



User Guide



بنك أهل مصر

"NBE Mobile App" User Guide

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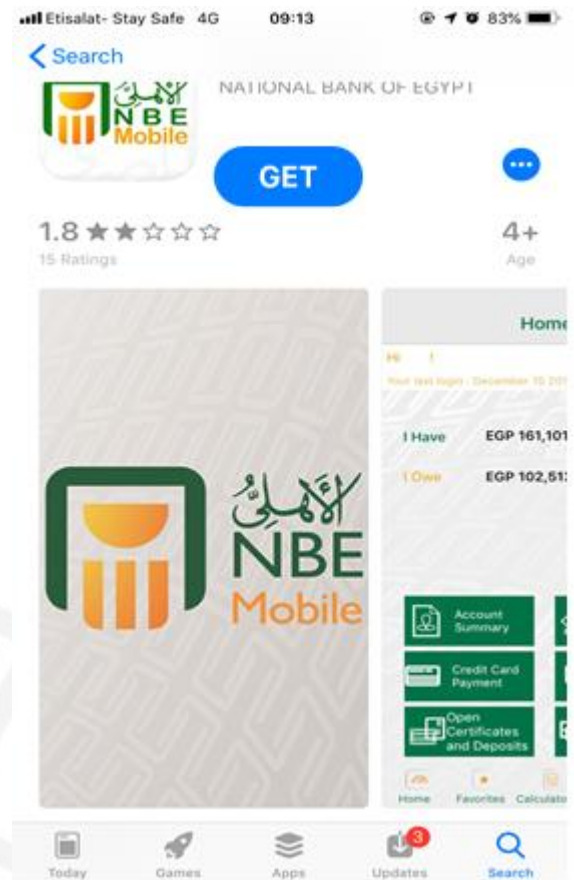
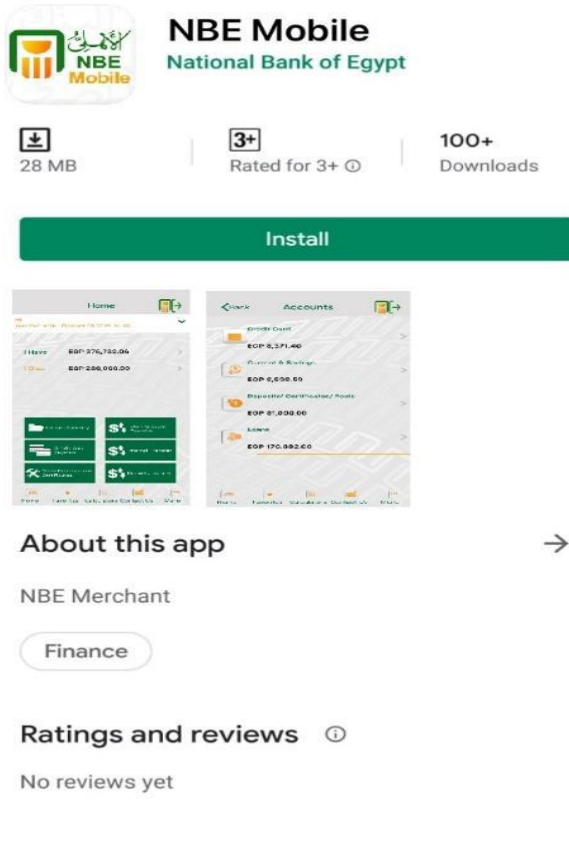
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Installing NBE's Mobile application

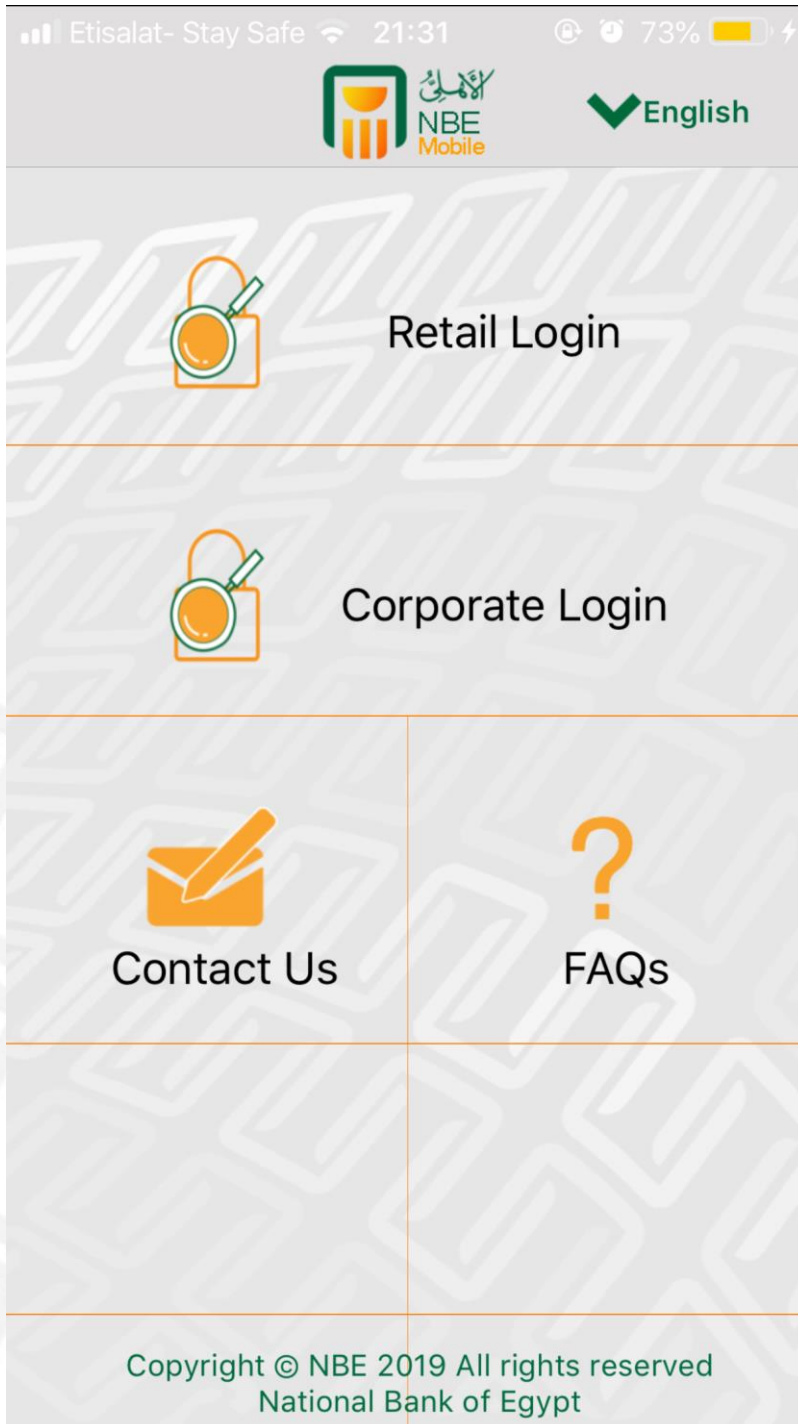
You can install the application from the official “Google Play Store” for Android users or “App Store” for IOS users as follows:

- Search for NBE Mobile App. The store will display the search results.
- Choose the application from the store.
- Click on “Install” to download the application.



Login screen

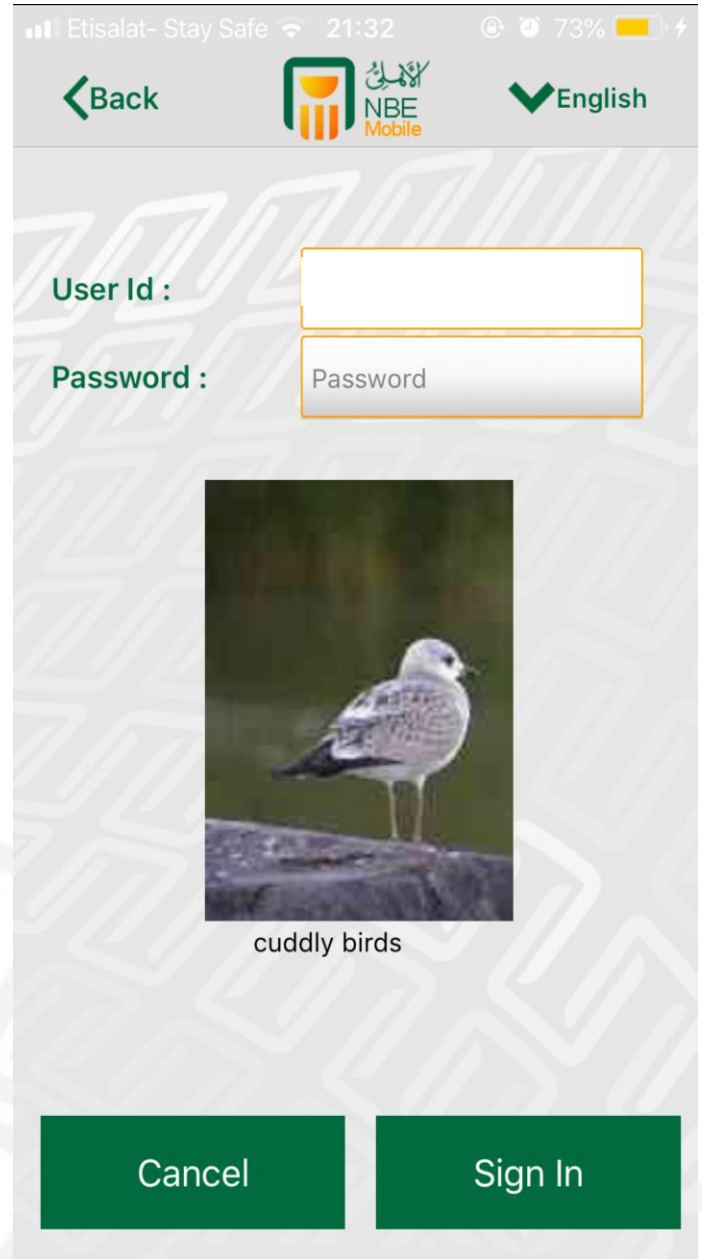
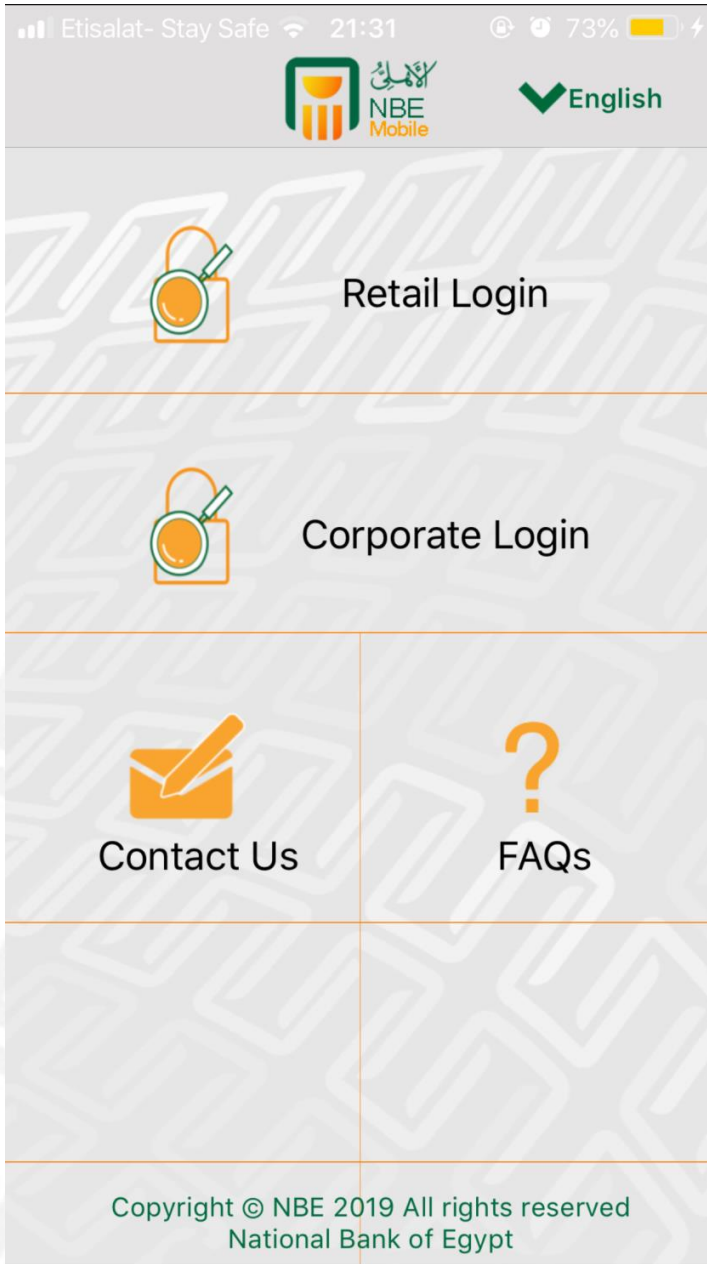
This screen enables you to choose the application language, login for retail/corporate customers, and review frequently asked questions “FAQs”, and shows you how to contact NBE.



