Retail Internet Banking

Frequent Asked Questions

Version 5.0

Thank you for using QNBALAHLI individual internet banking. Kindly note that the following information is intended to help the bank customers to get responses for the most commonly asked questions while using the new internet banking services. Please read them in case you have any question or you need to be oriented with the service different features.

Table of Contents

SERVICES GENERAL FEATURES: 3

I WAS AN OLD 'NETABANK' USER AND I COULD NOT ACCESS THE NEW INTERNET BANKING SYSTEM, WHAT CAN I DO? 3
WHAT IS THE DIFFERENCE BETWEEN THE OLD 'NETABANK' AND THE NEW RETAIL INTERNET BANKING? 3
IF I HAVE JOINT ACCOUNTS CAN I REGISTER FOR THE INTERNET BANKING AND USE THE SYSTEM WITH ALL ITS FUNCTIONALITIES? 4
FROM WHERE CAN I TRACE MY REQUESTS SENT THROUGH THE INTERNET BANKING? 4
WHAT DOES (?) MEAN? 4
HOW CAN I SELECT OR CHANGE MY INTERNET BANKING LANGUAGE? 4
HOW CAN I REVIEW THE INTERNET BANKING SERVICE TERMS AND CONDITIONS? 4

REGISTRATION AND LOGIN: 4

I HAVE A DEBIT CARD BUT IT IS NOT ACCEPTED IN THE REGISTRATION PROCESS, WHAT SHOULD I DO? 4
WHAT IS THE CARD PIN CODE REQUIRED FOR REGISTRATION? 4
IF I FORGOT MY PASSWORD OR IT IS BLOCKED, WHAT SHOULD I DO? 4
WHAT IS THE BENEFIT OF THE HINT QUESTION AND ANSWER AND WHY THEY ARE MANDATORY? 5
FROM WHERE COULD I CHANGE HINT QUESTION AND ANSWER? 5
CAN I CHANGE MY USER NAME OR PASSWORD BEFORE THERE EXPIRY? 5
WHAT CAN I DO IN CASE MY USER NAME OR PASSWORD IS SUSPECTED OR EXPOSED? 5
HOW CAN I CHANGE MY PERSONAL CONTACTS DETAILS? 5

ACCOUNT QUESTIONS 5

IS IT POSSIBLE TO DISPLAY ALL MY ACCOUNTS WITH THEIR RELATED DETAILS? 5
HOW CAN I FIND THE ACCOUNT TRANSACTIONS MOVEMENT? 5
HOW CAN I NAVIGATE THROUGH THE TRANSACTIONS MOVEMENT? 5
HOW CAN I DIFFERENTIATE BETWEEN DEBIT TRANSACTION AND CREDIT TRANSACTION? 5
WHAT DOES PENDING TRANSACTION MEAN? 6

CHEQUE BOOK QUESTIONS 6

WHAT IS THE CHEQUE BOOK TYPE THAT I COULD REQUEST? 6
WHEN AND HOW THE CHEQUE BOOK IS DELIVERED? 6
WHAT CAN I VIEW FROM CHEQUE HISTORY SCREEN? 6
IF THE CHEQUE BOOK IS REQUESTED THROUGH THE INTERNET BANKING, WILL I BE CHARGED BY THE BANK? 6

LOAN QUESTIONS 6

WHAT CAN BE CHECKED CONCERNING THE LOAN THROUGH THE INTERNET BANKING SERVICE? 6
WHAT DO UNPAID INSTALLMENTS MEAN? 6
HOW CAN I DEPEND ON THE CALCULATION RESULT OF THE LOAN CALCULATOR? 6

FUNDS TRANSFERS QUESTIONS: 7

CAN I MAKE TRANSFERS TO BENEFICIARIES? 7
HOW CAN I ADD BENEFICIARIES AND PERFORM 3RD PARTY TRANSFER TRANSACTIONS? 7
WHAT IS TOKEN? 7

