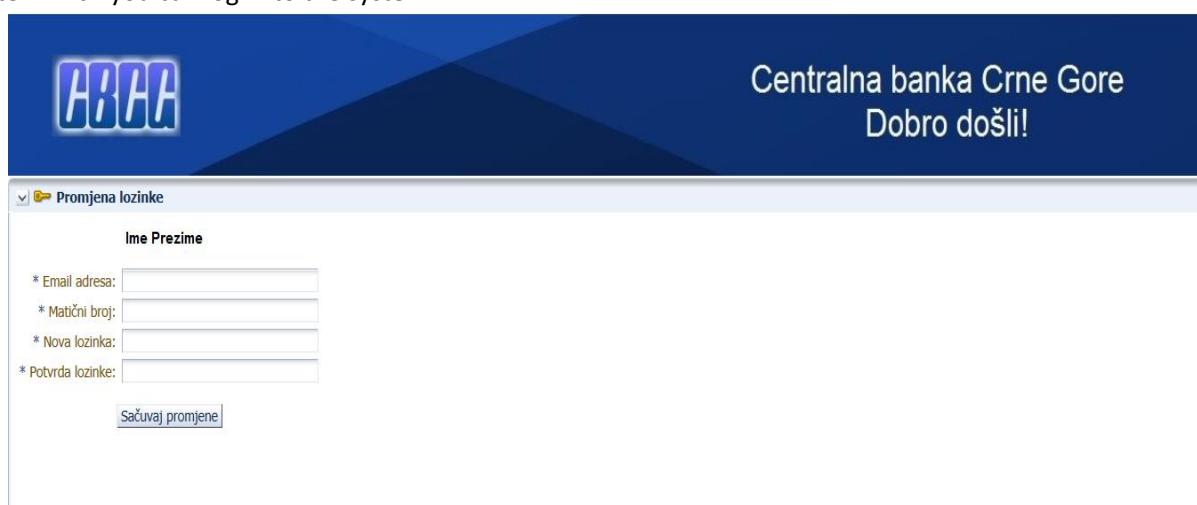
The image shows a web browser window displaying the password reset form for the Centralna banka Crne Gore. The browser's address bar shows the URL 'Promjena lozinke'. The page header features the ABAA logo on the left and the text 'Centralna banka Crne Gore Dobro došli!' on the right. The form itself is titled 'Ime Prezime' and contains four input fields: '* Email adresa:', '* Matični broj:', '* Nova lozinka:', and '* Potvrda lozinke:'. Below these fields is a button labeled 'Sačuvaj promjene'.

Figure 12 – Password reset

You can log off from the system by clicking [Odjavi se \(Log off\)](#) in the upper right corner of the page.

5. Password change

After logging in to the system, the option **Korisnik → Promjena lozinke (User → Password change)** in the menu opens the page as shown in Figure 13, where you must enter the following data:

- **Staru lozinku (old password)**
- **Novu lozinku (new password)**
- **Potvrdu nove lozinke (confirm new password)**

Figure 13 – Password change

If the user has entered all required data successfully, it will get information on successful password change, and it can use password for each next login on the system.

6. Overview

Selecting the **Pregled (Overview)** option opens the page (Figure 14) containing basic data on all so far submitted data requests.

