Your own Bank. Anywhere, anytime.
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Welcome!

Al Ahli Bank of Kuwait Egypt welcomes you to Online Banking, the internet banking service that will make your life easier and more comfortable in a fast and secure way!

Online Banking is designed, developed and delivered to you by the Bank’s expert team within the Egyptian regulatory framework and with the highest concern to service your banking needs. As we remain engaged to our mission of offering to our clientele the best and most innovative services, we invite you to share with us your comments and proposals on the service.

In case you need any additional clarification, information or support regarding your Online Banking access, you may contact us:

- By calling the Call Center at **19322** or **+(202)35352790/91** 24x7x365
- By e-mail to **ebankingsupport@abkegypt.com**

The Bank’s authorized representatives will always be at your disposal, ready to offer you specialized support on our services.
Access to Online Banking

1st step to connect...

Then you will be directed to the Online Banking log-in page:

In detail:

1. In the browser’s address line appears the address of Online Banking website:  
2. This is the e-banking login box, where to fill in your User ID and PIN
3. Here you will find various links to important and useful information for your e-banking access and the Bank in general
4. Here will find messages and news concerning Online Banking and ABK – Egypt in general
5. Here you will find various links to important and useful information for your e-banking access and the Bank in general
**IMPORTANT**: the green colour of the address line (on Internet Explorer & Mozilla Firefox), the **https** acronym (on IE & Mozilla), and the **padlock** icon (on IE) mean that you have arrived to the Bank’s **legitimate** website, certified by **VeriSign**, where communication with the Bank’s servers is encrypted and taking place over a secure environment. You can click on the padlock icon (IE) or on the green address line (Mozilla) to view the security information and the certificate details.

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**2nd step to connect...**

- Fill in the personal access codes **User ID** and **PIN** that you received in the Branch during your registration in the appropriate fields
- Click on the **Login** button to connect to Online Banking

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**IMPORTANT**: it is **mandatory** that you change both the User ID and the PIN the first time you login to Online Banking. After your successful first login, the system will direct you immediately to the relevant screens where to change your access codes. **Please follow carefully the instructions that appear on the screen.**
After the successful change of your access codes, you are directed to Online Banking Home Page ("welcome" screen).
On this page you will find:

1. The current date

2. The **top toolbar** carrying useful menus for your use: link to **FX rates**, the **Help** button, the **Home** button, the **Sitemap** button and the **Logout** button

3. The date and time of your **last log-in** to Online Banking

4. The **main menu** that you will use to access the services of Online Banking. Click on the various links to navigate through the available options
5. The “Messages for you” section, with important and useful information and update on Online Banking features or on the Bank in general

6. The timer countdown indicator, showing the remaining time until the automatic session time-out (after 10 minutes of inactivity). You can extend the time by clicking on Renew

**TIP:** every screen has its own Help menu. Whenever you need additional information for the screen you are in, just click on the symbol on the top toolbar.

**IMPORTANT:**

- Make a habit of observing your last log-on date and time so as to safeguard the access to your portfolio
- Always click on the Logout button when you wish to terminate your online connection to Online Banking

**My Portfolio**

The following options are available:

- **At a Glance:** view a summary of your ABK - Egypt portfolio with its current value and obtain a detailed analysis of your transactional accounts, term deposits, and loans
- **Account Management**: view your transactional accounts’ details, balances and transaction details online or request to receive your transactions' statements via email.

- **Credit Card Management**: view the details of your credit cards: current balance, open to buy, credit limit, transactions, and monthly statements. Also, check and modify the settings for receiving alerts for your cards' transactions and other events.

**TIP**: you can either select one of the functions from the menu on the left-side of the page or click on the same function from the main page. The name of each function is actually a link which redirects you to the screen with the requested information.

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**At a Glance**

View at a glance a summary of your ABK - Egypt portfolio with its current value and obtain a detailed analysis of your accounts, term deposits, loans.