What are token Types? 7
How can I apply for m-Token? and how to activate it? 7
How can I apply for Hard Token? and how to activate it? 8
My Hard token has been blocked, and a code is displayed on it, what should I do? 8
How can I use the m-Token application to generate OTP for login the internet banking and validate high risk transactions? 8
What are the limits to transfer funds between accounts? 8
Can I make transfers between 2 different currencies? 9
How can I track my transfer "to other accounts"? 9
What are the reasons to have a rejected transfer request? 9
Do I have a limited number of beneficiaries that can be added? 9
Can I delete or modify any of the created beneficiaries? 9
Are there any charges and fees to perform transfers? 9
Who will carry the charges, the order customers or the beneficiary? 9
Can I create standing instructions (Automatic transfers) to transfer regular amount to other account? 9
Can I specify the first day of the transfer execution date today (same request day)? 10
What if the transfer is due on a holiday? When should I deposit the required amount in the account to be debited? 10
What is the limit of the standing instruction (Automatic transfer)? 10
Can I make several standing instruction to the same beneficiary? 10
How can I use the fund transfer function for donation? 10

DEPOSITS QUESTIONS 10

How can I know the deposits interest rates before requesting a new one? 10
Will the deposit be issued on same day of request? 10
Can I break my CD or TD right after its issuance using the Internet Banking? 11
Is there any limitation for issuing deposit from my internet banking? 11
What does the auto renew option mean? 11

CARDS QUESTIONS: 11

What are the cards services available on-line? 11
Can I reactivate card deactivated from internet banking? 11
What is the limit to perform card payment? 11

SECURITY QUESTIONS: 11

What precautions should I take for this online service? 11
What should I do in case there is a suspicious action or transaction on my user access account, or accounts or personal details? 12
What is a cookie and how it is used for this service? 12
How can I protect my password? 12

Services general features:

I was an old 'NetaBank' user and I could not access the new internet banking system, what can I do?

QNB ALAHLI clients, who were using old 'NetaBank' service, should fill and sign new internet banking application then go through the self-registration steps on the new internet banking as new user. *'Refer to registration Demo at the right hand side of the registration and login page'*

What is the difference between the old 'Netabank' and the new retail internet banking?

- The tool is supported in English and **Arabic** language
- You can check all accounts, deposits, loan and card balances, details and movements **online** and all the details are up to date on real time
- View and Print **account and card statement** with different format
- Perform transfers within Your own accounts in QNB ALAAHLI **online** and with real time effect (only same currency)
- Create /modify/delete beneficiary, filling all required details (One time password is mandated)
- Perform **online** transfers to other QNB ALAHLI account and with real time effect (EGP only) – (One time password is mandated)
- Request EGP transfers to non QNB ALAHLI account - requests send during business day till 01:00 pm will **be implemented same day**. (One time password is mandated)
- Request foreign currency transfers to non QNB ALAHLI account - requests send during business day till 01:00 pm will be implemented after 5 business day. (One time password is mandated) (Debit account and beneficiary account have to be in same currency)
- **Online Request for CD or TD** - requests send during business day and till 03:00 pm will be implemented same day applying related bank policies
- You can show interest or inquire about any of bank products, the request will be directed to a specialized customer service representative who will contact you either by call or email.
- Submit a complain that will be directed with all its detail to our Quality team to contact you
- You can **pay for credit or prepaid card** and it will take real time effect.
- You can **activate or deactivate debit, prepaid or credit card** and it will take real time effect.
- View interest rate for bank products (loan – deposit – accounts)
- View Bank Exchange Rates
- Viewing contact details registered in the bank.

If I have joint accounts can I register for the internet banking and use the system with all its functionalities?

QNB ALAHLI's joint account holder can register on the new internet banking; they will have only one username and password and they can use the system with all its functionalities.

From where can I trace my requests sent through the internet banking?

- **For cheque book requests:** through "Account tab/Cheque book request **status**"
- **For deposit request:** through "Customer service/ message center " - the last line of the request number reflect "QNB ALAHLI response "
- **For transfer requests:** Through "transfer tab/ transfer **history**"
- **For Inquiries / complains**: through "Customer service/ message center " - the last line of the request number reflect "QNB ALAHLI response "

What does (?) mean?

(?) Indicates more details.

How can I select or change my Internet banking language?

The internet banking default language will be the one selected at the registration time. After login, you can change the language from the language button on the top of **HOME tab**

How can I review the Internet Banking service terms and conditions?

