NBE Net

User
Guide

البنك الأهلي المصري
NATIONAL BANK OF EGYPT

بنك أهل مصر

Al Ahly Net User Guide

Steps to login to Al Ahly Net (Retail Customers)

To access Al Ahly Net service, please visit www.nbe.com.eg, then click "Al Ahly Net" link via the quick links menu sitting on the right-hand side of the homepage.

Entry of user ID and selection of language

- After logging in to Al Ahly Net service, you can choose/switch the preferred language (English/Arabic) from the language dropdown menu in the top-right corner of the screen.
- Enter your user ID (consisting of 8 digits) received from the branch in the welcome letter and sent to your email as well. Alternatively, the user ID can also be obtained through contacting Al Ahly Phone (19623).
- Press "Sign in" and enter your password to access the service.

Entry of password

A password screen then appears, the exact password sent to your mobile phone should be entered, taking the following into consideration:

- Enter the password in the same order received in the SMS.
- Stick to capital and small letters.
- Enter the special characters (e.g. @, $, #, %, _, etc.) as received and in the same order.
- Press "Login" in the bottom-left corner of the screen to confirm the password.
- Internet Explorer users can press the eye icon appearing while entering the password in order to show the password. This ensures that the password is typed correctly.

Terms and Conditions

After verifying the user ID and password, the terms and conditions screen appears. Please read these terms and conditions carefully, then press the button "Accept" in the bottom-right corner of the screen.

Change Login Password

The system displays the rules for changing the login password. Please read them carefully to change the login password accordingly.

- If you do not wish to use the virtual keypad, uncheck "Use virtual keyboard" box at the top of the keyboard.
- Change the password according to the relevant rules stated on the same screen.
- Press "Change" in the bottom right corner of the screen to complete the password change.
- Internet Explorer users can press the eye icon appearing while entering the password in order to show the password. This ensures that the password is typed correctly.

| Change Password | 20-05-2019 10:26:07 GMT +0200 |

Rules for Login Password

Password should be minimum 8 characters
Password should be maximum 10 characters

Password should contain at least 1 Lowercase alphabets
Password should contain at least 1 Uppercase alphabets
Password should contain at least 1 Special characters
Password should contain at least 1 Numeric characters
Password must contain one of the following as first char
-- Lowercase alphabets
-- Uppercase alphabets
-- Special characters
-- Numeric characters
Password must contain one of the following as last char
-- Lowercase alphabets
-- Uppercase alphabets
-- Special characters
-- Numeric characters

Allowed special characters
_ ! # $ % ? @

Password can contain 5 successive characters
Password can contain 5 repetitions

☑ Change Login Password

| User Id: Anwar |
| Enter Old Password: |
| New Password: |
| Confirm New Password: |

☐ Use virtual keyboard
Virtual Keyboard :

Upper | Delete | Clear All | Not Mixed |

☐ Click here to enter by hovering

Clear | Change

Set Account as Favorite and Set Account Nickname

A screen to set accounts as favorite and set account nicknames is displayed. This step is optional and you can skip it by pressing "Skip" in the bottom right corner of the screen.

Step 1: Terms and Conditions ✓	Step 2: Force Change Password ✓	**Step 3: Set Account Nick Name**	Step 4: Set Security Image	Step 5: Set Security Question	Step 6: Complete

User can set nick name for his account. This will come in account dropdown during any transaction and activity.

✓ Password changed successfully.

Disable Account Nickname: ☐

Loan | Term Deposits | Current and Savings

Account No	Account Nickname	Set As Favourite
00017474		
1601336100894280 160 EGP		☐

* Alphanumeric Characters With Spaces are Allowed for Account Nickname

Save

Skip

Setting Security Image/Phrase

A screen to set the security login image/phrase appears. Choose your preferred image by pressing "Click Here" at the bottom of the image. Multiple images are displayed so that you can choose your preferred image/phrase. Press "Next" in the bottom right corner of the screen.

Step 1: Terms and Conditions	Step 2: Force Change Password	Step 3: Set Account Nick Name	**Step 4: Set Security Image**	Step 5: Set Security Question	Step 6: Complete

It is also a mandatory step and you need to set your security credentials. This is a security measure and is required to enhance the security of your online access to banking services.

Enhanced Authentication Enrollment

Step 1:
A random authentication image and Phrase have been pre-selected for you. You may change the image by selecting the link which is directly below the image box. Each time you click on the link, a new image will be displayed. Please select your preferred image.

Step 2:
After you have selected your new image, you may change the phrase by selecting the link which is directly below the phrase box. Each time you click on the link, a new phrase will be displayed. Please select your preferred phrase. Memorize your authentication image and phrase, as you will be asked to confirm them each time you login to National Bank of Egypt Online Banking.

Password:
••••••••

Preview

7/9/2017 14:28 <EET>

AHLY net   Login

focused hares

Don't like this image? Click Here for a new one.
Your phrase focused hares
Don't like this phrase? Click Here for a new one.

Security Questions

Security questions screen then appears. Please select and answer one question from each of the three dropdown menus. Then, press "Next" in the bottom right corner of the screen to complete login. Make sure not to forget such answers because they are used in the request for retrieving a lost or forgotten password.

Summary of login steps

The final screen then appears to confirm the previous steps. Click on "Continue" in the bottom right corner of the screen to logout and login again using the new login password which was created from the "Force change password" screen.

After logging in to Al Ahly Net service

You can access the "Account Summary" through the main menu of the "Accounts" inquiry service via which you can also reach the following:

- Account Summary
- Operative Account Details
- Operative Account Activity
- Account Overview
- Open New Sub Account

Account Summary screen

This screen displays a summary of all your accounts, credit cards and total portfolio amount as follows:

- Total current, savings and overdraft accounts
- Total deposits and certificates
- Total loan accounts
- Choose "Favourite" to view favourite accounts only or choose "All" to view all your accounts.