<table>
<thead>
<tr>
<th>Products</th>
<th>Count</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current/Savings Accounts</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

---

- **View** the summary of your banking relationship (transactional accounts, term deposits and loans) in one page.
The **Total** amount displayed per account category (savings – current) is the sum of the current balances of that entire category, expressed in EGP. In case there are also foreign currency accounts in your portfolio, these are calculated and shown in EGP using the Bank’s middle rates, for the sake of presentation only.

**TIPS:**

- You can print the various screens and you can also save the information that appears on them by downloading them in **excel** or **html** format
- Remember that **every screen has its own Help** menu. Whenever you need additional information for the screen you are in, just click on the 📋 symbol on the **top toolbar**.

**INFO:**

- **Current Balance:** the official balance of your account according to the Bank's books. It may include deposited funds which are still uncollected (cheque/cash deposits/incoming remittances with future value date, et al.) & funds that have been "promised"/pledged (debit card purchases, future outgoing remittances, etc.), but the transactions have not cleared yet.
Available options through the Credit Card Management sub-menus:

- **View** the **current outstanding balance** and **account analysis** of your credit card
- **View** your card’s **details**
- **View** your card’s **transactions**
- **View** your **monthly statements**
- **View & manage** the **SMS and email alerts** for your credit card (card issuance, card activation, authorizations, statement issuance, credit limit change)

**TIP:** in case you have more than one credit card, select each one in turn from the radio button on the left of the card number, and then choose to see more details for the specific card
INFO:

- **Current Balance**: the current outstanding balance of the credit card, without the pending approved transactions
- **Open to Buy**: the available credit card limit that you can use
The following options are available:

- **Credit Card Payment**: Pay online your credit card bills.

- **Transfer / Payments History**: View the details and execution history of all your payment orders. You can also cancel, temporarily pause or re-activate a payment order.
Credit Card Payment

Step 1:

1. Select the “Account From” (mandatory field)
2. Select the “Credit Card Number” (mandatory field)
3. Enter the “Amount” to be paid (mandatory field)
4. In case you are planning to make this exact payment often, you can save it to your “Shortcut list” for further use by ticking in the relevant box & entering a payment mnemonic name
5. Select when the transfer will be executed:
   a) Immediately or
   b) Once at a future date or
   c) Repeatedly on a chosen future date
6. Press “Next”
**Step 2:**

Review the details entered & either “**Cancel**”, “**Change**” (return to Step 1 and make corrections) or “**Submit**” (approve) the transfer.
**Step 3:**

View the result of the order submission:

1. Successful immediate execution & payment order ID no.
2. Successful receipt of future &/or recurring order & its ID (not yet executed)
3. In case of failed execution, the reason why it failed
**Transfer/Payments History:**

View the details and execution history of all your payment orders. You can also cancel, temporarily pause or re-activate a payment order.

<table>
<thead>
<tr>
<th>Order Type</th>
<th>User</th>
<th>Posted Date</th>
<th>Amount</th>
<th>Recipient</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit card</td>
<td>cctest1</td>
<td>04/06/2015</td>
<td>103.00 EGP</td>
<td>XXXXXXXXXX</td>
</tr>
<tr>
<td>Credit card</td>
<td>cctest2</td>
<td>02/06/2015</td>
<td>112.25 EGP</td>
<td>XXXXXXXXXX</td>
</tr>
<tr>
<td>Transfer to own</td>
<td>cctest3</td>
<td>02/06/2015</td>
<td>153.10 EGP</td>
<td>XXXXXXXXXX</td>
</tr>
<tr>
<td>Transfer to own</td>
<td>cctest4</td>
<td>02/06/2015</td>
<td>153.10 EGP</td>
<td>XXXXXXXXXX</td>
</tr>
<tr>
<td>Transfer to own</td>
<td>cctest5</td>
<td>02/06/2015</td>
<td>123.00 EGP</td>
<td>XXXXXXXXXX</td>
</tr>
<tr>
<td>Transfer to own</td>
<td>cctest6</td>
<td>02/06/2015</td>
<td>123.00 EGP</td>
<td>XXXXXXXXXX</td>
</tr>
<tr>
<td>Credit card</td>
<td>cctest7</td>
<td>02/06/2015</td>
<td>112.00 EGP</td>
<td>XXXXXXXXXX</td>
</tr>
<tr>
<td>Credit card</td>
<td>cctest8</td>
<td>15/06/2015</td>
<td>123.00 EGP</td>
<td>XXXXXXXXXX</td>
</tr>
</tbody>
</table>