Broj zahtjeva	Vrsta zahtjeva	Datum zahtjeva	Matični broj	Statuso
265271	Kreditni registar - lični izvještaj	19.08.2022	XXXXXXXXXXXXXX	Na unosu
263827	Potvrda o broju dana blokade	09.08.2022		Na unosu
258553	Pregled neizvršenih i djelimično izvršenih naloga	02.07.2022		Na unosu
256017	Pregled neizvršenih i djelimično izvršenih naloga	14.06.2022		Na unosu
256016	Pregled neizvršenih i djelimično izvršenih naloga	14.06.2022		Na unosu
256000	Pregled neizvršenih i djelimično izvršenih naloga	14.06.2022		Na unosu
255999	Pregled neizvršenih i djelimično izvršenih naloga	14.06.2022		Na unosu
255975	Pregled neizvršenih i djelimično izvršenih naloga	14.06.2022		Na unosu
255974	Pregled neizvršenih i djelimično izvršenih naloga	14.06.2022		Na unosu
255973	Potvrda o broju dana blokade	14.06.2022		Na unosu
255972	Pregled neizvršenih i djelimično izvršenih naloga	14.06.2022		Na unosu
246848	Pregled neizvršenih i djelimično izvršenih naloga	26.04.2022		Na unosu
246753	Pregled neizvršenih i djelimično izvršenih naloga	21.04.2022		Na unosu
244265	Pregled neizvršenih i djelimično izvršenih naloga	06.04.2022		Na unosu
242648	Pregled neizvršenih i djelimično izvršenih naloga	31.03.2022		Na unosu
242646	Pregled neizvršenih i djelimično izvršenih naloga	31.03.2022		Na unosu
234921	Pregled neizvršenih i djelimično izvršenih naloga	17.02.2022		Na unosu
224020	Dovršeni podaci iz kreditnog registra	17.02.2022		Na unosu

Figure 14 – Overview of submitted data requests

New Request

If you want to enter a new request, click on the **Novi zahtjev (New Request)** button, after which the page opens (Figure 15). On this page, select the request type with the appropriate parameters. Figure 15 shows possible requests.

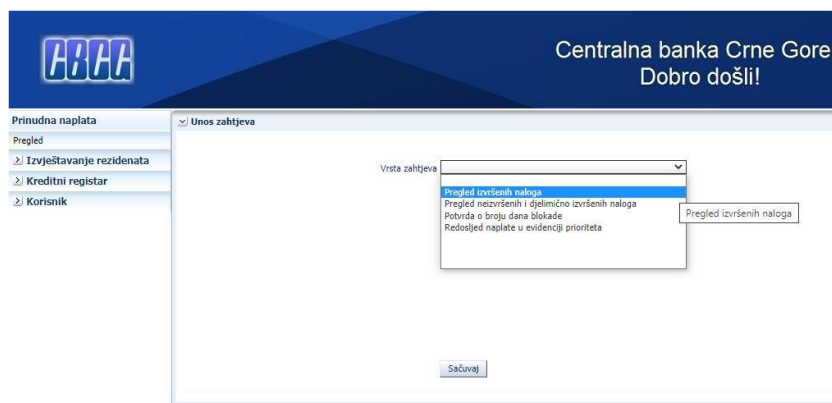


Figure 15 – List of data requests

The system currently enables getting the following data:

- For public enforcement officers - data on the number of transaction accounts of natural persons as judgement debtors (from the list, select **Računi dužnika (Debtor Accounts)**);
- For judgement debtor - confirmation of the number of days of the debtors' account freeze (from the list, select **Potvrda o broju dana blokade (Certificate on the number of account freeze days)**) and an overview of the number of executed orders (from the list, select **Pregled izvršenih naloga (Overview of executed orders)**), partially executed and non-executed accounts (from the list, select **Pregled neizvršenih i djelimično izvršenih naloga (Overview of partially executed and non-executed orders)**);
- For legal entities and entrepreneurs –certificate on account freeze on a specific day or a certain period (from the list, select **Potvrda o broju dana blokade (Certificate on the number of account freeze days)**), and
- For judgement creditor - certificate of the claim collection order in the priority list (from the list, choose the **Redosljed naplate u evidenciji prisutnosti (Collection order in the presence list)**),

The appropriate data entry fields open depending on the data request type selected by the user. Possible parameters include **Od datuma (from date)**, **Do datuma (to date)**, and **Matični broj (identification number)**.

The date is entered in the dd.mm.yyyy format (e.g. 31.01.2015). This parameter is mandatory. For the certificate on the account freeze days number, if you want the information on the current account's status, enter the current date in the date field.

After selecting the desired report, select the data collection method from the list (Figure 16).