Click here to view the terms and conditions of the Internet Banking service

Registration and Login:

I have a Debit card but it is not accepted in the registration process, what should I do?

QNB ALAHLI client should have an **ACTIVE** ,**PRIMARY**, **DEBIT** card number during the registration process and if the client did not have an active primary debit card, he/she could refer to a branch to check his eligibility to have a new user access account on internet banking.

What is the card PIN code required for registration?

It is the card pass code *(4 digits - used on 'ATM' machines)*

If I forgot my password or it is blocked, what should I do?

Using Forget user name or Forget password option to reset your password
Please Refer to forget user name and password Demo in the right hand side of the 'Registration and login page' and apply the clarified steps

What is the benefit of the hint question and answer and why they are mandatory?

Hint question and answer are mandatory because they are used in retrieving the forgotten password. Noting that the hint answer is **A Case Sensitive**.

From where could I change Hint question and answer?

From 'My profile/Change password/ Change hint question' option.

Can I change my user name or password before there expiry?

User name is unique per client and could not be changed but the password could be changed any time even if before its expiry through 'My profile/Change password' option.

What can I do in case my user name or password is suspected or exposed?

Immediately change the password, then refer to call center '**19700**' to take the proper action.

How can I change my personal contacts details?

You can easily update the below details through the internet banking using your token:

- Mobile number
- Home phone number
- Mailing Address
- Email

Account Questions

Is it possible to display all my accounts with their related details?

Yes, the home summary page displays all your account, credit cards, loan and deposit summary.

How can I find the account transactions movement?

You can press the account number hyperlink to be directed to the account transaction movement page. Transaction date range displayed by default is the last 6 months
In case you need to view more than 6 months transactions, you have to select "Account - view more than 6 months transactions"

How can I navigate through the transactions movement?

You have a search engine that enables you to search for transaction by type, date or amount.
You can export the movement to Excel sheet

How can I differentiate between debit transaction and credit transaction?

Debit transaction amount has a negative sign (-)

What does pending transaction mean?

It means that transaction is authorized by the bank but not yet posted or settled on your account.

Cheque Book Questions

What is the Cheque Book type that I could request?

You can request through the internet banking cross or uncross cheque book type.
You can request 10, 25 or 50 leaves.

When and How the cheque book is delivered?

The cheque book is delivered to your selected delivery branch.
After the bank validation, In general it needs 3 business days for cheque book to be available at your branch.

What can I view from cheque history screen?

From cheque history screen, you can inquire the cheque history of any of your account.
It reflects the cheque status, cheque number, date and amount for cheques **paid**.

If the Cheque Book is requested through the internet banking, will I be charged by the bank?

Yes, Standard bank tariff is applied

LOAN Questions

What can be checked concerning the loan through the Internet Banking Service?

Loan Maturity date, Current Outstanding (Pending Loan amount), Monthly installment ….

What do unpaid installments mean?

It is the total amount of missed paid installments considering any accrued interest calculated

How can I depend on the calculation result of the loan calculator?

The loan calculator is a very general and preliminary for reference.
You have to refer to your branch to get more relative and precise calculation

Funds transfers Questions:

Can I make transfers to beneficiaries?

Yes, you can make transfers to **beneficiaries** after adding them as beneficiaries on your internet banking account.
Beneficiaries could be subject to QNB ALAHLI approval according to banks rules and policies in these regards.

How can I add beneficiaries and perform 3rd party transfer transactions?

Only using **token** you can add beneficiaries and perform 3rd party transfers

What is Token?

Token is an electronic device or a mobile application with a function to generate random 7 digits codes. The mobile token use the mobile device ID and the device time as factor for OTP codes generated. Each code generated is a One Time Password (OTP) that is needed to confirm some of the internet banking transactions.

Token will be mandated only for certain internet banking transactions that are considered high risk, currently it is only necessary to enter OTP generated from token each time customer create a beneficiary or perform a transfer to the beneficiary in order to validate and confirm such transaction type.

Customers who have token product will be able to have a full fledge of internet banking services and should use their token to generate OTP for the below:

- log on to the internet banking
- Create beneficiary and transfer fund to beneficiary
- Activate/deactivate card
- others

Customers who don't have token product, will be limited in term of functionality available on internet banking services as they will not be able to perform transfer to third party. Those customers will receive OTP through SMS on their mobile no. registered in the bank in order to log in to the internet banking.

