



CENTRALNA BANKA
CRNE GORE

USER GUIDE
ON ACCESSING WEB SERVICE FOR ENABLING PUBLIC DATA FROM THE
ENFORCED COLLECTION AND CENTRAL REGISTER OF TRANSACTION
ACCOUNTS SYSTEMS
Version 1.0

December 2023

1. General notes

Through this web service, the Central Bank of Montenegro (CBCG) enables legal entities to automatize access to offered data and use them in their information systems in a manner mostly corresponding to their needs.

Registered users of ePortal (<https://eportal.cbcg.me>) receive the possibility to access the CBCG's public data using a consistent set of software interfaces. It enables them to integrate the received data into their information systems using the wide spectre of programming technologies. Please note that the web service does not allow data access through complete visual interfaces. Users will have to develop their application modules by themselves and use data in the manner that best corresponds to their business needs. A detailed description of the web service is in the technical documentation.

Services we provide:

- Service for accessing the total number of debtors in the Enforced Collection IS as at the previous day;
- Service for accessing the list of debtors by pages of 100 debtors;
- Service for accessing data on a legal person or entrepreneur;
- Service for accessing data on accounts of a legal person or entrepreneur from the Central Registry of Transaction Accounts (CRTR);
- Service for accessing data on owners of accounts of a legal person or entrepreneur from CRTR.

Legal persons and entrepreneurs who have successfully registered at the CBCG ePortal and completed the payment for **Downloading enforced collection data through the web service** may access and use the web service.

With the payment, the user automatically gets the right to use the CBCG web service. The tariffs for the services are defined in the Decision on Determining Tariff for Calculating Fees Charged for the Central Bank of Montenegro Services.

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.

If you set the browser successfully, enter the address <https://eportal.cbcg.me>. You will access the CBCG Portal using the digital certificate (Figure 1).



Figure 1 – 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 2). Click **OK**.

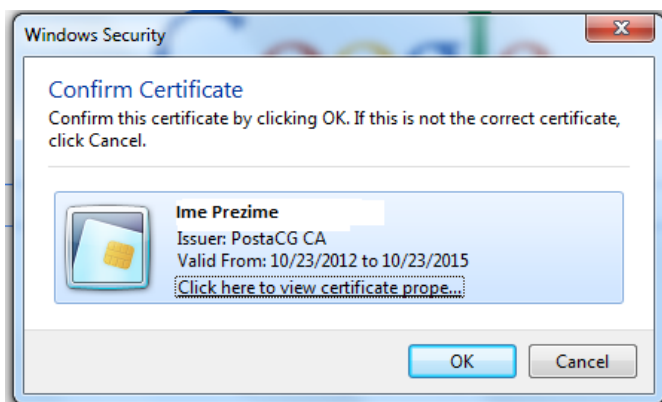


Figure 2 – Certificate confirmation

Enter the certificate password and click **OK** (Figure 3), after which the certificate confirmation window reappears.

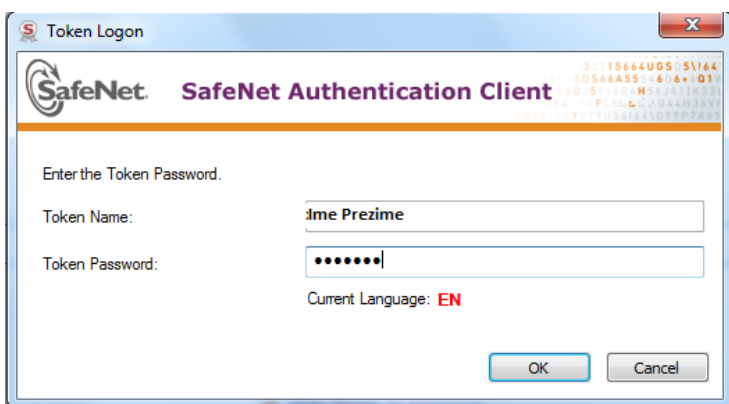


Figure 3 - Entering password (bound to digital certificate)

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

3. User registration

To register, fill in the following data on the registration form (Figure 4):

- **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 after the affirmative response that the certificate is issued to the person with that personal number.

Centralna banka Crne Gore
Dobro došli!

▼ Prijava digitalnog sertifikata

Ime

* Srednje ime

Prezime

* Email

PIB

* Matični broj

* Lozinka

* Potvrdi lozinku

Figure 4 – User registration

4. User login

The WARNING window opens after registration and accepting the *Extract from Information Security Policy* (Figure 5).