Logging into the application

You can log in directly using Al Ahly Net User ID and password.

In case you are a new customer, or in case of requesting a new password, you can log in for the first time via Al Ahly Net link: "<https://www.alahlynet.com.eg>" using the User ID sent to you by email and password sent to your mobile phone number registered with the Bank.



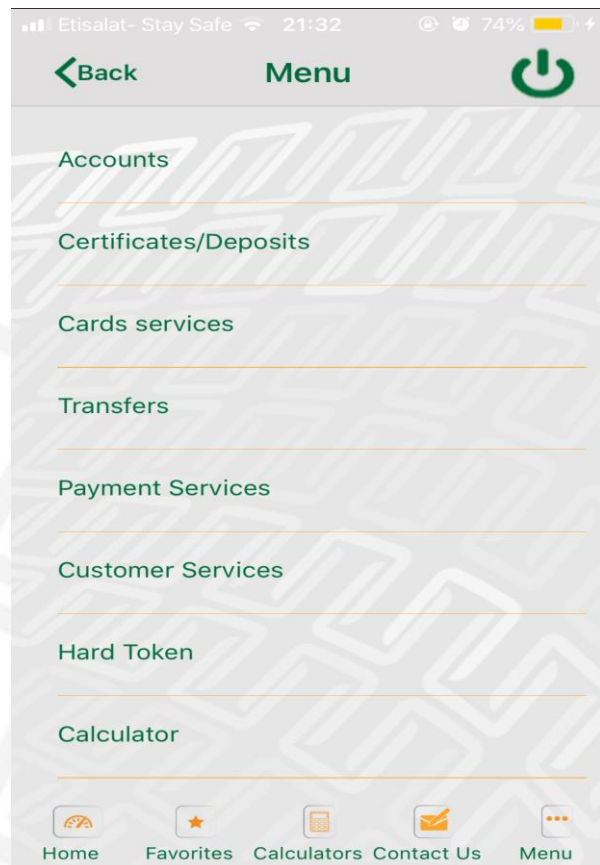
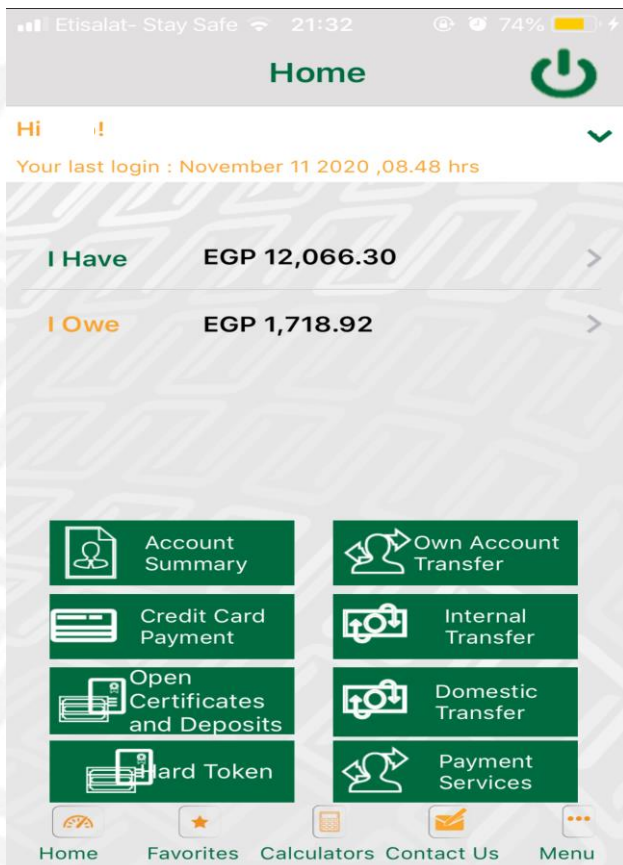
Home screen

The Home screen contains a summary of accounts, certificates and deposits “I Have” and a summary of loans and credit cards “I Owe”.

It also contains the menu of services that can be executed through the application as follows:

- Account Summary
- Credit Card Payment
- Open Certificates and Deposits
- Hard Token
- Own Account Transfer
- Internal Transfer
- Domestic Transfer
- Payment Services

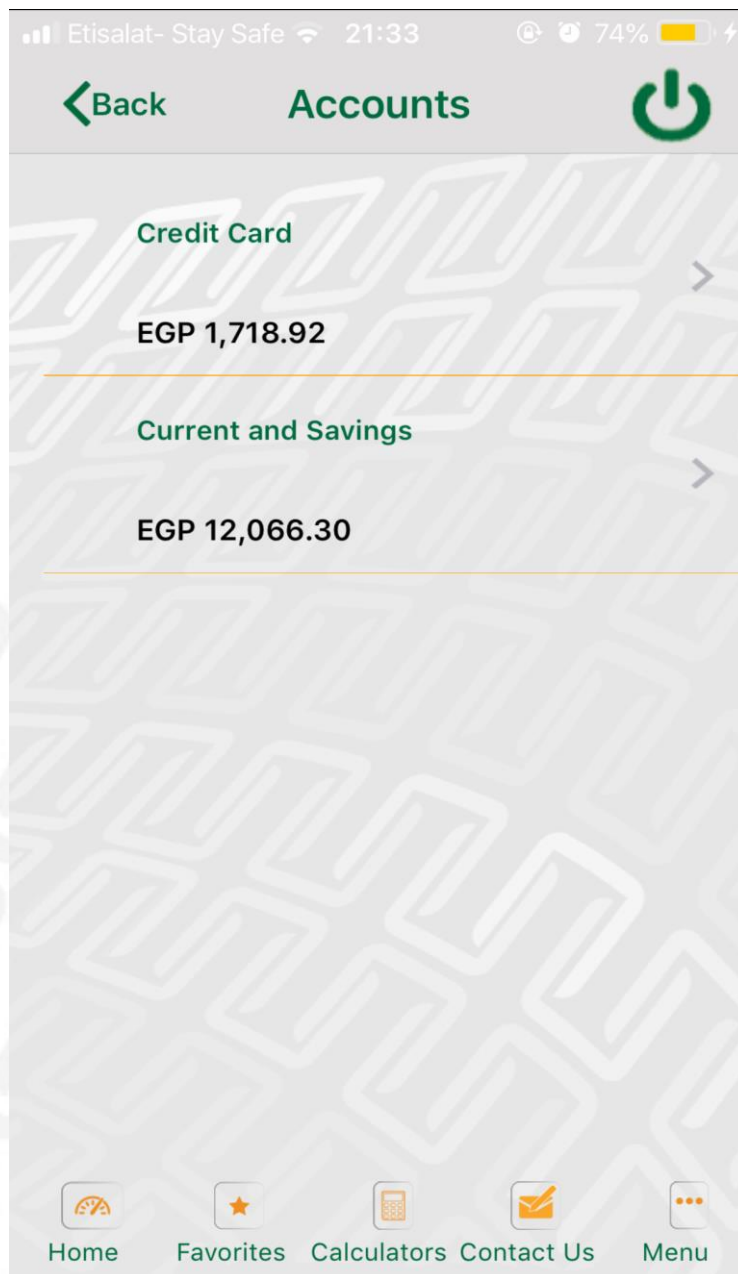
You can access the above mentioned services by clicking on "Menu" at the top of the screen.



Account Summary

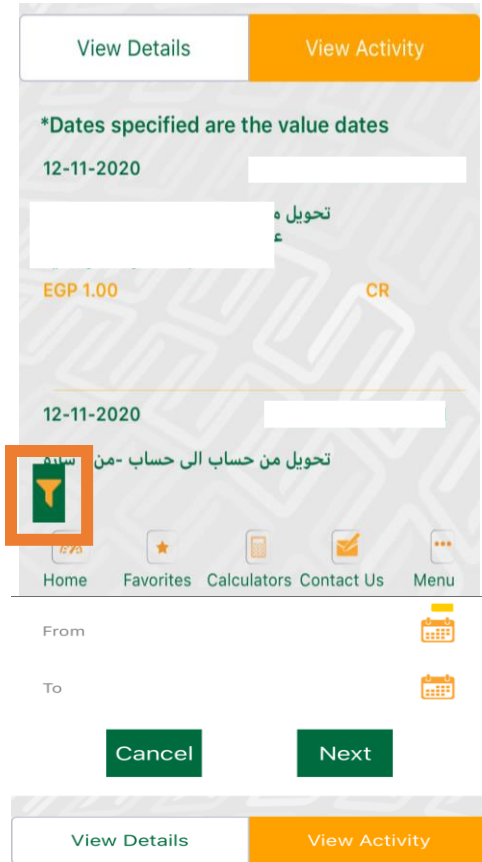
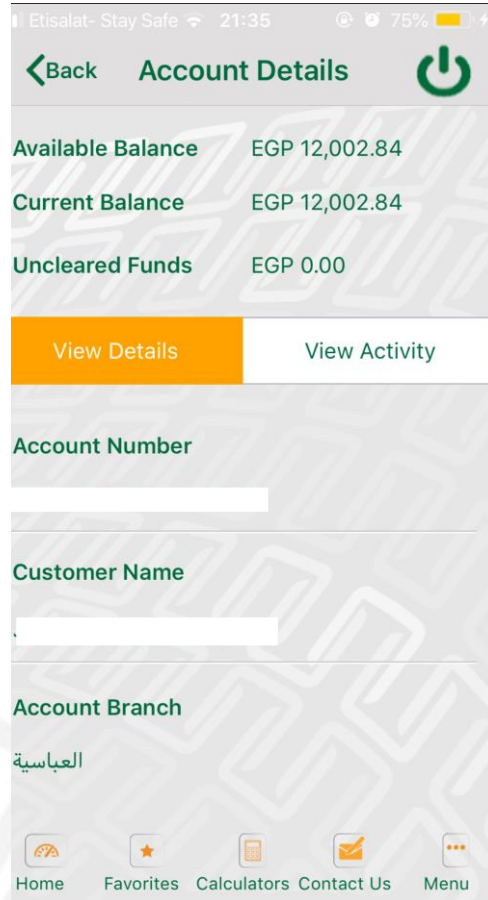
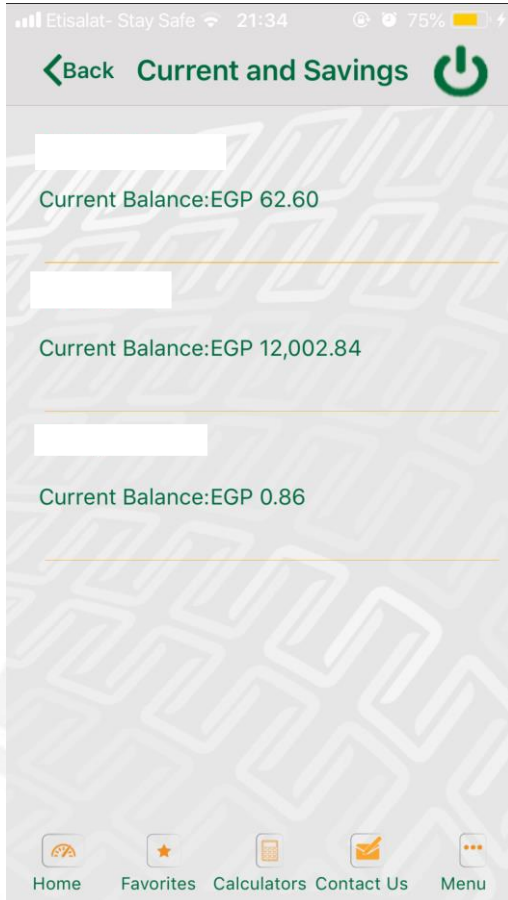
This menu contains the details of the products held by the customer:

