Al Ahli Bank of Kuwait - Egypt

Online Banking Services
Money Transfers - Individuals

Contents

1. Introduction

> In order to be able to transfer money to other accounts in ABK-Egypt & to other banks, you must first "create a beneficiary" for this person

> Adding beneficiary requires the use of the One-Time-Password (OTP) from the soft token application

> After adding the beneficiary, you're ready to make a transfer to this beneficiary. This operation also requires the use of OTP from the soft token.

> In this document we will guide you to activate your soft token and create beneficiaries and make money transfers. We will also present a table with the types of transfers available to you.

2. How to activate the software token

a. The token is the software device (application for smartphones) that you must use in order to generate the One Time Password (OTP) that you need for authorising at higher security level certain transactions in Online Banking.

b. *You must first activate the token in order to be able to add third party beneficiaries & make money transfers.*

c. Login to Online Banking & proceed to the following to activate your token:

- Install on your mobile the **ABK Egypt Token APP** from Google Play Store, Apple Store or Huawei App Store

- Click on the top menu **Services >> Soft Token Activation**
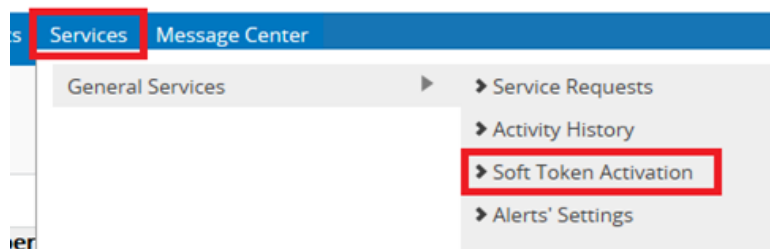
- Press on **Activate my Soft Token**, then click on **I have installed the Token App on my Mobile Phone**

ABK
البنك الأهلي الكويتي . مصر
AL AHLI BANK OF KUWAIT - EGYPT

Home   Accounts   Transfers   Payments   Services   Message Center

Services: General Services > Soft Token Activation > Introduction

Introduction

What is the Soft Token:

Certain transactions that you submit in Online Banking, like for example money transfers from your accounts to 3rd party beneficiaries, require a higher authentication, besides your User ID and password, for additional security.

A Soft Token is the security application program that you can install on your Apple, Android or Windows Smart Phone so as to generate a unique and time-sensitive Security Code known as One Time Password (OTP), which you will use to authorize online transactions whenever required.

How to activate the Soft Token:

Please download the ABK-Egypt Token application from your mobile store (iOS App Store, Google Play or Windows Store).

Click on the below button to start the activation process.

What to do if your mobile phone with the Soft Token is lost:

Report it immediately to our Call Center at 19322 (from Egypt) or +202 35352790/91 (if calling from abroad)

Download the application again on your smart phone and click on the below button to start the activation process

[Activate my Soft Token]

Home   Accounts   Transfers   Payments   Services   Message Center

Services: General Services > Soft Token Activation > Install Soft Token App

Step 1: Install Soft Token App

Please download the ABK-Egypt Token application from your mobile store (iOS App Store, Google Play or Windows Store).
Click on the below button to start the activation process.

[I have Installed the Token App on my Mobile Phone]

- Click on Send Confirmation Code to the registered mobile

Home   Accounts   Transfers   Payments   Services   Message Center

Services: General Services > Soft Token Activation > Mobile Phone Confirmation

Step 2: Mobile Phone Confirmation

Registered Mobile Phone: **XXXXXXXXX**

ⓘ Note: In case your registered mobile number is different than your current mobile number, please visit your nearest ABK-Egypt Branch to update your contact info.