Centralna banka Crne Gore
Dobro došli!

▼ Prijava korisnika

Dejani Abazović

* Lozinka:

Zaboravili ste lozinku?

UPOZORENJE - WARNING

UPOZORENJE: Pristupate zaštićenom informacionom sistemu koji je predmet stalnog nadziranja od strane administratora sistema. Pristup ovom sistemu je dozvoljen samo autorizovanim korisnicima. Svako neovlašćeno pristupanje podliježe sankcionisanju. Nastavkom rada na sistemu podrazumijeva se da ste razumjeli saopštenje i da preuzimate odgovornost za rad.

WARNING: You are about to access the information system subject to permanent surveillance by the system administrator. Access is allowed only to authorized users. Unauthorized access will be sanctioned. By continuing to use this system, you indicate your awareness of and consent to these terms and conditions of use.

Figure 5 – Warning when opening the login page

Centralna banka Crne Gore
Dobro došli!

▼ Prijava korisnika

Ime Prezime

* Lozinka:

Zaboravili ste lozinku?

Figure 6 – 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 7), where you shall choose the option: **Prinudna naplata (Enforced Collection)**.

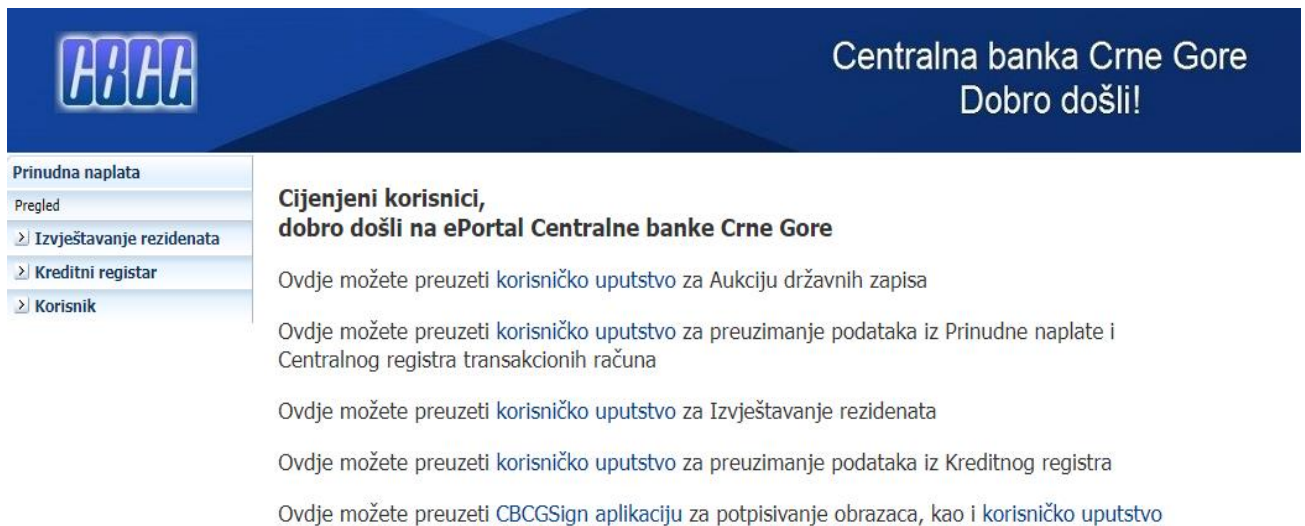


Figure 7 – Front page

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 6). After that, the page opens (Figure 8), 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.