Total Portfolio Amount (EGP Equivalent)		12,066.30
Total Savings and Current Account (EGP Equivalent) :		12,066.30
Total Deposits, Certificates and saving pools (EGP Equivalent) :		0.00
Total Loan Account (EGP Equivalent) :		0.00

Choice of Account : All ▼

Summary of current/savings/overdraft accounts allows you to view:

- Account number
- Account description (e.g. current, non-interest bearing, retail)
- Currency
- Current balance
- EGP equivalent (in case of accounts in foreign currencies)

Current and Savings				Set Favorite Accounts
Account Description		Currency	Current Balance	EGP equivalent
	جاري بدون عائد آخر	EGP	33.60	33.60
	توفير بعائد سنوي..-العباس	EGP	12,031.84	12,031.84
	-..مرتبات الموظف	EGP	0.86	0.86
		Total Savings and Current Account (EGP Equivalent)		12,066.30

Deposits/certificates/pools accounts summary, allowing you to view:

- Account number (certificate/deposit)
- Account description (e.g. 18-month Platinum Certificates)
- Currency
- Current balance
- EGP equivalent (in case of foreign-currency accounts)

Deposits/Certificates/Pools				Set Favorite Accounts
Account Description		Currency	Current Balance	EGP equivalent
الشهادة الماسينية		EGP	50,000.00	50,000.00
الشهادة الماسينية		EGP	100,000.00	100,000.00

Credit card summary, allowing you to view:

- Card number
- Card type (e.g. Visa Classic)
- Cardholder name
- Credit limit
- Current balance
- Available limit
- Expiry date

Credit Cards							
Card Details	Card Holder Name	Credit Limit	Current Balance	Available Limit	Expiry Date	Card Currency	Credit Card Statement
4 ⸱A GOLD NEW -Primary		25,000.00	1,718.92	23,281.08	12-Dec-2022	EGP	View

Loan accounts summary, allowing you to view:

- Loan account number
- Loan type (e.g. personal loan)
- Loan currency
- Total loan balance
- Total loan balance in EGP equivalent

Loans				Set Favorite Accounts
Account Description		Currency	Outstanding Loan Amount	EGP equivalent
قرض شخصي فائدة بسيطة		EGP	56,051.59	56,051.59
Loan Details				
Loan Account Activity				
Loan Repayment Inquiry	Total Loan Account (EGP Equivalent)			56,051.59
Loan Schedule				

Operative Account Details

This screen allows you to view detailed information on each account separately. This screen is accessible either through:

- "Operative Account Details" from the side menu next to each account, which directly displays details of the account selected; or

- "Operative Account Details" from the sitemap on the left side of the screen and select the account to view its details.

The system displays the following account details:

- Account details:
    - Account opening date
    - Account number
    - Account type (e.g. current or savings)
    - Account status (e.g. enabled, blocked…etc.)
    - Account branch
    - Product name
    - Account currency
- Facilities
    - Cheque book
    - Overdraft allowed
- Balances
    - Current balance
    - Amount on hold (Blocked amount)
    - Uncleared funds (e.g. cheques under collection)
    - Available balance (excluding amount on hold)
    - Minimum balance required
    - Net available balance for withdrawal

Operative Account Details   12-11-2020 10:14:54 GMT +0200

Select Account: Current Acc ▼

Submit

Account Details

Name:		Opening Date:	18-10-2018
Account Number:		Account Type:	Current and Savings
Account Relationship:	Single	Account Status:	Account Enabled
Branch:	البرج	Product Name:	جاري بدون عائد افراد
Account Currency:	EGP		

Facilities

Cheque Book:	Yes	Overdraft Allowed:	Yes

Balances

Current Balance:	33.60
Amount on Hold: ❷	0.00
Uncleared Funds: ❷	0.00
Available Balance:	33.60
Minimum Balance Required:	0.00
Net Available Balance For Withdrawal: ❷	33.60

Operative Account Activity

Operative Account Activity

This screen displays the activity of an account statement. It is accessible either through:
- "Operative Account Activity" from the side menu next to each account, which directly displays a statement of the account selected; or
- "Operative Account Activity" from the sitemap on the left side of the screen and select the account you want to inquire about.

The system displays an account statement via the following steps:
- Select account and choose one of the search parameters:
  - Last 'n' transactions (enter the number of required transactions)
  - Today's transactions
  - Last 'n' days (enter the required range)
  - Previous six months
  - Specified period (enter "from date" and "to date")

- Transaction type:
  Choose debit transactions only or credit transactions only, or both debit and credit transactions.
- Sorting:
  Transactions are sorted by:
  - Transaction date
  - Value date (actual execution date)
  - Amount
  - Sorting order: displaying sorted information in a descending or an ascending order.

- **Account details:**

  You can view account currency, opening balance and closing balance.
  - o Detailed statement of transactions:
    - ▪ Transaction date
    - ▪ Value date
    - ▪ Transaction reference number
    - ▪ Transaction description
    - ▪ Debit amount (debit)
    - ▪ Credit amount (credit)
    - ▪ Post-transaction balance
    - ▪ A PDF format of the viewed statement can be downloaded.

Operative Account Activity   12-11-2020 10:27:36 GMT +0200

Select Account*:	Current Acc ▼		

Search By*: Last 'n' Days ▼		No of Days**: 4	
Transaction Type*: Both Debit and Credit Transactions ▼			
From Date**: 08-11-2020		To Date**: 12-11-2020	
From Amount**:		To Amount**:	
Select Debit Card: All ▼			

Sort By*: Transaction Date ▼	Sort Order*: Descending ▼

*:Indicates mandatory field.
**:Indicates mandatory if particular option is enabled.
Disclaimer :
Closing Balance does not have future dated transactions accounted.
Running balance would be displayed on sorting on transaction date
To review your accounts transactions before Thursday 13th of April 2017 kindly visit nearest NBE branch.
*Dates specified are the transaction dates
*:Balance displayed sorted by transaction date.

Submit

Account Number	Account Currency	Opening Balance	Closing Balance
0	EGP	34.60	33.60

Pages : (1)   1

Transaction Date	Value Date	Transaction Reference No.	Description	Debit	Credit	Balance
10-11-2020	10-11-2020	077DBCP203154016	اد البطاقات الائتمانية من خلال الاهلي نت	1.00		33.60
09-11-2020	10-11-2020	077CDAO2031413Ya	نقدي باستخدام بطاقة خصم من خلال الانت 1965(		800.00	34.60
09-11-2020	09-11-2020	077FTNU203142016	د سيد الى	800.00		-765.40

Select Download Format: PDF Format ▼   Download

Account Overview

This screen displays total customer (credit/debit) balances of each product. It is also accessible through "Account Overview" from the sitemap on the left side of the screen and shows overall information about the customer's accounts.

Open a New Sub Account

This screen allows you to open a new sub account through:
- Selecting the product (savings account/current account)
- Selecting the account branch
- Selecting the currency

After verifying the selected details, you have to agree to the terms and conditions as well as the charge details, click "Submit" then click "Confirm".

