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NATIONAL BANK OF EGYPT

# Using bank cards online

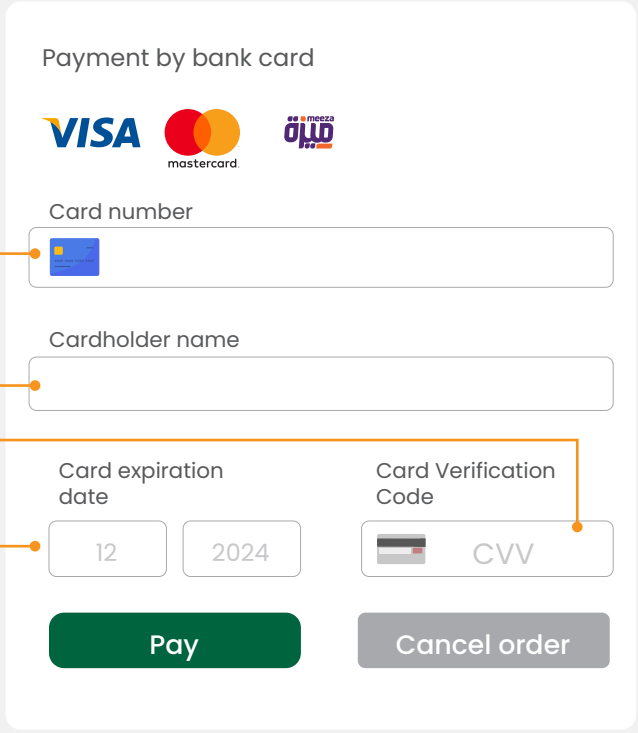
## How to use bank cards online:

- Enter the cardholder's name printed on the card.
- Enter the bank card number and expiration date.
- Enter the three-digit security code, Card Verification Value (CVV), printed on the back of the card.



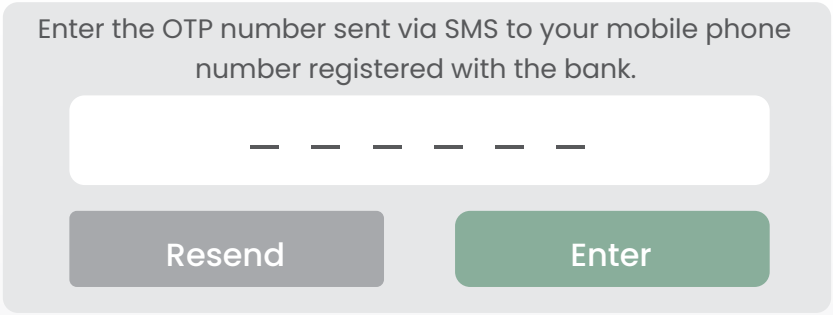







## For optimal protection

- A one-time password (OTP) is sent via SMS for each financial transaction.




⚠ Never share your sensitive financial information, such as your bank card details, OTP, or any of your details, with anyone.

⚠ To ensure data confidentiality and security, always use secure websites, typically starting with "https".

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# Automated teller machines (ATMs)

An ATM is a device operated and owned by a bank through which financial and non-financial transactions are executed at any time during the day.



- Cash withdrawal
- Cash deposit
- Mini-statement
- Balance inquiry
- Donations and bill payments
- Credit card payments
- Cheque deposit transactions
- Activate the card and change the password
- Currency exchange
- Cardless services
- Accessible services for People with Disabilities (PwDs)
- Contactless banking services

## Important information about ATMs !

- Free cash withdrawals at any NBE ATM
- More than 23,000 ATMs nationwide
- 24/7 services

⚠ Never share your password with anyone when conducting a withdrawal/ deposit transaction.

⚠ In case of an unsuccessful withdrawal/ deposit transaction, file your complaint with your card-issuing bank, not the ATM-operating bank.

⚠ If your card is lost or stolen, contact your bank right away and cancel your card.

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## What is InstaPay?

InstaPay is the first app that gives you direct access to all your bank accounts and makes transfers instantly using your mobile device 24/7.

INSTAPAY

### Processed transactions through InstaPay:

**Send Money**
Send money to different accounts, cards, and e-wallets

**Inquiry**
Balance inquiry or mini-statement

**Bill Payment**
Utility Bills (electricity bills, water bills, gas bills, telecom bills) and mobile recharge

**Donations**
Donating money to various donation receivers foundations, and charities

**Collect Money**
Collect money from any app user

### InstaPay advantages

- Instant, easy, and fast fund transfers.
- Various transfer methods (mobile number – bank account – wallet – payment address).
- Simplified registration process with no need to visit the bank or submit any documents.
- 24/7 financial transactions, including on holidays.
- Adding multiple bank accounts and Meeza prepaid cards to the same app.
- Possibility of using the app while outside Egypt.

### Transactions limits

| EGP 70,000 | EGP 120,000 | EGP 400,000 |
|---|---|---|
| Per transaction | Daily debit per bank | Monthly debit per bank |



⚠ These limits apply to each customer of one bank.
⚠ These limits may be changed according to the CBE's instructions in this regard.

### Important notes !

- Before sending money via InstaPay, verify the recipient's payment address (IPA) or mobile phone number.
- Verify the first name of the account holder to which money is sent.