- Current and Savings
- Loans
- Certificates/Deposits
- Credit Cards



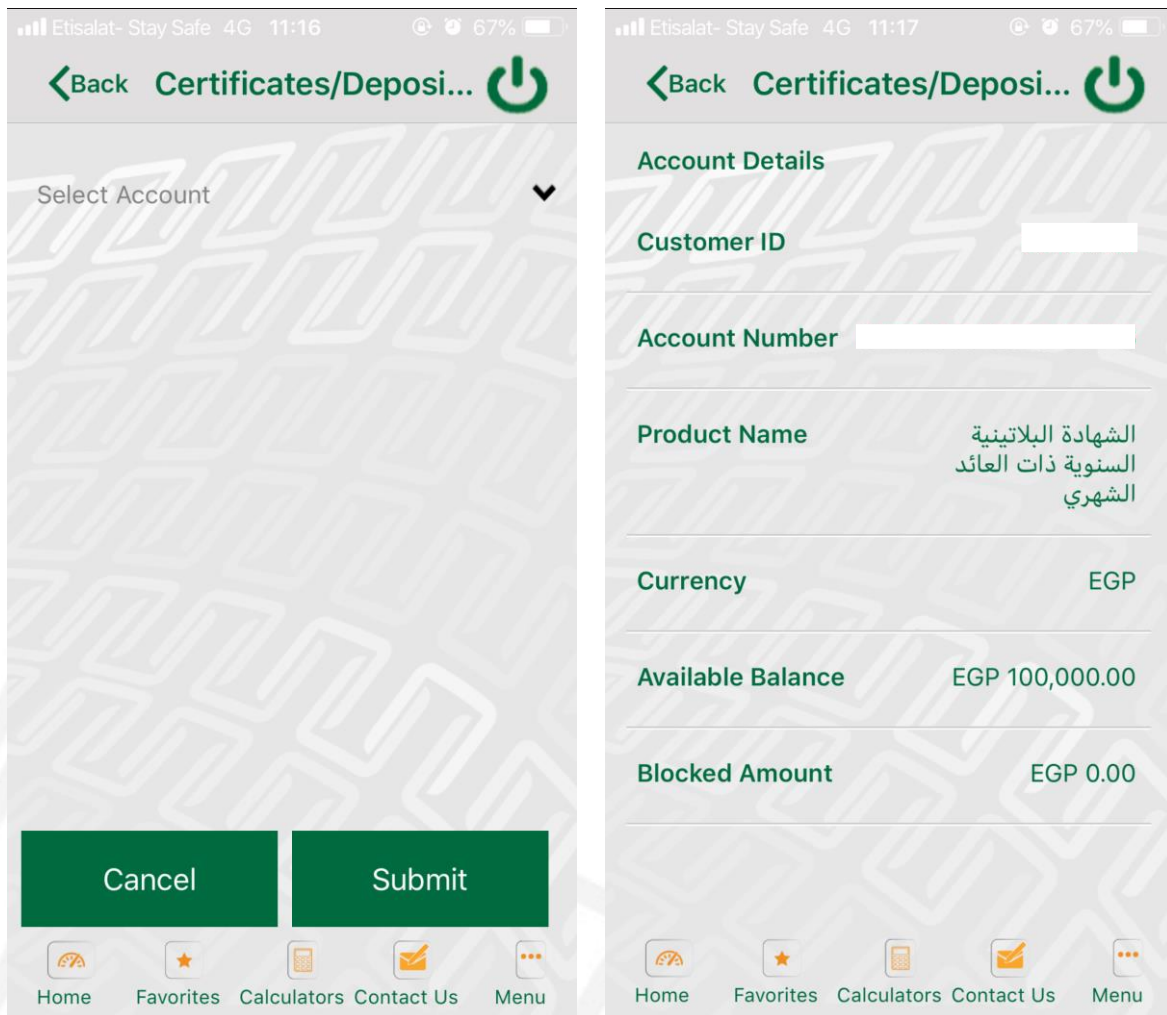
Current and Savings

You can use NBE Mobile App to view the details of your accounts and monitor the account activity and transactions during a specific period of time by clicking on "🔍" available in "View Activity tab" and choosing the date "from-to"



Certificates/Deposits

You can view the details of your Certificates/Deposits through this screen by selecting the number of the certificate to view the details.



The image displays two screenshots of the National Bank of Egypt mobile application interface for viewing Certificate/Deposit details.

Left Screenshot (11:16): Shows the 'Certificates/Deposits' screen with a 'Select Account' dropdown menu. The bottom navigation bar includes Home, Favorites, Calculators, Contact Us, and Menu.

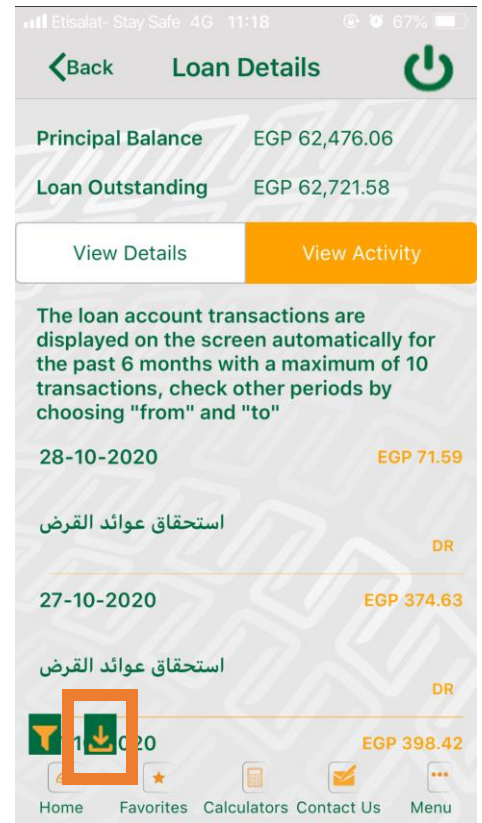
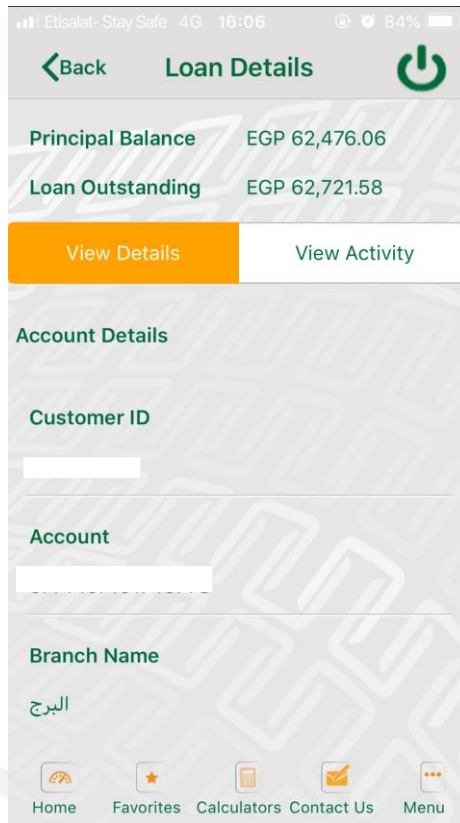
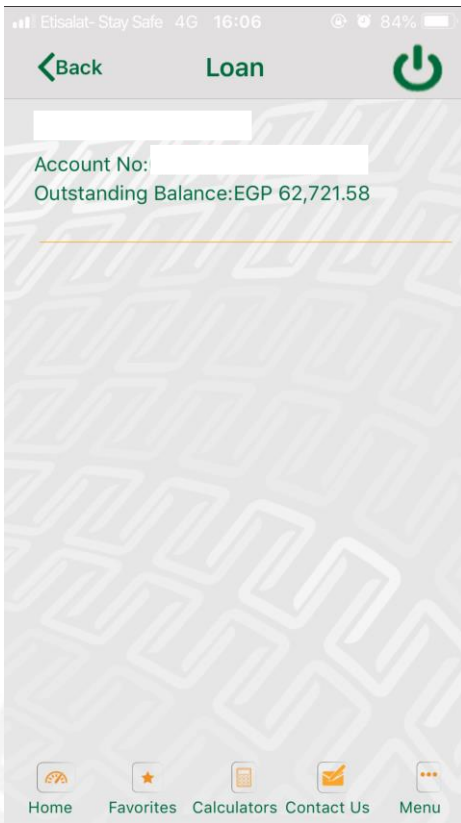
Right Screenshot (11:17): Shows the 'Account Details' screen with the following information:

Account Details	
Customer ID	[Redacted]
Account Number	[Redacted]
Product Name	الشهادة البنائية السنوية ذات العائد الشهري
Currency	EGP
Available Balance	EGP 100,000.00
Blocked Amount	EGP 0.00

The bottom navigation bar is consistent with the first screenshot.

Loans

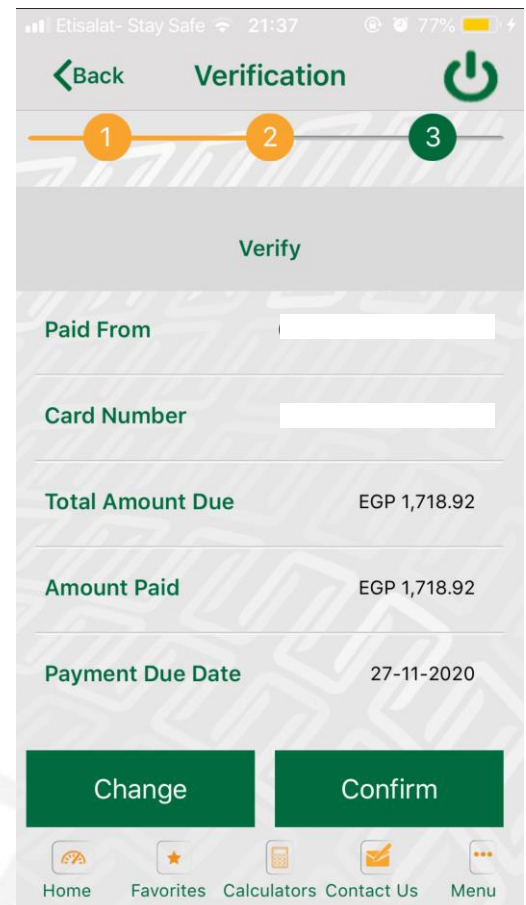
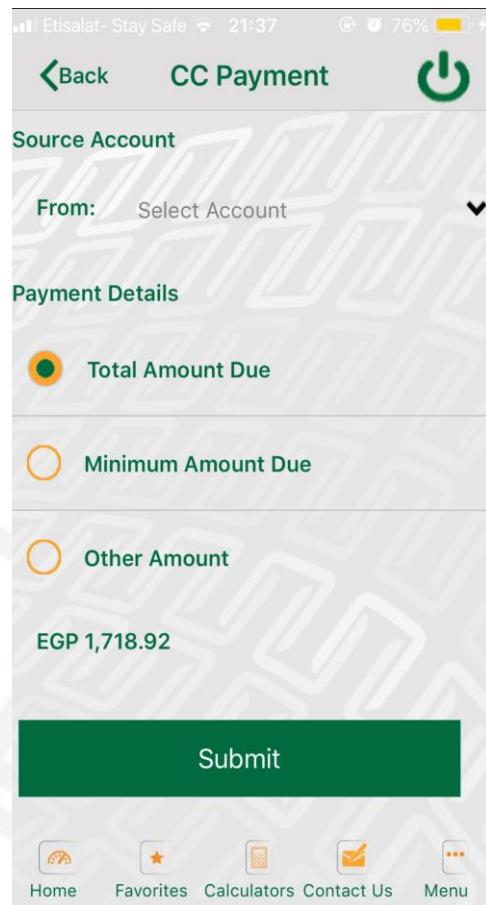
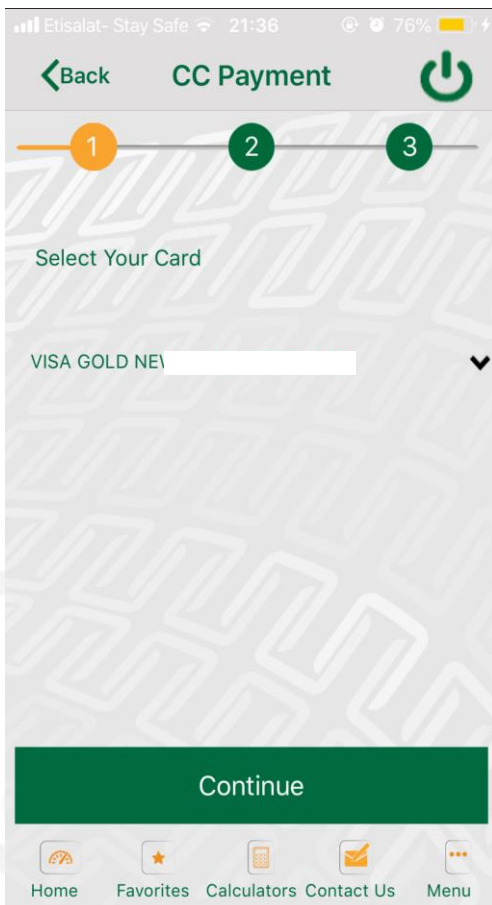
This screen enables you to follow up the details and activities of your loans. You can download the activity of the loan account in PDF format by selecting the time period and clicking on "📄" to download the file.



Credit Card Payment

This screen enables you to know the credit card due payments and make credit card payments through the following steps:

- Select the credit card that you wish to pay off.
- Choose the account that you wish to use to make payments.
- Select payment details through choosing the payment of “Total Amount Due/Minimum Amount Due/Others”. In case of choosing “Others”, you must enter the value in the “Amount” field then click on “Submit”.
- Verify the details of the credit card payment then click on “Confirm”.