Transfers Menu

This menu allows financial transfers among/off the customer's accounts inside/outside NBE, including:

- Own Account Transfer
- Internal Account Transfer/Donations
- Domestic Account Transfer
- Manage Beneficiary
- View Standing Instructions
- Modify Standing Instructions
- Standing Instructions Cancellation
- View Limit Utilization

Own Account Transfer

To make a transfer among your personal accounts using Al Ahly Net, press "Transfers" in the main menu then press "Own Account Transfer"

After going to the "Own Account Transfer" page, fill in the following mandatory fields:

- Type the user reference number; a code used as a reference for you (e.g. 002)
- 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

After completing the mandatory fields, press "Initiate" to execute the transfer.

Note that you can press "Save and submit" to save the transfer template for your easy future use without having to re-enter data once again to execute the transfer. You can also press "Save as draft" to save the transfer as a draft to be executed later, and "Save as template" to save transfer data for future replication.

Note that there are optional fields as follows:

- "Existing template" – in case a transfer template was previously saved as a draft for later execution or saved as a template, you can use this option to select a previously saved draft or template.

- "Setup Standing Instructions" - you can set up standing instructions to make transfers on a daily, weekly, monthly, etc. basis. You have to specify the starting date (first execution date) and ending date (expiry date) of these instructions. Make sure to enter the "expiry date" as the date of the day directly following the last date of executing the instructions by the Bank (for example: if the last date of executing the instructions is 1 October 2020, the expiry date should be 2 October 2020).

- After pressing "Initiate", press "Confirm" after reviewing the transfer data.

After pressing "Confirm", a confirmation screen appears as shown below, and then the transfer is successfully completed.

Internal Account Transfer/Donations

To make a transfer out of your personal accounts held with NBE using Al Ahly Net or to donate to one of the donation receivers, press "Transfers" in top bar, then press "Internal Account Transfer/Donations".

After the "Internal Account Transfer/Donations" page is displayed, fill in the following mandatory fields:

- Select the source account
- Select the "previously added" beneficiary to whom you want to make a transfer, by clicking the search icon next to "beneficiary account". Select the desired beneficiary then click "Submit". If you want to donate, you can select a donation recipient from the donations list or search for and choose a donation recipient.
- Enter the transfer amount
- Enter the reason of transfer
- Agree to the terms and conditions and charge details

After completing the above mandatory fields, press "Initiate" to execute the transfer. Note that you can press "Save and submit" to save the transfer template for your easy future use without having to re-enter data once again to execute the transfer. You can also press "Save as draft" to save the transfer as a draft to be executed later, and "Save as template" to save transfer data for future replication.

Note that there are optional fields as follows:

- "Existing template" – in case a transfer template was previously saved as a draft for later execution or saved as a transfer template, you can use this option to select a previously saved draft or template.

- "Setup Standing Instructions" - you can set up standing instructions to make transfers on a daily, weekly, monthly, etc. basis. You have to specify the starting date (first execution date) and ending date (expiry date) of these instructions. Make sure to enter the "expiry date" as the date of the day directly following the last date of executing the instructions by the bank (for example: if the last date of executing the instructions is 1 October 2020, the expiry date should be 2 October 2020).

Payment Details

Transfer Amount*:	200 EGP
Pay Now ○	
Pay later ○	
Setup Standing Instruction ●	

SI Details

SI Execution Frequency*:	Weekly ▼
First Execution Date*:	01-12-2020
Expiry Date*:	01-01-2021

Other Details

Reason of transfer:	Ahly net

☑ Terms and Conditions
☑ Charge Details

[View Limits] [Save as Template] [Save as Draft] [Initiate] [Save and Submit]

- After pressing "Initiate", press "Confirm" after reviewing the transfer data.

Internal Transfer - Verify   12-11-2020 11:32:55 GMT +0200

User Reference:	001
Source Account:	49

Beneficiary Details

Beneficiary Account:	07
Beneficiary Branch:	البرج
Beneficiary Email:	

Payment Details

Transfer Amount:	20.00 EGP
Transfer Currency:	Egyptian Pound
Pay Now :	12-11-2020

Other Details

Reason of transfer:	Ahly Net

[Change] [Confirm]

-- The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.

- After pressing "Confirm", the transaction initiation is authorized via the Hard Token. In case the Hard Token is not activated, you can activate it by accessing the Hard Token Services.

Transaction Initiation Authorisation   12-11-2020 11:32:55 GMT +0200

Beneficiary Account last 5 digits : 00019

Please follow below instructions to generate the Hard Token Security Code. To view hard token user guide click here

Hard Token Security Code [_____]

☐ Use virtual keyboard

Virtual Keyboard :

#	.	?	|	$	)	=	&	%	@	-	_	(	+	*		1	6	7
y	b	k	w	s	g	c	u	v	x	i	m	e				9	0	3
q	a	d	f	j	o	l	t	p	h	z	n	r				8	4	2
Upper			Delete		Clear All		Not Mixed				5		

☐ Click here to enter by hovering

[Submit]

1. Press OK and hold 2 seconds to turn on the hard token
2. Enter your PIN using keypad then press ok
3. Press button 3
4. Enter the above 5 digits then press OK
5. Re-enter the above 5 digits then press OK
6. Enter the generated code in above field

- After proper authorization, a confirmation screen appears as shown below, and then the transfer is successfully completed.

Transaction with reference number 851837366103304 is in Accepted state.

Internal Transfer - Confirm   12-11-2020 11:35:00 GMT +0200

Host Reference Number: 077FTNU203170021

User Reference: 001
Source Account: 0   9

Beneficiary Details
Destination Account: 1095

Payment Details
Transfer Amount: 1.00 EGP
Pay Now : 12-11-2020

Other Details
Reason of transfer: Ahly net

[OK]

Domestic Account Transfer/Transfer to a Mobile-Wallet

To make a transfer outside NBE to a beneficiary's account previously added to Al Ahly Net or to make a transfer to a Mobile Wallet, press "Transfers" in top bar, then click "Domestic Account Transfer".

After the "Domestic Account Transfer" page is displayed, fill in the following mandatory fields:

- Type the user reference number; a code used as a reference for you (e.g. 001)
- Select the source account
- Select the "previously added" beneficiary to whom you want to make the transfer: the account of a beneficiary with another bank or a Mobile Wallet, by clicking the search icon next to "Beneficiary Name". Select the desired beneficiary then click "Submit".
- Enter the transfer amount
- Enter the reason of transfer
- Agree to the terms and conditions and charge details

After completing the above mandatory fields, press "Initiate" to execute the transfer. Note that you can press "Save and submit" to save the transfer template for your easy future use without having to re-enter data once again to execute the transfer. You can also press "Save as draft" to save the transfer as a draft to be executed later, or "Save as template" to save transfer data for future replication.

