

NEW SERVICES FOR RETAIL ONLINE BANKING USERS

A. NEW SERVICE: Transfer to EGP accounts of other customers in ABK-Egypt

1. You can now transfer money from your EGP accounts to the EGP accounts of other **Individual** ABK-Egypt customers.
2. First you need to create a **3rd Party Beneficiary**, where you will save the beneficiary's EGP account number and type (current or savings).
3. Then you can transfer to the saved beneficiaries' accounts with the following limits:
 - Up to EGP 100,000 per calendar day
 - Up to 3 transactions per calendar day
 - Up to EGP 300,000 per calendar month
4. The transferred funds will be immediately available in the beneficiary's account.
5. Both creation and transfer to other beneficiary require the use of higher authentication mode in the form of **Security Code** from the software token (see below item C).
6. You are in control of your transactions with the confirmation SMS sent to your mobile after the transaction has been executed.

B. NEW SERVICE: Pay the credit card of other customers in ABK-Egypt

1. You can now pay the credit card of another ABK-Egypt customer from your EGP accounts, with the following limits:
 - Up to EGP 60,000 per calendar day
 - Up to EGP 100,000 per calendar month
2. If you make your payment before 5:00 pm on a working day, it will be processed on the same working day and it will be available on the beneficiary's card after processing, similar to payments made in the Branch.
3. You do not need to create a beneficiary for the 3rd party Credit Card payment, you just access the relevant payment menu directly.
4. This payment requires the use of higher authentication mode in the form of **Security Code** from the software token (see below item C).
5. You are in control of your transactions with the confirmation SMS sent to your mobile after the transaction has been executed.

C. What is the Token Security Code, why do I need it and how can I get it?

1. The **Token Security Code** is an additional credential to your User ID and Password, and it gives added protection to your Online Banking transactions.
2. You will be able to generate the Security Code from the **ABK Egypt Token** mobile application (a software token, available for Android and iPhone mobiles).
3. First you need to download the **ABK Egypt Token** application from Google Play Store or Apple App Store.

4. Then you will call our **Call Center 24/7 on 19322** (if calling from Egypt) or **+202 35352790/91** (if calling from abroad) and with the help of our Representatives you will perform your soft token activation.
5. *After that, all your transactions through Online Banking, even those between your own accounts and change of password, must be authorized by the soft token Security Code*
6. The use of the soft token does not require mobile data or Wi-Fi connectivity, the Security Code can be generated even if your mobile is not connected to data. *If, however, you want to login to Online Banking from your mobile browser, then you must be connected to mobile data or Wi-Fi.*

IMPORTANT:

- ***You must never give your mobile phone and soft token to anyone***
- ***You must never disclose the soft token's PIN and the Token Security Code to anyone, not even to Bank employees***
- ***The soft token is available free of charge***
- ***Only one soft token is allowed per customer***

D. How can I create a 3rd party beneficiary for the account of another customer in ABK-Egypt?

1. You need to know the full name, account number and account type (current or savings) of the beneficiary.
2. The beneficiary must be an Individual customer of ABK-Egypt and the account must be in Egyptian Pounds.

E. Can I make transactions without the Token Security Code?

1. Until you install and activate your soft token, you can still make your own account transfers, pay your Credit Card and change your login password *with the additional use of an SMS One-Time-Password (OTP)*, which you will receive to your Bank registered mobile.
2. For transfers to other ABK-Egypt customers, however, you will need the Security Code from the soft token.

IMPORTANT:

- ***You must never disclose the OTP to anyone, not even to Bank employees***
- ***Please inform the Bank immediately in case you change your mobile number, so as to always be able to perform your own transfers***

F. What shall I do if I lose my mobile or if it gets stolen?

Please call immediately our **Call Center 24/7 on 19322** (if calling from Egypt) or **+202 35352790/91** (if calling from abroad) to report the loss or theft and our Representatives will guide you on the necessary actions thereafter.

- ***Our Call Center Representatives will be happy to assist you for any query/issue regarding the soft token and its use.***

G. 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