Open Certificates/Deposits

You can open certificates and deposits via this screen as per the following steps:

- Choose product name
- Select source account
- Enter Certificate/Deposit amount and choose currency
- Choose Certificate/Deposit tenor
- Select maturity instructions (renew principal and pay out the interest/close on maturity)
- Select account transfer options and maturity account
- Accept the terms and conditions and charge details, and click on “Submit”
- Review certificate details and click on “Confirm” for execution

Enter Certificate/Deposit Details

Product Name

Product Name

Deposit Interest Rates

Source Account

Source Account

Currency

Currency

Home Favorites Calculators Contact Us Menu

Min Tenor

Max Tenor

Choose

Tenor

Maturity Date

Certificate/Deposit Tenor

Year Months Days

Cancel Continue

Home Favorites Calculators Contact Us Menu

Maturity Instructions

Maturity Instructions

Terms and Conditions Select

Charge Details Select

Read the Disclaimer here

Back Submit

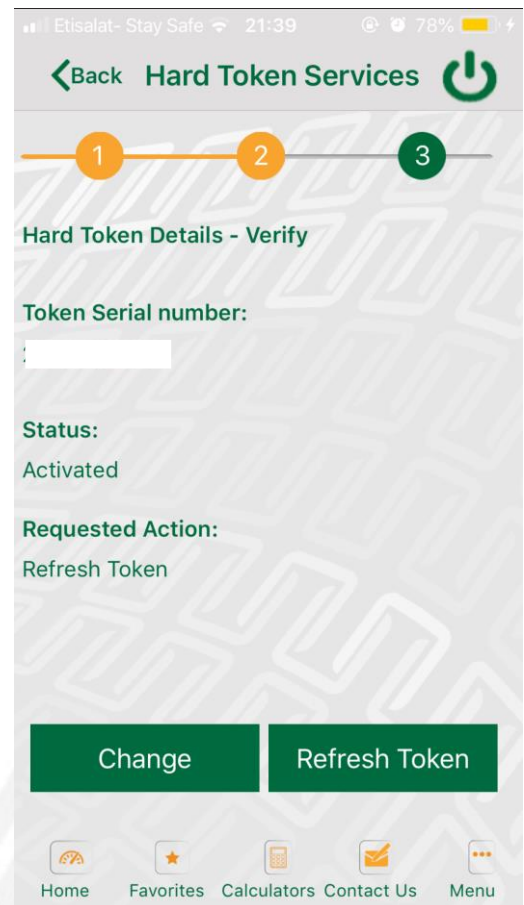
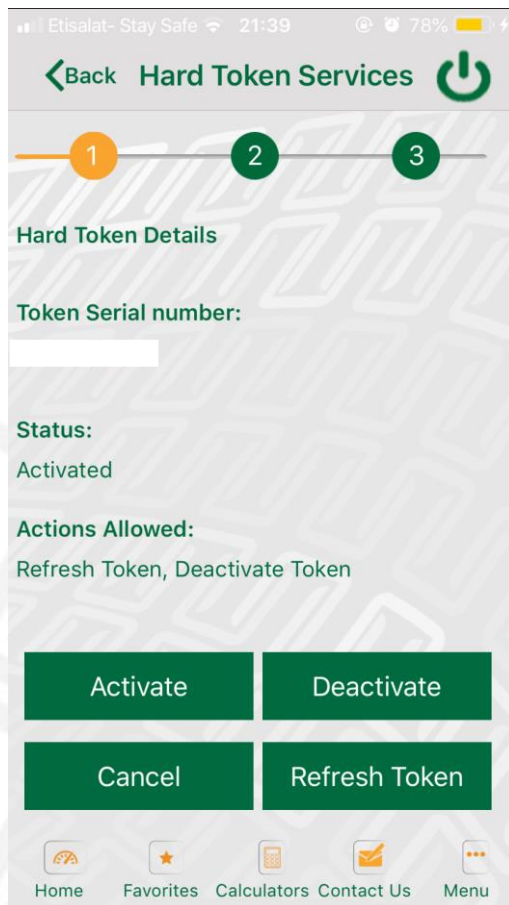
Home Favorites Calculators Contact Us Menu

Hard Token services

This screen enables you to activate/deactivate/refresh your Hard Token through clicking on the requested action:

- Activate the Hard Token that you received from the branch
- Deactivate the Hard Token if it is lost
- Refresh the Hard Token

Then click on "Confirm" to complete the action

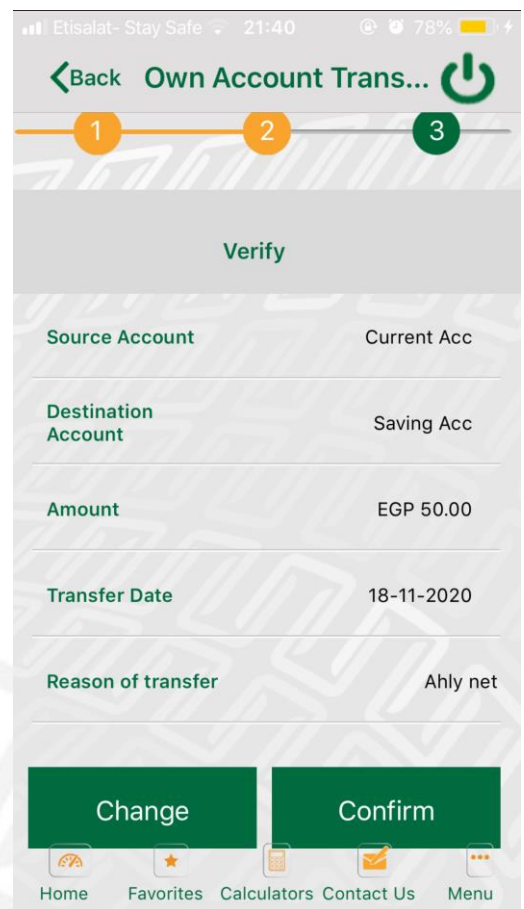
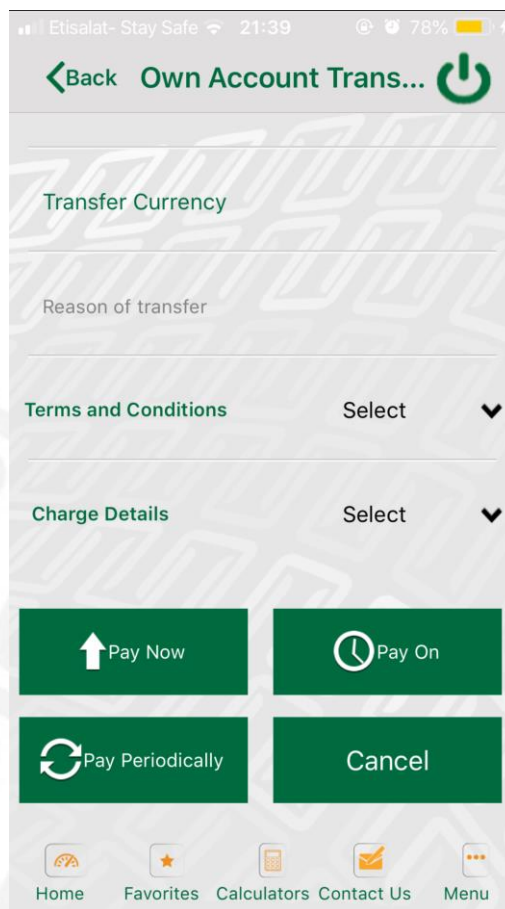
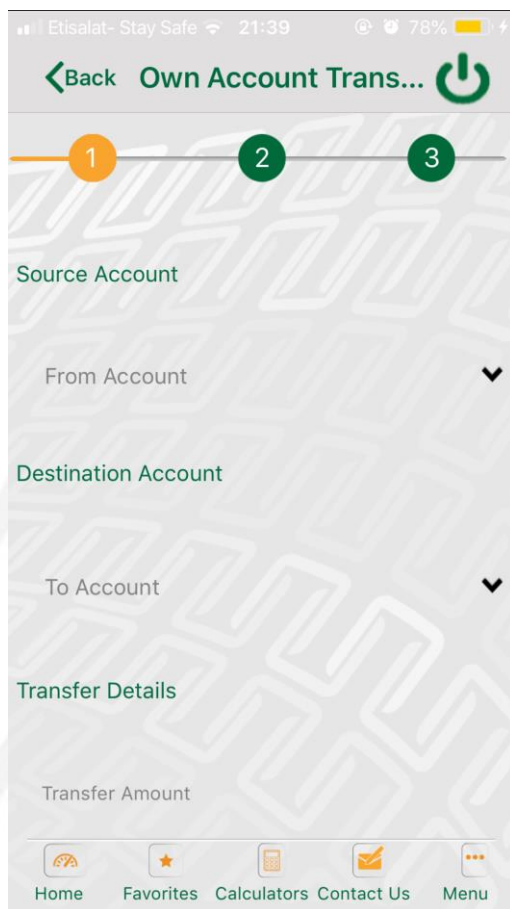


Own Account Transfer

To use the Own Account Transfer service, you should be registered for the own account transactions service.

You can make transfers between your accounts through this service as per the following steps:

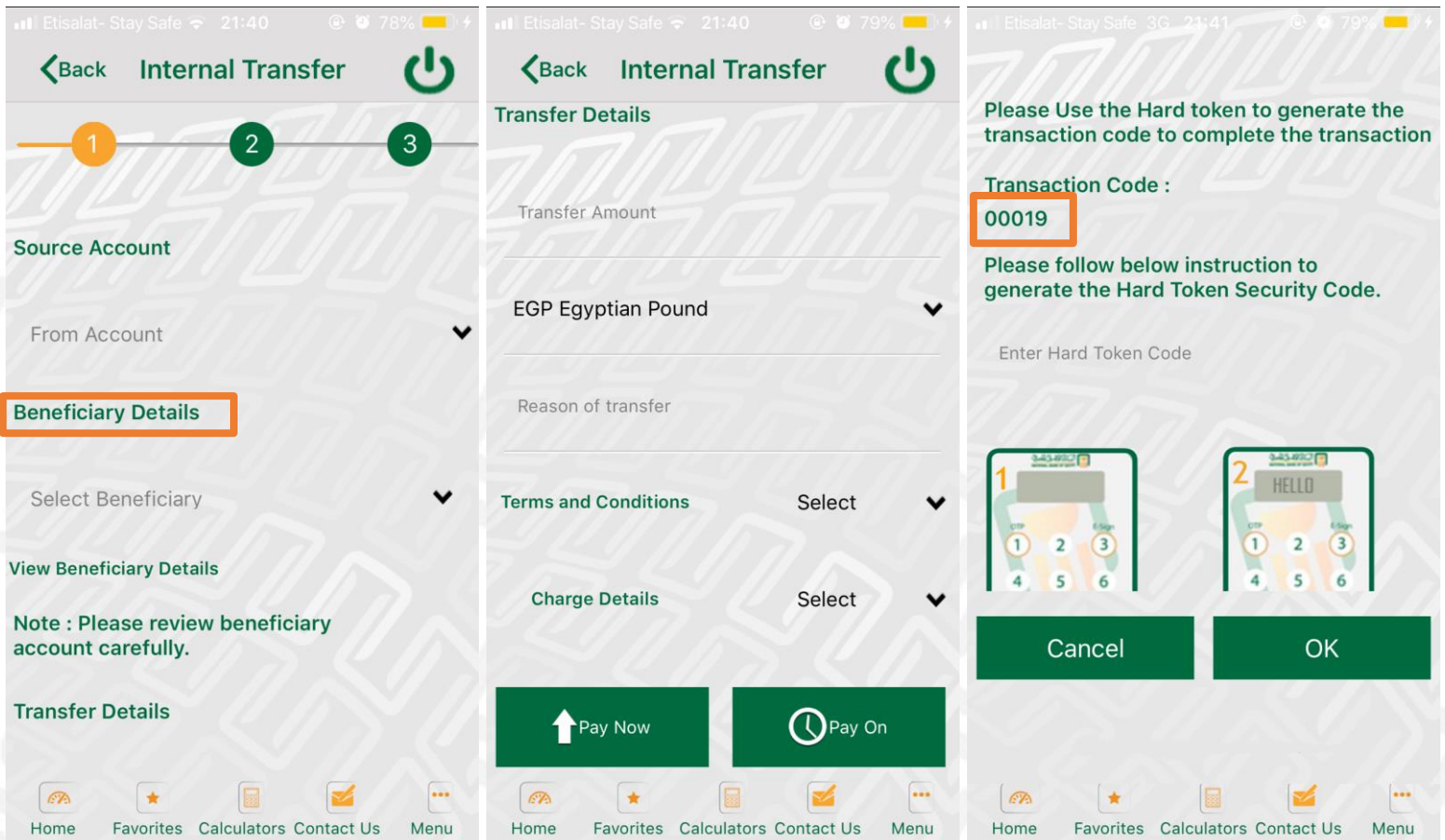
- Select the source account
- Select the destination account
- Enter the transfer amount
- Enter the reason of transfer
- Agree to the terms and conditions and charge details, and click on “Pay Now”
- Verify the transfer details and click on “Confirm” for execution



Internal Transfer

To make an internal transfer or domestic transfer, you should register for transactions outside your accounts and receive a Hard Token to make transfers via NBE Mobile App as per the following steps:

- Select the source account.
- Select the beneficiary's account (destination account); and by clicking on the drop-down menu, the names of all beneficiaries previously identified by the customer and donation entities available through the service will be displayed.
Select the beneficiary and verify his/her data by clicking on **“View Beneficiary Details”**
- Enter the transfer amount
- Enter the reason of transfer
- Agree to the terms and conditions and charge details, then click on **“Pay Now”**
- Verify the transfer details, then click on **“Confirm”**
- Use the Hard Token to authorize the transaction and enter the passcode to execute the transfer



Domestic Transfer

You can make a domestic transfer to a non-NBE customer through this screen as per the following steps:

- Select the source account
- Select the beneficiary's account (destination account); by clicking on the drop-down menu, the names of all beneficiaries previously identified by the customer will be displayed (this menu contains the accounts previously added by the customer or Mobile Wallets) Select the beneficiary and verify his/her data by clicking on **“View Beneficiary Details”**
- Enter the transfer amount
- Enter the reason of transfer
- Agree to the terms and conditions and charge details, then click on **“Pay Now”**
- Verify the transfer details, then click on **“Confirm”**
- Use the Hard Token to authorize the transaction and execute the transfer

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Domestic Transfer

1 2 3

Source Account

From Account

Beneficiary Details

To Account

View Beneficiary Details

Note : Please review beneficiary account carefully.