After pressing "Initiate", press "Confirm" after reviewing the transfer data.

After pressing "Confirm", transaction initiation is authorized via the Hard Token. In case the Hard Token is not activated, you can activate it by accessing the Hard Token Services.

Transaction Initiation Authorisation   12-11-2020 11:32:55 GMT +0200

Beneficiary Account last 5 digits : 00019
Please follow below instructions to generate the Hard Token Security Code. To view hard token user guide click here
Hard Token Security Code [   ]
☐ Use virtual keyboard
Virtual Keyboard :

#	.	?			$	)	=	&	%	@	-	_	(	+	*	1	6	7
y	b	k	w	s	g	c	u	v	x	i	m	e			9	0	3
q	a	d	f	j	o	l	i	p	h	z	n	r			8	4	2
Upper			Delete		Clear All		Not Mixed				5		

☐ Click here to enter by hovering

Submit

After proper authorization, a confirmation screen appears as shown below, and the transfer is successfully completed.

Domestic Funds Transfer - Verify   12-11-2020 11:43:05 GMT +0200

User Reference: 001
Source Account: 1   9

Beneficiary Details
Destination Account: 077

Payment Details
Transfer Amount: 1.00 EGP
Pay Now : 12-11-2020
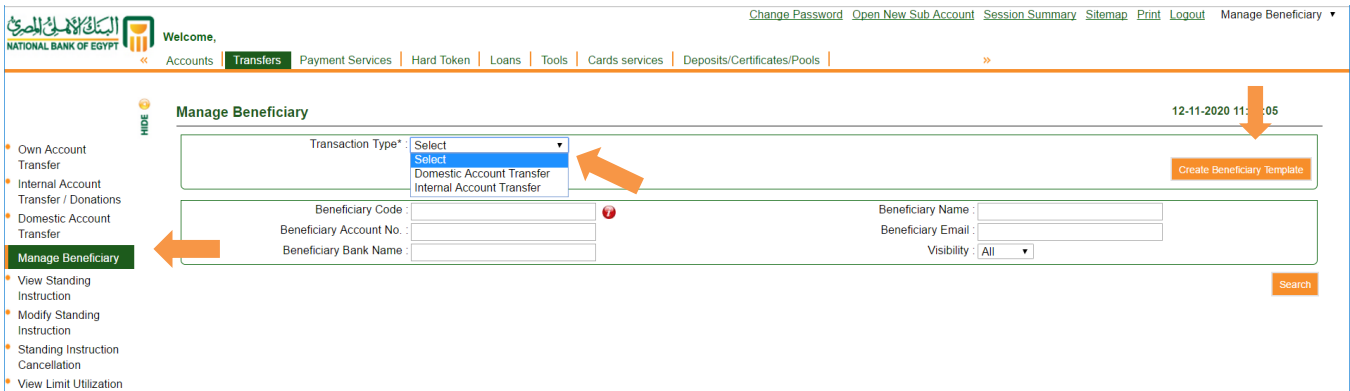
Other Details
Reason of transfer: Ahly Net

Change Confirm

After the transfer is successfully completed and a confirmation message appears, the transaction is accepted and is being processed. You will notice that your account is directly debited with the transfer amount.

Manage Beneficiary

- Adding an NBE beneficiary account (with NBE – Internal Account Transfers).

After you log in to Al Ahly Net, press "Transfers" in top bar, then press "Manage Beneficiary" from the side menu. Select the transaction type "Internal Account Transfer", then press "Create Beneficiary Template"
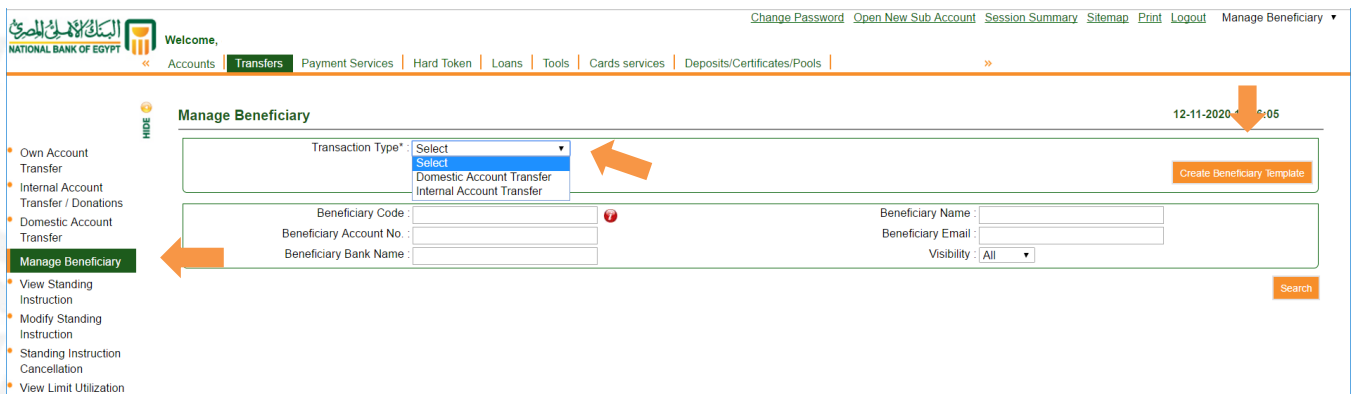
After "Create Beneficiary Template" page is displayed, fill in the following mandatory fields:

- Type the beneficiary code; a code used as a reference for you (e.g. 001)
- Type the full name of the beneficiary
- Select the NBE branch with which the beneficiary's account is held
- Type in full and accurately the beneficiary's account number
- Type the e-mail address of the beneficiary ("optional")
- Enter the security code as shown in the image

After adding and completing all necessary information, press "Add" so that the system can verify the information. Then, press "Confirm" to complete adding the beneficiary

- Adding a domestic beneficiary's account (outside NBE – Domestic Account Transfers)

After you log in to Al Ahly Net, press "Transfers" in the top bar, then press "Manage Beneficiary". Select "Domestic Account Transfer" from the transaction type list, then press "Create Beneficiary Template"

After "Create Beneficiary Template" page is displayed, fill in the following mandatory fields:

- Type the beneficiary's code; a code used as a reference for you (e.g. 001)
- Type the full name of the beneficiary
- Type the e-mail address of the beneficiary ("optional")
- Type in full and accurately the beneficiary's account number/IBAN/Mobile Wallet number

Then, press the search icon next to "National Clearing Codes" to search for/select the transferee bank and branch.