Figure 16 – Manner of report collecting

Reports may be collected:

- electronically;
- in the CBCG Archive Room; or
- by sending by mail to the desired address.

For a certificate on the account freeze days number, select the certificate issuing purpose (Figure 17).

Figure 17 – Request purpose

Figure 18 shows an example of an entered request with appropriate parameters.

Figure 18 – Example of a completed request

After you enter relevant parameters, clicking on the **PLAĆANJE (Sajt CKB-a) (PAYMENT – CKB)** button opens the page as in Figure 19.

ckbbanka
www.cbk.me

eCommerce Gateway

Payment Information

Merchant: ckb-bank

Website: https://portal.cbk.me

Amount: € 3.00

Billing Information

Credit Card Details

Card Number:

Expiration Month:

CVV:

Cardholder's Name:

Street Address:

ZIP/Postal Code:

Back Cancel Confirm

MasterCard SecureCode VERIFIED by VISA AMERICAN EXPRESS VeriSign

Figure 19 – Payment page

After entering payment card data, clicking on the **Potvrđi (Confirm)** button opens the page (Figure 20).

ckbbanka
www.cbk.me

eCommerce Gateway

Payment Information

Merchant: ckb-bank

Website: https://portal.cbk.me

Amount: € 3.00

Billing Information

Card Type: Credit Card

Card Number: *****4633

CVV: ***

Expiration Month: 4

Expiration Year: 2023

Cardholder's Name: XXXXXXXXXXXXXXX

Street Address: XXXXXXXXXXXXX

ZIP/Postal Code: 81000

Back Cancel Confirm

MasterCard SecureCode VERIFIED by VISA AMERICAN EXPRESS VeriSign

Crnogorska komercijalna banka AD Podgorica
Mukovića bb, 81000 Podgorica, Montenegro

Figure 20 – Payment

Click on the **Confirm** button. The system redirects you to the page for additional payment confirmation.. You will receive an SMS with a one-off password for the internet payment that you will enter in the appropriate field. Click the **Pošalji (Send)** button to complete the transaction (Figure 27).

If the transaction is successful, the system will redirect you to the page where you may download the data (Figure 21). Click on the **Preuzmi dokument (Download document)** button opens the document in PDF format with the requested data.

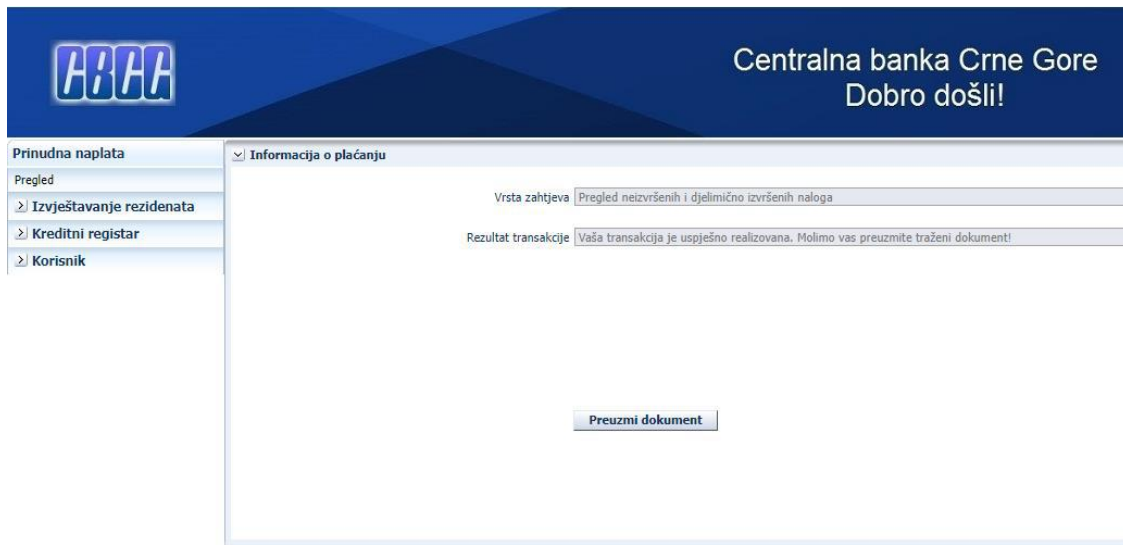


Figure 21 – Data collection

Request overview

If you want to view a request, select it (Figure 14) and click on button **Pregled zahtjeva (Overview of requests)**, after which a page opens (Figure 22).