Transfer Details

EGP Egyptian Pound

Home Favorites Calculators Contact Us Menu

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Domestic Transfer

Transfer Details

EGP Egyptian Pound

Transfer Amount

Purpose of Remittance

Reason of transfer

Terms and Conditions Select

Charge Details Select

Cancel Pay Now

Home Favorites Calculators Contact Us Menu

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Domestic Transfer

1 2 3

Verify

Beneficiary Name

Clearing Code CIBEEGXXXX

Bank Name البنك التجارى الدولى CIB

From Account Current Acc

Beneficiary Account

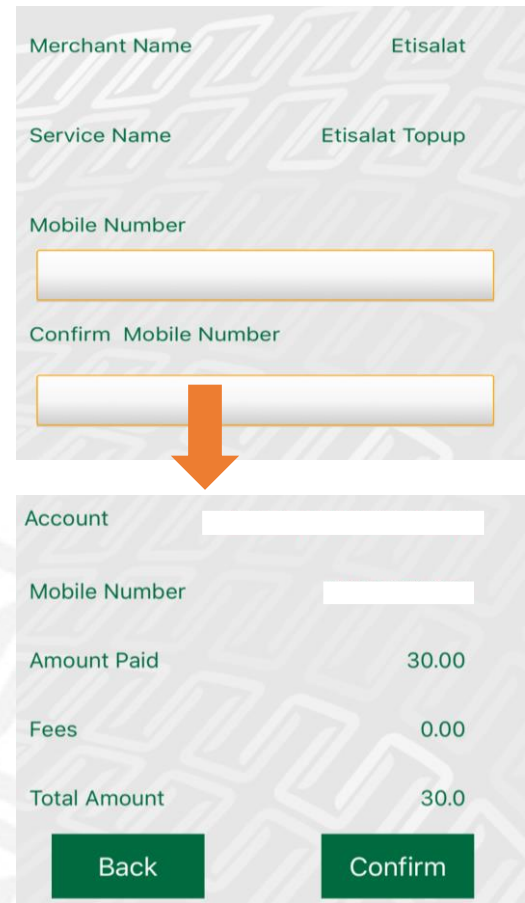
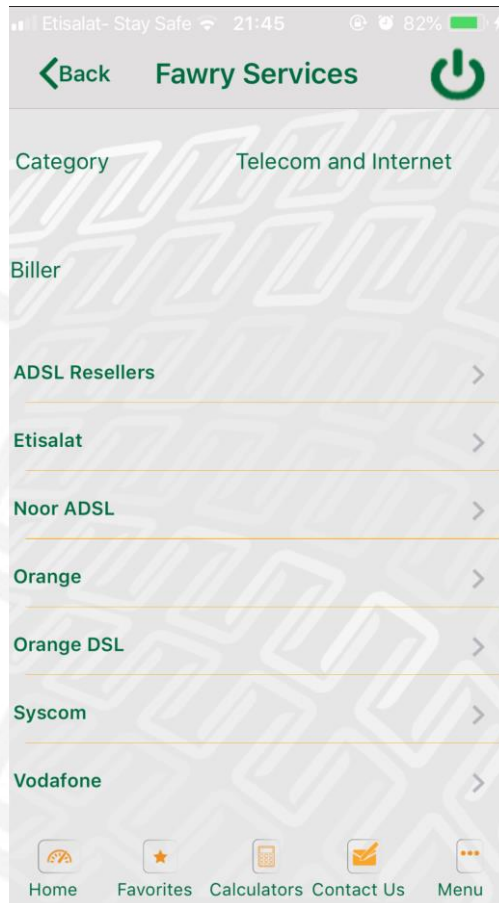
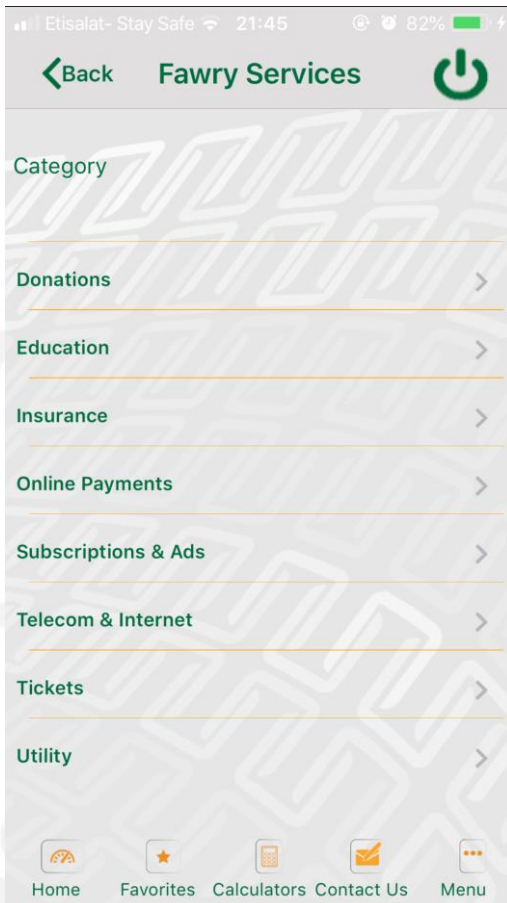
Change Confirm

Home Favorites Calculators Contact Us Menu

Payment Services

Payment Services enable you to pay various bills, subscriptions, tickets and other fees, and recharge the mobile phone balance via "Fawry Services" which are available on NBE Mobile App.

- Select the category
- Select the Biller Name
- Select the Biller Service (e.g. paying bills/recharging mobile balance)
- Enter the required information (mobile number/transaction reference number/National ID number/....)
- Select the account type and agree to the terms and conditions and charge details, then click on « **Next** ».
- Select the account that you wish to make the payment from
- Select/Type the sum that you wish to pay, then click "**Next**"
- Review the transaction details, then click "**Confirm**" to authorize and execute the transaction using the Hard Token

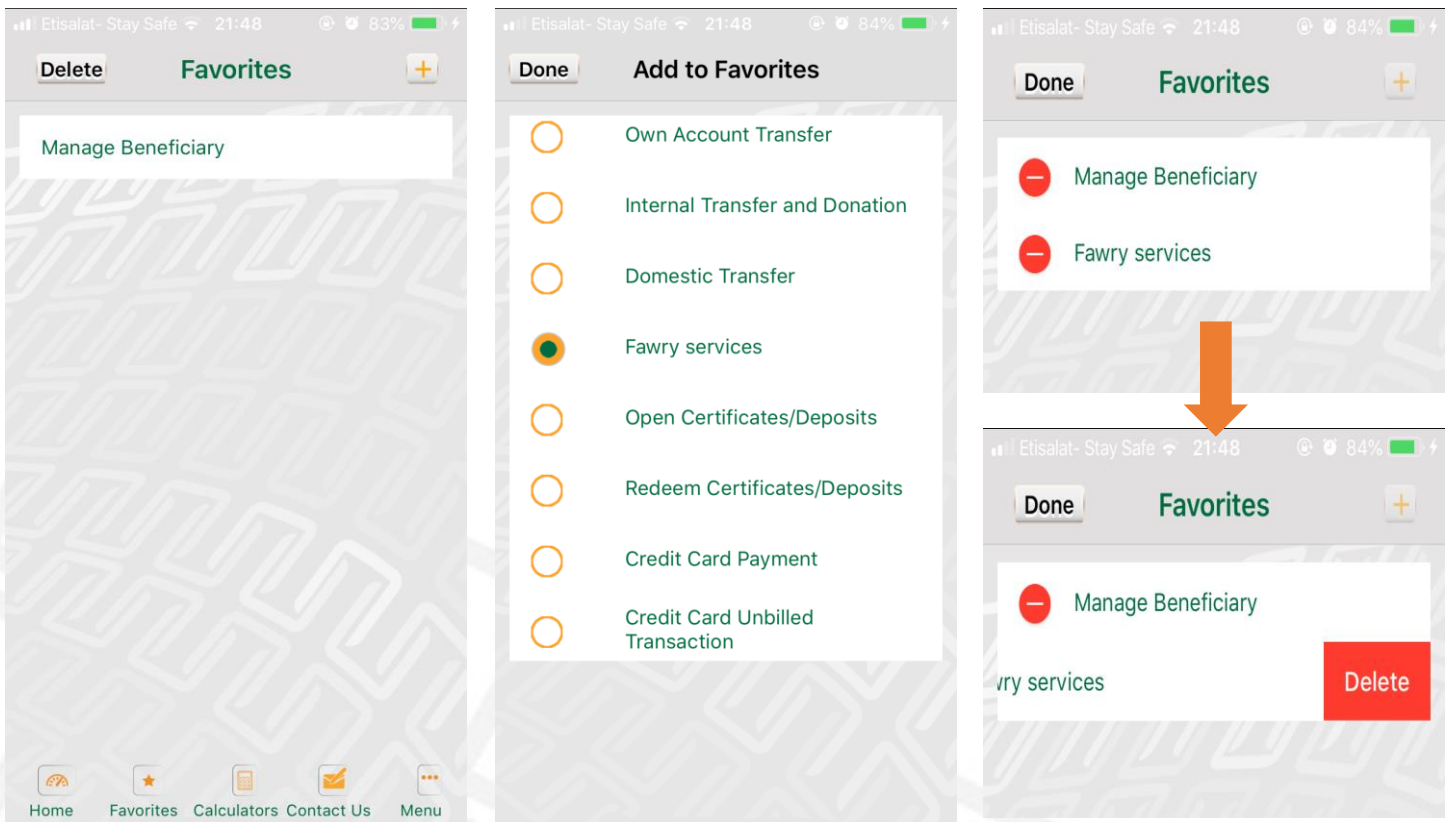


You can also use NBE Mobile APP in many other services through the main menus as follows:

Favorites

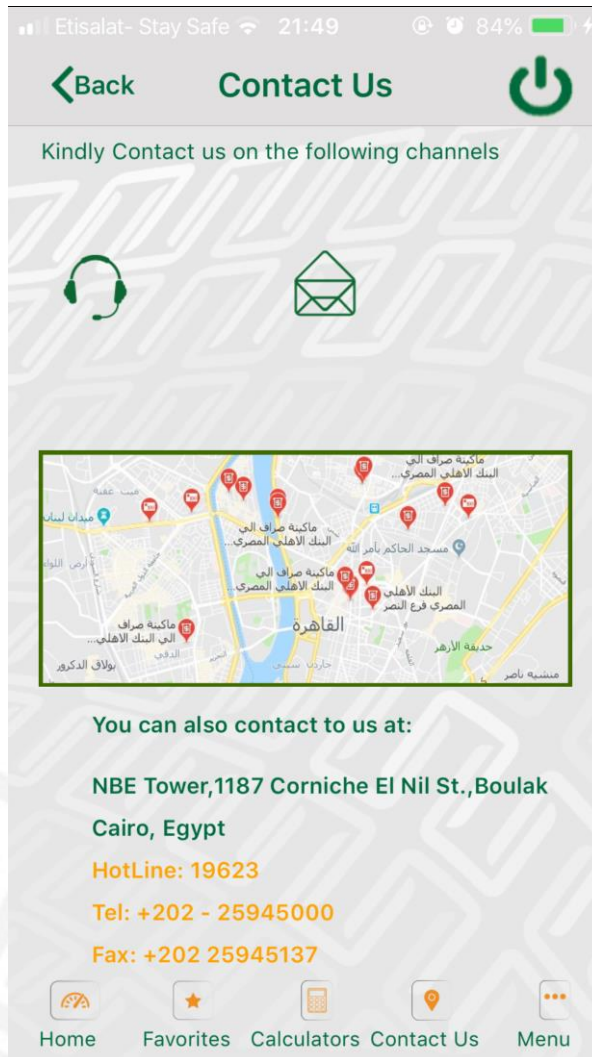
You can choose your favorites screens that you frequently use for a more convenient application experience. Click on the “Add” icon at the top right of the screen and choose your favorites screens, then click on “Done”. When you return to the favorites screen, you will find the screens that you have chosen.