[Send the Confirmation Code to the Registered Mobile]

- At this moment, you will receive on your mobile a confirmation code by SMS. Enter this code on the Online Banking activation screen.
- Mark to accept the **Terms & Conditions** & press **Continue**

- The following screen will be displayed on your desktop screen

- Now open the **ABK Egypt Token APP** on your mobile & select **Scan activation data for offline activation**

- Get your mobile close to your PC/laptop screen & with the phone's camera scan the QR code that is displayed in Online Banking

- Go to your mobile and set a 4-digit Personal Identification Number (PIN). *This PIN is used to protect the token from unauthorized use. Be careful to use a PIN that cannot be guessed by others. Never share or reveal your token PIN with anyone, not even Bank employees.*
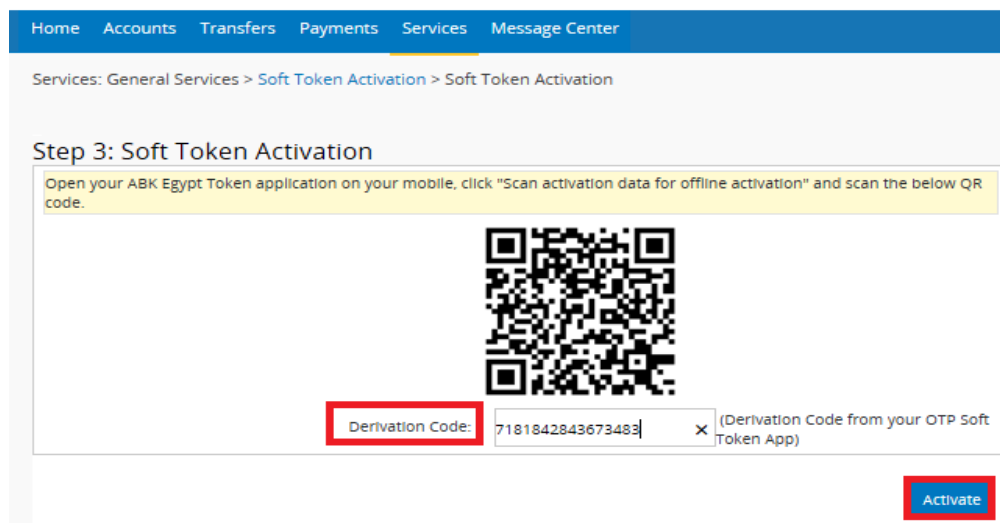
- Enter a second time the same new PIN & click **OK**

- Now on your mobile token APP you will see the "First OTP" i.e. the **Derivation Code**. Enter this code in Online Banking under the QR Code & press **Activate**.

Post Activation

Your first OTP is:

7587882697587751

Home   Accounts   Transfers   Payments   Services   Message Center

Services: General Services > Soft Token Activation > Soft Token Activation

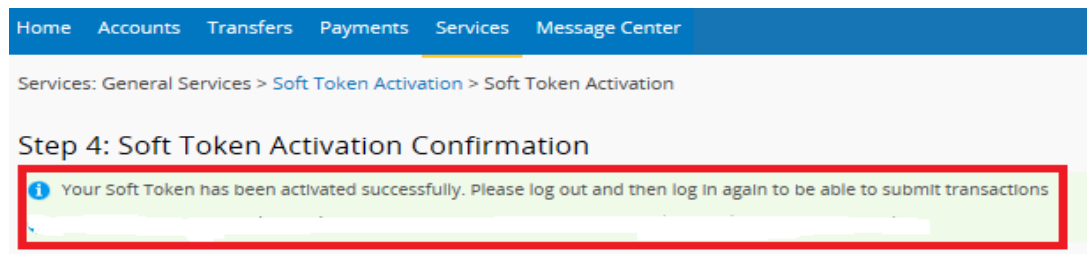### Step 3: Soft Token Activation

Open your ABK Egypt Token application on your mobile, click "Scan activation data for offline activation" and scan the below QR code.

Derivation Code: 7181842843673483   ✕   (Derivation Code from your OTP Soft Token App)

Activate

- This will complete the soft token activation process & a confirmation SMS will be sent to your mobile
- *If you want to start using the token immediately, you must first logout from Online Banking & then login again.*

Home   Accounts   Transfers   Payments   Services   Message Center

Services: General Services > Soft Token Activation > Soft Token Activation

Step 4: Soft Token Activation Confirmation

ⓘ Your Soft Token has been activated successfully. Please log out and then log in again to be able to submit transactions