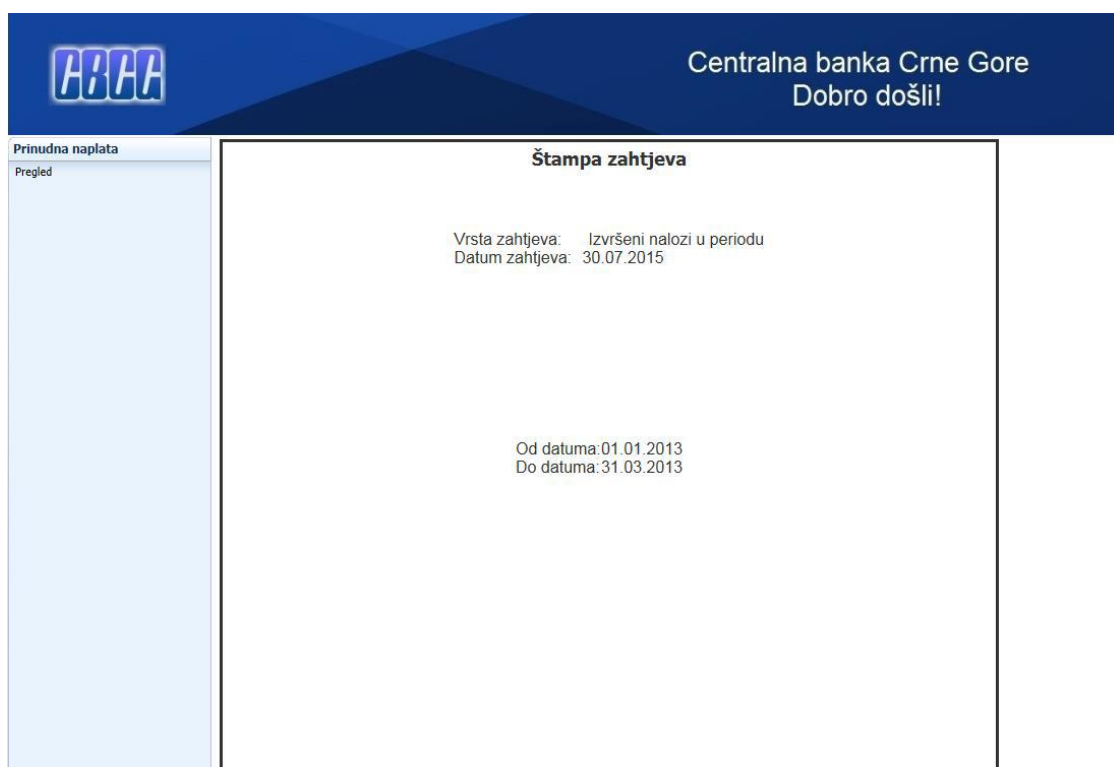


Figure 20 – Overview of requests

Download document

If you want to download a document tied to an already entered request, select the request (Figure 14) and click the ***Preuzmi dokument (Download document)*** button. The deadline for downloading document is one month after submitting a request.

User's stamp

**APPLICATION OF PERSON AUTHORISED TO
ACCESS THE CENTRAL REGISTRY OF TRANSACTION ACCOUNTS**

(user's name)

User's identification number: _____

Person authorised to access the central registry of transaction accounts:

Name and surname: _____

Phone and fax no.: _____

E-mail address: _____

Authorised person's signature: _____

Place and date: _____

Seal and signature of a person
authorised to represent the user