*Action Buttons*
- **Details**
- **Recreate**
- **Temporary Pause**
- **Reactivation**
- **Delete**
- **Recruiring History**
- **Download (Excel Format)**
- **Print**
The following options are available:

- **Transfer Between Own Accounts**: Transfer funds online between your own ABK – Egypt accounts of the same currency. Choose among immediate or future date execution and additionally set recurring transfers on predefined dates.

- **Transfers History**: View the details and execution history of all your payment orders as templates for new similar orders, without the need to re-enter the data. Furthermore, you can delete, pause or de-activate and re-activate a recurring payment order.
Transfers Between Own Accounts

Step 1:

1. Select from the radio buttons the "Account From" & the "Account To", which must both be in the same currency
2. Fill in the amount to be transferred (mandatory field)
3. Enter details for the transfer in "Reason"
4. In case you are planning to make this exact transfer often, you can save it to your "Shortcut list" for further use by ticking in the relevant box & entering a distinct transfer name.
5. Select when the transfer will be executed:
   a) Immediately or
   b) Once at a future date or
   c) Repeatedly on a chosen future date
6. Press "Next"
**Step 2:**

Review the details entered & either **"Cancel"**, **"Change"** (return to Step 1 and make corrections) or **"Submit"** (approve) the transfer.
Step 3:

View the result of the order submission:

1. Successful immediate execution & payment order ID no.
2. Successful receipt of future &/or recurring order & its ID (not yet executed)
3. In case of failed execution, the reason why it failed
**Transfers History**

View the details and execution history of all your payment orders. You can use your executed orders as templates for new similar orders, without the need to re-enter all the data. Furthermore, you can delete, pause or de-activate and re-activate a recurring payment order.
The following options are available:

- **Contact Form**: contact us with your questions or general inquiries
- **Preferences**: personalize your Online Banking by selecting a theme color from the offered list
- **Application Management**: check the progress of your online applications, such as statements via e-mail, contact forms, modification of your mobile phone number where to receive the extraPIN via SMS. **In order to gain access to this menu, you must enter an extraPIN code.**
- **Actions Log**: view historical information about all your actions when using Online Banking
- **View Executed Remittances**: get information on the remittances you have executed via ABK – Egypt branches. View the details of each executed remittance and print the payment advice as well as the SWIFT confirmation.

**Info**: the extraPIN code is an optional one-time security password that enables you to use all advanced features requiring additional security. The extraPIN is sent as SMS message to your mobile phone number upon your request.

**IMPORTANT**: make a habit of monitoring the Actions Log so as to safeguard the access to your portfolio.
In order to view correctly the files that you download in Excel format, you must make the following change in your computer’s Regional Settings:

- Go to Control Panel >> Clock, Language & Region >> Change the date, time or number format >> Formats >> Additional Settings >> change the List Separator option to be semicolon (;) instead of comma (,).
Security Settings

The following options are available:

- **Change Security Codes**: change the User ID and PIN for Online Banking
- **extraPIN**: request to receive an extraPIN

**IMPORTANT:**

- Create **hard-to-guess access codes** and make them unique (e.g. they should not be the same as those you use to access your e-mail account)
- **Change your PIN** often
- Do not disclose to **ANYONE** your access codes
- Do not enable your computer to remember your access codes
My Menu

- You can select the menus that you use/access the most and add them to your personal, tailor-made profile for more immediate access.
- You can even rename the various functions as you wish.
Access to Credit Cards Online

What is "Credit Cards Online"

ABK - Egypt provides you with direct and free of charge access to your credit cards through the internet. Through "Credit Cards Online" you are able to "connect" to your credit cards securely, anywhere anytime.