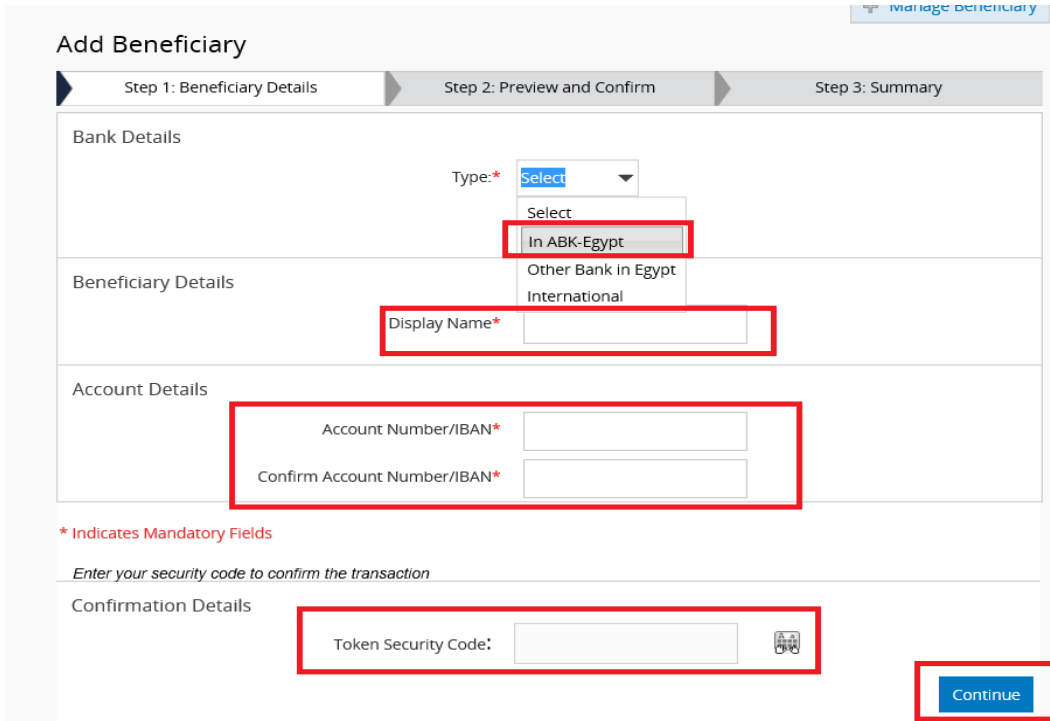## 3. How to add 3rd party beneficiaries for Money Transfers

    a. Before making a transfer to **another customer or to your accounts in another bank**, you must **first create a beneficiary** with the other customer's account data