In case of adding a Mobile Wallet as a transfer beneficiary, click on the search icon next to "National Clearing Codes" and type "Mobile Wallet" opposite to the bank name.

After you add and complete all necessary information, search for and add the bank name and branch as indicated, press "Add" so that the system can verify the information. Then, press "Confirm" to complete adding the beneficiary.

View Standing Instructions

The "View Standing Instructions" option allows you to view the standing instructions set up using Al Ahly Net service. Press "Transfers" in top bar, then press "View Standing Instructions". Select the relevant account number "Source account" and press "Submit". The standing instructions executed using Al Ahly Net with respect to this account are thus displayed.

Modify Standing Instructions

The "Modify Standing Instructions" option allows you to change the standing instructions set up using Al Ahly Net service. Press "Transfers" in the top bar, then press "Modify Standing Instructions". Select the relevant account number "source account" and press "Submit". The standing instructions made using Ahly Net with respect to this account are thus displayed.

Then, press the reference number of the standing instructions to be modified.

After pressing the reference number, you can modify the details of the standing instructions, such as frequency, transfer amount or purpose "Show details". Then, press "Initiate".

After pressing "Initiate", press "Confirm" to confirm the modified standing instructions.

After pressing "Confirm", a message appears indicating acceptance of the new standing instructions. Then, press "Ok".
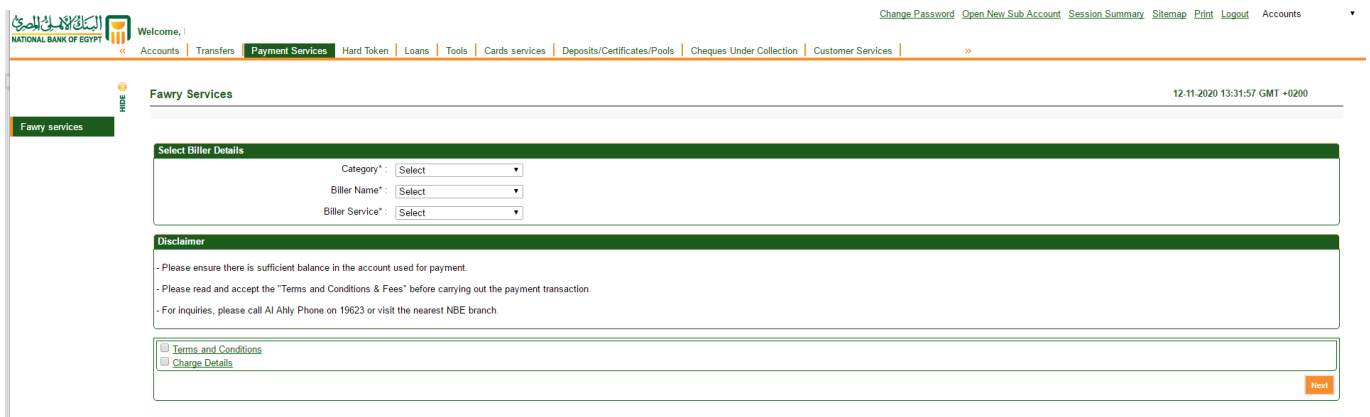
Payment services

You can pay bills through the payments services menu by clicking on "Fawry Services" on the left side of the screen as follows:

- Choose the category (telecom & internet, donations, utility, etc.)
- Choose the Biller Name (the company or service provider such as a mobile operator or a university, etc.)
- Choose the Biller Service (for example paying bills or recharging the mobile balance)
- Agree to the terms and conditions and charge details

Enter the required information according to the type of service. For example, in case of choosing telecom and internet services, the mobile number is entered.

In case of choosing other services, fill in the mandatory fields to complete the payment, then click on "Next"

Choose the account type and source account, then select/enter the amount and click on "Next"

Review the transaction details and click on "Confirm". The transaction must be authorized using the Hard Token in order to complete the transaction.

Hard Token

The "Hard Token" menu enables you to:

- Activate the Hard Token after receiving it from the branch
- Deactivate the Hard Token if it is lost
- Refresh the Hard Token

Choose the action that you wish to process (activate/deactivate/refresh the Hard Token)

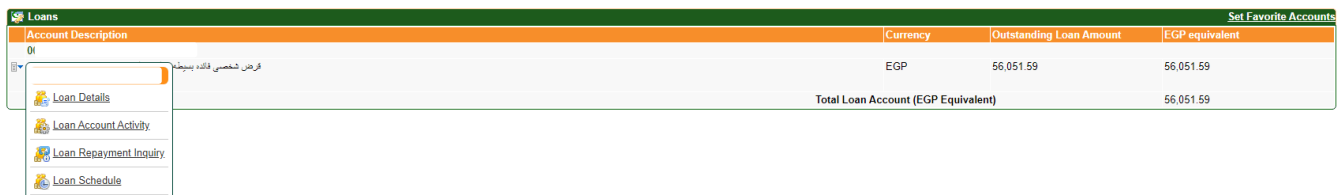Click on "Confirm" to complete the action

Loan menu

This menu displays the detailed information of loan accounts including:

- Loan Details
- Loan Account Activity
- Loan Repayment Inquiry
- Loan Schedule

Loan Details

This screen displays detailed information about each loan account. It is accessible either through:

- "Loan Details" from the side menu next to each account, which directly shows details of the loan selected; or

- "Loans" from the main menu, then press "Loan Details" on the left side of the screen to select the account you wish to inquire about from the side menu of shown accounts.

The system displays the following loan details:

- Account details:
    - Customer ID
    - Customer name
    - Loan account number
    - Loan product (product name)
    - Currency
    - Loan tenure
- Loan details
    - Opening date
    - Maturity date
    - Sanctioned loan amount
    - Disbursed loan amount
    - Loan interest rate (interest rate)
    - Principal penalty rate
    - Repaid amount from total loan (amount paid to date)

- o Prepayment penalty rate (prepayment fees)
- o Installment paid
- o Installment frequency (principal repayment frequency)
- Outstanding loan details:
    - o Next installment date
    - o Next installment amount
    - o Remaining installments
    - o Loan outstanding (outstanding balance till date of last installment)
    - o Loan principal outstanding balance (principal balance)

Loan Account Activity

This screen displays the loan account statement. It is accessible either through:

- "Loan Account Activity" from the side menu next to each loan account; or
- "Loans" from main menu, then select "Loan Account Activity" to select the account that you wish to inquire about.

The system displays the loan account statement, including:

- Select account

  Select an account to view its details and select search items.

