The Kos-Giro system enables the electronic collection of payments, which is one of the most convenient ways to pay for services. It replaces the need for customers to physically visit banks to make payments.

**Kos-Giro System Benefits**
- Enhanced efficiency in payment processing
- Increased security
- Reduced waiting time for customers

**Kos-Giro Operation**
- Customers can pay through banks or online, using their bank accounts.
- The payment is processed at the central banking authority (CBAK).

CBAK plays a crucial role in the Kos-Giro system, ensuring the smooth operation and security of the payments.

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**Central Bank of Kosovo (CBAK)**

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**Address:** Gjilan, Kosovo

**Contact:**
- Tel: +383-22-720-000
- Email: info@cbak.gov.kosovo

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**CBAK Logo**

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**The Kos-Giro Objective**

- To promote the electronic collection of payments, reducing the need for physical visits to banks.
- To enhance the economic development of Kosovo by offering a more convenient way to pay for services.
The KOS-GIRO Project

Payment conditions in the banks

KOS-GIRO system, through the recognition of payments made through the
and formation of the KOS-GIRO Form.

Generating KOS-GIRO bills

The convenience of carrying cash.

The client is offered the convenience of paying various
for payments for private companies or public utilities.

Customer is offered the opportunity to pay bills
through a bank.

commercial banks in Kosovo. In this way the Kosovo
The KOS-GIRO system is now implemented in all
banks.

Making payments through KOS-GIRO system is both a
time-saving exercise and a means of avoiding payment
errors.

The barcode and OCR-G technologies enable
and ensure customer data directly to a safe and secure
banking network.

Payment details and convey to the biller:
will generate the KOS-GIRO recognition file with
the bank which is managing a biller account.

Customer

Other bills

TERMOKOS

Water supply

KEX

PTK

Bangka