    b. To begin, click on **Transfers** >> select **Add/Manage Beneficiaries >> 3rd Party Beneficiaries >>** click on **Add Beneficiary**
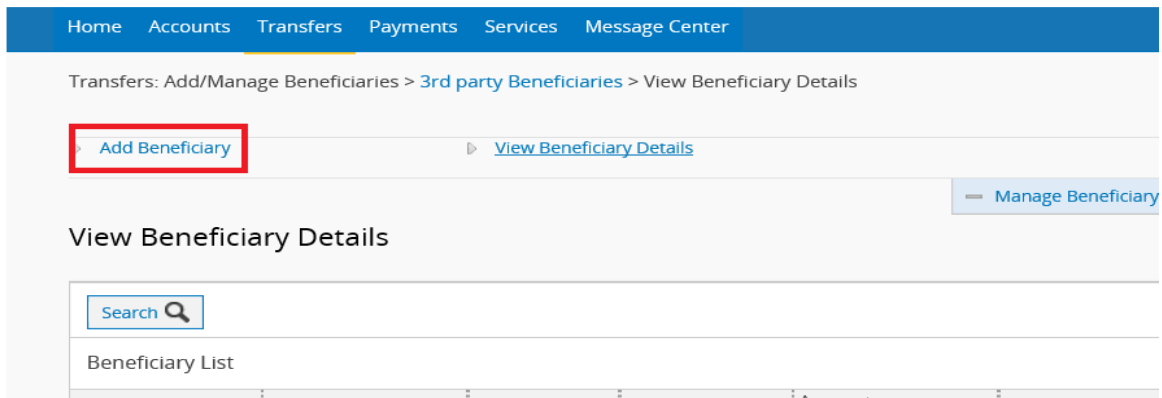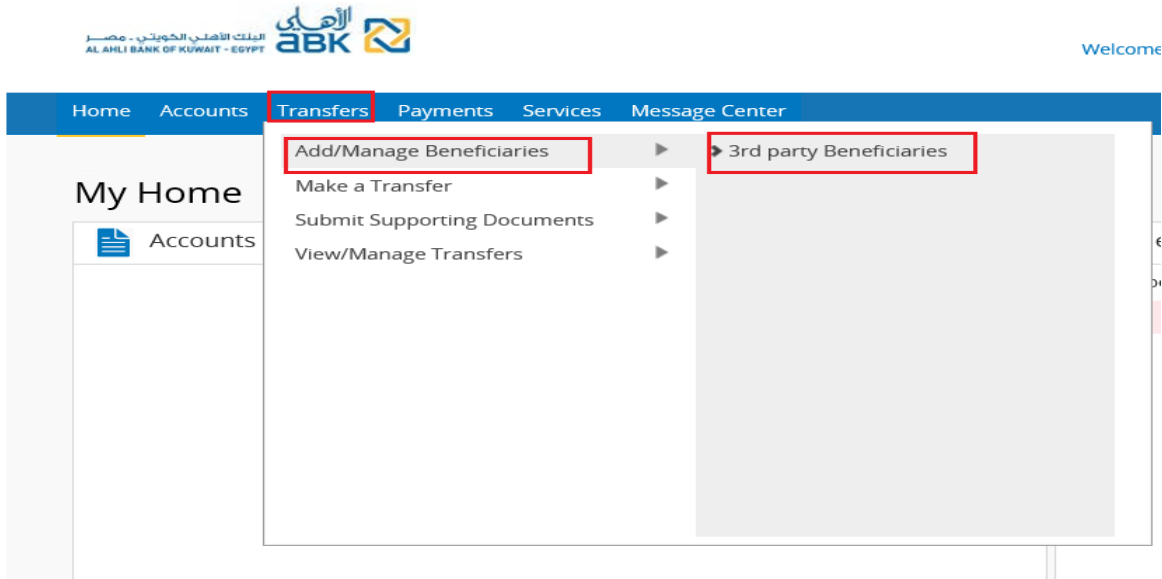
A. Beneficiary Type: Other Individuals' Accounts in ABK-Egypt

    a. In **Step 1**, select **Type: In ABK-Egypt**

b. Then fill in the short **Display Name (nickname).** *This is an easy mnemonic display name for your convenience.*

c. Fill in & confirm the **Account number.** *Only Individuals' accounts can be added.*

d. Open the ABK Egypt Token APP on your mobile >> press on **OTP** & enter the PIN to unlock the token.

e. Enter the generated OTP code in the **Token Security Code** field in Online Banking & click on **Continue**

f. In **Step 2**, review all the Beneficiary Details >> *now the beneficiary's name appears partially masked*

g. If correct, click on **Activate**, otherwise return to the previous step to correct

Preview Confirmation Details

h. In **Step 3**, check the displayed message to ensure successful beneficiary creation. If successful, the Beneficiary's name will be displayed in full (unmasked).

B. **Beneficiary Type: Accounts & Credit Cards in other banks in Egypt**

a. In Step 1, select **Type Other Bank in Egypt**

b. In the **Find Bank Details** screen, click on **Search**
c. In the pop-up box, enter the Bank Name & Country Egypt or the BIC (SWIFT) Code & click on **Search**
d. In the displayed results, find the correct Bank Branch & click on **Select**

- Fill in the Beneficiary's *Full Legal* **Name** exactly as it appears in their Bank account
- Enter the beneficiary's short **Display Name** (nickname). *This is an easy mnemonic name for your convenience.*
- Fill in & confirm the **Account Number** *in IBAN format for Egypt*.
  ➢ In case your beneficiary has a credit card, then enter the full credit card number only.
- Select **Account Currency**
- Select **Account Type** *(not mandatory)*
- In the section **Address Details**, first select the **Country** & then fill in the **City**

- Get an OTP from your software or hardware token & enter it in the **Token Security Code** field in Online Banking & click on **Continue**

e. In **Step 2**, review the Beneficiary Details to ensure all entered data are correct. If correct, click on **Activate**, otherwise return to the previous step to correct.

f. In **Step 3**, review the displayed message to ensure successful beneficiary creation