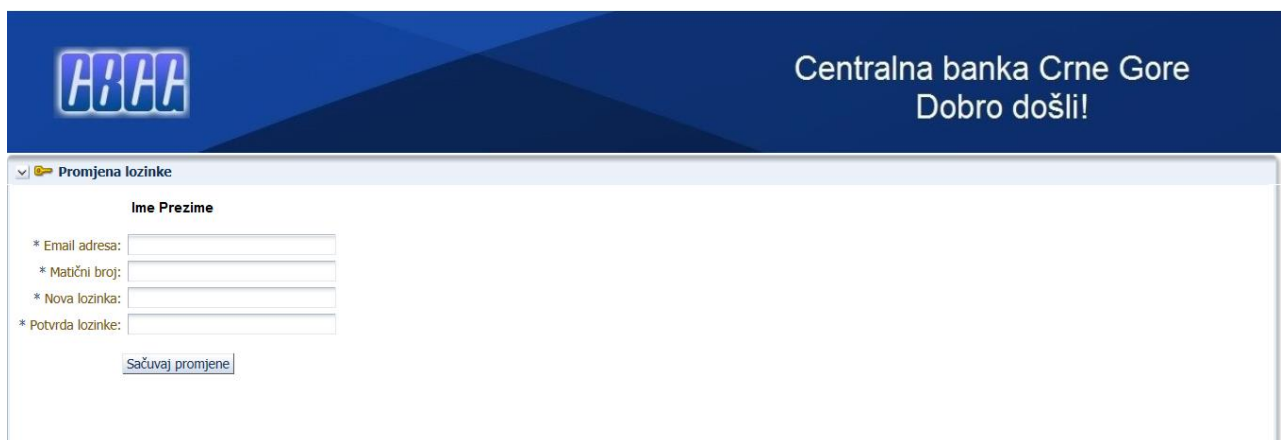


Figure 8 – Password reset

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 9, where you must enter the following data:

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

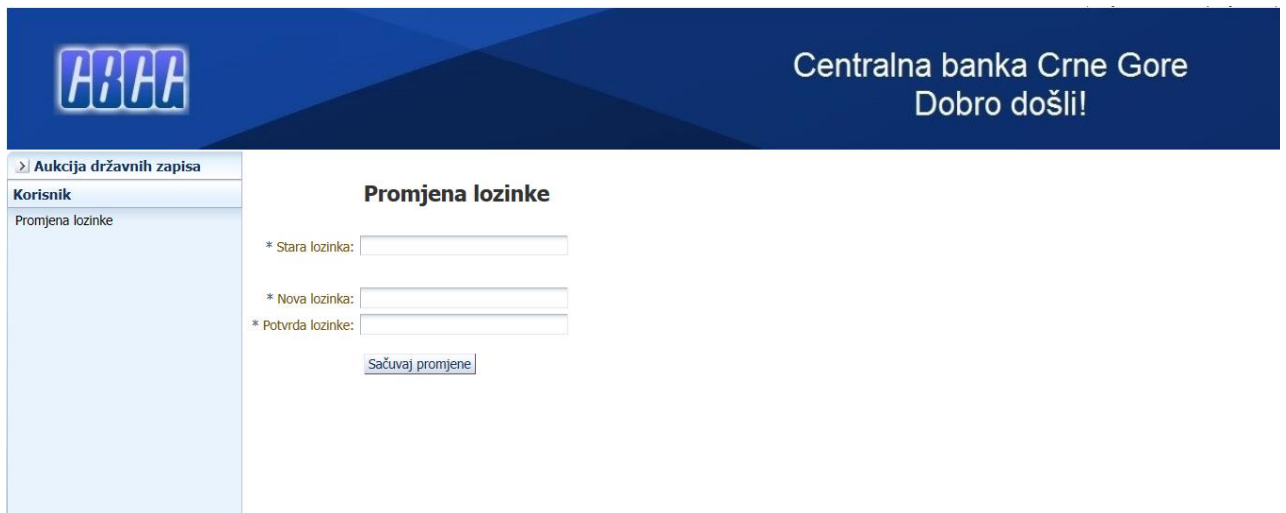


Figure 9 – Password change

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

6. Overview and entering a new request

Selecting the **Pregled (Overview)** option opens the page (Figure 10) containing basic data on all submitted data requests so far.



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	Pregled neizvršenih i djelimično izvršenih naloga	17.02.2022		Na unosu

Figure 10 – Overview of submitted data requests

New request

Click the ***Novi zahtjev (New Request)*** button to enter a new request. It opens the page where you will select the ***Preuzimanje podataka iz Prinudne naplate putem web servisa (Downloading enforced collection data through web service)*** option and the takeover method ***WEB SERVISOM (web service)***, and enter the amount to be paid. The user determines the amount to be paid for this service at its discretion. Figure 11 gives an example of one submitted request with the corresponding parameters.

The screenshot shows the 'Unos zahtjeva' (Request Entry) form. The header includes the ABAA logo and the text 'Centralna banka Crne Gore Dobro došli!'. The left sidebar lists navigation options: 'Prinudna naplata', 'Pregled', 'Izveštavanje rezidenata', 'Kreditni registar', and 'Korisnik'. The main form area is titled 'Unos zahtjeva' and contains the following fields and controls:

- Vrsta zahtjeva:** A dropdown menu with the selected value 'Preuzimanje podataka iz Prinudne naplate putem web se'.
- Način preuzimanja:** A dropdown menu with the selected value 'WEB SERVISOM - 0.08 EUR'.
- Iznos:** A text input field containing the value '100.00'.
- PLAĆANJE (Sajt CKB-a):** A button to submit the request.