What are token Types?

Mobile Token is a mobile application that can be downloaded by the customer on his smart phones from IOS and Android market stores. The application name is " QNB ALAHLI m-Token" the application supports English and Arabic languages

Hard Token is an electronic portable device with a display screen that customer has to physically receive from the branch in a second visit

How can I apply for m-Token? and how to activate it?

Apply for soft token through your branch, then To activate this application, please follow the below steps:

1. Register yourself on QNB ALAHLI internet banking by creating your own username and password.
2. Within max 2 business days from the registration you will receive the activation data via SMS or email.
3. download application through Apple store or Google Play.
4. Input the received activation data in the m-Token application.
5. select 4 digits local password to secure the application.
6. Call 19700 and provide them with your first One Time Password (OTP) / Derivation code displayed on the application.
7. Now application is ready to be used by the customer to generate OTP anytime anywhere even if the mobile is offline.

How can I apply for Hard Token? and how to activate it?

1. Apply for Hard token through your branch
2. You will receive SMS notifying you that your hard token is ready for delivery at your branch
3. You have to visit the branch and receive the token device along with a guide that describes the whole activation process.
4. You have to create a 4 digit local password for the device to be used each time customer need to generate OTP
5. Now device is ready to be used by the customer to generate OTP anytime anywhere.

My Hard token has been blocked, and a code is displayed on it, what should I do?

If your Hard token has been blocked a code will be displayed on the token screen, you have to call 19700 and provide them with the code displayed, based on the verification of the code, press OK to enter the code which will be provided from the call center agent to enable you to create a new password.

How can I use the m-Token application to generate OTP for login the internet banking and validate high risk transactions?

1. Open QNB ALAHLI m-Token application
2. Select OTP button
3. Enter your local 4 digit password created
4. The 7 digits One Time Password (OTP) will be displayed and valid for 90 sec.
5. You must to input the OTP on the internet banking to log on or to proceed with transaction validation.

What are the limits to transfer funds between accounts?

1- Between customer own accounts:
   - up to a daily limit of EGP 1,000,000 or equivalent

2- To other beneficiary:
   - QNB ALAHLI beneficiary: up to a daily limit of EGP 500,000.
   - EGP Non QNB ALAHLI beneficiary: up to a daily limit of EGP 500,000.

- Foreign currency non QNB ALAHLI beneficiary: up to a daily limit equivalents to EGP 500,000

Can I make transfers between 2 different currencies?

Yes, **only within your accounts** you can transfer from any foreign currency to EGP

How can I track my transfer "to other accounts"?

You can track the status of your transfer to beneficiaries from transfer history screen.
Transfer to non QNB ALAHLI account is subject to bank approval, applying bank related policies.
In general:

- Transfer to QNB ALAHLI beneficiary is debited from your account real time
- Transfer to non QNB ALAHLI EGP beneficiary is debited from your account same business day if requests send till 01:00 pm (on business day)
- Transfer to non QNB ALAHLI foreign currency beneficiary is debited from your account within 5 business days.

What are the reasons to have a rejected transfer request?

There are different reasons to reject a transfer request, from which;

- Insufficient fund in your source account.
- Beneficiary details are not clear or incorrect
- It is not permitted to transfer to the selected beneficiary
- Transaction amount exceeds the allowable limit set by the bank or regulatory.
- Transfer is rejected/returned from beneficiary bank

Do I have a limited number of beneficiaries that can be added?

No, you can add any number of beneficiaries

Can I delete or modify any of the created beneficiaries?

Yes you can remove or modify the activated beneficiary at any time

Are there any charges and fees to perform transfers?

Transfers between QNBALAHLI accounts are free of charges
Transfers to non QNB ALAHLI accounts are subject to bank charges according to QNB ALAHLI's tariffs.

Who will carry the charges, the order customers or the beneficiary?

The default fee charging is **shared**, each party carry his own bank charges

Can I create standing instructions (Automatic transfers) to transfer regular amount to other account?