C. **Beneficiary Type: International (banks outside Egypt)**

a. In **Step 1**, select **Type International**

b. In the **Find Bank Details** screen, click on **Search**

c. In the pop-up box, enter the Bank Name & Country or the BIC (SWIFT) Code & click on **Search**

d. In the displayed results, find the correct Bank Branch & click on **Select**

- Fill in the Beneficiary's *Full Legal* **Name** exactly as it appears in their Bank account
- Enter the beneficiary's short **Display Name** (nickname). This is for your convenience, an easy mnemonic display name.
- Fill in & confirm the **Account Number** *in simple or IBAN format, according to the specific country requirements*
- Select **Account Currency**
- Select **Account Type**
- In section Address Details, first select the **Country** & then fill in the **City**
- Open the ABK Egypt Token APP on your mobile

- Press on OTP & enter the PIN to unlock the token
- Enter the generated OTP code in the **Token Security Code** field in Online Banking & click on **Continue**

e. In **Step 2**, review the Beneficiary Details to ensure all entered data are correct. If correct, click on **Activate**, otherwise return to the previous step to correct.

Preview Confirmation Details

Step 1: Beneficiary Details	Step 2: Preview and Confirm	Step 3: Summary

Confirm the following details before submission

Beneficiary Details

Name: Eva Greece	Display Name Eva Greece

Account Details

Account Number: gr4101
Account Currency: EURO
Account Type: Current
Network: International

Bank Details

Network: International	Bank Identifier: PIRBGRAAXXX
Bank Name: PIRAEUS BANK SA	Bank City: ATHENS
Bank Branch: PIRAEUS BANK SA	Bank Address: NA
Bank Zip: NA	Bank Country: GREECE

Address Details

Address (Line 1):	Address (Line 2):
City: athens	
Zip Code:	
State:	Country: GREECE
Telephone:	Mobile:
Fax:	Email:

Additional Detail

Remarks

Back   Activate

f. In **Step 3**, review the displayed message to ensure successful beneficiary creation

Beneficiary Details
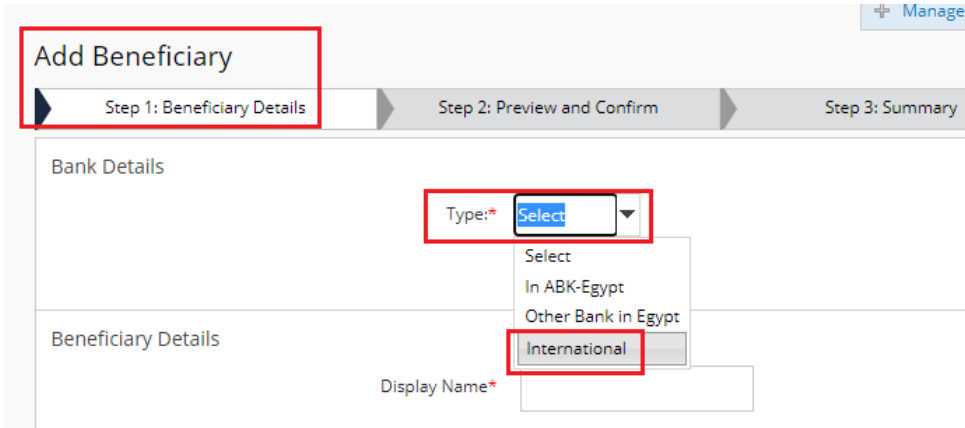
The party type details are added successfully with the reference ID. Party type: [Beneficiary] Ref. ID: [1378]

| Step 1: Beneficiary Details	Step 2: Preview and Confirm	Step 3: Summary

Beneficiary Details

| Beneficiary ID: 1378 | |
| Name: Eva Greece | Display Name: Eva Greece |

Account Details

4. How to transfer money

a. Click on **Transfers >> Make a Transfer > >** choose one of the four displayed options:

    i. Between your own accounts of the same currency

    ii. To other Individuals' accounts in ABK-Egypt

    iii. To other Banks in Egypt in Egyptian Pounds, crediting accounts or credit cards