Features

- Aggregate presentation of all your ABK - Egypt credit cards’ balances and details
- View your transactions (current, previous, authorizations)
- View and print an exact copy of your monthly statement in .pdf format (requires Acrobat Reader)
- Manage the SMS and e-mail alerts for your credit cards (authorizations, card issuance, statement issuance, credit limit change)
- Free of charge service

How to access "Credit Cards Online"

- No registration is needed for accessing "Credit Cards Online", you simply need to own at least one ABK – Egypt credit card
- The data required for login are: your credit card number, its expiry date, its CVV2 number and your date of birth
CREDIT CARD NUMBER
Enter the 16-digit number that appears on your card’s front side.

EXPIRY DATE (MMYY)
This is the date that appears below the Credit Card Number, which is completed as follows: e.g. 07/05

CVV2/CVC2
Enter the 3-digit number that appears on your card’s reverse side.
Security

A. Steps we have taken to safeguard your account

ABK – Egypt realizes the importance of security in electronic transactions and has taken all necessary measures to ensure the maximum possible security, using the most advanced and strict methods. Rest assured that all information relating to your accounts is secured and classified.

The security of Online Banking is achieved through the following methods:

- **Client Identification through Security Access Codes (User ID & PIN)**
  When making your registration in the Bank, after signing your contract, you will receive your two personal security access codes, the User ID and the Personal Identification Number (PIN), to be used every time you log-in to Online Banking.

  - Both access codes must be changed immediately during your first log-on to Online Banking for enhanced security.
  - You can change your access codes as often as you wish. The system requests that you change your PIN every two months (default option) and every time you request to issue a new PIN.

**TIPS:**

- We recommend that you change your PIN often and that you choose a code that cannot be easily guessed (e.g. avoid using your date of birth, your telephone numbers, the names of family persons etc.)
- In case you do not intend to use Online Banking for a long period in the immediate future, you can choose to temporarily deactivate your access codes. Whenever you will be ready to start using Online Banking again, you can request to reactivate your access codes at your nearest ABK – Egypt branch.

- **Privacy of Data Transfer through Encryption**
  In order to ensure that all data is safely transferred, we use the SSL-128bit encryption protocol. This system has been implemented in conjunction with VeriSign, a company specializing in the security of transactions.

  From the beginning of your connection to Online Banking internet until the end (online session), all your data and personal information are encrypted with the
SSL 128-bit encryption protocol. Encryption is actually a way to encode the information until it reaches a specific recipient, who will be able to decode this piece of information by means of an appropriate key.

Every time you are connecting to Online Banking, all the communication between your PC and the Bank’s systems is encrypted through the use of a 128 bits key: every time you are sending information to the system, your browser first encrypts it through the 128-bits key and then sends them to the Bank’s system. The Bank’s system in its turn first decodes the information it receives by using the same key (as defined at the beginning of your on-line session) and then process it. The Bank’s systems follow the same encryption process in order to send information to you.

- **Firewalls**
  Access to the Bank’s servers is controlled by special firewalls, which allow to visiting customers access to particular services, while at the same time deny access to systems and databases with classified Bank data and information.

- **Security of Personal Information (Bank Secrecy)**
  The very same policies regarding Bank Secrecy that apply in the traditional banking activities and transactions are also in place for the use of Online Banking, so as to guarantee the confidentiality and privacy of your data and transactions. All information sent by you to the Bank is highly confidential and ABK - Egypt has taken all necessary measures to use this information only to the extent needed to provide e-banking services and execute the requested transactions. For your own safety, you should also treat all information communicated to you through Online Banking as private and confidential and never disclose it to third parties.

- **Session Time-out**
  If Online Banking remains idle for ten minutes, then the session is automatically terminated and you are logged off. You must log-in again if you want to resume using the service.