Figure 11 – An example of a completed request

After you enter relevant parameters, clicking the ***PLAĆANJE (Sajt CKB-a) (PAYMENT – CKB website)*** button opens the page as in Figure 12.

ckbbanka
www.ckb.me

eCommerce Gateway

Payment Information

Merchant

Website: https://portal.cbqg.me

Amount: € 3.00

Billing Information

Credit Card Details

Card Number:

Expiration Month: 2023

CVV:

Cardholder's Name:

Street Address:

ZIP/Postal Code:

MasterCard SecureCode | VERIFIED by VISA | AMERICAN EXPRESS | VeriSign

Figure 12 - Payment page

After entering payment card data, clicking the **Submit** button opens the page (Figure 13).

ckbbanka
www.ckb.me

eCommerce Gateway

Payment Information

Merchant

Website: https://eportal.cbqg.me

Amount: € 3.00

Billing Information

Card Type: Credit Card

Card Number: *****4633

CVV: ***

Expiration Month: 4

Expiration Year: 2023

Cardholder's Name: XXXXXXXXXXXX

Street Address: XXXXXXXXXXXX

ZIP/Postal Code: 81000

MasterCard SecureCode | VERIFIED by VISA | AMERICAN EXPRESS | VeriSign

Omnigroska komercijalna banka AD Podgorica
Moslavacka bb, 81000 Podgorica, Montenegro

Figure 13 – 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.

The system will redirect you to the page of transaction result notification. If the transaction is successful, you will automatically get the right to use the service from the CBCG web service system.

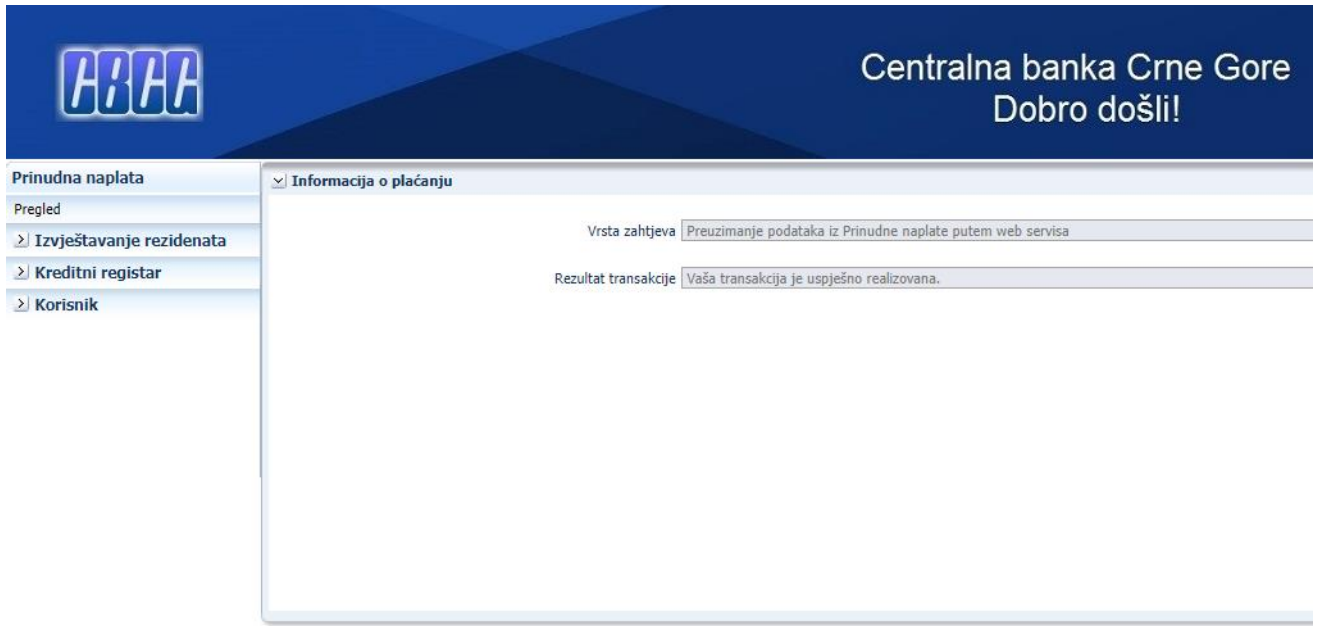


Figure 14 – Transaction result

Request overview

If you want to view a request, select it (Figure 10) and click on **Pregled zahtjeva (Request Overview)** button, after which a page opens (Figure 15).