    iv. To other Banks, in Egypt or international, in foreign currency
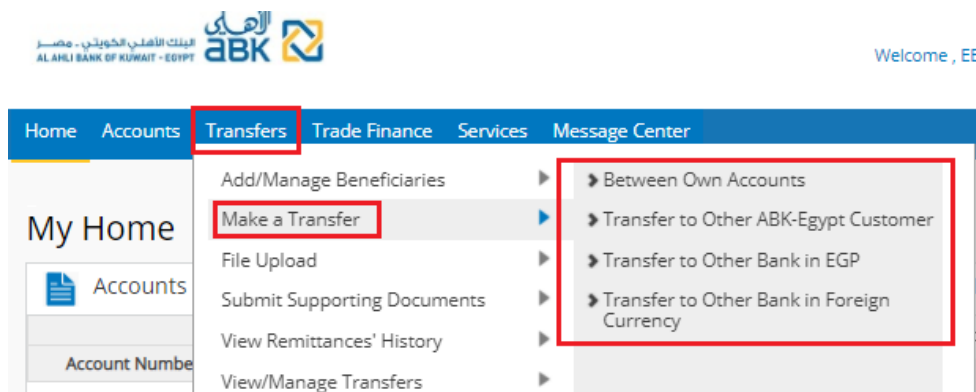
b. Alternatively, click on **Payments >> Initiate Payment** and choose one of the two displayed options:

    i. Pay My credit Card

    ii. Pay Other ABK-Egypt Credit Card
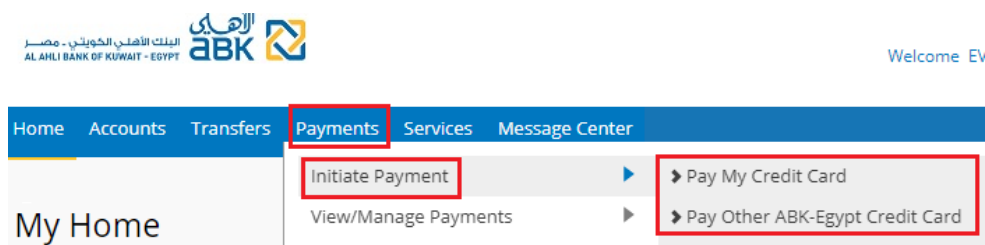
c. <u>Please refer to the table on</u> <mark>page 25</mark> <u>for full details on the types of transfers & execution modes</u>

d. You can submit your transfer/payment with the following **options**:

    i. One time only or recurring (repeated, like a standing order with multiple future executions)

> ➢ *If recurring:*
> > a. *You can select among different frequencies (daily, weekly, etc.) & the date it will start being executed*
> > b. *You must specify how many times this transfer will be executed*
> > c. *You must also specify what must be done in case the chosen future date of execution falls on a non-working day (get executed on the next or on the previous working date)*

ii. Scheduled on a future date

e. **ATTENTION:** Transfers to other banks are subject to charges for commissions, as per the Bank's published tariff. These commissions will be collected upon transfer execution. You can use one of the below-mentioned options:

1) **Transfer to other Bank in EGP**:

   - **SHA** – Shared, all sender's bank charges on my/our account & all other charges on beneficiary's account

   - **BEN** – Beneficiary, meaning that all charges, both sender's & receiver's bank, are on beneficiary's account

2) **Transfer to other Bank in FCY**:

   - **OUR** – Meaning that all charges, both sender's & receiver's bank, are on my/our account

   - **SHA** – Shared, meaning that all sender's bank charges on my/our account & all other charges on beneficiary's account

   - **BEN** – Beneficiary, meaning that all charges, both sender's & receiver's bank, are on beneficiary's account

- ==Scheduled/Recurring Transfers/Payments:==

  The Bank will execute your transfer order on the set future/recurring date, provided there is sufficient balance in the selected account. In case you wish to cancel the order before its execution date, you can do so from the **Transfers >> View/Manage Transfers>>View Scheduled/Recurring Instructions** menu.

- ==Cut-off Time & Working Days for transfers to other banks:==

  Cut off time for same day execution is **2:00 PM.** Transfer orders submitted after cut-off time and during holidays & weekends will be processed on the next working day.

- ==Availability of funds of executed transfers to other banks== depends entirely on the beneficiary's bank.

