FREQUENTLY ASKED QUESTIONS FOR RETAIL ONLINE BANKING USERS

1. How can I register for a new Online Banking access?

- Prerequisite for your registration as an Individual customer is to have an account and Debit Card or a Primary Credit Card with the Bank, and to have signed the Terms and Conditions for Online Banking in one of our Branches.
- Once this is done, you can proceed to register online using your Debit Card and PIN and the mobile phone number you have provided to the Bank as your valid contact number.

2. 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.

➢ *IMPORTANT: you must never disclose the OTP to anyone, not even to Bank employees.*

3. Are there specific conditions to take into consideration when creating my User ID?

- The User ID cannot be identical to the password
- The User ID must be at least 6 characters long and must contain at least one English alphabet letter and one number
- You cannot use a series of same characters (i.e. User IDs b222222, 7777777t) and only a maximum of 2 digits can be repeated
- You cannot use numbers following a logical sequence (i.e. User IDs such as 123456, 654321, abcdef, fedcba)
- Do not use predictable User IDs such as dates, names and telephone numbers

➢ *Kindly note that once you select a User ID, you cannot change it thereafter*

4. Are there specific conditions to take into consideration when creating my password?

- You will be provided with all necessary details during the online registration/change password process
- We highly recommend that you take the following points into consideration when choosing your password:
  - o 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.
  - o 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

➢ *IMPORTANT:*
  - o *Change your password frequently to safeguard the security of your online banking access*
  - o *You must never disclose your password to anyone, not even to Bank employees*

5. How does the sitekey image and phrase work?

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.

- If your image and phrase are not shown, it may indicate that you are not on the ABK-Egypt genuine site
- Only when you see the combination that you chose, should you proceed to enter your other security credentials
- Always access the Online Banking page from the Bank's website www.abkegypt.com
- 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
  - HTTPS secure connection protocol

➢ *Kindly note that once you select an image you cannot change it thereafter*

6. How do the security questions and answers work?

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.

➢ *IMPORTANT: you must never disclose the security questions and their answers to anyone, not even to Bank employees.*

7. I forgot my Password, how can I reset it?

You can simply reset your password by navigating to the "Forgot Password" page after clicking on the relevant link on the Online Banking login screen.

- For this process, you must enter your valid Debit/Credit Card and PIN and you will also use the mobile phone number you have provided to the Bank as your valid contact number.

8. I forgot my User ID, what should I do?

- Simply call our Call Center on 19322 (if calling from Egypt) or +202 35352790/91 (if calling from abroad) and ask to be informed of your User ID
- Or follow the "Forgot Password" process; your User ID will be displayed on the final step of the password reset process.

9. My access is disabled, how can I reactivate it?

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

- If you remember your password, simply call our Call Center on 19322 (if calling from Egypt) or +202 35352790/91 (if calling from abroad) 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

10. I forgot the answers to my security questions, what should I do?

You can simply reset your security questions by navigating to the "Forgot Security Questions" page after clicking on the relevant link on the Online Banking login screen.

- For this process, you must enter your valid Debit/Credit Card and PIN and you will also use the mobile phone number you have provided to the Bank as your valid contact number.

11. I received the message "Invalid Credentials" while logging in/registering/resetting password or security questions on Online Banking. What should I do?

This is probably due to wrong entry of your Debit/Credit Card credentials.

- Try again to log in/register online/reset password or security questions, ensuring that you enter both your Debit/Credit Card and PIN correctly
- If the problem persists, please contact our Call Center and our Representatives will assist you accordingly

12. I received the message "Your request cannot be processed. Please contact our Call Center for assistance." while registering/resetting password or security questions on Online Banking. What should I do?

There could be various reasons why this message appeared during the registration or reset process, as for example that your Debit/Credit Card is inactive, blocked due to multiple wrong attempts or that you have not signed the Terms & Conditions for the use of Online Banking.

- Please contact our Call Center and our Representatives will guide you on the required actions to be taken
- If you will be directed to visit one of our Branches to sign the Terms and Conditions for Online Banking system (a requirement mandated by the Central Bank of Egypt), kindly also check and update as necessary your national ID and contact data (mobile phone number, email address and mailing address)

13. Security guidelines

Please read carefully and adhere to the "Security" guidelines information published on the Online Banking page and on our website www.abkegypt.com to make your Online Banking experience a safe and positive one.

> *IMPORTANT: 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*