  You can search financial transactions by any of the following:

  - Last 'n' transactions (enter the number of required transactions)
  - Today's transactions
  - Last 'n' days (enter the required range)
  - Previous six months
  - Specified period (enter "from date" and "to date")

- Sorting:

  Financial transactions are sorted by any of the following:

  - Transaction date
  - Value date (actual execution date)
  - Transaction amount

- Sorting order:

  Displays sorted information in a descending or an ascending order.

You can also download a PDF format of the Loan Account Activity.

Loan Repayment Inquiry

This screen displays the installments paid to date. It is accessible either through:

- " Loan Repayment Inquiry " from the side menu next to each account, which directly shows the details of the loan selected; or
- "Loans" from the main menu, then select "Loan Repayment Inquiry " on the left side of the screen to choose the account you wish to inquire about.

The system displays the schedule of loan installments, including:

- Loan Repayment Inquiry:

  Search for paid installments via any of the following:

  - Loan account number

  - Installment amount (repaid amount)

  - Repayment over a certain time range (repayment from date and repayment to date)

- Installment information

  - Loan account number

  - Loan status

  - Installment date (initiated date)

  - Installment amount (repaid amount)

Detailed information on each installment is available by clicking on the account number referenced with each installment (hyperlink) to display the following information:

- Loan details
    - Loan account number
    - Product
    - Loan tenure
    - Customer name
    - Loan currency
    - Branch
    - Sanctioned loan amount
    - Disbursed loan amount
    - Loan initiation date (value date)
    - Loan expiry date (maturity date)
- Repayment details:
    - Transaction reference number
    - Debit branch
    - Repaid installment amount (debit amount)
    - Installment currency (debit currency)
    - Installment paid
- Repayment breakup: detailed information on the repaid installment amount
    - Total repayment of interest out of installment amount (main interest)
    - Total repayment of principal out of installment amount (principal amount)
- Outstanding balance: detailed information on the outstanding loan balance to date:
    - Default interest due to delay in installment repayments (penalty on interest overdue)
    - Default interest due to delay in installment repayments (penalty on principal overdue)
    - Interest balance out of the outstanding loan balance (main interest)
    - Principal balance out of the outstanding balance (principal)
    - Outstanding balance (total outstanding balance)
    - Remaining installments

Loan Repayment Inquiry   15-11-2020 10:34:46 GMT +0200

Loan Details

Account Number:	Product: فرض شخصى موظفى البنك - كاريدور
Loan Tenure: /S	Customer Name : محمد السيد زاهر سليمان
Account Currency: EGP	Branch: فرع ج
Sanctioned Loan Amount: 85,000.00	Disbursed Loan Amount: 85,000.00
Value Date: 12-03-2014	Maturity Date: 27-09-2029

Repayment Details

Transaction Reference Number:	Debit Branch:
Debit Amount:	
Debit Currency: EGP	Installment Paid: 73

Repayment Break Up

Component Name	Amount
Main Interest	471.13
Penalty on Interest Overdue	0.00
Penalty on Principal Overdue	0.00
Principal	361.17

Outstanding Balance

Component Name	Amount	Currency
Penalty on Interest Overdue	0.00	EGP
Principal	62,476.06	EGP
Main Interest	245.52	EGP
Penalty on Principal Overdue	0.00	EGP
Total Outstanding Balance	62,721.58	EGP
Remaining Installments:	107	

Back

Loan Schedule

This screen displays all loan installments, whether repaid or not yet. It is accessible either through:

- "Loan Schedule" from the side menu next to each loan account, which shows details of the loan selected; or
- "Loans" from the main menu, then press "Loan schedule" from the sitemap on the left side of the screen and select the account you wish to inquire about.

The system displays the loan schedule, including:

- Account details:
  - Customer ID
  - Loan tenure
  - Account number
  - Product name
  - Installments paid (to date)
  - Remaining installments
  - Currency
  - Total outstanding loan balance (outstanding loan amount)
- Installment details
  - Installment number
  - Due date
  - Amount applied to loan principal repayment out of the installment amount (principal)
  - Amount applied to loan interest repayment out of the installment amount (interest amount)
  - Total installment amount (installment amount)
  - Unpaid installment amount
  - Status "paid/unpaid"

Cards services

This menu allows you to inquire about all credit cards and make credit card payments by debiting your accounts. It includes:

- Credit Card Summary
- Credit Card Payment
- Credit Card Unsettled Transactions
- Credit Card Statement
- Credit Card Unbilled Transactions
- Activate/Stop/Request New PIN

Credit Card Summary

This screen displays a summary about all credit cards, namely:

- Card number
- Cardholder name
- Product name
- Card type
- Credit limit
- Current balance
- Available limit
- Expiry date
- Currency
- Statement

After the "Credit Card Summary" page is displayed, click on "Card number" to display the following:

- Card number
- Product name
- Total credit limit
- Available credit limit
- Current balance
- Total dispute amounts
- Minimum amount due
- Last payment date
- Last payment amount
- Credit card unsettled transactions
- Expiry date
- Payment due date

Credit Card Payment

This menu allows you to make payments to the credit card by debiting the accounts. The menu includes:

- Select account number
- Select card number
- Total amount due: allowing you to make the total credit card payment
- Minimum amount due: allowing you to make the minimum payment directly
- Amount: allowing you to make any payment to the credit card

After you click on "Submit", the system verifies the input information and executes the payment.

Credit Card Unsettled Transactions

This menu allows you to view the suspended amounts. When you select the credit card number, the following details are displayed:

- Authorization date
- Posting amount
- Authorization code
- Status
- Currency
- Response description

Credit Card Statement

This menu allows you to view the account statements of credit cards. When you select the credit card number, the month and the year of the account statement, the following details are displayed:

- Card number
- Opening balance
- Closing balance
- Total of credit
- Total of debit
- Due date
- Credit limit
- Minimum payment due
- Statement date
- Transaction summary

Credit Card Unbilled Transactions

This menu allows you to view all unbilled transactions. When you select the credit card number, click on "Submit" to view the following details:

- Posting date
- Posting amount
- Authorization code
- Status
- Currency
- Response description

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" on the left side of the screen and select the service that you wish to process

- Activate: to activate credit cards and replacement for lost payroll cards
- Reset PIN counter: for credit cards and payroll cards
- Reset the PIN of credit cards and payroll cards
- Stop and issue a replacement for credit cards or stop payroll cards

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

Deposits/Certificates/Pools menu

This menu displays deposits, certificates and savings products. You can also use it to purchase/amend/redeem deposits and certificates. The menu includes:

- Deposits/Certificates/Pools Details
- Deposits/Certificates/Pools Activity
- Open Deposits/Certificates/Pools
- Amend Deposits/Certificates/Pools
- Redeem Deposits/Certificates/Pools

Deposits/Certificates/Pools Details

This screen allows viewing detailed information on each account separately. It is accessible either through:

- "Deposits/Certificates/Pools Details" from the side menu next to each account, which will directly show the details of the account selected; or

- Deposits/Certificates/Pools" from the main menu, then select "Deposits/Certificates/Pools Details" from the sitemap on the left side of the screen and select the account to view details.

