

FREQUENTLY ASKED QUESTIONS FOR EXISTING ONLINE BANKING USERS

1. Where can I find the new page for ABK-Egypt Online Banking?

To help ensure you're on the real ABK-Egypt website, always access the Online Banking page from the Bank's website www.abkegypt.com.

➤ Before you login, check your browser address bar for:

- www.abkegypt.com
- Green text/shading
- Padlock icon
- HTTPS secure connection protocol

2. How can I continue using ABK-Egypt Online Banking?

Simply login to the new system using your existing User ID and password. Once your access credentials are validated successfully, you will be guided to complete in a few simple steps your transfer to the new system.

3. I don't remember my User ID and/or password, what should I do?

Your existing access credentials are required to perform your transfer to the new system.

If you do not remember them, kindly contact our Call Center Call Center on 19322 (if calling from Egypt) or +202 35352790/91 (if calling from abroad) and our Representatives will be happy to assist you recommending the appropriate action to be taken from your side.

4. I remember my access credentials, but an error message is displayed and I cannot login to the new system

There could be various reasons for this, depending on the status of your Online Banking access in the old system, the last time you had accessed the old system, and other criteria.

➤ Kindly contact our Call Center Call Center in case you face any problem during your attempt to access the new Online Banking system.

5. Will my User ID change when I transfer to the new system?

- Individual customers: no, your User ID will not change
- Corporate users: yes, your new User ID will be displayed after you complete successfully your transfer to the new system

6. Are there specific conditions to take into consideration when creating a password?

- You will be provided with all necessary details during the change password process
- We highly recommend that you take the following points into consideration when choosing your password:
 - Come up with an original password. Try creating a password that is difficult to guess, avoiding to use your date of birth or a family member's date of birth, your name, a family member's name, or a pet, phone numbers and dates of important events. The best passwords use a combination of letters, numbers, and special characters.
 - Commit your password to memory rather than writing it somewhere, and never share it with any 3rd party or disclose your personal information to anyone

- Change your password frequently to increase your secure online banking experience.

7. How does the sitekey image and phrase work? *(Individuals only)*

The sitekey image and the descriptive phrase that you choose during your online registration are displayed to you upon every subsequent login to Online Banking, and help you identify the Bank's genuine site. Only when you see the combination that you chose, should you proceed to enter your other security credentials

- If your image and phrase are not shown, it may indicate that you are not on the ABK-Egypt genuine site
- Additionally, to help ensure you're on the real ABK-Egypt website, before you login check your browser address bar for:
 - www.abkegypt.com
 - Green text/shading
 - Padlock icon

- Kindly note that once you select an image you cannot change it.

8. How do the security questions and answers work? *(Individuals only)*

The security questions and answers are used to further authenticate your identity when you login to Online Banking. This added security feature will further minimize the risk of potential unauthorized access to your personal and financial information.

- You must never disclose the security questions and their answers to anyone, not even to Bank employees.

9. What is the Security Code or OTP?

The security code is a one-time-password (OTP) which is sent to your registered mobile number, to be used as additional authentication in certain operations in Online Banking.

- You must never disclose the OTP to anyone, not even to Bank employees.

10. I completed my transfer to the new system but I forgot my Password, how can I reset it?

- Individual customers: you can simply reset your password by navigating to the "Forgot Password" page by clicking on the link located at the Online Banking login screen. Kindly note that you will be asked to enter your valid Debit Card and PIN and you will also use the mobile phone number you have provided to the Bank as your valid contact number.
- Corporate users: the Call Center representatives, or any Bank employee for that matter, are not aware of your password and they cannot retrieve it for you. In case you do not remember your password, you have to apply for a new one at your nearest ABK-Egypt Branch.

11. I forgot my new User ID, what should I do?

Simply call our Call Center and request to be reminded of your User ID.

12. My access to the new system is disabled, how can I reactivate it?

Your access might be disabled due to entering the password incorrectly several times.

- Individual customers: if you remember your password, simply call our Call and request to have your access re-enabled. If you do not remember your password, you must first reset your password online and then contact our Call Center to have your access re-enabled.

- Corporate users: if you remember your password, simply call our Call Center and request to have your access re-enabled. If you do not remember your password, kindly visit one of our Branches to request a new password and the re-activation of your access.

13. I forgot the answers to my security questions, what should I do? *(Individuals only)*

You can simply reset your security questions by navigating to the “Forgot Security Questions” page by clicking on the link located at the Online Banking login screen. Kindly note that you will be asked to enter your valid Debit Card and PIN and you will also use the mobile phone number you have provided to the Bank as your valid contact number.

- You must never disclose the security questions and their answers to anyone, not even to Bank employees.

14. I received the message “Invalid Card or PIN” while resetting password/security questions on Online Banking *(Individuals only)*

There could be multiple reasons why this message has appeared during the registration or reset process, as for example that your Debit Card may be inactive. Just ensure that you have entered both your Debit Card and PIN correctly.

- If the problem persists, you can contact our Call Center and our Representatives will be more than happy to assist you.

15. Security guidelines

Please read carefully and adhere to the “Security” guidelines information that you can find on the Online Banking page and on our website www.abkegypt.com to make your Online Banking experience a safe and positive one.

- If you think that the security of your account has been tampered with or someone knows your access codes or in case of loss or theft, please contact our Call Center immediately to report the incident.