<table>
<thead>
<tr>
<th>TIPS:</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ <strong>Never</strong> leave your computer unattended during your online session</td>
</tr>
<tr>
<td>✓ <strong>Always</strong> press the <strong>Logout</strong> button when you wish to terminate your online session</td>
</tr>
<tr>
<td>✓ You can monitor your remaining session time from the special <strong>exit timer</strong> (left bottom of the page)</td>
</tr>
<tr>
<td>✓ You can renew/extend your online session time at any moment by pressing <strong>Renew</strong> (left bottom of the page)</td>
</tr>
</tbody>
</table>
Security Code Lock

After 3 incorrect attempts to log-in, for your own safety the system locks your security codes and denies access to Online Banking. To unlock them, you must contact our Call Center at 19322 or (+202) 3535 2790/91 and have your personal information authenticated. Keep in mind that the Call Center representatives, or any ABK - Egypt employee for that matter, are not aware of your PIN and they cannot retrieve it for you. In case you do not remember it, you have to apply for a new PIN at your nearest ABK - Egypt branch.

extraPIN code

This is an optional one-time security password that enables you to use all advanced features requiring additional security. The extraPIN may be generated either through the extraPIN generator or sent as an SMS message to your mobile phone number upon your request.

B. Steps you should take for your own security

Here below you can find some measures, by all means not exhaustive, but for sure a good start towards ensuring enhanced protection for your PC, for your private sensitive information and for your money.

Protect your PC:

- Install anti-virus software and keep it updated on a regular basis to guard against new viruses
- Install anti-spyware security software against those programs that monitor, record and extract the personal information you type in your PC (passwords, card numbers, ID numbers, etc.)
- Install personal firewalls to protect your PC against unauthorized access by hackers
- Keep your operating system and internet browser up to date, checking for and downloading new versions/security enhancements from the vendor’s web site

Protect your personal information:

- Create hard-to-guess security access codes (User ID & PIN) for Online Banking and make them unique (e.g. they should not be the same as those you use to access your e-mail account)
- Change your security access codes periodically
- Memorize your security access codes, avoid writing them down and keep them strictly personal and confidential
Do not disclose to ANYONE your security access codes: ABK - Egypt will never initiate a contact with you to ask for your e-banking or ATM PINs, card or account numbers, personal identification information, neither over the phone nor in any electronic or written message.

Never leave your PC unattended when logged into Online Banking.

Always remember to log off from your online session using the "Log-off“ button when finished using the e-banking services.

Use the Internet cautiously:

- Always access Online Banking internet through the official Al Ahli Bank of Kuwait website [http://www.eahli.com](http://www.eahli.com).
- Never attempt to access Online Banking internet through an external link of unknown or suspicious origin appearing on other websites, search engines or e-mails.
- Before logging in, check for the Bank's Security Certificate details and the various signs (e.g. green address line and padlock for those using browser Internet Explorer) that confirm you are visiting the secure pages of ABK - Egypt.
- Ignore and delete immediately suspicious fraudulent (phishing, spoof, hoax) e-mails that appear to be from ABK - Egypt, asking you to urgently click a link to a fraudulent (spoof) website that tries to mimic the Bank’s site and to lure you into giving out your sensitive personal information (PIN, account or card numbers, personal identification information et al.);
- Never click on a link contained in suspicious e-mails.
- Avoid using Online Banking from public shared PCs (as in internet cafes, libraries, etc.) to avoid the risk of having your sensitive private information copied and abused.

Stay alert:

- Sign-on to Online Banking regularly and review your account transactions, checking for any fraudulent activity on your account (e.g. transactions you do not recognize).
- Keep track of your last log-on date and time, displayed at the top left side of the Online Banking Home page.
- Once logged into Online Banking, you can also monitor the actions performed online through the Services menu >> Actions Log.
➢ Respond promptly to incidents:

- Contact our Call Center immediately at 19322 or (+202) 3535 2790/91 if you think someone knows your security access codes or in case of their loss or theft.
- Forward any suspicious e-mails to ABK - Egypt at phishing@abkegypt.com.
- Contact our Call Center immediately in the unfortunate event that you did provide your security access codes and other sensitive personal information to spoof websites or to phishing e-mails.
- Your prompt action is crucial to prevent any (further) damage.
Contact Us

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