The system displays the account details, via a screen showing the following:

- Account details:
  - Customer ID
  - Customer name
  - Account number (deposit, certificate)
  - Product name
  - Currency
  - Available balance
  - Account status (active, liquidated, …)
- Deposit/Certificate/Pool Details:
  - Open date
  - Principal amount
  - Maturity date
  - Interest rate (interest)
  - Interest frequency
  - Total maturity amount (at deposit maturity date)
  - Deposit/certificate/pool period
  - Next interest date
- Maturity instructions
  - Rollover instructions
- Payout details
  - Payout type (e.g. transfer to account)
  - Percentage (of the due amount at maturity date)
  - Payout account number

Deposits/Certificate/Pools Activity

This screen displays account statements. It is accessible either through:

- "Deposits/Certificate/Pools Activity" from the side menu next to each account, which directly shows the transactions of the deposit selected; or
- "Deposits/Certificates/Pools" from the main menu, then select "Deposits/Certificates/Pools Activity" from sitemap on the left side of the screen and select the account that you wish to inquire about.

The system displays the account statement, including:

- Select account
  Select the account to view the details and choose the search items
  You can search transactions via any of the following:
    o Last 'n' transactions (enter the number of required transactions)
    o Today's transactions
    o Last 'n' days (enter the required range)
    o Previous six months
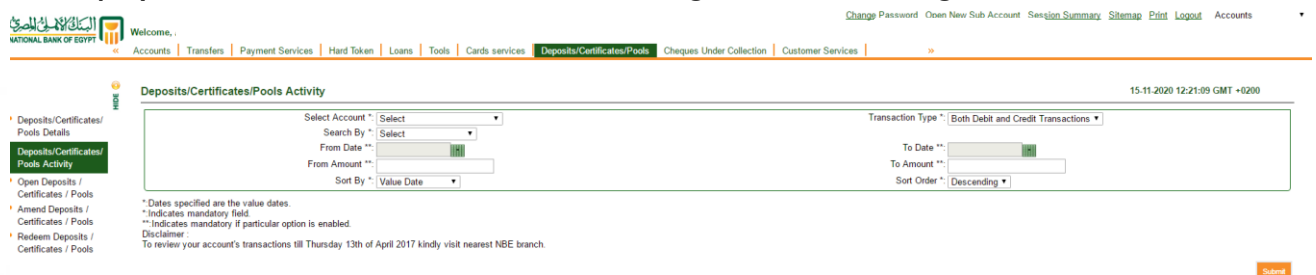   o Specified period (enter "from date" and "to date")
- Sorting:
  Financial transactions are sorted via any of the following:
    o Transaction date
    o Value date (actual execution date at the Bank)
    o Amount

- Sorting order:
  Displays sorted information in an ascending or a descending order.

- Account details:

Display account currency and account number.

- o Transactions: detailed statement of the transactions:
    - Transaction date
    - Value date
    - Transaction reference No.
    - Description
    - Crediting interests to the customer's account (debit)
    - Payout (credit)
    - Post-transaction balance
    - A PDF format of the viewed statement can be downloaded.
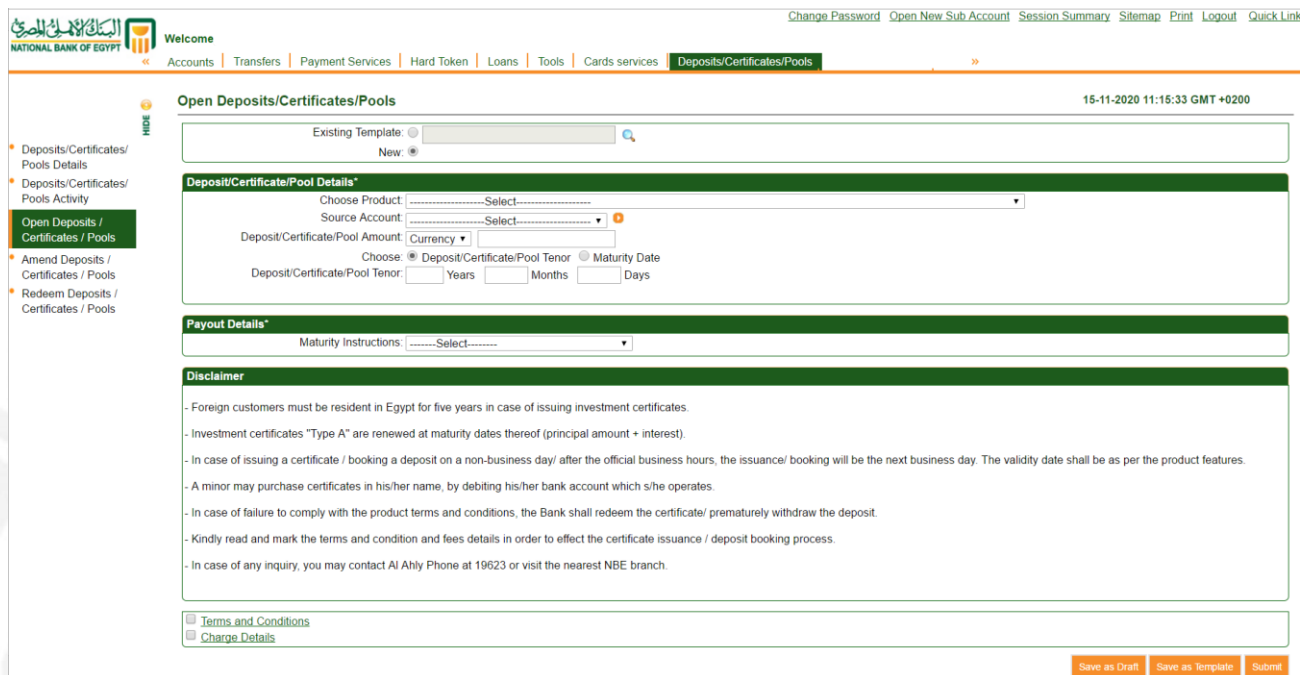
Open Deposits/Certificates/Pools

This screen allows you to purchase certificates and make deposits via Al Ahly Net. Click on "Deposits/Certificates/Pools" from the main menu in the top, then click on "Open Deposits/Certificates/Pools" from the sitemap on the left side of the screen.