You can also delete any screens that you have previously added to Favorites by clicking on “Delete” then clicking on “-” next to each menu.



Contact Us

This screen shows you how you can contact NBE by calling our Customer Service at 19623 or by sending an email.



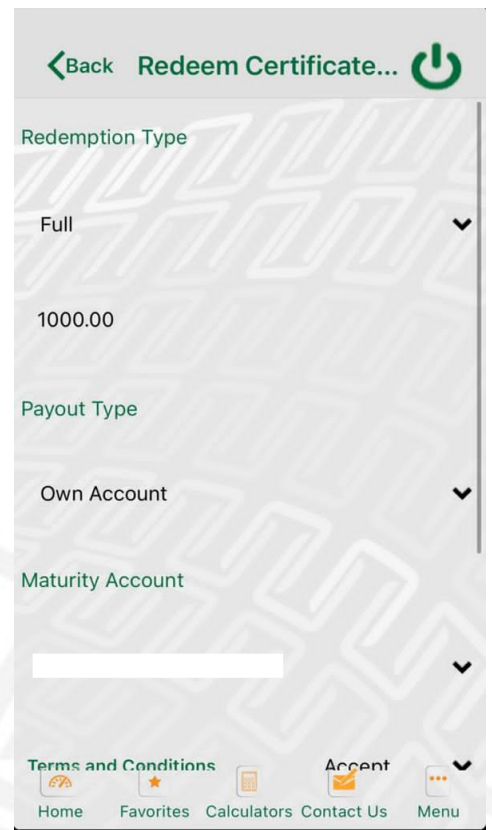
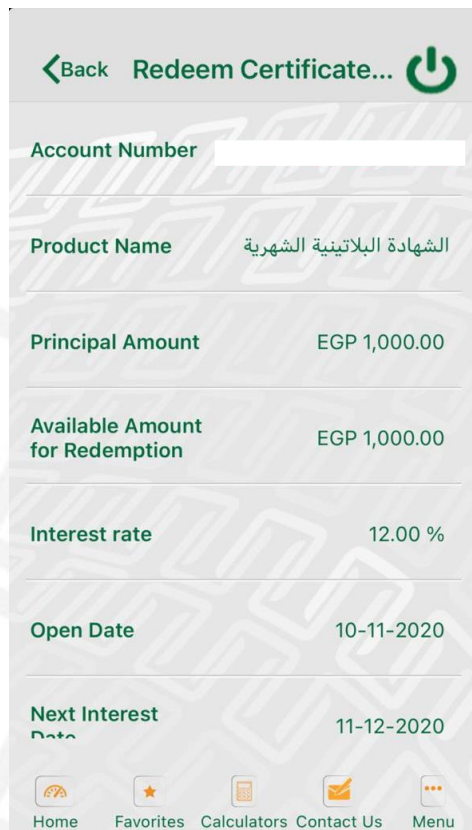
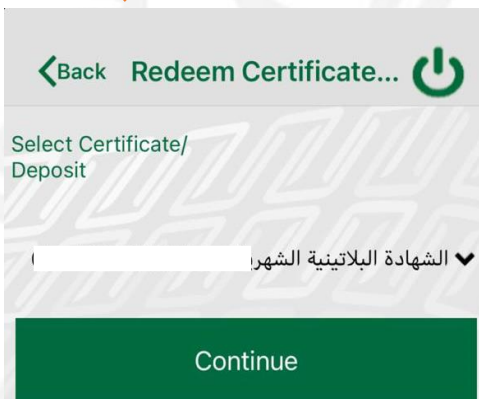
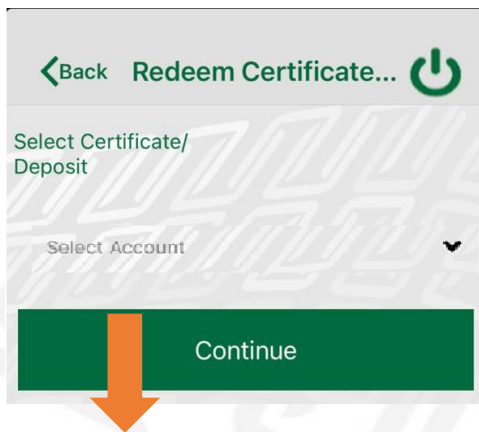
Menu

The Menu shows other services that you can access via NBE Mobile App

Redeem Certificates and Deposits

You can view your certificates and deposits by clicking on « **Certificates/Deposits** », and open or redeem certificates and deposits through the following steps:

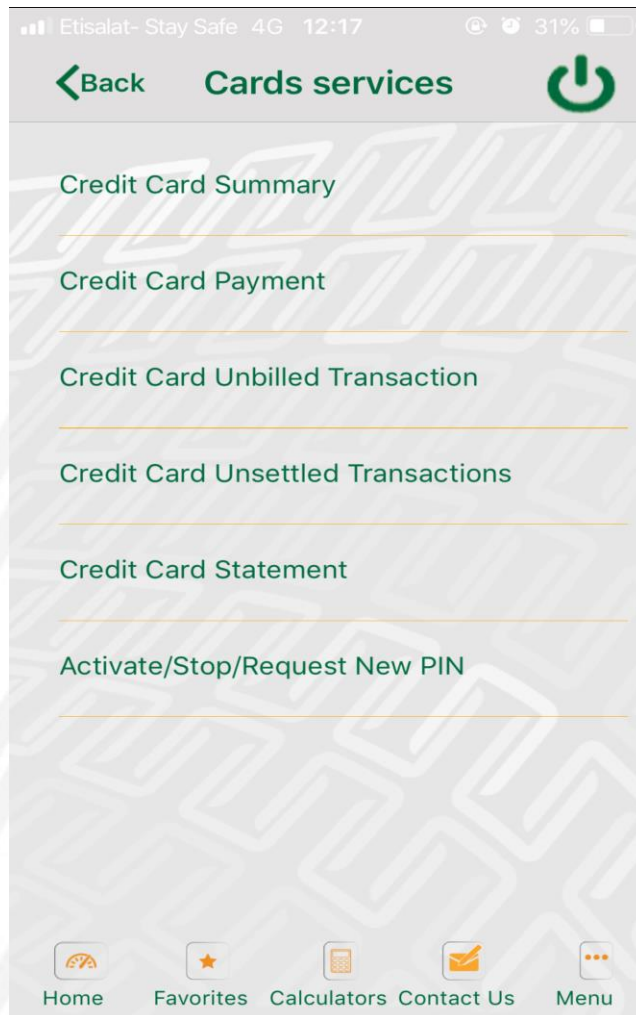
- Select the certificate that you wish to redeem
- Review the certificate instructions and click on redeem
- Select full or partial redemption
- Select the payout account
- Agree to the terms and conditions, then click on «**Submit**».
- Review the redemption instructions then click on « **Confirm** » to execute the redemption.



Cards Services

This menu enables you to inquire about all your credit cards, and pay the credit card(s) due amount by debiting your account(s). It includes the following:


- Credit Card Summary to view the card details (current balance, expiry date, available credit limit, the last payment date and amount, payment due date and minimum amount due)
- Credit Card Payment
- Credit Card Unbilled Transactions
- Credit Card Unsettled Transactions showing the transactions of the selected card that have not been settled or debited yet
- Credit Card Statement
- Activate/Stop/Request New PIN

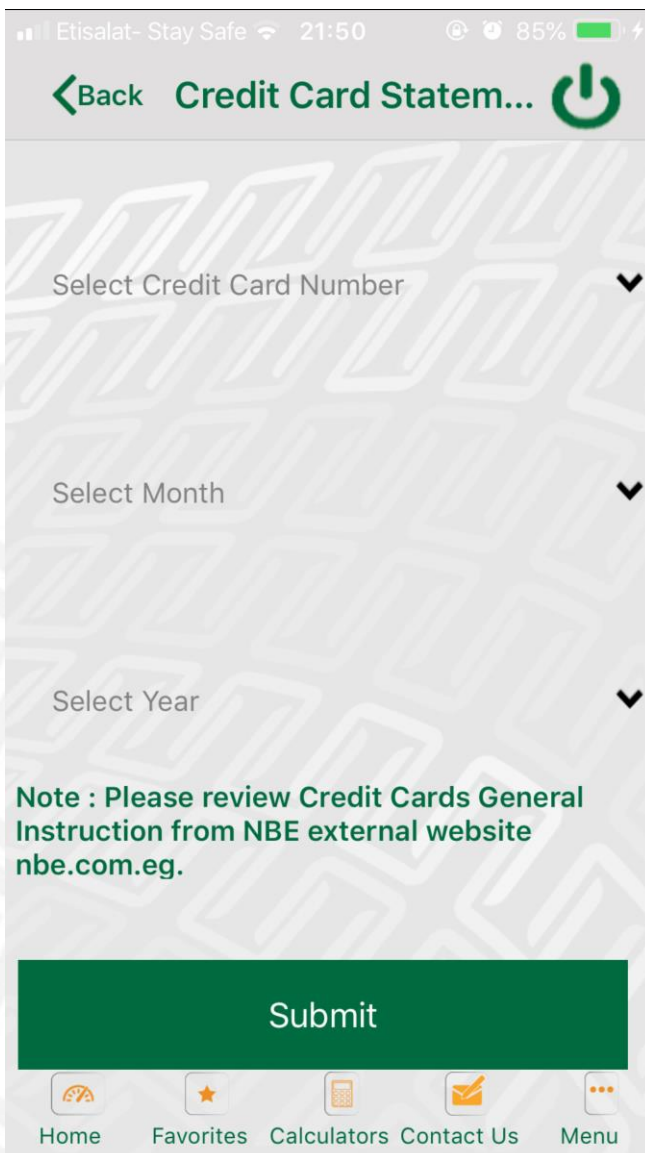


Credit Card Statement

To get your credit card statement:

- Select credit card
- Select the month and year
- Click on “Submit” to view a detailed statement of the selected credit card for the selected period.

You can download your credit card statement in PDF format by clicking on "" on the right side of the screen



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< Back Credit Card Statem...

Select Credit Card Number

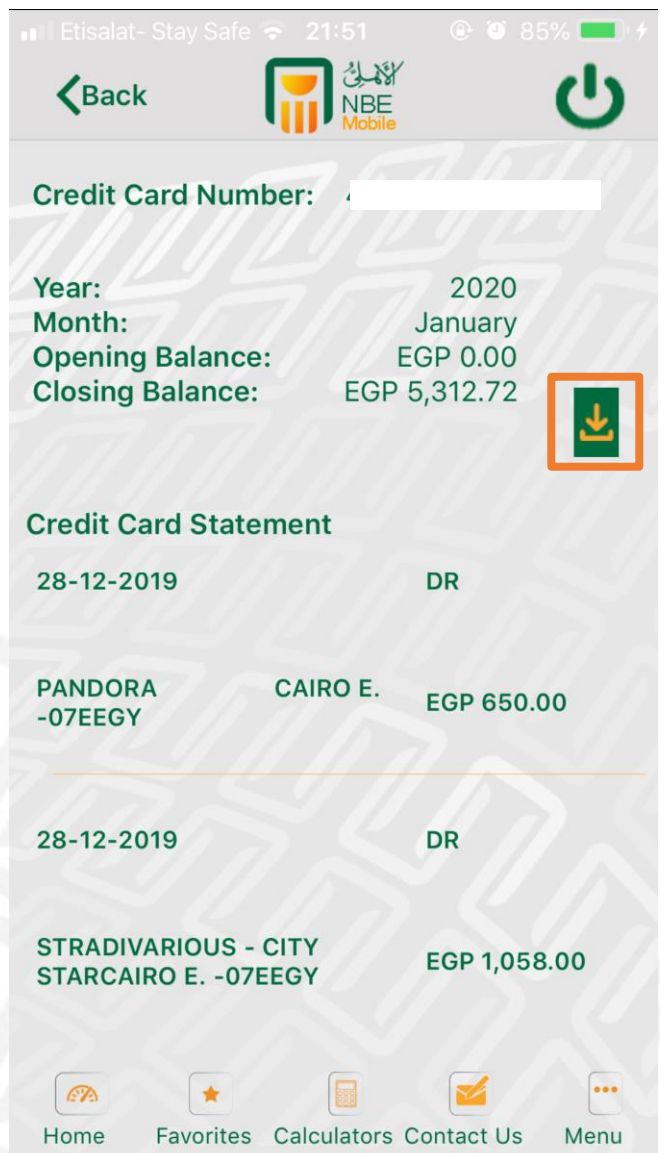
Select Month

Select Year

Note : Please review Credit Cards General Instruction from NBE external website nbe.com.eg.