5. **How to view/manage your submitted transfers/payments**

   a. You can view the details & status of the submitted transfers/payments from **Transfers/Payments >> View/Manage Transfers/Payments** as follows:

      i. **Executed/Pending for execution:** list of all the transfers submitted, past (completed, failed & cancelled) & future ones (active scheduled/recurring)

ii. **Recurring:** transfers set to be executed more than one time

iii. **Scheduled:** transfers set to be executed in the future

iv. **Completed:** transfers that have been executed by the Bank
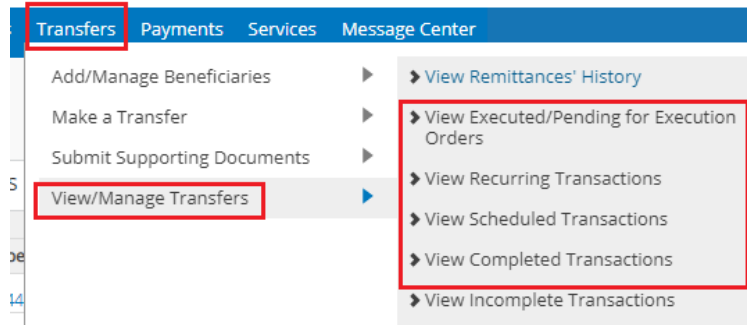
b. Click on the **Reference ID** hyperlink to view the **Transaction Details**
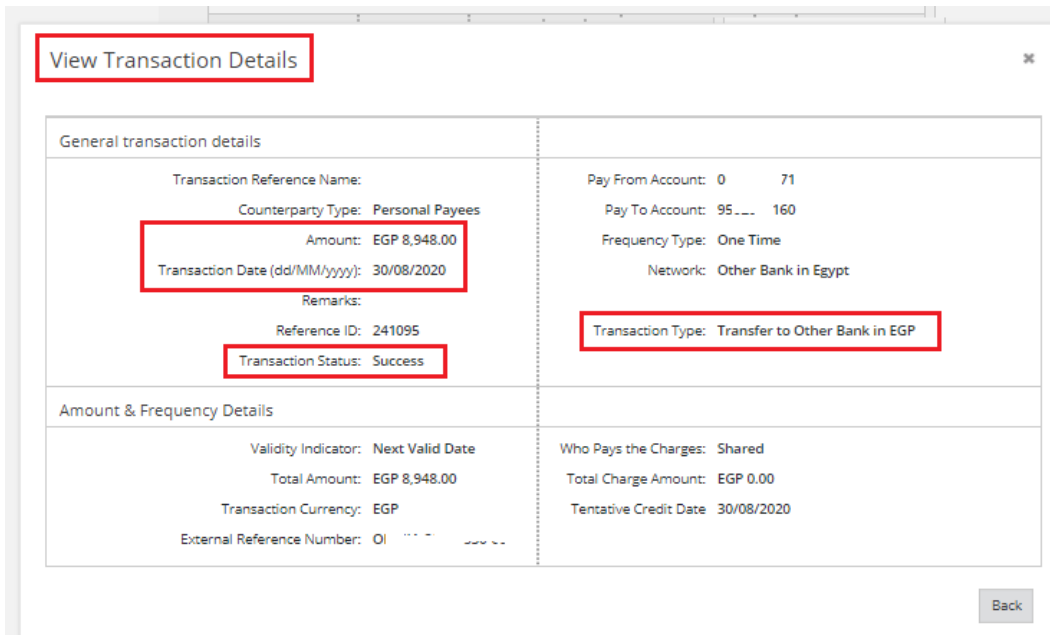
c. Click on the arrow next to **Actions** to see the **Transaction History** or to **Copy** (recreate) this transaction

d. In case you want to stop/cancel an unexecuted scheduled for future date transfer or a recurring one, click on **View Recurring/scheduled Transactions >>** select the transfer with status **Active** >> from **Actions** select **Stop Transaction**