After the "Open Deposits/Certificates/Pools" screen is displayed, fill in the following mandatory fields:
- Choose product
- Source account
- Deposit/certificate/pool amount
- Deposit/certificate/pool tenor
- Maturity instructions and payout account
- Agree to the terms and conditions and charge details, then click "Submit".

After pressing "Submit", click on "Confirm" after reviewing the issuance information. A screen confirming the completion of opening the deposit/certificate/pool shall be displayed.

Amend Deposits/Certificates/Pools

This screen allows you to amend deposits/certificates/pools via Al Ahly Net. Click on "Deposits/Certificates/Pools" from the main menu on the top, then click "Amend Deposits/Certificates/Pools" from the sitemap on the left side of the screen.

After clicking on "Amend Deposits/Certificates/Pools", a screen including all the certificates and deposits will be displayed. Click on the certificate or deposit that you wish to amend.

You can amend the maturity instructions to close it on maturity or renew the principal amount and pay interest. You can also amend the payout account and click on "Initiate" to execute the amendment.

Redeem Deposits/Certificates/Pools

This screen allows you to redeem deposits/certificates/pools via Al Ahly Net. Click on "Deposits/Certificates/Pools" from the main menu on the top, then click on "Redeem Deposits/Certificates/Pools" from the sitemap on the left side of the screen.

After clicking on "Redeem Deposits/Certificates/Pools", a screen containing all the certificates and deposits will be displayed. Click on the certificate or deposit that you wish to redeem.

By clicking on the certificate/deposit that you wish to redeem, the screen below will be displayed including all certificate/deposit information.
Via this screen, you can select:
- Type of redemption "partial/full"
- Balance to be redeemed
- The account that you wish the redemption amount of the deposit/certificate to be transferred to.

Click on "Redeem" then "Confirm" to execute the redemption.

Cheques Under Collection menu

This menu allows you to inquire about cheques under collection. It allows searching for the cheques presented by the customer for collection (cheques under collection). You can search using the following parameters:

- Account number; all accounts may be selected
- Cheque status (rejected, reversed, settled, all)
- Cheque currency
- From date – To date
- Amount from – Amount to

Cheques are displayed including the following:

- The date of presenting the cheque for collection (cheque collection date)
- Cashing status (cashed, "settled", rejected "REJR")
- Cheque amount
- Cheque issuing branch (ACH location)
- Cheque account number (debit account number)
- Demo bank collection branch
- Transaction bank reference number
- Bank Customer ID (beneficiary)
- Account number to credit cheque amount (credit account number)
- Branch holding the credited account (credit branch name)

Customer Services menu

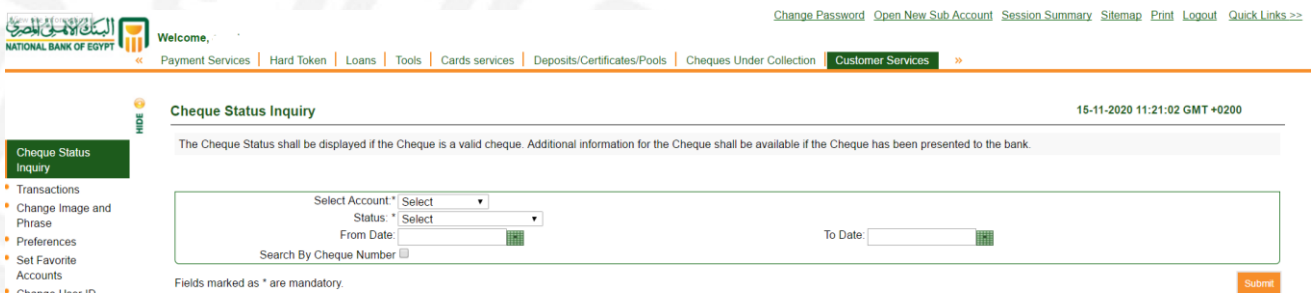This menu provides the customer with a number of services, including:

- Cheque Status Inquiry
- Transactions
- Change Image and Phrase
- Preferences
- Set Favorite Accounts
- Change User ID

Cheque Status Inquiry

This service allows searching for cheques issued from the customer's account. You can select the account in respect of which you want to search for issued cheques.
The search is available as per the following parameters:

- All: to display all cheques issued within the selected account
- Cancelled: to display cancelled cheques, a search period can be specified
- Not used: to display cheques that are not used to date
- Rejected: to display rejected cheques, a search period can be specified
- Stopped: to display stopped cheques based on the customer's request; a search period can be specified
- Used: to display used cheques; a search period can be specified
- Search by cheque number: this option can be used along with the previous options to search for a specific cheque number or a specific range of cheque numbers.

Then, click on "Submit" to display the following information related to the cheques conforming to the specified search parameters:

- Account
- Cheque number
- Cheque status (used, not used, cancelled, rejected, stopped)
- Reason (if any)
- Cheque amount

Transactions

This service allows displaying a detailed statement of transactions executed using Al Ahly Net. The status of the executed transaction (accepted, rejected, error, under process), the number of transactions in each case and a percentage of each status to the total executed transactions are displayed.

When you click on any of the above-mentioned cases, all related transactions are displayed. The screen contains the following fields:

- E-banking reference number (i.e. banking reference number)
- Transaction type
- Transaction status
- Created on
- Updated on (in case of updating the transaction status)
- Created by (user name)
- Updated by (user name)
- Account number
- Transaction amount
- Value date

Change Image and Phrase

This service allows changing the account image (which appears upon logging into the system) and account phrase by pressing "Click here" to display all images and phrases recorded by the system. Choose one to authenticate the website used to login to the service.

Preferences

This screen allows you to control the following:

- Set landing page: you can use this option to set the landing page of your account
- Set as preferences: using this option, you can add some screens to "Quick Links" for easy access. The quick links appear as shown in the image below next to the "Logout" option
- Then, press the "Set preference" button and confirm the selection.

Set Favorite Accounts

You can set your favourite accounts via this screen to directly view these accounts upon logging into the service through the home page or changing the account nickname.

Change User ID

This screen allows changing the user ID on Al Ahly Net system instead of the user ID automatically created by the system, taking the following into consideration:

- Refer to "View User ID Policy" link to review the requirements of creating a new user ID instead of the existing one.
- The security code should be entered carefully; please stick to capital and small letters
- Then, press "Submit" to confirm the new user ID.