Submit

Home Favorites Calculators Contact Us Menu



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< Back

Credit Card Number:

Year: 2020
 Month: January
 Opening Balance: EGP 0.00
 Closing Balance: EGP 5,312.72

Credit Card Statement

28-12-2019	DR	
PANDORA -07EEGY	CAIRO E.	EGP 650.00
28-12-2019	DR	
STRADIVARIOUS - CITY STARCAIRO E. -07EEGY		EGP 1,058.00

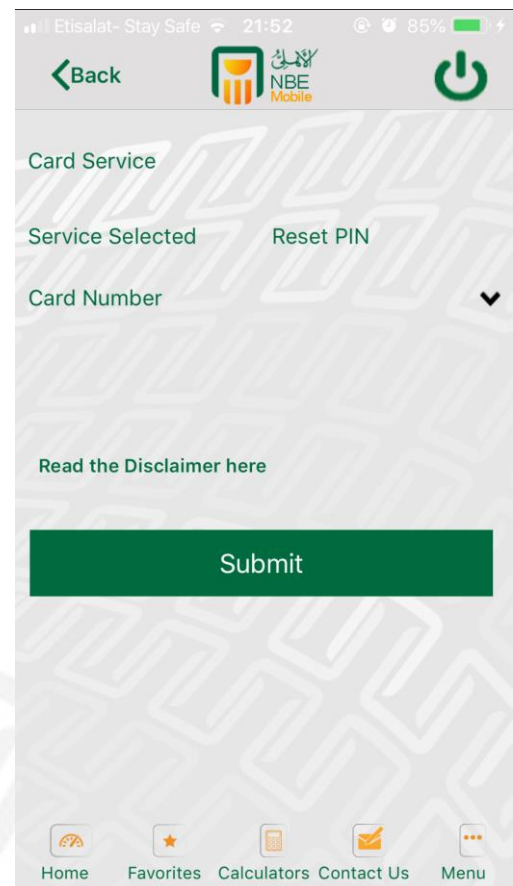
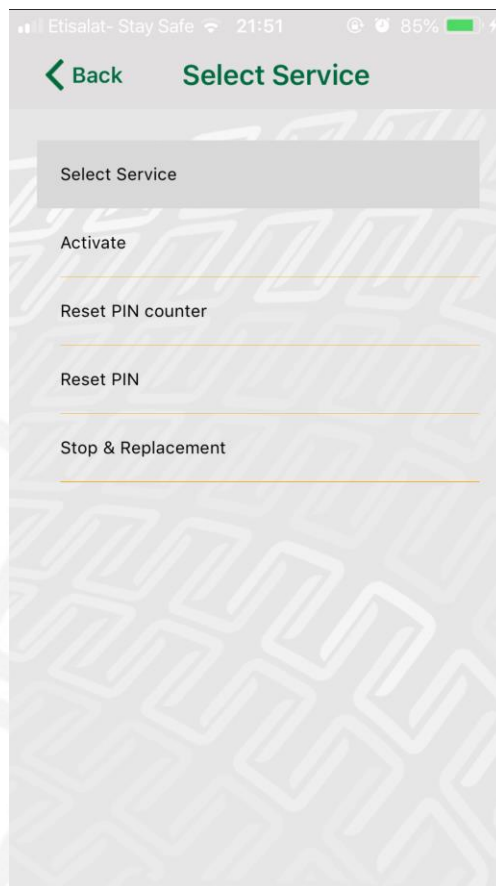
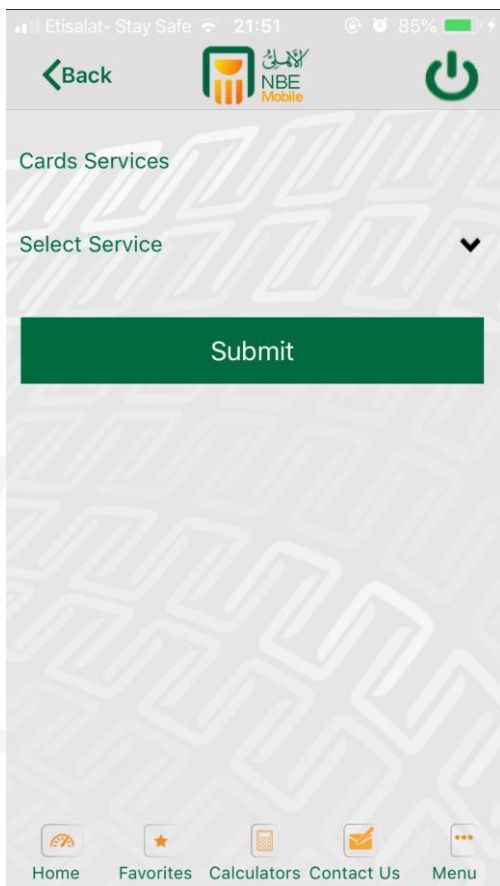
Home Favorites Calculators Contact Us Menu

Activate/Stop/Request New PIN

Through the "Cards services" menu, you can obtain many credit card and payroll card services. Click on "Activate/Stop/Request New PIN", then select the service that you wish to process:

- Activate (to activate credit cards and payroll card replacements)
- Reset PIN counter (for credit cards and payroll card)
- Reset PIN (for credit cards and payroll cards)
- Stop & Replacement (to stop and issue a replacement for credit cards or stop payroll cards)

After selecting the requested service, click on "Submit" to choose the card number and the stop reason only in case you have selected "Stop & Replacement", then click on "Submit" to execute your request.



Transfers

You can access "Manage Beneficiary" services or view " Scheduled Payments " through the Transfers menu

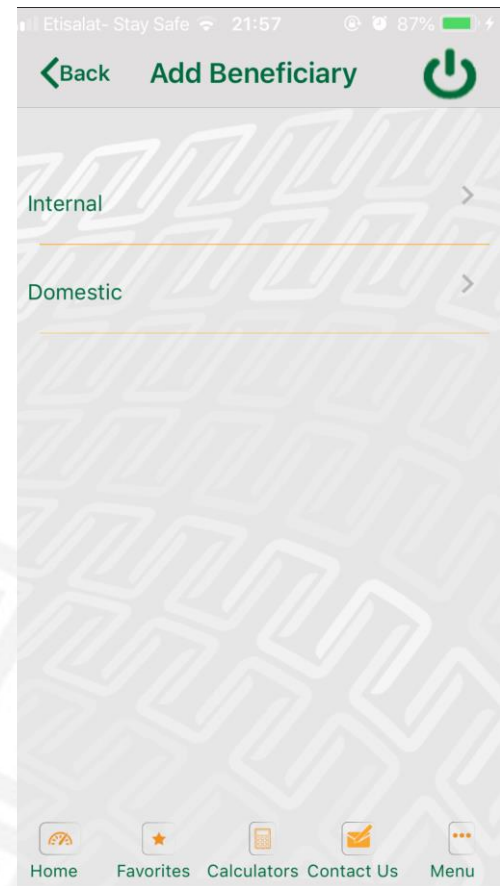
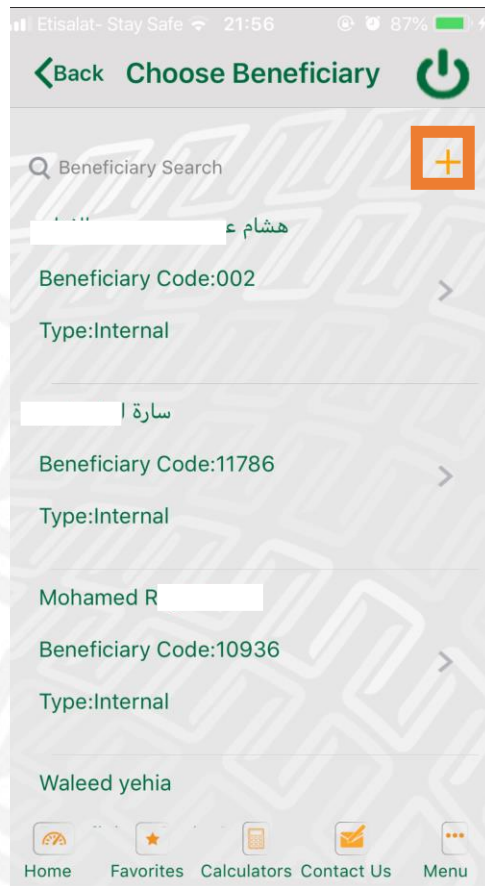
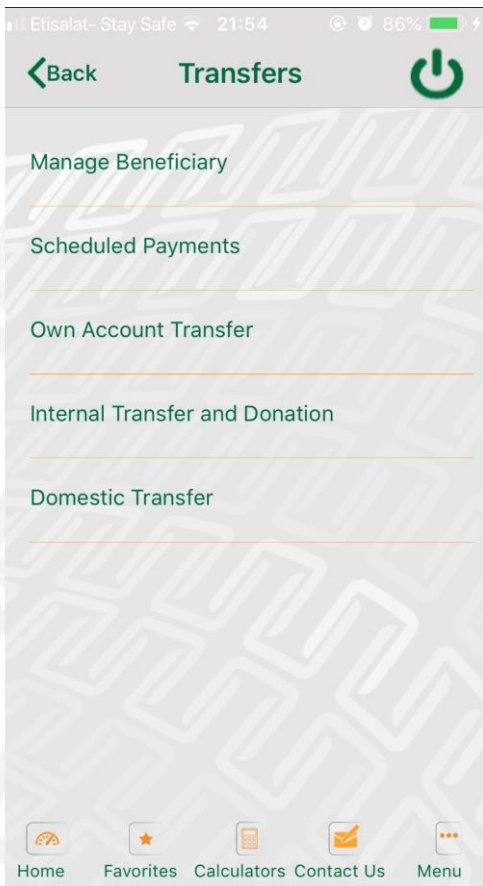
Manage beneficiary

You can view the list of previously identified beneficiaries which includes:

- Beneficiary name
- Beneficiary code
- Type of transfer (internal/domestic)

You can add a new beneficiary by clicking on “+” on the right side of the screen and select the beneficiary type:

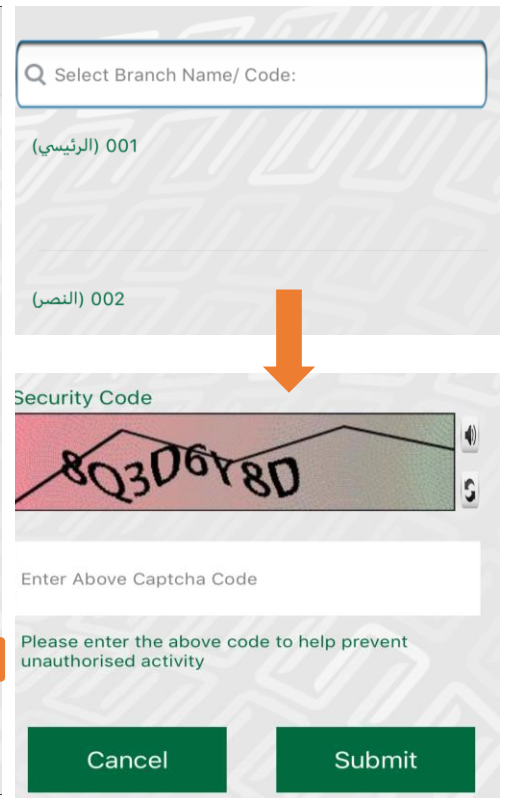
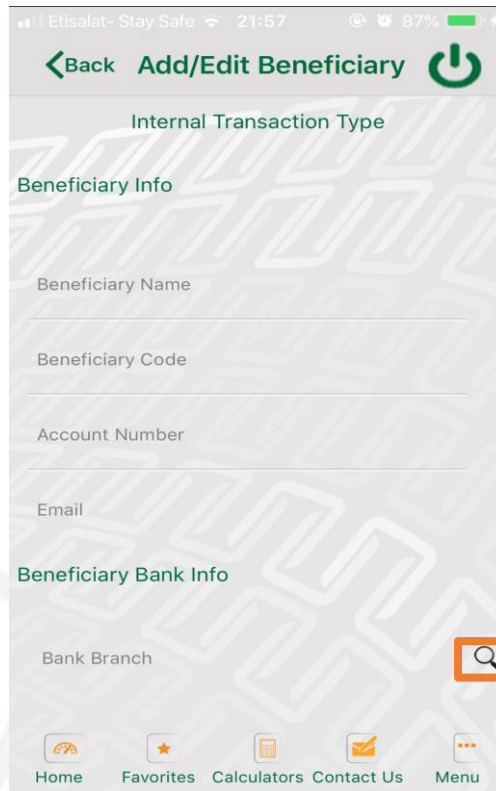
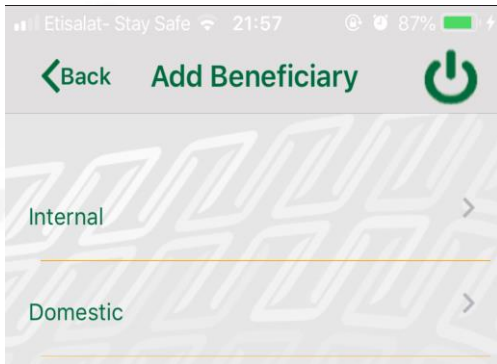
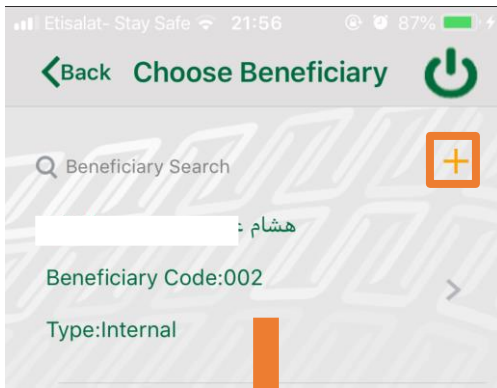
- Internal (NBE customer)
- Domestic (non-NBE customer)