6. How to upload supporting documents for your transfers to other banks

a. The Bank may request from you to provide supporting documents that justify the purpose of your requested transfers. *In such case, your request will not be executed but will remain pending until you provide the requested documents.*

b. Click on **Transfers >> Submit Transfers' Supporting Documents**
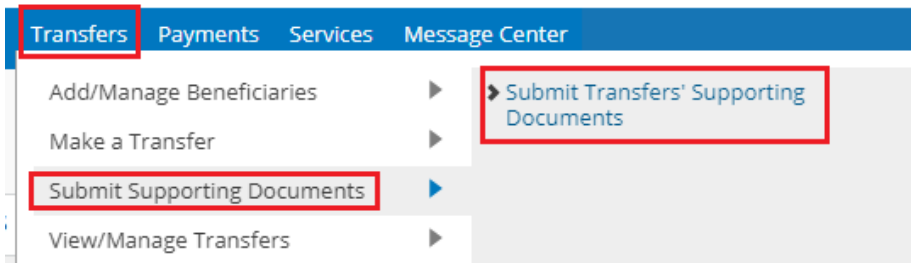
c. Upload the supporting documents, fill in all the mandatory fields *(marked with red asterisk *)* & enter the token OTP, then click on **Send**
   ➢ *To find the **Reference ID** & all other details of the specific transfer, go to **Transfers >> View/ Mange Transfers >> View Executed/ Pending** for Execution Orders*

Note: You can get the 'Reference ID' of the Specific transfer request from Transfers >> View/ Mange Transfers >> View Executed/ Pending For Execution Orders

Additional Detail

Remarks

Enter your security code to confirm the transaction

Confirmation Details

Token Security Code:

* Kindly note that by pressing Clear all entered info will be cleared.

Send Clear

7. How to view your executed remittances to & from other Banks

a. Click on **Transfers >> View Remittances' History** >> the system will display a list of the incoming & outgoing remittances from/to other banks (local & international) of the latest month

b. From the radio button, select one remittance at-a-time & then you can:
   i. Scroll the screen towards the right to see the **Status** of the remittance
   ii. Select to see the **Advice** or **Transaction Details** or **ACH/SWIFT Confirmation** (this only for outgoing remittances)

View Remittances' History

Search 🔍

Executed Remittances

Select	S/N	Transfer Type	Channel	Execution Date	Transaction Reference	Amount	Currency	Country	Beneficiary's Data	Status
●	1	Incoming		26/02/2020	XS---- 0(------.28	2,000.00	EUR	KUWAIT	K.... ....)0 .A|	Completed
○	2	Outgoing	E-Banking	27/02/2020	20. .39	2,650.00	EUR	GREECE	G..+10.72.2.. ''12	Completed
○	3	Outgoing	E-Banking	27/02/2020	X-- ....27002.0000. .. 2	8,948.00	EGP	EGYPT	.... A	Completed

Details | Transaction Advice | ACH/SWIFT Confirmation

c. From the **Search** option, you can modify the criteria of the selection (dates, type of remittance, currency & status)

View Remittances' History

Search 🔍

From Date: To Date:

24/07/2020 📅   23/08/2020 📅

Transfer Type: Currency:

All ▼   All ▼

Status:

All ▼

Clear | Search

8. TYPES OF TRANSFERS & LIMITS – INDIVIDUAL CUSTOMERS

INDIVIDUAL CUSTOMERS TYPE OF OPERATION/ TRANSFER/ PAYMENT	CCY	DESTINATION	REQUIRES BENEFICIARY CREATION	2FA	TYPE	CUT-OFF TIME (on Working Days)	CHANNEL LIMITS
Create Beneficiary	*All*	*3RD Party Accounts*		*Token OTP*	*Online*		
1 Within Own Accounts	All, but not Cross-CCY	In ABK-EG	No	No	Online	No	No
2 Pay own Credit Card	EGP	In ABK-EG	No		Not online	17:00	No
3 Pay other Credit Card in ABK-Egypt	EGP	In ABK-EG	No	Token OTP	Not online	17:00	EGP 60,000 per day & EGP 100,000 per month
4 To other Individual Accounts in ABK-Egypt	EGP only	In ABK-EG	Yes	Token OTP	Online	No	10 transfers/day & EGP 500,000/day & EGP 1,000,000/month (or the equivalent in FCY)
5 To other Banks in EGP *(to accounts & credit cards)*	EGP	Local	Yes	Token OTP	Not online	14:00	
6 To other Banks in FCY	All, but not Cross-CCY	Local & International	Yes	Token OTP	Not online	14:00	

9. Contact Us

Call Center 19322 *(from Egypt)* **& 202 35 35 2790/91** *(from abroad)*

email: ebankingsupport@abkegypt.com