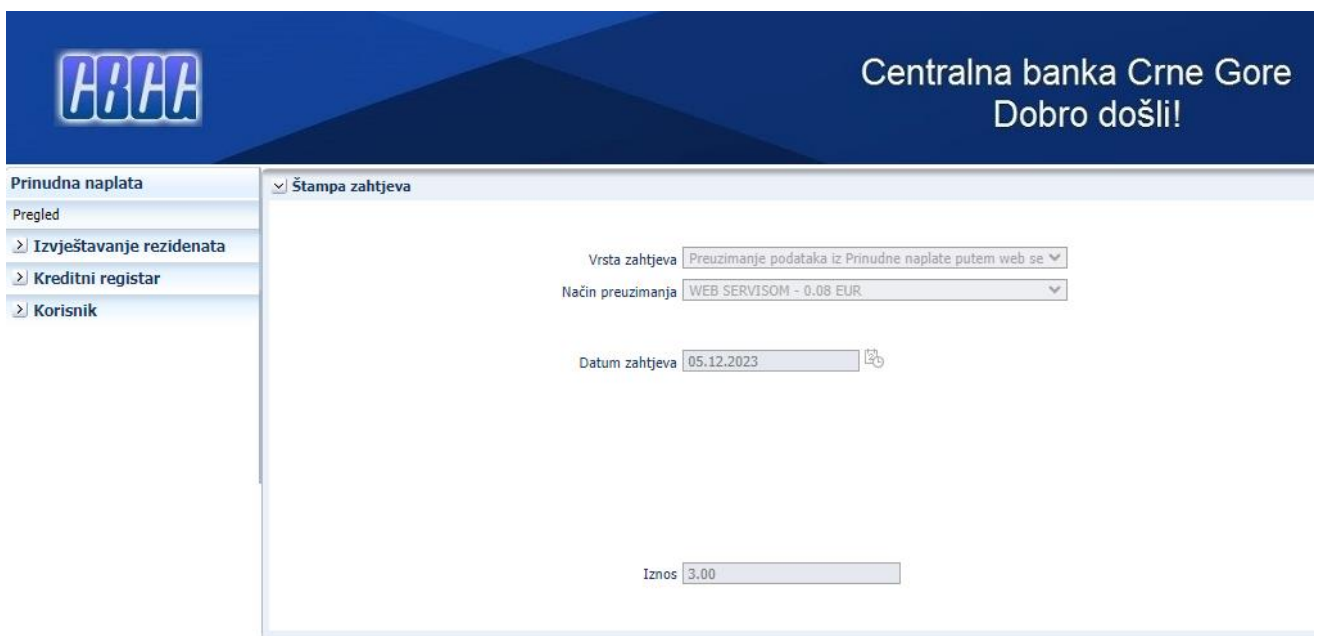


Figure 15 – Request overview

7. Available balance and web service entries overview

Selecting the option *Korisnik → Stanje sredstava (User → Balance)* will open the page (Figure 16), where you can see the current balance for *Preuzimanja podataka iz Prinudne naplate putem web servisa (Downloading enforced collection data through web-service)* (field *Iznos sredstava (balance)*).

The screenshot displays the ABAA web interface. At the top left is the ABAA logo, and at the top right is the text "Centralna banka Crne Gore Dobro došli!". A navigation menu on the left includes "Prinudna naplata", "Izveštavanje rezidenata", "Kreditni registar", and "Korisnik". Under "Korisnik", the selected option "Stanje sredstava" is visible. The main content area is titled "Pregled stanja sredstava" and shows details for a request: "Vrsta zahtjeva: Preuzimanje podataka iz Prinudne naplate putem web servisa", "Način dostave: WEB SERVISOM", and "Iznos sredstava: 4.84". Below this is a section "Pregled uplata" with a table showing one payment entry. The final section is "Pregled poziva Webservisa" with a table showing two service call entries.

Id	Datum zahtjeva	Iznos	Status
620277	05.12.2023 13:47:16	5.00	REALIZOVAN

Id	Naziv metode	Datum unosa	Parametri	Cijena	Status
2	getBlokadaDuznici	05.12.2023 14:29:37	brStrane=1	0.08	OK
1	getBlokadaDuzniciUkupanBroj	05.12.2023 14:28:47		0.08	OK

Figure 16 - Available balance and web service entries overview

On this page, you can see all payments concerning this type of request and the overview of all web service entries with data on method name, entry date, entry parameters, paid amount and web service entry status.