Internal

To make an internal transfer, you have to add a beneficiary through the following steps:

- Enter beneficiary name and code (this code is used as a reference for you)
- Enter the account number
- Select beneficiary branch by clicking on “Search” and selecting the branch
- Enter your security code and click on “Submit”
- Review the beneficiary details then click on “Confirm”



Domestic

To make a domestic transfer, or a transfer to an E-Wallet, you have to add a beneficiary through the following steps:

- Enter beneficiary name and code (this code is used as a reference for you)
- Enter in full and accurately the beneficiary's account number/IBAN/Mobile Wallet number
- Enter bank name
- Select the beneficiary's branch by clicking on "Search", all the branches of the bank that you have entered will be displayed
- Click on "Submit"
- Review the beneficiary details then click on "Confirm"

Domestic-Transfer To Account/Credit Card

Beneficiary Details

Beneficiary Name

Beneficiary Code

Account Number / IBAN

Email

Please Select Beneficiary Bank Details

ACH Network

Bank Name

Beneficiary Bank Details

Please Select Beneficiary Bank Details

ACH Network

Bank Name

Please Select Branch Name

البنك التجاري الدولي CIB البنك التجاري الدولي

Code: CIBEEGXXXX

البنك التجاري الدولي CIB

Beneficiary Bank Details

فرع الجيزة
CIBEEGXXXX

Visibility

Private

Read the Disclaimer here

Cancel Submit

Home Favorites Calculators Contact Us Menu

In case of adding a Mobile Wallet as a beneficiary of transfer, enter the mobile wallet opposite the bank's name and click on the search icon next to Bank Name to select the mobile wallet, then click on "Confirm"

Please Select Beneficiary Bank Details

ACH Network

Bank Name

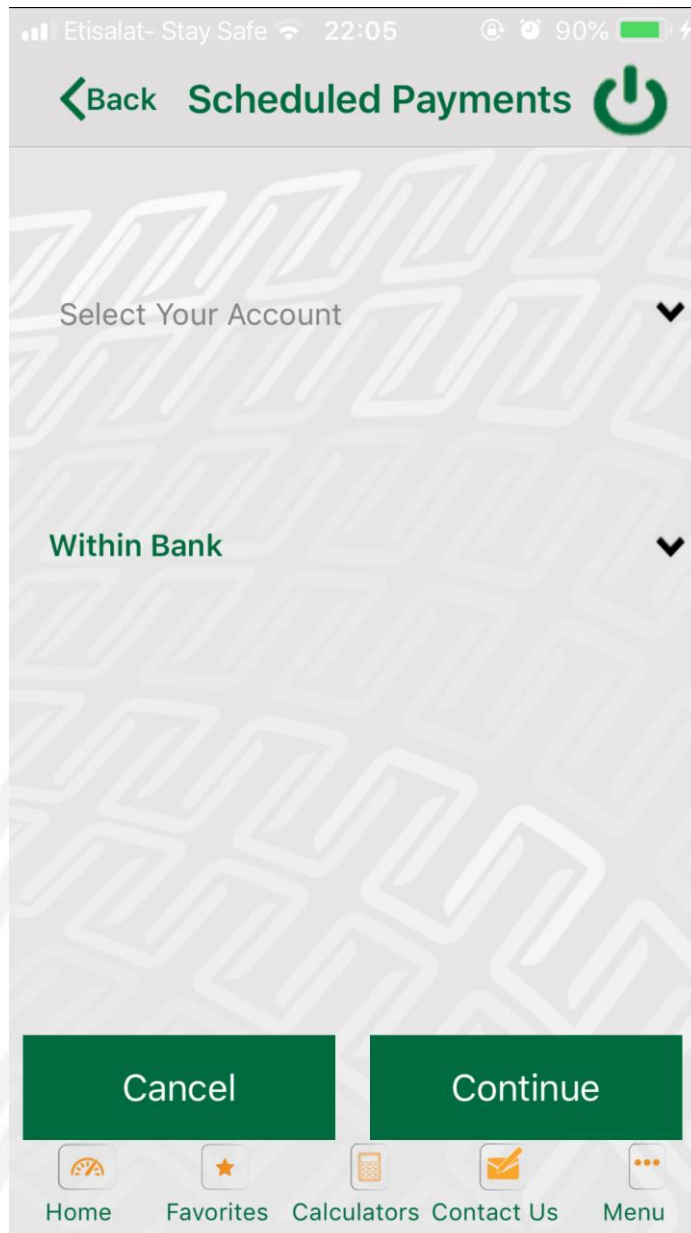
Please Select Branch Name

Mobile Wallet محفظة الهاتف المحمول Mobile Wallet محفظة الهاتف المحمول Mobile Wallets

Code: MDIGEGXXXX

View Scheduled Payments

To view the scheduled payments regarding your accounts, select the account, then click on “Continue” to view all the scheduled payments created through the account.

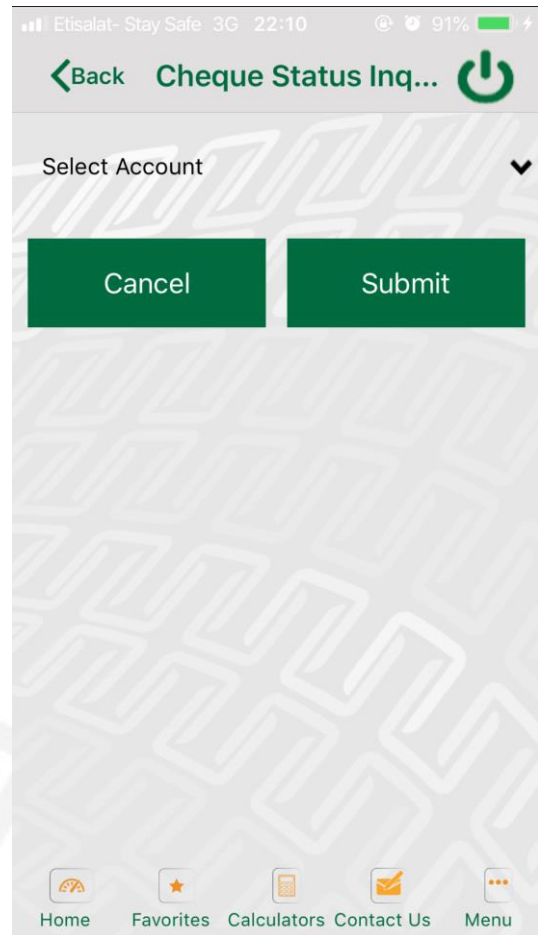
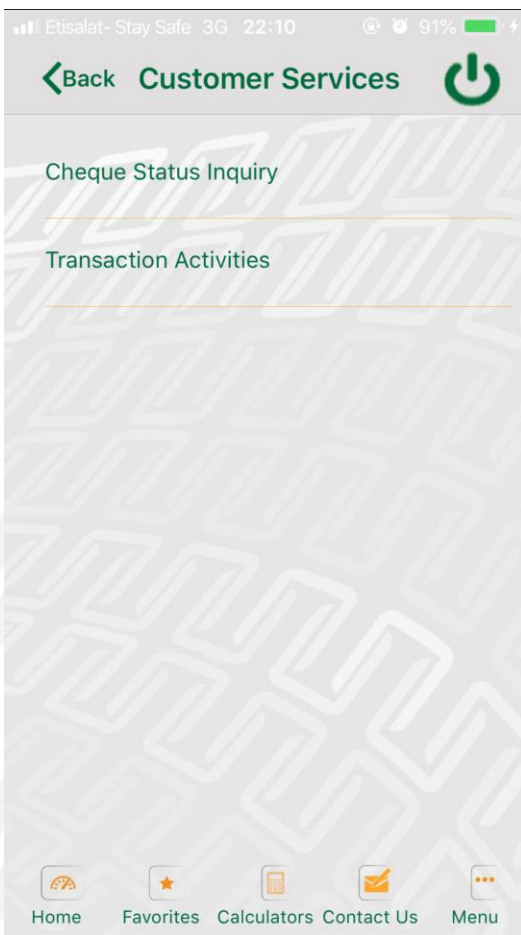


Customer Services

This menu enables you to inquire about cheque status and view transaction activities carried out through NBE Mobile App or Al Ahly Net services.

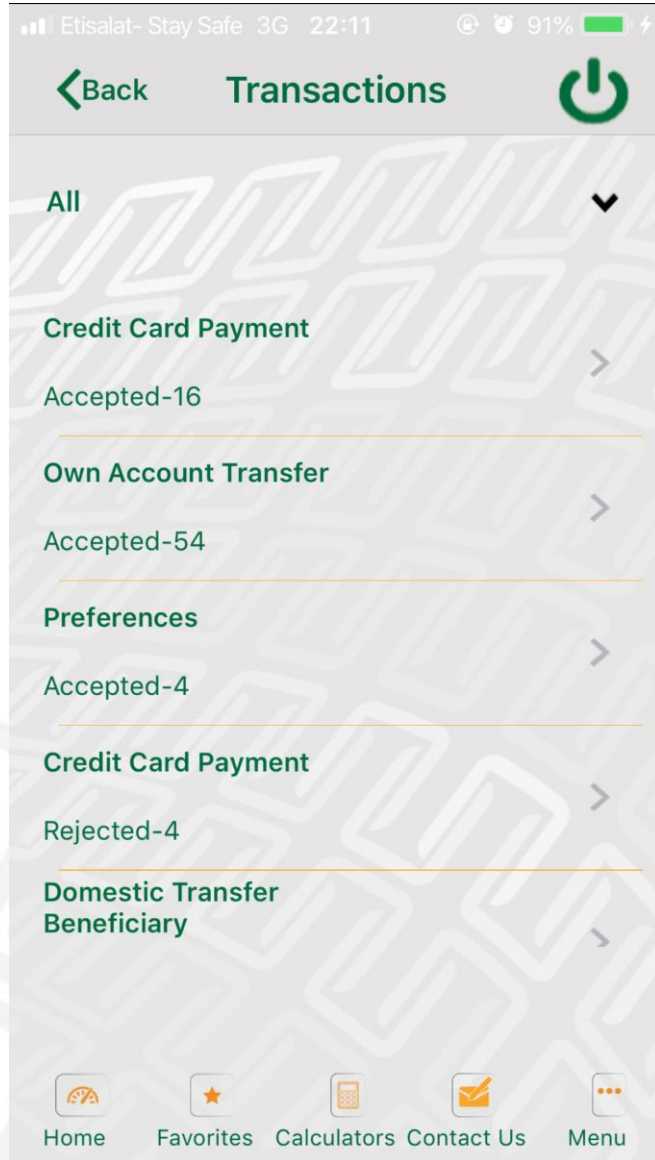
Cheque Status Inquiry

You can view the status of your cheques by selecting the account and clicking on “Submit” to view all the cheques and their status



Transaction Activities

You can view a summary of the transactions carried out through NBE Mobile App or Al Ahly Net through this menu. It contains all the accepted and rejected transactions. By clicking on a transaction, you can view all its details: transaction (reference number, transaction date, etc.).



Change Password

You can change your password through NBE Mobile App as per the following steps:

- Click on the drop-down menu next to the user name from the main menu in the top right corner of the screen.
- Click on "Change Password"
- Enter the existing password then the new one and confirm it according to the Password Policy at the bottom of the screen
- Click on "Submit" to change the password.