Yes you can create standing instructions (Automatic transfer) to transfer regular amount on specific date to a beneficiary either inside QNB ALAHLI or outside QNB ALAHLI using your Token for more security

Can I specify the first day of the transfer execution date today (same request day)?

No, In order to ensure proper execution of the automatic transfer on the agreed date and considering the bank cut off time, the first date should be at least after 2 business days from the request date.

What if the transfer is due on a holiday? When should I deposit the required amount in the account to be debited?

in case of the transfer is due on a holiday, it will be executed on the following working day and In order to ensure the execution of the automatic transfer in the agreed date the required amount should be available on the selected debited account at the last working day before the transaction

What is the limit of the standing instruction (Automatic transfer)?

Standing instruction limit per transaction is EGP 500,000 or equivalent.

Can I make several standing instruction to the same beneficiary?

No, it is not possible to create several Standing instruction to the same beneficiary

How can I use the fund transfer function for donation?

You have to identify the donation accounts as beneficiary in order be able to donate easily and securely at any time.

For your reference, find below sample of donation accounts;

Institution	Branch	Account Number
Children's Cancer Hospital Foundation 57357	Talaat Harb	2031020215867
Magdy Yacoub Heart Foundation	Opera	2031181768762
Misr El Khier Organization **ZAKAT**	Champollion	2031013016534
Misr El Khier Organization **SADAKA**	Champollion	2031013018086
Egyptian Food Bank	Talaat Harb	2031020216061
Dar El Orman Foundation	Faissal	2031021445986

Deposits Questions

How can I know the deposits interest rates before requesting a new one?

From "customer services/interest rates"

Will the deposit be issued on same day of request?

Deposit requests send till 03:00 pm (on business day) will be issued on same day applying related bank value date policies

Can I break my CD or TD right after its issuance using the Internet Banking?

All related banks breaking rules will be applied, please read carefully the related terms and conditions applied, they include all the necessary information you may need.

Is there any limitation for issuing deposit from my internet banking?

- Minimum limit per deposit type need to be considered, please refer to *customer services/interest rates"*
- Funding account currency and deposit currency should be the same
- CD amount should be by the multiples of 1,000

What does the auto renew option mean?

For some deposit type you can keep instruction to renew your deposit automatically. The amount that will be renewed could be "principal only" or" principal and interest".

Cards questions:

What are the cards services available on-line?

QNB ALAHLI clients who are registered on internet banking can:

- View credit card and transaction details.
- Perform instant card payments for credit cards.
- Charge instant prepaid cards.
- View and download credit card e-statements.
- Activate and de-activate cards debit, credit and prepaid cards.
- View credit card reward points balances.

Can I reactivate card deactivated from internet banking?

Take care, once you deactivate your card via internet banking, the card will be no longer activated, and you will have to reissue a new one from the branch.

What is the limit to perform card payment?

Up to 100,000 per transaction

Security questions:

What precautions should I take for this online service?

QNB ALAHLI clients can refer to internet security message 'View more' option for further security instructions and guidelines on the main registration and login page of the system. Also, whenever you face any problem or suspicious action or transaction revert back to the bank's call center '**19700'**.

What should I do in case there is a suspicious action or transaction on my user access account, or accounts or personal details?

QNB ALAHLI client can call immediately call center '19700' for further investigation and support.

What is a cookie and how it is used for this service?

A cookie is information about the client saved on the client's hard drive and used by web server for quick retrieval of information in a shorter time. Through cookies, hackers can successfully access users' confidential data and breach it and accordingly QNB ALAHLI internet banking is not storing any confidential data in cookies.

How can I protect my password?

Choose passwords with the following characteristics:

1- Not less than 8 characters in length.
2- Away from any personal identification or could easily be guessed *(i.e. birthday, telephone number, …).*
3- Avoid using simple passwords and must comply with complexity requirements *(i.e Contains letters, numbers and special characters, in caps and small)*
4- Never use password as or close to system user name.
5- Change passwords periodically *(at least every 90 days and preferable less)*
6- Do not use passwords that are used previously for 4 times before.
7- Do not write down or disclose your password anywhere or to anybody whatever the reason.
8- Change your password immediately whenever you suspect any suspicious action on internet banking.